ugene Builders, Realtors Sponsor "Build-Your-Own-Home" Campaign

PER TO BUY N HOME THAN O PAY OUT RENT

he housing shortage over the ecoming more acute every the "build-your-own-home" s that have been launched tions of the country are be- o bear fruit. Modern financ- hods, the Federal Housing ration, and local realty com- ave all teamed up to make it y easy and inexpensive for to erect a home of their own.

w cost of materials and the tgage arrangements that are to home builders truly make r to buy than to rent. This is backed up by common r when $25 a month is be- out in rent, it is not bringing ing besides a place to live. owever, it is paid as a month- lment on a home it is not viding a place to live, but is good business investment. turns dividends in the form leasure of owning your own creased independence, and a ale value should the home lly be sold.

realtors and building sup- panies have started a cam- show just how inexpensive to build your own home. In ses loans can be arranged the Federal Housing Ad- ion, under specifications and pplied by it. A $5,000 home FHA costs only about $30 a with extremely low interest

ctive home builders in Lane are urged to call on Lane realtors and see how inex- it is to erect a house for es. Estimates and plans can ned at architects or building ply company offices.

O PAY VISIT BIG HOME SHOW

NECTADY, N. Y.—It is es- that approximately 10,000 attended the Home Show e last month. A total of worth of business was de- at the Federal Housing Ad- ion's booth. Forty-seven sales ported closed by exhibitors, mount of $5,874.50 and 412 secured, with potential bus- timated at $243,800. The Administration's business in- pplications for home mort- urance on new construction g to $221,550; purchase of property, $30,200; mortgage ng, $54,900; insured modern- nd repair notes, $16,800.

hedd Personals

D, Aug. 29.—(Special)—W. ormick, Leroy Starnes and , Margaret and Wilma, were hoppers Wednesday.

Smith of Noti was here on recently.

Lee Meyer has been working arvest and staying with his ents, Mr. and Mrs. Nevin ck.

Lena Pugh and daughter, , drove to Silver Creek Falls

d Mrs. Willis Clark of Port- nt Sunday here with Mrs. arents, Mr. and Mrs. Theo- sen.

TS WORKER SHORTAGE

dicated article in the Wash- erald, by B. C. Forbes, says approaching a shortage of —particularly skilled workers. les already report a slowing building operations because arcity of building tradesmen.

DE OUTLOOK BRIGHT

ort to the Federal Housing ration from New York says and for builders' tools and is being maintained, with rs confident there will be tion in those lines for six r more.

Cellar Waterproofing Important Item For Consideration When Plans For New House Are Made

Whenever a house is to be built with a cellar, the possibility of the necessity for waterproofing should be considered and provided for in the specifications. There are, of course, communities where it is a certainty that no difficulties with water will be met. But in most places this is only a guess, and adjacent houses may have entirely different experiences.

It is always possible to include a sum for waterproofing in a bid, so that if it is determined, after the excavation has been dug, that waterproofing is necessary, the owner has learned before letting the contract how much he will have to pay for it, and it will not come as an unexpected extra expense. If it proves to be unnecessary, he has just that much more to put into other features of the house. There are few things more discouraging in a house than a few inches of water in the cellar—unless it be a foot or two!

There are three ways in which cellar walls and floors may be waterproofed. But in all cases it must be remembered that to waterproof only a part is not of much value. For if the walls are tight and the floor porous, or vice versa, or if the joint where the wall and floor meet is not caulked, there may be leaks. So, whatever system is adopted, it should carry throughout the cellar construction.

The membrane system is a covering that is put on the outside of the walls and under the floor and is composed or alternate layers of building felt and hot pitch. If this system is used, it should wrap the entire cellar, like the paper on a package, in one continuous unbroken sheet.

Another method is to apply a continuous coating of neat cement mortar in conjunction with a metallic waterproofing mixed in the concrete at the time of erection. With this last method the necessity of waterproofing the joint at the wall and floor is paramount. It should be filled with oakum and hot pitch or other suitable nonrigid waterproofing cement.

OLD TENEMENT IN NEWARK RENOVATED UNDER FHA PLANS

NEWARK, N. J.—A dilapidated tenement building has been transformed into a modern apartment house, increasing the income of the owner, and providing livable quarters for 20 families. This work was done with the aid of an insured loan made by a private financial institution under the Modernization Credit Plan of the Federal Housing Administration.

The property was acquired about a year ago by Edward Kohn, of the Mount Prospect Building and Loan Association. In planning its rehabilitation, Mr. Kohn gave particular attention to the children who would live in the building. Not the least important change in the property, was the etablishment of a playground in the back yard.

Back Yard Bad

Originally each building had its own small yard, which was generally filled with trash. The bare grass plots resembled a muddy trench after a heavy rain. The fences between the yards were removed and the space paved with concrete. Today, the children of the tenants can play baseball, push doll carriages or jump rope, far from the hazards of the traffic in the streets.

The buildings originally included 24 apartments, and brought an annual rental of $1,080 from the five families who inhabited the building in its poor condition. Following the modernizing, an annual income of $11,500 is realized. The modernization loan which financed the work was in the amount of $30,000.

The 111 rooms were redesigned and completely renovated. New floors were put in, a central heating plant, new piping and plumbing, and even a new roof was added. Many window sills which had rotted away were replaced and plaster which had fallen off the walls and ceilings had to be replaced.

Value Up $53,000

The value of the property has risen from $17,000 to $70,000. The four-room apartments rent from $35 to $38 a month and were 100 percent rented before the work was completed, according to Mr. Kohn.

"Inspired by this improvement," Mr. Kohn said, "our neighbors are beginning to fix up and paint up and the whole community is feeling the influence of this operation.'

ONLY CREDIT NOW BEING ISSUED IS ON FARMS, HOMES

Use of modernization credit, which was slowed considerably by elimination of movable equipment from the list of items for which insured loans might be obtained, has increased substantially in Oregon in recent weeks, according to Jamieson Parker, state director of the Federal Housing Administration.

"Loans reported by cooperating lending agencies attained a volume of more than $130,000 during July," the director stated. "That was almost $25,000 more than was reported for the month of June, in amounts under $2,000.

"All of the credit now being issued under the Modernization Credit Plan," it was explained, "is being expended for the improvement of home, business and farm properties.

"As of July 31 there had been reported a total of 974 loans under the revised regulations, for an aggregate amount of $398,220. Total amount loaned in Oregon since the introduction of the Modernization Credit Plan in this state is now in excess of $6,000,000," Parker revealed. "Individual transactions under the several classifications of modernization loans have reached a total of almost 19,000 in Oregon."

During the time that loans for the purchase of washing machines, refrigerators and other movable equipment were eligible for insurance, there were almost one hundred lending agencies participating in the program. Fewer than half that number have reported loans in Oregon under the revised regulations.

Total amount loaned throughout the country under the Modernization Credit Plan had reached a total of almost $415,000,000 up to the end of July.

JUNE SETS HIGH MARK

Building activity throughout the country showed a bigger volume in June than during any previous month in seven years, with a rise of 51 per cent over May figures. A report of the Federal Housing Administration shows that there is steadily increasing volume of residential construction financed with long-term insured mortgages.