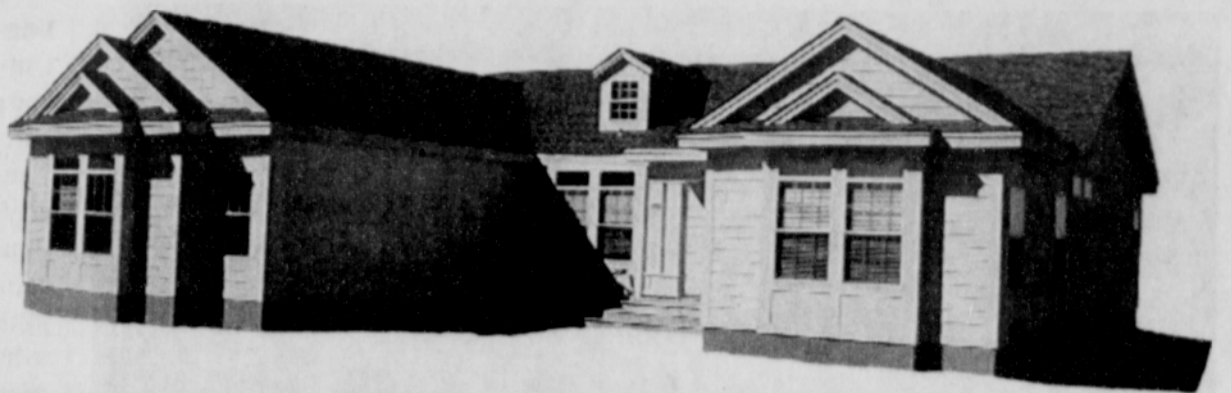


# Housing



## Calling Portland Home Mortgages Targeted to Minority Buyers

BY JAYMEE R. CUTI  
THE PORTLAND OBSERVER

The housing market in north and northeast Portland has changed dramatically since the early '90s. At that time, large homes in prime locations that were being sold for reasonable market prices were sitting empty. That's no longer the case, but that doesn't mean times have changed for the best.

The disparity in home ownership between whites and minorities is wide, according to officials in the mortgage and savings and loan business. Programs such as a Home-ownership Orientation class and zero cost refinancing programs are helping to close that gap.

"The Portland market is still ripe. There's a lot of activity and now the market is hot,"

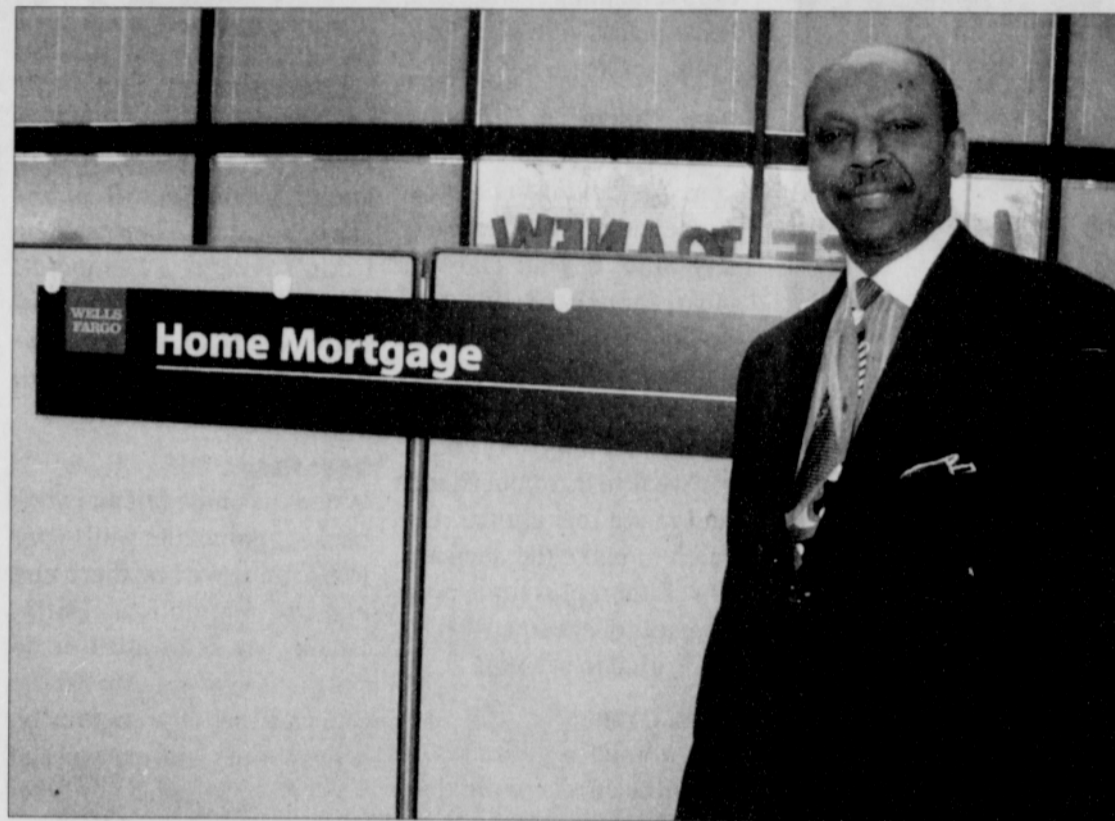


PHOTO BY MARK WASHINGTON/THE PORTLAND OBSERVER  
Portland's Sam Cole, a mortgage consultant for Wells Fargo, says properties in inner northeast Portland are still reasonably affordable.

according to Sam Cole, a home mortgage consultant for Wells Fargo.

