

Authentic Information About FHA Plan Given by Director

PUBLIC RESPONSE TO HOUSING PLAN SHOWN BY RECENT FIGURES

By F. W. MARLOW, district director Southern California F. H. A.

I am glad to furnish the following late information in regard to the Federal Housing administration for The Herald's special Demonstration Home section.

Title I of the National Housing Act refers to character loans which are made to property owners for the repair, improvement or modernization of their properties. Title II refers to long-time, home-financing loans under which residential properties only can be built, purchased, or refinanced under the mutual mortgage system set up by the FHA.

WHAT THE FHA DOES

It makes no loans, it builds no homes, and it sells no real estate. Its function is to insure the local lending institutions against loss when they make loans for the purchase of home ownership or home modernization under the rules and regulations established by the FHA.

FHA IN TORRANCE

For Torrance and surrounding communities the Dec. 31, 1936, report of the FHA shows that 397 mortgages totaling \$1,278,960 have been accepted for insurance. These figures cover the communities of Torrance, Inglewood, Compton, Redondo, Hermosa and Hawthorne, with Inglewood leading with 268 cases calling for an extension of credit in the amount of \$893,590; and Compton second with 56 cases for \$162,520.

FHA NATIONALLY

Through Dec. 31, 1936, the FHA had transacted a gross business of \$1,350,150,149. This consisted of 1,326,102 Title I, Modernization and Repair notes with a dollar value of \$600,220,642, actually insured, and 151,758 home-financing mortgages with a dollar value of \$809,044,017, and insured mortgages on large scale housing projects amounting to \$41,141,000.

S. C. DIST. FIGURES

The Southern California district of the FHA comprises the 12 southern counties of California. The insuring office is located in Los Angeles, and a branch office is located in San Diego. Up to Feb. 13, 1937, the Southern California district had accepted mortgages for examination and valuation totaling 15,928 cases with a dollar volume of \$66,294,876. As of the same date, of these mortgages, 13,357 with a dollar value of \$54,877,884 have been accepted for insurance. The mortgages which have been accepted for insurance are tabulated as follows:

5,962 cases covering construction of new homes with a total dollar value of \$27,005,280; 7,365 cases covering the purchase or the refinancing of existing loans upon existing properties, totaling \$27,872,604.

As of Dec. 1, 1936, there had been approximately 130,000 Title I, Modernization and Repair loans with a dollar value of approximately \$40,000,000 reported to Washington by lending institutions in the Southern California district, and insured under Title I of the National Housing Act.

A study of the building permits issued by incorporated cities in the Southern California District, and the actual mort-

Plenty of Vents

Ventilation of the rooms, roof and understructure of The Herald's Demonstration Home at the corner of Beech and Sierra streets is a notable feature of the project which opens at 4 o'clock Saturday afternoon, March 6, for public inspection.

When you visit the home, note the large number of vents and air-ducts opening into the roof under the eaves and around the foundation. The home will be yours to visit thru Sunday evening, March 14.

Remodeling of Kitchen Takes Care in Planning

Since all kitchens cannot be new, remodeling is being resorted to as never before, and the carpenter, painter, electrician, and other workmen who are well equipped to promote the beauty and convenience of kitchens find their services in great demand.

Careful planning concentrates effort and minimizes necessary labor. Modern equipment and time-saving devices are expected in the up-to-date housekeeper's workshop. Adequate lighting, natural and artificial must be there also, for light makes for cleanliness as well as cheerfulness.

Ample built-in shelving and cabinets are required. The correct floor or floor covering for comfort, utility, and beauty should be selected. And as a successful finish just the right color combination must be used in decoration and kitchen accessories to make the room as attractive, pleasant, and lovely as any other in the house.

Novel Arrangement Suggested for Room

A modern room that was shared by two daughters of a family had studio couches along a long wall. A table separated them. They were placed head to head so that either one could benefit from the lamp and accessories on the table.

When such arrangements are planned before building a house, the architect may plan a room to suit the furnishings.

gages accepted for insurance covering new construction in those same cities shows that the program of the Federal Housing Administration during 1936 accounted for 28% of all new construction, residential activity.

Decorator May Take Liberties In Dining Room

The home decorator may take liberties with the dining room. When this room does not open directly from the living room, original and daring combinations may be used. Because it is a room in which a comparatively short time is spent, an unusual effect is not so likely to become tiresome.

When a dining room opens from another room with double doors, it should follow the same style and color scheme, if a harmonious effect is desired.

FHA Said Permanent

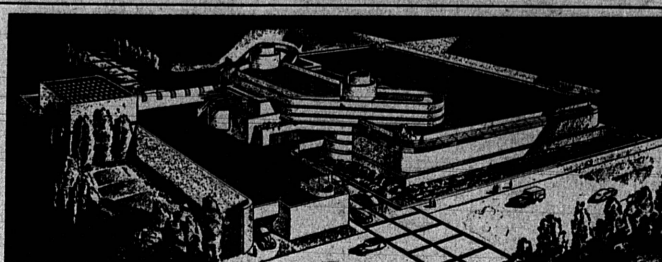
The National Housing Act does not expire next April or next July as some seem to think. The act is permanent legislation, and the Federal Housing Administration is a permanent governmental agency. The Modernization Credit Plan expires April 1, 1937.

Treasury guarantees of Housing Administration insurance fund debentures ends July 1, 1937, unless extended by Congress, but insurance of home mortgages continues with a fund that now totals \$15,000,000. This fund is increasing at the rate of \$500,000 each month.

