

COMMUNITY ACTION TEAM, INC.
"BUILDING BRIDGES TO SELF-SUFFICIENCY"



CENTRAL OFFICE
125 N. 17th St.
St. Helens, Oregon 97051
Voice (503) 397-3511
Fax (503) 397-3290
Administration
Information & Referral Ext. 274

FISCAL OFFICE
124 N. 18th St.
St. Helens, Oregon 97051
Voice (503) 366-6570
(503) 366-6565
(503) 366-6569
Fax (503) 366-7906

COMMUNITY DEVELOPMENT PROGRAMS
125 N. 17th St.
St. Helens, Oregon 97051
(503) 397-3511 Ext. 279
Housing Development
Community Facilities

HOUSING CENTER
(503) 325-8098
(800) 325-8098
Housing Information & Referral
Homeowner & Tenant Trainings
Home Ownership Assistance
Foreclosure Prevention

SELF-HELP HOUSING
New Construction Sweat Equity
(503) 366-6550

HOUSING REHABILITATION
Rehabilitation
Weatherization
Astoria
(503) 325-8098
(800) 325-8098
Columbia
(503) 325-8098
(800) 325-8098

EMERGENCY HOUSING PROGRAM
125 N. 17th St.
St. Helens, OR 97051
(503) 336-6546
(800) 404-3511

CARING OPTIONS
CHILD CARE PROGRAM
125 N. 17th St.
St. Helens, Oregon 97051
(503) 397-3511 Ext. 277
Child Care Referrals
Tillamook
(503) 842-3267
(866) 486-4391
Astoria
(503) 325-1053
(866) 504-2273

CHILD & FAMILY
DEVELOPMENT PROGRAM
PO Box 10, 108 W. B. St.
Rainier, Oregon 97048
(503) 556-3736
Head Start
Healthy Start

KID CARE PROGRAM
380 Columbia Blvd.
St. Helens, Oregon 97051
(503) 366-6545

ENERGY SERVICES PROGRAM
125 N. 17th St.
St. Helens, Oregon 97051
(503) 397-4951
(866) 722-4951
Energy Utility Assistance
Consumer Education
Tillamook
(503) 842-3267
(866) 722-4951
Astoria
(866) 722-4951

SENIOR, RESPITE & VETERANS
SERVICE PROGRAMS
125 N. 17th St.
St. Helens, OR 97051
(503) 366-6543
Respite Care, OPI
Senior Support & Nutrition Programs
Veterans Service Program
125 N. 17th St.
St. Helens, OR

May 6, 2013

Chair Holvey and Members of the Committee:

Community Action Team, Inc. (CAT) is providing you with this written testimony in support of SB558. CAT is a non-profit agency which has a three county service area, much of it rural and much of it at a low to moderate income level.

From July 1, 2012 to present CAT has served 112 new foreclosure prevention clients. Of those clients 13.4% have received a positive resolution. Resolutions include modifications, re-payments plans, reverse mortgage, etc. Only one home has been lost to foreclosure. The remaining clients are still in foreclosure prevention counseling, working towards a resolution.

SB558 makes technical improvements to Oregon's foreclosure mediation law (SB 1552) and ensures that homeowners have access to a resolution conference with the lender prior to either judicial or non-judicial foreclosure proceedings. These improvements will greatly improve the ability of homeowners to come to a fair resolution.

Affordable housing provides communities with stability and a sense of self worth.. In Oregon, we continue to pull together to overcome housing hardships. We ask for your continued support of Oregon homeowners and Oregon communities as they recover by passing Senate Bill 558.

Thank you very much for the opportunity to provide testimony in support of this important bill.

Sincerely,

Cindy Peake
Housing and Homeownership Specialist
HUD Agency Approved

