



Community

Winter 2005

in Motion

A Newsletter for the Residents of PCRI

www.pcrihome.org

Phone: (503) 288-2923

TDD# 711

Fax: (503) 288-2891

PCRI Gets New Home



On December 22 2004, PCRI staff joined Terraforma, general contractor, at the site of its new office to launch the start of the building's rehabilitation. The work is scheduled to continue until July 1, at which point PCRI will be moving its office to the new location. Residents won't have to travel far – the site is just up the street at 6329 NE Martin Luther King Jr. Blvd., by Payless Shoes.

What Is the \$ Earned Income \$ Credit, and How Can I Benefit \$ From It? \$

The Earned Income Credit (EIC) is a tax credit for people who work, but don't earn high incomes. If you qualify, you could pay less federal tax, no tax at all, or even get a tax refund. To qualify, you must meet certain rules and file a tax return.

Generally to qualify for the earned income tax credit you must meet the following:

- You must have earned income.
- Your earned income and adjusted gross income are under \$30,338 (\$31,338 if married filing jointly) if you have one qualifying child; \$34,458 (\$35,458 if married filing jointly) with more than two or more qualifying children; if no qualifying child under \$11,490 (\$12,490 if married filing jointly).
- Your investment income is less than \$2,650.
- Your filing status is other than married filing separately.
- Your home and your spouse's home was in the United States for over half of the year.

PCRI will have information available about EIC and local Tax Aide sites where you can get help from qualified IRS-trained volunteers to file your 2004 taxes at no cost.

Attend "Financial Fitness" at PHC for Free

For a limited time, PCRI will cover the \$50 registration fee for 18 PCRI residents who would like to take the Portland Housing Center's monthly "Financial Fitness" series in 2005. This four-week class will change the way you manage your money! Topics include: basic financial planning, money management, saving and investing, understanding credit and taxes and insurance.

Upcoming classes begin on March 1 and April 5. This series is required for anyone who is interested in saving for homeownership through an individual development account. You must register through PCRI, and attendance of all four sessions is required. Call Jorge at (503) 288-2923, ext. 112 to sign up.

PCRI's Newest Board Members

PCRI would like to welcome **Karen Williams** and **David Castricano** as its newest board members. As a partner at Lane, Powell, Spears, Lubersky, LLP, Karen has played an integral role in assisting project managers and policy makers with both project and strategic advice in Portland's efforts to meet its economic development, housing and redevelopment goals. Past projects

include the Airport Light Rail, Portland International Center, Belmont Dairy, Union Station Housing project, McMenamins' Kennedy School and Museum Place.

At US Bank, David is Manager of Community Lending for US Bank in Oregon. He is also the Chairman of the Board for Network for Oregon Affordable Housing, a statewide non-profit made up of community-minded Oregon banks to provide financing and technical assistance for the development of affordable housing options.



PCRI does not discriminate based on race, color, religion, national origin, familial status, disability or legal source of income. We comply with all federal, state and local laws concerning discrimination.

PCRI does not discriminate on the basis of disability status in the admission or access to, or treatment or employment in, its federally-assisted programs and activities.

Contact PCRI for the name of the person designated to coordinate compliance with these nondiscrimination requirements. Phone: (503) 288-2923, Fax: (503) 288-2891, TDD# 711.

Copyright © 2005. All rights reserved.

The Director's Corner

Become the Change You Wish to See



On a recent rainy evening I was watching the news and caught an interview with Wangari Maathai. In case that name doesn't ring a bell, Ms. Maathai was

awarded the Nobel Peace Laureate for 2004. She is the first African woman to receive this honor for her work with the Green Belt Movement, a grass-roots group in Kenya that started by planting trees to address environmental degradation and expanded its focus to community development.

Listening to her passion and conviction about this work and her praise of the countless people making a difference in their communities, I was struck by the parallels in her work and the affordable housing community here in Portland. These are organizations that have ceaselessly, tirelessly been housing families who might otherwise be on the streets. They have created programs that are more than putting a roof over someone's head: they develop work-force skills, provide workshops to better one's self, train people to become leaders around issues that matter to them and increase savings to eventually move up and out of that housing into their own places.

