



5020 N. Interstate

Self Enhancement Inc. and Community Development Partners

ANNUAL REPORT 2022

N/NE Neighborhood Housing Strategy Oversight Committee

CONTENTS

Introduction: Charge, Charter and Committee Membership	3
History	3
Committee Charter	4
Scope of the Committee	4
Message from the Committee Chair	5
Overview of funding and goals since 2015	6
 Strategy 1: Preventing Displacement	 10
Home Repair Loans and Grants	10
Home Ownership Asset Preservation Program	11
Strategy 2: Creating New Homeowners	13
Down Payment Assistance	13
Total Preference Policy Home Buyers	14
Home Ownership Unit Development	16
Strategy 3 - Creating Rental Homes	17
HOME TBRA Rent Assistance	18
Strategy 4 - Land Banking	19
 Policy area - MWESB rental construction	 20
Policy area - MWESB home repair loans and grants	23
Policy area - Preference Policy	25
 Summary	 27
Opportunities	29
Conclusion	31

INTRODUCTION: CHARGE, CHARTER, AND COMMITTEE MEMBERSHIP

History

Less than two decades ago, the neighborhoods that comprise inner North and Northeast Portland were home to the highest concentration of African American residents anywhere in the city— or in the state. Although decades of segregation had confined them there, the community gave rise to a vibrant cultural center, replete with African American businesses, churches, and other cultural institutions. City efforts during the 1990s to address the crime and blight that had begun to consume the area brought about profound neighborhood transformations but left many long-time residents with fewer and fewer housing options. Within a decade, the percentage of African Americans in the total population of the area had fallen by more than half.

In March 2014, Mayor Charlie Hales, with the support of Housing Commissioner Dan Saltzman, dedicated an additional \$20 million in Tax Increment Financing (TIF) dollars from the Interstate Corridor Urban Renewal Area (ICURA) to affordable housing to begin to address the ongoing threat of displacement and gentrification.

Recognizing the difficult history that had led the city to this point, the Portland Housing Bureau (PHB) determined that any plan for how to invest these funds would need to be guided by the community itself. Through a series of public forums and other outreach efforts, more than 450 community members, 15 area faith leaders, and numerous community leaders generously shared their personal stories and those of their friends, family, and neighbors. They sent written notes and emails about their lived experiences and their thoughts about what kinds of housing assistance would have the greatest impact.

The result of that seven-month community engagement process was the “North/Northeast Neighborhood Housing Strategy” (the Strategy— a five-year plan for how to invest the \$20 million according to the stated priorities of the community), presented to Portland City Council on January 28, 2015.

Beyond dollars and cents, what emerged from the community process was a resounding question that the Strategy would also have to address: “how will this plan be any different than all those that came before it?” The answer was a mechanism for greater transparency and accountability to the community itself. An Oversight Committee (the Committee) made up of community members was formed in May 2015 and charged by Portland City Council with the responsibility of overseeing the implementation of the Strategy, including the investment of the \$20 million as well as the development of the associated programming and policies, and report to City Council annually on the success of PHB and its contractors in accomplishing the goals outlined in the Strategy.

Committee Charter

The North and Northeast Portland Neighborhood Housing Strategy Community Oversight Committee is hereby created and tasked with the responsibility of reviewing and monitoring the development and implementation of policies and programming associated with the North/Northeast Neighborhood Housing Strategy and the accompanying \$20 million on progress.

Scope of the Committee

This committee, working with the Portland Housing Bureau as well as its contractors, shall:

- ☐ Advise on, and review, program proposals and plan development.
- ☐ PHB will inform the oversight committee of decisions, plans, proposals prior to implementation
- ☐ Monitor the implementation of policy and programming, and associated outcomes.
- ☐ And advise the housing director and housing commissioner on progress, issues, and concerns associated with the North/Northeast Neighborhood Housing Strategy and Interstate Urban Renewal “TIF Lift” funds

Stemming from the development and implementation of the policies and programming associated with the North/Northeast Neighborhood Housing Strategy Interstate Urban Renewal Funds. This scope applies to PHB and any contractors receiving funding from this initiative.

Membership of the Committee

Dr. Steven Holt, Committee Chair, Sr. Pastor Kingdom Nation Church

Gabrielle Mercedes Bolivar, Executive Director Mainspring

Triston Dallas, Attorney, Landerholm Family Law

Jillian Saurage Felton, Director Housing Development, Community Partners for Affordable Housing

Felicia Tripp Folsom, Executive Director, Empowering Leaders The Contingent

Sheila Holden, Retired, Regional Community Manager Pacific Power

Virgie Ruiz-Houston, Retired Self Enhancement Inc

Aquiles Montas, Case Manager, Bienestar, Multnomah County

John Washington, Owner/Editor Flossin Media and Executive Director SDBA

MESSAGE FROM THE COMMITTEE CHAIR

It is amazing to think that this process started eight years ago with a \$20 million dollar investment and a great deal of hope. Hope to create opportunities for new rental properties, home ownership, land banking, and to prevent displacement for some of the most marginalized people in the City of Portland. It was an uphill climb full of possibility for the community. We knew it would not be easy, but there was a willingness of key stakeholders and community leaders who were committed to take on the work.

The effort was necessary, appropriate, and timely. Portland was recognized as the most gentrified city in the nation. There was no affordable neighborhood in the city for Black/African American families to purchase and even live. The gap was increasing, and the crisis was significant. We had to do something! We had to “do the right thing.”

We had to make sure that the promises of affordable housing for the Black/African American community that had been made were kept. We had to engage with public, private and non-profit partners to support the efforts that were being made to strategize best practice and set new standards. We had to give time, significant time, to find ways to care for those who had been left out of the opportunity for fair and safe housing. We had to “do the right thing.”

I am happy to report, that we have. We, the collective group of community stakeholders, policy makers, city employees, and non-profit partners, have done the right thing. We, together, have taken the challenge to see with new lenses, think with broader perspective, and take risks to do business differently. We have done some things right.

I am also happy to announce the addition of four new members to the OC, who will join in this incredible process. The new members bring fresh perspectives and new energy to continue the process of stretching the boundaries and pushing the envelope of caring for the marginalized. These members represent what this committee is about, community engagement, committed integrity and care. I appreciate their involvement, and partnership for the continuance of this effort.

In this report you are going to read about some things worth celebrating. You are going to see the results of eight years' worth of staying the course of affordable rental housing, home ownership opportunities, land banking, and preventing displacement. You will see what happens when leadership is willing to do business differently and prioritize specific communities to be thoughtful and equitable. You will see what happens when promises that have been made, become promises that are kept.

I am happy to present to you the 2022 North/Northeast Neighborhood Housing Strategies Oversight Committee report.

Dr. Steven Holt
Committee Chair

The North/Northeast Neighborhood Housing Strategies Oversight Committee is charged with overseeing strategies, developed by the Portland Housing Bureau, to mitigate the displacement of the City's most vulnerable residents in North/ Northeast Portland. In this report we will highlight some of last year's activities as well as cumulative 8-year data for the following goals: Preventing Displacement, Creating New Homeowners, Creating New Rental Homes, and Land Banking.

OVERVIEW OF FUNDING AND GOALS

\$20,000,000 Initial Investment into the N/NE Housing Strategy

Strategy	Time Frame	Homes created or households assisted	Total over five years	
Preventing Displacement				
1	Single Family Home Repair. <ul style="list-style-type: none">Provide zero percent interest loans of up to \$40,000 per home to provide critical home repairs for low-income homeowners up to 80% of median family income qualify (<i>\$38,850 for one person, \$55,500 for a family of four</i>).	Starting immediately, annual allocation for five years.	80 households	\$3.2 million
	<ul style="list-style-type: none">Provide grants of up to \$5,000 per home to provide critical home repairs to seniors and people with disabilities up to 50% of median family income (<i>\$24,000 for one person, \$34,700 for a family of four</i>).	Starting immediately, annual allocation for five years.	160 households	\$800,000
Creating New Homeowners				
2	Invest in homeowners. <ul style="list-style-type: none">Increase PHB funding for Down Payment Assistance Loan (DPAL) Program, assisting first time homebuyers with incomes up to 80% median family income.	Start immediately, anticipate fully deploying in three years.	40 households	\$2.4 million
	Create new affordable homes. <ul style="list-style-type: none">Create permanent affordability and new affordable housing stock in the community, investing with community-based organizations to leverage their expertise and additional funds (includes land trust, sweat equity, and other leverage models).		32 households	\$2.6 million
Creating Rental Homes				
3	Permanently affordable rental homes. <ul style="list-style-type: none">Redevelop PHB-owned land on NE Martin Luther King, Jr. Blvd. between NE Cook St. and NE Ivy St. for affordable rental housing.Emphasize family-sized units and family-friendly features.Work with PDC and others to identify ground-floor commercial opportunity for local business (es).	Start immediately.	40-80 units	\$4.5 million plus land
	<ul style="list-style-type: none">Redevelop one or more additional properties either owned by PHB, the County, or other partners.	Start 2017	30-60 units	\$3.5 million

\$35,000,000 “TIF LIFT” Investment into the N/NE Housing Strategy

Preventing Displacement				
1	Single Family Home Repair. <ul style="list-style-type: none"> Provide zero percent interest loans of up to \$40,000 per home to provide critical home repairs for low-income homeowners up to 80% of median family income qualify (<i>\$38,850 for one person, \$55,500 for a family of four</i>). 		102 to 110 households	\$4.1 to 4.4 million
	<ul style="list-style-type: none"> Provide grants of up to \$5,000 per home to provide critical home repairs to seniors and people with disabilities up to 50% of median family income (<i>\$24,000 for one person, \$34,700 for a family of four</i>). 		120 to 180 households	\$600,000 to \$900,000
Creating New Homeowners				
2	Create new affordable homes. <ul style="list-style-type: none"> Create permanent affordability and new affordable housing stock in the community, investing with community-based organizations to leverage their expertise and additional funds (includes land trust, sweat equity, and 		85 to 90 households	\$7 million
Creating Rental Homes				
3	Permanently affordable rental homes. <ul style="list-style-type: none"> Argyle/Interstate Spring Notice of Funding Availability 		150 units TBD	\$19.2 million plus land

