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Home...

99

Improvements Made Now May be Financed
at Low Cost—No Down Payment—Monthly
Installments to Suit Your Income.

★

These Pages Contain a

CHECK LIST

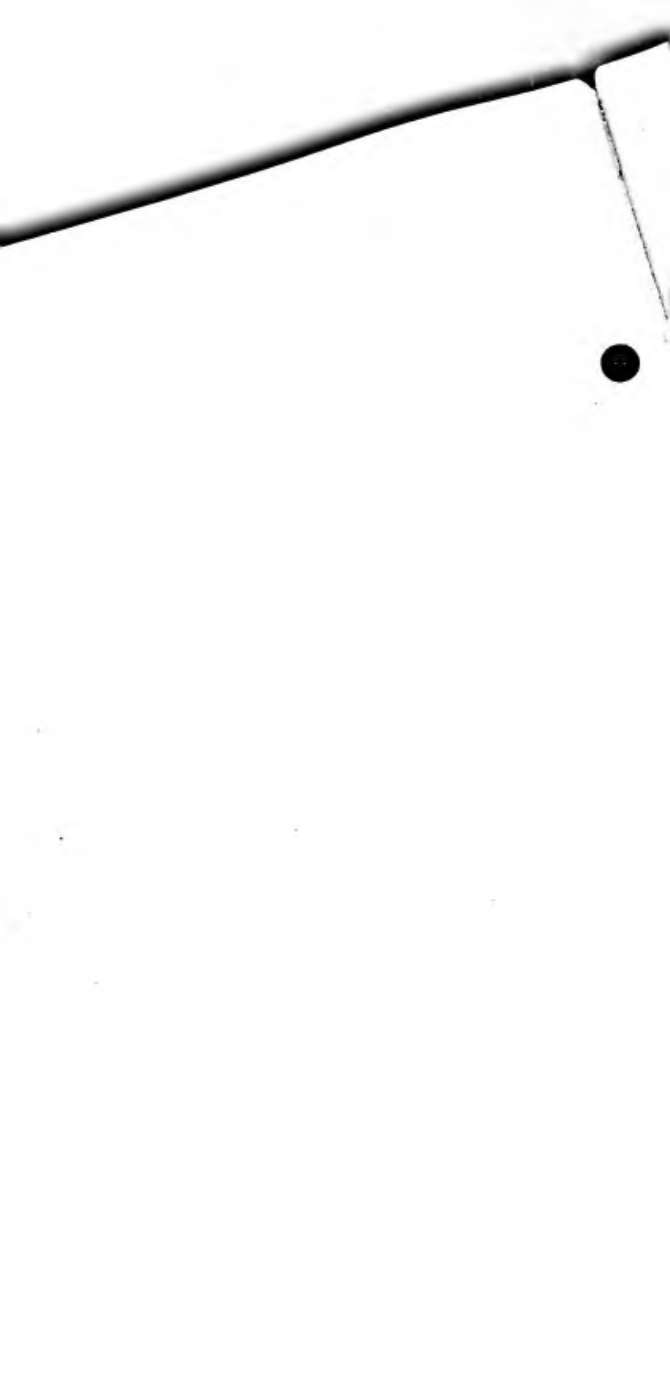
What's the State of Your Home's Health?
What Will It Cost to Bring Your Home Up to
Par—to Make It More Convenient, Comfort-
able, and Livable? These Pages Will Help
You to Check Up.



FEDERAL HOUSING ADMINISTRATION

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MAKE a little inspection tour through that home of yours—from cellar to chimney-top. With a pencil in hand, begin at the front door and walk to the back.

What improvements are necessary *at once*? What improvements would mean better living for your whole family? You yourself can best answer these questions—but there are definite reminders printed at the bottom of each page.

Make a note—on these pages—of the repairs, alterations, and additions you would like to make.

If you have cash, use it. If not, credit is available at low cost through local financial institutions cooperating with the Government.

Now the time is ideal for home improvements.

Begin today!



When you've jotted down your notes on the improvements that will make your home more valuable, convenient, and livable—turn over a copy of these notes to individual contractors who specialize in particular types of work. You, yourself, may then total up their estimates of labor and material costs in the back pages of this book. If you plan to let one contractor, architect, or supply dealer handle the entire job of improvements—turn this booklet over to him with your notes.