Has PCRI helped you? Do you know what services PCRI provides outside of a safe, affordable place to live? Or do you think we're simply your landlord and we should, stated bluntly, butt out? Many of

you are working one or two jobs, are single parents and don't have the time or energy to attend a workshop. I respect that, I was once there myself. But consider this: s/he who educates her/himself is empowered by knowledge, and it's hard to take advantage of a person who is informed. Indeed, like Ms. Maathai has said, "Historically our people have been persuaded to believe that because they are poor, they lack not only capital but also knowledge and skills to address their challenges.... [Eventually, through education], the participants discover that they must be part of the solu-

tion: one through working with children and another through her pursuit of buying a home.

Speaking of changes, here at PCRI we are not exempt from them. Some staff have left to pursue other goals, while a few new faces have joined our ranks. Baby pictures are beginning to crowd the desks of several employees, and our board of directors has grown in number. Such is the life of a dynamic, changing organization. With this in mind, PCRI is in the process of remodeling a building right up the street that will

become our new office. It's been a long time coming, and we are very excited by this transformation! I think you will be too, once you see it. Our hope is to welcome all of you to the new office at an open house later this year. In the meantime, I hope you find something useful in this newsletter, and it helps you "become the change you wish to see."

Regards,

Maxine Fitzpatrick

"They realize their hidden potential and are empowered to overcome inertia and take action."

tions. They realize their hidden potential and are empowered to overcome inertia and take action."

I would like to hear from residents who've taken action to pursue a change in their lives. What was it? How did your situation improve? Please share your voice with us. In turn, I encourage you to turn to Page 6 and read about two residents who have made a conscious decision to take

"A leader is one who knows the way, goes the way and shows the way."

— John C. Maxwell

PCRI Updates

Property Management

Annual Income Recerts Have Begun

By now you should have received a letter from PCRI with a pre-scheduled appointment for your annual income recertification, a.k.a. "recert." In addition to verifying your household's income, we use this as an opportunity to get feedback on how we're doing and share information on services that you might be interested in.

In order to make the process as smooth as possible, please collect income-related documents (for ex., 2004 W-2, federal tax return, Social Security end-of-year statement, TANF benefit letter) for all household members over 18 years of age and bring them to your recert. If you cannot make the assigned time in your letter, it is important that you contact PCRI as soon as possible so we may find a time that fits your needs. PCRI offers evening appointments, so call now. No-shows are subject to a \$100 rent increase.

Inspections

Each year PCRI schedules an inspection at your home to address any health, safety and capital improvement concerns. You will receive a letter from us at least one week prior to your inspection. If you need to reschedule the time, please call our office as soon as possible, as appointments do fill up fast.

Correct Address

Please make sure your correct name and address are written on your rent check. If the correct information is not on your check, it may not get posted to your account and you may receive a late fee.

Ten Years and Still Going Strong

Property Manager Kimberley Mason recently celebrated 10 years of service to the affordable housing community. Kimberley started at PCRI in December of 1994, and has remained a steadfast and devoted PCRI employee, moving up the ranks from Administrative Assistant to Property Manager. "PCRI is a great organization to work for. I'm glad to be a part of it!"



Maintenance

Dear Residents,

As we start another year of work, I thought I would share the fine work PCRI's maintenance crew has accomplished in 2004:

- 1,117 work orders were completed for an average of 4.75 work orders finished per work day.
- 22 houses were painted through grant programs and community partnerships.
- We replaced: two roofs, four refrigerators, four ranges, 13 hot water heaters and four gas furnaces.
- Six emergency tree removals were performed.
- 11 houses, a tri-plex and a four-plex received new vinyl windows through PDC's grant program.
- We insulated and weatherized a triplex and a four-plex through another grant program.
- Two city sidewalks had to be replaced.

Freezing Pipes

If your furnace stops running for some reason during a cold spell, please call PCRI's emergency pager immediately at (503) 599-3935. If your house gets too cold for you or if you are going to leave for a period of time while the furnace is not working, please leave each faucet in your house dripping slightly until maintenance can arrive. This will keep the water in your pipes from freezing and bursting the pipes. Replacing burst pipes can be very expensive and time consuming, not to mention damaging for your household items, so it's important to do your part to keep pipes from freezing.