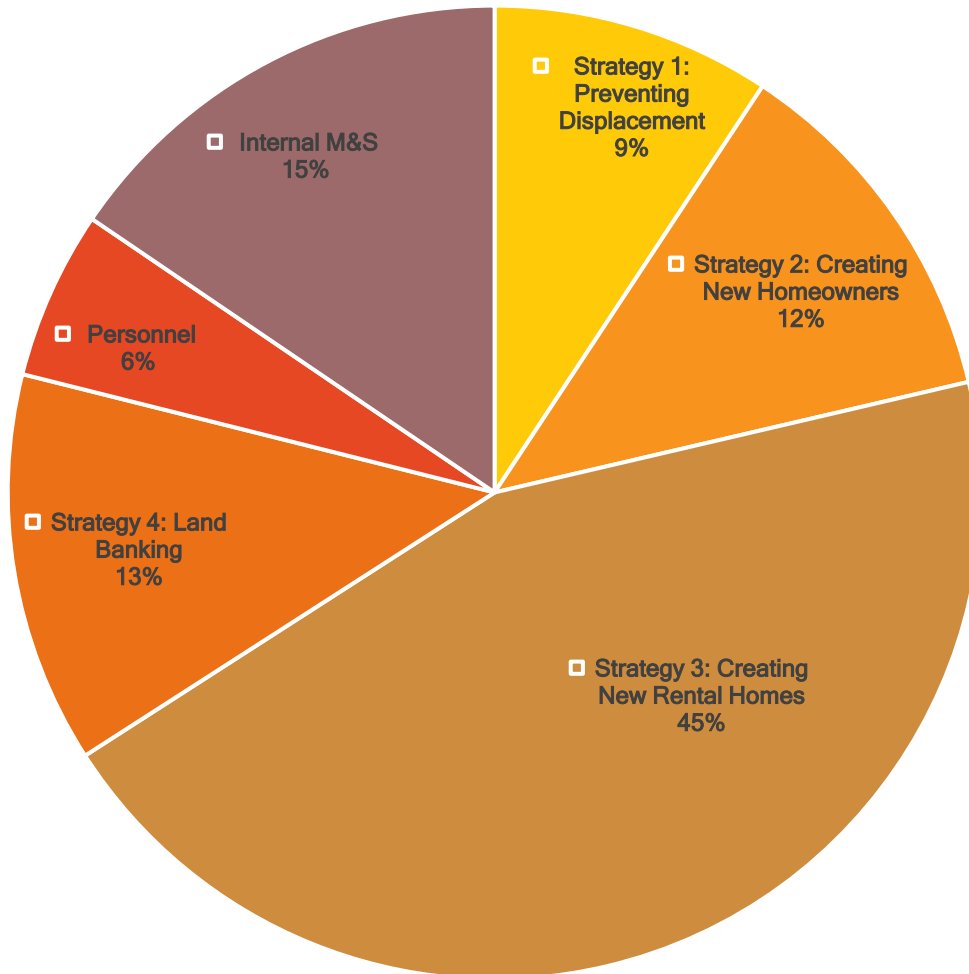
\$43,000,000 Interstate URA Maximum Indebtedness N/NE Housing strategy

Creating New Homeowners				
2	Create new affordable homes. <ul style="list-style-type: none"> Carey Blvd Williams & Russell Possibly Strong 		50-60 Households	\$7,000,000 to \$9,000,000

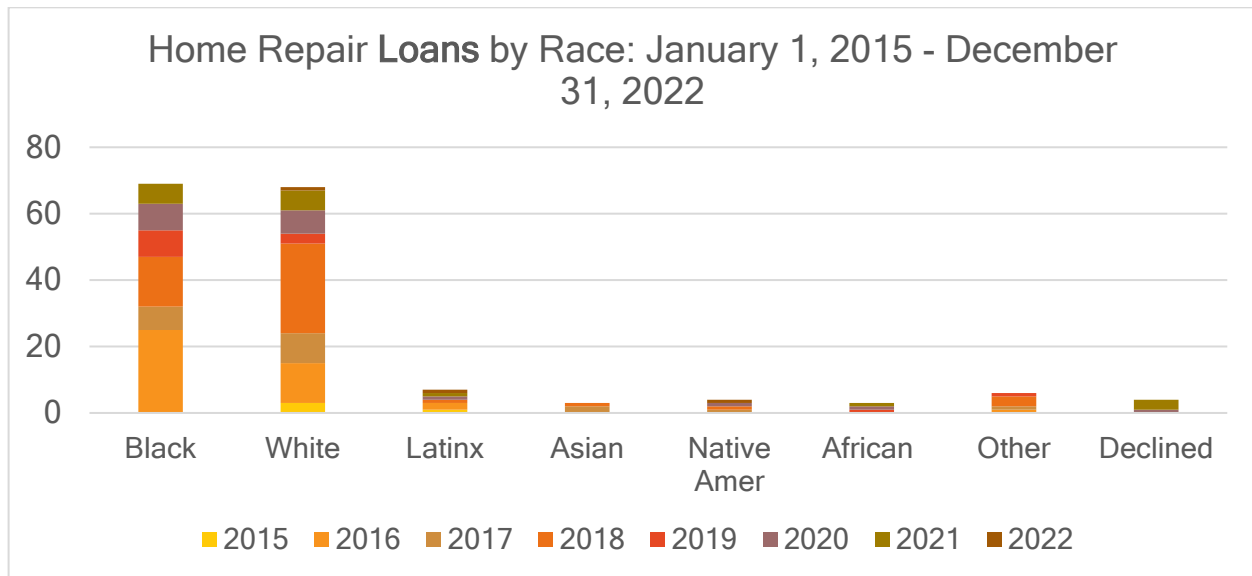
Creating Rental Homes

3	Permanently affordable rental homes. <ul style="list-style-type: none"> • Strong Site • Kaiser Site • Williams and Russell 		200-250 units	\$28,000,000
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Interstate TIF Expenditures by Category



Total Expenditures 2015-2022
\$ 95,590,053



Home Ownership Asset Preservation Program

Program Background: Responds to community needs identified in N/NE Neighborhood Housing Strategy, through community engagement and advocacy by N/NE Oversight Committee.

Stem the continued displacement of longtime homeowners and prevent additional loss of housing wealth in the N/NE community, by providing homeowner retention and legal estate planning services.

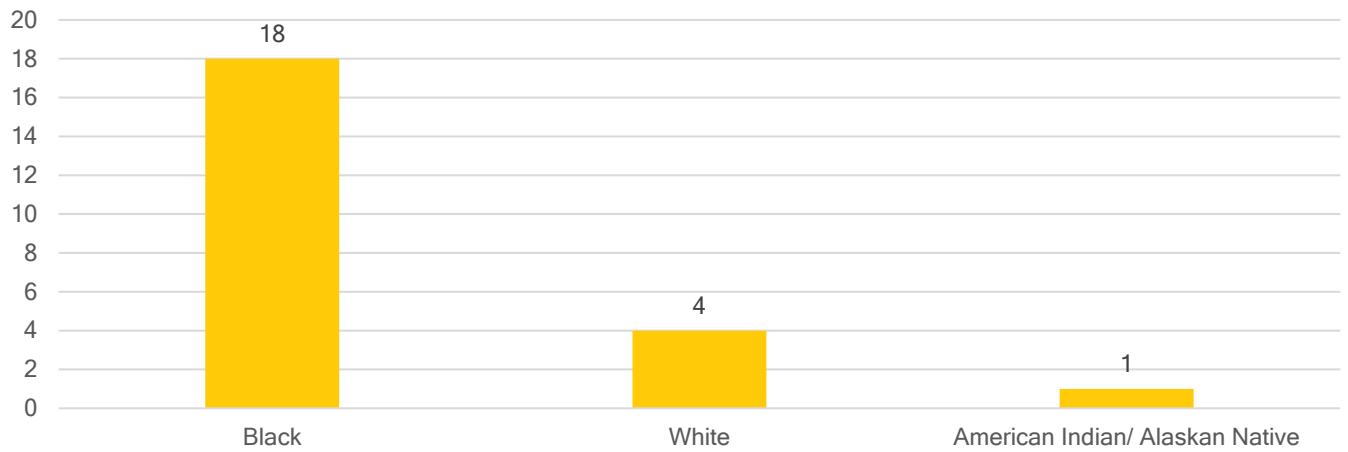
The program is managed by African American Alliance for Homeownership (AAAH) in partnership with The Commons Law Center to administer the program.



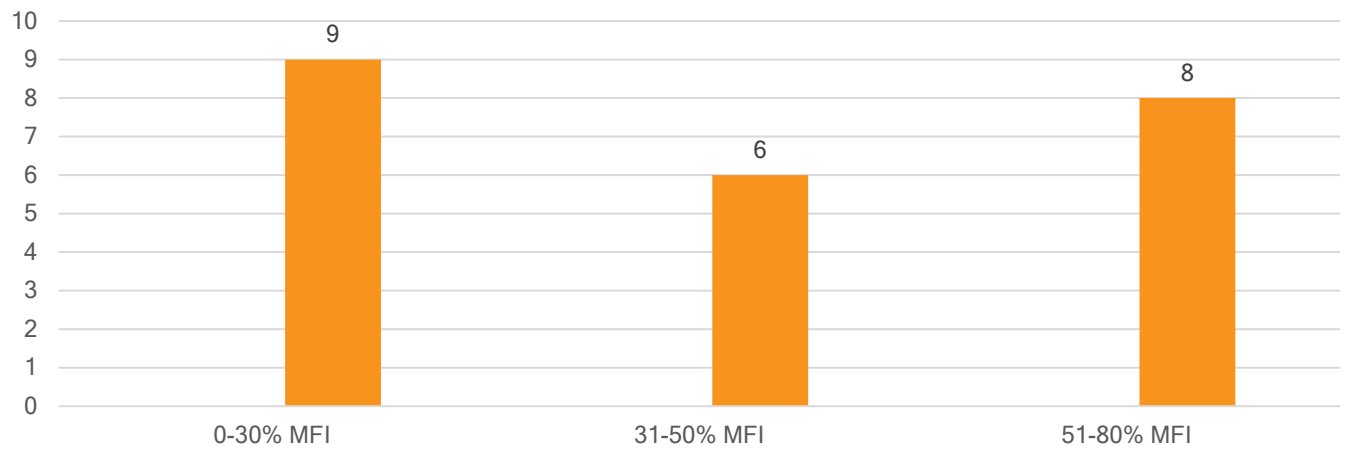
Eligibility:

