

October 2006

A Big THANKS to Community Development Corporation of Utah

I heard of CDC in the past, but I had not realized what a great job they have done and continue to do!

Here is an agency, not for profit organization, that seems to me is very well operated. It is an organization which, to its customers, has done an absolute outstanding job, especially to me as I represented and headed the building of the home at 900 West and 1500 South, Salt Lake City. Here is a little bit of the story.

Four years ago, the people of our church met a young lady and her family who had left a very abusive polygamy situation. She and her five children were left with almost no income until she found a job which was very difficult for her, as working was becoming more and more challenging in her life.

Permit me to call this lady, Pam. Pam was diagnosed with quite severe multiple sclerosis. During the time she lived in that fundamentalist environment, medical treatment and diagnosis was not permitted. Consequently, her MS had progressed and her health was deteriorating.

Making a long story short, Pam had met a man and they married – her first legal marriage – three years ago. Pam and her new husband, let's call him Peter, had another child. The family now consisted of eight, the youngest child newly born three years ago and the oldest was eleven. Pam was not well and Peter made minimal wage plus only a little, since he was a willing worker with only minimal skills.

Our church, the Mountain Springs Community Church, worked with this couple and invited them into financial counseling. We saw Pam's condition was worsening. The family was living in Clinton – much too far from our church to permit us to reach out with the kind of help they were needing. We encouraged them to sell their home and move into the downstairs of our home, all eight!

The house in Clinton was refurbished beginning August, 2005 and sold in November, 2005. From the beginning, we found we were not able to find a handicapped accessible home within a price range that they could afford,

neither to purchase nor rent. So, we began a pursuit of an open lot to build a new home for this family. It seemed like the only logical thing to do was to build a new home utilizing as much as possible volunteer labor and materials.

During the past year this family has become financially self-sufficient. All of their bills are now paid and we managed to build the home!

This is where CDC played a huge part! We made a search within the Salt Lake City area for an open lot that was affordable. We desired for that the home would be theirs with less than \$100,000 mortgage. We were able to obtain a one percent loan for \$39,000 from the Olene Walker Fund.

There was simply no lot available that we could find that was less than \$80,000 – 90,000. About that time someone referred us to CDC. I began working with the organization and cannot express in writing what a breath of fresh air it was to cooperate with Community Development Corporation of Utah!

CDC is well run and gives deep respect and regard to their customers. I was always treated with respect, as a friend and partner. We actually had a three way partnership – the people of our church, the K2 Church, and some others and CDC. The two churches worked to get building supplies and labor. CDC was willing to sell us a lot at a reduced price -- \$35,000, a lot which as I understand it had cost CDC somewhere around \$55,000.

I am a pastor of the church. I am a rookie as far as a home builder. We had built our own home in a small community in Iowa. However building a house in a big city is quite a different ballgame! CDC walked with us every step of the way.

As we dealt with their warehouse people it was a joy to obtain a wonderful supply of building materials! It was not only unbelievable and a great encouragement, personally and to many others who became aware.

CDC provided budgeting education for Peter and Pam. CDC also provided for us – communications into city and other government offices.

The final dollar value that we put on CDC's contributions, beside encouragement and time, came to \$42,750 – at an estimated retail value. I

know there are things we have missed, so I truly believe a price tag of \$45,000 is not unrealistic. I believe about \$20,000 came from the warehouse, \$20,000 reduction on the lot, and \$5,800 was returned from city fees with the help of CDC, and cancelled interest on the purchase of the lot was \$700.

An encouragement to the Board of Directors of Community Development Corporation and to others working with CDC, please continue your wonderful work, and anything we can do to help you – please let us know.

So, from us at Mountain Springs Community Church and The K2 Church says a hearty thank you to your Board of Directors and wonderful staff at CDC.

Sincerely,

Mike Menning, Pastor Mountain Springs Community Church

List of Donations from Community Development

Lot	\$20,000
Fees returned	5,000
Canceled interest	700
Building materials	
Front door	800
Ty Vac	1,000
Lumber	500
Toilets - used	300
Sinks - used	200
Fixtures and faucets	200
Appliances	
Refrigerator	1,200
Range	800
Dishwasher	800
Used washer/dryer	400
Jetted bathtubs	1,500
Doors - used	100
Carpet	3,600
Concrete piling tubes	50
Tiling tools	50
Oak trim and railings	5,000
Shower door	150
Total	\$42,750