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Old Home Can Be Improved Modernization Loans Solution

Home folks who like the old home but dislike many of the inadequate or unattractive points about it can look forward to a means of remedying this situation. The old home may have its advantages in location, close to schools, to employment and transportation and not to forget the trees and shrubs that have grown up a pleasing maturity, but does it have the snap and convenience of the modern home?

A national magazine recently made a poll of these "pet peeves" of the old home and the results showed that nearly every one of them could be changed or remedied by the use of the F. H. A. Modernization Credit Plan. Most local banking institutions are qualified under FHA rules to make these loans at low rates of 4 percent and the interest is convenient in payments. The following is quoted from the F. H. A. bulletin on Modernization Loans for the information of home owners who are not fully acquainted with its provisions. Further information will be gladly given by any of Rochester's banking institutions.

Class I Loans apply to existing structures only. They may be used for the types of improvements listed below and for the installation of equipment listed elsewhere in this folder. The financing charge cannot be more than 25 percent per \$100 on a one-year monthly-payment note and the repayment time may be up to 3 years.

Class I Loans May Be Used For:
 Repairs: Including carpentry, roofing, masonry, electrical, and plumbing repairs.
 Remodeling: Any structural change may be made such as putting up or removing partitions, building additions, making "new" rooms out of unused attic or basement space, building porches, sun-rooms, etc. One type of building may also be converted into another type. For example, a single-family house could be converted into apartments.

Redecorating: Floors, walls and woodwork can be refinished with paint, plaster, wallpaper, etc. New floors can be laid.
Modernizing: Cabinets, shelves and other conveniences can be built in. New plumbing, heating and wiring systems may be installed, or old ones modernized. Sewer tanks, cesspools, wells, together with pumping equipment, etc. are also eligible.

Landscaping: The ground on which the building stands may be improved by grading, laying walks, building fences and planting.

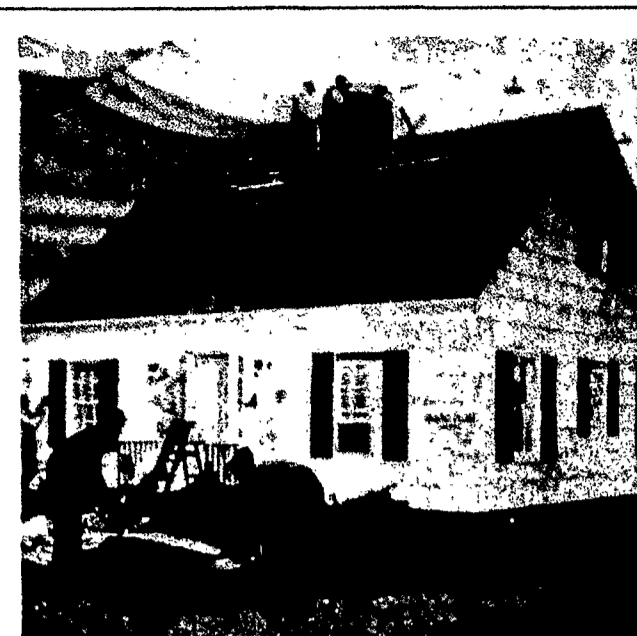
FHA insured loans are not Government loans but are made on FHA terms by private financial institutions such as banks, savings and loan, building and loan associations, finance companies and other qualified lending institutions.

WALLPAPER SHOWN FOR "BRIDE'S HOUSE"
 House Beautiful 1940 "Bride's House" includes a colorful bedroom of Early American inspiration. Its tempo and feeling are set by the resplendent new "Garden Club" design in Imperial Washable Wallpaper. Vividly colored with boldly patterned geometrics forming vertical stripes, "Garden Club" brings an old-time charm to this room which is heightened by maple furnishings and brilliant accents repeating the rose red and greens of the wallpaper.
 Most striking of the innovations in this gracious chamber is the use of the wallpaper to cover the valances. This provides a pleasing novelty and makes exactly the right setting for the great ruffles on the plain white curtains. The repetition of these ruffles on the bedspread contributes to a nice balance between contrast and harmony in the whole scheme.
 Imperial Washable Wallpaper is sold at Gemrod Hardware Co., 75 Exchange St. You are invited to visit the store and see its beautiful displays.

