July 1954

For complete contents see p. 97

Hot-weather houses
Is America at last learning to build for the American summer
(as we are at last learning to dress for it)?
Here are 28 pp. on how to live outdoors with all the comforts and luxuries of home:
breezeways, sunshades, jalousies, screened gardens, roof umbrellas, stilts and gay colors (p. 98)

Best sellers
What architects and builders can learn about changing public tastes from
the five most popular house plans "Better Homes and Gardens" has published since Jan. '52 (p. 140)

New town
Canada's 17 architect-builder teams are packing profitable ideas into Don Mills,
where 15,000 people will soon live near their jobs (p. 146)

Lumber dealer
Clarence Thompson packages more and more components to help the 5- to 25-house builder
cut his costs—and so stay in business (p. 128)

Custom design
Out of one big space, Architect A. L. Aydelott carves ten handsome living rooms
(including an indoor garden) each for a different purpose (below and p. 134)
NUTONE Kitchen Fans

FRESH, CLEAN AIR IN THE KITCHEN

9 BASIC MODELS FOR WALL & CEILING
$24.25 to $39.75 List Prices

MODEL K-23
2-Note Chime

17 SURFACE MOUNTED & RECESSED MODELS
$4.95 to $89.95 List

More Cheerful with NUTONE Door Chimes
A "CHEERFUL EARPUL" AT THE DOOR

MODEL 903
Ceiling Heater
Plus Light

More Comfortable with NUTONE Ceiling Heaters
A "TOASTY-WARM" BATHROOM

6 MODELS — CHOICE OF "HEAT-A-LITE" or "RADIANT"
$29.95 to $67.95 List

Free Catalogs — NUTONE, INC., Dept. HH-7, Cincinnati 27, Ohio
Tightening rules, the agency bans 26 items from Title I repair loans, forbids mortgaging out on rentals

HHFA continues to smear 608 builders for profits, hints criminal action—which Justice Dept. says is unwarranted

A made sure the barn door was locked. Last month, it banned 26 luxury or nonessential items from further Title I repair loan financing. Among them: barbecue pits, swimming pools, dog kennels and fire alarm systems—all of which had drawn Congressional fire at the celebrated April FHA-scam hearings.* Lumberman Norman P. Mason (whose nination as permanent FHA commissioner went to the Senate) also tightened up on a rental housing; he ordered FHA's 75 district offices to send applications for 12 or more rental units under Sec. 203 to Washington for approval in the future. His announced: "to be sure that Sec. 207's more exacting standards for rental housing are applied to sizable rental projects. Mason also issued an order banning future mortgaging out on rental projects (see p. 36), although many experts thought he lacked power to do so. These steps, by FHA's own men, the housing industry took with silent assent. Silence itself initially—also greeted a step not evoked by FHA's own men—a proclamation by FHA that investigation of Sec. 608 had turned up some $40 million in mortgaging out fits to corporations which built 70 projects. But this appeared to be the silence of mistrust.

1 million windfalls. Deputy HHFA Administrator William F. McKenna, in charge of agency's investigation of FHA, gave out this picture of Sec. 608 finances for the 70 "ndfall" projects he found among the 219 porations:

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>d in capital</td>
<td>$4,141,390</td>
</tr>
<tr>
<td>A-insured mortgages</td>
<td>$277,559,500</td>
</tr>
<tr>
<td>sorted cost of projects</td>
<td>$239,737,770</td>
</tr>
<tr>
<td>al windfall</td>
<td>$39,593,833</td>
</tr>
<tr>
<td>ndfall distributed</td>
<td>$31,755,000</td>
</tr>
</tbody>
</table>

asserted that cost padding by "excessive fees" for land and construction were the principal reasons for the mortgage profits. Said: "This investigation has already demonstrated beyond question that certain profits were aided and guided by FHA officials in the windfall practices." He reiterated that his time in Washington had been "very exciting year."

revolved were either 1) smart enough to build for less than FHA figured it should cost the "average" builder, or 2) like Gross Morton, keeping their books to show minimum costs for tax purposes.

Indeed, Gross Morton's Glen Oaks Village project was among the 70 so scathingly cited by HHFA's second in command. The Justice Dept., meanwhile, was admitting (in an unpublicized proceeding) that there was nothing illegal about the $4 million mortgaging-out profit at Glen Oaks Village (see p. 36). And to the US attorney in St. Louis, the Justice Dept. issued a hands-off order to his proposal that a federal grand jury investigate a Warner Kntan 608 project, Canterbury Gardens, in suburban University City. Yet Canterbury Gardens had been brought up by Asst. At

McCarthy tactics? Burton C. Bovard, suspended but fighting efforts to oust him as FHA general counsel (H&H, June '54, News), meanwhile called off a scheduled public hearing on his own case after FHA Boss Mason, while insisting on cross-examining Bovard, refused to make himself subject to similar questioning. He accused Mason of prejudging the case and violating "due process of law and ... ordinary standards of impartiality and fair play." For instance: FHA was denying Bovard access to the documents on which its "vague" but sweeping charges against him were based—documents covering 11 years and thousands of transactions. How, asked Bovard's attorney, could he possibly defend himself in such circumstances?

In the circumstances, FHA last month was still looking for somebody to replace Bovard. Commissioner Mason was likewise still seeking capable men for the other five top jobs in the agency left vacant four months ago after sudden resignations and ousters that followed Guy Hollyday's firing. At Boston last month, Commissioner Mason took note of the vacancies (which make it hard for FHA to function properly), but added: "I will be filling them soon."

Congress, FHA try three easy ways to ban mortgaging out

By three separate and uncoordinated methods, Congress and the FHA tried last month to forbid mortgaging out on rental housing projects.

The Senate finance committee wrote an amendment into the pending general tax-revision bill which would make mortgaging out profits subject to ordinary income tax rates instead of capital gains rates, which most builders say now apply. Specifically, the committee voted to tax as dividends the distribution of "proceeds of loans guaranteed by the United States which exceed the cost of the property by which such loans are secured."

The change would not be retroactive.

Prime mover behind the action appeared to be Sen. Harry F. Byrd (D, Va.), a leading critic of FHA operations and a high ranking

torney General Warren Olney in his testimony to the Senate banking committee. He charged that FHA insured a loan for $3,654,000 although Joseph Kantner and Harry Warner estimated the cost at $3,239,955 and executed a contract for $100,000 less than that. Wrote Ben Brooks, chief of the general crimes section of Justice Dept.'s, criminal division (headed by Olney): "We do not believe this matter should be submitted for additional investigation or prosecution. . . . Against the background of construction cost estimates and maximums, we do not see the relevancy of your reason as a basis for a conclusion that a prosecutable criminal violation occurred, since the FHA could not, by terms of the act, take into consideration the actual costs and did not, by its own admitted policy, rely either on the disclosed or hidden and subsequently revealed, contract construction."

TESTIMONIAL DINNER: Smiling Guy Hollyday at a party given him by 270 friends in the ballroom of the Lord Baltimore Hotel, with Urban Land Institute President John Mowbray (r) and the woolly prize of the evening, Sherman Adams. The lamb was Mowbray's gift to Hollyday, haggled into the ballroom at Mowbray's announcement: "So I'm going to call in Sherman Adams! No matter how big, tough and nasty Sherman Adams may be, Guy Hollyday will always be my master." Guests also heard from Toastmaster James Rouse, who said that contributions amounting to $5,000 had come in from 34 states toward dedication of "Hollyday House" in rehabilitated Baltimore and from Hollyday himself, who reiterated that his time in Washington had been "a very exciting year."

* Other forbidden items: bathhouses, burglar alarms, burglar alarm base, door opening and closing devices, dumbwaiters, detectors, etc., fire extinguishers, flower boxes, grading landscapes, greenhouses, airplane hangars, lawn sprinkling systems, outdoor furniture, penthouses, phonographs, radiator stands, steam cleaning of exterior surfaces, television antennae, tennis courts, tree surgery, valance or cornice rods, Venetian blinds.
US court hears key Sec. 608 tax case; Glen Oaks tenants lose on rent rebates

The case of the Commissioner of Internal Revenue vs. George M. and Anna Gross et al—key US tax court case involving Sec. 608 mortgage profits—is a simple, but loaded one. It is a test case to determine whether 11 family stockholders of several corporations formed by the Gross brothers, New York builders, and their former associates, the Mortons (Lawrence, James, etc.), should have paid a regular income tax on some $4 million of profits gained from housing project construction or whether they were correct in paying a capital gains tax (H&H, March '54, News). The Internal Revenue Service asserts that the stockholders owe more than $3 million in income taxes for the years 1948 and 1949—this in addition to some $1.5 million that they did pay. A first hearing has been held in Washington and briefs were due the middle of last month.

Surplus on 608. The big money surrounds a mammoth Gross-Morton endeavor, Glen Oaks Village on Long Island. Of 27 corporations formed by the families, 23 were organized incidental to the Glen Oaks project. The whole operation—cost approximately $20 million. FHA insured Sec. 608 loans, mostly made through the Prudential Insurance Co. of America, amounting to $24 million. The $4 million difference is approximately, in the words of Clay C. Holmes, counsel for IRS, “the distributions that are here in controversy.”

No illegality is attached to the fact that the Sec. 608 program enabled the Gross-Morton enterprise to avoid paying a capital gains tax. The distribution of the surplus to the stockholders was not an act of charity. The government asserts that the stockholders owe more than $3 million in income taxes for the years 1948 and 1949—this in addition to some $1.5 million that they did pay. A first hearing has been held in Washington and briefs were due the middle of last month.

