

Buying a House One of Life's Most Important Moves... Tips Suggested

Editor's note: What should you know before setting out to buy a house? The following dispatch is based on advice by experts—real estate brokers, home builders, contractors, economists, government officials, bankers and homeowners themselves.

By EDWARD COWAN
UPI Correspondent

Washington—(UPI)—A house is probably the biggest, most expensive, most important thing you'll ever buy.

If it doesn't fit or doesn't work right you can't take it back and get a refund. You probably couldn't afford to chuck it out and buy another one, either.

So, in buying a house, you want to be especially sure you get the right one—the one you can enjoy, afford and take pride in.

That means you must have some expert knowledge about what you're buying—knowledge of your own or someone else's. Usually some of each is necessary.

One thing you can tell better than anyone else is whether the house—either a new one or one that's been previously occupied—is suitable for your family needs.

Does it have enough bedrooms, both for the family today and for any planned newcomers? Is it so designed that it can grow with the children? Can this year's nursery be made into a teen-age rumpus room in a few years?

Adequate Closet Space?
Are the rooms big enough and laid out in such a way that your furniture will fit in an attractive way? Is there adequate closet space for your clothing, linens, dishes and enough shelf room (or potential) for books and bric-a-brac?

Whether you'll enjoy living in the house will also depend on the neighborhood it's in. Pick one where there are neighbors you would probably like—folks who are of a similar economic circumstances and may share some of your interests. If you have children, they must be considered in the same way, with special emphasis on age. You can tell something about this in advance by walking around the neighborhood a bit and observing it for yourself. Local bankers, real estate

agents, merchants, or almost anyone else who's been around a while would be good people to inquire of.

Important Feature

A very important feature of the neighborhood is its schools. Are they within walking distance of the house you're considering? or, if not, is there safe, reliable, inexpensive transportation for the youngsters? Is the school a good one—and the kind your boy or girl will like? If you plan to keep the house a long time and your children are of grammar school age, bear in mind that they'll be in junior and then senior high school before long.

If you're a one-car family and that car goes downtown to work every morning, better check carefully on the distance from the house to the shopping center. Is the public transportation close enough and scheduled so as to meet the needs of the wife and children for going downtown, to the doctor, movies, friends, club meeting and bank?

Consider Neighborhood

Is there a church of your denomination close by? Do you like the pastor and the way it's run?

Another about the neighborhood to consider is whether it has been improving or deteriorating recently. After all, besides buying a place to live in, you're making an investment—whose value might just as well go up as down.

Zoning laws and regulations have a lot to do with how a neighborhood fares. They guarantee—where they exist—that a residential section is not likely to lose its desirable qualities through the introduction of industrial or commercial activities.

A readily available clue to the neighborhood's future is whether its residents keep their buildings and property well maintained—painted, repaired, trimmed, polished or debris. If the houses look unkempt and decaying, you can be pretty sure that property values are in danger.

One of the biggest worries for people buying a house—especially their first—is: How do I know I'm not being gyped?

Well, there are several things you can do to make sure you don't pay too much for your house and/or that it's not chock full of defects not immediately visible.

Must Know Market

One thing is to know the market. Look at and price many houses to get an idea of the going rates. A real estate agent may be able to tell you what to consider a maximum to pay for a house of the size, style and location you desire.

If you're considering a newly built house, compare what different builders are offering. Besides price, check such points as size, number of rooms, equipment (range, dishwasher), insulation, heating system, quality of workmanship (are there hammer marks on the woodwork?), plumbing and drainage. Ask folks who bought houses from the same builder two and five years ago how they are holding up.

If you're going to buy a house that's already been occupied, it might be a good idea to hire a professional appraiser to give it the once over. That's probably the soundest way to guard against overpayment or getting a "lemon."

Can Test House

But you yourself can also test the house in a variety of ways, examine the floors beneath the carpeting. They may be marred or stained badly in places you don't plan to carpet over. If electrical appliances go with the house, try them out. (They're probably figured into the price, even though the owner may say he's throwing them in free.) Equipment such as garbage grinders, washing machines and dryers should be carefully inspected for signs of hard wear and proper maintenance.

Poke around in the basement and lool for traces of mildew and water stains, signs of seepage and rotting timbers or cracked concrete. If you see any number of discarded blown fuses, or a big supply of fresh ones, ask why.

Check the fit on inside and outside doors. If the space between the bottom of a door

and the sill is wider at one side than the other, something is sagging—the house, the door, the frame or possibly the floor.

Another way to avoid being gyped is to make sure you know what's in the sale contract—that it says and means what the seller claims it does. If the furnace is warranted, for instance, is the warranty iron-clad? If you're not a lawyer, it might pay to consult one.

How much can you afford to pay for a house? Most authorities agree that there are two rules-of-thumb to keep in mind: Don't buy a house that costs more than two-and-a-half times your annual income; don't load yourself down with a monthly payment obligation that exceeds a quarter of your monthly income.

