

How Owners of Homes • & Business Property

can secure the BENEFIT of the

National Housing Act

The Better Housing Program - Sponsored by
the U. S. Government enables property owners
to finance repairs & improvements at LOW COST

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FEDERAL HOUSING



ADMINISTRATION

WASHINGTON

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“For those who live in houses, those who repair and construct houses, and those who invest in houses . . .”

FRANKLIN D. ROOSEVELT



THE BETTER HOUSING PROGRAM

For several years past, homes all over America have been steadily going down hill. Many property owners have been unable to pay for normal upkeep and repairs. A far greater number have delayed the larger improvements which mean better housing and better living.

You, yourself, are the best judge of whether your home would be more desirable with a new coat of paint, a new roof, additional plumbing, lighting fixtures or heating equipment. You know what would improve the appearance, rentability and efficiency of your own business property.

Now is the time to make those improvements. The National Housing Act was designed to help you improve your property and increase its value and usefulness. Through one of the simplest and most reasonable systems of financing ever devised, the Act makes it possible for you to make delayed repairs and provide better surroundings for your family.

If you have cash for property improvements, cash payment is, of course, the best method. The favorable time is *now*. If it seems more convenient to pay for such work out of your regular income, now is the prudent time to borrow—either directly from your bank, building and loan association or other institution cooperating with the Federal Housing Administration, or through your contractor or building supply dealer.

This booklet contains answers to important questions as to Title I of the National Housing Act, dealing with insurance of loans for repairs and renovating of existing buildings. Information relative to Titles II and III covering the insurance of mortgages on both existing and new buildings will be released subsequently.

Here you will find suggestions as to what property improvements will be profitable—and how you may make them with minimum cost, *now*.



What skilful restoring will do for a fine old home is graphically portrayed in these photographs

HERE'S HOW YOU BENEFIT

Your family—Repairs, alterations or replacements which make your home more beautiful, more convenient and more livable, contribute naturally to "a more abundant life" for your entire family.

Your business—A well-maintained store, apartment house, garage or factory, contributes to a well-run, paying business. Convenient and sanitary surroundings attract new clients and customers—and help retain old ones.

Your pocketbook—Wise building improvement increases the selling value of your property. Timely repairs forestall more costly repairs later on. *Now*—while manufacturers, contractors, supply dealers, banks and other financial institutions are cooperating in the Better Housing Program—protection and improvement of your buildings means *money in your pocket*.

Your employees—New plumbing, paint, lighting and similar improvements increase the health, morale and efficiency of your workers. Necessary alterations or additions speed production—regardless of your business or profession—and increase your every-day efficiency.

Your community—Improvement of your property indirectly benefits the whole community by employing men and creating a demand for materials. When you improve your home or business property, others are inspired to do likewise. When neighborhood standards are raised—*your own* property naturally becomes more valuable.



A clever architect plus a progressive owner equals a new store front and more business

HERE'S HOW YOU GO ABOUT IT

1. You may have certain property improvements already in mind—the small investments that pay large dividends in better living. Perhaps it's light switches, paint, plumbing, plaster, or a complete remodeling job. In addition to the items you may have planned already, check your property against the list of repairs, alterations and improvements suggested in this booklet.

2. Decide what improvements you can afford to make now—or at least the improvements you cannot afford to neglect any longer.

3. Call a contractor, or—if it's an important job—an architect. Or get in touch with your local Better Housing Committee if there is one in your community. Any of these individuals or agencies cooperating with the Federal Housing Administration will gladly estimate the cost.

4. Then comes the question: *How shall I pay for these improvements?* If you have the cash—cash is the ideal way to pay.

But if you should find it more convenient to pay out of your regular income—the investment is a sound one, and *now* is the prudent time to go ahead. The Better Housing Program has oiled the machinery of credit so that you may pay easily and conveniently for property improvements made at once.

Your contractor or supply dealer is in a position to cooperate.

Or you may arrange directly for a low-cost, long-payment loan with your own local bank, building and loan association or other financial institution cooperating with the Government.

The way has been smoothed—the future of *your* property is up to *you*.



