## Home loan program expanding for tribes

(AP) – The U.S. government is expanding a program providing low-cost home loans to American Indians in the state of Oregon.

The Confederated Tribes of Coos, Lower Umpqua and Siuslaw had asked the U.S. Department of Housing and Urban Development to expand its low-cost home loan program to cover all of Oregon – not just reservation land.

The program requires a lower down payment than the loans traditionally available through the Federal Housing Administration loan program.

Instead of three percent of the loan amount, American Indian homebuyers will be required to put down just 2.5 The federal program
guarantees 100
percent of the money
loaned under the
program, which
makes the loans
attractive to lenders.

percent of the amount.

The program also allows homebuyers to apply for a higher loan amount.

The ceiling for Federal Housing Administration loans in Lane County is \$177,150 for a singlefamily dwelling. Under the program now available to tribes, American Indian homebuyers can apply for up to 150 percent of the standard loan limit.

"A lot of the problems we've had with FHA is that loan limits are not keeping up with the rapid increases in home prices," said Pam Negri, the regional spokesman for the Department of Housing and Urban Development.

The boom in housing prices locally was a big part of why the confederated tribes asked to have the loan program expanded, said Ron Brainard, Tribal Council chairman.

The expansion of the program will benefit all American Indians in Oregon. "As long as my tribe can help all the tribes in Oregon, we're proud to do so," he said. The confederated tribes have 801 members.

The Department of Housing and Urban Development said the 2000 census showed about 85,000 people in Oregon who were American Indian or Alaskan Native.

The federal program guarantees 100 percent of the money loaned under the program, which makes the loans attractive to lenders, Negri said.

Because of the loan guarantees, even borrowers with credit problems can qualify rather than going into the sub-prime market, Negri said.

"But this is a great loan program even for someone who has good credit," she said.

cates, attorneys, the knowledge,

skills, and materials to under-

stand and participate success-

4 p.m. today at the Warm

Springs Community Center., is

sponsored by Extraordinary

Young People. Presenters in-

clude Jim Nice of the Family

Unity Project; and Mary

McNevins, of the state depart-

ment of human services.

The conference, lasting until

fully in a FUM conference.

## Births

Sophia Alexis Brunoc

Bruce P. Brunoe Jr. and Angie Brunoe are pleased to announce the birth of their daughter Sophia Alexis Brunoe, born August 19, 2005. Father's parents are Bruce P. Brunoe Sr. and Frances Brunoe. Mother's parents are Ann Binder and Don Binder.

Amber Josephine VanPelt

Chet VanPelt and Theresa VanPelt are pleased to announce the birth of their daughter Amber Josephine VanPelt, born August 29, 2005. Amber joins brother Isaiah and sister Margaret.

#### Waurica Hennassie Miller

Marlon Ray Miller and Maurica Lynn Cortez are pleased to announce the birth of their daughter Waurica Hennassie Miller, born August 19, 2005. Father's parents are Doris and Joseph Miller. Mother's parents are Minnie Charley and Martinez Cortez.

#### Madaline Elizabeth Webb

John and Lisa Webb are pleased to announce the birth of their daughter Madaline Elizabeth Webb, born August 24, 2005. Madaline joins brothers Colton and Preston, and sister Kasheena. The father's parents are Harry and Donna Webb. Grandmother on the mother's side is Roma Cartney.

George Ray Picard

Clairessa Picard of Warm Springs is pleased to announce the birth of her son George Ray Picard, born August 25, 2005. Grandparents are George Picard Jr. and the late Mary Lena Heath. Great grandparents are Darlyne Araiza and the late George Picard Sr.

## **Howlak Tichum**

#### Darla Anne Sam

Darla Anne Sam of Warm Springs passed away August 29, 2005. She was 45.

Mrs. Sam was was born
December 30, 1959 in
Redmond to parents
Harrison Davis Sr. and
Florene Comedown. She was
married to Morris Sam on
October 10, 2001 in Warm
Springs.

Mrs. Sam was a lifelong resident of Warm Springs. She was employed as bead worker for the Confederated Tribes of Warm Springs Work Force Development Department.

She is survived by her husband Morris Sam; brothers Dominic Davis, Dalton Davis, Dixon Davis, and Harrison Davis Jr., all of Warm Springs; sisters Dinah Merrifield and Flora Susie Davis, both of Warm Springs. A daughter, three brothers and two sisters preceded her in death.

### Oliver Bruce Moses

Oliver Bruce Moses of Warm Springs passed away August 27, 2005. He was 46. Mr. Moses was born August 29, 1958 at Redmond to

parents Oscar Moses and

Kathleen Kalama.

Mr. Moses was a lifelong resident of Warm Springs. He was self-employed as a plumber in addition to being employed by Warm Springs Forest Products for 10 years. He is survived by his chil-

dren, Jered Oliver Moses and Coleicia Kathleen Moses, both of Warm Springs; brothers Victor Moses, Joseph Moses, William Moses, George Moses and Todd Danzuka, all of Warm Springs; sisters Joann Moses of Warm Springs, Fran Moses Ahern of Madras. Two sisters, Lilly Ann Walkler and Patricia Moses, preceded him in death.

## Workshop on family unity

There is a workshop today, Thursday, Sept. 15, on family unity. The workshop is on the Family Unity Model, an introduction to family group decision making, an option for strengthening families.

The Family Unity Model (FUM) invites family, extended family, friends, and community to act as primary decision makers for their children. This workshop will look at the foundations of FUM, its history, and the advantages it offers children, families, communities, and agencies that work with them. This workshop offers families, caseworkers, supervisors, managers, policy makers, as well as judges, court officers, community advo-

Stone Unveiling/ Memorial for Trudee Anne Queahpama-Clements

Date:

September 24, 2005.

Schedule:

8:30 a.m. – Unveiling of stone at Agency Cemetery.

10:30 a.m. – Washat Service Simnasho Longhouse.

Requesting all past Miss Warm Springs, dressed in regalia, powwow friends in memorial and special tribute, honor and to remember Trudee Queahpama-Clements on this special day.

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Need help with a legal problem? Legal Aid Services of Oregon provides free assistance to low-income Oregonians in many civil cases. Call us at 385-6944 on Mondays and Tuesdays. Or come see us in person on the second and fourth Wednesday of every month from 1 to 4 p.m. at the Madras Employment Department, 257 SW Third.

### For sale to tribal members

Computer systems, including Dell PC model GX1, monitor, keyboard and mouse. PC has windows 98 and Office 2000. Complete system \$150. All equipment is used and no warranty is offered. Call Tribal Property at 553-3295.

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Mon-Fri 11-2 & 4:30-8:00 Sat 11-7

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