



Rural Development • Rural Housing Service • Section 504 Single Family Housing Repair Program

Home Repairs Help Tribal Elder Remain in Her House of 50 Years

When the devastating Christmas flood of 1964 swept away her house and destroyed many others across the Pacific Northwest, Marilyn Wagner purchased a new home at a higher elevation on the Confederated Tribes of Warm Springs Reservation in central Oregon.

After half a century raising her children, grandchildren, and now great grandchildren in that same yellow house, Marilyn’s limited budget could no longer keep pace with the home’s growing maintenance and repair needs. The home’s original kitchen plumbing had begun to leak, making the sink unusable. Dry rot had crept into the bathroom floor over the years. The woodstove chimney was collapsing, and the tile ceiling around it was beginning to sag and leak.



Marilyn Wagner standing in front of her newly repaired home of 50 years.

Marilyn approached Warm Springs Tribal Credit Enterprise in the hopes of securing a loan to cover the cost of her home’s badly needed repairs. She was delighted to learn she qualified for a grant from USDA Rural Development. Through a partnership with USDA, Warm Springs Tribal Credit Enterprise helped Marilyn complete her application for the Section 504 Home Repair Program, which provides grants to help low-income seniors remove health and safety hazards from their homes.

Marilyn received a \$6,846 grant from USDA. With it, she was able to replace her kitchen plumbing, tile ceiling, entry door, bathroom flooring, and even purchase a new up-to-code woodstove chimney. The repairs were completed just as Marilyn made the final payment on her home.

“It was really great,” said Marilyn. “I never imagined it could be so easy. And I don’t have to worry about paying back the money, either. I’m so grateful.”

Today, Marilyn is helping to raise her great grandson in the same home where she raised her own daughters, while USDA and Warm Springs Tribal Credit Enterprise continue working together to help more elders repair their aging homes on the reservation.

Obligation Amount: \$6,846 grant

Date of Obligation: September 16, 2014

Congressional District: Walden-2; Senators Wyden and Merkley

Partners: Warm Springs Tribal Credit Enterprise

Demographics: Confederated Tribes of Warm Springs Reservation in Jefferson County, Oregon; 19% poverty rate; 20% seniors out of total population of 4,012

Impact: Tribal elder able to remain in home through removal of health and safety hazards