HERE'S WHAT YOU MAY BE ASKING

1. *Who may apply?* Any property owner, individual, partnership or corporation, with a regular income from salary, commissions, business or other assured source. It is not necessary to be a depositor in the financial institution consulted.

2. *To whom do I apply?* To any National Bank, State Bank or Trust Company, Savings Bank, Industrial Bank, Building and Loan Association or Finance Company approved by the Federal Housing Administration; or to a contractor or building supply dealer.

3. *Do I borrow money from the government?* No.

4. *How much may I apply for?* From \$100 to \$2,000 depending on your income, for improvements on any one property. A like amount in connection with not more than five properties (\$2,000 maximum on each). Approval by the Federal Housing Administration, Washington, D. C., must be secured by the lender in advance for loans on more than five properties.

5. *How long may notes run?* For any number of months from one to three years. (Notes extending from 37 months to five years may be submitted to the Federal Housing Administration by financial institutions for special consideration.)

6. *What security is required?* Only that you have an adequate regular income and a good credit record in your community.

7. *What assurance need I give?*

- (a) That you own the property. (Lessees under "repairing leases" may qualify under special circumstances which the local lending institutions can explain.)
- (b) That the annual income of the signers of the note is at least five times the annual payments on the note.
- (c) That your mortgage, if any, is in good standing, and that there are no past due taxes, interest or liens against your property.
- (d) That you will use the proceeds solely for property improvement.



8. *What signatures are required?* Signature of the property owner; and (except in special cases) if the owner is an individual and is married, also signature of wife or husband. No other co-signers or endorsers are required.

9. *What is the cost of this credit?* The financial institution may not collect as interest and/or discount and/or fee of any kind, a total charge in excess of an amount equivalent to \$5 per \$100 of the original face amount of a one year note, deductible in advance.

For example: If you need \$285 for housing improvements, you might sign a note for \$300 payable in 12 equal monthly installments. In this case the note would not bear interest, because the maximum charge permitted (\$15) would be included in the face of the note.

If you borrow a larger amount, or if you repay in equal monthly installments extending beyond one year—from 13 months to 3 years—the total charge permitted would be at a proportionate rate.

10. *Do I pay any other charge?* No.

11. *How does this cost compare?* Compared with ordinary 60 or 90 day bank loans, it is higher. Compared with the same type of loans payable in monthly installments, it is much lower than heretofore available. The reduced cost is made possible because of the Government credit insurance to the financial institution.

This type of loan makes it possible for you to spread the payments over a long period. You do not have to keep money on deposit with the institution making the loan. You do not have to give a mortgage. You need not have friends or others sign your note, *and* you reap the benefits of the *improvements* now.

12. *How do I pay the note?* By making regular, equal, monthly payments (seasonal payments for farmers and others with seasonal income) until the note is paid in full.

13. *May the owner of any kind of property apply?* Applications will be considered for credit to improve one-family, two-family, or other residences; apartment buildings, stores, office buildings, factories, warehouses, farm buildings.



14. *Must I use specified building material?* No, you are investing your own money (even though borrowed) in Better Housing. There will be no restrictions on your rights as an owner to use such materials and employ such methods of construction as you may desire—provided they meet the approval of the lending agency.

15. *May I borrow to buy housing equipment?* Yes, if the equipment is an integral part of the improved building. Furniture, refrigerators, stoves, etc., are movables (unless built in) and are not permitted under terms of your loan.

16. *Where do I make payments?* The regular installment payments will be made in person at the place of business of the financial institution; or by mail; or as otherwise arranged. *No payment shall be made to any governmental office or organization.*

17. *May I pay the note in full before maturity date?* Yes, at any time. A reasonable rebate will be allowed for prepayment, if charges have been collected in advance.

18. *May I pay more than one installment at a time?* Yes, as many as you wish, but such payments should be in exact multiples of the agreed payments—that is, if monthly payment is \$10, advance payments should total \$20, \$30, etc.—not, for example, odd sums such as \$18 or \$25.