- Households earning up to 80% Area Median Income (AMI) or \$85,200 for a family of four
- Homeowner residing in the City of Portland
- Target Services to:
 - Homeowners of Color
 - Longtime homeowners (20+ years)
 - Seniors and people with disabilities

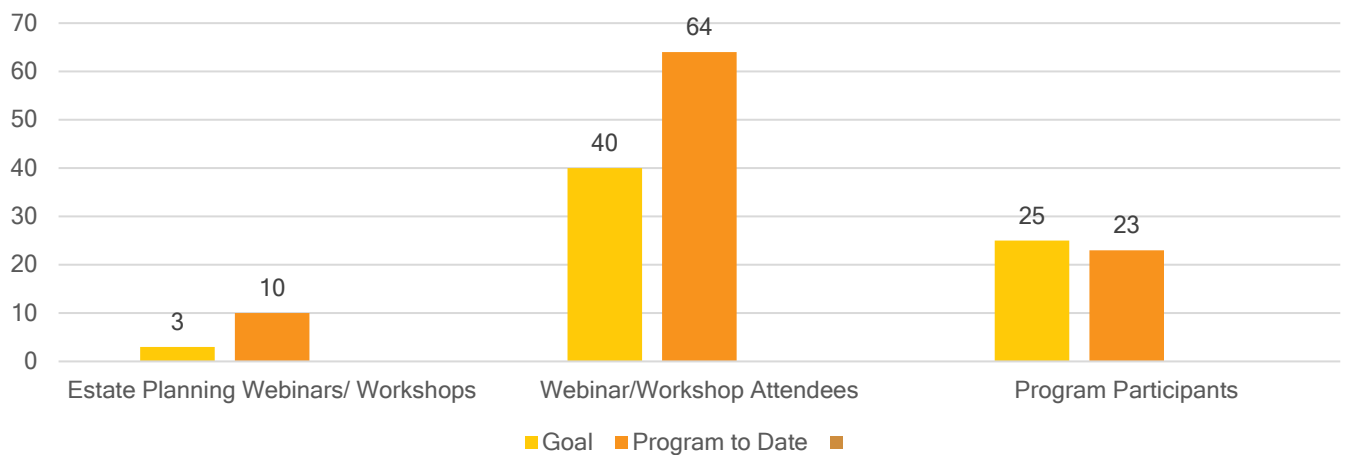
HAPP Participant Race



HAPP Household AMI



HAPP - Estate Planning Jan 2022 - Dec 2022

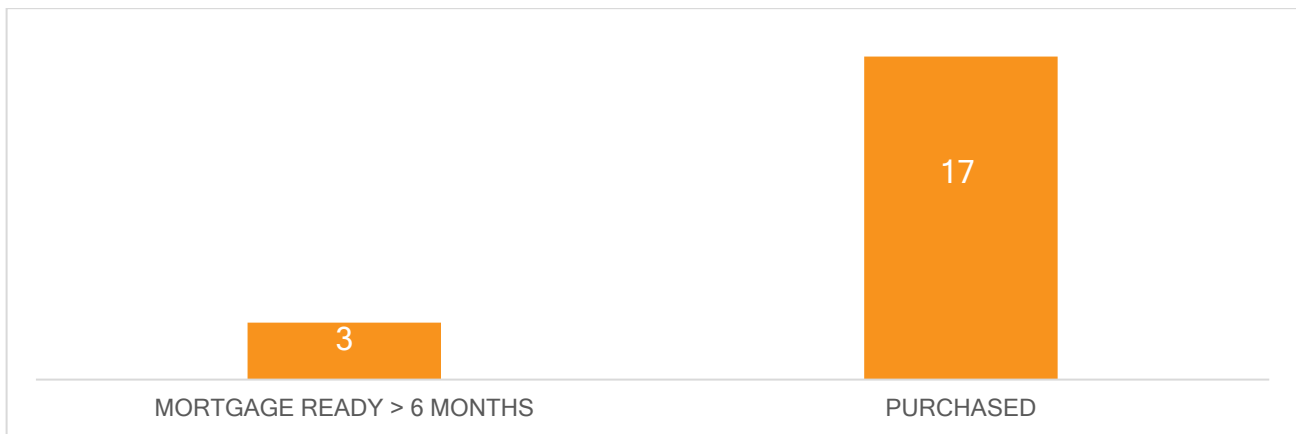


STRATEGY 2: CREATING NEW HOMEOWNERS

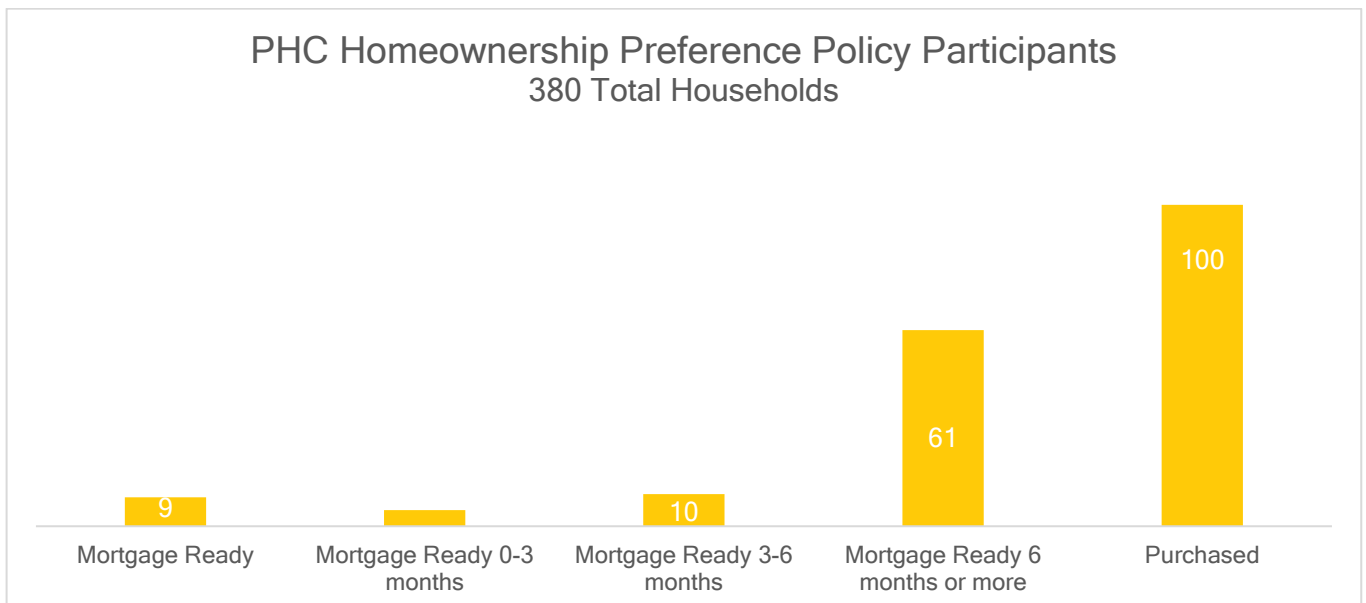
Down Payment Assistance

The charts below represent pipelines for two partner organizations actively providing homebuyer education & counseling to Preference Policy households (PCRI & Portland Housing Center) and does not represent the total number of Preference Policy buyers nor perspective buyers.

