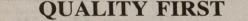
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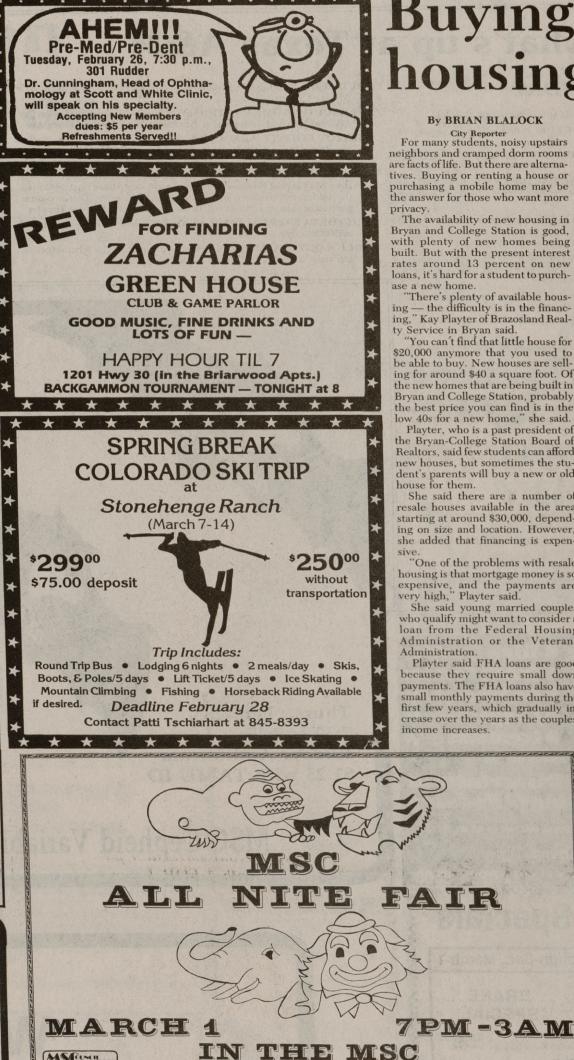
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Buying or renting: housing alternatives

By BRIAN BLALOCK

City Reporter For many students, noisy upstairs neighbors and cramped dorm rooms are facts of life. But there are alternatives. Buying or renting a house or purchasing a mobile home may be the answer for those who want more

The availability of new housing in Bryan and College Station is good, with plenty of new homes being built. But with the present interest rates around 13 percent on new loans, it's hard for a student to purch-

"There's plenty of available housing — the difficulty is in the financ ing," Kay Playter of Brazosland Realty Service in Bryan said

\$20,000 anymore that you used to be able to buy. New houses are sell-ing for around \$40 a square foot. Of the new homes that are being built in Bryan and College Station, probably the best price you can find is in the low 40s for a new home," she said.

Playter, who is a past president of the Bryan-College Station Board of Realtors, said few students can afford new houses, but sometimes the stu-dent's parents will buy a new or old

She said there are a number of resale houses available in the area starting at around \$30,000, depend-ing on size and location. However, she added that financing is expen-

"One of the problems with resale housing is that mortgage money is so expensive, and the payments are very high," Playter said.

She said young married couples who qualify might want to consider a loan from the Federal Housing Administration or the Veterans

Playter said FHA loans are good because they require small down payments. The FHA loans also have small monthly payments during the first few years, which gradually increase over the years as the couples'

VA loans require no down pay-ment, are financed at 12 percent interest and only require the buyer to pay a closing cost, Playter said.

Since buying a new or old house is beyond the budget of most students, another option is to rent a house, if they are lucky enough to find one vacant

Frances Calliham, property mana-ger at Homefinder Reality in College Station, said there are quite a few rental houses located north and south of the campus, but it is difficult to find a vacant one. "They seem to keep rented all the

time," she said. Calliham said she seldom has to advertise a vacant home because

often the tenant who is moving out already knows a person who wants to move in She said that most rental houses in the area are large three- or fourbedroom homes which the owners usually prefer to rent to families. She added that those houses which are available to students are two or three bedroom homes, usually unfur-nished, costing from \$145-\$250 a

month. Mobile homes are one way that students may be able to own their own home. When the time comes to sell the owner can make a profit on his investment.

Danny Blankenship, manager of Mobile Home Brokers in Bryan, said that saving money is one advantage to owning a mobile home.

'Compared to renting a home, there's no comparison. The mobile home is going to be cheaper to buy than a house is to rent," Blankenship said. "Resale on them right now is going up 10 to 12 percent a year."

Blankenship said that mobile homes start in the \$11,000 range for a small two-bedroom, one-bath, to around \$50,000 for the large two-bedroom, two-bath, double-wide homes.

He said the price of the homes includes delivery, materials and labor to block, level and anchor

down the home and sealing the roof seams to prevent leaks. In College Station, a person is required to have a licensed electrician

and plumber hookup the utilities un-less the mobile home is designed for self-hookup. Mobile home owners from Bryan can do all the hook-up with a homeowners permit.

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Blankenship said few students bu mobile home because most don't have the money or credit. Those buying mobile homes pay 10 percent of the purchase price down, with the balance financed over a 12-year

period. He said quite a few parents do buy mobile homes for their sons or daughters to live in while at college, because they are able to take some of the money off their taxes.

"A lot of the time, the student himself is making the payments and his dad is still setting it up on histar ' Blankenship said. It serve both their purposes - the student are supporting themselves more cless and at the same time their p rents are getting a tax deduction He added that when parents

buy the home, it is considered secon-dary housing and they must then pay 15 percent down with 12-yes financing.

Blankenship said in the past mobile homes have received bat publicity about being unsafe, but with new government regulation mobile homes are becoming safer. He said all new mobile homes an

equipped with smoke detectors as flame retardant materials in thesi ing and the roof. He added that some new mobile homes are equips with sliding storm windows for as escape, and electrical outlets as the sinks that will trip a breaker fa electrical appliance comes into a tact with water.

Blankenship had this piece advise to give to the prospects mobile home buyer. 'Look for a reputable dealer." sure thro

Dollar rises, gold teeters

United Press International LONDON — The dollar increased slightly in most European trading Monday. The price of gold rose marginally in London and dropped in Zurich. Gold opened in London at \$631 an

ounce, up \$1.50 from Friday's close of \$629.50. In Zurich gold dropped \$7 from \$637.50 to \$630.50.



The dollar opened in Frankfur 1.7615 marks, up from 1.75%. Paris at 4.1302 francs, up fr 4.1287; in Amsterdam at 197 Dutch guilders, up from 1.936; a in Milan at 813.85 Italian line from 812.25.

The dollar also rose in Lond where the pound sterling drop from \$2.2760 to \$2.2730.

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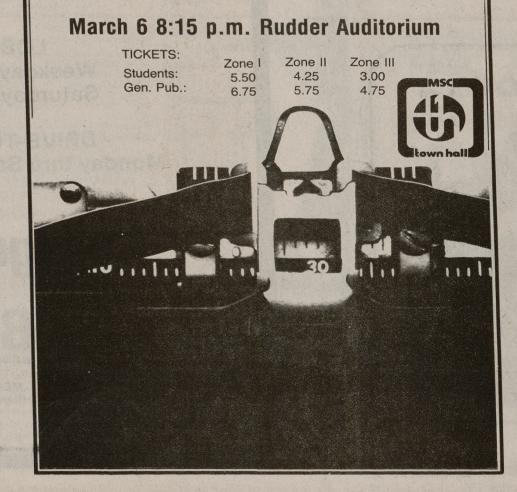
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