Prototype house Connecticut lumber dealer spends $60,000 to promote Better Homes and Gardens' "Home for all America"; 96 builders use it to get publicity and buyers (p. 144)

Builder town California's first planned town to offer all-modern design will integrate 4,500 good houses, apartments, churches, schools, shops, recreation areas (p. 154)

New tax bill Its chief intent: to spur the US economy to greater activity (p. 161)
GOOD VENTILATION IS A "MUST" . . . Builders and Architects know the importance of a good Ventilating Fan in the Kitchen . . . to get rid of cooking odors and grease.

NOW IT'S BATHROOM VENTILATION . . . Home owners want gentle, draft-free ventilation in the bathroom, too — to keep air fresh — to prevent moisture damage — and to get rid of "lingerirg odors."

To meet this new trend, NuTone designed the outstanding 880 . . . ESPECIALLY FOR BATHROOM USE. NuTone 880 is ideal for all types of bathrooms, whether "interior plan" or "outside wall" . . . and the cost is low. Only $24.95 list. Now even your low-cost homes can afford to include BOTH . . . NuTone Kitchen Ventilation and NuTone Bathroom Ventilation.

Ventilating Fans . . . 10 Basic Models For Wall and Ceiling — $24.25 to $39.75 List

Door Chimes . . . 17 Exquisite Models Recessed or Surface Mounted — $4.95 to $89.95 List

Electric Ceiling Heaters . . . 6 Models "Radiant" or Heat-A-Lite Types — $29.95 to $67.95 List

FREE CATALOGS and INSTALLATION DATA. Write NUTONE, INC., Dept. HH-9, Cincinnati 27, Ohio.
HA probe on the move

Committee closes up Washington show belaboring 608s, but schedules a five-city tour for further questioning;

Sen. Sparkman and press defend rental housing law

fictitious Title I loans: he has chalked up 44 of these, against cases involving fraud, collusion or other unlawful practices.

Cafritz was further exacerbated by a financial analysis by Simon attesting that Cafritz' initial payment of $69,000 for the project land would eventually give him a property with a book value of $7.2 million. Cafritz placed the land in trust for his three sons shortly after he bought it. "Under income and gift tax laws, wouldn't a man ordinarily have to earn $20 million to give away $7 million to his sons?" asked Simon. "Is that against the law?" asked Cafritz. "Are you trying to build this up for a newspaper statement? Everything I have done has been within the law."

Case of the one-inch wall. Big Builder Ian Woodner of Washington and New York was quizzed the following day about his famous Woodner apartment hotel with the wall through it and about some money which Woodner had allegedly deposited in his ex-wife's, his brother's and his sister's bank accounts without their knowledge. Capehart seemed to think Woodner had fattened the accounts so the three could serve as sponsors of one of his FHA-insured projects. What Capehart was really curious about, however, of profit . . . to make distinctions among the various cases that have been brought to light . . . ."

Sen. John Sparkman's excellent remarks on the history and purpose of the 608 program (see excerpts, next page) inspired the Washington Post to run a front-page story asking some of the same questions. The message: "The lush tales of financial windfalls in postwar rental housing which the Senate Banking and Currency Committee has been enumerating since April should come as no surprise to the Congress. Both sides of the political aisle deliberately voted for the provisions which made these windfalls possible."
was how Woodner could get FHA insurance for his $9 million Woodner apartments, when by law such insurance is limited to loans of not more than $5 million a project. Woodner said he had divided the 1,139-unit building with a one-inch space filled with calking compound. Corridors, he said, ran through the “wall” on every floor. Capehart asked Woodner if he did not think it was violation of the law to build the place under one roof when he had obtained two mortgages. “No, I do not,” Woodner replied. “I never had any objection from the FHA that it was a violation.”

Official directive. It is notable that FHA Commissioner Mason had already issued a directive to FHA field offices stating his own cut-and-dried interpretation of the law on limitation of mortgage amounts with respect to multiple loans. Wrote Mason: “It is my view that the Congress ... intended not only to limit the amount of any single project mortgage, but to limit also the liability of the commissioner with respect to any single mortgagor, or any collection of mortgagors, where the mortgaged properties, because of their physical location, or the interrelated interests of the mortgagors, constitute, either in fact, or in appearance, one project.” The point was a neat one. Instances of its enforcement would make interesting reading.

SENATOR SPARKMAN SPEAKS OUT ON 608

(From the Congressional Record, July 28, 1954)

What did the 608 program accomplish? The program became effective on May 22, 1946, in a law which continued and expanded a small wartime 608 program. The last commitment under the program was issued on March 1, 1950. Under the 608 program, 465,480 privately built rental units were provided in 7,046 projects, the mortgages on which were insured for a total of about $3.4 billion. These projects were built in all 48 States, the District of Columbia, Alaska, Hawaii, and Puerto Rico. During this same period of time private rental housing went from its wartime low to as high as an average of 150,000 in 1949 and 1950. In 1950, more than four-fifths of these were section 608s.

The 608 program broke the back of the postwar rental field offices by stating its own good rental housing quickly to meet the needs of our returning veterans. The 430,000 units it provided after 1946 (55,000 units were provided under similar legislation during the war) meant a quick and almost incredibly large response to the Government program designed to provide rental housing. It was undoubtedly one of the most successful of all Government housing programs. It brought the rental-housing percentage of all new units up to 4 or 5 years later, because it was known in the committee and on the floor of the Senate and in the other body, and we allowed it to continue.

Mr. DOUGLAS. I have a colloquy this afternoon with the Senator from Illinois (Capehart), in which I contended that there was some guilt attached to Congress; but I do not think the exclusive guilt should be attached to Congress.

Mr. SPARKMAN. May I say to the distinguished Senator from Illinois that I never said that?

Mr. DOUGLAS. I know; I know; but I thought possibly that was the general drift or emphasis of the statement which the Senator from Alabama was making.

Mr. SPARKMAN. No. I shall state the point I wanted to make now. Since the comprehensive Housing Act of 1949 was enacted into law, or going back to 1946, when section 608 was enacted into law, for the purpose of encouraging persons to build rental units, a remarkable job has been done in getting housing constructed. A few of the promoters, a few of those who have entered the field, engaged in bad practice. When I say a “few,” I mean a relatively few, because we have a great army of housing builders in this country, people who are tradesmen, who do the job. When we consider the vast number of persons in the field, and then consider the number who have indulged in those bad practices, it is a relatively small number. Yet a stigma has been thrown over the whole industry of home builders.

Let me give my colleague an example. In my State I do not know how many 608s were built, but there were a great many. Does the Senator know how many were mortgaged-out? One, which involved $29,000, and the money was never even taken out as a dividend. The money stayed in the corporation. We had to pay every person in my State, and in every other State, who built section 608 houses he smeared with the charge that everybody who engaged in such construction was bad. That is my only concern.

NAHB names labor staff plans talks with AGC

With perhaps half of NAHB's members sitting on an open-shop basis the association has shied away from having a staff labor department at its Washington headquarters. Now, with signs of a quickening of interest in the housebuilding field, N has taken a half-step toward establishing a labor unit. Last month Andrew P. Mu 32, former industrial relations adviser Army ordnance, was appointed NAHB' s istant legislative director to specialize in labor matters. Attorney Murphy is edit- chief of the Federal Bar Journal. He will centrate on fact gathering and advice to 1 bers, will steer clear of liaison with in AFL building unions. A five-man N committee was formed to meet with...
nstruction wages rise 9c; homebuilders
il to establish separate pay standards

In construction rose by an average
6 hour across the nation during the
ning season which ended this summer.

builders for the most part found them-
swer by the increases, despite
 growing determination to establish
rate standards for their industry.

middle survey of the building labor
et by HOTSE & HOME identified some
which alert builders were keeping
scrutiny to help them estimate the
s and needs of their labor next year.
dozan major building areas, this is the
things were shaping up:

g benefits—a long time coming
struction—are on the rise. Basic
es, such as health and welfare insur-
plans, are becoming well established
on for Metropolitan cent barbering
South and West. Exceptions
ions are pushing into contracts in
y big metropolitan areas which have
 labor forces. New York is still the
etter in fringe benefits; many of its
have pension plans and vacation
s. In Detroit, six trades and their
vess have cooperated in setting up a joint
h and welfare plan covering employers
hour.

1-year contracts are being accepted
a partial satisfaction of the hunger
contractors and workers for stability
their relations. Some contracts, important
ly for their experimental nature, run
3 to five years. Labor’s acceptance
ultiyear contracts has been interpreted
concern for the economic future, most con-
 a longer than one year contain cost-of-
g adjustment clauses or provisions
peening pay negotiations yearly.

In sago, an unusual three-year contract gave
bers a 13¢ pay increase this year, as
ss them a 7¢ boost next June and com-
 them to no rise the following year.
ry all major Boston contracts are for
ears.

net contracts. Wage rates for house-
still are being patterned by negotia-
covering all of construction. In a few
 of this year, homebuilders revolted against
aining jointly with other types of con-
tors and in many more areas builders
ed about the need for negotiating sepa-
tely with unions. But the revolts were
ccessful, and the talk was mostly about
xt year.” Standoni example of what
builders want was a contract between
idence builders and carpenters setting a
ier wage rate than that for carpenters in
ral construction. In many parts of the

country, however, lower wage rates for hous-
working than for other construction
smen are a reality, for housing is far
from fully unionized. In addition, wages
 tend to be somewhat lower in suburban
areas, where the bulk of housebuilding oc-
curs. In large cities, where much housing
is apartment buildings, builders are in the
habit of pressing for longer wages.

This apply to other types of commercial structures.

SIDELIGHTS

ABA for uninsured repair loans

Sound loans on FHA Title I home repair and modernization standards are such good
risks, prudent lenders could make them
safely without FHA insurance. That was the
message the installment credit commission of
the American Bankers Association sent
all members this month in a special study.

