

# BEING A HOMEOWNER



## IS A BIG DEAL!

*(Bet you could use a little help.)*



HOUSING EDUCATION COALITION OF UTAH

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WHAT YOU NEED TO KNOW...



...BEFORE, DURING AND AFTER!

## **WHAT IS THE HOUSING EDUCATION COALITION OF UTAH?**

The Coalition is comprised of Utah non-profit agencies that provide homeownership programs, products and services for individuals throughout the state of Utah. Our goal is to make sure that everyone has access to homebuyer education and other resources designed to help new homebuyers and existing homeowners. Coalition member agencies adhere to a strict code of ethics, provide a standardized education curriculum, and our counselors are nationally certified. Services offered to new homebuyers include homeownership education, as well as a variety of financial and credit counseling. Services offered to existing homeowners include post-purchase counseling, refinancing options, and foreclosure counseling/mitigation assistance. Most of these services are either free or offered at a minimal cost to you. Whether you would like to become a homeowner or you are struggling to stay in your home, there is a Coalition agency nearby that can help. **The Coalition Directory** is divided into regions of the state and lists specific services offered, making it easy for you to find the help you need.

There are also a number of agencies that provide financial assistance to income-qualified renters, homebuyers, and homeowners. These programs include affordable rental housing, down payment assistance, affordable homebuyer programs, homeowner rehabilitation grants and loans, and other forms of assistance. **The Homeownership Resource Guide** included on pages 5-25 of this directory can help you locate available resources in your area.

**We're here to help you; give us a call today!**

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## **HOUSING EDUCATION COALITION OF UTAH MEMBER AGENCIES**

The Housing Education Coalition of Utah’s mission is to develop and promote homeownership programs, products and services for individuals throughout the state of Utah and to insure that all Utah residents have access to homebuyer education that adheres to a standardized curriculum and is taught by a nationally certified homebuyer education counselor.

*(listed by region of the state)*

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These agencies, with the exception of Mountainlands, provide assistance to qualified, existing homeowners through the single family reconstruction and rehabilitation program and the weatherization assistance program. Wasatch, Summit, and Utah Counties are served by the Utah County Housing Authority. Limited funding is available through some of these agencies for down payment assistance.

### **Community Action Programs.....pg. 6-7**

These agencies offer a variety of free home buyer education classes and counseling, such as pre-purchase, mortgage delinquency, refinance, predatory lending and reverse mortgage. Limited emergency financial assistance is available for qualified home owners.

### **Community Housing Development Organizations.....pg. 7-8**

These non-profit agencies are designated by HUD as community-based housing development organizations; this designation provides funding opportunities not available to other organizations. These agencies offer a variety of affordable housing programs, including sweat equity/help build your own home, down payment assistance, affordable mortgage products, and affordable rental housing.

### **Habitat for Humanity.....pg. 9-10**

These non-profit agencies build and sell modest homes to low-income families. They arrange for donated labor and materials, and are supported by tax-deductible donations of money and labor. Volunteers work side-by-side with recipient families, who invest many hours of “sweat equity” into the home.

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These agencies provide a variety of financial resources to qualified homebuyers, including down payment/closing cost assistance, reduced interest rate mortgages, and assistance for people with disabilities.

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These agencies offer programs for rental assistance, such as Section 8 housing vouchers, housing counseling, assistance to homeowners for rehabilitation, and landlord-tenant mediation. They may also own and manage properties designated for low-income households. Most agencies maintain a waiting list for vacant units and available housing vouchers.

### **Housing and Urban Development**.....pg.14

HUD established the FHA Secure program to enable qualified homeowners to refinance their existing mortgages to FHA loans. People wanting more information should contact a participating FHA lender. HUD also provides resources to HUD-approved counseling agencies and communities for homebuyer and home-foreclosure counseling, housing rehabilitation and down payment assistance. Contact a HUD-approved counseling agency for these counseling services.

### **HUD-Approved Housing Counseling Agencies**.....pg.15-18

These agencies, sponsored by HUD, provide a variety of free or low cost counseling on topics such as buying a home, renting, default foreclosure, credit issues and reverse mortgages.

### **NeighborWorks**.....pg.18

These agencies offer lending and education programs, including first-time homebuyer, renovation and repair programs, home buyer education and financial fitness programs, foreclosure prevention through budget analysis, workout-plans with loan services, and refinance options.

### **USU Extension**.....pg.19

These agencies provide research-based information to clients in local counties and communities. They provide education in the areas of housing for first-time homebuyers, financial management, family resource management, foods and nutrition, family life, agriculture, horticulture and natural resources, as well as direct the 4-H youth development and leadership programs.

### **USDA/Rural Development**.....pg.20-22

Rural Development (RD) has the responsibility of coordinating Federal assistance to rural areas of Utah. By contacting Rural Development you will obtain the information necessary to help you determine which RD programs will best assist you in either your housing or community development needs. Programs sponsored by RD include rural housing, community programs, rural utilities and rural business / cooperative programs.

