

YOUR RENT
WILL BUY
"A HOME"

The Torrance Herald

DEMONSTRATION
HOME
SECTION

BUILD NOW—AND SAVE

TORRANCE, CALIFORNIA, THURSDAY, DECEMBER 10, 1936

SECTION C

Herald Starts Demonstration Home; Leads Drive for More Houses

Be Your Own Landlord

Building Home Under
FHA Means Paying
Rent To Yourself

Written especially for The Herald's Model Home Section by F. W. MARLOW, Dist. Director Federal Housing Administration

If you are one of the many people in Torrance who are paying rent each month, did it ever occur to you that you might "PAY RENT TO YOURSELF"?

The plan under which you pay yourself rent is very simple. It is based on two important considerations from the home owner's point of view:

First, it eliminates the worry and expense of the old-fashioned short-term mortgage. Second, it makes it possible for you to know in advance, exactly what you must pay each month from the day you move into your new home, until the day you own it outright. For, under the Federal Housing System, all expenses are figured on a monthly basis. There are never any extras and no increases in what you pay monthly. You may pay off the whole loan at any time; and, if you wish, transfer it, in case you want to sell.

One-Fifth Down—Whether your monthly rent is now \$20 or \$100 the decision is the same. You may purchase a home under the FHA mortgage system whether your income will buy a small house or a large one. The required down payment is only \$500 or \$300, and the monthly payments covering everything else \$30 or \$25 a month.

The modern home is not alone for the fortunate individuals whose incomes are in the higher brackets. You can get a new home today in some localities for under \$20 a month after you have made your down payment. And that includes payment on the principal and interest on the loan, besides taxes and insurance. It won't be a palace with marble walls, but it will be a sturdy home adequate for human needs, it will be yours.

Hundreds of these houses are being built in Southern California. They are modern, up-to-date homes because of the availability of the new modern facilities provided in today's houses—facilities unknown to our fathers and grandfathers, and made possible by building under the Federal Housing system.

Plan is Simple—The plan is simplicity itself. Talk with your banker, building and loan association, architect, real estate broker, local contractor, or lumber dealer for they all have intimate knowledge of the plan. Tell them how much you can afford to pay each month, and what kind of home you want. They will send all information to the nearest Federal Housing Insurance office where a careful check will follow and every effort be made to help you in every possible way.

For instance, if the house you plan to buy or build is in a neighborhood likely to become undesirable in a short time, they will tell you so. If standards of sanitation and health are below the minimum of what should be required, that also will be brought to light. If you are trying to buy a home that will be a financial burden to you, you will be properly warned.

Your Own Landlord—But, if the house you want to buy or build is a sound economic proposition for you the Federal Housing Administration will approve your request and your financial institution will lend the money which makes you a home-owner, and you start "paying yourself rent."

When the house is completed, it is insured by the Federal Housing Administration, and there is nothing to do but move in and begin to "pay yourself rent"—for from now on you are your own landlord.

Embodies Latest in Home Design



Revealing some of the unique architectural features of the exterior, this artist's drawing of The Herald's Demonstration Home was made direct from the detailed plans prepared for the all-Torrance project that got under way this week at Beech and Sierra avenues. Note the blend of California-Monterey with the more homey aspects of a typical Cape Cod cottage, a new home conception which is the choice of most careful home-builders today. The floor plan is shown on another page of this special section. Both drawings are designs for comfortable living.

"Blueprint Tour" Reveals Many Novel Home-Tips

Will you come in?

Of course, The Herald's Demonstration Home is still mostly in blueprints—work has just started on its wall studs—and we'll have to tour the house on paper. But perhaps you'd be interested to know just what is planned for this community project.

Do you like the wide porch of brick with that unusually large fireplace exterior where plants and pottery can be placed? And there's the opening where wood can be stored from the outside for the fireplace. We step in this little alcove, open the door and here's a

Living Room Radiating Comfortable Living

It is 14 ft. 3 in. by 18 ft. 8 in., room whose ceiling at once catches your eye. This is paneled on four sides, slopes inward to meet grooved or ribbed panels, painted white. The lighting fixtures are brass, modeled on the "hurricane lamps" of New England. The fireplace is different. It has a firebox of small, thin firebrick but no brick shows on the wall above. The mantel is just a shelf, jutting out from the stucco wall and painted antique white.

