

HUD opens bids on maintenance contract

by Lanita Duke

GRASSROOT NEWS, N.W.—In Portland, the U.S. Department of Housing and Urban Development is creating a competitive environment for small minority- and women-owned business enterprises in lawn maintenance care.

On May 3rd, a pre-invitation to bid meeting will occur in the downtown offices of HUD, 520 S.W. 6th, to discuss details of the 2-year lawn

maintenance contract.

"We are looking for contractors to mow and edge the lawn every two weeks. They must trim the hedges every three months, rake and sweep the driveways and sidewalks," explained Chief of Property, Curtis Williams.

Roughly, one hundred and twenty-five properties have been acquired by HUD through the Federal Home Loan Mortgage Cor-

poration. The Mortgage Corporation buys and underwrites mortgages to make credit more available. In the event of a default, HUD acquires title to the property.

Williams said, "We keep that property in shape to put it back on the market as soon as we can."

With the small businessman or woman in mind, HUD has centralized the property areas to encourage minority participation.

Williams discourages individuals who will read their bid, buy a rake and bid a penny a property.

"You must have equipment, experience and we'll check your credit."

He could not stress enough the importance of the pre-invitation to bid meeting and will entertain questions prior to the May 3rd meeting. He instructed all inquiries to Pam West, 221-2671.



FAIR HOUSING LAWS

April is Fair Housing Month. The following is an explanation of the two major Federal laws dealing with discrimination in housing in the United States.

Racial discrimination is illegal in all U.S. housing

The Civil Rights Act of 1866 provides that: "All citizens of the United States shall have the same right, in every State and Territory, as is enjoyed by white citizens thereof to inherit, purchase, lease, sell, hold, and convey real and personal property."

In the case of *Jones v. Mayer*, decided on June 17, 1968, the U.S. Supreme Court held that the 1866 law prohibits "all racial discrimination, private as well as public, in the sale or rental of property."

1968 Fair Housing Law, as amended, by the Housing and Community Development Act of 1974

In Title VIII of the Civil Rights Act of 1968 (the Fair Housing Law), Congress declared a national policy of providing fair housing throughout the United States. This law makes discrimination based on race, color, religion, sex, or national origin illegal in connection with the sale or rental of most housing and any vacant land offered for residential construction or use.

Acts prohibited by the Fair Housing Law

The Fair Housing Law provides protection against the following acts, if they are based on race, color, religion, sex, or national origin: Refusing to sell or rent to, deal or negotiate with any person; discriminating in terms or conditions for buying or renting housing; discriminating by advertising that housing is available only to persons of a certain race, color, religion, sex, or national origin; denying that housing is available for inspection, sale or rent when it really is available; "blockbusting"—for profit, persuading owners to sell or rent housing by telling them that minority groups are moving into the neighborhood; denying or making different terms or conditions for home loans by commercial lenders, such as banks, savings and loan associations and insurance companies; denying to anyone the use of or participation in any real estate services, such as brokers' organizations, multiple listing services or other facilities related to the selling or renting of housing.

Housing covered by the 1968 Fair Housing Law

Prohibitions contained in the Fair Housing Law apply to the following types of housing:

Single-Family housing owned by private individuals when: a broker or other person in the business of selling or renting dwellings is used and/or; discriminatory advertising is used;

Single-Family houses not owned by private individuals;

Single-Family houses owned by a private individual who owns more than three such houses or who, in any two-year period, sells more than one in which the individual was not the most recent resident;

Multifamily dwellings of five or more units;

Multifamily dwellings containing four or fewer units, if the owner does not reside in one of the units.

Act not prohibited by the 1968 Fair Housing Law

The following acts are not covered by the Fair Housing Law. It is important to remember, however, that these acts are covered by the 1866 Civil Rights Act when discrimination based on race occurs in connection with such acts.

The sale or rental of single-family houses owned by a private individual of three or fewer such single-family houses if: a broker is not used; discriminatory advertising is not used; and, no more than one house in which the owner was not (Please turn to page 9, column 1)

US DEPARTMENT OF HOUSING & URBAN DEVELOPMENT



PRICED TO SELL!!

