

Book NOTES

1973 Yearbook of Agriculture: Handbook for the Home, United States Department of Agriculture, Superintendent of Documents, U.S. Government Printing Office, Washington, D.C., price \$5.70.

The *1973 Yearbook of Agriculture* is specifically devoted to housing, although a wide range of topics is covered, from nutrition to handicrafts to drug abuse. The book is basically a "guide to helping families using their incomes to best advantage". Many of the articles are of the useful how-to-do-it variety such as "Picking a Homesite," "Financing a Home," and "Legal Hurdles to Clear in Building, Buying, or Owning a Home". Some of the articles are descriptive or analytical, including "A Complex of Factors Determines our Family Housing Requirements," by James Montgomery; "The Mobile Home-Creative Solution to a Challenge," by Earl Morris; and "Our Fragmented Community Living: Can We Relate," by Douglas Ensminger. The Handbook is a useful reference book, and could be used as a supplementary text for introductory housing courses which contain everything including the kitchen sink.

Housing in the Seventies, Department of Housing and Urban Development, U.S. Government Printing Office, preliminary version, 1973. 444 pages.

One rationale given for the January, 1973 impoundment of funds for housing programs was the need to critically review the effectiveness of then current programs. *Housing in the Seventies*, a rather detailed study of past housing programs was produced by HUD after the fact to help fulfill the need for evaluation,

or as felt by some, to support the impoundment.

This review of government housing programs of the past and present provides a perspective for evaluating the Nixon administration efforts for revamping housing policy. The HUD report critically evaluates equity and efficiency. Although there is virtually no discussion of housing allowance programs, the logic of housing allowances is implied by the review of the shortcomings of existing government housing programs.

The Fannie Mae Guide to Buying, Financing, & Selling Your Home, edited by Melvin Mencher, Doubleday & Co., 1973, price \$7.95.

This fairly comprehensive, up-to-date collection of articles on housing selection, financing, improvements, and selling is in general informative and readable. A few of the facts presented may be debatable — a table on page 8 on computing ability to pay for housing contains the phrase, "DO NOT include wife's earnings if she is under 45 years of age". Such a generalization is not consistent with working patterns of today's families or non-discrimination requirements of the Federal Home Loan Bank Board. Overall, however, the quality of the articles is good.

Topics covered include location, conventional, mobile and modular homes, apartments and condominiums, planned unit developments, house hunting, mortgages, legal aspects of land transactions, insurance, home improvements, and counseling. Some teachers may want to consider this book for a main or supplementary text in an introductory course.