19. *What if I am late in making my payments?* The maker must not permit his payments to fall in arrears. Should a payment be more than 15 days late, the financial institution's expense, caused thereby, may be reimbursed in part at the rate of not more than five cents per dollar for each payment in arrears. Persistent delinquency will make it necessary for the financial institution to take proper steps to effect collection in full.

NOTE: If you are not eligible for a loan under the terms of the National Housing Act, you may be eligible for a conditioning loan from the Home Owners' Loan Corporation, which has recently established a Reconditioning Division. Any one of the banks in your community will advise you where to make your application.



HOW TO PLAN

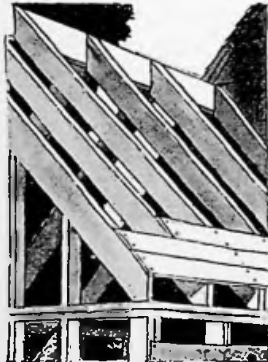
The pages which follow contain suggestions which will enable you to make repairs satisfactorily and at minimum cost. Glance down the list with pencil in hand, check the suggestions against your property, decide what is needed, act now!



A damaged roof shows first signs of decay



A new front may increase earning power



Additional rooms mean usefulness and comfort

First Signs of Decay may already be apparent on your building—a leaking roof, paint-thirsty surfaces, sagging doors, rusted sheet metal. All these things, unless remedied at once, mean a rapid accumulation of expenses.

The Danger Point for your home, your garage or your factory may already be in sight. Neglect of essential and fundamental repairs finally results in a building no longer suitable for comfortable use.

Changes May Alter the entire use of your building, or greatly increase its comfort or earning power. A house may be made more efficient in arrangement; an apartment may be converted to include first floor store space; an office building might have elevators added; a store might be given improved or larger show-windows, or a factory new material-handling facilities.

Inadequate To Present Needs—perhaps your building needs complete modernization—or alterations and additions which you long have had in mind. These improvements may make all the difference in the building's usefulness, comfort and convenience.



CHECK YOUR HOME

Begin In Your Basement

1. *Are Floors Sound?* The building may not be as solid and sound as it should be. Perhaps floors need reinforcing—new posts and piers. Plaster on the underside will make them fire-resisting.

2. *Leaky Foundation Walls* make cellars damp and increase your fuel bill. Waterproofing properly applied will help.

3. *Are Your Basement Stairs Safe?* Firm railings and treads plus well-placed lights and switches may prevent accidents.

4. *How About Floor Foundations?* Rot and termites work quietly, without your knowledge. A check-up by an expert might disclose vital wood portions of your home that need to be treated, repaired or replaced.

5. *Is Your Basement Just Wasted Space?* Plaster, wall board, paint or new windows can convert those unused areas into a recreation and play room, laundry, garage or workshop. A concrete floor might increase the basement's usefulness.

6. *And Incidentally*—Do boiler and heating pipes need covering? A light socket will improve those dark corners. Have furnace pipes and registers been checked recently?



Wasted space may be made attractive and usable



Built-in cupboards save time and labor



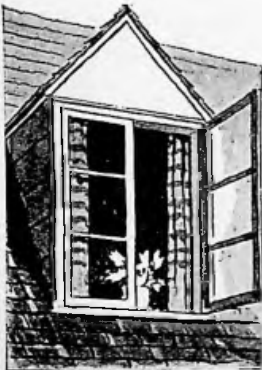
Wall board, paint, transform the basement



Leaking windows often need weatherstripping



Unused attic space may be made habitable



A new dormer may make new rooms

LOOK AT THE OUTSIDE

1. *Does the Stucco Need Patching?* Do timbers need bracing? Look with a critical eye at walls, masonry, old siding and worn shingles. If surface is badly deteriorated, brick veneer or stucco is suggested.

2. *Do the Windows Stick?* Perhaps they need refitting or new hardware. Do they leak air? Weatherstripping may make a saving in your fuel bill.

3. *Is the Porch Going to Waste?* Screen or glass will convert it into an additional living room. Shutters, awnings, screens, storm sash and doors may need repair or replacing.

4. *Is the Attic Too Hot for Habitation?* It can be ventilated by louvres or insulated against heat and cold. Ventilating fans may be installed.

