

ANNOTATED MINUTES

Tuesday, May 18, 1993 - 9:30 AM
Multnomah County Courthouse, Room 602

AGENDA REVIEW

- B-1 *Review of Agenda for Regular Meeting of Thursday, May 20, 1993.*
- C-4 **COMMISSIONER KELLEY REQUESTED CONTINUANCE PENDING BUDGET AND STAFFING LEVEL ANALYSES AND LEGAL OPINION REGARDING LIABILITY AND POSSIBLE AMENDED CONTRACT LANGUAGE. STAFF DIRECTED TO PROVIDE INFORMATION AND TO SUBMIT ITEM FOR REGULAR AGENDA CONSIDERATION WITHIN ONE OR TWO WEEKS.**
- R-11 **COMMISSIONER COLLIER TO BE A MEMBER OF THE ALTERNATIVE PAY SYSTEM FOR UPPER LEVEL EXEMPT EMPLOYEES ADVISORY COMMITTEE.**
- R-18 **STAFF TO PRESENT VACANT POSITION COMMITTEE REPORT BRIEFING IN JUNE.**
- COMMISSIONER COLLIER AND CHAIR MIGGINS DISCUSSION OF AGENDA SCHEDULE TIMES.**

Tuesday, May 18, 1993 - 11:00 AM
Multnomah County Courthouse, Room 602

BOARD BRIEFING

- B-2 *Update on the Nehemiah Housing Program. Presented by Jaki Walker.*
- JAKI WALKER AND MICHAEL TROWER PRESENTATION AND RESPONSE TO BOARD QUESTIONS. NECDC TO REQUEST ADDITIONAL TAX FORECLOSED PROPERTIES FOR NEHEMIAH AFFORDABLE HOUSING PROJECT. COUNTY TO WORK ON PROCESS TO EXPEDITE CLEAR TITLE TRANSFERS.**

Thursday, May 20, 1993 - 9:30 AM
Multnomah County Courthouse, Room 602

REGULAR MEETING

Acting Chair Henry C. Miggins convened the meeting at 9:32 a.m., with Commissioners Sharron Kelley and Tanya Collier present, Commissioner Dan Saltzman excused. Vice-Chair Gary Hansen arrived at 9:36 a.m.

REGULAR AGENDA

NON-DEPARTMENTAL

MANAGEMENT SUPPORT

R-1 *Employee Relations Recognition Ceremony for Multnomah County Employees with Five through Fifteen Years Service.*

5 YEAR AWARDS PRESENTED TO DOWNING BETHUNE, HAROLD FRESHOUR, JULIE ROGERS AND MICHAEL WASHINGTON OF DA'S OFFICE; DON ALLEN, LISA BISHOP, CARY HARKAWAY, ZOE HERRITT, SHARON JOHNSON, GLORIA MAIER, JULIA STONE AND JOHN TURNER OF DCC. 10 YEAR AWARDS PRESENTED TO KEVIN BOWERS AND LAWRENCE MONAGON OF DCC. 15 YEAR AWARD PRESENTED TO DOUGLAS BROWN OF DCC. 5 YEAR AWARDS PRESENTED TO JON CHRISTIAN, RANDALL DOWNS, WILLIE GRAHAM, ANTHONY LESTER AND ESTHER LUGALIA OF DES. 10 YEAR AWARDS PRESENTED TO LOUIS FLYNN, II, THOMAS MAHON AND LARRY NICHOLAS OF DES. 15 YEAR AWARDS PRESENTED TO MYRNA BLANCHARD, JOLENE BROCKMUELLER, DAVID BUSCHMAN, DONALD FREEMAN, DONALD HAUSKINS, LANCE HOUCK, JERRY LEMRICK, MICHAEL MINCH, JAMES MUNZ, MICHAEL OSWALD, MARY PFAU, PHYLLIS SALVADORE, RAYMOND STOUT AND VIRGINIA WEBSTER OF DES. 5 YEAR AWARDS PRESENTED TO SANDRA CATO, CARLA DAVIS, BENJAMIN ROUSSEAU AND DALE SMITH OF DLS. 10 YEAR AWARD PRESENTED TO BARBARA HARRINGTON OF DLS. 5 YEAR AWARDS PRESENTED TO MELISSA DAILY, SANDRA DUFFY, MATTHEW RYAN, REBECCA STEWARD, THERESA SULLIVAN AND ELLEN ULLRICK OF NOND. 10 YEAR AWARDS PRESENTED TO IDA ANDERSON, LAURENCE KRESSEL AND DONALD WINKLEY OF NOND. MARY McCOY ACCEPTED 12 YEAR AWARD ON BEHALF OF GLADYS McCOY. 5 YEAR AWARDS PRESENTED TO PHYLLIS FINLEY, JULIE GROTH, THELMA HOWARD, CARMEN KESTER, DELANA MARSHALL, JEANEEN McGAW, CHERYL MORGAN AND CHARLENE ZAHARAKIS OF DSS. 10 YEAR AWARDS PRESENTED TO TIMOTHY DEDERICK, MARCIA GARTRELL, LARRY SMITH AND SHARON TAYLOR OF DSS. 5 YEAR AWARD PRESENTED TO KATE JAMES OF NOND.

CONSENT CALENDAR

UPON MOTION OF COMMISSIONER KELLEY, SECONDED BY COMMISSIONER COLLIER, IT WAS UNANIMOUSLY APPROVED THAT C-4 BE REMOVED FROM THE CONSENT

**CALENDAR. BOARD DISCUSSION. JOHN DuBAY
RESPONSE TO PROCEDURAL QUESTIONS OF
COMMISSIONER KELLEY.**

**UPON MOTION OF COMMISSIONER KELLEY, SECONDED
BY COMMISSIONER COLLIER, THE CONSENT CALENDAR
(ITEMS C-1 THROUGH C-3 AND C-5 THROUGH C-7) WAS
UNANIMOUSLY APPROVED.**

NON-DEPARTMENTAL

- C-1 *In the Matter of the Appointments of Karen Kimber-Burger, Rich Goheen and Bob Lokting to the MULTNOMAH COUNTY ANIMAL CONTROL ADVISORY COMMITTEE*

DEPARTMENT OF HEALTH

- C-2 *Ratification of Amendment No. 1 to Intergovernmental Agreement Contract #201033, Between Multnomah County and Portland Public Schools, Reducing Early Intervention/Early Childhood Special Education Program Revenues, for the Period Upon Execution through June 30, 1993*
- C-3 *Ratification of Intergovernmental Agreement Contract #200224, Between Multnomah County and the Oregon Department of Corrections, Providing Sanitary Inspection of Food Service Premises at Columbia River Correctional Institution, for the Period July 14, 1993 through July 13, 1994*

DEPARTMENT OF ENVIRONMENTAL SERVICES

- C-5 *ORDER in the Matter of Contract 15732 for the Sale of Certain Real Property to Jeffrey William Lim*

ORDER 93-184.

- C-6 *ORDER in the Matter of Contract 15756 for the Sale of Certain Real Property to Ha To Ha*

ORDER 93-185.

- C-7 *ORDER in the Matter of the Execution of Deed D930887 Upon Complete Performance of a Contract to George P. Larimer*

ORDER 93-186.

DEPARTMENT OF SOCIAL SERVICES

- C-4 *Ratification of Intergovernmental Agreement Contract #100084, Between Multnomah County and Portland Public School District #1J, Providing Educational Services for Up to 30 High-Risk Juvenile Offenders Served Through a Subcontractor, for the Period July 1, 1993 through June 30, 1994*

UPON MOTION OF COMMISSIONER KELLEY, SECONDED BY COMMISSIONER COLLIER, IT WAS UNANIMOUSLY APPROVED THAT C-4 BE CONTINUED TO THURSDAY, JUNE 3, 1993 FOR REGULAR AGENDA CONSIDERATION. STAFF DIRECTED TO SUBMIT BUDGET AND STAFFING LEVEL ANALYSES AND LEGAL OPINION REGARDING LIABILITY AND POSSIBLE AMENDED CONTRACT LANGUAGE.

REGULAR AGENDA

JUSTICE SERVICES

SHERIFF'S OFFICE

- R-2 *Ratification of Amendment No. 1 to Intergovernmental Agreement Contract #800353, Between the Oregon State Marine Board and Multnomah County, Providing Increased Revenue to Purchase a 15' Boston Whaler Patrol Craft with an E-Z Loader Trailer for the Sheriff's Office River Patrol Unit*

UPON MOTION OF COMMISSIONER KELLEY, SECONDED BY COMMISSIONER COLLIER, R-2 WAS UNANIMOUSLY APPROVED.

- R-3 *Budget Modification MCSO #14 Requesting Authorization to Appropriate \$18,500 in Marine Board Enhancement Funds to the Enforcement Division Budget, in Order to Purchase a 15' Boston Whaler Patrol Craft with an E-Z Loader Trailer for the Sheriff's Office River Patrol Unit*

UPON MOTION OF COMMISSIONER KELLEY, SECONDED BY COMMISSIONER COLLIER, R-3 WAS UNANIMOUSLY APPROVED.

PUBLIC CONTRACT REVIEW BOARD

(Recess as the Board of County Commissioners and convene as the Public Contract Review Board)

- R-4 *ORDER in the Matter of [a Request for] an Exemption from Public Bidding a Contract with Stevens Marine for the Purchase of a Boston Whaler Patrol Boat [for the Sheriff's Office River Patrol Unit]*

COMMISSIONER KELLEY MOVED AND COMMISSIONER COLLIER SECONDED, APPROVAL OF R-4. BOARD COMMENTS AND DISCUSSION. ORDER 93-187 UNANIMOUSLY APPROVED.

(Recess as the Public Contract Review Board and reconvene as the Board of County Commissioners)

DEPARTMENT OF HEALTH

- R-5 *Ratification of Intergovernmental Agreement Contract #200244, Between Multnomah County and Oregon Health Sciences University, University Hospital, Providing Health Services for Enrolled Members of the University Hospital PCO Health Plan, for the Period June 1, 1993 through May 31, 1994*

UPON MOTION OF COMMISSIONER COLLIER, SECONDED BY COMMISSIONER KELLEY, R-5 WAS UNANIMOUSLY APPROVED.

NON-DEPARTMENTAL
MANAGEMENT SUPPORT

- R-6 *Second Reading and Possible Adoption of an ORDINANCE Amending Ordinance 660 as Amended by Ordinance 722, the Multnomah County Audit Committee (MCAC) Ordinance by Providing for Staggered Terms of the Three Citizen Member MCAC*

PROPOSED ORDINANCE READ BY TITLE ONLY. COPIES AVAILABLE. COMMISSIONER KELLEY MOVED AND COMMISSIONER COLLIER SECONDED, APPROVAL OF THE SECOND READING AND ADOPTION. NO ONE WISHED TO TESTIFY. ORDINANCE 761 UNANIMOUSLY APPROVED.

- R-7 *RESOLUTION in the Matter of the Issuance of Short-Term Promissory Notes (Tax Anticipation Notes, Series 1993) in the Amount of Not to Exceed \$11,500,000 for the Purpose of Meeting Current Expenses of the County for the 1993-94 Fiscal Year*

UPON MOTION OF COMMISSIONER HANSEN, SECONDED BY COMMISSIONER KELLEY, RESOLUTION 93-188 WAS UNANIMOUSLY APPROVED.

DEPARTMENT OF ENVIRONMENTAL SERVICES

- R-8 *Second Reading and Possible Adoption of an ORDINANCE in the Matter of Increasing Cemetery Rates for County Cemeteries, Amending Multnomah County Code 5.10.250*

PROPOSED ORDINANCE READ BY TITLE ONLY. COPIES AVAILABLE. COMMISSIONER HANSEN MOVED AND COMMISSIONER KELLEY SECONDED, APPROVAL OF THE SECOND READING AND ADOPTION. NO ONE WISHED TO TESTIFY. ORDINANCE 762 UNANIMOUSLY APPROVED.

- R-9 *Second Reading and Possible Adoption of an ORDINANCE Amending Multnomah County Code Chapter 10.15.110, Park Fees*

PROPOSED ORDINANCE READ BY TITLE ONLY. COPIES AVAILABLE. COMMISSIONER HANSEN MOVED AND COMMISSIONER COLLIER SECONDED, APPROVAL OF THE SECOND READING AND ADOPTION. NO ONE WISHED TO TESTIFY. ORDINANCE 763 UNANIMOUSLY APPROVED.

NON-DEPARTMENTAL

- R-10 *In the Matter of the Health Department Request for Immediate Exemption from the Hiring Freeze for Office Assistant II and Health Assistant Job Classification Vacancies, Specifically for Bilingual Hiring*

UPON MOTION OF COMMISSIONER COLLIER, SECONDED BY COMMISSIONER HANSEN, R-10 WAS UNANIMOUSLY APPROVED.

- R-11 *Second Reading and Possible Adoption of an ORDINANCE Freezing Annual Base Pay Rates of Exempt Employees Earning \$60,000 or More Per Year, and Amending Ordinance 742*

PROPOSED ORDINANCE READ BY TITLE ONLY. COPIES AVAILABLE. COMMISSIONER KELLEY MOVED AND COMMISSIONER HANSEN SECONDED, APPROVAL OF THE SECOND READING AND ADOPTION. CHAIR MIGGINS COMMENTS IN OPPOSITION. NO ONE WISHED TO TESTIFY. ORDINANCE 764 APPROVED, WITH COMMISSIONERS KELLEY, HANSEN AND COLLIER VOTING AYE AND CHAIR MIGGINS VOTING NO.

DEPARTMENT OF SOCIAL SERVICES

- R-12 *Housing and Community Development Program Request for Approval of the Submission of an Application for \$778,000 in Community Development Block Grant Funds for Fiscal Year 1993-1994 and Approval of the Final Statement of Community Development Objectives and Use of Funds for Multnomah County, Oregon*

UPON MOTION OF COMMISSIONER KELLEY, SECONDED BY COMMISSIONER HANSEN, R-12 WAS UNANIMOUSLY APPROVED.

- R-13 *RESOLUTION in the Matter of Approval of the Concept of the 1993 HOME Block Grant Work Plan, Including the 1992 Carry Over Funds*

UPON MOTION OF COMMISSIONER KELLEY, SECONDED BY COMMISSIONER HANSEN, RESOLUTION 93-189 WAS UNANIMOUSLY APPROVED.

- R-14 *RESOLUTION in the Matter of Reauthorization of the 1990-1993 Housing and Community Development Plan Through Fiscal Year 1993-1994*

UPON MOTION OF COMMISSIONER KELLEY, SECONDED BY COMMISSIONER COLLIER, RESOLUTION 93-190 WAS UNANIMOUSLY APPROVED.

- R-15 *RESOLUTION in the Matter of Approval of the Multnomah County Residential Anti-Displacement and Relocation Assistance Plan*

UPON MOTION OF COMMISSIONER KELLEY, SECONDED BY COMMISSIONER COLLIER, RESOLUTION 93-191 WAS UNANIMOUSLY APPROVED.

VACANT POSITION COMMITTEE RECOMMENDATIONS
HIRING FREEZE BUDGET MODIFICATIONS

R-16 Budget Modification DES #30 Requesting Authorization to Delete Funding for One Property Appraiser/Residential Position in the Division of Assessment and Taxation, Appraisal/Residential Program

UPON MOTION OF COMMISSIONER COLLIER, SECONDED BY COMMISSIONER HANSEN, R-16 WAS UNANIMOUSLY DENIED.

R-17 Budget Modification DSS #60 Requesting Authorization to Delete Funding for a Vacant Juvenile Justice Division Word Processing Operator Position

UPON MOTION OF COMMISSIONER KELLEY, SECONDED BY COMMISSIONER HANSEN, R-17 WAS UNANIMOUSLY DENIED.

R-18 Budget Modification DSS #61 Requesting Authorization to Delete Funding for a Vacant Juvenile Justice Division Data Technician Position

UPON MOTION OF COMMISSIONER KELLEY, SECONDED BY COMMISSIONER COLLIER, R-18 WAS UNANIMOUSLY DENIED.

PUBLIC COMMENT

R-19 Opportunity for Public Comment on Non-Agenda Matters. Testimony Limited to Three Minutes Per Person.

DAVID BEEM TESTIFIED REGARDING NEED FOR SPECIAL ASSISTANCE FOR DISABLED PEOPLE IN JAILS AND ELSEWHERE. MR. BEEM TO CONTACT COMMISSIONER KELLEY FOR FURTHER DISCUSSION.

BOARD DISCUSSION REGARDING PLACEMENT OF PUBLIC COMMENT AT BEGINNING OF AGENDA.

There being no further business, the meeting was adjourned at 10:15 a.m.

OFFICE OF THE BOARD CLERK
for MULTNOMAH COUNTY, OREGON



Deborah L. Bogstad



MULTNOMAH COUNTY OREGON

OFFICE OF THE BOARD CLERK
SUITE 1510, PORTLAND BUILDING
1120 S.W. FIFTH AVENUE
PORTLAND, OREGON 97204

BOARD OF COUNTY COMMISSIONERS		
GLADYS McCOY •	CHAIR •	248-3308
DAN SALTZMAN •	DISTRICT 1 •	248-5220
GARY HANSEN •	DISTRICT 2 •	248-5219
TANYA COLLIER •	DISTRICT 3 •	248-5217
SHARRON KELLEY •	DISTRICT 4 •	248-5213
CLERK'S OFFICE •	248-3277 •	248-5222

AGENDA

MEETINGS OF THE MULTNOMAH COUNTY BOARD OF COMMISSIONERS

FOR THE WEEK OF

MAY 17 - 21, 1993

- Tuesday, May 18, 1993 - 9:30 AM - Agenda ReviewPage 2
- Tuesday, May 18, 1993 - 11:00 AM - Board BriefingPage 2
- Thursday, May 20, 1993 - 9:30 AM - Regular MeetingPage 2

Thursday Meetings of the Multnomah County Board of Commissioners are taped and can be seen at the following times:

- Thursday, 10:00 PM, Channel 11 for East and West side subscribers
- Thursday, 10:00 PM, Channel 49 for Columbia Cable (Vancouver) subscribers
- Friday, 6:00 PM, Channel 22 for Paragon Cable (Multnomah East) subscribers
- Saturday 12:00 PM, Channel 21 for East Portland and East County subscribers

INDIVIDUALS WITH DISABILITIES MAY CALL THE OFFICE OF THE BOARD CLERK AT 248-3277 OR 248-5222 OR MULTNOMAH COUNTY TDD PHONE 248-5040 FOR INFORMATION ON AVAILABLE SERVICES AND ACCESSIBILITY.

Tuesday, May 18, 1993 - 9:30 AM

Multnomah County Courthouse, Room 602

AGENDA REVIEW

- B-1 Review of Agenda for Regular Meeting of Thursday, May 20, 1993.
-

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BOARD BRIEFING

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-

Thursday, May 20, 1993 - 9:30 AM

Multnomah County Courthouse, Room 602

REGULAR MEETING

REGULAR AGENDA

NON-DEPARTMENTAL

MANAGEMENT SUPPORT

- R-1 Employee Relations Recognition Ceremony for Multnomah County Employees with Five through Fifteen Years Service. 9:30 AM TIME CERTAIN, 45 MINUTES REQUESTED.

CONSENT CALENDAR

NON-DEPARTMENTAL

- C-1 In the Matter of the Appointments of Karen Kimber-Burger, Rich Goheen and Bob Lokting to the MULTNOMAH COUNTY ANIMAL CONTROL ADVISORY COMMITTEE

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VACANT POSITION COMMITTEE RECOMMENDATIONS
HIRING FREEZE BUDGET MODIFICATIONS

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PUBLIC COMMENT

- R-19 Opportunity for Public Comment on Non-Agenda Matters. Testimony Limited to Three Minutes Per Person.

TANYA COLLIER
Multnomah County Commissioner
District 3



1120 SW Fifth St., Suite 1500
Portland, OR 97204
(503) 248-5217

MEMORANDUM

TO: Acting Chair Hank Miggins
Commissioner Gary Hansen
Commissioner Sharron Kelley
Commissioner Dan Saltzman
Board Clerk

FROM: Commissioner Tanya Collier

DATE: May 3, 1993

SUBJECT: Change of schedule on May 19, 1993.

There has been a change in my schedule on May 19, 1993. I had previously been excused for the day of May 19, 1993, I will now be in the office on that day.

1993 MAY - 3 PM 5:09
MULTNOMAH COUNTY
OREGON



DAN SALTZMAN, Multnomah County Commissioner, District One

1120 S.W. Fifth Avenue, Suite 1500 • Portland, Oregon 97204 • (503) 248-5220 • FAX (503) 248-5440

M E M O R A N D U M

DATE: May 10, 1993
TO: Board of County Commissioners
Office of Clerk of the Board
FROM: Dan Saltzman *D.S.*
RE: Absence from office

I will be out-of-state working with Annie E. Casey Foundation on detention reform issues Tuesday 5-18-93 through Friday 5-21-93. I will therefore miss meetings of the Board of County Commissioners on May 18th and May 20th.

33000 00
COUNTY COMMISSIONER
1993 MAY 10 PM 4:37
MULTNOMAH COUNTY
OREGON

SHARRON KELLEY
Multnomah County Commissioner
District 4



Portland Building
1120 S.W. Fifth Avenue, Suite 1500
Portland, Oregon 97204
(503) 248-5213

MEMORANDUM

TO: Board of County Commissioners
Office of the Clerk of the Board

FROM: Commissioner Sharron Kelley

DATE: May 17, 1993

RE: Early Departure from the Board

I will be leaving the Board session on Tuesday, May 18th, early due to a meeting in Salem with Representative John Minnis.

1678L-17

Left @
10:00 am

BOARD OF
COUNTY COMMISSIONERS
1993 MAY 17 PM 2:55
MULTNOMAH COUNTY
OREGON

MAY 18 1993

Meeting Date: _____

Agenda No.: B-2

(Above space for Clerk's Office Use)

AGENDA PLACEMENT FORM
(For Non-Budgetary Items)

SUBJECT: Update -- Nehemiah Housing Program

AGENDA REVIEW/
BOARD BRIEFING 5/18/93 REGULAR MEETING _____
(date) (date)

DEPARTMENT Non Departmental DIVISION BCC

CONTACT Virginia Baugh TELEPHONE 248-5219

PERSON(S) MAKING PRESENTATION Jaki Walker

ACTION REQUESTED:

INFORMATIONAL ONLY POLICY DIRECTION APPROVAL

ESTIMATED TIME NEEDED ON BOARD AGENDA: 45 Minutes

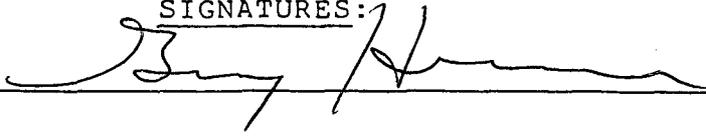
CHECK IF YOU REQUIRE OFFICIAL WRITTEN NOTICE OF ACTION TAKEN: _____

BRIEF SUMMARY (include statement of rationale for action requested,
as well as personnel and fiscal/budgetary impacts, if applicable):

Update on the Nehemiah HOusing Program

(If space is inadequate, please use other side)

SIGNATURES:

ELECTED OFFICIAL 

Or

DEPARTMENT MANAGER _____

BOARD OF
COUNTY COMMISSIONERS
MULTINOMAH COUNTY
OREGON
1993 MAY 10 AM 9:46

(All accompanying documents must have required signatures)

NECDC 

Jaki Walker
Executive Director

NORTHEAST COMMUNITY DEVELOPMENT CORPORATION
4114 N VANCOUVER AVENUE • PORTLAND OREGON 97217 • 503-282-5482 • FAX 503-282-9152

NECDC 

Michael Trower
Director of Development

NORTHEAST COMMUNITY DEVELOPMENT CORPORATION
4114 N VANCOUVER AVENUE • PORTLAND OREGON 97217 • 503-282-5482 • FAX 503-282-9152

NECDC

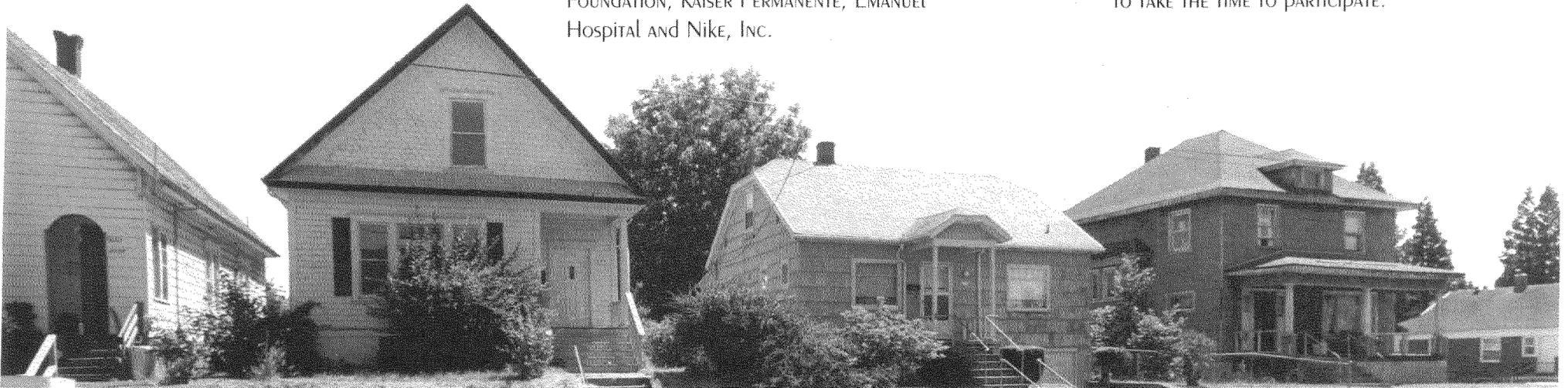
AFRICAN-AMERICAN LEADERS IN THE INNER NORTH AND NORTHEAST NEIGHBORHOODS WITH A SEED GRANT FROM THE NIKE CORPORATION, IN 1984, ESTABLISHED THE NORTHEAST COMMUNITY DEVELOPMENT CORPORATION, A NONPROFIT OPERATION, TO ADDRESS THE NEED FOR JOB TRAINING AND AFFORDABLE HOUSING IN THE NEIGHBORHOODS.

ACTIVITIES Today

IN SEPTEMBER OF 1989, NECDC WAS SELECTED BY THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT TO RECEIVE A 3.75 MILLION DOLLAR NEHEMIAH HOUSING OPPORTUNITIES GRANT. NAMED AFTER THE BIBLICAL PROPHET NEHEMIAH, WHO REBUILT JERUSALEM, THE PORTLAND NEHEMIAH PROGRAM HAS BEEN DESIGNED TO BUILD 100 NEW HOMES AND REVITALIZE 150 HOMES IN THE INNER NORTH AND NORTHEAST NEIGHBORHOODS. THE PROJECT GOAL IS TO GIVE 250 LOW AND MODERATE INCOME FAMILIES A RARE OPPORTUNITY TO BECOME HOMEOWNERS AT AN AFFORDABLE COST. NECDC RAISED APPROXIMATELY 15 MILLION ADDITIONAL DOLLARS NEEDED FOR THIS PROJECT. NECDC'S NEHEMIAH PARTNERS ARE THE OREGON HOUSING AGENCY, CITY OF PORTLAND, MULTNOMAH COUNTY AND A CONSORTIUM OF PRIVATE LENDERS. PRIVATE GRANTS AND DONATIONS WERE RECEIVED FROM MEYER MEMORIAL TRUST, COLLINS FOUNDATION, KAISER PERMANENTE, EMANUEL HOSPITAL AND NIKE, INC.

