

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, non-terminating 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 288 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 \$500,229,642, 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. 23, 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:

5,992 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-

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

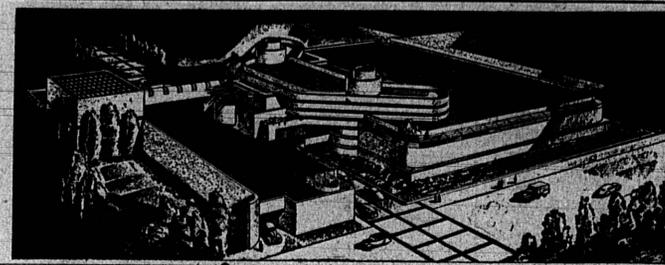
The National Housing Act does not expire next April or next July as some seem to think. The act is permanent legislation, and the Federal Housing Administration is a permanent governmental agency. The Modernization Credit Plan expires April 1, 1937.

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 appearing 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. This is particularly important at the plugging end of built-in bath tubs, because only thru an access panel either in the wall or in the floor may the trap be reached for cleaning.

An office building "without exterior openings or windows," (shown above), is the latest creation of Frank Lloyd Wright, generally considered to be the greatest living American architect. It is now under construction at Racine, Wis. Wright has developed a completely new form of office building—low and streamlined in appearance, and to be built of brick of a soft red color. Two horizontal bands of glass tubing encircle the building—one at a 6 foot level; the other at the angle made by the wall and roof.

Illumination is provided throughout the building in a manner never attempted before. Daylight will enter the building through the tubular shaped glass bands which encircle the building and from skylights overhead. Artificial lighting will emanate from the same source. In this way light, whether daylight or artificial, is brought

into building in such a manner as to produce shadowless illumination.

LIGHT CLOSETS
Closet doors should be hung so that light, both natural and artificial, shines in the closet when the door is open.

READ OUR WANT ADS

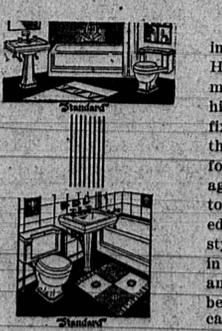
FOR EXCAVATING... GRADING CALL
COY. F. FARQUHAR—1752 State Highway—LOMITA
Phone Lomita 108

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.

Early Homes Lend Themselves to Modernization

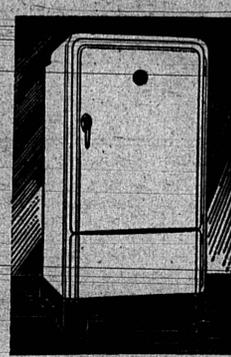
Many old, well-built homes are still good today and with a little thought given to modernization and repair can be made to offer more livability in convenience and comfort.

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.

CALL 444 FOR AD SERVICE

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.

Lamp \$5
Extra

\$164.50 Liberal Trade-In Allowance On Old Range

\$5.00 DOWN

Delivers.. Pay Only \$3.14 Per Month



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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

Torrance Lumber Co.
1752 Border Phone 61

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