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updated on May 1, 2001

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Community Profile – Utah

Artspace

John Melcori
Acting President
325 W. Pierpont Avenue
Salt Lake City, Utah 84101

Tel: (801) 531-9378

Fax: (801) 531-1436

Email: mpam@sisa.com

Mission

Established in 1980, Artspace is a non-profit charitable organization whose purpose is to advance the arts by creating affordable housing and workspace for artists and others. As community builders, Artspace creates vital and diverse neighborhoods by developing projects, activities and facilities.

To meet its goals, Artspace seeks to create mixed-use residential projects in under-utilized urban areas. In partnership with local governments, strategic alliances are formed whereby the organization can meet the community and economic development goals of cities, while enhancing opportunities for people needing affordable housing and work space.

Area Served

Utah, New Mexico, Arizona, Nevada and Idaho

Bear River Association of Governments

Garth Stockton
Housing Director
170 N. Main Street
Logan, Utah 84321

Tel: (801) 752-7242

Fax: (801) 752-6962

Website: www.brag.dst.ut.us

Mission

Bear River Association of Governments' (BRAG) mission is to facilitate inter-governmental cooperation and coordination of federal, state and local programs for the solution of mutual problems of the region. BRAG's revolving loan fund is a solution to a gap in commercial financing for start-up and expanding businesses in the Bear River District. BRAG has a revolving loan fund available to area manufacturing businesses that are expanding and creating new jobs. BRAG provides gap financing when commercial lenders are unable to meet manufacturing business credit needs. In addition, BRAG administers a micro-loan fund for economically disadvantaged persons to become self-employed. BRAG also provides housing services and programs to low- and moderate-income residents in northern Utah. Established in 1971, the organization focuses on first time homebuyers, housing repair services, and data collection and analysis.

Area Served

Box Elder, Cache and Rich Counties

Community Profile – Utah

Davis County Housing Authority

Jan Winborg
Deputy Director
P.O. Box 328
Farmington, Utah 84025

Tel: (801) 451-2587

Fax: (801) 451-6484

Email: dcha@xmission.com

Mission

Established in 1969, the Davis County Housing Authority provides primarily rental assistance and to a lesser degree, rehabilitation of housing stock of all types. Davis County Housing Authority owns and manages a variety of rental units throughout the county. The four-fold mission set forth for the organization is to:

- (1) Monitor the needs of low-income populations;
- (2) Provide safe, decent, sanitary and affordable housing to its residents;
- (3) Maintain a superior level of public service to the community; and
- (4) To be a catalyst towards resident independence or self-sufficiency.

Area Served

Davis County

Deseret Certified Development Corporation

Scott Davis
President
2595 E. 3500 South
Salt Lake City, Utah 84109

Tel: (801) 474-3232

Fax: (801) 493-0111

Email: scott@deseretcdc.com

Website: www.deseretcdc.com

Mission

Established in 1981, Deseret Certified Development Corporation is a non-profit organization which administers SBA's 504 loan program for the state of Utah and western Wyoming.

Area Served

State of Utah and western Wyoming

Community Profile – Utah

Economic Development Corporation of Utah

Christopher Roybal
President and Chief Executive Officer
215 S. State Street, Suite 850
Salt Lake City, Utah 84111

Tel: (801) 328-8824

Fax: (801) 531-1460

Mission

Established in 1988, the EDCU is a private/public non-profit organization which serves as a catalyst for increased capital investment and quality job growth in Utah. This is accomplished through four core functions:

- (1) Recruiting targeted businesses for location or expansion throughout the state of Utah;
- (2) Facilitating the delivery of public and private resources to Salt Lake County businesses;
- (3) Marketing Utah's assets as a business location to key decision-makers; and
- (4) Investing grant monies in local promotion, professional development and economic development-related events throughout Utah.

Area Served

State of Utah for recruitment, marketing and grant programs
Salt Lake County contracts with the EDCU for existing business services

Emery County Housing Authority

John Sehestedt
Executive Director
P.O. Box 551
Castle Dale, Utah 84513

Tel: (801) 381-2902

Fax: (801) 381-5644

Mission

Established in 1978, the mission of Emery County Housing Authority is to ensure safe, decent, and affordable housing, to create incentives for residents to obtain self sufficiency and economic independence and to assure fiscal integrity by all program participants. The Emery County Housing Authority recognizes its residents as its ultimate customers and seeks problem-solving partnerships as it serves as an agent for change toward program improvement.

