

Home Sweet Home: The Choice Is Yours, And Not Just Once

HOUSING NEEDS CHANGE over time as people get married, and have children who grow up and eventually leave the home. Traditionally, the "housing ladder" was: unfurnished apartment, furnished apartment, single family dwelling. The rate of progression depended upon the earnings and savings of the family. The ultimate goal was a house with a fenced yard, lawn, and flowers.

Housing now comes in many more forms—condominiums, cooperatively-owned apartments, townhouses, second homes, mobile homes, and so on. You have a wide choice, particularly in the urban areas.

Some of the new forms of housing are adaptations of European methods. Some forms have private entrances and are otherwise designed for privacy. Often they have play yards for small children. And, each form of housing is available in a range of prices—rent or buy. So, the final choice in many instances will be a matter of personal preference, depending upon your own life style.

We satisfy our housing needs by renting or buying a: single family dwelling, duplex, townhouse, apartment, cooperatively-owned apartment, condominium, a second or country home (perhaps owned cooperatively by two or more families), or a mobile home.

Years ago the large house served a variety of needs. Often three adult generations lived in the same three-story house. Houses were that big, seemingly built for the purpose.

A household at that time might include one or two aged parents, a spinster sister or bachelor brother, a young married son or daughter and their still

adolescent children. Each person had his or her private room or "nook" even though it might be a finished room in an unheated attic. A measure of privacy made the whole thing workable.

Today each adult generation lives apart, and the composition of its household changes as their children, in turn, grow up and leave. Consequently, housing requirements of a family change over time. We now need housing according to the stages of life—for single persons (young and old), for young married couples without children, for families with growing children, and for retired persons, couples, or singles.

Transportation has also been a factor in housing choices. Years ago we had fewer cars and walked or rode a street-car to work. The place of work limited our choice. Nearness to street car lines dominated the housing advertisements.

Today, most families own two or more autos. We have more throughways and many of us commute much greater distances to our jobs.

With such a wide selection in housing available, you should give a great deal of prior thought and study to your own choice. Examine carefully what exactly is the life style of your family—husband, wife, children.

What are your priorities, individually and collectively? Consider the possible trade-offs between priorities. Are you really the outdoor type? Maybe you like home-grown vegetables—only if someone else does the planting and weeding.

Make a list of the things you like to do and how often. Perhaps your priorities aren't what you first thought they were.

Besides the kind of housing, you need to consider whether to own or to rent. Renting is more flexible if you move frequently. It is also a way of trying out a new location before you buy.

AUTHOR WARREN R. BAILEY is Deputy Director of the Farm Production Economics Division, Economic Research Service.

COAUTHOR ROBERT G. YECK is staff scientist, National Program Staff, Agricultural Research Service.

Renting frees you of most maintenance problems.

Ownership, however, has the economic advantage that interest paid on a home mortgage loan and real estate taxes are deductible expenses on Federal income taxes, whereas rent payments are not. Those two deductions could easily amount to \$4,000 annually in the early years, and average \$2,500 over the amortized life of the loan.

Another advantage of ownership in periods of steady price inflation is that your house increases in value—about 150 percent in the last 20 years. Thus, it is a hedge against inflation.

Generally, owning your own home is considered to be one of the first investments you should make.

Now let's take up characteristics of different kinds of housing.

APARTMENTS. The word apartment connotes having your own space for living apart. Most apartments today are fully integrated units providing facilities for cooking and eating meals, as well as sleeping and bathing. Laundry facilities are commonly shared with others.

Sometimes recreational facilities such as swimming pools and tennis courts are also included in the services that are available.

Apartments vary widely in size and cost, from a small one-room "efficiency" in a private home to spacious multi-room apartments with elevator service and doormen.

An apartment can provide short-term housing until you can afford something better or until an anticipated move to another city. You may prefer an apartment because it is convenient to public transportation, shopping, and the bright lights of downtown. Or, maybe you want to minimize the time spent on "keeping house," on maintenance, and so on.

A furnished apartment is traditionally the first housing for young singles and couples just getting started. All you need to provide is bedding and table linens, besides personal belongings, and perhaps a hi-fi and TV. Some furnished

apartments, called "efficiencies," have wall "kitchens" behind folding doors and have in-a-door beds.

Furnished apartments are a good choice when starting on your own home. They require no major initial investment and allow for mobility in employment. Another advantage of a furnished apartment to a young couple is that it gives them a chance to better determine their furniture needs in relation to their new life as a couple before investing too deeply in furniture.

An unfurnished apartment is often the second stage in the progression of the housing ladder. It usually can save you money in rental but more importantly, it lets you have the furnishings as they best suit your desires. This can also be a step in building up your furniture for the time that you may move to your own home.

One should, however, be aware that the furnishings you obtain for an apartment may not be quite as suitable for a single unit dwelling.

It is not such a bad idea to utilize some "attic treasures" of friends and relatives.

DUPLEXES here are intended to mean units initially designed and built as two living units—not conversions. Duplexes generally are designed to provide the equivalent of single unit housing at substantially lower cost than a single unit home.

Each unit in a duplex is separately equipped with laundry and other appliances, and it provides its own heat—much like a townhouse.

Duplexes can be good income property to an owner with modest financial resources, as he lives in one unit and rents out the other.

Duplex living requires a compatibility between the two families. Noise can be more of a problem than in apartment houses.

