

2024



FALL HOME

- Housing Trust For Flood Victims
- Duct Cleaning & Air Quality

- Pilot Program & Roof Repair
- Boelter Putting Down Roots



A PUBLICATION OF THE



ESTHERVILLE NEWS



ON THE COVER

finishing touches



Earlier this fall, Jeff Harvey and Marilyn Moore of Harvey Construction added two-tone blue siding to a new construction on the north side of Estherville. A warm, sunny autumn has provided many opportunities to finish new construction and remodeling in Estherville and the surrounding area.



Photos by Amy H. Peterson

HOUSING TRUST

Helps

FLOOD VICTIMS

By MICHAEL TIDEMANN

While help from other sources may have been slow and uncertain, the Northwest Iowa Housing Trust recently stepped to the fore to help victims of the June flood disaster in Spencer and surrounding communities.

Kristin Westerman, trust administrator, told board members at their annual meeting in September that the trust has helped 60 homeowners with grants up to \$5,000 each to replace appliances such as furnaces and hot water heaters damaged by the flood, spending \$122,000 to date. Board members at their July meeting had approved using \$300,000 from certificates of deposit to help up to 60 homeowners. Income qualifications were raised to 120 percent of area median income. Westerman said all but one homeowner of the 25 homeowners

awarded had applied for the full \$5,000.

The money couldn't have come at a better time, with hardly anyone covered by insurance, Westerman said. She said Iowa Finance Authority, which governs how trust money may be spent, requires that insurance money be exhausted before such awards may be made.

Another unfortunate issue is some contractors taking advantage of people whose homes were damaged in the flood.

"We've seen quite a bit of price gouging too," Westerman said, citing one contractor who charged \$20,000 for a home HVAC system.

With \$178,000 remaining in dedicated funds as of the September meeting, the trust hopes to help other homeowners impacted by the flood.

In other business, Westerman reviewed the housing assistance



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plan. She said the program has always focused on owner-occupied home rehabilitation. Since then, it has added downpayment assistance. Rental-assistance projects are required to prove every tenant meets income guidelines, with that data reviewed every five years. Only local match money may be used for structure demolition and no new construction of new structures is allowed. The board approved the plan.

Westerman said the trust will be able to close out fiscal 2022 funds without having to make agency awards. The board earlier approved allowing member counties to pool unspent money with other counties in the trust.

To qualify for the program, homeowners must occupy their homes throughout the term of the agreement. Contract for deed holders are not eligible.

Homeowners at or below 30 percent HUD income limits may be eligible for forgivable loans/grants up to \$7,500 for minor home repairs, energy efficiency projects and lead-based paint mitigation. Grants will be forgiven over five years at 20 percent a year. Those

limits are \$28,560 for households for one to two people and \$32,844 for three to five people.

Households between 31-80 percent of HUD limits may be eligible for a combination of forgivable loans/grants up to \$7,500 and low-interest loans of 2 percent up to \$15,000 for home repairs, energy efficiency projects and/or lead-based paint mitigation. Forgivable loans/grants again will be forgiven at 20 percent a year over five years. Loans are scheduled for a 7.5-year payoff with monthly payments. Funding will be limited to a maximum \$22,500. At least 66.67 percent of the request package must be in the form of a repayable loan. Those limits are \$76,160 for one to two people and \$87,584 for three to five people.

Loans require a 620 credit score or higher. Applicants must obtain two written quotes from two different contractors for improvements. All work must be completed within six months from the written quote.

For further information, contact Kristin Westerman at Kristin.westerman@nwipdc.org or call (712) 262-7225 ext. 139.

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CLEAN DUCTS, *Healthy Homes:* THE HIDDEN BENEFITS OF DUCT CLEANING

Stine's Duct Cleaning improves air quality, health, and energy efficiency

By **AMY H. PETERSON**

APETERSON@ESTHERVILLENEWS.NET

Stine's Duct Cleaning is located in Blue Earth, Minnesota, but Jason Stine has customers throughout an hour's radius of the Faribault County town, including several in Emmet County. Stine is on a mission to improve the air quality in homes across southern Minnesota and northern Iowa, one duct at a time.

