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Keep Home Within Budget

Many Ways of 'Cutting Costs'

The small low-cost house of today is not a large house compressed and trimmed down. The small house may be designed not by determining what can be left out of a large house but by carefully analyzing the essential functional requirements.

The principles of plan efficiency, judicious use of materials, and proper equipment are important in any class of dwellings; become paramount in the design and construction of the modern small home.

Cutting Cost If Necessary

No matter what size home you are going to build, sooner or later you will be faced with the problem of "cutting the cost." It is better to make savings in small items than to reduce the size of the house. Space is more important than fine finish, built-in improvements and gadgets. A few suggestions as to how you may "cut" the house which has turned out to exceed your budget:

- 1—For screen savings use the galvanized half-window length kind. You get such a lot for your money.
- 2—There is such a thing as a magazine-feed boiler... worth examining if you are economically minded and will be burning coal to heat your house.
- 3—Plate glass is expensive. Consider using plain window glass. Nine-tenths of the world won't know the difference.
- 4—If your land is dry... use concrete blocks instead of poured cement foundation. Another saving.
- 5—Good wood-frame construction is cheaper than stone or masonry. It will last as long as you live... and longer.
- 6—Wood shingles cost less than heavier roofings and the house does not have to be so heavily built to support a shingle roof.
- 7—Locate the fireplace so that the chimney serving your heating plant will also carry the fire place flue.
- 8—On the second floor insulate only the ceilings... bedrooms require less heat than living quarters.
- 9—Floors offer an opportunity for real savings. There is a lot in the finishing... and many of the best examples of fine homes today are floored with short lengths which take beautiful finishes.
- 10—Stairs are more economical built between partitions.
- 11—Eliminate gingerbread trimmings on the exterior of the house. Be simple and let the proportions of the building make it beautiful, not the fretwork.
- 12—Dear to the heart... and the pocketbook... are recessed radiators. Maybe this is one place to sacrifice preference for economy. You can always have them built in later.
- 13—Rough plaster left gray makes an interesting wall texture. Or you can finish-plaster a spare room and leave the floor laying for later on.
- 14—Siding for the outside of the house comes at various prices. Some of the best looking kinds are the least expensive.
- 15—If you're burning coal now but some day hope to have automatic heat, you can most economically wire for the thermostat while the house is being built.

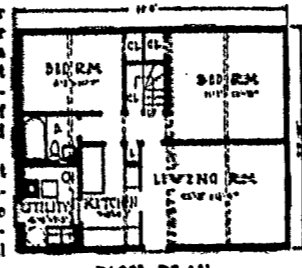
PLANNING A NEW SUMMER HOME?



The Southland presents the attractive, warm-weather cottage shown above illustrates how a standard low-cost bungalow floor plan may be readily adapted for use as a summer cottage or a mountain cabin. The rustic effect has been accomplished in this setting through lowering the pitch of the roof and adding large fixed window sash to the front.

The general effect, which is that of a ranch house, may be heightened by the use of inexpensive boards and latens placed vertically by instead of the usual horizontal beveled siding.

Log cabin siding would also work well as a structure of this type.



Choice of Fence Depends Upon Home's Architecture

Whether the fence is intended as a complement to an attractive house or as a thing of utilitarian value to mark boundaries, provide privacy and keep dogs and children from the wheels of automobiles, all home-building authorities urge the home owner to consider the architecture of the house in choosing the style of the fence.

Examples of new homes frequently have an architect to advise them on fence style, but owners of existing homes who wish to erect fences usually have to make their own selections. The primary rule, according to those qualified to advise, is that the fence repeat the character and scale of the house and siting.

Choosing Fence Style

Among general rules to be observed in choosing fence style are these:

- Low homes should have low and horizontal fences.
- Florida and California homes sometimes use crisscross wooden fences for good appearance, while iron fences of Spanish design are also of good taste.
- Simple rail fences which repeat the horizontal lines of the house are adaptable to modern homes.
- Picket fences are considered good for Colonial homes.
- The stone homes of Pennsylvania usually are encompassed by four-railed whitewashed fences.
- Picket fences are perennial favorites for the Cape Cod cottage.
- Usually attractive effects are sometimes obtained by using stone fence topped with wood rails.

