

# Sound Advice On Buying Home

How do you go about finding a house you can really feel at home in? First, you must decide the price range you can afford...and income is only one factor. Your debts, your savings, your equity (if any) in your present home—these are all to be reckoned with. So is your lifestyle: if



you're home-oriented, you may be willing to trim other expenses to spend more for a house.

Have you heard that your home shouldn't cost more than 2-1/2 times your annual income? That monthly carrying charges mustn't exceed one week's take-home pay? Like all rules-of-thumb, these are only estimates. You should work out your own guidelines, based on your financial situation. Figure out what you can spend for monthly housing costs. Then estimate what cash you have available for a down payment.

Down payment requirements range from very little (with a VA guaranteed mortgage) to more than 40 percent (for some older homes with conventional mortgages). Generally, a new home

requires a lower down payment and is easier to get a mortgage for. It's also cheaper to maintain, a fact that should be considered when planning your housing budget.

What features you want inside your home will depend on many factors. You'll want to think about how long you are likely to stay there, how your family may change in that time, what new furnishings you may get.

As you look at homes, take notes on room sizes, interior and exterior materials, and special built-in features such as fireplaces and cabinets. Many model homes are beautifully decorated; check with the builder to get a clear understanding of what's included and what's "extra."

You should also ask the builder if he guarantees his work, and what is included in this warranty. Go ahead and be "nosey;" the builder's integrity is vitally important. Knock on doors of his previous buyers, and ask their opinions of him. Ask



your local home builders' association about his reliability and professional standing. Even if you're interested in an older home, it pays to know the builder's name and reputation. But don't stop there; hire the services of a home inspection expert. He'll tell you if the house is likely to have termite, roof, electrical or plumbing problems.

As you shop for homes, compare neighborhoods as well. Consider commuting distances, location of schools, and shopping facilities, availability of transportation—along with less tangible features like "atmosphere" and "lifestyle."

Once you find a home, you must pay for it—which brings up the subject of mortgages. There are three kinds, all arranged through private lending institutions.

Conventional mortgages are two-party affairs between you and the lender. You borrow up to \$36,000 with a 5% down payment, or \$45,000 with 10% down from savings and loan associations—higher amounts with greater down payment. The terms will vary depending on market condition.

Mortgages insured by the Federal Housing Administration are three-party affairs, involving you, the lender and FHA. You can borrow up to \$33,000, with from 3% to 20% down payment. (The loan ceiling may be raised by pending legislation.)

Mortgages guaranteed by the Veterans Administration are also three-party affairs. This kind of loan, which has no maximum is reserved for qualified veterans of military service.

When you close the sale for your new home, you will have to pay closing costs. These can range anywhere from five hundred to a couple of thousand dollars—and they are not



included in the price of the house.

To learn more about the process of buying a house, get a copy of The Home Buyers Guide. This helpful booklet is available at your local home builder's association—or by sending 50 cents for postage and handling to NAHB, Home Buyers Guide, P.O. Box 38, Riverdale, Maryland 20840.

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## REPORT FROM U.S. Senator JESSE HELMS

WASHINGTON—I have noted with regret that some editors have mistakenly assumed that I am talking about all of the news media when I comment, from time to time, about bias and distortion in the major liberal-daily newspapers—and the radio and television networks, as well.

The vast majority of newspapers and broadcast stations on the local level do their very best to present the news objectively, and without bias or distortion. The trouble is, they get most of their reports—or perhaps their impressions—from the television networks, and from the major liberal newspapers in the big cities which constantly saturate the public consciousness with their own prejudices.

ULTRA-CONSERVATIVE—How many times, for example, do you see the word "ultra-conservative" in newspaper articles about Barry Goldwater, Harry Byrd, Jr., and other Senators who refuse to follow the philosophy of the liberal editors?

I get the same treatment, of course. But do you ever see the words "ultra-liberal" used in connection with news reports about, say, Senator McGovern, Senator Kennedy or Senator Humphrey? Of course not! They are described as "moderates."

Beauty is in the eye of the beholder. When Senators Goldwater, Byrd and I are described as "ultra" conservatives, that means, to be candid about it, that the fellow writing the news story or the editorial does not personally agree with us. He does, on the other hand, agree with Senators Kennedy, McGovern and Humphrey. In his view, therefore, they are "moderates."

In my own case, some of the big-city editors in North Carolina consider me "ultra" conservative because I am opposed to forced busing of school children, and because I favor a balanced Federal budget, and because I am opposed to amnesty for deserters and draft dodgers.

These editors favor forced busing and amnesty. They are opposed to cutting back on Federal spending. So, since they disagree with me—and other "conservatives"—they seek to persuade their readers that Senators who disagree with the policies of these major big-city newspapers are excessively conservative.

ROCKEFELLER—Recently, I appeared before the Senate Rules Committee to submit a list of questions which I felt Governor Nelson Rockefeller should answer prior to final consideration of his nomination to be Vice President of the United States.

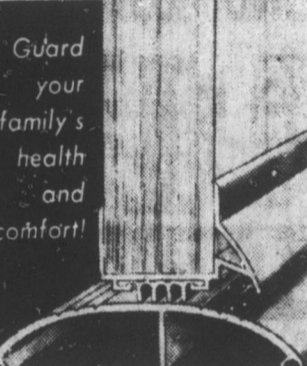
When I completed my testimony, I was complimented by Senators on both sides of the aisle. Governor Rockefeller will be required to answer my questions. Not a word about that appeared in the news accounts, or in the critical editorials that were published later by newspapers who apparently feel that Mr. Rockefeller should not be questioned seriously.

There were about 20 witnesses that day—including the communist, Angela Davis. But the big-city newspapers made it appear that Jesse Helms (the "ultra-conservative," of course!) had locked arms with Angela Davis in opposing Rockefeller. Never once in my testimony did I indicate whether I will support or oppose Mr. Rockefeller—that was not my purpose in appearing before the Senate Rules Committee. My purpose was to submit a list of questions which the entire Committee agreed were relevant and helpful.

I mention this episode simply to illustrate why I am occasionally critical of some elements of the major news media. I am a former newspaperman and broadcaster myself. I have felt for many years that freedom of the press will not endure forever unless there is also responsibility of the press.

Incidentally, if anyone wants a copy of my Rockefeller testimony, and the list of questions I submitted, just drop me a note. Then you can compare what I actually said with the reports you may have read, or heard on radio and television.

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