

New Law Helps All, Buy Better Homes-Low Payments

More Americans will be able to buy better homes with the help of a section of the recently-enacted housing law of 1964, Paul I. Fisher, general manager of the George H. Wietersen Company, Detroit, and president of the Western Wayne-Oakland County Board of Realtors, pointed out Monday.

The portion of the new law referred to by Fisher is an amendment to Sec. 203 (b) of the program of the Federal Housing Administration. It increases the maximum home mortgage limits which may be insured by the agency from \$25,000 to \$30,000 for one-family houses; from \$27,500 to \$32,500 for two- and three-family houses; and from \$35,000 to \$37,500 for four-family houses.

This part of the new law was among those sections of the 1964 bill supported by the National Association of Real Estate Boards, of which the Western Wayne-Oakland County Board of Realtors is a member.

"The most significant thing about this new provision is that it will make it possible for purchasers to buy a better house for a lower down payment," Fisher said. "Here are a few examples:

"Under the old law, a family buying a home valued at \$28,000 had to make a down payment of \$4,000 in order to qualify for FHA-insured financing; under the new law, the minimum down payment on the same home can be as low as \$3,200.

"Under the new law, a family seeking a house valued at \$34,600 may purchase it with a down payment \$5,000 lower than under the old law, which required anything in excess of the \$25,000 mortgage to be added to the down payment. The down payment, under the new law, would be \$4,600 as compared to \$9,600."

It is noteworthy, too, that—FHA has said—the increase in the agency's home mortgage limit recognizes the recent general high level of prosperity and increased purchasing power, which enables families to meet higher mortgage payments on larger and better homes, the Realtors leader said.

He added that many families are now enjoying current incomes that will easily sustain the higher monthly mortgage costs, although they may not have had the time to accumulate the higher lump sum down payments required under the old law. It is in

this situation that the new provision will enable them to put their home purchase plans into effect without the delay that might have been

necessary up to now."

If home purchases under the new FHA section follow the recent pattern, Fisher observed, existing houses will dominate

buyer choices. According to the latest figures, more than three out of every four home mortgages insured by the agency had existing homes as security.

"There are many reasons for this enduring popularity of the pre-owned home," Fisher said. "A well maintained existing home in a good neighborhood

medied.

has proven its value. It has been through the 'shake down' period, and any flaws that may have existed originally usually have long since been spotted and re-

lished shrubbery and landscaping, and a complete array of civic services, such as schools, shopping centers, and churches."



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State Police Marksmen Win Meet

Michigan State Police pistol marksmen captured top honors for teams and individuals in the eighteenth annual Indiana State Police Invitational matches at Putnamville, winning six team trophies.

The State Police won the team grand aggregate while second place went to the Missouri Highway Patrol and third to Detroit Police.

The State Police team was first in the 45 caliber event, second in the 22 and fifth in the 38. New York State Police won the 22 while Missouri was first in the 38.

State Police Trp. Richard Brantner, of the Jackson post, won the high individual aggregate with 2600 out of a possible 2700.

Shooting in the three-day event for the State Police in addition to Brantner were Troopers Elynn Burnett and Lester Doubleday, East Lansing; Don Wiltsie, Ionia; Fred Wille, Flint; William Bayn, Bridgeport, and manager-coach Cpl. Bernard Schrader, East Lansing headquarters.

Painters Are Loners, Says U-M Expert

ANN ARBOR—The painter is a lonely man, says Michael P. Church, assistant director for cultural activities of The University of Michigan Extension Service.

"Musicians, by their very nature, are a gregarious lot," says Church. "They are at their best when they find themselves in duets, trios, quartets, octets, choirs, symphonies and other sundry assemblages," he notes.

"And as you might expect, the music teachers of the state and those interested in music, as well as performers, are impressively well organized," Church states.

"The lonely painter, on the other hand, likes to do solo flights in his creative excursions," says Church. "Maybe this, in part, explains why artists do not like to be organized. And it may also explain, in part, why school boards, in trimming their budgets, find it easy to eliminate art programs and art teachers."

Often the man who holds the key to the situation lacks the ambition to see it through.

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