

Community Action Team: Sweat Equity *continued from front page*

work is mostly cosmetic or upgrade-focused.

Ultimately, USDA underwrites the loan; it's called a 502 Direct Single Family Housing Loan. The 502 starts off as a construction loan while the renovations are underway and the family is still living in their former dwelling. When the household moves into the home, the loan converts to permanent financing. The loans are partially subsidized through lower interest rates, so those who would not qualify for a conventional home loan do qualify for the 502. Over the life of the loan, the household will periodically be recertified by USDA to determine possible changes in loan terms. When the family is in a position to sell the home, their sweat equity helps them realize significantly

more financial equity than they could have through conventional means.

The current program window closes at the end of the year, but there is still time for people to apply and participate. Because SHARP uses federal dollars, the qualification process is lengthy and rigorous. For those interested in learning more, there are a few initial eligibility factors to keep in mind. The first criteria involves household income limits. If there are between one and four family members, the allowable maximum gross income in Columbia County is \$58,800; for four to eight members it is \$77,600. After that, there are several other considerations: applicants need a credit score of 640 or higher; total consumer debt (including the proposed mortgage) must be less than

41% of the household's gross income; employment with the same employer or industry must be stable for at least two years; a bankruptcy or foreclosure needs to have been discharged more than three years prior; and there cannot be any unsettled federal judgements.

The homes that can be considered for SHARP need to be stick-built and may not be manufactured or mobile homes. USDA allows homes to be up to 2,000 square feet and it is recommended that the home be on city services for water and sewer. And, of course, the home must need some repairs that the potential owner is willing and able to do.

As many are all too aware, the local housing market is rapidly changing again. Going forward, the self-help

program may need to evolve another time to keep pace with the market. CAT is actively exploring options for adapting the program to maximize opportunities for Columbia County residents. The eligibility requirements will remain roughly the same even if the program changes, so CAT encourages interested parties to get in touch soon.

To get more information or a SHARP application, please contact CAT's Sally McLaughlin at 503-366-6544. For general information about how Community Action Team may be able to help you, please call (503) 397-3511 or visit www.cat-team.org. Office hours at 125 N. 17th Street in St. Helens are 8:30 am – 5:00 pm, Monday through Friday.

Two Receive Life Saving Award

On Monday, July 18, 2016 at the Vernonia Fire Department, two individuals, Lt. Randy Carlton, and Jeff Mathia, Supervisor with Metro West Ambulance, received the Life Saving Award from Mist Birkenfeld's Fire Chief, Joe Kaczenski.

A year ago these two individuals responded to a call in Mist Birkenfeld's District where there was an individual who had no pulse. Through good CPR and medical treatment, this individual was successfully resuscitated.

Congratulations to Lt. Carlton, Vernonia Rural Fire Protection District, and Supervisor Jeff Mathia, Metro West Ambulance, on a job well done!



Mist Birkenfeld's Fire Chief Joe Kaczenski (in red) presented Lt. Randy Carlton (l) and Jeff Mathia (r) the Life Saving Award.



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