



# 4-H Housing Project Book



## Unit II





**This Book Belongs To:**

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Age \_\_\_\_\_

Number of Years in 4-H \_\_\_\_\_

County \_\_\_\_\_

Name of 4-H Club \_\_\_\_\_

Number of Years in Home Environment \_\_\_\_\_

Project \_\_\_\_\_

Grade in School \_\_\_\_\_



## Introduction

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A wide choice of housing styles awaits you. Can you make a wise selection? If you are aware of your options you are on the ball, and this booklet will be good review. If you are in doubt, you will find housing information and suggestions to help you separate dreams from reality. What is your main objective?

### Objectives

After you complete Finding Your Own Place Unit II, you will be able to do the following:

- Expand your housing vocabulary.
- Recognize and identify different housing types.
- Recognize factors that affect housing selection.
- Learn how to choose an energy efficient home.
- Share with others what has been learned about housing in this project.
- Develop leadership abilities, build character and assume citizenship responsibilities.



## A House for You

Is your dream house more than just a dream? Are you anticipating moving out of your family home someday? Or are you ready to take that step to independent living now? Are you going to be on your own or just looking? Once you have determined your needs, wants, and means (financial abilities from Unit I), you can begin searching for your ideal home.

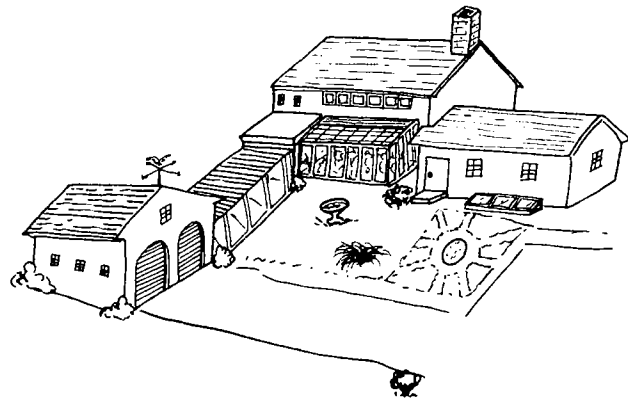
What's that you say? You can't see the trees for the forest! Indeed there are a lot of choices before you. Perhaps you have many questions about where to look for vacancies or even what kind of choices you have in selecting a place to live. Through careful observation and study you can make a wise selection. Let's take a look at some of the possibilities.



## Where to Find Vacancies

Are you seeking a place but do not know where to look? Here are some possibilities.

- Ads in newspapers
- Different agencies—Chamber of Commerce, real estate agents, Housing Authority.
- Bulletin boards—at banks, stores, laundromats.
- "For Rent" or "For Sale" signs—found in front of buildings or homes.
- Friends or acquaintances.



## Housing Advertising Vocabulary

Classified ads are printed advertisements found in most newspapers. They are brief and in small type. Classified advertising usually have housing ads under headings such as For Rent and For Sale. Many abbreviations are used to describe what is offered. Knowledge of housing advertising vocabulary will help you read the ad. Here are some to review.

a/c — air conditioning  
 apt — apartment  
 balc — balcony  
 br — bedroom  
 bth — bath  
 dep — deposit  
 dr — dining room

elev — elevator  
 entr — entrance  
 f — furnished  
 lr — living room  
 mo — month  
 prfd — preferred  
 pvt — private

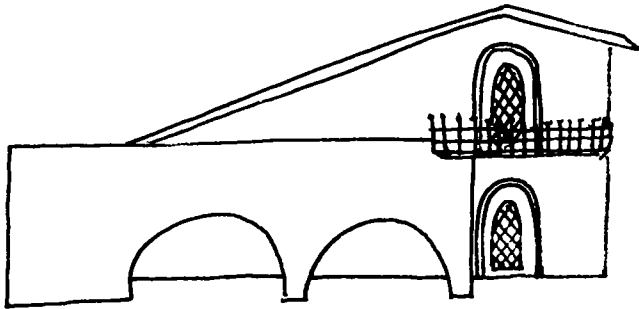
shpg — shopping  
 trans — transportation  
 unf — unfurnished  
 util — utilities  
 w/d — washer/dryer



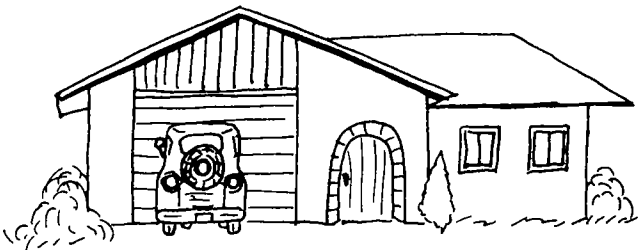
## Housing Groups

There are two major groups of houses—single-family and multi-family—for you to choose from. Within each group a wide variety of options exists.