He says he's excited to work with first-time homebuyers that are taking advantage of very low interest rates.

Cole, a graduate of Jefferson High School, has returned to Portland after cutting his teeth in the mortgage industry in Atlanta, to find that prime properties in

inner northeast Portland are still reasonably affordable.

Federal and local programs are springing up to compensate for the homeownership disparity for minorities.

The Federal Housing Authority has implemented a new program called the Cash Advantage Bond Program, which helps first time homebuyers and others in need with down payments and closing costs.

Locally, Cole is teaching a Homeownership Orientation class for first time homebuyers every third Thursday of the month, from 6 to 7:30 p.m. at the Friends of the Children Facility, 44 N.E. Morris. He plans to add classes taught at local African-American churches.

For questions or more information about the orientation, call 503-282-6780.

## Chemicals Hurt Environment Homeowners urged to change lawn care practices

Many homeowners are unaware of the negative impacts various activities around the home, including lawn care, can have on water quality.

The Regional Coalition for Clean Rivers and Streams, a bi-state alliance of stormwater utilities and local governments, is trying to increase homeowners' understanding of the effects of lawn chemicals on the region's waterways and on the health of people and pets. The timing of the campaign coincides with the early gardening season, when many homeowners make lawn care decisions.

The campaign slogan poses the question: "Is your lawn Chemical Free? Maybe it should be." The campaign messages include tips for achieving healthy lawns without chemicals, such as planting the right kind of grass, building healthy, aerating and thatching, and watering infrequently but deeply.

"The feedback we get from citizens is that most of them want to help reduce pollution and protect their rivers and streams," said Mark Jockers, Public Affairs Manager for

Clean Water Services. "Our campaign offers practical suggestions for things people can do around the home to improve water quality. By avoiding pesticides on their lawns, residents not only protect water quality for fish and wildlife, they also protect their personal health and the health of their family."

For additional information, the campaign promotes a Web site, [www.cleanriversandstreams.org](http://www.cleanriversandstreams.org), and information and referral phone numbers for residents of both Oregon (503-234-3000) and Washington (360-397-6118, ext. 4345). Free brochures and posters on natural lawn care and gardening are available upon request.

The Regional Coalition for Clean Rivers and Streams enables participating jurisdictions to leverage limited resources for a coordinated campaign. "We have a responsibility to educate the public about the causes of stormwater pollution and ways to prevent it," said Joan Saroka, of City of Portland's Bureau of Environmental Services. "By pooling our resources for a media campaign, we are able to have a greater impact with our messages."

Coalition members include City of Gresham, City of Portland, City of Vancouver, Clark County, Clean River Partners of Clackamas County, Clean Water Services, Metro, and Multnomah County.

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PDC has a range of programs that may meet your other needs, such as helping first-time homebuyers to purchase and renovate a home or helping existing homeowners who want to refinance and make home improvements.

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\* Interest rate is determined by total household income. Three percent rate does not reflect \$100 loan fee.

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## Is your lawn chemical-free?

**Maybe it should be.** Before you reach for that weed and feed, please consider this: insecticides and herbicides can harm people and pets. Rain can wash chemicals off your lawn and into stormdrains and streams. This pollutes the water that people and fish depend on.

The good news—it's easy to have a beautiful lawn without weed and feed.

- Build healthy soil
- Use organic fertilizers or compost on your lawn
- Water deeply but infrequently
- Aerate, thatch, and reseed with a Northwest grass

**Buy organic this year! Bring in this ad for 20% off organic lawn product or native plant.**

Gresham Flat Creek Garden Center 503-663-4101	Portland Portland Nursery 503-788-9000	Ridgefield, WA Bird's English Garden & Nursery 360-887-3270	Tigard The Gardener's Choice, Inc. 503-684-2727	West Linn Bosky Dell Natives 503-638-5945
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For information about a chemical-free lawn, visit [www.cleanriversandstreams.org](http://www.cleanriversandstreams.org) or call 503-234-3000 Portland Metro or 360-397-6118 ext. 4345 in Washington.

The Regional Coalition for Clean Rivers and Streams: Cities of Gresham, Portland and Vancouver, Clean River Partners of Clackamas County, Clean Water Services, Clark County, Multnomah County and Metro.

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