### **Other Programs**.....pg.22-23

# HOUSING EDUCATION COALITION OF UTAH

## NORTHERN UTAH

### **Bear River Association of Governments**

170 North Main  
Logan, UT 84321  
435-752-7242  
435-752-6962 (fax)  
www.brag.utah.gov

#### **Client Services**

- Down payment and closing cost assistance funds.
- Property rehabilitation to meet rehabilitation needs

### **Neighborhood Nonprofit Housing Corporation**

95 West Golf Course Road, Suite 104  
Logan, UT 84321  
435-753-1112  
435-753-6112 (fax)  
www.nnhc.net

#### **Client Services**

- Affordable housing construction
- Down payment and closing cost assistance funds
- Homeownership program for people with disabilities
- HUD-approved pre-purchase counseling
- Post-purchase follow-up and support
- Property rehabilitation to meet rehabilitation needs

### **Utah State University Family Life Center**

493 North 700 East  
Logan, Utah 84321  
435-797-7224; 1-866-519-7881  
435-797-7432 (fax)  
www.usu.edu/fchd/hfc.cfm

#### **Client Services**

- Early delinquency intervention
- Financial management counseling
- HUD-approved foreclosure prevention/loss mitigation

- HUD-approved homebuyer education
- Post-purchase follow-up support
- Reverse mortgage counseling

### **Your Community Connection (YCC)**

2261 Adams Avenue  
Ogden, UT 84401  
801-394-9456  
www.yccogden.org

#### **Client Services**

- Provide referrals to the HECU agencies
- Pre-purchase counseling
- Homebuyer education
- Post purchase follow up support
- Early delinquency intervention
- Foreclosure prevention
- Credit repair counseling
- Grant writing and proposal development
- Market services
- Fair housing/Predatory Lending Services

## SALT LAKE COUNTY

### **AAA Fair Credit Foundation**

230 West 200 South Ste. 3104  
Salt Lake City, UT 84101  
800-351-4195  
801-364-8885 (fax)  
www.faircredit.org

#### **Client Services - offered statewide**

- Credit education and counseling
- Debt management repayment plans
- Early delinquency intervention
- Foreclosure prevention/loss mitigation
- Homebuyer education (not HUD-approved)
- Individual development accounts (Down payment savings)
- Post-purchase follow-up and support
- Pre-purchase counseling & education

### **Community Development Corp of Utah**

501 East 1700 South  
Salt Lake City, UT 84105  
801-994-7222  
801-994-7220 (fax)  
www.cdcutah.org

#### **Client Services**

- Affordable housing construction
- Credit counseling
- Down payment and closing cost assistance funds
- Early delinquency intervention
- HUD-approved foreclosure prevention/ loss mitigation
- HUD-approved homebuyer education
- Post-purchase follow-up and support
- Pre-purchase counseling

### **Neighbor Works of Salt Lake City**

622 West 500 North  
Salt Lake City, UT 84116  
801-539-1590  
801-539-1593 (fax)  
www.nwsaltlake.org

#### **Client Services**

- Affordable housing construction
- Down payment and closing cost assistance funds
- Early delinquency intervention
- HUD-approved foreclosure prevention/ loss mitigation
- HUD-approved homebuyer education
- Post-purchase follow-up and support
- Pre-purchase counseling
- Property rehabilitation to meet rehabilitation needs

### **Salt Lake Community Action Program**

764 South 200 West  
Salt Lake City, UT 84101  
801-359-2444  
801-355-1798 (fax)  
www.slcap.org

#### **Client Services**

- Credit counseling
- Early delinquency intervention

- HUD-approved foreclosure prevention/ loss mitigation
- HUD-approved homebuyer education
- Post-purchase follow-up and support
- Pre-purchase counseling
- Reverse mortgage counseling

### **Utah State University Extension**

Salt Lake County  
2001 South State Street, RM. S-1200  
Salt Lake City, UT 84190  
801-468-3177  
www.extension.usu.edu/saltlake

#### **Client Services**

- HUD-approved homebuyer education

## UTAH COUNTY

### **Community Action Services**

815 South Freedom Blvd. Ste. 100  
Provo, UT 84601  
801-373-8200  
801-373-8228 (fax)  
www.communityactionuc.org

#### **Client Services**

- Early delinquency intervention
- HUD-approved foreclosure prevention/ loss mitigation
- HUD-approved homebuyer education
- Individual development accounts
- Post-purchase follow up and support
- Predatory lending counseling
- Pre-purchase counseling
- Reverse mortgage counseling

### **Neighborhood Housing Services of Provo**

39 West 300 North  
Provo, UT 84601  
801-375-5820  
801-375-5966  
www.nhsoprovo.org

#### **Client Services**

- Affordable housing construction
- Early delinquency intervention



- Down payment and closing cost assistance funds
- Foreclosure prevention/loss mitigation
- HUD-approved homebuyer education
- Post-purchase follow-up and support
- Pre-purchase counseling
- Property rehabilitation to meet rehabilitation needs

**Rural Housing Development Corporation**

709 North 1890 West, #39A  
 Provo, Utah 84601  
 801-375-2205  
 801-354-7855 (fax)  
[www.rhdhome.org](http://www.rhdhome.org)

**Client Services**

- Down payment and closing cost assistance funds
- HUD-approved pre-purchase counseling
- Affordable housing construction

SOUTH / SOUTHEASTERN UTAH

**Five County Association of Government**

1070 West 1600 South Bldg. B  
 St. George, Utah 84770  
 435-673-3548  
 435-673-3540 (fax)  
[www.fcaog.state.ut.us](http://www.fcaog.state.ut.us)

**Client Services**

- Down payment and closing cost assistance funds

**Cedar City Housing Authority**

364 South 100 East  
 Cedar City, UT 84720  
 435-586-8462  
 435-865-9397

**Client Services**

- Pre-purchase counseling
- HUD-approved homebuyer education
- Reverse mortgage counseling

**Utah State University Extension Washington County**

44 North 100 East  
 St. George, UT 84770  
 435-634-5706  
[www.extension.usu.edu/washington](http://www.extension.usu.edu/washington)

**Client Services**

- HUD-approved Homebuyer education

**Housing Authority of Southeastern Utah**

321 East Center Street  
 Moab, UT 84532  
 435-259-5891  
 435-259-4938 (fax)  
[www.grandcountyutah.net/housing.htm](http://www.grandcountyutah.net/housing.htm)