Semisecret FHA order. Meanwhile, FHA tackled mortgaging out through its administrative regulations. Commissioner Mason, who had proclaimed on taking over that “we’re going to live in a gold fish bowl from now on,” quietly issued an order to lenders in familiar semisecret FHA fashion:

- No dividends shall be declared or paid on FHA rental projects except out of earned income.
- Rental housing corporations may not redeem, purchase or cancel any of their capital stock “or effect any changes in capital structure whatsoever.”
- Rental housing corporations may not dispose of any proceeds of mortgages in excess of the actual cost of a project, but must plow such amounts into loan reduction.

The order applied to mortgagors under Sec. 207, Sec. 608, Sec. 803 and Sec. 908. Only loophole: corporations which want to declare dividends or reorganize financially can ask FHA for a waiver of the ban.

Although the order was issued May 18, news of it did not leak out until early June. Why all the hush-hush? Experts close to FHA supplied one answer: legally, the agency has no power to enforce the new rules until and unless Congress tightens up FHA law. As they saw it, FHA was just trying to scare rental housing operators with bluff.
Housing bill near passage, needs miracle to save it

Months ago, it looked as though, after 85 days of labor, the nation might get some of the most coherent housing legislation ever passed. Last month, it looked as though it would take a miracle in conference between House and Senate to avoid giving the building industry some of the worst housing legislation ever—thanks to the scandal so astonishingly kicked up over FHA.

Nobody knew as the bill headed toward a vote what would come of it. Maybe there would be real statesmanship. One trouble was House and Senate differences over elective housing. The House voted to end the program after the 33,000 units now in FHA’s line are built. The Senate, responding to the House pressure, adopted Eisenhower’s program for 140,000 units in four years. At first, the House was threatening to insist on no public housing. Unless a compromise could be reached, this might block passage of any housing bill at all, save for emergency extensions for items like FHA Title II insurance authority and the Wherry Act.

Though the public housing wrangle held headlines, it was only one of 159 differences between the House and Senate measures. Many others (in addition to antimortgaging-provisions—see p. 36) were vital to home-building. Some of them: for Title I repair loans the Senate would shift from full insurance up to 10% of each lender’s portfolio to a straight 80% insurance on each loan—a potential blow to rehabilitation programs. Another blow to antisum drives: the Senate dropped the House-approved change making the same FHA terms available for existing houses as for new ones. For Sec. 221, the Senate wrote crippling amendments. It wrote a tighter warranty by eliminating the word “substantial” from the “conformity” to be required to specifications.

Voluntary wiring standard adopted by builders

Today’s appliance-loaded homes need far more electric capacity than minimum legal wiring standards require. Electric consumption in the average US household zoomed from 897 kwh in 1939 to 2,350 kwh last year.

Last month, at its spring directors’ meeting, NAHB adopted a voluntary wiring standard which should go a long way toward insuring more adequate electric circuits for tomorrow’s houses. Principal point: 100 amp. capacity service panels (recommended by H&H), instead of the 60 or 85 amp. entrance capacities common today. Said NAHB’s standard (its first involving design or equipment of homes):

- There shall be a three-wire 110/220 v. drop from the pole to the service entrance head.
- From the service entrance head to the meter and service entrance panel, run three-wire No. 2 service entrance cable or 1/4” conduit containing three No. 2 wires (approx. capacity, 100amps.).
- The service panel shall provide for circuit breakers or fuses for at least eight circuits (preferably 10 or 12) and shall be so designed that at least two of these circuits may be three wires and equipped with circuit breakers or fuses of up to 50 amp. capacity.
- When the service entrance panel is installed in a way which might require ‘remodeling’ to utilize the spare circuits, provide two ‘dead’ three-wire No. 6 cables or two empty 1” conduits (rigid or flexible) . . .
- If there is an attached garage, run one ‘dead’ three-wire No. 12 cable or empty 1” conduit from the panel to an accessible location in the garage. This provides for power tools, home freezer or laundry equipment in the garage.

Develops on for local court action against home repair loan crooks

The battle to get shoddy home repair loan swindlers indicted and into court swung in favor of local law enforcement agents in small cities last month. Home owners had complained to the fact that some of the salesmen were not as honest as they looked and were not telling the authorities so. FHA offices were doing everything within their limited power to ride herd on owner-lender negotiations before they agreed to insure loans under Title I.

It has been estimated by FHA that 10% of the shoddy dealers on its “precautionary list” are continuing in business in southern California. The FHA’s office in Los Angeles was whitewashed away at a backlog of 1,400 pending FHA complaints of various sorts. Up north, four men were sentenced by a federal judge for filing false statements with FHA.

Hanging guilty

Sentences of 18 months in prison were handed in San Francisco to Michael H. DeShong, Ben Zuckerman, Arnold Sol, and James N. Stefan, a souse-shoe group charged with working on legitimate home owners in the Oakland area (March 35, News). They practiced the old gimmick of telling the home owners they could use his renovated house as a “model” for home sales.

Eight home improvement company owners or salesmen had been indicted in Los Angeles on charges of making false statements to FHA in connection with home repair loans.

First of eight persons indicted in a VA investigation of veterans’ home loan applications in Texas—Raymond Thomson of Abilene—was found guilty. Among others indicted: the American General Investment Corp. in Houston.

In New Jersey, six men were indicted on a total 27 counts connected with falsifying documents to obtain FHA-insured loans.

Pending investigations

There were, in addition to these direct actions, a number of cities planning grand jury investigation of what home owners told them was true about repair loan dynamiters. Ft. Lauderdale, Fla., had been promised an investigation by Asst. State Atty. Frank S. Cannova, who said: "They have been pretty slick throughout, operating on the borderline of legality. But it looks like some of them may have stepped over the line." In Miami, dozens of citizens were up in arms charging they had been given rough treatment by a man holding a franchise to sell a cement wall facing called Perma-Stone; several were surprised to find they had signed unwittingly for second mortgages. A grand jury in St. Louis had been told to go ahead with a full investigation in the city and county of repair loan swindles. Alleged violations in the Champaign-Urbana area across the river were also under inquiry and one man—Maurice S. Bauman—had been arrested on charges of falsifying records of the First Savings & Loan Assn. in Rantoul, Ill., when he was an officer there in 1952.

US attorneys were getting an important assist in many places from Better Business Bureaus. The latter pointed out that in 1953 inquiries and complaints about home construction, repair and modernization ranked second (moving up from fourth place the year previous) in the roster of all inquiries and complaints received. Headquarters cautioned the regional offices not to imply that the majority of insured loans under Title I were suspect, but called complaints sufficiently numerous to present a "serious situation."
This smart P & H Harnischfeger "Pioneer" home, designed throughout for comfortable living, offers 1,100 square feet of living space, unique 3-way dining area and 1½ baths. And in its full basement is the final touch for modern living—Chrysler Airtemp Air-Cooled Air Conditioning.

Operation without using water, lower-cost installation with no need for plumbing and lower maintenance costs are big advantages provided by Chrysler Airtemp Air-Cooled Air Conditioning. In homes without basements, the fact that it can be installed in several ways without using even one square inch of valuable living area floor space offers a vital additional advantage.

It will pay you to have all of the facts on this newest achievement of Chrysler Airtemp engineering. Call your nearest Chrysler Airtemp Dealer (he's in the Yellow Pages), or return coupon today!

Screen slides on U-shaped ceiling track to make completely modern open arrangement (as shown), or to close off dining area from kitchen or from living room. Home is modern, too, in its air conditioning—Chrysler Airtemp Air-Cooled!
Tail lumber dealers vote study fair trade code

A considerable debate at their May meeting in Washington, directors of the National Lumber Dealers Assn., voted 66 to 7 to explore the possibilities of drafting a code of ethics or "fair trade practices" for their industry that would not violate federal antitrust laws. First step: a letter notifying the National Trade Commission that NRLDA intends to write a code. This is a precautionary step as lumbermen cannot be accused of spurious antitrust scheming.

And it was implied in the National League's statement that the US unification committee's decision was inapplicable to the building unions because: 1) the trucking firm was "an integral part of a transit system" (an area where NRLB takes jurisdiction), and 2) four Garner men were AFL teamsters so that case "turned on a discussion of public vs. private rights."

The first definitive program for unification of the US Savings & Loan League and its erstwhile bedfellow, the National Savings & Loan League, was put in writing at the National League's 11th annual convention in New Orleans. Delegates approved a seven-point statement devised by their unification committee in answer to a five-point statement tendered them by the US League. Mutual objective: one big happy savings and loan league. Chances of achieving the objective: somewhat better than they were six months ago, but not yet anything to bet money on.

During the past six months the US League has made several overtures to the National League toward combining efforts and assets. Such overtures were politely received, but nothing much was done about them. Members of the smaller National League (750 members) may have felt that the offers from the US League (4,200 members) smacked of paternalism. They may also have still been imbued with the independent spirit that first drove 172 of these "small" community groups to break with the US S&L League (4,200 members) smacked of paternalism. They may also have still been imbued with the independent spirit that first drove 172 of these "small" community groups to break with the US S&L League (4,200 members) smacked of paternalism. They may also have still been imbued with the independent spirit that first drove 172 of these "small" community groups to break with the US S&L League (4,200 members) smacked of paternalism. They may also have still been imbued with the independent spirit that first drove 172 of these "small" community groups to break with the US S&L League (4,200 members) smacked of paternalism. They may also have still been imbued with the independent spirit that first drove 172 of these "small" community groups to break with the US S&L League (4,200 members) smacked of paternalism. They may also have still been imbued with the independent spirit that first drove 172 of these "small" community groups to break with the US S&L.
the phenomenal growth of sales of scholz california contemporary homes
puts an ever increasing demand on our sales organization. To meet this demand
we are looking for additional capable men to contact builders in nearly all
sections of the east, middlewest, southeast and middle south.

aimed exclusively at the quality market these homes have been featured
in nearly every national home and builders magazine and represent a
vast pre-sold market.

if you have a background in building, real estate or successful selling experience
and an enthusiasm for contemporary design you may find this the opportunity
of a lifetime in developing earnings beyond anything previously realized.

call, write or wire for interview.
new president. Alfred G. Peterson of Greenwich, Conn., newly elected president of the National Savings & Loan League, was deduced in his comment on unification when he viewed after his election. "A great many of the industry favor unification because they knew that one united voice would be good for the savings and loan industry," he said. "If there were one league, there would be one collective viewpoint."