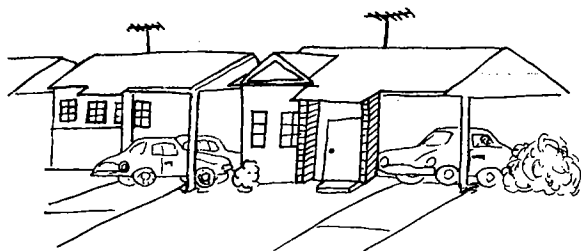
**Single-Family Housing.** The continuing American Dream, is designed to house a one family unit. Houses differ in size and design offering. Single-family housing choices include:



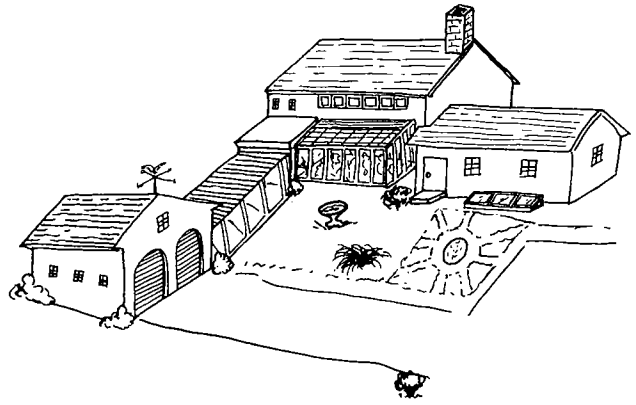
**Custom-Designed and Custom-Built.** An architect designs a plan with the family's needs and wishes in mind. A contractor then builds the house according to the architect's plans.



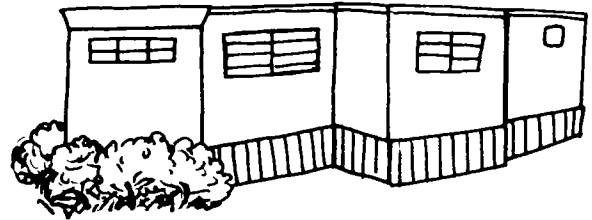
**Custom-Built from Stock Plans.** A selection is made by the family from pre-designed house plans. The contractor then builds the house on the family's chosen home site.



**Tract Houses.** Several houses in a neighborhood built from the same basic plan with only a few variations. These homes are built without a particular person or family in mind.



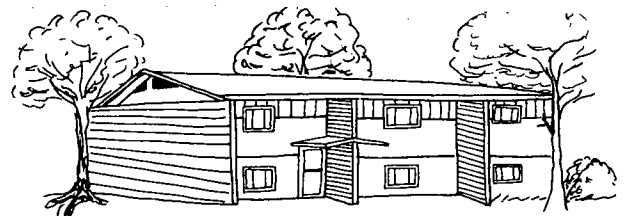
**Owner Built.** The owner does the majority of the work although a contractor is sometimes hired to put up the house frame.



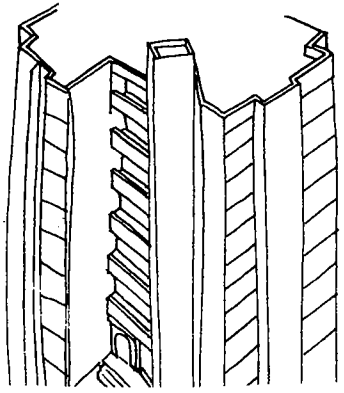
**Manufactured Housing.** The home is built either in part or in whole in a factory. It is then moved to the home site. There it is assembled or as with mobile homes, anchored in place.

**Multi-Family Housing.** Provides individual living quarters for more than one family unit. This type housing is more commonly known as apartments.

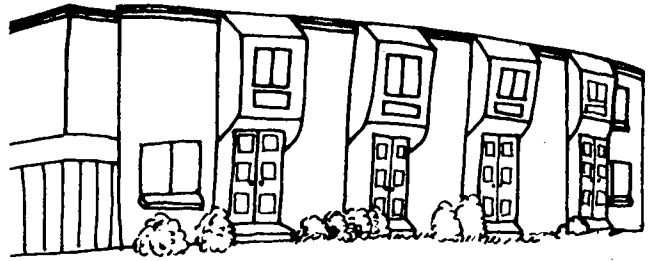
**Apartment Dwellings.** They range from a room or several rooms in a house to an exclusive penthouse. Apartments are designed for housekeeping and vary in the number of units and types of facilities offered. They generally provide service with little responsibility. Some of the basic types of apartments are:



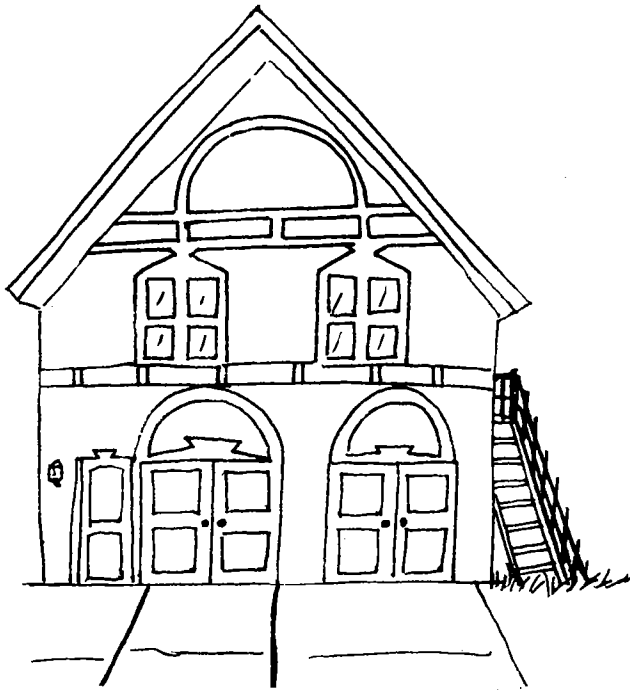
• **Low-rise Structures**—one to five floors of apartment units spread over the land area.



