

# NEDCO News

Neighborhood Economic Development Corporation

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Issue #10, Fall 2003

## NEDCO Completes Nine New Homes

During the last several months, NEDCO has completed two home building projects, constructing four homes at Walnut Orchard in Eugene and five homes at Doria Cottages in Springfield. The nine new homes, all of which were built by a local custom homebuilder, Rainbow Valley Design and Construction, have been reserved for low-income first time homebuyers. Each home is energy efficient, has three bedrooms, 1 ½ baths, and a garage. Says Rick Robertson, Rainbow project manager, "I enjoy building for NEDCO families. Home ownership is a big step, and I enjoy seeing people attain their goals."

The homes at Walnut Orchard, which are located on Compton Street in Eugene, between Northwest Expressway and N. Park in north  
(Continued on Page 8)



Completed Walnut Orchard Homes



New Homeowners Dennis & Vicki Gariepy at the Doria Dedication

## Mercado Latino Ends Successful First Season

Mercado Latino, NEDCO's open-air Latin American marketplace located at the corner of 8th and Oak in Eugene, ended its first season on Sunday, October 12<sup>th</sup>. The market, which opened on Mother's Day, attracted about 7500 visitors during the course of the season. Over 60 vendors participated in the market with about 30 of those vendors selling consistently.

Vendors were very pleased with the first season, and many are already looking forward to the start of next season. Upon completion of the first season, Michael Sorondo, the market's ice cream vendor, said, "the Mercado was a needed influence for our community and a way to foster our wealth of culture. I look forward to next year where I feel we are only going to get better."

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Customers Mingle in Front of Mercado Latino Food Booths

## Mercado Latino Art & Handcrafts Store Opens

Responding to Mercado Latino vendors' interest in continuing with their businesses during the time between market seasons, NEDCO converted part of its office space into a small storefront for art and handcrafts vendors early this October.

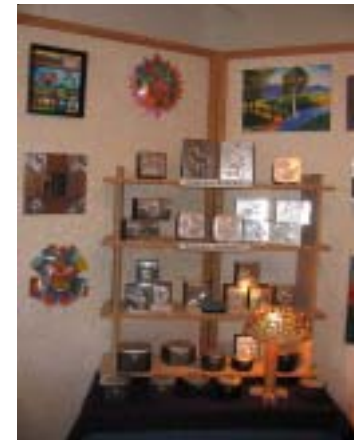


Outside the Mercado Latino Store

The store has items from nearly 20 vendors, representing Colombia, Ecuador, Peru, Guatemala, El Salvador, Argentina, Costa Rica, Cuba, and Mexico. Items are sold on a consignment basis, and six of the vendors are taking turns working at the store. Items for sale include jewelry, linens, original art, wooden sculptures, hammocks, lamps, rugs, wall decorations, hair accessories, leather goods, dolls, purses, blankets, clothes, CDs, greeting cards, holiday items, and more.

The sales during the first few weeks have been steady, and NEDCO hopes that they will continue to increase as the holiday season approaches, especially with the help of advertising and publicity in the local media.

Patricia Tarrillo, one of the vendors working at the store, claims that Mercado Latino has given her the opportunity to start and grow her own tiny business, something for which she is very grateful.



Items for Sale at the Store

For Patricia and other vendors, the market and the store are an opportunity for them to build assets, improve their economic well being, and increase their participation in the community.

The store, which is located at 769 Monroe Street in Eugene, is open Tuesday through Saturday from 11am to 6pm and on Sundays from 11am to 5pm during the holiday season.