"Non-insured Property Improvement Loans.” For several years this ABA group has
been advocating home modernization credit pro-
grams without reliance on government insur-
ance. An increasing number of lenders have
been accepting its advice, and with publica-
tion of this illuminating study many more can
be expected to do so. This manual cites
lenders’ independence and freedom from red
tape without Title I. More pointedly it notes
that since 1939, despite any recent losses
from racketeer contractor frauds, the 0.75% Title I insurance premium lenders have paid
to FHA has covered all FHA operating ex-
enses and losses on such loans, built up a
$27 million surplus and over $30 million of
unearned premiums. Says the ABA study:
“Can easily be seen that the prudent lender
could have protected himself equally as well
without such insurance.

FHA directors’ pow-wow

Some 70 of FHA’s 75 field men (including all
its state directors) turned up in Washington
for their first briefing by headquarters since
World War II. They got mixed advice. Com-
misssioner Mason cautioned them, in his
welcoming address, against accepting even
trivial gifts from people with whom they do
business. Charles Bowser, in charge of tech-
nical standards, announced: “It is high time
that we shifted from a cost to a valuation
concept.” Cyrus Sweet, new Title I repair
and modernization chief, said that the co-
insurance feature—making lenders assume
some of the responsibility—would be a tre-
mendous help in correcting Title I abuses.

It remained for Investigator W. F. Mc-
Kenna, who was appointed housecleaner to
HHFA in the spring and who was due to
move back to private practice at month’s end
—to offer the most depressing reminder of
how things had been going. First he said

that the FHA housecleaning was virtually
completed and that anybody still around
could be considered guiltless. Then he said
that the trouble FHA had endured was not
because of a “weak law” but because of
“graft and corruption at high levels.” Log-
ical inference: that a lot of crooks have been
weeded out—an inference with virtually no
support so far in the record (see p. 39).

Washington score board

In a final spurt, Congress disposed of a num-
ber of money matters affecting housing:

VA direct lending. A compromise figure of
$57.5 million for each quarter was settled
on in conference—a 50% increase over the
$85 million a quarter VA had been getting.
VA was not sure it was enough. The agency
figured a backlog of 39,000 loan requests at
the end of the fiscal year would absorb two-
thirds of the new funds.

Construction statistics. A request for
$1.1 million for better building statistics—
to be divided between Commerce and Labor
—was killed. Declared essential by many
sources, the sought-after funds were alter-
nately proposed and killed for weeks until
finally dropped entirely till next session.

FHA budget. Supplementary requests to
the main budget (already passed) were
sharply cut. FHA asked for a $1.3 million
boost for running its Washington headquar-
ters in fiscal ’55, was given $350,000. It
sought an extra $3 million for field office
operation, ended up with $1.2 million. Its
total budgets still exceeded last year’s: $5.5
million against $5.3 million for the Wash-
ington office; $26.2 million for the field
and against $26.1 million. But the slim increase
made painful reading in light of FHA’s ex-
panded activity and the criticism this activ-
ity was receiving from Congress.

Military housing. Still under discussion:
the proposal for appropriation of $175 million
in government funds for 11,867 units (the
latter figure cut by the Senate) and a provi-
sion for 5,000 trailer units.
LESS HOUSEWORK • BETTER HEALTH • MORE COMFORT

Sold this house!

When you install Chrysler Airtemp in your homes, you're selling modern living to your prospects! You're selling better health, comfort, and less housework...all potent selling points. But that's not all. Here are just a few of the unique advantages only Chrysler Airtemp Air Conditioning can offer:

• The Chrysler Airtemp name is known! Your selling job is easier because your customers have complete confidence in the Chrysler Airtemp name.
• Time-tested—16 years of residential air conditioning installation experience!
• Space-saving—Chrysler Airtemp advanced engineering gives you a flexible line.
• Waterless—no water or plumbing required.
• Consistent national advertising aids in selling your prospects.
• Chrysler Airtemp stands behind its product! A nation-wide distribution organization helps to eliminate bothersome service "call-backs." Why not get all of the facts now. Call your Chrysler Airtemp Dealer—he's listed in the Yellow Pages.

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HEATING • AIR CONDITIONING for HOMES, BUSINESS, INDUSTRY
AIRTEMP DIVISION, CHRYSLER CORPORATION
Dayton 1, Ohio

THE TRULY MODERN HOME IS AIR CONDITIONED
Dick Dawson, Graphic Arts Inc.

New secretary-treasurer of the AFL's Building & Construction Trades Dept. is Frank Bonadio of Baltimore, an international representative of the Sheet Metal Workers union.

Conrad (Pat) Harness, who set up NAHB's public relations department in 1950 and became its first director, left last month to become executive vice president of the Houston Home Builders Asso. He will succeed T. C. (Buddy) Brennan Jr., who has moved over to manage sales promotion for Frank W. Sharp, now at work on a $200 million, 15,000-home development on the city's outskirts (H&H, Aug. '54, News).

After 17 years in government, Neal Hardy, assistant administrator at HHFA, moved out to take over direction of NAHB's $2.5 million National Housing Center in Washington.

HARDY

Frank Lloyd Wright revised his plans for the proposed $2-million Guggenheim Museum on upper Fifth Ave. in New York, felt certain that the city's building department would approve them now and let the work get on. It has been over two years since Wright and the officials fell to discussing exits, overhangs and the like, while approval was held up. Wright insisted the changes would not harm the building, in fact stated they would improve it. He had rented the Presidential suite in the Hotel Plaza, overlooking Central Park, as a New York office.
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.

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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.

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2001 Westwood  Toledo, Ohi
BUILDERS AT WORK: Promoters sprinkle money and ideas in Florida and Long Island to grow new cities

**Florida**

An even more bullish statement from the promoters: they say that if things go well in Coral City, they will put up another 90,000 homes throughout the state.

By mid-August no plat plans had been filed with the Dade County Building, Zoning and Planning Dept. Zoning of the land for agricultural use had not been changed. But the developers felt no worry on this score; they had engaged Harland Bartholomew & Associates, city planners, to lay out their town and felt that by the time the plans were ready official approval would be forthcoming.

Small and stucco. Design of the houses would probably take no prizes. Six sample homes erected on the site show a combination of good and not-so-good elements. Some of the houses have sensibly wide roof overhangs; others do not. Most of the windows are high in the walls, making for less-effective ventilation than would be possible with full-lengths. Shutless shutters have been appended here and there. No architect designed the houses.

Gaines has a good reputation around Miami as an efficient builder. In Coral City he will be using prefab roof trusses and partitions. His plan calls for closely timed delivery of materials—concrete blocks and the like—on pallets. He has a record of good labor relations and has kept a nucleus of about 60 workers busy for several years. His work force for Coral City will be built around them.

The big push. Selling 10,000 houses will require considerable promotional ingenuity, but few Miamians doubt that Carl Byoir can do it. He has built the world's biggest public utility drives gave him cash to move into oil, tile, TV tubes and broadcasting stations; Julius Gaines, who says he has built 60 houses in Florida since 1946. Their Coral City, although one of the biggest contemplated housing enterprises of all time, demanded attention for several other reasons:

- He concrete block and stucco homes will sold near cost, says Gaines, from $7,025 to $12,500. Each house will have its own financing, offering $92 million worth of houses, each with its third acre of venuered pasture land, for small down payment, or $8,000.
- The trio has no intention of seeking VA or FHA financing, offering $92 million worth of houses, each with its third acre of venuered pasture land, for small down payment, or $8,000.
- The trio has no intention of seeking VA or FHA financing, offering $92 million worth of houses, each with its third acre of venuered pasture land, for small down payment, or $8,000.

**Long Island**

Local resistance. Easing a hustler like Stolkin into Florida quietly had about as much chance of success as sneaking the sun past a Kansas rooster. The Miami Herald broke out a four-part, front-page blast to acquit local citizens with their new neighbor. This action lost the paper its share—and it would have been the lion's share—of advertising for the new town.

The trio is well-equipped to move into the Miami home market. Said Byoir, in defining functions: "I am furnishing the land, Stolkin the equity capital, and Gaines the construction organization and development know-how."

Other developers in the area have shown unwillingness to be pushed out of their market, will probably step up promotion of their own projects. A new 10,000 houses would push available space beyond demand, even with an estimated 30,000 persons migrating to the Miami region each year.

Grid pattern for Long Island

Sydney M. Siegel, Long Island real estate developer, also has large-size plans, in their own way as formidable as those of the Coral City promoters. Siegel heads a group of American and Canadian businessmen (unidentified) who intend to sponsor the birth and growth of a fully integrated industrial community in the geographical center of Long Island, 36 mi. from New York City. Size: 6,300 houses on 2,000 acres. Cost: $175 million. Plans call for one quarter of the acreage to be devoted to industry (jobs for the home owners) and another 160 acres to shopping areas containing six supermarkets and 300 stores. The resultant land squeeze will put the houses cheek by jamb and in rigid alignment. There are two price brackets: $8,000 to $10,000 for the majority; $16,000 to $40,000 for junior vice presidents. Siegel has been mysterious about the industries he will get for his Suffolk County, Brown & Mathews, New York industrial planners, will be design engineers.

Extra footage

Tulsa Builder Howard C. Grubb, convinced that houses have to be bigger to fit bigger families, is—like Andy Palle and other big builders—doing something about it. He will add 2' to the end of the lowest-priced houses ($10,000) in his Dolly Mack subdivision. The Miami Herald says Grubb: "I'm sure I'll never find the added cost for the additional area." Says his architect, Don Henn: "It's surprising how much more an architect can do in a house with that extra 2' length." Both agree that builders who think of house cost in terms of square-foot costs minimize house size to meet "a nebulous means of computing cost. . . ."
It's no wonder that
U/R Lavatories
make houses easier to sell!

Your prospect can recognize real quality when he sees it—and one look at a Universal-Rundle lavatory tells a quality story that can't be beat. U/R's Arctic White, for instance, is the whitest white in the fixture industry, by scientific test! And Universal-Rundle's harder-than-steel surface means beauty that stays lovely... beauty that's easy to clean. The modern styling of U/R lavatories is clean and uncluttered—the kind of styling that is smart for years.