Convenience Gained By Swinging Door
 Replace the old-fashioned door between the kitchen and the dining room with a convenient swinging door that will be in keeping with the general trim of the room. The swinging door may be of a style identical with the other doors of the house and may be equipped with similar hardware.
 Catholic people should know the Catholic view.

Old House Made New With Little Expense
 Contrary to the beliefs of many, modernization does not always entail a large amount of money. This rambling old home on a country road in Maryland had almost reached the "haunted" stage when it was taken over and reclaimed at relatively small cost. A new roof of composition shingles was provided, in addition to several coats of paint for the sun-baked exterior. Other replacements included new steps, porch ceiling, cellar doors, gutters, and downspouts. Interior repairs included repapering of several rooms and modernization of the heating system. Total reconditioning cost was \$910, but the valuation of the home increased over \$1,000. All of this work was eligible for financing under the Modernization Credit Plan of the Federal Housing Administration.

Complete House Built Indoors



Officials of the Home Show at Edgerton Park have not revealed how they will get this full-size Cape Cod cottage out of Building 5 after show is over. Workmen are shown here putting finishing touches on completed structure.

Home Show To Feature Newest In Housing and Equipment

The second annual Rochester National Home Show sponsored by the Real Estate Board of Rochester will open at Edgerton Park Saturday afternoon at two o'clock. The Home Show will continue from two to eleven P. M. daily through Saturday, April 20.

The Home Show will present a complete cross section of the latest products used in every branch of the building trades (construction materials of every type, roofing and plumbing equipment, fixtures, appliances and furniture, together with the latest information relative to the financing of a modern dwelling).

A big feature of the Home Show will be the first public demonstration of television ever offered to the people of Western New York. Four completely televised shows will be presented at the Home Show daily. Through arrangements with the Stromberg-Carlson Company there will also be demonstrations of the new staticless Frequency Modulation radio receiving sets.

A complete model home of the Cape Cod cottage type has been constructed at the Home Show. This attractive home is attractive and tastefully furnished inside and beautifully landscaped outside with living grass shrubs, trees and flowers all in bloom.

A carefully-appointed garden planning occupies the central area of the Home Show. This garden demonstrates a typical transformation that could be achieved at no great expense in the backyard of the average city dweller.

The Home Show offers a splendid opportunity to home owners or prospective home-owners to see the latest information relative to home planning, home building and home financing.

Geometry An Aid In Home Planning

The home planning problem is one of enclosing the largest amount of space with the least amount of building material. Geometry tells us that we can get most space with least wall surface in a perfectly square plan. While the square may be the ultimate in efficiency, it does not always lend itself to the best room arrangements or the best alternative for the sake of economy in the rectangular shape.

If your primary consideration is cost, do not choose a plan which has more than four corners. Pass up the house which has pretty wings, extensions and "ells." Select a design with a simple roof eliminate all unnecessary projections, whether they be in the walls or the roof. Select a floor plan which calls for the least number of partitions and which locates second floor partitions over those on the first floor.

The fact that it so nearly meets these general requirements is the reason for the continued year-in and year-out popularity of the center-hall Colonial type house. No other shape has yet been devised which so fully meets the average requirements for a six-room house with maximum cost efficiency.

Standard Units Provide Savings

In the small home built where space is at a premium the selection of standardized and prefabricated kitchen equipment will not only effect substantial economies but also speed up actual construction time.

For the kitchen in a new small home the housewife may select all standard equipment from standardized units which includes wall and base cabinets, cabinets under the sink and a kitchen range so constructed to fit perfectly into the streamlined ensemble effect created by the standardized units.

Even though these units are available in such a wide range of models and colors that there is ample opportunity for the housewife to plan a kitchen reflecting her personal taste.

PAINT STRIPES PROVIDE NOVEL WALL DESIGNS

Striping may be the answer to the housewife's complaint that a plain one-color interior wall paint job when finished looks "all right" but yet seems to lack "something." Striping means running narrow bands of paint around the walls a few inches from and parallel with the wood trim.

