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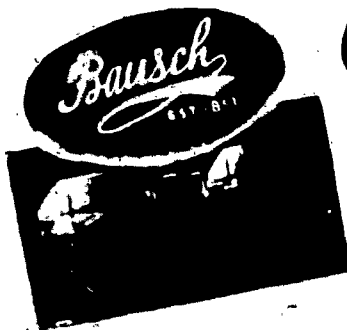
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## Mortgages Show Gain Over 1941

WASHINGTON, D. C. The Federal Housing Administration is currently receiving mortgage insurance applications covering existing homes in a substantially larger amount than last year. Federal Housing Administrator Abner H. Ferguson said today.

In the months of September and October nearly \$50,000,000 of applications were received by the FHA requesting insurance of mortgages, including the transfer of existing home properties or the refinancing of outstanding mortgage indebtedness. This compared with less than \$20,000,000 in the same two months of 1940.

Mr. Ferguson said this gain in FHA's volume of business in the existing home field bore out his prediction that the insured mortgage volume would become increasingly a boon to purchasers or owners of existing structures during the national emergency.

Two months ago Mr. Ferguson stated: "Now that the energies of the home building industry will be concentrated in defense areas and building materials will become more difficult to obtain it appears that a larger proportion of the FHA's total operations will consist of the insurance of mortgages on existing structures both for purchase of existing properties and for refinancing of existing mortgages."

He pointed out that every mortgage transaction handled by the FHA whether covering a new or an existing structure is subjected to the same type of underwriting procedure and appraisal with careful investigation of the house itself, its location and the ability of the borrower to pay. The FHA system provides a uniform low interest rate and monthly payments designed to erase the debt at the end of a specified period of as much as 30 years and avoids the expense of renewals necessitated by the use of short-term mortgages.

## Unused Space Is Easily Reclaimed

A somewhat common practice among home builders of moderate means has been to erect a story-and-a-half or a two-story house and leave the top floor in an unfinished condition. As more space was needed and money to carry out the work could be obtained the home could be completed.

In defense areas where housing for defense workers is so vital at present the Federal Housing Administration's "Repair for Defense" program provides an efficient way of making such unused space tenable and profitable.

The "Repair for Defense" program makes funds available through qualified and approved lending institutions for this type of remodeling work.

New amendments to FHA's Title I are especially designed to encourage remodeling for defense purposes. The former limit of \$2,500 for such work has been increased to \$7,000 in the case of dwellings designed or to be designed for more than one family.

## Corner Windows Can Increase Wall Space

Corner windows often may be used effectively to obtain wall space in small rooms, FHA officials advise.

Where windows of the usual type are used, they should not be placed too near the exterior corners as this has the effect of making the structure appear weak at the corners where it should appear solid and strong.

## Clapboard Remains High In Popularity

Clapboard still retains its popularity as an exterior material. Two-fifths of all the new homes on which the Federal Housing Administration insured mortgages last year were built of wood. Brick followed wood in the order of materials most frequently used, with stucco third.



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