ALL CASH HOMES

- AS IS • NO WARRANTY
- NO FINANCING

MINIMUM PRICE	MINIMUM PRICE	MINIMUM PRICE	MINIMUM PRICE
1. 3020 SW 214th Ave, Aloha 2 Bd, 2 Ba, 1288 sq ft \$23,200	11. 640 H... 4 Bd... \$19,050	22. 5405 NE Cleveland, Portland 4 Bd, 4 Ba, 2533 sq ft (4-plex) \$32,000	31. 2418 Elgerose Rd, Roseburg 2 Bd, 1 Ba, 1032 sq ft (2.44 Ac) \$32,000
2. 685 15th St, Astoria 3 Bd, 1 Ba, 1428 sq ft \$22,500	12. 31850 Huckleberry, Lebanon 2 Bd, 1 Ba, 900 sq ft \$25,900	23. 19715 NE Gilean St, Portland 2 Bd, 1 Ba, 968 sq ft \$26,200	32. 332 SE Pitzer, Roseburg 2 Bd, 1 Ba, 880 sq ft \$25,600
3. 1624 Wells Acres Rd, Bend 3 Bd, 2 Ba, 1638 sq ft \$15,750	13. 865 Walnut St, Lebanon 3 Bd, 1 Ba, 1328 sq ft \$12,600	24. 1204 NE Lenore, Portland 2 Bd, 1 Ba, 788 sq ft \$16,800	33. 1272 Franklin St, NW Salem 2 Bd, 1 Ba, 863 sq ft \$23,300
4. 905 S. River Rd, Cottage Grove 3 Bd, 1 Ba, 1256 sq ft \$19,100	14. 684 Irving Dr, Myrtle Creek 3 Bd, 1 Ba, 1266 sq ft \$28,000	25. 2509, 11, 13, 15 NE Morgan, Portland 8 Bd, 4 Ba, 3080 sq ft (4-plex) \$34,000	34. 1430 River Bend Rd, Salem 3 Bd, 1 Ba, 1012 sq ft \$28,600
5. 2350 Harvard Dr, Eugene 3 Bd, 1.5 Ba, 1348 sq ft \$25,200	15. 2051 Virginia Ave, North Bend 2 Bd, 1 Ba, 720 sq ft \$18,750	26. 7801 SE Reedway, Portland 2 Bd, 1 Ba, 743 sq ft \$24,000	35. 575 S. 47th, Springfield 3 Bd, 1 Ba, 1294 sq ft \$18,800
6. 1721 Poplar St, Forest Grove 3 Bd, 2 Ba, 1176 sq ft \$26,700	16. 5136 NE 19th Ave, Portland 2 Bd, 1 Ba, 932 sq ft \$14,400	27. 6601 N. Vancouver Ave, Portland 4 Bd, 4 Ba, 2666 sq ft (4-plex) \$36,400	36. 89 NW Rose St, Winston 1 Bd, 1 Ba, 1012 sq ft \$12,000
7. 1931 Wendy Way, Grants Pass 3 Bd, 2 Ba, 1367 sq ft \$30,800	17. 1735 SE 44th, Portland 3 Bd, 2 Ba, 1166 sq ft \$25,200	28. 16238 NE Wasco, Portland 2 Bd, 1 Ba, 743 sq ft \$23,100	37. 8511 NE 5th St, Vancouver 4 Bd, 2 Ba, 1551 sq ft \$37,250
8. 634 NE 9th St, Klamath Falls 2 Bd, 1 Ba, 1356 sq ft \$18,250	18. 6618 SE 60th, Portland 2 Bd, 1 Ba, 904 sq ft \$23,200	29. 80-88 NE Wygant, Portland 4 Bd, 4 Ba, Occupied 4-plex. Call 230-1100 to arrange for viewing, 3948 sq ft \$36,000	38. 3904-06 NE 15th St, Vancouver 2 Bd, 2 Ba, 1022 sq ft (duplex) \$23,100
9. 2211 Blohm Ave, Klamath Falls 2 Bd, 1 Ba, 761 sq ft \$18,150	19. 6635 SE 60th, Portland 3 Bd, 1 Ba, 728 sq ft \$21,600	30. 614 2nd St, Riddle 3 Bd, 1.5 Ba, 851 sq ft \$15,100	39. 2710 NE Burton Rd, Vancouver 3 Bd, 1 Ba, 1056 sq ft \$19,600
10. 1420 Sargent, Klamath Falls 4 Bd, 2 Ba, 1782 sq ft \$21,750	20. 3125 NE 70th Ave, Portland 3 Bd, 1 Ba, 1252 sq ft \$26,200		40. 3501-03 East "L" St, Vancouver 4 Bd, 2 Ba, 2 Ha Ba., 2162 sq ft (duplex) \$39,200

All cash as-is homes are offered for sale without any warranty. The purchaser has the responsibility for determining condition of the property prior to purchase and should

check with the local building code enforcement agency to determine if the property has outstanding code violations.