### Help support NEDCO programs by becoming a **Friend of NEDCO**

Name: \_\_\_\_\_ Address: \_\_\_\_\_

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**My/our gift to NEDCO is enclosed:**

\_\_\_\_ \$10; \_\_\_\_ \$25; \_\_\_\_ \$50; \_\_\_\_ \$100; \_\_\_\_ \$250; \_\_\_\_ \$500; \_\_\_\_ \$1000; \_\_\_\_ other

**Please use this gift:**

- \_\_\_\_ Where the need is greatest      \_\_\_\_ Homeownership Education & Counseling
- \_\_\_\_ Mercado Latino                      \_\_\_\_ Affordable home construction/rehab
- \_\_\_\_ Neighborhood revitalization      \_\_\_\_ Other: \_\_\_\_\_

*NEDCO is a 501(c)(3) nonprofit organization; your contribution is tax deductible.*

NEDCO, 775 Monroe Street, Eugene OR 97402, 541-345-7106

## Mercado Latino Parade Entry Wins Prize

How fitting that Mercado Latino, Eugene's most recent addition to the downtown scene, would participate in Eugene Celebration's "Heart of the City" parade this past September. And even better, that the Mercado Latino entry would tie for runner's up in the Judge's Choice: Judges Know Best category.

Mercado Latino vendors got together in late August, dividing into groups by their country of origin to coordinate their costumes, signs, flags, and banners for the parade entry. Rainbow Valley Design and Construction, Inc. donated the use of their brand new flat bed truck and helped NEDCO staff, along with several vendors, to decorate the truck with brightly colored streamers, flags, and Mercado Latino signs.

On the sunny Saturday morning of Eugene Celebration, three vendors wearing typical Mexican dresses from the Oaxaca region led the parade entry with the Mercado Latino banner. The float, with musicians from El Grupo Condor playing Latin American folk music, followed behind, driven by Rick Robertson, NEDCO's builder. Behind the float, vendors representing Costa Rica, Nicaragua, Peru, Ecuador, Honduras, and Mexico, marched in traditional dress, waving to the crowds and dancing to the music.

Patricia Perez, a handcrafts vendor from Peru, said that participating in the parade "allowed me to remember my Latin roots and recall with nostalgia and excitement the customs and traditions [of Peru] that have a lot in common with this celebration." The Eugene Celebration is an annual three-day event that brings the community together to celebrate the uniqueness of Eugene.

The crowds all along the parade route cheered, waved, and danced to the music as the Mercado Latino entry passed. The positive response from the crowds was a true and encouraging sign that Mercado Latino and its vendors are making an important contribution to the Eugene community.



Patricia Tarrillo & Daughter Romina in Typical Peruvian "Marinera" Dresses



Perla Rubi, Representing Honduras



Dora Carrion & Daughter Marcela, Representing Costa Rica and Nicaragua



El Grupo Condor Plays on the Mercado Float



Vendors Represent Mexico



Dora Melgar-Baldwin, of Peru, & Mirtha Gold, of Ecuador, March in Traditional Dress



Vendors Wave to the Crowds

## Springfield Employee Recognized at NEDCO Annual Meeting



Guests Gather Before the Annual Meeting



Guests Sample Dishes from Latin America



Guests Mingle Over Dinner Prepared by Mercado Vendors



Guests Look at Photos of NEDCO's Accomplishments this Year

At NEDCO's annual meeting and dinner, held on October 16, 2003 at the Hilyard Community Center, Executive Director Sandy Halonen took the opportunity to publicly recognize a Springfield employee who has, in Sandy's words, "bent over backwards to help NEDCO." Jodi Peterson, City of Springfield Housing and Community Development Technician, was recognized for "her supportive attitude and actions, for her advocacy of NEDCO's home ownership programs, and for all the little things she does that make her NEDCO's dream partner."

Over 60 people attended the annual meeting and Latin American dinner. The meal, which was prepared by four Mercado Latino vendors, highlighted food from several different Latin American countries. Entrees included Colombian arepas (corn cakes topped with mushrooms and chicken, stewed beef and vegetables, and shrimp and guacamole) prepared by Jesus and Kathryn Gonzalez, Mexican chicken tamales with red and green chili sauce prepared by Marcelina Ramirez, and Nicaraguan chicken and vegetarian quesadillas, rice and beans, and a cantaloupe, orange, and banana drink, prepared by Dora Carrion. The dessert was Pastel Tres Leches, a traditional Mexican dessert (cake moistened with three types of milk and layered with whipped cream and fruit), prepared by Lourdes Ornelas. Many of those in attendance enjoyed the meal so much that they inquired about the possibility of catering services by Mercado Latino food vendors. If you would like more information about this possibility, contact NEDCO's Latino Business Programs Manager, Molly Markarian, at 541-345-7106.

