

**Board of Directors:**

**Judi Pitre**, President  
**Amy Miller-Dowell**, Vice President  
**Phil Damiano**, Treasurer  
**Ayanna Curry**, Secretary  
**Tom Benjamin**  
**Simone Brooks**  
**Fred Hansen**

**Staff:**

**Maxine Fitzpatrick**, Executive Director  
**K'Lyn Bain**, Refurb Technician  
**Susan Barrett**, Administrative Director  
**Margaret Beasley**, Park Terrace Resident Services Coordinator  
**Loreta Skucas-Boskovic**, Programs Director  
**Arika Bridgeman-Bunyoli**, Child Care Coordinator  
**Charlie Chau**, Assistant Fiscal Manager/IT Coordinator  
**Marvin Dean**, Refurbs Foreman  
**Bryant Edwards**, Maintenance Supervisor  
**Valerie Garrett**, Architect/Project Manager  
**Delane Guild**, Maintenance Technician  
**Ben Loftis**, Administrative Assistant  
**Mary Lucero**, Property Management  
**Kimberley Mason**, Property Management  
**Shelby Rama**, Fiscal Director  
**Anatoliy Trofimenko**, Maintenance Technician  
**Tamara Trofimenko**, Bookkeeper  
**Brian Thurman**, Refurb Technician  
**Mike Williams**, Refurb Technician



4829 NE Martin Luther King Jr. Blvd.  
Portland, OR 97211-3351  
Tel. 503.288.2923  
Fax 503.288.2891  
[www.pcrihome.org](http://www.pcrihome.org)

Hope · Courage · Determination



Annual Report 2002



# Gloria Rentie

**A**s you enter Gloria's house you can't help but notice the memos and notes of numerous meetings flanked on each side of her entryway. This is just a glimpse of the support network she has built and maintained for herself over the past two years. Not a week goes by when Gloria doesn't attend some sort of meeting either to further herself in her career as a carpenter, prepare herself for homeownership, advocate for children through the PCRI Parent Network, or attend AA and NA meetings to maintain her success as a recovering addict.

"Being involved is very important as parents, as community, as people just living in this world." This from a woman who just two years ago was sitting in an alley drinking beer and at the point of surrender. Her baby boy, Zemar, had been taken away from her. "I heard a voice very loud that said you need to make a decision as to what you are going to do at this very moment. I had tried rehab before and remembered the feeling of freedom it offered me. But, before I didn't understand that I had to work to keep that freedom."

So, work she did. Gloria entered a detox center and insisted on not being released until she had lined up the next step of her recovery. "I told them I needed to go directly from detox to a treatment center. I had failed too many times before." While in treatment, she used her time to prepare for life outside the center. She

collected housing assistance, made arrangements to clear up credit problems, and started a job as part of the cleaning crew for a company that restores homes after major catastrophes such as fires. "I knew I wanted to be in the rebuilding section of this business, putting the doors back up and so forth, but they only had men doing this." Gloria sought out the Evening Trades Apprenticeship Program. "I had a burning desire to pursue a carpentry career, so even though the classes were just in the evening, I spent any of my free time taking CPR classes, First Aid, got my flagger certificate and going to Oregon Trades Women meetings, whatever I could do."

When it came to housing, however, it seemed that all the positive changes she was making didn't matter. "No one was asking me what I was doing *now*. They only looked at my criminal record and my credit history and would deny me. I just needed an audience."

Zemar moved back home one month after Gloria moved into her two-bedroom home with PCRI. "The case worker was very pleased, especially with the backyard. Everything happened better than I could have imagined, but it wouldn't have if I hadn't advocated for myself."

What would she like for people to learn from her experience? "Advocate for yourself: for every 'no' there is a 'yes' waiting, and even when you think it is hopeless, keep trying. I also want more people to ask the question, 'What are you doing now?'"

...for every 'no'  
there is a  
'yes'  
waiting, and even  
when you think it is  
hopeless,  
keep trying

# Programs Department

**H**ousing is the stable base people need from which they can move forward with their lives. With affordable housing secured, many PCRI residents utilize the supportive services offered by our Programs Department – services that assist with turning their hopes for a better future into a reality.

