



“Meeting the affordable housing needs of the community.”

RESIDENT HANDBOOK

PORTLAND COMMUNITY
REINVESTMENT INITIATIVES, INC.
4829 NE Martin Luther King Jr. Blvd.
Portland, Oregon 97211
(503) 288-2923

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Dear PCRI Resident:

Welcome! Please take time to read the information in this handbook, and store this in a handy place. We hope this booklet answers questions that may arise during your tenancy, but always feel free to call our office with any questions or concerns, in addition to reporting any maintenance problems. We hope you enjoy your new home!

Sincerely,
Management and Staff
Portland Community Reinvestment Initiatives, Inc.

Contact Information:

PCRI Office Hours: Monday – Friday 8:30 a.m.– 5:00 p.m.
Address: 4829 NE Martin Luther King, Jr. Blvd.
Telephone: (503) 288-2923
Fax: (503) 288-2891
Email: pcri@pcrihome.org

After Hours:

Please call the same office # (503) 288-2923 and a voice message will explain how to contact the appropriate person.

For Fire, Police and Medical Emergencies call: 9-1-1

Other Important Numbers:

Fire Non-Emergency Contacts: (503) 823-3333
Poison Control: (503) 494-8968
Non-Emergency Public Safety Situations: (503) 823-3333

Utilities: Not all our residents have the same utility companies. If you are unsure who your service provider is, please call our office. Below is a handy place to keep those numbers, if you wish.

Gas _____

Electric _____

Water/Sewer _____

Trash _____

Phone _____

Cable _____

***SECTION ONE:
IMPORTANT INFORMATION FOR NEW RESIDENTS***

1. Rental Agreement

Your rental agreement is a legal contract obligating both PCRI and you, the resident, to all terms and conditions contained within it. It is important that you keep this where you keep all other important documents. The renewal of your rental agreement will be dependent upon you meeting all conditions laid out within it. For that reason, it is very important that you read your rental agreement, in its entirety, including the back, which describes the Terms and Conditions. If you have questions on any of these items, do not hesitate to call the PCRI office. Outlined below is further explanation of certain rental agreement items we receive many questions on, in addition to other information about your tenancy with PCRI.

2. Rent Payments

Rent is due on the 1st of each month. Mail or bring your payment to PCRI's office: 4829 NE Martin Luther King Jr. Blvd., Portland, Oregon, 97211. All payments must be made by check or money order, made payable to PCRI. Cash will NOT be accepted. For your convenience, we have a mail slot for after hours rent payment. It is located below the window to the left of our entry door on MLK Blvd.

Late payments - A \$25.00 late fee will be charged on payments received after midnight on the 7th of the month. You will not receive an invoice for this, so please remember that if your payment is late, this charge is also due. This fee must be paid before the month is over. A 72-hour *Non Payment of Rent Notice* to terminate your lease will be issued on the 8th of the month if the rent is still not paid. PCRI will file court proceedings if your account is not cleared up by the expiration date on the notice. Please note that it is the resident's responsibility to have a zero (\$0) balance by the end of each month!

Returned checks – A \$25.00 fee will be charged for checks returned due to non-sufficient funds (NSF). If you have two or more NSF checks in one year, you will be required to pay by money order.

3. Occupancy

Only those individuals listed on your lease may live in your home. You cannot assign the lease, sublet your unit, or take in boarders or lodgers without the consent of PCRI. If your family size increases or someone moves out, you need to report that to PCRI. Guests may stay in your home up to a maximum of 14 days per calendar year. Guests staying longer than this must have written permission from PCRI. Hosting unauthorized occupants is a violation of your lease and can result in your eviction.

4. Renter's Insurance

As you will notice from the Terms and Conditions stated on the back of your Lease Agreement, you are required to maintain fire and theft insurance. PCRI is not responsible for loss or damages to your personal property. It is the resident's responsibility to pay all premiums and deductibles for rental insurance.

