

**HUD ANNOUNCES HIGHER  
FHA HOME LOAN LIMITS BY  
MORE THAN 15%**

WASHINGTON - On January 3, 2006, Housing and Urban Development Secretary Alphonso Jackson announced that the Federal Housing Administration (FHA) has increased its single-family home mortgage limits by more than 15 percent.

Effective January 1, 2006, FHA will insure single-family home mortgages up to \$200,160 in standard areas and up to \$362,790 in high cost areas. The high cost amount is almost \$50,000 more than last year. The loan limits for two-, three- and four-unit dwellings also increased.

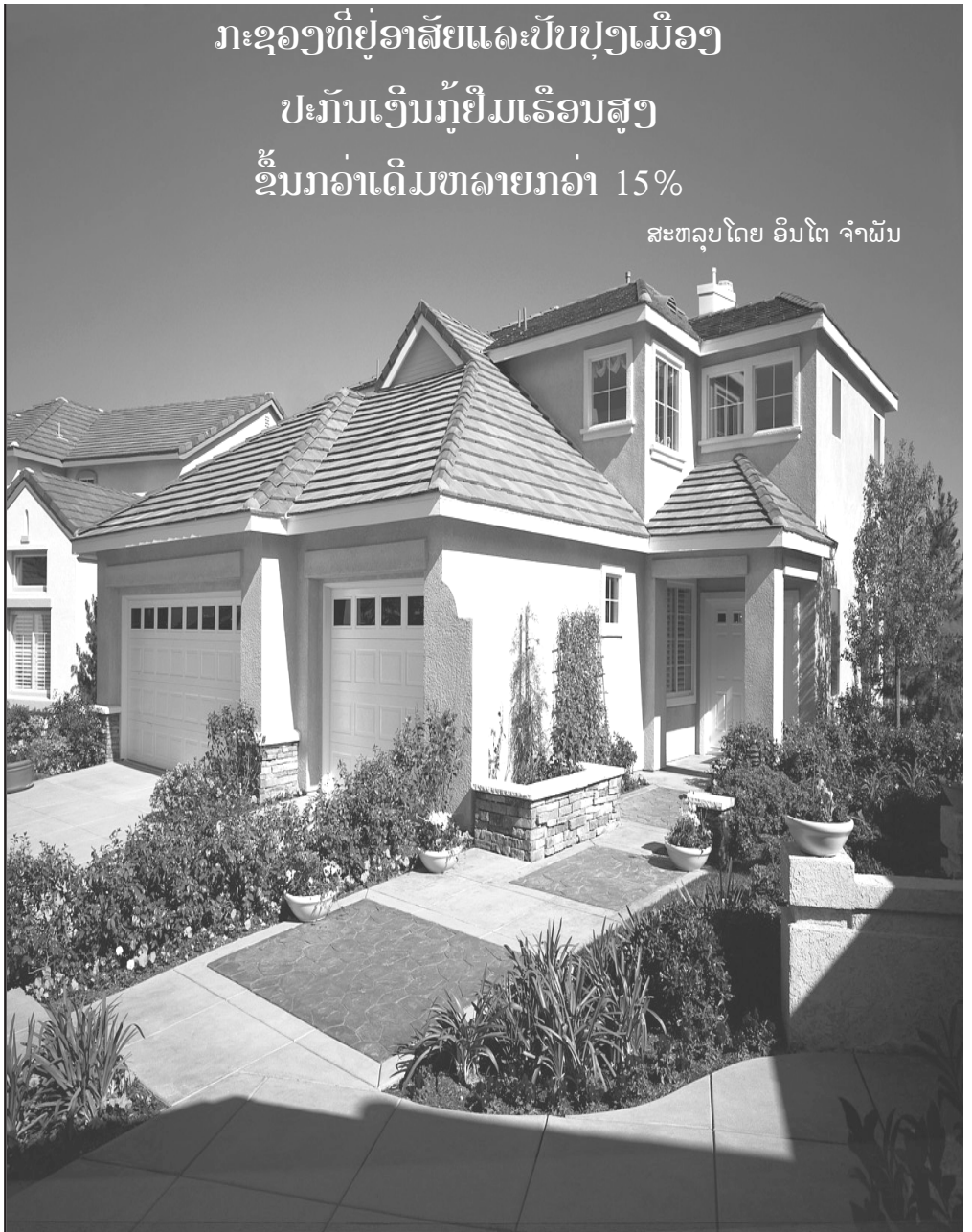
Last year, the loan limits were \$172,632 in standard areas and \$312,895 in high cost areas. These levels were below the cost of many homes in many communities. As a result, families who needed FHA mortgage insurance to qualify to buy a home were effectively locked out of the process.