Stine, owner of Stine's Duct Cleaning, transitioned from quality control in welding to ensuring the quality of air in people's homes. His journey into duct cleaning was sparked by a personal experience during the COVID-19 pandemic.

"My wife was constantly congested and waking up with a stuffy nose," Stine recalls. "We got our ducts



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"When I hear from customers that they're sleeping better or their allergies have improved, that's when I know I'm making a difference,"

-JASON STINE

Dust, mites, pollen, and even mold spores could be in your home's air ducts.



cleaned, and it made a huge difference."

That experience led Stine to start his own duct cleaning business in January 2021, a decision that has allowed him to help countless homeowners breathe easier.

HEALTH BENEFITS

According to Stine, many people underestimate the impact of dirty air ducts on their health. "Your furnace is constantly rotating air through your home," he explains. "If your ducts are full of dust, pet hair, or even worse — mold or rodent droppings — you're essentially recirculating all of that through your living space."

For allergy and asthma sufferers, clean ducts can be particularly

beneficial. Stine has seen numerous cases where proper duct cleaning has significantly reduced allergy symptoms and improved overall air quality.

"People don't think about it, but your air is getting more stale," Stine says. "Nowadays, with dual thermostats, nobody ever opens up their windows. Your air is constantly recirculating."

ENERGY EFFICIENCY

Beyond health benefits, clean ducts can also lead to improved energy efficiency. "When your ducts are clogged with dust and debris, your HVAC system has to work harder to push air through," Stine says. "This means it's running longer and using more

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energy, which translates to higher utility bills."

Stine explains that dirty filters force the furnace to pull more amps to move the same amount of air. "Your furnace is going to run longer. It isn't going to be able to just quickly cool your house and be done, because it can't move the airflow," he adds.

THE CLEANING PROCESS

Stine's process involves a thorough cleaning of all air ducts, including the main trunk lines, using specialized equipment. He describes it as "reverse air cleaning," where he creates a 10-inch hole near the furnace to hook up his equipment.

"We go down every vent, push it to the trunk line, and then the furnace is in the middle of the house," Stine explains. "We'll open up some vents on one side of the trunk line to create airflow, and then push all the debris to the hose that sucks it out."

He also cleans around the furnace and air conditioning coils, often uncovering surprises. "Sometimes there's mice, bats, you name it," Stine says. "I've pulled out beer cans, cigarettes, golf balls, all kinds of things from ducts."

CUSTOMER-FOCUSED APPROACH

Stine prides himself on his meticulous approach, born from his background in quality control. "I'm an owner-operator. I'm going there to impress you. I want to make sure you're happy when I leave," he says.

He offers free estimates and a unique referral program. "I give out unlimited referrals for five years after you have your ducts cleaned," Stine explains. "If you refer someone, I'll send you a \$25 gift card."

Stine recommends having ducts cleaned every three to five years for the average homeowner, and more frequently for those with allergies, pets, or older homes.

As awareness grows about indoor air quality, Stine sees his business as more than just a service — it's a way to improve people's lives. "When I hear from customers that they're sleeping better or their allergies have improved, that's when I know I'm making a difference," he says.

For homeowners looking to breathe a little easier and potentially save on energy costs, a peek inside their air ducts might be the first step towards a healthier home.



Stine uses specialized equipment in a cleaning process he calls "reverse air cleaning." This can flush out some unexpected items.



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Estherville Northside roof was

a long time in coming

Family in historic house hit with illness, bad timing, more

BY AMY H. PETERSON

APETERSON@ESTHERVILLENEWS.NET

Full disclosure: this is my house. It was once the home of Dr. Coon the dentist, then of the Alig family. When we bought it in 2019 from Barb Alig's estate, we heard many stories of memorable times inside the house with the flow from the entry to the living and dining rooms, the kitchen and breakfast nook, and out to the deck. It had been a featured home on the former Holiday Tour of Homes fundraising event. While there may not be a Tour of Homes in Estherville's future, we hope to restore it to a functional but tour-worthy condition.



Mata Construction works on this 1931 Craftsman bungalow, located just north of the Avera Holy Family clinic parking lot on North 8th Street.

Photos by Amy H. Peterson

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Some things are best left to a Professional!