Peterson is 42, has been a member of the first National Savings & Loan League in Greenwich for 12 years, during which time its assets have grown from $750,000 to $15 million. He has served as president of the Northeastern Federal Savings League and is now a member of the Connecticut Public Expenditures Council, an agency of top executives who keep tabs on the fiscal operations of the state government. He is also a member of the Greenwich Housing Authority. He plays golf in the '90s, swims and fishes, is a boat and lets the oldest among his children skipper it.

Peterson thinks the law for savings and loan associations requiring that they have 5% of their insured accounts in a reserve fund by 1981 (the body's main fund should be in Washington, not Chicago) as it was offered by each side were brief. He has also discussed the possibility of a new element adhered to when it broke in the US League was that the body's main fund should be in Washington, not Chicago.

The provisions offered by each side were brief. As one ANWA official put it: "Plastic pipe is one of the most promising new materials, but it is not yet to the standard specifications stage.” Commented past President Morrison B. Cunningham: "I imagine it will be several years before standard specifications are worked out. We are in no position now to do more than discuss plastic pipe.”

Cold shoulder for plastic pipe

Despite a favorable report on the health aspects of plastic pipe for water transmission and distribution, the American Water Works Assn.'s 74th annual conference in Seattle May 23-28 took no action--formal or informal--to endorse plastics or to open the way for their greater use. Walter D. Tiedeman of the University of Michigan's public health school presented a preliminary report on a testing of 23 samples of plastic pipe at the National Sanitation Foundation Testing Laboratory: samples of plastic pipe exposed outdoors for a year showed less change than conventional pipe used as controls; plastic samples buried in acid soil for a year showed less change than copper tubing and galvanized steel pipe; samples tested were ascertained to be "suitable... from the standpoint of health.”

Fixup statistics rejected

Budget Director Rowland Hughes, a former New York banker, last month overrode the recommendation of his own review committee to reject the building industry's plea for $1,139,000 for better statistics. The money--as part of a supplemental appropriation--would have been sought from Congress to sharpen some of the fuzzier facts about construction. The Census Bureau was to get $300,000 to develop the first accurate measure of how much money home owners spend to fix up and modernize their homes. BLS was to have received $360,000 to improve its field surveys of housing starts in nonpermit areas. Commerce's construction branch was to get $479,000 to get more accurate reports on nonresidential and nonfederal public building—one of the worst gaps in building figures.

The turndown means that, at least until fiscal 1955-56 (when Hughes indicated he might reconsider), the US will go on spending only about $500,000 a year to keep tabs on the $40 billion construction business (its second biggest). That is about as much as the Agriculture Dept. will spend ($447,000) to study diseases and parasites of swine, and a good deal less than the $765,000 the government will plunk down to find out what makes cattle sick.

SIDELIGHTS

New fight-blight tool

At the Texas MBA convention, MBA Vice President Wallace Moir pumped for more power for the mortgagee in requiring maintenance of properties. He suggested such action be the "unequivocal" and "unequivocal" and "unequivocal" forces of deterioration" that bring on urban blight faster than it can be alleviated. "The solution seems to be," said Moir, "to have a provision in the deed of trust or mortgage agreement that will require periodic payments to be made to a fund to be held for future maintenance to be expedited on the order of or with the consent of the mortgagee. . . . Failure to add to the fund as stipulated could be made a default under the mortgage—a condition much easier to enforce than the vague one of whether or not waste was being committed.”

Two other Moir suggestions: pattern amortization of long-term mortgage loans more clearly in line with natural depreciation of property; get the supply of the law to prevent neglect of property.

NAHB opens its Air-conditioned Village in 97° heat

The man on the platform is NAHB President Richard G. Mears welcoming opening-day visitors last month to the 22-home Air-conditioned Village 5 mi. outside Austin, Tex. Temperature: 97°. Length of opening ceremonies: 2 minutes. Gov. Allan Shivers did not make it, but 500 representatives of the building and air-conditioning industries did.

Eight of the homes—all built by members of the Austin chapter of NAHB and up for sale on the open market—had been sold by opening day. Researchers felt that a cross-section of occupants would suit their purposes better than a screened group under "laboratory control.” A basic aim: to determine operating cost data and submit it to FHA and VA. Other aims: to compare performance of 22 different types of air-conditioning systems, to check on suitability of different house design features, to assemble material on reaction of families living in the homes.
insulation

is essential to the air-conditioned house!

The facts keep rolling in to prove the point—the air-conditioned house needs more insulation. With full thicknesses of efficient Fiberglas® Insulation, in walls as well as ceilings, your houses are ready for air conditioning, whether you offer it with the house or suggest it for later.

In the first place, builder experience shows that full Fiberglas Insulation makes it possible to use much smaller air conditioning units. The cost of operating a unit is lower, too—up to 60% lower! You save on the original unit. Your buyers save on operating costs. And what a sales story that gives!

Even without air conditioning, of course, efficient Fiberglas Insulation helps keep a house up to 15 degrees cooler in summer, warmer and easier to heat in winter. Fuel savings run up to 40%.

It pays off for you because house prospects know about Fiberglas Insulations. They recognize Fiberglas as a sure sign of comfort, economy and quality construction. This is an extra feature that can help to swing the sale. So, always specify the best and the best-known of all insulations—specify Fiberglas! Your next project would be a good place to start!

Owens-Corning Fiberglas Corp., Dept. 67G, Toledo 1, Ohio.

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Owens-Corning Fiberglas Corp., Dept. 67G, Toledo 1, Ohio.
Lenders fear the nothing down house will bring some overbuilding

though some big insurance firms eased up on their mortgage last month (some brokers said two companies had dropped the market entirely for the time being), mortgage money was still plentiful that many a thoughtful mortgage banker was worried overbuilding. Predicted Senior Vice President William Marcus of San Francisco's American Trust Co.: "We will overbuild for the market and, toward the end of the year, you won't be able to ouse away. I think the next six months will see more vets' erected than any other period since 1950. There will be a boom as the money lasts. . . . It's all a very unhealthy condition."

ohn F. Austin Jr. of Houston: "I expect to find too many houses in certain sections by the end of the summer. Maybe not in 5, maybe not in Ft. Worth, perhaps in Houston."

rt of the "unhealthy condition," as many a lender saw it, was the ng boom in nothing-down VA housing—a boom fueled by the ful money supply in the US economy resulting from the govt.'s easy money policies. Sample: in San Diego, Builder (and 'ankees' co-owner) Del E. Webb was advertising $14,000 FHA 3 with no down payment—not even closing costs. At that price, 30 year amortization, it would be ten years before owners aid their mortgage down $3,000. Would the houses still be worth 0 by then?

get 100% loans, builders were generally more than willing to 1/2 to 3 points (see table). But that was only another way of 1 the price of a house in order to sell terms.

some builders who made commitments months ago when FHA were going for around 97 1/2, it now made sense to skip the prof-mortgage money. Reason: a new deal was easy to arrange. So

Com- Franklin White of Portland, Ore.: "We have been insisting

r lower price. Lenders are going along because they realize this is 1 of-state a 101 a 101 a b b
g in: local par-101 a par-101 a b


ht terms so favorable, few were complaining about sales (except the Philadelphia area—see p. 127). In New England, conventional rates sank from 4 1/2 to 4%.
The great and growing popularity of Waylite Masonry structures is due to the combination of its several desirable qualities.

It is masonry. With all of masonry's desirable qualities—substantial...time- and fire-resistant...architecturally accepted throughout man's entire history.

But at this point the masonry characteristics of Waylite diverge. In Waylite Masonry, walls have a high thermal insulative quality that gives equitable room climate. The exposed surface of the units eliminates need for acoustical treatment. Decorative effect is easily achieved with varying sizes of units, laid in patterns; joint treatments; texture; colors. (See 24 pp. in Sweet's)

The low cost of Waylite Masonry comes in part from exclusive features of the raw aggregate material and large volume processing economies; and also in part from modern high-speed machinery and methods in the products plant.

Complete engineering and designing data is available. Address the Waylite Company, 20 N. Wacker Drive, Chicago, or Box 30, Bethlehem, Pa.
THE NEW YORK TIMES

Walter Greene, former FHA chief, joins New York mortgage firm; Los Angeles architect Burton Schutt dies

Maurice M. K. Murphy of Rutherford, N. J., as president of the Federal Home Bank of New York, to succeed Nugent Peterson, of Tacoma, and Richard G. Kimbell, as new president of the New York chapter of AIA; Nobel Vern, president of technical services for the General Lumber Manufacturers Assn., a new president of the Southeastern Canada, Inc.; J. A. Martin, president of the Forest Products Assn., of New York, to succeed Guy Hollyday, who retired and took a job as chairman of the Bank of New York, to succeed Nugent Peterson, of Tacoma.

The Senate banking committee named a chief architect for its promised investigation of FHA shenanigans: William Simon, 42, a Washington attorney who helped Committee Chairman Homer Capehart (R, Ind.) investigate the pricing policies in interstate commerce in 1948, but has no professional building experience. . . . Banking Committee Clerk Ira Dixon, say insiders, is a contender for the vacancy on the Home Loan Bank Board. . . .

Ira Dixon, say insiders, is a contender for the vacancy on the Home Loan Bank Board.