Adopt-A-Block

ADOP-T-A-BLOCK IS A HIGHLY INNOVATIVE AND CREATIVE NECDC STRATEGY TO IMPLEMENT THE NEHEMIAH PROJECT. THIS NEIGHBORHOOD REVITALIZATION PROGRAM HAS BEEN DESIGNED TO LAUNCH THE NEHEMIAH PROJECT USING BLOCKS IN KING, HUMBOLDT, BOISE AND VERNON NEIGHBORHOODS. THE PROJECT SEEKS FINANCIAL SUPPORT FROM INDIVIDUALS, AGENCIES AND BUSINESSES INTERESTED IN REVAMPING FOUR BLOCKS IN INNER NORTH AND NORTHEAST PORTLAND. NECDC BLOCK COORDINATORS AND INVOLVED ORGANIZATIONS WILL WORK WITH BLOCK RESIDENTS TO ARRANGE COST EFFECTIVE REPAIRS, WEATHERIZATION, SECURITY AND OTHER HOME AND NEIGHBORHOOD IMPROVEMENTS. THE GOAL OF THE PROJECT IS TO ACCOMPLISH REVITALIZATION OF EACH BLOCK RATHER THAN RENOVATION OF ONLY ONE OR TWO SITES ON A BLOCK. THE ADOPT-A-BLOCK PROGRAM IS A SMALL CONTRIBUTION MADE BY EVERYBODY WHO IS WILLING TO TAKE THE TIME TO PARTICIPATE.

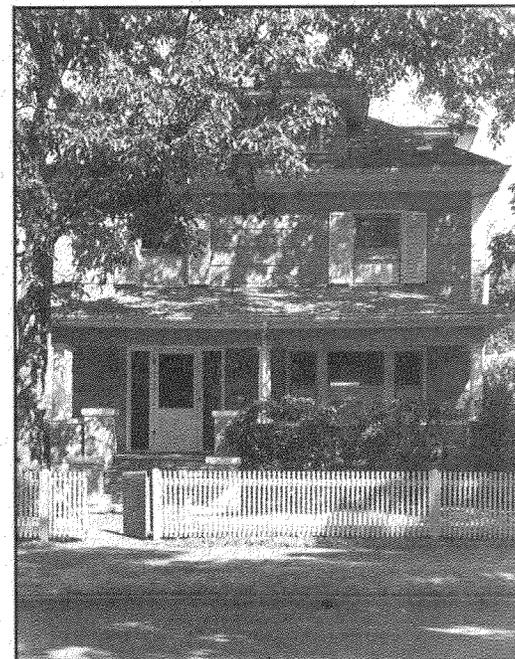


In 1987, NECDC was awarded community development block grant dollars by the City of Portland and with those dollars NECDC provided job training for minority workers and rehabilitated homes. The neighborhood improvement project activities ended December 1989.

NORTHEAST COMMUNITY DEVELOPMENT CORPORATION
4114 N VANCOUVER AVENUE • PORTLAND OREGON 97217 • 503-282-5482 • FAX 503-282-9152

NECDC

NECDC



CREATIVE COMMUNITY PARTNERS

NEHEMIAH HOUSING OPPORTUNITY PROGRAM

BUILDING AFFORDABLE DREAMS



NORTHEAST COMMUNITY DEVELOPMENT CORPORATION'S AFFORDABLE HOUSING DESIGNS

ANDERSON

NECDC's new homes were designed to combine the flavor and romance of Old Portland and bungalow styles homes with the convenience and technology of new construction.

Each design includes major appliances, wall-to-wall carpeting with coordinated tile, trim, and countertops, a monitored security system and smoke detectors. Energy-conscious features include thermal windows, electric zonal thermostats that allow individual room control and full insulation. All models feature useable front porches.

Some Anderson models will be combined to create two-unit and three-unit townhouses.



MODEL A101

- Two-story home
- 1285 square feet
- Three bedrooms
- One and one-half baths
- Bay window in living room or dining room
- Optional window-seat
- Breakfast nook



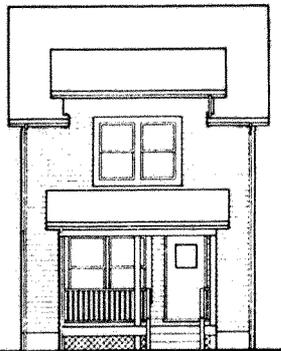
MODEL A102

- Two-story home
- 1285 square feet
- Three bedrooms
- One and one-half baths
- Bay window in living room or dining room
- Optional window-seat
- Breakfast nook



MODEL A103

- Two-story home
- 1285 square feet
- Three bedrooms
- One and one-half baths
- Bay window in living room or dining room
- Optional window-seat
- Breakfast nook



MODEL A104

- Two-story home
- 1285 square feet
- Three bedrooms
- One and one-half baths
- Optional bay window in living room or dining room
- Optional window-seat
- Breakfast nook



MODEL A105

- Two-story home
- 1285 square feet
- Three bedrooms
- One and one-half baths
- Optional bay window in living room or dining room
- Optional window-seat
- Breakfast nook

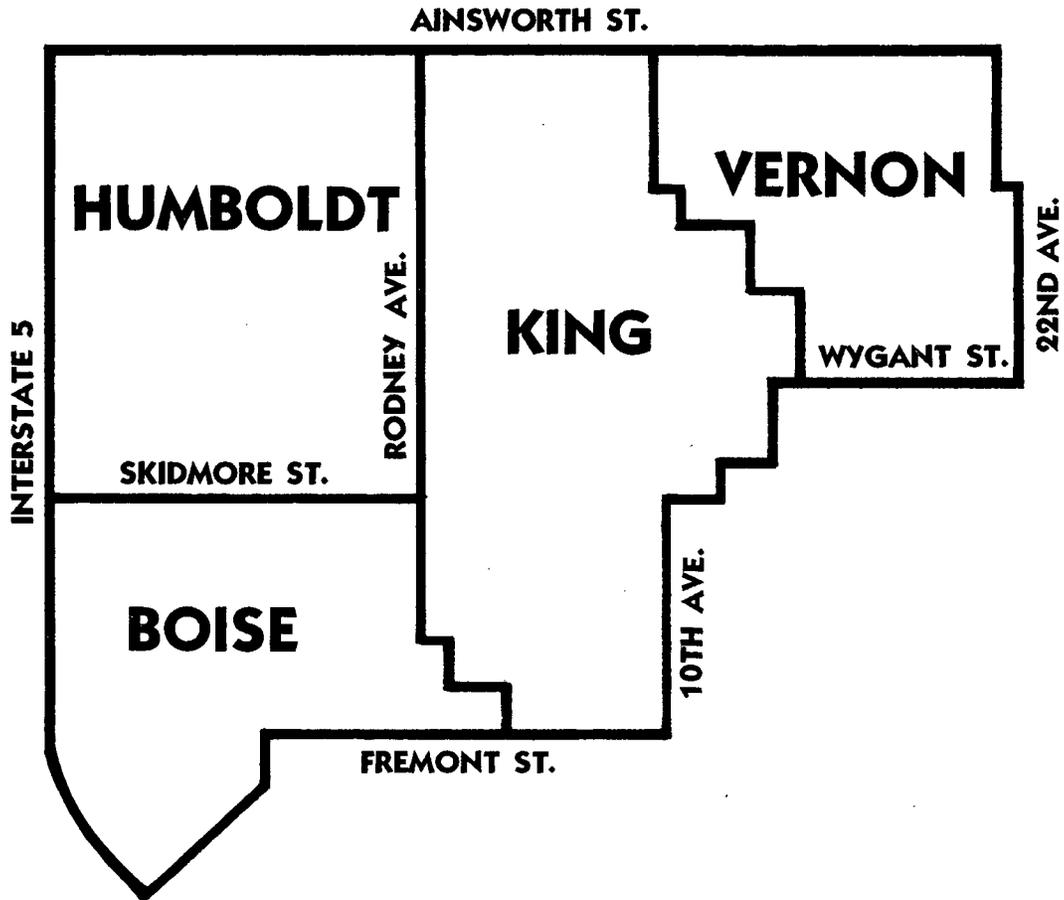
GIULIETTI

- MODEL G102**
- Two-story attached home
 - 960 finished square feet on first floor
 - Two bedrooms; one bath
 - Unfinished second floor

- MODEL G103**
- Two-story attached home
 - 1,560 square feet
 - Three bedrooms; two baths
 - Large master bedroom on first floor

- MODEL G104**
- Two-story attached home
 - 1,560 square feet
 - Four bedrooms; two baths





BUILDING SITES

BOISE NEIGHBORHOOD

Former 3966-3970 N. Albina Avenue
 Former 3726 N. Albina Avenue
 North of 4506 N. Gantenbein
 4235 N. Borthwick Avenue
 4134 N. Haight Avenue
 Between 4026 & 4044 N. Missouri
 S. of 4026 N. Michigan
 SW Corner of N. Beech and N. Vancouver

VERNON NEIGHBORHOOD

Former 4841 NE 12th Avenue
 Former 5321 NE 15th Avenue
 5842 NE 10th Street
 5723 NE 13th Avenue
 SW corner of NE 12th and NE Prescott
 Between 5311 & 5321 NE 15th
 Lot of NE corner of NE 15th and NE Shaver
 North of 5226 NE 14th Place
 South of 5104 NE 18th
 South of 4835 NE 16th

HUMBOLDT NEIGHBORHOOD

South of 4512 N. Commercial
 4415 N. Kerby Avenue
 844 N. Emerson
 South of 4509 Rodney
 South of 4945 Cleveland
 4905 Cleveland

KING NEIGHBORHOOD

Former 4046 NE 7th Avenue
 Former 3934 NE 7th Avenue
 Former 4036 NE 8th Avenue
 Former 3953 NE 8th Avenue
 Former 3607 NE 8th Avenue
 South of 4404 NE 8th Avenue
 Former 627 NE Webster Avenue
 Former 3903 NE Grand
 NW Corner NE 7th and Church Avenues
 4316 Garfield
 Lot across from 3622 NE Grand
 Four lots, NW corner of 9th Avenue and
 NE Jessup

PRICE LIST

MODEL NUMBER	PRICE	FIRST MORTGAGE
ANDERSON HOMES		
A101	\$75,000	\$59,000
A102	\$75,000	\$59,000
A103	\$75,000	\$59,000
A104	\$75,000	\$59,000
A105	\$75,000	\$59,000
GIULIETTI HOMES		
G102	\$57,000	\$39,000
G103	\$70,000	\$54,000
G104	\$70,000	\$54,000
COLLINS/ANDREWS HOMES		
CA101	\$73,000	\$57,000
CA102	\$81,500	\$65,500
CA201	\$73,000	\$57,000
CA202	\$81,500	\$65,500
CHURCH HOMES		
C101	\$69,000	\$53,000
C102	\$69,000	\$53,000
HDK HOMES		
HDK101	\$73,000	\$57,000
HDK102	\$73,000	\$57,000
HDK103	\$73,000	\$57,000
HDK104	\$73,000	\$57,000

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ANDERSON THREE BEDROOM HOME

MODEL A101



Northeast Community Development Corporation (NECDC) is offering this new single-family home for purchase by qualified first-time homebuyers. This 1285 square foot Old Portland style home was designed by Driscoll Architects of Seattle to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Three bedrooms, one and one-half baths, living room with bay window and window-seat, dining room, kitchen, breakfast nook, and separate utility area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Off street parking.
- Lot sizes vary.

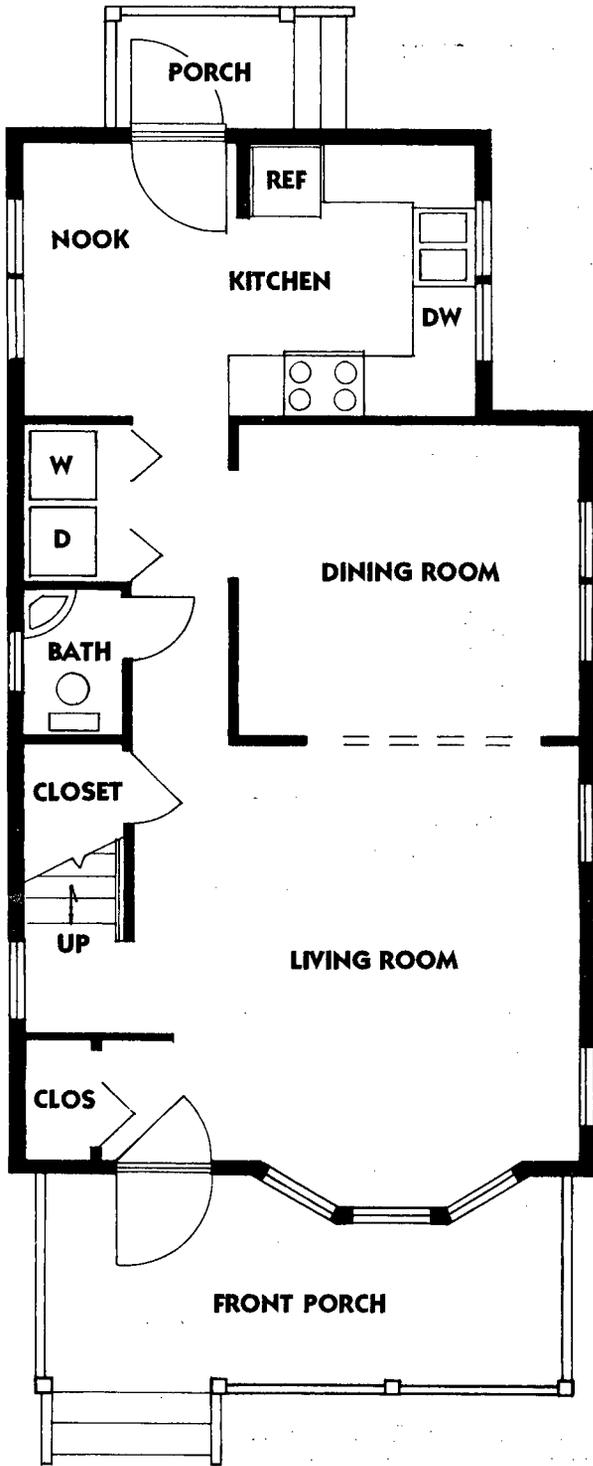
DESIGN OPTIONS

- Bay window in living room or dining room. Window-seat available in bay window.
- This design may be built in combination with other Anderson models as a two-unit or three-unit townhouses.
- See Anderson Models A102, A103, A104 and A105 for variations in designs and floor plans.

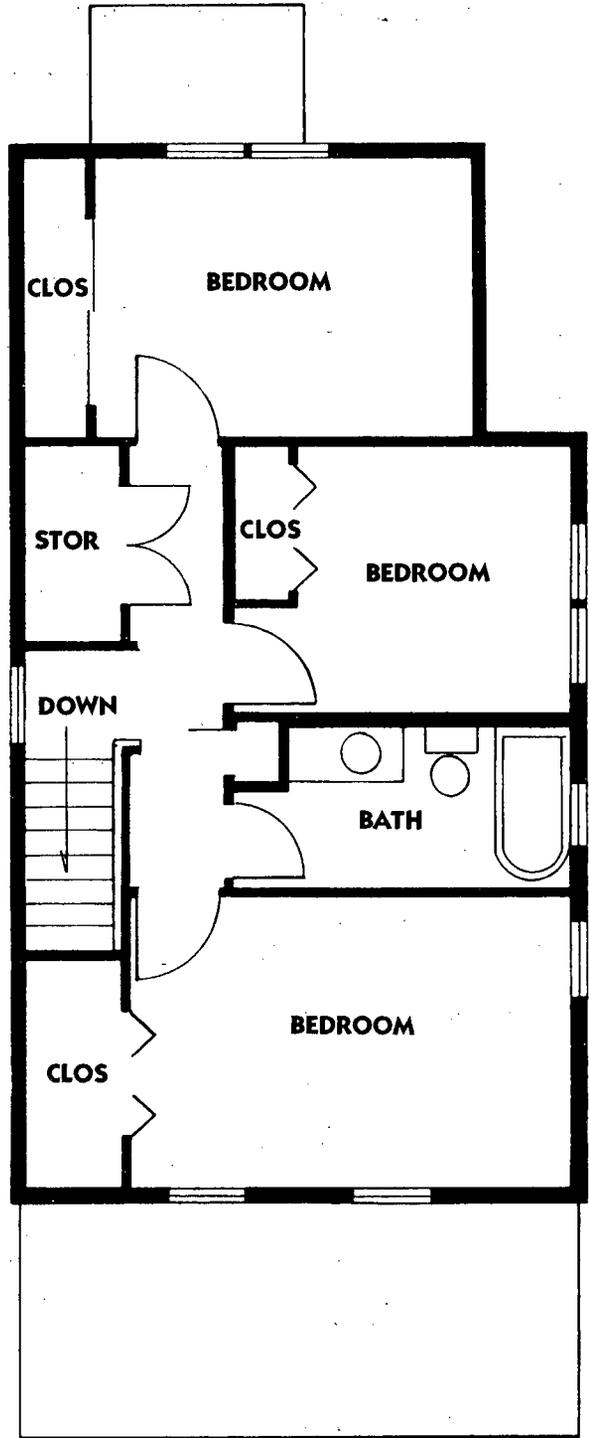
FINANCING

Minimum of \$1000 down, plus closing costs. Low interest rate of approximately 7.45% State Bond financing for first mortgage. Zero interest \$15,000 no-pay second mortgage. Tax assessment value frozen at pre-construction level for ten years. Closing cost grant of \$400 from Pacific Power Super Good Cents program. Down-payment assistance grants available to eligible families to assist with closing costs.

MODEL A101



FIRST FLOOR



SECOND FLOOR

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**ANDERSON
THREE BEDROOM HOME**

MODEL A102



Northeast Community Development Corporation (NECDC) is offering this new single-family home for purchase by qualified first-time homebuyers. This 1285 square foot Old Portland style home was designed by Driscoll Architects of Seattle to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Three bedrooms, one and one-half baths, living room with bay window and window-seat, dining room with bay window, kitchen, breakfast nook, and separate utility area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Off street parking.
- Lot sizes vary.

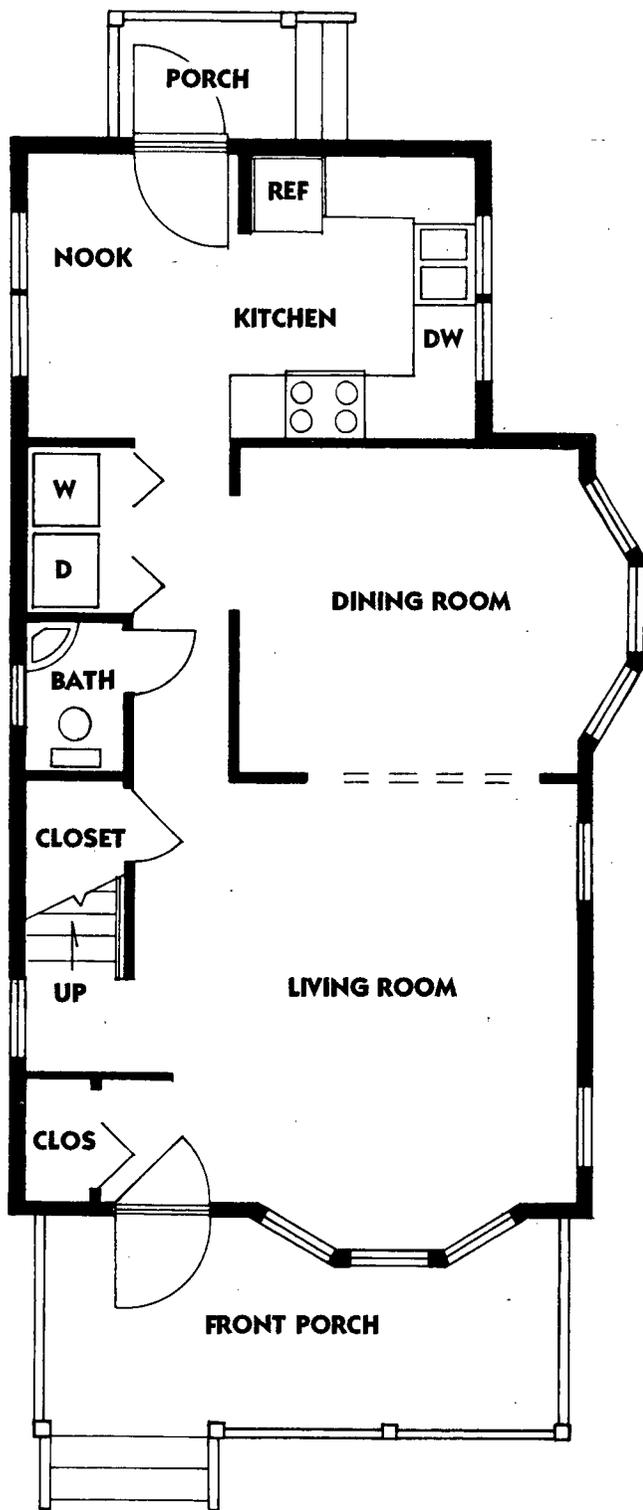
DESIGN OPTIONS

- Window-seat available in bay window.
- This design may be built in combination with other Anderson models as a two-unit or three-unit townhouses.
- See Anderson Models A101, A103, A104 and A105 for variations in designs and floor plans.

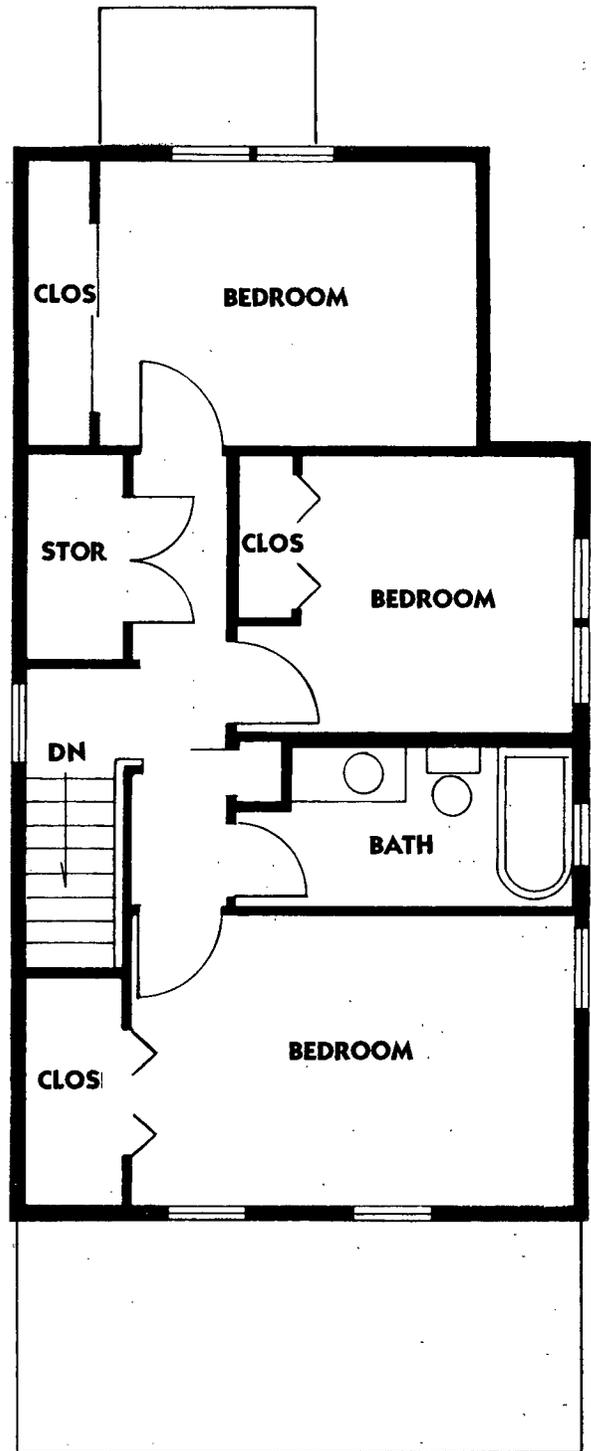
FINANCING

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MODEL A102



FIRST FLOOR

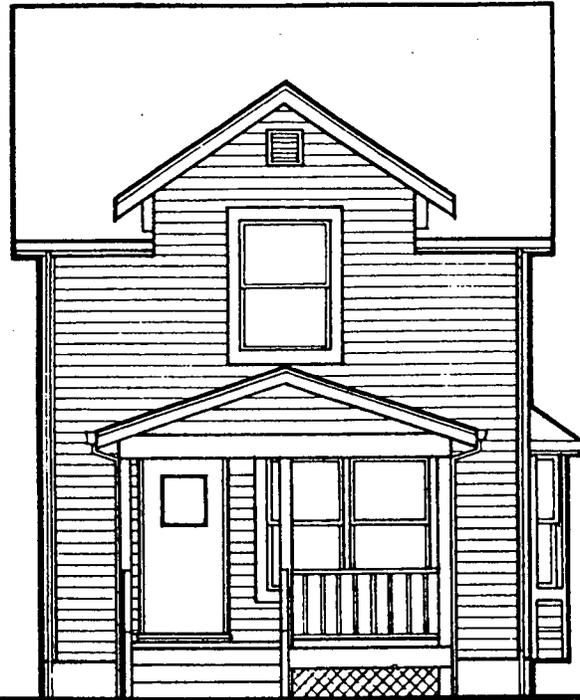


SECOND FLOOR

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ANDERSON THREE BEDROOM HOME

MODEL A103



Northeast Community Development Corporation (NECDC) is offering this new single-family home for purchase by qualified first-time homebuyers. This 1285 square foot Old Portland style home was designed by Driscoll Architects of Seattle to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Three bedrooms, one and one-half baths, living room, dining room with bay window, kitchen, breakfast nook, and separate utility area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Off street parking.
- Lot sizes vary.