Portland Community Reinvestment Initiative



Portland Housing Center

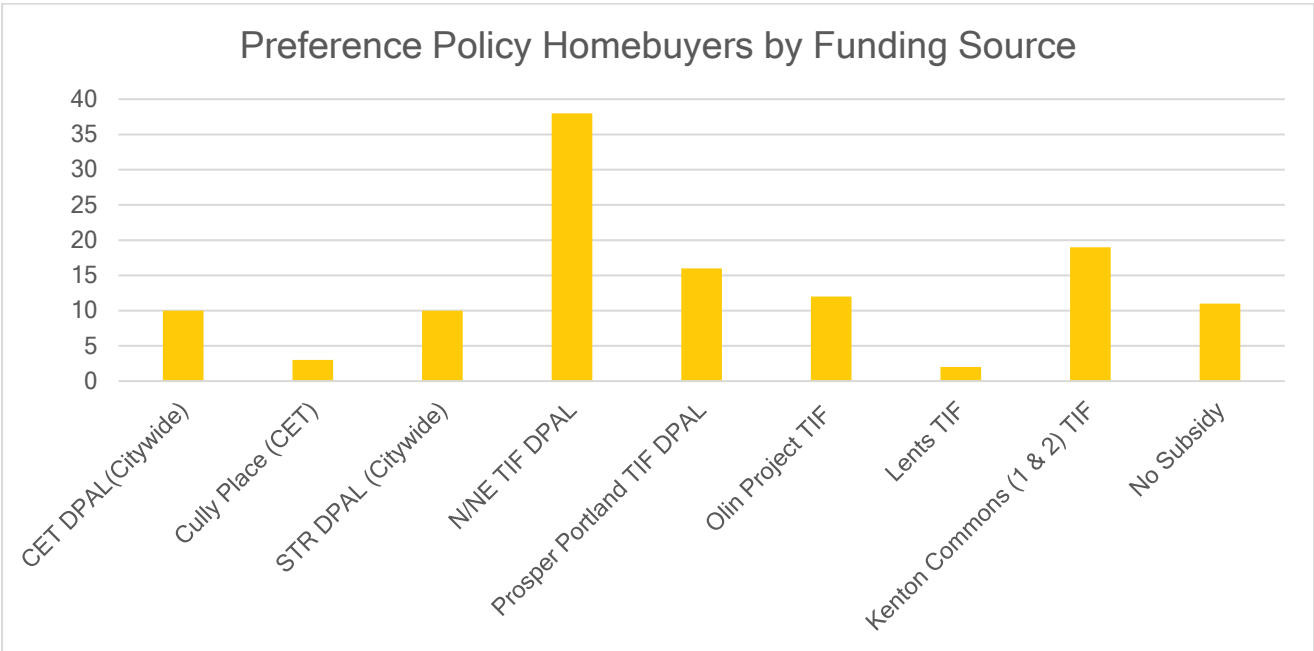


Total Preference Policy Home Buyers

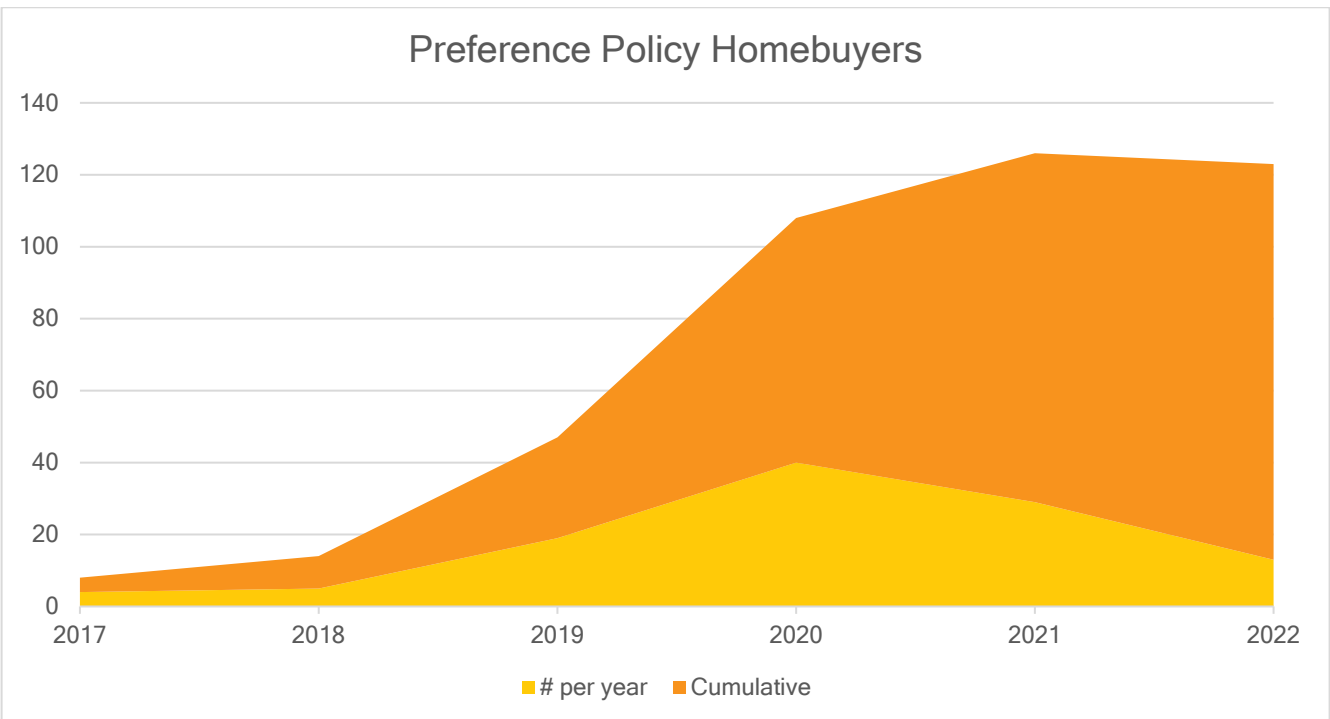
Goal: 110 new homeowners with PHB subsidies by 2022

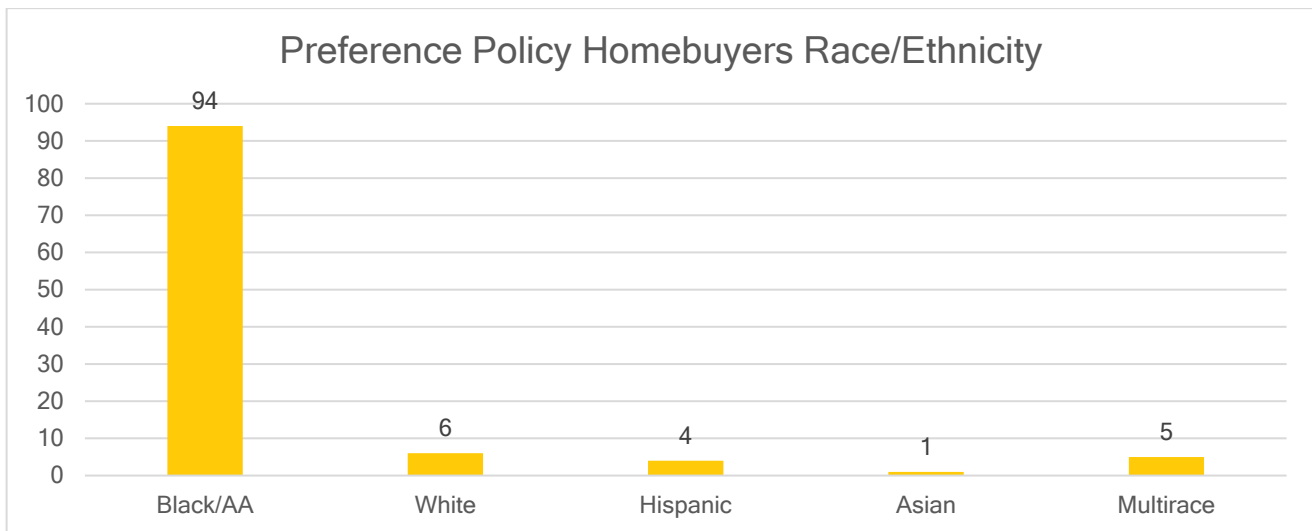
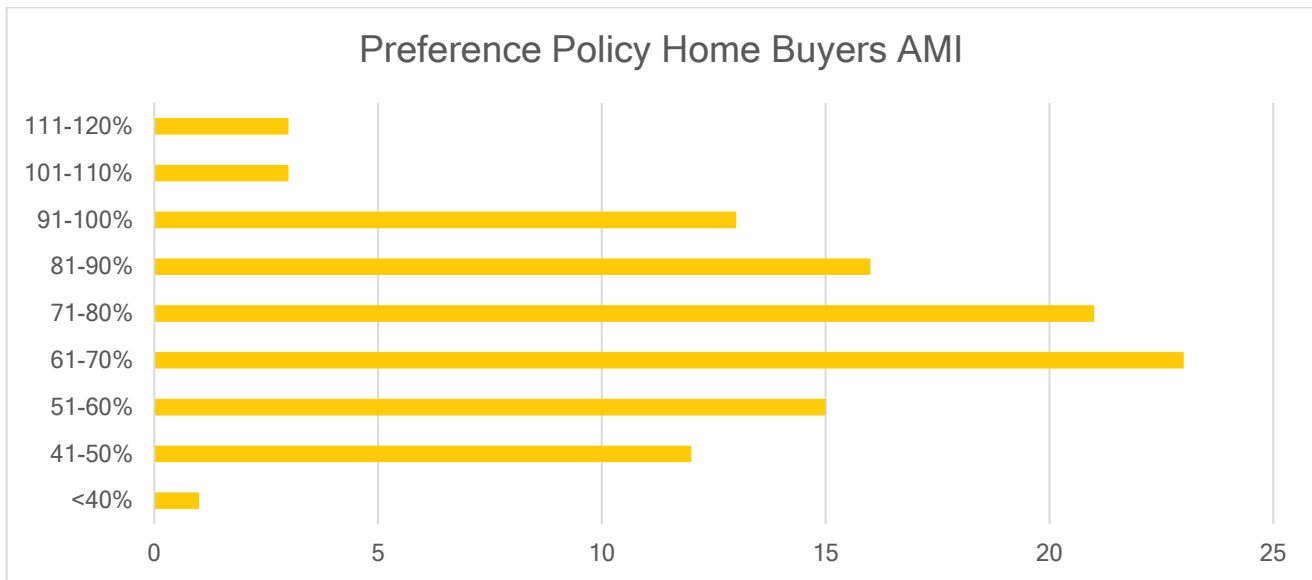
121 New Home Buyers Identified through the N/NE Preference Policy

110 of which purchased with PHB subsidies/investments – 100% of Goal



Homebuyers closed through December 31, 2022





- 83% of homes purchased had 3+ bedrooms
- 71% of homes purchased had 1.5+ bathrooms
- Average sales price for market homes \$313,187
- Prices ranged from \$176,000 to \$522,000

Home Ownership Unit Development

Portland Housing Bureau worked with community partners Habitat for Humanity and Proud Ground to build 42 affordable home ownership units for preference policy applicants within the district.

Olin Townhomes - Habitat for Humanity



Kenton Commons - Habitat for Humanity



Olin townhomes:
12 units total in this project. All have been sold to preference policy home buyers.

Kenton Commons:
Phase 1 - 12 units total, 11 have been sold to preference policy home buyers
Phase 2 - 18 units total, 8 units were sold to Preference Policy home buyers. The remaining units were opened up to Habitat/Proud Ground's lists due to lack of interest from Preference Policy applicants.

STRATEGY 3 – CREATING RENTAL HOMES

Affordability continues to be top priority, for the work of the N/NE housing strategy. To meet the goal of increasing the availability of affordable rental units, PHB and their development partners have made substantial investments in the construction of affordable housing.

Completed Rental Projects

Sponsor	Rental Project	#PP Units	Total # Units	% BIPOC	Status
PCRI	Beatrice Morrow	59	70	87%	Occupied
PCRI	King + Parks	49	70	93%	Occupied
CCC	Charlotte B Rutherford	51	51	94%	Occupied
IHI	Magnolia II	49	50	87%	Occupied
Reach CDC	Renaissance Commons	185	189	79%	Occupied
Bridge	Songbird	20	60	83%	Occupied

Upcoming Projects Utilizing the Preference Policy

Sponsor	Rental Project	#PP Units	Total # Units	Funding Source
SEI/CDP	5020 N. Interstate	64	64	Metro Bond & PHB Land
AVT/Edlen & Co	Albina One	78	94	Metro Bond
SEI/CDP	Strong	75	75	Metro Bond/TIF & PHB Land
NHA/ULPDX	Kaiser Site/Margaret Carter	51	62	Metro Bond/TIF and Kaiser land

PCRI & HDC	Williams & Russell	80	80	Interstate TIF & Legacy Land
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HOME ARPA Rent Assistance

The Portland Housing Bureau supported Preference Policy buildings with rent assistance utilizing federal ARPA funds, prioritizing buildings with BIPOC tenants:

Preference Policy Building	Rent Assistance	AVG AMI	Race	HH w/Disabilities	Units Assisted
Charlotte B Rutherford	\$39,024	14%	8 Black-African American 1 White 1 Declined to answer	3	12
Magnolia II	\$21,224	20%	9 Black-African American 1 Other/Mixed Race 1 White	3	12
King + Parks	\$20,001	22%	3 Black-African American	3	3
Beatrice Morrow	\$14,538	29%	4 Black-African American	0	4
Songbird	\$20,422	35%	2 Black-African American 1 Other/Mixed Race 1 White	0	4
Renaissance Commons	\$294,167	25%	43 Black-African American 21 White 1 American Indian/Alaskan Native 3 Asian 12 Other/Mixed Race 7 Declined to answer	34	85
Total	\$409,167	22%	69 Black-African American 24 White 1 American Indian/Alaskan Native 14 Other/Mixed Race 8 Declined to Answer	28	117

STRATEGY 4 – LAND BANKING



Strong Property

The Strong property was included in the Fall MBOS, the Development Team selected was CDP and SEI along with Guardian to provide property management. The Oversight committee strongly supported home ownership being included on this site. Through additional work by the development team an alternative site owned by CDP will be developed with 7-8 Townhomes in conjunction with the Strong site.

