

Cost goes higher

# Home owning still possible

By Steve Knight  
Of the Emerald

Along with whooping cranes and black-footed ferrets, add first-time home owners to the endangered species list of 1982.

Recent estimates show that only about 5 percent of the population in this country earns enough money to qualify for a home mortgage.

But there are ways to beat the high cost of owning your own home, says Hank Laramee, project coordinator of a self-help housing organization based in Eugene.

Laramee says his private non-profit organization — Homestead — provides low interest loans and technical training to groups of families willing to "work cooperatively together building each other's homes."

By incorporating this old fashion concept of "barn raising," a person can knock \$8,000 to \$10,000 off the construction costs of a new \$40,000 home, he says.

And people don't have to be skilled carpenters to join the self-help housing program. Homestead provides a construction supervisor who teaches pre-construction classes and assists the owner-builders throughout the home construction period, he says.

In addition, people with low incomes can, in some instances, receive the self-help loans for less than 2 percent interest with no down payment requirements, he says.

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is the down payment."

But for all its ecotopian trappings, Homestead actually receives its funding grants from the Farmers Home Administration, a credit agency of the U.S. Department of Agriculture. And because the FHA is the "housing arm of rural America," tight restrictions are placed on the self-help housing loans, Laramee says. Lane and Marion are the only counties in the state where self-help housing is offered.

To qualify for the loans a person must:

- Build in a community of no more than 25,000 population. The township must also have

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city sewer and water and paved streets. Laramee says Eugene and Springfield are the only communities in Lane county excluded from the loan program.

- Have no large outstanding debts.
- Have savings of at least \$300 to cover cost of hand tools and insurance.
- Have a steady, verifiable income. Another stipulation is a person's yearly income must be between \$6,000 and \$18,000.

If a person meets these FHA

requirements and receives a loan, then he joins an "association" of six to 10 families who build each other's houses at the same rate of construction.

An average cluster of homes takes about eight months to finish, Laramee says, adding that each family of the association is legally obligated to commit 30 hours a week toward the construction projects.

"You have to pretty much forget about a social life for a year," he says.

With self-help loans, six homes in Oakridge are currently under construction, nine houses in Veneta and six in Lowell are planned for this summer, Laramee says.

Students interested in the program might have a hard time becoming eligible for a self-help loan.

The FHA wants people who have "good stable jobs" and are more settled than students, Laramee says.

However, students still might not be able to take advantage of the program even after they have graduated. Pres. Ronald Reagan's 1982 budget calls for the elimination of all funding to federal housing programs, he says.

Slashing FHA funds would, in Laramee's opinion, "nail the coffin shut on housing in America." He is, nevertheless, somewhat optimistic the state government would help fund the self-help program if Pres. Reagan's cuts are approved later this year.

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