**Client Services**

- Affordable housing construction
- Credit education counseling
- Early delinquency intervention
- Homebuyer education
- Post-purchase follow-up and support
- Pre-purchase counseling

OTHER AREAS

**Mountainlands Community Housing Trust**

1960 Sidewinder Drive, Ste. 107  
 Park City, UT 84060  
 435-647-9719  
 435-658-3890 fax  
[www.housinghelp.org](http://www.housinghelp.org)

**Client Services**

- Down payment and closing cost assistance funds
- Homebuyer education
- Post-purchase follow-up and support
- Pre-purchase counseling

**Six County Association of Government**

250 North Main  
 Richfield, UT 84701  
 888-899-4447  
 435-896-6951 fax  
[www.sixcounty.com](http://www.sixcounty.com)

## **Client Services**

- Homebuyer education
- Down payment and closing cost assistance funds
- Property rehabilitation to meet rehabilitation needs
- Foreclosure prevention funding (not counseling)

## **Uintah Basin Association of Government**

330 East 100 South  
Roosevelt, UT 84066  
435-722-4518  
435-772-4890 fax  
www.ubaog.org

## **Client Services**

- Down payment and closing cost assistance funds
- Homebuyer education
- Property rehabilitation to meet rehabilitation needs

## **REFERRING MEMBER AGENCIES**

(These agencies do not provide direct services,  
but refer clients to member agencies)

## **Habitat for Humanity, Summit & Wasatch**

Julie Bernhard  
PO Box 682704  
Park City, UT 84068  
435-658-1400

## **Housing Authority of Salt Lake City**

1776 South West Temple  
Salt Lake City, UT 84115  
801-487-2161  
801-487-3641 (fax)  
www.haslcutah.org

## **Housing Authority of the County of Salt Lake**

3595 South Main Street  
Salt Lake City, UT 84115  
801-284-4420  
www.hacsl.org

## **Mountain America Credit Union**

Mick Huerta  
mhuerta@macu.org  
P.O. Box 9001  
West Jordan, UT 84084-9001  
801-450-7542; 800-277-7703

## **Perfect Home Living**

Sheri Fitzpatrick  
180 South 300 West #343  
SLC, UT 84101  
801-502-2509  
www.perfecthomeliving.com

## **Pitney Bowes Bank**

Stan Radford  
CRA/Compliance  
stan.radford@pb.com  
801-832-4449

## **WaMu**

Brian Stewart - Community Affairs Manager  
Brian.stewart@wamu.net

## **USDA Rural Development**

125 South State Street, RM. 4311  
Salt Lake City, Utah 84138  
801-524-4329  
801-524-4406 (fax)

## **Utah Housing Coalition**

230 South 500 West, Suite 260  
Salt Lake City, Utah 84101  
801-364-0077  
801-596-2011 (fax)  
utahhc@xmission.com

# HOME OWNERSHIP RESOURCE GUIDE

## ASSOCIATION OF GOVERNMENTS

**Agency Name:** Bear River AOG  
**Area:** Box Elder, Cache, Rich  
**Contact Person:** Roger C. Jones / Jeff Kearl  
**Phone:** 435-752-7242  
**Toll Free:** 877-772-7242  
**Fax:** 435-752-6962  
**Email:** jeffk@brag.utah.gov  
**Address:** 170 North Main  
Logan, UT 84321  
**Website:** www.brag.utah.gov

**Agency Name:** Five County AOG  
**Area:** Beaver, Kane, Garfield, Washington, Iron  
**Contact Person:** Kenneth L. Sizemore  
St. George Office: Diane Lamoreaux  
**Phone:** 435-673-3548  
**Address:** P.O. Box 1550  
St. George, UT 84771  
Cedar City Office: Dana Alvey  
**Phone:** 435-865-0195  
**Email:** dalvey@facog.state.ut.us  
**Address:** 88 East Fiddlers Canyon Rd, Suite H  
Cedar City, UT 84720  
**Website:** www.fcaog.state.ut.us

**Agency Name:** Mountainland AOG  
**Area:** Utah, Wasatch & Summit County  
**Contact Person:** Michelle Larsen  
**Phone:** 801-229-3800  
**Fax:** 801-229-3801  
**Email:** mlarsen@mountainland.org  
**Address:** 586 East 800 North  
Orem, UT 84097-4146  
**Website:** www.mountainland.org

**Agency Name:** Six County AOG  
**Area:** Juab, Millard, Piute, Sanpete, Sevier, Wayne  
**Contact Person:** Russell J. Cowley / Travis Khyll

**Phone:** 435-893-0700  
**Fax:** 435-893-0701  
**Email:** tkyhl@sixaog.state.ut.us  
**Address:** P.O. Box 820  
Richfield, UT 84701  
**Website:** www.sixcounty.com

**Agency Name:** Southeastern Utah AOG  
**Area:** Carbon, Emery, Grand San Juan  
**Contact Person:** William D. Howell / Marilyn Vogninec  
**Phone:** 435-637-5444  
**Email:** mvogninec@dst.ut.us  
**Address:** P.O. Box 1106  
Price, UT 84501  
**Website:** www.seualg.dst.ut.us

**Agency Name:** Uintah Basin AOG  
**Area:** Daggett, Duchesne, Uintah  
**Contact Person:** Laurie Brummond / Cody Christenson  
**Phone:** 435-722-5253  
**Fax:** 435-772-4890  
**Email:** codyc@ubaog.org  
**Address:** 330 E. 100 S.  
Roosevelt, UT 84066  
**Website:** www.ubaog.org

