

OUR VIEW

Home repair loans could be a boon for Grant County

In last week's edition, we carried a story about a federally funded program that offers zero-interest loans to low-income homeowners across four counties in Northeast Oregon, including ours. The program operates on a revolving fund, which has just been recharged with a \$400,000 grant obtained by Grant County (the participating counties take turns applying for the funds, which are available to any qualifying resident in the program's coverage area).

These loans sound like a pretty good deal. You can borrow up to \$24,999 to fix up your place with plumbing or electrical work, a new roof, structural repairs, heating system upgrades, paint, siding, or new doors, windows or flooring, among other things. And here's the best part: There's no interest, and the loan doesn't have to be paid back until the owner moves out, sells the home or dies.

To qualify, you need to own a home valued at \$250,000 or less, have an annual income no greater than \$40,250 for an individual or \$57,450 for a family of four, and meet a few other requirements.

At first blush, this program seems like a terrific fit for Grant County, especially older residents with limited finances and older homes in need of repair. According to the latest census data, 75% of our housing units are owner-occupied, the median value of those homes is \$153,900, nearly one-third of the population is 65 or older (think retirees on fixed incomes), the median household income is \$48,202 a year and 13.9% of the population lives below the poverty line.

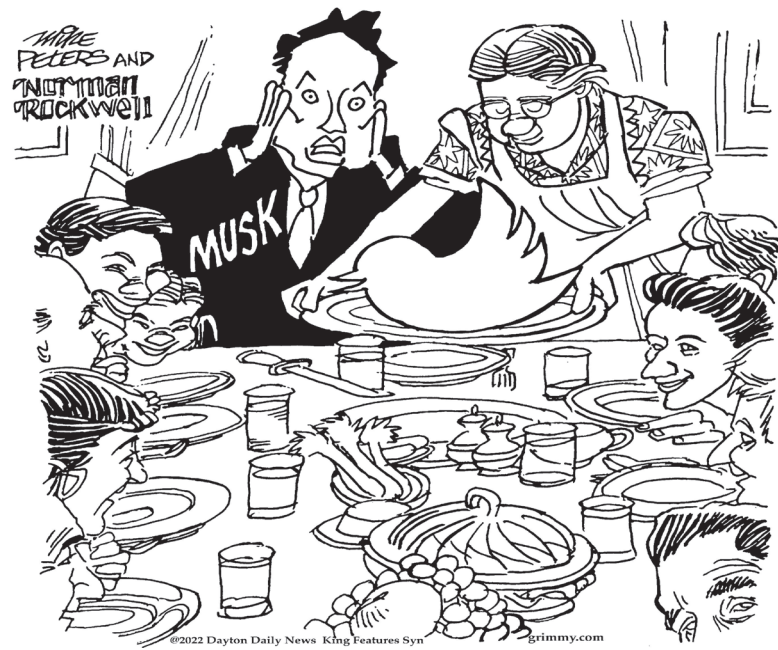
So it came as a shock to learn that Grant County has by far the lowest participation rate in the program with only 11 active loans, just over half as many as Wallowa County, which has the second-lowest participation rate with 21 loans. (Baker County has 28 and Union has 77.)

What gives? A stubborn kind of pride may be part of the answer.

According to Kale Elmer, who manages the program for Community Connection of Northeast Oregon, some of the Grant County seniors he's talked to are reluctant to take out one of these home repair loans because they don't want to leave it behind for their children to pay off after they die. That concern is commendable, to be sure. But as Elmer points out, making repairs now will increase the home's value (not to mention making it more comfortable to live in), enabling the borrower's heirs to recapture the cost of the loan when they sell or refinance the property.

Obviously, we don't know the details of anyone's personal financial situation, and it's not our place to tell anyone whether or not they should take out a loan. If you're nervous, ask a trusted friend or family member (or better yet, a trusted financial adviser) to go over the paperwork carefully with you before you sign on the dotted line. But don't let pride keep you from taking advantage of a program that could help you live a better life.

To find out more about the Community Connection's Housing Rehabilitation Loan Program, visit <https://ccno.org/housing-rehabilitation-loan-program/> online or call Elmer at 541-963-3186.



