

# COMMUNITY ACTION TEAM, INC.

***"BUILDING BRIDGES TO SELF-SUFFICIENCY"***



April 8, 2019

Senate Housing Committee  
Chair Faigan, Vice-Chair Heard  
Members of the Committee

Gentlemen and Ladies:

Community Action Team, Inc. requests that the Committee support for the amendments to Senate Bill 820.

Community Action Team (CAT) serves low- and very low-income residents throughout Clatsop, Columbia and Tillamook Counties, an area of over 2,600 square miles. Our programs cover everything from energy assistance to affordable housing, Head Start to Foreclosure Assistance.

CAT first began working on the OFA program, providing financial counseling since its inception in 2013. This is a fee for service program, which means we are not paid until the counseling is performed. We are also not paid if the client does not pay their fee even if they call and request some answers and we work with them. It is very smart on the part of the client to call and ask questions, and good counselors will provide answers to help the client make a more informed decision.

Community Action Team has counseled over 600 households to date. A positive resolution was obtained in almost 70% of the cases CAT has served. If a file was unable to reach an agreement/resolution within the program, many of the clients have worked with our agency outside the program to continue trying to save their home or work towards a solution with the least negative impact. In 2017, we were assigned 6.25 files per month, 2018 was 8.75 per month and in 2019 we are at 10.66 per month thus far. In late 2018 several agencies across the state determined they were no longer able to provide this valuable service. Agencies such as CAT have stepped up to provide this service outside our normal service area.

Counseling provides a valuable service in many areas:

- The client is counseled regarding finances/budgeting and how to insure the incident of pre-foreclosure/foreclosure will not happen again in the future
- The client is provided with other programs and referrals which will help them move forward in a positive manner. These referrals may include health and wellness for the family, senior services, veterans services, mortgage payment assistance programs, legal aid services, fair housing council, Oregon Law Center, etc.
- It allows the client, who might be quite overwhelmed, to have someone in their court to help them navigate the foreclosure prevention process.

**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. 18<sup>th</sup> St.  
St. Helens, Oregon 97051  
Voice (503) 366-6570  
Fax (503) 366-7906

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

**HOUSING CENTER**  
(800) 404-3511  
Housing Information & Referral  
Homeowner & Tenant Trainings  
Home Ownership Assistance

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

**HOUSING REHABILITATION**  
Rehabilitation  
Weatherization  
Astoria  
(503) 325-8098  
(800) 325-8098  
Columbia  
(503) 397-1675  
(800) 955-1675

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

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

**KID CARE PROGRAM**  
125 N. 17<sup>th</sup> St.  
St. Helens, Oregon 97051  
(503) 366-6545

**ENERGY SERVICES PROGRAM**  
125 N. 17<sup>th</sup> 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. 17<sup>th</sup> St.  
St. Helens, Oregon 97051  
(503) 366-6543  
Respite Care, OPI  
Senior Support & Nutrition Programs

Veterans Service Program  
125 N. 17<sup>th</sup> St.  
St. Helens, Oregon 97051  
(503) 366-6580

**DISASTER RECOVERY PROGRAM**  
125 N 17<sup>th</sup> Street8  
St Helens, OR 97051  
(503)366-6562

Some clients are not computer equipped/friendly, are elderly, are trying to maintain their balance of job and children, or just so frightened of losing their home they have a difficult time knowing what steps to take.

Counselors provide a continuity and expertise that allows clients to see options and possible solutions to their particular situation.

One particular Success Story:

A client and her husband came to the OFA program after falling behind on their mortgage due to the husband losing hours at work. The wife was self-employed. The lender needed federal tax returns and profit and loss statements, which had not been done for years, nor did the wife know how to do a profit and loss statement for her business.

During the time this couple were clients, they were able to learn how to do a proper profit and loss statement, and they pushed to get their federal tax returns completed. They were counseled about creating a budget allowing them to save money as the business was fairly new and not always showing a profit. Counseling guided the couple through the foreclosure prevention process and as they did this they also learned how to move forward in a positive manner.

At the beginning the wife was literally crying at every counseling meeting or phone call. By the end of their time with our agency the couple was organized, knew how to do proper paperwork for a business and get their taxes done timely, able to handle a budget and save for instances of need, and confident in their ability to not let this happen to them again.

As a counselor I was very proud to be able to assist them in getting their feet back under them financially and remain in their home.

Through the OFA program, Community Action Team has assisted clients in preventing over 420 foreclosures. This vital program has kept families in their homes, children in their schools, and homes from being bought by investors, making them no longer affordable housing for our communities.

We request that you consider funding at the \$1.24 million requested amount for the 19-21 biennium, which will fund foreclosure counseling across the state

We thank you for your time and consideration.

Best regards,

COMMUNITY ACTION TEAM



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