

Susan, Columbia City  
State House District 31  
State Senate District 16

Home repair IDA opened in 2022

"I am a 74-year old woman who lives with coronary disease. I am housebound. I am incapable of doing a home repair. As the population keeps getting older, it is gonna get worse. The help needed must grow too to help the aging population.

I applied for an IDA for home repairs because I realized that sooner or later, my roof was going to start falling, leaking. When I was given quotes to get the roof replaced I realized I couldn't do it. A contractor said it would cost me \$26,000 to replace my house roof. I did not have that money, or could come up with it. My husband and I were, what you would call, 'the working poor'; we worked hard; we were low-paid workers all our lives. This was a good opportunity to apply for assistance. I can't remember who told me about the program, but they said, 'It can't hurt to apply. The most you will hear is a no.' It struck me that I was accepted into the program.

I am one of those people who saves money compulsively. I found out by accident that I can get credit in PUD while paying my bill. I have saved about \$3,000 there. I over pay bills. If you save money and you don't feel it, then you can continue to save money. I am cheap and make the most of each penny. Since I am saving in that IDA account, I won't stop even after the roof gets done. I am continuing to save. I don't feel that I have those funds and I am making it work.

It is just me now. It is a good feeling knowing that I would not have to worry about the work getting done to replace the roof. My house is maybe 100 years old. If the roof starts to leak, then I am in big trouble. I will be able to stay in this house until basically I cannot do it anymore. The house that I have is well used. My view is worth so much more than the house. However, if I sell my house, where would I go? My husband and I were happy here in this house.

The IDA Program is one of the only ones that it is all about helping people, and then you are taught or reminded that you can save. With that, you can do what you want to do. And, for that, I am grateful."

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