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Building Quality Homes for Deserving Families While Improving the Face of Old Magna

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In a follow up to the story detailing the completion of three ENERGY STAR rated homes in Magna, Utah, Community Development Corporation of Utah (CDC) is pleased to report that these homes have been purchased by deserving and grateful families ranging in household size from two to eight. And it could not have been possible without great partners like the Salt Lake County Division of Community Resources and Development, Morgan Stanley Bank, the US Department of Housing and Urban Development (HUD), and many important others.

CDC razed three dilapidated and unsafe homes in the old town section of Magna and replaced them with energy-efficient homes that have received an exceptional “Five Star” energy rating based on the federal ENERGY STAR criteria. This is important for the utility costs savings to the homeowners. According to ENERGY STAR statistics, “ENERGY STAR homes result in lower ownership costs compared to standard-built homes because they use substantially less energy for heating, cooling, and water heating, resulting in \$200 to \$400 in annual savings. This averages out to thousands of dollars in saved utility costs over the course of just a few years.” And, this proves to be especially helpful for first-time homeowners like those who purchased these homes, for whom every penny counts.

One of these families is Eden and Liliana Mejia, a young couple with their first child on the way. The Mejias wanted to buy a house as a solid investment for their future. Eden is a mechanic for Kennecott working nearby at the mine. “My drive to work is 15 minutes shorter now and I love coming home to my new house.” Eden and his wife also enjoy their new neighborhood which they say is quiet and welcoming, and they are very proud to own a new house there. “Everyone who visits tells us how nice they think the house is. We love the house; it meets all of our needs and gives us room to grow as a family. Everyone at CDC was very helpful and we are looking forward to the freedom we now have as homeowners.”



Shantell and Kelly North, along with their three children, also moved into one of the



new Magna homes around Christmas.

With bills mounting from a custody dispute for their oldest daughter and the cost of providing healthcare for their second daughter who struggles with seizures and signs of autism, the North's feared that homeownership might slip away. They had been living with Shantell's sister to save money, but the arrangement was not a good long-term solution as all of them had to share one room in the small house.

When the news came that they could

qualify for this new house, they were ecstatic. "Through the bumps in the road that have come our way the girls have not complained, even when it came time to sacrifice their space when we all shared one room. They had always talked about how cool it would be to have their own room to play in and decorate how they want. We are so happy that we can finally fulfill that dream for them." Since moving in, Shantell reports an improvement in her daughter's health and a greater sense of stability for the family in general. "My husband is still working in Vernal, Utah, and is gone a lot, which is hard for all of us. When the weather improves he is going to get a construction job closer to home, at which time we are all looking forward to doing many things together around our new house."

The Burtons, a family of eight, round out the list of deserving new homeowners. Valerie and Robert married after each had gone through a divorce and they quickly set a goal to purchase a home within the first five years of their marriage. That goal was realized with time to spare when they closed on their new home in December. "We wanted a place of our own where we could have more room to raise our children and feel it was a wonderful blessing to be able to move in right before Christmas."

An exciting bonus for the Burtons is that they are now saving over \$300 dollars a month on their mortgage when compared to what they were paying for rent. That savings, along with the expected decrease in energy costs associated with the energy-efficient features built into the home, will allow the Burtons the opportunity to put money away or invest it into their future, which is an option not previously available to them.

As for their children, ranging in ages from three to twelve, life in their new home is exciting and adjusting to the neighborhood and schools is happening quickly. “We have



not had a chance to meet too many of our neighbors, but those we have met have been very nice and our children are already making friends and getting comfortable with their new schools. The one thing the children are really looking forward to is having a dog which we promised they could have when we bought a home. We have already been reminded of that promise and plan to get one when the weather improves.”

“We are all looking forward to doing more things to our new home to really make it ours. We have a great sense of pride knowing that this is our home and we are excited about the freedom we have to paint a wall, hang a picture or do whatever we want to really make our new home ours. Words cannot express how grateful we are that there are programs available to help people like us who would have no other avenue of being able to purchase a home of their own.”

A key factor in the successful revitalization efforts in Magna is the long-standing relationship CDC has with Salt Lake County. The majority of the funding for the many rehabilitation and new construction projects CDC manages in Magna comes through the County, and without it this important work in Magna and other communities would greatly lag, if continue at all. In fact, with the County’s help CDC has either rehabilitated or built over forty houses in the Magna area. HUD, which sold CDC the homes through its Asset Control Area program, and Morgan Stanley Bank, which provided much needed financing capacity, also proved to be essential partners in this revitalization effort. This and other collaborative endeavors with those in the financial and housing industries are what make it possible for CDC to do its part to provide needed affordable housing services including homebuyer education, pre-and post-purchase counseling (including foreclosure prevention counseling), and the administration of down payment assistance (all of which all three families above received, too!).

These three houses in Magna stand as anchors for revitalization in an older neighborhood where other new houses are now going up and many older homes are being renovated. It’s rewarding to see a project with results that inspire added vitality and livability in this historic community.