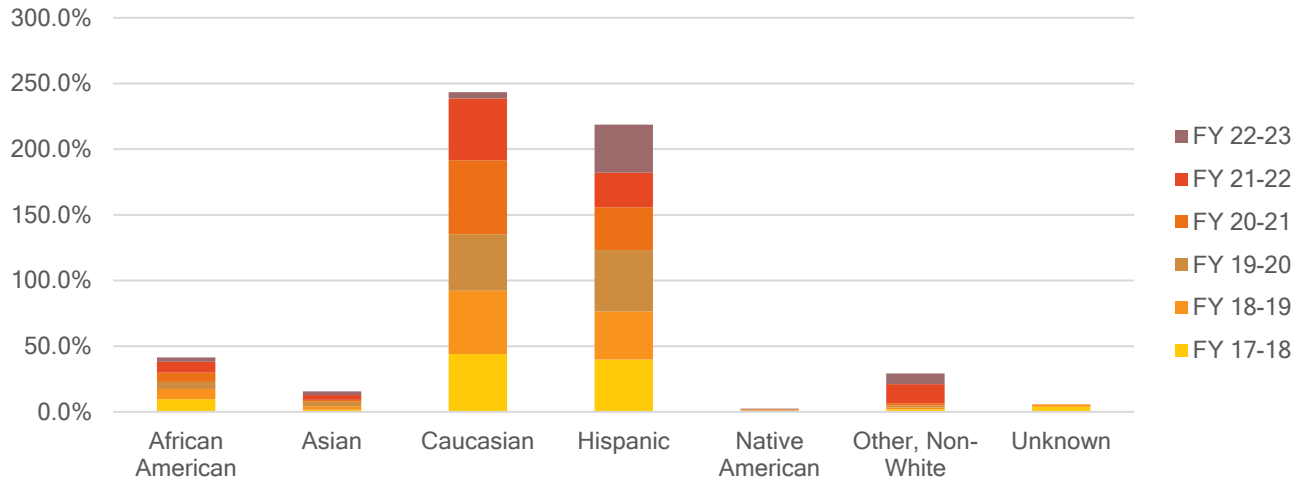


Carey Blvd Property

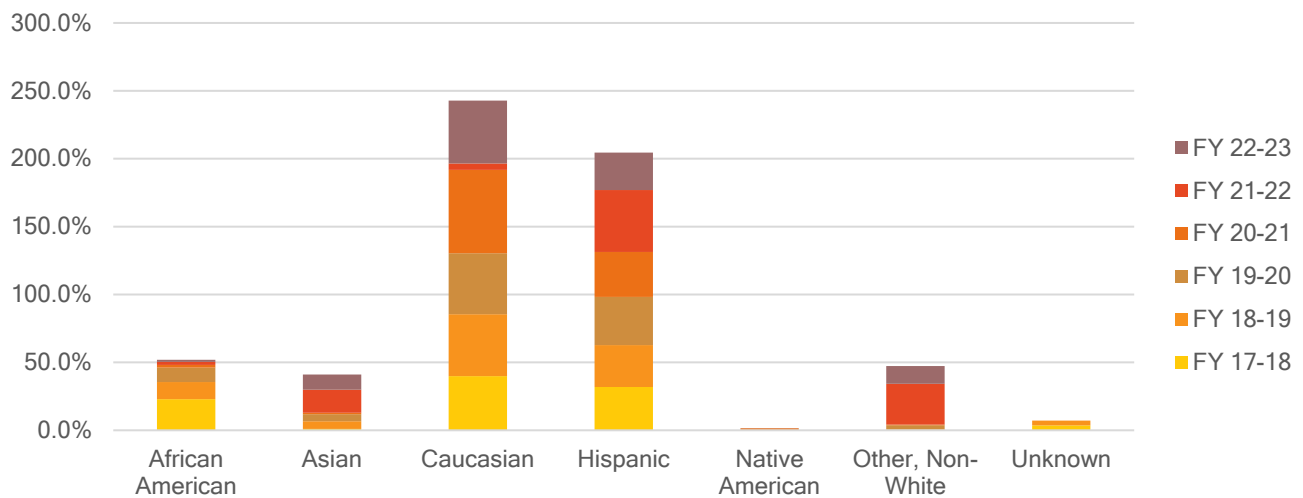
The Carey Blvd site was included in the Fall MBOS, the Development Team selected was Habitat for Humanity and Proud Ground. The Oversight committee strongly supported some inclusion of some non-attached single-family homes on this site along with the Townhomes proposed. This site is being utilized for a Safe Rest Village; construction will not begin until 2026.

POLICY AREA – MWESB RENTAL CONSTRUCTION

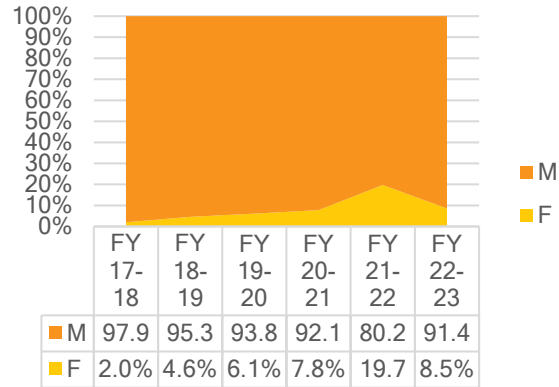
Annual Workforce Participation by Race/Ethnicity



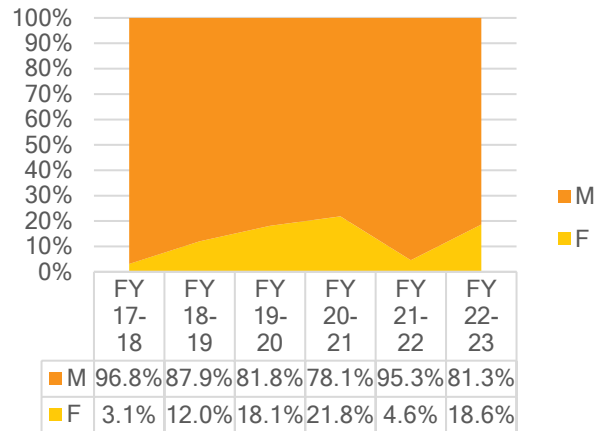
Apprentice Participation by Race/Ethnicity



