From Homelessness to Homeownership and Beyond

Local housing resources for Utah, Wasatch, and Summit Counties
This pamphlet was created in an effort to educate the community about homelessness and housing services that are currently available for residents living in Utah, Summit and Wasatch counties (Mountainland Continuum of Care area). The Continuum is comprised of frontline agencies, elected officials, businesses and others working together to end homelessness by providing decent, safe and affordable housing and effective support services to the homeless, chronically homeless and near homeless families and individuals. This vision emphasizes the complete cooperation, coordination, and spirit of partnership of all housing organizations, faith-based organizations, service agencies, as well as the private and public sector to efficiently utilize limited resources to implement effective programs.

Homelessness in every community is a growing problem, an issue that no single government agency, service provider, or organization can single-handedly resolve. The services listed in this pamphlet typically have waiting lists and limited program funds. However, we are hopeful the information provided within will provide valuable assistance in educating the public of the services currently available to those in need throughout our communities. Working together we can make a difference.

Thank you for your interest.

Lynnell Smith  
Executive Director, Housing Authority of Utah County, Co-Chair of the Mountainland Continuum of Care

Andrew Jackson  
Executive Director of Mountainland Association of Governments, Co-Chair of the Mountainland Continuum of Care
Homeless Resources

Wasatch Mental Health
299 E 900 S, Provo UT 84606
(801) 852-3779
www.wasatch.org

The WATCH Program (located at the Food and Care Coalition) is an outreach and treatment program for individuals who are homeless and have a severe mental illness. They provide: mental health pre-screening and assessment, individual therapy, group therapy, targeted case management, homeless outreach, and medication management. This is a treatment center and not a housing agency. Walk-ins welcome on Wednesday mornings at 8:30 a.m. for pre-screening.

Mountainlands Community Housing Trust
1960 Sidewinder Dr Suite 107, Park City UT 84060
(435) 647-9719
www.housinghelp.org

MCHT’s Transitional Housing is a program resource for Summit and Wasatch Counties to prevent homelessness and stabilize households. We take people who are in dire need of housing and assist them in finding affordable housing when they are ready for a permanent situation.
Friends of the Coalition (aka Food & Care Coalition)
299 E 900 S, Provo UT 84606
(801) 373-1825
www.foodandcare.org

Provides day services such as prepared meals (breakfast, lunch, dinner), shower and laundry services, haircuts, hygiene kits, sleeping bags, and clothing vouchers. 38 transitional housing units are located onsite with applicants needing to complete an intake and application. Priority is given to homeless persons from Utah County. Clients will be notified of their housing status within 7-10 days after application is completed. Additional medical, dental, and mental health services are located onsite and provided by collaborating community partners (Mountainlands Community Health Center; Share A Smile Foundation; and Wasatch Mental Health).

Church of Jesus Christ of Latter-day Saints
1415 N State St, Provo UT 84604
(801) 818-6156

Provo Transitional Services Office provides temporary assistance for transients and the homeless. These services include immediate need for food, clothing, and transportation. Emergency temporary housing is now being handled by Community Action Services and Food Bank. The office does not provide cash payments for utilities, rental deposits, rental assistance, or medical bills. Clients are expected to provide valid government issued identification with photo, and to complete voluntary work hours for any services provided to build character and foster self-reliance. Hours 1pm-3pm. Walk-ins welcome.

Community Action Services and Food Bank
815 S Freedom Blvd Ste 100, Provo UT 84601
(801) 373-8200
www.communityactionuc.org

Community Action provides temporary emergency housing to eligible households. The number of nights provided depends on the household's willingness, and efforts made, to be a part of the crisis resolution. Our case management program also provides the needed referrals to other resources within the agency and the community in order to collaboratively work as a team to assist and support the household in their quest to become self-sufficient and self-reliant.
Emergency Shelter
For individuals and families fleeing domestic violence and needing immediate shelter. Shelter stays can be as long as 30 days. Case management is available to all shelter residents along with individual and group therapy, parenting classes, and other resources. Must call the shelter hotline to receive clearance to enter the shelter at (801) 377-5500.

