

H O U S I N G The Portland Observer

Buildings of Portland's African-American History

Join the Bosco-Milligan Foundation in celebrating Black History month by participating in the first community meeting for the foundation's program "Buildings of Portland's African American History".

The free event will describe the Foundation's continuing effort to identify buildings and sites associated with African-American individuals, institutions and events.

In fall of 1995, the Foundation published Cornerstones of Community: Buildings of Portland's African-American History.

A dedicated team of professional historians (Dr. Darrell Millner, Dr. Carl Abbott, Dr. Quintard Taylor, McKinley Burt and Kimberly Moreland) was supported by a community-based History Committee, to tell the story of Portland's African-American community by connecting people with places, up through the early 1970s.

Cornerstones documented 325 existing buildings where African-American History happened! That

extensive publication linked buildings to individuals, institutions, and events in Portland's African-American History.

As hoped, many people have expressed their interest in helping to "fill in the gaps" in Cornerstones and add many more people and places. An expanded publication with photographs will be developed by September 1997.

At the February 15th meeting, a slide show of significant buildings from the 1995 publication will be

shown. The Program Workshop will describe the project more fully, and seek individuals for the Community History Committee. In particular, we hope for the participation of people willing to share their experiences, memories, and any photographs and information related to African-American individuals, institutions, buildings and events.

This program is partially supported by funding from the State Historic Preservation Office, Black United Fund, The Oregon Council

for the Humanities, and a territory resource.

There is no fee for attending, but pre-registration is requested by calling the Foundation Office at 231-7264, so we can plan for handouts and refreshments.

The Foundation gives a special thanks to Mt. Sinai Baptist Church for hosting the event.

You can park on the street or in the parking lot at the corner of 6th and NE Skidmore.

For additional information call

the Foundation Office at 231-7264. The Bosco-Milligan Foundation is a non-profit organization whose purpose is to establish the Architectural Heritage Center at 701 SE Grand Avenue in the West's Block Building, the oldest building in Portland's Central Eastside.

Project Kick-Off and Community Meeting Saturday, February 15, 1997, 10:00 a.m. to 12:00 noon at Mt. Sinai Community Baptist Church 602 NE Prescott. Admission is free.

\$\$\$ Available For Home Improvement

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 pro-

grams 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, overwall siding, security doors, and locks, window guards, sidewalks and masonry work, bath-

rooms 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 192 large-page, 1996 edition of Consumers Guide to Home Repair Grants and Subsidized loans which lists over 6,000 sources of loan and grant programs offered by Federal, state and local government, utility companies and others; typical programs offered and 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. (\$17.95 plus \$3 p&h from CERC Grants, 1980 Springfield Ave, Maplewood, NJ 07040 or 800-872-0121). More information can be found on the World Wide Web <http://www.planet.net/cerc> or E-Mail cerc@planet.net.

Robert L. Berko, executive director of CERC, 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." Mr. Berko was awarded a \$5000 grant and a \$4,000 interest free loan.

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.

Key Bank receives grant to fund affordable apartments

A partnership between the Federal Home Loan Bank of Seattle and Key Bank will help build 25, accessible apartments in Hillsboro for lower-income, adults with physical disabilities. The Seattle Bank awarded a \$100,000 grant to Key Bank, which will use it to help Accessible Space, Inc. (ASI) and its two local, nonprofit partners, QUAD, Inc. and Metro Community Development Corporation, construct the Hillsboro Supportive Housing Development, announced James R. Faulstich, president and chief executive officer of the Federal Home Loan Bank of Seattle.

A private, wholesale bank, the Federal Home Loan Bank of Seattle is providing the grant through its Affordable Housing Program (AHP) which offers targeted grants and reduced-rate loans to help financial institutions support community organizations with the development of affordable housing.

ASI, a nonprofit organization, will build and operate 25 apartments for individuals with mobility impairments, including those with traumatic brain injuries. Residents may earn up to \$15,550 per year (30 percent of median income for an

individual in the greater Portland area). Located at 2202 SE 44th Avenue in Hillsboro, the project will offer residents supportive services, including on-site care and peer counseling.