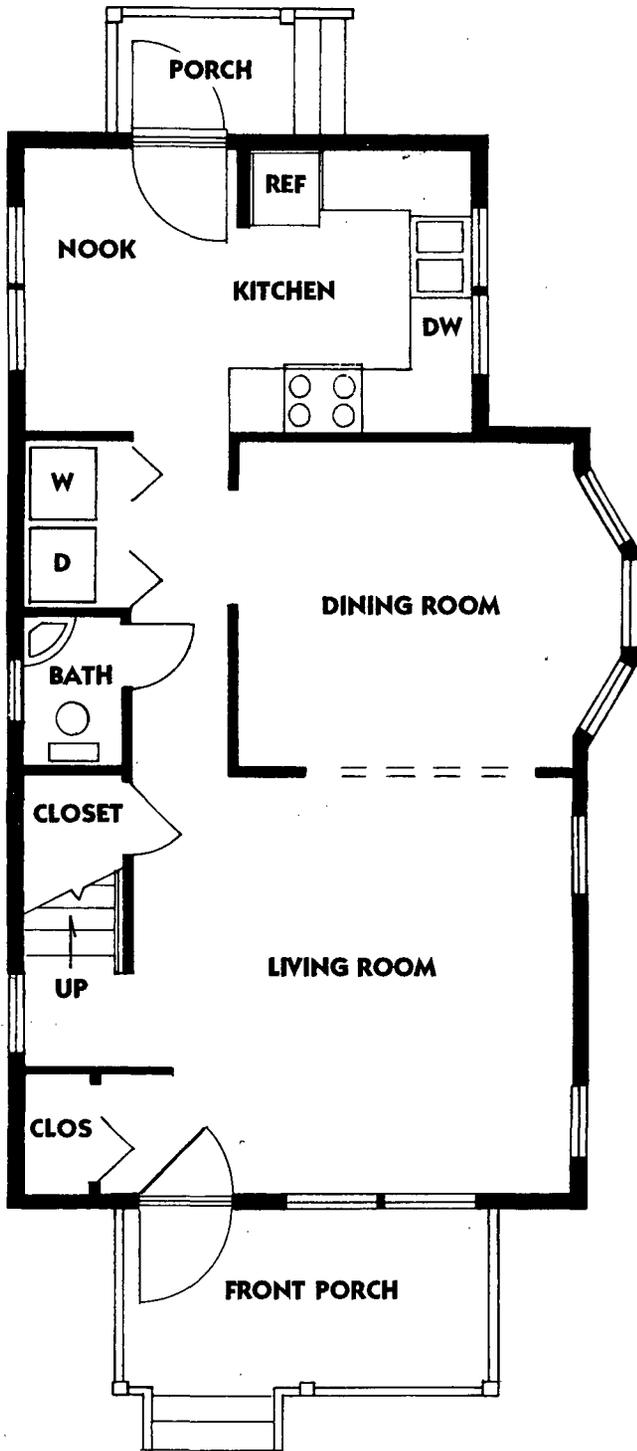
DESIGN OPTIONS

- Bay window in living room or dining room. Window-seat available in bay window.
- This design may be built in combination with other Anderson models as a two-unit or three-unit townhouses.
- See Anderson Models A101, A102, A104 and A105 for variations in designs and floor plans.

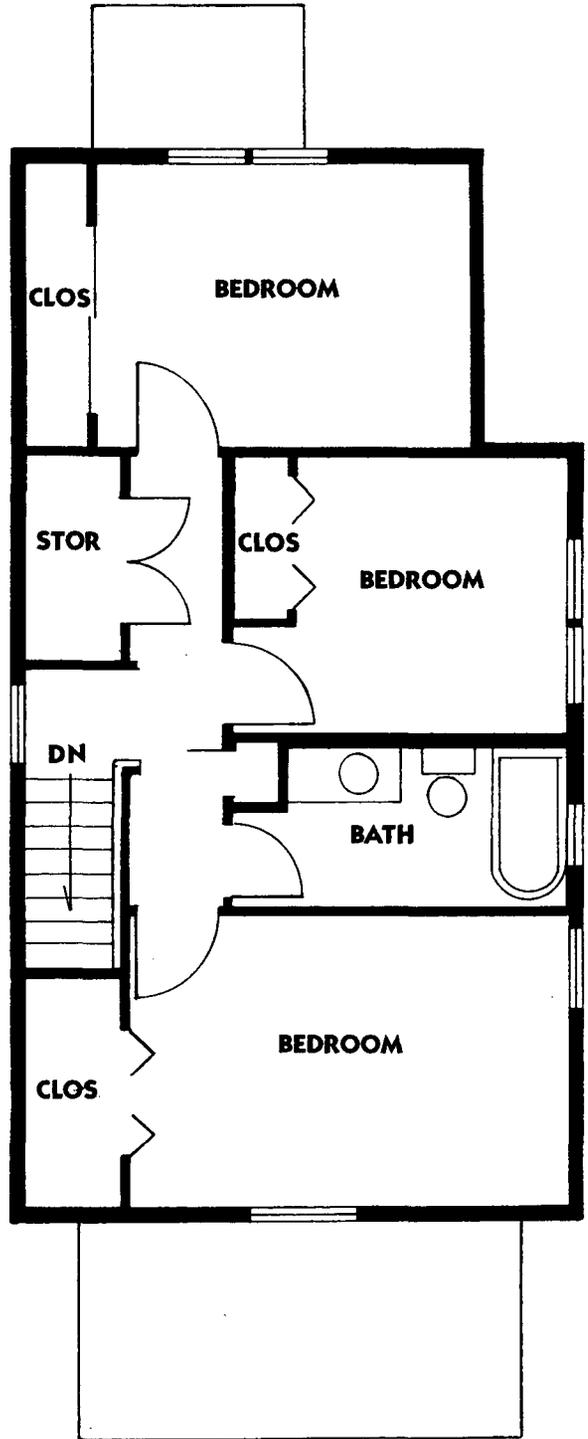
FINANCING

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MODEL A103



FIRST FLOOR



SECOND FLOOR

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ANDERSON ATTACHED THREE BEDROOM HOME



MODEL A104

MODEL A103

Northeast Community Development Corporation (NECDC) is offering these new attached townhouses for purchase by qualified first-time homebuyers. These 1285 square foot Old Portland style homes were designed to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Three bedrooms, one and one-half baths, living room, dining room, kitchen, breakfast nook, and separate utility area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-ups, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Off street parking.
- A fee simple 25' x 100' lot, fully landscaped.

DESIGN OPTIONS

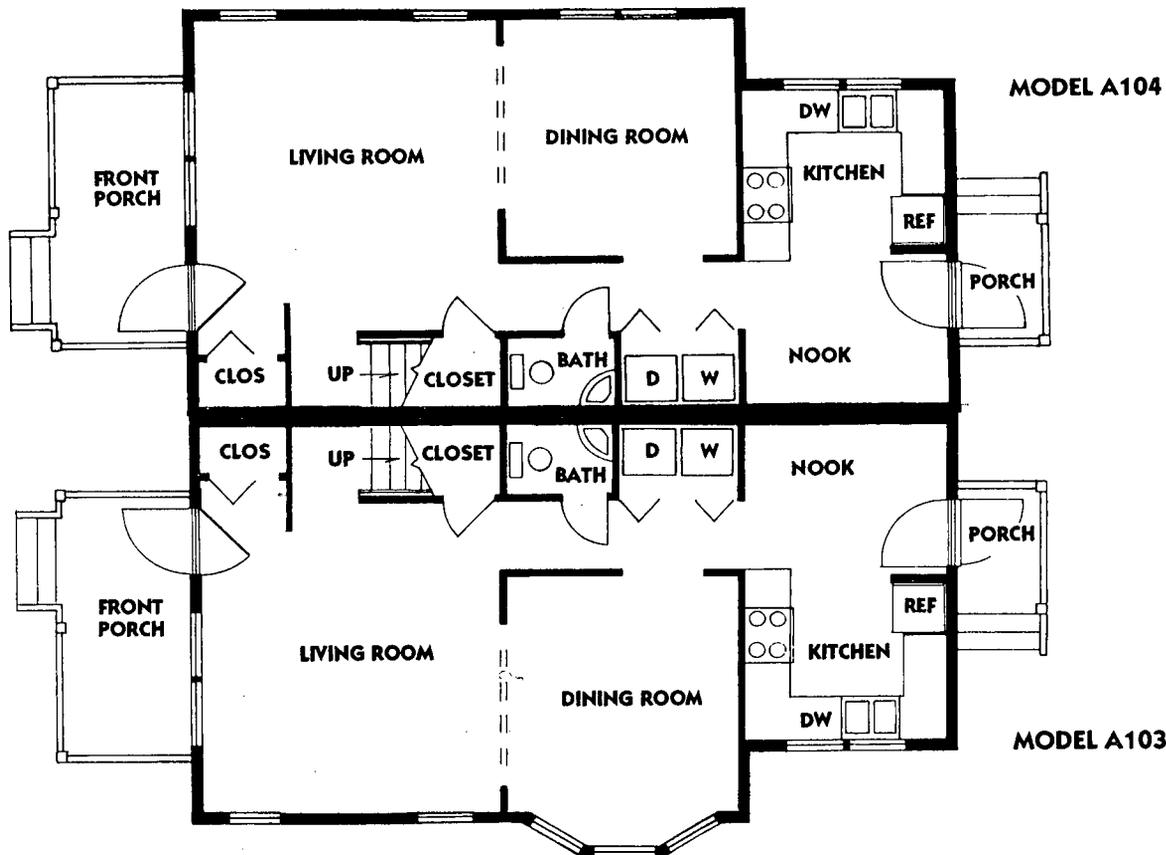
- Some models offer bay windows in dining room.
- Some models offer bay windows with window seats in living room.
- Some models offer bay windows in both dining room and living room.
- Homes also available as single-family detached units. See Anderson Models 101-105 for details.

FINANCING

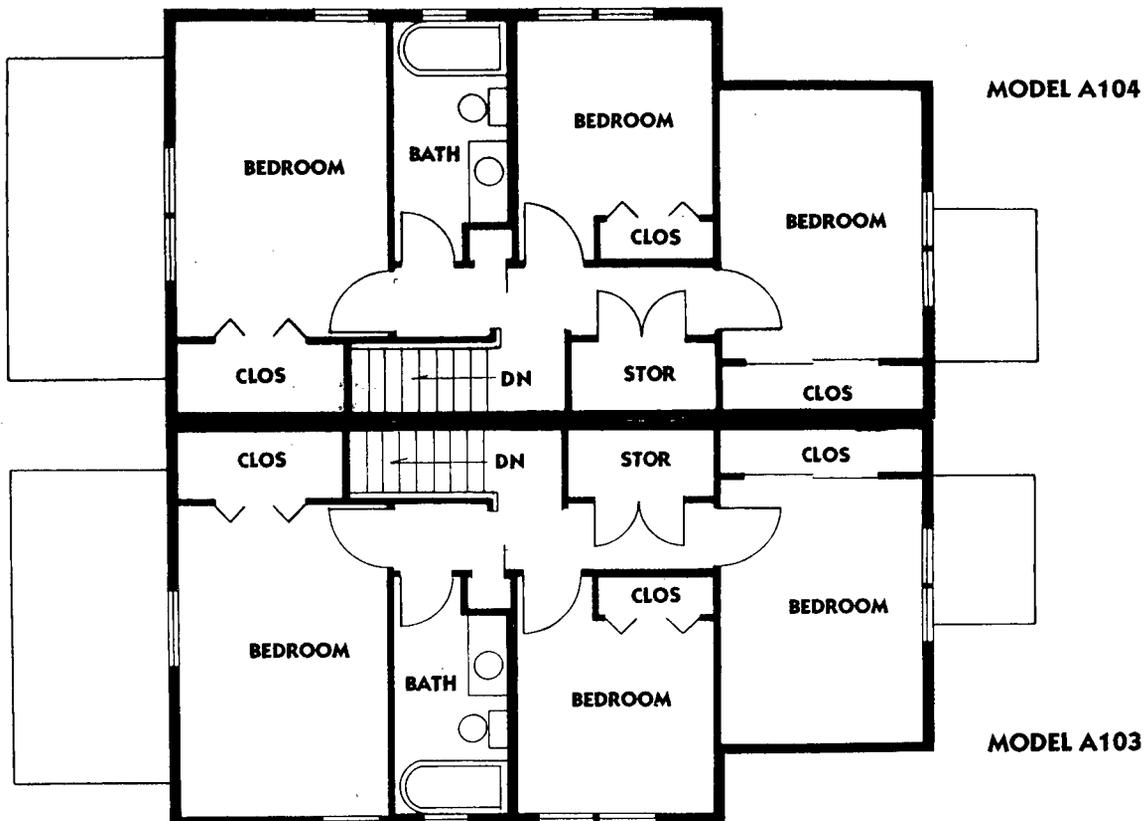
Minimum of \$1000 down, plus closing costs. Low interest rate of approximately 7.45% State Bond financing for first mortgage. Zero interest \$15,000 no-pay second mortgage. Tax assessment value frozen at pre-construction level for ten years. Closing cost grant of \$400 from Pacific Power Super Good Cents program. Down-payment assistance grants available to eligible families to assist with closing costs.

MODEL A103, MODEL A104

FIRST FLOOR



SECOND FLOOR



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ANDERSON THREE BEDROOM HOME

MODEL A104



Northeast Community Development Corporation (NECDC) is offering this new single-family home for purchase by qualified first-time homebuyers. This 1285 square foot Old Portland style home was designed by Driscoll Architects of Seattle to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Three bedrooms, one and one-half baths, living room, dining room, kitchen, breakfast nook, and separate utility area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Off street parking.
- Lot sizes vary.

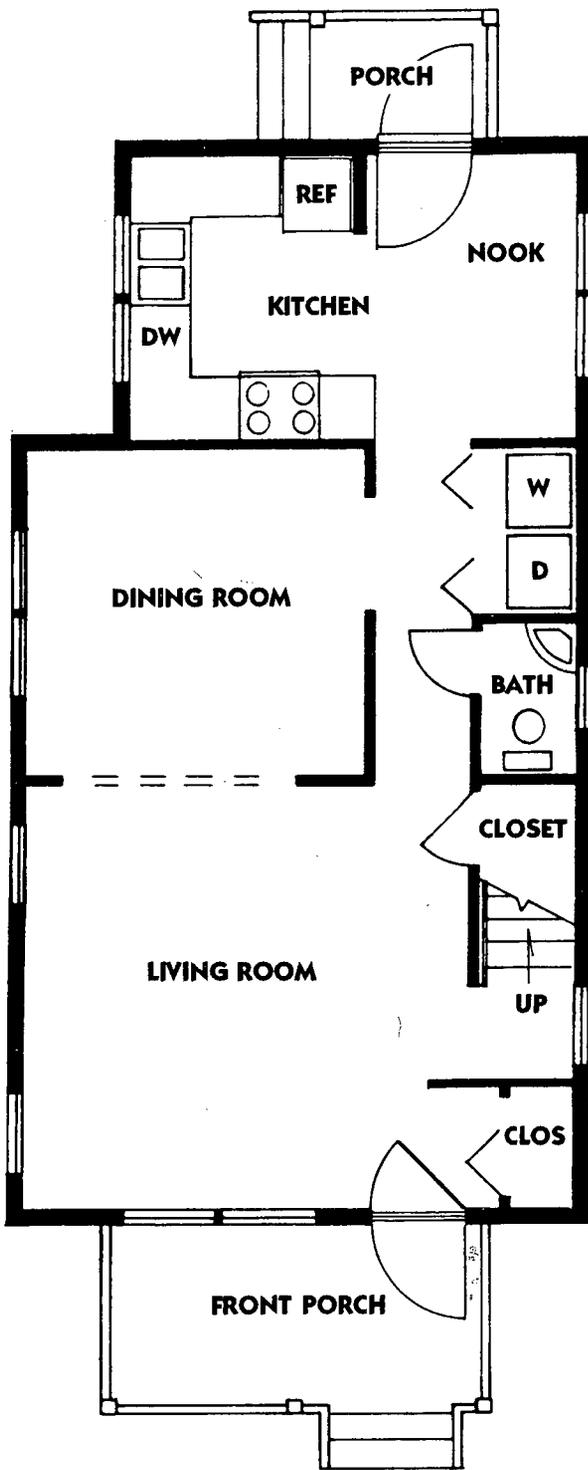
DESIGN OPTIONS

- Bay windows in living room or dining room available. Window-seat available in bay window.
- This design may be built in combination with other Anderson models as a two-unit or three-unit townhouses.
- See Anderson Models A101, A102, A103 and A105 for variations in designs and floor plans.

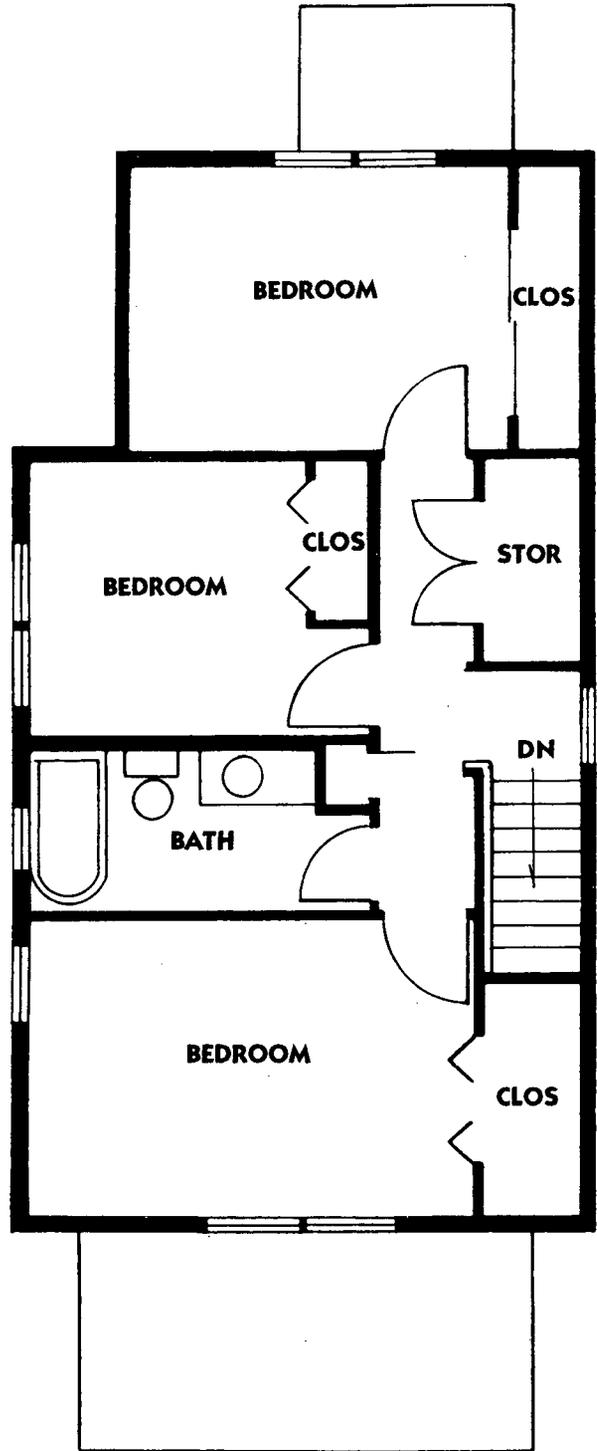
FINANCING

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MODEL A104



FIRST FLOOR



SECOND FLOOR

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ANDERSON THREE BEDROOM HOME

MODEL A105



Northeast Community Development Corporation (NECDC) is offering this new single-family home for purchase by qualified first-time homebuyers. This 1285 square foot Old Portland style home was designed by Driscoll Architects of Seattle to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Three bedrooms, one and one-half baths, living room, dining room, kitchen, breakfast nook, and separate utility area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Off street parking.
- Lot sizes vary.

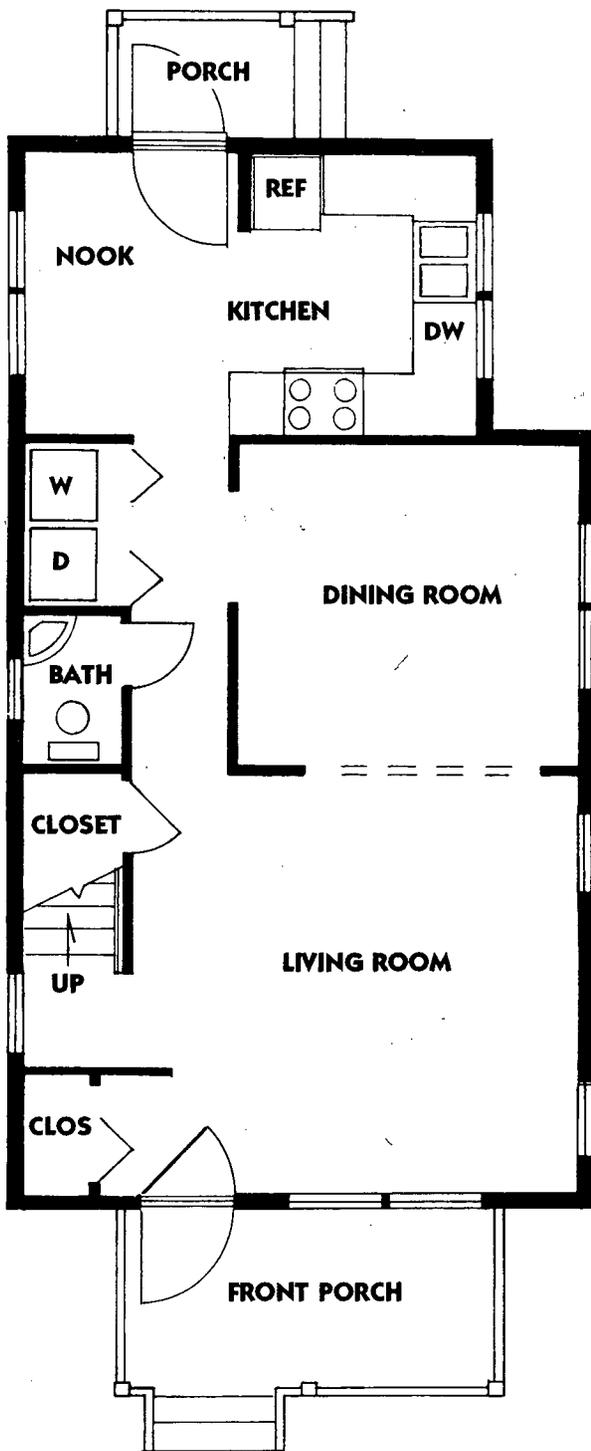
DESIGN OPTIONS

- Bay window in living room or dining room available. Window-seat available in bay window.
- This design may be built in combination with other Anderson models as a two-unit or three-unit townhouses.
- See Anderson Models A101, A102, A103 and A104 for variations in designs and floor plans.

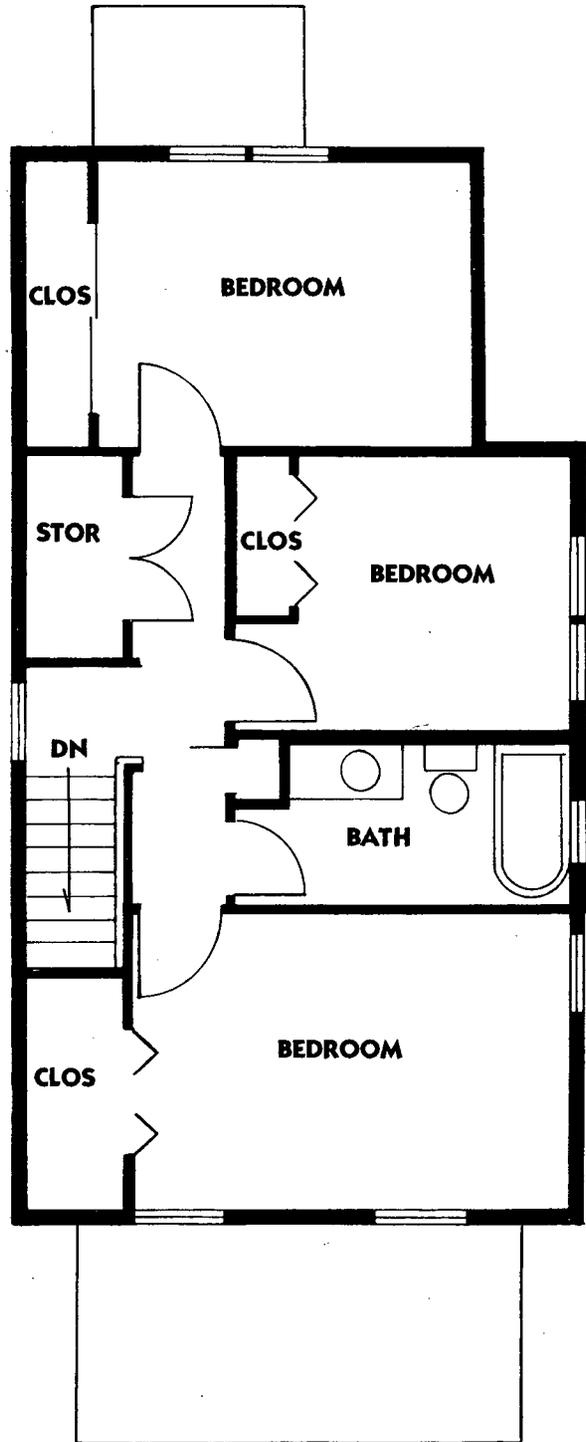
FINANCING

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MODEL A105



FIRST FLOOR



SECOND FLOOR

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GIULIETTI
TWO BEDROOM ATTACHED HOME

MODEL G102



Northeast Community Development Corporation (NECDC) is offering this new attached home for purchase by qualified first-time homebuyers. This 960 square foot, cottage bungalow style home was designed by David R. Giulietti, AIA, Architect of Portland, to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

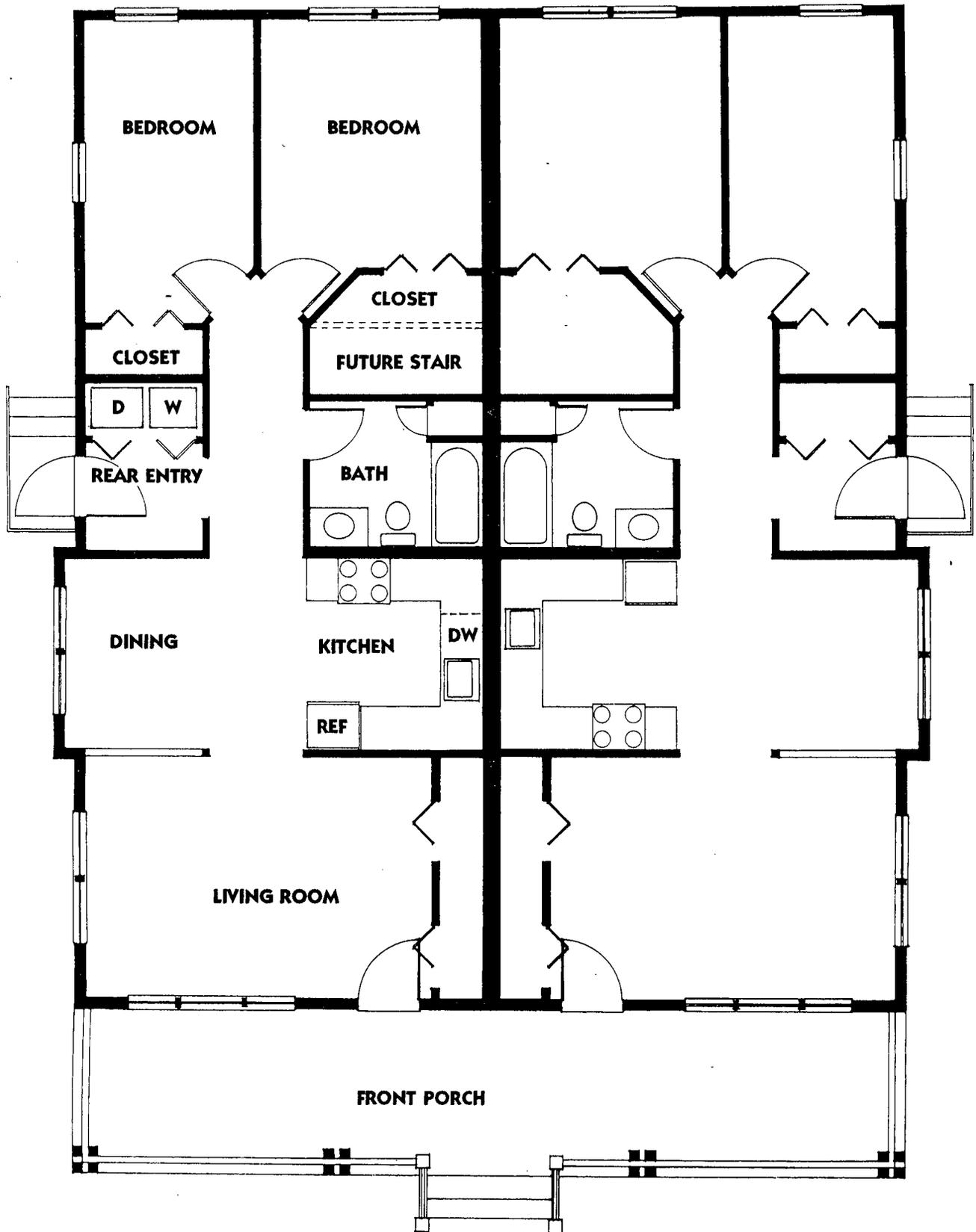
- Two bedrooms, one bath, living room, dining room with bay window, kitchen, and separate laundry area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Provision for finishing attic space for two additional bedrooms and one additional bath.
- Fee simple 25' x 100' lot, landscaped.

