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FHA Backing Gains Within City Limits

WASHINGTON, D. C.—Property and location standards set up by the Federal Housing Administration in connection with its small-home mortgage insurance activities have led to foster sound residential developments within established city areas rather than to encourage indiscriminate home-building in the undeveloped outskirts of such areas, Administrator Akner J. Ferguson reported today.

Studies now being conducted demonstrate that where private home building operations inside urban centers are feasible, a much larger proportion of the new construction is financed under the FHA program than in the case in the outlying suburbs of these centers.

While many built-up areas in our cities are now unsuitable for further private home building operations, city areas in which construction of new single-family dwellings is still economically attractive are likely to have much to recommend them from the standpoint of the FHA's property and location standards.

"In determining whether a mortgage on a new single-family home is eligible for our insurance, we lay great stress upon such factors as the accessibility of the property to schools, churches, shopping areas, recreational centers, transportation services, and places of employment. The probable permanence of the neighborhood is also an important consideration."

"It is clear that a well-planned city development may well offer considerably more appeal from this standpoint than a development in an outlying suburb, more or less remote from many of the services I have outlined."

The practical effect of these factors is illustrated in the preliminary findings of the FHA's current studies.

In the New York metropolitan area, which includes Northern New Jersey and suburbs in Long Island and Connecticut as well as the corporate limits of New York City, more than 70 per cent of all single-family homes built in Manhattan and in heavily populated communities in New Jersey during 1940 were financed under the FHA program. In the Bronx, Brooklyn and Queens, the proportion financed under the FHA plan was 67.5 per cent while in closely built suburbs easily accessible to the city the proportion was almost 70 per cent.

In contrast to these percentages, in more remote suburbs in New York, New Jersey and Connecticut, now homes insured by the FHA dropped to 50 per cent of the total. In communities still further removed from the center of the district, 31 per cent of the new construction was insured by the FHA.

In Philadelphia a generally similar trend is shown in other important metropolitan districts examined in the course of the FHA's study. In the Philadelphia district the proportion of new single-family home construction under the FHA plan in 1940 declined from 55 per cent in the cities of Philadelphia and Camden and 61 per cent in adjacent suburban areas to 40 per cent in less accessible suburbs and 30 per cent in the outer fringes of the district.

In Chicago, the proportion declined from well over 60 per cent in the central areas and adjacent suburbs to 50 per cent in outlying areas. In Detroit the trend was from 80 per cent in the city proper and 73 per cent in adjacent suburbs to 35 per cent or less in the outlying communities.

In Los Angeles, the proportion financed under the FHA plan declined from close to 50 per cent in the central areas to 26 per cent in the outer fringes of the metropolitan district.

The FHA study is based on a comparison of the mortgages accepted for insurance by the FHA in these districts and involving new owner-occupied single-family homes with the comparable statistics on building permits issued for single-family homes.

Owners of old properties in defense areas who want to help relieve the housing shortage may find an opportunity right on their own front porch.

Remodeling authorities point out that in these cities, where housing accommodations are inadequate to meet the needs of industrial workers, many old-fashioned but spacious porches could be enclosed to make additional rooms. In most cases such a change would not only bring in regular rentals but would also improve the appearance of the property.

Because porches are so varied in character, each individual porch presents its own possibilities and problems. Large rear and side porches frequently can be turned into sleeping rooms with little difficulty. Some front porches can be made into bedrooms; others are better suited to become living rooms, this releasing other rooms for sleeping purposes.

The possibility of utilizing porch space is especially well worth considering in the conversion of old houses into apartments or suites. Work of this kind may be financed under the FHA's "Repair for Defense" program.

A TYPICAL AMERICAN HOME



THE side entrance Colonial with the simple gable roof represents the typical American Standard home, and has been built in large numbers with the floor plan similar to the one illustrated.

The room sizes are more than adequate with the living room featured by a fireplace. Note the extra length given to the garage so that tools can be accommodated at the far end, the closets in each bedroom, entrance vestibule and coat closet, plenty of cross-ventilation, and well placed windows. In addition to a bathroom located on the upper floor there is a lavatory on the first floor.

For further information write the National Lumber Manufacturers Association, 1337 Connecticut Avenue, Washington, D. C. Inquiries should refer to the Saybrook.

