

→ **Poll: Should Washington State raise taxes or hold the line on spending?**

Link to story and enter the quick poll:

<http://blogs.seattletimes.com/opinionnw/2013/03/21/poll-should-washington-state-raise-taxes-or-hold-the-line-on-spending/>

→ **[Foreclosure and mortgage loan delinquency rates both increased year-over-year in Tacoma in January](#)**

The foreclosure rate among outstanding mortgages in Tacoma was 3.88 percent in January, up 1.64 percentage points from a rate of 2.24 percent recorded in January, 2012.

→ **Washington D C News & Advocacy Alert**

HUD Discloses Sequestration Impacts in Letters to Stakeholders

[HUD has issued letters to Public Housing Agencies](#) and owners of properties receiving Project-Based Rental Assistance (PBRA) regarding the impacts of sequestration. In its letter to Public Housing Agencies, HUD stated that as a result of sequestration, the Public Housing Operating Fund will be prorated to a historically low 73 percent of needed funding, and the resulting financial pressure could “critically degrade the ability to operate the public housing program.”

Mortgage Interest Deduction (MID) Reform Legislation Introduced

On March 15, Representative Keith Ellison (D-MN-5th) introduced the [Common Sense Housing Investment Act of 2013](#) (H.R. 1213), which would repeal the mortgage interest deduction and replace it with a 15 percent flat-rate tax credit. Converting the mortgage interest deduction into a credit is estimated to provide a tax benefit to 16 million additional homeowners.

- Lower the cap on the amount of mortgage for which interest can be deducted from \$1 million to \$500,000; allow home equity loans and second homes under the \$500,000 cap.
- Convert the mortgage interest deduction to a 15% non-refundable mortgage interest tax credit.
- Phase in the two changes above over five years.
- → **Direct \$109 billion in savings to the [National Housing Trust Fund](#) over 10 years.**

This is a milestone in the United for Homes campaign and a big step in our collective efforts to solve America’s affordable housing crisis. **And, here is where you come in. Please contact your Representative and urge him or her to co-sponsor H.R. 1213 today.**

→ **Call the Congressional switchboard at 877-210-5351 and ask to be connected to your Representative’s office. You also can visit [NLIHC’s website](#) and enter your zip code on the right side to find your Representative’s number.**

➔ AHC EVENT:

AHC Member & Public Meeting: **Opening Doors to Housing & Jobs**
2nd Quarter Meeting: Program, Networking, Light Lunch
Wednesday, May 8 noon – 1:30
1323 South Yakima Av, Tacoma
RSVP: connie@tpcahc.org

➔ 2013 Conference on Ending Homelessness

May 15 & 16 Hotel Murano Tacoma

Information & Registration: <http://wliha.org/conference/registration>

Scholarship assistance is available for those who qualify. Deadline for applications is Monday, April 8, 2013.

➔ AHC MEMBERS' EVENTS:

- **Save the Date: Dining Out for Life®**
Thursday, April 25th, 2013



- **27th Annual Fair Housing Conference!**
Thursday, April 18 8:30 – 4:30 Greater Tacoma Community & Trade Center
Register now www.cityoftacoma.org/fairhousing then click on Fair Housing Conference

➔ Useful HUD Links for Housing Counselors

HUD Housing Counseling: www.hud.gov/housingcounseling

Events & Training Calendar:

http://portal.hud.gov/hudportal/HUD?mode=disppage&id=OHC_TRAINING

Contracting Opportunities: http://portal.hud.gov/portal/page/portal/HUD/program_offices/cpo

Career Opportunities: <http://www.usajobs.gov>

Grant Opportunities:

http://portal.hud.gov/portal/page/portal/HUD/program_offices/administration/grants/fundsavail

Foreclosure Assistance:

http://portal.hud.gov/hudportal/HUD?src=/i_want_to/talk_to_a_housing_counselor

Making Home Affordable: <http://www.makinghomeaffordable.gov/pages/default.aspx>

➔ **Habitat for Humanity Homeownership Program:**

New application process and lowered minimum income guidelines for anyone interested in applying or may know someone who could benefit from owning a simple, decent and affordable home.

Households interested in purchasing a Habitat home may now submit an application without attending an application meeting first. If you know someone interested in applying, please have them email me at cbenbow@tpc-habitat.org, call Family Services at (253) 627-5626 or stop by the office Monday – Friday (9am – 5pm, weeknights and Saturdays by appointment only) to pick-up an application form. Applicants will need to submit the attached application form (must be signed!), a \$20 credit check fee (cash, check, money order made out to T/PC Habitat for Humanity), and copies of photo ID and social security cards for all adults in the household before we can process their application.

We are holding weekly office hours in Tillicum and Parkland! Households interested in applying for to our program can come to the office hours to pick-up or submit an application or simply learn more about our program.

- **Wednesdays, 12 – 1pm:** Habitat for Humanity office (4824 South Tacoma Way, Tacoma, 98409)
- **Thursdays, 5 – 7pm:** Garfield Book Company (208 Garfield St, Suite 101, Tacoma, 98444) – second floor, wheelchair accessible
- **Fridays, 2 – 4pm:** Tillicum Community Center (14916 Washington Ave SW, Lakewood, 98498)
- **Saturdays, 10:30 – 11:30am:** Garfield Book Company – second floor, wheelchair accessible

Habitat staff can also come to you and give a short presentation about our program to your staff, clients or community partners.

Our minimum income guidelines have been lowered and monthly payments can now be as low as \$500 for mortgage payment, property taxes and homeowners' insurance combined! Income guidelines are based on how many people will be living in the Habitat house and can be seen below. As always, eligible income includes wages, child support/alimony, SSI/SSA, TANF, self-employment and any other documented income expected to continue for at least 3 more years (excludes food stamps, work study and unemployment benefits). **Households with 1 or more people encouraged to apply.**

Household Size	1	2	3	4	5	6	7	8
Minimum Annual Income	\$20,000	\$20,000	\$20,000	\$21,050	\$22,750	\$24,450	\$26,150	\$27,800
Maximum Annual Income	\$24,600	\$28,100	\$31,600	\$35,100	\$37,950	\$40,750	\$43,550	\$46,350

We also have a home repair program for Pierce County veteran homeowners or homeowners with veteran living with them – if you know someone in need of a 0%, affordable loan to fix a health or safety related home repair, please have them contact Habitat for more information. We do not offer immediate/emergency home repair services but we can address home repair needs such as a roof in need of repairs or replacing, leaking plumbing, holes in the floors, etc...

If you have any questions about our homeownership or home repair program, please contact 253.627.5626 or cbenbow@tpc-habitat.org for more information. Thank you for helping us reach more families in need of safe, decent, affordable housing!