DESIGN OPTIONS

See Giuliette Models G102 and G103 for variations offered on floor-plans.

FINANCING

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GIULIETTI
THREE BEDROOM ATTACHED HOME

MODEL G103



Northeast Community Development Corporation (NECDC) is offering this new attached home for purchase by qualified first-time homebuyers. This 1560 square foot, cottage bungalow style home was designed by David R. Giulietti, AIA, Architect of Portland, to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Three bedrooms, including master bedroom on first floor, two baths, living room, dining room with bay window, kitchen, and separate laundry area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Fee simple 25' x 100' lot, landscaped.

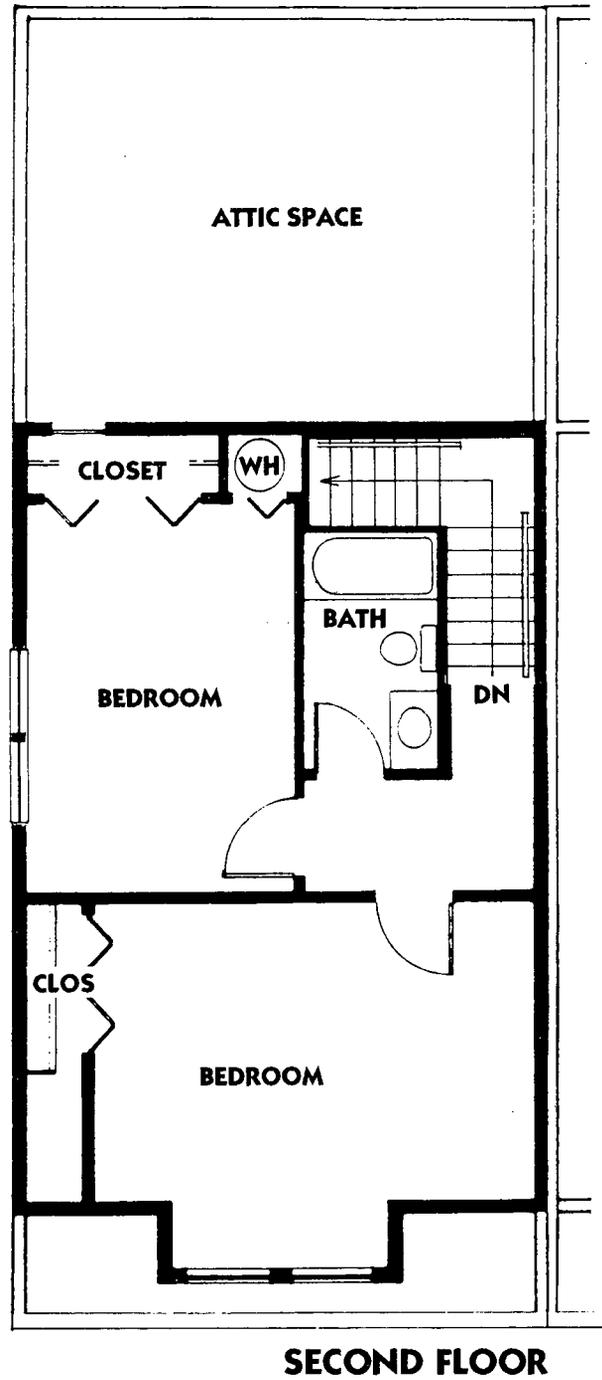
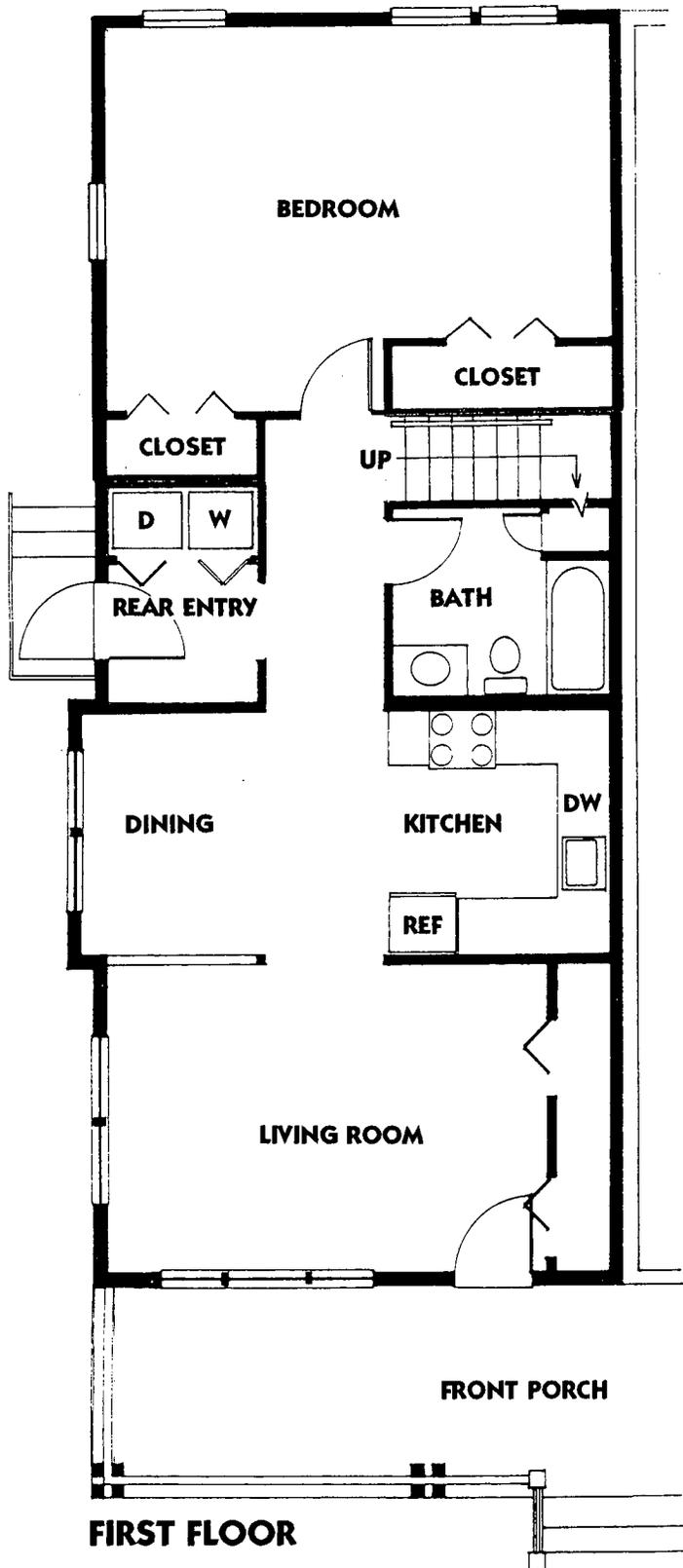
DESIGN OPTIONS

See Giuliette Models G102 and G104 for variations offered on floor-plans.

FINANCING

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MODEL G103 PLAN CAN BE REVERSED



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GIULIETTI
FOUR BEDROOM ATTACHED HOME

MODEL G104



Northeast Community Development Corporation (NECDC) is offering this new attached home for purchase by qualified first-time homebuyers. This 1560 square foot, cottage bungalow style home was designed by David R. Giulietti, AIA, Architect of Portland, to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Four bedrooms—two on first floor, two on second, two baths, living room, dining room with bay window, kitchen, and separate laundry area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Fee simple 25' x 100' lot, landscaped.

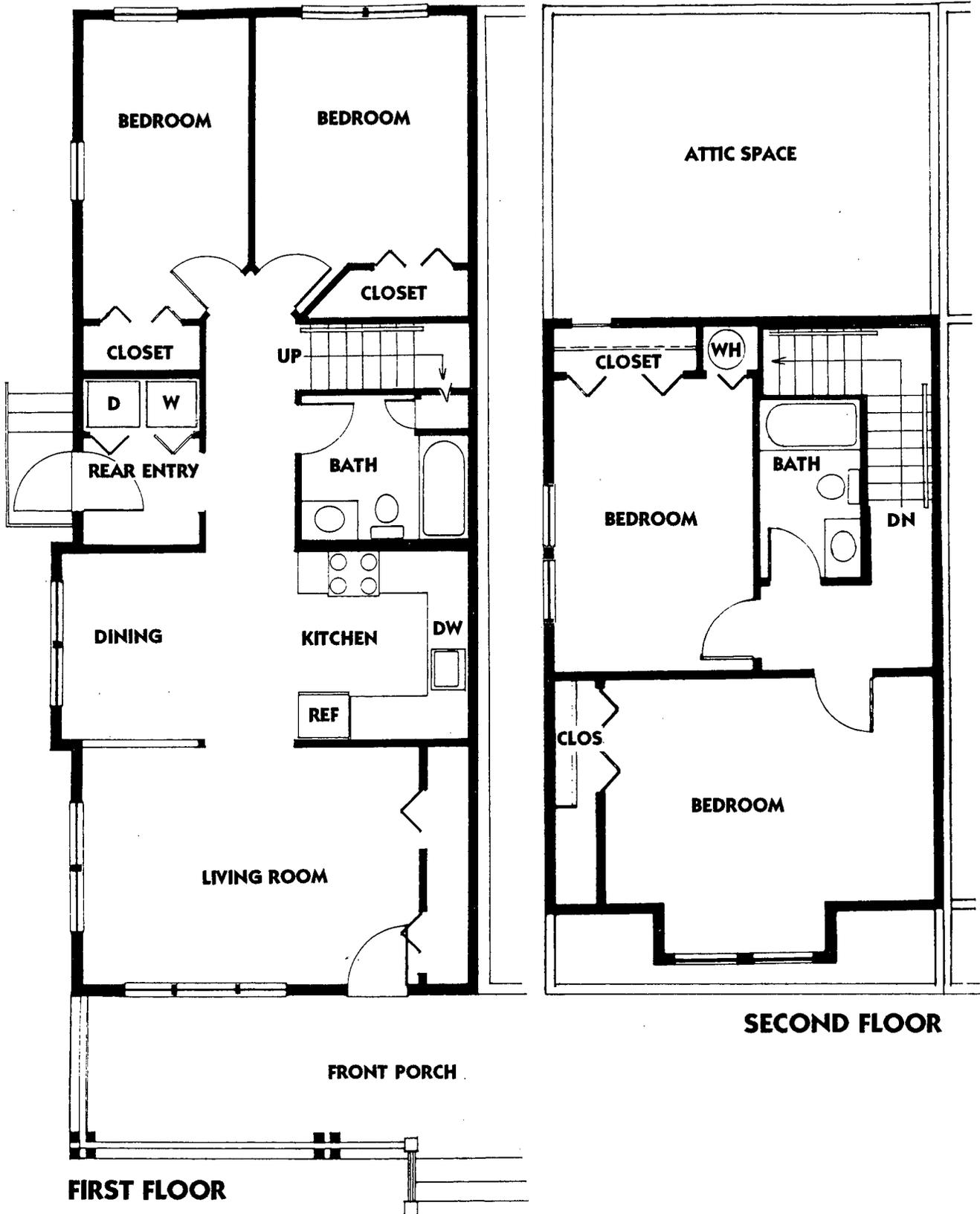
DESIGN OPTIONS

See Giuliette Models G102 and G103 for variations offered on floor-plans.

FINANCING

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MODEL G104 PLAN CAN BE REVERSED



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COLLINS/ANDREWS THREE BEDROOM HOME

MODEL CA101



Northeast Community Development Corporation (NECDC) is offering this new attached home for purchase by qualified first-time homebuyers. This 1248 square foot Old Portland style home, designed by Jim Andrews, AIA, Architect of Portland, was designed to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Three bedrooms, two baths, living room, dining room with bay window, kitchen, and separate laundry area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Off street parking.
- Designed for addition of a single-car attached garage. Unfinished room above garage.
- A 50' x 100' lot, landscaped.

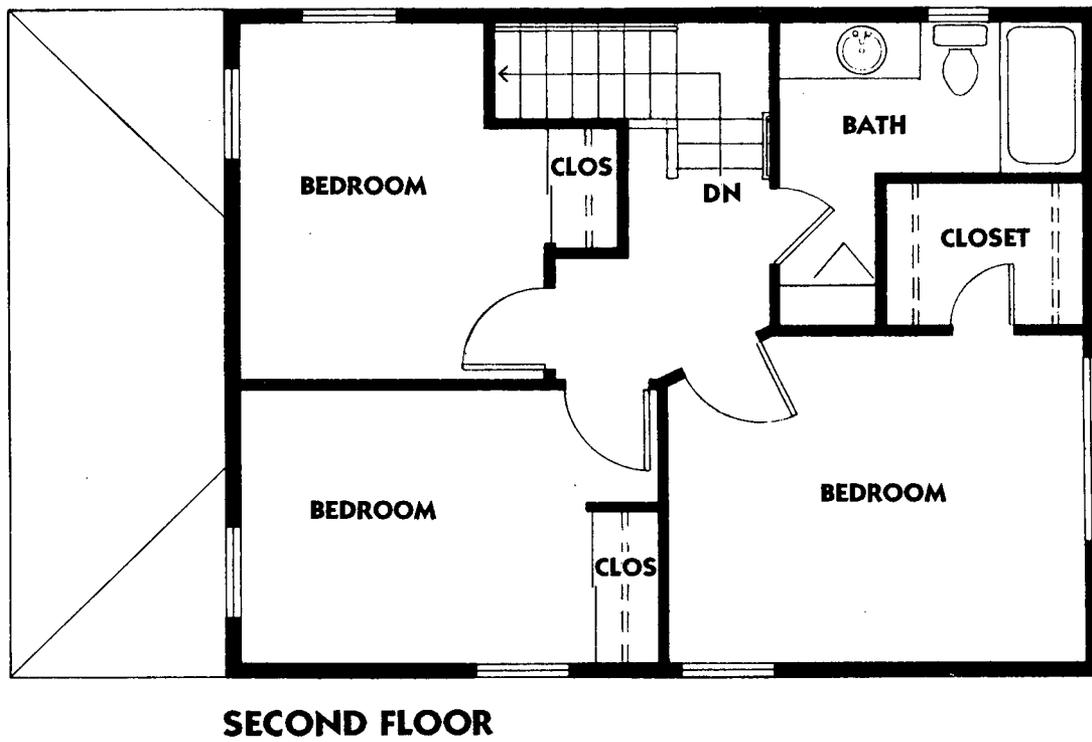
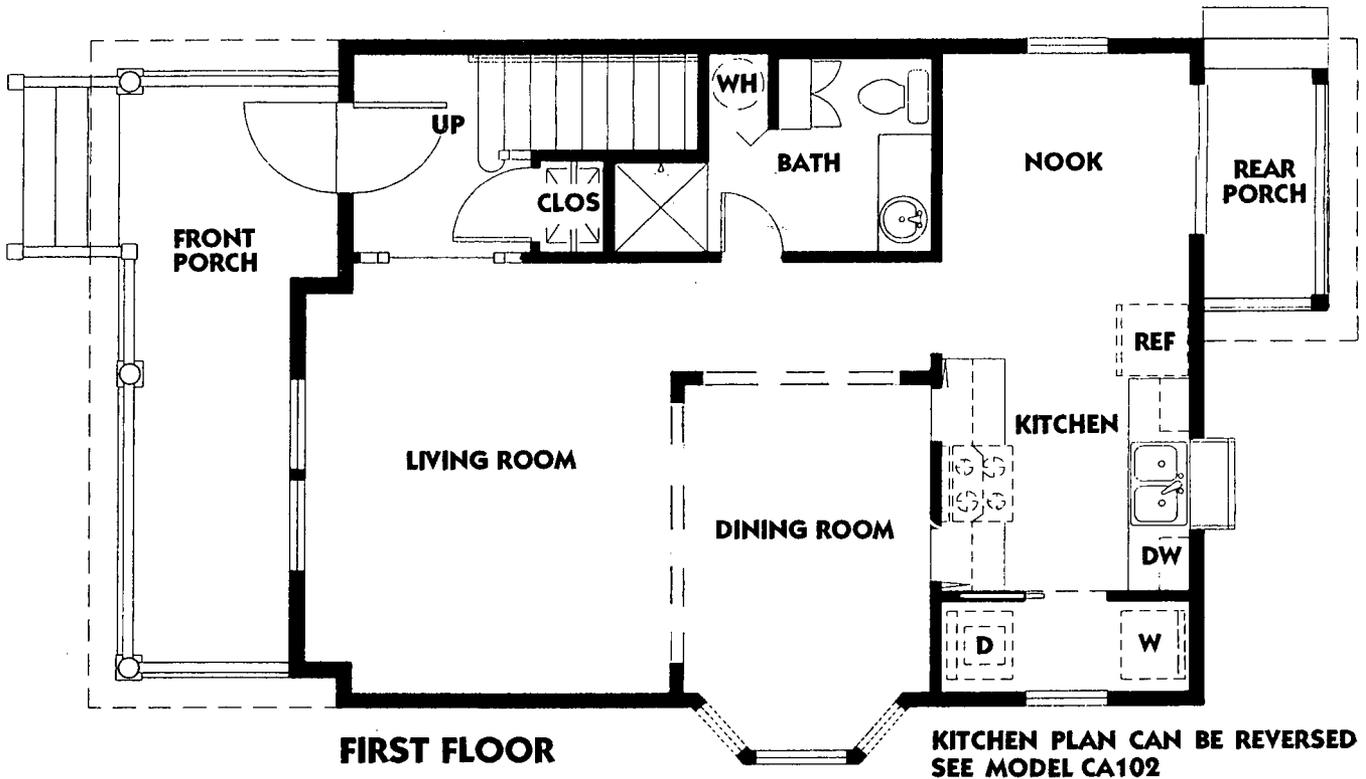
DESIGN OPTIONS

- Floor-plan available with alternate placement of kitchen.
- Available with garage; bonus room above garage.

FINANCING

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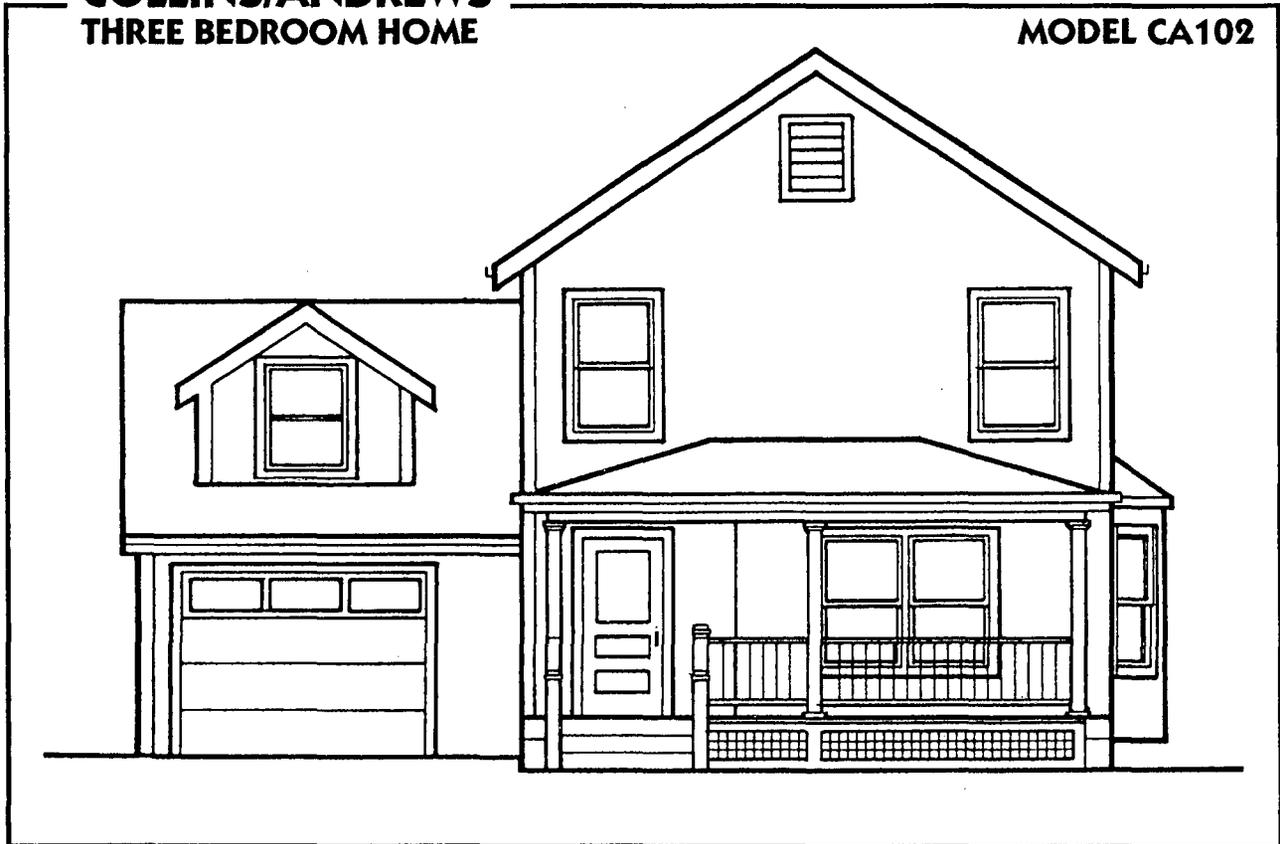
MODEL CA 101



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**COLLINS/ANDREWS
THREE BEDROOM HOME**

MODEL CA102



Northeast Community Development Corporation (NECDC) is offering this new attached home for purchase by qualified first-time homebuyers. This 1248 square foot Old Portland style home, designed by Jim Andrews, AIA, Architect of Portland, was designed to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Three bedrooms, two baths, living room, dining room with bay window, kitchen, and separate laundry area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Off street parking.
- Single-car attached garage. Unfinished room above garage.
- A 50' x 100' lot, landscaped.

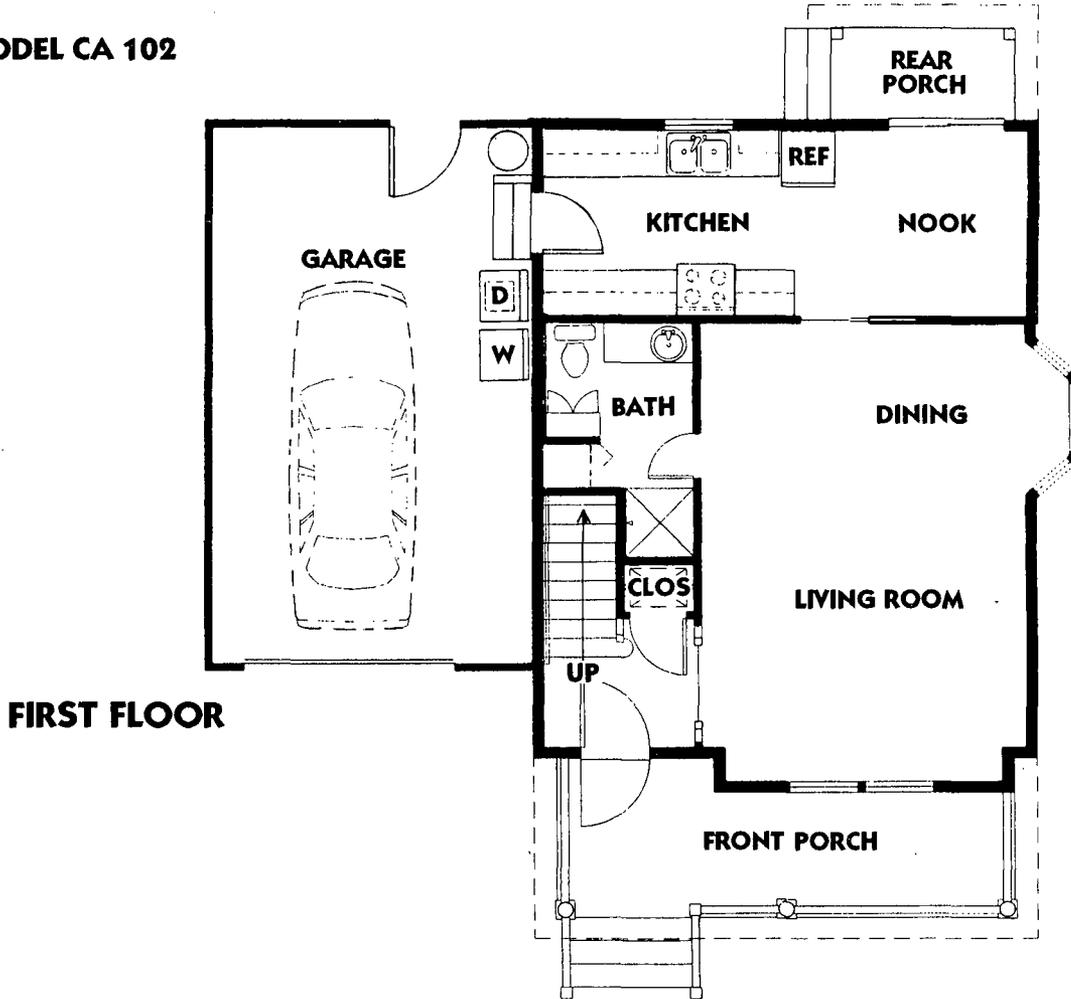
DESIGN OPTIONS

- Floor-plan available with alternate placement of kitchen.