This booklet is designed to suggest home improvements and to help the owner to estimate the cost of these improvements. In no sense is it a contract form or a working agreement.

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.

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IMPROVEMENTS NEEDED

HALLWAY

	_____	\$ _____
Stairs and wood- work	_____	_____
Floors	_____	_____
Light and venti- lation	_____	_____
Walls and ceiling	_____	_____
Equipment	_____	_____
For appearance and usefulness	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____



Walls and Ceilings—Repair cracked, loose, or stained plaster or other wall covering. Repair cause of damage.

Panel or apply wainscoting.
Install or relocate partitions.

Floors—Lay new floors where needed and repair worn, loose, and squeaking boards.

Scrape or sand rough, stained, or uneven floors.
Repair or replace loose, worn, and broken tile, stone, or composition floors, and coverings.

Trim—Repair mantels, cornices, baseboards, moldings, and other trim or replace with new and simpler designs.

Stairs—Repair or replace worn, loose stair-treads and risers, old newel posts, balusters, and railings.

Open up or close in stairway.
Provide stair to attic.

Closets and Cabinetwork—Provide cedar closets, linen closets, broom and china closets,

IMPROVEMENTS NEEDED

LIVING ROOM

Walls and ceiling

Woodwork

Floors

Light and venti-
lation

Heating

Equipment

For convenience,
beauty, and
comfort

\$



bookcases, kitchen cupboards, ironing boards, telephone cabinet, built-in closet equipment, medicine cabinets, and package receivers.

Doors and Windows—Replace narrow doors and windows. Repair. Weatherstrip.

Hardware—Repair or renew locks, butts, hinges, window latches, bolts, catches, and garage hardware.

Basement—Provide openings or windows in dark and damp cellars, for light and ventilation.

Install floor in the basement or repair cracked and dusty floors.

Apply waterproofing material to walls, floors, and piers in basement.

Excavate cellar under existing structure. Close in, clean, level unexcavated areas under building, leaving openings for ventilation. Insulate the floor over this space.

Install ceiling in the basement.

Provide shelves, cupboards, bins, and partitions for storage in cellar.

Provide laundry or recreation rooms.

IMPROVEMENTS NEEDED

DINING ROOM	\$
Walls and ceiling	
Floors	
Ventilation and lighting	
Miscellaneous equipment	
For convenience, beauty, and comfort	
Breakfast room	



- Install fire-resisting material around or over furnace or heater.
 - Repair and strengthen cellar stairs, providing proper headroom, risers and treads, and a secure handrail.
 - Repair and support sagging, warped, and damaged floor joists and beams, and install cross bracing.
 - Repair or replace deteriorated sills, plates, joists, beams, and posts.
 - Provide fire-stopping between studs at junction of first floor and side walls.
- Interior Painting**—Sand or scrape scratched and discolored floor surfaces and fill cracks before applying new finish.
- Walls and woodwork may be painted to harmonize with color scheme. Walls may be papered. Ceilings should be cleaned or washed and small holes and cracks should be filled before painting, calcimining, or papering.
- Kitchen, pantry, and bathroom walls and ceilings may be covered with waterproof paint, or papered.

IMPROVEMENTS NEEDED

KITCHEN

	\$
Walls and ceiling	
Floors	
Woodwork	
Cabinet and work space	
Light and ventilation	
Cooking and refrigeration	



Stairs and handrails should be scraped and cleaned before applying new finish.
 Radiators and exposed heating pipes may be painted.
 Closets and storage spaces may be painted.
 Old paper should be removed before new paper is applied.
 Basement floors can be painted to eliminate dust and to improve appearances.
 Basement walls and ceiling should be painted to improve appearance and for additional light.
 Paint, wallpaper, and other finishes should be selected and applied to harmonize with furnishings and interior color scheme.

Plumbing—Install a water supply system with sanitary fixtures and proper drainage.
 Install a water pump and storage tank to supply the house with water from outside wells.
 Clean, or install new drains, faucets, valves, washers, shut-off cocks, and piping.
 Protect water pipes and drains to prevent freezing.
 Install a water heating system. Repair and replace existing system. Insulate hot water pipes.

