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44 UP TO DATE
HOUSE DESIGNS

RANCH HOUSES • BUNGALOWS • COLONIAL HOUSES

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401 UTAH

Here is a ranch type house which has been designed expressly for the small family. which likes a low rambling type dwelling but which does not, or cannot, afford to construct extra rooms or space, to attain that end. Extra rooms may be added at a later date if needed without upsetting the basic plan as shown.

Having no cellar, the first floor is a reinforced concrete slab laid over twelve inches of broken stone fill. This floor contains all of the heating pipes, as it is planned to utilize a radiant hot water heating system for the entire house.

The footings, located four feet below grade, to escape action of frost, are of poured concrete, on top of which come the foundation walls solidly constructed of good, strong, concrete blocks laid up in Portland Cement mortar to the floor slab line, where a heavy waterproofing course is applied between the walls and the slab to prevent any dampness entering from the outside.

The exterior walls and roofs are of heavy frame construction using structural grade fir for this purpose. The walls and roof then are sheathed with matched tongue and groove sheathing boards, and covered with waterproof building paper.

As shown by the sketch, the exterior of the house is covered with vertical board and batten type sheathing or shingles, which it is intended to be finished natural and allowed to mellow and age with the weather.

Exterior trim is to be painted, in contrast to the natural color of the walls, to furnish

accent, and to afford protection to the working parts.

The roof is covered with a slate surfaced roll type roofing laid seventeen inches to the weather and two thicknesses lapped, and is usually guaranteed for a period of ten years by the manufacturers.

Windows are wood, of the awning type, which afford perfect protection from the elements and at the same time give one complete control of ventilation at a turn of the wrist.

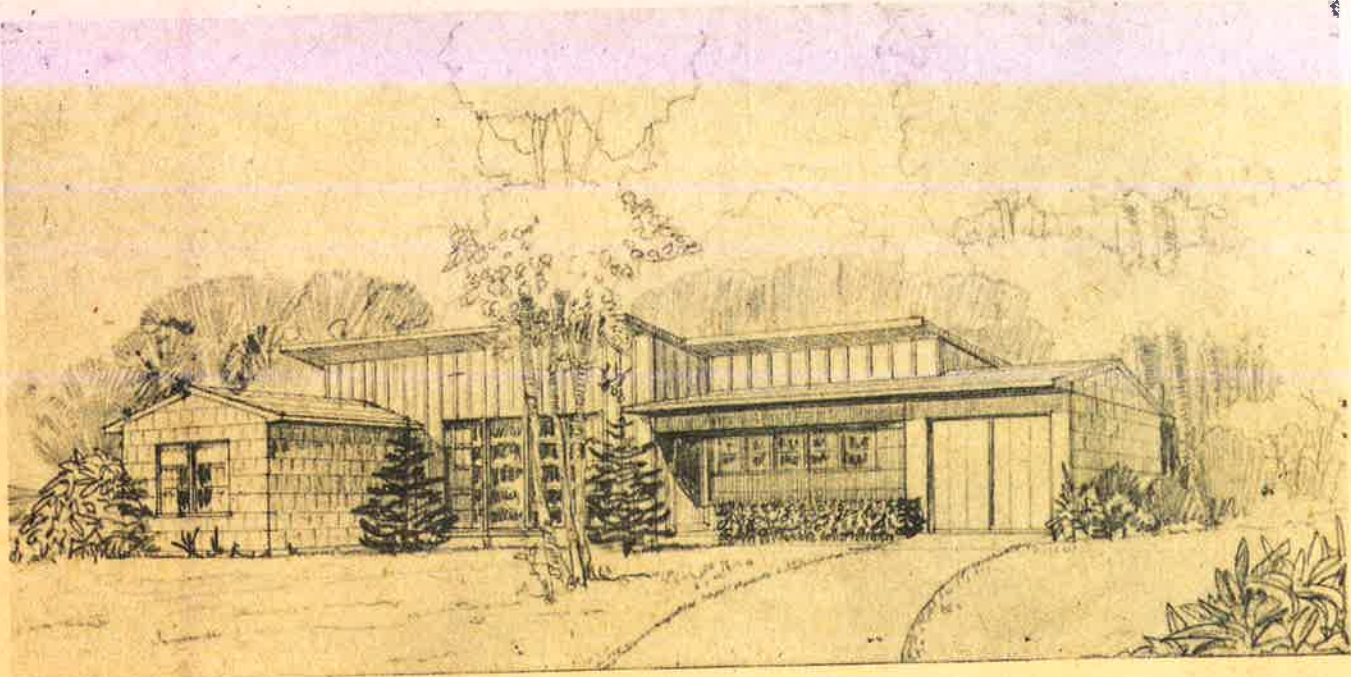
The exterior treatment of this residence may be varied if desired by the use of brick veneer, wide resin bonded plywood siding applied horizontally or by the use of concrete block, coated with cement paint or stucco.

The chimney is built of hard burned brick, has a stone facing, and contains a fireplace lined with fire brick, equipped with a cast iron damper. All flues in this chimney are of terra cotta and have cast iron flue rings, and clean-out doors.

Interior partitions, as well as ceilings, are plastered three coats of plaster over heavy metal lath, but one could substitute plaster board painted if the the budget demands it.

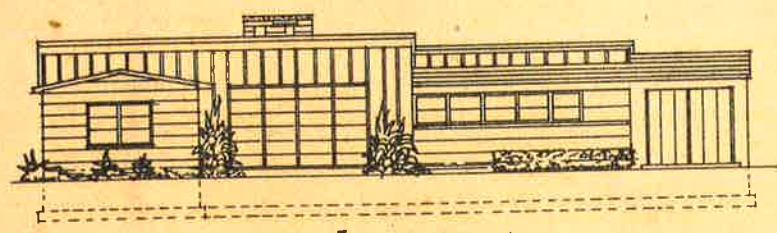
The floor being of concrete may be colored as desired by the use of a good mineral coloring, or covered with asphalt tile, linoleum or carpeted.

The bath has a ceramic tile floor cove base, and colored tile wainscot six feet high. Kitchen cabinets are stock metal or wood, with linoleum counter tops, stainless steel sink, and edge strips.

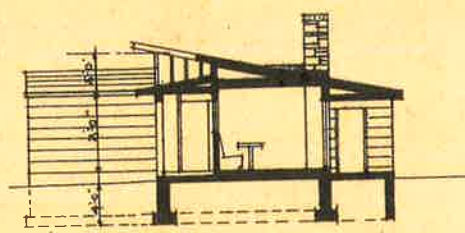


401 UTAH--18,440 cubic feet including living room, dining room, kitchen, two bedrooms, bath, utility room, and garage.

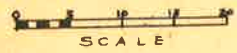
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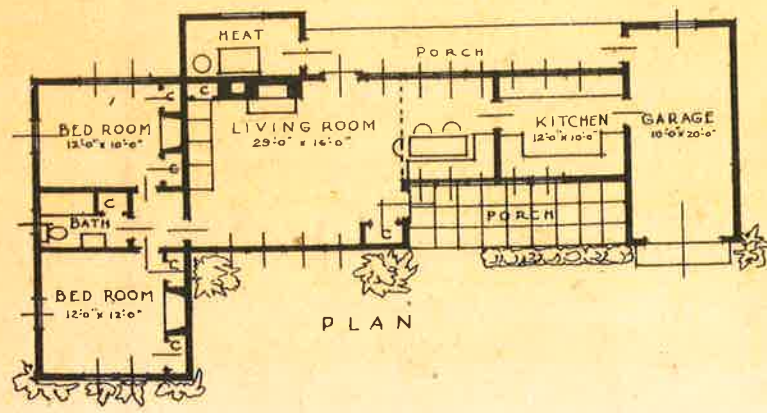
ELEVATION



SECTION



SCALE



PLAN

402 WYOMING

If your site is such that you have a good view in three directions, this is the ranch house for that site. Its ell shaped plan has been worked out to locate the living and dining areas at the intersection giving one full view over the private garden space in the rear from all points, as well as to provide views in the other two directions from all points of these two areas.

This plan also segregates all services and utilities at the garage end, and places all sleeping rooms in the opposite wing.

Living and dining room having no physical separation may be thrown together as one for entertaining, in conjunction with the garden terrace, which also serves as an outdoor dining space in summer, away from the dust and noise of the street.

The sturdy stone and brick veneer exterior walls of this low rambling building rest on a sound foundation wall of solid concrete blocks laid in rich Portland Cement mortar. The foundation wall in turn rests upon poured stone concrete footings located just below the usual frost line.

The exterior walls of the bedroom wing are, however, constructed of frame with an exterior of sheathing and hand split cedar shingles.

The roof, framed with heavy fir rafters and sheathed with tongue and groove sheathing boards, is covered with red cedar shingles.

One may vary this exterior wall treatment however by using concrete block or brick instead of the stone which has been shown; also the shingles may be omitted from the bedroom wing, and wide bevel siding or plywood resin bonded siding sub-

stituted.

It has been planned to construct the terrace with colored precast concrete slabs, laid loosely with open joints so that one may be taken up here and there if desired, for the purpose of planting a shrub or rose bush at a strategic spot—or the entire shape of the terrace may be changed from time to time to suit one's individual desires.

Exterior trim is of pine painted in a contrasting color to that of the walls. The soffits of the roof overhangs should be sheathed with narrow "vee groove" tongue and groove matched sheathing.

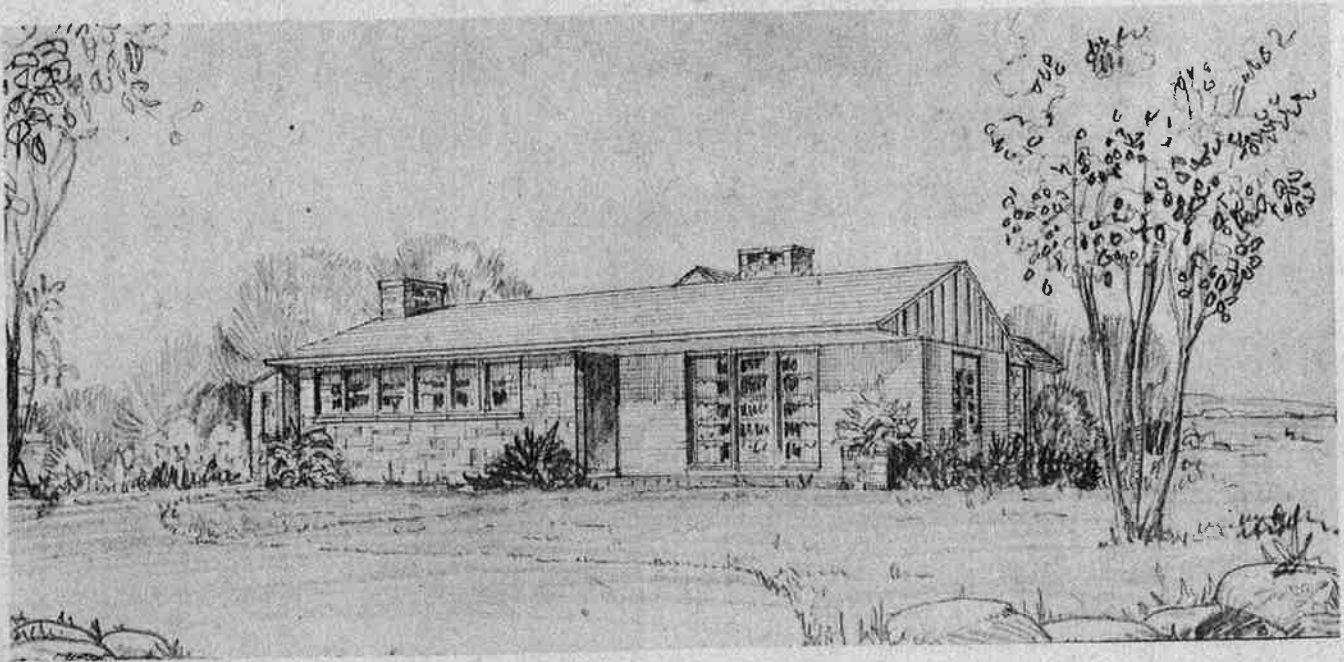
All interior partitions are plastered three coats of sand finish plaster over heavy metal lath. The garage and utility room (which latter serves also as laundry and service entrance) is plastered with cement plaster to comply with most building codes.

Chimneys and fireplace are constructed of hard burned brick laid up in cement mortar, with terra cotta flues, and cast iron fireplace damper. The fireplace is lined with fire brick, and has a slate hearth and facings.

The little plant space at right of fireplace is glazed on the exterior with "Thermopane" glass and has sliding plate glass doors on the inside, so that proper growing conditions for plants may be maintained.

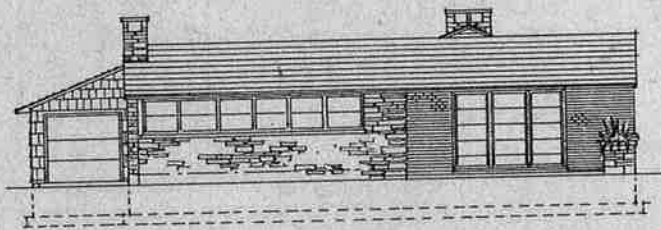
Kitchen equipment is either wood or metal, stock pattern, counters and cabinets as desired.

As to the heating plant, either a radiant heating system with heating coils in the floor or a recirculating warm air system may be used. Should one wish to use steam, the floor of the utility room may be dropped to allow proper return of condensate.

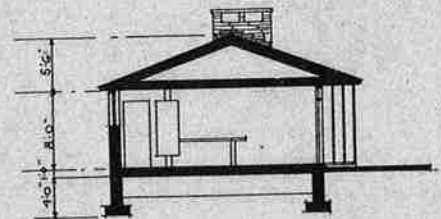


402 WYOMING—39,526 cubic feet including living room, dining room, kitchen, three bedrooms, two baths, store room, utility room, and garage.

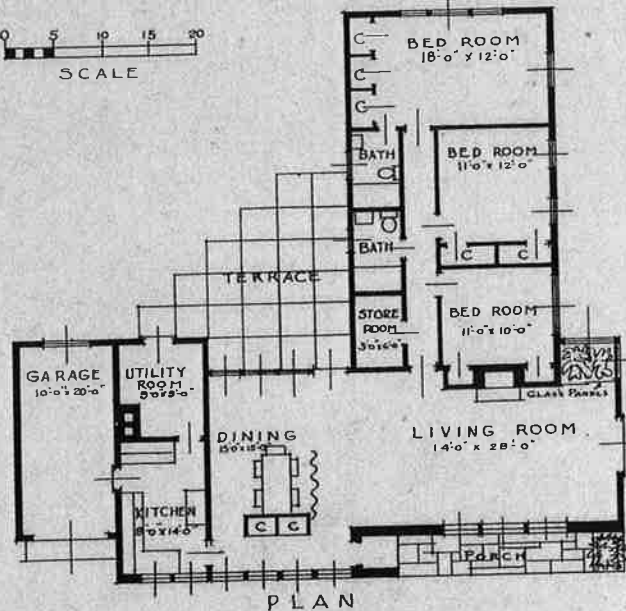
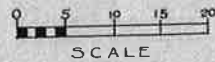
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ELEVATION



SECTION



PLAN

403 NEBRASKA

A ranch house with a "Breezeway," yes! and why not? This house is so planned that its connecting breezeway forms an integral part of the main wing and is in fact an outdoor living room, a usable part of the house and a direct means of access to the garden terrace.

The living room, while not physically separated from the dining area by partitions, is non-the-less separated by the shielding coat closet which also serves as a vestibule for the entrance door, giving three separate areas which may be utilized as one room.

The footings for the building are of concrete, just far enough below grade to escape frost damage. Upon these footings the foundation walls of sound concrete block are laid, using Portland Cement mortar.

The floor, framed of heavy fir joists, comes next and is only a step above grade, one of the things which gives this house its low comfortable look.

The exterior walls as shown are planned for the use of a number of facing materials to give variety and charm to the facade.

There is stone veneer and a huge stone chimney end for sturdiness, heavy split shingles for intimacy, and just enough vertical board and batten siding over the frame walls to give a "punch" to the whole treatment.

One may vary the treatment by the use of brick veneer in place of the stone, or by using wide stained board siding applied horizontally in place of the shingles.

The roof which is shown to have plain wood shingles, can also have heavy split shingles, asbestos shingles, asphalt shingles or slates substituted according to the owner's budget.

The windows, except for those on the garden side of the living room, are all wood double hung type for economy and satisfactory usage, but one may substitute metal double hung, metal or wood awning type windows or casements with equal effect.

The fenestration on the living room side is formed by the use of full height stock glazed doors, some of which are fixed and some of which open, giving plenty of light, air, and sunshine to the room.

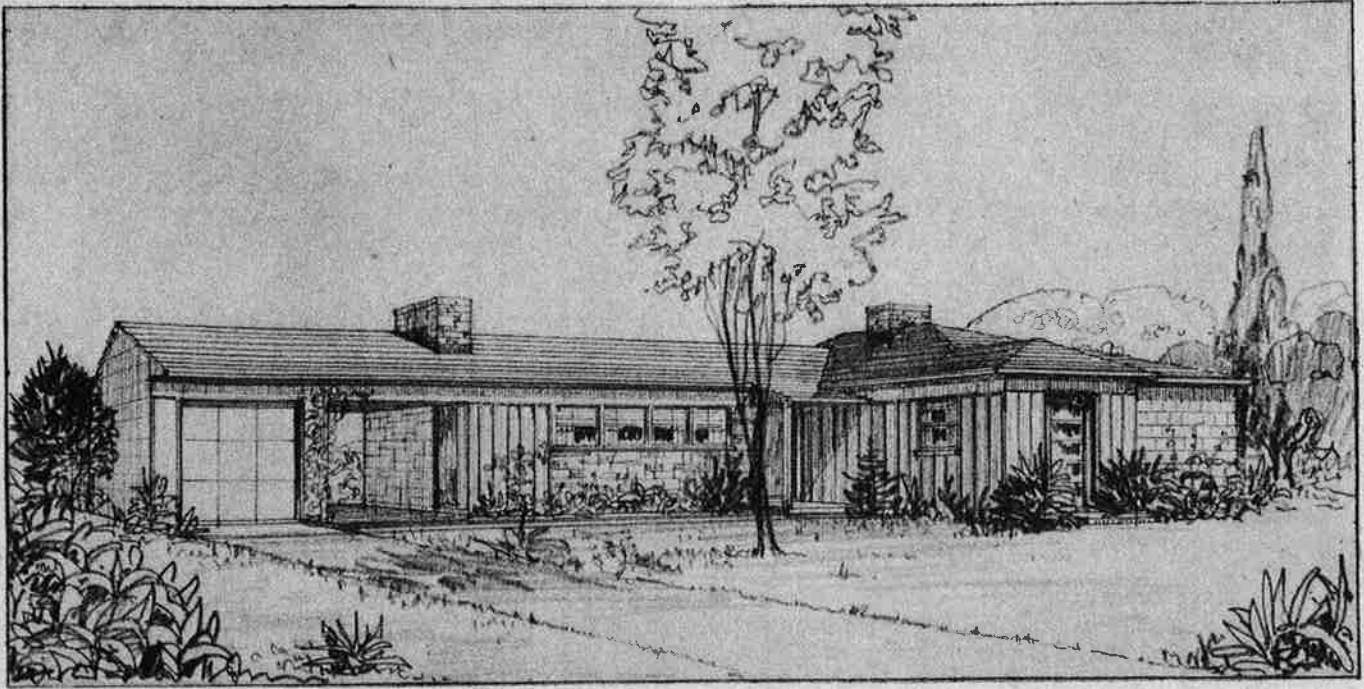
All exterior wood trim is of cypress or red cedar, natural finish, which will age and mellow with weather.

Inside walls and ceilings are plastered three coats on heavy metal lath.

Inside trim is also of cedar or cypress except in bedrooms, baths, and kitchens where painted pine trim is more in keeping with the usage of these areas.

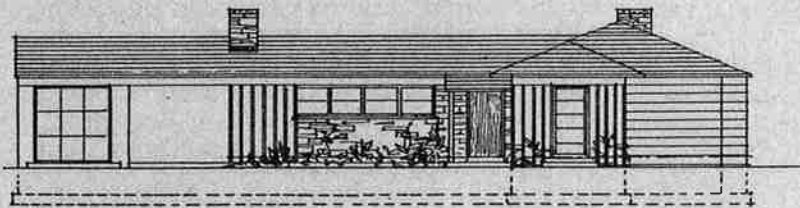
The terrace and breezeway floor is shown to be paved with random size, bluestone slabs, but one could substitute precast colored concrete slabs with good effect and probably at a considerable saving.

The heating plant housed in its own utility room is either a forced hot water system or a forced recirculating warm air system delivering clean, warm, filtered and properly humidified air through aluminum ducts to the whole house.

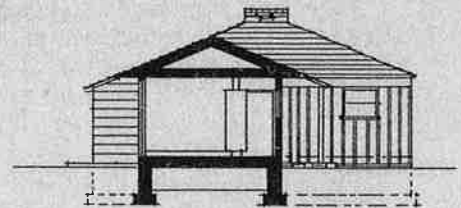


403 NEBRASKA—21,154 cubic feet including living room, dining room, two bedrooms, bath, kitchen, heater room, and garage.

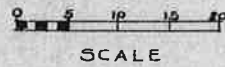
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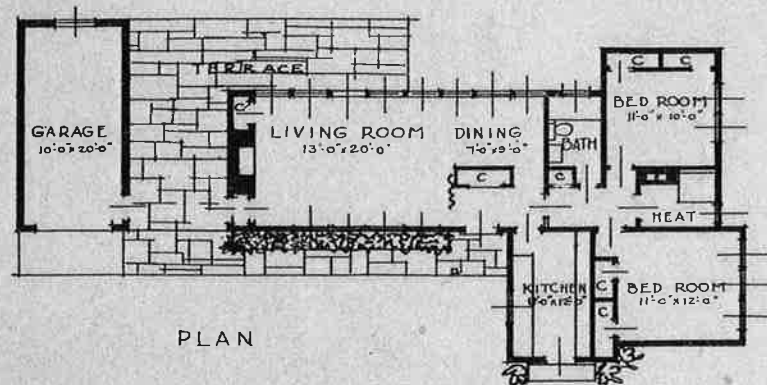
ELEVATION



SECTION



SCALE



PLAN

404 MESA

"Mesa's" long low stone wall seems to grow out of the ground like a natural part of the countryside, and its wide, overhanging eaves seem to express the idea of "security within my walls," while the garden side has plenty of glass as if to invite the green freshness and color of flowers and grass to sit at your hearthstone.

The construction of this house is honest and sincere. Starting at a point below danger of frost, we have our stone concrete footings which in turn support the *solid concrete block* foundation walls, which are constructed of good sound concrete block laid carefully in rich Portland Cement mortar. Upon these walls rest the floor joists, which are ample to support any load imposed upon them.

The exterior walls as shown are either of stone veneer on frame, or of frame covered with vertical board and batten sheathing, which is applied over regular sheathing and heavy waterproof paper.

One might vary this treatment by using brick veneer, or concrete block stuccoed, in place of the stone, or the stone might be retained, and whitewashed brick veneer substituted for the board and batten sheathing.

The house would also look very well should a wide resin bonded siding (about four courses to the height of the wall) be used all around.

The windows as shown are wood, stock double hung type, in wood frames. Here again one might substitute wood or metal awning type sash, or even casement win-

dows, depending upon the owner's preference.

The roof of this house is shown covered with heavy butt, cedar or redwood shingles, applied over the roof sheathing and heavy roofing felt. As a variation one may use asphalt shingles, asbestos shingles, or heavy variegated slates.

The chimney, while built of good sound brick, is faced with stone, and has terra cotta flue linings for all flues. The fireplace itself has an inner lining of fire brick, and a cast iron damper to control the draft and to close the flue when not in use. The outer hearth and facing are stone.

All interior walls are plastered three coats of sand finish plaster over heavy ribbed metal lath, except one end of the living room which has striated fir plywood applied checkerboard fashion.

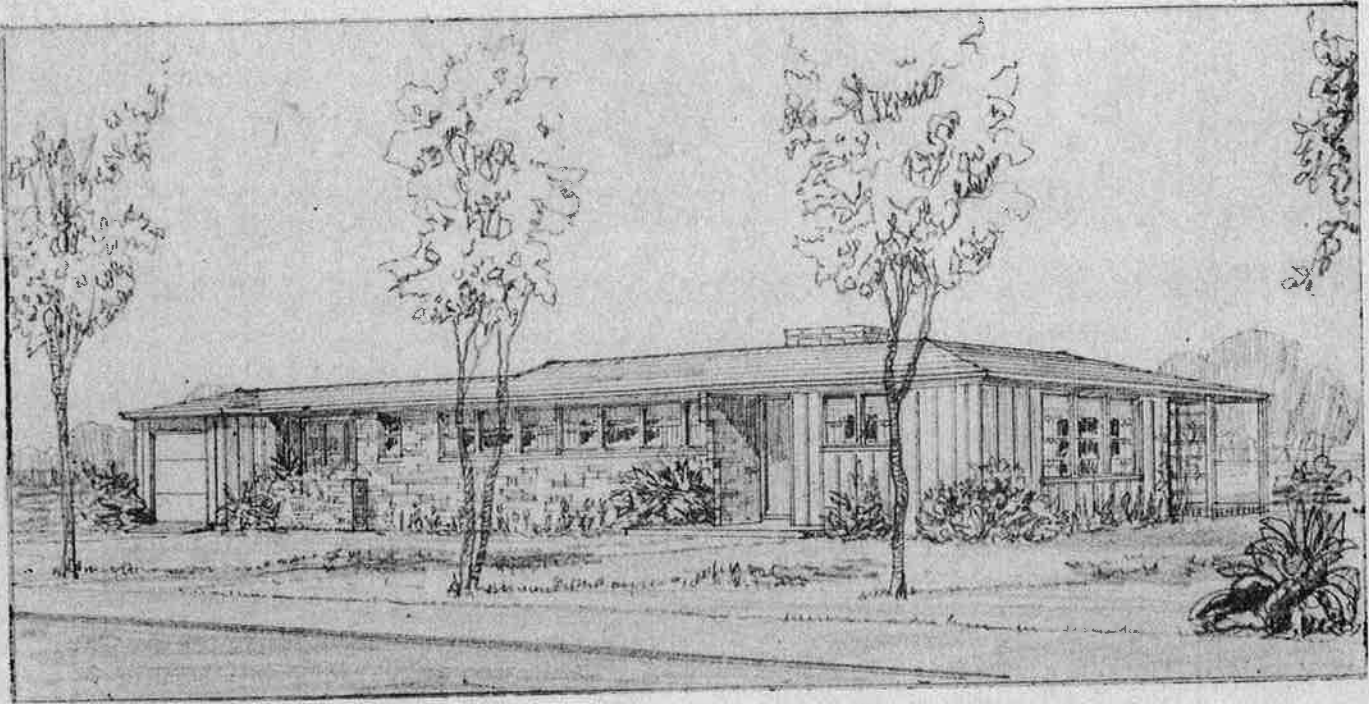
Interior trim including builtin bookcases and dining room screen are of cypress or redwood finished natural and waxed.

Oak is used for finish flooring in all rooms except kitchen, baths and heater room. Baths have tile floor and six foot tile wainscots.

Kitchen cabinets are either wood or metal.

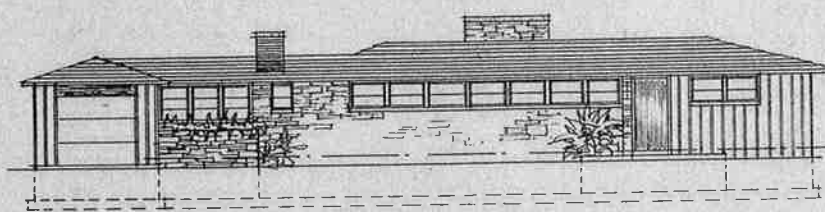
The terrace is paved with colored precast concrete slabs, laid with open joints, and the lily pool which extends right into the living room, is of reinforced concrete lined with colorful tile.

A gas fired recirculating warm air heating system, complete with humidifier and automatic controls, is a part of the equipment designed for this fine residence.

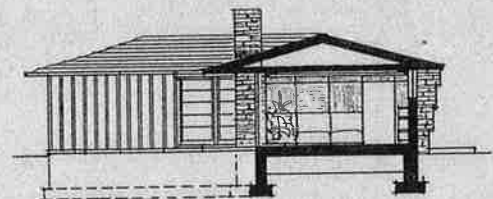


404 MESA—22,520 cubic feet including living room, dining room, two bedrooms, dual bath, powder room, kitchen, heater room, and garage.

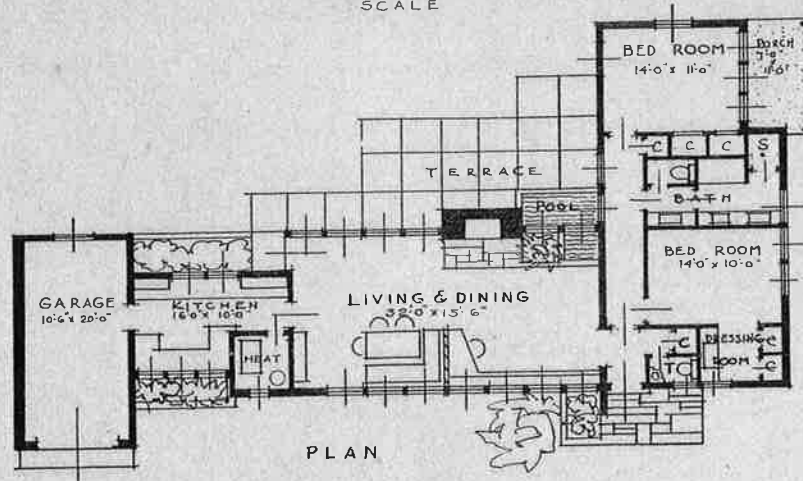
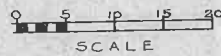
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ELEVATION



SECTION



PLAN

405 TULSA

This low, rambling, ranch type dwelling might be said to be streamlined for living. As a glance at the plan will show, nothing complicated or fussy, yet everything required is incorporated in the layout and each item has been located in relation to the others, so as to save steps, cut down on housework, and to give proper privacy to the various functions of daily family life. Notice that the bedrooms and bath are in their own wing assuring privacy and quietness, and that all service facilities are at the other side. This is as it should be to avoid conflict of activities.

From the construction standpoint, "Tulsa" is quite simple to build, there being no complicated structural problems to cope with in its erection.

Having no need of a cellar, start at a point below grade just far enough to avoid frost, with poured stone concrete footings which are twice the width of the concrete block foundation walls. To comply with the usual building code requirements good sound 1000 lb. per square inch test concrete blocks should be used for these walls and the blocks should be laid up carefully in Portland Cement mortar to a point just below grade.

The chimney is constructed of sound hard burned waterstruck brick laid up in 1:1:6 Portland Cement mortar, with terra cotta flue linings for all flues, cast iron flue rings, and the fireplace has a cast iron damper built in to allow perfect control of draft and to close the flue when the fireplace is not being used. The fireplace is lined with fire brick, and the outer hearth and facings are either common brick or tile, as the owner desires.

The exterior walls are shown on the sketches to be constructed of frame and

covered with sheathing and faced on the outside with vertical board and batten sheathing and shingles.

There is nothing to prevent the use of other exterior wall materials, such as brick veneer over frame, brick cavity wall construction, or concrete blocks faced with stucco. Another treatment that would lend itself very well, is the use of one of the new wide resin bonded plywood sidings, which are obtainable now in many different kinds of wood. This would, of course, be applied over the usual frame and sheathing.

The windows shown in the design are wood awning type windows with inside screens, but metal awning windows or double hung windows will work just as well. The large bank of fenestration on the living room side consists of full length glazed stock doors, to afford the maximum amount of air in summer and to give the maximum of sun penetration in winter.

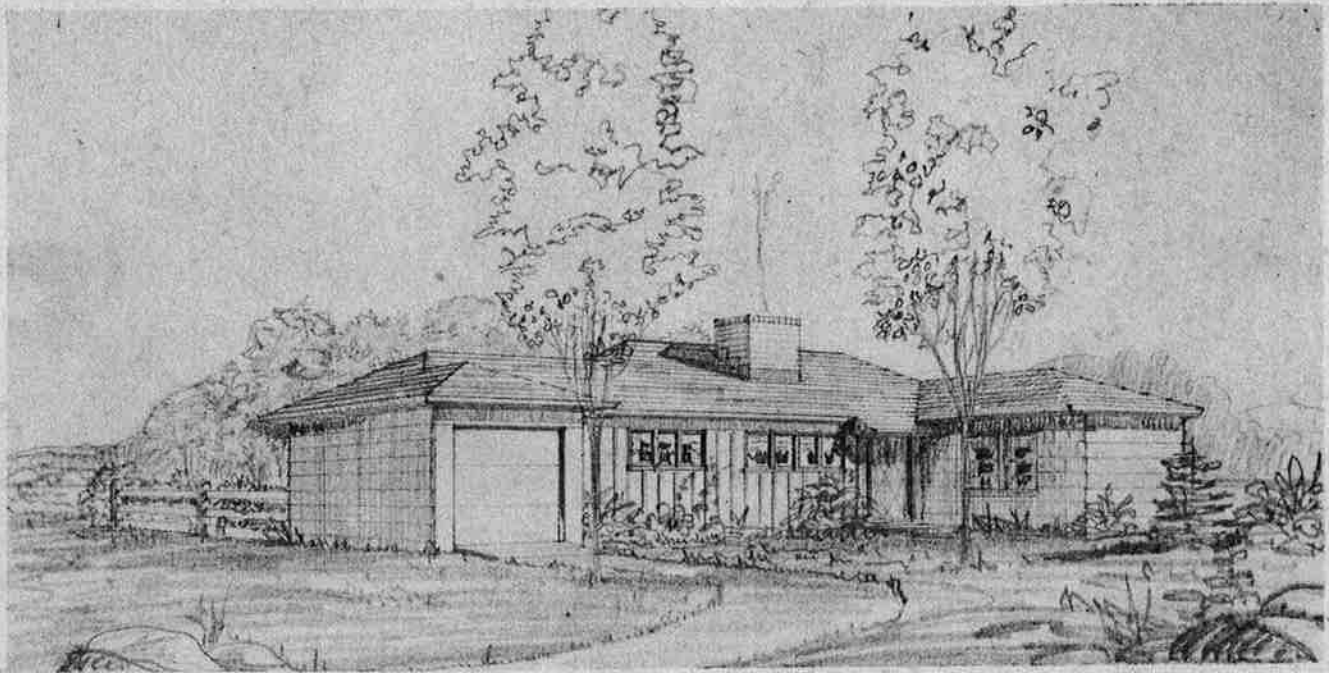
One need not worry about too much sun in summer due to the wide overhang of the roof which shields or shades the rooms when the sun is high over head.

The roof is covered with either slate, wood shingles, or asphalt shingles, depending on how much one wishes to spend for this item, slate being the most expensive.

The heater room located near the chimney contains an oil fired boiler and the hot water heater and tank. It is recommended that a recirculating warm air system with filters and humidifier be used.

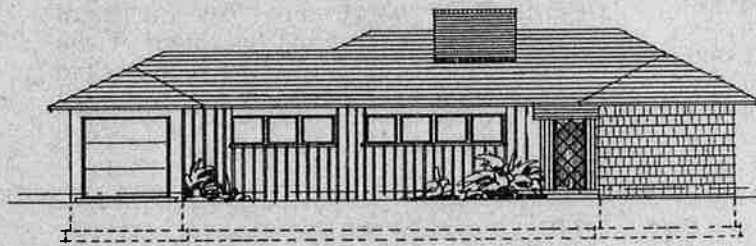
All interior partitions and ceilings are plastered three coats on metal lath. Bath and toilet have ceramic tile floors and 6'-0" tile wainscot.

Kitchen cabinets may be either wood or metal as desired.

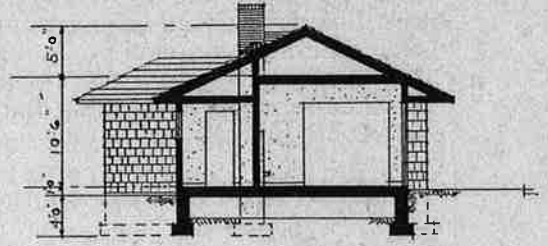


405 TULSA—21,713 cubic feet including living room, dining room, two bedrooms, bath, powder room, kitchen, heater room, breakfast room, and garage.

