

HOUSING

Rural repairs

A loan program helps outlying residents fix up their homes

By RANDI BJORNSTAD
The Register-Guard

PLEASANT HILL — Last Tuesday morning, between cold, gray rainstorms, Barbara Strecker climbed up on the roof of her century-old house one more time to figure out what size tarp she needed now to keep more water from soaking through her worn-out roof and dripping into her living room.

She walked gingerly along the peak of the roof to avoid stepping on the disintegrating asphalt shingles already covered by layer after layer of tarps anchored with 2x4s along their edges and battened down with concrete blocks.

"I have to stay on the crown of the roof because it's getting so soft I don't dare walk across it," Strecker said. "This is getting really difficult — it's really not safe to be up here at all."

The 58-year-old great-great-granddaughter of Pleasant Hill founder Elijah Bristow knelt carefully, stretching her measuring tape in both directions.

"About 14-by-30 (feet) should do it for now," she said. "I'm not one to ask for help — I've always been adventurous and independent like my great-great-grandfather — I don't like to ask for help."

But given the dilapidated condition of the house her grandparents bought in 1910, and where she has lived since 1982, Strecker finally has acknowledged that she could use some assistance.

Fortunately, she's found it in the Lane County Rural Housing Rehabilitation Loan Program, a new collaboration between county government and the small cities of Cottage Grove, Creswell, Lowell and Oakridge.

With \$400,000 in federal block grant money that will be administered by the nonprofit St. Vincent de Paul of Lane County for low-income rural residents in southern Lane County, Strecker will receive a \$20,000 loan to take care of health and safety hazards. She also may be able to tap into other funds to help weatherize and further improve her badly deteriorated house.

Best of all, not a penny of the loan has to be repaid until Strecker leaves her home, whether by sale or death. When the property changes hands, the loan must be repaid, including the original amount plus up to five years of interest at 3 percent compounded annually. The proceeds go back into the loan fund for disbursement to other low-income homeowners-in-need.



CHRIS PIETSCH / The Register-Guard

Barbara Strecker manuevers around buckets catching roof leaks.

With the cooperation of a contractor, in addition to a new roof Strecker may be able to replace worn-out plumbing in the kitchen and bathroom, redo the house's antique electrical wiring, install oil-filled baseboard heaters to replace the inefficient wood stove and reconstruct the rotted-away

front porch.

"I couldn't afford to do this work on my own or get a regular loan," Strecker said. "I started getting really worried last winter, because I knew this roof wouldn't last through another one. This program

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Strecker tiptoes on her roof, measuring the dimensions for her next tarp to keep out rain. A new program will help her with home repairs.

REPAIRS

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came along at just the right time."

Anne Williams, housing programs director for St. Vincent de Paul, said the first round of loans has been targeted for a swath of southern Lane County that runs from the Pleasant Hill-Dexter community in the north through the Row River Road district southeast of Cottage Grove.

The money should stretch to cover basic rehabilitation for just over 30 households. While cities in the past have been able to set up rehabilitation programs, this will be the first time low-income residents in unincorporated areas of Lane County have had the opportunity to participate, Williams said.

"There's a real incentive for small cities to join together to create programs like this," she said. "If they contract with a nonprofit like St. Vincent de Paul to administer their program, a lot of the federal regulations fall away. And it gives them a lot more money to work with if they share a pool of resources than if they try to do individual programs."

"People in rural areas just haven't had the representation that people in the cities have for this kind of assistance, and many can't afford to take on this kind of expense themselves. As a result, I suspect time has just taken its toll on these houses, and many of them have become unsafe."

PETER THURSTON
Lane County

to receive enough grants to build up a pool of about \$5 million to help rural homeowners in Lane County refurbish their badly neglected homes.

So far, he said, the joint effort has brought more than \$1 million into the area for rehabilitation of rural housing.

While the first round of funding has focused on the Row River Road area, future rounds will target pockets of deteriorated housing in the Oakridge, Lowell and Marcola areas as well as helping individual homeowners in other outlying parts of the county.

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Jack Waite, who lives far out Row River Road where the highway

LANE COUNTY RURAL HOUSING REHABILITATION PROGRAM

■ **What:** A low-interest loan program to help rural Lane County homeowners improve the health and safety of their housing.

■ **Terms:** Loans up to \$20,000 are available for work on roofs, plumbing, wiring, septic and water systems and other essential construction items. Interest accrues at 3 percent for the first five years; no payments are required until the property changes ownership, whether by death or sale.

■ **Who's eligible:** Low-income residents in unincorporated portions of Lane County. Income cannot exceed \$24,300 per year for a single person or \$34,700 for a family of four.

■ **Contact:** Program administrator St. Vincent de Paul of Lane County at 687-5820.

narrows as it begins its climb into the old Bohemia mining country, first saw a notice in the newspaper about the availability of rehabilitation funds.

"I jumped on it about 90 days before the program was ready to start," said Waite, a 69-year-old retired policeman who bought his house 10 years ago but hasn't been able to afford to do all the work needed to make it safe and comfortable. "I'd thought I might have to just burn it down and then bring in a manufactured home, but I couldn't afford to do that, either."

Like Strecker, Waite will receive a \$20,000 loan that will pay for a new roof on his house as well as take care of a variety of other deficiencies. As he sat in his living room during Wednesday morning's rain, a drip of water fell periodically from the ceiling — consisting of 1x4s laid flat and nailed side-by-side — onto the carpet below.

projects.

"There have been times when I've just walked away from some of these places, not believing the situations some people have to live in," Dannemiller said.

"Some people — especially in rural areas — just don't have the money to keep up their houses, and without programs like this, their situations just get worse and worse."

Bothering to fix up decrepit housing benefits the entire community as well as the individual homeowners, Dannemiller believes.

"When you upgrade these homes, you do several things," he said.

"You give people a safe and

healthy place to live, you put more valuable property on the tax rolls and you bring up the property values of everybody in the community. Everybody benefits."

Just as important, in some cases you also help people preserve their own history and remain in their own community, Strecker said.

"I grew up two fields over from this house," she said. "My grandparents lived here, my great-grandparents lived across the highway — my great-grandfather started Trent Church of Christ — and my great-great-great grandparents settled this area. I'm surrounded by relatives here. This is my home — I didn't want to have to give up this place."

Like many homes in isolated rural areas, his went up 40 or 50 years ago, most likely without benefit of building permits or inspections, he said.

"They're going to raise the house up because there's no foundation," he said. "They'll repair all the dry rot and put in all new plumbing and bring the wiring up to code. If there's enough left, they'll replace siding and trim as needed, and paint."

Under the rules for the rural rehabilitation project, "they look at health and safety first, and then cosmetics," Waite said. "If there's anything left after all the basics get done, I may be able to get a new kitchen floor and a new bathroom."

"But if the money runs out before they get to those things, so what? I'll be tickled to death with what I do get."

Without the new program, "I guess I'd just be living in this house 'til it fell down," Waite said.

Critics of the program might think it not worth putting all that money into housing already so deteriorated, acknowledged Richard Dannemiller, who subcontracts with St. Vincent de Paul to manage the rural rehabilitation construction