

CAT Self Help Program *continued from front page*

they hold them to a really high standard," says Mitchell. "You're not eligible if you have two late payments in a year, which is pretty easy to do if you are low income."

Once qualified, the prospective homeowners know how much they can spend and can start looking for a potential property.

The Smiths were perfect for the program. Jason works at a local mini mart and Jessica is a vet tech at Midway Veterinary Hospital in Warren. They have a five year old son and a one year old daughter and currently live in an apartment in St. Helens. They would have had a hard time qualifying for financing on their own. Because of the opportunity provided through the program they are investing in their own four bedroom, two bath home with a yard and large garage

where Jason can indulge in his hobby of automotive repair.

Once they were approved for the program it took the Smiths just one day to find their house and begin the rehab process.

"They are improving the value of the neighborhood, but they also have an investment in their home that brings stability to their family and their children," said Congresswoman Bonamici.

The Smiths have been working hard and making great progress, says CAT's Mitchell. "They're way ahead of where we thought they would be," he said. "We made a list of projects that we thought would keep them busy for a month and they had it all done in a week!"

CAT provides project management by helping develop a scope of work,

assisting with materials acquisition, providing access to tools the client might not normally own or be able to afford, and furnishing construction knowledge, oversight and advice.

The program offers several additional advantages says Mitchell. He says clients in the program need no down payment. They also don't make mortgage payments while completing the



US Congresswoman Suzanne Bonamici learned about the Smith's SHARP project during a recent visit.



The Smiths will have a brand new kitchen when their home rehabilitation project is complete.

VSC Attends Timbers Match



Members of the Vernonia Soccer Club attended the Portland Timbers MLS match against the Houston Dynamo on June 20. The club had a chance to hang out on the field and spend time on the Timbers bench prior to watching the Timbers defeat the Dynamo 2-0.

Stage Troupers
from Stages Youth Academy present
Harmony High
A Musical for Young Voices

Tuesday, July 7, 10:30 am
Vernonia Public Library
Open to all ages

Stage Troupers are a children's theater group based out of Washington County. For more info, visit stagesyouth.org/



Part of the 2015 Summer Reading Program
Sign-up thru July 31

Vernonia Public Library
701 Weed Avenue
503-429-1818

Mon, Wed, Fri 10 am - 5 pm
Tues & Thur 1 pm - 7 pm
Sat 10 am - 4 pm



rehabilitation work on their property. "They don't make their first house payment until they move out of their apartment and into their new house," explains Mitchell. "With any other financing structure that is not the case."

According to CAT staff, the Smiths purchased their home for somewhere just over \$70,000 and borrowed about \$50,000 to purchase materials for the upgrades and repairs. Similar homes that have recently been renovated in the neighborhood have been selling for over \$160,000.

The Smiths have installed a new roof and replaced all the windows in the house, as well as gutted the interior of

the home and demolished a shed outside. A brand new furnace has already been installed and an entirely new kitchen is planned. Both bathrooms will receive all new fixtures and the entire interior will be painted.

Walker says the pilot program has been funded and running for just about two years and will most likely be renewed for two additional years. "If it works out, then what we would do is ask Congress to change the way they fund some of our programing to do more of this," said Walker.

"It's a good investment to have programs like this that help people get on their feet," said Bonamici. "It costs a lot of money to buy a home and renovate a home. To have the help and assistance to do the sweat equity is a great use of resources and investment in the future."

Put it on your calendars!!!



Summer Meal Program

"Follow the Pin Wheels to Free Summer Meals!"

Grace Family Fellowship
(Formerly Vernonia Community Church)
State and A Street

Join Us for Lunch

11:30-1:00
1-18yr Eat Free
Adults \$2.50

June 15th
— **Aug. 28th**

All Welcome!
Including children
visiting!

Questions? Please contact:

Nic Welch (503)748-9193
Volunteers Needed

USDA and the State of Oregon are equal opportunity Providers and Employers

We served 4966 Lunches and 1693 Snacks in 2014!