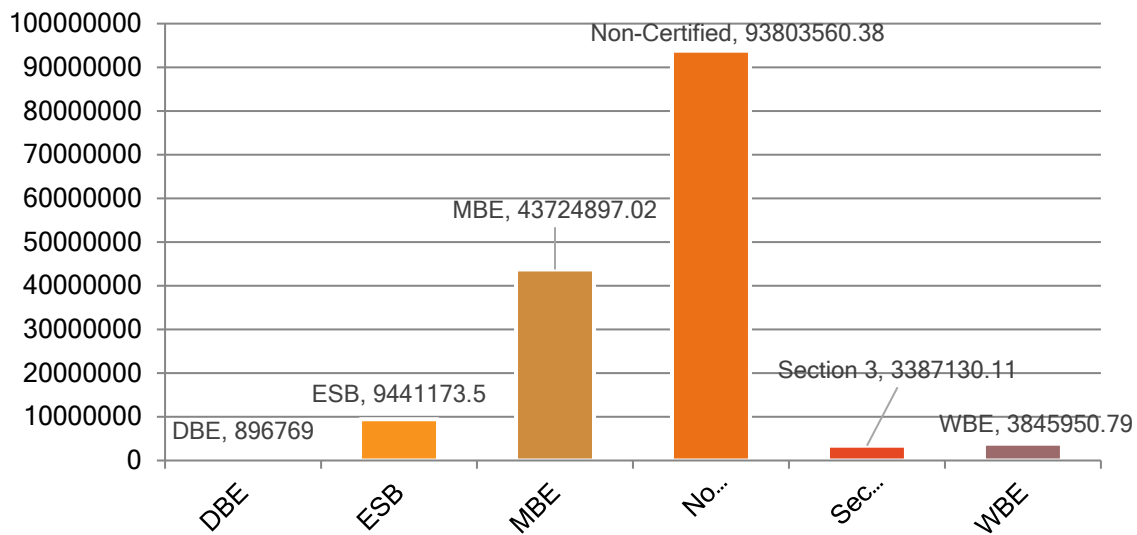
Workforce Hours by Gender



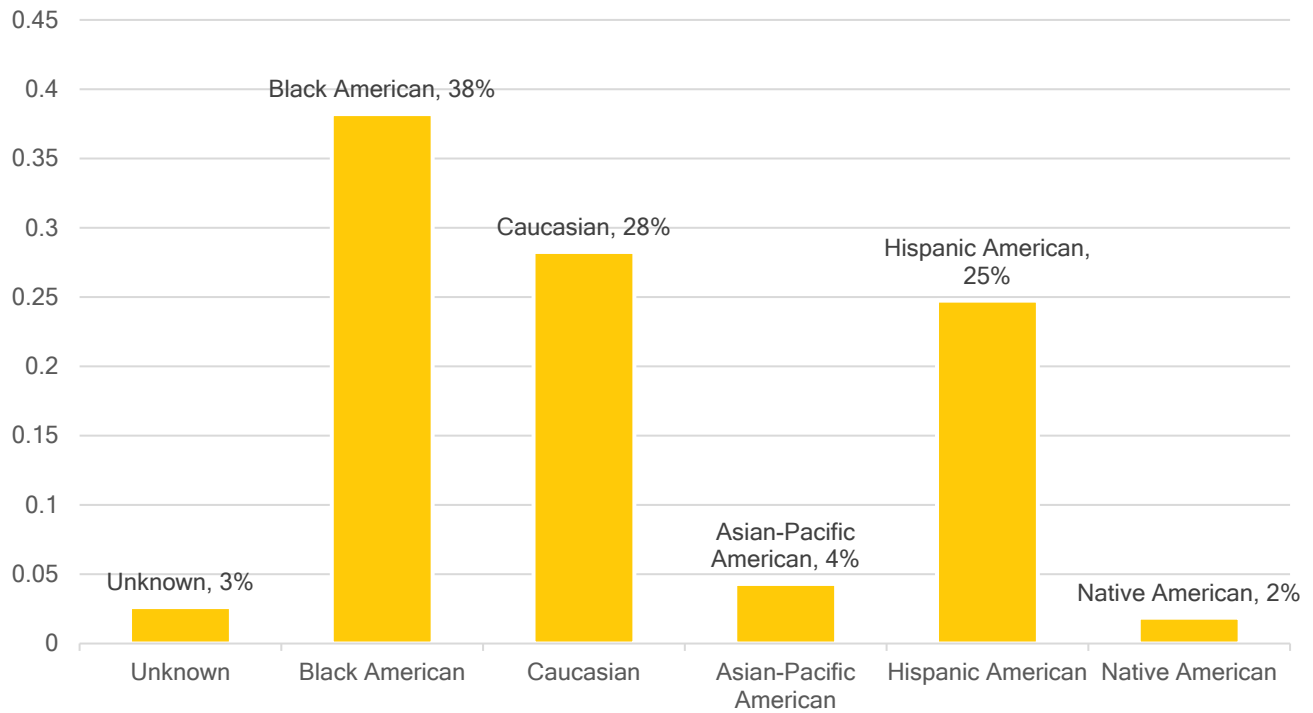
Apprentice Hours by Gender



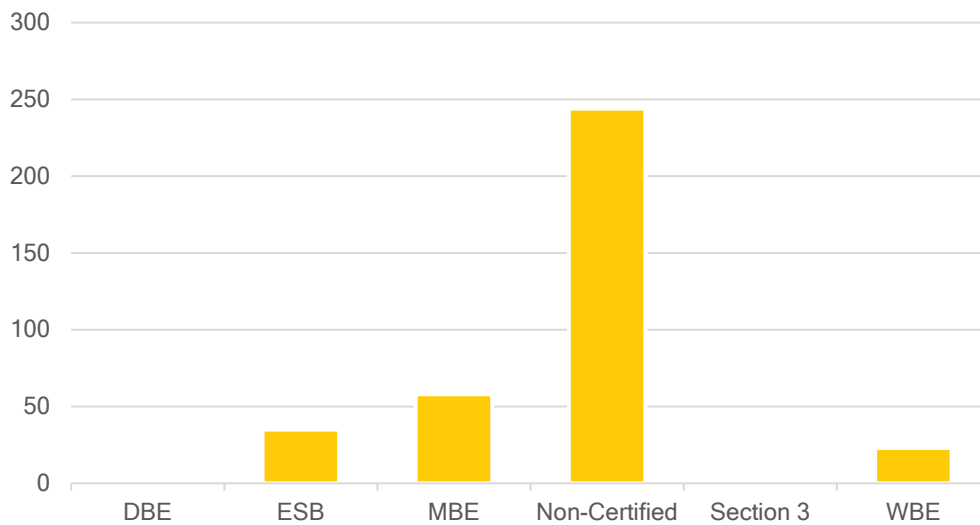
Total Certified Firm Participation (as a % of total contract values)



Certified Firm Participation by Ethnicity

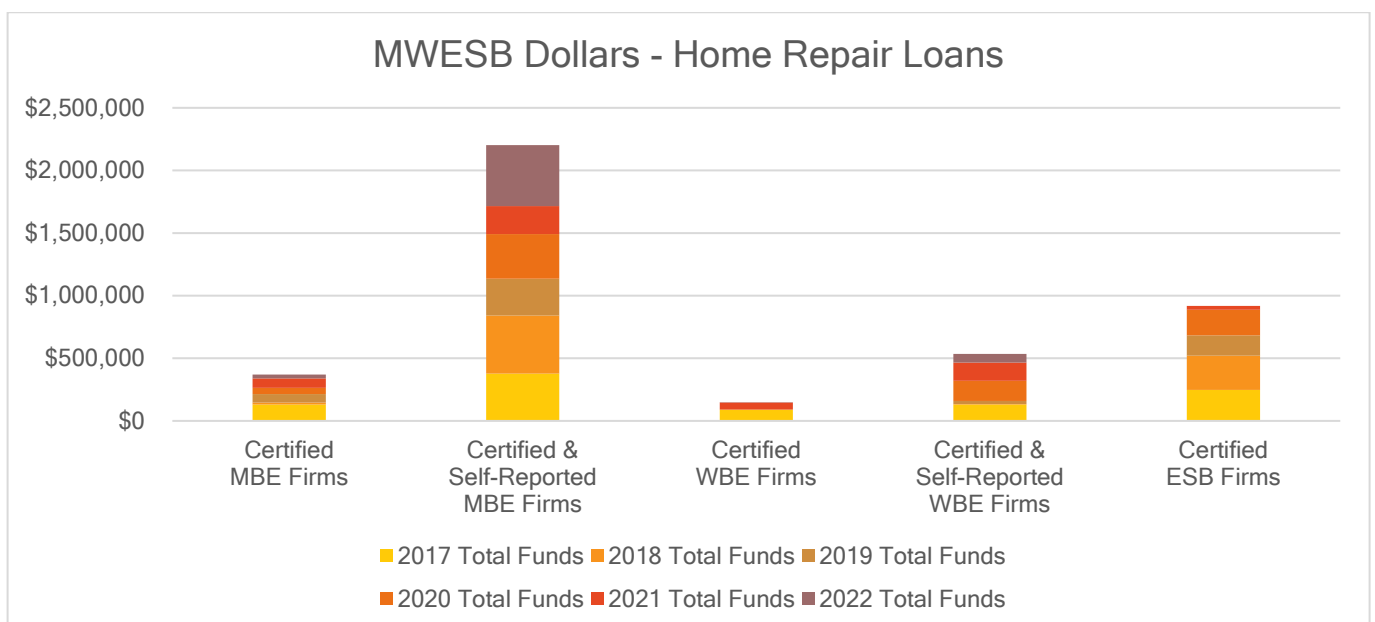
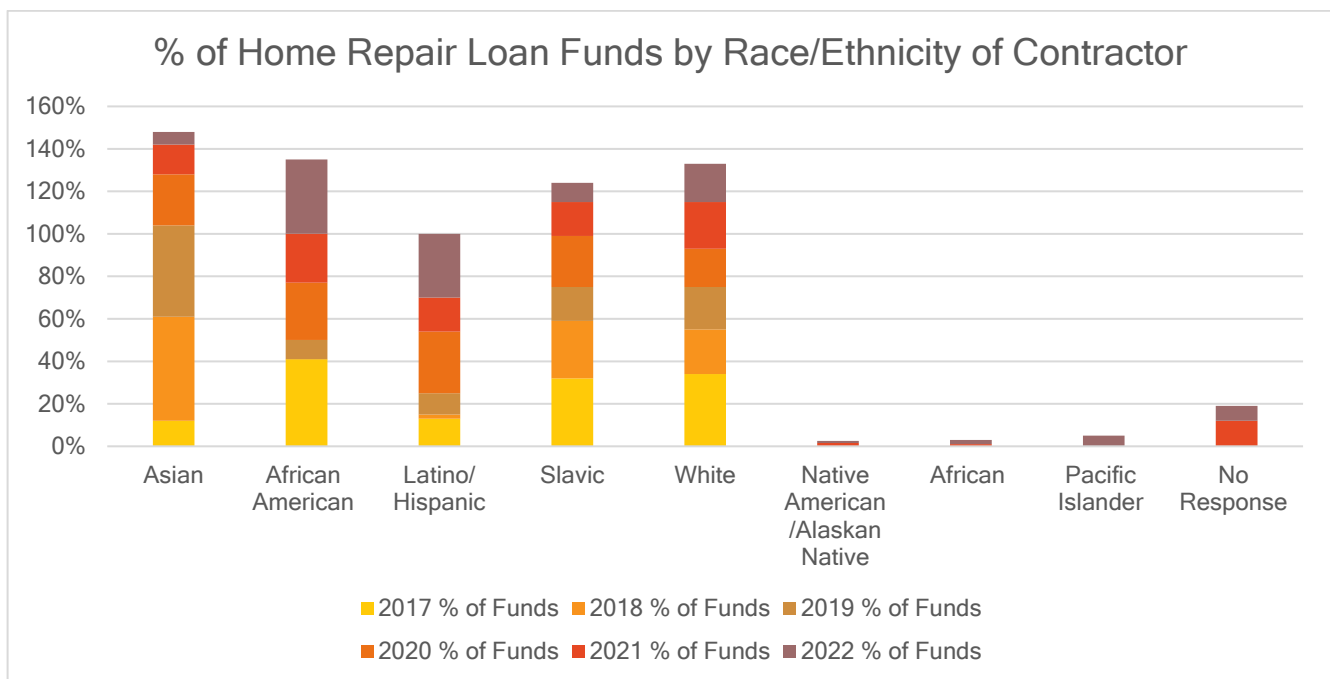