Following the meal, Executive Director Sandy Halonen highlighted the past year's accomplishments and activities, as documented in the 2002-2003 Annual Report. She also spoke about the future

and about diversifying NEDCO's activities to include more aspects of community development, particularly those that stimulate economic vitality and development. She called on all those present to "put on their thinking caps" and to help NEDCO identify activities, projects, and programs that are important for and needed in our community.



Sandy Halonen, NEDCO Executive Director, Presents Jodi Peterson with a Certificate of Recognition

### NEDCO's 2002-2003 Annual Report is Available

The report includes an account of the year's accomplishments in affordable homeownership, homeownership education, and economic development as well as a summarized balance sheet and activity statement.

*If you would like a copy of NEDCO's 2002-2003 Annual Report, please call NEDCO at 541-345-7106.*

## Spotlight on New Homeowners: *Rafael & Luz Arevalo*

Rafael and Luz Arevalo have dreamed of owning a home since they moved to the United States from El Salvador in the early 1980's. They have finally realized that dream nearly twenty years later with the help of NEDCO's staff and homeownership programs. In October, the Arevalos purchased the NEDCO home that they had been leasing since April 2002 at Ash Meadows in Springfield. "We are very happy to be homeowners," say the couple. Their son and daughter, Rafael and Jesika, are also happy that they have a place to call their own.

The Arevalo family moved to Springfield from Los Angeles in 1999 knowing that in a smaller community they would find more stable work opportunities and help from organizations like NEDCO to build assets and improve their economic well-being. The Arevalos first

lived with family members who were already established in the area but soon tired of living with another family. They came to NEDCO to find out how they could go about purchasing their own home. Their first step was to enroll in the Threshold Homeownership Education and Counseling Program where they learned, among other things, how to establish good credit, how to budget effectively, and how to save for their down payment. Although they had to sacrifice and work extra in order to save enough money to buy their home, the couple says, "we always knew that it would pay off when we finally purchased our home."

Now that they own their home and don't have to answer to a landlord, the Arevalos have started to make some changes and improvements, including adding a cedar fence to the front of their

home. Rafael has also opened a savings account to start saving for his next goal, applying what he learned in Threshold about budgeting and saving to other aspects of his life.

