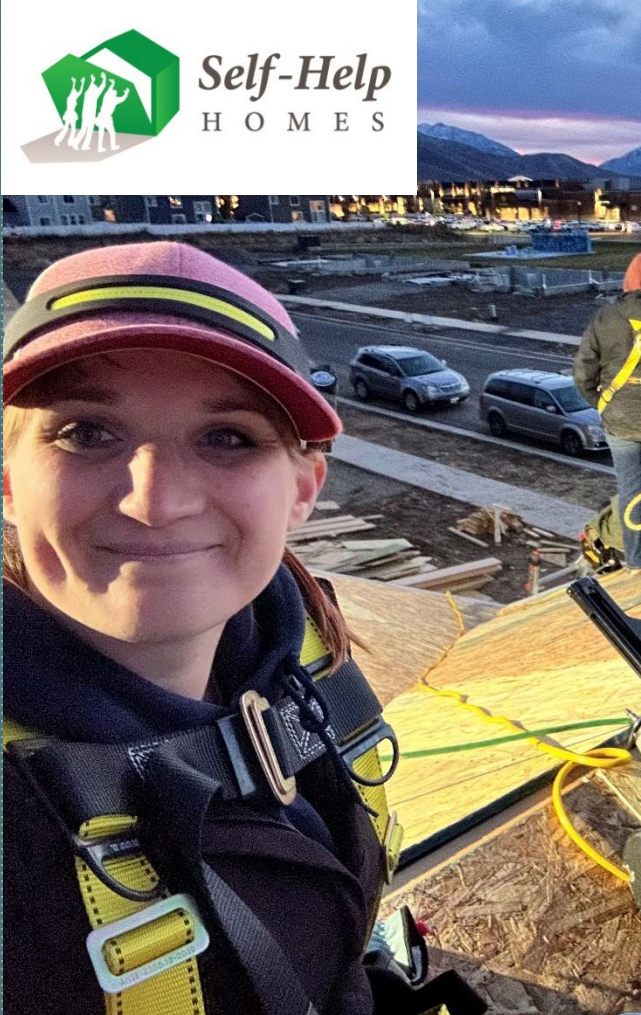




Self-Help Homes in 2025-26

HELPING UTAH FAMILIES INTO AFFORDABLE HOMEOWNERSHIP
BRAD BISHOP, EXECUTIVE DIRECTOR

Self-Help Homes in 2026

27 homes started; 38 completed

(Started 12 in Heber and 13 in Salem; Completed 10 in Heber, 8 in Hurricane and 20 in Salem)



Average Appraisal for 53 homes in Grant 14 - \$591,523

Average Loan Amount - \$476,728

Average Equity to date - **\$114,795**

MSH program started in August 2000

- 2000 – 6 homes (1 group)
- 2001 – 14 homes (2 groups)
- 2002 – 20 homes (2 groups)
- 2003 – 20 homes (2 groups)
- 2004 – 21 homes (2 groups)
- 2005 – 23 homes (3 groups) – 104 Homes
- 2006 – 29 homes (4 groups)
- 2007 – 25 homes (3 groups)
- 2008 – 24 homes (4 groups)
- 2009 – 34 homes (5 groups) – 216 Homes
- 2010 – 44 homes (6 groups)
- 2011 – 31 homes (4 groups)
- 2012 – 16 homes (2 groups) – 307 Homes
- 2013 – 31 homes (4 groups)
- 2014 – 29 homes (3 groups)
- 2015 – 16 homes (2 groups)
- 2016 – 25 homes (3 groups) – 408 Homes
- 2017 – 30 homes (4 groups)
- 2018 – 37 homes (4 groups)
- 2019 – 45 homes (5 groups) – 520 Homes
- 2020 – 23 homes (3 groups)
- 2021 – 45 homes (6 groups)
- 2022 – 13 homes (2 groups) – 601 Homes
- 2023 – 35 homes (4 groups)
- 2024 – 20 homes (2 groups)
- 2025 – 37 homes (4 groups)
- 2026 – 25 homes (2 groups) – 719 Homes
- Total – 719 Homes**



