

# Housing

## Programs

continued from page 5

counseling to any struggling Oregonian homeowners. The impact a foreclosure has on a family and on the surrounding community cannot be overstated. We have counseled and helped thousands of Oregonians who never imagined they would end up on the brink of losing everything they had earned and saved.

More recently, we have assisted hundreds of homeowners in Multnomah with either counseling or education, and we are on track to more than double our numbers from last year.

For more information go to [www.haciendacdc.org](http://www.haciendacdc.org).

### NAYA Offers Wide Range of Housing Help

Native Americans in Portland pay a larger share of their income for renting and owning, experience higher levels of homelessness, and are less likely to own a home than White Portlanders. They are denied applications for home loans for similar homes at a rate much higher than whites and access supportive services to help alleviate this problem and prevent homelessness at lower rates than Whites.

The report of the Coalition of Communities of Color examining the Native American community is dire.

“We are in the midst of a housing crisis, one that is borne of poverty, high housing costs, and barriers to accessing homeless supports,” the report says. “Native Americans face many housing barriers including

low incomes, weak credit histories, lack of a deposit and down payment, and the lack of affordable housing. Such barriers are coupled with pervasive patterns of discrimination, and inequities in accessing housing support programs. As a result, we face many challenges in getting housing and staying housed; housing vulnerability is a dominant feature for this community.

“We seek for housing to become recognized as a human right and for all levels of government to promote access, equity, and adequacy in providing permanent shelter for our communities.”

NAYA provides programs including: Emergency Rent and Utility Assistance Homeownership Classes – once-per-month orientation on how it all works

Annual Housing to Homeownership Fair connecting people to resources, lenders, realtors and the like who are a part of and trusted by the community, and offering single-session classes on different focus areas

IDA matched-savings accounts for down-payment on a home

Rent-well classes and financial management / preparedness

We own affordable housing in several locations and are working to develop more

### PCRI – Affordable Rentals and More with a Culturally Competent Focus

Years of redlining by financial institutions left families in the inner north and northeast



neighborhoods of Portland unable to secure conventional mortgages. As a result, hundreds of properties became vacant and neglected. Property values plummeted, and in stepped an unscrupulous mortgage firm who scammed hundreds of unsuspecting families.

Action was finally taken when, in the fall of 1990, The Oregonian newspaper exposed these practices and the tragedies resulting from them. The brokerage firm was convicted of racketeering and fraud, but hundreds of families were still in the midst of their homes. Neighborhood and government leaders, and the families themselves, worked to create a solution.

They decided to form a non-profit that would acquire the endangered homes, help families secure conventional mortgages to buy them back, and retain the other properties as long-term affordable rentals. They formed Portland Community Reinvestment Initiatives.

The goal of PCRI's Programs and Resident Services Department is to provide culturally competent services that encourage and promote self-sufficiency and leadership for children, parents and families. These services are free of charge and open primarily to PCRI residents, although some programs are made available to the greater community.

PCRI's Programs and Resident Services Include:

- Homeownership Program
- Homeownership Retention Program (for homeowners 55 and older)
- Financial Wellness Program
- Individual Development Accounts (Matched Savings Program)
- Healthy Foods Access Initiative
- Youth Programs
- Resident Services and Community Centers

For more information about any of these services, call 503-288-2923.

### Proud Ground Land Trust Preserves Affordable Home Buying Market

It was 1998 and Portland home prices were climbing. Fast. Meanwhile, incomes were stagnating and even falling.

Working families were being left behind, priced out of a soaring market. In particular, whole neighborhoods were pricing families out in droves resulting in the displacement of many long-term residents in close-in neighborhoods. Many were forced to leave the neighborhood that they wanted to live in, or, in some cases, where their families had lived for generations, because they could no longer afford to live there.

Community members and government officials, working together, felt that a Community Land Trust could help residents who have been priced out of the housing market to achieve the stability and investment opportunity of homeownership.

The way it works is this: The Land Trust, a nonprofit corporation, purchases properties and then rolls them into a contractual agreement – a “trust” – that prohibits buyers and sellers of that property from raising the

cost of the land for 100 years. The idea is to keep prices stable so that wage-earners on the low end of the spectrum can afford to buy homes.

About \$130,000 is the average cost of a Proud Ground home. There are no adjustable-rate mortgages with balloon payments. Our homeowners buy homes they can afford, with monthly payments close to (and often less than) what they were paying in rent. We provide lots of help and support before and after homeowners buy.

Sabin Community Development Corporation was the first organization to use the CLT model in the City of Portland, specifically in inner N/NE Portland. The Sabin pilot project successfully sold ten homes using the land trust model. In part because of their success, in 1999, the City of Portland and local housing advocates established Proud Ground to provide permanently affordable homes citywide.

Proud Ground was officially incorporated in December of 1999 and expanded its program to serve homebuyers in Gresham and Washington County in 2009. Proud Ground has served more than 160 first-time homebuyers making it the largest organization of its kind in the Northwest.

More on their work at [www.proud-ground.org](http://www.proud-ground.org).

### REACH Tackles Housing, Education, Community Livability

Since 1982, REACH has pioneered affordable housing and supportive programs that address complex challenges facing communities across the greater Portland metropolitan region.

REACH has gained local, state and national acclaim for innovation and responsiveness to difficult urban issues. Their work began with revitalization efforts in the neighborhoods of inner Southeast Portland, where we bought and renovated single family homes.

Today, REACH owns and manages a portfolio of 1,852 units of affordable housing across the metropolitan region, including properties of Affordable Community Environments (ACE), located in Vancouver, Wash.

REACH's portfolio includes new and renovated plexes, apartment buildings and mixed-use developments. REACH does not provide rental assistance but rather is a nonprofit property management company that owns and manages affordable and low-income housing.

In addition to building and maintaining affordable housing, REACH offers several programs to help residents stay in their housing, raise their standard of living, and connect to local resources and opportunities.

If you're interested in renting housing from REACH, please visit <http://reachcdc.org> and click on “Search Homes.” You'll find photos, locations, eligibility criteria and “Frequently Asked Questions.” Call 503-231-0682 with any questions.

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For more new things to try, visit our website:  
800-452-2151 [www.oregoncoast.org](http://www.oregoncoast.org)

Page 6 The Portland and Seattle Skanner April 23, 2014