

Dealers Pocket

Architects, Contractors • Building Supply and other Merchants

Your Opportunity-Your RESPONSIBILITY *under the*

National Housing Act

This bulletin explains how you may cooperate with the Better Housing Program sponsored by the United States Government with profit to yourself and to your country

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NOT TO BE RELEASED BEFORE
AFTERNOON PAPERS OF
AUGUST 27, 1934

FEDERAL HOUSING ADMINISTRATION



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*“There is nothing so powerful as an idea
whose time has come”*

This booklet deals with the first section (Title I) of the National Housing Act—the insurance of private credits devoted to renovation and modernization. Titles II and III of the Act, relating to insurance of long term mortgages on new and existing property, will be covered in publications to be issued after these portions of the Act go into effect.

THE BETTER HOUSING PROGRAM, sponsored by the United States Government under the National Housing Act, is *your* program. No matter what your business, it will put money in your pocket if you accept the opportunity it presents to you.

Money spent in your locality for repairs, remodeling and property improvements brings *first* profits to architect, supply dealer, contractor, realtor, painter, plumber, electrician—to every man in your local building industry with services or goods to sell. But the benefits of the program also will be felt immediately throughout the entire community. Merchants in every line—furniture, carpets, department stores, hardware stores—every business and professional man will feel the effects of new money in circulation, reemployment and a pick-up in business generally. Substantial profits will come to everyone in every community where the program is made a success. You can share and speed general recovery by doing your part now.

This booklet contains suggestions not only to those directly engaged in the building industry, but to every merchant, and every person in every other line, who will find in these pages suggestions which he can apply to his own business. The important thing is to determine your own program and start to work now. Where you lead, others will follow.



IT'S YOUR OPPORTUNITY—START NOW!

The "key log" in the credit jam which has been holding back the building industry was removed by the National Housing Act, signed by the President June 27, 1934. Millions of dollars in idle capital are now available throughout the whole country for repairs, replacements and improvements to homes and business properties. This money is not Government money—not emergency, distress, nor relief money. It is Government-insured private capital released by local financial institutions for the benefit of private enterprise.

The Federal Housing Administration has oiled the credit machinery. It has set the wheels in motion. But the Administration cannot knock at your door and hand you business. The success of your local Better Housing Program and the amount of business it brings *you* must depend on your *cooperation* and *effort*.



A few additions and improvements, as shown in these photographs, have converted an ugly, barn-like structure into a simple, livable home.



YOUR NEW IMMEDIATE MARKET

Any man or woman in your community who owns property and has a good credit record and a steady income may borrow from \$100 to \$2,000 to pay for property improvements. He may secure this credit from any local financial institution or local contractor or building supply dealer cooperating with the Government in the Better Housing Program. He may repay the loan in from twelve to thirty-six equal monthly payments, or if he is a farmer, at periods when he receives the proceeds from the sale of his crops. His cost for this new financing is extremely reasonable and the arrangements are simple and direct. His opportunity is large—but your opportunity is even larger, for you have goods or services to sell.

BEFORE THE CAMPAIGN

If, in your city, a complete campaign organization has not been set up as yet, it will be profitable for architects, building supply dealers and contractors to work together in an Information Bureau. Located at some convenient place, this Bureau should furnish free information to the public on the following matters:

1. Sources and prices of building materials and equipment;
2. Names of qualified architects, contractors, and sub-contractors, available to do modernization or repair work; (In case an owner asks for names of common laborers or handymen, his request may be referred to the proper relief agency.)
3. General advice as to what improvements are desirable and necessary;
4. Rough estimates;
5. Names of financial institutions approved to extend modernizing credit.

The Chairman of this Bureau should be a person thoroughly qualified through his familiarity with all details of construction.

It is suggested that this Bureau be so set up that it can be consulted either personally, by phone or by letter. Wherever possible, a consultation room should be provided with extensive literature on home repairs and modernizing, and descriptive folders and booklets of manufacturers of building materials and equipment.

The Information Bureau should be careful not to favor any individual contractor or material dealer. When a property owner asks the Bureau to make recommendations, the Bureau should give at least

three names, and make sure that a fair division is made among the entire list.

There is no limitation on how the property owner may have his work done. He may make his own decisions, obtain estimates and decide how the work will be done. He may engage an architect or contractor. He may engage his own labor. He may purchase materials from whoever offers the best prices. He may do his own work.

In the final analysis, the amount of business which comes to you depends on the excellence of your plans and on the amount of effort which you expend to make your Better Housing Program a success, whether organized as a Community Campaign or not.