Eagle Mountain	22
Elk Ridge	49
Heber	135
Payson	227
Salem	124
Santaquin	40
Toquerville	23
LaVerkin	6
Hurricane	44
Orem/Provo	15
Nephi	15
Saratoga Springs	19
Total	719

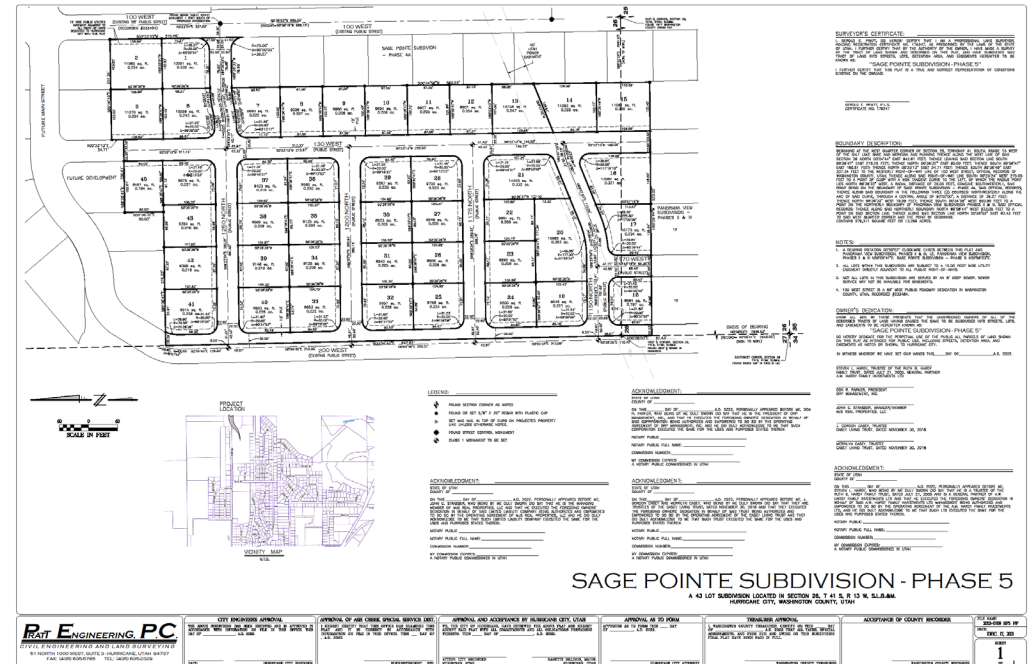
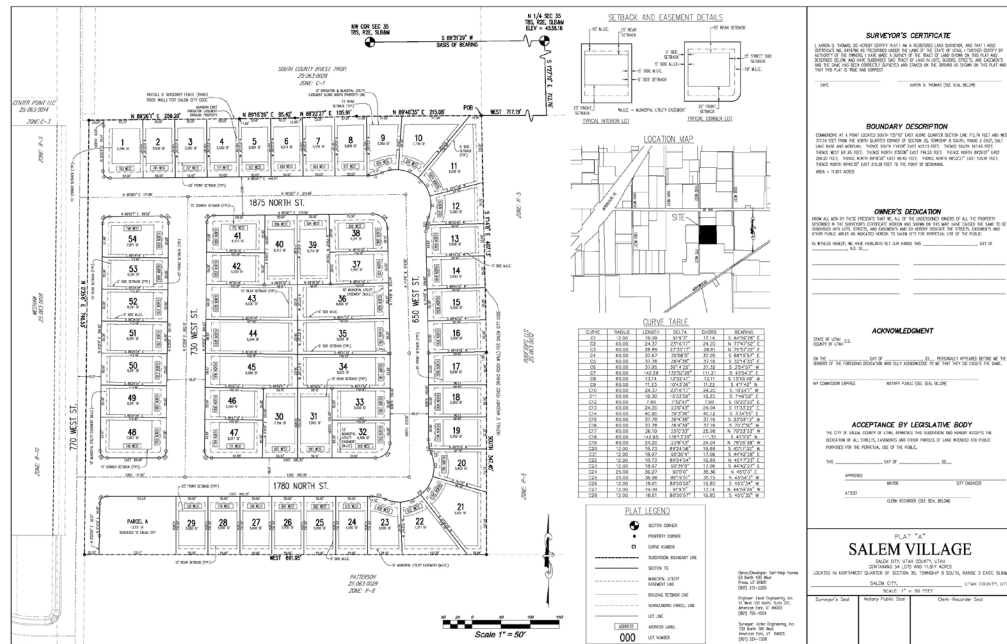