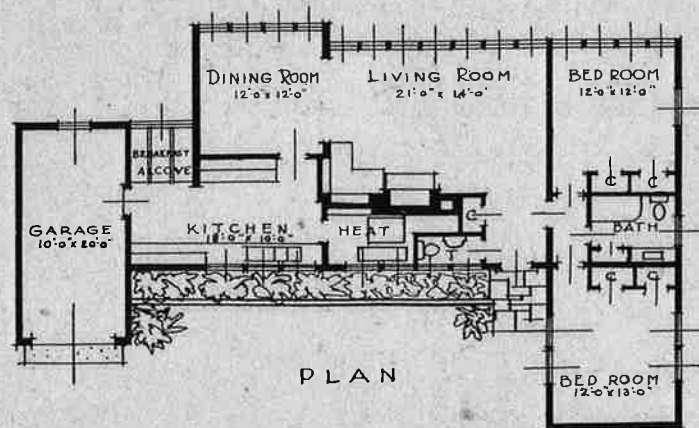
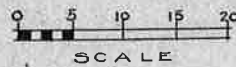
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ELEVATION



SECTION



PLAN

409 BRISTOL

A true type of colonial one story cottage, found throughout the Northern Atlantic seaboard, but which is perfectly adaptable to any part of the country. This house has been named "Bristol," because of a beloved example with the leaded bow window, in a New England town of that name.

This type of house was frequently built by retired Mariners, and Merchants, and many examples exist today, which show a fineness of detail, not commonly found in such small buildings, such as carved reeding at the entrances, the leaded bow window, and many had entire panelled rooms with raised panelling.

However, this design has been simplified to conform to modern desires, and to reduce cost and maintenance problems, without detracting from the charm of the original type.

By the elimination of an unneeded cellar, all rooms are on one level, which makes for efficiency in operation and living.

The foundations consist of a poured stone concrete spread footing, on top of which foundation walls of good sound concrete block, are laid in Portland Cement mortar, up to the grade line.

The exterior walls are of frame construction, as shown, with wide bevel siding, or flush boarding, on the main house, and narrow clapboards on the "Ell." A variation at this treatment would be to build the main house of brick veneer, painted white, and to execute the exterior of the wing or "Ell"

in shingles.

The roof is shown to be of wood shingles, but one can utilize slate, asbestos shingles, or even take less expensive asphalt shingles instead.

Exterior trim should be of clear white pine, painted, with a moulded colonial cornice, composed of an "Ogee" crown moulding, fascia, bed mould, and frieze. The entrance door should be a raised panel, —6 panel type door, with a big shiny brass knocker, even if you do have an electric bell.

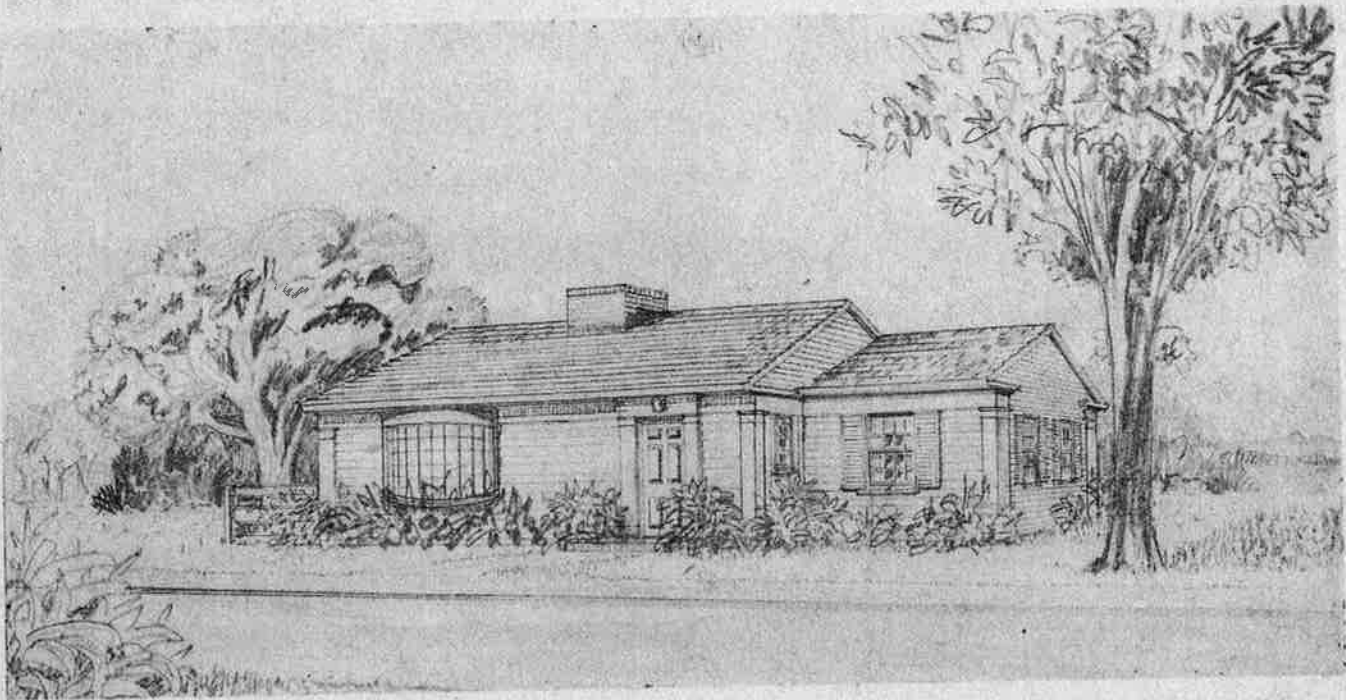
Construct the chimney of good hard burned brick, and install terra cotta flue linings, for both the heater and the fireplace.

The fireplace should be lined with fire brick, and if one can obtain an old cast iron fireback, so much the better. The fireplace should be of pine, rather ornate in character, with marble facings, and a brass grate, and brass fire tools.

The interior trim should be of pine, moulded, as plain trim will not be in character, and with a moulded chair rail around the living room, at the window sill height. In the living room is a moulded wood cornice, and a moulded base.

Kitchen cabinets are of wood or metal, as desired, with flush doors, drawers, storage cabinets and white enamel sink. Linoleum counter tops with metal edge strips.

The recommended heating system for this house is an oil or gas fired warm air recirculating system, or a forced hot water system, using a gas or oil fired boiler.

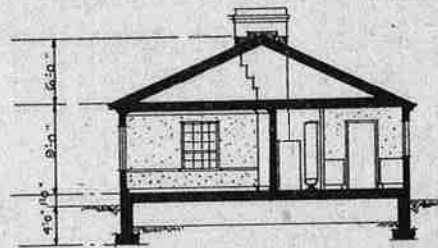


409 BRISTOL—21,219 cubic feet including living room, dining room, kitchen, bath, heater room, and two bedrooms.

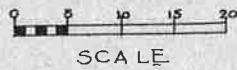
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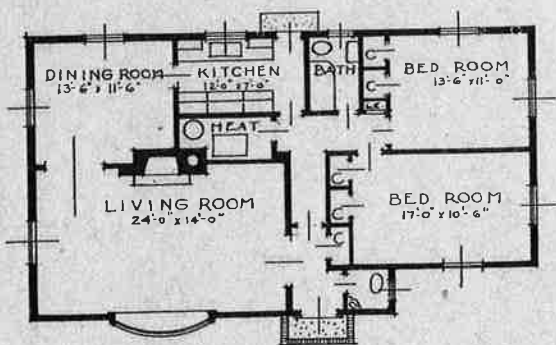
ELEVATION



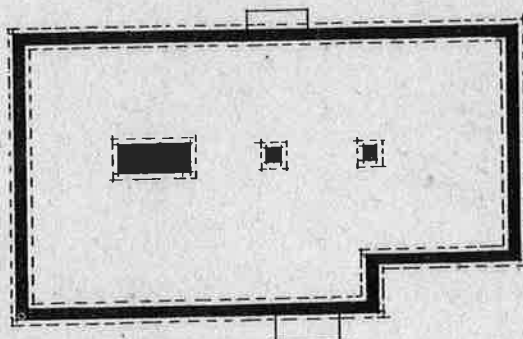
SECTION



SCALE



FIRST FLOOR



FOUNDATION

410 NORTH TRURO

A modern Cape Code Colonial? Why not? This type of one story colonial architecture is perhaps one of the most popular styles of small house ever built. With its low eaves white painted clap-boards, and green slat shutters, it is hard to beat.

When the prototype of this house is replanned along modern ideas, it is as near perfect as a small family can desire, and being of small cubic foot content, is economical to build.

Constructed of durable materials, by competent mechanics, this house will last forever, and will require a minimum of maintenance work.

The footings are of stone concrete, and the foundation walls are laid up with sound concrete block, in good rich Portland Cement mortar.

The chimney and fireplace are of hard brick, with terra cotta flue linings, in strict accordance with the rules and regulations of the National Board of Fire Underwriters. The fireplace has a cast iron damper, and is so constructed as to be guaranteed not to smoke.

The exterior walls of the design shown, are of frame construction, with the outside covered with narrow pine clapboards, but the house will be perfectly content to receive shingles, wide lined siding, and even brick or stone veneer, as has been done thousands of times, with this type.

The exterior trim however, should be of white pine, painted.

Notice the windows, and it will be seen

that the lower sash of the double hung windows is only two lights high, while the upper sash is three lights high—this has a very authentic precedent up in New England, and if one wishes to carry out the true spirit of the design, one must do exactly as shown; it does not cost any more, but does keep things in harmony.

The roof may be either wood shingles, slate, asphalt shingles or asbestos shingles.

The inside walls are plastered three coats, on heavy metal lath. The interior trim is all of clear white pine, painted, and it is recommended that gay flowered wall paper be used at least in the living room above the pickled pine wainscot, and gay flowered chintz curtains at the windows.

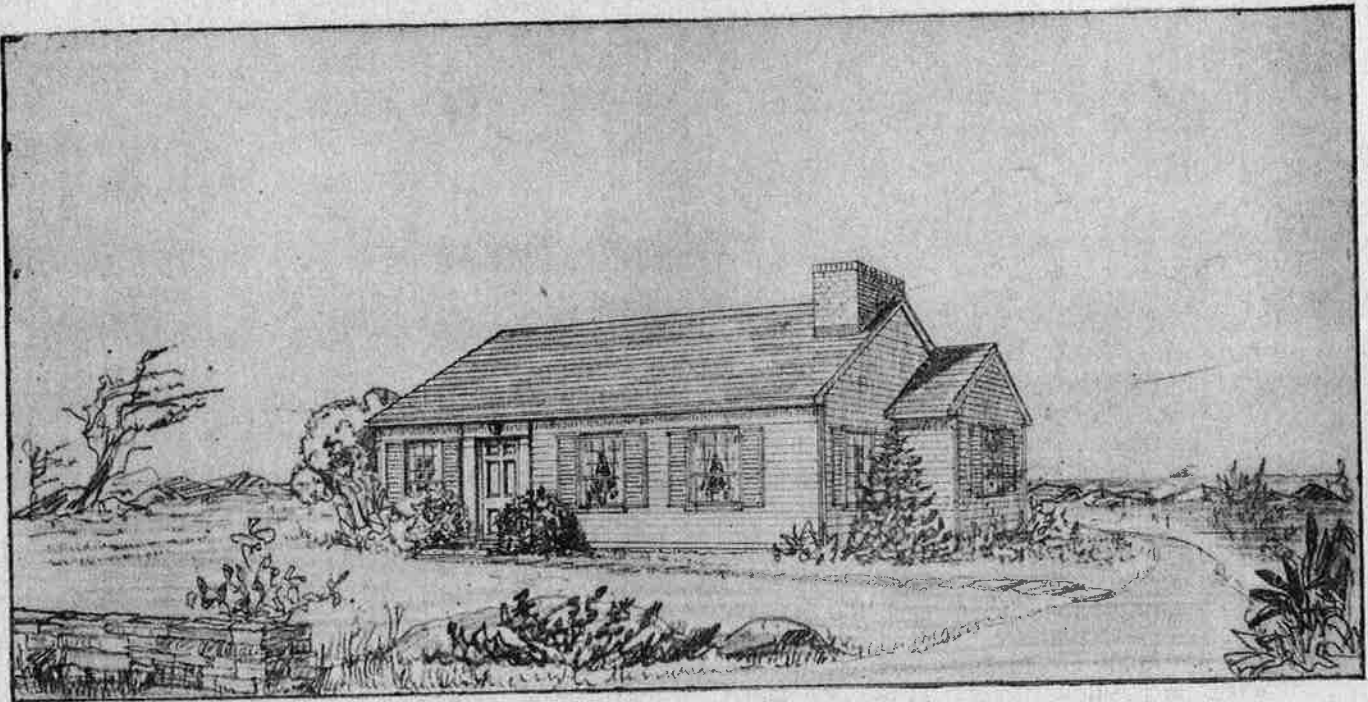
The bedrooms, while only two in number, are large and have good light and air, and are accessible from the bathroom passage.

The bath has a gay ceramic tile floor, cove base, and colored tile wainscot, 6'-0" high.

To allow access to the storage space in the attic, a disappearing stair has been located in the small bathroom passage. The stair pushes right up into the attic, out of sight when not needed.

Kitchen cabinets are of wood, or metal, with linoleum or plastic counter tops, with a stainless steel sink and drainboard.

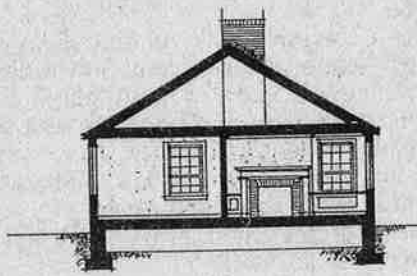
The heating plant for this small house, can be located right in the kitchen, and should be a gas fired heater, supplying forced warm air through metal ducts, to the other rooms.



410 NORTH TRURO—16,752 cubic feet including living room,
 kitchen, two bedrooms, and bath.
 Complete working plans (with specifications incorporated) \$15.00
 Duplicate Set 5.00



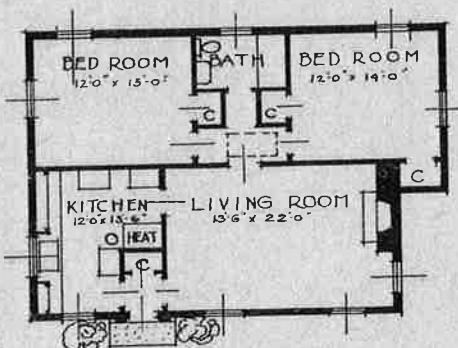
ELEVATION



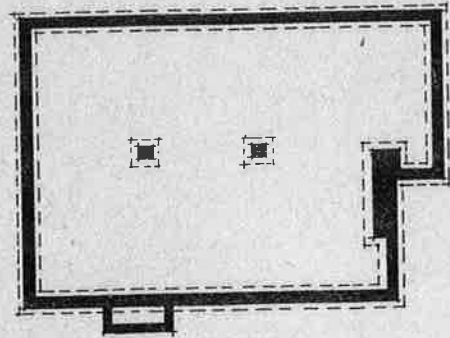
SECTION



SCALE



FIRST FLOOR



FOUNDATION

413 SCONSET

True American Colonial, as it developed from the original small central structure, constructed to house the new bride and groom, before long a bedroom wing was added, and then in future years, when the horse and buggy no longer were required, a breezeway, and a garage for the family car were added. But with all these additions and changes, the true feeling of the original colonial cottage has been maintained, and while its prototype is a hundred and fifty, or two hundred years old, it still is pretty near what we all desire in a small home.

To be faithful to the style, this house should be built with frame construction, covered on the exterior with sheathing, and then with narrow pine clapboards, laid not more than four inches to the weather. The roof may be covered with wood shingles, or asphalt shingles, or slate, as desired. Several examples up in New England however, have the gable ends covered with flush boarding, but this is not true to type.

This house, which is essentially a country type, has been provided with a full cellar, to contain the heating apparatus, storage room, a playroom, and perhaps a hobby shop, if the owner is a hobbist, and who isn't these days?

Footings should be constructed of poured stone concrete, and the foundation walls laid up of local stone, concrete block, or of poured concrete, the concrete block being the least expensive, and just as good.

The chimney, and fireplace, are construct-

ed of good sound hard burned waterstruck brick, laid up in Portland Cement mortar. Flues of chimney are of hard burned terra cotta. Install in the fireplace a "Covert," or other approved, cast iron damper, to control the draft of the fireplace. The outer hearth and facings, should be plain common brick, faced with a simple pine, painted mantle.

Exterior trim is of clear white pine, painted, shutters, are colonial fixed slat shutters, held back against the wall with wrought iron holdbacks.

Interior walls should be given three coats of plaster, over heavy metal lath.

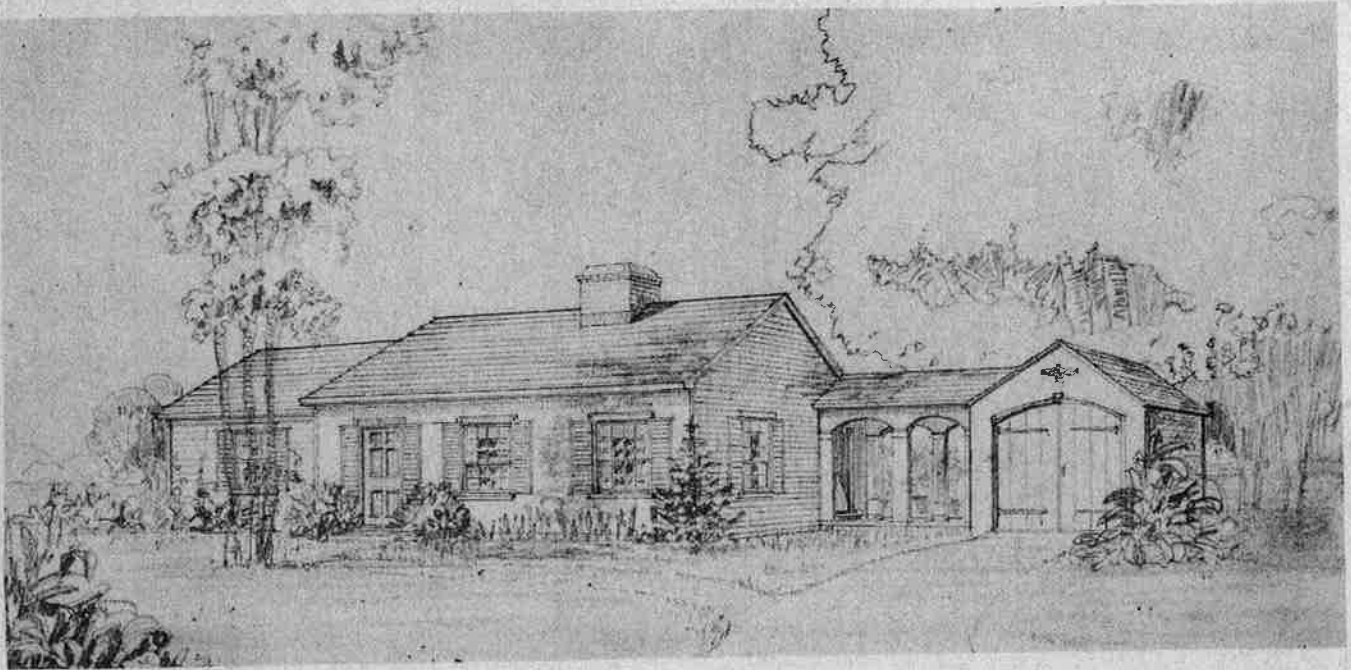
Windows, to be true to this type of architecture, must be wood double hung windows, with small lights of glass—if one wishes to be absolutely authentic, be sure to have the panes of glass exactly seven inches, by nine inches, as all the old colonial glass was this size—it came over from Holland, and England, that way.

Use good oak finished flooring, or wide painted pine planks, in all rooms, except kitchen, and bathroom.

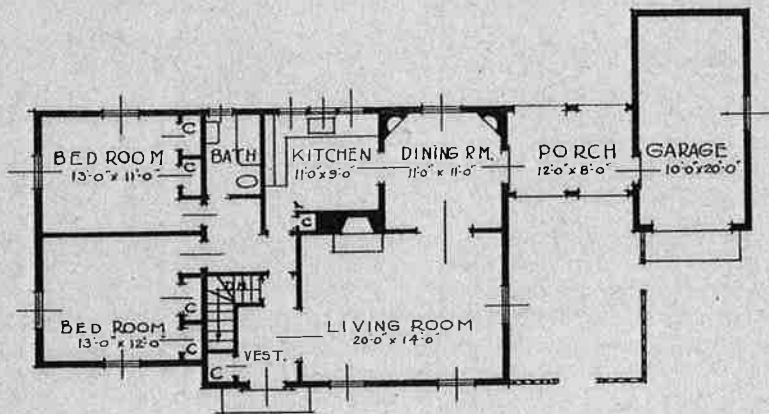
Kitchen cabinets are stock, wood or metal, with linoleum counter tops, metal edge strips, and flush doors.

Porch floor can be either brick laid in pattern, as was so often done, or of blue stone flagging.

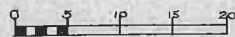
Practically any recognized type of heating system will work in this house, but the most economical one, is a one pipe steam system.



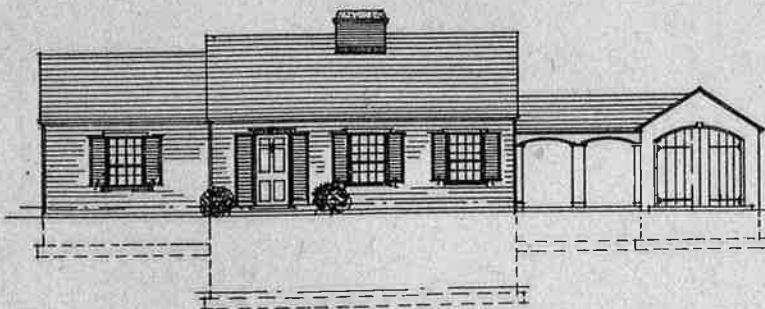
413 SCONSET—27,378 cubic feet including living room, dining room, two bedrooms, bath, kitchen, porch, garage, and full cellar.
 Complete working plans (with specifications incorporated) \$15.00
 Duplicate Set 5.00



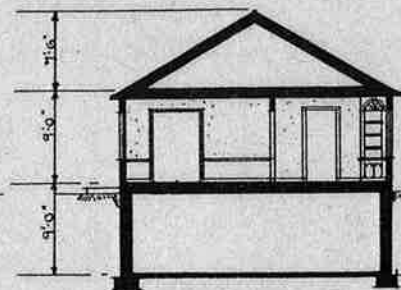
PLAN



SCALE



ELEVATION



SECTION

417 GREENACRE

"Greenacre," a solar type house, has been designed to be built of materials readily obtainable in any locality, for the modern minded family which is looking for the maximum of space and utility, at the lowest possible cost.

This thought has been kept in mind all through the preparation of the accompanying sketches, in order that a true solar house might be designed properly planned, to take advantage of all of the solar principles, without increasing costs, or sacrificing any feature required for perfect circulation, and inter spacial functioning of each usage area.

Having in mind the use of a radiant hot water heating system, with the heating coils placed in the floor, no basement has been provided; instead a reinforced concrete slab, placed directly upon a porous bed of crushed stone 12" thick, is shown.

The footings are conventional, of poured stone concrete, at a depth of four feet below grade, and upon these rest the 12" thick concrete block foundation walls, up to the level of the floor slab, where a waterproof band of impervious fabric is placed, to prevent any seepage of moisture into the walls or porous fill.

The balance of the structure is of frame construction, using regular 2 x 4 fir framing studs for the walls, and 2 x 10 fir rafters. The exterior walls of the house, as well as the roof, have a basic sheathing of tongue and groove sheathing boards, then a layer of heavy aluminum coated waterproof building paper, which is an added feature in the way of insulation, and reflection of heat away from the building in summer, and also to conserve inside heat in winter.

The outside of the walls are covered as shown, on three sides, with resin bonded, wide plywood siding, and on the south side, with vertical "vee joint" pine siding, which is stained a soft heather color, and given a coat of preservative.

The overhang, or sun shade, which is the main feature of a solar house, controlling the penetration of the sun's rays, has, in this instance, been designed to have adjustable vanes, or louvers, so that the owner of this house is enabled to adjust them, for any desired amount of sunlight, by means of operating wires, and pulleys.

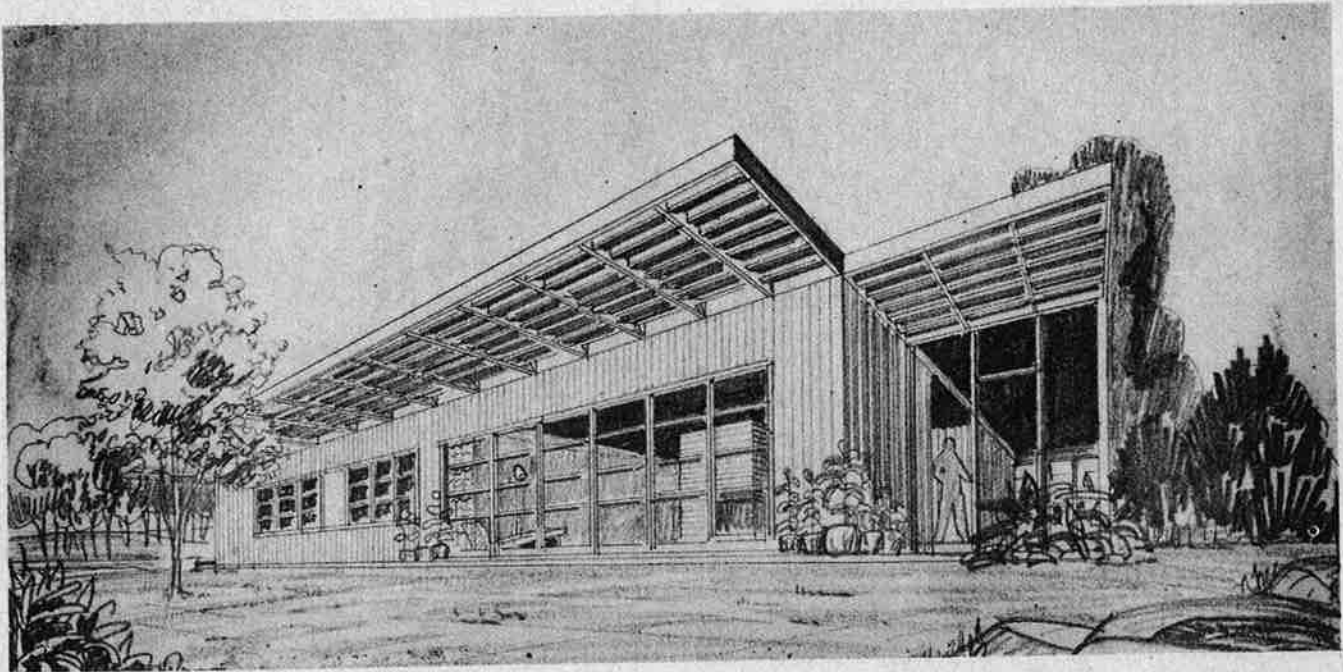
The roof of this building has, on account of its low pitch, a three ply felt and asphalt built up roof, with a green granulated top surfacing.

Ceilings throughout, as well as all walls, are thoroughly insulated with 4 inches of mineral wool insulation, which helps to keep the interior cool in summer, and warm in winter, with a resultant saving in fuel costs.

While this house has been shown to be of frame construction, with a wood exterior, one might successfully construct it of brick veneer, concrete block, or stone; in fact most any combinations of materials would be suitable.

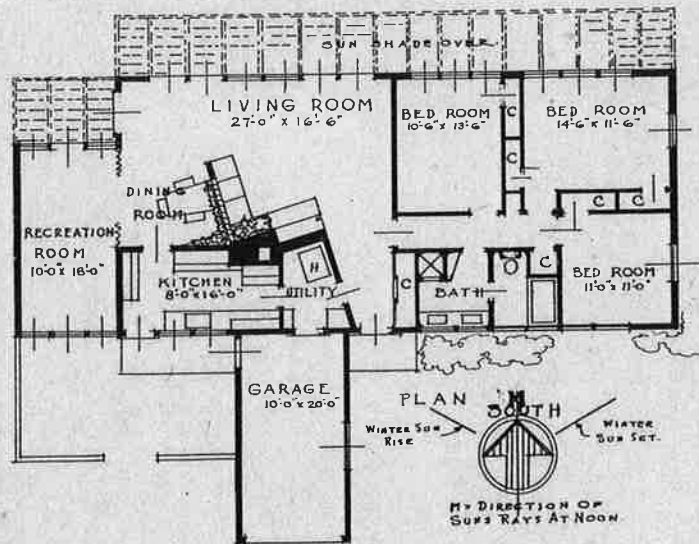
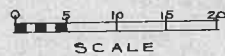
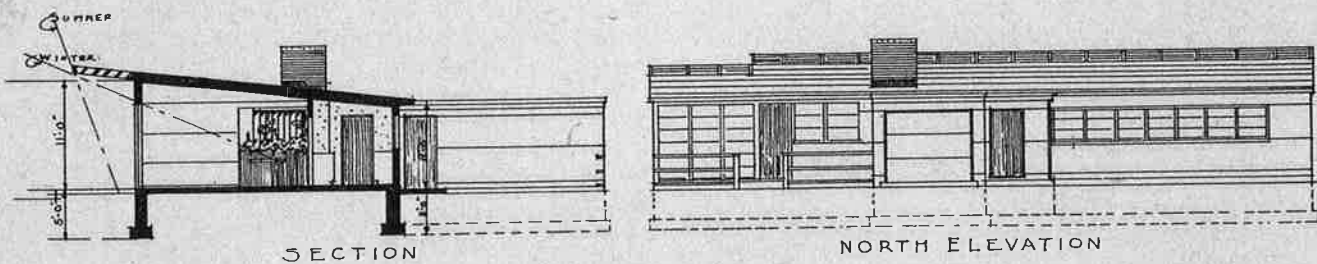
The concrete floor is topped with a colored cement finish, which may be waxed and polished, or may be covered if desired with carpet, asphalt tile, or linoleum.

Attention is called to the bath room, which has been designed for dual usage, a great convenience during the morning rush hour, in getting the children off to school, and the master of the house ready for the 8:15 train.



417 GREENACRE—27,525 cubic feet including living room, dining room, recreation room, utility room, three bedrooms, dual bath, and garage.

Complete working plans (with specifications incorporated) \$15.00
 Duplicate Set 5.00



421 VERBENA

This modern bungalow is efficiently planned for all year round living in this country, but is reminiscent in style, of its namesake, the "Bungaloo" of the British Indian Colonies, with its wide overhanging eaves and front porch. There are still a surprising number of people who must have a front porch.

This house, planned all on one floor, for easy maintenance and convenience (as are all of the houses shown in this book), is economical to build, requiring no high scaffolding, no wasted money for damp cellars, or expensive foundations and waterproofing.

The footings are of stone concrete, which is practically mandatory in most towns and cities. The foundations walls are of concrete block, or of poured concrete as desired.

While the house shown is of frame construction, that is, wood studs and sheathing, covered with wood exterior siding, and plaster and metal lath on the inside, it could just as well be constructed of brick veneer, over sheathing and frame structure, or of concrete block, painted with Portland Cement paint, or stuccoed.

The roof may be covered with either wood shingles, asphalt slate surfaced shingles, slates, or asbestos shingles, with equally good effect.

The soffit of the roof overhang, should be

sheathed with narrow, tongue and groove, "veejoint" sheathing; exterior woodtrim can be of pine, to paint, or stain as desired.

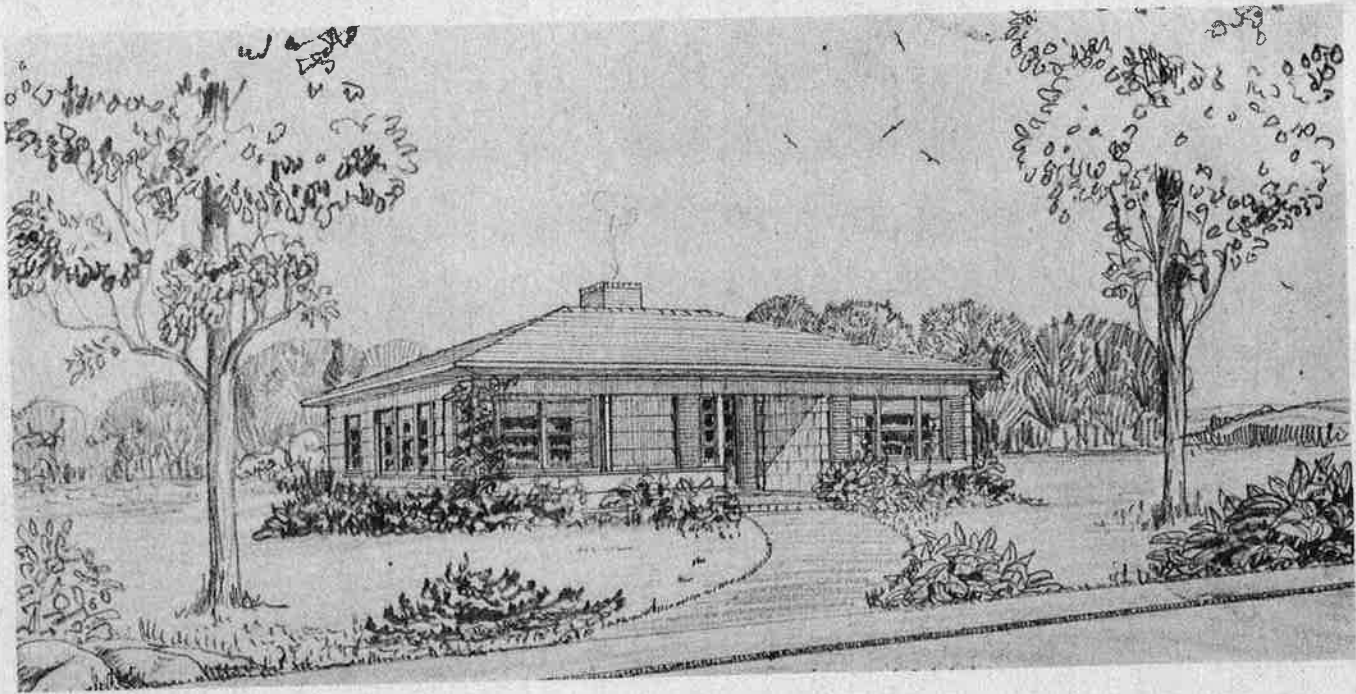
While wide pine bevel siding has been indicated, one may utilize narrow clapboards, shingles, cypress or cedar shakes, or one of the new plywood exterior resin bonded siding panels, which are quite attractive and becoming very popular.

The windows shown are the plain, wood, double hung type, but either wood, or aluminum, double hung windows can be used, as also, can wood or aluminum awning type sash, or wood, aluminum, or steel casement windows.

Exterior trim, and porch finish, is of white pine, to paint. Porch floor may be either colored concrete, or may be paved with tile, or blue stone, whichever is preferable or most economical in your own particular locality.

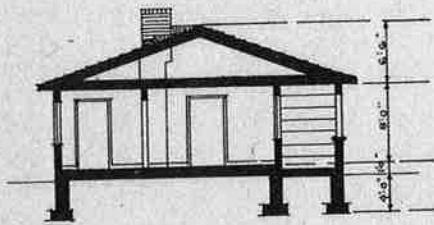
Chimney is of hard burned brick with terra cotta flue linings, fire brick fireplace lining, cast iron fireplace damper, and tile hearth.

It is recommended that a gas or oil fired, heating boiler be installed, and that the system used, be either recirculating forced warm air, or a hot water system, as the best types for this compact little house.