THE CAMPAIGN IN YOUR COMMUNITY

The Federal Housing Administration has set up a close-knit organization to cooperate on the Better Housing Program with the local committees to be organized in every progressive community.

The local committee in your town, through its Chairman, will command the cooperation of the State Director of the Federal Housing Administration, and through him, the services and counsel of the Administration at Washington. The Administration will act as a clearing house so that every successful method used in any community will be made available to all.

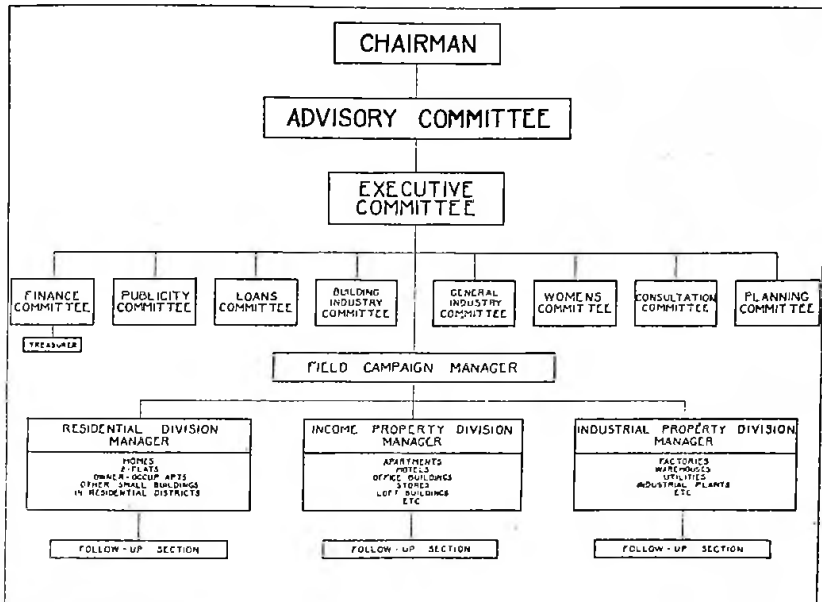
Even though your business is not directly related to building, read the following pages anyhow. You will find many practical suggestions which you can apply to your business. Keep in mind that the Program means profits to you just as surely as to those in the building industry.

What can *you* contribute now—regardless of the nature of your business? You can contribute your time, your money and your efforts to make the Program succeed. Your trucks, window space, office and sales staff can render first rate help to your local committee. You can improve your own home and business property as an example, encourage your friends and employees to do the same. You can advertise vigorously in line with the local Program. Everything you do is worth while, because the ultimate profits come back to you!

FOR YOU WHOSE BUSINESS IS BUILDING

The detailed suggestions which follow are based on the supposition that a Better Housing Campaign is starting in your community. If it has not yet started, the booklet "Community Campaign" describes how easily you may put one in motion. Or you may find in it sug-

gestions that are feasible in an individual selling campaign of your own. Write to Washington for a free copy, if desired. When your local Better Housing Program is started, the campaign committee will launch an effective drive in your community. Typical organization will be similar to the chart below.



Typical Organization Chart for Local Better Housing Campaign

From the building industry's standpoint, the local *Building Industry Committee* is the most vital and important of all these groups. To insure its success, you should *be active in its formation*. Success will require *concerted action*. *Attend all meetings* and participate in activities. *Volunteer your services* and those of your office staff and sales force to help in launching the campaign.

ORGANIZE Your Building Industry Committee to Include:

