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2009 TAX CREDIT FOR HOME PURCHASES, DREAM-
SAVERS, USDA RURAL DEVELOPMENT LOANS

Attention First Time Home Buyers now is your chance! The Umpqua Coastal Housing Center would like to help you take advantage of exciting new options for you in 2009.

There are only six months left to qualify for the Federal First Time Homebuyer Tax Credit. This tax credit is totally refundable and is available to households that make up to \$150,000. Anyone who hasn't bought or sold property in the last three years, and is planning on closing on a home by December 1, 2009 will qualify for this refundable grant.

In case you are planning a more long term savings plan for buying a home, or perhaps you want to go to school and get re-trained, need equipment to start that small business you have been

putting off, need assistive technology to qualify for a job or need to make a major repair on your home, there is a program for you too! DreamSavers is a matched funds savings program that allows you to save towards your goal and receive a grant with a three to one match. This program, which serves all of Southern Oregon, has funding available now. DreamSavers is for anyone 12 and older and up to two per household can enroll.

Here's some more exciting news for Coos County residents: USDA Rural Development will be unfolding their new eligible regions the week of June 22, 2009. These new regions will include homes located within Coos Bay and North Bend. This momentous change will allow people choosing to use the USDA 502 Direct Loan, the Guaranteed Loan and the 504 Rehab Loan to do so in these city areas, which will serve more people.

Umpqua Regional Housing Center can work with you to get prepared to qualify for USDA Rural Development loans or other types of loans. For more information on all programs offered through Umpqua CHC, contact Valorie at 267-6505.



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PLEASE HELP!
Liberty Ash was born with a congenital heart defect (CHD). The medication she needs to remain alive has been denied by the Oregon Health Plan. Her parents cannot afford the costs and are asking for donations to keep Liberty alive until corrective surgery can be performed. Donations can be deposited in any branch of Sterling Bank to the account of Liberty Ash.

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idiOT SiGHtInGS:

While having the garage door repaired, the Sears repairman told us that one of our problems was that we did not have a 'large' enough motor on the opener. We had the largest one Sears made at that time, a 1/2 horsepower. He shook his head and said, 'You need a 1/4 horsepower.' I responded that 1/2 was larger than 1/4. He said, 'NO, it's not.' Four is larger than two..'

We haven't used Sears repair since.

The spotlight on the corner buzzes when it's safe to cross the street.. I was crossing with an intellectually challenged co-worker. She asked if I knew what the buzzer was for.. I explained that it signals blind people when the light is red. Appalled, she responded, 'What on earth are blind people doing driving?'

She was a probation officer in Wichita , KS

At a good-bye luncheon for an old and dear coworker: She was leaving the company due to 'downsizing.' Our manager commented cheerfully, 'This is fun. We should do this more often.' Not another word was spoken. We all just looked at each other with that deer-in-the-headlights stare.

This was a lunch at Texas Instruments.

An individual who plugged her power strip back into itself and for the sake of her life, couldn't understand why her system would not turn on.

A deputy with the Dallas County Sheriff's office, no less.

I arrived at an automobile dealership to pick up our car. I was told the keys had been locked in it. I went to the service department and found a mechanic working feverishly to unlock the driver side door. As I watched from the passenger side, I instinctively tried the door handle and discovered that it was unlocked. 'Hey,' I announced to the technician, 'its open!' His reply, 'I know. I already got that side.'

This was at the Ford dealership in Canton , MS

STAY ALERT! They walk among us... and they VOTE and they REPRODUCE!

Living in a semi rural area, we recently had a new neighbor call the local township administrative office to request the removal of the DEER CROSSING sign on our road. The reason: 'Too many deer are being hit by cars out here! I don't think this is a good place for them to be crossing anymore.'

Do not confuse the clerks at McDonald's.

While at the airport, checking in at the gate, an airport employee asked, 'Has anyone put anything in your baggage without your knowledge?' To which I replied, 'If it was without my knowledge, how would I know?' He smiled knowingly and nodded, 'That's why we ask.'

Happened in Birmingham , Ala.

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