

FHA Requires More Insulation For Cooling

A new requirement of the Federal Housing Administration ensures added comfort and greater economy for families who build or buy new homes equipped with central air conditioning.

For the first time, FHA has spelled out standards for minimum insulation for air-conditioned homes financed with FHA-insured loans. Previously, FHA insulation requirements were based on heating needs alone.

The new insulation standard was developed "because of the increasing volume of air-conditioning installations and to provide industry guidance and protection," FHA explains.

In most areas, insulation rated at R-13 will be required in the ceiling, and in all except the coolest areas of the country, sidewall insulation frequently will be mandatory.

In masonry homes in warm zones, insulation rated at R-19 and sometimes R-24 in ceilings may be required as a minimum.

The "R" in the above designations stands for installed resistance to heat flow. The higher the number, the greater the ability to resist the passage of heat.

Home owners will benefit from the new insulation standard through increased comfort—both winter and summer—and through lower heating and cooling bills. In addition, when a house is insulated to meet these FHA standards, a smaller, less costly cooling system generally is required.

Savings on heating and cooling costs as a result of thorough insulation often equal the cost of the insulation in a few years.

In the past, FHA has pointed out that its Minimum Property Standards are just that—minimum—and it "recognizes that in the long run some quality items that add to the original cost of a house actually lower the cost of keeping up the home and living in it."

For example, by exceeding FHA minimum insulating requirements, home owners can cut cooling and heating costs substantially and get more satisfaction from both cooling and heating systems.

A reliable guide for families planning for air conditioning who want optimum results from insulation is provided by the National Mineral Wool Insulation Association. Its Quality Home Requirements call for mineral wool with an installed resistance to heat loss of R-19 or R-24 in ceilings, R-11 in walls and R-13 in floors over unheated spaces.

PLEASE BOTH SEXES

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Newest Ranges Look Built-In; Can Be Moved

Home builders and families intent on remodeling are discovering a new electric range that fits their needs implicitly—a free-standing model that looks built in.

An electrical manufacturers association points out that this new electric range combines the advantages of both built-in and free-standing models:

1. It provides the smooth built-in look that adds to kitchen beauty and efficiency.

2. It fits in with virtually any kitchen design and provides a compact cooking center.

3. It can go along when the family moves since it isn't a permanent part of the kitchen.

4. It can be installed at low cost with a minimum of carpentry or cabinetry.

These features, plus other advantages of electric cooking—cleanliness, speed, automation, better meals with less effort—make this new model something to be considered when kitchen remodeling is part of a family's future.

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Here's a Page From the Home Gardner's Handbook —

Early Start On Lawn Care Pays Off

BY ALLAN SWENSON
Written for
Newspaper-Enterprise Assn.
Before lawn mowing season

starts again, spend a little time on your lawn. In just a few hours on some mild day you can do a lot to keep your lawn beautiful this summer.

If your lawn is evenly covered with turf, fertilize early. Grass roots are growing long before leaf blades start to push up. For best results use long-lasting mixed lawn fertilizer containing urea form nitrogen. This kind of nitrogen becomes available to the plants slowly throughout the summer and it keeps grass growing evenly.

Use a mechanical spreader for best results. Apply enough fertilizer to supply three pounds of nitrogen per 1,000 square feet. The first number is a mixed fertilizer analysis is always nitrogen. If you use a 10-6-4 fertilizer, apply 30 to 35 pounds per 1,000 square feet. If you use a 16-8-8 fertilizer, apply 20 pounds per 1,000 square feet. The earlier you fertilize, the less apt you are to have any fertilizer burn.

If you haven't protected your lawn from grubs in five or six years, you can do that now, too. The earlier the better for this job. Rain carries the chemical deep enough into the soil to kill the grubs that are there now. Grubs that turn into May or June beetles, Japanese beetles and European chafers can be eliminated.

