BEING A HOMEOWNER IS A BIG DEAL!

(Bet you could use a little help.)
Funding for this directory provided by
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)

Northern Utah........................................................................................................pg.1
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HOMEOWNERSHIP RESOURCE GUIDE

Association of Governments.......................................................................................pg.5-6

These agencies, with the exception of Mountainlends, 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.
Homeownership Financial Assistance

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.

Housing Authorities

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

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

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

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

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

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
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

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

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.nhsofprovo.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.rhdchome.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

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

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

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

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
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
<table>
<thead>
<tr>
<th>Agency Name</th>
<th>Area</th>
<th>Contact Person</th>
<th>Phone</th>
<th>Toll Free</th>
<th>Fax</th>
<th>Email</th>
<th>Address</th>
<th>Website</th>
</tr>
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<tbody>
<tr>
<td>Five County AOG</td>
<td>Beaver, Kane, Garfield, Washington, Iron</td>
<td>Kenneth L. Sizemore</td>
<td>435-673-3548</td>
<td></td>
<td></td>
<td><a href="mailto:dalvey@facog.state.ut.us">dalvey@facog.state.ut.us</a></td>
<td>88 East Fiddlers Canyon Rd, Suite H, Cedar City, UT 84720</td>
<td><a href="http://www.fcaog.state.ut.us">www.fcaog.state.ut.us</a></td>
</tr>
<tr>
<td>Mountainland AOG</td>
<td>Utah, Wasatch &amp; Summit County</td>
<td>Michelle Larsen</td>
<td>801-229-3800</td>
<td></td>
<td>801-229-3801</td>
<td><a href="mailto:mlarsen@mountainland.org">mlarsen@mountainland.org</a></td>
<td>586 East 800 North, Orem, UT 84097-4146</td>
<td><a href="http://www.mountainland.org">www.mountainland.org</a></td>
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<tr>
<td>Six County AOG</td>
<td>Juab, Millard, Piute, Sanpete, Sevier, Wayne</td>
<td>Russell J. Cowley / Travis Khyl</td>
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</table>
**Southeastern Utah AOG**

**Area:** Carbon, Emery, Grand San Juan

**Contact Person:** William D. Howell / Marilynn Vogrinec

**Phone:** 435-637-5444

**Email:** mvogrinec@dst.ut.us

**Address:** P.O. Box 1106

Price, UT 84501

**Website:** www.seualg.dst.ut.us

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**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

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**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

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**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

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

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

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

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

Agency Name: Neighborhood Nonprofit Housing Corporation  
Area: Cache, Rich, Box Elder Counties  
Phone: 435-753-1112
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<tr>
<th>Agency Name:</th>
<th>Neighbor Works of Salt Lake City</th>
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<tr>
<td>Area:</td>
<td>Rose Park, Glendale &amp; Davis Counties</td>
</tr>
<tr>
<td>Phone:</td>
<td>801-539-1590</td>
</tr>
<tr>
<td>Fax:</td>
<td>801-539-1593</td>
</tr>
<tr>
<td>Address:</td>
<td>622 West 500 North</td>
</tr>
<tr>
<td></td>
<td>Salt Lake City, UT 84116</td>
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<tr>
<td>Website:</td>
<td><a href="http://www.nwsaltlake.org">www.nwsaltlake.org</a></td>
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<td>Area:</td>
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<tr>
<td>Phone:</td>
<td>801-375-2205</td>
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<tr>
<td>Fax:</td>
<td>801-354-7855</td>
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<td>Address:</td>
<td>709 North 1890 West #39A</td>
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<td></td>
<td>Provo, UT 84601</td>
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<td></td>
<td>Myton City Housing Authority</td>
</tr>
<tr>
<td>Phone:</td>
<td>435-722-3952</td>
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<tr>
<td>Fax:</td>
<td>435-722-2170</td>
</tr>
<tr>
<td>Address:</td>
<td>58 East 100 North</td>
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<th>Agency Name:</th>
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<tr>
<td>Area:</td>
<td>Salt Lake, West Jordan, West Valley &amp; Logan</td>
</tr>
<tr>
<td>Phone:</td>
<td>801-364-6117</td>
</tr>
<tr>
<td>Fax:</td>
<td>801-364-7070</td>
</tr>
<tr>
<td>Address:</td>
<td>223 West 700 South, Suite C</td>
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<td></td>
<td>Salt Lake City, UT 84101</td>
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<tr>
<td>Website:</td>
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**HABITAT FOR HUMANITY**

