



SOUTHEASTERN UTAH ASSOCIATION  
OF LOCAL GOVERNMENTS:  
**SELF-HELP HOUSING PROGRAM**

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August 2023

## SOUTHEASTERN UTAH ASSOCIATION OF LOCAL GOVERNMENTS: **SELF-HELP HOUSING PROGRAM**

First-time homebuying is often challenging, especially for lower-income households in rural regions. With [today's market conditions](#), this traditional component of the American Dream is moving out of reach for whole communities and jeopardizing economic development strategies.

There are [efforts underway](#) to diversify the economy throughout the SEUALG region and increase higher-wage employment opportunities. Emerging program investments will incentivize workforce training and partnerships with the private sector in advanced manufacturing, supply chain logistics infrastructure and renewable energy.

In the near term, however, macro-economic and housing market factors that make homeownership unaffordable for first-time buyers in the region and nationwide are not simple to resolve. The region's [Comprehensive Economic Development Strategy \(CEDS\)](#), led by SEUALG names inequitable access to affordable housing a primary threat to achieving economic development goals. Thanks to an innovative housing program in the [Southeastern Utah Association of Local Governments \(SEUALG\)](#) region, instead of being out of reach, for six households that dream is right in their hands.

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**Background: Determined Community Builders**

Straddling the I-70 interstate at its western end, the SEUALG service region covers more than 17 thousand square miles of high-altitude desert on the Colorado Plateau. Formerly stabilized by the energy industry, the region's economy has seen a decline in employment over the last two decades as economic opportunities related to coal and natural gas power production have decreased. Even as its economic conditions have created challenges, the region's overall popularity as a global tourism destination has increased, and so have its home values.

SEUALG's Self-Help program is one of nine in Utah that utilizes the US Department of Agriculture (USDA) Rural Housing Service's (RHS) Single Family Housing [Mutual Self-Help Grants and Site Loans](#), including one other operated within a Regional Development Organization. Authorized by Federal housing acts in 1949 and 1965, Self-Help Grants provide programs like SEUALG's with funds to buy tools and hire a construction supervisor, and can help fund site development and acquisition.

When Colton Judd learned about the Self-Help program in 2020 after becoming a staff member with the SEUALG Community Development team that administers it, he determined he was going to own his own house in the region he has called home his entire life.

"It was a goal – I wanted to graduate, get a house and have a family. I like to have things in place, that's who I am," he said. His initial application to SEUALG's Self-Help Ground Up Construction Project program was exploratory, as it is for many households. He learned what he needed to do to be ready financially for homeownership and set about paying off debt and increasing his credit score to be ready to apply again for the next cycle of funding.

First-time homebuyer preparation is an important part of the Self-Help program, one of three construction programs administered by [SEUALG Community Development Office](#) for housing assistance. The office also supports seniors on fixed incomes obtain [Community Development Block Grant \(CDBG\)](#) funding for home renovations, and helps low-income households apply for small renovation construction loans from the [Utah Olene Walker Housing Loan Fund](#).

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# Determined COMMUNITY BUILDERS

When Colton Judd learned about the Self-Help program in 2020 after becoming a staff member with the SEUALG Community Development team that administers it, he determined he was going to own his own house in the region he has called home his entire life.

**Context: The Double-Edged Sword of Attraction**

These programs have taken on a new urgency in recent years. Like in many rural regions in the US, the cost of first-time homeownership in southeastern Utah has increased drastically. Although the region's permanent population of less than 54 thousand is currently trending downward, its seasonal population of visitors from all over the world easily tops 2 million annually and is growing steadily. Multiple national and state parks and monuments, rivers, and certified dark skies make the region a world-class outdoor recreation and sightseeing destination.

As newly remote workers looked for wide-open spaces and new opportunities during the COVID-19 pandemic, many discovered the SEUALG service area. Average home sales prices across the four counties increased by almost half from 2019 to 2021. In that same period, the median household income across the SEUALG region only increased 15 percent.

At today's median household income level in the region, a typical prospective homebuyer would qualify for a 30-year mortgage loan of about \$200,000 at five percent interest. Excluding the county with a much more expensive resort community, the average home sale price in the SEUALG service area is about \$245,000 - out of reach even for many median-income households.

SEUALG Housing Program Manager Vikki Ori said her team is clear-eyed about the capacity of the Self-Help program relative to a growing need, and they are working on finding additional tools to make homeownership accessible to low-income community members.

***"I want to make sure that this is sustainable into the future and that we can pivot with other programs and funding, if necessary," she said. "Sometimes it just scares me to death because I think, I have a limited amount of energy and time that I can put into this, will it work?"***

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### **Regional Solution: Modern Barn-raising**

In 2022, Judd reapplied and was approved along with five other households to participate in the Self-Help program's 2023 cohort. The group broke ground on all six houses in Spring 2023. Over the next ten to twelve months, the cohort will learn building skills necessary to participate in everything from pouring the foundation to framing and finish work. Licensed tradespeople will be employed for elements like electricity and plumbing, and the homeowners themselves will complete about 60 percent of the construction with the help of friends, family, and community volunteers under the instruction of a general contractor.

