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# HOME PLANNING

The Summer Home — Rebuilding A Home — Financing Information — Building Ideas

## Easy To Buy Summer Home

### Vacation Money Pays for Camp

At this time of year we all long for a cottage in the mountains or a camp at the shore. If we are not fortunate enough to own either we start the search for a "summer rental" cottage advertised in the newspaper and wonder what we will get when we do select one.

Why not make the rent you pay each summer to someone else buy you a place of your own? It is possible today to buy or build a cottage or camp, and to own it free and clear in five to seven years for what you probably pay out six that period for the place you rent each season.

Under Title I of the National Housing Act the Federal Housing Administration is authorized to insure a bank or mortgage institution loan for any amount up to \$2,000 for seven years providing that loan is used to build a useful structure on land owned by the borrower. A camp or cottage comes under this definition.

If you now pay \$300 per season for a summer place you can build out costing \$2,000 and pay for it in seven years, or one costing \$1,500 that will be free and clear in five years if your vacation budget allows as much as \$600 for rent you can borrow the maximum of \$2,000 for construction, and pay it all back in five years. Monthly payments, depending on the amount borrowed and the number of years you have to repay the loan, run from \$14.73 to \$76.61.

To obtain such a loan you must own your land. The required lot size depends on whether or not the location is served by public water supply and sewerage systems. There are also definite regulations governing the construction of the building. These are not unreasonable; they require sound construction, good foundations, proper sanitary facilities — all desirable minimums that simply prevent erection of flimsy shacks.

If your loan will be repaid within five years to secure a regular loan you merely sign a note. If the loan runs for a longer period you may be required to give a mortgage as security but this varies with different types of lenders. The principal requirement is that you have ability to meet the payments as they fall due.

No down payments are required. There will be a small cost for appraisal and recording fees, possibly title examination, and taxes and fire insurance.

## Doors, Windows Need Checking

Sticking doors or windows usually require retitting or repair, and with the arrival of warm weather the home owner will find the ideal time to make repairs of this nature.

Doors and windows should also be checked for the following points: doors out of plumb, requiring retitting or new hardware, advisability of replacing wood panels with glass in doors, defective locks, chains, or bolts, requiring repair or replacement, acquiring extra keys for various locks; broken or defective window cords; glass panes needing replacement; replacing broken window latches; or other window devices, cracks around window sash and doors requiring weather-stripping.

## DEVELOPMENTS HELD GREATLY IMPROVED

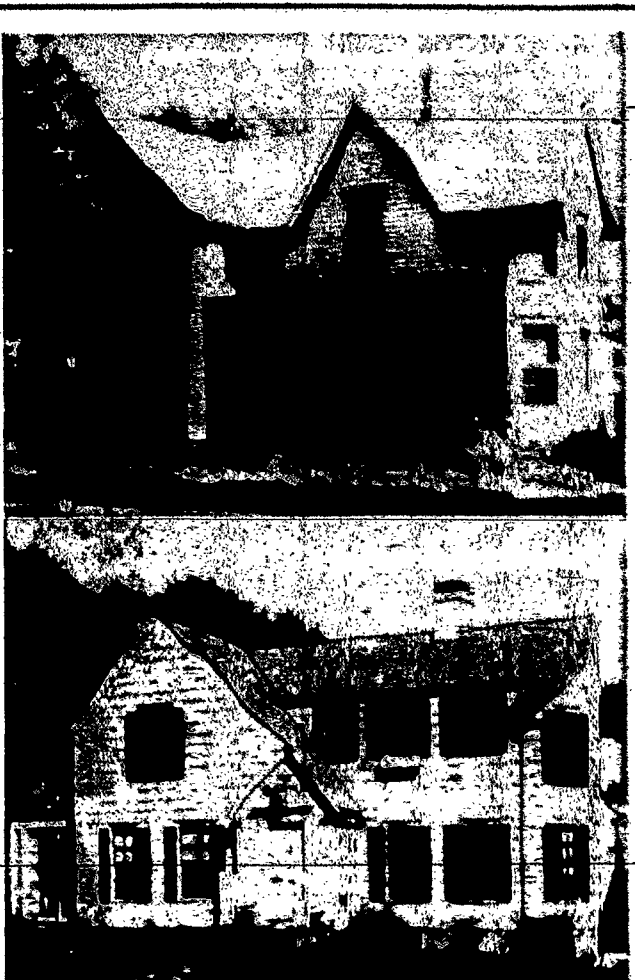
The results of recent collective effort to encourage better housing standards generally are evident to observers of the newly developing districts of cities over the entire country where home building has been active during the post-depression period.

