

REACH
Community Development

Home Front

September - October 2008

Volume 14, Issue 2

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Prices Rise, Wages Fall And Worry Grows as Energy Rates Soar

In May the HomeFront featured an article about the rising price of food and fuel. Since then prices have continued to climb and wages are shrinking.

In July, roughly 80% of the American work force earned 3.1% less than they had a year earlier after accounting for the rising cost of living. Also, the economy has shed 429,000 jobs this year, according to the Labor Department. These statistics were taken from an article that appeared in the Wed, Aug 20 Oregonian.

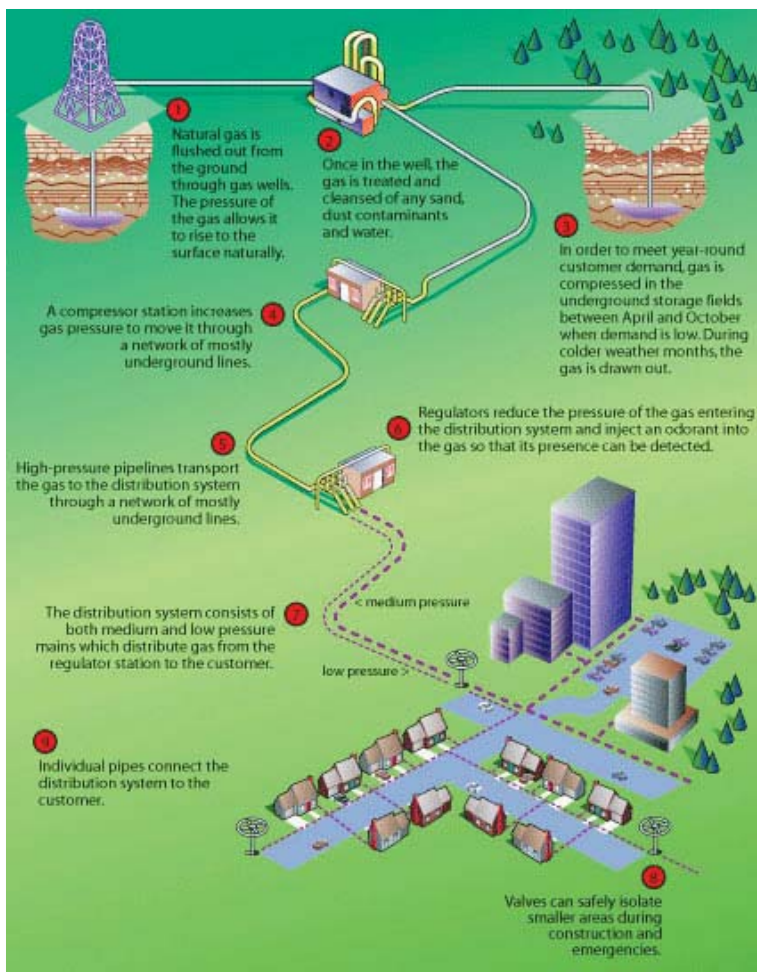
These changes in the economy have not been pretty for many individuals who continuously struggle to live pay check to pay check.

The ability to purchase essential household goods has become more and more difficult. In addition, energy costs are also becoming a huge burden and many are finding that they are no longer able to afford the expense.

It doesn't help that energy rates are expected to increase by 35-40%. NW Natural, a main supplier of natural gas to Oregon customers, points to higher demand worldwide and flat supply for the rise in natural gas costs.

NW Natural's Gregg Kantor said: "We cannot protect our customers from soaring commodity prices." Rate hikes are expected to go into effect November 1, 2008.

The rise in natural gas prices comes on the heels of an increase in electricity prices. PGE projects a rate increase of 15% for next year.



At REACH, we understand that it is a complex world, and for many of our residents, the struggle to meet basic needs can be overwhelming and seem insurmountable at times.

If you are feeling the pressure of rising costs, please talk to your Resident Services Coordinator. Resident Services will be able to direct you to resources that can help you meet your needs. They also can help you with budgeting skills and examine your spending habits and develop strategies to decrease your expenses or increase your income.

Financial Success

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It's Payback Time

Massive TransUnion Settlement will Provide You \$100 worth of services



Have you had credit cards, automobile loans, bank credit cards, department store credit cards, finance company loans, mortgage loans, or student loans between January 1, 1987 to May 28, 2008? If so, you are part of a massive class action settlement with TransUnion.

The credit reporting agency has agreed to provide services worth over \$100 as compensation to every account holder for grossly violating federal privacy laws by selling your private data to businesses.