Looking forward to another great year,

Bryant Edwards

Spotlight on Families



Holiday Bike Drive

Eleven PCRI children received bicycles this year through the Community Cycling Center's annual bike give-away. They received almost 2,000 referrals for bikes this year, and were able to provide 1,000 bikes for kids.



What's Shakin' with the Parent Network

2004 was a very busy year for the Parent Network. New members and current events reshaped our focus for the year. Here are just a few highlights:

- Jo Anne Bowman, former state legislator, trained the PN in voter registration and voter rights. The Parent Network then led a voter registration drive for community members in north and northeast Portland.
- It coordinated PCRI's second annual back to school giveaway. PCRI received an honorable mention for this program from the Oregon Department of Housing and Community Services.
- The PN created PCRI's first annual roller skating party, having fun with over 60 residents and staff.

In 2005, the Parent Network would like to do even more exciting things, like:

- Recruit more parents, especially fathers, to join the PN;
- Increase leadership opportunities for members;
- Be a group of parent experts that the community comes to for information about child care in north and northeast Portland.

If you would like more information about how to join the Network, please contact Arika at PCRI for details.

PLEASE NOTE: The Parent Network has changed its meeting time to the second Thursday of the month from 6:00 – 8:00 pm. Dinner and child care are provided.

Tips for Talking to Your Teen about Money

by Arika Bridgeman-Bunyoli

Managing finances can be difficult for any of us, especially when there is simply not enough money to make ends meet. When your daughter asks, "Mom/Dad, can I borrow \$50?", you know you will never see that \$50 again. But is she learning the skills that she needs to save money to meet her goals?

Talk to your teenager about her long- and short-term goals. Long-term goals are things we identify as very important, but require more money that takes longer to save. Cars and money for college are long-term goals, while money for clothes and movies are short-term goals. There are many ways to save money, but the first step is to create a budget.

Step 1: List Income - Have your child write down all her sources of income: summer or after-school jobs, allowance, birthday money and financial gifts from relatives. Add up the total at the bottom.

Step 2: List Expenses - Help her make a list of all of the items she usually purchases, like school lunches, gas, cell phone, etc. Ask her how much she spends when she goes out with friends. Make sure that each expense is realistic. If your child's expenses are greater than her income, talk with her about ways to reduce costs or increase income.

Step 3: Do the Math - Now is the time to really get down to business! Have your child calculate how much money she will save each month towards her short- and long-term goals.

Step 4: Wrap it Up - Help make a plan to meet her long-terms goals. Is she willing to give up some of her short-term goals or activities to save for the car? Can she take a job after school? After you have looked at the budget you will be in a stronger position to talk to your child about other aspects of money management such as growing her savings, credit and other concerns.

Holiday Card Contest Runner Ups

Congratulations to Kamari, Makayla and Daniel, this year's holiday card winners! A big thanks to our Massen, Steveonna and Asjahnae who sent in their pictures (pictured here).



Focus on Park Terrace

From the Community Center

Sewers Needed for Quilt Project!

Like to sew? The Community Center features a photo collage of residents, past and present. In 2005 we will be scanning pictures onto quilt panels, then piecing them together to make a beautiful community art project. Please let Margaret, PCRI Resident Coordinator, know if you're interested in attending the sewing circle.

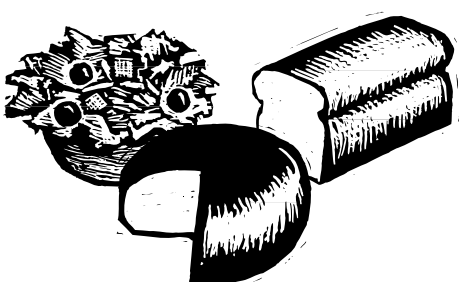
Please Say a "Thank You" to Our Community Center Volunteers:

- Sofia Asfaw
- Maru Ghebru
- Jerry Green
- Wilhelmena Harvey
- Eugene Johnson
- Dorothy Perkins

These volunteers have dedicated 1,200 hours to the Community Center and residents. Without their help, we would not be able to offer assistance with homework, typing and computer help to residents. We appreciate all that you do!