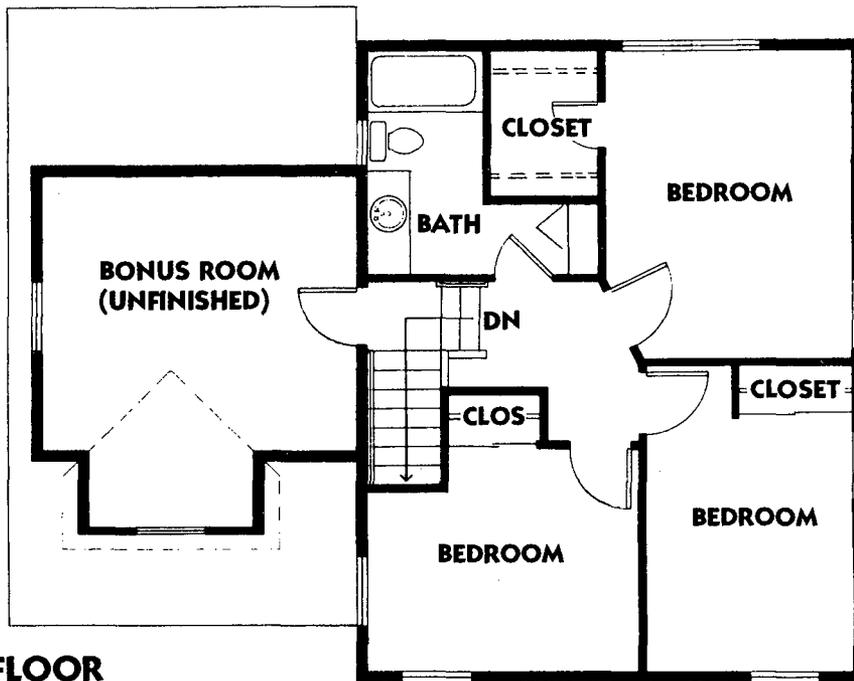
FINANCING

Minimum of \$1000 down, plus closing costs. Low interest rate of approximately 7.45% State Bond financing for first mortgage. Zero interest \$15,000 no-pay second mortgage. Tax assessment value frozen at pre-construction level for ten years. Closing cost grant of \$400 from Pacific Power Super Good Cents program. Down-payment assistance grants available to eligible families to assist with closing costs.

MODEL CA 102



FIRST FLOOR

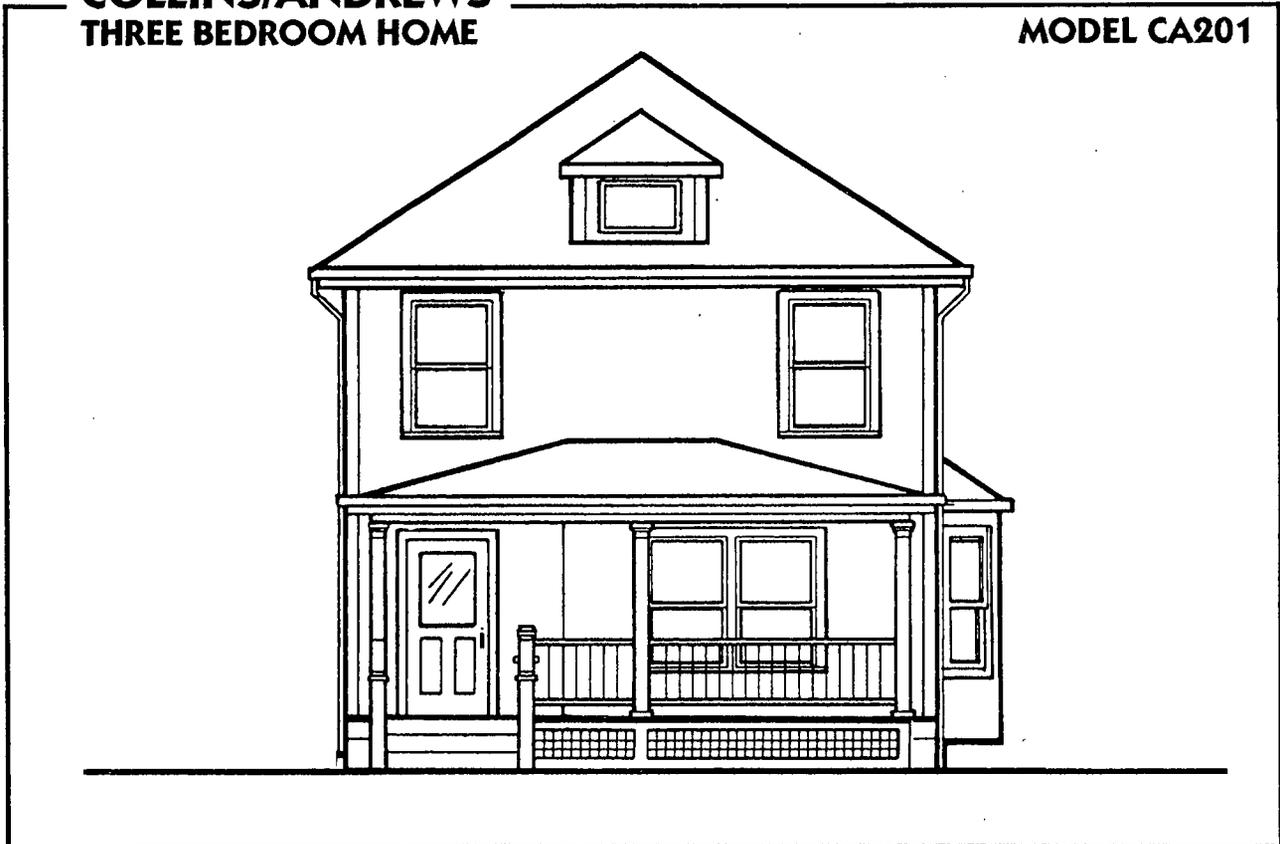


SECOND FLOOR

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**COLLINS/ANDREWS
THREE BEDROOM HOME**

MODEL CA201



Northeast Community Development Corporation (NECDC) is offering this new attached home for purchase by qualified first-time homebuyers. This 1248 square foot Old Portland style home, designed by Jim Andrews, AIA, Architect of Portland, was designed to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Three bedrooms, two baths, living room, dining room with bay window, kitchen, and separate laundry area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Off street parking.
- Designed for additional of single-car attached garage. Unfinished room above garage.
- A 50' x 100' lot, landscaped.

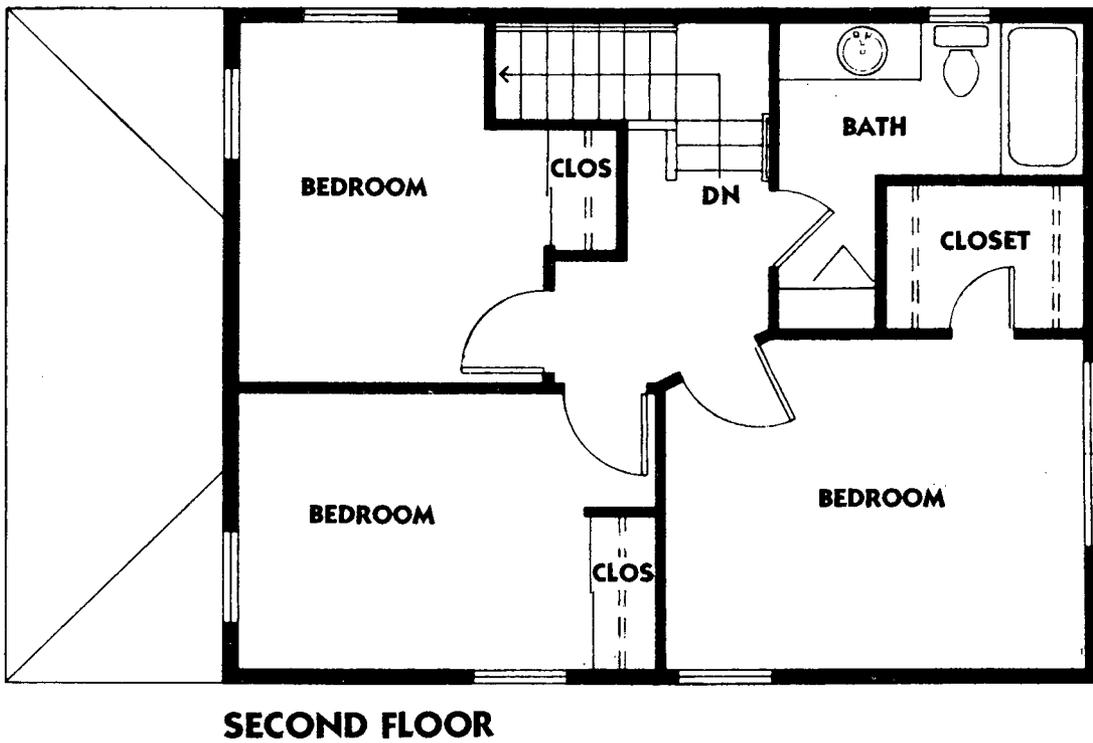
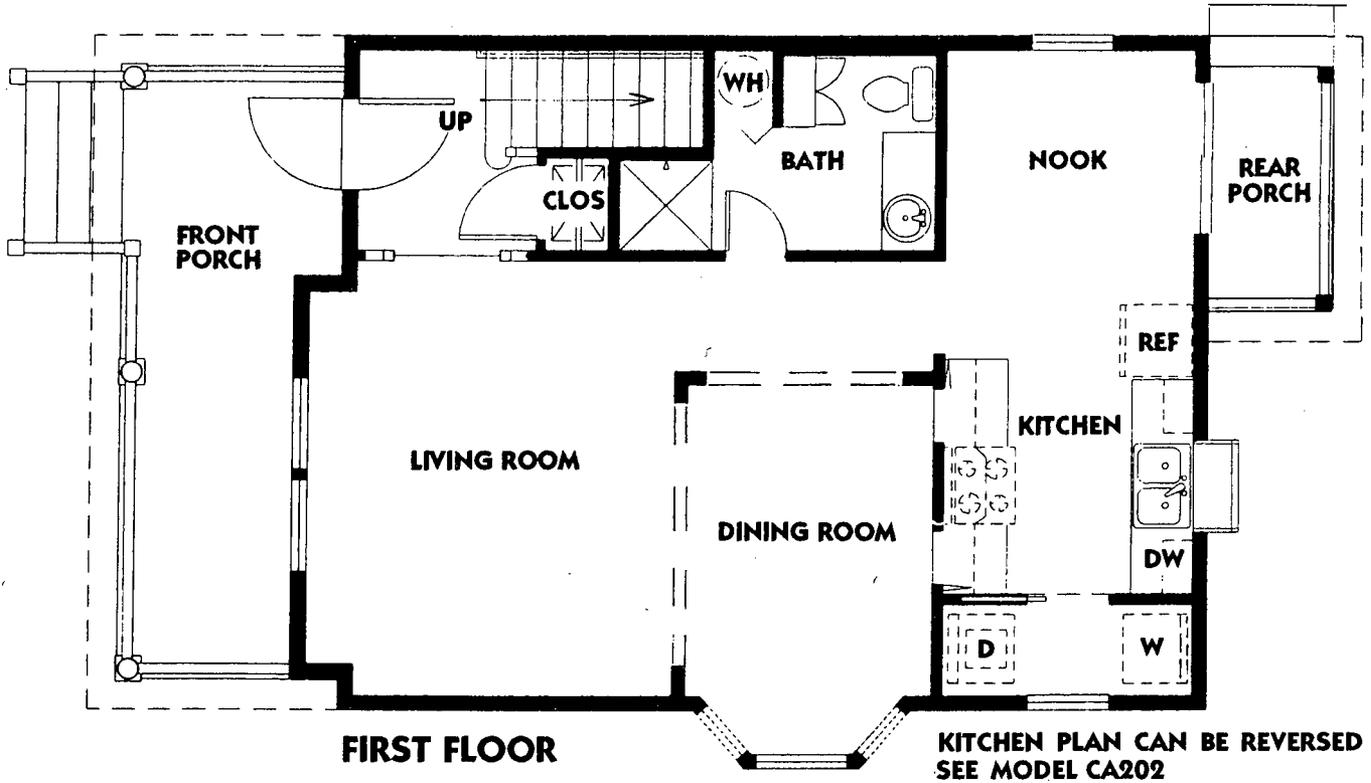
DESIGN OPTIONS

- Floor-plan available with alternate placement of kitchen.
- Available with garage; unfinished bonus room above garage.

FINANCING

Minimum of \$1000 down, plus closing costs. Low interest rate of approximately 7.45% State Bond financing for first mortgage. Zero interest \$15,000 no-pay second mortgage. Tax assessment value frozen at pre-construction level for ten years. Closing cost grant of \$400 from Pacific Power Super Good Cents program. Down-payment assistance grants available to eligible families to assist with closing costs.

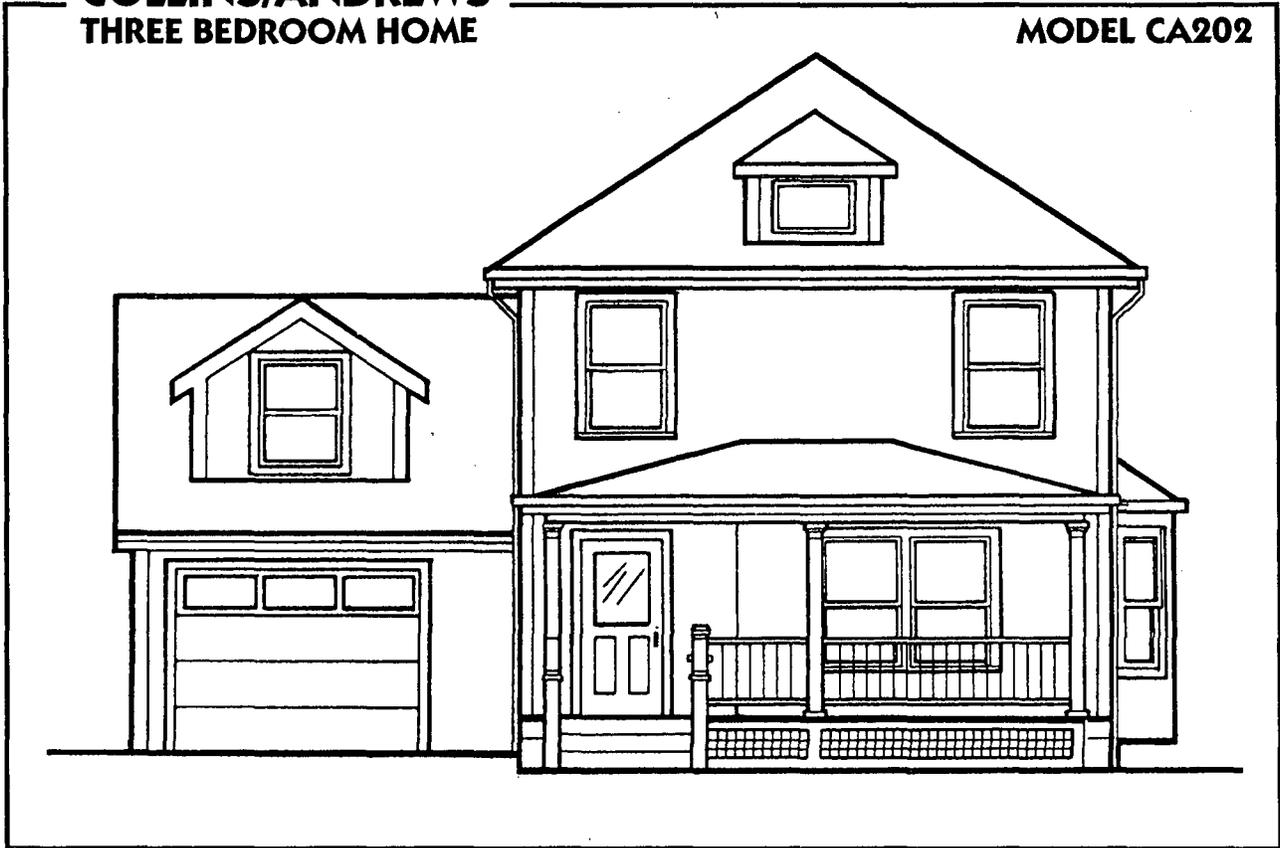
MODEL CA 201



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**COLLINS/ANDREWS
THREE BEDROOM HOME**

MODEL CA202



Northeast Community Development Corporation (NECDC) is offering this new attached home for purchase by qualified first-time homebuyers. This 1248 square foot Old Portland style home, designed by Jim Andrews, AIA, Architect of Portland, was designed to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Three bedrooms, two baths, living room, dining room with bay window, kitchen, and separate laundry area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Off street parking.
- Single-car attached garage. Unfinished room above garage.
- A 50' x 100' lot, landscaped.

DESIGN OPTIONS

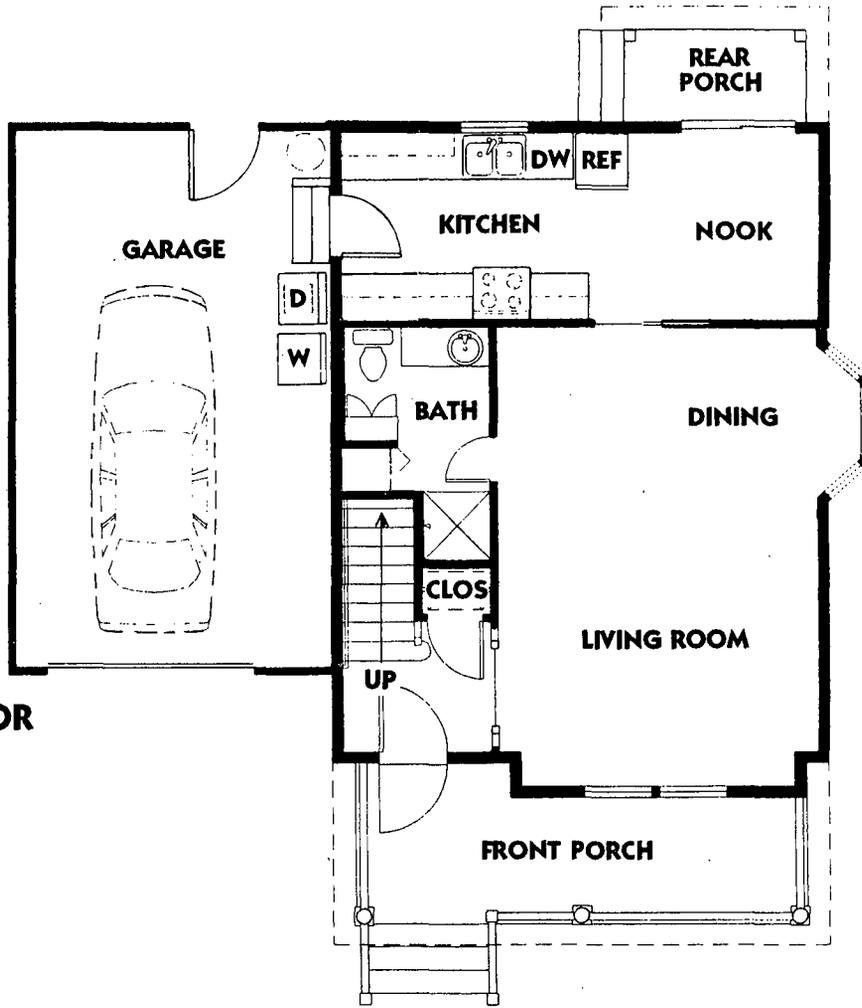
- Floor-plan available with alternate placement of kitchen.

FINANCING

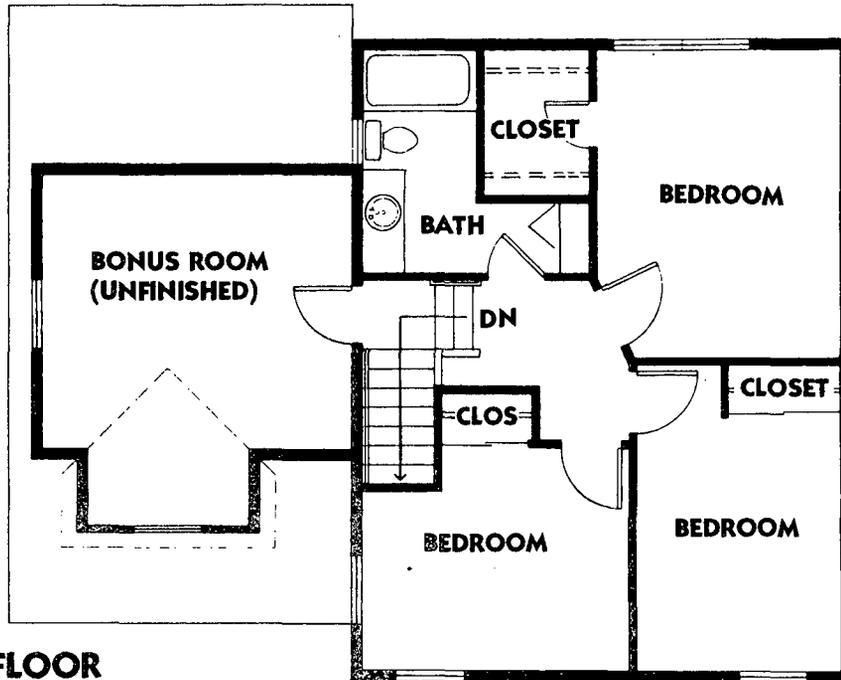
Minimum of \$1000 down, plus closing costs. Low interest rate of approximately 7.45% State Bond financing for first mortgage. Zero interest \$15,000 no-pay second mortgage. Tax assessment value frozen at pre-construction level for ten years. Closing cost grant of \$400 from Pacific Power Super Good Cents program. Down-payment assistance grants available to eligible families to assist with closing costs.

MODEL CA 202

FIRST FLOOR



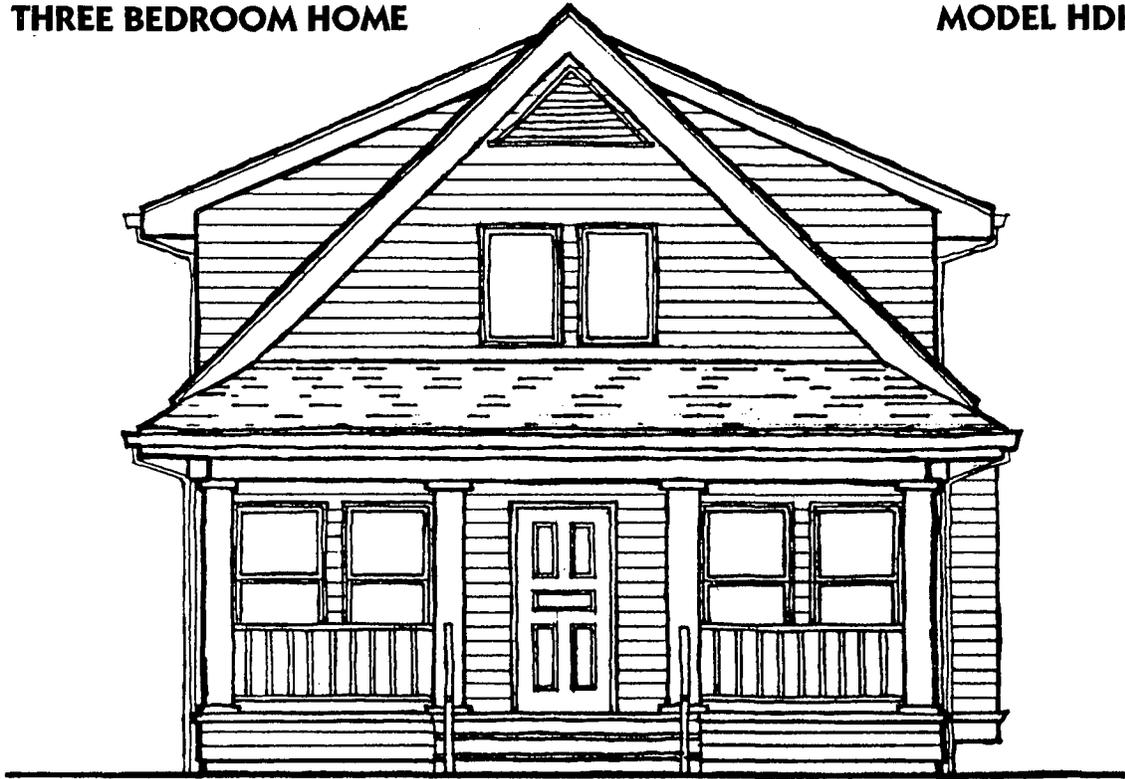
SECOND FLOOR



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HDK
THREE BEDROOM HOME

MODEL HDK101



Northeast Community Development Corporation (NECDC) is offering this new single-family home for purchase by qualified first-time homebuyers. This 1275 square foot traditional bungalow style home was designed to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Three bedrooms, one and three-quarters baths, living room, dining room with bay window, kitchen, and separate laundry area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Off street parking.
- Lot size varies, landscaped.

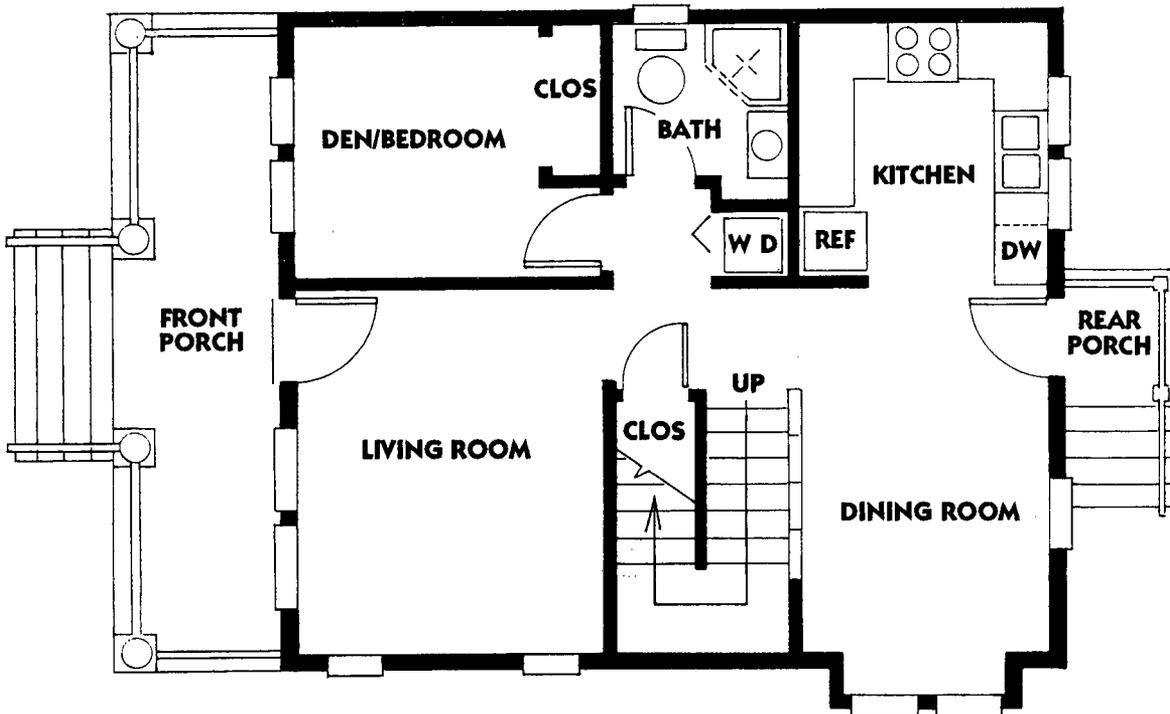
DESIGN OPTIONS

See other HDK designs.

