

# METRO *Life*

The Portland Observer

SECTION B

## Community Calendar

### The Toads Are Back

The Toad's are back in style for their seventh anniversary cabaret run. With their unique brand of spontaneous theatre that may make you laugh, may make you cry, but never let you down. A good time is guaranteed to all at the show that has never been before nor will ever be again. The first performance will start April 11 and end May 9. Call 736-1192.

### Alternatives to Growth Oregon

Alternatives to Growth Oregon (AGO) will hold a Forum, Oregon's Choice: Endless Growth or Quality of Life, Saturday, April 15, 8:30 am. - 5:30 pm. at Portland State University. Keynote speaker will be Bill McKibben, author of *Maybe One: A Personal and Environmental Argument for Single Child Families*; *The End of Nature*; *The Age of Missing Information*; and *Hope, Human and Wild: True Stories of Living Lightly on the Earth*. Registration fee (includes lunch) \$15-35. For more information, call 503/222-0282 or visit their website at [www.AGOregon.org](http://www.AGOregon.org).

### The Men They Will Become

Eli H. Newberger, MD, one of the leading experts on child and family development and author of the critically acclaimed, "The Men They Will Become: The Nature and Nurture of Male Character" will be in Portland for a one day seminar on April 24, 2000. The conference, which shares the title of Dr. Newberger's book, will be held at the Kennedy School in Portland, Oregon from 9 am. to 4 pm. Dr. Newberger's book explores the developmental process of building character in boys. Call 503/281-6151, ext. 12.

### Run, Walk and Stand for the Earth

The city will be host to a unique celebration in observance of the 30<sup>th</sup> Anniversary of Earth Day on Saturday, April 22, 2000 at 7:30 am. The three main organizing groups, the Earth and Spirit Council, the City Repair Project and The Green House Network, have planned a series of participatory events, including a run to stop global warming, a human circle around the city of Portland, a Mardi-Gras style procession honoring the earth's myriad life forms, tree planting, and a multi-cultural ceremony and celebration at Pioneer Courthouse Square.

### Blue Sky Concerts

The DCO present 25 NW choreographers in 3 fabulous concerts featuring modern, ballet, jazz and multi-cultural dance including flamenco, & middle-eastern dance. The program at the IFCC benefits the Dance Coalition of Oregon and the International Firehouse Cultural Center, 5340 N. Interstate. Tickets are \$10, kids \$5. For more information, call 293-6195.

