## The Partland Observer Thousands Of Homes Will Be Saved

The Portland City Council adopted a Housing Preservation Ordinance on September 30, 1998. The Ordinance was enacted on October 30th and remains in effect. Rumors that the City Council withdrew this ordinance are invalid. These rumors have unfortunately alarmed elderly residents of housing covered by this ordinance.

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"The Community Alliance of Tenants, the only renters' organization in the state, brought together many community groups and many of our neighbors to encourage the City Council to pass this important law. The (CAT). "As our neighborhoods improve economically, traditional residents who have lived in the neighborhoods all their lives should not be forced to move. This law respects our elders and their contributions by ensuring that they can remain in their homes."

The Housing Preservation ordinance provides the City of Portland with a tool to save the homes of low-income residents living in

PUBLIC SERVICE ANNOUNCEMENT

project-based Section 8 housing while requiring that the owners receive fair market value for their investment. This is the most significant affordable housing in the City of Portland. It assures that taxes we pay to the federal government return to our community to house elderly and disabled neighbors. This law is so critical because once this housing is lost, it is lost forever. Not only does Portland lose the subsidy, but also it is lost from the federal government's budget altogether.

"This ordinance is now in effect and will provide much needed relief for vulnerable elderly, disabled and other low-income people who are in danger of losing their homes due to cuts in federal housing funds," says City Commissioner Gretchen Kafoury. "I believe that a fair balance was provided between the three main parties affected - landlords, tenants and taxpayers. But our work must not stop

here."

Commissioner Kafoury continues, "I want to assure landlords in Portland that the Section 8 certificate and voucher tenant-based program, run by the Housing Authority of Portland (HAP), is not affected by this ordinance. That includes anyone who rents to individuals or families who have been qualified by HAP for a Section 8 certificate or voucher."

Vivian Richardson, a tenant who will be affected by this ordinance

says, "It is very stressful not to know whether or not you will be able to keep living in a place you have called home for over 20 years. We are on fixed incomes and contribute to our rents, but we can't pay the high rents asked for these days. The Housing Preservation Ordinance allows the City of Portland to save our homes." Vivian Richardson has lived at Park Terrace Apartments in North Portland for 22 years.

Affordable Housing Preservation Ordinance Enacted and In Effect

# Joseph McClendon III **UCLA Instructor and Master** Trainer For The Anthony Robbins Organization

### Reengineering Yourself For The Next Century

Joseph McClendon's seminar, Reengineering Yourself For The Next Century, is about breakthroughs - getting you to go beyond any conscious fear to produce a quantum difference in your experience.

At a one-day seminar conducted by Joseph McClendon III, you'll learn to dramatically improve the quality of both your personal and professional life - immediately.

At Reengineering Yourself For The Next Century, you'll not only master the key communication skills, beliefs and powerful patterns of physiology of successful people - you'll spend one day actually practicing these techniques, installing these beliefs and powerful patterns of physiology on the deepest level. The skills you will learn in just one day will transform your everyday experience and create the life you desire.

Where & When: Oregon Convention Center Wednesday, December 9, 1998 Registration 7:45 - 9:00 am; Program 9:00 am - 5:00 pm; Fashion Show 5:00 - 6:00 pm Presented by: Creative Way

# If thinking of a home loan makes your pressure rise, think of us as a chill pill.

THE SALVATION ARMY The Salvation Army invites the public to join Rocky Raccoon, bell ringers and other celebrities to kick-off The Salvation Army Christmas Kettle Campaign on Friday, Nov. 20, at noon at Pioneer Courthouse Square.

According to Major Kurt Burger, the presence of bell ringlets signifies the start of the holiday season and the need to reach out to those less fortunate. Kettles will be located throughout the Portland-metropolitan area and the state beginning this week. They are a significant source of funding for the Cascade Division of The Salvation Army.

Jack and Mary Cain, owners of the Portland Rockies, along with Majors Kurt and Alicia Burger will Kick-off the Christmas Kettles by touching on The Salvation Army's relief efforts in Central America, in particular Honduras. An initial team formed by the Salvation Army World Service Office (SAWSO) was dispatched on Sunday, Nov. 9, to Honduras, the country hardest hit by hurricane Mitch. The Kettle Kick-off is also intended to call attention to the needs of people in the Portland-tri-county area.

a contractor

This year, The Salvation Army will prepare the distribute more than 4,500 food boxes to people in need, along with providing clothing gifts, holiday meals, and shelter to thousands of men, will be members of the Portland Rockies Baseball team, Rocky Raccoon, The Salvation Army Brass Band, Citysearch, and The Salvation Army Relief Team (SART) vehicle from which cookies and hot chocolate will be served. Several "Giving Trees" will set-up on the Square, which will allow folks to purchase a gift for a needy child.

people who attend the Kick-Off will be able to make a wish that will be added to The Salvation Army's Wall of Hope. Thousands of people, served by The Salvation Army, will be adding their hopes and dreams to the wall. When completed, the Wall of Hope will reflect the compassion and dreams of Portlanders.

The money collected by bell

ringers in six key areas of Portland - N/NE Portland, Gresham, Beaverton, Hillsboro, and Vancouver - is used to fund program and service benefiting the people living in those areas. The Salvation Army prides itself on using 86% of what it collects to help those in need.

The Salvation Army, an international movement, is an evangelical part of the universal Christian Church. Its message is based on the Bible. Its ministry is motivated by the love of God. Its mission is to preach the gospel of Jesus Christ and to meet human needs in His name without discrimination.

The Salvation Army, 1785 N.E. Sandy Blvd., Portland, OR 97323 / 503.872.8387

women and children. Also present at the Kick-Off

# Annual Housing Forecast Luncheon

T hearea'sleading econo mists will present their housing market projections for 1999 at the annual Housing Forecast Luncheon presented by the Home Builders Association of Metropolitan Portland on Wednesday, December 2, 1998 at the Oregon Convention Center from 11:30 to 2:00 p.m.

Each of the economists will give an individual report on their 1999 projections, and then will join the others on a panel to answer questions from the audience. Wallace M. Hobson, Hobson Johnson & Associates is a real estate and consulting land economist and the founder and president of Hobson Johnson. Pat Ritz, Oregon Title Insurance Co. is a housing market forecast specialist and the founder, president and CEO of Oregon Title Insurance. Paul D. Warner is the State Economist for Oregon and directs the Office of Economic Analysis. The moderator will be Dennis Derby, Double D Development. Derby is past president of both the Portland Home Builders Association and the Oregon Building Industry Association. He is a developer, builder and licensed realtor.

Advanced pre-paid registration is required. Call the Home Builders Association 684-1880 to reserve.



Or, just somebody in your corner. We won't give you drama or the run around. We'll give you what you've come for. A home loan that's right for you. And listen, this isn't just talk. We've got low documentation loans-so we won't ask for every important paper you've ever owned, plus the kitchen sink. We've got low down payment loans-less money for you to put down. We've even got no points & no fee loans-more money for you to save. So don't stress yourself, see us and chill out.



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