There were no punches pulled about the fact that the home needs work, and that was fine because my husband, Ed, is a handyman by trade. I've called him a home restoration professional and a renovation specialist, but he said no, he's just a handyman. He's worked in the Lakes, turning one mobile home in a seasonal resort from a dated-looking trailer to one having the feel of a classy yacht as you look out on the lake.

The plan was for Ed to do a significant amount of work on our house, and he did – ceilings, removing the carpet and treating the wood floors, and more. Then COVID hit, he lost his sight, and has had continuing health issues that forced his retirement from handyman work, even for our house, unless and until he gets better. Also we ran into a money logjam, living on one income and sending two sons to college – a pricey prospect no matter how much financial aid they landed. It was difficult to land a second job after a contract project closed at the end of 2022, and lenders were happy to consider a home equity loan or line of credit – after the roof was fixed.

The ever-worsening delayed project was the roof. It rained into our home as we put out buckets to catch the drops. The ceiling caved in inside my walk in closet. The beautiful texturing job on the living room ceiling will have to be redone.

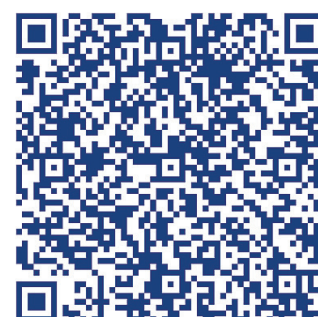
But, enter Iowa Finance Authority and its Iowa Homeowner Assistance Home Repair Pilot Program. We were skeptical of our ability to qualify, and Ed didn't want someone else working on

our house. But slowly and surely we went through the steps and we received a grant to cover the cost of the roof repair by a qualified and licensed contractor who was listed with the state of Iowa. That came down to about three companies in Emmet County. After some time between their inspection of the roof and their responsive bids, a low bidder was chosen.

The Iowa Homeowner Assistance Home Repair Pilot Program was funded by ARPA funding of \$50 million to the state, with \$10 million allocated to this program. Grantees could receive up to \$25,000 to assist with eligible repairs. The median home age in Iowa is 50 years. Iowa's housing stock is the eighth-oldest in the United States. While demand for new housing grows, the importance of preserving existing single-family homes also grows. There's no word yet as to whether this pilot program will continue, or if funding remains available. Find more information about the program here: <https://www.iowafinance.com/content/uploads/2023/03/Iowa-Homeowner-Assistance-Fund-Home-Repair-Program-Overview.pdf>

Mata Construction from Wallingford started on our roof very soon after their winning bid was approved, and had an efficient and polite team of workers who completed our approximately 2,400 ft. sq. roof in about two long days. The roof is on and will support the completion of other projects in the house.

Pilot Program was funded by ARPA funding of \$50 million to the state, with \$10 million allocated to this program. Grantees could receive up to \$25,000 to assist with eligible repairs.



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Transforming homes/ *building community*

BY AMY H. PETERSON

APETERSON@ESTHERVILLENEWS.NET

In the heart of Estherville, Iowa, Mark Reardon is bringing a fresh perspective to home improvement. As the local face of Boelter, a company specializing in windows, siding, and roofing, Mark isn't just selling products – he's building relationships and transforming homes.

A Personal Touch in Home Evaluation

"Customers don't always know exactly what they need," Mark explains. "They might call you there for one window, but there's siding around that window that's bad, or something that's bad." This keen eye for detail is what sets Mark apart. He approaches each home with the care of a coach sizing up his team – fitting, given his background in football coaching.

Mark's philosophy is simple: "I like to go out and help people, because I like their houses to look cool at the end of the day. I want them to be happy with what we did." This dedication shows in the dramatic transformations he's overseen. From his own 1910 house with original wood siding now boasting seamless steel, to homes in Mankato that owners barely recognize post-renovation, Mark's work speaks for itself.

"We had one in Mankato that wasn't done right at all," Mark recalls. "And we came back and I drove by it... I know. Where's it at? It was that much of a drastic change!"