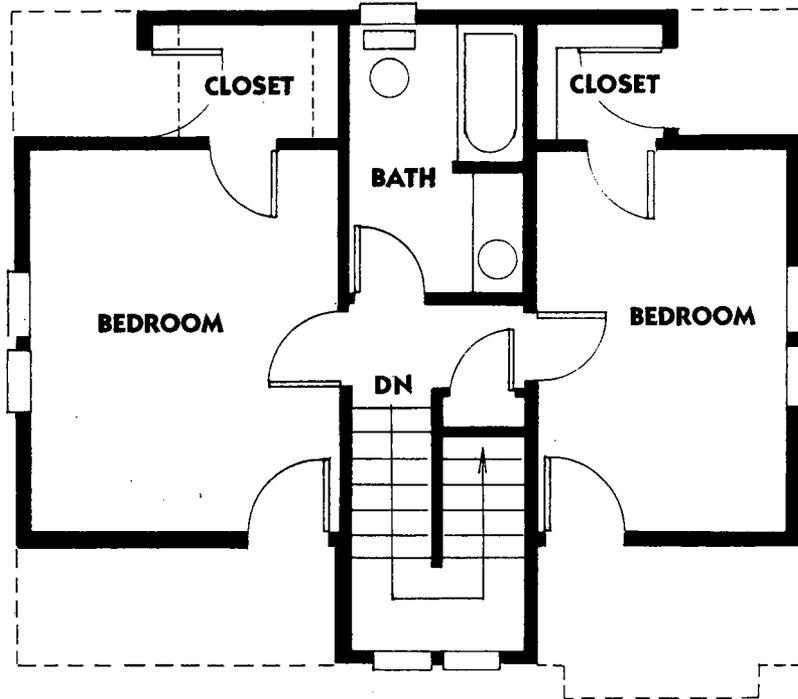
FINANCING

Minimum of \$1000 down, plus closing costs. Low interest rate of approximately 7.45% State Bond financing for first mortgage. Zero interest \$15,000 no-pay second mortgage. Tax assessment value frozen at pre-construction level for ten years. Closing cost grant of \$400 from Pacific Power Super Good Cents program. Down-payment assistance grants available to eligible families to assist with closing costs.

MODEL HDK101



FIRST FLOOR



SECOND FLOOR

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CHURCH THREE BEDROOM ATTACHED HOME

MODEL C101
MODEL C102



Northeast Community Development Corporation (NECDC) is offering this new attached home for purchase by qualified first-time homebuyers. This 1224 square foot home was designed by William Church, FAIA, Architect of Portland, to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Three bedrooms, one and three-quarters baths, living room, dining room, kitchen, separate laundry area, and large storage area off master bedroom.
- A traditional full-width useable front porch and deck off the dining room.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Fee simple 25' x 100' lot, landscaped.

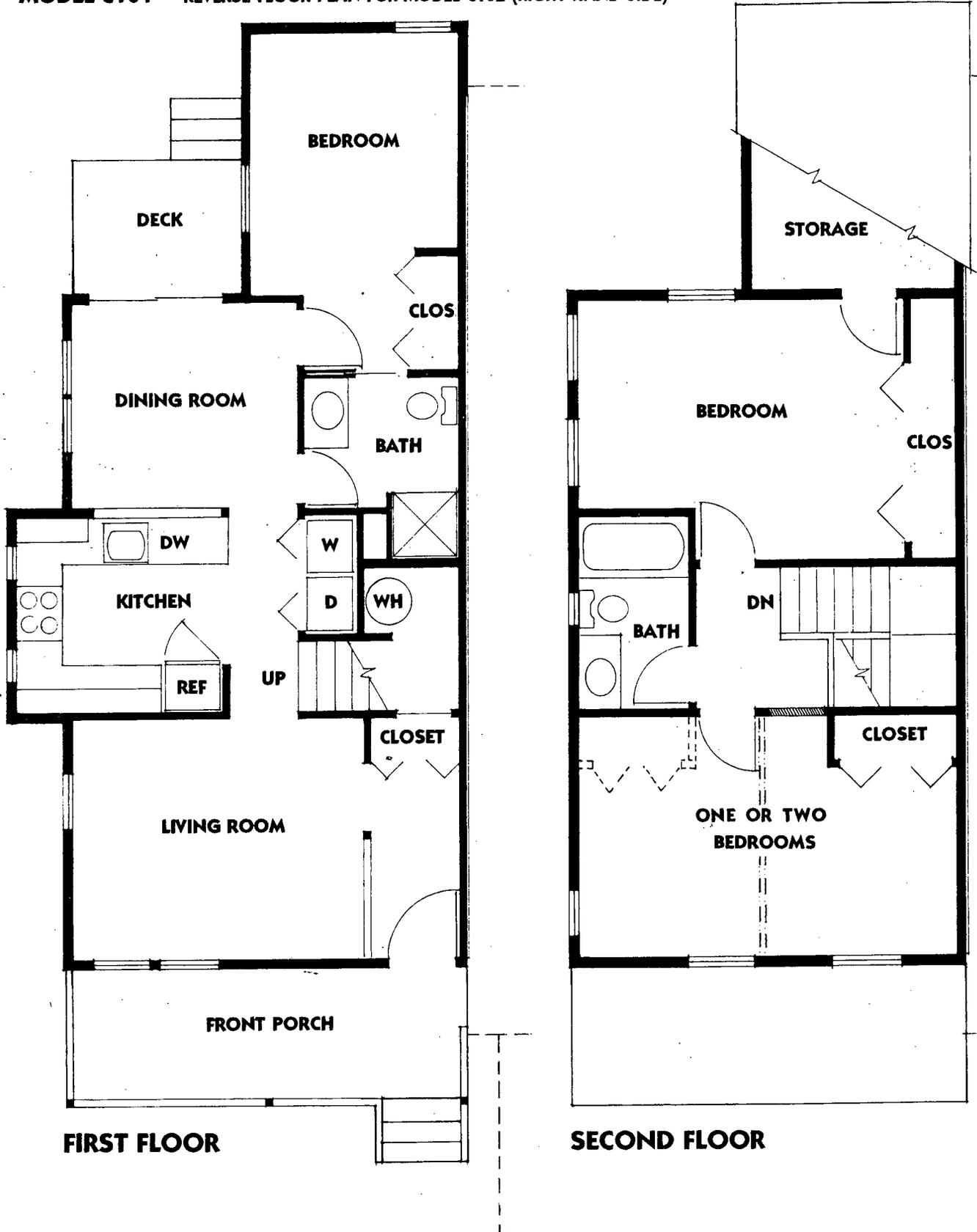
DESIGN OPTIONS

- Second-floor may be modified to two large bedrooms rather than three bedrooms.
- See Church Model C102 for reversed floor-plan option.

FINANCING

Minimum of \$1000 down, plus closing costs. Low interest rate of approximately 7.45% State Bond financing for first mortgage. Zero interest \$15,000 no-pay second mortgage. Tax assessment value frozen at pre-construction level for ten years. Closing cost grant of \$400 from Pacific Power Super Good Cents program. Down-payment assistance grants available to eligible families to assist with closing costs.

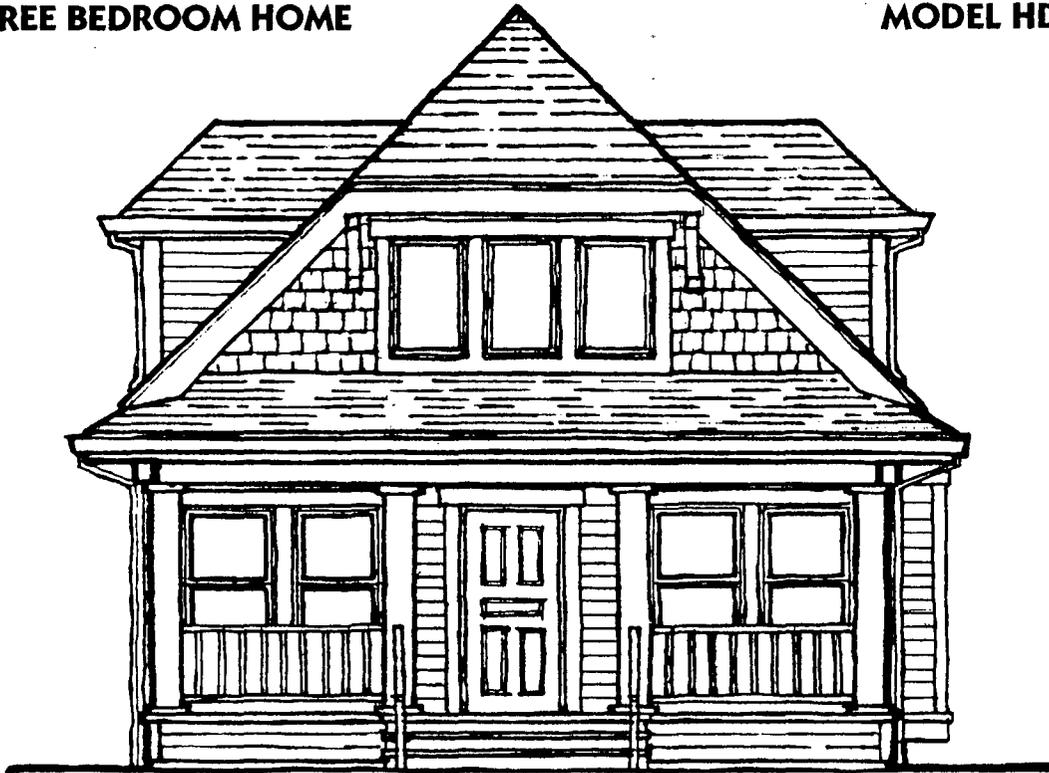
MODEL C101 REVERSE FLOOR-PLAN FOR MODEL C102 (RIGHT HAND SIDE)



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HDK
THREE BEDROOM HOME

MODEL HDK102



Northeast Community Development Corporation (NECDC) is offering this new single-family home for purchase by qualified first-time homebuyers. This 1275 square foot traditional bungalow style home was designed to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Three bedrooms, one and three-quarters baths, living room, dining room with bay window, kitchen, and separate laundry area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Off street parking.
- Lot size varies, landscaped.

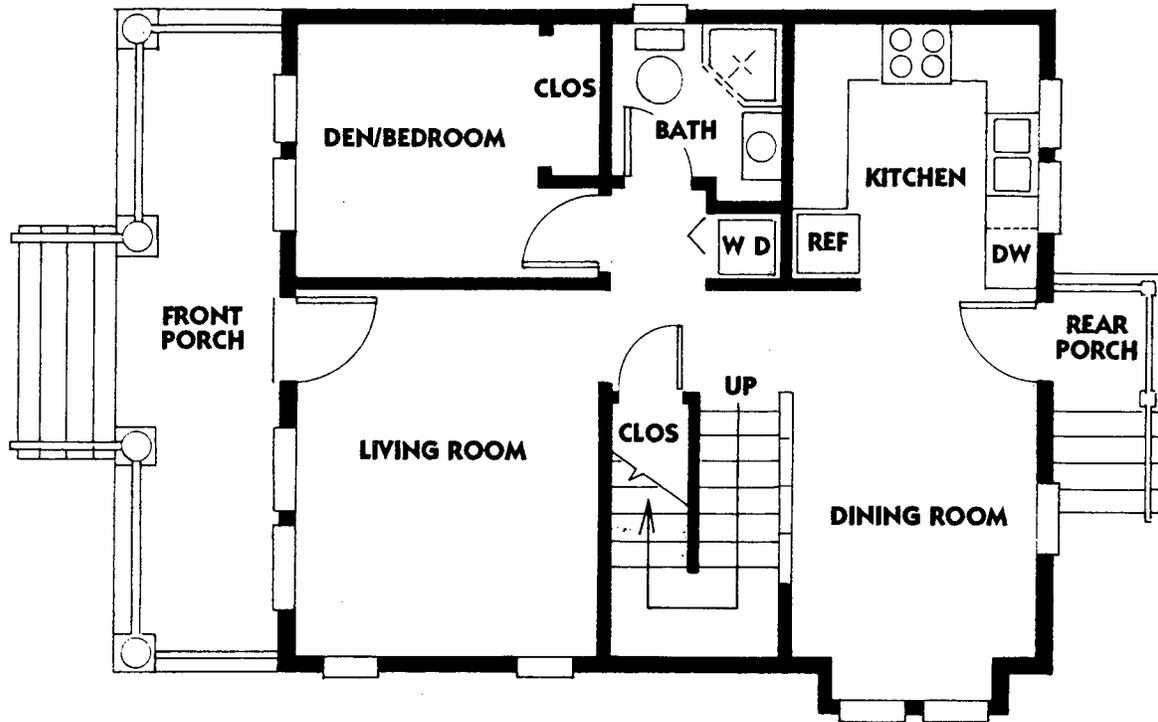
DESIGN OPTIONS

See other HDK designs.

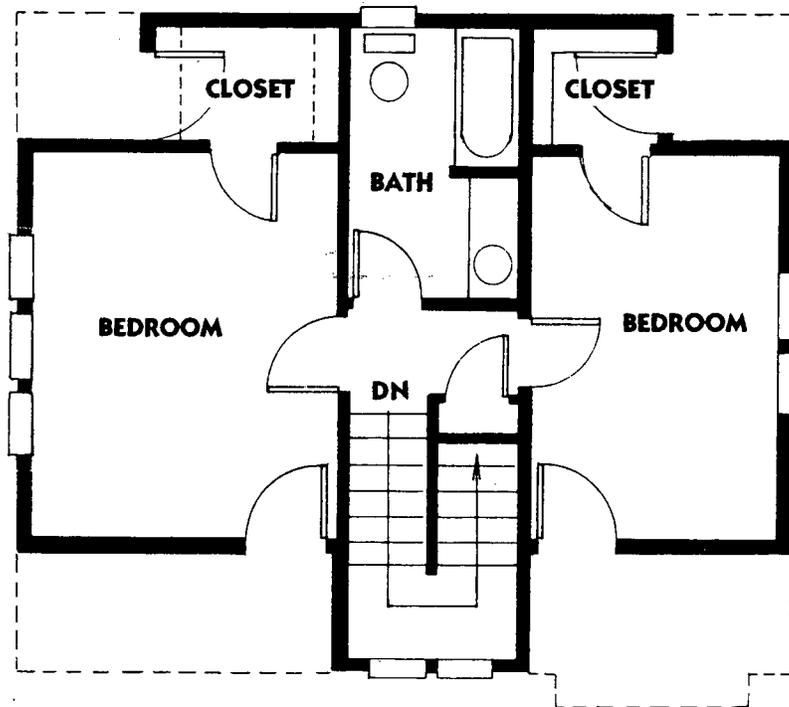
FINANCING

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MODEL HDK102



FIRST FLOOR

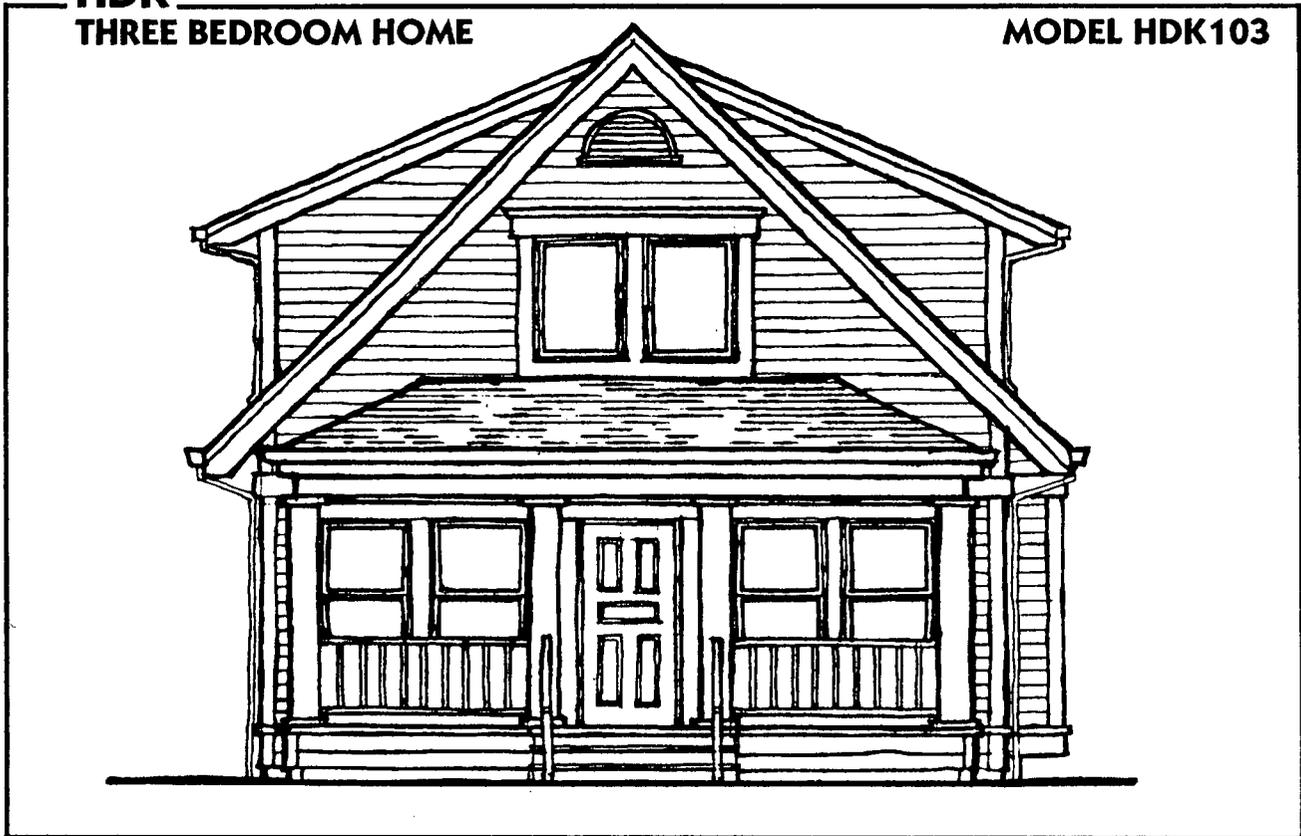


SECOND FLOOR

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HDK
THREE BEDROOM HOME

MODEL HDK103



Northeast Community Development Corporation (NECDC) is offering this new single-family home for purchase by qualified first-time homebuyers. This 1275 square foot traditional bungalow style home was designed to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Three bedrooms, one and three-quarters baths, living room, dining room with bay window, kitchen, and separate laundry area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Off street parking.
- Lot size varies, landscaped.

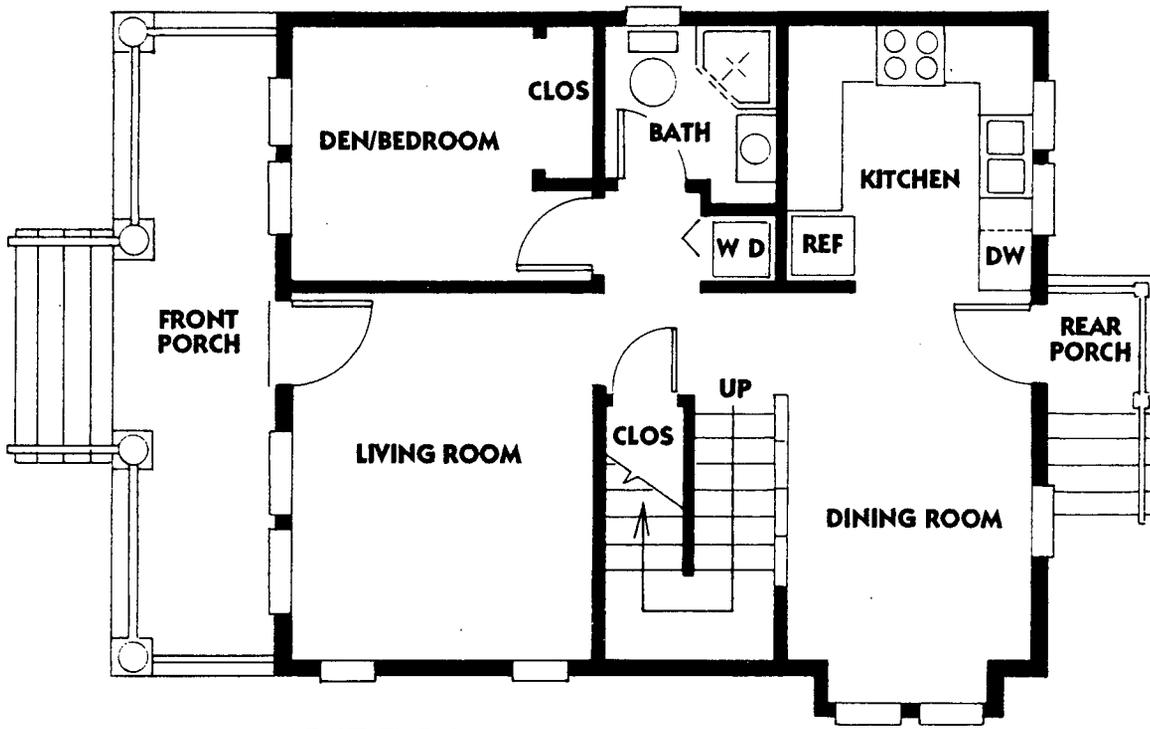
DESIGN OPTIONS

See other HDK designs.

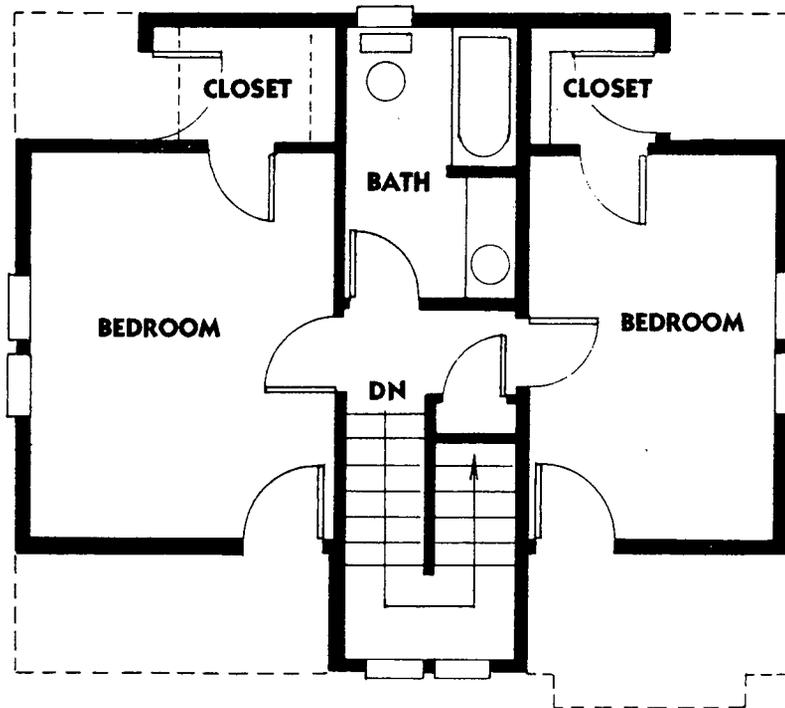
FINANCING

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MODEL HDK103



FIRST FLOOR

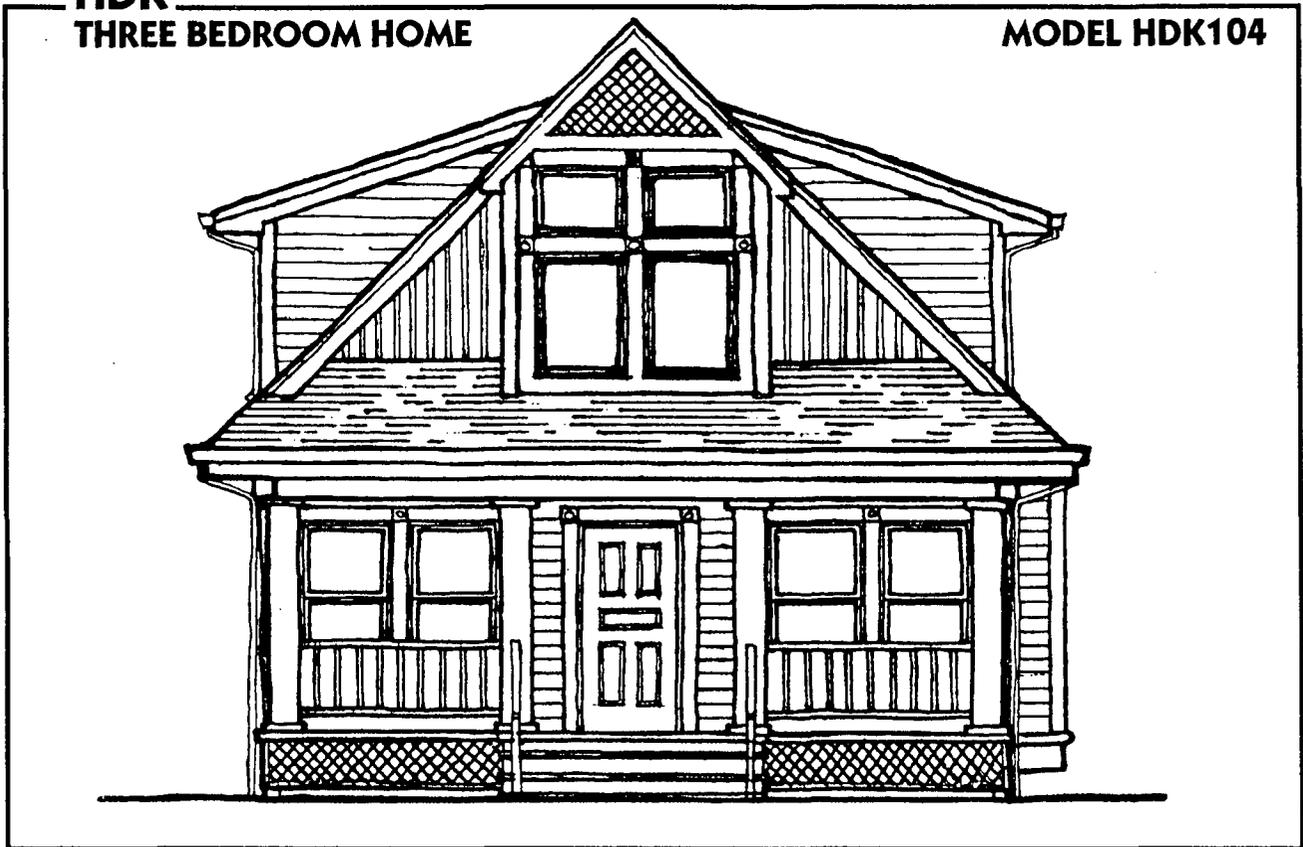


SECOND FLOOR

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HDK
THREE BEDROOM HOME

MODEL HDK104



Northeast Community Development Corporation (NECDC) is offering this new single-family home for purchase by qualified first-time homebuyers. This 1275 square foot traditional bungalow style home was designed to be compatible with the historical character of the surrounding homes in the area.

DESIGN FEATURES

- Three bedrooms, one and three-quarters baths, living room, dining room with bay window, kitchen, and separate laundry area.
- A traditional full-width useable front porch.
- All appliances, including range with self-cleaning oven, range hood with outside exhaust, frost-free refrigerator, dishwasher, garbage disposal, washer, and dryer.
- New wall-to-wall carpets throughout, with coordinated tile, trim and countertops.
- Pre-wired for cable hook-up, telephone jacks, and monitored security alarm system.
- Low cost energy features include electrical zonal thermostats for individual room temperature control and Super Good Cents energy design.
- Off street parking.
- Lot size varies, landscaped.

