

HOUSING

The
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Observer

Families Could Benefit From Fiscal 1999 Budget

Hundreds of thousands of families nationwide could benefit from a key home ownership provision in the proposed fiscal 1999 budget for the U.S. Department of Housing and Urban Development (HUD), according to the National Association of Realtors.

The association is fully supportive of a proposal by HUD Secretary Andrew Cuomo to create new home ownership opportunities through the Federal Housing Administration (FHA) by raising the program's single-family mortgage insurance limits. HUD estimates that the proposal would enable approximately 3 million additional middle-class families—600,000 families each year—to qualify for FHA-insured mortgages over the next five years.

According to NAR President R. Layne Morrill, the proposal "underscores the important role home ownership plays in shaping the future" of communities and the nation as a

whole.

"This plan clearly would boost home ownership in underserved markets among modest-income buyers, and would do so in a fiscally responsible manner," Morrill said.

FHA, a division of HUD, has historically served as an affordable alternative to conventional financing insured by private mortgage insurers, offering less stringent down payment and loan qualification requirements. However, this program has not been usable in all markets, because the FHA mortgage insurance limit in certain areas has not kept pace with home price increases. The fiscal 1999 budget proposal would replace the current staggered mortgage insurance limits—which range from \$86,317 to \$170,362—with a higher, single, nationwide limit that would match the maximum individual loan amount purchased in the secondary market by Fannie Mae and Freddie Mac. (This year, the

Fannie Mae/Freddie Mac limit is \$227,150).

"This is an excellent way to expand FHA's reach and make its customer base more diverse. Adjusting the mortgage insurance limit would allow FHA to meet the needs of prospective buyers who don't qualify for conventional financing, but who would qualify for FHA financing if the program were accessible to them," Morrill said.

The proposal fits well with HUD's ongoing efforts to expand home ownership opportunities and rebuild communities nationwide, he noted. "Home ownership stabilizes neighborhoods. Stable neighborhoods draw businesses and foster community investment," Morrill said.

The National Association of Realtors, "The Voice for Real Estate," is the nation's largest professional association, representing nearly 720,000 members involved in all aspects of the real estate industry.

Fannie Mae Foundation Awards Over \$100,000 in Grants

The Fannie Mae Foundation presented over \$100,000 in housing and community development grants to nonprofit and community groups at a luncheon here today. Polly Nyberg, Midwestern Regional Manager for the Fannie Mae Foundation, presented the awards to representatives of nine organizations from across the state.

"These top-notch organizations are making a difference in Nebraska's unique housing environment, and the Fannie Mae Foundation is proud to award over \$100,000 to these deserving programs," said Nyberg. "Each of these groups is paving the way to improve affordable housing for Nebraskans in unique and important ways."

"The Fannie Mae Foundation is allowing nonprofits and for-profits to partner together in offering their individual expertise for the better-

ment of Nebraska and home-buyers across the state. We are finding solutions for what we can do to get more people on the path to homeownership. You can credit the Foundation's support and credibility," said Kevin Danler, Executive Director of Family Housing Advisory Services in Omaha.

Since 1992, the Fannie Mae Foundation has supported nonprofits in Nebraska with creative efforts to build or rehab homes, expand homebuyer education and counseling services, and recruit volunteers to help rehabilitate housing on Native American reservations. In addition, the Blue Valley Community Action, Inc. in Fairbury, and the Indian Center, Inc. in Lincoln, were recipients of the Foundation's Maxwell Award of Excellence. The award recognizes nonprofit organizations across the country for their accomplishments in

creating affordable housing in underserved communities.

The Fannie Mae Foundation, a private nonprofit foundation, supports national and local nonprofit organizations working to provide decent and affordable housing, and otherwise improve the quality of life, in communities throughout the United States. To promote homeownership the Foundation sponsors public service outreach efforts, including consumer education and homebuying fairs. Additionally, the Foundation conducts research and policy analysis on housing and urban issues. The Foundation's sole source of support is Fannie Mae. The Foundation is headquartered in Washington, DC and has regional offices in Atlanta, Chicago, Dallas, Pasadena, and Philadelphia.



Traditional home offers country comfort

By Associated Designs

A wide, old-fashioned porch wraps around the entire front facade of the country-style Thompson, offering a gracious welcome to visitors while providing plenty of space for a porch swing and a couple of rocking chairs.

Inside, a wood dowel staircase sweeps up the right side of the vaulted entryway to a second floor landing which overlooks the entry. This space is naturally illuminated by a window at the second floor level. A small powder room is conveniently close to the front door.

