After Hours Emergency Numbers in Multnomah County

City of Portland/Multnomah County Information and Referral	503-823-4000
Police Non Emergency	503-823-3333
Mental Health 24 Hour Crisis	. 503-988-4888
Aging and Disability Services 24 Hour Help Line	503-988-3646
Winter Shelter Line	503-721-1500
Alcohol and Drug Help Line	. 503-244-1312
Statewide Toll Free	800-923-HELP
Animal Services	988-7387 (Pets)
United Way	. 503-228-9131
Central City Concern	503-294-1681
Multnomah County Circuit Courts	.503-988-3957
Sheriff's Office	503-988-4300
Multnomah County Emergency Management	503-988-4233
Transportation Hotline	503-988-4884
City of Gresham	TY (618-2489)
Health Department Information & Referral (Daytime Only)	503-988-3816
Multnomah County After Hours Nurse Triage (Bilingual-Spanish)	503-988-3333
Juvenile Justice After Hours Line	503-988-3475
Adult Community Justice After Hours line	503-988-3230
Child Abuse Reporting Line	503-731-3100
American Red Cross	503-284-1234
Domestic Violence Services: Women's Crisis Line (translation available)	503-235-5333
Bradley-Angle House	503-281-2442
Volunteers of America	03-232-6562
Salvation Army West Women & Children Shelter5	03-244-7718
Yolanda House	03-977-7930
(The numbers above are provided as a public service from The Portla	and Observer)



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**All classes are free of charge!



City Agency Offers Home Repair Loans

grams through local lenders. PDC electrical repairs. However, the offers a very low interest rate agency also offers as much as with no or low monthly payments, \$10,000 for larger projects such depending on an applicant's in- as a new roof or furnace. come level.

mine whether a homeowner is eli- construction specialists who adgible for its loan programs by vise homeowners as they carry telephone. The turnaround time out improvement projects. This varies, but it generally takes an ensures the work is done by qualiaverage of five to six weeks to fied contractors at the lowest close on a loan from the time prices. homeowners make their initial phone call. If a homeowner does done properly, the contractor not qualify for PDC assistance, gets paid properly and the money the agency often can refer them goes back into the property," to other resources.

Another benefit of PDC's pro-In addition, PDC can deter- grams is that the agency provides

"We make sure the work is Gaines said.

The whole idea of the program is to help people maintain their properties and stay in their homes. - Rita McCain-Walker of the Portland Development Commission

Some people may balk at loan assistance because they consider nearly 14,000 homeowners in Portit a handout, said Phyliss Gaines, a land maintain and improve their loan originator/processor for PDC. homes. As the city's housing However, PDC's programs require agency, PDC has a vested intereventual repayment for projects est in maintaining healthy and and comfort of their homes. It that many financially struggling also ensures property is in good households otherwise cannot afford because they are simply trying properties and neighborhoods,; to make ends meet, she said.

"They have to pay it back, so gram is to help people maintain their properties and stay in their it's not a handout. They don't do the things that will make the homes," said Rita McCain- have to pay it back right away, community even more livable," Walker, homeownership coordi- but they do pay it back when they nator for PDC. "We want to make no longer occupy the home," people aware that we have funds Gaines said. "The property is the PDC's Home Repair Loan Prolast thing that gets attention when gram, as well as programs that , The program is one of several you are just trying to feed yourqualify for the agency's special \$5,000 or less and used for smaller

Since 1958, PDC has helped vibrant neighborhoods.

"We want to help maintain, not just for current occupants. but for the next generation and



Money for those much-needed home improvement projects may

be just a phone call away, thanks to a loan program available through the Portland Develop-

The Home Repair Loan Pro-

gram provides financing for a variety of projects, including elec-

trical and plumbing repairs, roof and furnace upgrades, and re-

pairs to hazardous porches, stairs and broken sewer connections. PDC also provides funds to make

houses accessible for people with

The program helps minority

homeowners and those on lim-

ited incomes improve the safety

condition in the years ahead.