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<th>Agency Name:</th>
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<tbody>
<tr>
<td>Phone:</td>
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<td>Fax:</td>
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</table>
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
Website  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
Website  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
Website  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
Website  www.hfhuc.org
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<th>Agency Name</th>
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<tr>
<td>AAA Fair Credit Foundation</td>
<td>Statewide Program</td>
<td>877-787-0727 or 801-656-1610</td>
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<tr>
<td>City of Taylorsville</td>
<td>Taylorsville</td>
<td>801-963-5400</td>
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<tr>
<td>Community Development Corp. of Utah</td>
<td>Statewide Program</td>
<td>801-994-7222</td>
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<tr>
<td>Housing Services of Utah Valley</td>
<td>Utah County</td>
<td>801-623-1644</td>
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<tr>
<td>Neighborhood Nonprofit Housing Corp.</td>
<td>Statewide Program for people with disabilities</td>
<td>435-753-1112</td>
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<td>Neighbor Works of Salt Lake City</td>
<td>Salt Lake City</td>
<td>801-539-1590</td>
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<tr>
<td>Ogden City Neighborhood Redevelopment Div.</td>
<td>Ogden City</td>
<td>801-629-8940</td>
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<tr>
<td>Provo City Redevelopment Agency</td>
<td>Provo City</td>
<td>801-852-6160</td>
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<td>Agency Name</td>
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<tr>
<td>Salt Lake City American Dream Downpayment Initiative</td>
<td>Salt Lake City</td>
<td>801-535-7228</td>
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<tr>
<td>Salt Lake City Housing &amp; Neighborhood Development</td>
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<td>Salt Lake County Economic Development</td>
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<td>801-468-3246</td>
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<tr>
<td>Utah Housing Corporation</td>
<td>Statewide Program</td>
<td>801-902-8200</td>
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<td>West Jordan City Economic Development</td>
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<td>801-569-5062</td>
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<tr>
<td>West Valley Housing Authority</td>
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**HOUSING AUTHORITIES**