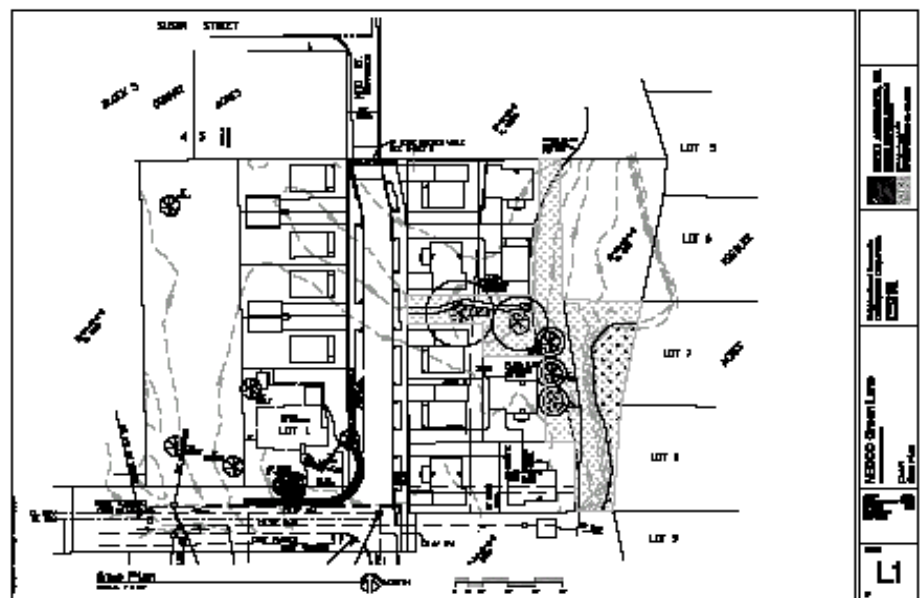


Luz Arevalo Makes Home Improvements

## Santa Clara Glen Development to Break Ground Next Spring

This spring, NEDCO will break ground for the Santa Clara Glen Development, a cluster subdivision that will be located on Green Lane, just north of Santa Clara Square in Eugene. The 13 homes to be built by Rainbow Valley Design and Construction will all have 3 bedrooms, 1 ½ baths, and a garage. Satre Associates, the planning consultants, are currently working with NEDCO to subdivide the land, which was acquired by NEDCO in July 2002. The City of Eugene, Lane County, and the Eugene Water and Electric Board (EWEB) have provided funding for the development.

Families who have participated in the Threshold Homeownership Education and Counseling Program will fill the completed homes. Threshold, which is funded in part through the Cow Creek Foundation, is an intensive program designed to assist low-income families prepare for homeownership. Debbie Pasquali, NEDCO's Homeownership Counselor, is



The Site Plan for the Santa Clara Glen Development

also working with several families currently living in Metropolitan Affordable Housing Corporation's Green Leaf Village who have expressed interest in moving into the adjacent Santa Clara Glen homes when they are completed.

## Neighborhood Assets: Bill Mahoney & New Day Bakery

When Bill Mahoney, the owner of New Day Bakery, arrived in Eugene in 1989 and passed through the Whiteaker neighborhood, he thought to himself, “why would someone want to live here?” Fourteen years later, with his family, his home, his business, and a new development venture all established in the neighborhood, he has finally answered that question.



The New Day Bakery at 345 Van Buren

Bill came to Eugene from the coast with the intent of “starting over.” Having worked in the food and baking industry all his life, he decided he needed a career change. He began taking classes at the University of Oregon in Spanish and Education while supporting himself by working at the Valley River Inn. However, he soon realized that his true passion was baking, and he did not need a career change after all. He picked up jobs at several cafes and hotels in the area. Not long after, Bill started working with David Leung, the proprietor of the Cookie Man Cookies wholesale bakery located at 345 Van Buren. NEDCO had purchased the building which housed Cookie Man Cookies in 1982, and it was at

that time home to NEDCO’s office, as well.



Customers Enjoy Lunch at New Day

After 20 years of working for other people, Bill decided to start his own business and work for himself for a change. He negotiated with Leung to buy his lease and opened New Day Bakery. After NEDCO moved to its current location at 775 Monroe, Bill remodeled the bakery to include a bathroom and sitting area. “This was the first time I really did anything on my own. I was really excited,” he says. It was this enthusiasm that led to the early and continued success of New Day.

Bill describes New Day Bakery and Café as a “no frills” establishment. “By that, I mean we don’t gloss things up,” he explains. The simple sign outside and furnishings created by local artists and crafts people, reflect this. Bill and his kitchen manager, María Cannava, who is originally from Venezuela, do not try to overpower the natural flavor of the ingredients they use. “We serve

real, wholesome food that is fresh and healthy and we try not to use lots of sugar.” Bill says his favorite dish is the rice and beans plate María prepares for him every morning. “I think María is a great chef. I trust what she does for me.” Popular among their customers are the oatmeal scones, the potato combo plates, the hibiscus lemonade, and the carrot relish for sandwiches.