Chairman Homer Capehart (R, Ind.) investigated the pricing policies in interstate commerce in 1948, but has no professional building experience. . . . Banking Committee Clerk Ira Dixon, say insiders, is a contender for the vacancy on the Home Loan Bank Board.
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COMPACT SIZE SAVES SPACE
You'll also find this small, duct-type unit ideally "workable" from a design standpoint. It measures only 30" deep by 37" wide by 23" high, assures space-saving fit in basement, game or utility room. Light weight makes possible a ceiling mounting, and the design will also accommodate floor mounting. Get details on this newest franchised Westinghouse Air Conditioning sales features for your homes. Call your nearest Westinghouse Air Conditioning Distributor, or write Westinghouse Electric Corporation, Air Conditioning Division, Hyde Park, Boston 36, Massachusetts.

YOU CAN BE SURE... IF IT'S Westinghouse

WESTINGHOUSE AIR CONDITIONING
98 HOT-WEATHER HOUSES

The 21 houses of Philip Hiss’ Lido Shores, Fla. development, designed by Architects Ralph and William Zimmerman and Paul Rudolph and Philip Hiss Associates, Inc., solve hot-weather problems with breezeways, shading devices, screening and steel plans.

Architect Philip Clark Fisk shows in a Honolulu house how to open living rooms to the outdoors on one side, shelter them from prevailing breezes on the other.

At Wellfleet on Cape Cod, Architect Olay Hammars-Jonsson stretches the season by combining a breezeway living room with an enclosed sleeping wing.

Speculative house on the Jersey shore is designed by Leo Wou with six screened outdoor rooms to supplement the compact interior.

In his own studio and in a group of vacation houses at Wellfleet Architect Serge Chermayeff uses stock materials, braced to the wind, and brilliant colors in “fragmented” designs.
When Rudyard Kipling came to New York in August of 1896, he stuck his head out of the window on his first morning in town, then dressed himself as any intelligent Anglo-Indian would dress for a temperature of 98° in shade, and marched down Fifth Ave. in shorts. He also wore a pith helmet. The story may be apocryphal, but it is too late for Mr. Kipling to deny it. Anyway, the effect upon the populace must have been electrifying.

In those days when Americans stepped out of their houses on a scorching New York, Kansas City, Houston, Chicago or St. Paul summer day, they carefully dressed up like Londoners—not like Londoners living in Bombay (whose climate, in July, is like that of New York), but like Londoners living in Berkeley Square. Result: at best, total exhaustion; at worst, sunstroke and death.

And still today when Americans build houses in this weird climate of ours, they build English houses, or German houses, or French houses, or (where it gets really hot) a Spanish house or two. They then sit down in them and, one third of the year, wish they were someplace else.

Most Americans, that is, but by no means all. On the next 26 pages you will see a new kind of American house—a house that picks up where Kipling left off, a house designed with the know-how of the South Sea Islanders, a house cooled by the breeze, shaded by overhangs and parasol roofs, screened against bugs. It is a house that makes as much sense in Boston as its predecessor in Bali and the rest of the tropics.

So, if you can find a cool place in which to sit down for a few minutes, you might like to spend that time reading the next 26 pages on . . .

how to build cool houses for
All the houses shown here are very special houses for special climates. Most of them were planned for all-year hot weather in the tropics. But all of them dramatize sound basic ideas that should be reflected in all houses wherever Americans—north, south, east or west—must live in 90° heat.
Fifty years after Rudyard Kipling put on his shorts in sizzling Manhattan,
a young Connecticut anthropologist named Philip Hiss went down to the South
Seas to explore, photograph, take notes and write a couple of books. He had
long been interested in building, so it was natural for him to keep his eyes
peeled for any building ideas he might run across in his travels. He was well-
rewarded: “The average white man’s architecture in the tropics,” Hiss said
upon returning to the US, “doesn’t offer any very good solution to the problems
of heat and humidity. Native architecture is often much better . . .”

But the white men in the tropics were not the only ones who did not know
how to build. Most Americans, Hiss found, were living in a near-tropical climate
for at least part of the year—yet few seemed to know the first thing about build-
ing houses that would be tolerable under such conditions.

Obviously, the native hut on stilts had to be adapted to modern needs before
it would make sense in the US. The question was: how? Hiss thought he had
the answer.

And so, while the rest of us were sitting around talking about the weather,
Hiss went down to Sarasota, Fla. and did something about it. If he could build
a cool Florida house, he decided, he could build a cool house just about any-
where in the US. To explain to local architects what he was after, Hiss took
along some of his beautiful photographs of Bali and the other islands (see
opposite).

What Philip Hiss has done about the weather is shown on the next 12 pages. In
brief, he did what any South Sea Islander would have done: he built his specu-
lative houses at Lido Shores to let in the cool breeze and keep out sun, rain and
bugs. His means were logical; the results were extremely handsome. And he
demonstrated to people everywhere—how simple it is to keep cool.
LIDO SHORES:
When Philip Hiss went down to Sarasota six years ago to do something about the weather, all practiced realtors in the area told him to build nothing "different," nothing that involved "educating the public." Hiss promptly did the opposite: he produced houses that were increasingly "advanced" (see left), whose sales depended entirely upon getting people educated to the acceptance of what he knew made sense in a hot and humid climate.

What were his principles? They were quite simple: first, his houses had to be the nearest thing to breezeways. The tropics are blessed with trade winds—so why not use these winds for inexpensive ventilation and cooling? Next, he wanted shade. Solution: deep overhangs, "parasol roofs" and so on. Then there was the problem of bugs—so Hiss enclosed big indoor-outdoor areas with screening. And, finally, there were tropical rains—and these called for deep overhangs, too.

Being a man of considerable taste and erudition, Hiss also insisted upon first-rate architecture throughout. From his earliest, somewhat traditional houses by Architects Ralph and William Zimmerman, down to his latest (Hiss-designed) houses and the Rudolph-designed "umbrella house" (opposite), Hiss has done nothing he need ever regret. His little colony on Lido Shores, on the Gulf, is as fine and diverse an exhibit of modern American architecture as any development in the US.

Moreover, it has been a financial success: His "spec houses" were priced to sell from a low of around $15,000 to a high of about $60,000 (plus lot), have done just exactly that. And the buyers are no wild-eyed avant-gardists: they are a former vice president of a big US corporation, the owner of a hotel chain, a radio station operator and newspaper publisher, a president of a major engineering corporation and an aviation industry official. In their practical ways, they saw that Hiss had found an obvious, logical and brilliantly effective answer to a very simple problem—namely "how to keep cool in a hot place."

These small pictures show, in chronological order, how Philip Hiss proceeded in setting up his development (about half of his houses are shown). The first houses were somewhat "ranchy"; as they caught on, Hiss became increasingly modern. Today, he is the proud builder of one of the most extraordinary houses in the US—the "umbrella house" designed by Architect Paul Rudolph (shown opposite).
The most recent addition is this house by Architect Paul Rudolph. The proper is a two-story structure, 44' x 25' deep, containing a dramatic two-story room at its center and a series of balconies and connecting bridges. These accommodate three bedrooms, kitchen, baths, etc. Front and rear are almost entirely of glass jalousies with cross-ventilation in every room.

The 90 sq. ft. latticework parasol is a separate structure supported on 26 columns. There is a 2' air space between parasol and the roof of the house. The purpose of the parasol is to shade the terraces surrounding the pool, and the lot. It is a graceful construction, with tie rods, a charming pattern to the sky.
Connecting bridge between two upstairs bedrooms produces low ceiling plane above intimate fireplace corner

How to keep cool

A two-story breezeway is the core of this house

Cool living room is two stories high, looks out across shaded pool

Solid canopy shades near end of pool.
Tie rods and turnbuckles brace the free-standing parasol structure.
How to keep cool

The breezeway living room is a recurring feature. Architects Ralph and William Zimmerman designed some of the Hiss development’s first houses. Like the one shown on this page, these were relatively conservative in appearance; yet the principle of the breezeway living room was already present. Screened on two sides, with sliding glass walls for colder days, deep roof overhangs to provide shelter against rains and bright sun, these living areas reflected Hiss’ experience with native living in the tropics.

Three years later, Hiss had grown considerably more daring. His house opposite, which he designed himself, is flat-roofed and strikingly advanced. It was built around a screened patio and the living area is once again a breezeway. Hiss, by this time, had learned a great deal about the use of fences to insure privacy in his glassy houses and to create additional outdoor rooms.
The house, completed in 1952, was designed by Philip Hiss Associates.

Deep overhangs are concealed behind peripheral screening.
How to keep cool

Stilt houses give you a shady

Stilt houses are an old trick in native, tropical architecture. They give you two things worth getting: one, a shady place underneath; two, more of the breeze than you can catch close to the ground. They also give you a better view.

Hiss experimented with stilts on two occasions: in 1950, when he designed his own, and happily flamboyant, house (seen above); and last year, when he designed his beautiful new studio (opposite). In the first house, the upper-floor bedrooms get complete cross-ventilation, as does the lower-level living area (diagram). In the studio, Hiss experimented with air conditioning, sprayed the curtains with aluminum to reflect heat.
In 1953, Hiss built his stilt studio, the first fully air-conditioned at Lido Shores. Says Hiss: conditioning is expensive—when I consider the damage furniture, draperies, books, clothes, due to salt air and moisture, I never how expensive it really is.” Say, in this studio he decided to find out.

Living room in Hiss studio is air conditioned, sealed by fixed glass. Handsome stair (above) leads up to living area.
Severs house was designed in 1952 by Philip Hiss Associates. Its breeze-way-living room plus screened patio (left) add up to 850 sq. ft. of living space.

How to keep cool

All-around screening solves many problems

The totally screened room is a dramatic solution for hot-weather houses. Ur the screened porch, this new room has screen ceilings as well as screen w Moreover, it is the very heart of the house, not a lean-to afterthought. At Lido Shores, total screening is a favorite device: it keeps out bugs, in breeze and rains to water the plants (which give shadows). It also red sky glare—especially when made of the new, colored glass fibers. These last two houses, both by Hiss, complete our story of Lido Shores. Each one has an 850-sq. ft. living area—most of it totally screened, part a relatively conventional living room. But so completely have these two a been merged that there is no longer a dividing line at all. Result: a new, v: enlarged living space for a hot climate—the kind of space, in fact, that P! Hiss saw in the South Seas and adapted with imagination to the American sc
The street side of this house
is just a privacy screen and a windbreak...

