

7400 Communities to Start Construction New Homes on Saturday

THOUSANDS JOIN IN EFFORTS FOR BETTER HOUSING

Special Exercises to Mark Day in Many Key Cities — 250,000 Volunteer to Assure Success of Plan

WASHINGTON, D. C., May 13.—New homes will begin simultaneously (Sp)—A great mass construction of in hundreds of communities all over the country on Saturday, June 15, in celebration of National Better Housing Day. This announcement was made today by Stewart McDonald, acting federal housing administrator.

Special exercises in observance of National Better Housing Day are being planned for each of more than 7400 communities in which better housing committee chairmen have been appointed.

In each community where the local committee is functioning actively, plans are already under way for the construction of from one to twenty-five new model homes under direct sponsorship of the committee. Actual construction on all these homes is being scheduled to start at the same moment, as far as practicable for such a nationwide ground breaking.

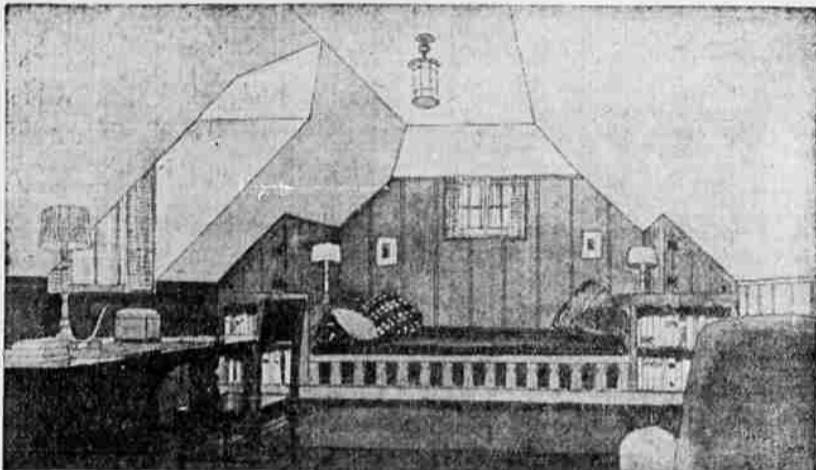
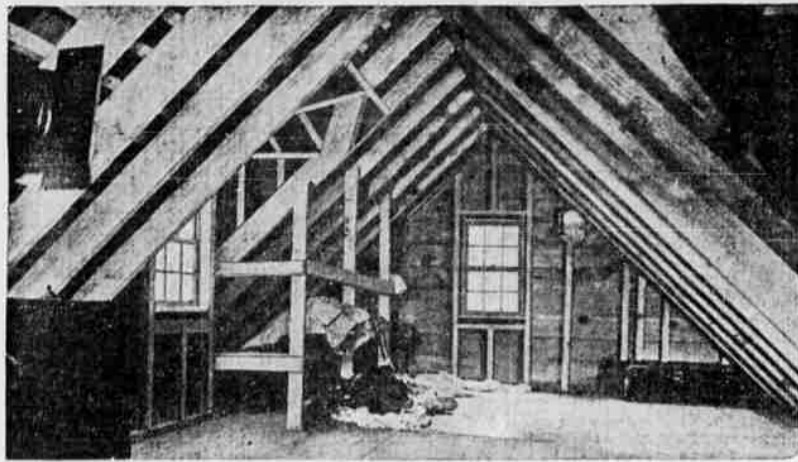
Success of this first celebration of National Better Housing Day is virtually assured with around 250,000 men and women actively engaged voluntarily in promoting the better housing program in their own communities with the aid of the federal housing administration.

In addition to local business, financial and industrial leaders, national manufacturers are cooperating in the better housing program generally and in National Better Housing Day specifically, Mr. McDonald said. One company alone is planning to start construction of several hundred model homes in as many communities on June 15, in cooperation with local builders. Other concerns are planning to erect model homes of their own, bearing the company's name, in many key cities.