## **COMMUNITY ACTION PROGRAMS**

**Agency Name:** Community Action Services  
**Area:** Utah, Wasatch, Summit  
**Phone:** 801-373-820  
**Fax:** 801-373-8228  
**Address:** 815 South 200 West, Suite 100  
Provo, UT 846010  
**Website:** www.communityactionuc.org

**Agency Name:** Salt Lake Community Action Program  
**Area:** All of Salt Lake  
**Phone:** 801-359-2444  
**Fax:** 801-355-1798

**Address:** 764 South 200 West  
Salt Lake City, UT 84101  
**Website:** [www.slcap.org](http://www.slcap.org)

## **COMMUNITY HOUSING DEVELOPMENT ORGANIZATION**

**Agency Name:** Color Country Community Housing  
**Area:** Clark, Iron, Kane & Washington Counties  
**Phone:** 435-673-3131  
**Fax:** 435-673-4195  
**Address:** 139 North 100 West  
St. George, UT 84770  
**Website:** [www.ccchi.net](http://www.ccchi.net)

**Agency Name:** Community Development Corporation  
**Area:** Salt Lake County & Salt Lake City  
**Phone:** 801-994-7222  
**Fax:** 801-994-7220  
**Address:** 501 East 1700 South  
Salt Lake City, UT 84105  
**Website:** [www.cdcutah.org](http://www.cdcutah.org)

**Agency Name:** Mountainlands Community Housing Trust  
**Area:** Summit County  
**Phone:** 435-647-9719  
**Fax:** 435-658-3890  
**Address:** 1960 Sidewinder Dr., Suite 107  
Park City, UT 84060  
**Website:** [www.housinghelp.org](http://www.housinghelp.org)

**Agency Name:** Multi-Ethnic Development Corporation  
**Area:** Salt Lake County  
**Phone:** 801-521-2991  
**Fax:** 801-521-6116  
**Address:** 925 South 200 West, Suite A  
Salt Lake City, UT 84101  
**Website:** [www.medc-utah.org](http://www.medc-utah.org)

**Agency Name:** Neighborhood Nonprofit Housing Corporation  
**Area:** Cache, Rich, Box Elder Counties  
**Phone:** 435-753-1112

**Fax:** 435-753-6112  
**Address:** 95 West Golf Course Road  
Logan, UT 84321  
**Website:** www.nnhc.net

**Agency Name:** Neighbor Works of Salt Lake City  
**Area:** Rose Park, Glendale & Davis Counties  
**Phone:** 801-539-1590  
**Fax:** 801-539-1593  
**Address:** 622 West 500 North  
Salt Lake City, UT 84116  
**Website:** www.nwsaltlake.org

**Agency Name:** Rural Housing Development Corporation  
**Area:** Utah County  
**Phone:** 801-375-2205  
**Fax:** 801-354-7855  
**Address:** 709 North 1890 West #39A  
Provo, UT 84601  
**Website:** www.rhdchome.org

**Agency Name:** Uintah Basin Assistance Council  
Myton City Housing Authority  
**Phone:** 435-722-3952  
**Fax:** 435-722-2170  
**Address:** 58 East 100 North  
Roosevelt, UT 84066

**Agency Name:** Utah Nonprofit Housing Corporation  
**Area:** Salt Lake, West Jordan, West Valley & Logan  
**Phone:** 801-364-6117  
**Fax:** 801-364-7070  
**Address:** 223 West 700 South, Suite C  
Salt Lake City, UT 84101  
**Website:** www.utahnonprofithousing.org

## **HABITAT FOR HUMANITY**

**Agency Name:** Cache Valley, HFH  
**Phone:** 435-752-8419  
**Fax:** 435-752-8419

**Address:** P.O. Box 4084  
Logan, UT 84321

**Agency Name:** Castle Country, HFH  
**Phone:** 435-636-3230  
**Address:** P.O. Box 724  
Price, UT 84501-0724

**Agency Name:** Northern Utah, HFH  
**Phone:** 435-723-7133  
**Address:** P.O. Box 456  
Brigham City, UT 84302

**Agency Name:** Salt Lake Valley, HFH  
**Phone:** 801-263-0136  
**Fax:** 801-263-0727  
**Address:** 716 East 4500 South, Suite N260  
Salt Lake City, UT 84107  
**E-mail:** [habitat@habitatsaltlake.com](mailto:habitat@habitatsaltlake.com)  
**Website:** [www.habitatsaltlake.com](http://www.habitatsaltlake.com)

**Agency Name:** Southwest Utah, HFH  
**Phone:** 435-674-7669  
**Fax:** 435-674-1343  
**Address:** 1070 W. 1600 S. Bldg. B  
St. George, UT 84770  
**E-mail:** [habitat@ifox.com](mailto:habitat@ifox.com)  
**Website:** [www.habitat-swu.org](http://www.habitat-swu.org)

**Agency Name:** Summit & Wasatch Co., UT, HFH  
**Phone:** 435-658-1400  
**Address:** P.O. Box 682704  
Park City, UT 84068-2704  
**E-mail:** [Bernfam1@xmission.com](mailto:Bernfam1@xmission.com)  
**Website:** [www.habitatutah.org](http://www.habitatutah.org)

**Agency Name:** Utah County, HFH  
**Phone:** 801-344-8527  
**Fax:** 801-812-1193  
**Address:** 1119 South 1680 West  
Orem, UT 84058  
**E-mail:** [info@hfhuc.org](mailto:info@hfhuc.org)  
**Website:** [www.hfhuc.org](http://www.hfhuc.org)

