

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.....	1-800-923-HELP
Animal Services.....	503-988-7387 (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.....	503-618-CITY (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.....	503-232-6562
Salvation Army West Women & Children Shelter.....	503-244-7718
Yolanda House.....	503-977-7930

(The numbers above are provided as a public service from The Portland Observer)



City Agency Offers Home Repair Loans



Rita McCain-Walker

Program serves minority and low income residents

Money for those much-needed home improvement projects may be just a phone call away, thanks to a loan program available through the Portland Development Commission (PDC).

The Home Repair Loan Program provides financing for a variety of projects, including electrical and plumbing repairs, roof and furnace upgrades, and repairs to hazardous porches, stairs and broken sewer connections. PDC also provides funds to make houses accessible for people with disabilities.

The program helps minority homeowners and those on limited incomes improve the safety and comfort of their homes. It also ensures property is in good condition in the years ahead.

"The whole idea of the program is to help people maintain their properties and stay in their homes," said Rita McCain-Walker, homeownership coordinator for PDC. "We want to make people aware that we have funds available and we can help."

The program is one of several available through PDC. Homeowners may find it easier to qualify for the agency's special finance programs than for pro-

grams through local lenders. PDC offers a very low interest rate with no or low monthly payments, depending on an applicant's income level.

In addition, PDC can determine whether a homeowner is eligible for its loan programs by telephone. The turnaround time varies, but it generally takes an average of five to six weeks to close on a loan from the time homeowners make their initial phone call. If a homeowner does not qualify for PDC assistance, the agency often can refer them to other resources.

electrical repairs. However, the agency also offers as much as \$10,000 for larger projects such as a new roof or furnace.

Another benefit of PDC's programs is that the agency provides construction specialists who advise homeowners as they carry out improvement projects. This ensures the work is done by qualified contractors at the lowest prices.

"We make sure the work is done properly, the contractor gets paid properly and the money goes back into the property," 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 it a handout, said Phylliss Gaines, a loan originator/processor for PDC. However, PDC's programs require eventual repayment for projects that many financially struggling households otherwise cannot afford because they are simply trying to make ends meet, she said.

"They have to pay it back, so it's not a handout. They don't have to pay it back right away, but they do pay it back when they no longer occupy the home," Gaines said. "The property is the last thing that gets attention when you are just trying to feed yourself and your family."

PDC loans typically are for \$5,000 or less and used for smaller projects such as plumbing and

Since 1958, PDC has helped nearly 14,000 homeowners in Portland maintain and improve their homes. As the city's housing agency, PDC has a vested interest in maintaining healthy and vibrant neighborhoods.

"We want to help maintain properties and neighborhoods, not just for current occupants, but for the next generation and do the things that will make the community even more livable," Gaines said.

For more information about PDC's Home Repair Loan Program, as well as programs that help new and existing homeowners and first-time homebuyers renovate and improve their homes, call its Home 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 of the Fair Housing Act.

The Act, established by Congress in 1968, prohibits discrimination in the financing, rental, sale or financing of any dwelling based on

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 actual incidences of housing-related discrimination. HUD research suggests that more than 80 percent of people discriminated against fail to report the incident.

"The apparent reasons for this inaction are not complicated," said

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 affordable housing opportunities for low-income Americans; and sup-

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 origin. In 1988, amendments were added to prohibit discrimination based on disability or families with children. Alleged violations of the Act are investigated by the U.S. Department of Housing and Urban Development, state and city agencies working with HUD and private fair housing groups that receive HUD funds.

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

Carolyn Peoples, HUD assistant secretary for fair housing and equal opportunity. "Far too many Americans still do not know where to turn for help when they do experience discrimination. Others have trouble recognizing discrimination when it occurs."

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.



African American Health Coalition, Inc.

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

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 Mgmt./Conditioning

U. of Portland Indoor Track
Tue, Thu, 9-10am, Hasan

Yoga

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

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

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.

REACH

Racial and Ethnic Approaches to Community Health
A Program of the African American Health Coalition, Inc.
Sponsored by the Centers for Disease Control and Prevention (CDC)



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