Violated consumers can select from two options

Option One

The six months of credit monitoring services (which retails for \$59.75) includes:

(1) The ability to lock your credit report so third parties, such as lenders or other companies, will not be able to access your credit report without your consent (unless allowed by law).

(2) Unlimited daily access to your Trans Union credit report and credit score; and (3) credit monitoring with a 24-hour email credit notification service.

Option Two

The nine months of enhanced credit monitoring services (which retails for \$115.50) includes all the services listed above, plus a suite of insurance scores and a mortgage

simulator service. If you get the enhanced credit monitoring you will not be able to get a payment from the settlement or start an individual lawsuit.

Register by September 24

To receive credit monitoring from the settlement, go to www.ListClassAction.com and register by September 24. If you register, you will have six months after the Court grants final approval to the settlement and all appeals are resolved to activate your credit monitoring benefit. You may also register at the website or by mail until September 24, 2008, to receive a possible cash payment.

Ken McEldowney, executive director of Consumer Action, a national advocacy group based in San Francisco, called the settlement mind-boggling. "It's everything we tell consumers that they need to find out if they have problems with their credit," he said. "They are getting information on how to improve it and information about whether they are creditworthy. This is astonishing."

Find out if you have problems with your credit and get information You can start filing claims now at www.listclassaction.com, or by calling (866) 416-3470.

Claim your stimulus check

The IRS recently identified over 5 million people have still not claimed their Economic Stimulus Payment.

The 5 million people include low-income seniors, disabled veterans and others with disabilities who are not otherwise required to file a tax return, which is the qualification for receiving a stimulus payment.

Eligible individuals are those who have received \$3,000 in Social Security, VA benefits and Railroad Retirement in 2007, or have a combination of those benefits along with earned income that totaled at least \$3,000.

There are about 20 million Americans who don't normally have to file taxes.

Individuals have until Oct. 15 to file in order to receive their payment.

Family Connections

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Events in Sept/Oct

Check out these great events to keep your family out and about as summer turns to fall!

WILLAMETTE RIVER FEST **Aug 28–Sept 7**

www.portlandriverfest.org
Many events and activities down on the river going on from See Dragon Boat Racing, the SOLV River Clean-up, Portland Triathlon Race, Parades, Seminars and more. Be sure to check out the South Waterfront Day on September 6th, where there will be live music, sailing, art exchange and more.

ROSE GARDEN SUMMER FESTIVAL

Sept 6, 11am–5pm
Meet Trailblazer Greg Oden, other Trail Blazers players, alumni, BlazerDancers, Blazers Stunt Team, and other game night entertainment personalities. Kid-friendly, interactive games and events. Outdoor BBQ, kids' games and time for hoops with Greg on the Trail Blazers home

basketball court. The event is FREE and open to the general public.

SAUVIE ISLAND PUMPKIN PATCH AND CORN MAZE **Aug 30–Halloween Night** **Open daily 10am–6pm** **Haunted Fri–Sun, 6pm–10pm** www.thepumpkinpatch.com

16525 NW Gillihan Road
Take highway 30 West to Sauvie Island, turn left off of the bridge and go about two miles.

Get lost in the Corn Maize, fun animals, hayrides, hot buttered corn, cobbler and many other farm treats.

Find many more fun family activities using online resources.

Two of my favorites are www.metro-parent.com and www.portlandonline.com/parks/

School Supplies

This year's school supply give-away was a great success, and we were able to provide many of you with free supplies, backpacks, gift cards a coupons to help you Start School Right. But we also know that not everyone was able to attend, and some will have discovered additional supplies that they overlooked the first time.

If you need more school supplies, either now or as the school year progresses, REACH can help! We will be receiving additional school supplies throughout the year, and making them available in our closet at our Salmon St. location, so come on in and get what you need.

Normal closet hours are Tuesdays from 2 PM – 4 PM, or by appointment. If you have a special need, such as a graphing calculator or reading glasses, please contact Peter at 503.231.0682 x132.

YOUTH\$AVE 08/09

WHAT'S YOUR DREAM?

ENROLL NOW

Have you ever had to tell your child that money doesn't grow on trees? Most kids have a hard time understanding why they can't buy whatever catches their eye in the mall or grocery store. Most kids also wish that they had more money to spend on the things that they want. REACH's Youth\$ave program can help solve both of these problems!

What is Youth\$ave?

Youth\$ave is a financial education course for kids 9-18 that teaches many essential financial skills that will help your child understand issues around money, and learn to manage their own financial goals. It's also a program that pays your child to save money!

