

PARTNER SPOTLIGHT: QUALEN CARTER, LOAN OFFICER AT HOMESTREET BANK

PCRI has been working with Qualen Carter, loan officer at HomeStreet Bank, since 2014. Qualen's passion for working with first-time homebuyers, his deep commitment to his community, and his industry expertise make him an invaluable partner to our organization and to the individuals and families that we serve in our Homeownership Program. In addition to directly providing loans, Qualen offers expert counsel to PCRI's clients, guiding them through the complexities of the mortgage lending process with a level of care that is distinctly unusual in his field.

Qualen is a tireless and resolute advocate for first-time homebuyers; his approach to his work is rooted in his commitment to his community, and in his belief that opportunities for homeownership should be made accessible to all. Qualen says that, most of all, he wants his clients to know homeownership is *for them*.

His message is particularly meant for African Americans, who have historically been denied the opportunity to own homes through exclusion from the mainstream mortgage market, redlining, predatory lending practices, and other forms of discrimination. As an African American loan officer, Qualen knows that it's powerfully important for clients of color to see him - someone who reflects their identity and who is intimately familiar with their community - in order to gain a sense of recognition, and a degree of confidence that they will be welcomed and understood.

Wondering how you might get started on the road to first-time homeownership? Qualen shares some expert advice:

- 1. Get prepared.** The importance of having a budget (that you actually follow!) and a regular savings practice cannot be overstated. Connect with a HUD-certified homeownership counselor (come see Ted, our Homeownership Program Coordinator here at PCRI!) to evaluate your readiness *before* meeting with the folks trying to sell you something.
- 2. Ask questions.** It's important to have a full and clear understanding of the home purchase process, so that you can know what to expect from each individual or institution with which you interact. No amount of information is too much when closing on a loan.
- 3. Work with people you trust.** Find a counselor, realtor, and lender that is available to you and transparent with information. Be sure that the professionals in your corner are going to advocate on your behalf and prioritize your best interests.
- 4. Take your time.** Now might not be the right time for you to buy a home -- and that's okay! Take the time you need to get your budget right, to build or repair your credit, and to accumulate savings. It will be worth the wait.

We are proud to partner with Qualen, and grateful for his work!



PCRI partner Qualen Carter in his office at HomeStreet Bank.

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DIRECTOR'S MESSAGE: USE YOUR VOICE



*Maxine Fitzpatrick, PCRI's
Executive Director*

In the last newsletter, I encouraged you to “know your value” and the value of homeownership to prevent displacement and build assets that can span generations. As PCRI prepares to develop new homes for purchase and as additional public resources become available for first time buyers, the value of homeownership is within reach, at a rate greater than any other time I am aware of in North and Northeast Portland since the Nehemiah Program of the mid 90's.

But, there's another way I encourage you to know and show your value: become involved in the community. Learn about the various activities that influence and improve the City we live in – there are many. Learn what's going on in the City of Portland and State of Oregon by participating in public meetings that impact your family's well-being. I encourage you to attend a School Board meeting, a City Commission or Metro Council meeting, especially a North/Northeast Housing Committee meeting or even a State Housing Council meeting. If enough of you show interest in attending a State Housing Council meeting to

advocate for your housing needs, PCRI will provide the transportation. There are numerous opportunities to learn more about what happens in our community that impacts your livelihood. By being engaged, you will understand more clearly what is happening and you will be in a better position to ensure the community, city and state work for you by demonstrating you know your value, that your life matters.

There is another easy and important way you can be involved: VOTE. In November, we will elect a new president, and local elections this spring and other decisions close to home will have even more immediate impact. There will be new representatives in city, county and state government as well as important decisions about funding for housing and tenant rights. Please check our website and like us on Facebook where we will share information that we think is especially relevant to PCRI residents and the community. Please use your vote to demonstrate your value.

Maxine Fitzpatrick, Executive Director

YARD MAINTENANCE FOR WARMER WEATHER

PCRI would like to thank each of our residents for choosing a PCRI property as your home. To help us achieve our goal of providing quality housing for our community, we rely on residents to help us keep our homes in good condition and to let us know when something needs attention.

As warmer weather is upon us, we want to remind our single-family homes resident that **yard maintenance is your responsibility**. Use this list to ensure that you are in compliance with our landscaping guidelines:

- Lawns should be mowed every two weeks and watered when the weather is hot and dry.
- Trash, weeds, leaves and other yard debris must be

removed weekly

- Maintain shrubs, bushes, blackberry vines, and small trees
- Moss should be removed from walks, decks, stairs and porches as needed

If you need a landscaping referral, please contact our maintenance department at (503) 288-2923 x114. Take advantage of the North & Northeast Portland Tool Library as well, where you can rent out the tools free of charge. Visit www.northportlandtoolibrary.org or www.neptl.org for more information.

