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### Community Partners for Affordable Housing: New owners 'proud and excited' to move into group's latest home

Comments

April 11, 2011

By **CHARLES BERMAN** [cberman@pioneerlocal.com](mailto:cberman@pioneerlocal.com)

A Highland Park family of four soon will move into its new energy efficient, freshly refurbished and affordable home, because Highland Park's Community Partners for Affordable Housing has finished its latest project.

More than 50 people attended the April 7 open house at 1420 Cavell Ave. They toured the local housing trust's 33rd affordable model and met the "delighted" new homeowners, Katherine Leary and Jose Mendoza.

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Soon-to-be-homeowner Katherine Leary (far left) listens as consultant Mark Muller discusses the energy-saving features of her affordable house. With Leary are her daughter Lily, 5, and mother-in-law Valentina Castrejon. | Rob Dicker-Sun-Times Media

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Bamboo flooring and energy-star appliances are just some of the special touches in the kitchen of the rehabbed house. | Rob Dicker-Sun-Times Media

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The house is expected to appraise at about \$300,000, but because the trust retains ownership of the land underneath the home, the Leadership in Energy and Environmental Design-certified house will remain affordable for future homeowners as well.

The green-features include icynene spray foam insulation, energy

Leary, who works for United Parcel Service, and Mendoza, employed by a health-care facility, were awarded the home for a reduced price because they earn less than 60 percent of the area's median income.

Mendoza also lived in Highland Park during part of his childhood, so he expressed endless smiles last week when asked about his two children's opportunity to grow up in a comfortable home, in a family-friendly Highland Park neighborhood.

"The CPAH affordable housing program is wonderful and provides amazing opportunities for families in Highland Park," added Leary. "I am so proud and excited to be a part of it now with such a lovely house in which we can raise our kids."

"It means the world to us."

The Highland Park-based housing organization provides affordable housing to low- and moderate-income households that live or work in the area through its community land trust.

Leary and Mendoza will pay \$145,000 for the four-bedroom, two-bath house, which also features a finished basement and a screened porch.

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Video



**Katherine Leary and daughter Lily look at the utility room in the basement. | Rob Dicker-Sun-Times Media**

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**Soon-to-be homeowner Katherine Leary, daughter Lily, 5, and mother-in-law Valentina Castrejon explore the finished basement of the house. | Rob Dicker-Sun-Times Media**

eligible or up to \$60,000 for a four-person family.

For more information about Community Partners for Affordable Housing, visit <http://www.cpahousing.org/>.

efficient windows, a high-efficiency furnace, low flow water fixtures, dual flush toilets, green label carpet, bamboo flooring in the kitchen, high efficiency exhaust fans and Energy Star appliances.

"This project is a great example of what we do at CPAH," said Rob Anthony, executive director of Community Partners for Affordable Housing. "It was a home in need of serious repair that we gave a green rehab, and sold at an affordable price to a young family that lives in town.

"The neighborhood wins because we have fixed up a property, the family wins because they are able to live in a lovely home, and CPAH wins because the property remains affordable for the next buyer."

Because the land value is taken out of the equation, the price stays affordable to more people. When Leary and Mendoza move out, the home is sold back to the trust or can be sold to another person who is part of the affordable program. A resale formula dictates how much the home can later be sold for depending on a capped level of appreciation.

Prospective buyers are allowed a maximum household income up to 80 percent of the area median income. Anthony explained that a two-person family can earn up to \$48,000 to be

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