WARRANTED HOMES

- ★ One Year Structural & Operating Systems Warranty
- ★ Eligible For FHA and Conventional Financing

MINIMUM PRICE	MINIMUM PRICE	MINIMUM PRICE	MINIMUM PRICE
41. 17082 SW Cambridge, Aloha 3 Bd, 2 Ba, 1194 sq ft \$44,550	45. 16554 SE Gordon, Milwaukie 3 Bd, 1 Ba, 938 sq ft \$41,400	50. 9028 N. Curtiss, Portland 3 Bd, 1 Ba, 884 sq ft \$36,000	55. 14313 NE 9th St, Vancouver 3 Bd, 2 Ba, 1857 sq ft \$51,000
42. 2560 S. Dogwood Terrace, Cornelius 2 Bd, 1 Ba, 1211 sq ft \$39,700	46. 201 Foothills Dr, Newberg 2 Bd, 2 Ba, 1176 sq ft \$45,500	51. 1220 NE Lenore, Portland 3 Bd, 2 Ba, 990 sq ft \$36,800	56. 9114 NE 75th St, Vancouver 3 Bd, 2 Ba, 1416 sq ft \$41,000
43. 1070 SE Mason Pl, Corvallis 3 Bd, 2 Ba, 1166 sq ft \$40,700	47. 48453 E. 3rd, Oakridge 2 Bd, 1 Ba, 1304 sq ft \$34,000	52. 9005 N. Peninsular, Portland 3 Bd, 1 Ba, 884 sq ft \$36,000	57. 2709 "P" St, Vancouver 2 Bd, 1 Ba, 1225 sq ft \$40,750
44. 365 SE 6th St, Hermiston 3 Bd, 1.5 Ba, Assn Dues, 1160 sq ft \$28,800	48. 835 SE 210th, Portland 4 Bd, 1 Ba, 1197 sq ft \$30,400	53. 9015 N. Peninsular, Portland 3 Bd, 1 Ba, 884 sq ft \$36,000	58. 12025, 27, 29 Plantation Rd, Vancouver 6 Bd, 3 Ba, 3 Ha Ba., 3380 sq ft (3-plex) \$68,300
	49. 9016 N. Curtiss, Portland 3 Bd, 1 Ba, 884 sq ft \$36,000	54. 140 Kenwood, NE Salem 3 Bd, 1 Ba, 900 sq ft \$19,450	

FINANCING: PAYMENT OF POINTS BY HUD

As a result of FHA interest rate deregulation, buyers and sellers may now negotiate the payment of "points" associated with FHA Mortgage transactions. HUD (the seller) is publishing the following maximum points that we will pay at the interest rates shown:

Interest Rate	Maximum Points HUD Will Pay
14.0% and above	0
13.75%	1/2 + 1(Origination Fee)
13.50%	2 + 1(Origination Fee)
13.25%	3 + 1(Origination Fee)
13.0 and below	4.75 + 1(Origination Fee)

These maximum points apply to ALL sales, including homes listed as all cash sales, and warranted homes sold with FHA insured or conventional financing.

Home buyers are responsible for locating and choosing lender. Home buyers are to use the above maximum allowable discount points prior to negotiating with lenders on interest rates and discount point to be charged on the loan. All other discount points beyond those that HUD will pay are the responsibility of the buyer. Maximum points in effect when HUD sends the letter accepting a sales contract will remain in effect until the sale is closed.

CLOSING OF SALES AND EARNEST MONEY FORFEITURE

For all sales, purchasers have 45 days from the date of HUD execution of the retail sales contract to close the loan. If a buyer of an all cash sale does not close the loan within 45 days, the \$500 earnest money is forfeited to HUD and the home is re-listed. If a buyer of a warranted home does not close within 45 days AND if failure to close was because the buyer could not obtain financing, the \$500 earnest money will be returned to the buyer and the home will be re-listed.

Because HUD has now begun to deposit earnest money at the time it accepts a sales contract, the method of return of earnest money that is not forfeited will be through a voucher processed in our Washington D.C. accounting office.

ALL HOMES OPEN FOR COMPETITIVE BID UNTIL 11AM MAY 2, 1984

BID OPENING 1:00 PM MAY 2, 1984

HOW TO PURCHASE... We Pay The Broker... See A Real Estate Broker Today!

Any real estate broker will show HUD acquired properties to you. The broker completes paperwork necessary to submit an offer. (There is no price discount if you directly submit an offer.) When you submit an offer your broker will collect a \$500 earnest money deposit from you if HUD accepts your offer your broker will be asked to forward the deposit to HUD. If HUD does not accept your offer your broker will return your full earnest money deposit.

EQUAL HOUSING OPPORTUNITY

CIRCLE YOUR CALENDAR MAY 13th IS OUR NEXT OREGONIAN AD