

HOUSING

The
Portland
Observer

NECDC

NORTHEAST COMMUNITY DEVELOPMENT CORPORATION

AFRICAN-AMERICAN LEADERS IN THE INNER NORTH and NORTHEAST neighborhoods with a seed grant from the Nike Corporation, in 1984, established the Northeast Community Development Corporation, a nonprofit operation, to address the need for job training and affordable housing in the neighborhoods.

Activities Today

IN SEPTEMBER OF 1989, NECDC WAS selected by the U.S. Department of Housing and Urban Development to receive a \$7.5 million dollar Nehemiah Housing Opportunities Grant. Named after the biblical prophet Nehemiah, who rebuilt Jerusalem, the Portland Nehemiah program has been designed to build 100 new homes and revitalize 150 homes in the Inner North and Northeast neighborhoods. The project goal is to give 250 low and moderate income families a rare opportunity to become homeowners at an affordable cost. NECDC raised approximately 15 million additional dollars needed for this project. NECDC's Nehemiah partners are the Oregon Housing Agency, City of Portland, Multnomah County and a consortium of private lenders. Private grants and donations were received from Meyer Memorial Trust, Collins Foundation, Kaiser Permanente, Emanuel Hospital and Nike, Inc.

Adopt-A-Block

ADOP-T-A-BLOCK is a highly innovative and creative NECDC strategy to implement the Nehemiah project. This neighborhood revitalization program has been designed to launch the Nehemiah Project using blocks in King, Humboldt, Boise and Vernon neighborhoods. The project seeks financial support from individuals, agencies and businesses interested in revamping four blocks in Inner North and Northeast Portland. NECDC block coordinators and involved organizations will work with block residents to arrange cost effective repairs, weatherization, security and other home and neighborhood improvements. The goal of the project is to accomplish revitalization of each block rather than renovation of only one or two sites on a block. The Adopt-A-Block program is a small contribution made by everybody who is willing to take the time to participate.

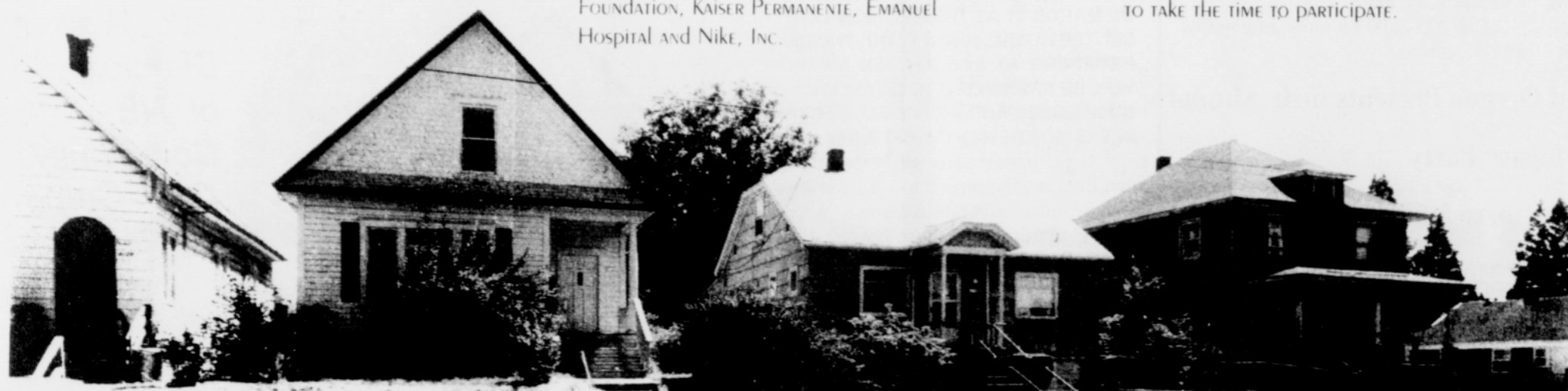
HEMOCARE

Don't Let Cleaning Companies Sweep You Under the Rug

(NU) - Proper care of interior furnishings is one of the keys to maintaining the appearance and value of an individual's most important investment — the home. But choosing a professional heavy-duty cleaning company can be difficult, because of fears of overcharging or possibly having an expensive carpet or upholstered chair damaged.

ServiceMaster, a provider of heavy-duty cleaning services nationwide, advises homeowners to consider the following in selecting a responsible, qualified cleaning company:

- Does the service personally survey the site and provide a written estimate, clearly defining the costs associated with the company's services?
 - Does the service offer a list of cleaning procedures that clearly outlines its methods and cleaning solutions? For instance, will one or two coats of finish be placed on hard surface floors? In addition, keep in mind that every carpet cleaning job should include a dry vacuum, shampoo application, clean water rinse extraction and post grooming. These are the steps required by most carpet manufacturers to maintain warranties.
 - Does the service offer a guarantee that it will use the most up-to-date methods and the safest cleaning solution available?
 - Does the service provide a written guarantee insuring that unacceptable work will be redone quickly and at no extra cost?
 - Does the service provide a list of current customers as references?
- Such a thorough analysis of services will allow the homeowner to accurately compare the work of different companies, matching services rendered against prices quoted, and will ensure that working with a professional cleaning company is a worthwhile, easy experience.



Downtown Business Leaders Urge Extension of Clean & Safe Services

Since 1988 businesses, employees, residents and visitors have enjoyed one of America's most attractive and vibrant urban center environments, thanks to Downtown Clean & Safe, an innovative partnership between Portland's city government and its business community.

