

Caucus chair focuses on politics

Continued from page 1A

eral shocks in recent years.

Last year, a struggle between Collins and Charles Williams for the vacant chairman's position created a leadership vacuum that McCain's election finally resolved. Obiorah credited



McCain

McCain, who didn't seek re-election, with providing stability at a critical time.

"Most of the disarray has come from disagreements on personalities and individuals," Obiorah said. "We agree on the mission. We want to work on the electoral process."

Another major blow was delivered last month by the state Board of Elections, which fined the BPC for repeated violations of state campaign contribution laws.

The board found the BPC diverted money from its general fund for political purposes and accepted excess contributions from a PAC. It also accepted more than \$20,000 from N.C. Rep. Pete Cunningham, which exceeds the \$,000 limit per election cycle.

Obiorah said BPC officials will undergo training sessions on election law as part of the state's judgment. Although the caucus lost its general fund account for two

years and its ability to raise money from past contributors such as churches for community programs, its course as a political action committee was left intact.

"I think it will allow us to focus more on the political," Obiorah said. "We have all the leeway we want to do all the political activity we want in this city. We can be political all the time."

Obiorah serves with several local organizations, including vice president of the Charlotte Business League and Charlotte-Mecklenburg ABC board.

Voting emphasized in '04

Continued from page 1A

she looks.

"We sometimes vote for people because they have on a nice suit. We have to evolve as to how we give people our vote," he said.

Collins said part of the NAACP and the other organizations plan is to tell the community what issues are affecting African Americans the most so that they will be able to question candidates

before heading to the polls this July.

"We want people in office that will insure affordable health care. On a county level we want to look at how funds are distributed to schools, especially center city schools," he said.

Other issues like HIV and AIDS are also important in the black community, Collins said and candidates should address these issues before

blacks support them.

Another part of the voter education process, Collins said, is stressing the importance of early voting. Through the early voting process, people can go to the board of elections or other sites, such as public libraries to vote before the July 20 primary election.

Fewer low- and moderate-income American families buying homes

Continued from page 1A

before 1980. "Larger homes tend to be more expensive, and any new supply created tends to be geared toward higher-income people," said Barbara Lipman, the center's research director.

The report said 68 percent of all U.S. households were owned in 2001, up from 65.2 percent in 1978. However, the homeownership rate for families with children was 68.4 percent in 2001, down from 70.5 percent 23 years earlier.

The rate for working families with children was 56.6 percent, down from 62.5 percent. "Working families" meant those in which members work the equivalent of a full-time job and earn between the full-time minimum wage of \$10,712 a year and up to 120 percent of an area's median income.

Since the study only dealt with data up to 2001, it was impossible to connect how the rise in mortgage rates this year would affect homeownership, said economist David Crowe of the National Association of Home Builders.

"In and of itself that would make it more difficult for people of modest means to get into homeownership," Crowe said. "We're hoping from a macro sense that an improving economy should counter the increase in interest rates, at least for the next year or so."

Mortgage rates were in the high teens in the late 1970s and early 1980s, but have generally declined since then. Last year, rates hit their lowest level in nearly four decades, but they have inched back up over the last two months.

Homeownership rates for working families in 2001 were up somewhat since 1991, but still lower than 1978, suggesting that rising housing costs and a lack of affordable stock may be more important factors, Lipman said.

The median sales price of a new home in 1978 was \$55,700, about four times the \$14,258 median income of a working family with kids, according to census data cited by the group. The median new home in 2001 cost \$175,000 - five times the median income of \$35,000.

Homeownership rates among families with kids may be affected in part by the increase of more single-parent families today than two decades ago, researchers said. Single-parent homes generally have lower incomes than two-parent homes.

However, homeownership rates also declined for those working families with kids in which two or more people worked, the study found.

The most recent government data available shows the national homeownership rate at an all-time high of 68.6 percent for the first three months of 2004. President Bush has credited the surge to both low interest rates and the tax cuts he pushed through Congress in 2001 and 2003.

The Center for Housing Policy is the nonprofit research affiliate of the National Housing Conference coalition. Conrad Egan, the conference president, praised other Bush proposals, including a homeownership tax credit and an initiative that proposes to let first-time home buyers take out government-insured loans without making a down payment.

But he said government must do more to encourage construction of more affordable housing through zoning regulations. More businesses could offer programs to help employees buy their homes, and both public and private groups could offer more homeownership and credit counseling to prepare families for buying homes, Egan said.

Cities also have enacted more regulatory barriers that make it tougher for builders to build more affordable homes, Crowe said.

