

# Help for housing

## B-CS offers programs to aid low-income homebuyers

By KAREN CORNELISON  
Special to The Battalion

The roof leaks, the toilet doesn't flush, and the rats are getting more numerous than the cockroaches. There may be help for the occupants of this house, if they qualify.

Inflation, combined with a low interest rate ceiling in Texas, has made buying a house more difficult for the middle-income homebuyer, and next to impossible for young people and lower-income people. But there are a variety of programs available in the Bryan-College Station area designed to help low-income groups obtain safe and sanitary housing.

Inflation has hurt the housing industry because of the increased price of building materials and construction costs, causing the price of new homes and home improvement to rise significantly.

Locally, the average price of a new home was \$42,843 in the third quarter of 1978 — an 8.9 percent increase from a year ago.

ANOTHER FACTOR which hinders home buying is the difficulty in obtaining loans due to the high interest rate ceiling in Texas (10 percent). Bills in various stages of legislation propose to raise that rate to 12 percent, but none have been passed.

Savings and loan associations are making fewer home loans locally and more loans in out-of-state markets, where they can charge a higher interest rate and get a better return for their investors.

"The home loans that are made are harder to get, especially for the young and the old," one local real estate agent said. Lenders will usually only approve a loan that is twice the borrower's annual gross income, he said. When money was not so tight, lenders would approve a loan for two-and-a-half times the income.

"We don't like to lend more than twice your income," agreed Elaine Loyak, a loan officer at Bryan Building & Loan. "However, we also look at how long you've had your job, your previous jobs, and how stable a job you have."

## A&M Corps names unit commanders

Four Texas A&M University students have been chosen to command major units in the Texas A&M 1979-80 Corps of Cadets.

Michael Snow from San Antonio will be commander of the Army ROTC brigade, Brian Hill from Austin will be commander of the Naval ROTC regiment, Robert Ingram from Elmendorf Air Force Base, Alaska, will be commander of the Air Force ROTC wing and Gregory Snow from Freeport will be commander of the Texas Aggie Band.

As cadet colonels, the quartet will be at the second level of the command structure by which the Cadet Corps operates. Next year's corps commander, at the top of the command chain, will be Bill Dugat of Weslaco.

Each will be seniors next fall, as are all cadet commissioned officers in the Corps. Cadet non-commissioned officers come from the junior class.

Snow, Hill, Ingram and Dew hold the rank of sergeant major of the respective units this year. They have a 1 or better grade point ratios on Texas A&M's 4.0 system and are members of the Ross Volunteers, Texas A&M's honor guard.

### Now you know

The rocket is not a modern invention; it was invented by the Chinese as far back as A.D. 1200, a century before the cannon.

The Belgians, not the French, invented french-fried potatoes.

Bananas don't grow on trees; they grow on a stalk that has no woody trunk.

There are some housing assistance programs in Bryan-College Station for low-income people, although the College Station City Council recently decided against supporting a proposed low-income housing complex in the city.

CITY ATTORNEY Neeley Lewis recommended that College Station not enter into a contract for this housing development because of proposed changes in Department of Housing and Urban Development (HUD) regulations that would greatly expand the role of the city in such associations.

"We (the city) sponsor the issuance of bonds right now," he said, "but we're really a third, incidental party. It's a contract between HUD and the developers." The new HUD rule would make the city responsible for making sure residents are eligible and checking to see that builders are doing everything right, he said.

Callaway also mentioned a rental assistance program, which allows qualified people for government rent subsidies, and a proposed project for the elderly of a 50-unit low-density housing project at a reasonable price.

But the most recent program to be enacted is a housing rehabilitation program, headed by Callaway, which began two weeks ago.

"The government will issue federal funds allocated in maximum grants of \$5,000 to rehabilitate low-income housing," Callaway said.

The purpose of the program is to correct health and safety violations and to improve individual structures in order to bring each one up to the city's housing code.

A TOTAL OF \$50,000 has been allocated to operate the program. This figure to roughly 8-10 houses, said Jane Key, College Station housing programs coordinator. If the program is successful, more money will be allotted in June. The process of qualifying and actually receiving the benefits of this program is complicated.

Initial contact with homeowners

was made through a newspaper advertisement, letters distributed to city councilmen and some people who had shown some interest in such a program.

Then came interviewing the applicants, which was last week. To be eligible for the program, a person must fill out an application concerning the people living in the house, the income of those people, and their present housing and other expenses. From this, a committee determined whether the net income is within the limits set by HUD. For example, a four-member family cannot be netting more than \$11,450 yearly to qualify.

The house must be located in an area designated in College Station's approved Housing Assistance Plan, and it must be in a condition that could be brought up to the required standards of the City Housing Code within the \$5,000 limit.

"There's not a whole lot you can do with \$5,000," Key added.

THE CITY HOUSING Code, which is more strict than the HUD guidelines, outlines acceptable conditions for sanitary housing facilities, food preparation and refuse disposal, space and security, and actual structure of the building.

For example, the code says that "ceilings, walls, and floors shall not have any serious defects such as severe bulging or leaning, large holes, loose surface materials, severe buckling or noticeable movement under walking stress..."