That partnership has successfully delivered cleaning, safety and other business services that address the special needs of the downtown. Today, these same business leaders are proposing a continuation of these same services, funded by a downtown property management business license fee that will be considered by City Council on March 23.

In 1993 alone, more than 2000,000 visitors, residents, or downtown workers were helped by the combined forces of the familiar Portland Guides and patrol officers working with intoxicated people, panhandlers, the chronically mentally ill and other situations. Businesses have been assisted with problem solving, issue resolution and advocacy at City Hall. The clean & Safe maintenance crews cleaned graffiti from nearly 24,000 sites, tending to the problem daily; drug paraphernalia was removed from another 6,000 sites; nearly 13,000 tree grates were cleared of debris; over 10,000 bags of litter removed; and 1,500 city blocks were pressure washed to remove grime.

In addition, many of these jobs were filled by formerly homeless individuals, doubling the benefits to everyone. The result is a downtown that has been recognized time and again for a creative approach that

works in dealing with problems inherent to the downtown environment.

"We want to preserve the great strides we have made together in keeping Portland an active and attractive place to do business, to live, enjoy its activities...a place you want to bring your family," states Sol Menashe, Chairman of the Association for Portland Progress (APP), the organization backing the services renewal along with business leaders of the Downtown Clean & Safe Advisory Committee. "We are in the process of gathering signatures of those who would fund continuation of these services, and expect to submit to City Council a majority who back this effort."

Portland's initial Clean & Safe program was funded through an Economic Improvement District (EID), using a mandatory assessment of property owners within the service area boundaries. With the passage of a property tax limitation measure, participation became voluntarily supported by owners of more than 80% of the district's value. The current voluntary system legally expires in October, 1994, initiating an effort to propose an extension or amendment of the program to ensure no lapse in services to the downtown.

To prepare for renewing district services, the Clean & Safe Advisory Committee canvassed other business and civic leaders for their input on services and benefits. As a result, the Advisory Committee canvassed other business and civic leaders for their input on services and benefits. As a result, the Advisory Committee has

recommended maintaining the same services but finetuning their levels and distribution, as well as reverting to the earlier mandatory model to ensure that everyone who benefits helps pay.

While complex, the proposed funding mechanism was developed to honor the intent of voters when they passed Ballot Measure 5, and to ensure payments by participants are as fair and equitable as possible. Of those asked to date to consider such participation, 70% of the fee base of the district concur that Clean & Safe services are essential to downtown's health and thus deserving of their support.

"It's critically important that people understand and appreciate how invaluable this added service program has been to the health and welfare of the downtown, and by extension, to all the communities surrounding Portland," adds Menashe. "Today, more than 1,000 communities in 40 states have similar enhanced service districts, many of which emulate Portland's. That many communities can't be wrong about what is truly making a difference in keeping our urban centers productive and inhabitable. Fact is, Clean & Safe works."

APP, as staff to this downtown neighborhood initiated effort, will be submitting signed petitions in favor of the district renewal and the funding proposal on March 17. City Council will read the proposed ordinance and take public comment on March 23 at its regular meeting; a vote on the request the following week is anticipated on March 30.

HAPPY EASTER

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Banking Association Announces Third Annual Scholarship Awards

The Oregon Association of Urban Bankers (OAU), an association of minority professionals in the financial services industry, announces its third annual scholarship program. Two \$1,500 will be awarded to qualified high school seniors interested in pursuing a careers in the financial services industry.

Eligible applicants must be African-American students with a minimum 3.0 GPA and plans to attend a two- or four-year college. Applicants will be selected based on their community/school service, leadership activities, letters of recommendation and their personal statement. Interested students can obtain an application from their school counselor. Deadline for returning the completed packet to the counselor is April 15.

The Oregon Association of Urban Bankers was formed in 1990 to give its membership a forum to exchange ideas, experiences and interests which promote career and professional development. The Portland Chapter members represent many major companies in Portland, including American State Bank, Bank of America, First Interstate Bank, Key Bank of Oregon, Portland Development Commission, the Portland Housing Center, State Farm Insurance, U.S. Bank and Washington Mutual Savings Bank. OAU has awarded scholarships totaling \$3,500 since its inception. Other activities include an annual community financial services workshop and annual awards banquet. OAU is an affiliate of the National Association of Urban Bankers (NAUB), which represents over 2,000 minority professionals in 40 chapters throughout the United States. Minority professionals in insurance, banking, accounting, brokerage and securities, and real estate are encouraged to join.

Say You
Saw It In...
The Portland
Observer

Alarming Home Equity Line Offer From West One Bank

West One Bank, Oregon is offering an ADT Home Security System and system installation for customers who open and use a home equity line of credit for \$15,000 or more.

"We are providing this unique offer to encourage homeowners to take advantage of West One Bank's convenient home equity lines while interest rates are low," explained Terry Stewart, vice president retail administration, West One Bank, Oregon. "Customers receive the convenience and tax benefits of a home equity line

plus the peace of mind of an ADT Home Security System. The offer is available with fixed and variable rate home equity loans as well as our Equity Manager credit line."

The West One Bank Equity Manager account is an enhanced revolving credit line tied to the equity a customer has in his or her home. The account combines the flexibility of a home equity line of credit with the fixed payment benefits of an installment loan. It allows customers to carry up to three different fixed rate

loans combined within one line of credit.

For more information regarding rate, term and fee issues, visit any West One Bank office or call 1-800-835-7622.

West One Bank, Oregon is a wholly-owned subsidiary of West One Bancorp, a diversified financial services company with \$7.7 billion in assets and 4,800 employees, operating from more than 200 banking offices in Idaho, Washington, Oregon and Utah.