

FHA 108

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# HOUSING EQUIPMENT

may be

# FINANCED

through the

## Modernization Credit Plan

of the

## Better Housing Program

Certain items of equipment are eligible for inclusion in property improvements which may be financed through Government insured loans. In answer to many questions, this brief list has been prepared as an indication of policy

FEDERAL HOUSING



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## *“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
- 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
- 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 dumb waiters
- 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 out buildings
- 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
- Individual detachable gas and electric heaters
- Single-unit air conditioners, unless built-in
- All other strictly detachable and movable equipment and apparatus