While Bill has had his share of challenges as a business owner, especially with the changes in the local economy, he says that sales at New Day have remained steady over time. “Money just doesn’t flow as freely as it did during the times of Jerry Garcia,” he quips. However, “My commitment and my staff’s commitment [to the business] is what enables the bakery to stay alive.” He explains that he and his 12-person staff, half of whom are bilingual, must always be conscious of their customers, especially what they want to eat and what they can afford to pay. “This business is alive, all we have to do is our good work.”

The success of New Day has enabled Bill not only to buy a home in Whiteaker, but also to contribute further to the revitalization of the neighborhood by purchasing and developing a property on Blair Boulevard for the Network Charter School. NEDCO, as a community development corporation, works with people and neighborhoods

to build assets, helping them plant seeds that will later grow and flourish. New Day has been that seed in Bill’s case, enabling him to put down roots and work to strengthen and revitalize the neighborhood. According to him, “the neighborhood hasn’t really changed that much. People are still living, working, and walking up and down the street here. It has retained its character.” However, he notes that more people from all over Eugene are seeing that Whiteaker is a positive place and are wanting to go there, something that he, as an active member of the community, has worked to create.



Bill Mahoney & María Cannava

About NEDCO, Bill says that he has a good relationship with the organization and that he appreciates the security he feels about the building where New Day is located. He also thanks NEDCO for helping him to continually maintain the outside appearance of his business, for it is good presentation that keeps a business alive.

## MERCADO LATINO TEES & TOTES FOR SALE

Mercado Latino tee shirts and tote bags are now on sale. Both items are \$12 and are black with the Mercado logo in red and yellow on the front of the shirts and one side of the totes. Tee shirts are available in sizes S, M, L, and XL. The items are for sale at the Mercado Latino Art & Handcrafts Store, 769 Monroe Street in Eugene. Store hours are Tuesday through Saturday from 11am to 6pm and on Sundays from 11am to 5pm during the holidays. Call NEDCO at 345-0446 for more information.



### Continued from Page 1



Roxana Sanchez Sells Pastries

The season ended with vendors representing Mexico, Honduras, El Salvador, Guatemala, Ecuador, Costa Rica, Nicaragua, Peru, and Colombia. Vendors sold a wide range of products including prepared foods, bakery items and specialty packaged foods, fresh produce and plants, handmade and imported crafts, jewelry, home accessories, and CDs. Nearly 20 different Latin American music and dance groups performed on the market stage, attracting families to gather on Sunday afternoons to enjoy the entertainment, eat, and shop. Children eagerly lined up every Sunday for the weekly piñata bash, as well.

Recognizing the importance of the cultural and educational performances at the market, NEDCO plans to add artisan demonstrations and bilingual

storytelling to the events calendar for the second season. Additionally, NEDCO hopes to increase the number and variety of vendors selling at the market during the second season.

Mercado Latino, as an economic development project of NEDCO, is intended to stimulate entrepreneurship within the Latino community in a supportive environment. Approximately 50% of the vendors at the marketplace initiated new businesses at the start of the season, and many of those vendors have already started to expand their client base by participating in other fairs and festivals in the area. Others are working with the Latino Business Programs Manager on the writing of their business plans and establishing savings accounts for their businesses for future expansion.

Mercado Latino does not just provide Latino businesses with the opportunity of economic activity. It also serves as a gathering place, bringing people of various backgrounds together to interact socially and to learn about the distinct cultures and traditions of Latin America. The market is one way the Latino population in the Eugene area can become integrated into the general community. It also provides an opportunity for the community to understand Latino culture in order to better live, work, and socialize with the largest growing minority in the United States.

The connection made between Latinos and non-Latinos in the marketplace has given many of the vendors increased self-confidence about their talents and contributions to the community. Several such vendors are clients of Amigos de los Sobrevivientes, a non-profit mental health rehabilitation center in Eugene for refugee survivors of torture and political violence from Latin American countries. The Executive Director of Amigos, German Nieto Maquehue, believes that participation in Mercado Latino is a valuable healing tool for many of the people his organization serves, both through the creation and appreciation of their art and handcrafts and also through their ability to connect to a community where strong relationships can be nurtured.