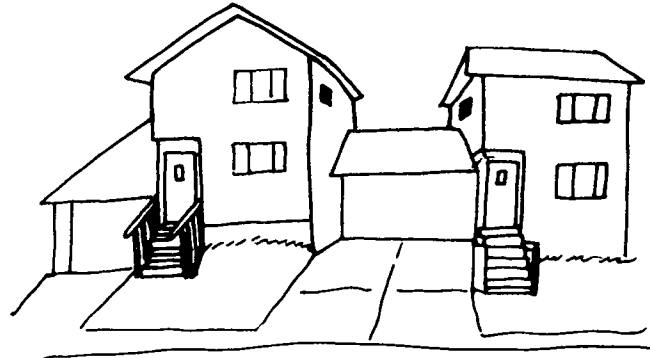
• **High-rises**—large multi-unit structures reaching over five floors. The apartment units range from efficiencies to whole floor residences.



• **Quadraplexes**—also called fourplexes, provide four housing units.



• **Remodeled Houses and Garages**—houses and garages converted into apartment houses or units.



• **Townhouses or Row Houses**—a one, two or three story house sharing a part or all of a side wall with another house. Total units vary from three in a row to ten or more. There can also be a variety of styles among the connecting units.

You may already know that apartments can be rented, but did you know that some of them can be owned? Yes, there are some that can be. They are known as condominiums and cooperatives. Both refer to a form of property ownership rather than a type of building.

• **Condominiums**—allows the purchase and full ownership of a living unit in an apartment building. In addition, there is joint ownership with the other owners of the common areas and facilities in and around the building. This joint ownership includes such items as clubhouses, laundry facilities, swimming pools, sidewalks, etc. Each individual condominium owner is awarded the same responsibilities of a single-family home owner except for the care and upkeep of the shared areas and facilities. Provisions for general upkeep are furnished by the condominium association board of directors. Costs are covered by monthly contributions made by each owner to a general operating fund.



• **Triplex**—building structure providing three housing units.

- **Cooperatives**—allows occupancy of the dwelling unit but not its ownership. Instead each apartment dweller owns shares in a corporation that owns the development. The corporation, in turn, holds the legal title to the apartments. The apartment dwellers share in the cost of upkeep.



## Location

You may decide that several of the housing types discussed will meet your family's needs. Before you choose a particular house, you need to consider the right location. It can be expensive and time consuming if you have to drive long distances to your office, stores, friends, schools, church, and other places you go regularly. This may narrow the area where you will want to look for your house or apartment.



## Manufactured Homes

There are four types of manufactured housing.

**Prefabricated**—materials are prepared at the factory and delivered to the construction site ready to be assembled. They are put together piece by piece.

**Panelized**—entire interior and exterior walls are preassembled in the factory. The panels complete with electrical and plumbing installations are transported to the home site for final assembly.

**Modular**—whole room sections are assembled at the factory, then transported to be fitted together at the home site.

**Mobile**—three types are available. Single width, the complete home is made at the factory and transported to the home site. Expandables have additional units that slide inside the home during transport, then are placed in position at the home site. Double wides are formed by joining two single units at the home site to make one living unit.



## “Build, Buy, or Rent— It’s Your Choice”

Buying your home permits ownership of dwellings that have been built already. Housing can be new or used, and of a single or multi-family design. Buying your house

usually involves a down payment, mortgage, interest payment, equity, and income tax deduction.

Building your home allows you to pick your location, to have individualized housing plans, and to choose the quality of materials and construction. Building selections usually are single-family designs. This type of home ownership allows you to build it yourself or have a contractor build it. You will have to finance your house just as you would when buying.

Renting your home requires monthly payments. In addition to the first month's rent, a security deposit is often requested. Any type of housing can be rented, but the most common are multi-family dwellings.

## Energy Efficient Housing

If you buy or rent, and have to pay for utilities, (gas and electricity for heating, air conditioning and water heating) energy efficiency is important. Ask about the insulation — how much, what type, R-value. You may be able to look in the attic and see. Weather stripping should be used around the windows and doors to help control the air temperature levels inside your home. Heating and cooling equipment should be energy efficient. On new equipment, learn to use the yellow Energy Efficient Guides. On an older home or apartment, ask to see the utility bills from the last year or so. Remember, these bills will have to be paid in addition to your house payments or rent.

