

HOUSING

The
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Observer

Home Improvement Grants And Subsidized Loans Available

Most homeowners are unaware that regardless of their income there are Federal, state and local programs that will help them repair and remodel their homes.

Government at all levels recognizes that neighborhoods are the basis of life in our country. When a neighborhood deteriorates, many things happen both physically and socially. When the homes look shabby, a neighborhood seems more attractive to crime and criminals. An area in decline is like a spreading cancer. As homes become shabby looking and in need of maintenance, the residents lose their desire to keep up the neighborhood. Streets become receptacles for trash, schools lower their standards and very quickly the selling price of homes in the area drops sharply. This accelerates the cycle of degeneration.

In order to keep and maintain the nation's housing and neighborhoods, government at all levels have programs to give homeowners money (that does not have to be repaid) for repairs or to lend them money at below market levels or at no interest. In many areas utility companies will either do energy conservation work free or at low cost and in other places will lend homeowners money at no interest to pay the contractor of their choice for the necessary work. In addition there are tax incentives to promote efficient energy use.

These programs are not restricted to low-income people, slum areas or urban neighborhoods. Owners of single or multi-family dwellings are eligible. While the grants do not have to be repaid, most of the loans offer low or no-interest, long terms and low payments.

Some of the other home improvements covered under these

programs are: attic and wall insulation, new windows, outerwall siding, security doors, and locks, window guards, sidewalks and masonry work, bathrooms and kitchens, electrical and plumbing, new roofs, gutters and downspouts.

Robert L. Berko, executive director of Consumer Education Research Center which is a national non-profit consumer group formed in 1969, tells us, "Some programs have no income ceiling and others allow income of as much as \$50,000 per year or more. There are even programs for which tenants are eligible and many allow loans to poor credit risks. In many areas, people with disabilities can receive grants to pay for needed repairs such as access ramps and widening of doorways."

The CERC has just published the 208 large-page, 1994 edition of Consumers Guide to Home Repair

Grants and Subsidized Loans (\$16.95 plus \$3 p&h from CERC Grants, 350 Scotland Road, Oregon, NJ 07050 or 800-872-0121) which lists over 7,000 sources of loan and grant programs offered by Federal, state and local government, utility companies and others; typical programs offered and the how to qualify. Form letters of inquiries to these loan and grant sources are included as well as detailed instructions on determining your debt-to-income ratio for eligibility.

Since it is important that the work be done properly, the book includes a section describing the rough cost of many jobs as well as advice on picking a contractor, negotiating a contract, and insuring that the work is done properly and for a fair price. And to help you communicate with your contractor, lawyer and lender, the book includes a dictionary of terms used by these professionals.

New Cotton Floor Coverings Offer Affordable Style

(NU) - Area rugs are a favorite decorating device of interior designers. Frequently featured in shelter magazines, they make a high-fashion statement by providing an attractive surface accent to any room in the house.

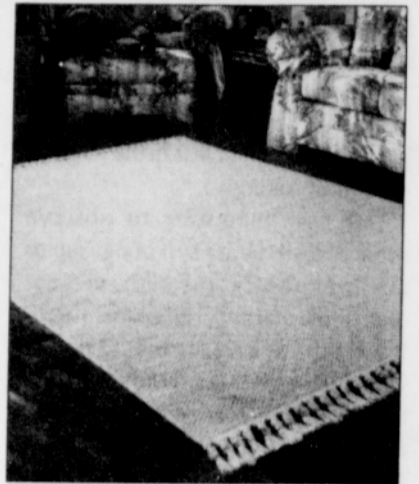
Versatile and economical, these popular floor coverings offer a quick home furnishing fix and are an easy way to spruce up your surroundings.

Neutral but textured styles adapt to the widest variety of settings and are available in materials ranging from sea grass to synthetics. But the newest rug fiber on the market is one which most people are used to wearing, not walking on — cotton.

Though demands for comfort have made cotton the single most popular fiber bought at retail stores, until recently, floor coverings made from the natural fiber were considered commercially unfeasible. Earlier attempts at manufacturing cotton carpets resulted in products that were prohibitively expensive or difficult to care for. Today, advances in textile technology have made it possible to produce an affordable, all-cotton rug with improved performance characteristics.

Cotton Classics, a competitively priced line of fashion area rugs introduced by Lees Carpets, boast superior resiliency, and won't pill, fade or fuzz. Cleaning is simple: A mild liquid detergent and rinsing well with hot water takes care of most stains.

"After years of research and



Advances in textile technology make it possible to have cotton rugs that don't pill, fade or fuzz.

high-tech engineering, the development of yarn processing techniques that create durable, 100 percent cotton rugs is a turning point in the home fashion market," says Wolfgang Strahl, senior vice president of Textile Research and Implementation for Cotton Incorporated.

While nylon and acrylic cause static electricity and vegetable fibers such as sisal and coir can be scratchy underfoot, Strahl says these new rugs maintain all the positive attributes people associate with cotton, including its touchable softness and cushiony comfort. Sold through carpet dealers, Cotton Classics can also be found at department, specialty and furniture stores nationwide.

Give Your Home A Winter Tune-Up This Weekend

Can you spare \$50 and one or two weekend afternoons to save five to 10 percent on heating bills all winter long? That's all it takes to make the most effective energy efficiency improvements in many Oregon Homes, according to Suzanne Dillard, residential program coordinator for the Oregon Department of Energy.

"Whether you rent or own, there are things you can do to make your home more comfortable this winter," says Dillard. "Just plugging obvious holes and cracks in your house and adding plastic storms to single-pane windows will warm up surfaces, reduce drafts and cut heat loss." If you own your home, adding insulation and improving heating system efficiency also may be smart investments, Dillard points out.

