

Home Value Depends on Neighborhood

All things being equal a home's long-term value rests primarily on the quality of its neighborhood or subdivision.

That's what most home buyers view a home as a long-term investment, and to get the most for your housing dollars, it's how you should approach selection and purchase of a home.

Relating the quality of a subdivision involves many things, including location, street pattern, variety in dwellings or the lack of it, and the pattern in which lots are laid out. All these factors are treated in detail in the Land Planning section of a massive "Construction Leading Guide" prepared by the United States Savings and Loan League.

Savings associations, the nation's largest mortgage lenders, account for 45 per cent of the home mortgage volume in the U.S. And while the Guide was written to help loan officers at these institutions judge the value of the homes on which they advance funds, the principles spelled out in the volume can be put to good use by families seeking a home.

Judging the subdivision is essential because, as the League notes, "the individual home is essentially no better than its neighborhood. The enduring quality and value of the single property depends as much on its surroundings as on its design and construction."

Good subdivision planning avoids future trouble and expense for all concerned. Overcrowding, inadequate sewers and water facilities, and other problems besetting many suburban communities are, the League adds, "essentially the result of little or no land planning in the first place, and of inadequate planning controls as new subdivisions have mushroomed."

How can you tell if a subdivision has the quality to insure long-term success and more lasting value for the home in it?

"Hit-or-miss subdividing of residential tracts," the League declares, "with little or no relation to the pattern of city growth or to the city's master plan is on the way out."

"Modern subdividing is being more widely understood for what it really is—community building or tract unit development, in which an integrated community instead of the individual lot has become a unit for planning."

The properly conceived

subdivision is either a self-contained neighborhood in itself or a part of such an entity. Its plan balances and integrates the needs of the people housed in one area so that the end result is a community of homes, schools, churches, shops and other necessary facilities.

Good subdivision planning, the League said, calls for placement of recreation areas and schools in a protected interior section of the neighborhood. Likewise, the League recommends that homes in low or medium cost subdivisions be no more than 40 minutes from the homeowner's place of employment. The homes should be within four miles of a major shopping center, 1/4 mile of churches, 2 1/2 miles of a high school, and within walking distance of grade school and local shopping center.

Also important is the use of adjacent land.

"Environmental factors," the League warns, "count heavily." The site should avoid railroad tracks, adjoining jerry-built subdivisions, run-down commercial or industrial uses, smoke and odor nuisances, fire hazards and cemeteries. Land within miles of airports, or at even greater distances under their approach zones, has often been found to lose value for residential use."

Finally, the subdivision's location should have good natural drainage. Sites that slope moderately are considered better than steep land or flat, table land.

Self-Seal Shingles Pass Wind Test

"Anyone who has ever seen a New England hurricane knows the damage it can do."

That statement, made by a prominent architect, explains why architects who design buildings in New England's "hurricane belt" and in other areas susceptible to high winds take special precautions to protect those buildings from wind damage.

Alton V. Rheume, partner in the architectural firm of Sternbach & Rheume of Stamford, Conn., said asphalt shingles were specified for the great bulk of homes and for a great many commercial structures designed by his firm in New England and elsewhere.

"We now use self-sealing shingles as standard practice, and we're pleased with the results. Although we've had a number of hurricanes since we started using them, the shingles have stood up well in every case," Mr. Rheume stated.

Self-sealing shingles, which were first introduced in 1954, contain a special adhesive on the underside. After the shingles have been applied in the usual way, the sun heats the adhesive and bonds each course of shingles to the one below. The resultant tight seal prevents the tabs from lifting when subjected to high winds.

Oven Is Right At Elbow Height

If your wall oven isn't at "elbow height," you're doing a lot of unnecessary reaching and bending.

A big advantage of separate electric ovens is that they can be installed at a height most convenient for the individual housewife. Studies by the College of Home Economics at Cornell University show that it's most comfortable to lift food in and out of an oven when the opened door is about three inches below the level of your bent elbow.