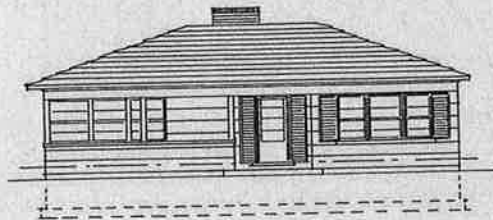


421 VERBENA—18,368 cubic feet including living room, dining alcove, two bedrooms, bath, kitchen, and heater room.

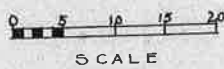
Complete working plans
 (with specifications incorporated) \$15.00
 Duplicate Set 5.00



SECTION

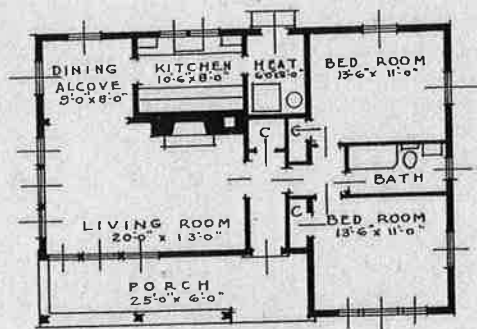


ELEVATION



SCALE

40 ft wide



PLAN

523 MUSTANG

A true ranch type house which may be constructed on a rather narrow plot of ground and still afford the maximum of privacy, this house should appeal to those who wish to build a ranch house, but who are forced to live in a community where small lots are the rule.

This house has been planned with the garage entrance near the street and the living room far enough back so that privacy is attained. There is also a pleasant prospect in either direction, across the patio in the front or towards the gardens in the rear.

Moreover, the house may be reversed in plan to take advantage of the sun according to the orientation of the site. The large glass doors in the living room open on to a paved terrace on the patio side, and also towards the garden in case one wishes to build a dining terrace on that side later on.

The house, as planned, has solid stone concrete footings which are carried down to a point below the frost line. The foundation walls are built up of high strength concrete block, which are laid up in Portland cement mortar and filled solid under every concentrated load point.

The superstructure of the building is of frame construction, as shown, but could be constructed of masonry if desired. The floor framing is of sturdy Douglas fir or spruce of structural grade, with substantial cross bridging in each span to provide a good, solid floor that will not vibrate or sag.

The walls are framed with 2" x 4" fir studs, sheathed with tongue and groove sheathing, and covered with heavy waterproof sheathing paper before the exterior

wall covering of shingles and "board and batten" sheathing are applied.

The roof is framed with fir or spruce rafters, sheathed and papered, and then covered with a slate surfaced, roll roofing, or with shingles as desired.

Exterior trim may be either pine painted, or red wood left natural color. The windows for this house may be either the conventional double hung sash or casements. Either type will appear very satisfactory with this design. The large glass doors, opening from the living room and the dining alcove to the outside, are regular stock pattern glazed doors which are readily obtainable anywhere.

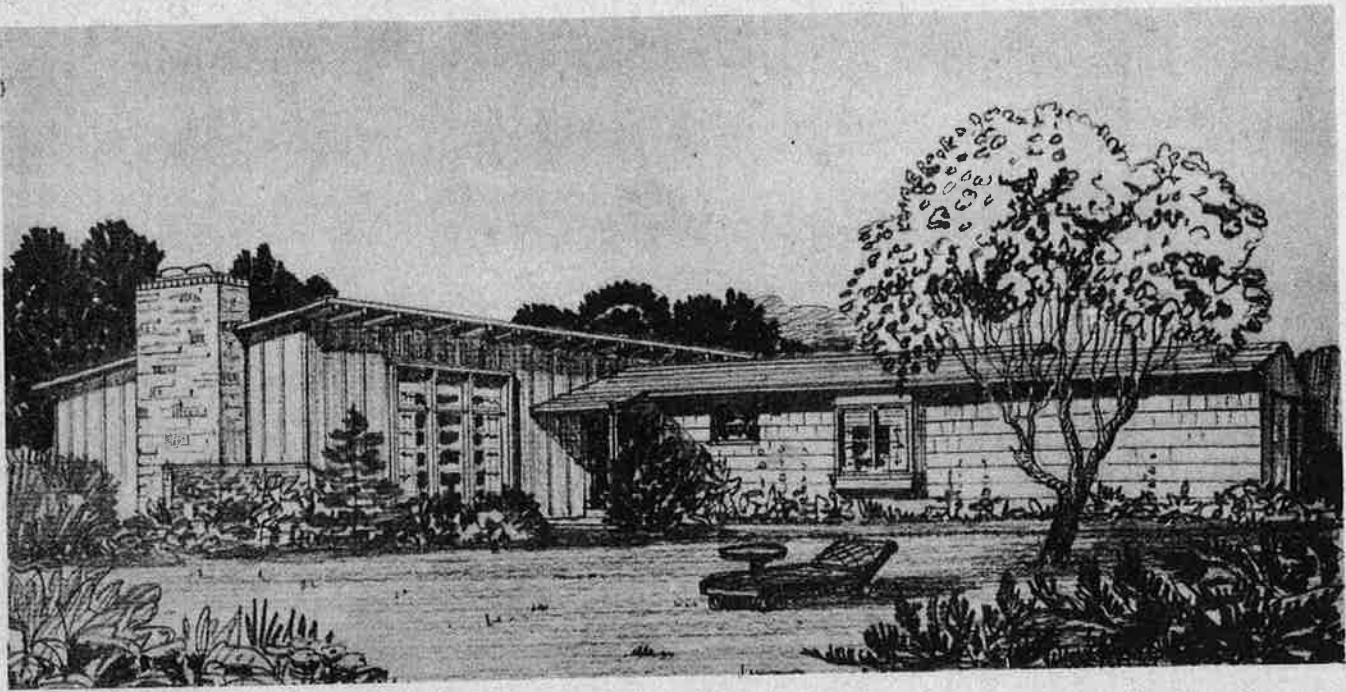
The fireplace and chimney are constructed of local field stone, with hard burned terracotta flue linings and built-in cast iron dampers.

Terraces and walks are constructed of precast, colored concrete slabs laid in a sand bed, and may be rearranged to give a variety, in layout, or to afford space for planting.

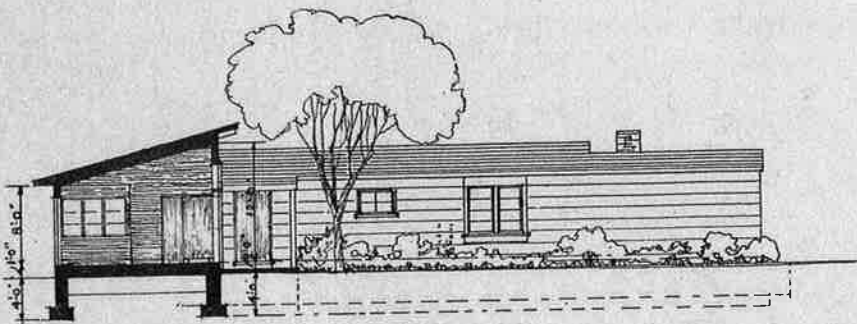
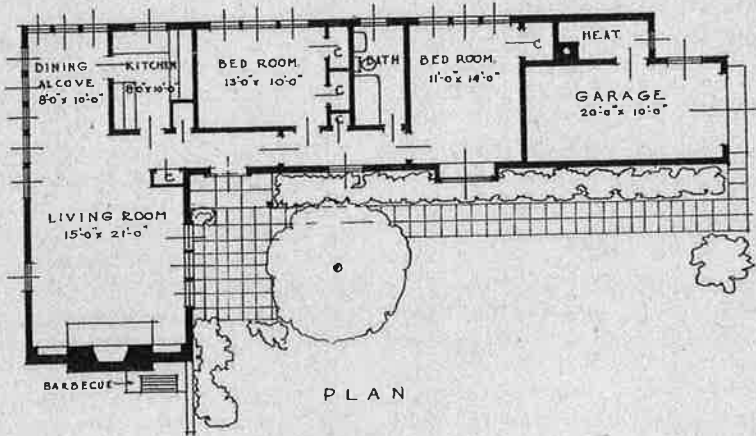
All inside walls and ceilings, except the two ends of the living room, are plastered three coats on heavy metal lath. All of the ceilings and roof slopes are insulated with 4" thick mineral wool insulation.

The heater is located in its own room adjacent to the garage. The heating system should be a gas or oil fired, steam or hot water system as desired.

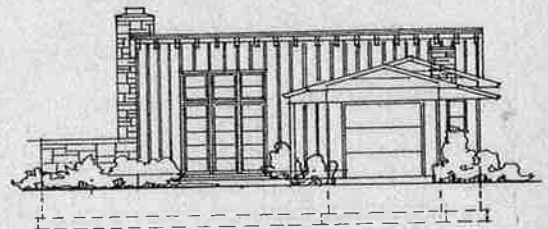
The finish floors of the living room and the dining alcove are random width oak planking, and the rest of the floors are of the standard width oak. The kitchen has a linoleum or asphalt tile floor, and the bath has a tile floor, base and 6'-0" high tile wainscot.



523 MUSTANG—18,131 cubic feet including living room, dining alcove, kitchen, two bedrooms, bath, garage and heating room.
 Complete working plans (with specifications incorporated on the plans) \$15.00
 Duplicate Set 5.00



SECTION



ELEVATION

526 SUNSET

This house has what might be called a double exposure, affording the occupants a pleasant view in two directions, without sacrificing privacy or circulation. The house has been planned with flexibility in mind. It may be reversed from left to right, or the whole plan reversed so that the entrance porch is on the opposite side, to fit any site condition.

As shown by the accompanying sketches, the house design has been executed in concrete block with a stucco exterior, and a touch of plywood siding to vary the front, but it could very well be built of stone, brick, brick veneer, or all frame construction with a variety of exterior wall coverings such as shingles, siding or vertical boarding.

The footings are of poured stone concrete as required by most building codes. The foundation walls are of high test concrete block or of poured concrete, whichever is most economical in a given locality.

Should one wish to build this house above grade with concrete block and stucco, the block used should be load bearing strength blocks, 8" thick, laid up in Portland cement mortar and stuccoed by an experienced mechanic.

The chimney is constructed of hard burned common brick, with terra-cotta flue linings for all flues, cast iron flue rings, also a cast iron damper for the fireplace.

All framing members are of fir or spruce, structural grade, and all floor joists are cross bridged for strength.

The exterior wall of the kitchen and all roof surfaces are diagonally sheathed with tongue and groove sheathing, and then covered with heavy waterproof sheathing paper, before the exterior wall and roof covering is applied.

The exterior of the kitchen wall is covered with striated waterproof plywood siding. The roof is shingled, using slate, wood or asbestos

shingles, according to preference.

The exterior trim of this house is of clear white pine painted, and the vertically sheathed gable ends are red wood left natural color, and given a coat of clear preservative.

Windows and frames are all stock pattern, readily obtained from any local dealer. The windows shown are metal casement type, set in wood sub frames. The large glazed doors in the living room are stock doors, and all are operative so that the entire room can be opened in summer if desired.

All roof slopes and ceilings are insulated with 4" thick mineral wool insulation. Interior walls and ceilings are plastered three coats on heavy metal lath, or if one wished, the walls could be covered with some kind of wall board, but in any case, it is wise to plaster the ceilings.

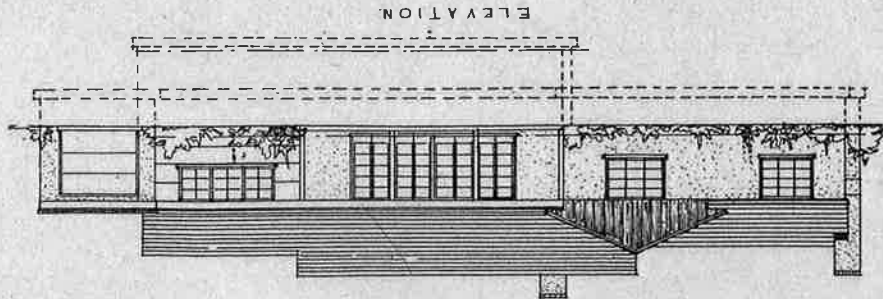
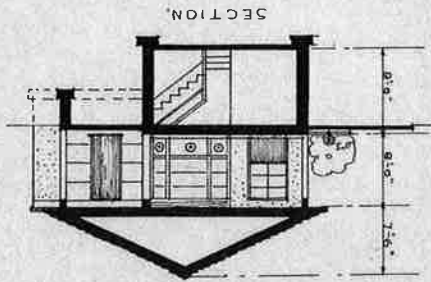
Interior trim is stock pattern pine painted. Finish flooring except in bath and kitchen, is selected, clear white oak laid over heavy deafening felt.

The kitchen has an asphalt tile floor with contrasting field and border. The bath has a ceramic tile floor, a glazed tile base, and 6'-0" high tile wainscot, while the shower is tiled full height, and has a glass shower door.

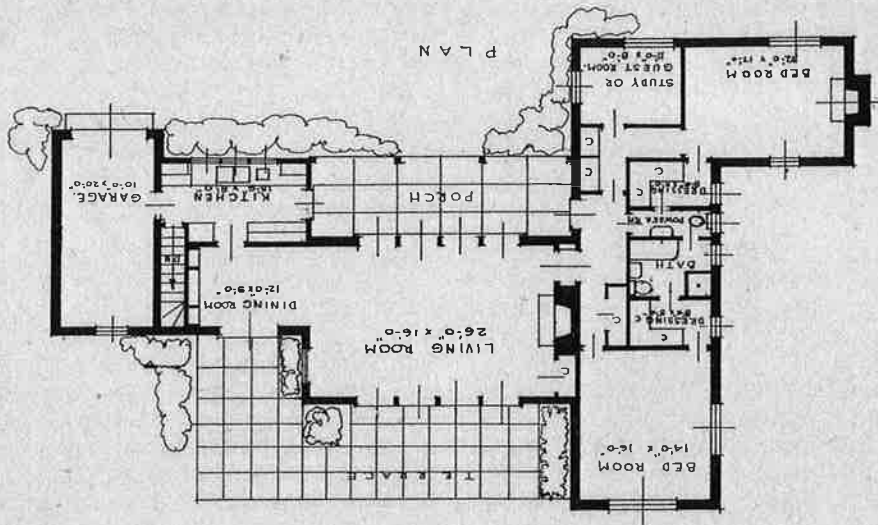
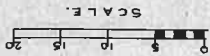
There is ample space in the cellar to contain not only the heating plant, but a hobby room or recreation room, and if desired, a cold room with a freezing compartment.

The terrace and the porch floors are of colored concrete, marked off into a pattern. The terrace slabs could be cast individually so that they might be moved about for variety or to provide separate planting spaces for shrubs.

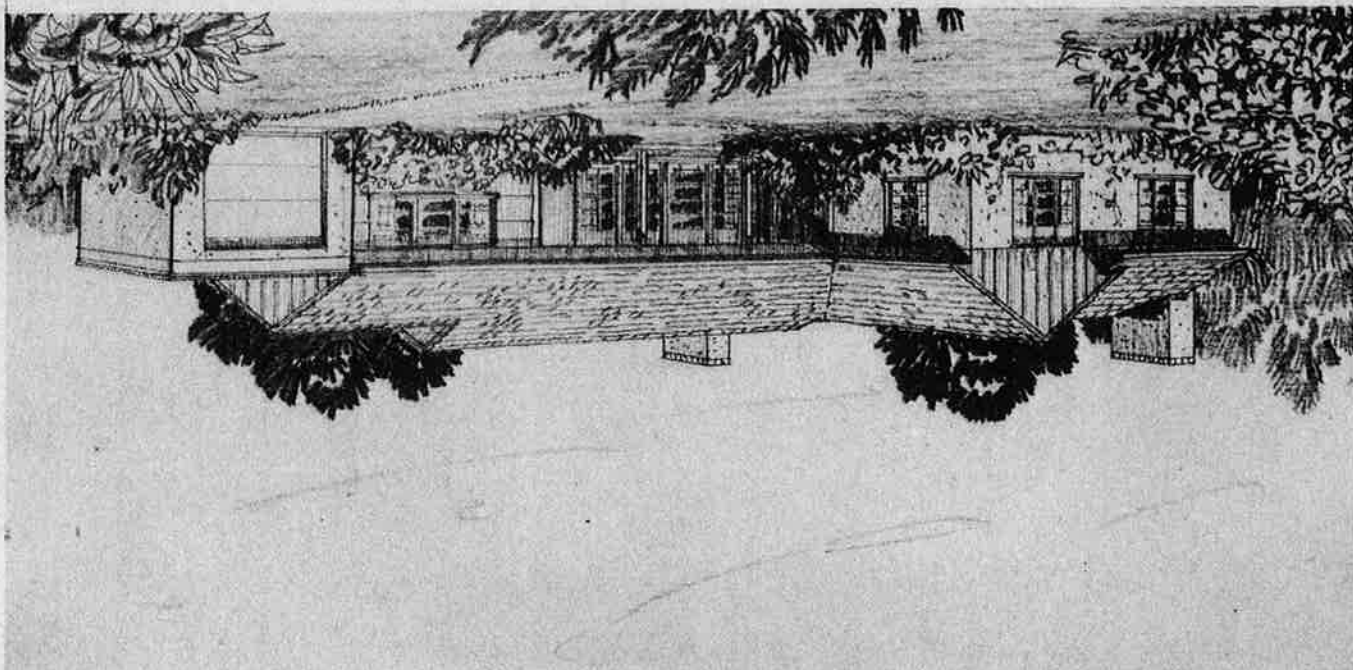
The recommended heating system for this building is a gas or oil fired, hot water system with convectors or fin type radiators, but if desired, either steam or a vapor system will function well.



Complete working plans (with specifications incorporated on the plans) \$15.00
 Duplicate Set 5.00



526 SUNSET—41,258 cubic feet including living room, dining room, kitchen, two bedrooms, two dressing rooms, bath, powder room, study, garage and cellar.



529 ELDORADO

Containing two master bedrooms, sleeping porch, and a maid's suite, in addition to the regular living and service areas, this very small ranch house has much to recommend it. The building is simple and easy to erect. It is easy to maintain due to its low height and one floor plan, and has been designed to give the maximum of living value for the money spent.

The plan may be set in any one of four directions to fit a given site orientation. Service areas have been segregated at one end of the house and sleeping quarters at the other, with the large living room, lighted on two sides, in the center.

The patio is paved with precast colored large bank of glass doors which may be opened in the summer so that the two areas may be freely used together. The kitchen also has a door opening directly to the patio terrace for easy serving of outdoor meals.

Having no cellar, the footings, of poured stone concrete are located just below frost line, saving considerable expense for deep excavations. The foundation walls to the grade line are of high test concrete block, laid up in Portland cement mortar.

The chimney, containing the fireplace and the heater flue, is built of hard burned common brick with terra-cotta flue linings. The fireplace is faced with local field stone and has a stone hearth, also a built-in cast iron throat and damper.

The patio wall is constructed of concrete concrete slabs which are movable, so that the owner may vary the form of the terrace at will, and also provide space for plants in addition to that shown.

The patio side of the living room has a block and covered with rough textured stucco.

The building, as shown, is of frame construction, but could just as well be built of brick, brick veneer, stone or concrete block, although this would increase the cost.

All framing members are of ample size and are either spruce or Douglas fir. Due to the one room deep plan, it is possible to use single lengths of joists to span the floors, thus saving considerable waste of materials and labor.

All joists are cross bridged, twice in each span, for added stiffness and the sills are anchor bolted to the foundation. No structural steel is required for this building.

Sheathing, roof boards and under flooring are all tongue and groove, and are applied diagonally. Walls are covered with heavy waterproof paper before the siding is installed, and the roof is covered with 30-lb. waterproof roofing felt before the shingles are put on.

The exterior wall covering is wide pine or red wood siding, applied over the paper with copper nails. The roofing material is hand split, heavy butt, cedar or red wood shingles.

All ceilings are thoroughly insulated with four inches of mineral wool for fuel saving and to keep out the heat of the summer sun.

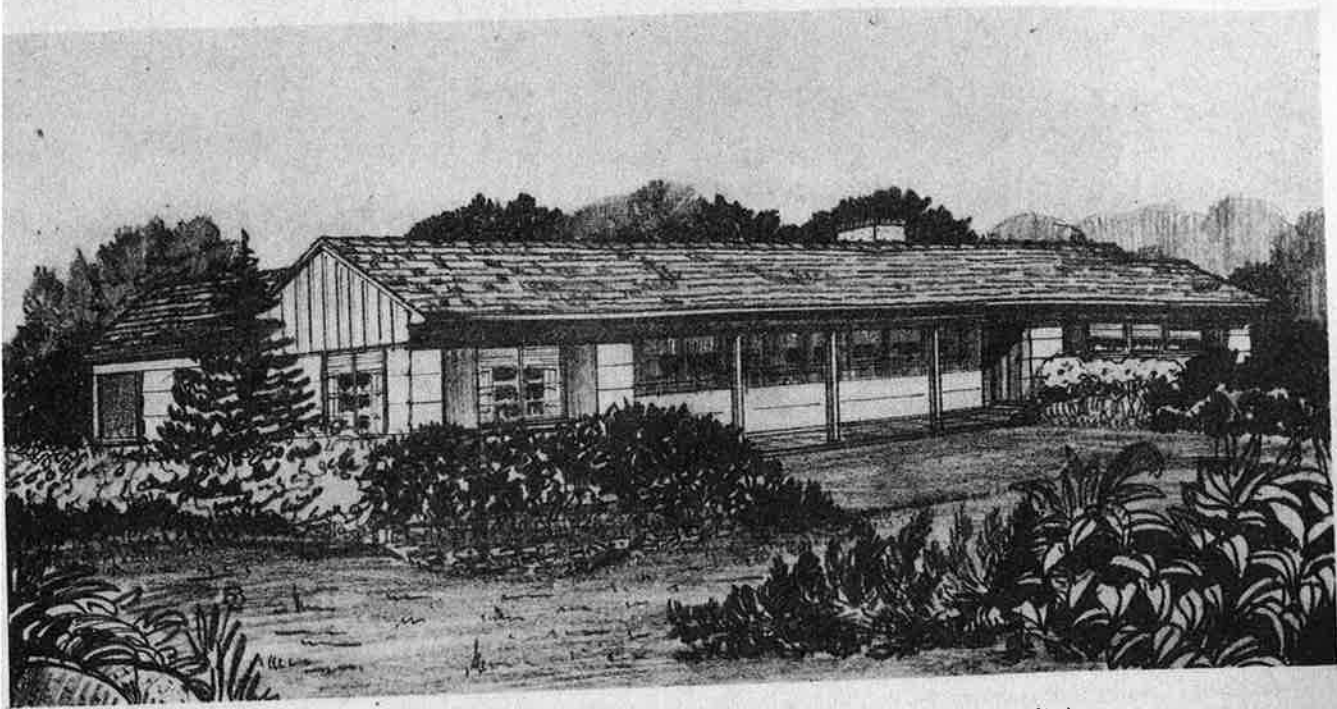
Exterior trim is all clear white pine painted, including the soffits of the overhangs and the vertical boarding on the gable ends. Windows are stock pattern, double hung windows, and are equipped with sash balances and weatherstrips.

All interior walls and ceilings are plastered with three coats of plaster over heavy metal lath. Finish flooring, except in the baths and kitchen, is regular narrow width oak or maple, tongue and groove, end matched, stock.

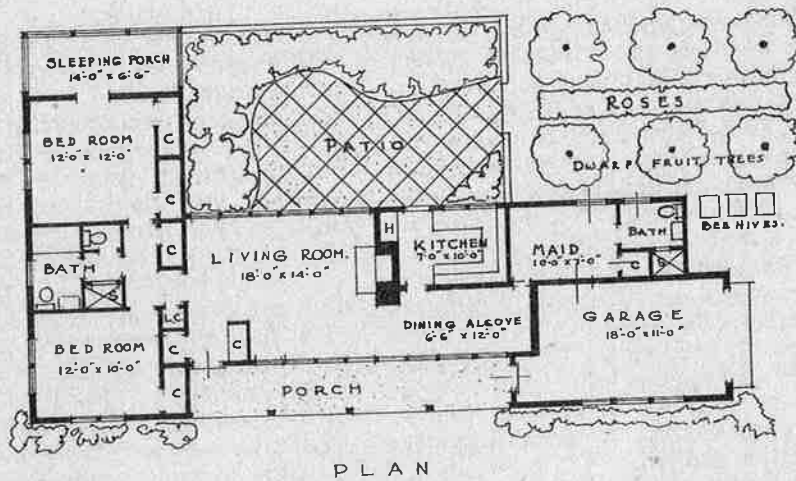
The interior trim is stock pattern pine painted, and flush veneer doors are used throughout the house. The kitchen is equipped with stock metal cabinets, including a stainless steel sink. The kitchen floor is either linoleum or asphalt tile as desired.

Both bath rooms are tiled with ceramic tile floors, glazed tile wainscots, tile cove bases and trim. The shower in the master bath has tiling full height and a glass shower door. The master bath also has been planned for dual usage, which is very convenient at times.

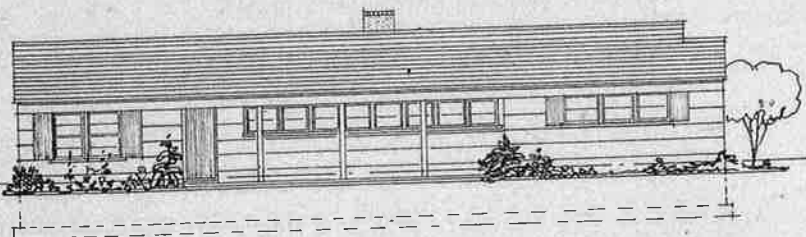
For the heating, there is a gas or oil fired, high efficiency type hot water boiler, small and compact enough, to fit in the little niche in the kitchen. This modern high efficiency unit, not only supplies the heat for the house, but the domestic hot water as well.



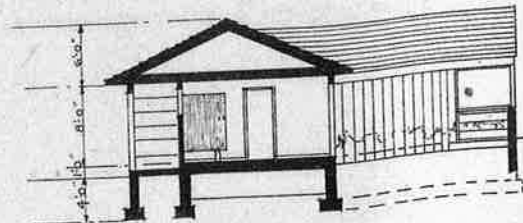
529 ELDORADO—23,620 cubic feet including living room, dining alcove, kitchen, maid's room, maid's bath, two bedrooms, bath, sleeping porch and garage.



Complete working plans (with specifications incorporated on the plans) \$15.00
 Duplicate Set 5.00



FRONT ELEVATION



SECTION

533 MACHADO

Much the same plan was followed wherever the Spanish settlers built their ranch houses, and even today, after all these years, it is difficult to improve on the idea. Of course climate has an important influence, but no matter where we go, north or south, east or west, an arrangement of rooms around a private garden or patio is appealing to all. And while primarily a summer gathering place, in winter the patio may be a stage with a beautiful setting to be enjoyed in comfort from within. This is the theme around which we have planned this ranch house.

The glass enclosed loggia not only serves as a connecting corridor, but actually provides additional living space within the house, and at the same time serves as an amalgamating influence between the inside and the outside.

The arrangement of rooms is unique, well planned, to provide seclusion and privacy where most needed, without sacrificing one bit of spaciousness.

The entrance, garage and service areas are easily accessible from the street, and are separated from the quiet sleeping areas by the large living area opening on to the patio.

With all the rooms on one floor, low eaves line, and compact, this house is simple to build and economical to maintain. The footings are of poured concrete while the foundation walls are constructed of concrete block, laid in Portland cement mortar. As this house is designed to use either a hot water radiant heating system or a recirculating warm air system, the first floor is a concrete slab laid on a porous fill of crushed stone, and has a waterproofing course at the floor line. No excavation, other than that required for the foundation walls, is needed.

The exterior walls of this house are constructed of 8" load bearing, concrete block, covered with stucco on the outside and furred with 1" x 2" furring strips on the inside to insure against moisture penetration through the walls.

The roof is framed with heavy fir or spruce rafters, with sawn ends, which project under the eaves line.

The roof is sheathed with tongue and groove sheathing, covered with heavy water-

proof sheathing paper or felt, and then shingled with heavy, split shakes nailed with copper nails.

The exterior trim, shutters, window frames and soffits of overhangs is of red wood or cypress left natural color and given a coat of clear preservative.

The window sash are wood or metal casements set in wood sub-frames weather-stripped, and have copper pans and head flashings.

Both chimneys are constructed of hard burned, waterstruck common brick, laid up in cement mortar, and have terra-cotta flue linings and terra-cotta chimney pots.

The fireplace, which has a raised hearth, is faced with brick and tile and has a built-in cast iron throat and damper.

The lobby, loggia, and patio are paved with colored concrete marked off in squares and waxed. The patio wall is built of concrete block and covered with stucco to match the house. The wall coping is red terra-cotta tile.

All ceilings and slopes are thoroughly insulated with 4" thick mineral wool insulation to conserve fuel.

All interior walls and ceilings are plastered three coats on heavy metal lath, the final coat having a textured sand finish.

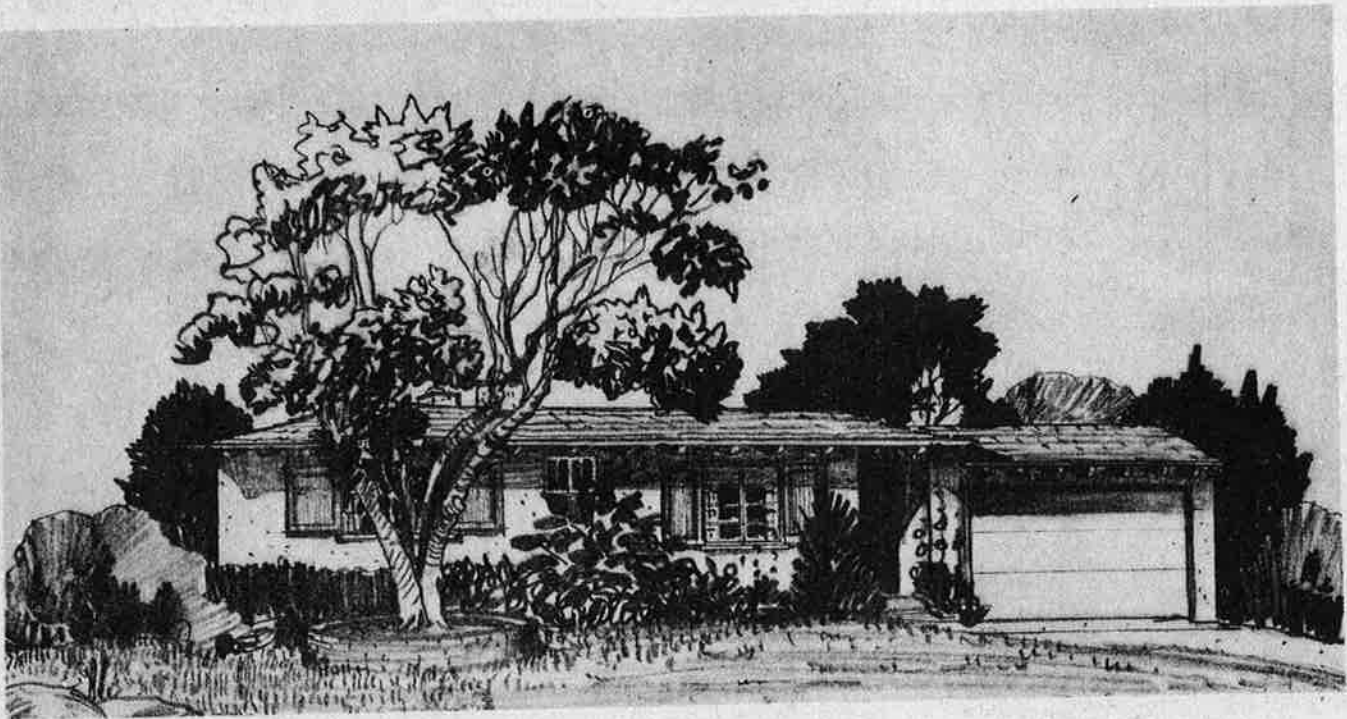
The interior trim for this house is red wood or cypress stained as desired, or left natural and coated with clear preservative.

The floors of the living room, dining room and bed rooms are carpeted with wall to wall carpeting, and asphalt tile flooring is used in the kitchen and maid's room.

The kitchen is equipped with stock metal cabinets, and a stainless steel sink.

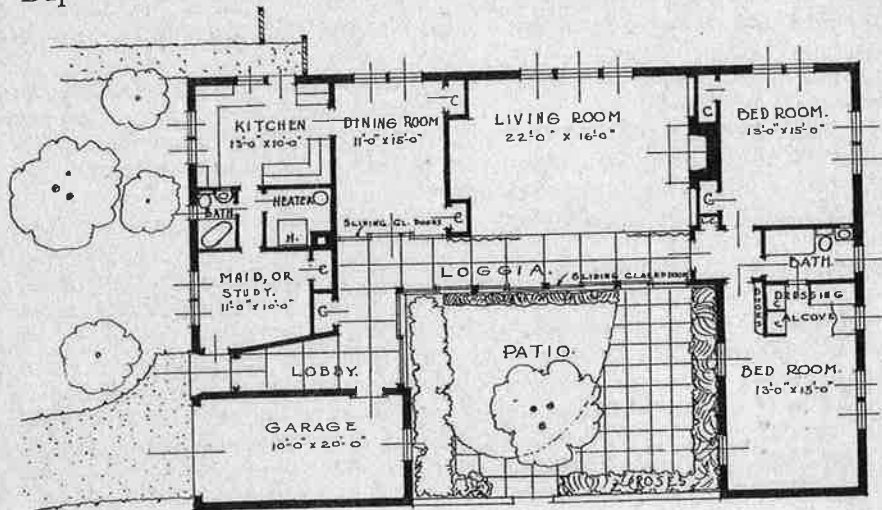
The baths each have a ceramic tile floor, glazed tile base, and 6'-0" high glazed tile wainscot. The curtain separating the living room from the loggia runs on a track concealed in the ceiling.

Two optional heating systems are suggested for this house, either a hot water radiant heating system with copper coils in the floor slab or a recirculating warm air system, with all duct work run overhead. In either case, the heater would be gas or oil fired, with automatic controls.

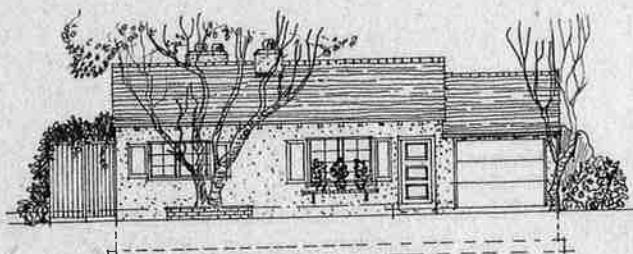
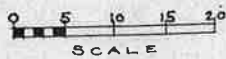


533 MACHADO—18,480 cubic feet including living room, dining room, kitchen, heater room, maid's room, maid's bath, loggia, two bedrooms, bath, dressing alcove and garage.

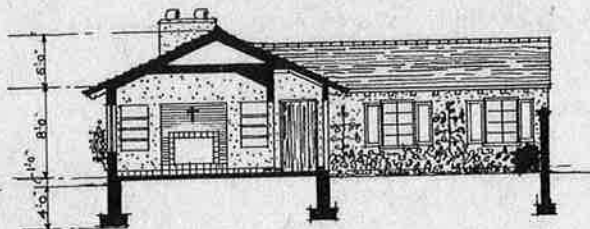
Complete working plans (with specifications incorporated on the plans) \$15.00
 Duplicate Set 5.00



PLAN



FRONT ELEVATION



SECTION.

534 VALLEJO

Here is a compact, two wing ranch house, simple in character and easily constructed, which has within its walls all of the essential requirements for gracious living, properly integrated and planned to save work and to provide the maximum of comfort and privacy.

Its angular plan allows the planning of the service elements at one end of the main wing, separated by the corner living room from the sleeping rooms in the other wing.

The entrance, shielded from the elements by the recessed porch, is centrally located and approached through the garden in the space between the wings.

While the house shown in the accompanying sketches is designed to be built of frame construction with a brick garage, it could very well be done in brick, brick veneer, stone or concrete block with equally good results, cost being the only factor.

The footings are all of poured stone concrete as required by most building codes, while the cellar and foundation walls are constructed of high strength concrete block up to the grade line.

The garage and porch have concrete floors, as shown, but one could pave the porch with stone at a slight additional cost. The chimney, which contains the heater flue and fireplace, is built of hard burned common brick, laid up in cement mortar, and is topped out with stone. The flue linings are terra-cotta. The fireplace has a wood mantel and is equipped with a cast iron throat and damper. The facing and outer hearth are of marble.

The framework of the house is all of good sound Douglas fir or spruce, with 2" x 4" wall studs, double studs at all openings, heavy cross bridged floor joists and long leaf yellow pine girders.

The wall and roof framing is sheathed diagonally with tongue and groove sheathing

for added strength and covered with heavy waterproof building paper before the siding and roofing are applied. All flashings are of copper, and all windows have copper pans and head flashings.