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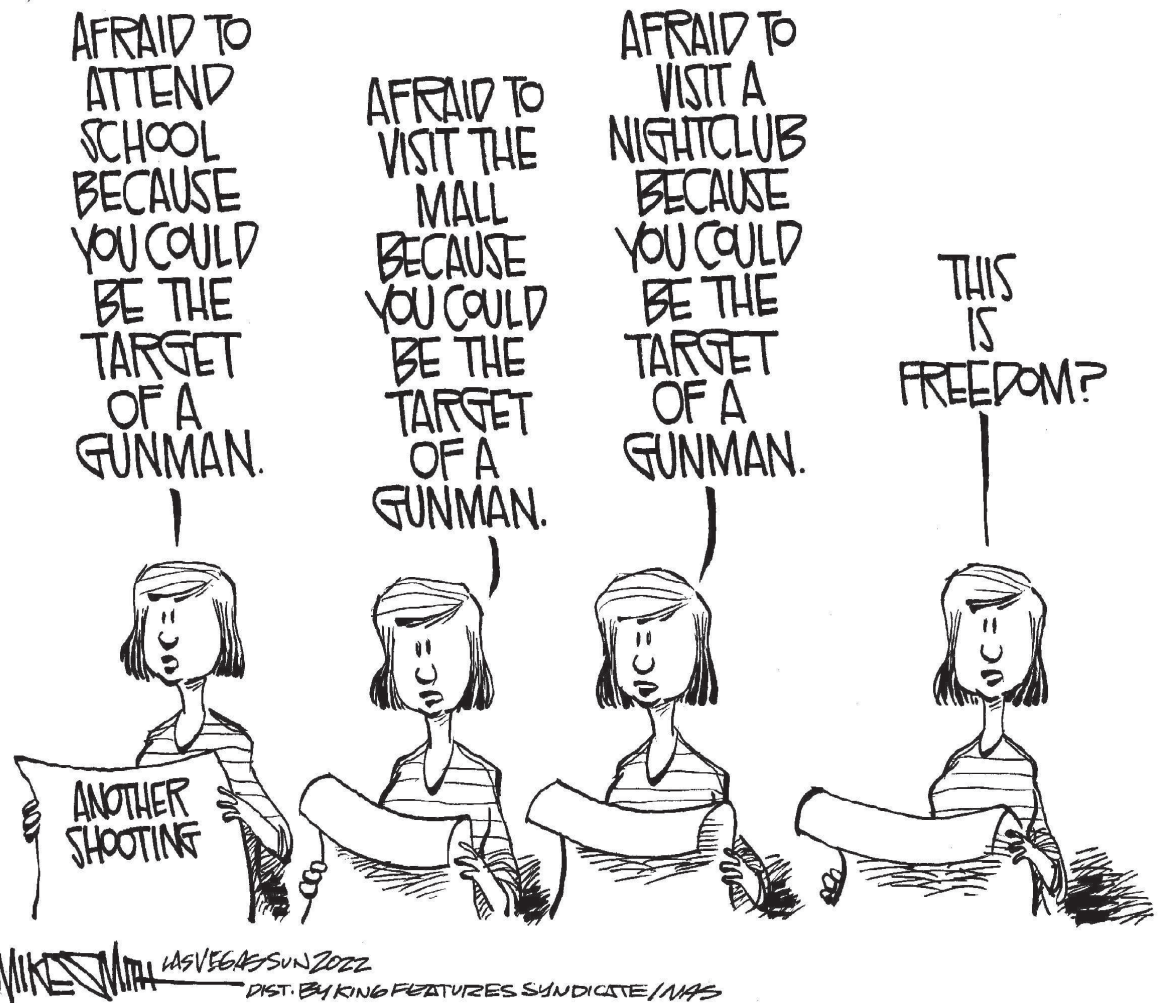
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FARMER'S FATE

Thoughts on footprints and ripples

Something about watching ocean waves makes one reflect on life — and the choices which have led you to the current moment. Big or little, momentous or inconsequential, every day is full of them, and we don't always realize how far-reaching their consequences can be.

Sitting on four-wheelers watching the sun melt into liquid gold pouring onto the ocean waves, my husband and I watched our kids ride around on the beach and we reminisced about the choices that brought us here.

Twenty-odd years ago, friends of my parents were taking a vacation to the coast. They did the usual tourist things: played at the beach, browsed the shops and rode horses in the sand. Towards the end of their trip, they saw a sign for ATV rentals and, on a whim, stopped to ride on the dunes for a few hours — and loved it. A stone was thrown into the water.

The next year, they invited my parents to go along. We went, taking our utility four-wheelers to ride. We pitched tents beside their motor home — not that we stayed in camp much. We spent nearly every waking hour riding the dunes. It was some of the most fun we'd had on a family trip. The next year, a few more people were invited, and some of the four-wheelers were upgraded. The stone was sending out ripples.

My husband and I got married, and now two sides of grandparents began coming. The four-wheelers got sportier. Winches and four-wheel-drive were replaced by light bars and sand paddles. Tents were traded in for toy-haulers. More of us got married. Now there were spouses, and soon



Brianna Walker

kids coming along. Youth four-wheelers and side-by-sides were added to the mix. The ripples were spreading.

I look forward to this trip all summer, and this year didn't disappoint. It fell a little earlier in the year, which had us hustling to get hay up and melons to market before we could leave. Most of the group had been there for three days before we pulled out of the driveway at 10 p.m. for the 9-hour drive. We spent most of my birthday driving and setting up camp. But the next morning, two friends made coffee with whipped cream and sprinkles and lit a candle in coffee cake to celebrate. It was a great day. The sun was shining, the weather was amazing, and the rides were just like I remembered from last year — maybe better. My youngest was able to do the trails this year, which made our rides quite enjoyable. We rode and ate. Rode and slept. And rode some more. The camp was filled with toy-haulers, campers, all manner of motorized "toys" and riders in various forms of the aforementioned stages: eating, sleeping or gearing up to ride.

