

City provides weatherization loans

Putting money back in the pockets of Portland home and business owners is the aim of the City's Energy Saving Center, established in November, 1980. Using the 4 1/4 and 8 per cent weatherization loans offered through the Energy Saving Center, Portlanders are often able to save enough on their monthly heating bills to pay for the weatherization improvements they are adding to their homes.

One satisfied customer, Goerge Linn of N.E. Portland, reports a 35 per cent drop in heating bills after he added insulation, furnace improvements and storm windows to his home, using the low-interest loan offered by the Energy Saving Center. Says Linn, "The results were just what we had hoped for: our house is much more comfortable and the thermostat is set lower than before."

The 4 1/4 per cent loans are available to any Portland homeowner who lives within city limits and has a family income no greater than 110 per cent of median income. For example, to qualify, a family of four can have a maximum income of \$29,700.

Using the 4 1/4 per cent loan, Harriet and Geoffrey Soentpiet of N.E. Portland added storm windows, insulation, weatherstripping and a solar hot water heating system to their home. "I figured we could never get the money for less than 4 1/4 per cent interest, plus the \$1,000 state tax rebate for the solar sys-

tem," said Mrs. Soentpiet. With six children ranging in age from 3 to 19, the Soentpiets expect to cut their hot water heating costs by more than \$200 a year.

The U.S. Department of Housing and Urban Development has provided the City with a \$556,000 grant to subsidize the low-interest loans. City Commissioner Mike Lindberg, who oversees Portland's energy program, estimates that the grant will enable between 500 and 750 households to weatherize or install solar.

Items which qualify for the low-interest loans are ceiling, floor and wall insulation, furnace improvements, weatherstripping and caulking, storm windows and doors, and solar hot water and space heating systems.

Persons seeking the 4 1/4 per cent loan must arrange for an energy audit of their home through the Energy Saving Center and fill out an application form at the Portland Development Commission's housing office at 1911 N.E. Broadway. The development commission staff will establish income eligibility and handle financial arrangements for approved loans. Persons not eligible for the 4 1/4 per cent loan may qualify for a loan carrying 8 per cent interest. Both solar projects and weatherizing items are eligible for loan money.

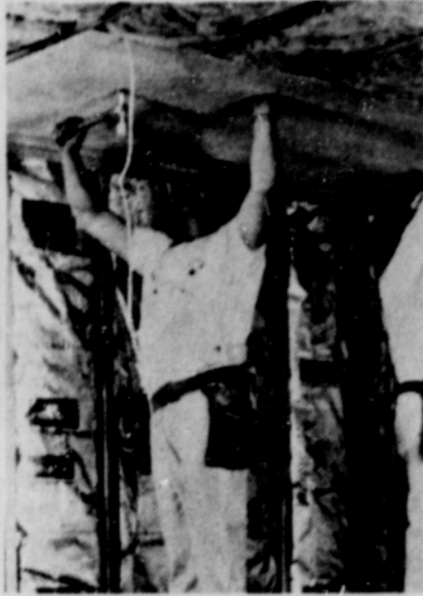
The Energy Saving Center not only helps Portlanders find low-cost

financing for weatherizing, it also maintains an information center with over 50 pamphlets on how to do weatherization of different kinds. It also arranges free energy audits that are necessary when applying for loans.

Portland businesses also have a special loan program through the Energy Saving Center. Businesses located within city limits can obtain zero per cent financing for energy audits of their business operations. If they follow the recommendations of the audit within one year, the loan is forgiven. Yaw's Restaurant, one of the first businesses to use the program, reports a 28 per cent drop in energy costs just by following the audit recommendations.

The Energy Saving Center is operated by Portland Energy Conservation, Inc., a non-profit corporation established by the City Council for this purpose. At the Center, interested callers (or drop-in visitors) can get information, advice or referral to technical sources as well as the loans. Located at 2755 N.E. Broadway, the Center is open weekdays with staff and volunteers ready to assist anyone with questions about energy conservation. The phone number is 248-4636.

The Portland program is an example of government and business working together for mutual benefits. The community gains a



greater degree of independence from foreign oil, becomes more energy efficient, and adds to the employment opportunities of its work force. Business prospers through reduced overhead and increased marketplace activity; individual homeowners are able to make inflation-fighting investments that both conserve energy and yield a saving in their personal budgets.

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Plan for home projects

Careful planning may be the most important step leading to the success of an intended home improvement project.

Your present home represents a big investment—perhaps the largest of your lifetime. Home improvements not only protect that investment, they can minimize maintenance, provide more functional living space, even help cut rising energy costs. But, they've got to be done right!

The National Home Improvement Council (NHIC) suggests that you consider your needs realistically before starting any project. Decide what repairs are imperative and what improvements and conveniences are most needed or desirable for your enjoyment of the home.

To establish your priorities, start from outside your house, taking stock of its exterior, roofing and even walkways and steps. Proceed giving the same careful consideration to each area within your house. In this way you'll know the jobs that need to be done in order to maintain your home. It will also help you avoid more costly repairs that come from neglect.

Thereafter, consider the comforts and conveniences you might like to add. For example, do you need an area for teen get-togethers? For formal entertaining? Outdoor entertaining? A family room? Another bathroom?

Once you've noted your needs (preferably in writing) consider how you can most effectively and cost-efficiently reach your goal. Can a dormer in your bedroom provide the quiet retreat you'd like for reading? Can a well-planned family room also serve as an informal dining room? For practical, time-and-money-saving hints, NHIC recommends you consult a reputable contractor.

A reputable contractor can provide you with a comprehensive set of material and labor specifications, carefully estimated costs and a detailed proposal covering every aspect of the job, from removal of existing materials through clean-up after the repairs, changes or additions have been made.

Regardless of the size of cost of the home improvements you're considering, careful planning will insure that you know what you need, get what you want and enjoy your home for years to come.

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Pacific Power has information to help you save electric energy at home or at work. Ask for a copy of any of these free booklets available at your local Pacific Power office.

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The gardenia was named after a Scottish naturalist, Alexander Garden.