Officials answer housing questions

LIO HERNANDEZ, center, leader of the Self-Help Housing project in sboro, discusses some of his ideas with Victor Madsen (left), Washing- County F.H.A. supervisor, and State Director Robert Pierce.

LIO HERNANDEZ, al centro, líder del Proyecto de Casas de Ayuda ua en Hillsboro, discute unos de sus ideas con Victor Madsen (izquierda), ervisor del Condado de Washington del F.H.A., y Director del Estado, ert Pierce.

By Ted Schneider

here are many questions that st be answered as the Hillsboro f-Help Housing Project moves ng. On Tuesday of last week, ilies in the Self-Help Housing ject invited Robert Pierce, the e director of Farmer's Home Ad- histration (FHA), and two FHA nty supervisors, Bruce Stewart Marion county and Vic Madsen Washington county, to the Hills- o Opportunity Center, to an- er some of these questions.

Members of the Self-Help Hous- Project wrote down the most portant questions in order to be e that they were asked. Here some of their questions and the swers:

Q) How much land can the Self- lp Housing Project members buy th a loan from the Farmer's Home dministration?

A) The FHA will only loan ough money to buy as much land the county says you need to ild a home. If the county says u have to have three acres, then e FHA will lend ou enough oney to buy three acres; if the unty says you have to have one re, the FHA will lend you enough oney to buy one acre.

Q) What are the terms for the HA housing loans?

A) If the families in Washington ounty were NOT in a group like e Self-Help Housing Project, the ans would be 5% interest over a aximum of 33 years. Being in the elf-Help Housing Project means ou are pledging your labor to her members of the group, and or this reason the FHA will loan ou money for 4% interest for a aximum of 33 years.

Q) How much will my house be orth if it is built as part of the Self-Help Housing Project?

A) By everyone pledging their labor to the group, the total cost of the house is reduced by the amount it would cost to have someone else build the houses. That means that if a family in the Self-Help Housing Project gets a loan for $7000, and they pledge their labor to the group like everyone else does, their house will be worth about $11,000 when it is finished.

Q) Can we pay our loans off sooner than in 33 years?

A) YES. There is no penalty for paying your loan off sooner than in 33 years. In fact, there is a reward. You are saving money that you would have to pay out in interest.

Q) Do we have to start paying the loan off right away?

(Continued next week)

Hay muchas preguntas que tienen que ser contestadas mientras el Proyecto de Construcción Mutua de Viviendas progresa. El martes de la semana pasada familias en el Proyecto de Casas de Ayuda Mutua invitaron al Sr. Robert Pierce, el Director de Estado de la Administración de Casas para Agricultores (F.H.A.), y dos supervisores de Condado del FHA Bruce Stewart, del condado de Marion, y Vic Madsen, del condado de Washington, a visitar el Centro de Oportunidad y contestar unas de estas preguntas.

Miembros del Proyecto de Casas de Ayuda Mutua apuntaron las preguntas más importantes para estar seguros que fueron preguntadas. Aquí están unas de sus preguntas y respuestas:

P) ¿Cuánto terreno puede el miembro del Proyecto de Casas de Ayuda Mutua comprar con un préstamo de la Administración de Casas para Agricultores?

C) El FHA solamente prestará bastante dinero para comprar tanto tierra como ordene el condado que necesita para construir una casa. Si el condado dice que Ud. necesita tres acres, entonces el F.H.A. prestará bastante dinero para comprar tres acres; si el condado dice que tiene que tener un acre, el FHA le prestará bastante dinero para comprar un acre.

P) ¿Cómo se puede pagar el prestamo del FHA?

C) Si las familias en el Condado de Washington NO fueron en un grupo como los del Proyecto de Casas de Ayuda Mutua, los prestamos serían de interés de 5% por un máximo de 33 años. Pero, como estos señores son del grupo de Ayuda Mutua, pueden prestar su labor a otros miembros del grupo, y por esta razón el FHA le prestará dinero con el 4% interés por un máximo de 33 años.

P) ¿Cuánto costará mi casa si se construye como parte del Proyecto de Casas de Ayuda Mutua?

C) Cuando todos juntan su labor al grupo, el costo total de la casa está reducido conforme a la cantidad que costaría a otra persona construir la casa. Esto significa que si una familia en el Proyecto de Casas de Ayuda Mutua consiga un prestamo de $7000, y donan su labor al grupo como los demás, su casa valdrá como $11,000 cuando este terminada.

P) ¿Podemos pagar el prestamo más rápido que 33 años?

C) SI. No hay costo extra para pagar el prestamos más rápido que 33 años. En realidad, hay recompensa. Ud. está ahorrando dinero que tendría que pagar en interés.

P) ¿Debemos de empezar a pagar el prestamo inmediatamente?

(Continuación en la próxima semana)

INDEPENDENCE HOMEMAKERS FIND NEW SKILLS

(Continued from page 1)

we go home, I teach her what I have learned." Pauline's voice was eager when she said, "Soon these classes will be given at night. Our class will not stop when we have to work in the fields during the day. The most important thing to me about these classes is that they must continue."

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puede venir a clases. Cuando volvemos a la casa le enseño lo que he aprendido." La voz de Pauline fue fuerte cuando dijo, "Pronto van a dar estas clases de noche. Nuestra clases no terminará cuando tengamos que trabajar en el campo de día. La cosa más importante para mi es que estas clases continuen."

THIRTEEN TEEN-AGE GIRLS PLAN CLUB, ELECT SECRETARY

Thirteen teen-age girls met at the home of Betty Hernandez in Forest Grove last week. They discussed forming a teen-age club and considered various projects they could work on, such as bake sales, learning to knit, and going on outings. They elected Betty Hernandez temporary secretary.

At their next meeting they will elect permanent officers.

The guest speaker at their "get-together party" was Miss Jan Gumprecht from the 4-H club. Miss Gumprecht told the girls about projects they could take part in. After the meeting, the grils served refreshments and had "gab sessions" to become acquainted.

—C.M. and B.H.

COUNTY DOCTORS PLAN CLINIC FOR WELL CHILDREN NEXT WEEK

A well-child conference and immunization clinic will be held in St. Paul at the Grade School next Wednesday, February 23, from 1:00 to 3:30 in the afternoon. Parents who wish to bring their children to see a doctor may call the St. Paul Grade School in advance.

No appointment is necessary for immunizations only.

This service is a courtesy of the Marion County Health Department.

CHILD CARE CLASSES, SECOND SERIES, BEGIN FEBRUARY 28

Courses in child care, second series, will begin February 28 at the Salem Technical Vocational School. These courses are called "Understanding and Care of Children Under Two."

The classes will meet every Monday night at 7:00 p.m., February 28 to April 4, Room 126. There is a $5.00 tuition fee. You may register when you come to the first class.

Sam Granato, director of children's programs for the Valley Migrant League, believes that persons who plan to work in the child care centers this summer will find these classes helpful.

For more information, call Mr. Granato at the Valley Migrant League, Woodburn, phone 981-3171.