5. *How About Wood Trim,* window and door frames, cornices? These are the spots constantly exposed to hard wear from weather.

DANGER SPOTS

1. *Does Rain Reach Your Wall Paper?* Perhaps there are loose shingles. Perhaps there is broken or missing slate, tile or other roofing material.

2. *It May Be the Rafters* that need inspection. Perhaps the frame of your house is resting on rotted beams.

3. *Does Your Porch Roof Leak?* Canvas or metal decks over porches and bay windows may need repairing, or painting.

4. *The Trouble May Be Flashings*—at some point on the roof.



5. *Faulty Gutters Cause Costly Damage*—and so do downspouts which need to be repaired or replaced.

CHECK UP CHIMNEYS

1. *What's Your Fire Hazard?* Does your chimney get too hot? Your flues may need attention. Fire resistant material, properly placed, means added protection.

2. *Does the Chimney Look Unsteady?* Perhaps it needs a tie-rod.

3. *Spots on the Ceiling* may be due to faulty caulking or flashing.

4. *Does the Fireplace Smoke* and refuse to draw properly? Perhaps your dampers are at fault. Flues may need extending, or the fireplace may need enlarging.

5. *Is the Hearth a Fire Hazard?* Repair or replace it, and back the fireplace with fire-resisting material.

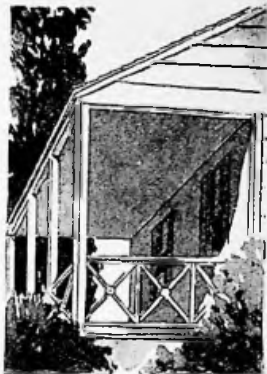
6. *An Ash Dump* may make a vast difference in the usefulness of the fireplace.

INTERIORS MUST BE LIVED IN

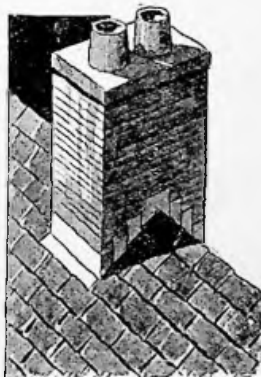
1. *Is Plaster Spotted and Cracked* on walls and ceilings? Defective lath should be repaired—and worn plaster patched.

2. *Are Floors Uneven?* Perhaps there are loose or broken boards in the flooring which need attention. New floors may be laid over worn ones—or floors may be refinished.

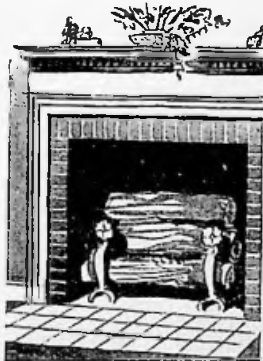
3. *Do Stairs, Railings and Spindles Need Repairing?* How about a disappearing or permanent stair to the attic?



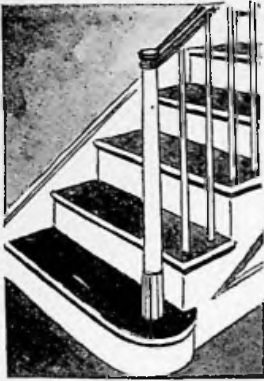
A porch will make your home more livable



Chimney and roof repairs are important



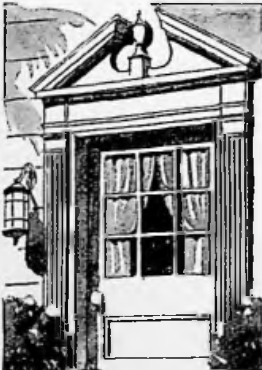
A fireplace is often the center of family life



New stairways and wood work add charm



Obsolete kitchens may be made modern



Attractive entrances give first impressions

4. *Are Moldings and Woodwork Old-Fashioned*—too elaborate? They can be replaced by simple, well-designed trim.

5. *Is Your Kitchen Modern?* Its everyday usefulness might be greatly increased by a new sink, enough cupboard space, built-in equipment, and wiring outlets.

