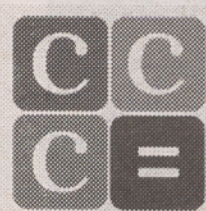


# Neighborhoods are made of more than brick and mortar

BY MELODY PADILLA  
CONTRIBUTING COLUMNIST

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Portland Community Reinvestment Initiative's mission is "to preserve, expand and manage affordable housing in the City of Portland and provide access to and advocacy for services for our residents."



Coalition of  
Communities of  
Color

Formed in 2001, the Coalition of Communities of Color (CCC) is an alliance of culturally specific community-based organizations with representatives from six communities of color: African, African American, Asian and Pacific Islander, Latino, Native American and Slavic. Representation on the CCC is determined by individual communities, and all decisions are based on consensus.

At the turn of the 20th century, Portland's small African-American community was clustered around lower Northwest Portland, close to Union Station where many people worked. As the community grew, it spread across the river into North/Inner Northeast Portland. The commercial district centered at North Williams Avenue and Russell Street formed the hub of African-American life in Portland.

During WWII, African-American workers propelled Portland's highly productive shipyards, and in 1942, the Vanport housing development was created in North Portland. Sadly, the Columbia River flooded in 1948 and thousands of families were displaced from Vanport. Subsequently, African-

Americans were forced to settle in the Albina District. By 1960, 80 percent of residents in the Albina District were African-American. In

the 1960s and 1970s, urban renewal projects, including the I-5 Freeway, Memorial Coliseum, and The Legacy Emanuel Hospital expansion, further displaced families, destroying homes and business in the course.

Redlining is the practice of denying or limiting financial services to a specific area. The term comes from the process of drawing red lines on a map to outline neighborhoods in which bankers and realtors refused to make loans or would make loans with unfavorable terms. Redlining has been illegal since the passage of the Fair Housing Act in 1968. In Portland, however, it continued well into the 1990s. Years of redlining left families in Albina and North/Inner Northeast Portland unable to secure conventional mortgages. This led to widespread neglect and abandonment of properties as owners, ranging from individual slumlords to sizeable real estate firms, scammed hundreds of families with unfair housing prices. In 1990, one such dishonest real estate brokerage — Dominion Capital — was investigated (and later convicted) for racketeering and fraud. This left hundreds of low- to moderate-income families at risk of losing their homes, yet again.

In the wake of the scandal, Portland Community Reinvestment Initiatives, Inc. formed to purchase and rehabilitate more than 350 homes from Dominion's portfolio. PCRI worked with families to help them buy or remain as renters in their homes. Over the past 20 years, PCRI has stabilized thousands of families and preserved more

than 700 units of affordable housing in North and Inner Northeast Portland. The neighborhood landscape has changed dramatically.

Now the primary concern is no longer community disinvestment, but rather gentrification and the growing cost of housing. New waves of residents and businesses have contributed to prices rising as much as 300 percent in some inner-city neighborhoods. There are now few vacant homes in North and Inner Northeast Portland and recent studies show that low-income households are being displaced from the neighborhood at alarming rates. Portland's African-American community has repeatedly experienced the trauma of moving and the loss of home. According to the US Census Bureau, in 1960, 80 percent of African-Americans lived in the Albina District. In 2010, only 14 percent remained.

PCRI offsets community displacement by giving families the opportunity to remain in the neighborhoods where they grew up. More than 70 percent of PCRI residents are from communities of color, 45 percent of PCRI residents are younger than 18 years old, and nearly all residents earn less than 60 percent of the area median family income. PCRI's unique portfolio of scattered site properties provides low-income families with the chance to live in single-family houses. Additionally, PCRI residents have access to a network of culturally specific programs and services targeted at building assets to help families break the cycle of poverty.