ASI expects to begin construction in April 1997 and complete the project in December 1997. ASI is using the AHP grant to pay closing costs for the project. Other funding sources for the \$2.0 million project include the Department of Housing and Urban Development's Section 811 program, Washington County Home funds and the State of Oregon Housing and Community Services Trust Fund.

A total of seven affordable housing developments in Oregon received AHP grants this year. In 1996, the Seattle Bank awarded a total of \$7.3 million to 63 programs in the region. AHP grants leverage additional funding from financial institutions, governments and private donations. The Federal Home Loan Bank of Seattle's mission is to expand housing and economic opportunities in the region by providing funding to other banking services essential to community-based financial institutions.

What are the nutrient values of organic fertilizers?

by Carol Savonen 541-737-3380
Source: Ross Penhallegon, 541-687-4243

Do you ever ready garden books that recommend chemical fertilizers with a certain N-P-K (nitrogen, phosphorus, potassium) ratios?

If you are an organic gardener, these numbers can be frustrating. Manure and other organic materials often don't come with N-P-K ratings, especially if they are purchased in bulk quantities.

Organic gardeners are now in luck. Ross Penhallegon, horticulturist with the Oregon State University Extension Service, has collected information about the nitrogen (N), phosphorus (P) and potassium (K) content of many of the organic substances commonly used as fertilizer in Oregon, including green manure crops such as crimson clover and alfalfa.

His report, "Values of Organic

Fertilizers," also contains information about how quickly an organic fertilizer releases available nutrients and a reference list on organic gardening.

"One of the most difficult things to determine for an organic gardener is how much organic fertilizer to use, say on 1,000 square feet of garden," said Penhallegon. "For a fertilizer with an N_P_K ratio of 12-11-2, this means 12 percent is nitrogen, 11 percent is phosphorus and 2 percent is potassium. In simple terms, this means each 100-pound bag of the fertilizer would contain 12 pounds of nitrogen, 11 pounds phosphorus and 2 pounds nitrogen.

"For example, using 12-11-2 fertilizer, if we knew we wanted to apply one pound of nitrogen, we would use 1-12th of 100 pounds," he added. "This equals about eight pounds of this fertilizer applied to get on pound of nitrogen out there in

the soil."

Cover crops generally release their nutrients slowly, over a period of two to six months, said Penhallegon. Nutrient values for cover crops include: alfalfa (2.5 - 5.2), crimson clover (2.0-2.2), Australian winter peas (3-0-1), annual rye (1-0-1). Bloodmeal (12.5-1.5-0.6), bat guano (8-5-1.5) and many of the manures (variable nutrient contents) release their nutrients over a period of two to six weeks.

Burned eggshell (0-.5-.3), fish emulsion (5-1-1) and urea (urine) 46-0-0 are the fastest-acting organic fertilizers, lasting only a couple of weeks.

To boost the nitrogen content of your soils, apply nitrogen rich urea (42-46 percent N), feathers (15 percent N), blood meal (12.5 percent N), bat guano (12.3 percent N) or dried blood (12 percent N). Manures are usually less expensive than other

animal by-products.

Organic amendments highest in phosphorus include rock phosphate (20-33 percent P), bone meal (15-27 percent P) and colloidal phosphate (17-25 percent P).

High in potassium are kelp (4-13 percent K), wood ash (3-7 percent K), granite meal (3-6 percent K) and greensand (5 percent K).

To make soil less acidic, gardeners want materials rich in calcium, including clam shells, ground shell marl, oyster shells, wood ashes dolomite and gypsum (all are at least 30 percent calcium carbonate or straight calcium).

To obtain a copy of Penhallegon's "Values of Organic Fertilizers," send a request and include a self-addressed, stamped, legal-sized envelope with two ounces of postage to: Lane County Office, OSU Extension Service, 950 West 13th Ave., Eugene, OR 97402.

Home Buyers Find New Ways To Save

(NAPS)—More and more home buyers are finding they can acquire the home of their dreams by buying one that's factory built.

Manufactured housing is the fastest-growing segment of the home-building industry and one out of every three homes sold today is factory built.