Transitional Housing
The Transitional Housing Program is available to victims of domestic violence. They provide low income housing for six months to victims of domestic violence who are actively fleeing an abusive situation. In addition they provide individual therapy, group therapy, children’s individual and group therapy, parenting classes, advocacy and community resource referrals. Applications are available by contacting the Transitional Housing Coordinator at (801) 691-5414.

Rapid Rehousing
Rapid Rehousing grant is geared towards helping those who are homeless (or about to be homeless) due to domestic violence to quickly find safe, affordable, and permanent housing. Domestic violence survivors can receive up to 3 months of rent and utilities, transportation needs, start-up supplies for a new home, life skills and mentoring (in parenting, renting, independent living, financial management, etc.) and up to 12 months of case management. Restrictions on the type of housing that can be provided are in place.

Housing Stability for Survivors
The Housing Stability for Survivors Project is a housing first model with a low barrier for survivors to qualify for assistance. Assistance with rent, utilities, basic housing essentials and other items can be provided. This program can help those who are struggling to stay in their current housing or to find new housing and have been a victim of a crime in the past 12 months. Case management for up to 2 years can be provided.
Provo City Housing Authority
688 W 100 N, Provo UT 84601
(801) 900-5676
www.provohousing.org

Public Housing
The PCHA provides affordable housing for disabled individuals, the elderly, and families. Participants in the Public Housing program live in units owned by the Housing Authority and pay approximately 30% of their gross adjusted income towards rent. Participants must qualify for occupancy based on income at or below 80% of the Area Median Income for developments built or acquired before 1981, and 50% of the Area Median Income for developments built or acquired after 1981. Walk-ins welcome.

Housing Choice Voucher Program
The Housing Choice Voucher Program provides low-income families, elderly, and disabled individuals an opportunity to afford quality housing in the private rental market. The Housing Choice Voucher provides monthly rental assistance payments to private landlords on behalf of low-income households who have been determined eligible by the Housing Authority. Current Provo resident households earning less than 50% of the Area Median Income will qualify for the HCV program. Walk-ins welcome.

Permanent Housing - Supportive Housing
The PCHA provides housing to chronically homeless, mentally disabled individuals referred to the program by Wasatch Mental Health. Participants are housed in a shared housing environment managed by the PCHA while maintaining case management services through Wasatch Mental Health. Walk-ins welcome.
Permanent Housing - Rental
The PCHA provides rental assistance to chronically homeless, mentally disabled individuals referred to the program by Wasatch Mental Health. Participants receive a voucher to rent an apartment from a private landlord while maintaining case management services through Wasatch Mental Health. Walk-ins welcome.

Community Action Services and Food Bank
815 S Freedom Blvd Ste 100, Provo UT 84601
(801) 373-8200
www.communityactionuc.org

Community Action may be able to provide housing deposits, first month's rent, eviction assistance, budget counseling, advocacy with landlords, referrals to community resources, and a tenant's rights class. By appointment only.

Housing Authority of Utah County
485 N Freedom Blvd (200 W), Provo UT 84601
(801) 373-8333
www.housinguc.org
Hours: Mon - Thurs, 7:30am-5:30pm

Owned Housing
The Housing Authority of Utah County owns and manages 200 units throughout Utah County, including complexes for seniors 62 years and older. Contact for more information. Walk-ins welcome.

Housing Choice Vouchers
Formerly known as Section 8 Rental Assistance serving households with income at or below 50% of the Area Median Income (AMI). Eligible households pay 30% of their monthly adjusted income towards rent. The Housing Authority provide subsidy directly to the landlord for the remaining portion of rent. Tenant selects their own place to live within Utah County. Unit must meet HUD-published Fair Market Rent limit and pass a Housing Quality Standards inspection. Not an entitlement program, limited vouchers are available at any given time. Contact for more information or apply online. Walk-ins welcome.
NeighborWorks Provo
39 W 300 N, Provo UT 84601
(801) 375-5820
www.neighborworksprovo.org

NeighborWorks Provo purchases homes, modifies them, and rents them to low to moderate income families.

Fresh Start Ventures
560 S. 100 W, Suite 13, Provo, Utah 84601
(801) 874-5361
By appointment only (call)

Provides services to those incarcerated and those transitioning out of incarceration throughout the State of Utah. Fresh Start Ventures works with the Department of Corrections and Utah Parole and Pardons as well as various county jail facilities. Case management is provided. Services are open to both men and women include, licensed case management, mentors in education, addiction recovery, and career development, transportation, jobs, and housing. Educational scholarships for women and children are available.