IMPROVEMENTS NEEDED

CELLAR	_____	\$ _____
Windows	_____	_____
Floors	_____	_____
Walls	_____	_____
Stairs	_____	_____
Heating	_____	_____
Could it be a	_____	_____
<i>Play room?</i>	_____	_____
<i>Laundry?</i>	_____	_____
<i>Garage?</i>	_____	_____
<i>Workshop?</i>	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____



-
- Replace old worn-out bathroom, kitchen, and laundry fixtures.
 - Provide additional bathroom, lavatory, toilet, shower, or laundry tubs.
 - Provide septic tanks, cesspools, and disposal field for sewerage, where it cannot be connected to sewer lines.
 - Clean traps and cleanout points and rod out sluggish drainage systems.
 - Install plumbing for the garage or garden with sillcock, drain-fixture with separate shut-off.
 - Install piping and service connections for gas or gas plants.
- Heating and Ventilating**—Install a heating system or replace existing system with modern equipment.
- Install labor- and fuel-saving devices, such as automatic fuel feeding apparatus, thermostatic controls, heat regulators, or forced heat circulating system.
 - Clean and repair smoke pipes, flues, drafts, dampers, coils, baffles, pipes, radiators, and registers to allow full and free circulation of heat.
 - Cracked radiators, warped grates, and damaged fire boxes should be repaired or replaced to prevent leaks and heat loss.

IMPROVEMENTS NEEDED

BATHROOM

	\$
Walls and ceilings	
Floors	
Sanitation	
General convenience	
Plumbing	
Light and ventilation	
A new bathroom?	



- Insulate boiler and cover heating pipes, to reduce heat loss.
- Sections may be added to heater or radiators to provide additional heat where needed.
- Leaky radiator valves should be repacked or replaced. Install radiator covers, tops, or enclosures.
- Install a heating system in the garage as a separate unit or connected with the main system.
- Install ventilating equipment in the kitchen to remove smoke and food odors.

Lighting and Power—Rewire with a modern system using BX cable or rigid conduits to reduce fire hazard.

- Install additional outlets such as base and floor plugs, new switches and fixtures.
- Provide proper lighting for stairs, closet, attic, and basement with switch control.
- Install outside outlets and fixtures for porches, entrances and garage, with switches.
- Install outside lighting, along walks, drives, and at out-buildings for convenience and as protection from trespassers.
- Install bells, buzzers, or annunciator system.

IMPROVEMENTS NEEDED

BEDROOM NO. 1 _____ \$ _____

Walls and ceiling _____

Floors _____

Extensions
or partitions _____

Equipment _____

For convenience
and appearance _____



Install a burglar- or fire-alarm system.

Attic—Install fire-stopping between studs at attic floor joists.

Lay attic floor. Provide storage or additional rooms in attic.

Install additional windows and louvers to provide light and ventilation in the attic.

Apply insulating material to walls between or over floor joists or to underside of roof, on or between rafters.

Chimney and Fireplaces—Improve draft by cleaning flues, increasing height or changing size and depth of fireplace.

Place fire resisting materials between chimney and wood members or remove wood members from direct contact with chimney.

Exterior Walls—Repair or replace bulging, loose, or deteriorated siding and shingles. Point all cracks in masonry or stucco walls.

Resurface existing walls with new siding, with veneer, stucco, shingles or other material.

IMPROVEMENTS NEEDED

BEDROOM NO. II _____ \$ _____

Walls and ceiling _____

Floors _____

Extensions
or partitions _____

Equipment _____

For convenience
and appearance _____

ATTIC _____

Stairs _____

Could it be
an extra room? _____

Light and
ventilation _____



Doors and Windows—Repair or replace old sash, doors, frames, broken glass, and putty.

Caulk cracks around door- and window-frame openings.

Repair, refit, or install storm or screen doors and windows.

Repair or install blinds, shutters, and window boxes.

Porches, Steps, and Shelters—Repair or replace deteriorated columns, balusters, railings, flooring, steps, piers, and supports.

Repair and repoint broken and loose brick, tile, or stone floors and steps.

Enclose open porch with screens or glass.

Roof—Resurface roof or replace broken and loose shingles, slate, tile, metal, roll, or other roofing material.

Repair skylights, scuttles, and trap-doors requiring new frames, covers, or glazing.

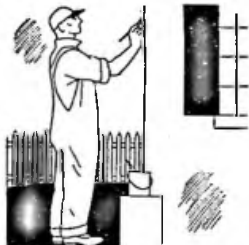
Flashing, Gutters, and Downspouts—Provide or replace flashing over door and window openings, roof intersections, vents, and other openings or projections to prevent leaks.