Once an applicant is determined

eligible, and the information on his application is verified, an inspection is made of the house and an estimate of the cost of the needed repairs is made. If the structure is determined eligible, the grant is approved and all proposed changes are explained to the owner.

Bids will be taken on the construction work, contracts signed, and the work begun. The work will be monitored by the city. The completed work will be inspected and certified, and complaints about it will be handled for one year.

"A direct grant program is easier than working with savings and loans," Key said. "If this program is successful, though, we may start a loan program."

A GRANT PROGRAM for housing improvement, similar to the one in College Station, has been in effect in Bryan since October 1977.

"We have up to \$4,000 (per house rehabilitated) to make health and safety repairs," said Elisa Eubank, Bryan Community Development Planner. She outlined the eligibility requirements, which are very much like College Station's. "We look at the house and decide what's needed," she said, "but it's usually not what they (the occupants) want. We usually do plumbing, electricity, and paint the outside so it will look like we did something."

"It's gone fairly well," she continued. "We've done 40 or 50 houses so far, but some people are dissatisfied."

The program was designed by

Eubank and Bob Wimbish, community development coordinator, as a result of the HUD Community Development Act of 1974.

One drawback to housing rehabilitation programs is the time involved from application to actual repairs done.

"There is a long waiting list," Eubank said. "If we were caught up, it would take one to three months, depending on the contractors and the weather. But with us behind, it could take eight months."

The grants in both cities are not meant to be paid back.

## Seminar to help industries grow

Basic training in industrial development will begin here Sunday for 50 members of industrial development boards, chambers of commerce, banks, utility companies and state and federal agencies.

The course is the 13th conducted at Texas A&M University and will combine background theory and actual case studies of industrial development techniques, said Harold Chilton, course director.

Robert B. Seal, a senior vice president of the Republic National Bank of Dallas, will serve as dean of the course.

Among the 18 speakers are five from Brazos County. The men and subjects are: Bookman Peters, chairman of the board, City National Bank, Bryan; "The Economy and Its Effect on Industrial Development"; Chilton, Texas A&M's Industrial Economics Research Division; "Selling Your Community"; and Dr. J.P. Abbott, professor emeritus of English, "The Theory of Communication — Spoken, Written, Printed and Group."

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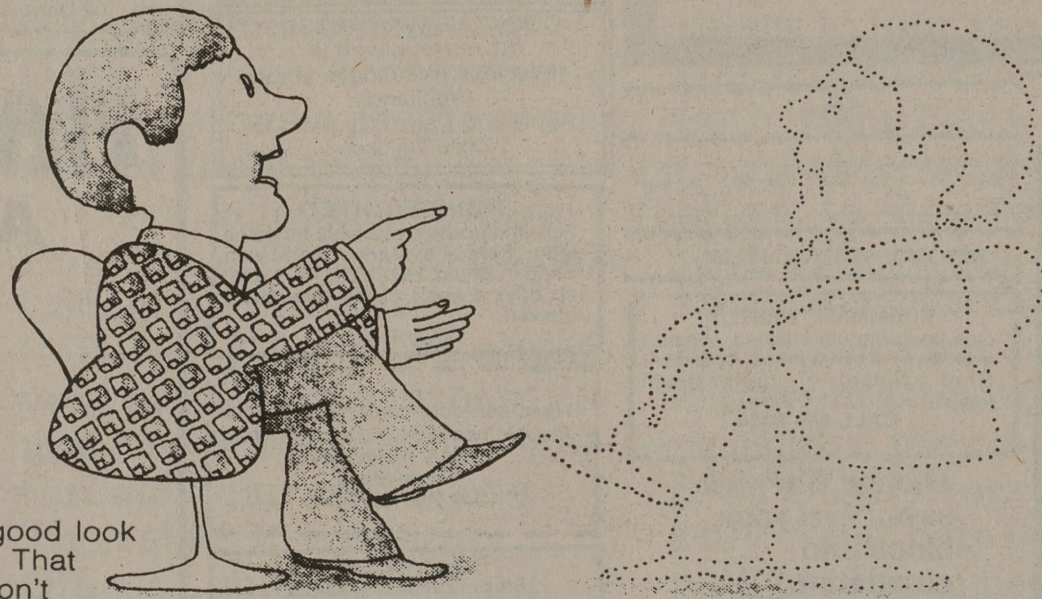
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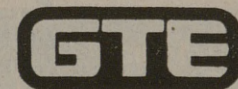
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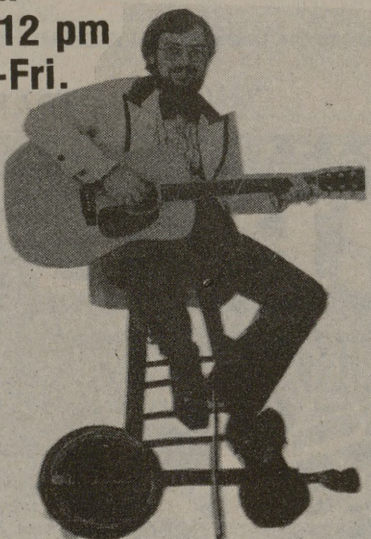
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