Area Served

Emery County

Community Profile – Utah

Federal Home Loan Bank of Seattle

Jennifer Ernst
AVP/AHP Administrator
1501 Fourth Avenue
Seattle, Washington 98101-1693

Tel: (206) 340-8737

Email: jernst@fhlbsea.com

Fax: (206) 340-8711

Website: www.fhlbsea.com

Mission

Established in 1932, the Federal Home Loan Bank of Seattle expands housing and economic development opportunities in the region by providing funding and other banking services essential to community-based financial institutions. One of 12 Federal Home Loan Banks in the nation, the Seattle bank serves financial institutions in Alaska, Guam, Hawaii, Idaho, Montana, Oregon, Utah, Washington and Wyoming. The Federal Home Loan Bank of Seattle is privately owned.

Area Served

Alaska, Hawaii, Idaho, Montana, Oregon, Utah, Washington, Wyoming and the Territory of Guam

Grand County Housing Authority

Karena Gholson
Executive Director
1075 S. Highway 191, Suite B
Moab, Utah 84532

Tel: (435) 259-5891

Email: gcha@lasal.net

Fax: (435) 259-4938

Mission

The mission of the Grand County Housing Authority is to administer the Section 8 voucher program in Grand County and to assist low-income residents to obtain safe, decent and affordable housing. Established in 1992, the organization continues to investigate any possible avenue to advance affordable housing in its area.

Area Served

Grand County

Community Profile – Utah

Habitat for Humanity - Salt Lake Valley

Yasimina Roque
Executive Director
2237 S. 600 East
Salt Lake City, Utah 84106-1429

Tel: (801) 463-0554

Fax: (801) 463-0561

Website: www.habitat.org

Mission

Established in 1986, Salt Lake Valley Habitat for Humanity seeks to build decent, affordable homes for working families in need through partnerships with volunteers in its community. Salt Lake Valley Habitat for Humanity is affiliated with Habitat for Humanity International.

Area Served

Salt Lake County

Housing Authority of Salt Lake City - Housing Development Corporation

Rosemary Kappes
Executive Director
1776 S. West Temple
Salt Lake City, Utah 84115

Tel: (801) 487-2161

Fax: (801) 487-3641

Email: rkappes@uswest.net

Mission

The mission of the Housing Authority of Salt Lake City - Housing Development Corporation (HASLC) is to provide safe, decent and affordable housing for low-income families, the elderly, and the handicapped/disabled in an environment that maintains the client's and the employee's dignity, maintains the public trust and is an asset to the community. HASLC is designated by the U.S. Department of Housing and Urban Development as a "high performing" public housing agency. The Salt Lake City Board of Commissioners established HASLC in 1971 under state law to provide low-rent housing and related services to low-income Salt Lake City residents.

HASLC provides affordable housing for more than 8,500 Salt Lake City residents in over 2,672 rental units, including 660 public housing units, 1,573 Section 8 units and 439 units owned by the organization's non-profit subsidiaries.

Area Served

Salt Lake City

Community Profile – Utah

Housing Authority of the City of Ogden

Jennie Montoya
Executive Director
2661 Washington Boulevard, Suite 102
Ogden, Utah 84401-1340

Tel: (801) 627-5851

Fax: (801) 627-6012

Email: dha@xmission.com

Mission

The mission of the Housing Authority of the City of Ogden is to provide decent, safe and sanitary housing for the low-income population of Ogden City and Weber County. The housing authority was established in 1970 and has grown from providing 100 units of Section 1500 housing to approximately 200 units of public housing, moderate rehabilitation, sub-rehabilitation, Section 8 vouchers and certificates.

