

HOUSING The Portland Observer

Housing Agency award Home Ownership Grants

The Oregon Housing and Community Services Department (OHCS) announced on February 5, 1998 that \$450,000 in Home Ownership Assistance Program grants have been awarded to 14 organizations.

According to Bob Repine, Director, "Deciding who receives funding is always a difficult task, there are always more good projects that apply for funding than we have available." He believes one of his responsibilities as the new director of OHCS is to find creative ways to identify new sources of funding to add to the department's existing resources.

Dee Taylor, Residential Loan Program Manager, administers the Home Ownership Assistance Program for the Department and offers high praise for those who were awarded funding. Taylor indicated, "We have \$1.2 million in requests for our \$450,000, so the competition for funds was very tough."

The Home Ownership Assistance Program was created by the 1995 Oregon Legislature for the purpose of expanding the state's supply of home ownership housing for low and very low income families and individuals. eligible applicants are nonprofit corporations, housing au-

thorities or local governments that both sponsor and manage low income home ownership programs.

Funds are awarded in the form of a grant and are available on a state-wide basis, concentrating on those areas of the state with the greatest need.

Funds may be used in conjunction with low income home ownership programs (including program administration) to purchase land, provide assistance with down payments/closing costs, provide home ownership training. Funds may not be used for an organization's general operations or as a means to cash flow construction or rehabilitation work in progress.

Grant proposals were evaluated on the applicant's ability to provide the greatest opportunity for addressing: home ownership needs within the community, long-term affordability, leveraging of other sources of funds, readiness to proceed, related social services programs, and the ability to administer/manage funds.

The Department also administers federal and state anti-poverty, homeless and energy assistance community service programs.

For more information on the Home Ownership Assistance Program contact Dee Taylor at 503-986-2041.

\$\$\$ Available For Home Improvement Grants and Subsidized Loans

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 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 improve-

ments 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.

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