

HOUSING

The
Portland
Observer

Training Project Helps Land Lords Act Against Drug Houses

The Planning & Support Division of the Portland Police Bureau will open a new series of the Landlord Training Program on Friday, April 8, 9:00 a.m. to 4:00 p.m., at the Portland Building, Room C, 1120 SW 5th Avenue. This is the first of three training to be held at various Portland locations between April 8 and 28, 1994.

Over 5,700 landlords and property managers have taken the course in Portland since it began in 1989. Reactions are consistently strong and positive: landlords and managers overwhelmingly agree the training increased their confidence in screening rental applicants and their ability to recognize warning signs of drug

activity.

The program was developed for the Portland Police Bureau by John H. Campbell of Campbell DeLong Resources, Inc., and is funded by the City of Portland. This program has now been replicated in many jurisdictions across the country, and the U.S. Department of Justice is developing a national program to encourage still broader implementation.

The training are open to the public, and property owners and managers from all areas of town are encouraged to attend. Space is limited, so advance registration is requested. For information and registration, please call the Planning & Support Division at 823-6868 (TDD).

President's Plan Provides Monthly Payments For Low-Income Workers

Nearly 20 million low-income workers may receive up to \$100 a month from the government this year thanks to President Clinton's expansion of a special tax break. In a recent speech, the President launched a major campaign to educate the public about the expansion of the earned income tax credit, which will benefit an additional six million low-income workers over three years.

Calling the credit a benefit to working Americans living in poverty, the president said, "The earned income tax credit can help to improve the lives of working people all across the country by lifting them above the poverty line...If you work for a living you shouldn't be in poverty."

The Administration has also expanded the "advance payment option," which allows recipients to receive payments throughout the year rather than waiting until tax time. The majority of Americans who qualify for the Earned Income Tax Credit currently receive their money in one payment after filing their taxes. But under the advance payment option, applicants who have at least one child at home could receive this ben-

efit in their regular paycheck. The president noted that qualifying applicants "might literally get another \$100 a month to help feed children, or clothe them, or meet basic family expenses."

Treasury Secretary Lloyd Bentsen noted that those eligible could register for advance payment simply by filling out a W-5 form and presenting it to their employers. Qualifying workers could receive 60 percent of their tax credit on a regular basis throughout the year. The remaining 40 percent would be received as a lump-sum credit at tax time.

Secretary Bentsen said although 80 percent of eligible workers already claim the tax credit, only one percent use the advance payment option. To increase the rate, the Administration is spearheading a national effort to inform employees and employers about the new opportunity, beginning with the federal government itself.

If you expect to earn under \$23,755 this year you may qualify for the tax credit or advance payment. Ask your employer for more information or call the IRS at 1-800-829-1040.

Statement From Robert H. Elrod How To Select A Home Alarm System

Following is a statement from Robert H. Elrod, president of the National Association of Realtors, regarding changes to the Federal Housing Administration (FHA) announced by the U.S. Department of Housing and Urban Development (HUD). NAR, "The Voice for Real Estate," is the nation's largest trade association, representing nearly 750,000 members involved in all aspects of the real estate industry.

We stand firmly behind HUD's decision to lower the mortgage insurance premium charged to home buyers who use the FHA single-family program. Transaction costs have always been a major barrier to home ownership, and this action attacks the problem head on.

HUD's decision is truly significant. We estimate that lowering the premium from the current rate of 3.0 percent to 2.25 percent will open up home ownership to between 200,000 and 270,000 additional households nationwide who would otherwise have been closed out.

We congratulate the department and FHA for finding a balance between housing affordability and the financial solvency of the insurance fund.

The department also has made a wise move in revising FHA's (203)k loan program. By streamlining this product and making it easier to use, HUD will help the program realize its potential as a major rehabilitation financing tool.

We look forward to working with HUD to implement the FHA changes announced today. It is clear that the Clinton administration realizes the importance of making FHA a major vehicle for promoting home ownership among low-and moderate-income American families.

PDC
PORTLAND
DEVELOPMENT
COMMISSION

COMMISSION MEETING

Date: April 13, 1994
Place: Portland Building
1120 SW Fifth Ave., 11th Floor
Portland, Oregon
Time: 8:00 a.m.

Commission meetings are open to the public. A complete agenda is available at PDC or by calling 823-3200. Citizens with disabilities may call 823-3232 or TDD 823-6868 for assistance at least 48 hours in advance.

PDC is the City of Portland's urban renewal, housing and economic development agency.

Do The Damage, Pay The Price

If you're at fault for damage to Department of Transportation property in Oregon, you will pay the price of repairs. More than 470 individuals and (in many cases) their insurance companies learned that expensive lesson last year, as the Department of Justice collected \$734,634 in claims for damage to bridges, guardrails, roadways, and signs.

1993 was a lower than average year for collections, with \$8.3 million dollars the average over the last 10 years. The most collected so far is \$1.38 million recovered in 1988, the year an insurance company paid for damage done by a cargo ship that hit the Astoria bridge.

The Department of Justice pur-

sues recovery of damages for any destructive incident where a guilty party is determined. That way, tax money does not pay when negligence is involved. Every cost is itemized, right down to the last guard rail post and traffic reflector disrupted by an accident. Cleanup, traffic control and damage to road signs is also recovered.

If an individual or company refuses to pay, the Department of Justice will seek a judgment through the courts. If it's obtained, they have the authority to garnish wages, withhold tax returns and suspend driver licenses. Hall says most people are surprised to find they can lose their license if they don't pay up. Court judgments also include attorney fees and court costs tacked onto the original damage costs.

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