**Architect** — n., designs housing and sometimes supervises its construction.

**Contractor** — n., performs construction services for a specific price.

**Efficiency** — n., usually a one-room apartment, also called a studio.

**Equity** — n., the value in excess of mortgage and all other debts against the property.

**Installment Buying** — n., making a purchase by payments at regular periods, usually a time limit is given.

**Insulation** — n., material used to block the passage of heat, sound, cold.

**Interest** — n., a charge paid for a loan.

**Landlord** — n., a person who rents or leases dwelling units, buildings, or land that they own to tenants.

**Lease** — n., a contract listing the conditions for renting property.

**Location** — n., housing in good neighborhood, near schools, shopping, churches, etc.

**Mortgage** — n., a contract allowing a pledge of property as security against a loan.

**Patio Home** — n., term frequently used for a one story townhouse.



**Penthouse** — n., an apartment located on the top floor of an apartment building.

**Resident** — n., one who makes his home in a particular place.

**Security Deposit** — n., a payment equal to one or two month's rent; usually requested when a tenant first moves in. It is used to cover lack of rent payment or damages caused by the tenant.

**Tax Deduction** — n., exemption from inclusion in taxable income.

**Tenant** — n., one who pays rent for occupancy of another's property, also known as renters or lessees.

**Tenement House** — n., a low-rental apartment building, usually of poor quality.

**Weather Stripping** — n., strips of material such as foam, rubber, felt or metal placed around doors and windows to keep out drafts or extreme external temperatures.



## Take Another Look

You say you have found an ideal place? One that meets your every need? Well, that's great! Congratulations. But before you make a decision to move in, take another look at the housing structure itself. Look and see what it offers in the way of design, size and construction. It is okay to fall in love with a dwelling at first glance, but be sure to take a second look. It would be better to know about any shortcomings before you move in than to be surprised or shocked afterwards.

For any housing type you choose check these factors:

**Design** — appealing, practical and comfortable, style and room arrangement.

**Size** — number of rooms; rooms are proportionate to furnishings used or to be used; provides privacy, adequate storage or closet space.

**Construction** — overall quality workmanship, check specifically for:

**Floors** — level; without serious surface defects; no rotting; free from squeeks; no missing, cracked or chipped tiles.

**Doors** — open and close properly with good fit; free of large cracks; working locks.

**Windows** — provide sufficient air and light; good arrangement.

**Walls and Roofs** — sound proof; free of sags, holes, peeling paint or wallpaper, stains and cracking.

**Insulation** — in ceiling and walls.

**Weatherstripping** — around doors and windows.

**Electrical outlets** — adequate number and placement; work properly.

**Plumbing** — sinks large enough and drain properly; no faucet leakage; toilet, tub or shower work well; water pressure adequate.

**Orientation** — the house is placed in the lot so that the long axis of the house runs east and west.

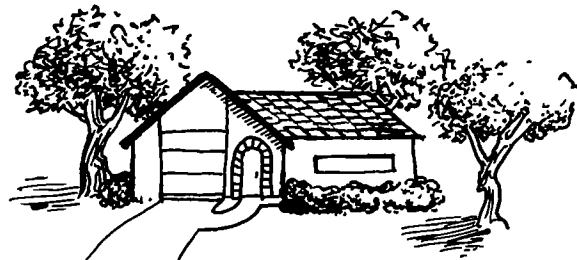
What are some ways to meet your housing energy needs and still maintain cost? To satisfy your energy needs and to save money requires making your home energy efficient. How can you do that? Here are some ideas to use.

**Insulation** — helps conserve heating and cooling energy by preventing the escape of heat in winter and the entrance of heat during the summer. It is placed in the walls, attic and/or floor. Different forms available are loose fill, blankets, batts, and boards. Insulation is measured by its R-value, or resistance to heat passage per inch.

**Weatherstripping and Caulking** — prevents air leakage by closing or blocking unnecessary openings or cracks. Weatherstripping is used around doors and windows. Caulking is used wherever different materials or parts of the house join.

**Heating and Cooling System** — reduce energy consumption by choosing the best one for your home, reducing its use and giving it proper care. Types of heating and cooling equipment include air conditioners (central and one room); whole house, window and ceiling fans; heat pumps; electric heating; fireplaces and wood burning stoves.

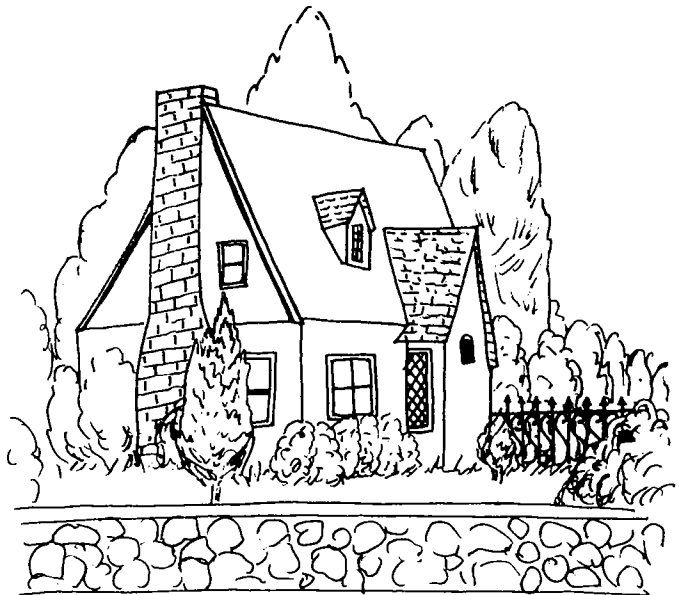
**Home Lighting** — save heat lost from incandescent bulbs by using fluorescent bulbs instead. Incandescent efficiency is increased as the wattage increases. Compare lumen output (the measure of how much light is produced) and wattage (the amount of energy used). Use dimmer switches to control the amount of light needs.





