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# BETTER HOUSING

## Need For Land Control Is Emphasized

Need for prompt action by state and county authorities to control land use and civilian community developments, particularly around growing cities in national defense areas, is emphasized by Federal Housing Administration officials.

In order to stimulate and aid such action, the FHA in co-operation with some other Federal agencies is conducting a study to find the most practical methods of Federal co-operation with state and local land planning bodies.

Urban Areas Often Controlled  
 While cities and incorporated towns have a measure of protection under building codes and zoning laws, the suburban and semirural areas beyond their borders frequently are entirely unprotected.

Extent of these unprotected areas in the United States is indicated by the fact that 27 states have not yet enacted any legislation permitting county or regional planning and zoning, that comparatively few of the counties of 21 other states have made use of their planning and zoning powers, and that scarcely a dozen metropolitan areas have effective regional planning programs in force today.

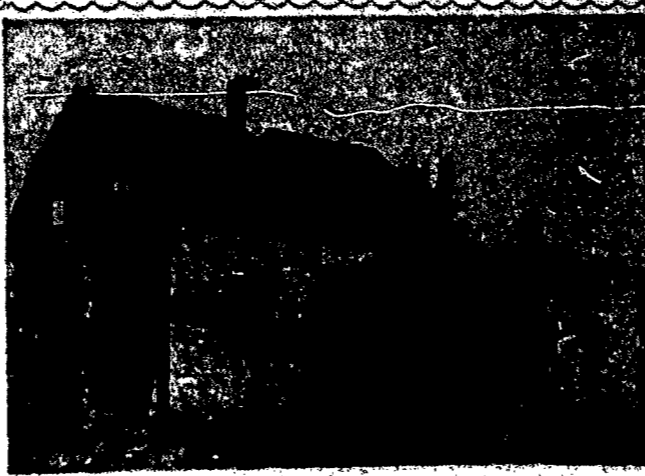
As an example of the need for immediate action, it was said, 17 of the larger Army encampments with about 750,000 soldiers are located in counties which have no authority under state legislation to apply necessary control measures to the surrounding civilian areas.

The importance of such control is emphasized by the estimate that around 750,000 people—about one civilian for every soldier—will be drawn to the areas within close radius of these camps.

It was explained that the FHA could not help in these particular instances except by giving advice. Areas eligible for FHA home mortgage insurance must be reasonably permanent residential communities. Control Aids Stability  
 Effective land planning and land-use control give economic stability to a community and its surrounding area. This stability directly benefits everyone who lives in or has a stake in the community. For the benefit of the local government, it stabilizes taxes and makes possible a steady and stable growth.

Through the past seven years, it was stated, the FEHA has done much to promote land planning programs. But it has not been able to wait for them, as needed housing could not wait. From the practical standpoint, it has insisted for its own protection that the subdivisions eligible for FHA mortgage insurance must be carefully planned, screened from uncontrolled areas, and protected from blighting influences.

## Changing For The Better



The man in the side yard probably wonders whether to tear down the house or fix it up. This is the same question which is daily posing through the minds of folks who own sound but badly dated old homes like this one.

Although the gentleman in question probably doesn't realize it, he will be more than satisfied—both aesthetically and financially—with the result of a carefully planned modernizing job. For every half dollar he spends on improvements he will be ahead about \$1.00 in real estate value.

One of the chief design delinquencies of the past decade has been the lack of adequate light. For some reason designers of houses built around 1900 seemed to be afraid of sufficient windows.

The modernization of this home is a good illustration of this point. The addition of a new window on the first floor has lighted up the hall, and two new dormers which help the roof line have made the bedrooms cheerful and attractive. The old living room and dining room have been combined into one room, and a new dining room built in the old woodshed wing.



Landscaping Services

## Repair Plan Helps Prevent Deterioration

The facilities of the FHA's Modernization Credit Plan are urged by Federal Housing Administrator Abner H. Ferguson as a preventive against property deterioration and its resultant ill-effects.

"Property deterioration, a serious matter in normal times, becomes doubly so in periods of great emergency and stress," Mr. Ferguson states. "The home owner, the business man, and the community in general are too apt to disregard the simple regulations of property preservation and allow them to fall into neglect."

