



NO "OVER-REACHING"
The care which the Federal Housing Administration exercises in selecting mortgages for insurance protects families from "over-reaching" on a home beyond their means and assists home builders to make wise and safe investments.

Suggest Low Spot For Thermostat

In homes where the furnace is controlled by an automatic thermostat, it may be found to be more comfortable if the thermostat is put at a low position on the living-room wall, about 30 inches off the floor instead of at the usual five-foot height.

With gas or oil-fired furnaces this idea works particularly well, since the heat supply in these is cut off promptly when the room temperature goes up enough to put the thermostat to work, and the house may get uncomfortably cool before the heat is turned on again and builds up to the comfort point. On the other hand, even when a coal fire is shut down the fuel bed continues to send up a certain amount of heat.

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Architect's Value Told by FHA Chief

The Federal Housing Administration has encouraged the use of architectural services as a means of raising the small-home standard and stimulating the building of better homes for American families of modest means.

Good houses at whatever price can be produced only by the combination of good architecture, well-selected materials, and honest building, declared Administrator Stewart McDonald.

"The Federal Housing Administration cannot insist that an applicant for mortgage insurance use professional service when building his home," explained Mr. McDonald in outlining the FHA policy in regard to architectural service. "It does recommend it, however, for no matter how attractive the plan may be, an inferior structure may result if professional services are not used in connection with the preparation of the contracts, plans and specifications, and the supervision of the actual construction to see that they are carried out as contemplated."

"Whenever it has been demonstrated that a fee has been paid to a recognized architect," Mr. McDonald added, "the insuring office may include such fee in the valuation of the property for mortgage insurance."

In modernizing old homes, the proceeds of a Modernization Credit Plan may include architectural expenses, as they are viewed as a part of the actual cost of alterations.

TILE OVER WOOD?

Can tile floors be laid over wood-floor construction? If so, how should it be done?

A. As a base for the tile mortar bed, wood-sheathing boards should be cut in between the floor joists, not flush with the top of the joists, and supported on wooden strips nailed to the sides of the joists. Cover the sheathing boards with water-resisting paper and set the tiles on a bed of portland-cement mortar 1 1/2 inches thick. The mortar bed should be reinforced with either galvanized metal lath or wire mesh embedded in the mortar. This construction permits the bathroom floor to be flush with the wood floors in adjacent rooms.

Try an Eccentric Classified Ad.

Basement or Attic Can Be Reclaimed



There's a wealth of light, airy space waiting to be reclaimed in the average house. With the newly developed, streamlined boilers and heating plants and economical, easily erected wallboards, this "no-man's land" that may have existed in your attic and basement for many years can now be converted into an ideal recreation room, extra bedroom or children's play room.

FHA Modernization Helping Recovery

Because in most modernization and repair jobs the percentage of direct labor costs is higher than in new construction, the large amount of work created by the Federal Housing Administration's Modernization Credit Plan is of considerable significance as a recovery measure. A substantial volume of idle capital has been put to work through repair and improvement jobs, and an extensive amount of this went directly for wages to workers in the building and allied trades.

USE GOOD PAINT

Good paint is a good investment, say FHA officials. Good paint produced by reliable manufacturers costs less than cheap paint frequently costs more to apply than good paint. It doesn't go so far for one thing, and more gallons have to be bought and more time taken to spread.

Don't leave cleaning up the garden until just before you want to start it again.

Ceiling Heights Affect Heating

The height of ceilings in the home is not merely a matter of taste but a problem which involves the important factors of heating and ventilation, it is pointed out by Federal Housing Administration officials.

In homes built during the Victorian period, rooms usually had elevations of 10 or 12 feet. These extreme heights were thought to aid in keeping the rooms cool during warm weather. Actually, unless the warm air was properly carried off, it only served to increase the temperature by storing up masses of warm air. Any sensation of coolness noted was due to the mental reaction of the residents. Most experts now agree that any space more than 12 inches above the heads of windows, unless ventilated thoroughly, is of no value in cooling the room.

The modern trend is toward lower ceiling heights and adequate ventilation. When this principle of planning is followed there is a saving in construction costs without loss of livability. Also, because the area of the rooms with lower ceilings is less than that of those with greater elevations, heating costs are less.

Closets Assist In Soundproofing

Soundproofing is desirable between adjoining bedrooms, between bedrooms and baths and between bedrooms and living rooms. Careful planning can often accomplish this without an extra cost. For example, an intervening closet with double walls creates an effective sound barrier. Resilient plastering systems are effective, economical methods of soundproofing and also help eliminate the danger of plaster cracks.

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