

# Building A New House: Worth All The Headaches

by Donna Behrend

Tribal members often become confused and disgusted with the steps required to build a new home on the reservation. House plans have to be purchased or drawn up and approved, the home site has to be approved by the land use committee, their recommendation to tribal council has to be approved... the list goes on and on.

## The first five steps

The credit department has a five-point check list to help prospective home owners get through the mind-boggling ordeal. All the steps must be completed in precise order before any home construction can begin. The five points are:

1) Contact the credit department to establish tentative loan approval (minimum: five to seven days);

2) Contact the realty department to establish land status (minimum: 60 days);

3) Contact the roads department to establish road access (can be done in summer months only);

4) Contact the Public Health service for water and septic tank (minimum: five months);

5) Contact the General manager's office for application for temporary electrical power (minimum: five weeks)

For preliminary loan approval each applicant must list entire income for himself and spouse only, not children, size of family dependent on that income, other contractual obligations and other sources of income. The principal and interest and escrow payment should not exceed 25 per cent of the net income. All payments including house and other long term obligations should not exceed 40 per cent of the net income. All applicants should have been satisfactorily employed in a related field over a period of three years or an equivalent time in college.

The acquisition of property involves completing an application in the realty department. The realty examiners then review the application with the Land Use Committee (LUC). The LUC contacts people who own property surrounding the proposed home site to see if any construction will affect future land use. After contacting all those involved, the LUC then makes their recommendation to the realty department. Having regularly scheduled meetings with Tribal council the realty department often presents several LUC recommendations at one time. All proposed home locations must be approved by the council. If there are any problems then the step with realty will take longer than two months.

Getting road access is sometimes confusing. All road work is done in the summer and early fall. Depending on when you begin all the paper work required by the roads department road construction could take up to six months. Also, if there is a waiting list or the roads department is working in a totally different part of the reservation, construction could be delayed even further.

Work for obtaining adequate water for household use is done by PHS. Like the road department, weather is a hindering factor, prohibiting work during the winter months. It is easy to connect a new house to the community water system, but having a well dug takes six

months. A septic tank and drain field are required for homes with wells and are usually the last thing to be completed before a new house can be occupied.

Pacific Power and Light company has an agreement with the Tribes, allowing prospective home owners a big cut in the cost of line construction. If your new home is three miles from the nearest power line, it takes at least two full working days to get power in. According to Jim Welch, PP&L local manager, those three short miles cost about \$30,000. Without that agreement, obtaining power could cost the individual about \$20,000. The paperwork involved in getting the power to a new home takes at least five weeks - if there are no complications.

## Construction begins

After all steps have been completed then construction can begin. Choosing the suitable house plan is quite a different story. There are thousands of plans available, ranging from very small to very large. There are many agencies that sell plans that cost from \$100 to \$500.

Some people would prefer to have their new home designed by an architect. Those plans could cost up to \$2,000. The house plans, once selected, must be approved by Clerk of the Works Bill Bennett, to make sure they meet the uniform building code and other tribal specifications.

Often, construction on a new house can't begin until the weather is cooperative. Ruth Johnson who has chosen to build about seven miles from Warm Springs near the Kah-Nee-Ta road, has been waiting for three years because of unavailability of water on two chosen sites in the same area. Now she has found water that will be piped from her neighbor Priscilla Henry, but construction was delayed in December when the first snow fell. Contractors say they will begin whenever the snow melts. "I was about ready to give up," she said.

Mike and Maxine Clements had their home built last year and were able to move in during November, just in time for the holidays. "We had no trouble except getting the required performance bond," said Maxine. "We really like our new home. Caudle did an excellent job."

## From "Stick home" to Adair

Depending on what luxuries you want built into your home, a private contractor, such as Bill Caudle who has built many homes on the reservation, charges between \$30 and \$34 per square foot for construction. This would bring the cost of a 1,700 square foot house up to about \$58,000.

As an alternative to this high cost of a conventional or "stick home", as they are referred to, people are having Adair homes built. Contrary to what many people think about Adair homes, they are not "pre-fab". They are "pre-cut" to save time, money and energy. Adair also purchases large quantities of appliances, cutting costs of ranges, hoods and dishwashers by fifty per cent.

