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Outgrown Your Home? Trade It In!

by Jack Ryan

SINCE WORLD WAR II, more than 15 million brides and grooms have marched down the center aisle, most of them settling in vine-covered cottages just big enough for two. But today they are no longer only two. Junior has long since dismantled the vines, sister is fast outgrowing the nursery, and when offspring No. 3 arrives . . .!

"We need a bigger place," says Mom. "Our income is higher than ever. The kids should have room to grow."

But to Dad the solution to his family's growing pains isn't so simple. What about the down payment on a bigger home? Can he get a fair price for the old one? Will he be stuck with two homes for awhile?

The building and real-estate experts think they have an answer to these questions. "Within a short time," says the National Association of Home Builders, "a homeowner may be able to trade in his old house just as easily as he turns in the family car."

The home trade-in idea has already been tested in scores of cities, with far-reaching effects. Here's how it works:

A home builder who accepts trade-ins offers Dad a house that fits his increased income and family. The three-bedroom home costs \$15,000, and the Federal Housing Administration will approve a \$12,000 loan.

The down payment is more than Dad can afford, and he must also worry about the \$5,500 mortgage on his present two-bedroom home.

So the builder goes to the FHA, which appraises the old house at \$9,500, provided improvements costing \$1,000 are made. On this basis, the builder offers to take the old house as a trade-in for \$8,500.

Dad now has a down payment of \$3,000—the trade-in offer minus the \$5,500 mortgage, which the builder assumes—and all he has to do is move in. The builder's next step is to take the FHA commitment to a bank for a remodeling loan and, after renovating the old house, sell it on the "used home" market.

Another family, with a more limited income, now has a chance to buy a good secondhand home.

Government experts point out that FHA remodeling demands in such turnovers, besides opening up the tight housing market, save neighborhoods from becoming blighted.

The reluctance of many builders to tie up capital in old homes has kept the plan from being widely adopted thus far. But it may become more popular now that the FHA has relaxed its modernization requirements and offered more inviting loans.

Widespread use of the plan may burden Dad with a bigger mortgage, but at least he'll be relieved of all those do-it-yourself blueprints for triple-deck bunks and bedrooms under the eaves. He may even find some room for himself!