Two kinds of exterior wall covering are used on this house, vertical board and batten sheathing, and wide beveled siding. Both are nailed with copper nails over the above mentioned paper. The roof is shingled with wood, slate or asbestos shingles as preferred. All ceilings are well insulated against heat loss, with 4" thick mineral wool insulation of the batt type stapled between the ceiling beams.

The exterior trim is all of clear white pine painted, the shutters being flush construction and painted dark bottle green. The ventilation louvres in the gables have copper screens on the inside to keep out insects and birds.

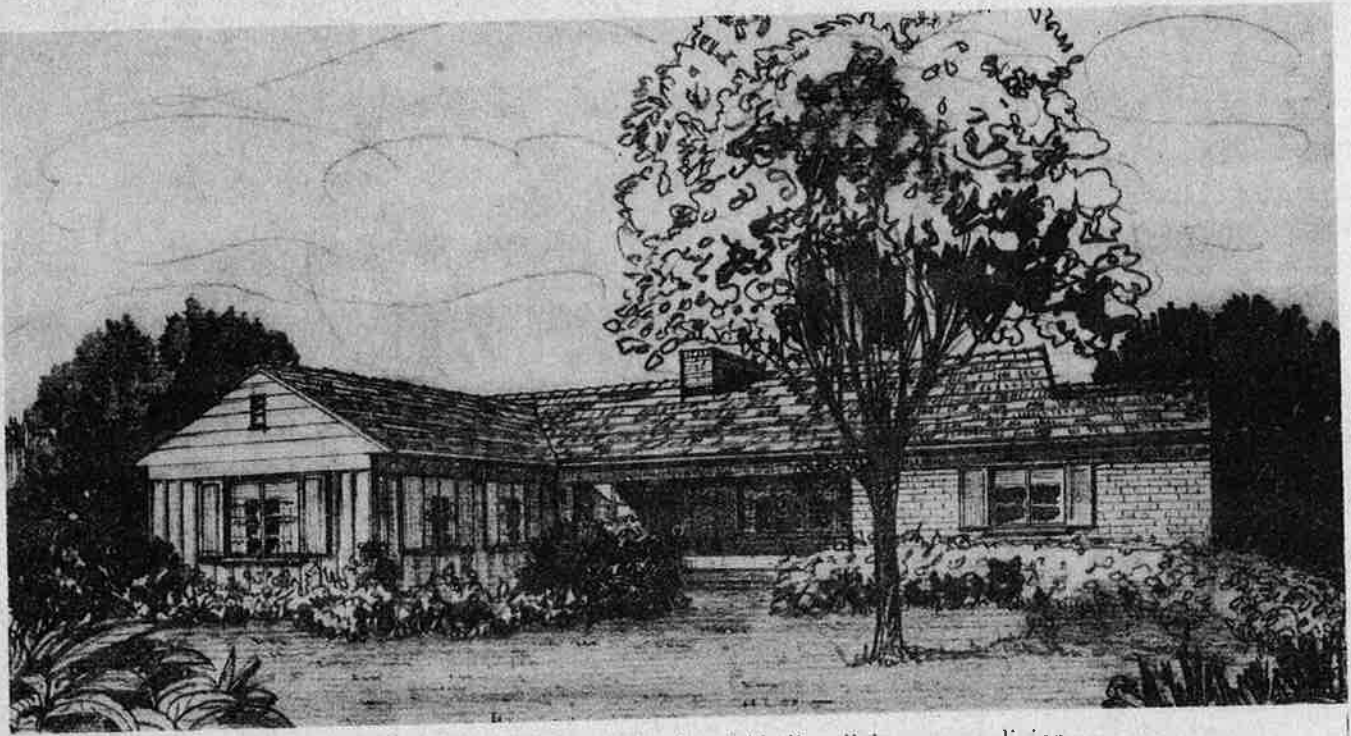
All interior walls and ceilings are plastered three coats on heavy metal lath, the finish coat being smooth white for painting or papering as desired. The ceiling of the cellar has two coats of cement plaster on metal lath.

Interior trim is stock pattern moulded pine painted. Sash are stock double hung type, equipped with weatherstrips and sash balances.

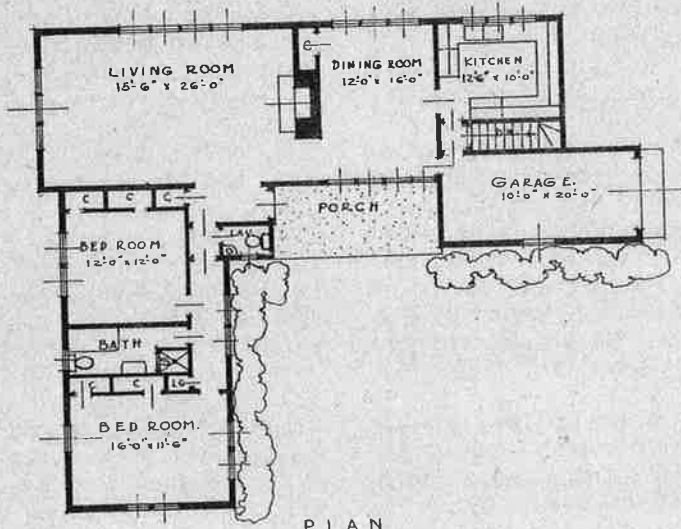
Finish flooring throughout, except kitchen and bath, is standard, narrow width, tongue and groove and end matched red oak. The kitchen floor is covered with asphalt tile or linoleum.

The bath and lavatory each have a ceramic tile floor, a glazed tile base, and 6'-0" high glazed tile wainscot, and the shower is tiled full height and equipped with a glass shower door.

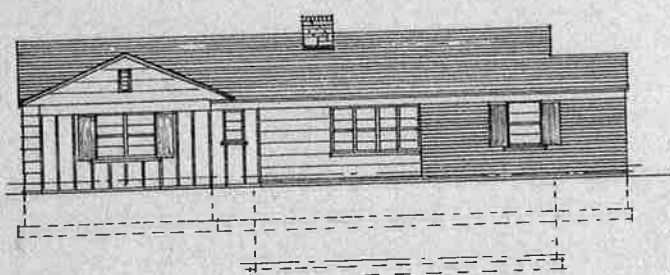
The heating plant is located in the cellar and may be any type that the owner desires—either steam or hot water, vapor or warm air, but should be gas or oil fired to save work.



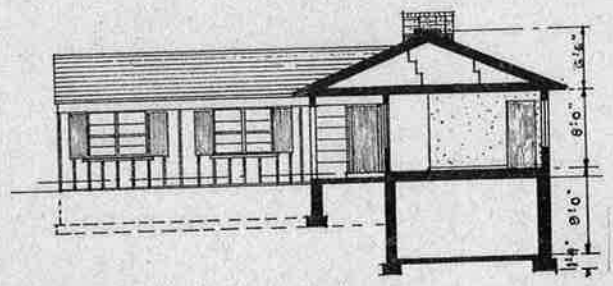
534 VALLEJO—32,529 cubic feet including living room, dining room, kitchen, porch, two bedrooms, bath, lavatory, garage and cellar.
 Complete working plans (with specifications incorporated on the plans) \$15.00
 Duplicate Set 5.00



PLAN
 0 5 10 15 20
 SCALE.



ELEVATION.



SECTION.

537 SOLA

Here is a very compact little ranch house that has been planned with four basic considerations in mind—circulation, economy of construction, sunshine and privacy.

The "Z" shaped plan of this house provides not only two interesting angles for outdoor activities, but it allows cross ventilation in all directions. The plan may also be set in any one of four directions to meet the site orientation requirements.

The service entrance is located adjacent to the garage, cellar stairs and kitchen, and away from the main entrance and living part of the house.

The large paved terrace is divided so that the part outside the dining room may be used for outdoor dining without interfering with the activities in the large main terrace.

The bedrooms, located in the wing and connected to the bath by means of a separate passage, afford the maximum of privacy and quietness.

The accompanying design shows the house constructed of frame with a stucco exterior, but any other material such as brick, brick veneer, stone or concrete block, or a combination of these materials could be utilized if desired.

The cellar is large enough to contain not only the heating plant, but a recreation room and storage areas if desired.

All footings are of poured stone concrete and the foundation walls are built of high test concrete block, laid up in Portland cement mortar.

Framing members, such as sills, plates, studs, joists and rafters, are all Douglas fir or spruce and all joists are cross bridged twice in each span for added stiffness.

The roof and walls are sheathed with tongue and groove sheathing and covered with heavy waterproof sheathing paper, before receiving the finishing materials.

The roof is shingled with wood shingles, slate or asbestos shingles as preferred.

The exterior walls are stuccoed with colored Portland cement stucco, applied over self furring paper back wire lath.

All exterior trim, including cornices, soffits, window trim, shutters and porch work, is of clear white pine painted. The sash shown are metal awning type set in wood sub-frames, but if one preferred, double hung windows or casements could be substituted.

All ceilings are amply insulated with 4" thick mineral wool insulation to conserve fuel in winter and to keep out the heat in the summer.

The interior walls and ceilings are plastered three coats on heavy metal lath. The ceiling of the cellar, and the walls and ceiling of the garage have two coats of cement plaster applied over metal lath.

The chimney, which is built of common brick with terra-cotta flue linings, has a stone-faced fireplace.

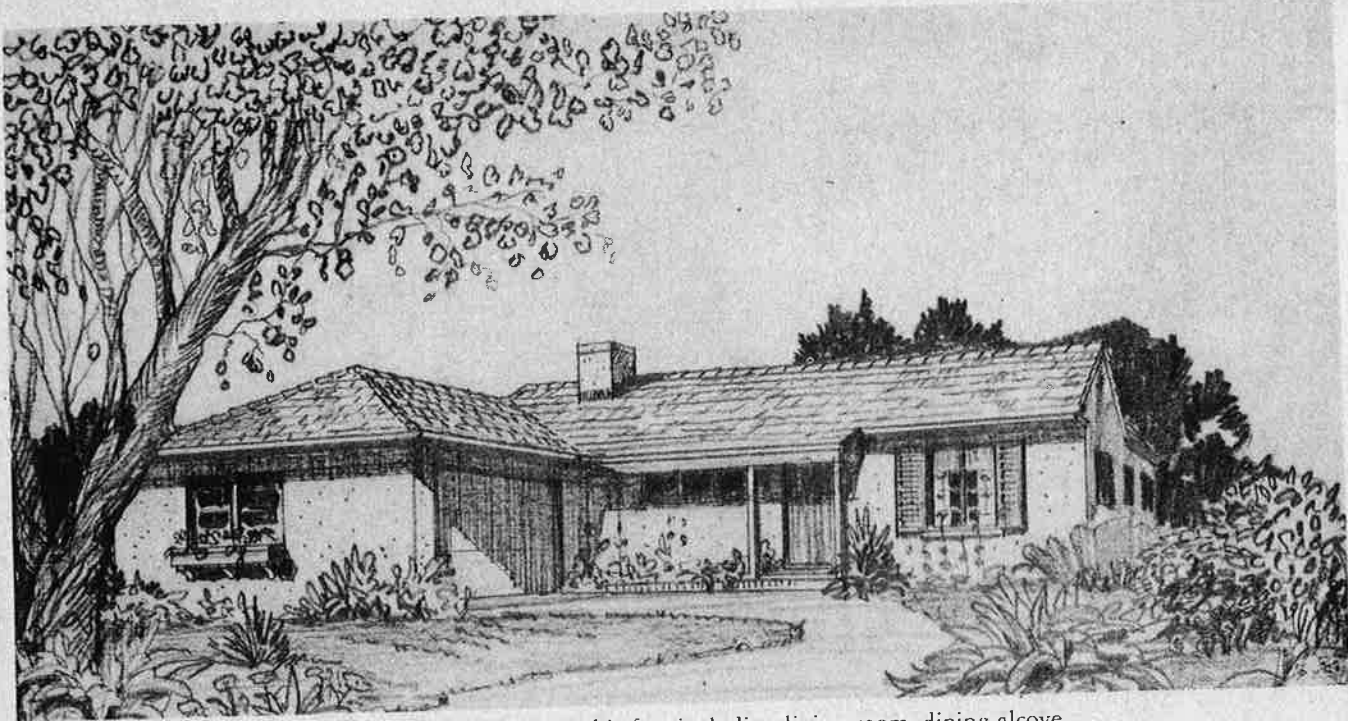
The terraces are paved with random rectangular bluestone set in a cement bed.

All interior trim is of clear white pine, stock pattern, moulded or plain as desired, and the doors are stock flush veneer birch or gumwood.

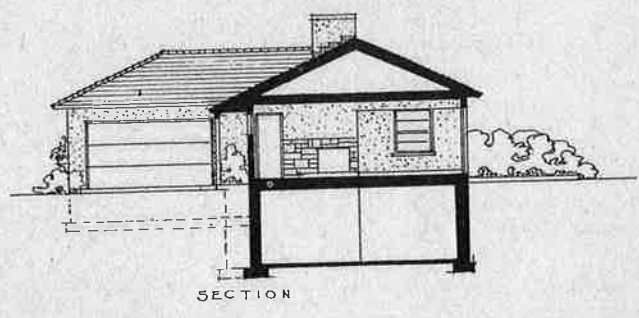
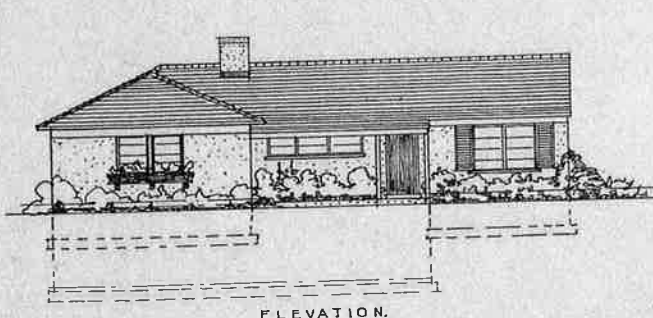
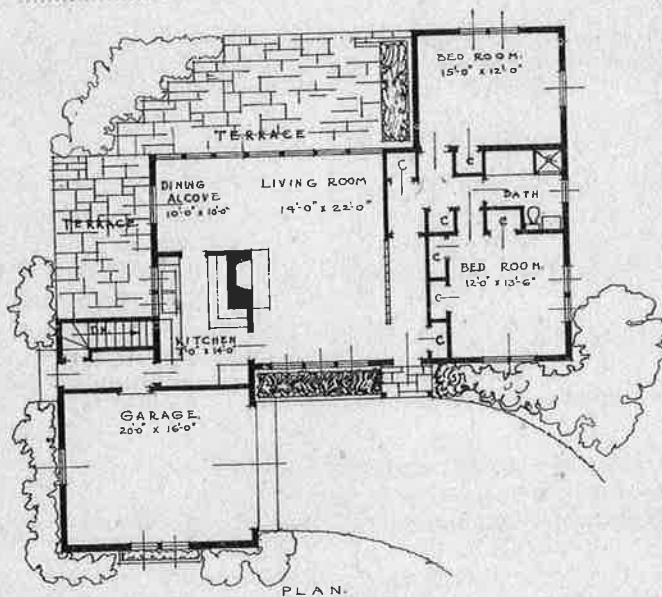
The kitchen has an asphalt tile floor and is equipped with stock metal cabinets and stainless steel sink.

The bath has a ceramic tile floor, a glazed tile cove base, and 6'-0" high glazed tile wainscot. The shower is tiled full height and has a glazed shower door.

Due to the very compact plan of this house, a recirculating, warm air heating system, with a gas or oil fired heater and complete metal supply and return duct system, is recommended, but steam or hot water may be used.



537 SOLA—30,050 cubic feet including living room, dining alcove, kitchen, two bedrooms, bath, garage and cellar.
 Complete working plans (with specifications incorporated on the plans) \$15.00
 Duplicate Set 5.00



BUILDING PROGRAM GUIDE

While a number of matters must be considered when starting on a home building program, there are four essential points which should head the list. These are:

- (1) Acquisition of a desirable plot.
- (2) A properly designed house that can be constructed economically.
- (3) A sound budget.
- (4) An honest and reputable builder.

A study of the present requirements of the family should be made by the owner, allowing for probable changes in size over the passing years; the possibilities of investing over a long term period should be borne in mind; assurance should be sought that the value of the house and land, in which you are investing your money, will be maintained; an attractively designed house that will be pleasant and in keeping with the neighborhood trend should be your goal.

SELECTION OF YOUR LOT

In selecting your lot, use good judgment and be guided by the experience and advice of one who knows.

Consider the community in which you wish to raise a family, from the point of view whether there are suitable schools, churches and shopping facilities nearby; is the character of the community becoming higher or lower, a matter which greatly affects real estate investment.

Complete information should be obtained regarding city or town services such as snow removal, garbage disposal, sewerage, gas, electric and water services.

Be sure that your plot has proper drainage and try to determine, if possible, the presence of rock which would result in an extremely expensive excavation operation. Finally, consider the orientation of your lot to insure the direction of your rooms as you have them in mind.

COSTS AND BUDGET

After you have determined your basic plan, assure yourself of a soundly constructed house and safety from legal pitfalls by securing the services of a good, registered architect to discuss and develop your ideas.

Then you may obtain approximate estimates and prepare your budget. The cubage method, the most commonly used, is an approximate one, but exact costs can be obtained only by securing estimates from several contractors based on complete plans and specifications. The same designs will vary in cost in different parts of the country, one of the principal reasons being local labor conditions.

The houses in this book have been cubed and the calculation of the cost may be based on the figures given. To obtain approximate costs, the cubic foot contents of your proposed house should be multiplied by the prevailing cubic foot costs, this unit probably varying from 50¢ to \$1.00 according to locality and conditions.

To this amount be sure to add a "cushion" or "contingency fund" to cover extra items such as refrigerator, range, special features, decorating items, etc.

HOW TO SELECT A PLAN

To assist you in selecting a house design from this book, we list below a few of the basic fundamentals of planning which should be regarded.

(a) Living and Dining Areas:

Due to modern living conditions, new ideas as to the usage of these areas have resulted in the combined living-dining room or a living room with dining alcove which may serve also as a study area. To obtain the maximum sunlight and air that are so desirable for this part of the house, these rooms should face the south.

(b) Kitchens:

Kitchens today do not need to be the large rooms that were once required. Modern equipment is so compact that it fits into a much smaller area, yet gives all the preparation and cooking space needed for the average family. An additional advantage is the elimination of many steps.

(c) Sleeping Areas:

Keep in mind proper wall space, plenty of light and ventilation, convenience to bath, and enough closet space when planning the sleeping rooms.

(d) **Basements:**

With modern heating equipment eliminating the necessity for basement or cellar, the trend today is away from them, thereby avoiding its cost, if possible.

(e) **Garage:**

Here accessibility should be the main consideration, seconded by making provision for a work bench and storage space of tools.

CIRCULATION

A very important item to note is the matter of circulation, and the following should be kept in mind in the very early stages of planning. Thinking in terms of delivery of parcels and supplies as well as in saving steps for the housewife, is it necessary to go through the living room to reach the entrance door? A house should be thought of as a machine that should operate without lost time and motion.

CONTRACTS

While there are several types of contracts used in the building business, the forms used mostly are listed below in order of preference. In any case, be certain to obtain competitive bids from at least three reputable contractors before making your decision.

- (a) *Lump Sum Contracts*, in which the contractor names a fixed sum for the completion of the work according to the plans and specifications.
- (b) *Cost of the Work Plus a Fixed Fee*, in which case there is a set price for the labor and materials plus a set amount of fee.
- (c) *Cost Plus System*, in which there is no set price for labor and materials, and which involves considerable trust in your contractor.

One of the biggest pitfalls in the entire building program is what is known as "extras." Even with a water-tight, lump sum contract, an owner very easily can let himself be talked into changes here and there during the progress of the work for which the contractor bills him in addition to the contracted sum. Be sure to have any change agreed upon, with the cost in writing, before allowing the work to proceed.

FINANCING

When making application to your local bank, saving and loan society or insurance company, which is the first step in financing, you will be required to produce the following three documents:

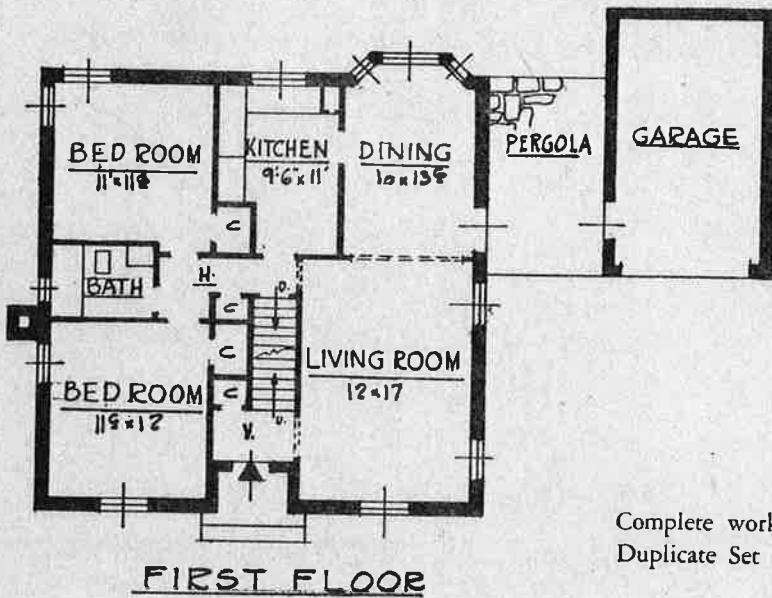
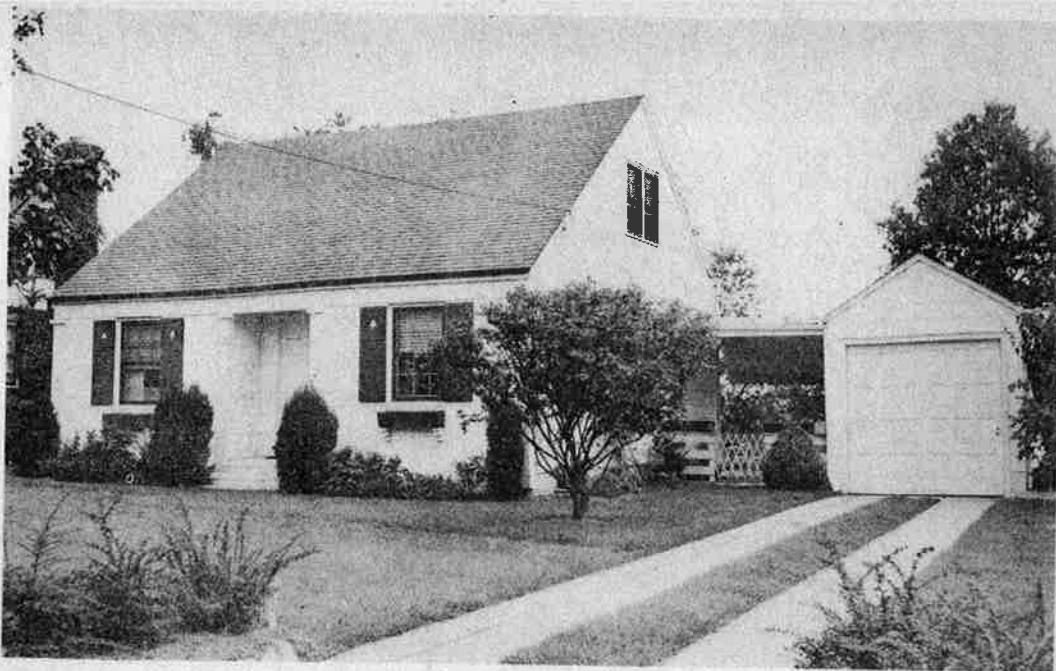
- (1) A description giving the location of your lot, and proof of ownership.
- (2) A set of building plans with materials clearly designated.
- (3) A bona fide contract estimate from your builder on how much the house will cost.

Now you are ready for F.H.A. (Federal Housing Administration) approval. When the plans are submitted to the F.H.A., they charge a fee which is applied to the owner's account if the loan is granted. Veterans have special applications. Private lending organizations, however, examine and make their own approval. The F.H.A. does not lend money directly but guarantees the money the bank lends you. Therefore the F.H.A. wants proof that your lot is a good investment and that your house is well planned and will be well built. To enforce their standards, appraisals are made and supervision given to the project.

As lending institutions base their rates on different factors, the interest on mortgage loans varies. Generally speaking, however, when you borrow at an interest rate of $4\frac{1}{2}\%$ on a twenty-year amortized loan, you will pay back \$6.33 a month for each thousand dollars you borrow. For example, if you borrow \$5,000, your monthly payments will be five times \$6.33 or \$31.65. To this the bank will add the monthly charge of your taxes and whatever insurance you place on your house.

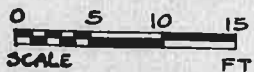
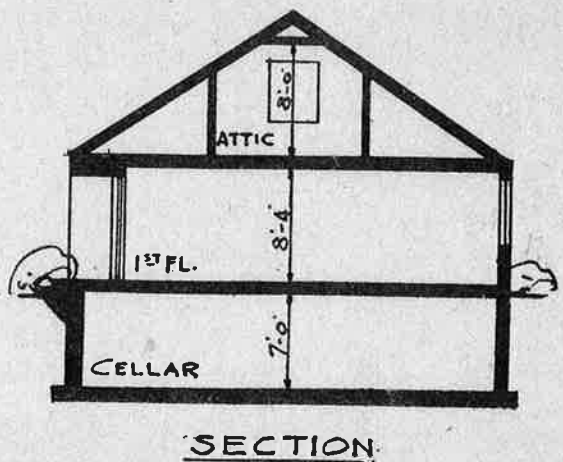
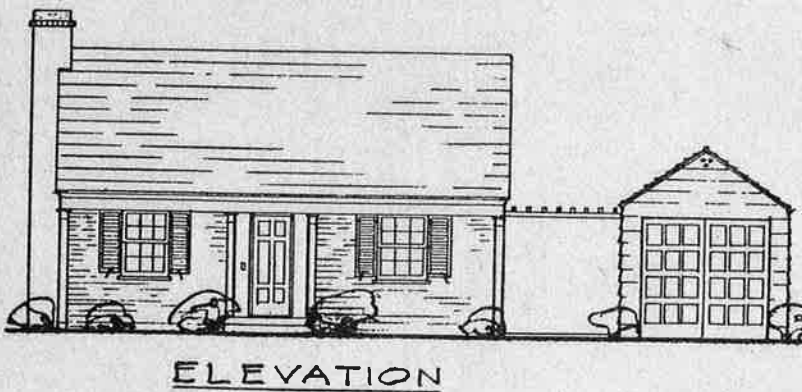
In construction loans, the contractor is paid in partial payments after he has completed a certain percentage of the house. Some lending organizations make a special charge for new house loans to cover their risk and service.

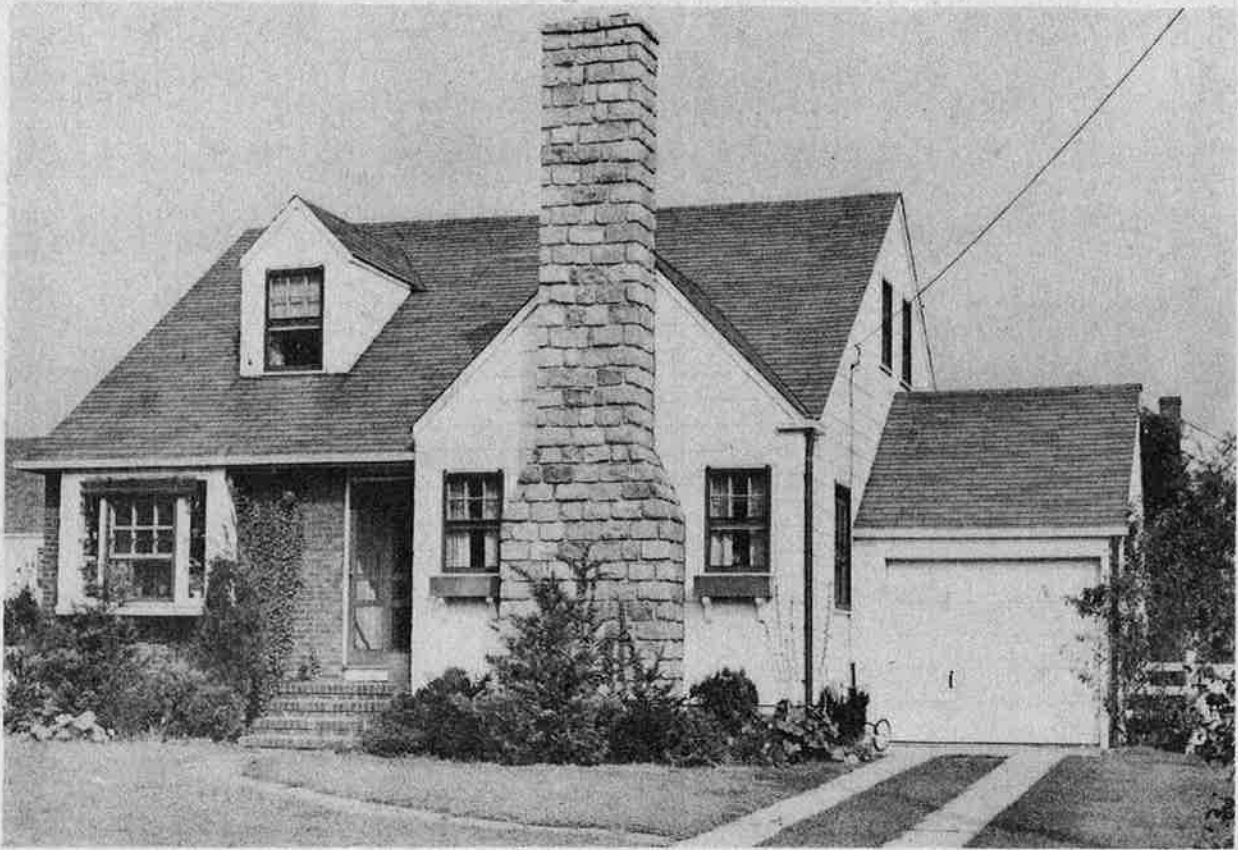
Before making a final commitment, be sure you understand all conditions and payments. Your local bank will supply you with a table of loans and payments according to their interest rates, from which you can determine how much to borrow according to your own financial budget.



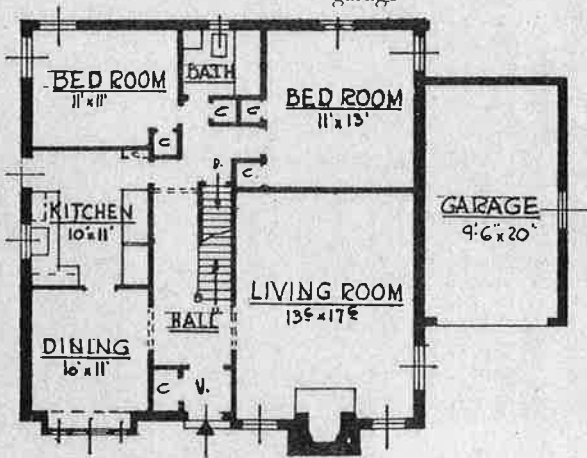
103 FAIRHAVEN—17,000 cubic feet including living room, dining room, 2 bedrooms, bathroom, hall, foyer, pergola, kitchen, closets, attic, cellar and garage.

Complete working plans (with specifications incorporated) \$15.00
 Duplicate Set 5.00

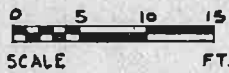




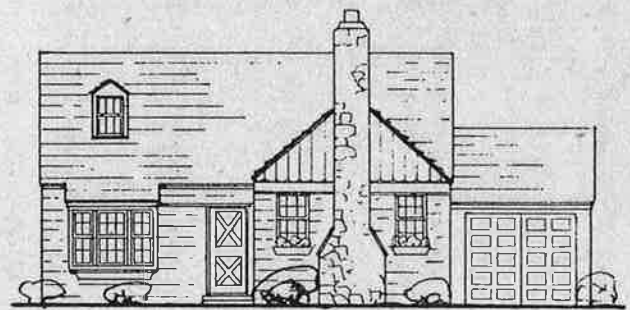
106 BEDFORD—17,500 cubic feet including living room, dining room, 2 bedrooms, bathroom, hall, kitchen, closets, attic, cellar and garage



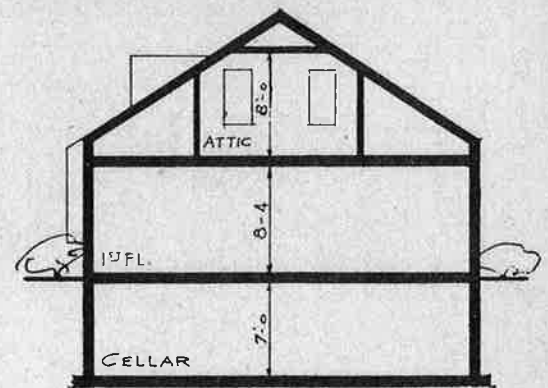
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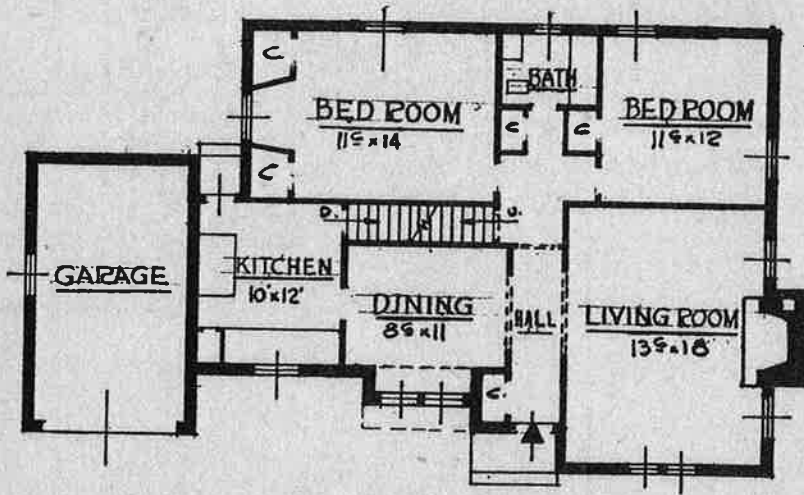
Complete working plans (with specifications incorporated) \$15.00
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ELEVATION



SECTION



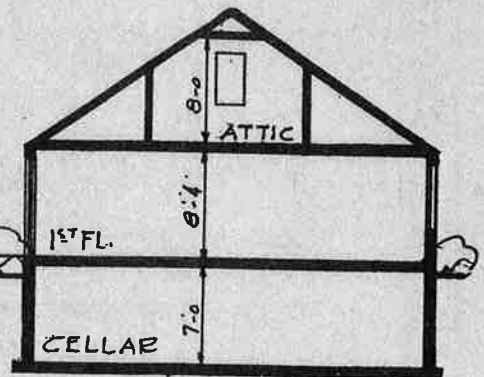
114 SUSSEX—18,000 cubic feet including living room, dining room, 2 bedrooms, bathroom, hall, kitchen, closets, attic, cellar and garage.