Transitional Housing
Affordable housing is provided for those coming out of incarceration. Housing includes a sober living environment. Shared and private rooms are available. Rooms and homes are fully furnished. Mentors offer support. Weekly meetings attended are taught by peer mentors. Employment is offered as well as transportation.

Mentor Family Tiny Homes
A Pathway to home ownership.
Tiny homes on foundations are built in mentor family back yards at no cost to the mentor family. Residents live in the tiny home for 3-5 years where 80% of rents paid go into to the purchase of a home. Mentor families assist with outreach and healthy connections for participants. Participants attend weekly support meetings. Case management is provided if needed. Participants attend home ownership education.
## Other Low-Income Rental Opportunities

### Summit County

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<thead>
<tr>
<th>Housing Unit</th>
<th>City</th>
<th>Contact Info</th>
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<tbody>
<tr>
<td>CROWN at River Bluffs</td>
<td>Francis</td>
<td>435-647-9719</td>
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<td>Summit Mountain CROWN</td>
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<tr>
<td>Aspen Villas Apartments</td>
<td>Park City</td>
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<td>Elk Meadows Apartments</td>
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<td>435-647-9365</td>
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<td>Holiday Village</td>
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<td>435-649-8838</td>
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<td>Iron Horse Park Apartments</td>
<td>Park City</td>
<td>435-655-0331</td>
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<td>Liberty Peak Apartments</td>
<td>Park City</td>
<td>435-658-0001</td>
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<td>NewPark Studios</td>
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<td>435-649-8838</td>
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<tr>
<td>Parkside Apartments</td>
<td>Park City</td>
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<tr>
<td>Richer Place Apartments</td>
<td>Park City</td>
<td>435-731-8112</td>
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<tr>
<td>Silver Meadows Estates</td>
<td>Park City</td>
<td>435-782-2002</td>
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<td>Washington Mill</td>
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### Utah County

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<tr>
<td>Pacific Drive Apartments</td>
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<td>801-768-3900</td>
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<td>Mayflower Harbor at Pilgrims Landing</td>
<td>Lehi</td>
<td>801-768-0300</td>
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<td>Canyon Breeze Sr. Living</td>
<td>Orem</td>
<td>801-226-8338</td>
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<td>Carillon Court</td>
<td>Orem</td>
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<td>Willow Cove</td>
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<td>801-465-4973</td>
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<td>801-465-3885</td>
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<td>Green Grove Apartments</td>
<td>Pleasant Grove</td>
<td>801-769-7000</td>
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<td>Canyon View Apartments</td>
<td>Provo</td>
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<td>Cascade Gardens Apartments</td>
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<td>Provo</td>
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<td>Crimson Court</td>
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Utah County continued...

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<tr>
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<td>Liberty Center Apartments</td>
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<td>801-396-3000</td>
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<td>Provo</td>
<td>801-900-5674</td>
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<td>Maple View Apartments</td>
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<tr>
<td>Slate Canyon Apartments</td>
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<td>801-812-1200</td>
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<td>Startup Crossing</td>
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<td>385-236-9360</td>
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<td>The Boulders Apartments</td>
<td>Provo</td>
<td>801-375-1295</td>
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<td>Westgate Apartments</td>
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<td>801-900-5674</td>
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<tr>
<td>Diamond Fork Apartments</td>
<td>Spanish Fork</td>
<td>801-798-6066</td>
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<tr>
<td>Cedar View Senior Living</td>
<td>Springville</td>
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Wasatch County

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<tr>
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<tbody>
<tr>
<td>Todd Hollow at Deer Mountain</td>
<td>Deer Mountain</td>
<td>435-782-2002</td>
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<tr>
<td>CROWN at Wheeler Park</td>
<td>Heber</td>
<td>435-647-9719</td>
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<tr>
<td>Elmbridge Apartments</td>
<td>Heber</td>
<td>435-654-2066</td>
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<td>Liberty Station Apartments</td>
<td>Heber</td>
<td>435-657-0005</td>
</tr>
<tr>
<td>Prestige Senior Living Center</td>
<td>Heber</td>
<td>435-654-2066</td>
</tr>
</tbody>
</table>
Home Purchase Plus and Loan to Own
The Home Purchase Plus Program is available for home buyers in Provo City and the Loan-To-Own Program is available for most cities in Utah County. Both programs offer down payment assistance up to $40,000 (based on need and credit score) at 0% interest with payments deferred as long as the home purchased is the homebuyer’s primary residence. Must be low income, as determined by HUD. A $5,000 penalty is assessed if the home is sold or vacated within two years of closing. Subject to underwriting criteria. Walk-ins welcome.