Riding out on the beach one afternoon, we came upon a dead whale. It didn't smell great, but that didn't deter us from wandering around the massive creature. It appeared to only be the back half: exposed, massive ribs with what looked to be a seal inside and a huge, lifeless tail flipper. We got back on our four-wheelers and rode a little ways upwind. But I kept looking

back at the whale. What kinds of stories could he have told? What sights had he seen? Where had his life journey taken him? As we watched the tide roll in, the water washed over and around the whale. Quickly, our footprints were erased without a trace. In five minutes, no one would have known we had been there. Soon, I'm sure, the tide will erase all trace of the whale himself as he washes back into the sea.

Every day we make choices. Not just good or bad choices, but choices on things that don't seem to matter — but perhaps they will in ways we can't imagine. Twenty-odd years ago, a seemingly inconsequential choice of renting ATVs has resulted in an annual trip that has us wearing matching shirts and using up many vacation days — creating memories we will treasure for a lifetime.

So what makes some decisions like footprints in the sand — momentary outcomes that quickly fade and are lost forever into the sand of life — while other choices are like stones thrown in a lake, rippling out for generations? I watch the waves for answers. All I see is a group of seals pop up in the surf, barking and splashing. The kids point and laugh as we watch those four seals slap the water and bob up and down. I don't know what makes the difference, but as you travel life's game of choices with me, may all your bad decisions be like footprints in a rising tide — and may all your good choices ripple like a rock tossed into a still lake.

Brianna Walker writes occasionally about the Farmer's Fate for the Blue Mountain Eagle.

LETTERS TO THE EDITOR

Attacking volunteers impacts community

To the Editor:

We sit on councils, boards and committees because we care about our communities and want them to thrive. We volunteer, commit ourselves, and do so in good faith.

Then an individual(s) attacks our character, our integrity, and attempts to ruin our lives.

What happens to one or more of us happens to each of us.

Sandy Murray
Prairie City

Prescribed fire is bad forest management

To the Editor:

Limiting the use of forest resources has been a major factor in the destruction of millions of acres of our forests. The irony is that so many of the harmful practices being done today are in the name of helping preserve the forests. The use of "prescribed fire" as a means to manage the forests is clearly a failure in many ways. I have coughed and sneezed my way through countless years of smoke as the FS set smoldering fires in wet brush and grass. Then I have witnessed several hundred thousands of acres of forest completely burn up from catastrophic fires in the same areas that the FS had spent years ruining the air with their "prescriptions." The historic productive uses of our forests, such as firewood gathering, logging, thinning and grazing, were considerably more effective at removing and utilizing the dead and dying vegetation. The 1897 Organic Act and the

"1905 Use Book" describe how national forests were supposed to be managed. It is clear that the forest resources were set aside to be used by the people! "The timber, water, pasture, mineral, and other resources of the forest reserves are for the use of the people; They may be obtained under reasonable conditions, without delay; Legitimate improvements and business enterprises will be encouraged. Forest reserves are open to all persons for all lawful purposes."

On another note, a paragraph that is of particular interest in relation to the recent arrest of a FS employee by the sheriff: "The jurisdiction, both civil and criminal, over persons within such reservations shall not be affected or changed by reason of the existence of such reservations, except so far as the punishment of offenses against the United States therein is concerned; the intent and meaning of this provision being that the State wherein any such reservation is situated shall not, by reason of the establishment thereof, lose its jurisdiction, nor the inhabitants thereof their rights and privileges as citizens, or be absolved from their duties as citizens of the State."

Ken Alexander
Unity

BIC doesn't speak for Eastern Oregon

To the Editor:

From Oct. 25 through Nov. 9, the Forest Service's Blues Intergovernmental Council (BIC) held a series of meetings to unveil their "desired conditions" for the upcoming forest plan revision talks. The BIC's desired condition for access is incorrectly stated and must be revised. The pub-

lic in Eastern Oregon has stated their desired condition for access is an open forest. They have stated this since the beginning of travel management in 2007, and through the withdrawal of the forest plan revision in 2018.

The BIC states that "The public has a desire to be well informed on forest access, therefore a current and comprehensive inventory of all forest roads and trails that is displayed on an easily read map which clearly lists status is essential. Any proposed changes to the status of the road system would be evaluated and analyzed at the project level through the NEPA process in coordination with the local and tribal governments and with comprehensive public notice and involvement. Where applicable, road and trail systems available for public use should be maintained according with their designated purpose. Any use restrictions previously reviewed and approved through the NEPA process are clearly and effectively posted for the public and reflected on updated maps."

This statement is in support of travel management, closure of cross-country travel and closure of motorized access to roughly 95% of the national forest in Northeastern Oregon. The statement must be changed to "The BIC has a desire to be well informed..." as the BIC developed these desired conditions outside public participation and without consideration of past public comments or objections filed.

The BIC's documents should reflect it speaking for itself, and not representing itself as a voice of the residents of Eastern Oregon, as it is not a representative body of Eastern Oregon.

John George
Bates