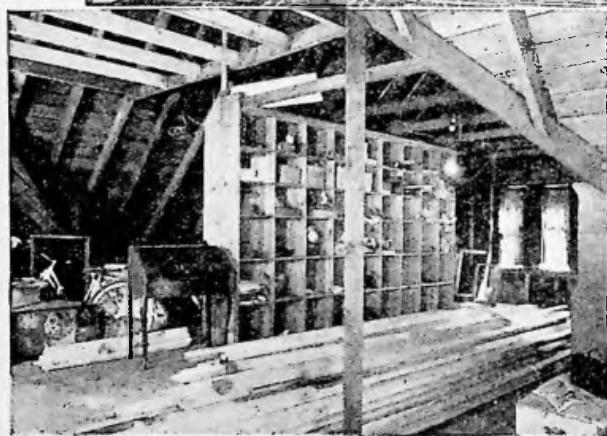
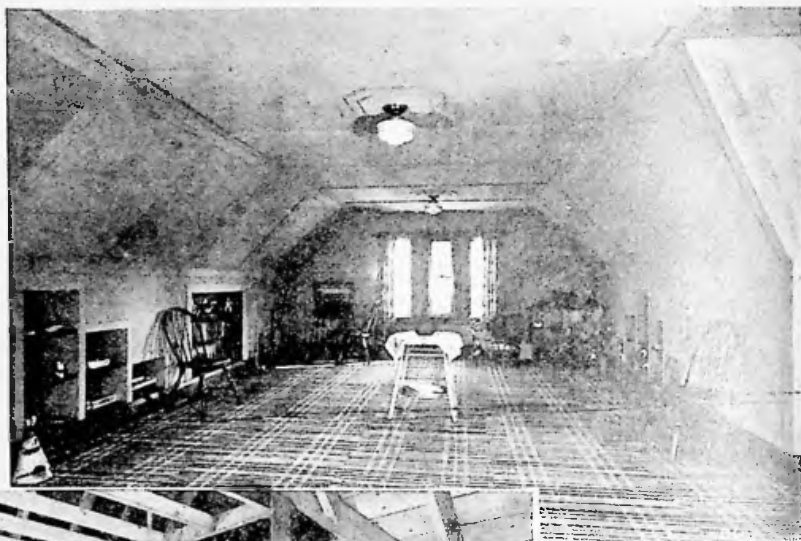
- Architects
- Engineers
- Local trade and labor officials
- Building material manufacturers
- Distributors
- Jobbers
- Contractors
- Retailers

Real Estate men
Trade Association representatives
All others directly concerned in selling their services or
products as a part of the Better Housing Program.

Members of this committee are usually chairmen of their respective groups within the Committee, and are made responsible for the attendance of their groups at meetings.

LAY CAREFUL PLANS for Your Part in the Program.

First, hold a meeting with a representative of the Local Executive Committee to map your campaign.



The photograph above shows what imagination, building supplies and skilful workmanship can do to a useless, uninhabitable attic.



Second, arrange for joint or separate meetings of various trade groups (if local conditions and the size of your community justify). At these meetings, your best speakers should explain the entire program, its aims and what it can accomplish. Every member of your local building industry will want to hear *how* the Program affects *him*. Arrange for further meetings to be addressed by people who can outline vigorous merchandising ideas.

Secure signed contributions for campaign expenses.

See that the following point is made clear at these meetings—that is, no one must attempt to take unfair advantage of the Better Housing Program at the property owner's expense. Any such attitude would of course alienate your entire community.

SELL THE BETTER HOUSING PROGRAM

Aggressive sales efforts should be made by everyone in the building field. Volunteer canvassers sent out by the local campaign manager will lay the ground work. Property owners in your community already may have decided to make improvements. But the final signature "on the dotted line" may be your definite responsibility.

FOLLOW THROUGH

"Making it easy" for the property owner to finance his improvement job will affect *directly* the amount of business which comes your way. Every estimate you make should be fair to the property owner and fair to yourself—with your future business in mind. You will receive cash for your work and materials, and you should always quote the lowest cash price. The reputation of the building industry at this time rests, in every sense, on *good materials, good workmanship* and *just prices*.

Your interest in cooperating with the volunteer campaign force and contributing to its efficiency is of paramount importance.

The purpose of the house to house canvass is:

1. To explain the Better Housing Program.
2. To secure from property owners a pledge to make certain improvements—or an information card asking for technical advice or consultation with a sales representative.

USE OF PLEDGE CARD OR INFORMATION CARD

These two methods of organizing for follow-up work have been widely used. The Federal Housing Administration finds merit in both plans.

Under the Pledge Card System, the owner is asked to sign a commitment as to the improvements he will make over a certain period, provided the cost does not exceed a stated maximum amount. The Pledge Cards are held confidential so that no follow-up is made from headquarters unless requested. The cards provide a daily or weekly record of pledges.

Under the Information Card System, the owner is asked to indicate the work he will do. No commitment is made as to the amount of money to be spent.

For follow-up, these cards are turned over to the Field Campaign Manager. Job Record cards are made and firms named by owner are notified. Where estimate has been requested, but no firm specified, these cards are allocated to firms in alphabetical rotation or by any other fair method. These names are definite prospects for direct sales effort by contractors and merchants. A daily or weekly record of actual contracts signed is made from reports on prospects interviewed.

The Job Record Cards when returned should show:

- (a) Work contracted, or "No sale."
- (b) Total cost of job and approximate amount for labor and materials.
- (c) Whether to be paid by cash or financed under the Better Housing Program, and if so, by whom.
- (d) Remarks indicating why no contract let.