Have a maintenance emergency? Contact PCRI right away if your home has no heat, hot water or electricity, if you're experiencing severe leaks or flooding, or if your home's only toilet is inoperable. Call the Maintenance Department at (503)288-2923 x114. After business hours, call our emergency phone at (503)265-9634. *For fire, police, or medical emergencies residents should call 911.

MAYA ANGELOU SUMMER CAMPS FOR YOUTH



Resident youth gathering at a PCRI community center over Spring Break.

The Maya Angelou Community Center will host **Tennis Camp** and **Theatre Camp** for PCRI youth during summer 2016!

Maya Angelou Resident Services Coordinator Adrena Christmas is hard at work designing the schedule. Please stay tuned as further details develop!

For more information or to sign your child up for the Maya Angelou summer camps, please contact Adrena by phone at (503)287-4009 or by email at adrena@pcrihome.org.

BBQS & FIREWORKS

A friendly reminder from PCRI's Property Management team: As grilling season approaches, we want to remind residents that barbecues must remain at least 10 feet away from any building or combustible surface. Please do not leave barbecues unattended, and be sure that the fire is out and the coals are cold before discarding.

Please also remember **fireworks are not allowed** on any PCRI property.

PCRI LEADS DEVELOPMENT OF GRANT WAREHOUSE SITE

In fall 2015, the Portland Housing Bureau selected PCRI and Gerding Edlen in partnership with Colas Construction and Carleton Hart Architects to redevelop the former Grant Warehouse site on NE Martin Luther King Jr. Blvd. between Cook and Ivy Streets.

The project design is currently under development, but we invite you to stay informed by visiting our website and following us on Facebook. Our team is

exploring design options that include approximately 80 units, as well as storefront commercial space along Martin Luther King Jr. Blvd. Rents are intended to be affordable to households earning 60% of the Area Median Income (AMI). Construction is estimated to begin in late 2016, with resident move-in expected late 2017 or early 2018.

For more information and answers to frequently asked questions, please visit <http://www.pcrihome.org/grant-warehouse>.

PARENT NETWORKING GROUP

Calling all PCRI parents and guardians: We need your help and participation as we re-establish our Parent Network Group!

PCRI's Parent Network Group will serve as a space to provide and share resources for youth and families. PCRI hopes to bring parents together to talk about challenges they face, and to brainstorm solutions as a community.

Interested? Please call Lisa Williams at 503-28-2923 ext. 133. We'll follow up with you personally to share more detailed information about our upcoming orientation. We hope you'll join us!



PCRI's 5th Annual Dancing with the Stars gala raised nearly \$105,000 to support PCRI's housing and services. Portland Housing Bureau's Cupid Alexander (right) took home the championship trophy.



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MAILING ADDRESS BLOCK

Find Us On the Web!
www.pcrihome.org

ACH AUTO-PAYMENT AND RENT REPORTING

PCRI is now providing two ways to auto-pay your monthly rent. Both provide time savings, convenience and may help to reduce or even eliminate late fees.

Rent reporting is designed to help you build credit for doing what you already do. You can also see how your rent payments are being reported and a summary of your credit profile. This information can help you make better credit decisions.

You also have the option to auto-pay your monthly rent payment without building your credit.

If you would like discuss which option is a better choice for you, please contact PCRI's main office at 503-288-2923.

PCRI WELCOMES NEW MAINTENANCE ADMINISTRATOR



Nicole Christmas, PCRI's Maintenance Administrator

Nicole Christmas joined PCRI's staff team in May 2016 as the Maintenance Administrative Assistant. Nicole brings extensive professional

experience to her role, having worked in Office Management for over 15 years at companies including Toyota Motor Sales and US Pipe Fabrication. Nicole's compassionate customer service, her skill in financial management, and her capacity to balance the complex moving parts of a busy office will contribute to the smooth operation of

PCRI's Maintenance Department.

Nicole is excited to work with PCRI's diverse resident community. She shares that she has always wanted to join a team that "offers an environment of cultural awareness, the kind that empowers all human beings." She looks forward to fostering that kind of empowering community at PCRI. In addition to managing the day-to-day needs of the Maintenance Department, Nicole is your primary contact for all repair requests – she looks forward to working together to make sure that your home stays in working order.

Please join us in welcoming Nicole as part of PCRI's staff team!