IMPROVEMENTS NEEDED

PORCH		\$
A "year-round" living room?		
Heating		
Screen or glass		
Floors		
Equipment		
For appearance and "livability"		

EXTERIOR

Necessary repairs		
Additions		
Alterations		
For appearance and pride of ownership		



Provide, replace, or clean gutters and downspouts of house, garage, or other buildings.

Exterior Painting—Remove cracked, blistered, and peeling painted surfaces by burning or scraping.

Patched concrete, stucco, and other masonry may be painted to cover discoloration and improve appearance.

All exterior wood surfaces should be covered with an adequate coating of paint for weather protection and appearance, including window sash, doors, and frames, wood side walls, cornices, trim, porches, and entrance.

Metal flashing (other than lead and copper), iron rails, and grilles, weather vanes, and copings should be painted to prevent corrosion.

Garage and outbuildings should be painted for weather protection and should harmonize with house and property.

Screens and storm doors should be painted.

Chimneys and caps may be painted.

Garage—Erect garage or add room for work space, storage, or another car to present garage.

IMPROVEMENTS NEEDED

GROUNDS

\$ _____

Walks and drives _____

Garage _____

Trees, hedges,
lawns, fences,
etc. _____

Equipment
for beauty and
property value _____



Repair or resurface roof of garage.

Lay garage floor with apron at entrance.

Connect garage to house by moving it, or by a passageway.

Protect walls and ceiling of garage, or connecting wall and doors, when attached to house, by fire-retarding material.

Insulate walls and ceiling.

Grounds—Drain or fill low damp areas. Grade to keep water away from buildings.

Provide splash blocks for downspout outlets or connect them directly to drainage system.

Lay, repair, or grade walks, driveways, and curbs.

Construct retaining walls and terraces.

Erect fences, brick or stone walls, and entrance gates. Fence in drying yard, refuse, storage, or unsightly spots.

Plant shade and fruit trees. Grade and seed lawns.

Construct toolhouse, outbuildings, or playgrounds.

Estimates of Structural Changes Costs

<i>Name of Contractor</i> _____	
<i>Address</i> _____	
	COST
<i>EXTERIOR</i> _____	

<i>BASEMENT</i> _____	

<i>HALLWAY</i> _____	

<i>LIVING ROOM</i> _____	

<i>DINING ROOM</i> _____	

<i>KITCHEN</i> _____	

<i>BATHROOMS</i> _____	

<i>BEDROOMS</i> _____	

<i>ATTIC</i> _____	

<i>Total Estimate, \$</i> _____	

Masonry

<i>Name of Contractor</i> _____	
<i>Address</i> _____	
	COST
<i>EXTERIOR</i> _____	

