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BETTER HOUSING

New Evils Tend To Undermine Home Buying

WASHINGTON, D. C.—Federal Housing Administrator Abner H. Ferguson today warned the public against financing and building practices which are tending to erode confidence in the active home construction market.

Home construction in general, Mr. Ferguson pointed out, is now showing gains up to 50 per cent over last year, partly because of housing needs in defense industrial areas.

For their own protection, he said, home buyers should avail themselves of the facilities of the F.H.A.'s insured mortgage system in order to guard against inflated valuations, second mortgages, uncontrolled neighborhoods, and discredited practices of various kinds.

These are the things, he warned, that lead to wholesale government intervention in the home mortgage field in 1933.

The single long-term amortized mortgage, representing a high ratio of the appraised value of a property, has come into general use during the past six years and is now indispensable to the maintenance of sound home financing.

In spite of efforts on the part of the F.H.A. and State banks, and others to popularize this type of mortgage and to expose the weaknesses of the old home-loan system, nevertheless, when the real estate market becomes actively competitive, the possibility arises of high-pressure methods being used.

One of the most dangerous practices, without regard for the interests of the home buyer or the real estate market, he pointed out, is the over-inflated price of homes to unreasonable figures.

The Administrator said he had noted examples of new homes being sold with loans above what the F.H.A. would insure, indicating carelessness in applying care-free figures for borrowers from excessive debt burdens.

The Administrator cautioned against the unimproved practice of placing two or more mortgages on a property.

A third evil against which he warned is the possible return of shoddy construction methods on the part of builders who have been denied the approval of the F.H.A. as sound developers, together with the premature development of neighborhoods which promise early deterioration.

"These practices lead only to disaster for the individual home buyer," Mr. Ferguson said, "to say nothing of the damage to the home mortgage structure as a whole. Excessive valuations lead to the overburdening of family budgets, foreclosure, and loss of homes. Second mortgages and short terms of financing mean excessive carrying costs and future difficulties. Shoddy building practices mean ultimate dissatisfaction on the part of home buyers and threaten the stability of entire neighborhoods of well-built homes.

"Families who are going to buy homes should not be misled or preceded by spurious arguments on buying homes on installment basis. The F.H.A. provides a safe financing method for both borrowers and lenders. There can be no sound sustained home building program for families of modest incomes except upon the basis of long-term mortgage loans payable in regular installments combined with conservative valuations. Home buyers should beware of using any other financing method unless they carefully choose to do so after careful study of the sound facilities available under the F.H.A. program."

A Well Drained Site Is Essential

A house built on damp soil is likely to become damp in the upper stories even though the superstructure is tightly constructed. The house as a whole may act as a flue, drawing moisture from the cellar into the rooms above.

Early spring and late fall are the best seasons for choosing a site or examining a cellar because generally there is more water in the ground at these times and unfavorable conditions are more evident. Frequently a site that is dry in the summer will prove surprisingly damp in the spring or fall. It is difficult to keep ground water out of a cellar, and failure to choose a dry site or to install drain tiles to conduct underground water to a level lower than the cellar floor are common mistakes. Avoid them by selecting your building site in the spring or fall.

Rust-Proof Roof Nails Advised

Rust-resistant roof nails are recommended by Federal Housing Administration technical officials. Since the roof covering may become loose long before it needs to be replaced, nails which resist rust are thought preferable. Hot-dipped zinc-coated nails are said to be most satisfactory. For wood shingle roofs, nails are recommended, and for asphalt and asbestos-cement shingles and roll roofing a large-headed roofing nail is thought best.

Roofing nails are made in different sizes and should be selected according to the thickness of the materials to be penetrated.

A Lamp to Sterilize Your Food!

Working under the direction of Dr. George Spertl, of the Institutum Divi Thomae, Cincinnati, these young scientists, John Strinkorb (standing) and Marcello Spire, have developed a new flash-sterilizing fluorescent lamp, designed to give light and kill bacteria. Look for it in your new refrigerator, where it will sterilize the food and increase its Vitamin D content. (N.O.W.C.)



Modernization Seen As Means Of Checking Health Menace

Modernization of older homes as a means of improving safety and health of the occupants has been urged by many persons prominent in the construction industry.

Many dwellings built before enactment of the National Housing Act, and before its influence on property and local standards became felt, provided housing conditions which are thought to have contributed to ill health.

Through improper location on wet and imperfectly drained land, some homes are damp, especially in the lower stories. On the other hand, where buildings are placed in a highly exposed position proper heating in winter may be impossible.

