

# ON THE HOUSE

By DAVID G. BAREUTHER, AP Real Estate Editor

Home Ownership: Pro and Con is the title of a chapter in a new book by Nathan Straus, former administrator of the United States Housing Authority. It presents many more arguments in favor of renting than of owning a home.

Since home owners are in the majority in this country, it is interesting to examine Straus' arguments to see how 24 million Americans could be wrong.

Of course, Straus is known as the foremost public housing advocate in the country. And public housing depends on renters, not buyers.

However, public housing is a problem of direct concern to home owners everywhere. It has to be subsidized from federal income taxes and from local real estate taxes. But it has come to be widely accepted as a necessary social function of the government, because everyone can't afford to buy a house—especially since the no-down-payment mortgage arrangements have been revoked.

The title of Straus' book, just published by Alfred A. Knopf, is "Two-Thirds of a Nation." This is based on this statement:

"Two-thirds of all the families in the country have incomes of less than \$10 a week. Their need for new homes is a pressing and often insoluble problem for them. It should be the concern of all of us."

The author thinks that the possibility of jobs being shifted from one city to another makes home ownership undesirable. "Stability and immobility," he says, "The very characteristics which endeared home ownership to earlier generations, are its greatest drawbacks today."

He criticizes real estate advertising of a \$12,000 house which claims \$83 a month like rent pays all. He cites the absence of allowances for heat, gas, electricity and water, maintenance and repairs, reserve for contingencies.

Straus lumps interest and amortization together under the high cost of capital. In the case of the \$12,000 house he mentions, this item amounts to \$66 out of the \$83 monthly. But he makes no note of the fact that the amortization—roughly half of the \$66—is in effect enforced saving, since it results in a home owned free and clear.

He compares the \$83 monthly payment on the house with a \$76.45 monthly charge for a \$12,000 co-operative apartment of 4 1/2 rooms in a partially subsidized project. But the apartment buyer pays only \$1 a month in taxes because the project is partially exempt. The home owner pays \$15 out of his \$83 in taxes.

While the home owner will have a house to sell, if he chooses, when his mortgage is paid off in 20 years, the apartment buyer will own stock in a co-operative corporation, when his amortization is completed in 40 years.

The author makes no mention of income tax deductions allowed to both of those buyers for interest and taxes paid—a bonus that does not accrue to the renter.

"The tenant who suffers a pay cut or dismissal can move up to cheaper quarters or double up with relatives during hard times," he argues. "To the wage earner who is buying a house on installment plan, loss of his job may lead to loss of his home and all of the savings he has invested in it."

Four pages from that statement, Straus says:

"Some people have had the temerity to suggest that the enthusiasm of business interests for home ownership has a connection with the fact that the man who is paying for his home on the installment plan is an especially docile worker. He fears that loss of his job, or a strike which will interrupt his weekly earnings, may mean the loss of his home."

On the contrary, it seems to me, home owners usually find their

responsibility an incentive to better themselves financially. Rather than home ownership making a worker docile, he is much more likely to be ambitious. On the other hand, a tenant in public housing cannot have more than a certain income. If he is offered a promotion, he must weigh his pay rise against the rent subsidy he is enjoying, for more pay means he must move.

What appears to me the strongest arguments for home ownership are neglected by Straus. Some things in life cannot be measured in dollars and cents. Bringing up children on city streets cannot be compared with rearing a family in small town or country environment. No matter how poor a home-owning family may consider itself, it is getting more out of life than tenancy.

One or more cold rooms in a house are quite common—especially since one-story houses started to ramble all over the landscape. Of course, these rooms are not necessarily cold. They're more likely just enough cooler than other rooms to make the house uncomfortably warm when and if they're brought up to normal.

In the good old days when every room had a fireplace and we

dressed sensibly in red woollens, people paid no attention to this. Now we have to buy space heaters. These are auxiliary heating units, taking the place of the old-fashioned cylindrical gas heater Grandpa used to have in the bathroom. Remember? When you got out of the tub shivering and bumped into that suffocating gadget, you'd get a blister where you couldn't complain about it.

Modern space heaters have given us much refinement over those slapping days. Whether fired by gas or oil, they're sleek and more or less streamlined. Their efficiency has been stepped up while their fumes have been stepped down.

One of the nicest—a perennial favorite for some time now—is a little steam radiator on casters which is heated by electricity. You plug it into Grandma's room when she insists she's chilly, regardless of what the thermostat says. Presto, she has her own steam heat.

But some heating engineers say we're all wrong when we try to heat our bodies. They contend it's better to heat our bodies and leave the air cooler for breathing. These are the advocates of radiant heat. They say:

"Stand out of the wind on a bright winter day and feel the heat of the sun. That's radiant heat. It warms you much more than it warms the air."

These men argue that 80 per cent of the heat given off by ordi-

nary radiators warms the air, while only about 20 per cent is radiant. To reverse those percentages and avoid dehydrating the air excessively by heating it, they recommend radiant heat.

The man who owns a house with a fairly satisfactory heating plant is going to think more than twice before installing a network of coils to give him radiant heated floors or ceilings. So the industry has come up with radiant wall panels.

These panels, made of opaque glass, give off heat in the form of infra-red rays, similar to the heat

that comes from the sun. They fit right against the wall, calling for no repainting or redecorating and not only fill the bill for auxiliary heat, but can be used in every room to heat an entire house.

People who use them say you can touch the glass surface of these panels without getting burned although you can't leave your hand there. Some have wire shields across the front to keep children from being frightened.

There are various makes. The panels usually are 16 by 24 inches, or 24 by 20 inches. Some are

shaped to take the place of baseboards. Others are tall and narrow for scant places in bathrooms, kitchens or halls. B. A. Needham, president of the Continental Radiant Glassheating Corp., says his firm alone has installed more than 700,000 panels to date.

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