Complete working plans
(with specifications incorporated) \$15.00
Duplicate Set 5.00

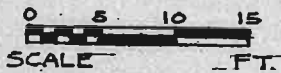
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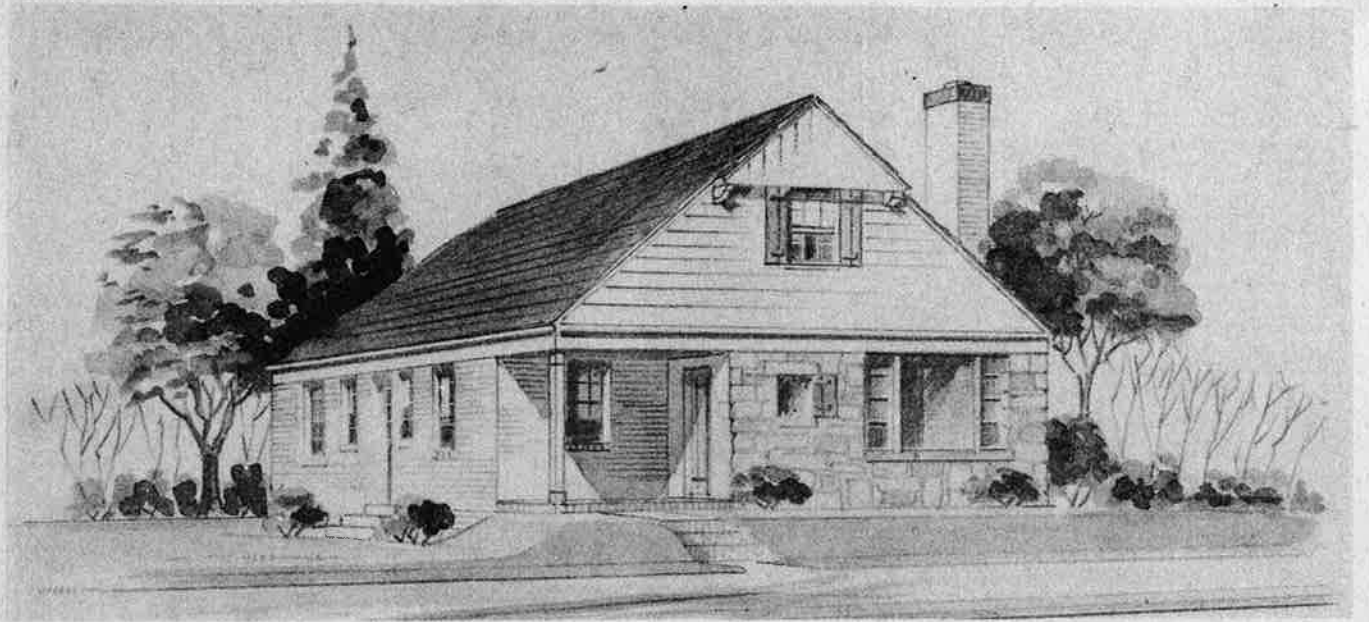


ELEVATION



SECTION



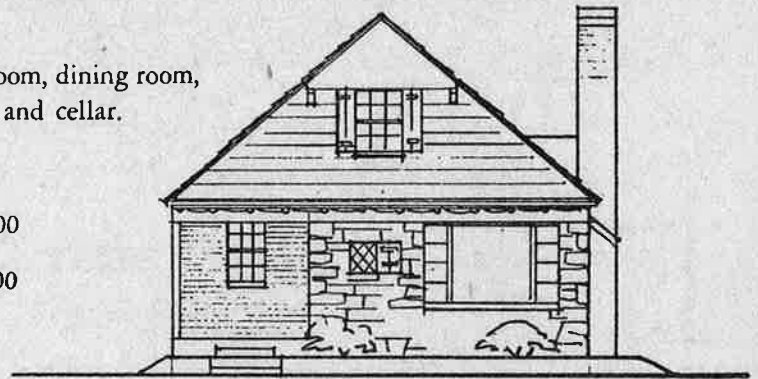


132 LEESIDE—28,000 cubic feet including living room, dining room, 2 bedrooms, bathroom, porch, kitchen, closets, attic and cellar.

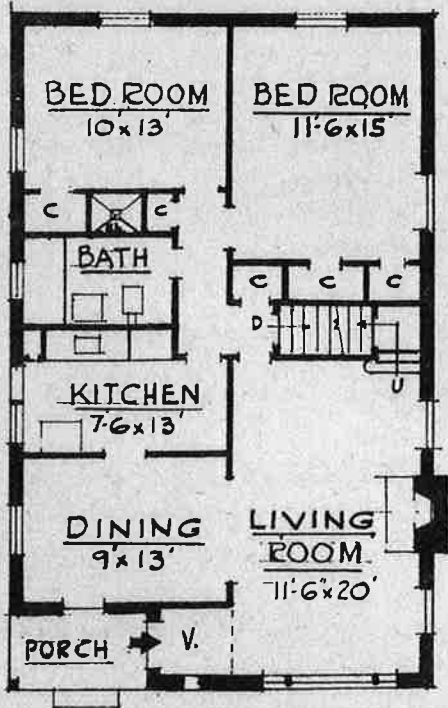
Complete working plans

(with specifications incorporated) \$15.00

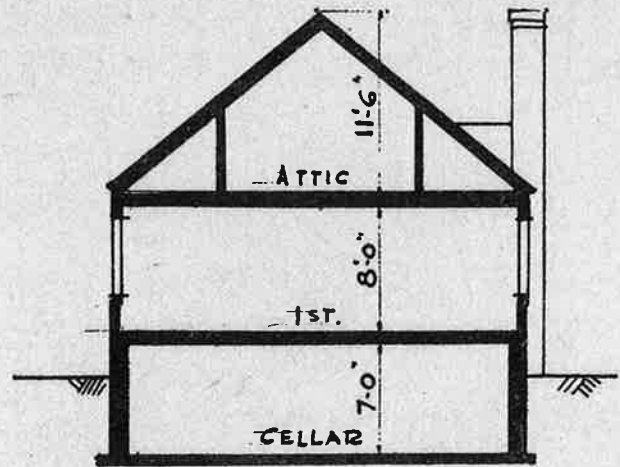
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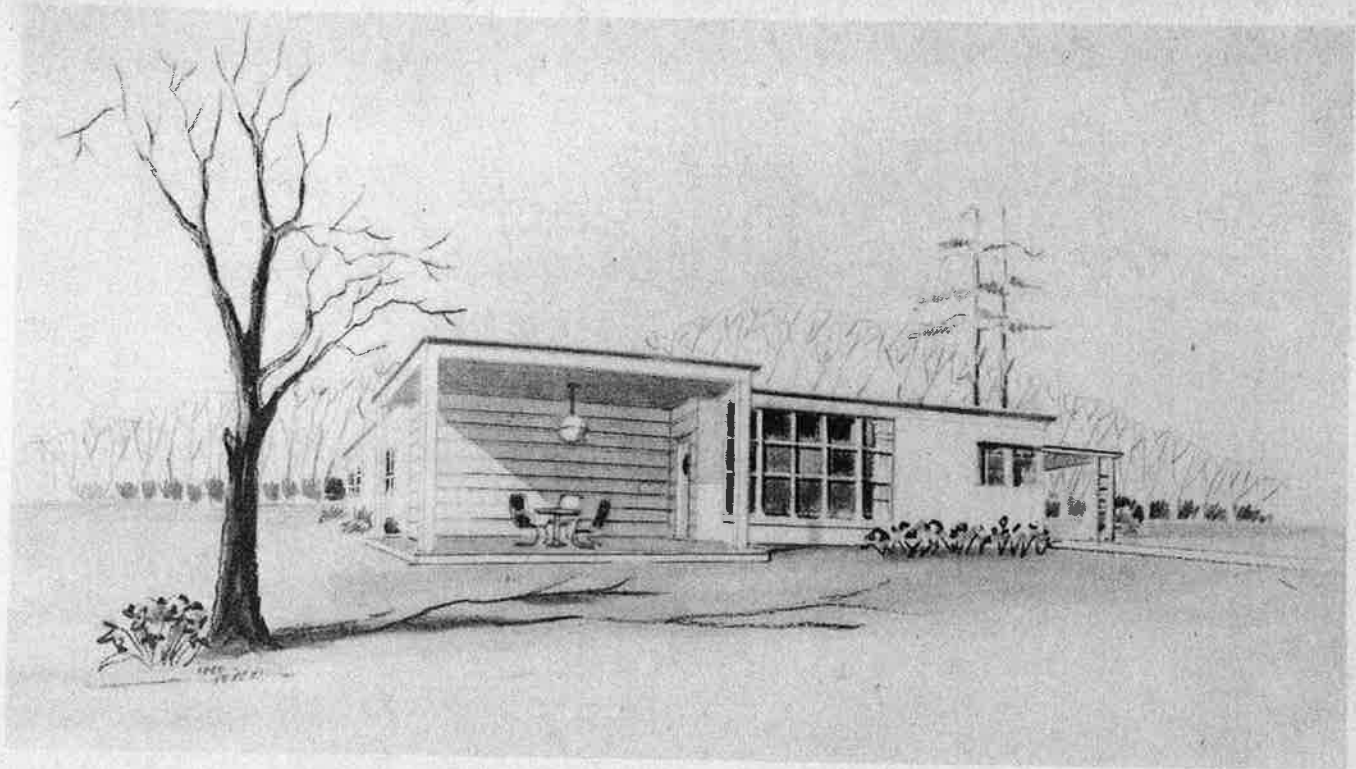
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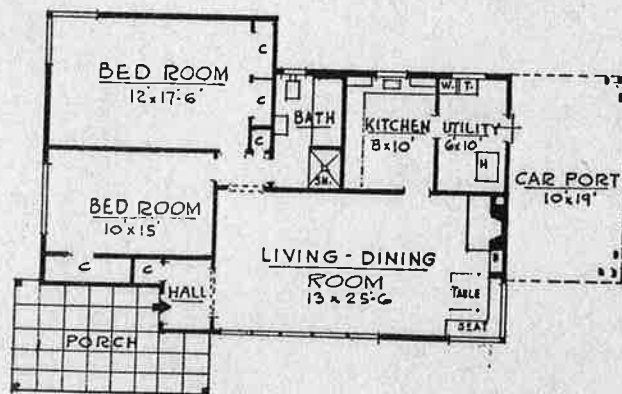
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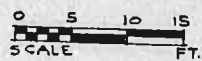
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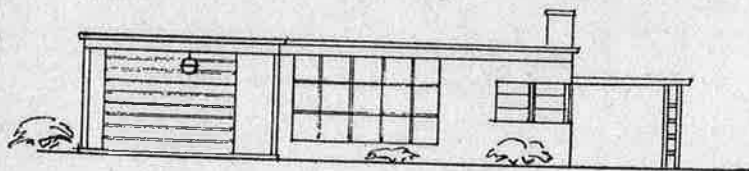
133 DALLAS—12,000 cubic feet including living-dining room combination, 2 bedrooms, bathroom, porch, utility room, kitchen, closets and car port.



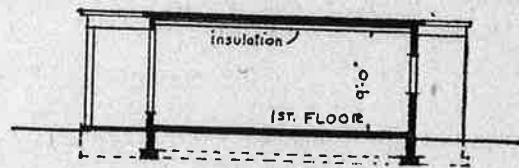
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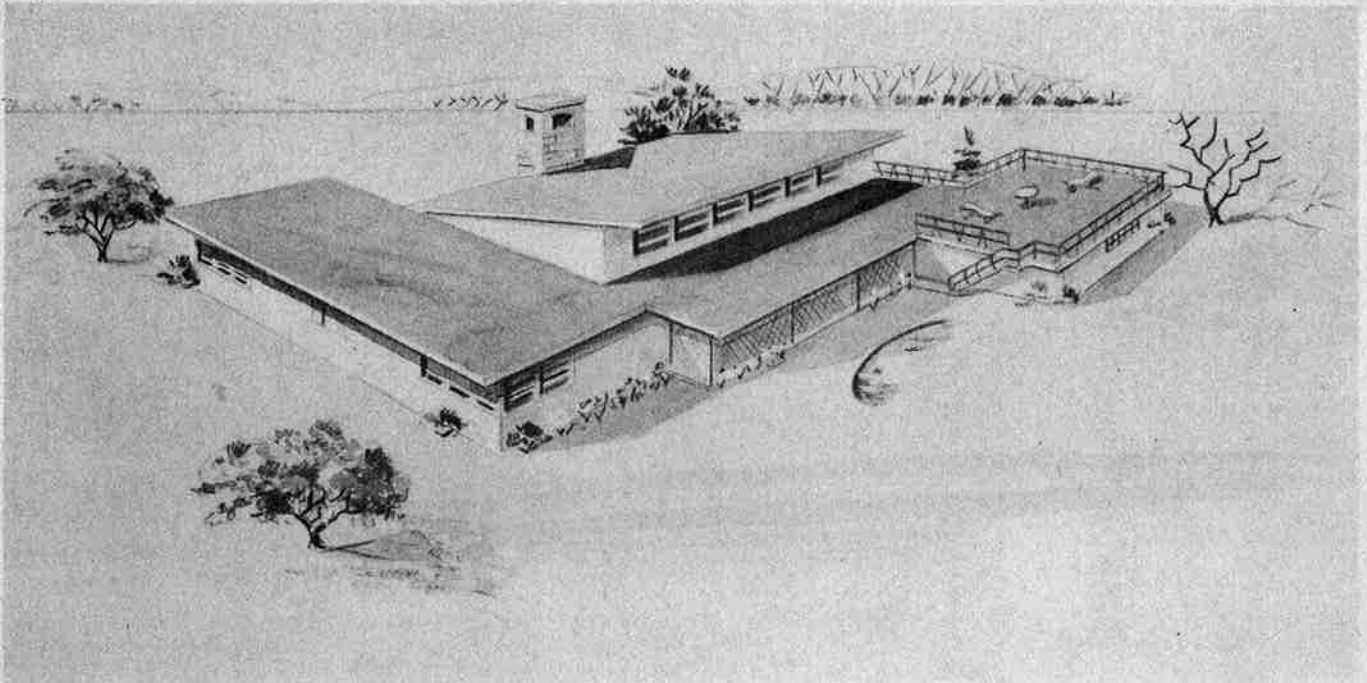
Complete working plans (with specifications incorporated) \$15.00
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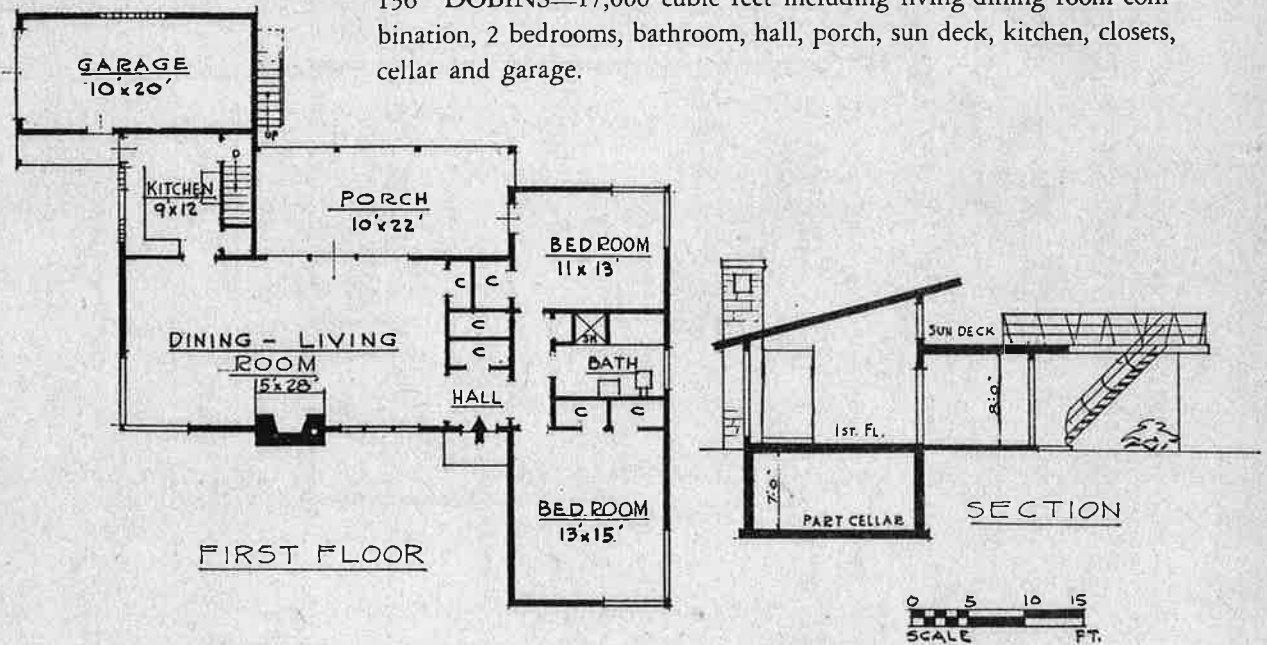
ELEVATION



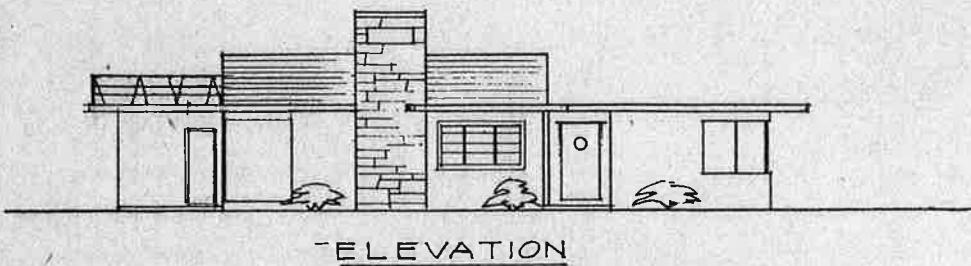
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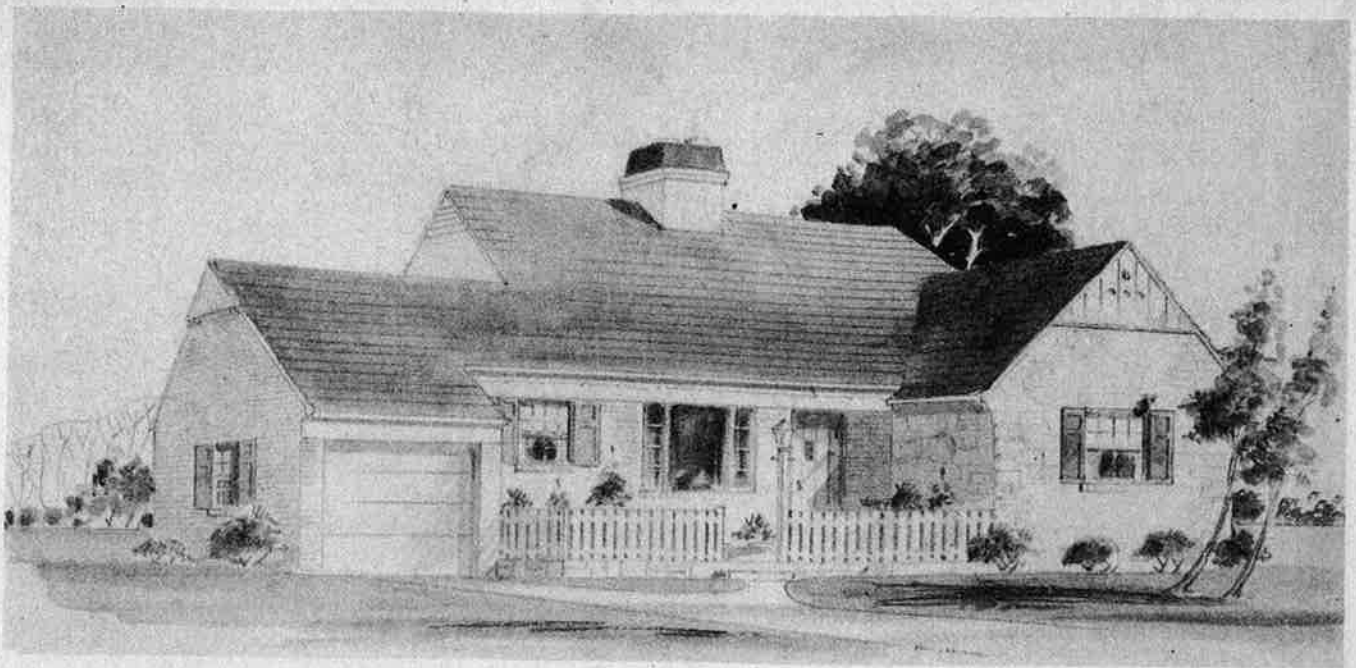


136 DOBINS—17,000 cubic feet including living-dining room combination, 2 bedrooms, bathroom, hall, porch, sun deck, kitchen, closets, cellar and garage.

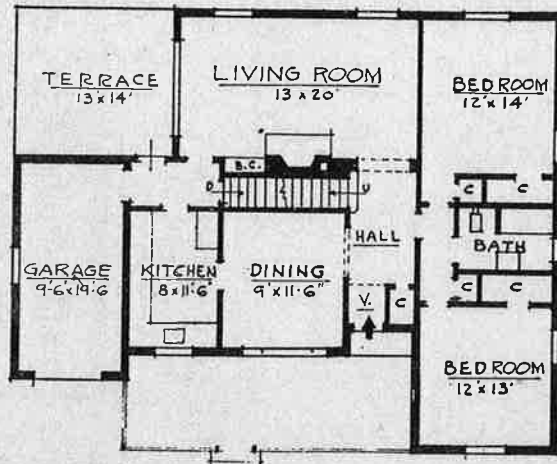


Complete working plans (with specifications incorporated) \$15.00
 Duplicate Set 5.00



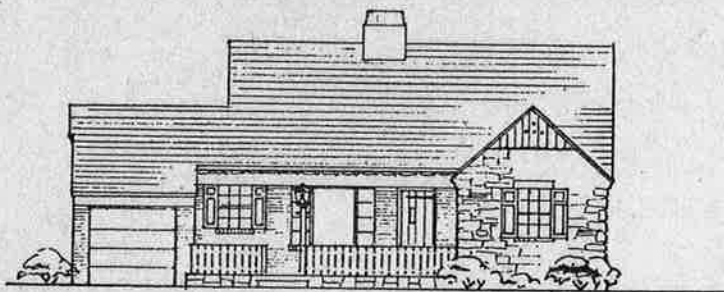


138 CARLTON—35,000 cubic feet including living room, dining room, 2 bedrooms, bathroom, hall, terrace, kitchen, closets, cellar and garage.

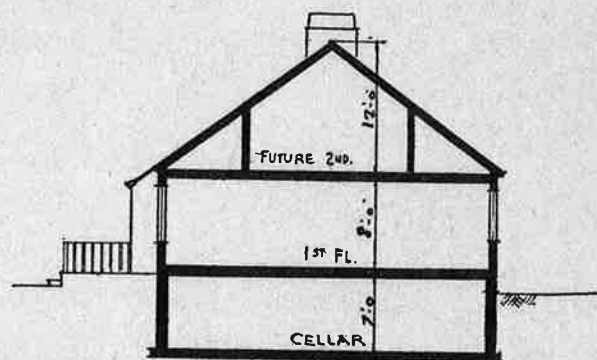
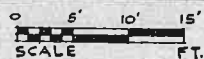


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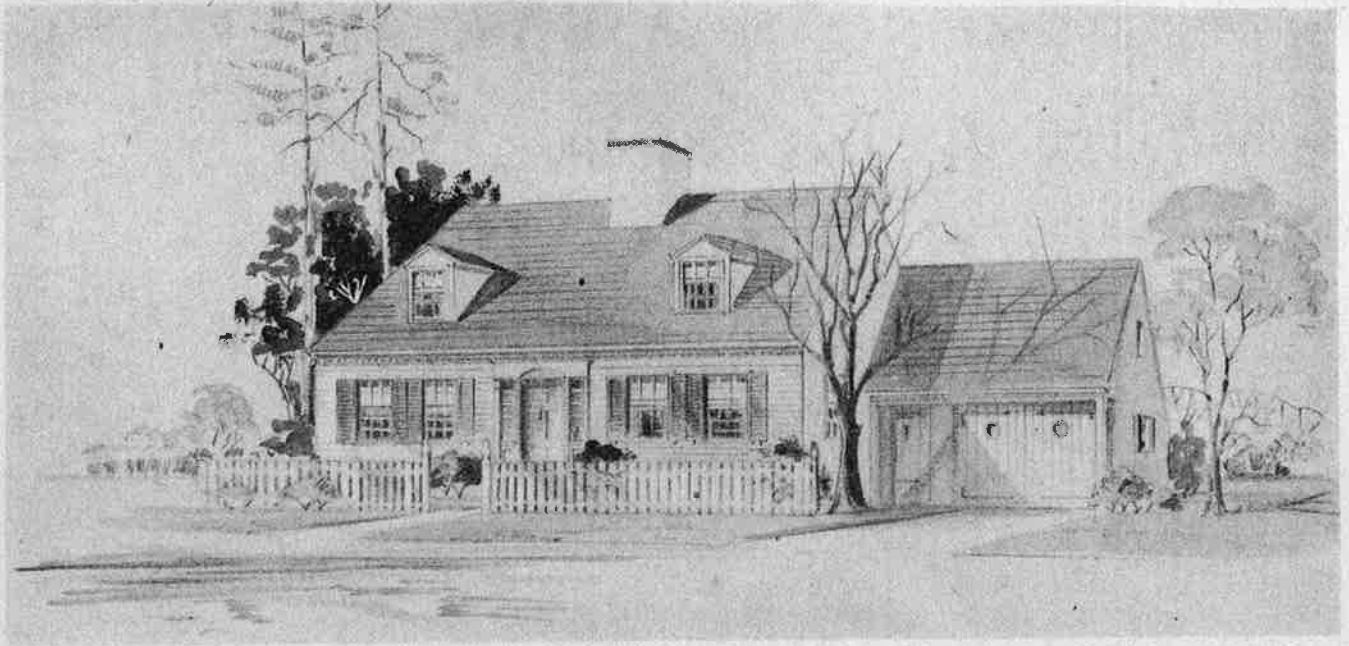
Complete working plans (with specifications incorporated) \$15.00
 Duplicate Set 5.00



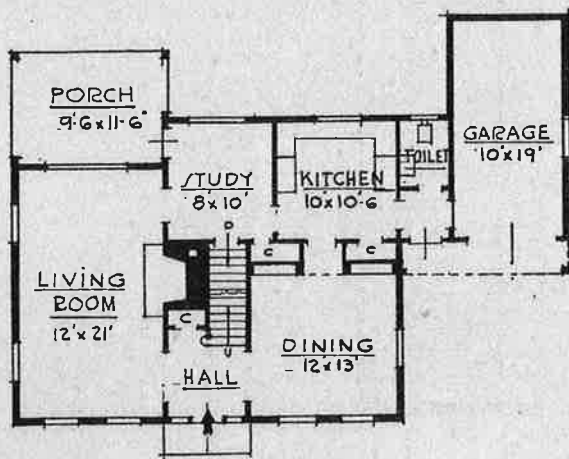
• FRONT ELEVATION •



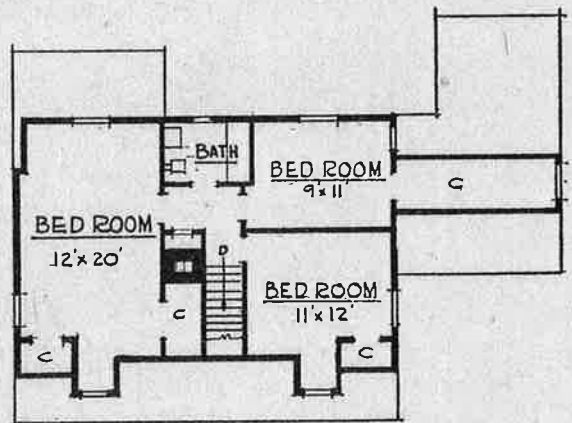
SECTION



145 HESTER—17,800 cubic feet including living room, study, dining room, 3 bedrooms, bathroom, hall, porch, kitchen, closets, cellar and garage.

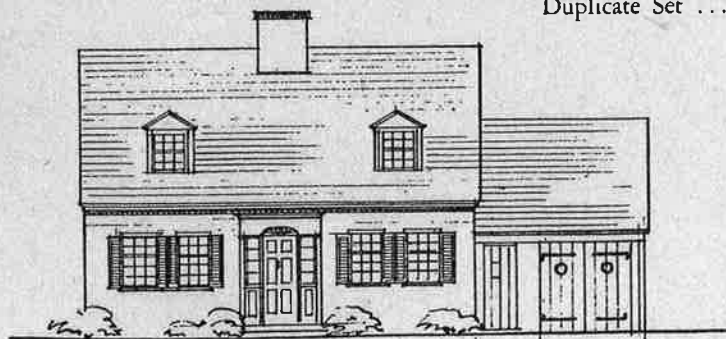


FIRST FLOOR

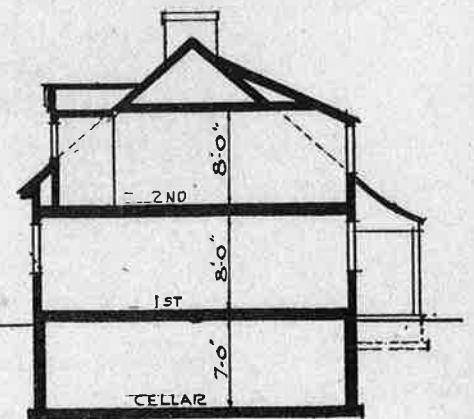
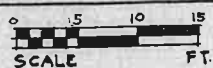


SECOND FLOOR

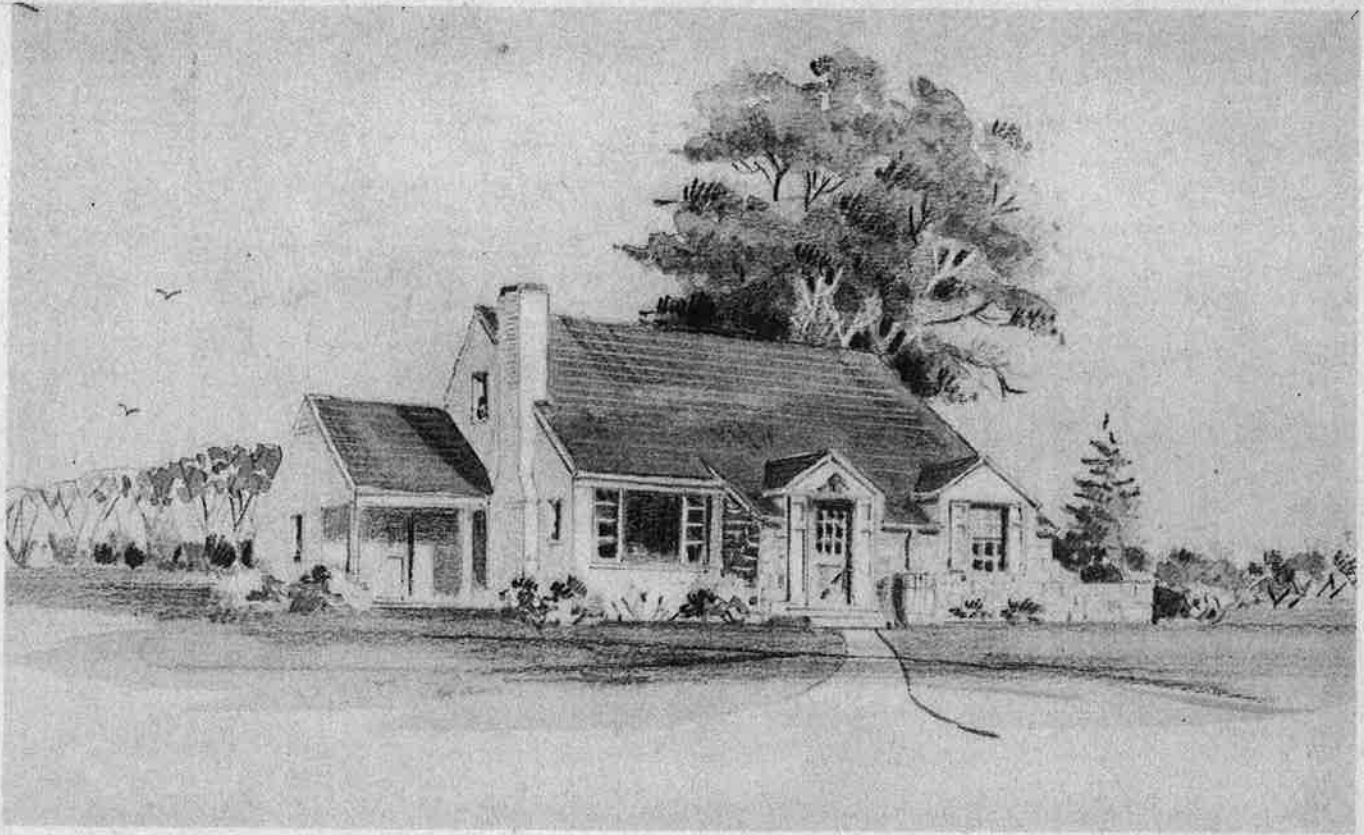
Complete working plans (with specifications incorporated) \$15.00
 Duplicate Set 5.00



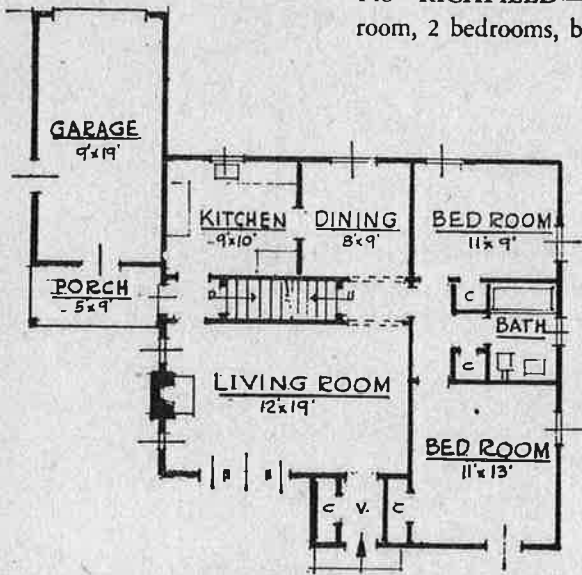
ELEVATION



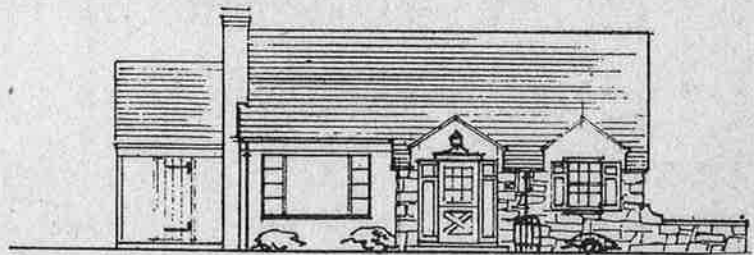
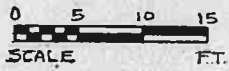
SECTION



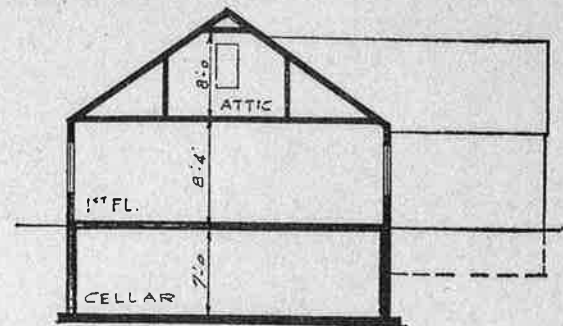
148 RICHFIELD—21,320 cubic feet including living room, dining room, 2 bedrooms, bathroom, kitchen, closets, attic, cellar and garage.



