



Homeowner's Resource Guide

For homeowners, or those that
want to buy or build a home

HOUSING GUIDE for the
RURAL AMERICAN WEST.

by EPICENTER through a grant from
ENTERPRISE COMMUNITY PARTNERS

This document is only a guide.
Please always consult a professional,
read warning labels, and use caution
when doing home maintenance.

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HOMEOWNER’S RESOURCE GUIDE

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About This Guide

This guide is a list of resources for homeowners, or those that want to buy or build a home. Each program has its own particular eligibility requirements and contact information, which may change from time to time, but we've tried to list the basics that appear to be accurate as of the current edition. Each resource is also marked with the following symbol to help you figure out what makes sense for you:

*** = No citizenship status or social security number (SSN) required**

The Epicenter team believes everyone deserves a dignified place to call home, no matter how much money they have or where they live. We made these guides for anyone that wants to rent, buy, maintain, or develop homes. The programs listed in the resource guides are generally intended to make up the gap when people can't afford to live in available housing, or when no housing exists where they live. As we develop housing in Green River, Utah, we'll share more of what we learn here. While this information is intended for people in the Green River area, many of these resources are just as available to people living elsewhere in rural American western states.

Utility Assistance

Most churches have funds to support their members in crisis circumstances. Many do not require membership. Churches individually set limits based on their own evaluations and policies.

Qualifications: None

Contact:

The Church of Jesus Christ of Latter-day Saints (435-610-1522)

Green River Bible Church (435-820-4822)

St. Michael the Archangel Catholic Church (435-637-1846)

Website:

<https://local.churchofjesuschrist.org/en/us/ut/green-river>

<https://www.grbiblechurch.com/>

<https://www.dioslc.org/parishes/saint-michael-the-archangel-catholic-mission>

Additional Resources: Churches also often provide clothing or food, either directly or via vouchers to stores.

Rocky Mountain Power *

The Home Electric Lifeline Program (HELP) provides qualified Rocky Mountain Power (RMP) customers with discounts on their monthly electric bills. The best way to apply for HELP is to apply for HEAT and get the benefit of both programs.

Qualifications: Household income at or below 150% of the Federal Poverty Level

Contact: Call 801-521-6107 or toll-free 844-214-3090

Website: <https://jobs.utah.gov/housing/scso/seal/help.html>

Enbridge Gas (formerly Dominion Energy)

The Residential Energy Assistance through Community Help (REACH) administered by The Salvation Army, provides supplemental assistance to customers who have been approved by the HEAT program with an additional credit on their natural gas bills.

Qualifications: Enrolled in the HEAT program (Household income at or below 150% of the Federal Poverty Level, Household must have AT LEAST one U.S. citizen or qualified non-citizen)

Contact: 801-969-0526

Website: <https://www.enbridgegas.com/utwyid/billing/billing-options-and-assistance/reach>

Southeastern Regional Development Association (SERDA, formerly SEUALG) *

The HEAT Program provides year-round energy and water assistance as well as energy and water-related crisis assistance for eligible low income households throughout Utah. Apply online or submit print applications to: SERDA HEAT Program, PO Box 1106, Price Utah, 84501

Qualifications: Household income at or below 150% of the Federal Poverty Level, Household must have AT LEAST one U.S. citizen or qualified non-citizen

Contact: Call HEAT Program hotline at 435-613-0100

Website: <https://jobs.utah.gov/mycase/web/heat/app>

Assurance Wireless *

The Lifeline program provides a discount on home or mobile phone service for qualifying low-income consumers in every state and on Tribal lands.

Qualifications: If your income is 135% or less than the federal poverty guidelines, or if you use SNAP (food stamps), Medicaid, or other federal assistance programs.

Contact: Forms at the website below, or call 888-321-5880

Website: <https://www.assurancewireless.com/lifeline-services>

Mortgage Assistance

Southeastern Regional Development Association (SERDA, formerly SEUALG) *

The Temporary Assistance for Needy Families (TANF) program assists families with a dependent under the age of 18 living in the home. TANF helps families obtain stable housing by providing rental deposits, rental assistance, rental arrears, and mortgage assistance in Carbon, Emery, Grand, and San Juan counties.

Qualifications: Dependant under the age of 18 living in the home, Applicant must be a U.S. citizen or qualified non-citizen, Must already be enrolled in certain government assistance programs OR household income is 300% or less of the Federal Poverty Level

Contact: Call or email Renee Raso at 435-613-0067
or rraso@seualg.utah.gov

Website: <https://serda.utah.gov/tanf>

State of Utah *

Circuit Breaker (Renter Refund) allows qualifying senior citizens or a surviving spouse, who have income below a certain level to receive a rent or manufactured home lot lease refund.

Qualifications: The applicant must be 66 years of age as of December 31st of the year for which they are applying and have lived in Utah for the entire calendar year for which they are applying. A widow or widower of any age may qualify. The applicant cannot be claimed as a dependent on someone else's tax return for the year in which they are applying.