And when you offer Universal-Rundle fixtures, your prospect recognizes a familiar name—nationally advertised in leading magazines as the world's finest bathroom fixtures.

Write for FREE Catalog!

The World's Finest Bathroom Fixtures
by Universal-Rundle

Plants in Camden, New Jersey; Milwaukee, Wisconsin; New Castle, Pa.; Redlands, Calif.; San Antonio and Hondo, Texas
HOUSING STATISTICS:

Pacific Northwest lumber strike ticked off its second month since it stopped June 21, but prices softened in the face of increased demands from British Columbia and from small American mills—never untouched by the strike or in temporary settlement—working double-shift, six-day week. (Scattered settlements had involved no pay increase or a 5¢ to 7½¢ raise, subject to final industry agreement.) Price of 2 x 4 Douglas fir No. 2 green lumber tumbled as low as $40 MF, only $6 above the prestrike level. Quotations shortly after the stoppage had soared to $72 to $75 at the mill. Plywood prices, cut from 25% to 52% of industry capacity. Production fell mostly from nonunion, cooperative mills whose output was always standard construction and interior grades. Specialty plywood, cut of the big, strike-bound mills, remained scarce.

In the meanwhile, builders did the best they could, paid high prices for lumber that they had to curtail operations. Said Volume Builder Earl Smith of San Francisco: "The labor situation is pinching us and it is very difficult to get enough to get by." The most serious aspect of the strike: a growing shortage of logs. A axed strike settlement could cause lumber production to suffer all winter for lack of raw material.

MORTGAGE LENDING ACTIVITY

[Table showing mortgage activity for different months and cities]

MORTGAGE MARKET QUOTATIONS

[Table showing mortgage rates for different cities and dates]

PRIVATE HOUSING STARTS

Private housing starts, computed from the revamped BLS sample, totaled 115,000 for June and 109,000 for July. Revisions for earlier months of 1954, on the basis of the new sample, were small except for April, which went from 108,800 to 106,500 units. Private housing activity for the first seven months of 1954 was the highest since 1950: 683,500. The same 1953 period yielded a slightly lower 678,100 units.
For many years, America's leading manufacturers of top quality residential kitchen cabinets—enameled steel and wood—have turned to the JUST Manufacturing Co. for the very finest in stainless steel sinks and cabinet tops because:

JUST craftsmanship assures perfect fit for their cabinets.
JUST design gives unlimited freedom in planning to conform to modern architecture.
JUST precision construction reduces installation costs by eliminating "on-the-job" alterations.

And only in Just Line stainless steel products do you get ALL these features:

- Patented Anti-Splash Rims around the entire perimeter of sink bowls.
- Patented double pitched drainboards.
- Seamless welded one-piece construction for utmost sanitation.
- Maximum use of heavy gauge stainless steel for lifetime durability.

For further information, see our Catalog 23-B in Sweet's Architectural File or write today for illustrated literature and name of your nearest field representative.
MODERN MORTGAGES

A monthly report on important developments in the modernization of mortgage credit, with particular emphasis on the expanding potential of the package mortgage, the open-end mortgage and the expandable mortgage.

HA to allow open ending of both old and new mortgages; VA rules also eased

One short passage of only 32 lines, the Housing Act of 1954 demolished the endless, invisible barrier that denied more than 2 million FHA home owners benefits of open-end mortgage financing to repair, improve or expand their homes, check the onset of obsolescence and blight.

As advocated unanimously by industry leaders, by HOUSE & HOME, and as enunciated last winter by President Eisenhower, Congress in Section 225 of the new law specifically authorized FHA to insure open-end mortgages on one- to four-family homes from now on. While the official regulations under the new law are being drafted last month, FHA Commissioner Norman Mason disclosed they will not be limited solely to new FHA mortgages. Wherever lenders are lining and state laws are no obstacle, FHA will allow open ending of existing A mortgages, too. In New York, for instance, lenders could use "modification agreements" to open end a "closed-in" mortgage along the lines of a form neared by the Dime Savings Bank of Brooklyn (H&H, Oct., '53).

First market opened. The most important clause in the new law was one that was urged all along by HOUSE & HOME, was added just before final passage. As allowed amount of the mortgage if proceeds will be used to finance the structure of additional rooms or other closed space as a part of the dwelling."

This cleared the way for hundreds of thousands of major home enlargement jobs that would require vast amounts of building materials and home equipment, would provide employment for large numbers of its men and an outlet for a considerable sum of mortgage investment capital protected with government insurance.

Ripe for improvement, and for enlargement with third and fourth bedrooms, second and third children on the extended, FHA open ending.

Limit on appliances. There was disappointment for some segments of the industry on one restriction in the act: under the new law FHA would not allow open-end borrowing for many essential free-standing home appliances. Specifically, the new law limited re-advances on FHA mortgages to "such improvements or repairs as substantially protect or improve the basic livability of the property." For fixtures or appliances, this will cover only firmly attached items that become an integral part of the structure or realty.

For its interpretations on this point FHA was being guided by a strong directive in the report on the housing bill written by the Senate banking and currency committee. Said this report: "Under current FHA administrative policy refrigerators, washing machines, ironers, stoves, dishwashers, carpeting, draperies and other household appliances and furnishings are not eligible for the benefits of the Title I (short-term credit) program. Your committee intends that such restrictions shall continue to apply to these and other free-standing items not only under Title I, but also under ... the open-end mortgage section." (This Senate order created an anomaly: in many districts most of these items are allowed on an original FHA mortgage if they are equipment included with a new house, but their addition to the same mortgage will be prohibited if bought later.)

VA rules liberalized. The new law also authorized higher guarantees on open-end borrowing for repairs, alterations and improvements on VA home mortgages. VA already allowed open-end loans for this purpose, but on a technical point it did not increase the dollar amount of its outstanding guaranty to the lender on the combined loans, except in the cases of veterans who had bought homes before April 20, 1950 and had used less than $4,000 of guaranty entitlement.

Under the new law any unused portion of a veteran's 60% guaranty entitlement up to the maximum of $7,500 can be applied to increase the dollar amount of the guaranty to the lender such loans.
Sashless window becoming popular

1954 sales are seven times last year's volume

The sales volume of the Pierson Sashless Window has greatly increased during the year, to become a popular unit throughout most of the United States and Canada. We attribute the success of this year's sales to a product unique in its field and to our Spring advertising in House and Home, which brought unbelievable results.

Glass window. This is the only sashless window on the market. It is simply 3/16" crystal glass, sliding in a redwood frame. There are no sash sections around or between the glass—thus eliminating balances, putty, sash painting and all hardware except the lock. The frame is 2" x 6" redwood and is moulded so that the inside trim is complete for wallboard or plaster—and outside, for siding or stucco. The price is low because the buyer is paying for good material rather than labor. The window comes in 22 sizes up to 8 feet long, and from 2 to 3 1/2 feet high. This is the only full vision sliding window on the market.

Dealers and architects may obtain a free display model of the window by paying freight only. Inquiries regarding the Pierson Sashless Window may be addressed to Ernest Pierson Co., 4100 Broadway, Eureka, California.
September, 1954

104 GOOD DESIGN FOR PRODUCTION, a manual for builders and their architects, prepared for the NAHB Research Institute.

106 I. Planning. Good planning starts with good zoning.

108 Good plans are simple plans: rectangle, square, T, L, split level, H and U; their pros and cons.

110 Good plans are flexible on the lot.

112 How to plan a living room for good circulation and furniture arrangement.

114 How to plan a kitchen and laundry; with design standards by Harold Sleeper, FAIA.

118 How to plan a bedroom; Sleeper design standards.

120 How to plan a playroom.

121 How to plan storage.

122 The house in relation to street and lot.

124 II. Construction. Good construction uses all the approved building techniques, means working with parts instead of pieces.

128 III. Appearance. What do people want small houses to look like? Bigger, more expensive and different from their neighbors'.

130 How to trick the eye and make a small house look bigger.

132 How to make a cramped room look spacious.

134 How to make a cheap house look more expensive.

136 How to make the same house look different with texture and color.

140 How to make the street look like home.

142 Good teamwork makes good design in quantity-production houses.

144 LUMBER DEALER SPENDS $60,000 TO PROMOTE HOUSE

154 CALIFORNIA'S Newest PLANNED TOWN IS MODERN

161 NEW TAX BILL

A benevolent giant whose chief intent is to stir the economy to greater activity.

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Joseph Peltz of Stamford, Conn. gets behind Better Homes and Gardens' "Home for all America"; 96 other builders use the house to get sales.
Good design in houses—like good design in many other things—is the product of three factors: good planning, good construction and good appearance.

Good planning means good performance. The test of good planning is whether or not a house works.

Good construction means sound construction—plus something else: with houses built to a price, it means simple, fast, and therefore economical construction. In short, it means good quantity building.

And good appearance means good styling. People are not going to move into a new house just because it works well or just because it is built well. They will move into it because they like the way it looks—inside, outside, on the lot and on the street. Good appearance in a house is the clinching argument that makes people want to leave the old address.

On these 40 pages we will try to show two things:

First, we will show the most effective ways to achieve good planning, good construction and good appearance (and, for contrast, we will show some of the common mistakes, too).

And, second, we will try to document the complete interdependence of planning, construction and appearance.

By this we mean that no plan is good if it looks bad, no structure is good if it covers up for a bad plan, and no appearance is good if it is achieved at the cost—and, especially, the high cost—of complicated and messy construction.

For a house is made up of many parts. In a bad house, these parts are often out of kilter—one thing is stressed at the expense of others. In a good house, the many parts are in perfect balance.

