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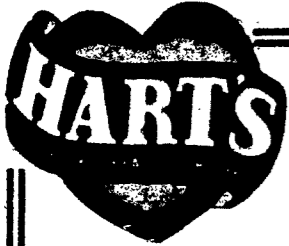
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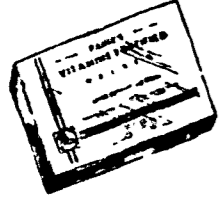
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Inflation Is New Threat To Home Building

WASHINGTON, D. C. — Four weapons against inflation are now being used by the Federal Housing Administration as part of the national effort to keep the United States on a sound economic basis throughout the present emergency, states an article in the forthcoming autumn issue of the *Insurance Mortgage Portfolio*, official publication of the FHA.

"Price control, quality control, interest rates control, and accelerated amortization provisions," the article states, "are positive inflation preventives now being exercised by the FHA."

"Without such controls, we might again witness a real estate inflation similar to that of the 1920's and the debacle which followed in the early part of the 1930's."

The article points out that the FHA is vitally concerned with even the most remote threat of inflation.

National News

"The FHA would have to carry a large part of the financial burden of foreclosures should a runaway inflation ever develop," it states. "Therefore in addition to the deep concern which this agency shares with the rest of the Federal Administration and with civic minded citizens, the FHA has a definite financial stake in preventing the materialization of inflation."

Controls provided by the National Housing Act and inherent in the FHA-insured mortgage system are then discussed in detail.

Price control is exercised through the FHA valuation process. No mortgage may be insured in excess of 80 per cent of the FHA valuation, in excess of 90 per cent under special conditions for new single-family homes. Since the beginning of the defense program in spite of rises in prices of building materials, the FHA has generally declined to include such price rises in its valuations, the article states. Only in a scattered few out of 43 areas have appraisals been permitted to be increased. In these areas, for special reasons, part of the rise in costs was recognized as being more or less permanent.

In the other insuring offices, the article says, "no increase has been permitted. This means that not only has the purchaser been put on notice that the price rise is considered to be unjustified but he has not been financed for such additional cost."

FHA Standards

Quality control is maintained by the FHA property standards and minimum construction requirements supported by at least three inspections during construction of a new house and one on an existing house. FHA standards and requirements are being maintained, the article states.

Control of interest rates under the maximum set by the National Housing Act is exercised through FHA regulations. The insured mortgage system sets a maximum interest rate of 4 1/2 per cent plus 1/2 per cent mortgage insurance premium which may be charged by financial institutions on home mortgages. A number of institutions charge less for insured mortgage loans.

"Interest rates on uninsured mortgages have been lowered since the enactment of the National Housing Act," the article states, "and it seems safe to say that without the influence of the FHA rates in many parts of the country would return to the high levels prevailing prior to 1934."

The fourth major inherent inflation control is accelerated amortization provisions for FHA-insured mortgages such as have been promulgated in Title VI defense housing insurance regulations. Borrowers under Title VI are required to pay a greater amount toward principal during the first five years than is ordinarily required to amortize a 30-year mortgage.

One reason for this, the article states, was to introduce an element of forced saving and thereby to the larger purchasing power expected to be engendered in the defense areas. This policy conforms with the fiscal policy of the U. S. Treasury to encourage saving and to use taxes for the purpose of defraying purchasing power and preventing inflation.

Industry Unites For Repair Drive

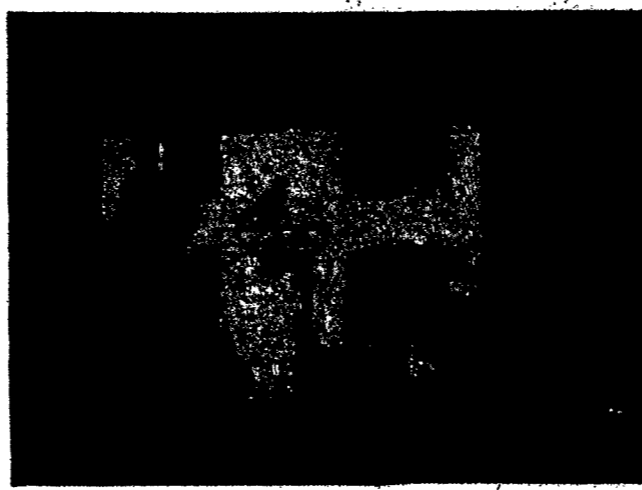
Steps toward mobilizing the public in an effort to provide the type of housing now needed are being taken by building material manufacturers and dealers, building contractors, real estate concerns, financial institutions and the Federal Housing Administration.

In the "Repair for Defense" drive now being conducted, owners of large residences which are not being fully used and which are adapted to remodeling into double houses or apartments will have the situation called to their attention. Other property owners in a position to make rooming and boarding houses out of homes are also to be enlisted.