Contact: 801-297-6254

Website:

<https://tax.utah.gov/relief/circuitbreaker/renter-refund>

State of Utah *

Circuit Breaker (Tax Credit) is a tax credit for homeowners and mobile homeowners who meet certain income and resident qualifications.

Qualifications: The applicant must be 66 years of age as of December 31st of the year for which they are applying and have lived in Utah for the entire calendar year for which they are applying. A widow or widower of any age may qualify. The applicant cannot be claimed as a dependent on someone else's tax return for the year in which they are applying. The house must be owner-occupied.

Contact: 435-381-3551 (Emery County),
435-259-1338 (Grand County),
435-636-3221 (Carbon County),
435-836-1300 (Wayne County),
435-587-3223 ext.4113 (San Juan County),
and see website for phone numbers in other counties

Website:

<https://tax.utah.gov/relief/circuitbreaker/homeowner-credit>

Working With Your Landlord or Tenant

Utah Legal Services *

Utah Legal Services can provide legal services or representation.

Qualifications: Case by case

Contact: Call 801-328-8891

Website: <https://www.utahlegalservices.org/>

Utah Community Action *

Utah Community Action's landlord/tenant mediation program acts as a bridge to navigate conflicts between landlords and tenants. This service assists with landlord/tenant education and tenant rights. This service may help maintain housing and avoid evictions but does not include any legal services or representation.

Qualifications: Case by case

Contact: Call 801-214-3109 or email mediation@utahca.org

Website: <https://utahca.org/housing/>

Home Construction Assistance

Southeastern Regional Development Association (SERDA, formerly SEUALG) mutual self-help program *

SERDA's Mutual Self-Help Program organizes participants to use a barn raising method of working together to help each other build the group's homes. Technical assistance is provided by SERDA Staff. The project is funded by USDA-RD loans and grants. The expectation of the program is that all participants will work a minimum of 17 hours per week and will have committed volunteers for another 13 hours a week. No prior construction experience is required to participate in the program.

Qualifications: Do not currently have mortgage payments, meets income guidelines, and 640+ or equivalent credit score

Contact: Call or email Chris Allred at 435-613-0026
or at callred@seualg.utah.gov

Website: <https://serda.utah.gov/self-help-housing>

Home Buying Assistance

Utah Housing Corporation (UHC) down payment assistance

The UHC's down payment assistance program may allow applicants to borrow their entire minimum required down payment plus all or a portion of the closing costs on a UHC 30 year fixed rate second mortgage.

Qualifications: Borrowers must qualify for a UHC 1st mortgage home loan

Contact: Call or email 801-902-8200 or at mortgage@uthc.org

Website: <https://utahhousingcorp.org/homebuyer/downpaymentassistance/>

HomeChoice home loans

The HomeChoice program offers single-family mortgage options designed to meet the mortgage underwriting needs of people with disabilities or those who have a family member with a disability. HomeChoice is a 2nd mortgage up to \$70,000, not a down payment assistance program. The low interest rate helps lower the overall monthly payment to make it more affordable.

Qualifications: Borrowers must have a disability or have a household member with a disability (as defined by the Americans with Disabilities Act of 1990 or the Fair Housing Amendment Act of 1988), the household income must meet certain guidelines, the borrower must qualify for a primary mortgage, the borrower must have a credit score of 640+, the borrower must not have a debt-to-income ratio that exceeds 45%, and the borrower must contribute a minimum of \$500 towards the purchase of the home

Contact: Call or email Suzanne at 435-799-8116
or at [sstout@nnhc.org](mailto:ssout@nnhc.org)

Website: <https://nnhc.org/buy-a-home/utah>

Veterans Affairs (VA) home loans

The VA helps Veterans, Service members, and eligible surviving spouses become homeowners. They provide a home loan guarantee benefit and other housing-related programs to help veterans buy, build, repair, retain, or adapt a home for your own personal occupancy with no down payment, low interest rates, and low closing costs.

Qualifications: Length of military service or service commitment, duty status and character of service determine your eligibility for specific home loan benefits

Contact: Apply online

Website: <https://www.va.gov/housing-assistance/home-loans/how-to-request-coe/>

Utah Veteran First-Time Homebuyer grant

The Utah Veteran First-Time Homebuyer Grant provides \$2,500 to eligible Veterans and current service members (Active Duty, Reserve or Guard) to be used for the first-time purchase of a home in Utah.

Qualifications: Veterans that have separated within the last 5 years OR a Current member of the military (including Active Duty, Reserve and Guard) that are: eligible for a VA Home Loan Certificate of Eligibility, a first-time homebuyer in Utah (owning a home in another state does not disqualify the applicant), dual military/Veteran couples are only eligible for one grant, and the home or residence must be the primary residence of the Veteran or service member and must be occupied within 30 days of executing the closing mortgage documents

Contact: Call 801-326-2372 or email fthb@utah.gov

Website: <https://veterans.utah.gov/first-time-homebuyer-grant/>

Home Repair Assistance

Southeastern Regional Development Association (SERDA, formerly SEUALG) *

The weatherization program assists applicants in cutting energy costs and making their homes more comfortable to live in throughout Carbon, Emery, Grand, and San Juan counties.