Among the types of home repairs now held to be desirable and practical are:

1. Repairs to existing heating plants to bring maximum efficiency.
2. Insulation to conserve fuel.
3. Improvement of natural lighting conditions to conserve electrical energy.
4. Urgent repairs to roofs and other exterior surfaces to preserve property from destruction by the elements.

SCREEN DOOR CLOSER
A spring or check on screen doors will close them automatically without noise. The sound of the closing can be deadened by tacking small pieces of felt or rubber to the main door frame at three points of contact. Various kinds of hinges and springs are kept in stock by hardware dealers.

Furniture Arrangement Adds Charm To Home

The arrangement of furniture has a great deal to do with the livability and charm of a home. Home-decorating experts say that every object used for everyday living should serve two purposes: one of utility and one of beauty. Objects lacking either one of these two requisites do not function to their fullest advantage. Furniture must serve not only a useful purpose but an esthetic one as well. In short it must serve as a decoration to the room and at the same time be a physical convenience.

Intimate grouping for conversation and relaxation is the keynote in arranging the living room, furniture, especially in the small house where the room is the center of family life and guest entertainment.

For example, take the average home on any evening one child may be playing another studying the man of the family may be reading the paper or deep in a problem or a book or just relaxing the mother may be doing one of a dozen minor household tasks a guest or two may have dropped in.

By thoughtfully grouping the furniture about the various centers of the room the fireplace a radio desk or bookshelves each member of the family can pursue his particular interests without disturbing the others.

Avoid Traffic
Care should be exercised that furniture groupings are not placed in the line of traffic through the house or else they will serve as a constant source of awkwardness and annoyance.

Thus for every room of the house it is wise to lay out a definite plan for furniture arrangement which will take full advantage of the individual functions of all pieces and at the same time preserve a unity of feeling together with an appreciation of the family's habits.

Federal Housing Administration officials point out to prospective new-home builders that when a new house is being built it will not be difficult to plan the house for ease of living. Without careful attention to furniture placement in the beginning, waste and dissatisfaction are certain. These have no place in the housing problems of any family today least of all the family of moderate means.

Poor Floors Mar Home Beauty
Shabby floors often prevent that spic-and-span appearance which most housewives desire in their homes. If the condition of the floor prevents satisfactory refinishing a new floor is in order.

Laying new hardwood floors over the existing floor is an improvement which may be financed with funds obtained from private lending institutions approved by the Federal Housing Administration under its Modernization Credit Plan.

Before the new flooring is laid it is necessary to make sure that the existing floor is level and free from bumps and that all loose boards are securely nailed down. Boards that cannot be planed or nailed down level should be replaced, and all rough edges should be sandpapered.

The molding strip at the bottom of the baseboard should be removed and a good quality building paper laid over the old floor. New flooring is applied at right angles to the old floor. A thin flooring will be satisfactory but not one that is less than three-eighths inch thick.

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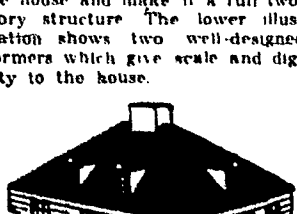
Better Homes
Better Living
By the Housing Editor

Low-cost homes requires a design as carefully planned as houses of more expensive type.

Low-cost dwellings constructed to meet new housing demands in industrial areas should be of such architectural character as to furnish a definite contribution to American housing after the present emergency has passed, according to officials of the Federal Housing Administration.

Although the present construction movement calls for speed advance planning will make possible the attractive development of many properties when present urgencies no longer exist.

Few problems in designing homes are more difficult to deal with than those presented by dormer windows.



The top illustration shows a dormer which may provide desirable floor space with ample headroom, but from an architectural standpoint it detracts from the simple roof character which is essential to the cottage style.

When dormers become so large as to take up a sizeable part of the roof area it is often desirable and 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. They are expensive to frame, hard to decorate, and difficult to keep weatherproof. The need for adequate ventilation and light under roof areas often justifies their use in spite of cost or possible difficulty in making them weather-tight.

Borrow Least FHA Advises
A point often disregarded in borrowing funds for home improvements or for the purchase or building of a new home is to borrow the least rather than the greatest amount possible.

Federal Housing Administration officials say that some borrowers, finding it comparatively easy to borrow, may take advantage of their good credit standing without considering the consequences.

While the borrower may never default, emergencies sometimes arise which make too great an investment hazardous. Only by exercising caution will a sound investment ensue, according to the FHA.