How to keep cool (without blowing away)

In most places that have warm summers, the easiest way to live with the heat is to live in the breeze, i.e., in a wide-open breezeway type of house. But there are plenty of exposed locations where summer breeze is so strong and so constant it can get on your nerves: papers fly around, dust or sand gets in your eyes, children catch cold easily. You want to live outdoors, but it becomes more of a problem than a pleasure.

One good solution is illustrated by this house in Hawaii (where insistent trade winds have blown papers off so many desks that all the new office buildings are being air conditioned). To stay cool and unruffled without sealing the house around a 3-ton unit, Architect Fisk made the whole windward (northeast) side a solid windbreak, punched with small inlets louvered for breeze control (photo above, left). For maximum indoor-outdoor living, he opened rooms wide to leeward, where terraces and gardens are sheltered by the shape of the house itself. Since this particular site has moderate year-round temperatures, no insects, Fisk completely omitted glass and screening between interior and exterior living areas (see photo, right). Result: you literally walk through the front door into the back yard!
Few houses dramatize so clearly the simple hot-weather truth that outdoors in the shade is the place to live almost all the time. Here the porch is the house and the house is the porch (except for the areas walled off for sleeping and cooking and a small space enclosed for cold and rainy evenings). Consequently every luxury of the conventional indoors has been built into the outdoors.

you're still outdoors in the formal living room
Nearly half the house is left outdoors

Panorama of the living rooms with nc to the lee. Front door (center) can be without loss of privacy from the street.

Behind the wide overhangs the furniture and carpeting is just as formal as in any conventional house.

Only the bedrooms, kitchen and a tiny library (photo below) are indoors.

For cold evenings there is a library only one-fifth as big as the space for outdoor living, with a fireplace.

Even the master bedroom is outdoors unless the glass doors and draperies are closed for privacy.
Open, but with shelter

A new approach has brought a lot of vitality back to two old American clichés in this little summer house. Architect Olav Hammarstrom and his wife, Marianne Strengell, the famed textile designer, have built a real Cape Cod cottage, with a real breezeway, one even the Pilgrims would have appreciated in those hot, 17th-century summers.

It is an outdoor house but with intelligent reservations, sited halfway between a group of salt-water ponds and the ocean beach—protected from sandblasting sea storms but with an ocean view between dunes. It is built for the long season, actually, to be comfortable in a wide range of weather. At one end is a sort of inner keep: bedrooms, kitchen and bathroom, small-windowed, well-insulated, comfortable in bad weather or balmy, introverted for privacy. At the other end is an extroverted living shed, 360 sq. ft. of semiporch perched up on legs, wide open to the view, making no attempt to argue with the weather, entirely relaxed. Linking the two extremes is the breezeway, which can assume either character. Sliding doors can open it entirely, funneling the prevailing wind through, or can close it tight as Cotton Mather’s smile. Its flagstone floor is a hearth as well for a big, hooded fireplace.

Notable is the cottage’s intimacy with the lean landscape of the Cape. Not a tree was cut, hardly a branch; the ground cover of cranberries, huckleberries and blueberries was left untouched except where the flagstones were laid. The house itself is detailed as unpretentiously, clearly and strongly as the pines around it, but the vivid shaggy rugs and fabrics by Marianne Strengell overlay the spare structure and give it an amusingly luxurious air. Mrs. Hammarstrom had fun; one rug is designed to wear sand off bare feet. Total cost of house: $7,500.
Open east to long view, breezeway overlooking sea of pines can be closed by sliding large wood panels on double tracks.

Closed south against hot midday sun, house retains cross-ventilation through louver set in floor to pull air up from underneath. Throw-rug can shut this "window" in the floor.

House recognizes that even summer has sieges of storm
Aerial perspective drawing shows living terrace outside living room proper, screened dining porch outside dining room proper, protected sleeping area beyond. Slat fences insure privacy.

How to keep cool

This breezeway house has six outdoor rooms

For a New Jersey beach community, Designer Leo Wou has produced a house that solves, simply and effectively, three common vacation house problems: first, how to get privacy on a small resort lot (answer: fence in your house); second, how to keep the house cool in the summer (answer: make it one room thick, use open slats for your fences); and, third, how to live outdoors in comfort (answer: construct screened and sheltered outdoor rooms). The result is the handsome little speculative house on these two pages.

LOCATION: Surf City, N. J.
LEO S. WOU, designer
WILLIAM THOMAS, general contractor
and dining area form single room that extends the entire house, thus permits through ventilation. Living room (below) is similarly exposed on both ends, has terraces beyond glass walls. Construction is hand-detailed post-and-beam frame, with double posts used throughout.

Plan is compact for 50' x 80' seaside lots. Enclosed living area measures 24' deep x 36' long; shielded terraces along two sides of house measure 12' x 36' each. The house sells for $14,500, including lot.
How to have fun

Pennants, bow ties
CINSON COTTAGE is a 56'-long string of brightly colored pent-t consists of seven bays, each about 8' wide, each formed "tie truss" frames spanning 22'-6" in the short direction (etches below). Bays are filled with glass (black) or with a red crisscrossed by 1" x 4" bracing boards. Resulting are painted in vivid colors. Last two bays at left are in a partly covered porch at living-room end.

ON: Wellfleet, Mass.

CHERMAEFF, architect and painter

Architect-painter Chermayeff's own studio (shown in these sketches) was first of several similar vacation houses built by him on Cape Cod, Mass. The color principle is the same in each case: rather than attempt the impossible—i.e., to blend with nature's greens and browns—Chermayeff decided upon the happy color scheme of bright blues, yellows and reds in vivid contrast to the surrounding landscape. Result: never a dead-looking surface. Chermayeff's cottages look like lively clusters of parasols, sails and flags—entirely fitting in a seaside vacation setting.
No houses could look less like the traditional Cape Cod salt box—yet Chermayeff feels that these little cottages have much in common with that unpretentious product of Massachusetts. Like the salt box, Chermayeff’s cottages are braced into the wind, the way a ship’s carpenter might brace them; like the salt box, they are built of simple, thoroughly familiar materials: stock framing lumber, stock siding, stock fiberboards, stock windows, all put together with nails and bolts, and without preciousness. And like the salt box, his houses are no “rambling ranchers”—they are geometric, composed on a rectangular grid, and painted to contrast with nature, not to imitate it.

But that is where all similarity ends: for Chermayeff has used his lumber and his sheet materials in thoroughly unconventional ways—the ways of a modern painter (which he is also) as well as those of a modern architect. The resulting patterns, brightly colored, could hardly be more festive; neither could the mood be more holidaylike. And the end product of this imaginative play with paint, lumber and nails is about as neat and natural an “integration of the arts” as any critic might ask today.
Sigerson cottage in Wellfleet was Chernyeff's second experiment in bow-tie houses.

Framing diagram of Wilkinson cottage shows bracing system, use of wall panels to stiffen structure in both directions.

Porch at living-room end of Wilkinson cottage is shaded by latticework and wall panels. Chernyeff has tried to do without screening so as not to deaden views, believes that insecticide sprays are just as effective anyway.
Open interiors—broken-up facades

The bow-tie framing system as used by Chermayeff in conjunction with a cantilevered plank-and-beam floor gives him an unobstructed interior and the chance to have glass walls in multiple widths of 8'. Further, it gives him an attractive (and structurally sound) ceiling pattern handsome enough to be left exposed.

In contrast to these open, spacious and flexible interiors are his exterior walls: their facades are deliberately "fragmented," broken up into small areas of different color, shape and texture. Chermayeff's reason was a basic principle of camouflage: for to leave the landscape reasonably undisturbed it was necessary for him to break up his facades (some of which are 56' long) and to make them look like a collection of small-scale objects—in this case, as we have seen, objects resembling pennants and parasols, objects that you would expect to find in a vacation landscape.

The camouflage works perfectly; for though the pennants are bright in color, they never seem to add up to a big hunk of man-made stuff—10,000 cu. ft. of man-made bulk, plonked down rudely among the trees. In a curious way, these sophisticated and colorful abstractions show more respect for nature than many a "woodsy" cottage.

Chermayeff studio (below), built 18 months was the prototype for three other, similar structures that have gone up since. Colors are black, white, blue and yellow. Opposite: entrance and porch of Wilkinson cottage.
Segregation decisions jolt public and private housing

IN THIS MONTH’S NEWS
(see pp. 35 through 45)

Senate botches the housing bill so only a miracle in conference could save Eisenhower’s program

HHFA revives the dormant FHA scandals by listing 200 builders who mortgaged out on 608s

Michigan builder wins a key court decision forbidding AFL pickets from trying to force a union shop

Will the nothing-down boom lead to serious overbuilding? A lot of lenders fear it will

Rival National and US Savings & Loan Leagues edge a little closer toward a merger

Dixie move to kill public housing rather than integrate it smothered in the Senate but more court suits by NAACP seek positive ban on racial segregation

In the postwar years, racial segregation has been a smoldering but often half-buried problem of housing. Last month, it flared into a front-page issue—an issue that could become an overriding problem for both public and private housing.

The US Supreme Court set up the framework for repercussions that followed. First, the court decided unanimously that school segregation is unconstitutional because in Chief Justice Warren’s words—“separate educational facilities are inherently unequal.”

Seven days later, the court refused without comment to hear an appeal from the California Supreme Court which had ruled unconstitutional the San Francisco Housing Authority’s policy of segregating residents of public housing projects according to existing neighborhood racial patterns.