5. Smoke Detectors

Along with your Lease Agreement, you were given a *Smoke Detector Addendum*. By signing this, you accepted all terms within it and are required to test your smoke detector at least once every six months. News stations generally remind their audience to test their detectors when we adjust our clocks, twice a year, for daylight savings. Your *Smoke Detector Addendum* states whether your smoke detector is hard-wired or battery operated. It is very important for you to test and maintain the smoke detector. If you cause the smoke detector to become inoperable, you may be fined up to \$250 in accordance with the law and you may be subject to eviction. If your battery operated smoke detector starts beeping, you need to change the battery. (All smoke detectors are now required to have a hush feature. If your smoke detector does not please call the office). If you are uncertain about how to operate your smoke detector, please call PCRI. Also, please refer to the *Smoke Detector Addendum* for more information about the smoke detector(s) in your home and your responsibility for maintaining them.

6. Repair and Maintenance Requests (Work Orders)

When you notice any disrepair or a problem in or around your home, it is your responsibility to call PCRI and place a Work Order request as soon as possible. During office hours the receptionist will take your request. After hours our phone system will instruct you as to how to leave a Work Order request. We will need your name, address, phone number and a brief description of the problem. When placing a Work Order please state whether Maintenance has permission to enter your premises without further notice for the purpose of making the repairs and if there are any times they should not come. If permission is granted, it is likely that your repairs can be serviced more quickly. As a rule, a Maintenance Technician will call the day before coming out to your home. If you cannot be reached, a voice message will be left if possible. At times, it may happen that a Maintenance Technician has time to add in extra Work Orders for that day. If so, the Maintenance Technician will call and try to notify you that they are coming out that day. If you have given permission to enter, this allows Maintenance to service Work Orders more quickly. Your cooperation in giving permission to enter will be greatly appreciated. Residents will be made aware of any charges associated with the repair/requested work that they are responsible for.

Here is how PCRI processes and prioritizes Work Orders:

High Priority: Water leaks, clogged toilets, inoperable furnaces, refrigerators and stoves that are not working, and anything involving health and safety. We try to respond to these the day requested or by the following day.

Mid priority: Broken light fixtures, clogged sinks, loose caulking around tubs, ants, mice, cleaning gutters, etc. These requests we try to respond to within the week.

Lower priority: These are mainly cosmetic requests such as landscaping issues and the like. These we do as time allows.

The Maintenance Technicians schedule their workdays in advance, so when they respond to a Work Order request they will do their best to help, but they can only take care of that particular request. If there are additional problems that have arisen, please call in and request a Work Order for those and a Technician will return.

7. Locks, Alarms, Cable and Satellite Dishes

Locks cannot be changed or added without PCRI's written permission. If you would like your locks changed, please call the office. There is a charge for this. If, after you get our permission, your lock is changed by someone else (we prefer it not be), you will need to give PCRI a copy of the key(s) for the new lock(s). If damage results to the premises because PCRI was not provided with a key for the new or added lock(s), the resident will be charged for repair of that damage.

If you wish to install a home alarm system, you must first get authorization from PCRI. The system will need to be installed by a professional alarm company and any damages caused by the alarm will be charged to you. PCRI will take no responsibility for any charges or problems associated with the alarm. The alarm must stay in the unit when you move out. When placing Work Orders, you will need to provide your alarm code to PCRI, or turn your alarm off.

The law requires that you must get written permission from your landlord before having an alarm system, cable or a satellite dish installed at your home. The companies are not always asking tenants if they are the property owner, so it is up to you to take care of this in advance of making the installation. PCRI has specific guidelines for installation of these systems and the property management department can help you with this. If you do not obtain permission in advance, you will be required to remove the installation and repair all damage caused by it.

8. Painting

If you wish to paint any portion of your home, you will need written approval from PCRI before you do so. If you just need touch-up paint, we can often supply that for you. If you paint the walls a different color than what they were when you moved in, you will need to either repaint them the original color before you move out or be charged for PCRI's cost to repaint.