The width of the stripe, its color and the distance from the wood trim will usually depend on the size of the room, the amount of decoration required to offset the objectional plainness, and also on the brightness or prominence of the door and window casings.

New "Cool" Lighting

Lamps over dressing tables and bathroom mirrors sometimes throw out so much heat that it is uncomfortable to remain close to them for long periods because of this fluorescent lighting is becoming more and more in use.

Fluorescent lighting is cool permitting a higher level of illumination without a corresponding rise in temperature.

Proper Colors Give Desired Effects

Paint authorities continue to impress the home owner with the importance of using the proper colors in obtaining certain desired effects. Many fundamental rules help home owners to avoid mistakes.

1. Light colors always help to make things look larger.
 2. Dark colors help to make things look smaller.
 3. Warm colors such as reds, oranges, yellows or yellow greens seem to bring things toward you.
 4. Cool colors such as blue violets, blue greens or blue grays seem to push things away from you.

Transportation Is Needed Near Home

Transportation is an important consideration in selecting a neighborhood for a small home. The neighborhood chosen for a home should be well served by cheap regular bus or trolley lines. Unless the home is within walking distance of the place of employment of the family head and the schools which the children attend, adequate transportation facilities are absolutely essential.

Worn Roof Unsightly

A dilapidated, broken-down old roof can quickly lower the value of a home. It is unsightly and detracts from the beauty of the neighborhood, and many times it is also a dangerous fire hazard.

PAINTING CRACKED WOOD

Many householders are under the erroneous impression that paint will cover cracks in woodwork. Cracks or depressions in woodwork cannot be covered or filled with paint. These must be filled carefully with putty or plastic wood before the paint is applied.

Help Builder Figure Price Have No Reason For Guesswork

It makes little difference to your builder whether you construct a large or small home. His compensation is based on the time and effort a structure requires of him. Small homes take less time and they involve less financial risk. Many builders prefer to build them in large numbers on a modest percentage.

A builder and contractor is an individual who gathers together for your convenience in one person the functions of as many as 30 different trades and operations. The process of determining the price of a home is a process of carefully estimating the material and labor operations in these 30 trades.

There are many qualities and many prices for each operation. Someone has to make the decision as to just which grade material shall be used for a certain place and how the work shall be done. It is the answer to this question repeated many times which determines the final cost estimate of your home.

If you can take the time to give your builder exact information as to your requirements, there will be no reason for his guessing and making decisions which might unnecessarily boost the cost of the house. In lieu of specific information it is natural for the builder to estimate sufficiently high to cover all contingencies.

If you want more house for your dollar, help your builder by outlining to him the full amount of the monthly payment which your budget should stand and the amount you can originally invest. Ask plenty of questions, make sure that you understand each other perfectly before you permit him to bid.

Make sure before a detailed cost estimate and bid is made, that the design you have selected is within the general range you wish. Your builder or lumber dealer can tell you this. Don't despair if the first estimate on the house you want exceeds your cost limit. Go over the plan and the specifications step by step with the builder. Every house built is a compromise. Remember that slight changes in the requirements which cut the cost of each item five per cent all along the line may make as much as \$1,000 difference in the total cost.

Avoid making your builder gamble. If he is sure of his ground and has full knowledge of exactly what is required of him he will help you get a good house for a small amount of money. He will not try to profiteer, if he must take risks he will try to protect himself. Remove the risks and cut your costs.

Change your mind before you start the building job, not during it. Have all the "pros and cons" talked out before the building materials arrive at the site. Talk is cheap, but building material and labor cost money.

Do these things:
 1. Before you spend money for plans get two or three opinions from competent persons as to the general price class into which your choice falls.
 2. Question every decision as to kind of material or equipment to be sure that some other material will not do the job as well at less cost.
 3. Make a general list of everything you want in the house and get your builder's opinion item by item.
 4. Avoid generalities. The only accurate cost of a building is based on a detailed appraisal.
 Be sure you know exactly how much you have to spend before you start negotiations.

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