**Agency Name:** Weber/Davis Counties, HFH  
**Phone:** 801-475-9821  
**Address:** P.O. Box 1532  
Layton, UT 84041-6532  
**E-mail:** info@weberdavishabitat.org  
**Website:** weberdavishabitat.org

## **HOMEOWNERSHIP FINANCIAL ASSISTANCE**

**Agency Name:** AAA Fair Credit Foundation  
**Area:** Statewide Program  
**Phone:** 877-787-0727 or 801-656-1610

**Agency Name:** City of Taylorsville  
**Area:** Taylorsville  
**Phone:** 801-963-5400

**Agency Name:** Community Development Corp. of Utah  
**Area:** Statewide Program  
**Phone:** 801-994-7222

**Agency Name:** Housing Services of Utah Valley  
**Area:** Utah County  
**Phone:** 801-623-1644

**Agency Name:** Neighborhood Nonprofit Housing Corporation  
**Area:** Statewide Program for people with disabilities  
**Phone:** 435-753-1112

**Agency Name:** Neighbor Works of Salt Lake City  
**Area:** Salt Lake City  
**Phone:** 801-539-1590

**Agency Name:** Ogden City Neighborhood Redevelopment Div.  
**Area:** Ogden City  
**Phone:** 801-629-8940

**Agency Name:** Provo City Redevelopment Agency  
**Area:** Provo City  
**Phone:** 801-852-6160



**Agency Name:** Salt Lake City American Dream Downpayment Initiative  
**Area:** Salt Lake City  
**Phone:** 801-535-7228

**Agency Name:** Salt Lake City Housing & Neighborhood Development  
**Area:** Salt Lake City  
**Phone:** 801-535-7228

**Agency Name:** Salt Lake County Economic Development  
**Area:** Salt Lake County  
**Phone:** 801-468-3246

**Agency Name:** Utah Housing Corporation  
**Area:** Statewide Program  
**Phone:** 801-902-8200

**Agency Name:** West Jordan City Economic Development  
**Area:** West Jordan City  
**Phone:** 801-569-5062

**Agency Name:** West Valley Housing Authority  
**Area:** West Valley City  
**Phone:** 801-963-3320

## **HOUSING AUTHORITIES**

**Agency Name:** Bear River AOG/HA  
**Contact:** Jeff Kearn  
**Phone:** 435-752-7242  
**Fax:** 435-752-6962  
**Address:** 170 North Main  
Logan, UT 84321  
**E-mail:** kentw@brag.ut.gov

**Agency Name:** Beaver Housing Authority  
**Contact:** Max Anderson  
**Phone:** 435-438-2935  
**Fax:** 435-438-2935

**Address:** 325 East Center St.  
Beaver, UT 84713  
**E-mail:** bcha@xmission.com

**Agency Name:** Cedar City Housing Authority  
**Contact:** Heidi  
**Phone:** 435-586-8462  
**Fax:** 435-865-9397  
**Address:** 364 South 100 East  
Cedar City, UT 84720  
**E-mail:** heidi@cedarcity.org

**Agency Name:** Davis Community Housing Authority  
**Contact:** Mary Rivera  
**Phone:** 801-451-2587  
**Fax:** 801-451-6484  
**Address:** 352 South 200 West #1  
Farmington, UT 84025  
**E-mail:** dchz@xmission.com

**Agency Name:** Emery County Housing Authority  
**Contact:** John Sehestedt  
**Phone:** 435-381-2902  
**Fax:** 435-381-2901  
**Address:** 75 East Main St.  
Castle Dale, UT 84513  
**E-mail:** jhs@co.emery.ut.us

**Agency Name:** Housing Authority of Carbon County  
**Contact:** Linda Varner  
**Phone:** 435-637-5170  
**Fax:** 435-637-5178  
**Address:** 251 South 1600 East #2647  
Price, UT 84501

**Agency Name:** Housing Authority of the City of Ogden  
**Contact:** Lin Fulcher  
**Phone:** 801-627-5851  
**Fax:** 801-627-6012  
**Address:** 2661 Washington Blvd. Suite 102  
Ogden, UT 84401  
**E-mail:** oha@xmission.com

**Agency Name:** Housing Authority of Salt Lake City  
**Contact:** Lona Walton  
**Phone:** 801-487-2161  
**Fax:** 801-487-3641  
**Address:** 1776 South West Temple  
SLC, UT 84115  
**E-mail:** www.haslcutah.org

**Agency Name:** Housing Authority of the County of Salt Lake  
**Phone:** 801-284-4420  
**Fax:** 801-284-4406  
**Address:** 3595 South Main Street  
Salt Lake City, UT 84115  
**E-mail:** www.hacsl.org

**Agency Name:** Housing Authority of SE Utah  
**Contact:** Karena Gholson  
**Phone:** 435-259-5891  
**Fax:** 435-259-4938  
**Address:** 321 East Center  
Moab, UT 84532  
**E-mail:** hasu@frontiernet.net

**Agency Name:** Millard County Housing Authority  
**Phone:** 435-864-5024  
**Address:** 140 North 250 East  
Delta, UT 84624  
**E-mail:** rcomeau@gavtron.com

**Agency Name:** Myton City Housing Authority  
Housing Authority of Uinta Basin  
**Contact:** Susan Barraston - Housing Specialist  
**Phone:** 435-722-3952 (Roosevelt)  
**Fax:** 435-722-2170  
**Address:** 58 East 100 North (83-11)  
Roosevelt, UT 84066  
**Phone:** 435-781-4156 (Vernal)  
**Address:** 992 West Main  
Vernal, UT 84078  
**Website:** ubac@ubtanet.com  
**E-mail:** marcieubac@ubtanet.com