It was emphasized that these homes will not be erected merely for exhibition purposes, but will be practical and livable, built to be sold to individuals after the exhibition period is over.

These new model homes are expected to be financed under the mutual mortgage insurance plan of the federal housing administration. No money is advanced for construction of these or any other houses by the federal housing administration, it was emphasized. Erection of each of the thousands of these new model homes is being planned and

Make Additional Room by Utilizing Attic



When carefully planned, many interesting modernizations are possible in attic space. The above illustrations give an example how an unused attic may be converted into an attractive bedroom. Wallboard encloses the bare rafters in an effective wall and ceiling treatment. Built-in furniture may be included to advantage in this type of remodeling. The transformation of an attic provides the home with an extra bedroom, playroom, study, or whatever the owner wishes it to be. Insulation under the roof prevents much discomfort in Summer and makes the room adequate in Winter for all living purposes. Under the provisions of the Federal Housing Administration's Modernization Credit Plan funds are easily obtainable through approved lending institutions for attic modernization.

financed locally, under the sponsorship of the voluntary memberships of the local better housing committee, with the administration insuring the mortgages.

There are various ways in which the local committees are arranging for construction of their National Better Housing Day homes, it was stated. Some committees have incorporated themselves so that they can qualify as borrowers and will build their own homes, to be sold later

to individuals. Many are arranging for leading contractors or builders to erect the homes under their sponsorship. Others have accepted offers of homes with the least possible delay, in order to allow construction to start promptly on June 15.

CASH REPAIR JOBS EXCEED CREDIT, IS SHOWN IN REPORTS

With the modernization credit plan of the Federal Housing Administration acting as a spear-head, property renovation and repair work in communities all over the country is going forward at a rate far in excess of the volume indicated in reports made to Washington headquarters by financial institutions making insured loans for this purpose.

Reasons for this are manifold. In the first place, lending agencies cooperating with the Federal Government in this program are not required to report to Washington headquarters until 30 days after loans are consummated. This means that formal reports to the Housing Administration reflect activity as of a month before, while the current volume might be many times this amount.

In addition, many banks and building and loan associations are making loans for modernization and repair that are not insurable under the Administration's credit plan. In the case of Washington, D. C., for example, lending agencies have made uninsured loans totaling in amount 30 per cent more than insured loans, according to reports from building and loan groups and other similar financial houses, covering the period since the Better Housing Campaign got under way in the capital. Another report from Boston shows that of \$705,000 spent in repair work, only 6 per cent was borrowed money, the balance being cash.

Supplementing this, ready cash being expended for home repairs has in some instances exceeded a ratio of \$3 to \$1 as compared with borrowed money, authentic reports to the Federal Housing Administration show.

Local business houses give credit to the Better Housing Program for stimulating the interest of property owners in this activity. As one property owner borrows funds under the Federal Housing Administration plan to modernize and repair, they point out, other householders in the neighborhood are urged to do the same.

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Universal Kalsomine, all colors 10c lb.