Industry experts say some of the major reasons for the manufactured housing boom include improved manufacturing quality, a wider selection of amenities, and continued affordability compared to site-built homes.

Manufactured homes are available for many budgets—from a single-section unit to a multi-section home with cathedral ceilings and fireplaces. Prices range between \$15,000 and \$100,000.

The growing popularity of factory-built homes is also increasing awareness of propane gas, an energy source that's economical for new home sites located beyond natural gas mains.

Many manufactured home buyers are choosing to purchase homes with propane gas appliances for cost-efficiency, reliability and clean performance. Although the purchase price of a manufactured home with propane gas appliances can be slightly higher than a home with electric appliances, homeowners quickly recover this cost and earn long-term savings.

Propane gas water heaters alone can save money, since water heaters are the second largest energy users in most homes. The U.S. Department of Energy reports propane gas water heaters cost about \$12 less a month to operate than comparable electric units. Over its average life, a propane gas



Many manufactured home buyers are choosing to have homes with pre-installed propane gas appliances for cost savings and comfort.

Water heater can save about \$2,000 over an electric unit.

Homeowners can realize even greater savings when whole-house heating systems and other systems such as dryers, ranges and fireplaces are fueled by propane gas. Heating a home with propane gas costs an average of 2-1/2 times less per unit of energy than with electricity, according to recent U.S. Department of Energy figures.

Propane gas fireplaces are also a good choice, producing twice as much heat as wood-burning fireplaces at about a third of the cost. The U.S. Department of Energy estimates that a propane gas fireplace system will cost 30 to 60 percent less per hour of operation than wood-burning fireplaces.

Propane gas is an increasingly popular energy choice whether a home is custom-built, tract or manufactured. Currently, 14 million U.S. households use this efficient energy source.

For more information on propane gas, call 1-800-4LP-GAS2 or visit the National Propane Gas Association web site at <http://www.propanegas.com>.

Cover and store new windows in a clean, dry, well-ventilated building.

The Care And Finishing Of Wood Windows

(NAPS)—Wood windows can yield many years of beauty and smooth, satisfying performance. But you need to start taking care of your investment from the minute the windows are delivered.

Care and installation tips

When purchasing windows, specify that the sash and frames be factory-treated with a water-repellent preservative approved by the National Wood Window and Door Association (NWWDA).

See that the windows arrive in a clean truck and were kept undercover in wet weather. When unloading, wear clean workgloves to prevent finger marks. Windows should be carried; never dragged. A dropped or sharply jarred window unit may result in broken glass or a broken glazing seal that could develop premature seal failure.

Cover and store your new windows in a clean, dry, well-ventilated building. Windows should be conditioned to the average prevailing humidity of the locality before installing.

In a home under construction, install the windows after the plaster or cement is dry. Always install and fit windows using good building practice and follow the manufacturer's instructions.

Install proper, close-fitting locks. When opening or closing windows, always use the handle or lift.

Remember, in colder climates, windows should be fitted with storm sash or ordered with insulated glass to help prevent condensation on glass surfaces.

Finishing wood windows

Make sure the surface is clean and dry before painting or staining. Use only high-grade materials

and follow instructions carefully to insure a beautiful appearance and enduring performance.

Sand lightly with fine grit sandpaper and clean before applying the finish; sand once more between coats. Each coat should be applied evenly, making certain surfaces are dry before applying the next coat.

Apply an oil-based prime coat and two or three coats of paint to the interior. Or, if you desire a natural finish, apply a coat of sanding sealer and two coats of urethane. Do not use a latex paint without an oil-based prime coat.

Apply three coats of quality trim paint to the exterior of primed windows within six months of installation. Be careful not to paint the weatherstrip. Overlap paint or urethane on glass to seal the glazing seal joint. Do not break this seal when removing paint from glass surfaces or when cleaning the windows.

Aluminum-clad or vinyl-clad windows provide a protective low-maintenance exterior while maintaining superior thermal performance. These exteriors do not require finishing. Consult the manufacturer's instructions for care and cleaning.

For more information, visit the NWWDA Internet home page at <http://www.nwwda.org>.

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