The Guardian

SECOND SECTION — Charlottetown, Wed. Oct. 31, 1962. — Page 11

Concrete aids in beautifying; protects home

With winter in the offing, the protection that concrete products can give to the home, car and property assume major importance.

Many homes lend themselves to construction of a carport adjoining the house. Concrete block says the National Concrete Products Association, offers several additional values besides protection.

Now screen block, which lets through light and air, helps "dress up" a home's exterior.

Full protection can be obtained with solid concrete masonry units if the carport cannot be built on a sheltered side of the house.

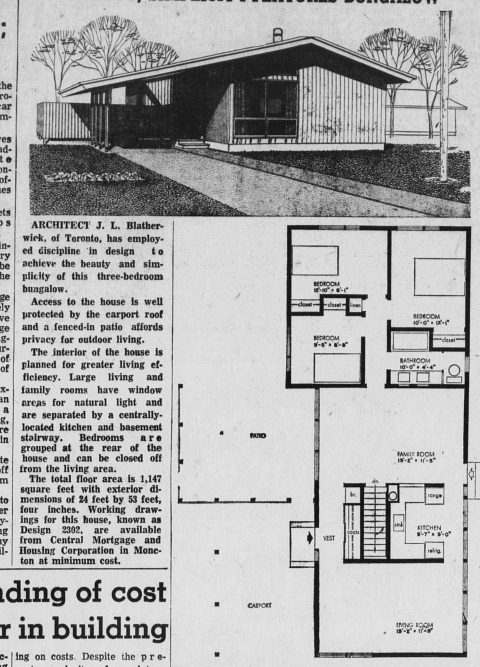
A full one or two car garage detached from the house entirely will protect the car and give valuable additional storage space for the family's belongings. Concrete block has natural insulation value because of dead air spaces in the cores of the block.

Although all but the most experienced home handyman would be advised to employ a mason for a project this big, says the association, there are smaller projects that are within anyone's scope.

Protective walls of concrete brick or block can screen off gardens pools and patios from the onslaught of winter.

Manufacturers are willing to help with advice on the proper mortar, how to mix it, blocklaying procedure, patterns, setting time, and other details. Many have plans and literature available.

BEAUTY, SIMPLICITY FEATURES BUNGALOW



ARCHITECT J. L. Blatherwick, of Toronto, has employed discipline in design to achieve the beauty and simplicity of this three-bedroom bungalow.

Access to the house is well protected by the carport roof and a fenced-in patio affords privacy for outdoor living.

The interior of the house is planned for greater living efficiency. Large living and family rooms have window areas for natural light and are separated by a centrally-located kitchen and basement stairway. Bedrooms are grouped at the rear of the house and can be closed off from the living area.

The total floor area is 1,147 square feet with exterior dimensions of 24 feet by 33 feet, four inches. Working drawings for this house, known as Design 2302, are available from Central Mortgage and Housing Corporation in Moncton at minimum cost.

Understanding of cost vital factor in building

Obtaining suitable living accomodation is a problem facing most prospective home owners today An understanding of the various costs involved in buying or building a house will help ensure a successful financial undertaking.

About 80 per cent of the total cost of the house will be in the actual building while the cost of the building lot will amount to approximately 20 per cent In some of the larger urban areas, land costs will probably represent a higher proportion of the overall cost.

In addition to these specific costs there are general factors which can influence costs to a very high degree. A review of these general factors will indicate where basic economies should be made. For example, timing is important. Build when men and materials are most readily available.

AND HAS BEARING

Site selection is also important for the land chosen will have a considerable bearing on building costs. A satisfactory site will offer ease of excavation, good soil, proper drainage and shade trees. Water and sewer services must be taken into account. These services, along with roads, walks, and lighting, will be paid for in the purchase price of the land, or through local improvement taxes. If there is no water and sewer service and you must resort to a well and septic tank system, you should investigate the possibility of piped services being extended into the community in the future.

The type of house you build or buy is another general factor which has an important bearing on costs. Despite the present popularity of ranch-type bungalows the most economical type of house is of 1½-story design. This design gives the greatest possible livable floor area for a given amount of money, as it utilizes roof space which is often wasted in a bungalow or 2-storey house. The 1½-storey house enables the home owner to leave the second floor unfinished until additional bedrooms are required.

Reducing the unit cost of the house very often allows construction to proceed when there is only a limited amount of money available. Unit cost is simply the average cost per unit of space and it is expressed in cost per square foot of floor area, or cost per cubic foot of volume To obtain the greatest amount of livable floor area at the lowest cost per unit of space, you should build up as well as out, which of course will minimize your excavation, foundation and roof construction costs.

Ordinarily it will be more economical to build a house with a basement as storage space and heating unit can be provided in the basement at lower cost. In any event as footings and foundations must be carried below the frost line, the cost of a basement is a relatively small additional expense.