Builders declare that in place of the typical urban development of homes crowded closely together along main highways, once a characteristic feature of human building, one now finds the typical small-house development located near the main highway but with quiet local streets that afford no attraction to through traffic.

## Show Value Of Land Planning

The study of thousands of cases has established the conclusion that only those subdivisions located with correct reference to city growth and population trends, business and industrial centers, and other facilities are profitable ventures of benefit to both buyers and sellers of homes, according to a report of the Land Planning Division of the Federal Housing Administration.

## From Liability To Asset



For years this dilapidated old home, like hundreds in and around Rochester, exerted a blighting influence on the community in which it was located. Uninteresting, dark and gloomy, its value had declined to such a point that it was doubtless more of a liability than an asset to its owner. Although entirely unimproving in appearance, it was structurally sound and could therefore be redeveloped into an attractive and valuable structure. Funds for this improvement work are obtained from qualified lending institutions, under F. H. A. Modernization Credit Plan.

## Postal Law Mail Slots Must Conform To Height And Size Requirements

Builders should consider not only the mailman but the future occupant of the home as well when they place mail slots in front doors. Postmasters are not required to deliver mail to any residence where certain installation requirements have not been met.

The United States Official Postal Guide has this to say about the location of letter and mail slots: "Patrons of the city or village delivery service must provide mail receptacles. A receptacle may be either a suitable box or slot cut in the front door. If slots are provided, they must be eight by one and one-half inches in size and placed not less than 30 inches from the finished floor line."

## DAMPNESS NUISANCE SHOULD BE CURBED

Few home owners care to look ahead to cold weather, but many household jobs are more easily handled during the current season of the year. To postpone them until necessity makes the demand acute is only adding to the difficulty.

One such problem which should be faced now is in the case where dampness appears on the inside surfaces of exterior walls as a result of conditions other than leakage through mortar joints or around window frames. In some cases such dampness is so pronounced that frost can be swept off the walls during prolonged cold spells. It causes wallpaper to become loosened and stained and has similar damaging effects on other wall decorations. In addition, it creates a damp musty atmosphere in the rooms affected, which is unhealthful and generally unpleasant.

In cases where this trouble exists the source of the moisture should be found and then eliminated. If reduction of moisture does not overcome the difficulty the interior wall surfaces should be made warmer by insulating them against the chilling effects of outside temperatures.

## Popularity Of Iron Work Is Increasing

Ornamental iron work has increased in popularity within the past few years to such an extent that the classical porch grilles once associated closely with New Orleans and Mobile, are now found on homes in each of the 48 States.

## Exterior Lighting Is Safety Factor

Proper exterior lighting on the house contributes to safety as well as to comfort and convenience. Overhead lights on the side of the house next to the driveway and over garage doors prevent bad accidents over carelessly parked bicycles, scooters, roller skates, and garden tools which were not put away. A well-lighted driveway offers an added advantage; it discourages prowlers.

## Orientation Is Important

### Put Sun, Wind In Right Place

Orientation a requisite of the modern small home, has been described as the process of "putting the sun and wind in the right windows."

It is difficult to set any hard-and-fast rules to apply to all cases. It might be said that the living room and master bedroom should have southern exposure and the dining room a southeastern exposure.

In most sections of the country prevailing breezes are from the south and west, and it is desirable to have sunlight and breezes in the living room during the whole of the year.

