

# 5C

# REAL ESTATE

ROLAND  
HAWKINS



## Contest for a free home

If you are a first-time homebuyer you may qualify to win a FREE home. To enroll in the 2004 Home Giveaway you must do so before April 15.

The Charlotte Mecklenburg Housing Partnership and the Charlotte Regional Realtors Association are sponsoring a home giveaway. Last year one lucky family won a brand new three bedrooms, two bathrooms home. In June of this year another lucky family will win a brand new home in addition to a wealth of home buying knowledge.

This contest is open to all first-time homebuyers who are residents of Mecklenburg, Union, Stanley, Gaston, Lincoln, Iredell and Cabarrus counties as of January 1, 2004. All applicants must be at least 18 years old at the time of entry. Some will be glad to know that HUD defines first-time homebuyers as any persons who have not owned a home in the past three years.

Additionally, a contestant's total family income cannot exceed 50 to 80 percent of the area's median income. Based on family size the acceptable income range could be \$32,050 to \$51,300. The homeowner's counseling and training program must be completed to qualify for the drawing. The deadline to enroll is April 15, 2004. This date should be easy to remember, since it is also the last day for federal income tax filing.

One of the primary goals of the CMHP organization is educating as many people as possible on the subject of homeownership. Therefore even if you are not the lucky winner of this home giveaway you still win. Upon completion of the CMHP home buying training and counseling class, homeownership will no longer be a pipe dream for you and your family. This education is too valuable to miss out on especially since it's absolutely FREE.

The Charlotte-Mecklenburg Housing Partnership also has several other programs that are designed to help first-time homebuyers get into their starter or dream home. One such program was created to help potential homebuyers save money to purchase a home. CMHP will match a \$1,000 saving with \$2,000 for a total of \$3,000. This plan is called the IDA (Individual Deposit Account) Matched Saving Program. To participate in this savings program, all applicants simply must complete the CMHP home buying counseling class.

The CMHP New Homes division has helped several qualified homebuyers purchase homes in one of the CMHP revitalized or new subdivisions. Individuals who buy in these subdivisions are offered special "below-market" fixed interest rates through CMHP Mortgage, Inc.

CMHP Mortgage, Inc. was created to provide "below-market" low interest mortgages and down payment

Please see **CONTEST/6C**



PHOTO/ARA CONTENT

## You can have it all with laminate flooring

ARTICLE RESOURCE ASSOCIATION

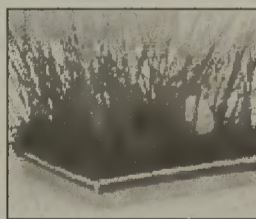
Ready to upgrade your décor? You're ready for laminate flooring. That's right. Always known for its practicality, today's laminate flooring is becoming a true designer selection. The laminate category has grown in popularity in recent years thanks to its ease of installation and minimal required maintenance. Families and do-it-yourselfers have clamored for the expediency and durability of laminate products. However, new products entering the market today are touting more sophisticated designs and customizable options, unlike anything seen previously in laminate. Advancements in manufacturing technology have launched a new era — one in which aesthetics are heightened for superior appeal. With enhanced details, laminate flooring is set to rival wood and tile as a premiere flooring alternative. "Families used to select laminate for areas with high traffic, reserving wood for rooms less used or more formal," explains Claes Wennerth, president of Alloc, Inc., a manufacturer of glueless, mechanical locking laminate flooring based in Racine, Wis. "Today's laminate is so authentic and customizable, it's finding its place in all rooms — even worthy of floors once set aside for wood." Just what are the new design elements of laminate and how is it comparing to the real

thing? In their newly launched Classics line, Alloc offers some excellent examples, representative of the industry's progress. The Alloc Classics' Herringbone is presently the only glue-free laminate flooring offering herringbone patterns. Herringbone was previously available only through expensive custom installations of real wood. Cleverly designed, Alloc's Classics Herringbone has two plank types with mirror image locking systems for simple installation. The line comes in

Honey Oak or Merbau finish, each featuring Wood Structure details and seams highlighted with decorative grooves for authenticity. Also in the Classics line is the new TimberView collection. TimberView features planks in two widths, with beveled edges. When installed, the beveling creates slight V-grooves as found in real wood flooring products. Homeowners can interplay the two plank sizes for truly custom installations. The product features technology that allows the end joints to be

joined together via the angle-angle installation method, without the need of a tapping block. Third in the Alloc Classics line is Microbevel, with subtly beveled edges for the look of genuine rustic wood. The edges are protected with special UV lacquer technology giving them a superior wear resistance. Microbevel is available in four finishes. The Alloc Classics line represents the latest in superior laminate technology. All Classics products feature Direct Pressure laminate construction in planks 8

mm thick. This line comes with a 30-year residential warranty for wear, fade and stain resistance, as well as joint integrity. "Homeowners are the winners in the quest for the best laminate product," Wennerth says. "We've created products that offer a true wood look, yet are more affordable and easier to install and maintain." To find an Alloc dealer in your area, or to get more information on available products and installation procedures, call (877) DO-ALLOC or visit [www.alloc.com](http://www.alloc.com).



PHOTO/ARA CONTENT

## Decorating projects to welcome spring

ARTICLE RESOURCE ASSOCIATION

Spring is in the air — the days are getting longer, the temperatures warmer, and soon crocuses and daffodils will be shooting up all over. It's a good time to banish

Please see **EASY/6C**.

## MOVE TODAY!

and you can

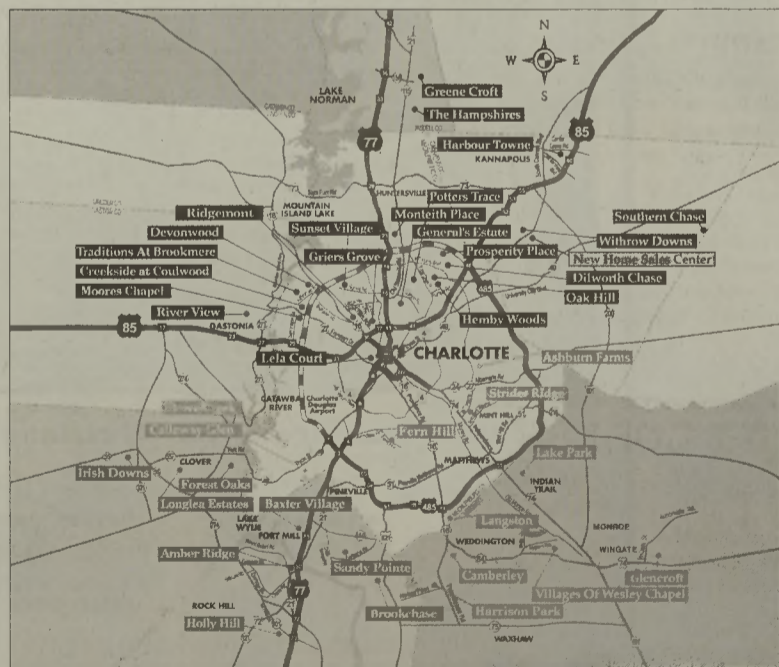
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