FIRST FLOOR

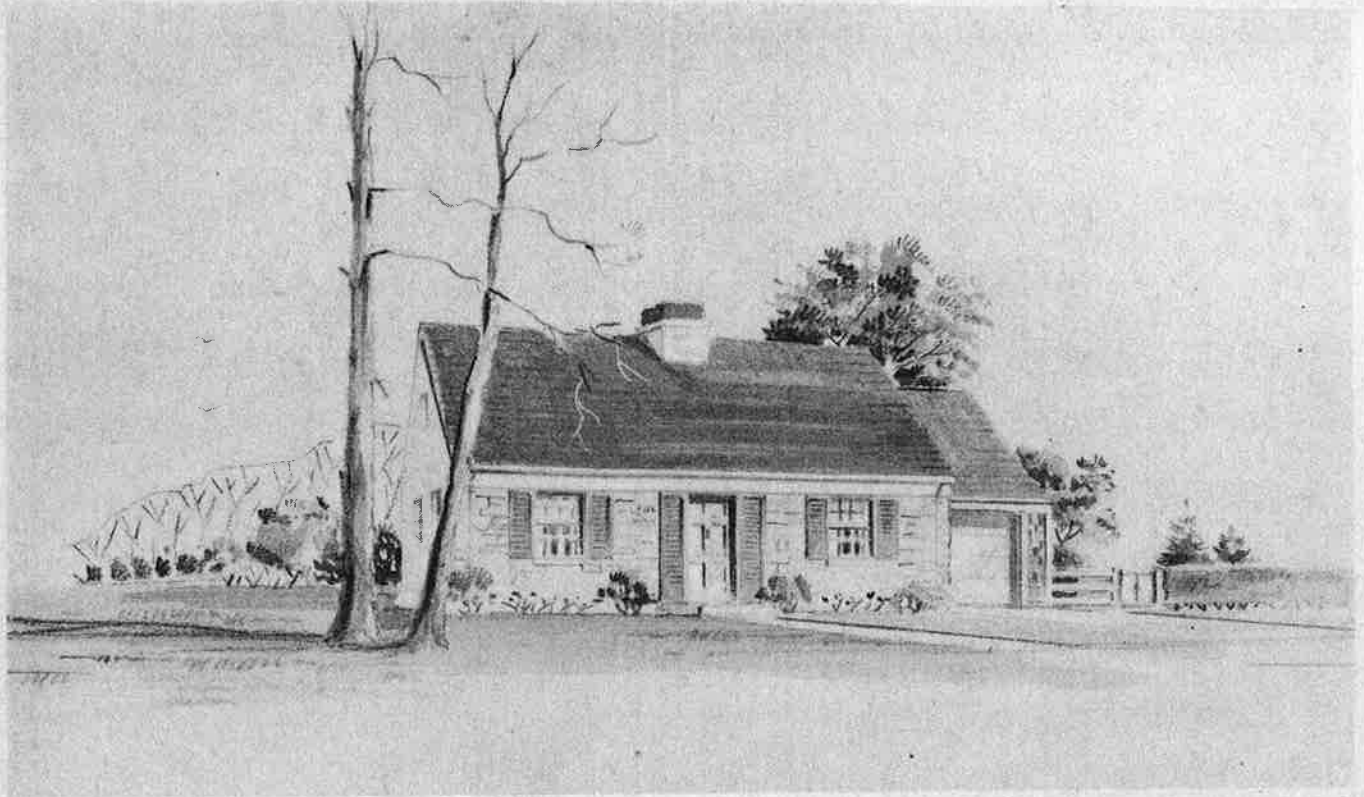


FRONT ELEVATION

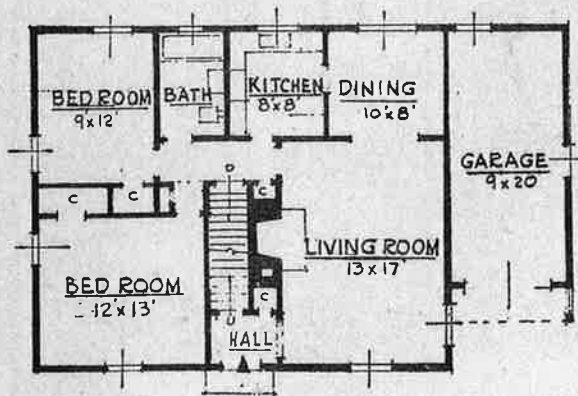


SECTION

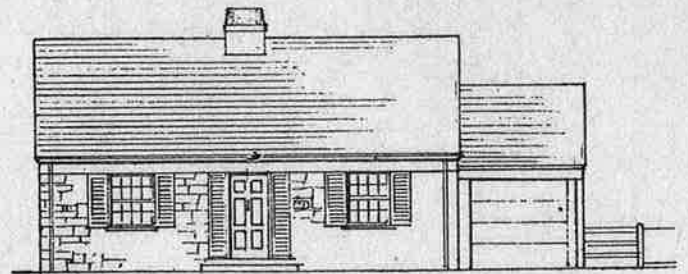
Complete working plans (with specifications incorporated) \$15.00
 Duplicate Set 5.00



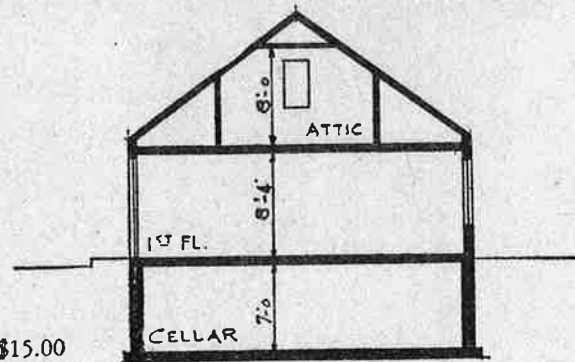
149 COLUMBUS—21,404 cubic feet including living room, dining room, 2 bedrooms, bathroom, kitchen, closets, attic, cellar and garage.



FIRST FLOOR

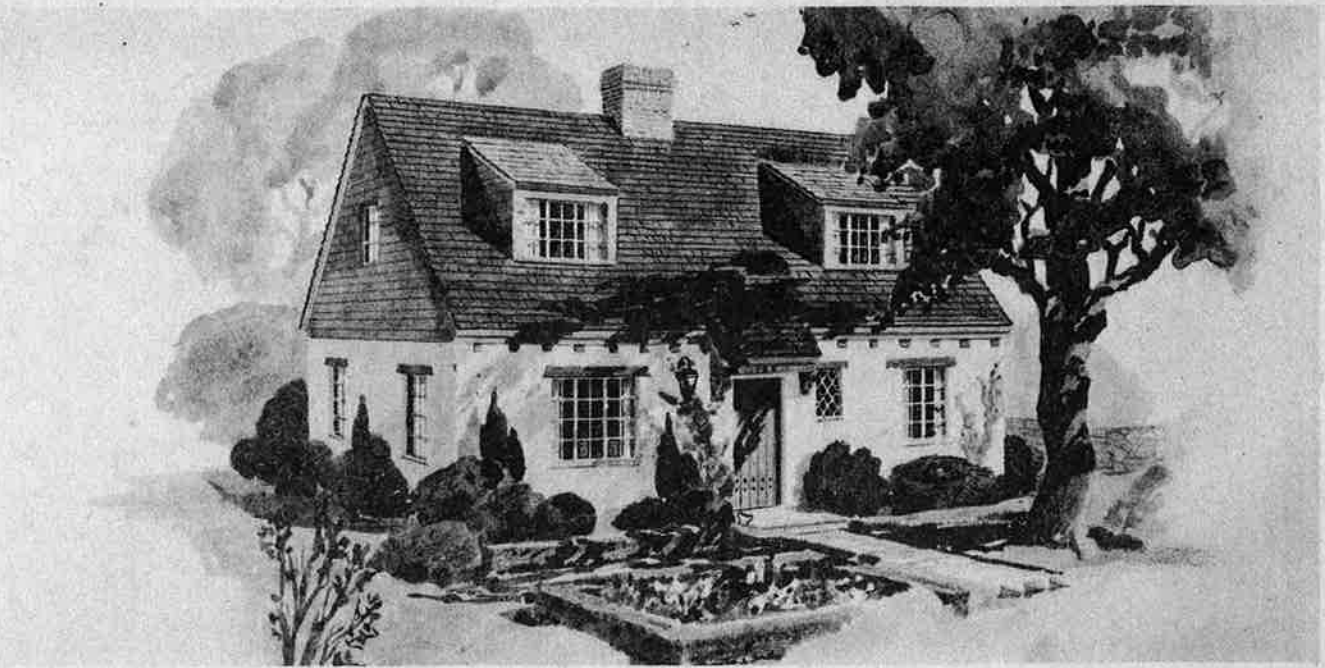


FRONT ELEVATION

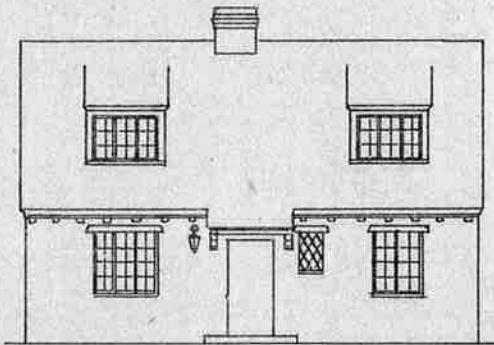


SECTION

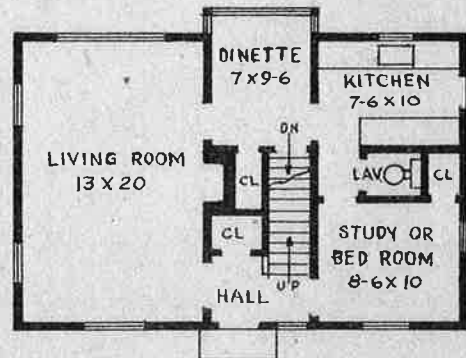
Complete working plans (with specifications incorporated) \$15.00
Duplicate Set 5.00



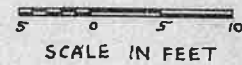
201 NORMANDY—14,000 cubic feet including living room, study-dining room, 2 bedrooms, bathroom, kitchen and closets.



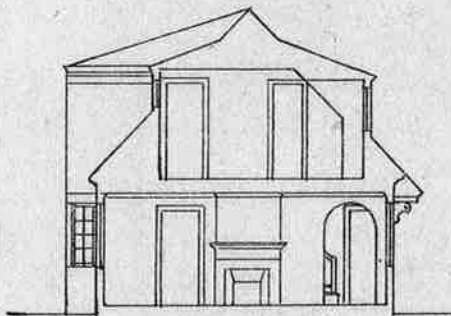
FRONT ELEVATION



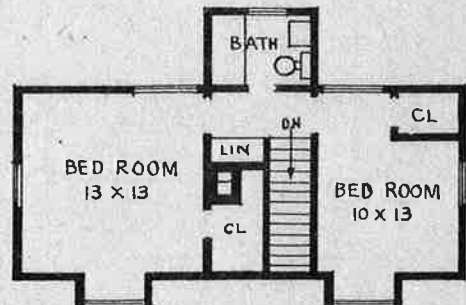
FIRST FLOOR PLAN



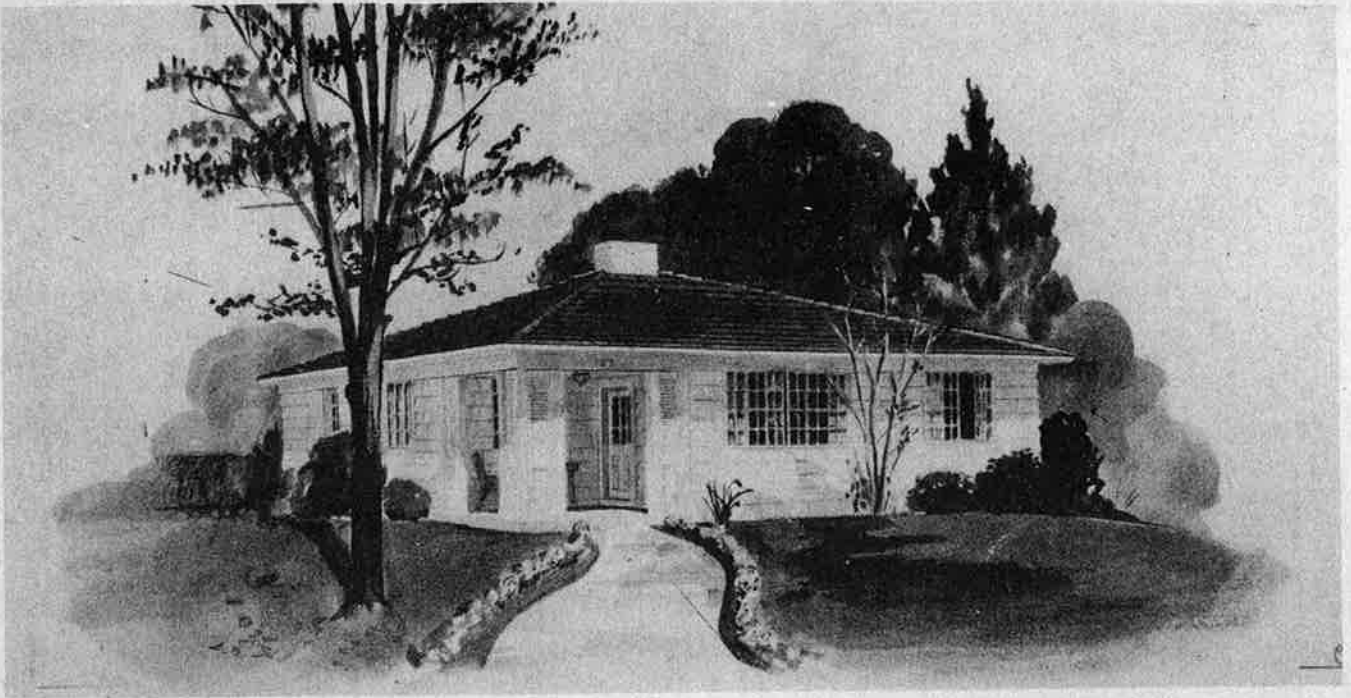
Complete working plans (with specifications incorporated) \$15.00
 Duplicate Set 5.00



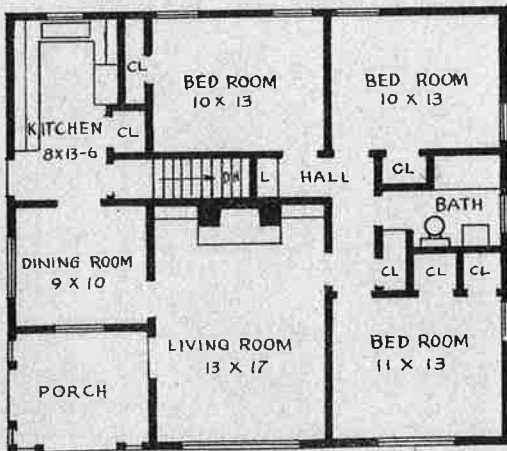
SECTION THRU BED ROOM AND LIVING ROOM



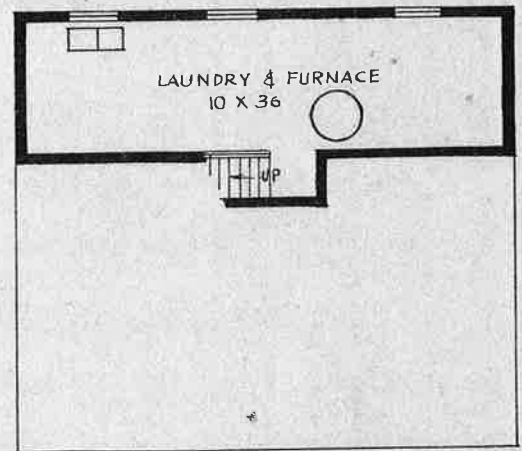
SECOND FLOOR PLAN



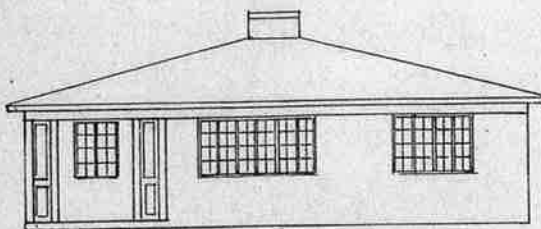
206 SOUTHWESTERN—16,300 cubic feet including living room, dining room, 3 bedrooms, bathroom, porch, kitchen, closets and basement (which has a laundry and furnace).



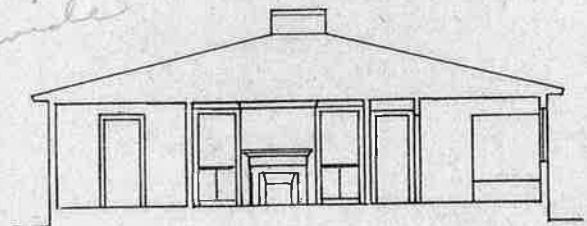
FIRST FLOOR PLAN



BASEMENT PLAN



FRONT ELEVATION



SECTION THRU
DINING ROOM, LIVING ROOM
AND BED ROOM

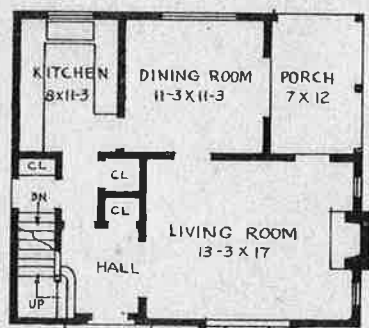
Complete working plans (with specifications incorporated) \$15.00
Duplicate Set 5.00



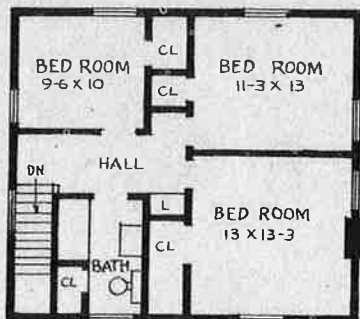
207 HAMPSHIRE—17,800 cubic feet including living room, dining room, 3 bedrooms, bathroom, hall, porch, kitchen and closets.

Complete working plans (with specifications incorporated) \$15.00

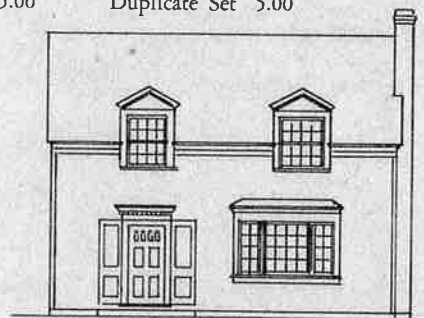
Duplicate Set 5.00



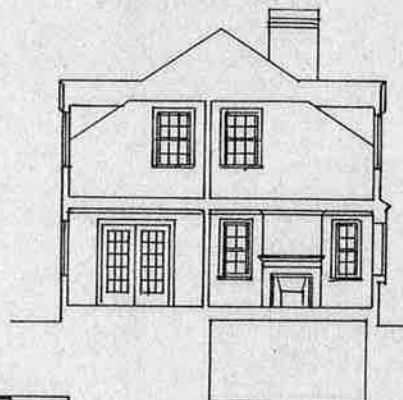
FIRST FLOOR PLAN



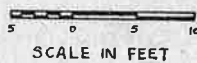
SECOND FLOOR PLAN



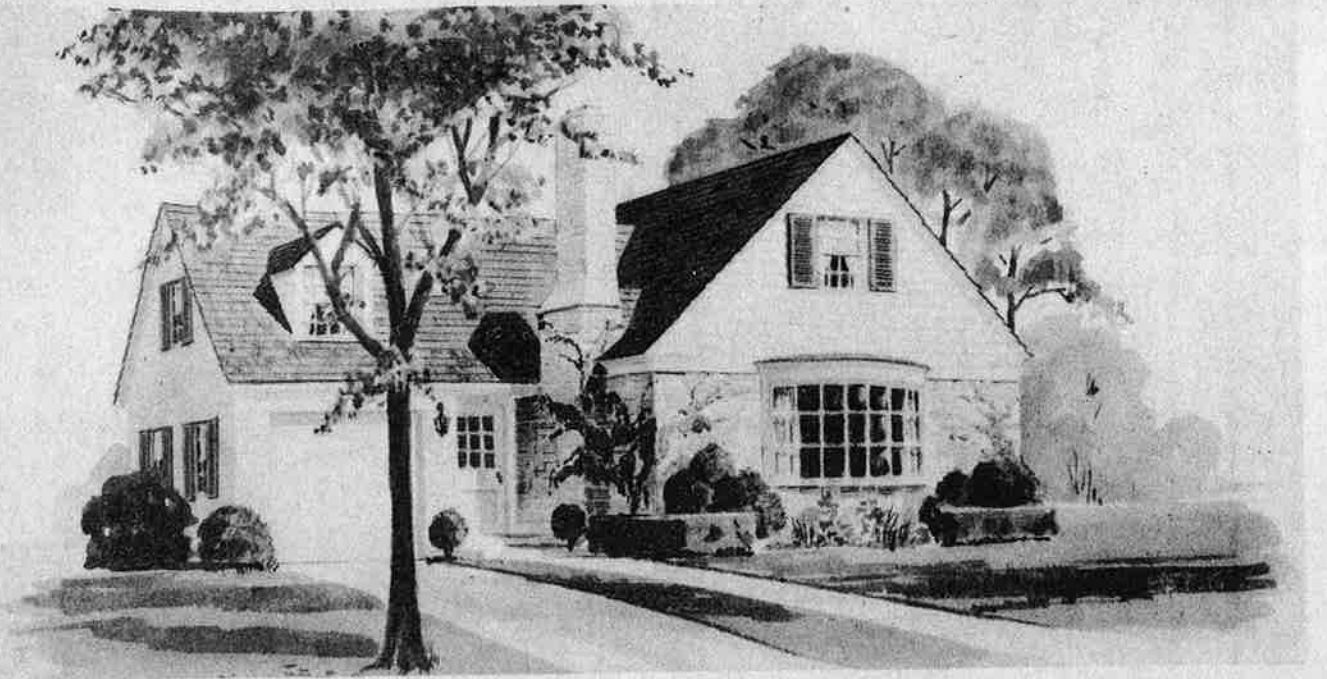
FRONT ELEVATION



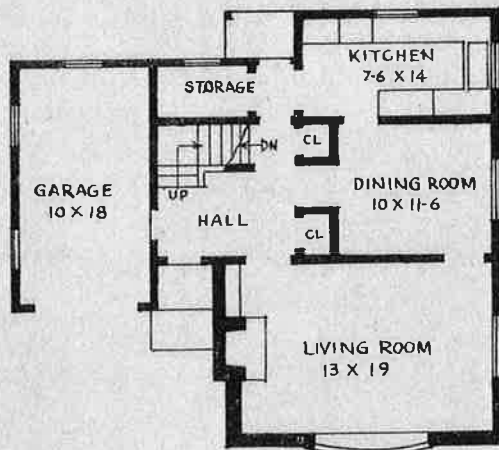
SECTION



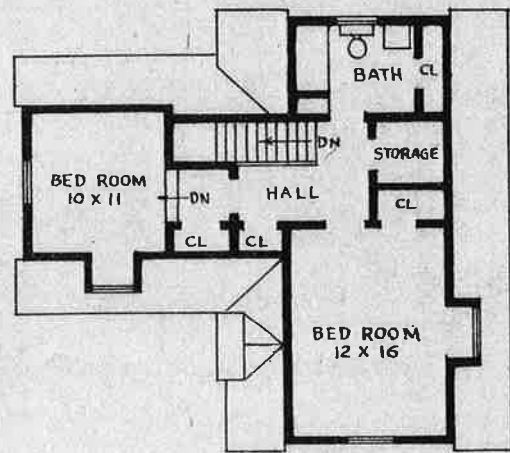
SCALE IN FEET



208 NEW COLONIAL—15,800 cubic feet including living room, study, dining room, 2 bedrooms, bathroom, hall, kitchen, closets and garage.



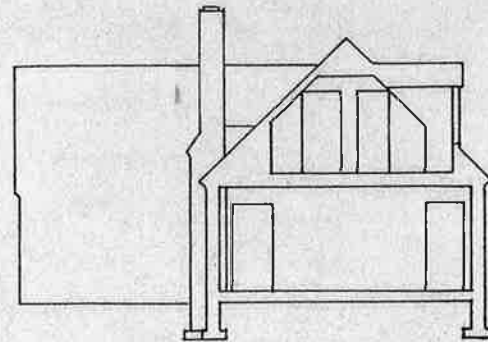
FIRST FLOOR PLAN



SECOND FLOOR PLAN

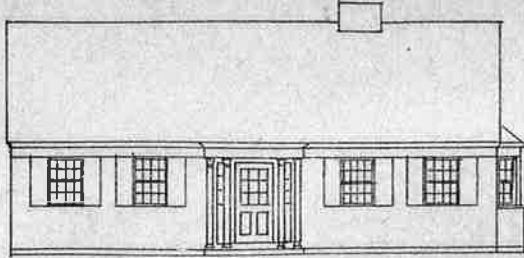


FRONT ELEVATION

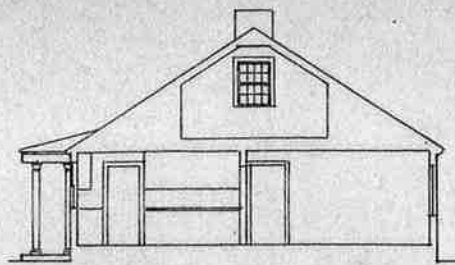


SECTION THRU
LIVING ROOM AND BED ROOM

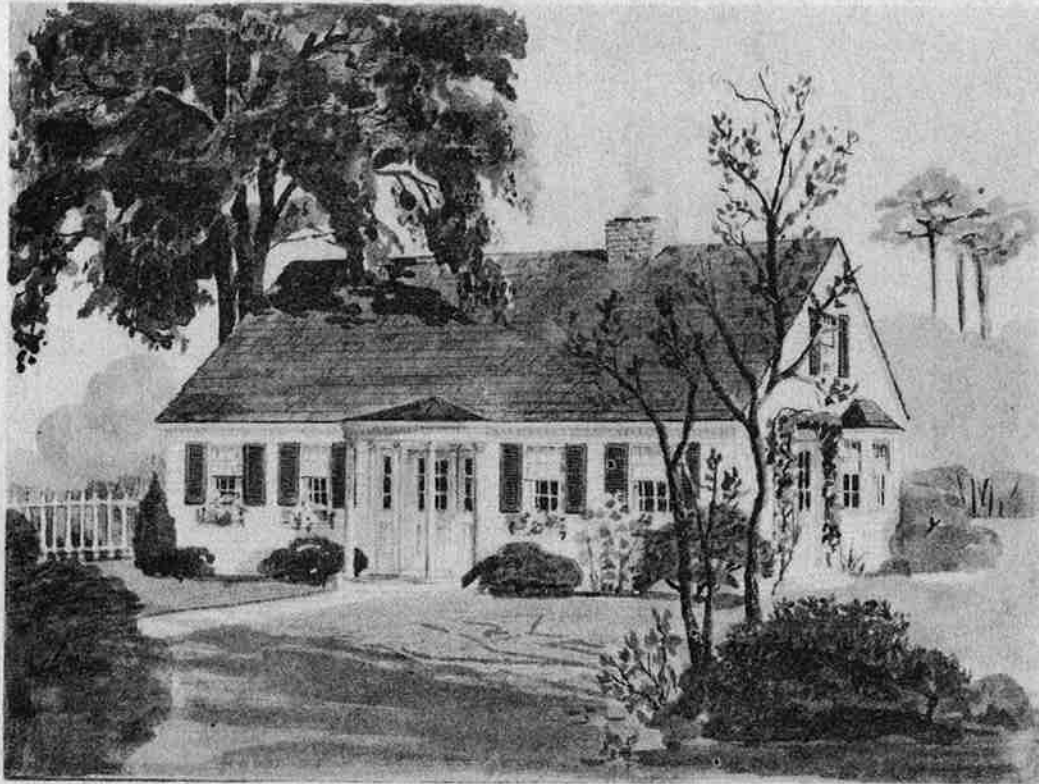
Complete working plans (with specifications incorporated) \$15.00 Duplicate Set 5.00



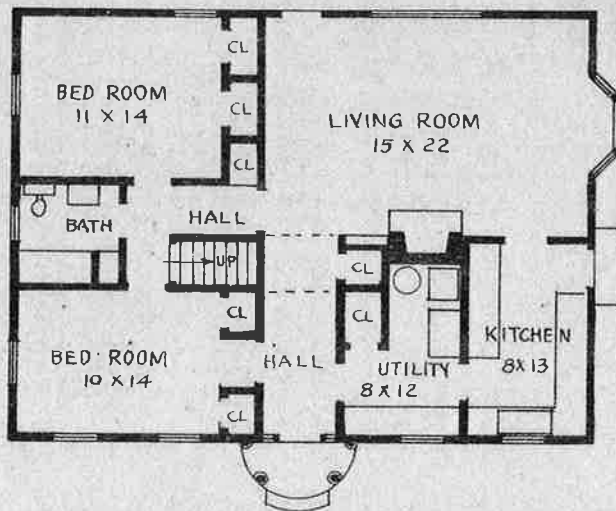
FRONT ELEVATION



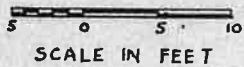
SECTION THRU KITCHEN AND LIVING ROOM



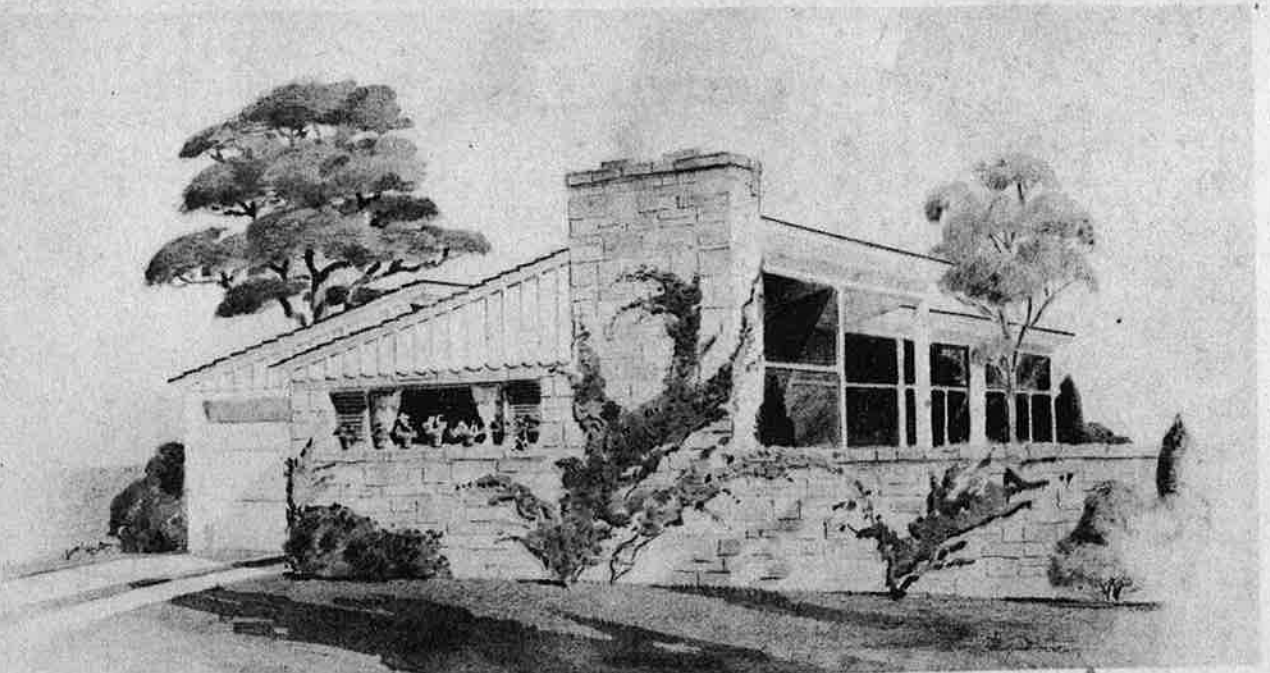
209 VIRGINIA—19,000 cubic feet including living room, 2 bedrooms, bathroom, hall, utility room, kitchen, and closets.



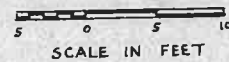
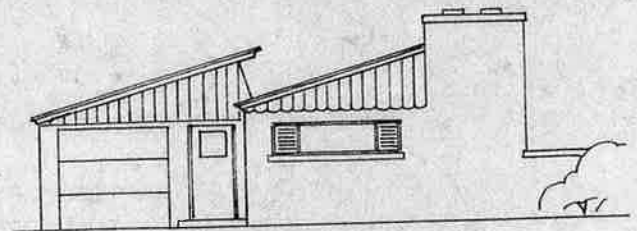
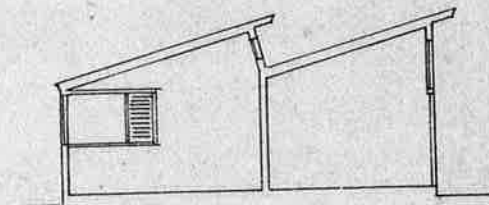
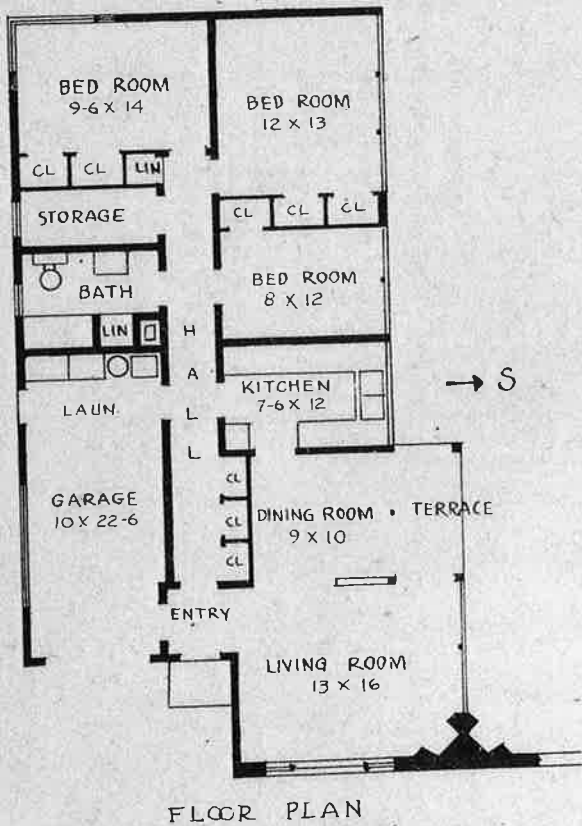
FIRST FLOOR PLAN



Complete working plans
 (with specifications incorporated) \$15.00
 Duplicate Set 5.00



210 SUN HOUSE—18,000 cubic feet including living room, dining room, 3 bedrooms, bathroom, hall, kitchen, closets, laundry, storage room and garage.

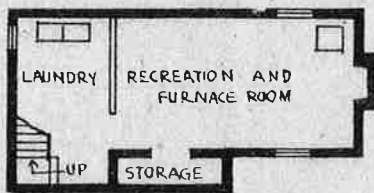


Complete working plans (with specifications incorporated) \$15.00
 Duplicate Set 5.00

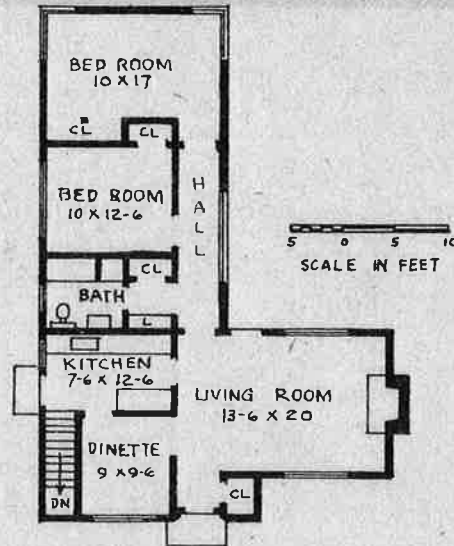


212 CALIFORNIA COTTAGE

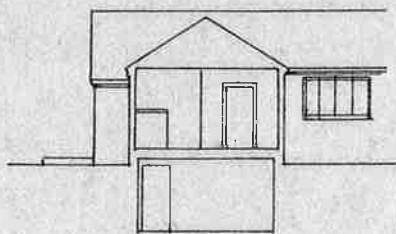
17,800 cubic feet including living room,
dining room, 2 bedrooms, bathroom, hall,
kitchen, closets and basement.



