

A Few Pointers for Home-Seekers Given

Questions and FHA Answers

Q—If one has a clear lot would that be accepted as part payment under the FHA plan?

A—"Part payment" must represent, at least, 20 percent of the FHA appraised value of the house and lot combined. If the FHA valuation of the lot meets this amount it may be considered as the required down payment.

Q—Is it permissible for a prospective borrower to be his own contractor when building his home?

A—The FHA is not concerned in who makes the plans or who constructs the dwelling; but it is interested in seeing that the plans and specifications meet with its property standards and that the dwelling is being built accordingly.

Q—Must one own a lot before he can secure a loan under the FHA plan?

A—No. But one must either already have what would represent a 20 percent equity in a property or have sufficient cash to make a down payment of 20 percent of the FHA appraised value of the house to be built and the lot selected.

Q—Is it possible to borrow on one piece of property to erect a house on another lot?

A—It would be possible to borrow on an improved piece of residential property and use the funds to erect a house on another lot, but it would be more economical to borrow on the property on which you are going to build.

Q—I have a five-room house on a lot, clear and taxes paid. I would like to build a four or five-room house on the rear of the lot.

A—All right, providing the two buildings do not take up more than the coverage as outlined in the FHA regulations, and deed or zoning restrictions are not violated.

Q—I own a residential lot on a paved street; the only lien against it is two more installments on improvements which had been allowed to go to bond before I bought the lot; can I get an FHA insured loan to build on this lot?

A—If your present equity in the lot meets the 20 percent required by the FHA, and if other rules and regulations of the FHA are met, you should be able to secure a loan thru some lending institution making FHA insured loans. The 20 percent is based on the FHA value of the house and lot combined.

Q—How is an FHA loan arranged?

A—By making application to any approved lending institution making FHA insured loans, such as a bank, building and loan, federal savings and loan, etc., making FHA loans. After the lending institution approves the loan it sends the application to the FHA for its approval.

Q—How much supervision does the Administration give during the course of construction of a house?

A—Three architectural inspections are made during the course of construction: (1) When excavation is complete, forms placed and before foundations are poured; (2) when structure is completely roughed in; (3) when building is completely finished.

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Co. Zoning Law Is Under Fire

Los Angeles county attorneys are preparing to answer the first legal attack on the county's zoning ordinance, with a court appearance scheduled to next Monday.

The attack is made by Ivan R. Acker, who lives in a single-family residential district in Temple City, and operates a plumbing business. Acker countered with the court action for an injunction against the county regional planning commission after he had been threatened with prosecution if he did not comply with the provisions of the ordinance adopted some time ago.

Acker maintains in asking the injunction that while he stores plumbing materials in the garage of his home in the R-1 district that he does all of his work away from there, mostly on a truck. He contends that the mere storage of these materials in his garage is not in conflict with the ordinance, and that the ordinance is unconstitutional and void.

NO LOCKS

In houses where there are little children, the thumb bolts on bathroom doors should be the type that can be opened from the outside with a key.

Q—I have a corner lot and would like to build three double houses with four rooms each side. Is it possible to secure a loan for this purpose thru the FHA?

A—One four-flat; two double bungalows; two duplexes or any type of residential structure or structures limited to four families and meeting certain property standards on any one lot is the limitation set by the rules and regulations of the FHA.

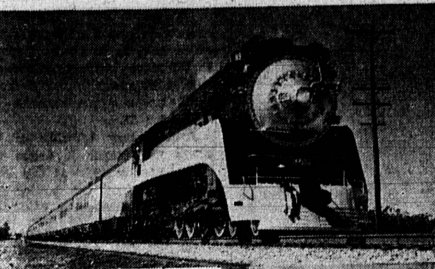
Q—Do FHA requirements observe local building codes?

A—While the FHA has a set of minimum property standards by which it gauges the properties submitted to it for approval, it also recognizes local and state building codes as well. If the local building codes are more stringent than those of the FHA, the local take precedence over the FHA.

Q—How large a salary or income must one have to get a loan under the FHA?

A—There is no stipulated amount, however one must show sufficient income to meet the required monthly payments on such a loan, after he has made his initial down payment of 20 percent of the appraised value of the property. It is recommended that one obligate himself to no more than 20 to 25 percent of his annual income for housing.

No Place for Bums—A Bar Instead



Officials of the Southern Pacific Railway point out with some degree of pride that on their new million-dollar streamlined train, shown above, there is no possible place for "Wandering Willies" to ride on the outside free of charge. But inside, they point out, there is every possible convenience for paying passengers, including a bar, shown at lower right. The new train will go into regular service between San Francisco and Los Angeles, making the trip in eight hours and hitting a maximum speed of 90 miles.

Wiring Defects Menace Safety, Waste Current

Inadequate wiring may be both

expensive and hazardous because, instead of carrying the flow of current easily, it sets up resistance to the flow of current. This may cause the wire to heat, and the current consumed by the heating is wasted before it can serve either lights or appliances. This undesirable condition is known as excessive voltage drop, and it should be noted that often, although safety requirements are met, the wiring still may be inadequate and current wastage will result. Periodic inspection of wiring in buildings of all kinds should be made as a safety measure.

Position of Window Feature of Lighting

The size of windows is not really as important as the position of the windows in the wall. The best light comes from the upper part of the window, as that is thrown farther back into the room and increases the reflected light of the room itself. As far as ventilation is concerned, the high window again has the advantage, as it allows the warmest air to escape.

ECONOMY

The use of paint to preserve property is good economy. Through private financial institutions approved by the Federal Housing Administration funds may be advanced for the painting of buildings of all kinds.

Lodge Gives City Fine Publicity In Its Publication

Continued from Page 1-B Junior lodge, and on Dec. 12 this was formed with 50 members. Since then several new members have been added, and the future looks very promising for the new Junior lodge under the able management of Mrs. Margaret Massie and Mrs. Irene F. Wilkes, supervisors. District Manager Gilbert deserves much credit for his persistent efforts in behalf of Torrance lodge.

Editorially, the Bulletin pays this tribute: "Torrance, California, is our honor city for the month of March. This enterprising industrial city of southern California has a rather unique record in its rapid growth and its phenomenal success in attracting various industrial concerns to locate there. It speaks well for its Chamber of Commerce which has advertised the natural advantages of Torrance. The A. O. U. W. has a very fine organization there and is glad of this opportunity to advertise this progressive city."

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County and City Delay Showdown On Revenue Bills

Los Angeles county officials yesterday asked delay until next week on committee hearings on Los Angeles city's bill designed to give the city more than \$1,000,000 in gasoline tax money at the expense of other cities and the unincorporated territory.

Request for the delay was made on receipt of a letter from Los Angeles city officials stating that the bill was to be brought up in committee Friday of this week.

"However, let's not withdraw our municipal courts bill," Supervisor Leland M. Ford of Santa Monica, chairman of the supervisors' roads committee. The bill Ford referred to provides that all municipal court fines in cities of more than 750,000 population shall go to the county. This would apply only to Los Angeles, and would exclude Long Beach and Pasadena, second and third largest cities in the county.

Should Los Angeles city get its bill through both houses, the county will fight for passage of its municipal courts fines bill, which would bring into the county more than enough money to offset the difference, and would be expendable for different purposes, according to political observers.

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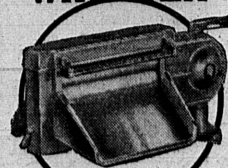
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