6. *How About the Bathroom?* Does it need new wall covering, plumbing, new paint, new fixtures? Would an additional bathroom mean greater convenience?

7. *New Cabinets and Cupboards* mean additional convenience. Consider the possibilities of a broom closet, bookcases, wardrobes, a linen closet, corner-cupboards for the dining room.

8. *Crowded For Room?* Partitions and walls may be changed to make larger, better-shaped, or additional rooms. Boards, wall board, lath and plaster are useful in making rooms from wasted space in basement and attic.

FOR PROTECTION AND APPEARANCE

1. *Does the Outside* of the house need paint, stucco, or veneering? All of these materials are for protection as well as for appearance.

2. *Are Painted Surfaces Peeling* — or *Blistered?* If so, the old paint should be removed before new coats are applied.

3. *Are Gutters Rusty?* All exposed sheet metal (except metals which do not rust or discolor) needs paint protection—roofs, railings, flashing, gutters, downspouts.



4. *Paint on Brickwork*, cement and stucco protects these materials from weather and often improves their appearance.

5. *Incidentally*—Do floors need refinishing? Would painted woodwork improve the appearance of certain rooms? Perhaps plaster or wall board walls need new paper or paint.

FOR CONVENIENCE, SANITATION AND COMFORT

1. *Kitchen and Bathroom* — at least — in every home should be equipped with plumbing. For sanitation, every system should connect with sewer or modern septic tank. Cesspools should be eliminated, and shallow wells replaced with deep ones.

2. *Do Drains Leak*—and pipes clog? Perhaps you need additional cut-offs, cocks or drains.

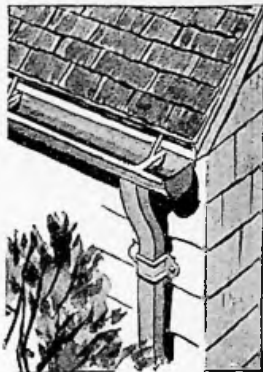
3. *Modern Plumbing* will completely revise that obsolete bathroom, kitchen, or laundry.

4. *A First-Floor Toilet* — or a basement toilet might be installed at little cost.

5. *Tile Drainage* around house foundations helps prevent seepage and damp cellars.

6. *Irregular Hot Water?* Perhaps the pipes need new coverings—a new water heater may be required.

7. *Is Your Home Well Heated?* Perhaps it needs more radiators, registers, or repairs to the boiler. Corroded pipes should be replaced and valves checked. Gas or oil might be installed, if your home is not already equipped with automatic heat.



Gutters are exposed to all kinds of weather



Obsolete bathrooms may be made modern



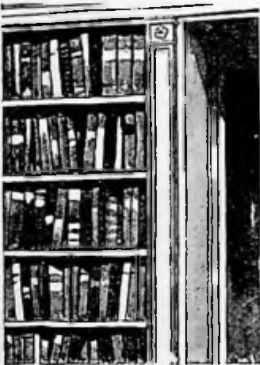
Skylights make dark spaces usable



A concealed radiator adds to the room's charm



Light outlets make dark spaces usable



A built-in bookcase makes use of wasted space

8. *A Thermostat* — or other heat control devices will save fuel and prove a great convenience.

9. *Incidentally*—Insulation, weather-stripping, storm windows and pipe covering save wasted fuel and needless expense.

10. *Are Light Fixtures Poorly Placed?* Additional outlets in the proper spots are a great convenience.

11. *Can You Find Things in Closets?* Light outlets would help. Dark basements, attics and stairs can also be made more useful and safe with light outlets.

12. *Kitchen and Bathroom* may need insulated fixtures for safety, or entire replanning for greater convenience.

13. *Is the Garage in Good Condition?* Does it need repairs, paint, additional space for another car, or a tool shed? Does it need water piped to it, or a concrete floor with drains, or an electric light?

ON THE FARM

1. *Farm Home*—as well as urban residences —may be checked against all the foregoing suggestions. But in addition, a newly installed water and lighting system will make the farm home much more livable.

