

New Homeowner Eliana Tholen

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The Community Development Corporation of Utah (CDC) works closely with other housing and financial institutions helping people realize the American Dream of owning their own home. A recent case in point is Eliana Tholen, a hard-working single mother of three who just bought a home from CDC.

Eliana enjoys the rewards she receives from working with children for a living, but it was her own family that really made her want to work diligently to buy a house. Her children, Zachery 18, Shelby 16, and Harlee 10, were her inspiration and with that in mind she set forth on the path to home ownership.

Despite working with a tight budget, Eliana knew if she wanted to buy a house she would need to save as much as possible to use towards the down payment. *I had been working hard to save money for the last three years, but I probably would not have been able to purchase this home without the additional funds arranged through the CDC.*

Eliana knew she had been approved for a certain amount of money to use toward her down payment, but when CDC employee Isabel Jackson informed her that there was more than expected, Eliana was overwhelmed. *I cried when she told me; it was amazing.*

The home Eliana bought listed for \$136,000, but she was eligible for \$23,160 in down payment assistance: \$10,000 from the Own in Salt Lake Down Payment Assistance Program (from Salt Lake County), \$8,160 from the American Dream Downpayment Initiative (ADDI) program, and a \$5,000 grant from the Federal Home Loan Bank of Seattle (FHLBS). The financial assistance Eliana received along with her hard-earned money solidified the deal and she was able to realize her dream.

The home, located in Magna, Utah, is nestled among mature trees on a well-maintained lot. The neighborhood is quiet and welcoming and Eliana already feels right at home. *It's so nice to own instead of renting. It makes me feel free like I can do what I want with my place now. Nobody will say anything if I put a nail in the wall to hang a picture or do whatever else I want. It's a great feeling.*



Eliana, despite being busy settling in, has also been acquainting herself with some of her new neighbors. *The few I have met have been very friendly and the neighborhood is*

great. My kids are still adjusting to the move and are looking forward to school starting so they can make new friends.

Another transition for Eliana is the new job she found closer to home at the Magna Fitness and Recreation Center. Although she is very busy learning the various aspects of the job, she could not be happier with how things turned out. *I was previously working with kids at the daycare center, which I really enjoyed, and now I am doing basically the same thing at the rec center.*

As for her experience with CDC, Eliana could not be more satisfied. *All my home buying questions were answered quickly and everyone was very helpful.* Eliana also mentioned that the pre-purchase home repairs, which included replacing windows and blinds, updating the kitchen and bathroom, and repairing the evaporative cooler, were done quickly. *CDC did a great job of making the house look great. I would recommend CDC to anyone looking to buy a home who could benefit from their program.*

We have been here three weeks now and we love it! The whole home buying process was a piece of cake and CDC went out of their way to help me with everything I needed. It's great to have a place to call my own.

