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## Streets in Planned Neighborhoods Are Attractive Even When New



This well-planned street even new, presents an attractive appearance although the neighborhood is obviously new. No poles and wires mar the appearance of the street, for the developer has followed suggestions of the FHA Land Planning Division and placed utility wires to the rear of the houses.  
Sidewalks and pavements are already installed, and each of the houses has a well-kept lawn. In this case the developer has planted new street trees, an inexpensive project at the time but one which will do much to increase the beauty and value of the neighborhood in the future.

## FHA Requirements Are Valuable For Remodeling

The Federal Housing Administration's minimum construction requirements are of assistance to home owners who are planning to participate in the program for remodeling and rehabilitation of old houses as a means of creating needed defense housing.

Although the requirements providing a minimum standard of construction were set up to apply to all new dwellings on which the mortgages are insured by the FHA their use need not be limited to new-home construction. It will benefit home owners in defense areas who are planning to convert old-fashioned spacious homes into small apartments and rooming or boarding houses to study the principles of good building as outlined by the FHA.

There are certain sections of the minimum construction requirements that are very specific. Those dealing with foundations, water-proofing, and general structural features are fixed.

Other sections, however, are much more flexible. No interior equipment is specified as to make and design. Only the installation is regulated. No minimum requirements are applied, according

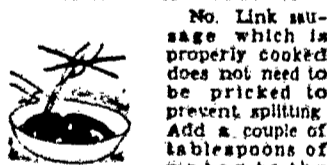
to the FHA, to interior finish such as trim, tiling, tile work, etc. The choice of such materials will be left to the architect, owner, or builder. It is understood that the material and workmanship shall be of standard equal to the best practices for the type and kind of building being erected.



**HOW IS A LEG OF LAMB PLACED IN THE PAN FOR ROASTING?**

A leg of lamb is placed on a rack for roasting with the skin side down because the fat deposit is on the inside surface of a leg of lamb.

**SHOULD LINK SAUSAGE BE PRICKED WHILE COOKING?**



No. Link sausage which is properly cooked does not need to be pricked to prevent splitting. Add a couple of tablespoons of water to the sausage in the frying-pan cover and cook slowly until the water evaporates. Brown, and the sausage will hold its shape.

## Questions and Answers

**Q. What is the correct tread width for winders in a stairway?**  
**A.** The width of the tread at a point 18 inches from the converging end of the winders should be at least equal to the tread width in the straight stair run. For the average stairway this point will be approximately in the middle of the stair width.

**Q. How can I prevent downspouts from becoming clogged with leaves and twigs?**  
**A.** Install metal basket strainers at each gutter outlet to downspouts. These strainers will catch debris and prevent its being washed down into the downspout. If the gutters are copper, use a strainer made from copper wire. Galvanized wire strainers can be used for all other gutters. Strainers will require periodic cleaning.

**Q. I want ceiling-height book shelves in my new house. Can you help me in the planning of these shelves?**

**A.** Adjustable book shelves supported by pins at the end of the shelf are desirable. These pins are usually spaced one inch apart vertically so that a variety of shelf heights is possible. Shelves need not be more than eight or nine inches deep unless large books are to be housed. Shelves are usually made of three-quarter-inch material and should not exceed two feet six inches in unsupported length. Since shelves below a two-foot six-inch height are not very convenient, the space below this height might be made deeper if desired to accommodate large books laying flat.

**Q. Vermin in walls? Remove old wall paper and add corrosive sublimate to the paperhanger's paste in the mixing.**

## Budget Plan Eases Payment

The Federal Housing Administration's "budget" system of home financing, with installments similar to rent, makes home ownership possible for thousands of families who before were unable to afford a home because of the requirements of outmoded expensive first and second-mortgage financing systems.

The long-term fully amortized system of payment is of great convenience and protection to borrowers. Under traditional practice first mortgages were for short periods and rarely exceeded 80 per cent of the appraised value. This often required expensive refinancing and costly second mortgages.

Under the insured mortgage system of the Federal Housing Administration, mortgages are made for as much as 90 per cent of the appraised value and are paid off in equal monthly installments over periods that may be as long as 25 years under certain circumstances. Each payment includes a part of the principal, interest, current taxes, fire and other hazard insurance, and mortgage-insurance premium.

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