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Up To Code: Heart And Home Now Warm And Dry



Sandra Alger is a social worker who lives and works in Grand Haven. Until recently her roof leaked, her furnace was running inefficiently, and beams in her attic were broken. Through word of mouth and her experience with area non-profits, she learned about Ottawa County Community Action Agency's Weatherization program. It's the successful, nationwide program whereby qualified homes are made more airtight and efficient, and she applied. As the home inspector looked over Sandra's house he noticed issues that could not be addressed by the Weatherization program. Instead the inspector recommended applying for another program that OCCAA offers called the Home Rehabilitation Program.

The issues centered around the leaking roof and the broken beams in her attic. Those issues were structural and Weatherizing her home would not help. Before any other work could be done on her house those structural issues would need to be fixed.

The Home Rehabilitation Program assists qualified homes in areas of structural repair or other types of repairs that involve health and safety issues. The program essentially provides the home owner with a loan to cover the costs of the repairs. The difference

between the loan from this program and a loan from a bank is that this program follows specific qualifications including income-guidelines and the loan has 0% interest.

"The money for this program comes from a grant from the Michigan State Housing and Development Authority," says Michelle Brothers, Weatherization Coordinator for Ottawa County Community Action Agency. "The idea is that the qualified homeowner gets the loan at zero percent interest, pays it back to MSHDA, then the money gets re-loaned to another household. It's designed to be a self-sustaining program." The program covers emergency repairs which includes septic failure, leaking roof or a broken furnace.

After Sandra qualified for the loan from the Home Rehabilitation Program contractors who had been vetted by CAA fixed the beams in her attic, put on a new roof, replaced the old, inefficient furnace, and even installed solar tubes – aluminum-lined tubes installed in the roof that allow light to reach areas of the home that are otherwise darker.

"Not only is it so nice to have light in my house now," says Sandra, "but the furnace doesn't kick on as much which will save on energy costs." An overhang to the roof was added as well, to extend the drip line away from the house. "Having a roof that doesn't leak is wonderful."

After the structural issues were completed the Weatherization portion of the work could begin. These tasks included extra insulation in the attic, and sealing some windows. "Having a home that is more energy-efficient will save me money and that is just great. None of this would have been possible without the Ottawa County Community Action Agency and its Home Rehabilitation Program."

A Home Rehabilitation project can take some time which includes the application process, qualification and the repairs themselves. The program covers all of Ottawa County with few exceptions. "This is a great deal for qualified homeowners," says Paula Huyser, Program Supervisor of Ottawa County Community Action Agency. "The repairs are always necessary and the results make the homes more structurally sound or healthy for the occupants. We encourage people to take advantage of the Home Rehabilitation Program."

Ottawa County Community Action Agency offers housing-related programs throughout Ottawa County.

For more information about the Home Rehabilitation program or the Weatherization program please call the Ottawa County Community Action Agency at (616) 393-5607.