

BETTER HOUSING

Defense Homes Mark New Era In Housing

WASHINGTON, D. C.—The Federal Housing Administration's new program of defense housing mortgages is providing sound, modern, living quarters, through private capital, for families in important defense areas at a total monthly carrying cost of between \$10 and \$14 a month, Administrator Abner H. Ferguson announced today.

"The small cost of home purchase reflects the stimulus to construction of low-priced homes in defense areas resulting from the FHA's new supplemental program, Mr. Ferguson declared. Approximately three out of every ten new homes financed under the new program carry an FHA mortgage of less than \$5,000 for house and land, including all utilities and improvements, while almost six out of every ten are valued at less than \$4,000.

"These results were disclosed in a survey of the FHA's mortgage insurance operations under the new Title VI of the National Housing Act through June 30. Applications for insurance under the new title were first received on April 8. The houses financed through the new plan in defense areas are in addition to the larger volume of small home construction going forward in the same areas under the FHA's previously established mortgage insurance program. Altogether, about 6,000 homes are now being started each week.

The survey showed that 30.2 percent of the new single-family homes for which mortgage insurance commitments were issued under Title VI through June 30 were valued at less than \$5,000, including land and all improvements, and that 56.7 percent were valued at less than \$4,000.

For a \$2,000 property financed by a \$2,700 mortgage insured under Title VI, the total monthly carrying cost, including payments to interest, principal, FHA mortgage insurance, and estimated accruals for taxes and hazard insurance, is \$27.89. On a \$3,000 property with a mortgage of \$3,700, the total monthly cost is \$32.14. On a \$4,000 property with a \$4,700 mortgage, the monthly cost is \$34.59. For property with a \$4,000 mortgage, the maximum which may be insured on a single-family home under Title VI, the monthly cost is approximately \$41.

"The purpose of the defense housing insurance amendment to the National Housing Act was to encourage an additional volume of new home construction by private capital in areas where defense activity has created an urgent need for additional housing," Mr. Ferguson declared.

Poor Planning of Dormer Windows May Impair Home's Appearance



Dormer windows have wide popularity and are practical for all roof pitches, whether of the shed or gable type. Two stories often preferable when dormers become so large as to take up a sizable part of the roof area it is often desirable and as cheap to change the design of the house and make it a full two-story structure.

The lower illustration shows two well-designed dormers which give scale and dignity to the house. In general, according to FHA officials, dormers should be avoided in architectural standpoint, however, if detracts from the simple roof character which is essential to the weatherproof. The need for adequate ventilation and light under the shed dormer over the garage area often justifies their use in spite of cost or possible difficulty due to the difference which in making them weather-tight. It would have been light

Standard Rise Noted In Home Construction

No advance in construction is more impressive today than the standard of residential building, in the opinion of most building observers, who attribute the sharply increasing volume of business under the National Housing Act to two main factors—better building and simpler financing.

"The investment of more than four and one-half billion dollars in home construction, purchase, and repair by private enterprise can only mean that the Federal Housing Administration has succeeded in establishing a higher and more uniform standard of quality for the dwelling than has ever before obtained in the construction industry. "The introduction of a new and sounder method of home financing throughout the nation under the system fostered by the FHA was easier to achieve than the task of lifting standards of construction," declared an FHA spokesman.

"Long-term self-liquidating mortgages had been used by a small number of lenders for some time. With this as a groundwork the FHA expanded the system with insurance against loss to the lending institutions and incorporation into the monthly payment, by a share of principal, interest taxes, hazard insurance and other fixed charges.

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CHAPTER XIX
Plant Bugs
When September comes you look at your Garden and wonder why you did not plant more flowers that bloom late. Now is the time to revamp the Garden and profit by previous mistakes which are fresh in your mind.

