

We can help you Fix up your home



Left to Right: Joe Taylor, Don Graves-Highsmith, Ana Duffin, Tashood Sadrudin, Manager J.C. Cowan, Glenda Besenidge, Steve Busk, Spence Sweet, Fred Merchants. Not pictured: Elizabeth Descamp, Don Price.

Meet our staff at the Portland Development Commission's Home Repair Loan Program. If you need money to fix up your home, we're the folks to see. Depending on your income, you may qualify to borrow up to \$12,500 for home improvements at 0%, 3% or 6% interest - maybe the best rates in town.

Your chances of qualifying for one of these loans is good if:

- you own the home you are now living in
- your home needs city-approved repairs or improvements
- your household's annual income falls below a certain level

The loan program has been expanded to include these eligible neighborhoods: **King, Vernon, Humboldt, Boise, Elliot, Woodlawn, Piedmont, Sabin, Concordia and West Clinton.**

If you'd like to know if you qualify for one of these loans, call PDC weekdays, 8:00 a.m. to 5:00 p.m., at 823-3400. We'll answer any questions you may have. City funds are limited for this program so call today to begin enjoying the benefits of your home repairs.



PDC is the city's agency for urban renewal, housing and economic development. The home repair loan program is federally funded by Community Development Block Grants from the U.S. Department of Housing and Urban Development.



Real Estate Reference Manual Offered

Oregon Real Estate Commissioner Morella Larsen, Administrator of the Oregon Real Estate Agency, announced that the Agency is offering a new edition of its widely used reference book, the Oregon Real Estate Manual.

The Manual has been written entirely by Agency staff to insure that the content reflects the realities and interpretations of the Real Estate Agency, which is responsible for the administration of programs, the regulation of real estate licensees and the enforcement of laws as enacted by the Legislature. It has been sixteen years since the last Manual was produced.

The Oregon Real Estate Manual is designed to be used as a handy resource by practicing licensees as well as being a study tool for new applicants preparing for the license examinations. The material has been organized to progress from the basic to the more complex. Part I deals with issues that are fundamental to most transactions such as

contracts, listings, earnest money agreements and closings. Part II goes beyond the elementary to cover such topics as farms and ranches, subdivisions, condominiums, auctions and exchanging.

The manual includes 22 chapters, a copy of ORS 696, "Real Estate and Escrow Activities" which is administered by the Agency, an index to ORS 696, several appendices, a glossary, and a quick reference index. The three ring binder, 8 1/2" by 11", with easy to read print, includes plastic-coated tabs that list the chapter title and number.

The design of the Manual will, at minimum cost, accommodate the substitution of single pages or complete chapters to reflect changes in the law, rules, or as a result of court decisions. This will be by subscription and the Manual comes with a card explaining this service. With the passage of HB 2627, signed into law by governor Roberts in early April, one of the first changes will be to eliminate the refer-

ences to licensing and regulation of real estate appraisers. This new law establishes an appraiser board within the Office of the Secretary of State.

The Manual is available at the Agency's office in Salem at 158-12th Street NE. The cost is \$20 if purchased in the office; copies are mailed first class for an additional \$6 each.

The Oregon Real Estate Agency has the responsibility of regulating traditional real estate practices by nearly 20,000 licensees as well as the responsibility for licensing and regulating escrow agents, property managers, those who deal in time shares sales; and to oversee the creation and sale of condominiums, subdivisions and campgrounds. The Agency examines, every year, over 4,000 individuals seeking real estate license. The number of licensees and the number of applicants have steadily increased in the last two years, both groups growing by 12% and 36% respectively.

Green Weatherization Ideas

Weatherization comes in many man-made varieties such as insulation, double-paned windows, and caulking materials. But people can also better weatherize their homes by using resources offered by nature.

According to Portland General Electric Co. (PGE), certain types of trees can shield homes from hot sun in the summer and let solar heat through in the winter. The trees that work best are deciduous trees, or trees that lose their leaves in the winter (ie: maple and oak trees). Planted in key locations around a home - primarily on the south and west sides - these types of trees can markedly reduce cooling needs in the summer. And running fewer fans and air conditioners saves energy and money.

