

SUCCESS STORIES

Community & Economic Development Program

http://www.lanecounty.org/CAO_EconDev/



Jason, age 4

- **New roof, insulation, floors, windows, cabinets and countertops**
- **Lead testing**
- **Interior/Exterior painting**
- **Dry-walling**

The Regional Housing Rehabilitation Program is Helping Families

By Heather M. Edwards

Financially savvy Tina Stratis was reluctant to take out a loan on a house she and her husband owned outright. After inheriting the old house in 2000, she was ready to burn it down and start over. The roof leaked, the floor was dilapidated, and testing revealed dangerous levels of lead in her children's bedrooms.

The [Regional Housing Rehabilitation Program \(RHRP\)](#) sounded too good to be true. Low-interest loans that didn't have to be repaid unless the house was sold? Up to \$25,000 without monthly payments? This Lowell family hasn't been the only applicant with doubts.

Since this program began in 2001 [St. Vincent de Paul](#) has administered loans to more than 100 homeowners. The RHRP revolving loan portfolio is ingenious. Low- to moderate-income homeowners apply for an RHRP loan to pay for structural improvements, weatherization projects, and repairs. Repaid loans go back out as new loans to other eligible applicants.

The Stratis family managed to almost completely rehabilitate their entire home. Since they did most of the work themselves, they were able to pay for more materials and less labor—enabling them to borrow a comparatively low amount of less than \$14,000. They put in a new roof and gutters, new windows and entry door, attic and floor insulation, a foundation enclosure, interior and exterior painting, new kitchen counter, cabinets and sink, inside lighting, new wall heaters where needed, new flooring, updated plumbing and lead testing—all in less than one year.

“There's no way we could have done all of this without the RHRP,” says Tina Stratis. Husband Tim Stratis says this is a great opportunity for rural families to take care of their homes and pride in their community. They are happy to have a safe place for their children to call home.

“They did an enormous amount of high-quality work” says Ernie Kirchner of Oregon Housing & Community Services ([OHCS](#)). This agency of the Oregon Community & Economic Development ([OECDD](#)) is part of the chain of agencies that funnels federal Housing & Urban Development money to county & city governments. This collaboration helps income-qualified Lane County families, single parents and the elderly to keep their homes safe and livable.

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