In 2025 – 52,665 Sweat Equity Hours

Volunteer hours in 2025 – 52,665 hours in the last year 12/1/24 – 11/30/25 from **MSH Families, Peg Development, United Way, Nebo School District, & BYU/UVU** Students saved weeks of work.



Started/Completed Developments:
Salem Village – 54 lots completed
Sage Point – 45 lots under development





Self-Help Housing in the State of Utah

Section 523 Self-Help Housing Funding

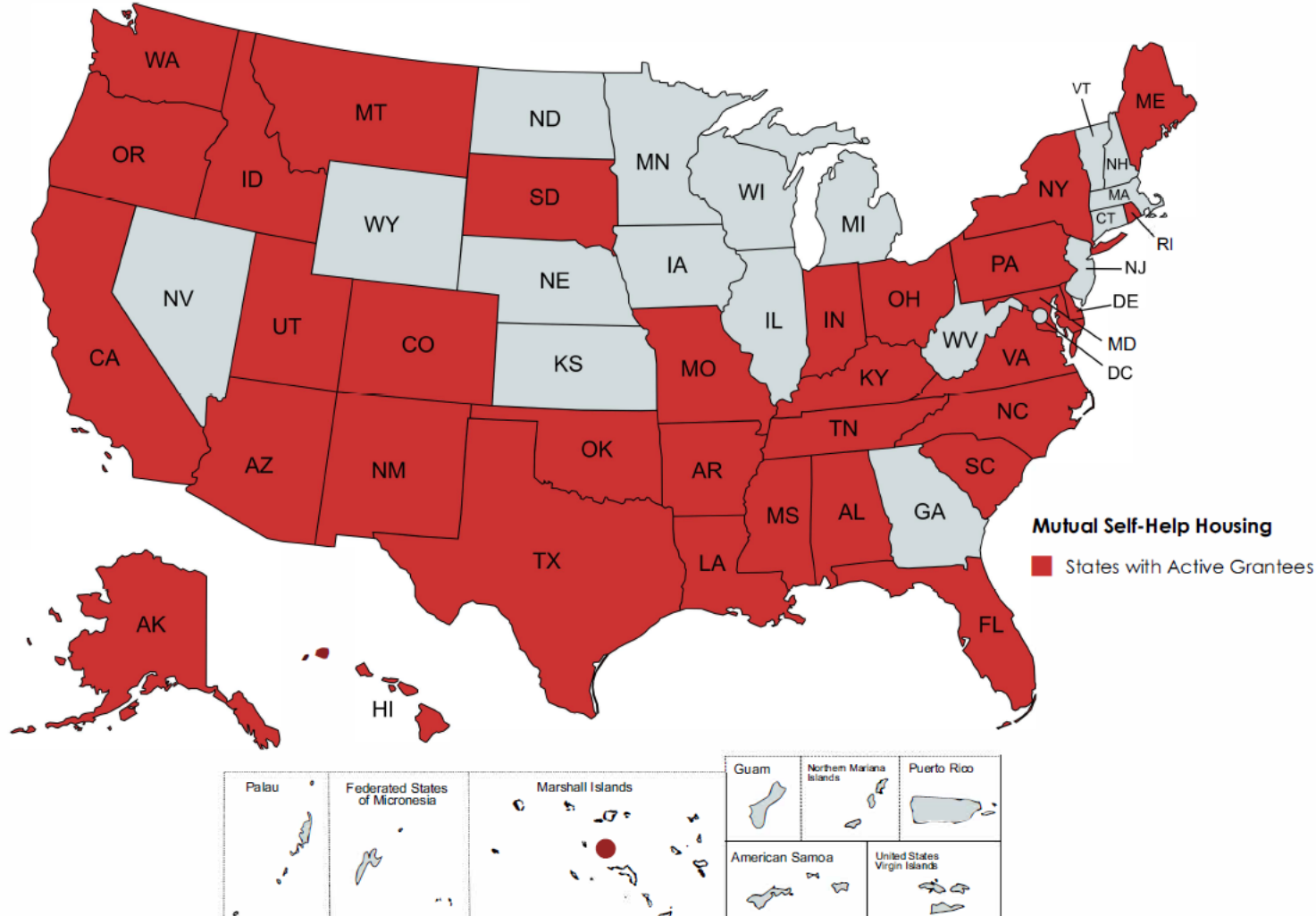
Fiscal Year	General	Utah General	%	Persistent Poverty	Utah Persistent Poverty	%	Disaster	Utah Disaster	%	Total	Utah Total	%
2022	\$29,210,955	\$1,338,915	5%	\$3,255,250	\$800,000	25%	\$419,308	\$58,529	14%	\$32,885,513	\$2,197,444	7%
2023	\$25,630,288	\$6,936,370	27%	\$10,701,107	\$754,967	7%	\$3,605,692	\$423,820	12%	\$39,936,997	\$8,115,157	20%
2024	\$22,583,435	\$1,565,784	7%	\$6,075,000	\$0	0%				\$28,658,435	\$1,565,784	5%
2025	\$21,262,085	\$2,402,941	11%	\$1,500,690	\$159,440	11%				\$22,762,775	\$2,562,381	11%
Total	\$98,686,763	\$12,244,010	12%	\$21,532,047	\$1,714,407	8%	\$4,025,000	\$482,349	12%	\$124,243,720	\$14,440,766	12%

