

HOUSING

Home Repair - A Family Affair

Urban renewal loans help current residents

BY JON GAIL

In 1974 Minnie Bell Hornbuckle purchased her first and only home in northeast Portland with down payment money she earned from picking string beans.

"We have had a lot family parties and canned a lot of beans and berries in this house," stated her daughter Bernice Hornbuckle.

Minnie Bell passed on in 1992, leaving the home to her daughter, Bernice. Today that same property is still in the family, now serving as home for Bernice, her sister, daughter and nephew.

Over the years Hornbuckle has managed to keep the place in good shape, but this time the cost of the needed repairs were too much for their modest income.

"My roof was down to its last straw," she stated. Despite knowing the repairs were needed, she worried about taking on a new loan payment and worried whether she would even qualify for a loan.

Fortunately, Hornbuckle was familiar with the Home Repair Loan program offered then by the Portland Development Commission and now administered by the Portland Housing Bureau. She knew her property is eligible because it is located in the Interstate Corridor Urban Renewal Area.

Hornbuckle became familiar with the program many years earlier when her mother had used a similar home repair program to turn her unfinished basement into an extra bedroom and complete other renovations on the home.

Late last fall Hornbuckle called Kari Hernandez who is a loan specialist with the housing bureau. They discussed the program and Hernandez helped her get her pa-

perwork together to apply.

"Fortunately, her income qualified her for deferred loan payments. This was great news because it meant she would not have to worry about making payments until she decides

to sell or refinance the home," clarified Hernandez.

Once approved, Connie Buckley, a construction coordinator for the agency, helped Hornbuckle finalize her repair list, obtain bids, and com-

pare them to make sure she was being charged a fair price.

"Working with Bernice was a joy and it was also very rewarding to know that we were helping her fix up their family's home," stated Buckley.

By mid-December, Hernandez and Hornbuckle were meeting at her home and were signing the final paperwork. She got a home repair loan of \$8,841 to replace her roof, gutters and repair her chimney.

A few months later with her home repairs now complete, Hornbuckle states, "It was a really good experience." She is relieved to know that the work she needed to get done is now complete and that her family's home is ready for their next family affair.

Jon Gail is a marketing and outreach coordinator for the Portland Housing Bureau and the Home Repair Program. To learn more about the program he can be reached at 503-823-3292.



A Portland Development Commission home repair loan program helped Bernice Hornbuckle make necessary repairs to her home in the Interstate Corridor Urban Renewal Area.

YES, SHE'S TALKING TO YOU.

Because a lot can happen in 25 years. Portland will be different and today's children will be all grown up. Many of us love what Portland has to offer, especially its natural beauty and quality of life. But today we face some real challenges that impact our day-to-day lives. How we respond to them will affect the children and grandchildren of tomorrow. That's why your ideas for the Portland Plan are essential to make this a thriving and sustainable city for everyone.

Through community input in Phase One of the Portland Plan and visionPDX, we heard that education, jobs, equity, public health and sustainability are important to the people of this city. Now it's time to take the next step.

The Phase Two community workshops will focus on setting direction - identifying our goals and choosing targets that will help us meet them.

We want your input, so come to a workshop or take an online survey at www.pdxplan.com. **There's talking about it. And then there's actually doing something about it.**

PORTLAND PLAN PHASE II WORKSHOP SCHEDULE

SOUTHEAST

April 26, 2010, 6:30-9:00pm
Central Catholic High School
2401 SE Stark Street

NORTHEAST

April 29, 2010, 6:30-9:00pm
Beaumont Middle School
4043 NE Fremont Street

NORTH

May 1, 2010, 10am-12:30pm
University Park Community Center
9009 N Foss Avenue*

CENTRAL CITY

May 10, 2010, 6:30-9:00pm
University of Oregon in Portland
70 NW Couch Street

EAST

May 15, 2010, 10am-12:30pm
David Douglas High School
1001 SE 135th Avenue*

WEST

May 18, 2010, 6:30-9:00pm
Jackson Middle School
10625 SW 35th Avenue

www.PDXPlan.com | Twitter: @PDXPlan, #PDXPlan | Facebook: www.facebook.com/PDXPlan

*Childcare provided

The Portland Plan team is committed to providing equal access to information and meetings. If you need special accommodations, please notify us five (5) days prior to the event by phone at 503-823-7700, by the TTY line at 503-823-6868, or by the Oregon Relay Service at 1-800-735-2900.

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East Multnomah Soil & Water Conservation District | West Multnomah Soil & Water Conservation District | Multnomah County Drainage District