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Heating Is Key To Real Home Living

Plan the heating system as a definite part of the design of the home builder's plan. Considered with all elements of the house offered as security for insured mortgages, the Federal Housing Administration through its Technical Division, has declared that the shape of the house and the room arrangement have important bearing on the type of heating equipment selected, as well as the resulting comfort and economical installation and operation of the equipment.

EVERY HOME IS BUILT AROUND ITS WINDOWS

Sponsor of Famous World's Fair Home Points Out Importance of Good Windows
By W. Waldworth Wood
Director, National Small House Bureau

New York City — Few people, when they build a new home, seem to realize the importance of windows. In fact, every home is built around them. This is literally true in two different ways. First, the frame of your house is actually built around its window openings. Take a look at a home under construction sometime. Notice how the framing members around every window opening are doubled.

Older Houses, Often Sturdy, Are Easily Modernized

Houses that are 20 or 30 years old, with paint falling off, having dingy and outmoded bathrooms, obsolete heating systems, inadequate wiring and poorly arranged kitchens, are often houses which are structurally sound and well located. Therefore offer good possibilities for modernization. FHA officials point out:

"With all their faults, these old houses sometimes are surrounded by landscaping which could not be replaced in many years. They have desirable features which may be preserved and accentuated while the interior is being modernized to meet today's standards of livability. An FHA official declared:

"The old house can be rejuvenated and yet not robbed of any of the charm it has acquired through the years. Mechanical equipment which a few years ago was considered to be in the luxury class is today looked upon as a necessity. Funds obtained from qualified lending institutions under the Modernization Credit Plan of the FHA make it easy to add up-to-date conveniences which were unknown when the house was built to replace obsolete or inefficient mechanical or plumbing equipment with the latest models and to rearrange the interior to meet present-day living conditions.

Durability Retained
The remodeled house can be as durable as the new house if it is properly executed. According to the FHA spokesman, "Space is often available for uses which cannot be economically provided for in a new structure. For instance, almost every outdoor house has a desirable extra space that can easily be converted to some use which increases the livability of the house—an extra guest room or bathroom—a playroom for the children—a powder room—a sports equipment closet, a breakfast nook, a downstairs washroom, or some other item that is not essential and therefore ordinarily not included in new small homes.

The convenient FHA monthly payment method of repaying the money used to remodel the house adds all the more pleasure to the enjoyment of a comfortable and convenient house completely remodeled yet retaining its original desirable characteristics.

REPAIRS ADD TO LIFE OF HOUSE
Repairs may add years to the life of a house. A mid-western university had heard this many times but it wasn't content with that. It wanted to know exactly how many years could be added.

Proper attention to roof drainage, foundations and footings increases the life span of a house, the investigators had heard, but they wanted that translated into years, months or days, as the case may be.

Kitchen Color Made Cheerful
Color harmony in a kitchen carried out in counter material with floor covering of the same color will go a long way toward taking the dreariness out of kitchen chores.

Counters can be finished in enamel, metal, steel, inlaid, rubber tile, porcelain, enamel, and wood. Edges of these securely fastened tops may be made water resistant by molded metal birning. According to the FHA, this covering for the one continuous work-level surface can continue into a seamless backsplash of three inches or more all the way up the wall to the base of the overhanging cupboard.

Sound proofing
In small homes it is sometimes wise to have at least one sound-proofed room for study and seclusion. Fair results are obtained in soundproofing a room by lining the walls and ceiling with a rigid insulating board. The walls are then treated with two-inch turning strips and another layer of insulating board is applied on the walls. A solid wood door is not particularly soundproof. Funds obtained from Federal Housing Administration under the Modernization Credit Plan may be used to soundproof a room in a small home.

Auto Show Set To Open On Saturday
Alterations are practically completed for Rochester's new "Civic Exhibits Building" and its doors will be publicly opened for the first time in eight years this Saturday for the opening of Rochester's 33rd annual Automobile Show.

As in the past, the show is sponsored by the Automobile Dealers Association of Rochester and will run for eight consecutive days from Oct. 12 to Oct. 19. This year's show will be combined with a Fall Flower Exhibition of the Floral Trades Association of Rochester and will occupy two whole floors of the newly modernized building with a display of more than 200 new cars against a gorgeous background of flowers.

Military Age Not Factor In FHA Plan

Men of military age may continue to buy, build, or moderate homes of their own under the Federal Housing Administration's program and lending institutions may continue to advance money for this purpose, just as they did before passage of the Selective Draft Act Administrator Stewart McDonald has announced.

"There will be no discrimination by the FHA against men of military age," Mr. McDonald said, "and there should be no of the institution's FHA-insured funds. Bankers told.

The FHA policy was explained by Mr. McDonald at the annual convention of the American Bankers Association at Atlantic City. Telephone to the same effect were sent to the United States Savings and Loan League, the Mortgage Bankers Association of America, the Investment Bankers' Association, and the National Association of Mutual Share Banks.

