A Department For Home Planners

doubtless arisen a questioning thought of the costs. Costs and your home are inseparable. The most important endeavor being to hold them within reasonable limits.

There are many ways of saving costs. Substitutions may be made of minor materials. Rooms may be made to do a greater service Designs may be simplified. But there is one nearly three thousand dollars. The and the lathing and plastering about way NOT to save on home building costs, and that is to make use of cheap or inferior grade materials 'Just as we have traversed the full course of home design and materials prob-

covered Most of these were at the expense of the home and its conforts, but are the deductions which a "close figurer" could make, and which would be justified where the funds available were limited

How To Save Costs

A lower priced siding than the clear cypress which was used could have been provided. In place of the five-coat paint job. a three-coat would have sufficed, though it would

be necessary to re paint at an earlier date. The window shutters could have been omitted. The plumbing fixtures could have been of a more

a wooden structure, had cost ap proximately ten thousand dollars. Nearby was a brick home which had cost approximately ten per cent more than the wooden one. The esmore than the wooden one. The es-tablished standards of depreciation and upkeep costs were charged against both buildings for a ten year period. The fire insurance rates on building and contents which apply to both forms of construction were charged against each one. The brick home was charged for seven per cent interest on the additional one thousand dollars which the construc-tion cost

The results of this summary are interesting The carrying charges on the brick home were more than twenty-five hundred dollars less for the ten year period. In other words, the man who had chosen to build of the more permanent material was many dollars shead of the man who built of the more perishable material, and which required a greater up keep cost.

Costs, we will then assume are

Costs, we will then assume are not wholly matters of initial con-struction costs, but continue on throughout the life of the building the initial difference in construction rosts being an insurance against in creased maintenance costs in the

years to come.

In the city of Chicago, there were erected three model homes during 1924. One was of wood, one of concrete block with a coating of stucce, and one of face brick, each standard types of construction Careful check was kept on the costs of each of these homes, though all of them varied somewhat in those areas and ied somewhat in floor areas and other elements of design, We will consider the wooden home first as that is the most general



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lems will we go through the possibilities of price reduction.

The particular material of which the exterior is to be built will determine a measure of the cost itself, and may be the point on which you would base the selection of this part of your home building problem. In this one point there is every need for considering well the service which the material will give Comparative Costs.

Less than two years ago a comparative Costs was run on two similar homes. One of these, as wooden structure, had cest approached the cost of the structure were discovered. Most of these were at the covered of the cost of the service of the cost of the service of the cost of the structure were considered to continuing costs was run on two similar homes. One of these, as wooden structure, had cest approached the cost of the structure were discovered. Most of these were at the covered of the cost of the structure were discovered. Most of these were at the covered of the cost of the structure of the cost of the structure were discovered. Most of these were at the covered of the cost of the structure were discovered. Most of these were at the covered of the cost of the structure were discovered of the cost of the structure were discovered. Most of these were at the covered of the cost of the structure were discovered of

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about thirteen thousand dollars. On about ten per cent, masonry and approximated ten per cent, with the manufacturer of an insulation sheet this home the possible savings were carpentry about thirty-eight per cent masonry and carpentry costing carried on a similar experiment in the construction of a model home in the construction of a model home in shallower, the lot being graded up to a terrace effect to gain the head room lost. Much of the built in case work could be left out. Galvanized from could have been used in place.

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basement could have been a little ten per cent. It will be noted that cost, and the plastering about six all of

masonry and carpentry costing about forty-five per cent of the total cost, and the plastering about six per cent. These cost percentages are common and could safely be used in considering the costings of these particular portions of the home which you choose.

Attention has been called to foundation and basement costs in each of these homes for a particular reason. For many years a prominent eastern-architect has labored on the theory that no home requires a basement. A room which would perform the functions of a basement would need to be less than ten feet square, and could be built on the first floor.

To support his theory he has built many homes in a Long Island suburb, testing some new angle of his theory in each one Not long ago a

to guard against dry rot of the timbers, must have openings through which air currents circulate.

Costs savings are individual affairs, and are governed to a considerable extent by local conditions. In one city it may be extremely expensive to build of clay or concrete products, while in another, and I have one city in mind that is in the midst of the lumber producing area. have one city in mind that is in the midst of the lumber producing area, it is more costly to build of wood. This is a matter for local investigation, the comparison of costs bringing to your attention the less expensive material and method.

One other measure of possible saving lies in the planning for the variance.

ious comfort features of built-in fur-niture, and seeing that the place is left for them to be installed at; some later date. Many of them can be done without for a while, but they will all find their place as the years

go on.
Cost reduction, when practiced in
the light to true economy, is a commendable feature. But when it is accomplished at the cost o structure's stability or its interior comforts, it is the least valuable of achievements. Better indeed to build ing to your attention the less expensive material and method.

One other measure of possible saving lies in the planning for the varing lies in the planning for the variation.

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