Area Served

Ogden City and Weber County

Housing Authority of the County of Salt Lake

Scott Lancelot
Executive Director
3595 S. Main Street
Salt Lake City, Utah 84115

Tel: (801) 284-4401

Fax: (801) 284-4406

Email: scottl@inconnect.com

Website: www.nacsl.org

Mission

Established in 1970, the mission of the Housing Authority of the County of Salt Lake is to provide quality affordable housing opportunities to individuals and families while promoting self-sufficiency, empowerment, community partnerships and neighborhood revitalization.

Area Served

Salt Lake County

Community Profile – Utah

Housing Authority of Utah County

Gene Carly
Executive Director
240 E. Center Street
Provo, Utah 84606-3162

Tel: (801) 373-8333

Fax: (801) 373-2270

Website: www.co.utah.ut.us/hauc/index.htm

Mission

The Housing Authority of Utah County was established in 1973 to provide safe, decent and affordable housing to low-income individuals and families and to promote efforts to achieve self-sufficiency. The Housing Authority of Utah County's activities include:

- (1) The Loan to Own Program, which helps moderate-income families and individuals purchase a home. The program provides low-interest loans for down payment and closing costs up to the lesser of \$5,000 or five percent of the home's purchase price;
- (2) The Family Self-Sufficiency (FSS) program designed to help low-income families on Section 8 rental assistance and in public housing move from dependence on government housing and welfare assistance to economic self-reliance;
- (3) A low-interest home repair loan program for home repairs to qualified and income-eligible homeowners;
- (4) A weatherization assistance program;
- (5) A Section 8 rental assistance program; and
- (6) A public housing program that provides rental assistance to qualified handicapped, disabled and low-income families.

Area Served

Utah, Wasatch and Cummit Counties

Institute for Affordable Housing Education & Research

Jayna Bower
Executive Director
2020 Hurley Way, Suite 185
Sacramento, California 95825

Tel: (916) 646-2002

Mission

The Institute for Affordable Housing Education & Research (The Institute) is a non-profit corporation that oversees the Affordable Housing Specialist (AHS) designation program. The program was developed in partnership with over 30 lenders and real estate professionals. The AHS program is an intensive two-day study program designed to provide important information on affordable housing development strategies to community development professionals. Currently under the umbrella of the Sacramento Home Loan Counseling Center, the Institute provides consistent, quality information and services to the affordable housing professional. Financial institutions are encouraged to send affordable housing lenders and community development lending professionals to the AHS designation program to further develop their CRA products and services.

Area Served

Available nationwide with a focus on the western United States, including California, Nevada, Arizona, Texas, Utah, Washington and Oregon

Community Profile – Utah

The Redevelopment Agency of Salt Lake City

Larry Catten
Executive Director
451 S. State Street, Suite 418
Salt Lake City, Utah 84111

Tel: (801) 535-7240

Fax: (801) 535-7245

Email: larry.catten@ci.slc.ut.us

Website: www.ci.slc.ut.us/business/rda/default.htm

Mission

The mission of the Redevelopment Agency of Salt Lake City is to improve blighted areas of Salt Lake City, encourage economic development, encourage development of housing for low- and moderate-income households and implement the Salt Lake City master plan. In seeking to accomplish its mission, the agency participates with Salt Lake City, Salt Lake County, the State of Utah and other public entities as appropriate. The agency was established in 1969.

Area Served

Salt Lake City

Salt Lake City Corporation Housing Development Services

Lu Ann Fawcett
451 S. State Street, Suite 404
Salt Lake City, Utah 84111

Tel: (801) 535-7237

Fax: (801) 535-6005

Mission

Salt Lake City Corporation Housing Development Services was established in 1972 to provide low-interest rate loans and services to rehabilitate existing dwellings for owner-occupants, investors and first time homebuyers. New construction projects are also available for first time homebuyers. Services include inspections, work descriptions, formal bidding procedures and construction monitoring.

Area Served

Salt Lake City limits with emphasis on specific target areas

Community Profile – Utah

Salt Lake Community Action Program

Cathy Hoskins
Executive Director
746 S. 200 West
Salt Lake City, Utah 84101

Tel: (801) 359-2444

Email: cathyhoskins@slcap.org

Fax: (801) 355-1798

Website: www.slcap.org

Mission

For the past 31 years, the Salt Lake Community Action Program (SLCAP) has been in the forefront of recognizing the needs of the poor and homeless and responding to those needs. The inception and success of SLCAP operated programs comes from a strong partnership between the organization and the private sector, allied agencies, local and state government and the poor sectors of society.