Total Subcontract Awards by Certification Type

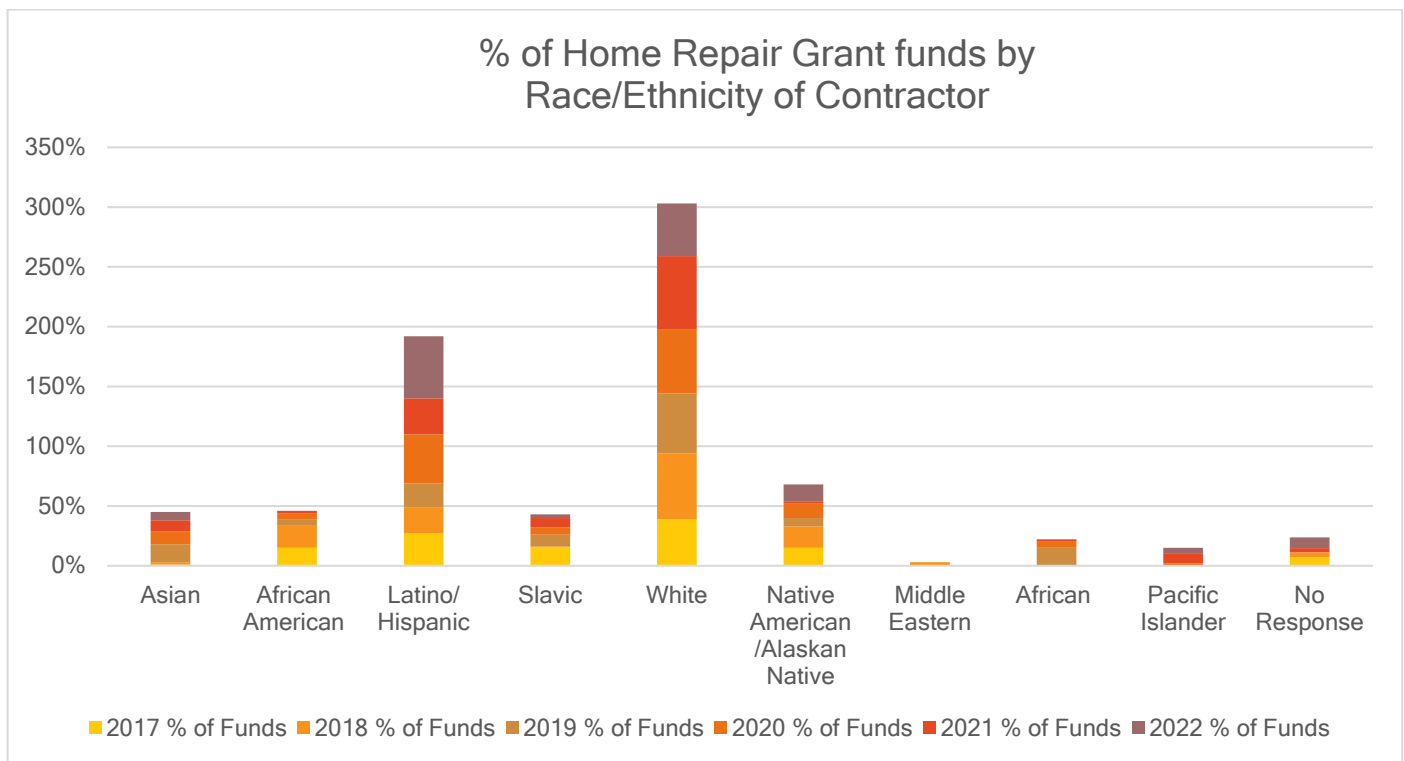
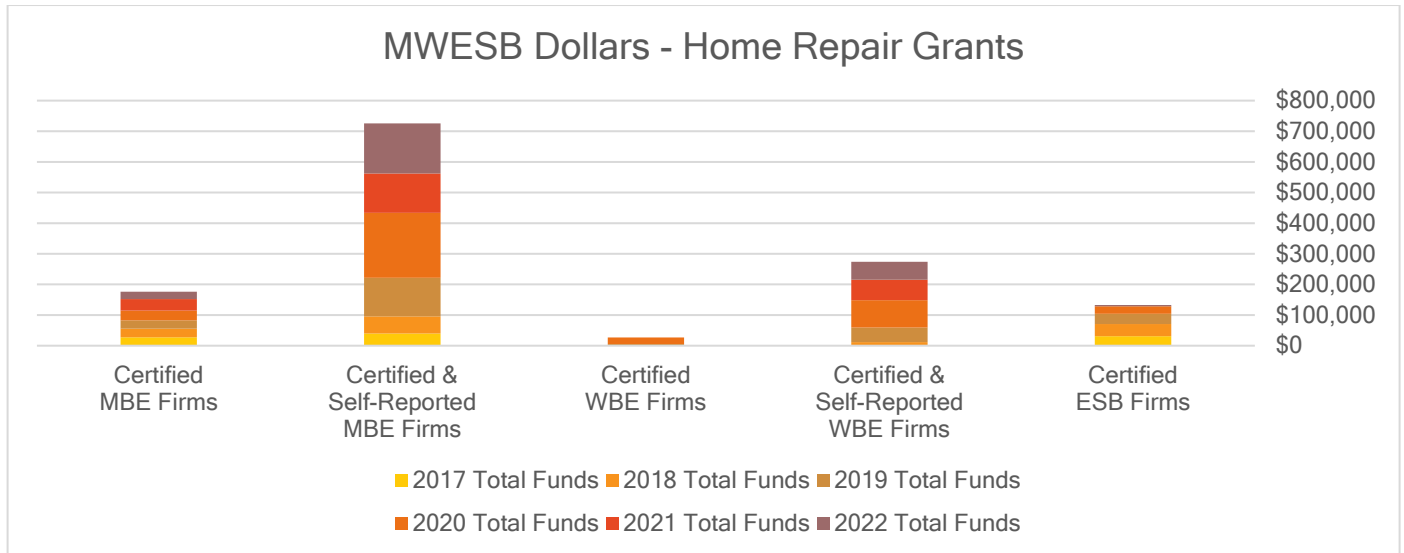


POLICY AREA – MWESB HOME REPAIR LOANS AND GRANTS

Home Repair Loans	2017	2018	2019	2020	2021	2022
Total # of contractors	8	18	22	19	24	35
Total funds spent with contractors	\$573,493	\$898,765	\$472,250	\$603,976	\$453,143	\$646,940



Home Repair Grants	2017	2018	2019	2020	2021	2022
Total # of contractors	22	22	31	35	32	32
Total funds spent with contractors	\$69,508	\$103,940	\$210,670	\$304,389	\$261,631	\$298,321



POLICY AREA – PREFERENCE POLICY

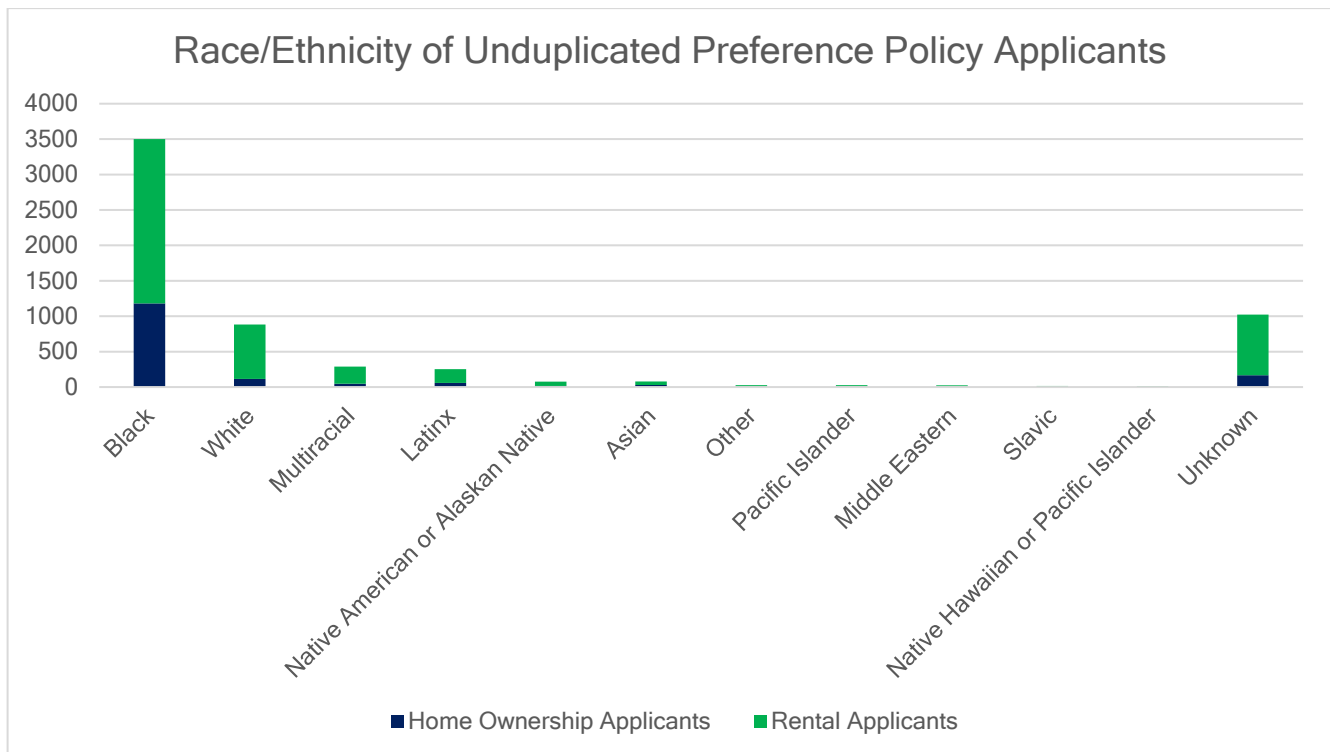
Portland housing bureau utilization of the preference policy to tenant the buildings under the Housing Strategy has resulted in significant percentage of BIPOC residents in all six buildings.