PCRI's distinctive portfolio of single family houses, small plexes and apartments is able to accommodate people in many stages of life, from single elders with fixed incomes to working families with children. One resident recently told us "I came to PCRI during a period of houselessness." Job loss had led to eviction and he was having difficulty finding stable work with enough hours that would afford him stable housing. As a PCRI resident, paying rent that was affordable, he was able to take the time to train for a career change. This allowed him access to better paying, more consistent work.

A family told us that they had been on waiting lists for years to move into an affordable home. PCRI was able to find them a single-family house that also accommodated their need for ground floor, single level accessibility. "It was PCRI's knowledge and helpfulness with handling all the paperwork that made this transition happen with ease," they said.

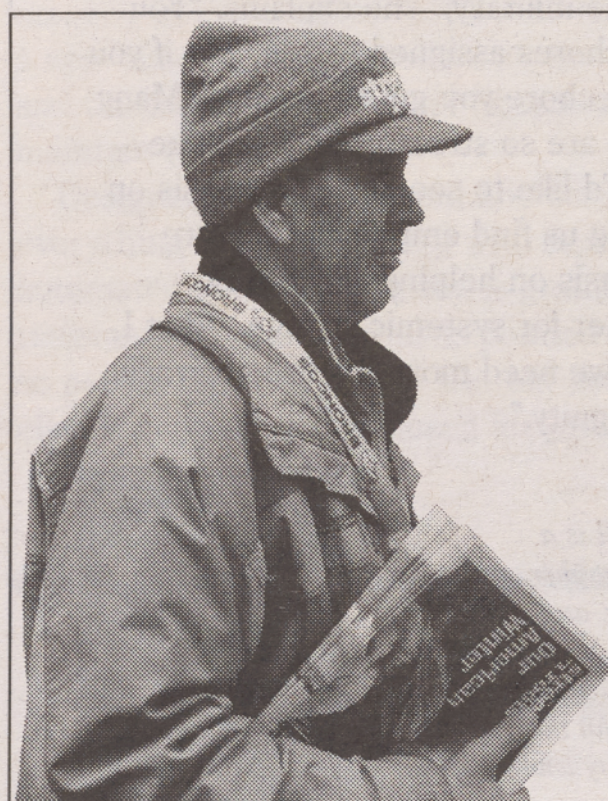
Another family recently purchased their first home with the help of PCRI's



Homeownership Education and Counseling program. After the purchase closed, they told us "thanks for making our dreams become true. The best things about being a homeowner are being a responsible family and raising our children in a safe place and comfortable place, being responsible citizens and working with the community, and being role models for our family and the community. PCRI is doing a very good job for hard working low income and middle class families, also for minority people by focusing on these community populations."

Place has a lot of significance and value to people. It is more than a collection of brick and mortar or steel and glass buildings. Neighborhoods hold childhood memories and communal history. People went to school there and their children went to school there. This disrupted attachment to place and community causes a chain reaction of psychological stress, financial damage, and unrelenting insecurity. PCRI's combination of affordable housing and resident services effectively preserves communities and provides steady ground for individuals and families to become self-sufficient and start building wealth.

Above a home before it was rehabilitated by Portland Community Reinvestment, Inc. (top) and what the neighborhood looked like after (bottom).



Find out more about  
Street Roots at  
[www.streetroots.org](http://www.streetroots.org)

Many thanks to all of our volunteers who contribute their time and energy toward Street Roots! Inquire about volunteering at [www.streetroots.org/volunteer](http://www.streetroots.org/volunteer).

## Immaculate Deception

By Cassidy Morse

Awoke to the sound of burning trees  
Scorched clouds with the smell of human sleaze.  
Mixed up mankind with bliss viscous like swine  
Some all pissed off take a knife to unwind.

Catatonic through the visions. It seems  
Tortured and trapped by menacing dreams.  
Lies on the shelves between the sugars and creams  
Tasting poison to blind the screams.

Reeking with stupidity, the monkeys point  
Swaying from sickness, they sputter and anoint.

Cock the trigger and tie on a thread.  
Feed them the barrel, while telling you its bread.  
It's light finally reaching out but your already dead.