**Agency Name:** Provo City Housing Authority  
**Contact:** Doug Carlson

**Phone:** 801-852-7080  
**Address:** 600 West 100 North  
Provo, UT 84601  
**E-mail:** dcarlson@haprovo.com

**Agency Name:** Roosevelt City Housing Authority  
**Phone:** 435-722-5858  
**Address:** 192 South 100 East (366-211)  
Roosevelt, UT 84066

**Agency Name:** St. George Housing Authority  
**Phone:** 435-628-3648  
**Address:** 975 North 1725 West #101  
St. George, UT 84770  
**E-mail:** sghousing@infowest.com

**Agency Name:** Tooele County Housing Authority  
**Contact:** DeAnn Christiansen  
**Phone:** 435-882-7875  
**Fax:** 435-882-7894  
**Address:** 118 East Vine Street  
Tooele, UT 84074  
**E-mail:** deannc@trilobyte.net

**Agency Name:** Utah County Housing Authority  
**Phone:** 801-373-8333 ext. 108  
**Address:** 240 East Center  
Provo, UT 84606  
**E-mail:** Email: gcarly@hotmail.com

## **HOUSING AND URBAN DEVELOPMENT**

**Agency Name:** US Department of Housing and Urban Development  
**Contact:** Pauline Zvonkovic  
**Title:** Operations Specialist  
**Phone:** 801-524-6070  
**Fax:** 801-524-3439  
**Address:** 125 S. State Street  
Salt Lake City, UT 84138  
**Website:** www.hud.gov

## HUD-APPROVED HOUSING COUNSELING AGENCIES

**Agency Name:** Cedar City Housing Authority

**Phone:** 435-586-8462

**Fax:** 435-865-9397

**Email:** heidi@cedarcity.org

**Address:** 364 South 100 East  
Cedar City, Utah 84720

**Counseling Services:** Home Equity Conversion Mortgage Counseling  
Mortgage Delinquency & Default Resolution Counseling

**Website:** dsdp.utah.gov

**Agency Name:** Neighborhood Nonprofit Housing Corporation

**Phone:** 435-753-1112

**Fax:** 435-753-6112

**Address:** 95 West Golf Course Road, Suite 104  
Logan, Utah 84321

**Counseling Services:** Homebuyer Education Programs  
Mortgage Delinquency & Default Resolution Counseling  
Prepurchase Counseling

**Affiliation:** Rural Community Assistance Corporation

**Website:** www.nnhc.net

**Agency Name:** Utah State University - Family Life Center  
Housing & Financial Counseling Services

**Phone:** 435-797-7224

**Fax:** 435-797-7432

**Email:** flchfc@aggiemail.usu.edu

**Address:** 493 N 700 E  
Logan, Utah 84321

**Counseling Services:** Fair Housing Assistance  
Home Equity Conversion Mortgage Counseling  
Home Improvement and Rehabilitation Counseling  
Homebuyer Education Programs  
Loss Mitigation  
Money Debt Management  
Mortgage Delinquency & Default Resolution Counseling  
Postpurchase Counseling  
Predatory Lending  
Prepurchase Counseling  
Rental Counseling

**Website:** www.usu.edu/fchd/hfc.cfm

**Agency Name:** Community Action Services

**Phone:** 801-373-8200-241

**Fax:** 801-373-8228

**Email:** drusaw@unitedwayuc.org

**Address:** 815 South Freedom Blvd, Suite 100  
Provo, Utah 84601

**Counseling Services:** Fair Housing Assistance  
Home Equity Conversion Mortgage Counseling  
Home Improvement and Rehabilitation Counseling  
Homebuyer Education Programs  
Loss Mitigation  
Marketing and Outreach Initiatives  
Mobility and Relocation Counseling  
Money Debt Management  
Mortgage Delinquency & Default Resolution Counseling  
Postpurchase Counseling  
Predatory Lending  
Prepurchase Counseling  
Rental Counseling  
Services for Homeless

**Website:** [www.communityactionprovo.org](http://www.communityactionprovo.org)

**Agency Name:** Rural Housing Development Corporation

**Phone:** 801-375-2205-102

**Fax:** 801-354-7855

**Email:** brad@rhdchome.org

**Address:** 709 North 1890 West, #39A  
Provo, Utah 84601-1333

**Counseling Services:** Homebuyer Education Programs  
Postpurchase Counseling  
Prepurchase Counseling

**Affiliation:** Rural Community Development Corporation of Utah

**Website:** [www.rhdchome.org](http://www.rhdchome.org)

**Agency Name:** Community Development Corporation Of Utah

**Phone:** 801-994-7222-203

**Toll Free:** 866-994-7222

**Fax:** 801-994-7220

**Email:** stephanie@cdcutah.org

**Address:** 501 East 1700 South  
Salt Lake City, Utah 84105

**Counseling Services:** Homebuyer Education Programs  
Marketing and Outreach Initiatives  
Mortgage Delinquency & Default Resolution Counseling  
Postpurchase Counseling  
Prepurchase Counseling

**Affiliation:** Housing Partnership Network

**Website:** [www.cdcutah.org](http://www.cdcutah.org)

**Agency Name:** Salt Lake Community Action Program

**Phone:** 801-359-2444

**Fax:** 801-355-1798

**Email:** [sabegglen@slcap.org](mailto:sabegglen@slcap.org)

**Address:** 764 S 200 W  
Salt Lake City, Utah 84101-2710

**Counseling Services:** Home Equity Conversion Mortgage Counseling  
Homebuyer Education Programs  
Loss Mitigation  
Money Debt Management  
Mortgage Delinquency & Default Resolution Counseling  
Postpurchase Counseling  
Prepurchase Counseling  
Rental Counseling

