

## Action sought in program for patching FHA houses

By Joseph D. Hutnyan  
UPI Staff Writer

WASHINGTON (UPI) — The Federal Housing Administration (FHA) has endorsed legislation intended to give it some responsibility for patching up FHA-insured homes which develop serious structural defects.

However, this authority would be a last-resort device that would be used only in connection with what some FHA officials informally refer to as the "horror" case.

This is the instance where something in the house collapses to the point where it is practically unlivable.

Introduction of the bill has stirred up some old misunderstandings that have caused confusion almost since the day the FHA was born. One of these involves the significance of the imprint "FHA insured" on a

builder's sign. Just what is the buyer getting?

Actually, the FHA does not insure a house. It insures only the mortgage. However, by setting minimum construction standards to qualify for the mortgage insurance, the agency does have something to say about the kind of house that is built. And it accepts additional responsibility by sending its inspectors around periodically to make certain its standards are being met.

### Refuses New Projects

The FHA already has a very effective technique for weeding out the builder who fails to respond to legitimate customer complaints. It simply refuses to approve a new project for FHA insurance until he remedies all of the defects in his present project.

The blank spot in FHA cov-

erage seems to be those few cases where a builder just refuses to take any action at all. Either he drops the FHA completely or just goes out of business.

The FHA feels that since its inspectors approved the house in such a situation, it does have some responsibility for making sure that the customer does not get cheated.

Administrator Robert C. Weaver of the Housing and Home Finance Agency already has testified in favor of legislation that would extend the FHA's liability along these lines. The bill is still pending in Congress. It will have to be passed and signed by the President before the homeowner gets this additional protection.

Weaver stressed two things in connection with this new obligation. First, the kind of

cases it would cover involve only a very small portion of FHA business.

He said builders generally were reliable businessmen interested in maintaining a good reputation in the community.

The second point is that this new FHA obligational authority would be used only where the defect is of a near catastrophic

type. It is not intended to redress the grievance of the man with the leaky faucet or the stuck door. The contractor usually will handle such complaints anyway.

Letters written to the FHA strongly suggest there is more confusion on this issue than just about any other in the housing field.

Too many homeowners just aren't aware of what they are getting when they receive an FHA insurance commitment on their house.

## Albany attorney leaves big sum to Linn County

ALBANY (UPI) — Inventories on the wills of Mr. and Mrs. L.L. Swan show the value of their estates at more than \$700,000. Probate Court records

showed today. Swan, 91-year-old local attorney, died Aug. 19. Mrs. Swan died in October.

Swan's will was inventoried at \$582,479. It left the money to the county with the stipulation it be used for an addition to the county courthouse.

Mrs. Swan's estate was inventoried at \$137,803. Except for the real property, which was left to the Albany chapter of

Women's Federated Clubs and a few minor stipulations, the estate was left to the Westminster Presbyterian Church.

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