Unduplicated Applicants to date:

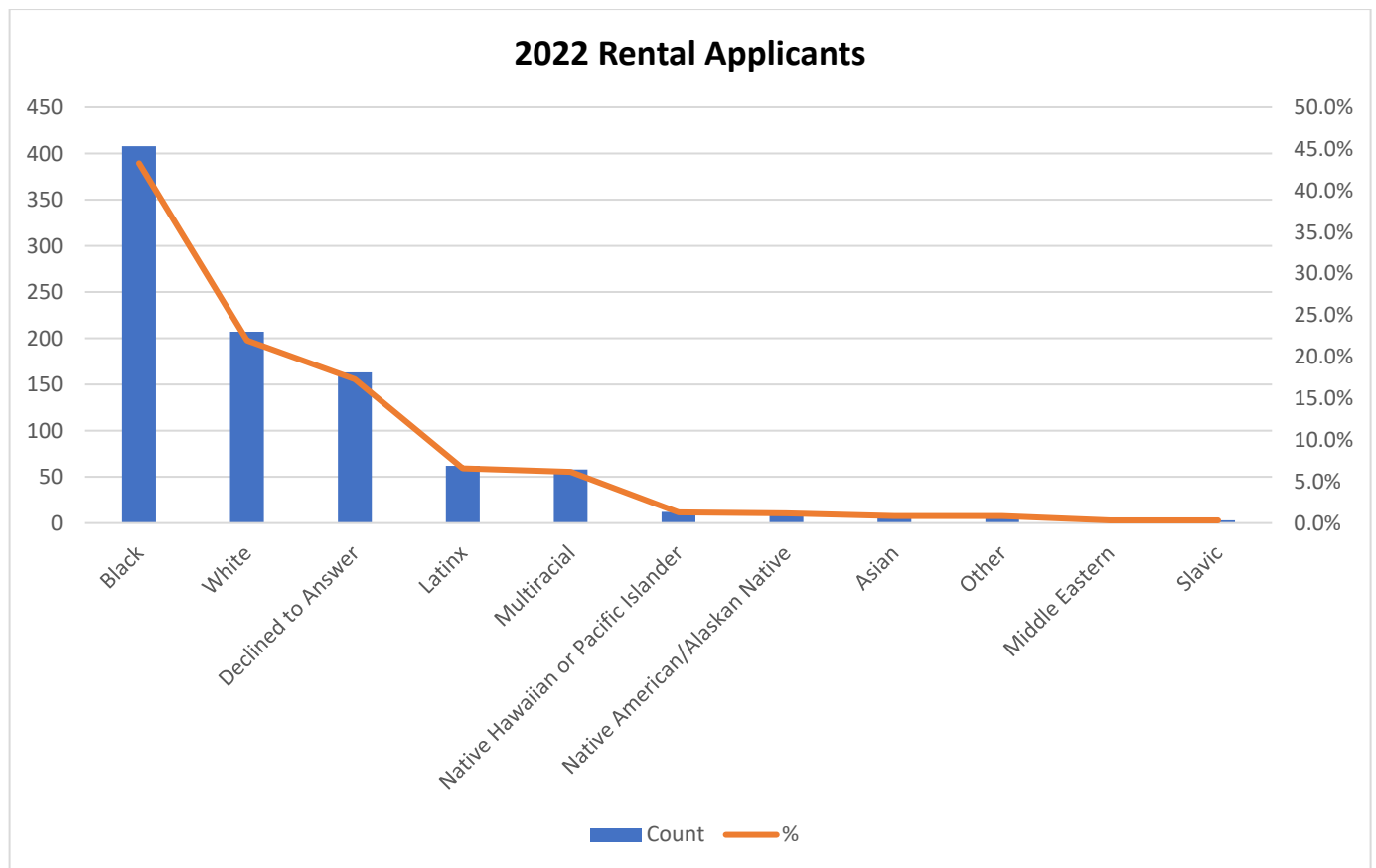
Home Ownership – 1,622

Rental – 4,587

Eminent Domain Applicants – 691



The preference policy waitlist is now open continuously, to fill vacancies, current waitlist data is represented in the chart below.



SUMMARY

- 2022 was a full year of continued activity for the oversight committee. Several goals were achieved in that align with the overall strategy, including home repair grants, and creating new homeowners.
- Continues to be active participation by PHB's non-profit partners in working with the NE OC.
- PHB released the Metro Bond Solicitation which included three NE properties, ICURA funds and Metro funding. Development teams were selected for all three projects: Carey Blvd – Habitat for Humanity/Proud Ground; Strong property – Self Enhancement Inc/Community Development Partners; Kaiser donated property – Urban League/Northwest Housing Alternatives.
- The 5020 project that was originally slated to be a home ownership development, broke ground in 2022 as a rental project utilizing the plans originally created for the condo development. These units are on track to be completed in late 2023/early 2024. PHB is working with them on leasing utilizing the preference policy.
- PHB worked with Commissioner Ryan's office and the OC on placement of one of the Safe Rest Villages on property purchased for the NE Housing strategy, Carey Blvd.
- Notable accomplishment is the achievement of the home ownership goal of 110 new homeowners with PHB subsidy, with an additional 11 preference policy families became homeowners after receiving homeownership counseling services through our community partners
- PHB Down Payment Assistance seems to be the most used subsidy to create new homeownership for preference policy home buyers.
- The data is clear that the Housing Strategy and Preference Policy work.
- How will the Preference Policy continue to serve its purpose and generate these results into the future?
- Completed a recruitment for new OC members in the fall of 2022, which resulted in 4 new members coming onto the committee in early 2023.
- Evaluation of the preference policy being completed by Portland State University as part of a Robert Wood Johnson grant. A memo outlining issues in the preference policy buildings was sent to PHB and the NE OC, issues including building safety, rent checks not being cashed, lack of safe package delivery, poor communication, and failure to follow ADA

regulations.

- As a result of those findings, PHB and OC held a series of meetings to look at mitigation strategies. PHB and the OC will continue to work through these issues in 2023.
- Identified that there are funding gaps for security in the PP buildings, but also as a systemwide issue.
- PHB required the 6 PP buildings to submit quarterly updates explaining steps they've taken to address issues raised in the memo.

OPPORTUNITIES

- Home retention strategy utilizing home repair loans/grants, we'd encourage PHB to increase engagement with community to ensure that they are reaching the intended population, specifically for home repair loans. The small number of loans in 2022, could be a signal that this is not the appropriate tool to serve the targeted community in the ICURA. The OC suggests, PHB evaluate the effectiveness of this program, and consider reallocating loan funds to the grant program, and increasing the grant award amounts.
- The OC is concerned that we continue to see small numbers of Black/African American trades/construction workers participating in all levels of construction for rental development and home repair. What steps are being taken to increase Black/African American participation in projects in NE Portland, the committee has discussed over its tenure the necessity of providing living wage jobs as part of the strategy, not just affordable rental units.
- The OC would like to see increased partnership and communication between themselves, PHB and the partners. While there have been no significant issues, the memo from PSU created some reluctance to participate in conversations.
- New developments create opportunities to ensure that the values of the NE Housing Strategy continue. The development teams will be presenting their plans to the OC early summer, the OC will provide feedback with the expectation that development teams benefit from the lessons learned from previous projects. That the development teams are clear on the objectives that have been set forth within the strategy and by the NE OC, working collaboratively as partners.
- Ensure that the Safe Rest Village transitions as promised, without any significant delays, to ensure timely construction of a new home ownership community on that property. The OC wants to relay the importance or prioritizing home ownership, given the significant disparity in Black Home ownership in Portland.
- A significant issue in the creation of new homeowners, particularly in the Interstate URA is rising home prices and interest rates. The OC appreciates PHB's recognition of this and the allocation of citywide funds for preference policy applicants. We recommend that PHB continue to prioritize additional citywide funding either CET or STR to support these efforts.
- To optimize investment opportunities for home ownership, we suggest PHB collaborate with Home Forward to utilize the waiver which allows housing choice voucher holders to apply their voucher towards a mortgage. One of our 121 homeowners was able to purchase their home using their voucher as income. we would love to see this applied to as many of our marginalized and displaced community members as possible.
- PSU report – highlights several consideration and concerns.
 - Considerations – how resident services is calculated into the pro forma, does there need to be a different way to account for higher needs populations aside from PSH?
 - Communication gaps for residents, how can we assist with improving communication between property management and residents?

- Delivery of packages, groceries and/or other goods lack of secure location. Suggest all buildings work with Amazon to have a locker placed in the lobby.
 - City Council appropriate additional funds to support additional security to patrol areas where there are multiple affordable housing developments
- Concerns- Residents being fearful to report issues in buildings that they will be retaliated against by staff.
 - Building safety, issues with calling the police, fire department, or any first responders.
 - Absence of security, doors not being secured and non-residents having access to building common areas
 - Presence of violence
 - Cleanliness, pet waste not being cleaned timely, lack of weekend janitorial service
 - No availability of staff on weekends for urgent issues, or slow response of those that are on-call
 - Need to ensure that tenant's rent payments are processed in a timely fashion, so that they are not given eviction notices for failure to pay...
- PHB consider evaluating whether a similar strategy could work in other areas of the city experiencing or likely to experience gentrification (eg along the proposed new SW MAX line).

CONCLUSION

Great things have been accomplished and they deserve our recognition and celebration. What began as hope in possibility has become proof of what community can produce if given the opportunity. A \$20 million dollar commitment, eight years ago, has grown to over \$95 million invested in the established priorities. The results speak for themselves, more than a 500 families in new affordable housing, over one hundred new homeowners and 1000 families saved from displacement. What began as promises made has become promises kept.

However, we are not done by any stretch of the imagination. Portland continues to be unaffordable for the Black/African American family. The prioritization must continue. What has been demonstrated to work, now needs new support. The need has not changed. The issues have not changed. The time to continue to do the right thing is still now.

What we have learned in this process must be applied. Families that need support for affordable rents and purchases, need ongoing support to maintain and sustain what has been gained. Securing safe housing is a human right. We must ensure that those who have secured it, can be secure within it.

We must make sure that people are safe. We must make sure that the housing neighborhoods that we have created are livable. It is on us to continue to do the right thing. We must do our part to support what has been built and ensure that the next generation can benefit from our effort and investment. It would be an atrocity to have spent this much time, money, and expertise to not do so.

Our work is necessary. The new properties that are being developed require the continued effort of all partners. These developments will offer opportunity for more families to be safely housed and reconnected to the neighborhood. They will need the same type of support that we have learned about within this report. It is our responsibility to be ahead of the issues and commit to mitigating strategies to those who need it.

The Oversight Committee has demonstrated its investment by going to the mat for the community, even at the risk of being misunderstood by all the partners in the process. We have given our time to this work because of the importance of this work. We have taken the criticism that goes with courageous conversations and speaking truth to power. We have and will continue to be voices for the voiceless and champions for the marginalized. This is our work, and we are committed to finish.

The time is right. The time is now. The time is ours.

The work of affordable housing isn't easy or without challenge. We all know this to be true. However, we have found that we can do some creative things that yield incredible results if we are willing to put people first. We have found out that if we are willing to do business differently, and make people the priority, we can provide real opportunity. We have found out that if we will put aside our difference and work together the community will have many champions and greater resources for their future and their hope. We have found out that it is possible to ensure that promises made become promises kept.

Let us not waste this moment in time. Let us not miss our opportunity to build a community where people are cared for. Let us continue to do the right thing.

Dr. Steven Holt
OC Committee Chair