Qualifications: Requires a certification by the Home Energy Assistance Target program (HEAT). Applicants must either own the land where the home is located or have landlord's written permission. There is an expedited program for crisis situations that is only available to homeowners.

Contact: Call 435-613-0025

Website: <https://serda.utah.gov/weatherization>

Southeastern Regional Development Association (SERDA, formerly SEUALG) Single Family Rehabilitation program

SERDA's Single Family Rehabilitation Program is a low income program to make repairs to a home focused on safe and sanitary measures. It is funded as a grant with an option of a low interest loan to provide coverage for repairs needed.

Qualifications: Must be title owner of home and property, 62 years of age or older, disabled, or have a child under ten years of old living in the home, earning 60% AMI, cannot have assets over \$20,000

Contact: Call or email Jonathan Damron at 435-613-0034
or jdamron@seualg.utah.gov

Website: <https://serda.utah.gov/self-help-housing>

Carbon County Fuller Center

The Fuller Center partners with individuals, businesses, and volunteers to help with critical home repairs that have low, monthly, interest-free payments.

Qualifications: Applicants in need

Contact: 435-637-9701 for Janess Marinos

Website: <https://fullercenter.org/castle-country/>

Veterans Affairs (VA) Specially Adapted Housing grant

The VA offers housing grants for Veterans and service members with certain service-connected disabilities so they can buy or change a home to meet their needs and live more independently.

Qualifications: Applicants must own or will own the home to be modified, and they must have a qualifying service-connected disability

Contact: Apply online

Website:

<https://www.va.gov/housing-assistance/disability-housing-grants/>

Homelessness Prevention and Emergency Shelters

Moab Solutions *

Moab Solutions provides support for the houseless, works towards zero waste, and organizes trail restoration and cleanup crew. Moab Solutions is located in Moab.

Qualifications: Any individual may contact them, though services will be determined on a case to case basis.

Contact: 435-259-0910, 435-401-4685

Website: <https://www.seekhaven.org/shelter-services.html>

Seekhaven *

Seekhaven will provide confidential and secure shelter services for women and children fleeing domestic violence or sexual assault.

Qualifications: Residents of Grand and Emery counties fleeing domestic violence or sexual assault. The shelter is strictly substance free, which means that legal or illegal drugs or paraphernalia are not allowed in the shelter. Women and dependent children are sheltered on site, and male survivors are sheltered at hotels. Seekhaven is located in Moab.

Contact: 435-259-2229

Website: <https://www.seekhaven.org/shelter-services.html>

Moab Valley Multicultural Center *

Moab Valley Multicultural Center provides homelessness services, a food pantry, showers & hygiene supplies, missing ID and clothing vouchers, general social support, and crisis case management services. Moab Valley Multicultural Center is located in Moab.

Qualifications: There are no income requirements, but participants must be willing and able to cooperate with social services.

Contact: 435-259-5444

Website: <http://www.moabmc.org>

Homeward Bound of Grand Valley *
(Pathways Family Shelter)

Homeward Bound of Grand Valley's Pathways Family Shelter is a homeless shelter in Grand Junction that serves guests 24/7, but it is recommended that new guest intakes are completed before 5:00pm, and they will do intakes later. Services include case management, a 6-month inpatient recovery living program, purposeful work program, laundry, and meals (breakfast, lunch, and dinner).

Qualifications: Families and single adults

Contact: 970-256-9424

Website: <https://homewardboundgv.org/>

Homeward Bound of Grand Valley *
(North Avenue Shelter)

Homeward Bound of Grand Valley's North Avenue Shelter is an emergency homeless shelter in Grand Junction where new guest intakes are started at 4:00pm. Services include overnight stay, dinner, showers, case management, and an outside day area.

Qualifications: Single adults

Contact: 970-256-9424

Website: <https://homewardboundgv.org/>

St. Martin Place and St. Benedict Place *

St. Martin Place and St. Benedict Place are low-income housing options in Grand Junction for veterans and other adult individuals who are chronically homeless and meet additional requirements.

Qualifications: Single adults

Contact: 970-241-3658

Website: <https://www.catholicoutreach.org/>

Grand Valley Catholic Outreach Transitional Housing *

Grand Valley Catholic Outreach Transitional Housing is temporary housing (1-3 months) in Grand Junction for families with small children.

Qualifications: At least one parent must be employed

Contact: 970-241-3658

Website: <https://www.catholicoutreach.org/>

Latimer House *

Latimer House is for individuals needing safe housing due to imminent danger from intimate partner violence and/or sexual assault in Grand Junction. They can provide case management and help with resources, advocacy, and referral to safe houses.

Qualifications: Domestic or sexual violence survivors

Contact: 970-241-0324, or call the crisis hotline at 877-543-9520

Website: <https://www.hilltoplatimerhouse.org/>