

# Home would fit young family

The Dickinson's symmetrical exterior, gabled dormer and full front porch are reminiscent of the Craftsman-style homes, popular in the first quarter of this century. The windows too, multipaned on top and single paned at bottom, are typical of this period. Measuring in at just a little more than 1,400 square feet of living space, this plan is economical to build as well as to heat, making it ideal for a young family.

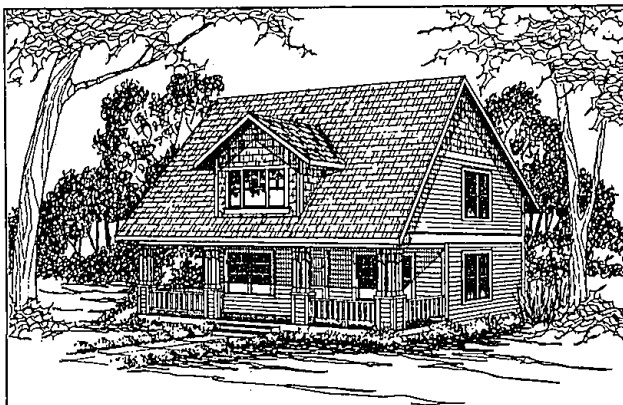
Following tradition, family living spaces are on the lower level, bedrooms above. Fully half of the main floor is devoted to the wide open country kitchen, sure to be the most popular area in the house. There's space here for an eating bar, a large kitchen table, and maybe even a couch and a desk for the family computer. Utilities and a small powder room are conveniently close to everything.

Parlor and dining room flow together, their boundaries defined by a half-wall capped with twin posts similar to those supporting the front porch. Each area is windowed on two sides. Double doors at the rear provide access to the back yard. If outdoor living is important, you can easily add a deck or patio.

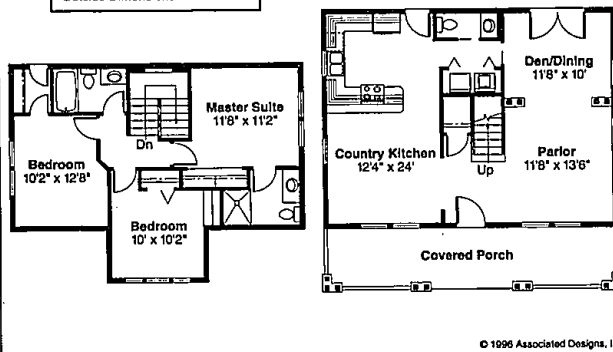
The master suite isn't fancy, but it does have its own private bathroom complete with an oversized shower. Secondary bedrooms share a third bathroom.

A big bonus in the Dickinson is something that isn't apparent from the floor plan. It's an attic space that spans the full width of the home at the back. The ceiling tapers down to four feet at the rear. Access is through the closet in the left bedroom.

For a review plan, including scaled floor plans, elevations, section and artist's conception, send \$15 to Associated Designs, 1100 Jacobs Dr., Eugene, Ore. 97402. Please specify the Dickinson 30-081 and include a return address when ordering. A coloring featuring over 170 home plans is available for \$12. For more information call (800) 634-0123.



**The Dickinson #30-081**  
Living Area 1414 sq. ft.  
Outside Dimensions 32' x 32'



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# Report highlights rise of 1st-time homebuyers

EAST LANSING, Mich. (AP) — Lenders are taking innovative steps to help thousands of working-class families become homeowners for the first time, a Housing and Urban Development report said.

Meanwhile, in related action, an agreement was signed between the Michigan State Housing Development Authority and USDA Rural Development to assist with the financing of single-family housing for low-income rural Michigan home buyers.

The HUD report, issued at the Midwest Summit of the National Partners in Homeownership at Michigan State University, detailed 10 steps lenders can take to target first-time and low-to-moderate income families.

The moves range from homeownership education and counseling to prudent underwriting criteria for lenders. Also included: default mitigation to help lenders and borrowers avoid foreclosure on delinquent loans.

The report is to be distributed to lenders, the secondary mortgage market, and those involved in providing greater access to home loans for first-time buyers.

"Affordable homeownership programs are allowing millions of American families, many of them young and minority families of modest means, to achieve a homeownership dream they never thought they'd reach," said HUD Secretary Henry Cisneros.

"With first-time home buyers making up a larger share of the market, lenders are discovering that no only does affordable lending make sense — it

makes dollars and cents," he said. After years of lagging homeownership levels, the rate is now at a 15-year high of 65.4 percent. Cisneros said first-time home buyers are the driving force behind the increase.

"The recent dramatic rise in homeownership — the largest increase in three decades — is strongly linked to an expansion of affordable home mortgage financing," he said.

"First-time home buyers, low- and moderate-income families, women and minority home buyers, urban home buyers — all are more able to obtain an affordable, home mortgage and attain the American dream."

Studies show that the market share of first-time home buyers grew from about 40 percent of all home sales in the 1980s to 47 percent in 1994-95, HUD said.

The report was prepared following a series of forums that HUD cosponsored on affordable homeownership lending.

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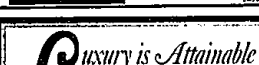
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