Free Wild Oats Food Every Friday

Wild Oats has been generously donating food to Park Terrace' food pantry every Friday for some time now. Now their generosity is now available to ALL PCRI residents. Please bring proof of PCRI residency (lease, letter from PCRI, etc.) between 3:00-6:00 pm. Park Terrace Community Center is located at 315 N Alberta. Parking is limited to the back visitor parking area or on Alberta. Call Margaret (503) 282-1359 for details.



Announcements from QMS, Property Management for Park Terrace Apartments

QMS would like to introduce Daniel Cole, Park Terrace's new maintenance person. Daniel started in January and is on-site Mondays through Fridays, from 8:00 am to 5:00 pm. Call his pager, (503) 204-1578, for after-hours emergencies.

As a reminder, the Site Manager's office hours are from 10:00 am to 5:00 pm. (The office will be closed from 2:00 – 3:00 pm for lunch.) From 8:00 – 10:00 am, the manager walks the grounds, completes paperwork, conducts banking and runs errands in town.

Park Terrace Grievance Procedure

Every attempt is made to resolve a resident's grievance at Park Terrace with Lucy Diaz, the Site Manager. When a resident has a complaint involving their unit, another tenant or any other situation related to the property, the complaint should be addressed to Lucy, preferably in writing, signed and dated.

If the complaint involves a maintenance request, the problem must be written on a Maintenance Request Form, which identifies the unit, the maintenance need, time reported, resident authorization to perform the repairs without the presence of the resident, the time completed and the Manager's signature authenticating the repair.

In the situation where the complaint is against the Site Manager, the complaint can be made to Karen Sexton, Property Manager. If the problem is not, or cannot be resolved by, or if the problem involves the Property Manager, the resident may contact the President of QMS, Inc.

Thank You!

We would like to thank the following individuals and groups for making our Thanksgiving and holiday parties so wonderful:

- Tedros Bahta
- Beaver Janitorial Service
- Joanne Bobo
- Wilhelmena Harvey
- Port City Business Center
- 7 Ft Hotdog
- Wild Oats



Lucy Diaz, Site Manager
(503) 282-6111

Karen Sexton, Property Manager
(971) 244-0293

Harry Matsumoto, Vice-President
(971) 244-0292 ext 111

Doug Repman, President
(971) 244-0292 ext 0

Upcoming Events

Friday Night Wind-Down ~
Fridays from 4:00 - 7:30 pm

Red Cross Disaster Preparedness for Seniors ~ Friday, February 18, 4:00-5:00 pm

Focus on...

Kimberly Irving, Family Child Care Provider and Resident

PCRI is thrilled to welcome Kimberly Irving and her family as the newest residents of PCRI's family child care home, a house specifically rehabilitated and equipped for a family child care.

As a mother of three, Kimberly wanted a way to use her talents to earn income and stay at home with her children. Kimberly began her business, "Three Little Stars," named for her daughters, several years ago. Her husband Marlon is a musician and also helps her with the business. Kimberly's nurturing teaching style has helped children in her care and her business flourish. She offers music, arts and crafts and computers, all through an anti-bias curriculum. Kimberly encourages lots

of play and exploration while providing children with learning activities that help their development.

Before Kimberly and her family moved into the PCRI house, they were squeezed into a very small space. The family had no room for themselves because the child care took over all the common areas. Now everyone has the space that they need to thrive. Kimberly says, "Renting the PCRI child care house will improve my business by providing me with a professional yet cozy space to grow."

The children love the house too. Kimberly reports that their favorite thing about their new home is the open space for learning activities and the big fenced-in backyard. They are all looking forward to a lot of fun times in their new place. Kimberly's enrollment is full at this time, but you may contact her for more information about Three Little Stars at (503) 288-6172.



Resident Vera Lewis



Vera Lewis has been a PCRI resident for six years. Vera was one of the first people to enroll in PCRI's homeownership program after it launched in July 2004.

Q: How did you hear about PCRI's homeownership program?