Because it came on the heels of the school ruling, the high court’s refusal to consider the California case was widely regarded as tantamount to a decision that public housing, henceforth, must draw no color lines. Actually, it meant no such thing, legally. The two decisions, however, did hint clearly that the Supreme Court would bar segregation in public housing if and when it actually rules on the issue.

Alarm in Dixie. The first result of the court’s San Francisco’s decision was to drop a bombshell on efforts in the Senate to restore public housing to the 1954 housing bill. Sen. Burnet R. Maybank (D, S.C.), senior Democrat on the Senate banking committee and long a powerful advocate of public housing, announced: “I regret that the Supreme Court decision makes it impossible for me, believing in local government, to support any public housing. I, therefore, oppose any public housing program.”

For a time, it looked as though enough southern senators might side with Maybank to doom public housing to a quick burial (the House had already voted to end it after the 35,000 units in PHA’s pipe line are built). Without the traditional support of Southern legislators (who may see in public housing a chance to provide more housing for Negroes and clean up nauseous slums without expelling the area of colored occupancy), there seems not to be enough votes in the Senate to revive the program.

Then Republican strategists had second thoughts. If public housing was knocked out of the housing bill, voters were probably blame the party in power regardless of who was responsible. With fall election crucial to the GOP, and with the outcome perhaps dependent on the Negro vote in all states, would killing public housing sweep Republicans out of control of Congress next year?

Top GOP strategists, events indicated, decided to make support of President Eisenhower’s request for 35,000 units a year in four years a party “must.” Better to accept public housing, the argument went, than take chances with the election.

Deal in the Senate. The result was a pro-public housing Washington Post cover story—a “happy housing deal.” The Republicans agreed not to force a roll-call vote on Maybank’s amendment on the floor to end public housing. It was defeated by a plurality of “noes.” This, as the Post also noted, enabled Southern senators to let off a little steam without splitting their ranks in an embarrassing fashion on the eve of the mid-campaigns.” In return, the Democrats let President’s four-year plan for 340,000 public housing units go through intact. The vote was 66-16, with even such antipublic housing as Sens. Dirksen (R, Ill.) and Bricker (Ohio) voting for public housing.

Public housing was not yet sure of its future in the housing bill. As the measure went to conference (see p. 35), antipublic housing Congressmen were attempting to bind House conferees to insist on no public housing midmonth, a deadlock between House and Senate looked likely, The outcome was uncertain.

Compliance in San Francisco. The San Francisco case which stirred up all the
The next step, already being litigated in Sacramento, Calif. (H&H, June '54, News), was to obtain injunctions against discriminatory selling in subdivisions financed with FHA or VA loans—or to attempt to amend FHA and VA legislation to prevent builders from refusing to sell to otherwise eligible persons because of race. If this issue comes to a head and is not defeated (and any defeat seems likely to be temporary), the result would be either: 1) FHA would be killed off, or 2) it would become a positive force in racial integration.

The pressure on the private housing market arises from two sources. One is the real demand for more space for the Negro population, which is growing both in numbers and buying power. The other: an ideological demand for equality and freedom of choice.

Whatever the final outcome, the transition time promises to be one of tension. The best hope for reducing the strains: a big increase in good housing, both new and old, available at a price is $8,990 and the new down payment is $450 (instead of $1,110) and the carrying charges are $57 a month instead of $59.

One reason: “Business recently hasn’t been so good” — not only his own, not just the building industry, but the whole US economy. Said Levitt: “Lower down payments mean that more people will be able to buy houses. That, in turn, means increased volume for all builders. This country has shown over and over again that high volume results in lower prices and we in our own way are trying to demonstrate that lower prices can result in higher volume... This kind of action will stop recession or worse.”

Levitt called the reductions in line with the intent of the new housing bill to provide lower down payments and said he hopes other builders will follow his lead.

In a few scattered spots elsewhere, the first signs of a tightening sales market were appearing last month. Reported the Milwaukee Journal: “The new home market is tightening for builders here... Progressive buyers have become more selective. This has forced a stronger selling approach upon the builders.” Said a San Francisco banker: “Sales are good if you’re giving the house away, but when it requires equity, you require salesmanship.” Said a Houston mortgage man: “Sales are good, but I expect to see keen competition among builders by late summer because we now have the largest backlog of new houses under way since 1950.”

Anticipating harder selling ahead, NAHB directors last month voted to appropriate $30,000 to finance a major program of sales training and sales aids for NAHB members. One aim: to help homebuilding reach its new goal of 2 million units a year.

**Danish architect designs ‘Canadian House of Tomorrow’**

In a contest for a “Canadian House of Tomorrow” suitable for a family of five, Architect Knud Peter Harboe of Charlottenlund, Denmark (who had never been to Canada) took first prize of $5,000 with this long, low dwelling. The judges said it had “an essential simplicity, a coherent form, impeccable taste, an ordered, intimate, calm, even austere, interpretation of family life...” There is a spacious living room, carport and high fence for privacy. The contest was promoted by Calvert Distillers, Ltd., and sponsored by the school of architecture at McGill University. More than 650 designs were submitted. Judges: Eric Arthur, professor of architecture at the University of Toronto; Humphrey Carver, research chairman of Canada’s Central Mortgage & Housing Corp.; Gio Ponti of Milan, editor of “Domus.” The judges had to admit that “no house among those submitted could be said to be the ‘Canadian House of Tomorrow’ but added that “many contain ideas that can be exceedingly influential.”
1. Developed land package

2. Design package

3. Heating and plumbing packages

4. Panel package

5. Mechanized materials handling

6. Merchandising package

7. Financing

LUMBER DEALER
The squeeze is on the small builder. His future depends in large part on what the lumber dealer can do to help him. Because these two long-time partners are not fully coordinated, neither now occupies so important a position in the industry as before the war. But don't count the small builder out: lumber dealers are tackling the problem of cutting his costs from many different angles. Here is the first of a series of House & Home reports on what lumber dealers are doing to keep their small builder customers in business.

Lumber dealer coordinates products and services
cut small builder's costs

"For years you have been able to walk into an auto or appliance dealer's store and get the price on a car, a stove or a washer. But you still can't get the price on a house from a lumber dealer. He just wouldn't or couldn't package all his components to quote a price. Now we have packaged the deal in housing. And more and more lumber dealers are doing the same. Our skill is putting more and more things together in the house package to lower small builder's costs."

So says Lumber Dealer Clarence A. Thompson, Champaign, Ill.

Modest but merchandising-minded Thompson who operates four successful yards in central Illinois and chairmans the Lumber Dealers Research Council does 70% of his business with the 5-to-25-houses-a-year builder. He has outlined a seven-point program to package everything including the kitchen sink for his builder customers (see opp.), starts the building operation off on an assembly-line basis in his own fully mechanized yard.
1. Small builders need fully developed lots, so... Thompson threw in with three businessmen on 106 acres (above) to install streets, utilities. (As everywhere, developed land is fast running out in Champaign.) Lots are sold in parcels or individually to builders or individual buyers. "This assures us of future business and helps the small builder who doesn't have the financial resources to develop land on a big scale—and therefore economically," Thompson also keeps an up-to-date list of available scattered lots.

2. Small builders need help in design, so... Thompson worked out a program with Champaign Architects Simon & Retberg who do preliminaries and working drawings for Thompson's builders and customers on a set fee basis related to house size. Clients never come in contact with the architects who spend all their time on the drafting table. Thompson sales personnel interview prospective owners or builders, get their sketches of new plans or revisions of previous plans, products they want used, price or costs. Sales Manager Don Miller and Bob Boyd are liaison between builders and architects, get architects the prelims, possibly colored renderings. After revisions, architects provide working drawings, foundation plans, type wall section, kitchen cabinet details. Total cost on a 1,200- sq. ft. house would run $75 if architects also supplied plot plans.

For his own area Thompson thinks this plan service makes more sense than carrying a draftsman on his payroll who would need design direction, anyway; he might not be to his highest degree of skill all the time"

Staunch ally of the architect, Thompson says: "We are not attempt to replace him." He has convinced several builders who had never used architects to do so now. He plans cooperative action with builders in the future on land design, builder to take 2/3 of profits, share losses on a 50-50 basis. For his 1/3 of the profits Thompson will purchase land, get financing, exercise architectural control through his architect contacts. He has recently been working with Architects Jim Lendrum, director of the Small Homes Council, and Rudy Jones, assistant director, on a 12-lot tr...
3. All builders face high costs on plumbing and heating, so...

Newest additions to Thompson's seven-point program are packaged plumbing and heating units. Thompson, who once held a prefab dealership, admits he got the idea from the prefabricators, says: "This is not another do-it-yourself gimmick. Either we do the packaging job—or Sears Roebuck or the prefabber does." General Manager Dave Squires found Thompson was creating jobs for builders and throwing a lot of business to plumbers and heating contractors free. Thompson and Squires put their heads together, decided a prefab plumbing tree and precut pipe was not a big enough package to make selling profitable for them; so they merchandise plumbing fixtures as well. Heating unit is packaged for Thompson by a Cincinnati manufacturer complete.

Heating is frequently installed by builders in Thompson's area, "so no trade is really cut out." Thompson can buy a heating unit for the same price as authorized dealers even though he buys it through the dealer. Reason: discounts increase with volume. The heating dealer is not hurt by the short circuit. Thompson says simply: "We sweeten the kitty for the authorized dealer who handles a larger billing than he would if we didn't merchandise the package."

Plumbing pipe is cut by E. M. Hays Plumbing & Heating Co. (union shop). Thompson's arrangement is to have Hays make delivery and get a receipt, while he handles the merchandising and selling to owners or contractors. Installation is made either by Hays, the builder or owner, code permitting. "This arrangement helps the small builder because it substantially reduces the materials markup."

Heating units come from the manufacturer in separate packages which can be fitted on a 3' x 3' pallet. Burner unit is completely assembled, ductwork packaged and easily assembled by sheet metal screws. Even job number is stamped on packages to expedite delivery. Complete system is 25%, or $225 cheaper than cheapest unit installed.