Insects and bugs such as leaf hoppers and tarnish plant bugs are controlled by spraying.
In the case of Leaf Hoppers they suck the sap from the leaves causing them to turn yellow and dry up. The Tarnish Plant Bugs feed on all sorts of plants and vegetables. They suck up the plant juices, and in the case of Dahlias sting the flower buds so that they either die or fail to produce perfect blossoms.
Glanduliferous Thrips
The young thrips are yellowish, while the adults, which are less than one-sixteenth inch in length, are dark with a light area as the base of each wing. Both young and adult thrips feed on Gladiolus plants, disfiguring the leaves and attacking the flower spikes thereby preventing proper blossom development.
The simplest way to control these insects is to fumigate the bulbs, thereby killing all the insects.
Before digging the bulbs in the Fall it is a good plan to cut off the tops of the plant and burn them. After the tops have been disposed of the bulbs can be dug and dried for fumigation and storage. The bulbs may be packed in cardboard or wooden boxes with naphthalene (obtainable at all drug stores) at the rate of one ounce to each 100 bulbs. If preferred paper bags tied at the top with string may be used instead of boxes.
Naphthalene can be left in the container all Winter but before setting the bulbs in the Spring they should be sifted to remove either die or possible difficulty during the Winter. This should be done before the bulbs begin to sprout to prevent injury to the sprout.
A Summer spray composed of the following ingredients has proven effective in the control of Gladiolus thrips.
Arsenate of lead 2 1/2 tablespoons.
Kerosene 4 tablespoons.
Water 1 gallon
This spray should be applied as soon as the first thrips are noticed on the foliage and continued at weekly intervals thereafter.
Our landscape consultant is always at your service to answer any questions you may have. There is no charge for this service. Write to Walter C. Center Landscape Consultant or Phone Stone 1132.

Knowledge of Planning Principles Needed in Designing Small Homes
As public interest in the production of suitable dwellings within a rental or purchase range appropriate to the majority of the families in the country becomes widespread, a knowledge of principles of planning small homes is being created.
The proper application of sound principles not only results in material economies but permits good houses to be built within the necessary range of prices.
Bulletin is Idea Source
One source of sound planning ideas is the technical bulletin published by the Federal Housing Administration entitled "Principles of Planning Small Homes." This bulletin does not presume to offer a solution to the housing problem but seeks only to demonstrate what is currently possible, without resort to change in methods or materials or other wide diversions from customary traditions in the home-building field.
The value of the pamphlet to prospective home owners may be seen from the fact that, in addition to technical aspects of planning, it also contains brief explanations of the FHA's policy in regard to small homes, basic consideration of these houses, and general standards.
Pamphlet's Contents
In discussing the technical aspects of construction, the pamphlet offers guidance in planning, foundations, chimneys, wall construction, floors, interior finish and roof construction and finish. Suggestions as to insulation, sheet metal on the house are given but the planning of windows and finish hardware is also discussed.
Other sections of the pamphlet deal with heating, domestic hot water, plumbing, private utilities, and electric wiring.
Persons planning small homes who wish copies of this pamphlet may obtain them through the Superintendent of Documents, Government Printing Office, Washington, D. C. A charge of 10 cents is made for the bulletin.

Five Factors Form Basis of FHA Choice
There are five fundamental aspects of mortgage loans which form the basis of the Federal Housing Administration's mortgage insurance selection.
1. The property on which the mortgage is placed.
2. The neighborhood in which the property is located.
3. The relation of the property to the neighborhood.
4. The borrower and his relationship to the transaction.
5. The mortgage pattern, or the terms of the proposed transaction.
FHA Does Not Lend
The Federal Housing Administration lends no money. FHA-insured loans are made by private qualified lending institutions.

Home Repairs Reduces Cost of Upkeep
Repair of a home can restore the charm of the past and at the same time endow it with the comforts and convenience of modern life.
Officials of the Federal Housing Administration suggest reasons why repair of a home should prove profitable.
1. It will be cheaper than buying or building a new home.
2. Careful planning may make the house more efficient and improve its resale value.
3. FHA-insured loans for the purpose of modernization, repair, and remodeling may be obtained from qualified lending institutions all over the country.
4. There are new materials available which will help make the house more practical and comfortable.
5. Mechanical equipment is now more efficient and effective than ever before.
6. The house may now be out of style with modern ideas of good architectural taste.
7. Cost of upkeep may be reduced.

Freak Designs Are Poor Investment
An architectural freak, regardless of how well constructed and well planned it may be, represents a poor investment.
Federal Housing Administration officials insist that when building or buying a new home the buyer should choose an architectural style similar or suitable to that of other houses in the immediate vicinity.
In order to be considered a part of the whole community rather than as a separate unit, the design selected for a house should conform in general to the design of the other houses in the immediately neighborhood.
Federal Housing Administration officials say that because nine-tenths of the houses in a block are Cape Cod cottages it would not be necessary for the home builder to select a Cape Cod cottage. It does make, however, that if the majority of the houses are unpretentious and in design, the architectural style of the contemplated house should be simple and restrained.
If the majority of the houses in a community are pretentious and formal it would be unwise to choose a Mexican farmhouse, a Cape Cod Cottage, or some other informal type.
A house which diverges with houses of similar appearance is more likely to be unattractive and unprofitable.
The result is that the work of George Washington

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