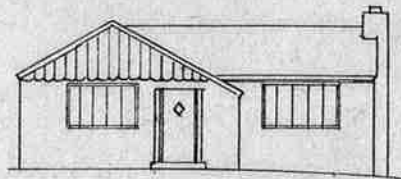
BASEMENT PLAN



FLOOR PLAN

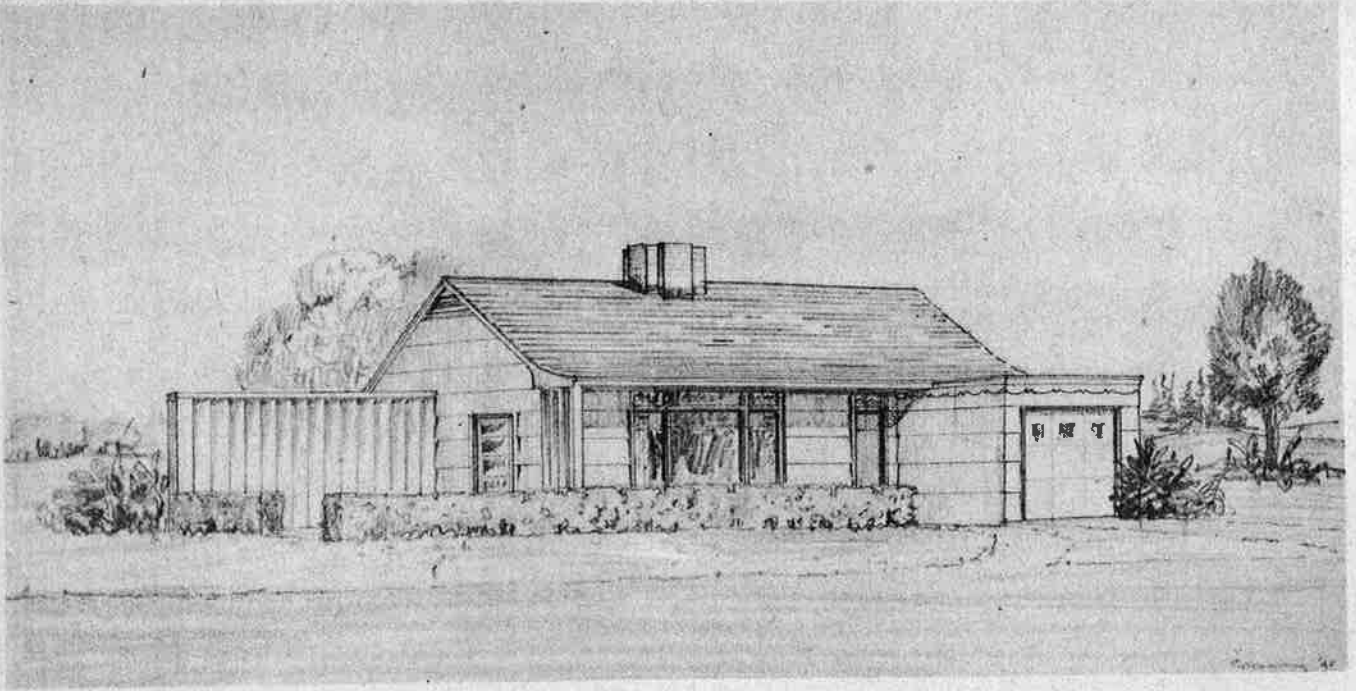


SECTION THRU
LIVING ROOM

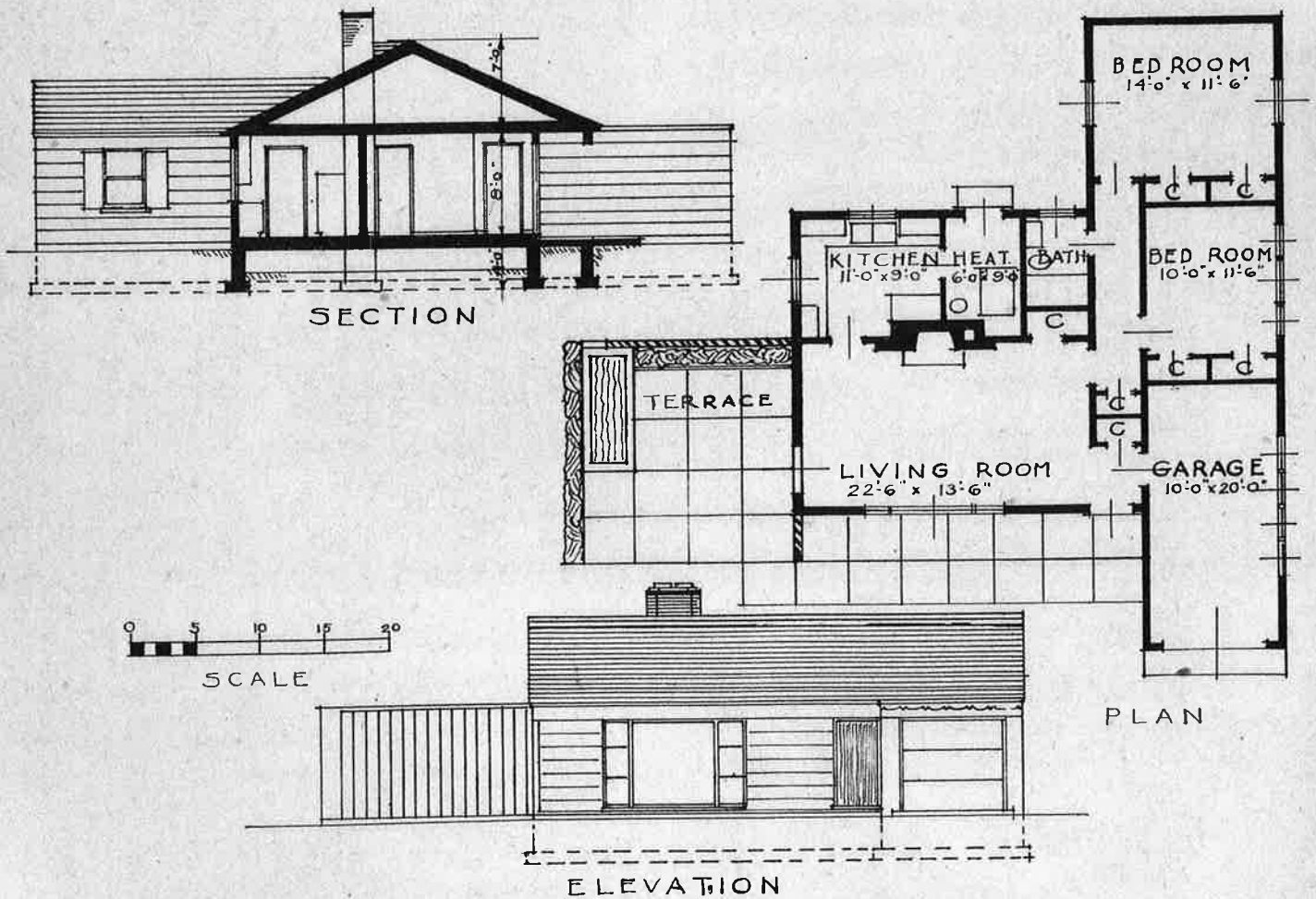


FRONT ELEVATION

Complete working plans (with specifications incorporated) \$15.00
Duplicate Set 5.00



301 SUNNYSIDE—19,073 cubic feet including living room, kitchen, utility room, 2 bedrooms, bath, garage and closets.



Complete working plans (with specifications incorporated) \$15.00
 Duplicate Set 5.00

HAVE YOU FORGOTTEN SOMETHING?

CHECK LIST

LOT:

Natural features, drainage
Soil: rock, fill
Transportation: R.R., bus, etc.
Protection: Fire, Police, street lighting, snow removal
Paved roads and streets, storm sewers
Nuisances: noise, smoke, etc.
Liens, assessments
Easements, right of way
Bldg. Dept. restrictions
Deed restrictions
Title search
Neighborhood: churches, schools, stores

INSURANCE & FINANCING:

Fire insurance, during and after construction
Workmen's liability
Bank mortgage, Bldg. & Loan, F.H.A., H.O.L.C.

UTILITIES:

Electricity
Gas: public, bottled
Water: public, well
Sewer: public, septic tank
Telephone
Garbage disposal: public incinerator

CONTRACTS:

Competitive bid
Cost plus a fixed fee
Owner-direct subcontract

CONSTRUCTION:

Excavation
Foundations
Exterior walls
Interior partitions
Roof
Flashing
Ceilings
Floors
Doors
Windows: casement, double-hung
Screens, windows and door
Storm sash, doors
Vents, cellar and attic
Fireplace, flues
Hardware
Linoleum
Flagstone

Lighting fixtures
Glass: block and mirrors
Gutters, leaders
Painting, paper
Weatherstripping
Laundry chute
Termite proofing
Fire stops
Insulation
Stairs
Closets, shelving
Cabinets

HEATING:

Furnace: oil, coal, gas
Hot water, steam, circ. air
Hot water tank
Hot water heater; separate, boiler-connected
Airconditioning, cooling
Oil tank, coal bin
Controls

ELECTRICAL:

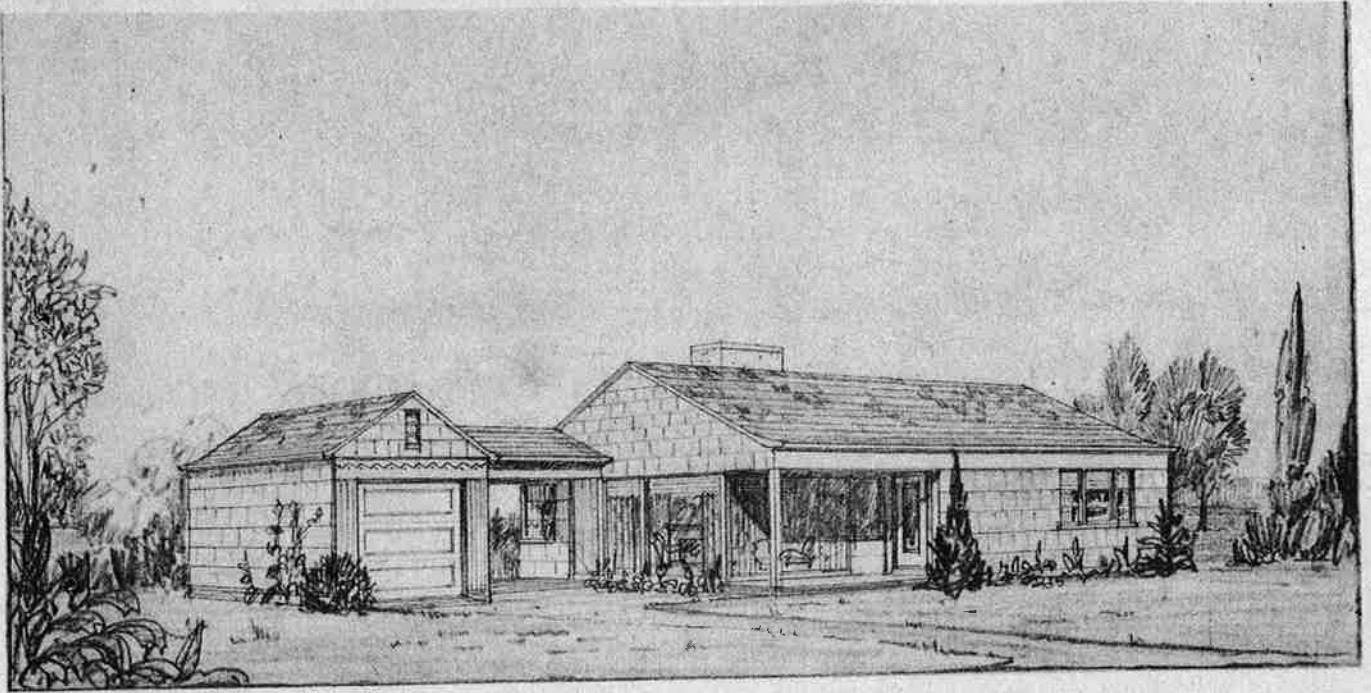
Switches
Base receptacles: single, duplex
Power outlets
Cutout system
Main switch, fuse box

PLUMBING:

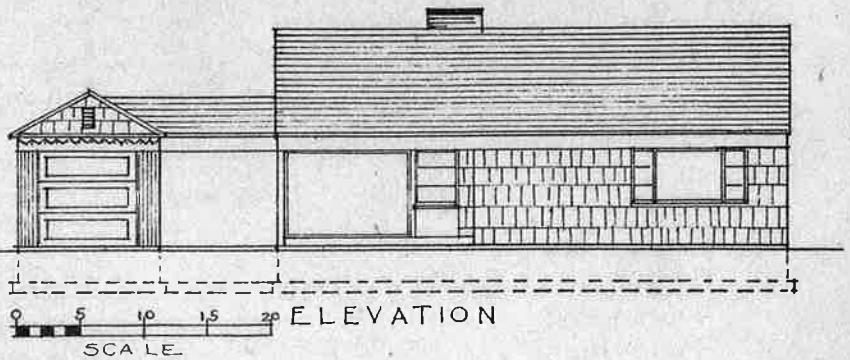
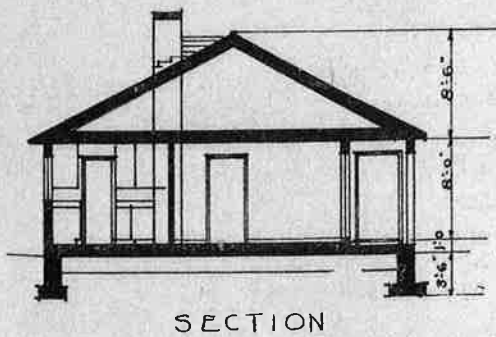
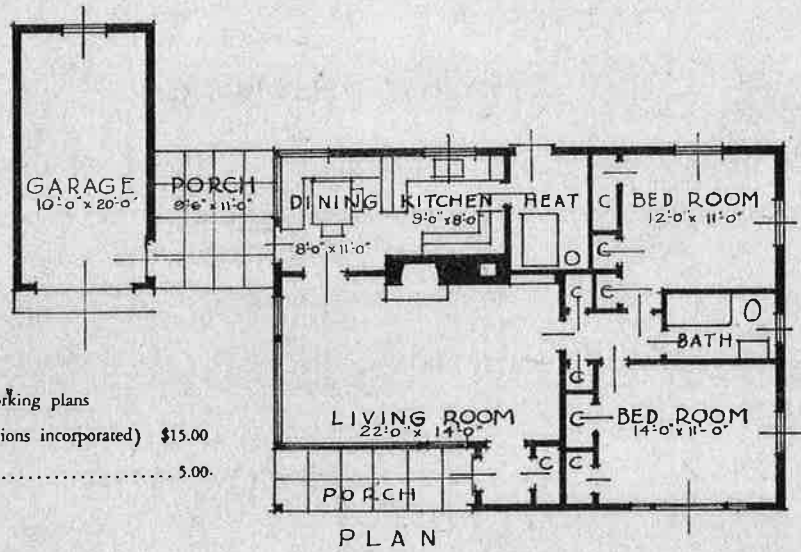
Bath
Shower
Toilet
Lavatories
Sinks, laundry trays
Grease traps
Dishwasher
Garbage disposal
Hose bibbs: lawn, garage

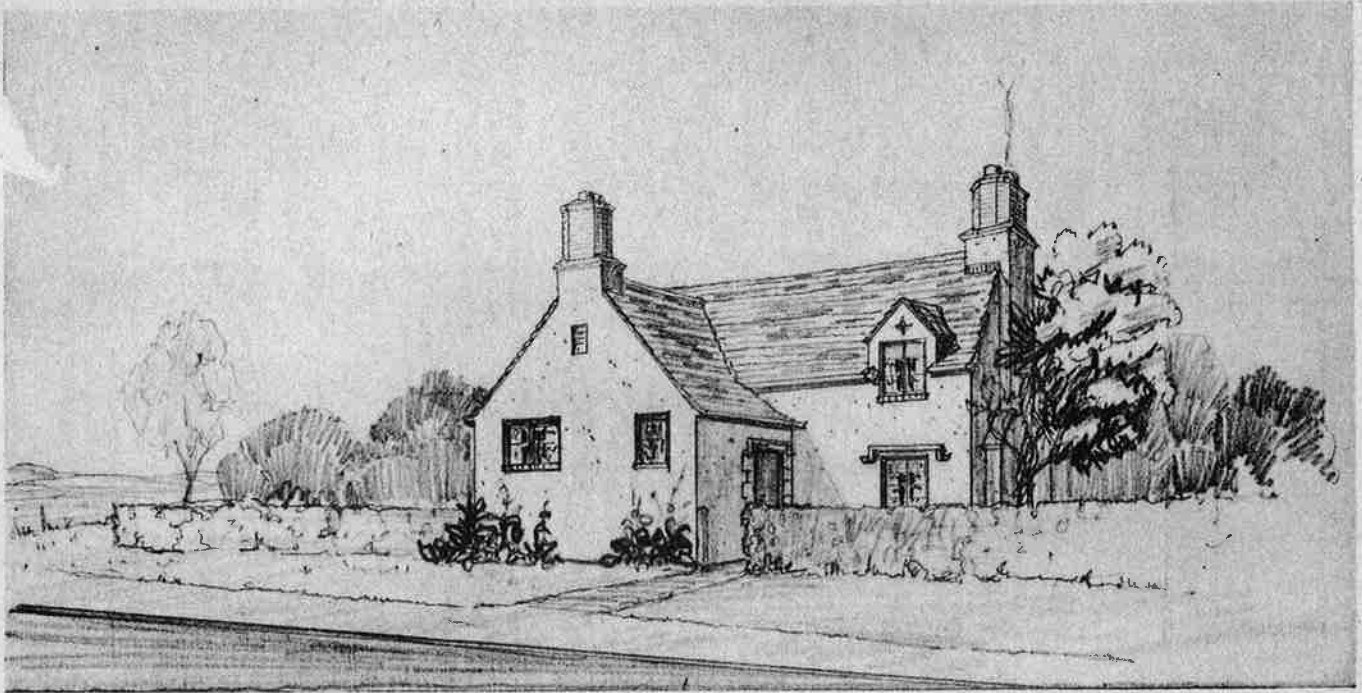
MISCELLANEOUS:

Orientation: view, sunlight
Refrigerator
Freezing unit
Washing machine
Vacuum cleaner
Built-in furniture
Garage doors
Cedar closet
Kitchen range
Medicine cabinet

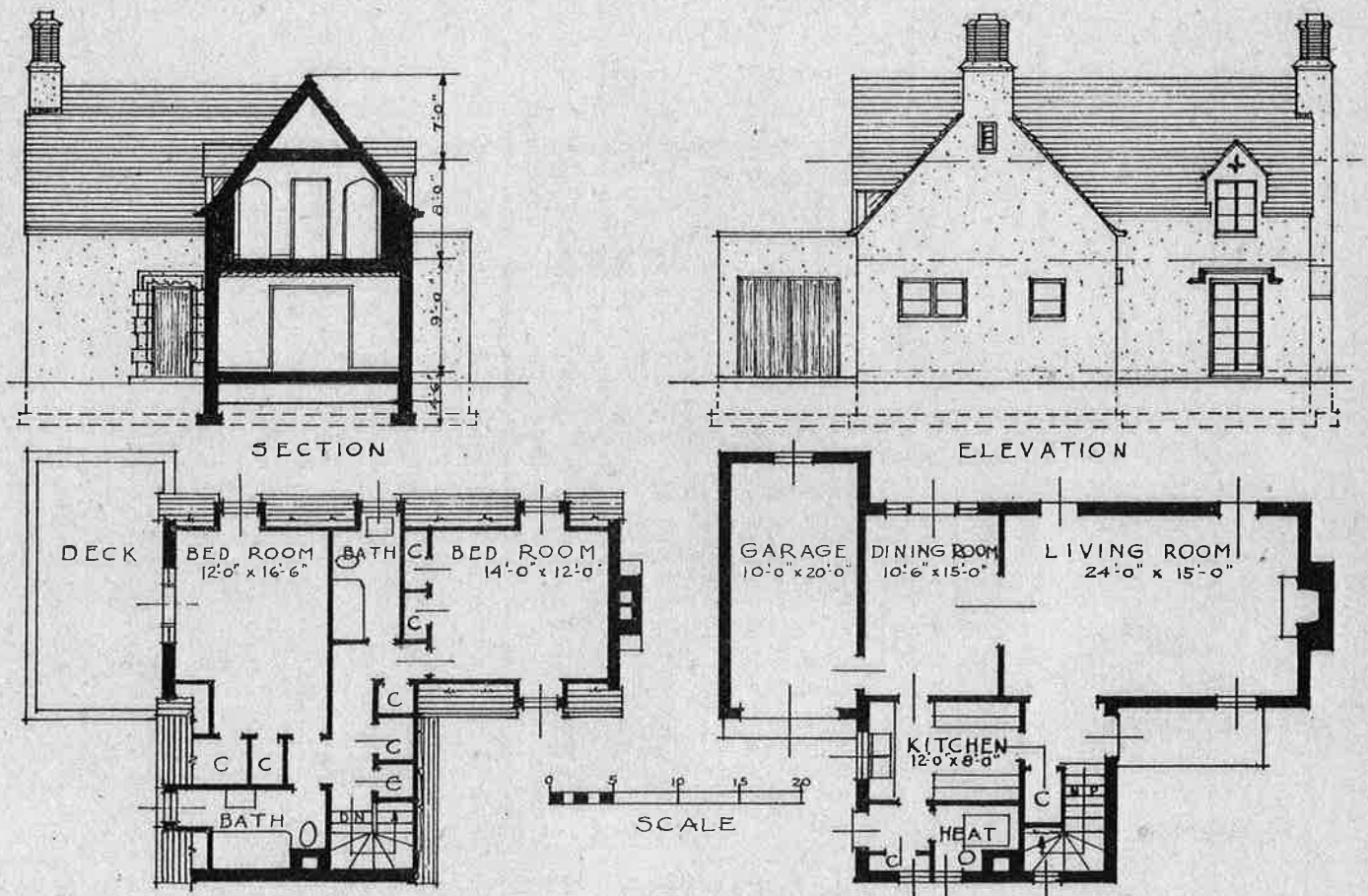


302 BREEZYWAY—20,659 cubic feet including living room, kitchen, dining room, utility room, 2 bedrooms, bath, garage, porch and closets.

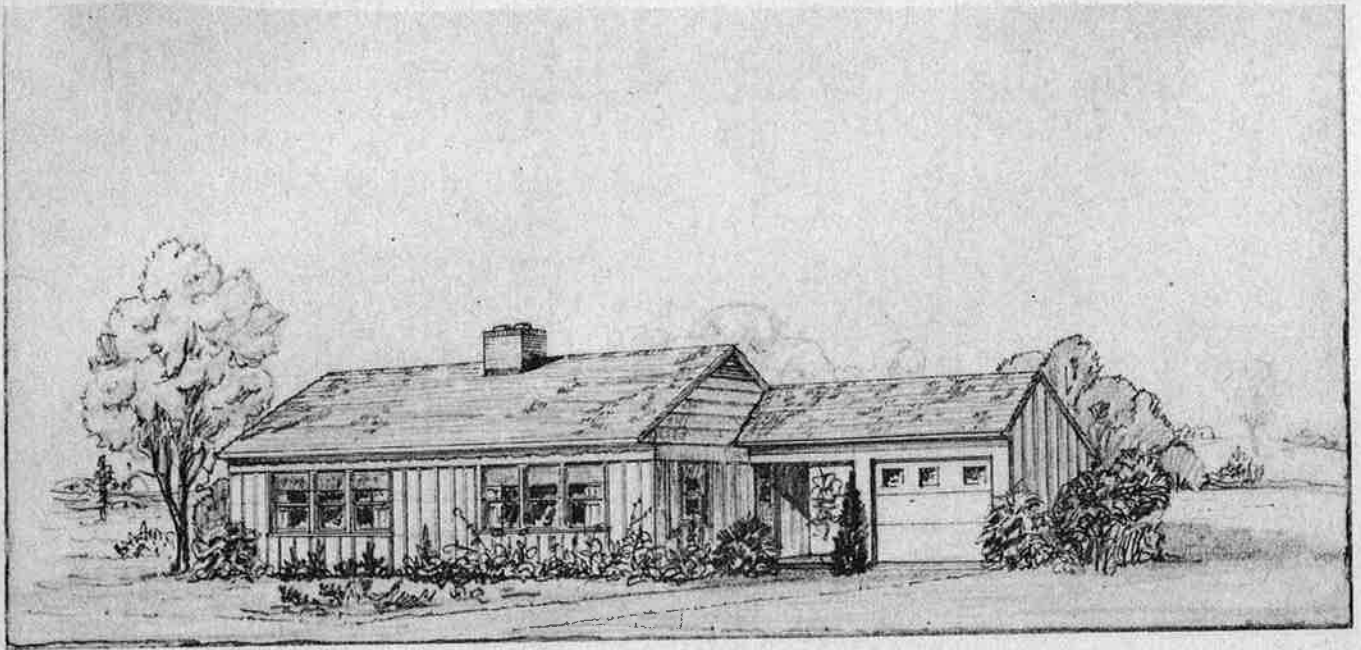




303 COTSWOLD—23,313 cubic feet including living room, dining room, kitchen, utility room, garage, 2 bedrooms, 2 baths and closets.

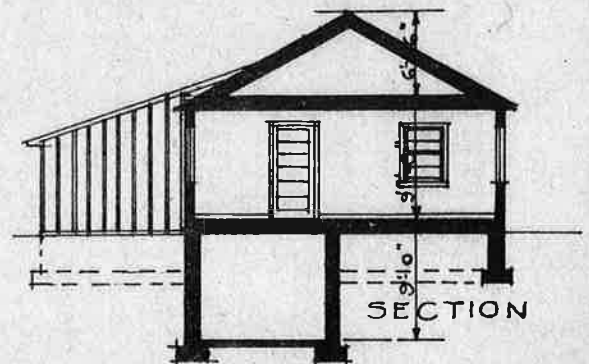
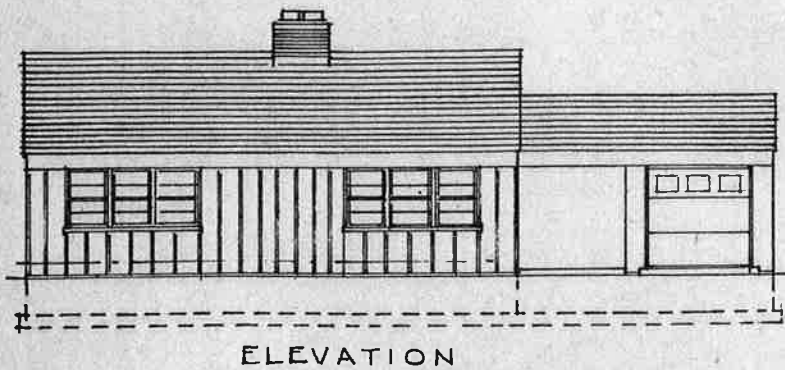
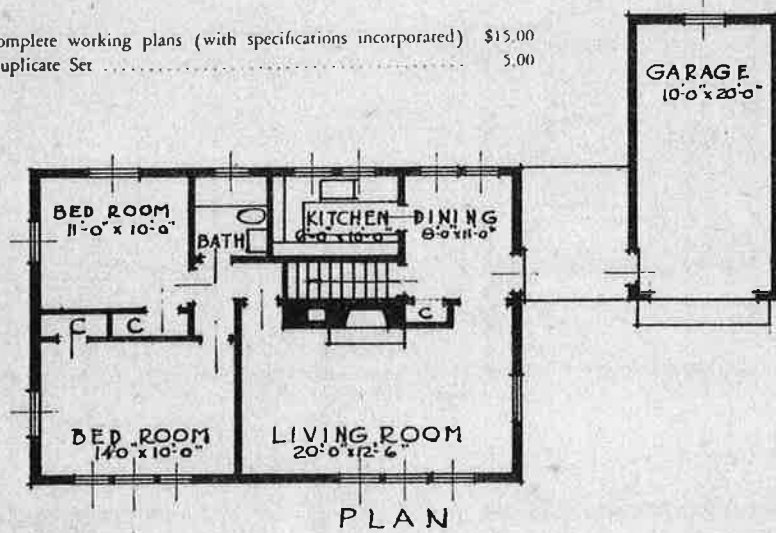


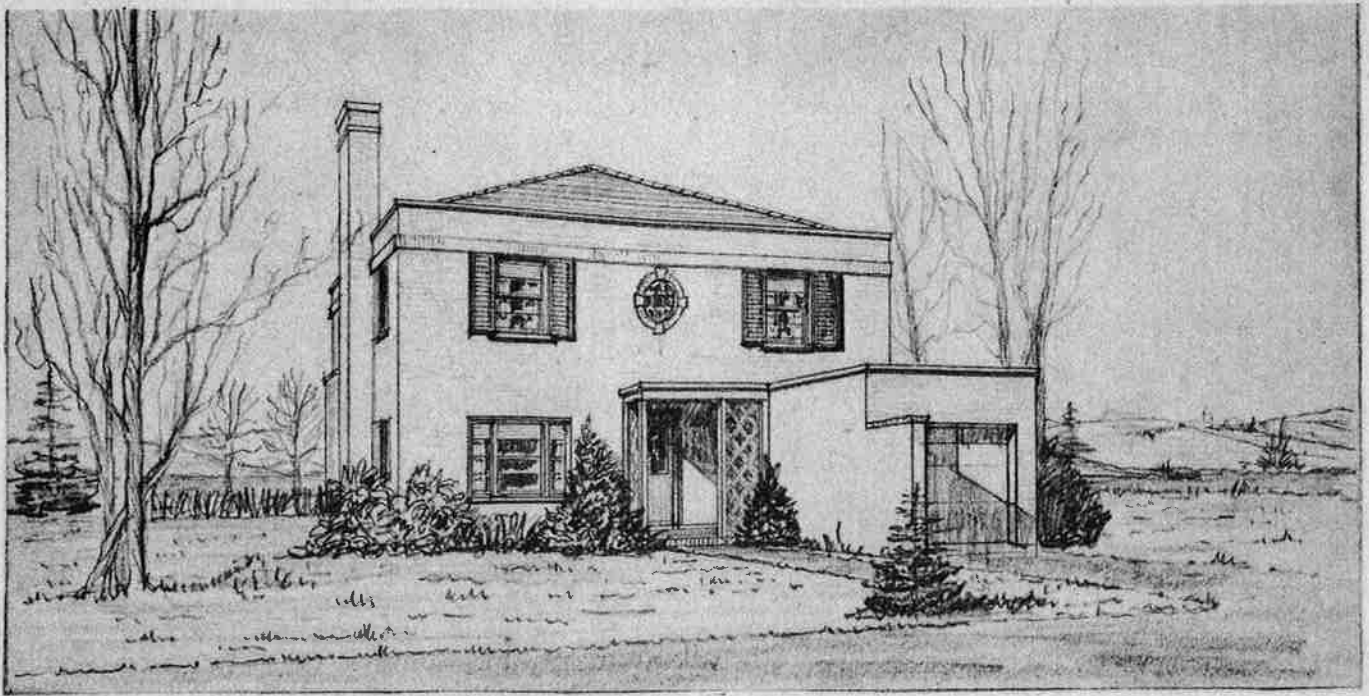
Complete working plans (with specifications incorporated) \$15.00
 Duplicate Set 5.00



305 MEADOW—19,338 cubic feet including partial cellar, living room, kitchen, dining room, 2 bedrooms, bath, garage and closets.

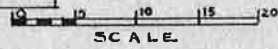
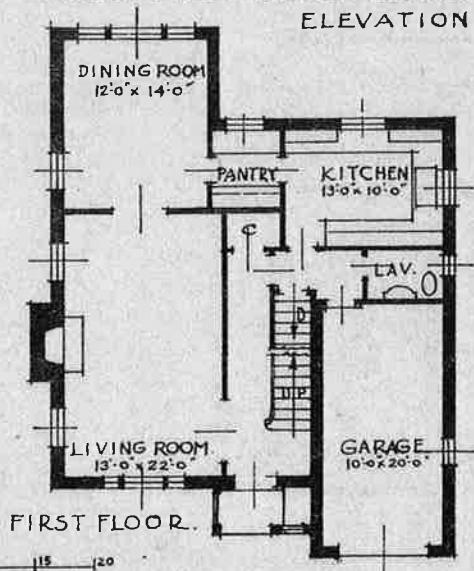
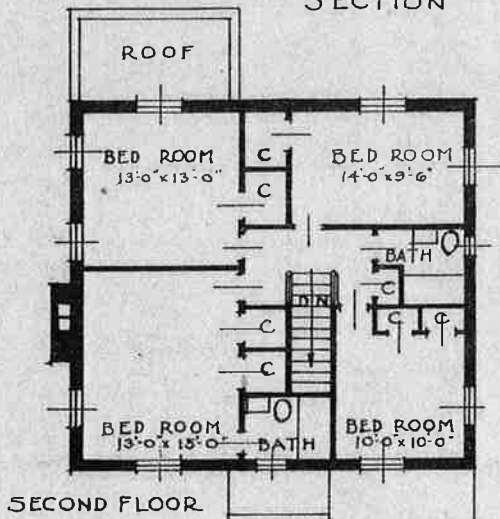
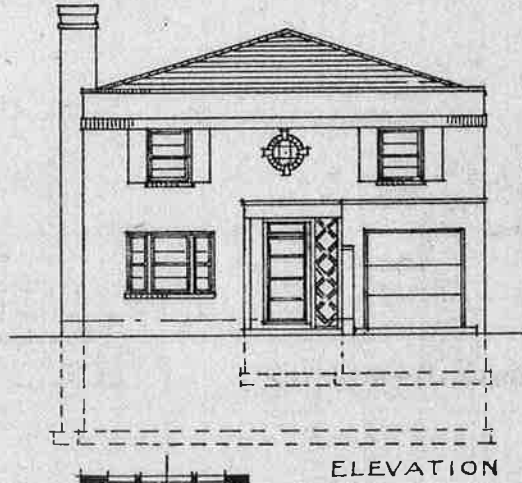
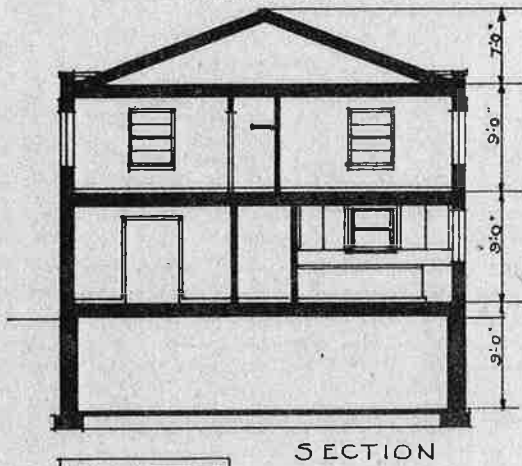
Complete working plans (with specifications incorporated) \$15.00
 Duplicate Set 5.00

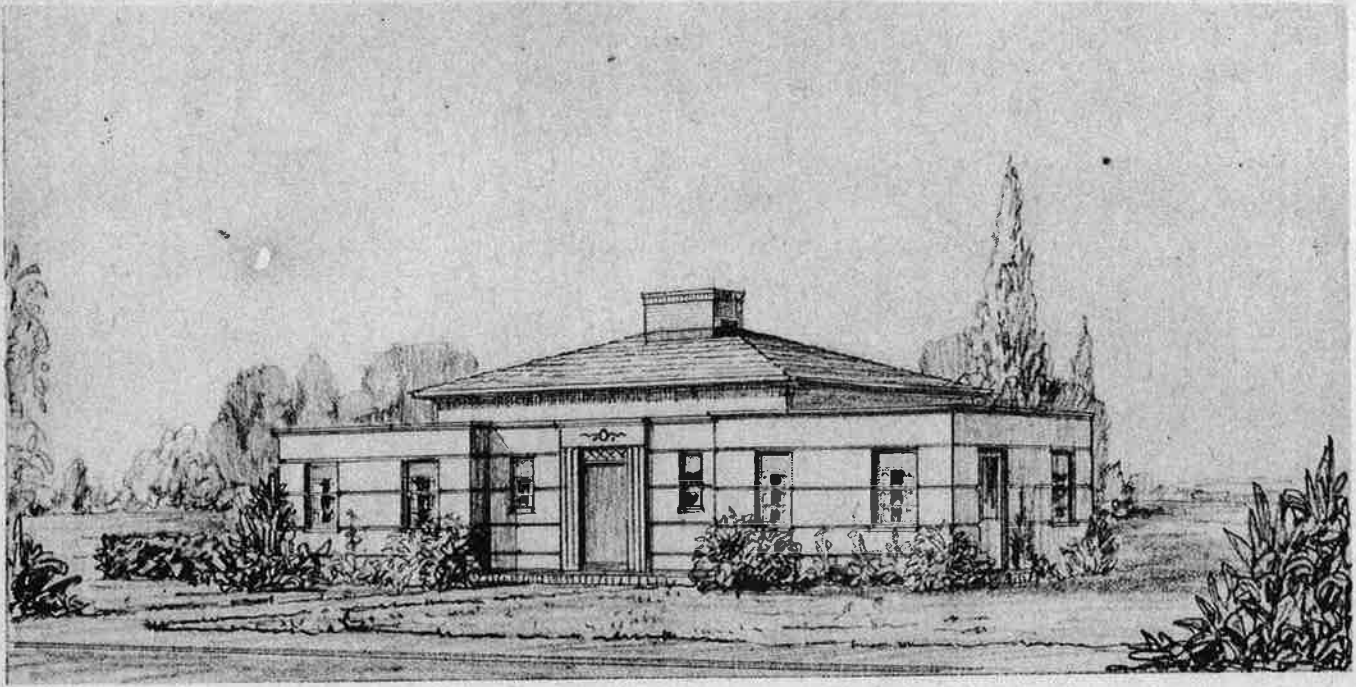




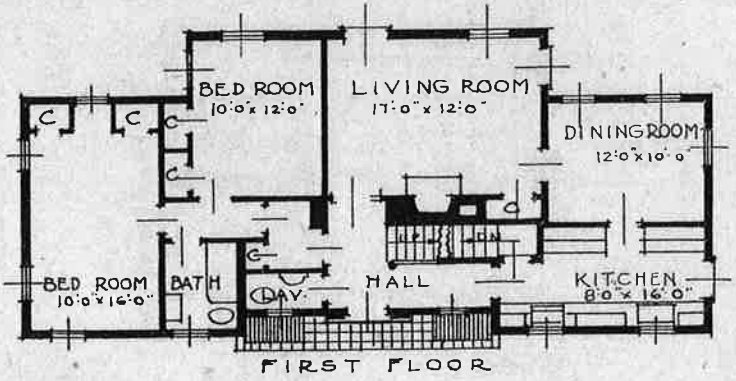
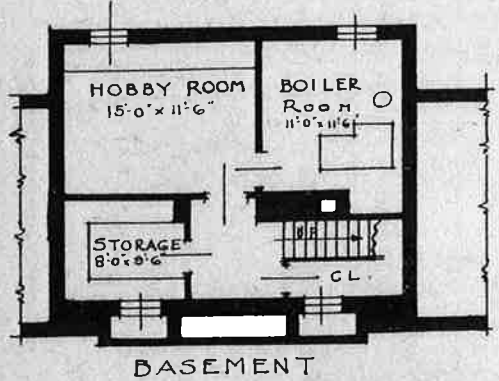
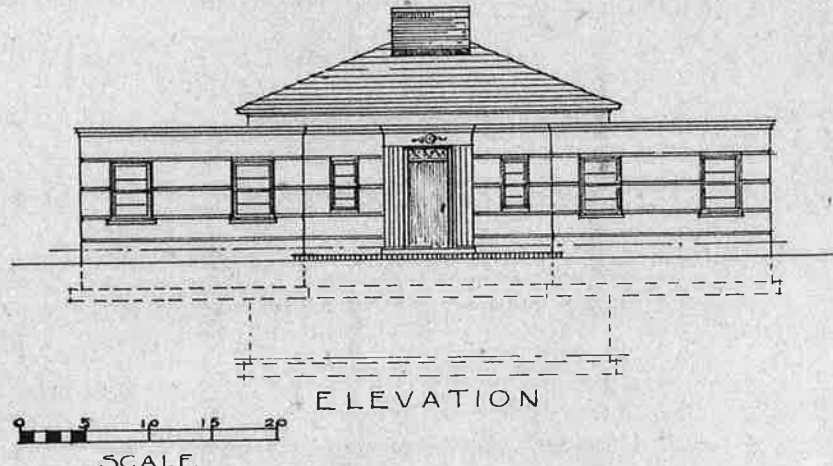
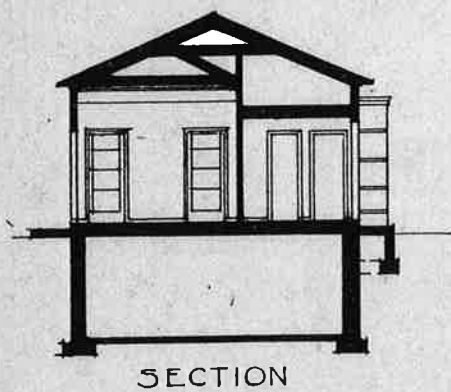
309 MODERN GEORGIAN—19,114 cubic feet including full cellar, living room, dining room, kitchen, pantry, lavatory, garage, 4 bedrooms, 2 baths, closets.