One of SLCAP's major accomplishments is the organization of countywide neighborhood councils that serve as community advocates. SLCAP has been successful in the creation of "Utah Issues," a statewide advocacy program for the poor. Last year, SLCAP provided services to 15,000 low-income families in the areas of housing, employment, food, clothing, weatherizing, counseling and advocacy services. The organization was established in 1965.

Area Served

Salt Lake and Tooele Counties

Salt Lake County Community Development and Housing

Lynn J Feveryear
Manager
2001 S. State Street, Suite S-2100
Salt Lake City, Utah 84190-2760

Tel: (801) 468-3803

Fax: (801) 468-3684

Mission

The mission of the Salt Lake County Community Development and Housing section is to assist in the revitalization and development of the county. The programs concentrate in U.S. Department of Housing and Urban Development (HUD) eligible neighborhoods and fund or support activities and programs that will provide needed improvements and services as well as affordable housing. Established in 1991, the long-term goal of the agency is to turn marginal neighborhoods into desirable areas for all income groups. The organization is a member of National Association for County Community and Economic Development (NACCED).

Area Served

Salt Lake County

Community Profile – Utah

Salt Lake Neighborhood Housing Services, Inc.

Maria Garciaz
Executive Director
622 W. 500 North
Salt Lake City, Utah 84116

Tel: (801) 539-1590

Fax: (801) 539-1593

Mission

Established in 1977, Salt Lake Neighborhood Housing Services, Inc. (SLNHS) is a dedicated partnership of youth, residents, businesses and government leaders. The organization provides dynamic and creative leadership to create affordable housing and to revitalize and preserve a positive image of neighborhoods. SLNHS has four specific programs that meet the needs of target neighborhoods: (1) Lending: provide low interest rate loans to individuals unable to secure financing through traditional lending institutions. SLNHS offers home improvement and first mortgage loans, with rates from 1 to 9 percent and terms from 2 to 30 years. SLNHS is certified through the U.S. Department of Treasury as a Community Development Finance Institution (CDFI); (2) Affordable housing development for first time homebuyers. Affordable housing programs offer below-market housing costs and reduced interest rates and down payment assistance; (3) Resident empowerment efforts provide resident leadership training for target neighborhood residents to teach them skills on how to access resources that benefit their neighborhoods; and (4) The YouthWorks program, an employment training program that hires youth ages 14 through 18 and provides them with paid work experience. Youth are taught skills in the construction area and help reduce SLNHS's affordable housing costs.

Area Served

Six neighborhoods in Salt Lake City: West Capitol Hill, Guadalupe, Rosepark, Fairpark, Popular Grove and Glendale

St. George Housing Authority

Brenda Butler
Executive Director
975 N. 1725 West, Suite 101
St. George, Utah 84770

Tel: (435) 628-3648

Fax: (435) 634-1657

Email: sghousing@infowest.com

Mission

Established in 1978, St. George Housing Authority's mission is to provide safe and sanitary affordable housing to area low-income families, elderly and those with disabilities. The St. George Housing Authority currently manages 242 units of HUD Section 8 housing, including 30 units of senior citizen public housing.

Area Served

City of St. George

Community Profile – Utah

Traveler's Aid Society

Operator of the Salt Lake Community Shelter & Resource Center

Matt Minkevitch

Executive Director

210 S. Rio Grande Street

Salt Lake City, Utah 84101

Tel: (801) 364-7643

Fax: (801) 359-4178

Email: matt@travelersaid.com

Mission

The Traveler's Aid Society is the operator of the Salt Lake Community Shelter & Resource Center (The Center). The strategy of The Center is to: provide emergency shelter to homeless men, women and families with children (two-parent and single-parent); self-reliance planning and case management; employment opportunities and referral; direct emergency assistance; screening and referral for substance abuse and mental illness; adult education; transitional housing; referral and placement in permanent housing units; family literacy training; children's services; assistance in obtaining birth certificates and permanent IDs; transportation; sack lunches; bus tokens and passes; an overflow shelter during the coldest winter months for those unable to enter the main shelter; and homeownership training and referrals.