Mr. McDonald said "Inquiries from many members of your associations indicate they will be interested in a statement of Federal Housing Administration's policy concerning loans to citizens entering the military service. FHA in Accord with Act.

Legislation has recently been enacted by Congress to protect the interests of those called into military service. Needing to pay the Federal Housing Administration's in complete accord with the objectives of such legislation and will follow administrative policy which will preserve the rights of lending institutions serving the insurance contract and at the same time enable them to extend to those who enter military service the protection to which they are rightly entitled. We are amending our regulations to bring the above about.

During the emergency the Federal Housing Administration will welcome and accept application for the insurance of mortgage or modernization loans on the same sound basis as the present. The fact that our insurance the possibility of entrance into military service by any prospective borrower shall not militate against him. There will be no discrimination by this Administration.

Heating Plant Requires Care

Memories of last winter's severe weather is causing many homeowners to give serious thought to their heating equipment at this time according to FHA officials. The fact that temperatures in many parts of the country last winter were the lowest in the memory of some of the oldest inhabitants has emphasized the basic importance of adequate and dependable heating equipment. There is still time, FHA officials say, to modernize repair or replace inadequate heating equipment before the new winter sets in. Funds may be obtained from qualified lending institutions under the Modernization Credit Plan of the Federal Housing Administration for such work.

Desire for Closets Tops Club's Poll

Convenience features voted for by Cleveland club women in a poll of "What Do Women Want in a Home" included plenty of closets with the right kind of built-in shelving for each one. Adequate electrical outlets for lamps and appliances as well as in the kitchen, the bathroom and in closets, modern push-button equipment, uniform window sizes throughout the house, complete copper piping, automatic hot and hot water insulation, a first floor laundry, shower in the bath room, plenty of surface work space in the kitchen and built-in features including a clothes chute, desk and fling space in the kitchen, the dining buffet, and medicine cabinet in the bathroom.

Locating Kitchen, Bathroom Together Cuts Piping Costs

The Technical Division of the FHA points out that in one-story homes the greatest economy can be achieved by planning kitchen and bathroom as adjoining rooms but with sufficient space in the separating wall to carry the necessary plumbing lines. Through this combination of rooms and by locating the fixtures in the adjoining room along the common wall only one vent stack is required for all the fixtures, and the lengths of drainage and water lines are reduced to a minimum.

Tub Location

A hint on planning utility room which is approved by FHA officials as one of value concerns the location of laundry tubs. It is necessary that the tubs have at least two clear sides so that when a clothes basket washing machine, or wringer is placed on one side the housewife may reach into the tub from the other.

EHFA Terms Aid Low-Income Families

Financing terms set up by the Electric Home and Farm Authority are designed to provide sufficient time for families of modest incomes to pay for necessary electrical household appliances at a low discount rate coupled with a small down payment.

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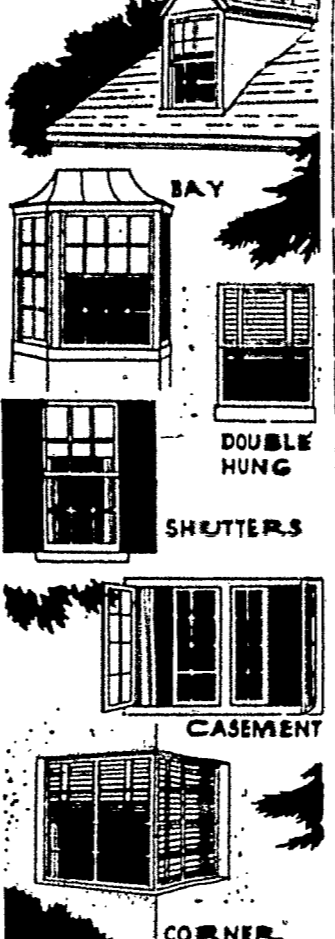
EAST SIDE SAVINGS BANK

Better Homes Better Living
by the Housing Editor

The windows of a home are no longer viewed only as functional joints. Today they are called upon to do an important architectural and decorative job as well.

Architects today are achieving interesting results by placing a prominent window to frame a tree in the manner of a "living picture." Its changing pattern from spring to fall and throughout the winter makes for a scene that is always refreshing. Similar pleasing effects are obtained if the surrounding landscape permits a view of a deep forest, a winding creek, or even a broad expanse of rolling land.

Like so many other functional parts of a modern small house, windows today have improved considerably in design and construction.



Wisely chosen window designs improve the exterior appearance of the home and add cheer to the interior.

Among the wide variety of window styles from which the home builder can select are double-hung windows having sashes which move up and down and casement windows whose sashes are hinged at the side and open in or out. Bay windows are available in many sizes and attractive styles. Dormer windows can be used to lighten attic or bedrooms under the roof. Where wall space is at a premium the use of corner windows is often found advantageous.

Careful thought should be given to the placing of the windows not only to obtain an attractive exterior appearance but also to assure sufficient wall space in the living room which will permit convenient placement of furniture. The glass area should be sufficient to insure good light and ventilation in proportion to the size and character of the room.

See something beautiful in every ugly thing.