

Home guarantee offered to buyers

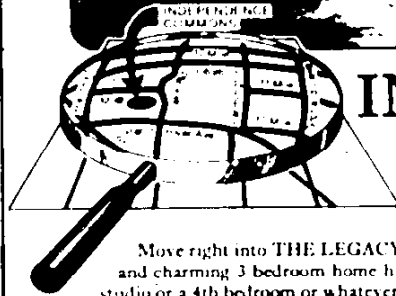
(Continued from Pg. 8)
 onces themselves. However, if they can't agree, the buyer can pay a \$25 refundable deposit and request conciliation. The Local HOW council, which administers the program, appoints a neutral person to look into the problem and attempt to clarify the issues so that the parties themselves can reach a mutually-acceptable agreement. If HOW's conciliation process does not end in a mutually-satisfactory way, either the builder or the buyer can request arbitration through the American Arbitration Association.

panded to include high-rise condominiums. Essentially, coverage on condos is the same as single-family homes. The only difference is in the major structural insurance which runs from the third through the tenth years after a home is enrolled. In the case of condominiums, the 10-year timing for the major structural coverage on the elements in a condominium building begins at the time when the first unit within a building is sold.

Secretary of Housing and Urban Development Carla Hills has said of the program, "Your plan (HOW) teaches an important lesson regarding the capacity of private industry to respond in a creative way to consumers' needs without government intervention. That is the genius of the free enterprise system."

Savings and loan institutions have supported HOW in Florida, Milwaukee, Wisconsin, and Oregon by offering preferential interest rates for HOW home buyer loans or HOW builder construction loans.

During this first year, the program has ex-



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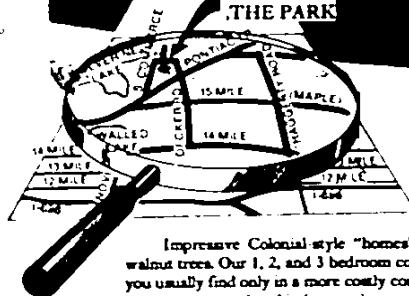
Openings: Take a drive to Pleasant Valley exit right 1/2 mile to Home Depot, left 1/2 mile to our Model. Model open 11 AM - closed Wednesdays.

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