

# BRICK WORK

In the  
**Torrance Herald's  
Demonstration  
Home**

To Be Done By  
**C. D. MOWBRAY**

817 No. Juanita  
Phone RE. 6195  
**REDONDO  
BEACH**

## 15-Day Service on Home Loans

"The Southern California District office of the Federal Housing Administration will absolutely guarantee to process any application received by it within a period of 15 days," according to Fred W. Marlow, district director.

"As a matter of fact since April our processing time has averaged ten days. This is particularly significant because each successive month since May of this year has been a record breaking month, both in number of applications received and in number and dollar volume of insured mortgage commitments issued.

"We hope to get the complete processing time down to a period of one week, Marlow said.

Your rent money will buy a home.

## Why Herald Builds a Home

(Continued from Page 1-C) ments would have been lower.

You are invited to watch the progress of the Herald's Demonstration Home at the corner of Beech and Sierra avenues, just one block north of Torrance boulevard. Check the sound construction methods employed, examine the high grade of materials and the workmanship. Then plan to build a home of your own before the opportunity is gone. There is no time to lose. Materials and labor costs are advancing and the FHA Act expires July 1, 1937.

The renter has had his day and no longer is it cheaper to rent than to own a home of your own. Rents are going up everywhere and no doubt will go still higher. The only sure protection is to own a home of your own.

### DUO CHIMES TO SIGNAL VISITORS

An electric duo-chime system will be installed in The Herald's Demonstration Home to announce visitors.

This will chime twice from the front door and once from the rear door and will operate from a transformer.

Your rent money will buy a home.

For . . .  
• **LOWEST PRICES**  
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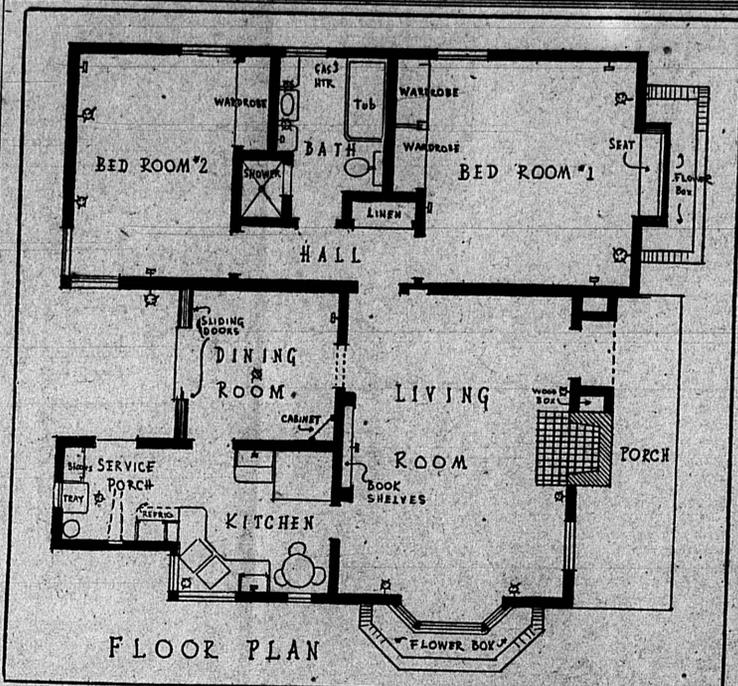
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# A Design For Living



Compact, convenient and comfortable describes the layout of The Herald's Demonstration Home rising at Beech and Sierra avenues. Late next month when it is opened for public inspection, Torrance residents will be invited to tour the rooms planned above and note their decorations, furnishings and facilities.

Note the large living room and—housewives will appreciate this—the fact that you don't have to go through the dining room to get to the kitchen from that room. The generously-proportioned master bedroom (No. 1) and the corner windows of the second bedroom and kitchen are interesting features.

For a complete review of the Demonstration Home, read the "Blueprint Tour" story of its interior and exterior which starts on the first page of this special section of today's Herald. This home is being built with a Federal Housing Administration Insured Mortgage loan for \$29.13 per month, which includes payment on principal, interest, taxes and insurance—to run for 19 1/2 years.

### FHA Has List of Lending Concerns

Any lending institution approved by the Federal Housing Administration will make insured mortgage loans. A list of such institutions in Torrance and vicinity will be supplied on request to the Federal Housing Administration office, 756 South Spring street, Los Angeles.

### Insulation . . . Shingles . . . Color

**Insulation Always Pays**  
Whether it be for summer heat repelling or for winter cold repelling insulation is effective if properly installed. Mineral wool in batts, insulation in blanket form, or that which is poured in between the ceiling joists in a granular form, will all save the family from discomfort winter and summer if every crack and crevice is caulked, and storm sashes are installed in the cold months.

Insulation is not a "style" now; it has been accepted as a part of good construction so should be investigated thoroughly before cutting it from the specifications of a new house or leaving it out when modernizing the old one.

**Stained Shingles Gain Popularity**  
Many homes have been built with the wrong materials for best expressing the true character of the design in mind. This is mostly the fault of the designer whose plans were used. Every design calls for one, or maybe some other, material that will best carry out the softness of line, the color scheme, and the atmosphere intended.

In the case of stained shingles the double value is the soft color and line effects obtained with all the long-lived qualities of cypress or cedar. By staggering the shingles a wavy line is secured that greatly adds to the softness, or texture, of the wall and roof that is especially desirable in the treatment of exteriors on small homes.