The report was funded by the Chicago Dwellings Association, a nonprofit developer of low- and moderate-income homes.

Homeownership rates by region for working families with children between 1978 and 2001, according to an analysis of data from the government's American Housing Survey by the Center for Housing Policy. "Working families" are defined as households earning less than 120 percent of the local median income but more than the full-time equivalent of the minimum wage (\$10,712).

On the Net:
Center for Housing Policy:
www.nhc.org/chp.htm



ESSY WILLS
Salon & Spa
Look Good! Feel Good!!

Hair Care/Design • Nail Care • Massage
Facial Skin Care • Bodywrap
Gift Certificate • Specialty Shop

4915 Monroe Road • Charlotte, NC
Ph: 704.566.4664
Fax: 704.566.4727

\$65.00

• Manicure • Pedicure • Massage •
Offer good with this coupon. Expires 7/02/04



Martha Crawford,
Dr. Irving Williams,
Gloria Williams

Irving Williams, M.D., MPH
Internal Medicine

Providing care for the family plus
Screening & Minor Trauma

Opening Hours:
Tues: 1PM - 9PM • Thurs: 1PM - 9PM • Fri: 1PM - 5PM • Sun: 9AM - 5PM
We are located at:

2024 Randolph Rd. • Charlotte, NC 28207 • 704-377-7676

We accept most major insurance:
BCBS, Aetna, Partners etc., Medicare/Medicaid, etc.

**NEED A NEW PHONE?
THEN YOU PROBABLY
NEED A NEW
NETWORK.**

Switch your number
today to America's most
reliable network.

Are you in?

Make FREE calls
with in-[®]Network Calling to any
Verizon Wireless Customer -**ANYTIME**-
from the National in-[®]Network Coverage Area
without using any plan minutes.

plus
UNLIMITED Nights & Weekends
UNLIMITED Long Distance
with 400 Anytime minutes
when calling from the America's Choice Coverage Area.

all for **\$39⁹⁹**

monthly access with new 1 or 2 yr Customer Agreement. CDMA
phone required. Calls outside America's Choice Coverage Area are
69¢/min. in-[®] Network Calling not available everywhere in the
America's Choice Coverage Area.
Activation fees, taxes and other charges apply.*

Buy One LG VX3200 for only \$39⁹⁹

Get a Motorola V60s FREE!

new 2-yr agreement per phone. While supplies last.

CALL 1.800.2 JOIN IN

CLICK verizonwireless.com

VISIT any of our stores

VERIZON WIRELESS COMMUNICATIONS STORES

CHARLOTTE
Arboretum Shp. Center
704-540-3500
ParkTowns Village
704-523-6744

Shoppes at University
704-548-9510
Southpark Mall
704-364-0955

HUNTERSVILLE
North Cross
Shopping Center
704-987-2355

MATTHEWS
Windsor Sq.
Shopping Center
704-841-4010

MONROE
Hwy. 74
704-296-0500

PINEVILLE
Carolina Place Mall
704-540-1680

ROCK HILL
636 Crown Pointe Lane
803-327-7620

**BUSINESS
CUSTOMERS
PLEASE CALL
1.866.899.2862**

AUTHORIZED RETAILERS

CHARLOTTE
AVL, Inc.
4913 Chastain Ave.
Suite 36
704-525-2851
FORT MILL
All About Wireless, LLC
761 Crossroads Plaza
803-548-3300
ROCK HILL
IPT
Galleria Mall
803-980-4067

ROCKINGHAM
One Tone
Hwy. 74
910-997-2323
SALISBURY
Cellular Sales
Alexander Point
704-797-9450
WYOMING
LINCOLN
Lincoln Center
704-736-9456

Now available at
participating locations of:



Nights 9:01 pm - 5:59 am M-F; Wknds 12:00 am Sat - 11:59 pm Sun.

Taxes & surcharges apply & may vary. Federal Universal Service Charge of 1.86% (varies quarterly based on FCC rate) & a 45¢ Regulatory Charge per line/month are our charges, not taxes, for more details call 888-684-1888. Important Consumer Information: National in-[®]Network covers over 240 million people in the U.S. Subject to Customer Agreement, Calling Plan and credit approval. \$175 cancellation fee per line, up to 45¢/min. after allowance, other charges & restrictions. *Activation fees: \$35 - 1yr.; \$15 - 2yrs. Cannot combine with other offers. Usage rounded to next full minute. Unused allowances lost. Coverage & offers not available everywhere. Limited time offer. See verizonwireless.com/bestnetwork for details. ©2004 Verizon Wireless.