2. *The Farmstead* as a whole may require repairs, alterations and improvements which will save time and labor and add to the value of the property. Well-lighted poultry houses have an effect on the volume of eggs produced. Perhaps you need a new silo. Fences may be repaired, or new ones may be built. A new roof, paint, modern stanchions, new doors or structural additions may greatly increase the utility and earning power of barns.



CHECK YOUR BUSINESS PROPERTY

Does your building pay dividends?

Is it useful, satisfactory, efficient?
etc, etc

1. *Rentable Basement Areas* can be increased by rearranging service space, building new partitions, providing ventilation, finishing walls and floors, and installing new stairs.

2. *Are Maintenance Shop* and storage space convenient, well-lighted and properly equipped?

3. *A Direct Entrance* to the boiler room, a sidewalk lift, might improve the efficiency of your property. Damp walls and floors may be waterproofed—or hardening treatment applied to dusty cement surfaces.

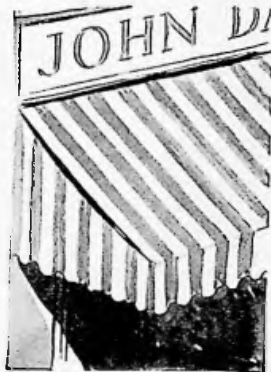
4. *Are Walls Clean*—and is masonry carefully tuckpointed? If masonry is stained, try a new coat of paint for both appearance and protection.

5. *Roofs Require Watching*—check the superstructure. Are sills and cornices weather-damaged? Are parapets and copings watertight? Are roof drains clogged? Are there leaks around skylight or pent-house? Is all sheet metal work sound, secure and well painted? Neglect results in costly repair bills later on.

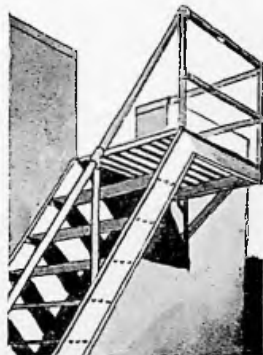
6. *Is Your Building Safe* for tenants, customers or employees? Check up on exterior steps, damaged sidewalks, walls, fences and jagged curbs. Protect area ways with guard rails. Provide storage for oil or gasoline. Are there emergency aid rooms and safety devices on machinery?



A revolving door keeps out cold blasts



Awnings reduce sun and glare



Modern fire escapes increase safety



Tanks give adequate pressure and supply



New paint stimulates employee morale



A sidewalk lift increases efficiency

7. *Do Windows Rattle or Leak?* Perhaps they need new putty. Replace broken glass. Weather-stripping helps prevent loss of heat—and eases window operation. Larger windows add to efficiency and appearance.

8. *Is the Fire Hazard Great?* Check on rusty fire escapes. Do they comply with the law? Fire pumps should be tested, and fire alarm and sprinkler systems installed.

9. *Comfort of Employees* has a direct effect on your efficiency and speed of operation. Perhaps fatigue and inconvenience can be eliminated.

10. *New Paint*—Properly applied, paint can improve sanitation, eliminate eye-strain, stimulate worker morale and pride in surroundings.

11. *New Plumbing*—Adequate rest rooms, well-lighted and ventilated, pay for themselves many times over in worker contentment. Have your entire plumbing system checked. Faulty plumbing leads to building decay.

12. *New Electric Equipment*—Replace obsolete lighting fixtures and see that there are ample outlets for your employees' needs. Unnecessary glare or inadequate lighting often results in impaired eyesight and poor workmanship.

13. *New Heating* equipment may prevent wasted fuel—as well as stimulate worker morale. Have boilers, flues, water tubes and smoke flues checked. Steam valves, pumps and ejectors may need repacking. Install draft, steam and temperature control devices. Improve radiation system.



DOES YOUR BUILDING ATTRACT BUSINESS?

Is it comfortable, handsome, convenient?

