

H O U S I N G The Portland Observer

Tips On Home Tree Planting

It doesn't take long after the coldest days of winter to turn to longer days, warmer temperatures and yard work at home.

Even now, nurseries are beginning to stock up on new plants and shrubs for the upcoming growing season. In some areas, roses already show new growth and a faint hint of a bud can be seen on some flowering trees.

If planting a new tree seems like a good idea this year, a little advanced planning should save time, money and ultimately the inconvenience of being without electricity due to contact with overhead or

underground power lines.

Pacific Power manager Carl Talton says the operators of local nurseries generally can suggest the right tree for just about any location.

"At maturity, many trees will grow right into overhead wires," Talton said. "Then, regular trimming is required to keep branches from causing service interruptions."

Selecting a tree with a mature height of less than 20 feet is recommended for areas where overhead wires are nearby.

Before selecting the exact location for the tree, make certain there is

no underground utility service in the area where you will dig. Never assume that underground service is buried lower than you plan to dig.

"Property placement of trees can add value to your home, help reduce heating and cooling costs and conserve water, air and soil as well as provide hours of pleasure," Talton added. But a poorly placed tree can cause extra expense and even physical danger if planted in the wrong spot."

More information on the right tree for the right place is available at most nurseries, or by contacting the local Pacific Power office.

Sabin Duplex Opens For At-Risk Families

A new duplex to provide housing for low-income families has been completed in the Sabin neighborhood of northeast Portland.

The duplex at the corner of 11th and Shaver was financed by the Sabin Community Development Corp. for families at risk of homelessness.

Each 3-bedroom apartment will house families who would otherwise be displaced from the area by increased rents. The units will be kept at below market rents and families will receive assistance in finding additional rent money if necessary.

The duplex was built as a result of private and public partnerships.

The land was donated by the city and the construction was financed by

loans from the Portland Development Commission, the Enterprise Foundation and First Interstate Bank. The Oregon Housing Trust Fund and the Bureau of Community Development provided grants to keep the project affordable.

Ken Mohrbolt-Siebert of Portland Community Design designed the apartment and the Housing Development Center provided volunteer technical assistance. The Northeast Workforce Center built a re-training wall with donated labor. R & R Energy Resources was the contractor.

Sabin Community Development Corp. is a grassroots, non-profit affordable housing developer that op-

erates in inner northeast Portland. Since 1993, it has completed eight units of housing with 24 other units in various stages of development.

In addition to rental programs for families below 50 percent median income, the corporation started the Ujima project which provides service enriched housing to women re-entering the community from drug and alcohol addiction treatment.

The organization is also developing a rent-to-own project which will provide home-ownership opportunities to low income families and individuals. The first rent-to-own house is scheduled to be ready next summer.

Oregon Manufactured Home Show Highlights Energy Efficiency

Three homes at the Oregon Manufactured Housing Association's (OMHA) 1995 Home Show, March 1-5 at the Oregon State Fairgrounds and Expo park in Salem, feature appliances that are included in a new statewide Department of Energy program designed to promote energy efficient home appliances. The program, the first of its kind in the nation, kicks off with a media conference during the Show's Industry Days on Tuesday, February 28 at 10 a.m. in Columbia Hall at the Oregon State Fairgrounds in Salem.

Christine Ervin, Assistant U.S. Secretary of Energy for Energy Efficiency and Renewable Energy, will lead the conference. Ervin is the former Director of the Oregon Department of Energy. Governor John A. Kitzhaber and representatives

from electric utilities, Northwest Natural Gas, OMHA, Oregon's Congressional Delegation, and the state legislature are invited to the conference.

The new program is a cooperative effort between the Oregon Department of Energy, the U.S. Department of Energy, state electric utilities, Oregon manufactured home builders and dealers, and the appliance industry. The three homes featured at the Home Show were built by Silvercrest, Marlette and Guerdon and offer a package of highly efficient home appliances, such as refrigerators, dishwashers, ovens, ranges, clothes washers, dryers, water heaters and lights.

