

## **Community Action Team: The First 50 Years**

### **Part 5: Strengthening Stability in Columbia County**

*By Leanne Murray, Community Action Team, Human Investment Department*

Always nimble and responsive to the community's needs, Community Action Team's (CAT) programs get to the heart of supporting residents in meaningful and personal ways. Because they've been providing Energy/Utility Assistance for almost forty years, it is one of the programs for which CAT is best known. True to their mission to connect people with resources to become self-sufficient, CAT administers federal, state and local funds to the low-income households in Columbia, Clatsop and Tillamook Counties.

Households may qualify to receive assistance in paying their power, natural gas, and water bills when unanticipated financial burdens make paying those bills difficult. CAT also offers other energy-related services including energy education classes, budgeting, instruction in reading utility bills, identifying ways to reduce utility expenses, and working with a utility provider.

Earlier this year CAT helped a young, newly-widowed woman to keep the power on in her home. Even though she had lived in her rental home in Columbia County for nine years, her name was not on the utility bill. When her husband passed away, the utility company was going to turn off the power unless she paid to establish a completely new account in her name. The amount they expected her to pay was the equivalent of approximately three times the amount of her monthly rent. Her husband's death left her with no income, so she asked family for help, she sold personal items, and she tried all she could think of to raise that money.

It was just too much to raise too quickly, so she came to CAT. They had received energy assistance before, so she knew CAT staff would have ideas to help her. She was right. They got to work right away in researching options and negotiating with the utility company to delay the shut-off while the process was underway. The funder had to approve the request due to the exceptional circumstances, but within two weeks the account was brought into balance.

Historically energy/utility assistance has been available only during the winter months. However, due to extremely high summer temperatures in Oregon for the last two years, our state has now been designated as one to also be eligible for cooling assistance. That means households may qualify to receive financial assistance right now to help offset the cost of cooling their home.

Assistance eligibility is determined by the number of people and the gross income in a household. For example, a family of three earning \$35,429 or less in a year would qualify. For a family of four the maximum income is \$42,177. CAT strongly encourages people to seek assistance sooner rather than later. If a household applies in the fall, even if they are current with their bills, they will save valuable time if they get in a bind later. Along with the completed application, a few other documents are required to apply: 30 days of proof of income, identification for all adults in the household, Social Security cards for all members of the household, and a current utility bill.

In partnership with another CAT program, those who qualify for energy assistance may also be able to get their furnace repaired or replaced. This program funding is available for a limited time, so even

though it's not currently heating season, people are encouraged to inquire by calling or stopping by CAT's office.

Energy/utility assistance is available to homeowners and renters alike, as long as they meet eligibility criteria. Local renters may receive another type of support from CAT through the affordable housing units they make available. The non-profit organization owns five rental properties, equating to 130 units in Columbia County, most of them being apartments. When a property is designated as affordable housing it simply means that rent is below market rates. There are income guidelines (50% of Area Median Income) for residents, but it doesn't necessarily mean the housing is subsidized or that residents have Section 8 vouchers. For example, if a two-bedroom apartment rents for \$1,200 on the open market, that same unit might rent for only \$750 at one of CAT's properties.

Financing the development of affordable housing can be a complicated and difficult process. In some cases CAT purchased existing property through a variety of funding sources, including grants. This is true for the 80 units at Forest Park in St. Helens purchased in 1998. The 21 units for seniors and adults with disabilities at Victorian Court and Olive Court in Scappoose were purchased earlier this year with a USDA Rural Development loan and thoroughly renovated with grants from Oregon Housing Community Services.

In 1996 CAT built Blue Heron Hollow town homes in Vernonia with one, two and three-bedroom units. This complex is a tax income credit property which means its construction was funded through sources from the state, CAT and a limited partnership corporation. The corporate investor fronted the money for the project and then received credits from the state for their corporate taxes over the next fifteen years. In this case, after the fifteen years had passed CAT bought the property from the investor at a reduced rate and now owns the complex. However, the day-to-day management of the property is handled by Cascade Management, a Portland-based company with a lot of experience with affordable housing properties. Residents and potential residents work with Cascade's on-site managers when they have questions, need repairs, or want to add their name to the waiting list. However, it is CAT staff who provide the maintenance, repairs, and turn-over services. Their work makes it possible for many families to live in homes that are not only affordable, but are also safe and attractive.

All of CAT's rental properties currently have waiting lists. So do all the other affordable and low-income properties in the county. It's a real problem. In fact, for the first time in recent memory, even the market rate rental units have waiting lists. There is so little availability that if a landlord chooses not to maintain a waiting list, they are inundated with dozens of applications when one unit does become available. Those involved in the housing industry have declared Columbia County to be in a housing crisis.

Dianne DuBach oversees all of CAT's rental properties. Based on what she knows of the current market and demand, she believes they could easily fill another 80 units of various sizes in Columbia County. And the area badly needs more units specifically for adults who are older or have disabilities. New multi-family construction projects are particularly difficult right now because land, materials, labor, and system development charges are so expensive. However, she and the rest of the Community Investment Department at CAT are actively exploring resources and options for making more affordable housing units available. The agency is leading an effort with many local partners to conduct a county-wide housing analysis to identify creative solutions, so stay tuned for more developments in the coming months.