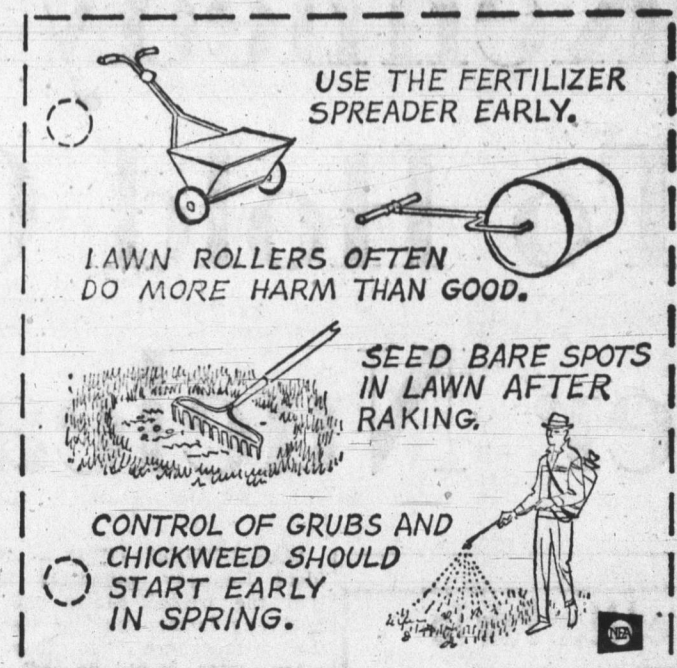
"Don'ts" are almost as important as "dos" when it comes to lawns. Don't roll your lawn when it is wet. Only in heavy soil where winter frosts have pulled the roots out of the ground does rolling pay. If the soil is quite damp, the roller packs it hard, cutting air from grass roots.

Seed bare spots is tough. Seed bare spots in the lawn early. Grass seed is tough; frosts won't hurt it. Loosen the soil with spade or spading fork, rake and sow seed in the loose cover seed, then tamp it down. If you sow seed after a frosty night, the honeycombed soil surface will need the seed in. When the sun rises no spading or raking. Just throw and melts the frost, rake soil lightly.

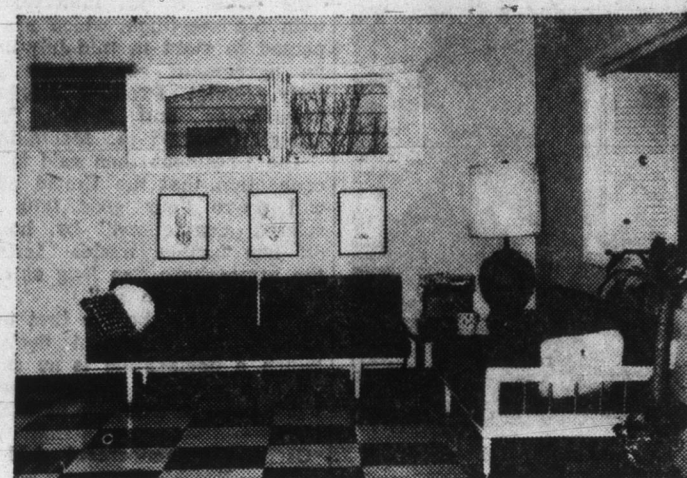
Use Kentucky or Merion bluegrass for sunny spots. Use bluegrass for sunny spots. Use Pennlawn, Chewings or other red fescue for shady spots. Or use a seed mixture containing these varieties. Don't seed too thickly: three to six ounces of seed is enough for 100 feet. For extra wear, try setting sprigs of Zoysia. It takes punishment well and stays green all year in southern areas.

Give your lawn a quick raking, too, to remove leaves, sticks and other debris before the grass starts to grow. Leaves smother the grass if left too long.

If chickweed has spread during the cool weather, rake it out on warm days. Then loosen soil and seed as you would for bare ground. If you have large sections of chickweed, spray it with Silvex or 2, 4, 5-TP weed killer.



Expanded Cleveland Home Holds More Family Fun



This family room is part of a two-story addition to an overcrowded Ohio home. Louver shutters flank pass-through to dining room. Through-the-wall room air conditioner leaves windows free, keeps room comfortable all summer.

The Albert Vincours of University Heights, near Cleveland, Ohio, had an attractive living room, but no family room. With three children, aged 8, 13, and 19, they badly needed an informal living area to be shared by the whole family.

Since the basement was too small for remodeling, they built a two-story addition at the side of their house. It includes a generous family room on the first floor and a bedroom for 8-year-old Peter on the second. Remodeling was done by Planerena of the Higbee Company.

As originally planned, the family room was to be completely open to the adjoining dining room. But, for the sake of privacy, the Vincours decided to install a separating wall with a door and convenient pass-through with wood louver shutters to close it off.

When open, the shutters contribute to a feeling of spaciousness; closed, they permit the separate-ness needed when both parents and children have company.

One of the pleasant aspects of the new family room is year-round comfort. An electric room air conditioner was installed in the wall next to the windows to supply cool, dehumidified, filtered air. As a result, the new family room is the center of activities during summer as well as winter months. During cold weather, the Vincours use the air conditioner to bring in fresh air or exhaust stale air.

Exterior walls and ceilings are insulated with mineral wool to prevent heat from escaping in winter and to help keep the room cool in summer. The insulation also keeps heating and cooling costs down.