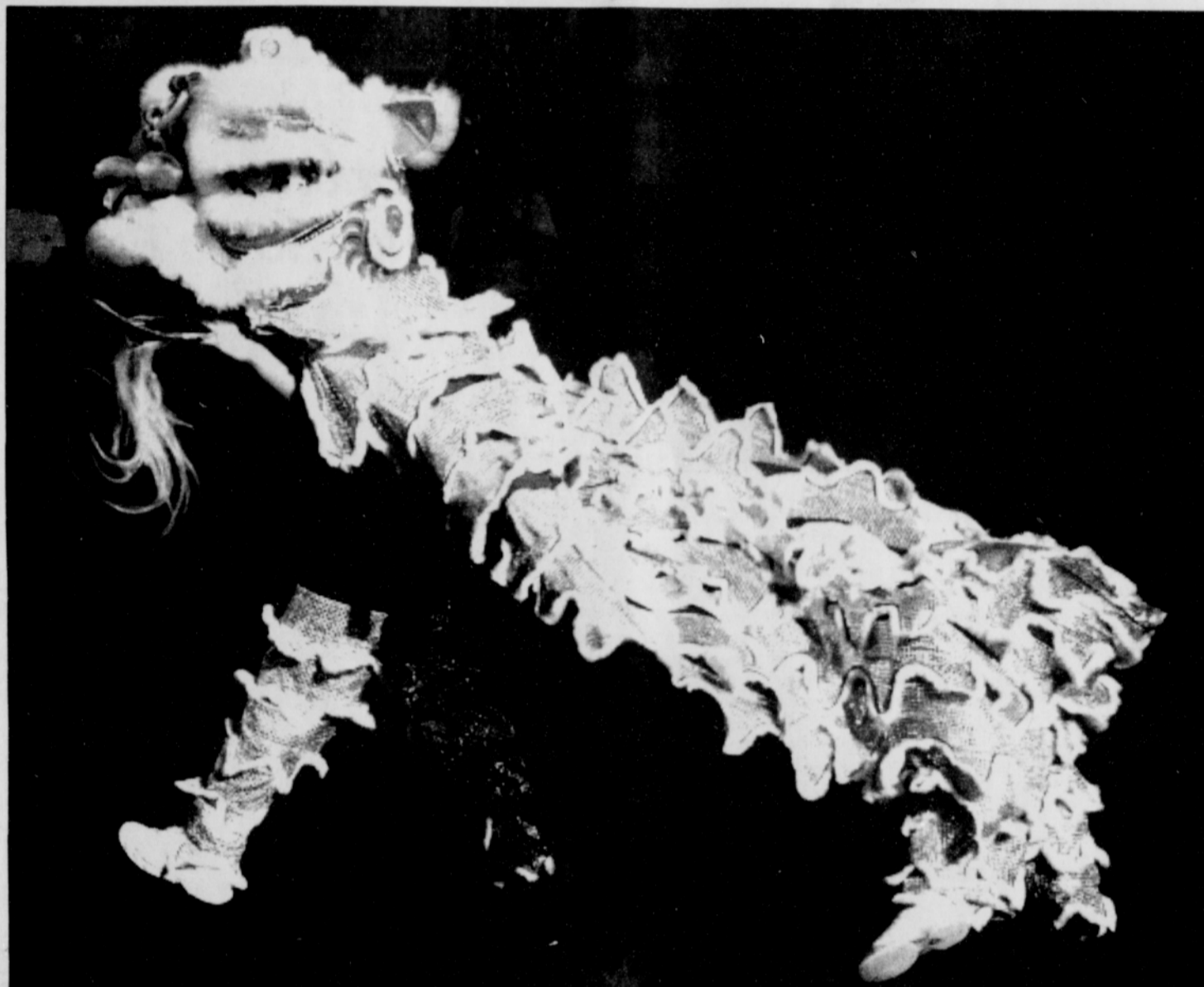
### Rabbit Romp

Rabbit Romp is a celebration of spring for children 3 to 10. Egg hunts occur every 20 minutes in every age group. Games, crafts, petting zoo, puppets, whimsical displays and more. Co-sponsored by WB32, Sweet Tomatoes and Z100. The event will be held on April 22, 2000 at the Oregon Zoo (4001 SW Canyon Road) from 9 am. - 3 pm.

### Procession of the Species

Now through April 20, Community Art Workshops for the Procession of the Species will be held at 49 SE Clay (near OMSI), Itiness Studio at 3016 NE Killingsworth and other locations around the Portland-Metro area. Learn about ecological issues and other interesting species facts, while you get help creating your favorite species for the Procession. For the schedule and registration information, call 503/244-2602 or visit [www.earthandspirit.org/earthday2000](http://www.earthandspirit.org/earthday2000) and click on Art Workshops.

## Chinese artisans building Portland's classical chinese garden.



CONTRIBUTOR STORY  
FOR THE PORTLAND OBSERVER

To Mark Construction Milestone a colorful beam raising ceremony was held at the garden site.

The artisans from Suzhou, China who are building the Portland Classical Chinese Garden conducted a unique construction-related ceremony at the Garden site on April 3, 2000.

The artisans celebrated construction progress and conducted a ceremony as they raised the ridge beam of the Garden's Four Side Hall pavilion. The traditional ceremony will include wrapping the ridge beam with red ribbon and flowers, firecrackers, drum playing and brief remarks.

Following the ceremony, Gert Boyle of Columbia Sportswear presented each of the artisans with an appreciation gift of a jacket donation by Columbia Sportswear.