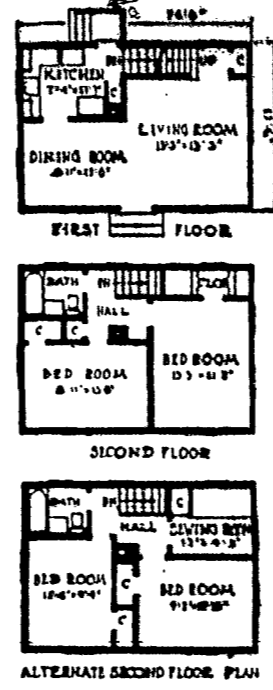
Holes in the roof? If the attic is not ceiled, you can see the holes from the inside. Push wires through to stick out beyond the surface of the roof. Then, you won't miss any of the bad spots working from the outside. For temporary relief slip in a new shingle or piece of tarred felt.

BETTER HOMES

VILLAGE HOME



One of a series of designs sponsored by the National Homes Foundation, this is a compact arrangement of five well-balanced rooms and full basement for a small town or suburban lot. Only about 18' x 26' overall, it appears larger than it is. On a narrow lot, the lesser dimension may be turned toward the street. A full opening is left between living and dining areas, throwing them into one large, L-shaped room running the entire width of the house. This adds to the spacious feeling of both rooms and improves light and ventilation. Placing the stair in the end of the living room saves the space and cost of a hall. The kitchen is compactly planned with doors placed to allow maximum wall space. The exterior is characterized by a simple shape with well proportioned, well-spaced windows, the whole accented by an attractive entrance of stock design. Address the National Lumber Manufacturers Association, 1117 Connecticut Avenue, Washington, D. C., referring to Design L-VI-N6, for full particulars.



FHA Defense Houses Ease Home Deficit

The Federal Housing Administration plan is ideally suited to defense industry workers who are buying their own homes since the monthly payments required by the FHA may be synchronized with the installments of the worker's income.

The old home financing system, predicated on the theory that families would be able to accumulate lump sums of money to repay their mortgage indebtedness, is entirely out of line with modern conditions, according to officials of the FHA.

Hazardous Plan Replaced

The old short-term high-interest rate renewable mortgage proved hazardous to home owners and mortgage lenders alike, it was pointed out, while the FHA plan has made it possible for families to purchase homes with small down payments and to repay their mortgage indebtedness over periods running up to 25 years.

Through measures designed by the FHA to encourage private lending institutions in making loans on low-cost homes, the opportunities for families of moderate income to have a place of their own have been broadened even further.

In 1940, more than half of the single-family homes constructed under the FHA plan were valued at less than \$3,000. This is an indication, FHA officials pointed out, of the success of the program in reaching families of modest income through sound and liberal financing terms.

Purpose of Title VI

The National Housing Act was recently amended by the addition of Title VI which is designed to encourage an additional volume of low-cost home construction by private capital in areas where defense activity has created an urgent need for additional housing.

Under Title VI, if the buyer lacks funds to make the entire 10 per cent minimum down payment at the time of purchase, the builder remains obligated on the mortgage until the buyer accumulates the necessary equity by extra payments. Title VI also provides for more rapid amortization of the principal of the mortgage during the first 5 years, with the result that monthly financing costs are reduced by one-sixth thereafter.

Have you a floor squeak? Try driving a shingle between the joist and the floor above. This will often stop the trouble.

Windows Serve Decorative As Well As Functional Use

Windows of homes are no longer viewed solely as functional units. Today they are called upon to serve important architectural and decorative uses as well.

One interesting modern result is achieved 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 a refreshing scene. Similar pleasing effects are obtained if a river reach a winding creek or even a broad expanse of rolling land.

Together with other functional parts of the modern small house, windows have improved considerably in design and construction.

Officials of the Federal Housing Administration explain that wisely chosen window designs improve the exterior appearance of the house and add cheer to the interior.

Window styles which families building homes under the FHA plan may choose include double-hung windows which move up and down and casement windows hinged at the side and opening in and 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 advantageous.

Careful thought should be given to the placement of windows to obtain an attractive exterior appearance and also to assure wall spaces in living rooms for convenient location of furniture. The glass area should be sufficient to insure good light and ventilation in proportion to the size and character of the room.

Landscaping Service

CHAPTER XXVI

Pruning

Kerria White — Do not prune at all it should be done just after blooming.

Syringa — All the varieties may be treated alike. It spoils their natural form to trim them. If any pruning is done it should be done directly after the blooming period.

Tamarix — Whatever pruning is done should be done just after the blooming period in the Spring.

Wrightia — The various Wrightia require very little if any trimming. These may be snipped off a little to keep them in form, but much trimming ruins them.

Furnaces May Be Bought On FHA Plan

The prospect of renewing the endless fight with the old furnace next Fall may be wiped out entirely by the installation of a modern efficient heating plant in the house during the Summer.

Heating repair has always been a highly seasonal activity with 75 per cent of the work concentrated in the months of July August September and October according to plumbing and heating tradesmen. Thousands of home owners have saved themselves much money in fuel costs, repair expenses, and even in doctor's bills by introducing the latest scientific heating units into their homes with funds obtained from private lending institutions under the Property Improvement Credit Plan of the Federal Housing Administration.

With low monthly payments, these home owners not only have insured their homes against hazards and troubles of an outdated plumbing system but also have succeeded in making their basements attractive by utilizing the extra space for dens, workrooms, or play-rooms.

Proper Drainage For Footings

Proper drainage should be provided under concrete floors and porch slabs and around wall footings and foundation walls, according to the FHA.

Small homes which have no basement should have the under-floor spaces well drained if a dry condition is to be maintained.

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