This rule cannot be carried out completely in the small one-story home. If the living room is given a southern exposure, it is practically impossible to give both the master bedroom and the dining room southern exposures.

Faced with such a problem, the architect or builder finds it necessary to compromise. Either he gives the southern exposure to the master bedroom and living room, placing the dining room and kitchen and bedrooms to the north, or he must place either bedrooms on the north side in order to give both living room and dining room southern exposures.

## Planned Closet Boon To Family

Simple Closets, Well Furnished Suitable For Small Homes.

The clothes closet of the modern home makes life far easier and pleasanter for every member of the family.

In the average small home a closet furnished with quietest satin and chromium is not necessary because simple, well-planned carpentry may produce equally gratifying results.

A closet to hold women's clothing should have hanging space ample to accommodate long evening and dinner gowns. A man's suits are short when of definite shape space may be provided under his clothing. Children and young people sometimes need storage space for their toys and other cherished possessions.

FHA officials advocate that the closet be planned as to proportion and interior finish before the house is completed. However, the many possible gadgets to be included may be classed among the luxuries, to be added as the budget permits.

## Fences Prove Property Asset

Good fences make good neighbors. Many people look upon fences as unfriendly barriers erected to prevent intrusion and to exclude neighbors and friends. The reverse is often true, as a good fence built with an eye to beauty and fitted to the architectural character of the home, may be an asset to many properties.

The flower enthusiast will find the fence a protection from wandering neighborhood pets. A fence helps to confine the activities of small children and prevents them from straying into the street.

Fences come in a variety of styles and makes. Wire and metal fences usually associated with farms and factories are now made in smart styles for private homes. Wooden fences, long in use have been developed in many architectural styles to serve as complementary to homes of Cape Cod, Colonial, modern, village, gothic, Colonial, and other designs.

## Shelter Claims Income Share

Expenditures for shelter run a close second to food for the largest share of the average American family's income.

This fact is shown by an article "How Families Spend Their Incomes" — in a recent issue of the Federal Home Loan Bank Review "Shelter" including household operation and furnishing, accounted for 27.3 per cent of total consumer income, or almost as large a share as food which absorbed 25 per cent of income. Expenditures for clothing of 8.9 per cent and for automobiles 6.4 per cent were the next largest items.

## Questions and the Answers About Home Repair Financing

The following questions and answers will help explain to home owners how they may finance home repairs under the Modernization Credit Plan of the Federal Housing Administration.

Q. Who may borrow modernization funds?  
A. Any individual, corporation or firm, business, commercial establishment, farmer, tenant, or home owner.

Q. Who lends the money?  
A. Private lending institutions.

Q. What can the borrower do with these funds?  
A. The loans may be used to repair and improve property and to install certain types of permanent equipment.

Q. How much can the borrower obtain from this lending agency?  
A. Up to \$2,500 for modernization and repair.

Q. How does the borrower repay the loan?  
A. In equal monthly installments over a period up to three years.

Q. What is the maximum financing charge on modernization loans?  
A. The financing charge cannot be more than \$5 discount per \$100 on a one-year monthly payment note.

Q. What are some examples of eligible repairs?  
A. Carpentry, roofing, masonry, electrical installations, plumbing repairs, etc. are eligible.

Q. What are some examples of eligible remodeling work?  
A. Any structural change may be made, such as putting up or removing partitions, building additions, making "new" rooms out of unused attic, basement, space, building porches and sun parlors and conversion of one type building into another type.

Q. What are some examples of eligible redecorating work?  
A. Floors, walls, and woodwork may be refinished with paint, plaster, or wallpaper. New floors may be laid.

Q. What are some types of modernization that are eligible?  
A. Cabinets, shelves, and other conveniences may be built in. New plumbing, heating, and wiring systems may be installed, or old ones modernized. Sinks, tubs, toilets, pools, and walls, together with pumping equipment, are also eligible.

Q. Is landscaping eligible?  
A. The ground on which the building stands may be improved by grading, laying walks, building fences, and planting.

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