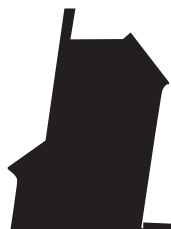
How does it work?

Youth\$ave meets twice each month during the school year after school. At the beginning of the course, kids choose something they would like to save for (examples include musical instruments, sports equipment, computers, money for college, etc.). Kids save money in a free bank account, and REACH matches the money that kids save at a ratio of 2:1. Participants can also earn money by completing community service hours with an approved organization. Each child can earn as much as \$600 of match money from REACH, either by saving money in their account or by participating in community service.

Who is eligible?

If you live in REACH housing and your child is between the ages of 9 and 18, your child can be a part of Youth\$ave. At the time of writing, there are just a few spaces left for this year's program.

If you would like more info, or to enroll, contact Peter Blanchard at (503) 231-0683 x132 or pblanchard@reachcdc.org



Healthy Homes

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Exercise Your Right To Vote

The deadline for registering is October 14th, 2008!

The November Presidential election is almost here and it's time to be sure your vote counts. If you have not voted in the past, you will need to register. If you have moved since the last election you will need to update your address using a Voter Registration Form.

New Identification Requirements for Registering

New laws require that people must provide identifying information to register to vote. If you have a current, valid Oregon DMV Driver's License/ID, you must provide that number. A suspended Driver's License is still valid; a revoked Driver's License is NOT valid. If you do not have a current, valid Oregon DMV Driver's License/ID, you must provide the last four digits of your Social Security number.

Registration forms are available through your Resident Services Coordinator; on the internet at www.oregonvotes.org; and in person at the Multnomah County Elections Office at 1040 SE Morrison St. If you have questions, call the Multnomah County Elections Office at 503-988-3720.

Yearly Inspections

Maintenance and Improvements to Your Unit

Yearly Inspections are being conducted earlier than usual this year. Inspections started August 25th and will run through mid October. You will receive a letter 7-10 business days prior to your inspection.

The purpose of the Inspections are for REACH Management and Maintenance to check for any on going maintenance issues and to help plan for the upcoming budget for the next fiscal year.

This is a good time to bring up any specific concerns with your building manager or maintenance technician. You are not required to be home during the inspection.

If you have any questions please contact your Resident Services Coordinator or your Building Manager.

Maintenance Dream Team

REACH's Maintenance Department is the largest team (within the Property Management department) at REACH.

The Maintenance Department has the responsibility of maintaining all of our properties. The department is divided into two teams, Scattered Sites, which encompasses single family housing, duplexes, tri-plexes and small apartment buildings of 20-30 units. Larger buildings such as the Grand Oak/Wilshire, Station Place Tower, the Ritzdorf and others, comprise the other group.

The maintenance staff responds to daily work orders concerning things such as broken windows, plumbing leaks/clogs, lights out, appliances not working, smoke detector batteries chirping, etc. We also complete turn-overs of units when a tenant vacates to prepare the units for new tenants. Turnover work usually consists of painting, repairs as necessary, carpet cleaning and cleaning of bathrooms and kitchens, including appliances.

From time to time, more in-depth repairs are needed, such as new carpet/vinyl flooring, appliance replacement, new counter tops, new lighting fixtures, etc. The Maintenance staff also completes large projects when they can, such as replacing kitchen cabinets.

We also provide On Call maintenance on a 24 hour basis, responding to **(continued on next page)**



Resources

What does it take to get people talking about Domestic Violence

We've learned not to let friends drive drunk. We've learned to help stop crimes. We must refuse to accept the deadly myth that we must "mind our own business," when domestic violence is happening in our home, our family, or our neighborhood. Domestic Violence must be treated for what is - a crime.

Domestic violence and emotional abuse are behaviors used by one person in a relationship to control the other. Partners may be married or not married; heterosexual, gay, or lesbian; living together, separated or dating.

Examples of abuse include:

- name-calling or putdowns
- keeping a partner from contacting their family or friends
- withholding money
- stopping a partner from getting or keeping a job
- actual or threatened physical harm
- sexual assault
- stalking
- intimidation

Violence can be criminal in the form of physical assault or sexual abuse and stalking. Although emotional, psychological and financial abuse are not criminal behaviors, they are forms of abuse and can lead to criminal violence. The violence takes many forms and can happen all the time or once in a while.

ANYONE CAN BE A VICTIM!

Victims can be of any race, age, socio-economic class, religious affiliation, occupation, and educational background.