To try and put these many parts into balance is the purpose of this manual.
it must work well

it must build well

it must look well
WHAT IS GOOD PLANNING?
OD PLANNING STARTS WITH GOOD ZONING

Most houses consist of three basic areas—

SLEEPING AREA (bedrooms, bathrooms and related spaces)
LIVING AREA (living room, family room and dining space)
AND WORKING AREA (kitchen, which is the control tower, and laundry)

to relate these three basic areas to each other, to the sun, the lot tree, is the key problem in the planning of any house.

TODAY'S HOUSE HAD JUST ONE ANSWER TO ZONING

living and working areas downstairs, the bedrooms upstairs.

advantages:

wasted by stairs and landings.

and energy wasted in stair climbing.

ity in relating upstairs playrooms to outdoors.

flexibility (especially for expanding the house).

TODAY'S HOUSE CAN BE ZONED IN MANY DIFFERENT WAYS:

Most builder houses are planned on one floor. If they are planned well, each room will be closely related to its corresponding outdoor space and the working area will be located to control the entire house: all entrances, the children's play areas, the garage or carport, and the dining areas—both in the house and out-of-doors.

Here are six simple and well-zoned house plans commonly used by builders. The diagrams with black (for sleeping), gray (for living) and crosshatch (for working) show how our three basic areas should be arranged to make the plan work:

Simple rectangle plan
Utility-core plan
Offset rectangle plan
T-plan
L-plan
Split-level plan
out the US. Each has its pros and cons. Each is a simple solution to the common problem of how to house a family with children at a price the family can afford to pay. Why have these plans been successful? Here are the reasons: 1) sleeping, living and working areas are clearly separated, yet well related to each other. 2) Main absolute must in good planning. 4) The kitchen is the control to for the entire house. From it, the housewife can supervise all trances, all major indoor and outdoor areas. 5) And, circulate space within the house is kept to a minimum. The principles sho in this chart can be applied to any house plan, however complex.

**Simple rectangle plan, and offset rectangle plan**

**Utility-core plan**

**T-plan**

**PRO:**

**CON:**
Street facade can look dull unless garage or carport is used to break it up. Street elevations may have four or five different kinds of openings, hence they present design problems.

**NOTE:** in a 1,200 sq. ft. house, the simple rectangle would have about 148 running feet of exterior wall. The offset rectangle might have 164'.

**Simple rectangle as used by Builder William Levit in Pennsylvania.**

**Offset rectangle as used by Builder William Nuskin in Conn.**

**Utility-core plan as used by Designer and Professor Richard Pollock in West.**

**PRO:**
Plan can be square, hence very compact. Inside bath now approved by FHA. Excellent concentration of utilities. Utility core acts as buffer zone between living and sleeping areas.

**CON:**
Hard to relate kitchen, garage, family and main entrances properly. This often means excessive circulation space. Few variations possible along street.

**NOTE:** the utility-core plan would have only 140 running feet of exterior wall in a 1,200 sq. ft. house.

**Utility-core plan as used by Designers and Professor Richard Pollock in West.**

**PRO:**
Excellent separation of living and sleeping areas, with good orientation possible for Excellent circulation and control. Interesting street elevations with many sible variations. Sheltered terrace toward rear garden.

**CON:**
More complicated roof framing than rect or core plans. Long exterior walls. Divided plumbing stacks.

**NOTE:** the T-plan would have 174' exterior wall in a 1,200 sq. ft. house.

**T-plan as used by Builder Joseph Eichler in Amend & Allen, architects.**

**PRO:**
Exce llent separation of living and sleeping areas, with good orientation possible for Excellent circulation and control. Interesting street elevations with many sible variations. Sheltered terrace toward rear garden.

**CON:**
More complicated roof framing than rect or core plans. Long exterior walls. Divided plumbing stacks.

**NOTE:** the T-plan would have 174' exterior wall in a 1,200 sq. ft. house.
L-plan

**L-plan vs. T-plan**

The L-plan, like the T-plan, might be made more efficient by splitting the building levels. However, roof framing is less complicated than in T-plan.

**Floor plans**

- **PRO:**
  - Excellent separation of sleeping and living.
  - Easy to relate to existing grades.
  - Cross ventilation possible in every room.

- **CON:**
  - Very long perimeter walls, hence initial costs, as well as heating, air-conditioning and maintenance costs high.
  - Long plumbing runs in some H- and U-plans.
  - Placement and access on narrow lots can be difficult.

**NOTE:** Assuming a 1,200 sq. ft. house, the H- and U-plans would have about 210 running feet of perimeter walls, or almost 50% more than an equivalent rectangle. These plans are therefore expensive to build.

**T-plan**

- **PRO:**
  - A lot of cubic space for a small house.
  - Separate levels produce greater privacy for each area.
  - Different ceiling heights create interest.

- **CON:**
  - Complicated exteriors and framing.
  - Difficult to relate properly to existing grades.
  - Cramped and badly proportioned rooms will result in splits measuring less than 45' in long direction.

**NOTE:** Exterior wall economics in splits result from using space between foundation walls to gain additional cubicage. (See I.H.I., April '54 for discussion of split-level design.)

**U-plan**

- **PRO:**
  - Excellent separation of sleeping and living.
  - Used by Kring Construction Co.
  - John P. DePalma, architect.

- **CON:**
  - Very long perimeter walls, hence initial costs, as well as heating, air-conditioning and maintenance costs high.
  - Long plumbing runs in some H- and U-plans.
  - Placement and access on narrow lots can be difficult.

**NOTE:** Assuming a 1,200 sq. ft. house, the H- and U-plans would have about 210 running feet of perimeter walls, or almost 50% more than an equivalent rectangle. These plans are therefore expensive to build.

- **FLOOR PLAN**
  - Lower level in most split levels is divided between garage space and playroom.
GOOD PLANS CAN HAVE MANY FACES. Many people are reluctant to buy a builder house because they think it means living in a row of identical houses. To defeat this kind of monotony and to get the best possible orientation on both sides of the street, builders like to switch their basic plans around on the lot—flop over adjoining houses, vary the setbacks for the street and so on (see also p. 140).

These diagrams suggest how each of our eight plan types can be turned around, set back, flopped over or stood at end to street—all within the restricted dimensions of a small lot. But before we go on to discuss these suggestions, here is a note of warning: frequently a builder will try to get variety along the street by shifting the garage around. You do some of that—but not too much. One test of good small-house planning is how you get from the garage to the kitchen.

SIMPLE RECTANGLE AND OFFSET PLANS. By using screens and fences, by slightly changing the location of the garage or carport, and by turning the house around or setting it far back on the lot, builders have given this simple plan dozens of different faces.

T-PLAN. By flopping T- or L-plans over on adjoining lots you can get a handsome in- and outgoing-pattern along the street (see p. 140). Using the T-plan in the long direction works well on narrow lots.

SPLIT-LEVEL PLAN. Because splits present special grading and landscaping problems, it is advisable to use continuous terracing parallel to the street for front-to-back splits, or flopped-over plans on adjoining lots for side-to-side splits.

UTILITY-CORE PLAN. Square houses need screens, fences and changing garage locations to look different along the street. It is hard to generalize about whether the living area should face the street or the rear. If it faces the street and has a big glass wall, that glass wall must be protected (see p. 122).

L-PLAN. One of the chief assets of T- and L-plans is that the wings form sheltered terraces. These terraces should be protected by screens or planting if the plan is turned so that they face the street.

H- AND U-PLANS. Since the patios are a major asset in these plan types, they should be protected by screens or planting if they face the street. Carport or garage location is complicated, especially when the work areas are in the link. The plans shown here assume that the work area is adjacent to the living room.
GOOD PLANS ARE EASY TO CHECK. Take a look at the two pairs of house plans shown on this page; in each case the plans are superficially similar—but there are just enough little differences to rule out the plans on the left in favor of the plans on the right. How can you tell? Well, just by asking the right questions about kitchen location, about garage location, about control and about circulation. Let's see how this works in practice:

**PLAN “A”**

Is garage next door to kitchen? A: no.
Does kitchen control major entrances? A: no.
Is living room free from through traffic? A: no.
Are outdoor areas well related to rooms? A: no.
Is there a foyer space at main entrance? Does it give direct access to all major areas in house? A: both no.

**THIS A GOOD PLAN? NO.**

**PLAN “B”**

(Terra Linda development, Calif. J. Seaton, designer.)

1. Is garage next door to kitchen? A: yes.
3. Is living room free from through traffic? A: yes.
5. Is there a foyer space? Does it lead directly to all major areas? A: yes.

**IS THIS A GOOD PLAN? YES—VERY GOOD.**

**PLAN “C”**

(Eichler Home, Calif. Anshen & Allen, architects.)

1. Is it easy to get from garage to kitchen? A: no—unnecessarily complicated.
2. Is kitchen layout good? A: no—too many doors, sink in bad place, etc.
3. Is corridor space well planned? A: no—very complicated, partly because living room faces street.
Can you find your way out of main foyer? A: only with difficulty—it has seven different doors!

**THIS A GOOD PLAN? NO—but it could be (see Plan “D”).**

**PLAN “D”**

1. Is it easy to get from garage to kitchen? A: yes.
3. Is corridor space well planned? A: yes—part of corridor doubles as dressing room. All of it acts as sound baffle between living and sleeping areas.
4. Is exterior shape simple? A: yes—jogs occur only in places like fireplace wall, where change in material makes break seem natural.
5. Can you find your way from entrance foyer to all three major areas? A: yes—easily.

**IS THIS A GOOD PLAN? YES—ALTHOUGH IT IS QUITE SIMILAR TO BAD PLAN “C.”**
GOOD PLANS MUST HAVE GOOD ROOMS

WHY IS THIS A GOOD LIVING ROOM?
(Builders Simon & Morrow, L.L. N.Y. House Jackson, architect.)

1. The room is free from through traffic.
2. It was designed for best furniture arrangement: sofa and chairs face fireplace and view of garden.
3. Coat closet shields living room from main entrance.

WHY IS THIS A POOR LIVING ROOM?