BECAUSE OF THE POTENTIAL FOR DISTURBING LEAD BASED PAINT, AT NO TIME SHOULD YOU EVER DO ANY SANDING OR SCRAPING OF THE WALLS, WINDOWSILLS OR ANY PORTION OF YOUR HOME. Please call our office if you have any questions regarding this.

9. Parking

Inoperable and/or unlicensed vehicles may not be parked or stored on the property. Any vehicles that are improperly parked, inoperable, or unlicensed may be towed away at the expense of the vehicle's owner. The resident agrees to abide by off street parking regulations and to notify and require guests to abide by parking regulations.

10. Trash and Rubbish Disposal

PCRI provides basic trash removal and recycling services for each residence. Residents are required to dispose of all garbage and rubbish in the dumpsters or cans provided for such purpose. You should make special arrangements with your trash collector or with METRO for the disposal of large items such as discarded furniture. Any extra charge items such as oversized containers, extra containers, and special pick-ups will be charged to you.

11. Lawns and Yards

All exterior areas of homes and apartment buildings should be kept clean, orderly, and free of debris and litter at all times. If you live in a single family home, you are responsible for the upkeep of the lawn and yard. Please mow at least every two weeks or as needed. Grass should not get beyond six inches in height, and should never be cut more than 1/3 of its height at one time. If you live in a multi-unit complex, you are not responsible for the lawn, but you need to keep the lawn and the area surrounding your unit residence free from rubbish and debris.

12. Noise and Disturbances

Continued tenancy requires that you take responsibility at all times for yourself, your guests and all others in your control. Loud noises and other disturbing acts in the unit or on adjoining property that interfere with the rights, comforts, or convenience of other residents and neighbors are prohibited at all times.

13. Violence

Violent behavior will not be tolerated and is grounds for immediate eviction.

14. Annual Inspections

At least once a year, PCRI will inspect all of its rental units for conformance to health, safety, and lease regulations. Any needed repairs will be noted and scheduled. You will be notified approximately one week before the inspections take place.

15. Income Verification and Re-Certification

Because PCRI is an affordable housing provider, there are certain income guidelines our tenants must conform to. To meet PCRI's income eligibility guidelines, household income may not exceed 80% of area median family income (MFI) as established by the U.S. Department of Housing and Urban Development (HUD). Some of PCRI's properties are under different programs and require an income level even lower than this. We include all legal sources of income such as wages, public assistance, child support, and food stamps when calculating your household income. Your household income must be

verified annually. You will be notified approximately one week before this date and an appointment will be made for you to document and sign your annual verification forms.

16. Move-Out

You must give at least 30 days advance notice in writing to PCRI when moving. If you fail to give notice or give an improper notice, you may lose your security deposit. Notices are available through PCRI's office. The notice becomes effective the day it is received and date stamped in PCRI's office. Verbal notices over the phone only indicate your *intention* to move. It is not official until placed in writing. When you move out, PCRI will inspect your unit to note and document its condition. You may be present at this inspection if you wish, since you will be charged for any damages beyond normal wear and tear caused by you or your guests. It is expected that you will leave your unit in substantially the same condition as when you moved in.

Security Deposit – Your security deposit is not rent, but a refundable deposit to ensure the fulfillment of lease conditions and as a contingency against any damages to the property. If you fulfill your lease according to its terms, only charges for damages, excluding normal wear and tear will be deducted from your security deposit and your security deposit will be refunded as provided by Oregon State Law. Conditions for the return of your security deposit include but are not limited to the following:

- You must make sure all rent and other fees are paid in full according to the terms of your lease.
- You must give a 30-Day Written Notice of Intent to Vacate the Premises stating your move-out date. Notice forms are available at PCRI's office.
- You must give a forwarding address so that any refund of your security deposit can be returned promptly.
- After you have moved all of your belongings from the residence, you must completely clean the entire unit, including, but not limited to the stove, refrigerator, bathroom, any ceiling fans, closets, cabinets, walls and floors, shampoo all carpets. Basements and garages will need to be cleared and cleaned as well. Mow the lawn if you live in a single family home. The unit must be returned in rentable condition or you will be charged for restoring it to that condition.
- If you are a pet owner, remove all pet debris, and deodorize and de-flea the carpet and entire residence.
- Send your change of address cards and call utility companies to confirm that the transfer of utilities has been completed.
- Turn off all lights, secure the doors and call the office to schedule a move-out inspection.
- Return all keys to PCRI. You will be charged \$20 for each set of keys that are not returned. Don't forget to leave your forwarding address!

