

# Housing



## Homeownership Help is a Personal Mission

### Housing coordinator assists local minorities

Rita McCain-Walker sees her job as homeownership coordinator for the Portland Development Commission as a personal mission.

"I worked in the banking industry for 14 years, and I began to hear all sorts of stories from people about why they couldn't become homeowners," she said.

McCain-Walker, who lived in Milwaukee, Wis. at the time, became determined to change that. She went to work for the Wisconsin Housing and Economic Development Authority, where she spent



Rita McCain-Walker shares a passion for helping others attain the American dream of owning a home.

more than 12 years assisting in a homeownership campaign to increase opportunities for Milwaukee residents.

*My job here is to increase homeownership overall, and especially for minorities and immigrants coming into the city.*

—Rita McCain-Walker, PDC homeownership coordinator

McCain-Walker's primary goal was to increase homeownership opportunities for minority borrowers and those on low to mod-

erate incomes. She played a crucial role in establishing a Home Buyer Education Program that helped thousands of families

learn about financial management as they purchased homes. Under McCain-Walker's leadership, the Wisconsin Housing and Economic Development Authority became a major housing partner in Milwaukee.

"I have a passion for this," she said. "I'm just really concerned about people being able to afford their own homes. I believe that if you give people the ammunition and knowledge to overcome the obstacles, they can become successful homeowners."

McCain-Walker brought that passion to Portland when she moved here in November to join PDC. The appeal of warmer weather and new experiences drew her to the Rose City, where she works with Portland's diverse immigrant community.

"My job here is to increase homeownership overall, and especially for minorities and immigrants

coming into the city," she said. "If you look at the loan programs, it's particularly the African-American and Hispanic populations that are not getting the loans. There are some good programs out there, but we need to connect with those communities and let them know about them."

PDC's commitment to increasing homeownership opportunities and its partnerships with other housing agencies bode well for the success of its outreach efforts in a housing market where home prices are on the rise and many people are struggling economically, she said.

"There a lot of challenges, but they are good challenges," McCain-Walker said. "The first thing we have to do is get people to see that homeownership is something they can achieve. There are products and money out there, but they have to know they can do this."

## Spring Weather Brings Con Artists

### Homeowners beware of home improvement scams

Along with the warm weather of spring often come the home improvement scams.

Con artists show up at your door offering an array of services from repaving your driveway to roof repair, and usually demand a hefty down payment up front. They might offer a "great deal," based on using materials left over from a previous job, but homeowners should remember that a "great deal" isn't always what it seems.

Frequently, these fly-by-night operators drive vehicles with out-of-state license plates or set up temporary offices from which they can move quickly once authorities start looking for them.

Before writing that check, and especially before allowing any unknown individual into your home, the National Association of the

Remodeling Industry suggests that you follow these tips:

Get the name and address of the company the person allegedly represents; get all details of the offer in writing and carefully review it; understand everything in the contract and that any verbal promises

*Remember that any legitimate company that wants your business will be more than willing to allow you the time to do your homework. Don't fall prey to high-pressure tactics such as "this is the only chance you have" or "by tomorrow the extra materials will be gone."*

Be skeptical if anyone comes to your door unsolicited; uses high-pressure sales tactics; requests full payment, before completing the work; gives a postoffice box without a street address or phone number; and promises to begin and complete the work more quickly and cheaply than any other company.

Beware if the solicitor says they just finished work on your neighbor's house and have just enough materials to do repair work on yours; or they might say they can give you a better bargain if you let them do the work today since they have the supplies now.

For more information call the NARI National hotline at 800-611-6274 and request a free brochure, "How to Select a Remodeling Professional" or visit [www.RemodelToday.com](http://www.RemodelToday.com).

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## Civic Leader Guides Housing Panel

A community leader with a strong history of civic service recently joined the Housing Authority of Portland's Board of Commissioners.

Harriet Cormack is retired from 25 years in private and public service real estate management and development. She previously served as director of the Portland Center for Performing Arts and as



Harriet Cormack

vice president for development at Cornerstone Development Co.

Her experience in affordable housing ranges from work at the Boston Housing Authority in the 1960s to serving as a founding board member and now chair emeritus of the Oregon Corporation of Affording Housing, which does business as Homestead Capital.

## Homeownership Is Possible

In a society in which the minority population finds itself constantly struggling to close the gap of economic segregation, it is no surprise that while the Census Bureau reports a 68 percent homeownership rate among Americans, less than 50 percent of African Americans fall



Wade Timmerson, author of a homebuying guide for new investors.

into that category.

The American dream, for all Americans, may not be as out of reach as it appears. Real estate investment is the means by which Wade Timmerson not only makes a living, but by which he is able to genuinely help people who think their dreams are not attainable. Through a process called "rent to own," many who believed the road to owning a home was riddled with insurmountable obstacles have made the trip successfully.

Negative or non-existent credit, inconsistent job histories are some of the challenges that hinder potential homeowners, according to Timmerson. These can also make them good candidates for a rent to own sale.

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