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## Fixing home becomes labor of love

By Steve Ferris, Herald-Standard  
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The roof leaked, the windows were ready to fall out, it had old tube-and-knob wiring, some rooms had no electrical outlets, fireplaces were hidden behind drywall, walls and ceilings were covered by multiple levels of wallpaper and hardwood floors were forgotten under layers of carpet or paint.

Most homebuyers would have taken one look at this 81-year-old Uniontown home and kept right on going.

But Ken and Tammy Morris saw a diamond in the rough in the structure, located at 89 W.Craig St.

"Size, price, location, looks, layout - you can get lost in this house," Tammy said. "It has 13 rooms. It's unreal."

They drove by a few other homes that were for sale within their modest price range - but they didn't even bother to look inside.

Then, they found the Craig Street property.

"The windows were literally falling out," Ken said. "It was neglect, is all it was."

"The roof leaked. We had to use buckets to catch the water," Tammy said. "Some rooms didn't have outlets. We had extension cord running all over the house. You couldn't plug in two things at once without something going out."

The couple was willing to buy the fixer-upper and then gradually perform the needed repairs themselves whenever they

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could put aside enough money from the salary Ken makes setting up mobile homes.

After deciding it was time to move themselves, their daughter, Lisa, 21, and son, Ken, 19, and their five dogs out of Tammy's parents' home in Hopwood, they didn't care how long it took to renovate their own house.

When they applied for a mortgage from a local bank, a representative told them about grants and deferred and low-interest loans to renovate homes available to first-time homebuyers through the Uniontown Redevelopment Authority and the Fayette County Redevelopment Authority. To qualify, applicants must agree to live in the homes they renovate for at least five years.

The Morrisses moved in March 28 - and plan on staying much longer than five years.

"It still needs a lot of work," Ken said. "It might take 20 years."

"But it's our 20 years," Tammy said.

"We inherited the Morrisses," said Bill Long, executive director of the city redevelopment authority. "They were already working with the Fayette County Redevelopment Authority."

Long said the county authority provided the family with a \$4,500 deferred loan, and the city authority provided deferred and low-interest loans totaling \$12,440 and a \$5,000 grant to pay for rehabilitating the old house.

"Real low interest," Ken said. "Almost nothing."

Their loan payments for the renovations are \$30 a month for 10 years, and their mortgage is \$387 a month for 30 years.

Mark Yauger, the city redevelopment authority's rehabilitation specialist, said the funding paid for repairs that brought the house up to the city's building code.

He said old electrical wiring was the most severe code violation, and it was corrected by installing a new service entrance and wiring.

Loose chimney bricks were fixed, the roof was replaced, a sagging front porch was repaired, four basement windows were replaced with glass block windows, 11 other windows were replaced and 20 windows were repaired, he said.

Also, a new furnace and water heater were installed.

The agency paid to correct building code violations, and the Morrisses said they will remodel the interior on their own.

Long commended the Morrisses for their "dogged determination" in completing the plethora of documents that are required to participate in the funding program.

"There's a whole litany of things that can make it not work," Long said.

"They really wanted the place," Yauger said.

The Morrisses obtained bids for the needed code work from eight contractors, even though only six bids were required, within a week. The family was pleased with their choice of contractors.

"If it wasn't a typhoon, they were here," Ken said.

Yauger said the authority provided the contractor with specifications and the authority inspected all the work.

"This accomplished a whole bunch of community development goals," Long said, "not the least of which is making the Morris homesowners. It helps stabilize the community and restores a neglected home."

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