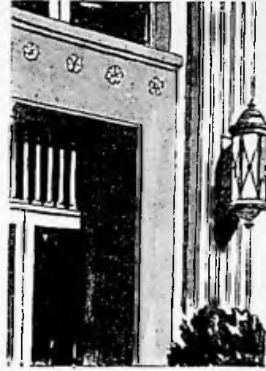
1. *Are Entrances Inviting?* A modernized store front, a revolving door, revised display space, might greatly increase the attractiveness of your building. If appearance is improved, value and greater rentability are likely to follow.

2. *Lobbies Give First Impressions.* If your foyer is dark and unattractive, brighten it with new wainscoting, paint, resurfaced or tiled floors and up-to-date light fixtures.

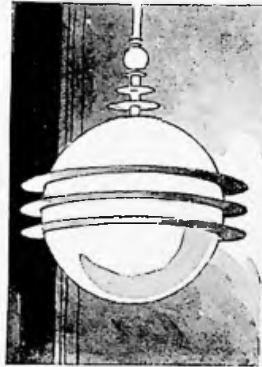
3. *Office Space is Made Modern* with repaired plaster, paint, refinished floors, new wardrobes and washstands, new and simple woodwork.

4. *Customers, Clients and Tenants* are inclined to pay more for your product—tangible or intangible—if your property is attractive, comfortable and convenient. Check the plumbing and paint—the heating and ventilation—the stairs and elevators. The proper improvements, inside and out, will convert your building into an efficient salesman for you.

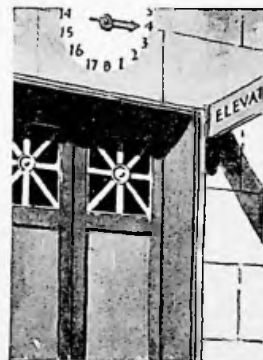
These suggestions are not designed as a complete check list. You, yourself, can determine, or your architect, contractor or other technically trained person will be able to recommend necessary repairs and improvements to answer your individual needs.



Building fronts should be inviting



New fixtures give better lighting



Elevators speed up transportation

HERE'S HOW TO SAFEGUARD

★ ★ YOUR INVESTMENT ★ ★

Your own judgment will tell you that you must invest *wisely* and *thoughtfully*—if you would reap the maximum in benefits from property improvements. Here are a few points to remember:

1. *Select Good Workmen.* You should personally know the contractor or workman who will handle your job or, if not, check his reputation for responsibility and skill. Probably the only effective safeguard as to price is the securing of competitive bids.

You should not pay for the work or sign a note covering the cost of the work without receiving a written guarantec.

The following form is customary and you are advised to require it substantially as given below.

(GUARANTEE:—)

To _____ <i>Property Owner</i>
The undersigned hereby certifies that the work which the undersigned contracted to perform for you on the premises located at _____ <i>Address</i>
_____ for a <i>City State</i>
total sum of \$ _____ has been completed in a workmanlike manner. The undersigned further guarantees said work against defects in materials and workmanship for a period of one year.
SIGNED _____ <i>Contractor</i>

2. *Recondition*—in its best sense. No item of repair, alteration or improvement should be an attempt to conceal building defects which are more fundamental. If the work involves a large expenditure or major changes in a building—that is, if it involves alterations and new construction rather than mere repairs, it is wise to consult an architect or engineer. Your saving will be much greater than his fee, which may be included in the loan.

3. *Consider the Neighborhood* and the character of the property to be improved. Costs and benefits should be weighed against the building's future and its surroundings. If your application is rejected because of unfavorable neighborhood conditions, you may still become eligible for a loan by enlisting a substantial group of neighbors in a general neighborhood improvement plan.

4. *Increase the Value* of your property by as much—or more than—the cost of the work.

**YOUR BUILDING
IS AN INVESTMENT
IN LIVING**



Neglected, it pays no dividends. . . .

Protected and improved, your home
pays many times over in convenience,
happiness and comfort for your family.
A well-maintained business property
pays for itself in efficiency and stimu-
lated trade.

List—today—the property improvements
that will bring *your* building . . . “up to
the standard of the times . . .”

The money is ready, the workmen are
ready — the time is ripe to *act*.