The new loan limits are part of an annual adjustment HUD makes to account for rising home prices. Under federal law, loan limits are tied to the conforming loan limits of Freddie Mac and Fannie Mae, federally chartered corporations that buy and package mortgages. HUD calculates the FHA mortgage loan limit for 3,226 geographic areas within the United States.

Higher FHA loan limits don't cost the government any money, because the FHA Insurance Fund is fully supported by premiums paid by borrowers who receive FHA insurance.

Many low-income and first time homebuyers are attracted to FHA-insured loans because the agency requires only a three-percent down payment.

The increases will also benefit senior citizens who qualify for FHA-insured reverse mortgages. Reverse mortgages allow homeowners age 62 and



ກະຊວງທີ່ຢູ່ອາໄສແລະປັບປຸງເມືອງ

ປະກັນເງິນກູ້ຢືມເຮືອນສູງ

ຂຶ້ນກວ່າເດີມຫລາຍກວ່າ 15%

ສະຫລຸບໂດຍ ອິນໂຕ ຈຳພັນ

older to borrow against the value of their homes without selling them. Homeowners can select a lump-sum payment, monthly payments or tap into a line of credit. No repayment is required as long as a homeowner lives in a home with a reverse mortgage. The reverse mortgage is repaid, with interest, when a homeowner sells the home or dies.

ວິຊິງຕັນຕີຊີ : ໃນມື້ວັນທີ່ 3 ເດືອນມະກະຣາ 2006 ທີ່ຜ່ານມານີ້ທ່ານ " Alphonso Jackson" ອະທິບໍດີກະຊວງທີ່ຢູ່ອາໄສແລະປັບປຸງຜັງເມືອງ (HUD) ໄດ້ປະກາສຢ່າງເປັນທາງການອອກມາວ່ານັບຕັ້ງແຕ່ມື້ວັນທີ່ 01 ມະກະຣາ (01)2006

ເປັນຕົ້ນໄປ ອົງການທີ່ຢູ່ອາໄສຂອງ ຣັກບານກາງ (FHA) ຈະຮັບປະກັນທາງດ້ານເງິນກູ້ຢືມຊື້ເຮືອນສູງຂຶ້ນເຖິງ \$200,160 ໃນເຂດທີ່ຢູ່ຫໍ່ມະດາ ແລະເຖິງ \$362,790 ໃນເຂດບ້ານທີ່ເຮືອນມີ ຣາຄາສູງ.

ໃນຊ່ວງປີ 2005 ທີ່ຜ່ານມານີ້ທາງ (FHA) ໄດ້ມີການຮັບປະກັນເປັນວົງເງິນກູ້ຢືມສູງສຸດພຽງ ແຕ່ \$312,095 ເທົ່ານັ້ນ. ຈຳນວນເງິນປະກັນນີ້ ແມ່ນມີຄວາມສຳຄັນຫລາຍທີ່ສຸດເພາະວ່າພາຍ ຫລັງຈາກທາງທະນາຄານໄດ້ໃຫ້ເງິນກູ້ຢືມມາແລ້ວ ທາງທະນາຄານກໍຈະໄດ້ທຳການຂາຍການກູ້ຢືມເງິນ ນີ້ໄປໃຫ້ກັບ "Freddie Mac" ແລະ "Fannie Mac" ໄດ້ ເພາະສະນັ້ນດອກເບ້ຍຈຳກວ່າ ດອກເບ້ຍການກູ້ຢືມເງິນເປັນຈຳນວນທີ່ຫລາຍກວ່ານີ້