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Uniform Plan Adds Beauty To City Streets

WASHINGTON, D. C. — Uniform standards for street and road improvements in new subdivisions, adjusted to local conditions in different areas, are now in prospect for practically the entire United States, Federal Housing Administrator Abner H. Ferguson announced today.

"Establishment of such standards has long been an objective of the FHA," Mr. Ferguson said. "It should result in a better investment for the home owner, a sounder mortgage for the lending institution and the FHA, and a more stable and livable community."

"Adequate and well-planned street improvements soundly constructed at reasonable cost, are a vital factor in the lasting success of any new residential development."

Already many FHA insuring offices have made working agreements with county, city, and other local authorities in regard to street improvements and definite standards have been established. Mr. Ferguson said. Basic agreements have been reached with local authorities by other FHA insuring offices. It is the expectation that soon such agreements will cover all the United States, as well as Alaska, Hawaii and Puerto Rico.

"This movement," Mr. Ferguson said, "is the result of long-sustained hard work. The Land Planning Division of the FHA has made exhaustive studies of the actual traffic requirements for various types of subdivisions, the types and widths of pavements for different densities of traffic, the high cost of inadequate pavements to both the city and the home owner, and the value of close cooperation between city and county authorities in establishing uniform standards."

It was pointed out that the FHA Land Planning Division had worked out basic costs for streets in various sections of the country. These costs are broken down into their component parts of streets, sidewalks, storm and sanitary sewers, curbs, gutters, trees, park strips, etc. with variations for concrete, asphalt and other types of paving material.

Then the standards have been adapted to the soil and the customs of the cities and counties in the insuring area of each FHA office by the local underwriting staff, in consultation with the Land Planning Division and in cooperation with local highway engineers, land-planning commissions, and similar authorities.

Finished Rooms Made From Cellars

With housing space at a premium in many areas of defense production, thousands of home owners are considering the problems to be encountered in converting waste cellar area into finished rooms.

In many cases there are some necessary corrections to be made, but usually these can be accomplished without serious difficulty.

The actual job of building walls and ceilings has been simplified by the development of new building materials which cover large areas quickly and inexpensively and at the same time provide their own decoration.

In most basements there are furnaces, laundry tubs, coal bins and other unsightly objects which should be concealed. This can easily be taken care of by the new walls as planned.

If the steam or hot-water heating pipes are too low, they probably

Take Screens Down In Winter, FHA Says

The wise home owner will not allow his screens to stay in place all winter.

When insects are not about, screens serve no purpose. In addition, they deteriorate more rapidly if exposed to the weather throughout the year.

FHA officials recommend screens be taken down and stored when no longer needed. Where stored in a place which exposes them to children at play, careless coal men, or other sources of damage, the screens should be covered with some protective cloth or paper. It is important that the screens be kept free from moisture.

Household Hint: Coffee In Icebox



Research on how to keep foods fresh is constantly being conducted. Housewives will be interested in knowing that coffee can be kept at its best when stored in the refrigerator in the new vacuum-packed duraglas jars. Nationally recognized technical laboratories announced this discovery after a series of recent tests. They reported coffee retained its best flavor and aroma when kept at low temperatures, and resealed after each using by means of an airtight, rubber-lined cap on the duraglas jar. Many of the leading roasters have adopted this new package.

FHA Offices Aid Issuance Of Priorities For Housing

The field offices of the Federal Housing Administration have been informed by Administrator Abner H. Ferguson that they will be utilized in connection with the issuance of priorities for privately owned defense housing, for the purpose of assisting the Government, through the Office of Production Management.

The Administrator's letter said: "The facilities of the field offices of the Federal Housing Administration are to be utilized in connection with the issuance of priorities for residential construction in defense areas. There are being sent to you the forms, information and instructions necessary to perform this function."

"I want to call your attention particularly to the fact that this work is not undertaken as a function of the Federal Housing Administration but solely for the purpose of assisting the Government, through the Office of Production Management, in the prompt and efficient issuance of priorities,

which has become necessary because of the scarcity of certain critical materials. Therefore, care must be taken that the processing of these cases shall in no way be used to promote the issuance of any mortgages growing out of the construction made possible by the issuance of such priorities.

"This job is one which is vital to the success of the general defense program and I am sure that you will make every effort to do it well."

Repair Loan Regulations Defined

Regulations governing the insurance of repair loans in excess of \$2,500 were defined recently by officials of the Federal Housing Administration.

One provision of the recently amended National Housing Act stipulates that loans under Title I made for the purpose of financing the alteration, repair, and improvement of an existing dwelling designed or to be designed for more than one family may have a principal amount of up to \$5,000. This is exclusive of financing charges to the borrower.

The previous limit on such loans was \$2,500.

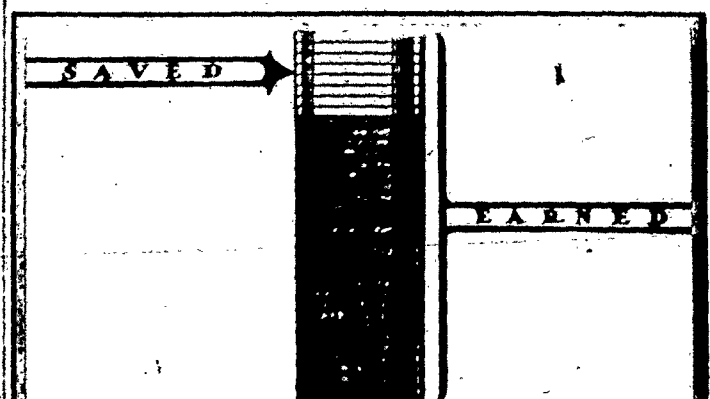
Conditions attached to new provisions also stipulate that the structure to be improved must be an existing dwelling upon completion of the improvements, the structure must be designed for more than one family.

FHA officials explained that hospitals, hotels, schools, dormitories, and similar commercial or non-residential structures are not considered eligible for loans above \$2,500.

Residential Use Emphasized

An existing structure the principal use of which is for residential purposes, will be considered a "dwelling" even though a minor portion of it is used for commercial purposes. It was pointed out, however, that the entire proceeds of the loan must be used to repair or improve the structure for use as a residence, but the fact that such improvement may incidentally benefit the commercial portion of the structure will not affect the eligibility of the loan.

Since prior approval is required of this type of loan, it is suggested that complete information be submitted in the interest of speed. The information should include a description of the type of structure prior to the repairs or improvements with a brief sketch or description of the contemplated work showing the number of family units the structure will contain after the work is completed.



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