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barries and churches can occur in easily accessible locations near main thoroughfares, and are considered good buffers between shopping and residential areas.

A variety of dwellings and building types is very desirable, but if the subdivision included apartments, these should be grouped, not scattered among single-family units. Apartment buildings, moreover, should be related directly to major travel arteries and near shopping facilities, serving as a buffer between homes and nonresidential use either within or adjacent to the subdivision.

The subdivision's location is crucial, since poor location is one of the most common causes of subdivision failure.

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Homely Post Can Help In A Home

Get an unsightly pillar or post in your home? In Eastern homes such eyesores usually are found in the cellar.

Wherever it is, you may be able to transform that pole into an asset. Here's how: Have a lumber yard cut two identical-size panels that can be fitted together around the pillar to form a table. Then surface the top with a durable material such as ceramic tile.

You'll find that ceramic tile is ideal for a table top because it cannot be burned or scratched.

It's easy to clean, too, requiring little care other than an occasional quick wipe with a damp cloth.

Tile now comes in so many shapes that it will fit snugly on any table you build, whether the table be square, rectangular or circular.

And the more than 250 colors and shades in which ceramic tile is now available mean that there's a tile to harmonize with any decor.

Your Cellar A Catchall? Upgrade It

Most attics and basements, unless they've been updated, are simply traditional catchalls. "At best, they're inefficient for storage and ought to be modernized into auxiliary living, recreation or sleeping areas," suggests John Concord, home improvement consultant to Masonite Corporation.

For Orderly Storage, the homemaker can have an orderly place for out-of-season clothes and other items even when an attic or basement has been converted to living purposes, the consultant says.

Wardrobe closets for suits and dresses are proper for sleeping rooms to save space. Cabinets with ample drawer and shelf space for small wearing apparel are essentials.

For free information on home modernization, ask the Home Service Bureau to send "New Fabrics in Home Decor," enclosing a dime, and free plan AE-212, which details easy cabinet construction. Address Box B, Chicago, 11, 60680.

Cool Fence

Vertical louver cedar screens are tops for that hot weather since they let breezes pass through freely.

Ornamental Facades Create Focal Point

One of the world's oldest building materials — ceramic tile — is appearing in new and startling ways these days.

Ingenious architects are exploiting the versatility and infinite variety of colors, shapes and sizes of real tile in designing ornamental facades, adding interest to living room floors and enveloping room dividers.

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Observer HOME IMPROVEMENT

Do-It-Yourself • Decorating • Remodeling
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Need 10,000 Ice Cubes for Cooling a Room

Everyone knows that ice is a great cooler. Ice cubes glistening and tinkling in a tall, frosty glass is one of life's pleasures.

Most people know that the power of an air conditioner is measured in BTU, which stands for British Thermal Unit. This is the amount of energy needed to lower the temperature of one pound of water one degree Fahrenheit — a measurement which means little to anyone but scientists.

But take 5,000 BTU which is the size of a medium room air conditioner. To equal the cooling power of this unit, according to General Electric air conditioning engineers, you would have to put down 435 one-ounce ice-cubes every hour, or 10,440 ice-cubes in twenty-four hours to achieve an equal cooling effect.

Unfortunately, the cooling power of ice is released only as it melts. Thus, to get the room as cool as an air conditioner, the cubes would have to melt the room's heat and then be refrozen in ice water. Isn't it easier—and neater — to get an air conditioner?

Don't Fix the Boiler Yourself!

A homeowner should never attempt to adjust or repair his home heating boiler himself — particularly the controls.

Amateur tinkering such as this cannot only damage the equipment, but is dangerous.

It's best to leave all repairs and replacements to an experienced heating contractor.

Another wise move is to arrange for the inspection and cleaning of the heating system at least once a year.

Grained Panels Make Woman's Work Easier

Recreation areas, dens and other rooms in the home can be given the luxurious appearance of woodgrain panels much easier and more economically now than ever before.

The low-cost, good looking reproduction is accomplished by installing panels, available at lumber and building supply dealers in colors and patterns, plus three of perforated.

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