Area Served

State of Utah

U.S. Department of Agriculture, Rural Development - Utah

James Harvey

State Director

125 S. State Street, Suite 4311

P.O. Box 11350

Salt Lake City, Utah 84147-0350

Tel: (801) 524-4320

Fax: (801) 524-4406

Email: jharvey@ut.usda.gov

Website: www.rurdev.usda.gov

Mission

The mission of the U.S. Department of Agriculture, Rural Development (RD) is to enhance the ability of rural communities to develop, to grow and to improve quality of life by targeting financial and technical resources in areas of greatest need through activities of greatest potential.

In addition to other services, RD provides:

- (1) Water and waste loans and grants to communities of 10,000 persons or less;
- (2) Community facility-type loans to communities of 50,000 persons or less;
- (3) Business-and industry-guaranteed loans to communities of 50,000 people or less; and
- (4) Rural housing loans and grants to communities of 20,000 people or less.

Area Served

State of Utah

Community Profile – Utah

U.S. Department of Housing and Urban Development Indian Community Development Block Grants

Robert Barth
Director
450 Golden Gate Avenue
San Francisco, California 94102-3448

Tel: (415) 436-8122

Fax: (415) 436-8208

Email: robert_g._barth@hud.gov

Mission

The primary objective of the U.S. Department of Housing and Urban Development's Indian Community Development Block Grant Program is to provide community development, housing and economic opportunities for low- and moderate-income persons on reservations. Single purpose grants are administered through the Office of Native American Programs to tribal governments on an annual competitive basis. Grant projects eligible for funding include: (1) infrastructure projects such as water, sewer, electric line extensions, bridges and roads; (2) community buildings such as clinics and recreational facilities; (3) economic development projects such as shopping centers, restaurants, RV parks, convenience stores and agriculture; (4) land for new housing, housing rehabilitation and interim housing repairs; and (5) new housing for tribes without Native American housing authorities, carried out through a tribal sub-recipient.

Area Served

All federally recognized Indian tribes

U.S. Small Business Administration - Utah District Office

Steve Price
Assistant District Director for Economic Development
125 S. State Street, Suite 2235
Salt Lake City, Utah 84138

Tel: (801) 524-3215

Fax: (801) 524-4410

Email: steven.price@sba.gov

Website: www.sba.gov/ut/

Mission

The U.S. Small Business Administration - Utah District Office (SBA) was founded in 1953 to assist the small business community in obtaining access to capital and to provide support and management training. The SBA provides support to Small Business Development Centers (SBDCs) located throughout the state, and works closely with the Service Corps of Retired Executives (SCORE) and Certified Development Corporations (CDCs). SBA offers a variety of loan programs and guarantees a percentage of the balance of a loan to a small business through a participating lender. The guaranty is usually in the 75-80 percent range, depending on terms and conditions of the loan.

Area Served

State of Utah and occasionally border towns in surrounding states

Community Profile – Utah

Utah Community Reinvestment Corporation

Stephen Graham

President

111 E. Broadway, Suite 6000

Salt Lake City, Utah 84111

Tel: (801) 336-0400

Fax: (801) 366-0402

Email: sgraham@dced.state.ut.us

Mission

The Utah Community Reinvestment Corporation (UCRC) is organized as a non-profit mortgage banking corporation. UCRC is based on nine similar community reinvestment corporations established in eight other states by The Development Fund, a San Francisco-based non-profit organization that develops innovative financing programs for community development. The resources offered by UCRC provide critical private-sector financial leverage for state taxpayer monies to help mitigate a growing affordable housing crisis in Utah. Another goal of UCRC is to provide assistance for developers to build affordable housing. Funds are available for new construction and the acquisition and rehabilitation of existing properties.

