

Help

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because the assistance is packaged as a forgivable loan, it won't affect your taxes.

"If you sell your house because you realize can't afford it and don't make money, then you don't have to pay anything back," she said.

Hacienda has set up an intake site at the Doubletree Hotel at Lloyd Center Exhibit Hall, 1000 NE Multnomah to process applications from 9 a.m. to 9 p.m. Monday through Friday and 9 a.m. to 5 p.m. on Saturdays. Homeowners can call 503-961-6432 with any questions about eligibility and required documentation.

In the office, Joyce has heard many sad stories from homeowners trying to stay in their homes. One woman is struggling to recover from cancer, which cost her her job and her ability to make mortgage payments. The number of construction workers who can't find work is too large to count.

"Their self-worth is being eroded daily," she says.

That's when the agency's other programs may help. Set to be launched in the early part of 2011, Oregon Housing and Community Service will be starting programs designed to help people move who are living in unaffordable homes; provide assistance for fees and fines for people who have regained employment and are recovering from missed payments; and loan modification assistant program to help move a loan into a lower interest rate.

Qualifications for the mortgage assistance program:

- The household's income cannot be equal to or more than 120 percent of state median income. A homeowner who has an Oregon bond loan meets this test. For details, see the State Median Income Table.
- The homeowner's current first mortgage must date before January 1, 2009.
- The homeowner must be unemployed or have a verifiable loss in income of 25 percent or more.
- The homeowner cannot have more than four months of mortgage payments available as liquid assets. (Retirement and education savings accounts are OK).
- The homeowner must complete and sign a Financial Hardship Affidavit.
- The homeowner, in connection with a mortgage or real estate transaction, cannot have been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud or forgery, (B) money laundering or (C) tax evasion.
- The subject property must be an owner-occupied, primary residence and be located in Oregon. Manufactured homes are eligible only if the structure is recorded in the county's deed records. *Note: Condominiums and Town homes are NOT considered single-family, 1-unit, detached homes.
- The homeowner's unpaid mortgage balance cannot exceed \$729,750.

Kwanzaa at City Hall



PHOTO BY JERRY FOSTER

Artists and other attendees celebrated Kwanzaa at Portland City Hall on Dec. 29. The event featured drumming by Art Alexander and Caton, and spoken word by Renee Mitchell and Antoinette Edwards. Joyce Harris, pictured also on page 2, led a libation ceremony.

- Homeowners who have received notification of trustee/sheriff sale before February 1, 2011 are ineligible for the MPA program.
- Homeowners who own other residential real property are ineligible for the MPA program.
- Homeowners who are currently in active bankruptcy are ineligible for the MPA program.
- Any homeowner who knowingly submits more than one application for the MPA program is ineligible.

Audits

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ual cases in 26 counties, auditors determined that the counties had used appropriate resources to detain these youth. For many (42), youth had exhibited delinquent behavior while under the supervision of a residential treatment facility; for most (51), officials determined they posed a community safety risk because of gang affiliations or aggressive behavior that was not linked to their actual offense; for others, there were past convictions or petty past convictions, that when coupled with the aggravating offense, rose to a level that warranted detention.

The audit found no difference in rural or urban counties in the sentencing of youth to probation or detention. The audit debunked the myth that youth in urban areas receive more lenient treatment than their rural counterparts.

The audit called for records to be kept and analyzed after they are expunged, to allow a more long term analysis while protecting a

person's privacy. The audit also called for counties to work with the Oregon Youth Authority to better document services, treatment and probation violations.

Earned Time Program

For the most part, state auditors found that the Earned Time program is working as it is

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designed – it provides qualified inmates the opportunity to reduce their sentences and redacts any earned time if an offender exhibits bad behavior before their release date. The audit did find several cases where

the Department of Corrections allowed the early release of offenders despite offenses that would normally change the release date. They also found that some inmates assigned to rehabilitation programs has not been, with no explanation given.

The DOC says that certain inmates scheduled for early release that had violated prison rules are sometimes cleared for release because it would undermine efforts to secure housing, work and rehabilitation, factors that are important to reduce the chance an offender recidivates.

There was a similar problem with prisoners who were put into segregation. For some, it meant retracting their earned time. For others, it had no effect. Some other states were studied and found to have explicit rules for the amount of segregation time was allowed before earned time was disallowed.

Auditors recommend that administrative rules be revised to consistently address inmate accountability in the four months prior to release.

Researchers were not able to determine what effect the Earned Time has overall on recidivism in Oregon. In Washington and other states, other studies have found that earned time programs have a positive influence on an ex-offenders ability to stay out of prison.

One study by the Bureau of Justice Statistics found no difference on recidivism when grouping offenders by their length of incarceration. The study had one exception: those offenders jailed for more than 60 months.

Another study by the Washington State Institute for Public Policy found that incarceration's affect on recidivism is "offender specific."

One benefit that comes with earned time programs is cost. The Oregon Department of Corrections saved at least \$25 million in fiscal year 2009.

Agenda

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McKenna also proposes two bills specifically targeted to save money by preventing lawsuits concerning open government matters. One bill, sponsored by Sen. Craig Pridemore, D-Vancouver, and others, requires records requesters seeking court penalties to first notify a government agency of their intent to file a lawsuit over denied records.

The other bill, sponsored by Rep. Deb Eddy, D-Kirkland, provides a one-year statute of limitations for suing over denied records.

"As a former mayor and city councilmember, and as a state legislator, I recognize the importance of providing access to government information," Eddy said. "Clear open records laws provide access to records and the courts — and ultimately save taxpayer money."

"The vast majority of Public Records Act lawsuits against the state involve inmates," Sen. Mike Carrell, R-Lakewood, said. "The bill for defending these lawsuits is paid by taxpayers."

Sen. Carrell co-sponsors the Attorney General's bill to restrict inmates from filing suits in state court at public expense if they previously brought three or more cases found frivolous by a court. Inmates could still bring claims if they are at imminent risk of serious physical harm. The bill is prime-sponsored by Sen. James Hargrove, D-Hoquiam, while Rep. Charles Ross, R-

Naches, sponsors a companion bill in the House.

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Hargrove and Rep. Dean Takko, D-Longview, seeks to eliminate PRA penalty awards for inmates, removing the financial incentive for those behind bars to blister the state with records requests, trying to force errors and collect penalties along the way. Inmates would preserve their ability to hire

lawyers to pursue claims, recovering attorneys' fees and costs.

A bill requested by the Attorney General and sponsored by Sen. Cheryl Pflug, R-Maple Valley, prohibits the use of eminent domain for economic development. A companion bill is sponsored by Rep. Larry Springer, D-Kirkland. This year, the bill is pursued in the name of Daniel Fink, a community activist from Seattle who fought eminent domain abuse until his death late last year.

Another AG-requested law, sponsored by Rep. Roger Goodman, D-Kirkland, would give property owners 120 days to improve blighted property before condemnation. According to the Washington Policy Center, over the last decade, tens of thousands of property owners in some of the poorest

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