Complete working plans (with specifications incorporated) \$15.00
 Duplicate Set 5.00

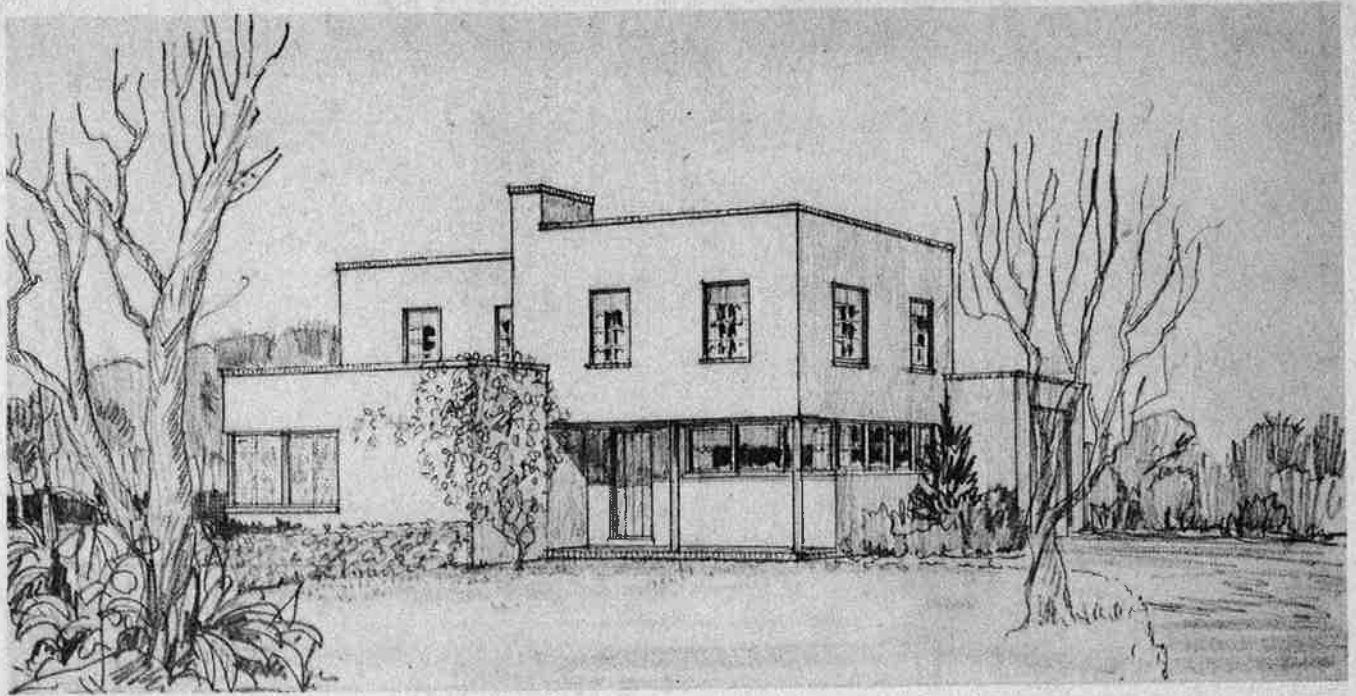




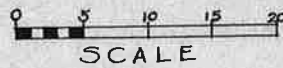
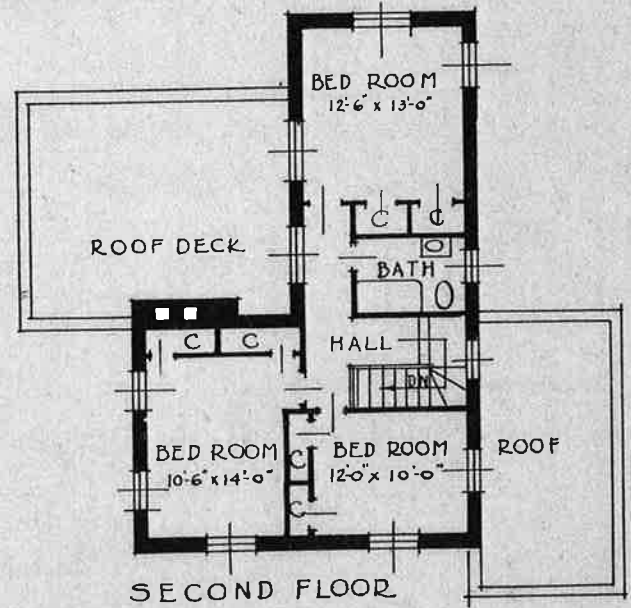
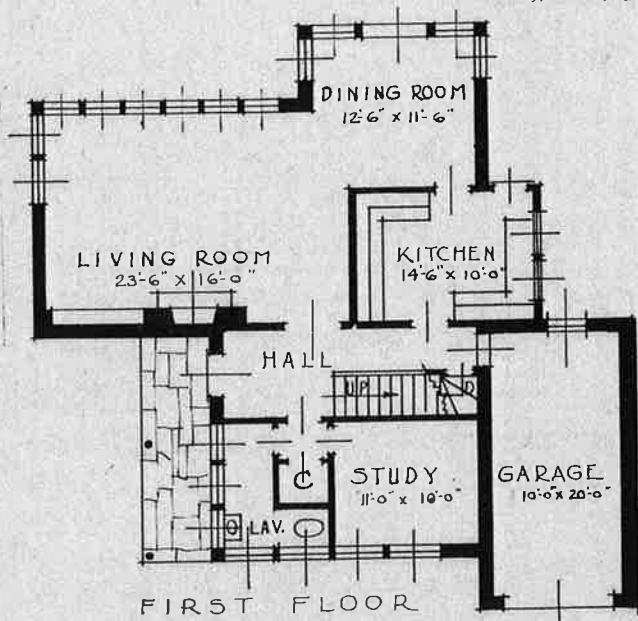
310 NORTHWESTERN—20,574 cubic feet including cellar, living room, dining room, kitchen, lavatory, bath, 2 bedrooms, hobby room, garage and closets.



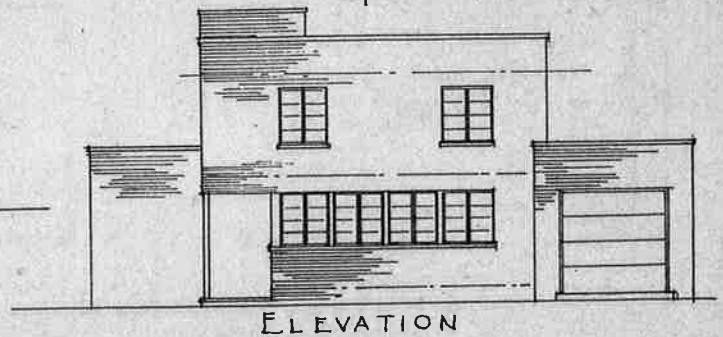
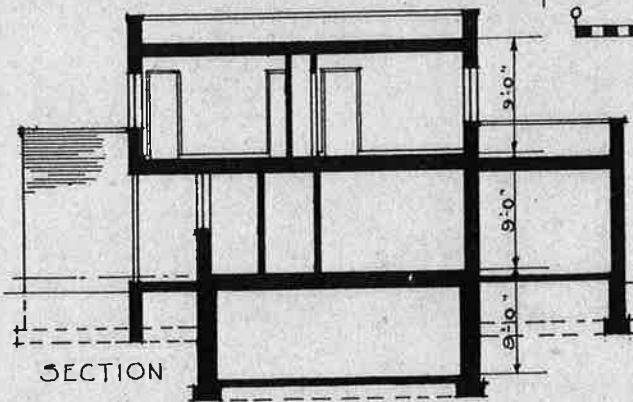
Complete working plans (with specifications incorporated) \$15.00
 Duplicate Set 5.00

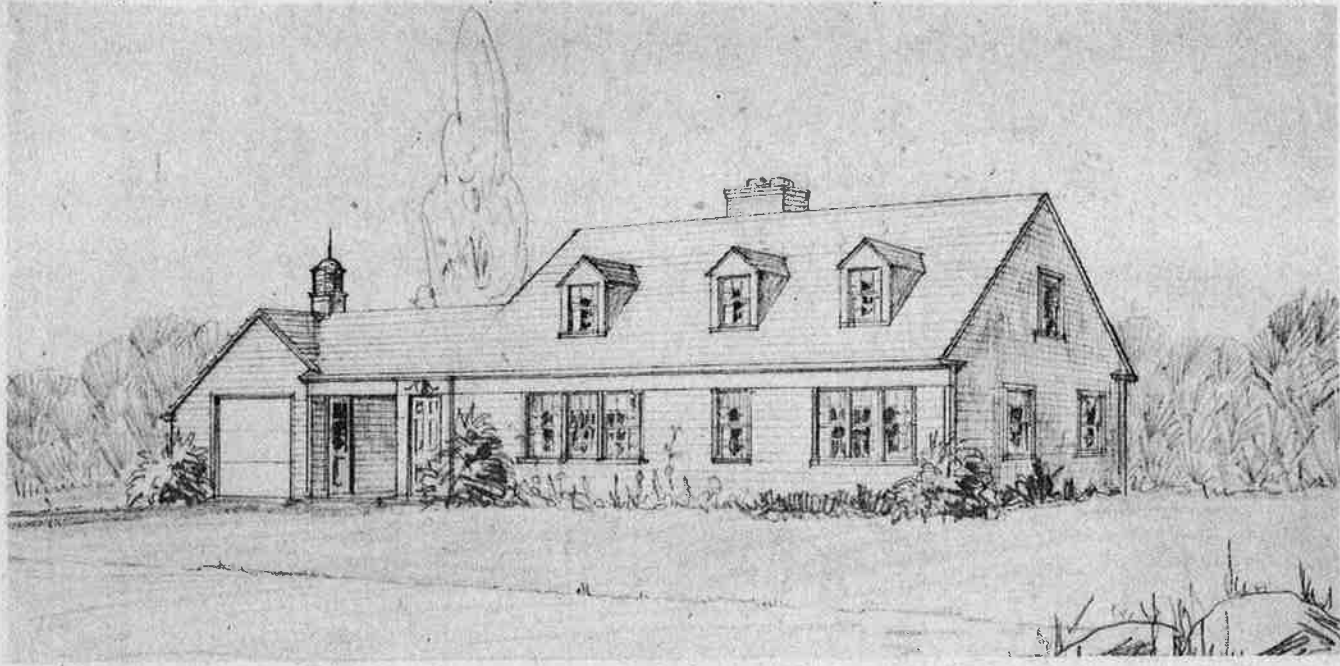


312 PORTLAND—28,000 cubic feet including full cellar, living room, dining room, kitchen, study, lavatory, garage, 3 bedrooms, bath and closets.

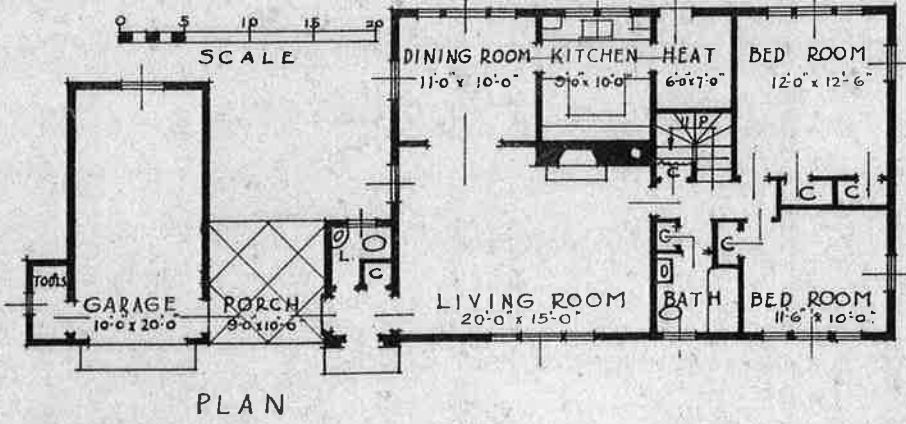
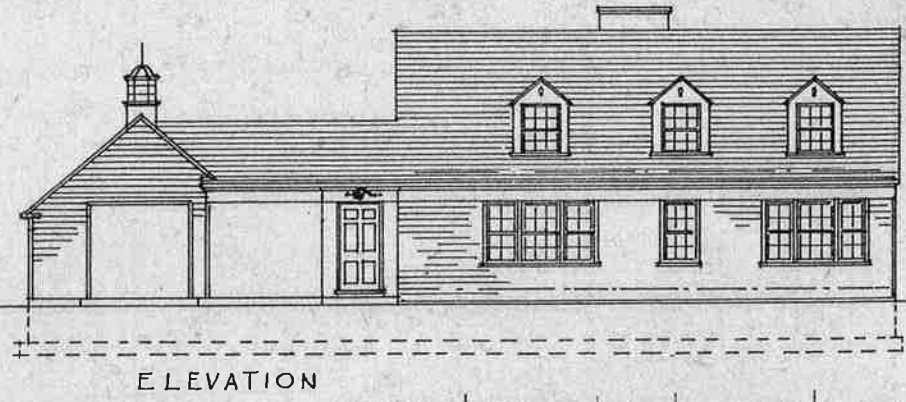
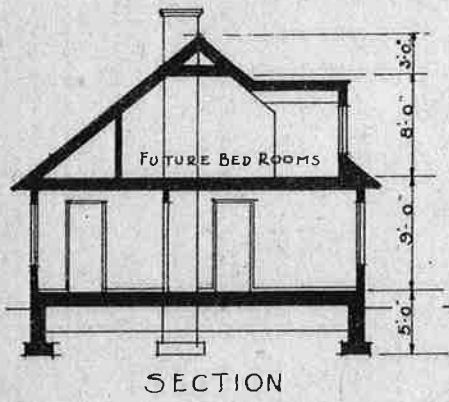


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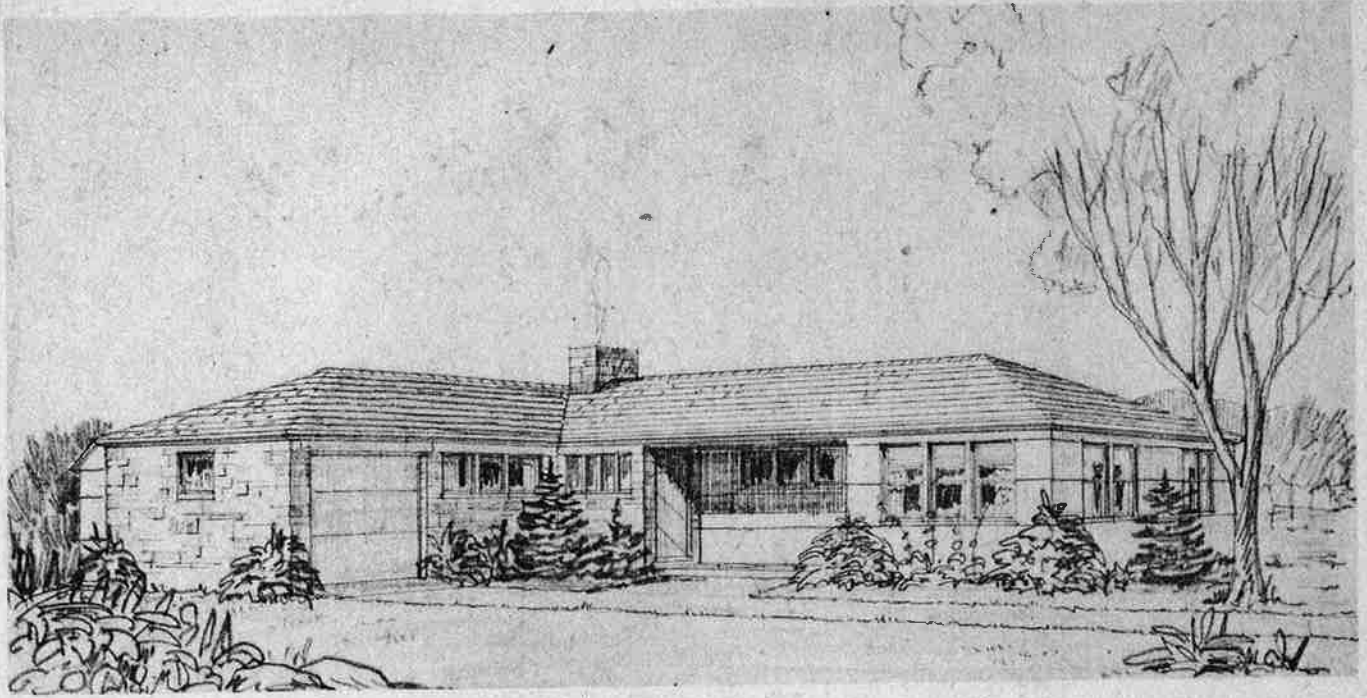




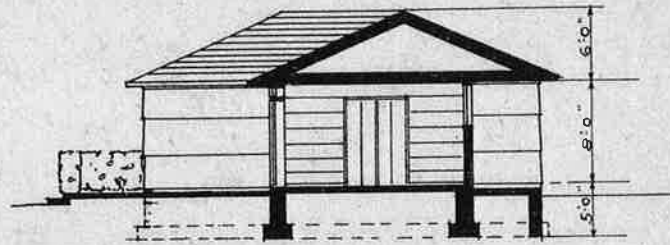
514 MASSACHUSETTS—24,220 cubic feet including living room, kitchen, utility room, 2 bedrooms, bath, lavatory, porch, closets and garage.



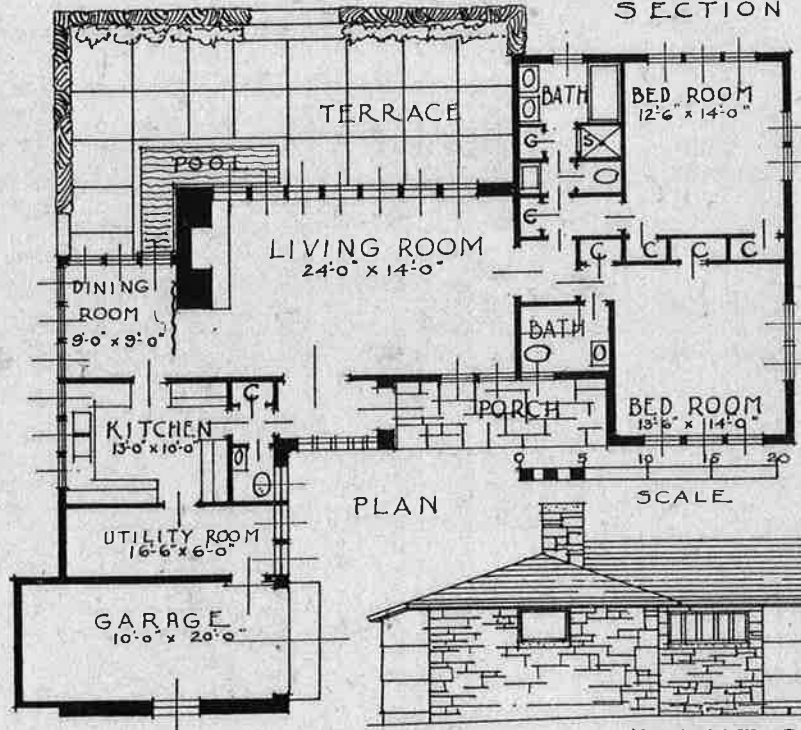
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315 WESTERN—27,135 cubic feet including living room, dining room, kitchen, utility room, lavatory, 2 bedrooms, 2 baths, garage, porch and closets.

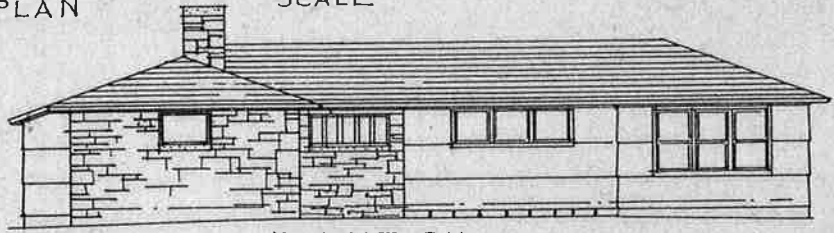


SECTION



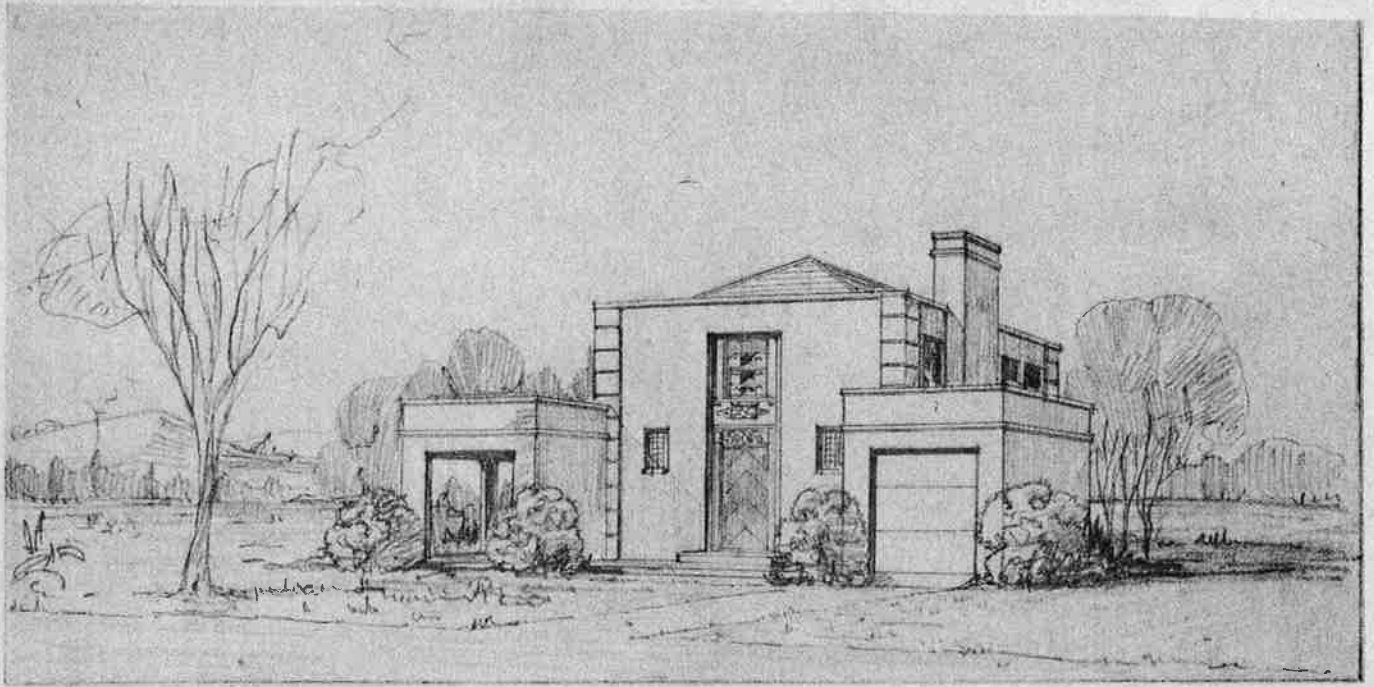
PLAN

SCALE

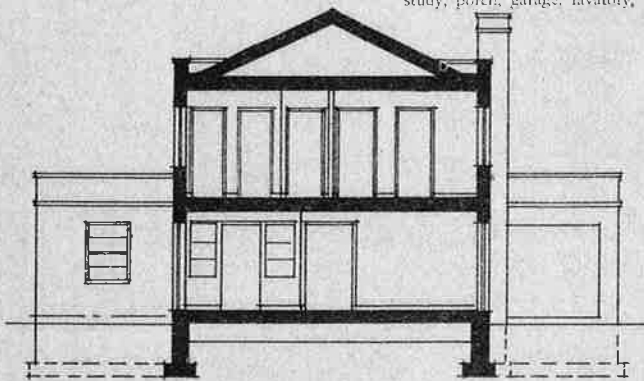


ELEVATION

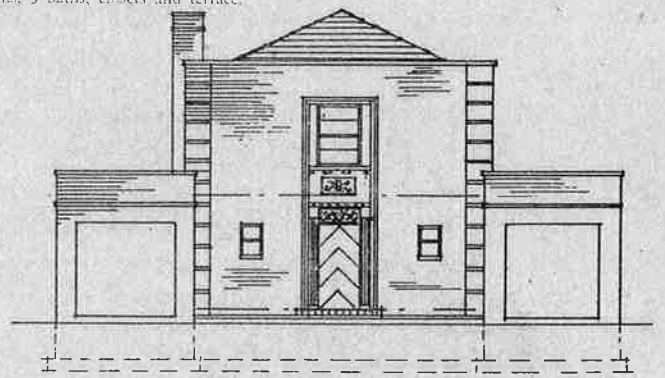
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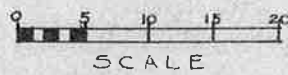
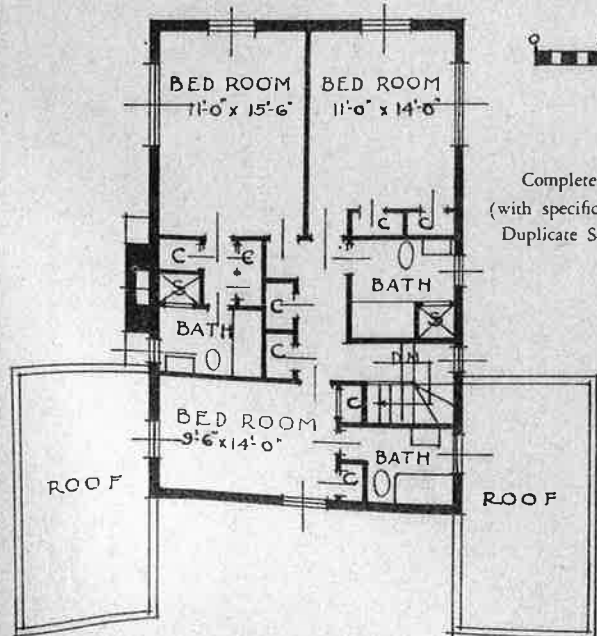
316 BUXTON—26,852 cubic feet including living room, dining alcove, kitchen, utility room, study, porch, garage, lavatory, 3 bedrooms, 3 baths, closets and terrace.



SECTION

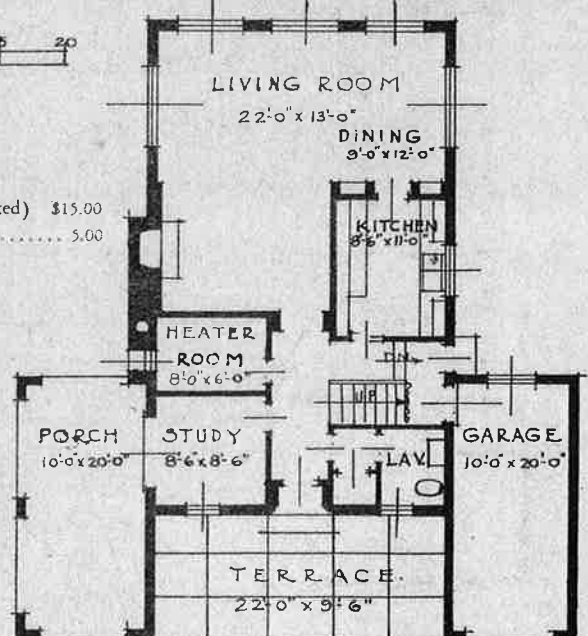


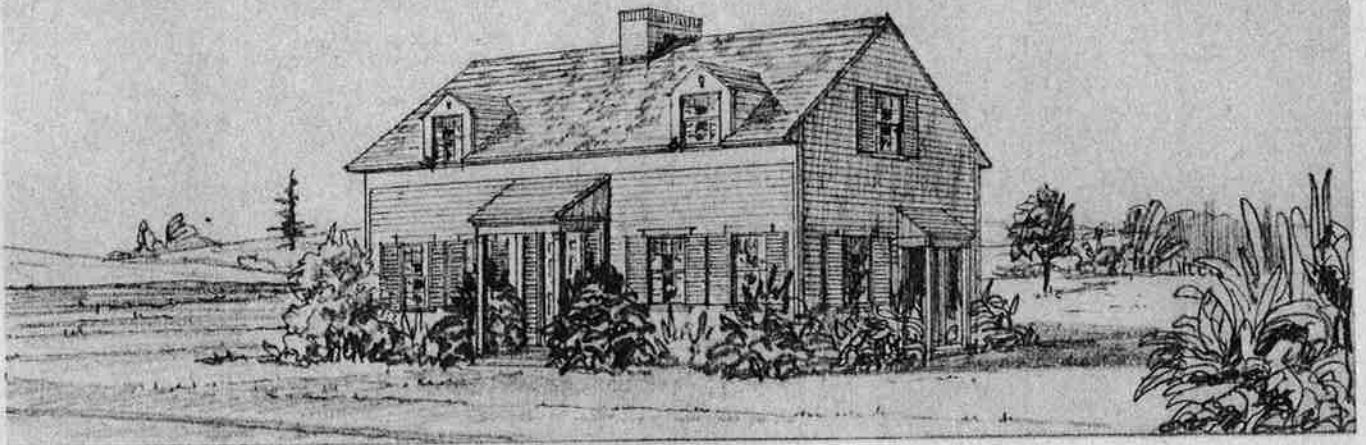
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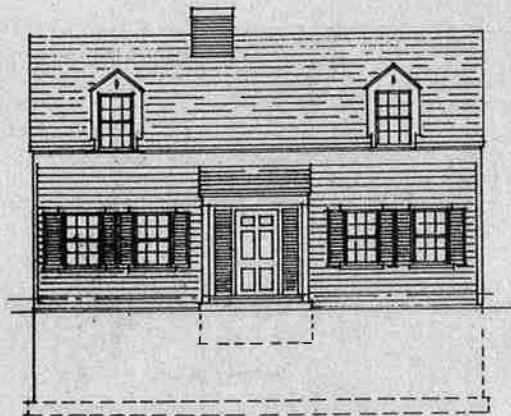
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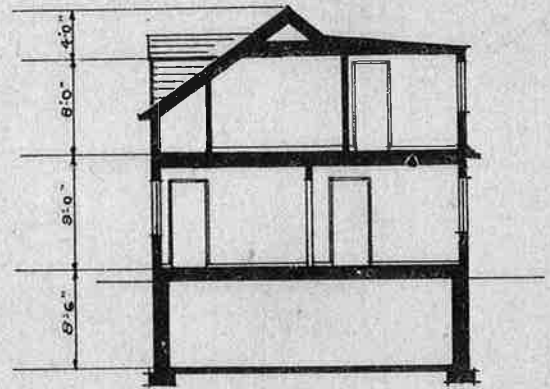


318 MAINE—19,320 cubic feet including full cellar, living room, study or dining room, kitchen, porch, 3 bedrooms, bath and closets.

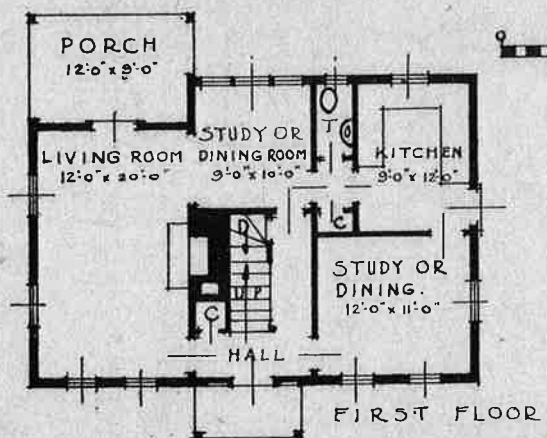
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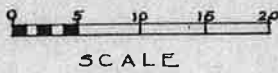
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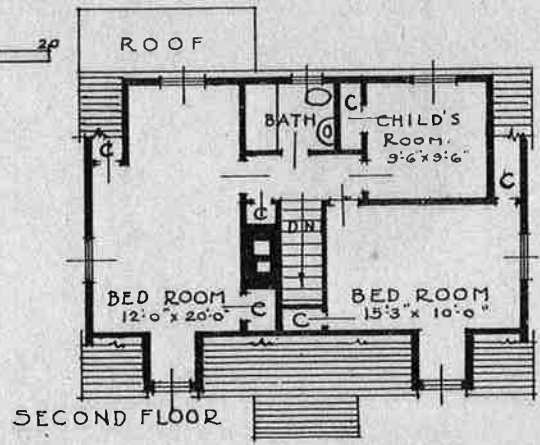
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FIRST FLOOR



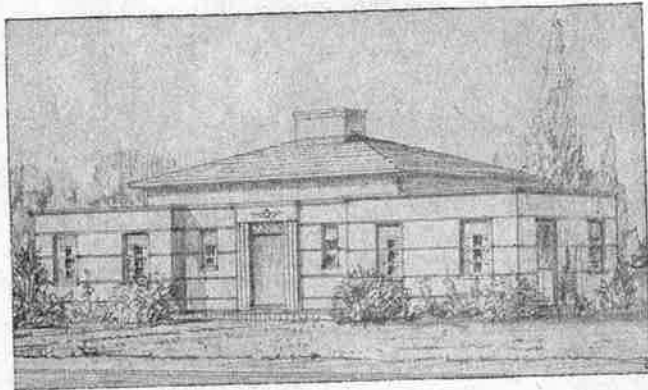
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