

City offers low-interest loans to landlords

By JACK CONDLIFFE
Of the Emerald

Housing rehabilitation project also helps ease the pinch when the rent goes through the roof

The linoleum kitchen floor is peeling, and a new paint job won't cover up the flaking plaster in the bathroom, even though the landlord says he'll buy the paint. The gutter hanging outside the window was meant to catch water, not give extra shade.

To help landlords make the needed repairs such as these, the City of Eugene is offering low-interest loans in a housing rehabilitation project.

The city offers 3 percent loans to property owners who meet certain criteria under the National Housing Act of 1964. When these

funds are unavailable, the city loans out federal Community Block Grant money at an interest rate of 5.25 percent.

Loans are given final review by the Eugene Community Development Committee, set up by the city council to advise city staff on development programs.

In designated areas of the Whiteaker neighborhood and all areas of the West University neighborhood, residential property owners are eligible for the

program.

In other areas of the city, regardless of who lives on the property the owner must qualify as a low-income applicant. In addition, the property must be in need of "major" visible repairs.

Low-income is defined as 80 percent of the average Eugene income: a range from \$9,100 for a single-person household to \$12,950 for a family of four.

When a landlord or homeowner borrows from the city, he or she is required to bring the dwelling up to

city housing code standards.

A landlord is entitled to raise the rent the amount of his monthly loan payment plus 30 percent. He or she may subsequently make annual rent increases only for actual increased maintenance expenses.

For example, if a landlord has a 10-year, \$5,000 loan at 3 percent interest, he or she may raise the rent the amount of the monthly payment, \$49, plus 30 percent of that, \$14, for a total increase of \$62.

However, for the remainder of the loan period, other rent increases could be made for increased insurance, taxes, utilities or for extraordinary repair costs.

Renters who meet the city's low-income test are eligible for a rent supplement in dwellings where the rent is raised.

If rent climbs over 35 percent of gross income because of a rent increase, a rent supplement for up to two years may be granted.

Questions about the rehabilitation loan program and rent subsidies may be answered by the Eugene Department of Housing and Community Conservation at 687-5443. Their offices are located in City Hall, 777 Pearl St.

kevin harden

political rhetoric

Gov. Victor Atiyeh's tax plan has been kicked from one end of the political spectrum to the other without much results. Messing with Atiyeh's tax plan could be "risky business," and so the warnings go.

The political squabbling over how to reform Oregon taxes is getting completely out of hand. Atiyeh said two weeks ago the plan he proposed is "just what the people of this state want." That may not be entirely true.

What Atiyeh forgot was that of the more than 200,000 registered voters who signed the petition to put the 1.5 percent property tax limitation measure on the November ballot, only a small portion tried their hardest to push the measure through.

Atiyeh doesn't have the right idea. That's the only conclusion that can be made for the political scrubbing his plan is taking right now.

What Atiyeh needs is the Paddy Chayefsky I'm-mad-as-hell-and-I'm-not-going-to-take-it-any-

more approach. He needs a Howard Beal to whip the masses into shape so they shout in the middle of the night about those dad-blamed taxes that eat the biggest chunk of their dad-blamed pay check that doesn't feed their dad-blamed families every dad-blamed month.

One Roseburg policeman may just be the character who could save Atiyeh's political neck. This certain policeman files a tax return every year that consists of nothing more than a statement on his view of the legality of taxes.

At the bottom of the tax form he writes "Taxes are illegal" and signs his name. After putting the whole mess in an envelope, he sends it off to Ogden, Utah, or Salem, and waits for a reply. So far no one has said anything.

Could this be illegal? Nope, says the cop. Each year he has done it he wasn't paying any taxes anyway, so the government just pockets his refund.

Applications are now available for Delta Delta Delta Service Projects Scholarships. Two awards of \$200 each will be made to full-time undergraduate women.

Application forms are available from the Panhellenic office, Suite 3, EMU, or from the Delta Delta Delta sorority house, 20th Avenue and University Street. Completed applications are due Feb. 28.

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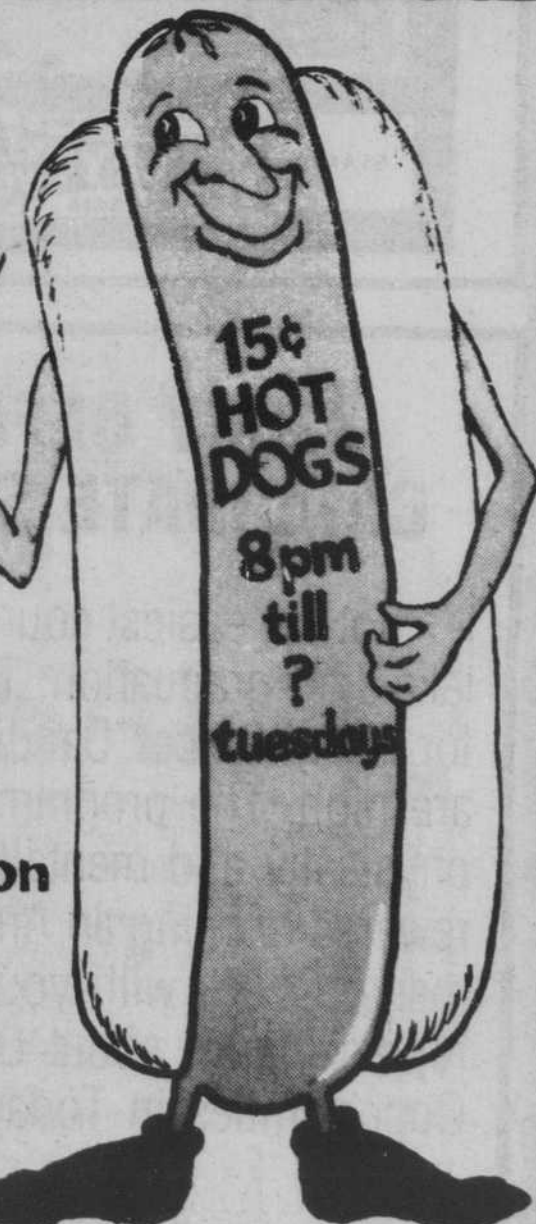
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