Amenities in the comfortable country kitchen include an eating bar, pantry, eating nook and built-in dishwasher. A fireplace warms

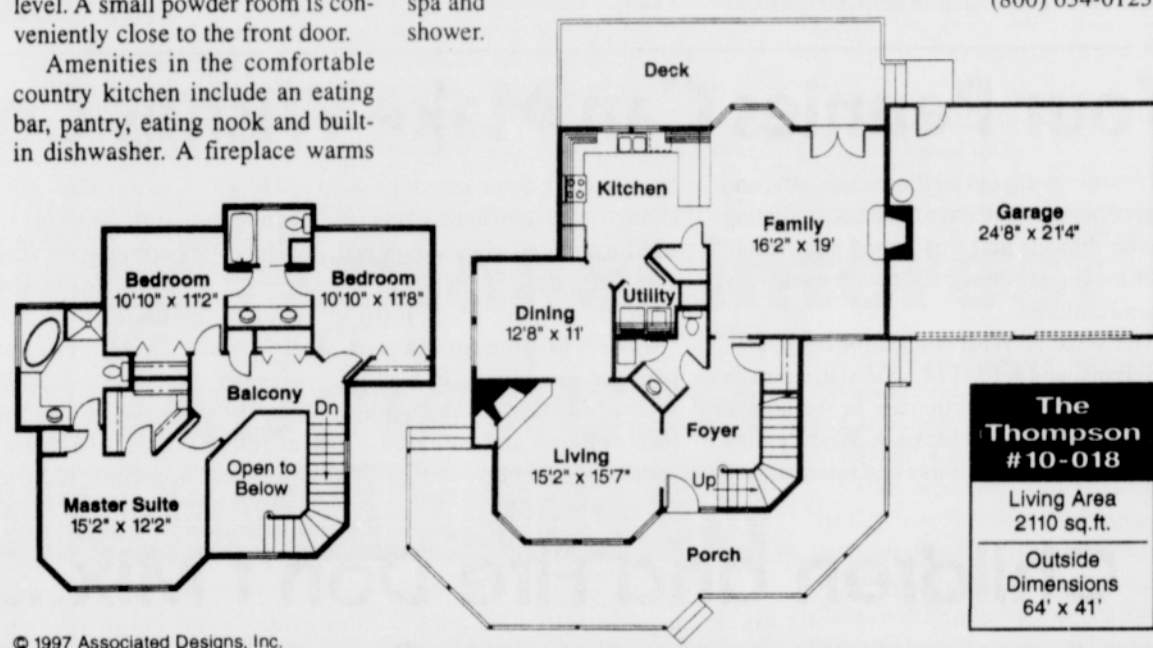
the family room when evenings turn chilly, and the laundry room, which features a laundry chute from the second floor, is but a few steps away. Double French doors open onto a rear deck.

Another fireplace nestles into the back corner of the living room, a large room brightened by bay windows.

All of the bedrooms are upstairs. A half-round window caps the lower windows in the gabled front-facing master suite. Amenities include a large walk-in closet, vanity counter, spa and shower.

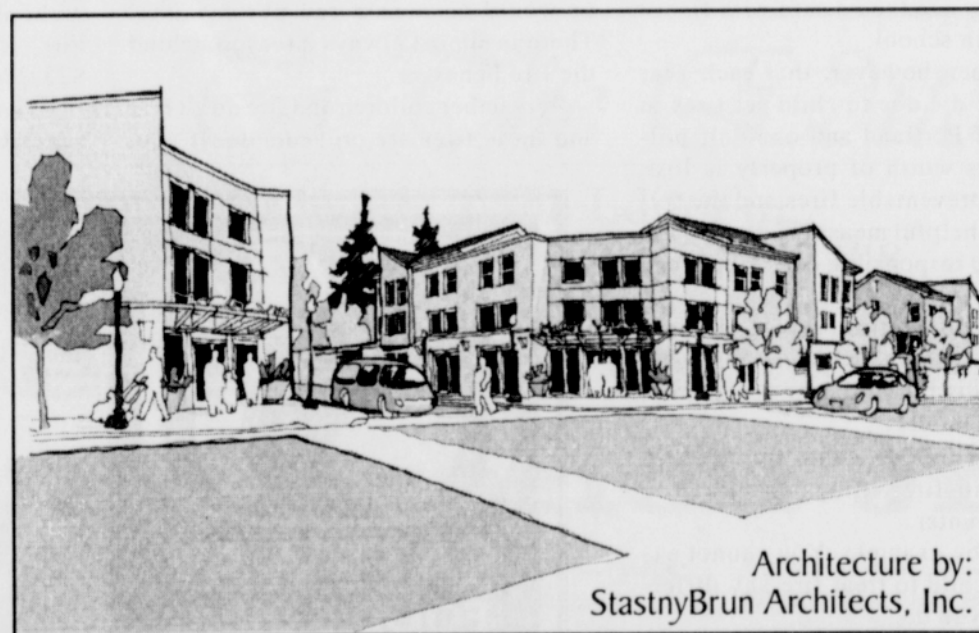
The Thompson's other two bedrooms share a bathroom that can be entered from either bedroom, without going into the hallway. It also has twin vanities.

