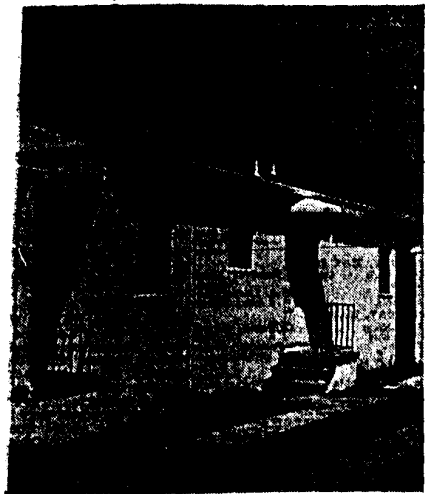


# NG BUREAU SERVICE RENDERED

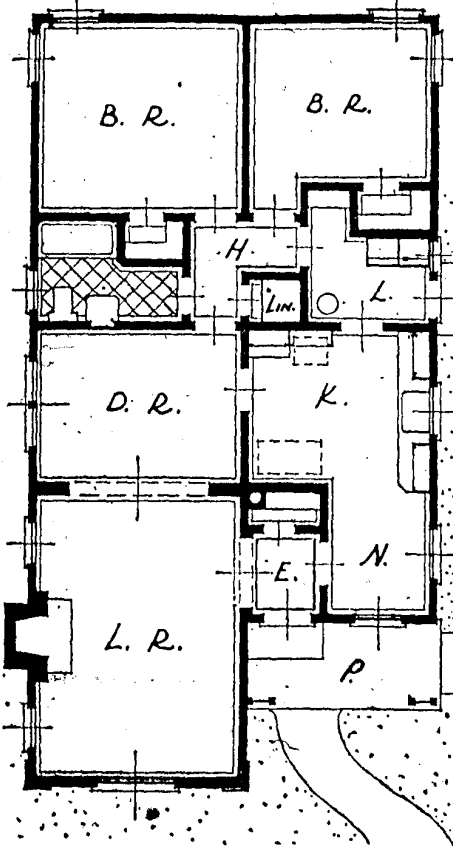


## Explained

**Administration**  
In the current case the outstanding balance of \$6,400 may be paid by an insured mortgage for 25 years, and financing at 4 1/4 per cent interest and 1 per cent mortgage insurance, both computed on outstanding balances. Payments amounting to \$32.18 a month cover taxes, except local taxes and fire insurance. Though the mortgage was under the former plan, totaling \$4,800, payments would be \$3.41 more, averaging a month plus taxes and insurance a mortgage written for the maximum term of 20 years. As the home owner today enjoys an initial saving of \$800 on the payment, and \$3.41 on the payments, which may be toward furnishing the new house.

is an example of how the Housing Administration is raising living standards, by the ownership of modern available to wage earners of income on rent-like install- they conveniently can afford

This five-room plan has proved very popular in the Peralta Gardens tract of Fred J. Federighi, in San Leandro. Several homes have been built with this plan as a basis, though each has been varied as to architectural detail. Two are now open for inspection. Monthly payments under the FHA schedule average about \$32.50, the house without the site representing an investment in the neighborhood of \$4,000. There are five rooms with a breakfast nook, a laundry, and a garage conveniently located near the service entrance. A study of the plan reveals that considerable attention has been given to providing access to all parts of the house, with the kitchen equidistant between the front and rear entrances. A central hallway, economical of space, connects the bedrooms to the service porch and kitchen, as well as to the dining room and living room. The closets, for both clothes and linen, are well located, and the compactness of the plan is conducive to economical heating. The large fireplace, due to its position at the side of the living room, is an effective heating unit, as well as an attractive feature of the decoration. Cross ventilation in the bedrooms is provided by the modern type of corner windows. The kitchen is a well-arranged workroom with plenty of cabinets, and is step-saving in the performance of every operation.



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