More Than Just Aesthetics

But it's not all about looks. Mark emphasizes the importance of energy efficiency. "We did the siding and the windows and roof, you know, it made it better, for sure," he says about his own home. "But we had three exterior doors that we didn't do, and we



had a doggy door for these guys so they can run in and out. Well, when that wind's busting out of the Northwest, about 40 on a 20 below day... Big difference."

This practical approach extends to his advice for homeowners. "Are you going to stay there for the rest of your life? Yes? Okay, so maybe you want just vinyl on it, or if you want to stay forever, you know, we sell all those Lifetime Products."

Mark proudly lists the warranties on his products: "My steel siding has its lifetime product, 35 on the paint. My roof is 50-year roof. My windows are lifetime on the glass."

Community Roots and Growing Pains

Despite Boelter's Mankato roots, Mark is no stranger to Estherville. "I grew up here, coached football here," he says proudly. "We still go to church. We're pretty active in church now."

This local connection is both a blessing and a challenge. While word-of-mouth helps, Mark acknowledges the need to increase awareness. "I was talking with one of Karen's friends, she said, 'Oh,

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BOELTER IS BETTER!" HE SINGS, REFERENCING THE COMPANY'S CATCHY JINGLE. "IT'S THE LIFETIME WARRANTIES, THE TOP-OF-THE-MARKET PRODUCTS," -MARK REARDON

there people, someone's mother for example, who will say, 'what's that sign about?' They have no clue," he chuckles. "And that is a bad thing, not in a sense of, it's bad, but in the sense of, I need to get my name out absolutely."

Mark is navigating the world of modern advertising with a mix of traditional and digital methods. "We're trying Facebook and that other thing. I'm not much on techno. I'm almost 60. I mean, come on," he jokes. "I don't play on the Twitter, I don't do the Snapchat, I do Facebook, just to see how many dogs I could post that are lost."

Seasonal Challenges and Local Support

Having started in Estherville on August 16, Mark acknowledges the slow start due to the timing. "It's starting to ramp up. You know,

it's September, October, where procrastinators, much like I, will sit there and go, 'Oh my god, I gotta get this done. The leaves are starting to fall!'"

As Estherville's facade grant program kicks off, Mark sees potential for growth. He's excited about the opportunity to help more homeowners improve their properties while supporting the local economy. He mentions a similar program in Springfield, Minnesota, where a hailstorm led to widespread renovations: "Everybody in that town had Certainteed siding because they got it from their local lumberyard."

The Boelter Difference

When asked why "Boelter is better," Mark's enthusiasm is palpable. "B-O-E-L-T-E-R, Boelter is better!" he sings, referencing the

company's catchy jingle. "It's the lifetime warranties, the top-of-the-market products," he explains.

But more than that, it's Mark's commitment to doing things right. "We do it in an efficient way and economically way, as far as if you want a good product, we're at that market as far as price goes in our field," he states. "The only time we want to come back is to have a coffee and talk a little bit more," he grins.

In a world of big-box stores and impersonal service, Mark Reardon and Boelter are proving that in home improvement, like in football, it's all about teamwork, attention to detail, and a commitment to excellence. As Mark puts it, "We're here to do it right. That's what our motto is."



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Safety remains a top priority for Iowa Lakes Electric Cooperative. Recently, ILEC linemen completed their Pole Top Rescue training, which is one of the many training sessions they undertake each year. ILEC takes pride in its crews for their exceptional safety record and their dedication and commitment to member-owners.

MOVING?

Getting power is easy

By MICHAEL TIDEMANN

If you're moving into the Iowa Lakes Electric Cooperative service area, getting power to your home is about as easy as ABC.

Jennifer Sievert, cooperative vice president of customer and corporate relations, says all customers have to do is complete a membership card and they'll receive a membership packet with all the details.

Sievert said the company also offers energy efficiency incentives for Energy Star appliances, LED lighting, heat pumps and other energy-saving measures. They also have rebates with tax credits also available for replacing old heating and cooling equipment. Cooperative members can also receive rebates on electric resistance storage water heaters.