That big, three-sided bay window overlooks Sierra street and all windows have Venetian blinds. The other living room window is the double-hung type. All woodwork is white and this is carried out in the rest of the home. Those bookshelves, running the entire height of the wall between the square arch into the dinette and door to the kitchen provides excellent library room. Notice the hardwood floor simulating planks with the wood pegs showing—that's a Colonial touch that just fits this home.

There are wall lights but no center light—that being definitely out in these modern houses. But there are many wall plugs as well as a built-in radio aerial and ground—the aerial will be in the attic. A large wall heater supplements the fireplace and this is located near the hall which leads to a

Bathroom in White With Powder-Blue Trim

The latest Pullman-type lavatory—tile extends on both sides out over built-in cabinets—and the tile floor uses color sparingly. Here's a stall shower enclosed by a glass door, no curtain will be mildewed in this home. There

BASIC FACTS ABOUT HOME

Here are the salient facts about The Herald's Demonstration Home:

Location: 617 Beech Avenue located on the northwest corner of Beech and Sierra avenues on Lot 11, Block 85, Torrance Tract.

Lot and Home Size: Plot is 55 feet by 140 feet; house will be 35 feet by 37 feet, garage 12x18 feet. Home will be located on a gentle rising terrace from both avenues.

Cost of Lot: \$750, purchased from owner through the Real Estate Management Company, Don Findley, agent.

Estimated Cost of Home: \$3,500; financed with a Federal Housing Administration insured loan made by the Torrance branch of the Bank of America.

Details of Home: A five-room California adaptation of a Cape Cod cottage.

Architecture and general contracting by F. L. Marvin.

The home is financed by a Federal Housing Administration insured mortgage loan to run for 19 1/2 years. The monthly cost will be \$29.18 and this includes payment on principal and interest, taxes and insurance.

is a rectangle tub, a heater, and toilet. Wall lights are on both sides of the lavatory as well as a center overhead fixture. The bathroom is 7 ft. by 11 ft. Continuing down the hall we find a

Master Bedroom Has Square Bay Window

This room, 13 ft. 8 in. by 14 ft. 6 in. in size, fronts on Beech street with a square bay window with a fixed sash and a built-in seat. A second window is double hung—and all are fitted with Venetian blinds. Following the new mode, the walls are papered while the ceiling is stucco. There are two large wardrobes, each with two out-swinging doors and both fitted with shoe-racks, and drawers both below and above the wardrobes for storage.

Of course, the floor is oak and here again we find the trend of modern illumination with no overhead light but only wall brackets. At the other end of the hallway is a

Guest Bedroom with Large Angle Window

In all but two details, the guest bedroom, 10 ft. 3 in. by 14 ft. 8 in., is the same as the master bedroom. The exceptions are the unique corner window, opening out on the patio and back yard, which gives ample light, yet provides twice the wall space, and the one instead of two, wardrobe.

The angle window is a notable feature of this room, affording cross light and ventilation and lending possibilities of attractive curtain design. Now let's go out into the hall, across the living room and into the

Dining Room with a Doorway to Patio

With room enough for six, the dining room is nine feet square, has a hardwood floor and the same fine grain stucco that is used throughout the

home. Here we find an architectural arrangement in doorways that is different. The French doors slide from the middle back into the walls to save space and they afford an entrance to a delightful patio that in summer will be an outdoor dining room because it is bricked and has an canopy.

That built-in cupboard, reminiscent of Colonial days, will of for the mistress of the home a display for her pottery or china and being located in the corner, it has a cupboard below for extra table service. And in this room we find the first overhead light—really an essential in a dining room—we have yet seen in this home. Now we go through a swinging door into a

Kitchen Has Proper Light for All Work

Immediately on entering this "heart of the home" and center of most household activities (as any housewife will tell you) we notice that corner window and diagonal sink. This is one of the outstanding features of the Demonstration Home. Similar in design to the angle window of the guest bedroom, this affords dual illumination over the double sink and tile drainboards.

A small round window is over the round breakfast table for two, its circular port-hole effect adding a distinctive note to the perfectly appointed kitchen accessories. These include a fine type of linoleum, plenty of work benches and many feet of cabinet space. The kitchen and service porch are really combined, the kitchen being 9 ft. 8 in. by 9 ft. 9 in., and the porch, 8 ft. 6 in., by 7 feet.