1. Main traffic lane bisects room. Note that decorator has unconsciously accentuated this fact by placement of scatter rugs!
2. Hence furniture arrangement is very difficult. Picture window looks more like intruder than asset.
3. Main entrance door opens straight into living area.

The good living room above is actually somewhat narrower than the poor example below. But it is much more usable because it was planned for good circulation and for good furniture placement.

How do you tell a good room from a bad room? There are many different answers—but before a room qualify as being well planned (which is the principal thing we are talking about here) it must pass two tests:

1. Does the circulation work inside the room?
2. Is there any place to put the furniture (and arrange it properly) after the circulation taken care of?

These two questions seem so obvious it is hard to believe that architects or builders could ignore them. But take a look at the two examples on this page (both architect-designed, by the way). And then consider your next room plans to see whether they qua...
GOOD LIVING ROOMS MUST SOLVE SPECIAL PROBLEMS

Today, most living rooms have three views—two of them inside, one of them outdoors:

first, a view of the TV set;    second, a view of the fireplace;    and third, a view of the garden through a glass wall

In a good living room you do not have to move the furniture around (and thus scar the floor and wear out the carpet) every time you want to look at your favorite TV program, or watch the fire, or look out of the window. In a good living room, these three views are all visible within a 90° arc from wherever you sit.

The Terra Linda development in California (W. J. Severin, designer; see also p. 154) is a good example. The principal seating area surveys all three major views: the TV set, the fireplace and the garden. It would be very difficult to furnish this room badly—especially if the model house shows how to get the most out of it by furnishing it right.
GOOD KITCHENS CAN PASS THREE TESTS

A lot has been done to make kitchens more glamorous. Still more has been done to make them more gadgety.

Yet a good kitchen is not primarily a glamorous kitchen or a gadgety kitchen. A good kitchen is a kitchen that works. To find out how your kitchen works, check it against three questions:

FIRST—is your kitchen laid out in accordance with the "efficient work triangle" principle?
SECOND—does it have the right kind of storage, in the right places and in the right amounts?
And THIRD—does it make the housewife feel like a prisoner, or does it reconcile her to her hours of cooking and—maybe—make them quite pleasant?

(All this is assuming that your kitchen has now been located properly in relation to the rest of the plan—see previous pages. For, above all, the kitchen is the control tower of the house. The housewife must be able to watch just about everything that goes on, inside and outside, while she is in her kitchen area.)

WHAT IS THE "EFFICIENT WORK TRIANGLE"?
The diagram above shows how to save the housewife countless steps in a kitchen. The logical work sequence in any kitchen should start from the right, at the refrigerator (where food is picked up), move on to the left to counter space and chopping board, to sink for washing, to more counter space for mixing, then to range and serving counter. The distances between chief appliances diagrammed above have been found most efficient.

As she goes through the motions shown in the work triangle, the housewife will need plenty of counter space and shallow storage space along the way to group working equipment at the point of use. It goes without saying that the work triangle should be out of the way of major through traffic.

Bad and good examples of kitchen planning are shown on the next two pages, documented with drawings by Harold R. Sleeper, FAIA.
**AD “U” KITCHEN**

1) It is short on essential counter space. 2) Storage is placed ceiling-high, out of easy and safe reach. 3) Potential storage space is wasted.

**GOOD “U” KITCHEN**

1) Ample counter space flanks basic appliances. 2) Storage space is plentiful, put where it’s needed. 3) Kitchen opens to dining room, foreground, over serving counter.

**AD “L” KITCHEN**

1) Corner sink and corner window cost more, waste storage and counter space. 2) There is no serving counter next to the range. 3) Above-counter storage space is limited, inaccessible.

**GOOD “L” KITCHEN**

1) Square corner is less costly, more efficient. Note gain in storage and counter space. 2) Acoustical tile in back of sink and counter absorbs clatter. 3) Window and storage space are located where each is needed most.
GOOD KITCHENS REACH INTO DINING AREA

DESIGN STANDARDS AND DATA

Copyright 1954 by HAROLD R. SLEEPER, F.A.I.A.

BAD "I" KITCHEN

1) Appliances are inefficiently arranged, and are not flanked by counters. 2) Dead space over refrigerator should be used for storage. 3) Refrigerator door opens out to block entranceway.

GOOD "I" KITCHEN

1) Good work triangle. 2) Big window makes for light and cheerful kitchen. 3) Wall space on both sides used for counter, storage space. The "I" kitchen should be avoided whenever possible. Besides doubling a major traffic lane, it makes the housewife feel cooped. But if it has to be used (e.g. for economy), make sure the aisle is wide enough to keep children and other persons-through out of the housewife's way.

The conventional separation of kitchen, dining and living rooms is fast disappearing. But as these rooms are merged, new problems pop up.

For example, some builders put ranges instead of pass-through counters between kitchen and dining area. This may be convenient at mealtime (e.g., the coffee pot can be reached without a walk around the counter into the kitchen) but it does not make the best use of the space: cooking odors from the range invade the living area, rising heat precludes overhead storage. Pass-through counter, on the other hand, makes an ideal serving counter and can double as a drugstore-type counter for snacks.

When planning an open kitchen keep in mind that: 1) pass-through counters should be high enough to shield appliances and work counters; 2) exhaust fan, which should be in every kitchen, is an absolute must in open kitchens; 3) counter space should be backed with acoustical tile to absorb kitchen clatter.
Modern laundry appliances are designed to save precious small space. But this doesn't mean they should be crammed into leftover cranny. Moreover, housewives don't want them to the kitchen of valuable counter and storage space. 

Ideally, the laundry-utility core should be a room by itself kitchen and bathroom. Otherwise, an alcove planned for dry appliances—and shelf space to go with it—will serve purpose.

**GOOD LAUNDRY**

1) Appliances are arranged logically. 2) Big windows make for good light. 3) Big hamper is essential to any laundry room.

**BAD LAUNDRY**

1) Room lacks natural light. 2) Tub should adjoin washer, not ironer. 3) Space is cramped, ironer obstructs usable storage space under counter.

In the small house where space is at a particular premium, a laundry alcove (above) is a good solution.
GOOD BEDROOMS AND BATHROOMS CONSERVE SPACE

Most new bedrooms are too small as it is. Don't throw away space in hallways or waste potential storage. Provide shelves, drawers, storage for little-used items and clothing. Make windows larger to let in light and ventilate the bedroom better and to make it look bigger. Only privacy argues for the tiny, peer-out slit at the top of the wall, and then not very well. In their bedroom most people feel just as compelled to pull curtains over slots as over floor-to-ceiling windows.

BAD BEDROOM
1) High peer-out slits limit natural light and ventilation, make room look smaller, add little to real sense of privacy. 2) Storage is scattered; circulation around sleeping area complex. 3) Door opens into closet.

GOOD BEDROOM
1) Big window gives ample light and ventilation, makes room feel and look bigger. 2) Live storage area, where there is likely to be circulation all day, is kept away from sleeping area. 3) Good, unobstructed closet space.

BAD BEDROOM
Fairly typical bedroom, below, repeats the planning errors diagramed above. Note also that lighting is inadequate for reading, dressing, and there is no switch for turning out ceiling fixture beside the bed.

GOOD BEDROOM
This embodies all the plan principles listed above, and gains sufficient space for chair and bench. Sliding glass doors open onto terrace, carefully screened from neighboring house to guarantee privacy.
Bathrooms should be bigger. They should—especially in small one-bath and bath-and-a-half houses—he able to accommodate more than one person at a time. And they should provide plenty of storage room; there is room even in the smallest bathroom for bigger medicine—and even linen—cabinets, clothes bins, counters and drying racks—all of which logically and functionally belong there.

BAD COMPARTMENTED BATHROOM
1) Door opens into toilet compartment. 2) Lavatory is too close to door; occupant would have to move each time it was opened. 3) Arrangement of facilities is inefficient, offers little privacy.

BAD BATHROOM
1) This conventional one-man-at-a-time plan is inefficient, particularly for big families. 2) Poor storage; medicine cabinet is too small and space under lavatory is wasted. 3) Only counter space is top of flushing chamber.

GOOD COMPARTMENTED BATHROOM
1) Sliding door provides privacy where it is needed. 2) Double basin cuts down waiting time, important to today's bigger families. 3) Additional storage space is provided in extra cabinet.

GOOD BATHROOM
1) This plan gets family through morning shaving and face washing quickly. 2) Ample storage is provided back of and under lavatory. 3) Generous mirror surface, something every bathroom can use.
GOOD PLAYROOMS DOUBLE THE LIVING AREA... Because it is almost impossible childproof a formal living room, many builders now supply two living rooms with each house: one for entertaining, principally used by grownups; the other for child play, for housework, for informal meals, for watching TV and for adult hobbies.

The best place for a playroom is right next to the kitchen. Here the housewife can keep an eye on her children, talk to her family while preparing dinner, serve snacks, keep an eye on washer and dryer while they are in operation.

Here are four ways to work a useful "second living room" into a 1,200 sq. ft. floor plan at very little (if any) extra cost:

THESE FEATURES MAKE A PLAYROOM STILL MORE USEFUL:

- Tough, washable floors and walls.
- Built-in toy storage, shelves and desk at child's level.
- Acoustical treatment of ceiling.
- Low window sills so children can look out.
- Blackboard or tackboard for pictures, notices, etc.
- Low-level sink and drinking fountain.
- Door to outdoor play space.
three most important things to remember about storage are these:

here is never enough of it—ask any woman.

1 should be located to keep each article at the point where it is first used, not across the room or in another room.

1 should be built into the wall, keeping as many things as possible off the floor in drawers, shelves, racks. This makes them easier to reach, leaves more floor space free for circulation and furniture, makes a room look neater and larger.

1 should be dimensioned and subdivided accurately to fit specific articles, not just vaguely tossed into the plan as a "closet" or a "shelf."