Habitat for Humanity of Utah County
340 S Orem Blvd, Orem UT 84058
(801) 344-8527
www.habitatuc.org

Affordable Housing Program
Habitat for Humanity of Utah County builds and renovates homes with families in need in Utah County. Homes are sold to qualified partner families. Families are provided with affordable, non-profit, no interest mortgages. Potential clients must live or work in Utah County for one year, live in substandard housing, and make 25% to 60% of the Area Median Income. Walk-ins welcome.
Self-Help Homes
63 N 400 W, Provo UT 84601
(801) 375-2205
www.selfhelphomes.org

Mutual Self-Help Housing
The Mutual Self-Help Housing program is a model of how income eligible families help themselves into affordable home ownership through their own labor or “sweat equity.” Self-Help takes the rural tradition of barn-raising and puts it to use for families who, after working all day and all week, spend their nights and weekends building their own home. The program groups 5 to 12 families together who then build over 65% of their homes with the guidance of a construction supervisor. Families will frame, roof, paint, install cabinets, landscape and do other construction tasks on each other’s home. No one moves in until all of the homes are completed. Homes are built throughout Utah and Wasatch Counties with over 20 house plans to choose from. Since its inception in Utah in 1999, over 1,500 homes have been built and less than 2% of the owners have defaulted on their homes. Visit their website for qualifications and more information. Walk-ins welcome.

Habitat for Humanity of Summit/Wasatch Counties
PO Box 682704, Park City UT 84068
(435) 658-1400
www.habitat-utah.org
info@habitat-utah.org

Provides affordable community housing services. Their programs serve a changing economy and housing landscape, and are designed to address local housing needs in our mountain town communities. Potential clients must have a willingness to partner, demonstrated need, and financial ability. Applicants income must be within 30% to 60% of the local area median income. Please contact by phone or email.
Community Action Services and Food Bank
815 S Freedom Blvd, Suite 100, Provo UT 84601
(801) 373-8200
www.communityactionuc.org

Free Home Buyer Education Class
This class provides information on the home buying process from just thinking about it, all the way to keeping and protecting your investment. The class meets the minimum homebuyer education standards set by HUD and certification process with NeighborWorks of America. Our Agency is HUD-approved and is an Adopter of the National Industry Standards of Homeownership Education and Counseling and is accepted by the several community and bank loans and down payment and closing costs programs. For class schedule and registration call 801-691-5200 or check the website at www.communityactionuc.org/classes.

Pre-Purchase Counseling
Counseling is provided to analyze credit status, develop a plan of action for home ownership, home financing and down payment programs, review of loan documents, budget and money management and much more. Meeting by appointment only.

NeighborWorks Provo
39 W 300 N, Provo UT 84601
(801) 375-5820
www.neighborworksprovo.org

Homebuyer Education
NeighborWorks provides an eight hour course covering budgeting, credit management, how to look for a house, how to obtain a mortgage, and much more.

The Fuller Center for Housing in Utah County
75 North 100 East, American Fork, Utah 84003
(801) 663-8538
www.fullercenterutahcounty.org, contact@fullercenterutahcounty.org

Established in 2019, the Fuller Center for Housing of Utah County is the first Fuller Covenant Partnership formed in Utah. Our goal is to serve and lift up Utah County homeowners in need by doing necessary remodels, refurbishments, and revitalizations to their homes. Our hope is to empower our community, to develop and maintain long-lasting relationships, and in so doing, to model and share the love of Jesus Christ.
City of Orem
56 N State St Room 101, Orem UT 84057
(801) 229-7023
www.orem.org/neighborhoods

Critical Home Repair & Housing Rehabilitation Program
The City of Orem will provide homeowners grant and/or loan funding up to $15,000 to repair critical damage to homes or eliminate specific and immediate hazards to health, safety, and/or sanitation. Homeowners can also replace or repair windows, electrical, plumbing, fixtures, or roofs, paint exterior or interiors, do necessary remodeling, put in ADA improvements, and do additions (based on need). The program will be available to all homeowners (single family, multi-family, and mobile homes) making less than 80 percent of the Area Median Income (based on HUD’s yearly AMI numbers) living in the City of Orem.

