

Brand New Rental Houses Unveiled in Tropic

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Garfield County Commissioner Jerry Taylor gives Amber and Ward Williams the keys to their new home in Tropic during an open house held on March 31, 2022 celebrating the completion of two new single-family houses under an attainable housing program. The new houses are the result of several years' work by many stakeholders including Garfield County, federal program funders, State Bank of Southern Utah, and Mountain Country Home Solutions, a state-wide nonprofit that oversees attainable housing developments. *Insider*

TROPIC – Several years of planning and hard work culminated in one happy moment, when the Williams family was delivered the keys to their new home.

On Thursday, March 31, 2022, an open house was held in Tropic's Bryce Meadows subdivision to celebrate the completion of two new single-family rental houses, which have been made possible under an attainable housing program and with the combined efforts of many local, state, federal, financial and nonprofit stakeholders.

The new occupants of one of the new homes are Amber and Ward Williams, and their two children Rockwell and Leeden. The Williams' said their family moved to Tropic from Nashville a couple years ago, when Ward was offered a job playing music at Ebenezer's Barn and Grill. But since their arrival, finding housing has been a challenge.

"This is a stepping stone to get us where we want to be, and where we want to be is here," said Ward Williams, after Garfield County Commissioner Jerry Taylor handed him the keys to the family's new house. "And it'll be nice to have a yard."

Sharlene Wilde, Executive Director for the statewide nonprofit organization Mountain Country Home Solutions—which has been working on new attainable housing developments in both Escalante and Tropic—described some of the process of putting the homes in place.

“The capital stack that has gone into this is pretty extensive,” said Wilde.

Mountain Country Home Solutions has overseen the building of the two new houses in the Bryce Meadows subdivision, along with the renovation of six houses in the same neighborhood that were originally built seventeen years ago and are now also rentals under the attainable housing program. Four additional units are being built in Escalante and are expected to be ready in summer of 2022. Overall, the cost of the combined Tropic and Escalante housing units is \$1.5 million.

Funds for the housing projects have been sourced from the federal Housing and Urban Development Program (HUD), USDA Rural Development Program, the State of Utah, Garfield County—which submitted a ceremonial check for \$50,000 during the open house to support project costs—and Mountain Country Home Solutions themselves.

“The nonprofit has some equity in this too,” said Wilde. And she noted, “Because we are an experienced nonprofit attainable housing provider we have access to these funds, and the knowledge base to ensure they are used correctly.”

The three bedroom, two bath homes were built by Tushar Construction.



Two new homes in Tropic’s Bryce Meadows subdivision north of Highway 12 are the result of an attainable housing project coordinated by Mountain Country Home Solutions. Altogether eight houses are managed in the Bryce Meadows subdivision under the attainable housing program. *Insider*

The State Bank of Southern Utah provided the construction and permanent financing for the projects. Garrett Cottam, an SBSU loan officer in Cedar City who is originally from Escalante and has also had tenure in the Tropic

bank branch, said it was a natural fit for SBSU to be involved. “We take it personally, because of our connection in the community,” said Cottam.

Wilde (nee Behunin) is also a Garfield County native, originally from Boulder, and she attended Escalante High School. Now, as head of the statewide nonprofit where she’s served as executive director for eighteen years, she oversees attainable housing projects as well as housing financial counseling services throughout Utah. Previously she served as twenty years ad finance director for a city. “So, I’ve been on both sides of the fence,” said Wilde.

While Mountain Country Home Solutions works throughout the state, from Utah County south, most of their projects are in Southern Utah. Currently, they are also working on twelve units in Kanab, twenty in Enoch, and on this particular trip downstate for the Tropic open house, staff were also headed to Torrey to scout some potential properties.

“Right now, every night, we’re about 54,000 housing units short in the state, of all types, styles and pricing,” said Wilde, referencing a University of Utah Kem C. Gardner Policy Institute report published in October 2021. The State of the State’s Housing Market report details a Utah housing market of “severe imbalance that creates record price increases for homeowners and renters.”

Wilde says this data includes not only homelessness but situations such as two people living in a unit when there should be one, couch surfing or living in a friend or family member’s basement. “Situations of overcrowding, where people can’t find a unit,” she said.

“If you look it up, they’ll tell you how many housing units each county should be producing,” said Wilde, “For example, Garfield County should be producing fifteen units a year,” she said, to keep up with housing demand.

The wheels of attainable housing move slowly.

*—Sharlene Wilde, Executive Director for the statewide
nonprofit organization Mountain Country Home Solutions*

The industry definition of attainable housing is “unsubsidized, profitable housing developments that meet the needs of those with incomes between 80% and 120% of the Area Median Income,” according to Urban Land Institute Americas.

This is based by county, said Wilde. “All of the units we are building in Garfield County are targeted to 80% and under area median income. And we base it on a family of four.”

The attainable housing program also includes ownership opportunities. The six older homes purchased in Tropic are managed under the Crown Program (which stands for “CRedits to OWN”) which enables qualified individuals to lease a home at an affordable rent while earning financial credit towards the possible purchase of that same home.

“The wheels of attainable housing move slowly,” said Wilde.

—*Insider*

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