1 best way to do all these things is with a storage wall (see above, right). It can be designed to accommodate a wide variety of articles, fabricated economically in a shop and moved as a unit after interiors have been finished. If you use post-beam or truss roof construction the storage wall can carry roof load above it. Between two rooms, its dead air space I with clothing, acts as an excellent sound barrier.

veral companies manufacture storage walls for different purposes; others make closet fronts with sliding doors that can be used to closet space built on site. On this page are storage walls for bedrooms, living and dining areas, and garages. (For room and kitchen storage, see pp. 114-119).

IN THE LIVING ROOM: wall with cabinets or drawers, shelves for books and bric-a-brac, fold-down writing desk or bar, radio-phonograph-TV, cardtable storage. (Photo above, sketch left.)

IN THE DINING AREA: a pass-through counter to kitchen, with two-way shelves for dishes above, linen and silver storage below. Pass-through should be closable.

IN THE BEDROOMS: shelves or drawers under window, long counter with desk or make-up table at one end. Sketch (below), storage wall with hanging space, shallow drawers.

LEFT: twin closet units with mirror between.
GOOD LOT PLANNING CAN EXPAND THE HOUSE

The house plan shown at left has only 1,000 sq. ft. inside floor area—just about the minimum. But using the outdoors and carefully interlocking it with the indoors, the architect has multiplied his total house size many times. Here is how he did it:

1. By giving each indoor room its corresponding outdoor room.
2. By putting them both on the same level.
3. By using plenty of glass and an outside door in most of the rooms.
4. By fencing and planting the outdoor room to make it private.

At the back of this house, the living room opens to its living terrace, shielded from neighbors by a 10-foot wall and trees to the rear, a line of shrubbery to the right. The garden can be enjoyed from these living areas and from two large-windowed bedrooms as well.

On the front, the inside playroom has its own outdoor play space, the kitchen its service yard, the dining area its own intimate dining terrace outside sliding glass walls. All three of these outdoor rooms are neatly protected from the street by opaque fences, planting: the carport storage wall (note how the front walk, carport and dining terrace share one economical ap of paving).

There is plenty of logic to back up this kind of indoor-outdoor planning: people who buy 6,000 sq. ft. of ground don't want to be confined to a mere fifth of what they paid for. They demand (and can get) use of their ground.

But there are several pitfalls, too: the glass wall now a standard part of almost every modern house is fine to look out of—and just as good to look through. In other words, it needs protection—protection from neighbors who may be only 50' away from your rear terrace, and protection from the street that faces that way. If it does not get adequate protection, the result will be something like this:

Photos: (top) Blue Ribbon Construction Co., built Smith & Williams architects; Julius Schulman, photographer; (below) photo by Joan W. Cress.
DO NOT lay out streets on a grid; it encourages through traffic, speeding, accidents at four-way intersections. Street scenes are endlessly dull and monotonous.

DO use curves, loops, cul-de-sacs to slow traffic, create visual variety. Use long blocks (up to 2,000') to reduce intersections, save on paving, utilities.

GOOD STREET PLANNING MAKES SAFER, BETTER NEIGHBORHOODS

This page are some of the most important do's and don'ts of small-neighborhood design. For more detailed studies, read the revised 1954 edition of the Community Builders Handbook, published by the Urban Land Institute, Washington, D.C.

DO NOT join streets at odd angles; cars speed around corners.

DO make traffic slow down for right-angle turns entering residential streets.

DO NOT use X intersections! cars speed through unless there are stoplights.

DO use T intersections; drivers see street ends, slow down, look both ways.

DO NOT run streets up inlines; cars race uphill or use noisy low gears.

DO follow contours to reduce grades, get safer, pleasanter curves in road.

T lay out narrow, deep lots; they waste hard to use.

DO square off lot shapes; wider lots give more room, privacy for outdoor living.

DO NOT allow views down a long row of rear yards, often unsightly.

DO seal off the end of each block with "butti" lots for an attractive street.
WHAT IS GOOD CONSTRUCTION?
HOUSE ABOVE WAS DIFFICULT TO BUILD
Its roof has two breaks, thus doubling flashings, lumber and labor where roof planes intersect. Windows are holes punched into solid walls—requiring extra headers above openings, cripples all around them. Wall surfaces, part wood and part brick, were divided horizontally, require two different trades to work on same section. Nothing was preassembled for building—except scaffolding!

HOUSE BELOW WAS SIMPLE TO BUILD
Its roof is one straight, unbroken gable, framed with preassembled roof trusses, sheathed with standard sheets of hardboard. Workmen can erect trusses while standing on floor slab (opposite), quickly get a big “umbrella” and flat ceiling without intermediate supports. Exterior walls are divided into solid panels and “window” walls, all coordinated vertically and horizontally to take advantage of stock windows and stock sheet materials. Brickwork is concentrated in vertical panels to simplify scheduling. All components (except brickwork) were preassembled.

GOOD CONSTRUCTION MEANS SIMPLIFICATION

The most efficient house shape for today’s materials is the simple rectangle, or a combination of simple rectangles. Bays, jogs, recesses and odd angles mean wasted materials, extra labor—in short, added cost. There are plenty of other (and better) ways of achieving variety (see pp. 136-139).

Here is what simplification can do:
A Small Homes Council study of window and wall framing showed a saving of $134 from combining 20 small windows into ten large ones. Placing all windows directly under the top plate saved $18 (and improved appearance—see p. 130). Use of a continuous double 2” x 6” lintel, in place of two 2” x 4”s laid flat and individual headers over each door and window (which makes alignment of window and door heads more difficult and appearance more confused), saved $47. Total saved from such simplification alone: $215.

That is only the first step. If you are building enough houses, a preassembled panel system of the type shown lower left, with clear divisions into solid and transparent wall panels, will simplify construction still more, reduce error, cut costs with each additional house.

GOOD CONSTRUCTION MEANS USING STANDARD MATERIALS

Using stock materials makes even more sense to the small and medium-sized builder than to the big one—for the big builder can probably work out his own standard sizes to suit his own plans. But the smaller builder needs to use existing stock materials—and use every square inch of them—to get the most out of them.

Most stock materials are related to a basic 4” module. Thus 16” o.c. stud spacing comes to four modules; the FHA-approved 24” spacing is six modules. A finished ceiling height of 8’-6½” permits the use of 4’ x 8’ sheet materials without cutting and allows enough clearance to have them set up in place.

Every day more prefabricated components are put on the market in dimensions that tie in with these standards; the Lul-Rev-Co panels (H&H, March ’54) are one example, the many new hopper-type windows are another. As of today, almost any simple builder house can be put together from stock components available through any lumberyard—and we do not mean 2” x 4”s.

GOOD CONSTRUCTION MEANS USING PARTS NOT PIECES

Why do modern builders use preassembled panels? For three reasons: first, because carpenters can work better and faster on panels that lie flat on the ground rather than on panels that are up in the air; second, because preassembly can take place under cover and near to supplies; and, third, because preassembly means less hit and miss on the job.

Here are some of the things to remember in preassembling parts: be sure the parts are not too big or too heavy for two men to handle; be sure the design allows for tolerances between wooden parts—because nobody can make wood behave like a precision material; and be sure the design—the whole design, including plan and appearance—takes full advantage of preassembly.

The panelized look so characteristic of modern houses is no accident: good modern houses look panelized because their structure is panelized. And the panelized look can be very handsome. So, don’t try to cover up the panelized structure—instead, turn it into an asset. It will look better, and cost less.
LESS TROUBLE WITH THE WEATHER

The open-room technique means putting up the exterior walls first, erecting roof trusses on top of them and finishing off the roof and walls as fast as possible so that work can proceed and materials can be stored without interference from the weather. The advantage of long-span trusses is that you need no intermediate supports, and you can place preassembled partitions and storage walls almost anywhere between your flat floor slab and your flat ceiling plane. Some new houses make the most of this by subdividing interiors with movable storage walls, thus giving owners a chance to change their plans as their needs change.

If you use the open-room technique, be sure to leave one big opening in your exterior wall (best place: rough opening for glass wall) so workmen will not scar trim when carrying in bulky fixtures (see also H&H, Jan. '53).

GOOD CONSTRUCTION MEANS LESS TROUBLE, THEREFORE

LESS TROUBLE WITH CLOSETS

Fixed or movable storage walls are the most efficient room dividers; they provide closet space and insulated partitions both at the same time. Common door-in-wall closets are inefficient to frame, to finish and to use. They also take up more space (about 6" more in depth and width) than prefab storage walls. Complete storage-wall units can be built to full ceiling height and trim can be used to cover the crack between wall and ceiling (see also H&H, Jan. '53).

LESS TROUBLE WITH FITTING DOORS

It is much simpler to build a door up to the ceiling than to build a wall down to the door. Picture far left shows traditional way, with all the complicated framing this requires around the head of the door. Moreover, if the wall is to be plastered, cracks may soon start at corners. Picture at left shows efficient way: omit door heads altogether, build jambs all the way up to ceiling with a piece of flush panel door cut down to size (one extra door will supply all heads for five openings). Manufacturers of prehung door units, complete with jambs and head, may soon get around to satisfying this need in one simple unit (see also H&H, Dec. '52).
LESS TROUBLE WITH THE PLUMBING

Many plumbers have to cut a 2" x 4" stud partition in half to get pipes in. To avoid this, build two thin walls around the vertical vent stack, waste and supply lines. In back-to-back plumbing (see cut) it is possible to run the thin double walls up to a height of about 4' only—just high enough to enclose tributary stacks—and to recess the primary stack in a nearby closet. The wall thickness saved this way comes in handy for recessed cabinets in bathrooms and kitchens. Note: give your plumber plenty of leeway—if you do not, you will just have to patch up after him (see also H&H, Jan.’53).

VER COST

LESS TROUBLE WITH THE WIRING

Run your wiring at base-plug height. When most electrical outlets were ceiling fixtures, running wiring through the ceiling made sense. Now that our houses have six or seven wall outlets to every ceiling outlet, overhead wiring becomes wasteful. Where ceiling fixtures are needed, circuits can either be run up to the ceiling from the base plug level, or a separate circuit in the ceiling can be used to pick up overhead lighting, ceiling fans and wiring for most interior partitions (see also H&H, Nov.’53).

