New Homeowner Has Recourse Through FHA for Work Defects

WASHINGTON (UPI)—There is nothing quite like that sinking feeling a man gets when he begins to suspect that his new dream house is falling apart.

The Federal Housin Administration (FHA) has some advice for customers who find themselves in this predicament. It boils down to this: "Keep in touch with the building. . .keep in touch with us. . .and keep cool."

The FHA insures only the homeowners' mortgage — not his house — but it has ways of making the builder live up to his bargain. Among other things, it requires the contractor to give the buyer a one-year warranty that the house was built according to FHA standards.

The FHA does not enforce this warranty personally. The warranty actually serves as a document which gives the homeowner some legal recourse if he is dissatisfied with his new home and he wants to sue the builder.

Legally, the question of living up to the warranty is a matter between the builder and the buyer — not the government.

FHA Can Help

But practicaly speaking, the FHA gets very much into the act. It has an effective lever for making sure that the builder abides by the warranty. The FHA simply will not approve his next housing project until he lives up to his past commitments.

Most buildiers, being reputable businessmen, want to remain in operation in their communities. They also like the "FHA approved" label on the tract sign and the low down payment it implies. So it's good business to live up to the warranty.

What can the FHA-insured homeowner do to make sure he does not get cheated on the construction quality of his new home? Here is some advice from FHA officials:

First, the new homeowner should read his "FHA's homeowner's guide." This is a tight little report on the role of the FHA in the transaction. It can save time and confusion and might even have some future positive influence on his blood pressure.

Secondly, when the "bugs" start showing in the house—the jammed lock, the peeling paint, the crack in the bookcase—he should carefully note each one and give the list to the builder.

Take Action Quickly

This should be done as quickly as possible. The longer the family lives in the house, the more difficult it can become to prove that a defect was the result of a construction flaw.

The builder can claim (and in some cases, rightly so) that the unsightly crack or gouge is the product of naturally rambunctious children, an overzealous pet or some of the other ravages of the everyday domestic schedule.

Third, if the builder refuses to correct a construction defect, the homeowner should forward the complaint to the FHA office that granted his insurance commitment. This is important.

The FHA regional office then will send out an inspector to determine whether the homeowner's complaint is justified. And if the homeowner doesn't like the FHA's decision, he can still haul the contractor into court and let a jury do the deciding.

One point ought to be stressed here: It's never too late to write that letter of complaint to the FHA. That's because the government still has that big stick — the threat of turning down future projects — which it holds over the builder.

Chances are that only the more serious structural shortcomings will linger or show up at this late date, but it costs the homeowner only a 5-cent stamp and a little time to find out his rights.

Dr. Keller Named To White City Post

WHITE CITY—The Veterans Administration Domiciliary, at White City, has announced the appointment of Dr. Emil T. Keller to the position of staff physician.

Dr. Keller, a native of Slayton, Minn., graduated from high school in that city. He received his undergraduate and medical work at the University of Minnesota and served his internship and residency at Ancker Hospital, St. Paul.

Before accepting appointment at the Domiciliary, Dr. Keller was associated with the Johnson Clinic, Rugby, N.D., since January, 1941. Prior to that he practiced medicine in Leola, S.D., and in Rolette, N.D.

During World War II he served as Flight Surgeon for the 72nd Bombardment Squadron in the South Pacific. He was a member of the armed forces from May, 1942, to December, 1945.

Dr. Keller is a past master of the Rugby Masonic Lodge; served on the city council four years and as mayor two years. He belonged to the Lions Club and was a deacon at the First Methodist Church.

Dr. and Mrs. Keller, who reside in White City, have two sons, Reed, a physician at the General Hospital, Cleveland, Ohio, and Kenneth, a second lieutenant in the Army, who is serving in Germany.

They'll Do It Every Time — By Jimmy Hatlo

FHA Endorses Act For Responsibility In Home Defects

By JOSEPH D. HUTNYAN

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 coverage 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.

Stresses Two Points

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. The biggest problem involves construction grievances.

As a result, the FHA gets inundated with letters of complaint from persons who should be settling their problems with the builder. The other extreme is that some homeowners, who are unaware of their rights, are not getting the quality for which they paid.

ELECTED TO POST

McMINNVILLE—Stuart Young, son of Rev. and Mrs. Clifford Young, 1549 Lenora Ave., Medford, has been elected vice president of the freshman class at Linfield College. Young will cooperate in the leadership of all class activities during the year.

Psychology Subject Of Television Show

ASHLAND—"Perspectives in Psychology," will be the title of the new Insight series, which is a program sponsored by Southern Oregon College under the supervision of Dr. Jon Powell, on KMED-TV, from 8:30 to 9 a.m. Monday, Wednesday, and Friday.