<i>BASEMENT</i> _____	

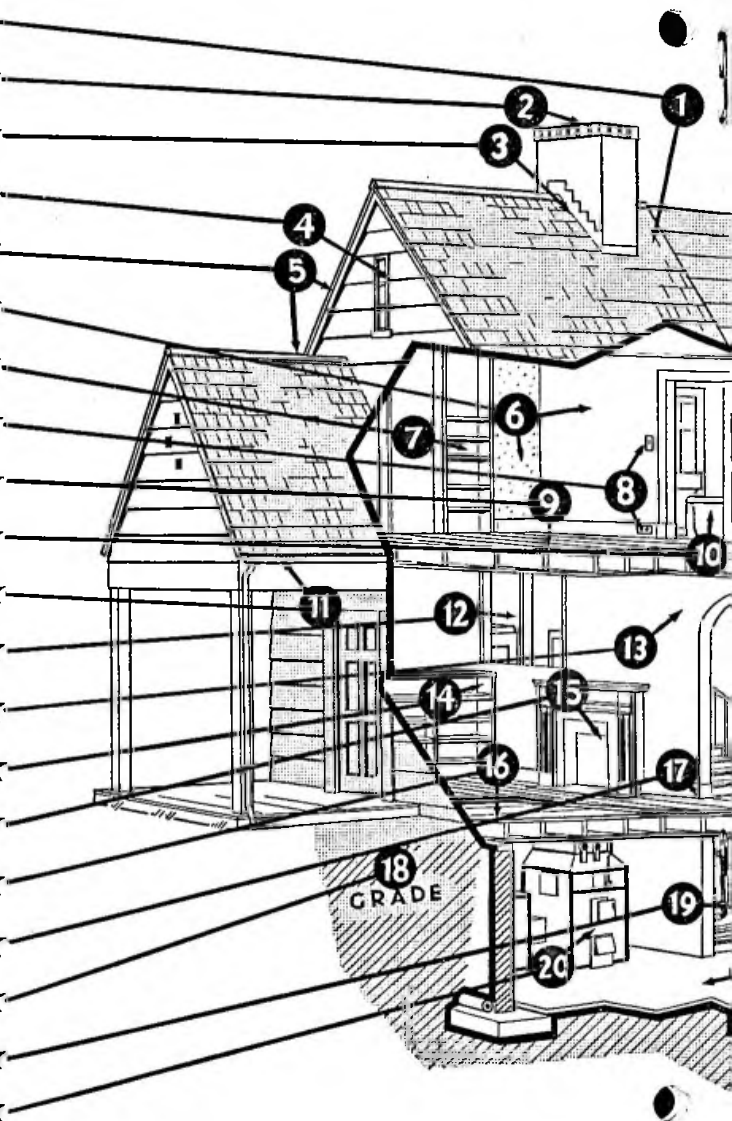
<i>KITCHEN</i> _____	

<i>BATHROOMS</i> _____	

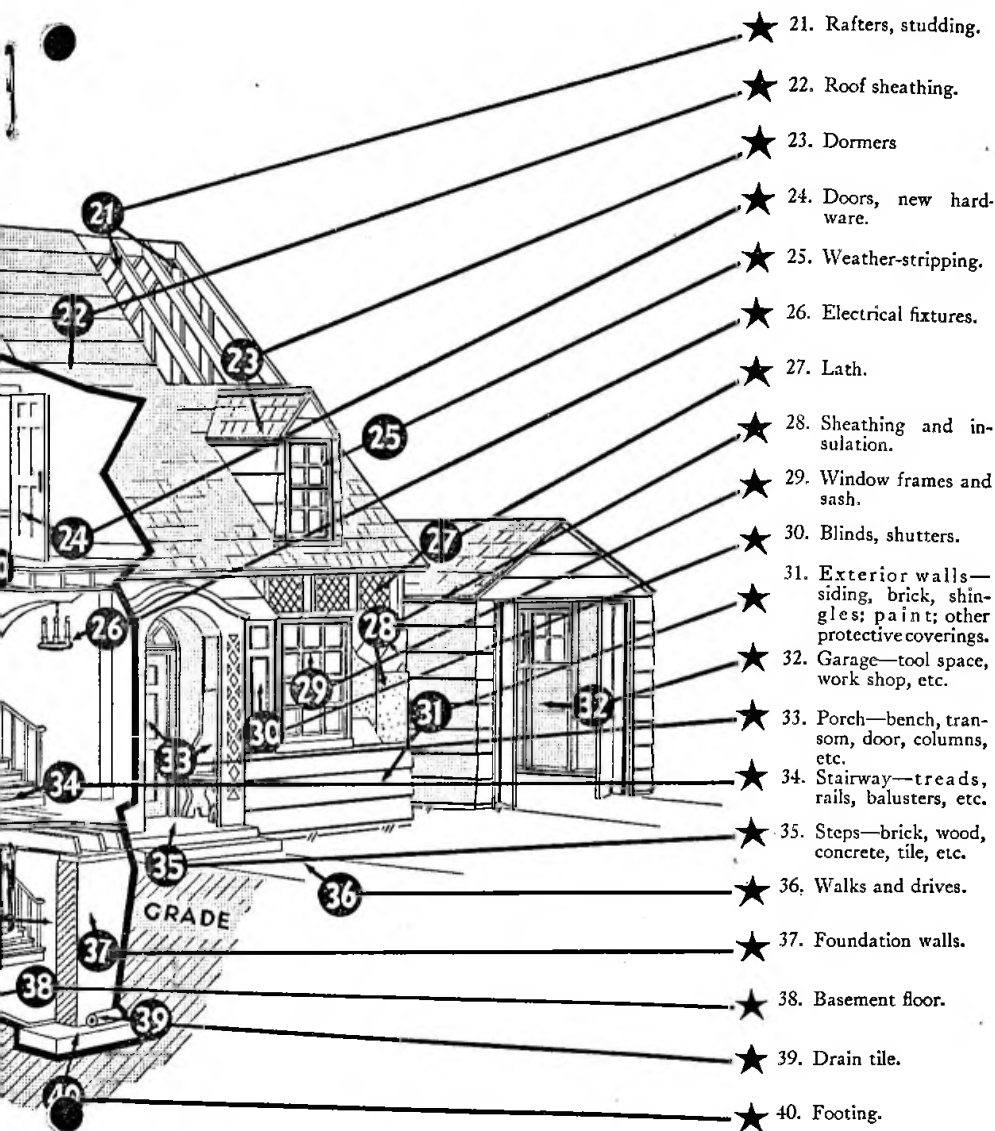
<i>Total Estimate, \$</i> _____	

CHECK YOUR HOME . . .

1. Roof ★
2. Chimney, chimney cap, etc. ★
3. Flashing ★
4. Attic ventilation, attic room. ★
5. Exterior trim ★
6. Wall-board, plaster, etc. ★
7. New closet space, shelves, etc. ★
8. New outlets, new wiring. ★
9. Flooring—finished lumber, tile, linoleum, etc. ★
10. Plumbing and fixtures. ★
11. Gutters, downspouts. ★
12. Built-in cooking and refrigeration equipment. ★
13. Paint, wall paper, interior decoration. ★
14. Built-in bookshelves, cabinets, cupboards, etc. ★
15. Fireplace, mantel, flue, etc. ★
16. Joists and sub-flooring. ★
17. Interior trim ★
18. Grading and landscaping. ★
19. Recreation room, laundry, workshop, etc. ★
20. Heating plant ★



. For Convenience, Safety, Comfort



Estimates of Painting and Decorating Costs

<i>Name of Contractor</i> _____	
<i>Address</i> _____	
	COST
<i>EXTERIOR</i> _____	
<i>BASEMENT</i> _____	
<i>HALLWAY</i> _____	
<i>LIVING ROOM</i> _____	
<i>DINING ROOM</i> _____	
<i>KITCHEN</i> _____	
<i>BATHROOMS</i> _____	
<i>BEDROOMS</i> _____	
<i>ATTIC</i> _____	
Total Estimate, \$ _____	

Estimates of Heating Costs

<i>Name of Contractor</i> _____	
<i>Address</i> _____	
	COST
<i>BASEMENT</i> _____	

<i>HALLWAY</i> _____	

<i>LIVING ROOM</i> _____	