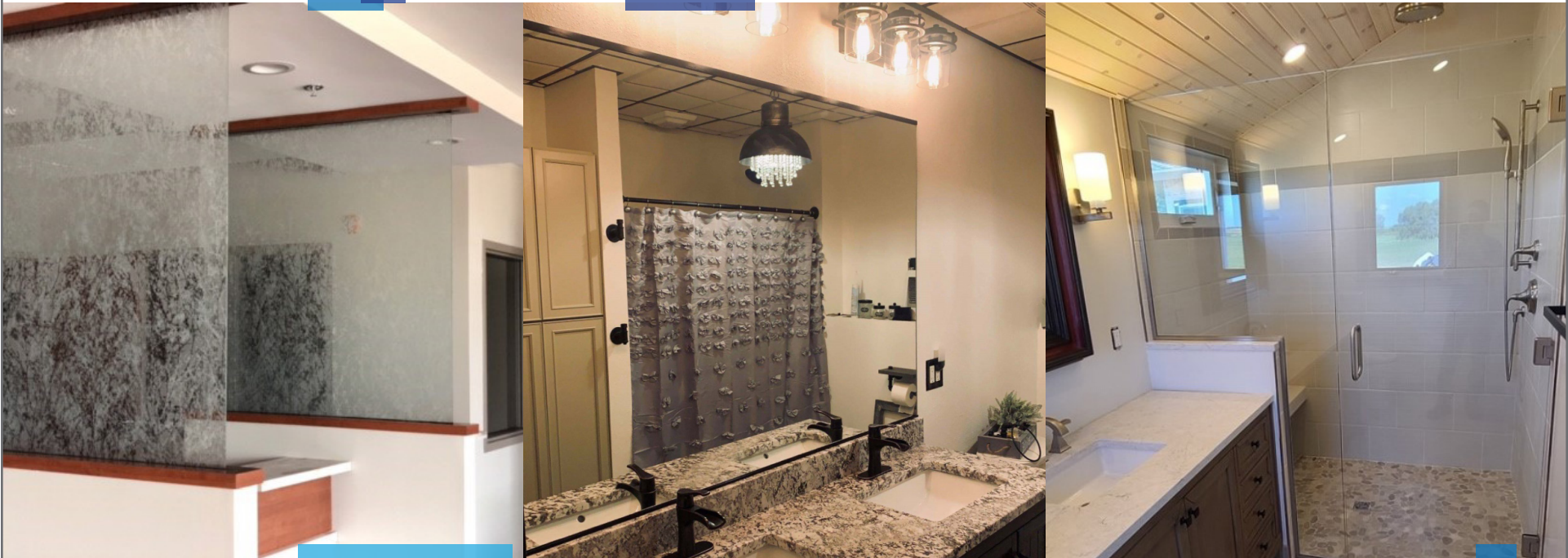
While other companies serve some communities, Sievert noted the City of Estherville avails itself of power from the cooperative. Otherwise, ILEC provides services to rural customers.

"We do more rural for sure," Sievert said. "It just depends on where you live."

Prospective customers can call then at (800) 225-4532 or (712) 362-7870 from 8 a.m. to 4 p.m. Monday through Friday or come to their office at 702 South 1st St. in Estherville. They're also available online at <https://www.ilec.coop/contact-us>.

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FALL ROAD TRIP? IOWA'S MOST POPULAR DESTINATIONS OFFER VARIETY



New research finds every state's favorite U.S destination

BY AMY H. PETERSON
APETERSON@ESTHERVILLENEWS.NET

Done with that fall home improvement project and ready to take some time off? Experts at QR Code Generator used data from the Bureau of Transportation Statistics to analyze interstate passenger trips by origin and destination. Marc Porcar, CEO of QR Code Generator, told the Estherville News, "Every state has its own rich heritage, history and culture, with unique towns and cities to explore. It is no surprise people are waking up to the beauty of staycations, as they are usually cheaper, easier and allows people to avoid long customs queues at the airport!" The study defines a staycation as a journey by ground transportation within the contiguous U.S. With a focus on warm-weather states, mountains, and a wealth of adventure, Iowa's top five destinations are:

Texas: Resident's visited Texas 612,040 times in 2022, the latest year for which statistics are available. The Lone Star State has buzzing cities like Houston, Dallas, and Austin, as well as wild west adventures in El Paso, and beachfronts in Galveston and Corpus Christi.

