

Farmers Home Administration Housing Program Receives Drastic Cuts

The Department of Agriculture has announced that its rural housing credit program, administered through the Farmers Home Administration, will continue on an unsubsidized basis.

The department said several Federally-subsidized loan and grant programs for rural housing will be subjected to an 18-month evaluation study, during which the processing of new applications will be temporarily discontinued. This will mostly affect those families with incomes under \$6,000.00.

Vets Questions And Answers

Q.—Is there a limit on the amount of G.I. loan a veteran can get?

A.—The amount of the home loan is a matter between the veteran and the lending institution. However, there is a maximum on the portion of the loan that the Veterans Administration can guarantee—60 percent of the loan, not to exceed \$12,500.

Q.—I am insured under a "V"-prefixed National Service Life Insurance policy. Can I take out more insurance?

A.—Yes. A recent law (92-188) allows veterans with that type of coverage to buy paid up additional life insurance with their annual insurance dividends. Write the insurance center where you pay your premiums (St. Paul or Philadelphia), if you have not received an application form.

Q.—Can a service-disabled veteran who received a VA automobile allowance be reimbursed for the special adaptive equipment more than once?

A.—Yes. Payment may be made to the seller of the equipment or reimbursement to the veteran, under certain conditions, when the equipment requires repair or replacement.

tion (FHA) will confine its subsidized housing loan program this fiscal year to applications that had been certified and approved as of Jan. 8, 1973. Most construction under those approvals will occur during the coming spring building season. Unsubsidized home owner-

ship loans will continue to be made. It is estimated that there will be more than 100,000 housing loans for the fiscal year. The current interest rate on unsubsidized loans is 7 1/4 percent. The department said the suspension in subsidized loans is to be in effect for 18

months to allow time for a comprehensive evaluation of the programs. The study will seek to determine whether the programs in question are the most effective means available for providing benefits to low-income families, whether the programs provide benefits to persons other

than low-income borrowers, and whether the Government's role in the programs is an appropriate Federal role. Housing programs affected by the temporary discontinuance of new approvals are—

- Rental and cooperative housing loans.
- The farm labor housing program of grants plus loans at one percent interest.

The announcement specified that all applications in these categories that have been certified and approved prior to the suspension will be processed through to loan or grant disbursement. Housing programs of the Farmers Home Administration not affected by the discontinuance are—

- Housing loans to families of low and moderate income that do not involve interest subsidies.
- Housing repair loans to low-income families (loan maximum \$3,500).
- Mutual self-help housing.

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Morgan Star Sets Sights on MEAC Tourney

BALTIMORE, MD—Every-time Phil Pugh comes down with an errant corom, it will add to his record as the new career leader in rebounds at Morgan State College.

Four years ago, when Phil first enrolled at Morgan State, he never had any intention of playing basketball. A scholastic track star at City College (Baltimore) he came to the Northeast Baltimore (MD) school on a track scholarship, to jump but not for points or rebounds.

With just half of this year's schedule completed Pugh has surpassed the all-time career rebounding record of 994 caroms held by Robert Gordon of Lawrenceville, VA. Pugh has pulled in 96 rebounds in 14 games this season to give him a career total of 1,077 rebounds in 82 games.

Gordon, who played for the Bears from 1963-67, held the old mark of 994 grabs in 80 contests. In passing Gordon's mark, Pugh, who led the Central Intercollegiate Athletic Association (CIAA) in rebounding as a soph, started this year's play with 981 grabs for average of 327 rebounds per season.

The 6-5 senior captain who might still be jumping over crossbars today if everything had not gone "kerplow," said, "It's great that I've accomplished this milestone. It's always nice to have records to your credit, but this one will certainly be short-lived the way Marvin's (Webster) climbing up on the boards."

At the start of this year's competition, Phil concentrated more on scoring because he felt the Bears needed more offense from him. Never reputed to be a great shooter, he got off to a blazing start, but as his shooting cooled off, his overall game suffered. With Webster coming on offensively and the arrival of Pat Edwards, Pugh has reverted to playing the way he did last year—going to the boards and playing strong defense.

With six games left to play prior to the MEAC Tourney in Durham (NC) March 8-10 Captain Pugh believes the Bears will be leading contenders for the tournament title if not the visitation championship.

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