

# City offers home improvement loans

Are you a homeowner interested in improving your home? Or, do you have plans to weatherize your home? Do you need help financing these improvements? If you qualify, the City of Portland Development Commission has several housing assistance programs that may fit your needs.

Low interest loans are available in many of the City's neighborhoods, ranging from 0 per cent to 11 per cent interest. Depending on family size, family income and amount of rehabilitation the home requires, there are two basic types of loans: 1) Up to \$4,000 is available through the Deferred Payment Loan (DPL) program for code compliance and weatherization improvements if the home is located in one of the qualified neighborhoods. City-wide, \$1,500 is available for emergency repairs at 0 per cent interest rate. 2) Loans up to \$10,000 are available through Housing and Community Development (HCD) and Public Interest Lender (PIL) loans, having varying interest rates and up to 20 years for repayment.

For the fiscal year beginning July 1, 1982, the Development Commission has budgeted over \$4 million for its rehabilitation program, providing funds to improve over 900 homes. This year's program also includes an additional \$566,000 of Urban Development Action Grant (UDAG) funding for special weatherization loans which can provide up to \$10,000 to low and medium income, owner-occupied residences at 4.75 per cent interest. This program is jointly administered by the Development Commission and the City's Energy Savings Center, and is available city-wide.

Since 1965, the Development Commission has offered a series of loan programs to encourage the rehabilitation of owner-occupied homes. The Housing and Commu-



BEFORE



AFTER

nity Development (HCD) Act of 1974 made it possible for the Commission to focus its attention on improving the supply and quality of housing for low and moderate income people through Community Development Block Grant funding. Identification of certain "target" neighborhoods that would benefit most for a rehabilitation program furthered efforts to revitalize and improve these neighborhoods, as well as the community as a whole.

Since 1975, the Development Commission has received and administered low interest rehabilitation loans for low and moderate income homeowners, as well as funding for extensive public improvements, through the HCD program. Currently, the target neighborhoods eligible to participate in the program include parts of St. Johns, Portsmouth, Lents, Concordia, and Sabin plus all of Kenton, Humboldt, Boise, Eliot, Sellwood-Moreland, Kerns, Buckman, Richmond, Sunnyside, Hosford-Abernathy, Brooklyn, King, Vernon, Goose Hollow and Creston-Kenilworth.

During the period between 1975 and 1981, 6091 housing units were rehabilitated for a total of

\$37,611,070. In the North and Northeast areas of the City alone, over 2,000 homes have been improved under the HCD program. In addition, public improvements during this period include 22 park projects in 21 neighborhoods, over 5,000 street trees planted, home security assistance for 2,600 households, 419 blocks of street and 3,000 feet of sidewalk have been improved or constructed, and 6 major sewer projects have been completed. All these efforts have combined to make Portland's neighborhoods the most livable in the country.

The bulk of the HCD programs, however, focuses on single-family housing rehabilitation. The purpose of the loan programs are to bring homes into compliance with City codes in order to make them safe, sound and comfortable. The loans can be used to fix faulty wiring, bad plumbing, a leaky roof or poor heating. They may also be used for energy saving improvements and weatherization. Some general remodeling is also allowed.

Homeowners may find out if they are eligible for the program by first determining if they live in an HCD neighborhood and if they fit the in-

come guidelines. They then should call the PDC Housing Assistance Office at 248-4900 or stop by at 1911 N.E. Broadway to fill out an application.

After verifying eligibility, PDC will contact the homeowner by letter and arrange a survey of the property to determine what kinds of repairs are necessary. Based on the results of this survey, the homeowner requests bids from responsible contractors and a final review is made to make sure improvements will be made within the loan budget. After loan documents are signed, payments are made as work is completed; final payments are made upon satisfactory completion of all

of the work.

A PDC Rehab Specialist will be assigned to each case and will be available to assist the homeowner throughout the rehabilitation process, from filling out an application to assuring that work is complete.