<i>DINING ROOM</i> _____	

<i>KITCHEN</i> _____	

<i>BATHROOMS</i> _____	

<i>BEDROOMS</i> _____	

<i>ATTIC</i> _____	

<i>GARAGE</i> _____	

<i>Total Estimate, \$</i> _____	

Estimates of Plumbing Costs

<i>Name of Contractor</i> _____	
<i>Address</i> _____	
	COST
<i>BASEMENT</i> _____	
<i>HALLWAY</i> _____	
<i>LIVING ROOM</i> _____	
<i>DINING ROOM</i> _____	
<i>KITCHEN</i> _____	
<i>BATHROOMS</i> _____	
<i>BEDROOMS</i> _____	
<i>ATTIC</i> _____	
<i>OTHER</i> _____	
<i>Total Estimate, \$</i> _____	

Estimates of Electrical Costs

<i>Name of Contractor</i> _____	
<i>Address</i> _____	
	COST
<i>EXTERIOR</i> _____	
<i>BASEMENT</i> _____	
<i>HALLWAY</i> _____	
<i>LIVING ROOM</i> _____	
<i>DINING ROOM</i> _____	
<i>KITCHEN</i> _____	
<i>BATHROOMS</i> _____	
<i>BEDROOMS</i> _____	
<i>ATTIC</i> _____	
<i>Total Estimate, \$</i> _____	

Estimates of Insulating Costs

<i>Name of Contractor</i> _____	
<i>Address</i> _____	
	COST
<i>EXTERIOR</i> _____	

<i>ATTIC</i> _____	

<i>Total Estimate, \$</i> _____	

Landscaping

<i>Name of Contractor</i> _____	
<i>Address</i> _____	
	COST
<i>EXTERIOR</i> _____	

<i>Total Estimate, \$</i> _____	

Estimates of Roofing Costs

<i>Name of Contractor</i> _____	
<i>Address</i> _____	
	COST
<i>EXTERIOR</i> _____	

<i>Total Estimate, \$</i> _____	

18 Answers

To your Questions About Modernization Credits

1. *Who may apply?*

You—if you have a steady income and a good credit record.