Area Served

State of Utah

Utah Department of Community and Economic Development

David Winder

Executive Director

324 S. State, Suite 500

Salt Lake City, Utah 84111

Tel: (801) 538-8708

Fax: (801) 538-8888

Email: jhomer@dced.state.ut.us

Website: www.dced.state.ut.us

Mission

The mission of the Utah Department of Community and Economic Development (DCED) is to build a solid economic environment and enhanced quality of life for Utah's residents. DCED promotes and manages six divisions, including travel, community development, the State Arts Council, the Utah Historical Society and state's library as well as the Division of Business and Economic Development (DBED). DBED oversees the Utah Incentive Funds Office, which manages the following three programs: (1) the Industrial Assistance, comprised of the Rural Loan Program and the Corporate Loan Program; (2) the Community Economic Development Project Fund; and (3) the Tire Recycling Fund.

Other DBED programs include the Private Activity Bond Authority, Procurement Technical Assistance Program, enterprise zones and Centers for Excellence.

Area Served

State of Utah

Community Profile – Utah

Utah Heritage Foundation

Lisbeth Henning
Executive Director
P.O. Box 28
Salt Lake City, Utah 84110-0028

Tel: (801) 533-0858

Fax: (801) 537-1245

Website: www.utahheritagefoundation.com

Mission

The mission of the Utah Heritage Foundation (The Foundation) is to preserve, protect and promote Utah's historic environment through public awareness, advocacy and active preservation. The Foundation is supported mainly by private resources including memberships, gifts, grants and special events. The Foundation fulfills its mission through a wide range of programs and activities which reach communities throughout the state. The Foundation supports the preservation of important historic sites in Utah through financial assistance, technical assistance and property stewardship. The Foundation's Revolving Fund Loan Program provides owners with low-interest loans to restore or rehabilitate historic residential and commercial buildings. The program consists of six separate funds structured to meet the unique needs of property owners throughout the state. The Utah Heritage Foundation was established in 1966.

Area Served

State of Utah

Utah Housing Coalition

Mark Maxfield
President
P.O. Box 11853
Salt Lake City, Utah 84147-0853

Tel: (801) 535-6129

Fax: (801) 535-6131

Mission

The Utah Housing Coalition is a non-profit corporation founded in 1981 to address the housing needs and concerns of low- and moderate-income Utah residents. The organization is made up of concerned citizens, housing professionals, housing advocates, housing providers (public and private) and officers of financial institutions representing all areas of the state. The Coalition is a statewide forum committed to educating the state's citizens and governments about housing problems and solutions, advocating for populations in need of a voice and working toward affordable solutions to the growing lack of decent housing for all. The Utah Housing Coalition believes that decent, safe and sanitary shelter is one of the basic necessities of life, and that all people share the basic human right to live in dignity, safety and security. The organization also believes that all members of the housing industry and government entities at all levels have a duty to ensure equal opportunity in housing choice and fair housing practices. The Utah Housing Coalition is established and committed to these principles.

Area Served

State of Utah

Community Profile – Utah

Utah Housing Finance Agency

W. Robin Kemker
Director of Housing Development
554 S. 300 East
Salt Lake City, Utah 84111

Tel: (801) 323-2602

Email: rkemker@uhfa.state.ut.us

Fax: (801) 359-1701

Website: www.uhfa.org

Mission

The Utah Housing Finance Agency (UHFA) was mandated in 1975 by the Utah State Legislature to provide decent, safe, and sanitary housing for lower-income households in Utah. UHFA provides financial resources for the issuance of mortgage revenue bonds to fund first time homebuyer loans and multi-family developments. UHFA also is involved in the issuance of federal tax credit allocations, financial programs using private and public resources and direct production of affordable housing.

Area Served

State of Utah

Utah Housing Technical Assistance Program

Steve Erickson
Executive Director
3595 S. Main Street
Salt Lake City, Utah 84115

Tel: (801) 268-2363

Email: uhtap@xmission.com

Fax: (801) 284-4406

Mission

Established in 1994, the Utah Housing Technical Assistance Program (UHTAP) is dedicated to increasing affordable housing to build community and enhance the quality of life for low- and moderate-income Utah residents. UHTAP provides: technical assistance and capacity building services to community-based housing interests; support for affordable housing projects; advocacy for public policies that encourage development that meets community needs; and resources and partnerships to develop affordable housing projects. UHTAP is a non-profit community housing development organization created by the Utah Housing Coalition. UHTAP is committed to community-building and public policy statewide and is involved in efforts to reduce regulatory barriers to affordable housing, create local housing trust funds, expand affordable housing resources and promote quality growth management planning. UHTAP is affiliated with the National Association of Housing and Redevelopment Officials and the Utah Non-Profit Association.

