

## Rural Housing Loans Simplified for Expansion of FHA Aid in Construction

The supply of modern housing in Lenoir County may be expanded through a new cooperative effort with private industry announced recently by Walter L. Pippin, county supervisor for the Farmers Home Administration.

Builders, developers, and others in the home building and financing fields can now work directly with prospective borrowers to 'package' applications for rural housing loans," Pippin said.

"Participation in the packaging program," he added, "will be limited to those who can provide all the necessary information about the home, assure its delivery at a specified price, and can work directly with the applicant family."

He explained that the packager will assemble reliable information on the applicant and the home he wants to buy, build, or improve. They will submit the data on forms supplied through the local FHA office at Room 218, Federal Building in Kinston. When the information about the building and applicant is complete, the loan can be approved and funds made available by the FHA.

The County supervisor said a briefing session for interested builders and developers will be held at 3:30 p.m. on Monday, November 23, 1970, in the Conference Room of the Federal Building in Kinston.

"The first step for a prospective packager is to meet with the FHA county supervisor to obtain detailed information about eligibility requirements for a loan and the type and cost of homes the agency can appropriately finance," Pippin said.

In general, he explained that to be eligible an applicant must lack decent, safe and sanitary housing, must be unable to obtain credit from other sources and must have sufficient income to repay the loan, pay taxes and insurance, maintain the house and meet other living expenses.

### BEATING

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not to prefer assault charges against the teacher, pointing out that it would cause him to lose his job, and might possibly result in retaliatory actions being taken against their daughter by students at the school.

The parents ignored the advice of the school officials and preferred the charges under which Good was arrested Monday. He was placed under \$100 bond, which was signed by Principal Carraway and trial has been set for November 19th.

Family income, however, may not exceed limits established by FHA.

The county supervisor said loans may be made to farm owners, nonfarm tract owners, rural residents or nonrural residents with low to moderate incomes who work in a rural area. The home may be on a lot or farm in open country or in towns under 5,500 population that are rural in character and not adjacent to an urban area.

Packagers should understand that final action cannot be taken on applications until all required information has been submitted to FHA, the applicant is interviewed by the county supervisor and any required supplementary information has been obtained," Pippin pointed out.

A 36-page manual explaining the packing program is now available at the local office.

The county supervisor noted that James V. Smith, Administrator of the FHA "has expressed confidence that this new program will help smooth the way for applicants and move us more rapidly toward the national goal of adequate housing for every family in rural America."

Fox and Miss King were both treated for minor injuries and released but Theresa Lynn Ireland of Kinston route 1 was hospitalized with more serious injuries.

Morris was transferred to Pitt Memorial Hospital in Greenville for care of a neurosurgeon,

where he was reported to be some better this week but still not completely out of danger.

### SURVIVES CAVE-IN

Barry Futrell of Vanceboro route 1 survived but had a very close call when he was covered in a cave-in near Dick Whaley's

## Lenoir Countian Critically Hurt in Four-Car Accident at 8 Friday Night

H. M. Morris III of Kinston route 5 was critically injured in a pair of accidents at 8 Friday night about four miles north of Kinston on Highway NC 11.

Patrolman Marvin Moore said Morris ran off the road on the right side and hit a parked car owned by Odell Ingram of Kinston route 1, knocking it into another parked car owned by Edna Earl King of Kinston route 1.

Minutes later another car came along being driven by Andrew Lee Fox of 2508 Richlands Road and it hit the rear of Morris's car which was out on the paved portion of the roadway, knocking it against into the Ingram car, and it, in turn for the second time into the King car.

In this second series of collisions a pedestrian Iris King was struck by the King car and knocked down.

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