The program will be presented by the psychology department of SOC and designed to point out that psychology is much broader than merely the treatment of the mentally ill. The show will also use live subjects to best demonstrate theory.

Portland Scene Of Five Conventions

PORTLAND (UPI)—Five national, regional and state conventions will open here this week.

The National Grange starts a nine - day meeting today. About 1,500 delegates are expected

The Pacific Marine Fisheries Commission begins a four -day meeting Tuesday. Some 150 persons are due.

The Oregon School Board Association opens a three day convention with about 600 delegates Wednesday.

The Holstein Friesian Association starts a two-day regional convention of some 50 persons Friday.

Another 100 delegates are expected when the Credit Women of the Northwest open a two-day meeting Saturday.

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Labor Unions Lose 3 NLRB Elections

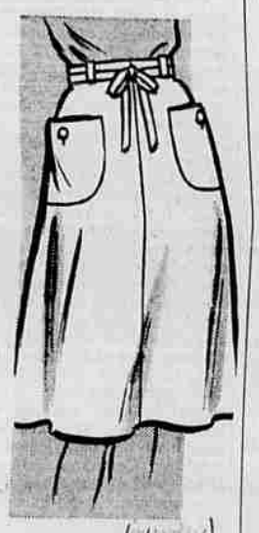
PORTLAND — (UPI) —Labor unions lost three representation elections conducted by the National Labor Relations Board last week.

In Eugene, production, maintenance and transportation workers at Cascade Fibre Co. rejected representation by the Lumber & Sawmill Workers union of the United Brotherhood of Carpenters and Joiners. The vote was 29 to 19.

Employes of Smoke Crafts, Inc., Albany, voted 18 to 8 against representation by Amalgamated Meat Cutters and Butcher Workmen, Local 324.

Employes of the automobile bumper replating plant of Allied Plating, Inc., Portland, were 9 to 6 against representation by International Association of Machinists Lodge 1432.

Wrap On!



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by Marian Martin

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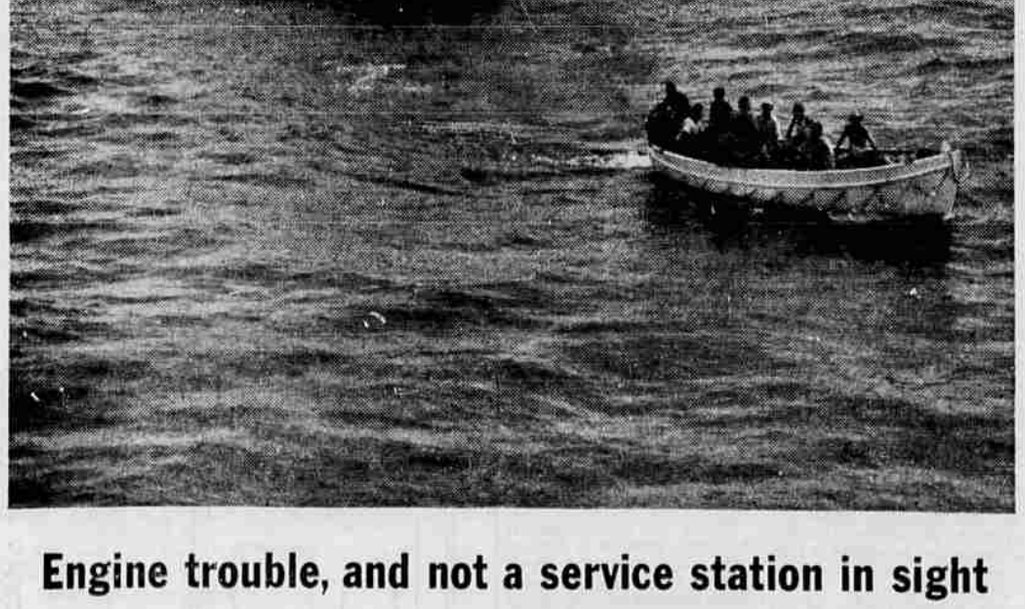

Engine trouble, and not a service station in sight

It was such a tiny speck on the ocean that our tanker almost missed it!

Far out in the Sulu Sea, beyond the direct ship lanes, the little *Ermedita* ran into trouble: a shattered crankshaft. The captain and some of the crewmen left in small boats for help—but help never came.

Seven days had gone by. There was no radio, just a white flag fluttering from the mast. Not a ship had passed. Supplies were running low. And hope, too.

Aboard our tanker, outbound to Sumatra, a lookout thought he saw a flash of white on the far horizon. The captain altered his course to investigate.

They found seven shocked, tired men, took them aboard, gave them medical care, and towed their stricken vessel to the Philippines, saving their means of livelihood.

It's only one of many times our tanker men have made friends for our Company by giving aid at sea.

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