TOWNHOUSES are self-contained units like conventional houses except they are built contiguously in rows—no space between—each having "side" walls in common with adjacent units, but having their own front and rear walls. In-

dividuality is achieved by varying the front "set-back," height of roof line, and exterior finish and color.

Each unit has its private ground level front and rear entrances, its own laundry and other appliances, and provides its own heat. Some townhouses have garages, but generally there is off-street parking space used in common. They usually have very little "yard" space. Some complexes have community play yards for children.

Townhouses are owned individually and transfers are made directly between seller and buyer. Often one can be rented. Their major advantage is that they provide one of the lowest cost ways of owning a home.

Townhouses usually are built with three floor levels, which is a disadvantage to physically handicapped persons.

CONDOMINIUMS are apartment complexes in which the apartments are individually owned in fee simple—similar to townhouses—but there are "ground rules" and the overall complex is "managed" by a central administration. They may be "year-round" residences or recreational homes. In the latter case, owners may actually occupy their condominium apartment only a few weeks intermittently during the year. At other times, they may arrange with management to rent out their apartment to others. Under such circumstances, the condominium may qualify as rental property and provide some tax advantages to the owner.

HOUSES. Eventually most couples seek a single family house of their own. Greater space between houses usually results in more yard space for family recreation, more privacy, and a lower concentration of people in the community.

You can enjoy as much privacy as you want with fences, walls, hedges, and so on. Each member of the family can have his personal private room or hobby space.

You now more likely can have a workshop and tools, a greater choice in pets, and a garden. But all of this is not without some extra cost—not only in

initial outlay but also in operating and repair costs (including taxes).

Managing a house can take a lot of time. It also can interfere with your freedom to "go." Someone may have to look after the house when you travel. In an apartment, you can simply turn the key and leave.

MOBILE HOMES are designed for living, not for travel. They are transportable, but only by specialized motor trucks. Mobile homes are very useful for construction workers and others who need immediate housing near their job site. Student housing is another use.

Because of their mobility, mobile homes often are allowed greater flexibility in connection with building and zoning codes. This feature along with a different purchasing loan arrangement gives them definite short term economic advantages over permanent construction. As a result, mobile homes are used by a host of people who cannot afford anything else.

When anchored in a modern mobile home park, equipped with central coin laundries, toilets, and showers, mobile home living can be quite comfortable, though somewhat cramped. Some mobile homeowners have dogs, other pets, and flowers. They can have patio chairs and sit outside, weather permitting.

Often a strong feeling of comradeship arises among families in a mobile home park.

SECOND HOMES usually are associated with leisure time and outdoor recreation, usually out in the country, and usually near a lake (fishing, boating, water skiing), near woods and hiking trails, near horse stables and riding, or near a golf course. They are a retreat from your current way of life.

Second homes are especially attractive to an apartment dweller. Outdoor living space will be a feature that they often seek.

A second home in the country can vary from a temporary structure on rented land to a full-scale, year-round house.

Eventually, your second home may become a permanent retirement home.

In summary, your final choice in housing often is a matter of balancing personal preference in living against your current social and financial status. Today the old European custom of living in the village and going out daily to the farm tends to be one of living in the country and commuting to the city. What will be the next trend is anybody's guess, but you should make your choices according to your own needs as you see them now. The choice is yours.

Picking a Homesite: Soils Play a Big Role

YOUR HOMESITE must serve the needs of your family in many ways, special ways that only you can decide. Location, community services, privacy—all of these are important. But the physical aspects of the site, especially the soils, have a great impact on how well the site serves your needs. Don't overlook them.

Whether you are buying a home already built, or choosing a site to build on, there are certain items that your family will decide are essential. The process of making a list of your own special needs is certainly worthy of careful study. All members of the family should join in.

How about a family brain-storming session? Everyone should be free to make proposals. All proposals are listed, and no proposals are rejected until after the session is over.

Then after a day or so, go over the list thoroughly in a group session, discussing each item in depth. You will find that some of the proposals conflict. Some will cost too much. Hard decisions will need to be made as you assemble your final list.

Let's take a look at some of the things you will want to consider. First, the general location of your home—in

relation to your employment and community services and facilities, police and fire protection, nearness to bus or rail lines or good highways, trash removal, local recreation facilities, schools, churches, shopping centers, sanitary sewers, storm drainage, electricity, gas, street lighting.

A great deal depends on your basic choice between country living, where you usually have privacy but must take care of many of your own facilities, or living in a developed community where these facilities are provided at a price.

In many areas, large lots are available only in the country. Then the question becomes: What facilities are we willing to give up in order to have a large lot? Important factors are size of your family and their hobbies, gardening, or play activities such as football and similar games. Number and kind of pets, number of cars owned, need for space for boats, trailers, or campers, and possibly also space for swimming pools or tennis courts may be important. Don't forget the work involved to maintain properly the lawn and shrubs on a large lot.

Noise level varies widely in different areas. Nearby highways, airports, or railroads may make some sites very undesirable to you. Smoke, fumes, and dust levels, in addition to noise, may be objectionable, and checking these items on Sunday morning may not give you an accurate picture of the situation on busy weekdays.

After thinking about the above items, you may know pretty well the general location for your homesite and how big the lot should be. Then the next question is: Should we buy an already existing home or have our own built? Relative costs may be different. Often a house a few years old may cost more than a similar one that you may build.

Don't overlook the cost of carpet, drapes, shrubs, trees, or lawn that the price of a new house may not include.

AUTHOR DONALD E. MCCORMACK is Assistant Director, Soil Survey Interpretations, Soil Conservation Service.