The country home is very beautiful in shingles, as is the Colonial cottage with its white walls and green roof. Rural English homes are also built with this wall finish; in fact, it does not depend so much on the classification of design as it does on the setting and the atmosphere you are trying to create.

**Freak Colors in Roofs Now Taboo**  
It is a good sign to learn from roofing makers that most of the unique, not to say crazy, color combinations found in roofs of a few years ago are practically a thing of the past.

Builders are demanding color schemes and textures that conform to the type of home they are erecting, say the manufacturers, so that we may now expect some developments in real beauty in roof designing that we have not experienced so far.

# FHA Opens Door to Those Wanting Low-Priced Homes

Before the building industry can achieve complete recovery and an accompanying measure of prosperity beyond any perhaps the industry has ever enjoyed, it must rationalize the housing market. This simply means that it must produce and sell the kind of houses people can buy, rather than the kind the industry may like to build.

The plain fact is that the building industry is overshooting its market. Too many are building houses which sell, excluding land cost, above \$3,000. Too few are building in the range below \$3,000. Yet, right there is the real market.

Whether the housing market is analyzed from indisputable income data or from rental rates, the result is practically the same: Fully 70 percent of the market was being neglected until the Federal Housing Administration began its campaign for small homes.

**Plenty of Credit**  
Just as the motor industry met the same mass market, deluged it with fine, low-priced cars, and put the whole nation on wheels, so the housing industry must build good houses for the masses of people at prices they can afford to pay. One of the FHA's bulletins, "Principles of Planning Small Houses" is an effort of the FHA to direct the thought of the building industry toward the production of substantial, sanitary, comfortable houses costing, exclusive of land, under \$3,000. The market for such homes is almost inexhaustible.

Low-priced houses which can be bought on terms of from \$12 to \$20 monthly are in active demand.

Credit for financing small homes has been anything but plentiful in the past. But credit is no longer a deterrent factor in this type of construction. The insured mortgage system of the FHA enables potential buyers with steady incomes and good credit records to pay down as little as 20 percent of a property's value, and to apply to any financial institution making insured loans for a mortgage for the balance, up to 80 percent of the appraised value, payable in equal monthly installments over periods up to 20 years. This plan of financing is extremely low in cost. And for safety to both lender and borrower, it has no equal.

**Low Payments**  
The Insured Mortgage system is the key which can unlock the almost unexplored market for moderate-priced homes of genuine quality. For example, assume that 20 percent down payment required, represents a building lot. Construction, then may represent the entire loan, or 80 percent of appraised value. What are the actual monthly costs to buyers of homes priced, exclusive of land, from \$1,200 to \$3,000? The answer to that will indicate just who and where the potential buyers are, for the best prospects will be tenants paying an equivalent or a greater sum each month for rent.

Here the basic figures for a 20-year FHA Insured Mortgage: For payment on principal, interest, mortgage insurance premium, service charge, and including also a reasonable estimate of property taxes and hazard insurance—\$9.92 per month for \$1,000. For a house costing \$3,000 to build, the payment required is \$29.76 per month.

**Benefits Majority**  
The Southern California office of the FHA is receiving applications and now issuing insured mortgage commitments on three types of low-priced homes. One is the home located either in the city or country for the industrial or commercial worker of small income. Another is the

# Blend of Two Home Types Selected Here

Years of Depression Result in Modern Style Architecture

Selection of the type of home always varies with individual tastes, personal ideas of home comfort. In selecting the blend of Californian-Monterey with Cape Cod cottage architecture, The Herald followed the trend of Southern California homes that came as a direct result of the late depression.

During the years, beginning in 1930 until about 18 months ago, architects found time (that was about all they found) to develop new ideas and one of these was the combination of wood, metal, stucco and brick that has won increasing interest of home-owners during the past six months.

**Delightful Surprise**  
Blending California stucco with New England's bay windows, Monterey's low roof lines with Cape Cod's wood paneled exterior walls and adding corner windows, brick-tiled pediments for the front and sides proved a delightful surprise to those tired of the rough stucco and tile "Spanish-type" bungalows of other days.

The Herald's Demonstration Home represents the very latest development of this new building type that is more indigenous to Southern California than any other style, in the opinion of most architects.

### "Modeltown" Now On Western Tour

That California architecture is making an ever increasing appeal to other large centers throughout the nation, and that our local architects are winning recognition for their work is being evidenced by the requests coming in to the Federal Housing Administration for bookings of "Modeltown," the FHA exhibit formerly located in the grounds of the San Diego Exposition.

home of the industrial or commercial worker located at some distance from the center of employment which provides an area of land suitable for gardening, berries, chickens, or rabbits or other semi-rural activities, where such activities are not the principal source of income. The third type is the resort property either beach or mountain which is designed for seasonal occupancy.

Such homes can be built within a price range from \$1,200 to \$2,500, and still comply with every regulation of the FHA. The making of such homes eligible for long-time, low-rate Federal Housing Insured loans is bringing FHA operations to the benefit of a great majority of people who have been paying more as rent for less desirable quarters.

**CAN AFFORD IT**  
Anyone who pays rent today and who has saved a small "nest egg" can afford to own his own home.

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**TILE ACCESSORIES**

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