

Six County Association of Governments Housing Programs

Weatherization

The Weatherization program goal is to enable low-income individuals and families to participate in energy conservation programs which will lessen the impact of the high cost of energy on their household budgets and improve household health and safety. Priority is given to the elderly, disabled and households with children under the age of six. Weatherization services are cost-effective energy efficiency measures for existing residential and multifamily housing with low-income residents. Weatherization service providers install energy efficiency measures in the homes of qualifying homeowners free of charge. The upgrades are not expensive and the energy savings pay for the upgrades within a few years.

Single Family Rehabilitation and Reconstruction Program

This program offers individuals low interest loans for the rehabilitation or reconstruction of their existing home. The State of Utah Olene Walker Housing Loan Fund sponsors the program. The goal of the program is to provide decent, safe and affordable housing for low-income, elderly or disabled families. The program helps homeowners make home improvements, address accessibility issues, replace older housing stock, reduce overcrowding, update plumbing or electric and address any other type of housing concern.

CROWN (Credit to Own) Homes

We partner with the Utah Housing Corporation to bring home ownership within reach of very low-income households. Utah Housing Corporation builds the CROWN homes and the Six County A.O.G. manages them as rent to own homes for low to moderate-income clients. CROWN is designed to address the problems and concerns of all communities by increasing quality affordable housing. CROWN residents typically develop a long-term commitment to their neighborhood and community. After the homes 15th year, the tenant has the opportunity to purchase the home. We currently have four homes in Moroni, six homes in Mount Pleasant, five homes in Richfield, four homes in Nephi, three homes in Fillmore and three homes in Ephraim.

American Dream Down Payment Initiative

The Down Payment Assistance (DPA) program provides down payment/closing cost assistance to first time homebuyers. Applicants must be at or below the applicable income limits for the county the principal residence is being purchased in. the program provides the buyer with a maximum loan amount of \$2,000 and a minimum of \$1,000.

Mutual Self-Help Program

The self-Help housing program targets low-income families who are willing to work to gain equity in their own home. The program qualifies applicants for construction loans through USDA Rural Development. Applicants who would qualify for a very low conventional loan due to income can obtain a subsidized or non-subsidized construction loan to build a nice home for their family. By providing "sweat equity" on their homes, the clients mortgage is comparatively lower than the average conventional mortgage loan.

Wayne County Economic Development

Michelle Coleman, Director 435-836-1315

Housing Department Staff

Travis Kyhl, Director of Housing	435-893-0746
Kristi Arnell, Program Manager	435-893-0447
Kenyon Ogden, Weatherization Coordinator	435-893-0740
Chris Anne Hattaway, Program Manager	435-893-0742