IN SHORT, GOOD CONSTRUCTION IS SIMPLE CONSTRUCTION
WHAT IS GOOD APPEARANCE?
GOOD APPEARANCE is one of those things that people like to argue about until they either come to blows or agree that “it’s all a matter of taste.”

Well, as a matter of fact, that is not strictly true. Good appearance is just as susceptible to analysis as good planning and good construction. All you have to know is a) the right questions to ask, and b) the right answers to the right questions.

Let’s see how this question-and-answer method works out with respect to houses:

**QUESTION No. 1:** what do people want a small house to look like?

**ANSWER:** bigger.

**QUESTION No. 2:** what do people want a cheap house to look like?

**ANSWER:** more expensive.

**QUESTION No. 3:** what do people want a row of identical, mass-produced houses to look like?

**ANSWER:** different.

**QUESTION No. 4:** how do you make a small house look bigger, a cheap house look more expensive and a row of identical houses look different from each other?

**ANSWER:** by using all the thoroughly familiar tricks and optical illusions employed for centuries by architects, painters, magicians, card sharps, witch doctors and chameleons.

The next 12 pages show how some of these devices can be applied to the exterior and interior of the house, to the lot and to the street.
HOW TO TRICK THE EYE
Optical illusions are the stock in trade of a lot of respectable people, such as advertising artists, and there is no reason why builders and their architects should not use them, too—especially since they are so simple to use.

There are three kinds of optical illusions that will make houses look bigger:

I. ILLUSIONS WITH LINES. These two rectangles are identical in shape. But since it is much easier for the eye to travel horizontally than vertically, the rectangle at left looks short and squat, the one on the right long and sleek. This principle applies especially to facade design; in houses, as in life, the waistline is crucial (though in a different way).

HOW TO MAKE
A SMALL HOUSE LOOK BIGGER

BAD
GOOD

COMBINE YOUR WINDOW AND DOOR OPENINGS, group them together and line up heads and sills.

SIMPLIFY YOUR ROOF AND PITCH IT LOW. (Note the continuous, 42"-high sill line—the effective waistline in Builder LaPierre’s house at right.)

Believe it or not, this house above is a

And last but not least: REMEMBER THE FORGOTTEN FACADE, the facade (you hope) nobody sees. You can make it very horizontal in most cases, but you can tidy a good deal and give it a lot of distinction—viz. Arc Ed Fickett’s houses at right.
3. ILLUSIONS WITH LIGHT AND COLOR. People get claustrophobia have more trouble in dark than in light rooms—because dark rooms more confined than light rooms of equal size. (Remember: a hefty lady prefers a dark dress—likes her look slimmer.)

3. ILLUSIONS WITH SPACES. The two thumbnail sketches above show the same room, drawn to exactly the same scale. The reason the room at left looks cramped and the one at right airy and spacious is that the spacious one borrows space from every conceivable source—from outdoors (through a glass wall), and from adjoining rooms (because partitions stop short of the ceiling). Actual space is the same; apparent space has been enormously enlarged.

Why do these houses look bigger than they are? Use...

- This one stretches its roof to cover eport as well.
- This one uses a fence to extend the apparent length of the facade.
- This one stresses horizontals with flat roof, overhangs, extension fences.
- And this one makes the most out of its extended waistline.
THIS SMALL ROOM LOOKS SMALL because its walls and partitions are cut up arbitrarily with window and door openings of different sizes and different heights. Low window and door heads produce dark splotches on ceiling; middle-of-the-wall fenestration leaves the corners of the room dark.

SAME ROOM LOOKS MUCH BIGGER because of floor-to-ceiling glass wall, grouping of window and door into a single panel, extension of ceiling plane into deep overhang, extension of end wall into outdoors, and lowering of partition to make it stop short of ceiling. These devices borrow space from adjoining areas. Ne fenestration eliminates dark corners and ceiling splotches.

HOW TO MAKE A CRAMPED ROOM LOOK SPACIOUS

POOR LIGHTING MAKES THIS SMALL ROOM LOOK SMALL.
People look crowded because the lighting is concentrated on them and the background walls are kept dark.

GOOD BACKDROP LIGHTING MAKES SAME ROOM LOOK BIGGER. Cove lighting illuminates rear wall, turns it into source of light against which people are silhouetted. Result: they look far less crowded.
THIS SMALL ROOM LOOKS BIG because it borrows space from outdoors and from adjoining rooms. The continuous ceiling plane is visible far beyond the confines of the room, making space seem much bigger than it really is.

(SHOW NOT TO)

SMALL ROOM IS MADE TO LOOK SMALLER: same room, but now it has hole-in-wall windows and doors, in place of glass wall, and ceiling-high partitions that produce cubic effect. Artist's sketch was made at exactly same scale as original photograph above to show how not to treat a small space.
There are at least two different ways of expressing wealth: you can show it off, or you can show restraint.

To most of us, Mae West looks like a million bucks. So does the crazy car that comes straight out of Reno's gambling casinos. So do Mr. Hearst's retreat and Mr. Gould's living room.

But that is not the only way of proving to the world that you are worth your weight in gold: the girl in the Jacques Fath gown (below) looks just as expensive as Diamond Lil, but she looks expensive in a different way. The famous Lincoln Continental is an expensive car and looks it. Mr. Edgar Kaufman lives in an expensive-looking house—but the house does not boast of its cost any more than the Paris gown boasts of its high price tag. A John D. Rockefeller III has a living room that is a masterpiece of restraint.

This leads us up to the house that is cheap but tries to look costly. Here we run into some serious trouble on the Mae West side of our picture: the trouble is that showing off has to be done with real diamonds, with real silver dollars, with real gimcracks.
else it will merely look cheaper still, instead of more costly. Put it bluntly, a cheap version of Diamond Lil’ looks like a b-bit tramp. Ostentatious wealth has to be used very, very well expressively—or else it falls flat on its face. And the real embellishment is simply too expensive for the housing market.

We have no such trouble on the side of understatement. The kind restraint shown by the Paris designer (whose gowns are soon pied by the Seventh Ave. trade), by the Lincoln Continental and Messrs. Rockefeller and Kaufmann makes a great deal of sense in any house—and it can come off just as well in the $10,000 job as in the $250,000 mansion.

There are plenty of other reasons why people may prefer a plain, restrained-looking house to something straight out of Coney Island. All these reasons involve matters of taste—which means they are disputable. There is no such dispute about the argument presented in these pictures—especially after you look at the first painting bill for the ornamental ironwork and fussy trim. Mr. Hearst could afford to pay that bill. Your customer cannot.
Everybody wants to be different from everybody else—but nobody wants to pay cut prices. We are all in favor of people wanting to be different—but the problem is: how a builder of mass-produced houses (houses that are cheap only because they are all identical) make everybody happy without going bankrupt in the process?

Some builders have tried to do it with gimmicks—a belfry on every second garage, a birdhouse on every third belfry, and that sort of thing. Apart from the fact that there is some unforeseen consumer resistance to belfries and birdhouses, this device does not always enhance the appearance of a house, let alone a row of houses.

Something both more drastic—and, well, more tasteful—should be done and can be. Take Architect Donald Honn, whose five different houses (opposite) for Builder Ho-Grubb are selling well in Tulsa. We all know, of course, that these five houses are really different at all—just five variations on exactly the same plan, with more or less the same fenestration. These houses look different because Honn has varied four exterior elements on his basic house: the roof, the window and wall patterns, the wall textures and the color scheme. If he had wanted to, he could have had several dozen entirely different houses, just using four variables. That is not even counting additional variations that result from turning the houses over on the lot!

SO HERE IS A SUMMARY OF WHAT YOU CAN DO TO MAKE THE SAME HOUSE LOOK DIFFERENT

YOU CAN CHANGE THE ROOF. Below are three possibilities. Not shown: shed roofs, butterfly roofs, side-to-side pitches.

YOU CAN CHANGE WINDOW AND WALL PATTERNS. Fenestration in facades, below, is the same. Appearance is changed by different textures and surface divisions.

YOU CAN CHANGE THE WALL TEXTURES. No limit to the number of variations possible in this category alone...

AND YOU CAN CHANGE THE COLOR SCHEME. This is such a big subject all by itself that we will cover it in detail on the next three pages.
HOUSE NO. 1 has stone wall, low-pitched roof with ridge running in short direction. If house were turned 90° on lot, garage entrance could be switched to short end wall—producing yet another variation on basic theme. Color changes, giving infinite additional variety, are discussed in detail on the next page.

HOUSE NO. 2 has stone veneer plus changes in color scheme. Window openings are always treated as part of prefabricated wall panel—not as holes punched into wall.

HOUSE NO. 3 has ridge of roof running long way. It also uses louvered sunshades, textured concrete block panels, different color scheme.

HOUSE NO. 4 stresses horizontals with brick extension wall at sill height. Note that changes in bedroom fenestration are slight.

HOUSE NO. 5 again uses long roof ridge, louvers, stone veneer and different color scheme. Architect Honn could have continued his variations almost indefinitely. These five are only a sample showing what possibilities exist.
HOW TO MAKE A DIFFERENCE WITH COLOR

Until recently, houses in America were either painted white or painted in a single color plus white trim, or left in their natural finish. Occasionally there might be a color accent in doors, shutters, roofs or decorative accessories. But the single-color house was the rule.

Because modern painters had a lot to do with the change to modern architecture, colors—and lots of them—are today playing a major part in house design and in the design of whole streets. Colors can do a great deal to alter the appearance of a house. And, like everything else, they can be used badly or well.

PASTEL COLORS ARE PASSIVE, EASY TO USE

Most pastels are so close in value that they are unlikely to conflict, even if used next to each other. Moreover, they are popular at present, work well with most decorating schemes, are restful and reasonably easy to maintain. They tend to add apparent bulk or depth to surfaces (important in roof colors).

