

Community Action Team: Resources for Homeowners *continued from front page*

materials at www.OregonHomeowner-Help.org, but a few of the preliminary ones are: the home must be the owners' primary residence and a single family unit (including condominiums and town houses); in Columbia County the unpaid principal on the loan must be less than \$418,750; and projected household gross income for 2016 is capped at 120% of the state median income based on the number of people in the home. For example, a two-occupant household's maximum gross income is \$60,840, for a household of four it is \$76,080. Participants are required to periodically report their income to demonstrate continued eligibility. Prior recipients of OHSI assistance are not eligible. The number for MPA inquiries to OHSI is (503) 986-2025.

Columbia County has a dedicated MPA counselor located at their main office in St. Helens. Sally McLaughlin is available to meet with homeowners in person or over the phone (503) 366-6544. Households in Clatsop and Tillamook Counties can contact Nicole Martin in Astoria at the numbers listed at the end of this article. They can review all the options that may be helpful in your particular situation. The MPA application is handled on a case-by-case basis, so it is critical to have all the details in line when it's submitted.

It is always important to start exploring your options as soon as possible. If you're already behind on your payments, don't wait to see "if next month will be better." It gets harder to catch up each time you turn a page of the calendar. CAT staff recognize how hard it can be to ask for help, but that's

exactly why they're there. As with all client relationships, confidentiality is a vital priority, so you can trust your personal information will remain private. This program is funded with tax dollars to support Oregon residents when unanticipated challenges arise; there is no shame in seeking assistance.

When someone is facing the prospect of mortgage foreclosure and they don't qualify for the MPA program, CAT also has resources managed by Nicole Martin to help those homeowners. Foreclosure Prevention services are available as soon as someone realizes they are struggling to pay the mortgage. They do not have to have received a foreclosure notice and CAT is able to serve households at any economic level. Martin helps clients review all their debt, their budget and other variables in order to create a Plan of Action.

If a household is three or more payments behind on their mortgage and foreclosure is imminent, the Oregon Foreclosure Avoidance Program (OFAP) ensures homeowners have the opportunity to meet with and negotiate a foreclosure avoidance measure with their mortgage lender. The borrower must request a resolution conference and pay a fee of \$175 (\$50 if low-income requirements are met). Both parties provide extensive documentation that is coordinated through CAT's certified OFAP Counselor Cindy Peake, who is based in Astoria but is in Columbia County twice a week. The first conference occurs face-to-face within 75 days of the request and involves the homeowner, Peake, a state-appointed facilitator and the lender's attorney. In addition, the lender's mort-

gage department representative is present over the phone. Often times the process requires multiple meetings.

Since Oregon lawmakers created OFAP with the passing of Senate Bill 558 in August 2013, CAT has worked with 350 homeowners in Columbia, Clatsop, and Tillamook Counties. This law requires mortgage lenders to meet and negotiate with their borrowers when they have trouble paying their loan. The majority of mortgage holders who have wanted to stay in their home have been successful in negotiating new terms with their lender. There are three typical types of agreement: modification of the original loan, creating a repayment plan, or reinstating the account by paying the balance of the missed payments.

And, there may be conditions that lead a homeowner to not want to keep the home. They are encouraged to contact CAT as well in order to learn more about the options that include a deed-in-lieu, short sale, or simply walking away and allowing the foreclosure to proceed.

Every household has different circumstances and variables to consider. CAT housing counselors take the time to learn about a client's situation so they can be the best advocate for them. These negotiations are complicated and can take months, even more than a year, so it's important to have someone who knows the intricacies standing by your side.

There are other ways CAT can help too. They offer one-on-one financial readiness counseling to help with budgeting, getting out of debt, and im-

proving credit worthiness. These services are available to anyone, even non-homeowners. Frequently CAT hears from residents who have arranged a reverse mortgage and then find themselves in a bind with property taxes. Laws are different for reverse mortgages. There are situations when it can be beneficial, but it is absolutely critical to be fully informed. CAT can also help with that.

To find out more about how Community Action Team programs might be able to help with your home mortgage, please call (503) 325-8098, 1-800-325-8098 or visit www.cat-team.org/nworhc.

Leanne Murray works at Community Action Team in the Human Investment Department

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Three positions on the Vernonia City Council (Mayor and two Councilors) will be open for the General Election in November.

The following persons are running for City Council:

Two Council positions (4-year term)

Bruce McNair (incumbant)
Mike Buffum
Susan Wagner

The following persons are running for Mayor:

One Mayor position (2-year term)

Kim Tierney
Mario P. Leonetti

Vernonia City Council Meetings and Closures

City Council Meetings are scheduled for 7:00 pm:
Tuesday, September 6, 2016
Monday, September 19, 2016

City Closures are scheduled for:
Monday, September 5, 2016
Labor Day

Dates and times subject to change due to conflicts of schedules

Vernonia Police Blotter August 15-29, 2016

REPORTS TAKEN

- August 17, 2016 Vehicle Impounded near Madison Ave. and Maple St.
- August 18, 2016 Arrest near Stoney Point Rd. on a warrant
- August 19, 2016 Arrest for Driving While Suspended near Weed Ave. and Maple St.
- August 21, 2016 Arrest for Driving Under the Influence and Driving While Suspended near Bridge St. and Grant Ave.
- August 25, 2016 Report of Theft of Services

CITATIONS/OTHER

- August 19, 2016 Cited for Driving While Suspended near Bridge St. and Weed Ave.
- August 20, 2016 Cited for Driving While Suspended, and Driving Uninsured near Rose Ave. and Cougar St.
- August 20, 2016 Cited for Driving While Suspended near Rose Ave. and Cougar St.
- August 25, 2016 Cited for Violation of an Open Container near Washington Ave. and North St.
- August 28, 2016 Cited for Operating a Vehicle Without Privileges near Bridge St. and State St.

Vernonia Police Department responds to calls that do not always end in Arrest, Report, or Citation. 08/15/2016 through 08/29/2016 VPD had 131 calls for service.

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Contact Chris @ 503-429-5001
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