These reports should be returned promptly to headquarters. Otherwise, the Committee may refuse to assign new prospects to you until reports on previous prospects have been returned. This is the result-producing period for the building trades. This follow-up may continue for months after the original canvass.

WITH CAMPAIGN IN PROGRESS

When your Community Campaign is fully organized, your cooperation should take the following form:

1. *Direct the sales efforts* of your whole organization to secure business, plus full cooperation with the Building Industry Committee in all follow-up work.
2. *Cooperate* with Consultation Committee—Property owners should be invited to call at local headquarters for advice and assistance in

PLEDGE CARD

To: Better Housing Program
(Name-of-City) Campaign

Within the next months I will improve my I plan
 property to the extent of \$
 to do the following:

. (Signed)
 I would (would not) like you to send me a list of people whom I might
 employ to do this work and/or dealers from whom to buy materials.

To: (Name-of-City) Better Housing Committee.
 (Address of Committee)
 This is to inform you that I have invested \$ in keeping
 in improvements to my with the pledge which I signed at the start of the Better Housing Program.
 (Signed)
 Address

INFORMATION CARD
(To be filled out in duplicate)

Address (Street) (City or Town),
 (House Number)
 Name of (Owner)
 Occupant(Tenant), If Occupant is (Owner)
 tenant Give name of (Agent)
 Address
 Address & Phone

To cooperate in the Better Housing Campaign, I intend to undertake the following work:
 1. Carpentry 5. Heating 9. Paperhanging 13. New Construction
 2. Concrete 6. Landscaping 10. Plastering 14. Alterations
 3. Electrical 7. Masonry 11. Plumbing 15. Additions
 4. Flooring 8. Painting 12. Roofing 16. Miscellaneous

Remarks on work
 I will get my estimates please have the following firms give me
 from local contractors. estimators:
 Campaign
 Worker (if no names are indicated Campaign Head-
 quarters will assign a representative to
 Division give estimates and information)
 Unit (Owner)
 Date (Tenant) (Signed)

NOTES: DO NOT PAY ANY MONEY--except to those who satisfactorily complete work.
 Worker to return original copy to headquarters, leave duplicate with owner)

BETTER HOUSING CAMPAIGN
 Headquarters Address
 RECORD OF CALLS
 Name of Tenant
 Occupant Campaign
 Number Worker
 Street Division
 City of Unit
 Suburb (if this book is found please
 Date return to headquarters above)

Forms of Pledge Card and Information Card

planning work which they intend to have done. The Consultation Committee, with your assistance, must be prepared to give:

Complete information relative to financing arrangements under provisions of the National Housing Act.

Expert advice on every type of repair, replacement, alteration and addition—on every phase of housing improvement.

Members of your committee should be on hand to render advice. It is also suggested that neighborhood branch information bureaus be established in different sections of the larger cities. These Bureaus

The "gingerbread" was removed, the color was changed, and a porch was built. Such pictures as these are more effective than words in selling your goods or services.



may contain interesting building exhibits. The staff in charge should be able to make helpful suggestions and figure a rough estimate of costs.

3. *Field Advisory Service*—Where requests are received by the Consultation Committee for technical advice requiring inspection of property, expert volunteer field advisers should be ready to render this service.

4. *Participate in a "Better Housing" Exhibit.* Since the work of the Building Industry Committee may continue over a period of many months, it would be advisable to make the Exhibit *active* in character, with new "before-and-after" photographs, displays of work accomplished during the past week, etc. Also furnish samples of new improvements in building materials and methods, motion pictures, etc.—rather than a mere display of building materials.

5. *Lists of Architects, Contractors, and Suppliers of Material* should be made available to property owners who may select therefrom the firms or specialists they wish to handle the work.

6. *Hold Sales Clinics* at least once a week, attended by all members of the Building Industry Committee and particularly by the follow-up staff. The purpose is to train, develop, encourage and direct the selling of repair and property improvement work. The building trades should be invited to attend these clinics for the information to be gained during a discussion of new products and methods.

