

Housing Affordability Breakthrough Challenge

2026 Cycle | Round 1 Application | April 1, 2026 – May 15, 2026

INTRODUCTION

Building on the success and momentum of the first two cycles, Wells Fargo launched the third cycle of the Housing Affordability Breakthrough Challenge, a nationwide challenge to surface scalable, innovative housing solutions designed to expand community impact across the country. The challenge is open to all 50 states and the District of Columbia with priority scoring to certain markets. Managed by Enterprise, the 2026 Housing Affordability Breakthrough Challenge will award five winning organizations each with \$2 million in grants, along with technical assistance, one-on-one industry mentorship, and participation in national peer learning.

Applications are open April 1 through May 15, 2026—11:59pm ET. [Apply on SlideRoom](#).

ORGANIZATION INFORMATION

Thank you for your interest in applying to the Housing Affordability Breakthrough Challenge! This section asks for organizational information about the lead applicant. Please note that total character counts include spaces.

CONTACT INFORMATION

1. Name of organization serving as lead applicant.
Please use the organization's legal name. Do not use an acronym or "doing business as" name.
2. Lead applicant/organization address.
3. Lead applicant/organization website.
4. First and last name of the primary point of contact for this application.
5. Email address of the primary point of contact for this application.
6. Title/Role of primary point of contact.
7. How many full-time employees does the lead applicant/organization currently employ?
8. How many part-time employees does the lead applicant/organization currently employ?
9. Please list the names of additional partners who will work with you to implement the innovation.
Name(s) only required here. The application will ask for more information about your partners later on.

ELIGIBILITY CRITERIA

1. Please select only the state(s) or D.C. where the entity is based and/or where the breakthrough innovation will be replicated during the period of performance for this grant.

The competition is open to a broad range of organizations across all 50 states and Washington, D.C. Priority scoring will be given to applications from entities that are based in – or whose innovations are designed for – one or more of the 28 states plus D.C. that are listed in the scoring criteria.

- Alabama
- Alaska
- Arizona
- Arkansas
- California
- Colorado
- Connecticut
- Delaware
- Florida
- Georgia
- Hawaii
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- New York
- North Carolina

- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- Rhode Island
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Vermont
- Virginia
- Washington
- West Virginia
- Wisconsin
- Wyoming
- Washington, D.C.

2. Please indicate your organization type
 - a. Nonprofit organization with 501(c)3 status
 - b. Mission-oriented for-profit entity
 - c. Quasi-governmental organizations, Housing Authorities and Housing Finance Agencies with 501c3 entity serving as the lead applicant
 - d. Tribally Designated Housing Entity (TDHE)
 - e. Tribal Housing Authority

3. Please indicate your community type
 - a. Rural
 - b. Urban
 - c. Suburban
 - d. Tribal

4. Please indicate your housing type

Select the primary housing type for your proposal.

 - a. Rental - Must focus on residents earning no more than 80% AMI
 - b. Homeownership - Must focus on residents earning no more than 120% AMI
 - c. Workforce Housing – May not exceed 120% AMI for rental or homeownership

INNOVATION

In this section, please share more about your breakthrough innovation by responding to the questions below. Character counts include spaces.

1. Please provide a name for your breakthrough innovation. (100-character limit, with spaces)

2. Please confirm your focus area.

Please select one primary focus area that best aligns with your innovation.

- a. Design and Construction
 - b. Finance
 - c. Service Delivery and Programs
3. Please describe your innovation. Who will be served (e.g., geography and demographics)? (3,000-character limit, with spaces)
 4. Tell us how your innovation aligns with the definition of the focus area in which you are applying. (1,500- character limit, with spaces)

Design and Construction - New models, design techniques, housing types and construction methods that expand affordable housing options and can be adapted to different cultural and community contexts. Innovations in this focus area will include replicable and scalable approaches that meet resident needs through functional and culturally responsive design.

Eligible innovations may include:

- Methods, technologies, or materials that significantly reduce building costs.
- Supply chain or construction efficiencies that accelerate the building process and lower total development costs, and/or
- Energy-efficient design that improves resident safety, comfort, and long-term affordability.
- Disaster and climate resilience.