Although both men and women can be abused, most victims are women. Battering on women is the most under reported crime in America. Also, fifty percent of all homeless women and children in this country are fleeing domestic violence.

Children in homes where there is domestic violence are more likely to be abused and/or neglected. Most children in these homes know about the violence. Even if a

child is not physically harmed, they may have emotional and behavior problems.

If you are being abused, REMEMBER

1. You are not alone
2. It is not your fault
3. Help is available

How to Help If someone you know is being abused

- If an assault is occurring, call 911.
- Take the time to listen, and believe what your friend says.
- Don't downplay the danger.
- Don't judge or criticize your friend's choices.
- Give emotional support.
- Offer to help with child care or transportation.
- Express concern for your friend's safety.
- Let your friend know about agencies that can help.

Domestic violence does not end immediately with separation. Over 70% of the women injured in domestic violence cases are injured after separation.

If you are in an abusive relationship or know someone who is, please call the Portland Women's Crisis line at 1 800 235 5333 or the National Domestic Violence Hotline at 1-800-799-SAFE (7233). Your REACH Resident Services Coordinator can also give you resources on support groups, restraining orders, places to go or other specific resources.

Information from www.domesticviolence.org/ and www.clarkprosecutor.org/html/domviol/what.htm.

Maintenance Continued...

(continued from page 4) emergency calls during evening, weekend and holiday hours. This service is limited to emergency calls such as loss of electrical power, loss of heat during cold weather, plumbing leaks of a serious nature, gas leaks and other calls that cannot wait for regular hours.

The staff consists of ten maintenance technicians and one cleaning tech, as well as Facilities Manager and Maintenance Supervisor. For Maintenance emergencies call 503-972-8277.



Community News

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Portland Youth Builders: supporting Youth to Become and Overcome



Portland YouthBuilders (PYB), a non-profit organization, is accepting applications from young people aged 17-24 years old, who are interested in a program that pays students while they complete high school and learn construction skills by building affordable housing or learn computer technology by refurbishing computers and building websites.

PYB is an alternative high school that offers small classes, caring teachers, and a lot of assistance in planning a positive future, getting a good job, and starting college or an apprenticeship program. Students also earn college credits and a scholarship. There are limited slots, so apply now. Call (503) 286-9350 x259 or attend an information meeting held every Thursday at 12:45 at 4816 SE 92nd Ave (across from Lents Park).

Scam Targets Elderly

Law enforcement officials across the country are warning elderly individuals of a new scam.

The scam involves an offer to individuals to receive a prize such as a free motorized scooter, wheelchair or \$1,000 payment for completing a "longevity survey" on the individual's health and personal history. Typically conducted by insurance companies, the surveys can be a ruse to steal the individual's identity, law enforcement officials said.

The surveys can also be used as a way to sell the individual a STOLI or a SPINLIFE policy, which are insurance policies where agents encourage an older person to purchase life insurance that will transfer to an investor years down the road. The investor makes the required premium payments and collects on the policy when the insured person dies.

According to an article from AARP, telemarketers have been calling elderly people across the country requesting they fill out a survey in order to receive a prize. None of the individuals promised the prizes have received them. The surveys ask for very personal information, which includes the individual's SSN and Medicare numbers.

Food Stamps Gets a Raise

Americans receiving food stamps will get a boost starting October 1, when the program's minimum monthly benefit gets its first increase in about 30 years.

Starting then, the minimum monthly benefit will go from \$10 to \$14 and the new maximum for a family of four will be \$542 a month.

The increase is the result of the \$290 million farm bill passed by Congress in June, which includes funds to improve the food stamp program and also expand eligibility and access for low-income Americans. The bill was initially vetoed by President Bush but Congress overrode the veto in June.

The new law also raises the standard deduction, allowing for individuals to receive a slight increase in benefits. Also, retirement and education savings will no longer be counted as income when determining an individual's eligibility, which is based on both income and assets.

The name of the program will also change to the Supplemental Nutrition Assistance Program (SNAP), which could make the program more appealing to the elderly, who historically have been resistant to applying for the perceived "welfare" benefit.

Community News

Analog is Dead. Digital Reigns.

On February 17, 2009 all full-power broadcast television stations in the United States will stop broadcasting on analog airwaves and begin broadcasting only in digital. Digital broadcasting will allow stations to offer improved picture and sound quality and additional channels.

Do We Have to Buy a New TV?

