



US Department of Housing and Urban Development Region X

HUD Highlights E-Newsletter

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Questions or

Welcome to **HUD Highlights**. This e-newsletter provides supplemental guidance about our programs, initiatives, grant opportunities and more, all from a regional perspective. If you received this newsletter from a friend, and would like to receive your own copy, [sign up for our mailing list](#). We welcome your feedback and ideas, so [tell us](#) how we can make this a more valuable resource for you!

-John Meyers, Regional Director

Earned Income Tax Credits (EITC) Can Save Money

For the 2005 tax year, a family with one minimum wage worker and two children could receive as much as \$4,400 in additional income from the EITC. That's as much as a 29 percent increase in the family's annual income! Thousands of people every year pass up millions of dollars because they fail to take advantage of some or all of the credits for which they are eligible.

Help promote the EITC by spreading the word, so that more eligible people receive the credit, bringing more dollars into your community. Dollars from EITC can help someone save for a downpayment, make a mortgage payment, or pay next month's rent. Every penny counts! Learn more about the EITC in [English](#) or [Spanish](#).

FHA Changes Help Homebuyers, Seniors and Lenders

In January 2006, FHA mortgage limits were increased throughout most of Washington, Oregon, Idaho and Alaska as part of FHA's annual adjustment for rising home prices. In many areas, the significant increase - nearly 16 percent - will enable more buyers to use FHA-insured financing. [Check the new loan limits](#).

For Seniors: Those who are age 62 or older and thinking about an FHA-insured Home

[Comments? Please Contact Us](#)

HUD Websites

www.hud.gov

[HUD Spanish Website](#)

HUD Mailing Address

Seattle Regional Office

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Equity Conversion Mortgage (also known as a HECM or reverse mortgage) may be able to access more equity from their homes.

For Buyers: Qualified buyers can finance up to \$35,000 in repairs for health or safety, energy improvements or remodeling after loan closing with a [Streamline \(K\) loan](#). Qualified borrowers can also refinance high-interest sub-prime loans for a less costly FHA loan product.

For Lenders: Recent changes have streamlined loan processing for lenders, making FHA easier to use than ever. Qualified lenders can now [insure your own loans](#) without sending case binders, saving time and money. FHA has also adopted Industry appraisal standards and has eliminated repair requirements for minor conditions. See [Mortgagee Letters 2005-48 and 2005-34](#).

The Grant Application Season is Fast Approaching! Are You Ready?

On January 20, HUD published the first part of the fiscal year 2006 "SuperNOFA" (Super Notice of Funding Availability) to help grant applicants get a head start on funding requests. Look for publication of the remainder of the SuperNOFA within the next few weeks. To participate in the HUD grants program, applicants need to register with [Grants.gov](#). [How to register](#). [Learn more about the SuperNOFA](#).

Updated Search Engine on hud.gov!

Locating information on <http://www.hud.gov> just got easier! We've installed a new search engine, so you can [search our website](#) by entering a specific word or phrase.

Grant Winners to Provide Affordable Housing for Seniors and Disabled

Non-profit community and faith-based organizations in eight Northwest cities recently won nearly \$25 million in competitive grants for the development of 210 units of affordable, supportive housing for very low-income seniors (Section 202) and the disabled (Section 811). The grants include capital advances for construction and five years of rental subsidy. The winners are:

Alaska: Anchorage Housing Initiatives, Anchorage

Oregon: Families United for Independent Living and Tualatin Valley Housing, Newberg

Washington: Blue Mountain Action Council, Walla Walla; Enumclaw Regional Hospital, Enumclaw; Diocese of Yakima Housing Services, Yakima; Columbia Non-Profit Housing, Vancouver; East Central Community Organization, Spokane; and Shalom Ecumenical Center, Kennewick.

Ad Campaign Aims to Fight Hurricane Evacuee Housing Discrimination

"There is hope because there is help"

On January 19, HUD and the Ad Council launched a national ad campaign designed to increase awareness of fair housing rights and reporting of housing discrimination by hurricane evacuees. The public service announcements (PSAs) also remind those who rent or sell property that housing discrimination is illegal. The radio, television and print PSAs conclude with the line, "There is hope, there is help," and direct audiences to call (800) 669-9777 if they feel they may have been victims. The new PSAs will air and run in advertising time and space donated by the media. [Learn more about ads](#).

Portland HUD Staff Volunteer at Project Homeless Connect

On January 17, Portland became the 29th community in the nation to host Project Homeless Connect, an initiative coordinated by the United States Interagency Council on

Homelessness. The event, which marked the one-year anniversary of the Portland-Multnomah County 10-Year Plan to End Homelessness, brought together a larger than expected gathering - close to 900 people experiencing homelessness and over 400 volunteers, including 10 staff from HUD's Portland office. The event included a wide range of services from housing assistance and benefits counseling to legal services and on-site health care. Co-sponsored by the City and County, more than 50 non-profit agencies and local businesses participated. Portland's next Project Homeless Connect is planned for the spring and will include homeless families. [Learn more about the event.](#)

Single Family/FHA Launches New National Call Center

Effective February 1, all general single family/FHA questions should be directed to (800) CALL FHA, (800 225-5342). The call center will be open Monday - Friday, from 8 a.m. - 8 p.m. EST. Industry partners with technical questions should continue to call the Santa Ana Home Ownership Center at (888) 827-5605 until further notice.