The PCRI Parent Child Care Network, which is composed of PCRI residents, received a great boost this year with the hiring of a full-time dedicated staff person to oversee this program. Arika Bridgeman-Bunyoli was hired as the Child Care Coordinator and this addition has allowed the Network to take on new challenges and initiatives. Services added in 2002 included: parent workshops, the Parent Resource Center, parent information packets and the Parent Child Care Newsletter.

### Portland Parent Workshops

Network members held several workshops in 2002 for parents all over Portland. In February, the group designed and facilitated their first session that included topics such as, "Effective Communication between Parents and Child Care Providers", "Parent Involvement", and "Recognizing High and Low-Quality Child Care".

In September, the Network hosted an Early Words workshop for families in North and Northeast Portland, to help parents understand and increase their ability to help children with their language skills and improve school readiness.

George Cartner, a PCRI resident and Parent Network Member facilitated the "Love and Logic" workshop held in October. George is a Montessori teacher and a trained Love and Logic Teacher. The purpose of this class was to help parents develop effective, positive discipline techniques.

### PCRI Parents Resource Center

The Resource Center contains information on a variety of topics of interest to parents and child care providers. There are over 100 topics covered including art activities, child care topics, community resources, and parent education on subjects ranging from attachment parenting to What Makes a Good School?

### Parent Information Packets

These comprehensive packets contain a variety of information including where to find child care, free food programs, child care subsidies, and current brain development research.

### Parent Child Care Newsletter

This newsletter, a product of the Child Care Improvement Project, is produced and distributed by PCRI. It is currently published in English and Spanish. This parents' newsletter is distributed to nearly 500 households in Portland.

### Celebrate!

Early in the year, PCRI's second parent was appointed to the Childhood Care and Education Coordinating Council. This group makes recommendations regarding allocations of federal child care funding for the entire state. In May, the PCRI Parent Child Care Network was recognized in Shelterforce Magazine for its innovative work to support children in poverty. In November, Network members were recognized by Commissioner Dan Saltzman for their work on the Portland Children's Initiative.

### But, wait – there's more!

In September, Loreta Skucas-Boskovic was hired as the new Director of Programs. Loreta jumped right in with the strategic planning and fundraising for the continuation and expansion of the above services and other programs such as the volunteer days, computer initiatives, and homeownership outreach.





# Courage

## Bob Hodges

...I just keep my vision in front of me. I know I am doing the right thing, so I just keep doing it

Burdock root, chamomile, fenugreek, cumin, and a dizzying array of other herbs plus essential oils, incense and more meld together to create a scent you can't help but be soothed by as you enter the door of Emerald Forest Herbarium. "This will be the best herb store in Portland, or anywhere, for price, selection, quality and service." Bob prepares a new order of Chinese herbs for the shop he opened in January and adds, "This will be the place to go."

It's been 27 years since Bob made his first attempt at running a store. "I opened a shop on NW 23rd back in '76 when rent was just \$100 a month. I was young then and not into the business angle. I was in my 20's and just wanted to be free."

"I've always been interested in chemistry, science, and plants – even as a kid. And, I've always been interested in having power over my own health and existence." In the past decade, Bob has called upon this power to get him through some difficult times. Ten years ago he was on disability and out of work. "I was sitting on my butt doing nothing and getting real bored. I knew there was a need for this stuff and that I had the talent to relate to it." And, so began Bob's vision of having the best herb store around.

This time, Bob made sure to move forward one step at a time. "I planned and built up my credit. I paid all my bills on time. I had learned

to be responsible. You don't want people laughing you out of the office when you need help." Bob knew he was headed in the right direction when Home Depot extended him a credit line. This would come in handy once he found the right location and was ready to build all his own shelving. He was having a difficult time finding the right location at the right price, until one month he came into PCRI's office to pay his rent and passed the vacant shop right around the corner. "I didn't think I would start out with such a large shop, but it's worked out well."

He knew business might be bleak to start, but predicted a turn around in summer. He was right. He hit his target and is able to keep paying down the credit that was extended to him for the business. "The hardest thing sometimes is just being patient and waiting for people to come in. But, I just keep my vision in front of me. I know I am doing the right thing, so I just keep doing it."