NEDCO has been encouraged by the positive response of the community to Mercado Latino, the steadily improving



Handmade Dolls by Patricia Perez

sales of vendors, and the partnerships that it has formed with other organizations through the market. NEDCO is looking forward to an even better second season and

hopes that those of you who haven't had the chance to check out Mercado Latino at 8th and Oak in Eugene will do so in the spring!

## ABANDONED HOME RECEIVES COMPLETE REHAB

What was recently a long-abandoned home with a leaking roof and overgrown landscaping is quickly becoming a solidly built and fully renovated home for a NEDCO first time homebuyer. The home, which was originally built in 1946, is located at 2280 G Street in Springfield and sits on a large corner lot with several trees. NEDCO purchased the tax-foreclosed home from Lane County in May 2003.

Bring Recycling completed the demolition of much of the original home, but the foundation and framing were left intact. Rainbow

Valley Design and Construction installed new roof trusses, shingles, siding, flooring, plumbing, electricity, and cabinetry to bring



G Street Home Nears Completion

new life to the home. HACSA also contributed to the project by installing new windows and insulation. The completed home, which was funded in part by Pacific Continental Bank, has three bedrooms, 1 ½ baths, and a garage.

The new homebuyer, Janice Reynolds, along with her friends and family, has already been enhancing the landscaping and preparing new flowerbeds. When she and her young son move in during Thanksgiving weekend, they will finally have a place to call their own thanks to the ongoing effort of NEDCO to provide affordable housing to low-income first time homebuyers.

### Continued from Page 1

Eugene, were dedicated this past June, during National Homeownership Month.

Lane County Commissioner Bobby Green and new homeowner Billie Thomas addressed the crowd at the dedication. In late April, Billie had taken television viewers on a tour of her new home when she was interviewed by KMTR. At the dedication, she related what homeownership means for her and her nine-year old son, Chas. Recounting her step-by-step pursuit of the goal of owning her own home, she said, "NEDCO showed me many doors I could walk through, but I had to have the courage and initiative to open them. If I can do it, you can do it."

The homes at Doria Cottages, which are located in the 200 block of 35<sup>th</sup> Street in Springfield, were dedicated three months later in September.

Roxie Cuellar of the Lane County Homebuilders Association and Dennis

Garipey, a new homeowner, welcomed visitors to the dedication ceremony. Before inviting the crowd into their home for a tour, Dennis and his wife Vicki spoke about how well-built their home is, how they are getting to know their neighbors, and how courteous all the Rainbow crew was during the "hundreds" of visits Dennis and Vicki made to their home while it was being built.

NEDCO creates homeownership opportunities for low-income first time homebuyers because it is consistent with its mission to help people, neighborhoods, and communities build assets. NEDCO is able to fulfill this mission through partnerships with many organizations in the community, including those businesses and agencies that have financial resources to devote to homeownership development.

Walnut Orchard was supported through the financial contributions of the City of Eugene, The Collins Foundation, Eugene

Water and Electric Board, Lane County, US Bank, and Washington Mutual Foundation. Doria Cottages was supported through the financial contributions of the City of Springfield, The Collins Foundation, and State Farm Insurance Companies. These contributions enable the homebuyers to significantly reduce their mortgage loan and their monthly payment, making homeownership an achievable goal for low-income families.



Billie Thomas Celebrates with Sandy Halonen and Bobby Green at the Walnut Orchard Dedication

since July 1, 2003

# Thank You Friends!

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Amigos de los Sobrevivientes  
Vickie Barnts  
Nathan Bell  
Robert "Buzz" Blumm  
Russ Brink  
Norton Cabell  
Lynne Campbell  
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# NEDCO

*Neighborhood Economic  
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broaden participation in  
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and governance.*



**EQUAL HOUSING  
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