Plumbing does not have sweat joints; all connections are with unions. Lead wool is used on one joint in plumbing tree where hot lead would ordinarily be used. Cost, even with plumber installation is 15% or $150 cheaper than cheapest unit installed, even cheaper if done by owner.
Minimum of 10,000 sq. ft. of floor space in Thompson’s shed is reserved for millwork and manufactured products like dry wall. Part of his service is to offer a wide product range. No advocate of lumberyards doing millwork, he says: “There is a legitimate place for a good many people in the building business. Specialists are cheapest.”

4. Builders must save labor in wood framing, so . . .

Part of Thompson’s materials package is Lu-Re-Co (for Lumber Research Council) panels, developed by the University of Illinois Small Homes Council for the lumber dealers (see H&H, March ’54). “They’re just one of many ways a lumber dealer can get a job sold,” says Thompson. “They are a lever to make sales to tract builders whom we’ve never sold before. Their keynote is flexibility.

“Whether we do the panelizing or the builder himself does the job doesn’t really matter.” Working with Builder Carl Swarz in Decatur, Thompson supplied only the lumber while the builder set up his own paneling assembly line. Swarz, a 20- to 30-houses-a-year builder, will be doing from 100 to 125 now. In Champaign and Urbana nearer his home office Thompson has supplied panels directly to builders. To precut and preassemble on the local level both builder and dealer should know what they are getting into, says Thompson: “There is the no-small matter of overhead.”

5. All builders want what they want when they want it, so . . .

With the only lumberyard in a 100-mi. radius that is mechanized Thompson can get the material a builder “when he wants it and in the shape he wants it.” More of quick, efficient materials handling is carried to the last at the end of the assembly line. Costly delays are eliminated.

More mechanized than most lumberyards, Thompson carries a bigger ratio of office-to-yard personnel. Flag in his mechanized fleet is an end-loader for truck. It was developed by General Manager Dave S. and is manufactured for the industry by a Peoria, Ill., materials handling manufacturer. It answers objections of mechanized equipment in lumberyards because it:

eliminates storing lumber packages parallel to each other as must be done in standard fork-lift operations, therefore more storage in less space;

makes every pile available from the truck at all times and removes packages from bins to trucks and places and removes packages from bins to trucks in less time and with less effort.

Says Thompson, “We know mechanical handling has speeded our own operation. Perhaps more important, it enabled us to give the builder far superior service than we ever could before.”

Mechanization takes command: end-loader enables complete bundles of lumber to be removed from pile, set aboard truck for quick delivery (below). Thompson has speeded unloading of railroad cars by getting Boise-Payette Lumber Co. to ship him unit carloads. A 30-ft. car takes two men two days to unload by hand, can be unloaded mechanically by four men in three hours.
6. Small builders

have a merchandising problem, so...

Thompson creates jobs for contractors who do not build for sale by a rounded newspaper- and TV-advertising program. This program, not so incidentally, stirs the market for built-for-sale housing. Speculative builders of panelized houses can also cash in on the Lu-Re-Co merchandising program which includes use of cutaways, posters, labels, advertising mats. His aggressive merchandising program is not without problems. Two of them: difficulty in convincing some builders he is not doing the contracting because he performs so many services; convincing others he does not play favorites in getting a job built. He advertises four ways to build:

Complete house built by a local contractor.

Panelized house (Lu-Re-Co). Customer buys all exterior walls preassembled in panels, installs his own windows and doors, does all finishing.

Finish-it-yourself. Thompson supplies all material, the buyer all the labor. “This is ideal only if an owner has a lot of time and ability,” says Thompson.

Shell house. All materials for the house are supplied to a local contractor who completes the exterior, leaving interior for owner-buyer. Thompson started this program during the Korean war to compete more effectively with prefabbers: “We could offer a 1,200 sq. ft. shell rather than a 900-sq. ft. house.” He insists that the outside be completed “so buyers can work indoors, and the shell house won’t give a neighborhood a black eye.” He thinks the shell house gets more publicity than it deserves because of its novelty, but “frequently we can get a builder some work he wouldn’t otherwise have.” On the do-it-yourself program: “It’s bound to cost the consumer more for materials because it involves so much more time, service and overhead by the dealer. We can handle the materials for a complete house with a lot less personnel. For do-it-yourself we need a raft of men to handle piecemeal purchases and shipment of materials.”

7. Small builders

have a financial problem, so...

Thompson arranges construction and final financing for his customers, even makes out FHA applications, takes loan applications and spends time contacting local FHA and VA offices for builders. By taking a contingent liability he can swing construction money at a local commercial bank.

“Financing,” he says, “is something we don’t get paid for directly since we do not try to replace the broker. But we know money is of supreme importance to our own business and the business of getting houses built, so we arrange for it.” His ability to get construction money is so well-known that one young architect building his own house says: “Where do you think I went first? Not the bank, Thompson.”
In this elegant house in the Appalachians, Architect A. L. Aydelott and Associate Chia-Yi Jen have tailored one big space to fit a variety of moods and functions.

For different activities, they have cleverly subdivided the house's central living zone (above and left) into ten different spaces, each separated for a particular purpose yet merging freely with the others.

For view and privacy, they have arranged the rooms in a long, in-line plan, opening southward like the teeth of a comb toward the valley and mountains beyond. The back of the comb is an irregular line of partitions shielding rooms from the approach.

For spaciousness and through ventilation (without air conditioning), partitions are placed as baffles so that few doors are necessary; some are of low height to allow a flow of space and air across the ceiling.

For shade and easy circulation, rooms are set behind galleries and overhanging roofs on both sides—a glassed-in version of the veranda plan traditional in the hot South.

For sheer excitement, the designers wove into their practical plan a web of visual effects that are ever changing: high ceilings and low ceilings, side lighting and top lighting, short views and long views, textures that shift from the warmth of wood and the rough security of stone to the sleek sophistication of plaster and glass.
*Fish-bowl dining room* juts out from house to give everyone seated around table a panoramic view of the mountain scenery. Window wall shows wide-span framing typical throughout house: 3" steel posts (square sections for window mullions here) supporting steel beams on which 2" x 10" joists are hung. Ceilings are acoustical plaster.

Some of these living rooms are sunny and spacious
View terrace on west side of kitchen and dining room overlooks swimming pool and gardens on two sides, valley view on the other (right). Pergola roof, topped with corrugated translucent plastic, shields sitting and dining space from direct rays of sun but lets through diffuse light.

Skylighted garden room (below) lies between dining room, background, and carpeted music area. Low hood and exposed ceiling joints cut glare from skylight, concentrate sun on planted area. This dropped ceiling continues outside at left to shelter a porch for outdoor dining.
Snug sitting room is an 8'-high stone cave within 11' glass tent of the living areas. Long strip skylight with built-in artificial lights brightens dark corner farthest from glass gallery wall. Ceiling strips on either side of fireplace look similar but house artificial lights only.

Wall of books shields bedroom hall from entry, owner's bedroom door from library and living areas. (Owner specified bedroom-study access so he could read or work any time of day or night.) Note valance lights over bookshelves.
Quiet end of living zone is separated from other areas by a cross hall (left, above) leading from front door to back terrace. Reading area (foreground) is separated from office by freestanding bookshelves. Note how circulation space is floored with slate, sitting space with carpet, work space with cork. Plane of masonry wall setting off bedrooms (right) continues through glass to shield their terraces from main terrace.

The other living rooms are warm and intimate.
Take a good look at the houses shown on these six pages. They are the five most popular Five Star houses that Better Homes and Gardens has published since 1952. Two have already appeared in this magazine.

Does the old dodge that these are magazine dream houses that everybody admires and nobody buys apply to these houses? Most certainly not. Of the over 4 million families who regularly read BH&G, 10,520 bought plans for these five houses alone.

Two of the designs are products of the merchant builder and were sold in volume with record-smashing speed.

One is so popular that a similar plan has been adopted by the Lumber Dealers Research Council for its preassembled wall-panel system (see p. 132).

**Most significant points these houses make:**

- The desire for up-to-date design has made rapid strides in the last few years.
- Public taste is a lot further ahead than most builders are inclined to think.
- Popularity of these houses is a vote of confidence in contemporary design.

**The evidence:** in the year when these five appeared BH&G readers were given a wide range of choice including houses with living rooms facing the street, with high-pitched roofs, with two stories, with shuttered windows of many-lighted panes, with a minimum of open planning and without window walls. Yet the readers decided overwhelmingly in favor of the houses you see here—so much so in fact that last year BH&G sponsored a “Readers’ Choice” house and this year is promoting a “Home for All America”—both of which closely follow the check list of features of these five best sellers.

**The houses your customers want**

*Here is what this means to people in the building industry:*

**For builders**—these houses reflect the way Americans want to live today—informally, with plenty of space around them indoors and out, and with less drudgery. Each house has some space-making technique that builders could well adopt to give customers more house for their money.

**For architects**—here is ammunition to convince builder clients that straightforward execution of design (a minimum of applied decoration, a maximum of built-in livability) not only looks better but sells faster.

**For mortgage bankers**—here is evidence of a presold market on house design. Home buyers, given a choice, choose up-to-date designs that do not emulate a style of the past. Houses that are not out of style before they are completed have higher future marketability.

**For housing officials**—people who want these houses live in all parts of the country, should not have to—as one VA official put it—“move to California.”

*Check your own designs against them:*

- Rear or side living room
- Minimum of three bedrooms
- One-story on slab
- Open planning
- Low-pitched roof
- Provisions for outdoor living
- Bigger and more windows
- Wide overhangs on two sides
- Central entrance

*Other significant trends: beamed ceilings, walls of glass instead of holes punched in the walls, integral door and window units.*

(One has roughed-in plumbing for added half-bath.)