Monthly Payments

One thing to keep in mind as a prospective homeowner is that your monthly payments must cover more than just the principal and interest on the mortgage. As a homeowner, you have to worry about maintenance, operating costs (fuel, electricity) insurance premiums and property and utility taxes. However, many times the bank includes these in estimating your monthly payments.

While on the subject of money, consider the very heart of the problem: how are you going to pay for the house?

Most people pay a certain amount down in cash and borrow the rest with the house pledged as collateral. Such a loan is a mortgage loan, or simply a mortgage. How do you get a mortgage? Your attorney or real estate broker can help you here, but you can also do it yourself.

Inquire About Mortgage

Stop in at a local or downtown bank, savings and loan association, building association, mortgage lender or insurance company and simply say you'd like to inquire about getting a mortgage.

The man you talk to will want to know a few things about you—your family income, general financial situa-

Cubans Break Up Nicaraguan Camp

Pinar Del Rio, Cuba—(UPI)—The Cuban army has broken up a Nicaraguan revolutionary training camp and plans to crack down on any other attempts to mount an expeditionary invasion force from Cuban soil, a high army officer disclosed yesterday.

Maj. Dermidio Escalona, commandant of Pinar Del Rio, Cuba's westernmost province, said the army's "get tough" attitude was designed to maintain Premier Fidel Castro's policy of non-intervention in neighboring countries.

He said the army also was motivated by the belief that some persons, seeking to embarrass the Castro government, had financed certain foreign revolutionary activity. The Nicaraguan camp was

tion and how big a mortgage you want. You will want to ask him how much money his institution will lend you, at what interest rate, for how long and whether there are any other strings attached.

You should make a special point of asking—especially in these days of relatively high interest rates—whether you'll have to pay a discount. That means that you'd pay interest on and have to repay as principal an amount more than the sum actually loaned you.

Mortgages fall into two major categories—conventional and those backed by the government—either insured by the Federal Housing Administration or guaranteed (for ex-servicemen only) by the Veterans Administration.

Government-backed mortgages have maximum interest rates and repayment periods. In the course of qualifying for one the homebuyer gets (and pays for) an expert appraisal of his property.

Other Advantages
Government-backed mortgages have other advantages, too, but they also have this major drawback: they frequently involve more paperwork and delay than conventional financing.

In sum, there are a good many things to know about in order to buy a house intelligently. The wise homebuyer will look, read, calculate, inquire—and, if need be, consult an expert.

Servicemen

PROMOTED

Richard E. Padgham, son of Mr. and Mrs. Henry F. Padgham Jr., Springbrook rd., Medford, was recently promoted to the rank of first lieutenant while serving with the Army Transportation corps.

Lieutenant Padgham is stationed at Fort Mason, Calif. as aide-de-camp to Brig. Gen. Robert C. Tripp, commanding officer of the transportation terminal command, Pacific.

A graduate of Medford High school and Oregon State college, Lieutenant Padgham and his wife, the former Marcia Houghton of Medford, made their home at Fort Mason.

IN EXERCISE

Two Central Point Navy men recently participated in the Pacific Fleet's amphibious landing exercise, Operation Big Land, off the southern California coast.

Virgil E. Elbert, fire control technician seaman, son of Mr. and Mrs. Floyd J. Elbert, route 1, box 298, is serving aboard the inshore fire support ship USS Carronade, and Roger E. Carrigan, radarman seaman apprentice, son of Mr. and Mrs. Gene B. Carrigan, 172 Freeman rd., is serving aboard the radar picket destroyer USS Rogers.

SEEING THE TOWN

Worcester, England—(UPI)—The Severn river overflowed its banks Sunday night and 19 swans cruised down Hood st. to see the sights.

directed by Nicaraguan exile

Chester Lacayo who persuaded Cuban youths to "participate in the proposed expeditionary enterprise," it was reported.

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Former District Manager Retires

Rilea W. Doe, vice president of Safeway Stores and former district manager at Medford, will retire after 40 years of service June 1, officials of the company announced today in Oakland, Calif.

Doe first joined the company in Idaho when only four stores were in operation. He is Safeway's oldest employee in years of continuous service. In 1937 Doe served as a member of the U. S. trade mission to Yugoslavia.

PUT IT AHEAD

Des Moines, Iowa—(UPI)—State Sen. Jack Schroeder, a Republican, interrupted Democratic Sen. Melvin Wolf to object to his criticism of the motives of Republican legislators. "My last paragraph praises you," Wolf told him. "Well, read that one first, please," Schroeder said.

AID FOR MOTORISTS

Red Bank, N. J.—(UPI)—A new map of the Garden State Parkway is being prepared today with a special panel for distressed motorists. Designed to be displayed through a car window, it says in big bold letters: "Send help."

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