Group building and the use of prefabricated parts will probably help reduce costs. Materials and labour should be obtained locally if possible. This will eliminate shipping and transportation costs However, do not sacrifice quality in materials and workmanship for lower erates efficiently and with a costs The selection of an able minimum overhead, will save builder or contractor, who op- you many dollars.

FIRST AID OFFERED FOR AILING HOMES

By ROGER C. WHITMAN

MODERNIZING BATHROOM

QUESTION I am planning a bathroom modernization in my home. Where can I get floor plans.

ANSWER Your local plumbing supplies dealer may have these available. Or write to the Plumbing-heating—Cooling Information Bureau, 35 East Wacker Dr., Chicago 1, Ill. Send 15 cents (no stamps) to Supt, of Documents, Washington 25, D.C. for copy of "Plumbing Fixture Arrangement." (No. HH 1.181).

DARKENING WOODWORK

QUESTION We have golden oak woodwork which is growing dark in some areas, especially the window frames. How can we clean and restore it to its original color?

ANSWER: Most wood has a tendency to darken gradually with age. I suggest your checking, especially for leaks around the window frames or in the wood (use paint remover for joints, if the darkening is marked in areas. This may be due to mold developing from the presence of moisture; cause for the moisture should be corrected.

In general to lighten the wood remove any finish down to bare wood (use paint remover for varnish or paint) alcohol for shellac) sometimes just the finish coating has darkened If the wood itself has darkened, apply a prepared wood bleach, available paint dealers, following label instructions carefully. When dry, and smooth, wipe off dust and finish as desired.

DIRTY WROUGHT IRON

QUESTION — How can very dirty black and green wrought iron railings be cleaned?

ANSWER Use a cream, clean up wax, made by a nationally known manufacturer and available in supermarkets, housewares and hardware dealers, following instructions on the container carefully. Or wash with general household liquid detergent then apply thin coat paste wax.

REMOVING ENAMEL PAINT

QUESTION Three years ago we repainted the bathroom from white enamel to pink enamel. The ceiling and walls are peeling in a few small areas. Is there any way to remove some of the enamel paint, so that I can completely repaint the bathroom again? The bathroom has plastered walls.

ANSWER: Scrape off all loose and peeling paint with a putty knife; the balance of the paint can be removed with a paste type paint remover, available paint dealers; follow label directions for use carefully.

BAMBOO BLINDS MILDEWED

QUESTION: We stored our bamboo blinds in the basement during the winter. When we brought them up to hang around the porch, we found they had mildewed inside where they were rolled up. How do we remedy this?

ANSWER: Scrub the mildewed surfaces with a stiff brush and a detergent solution, followed by rinsing with clear water. Then apply a chlorine bleach solution, to kill any remaining mold spores, and allow to remain two-three minutes, and rinse off with plenty of clear water. Leave blinds unrolled for several days if possible, in the sun. If you have attic storage space available, recommend putting the blinds up there in future rather than in the basement.

MORE TIME TO REPAY

Larger loans spur building

Larger NHA home - owner loans with lower downpayments and more time to pay, were among major amendments to the National Housing Act contained in legislation passed by Parliament.

Designed to extend NHA home ownership to a greater number of low-income families and to stimulate activity in the house-building industry generally, the changes provide for:

(1) An increase in the ratio of loan to lending value from 90 per cent to 95 per cent of the first $12,000 of lending value;

(2) An increase in the maximum loan to $14,200 from $12,000 for single-family dwellings with three bedrooms or less and to $14,900 for larger single-family dwellings;

(3) A maximum repayment period of 35 years instead of 30 years.

DIRECT LOANS

National Housing Act loans to aid in the construction of new housing are obtained from approved lenders such as banks, life insurance and trust and loan companies. The federal housing agency, Central Mortgage and Housing Corporation, makes direct loans to prospective home-owners where loans are not available from approved lenders.

The amount of loan for a single-family dwelling is calculated from the lending value of the proposed house and land on the basis of 95 per cent of the first $12,000 of lending value plus 70 per cent of the remainder of lending value. The increase in the ratio of loan for the first $12,000 of lending value has the effect of reducing the down payment for a house worth $12,000 or less by one-half. Under the former arrangement a house worth $12,000 required a down payment of $1,200. Now it is $600.

For those who require more expensive homes, the new maximum loan amounts — $14,200 for houses with three bedrooms or less and $14,900 for houses with more than three bedrooms — provide attractive terms. For example, on a four - bedroom house worth $17,000 the down payment was $4,200 under the former arrangement but $2,100 under the new, a decrease of one half.

To offset the combined effect of higher loans and lower down payments on monthly repayments, the maximum repayment period has been extended from 30 years to 35 years.

HEIGHT DIFFERENCE

OTTAWA (CP)—The Dominion Bureau of Statistics reports the average height of Canadian women as 5 feet 1¾ inches, but garment manufacturers and retailers claim it is 5 feet 3 inches.

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