

Home Sweet Home!

The program required the Smiths to provide a large portion of the labor to renovate the home, allowing them to buy down the price and receive a low-interest loan through Rural Development's Single Family Housing Direct Program for the remaining cost of the home. They spent 30 hours a week over the past seven months doing renovations - everything from roofing to replacing exterior siding, to installing windows, doors, trim, and flooring, to interior and exterior painting.

While most USDA Mutual Self-help Housing programs across the nation focus on new construction, CAT wanted to address issues with homes that were foreclosed and abandoned during the recent housing crisis. In St. Helens, like many rural small towns, the housing recovery is taking longer than in surrounding urban areas.

"We have truly identified a need and it's really paying off," said CAT's Homeowner Specialist Sally McLaughlin. "We were scheduled to do 15 homes in

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Columbia, Clatsop and Tillamook Counties and we've identified 14."

"This program helps take some long term foreclosures off the market as well as freeing up rental space in a very tight market," added Erin McDuff of USDA's Rural Development office in Portland.

Helping working families who are financially ready to transition into homeownership, like the Smiths, breathes new life into neighborhoods by turning what had been a potential eyesore and a problem, into a home for a family. The new homeowners are usually young with families who are physically capable of investing the sweat equity needed to do the re-



hab work. They bring new energy, enthusiasm, pride of ownership to the neighborhood and, often bring children into the school district. The program also frees up scarce rental housing, while at the same time, first-time homebuyers are building equity and personal assets through homeownership and home improvements.

"We have room for a couple more families in this round of funding from the program, said McLaughlin. "We have applied for the next round of funding and it does look favorable."

The Smiths were perfect for the program. 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 fenced yard and large garage. Once they were approved for the program it took the Smiths just one day to find their house and begin the rehab process.

While they are building equity in their new home, they are also no longer exposed to the fear of rent hikes and unreasonable rules at their former apartment. Jessica says they experienced three rent increases-

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