SIMPLE FIREPLACE BEST FOR THE SMALL HOME

In the new small house the fireplace occupies a position of major importance. Brick is the most commonly used construction material. American Dutch Colonial designs are the most adaptable. Large Tudor-style fireplaces framed in stone or cement are used in the English-type houses. Mantels of almost any style are acceptable, except that simple lines should be used. The ornate is distinctly out of fashion.

An approved location is at the side or end of the room that is furthest from the line of interior traffic. There should be no cross-drafts across the front of the fireplace. Generous spacing which will allow room for garden tools or sports equipment, entertaining or reading before the blaze should be provided. The hearth should extend well beyond each side and 20 inches to the front to protect the floor from spilling.

The charm of an open fire may be easily obtained at relatively little cost.

FHA Procedure Again Reviewed

Applications for new-dwelling loans under the FHA plan must be made directly to qualified lending institutions, FHA officials point out.

The applications are then submitted to the local insuring office of the Federal Housing Administration for approval or disapproval of the location and the structure as represented by plans and specifications. In order to secure approval, the structure must comply with property standards and minimum construction requirements.

If approval is given, three inspections are made during the course of construction to ascertain whether plans and specifications have been followed and provisions made for protecting the interest of the borrower, the lending institution, and the Federal Housing Administration against violations.

Partitions in Basement Useful

By partitioning off the basements of old and new houses, the idle spaces in many cellars can be put to useful purposes.

The basement may be protected from soil and rust by enclosing the coal bin in a partition and by closing off the furnace at the same time.

Space may be set aside for a much-needed laundry, a workshop for the amateur carpenter or a playroom for the children. Special storage space may be provided for garden tools or sports equipment, and a closet may be made for the storage of preserves and fruits and vegetables.

Use of Glass Popular For Kitchen and Bath

The use of glass in interior decoration is growing in popularity, particularly in kitchens and bathrooms. Plate glass is now made in many tints, including, ivory, gray, jade, black, white, and burgundy, and it blends well with most building materials.

Even after many years of service plate glass retains its bright clear surface. In many kitchens it is chosen for work counters as well as walls, as it is readily kept clean and does not absorb odors or moisture.

Build Book Shelves To Conceal Radiators

Book shelves can be made to conceal unsightly radiators. The shelves should be the same height as the radiator, and when possible the bookshelves should extend across an entire wall. When the radiator is at one end of the wall, a cupboard may be built at the other end for balance. One row of books above the radiator will conceal it further.

Such shelves decrease the convection of heat. Unless the heat output of the radiator without such shelves is more than sufficient to heat the room adequately, shelves should not be installed.

CLEANING WASHABLE PAPER

Sospandus and a clean sponge are the most effective tools for successful cleaning of washable paper. The correct way to clean washable paper is to work from the ceiling to the floor, cleaning one section at a time.

Play Safe In Wiring Repair

Let Expert Do Difficult Jobs

Electricity is one of the most conveniently applied forms of energy for household use. In addition to its great convenience and adaptability for various purposes, it has the further important advantage, when properly used, of increased safety over many of its predecessors. However, there are possible serious hazards to both life and property from electric wiring and devices, if carelessly handled.

Do not touch or disturb any electric wiring or appliances, except parts which are intended to be touched. In handling electrical appliances use the insulated handles provided. Never touch interior metal parts of sockets, plugs, or receptacles which are used to carry current without first cutting off the current at the main switch.

Keep Dampness From Wires

Never touch any part of any electric cord, or fixture, even though it is apparently a non-conductor, with wet hands, or while any part of the person is in water. In bathrooms, kitchens, laundry, bath-rooms, garages, or other rooms where floors may be damp, avoid touching any metal part of lamp sockets, fixtures, or other electric devices; do not touch any of these while also in contact with a water pipe, plumbing fixture, radiator, stove or heater. There is danger of shock by the passage of electricity from an underground electric fixture through the body to the water or grounded metal.