Section 502 Self-Help Loans Obligated Nationwide

Fiscal Year	#	Utah	%	\$	Utah	%
2021	642	114	18%	\$131,827,596	\$31,534,635	24%
2022	780	149	19%	\$178,708,246	\$47,009,713	26%
2023	731	149	20%	\$166,723,687	\$38,439,525	23%
2024	597	86	14%	\$161,905,117	\$33,141,678	20%
2025	386	101	26%	\$119,911,224	\$41,373,397	35%
2026	257	23	9%	\$79,034,159	\$9,408,220	12%
Total	3,356	622	19%	\$838,110,029	\$200,907,168	24%

*\$323,002/house over 5 years

Self-Help Housing | Active Grantee-75



Alabama	1
Alaska	2
Arizona	4
Arkansas	3
California	5
Colorado	4
Delaware	1
Florida	1
Hawaii	2
Idaho	2 (1 New 2026)
Indiana	1
Louisiana	1
Maine	1
Marshall Islands	1
Maryland	1
Mississippi	3 (1 New 2026)
Missouri	1
Montana	3
New Mexico	1
New York	1
North Carolina	4
Ohio	1
Oklahoma	1
Oregon	2
Pennsylvania	2
Rhode Island	1
South Carolina	1 (New 2026)
South Dakota	1
Tennessee	1
Texas	2
Utah	9
Virginia	2
Washington	6

State of Utah Contracts with Self-Help Organizations

Rural Single-Family Home/Land Revolving Loan Program – 71 loans

The program was available from FY23 to FY27 and has been utilized across seven counties (Utah, Wasatch, Uintah, Daggett, Tooele, Sevier, and Cache) by five agencies.

Please see the table below for the detailed breakdown:

AGENCY	Households	Total individuals
NNHC	7	20
Self Help Homes *submitted	16/*13	72/*50
R6	5	20
TCHA	13	38
UBAOG *submitted	11/*6	29/*7