Be sure to consult your local nursery for the best tree selection and planting instructions. And be sure not to plant directly beneath power lines or dig near an underground line. If you're uncertain of underground line locations, call your local PGE office.

Contact: Roxanne Bailey, Public Information Representative, 464-8466.

City's Home Repair Loan Program Unlocks A Dream

Janice Lewis this summer will realize a couple of long deferred dreams.

For the first time she will have a home of her own when she moves into a newly rehabilitated house in Northeast Portland that, but for a low-interest home repair loan from the Portland Development Commission (PDC), would have been demolished.

More importantly, perhaps, she will be saving a family heritage. The house had originally belonged to her grandparents. After her grandparents died, the house deteriorated. Janice and her parents were unable to keep up the maintenance demanded by the 1912 vintage house.

Attempts to sell the home met with failure.

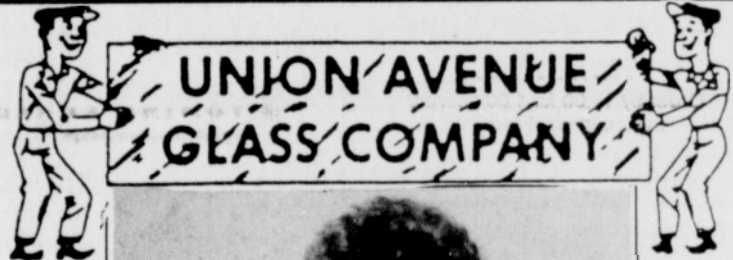
The vacant, vandalized house soon became the object of neighborhood complaints about drugs and gang activity and it was eventually slated to be condemned by the City.

Ms. Lewis worked with a PDC rehabilitation specialist who helped rally a true "team effort" to accomplish the herculean tasks ahead. A local building supply house donated damaged sheetrock and patching material and a builder, unemployed at the time, volunteered

his time installing the sheetrock. Portland Public School's Home Repair Training Program (H RTP), was tapped to perform repairs to the roof, kitchen, bathroom and rear porch. The H RTP students complete several home repair projects each year using federal funds from the Bureau of Community Development and, in the process, gain school credit and valuable on-the-job experience.

PDC's loan enabled the exterior of the home to be painted, extensive exterior carpentry, repair of all doors and windows, as well as bringing the plumbing and electrical systems up to code. Ms. Lewis obtained a new furnace through Northwest Natural Gas. All repairs to the home are scheduled to be finished by the end of August 1991.

PDC's Home Repair Loan Program provides low-interest loans to eligible homeowners in targeted neighborhoods. Homeowners can qualify for the program if they meet income guidelines, own their home, and need city-approved repairs or improvements. For more information about the program contact PDC's Eastside Housing office weekdays, 8 a.m. to 5 p.m., at 823-3400.



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Biographical Information

Gerald M. (Jerry) Chase
Jefferson High School - 1966 to 1968
Beaverton High School - Class of 1970
Harvard University - Class of 1974
University of Oregon Law School - Class of 1977
Associate with the law firm of Lindstedt & Buono from 1978 to 1980



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PCC's Project Independence Grads Honored

Portland Community College's Project Independence announces a commencement ceremony for those students now graduating from two- and four-year colleges and universities Friday, May 17, 1:30 p.m., at Terrell Hall. Room 122, Cascade Campus, 705 N. Killingsworth.

Featured speakers are Congressman Ron Wyden, U.S. House of Representatives for Oregon's 3rd district, and Daniel Moriarty, PCC president.

The goal of Project Independence is to help women in transition become self supporting. The four-year-old program works with single parents and displaced homemakers and offers a five-week life skills seminar. At Project Independence students have an opportunity to assess and develop their personal skills, take assertiveness training, receive a job readiness assessment and job information interview opportunities.

Two program graduates who are completing degree studies from Portland State University and Portland Community College, respectively, are Jennifer Kreigh and Deborah Nowlen, Portland residents who have both overcome difficult barriers in order to succeed and complete their studies.

For more information on the program or the graduates, please ask for Terri Greenfield, Project Independence coordinator, Portland Community College, 244-6111, ext. 5249.

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