Construction of Portland's Classical Chinese Garden - Lan Su Yuan - the Garden of Awakening Orchid is well underway with a proposed opening set for late summer 2000. Located in Old Town/Chinatown, it will be the largest authentic urban classical Chinese garden outside of China.

Saturday, April 15<sup>th</sup>, 11 am-4 pm, the public is invited to "Raise the Roof" Day in Old Town/Chinatown to support the Garden and view its progress.

This event will also be a one-time opportunity to sign the roof tiles being sponsored to support the Classical Chinese Garden "Raise the Roof" Community Campaign. Tickets are available through Fred Meyer FASTIXX.

## Sisters in action for power march for youth equity



*Sisters in Action for power sought Tri-Met's support in making youth investment a serious priority by providing free transportation for students during school hours.*

## PDC's Neighborhood Housing Program

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FOR THE PORTLAND OBSERVER

The Neighborhood Housing Program (NHP) has been a mainstay at the Portland Development Commission for almost thirty years. It is the program that provides home repair loans to low and moderate-income families who own and occupy their homes. The NHP has provided funding for over 12,000 repair projects since it began.

The NHP has seen many changes in trying to achieve a balance between being a "safety net" for homeowners throughout the City who cannot afford to make needed repairs (such as a leaking roof), and providing an opportunity for neighborhood revitalization. Over the years, lending strategies have included concentrating available funds in a smaller area so that a more significant impact may be felt. This idea of concentrating available funds can help to jump start the reinvestment in a neighborhood. By creating an atmosphere where other lenders, particularly private lenders, notice the positive change taking place they often join

in the momentum of improving a neighborhood's livability.

Initially the NHP program was available citywide. In the mid 80s there was concentration of funding in the Fix-a-Block program where owners were encouraged to join in a general upgrade effort block-by-block. In the late 80s to early 90s focus shifted to a concentration of funds in "target neighborhoods" while still keeping the program available citywide. Target neighborhoods would receive an outreach effort to promote the program, but outreach was not promoted citywide.

Traditionally the NHP program has received federal funding through Community Development Block Grants received by City of Portland Bureau of Housing Community Development from the U.S. Department of Housing and Urban Development. Applicants must be at or below 80% of median family income as set by the federal government. HUD adjusts the median family income guidelines yearly, and they are specific to the locality. Currently a family of four with an annual income of \$53,700 is

considered at midpoint (or median) for the City of Portland. A family earning up to \$42,950 annually is therefore considered at or below 80% MFI and would be eligible for the NHP program. (You can check the current MFI earnings chart on PDC's website under "Housing" at [www.portlanddev.org](http://www.portlanddev.org).)

Because of the dwindling CDBG dollars that have been available in the last few years nationwide, beginning in the mid-1990s the program has focused on target neighborhoods most in need of assistance. Since it has long been recognized that there are many homeowners on fixed incomes who cannot afford to make needed repairs that effect their health or safety or the structural integrity of their home, the NHP has maintained the program citywide. However, for those homes not in targeted neighborhoods applications are taken only for those projects that are considered an "emergency". An emergency is a situation that is an immediate threat to the occupants or the structure such as a leaking roof, a broken sewer line or a broken furnace. The NHP has recognized that there has

always been a segment of the population that has been underserved in areas of home repair needs. This segment is comprised of families earning between 80% and 120% of MFI. Conventional lenders have traditionally served families earning over 120% of MFI. In the last few years NHP has also been concerned with these underserved families. The NHP now also provides home repair solutions for the 80% to 120% of MFI families. The NHP offers a Fannie Mae loan that is market rate. The advantage is this loan can be made when no home equity currently exists.

This is done by having a contractor submit a bid on the repairs that will be needed, and then obtain an appraisal based on the home's value after the repairs are completed. This is an excellent option for a home refinance, or for the purchase a "fixer-upper" home that needs repairs. Since today's fixer-uppers are usually bought at market rate and there is little equity after the purchase, this option can help make the fixer-upper livable after the purchase. The cost of the purchase is rolled in with the cost of the repair work into one affordable payment.