

# H O U S I N G The Portland Observer

## Students Nationwide Go To NE Portland To Build Homes

Portland Habitat for Humanity is a host location for the Habitat for Humanity International Collegiate Challenge work program. During the weeks of March 5, 12 and 19, 40 students from The University of Pennsylvania, The University of Puget Sound, and St. Olaf College are joining Portland Habitat in an effort to build decent, affordable homes with families in need.

During the day the students will

be doing a variety of tasks on the building sites in inner Northeast Portland. In the evening the groups will be staying at Portland Alliance Church. Three other Northeast churches, Fremont United Methodist Church, Westminster Presbyterian Church and Rose City Park Presbyterian Church, will be welcoming the students by hosting potluck dinners.

"We are excited to have all three

groups returning to Portland for a second year," said Cynthia Winter, acting director at Portland Habitat for Humanity, "because their energy and enthusiasm is contagious."

Habitat for Humanity is a non-profit housing organization that builds homes in partnership with low-income families. Habitat was founded by Millard and Linda Fuller in 1976 and now works in over 1,100 communities in the United States and

in over 43 countries worldwide. Habitat homes are built with volunteer labor and donated materials and are sold at no profit, with a zero interest mortgage. Habitat families must invest sweat equity hours to help build their own home.

As the oldest affiliate on the West Coast, Portland Habitat has been building and renovating homes in Northeast Portland since 1981. In 1995, Portland

Habitat plans to complete six to seven houses.

Collegiate Challenge: Spring Break '95, an event coordinated by the Campus Chapters Department at Habitat for Humanity International, will run from February 19 through April 8, 1995. The Collegiate Challenge program offers construction work camp experiences to students at Habitat affiliates around the

country. Last year, Collegiate Challenge '94 had over 4,200 participants from 200 campuses. More than \$285,000 was contributed to the work of Habitat at 93 affiliate sites.

The Campus Chapters department was formed in 1987 and has provided thousands of students opportunities to become a significant part of Habitat for Humanity's work worldwide.

## Second Funding Cycle Of Housing Development Program

Commissioner Gretchen Miller Kafoury announced the second annual request for proposals under the City's Non-Profit Housing Development Operating Support Program. This program provides funding for operating costs of non-profit organizations developing affordable housing. Up to \$50,000 per organization will be allocated in a competitive process. Funding is from the federal Community Development Block Grant and HOME Investment Partnership Programs.

The grant program was created last year in recognition of the essential role non-profits play in meeting the housing needs of low-income families. Commissioner Kafoury said,

"We have recently seen a significant increase in the number of affordable housing units produced by non-profit developers. This program provides the stable funding that is needed to maintain that volume and to further the City's affordable housing production goals."

The program has a proposed budget for FY 1995/96 of \$600,000. The application deadline is March 30, 1995 and grant awards will be announced by mid-May with contracts beginning July 1, 1995. Questions about the program should be directed to the Bureau of Housing and Community development at 823-2386.

## Home Inspections: Are They Needed?

You've found a great house. But it's a few years old so you're getting a professional inspection to avoid nasty surprises like a leaking roof or a foundation invested with termites.

Yes, you are smart to get a structural and pest inspection. Trained inspectors can spot potential defects that will help you estimate repair costs, renegotiate the price or cancel the deal. But, according to the Oregon Construction Contractors Board, you're even wiser if you know a few other things about inspections.

All structural, pest and dry rot home inspection services need to be registered with the board. A state consumer protection agency, the board regulates the construction industry and receives more than 400 claims a month, most of them from homeowners unhappy with their contractor.

The board resolves disputes between consumers and contractors who have a direct contractual agreement (an oral or written contract). The board cannot help you if you did not purchase your own inspection report. Don't rely on a report done by the seller's inspector.

If, for example, the inspection comes back clear but you have a basement full of water a few months

later, you cannot file a board claim against the seller's inspector. The seller, not you, contracted with the inspector. And the seller has no interest in filing a claim for a faulty inspection on a house they no longer own. The board recommends getting your own inspection. If you're unhappy with it, the board may be able to help you.

The board also suggests the following:

- When you call the agency to check on an inspector or any contractor you're thinking of hiring, ask if they're registered and if they have any open claims filed against them. If you hire an unregistered contractor or inspector, they're working illegally and the board cannot help you later if you have problems.

- Ask the size of the bond the inspector carries. If it's \$2,000 and the inspector overlooks several large defects, your repairs may be bigger than the bond.

- You should consider hiring your own inspection service rather than relying on the recommendation of a real estate agent.

- Have a written contract and read your contract carefully. Some inspectors try to add a disclaimer saying they are liable for no more

than the price of the inspection.

• Many home inspectors are well-qualified, having been certified through national inspection programs or community colleges. Others have gained inspection skills working as a building contractor. Oregon, however, does not require inspectors to have any formal inspection training or knowledge. Besides calling the board and the Better Business Bureau for complaint information, consumers should ask inspectors for their qualifications and call references.

• A clear inspection report does not guarantee the house is sound or that you will not encounter any problems. Some defects cannot be found without tearing apart the structure. The board reminds consumers that they are purchasing an opinion and that reports done by the seller's and buyer's inspectors are sometimes very different.