## Tying it All Together

During the years ahead you will be making some very important decisions. One of them will be your choice of housing. There are many housing types to choose from and characteristics of each to consider. But remember, it isn't the house that makes it a home, it's the people that live in it.



## Think on These

Write your answers to the following in the blanks provided.

1. To design and build a shelter for an animal, what must you consider?

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2. What advice would you give someone looking for their first home?

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3. What would you suggest to a recent high school graduate looking for a home, to build, buy, or rent? Why?

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4. What do you think is the biggest difference in renting and buying a home? Do you think there are others? If so, list some.

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5. Which would you prefer for the lifestyle of your present family — building, buying or renting your home? Why?

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6. At this point in the project, do you think that you can make a good choice in housing for you or your family? Why?

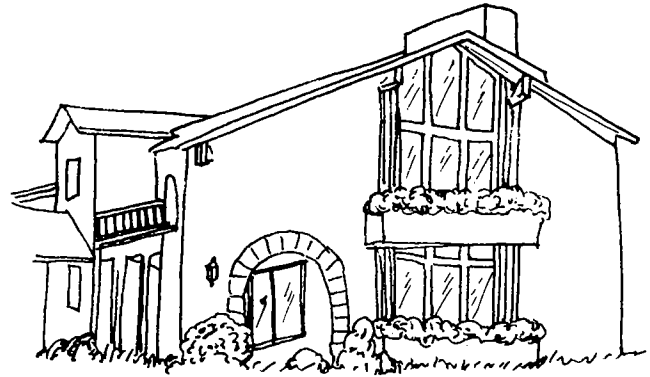
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## House Hunt

*"There are many trees in the forest but careful looking singles them out."*

Find the following housing types in the word search. Circle them. They are located vertically and horizontally. The first one is done for you.

- APARTMENT
- BERM
- CONDOMINIUM
- COOPERATIVE
- CUSTOM DESIGN
- DOME
- DUPLEX
- FAMILY
- FLAT
- FOURPLEX
- HIGH RISE
- HOUSE
- MANUFACTURED
- MULTI
- OWNER BUILT
- PATIO HOME
- PENTHOUSE
- RENTAL
- SINGLE
- STOCK PLAN
- STUDIO
- TRACT

C O W N E R B U I L T F C A  
 O A M R E B M U L T I O U N  
 O P N A L P K C O T S U S U  
 P A S I N G L E P Z E R T I  
 E R X E L P U D E S S P O N  
 R T F A M I L Y N T I L M I  
 A M A N U F A C T U R E D M  
 T E T D L E T D H D H X E O  
 I N C O O S N O O I G F S D  
 V T A N C U E O U O I L I N  
 E Z R E K O R R S Q T A G O  
 P A T I O H O M E X Z T N C

Berm, Flat, and Dome are housing types that we have not discussed. Find out what they are. Write your answer below.

Berm \_\_\_\_\_

Flat \_\_\_\_\_

Dome \_\_\_\_\_



### It's All in the Ad

The following ads use some abbreviations. Abbreviations sometime vary for the same item; bd, bdrm and br all refer to bedroom. Write the entire ad out in long-hand. For example:

2 mates own rm spr + sum qtr. pool, hbo, stereo, lots of room  
\$72.50 monthly + ¼ utl.

Two roomates own room spring and summer quarter pool, home box office, stereo, lots of room \$72.50 monthly and one fourth utilities.

1. Mature female to share nice furnished trailer with 21 yr. old owner  
(own room) rec. facilities, \$115.00 ½ utilities.

2. Rmmate, share bd/bth in 2 bd/2bth twnhouse \$110.50 + ⅓ util.  
pool, tennis rqtball, sound, whirlpool, ut. room.

3. Nicely furn. 2 bdrm. 1bth trailer quiet + nice loc. 1st last \$100  
security air cntrl heat \$190/mo.

4. For mature male 2 rms, bath snach rm, outside entr. 3 blks uf\*, \$115  
mo., util. in, 1st + last mo. in advance \$25 dep.

5. Roommate own br + bath lux hi-rise fem grad/prof prfd near  
med/lawctr. a/c in rent only 150.

\*uf—University of Florida



## Different Strokes for Different Folks

Below are several ads for housing. Also listed are families or individuals looking for a home. Help them find the most ideal for their needs from the ads. Place the number of the ad that you choose in the available blank.