For a review plan, including scaled floor plans, elevations, section and artist's conception, send \$15 to Associated Designs, 1100 Jacobs Dr., Eugene, Ore. 97402. Please specify the Thompson 10-018 and include a return address when ordering. A catalog featuring over 250 home plans is available for \$12. For more information call (800) 634-0123.



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McCOY VILLAGE APARTMENTS



Architecture by:
StastnyBrun Architects, Inc.

Bank of America, O.N.E. Company,
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Body. Mind. and Spirit

By JOY RAMOS

The Celtic influence has arrived! It's in the movies with Braveheart, Rob Roy and Michael Collins. You can hear it in the organic, haunting music of Enya or the soundtrack of Titanic. Michael Flatley introduced his electrifying style of Irish step dancing during the Academy Awards show. And, there is even a Pagan revival in this country.

Why the Celtic phenomena? Why now?

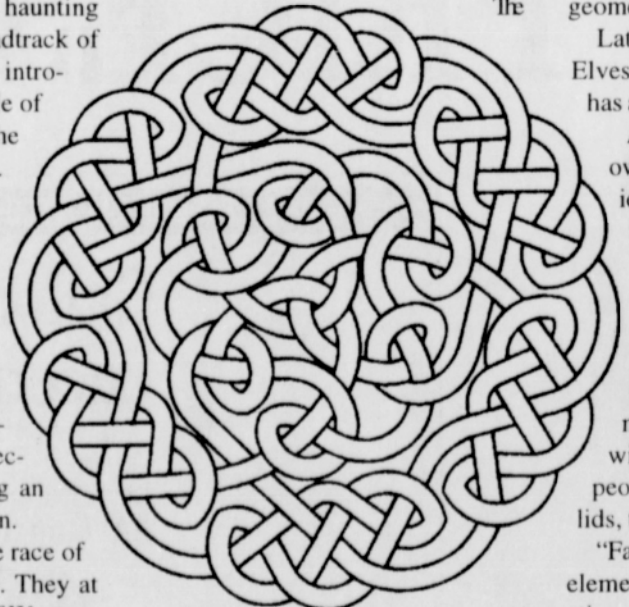
My only answer is that we've brought back an ancient culture that's meeting our subconscious yearning for basic truths. Collectively, we're remembering an old way to learn from again.

The Celts were a unique race of people with a zest for life. They at one time inhabited much of Western Europe. The Celts were strong psychics, in tune with the forces of Nature and the power of the human mind.

We have gone back to our 'Celtic roots' for many reasons. "We have a generation of Baby Boomers and younger who question that we don't accept everything as fact or truth. When we explore our Christian path, we have to go to our 'pagan roots' because it is where it all started," says Reverend Kate Verigin. The Celtic culture is attractively earth and nature-oriented with a value for ritual as a celebration of life's passages and seasons.

Celtic women were revered, having many rights of property, person and status. Abortion and choice or change of mate was a woman's right. Priestesses were held in high honor. Women were good warriors, expected to fight alongside with men.

The women were mothers as well. "This did not harm or weaken the society or lessen the men," explains D.J. Conway, a writer and historian. The



Celts were Goddess-centered in their beliefs. There is much to learn from that. Our world has an overabundance of male energy. We are seeking balance with the Goddess, female energies. Women are becoming more active, taking on their own empowerment.

As a counter-balance, there is an emergence of a different male. These men are strong by being at peace with themselves. They are gentler, wise and calm.

"Goddess is not about 'women are better'. We are not less," says Reverend Verigin.

Celtic Art has many knot patterns and circular weaving. It speaks of God. How do you visually express the Totality of God? The circle comes to mind for most people.

The pattern of the continuous curve is a fascination for physicists and mathematicians. It suggests an equa-

tion to a universal physical law. There's an understanding that pure geometry underlies every aspect of creation; the question is, what is the geometry of creation?

Lately, there's been an interest in Elves and Fairies. Their presence has affected the pop culture scene.

According to Cynthia Defay, owner of Sacred Oak Shop, "Fairies act as companions to humans if you are open, receptive and pure of intention for the highest good of all. They allow themselves to be seen. I saw them ever since I was a child. They range in size from mosquito size to 3 ft. Some are winged, some are not. Most people see them behind their eyelids, they're just a blink away."

"Fairies, elves, gnomes, angels and elementals have existed since Creation. They have their own hierarchy. The reason we cannot see them easily is that they are at a different frequency rate. They're resonating at a different frequency. That's primarily why we don't see them easily. We have to shift our mental state. These beings are sacred. They are here as partners and companions. Stewards of the planet," explains Cynthia Defay.

The Celtic influence is at the height of its popularity worldwide and will soon wane. This is to make way for another ancient culture.

May the lilt of Irish laughter
Lighten every load,
May the mist of Irish magic
Shorten every road,
May you taste the sweetest pleasures,
That fortune ere bestowed
And may all your friends remember,
All the favors you are owed.
An Irish Blessing.