BRUSHES

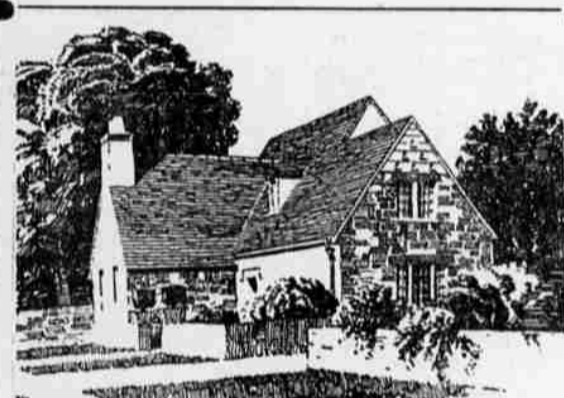
Paint and Varnish Brushes 10c to \$5.00
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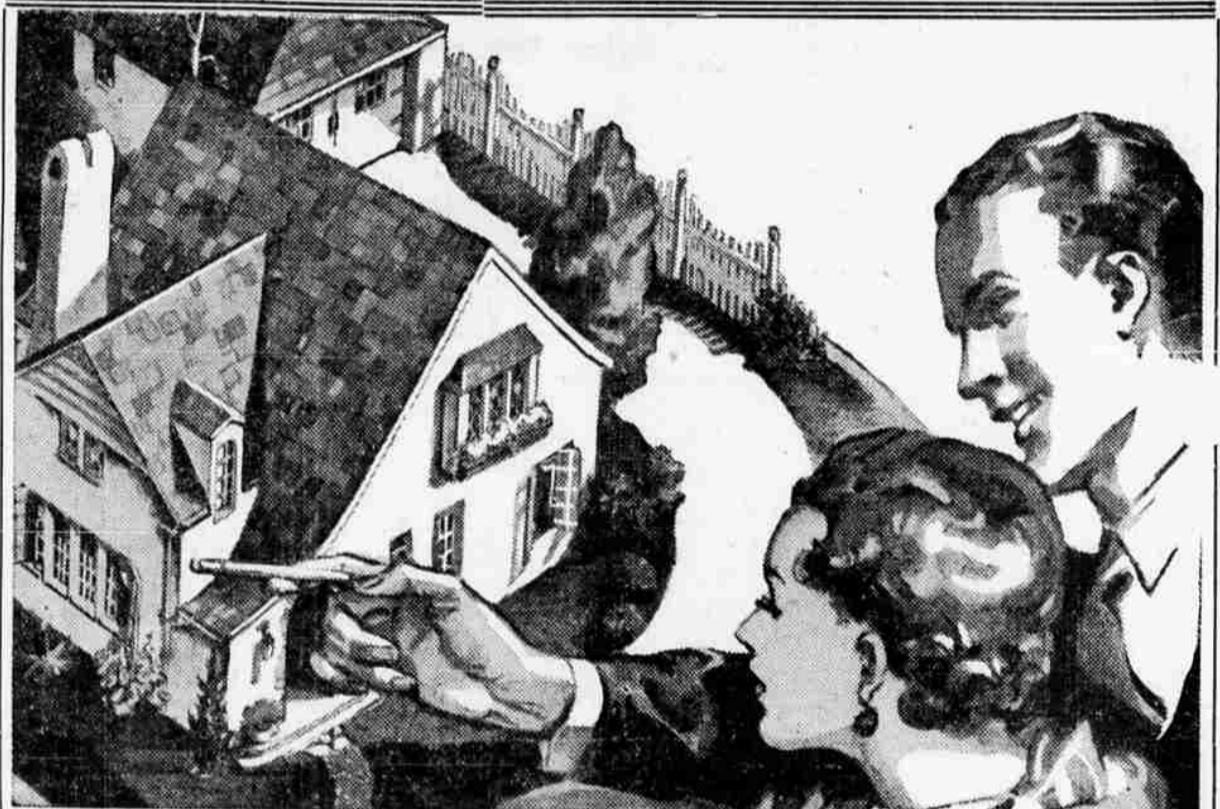
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We will be glad to assist you in the details of securing a Federal Housing Loan. . . Your contractor, painter, carpenter, plumber, cabinet maker and building material dealer will gladly furnish estimates on the cost of materials and labor for YOUR modernization work. . . Take advantage of this loan offer at once!

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A Sound Investment

- With immediate money available for you to remodel, paint and modernize your home, you will find it wise to apply at once for a Federal Housing Loan—Here is why this is a good step to take—
- Modernization of your home will increase its valuation and desirability should you sell later.
- A more attractive home will do much to appearance of the community in which you live—it is a public spirited move!
- Greater comfort through modern conveniences are available to you and your family.
- Employment will be stimulated here, tending to the general improvement of local conditions.