

CAP housing program celebrates 20th anniversary

By Barbara LaBoe / The Daily News | Posted: Monday, July 5, 2010

CAP's Self-Help Housing Program does more than help families build and own their own homes; it creates communities and has been doing so locally for 20 years, organizers said recently.

The families help each other build their homes, with supervision, and in the process develop the strong bonds and types of neighborhoods that were commonplace years ago, said Executive Director Ilona Kerby, during the Lower Columbia Community Action Program's 20th anniversary celebration of its housing program. The ones where everyone knew everyone else and would look out for each others' kids, cars and homes if something seems amiss.

"Our mission is to build healthy communities one family at a time," Kerby said.

Since 1990, 373 families have moved into their own home in the region thanks to the program. The homes range from Napavine to Battle Ground. Another 15, in Castle Rock and Chehalis, are planned for 2011.

The program has some income limits, but more people can qualify than most people realize, officials said. Instead of a down payment the families agree to spend 30 hours a week working on the homes. CAP can help find low-interest mortgages and improve credit scores. Mortgage payments don't start until the family moves in.

The housing program also helps the 17 communities where the homes are built by adding to the tax base and employing contractors and purchasing materials, officials said. The cumulative appraised value of the 373 homes is \$41 million. The nine homes on Longview's 46th Avenue in 2009 are paying about \$32,000 in tax revenues each year, according to CAP officials.

"It's a win-win-win," Cowlitz County Commissioner Axel Swanson said of the benefits to families, communities and taxing districts. "It's a good project for everybody."

It's tough work to build the homes but well worth it in the end, former program participants said at the anniversary celebration.

"There are a lot of hardships, but you make it," said Susan Childress who was in the second building group 19 years ago in Woodland.

"And most of us original home builders who are still there remain pretty close friends.

"It's really nice to have a place to call home," she added.

The CAP Self Help Housing program has openings in its latest subdivision on 46th Avenue in Longview and also is taking applications for other areas in the region. For details, call 360-425-3430 or 1-800-383-2101 ext. 22, or visit the CAP website at www.lowercolumbiacap.org then click on "services" and "energy & housing."