7. *Profit by Others' Experience*—If you have business associates or friends in your line of business in any city where a modernizing campaign has been held recently, find out *how* your goods or services may tie in with home improvements. The following cities are among those which have had experience with modernizing programs before the Housing Act was passed:

Birmingham, Ala.; Phoenix, Ariz.; Sacramento, Calif.; Danville, Ill.; Galesburg, Ill.; Elkhart, Ind.; Muncie, Ind.; Manhattan, Kans.; Duluth, Minn.; Lincoln, Neb.; Elizabeth, N. J.; Buffalo, N. Y.; Kips Bay, N. Y.; Rochester, N. Y.; Utica, N. Y.; Cincinnati, Ohio; Columbia, Ohio; Dayton, Ohio; Portland, Ore.; Philadelphia, Pa.; Sharon, Pa.; Beaumont, Texas; Houston, Texas; Richmond, Va.; Spokane, Wash.; New Orleans, La.

8. *Plan for the future* and for some type of *permanent* local organization to promote modernization work. When the expansion of new home construction is ready to start a little later, under Titles II and

III of the National Housing Act, you will be able to carry on with increased effectiveness and no lost motion.

HERE'S HOW YOU CAN CONVINCE OWNERS

When you or your staff discuss property improvements with an individual property owner, the logic of the points listed below will convince him of the desirability of action now.

1. *As business improves*, prices may rise. Money is saved by making improvements now.

2. *A stitch in time saves nine*.

Show him how, if he makes certain repairs which may be minor at the moment, he will save himself money in the long run. If he neglects them too long, they may later cost a great deal more.

3. *Some improvements* will actually pay for themselves within a short time.

Point out to him that certain modern types of equipment save so much in operating expense that, aside from greater comfort and convenience, the saving will repay the loan.

4. *Modernized properties* bring higher rentals and better sales prices.

5. *No investment* returns greater dividends in comfort and satisfaction than money spent on the home.

6. *Money spent* on additions may increase the owner's rental income sufficiently to pay for the improvement.

7. *By investing* now in property improvements, the owner, as a citizen, helps to relieve distress among the unemployed, reduce relief taxes and improve business conditions in his city.

IF YOUR PROSPECT WANTS CREDIT

Compared to the total number of jobs secured, only a small portion may finally require financing.

The offer of financing during your Better Housing Program will cause many people to say "yes," who nevertheless will pay cash upon completion. It should never be assumed that the property owner *needs* financing—yet it should be made clear that *a loan is available if he wants it*.

Several different ways of securing modernization credit are open to the owner, among which are the following:

- (a) He may borrow directly from a local bank or other financial institution without your assistance.

- (b) You may extend him the credit under an arrangement made by you with a local bank, finance company or other financial institution.

Even though you do not arrange the credit for him, it is well to be able to answer the most important questions in his mind. A full outline of what he must do is included in the Property Owners' Booklet (FHA 101) of the Federal Housing Administration; but you should familiarize yourself thoroughly with the details, so that he may look to you for guidance throughout the whole transaction.

HERE'S HOW TO ANSWER HIS QUESTIONS

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.
- 4(a). *Should I wait until I can spend \$100?* No. The object is Better Housing, and the time is favorable. If you can pay cash for lesser improvements—do it now!
5. *How long may notes run?* For any number of months from one to three years. (Applications involving 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 subjecting property to penalty or sale, against your property.
- (d) That you will use the proceeds solely for property improvement.



These photographs are designed to show the property owner how smart planning and workmanship can improve the home that is unattractive and undistinguished.



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.

8(a). *How much "down payment" is required?* None.

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 monthly installment 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 may be higher, depending on the section of the country. 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, except with certain institutions required by state laws to make loans only on mortgage security. 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 until the note is paid in full, (seasonal payments for farmers in accordance with crop income dates).

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, etc.

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 (see page 19).

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. *What If I Can't Qualify?* 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.

YOU CAN ARRANGE FOR OWNER CREDIT

In many cases it may be to your advantage to arrange the credit for the property owner.

The same requirements and terms apply as outlined above, but here is your own procedure:

1. Prepare a written estimate addressed to the property owner, giving a detailed description of work to be done, brand name of materials to be used, and submit it to him personally, in duplicate. Furnish an itemized estimate. The property owner is interested primarily in the *total* cost of the entire job. Quote it at so much per month, as well as the total cost. If structural changes are involved, get the property owner to *consult an architect or engineer*, and include his fee in your estimate. But bear in mind for *your own interests* that the property owner must receive fair treatment and just prices.

2. Arrange with the local financial institution of your choice or with a finance company, approved by the Federal Housing Administration, to furnish you with the necessary forms. These include the property owner's credit statement (Form FHE 3). Make yourself familiar with this Form. Arrange a definite understanding on methods of procedure with the financial institution. This will probably include your submitting (for approval) the customer's credit application and your estimate, before committing yourself to the contract.