You do not need to go out and buy a new TV. However, consumers who rely on antennas (including outside antennas and “rabbit ears”) to receive over-the-air broadcast signals on TV sets having only analog tuners will need to obtain separate digital-to-analog set-top converter boxes to watch over-the-air TV.

These boxes receive digital signals and convert them into analog format for display on analog TVs. Analog sets connected to such converter boxes will display digital broadcasts, but not necessarily in the full, original digital quality.

Converter Box Coupon Program

Between Jan. 1, 2008, and March 31, 2009, all U.S. households will be eligible to request up to two coupons, worth \$40 each, to be used toward the purchase of up to two, digital-to-analog converter boxes. The National Telecommunications and Information Administration (NTIA) has responsibility for administering the coupon program. More information can be found at www.DTV2009.gov.



Cable and Satellite TV

Cable subscribers may need new DTV equipment to view DTV programming in digital format. You should ask your cable provider what you will need and when.

Satellite subscribers may need new DTV equipment to receive and view high definition digital programming. You should ask your satellite company what you will need and when. For more details, go to www.dtv.gov.

Do People Use Resident Services?

REACH's fiscal year ends on June 30th. It is a time of reporting – to our funders, to our supporters, to our partners. So it seems a good time to let all of you know of all the activity in the Resident Services department this past year.

Our department has continued to work on defining and refining how we measure success. The goal of Resident Services is to support families' and individuals' success in REACH housing and in improving their economic stability. Resident Services assist with issues that might cause people to get evicted, help find rent assistance when needed, mediate disputes, provide information and referral to other resources, and schedule classes and workshops, outings and social events. Budget Buy and Save, the IDA program and Youth\$ave reach people across buildings to provide education and matched savings programs.

The chart below is a snapshot of the numbers of people

we have served and the types of services you have accessed over the past year. Through work with agencies that provide rent assistance and help with cleaning of your apartments, if needed, our goal is to reduce the number of notices Property Management has to give to residents.

Service Types	Number of residents	Number of times
Total Residents Reported:	229	876
Adult Education	2	2
Adult Employment	18	22
Benefits/Entitlements	23	34
Community/Civic	86	176
Computer Access/Training	10	14
Donations/Contributions	39	82
Eviction Prevention	69	102
Financial	20	21
Health	38	54
Housing/Home Ownership	51	90
Other	81	192
Transportation	30	87



REACH

Community Development, Inc.

1135 SE Salmon Street • Portland, OR 97214

“Building Homes. Creating Communities”

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Cheesy Zucchini Bake

“This recipe was born out of frustration as to what I was going to do with a bumper crop of zucchini one year. It was an instant hit! Now I prepare this autumn casserole for church dinners and family gatherings.”

Prep Time: 10 Minutes

Ready In: 55 Minutes

Cook Time: 45 Minutes

Yields: 6 servings

INGREDIENTS

- | | |
|---|----------------------------------|
| 2 medium tomatoes, peeled and cut into wedges | 1 dash garlic powder |
| 2 small zucchini, sliced | 1/2 cup shredded Cheddar cheese |
| 2 small yellow squash, sliced | 1/2 cup grated Parmesan cheese |
| 1/8 teaspoon dried thyme | 1/3 cup dry bread crumbs |
| 1/2 teaspoon dried basil | 1 cup shredded mozzarella cheese |

DIRECTIONS

Combine tomatoes, squash, seasonings and cheddar cheese. Place in a 1-1/2-qt. casserole. Top with the Parmesan cheese and bread crumbs. Bake at 350 degrees F for about 45 minutes or until vegetables are tender. Sprinkle with mozzarella cheese and let stand for 5 minutes before serving.

Potato Leek Soup III

“Leeks, butter, cream and Yukon Gold potatoes make up this simple, creamy soup.”

Prep Time: 15 Minutes

Ready In: 1 Hour 15 Minutes

Cook Time: 1 Hour

Yields: 8 servings

INGREDIENTS

- | | |
|--------------------------|--|
| 1 cup butter | 1 tablespoon cornstarch |
| 2 leeks, sliced | 4 cups Yukon Gold potatoes, peeled and diced |
| salt and pepper to taste | 2 cups heavy cream |
| 1 quart chicken broth | |

DIRECTIONS

In a large pot over medium heat, melt butter. Cook leeks in butter with salt and pepper until tender, stirring frequently, about 15 minutes.

Stir cornstarch into broth and pour broth into pot. Add the potatoes and bring to a boil. Season with salt and pepper. Pour in the cream, reduce heat and simmer at least 30 minutes, until potatoes are tender. Season with salt and pepper before serving.