Though Bob still technically qualifies for disability, he no longer accepts it, and he's no longer on Section 8. "I was fortunate at PCRI to not have to worry about getting my house sold out from under me. This freed me up to focus on other aspects of my life. But, I expect in a year or so that I will be well enough off to own my own home."

Emerald Forest Herbarium  
315 NE Wygant, (503) 249-0047.

# Asset Management



Everyone deserves a decent safe, sanitary and affordable place to live. PCRI has long held this belief and continues its commitment to renovating properties so that they last well into the future. By maintaining this high standard, PCRI is an example to other landlords and raises the community's affordable rental housing expectations.

Long term savings are realized when a job is done right the first time. Whether a simple turnover of a vacant unit, a major refurbishment, or unclogging a toilet, PCRI's in-house crew keeps making advances not only in the quality of its work, but the quantity as well. Low staff turnover has allowed this department to take advantage of the diverse skills crewmembers have acquired, allowing for increased efficiencies.

### Refurbs

For the second year in a row, the Refurbs Crew has completed, on average, one refurbishment a week. Not an easy task when you realize what the typical refurb involves. Given PCRI's high standards and its unique portfolio of primarily single family homes, most of which are from the early 1900's, when a resident vacates a unit, there is often much more to do than shampoo carpets and paint walls. When more extensive work is required such as rebuilding porch stairs, adding kitchen cabinets, refinishing wood floors, painting exteriors, etc. the Refurbs Crew goes to work.

### Work Orders

PCRI also relies on the strength and skills of its in-house maintenance staff to complete work orders in a timely fashion. Over 1,250 work orders were completed this year by our two technicians, who also assist the refurbs crew as needed.

### Property Management

PCRI continues to manage the day-to-day operations of its single family and small multi-plex properties. Our property managers, who have a combined experience of more than 20 years in this field, are responsible for screening tenants, handling move-in and move-out inspections, collecting rents, and coordinating with the Housing Authority of Portland, Cascade AIDS Project and other partners.

### Fiscal Management

While insuring that our portfolio remains sound and affordable for the long-term is the job of Maintenance and Property Management, it is the job of the Fiscal staff to quantify this. In August of 2002, PCRI hired a new Fiscal Manager, Shel Rama. A former college professor and CPA, Shel has Master's degrees in both Accounting and Taxation. With more than forty years experience, he provides solid footing for this department. Charlie Chau, also hired in 2002, is PCRI's Assistant Fiscal Manager and IT guru. Tamara Trofimenko, PCRI's bookkeeper and payroll administrator, has been a valued employee for several years.

### Celebrate!

- More than \$2 million in long-term debt retired in past few years
- Occupancy Rate averaged 96%
- Rent collections continued to average 97%
- Debt Service Coverage Ratio: 1.19
- Current Debt Ratio: 3.17%
- Current Ratio: 158%

### Did you know that...

PCRI's diverse staff can communicate with its residents in the following languages:

English, Spanish, Vietnamese, Russian, Chinese, Lithuanian, French, Norwegian, Scottish, KiSwahili and Ukranian.

# Determination

## Park Terrace Tenants' Council



An apartment sized freezer. This is where you will end up if you trace back to the roots of the Park Terrace Tenants' Council, the group that advanced their cause to make Park Terrace Apartments one of the affordable housing complexes saved under the City's Low Income Housing Preservation Ordinance. Long before PCRI acquired ownership of Park Terrace, this group was making a difference in their community. How could such a small item turn into a major historical event?

Ms. Isaacs, a longtime member of the Council explains, "There were just five of us to start. We began meeting in 1992 when Ruby, who had lived here for 11 years, was starting to be harassed by management for having an apartment-sized freezer. We went to Legal Aid and then to CAT (Community Alliance of Tenants), so we could find out what our rights as tenants were."

This went to court and Ruby won. Just the first in a long line of victories for this spirited group.

"We were determined to be organized," says Ms. Isaacs as she ruffles through her numerous notes, letters, and news clippings related to Park Terrace. "We met with a CAT representative who gave us information on organizational procedures and elections." The initial goals of the Council were to eliminate the harassment efforts of management, to research which party was responsible for repairs, and then tackling a long list of items that had not been taken care of such as leaking refrigerators, torn carpets, and units that hadn't been painted in over 16 years.