Utilities - PCRI will call the utility companies to report the expected move-out. If your expected move out date changes or you decide to withdraw the notice, you need to let us

know so that we can notify the utility companies, otherwise you may be without utilities for a while. Utilities are never to be shut off, especially in winter.

17. Eviction

Eviction is a serious and costly matter. No one wants this to happen to you! If you are experiencing any problems that you feel will put you at risk of being evicted, please bring them to the attention of PCRI immediately. Careful consideration will be given to the situation and, if possible, help will be offered. However, the responsibility for final resolution of the problem is yours.

Some examples of actions that can result in eviction if they are not corrected:

- Non-payment of rent and past due monies.
- Failure to pay service charges or to reimburse PCRI for repairs or services.
- Inability to take care of yourself or your apartment and refusal to seek outside help.
- Creating a danger to the health and safety of others.
- Unsanitary housekeeping.
- Disturbing the peace of neighbors and other residents.
- Causing damage to your unit, common hallways, exterior or grounds.
- Displays of public drunkenness, use of illegal drugs or violation of drug laws.
- Substantial violation of your lease or management policies; or repeated minor violations of management policies.
- Use of your unit for activities other than as a residence.
- Permitting unauthorized persons to stay on the premises without the permission of management.
- Giving false information regarding income or other factors considered in determining tenant rent.

Your rental agreement and Oregon Landlord/Tenant law protects you from being unjustly evicted from your house or apartment. PCRI must follow certain procedures in order to terminate a lease and evict a tenant. If you receive a notice that your tenancy is to be terminated, it will state the date your lease is to be terminated and what you need to do to correct any problems that have caused the notice to be issued

If you have any questions about your rights as a renter, a good contact is the Community Alliance of Tenants (CAT). They have a Renters' Rights Hotline at (503) 288-0130. Their regular office phone number is: 503-460-9702.

18. Resident Grievance Policy

If you have any questions or concerns as a PCRI resident, you should bring those issues to the attention of PCRI's Property Management department. You may call and ask to speak to one of the Property Managers and if this issue cannot be resolved over the phone, you will be directed to outline the issues/circumstances/concerns in writing and submit this, along with any supporting documentation to the PCRI Property Manager.

Once the Property Manager has received the letter and any documentation, the matter will be analyzed. A determination will be made and you will receive notification from the Property Manager, in writing. This notification will also include an invitation to contact the Deputy Director, in writing if you are unsatisfied with the determination.

The Deputy Director will then review your letter and any supporting documentation and can overrule any decision made by the Property Manager. You will receive written notification of the Deputy Director's decision. If you are still not satisfied with the results, you may submit a written request for further review by the Executive Director.

If requested, the Executive Director will then review your letter and any supporting documentation and prior decisions made by PCRI staff. You will receive written notice of the Executive Director's decision which will be final.

19. Over Income Policy

In the event a resident's household income rises over the allowable amount per the housing designation (usually not to exceed 80% MFI) while living in a PCRI property, the resident, through rent payments, must cover PCRI's associated cost of owning and managing the property they are renting. The rent increases shall be in increments sufficient to address this cost, which will include annual property taxes. The increase can be less, but shall not be more than \$100 per month for the first two years, and rising to 30% of total household income by Year 3 of their over-income status.

If these increases in rents do not keep pace with the cost of owning and managing the property, PCRI may choose to subsidize the unit with other income sources rather than displacing the resident. Board approval will be required for such a decision.

In the event the resident's income fluctuates and returns to a lower level and within the stated income limits, PCRI will reevaluate the resident's household income and take appropriate action to make an adjustment to the rent according to the change in household income. Residents must substantiate any reported change in income. Rent adjustments will only be made once a year beyond the normal rent review and annual recertification process, unless otherwise deemed appropriate by the Executive Director.