Many Are Fire Hazards
 Many homes built before F.H.A. construction standards became common subject the occupants to continuous fire hazard.
 Through defective structure or lack of repair there may be an ever-present danger from accident. Winding stairs take their annual toll in broken limbs, while rotten floors and insecure railings are high in the list of accident causes.
 Defective ventilation may mean that occupants of buildings are being deprived of sunshine and even of adequate light.
Plumbing Affects Health
 Inadequate plumbing or undetectable or defective fixtures may mean reduced cleanliness and increased opportunity for transmission of diseases.
 Windless rooms, rooms on narrow closed courts, or even rooms having only one window mean at best discomfort from hot, humid, stale air and probably reduced resistance to disease.

Practically all of these ills may be corrected through modernization. Funds may be obtained through qualified lending institutions under the Modernization Credit Plan of the Federal Housing Administration for improvement of older dwellings. With proper attention to planning most older structures can be made structurally safe and every room can be well lighted, well ventilated, and equipped for comfort and convenience.

Questions and Answers

Q. What is the best shape and size for a laundry chute and what materials are most often used?
 A. The household laundry chute may be round or rectangular in shape, about twelve to eighteen inches in width and may be made of wood or sheet metal. If wood is used the surface should be sanded smooth to prevent snagging of the clothes. The chute can be built to the laundry floor, with an access door at convenient height or arranged so that the clothes basket can be placed directly under the chute.

Q. In plan, how should the kitchen be located in relation to other rooms?
 A. The kitchen, of course, should be directly adjacent to the dining room or, if the house is very small, the dining space in the living room. Access to the front door without passing through other rooms is desirable when possible, as is easy access to the stairs to the second floor and to the basement.

Vary Setback To Relieve Monotony

Monotony in a neighborhood sometimes results from placing houses at a uniform distance from the street and at a uniform distance apart.
 Variation in the setback of houses from the building line adds interest to the street and contributes to the general appearance of the neighborhood. The Federal Housing Administration declares:

Value Of Home Increased By Refurbishing

Extensive old-fashioned wallpaper is sturdy walls of unusual position. Berseath eroded warped paint is woodwork of handsome design. Under worn, shabby or old-fashioned decorations of many old houses is a modern, attractive home needing only the proper treatment to make its transformation.

Interior decoration is one of the most important factors in the home. Proper tasteful decoration alone creates an atmosphere of comfort, coziness and cheer. Without it, a home is but a poor excuse for a home, a simply four bare walls, uninteresting and unromantic.

Interior decoration is always a good investment for it not only makes the home more livable, but increases its value.
Homes Differ
 Styles in interior decoration change with the years, and every house offers different conditions and opportunities for interior beautification. Every home is different. Every room is different.

The attic, with insulation, a bit of decorative wall and an attractive floor treatment may be made as comfortable a bedroom, den, or playroom as can be desired. Utility bedrooms may be made full and attractive with suitable rooming may be given the effect of good proportions with shelves, a change in the entrance, a new window, or perhaps only with wall paper of the proper design.
 Greater beauty may be achieved by refurbishing the floors or laying new permanent coverings.

The old-fashioned kitchen, with an automatic ice chest, a sink, a refrigerator, a stove, and a sink, can be made a room for a new generation. Even the basement may be re-modeled and decorated for use as a recreation room.

Such redecorating not only increases and protects the value of the home but also creates a better environment for the family.
 Many houses have been rejuvenated during the past five years, and many more will be in the future through the Modernization Credit Plan of the Federal Housing Administration. F.H.A. insured modernization loans up to \$2,500 are being made by qualified lending institutions in all sections of the country.

Don't Neglect Slipping False Teeth

Slipping false teeth are a common problem. A simple solution is to use a special adhesive that holds them firmly in place. This adhesive is easy to apply and lasts for a long time. It is available at most dental offices and drug stores.

ROCHESTER TRUST and Safe Deposit Company

Trust Services - If you own a home, it is important to have a safe place to store your valuables. Our safe deposit boxes are fire and burglar-proof. They are available in various sizes and prices. Contact us for more information.

Makes a light lunch refreshing



Are You Household Weary?

DO YOU HAVE TO RUN UP AND DOWN STAIRS A DOZEN TIMES A DAY TO TURN AN OLD-FASHIONED WATER HEATER ON AND OFF? DO YOU FRET AND FUME BECAUSE YOU DON'T HAVE HOT WATER WHEN YOU WANT IT AND BECAUSE YOU NEVER HAVE ENOUGH TO TAKE CARE OF THE FAMILY NEEDS?

These are things that make women household weary and cause wear and tear on the nervous system. An adequate and dependable supply of hot water is a real test and a family comfort and well-being, and the only way to ensure such a supply is through installation of a modern automatic water heater.

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 THE EASIEST WAY to buy a modern water heater is on the R.G.E. monthly rental plan. There's no obligation to purchase at any time. All that you have to do is pay \$1 per month rental for the heater, plus the cost of gas consumed. If you become dissatisfied it will be removed. However, at any time within the 3 years you decide that you want to buy the water heater all that you have paid as rental will apply on the purchase price.

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