**Agency Name:** Salt Lake Neighborhood Housing Services, Inc

**Phone:** 801-539-1590

**Fax:** 801-539-1593

**Email:** [info@slnhs.org](mailto:info@slnhs.org)

**Address:** 622 W 500 North  
Salt Lake City, Utah 84116

**Counseling Services:** Fair Housing Assistance  
Home Improvement and Rehabilitation Counseling  
Homebuyer Education Programs  
Loss Mitigation  
Marketing and Outreach Initiatives  
Money Debt Management  
Mortgage Delinquency & Default Resolution Counseling  
Postpurchase Counseling  
Predatory Lending  
Prepurchase Counseling

**Affiliation:** Neighborhood Reinvestment Corporation

**Website:** [www.slnhs.org](http://www.slnhs.org)

**Agency Name:** Consumer Credit Counseling Service  
Of Southern Nevada DbA CCCS Of Utah

**Phone:** 435-986-9223

**Toll Free:** 800-451-4505

**Fax:** 435-986-9410

**Email:** [cccs@cccsnevada.org](mailto:cccs@cccsnevada.org)

**Address:** 720 South River Road C-235  
St. George, Utah 84770

**Counseling Services:** Fair Housing Assistance

Home Equity Conversion Mortgage Counseling  
Homebuyer Education Programs  
Loss Mitigation  
Marketing and Outreach Initiatives  
Money Debt Management  
Mortgage Delinquency & Default Resolution Counseling  
Postpurchase Counseling  
Predatory Lending  
Prepurchase Counseling  
Services for Homeless

**Affiliation:** CCCS of Southern Nevada

**Website:** [www.cccsutah.net](http://www.cccsutah.net)

**Agency Name:** Your Community Connection - YCC

**Phone:** 801-394-9456

**Fax:** 801-394-9457

**Email:** [hgcounselor@yccogden.org](mailto:hgcounselor@yccogden.org)

**Address:** 2261 Adams Avenue  
Ogden, UT 84401

**Counseling Services:** Referrals to Agencies  
Prepurchase Counseling  
Homebuyer Education  
Postpurchase Follow-up & Support  
Early Delinquency Intervention  
Foreclosure Prevention / Loss Mitigation & Workout Plans  
Credit Repair Counseling  
Grant Writing & Proposal Development Services  
Marketing Services  
Mortgage Default & Delinquency  
Money Management & Savings

**Website:** [www.yccogden.org](http://www.yccogden.org)

## **NEIGHBORWORKS**

**Agency Name:** NeighborWorks of Salt Lake City

**Phone:** 801-539-1590

**Address:** 622 West 500 North  
Salt Lake City, UT 84116

**Website:** [www.nwsaltlake.org](http://www.nwsaltlake.org)

**Agency Name:** Neighborhood Housing Services of Provo

**Phone:** 801-375-5820



**Website:** www.nhsofprovo.org  
**Address:** 39 West 300 North  
Provo, UT 84601

## **USU EXTENSION**

**Agency Name:** Utah State Extension - Morgan County  
**Contact:** Margaret Hopkin  
**Phone:** 801-829-3472  
**Fax:** 801-829-6176  
**Address:** 48 West Young Street  
P.O. Box 720  
Morgan, UT 84050-0720  
**E-mail:** Margaret.hopkin@usu.edu

**Agency Name:** Utah State University Extension - Salt Lake City  
**Contact:** Marilyn Albertson  
**Phone:** 801-468-3177  
**Fax:** 801-468-3174  
**Address:** Salt Lake County Government Center  
2001 South State Street. #S-1200  
Salt Lake City, UT 84190-2350  
**E-mail:** marilyn.albertson@usu.edu

**Agency Name:** Utah State University Extension - Washington County  
**Contact:** Carolyn Washburn  
**Phone:** 435-634-5706  
**Fax:** 435-652-5870  
**Address:** 44 North 100 East  
St. George, UT 84770  
**E-mail:** carolyn.washburn@usu.edu

**Agency Name:** Utah State University Extension - Weber County  
**Contact:** Teresa Hunsaker  
**Phone:** 801-399-8200  
**Address:** 1181 North Fairground Drive  
Ogden, UT 84404  
**E-mail:** teresa.hunsaker@usu.edu

**Agency Name:** USU Extension Agent - Duchesne County  
**Contact:** Melanie Jewkes

**Phone:** 435-738-1140  
**Fax:** 435-738-2001  
**Address:** 100 South 50 East  
P.O. Box 978  
Duchesne, UT 84021  
**E-mail:** melanie.jewkes@usu.edu

## **USDA/RURAL DEVELOPMENT**

**Agency Name:** State Office  
**Phone:** 801-524-4320  
**Fax:** 801-524-4406  
**Address:** Wallace F. Bennett Federal Building  
125 South State Street, Rm. 4311  
Salt Lake City, UT 84138

**Contact:** John R. Cox  
**Title:** State Director  
**Phone:** 801-524-4321  
**E-mail:** jack.cox@ut.usda.gov

**Contact:** Cindy Gibson  
**Title:** Administrative Director  
**Phone:** 801-524-4334  
**E-mail:** cindy.gibson@ut.usda.gov

**Contact:** David E. Brown  
**Title:** Rural Housing Program Director  
**Phone:** 801-524-4323  
**E-mail:** dave.brown@ut.usda.gov

**Contact:** Shelly Prothero  
**Title:** Multi-Family Housing Program  
**Phone:** 801-524-4302  
**E-mail:** shelly.prothero@ut.usda.gov