In situations where residents are residing in units designated for incomes lower than 80% MFI (such as 30%, 40%, 50%, 60%, etc.), and their income rises beyond the designated amount, but remains under 80% MFI, PCRI may look to relocate that household to a unit within PCRI's portfolio that is appropriate for their household income.

The Executive Director may review situations on a case-by-case basis. At times, PCRI may have no alternative but to discontinue a tenancy to avoid jeopardizing a housing program designation. Sometimes relocation may be necessary to avoid jeopardizing a housing program designation.

***SECTION TWO:
MAINTENANCE and SAFETY TIPS***

1. Appliances

The best way to maintain and care for the appliances in your home is to clean them regularly. Here are some helpful hints for preventing problems we see frequently:

ELECTRIC STOVES:

Do NOT wrap tin foil around the drip pans. This can cause the stovetop heating elements to short out. The best way to keep the drip pans clean is to wipe spills as soon as they happen. You can also let them soak in warm, soapy water. After you have been cooking with grease, pull out the stovetop heating elements and clean off the contacts. A grease-cutting dish soap should work well.

REFRIGERATORS:

Please clean the gaskets around the rims of the refrigerator and freezer doors regularly. Again, if a spill happens, it is best to wipe it up as soon as possible. If dirt builds up on the gaskets, they will deteriorate, allowing outside air to be drawn inside. This will cause ice build up in the freezer, and since your refrigerator will have to work harder, it uses more electricity, thus increasing your utility bill.

Also, do NOT overload the condiment shelves as they will snap off!

2. Sinks

Do NOT put anything other than soap and water down any of your sinks or tubs. Your home is not equipped with a garbage disposal and putting food down the drain will cause the sink to clog. It is also unacceptable to throw grease down the drain. To properly dispose of grease, pour it into a glass container with a lid and place in your refrigerator until it solidifies. You can use the same container until it is full. Once solid, you may dispose of this in your trash.

3. Toilets

PCRI's maintenance crew receives many calls for clogged toilets. Most often these are in homes with "low consumption" toilets. These are recognizable by their smaller water tank size. This type of toilet saves water by only using half as much water as other toilets when flushed. These toilets require one flush for liquids, but often two flushes for solids. By remembering to flush twice when necessary, you can help prevent your toilet from becoming clogged. Keep a good toilet plunger on hand, as well.

4. Light Fixtures

NEVER use any bulb brighter than 60 watts. Your light fixtures should have a label stating the allowable wattage. Higher wattage bulbs generate more heat and can cause the insulators to melt off the wires, increasing the possibility of a fire. If you have any questions as to whether or not you have purchased a suitable light bulb, please call our office.

5. Extension Cords

Extension cords should be used ONLY on a short-term, temporary basis. Using these on a regular basis could cause the cords to overheat and start a fire. If you do not have enough outlets to meet your needs, please use surge protectors, not extension cords. If you have any questions about this, please call our office.

6. GFCI Outlets

Some units are equipped with Ground Fault Circuit Interrupt (GFCI) outlets. These will be found in rooms with water such as your kitchen or bathroom. These outlets have a red and black button on them. If you are not receiving any power from one of these outlets, please push the reset button before calling PCRI. This will usually return the supply of power back to the outlet.

6. Breaker Box

It is important to know where your electrical breaker box is in case you blow a fuse or in case of a fire. During your move-in process, a PCRI staff member will point out where you can find your electrical breaker box. If this has not been shown to you and you are unable to locate it, please call our office. If you need to replace fuses, do so only with fuses of equal amperage and type, otherwise there will be a risk of fire. Contact PCRI with any questions.

8. Flammables

As noted on the back of your lease, you should not store any combustibles, gasoline, or other flammable liquids inside your unit including basements, on the sidewalk, porches or patios except as permitted by the Fire Department and insurance regulations. It is also important to keep the area surrounding clothes dryers and furnaces clear. Do not store any items, particularly cardboard boxes and rags, near these fixtures as they could cause a fire.