3. Upon approval, you should secure the customer's agreement to sign a note for the final amount of the contract on the note form provided by the financial institution.

4. Upon completion of the job, you secure the customer's note and certificate of completion, and present them to the financial institution for discount in accordance with their approval.

BUILT-IN EQUIPMENT APPROVED FOR INSURED LOANS

Certain housing equipment is considered "built-in" under the regulations of the Federal Housing Administration. The lists which follow are suggestions only, selected to indicate the application of a basic policy covering eligible items for insurable loans. There is a wide variety of equipment which becomes "a part of the real estate when installed." Many items of equipment similar to those listed below may also be included. If your own interpretation of the policy leaves you in doubt, the Federal Housing Administration will be glad to rule on any specific item. "Built-ins" include:

- Plumbing equipment, including tubs and showers
- Individual lighting plants and equipment
- Incinerators and other garbage disposal systems, if built-in
- Non-detachable heating systems and equipment (coal, wood, oil, gas or electricity)
- Domestic water heating equipment if non-detachable
- Conversion oil burners, including oil storage equipment and thermostatic controls
- Heating control devices
- Automatic stoking and ash removal equipment, if permanently attached to heating unit
- Lighting fixtures if integral part of wiring or gas system
- Radiation, if part of heating system, including valves and accessories
- Individual gas-making machines and equipment
- Water works system
- Wells and cisterns, including pumps and windmills.
- Individual sewerage disposal systems, including septic tanks
- Water supply and sewerage connections with public mains
- Air-conditioning equipment, if built-in
- Humidifying equipment, if built-in
- All applied wall coverings
- Wall and floor tiles
- Built-in ventilating equipment, including fans
- Forced heat circulating equipment
- Fire escapes
- Sprinkler systems
- Fire and burglar alarm system
- Elevators and dumb waiters
- Kitchen units, including ranges and refrigerators, if built-in
- Linoleum and other floor covering, if laid
- Built-in ironing boards, dinettes, flower boxes, cabinets, bookcases and cupboards.
- Built-in laundry chutes

Built-in refrigerators, including automatic refrigeration
Fitted storm doors and sash built for porches, windows, etc.
Fitted screen doors and windows built for porches, windows, etc.
New doors and windows of all kinds
Built-in door or wall mirrors
Automatic garage door openers
Weather stripping
Awnings and other sun-protection made for windows and porches
Coal chutes
Built-in package receivers and mail boxes
Concealed residential wall safes
Door stops, and other building hardware

Aside from specific equipment, such as indicated above, the cost of making all types of repairs, alterations and improvements to any type of building (both labor and materials) may be included in insured loans. In addition, such improvements to the grounds on which the buildings stand as—

Grading and landscaping
Sidewalks, curbs and driveways, of permanent materials, where property is improved with buildings
Underground lawn-sprinkler systems
Demolition of old buildings (labor)
Silos, barns, sheds, and other buildings on improved farms
New garage and out buildings
And similar items

MOVABLE EQUIPMENT NOT TO BE INCLUDED IN INSURED LOANS

Certain types of equipment are considered "movable" under the regulations of the Federal Housing Administration. The items listed below may not be included in improvements financed by insured loans. When in doubt as to any item not included, the Federal Housing Administration will be glad to advise. "Movables" include:

Furniture (unless built-in)
Floor and other lamps
Show cases (unless built-in)
Desks
Radios (unless built-in)
Porch swings
Electric fans (unless built-in)
Toasters
Electric and gas irons
Ranges and stoves—gas electric, coal or wood (unless built-in)
Food mixing machines
Vacuum and other types of cleaners, unless built-in installation
Individual detachable gas and electric heaters
Single-unit air conditioners (unless built-in)
All other strictly detachable and movable equipment and apparatus



*Business properties
—as well as homes
—respond to mod-
ernization with in-
creased attractive-
ness, value and use-
fulness.*



A NEW BUSINESS PROGRAM

FOR THE ARCHITECT:

1. *Cooperate* with contractors, retailers, and material dealers in preparing plans and estimates.
2. *Offer* your services as a consultant at local Better Housing headquarters.
3. *Publish plans and designs* of modernization work, and popular articles dealing with technical questions.
4. *Furnish* Publicity Committee at local headquarters with news stories and "before-and-after" photos of work.
5. *Be certain* that your name is on all architects' lists at Campaign Headquarters.