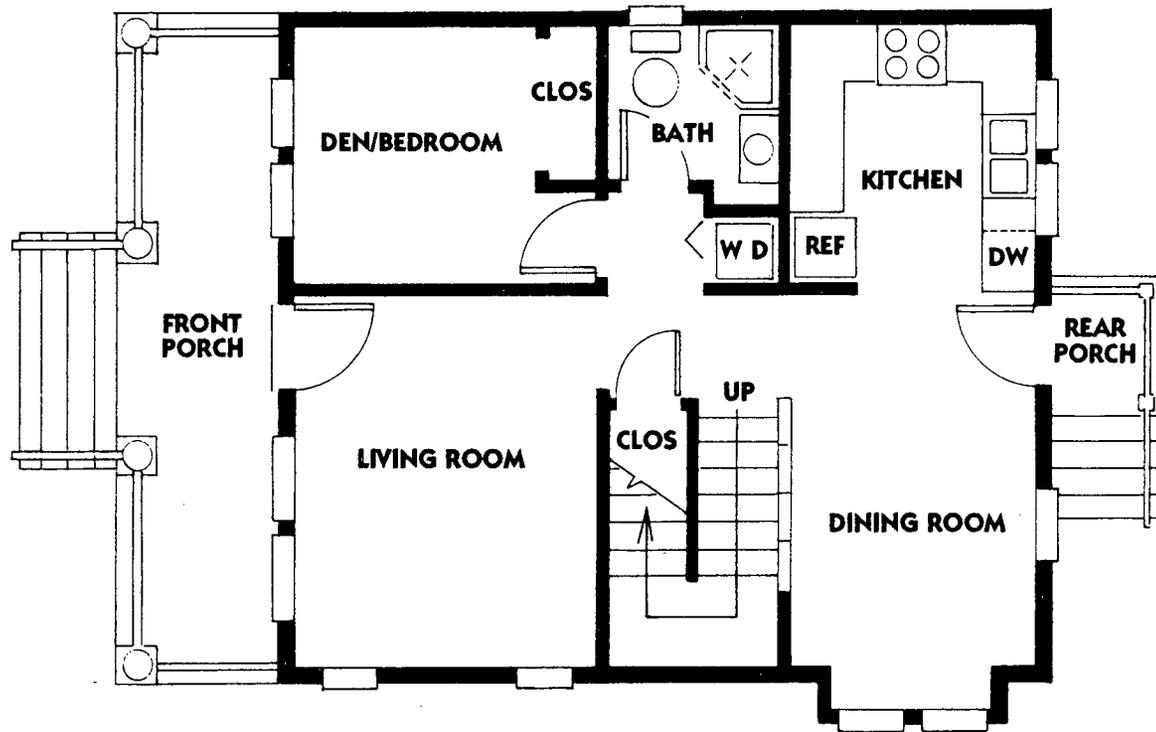
DESIGN OPTIONS

See other HDK designs.

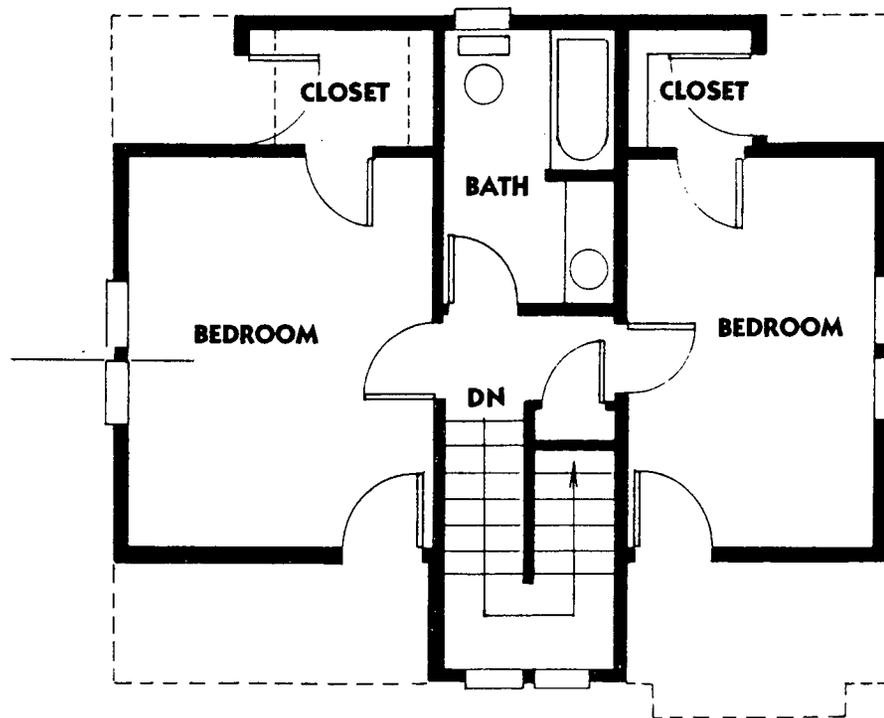
FINANCING

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MODEL HDK104



FIRST FLOOR



SECOND FLOOR

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COLLINS/ANDREWS



MODEL CA 101

- Two-story home
- 1248 square feet
- Three bedrooms
- One and three-quarters bath
- Bay window in dining room
- Walk-in closet in master bedroom



MODEL CA 102

- Model CA 101, with garage
- Unfinished bonus room above garage



MODEL CA 201

- Two-story home
- 1248 square feet
- Three bedrooms
- One and three-quarters bath
- Bay window in dining room
- Walk-in closet in master bedroom



MODEL CA 202

- Model CA 201, with garage
- Unfinished bonus room above garage

CHURCH



MODEL C101

MODEL C102

MODEL C101

- Two-story attached home
- 1224 square feet
- Choose either three bedrooms or two bedrooms with den
- One and three-quarter baths
- Extra storage area off master bedroom
- Choose from two floor-plans

MODEL C102



MODEL HDK101

- One and one-half story home
- 1275 square feet
- Three bedrooms
- One and three-quarter baths
- Walk-in closets in second floor bedrooms



MODEL HDK102

- One and one-half story home
- 1275 square feet
- Three bedrooms
- One and three-quarter baths
- Walk-in closets in second floor bedrooms



MODEL HDK103

- One and one-half story home
- 1275 square feet
- Three bedrooms
- One and three-quarter baths
- Walk-in closets in second floor bedrooms



MODEL HDK104

- One and one-half story home
- 1275 square feet
- Three bedrooms
- One and three-quarter baths
- Walk-in closets in second floor bedrooms

SPONSORS

NECDC extends their appreciation to the following underwriters of this brochure:

U.S. Bank

Bank of America

City of Portland

Federal Agencies

Office of Congressman Les AuCoin
lobbying and support for some
Nehemiah waivers
Office of Congressman Ron Wyden
technical assistance, local project support
Department of Housing and Development
\$3.75M Nehemiah second mortgages
Federal Housing Administration
FHA insured mortgages
Federal Home Loan Bank of Seattle
\$200,000 in down payment assistance
grants

State of Oregon

Office of the Governor
Oregon Housing and Community
Service Department
\$8,000,000 in state-bond financing
first mortgage at 7%

Private Foundations

Meyer Memorial Trust
operating support
Collins Foundation
grants for construction and
development
SEEDCO
operating support
Oregon Community Foundation
construction loan for five units
Black United Fund
marketing

City of Portland

City Council
approved \$2M float land @ 1.5% interest
Bureau of Community Development
\$330,000 per year operating support
Bureau of Buildings
technical support
waived building and permit fees
\$500,000 est. in fee waivers
Bureau of Planning
technical support

NECDC

Creative Financial Partners

Private Corporations

Emmanuel Hospital Foundation
operating support grant
Kaiser Permanente Hospital
mitigation grant
Nike
operating support grant
Portland Trail Blazers
grant for marketing
MGIC
marketing grants
technical assistance
in-kind contributions

Multnomah County

Board of Commissioners
approved donation of 130 tax-foreclosed
properties
Tax Assessors Office
approved 10 years freeze of property
tax of pre-development value
Department of Environmental Services,
Facilities and Properties
maintenance of properties until ready
for development
Department of Community Development
technical assistance
Tax Title
transfer of properties

Private Lenders

First Interstate Bank - \$1,050,000
U.S. Bank Corp - \$450,000
Bank of America - \$225,000
Bank of California - \$225,000
Key Bank - \$225,000
Security Pacific - \$225,000
West One Bank - \$110,000
Pacific First Bank

Public Utilities

U.S. West
public relations grant
N.W. Natural Gas
technical assistance
Pacific Power & Light
technical assistance
Portland General Electric
video taping

COUNTY PROPERTY TRANSFER REPORT
NEHEMIAH HOUSING OPPORTUNITY PROGRAM
MARCH 30, 1993

SUMMARY REPORT

- 1) NECDC has requested and received titles to 56 properties from Multnomah County. NECDC will request transfer of additional properties as projects underway are developed and completed.
 - a) Five sites have been developed resulting in seven houses (three additional houses have been developed on previously owned NECDC property).
 - b) 13 new sites are currently underway.
 - c) 55 sites are currently in our development pipeline. These sites will produce 59 units of single family housing. NECDC has spent \$37,470.88 for pre-construction costs (surveys, titles, maintenance, selective demolition, insurance, etc.) on these properties.
 - d) Two sites have been temporarily deeded back to Multnomah County for re-foreclosure or suit for quiet title as the only means of clearing title.
 - e) Of the total of 102 properties, NECDC has cleared title on 38 properties. NECDC is working with Chicago Title and Multnomah County to clear title on the remaining 64 properties.
 - f) Of the total number of properties in our development pipeline, nine properties were determined unsuitable for development as Nehemiah property because of FHA environmental (sound) restrictions. These issues have been resolved using acoustical consultants and testing and increased construction mitigation for noise reduction. Planning and development activities had to be delayed on these sites until the environmental issues were resolved.
 - g) Please note that deeds to a few sites have not been formally transferred but are in process.

- 2) Disposition of the remaining 42 properties is as follows:
 - a) Four parcels have been determined unsuitable for single family development because they were located in commercial zones. These properties were returned to Multnomah County on December 17, 1992 (*).
 - b) One parcel has been determined unsuitable for single family development because of environmental conditions that cannot be mitigated sufficient to satisfy FHA environmental guidelines (*).
 - c) 21 parcels in the Roselawn area (bounded by MLK on the west, Killingsworth on the north, Alberta on the south, and roughly 13th Avenue on the east) are being deferred for development to coincide with the start of construction on the North Precinct Police Station (the Roselawn group).
 - d) 16 other parcels have been accessed by NECDC and development of these parcels will require unique custom designs because of the size of the lot and/or the location of the lot (*).

(*) Note: NECDC has followed the strict limitations of the County's transfer ordinances which restrict the uses of these properties to the Nehemiah Housing Opportunity Program.

Initial List of 60 Properties Authorized for Transfer in Resolution #91-85, Dated June 20, 1991

List Number	Legal Description Address	Deed Transferred Y/N, Date	Title Status	NECDC Project #	Current Status
01	Albina Homestead Lot 5, Block A 4316 N.E. Garfield	Yes 12/10/92	Not clear	53	Renovation under development
02	Albina Homestead N 1/2 of Lot 11, Block 3 3930 N.E. Garfield	No	Unknown	64	Narrow lot
03	Albina Homestead W 1/2 of Lot 1, Block 12 126 N.E. Mason	Yes 12/10/92	Clear	31	Renovation under development
04	Albina Homestead Lot 11, Block 12 S. of 4038 N.E. Rodney	Yes 9/29/92	Clear	1	New construction Sold, closed, occupied
05	Albina Homestead W 29' of E 70' of Lot 1, Block 14 W of 136 N.E. Failing	No	Unknown	65	Declined, too small to develop
06	Albina Homestead N. 19.6" of Lot 15, Block 27 4070 N. Vancouver	Yes 7/29/92	Clear	2	Renovation, sold closed, occupied
07	Arleta Park Lot 1; Exc Pt in St, Lot 6 N.E. 9th Ave, S of 870 N.E. Roselawn	No	Unknown	66	To be developed in the Roselawn group
08	Arleta Park Lots 35 & 38 W of 724 N.E. Sumner	No	Unknown	67	To be developed in the Roselawn group
09	Arleta Park Lots 46 & 51 727 N.E. Webster	No	Unknown	68	To be developed in the Roselawn group
10	Central Albina Lot 2, Block 5 Former 4415 N. Kerby	Yes 7/29/92	Clear	3A 3B	New construction sold, closed, occupied New construction completed, for sale
11	Central Albina Lot 1, Block 7 Former 4235 N. Borthwick	Yes	Not clear	4	Temporarily dedeed back to County for purpose of clearing

List Number	Legal Description Address	Deed Transferred Y/N, Date	Title Status	NECDC Project #	title-New construction
					Current Status
12	Central Albina Lot 11, Block 11 S of 4134 N. Haight	Yes 7/29/92	Clear	5A	New construction sold, closed, occupied
				5B	New construction sold, closed, occupied
13	Central Albina W 55' of Lots 15 & 16, Block 19 Former 3966-3970 N. Albina	Yes 4/14/92	Clear	20	New construction under development
4	Central Albina Lot 11, Block 30 Former 3726 N. Albina	Yes 4/14/92	Clear	25A	New construction under development
				25B	New construction under development
15	Central Albina W 1/2 of Lot 18, Block 31 N. of 3634 N. Albina	Yes 12/10/92	Unknown	69	Very small lot
16	Central Albina Lot 1, Block 36 3633 N. Vancouver	Yes 12/10/92	Not clear	52	New construction under development
17	Central Albina Add Lot 5, Block 16 S of 4512 N. Commercial	Yes 4/14/92	Clear	21	New construction under construction
18	Central Albina Add Lot 6, Block 18 N of 4506 N. Gantenbein	Yes 4/14/92	Clear	26	New construction under development
19	Multnomah N 25' of Lot 14, Block 15 Former 4018 N. Missouri	Yes 12/10/92	Clear	40	New construction under construction
20	Cloverdale Extension & Plat 2 Lot 11, Block 13 835 N.E. Jessup	Yes	Clear	55D	Renovation under development
21	Cloverdale Extension & Plat 2 Lot 12, Block 13 5719-5721 N.E. 9th Ave	Yes 12/10/92	Clear	55A	New construction under development
22	Cloverdale Extension & Plat 2 Lot 13 & 14, Block 13 5711 N.E. 9th Ave	Yes 12/10/92	Clear	55B	New construction under development
				55C	New construction under development

List Number	Legal Description Address	Deed Transferred Y/N, Date	Title Status	NECDC Project #	Current Status
23	Cloverdale Tract Lot 16, Block 2 NW Corner N.E. 7th & Church	Yes	Clear	22	New construction under development
24	Davis Highland Lots 11 & 12, Block 3 Former 4803 N.E. Grand Ave	No	Unknown	70	Backs up to Commercial on MLK
25	Highland Schoolhouse Lot 14, Block 3 Former 4841 N.E. 12th	Yes 4/14/92	Clear	27	New construction under development
26	Lincoln Park Lot 13, Block 19 Former 3607 N.E. 8th Ave	Yes 4/14/92	Clear	23	New construction under development
27	Lincoln Park Lot 15, Block 21 3623 N.E. 6th Ave	Yes 4/14/92	Clear	10	Renovation under development
28	Lincoln Park Annex Lot 3, block 4 4406 N.E. 7th Ave	Yes 4/14/92	Clear	11	New construction under construction sold
29	Lincoln Park Annex Lot 4, Block 5 S of 4404 N.E. 8th Ave	Yes 4/14/92	Clear	28	New construction under development
30	Central Albina Lot 7, block 32; N.E. 15' of Lot 8, Block 32 3521 N. Kerby	Yes 4/14/92	Not clear	12	Temporarily deeded back to County for purpose of clearing title. Renovation
31	Lincoln Park Annex Lot 4, block 18 Former 4046 N.E. 7th Ave	Yes 4/14/92	Not clear	13	New construction under development
32	Lincoln Park Annex Lot 5, block 19 Former 4036 N.E. 8th	Yes	Clear	14	New construction under construction
33	Lincoln Park Annex E 59' of Lot 16, block 23 Former 3973 N.E. 10th Ave	No	Unknown	71	Small lot
34	M Pattons & Sub Sub Tract K, Lot 5, Block 1 844 N. Emerson	Yes 12/10/92	Clear	48	Renovation under construction, sold

List Number	Legal Description Address	Deed Transferred Y/N, Date	Title Status	NECDC Project #	Current Status
35	M Pattons & Sub N 53' of Lot 1, E 1/2 of Block L 5134-5138 N. Albina	No	Unknown	72	May be too commercial
36	M Pattons & Sub Lot 12, Sub 3 1/2 Tract L Former 627 N.E. Webster	Yes 4/14/92	Not clear	15	New construction under development
37	Maegly Highland Lot 5, Block 1 4905 N.E. Cleveland	Yes 12/10/92	Clear	51	New construction under development
38	Maegly Highland Lot 7, Block 12 4504 N.E. Cleveland	Yes 4/14/92	Not clear	16	Renovation under development
39	Multnomah Lots 14 & 16, Block 14 S of 4026 N Michigan	Yes 12/10/92	Not clear	45	New construction under development
40	Multnomah S 2' of Lot 4, block 23 S of 3964 N. Michigan	Yes 12/10/92	Clear	41	New construction under construction sold
41	Multnomah S 19' of Lot 6, Block 23 Former 3950 N. Michigan	Yes 12/10/92	Clear	42	New construction under construction sold
42	Multnomah S 1/2 of Lot 8, Block 36 3610 N. Mississippi	No	Unknown	73	Later development
43	North Albina Lot 4, Block 25 5916 N. Missouri	Yes 12/10/92	Clear	47	Renovation under development, sold
44	North Irvington Lot 10, Block 1 3913 N.E. Grand Ave	Yes 12/10/92	Clear	37	New construction under development
45	North Irvington Lot 14, Block 4 Former 3953 N.E. 8th	Yes 4/14/92	Clear	17	New construction under development
46	North Irvington Lot 14, Block 6 Former 3953 N.E. 10th Ave	Yes 4/14/92	Clear	24	New construction under construction

List Number	Legal Description Address	Deed Transferred Y/N, Date	Title Status	NECDC Project #	Current Status
47	North Irvington Lot 12, Block 25 4316 N.E. 11th Ave	Yes 12/10/92	Not clear	39	Renovation under development
48	Piedmont Lots 6 & 7, Block 4 5621 N.E. Rodney	Yes 7/29/92	Clear	6	Renovation under development
49	Piedmont Lot 7, Block 9 5765 N.E. Garfield	Yes 8/3/92	Clear	7	Renovation, sold closed, occupied
50	Rosedale Annex Lot 13, Block 9 5045 N.E. 13th Ave.	Yes 4/14/92	Not clear	18	Renovation under development
51	Rosedale Annex Lot 2, Block 11 5044 N.E. 14th Ave	No	Unknown	74	Possible demo
52	Roselawn Lot 6, Block 4 Former 845 N.E. Roselawn	No	Unknown	75	Roselawn group
53	Roselawn Lot 5, Block 7 W of 440 N.E. Roselawn	No	Unknown	76	Roselawn group
54	Roselawn Lot 9, Block 7 W of 524 N.E. Roselawn	No	Unknown	77	Roselawn group
55	Roselawn Lot 10, Block 7 524 N.E. Roselawn	No	Unknown	78	Roselawn group
56	Roselawn Lot 11, Block 7 Former 524 N.E. Roselawn	No	Unknown	79	Roselawn group
57	Roselawn Lot 19, Block 7; W 15' of Lot 20, Block 7 W of 726 N.E. Roselawn	No	Unknown	80	Roselawn group
58	Vernon Lot 15, block 2; S 24' of Lot 16, Block 2	Yes 4/14/92	Not clear	29	New construction under development

Former 3521 N.E. 15th Ave

List Number	Legal Description Address	Deed Transferred Y/N, Date	Title Status	NECDC Project #	Current Status
59	Walnut Park Lot 7, Block 23 Former 5022 N.E. Rodney	Yes 4/14/92	Clear	19	New construction under construction, sold
60	Williams Avenue Add #2 W 1/2 of Lot 17, Block 1 Former 134 N. Alberta	No	-	81	Declined, commercially zoned

Second List of 42 Properties Authorized for Transfer by Resolution #92-33, Dated March 12, 1992

List Number	Legal Description Address	Deed Transferred Y/N, Date	Title Status	NECDC Project #	Current Status
	Albina Heights Lots 3-5, Block 2 4936 N.E. 10th Ave	Yes 12/10/92	Not clear	44A 44B 44C	Renovation under development New construction under development New construction under development
	Albina Homestead W 1/2 of Lots 7 & 8, Block 16 77 N.E. Mason	Yes	Not clear	38	Renovation under development
	Arleta Park Lots 47 & 50 724 N.E. Sumner	No	Unknown	82	Roselawn group
	Arleta Park Lots 104 & 105 Former 525 N.E. Sumner	No	Unknown	83	Roselawn group
	Arleta Park Lots 108, 113 & 114 Former 511 N.E. Webster	No	Unknown	84	Roselawn group
	Caesar Park Lot 9, Block 5 Former 5322 N.E. 13th Ave	No	Unknown	85	Roselawn group
	Central Albina Lot 7, Block 6 Former 725 N. Skidmore	Yes 12/10/92	Not clear	30	New construction under development
	Central Albina Lot 14, Block 18 4056 N. Albina	Yes 12/10/92	Clear	43	Renovation under development
	Central Albina Lot 13, Block 19 3946 N. Albina	Yes	Unknown	86	Later development
	Central Albina S 1/2 of Lot 14, Block 31 Former 3600 N. Albina	No	Unknown	87	Narrow lot
	Clifford Add N 37 1/2' of Lot 6, Block 16 Between 4519 & 4537 N. Kerby	No	Unknown	88	Narrow lot

List Number	Legal Description Address	Deed Transferred Y/N, Date	Title Status	NECDC Project #	Current Status
	Concord Heights Lot 3, Block 1; W 20' of Lot 4, Block 1 Former 1126 N.E. Emerson	No	Unknown	89	Roselawn group
	Davis Highland Lot 5, Block 3 4839 N.E. Grand Ave	No	Unknown	90	Narrow lot
	Highland Lot 1, Block 1 ADJ 4704 N.E. MLK Blvd	No	Unknown	91	Declined, commercially zoned on MLK
	Highland Lot 3, Block 1 4704 N.E. MLK Blvd	No	Unknown	92	Declined commercially zoned on MLK
	Highland Lot 4, Block 1 4622 N.E. MLK Blvd	No	Unknown	93	Declined, commercially zoned on MLK
	Highland W 1/2 of Lots 11 & 12, Block 1 424 N.E. Wygant	No	Unknown	94	Backs up to commercial on MLK
	Highland Park Lot 4, Block 19 5723 N.E. 13th Ave	Yes 12/10/92	Clear	34	New construction under construction, sold
	Highland Place E 25' of Lots 5-7, Block 6; EXC Pt in St, E 25' of Lot 8, Block 6 E of 306 N.E. Going	No	Unknown	95	May be unbuildable
	Lincoln Park Lot 15, Block 22 Between 3613 & 3637 N.E. Grand Ave	Yes 12/10/92	Not clear	54	New construction under development
	Lincoln Park Annex W 33 1/3 of Lot 7, Block 2 523 N.E. Skidmore	No	Unknown	96	May be unbuildable
	Lincoln Park Annex Lot 2, Block 11 Former 4224 N.E. 7th Ave	Yes 12/10/92		33	New construction under development
	Maegly Highland Lot 2, Block 1 Former 4929 N.E. Cleveland	Yes 12/10/92	Not clear	50	Renovation under under development

List Number	Legal Description Address	Deed Transferred Y/N, Date	Title Status	NECDC Project #	Current Status
	Maegly Highland Lot 6, Block 12 Former 4503 N.E. Rodney	Yes 12/10/92	Not clear	49	Narrow lot under under development
	Multnomah EXC Pt in Hwy, Lot 2, Block 10 1024 N. Skidmore	No	Unknown	97	Declined to accept, environmental concerns
	Multnomah Lot 10, Block 15 Between 4026 & 4044 N. Missouri	Yes 12/10/92	Clear	40	New construction under construction sold
	North Irvington Lot 9, Block 1 Former 3903 N.E. Grand Ave	Yes 12/10/92	Not clear	36	New construction under development
	North Irvington Lot 5, Block 4 Former 3934 N.E. 7th Ave	Yes 12/10/92	Not clear	32	New construction under development
	North Irvington W 50' of Lot 9, Block 6 Former 923 N.E. Failing St	Yes 4/14/92	Not clear	29	May be unbuildable
	North Irvington Lot 12, Block 25 1144 N.E. Prescott	Yes	Not clear	35	New construction under development
	Roselawn Lot 9, Block 4; EXC Pt in St, Lot 10, Block 4 877 N.E. Roselawn	No	Unknown	98	Roselawn group
	Roselawn Lot 14, Block 7 Former 622 N.E. Roselawn	No	Unknown	99	Roselawn group
	Roselawn Lot 6, Block 3 822 N.E. Emerson	No	Unknown	100	Roselawn group
	Roselawn Lots 7 & 8, block 4 E/845 N.E. Roselawn	No	Unknown	101	Roselawn group
	Roselawn Annex E 1/2 of Lot 38, Block 1; Lots 39 & 40, Block 1 1017 N.E. Roselawn	No	Unknown	102	Roselawn group

List Number	Legal Description Address	Deed Transferred Y/N, Date	Title Status	NECDC Project #	Current Status
	Serene Park Lots 7 & 8, Block 1 W of 1239 N.E. Sumner	No	Unknown	103	Roselawn group
	Vernon Lot 14, Block 2 Between 5311 & 5321 N.E. 15th Ave	Yes 12/10/92	Not clear	46	New construction under development
	Vernon Lot 8, Block 20 Former 5204 N.E. 15th Ave	Yes 12/10/92	Not clear	56	New construction under development
	Vernon Lot 5, Block 21 Former 5236 N.E. 14th Pl	Yes 12/10/92	Clear	57	New construction under development
	Vernon Lots 5 & 6, Block 28 Former 5020-5026 N.E. 18th Ave	Yes 12/10/92	Not clear	58	New construction under development
	Vernon Lot 12, Block 42 Former 4825 N.E. 16th Ave	Yes 12/10/92	Not clear	59	New construction under development
	Sec 27, 1N 1E TL #58 0.05 AC Former 3430 Commercial				Unable to locate

NECDC
SITES WITHOUT CLEAR TITLE
AS OF APRIL 15, 1993

<u>DESCRIPTION</u>	<u>AMOUNT</u>
PROJECT #4	\$4,917.99
PROJECT #13	\$1,773.20
PROJECT #44B	\$1,773.20
PROJECT #44C	\$764.72
PROJECT #59	\$1,760.24
PROJECT #35	\$1,749.94
PROJECT #9	\$27.74
PROJECT #12	\$5,013.64
PROJECT #15	\$745.00
PROJECT #16	\$2,083.52
PROJECT #29	\$745.00
PROJECT #30	\$645.00
PROJECT #31	\$1,163.52
PROJECT #32	\$1,666.24
PROJECT #36	\$668.25
PROJECT #37	\$668.25
PROJECT #38	\$2,182.90
PROJECT #39	\$0.00
PROJECT #44A	\$348.33
PROJECT #45A	\$422.50
PROJECT #45B	\$422.50
PROJECT #46	\$0.00
PROJECT #47	\$302.00
PROJECT #49	\$645.00
PROJECT #50	\$0.00
PROJECT #52	\$645.00
PROJECT #53	\$0.00
PROJECT #54	\$645.00
PROJECT #55A	\$311.25
PROJECT #55B	\$311.25
PROJECT #55C	\$311.25
PROJECT #55D	\$311.25
PROJECT #56	\$0.00
PROJECT #58	\$845.00
PROJECT #59	\$1,760.24
TOTAL COST	<u>\$35,628.92</u>

NECDC



Jaki Walker
Executive Director

Board of Directors

George Richardson, Jr., *Chairperson*
Baruti L. Artharee, *Vice-Chairperson*
Ronald May, *Secretary*
Helen Pittman, *Treasurer*
Mary Jo Henderson
Ron Herndon
Linda Johnson
Marvin O'Quinn
Carl Talton

For More Information, Call:

Cynthia Lockett, 232-5482

FOR IMMEDIATE RELEASE

October 7, 1992

NECDC COMPLETES CONSTRUCTION ON NEW HOUSES

Northeast Community Development Corporation (NECDC) has reached a milestone with the completion of the first new construction houses designed and developed under the Nehemiah *first-time* homebuyers program. The three houses are located at 5850, 5846, and 5842 N.E. 10th Avenue in Northeast Portland. A ribbon-cutting ceremony with Portland Mayor Bud Clark, a special recognition award given to the Portland Trail Blazers for their recent cash donation to NECDC, and a Block Party highlighted the afternoon celebration marking the achievement.

