

http://www.thechronicleonline.com/news_paid/scappoose-woman-told-to-move-out-of-her-home/article_d6cfce40-c187-11e6-9afe-e3ad83589f0c.html

EXCLUSIVE FEATURED

Scappoose woman told to move out of her home

Don Patterson Dec 19, 2016



Eleanor Ashley just received a present for her birthday – notice she's being evicted from her home.

Ashley turns 84 on Jan. 14, the same day she has been told she must vacate her home. A lifelong Scappoose resident, Ashley doesn't know where she will go, or even who will help her move.

Ashley says her troubles started in 2008 when she saw a commercial on television.

"After being here for a while, I took out something I'd seen on TV," she said. "A reverse mortgage."

Ashley borrowed \$167,000 in a lump sum against the newer home she owned free and clear; a home she estimates was worth about \$250,000 at the time. She says she used the money to replace the carpet and windows in her single story home.

"You get to keep your house and you get to live in it," she said she was told at the time.

Her mortgage company sent regular notices, she said, producing a stack of envelopes from her mortgage company, Champion Mortgage. She didn't understand those notices contained an increasingly larger bill for back taxes.

"I wasn't aware I was supposed to pay the taxes," she insists. Tax bills were being sent directly to her mortgage company.

Ashley said, "They waited ten years, then they sent me a bill." Her mortgage company showed her \$21,000 behind in taxes and claimed she owed them \$214,958.31.

The mortgage company foreclosed.

Ashley's home was sold on the courthouse steps in August. She has been given until January 14 to move out.

Ashley doesn't know where she'll go now.

She moved to Scappoose with her parents in 1941 at the age of eight. Her father worked in the shipyards. She married and lived in a home in Dutch Canyon. She owned a store in the Riverfront area of St. Helens for 15 years. She spent her life in Columbia County, she says.

After an exhausting legal struggle to keep her home failed, Ashley says she and her companion began looking for a place to move. That's when, she got a second shock.

There is nothing she can afford to rent.

Ashley lives on \$1,600 social security and about \$241 a month in food stamps. She says while her companion helps around the house, he is not able to contribute financially. \$1,200 a month for an apartment is out of the question, she says.

Cindy Peake at Community Action Team has seen a lot of people like Ashley. "We're in a crisis situation," she says, "there's just nothing available. There are more people than there is housing"

While subsidized housing is available through Northwest Oregon Housing Authority, or NOHA, the agency has a waiting list. More elderly and families need housing than the agency can provide.

Affordability has become a pressing issue in Columbia County.

In some cases, Peake says, families have three generations living in the same home. "It's really tough on families," she says, " They're really struggling."

The situation is not going to get better anytime soon. Peake says while some homebuilding is going on, it's neither fast enough nor affordable.

Ashley, the lifelong Scappoose resident, is looking at housing options outside the area, including a move to a friend's home in Idaho. But she wonders how she'll accomplish such a move. She was diagnosed with heart failure and has a pacemaker installed.

"Move to Idaho?" she questions. I can't even move around the bed."

In a month, she has to be out of her home. An attorney from legal aid is trying to delay the transfer of her home, but that buys her time only.

Ashley says she wants to stay in the community she grew up in, but time is running out.

In her own words, "It's going to take a miracle."