"I've been a contractor for 45 years. The greatest reward of being in the business is being able to look back and have pride in terms of self-accomplishment," Construction Manager Keith Cox said. "Teaching people how to build and to work with their hands and perform hard work and labor, and then have that feeling of accomplishment – that's what I enjoy [about this program]."

Since its inception in Utah in 2000, the USDA Self-Help program has resulted in homeownership for about three thousand low and very low-income families in rural areas of Utah. Utah's USDA representative, Larinda Jorgensen, has seen wait lists for the program increase along with housing prices across the state. Jorgensen noted that programs in the state have been so active, Utah has been able to spend almost three times its initial allocation from the national funds for the program already this fiscal year.

***"Utah is so lucky to have nine of the best Self-Help partners, like Southeastern Utah Association of Local Governments," Jorgensen said. "Not every state in the nation is as lucky as we are."***

Vikki Ori came to her position from various traditional mortgage finance roles. Applying her industry knowledge to find ways to decrease costs for low-income first-time buyers is the most satisfying experience of her career, she said.

Home building today is an expensive prospect given rising land and supply costs. Regional organizations like SEUALG are well positioned to take advantage of economies of scale and can create savings for program participants in several ways. They can strategically pool resources and negotiate to purchase large tracts of land when real estate values are low, develop residential infrastructure at scale, and purchase materials at better rates than are often available to private developers.

Another advantage of the Self-Help program is that building departments in counties and municipalities are often happy to collaborate. Carbon County was thrilled to support SEUALG in turning an unsightly, deteriorating housing project into affordable housing. At the same time, the original developer was glad to negotiate with Ori to close out on a project that had encountered financial obstacles before completion. This year, Judd is looking forward to getting to know his neighbors as they build together. Following [coverage of their groundbreaking ceremony on the local news station](#), he was surprised and comforted by the outpouring of support from all corners, including families he has worked with on their own housing goals.

"That's how Carbon and Emery County are," he said. "That's why I live here."

As Judd builds his own home, he will continue in his role helping families with children obtain housing through the [U.S. Department of Housing and Urban Development \(HUD\) Temporary Assistance for Needy Families \(TANF\) program](#). Ori hopes to add new HUD programs and other funding to the tools available to low-income families experiencing housing insecurity in the region.

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## KEY TAKEAWAYS

***\*Explore appropriate housing affordability solutions as part of CEDS planning.*** The SEUALG region determined that housing availability and affordability is a weakness in all counties and communities. Increasing the stock of affordable single family housing is a key component of their economic development strategy, giving households security to participate in the workforce and engage actively in the community.

***\*Find funding and other partners who are also invested in housing.*** The USDA Self-Help program is one tool to help ensure equitable access to homeownership. SEUALG also participates in HUD programming to fund home renovations for low-income households. Other tools may be available depending on the dynamics impacting housing availability in a given region. Community land trusts, subsidized renovation loans and public/private partnerships can help decrease costs for supplying any of a spectrum of housing demands in a region.

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## SOUTHEASTERN UTAH ASSOCIATION OF LOCAL GOVERNMENTS KEY STATISTICS:

**Region Characteristics:** Rural, Outdoor Recreation Amenity Region, Coal Communities, High Public Land Ratio

**Population (2020):** 54,287

**Area (Square Miles):** 17,432

**Average Median Household Income across region (2021):** \$58,622

**Average Home Sale Price across region (excluding Grand County) (2022):** \$245,667

### **Resources for Housing Affordability Strategy Development:**

[National Low Income Housing Coalition](#) (NLIHC) is an organization dedicated to achieving affordable and decent housing for low-income individuals and families in the United States. They provide research, policy analysis, and advocacy tools to guide regional public investment in affordable housing. NLIHC offers resources such as publications, data analysis, and policy recommendations to address housing affordability challenges.

[U.S. Department of Housing and Urban Development](#) (HUD) is a federal agency responsible for implementing housing policies and programs in the United States. They offer resources and guidance on regional public investment in housing affordability solutions. HUD provides funding opportunities, technical assistance, and research reports to support affordable housing initiatives at the regional level.

[Rural Community Assistance Corporation](#) (RCAC) is a 501(c)(3) nonprofit organization that operates in 13 western states and Pacific islands. They offer Indigenous and rural communities training, technical and financial assistance and advocacy.

**[RESOURCES CONTINUED ON NEXT PAGE]**



**Resources for Housing Affordability Strategy Development:**

[Enterprise Community Partners](#) is a national nonprofit organization that focuses on creating affordable housing and promoting community development. They offer resources, tools, and expertise to guide regional public investment in housing affordability. Enterprise provides research, financing options, policy recommendations, and capacity-building support for regional stakeholders working on affordable housing solutions.

[Urban Land Institute](#) (ULI) is a research and education organization focused on land use and real estate development. They offer resources and guidance on housing affordability and community development. ULI provides reports, case studies, best practices, and convenings to inform regional public investment strategies in affordable housing.

[National Community Reinvestment Coalition](#) (NCRC) is an organization that promotes fair access to credit, capital, and housing in underserved communities. They offer resources, research, and advocacy tools to guide regional public investment in housing affordability. NCRC provides expertise on community reinvestment, fair housing policies, and equitable development practices.