*Here are the chief features of five most popular houses (and one has roughed-in plumbing for added half-bath).*

<table>
<thead>
<tr>
<th>Feature</th>
<th>Number of Houses</th>
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<tbody>
<tr>
<td>Rear or side living room</td>
<td>5</td>
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<tr>
<td>Minimum of three bedrooms</td>
<td>5</td>
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<tr>
<td>One-story on slab</td>
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<td>Open planning</td>
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<td>Wide overhangs on two sides</td>
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<td>Central entrance</td>
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<tr>
<td>In four of the five, sloping ceilings</td>
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<td>In two, two bathrooms</td>
<td>5</td>
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</tbody>
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(End of note: one has roughed-in plumbing for added half-bath.)
Modern rear wall, almost completely of glass, opens whole living area to garden and lawn. Wing wall (at left) shelters adjacent bedroom from neighbors; low brick wall, garage insure seclusion for dining terrace (at right). Now see more conservative front elevation at the right.

Spacious master bedroom with its own bath gets more floor space because Architect Goodwin B. Steinberg cleverly tucked three closets under overhang, gained bedroom-bath privacy by facing no windows toward street. To add space to breakfast area, he recessed cabinets between studs in partition between garage and kitchen. House has partial basement for indoor recreation area as big as living area above it. Double-glazed window wall (large photo) runs full length of sloping-ceiling, exposed-beam living room.

Conservative front elevation belies openness and informality of rear, fits well in suburban Glencoe, Ill. Breakfast area is partially sheltered by three-sided front garden court, deep setback. Black area on plan shows space-saving feature in bedroom (photo top).
2. Storage walls, bigger-house look of contemporary design spell sales success throughout Midwestern states

Storage walls were shop-finished, installed under post-and-beam structure which formed one big room where workman could complete interior. Note built-in vanities between closets made of thin, non-load-bearing walls. Dark areas on plan denote other space-enlarging techniques (shown in photos).

Photos (except construction below): Hedrich-Blessing

Psychological space is added to dining area by sloping ceilings, windows that follow roof line and allow view to sky. Area is open to kitchen and living room. Though only 1,186 sq. ft., house looked bigger, was felt to be a bargain at $14,200. In ten months 209 were sold in the Ridgewood subdivision near St. Louis. Design is by Builder Burt Duenke, Designer Ralph Fournier.

Flexibility of house is direct result of post-and-beam design. Duenke prefabricated redwood panels to go between double 2" x 4" posts 6'-4" o.c., thus buyers could get solid panel window walls or high strip windows where they wanted them. Carports and fireplaces could also be switched to add variety. Note (in house photo) how fireplace is outside perimeter house to save space.
my house sheds gimmicks
for more living space, flexibility

secluded from street by carport storage shed, could
covered by low-cost awning or corrugated translucent
weather protection. Architects Howard T. Fisher & Asso-
placed outside door to living room at side to cut steps
in when meals are served on terrace. The 58 sq. ft. storage
heated, economical to build, big enough for all bulk
family would need. This low-cost house trades in orna-
micks for living space throughout.

Folding door bisects double-size bedroom, converts area into indoor playground. Ex-
posed beams run throughout house; roof is
of an excelsior-like insulating board topped
with tar and gravel. One-pitch roof eliminates
cost of peaks; only flashing is around chim-
ney. Dark areas on plan pinpoint flexible
feature, area-adding ideas in photos.
4. Basement or attic equivalent

**sold Levitt one-story bargain fast**

**Straightforward exterior** of Levittowner envelops 1,000 sq. ft. of living space. Note window alignment, wrap-around shingle treatment, eliminating gutters. House was first built in Levittown, Pa. in 1952. Black areas on plan indicate storage areas (shown in photos).

**Economical way** to give people storage they need is to provide out-of-house area for such bulky items as lawn mower, roller. Designer Alfred Levitt achieved further economies by flattening roof covering carport and storage shed, used hinged rather than sliding door (but latter would have made accessibility to area easier when car is in part). Typical Levitt bargain, house sold for $9,990 at 350-per-week clip. Even when prices rose to $10,990 in late 1953, house sold fast.

**Seven storage areas** total nearly 150 sq. ft. Biggest closet (left) is near front door, can hold coats and cleaning equipment. Because Levitt roughed in plumbing, closet can be turned into added half bath as family grows. Hall closet (right) has handy shelves built in, room for more shelves above clothes-hamper cove. All interior closets have low-cost folding-curtain doors, simple framing. Features of house or plan itself have been adapted by builders in many parts of the East.
make the transition from two-story colonial to one-story convenience for his own family. St. Louis Architect Diedrich F. Rixman, AIA, designed this house (at right) not to look conspicuous in a conservative neighborhood. Black area on plan circles "transitional" approach to open planning.

**5. Transitional house**

provides open- or closed-plan kitchen-dining arrangement

**Photos: Hedrich-Blessing; courtesy Better Homes & Gardens**

Open when owner wants it open, closed when he wants it closed, door between kitchen and dining area can be folded back against itself. Quadrant latches in locked position permit full door to be opened or closed. Now-you-see-it, now-you-don't technique also is applied at pass-through, equipped with sliding door. Though house was designed for architect's own family, it solves problems of today's bigger American family, has two full baths, plenty of storage, efficient kitchen, three bedrooms, family room or study. Rixman made most of wide overhangs in front by recessing seven windows under them, allowing bookcase in study to jut under most of overhang where there was only one window. Note in plan that traditional porch makes comeback in rear under carport roof.
Business builds a city

3,000 acres of Canadian farmland grows a new town

Planned for industry, commerce and 35,000 residents

The aerial view (at left) you see the first town of its kind in North America: a well-balanced satellite city, complete with its own industries, services and built entirely by a real estate developer.

Nestled between the two forks of the Don River 7 mi. northeast of downtown Toronto, the new town of Don Mills is a planner’s dream coming true. Minimizing the risks of an investment that may eventually total $200 million, its industrial-developers aim at a healthier balance of industry, service and commerce than any US or Canadian planned community has viewed to date.

Industries: the developers of Don Mills have supplied the missing link— a broad industrial base. Already factories are in operation and a dozen more are on the way, proving jobs within the community and lightening the tax load on Don Mills residents.

Housing: the developers hope to lengthen the community’s economic through a natural variety of housing. Instead of bleak uniformity which ultimately lowers property values, they have planned 12,000 homes and apartments varied in price and design, built by many different architect-builder teams (17 are at work in Don Mills this year), to make sure housing will not be out of date in a few years, it must form to design standards more contemporary than anything Toronto yet seen (see next four pages).

Commerce: Don Mills Developments, Ltd. will cash in on the long-term prosperity thus created by expanding the convenience stores now building into a full-fledged regional shopping center, which will be developers’ main source of long-term income.
17 architect-builder teams

create one good community

Here is an idea for small-volume housebuilders anywhere: band together to meet the growing competition from big builders who offer house and community in one attractive package. Under the developers’ leadership, builders in Don Mills are achieving a far more salable product than any one of them could alone. First, they offer well-planned neighborhoods: each of the four residential quadrants (two are shown at right) groups houses around a central school and park space. Greenbelt fingers open up the economical pattern, act as walkways for school children and shoppers and as buffer planting to shield houses from major roads. Loop and cul-de-sac streets with T intersections make for quiet, safety and visual interest, feed into four-lane ring road linking neighborhoods with town center. On this master plan builders buy groups of improved lots ($2,750 for a 60’-wide, single-family lot). They are required to build within nine months, employ architects and have designs approved by the developers’ architectural department, which then sites all houses and prescribes harmonious color schemes. Majority of the first 561 houses are single-family to fit Toronto’s pattern of 70% home ownership, priced at $11,200 to $17,000 and offered first to the town’s new factory workers. Goal for the four central quadrants: 1,300 single-family units; 750 units in multifamily houses; 1,475 rental units in garden and tower apartments. With nearby industries sharing assessments, average resident’s taxes are only $200 a year.
split-level plans

make good use of sloping lots

The success of the developers' big $15 million shopping center depends on the long-term prosperity of the whole community. So, to keep up tomorrow's property values, they have insisted that builders go as far in contemporary design as today's users will reach. They have urged their builders to use ecological split-level and daylight-basement plans, particularly on rolling land where such models work best. Typical split level (right and below) boasts these highly saleable features:

- From the front it looks like a long, low-slung, one-story house.
- Front kitchen has a view of street and front walk; adjacent ing space could be used for supervised children's play.
- Bedrooms are upstairs and in back for privacy.
- Living room and multipurpose room are downstairs, opening ground level to an outdoor living terrace that faces away from the street. Floor-to-ceiling glass gives the lower level privacy of light, extends its apparent size to include the garden.
- There are few side windows facing adjoining houses.
- Bedrooms and living room face southeast to prevailing breezes, view of wooded ravine left as a natural greenbelt.

Attractive streets result from placing power and telephone lines along rear lot lines, staggering house setbacks from 25' to 40'. Existing trees are preserved, front lawns of all houses sodded before being sold. Each builder has both sides of a street to keep houses related, achieves variety through different elevations and siting. Architects represented here: James Murray, George Hassig, Michael Bach.
Daylight basements yield grade-A living space at low cost

Bargain in space is this 2,000 sq. ft. house for $13,400, including lot. Designed by Architect James Murray and built by Greenwin Construction Co., it is a complete three-bedroom house on one level, with another 1,000 sq. ft. of recreation and utility space below. As in the Techbuilt house (see H&H, Feb. '54), basement is pulled out of ground for more light, total wall height reduced, entry placed at the intermediate level.

Long window lights basement recreation room in another model

Sloping-lot model (left) by Architects Crang & Boske, and McNeil Construction Co., has grade entry, bedrooms and formal living room half a flight up, messier activities grouped downstairs where kitchen and playroom open to a terrace on the downhill side.

Alternate elevation has long side to street