A: I read about it in the quarterly newsletter that PCRI sends to its residents and in the weekly e-news that I receive.

Q: When will you be ready to buy your home?

A: June/July 2005.

Q: Can you describe some of the services and or assistance that you have received from the program?

A: I receive personal, private, confidential attention from Jorge Alvarado, the homeownership coordinator. He works with me in areas such as credit, budgeting and saving for my house. We meet on a monthly basis at a time convenient for me.

Our first meeting consisted of pulling my credit report and going over it in detail. Jorge told me how to work on the areas needing strength. We looked at my income to get an idea of what I will qualify for, and we outlined a timeline.

The second meeting required that I complete a household budget worksheet. We came up with ways to easily save a little each month through an action plan. The action plan outlines step-by-step details of my goals. At our monthly meeting we track my progress and make sure I'm sticking with it.

Jorge has also explored different down payment assistance programs and suggested the best one(s) for me. I have attended classes [at the Portland Housing Center] such as the "ABC of Homeownership" and "Financial Fitness" that PCRI paid for. When the time comes, Jorge will take me through the loan pre-approval process, looking for a home, the closing process and things to do once I'm in my home. Jorge is GREAT!

Q: To the point where you are right now, can you tell us your overall experience with the program?

A: It has been a very positive, educational, eye-opening experience for me. I absolutely love the program and praise God for it!

Q: What can you tell PCRI residents that think buying a house of their own is impossible?

A: Oh no, it's not - You can do it! Remember:

See your goal

Understand the obstacles

Clear your mind of doubt

Create a positive mental picture

Embrace the challenge

Stay on track

Show the world you can do it

And that equals success!

I look at this every day and I know I/you can do it!

Miscellaneous News

Provine Turner, Employee of the Quarter



For the last quarter of 2004, Provine Turner is being recognized as the Employee of the Quarter. Provine was recognized for his efforts by PCRI staff as well as his supervisor. They spoke about Provine going above and beyond what is required of him and his incredible temperament. He also participated in the blessing of PCRI's new office before the construction started in December 2004.

"Provine (is) an excellent addition to our staff. His previous experience with electrical repairs and carpentry has made him a versatile member of the Maintenance staff. Provine is always friendly and cooperative. He has a steady work ethic and completes his jobs in good time with a quality finish."



Chuck Does it Again

PCRI resident Chuck Skinner dropping off a computer he built for Kimberly Killgore. Chuck learned to build computers through Free Geek, a local non-profit that recycles used technology to provide computers, education, internet access and job skills training to those in need in exchange for community service.

Misc.

- In November 2004, PCRI became a member of National Council of La Raza, the largest national constituency-based Hispanic organization, known for its advocacy around Hispanic homeownership.
- PCRI would like to welcome Maia to the world! Maia was born to employee Rachel Hestmark on December 30 and weighed in at seven pounds, 12 ounces.
- PCRI's resident newsletter will be published three times per year instead of four in 2005.



2005 PCRI Board of Directors

Phil Damiano - *Board President*
 Amy Miller-Dowell - *Board Vice President*
 Simone Brooks - *Board Secretary*
 Ayanna Curry - *Board Treasurer*
 Tom Benjamin
 David Castricano
 Fred Hansen
 Judith A. Pitre
 Karen Williams

Did you know that...

- About four in 10 workers in the US don't save for retirement?
- Almost half of workers cash out their 401(k)s when changing jobs, losing a substantial portion of their savings in a penalty payment?
- Roughly one-quarter of baby-boomer households save very few assets and will be largely dependent on government benefits in their old age?

If this is overwhelming to think about, maybe the first step should be attending PCRI's budgeting workshops.

Call (503) 288-2923 for more info.



Homeownership Program Update

As of December 2004:

- Five homeownership workshops have taken place, including one in Spanish;
- Three residents have begun saving for a home through individual development accounts that will match their savings 3:1;
- 26 residents are in active homeownership counseling; and
- Three residents have finished the Portland Housing Center's financial fitness classes.

Congrats to the Cotts, PCRI's first residents to buy a home through PCRI's homeownership program! The Cotts closed on their home in early 2005.