Adair built eight homes on the reservation in 1978, all of them 1,500 to 1,680 square feet. The cost of their largest home is just \$34,000. However, the tribal building code requires that Adair complete an additional \$4,000 worth of extras. The contractor, who must be bonded, is required to put metal bars in the founda-



**ALMOST READY** — The new Adair home soon to be occupied by Carol and Fred Muniz, located in Seekseequa, was recently supplied with the ditch that will carry the water supply from their well 100 yards away. Luckily, the exterior work on the home was finished before the weather turned cold, as it often prohibits construction. The Muniz' began the paper work on their home in late August and hope to be moved in within a month.

Spillyay Tymoo Photo by DLB

tion, do the excavation and land fill, paint the house inside and out and construct a porch on the house. Also included in the final bill is about \$1,000 in mileage, since workers have to travel from Bend.

Every contractor is required to obtain a \$1,000 individual performance bond needed to begin construction. This protects the individual in case the contractor walks out in the middle of construction. According to Finch the bond "gets rid of marginal builders and indemnifies you against a walk-out." The bond is sometimes difficult to acquire and often delays starting of construction.

According to tribal credit manager Bob Finch, forty five home loans were approved last year, equalling 20 per cent of total homes financed or committed to. "I expect the building trend to slow, as it has nationwide," said Finch. Tribal members save thousands of dollars paying the low interest rate of five per cent on their loans which earned the credit department a gross profit of \$85,000 on home loans last year.

All new homes on the reservation must be inspected by the Clerk of the Works before they can be occupied. To prevent construction faults, the clerk and his trainee, Alvis Smith, Jr., make periodical checks during different building stages.

After all is said and done, the smell of fresh paint, newly stained woodwork, new carpeting and recently cut wood makes all the hassles of waiting seem worthwhile. Knowing that your new home is permanent and yours gives you confidence and pride.

## Tax Two

The tax assistance sessions held at the Adult Learning Center this week were so successful that more have been scheduled. Bring your forms to the same place Thursday, February 15 between 1:00 and 5:00, or call for an evening appointment. Tax experts will also be on hand the following day beginning at 9:00 a.m. if there is enough interest.

## EXTENSION HOME ECONOMICS

### Sprout Your Own Mid-Winter Mini-Garden

In only a few days you can be harvesting a mini crop of crispy green sprouts which will add to any dish that needs some color or a crunchy texture. Use in place of lettuce in tacos, salads and sandwiches. Sprouts can be grown from many seeds including wheat, alfalfa, mung beans, lentil and rye. Seeds can be found in grocery, health or natural food stores.

Your children will have fun checking the progress of their own sprout garden after school everyday!

#### HERE'S HOW:

Use any standard 1-2 quart wide mouth jar. Make a strainer top for it by fitting a canning jar ring with fine wire screening across the top opening, cheese-

cloth held securely in place with a jar ring, or fine nylon netting held in place by a jar ring.

-Measure 1 tsp. seed into the jar. Add just enough water to cover seeds. Put on strainer top. Soak seeds overnight.

-The next morning drain off the water, shake the seeds to the side of the jar. Rinse seed twice a day with cool water through strainer top. Drain well through strainer top. Leave jar in light, but never in direct sunlight. This will make the sprouts have a green color when they are ready to eat.

-When most sprouts have 2 fully opened green leaves they are ready to use - about 4-6 days. Cover sprouts and store in refrigerator. They will keep up to one week.

### Help Yourself To The Good Life

Two luncheons for the public will be sponsored by the Warm Springs Extension and W.I.C. Programs in February.

At the first luncheon on February 13th you can learn how meal planning using the four food groups can be good to eat and good for you, too! The second luncheon on February 20th will feature dishes made from

foods that can be bought under the W.I.C. Program.

Both luncheons will be from 11:30 a.m. to 1:30 p.m. at the Presbyterian Church and will feature an educational program during lunch, displays on nutrition, handouts, and recipes.

Everyone is invited if interested in the "good life" through good food.

## Extension Events

Every Wednesday - 4-H Beadwork Club, 4:00 p.m. Extension Office  
February 5 - L.C. Grooming Club, first meeting, 6:30 p.m. at CC  
February 6 - 4-H Family Cooking Club, 6:30 p.m. Presbyterian church  
Parenting Committee Workshops, Wednesdays, 7-10 p.m. at CC Social Hall

February 7 - Pennie Albrandt Extension Service, Facilitator on "Positive Parenting"

February 14 - James Boye, Juvenile Services, Facilitator on "Love"

February 13 - Extension W.I.C. "Help Yourself to the Good Life" Luncheon 11:30-1:00 - Presbyterian church