Use of "Sealers" Gives Smoothness

In preparation for painting "sealers" may be used to fill the pores of unduly absorbent surfaces and to create a surface for the paint. By preventing the absorption of oil from the paint they not only reduce the number of coats required but insure a more uniform appearance and stronger film.

WINDOWLESS OFFICE BUILDING



Easy Access to Plumbing is Essential

In the installation of plumbing equipment in bathrooms and kitchens, very often plumbing pipes within walls are enclosed without any means of access in case of trouble.

Because of this practice when plumbing is being installed in a new dwelling, or when a dwelling already erected is being modernized, the owner should request the plumber to make sure that an access panel is provided so that any traps and valves concealed within walls may be made accessible.

READ OUR WANT ADS

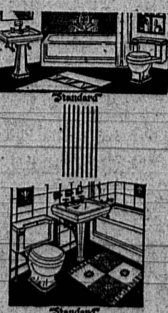
FOR EXCAVATING... GRADING CALL COY. F. FARQUHAR—1752 State Highway—LOMITA Phone Lomita 108

The Torrance Herald's Demonstration Home Plumbing and Plumbing Fixtures

BY David Jacobs

Now you can buy a new HOYT automatic gas water heater for as little as \$1.50 per month. There is none better than HOYT and the small monthly payments bring continuous hot water within the reach of every family.

You are cordially invited to visit the Demonstration Home and inspect the plumbing. Of course, so much of the plumbing is hidden, and for that reason the smart home builder gives his plumbing work to a firm whose reliability and reputation are unquestioned. Let us figure on your home. We guarantee service and satisfaction.



The plumbing fixtures in the Demonstration Home are the best money can buy, yet not high priced. "Standard" fixtures are known thru the nation as one of the foremost lines. You'll agree that they are up-to-date, well constructed and adaptable to any style home. They come in a variety of colors and styles and we will be glad to show you our catalogue.

David Jacobs "Your Plumber"

1908 222nd St.

Torrance

Phone 358-W

Darker Floor Looks Best In Average Room

In a dining room where a rug is not used, the floor requires more than ordinary attention. It should be maintained with as few marks and scratches as possible. If the floor is stained and varnished, a dark tone is preferable. If paint is to be the finish, any very dark shade that will harmonize with the general color scheme may be chosen.

Dark green, red, or terra cotta are effective colors for the dining room. Painting and decorating may be done through credit advanced by private financial institutions insured by the FHA.

CALL 444 FOR AD SERVICE

Early Homes Lend Themselves to Modernization

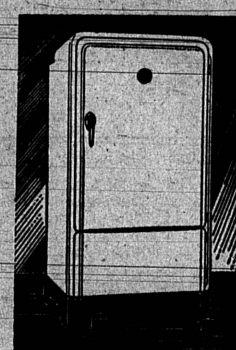
Many old, well-built homes are still good today and with a little thought given to modernization and repair can be made to offer more livability in convenience and comfort.

Money for the purpose of modernizing, altering or repairing your present property is available through private lending institutions; loans which are insured through the FHA plan, and which are repayable in equal monthly installments over periods from one to five years, and up to \$2,000 in amount.

NO PAPER Where solid sheathing is used on roofs under wood shingles, no building paper should be placed over the sheathing; it is likely to rot the shingles.

BEFORE YOU BUY SEE

ELECTROLUX



The new 1937 Servel Electrolux will delight any woman with its matchless beauty and convenience, its extra roominess and time and labor-saving features. And because this modern gas refrigerator has NO moving parts, it is PERMANENTLY silent—not just "relatively quiet when new"—assures longer, more satisfactory service—actually pays for itself with its big savings on food bills, running costs and upkeep. See it today!

ELECTROLUX

Was Chosen for the Torrance Herald's

Demonstration Home SEE IT ON DISPLAY THERE

Complete Line of 1937 Electrolux On Display in Our Showrooms

Now You Can Buy An ELECTROLUX and a Modern GAS RANGE For As Little As

\$4.87 PER MONTH

National Home Appliance Co.

HARRY M. ABRAMSON—"Friendly Credit"

1318 Sartori, Torrance

Phone 78

A NEW Gaffers & Sattler GAS RANGE

GOES INTO THE HERALD'S DEMONSTRATION HOME

See It! Inspect It! Compare It!

Because of its universal acceptance by housewives and the high esteem in which Gaffers and Sattler ranges are held by everyone, the Model 440, as shown, was chosen to grace the kitchen of the new Demonstration Home. Be sure to see it there. You will agree it is the finest Gas Range you have ever seen.

\$164.50 Liberal Trade-In Allowance On Old Range

\$5.00 DOWN Delivers.. Pay Only \$3.14 Per Month



Lamp \$5 Extra

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Here's News...

READ ABOUT THIS SCIENTIFIC DISCOVERY

CEDEX

SCIENCE NOW BRINGS YOU CEDAR-LINED CLOSETS MORE MOTH REPELLENT THAN THE BEST CEDAR WOOD—AND MUCH LONGER LASTING—AND ONLY 1-5 TO 1-10 THE COST.

Your CEDEX closet never requires repainting—it saves folding, packing and storing clothing at all times.

CEDEX adheres to any surface—is applied easily—no skill required—no carpentry—no alterations. CEDEX makes any closet a cedar closet easily and at low cost.

10-lb. Can of Cedex—(Will Cover Average Closet).....\$6.75

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