"We went to every apartment and inventoried the needs of each unit." As they worked on this issue, they came to find out that money HUD had issued for repairs had not been used by the owner for that purpose. "We then had another legal claim and we worked with CAT and Legal Aid once again." They learned to document all their proceedings with the owner and management. They eventually turned this list over to Commissioner Erik Sten. "I was impressed with their tenacity and hard work. The council showed that organizing and focus can make a big difference," stated the Commissioner.

By this time they heard the owner of Park Terrace was planning to opt out of his HUD contract, putting them at risk of losing their housing. "Erik Sten brought to our attention the work going on to get the city's Preservation Ordinance passed and about all the low-income housing across the city that was in danger." The Council mobilized more members and testified at Salem and City Hall.

Once the ordinance passed, they changed their focus. "We laid our personal complaints aside so we could focus on choosing a proper owner for Park Terrace." The Council, along with the Portland Development Commission, ultimately decided on PCRI as the new owner. But the council is still not done. "We'd like to form our own non-profit organization so that we can access grants to keep educating the tenants. One person can't do much, but as a group we can."

**We were determined to be organized**

# Housing Development

## Park Terrace

In October of 2002, Mr. Arthur Payne, long time resident and member of the Park Terrace Tenants' Council, took the podium in the new community center to share his impressions of the changing community. He joined other speakers such as Congressman Earl Blumenauer, Betty Dominquez of Oregon Housing and Community Services and Wyman Winston of Portland Development Commission at this Open House celebrating the completion of the renovations and the addition of the new community center at Park Terrace, and most importantly, the long term preservation of this affordable housing complex built in 1944.

Though PCRI did not acquire Park Terrace until the end of 2001, the process began in 1999 when PCRI responded to a Request For Proposals from PDC. Communication with the Park Terrace Tenants' Council was ongoing from this point forward, as was constant action ranging from inspections, to financing negotiations, to construction. For the first time in its history, PCRI contracted out the job of project management to oversee much of this activity. The Housing Development Center was an invaluable partner in this process, particularly as this was the first Low-Income Housing Tax Credit project for PCRI, and the first single project of this size. With 88 units, Park Terrace is the largest multifamily property PCRI owns. The majority of other properties in our 354-unit portfolio are single family homes and a handful of small multiplexes.

A construction schedule was developed minimizing the disruption to Park Terrace residents, so that they could continue to reside in the complex during the renovations. Improvements to the complex included: new roofs, energy efficient windows, gutters, carpets, plumbing and electrical repairs, improvements to the exteriors, upgrading the grounds, and the addition of a new community center and laundry facility, plus play area for children designed by local artisans.

## Green Building Rehabilitation

A smaller project, but no less exciting, was the completion of our first green building rehabilitation in July, 2002. A 1915 single family home within our portfolio was in major need of repairs, which we completed – sustainably. Green buildings promote resource conservation, reduce environmental impacts, create a healthy and comfortable environment and reduce operation and maintenance costs. The entire life cycle of the building and its components is considered, as well as the economic and environmental impact and performance. Here are just a few of the green building features included in this Woodlawn home:

- No carpet was used. Flooring included refinished hardwoods, painted fir and Marmoleum (name brand natural linoleum)
- High efficiency gas furnace (80%) with sealed ducts
- Humidity activated bath fan

In addition to the above, a new floor plan was created to upgrade and modernize this 2 bedroom/1 bath large home into 4 bedrooms/1.5 baths. Construction for this project was completed on July 1st. An Open House was held on July 2nd, and a family moved in on July 5th!

## Celebrate!

PCRI's application to the state through its Consolidated Funding Cycle received the highest ranking, and we were subsequently awarded the state tax credits and trust fund allocation to move forward with the Russet & Morris Green Plexes. This project will be our first new construction green building project and will be a total of five units on two sites.