9. Bar-B-Ques

The lease specifies, and it is worth repeating, that you may not operate a bar-b-que or similar equipment within 10 feet of the building. Please make sure that the bar-b-que is fully extinguished before leaving it unattended.

10. Cigarettes and Candles

If you or any of your guests smoke, please be extremely careful and responsible and make sure that all cigarettes and matches are extinguished fully and properly in an ashtray. Also be certain to take extra care with candles and make sure they are fully extinguished before going to bed or leaving your unit. Do not leave candles unattended. Follow the manufacturer's instructions for the maximum length of time to burn the candle and how often to trim the wick.

11. Plug-In Air Fresheners

Please do not use any brand of plug-in air fresheners. These devices are a common cause of costly and deadly residential fires.

12. Pest Control

If you see any pests, such as roaches, ants, mice, etc., please call PCRI as soon as possible. You can help prevent pests from appearing by rinsing all recyclables, wiping up grease spills, cleaning sugary spills, and in general, keeping your kitchen and other rooms clean. Soda pop bottles attract ants, so please rinse these well! Do not leave food outside your home as this can attract many pests.

SECTION THREE:

COMMUNITY RESOURCES (last update 7/11/02)

GENERAL ASSISTANCE & REFERRAL

United Way Info & Referral Services 503-222-5555
Metro Crisis Intervention Services 503-226-3099

CHILD CARE ASSISTANCE & REFERRALS

Portland Community Reinvestment Initiatives, Inc. (PCRI) 503-288-2923
Albina Ministerial Alliance (AMA) 503-285-0493

DOMESTIC VIOLENCE

Portland Women's Crisis Line 503-235-5333

FOOD

Oregon Food Bank: *distributes food, refers to closest location* 503-282-0555
Adult & Family Services (AFS): *Food stamps* 503-646-9952

HOMEOWNERSHIP

Portland Housing Center: *Education, referral, financial assistance* 503-282-7744
Habitat for Humanity: *Homes sold at cost, sweat equity* 503-287-9529
HOST Development: *Affordable home ownership* 503-331-1752

LEGAL

Legal Aid: *Representation & legal aid* 503-224-4086

RENTAL ASSISTANCE

Housing Authority of Portland (HAP): *Section 8 Info* 503-802-8333
Albina Ministerial Alliance (AMA): *Limited Rental Assistance (Inner N/NE)* 503-285-0493
Portland Impact: *Limited Rental Assistance (Inner SE)* 503-988-6000
YWCA Emergency Services-St. Johns: *Limited Rental Assistance (N)* 503-721-6760
William Temple House: *Limited Rental Assistance (PDX)* 503-226-3021
St. Vincent DePaul: *Limited Rental Assistance (N)* 503-233-5589
St. Vincent DePaul: *Limited Rental Assistance (NE/SE)* 503-235-8431

UTILITY ASSISTANCE

Low Income Energy Assistance Program (LIEAP):*Electric, Oil, Propane, Gas* 503-988-6295
Albina Ministerial Alliance (AMA): *LIEAP Agent (Inner N/NE)* 503-240-0828
Community Energy Project (CEP): *Workshops, Free energy saving materials* 503-823-1612
Salvation Army (Oregon HEAT & Water Bill assistance) 503-239-1226
City of Portland, Water & Sewer Bureau: *low-income assistance* 503-823-7770
OR Telephone Assistance (OPUC): *telephone bill discounts* 1-800-848-4442
Portland Impact: *Limited Assistance (SE)* 503-988-6000
YWCA Emergency Services-St. Johns: *LIEAP Agent (N)* 503-721-6762
St. Vincent DePaul: *Energy Assistance (N)* 503-233-5589
St. Vincent DePaul: *Energy Assistance (NE/SE)* 503-235-8431

RENTER'S ASSISTANCE

Community Alliance of Tenants (CAT) 503-460-9702
Renters' Rights Hotline 503-288-0130