"A property permitted to become wholly shabby and run-down means the property's value is not being maintained and the investment made by the owner is not being safeguarded and protected."

Neighborhood Credit Market  
 "Nothing so detracts from the appearance of a neighborhood," according to Mr. Ferguson, "as run-down buildings, and a neglected house. This adverse effect is more far-reaching than at first might be apparent. Home-owners and businessmen who might become interested in a community, either now or after the emergency is over, will hesitate to move into a section of neglected properties."

Property owners facing such a situation are offered an opportunity by the Modernization Credit Plan of the FEHA. This plan is a method of insured credit, providing financing for needed repairs or desired improvements in existing structures. It operates through private capital with the co-operation of the Federal Housing Administration, which insures qualified private lending agencies. Loans are guaranteed by the FHA, thus making them a more liquid asset available for these loans.

FHA Plan Features  
 The plan is convenient and practical. Requirements are few, and terms are the most reasonable ever offered on this type of financing. The results achieved amply prove its importance to the owner of any real property desirous of keeping up his investment but unable to do so because of lack of ready cash.

Moderate interest services consume a great deal of carpenter time and do not contribute greatly to the livability of your home. For lowest cost, keep-down-elaborate exterior detail.

## CHAPTER XII During June

Do not allow your lawn or garden to get dry. Watering should be sufficient to moisten the soil thoroughly to a depth of four to six inches. The best authorities on this subject claim it is better to water heavily twice a week than to sprinkle every day. I personally think it is more economical.

Watch for Red Spider in Evergreens and apply control measures.

To prevent Chrysanthemums from growing too tall and to encourage the development of larger and more numerous blooms, pinch out the tops of the plants so they stand six to eight inches tall. This causes them to branch freely.

Raspberry and Blackberry Plants will need to have the new growth cut off at waist level to make them produce more branches, thus increasing the fruiting surface on each bush which results in larger crops.

Peat Moss makes an unusually good Summer Mulch. A layer of from one inch to one inch and a half should be placed over all.

## Glass Blocks Admit Daylight

Where the living room of a home borders directly on the street or a neighbor's driveway, a panel of glass blocks on either side of a window, or set between the windows will flood the room with daylight, but will not open the interior of the home to prying eyes.

Glass blocks are translucent but not transparent.

Glass blocks too may be used advantageously as interior walls. Either "adding" a room to the home or permitting darker rooms to borrow natural light from rooms with a better exposure.

Older homes may be modernized with glass blocks, and the improvements may be financed under the Modernization Credit Plan of the Federal Housing Administration. Funds for the work are obtained from qualified lending institutions.

If the porch is screened you can do away with the screen entrance door and its cost may be applied toward the porch screens.

## Home Environment Can Influence Child's Normal Development

The environment of a home has a psychological effect on children. Clean light airy rooms with ample space for play should be provided when a child is old enough to walk. Rooms properly designed allow the child's curiosity to develop and interest in color and form to heighten.

Lighting, Ventilation Important  
 Proper lighting and ventilation do much to assure health. Adequate lighting prevents eye strain and possible serious impairment in later years.

A home properly maintained should present few causes for accidental injury. On the other hand,



21 Briarwood Drive, at end of Onia Rd., off 121 Street

\$41.14  
 Per Month  
 estimated carrying cost, includes FHA and house insurance, taxes, interest and principal payments based on \$5,300 FHA-insured mortgage commitment to this bank.

## Another attractive home just completed

Visit the neighborhood where Conrad Miller is building so many charming new homes, and see this attractive Briarwood Drive home, with white shingled exterior brightened with touches of light blue trim.

Inside are such interesting features as a tapestry brick fireplace and deep rose corner shelves in the living room, a kitchen window nook with scalloped molding, bric-a-brac shelves edged in red, and wine-colored linoleum counters, and in each bedroom double dormers that add color, charm, and extra space.

The house is fully insulated, has air-conditioned oil heat and gas water heater, large storage attic, and space for a recreation room in the basement.

With an FHA-insured mortgage loan of \$5,300, a lovely home like this could be carried for as little as \$41.14 per month, including taxes. We'll help you with the mortgage loan that you need. Come into the bank with Mr. Miller and we shall be happy to take care of you.

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