Finance - Innovative solutions that broaden access to capital, streamline lending processes to save time and/or money, or remove systemic barriers that prevent households from accessing financial products. Applicants must show how their model can be replicated or scaled, and how it contributes to creating a more accessible housing market for renters and homebuyers. Eligible innovations may include:

- New sources or structures of capital directed towards preservation, development, or supportive services.
- Systems or processes that expand access to capital, especially for households with limited access to homeownership.
- Expansion or improvements to existing tools that generate new investment(s) in resident wealth building, workforce development and financial stability.

Service Delivery and Programs - Comprehensive, person-centered programs that use housing as a platform for broader outcomes – such as stability, empowerment, education, or workforce development. Eligible programs will have demonstrated impact and a clear pathway to replication or scaling. Eligible innovations may:

- Increase housing choice, agency, and empowerment for low-income residents.
- Transform the housing experience, especially for vulnerable populations (e.g., seniors, families with children, unhoused individuals and families, people with disabilities).
- Integrate safe, affordable housing into holistic service delivery, mobility pathways, or workforce/education initiatives.

5. Please explain the demonstrated impact and measurable outcomes of your innovation to date. *This question seeks to understand what impact and measurable outcomes the program has achieved to date. Your explanation should provide quantifiable evidence from the pilot phase, proof of concept, and implementation.* (3,000-character limit, with spaces)
6. Please explain how this award will enable you to scale the demonstrated impact and measurable outcomes of your innovation. *This question seeks to understand how the innovation's impact and measurable outcomes will scale out and/or scale up.* (3,000-character limit, with spaces).
 - **Scaling Out:** Extending the model to new populations, locations, or sectors through replication and adaptation. Examples include franchising models, integrating innovation components into existing programs, and expanding networks or partnerships.
 - **Scaling Up:** Embedding the innovation into broader institutional or systems-level structures. Examples include creating new tools, frameworks, or funding mechanisms, and building networks that enable sector-wide adoption and collective action.
7. Does your innovation specifically address persistent challenges in affordable housing (e.g., policy barriers, zoning complexity, land use, cost constraints, insurance premiums) If so, please explain. (1,500 character limit, with spaces)
8. Please provide an overview of your organizational capabilities and expertise. This can include partner organizations. (2,000-character limit, with spaces)
9. Please describe how this award would enable your innovation to expand its reach, networks and partnerships. (1,500- character limit, with spaces)

ATTACHMENTS

Please attach the following required documents.

1. Estimated budget

Please use the [budget template](#) provided. The Excel template has two tabs: (1) budget and (2) sources and uses table. Please ensure both tabs are completed before uploading.

2. Letter(s) of support

A minimum of one and a maximum three letters of support from community partners highlighting past collaborations, existing relationships, and/or planned joint work.

Letters of support should clearly state the partner's role and help to demonstrate existing, deeply rooted community partnerships that will support the successful implementation and scalability of replicable model(s) primed for broader industry adoption. Examples include public-sector partners, private-sector partners, community-based organizations, etc.

Combine letter(s) in one document for upload.

ROUND 1 SCORING

- **Innovation efficacy and feasibility (30 points)**
 - Is the idea innovative and transformative? Would the idea revolutionize or reshape the field? (5 points)
 - Is this feasible? Does this innovation provide evidence of a pilot, proof of concept, and implementation that produced clear, measurable outcomes? (5 points)
 - Demonstrated cost savings and/or additional resources (5 points)
 - Demonstrated time savings and/or process efficiencies (5 points)
 - Resident impact, future and/or existing (5 points)
 - Innovation scalability. Can it be replicated or scaled? (5 points)

- **Readiness (15 points)**
 - Demonstrated impact and proof of concept/pilot (5 points)
 - Clarity on use of resources and implementation (5 points)
 - Project team readiness (5 points)

- **Alignment with overarching challenge priority (10 points)**
 - Does the innovation align with the definition of the focus area in which you are applying?

- **Bonus: Priority Market (15 points)**
 - Is the entity based in, or is the innovation designed to be implemented in, one or more of the priority markets?
 - Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Idaho, Illinois, Iowa, Maryland, Massachusetts, Minnesota, Montana, Nevada, New Jersey, New Mexico, New York, North Carolina, North Dakota, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, Washington D.C