

# HOUSING

The  
Portland  
Observer

## Consumers House Hunt Via Internet

If you're looking for a home anywhere in the Pacific Northwest, now you can find it through Windermere Real Estate and the Internet, no matter where you are on the globe.

Windermere, the Northwest's largest residential real estate company, is the first real estate firm in the region to offer an on-line database of properties for sale to the public via the Internet, the worldwide computer network dubbed the "information superhighway."

Home buyers eventually will be able to preview upward of 15,000 properties represented by

Windermere's 130 offices throughout Washington, Oregon, Idaho and British Columbia from their personal computer. The database can be searched by location or property characteristics, such as price, number of bedrooms or bathrooms and other amenities.

Property classifications include condominiums, new construction, premier properties, saltwater communities, single family homes, vacation and waterfront properties.

"This is the first computerized home marketing database in the Northwest," said Brian Allen, vice president of Windermere Services.

## Grants Available For Social Service Coordinators

Privately owned housing projects now receiving project based rent subsidies from the U.S. Department of Housing and Urban Development (HUD) can now apply for grants to pay for service coordinators, designed to link residents with social services like job training, child care and health care.

These services are intended to meet current needs as well as develop the skills and incomes of tenants so that they can graduate from these privately-owned buildings, freeing apartments for other low-income households.

HUD is making more than \$45

million available this year nationally under the program. Nearly 200 properties, both elderly and family in the state of Oregon are eligible to apply. There is no deadline for submission of applications to the Portland HUD field office.

Last year, six properties in Oregon received a combined \$508,810 for service coordinators. These properties were Iko So Terrace, Silvercrest Residence, St. Vincent DePaul Plaza, St. Vincent DePaul Villa, Valley Vista Village and Washington Plaza.

For more information, contact the Portland HUD office at (503) 326-2788.

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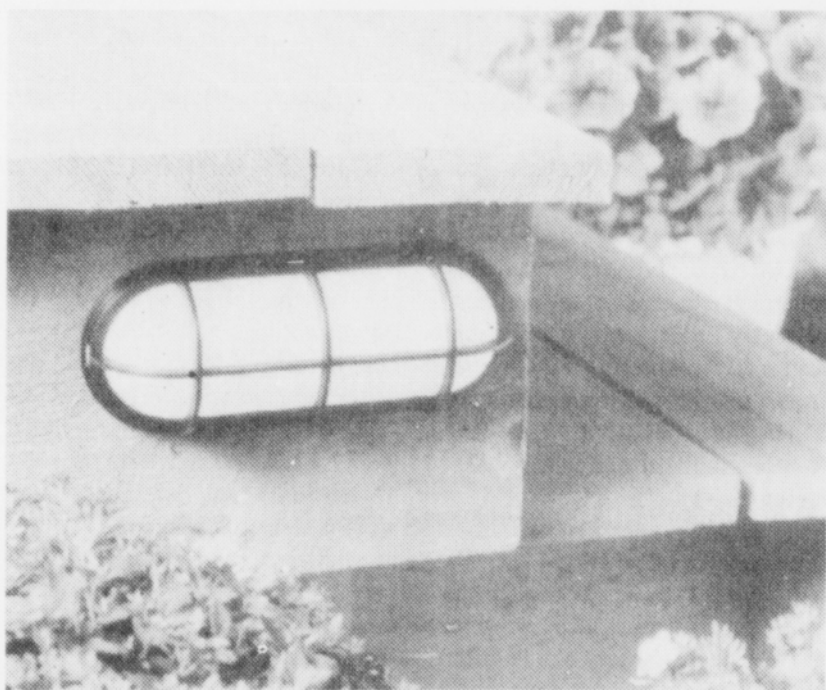
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## Low Voltage Outdoor Lighting Illuminates Decks



The attractive Mariner Surface/Deck Light from Intermatic Malibu provides low voltage illumination for decks and other outdoor locations.

Americans seeking to maximize the amount of time they spend outdoors have discovered the benefits of adding decks to their homes. That's one of the key reasons low voltage outdoor lighting systems continue to grow in popularity.

"Millions of homeowners use low voltage lights around their yards and gardens, and now they're discovering that the lights provide the same benefits on decks," says Phil Kinzer, marketing manager for Intermatic's

Malibu brand low voltage outdoor lights. "In recent years, a broad range of low voltage lights designed specifically for decks has become available."

According to Kinzer, these are the current best-selling deck lights:

- Mariner Surface/Deck Lights feature a translucent white lens and decorative black frame. Designed for either horizontal or vertical mounting, the lights are recommended for use around steps, railings and benches.
- Compact Deck Lights are intended

for hard-to-light areas under railings and around deck edges. The versatile fixtures are available in either a rectangular or square shape and feature a crystal-like prismatic lens that delivers just the right amount of brightness without glare.

Homeowners also can obtain special surface-mount brackets that permit traditional low voltage fixtures, such as mushroom lights and floodlights, to be mounted on the deck. In addition, a swivel-mount bracket enables lights to be mounted at angles up to 180 degrees.

Installing low voltage deck lights is a relatively easy project. An entire six-light set, including the power pack and cable, can be installed in about an hour with just a few tools. The systems and all accessories are available at local hardware stores, home center stores and stores that carry products for do-it-yourselfers.

"The beauty of low voltage lighting is that you can use your imagination and creativity to produce a unique plan," adds Kinzer. "People like to create a distinctive layout that reflects their personality and tastes. Low voltage lighting not only provides a sense of accomplishment, but it permits you to enjoy the soft glow of the lights when you're sitting on your deck at night."

To help homeowners design, select and install a low voltage lighting system, Intermatic offers an informative guide called "Light Up Your Life" that features a special section on decks. To obtain a copy, send a check or money order for \$1.75 to: Lighting Booklet, Intermatic Inc., Department SSA, Spring Grove, IL 60081.

## B of A Waives Manufactured Home Loan Fees

Bank Offers Interest Rates As Low As 7.99%

Bank of America, in an effort to attract customers for its new loan programs, is currently waiving all loan fees on manufactured home loans. The savings provide substantial incentives for potential homeowners looking for low-cost financing.

The bank has also introduced new, low interest rates for manufactured home loans, making it easier than ever for buyers to finance new or pre-owned manufactured homes. Customers can obtain a manufactured home loan with a 7.99 percent interest rate for the first 30 months on homes of \$50,000 or more. Thereafter, rates will be index adjusted every 30 months but will never exceed

more than 5 percent of the initial start rate.

"Manufactured homes can be purchased for as little as half the cost of a conventionally built home," said James Barri, Bank of America Oregon vice chairman of retail banking. "With our unbeatable rate and no loan fees, it's the most affordable route to home ownership."

According to the Oregon Manufactured Housing Association, new financing alternatives for manufactured home loans reflect the trend toward viewing manufactures homes as investments.

"The product offered today is dramatically better than the manufactured homes of even 15 years ago,"

said Don Miner, executive director of the association. "Now buyers are able to finance property in addition to the home, making it an even better value."

The bank is offering a variety of loan options to meet customer's individual needs. Buyers can finance loans for new or pre-owned homes purchased with or without property, most often with as little as 10 percent down.

The special rates require a BofA Checking account and are limited to homes built after 1976. For more information on manufactured home loans, call 1-800-THE-BofA or visit a local Bank of America branch.

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