DIVISION OF FUNCTIONS OF GOVERNMENT HOUSING AND LENDING AGENCIES

THE FEDERAL HOUSING ADMINISTRATION

makes no loans to the public and cannot deal with distressed conditions. It insures loans made by private lending agencies for purposes of modernization of all types of buildings, and later will insure mortgages made by such institutions upon new and existing one-to-four family residential buildings, and, under special conditions, upon low-cost housing projects.

THE HOME OWNERS' LOAN CORPORATION

is authorized to refinance mortgages on distressed homes, that is, upon homes where mortgages and other obligations are in serious default. This Corporation has established a Reconditioning Division and makes direct loans for modernization and repair, but only to owners upon whose homes it has already financed mortgages, or to owners who would be eligible for distress loans, or to owners of unencumbered property meeting the eligibility requirements of the Corporation and who cannot receive financing from private lending agencies.

THE FEDERAL HOME LOAN BANK SYSTEM

does not lend to individuals. Its essential function is to lend to mutual savings and building and loan associations from whom the 2500 institutions, now members of it, may borrow up to 50% on mortgages held by them.

FEDERAL EMERGENCY ADMINISTRATION OF PUBLIC WORKS—HOUSING DIVISION: HOUSING CORPORATION

The Housing Division is that unit of the Public Works Administration charged with the development of a program of low-cost housing or slum clearance projects, and correction of acute housing shortage not necessarily involving slum clearance. The Emergency Housing Corporation is an auxiliary of the Housing Division, established to expedite the housing program. Neither of these agencies deals with individual ownership needs.

~~SECRET~~
~~Mr. Tolson~~
~~Mr. E. A. Tamm~~
~~Mr. Clegg~~
~~Mr. Glavin~~
~~Mr. Ladd~~
~~Mr. Nichols~~
~~Mr. Rosen~~
~~Mr. Tracy~~
~~Mr. Carson~~
~~Mr. Egan~~
~~Mr. Gurnea~~
~~Mr. Hendon~~
~~Mr. Pennington~~
~~Mr. Quinn~~
~~Mr. Nease~~
~~Miss Gandy~~

PROPERTY OWNERS' INFORMATION

Repairs, alterations, and improvements are discussed in the following Government pamphlets:

Recommended Minimum Requirements for Small Dwelling Construction—report of Building Code Committee revised 1932		
— 107 pages, illustrated	10c	(BH 18)
Chimneys and Fireplaces	5c	(A 1.9:1649)
Beautifying the Farmstead	5c	(A 1.9:1087)
Farm Home Conveniences	5c	(A 1.9:927)
Planning the Farmstead	5c	(A 1.9:1132)
Fire-protective Construction on Farm	5c	(A 1.9:1590)
Floors and Floor Covering	5c	(A 1.9:1219)
City Home Garden	5c	(A 1.9:1044)
Farm Garden	10c	(A 1.9:1673)
Saving Fuel in Heating a House	5c	(I 28.7:97)
Heating the Farm Home	5c	(A 1.9:1698)
Safety for the Household	15c	(C 13.4:397)
Injury to Buildings by Termites	5c	(A 1.35:101)
House Insulation—Its Economies and Ap- plication	10c	(C 1.14:IN 7)
Insulation on the Farm	10c	
How to Judge a House	10c	(C 1.14:H 81)
Light Frame House Construction	40c	(VE 1.3:145)
Convenient Kitchens	5c	(A 1.9:1513)
Methods and Equipment for Home Lau- ndering	5c	(A 1.9:1497)
Protection of Buildings and Farm Property from Lightning	5c	(A 1.9:1512)
Painting on the Farm	5c	(A 1.9:1452)
Farm Plumbing	5c	(A 1.9:1426)
Simple Plumbing Repairs in the Home . .	5c	(A 1.9:1460)
Poultry Houses and Fixtures	5c	(A 1.9:1554)
Care and Repair of the House	15c	(BH 15)
How to Own Your Home	5c	(BH 17)
Recommended Minimum Requirements for Plumbing	35c	(BH 13)

Property owners may obtain any of these booklets by writing to the *Superintendent of Documents*, Government Printing Office, Washington, D. C., if order is accompanied by money order, New York draft or coin (no stamps will be accepted).