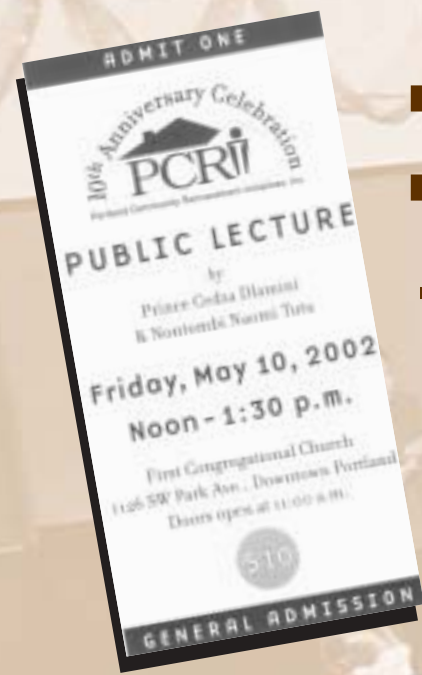
PCRI partnered with the Collins Foundation for the first time and was awarded \$40,000 in grant funds for the Russet & Morris Green Plexes.

PCRI was also awarded funding from the Portland Development Commission to move forward with the Fab Four Rehab project – a major rehabilitation of five units on four sites.

## On the Boards...

- Work began in the process of renovating a large 1904 Craftsman house which will become PCRI's new home in 2004
- New plans underway for development of several scattered sites for new home ownership units





# 10th Anniversary — A Celebration of Hope, Courage and Determination



Performance artist Ladjamaya roused the crowd with an inspiring performance of Robert Hayden's poem, Run-A-Gate.



Prince Cedza Dlamini, grandson of Nelson Mandela, was born into the royal family of Swaziland. He works to improve race relations in everyday life by practicing forgiveness and reconciliation. Prince Cedza spoke of the common thread between the African National Congress and PCRI in overcoming adversity, being energized by what we have overcome and using this as a source of inspiration for building the future.



Nontombi Naomi Tutu, daughter of Archbishop Desmond Tutu, has carried on the legacy of her father by building gender coalitions across racial lines and striving for justice, both in her native South Africa and globally. At the lecture, Ms. Tutu spoke of those women in her life who embody hope, courage and determination and told the crowd that they need not look very far to find good examples in their own community.

Barbara Smith and Commissioner Erik Sten presented the 2nd Annual Barbara B. Smith Community Support Award (see sidebar) to the family of the late Mr. Robert Crooks. Accepting the award are his son and daughter, Andy & Emily.



PCRI staff beautifully transformed the gymnasium at Self-Enhancement, Inc. for a reception the same evening. More than 150 people attended the reception where Ms. Tutu and Prince Cedza spoke briefly. Ladjamaya once again got the crowd going, this time engaging everyone in a sing-a-long!

A vast array of diverse foods was generously donated by numerous community partners, as was the financial and other support for this event. PCRI is extremely grateful for all those who attended, participated in, and made donations helping to make our first event a memorable success. Thank you all!



Barbara Smith was chosen as the namesake and first recipient of this award, created by PCRI in 2001, as her work in the community exemplifies that support we wish to recognize. She has worked for many years in the banking industry, most recently in community relations. Her support of PCRI goes above and beyond financial assistance. She uses her position to open doors for our organization, provides us with information on new programs, potential partners, and anything else she feels will help us in achieving our goals. She doesn't just help us with getting projects done, but also spreads the word about the work we are doing.

As to the purpose of the award, Maxine stated, "We intend to give this award to those who care about the community and have used their position to work with PCRI and help us fulfill our goals and mission of providing quality, affordable housing. So often there are people that help us do the work we do and all we say is 'thank you'. This award will hopefully give its recipients the more public recognition they deserve."

## 2002 Barbara B. Smith Community Support Award Recipient — Mr. Robert Crooks

Mr. Crooks died an unexpected death almost a decade ago and did not live to see the efforts of all his tireless hardwork. Without his efforts, PCRI would not exist and more than 350 families may have lost their housing. In presenting the award to his son and daughter, Commissioner Sten stated, "He was an incredible mentor and inspiration." Mr. Crooks was an attorney at Lane, Powell, Spears and Lubersky and new to Portland when "Blueprint for a Slum" ran in *The Oregonian* in 1990. After reading this, he contacted Erik Sten who was then an aide to Commissioner Gretchen Kafoury. He called to ask the City to do something about this disastrous situation. Mr. Crooks was a national expert in affordable housing and was expressing the desires of many neighborhood leaders and City officials who wanted to step in and help turn the Dominion Capital disaster around. "He had many, many sleepless nights and you can bet we didn't pay him much for this," said Commissioner Sten, "but he figured out a legal strategy and executed it." With his determined efforts, 83 families became true homeowners and the remainder of the portfolio was acquired and rehabilitated by PCRI to provide long-term, quality affordable rental housing. Thousands of families since then have found stability in PCRI, which wouldn't have been possible without Mr. Robert Crooks.