2. *To whom do I apply?*

To any financial institution cooperating with the Government, to a contractor or supply dealer, or apply for information to you local Better Housing Committee.

3. *Must I be a depositor?*

No.

4. *How much money may I apply for?*

From \$100 to \$2,000—for improvement on any one property.

5. *May I borrow for work on more than one property?*

Yes—if your income permits.

6. *How much time am I given to pay?*

From 1 to 5 years *—at the discretion of the financial institution.

7. *What does the credit cost me?*

Not more than \$5 discount per \$100 on a 1-year note, payable in monthly installments (seasonal payments for farmers, etc.)

8. *Is this a fair charge?*

Yes. It is a very low rate for this type of financing.

9. *Do I make any "down payment"?*

No.

10. *What assurance must I give?*

a. That you own the property. (Lessees under "repairing leases" may qualify under special circumstances which local lending institutions can explain.)

b. That your mortgage (if any) is in such standing that the lender is justified in making the loan.*

* A recent and more liberal version of a former ruling—designed for the property owner's greater convenience. September 12, 1934.

- c. That your annual gross income is five times the annual payments on your note.
- d. That you will use the money *solely* for housing improvements.

11. *What security is required?*

Only the property owner's signature—unless security is required by State law or by the lending agency to facilitate extension of credit.

12. *Must friends endorse my note?*

No. Co-signers (other than wife or husband) are neither prohibited nor required.

13. *May the owner of any type property apply?*

Yes.

14. *Must I use any particular kind of building materials?*

No. You choose your own workmen and materials.

15. *May I borrow to buy housing equipment?*

Yes—if the equipment is "built-in or permanently attached."

16. *Do I borrow money from the Government?*

No. The Government simply insures the institution which makes you the loan.

17. *Where do I make payments?*

In person, by mail, or as otherwise arranged with the lending agency.

18. *Should I wait until I can spend \$100?*

No. Your object is *Better Housing*. The time is favorable. If you can pay cash for repairs, alterations, or improvements—do it now!



The answers given here indicate certain minimum requirements of the Federal Housing Administration. The financial institution making a loan has wide discretionary powers to arrange terms and conditions that will be mutually acceptable to lender and borrower.

"Built-ins" MAY be Financed

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 items which are eligible 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 fixtures, if permanently installed
- 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
- Oil burners, including oil-storage equipment and thermostatic controls
- Heating-control devices
- Automatic-stoking and ash-removal equipment, if permanently installed
- Lighting fixtures, if integral part of wiring or gas system
- Radiation, if part of heating system, including valves and accessories, including unit heaters
- Individual gas-making machines and equipment
- Waterworks 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
- Humidifying equipment, if built in
- Built-in ventilating equipment, including fans
- Forced heat circulating equipment
- Fire escapes
- Sprinkler systems
- Fire- and burglar-alarm systems
- Elevators and dumbwaiters
- Kitchen units, if built in
- Gas ranges and water heaters
- Electric ranges, if permanently attached to wiring system
- Linoleum and other floor covering, exclusive of carpets, rugs, and matting
- Built-in ironing boards, dinettes, flower boxes, cabinets, bookcases, and cupboards
- Built-in laundry chutes
- Built-in refrigerators, including automatic refrigeration if permanently attached to wiring or gas system
- 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 protections made for windows and porches
- Coal chutes
- Built-in package receivers and mail boxes
- Concealed residential wall safes
- All applied wall coverings
- Wall and floor tiles

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 outbuildings
- And similar items

“Movable” May NOT be Financed

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 “Movable” 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
- Washing machines
- Electric and gas irons
- Food-mixing machines
- Vacuum and other types of cleaners, unless built-in installation
- Single-unit air conditioners, unless built-in
- All other strictly detachable and movable equipment and apparatus

THE FEDERAL HOUSING ADMINISTRATION has no intention in these pages, or in any other, of recommending, either directly or by implication, the use of any particular type of building material, equipment, or service, to the disadvantage of any other type of building material, equipment, or service. Every property owner who invests money in Better Housing will determine for himself the type of product or service which will mean better living for him. Through national and local advertising, he is offered—by manufacturers, dealers, contractors, tradesmen, etc.—a wide variety of materials, workmanship, and services from which to choose.



