

Real Estate Viewpoints



Eugene Pettis

Big Brother Or Little Brother!

After a thought-provoking discussion on behalf of Black self-help in the community, an overwhelming majority--75 percent--of a straw poll felt that grassroots community organizations can do a better job of helping poor blacks than government agencies.

The poll was part of a special edition of "Tony Brown's Journal" "Big Brother Or Little Brother?" which utilized the QUBE two-way television system in Cincinnati, Ohio. The program examined the effectiveness of governmental agencies that funnel millions of dollars into human service programs as a means of social justice.

"Tony Brown's Journal" is the nation's longest running black affairs series and has been sponsored by Pepsi-Cola Company for seven consecutive years. Televised nationally on public television (PBS), the program will be seen in this area on Channel 42 at 8 p.m. on Saturday, May 15.

Joining host and executive producer Tony Brown in the discussion were Robert Woodson, President of the National Center for Neighborhood Enterprise, and Thomas Dortch, President of the Council of National Alumni Associations, an umbrella group representing 92 of the nation's 111 black colleges.

At the beginning of the program, when asked if grassroots organizations do a better job of helping poor blacks than the government,

36 percent of the QUBE viewers thought that they did, but 45 percent were not sure.

Mr. Woodson, whose book, "Summons to Life," pointedly states that poor blacks rarely benefit from social programs, said that in most cases those who design these programs control the money in such a way that only they themselves benefit or they spend large amounts on ineffective solutions. Because of this, Woodson feels that poor blacks never get chance to help themselves. His

solution: concentrate on the strengths of these impoverished families and don't let over abundant assistance replace initiative.

Mr. Dortch, whose organization is one of the most powerful in the black community and a prime example of black self-help group, agreed and added that the two million black alumni in this country can make a difference in the success or failure of an institution and that blacks should be made aware of this strength.

Searching For A House?

Let us assume that you have decided that you wish to buy a house, you know how much you can pay, and you are now looking for one. What factors should you consider? A home is a long-term investment, and it involves a substantial amount of money. You'll probably be living there a long time. The post-war shortage of homes is now over, but still not every house represents a good investment; you may suffer a substantial loss if you make a poor choice.

Modern transportation facilities and highways have given the best majority of Americans a wide choice of communities in which to live. It's important to check various areas that might be suitable. Outwardly the same, there may be great differences between them that are of the greatest importance to you and to your family.

You'll naturally prefer an area where taxes are low. But remember that taxes are not determined by tax rate alone. They're also determined by the valuation practices of the local assessors. In some areas, homes may be valued at only 25 percent of true value; in others, it may run as high as 50 percent or even 70 percent. So you must take both the tax rate and the local valuation practice into consideration, and determine the amount of tax dollars you'll have to pay. Don't be misled by an apparently low tax rate.

Rates and valuations can change. If the community is a growing one (many young couples with young children), it will soon need more schools, sewers, and other services in the near future. Then you may soon find yourself paying a great deal more in taxes than you anticipated. In some communities, taxes have risen substantially, or even fantastically, in recent years. The safest neighborhood for comparatively stable taxes is one that has already been fully developed, with good schools, adequate fire and police protection, a completed sewage system, and, most important of all, homeowners with a sense of civic responsibility and a community with a reputation for good government.

Also be on the lookout for those communities that raise taxes excessively when a home is bought by a new owner. The tax bill of the seller is not always a clear indication of what you, a new owner, will ultimately pay. Check the local assessment practices of the community. This can only be done by speaking to new residents of the

First in a series

community, who presumably have experienced exactly what will happen to you if you buy in that community. Ask them if their assessment and total tax bill increased when they first moved in.

A good community has zoning laws that protect its homeowners. The zoning laws should clearly set forth the residential areas, so that homeowners won't find a garage or an open-air theater being erected next to their property. (Here, again, is a situation where your attorney can help you ascertain the facts.)

Avoid communities that permit easy variances in zoning laws - that is, permit political favorites or those who have good connections to make exceptions to the zoning laws, and thus destroy the value of your property as a home.

Good zoning may also make a difference in your tax bill. Some residential communities do not make adequate provision for business and industrial areas. If they are permitted near your home, they will almost surely damage its value. But if the neighborhood is properly zoned, and business and industry restricted to known and specific areas, they can help cut down the tax burden on homeowners by bringing in additional taxes to the community. They can also provide services and shopping areas for yourself and your family.

Zoning laws may also prevent you from using the property in the way you had planned. For instance, you may want to convert the second floor of the the house you are buying into a separate apartment, possibly for another member of your family or even for rental purposes. If the property is in a one-family residential zone, you won't be able to do so.

The same prohibition may apply if you want to use part of your house for an office, or partly for a business. Even though no alterations are required and you intend to operate your business in one of the rooms of the house, such use may be prohibited.

Zoning is even more important to the buyers of land who are planning to erect a custom-built home (or a prefabricated home). Some communities, in their anxiety to keep out families who will demand new streets and sewers, and whose children will require more space in schools than is presently available, have created zoning rules that may make it impossible for you to build the home you plan.

"Up With People" Plans Special Concert

Up With People has been delighting audiences of all ages since the mid-60s and on Saturday, May 29 they will be delighting the Charlotte audience.

Sponsored by WSOC-AM-FM-TV and the Southern Bell Telephone Company, this very special concert will be held at the Charlotte Coliseum beginning at 8 p.m. Tickets are \$6.50, \$5.50 for students and senior citizens and a dollar off if bought in advance.

Cast members from around the world create a special energy--a people energy--and generate a special musical celebration that expresses a dream: UP WITH PEOPLE.

In Up With People's first 14 years, over 6,000 men and women from over forty nations visited 47 countries. Worldwide performances include Roval Albert Hall

(London), the Olympic Games (Munich), Super Bowls X, XIV, XVI, the Indianapolis 500, the White House, Carnegie Hall and numerous festivals.

Some 500 young men and women, between the ages of 17 and 25 participate in Up With People's five casts each year. In addition to its entertainment aspect, Up With People has a strong and important educational component--which it feels is vital to each person's growth.

Up With People blends original scores with pop hits, American favorites and a variety of high-spirited entertainment you won't want to miss -- May 29 at 8 p.m. at the Charlotte Coliseum.

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