**Our Sponsors:** Washington Mutual | NW Natural | US Bank | Federal Home Loan Bank of Seattle | McDonald's Corporation | Enterprise Foundation | Wells Fargo | Key Bank | Miller Nash, LLC | Glen/Mar Construction | Legacy Health Systems | Albina Bank | Bank of America | Bryan Potter Design | City Graphics | Verizon Wireless

**Food and Beverage donations provided by:** Rustica Italian Caffe | Widmer Brewing | Odwalla | Grand Central Baking | Peet's Coffee & Tea | Doris' Café | Bridges Café & Catering | Flaming Carrot Catering | Old Wives Tales | Food In Bloom | Bernie's Southern Bistro | Marco's Café & Espresso Bar | Swagat Indian Restaurant | Nicholas Restaurant | New Season's Market- Concordia | Safeway | Horn of Africa | Sierra Spring Water | Hannah Bea's Poundcake | Cheshire Cat at Irvington Market | Queen of Sheba





## From the Executive Director

One gathers a sense of hope, courage and determination when there is potential for success. PCRI's role has been to lay the foundation so that low-income families can overcome their adversities, move forward and have a success story to tell friends and families who may be in a similar position in life.

If low-income families are to tell a story of success, it will begin with stable housing that does not take the majority of their income. It will begin when they have a safe and sound environment to raise their children. It will begin with a neighborhood that sets forth examples of prosperity, offers opportunity for growth and exemplifies pride. A basic need like housing should not be a burden. Hope for a better tomorrow, courage to do what it takes to make it happen, and celebrating the success that follows is the realization of the American Dream.

PCRI is in its eleventh year, and although it has many good stories to tell, there are so many more that remain untold. During the course of the next five years, we will implement a homeownership initiative that holds the promise of many more good stories – the beginning of wealth accumulation in households where it was once considered an impossible goal. In order to do this, we will move forward with the long anticipated Lease-to-Own Program for first time homebuyers earning between 50% and 80% of the area median income.

This initiative will address two unfortunate situations that exist in our community. 1) The lack of homeownership options affordable to

households in that income range; and 2) the 20% disparity that exists between minority and majority homeownership rates in the City of Portland.

How will we do it? We will do it with the assistance of supporters listed in this publication, with additional, new supporters and with the tenacity to manage difficult challenges as exemplified by our history. We have a plan that will require traditional homeownership products to operate in a slightly different and less restrictive manner. This includes the acceptance of Section 8 vouchers for mortgage payments and lease-purchase contracts with longer than normal lease terms.

The State of Oregon has the lowest homeownership rate for minorities in the nation. This statistic is not reflective of the caring community that exists in the City of Portland. We are determined to correct this disparity. We can do better. The gap that exists between majority homeownership rates and minority homeownership rates can only be closed when doors of homeownership opportunity are opened.

As we move forward, again with sheer determination, PCRI's goal is to provide opportunities for wealth creation, to work for change and embrace it when it happens.

**“Not everything that is faced can be changed, but nothing can be changed until it is faced”**

**— James Baldwin**

# Financials

## 2002 Balance Sheet

### Assets:

Cash and cash equivalents	\$554,288
Accounts receivable and other current assets	69,780
Long-term receivables	390,751
Property and equipment	12,954,179

**Total Assets \$13,968,998**

### Liabilities

Accounts payable and other current liabilities	218,580
Notes payable	10,919,807
Other long-term liabilities	63,196