In addition to these three homes

on display at the Home Show, the Oregon Department of Energy will display the energy efficient appliances included in the new program. State utilities plan to promote the program by offering incentives to home buyers to offset part of the appliances' cost. It is anticipated that as many as 4,000 home buyers could install energy efficient appliances under this program during the next year. The program is being tested in Oregon and is expected to expand nationwide.

Home Show hours are Wednesday through Saturday, March 1-4, 10 a.m.-9 p.m. and Sunday, March 5, 10 a.m.-6 p.m. Admission is \$5.50 for adults, \$5.00 for seniors (over 65) and \$4.00 for youth aged 9-16. Children 8 years old and younger will be admitted free.

Help Available To Families Facing Foreclosure

The Northwest Area Foundation has awarded the Portland Housing Center a \$75,000 grant to continue the Mortgage Foreclosure Prevention Program for an additional 18 months. The program serves low income homeowners in Multnomah County who face foreclosure due to missed mortgage payments or delinquent taxes.

"We see a number of families who have lost their jobs, or who have gone through a recent divorce," said Peg Malloy, Executive Director.

They cannot make their house payments, and are afraid that their monthly payments would go up if

they were forced to move into an apartment."

The Housing Center also targets elderly homeowners. "We see a number of senior citizens who have been in their homes for several decades," according to Richard Melling, a counselor with the program. "Many find that they are having a difficult time making ends meet, and are not aware of some of the programs that are able to help."

The Northwest Area Foundation's grant will allow the Portland Housing Center to continue to provide counseling, negotiating with lenders, and financial assistance. In certain situations, the Portland Housing

Center can provide zero interest, no payment, loans of up to \$4,500 to bring a mortgage, contract, or property taxes current.

Financial assistance is only available as a last resort to homeowners who fell behind for reasons beyond their control, and who can show that they will be able to keep up with their payments in the future. All applicants for financial assistance must be approved by program staff, and a volunteer loan committee.

Homeowners facing problems with their mortgages or property taxes can call the Portland Housing Center a 282-1297.

Preventing Ice Dams On Your Roof

(NAPS)—The colder months are often the most beautiful, with snow-covered lawns, snowmen and icicles. While pretty to look at, snow and ice can wreak havoc on homes.

One of the most common problems caused by winter weather is ice dams. Ice dams are build-ups of ice at the lower edges or eaves of roofs and in gutters. They are formed when heat from inside a home escapes into the attic and through the roof decking. The eaves, or over-hangs, stay as cold as the outside air even when the upper portion of the roof is warmed by heat escaping from the house. Snow then melts on the upper roof and runs downward to the eaves as water. When it reaches the cold eaves and gutters, however, it refreezes and the ice builds up. The result is water backing up under the shingles, where it soaks through the wood decking and into the attic, causing damage to ceilings and walls.

If you see ice build up on your roof, or your roof has no snow on it,

but your neighbor's does, you could have a problem. There are two things you can do. First, make sure your attic is properly insulated to today's energy standards to minimize heat escaping through the ceiling and, second, check your attic ventilation to make sure it can allow heat and moisture to escape.

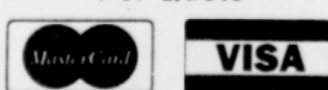
If your attic insulation was installed before the '80's, chances are it does not meet today's energy standards. To have more insulation installed, consider calling an insulation contractor. Look for one in the Yellow Pages or ask friends and neighbors for references. An insulation contractor will inspect your home and tell you where and how much more insulation you'll need. Then he'll recommend high quality products like CertainTeed's Insul Safe III® Fiber Glass Blown-In Insulation. Insul Safe III provides high thermal efficiency and total coverage, including all nooks and crannies and tight eave areas.

In addition to proper insulation, efficient air movement is impor-

tant in an attic as well. Efficient attic ventilation will help draw any heat lost from the interior of a home up and out of the attic so that the underside of the roof deck is not heated. Make sure your home has a ventilation system consisting of gable, roof or ridge vents combined with eave vents or a power (mechanical) ventilation system. Also, while you are checking out your vents, make sure they are not blocked or covered, which would reduce effectiveness.

Dad's Oil Service

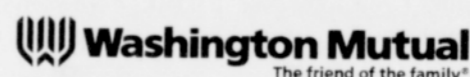
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