Now is the Time to Make Heating Plant Repairs

Heating experts recommend inspection of the home during plant in the Spring when it is put out of service for the season.

The smoke pipe may be taken down and cleaned and then stored in a dry place until it is needed again in the Fall.

Warped or broken grates and cracked firebox walls must not be neglected, and if such parts cannot be repaired they should be replaced.

Failure to make necessary repairs to chimneys may result in possible roof fires or in damage to walls and ceilings in any room through which the chimney runs.

Plan Maid's Room If Servant Needed

In planning a new home the prospective owner should make provisions for a maid's room if the family needs demand a servant.

The minimum room space permitted in homes built under the Federal Housing Administration plan is usually sufficient for servant's quarters. Built-in furniture is particularly adaptable to a room of this type and serves to make the greatest use of a small amount of space. A maid's room may be added to existing homes with funds obtainable from qualified lending institutions under the FHA Modernization Credit Plan.

Painting Tip

If you plan to repaint the exterior of your house this spring try to find out the type of paint used last time. There are many different formulas for exterior paints, some of which do not apply well over paints of a different chemical make-up.

Some Painting Don'ts

- Don't leave paint uncovered overnight.
- Don't leave brushes in paint, stain or varnish.
- Don't thin paint or clean brushes near a flame.
- Don't fail to stir paint thoroughly.
- Don't paint on a hot surface. In summer follow the shade and in the Spring and Fall follow the sun.
- Don't use cheap brushes. It is poor economy.
- Don't use a new brush on the finishing coat. Break it in on the priming coat.
- Don't jam a brush into corners. It will spoil the brush.
- Don't forget that varnish brushes should be cleaned with turpentine.
- Don't forget that shellac brushes should be cleaned with alcohol (denatured).
- Don't forget to cover all the knots and sappy places with shellac before starting to paint, or the resin from the wood will spoil the paint.
- Don't neglect to putty all nail holes and cracks after priming coat has been applied.
- Don't apply thick coats, especially the priming coats.
- Don't forget that "yellow grass" must be used to spread any paint out into thin coats and to brush it well into the pores of the wood.
- Don't apply new paint over blistered paint without scraping or burning off the old finish.
- Note: The Catholic Courier Home Page Editor will gladly assist you in obtaining any information relative to your "putting" problems.)

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Use This Check List For "Touch-Ups"
Here are just a few of the spring "touch-ups" most homes need: (1) Cover old siding or stucco with wood shingles or new siding; (2) replace broken or cracked glass; (3) build new screens and repair old ones; (4) put on shutters all way around to improve exterior; (5) cut additional windows for more light and better appearance; (6) build and install flower boxes under windows; (7) replace old roof with new decorative one; (8) replace broken, loose, or missing shingles; (9) add new dormer windows; (10) replace broken, loose or missing balusters; (11) replace broken or loose floor boards; (12) redesign and build entirely new porch; (13) enlarge existing porch; (14) install lattice work to hide spaces under porch and steps; (15) enclose porch with frames and build screens; (16) install built-in seats on porch and build porch flower boxes; (17) enlarge capacity of garage; (18) install new set of easy-opening doors; (19) build new shelves, bins, and storage area in basement; (20) lay wood floor over concrete for warmth and foot ease; (21) build recreation room with wood paneling in basement; (22) lay new wood floor over old flooring; (23) install new, up-to-date front door; (24) build in corner cupboards in dining room; (25) panel living-room and dining room in wood; (26) build new battery of kitchen cupboards; (27) build built-in partition and install breakfast nook; (28) build new broom, mop and cleaner closet; (29) repair and re-fit sticking doors and windows; (30) install new modern wood trim and baseboards.

New Invisible Hinge Popular
Owners of modern homes who prefer modern hardware may find invisible door hinges a means of increasing the beauty of the interior.
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