- \_\_\_\_\_ A newly married couple, likes privacy. Husband likes farming and lifting weights. Wife runs a small business.
- \_\_\_\_\_ A bachelor, likes privacy and outdoors. Likes to entertain in the home. Has own furniture.
- \_\_\_\_\_ A freshman in college, likes quiet, comfort and convenience. Has own car.
- \_\_\_\_\_ A female looking for live-in quarters while working.
- \_\_\_\_\_ A rather prosperous family. Likes glamorous living and a feel of the outdoors. Likes to have guests over for dinner and fun.
- \_\_\_\_\_ Recent high school graduate. Works full-time and has a small daughter age five. Very thrifty.
- \_\_\_\_\_ Married couple with two children ages seven and nine.
- \_\_\_\_\_ Middle-aged couple and their college granddaughter. Each has a car and they own a few horses.
- \_\_\_\_\_ Elderly man whose wife is confined to a wheelchair.
- \_\_\_\_\_ Athletic family of four. Likes nature and all kinds of sports. Spend every minute they can at the swimming pool.

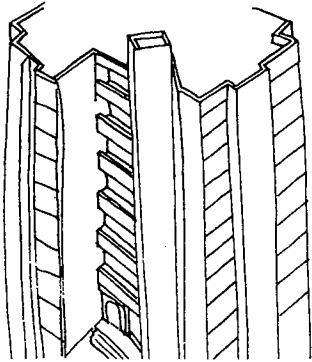
1. **ACRE LOT**  
  
SPACIOUS, 3 or 4 br., 3 bath home, family room with 14' natural stone fireplace wall, formal dining room, breakfast room, large screened porch for cool summer entertaining, prestige NW location plus many extras with makes for the GOOD LIFE! \$89,800 with mortgage assumable at 7.5%.
2. Modern 3 Br., 1 bath home, close to school and shopping, wall to wall carpet, fenced yard, bargain priced at \$21,000. 13% interest, 30 years.
3. 2 Bedroom Quadraplex Apts. 1 year old, excellent location on NW + SW. Private patio with gate, washer dryer hook-up, unfurnished.
4. LOOK AT US NEW Large 1 BR fully equipped, carpet, drapes, heat/air. Quiet convenient to all \$199/mo thru 8/31 includes all but electric.
5. BEAUTIFUL Bivens Arm Condo overlooking lake & bird sanctuary. Club house with sauna, heated swimming pool, large screened balcony, balconies off both bedrooms. Many extras, \$79,000. Could be bought furn.
6. Female Roommate wanted or housekeeper for young businessman who travels. Lady must be very reliable. Private bdrm. + bath in very nice new home, ref. requested.
7. YOUR OWN PRIVATE Estate, 3 Br., 2 bath home with 2312 sq. ft. built in 1975. This well-kept home includes a detached garage with air conditioned office, separate weight room, 2 large covered barns. 6.63 acres fully landscaped with underground sprinkler system. Fenced & cross fenced yard with 25 x 55 pool.
8. 1 br. furn. apt. available sp. qtr. ac near pool and laundry 2 miles from campus no bugs.
9. **NO LEASE**  
  
No last month, no security for 1, 2 & 3 bedroom. \$150/mo. and up. Free sewer, water, garbage and lot rent. On bus line, 2 miles from downtown G'ville.
10. Quiet country living. Like new, large, furn. 2 BR duplex, near McIntosh, includes kitchen appliances, cent. heat/air laundry hookup. Stable-pasture available. \$300 mo. \$150 security.



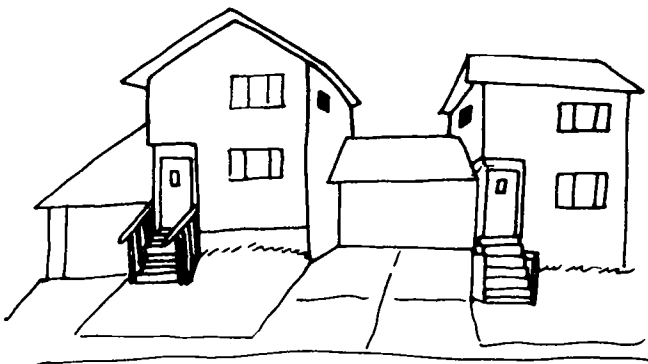
## It's Just My Style

Match the pictures with their names. Place the figure number in the blank beside the name.

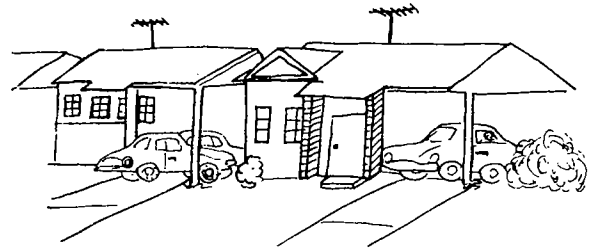
- \_\_\_\_\_ Townhouse.
- \_\_\_\_\_ Track Homes
- \_\_\_\_\_ Condominium or Cooperatives or Apartments.
- \_\_\_\_\_ High-Rises
- \_\_\_\_\_ Detached Dwelling
- \_\_\_\_\_ Mobile Home