Florida: Iowans visited Florida 609,385 times.

From vibrant nightlife and dining on giant Cuban sandwiches in Miami to theme parks throughout the middle of the state, to outer space wonder at Cape Canaveral to the natural beauty of Everglades National Park, to white beaches on both the Atlantic and Gulf of Mexico coasts, Florida is a top choice.

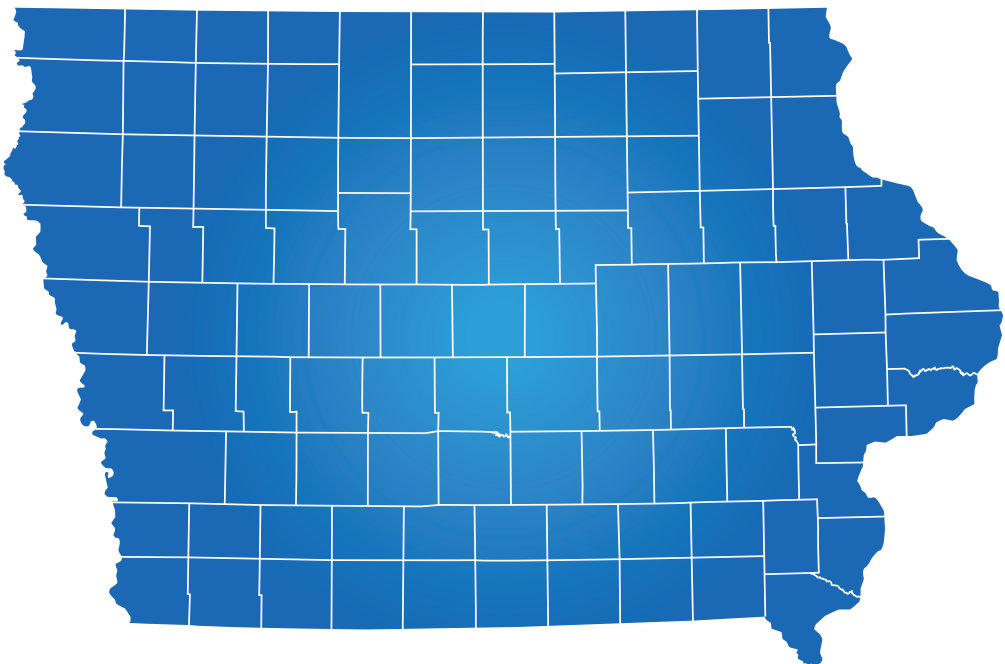
The third most popular choice moves to the northwest in Colorado. Iowans visited Colorado 490,555 times in 2022. Colorado offers endless skies with several International Dark Sky Places, along with waterways and epic mountain ranges. The Rocky Mountains offer adventures from Red Rock's stage and amphitheatre to skiing, snowboarding, hiking and rock climbing.

The fourth state on the list might come as a surprise: Kansas. Iowans visited Kansas 416,746 times. Travelers in Kansas see a different view of the Heartland, with historic Dodge City, the beauty of the Flint Hills and the arts scene in university towns like Lawrence. Cities like Topeka boast urban

adventures while the eastern edge features the western twin of Missouri's Kansas City.

Finally, Arizona saw Iowans visit 344,841 times. The deserts and Grand Canyon offer beautiful views along with the Superstition range of the Rocky Mountains. Tucson offers an arts community and the Phoenix area offers city life.

"There is an infinite number of places to explore right here in the U.S. as our nation is so large. From mountainous, snowy regions to golden sands, heatwaves and stunning coastlines, to breathtaking lakes, rivers and never-ending forests, to lively cities that never sleep - Americans don't have to look overseas to escape and experience something new," Porcar said.



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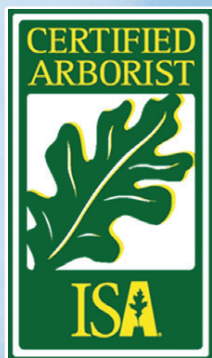
Inspiration for Our Day- “But Jesus looked at them and said to them, ‘With men this is impossible, but with God, all things are possible’ ~ Matthew 19:26

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