

Low-cost loans help local residents fix homes

Program turns federal grants into assistance for low-income homeowners



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Photo by Zachary Kaufman

Gina Brown gives a tour of her home in Vancouver Heights. Brown and her husband received a \$25,000 loan from a program administered by the city of Vancouver to help low-income homeowners to make major repairs.

By Andrea Damewood
Columbian Staff Reporter

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When Gina Brown and her husband bought their house — their first — on Ohio Drive in Vancouver Heights last fall, they knew it would be a fixer-upper.

It was a foreclosed three bedroom, one bathroom that they bought for \$102,900 with a Federal Housing Administration mortgage that includes money for repairs. At \$800 a month in mortgage payments, the family would be saving a bundle on rent for a similarly sized apartment.

But it didn't make the winter any warmer for the Browns and their two children, Glenn, 14, and Johnn, 11, when they found out things were worse than they thought.

The furnace that looked practically new? Gutted from the inside and totally inoperable. The chimney on the fireplace that could have provided heat? Slanted and set to fall.

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Vancouver's home rehabilitation specialist took "before" pictures of the work that needed to be done in the Browns' home, including fixing the furnace and falling insulation in their garage.



Photo by Zachary Kaufman

Gina Brown shows off her renovated bathroom that was paid for through a low-interest loan administered by the city of Vancouver.

Vancouver Housing Rehabilitation Program

- What: A city-administered federal loan program that gives low-income homeowners up to \$25,000 in low-interest loans to make necessary repairs.
- Restrictions: There are many, but homeowners must earn 80 percent or less of the area's median income (\$40,900 for a one-person household, up to \$63,100 for a five-person household).
- Information: Visit <http://www.cityofvancouver.us/cdbg> or contact Martin Greenlee at 360-487-7953 or martin.greenlee@cityofvancouver.us.

Windows and doors let in draft and mold.

"We would have been saving up quite a while ... probably through this winter and next," before the family could have raised the cash to pay an electrician to rewire the house and install a functional furnace, Brown said.

Instead, thanks to the city of Vancouver's Housing Rehabilitation Program, Brown stood in her now warm home on a recent rainy Tuesday, surveying all the much-needed work that had been done.

Brown, whose family is supported by the salary her husband, Whence, earns as an administrative assistant, qualified for a \$25,000 low-interest loan that allowed for new wiring; plumbing; doors and windows; gutters; bathroom fixtures; and more.

"We loved the house, but this program really turned it into a home," said Brown, 35, an Army veteran who hopes to attend classes at Clark College soon in hopes of becoming a chiropractor.

The program, paid for by federal Community Development Block Grant money, is administered by the city (Clark County has a similar program). Staff members screen for income restrictions, prioritize repairs, and arrange for the work to be done with local contractors, said Peggy Sheehan, city Community Development Grants manager.

The loan accumulates 3 percent interest on the principal only every year (about \$750 on a full \$25,000 loan), and homeowners must pay the money back when they refinance or sell their home, or can work out a payment plan.

Along with annual CDBG contributions, any paid-off loans go back into the pot that Vancouver can hand out — which it does about 24 times a year, Sheehan said.

The city keeps a list of contractors who do the work — Ex Inspectors of Battle Ground did the Browns' house — and bid competitively for the jobs.

"We're always amazed, because the contractors always do more than what they contracted for," Sheehan said.

Most often, the program works with residents in the Vancouver Heights, Rose Village and Fourth Plain Boulevard neighborhoods, said Martin Greenlee, Vancouver's CDBG/Home program coordinator.

The city won't do any luxury items, such as granite countertops or hot tubs, but instead ranks needed repairs and does them in order, Greenlee said. Roofs and bathrooms often rank high on the list.

Federal budget cuts have come down on the program in the last few years, limiting what can be done, but Sheehan said there's work afoot this year to spare CDBG from cuts in Congress.

Vancouver Heights Neighborhood Association Chairwoman Destiny Keeler said she hopes it is work that will flourish,

particularly in her neighborhood.

"A program like that is really, really awesome and really good for the neighborhood," Keeler said. "The nicer a neighborhood's houses are, the better the neighborhood as a whole is. It goes out from there: It tends to be if one house is really nice, the neighbors tend to follow

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