Stop Air Leaks

Begin your winter tune-up by sealing air leaks. If you want to tackle just one project this weekend, plug

holes below kitchen and bathroom sinks. Check for gaps around pipes through walls and floors. Slide plastic or metal trim rings away from the wall or floor. They may be covering up huge gaps. Fill them with acrylic latex caulk, expanding foam, or rags stuffed in a plastic bag.

If you're ready to do more, head for the attic. Seal holes where plumbing vent stacks, ducts and wiring enter rooms below. Use plywood or wallboard for large holes -- over drop ceilings, for example. Caulk and expanding foam work well for cracks and gaps. Don't seal around chimneys and flues unless you use special high-temperature sealants. Insulate and weatherstrip the attic access hatch or panel for a tight fit.

Next stop is the basement or crawl space. Cold air entering here cools off the entire house. Seal holes around pipes and wiring where they enter the floor above. Seal holes where pipes and wiring enter the

basement. Fill large holes around pipes with a plastic bag stuffed with rags. Caulk basement window and door frames.

Now you're ready to tighten up the living space. This is a good time to solve any mold or mildew problems. Weatherizing your home can make them more obvious.

Patch holes in plaster and gypsum board on interior walls. Seal gaps along the top and bottom edges of baseboards. Caulk around window and door frames from the inside.

Weatherstrip loose-fitting windows and doors. Adjust latches for tight closure. If you have a fireplace with a poor-fitting damper, make a cover for the face of the fireplace out of plywood or cardboard. Or invest about \$20 in an inflatable chimney pillow or draft stopper.

Warm Up Windows

Single-pane windows can make you feel chilly even when your thermostat is set above 70 F. That's be-

cause your body radiates heat to colder surfaces the way a lighted fireplace radiates heat to you. Installing interior plastic storm windows over single-pane windows in the rooms you sit in the most is an excellent investment. They warm up window surfaces, cut heat loss in half, and seal around loose-fitting windows.

Tune Up Your Heating System

Making sure heating equipment is operating properly is an important part of your winter tune-up. Oil furnaces and boilers should be tuned up every year. Take advantage of rebates and loans available through the State Home Oil Weatherization (SHOW) program for high-efficiency flame retention burners. Call for details: 1-800-452-8660 (toll-free) or 659-3204 (in Portland).

Gas furnaces need a tune-up and safety test at least every five years. Tune-ups for all combus-

tion heaters should include a combustion efficiency test. If you have a heat pump, have its performance and refrigerant charge tested every year.

In many homes as much as one-third of heat from the furnace is wasted before it gets to living spaces. Leaky ducts are the culprit. Seal any obvious holes and reattach disconnected ducts. Insulate ducts in garages, attics and crawl spaces.

Clogged furnace filters reduce system efficiency. Vacuum or wash filter(s) monthly. Replace clogged filters.

Remove electric baseboard covers and vacuum dust and dirt on the fins. Move furniture and tie up drapes that block baseboard heat.

Insulation Projects Start With An Audit

Insulating ceilings, walls and floors warms them up and reduces heat loss. What insulation values are cost-effective for your home? The

table below is a rough guide. A free home energy audit will give you a detailed report on measures that will save you the most money, the fastest. Electric and gas utilities provide audits at no charge for their heating customers. If you heat with oil, wood or propane, call the SHOW program to schedule a free audit: 1-800-454-8660.

Utilities and the SHOW program offer low-interest loans for home weatherization. Rebates also may be available for the work you want to have done.

To Learn More

Publications on home weatherization are available free of charge from Oregon Energy Line, a service of the Oregon Department of Energy and the Oregon State University Extension Energy Program. Call toll-free in Oregon 24 hours a day: 1-800-457-9394. Request Finding and Fixing Hidden Air Leaks and a publications list.

Home Depot Volunteers To Finish Housing Project

In the holiday tradition of sharing and goodwill toward man, a local company's employees will spend two days helping to complete a non-profit affordable home ownership project in Northeast Portland.

More than twenty employees from the Tigard Home Depot store will volunteer their time and talent to help put the finishing touches on the seven Dawson Park Rowhouses, according to Howard Nolt, Executive Director of HOST Development, Inc., an inner-city development corporation.

From 9:00 am - 5:00 pm on December 28 and 29, the Home Depot staff will supply and install the electrical and plumbing fixtures needed to finish the development, located on the corner of N. Williams Ave. and N.E. Morris Street. The hungry volunteers will dine on food donated by Kentucky Fried Chicken and Taco Bell.

"The opportunity to give back to the community that supports us -- and at the same time offer a hands-on learning experience for our managers and newer employees -- is at the core of the Home Depot philosophy," said Joe Bonaventura, Tigard Home Depot Manager.

Dawson Park is the result of a joint venture between HOST Development, Inc., and Portland Community Design. The project

features three bedroom single-family rowhouse homes with off-street parking, landscaping and a

children's play area. The rowhouses officially broke ground May 12, 1994 in the city's

Eliot neighborhood.

HOST (Home Ownership a Street at a Time) Development, Inc., is a private non-profit corporation. Since 1991, Portland Community Design is a non-profit design and planning center whose mission is to improve the homes and neighborhoods of its community members. PCD does demonstration developments to create examples of the best urban and community design.

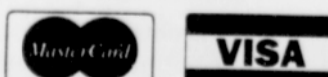
For more information, please contact Howard Nolt (503) 331-1752 or Mark Shapiro (503) 292-0105.



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