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<tr>
<th>Agency Name</th>
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<tr>
<td>Bear River AOG/HA</td>
<td>Jeff Kearl</td>
<td>435-752-7242</td>
<td>435-752-6962</td>
<td>170 North Main</td>
<td><a href="mailto:kentw@brag.ut.gov">kentw@brag.ut.gov</a></td>
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<tr>
<td>Beaver Housing Authority</td>
<td>Max Anderson</td>
<td>435-438-2935</td>
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<tr>
<td>Agency Name</td>
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<tr>
<td>Cedar City Housing Authority</td>
<td>325 East Center St. Beaver, UT 84713</td>
<td>435-586-8462</td>
<td>435-865-9397</td>
<td><a href="mailto:bcha@xmission.com">bcha@xmission.com</a></td>
<td></td>
</tr>
<tr>
<td>Contact: Heidi</td>
<td>364 South 100 East Cedar City, UT 84720</td>
<td></td>
<td></td>
<td><a href="mailto:heidi@cedarcity.org">heidi@cedarcity.org</a></td>
<td></td>
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<tr>
<td>Phone: Heidi</td>
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<tr>
<td>Agency Name: Davis Community Housing Authority</td>
<td>352 South 200 West #1 Farmington, UT 84025</td>
<td>801-451-2587</td>
<td>801-451-6484</td>
<td><a href="mailto:dchz@xmission.com">dchz@xmission.com</a></td>
<td></td>
</tr>
<tr>
<td>Contact: Mary Rivera</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Agency Name: Emery County Housing Authority</td>
<td>75 East Main St. Castle Dale, UT 84513</td>
<td>435-381-2902</td>
<td>435-381-2901</td>
<td><a href="mailto:jhs@co.emery.ut.us">jhs@co.emery.ut.us</a></td>
<td></td>
</tr>
<tr>
<td>Contact: John Sehestedt</td>
<td></td>
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<td></td>
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<tr>
<td>Agency Name: Housing Authority of Carbon County</td>
<td>251 South 1600 East #2647 Price, UT 84501</td>
<td>435-637-5170</td>
<td>435-637-5178</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contact: Linda Varner</td>
<td></td>
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<tr>
<td>Agency Name: Housing Authority of the City of Ogden</td>
<td>2661 Washington Blvd. Suite 102 Ogden, UT 84401</td>
<td>801-627-5851</td>
<td>801-627-6012</td>
<td><a href="mailto:oha@xmission.com">oha@xmission.com</a></td>
<td></td>
</tr>
<tr>
<td>Contact: Lin Fulcher</td>
<td></td>
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</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Agency Name: Cedar City Housing Authority</th>
<th>Phone: 435-586-8462</th>
<th>Fax: 435-865-9397</th>
<th>Email: <a href="mailto:heidi@cedarcity.org">heidi@cedarcity.org</a></th>
<th>Address: 364 South 100 East Cedar City, Utah 84720</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Counseling Services:</strong> Home Equity Conversion Mortgage Counseling</td>
<td>Mortgage Delinquency &amp; Default Resolution Counseling</td>
<td></td>
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</tr>
<tr>
<td><strong>Website:</strong> dspd.utah.gov</td>
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<tr>
<th>Agency Name: Neighborhood Nonprofit Housing Corporation</th>
<th>Phone: 435-753-1112</th>
<th>Fax: 435-753-6112</th>
<th>Address: 95 West Golf Course Road, Suite 104 Logan, Utah 84321</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Counseling Services:</strong> Homebuyer Education Programs</td>
<td>Mortgage Delinquency &amp; Default Resolution Counseling</td>
<td>Prepurchase Counseling</td>
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</tr>
<tr>
<td><strong>Affiliation:</strong> Rural Community Assistance Corporation</td>
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<tr>
<td><strong>Website:</strong> <a href="http://www.nnhc.net">www.nnhc.net</a></td>
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<tr>
<th>Agency Name: Utah State University - Family Life Center Housing &amp; Financial Counseling Services</th>
<th>Phone: 435-797-7224</th>
<th>Fax: 435-797-7432</th>
<th>Email: <a href="mailto:flchfc@aggiemail.usu.edu">flchfc@aggiemail.usu.edu</a></th>
<th>Address: 493 N 700 E Logan, Utah 84321</th>
</tr>
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<tbody>
<tr>
<td><strong>Counseling Services:</strong> Fair Housing Assistance</td>
<td>Home Equity Conversion Mortgage Counseling</td>
<td>Home Improvement and Rehabilitation Counseling</td>
<td>Homebuyer Education Programs</td>
<td>Loss Mitigation</td>
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<td>Money Debt Management</td>
<td>Mortgage Delinquency &amp; Default Resolution Counseling</td>
<td>Postpurchase Counseling</td>
<td>Predatory Lending</td>
<td>Prepurchase Counseling</td>
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<tr>
<td>Rental Counseling</td>
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<tr>
<td><strong>Website:</strong> <a href="http://www.usu.edu/fchd/hfc.cfm">www.usu.edu/fchd/hfc.cfm</a></td>
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</table>
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