Community Action Services and Food Bank
815 S Freedom Blvd, Suite 100, Provo UT 84601
(801) 373-8200
www.communityactionuc.org

Financial Management Classes
The classes are an in-depth study and practice of financial management skills to help you succeed in your financial dealings. Taught by HUD-certified and trained financial counselors and open to the public free of charge. Focus is on sustainable budget development, money management, wise use of credit, and debt management.

Financial Learning Center
One-on-one coaching to assist you in taking control of your finances to give you the financial freedom to make choices and enjoy your life. Through strengthening the financial pillars of Budget, Credit, Debt Management and Savings, you can realize your goals. Walk-ins welcome and appointments are available.
Habitat for Humanity of Utah County
340 S Orem Blvd, Orem UT 84058
(801) 344-8527
www.habitatuc.org

Restore Home Improvement Outlet
Habitat offers new and used building material, appliances and furniture at 50-75% of retail at their ReStore Home Improvement Outlets in Orem and Spanish Fork. Tax deductible donations are always welcome. Located in both Orem (at the address listed above) and Spanish Fork (253 W Arrowhead Trail Rd, Spanish Fork, UT 84660). Open to the public.

Habitat for Humanity of Summit/Wasatch Counties
PO Box 682704, Park City UT 84068
(435) 658-1400
www.habitat-utah.org
info@habitat-utah.org

Restore Home Improvement Outlet
Habitat offers new and used building material, appliances and furniture at 50-75% of retail at their ReStore Home Improvement Outlets in Park City (6280 Silver Creek Dr, Park City UT 84098). Tax deductible donations are always welcome. Open to the public.

Provo City Housing Division
333 West 100 South, Provo UT 84601
(801) 852-6160
www.provo.org/departments/redevelopment/services/egress-window-program

Egress Window Program
An egress window is one that is large enough, as defined by local building codes, for exit or entry in case of an emergency. Basements and all sleeping rooms must have at least one opening, either a window or exterior door, for escape or rescue in case of fire or other emergency.
The Program provides loan for low-income owner occupants of single family residential properties within Provo City. Loan payments are deferred as long as the property continues to be the permanent residence of homebuyer. On the loan's 3rd year anniversary date, 1/3 of the loan could be forgiven, and an additional 1/3 each year thereafter with the possibility the loan could be completely forgiven on the 5th year anniversary date of the loan. 50% of the loan balance will be added to the original balance if the home is sold or no longer owner-occupied.
NeighborWorks Provo
39 W 300 N, Provo UT 84601
(801) 375-5820
www.neighborworksprovo.org

Reverse Mortgage Counseling
Individuals who are 62 years and older, own a home and want to obtain a reverse mortgage, are required to receive counseling from a HUD certified counselor. NeighborWorks Provo is HUD certified to provide this counseling which educates our clients on how a reverse mortgage works so they can determine if a reverse mortgage is appropriate for them. As they are counseled, they learn all the ins and outs of this program so they can make an informed decision as to whether or not they want to consider this option for themselves.

Post Purchase Education
Curriculum includes how long homeowners can expect items in their home to last and when they might need to be replaced. They cover how to do simple fixes in homes. Class members are also taught how to cut back on utilities and methods to protect their homes and families from crime. Guests for this course include utility company representatives, builders, plumbers, and police officers.

Foreclosure Mitigation
NeighborWorks of Provo acts as a mediator between the homeowner and mortgage servicer to try to add the amount past due into the principal balance, lower the interest rate, and possibly extending the time of the loan. This enables the borrower to keep their home instead of losing it to foreclosure. Walk-ins welcome.

