Insulation Board Aids Handyman

Insulation board tile offers the home handyman an easy way to create an attractive ceiling in basement or attic and at the same time block much of the sound and heat loss that otherwise would be transmitted.

Planning the job properly is the only phase that is not so easy. The actual application of the material, for anyone handy with hammer and saw, is more simple than the planning.

So let's face it: First, get a few sheets of paper, a pencil and a tape measure. Find the length and the width of the ceiling and make a drawing of this area to scale.

Now draw a line through the center of this rectangle vertically, and another line through the center horizontally. This is necessary because application of ceiling tile begins at the center of a room. This permits partial tiles along the edges of the finished ceiling to be of a uniform width.

Decide on the size of tile you plan to use—they come in 12 by 12 inches, 12 by 16 inches and other dimensions. Show on your scale drawing where each piece will appear. You can do this by starting the first course lengthwise with the room along the horizontal center line, with one end of the first tile flush against the vertical center line.

Unless the ceiling has been finished before, you'll need furring strips. These should be 1 by 3-inch strips of boards, nailed wall to wall across the ceiling at right angles to exposed rafters or joists. The furring strips must be spaced so that one side of each tile can be nailed to them. So if you're using 12 by 12-inch tile, your 1 by 3 furring strips should be 9 inches apart.

To play it safe, show on your drawing exactly where the furring strips will go. After your sketch is complete, take it to your building supply dealer. He will be able to make any corrections needed and can tell you exactly how many pieces of tile and furring strips you need.

With your material on hand, you're ready for a hammer, saw and nails. It's possible to use an automatic stapling hammer for faster application. Or you can apply the tile with adhesive. But it's wise to discuss these methods with the dealer.

Fastening the tiles starts with the first course at the center of the room, the same as you started your working sketch. One side of the first tile is placed flush with the horizontal center line and one end is flush with the vertical line. The tongue on the tile, to be fitted into a groove in the next tile, should always be the leading or exposed edge.

On almost every ceiling tile job, the tile that goes up against the wall must be trimmed to fit. The width of these border units should be as nearly equal as possible on opposite sides of the room. This is why a careful drawing and good planning are necessary to get the job done properly.

Home Rebuilder Aided By New Materials, Financing

Keeping your home up to date is becoming easier every year. New materials, new tools, new methods, more liberal financing and a greater mobilization of industry to encourage home modernization are among factors now helping every householder and home handyman.

The Census Bureau has discovered that the home fix-up market is billions of dollars bigger than previously estimated. A sample survey showed the census takers that within five months home owners had spent 3 billion dollars on repairs, improvements, alterations and additions.

"A rough estimate for the year," observed a leading economist, "probably would be in the neighborhood of 8 billion dollars. The census figures apply only to owner-occupied residential buildings. Expenditures on tenant-occupied buildings would probably raise it 50 per cent."

Commenting on the census results, an authoritative trade publication said: "Even bigger news was that this provided the first real statistical basis supporting the growing belief that the home repair business is as big as—or bigger than—the new housing industry."

The first evidence of how this knowledge is helping the individual home owners came from the lumber dealers. Launching a nationwide campaign to drive out what they call "suede shoe" fly-by-nighters and "dynamiters," the lumbermen drew up plans to go after modernization business.

Their idea is to provide a customer with architectural service, financing guidance, all materials needed and to do the work for him—all in one package.

"The market potential is so great," says H. R. Northup of the National Retail Lumber Dealers Assn., "that a lumber dealer need not worry about cutting out his contractors; the more modernization business he gets, the more he creates. The fix-up market is catching."

Many home improvements will now be easier to pay for. Under the Housing Act of 1954, various projects of this type can be financed with long-term mortgage credit under open-end mortgages. This is an arrangement whereby the home owner can reborrow money he has paid back on a mortgage, extending payments over the remaining term of the mortgage. Such payments are much smaller than under short term loans.

"Title I loans (short term financing) cannot do the job on big modernization because repayments are too stiff," says a Kansas modernizer. "But unfortunately, the mortgage lenders I know won't permit open-and loans because they do not know about them or haven't yet had time to catch up with the new legislation."

However, with nearly 50 old houses existing for every new house built each year, it may not take long for all branches of industry and commerce to realize that people who lack the ready cash for major-home improvements should be given assistance in borrowing it.

The do-it-yourself fan finds it comparatively simple to buy and apply wallpaper, paint, floor coverings, wood panels, some masonry and details of equipment. But few have the time, skill or funds for rebuilding or adding a wing.

That is where constructive help is needed.

Credit Tightening Slowed Record '55 Building Year

NEW YORK (AP) — The housing boom of 1955 was headed for a record before tightening of credit—both official and unofficial—cut it down to size.

As it was, 1955 gave the nation its seventh straight year of more than a million new homes. The year's estimated 1,300,000 nonfarm housing starts made the biggest total since the record 1,396,000 of 1950.

It was well ahead of the 1,215,000 home starts of 1954. As for 1956, tight credit is expected to cut housing starts to 1,200,000.

Washington observers, however, predict that the government plans to relax some of the credit curbs, including the tougher requirements ordered last July for FHA and VA home purchases.

Liberalizing the terms of government insured mortgages, however, is a permissive thing, not mandatory upon lenders. Funds for such loans became relatively scarce this year. How abundant they are in 1956 depends on interest rates in general and the government's overall money and credit policies.

The 1955 housing year took off from the springboard of the surprising construction boom of 1954.

Prophets foretold a record year for starts of new homes. There were others who warned of an impending shortage of mortgage money. The latter were right.

Not until July 31 did the FHA and VA order a tightening of terms, each agency cutting the maximum length of mortgages from 30 to 25 years and raising down payment requirements by two per cent.

The home-building rate, however, had begun to slow down as early as May. Starting in January, the government began to put into effect a whole series of credit-tightening measures on the economy in general. Interest rates were rising all along the line.

Expanding business demanded credit, competing with demand for mortgage money became acute in some areas. Some communities were reported overbuilt.

Economists, however, predict a continued housing boom. The times are prosperous. People want and can pay for better homes. The population is rising and mobile. The size both of home-owning families and the homes they buy are increasing. These are long-term trends.

The median income of buyers of new homes under FHA rose from \$3,880 in 1949 to \$5,139 in 1954, the latest year for which figures are available. The median property value of their homes rose from \$8,502 to \$10,576 in this period. A moderate increase in home prices is expected next year.

Bathroom Tile Cleaning Told

Soap is not recommended for cleaning tile work in a bathroom. In hard water areas, the combination of the soap and water can form an insoluble film on the tile work. A water-softening detergent in warm water is more successful.

Joints between tiles can be kept clean by scrubbing with a fiber brush. Some tile men recommend the use of lemon oil to prevent mildew and keep tilework sparkling.