

HOUSING The Portland Observer

Ragin' Cajun

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R.C.M. Gift Pack is filled with an assortment of Creole mixes and seasonings packed in boxes for convenient shipping. All contents of the Gift Boxes are nonperishable and are shipped anywhere in the continental U.S. ("Free" Recipe Booklet included). \$15 postage and handling included.

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\$\$\$ Available for Home Improvement

Most homeowners are unaware that regardless of their income 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 in 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.

Consumer Education Research Center, a national non-profit consumer group formed in 1969, 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, 1980 Springfield Ave, Maplewood, NJ 07040 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 other; typical programs offered and the how to qualify. Form letters for inquiries to these loan and grant sources are included as well as detailed instructions on determining your debt-to-income ratio for eligibility.

Robert L. Berko, executive director of CERC, tell 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."

Since it is important that the work be done properly, the book includes a section describing the rough cost of the 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.

Portland Community Design invites you to join the MLK MAIN STREET MASTERPLAN SUMMIT WORKGROUPS

Each workgroup meeting will focus on issues to revitalize MLK Boulevard into a mainstreet. Guest panelists will join in discussions of topics including mixed use development, the median strip, and celebrating the spirit of Albina.

All workgroup meetings will be held Thursdays at noon at Metro in Room 370, 600 NE Grand Ave., Portland. Please bring your own lunch; coffee will be provided.

For more information call Laurel Lyon at Portland Community Design, 281-8011.

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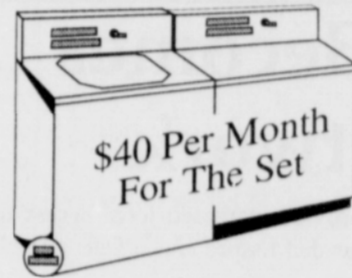
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PDC PORTLAND DEVELOPMENT COMMISSION

COMMISSION MEETING

Date: May 15, 1996

Place: PDC

1120 SW Fifth Avenue
Eleventh Floor
Portland, Oregon

Time: 9:00 a.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.

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