Board administrator Ken Keudell says the board has experienced an increased number of claims filed against inspectors and the "potential for serious problems is a real one

"If someone buys a home based upon an inspection made by the seller's inspector, but discovers serious defects after moving in, they could

have several thousand dollars worth of repairs and the board may not be able to accept their claim."

Keudell says potential home buyers need to check with the board and hire only registered contractors.

"Registration doesn't guarantee that a contractor will do fool-proof inspection. It does guarantee contractors have a bond and liability insurance - financial protection for homebuyers."

Consumer can file a board claim within a year of the inspection for negligent or improper work or breach of contract.

The board receives more than 1,000 phone calls a day so if you reach a recording, leave your name and number so you can be called back. Call 378-4621, extension 4900 to check a contractor's registration status and bond. If you feel you have been damaged by an inspector or contractor, call extension 4974 for a claims form and packet.

The board registers more than 35,000 contractors. The agency receives no taxpayer money and is fully funded by contractor registration.

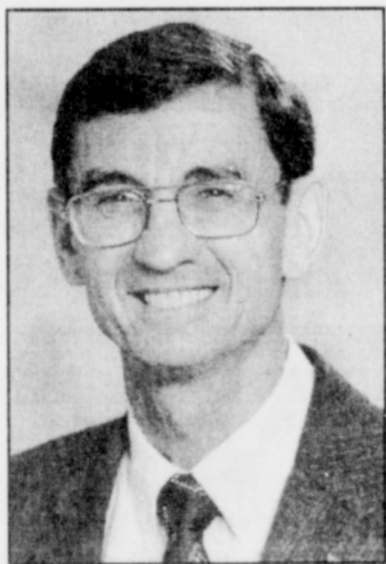
## Habitat For Humanity Founder To Speak In McMinnville

Millard Fuller, founder and president of Habitat for Humanity International, the nation's largest nonprofit housing organization, will visit McMinnville this week. Fuller will speak at Linfield College's Melrose Chapel at 7:00 p.m. on Saturday, February 25. The speech is free and the public is encouraged to attend.

Fuller will address the issue of affordable housing and talk about the work Habitat is doing to address this problem in Oregon and around the world. His speech will conclude a day long gathering of Habitat supporters, community leaders, and housing advocates from across Oregon, Washington, Idaho, Montana, and Alaska.

Hundreds of thousands of Habitat volunteers have built homes together with more than 34,000 families in over 1,100 U.S. cities and 43 nations. Habitat affiliates are building homes in 27 Oregon cities. Portland Habitat for Humanity has built 15 homes in inner Northeast Portland and plans to build seven more in 1995.

Fuller founded Habitat for Humanity International with his wife, Linda, in 1976 in Americus, Georgia. He has received the Martin Luther King Jr. Humanitarian Award from both the State of Georgia and the Martin Luther King



Millard Fuller

Center. He continues to receive numerous honorary doctoral degrees and achievement awards for his outstanding leadership and contributions toward meeting the goal of eliminating poverty housing worldwide.

Habitat for Humanity International is a nonprofit, ecumenical Christian housing ministry that builds homes in partnership with low-income families. Habitat homes are built with volunteer labor and donated materials and are sold to families at no profit through no-interest loans. Habitat families must invest "sweat equity" hours to help build their own home.

## Manufactured Homes Sales Flourish

The manufactured home industry in Oregon posted a significant increase in sales for 1994. Sales and production of new manufactured homes in the state climbed to the highest level in 15 years, approaching levels not seen since 1979.

During 1994, over 12,000 new manufactured homes, totaling nearly a half billion dollars, were built by the 10 factories in Oregon. Through December, Oregon manufacturers increased production over 1993 figures, by 15.5 percent. An estimated 4,619 of these homes were shipped out-of-state with a sales value of over \$183 million.

The souring sales volume confirms the prediction made by industry analysts in January of last year that the manufactured housing industry would continue to gain momentum through the year.

In fact, in 1994 more manufactured homes were shipped nationally than in any year in the last 20 years, reflecting the trend of manufactured homes becoming the fastest growing type of housing in the nation.



### COMMISSION MEETING

Date: March 15, 1995  
Place: Sheraton Hotel  
Columbia Rm. A  
8235 NE Airport Way  
Portland, OR 97220  
Time: 7:00 p.m.

Commission meetings are open to the public. A complete agenda is available at PDC or by calling 823-3200. Citizens with disabilities may call 823-3232 or TDD 823-6868 for assistance at least 48 hours in advance.

PDC is the City of Portland's urban renewal, housing and economic development agency.



Melvin Broadous

### HOME BUYING AND SELLING SEMINAR

Next two meetings:

March 13th - Monday 6:30-7:30 p.m.  
Community Center; 4219 NE Martin Luther King Jr. Blvd. (Corner of NE Skidmore and MLK)

April 10th - Monday 6:30-7:30 p.m.  
Police Community Center; 449 NE Emerson

Come to one of the FREE informal meetings and you will be able to find out what it takes for you to buy a home or sell the current home you have. For more information and RSVP, call Melvin Broadous, 626-4600 x405.

626-4600 ext.405  
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