FOR THE CONTRACTOR:

1. *Hire Salesmen* to solicit work—spend more personal time in actual selling.
2. *Advertise services* in local papers, phone books, over the radio, in the movies, etc.
3. *Use circulars* (secured from your material dealer or manufacturer) in direct mail campaign and in personal selling.
4. *Make check lists* of the sort of modernizing jobs you can do—use them in talking to property owners to suggest work they should have done.
5. *Canvass* the entire neighborhood when you are working on a job. Show people the work you are doing. The fact that you are in the neighborhood and readily available may lead to more work.
6. *Give written estimates on jobs*—suggest other improvements that might economically be made while you have your tools and equipment on the job.
7. *Use posters* in line with the Better Housing Program on trucks and on jobs.
8. *Attend meetings* where Program is explained and where you can get merchandising ideas.
9. *Take pictures* of jobs, before and after completion, to use in sales work and to furnish to local Publicity Committee for use in papers. There is always a great demand for these “before-and-after” pictures.
10. *Join* your local Trade Associations and help make plans to follow through to get more work after the Program is ended.
11. *Arrange displays* of your work. Participate in “Modernization Exhibit,” if one is held.

FOR THE BUILDING SUPPLY DEALER:

1. *Prepare* your own check list of services you render, based upon lists in Property Owners' Booklet. See that all your salesmen have copies and use them to suggest modernizing ideas to property owners.
2. *Maintain* adequate stocks.

3. *Offer free consultation service*—both to individuals and at Better Housing headquarters.
4. *Advertise* in newspapers, to tie up with campaign.
5. *Use direct mail* to suggest uses of your products in modernizing.
6. *Advertise on the Radio*.—Register with local Better Housing headquarters as willing to sponsor broadcasts.
7. *Run movie advertising* supporting the Program, and “tie in” with your own material.
8. *Display posters* advertising the Program in windows and on trucks.



Owners of commercial and industrial property should be quick to “see the point” in such photographs as these, which illustrate what modern equipment can do in an old-fashioned lobby.



9. *Furnish contractors* with circulars and ads they can use in their direct sales work.
10. *Educate* your salesmen on all fundamentals of Program.
11. *Hold meetings* of contractors to explain Program, and show how they can derive most benefit. Teach your contractor customers to be salesmen.
12. *Arrange attractive window displays* of material that can be used in modernizing.
13. *Furnish stories* and "before-and-after" photos to local Publicity Committee for use in publicizing the Program.
14. *Perfect* a trade organization in your branch of the industry that will carry on after the campaign is over.
15. *Display* your materials in the "Building Materials and Equipment Exhibit" which may be held.

FOR MERCHANTS IN OTHER LINES THAN BUILDING

The dependence of each business upon every other is definite. The briefest study of the Better Housing Program shows that the self-interest of every merchant and business man in a community makes his active support a matter of hard business sense. Probably no other general effort that he can make bears so directly on his own individual profit.

The building industry represents one of the three largest groups of mass purchasing power. Workers in that industry have been deprived of that purchasing power through the almost complete stagnation of new building. It is estimated that one out of every three men on the relief rolls is there because of building stagnation. At present a large number of them can command only the bare living necessities. This condition reduces the volume of sales of all the other commodities upon whose manufacture, distribution and sale the prosperity of this country and your community depends.

To return to these men at least some portion of their lost purchasing power is not a mere civic duty. *It will re-establish for you a market necessary for your own prosperity.*

Of every building dollar spent, 75 cents goes to workmen on the job and in the production of materials. These wages are spent over the entire list of consumers' commodities. Because these wage earners are

living everywhere (and not concentrated in a few localities) wage payments to them are turned into the local channels of trade of every community in the country. You, therefore, directly profit when a successful Better Housing Program re-employs in your home town such a vitally important section of your natural market.

Now you may ask "What can I do—I don't know anything about building?" If you will turn back to those pages which outline "A New Business Program," (see page 21) you will find specific suggestions appropriate to your business, as well as to the building industry. Disregard those suggestions that don't fit. Use those that do.

FOR EXAMPLE

The Grocer can combine certain items and groups of items to be featured as "Helps to Better Housing." Store and window displays should be built entirely around these "Helps"—centering all the interest on brooms, mops, cleaning powder, pails, soap, etc.

The Automotive Merchant can capitalize on the Program by suggesting in his advertising: "That new car needs Better Housing: Build a garage with modernization credit."

The Department Store can put on a Better Housing Bazaar—grouping a wide variety of articles under the Program's emblem. The progressive merchant can open an information bureau, perhaps in collaboration with one or more of the local banks. This bureau could give advice on redecorating, refurbishing and financing. Items that may be financed with modernization credit should be featured. These items can be *cash* sales—and need not be charged or financed by the store.

