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Swedish Co-op Housing Units Rent for $27

By ROBERT BALL
Special Correspondent for The Eccentric

STOCKHOLM, Sweden—Lars Barndal has no intention of moving. Why should he? The apartment house was planned for people like him.

The 27 dollars a month rent is not really rent at all, but an amortization of the building costs, which will diminish and disappear in time.

And in the meantime no one can evict him to take on a better-paying tenant.

This Reimersholm housing project, from one of whose sixth floor apartments Barndal contentedly regards the Stockholm skyline, is one of a construction program of 50,000 dwellings, built all over Sweden by people who banded together in cooperatives to secure better housing.

BALL

* * *

THE BASIS of the Tenants' Saving and Building Society (HSB in initial-loving Sweden) was financial.

Building takes money, and the sort of building that converted desolate, junkpiled Reimersholm into a model apartment city for 3000 people takes a lot of money at once.

The earliest co-op houses were built with wangled bank loans plus the scraped together savings of the prospective tenants.

Later, the local HSB societies got together in a national organization and established a savings bank, through which the gradually accumulated savings of thousands of members could be loaned on short term to individual societies to fill any gap the ordinary banks were reluctant to cover.

* * *

SINCE 1937, local societies whose projects meet certain requirements and have been approved by municipal authorities can obtain third-mortgage loans from the friendly Swedish government, up to 95 per cent of the cost of construction.

These long-term loans mean that the members of the local society must only reach in their pockets for 5 per cent of construction costs in the form of a cash-on-the-line initial deposit from each hopeful tenant.

This was the basis on which Reimersholm was built.

Ground was broken in 1943. A year later, when Barndal's name reached the top of the list and he, his wife and two sons moved into their three rooms, kitchen and bath, he found everything as promised: Fast elevator, practical, modern kitchen, laundry in the basement, refuse chute for garbage and waste, and on the ground floor, a new co-op grocery store.

* * *

IF, AS BARNDAL believes, the apartment is well-designed, he can thank the HSB architects. The drafting room in HSB's Stockholm headquarters has turned out more family apartment plans perhaps than any similar agency in the world.

Among the good ideas realized there are nursery-playrooms with trained personnel, one to each group of apartment houses, where working mothers can leave their children each day; children's hotels, where families can leave children under supervision up to three months while taking a vacation with the older children or in case of a communicable disease in the family; bachelors' apartment houses with dining room on the ground floor.

* * *

ON THE FLOOR below the architects the organization department has its headquarters, an information service for existing member societies and for people who want to found new ones.

There an official offered me an American cigarette and some additional information.

"Our members are mostly middleclass," he asserted. "The purpose of HSB is not to get something for nothing from the government, but to make it possible for tenants to pay for their own apartment houses over a period of years."

HSB is actually involved in the government and municipal housing projects, but only in an advisory capacity. In recent years large government grants have been made to municipalities for the construction of low-cost housing.

THESE HOUSES remain municipal property but are rented to needy tenants at a modest fixed rent.

Obviously these tenants need make no initial deposit, and where rent is not sufficient for maintenance, government subsidies are available.

Such projects, frankly contrived as social welfare efforts, have provided a large share of Sweden's lowest wage and pensioner class with excellent housing.

For tenants with large families, extra concessions are made, either special large-apartment projects or extra rooms provided free by the government. In low-birth-rate Sweden, the birth rate even of the very poor is important.

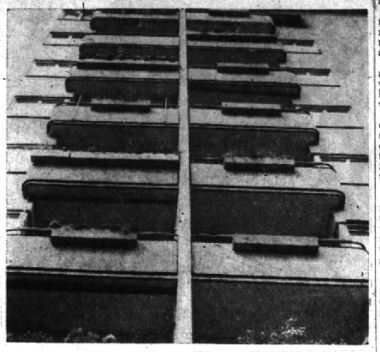
* * *

"WE DESIGN and advise on most of those municipal projects," the official explained, "because we have the most experience in that field. We get along fine with the municipal authorities and the government.

"Just lately the Riksdag (Swedish Parliament) passed a law making it possible to cover 100 per cent of co-op building costs with government loans.

"Besides they have guaranteed a maximum interest rate of 3.5 per cent on all mortgages below the government one, and in some cases have made direct subsidies to enable new co-op construction to hold the same rent line as earlier building.

"Up to now HSB has built an average of 12 per cent of the dwellings in Sweden each year. I think now our share will increase."



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Barnum PTA Recalls Miss Middlewood To Speak At Fall Meet

Returning to Barnum school by popular demand, Miss Esther Middlewood, director of the state department of mental health education, will open the current PTA season.

Miss Middlewood, a graduate of the University of Michigan, devoted her time to traveling about the state, conferring with parents, teachers and student groups.

In addition to Miss Middlewood's appearance at this opening program, those present will have the opportunity to view the first display of pictures on loan from the University of Michigan.

Several groups of these pictures, parts of the Art Masterworks series, will be shown throughout the school year both at Barnum junior high school and the old Hill school.

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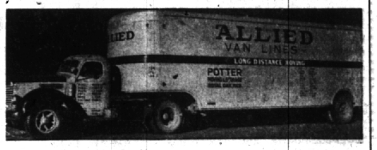

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At Grosse Ile For Annual Navy Training Duty

Lt. Commander Hugh S. Wagner, 384 Willits, has reported for two weeks annual training duty at the Grosse Ile Naval Air Station, Captain Ted O. Dahl, commanding officer, has announced.

While at Grosse Ile, he will participate in regular flights to maintain his own proficiency as a pilot in the Naval Air Reserve.

A graduate of the University of Michigan in 1940, he received his flight training at the U. S. Naval Air Station, Pensacola, Fla. He participated in action in the Atlantic area during World War II where he engaged in anti-submarine warfare.

* * *

AS COMMANDING OFFICER of Associate Volunteer Squadron No. 4 at Grosse Ile, he is responsible for supervision and administration of flight activities of all volunteer pilots in the Southeastern Michigan area.

Wagner is married, has three children and is employed as a mechanical engineer by the Shell Oil company.

In 1859, U. S. Marines constituted part of the force under Colonel Robert E. Lee, then an officer in the U. S. Army, that captured John Brown and suppressed riot at Harper's Ferry.

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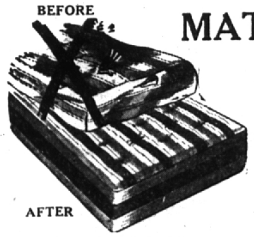

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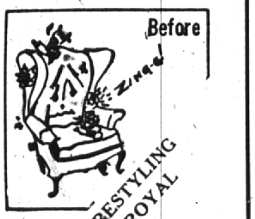

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