For more information about PDC's rehabilitation loan program, or to find out about PDC's other housing programs for low and moderate income City residents, contact the Commission at 248-4900.



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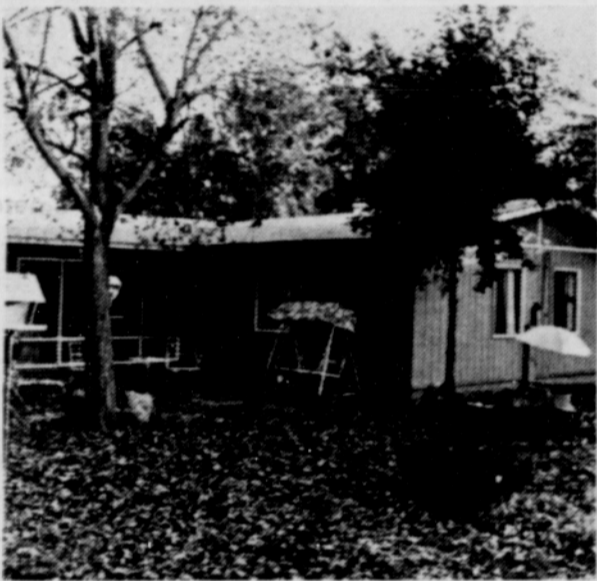


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## Energy and the elderly

What is good for the young and hearty in energy conservation is not necessarily good for the elderly and the aging.

A condition known as accidental hypothermia, a winter hazard for the old, could occur in the elderly even in mildly cool temperatures of 60 to 65 degrees Fahrenheit.

Hypothermia should be suspected if any of these signs are evident: bloated face; skin color pale and waxy, at other times oddly pink; trembling on one side of the body or in one arm or leg, but no shivering; irregular and slowed speech; shallow, very low breathing that may be barely discernible; low blood pressure, and drowsiness, perhaps lapsing into a coma.

However, the only sure way to detect hypothermia is to take the suspected victim's temperature using a special low-reading clinical thermometer whose scale goes below the usual low point of 94 degrees Fahrenheit.

Dr. Robert N. Butler, Director of the National Institute on Aging, in testimony before the U.S. Senate Committee on Aging, stated, "A shortage of energy to maintain proper indoor temperatures, if combined with reduced ability of older persons to compensate for temperature changes, can have devastating effects on the aged."

Excessive heat can also create problems. There is a condition analogous to hypothermia known as *hyperthermia*—heat stroke.

Because of the stresses imposed on the vulnerable elderly by heat and humidity, the informed and cautious energy managers in homes, hospitals, convalescent and nursing homes, should maintain temperature and humidity at comfortable levels during the summer. With little or no additional expenditure of energy, this can be achieved.

## Roofing helps appearance

Deciding to replace the roof on your home isn't a luxury. It's a necessity. Harsh weather, over time, makes shingles dry out, crack, curl or blow away. Needless to say, a shabby roof detracts from your home's appearance.

The prospect of reroofing isn't as forbidding as it may seem. In fact, a wise choice of roofing material can give your home a new and exciting appearance.

As the largest exterior expanse of your home, the roof should be viewed as an investment rather than an expense. Today's three dimensional asphalt shingles, for example, come in a variety of attractive colors and are manufactured to last for many years with only minimal maintenance. Since asphalt shingles can often be applied over the old roof, the cost of a tear-off may be eliminated.

Since it contributes so much to the exterior appearance of your home, the aesthetic value of the new roof ought to be considered. Chances are when your old roof was applied, your choice of shingles was limited. Modern asphalt shingles offer variety.

New multi-layered asphalt shingles create depth with bold, attractive shadow lines. Available in popular earthtone shades, these shingles serve to blend a home with its surroundings.

For additional information on reroofing with asphalt shingles, send 35 cents for "A Homeowners Guide to Quality Roofing," to the Asphalt Roofing Manufacturers Association, Box 3248, Grand Central Station, New York, New York 10163.

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