**Contact:** Janice Kocher  
**Title:** Guaranteed Housing Program  
**Phone:** 801-525-4325  
**E-mail:** Janice.kocher@ut.usda.gov

**Contact:** James E. Bulkeley  
**Title:** State Civil Engineer  
**Phone:** 801-524-4327  
**E-mail:** jim.bulkeley@ut.usda.gov

**Contact:** Donna Birk  
**Title:** Public Information Coordinator  
**Phone:** 801-524-4328 Salt Lake Office  
435-835-4111 x27 Manti Office  
**E-mail:** donna.birk@ut.usda.gov

## Area Office I - Provo

**Contact:** Debbie Cook  
**Title:** Area Director  
**Phone:** 801-377-5580 ext. 12  
**Email:** debbie.cook@ut.usda.gov  
**Area:** Utah, Salt Lake, Wasatch, Summit & Tooele Counties  
**Main Phone:** 801-377-5580 ext. 6  
**Main Office Address:** BOR Building  
302 East 1860 South  
Provo, UT 84606-7317

## Sub Area Office – Manti

**Contact:** Jason Justesen  
**Title:** Area Specialist,  
**Email:** jason.justesen@ut.usda.gov  
**Area:** Sanpete, Millard & Juab Counties  
**Address:** City Building  
50 South Main Street, Suite 6  
Manti, UT 84642-1349  
**Phone:** 435-835-4111 x4

## Sub Area Office – Logan

**Contact:** Lynn Sagers  
**Title:** Area Specialist  
**Email:** lynn.sagers@ut.usda.gov  
**Area:** Box Elder, Cache, Rich, Weber, Davis & Morgan Counties  
**Address:** 1860 North 100 East  
North Logan, UT 84341  
**Phone:** 435-753-5480

## Sub Area Office – Vernal

**Contact:** Vern Anderson  
**Title:** Area Specialist  
**Email:** vern.anderson@ut.usda.gov  
**Area:** Uintah, Daggett & Duchesne Counties  
**Address:** 80 North 500 West, Suite 2  
Vernal, UT 84078-2028  
**Phone:** 435-789-2100 x6

## Area Office II - Richfield

**Contact:** Glen Wood  
**Title:** Area Director  
**Phone:** 435-896-8250 ext. 122  
**E-mail:** glen.wood@ut.usda.gov  
**Area:** Carbon, Emery, Sevier, Piute & Wayne Counties  
**Address:** 340 North 600 East  
Richfield, UT 84701  
**Phone:** 435-896-8250 x4

## Sub Area Office - Cedar City

**Contact:** Margie Stones  
**Title:** Local Contact  
**E-mail:** margie.stones@ut.usda.gov  
**Area:** Iron, Beaver, Garfield, Washington, Kane Counties, UT  
Coconino & Mohave in AZ  
**Address:** 2390 West Highway 56, Suite 13  
Cedar City, UT 84720-4133  
**Phone:** 435-586-7274 x6

## Area Office - Monticello

**Contact:** Liz Black  
**Title:** Local Contact  
**E-mail:** elizabeth.black@ut.usda.gov  
**Area:** San Juan and Grand Counties  
**Address:** Young Building, 32 South 100 East  
PO Box 639  
Monticello, UT 84535-0010  
**Phone:** 435-587-2473 x4

## **OTHER PROGRAMS**

**HomeChoice** is a homeownership opportunity for people with disabilities. It offers single-family mortgage options designed to meet the underwriting needs of people with disabilities or those who have a family member with a disability. Toll Free Hotline: 866-493-4500

**Housing Services of Utah** provides services for financing, rehabilitation, and restoration. For more information call: 801-785-6606 or go to the website: [www.housingservicesut.org](http://www.housingservicesut.org) (Jim Kenyon)

### **AAA Fair Credit Foundation: The Utah Individual Development**

**Account Network.** Individual Development Accounts, or IDA's are special matched savings accounts designed to help low and moderate income families and individuals establish a regular pattern of savings and Ultimately, purchase a "productive asset". A "productive asset" is something of value that is likely to return substantial long term benefits like security, stability & opportunities for more income. The funds may be used to purchase one of the following assets:

(1.) first home (2.) small business or (3.) Education (College or vocational)

AAA Fair Credit Foundation

230 West 200 South, Suite 3104. Salt Lake City, UT 84101

E-mail: [Martha@faircredit.org](mailto:Martha@faircredit.org)

Voice Direct: (801)656-1610

Toll Free: 1877-787-0727

Fax Direct: (801) 415-0952

[www.faircredit.org](http://www.faircredit.org)

[www.uidan.org](http://www.uidan.org)

[www.consumercent.com](http://www.consumercent.com)

### **Utah Labor Commission Housing Discrimination:**

Under the Utah and Federal Fair Housing Acts, you have the right to rent, purchase, or finance housing without discrimination based on your race, color, national origin, religion, sex, familial status (families with children under 18), disability, or source of income (state, local or federal government assistance, including housing assistance). Individuals can also file housing discrimination complaints for issues of predatory lending if they fall prey to a predatory loan due to their membership on a protected class such as national origin (limited use of English) or a disability. Contact:

Antidiscrimination & Labor Division

160 East 300 South, 3rd Floor

Salt Lake City, Utah 84114-6600

(801) 530-6800/6801

1-800-222-1238 (outside Salt Lake area)

[www.laborcommission.utah.gov](http://www.laborcommission.utah.gov).

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**Your Community Connection of Ogden/Northern Utah** provides a variety of services, including homeless/housing assistance, financial services, parenting classes, child care center, and a domestic violence victim assistance center. For more information, contact YCC at (801)394-9456 (24 hour crisis line); 2261 Adams Avenue, Ogden, UT