Hi-fi and television sets have been built into one compact unit that also provides storage space for games and other assorted equipment. The windows and louver shutters are stock units of ponderosa pine, which were purchased at a local building supply center. Furniture and tile floors were chosen for ruggedness as well as appearance.

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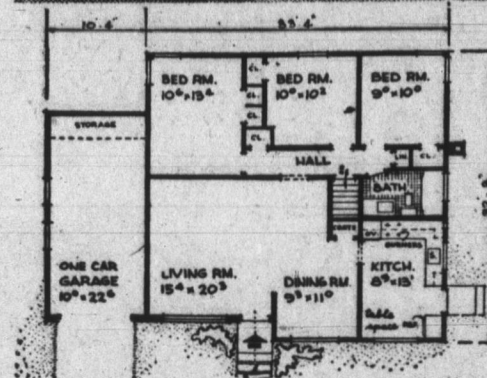
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DESIGN Y-5095

This trim ranch plan offers six rooms and attached garage. Living area is 1,043 square feet and with the three bedrooms at the back, there is a tremendous feeling

of privacy. There is a full bathroom back-to-back with the kitchen. The kitchen offers an L-shape arrangement of wall oven, counter range and all other appliances, and a corner is set aside for table space. The living and dining rooms can be used together, but they are good-sized separate rooms, with handsome windows at the front. For further information on Design Y-5095, write to Illustrated Publications, 117 West 48th Street, New York 36, N. Y.



Loan Bigger If Home Has Quality Roof

When a young couple buying their first home looks at a house, they tend to see a rose-covered cottage—their dream house. The mortgage officer of their lending institution, however, sees it quite differently. He pictures the house as it will look after years of wear and tear.

Scott Hancock, mortgage officer of the Ponca City (Okla.) Savings and Loan Association says that a big factor in determining the amount of a loan to be made on a house is quality. Quality in design, materials, and construction indicates that the house will maintain maximum value for the longest time with minimum maintenance or replacement.

"The higher the quality rating, the higher the loan we can make," Hancock says.

Among the building elements that receive special quality ratings on Ponca City Savings and Loan's appraisal cards are bathroom floors and walls, built-in appliances, foundations, room arrangement, and roofing.

"We look for a roof with UL-labeled shingles because the label is a reliable guide not only to fire resistance, but also to durability," he explains.

He points out that although the association doesn't require that asphalt shingles on homes it finances carry the Underwriters' Laboratories label, they will not allow as much on a loan if the house doesn't have them.

A UL-labeled asphalt shingle roof usually costs only about \$20 to \$40 more than the non-labeled roof, but it can save the home owner hundreds of dollars over the years. Reroofing, which costs anywhere between \$300 and \$600, depending on the size of the house, will not be required nearly so soon, Hancock says.

The twenty or so dollars extra paid for the quality shingles mean practically nothing to a home owner on his monthly payments, when spread over the term of the mortgage, he explains.

In determining the amount of a loan on a new home, the mortgage lender must assure himself that the house can always be resold for as much as or more than the amount of the outstanding loan. A home owner, to protect his own equity, should look at his investment the same way.

Save Money

When you build a wood patio deck, you can save money by not painting it. Simply let the Douglas fir planks weather naturally. In about a season, they will bleach to an incomparable shade of silver.

Good Stain

A rough-sawn western red cedar siding which has been properly installed on a home and reasonably well cared for will retain a stain finish for many years without need for restaining.



ROOM AT THE TOP

Pots and pans, even large mixer bowls, fit into front section of top rack which swings up into loading position when lid of new KitchenAid portable dishwasher is raised. Rack remains in an upright position even under weight of heavy cookware. With pots and pans in top rack, there's room in lower rack for dinner plates and other tableware. DualCycle dishwasher is designed to remove grease-based soils from pans, casseroles and other kitchen utensils. Dual detergent dispenser permits double wash for heavily soiled items.

YOUR DRIVEWAY . . .

SMOOTH and CLEAN!

IF IT IS
CONSTRUCTED WITH
DECATUR READYMIX CONCRETE

DECATUR READY-MIX CORP.

E. Oak & Fornax Streets Decatur, Ind.

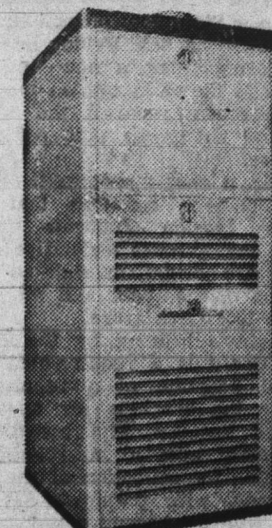
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