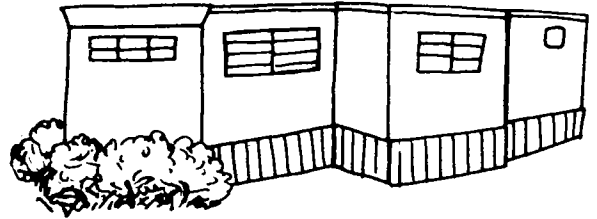
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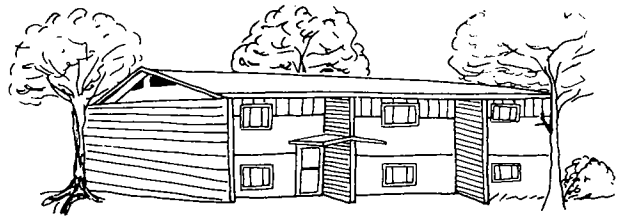
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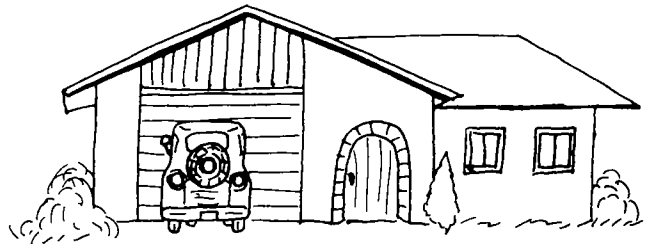
3



4



5



6



## Find my Mate

Match the characteristic of the housing type with its name. Place your answer in the blank.

- |   |                          |
|---|--------------------------|
| _____ 1. One family   | A. Townhouse             |
| _____ 2. Expandables and Doublewides are examples           | B. Manufactured Housing  |
| _____ 3. Apartments   | C. Cooperative           |
| _____ 4. Allows full ownership of an apartment unit         | D. Single-Family Housing |
| _____ 5. Owns shares rather than the dwelling unit          | E. Multi-Family Housing  |
| _____ 6. Making payments for use of a dwelling unit         | F. Custom Design         |
| _____ 7. Precut, Panelized and Modular are examples         | G. Mobile Home           |
| _____ 8. Purchasing a single or multi-family dwelling unit. | H. Condominium           |
| _____ 9. Houses connected by part or all of a side wall     | I. Renting a Home        |
| _____ 10. Architect designs the family's home               | J. Buying a Home         |



## What am I???

Unscramble the words to find out who they are. Write your answer in the blank that follows the clues.

- |                         |   |       |
|-------------------------|---|-------|
| 1. SULAINITION          | Material used to block the passage of heat, sound or electricity. | _____ |
| 2. TNANET               | Also known as renters or lessees.                                 | _____ |
| 3. RITYSECU<br>DESITPO  | Payment used for rent default or damages. (2 words)               | _____ |
| 4. ATHEREW<br>PPINGIRTS | Material used around doors and windows. (2 words)                 | _____ |
| 5. SELEA                | A statement listing the terms for renting.                        | _____ |
| 6. FICEFIENCY           | A one-room apartment.   | _____ |
| 7. GATEMORG             | Allows the use of property as security for a loan.                | _____ |
| 8. QUITHEY              | The value in excess of all indebtness on the property.            | _____ |



## Buying vs Renting

Below are some characteristics of buying and renting. Check whether you think it is an advantage or a disadvantage. Write your reasons why under **“Your Views”**. Discuss with a parent, friend, or another 4-H'er. Write any views different from yours or that support yours under **“Observation”**. For additional information, read the Extension bulletin HFS 337, **“Rent or Buy?”**

A = advantage and D = disadvantage.

CHARACTERISTICS	A	D	YOUR VIEWS	OBSERVATION
<p style="text-align: center;"><b>Buying</b></p> <ol style="list-style-type: none"> <li>1. Ownership</li> <li>2. Interest paid is tax deductible</li> <li>3. House payment often larger than rent payment</li> <li>4. Down payment usually required</li> <li>5. Fix-up or decorate as you wish</li> <li>6. Equity builds up</li> <li>7. Responsible for total upkeep and maintenance</li> </ol> <p style="text-align: center;"><b>Renting</b></p> <ol style="list-style-type: none"> <li>1. Management responsible for maintenance and replacements</li> <li>2. Usually must report to a landlord</li> <li>3. Rental expenses fairly stable</li> <li>4. No equity build up</li> <li>5. Family has flexibility in moving</li> <li>6. Children or pets often restricted</li> <li>7. Must abide by rental regulations</li> </ol>				





## Housing Sleuth

Your task as the Housing Sleuth is to search this housing structure and decide what the shortcomings are. Look twice. It's better to discover them before anyone moves in than to be shocked afterwards.

ANSWER:

What do you notice about the roof pattern and the sidewalk pattern?

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From what you can see, is this an energy efficient home? Why?