**Total liabilities 11,201,583**

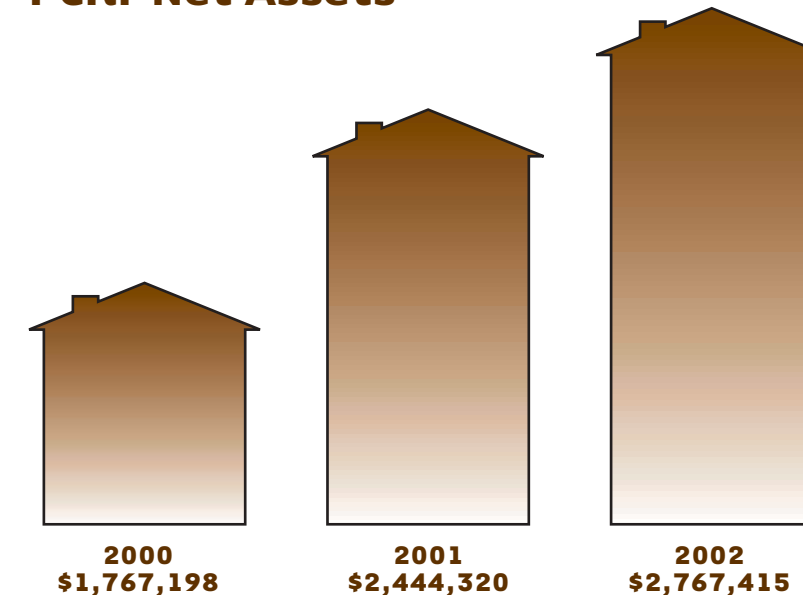
### Net Assets

Unrestricted	2,676,571
Temporarily restricted	90,844

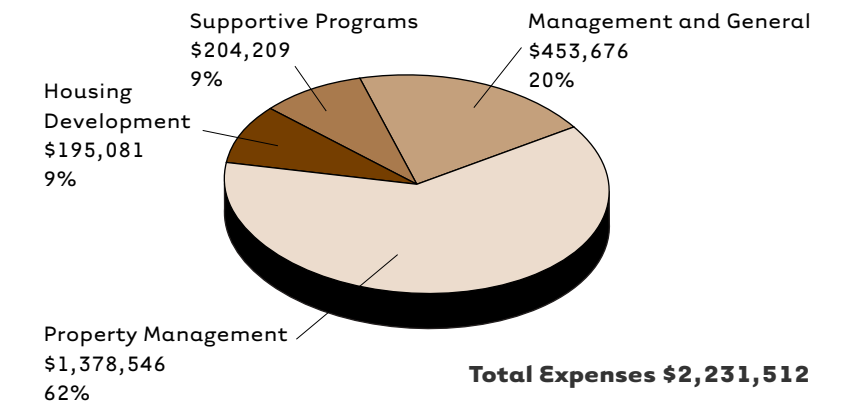
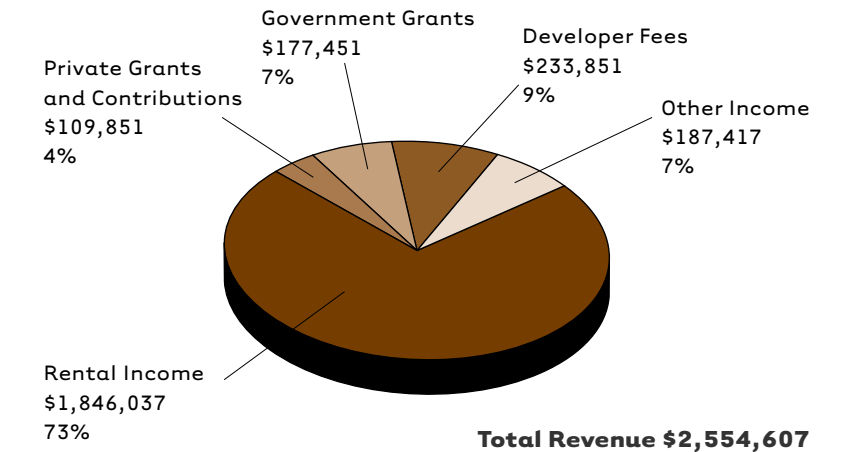
**Total net assets 2,767,415**

**Total Liabilities and net assets \$13,968,998**

## PCRI Net Assets



## 2002 Revenue and Expenses



## Funders

Bureau of Housing and Community Development  
 Child Care Improvement Project  
 The Collins Foundation  
 The Enterprise Foundation  
 Key Bank  
 The Neighborhood Partnership Fund  
 NW Natural Gas  
 Oregon Housing and Community Services  
 Portland Development Commission  
 US Bank