"The whole idea of the pro-

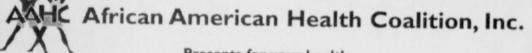
disabilities.

ment Commission (PDC).

minority and

low income

residents



Presents for your health,

Wellness Within REACH Activity Calendar

Aerobics

Mallory Ave. Christian Church Mon, Wed, Fri, 6-7am, Pierce . 5:30-6:20pm, Granville • 6:30-7:30pm, Nickerson Humboldt Elementary Tue, Thu, 6-7pm, Keller

Low Impact Aerobics **Daniel's Memorial Church** Tue, 7:15-8:15pm, Granville

Water Aerobics (Contact AAHC) Salvation Army Matt Dishman

African Dance Matt Dishman Sat, 10-11am, Addo

Body Conditioning Wild Oats Market Sat, 9:30-10:30am, Nickerson

Daniel's Memorial Church, 1234 NE Killingsworth (12th & Killingsworth) Humboldt Elementary, 4915 N Gantenbein Mallory Avenue Christian Church (Gym), 126 NE Alberta

Pilates Matt Dishman Mon, 12:15-1:15pm, Jenkins

Stretching/Body Sculpting (Class courtesy of Matt Dishman) Matt Dishman Tue, Thu, 7-8am, Lois

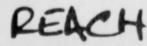
Walking Group **Peninsula Park** Sat, 12:30pm, Woods

Weight Mgnt./Conditioning U. of Portland Indoor Track Tue, Thu, 9-10am, Hasan

Yoga Wild Oats Market Tue, Thu, 7:30-8:30pm, O'Rourke

Matt Dishman, 77 NE Knott Peninsula Park, 700 N Portland Salvation Army, 5325 N Williams U. of Portland Indoor Track, 500 N Willamette Wild Oats Market, 3535 NE 15th

"*Must be 21 or older to participate. Please contact AAHC before showing up to the first class and for more information at 503-413-1850 or kdempsey@aahc-portland.org. Please receive approval from your doctor before beginning exercise class.



Racial and Ethnic Approaches to Community Health rs for Disease Control and Prevention (CDC)



Contact AAHC at 503-413-1850 or visit our web site at www.aahc-portland.org

available and we can help."

available through PDC. self and your family.' Homeowners may find it easier to

Gaines said.

For more information about help new and existing homeowners and first-time PDC loans typically are for homebuyers renovate and improve their homes, call its Home finance programs than for pro- projects such as plumbing and Services Hotline at 503-823-3400.

Discrimination Hurts Housing Equality

Victims often don't report violations

Housing discrimination is underreported by victims, according to HUD on the 36th anniversary lated discrimination. HUD research of the Fair Housing Act.

gress in 1968, prohibits discrimina- to report the incident. tion in the financing, rental, sale or

cies working with HUD and private

fair housing groups that receive

termined to ensure fair housing for

all, especially minorities and per-

sons with disabilities," said HUD

"HUD and our partners are de-

HUD funds.

Secretary Alphonso Jackson.

In fiscal year 2003, individuals filed nearly 8,100 discrimination complaints with HUD and its partner agencies in states and localities. However, the complaints comprise only a small percentage of

financing of any dwelling based on inaction are not complicated," said low-income Americans; and sup-

actual incidences of housing-resuggests that more than 80 percent The Act, established by Con- of people discriminated against fail "The apparent reasons for this able housing opportunities for

of race and national origin is alleged in more than 50 percent of the complaints received by HUD and the state and local agencies it funds through the Fair Housing Assistance Program. Discrimination based on disability accounted for 39 percent of the complaints.

HUD is the nation's housing agency committed to increasing homeownership, particularly among minorities; creating afford-

HUD and our partners are determined to ensure fair housing for all, especially minorities and persons with disabilities.

- HUD Secretary Alphonso Jackson race, color, religion, sex, or national Carolyn Peoples, HUD assistant secretary for fair housing and equal origin. In 1988, amendments were added to prohibit discrimination opportunity. "Far too many Ameribased on disability or families with cans still do not know where to turn for help when they do experience children. Alleged violations of the discrimination. Others have trouble Act are investigated by the U.S. recognizing discrimination when it Department of Housing and Urban Development, state and city agenoccurs."

> HUD studies confirm that African Americans, Hispanics, Asians/ Pacific Islanders and Native Americans often receive less favorable treatment than similarly qualified whites when attempting to buy or rent homes. Discrimination because



porting the homeless, elderly, people with disabilities and people living with AIDS. The Department also promotes economic and community development as well as enforces the nation's fair housing laws. More information about HUD and its programs is available on the Internet at www.hud.gov and espanol.hud.gov. People who believe they've been harmed by housing discrimination can file complaints with HUD by calling 1-800-669-9777 or on the Internet.

Advertise with diversity in The Hortland Observer call 503-288-0033 or email ads@portlandobserver.com