The service end has a laundry tub, latest-type water heater, revolving ant-proof metal cooler, broom closet, built-in refrigerator space. There are overhead lights in both rooms and also where they are most needed—over the sink and above the

Window Designs Distinctive in New Effects

stove. We can go out the back door which opens onto the patio and so to the

Double Garage Located Close to Residence

This auxiliary building is 18 feet square. It has one of those new kind of main doors—you know, the ones that lift up with only a slight leverage (they are counterbalanced and on springs) and open the entire width of the garage. The garage is just 12 feet from the house and its entrance is directly off Sierra street. Now let's walk around the home to

Note the Splendid, New Blend of Architecture

Observing the rear elevation we see the brick-paved patio with its colorful canopy, observe that the dust-white roof blends nicely with the stucco walls, gain the outside view of the guest bedroom angle window and the sliding French doors to the dining room.

The right side elevation shows the effect of the broken roof line that makes the home different. The three windows here are nicely arranged.

On around to the Sierra street side and we see how the combination of shingle roof, wood, stucco, galvanized iron (over the living room bay window) and wood paneling around the base gives the home its flair for comfortable living. The round window that we saw in the kitchen shows here to form an interesting treatment of the main wall.

Notice, too, the brick flower boxes around the base of the bay window. Besides adding a note of color, these give the home a solid, substantial appearance, linking it directly to the soil. Similar brick flower boxes will be found under the master bay window.

—And now we're back at the front again. Here the full beauty of the sweeping roof line broken by the wide brick chimney encompasses that novel amalgamation of the best of California-Monterey and New England's bays. This happy combination makes this home an invitation to good living, good citizenship, and real home-ownership.

MEET REQUIREMENTS

All tile work in The Herald's Demonstration Home will be installed with the requirements of the Associated Tile Manufacturers' specifications.

Impetus Given Building

\$60,000 New Loans
For Homes Taken
Out in This Area

Concrete results attained in the stimulation of new residential construction through the recently started drive by the Federal Housing Administration were disclosed this week.

In the period between Sept. 27 and Nov. 15, \$60,000 worth of new construction loans were referred to the banks and other financial institutions in this district as a direct outcome of inquiries made by prospective builders in the Torrance and Lomita districts.

In addition there have been inquiries originating in this area for approximately \$5000 worth of loans for modernization of existing structures under the provisions of the Federal Housing Act.

Report Analyzed—Itemized, the report shows nine new homes under construction in Torrance with FHA assistance for a valuation of \$37,040; five additions to existing structures, the work to cost \$16,160 for a total construction expenditure of \$53,200.

In Lomita two homes were built under the FHA plan at a cost of \$4,800 and one alteration and addition was built for \$3,000, making the total in that community \$8,800.

Gardena reported \$2,000, Redondo, \$51,900, and Hawthorne, \$27,900 in construction activity helped by the FHA.

Contractors on Home Listed

Wherever Possible,
Local Service Used

General contractor on the Herald's Demonstration Home is F. L. Marvin. Sub-contractors on the job are:

- Consolidated Lumber Company—rough lumber.
- Montgomery Lumber Company—sash and doors, finished lumber and roofing.
- Z. W. Jennings—painting and paperhanging.
- Tom E. Watson—plastering and stucco.
- Torrance Electric Shop—electrical wiring and fixtures.
- Southwest Materials Company—hardwood floors.
- David Jacobs—plumbing and fixtures.
- Torrance Plumbing Company—heating and sheet metal.
- E. M. Thomas—tile and tile accessories.
- C. D. Mowbray—brick work.
- Coy Farquhar—excavating and grading.
- Bob Clark—concrete work.
- O. B. Hamilton—cabinet work.

BUILDING DOLLAR IS ANALYZED.

With construction in Torrance as indicated by building permits registering a total of more than \$388,000 as the year nears its close, many prospective home-owners are interested in knowing just how the "building dollar" is spent.

From sources believed reliable The Herald has compiled the following figures showing how that dollar is broken up:

	Percent
Carpentry	42.3
Masonry	16.5
Plastering	7.7
Painting	4.0
Flumbing	4.5
Excavation	4.2
Concrete	4.4
Sheet Metal	3.6
Overhead	3.2
Hand Grading and Miscel.	2.3
Forms	1.7
Electrical	1.7
Excavation	0.7

TORRANCE FACILITIES STRESSED THROUGHOUT MODEL PROJECT

Home Will be Furnished and Opened for Public Inspection; Residents Invited to Watch Building at Beech and Sierra

Torrance needs more homes—a fact long recognized by civic leaders—so The Herald is building one, a Demonstration Home, in order to show exactly what can be done with the assistance of the Federal Housing Administration and thus acquaint residents with Torrance facilities for home construction.

