

Higher Income Limits Benefit Local Homebuyers

SALEM, Ore. – Oregon Housing and Community Services (OHCS) recently announced it increased household income limits for its Residential Loan Program for all of Oregon's 36 counties.

The state-sponsored, first-time home loan program, also known as the "Oregon Bond Loan Program," offers qualified homebuyers below-market interest rates on 30-year fixed rate loans. For the first time in the program's history, OHCS has designated specific regions of the state as high-cost housing areas, allowing an even higher income limit to apply.

Regions specifically designated include the following counties: Clackamas, Columbia, Deschutes, Jackson, Multnomah, Washington, and Yamhill.

"These increased limits allow a larger pool of first-time homebuyers to benefit from the agency's reduced-rate home loan program. What used to be considered high income may now be the minimum income a household needs in certain regions of the state to afford a modest first home. OHCS is proud that we can continue to serve an ever-greater population of Oregonians in their pursuit of affordable and decent housing," said Rick Crager, OHCS acting director.

The new household income limits, compared to 2005 program limits, are as follows:

County	New limit	2005 limit	Increase
Benton	\$68,100	\$67,400	\$700
Deschutes	\$65,274	\$58,600	\$6,674
Jackson	\$63,480	\$58,600	\$4,880
Portland Area (includes Clackamas, Columbia, Multnomah, Washington, and Yamhill)	\$72,892	\$67,900	\$4,992
Statewide (all other counties)	\$58,900	\$58,600	\$300

In 2005, the loan program helped 1,195 households, financing \$160,924,543 in new home mortgages. The program offers qualified first-time homebuyers and participating lenders on-going access to the below-market-rate loan program.

To learn more about the program and to locate a local lender, visit our Web site at www.oregonbond.us or call OHCS at 1-877-ST8-BOND (1-877-788-2663).

OHCS is the state's housing finance agency and community services program administrator. It provides financial and program support to create and preserve opportunities for quality, affordable housing for Oregonians of lower and moderate income and administers federal and state antipoverty, homeless, energy assistance, and community services programs.

The OHCS mission is to "Reach out for opportunities to create partnerships that improve Oregonians' lives and the quality of our communities." For more information, visit the agency Web site at www.hcs.state.or.us.

Naranjo Exhibit of Sculpture Encourages Touchable Art

SANTA FE, N.M. – Michael Naranjo is on a mission. Celebrated the world over for his bronze and stone forms suspended in fluid, graceful movement, the blind artist's dream is to someday open a museum full of touchable art.

He is now one step closer to this dream as an exhibition of his sculpture has opened in the Atrium Gallery of the Bataan Memorial Building in Santa Fe. *Touching Beauty*, a long-term exhibition, opened June 30.

The New Mexico Department of Cultural Affairs recently relocated its administrative offices to the Bataan Memorial Building. This inaugural exhibit in the building's newly created Atrium Gallery reflects a partnership between Cultural Affairs and the Veterans' Services Department, also located in the Bataan Building.

"We welcome numerous veterans, their family, and friends into our business offices in the Bataan Building," said John Garcia, cabinet secretary of

Veterans' Services. "Thanks to Cultural Affairs and this exciting new exhibit space featuring the work of Michael Naranjo, our guests will have an even greater appreciation of our veterans and their sacrifices."

Growing up in the Santa Clara Pueblo, Naranjo passed his childhood days hunting with his brother and preparing clay for his mother, Rose Naranjo, a revered traditional potter. It could be said, in fact, that Naranjo had no choice but to be talented – he comes from a renowned artistic family.

In 1968, however, he came back from serving in Vietnam a changed man. After losing his sight in a combat injury, he feared he would never create art again.

Today, small bronze sculptures line the wall of Naranjo's humble studio while life-size pieces dot the desert landscape outside – a testament to the artist's unstoppable passion for art, beauty, and his roots.

Meth and Child Welfare Report Includes Tribal Data and Funding Gaps

A recently released report that chronicles meth and its effect on children, families, and the foster care system includes the impact the drug has had on American Indian and Alaska Native communities.

Generations United, a national advocacy organization working to improve the lives of children and older people through intergenerational strategies, has partnered with other child advocacy organizations, including the National Indian Child Welfare Association (NICWA), to release this report.

The cooperative effort between Generations United and NICWA comes about through the organization's shared interests in publishing important information and making solutions to the meth crisis more visible.

"We consider Generations United to be a partner in this work to not only raise awareness of the problem, but also how frequently extended family and grandparents are becoming the caregivers of children whose homes are displaced by meth abuse," said Terry Cross, executive director of NICWA.

Supporting tribal children whose families are affected by the methamphetamine crisis often involves relatives who are caring for these children. Subsidized guardianships, a caregiver arrangement that allows children to exit the foster care system and move into the care of extended family with financial assistance, is an attractive yet often unavailable option for relatives caring for their family members.

Many grandparents now are faced with the decision to become a licensed foster parent and allow the state to be the child's legal guardian; the other option is to petition the state to permanently terminate parental rights and have the grandparent adopt their own grandchild.

NICWA estimates that almost 70 percent of American Indian/Alaska Native foster care placements are with grandparents and other extended fam-

ily members, who rarely access any services and support to raise these children.

Nationally, the rate of Native meth use has been two to three times the rate of Caucasians, with the highest rate of use among people age 15 to 44. Indian Health Services has observed increases in the number of meth-related problems – from 3,000 cases in 2000 to 7,004 cases in 2005.

These increases are adding to the existing problem of Indian children being disproportionately represented in the nation's foster care system. AI/AN children are placed in foster care two to three times the rate of other children nationally, and can make up 50 percent to 60 percent of the children under state care in certain states.

"The meth epidemic is increasing the risk to children and families in almost every realm – substance abuse, child welfare, domestic violence, mental health," explains Cross. "The situation really points to the need for a more comprehensive 'system of care' approach where all the different service providers work together in a way that put the children – not the meth issue – at the center," he said.

NICWA points to the need for reforms in the nation's foster care system to include funding subsidized guardianship programs and flexible funding for states and tribes to explore alternatives to permanent termination of parental rights and placement with strangers in new communities.

These reforms have been outlined by the national, non-partisan Pew Commission on Foster Care and later presented by NICWA to tribal leadership organizations such as the National Congress of American Indians, the Affiliated Tribes of Northwest Indians, and United South and Eastern Tribes.

NICWA is a national non-profit and the most comprehensive source of information on American Indian child welfare and works on behalf of Indian children and families. It provides public policy, research, advocacy, information, training, and community development services to a broad national audience, state child welfare agencies, and other organizations, agencies, and professionals interested in the field of Indian child welfare.

It's Web site is www.nicwa.org or call 503-222-4044.

Generations United's report is available online at http://ipath.gu.org/UG_re1201437.asp. The report's release was sponsored by the House Caucus to Fight and Control Methamphetamines, Generations United, National Indian Child Welfare Association Inc., Child Welfare League of America, Children's Law Center/Home at Last, and North American Council on Adoptable Children.