Area Served

State of Utah with the exception of Daggett County

Community Profile – Utah

Utah Microenterprise Loan Fund

Kathy Ricci
Executive Director
3595 S. Main Street
Salt Lake City, Utah 84115

Tel: (801) 269-8408

Fax: (801) 269-1063

Mission

Established in 1993, Utah Microenterprise Loan Fund (UMLF) is a community development financial institution designed to provide financing and management support to entrepreneurs who are unable to access traditional sources of financing, especially those who are socially and/or economically disadvantaged. A board of trustees composed of representatives of these entities oversees operations and establishes operating policies. Many entrepreneurs do not have formal training or education, but do have the drive, creativity and entrepreneurial spirit to initiate and manage a small enterprise. UMLF is designed to provide a modestly secured form of financing for up to \$10,000 for these entrepreneurs, who often are unable to secure conventional credit because of the lack of capital, collateral and/or poor credit history. UMLF is a partnership of local banks, industrial loan corporations, and private and public enterprises. There are no tax dollars involved in this fund.

Area Served

Salt Lake, Davis, Utah, Tooele, Summit, Weber, Boxelder and Morgan Counties

Utah Rural Development Council

Scott Truman
Executive Director
351 W. Center Street
Cedar City, Utah 84720

Tel: (801) 586-7852

Email: truman@suu.edu

Mission

Established in 1994, the Utah Rural Development Council exists to maintain and improve the quality of life in rural Utah, and to strengthen rural communities through action, advocacy and leadership development. The organization assists rural communities to achieve their locally determined objectives and serves as a communication link to build and strengthen working, collaborative relationships among private, local, state, tribal and federal agencies. The Utah Rural Development Council is affiliated with the National Rural Development Partnership, the Utah Center for Rural Life and the Governor's Rural Partnership Office.

Area Served

Rural areas of Utah

Community Profile – Utah

Utah State University Extension Service

Barbara Rowe
Family Resource Management Extension Specialist
Utah State University
Logan, Utah 84322-2949

Tel: (435) 797-1535

Fax: (435) 797-3845

Email: browe@ext.usu.edu

Mission

The mission of the Utah State Extension Service (Extension Service) is to help people in the community make a better living and enjoy a higher quality of life and surroundings. The Extension Service works to enhance the state's agricultural base, conserve and protect its water and other resources, revitalize its communities, strengthen families, nurture youth and provide continuous educational opportunities. The Extension Services' homebuyer education program include classes on lending products, debt reduction, mortgage default avoidance, and a household repair and maintenance program for clients referred by local housing agencies and lenders.

The organization helps clients develop skills to finance and maintain their homes. A Utah State University Extension office is located in every county in Utah to meet needs statewide. The Extension Service was founded in 1914.

Area Served

State of Utah

West Valley City Housing Authority

Danielle Turner
Housing Grants Administrator
3600 S. Constitution Boulevard
West Valley City, Utah 84119-3720

Tel: (801) 963-3329

Fax: (801) 963-3518

Email: dturner@ci.west-valley.ut.us

Website: www.ci.west-valley.ut.us

Mission

Established in 1985, the West Valley City Housing Authority (Housing Authority) is an Equal Housing Opportunity provider. The Housing Authority's intent is to locate, support and maintain safe, decent and affordable housing for the residents of West Valley City and the surrounding communities. This is accomplished through home ownership opportunities, home rehabilitation, emergency repairs and rental unit subsidies.

The Housing Authority provides a full range of housing programs, including 18 units of public housing, three units of transitional homeless housing, 469 Section 8 units, home rehabilitation loans, emergency repair grants, down payment assistance grants and mobile home rehabilitation grants.

Area Served

West Valley City for all programs, all of Salt Lake County for the Section 8 program