

HILLSDALE
**DAILY
NEWS**

COMMUNITY DEVELOPMENT BLOCK GRANT

Help make homes habitable

By Nicole Dominique

HILLSDALE COUNTY — For low-income homeowners, bringing the house up to code is often not an option. But thanks to the Community Development Block Grant, making a home safe and habitable can be affordable. “Our roof was leaking so bad,” said Harley Wilson of Osseo, a resident who qualified for the program. “It was leaking in every room of the house. We didn’t have the money to get the roof fixed.” He and wife, Sabrina, heard about the grant through her step-sister, who had used the program.

After completing all the necessary paperwork and being accepted into the program, work began on the Wilsons’ home — and then came to a screeching halt. The lead-based paint in their 100-year-old home was at a dangerous level.

It was one of the highest levels the Hillsdale County Community Action Agency (HCCAA), which handles the grant money for the county, had ever seen, Sabrina said. Once the paint was taken care of, the crew then fixed the roof; installed a stainless- steel sink to replace the old cast-iron one in the kitchen; fixed the drywall around the home; installed rails on the stairways; replaced doors and windows; and laid down new linoleum in the bathroom and carpeting upstairs.

Perhaps the best part for the Wilsons is that the work was done with an interest free loan. “We could pay on it (right now) if we’d like, but we don’t have to,” Harley said. “They put a lean on our mortgage.” When the house is up for sale next, CAA will be able to claim the amount of the loan from the cost of the sale.

HCCAA Director Maxine Vanlerberg said the county sees mostly roof repairs.

“A lot of low-income people are without insurance because of their roof,” she said. “A lot of what we see happening is that the roof is bad, which makes everything bad.” Replacing a roof comes with a hefty cost, especially for homeowners who are already struggling with the regular bills.

Lead-based paint is a common problem, too. “If there are any lead based paint issues, we have to correct those (first),” Vanlerberg said. Homes built before 1978 tend to have the largest amounts of lead-based paint in them, because the paint was considered a quality product then.

The program can help homeowners replace wells, furnaces, siding, doors and windows — “anything that has to do with a repair on a house,” Vanlerberg said.

The paperwork process takes a minimum of six weeks to complete, and HCCAA can only do a maximum of nine rehabilitations and nine emergency repairs (projects less than \$2,500) a year with the two-year, \$225,000 grant from the state.

Applicants must also submit income, property and tax documents so the organization can see if they qualify.