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

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
<table>
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<tr>
<th>Agency Name:</th>
<th>Salt Lake Community Action Program</th>
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<tbody>
<tr>
<td><strong>Phone:</strong></td>
<td>801-359-2444</td>
</tr>
<tr>
<td><strong>Fax:</strong></td>
<td>801-355-1798</td>
</tr>
<tr>
<td><strong>Email:</strong></td>
<td><a href="mailto:sabegglen@slcap.org">sabegglen@slcap.org</a></td>
</tr>
<tr>
<td><strong>Address:</strong></td>
<td>764 S 200 W</td>
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<tr>
<td></td>
<td>Salt Lake City, Utah 84101-2710</td>
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<td>Postpurchase Counseling</td>
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<td>Rental Counseling</td>
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<tr>
<th>Agency Name:</th>
<th>Salt Lake Neighborhood Housing Services, Inc</th>
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<tbody>
<tr>
<td><strong>Phone:</strong></td>
<td>801-539-1590</td>
</tr>
<tr>
<td><strong>Fax:</strong></td>
<td>801-539-1593</td>
</tr>
<tr>
<td><strong>Email:</strong></td>
<td><a href="mailto:info@slnhs.org">info@slnhs.org</a></td>
</tr>
<tr>
<td><strong>Address:</strong></td>
<td>622 W 500 North</td>
</tr>
<tr>
<td></td>
<td>Salt Lake City, Utah 84116</td>
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<tr>
<td><strong>Counseling Services:</strong></td>
<td>Fair Housing Assistance</td>
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<td>Home Improvement and Rehabilitation Counseling</td>
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<td>Prepurchase Counseling</td>
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<tr>
<td><strong>Affiliation:</strong></td>
<td>Neighborhood Reinvestment Corporation</td>
</tr>
<tr>
<td><strong>Website:</strong></td>
<td><a href="http://www.slnhs.org">www.slnhs.org</a></td>
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<tr>
<th>Agency Name:</th>
<th>Consumer Credit Counseling Service Of Southern Nevada Dba CCCS Of Utah</th>
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</thead>
<tbody>
<tr>
<td><strong>Phone:</strong></td>
<td>435-986-9223</td>
</tr>
<tr>
<td><strong>Toll Free:</strong></td>
<td>800-451-4505</td>
</tr>
<tr>
<td><strong>Fax:</strong></td>
<td>435-986-9410</td>
</tr>
<tr>
<td><strong>Email:</strong></td>
<td><a href="mailto:cccs@cccsnevada.org">cccs@cccsnevada.org</a></td>
</tr>
<tr>
<td><strong>Address:</strong></td>
<td>720 South River Road C-235</td>
</tr>
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<td></td>
<td>St. George, Utah 84770</td>
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<tr>
<td><strong>Counseling Services:</strong></td>
<td>Fair Housing Assistance</td>
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<td>Home Equity Conversion Mortgage Counseling</td>
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<td>Services for Homeless</td>
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**Affiliation:** CCCS of Southern Nevada  
**Website:** [www.cccsutah.net](http://www.cccsutah.net)

<table>
<thead>
<tr>
<th>Agency Name: Your Community Connection - YCC</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Phone:</strong> 801-394-9456</td>
</tr>
<tr>
<td><strong>Fax:</strong> 801-394-9457</td>
</tr>
<tr>
<td><strong>Email:</strong> <a href="mailto:hgcounselor@yccogden.org">hgcounselor@yccogden.org</a></td>
</tr>
<tr>
<td><strong>Address:</strong> 2261 Adams Avenue</td>
</tr>
<tr>
<td>Ogden, UT  84401</td>
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**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)

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**NEIGHBORWORKS**

<table>
<thead>
<tr>
<th>Agency Name: NeighborWorks of Salt Lake City</th>
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<tbody>
<tr>
<td><strong>Phone:</strong> 801-539-1590</td>
</tr>
<tr>
<td><strong>Address:</strong> 622 West 500 North</td>
</tr>
<tr>
<td>Salt Lake City, UT  84116</td>
</tr>
<tr>
<td><strong>Website:</strong> <a href="http://www.nwsaltlake.org">www.nwsaltlake.org</a></td>
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<tr>
<th>Agency Name: Neighborhood Housing Services of Provo</th>
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<tbody>
<tr>
<td><strong>Phone:</strong> 801-375-5820</td>
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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
**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  (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  
Voice Direct: (801)656-1610  
Toll Free: 1877-787-0727  
Fax Direct: (801) 415-0952  
www.faircredit.org  
www.uidan.org  
www.consumercents.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)  

(continued on back)
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