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A Long Journey to Home Ownership *CDCU Success Story, July 2010*

Steve Powell first came through Utah in 1973 while on a road trip across the country with a friend. As an outdoor enthusiast with a particular passion for skiing, Steve had made Utah a priority as part of his travel plans. He spent a couple of days in Salt Lake City and then some memorable time camping in some of Utah's National Parks. After that brief visit years ago, Steve knew that he would someday return and call Utah home.

A few years later Steve made the move to Utah to begin a new life in the state he had grown to love. He settled in and spent a lot of his free time enjoying the many outdoor activities Utah has to offer and was truly enjoying life. Then in 1983, four years after moving to Utah, his world came crashing down as he was involved in a life-altering car accident. He received several serious injuries including a broken leg, broken arm, dislocated and separated shoulders, a crushed hip, and severe internal damage. The most serious injury however, was a broken back resulting in spinal cord damage that left him with permanent paralysis at the mid-chest level. This traumatic event resulted in multiple surgeries, various casts and braces and nearly two years of extensive therapy and rehabilitation.

Once he had recuperated sufficiently to be released from the nursing home he was in, Steve moved into a duplex in Provo, Utah and soon thereafter registered for school. Never one to remain idle for long, Steve constantly challenged himself and continued to learn and teach himself new things. However, as time went by, his desire to once again participate in his favorite outdoor activities became stronger. Despite being somewhat physically limited from the injuries sustained in the car accident, and now confined to a wheelchair, he was determined to find a way to become active again. Steve soon made friends at school with other individuals living with various disabilities who also enjoyed the outdoors and together they worked on ways to stay active. Steve went on to participate in wheelchair basketball and wheelchair tennis, and sit-down water skiing and even found a way to enjoy snow skiing again by using a specially designed mono-ski.

Being active in the outdoors again was fulfilling, but Steve also had another goal in mind--he wanted to be a homeowner and live in a fully ADA compliant home. Even though he was granted permission from his landlord to make changes to the rental he lived in to better accommodate his wheelchair, he had become frustrated with renting and knew that he needed to pursue the possibility of homeownership. Realistically he knew it was going to be a challenge since he lives on Social Security Disability and some minimal wages earned from repairing computers. In fact, to make his dream of homeownership a reality, he would need help from many sources.

It all started when Steve was referred to Community Development Corporation of Utah (CDCU) to see if there was anyway for him to qualify to purchase a home. He soon thereafter learned that CDCU was building an ADA home in Magna, Utah and was very interested in qualifying to buy the home upon its completion. Stephanie Hanson, CDCU Housing Counseling Program Manager, worked extensively with Steve to help him become mortgage ready. "Steve had established an excellent credit history with a score of over 800 which helped, but his limited income continued to be a roadblock in his efforts to secure a loan," said Stephanie. "I explained to Steve what needed to be done starting with eliminating his debt, which he did, and taking our homebuyer education class, and then worked through some other obstacles

with him in order to make it possible to apply for a loan through the state.” Steve then applied for and received a Home Choice loan for \$46,500 but still needed additional financial assistance. After persistent searching and many rejections, he was given a loan from Zions Bank for \$55,000 as well as a Utah Housing Home Run Grant for \$4,000. He also received Salt Lake County down payment assistance administered through CDCU in the amount of \$9,300, and a deferred note from Salt Lake County for \$43,910. All of this did not come easily but was necessary to make homeownership possible. When asked how he made everything come together he simply said, “I received a lot of help and I would not take no for an answer.”

Steve loves his new home and takes great pride in keeping his home looking nice. He is also excited for what the future holds. “I hope to add a garage down the road and perhaps a patio, and a sidewalk that would lead to a place for a garden,” says Steve. “It is thrilling to own a home that is ADA compliant and ENERGY STAR rated and I couldn’t be happier.”

Steve stated that despite the everyday challenges of being in a wheelchair, he looks at life as an adventure and works to maintain a positive attitude. Equally important, Steve continues to keep busy by volunteering for various organizations when possible and staying active in the community. He also enjoys time at home watching videos and working on his computers. When asked if he still gets outdoors much he said, “Actually, I am heading down to Moab to go river rafting.”



Steve’s determination combined with extensive assistance from Salt Lake County and CDCU helped make Steve’s dream of homeownership come true. Steve states, “It’s been a dream of mine for many years to purchase my own home. I’m very grateful for the Community Development Corporation of Utah, Salt Lake County, Utah State, the Home Choice Program, and Zions Bank for working together in helping me to turn my dream into reality. I love my new wheelchair accessible house and I’m really looking forward to many enjoyable years of living here!”