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Defense Area Housing Plans Discussed

The class of defense housing which is contemplated will be constructed by private capital under the newly created Title VI of the Federal Housing Administration occurs generally in the vicinity of established industrial communities where continuity of operations can reasonably be anticipated after the termination of the emergency.

President Roosevelt recently signed the amendments to the National Housing Act creating Title VI. Purpose of the new function is to further the construction of homes in specified defense areas.

In explaining the operation of the Title VI insurance, Administrator Homer H. Ferguson pointed out that many workers who have moved into defense industry areas and are employed at sufficient wages to meet monthly payments on FHA-insured mortgages had been unemployed or had only part-time work until recently. In numerous cases, therefore, they lack funds to meet the minimum 10 percent down payment requirement for new small homes insured under section 203 and cannot qualify as acceptable mortgagors under FHA's credit rating system.

The provisions of Title VI permitting the insurance of 90-percent mortgages to builders are designed to meet these situations. At the same time, it is contemplated that most of the houses financed under Title VI will be sold to home owners with the transfer of title occurring after a rental period during which an equity position is established by additional payments on the part of the ultimate purchaser. The liability of the builder for the payment of the mortgage continues until the purchaser has paid on account of the purchase price 10 percent of the appraised value of the property as determined by the Administrator.

Maximum interest 4 1/2%. New rules and regulations under Title VI will provide for a maximum interest rate of 4 1/2 percent on the declining loan balance the same as under Section 203. During the period when the builder is the mortgagor and until 10 percent is paid and title acquired by a home owner approved by the Administrator, there will be an insurance premium of three-fourths of 1 percent on the declining loan balance, after which the usual one-half of 1 percent premium would go into effect provided the dwelling were a single-family owner-occupied house.

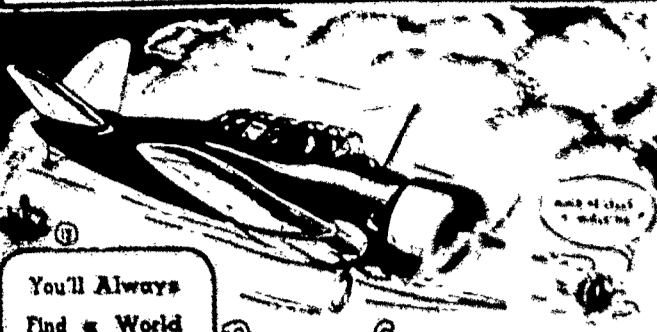
Additional protection against excessive foreclosures will be provided by the requirement that these homes must be constructed under FHA inspection and be governed by FHA established minimum construction requirements and proper standards. Furthermore, all projects must be economically sound in the same basic legal direction that has governed projects previously insured by the FHA.

A Limited Program
Mortgage insurance under Title VI represents a limited program aimed specifically at special situations. The bulk of FHA operations will continue under the provisions of Section 203. More than 120,000 new homes have been started under FHA inspection since last July 1, with most of them concentrated in defense industry areas. This construction represents a gain of 20 percent over the preceding year. Applications for mortgage insurance covering new homes in March are at a new peak, exceeding any other month in the FHA's history.

Color Schemes Give New Life To A Home
This is the second group of five suggested plans for delightful color harmony in your home.

1. Floor covering, tile pattern inoleum with gray predominating walls, woodwork and ceiling silver gray, curtains white, narrow draperies to be made of tomato red ground percale or calico with small design in black, accessories, tomato red without trimming furniture, tomato red trimmed in black.

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Landscaping Service

CHAPTER V

Rock Gardens

A rock garden fits in most any gently sloping ground, are easily made... at small cost, and are a never-failing source of enjoyment to the fortunate possessor.

This new pleasure of rock gardens is being enjoyed by garden owners every where. No other pastime is more popular. The use of rocks and certain types of dwarf-to-medium height plants offers a wide range of possibilities in color effect and variation. Moreover, a rock garden allows the builder freedom of choice in location and inevitably escapes the drabness and monotony of a lawn.

A NATURAL SLOPE—The best location for a rock garden is where there is no need for the removal of soil. If there is no existing slope, a little level may be added to make the garden appear entirely natural. The position of the garden should be in the foreground of the plot. Difference in grades of adjoining areas may be suggested and with a little care and study be made to appear entirely natural. The garden should be in the foreground of the plot.

ROCKS—The type of rock is an important factor in the design of a rock garden. The rocks should be natural, not too large, and should be placed in a way that suggests a natural arrangement. The rocks should be in the foreground of the plot.

PLACING THE ROCKS—In placing rocks, it is well to observe that in nature, usually more than half the rocks which join out the surface are underground. In the same way, the rocks in a rock garden should be placed on a solid and substantial footing. The soil should be thoroughly raked and the surface should be graded to provide for drainage.

Summer Homes Need Repairs

Owners of summer homes lodges or cabins may find that such places require repairs after the ravages of winter. Roofs may need new covering windows may have been shattered. Screening ripped, flooring warped, beams and buff, for north or east exposures, green or blue for the warmer room south or west exposures.

Inside Finish Sets Scheme Of Decoration

Texture, color, and tone are chief elements in building decoration. The finishing of the interior walls of the home is one of the most decorative schemes for each room. These schemes should be considered in the planning of these rooms before color and tone.

Wood paneling is usually associated with stately dignified rooms. The type of paneling which gave so much charm to a room because it is decorative and requires the work of an expert craftsman. However, other types of wood paneling are more adaptable and offer interesting well finished possibilities in various types of houses.

As the other extremes from the wide boards which were used in a great extent in a Colonial home, there are some times used in Cape Cod cottages and a keynote is laid down for the background. These too are usually wood, retaining the color and pattern of the wood itself.

Home Show To Close Saturday

The Home Show sponsored by the Post State Board of Rochester, Incorporated, will close to a flourish of the exhibits Monday, May 13, Saturday evening.

Striping Gives Dramatic Effect

Striping may be the answer to the complaint that walls lack life and interest. Striping may be accomplished with either wallpaper or paint. The width of the stripe, its color, and the distance from the wood trim usually depend on the size of the room, the amount of decoration required to offset the objectionable plainness, and also on the texture of the material of the wall and window casing.

Decorating the walls with striping or some more conventional treatment may be financed with funds obtained from a United Lending Institution under the Modernization Credit Plan of the Federal Housing Administration.

DAMAGE TO ROOFS CURBED BY GUARDS

Home owners in climates where heavy snows may be anticipated can prevent damage to roofs and gutters by installing snow guards. These guards perform a useful function, especially in the case of hilly gutters, as they keep the snow from slipping off the roof in large masses which frequently weigh down and bend the gutters.

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PURE FLAVOR IN THE PUREST FORM



When plaster walls are used they are almost as important as color. For interior work, plaster walls are effective with massive architectural features but not with delicate decorations. It should be remembered that in a plaster wall, the color is reflected in the plaster, except as a great effect.

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Remember—good-baking flour, like Pillsbury's Best, is still the same good-baking flour after it has been enriched—better inferior flour, even if it is enriched, is still inferior flour. And remember something else—enrichment itself must be done carefully, so that each bag will be uniformly enriched. The same strict milling standards which make Pillsbury's Best a fine "baking" flour also make it a uniformly enriched flour.

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