MODERN KITCHENS: Home in the new Belleview Estates are equipped with built-in appliances, including range, oven and automatic dishwasher.

SCENIC LOTS AID SALES

Scenic hilltop lots have been a sales factor at Belleview Estates, according to Leslie Brock, executive of Brock Construction Co. which is developing the new subdivision on 58th Street, three blocks south of University Avenue.

Brock said prospective buyers may first select their lot location and then choose one of the Belleview models, or if the prospect wishes, the Brock Construction Co. will build a custom-designed dwelling on the lot.

Belleview Estates consists of 109 sites, many with panoramic views. The lots averaging 60 by 140 feet, are priced from $6,500 to $7,900. Some of the lots are 250 feet deep.

The Brock firm also gives purchasers fruit and citrus trees to plant.

Model houses with three and four bedrooms are on display at 5831 Hughes St. Features include large fireplaces, color coordinated kitchens with built-in ranges and ovens and automatic dishwashers.

PARADOX

Cheaper Home Can Cost More

Can a new home with a $20,000 price tag cost more than one that sells for $25,000?

Yes, claims Henry E. Voegeli, home specialist, who points out that the purchasing price is only one part of cost.

"Since most people do not pay for their home in cash, but take out a mortgage, one of the additional costs is mortgage interest," he says. Then there are such things as heating, transportation, repairs, and taxes. These too, can make a home that looks cheaper vastly more expensive in the long run."

Voegeli has prepared an analysis of cost factors to guide the aspiring homeowner. These include:

Mortgage Interest—Most builders offer their own financing plans, usually in cooperation with a local bank. The rate of interest charged, however, can vary from builder to builder or bank to bank. Even a difference of ¼ of one percent is substantial. For example, on a $15,000 mortgage, the difference between 5½ and 6 percent interest comes to $1,359 over 25 years.

Maintenance and Repairs—This can range from a few dollars to a few hundred dollars a year. A better built house that costs more initially but includes such quality features as all-copper water tubes and sanitary drainage lines and heavier-weight roof shingles may save $100 a year in upkeep or $2,500 over the life of the mortgage.

Travel—A house "way out" may require $30 a month commuting fares compared to $20 for one closer in. The difference a whopping $3,000 for the mortgage life-span.

Taxes—The amount a house is assessed is frequently more important than the actual tax rate. Assessments can vary from community to community. Thus a $25,000 home assessed at 40 per cent ($10,000) will require $160 less per year in taxes than a $20,000 house assessed at 60 per cent ($12,000), even though the tax rates for both homes are $8 per hundred.

Extras—Cheaper homes with unfinished playrooms or attics or only one bathroom may require an extra $3,000 or more investment to do the necessary finishing work when demands of a growing family make themselves felt.

Add these differences up and they come to over $31 a month or more than $15,000 in 25 years, Voegeli says. While these factors may be important to a great or lesser degree, depending on the home, they do demonstrate that a $20,000 house can cost more than a $25,000 one.

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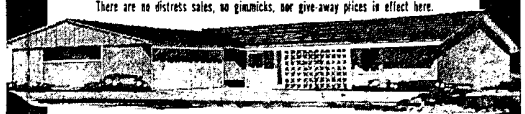

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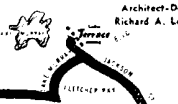

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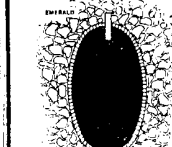

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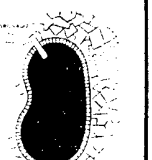

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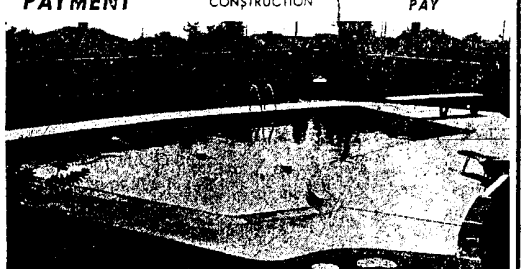

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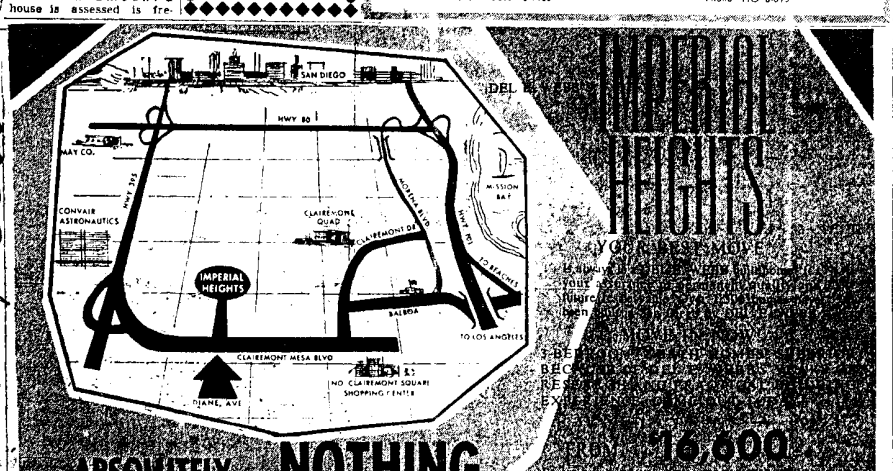

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