Of the three houses on the 10th Avenue site, one has already been purchased and the remaining two are available for sale. The Nehemiah Housing Program offers a rare opportunity to target those families that are currently renting and offer them the opportunity to purchase their first home. Affordable sale prices enable those families that qualify to obtain first mortgages which will carry monthly principle and interest payments significantly lower than the monthly amount most families are currently paying for rent. Families are required to contribute a down payment as low as \$1000 with available grants assisting with the remainder of the down payment and closing costs. The monthly principle and interest on NECDC's most expensive home is \$410; the least expensive model is \$274.

The Portland Trail Blazers achieved a milestone as well when NECDC recognized the Blazers as the first corporate sponsor to make a cash donation – \$30,000 – to support the "Adopt-a-Block" component of the NECDC's neighborhood revitalization. The \$30,000 donation came from proceeds raised from the 1992 NBA Draft and Basketball Tournament of the Americas Gala dinner, both of which were held this summer in Portland. A special presentation was made to Marshall Glickman, the Portland Trail Blazers' senior vice-president of marketing.

(OVER)

"The Trail Blazers' generous \$30,000 donation will enable NECDC to staff the position of neighborhood development coordinator," said Jaki Walker, NECDC's executive director. "This position is key to the implementation of the Adopt-a-Block component of the Nehemiah program. This unique concept brings together neighborhood residents, resource providers and committed businesses, all working toward neighborhood revitalization."

Adopt-a-Block allows residents in the Nehemiah Service Area the opportunity to arrange financing for repairs, weatherization, security and street enhancements in those blocks and adjacent blocks where Nehemiah homes are located.

"We're neighbors, so we feel a special responsibility to inner North/Northeast Portland," said Glickman. "Adopt-a-Block is one concrete way we can help with revitalization. We believe in what NECDC is doing and we'd like to encourage other businesses to show the residents of Northeast Portland we believe in them, too."

Currently, NECDC has 49 projects in the pre-development phase; one home is sold and occupied, three are sold and scheduled for closing early next month, 10 other lots have been pre-sold and construction is expected to begin next month.

Interested families will need to meet specific criteria for eligibility. Once income eligible families are pre-qualified by NECDC, they are referred to a loan officer at a participating lender. Applications, available lots and additional program information can be obtained at the NECDC office at 4114 N. Vancouver. During the next three years, a total of 250 single family houses are planned for development in the Boise, Humboldt, King and Vernon neighborhoods.

#####

NE housing program overcomes red tape to complete 2 units

By MICHAEL ROLLINS
of The Oregonian staff

A Northeast Portland housing program, harpooned for moving slowly to build or refurbish homes, reached a milestone Wednesday with the completion of a new house and duplex.

Mayor Bud Clark cut the ribbon to the duplex at 5846 N.E. 10th Ave., built by the Northeast Community Development Corp., and funded by the city and the Nehemiah federal subsidy program.

"It was designed to boggle the mind," corporation director Jaki Walker said of the federal program, "to dampen the spirits and dim the wits of any nonprofit group that dared to make it work."

City Commissioner Gretchen Kafoury credits Walker with turning around a neighborhood-based program that appeared to be bogged down in paperwork 18 months ago with little to show for the money spent.

Walker announced Wednesday that bid and construction schedules are now firmly in place for her agency to build or rehabilitate as many as 250 homes in the next three years.

"It was testy," Kafoury said the past relationship between the city and Walker's organization. "We were very nervous. The city invested \$1 million and not one house had been rehabbed."

Kafoury said the development group's experience was a painful lesson in how long it takes community development corporations to get established. She said the long time line is not limited to just Walker's program.

The commissioner added that the ground work done with the corpora-

tion would help her office coordinate contractors for the rehabilitation of 350 properties that are part of a settlement with Dominion Inc.

Kafoury said that the projects combined will create a noticeable difference in the quality of homes in inner North and Northeast Portland. "I think we are going to see a major turnaround."

"This is a big deal," Clark said as he cut the ribbon to the cheers of a crowd of 50 well-wishers from the banking and development community. Neighbors also joined in the event.

Walker also took time to recognize Marshall Glickman, senior vice-president of marketing for the Trail Blazers, for contributing \$30,000 from ticket sales of the NBA draft held earlier this year in Portland.

The money will be used to hire a staff coordinator for the "Adopt-A-Block" program of the development corporation. It will help neighbors arrange financing for repairs, insulation, security and street improvements.

Renters interested in purchasing a Nehemiah home should contact NECDC at 4114 N. Vancouver Ave. The maximum principle and interest payment on the most expensive home is only \$10 a month.

Phil Christian, a 34-year-old Woodlawn Elementary School counselor, is the first buyer of a new Nehemiah home, a three-bedroom model at 5850 N.E. 10th.

Christian said he was surprised at how simple the application process was. He was scheduled to close Wednesday. "I knew I could get a new house. I didn't think it would happen this fast."

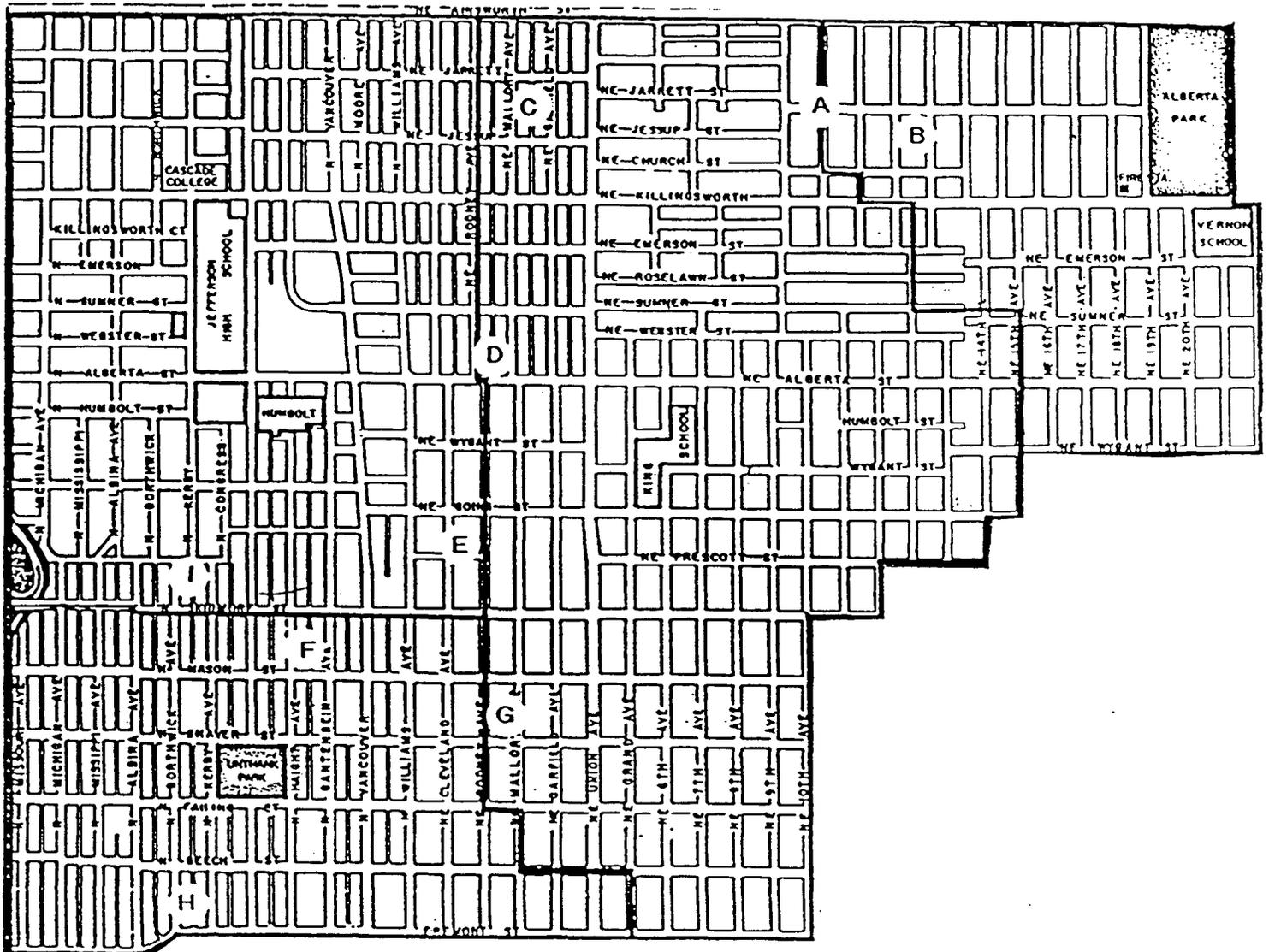
NORTHEAST COMMUNITY DEVELOPMENT CORPORATION

TOUR

HUMBOLDT

KING

VERNON



BOISE

START:

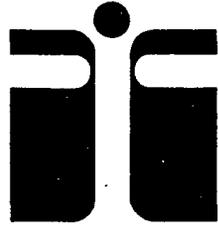
- A. BUS ON NE. 10TH & JARRETT ST.
- B. 5723 NE. 13TH AVE.
- C. 5765 NE. GARFIELD AVE. *STOP*
- D. 5022 NE. RODNEY AVE.
- E. 4504 NE. CLEVELAND AVE.

- F. 4118 & 4122 N. HAIGHT AVE. *STOP*
- G. 4030 NE. RODNEY AVE. *STOP*
- H. 3521 N. KERBY AVE.

FINISH:

- I. 4409 & 4411 N. KERBY AVE.

BLOCK PARTY



The Private Industry Council

Serving Multnomah and Washington Counties and the City of Portland

March 5, 1993

Jacki Walker
NECDC
4114 NE Vancouver Ave.
Portland OR 97212

Dear Ms. Walker:

The Private Industry Council would like to thank you for your vital role in making last summer's work experience program for local youth such a success!

Without your help, we would not have had the flexibility to double the number of youth to whom we provided services when President Bush signed the Urban Aid Package on June 22, 1992. Program-wide we were able to place more than 1,700 youth--as compared to the 760 for which we had originally planned.

Many partners contributed to the program's overall success, including the media in helping us recruit additional youth, partner agencies who provided assessment activities and developed additional work sites and staff at public and non-profit organizations who provided quality work experience opportunities.

In recognition of your contribution to our region's youth, we would like you to have the enclosed Certificate of Recognition. We hope you will display it at your work site in recognition of our ongoing partnership.

During the next several months, we will be contacting you about this year's effort. We hope we can count on your continued support for this worthwhile project and look forward to working with you again.

Sincerely,

Dennis Cole
President

Enclosure



CONGRATULATIONS!

YOU'RE A WINNER!

On behalf of the National Association of Home Builders and Professional Builder & Remodeler we would like to congratulate you on your outstanding project/s chosen by our panel of judges in the BEST IN AMERICAN LIVING AWARD competition.

The middle of March you will receive a promotion package which will include the following:

1. Professional Builder & Remodeler March issue.
2. Reprint Information.
3. Sample Press Release To Announce Your Winning Project/s.
4. BALA LOGO Reproducible Artwork.
5. Duplicate Award Order Form.
6. "1992 BALA Competition Winner" Seals and Order Form.
7. Photograph Order Form
8. Trends Video Order Form
9. 1993 BALA Registration Form

Again, congratulations. Should you have any questions, please do not hesitate to call me at 708-390-2094.

PAT GALLA
BALA Program Manager
PB&R Marketing Services Manager



Certificate Of Recognition

Nehemiah Housing Opportunity Program - Andrews-Colling Model
Portland, Oregon

has been awarded this finalist certificate in the
1992 Best in American Living Award, the Nation's
Premier Residential Design Competition.

Sponsored by
National Association of Home Builders
Professional Builder & Remodeler Magazine.


1992 NAHB President


Publisher
Professional Builder & Remodeler



Solutions

A Publication of the
FEDERAL HOME LOAN BANK OF SEATTLE

Vol. 3, No. 1

March 1993

From the Publisher – 1993: Bigger and Better Than Ever!

I hope by now you have received the FHLB of Seattle's 1993 calendar and announcement of the funding dates and amounts for the Affordable Housing Program. We will have approximately \$6 million available for AHP subsidy, \$3 million for applications received on April 15 and \$3 million for those received on October 15. Table 1 shows AHP results from the first three years.

In November Robin Hyerstay joined the Community Lending Department as Affordable Housing Program Administrator. Robin started with the Bank in 1986 after receiving his MBA in Finance from New York University, and he brings a fresh influx of enthusiasm and expertise.

This issue of *Solutions* focuses on the Portland Nehemiah Project and the Northeast Community Development

Corporation. NECDC is transforming a large urban neighborhood by offering homeownership opportunities to 250 families. As we talked with Jaki Walker, Executive Director of NECDC, we were struck by the fact that only 1 out of 20 families that apply to NECDC actually qualify for the Nehemiah grants. We interviewed other nonprofit groups that have been successful in creating homeownership for low-income families and found their experience was much the same. The brief discussion of marketing strategies for homeownership summarizes what has worked for them.

Judith C. Chaney
Community Investment Officer

Building Affordable Dreams: Homeownership Opportunities for Low-Income Families

Critical Issue:

How can a nonprofit corporation assist low income home buyers?

Members of Portland, Oregon's culturally diverse inner North and Northeast communities realized that several local needs could be addressed at the same time: affordable, good-quality low- and middle-income housing; job opportunities for local residents; and above all, the improvement in the quality of life of its residents.

The result: in 1984, the Northeast Community Development Corporation (NECDC), a nonprofit community-based organization, was established to foster employment and training projects, such as pre-apprenticeship

programs designed to increase minority membership in the Carpenters' Union, and to help low-income families become home buyers.

The Portland Nehemiah Project

In 1989, the NECDC won approval of a \$3.75 million federal Nehemiah Housing Opportunities Grant from the U.S. Department of Housing and Urban Development for second mortgages for 100 new houses and 150 rehabilitations in the neighbor-

continued on page 21

Critical Issue:

How is a consortium of lenders assembled?

hood. The Portland Nehemiah Project is designed to provide first-time homeownership opportunities for 250 families who might not otherwise qualify for conventional mortgage financing. In addition, the project will generate an estimated \$12 million for the local construction industry.

Congressional funding for the Nehemiah Housing Opportunity Grants was inspired by the success of a New York model program operated by an interdenominational church group, which named the program "Nehemiah" after the Old Testament prophet who rebuilt the city of Jerusalem. The name is appropriate, for rebuilding is precisely what the NECDC is doing in Northeast Portland.

Nehemiah grants provide 0 percent second mortgages of \$15,000, loans repayable only when the owner-occupant sells or transfers the dwelling, or changes the use from owner-occupied to rental property. This grant, in effect, lowers the price of houses to home buyers by \$15,000, and

NECDC is able to sell the attractive, good-quality homes with a monthly mortgage payment of approximately \$450. Therefore, a family with an annual income of as little as \$15,000 could qualify for homeownership under the program. Buyers must, however, be able to make a downpayment, and to obtain a regular first mortgage through conventional sources. They must, in addition, be employed and have a history of meeting their financial obligations.

Funding the Project

The Nehemiah grant provides only a small portion of the total development package. As is typical for federal housing projects, funding does not go towards staff or operating costs. Still needed is financing for planning, implementation, construction, administration, and property acquisition. Therefore, the NECDC had to obtain administrative dollars from a variety of public, private, and philanthropic resources, and ultimately secured funding from 33

(continued on page 3)

Table 1: Sources and Uses of Funds:
NECDC Nehemiah Project 1993 through 1995

Sources and Uses of Funds		
Sources		Uses
City of Portland	\$990,000	Administrative
Meyer Memorial Trust	\$450,000	Administrative
Portland Trailblazers	\$30,000	Administrative
Black United Fund	\$7,500	Administrative
Nike	\$60,000	Administrative
Federal Home Loan Grant	\$195,000	Down Payment Assistance
Jackson Foundation	\$75,000	Administrative
FIB Foundation	\$75,000	Development
State of Oregon	\$8,000,000	First Mortgage
HUD Nehemiah Grant	\$3,750,000	Second Mortgage
Bank Construction Loan	\$2,135,000	Construction Costs
Collins Foundation	\$130,000	Construction and Development
Emanuel/Seedco	\$100,000	Construction and Development
Total Sources and Uses	\$15,997,500	

diverse agencies. The task began on the city and county level: the City of Portland furnished block grant funds, and agreed to waive all construction development and permit fees for the 250 houses (a contribution in excess of \$500,000), and Multnomah County approved transfer of 130 foreclosed properties from its tax-foreclosed inventory, at no cost. Grant commitments eventually totalled \$1,355,000. First mortgages were provided by state bond financing.

An example of creative use of community support is the Adopt-a-Block Project, a program underwritten by the Portland Trailblazers basketball team, who donated the proceeds from their NBA Draft and Americas Gala Dinner to Adopt-a-Block. In this innovative strategy, financial support from individuals, agencies, and businesses provides for repairs, weatherization, security systems, and other such home and neighborhood improvements.

Jaki Walker, Executive Director of the NECDC, knows of the need to build community support and to involve local lenders. "Your agency should be seen as a good community partner," Walker says. "This type of project requires aggressive marketing and a good public relations effort. Ask yourself why a particular lender would want to participate—then educate potential lenders as to the ways they benefit from funding your program." For example, lenders participating in the Nehemiah Program gain CRA project credit, help meet corporate giving goals, and reap public relations benefits within the community on a highly visible project. Saving this neighborhood also helps protect the lenders' security interest in their existing mortgages in the community.

"You also want to stand out from other projects when there is so much competition," Walker adds. "Focus on the distinct advantages of your project, and look for a need it meets that is not currently being met." For example, an important selling

point of the Nehemiah Project is its unique emphasis on homeownership, and its potential to help save a distressed neighborhood.

Karen Tolvstad, Vice President and Manager of the Community Investment Department of U.S. Bank of Oregon, agrees. "We receive many requests for participation from nonprofits," she says. "What we look for is a business perspective. A commitment to a good cause is important, but the vision must be backed up with reality. Nonprofits need to realize that under banking regulations, lenders are required to operate within safe and sound lending guidelines. As did the Nehemiah Project organizers, a savvy nonprofit will come in demonstrating that they have backing, and that they've done their homework. We need to see plans, numbers, research, and evidence of market analysis."

Tolvstad also agrees that such projects offer advantages to lenders—not only tangible benefits, but also as a demonstration of commitment to the community. "And what's good for the community is good for the bank," Tolvstad points out. "This kind of development primes the pump for more lending. And the more you revitalize a neighborhood, the more potential borrowers you have."

Administrative Challenges

The structural complexities of a low- to middle-income homeownership program present a special set of challenges. Program developers and lenders alike agree that complex regulations and requirements, obstacles presented by low appraisals, and the intricacies of individual home loans all require patience and resourcefulness.

Regulations and Red Tape

Jaki Walker initially assumed that her focus as executive director would be on development and construction. But instead, says Walker, "I found myself spending most of

Critical Issue:

What are the major challenges facing homeownership projects?

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Critical Issue:

How can potential home buyers be screened and educated?

my time on political and public policy issues, and on administrative tasks that foster good relationships by bringing different groups together. Managing the various interests of potential partners and participants alone is a full-time job.”

Directors of programs like the Nehemiah Project should be realistic about what can be accomplished within a certain time-frame. “The paperwork can be mind-boggling,” Walker cautions, and adds that knowledge of regulations and requirements from every participant, along with the ability to anticipate “red flags,” can help streamline the process.

Karen Tolvstad suggests approaching lenders early in the process: the loan office can often coach a program as to what will be required by the bank’s underwriters and by the secondary markets such as Fannie Mae. A good point of entry is a lender’s community reinvestment officer, who is often able to facilitate involvement by other departments.

Appraisals

Another significant hurdle the Nehemiah Project faced was low appraisals for the first completed model and demonstration homes—figures that failed even to cover construction costs. According to Walker, this problem occurred in part due to lack of existing comparables in the neighborhood,

which had experienced no recent new construction or major rehabilitation projects. “We had to educate our real estate appraisal professionals as to the positive impact this project would have on the area, because our investment is in the future value of the neighborhood,” says Walker. “The houses themselves will revitalize whole blocks, rather than just adding one new structure.” The NECDC’s effort has been successful, with subsequent appraisals showing reasonable values.

Nonprofits putting together projects in neighborhoods where sale prices typically do not cover the cost of rehabilitation or new construction should address the appraisal issue with the lender early in project development and consider special programs such as HUD’s 203(k) and 221(d)(2).

Screening and Educating Potential Home Buyers

The screening process for program applicants was another area in which education was important. The Nehemiah Project targets households with less than 80 percent of Portland’s median income, with the focus on first-time home buying families who would ordinarily be shut out of the homeownership market. According to Walker, “There is a misconception that low-income home buyers default on loans

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Qualification Requirements for Potential Nehemiah Project Home Buyers:

1. Must have been employed for two years in the same job or field
2. Must be able to make a \$1000 down payment
3. Must be able to make monthly mortgage payments, typically no more than \$450 a month, and
4. Must have good credit rating, or reasonably good explanation of credit problems.

at a greater rate than do others, when in fact the rates are comparable.”

Resistance to participation in such a program can be lessened, Walker believes, if program managers can demonstrate to lenders that procedures have been implemented that carefully screen and educate potential home buyers, making them more likely to qualify for conforming loans. “You want as many people as possible to qualify,” says Walker. “But you also want to protect your lenders. A carefully selected, informed buyer pool helps present a good picture to potential lenders, with fewer foreclosures and more qualifying families.” This screening process helps ensure that everybody wins: the loans that prove to be good investments provide incentive for lenders to continue participating, and the program becomes self-perpetuating.

Only one in twenty applicants to the Nehemiah Project currently qualifies, but the NECDC counsels rejected applicants to improve their chances by settling into jobs and enhancing their credit ratings. This is one form of buyer education: the NECDC continues the process after applicants qualify, requiring them to attend a series of homeownership workshops. In addition, to help empower other prospective buyers in

the community, the NECDC encourages successful borrowers to participate in a Nehemiah Homeowners Association, and in the “Mentor Family Program,” which pairs families who have successfully purchased homes with potential buyers.

Making use of federal programs such as The Nehemiah Housing Opportunities Grant presents an administrative challenge to developers such as the NECDC, but funds from such programs can dramatically impact the lives of low- and moderate-income families by providing housing, training, employment, and the opportunity to create their own neighborhoods. According to Karen Tolvstad, “A partnership of many groups is the key. Neither community groups nor banks can do it alone—but there are incredible resources out there, and if everyone works together, the sky’s the limit on what you can do.”

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Locating Qualified Applicants

A low-income homeownership program in an area with great need—sounds like a perfect match-up, doesn’t it? But those who run homebuyers’ programs report that identifying qualifying families can be a challenge. Effective marketing and recruiting strategies often prove to be the key to finding the right fit between program and participants.

Get the Word Out

The first step is to let the public know about the opportunities you offer by locating your target audience and finding ways to reach it. Using the media is one way, through:

- approaching local TV and radio stations, city and neighborhood newspapers about possible human interest stories;
- submitting public service announcements or press releases;
- placing paid announcements or ads;
- running articles or announcements in newsletters;
- establishing your own newsletter.

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Outreach

Relying upon traditional media sources may not ensure that you reach your target audience, however. Dixie Kracht of the Office of Housing and Neighborhood Conservation of Yakima points out that public service announcements tend to run late at night, and that most people pay little attention to them. Kracht instead advises an emphasis on creative, often informal, ways to develop word-of-mouth advertising.

As part of employee assistance programs, and because homeownership employees are more likely to stay with a job, local employers may be receptive to posting flyers, or to hosting and publicizing informational meetings. Going through such established social networks as schools and churches is another way to contact your target population. Post notices where people congregate—grocery stores, bars, playfields—and “talk up” your program to local merchants. Social agencies may also be receptive to passing on information to clients.

Judy Gurnsey, Assistant Director of Neighborhood Housing Services of Great Falls, Montana, suggests working with the lenders of local banks and leasing managers of low-income rental projects, both of whom are in position to spot potential qualified applicants, and to inform them about the possibility of participating in a homebuyers’ program. Gurnsey’s organization also gives presentations to boards of Realtors, and to public service groups.

Be alert to home buyers in minority communities and advertising in Spanish or other languages. Bilingual counselors may also be necessary.

Establish Trust

According to Gurnsey, “Our aim is to be a user-friendly organization, and this gives us credibility in the community.”

Dixie Kracht agrees, pointing out that the people you serve need to trust you to work with you. She suggests that agencies not ask for application fees or up-front money, and that applicants will have more confidence in a program if referred by someone else, such as their employer.

Inform and Educate

Gurnsey also serves as the Neighborhood Housing Services Homebuyers’ Club Coordinator. The Homebuyers’ Club presents introductory sessions for prospective homebuyers with guest speakers representing lenders, real estate agents, consumer credit counselors, and title companies. Sessions cover such topics as:

- establishing and understanding credit
- budgeting
- savings programs
- selecting a home
- the home purchase process

According to Don Hoshino, Community Reinvestment Officer for the Bank of Newport (Oregon), his department holds Homeowners’ Training Courses at a local community college every other week, featuring an informational videotape, and discussions by a loan officer and a representative of the housing authority. This type of educational program not only alerts potential applicants to the existence of your program, but also helps increase the pool of qualified applicants.

Kracht, Gurnsey, and Hoshino agree that program leaders should first determine their target market, and then tailor their communications efforts to the specific population they seek to serve. Dixie Kracht’s final word of advice: “Know your demographics!”

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