The Furniture Dealer can profit almost immediately by supporting the Program even though furniture is not subject to insured loans under the Better Housing Program. New paint, fresh wall paper, shining woodwork, floors and similar improvements create a replacement market for new rugs, tables, lamps, and beds. The furniture store has an opportunity for a special intensive follow-up drive to every property owner who makes repairs and alterations. Newspaper advertising and window displays should definitely be built around the Better Housing theme.

The Florist can profit from the Program by becoming an agent for a nursery. Landscaping jobs can be done on contract, and paid for by modernization credit.

The Hardware Dealer, other than featuring the innumerable items in his stock that are essential to housing improvement, can profit by can-

vassing outlying districts to sell incinerators, garbage and sewerage disposal system (septic tanks, etc.).

The Insurance Agent can make a canvass of every commercial building in his community to point out the advantages of a sprinkler system and secure contracts therefor.

The Tent Maker who is aggressive has a wide open field for selling complete awning equipment to sun-baked homes. Awnings are included among the items that may be bought with modernization credit.

The Coal Dealer, who ordinarily lacks an attractive sales argument, has a ready-made lively campaign under the Better Housing Program. He can concentrate on selling coal-fired central heating equipment and promote the installation of coal chutes to eliminate the dirt and annoyance of old-style coal delivery.

The Beautician, of course, in window displays and advertising can feature the theme of "good looking people in good looking homes".



Any merchant with initiative will find a logical and useful way to make the Program bring him direct profit. It is impossible to name a business which can not, in some way, "tie in" and reap the benefits.

Tie your advertising into the Program by displaying the emblem.



(Form No. FHA 202)

Post the Information Bulletin (Form No. FHA 208) in your store or factory.

Use the "Home" Poster (Form No. FHA 205), on your billboard or bulletin space and on the sides of your delivery cars.

Distribute the Home Owners' Booklet (Form No. FHA 101) from your display counter. The local committee will furnish supplies.

Subscribe to the Campaign fund. Make any needed repairs to your own business or family home. Your example will be followed by neighbors. Be in a position to advise friends as to the cost and method of securing modernization credits. Leadership here means a real contribution to your community.



"HOME"
 PROPERTY IMPROVEMENT
 CREDIT NOW AVAILABLE THROUGH
 LOCAL FINANCIAL INSTITUTIONS
BETTER HOUSING PROGRAM
*to share with the neighbors, share the cost and the benefit
 of the better housing program*

(Form No. FHA 205)

To
PROPERTY OWNERS
 wishing to borrow money for
*Repairs, Alterations
 and Improvements*
 under the terms of the National Housing Act

1. Name of property?	2. Address of property?	3. How long has the property been owned by you?
4. How long has the property been vacant?	5. How long has the property been occupied by you?	6. How long has the property been occupied by others?
7. How long has the property been in the hands of a former owner?	8. How long has the property been in the hands of a former owner?	9. How long has the property been in the hands of a former owner?
10. How long has the property been in the hands of a former owner?	11. How long has the property been in the hands of a former owner?	12. How long has the property been in the hands of a former owner?
13. How long has the property been in the hands of a former owner?	14. How long has the property been in the hands of a former owner?	15. How long has the property been in the hands of a former owner?
16. How long has the property been in the hands of a former owner?	17. How long has the property been in the hands of a former owner?	18. How long has the property been in the hands of a former owner?
19. How long has the property been in the hands of a former owner?	20. How long has the property been in the hands of a former owner?	21. How long has the property been in the hands of a former owner?
22. How long has the property been in the hands of a former owner?	23. How long has the property been in the hands of a former owner?	24. How long has the property been in the hands of a former owner?
25. How long has the property been in the hands of a former owner?	26. How long has the property been in the hands of a former owner?	27. How long has the property been in the hands of a former owner?
28. How long has the property been in the hands of a former owner?	29. How long has the property been in the hands of a former owner?	30. How long has the property been in the hands of a former owner?

BETTER HOUSING PROGRAM
 FEDERAL HOUSING ADMINISTRATION

(Form No. FHA 208)

A New Opportunity and A Challenge To You

What an opportunity the Better Housing Program opens to Business! What a challenge to the initiative and energy of American genius for *doing*.

A new field for your endeavor is opened.

A modern technic is at last developed for an industry that deserved *first* attention.

Every man, woman and child can benefit in improved living conditions, increased purchasing power and a renewed faith in Government *for* the people.