Housing Authority of Utah County
257 E Center St, Provo UT 84606
(801) 373-8333

Home Rehabilitation
Provides low-interest loans for qualified income eligible homeowners. Loans can be used to make the dwelling unit handicap-accessible, or to provide improvements to bring the home into current code compliance. Contact for more information or apply online. Walk-ins welcome.
Other Resources

Habitat for Humanity of Utah County
340 S Orem Blvd, Orem UT 84058
(801) 344-8527
www.habitatuc.org

Home Maintenance Course
Free basic home maintenance course. Attend all five classes and receive a home maintenance manual for free. Topics include basic electrical repairs, gutter and downspout care, interior painting, interior wall repair, leaky roof repair, landscaping and lawn care, sprinkler system maintenance, basic plumbing repairs, window and door installation, and home decorating. Open to the public. Walk ins welcome.

U.S. Dept of Housing and Urban Development - Utah
125 S State St Suite 3001, SLC UT 84138
www.hud.org

For HUD Residents
HUD will improve lives by creating affordable homes in safe, healthy communities of opportunity, and by protecting the rights and affirming the values of a diverse society.

For Partners
HUD will be a flexible, reliable problem-solver and source of innovation.

For the Public
HUD will be a good neighbor, building inclusive and sustainable communities that create value and investing public money responsibly to deliver results that matter.
Ability 1st Utah
491 North Freedom Blvd, Provo UT 84601
(801) 373-5044
www.ability1stutah.org

Ability 1st Utah’s program services serve individuals with disabilities of all ages and types of disabilities, many who are homeless. We assist individuals in acquiring the necessary community resources to help stabilize their living situation and increase their independence. We assist individuals through the application process in acquiring services like Social Security, Medicaid, Medicare, Housing, Transportation and many other public resources that are necessary for them to maintain independence. We have a partnership grant that helps to support individuals in acquiring clothing and other household goods that help many individuals to start over in their chosen community environment. We also have many other support services available at no cost to the individual. Please contact by phone. Walk-ins welcome.
<table>
<thead>
<tr>
<th>Area</th>
<th>Income Limit</th>
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<td>$580,900 - $39,450</td>
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<tr>
<td></td>
<td>$50,000</td>
<td>60% of Median</td>
<td>6</td>
<td>$57,250 - $37,450</td>
</tr>
<tr>
<td></td>
<td>$50,000</td>
<td>40% of Median</td>
<td>5</td>
<td>$48,400 - $29,200</td>
</tr>
<tr>
<td></td>
<td>$50,000</td>
<td>20% of Median</td>
<td>4</td>
<td>$40,500 - $22,100</td>
</tr>
<tr>
<td></td>
<td>$43,400</td>
<td>10% of Median</td>
<td>3</td>
<td>$33,850 - $13,500</td>
</tr>
<tr>
<td></td>
<td>$31,750</td>
<td>Below 10%</td>
<td>2</td>
<td>$26,450 - $10,100</td>
</tr>
<tr>
<td></td>
<td>$27,100</td>
<td>Below 10%</td>
<td>1</td>
<td>$19,600 - $7,700</td>
</tr>
<tr>
<td>Provo</td>
<td>$74,700</td>
<td>80% of Median</td>
<td>7</td>
<td>$579,500 - $49,700</td>
</tr>
<tr>
<td></td>
<td>$49,400</td>
<td>60% of Median</td>
<td>6</td>
<td>$546,500 - $43,300</td>
</tr>
<tr>
<td></td>
<td>$46,000</td>
<td>40% of Median</td>
<td>5</td>
<td>$48,400 - $32,700</td>
</tr>
<tr>
<td></td>
<td>$43,400</td>
<td>20% of Median</td>
<td>4</td>
<td>$41,700 - $21,100</td>
</tr>
<tr>
<td></td>
<td>$38,550</td>
<td>10% of Median</td>
<td>3</td>
<td>$36,850 - $13,700</td>
</tr>
<tr>
<td></td>
<td>$31,400</td>
<td>Below 10%</td>
<td>2</td>
<td>$29,250 - $10,100</td>
</tr>
<tr>
<td></td>
<td>$23,000</td>
<td>Below 10%</td>
<td>1</td>
<td>$19,600 - $7,700</td>
</tr>
</tbody>
</table>

Notes: The table represents the income limits for different areas and years. Each row indicates the income range for a specific category based on the number of persons in the family. The income limits are divided into 80%, 60%, 40%, 20%, and below 10% categories. The data is provided in yearly (Medians) amounts.