Why Herald Builds a Home

—An Editorial—

If you are paying as much as \$28 per month rent for your living quarters, you may—without any increase in monthly outlay—build and pay for an attractive home such as pictured and described on this page.

Where could you rent such a home for less than \$45 per month? And if you were lucky enough to secure one even at this price, what assurance would you have that it would not be sold out from under you or rented to some other tenant at a higher price?

Yet, under the Federal Housing Administration plan, you can pay for such a home, built to your own family requirements, with monthly payments of \$29.13 including interest, insurance, taxes and principal payments. You are guaranteed against any increase in monthly installments and in 19 1/2 years you become the sole owner of the property.

To drive home the truth of these statements the publishers of the Torrance Herald have undertaken the construction of this Demonstration Home. In this convincing and practical manner we plan to demonstrate the advantages of the FHA plan to everyone who is renting or working in Torrance. We believe that once the renter becomes acquainted with the opportunities offered him to build and own a home of his own under this federal sponsored plan, that there will be much home building here.

The Herald is only doing what many others may also do. In other words, we bought a desirable lot, we applied for an FHA loan thru a Torrance bank, and we are building the house with local labor, using materials purchased from Torrance concerns.

Our cash investment to date is approximately one-fifth of the combined cost of the house and lot, which in this case is \$650. Our future payments will be \$29.13 a month, which include taxes, insurance, interest, and retirement of the loan. That is all there is to pay. And in 19 1/2 years the property will be all paid for, unless we decide to sell it at a profit before that time. This is permitted under the terms of the loan.

Had we decided to build a less expensive house on a less costly lot, our initial cash outlay would have been correspondingly reduced and likewise our monthly pay-

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Construction of the Demonstration Home is already under way. Every day brings the architect's conception of a California adaptation of a Cape Cod cottage—the latest in home design—nearer reality on the northwest corner of Beech and Sierra avenues.

In this section the full account of the Home's plans, interesting details and conveniences of the home are set forth—preliminary to the day, some weeks hence, when the structure is completed and furnished for public inspection.

"Made in Torrance"

When The Herald's Demonstration Home, sparkling in its fresh paint, colorful fixtures and decoration, strong and sturdy in its foundations and framework, will be opened for 10 days and 10 nights so that all may tour its five rooms, check its construction and furnishing figures.

Wherever possible, the Demonstration Home, from its location through to the smallest fixture on the walls, will be built by Torrance workers, furnished from Torrance building supply and home-furnishing concerns, decorated by Torrance craftsmen and arranged by Torrance artisans.

Thus the home becomes a city project—of, by and for Torrance people. This was the one major rule followed by The Herald in all its negotiations with the FHA, architect, contractors and furnishers.

Residents are cordially invited to watch the construction of the Demonstration Home and it is hoped that most questions concerning its features, from financing to furnishing, will be answered in this section and subsequent issues of The Herald. Many hours of planning, consultation and selection were spent before a selection of dirt was turned. The result, The Herald believes, will be worthy of every Torrance citizen's interest.

Branch Home Office Here

FHA Representative
Located at Chamber

"We will be very glad to cooperate with your program in connection with the Better Housing drive through the Torrance Herald," W. M. Halpin, county supervisor of the Los Angeles Better Housing Program, wrote L. J. Gilmeister, secretary of the Chamber of Commerce, in response to a letter asking that a Better Housing branch office be established here.

"I am instructing Mr. J. E. Dodd, assistant county supervisor of the southern district, to call on you at which time you can discuss with him the personnel set-up to serve your community. I will also have a series of articles written which The Herald can use during its campaign."

Hold Worthly Project—Gilmeister's letter to Halpin, in part, was:

"Sponsored by our local newspaper, the Torrance Herald, the Better Housing drive will be launched in Torrance on Thursday, Dec. 10. It is the intention of the newspaper to construct a Demonstration Home here, to generously publicize all phases

(Continued on Page 4-C)