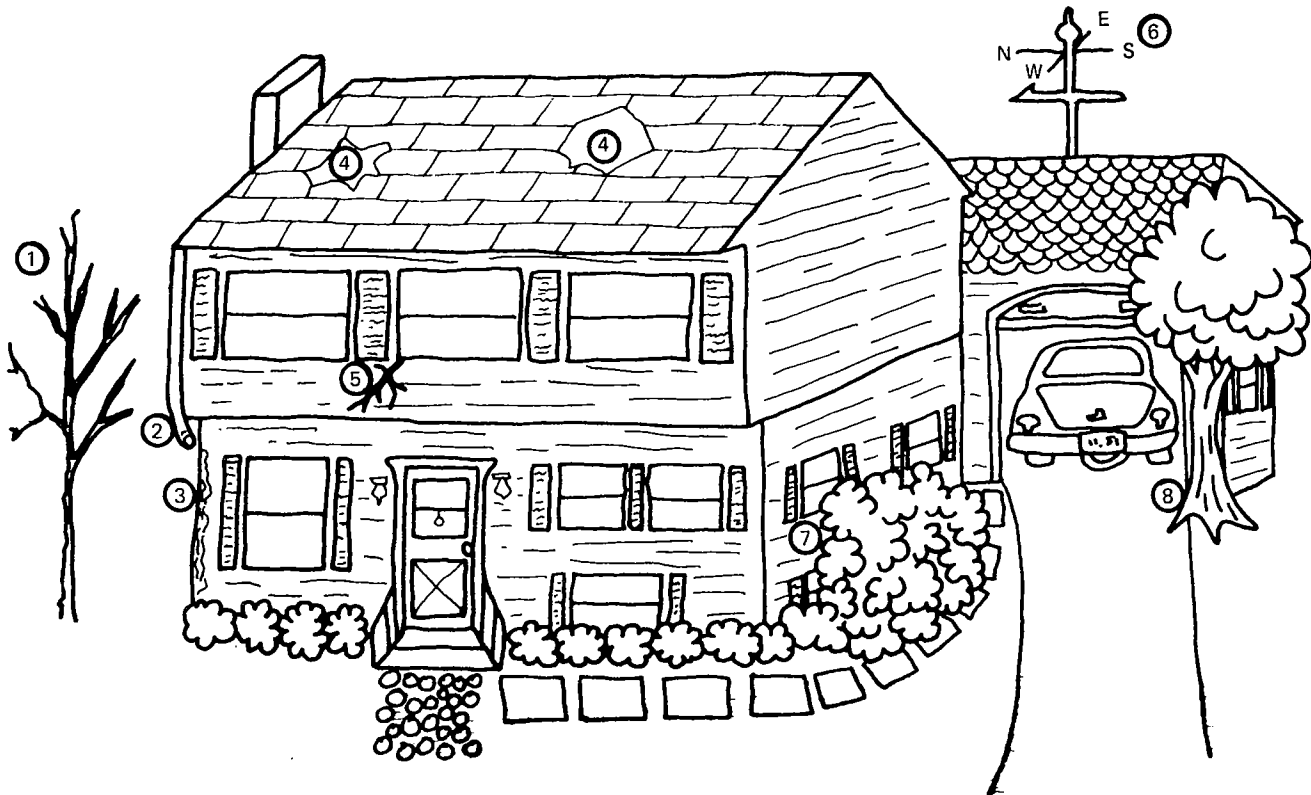
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Is there enough garage space for your car? Why?

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This house has eight (8) items numbered. Tell why they could be considered as shortcomings.

- |          |          |
|----------|----------|
| 1. _____ | 5. _____ |
| 2. _____ | 6. _____ |
| 3. _____ | 7. _____ |
| 4. _____ | 8. _____ |



## Things to Do

Complete at least two of the following and attach to project book. Share what you learn with others.

1. Make a scrapbook of the different types of housing. Use pictures from magazines, newspaper, etc.
2. Make a notebook of articles found related to the cost of housing, new developments in housing, and housing trends.
3. Make a bulletin board or poster showing things to avoid in housing design or construction. Take a photograph or draw a picture of this.
4. Write a story about what makes or does not make your home energy efficient.
5. Visit three apartment complexes in different sections of town. Make a comparison chart including, rent charges, security deposit, location, facilities and features offered. Include any others that you can think of. You may use the chart below.

Apartment name	\$ Rent	\$ Sec. Dep.	# bd	pool	laundry	furn.	church	school
1.								
2.								
3.								
<b>Other Information Obtained:</b>								

## Summary

1. What was your main objective? \_\_\_\_\_

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2. What did you learn? List new things. \_\_\_\_\_

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3. How did you share what you learned? \_\_\_\_\_

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### Acknowledgements

The authors wish to thank the following for their comments and suggestions:

Carrie Walker, Former County Extension Agent, Wakulla; Joy Satcher, County Extension Agent, Brevard; Linda Denning, County Extension Agent, Collier; Marilyn Halusky, County Extension Agent, Duval; Brenda Williams, County Extension Agent, Okeechobee; Marylou Shirar, County Extension Agent, Palm Beach; Vicki Kubiak, Former County Extension Agent, Suwannee; Carole Mott, Former County Extension Agent, Taylor.

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This publication was produced at a cost of \$1564.80, or \$1.56 per copy, to help 4-H members learn basic information about factors that influence housing choices. 10-1M-86

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