Only drawbacks: greens and browns may look dull next to the vivid greens and browns found in nature.

For similar reasons the natural textures such as stone, brick and wood siding look livelier when contrasted with a really bright primary color (above).

To make a small house look bigger it is essential to unify each facade, rather than break it up with contrasting colors and materials, however effective. Therefore it is safe to say that active colors should not be used in very small houses.
Major groups of colors have been used in modern architecture: the passive, pastel shades, and the eminently active, primary colors. There are many variations within these two broad areas, but to be on the side a designer should generally stick to one color system or the other—unless he is very sure of his ind. Combining the two systems can be very effective when handled by an expert. But few things can make a house look sleazier than a guesswork color scheme.

II. Major paint manufacturers have published helpful suggestions on the modern use of color. Here are the principles on which these suggestions are based:

**Primary colors used sparingly and far apart have two great advantages over the more passive colors: first, they contrast with the greens and browns found in nature and will always look lively and happy. And, second, the primary colors bring out the best in the neutral color tones found in natural materials like stone, brick and wood: these gain added luster by contrast.**

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A street is very much like a great big corridor: it can look very bleak if it is too long and too straight; it can look very confusing if its "walls"—i.e. the facades of the houses on either side—are full of contrasting surfaces, unrelated shapes, odd and jarring breaks; and it can look like the last mile in the Death House if it is too bare.

The pictures on this page illustrate these three points—bleak monotony, excessive decoration and bareness.

These pitfalls are easily avoided. For good streets are no more difficult to design than good corridors. Here are the main points to think about:

1. Curve your street to make it look shorter and more intimate.
2. Keep its "side walls"—the facades of your houses—relatively uniform. You can get variety without banana splitting (see pp. 136-139).
3. Try to vary your setbacks and flop your plans—but do it according to some logical system, not haphazardly. If you do it right, you can create a series of small squares that will break up the monotony of the street and relate your houses in friendly little groups. This kind of planning, which considers all outdoor spaces exactly as if they were rooms with walls around them, can give a great deal of form and character to a small neighborhood.
4. Finally: don't economize on planting. You can have the best house in the US—but on a barren plot of ground it will still look like a scene from Tobacco Road.

AND YOU SHOULD DECORATE YOUR STREET JUST AS YOU WOULD ANY ROOM. There is no better outdoor decoration than plants, sadly lacking below.
FLOPPING YOUR HOUSES, YOU CAN BUILD FRIENDLY OUTDOOR ROOMS. The traditional American street, with front lawns and porches, was a success because it turned the outdoors into pleasant, social spaces where people met and chatted, children played with neighbors’ children. Today that friendly street is sharply bisected by the automobile; but the desire for intimate, friendly outdoor spaces is still with us. The drawing above shows how such spaces can be formed by the simple expedient of flopping plans. The picture below shows how coherent design with minimum variation in planting and fences can turn today’s street into a friendly neighborhood space.
TO SUM UP...

Thirty years ago, when architects designed individual houses to fit individual clients, the architect was able to master the whole design and building process.

Very few houses today are designed for production—quant production. The building process has changed and the design process has changed with it. There are many new factors: problems of supply, of financing, of merchandising, of land planning—to mention only a few. In short, the job has outgrown the individual architect. It has become so big and so complex that only teams of specialists, working hand in hand, can tackle it successfully.

The architect is a member of that team—a leading member of the team, together with the builder, the lender, the supplier and the planner. He must learn to understand their problems, and they must learn to understand his. Without such mutual understanding, very few good houses will be built in America. With it, our opportunities will be great.

On these 40 pages, we have tried to explain the chief problems of house design so that builders, suppliers and lenders will be better able to work with their architects. And we have tried to explain the chief problems of production design so that architects will be better able to understand this new field in which they may play a leading part.

That, briefly, has been the objective of HOUSE & HOME from the start. It will continue to be our objective.
By chance, a Connecticut lumber dealer named Joseph Peltz got a look last December at Better Homes and Gardens' plans for its “Home for All America.” It looked like more than a traffic-building, gadget-filled dream house to him. He thought it answered the need for a present and future home in one. It could be a trading-up house, one that owners of small postwar homes could afford and would want to afford.

If he could swing about $60,000 in local promotion, he thought, maybe he could do some of the things with it he wanted—for the Getman & Judd Co., which he heads, for the builders he serves and the suppliers he buys from, and for his home community of Stamford. Perhaps he could do the pilot model itself. Proper promotion might bring thousands of people to Stamford to see the house, and whatever happened would help the whole area.

So Joe Peltz turned up at BH&G's January conference with seven Stamford builders and a local bank commitment for 90% construction financing. He promised he could get a builder to complete the house in time for picture taking in mid-April. He promised plenty of advertising.

Since then Joe Peltz has made merchandising history in homebuilding. One result: 27 builders in the Stamford area alone are putting up the BH&G house as Peltz has modified it. He says they will build at least 50 right away and perhaps 400 eventually.

Around the country, 95 other builders in as many cities will show the BH&G house this month. Many have modified it somewhat. The magazine's editors wisely allowed them to do so. Theirs may be a “Home for All America,” but they know America is a lot of things. They know tastes and needs differ—and that homebuilders are rugged individualists at heart.
$0,000 to promote BH&G house
Here are two of nine suggested variations. Flat roof (recommended only where there is no snow load) costs the least, but raises insulation and heat-load problems in really hot climates. Carport locations can be switched to fit the house to narrow, wide or corner lots.

Colored plastic sheets cover the half of the terrace which leads carport and tool house to double glass doors of dining and kitchen. Rafters and plastic in pilot model cost $450. Builders were unanimously in approving this terrace and its placement. Elaborate vi above gives three way use for living, eating and cooking.
Peltz took one look and saw the promotional opportunities

Although Connecticut is notoriously anticontemporary in housing, Peltz reasons: (1) that Stamford’s thousands of commuters moved out of the city hoping to get a combination of indoor-outdoor living that is hard to get in a traditional, old-style house and is just what the BH&G house offers. (2) That most of them have children.

Architect Little’s design suits the family whatever stage it is in, whether the children are crawlers or teen-agers or grownups. Activity room is an all-purpose activity center next to the children’s rooms, chiefly for the children but useful for parents, too. At the other end of the house is the living-dining area, far enough away to provide privacy, peace and quiet.

The house is designed to fit a variety of tastes, a variety of weather conditions and almost any lot. It can be built nine ways with flat, low-gable or high-gable roof; with carport in front, the side or detached. For his first model, Peltz chose the low-gabled roof and detached carport plan, as indeed 80% of the 96 builders putting up the house did. This variation makes the house look big, glamorous.
Once the pilot house was completed, it looked good. But Joe Peltz thought it looked too good. Landscaping alone had cost $10,000 (grass and a special tree had been imported from Long Island). He had put as much inside the house as possible; that was part of his experimenting. At the same time, it didn't look good enough. He thought the rooms should be larger, for one thing. So a second model went up next door and

\[ \text{Peltz made changes} \]

Among the changes were:

- Pitch of roof raised 1" to shed snow.
- Carport made into garage with sliding doors ("Connecticut isn't ready for carports").
- House 4' longer, 2' wider.
- Both bathrooms enlarged, both with bathtubs.
- Chimney moved back to living-room wall, adding 3' to room.
- Kitchen closed off from dining room with folding screen to ceiling, to prevent escape of odors, noise.
- Entry to basement stairway moved from activity room to safer place off utility room.
- All bedrooms larger; more closet space in bedrooms; sliding panel between activity room and children's bedroom recessed to cut down noise between rooms.
- Two-step entry from carport to rear workshop changed to ramp, for easier handling of mowers, etc.
- Plastic panel added to admit light from above along entire length of hall.
- Utility room made into second kitchen by addition of range.
- Two-way mail and package receptacles at front door.
- Sliding mirror panel, in large bathroom.
- Knuckle hinges for doors, making them easier to take off.

Tool shed wall board is functional. Peltz version has ramp, not stairs, at door.

\[ \text{Basement in pilot model includes workshop, cedar-lined storage room and p\text{ room (left). The second Stamford ho has a 27' x 42' basement on bonded c\text{rete. It is unfinished. Some builders criticize this decision. Many say si\text{ large basements are almost never dev\text{loped by home owners and remain difficult to develop as empty barns.}} \]
What Peltz promised builders:

- To supply all the materials, including every brand incorporated in the production model.
- To arrange the financing, the builders to get about 90% of their construction money and a better deal than they could get elsewhere because terms had been set months earlier before many costs (including lumber) had risen.
- To furnish bonded subcontractors for plumbing, heating, and electricity, guaranteed comparable in price and quality to any the builders themselves could provide.
- To go all-out to attract prospects (he already had arranged to show the models on a location that would accommodate 1,500 cars and a huge play area for children).

What Peltz required of builders:

- That each build at least one model.
- That each provide at least five plots for the house.
- That each offer the house for sale (at about $32,000, not including land) with no alternatives to the buyer except choice of bathroom fixtures and interior and exterior colors.
- That each give the buyer a complete book of specifications, so that the home buyer could see pictures and serial numbers of all equipment going into the house—and know that it was going to be exactly what he asked for at exactly the price asked.

200,000 visitors expected

The 27 builders now pulling up the house may be joined later by others. Getman & Judd has acquired other sites it will make available to builders at cost. Peltz says, "I have provided 89 locations for the houses. Not more than nine houses will be built in any one location. No two in one area will be exactly alike."

Builders will ask about $32,000 for the house, include $1,500 worth of appliances, but not land. Some people may be able to buy the house in segments. Peltz says for about $20,000 a builder could put up the main house exclusive of two smaller bedrooms. Later, the rest could be added by stages and when completed would cost "only $500 or so" more than what the whole house and outdoor areas would have cost if built at one time.

Peltz thinks several hundred of his houses will be sold. In August he expected 200,000 people might flock in to view BH&G's model home and his modified version nearby. He has printed 125,000 copies of a handsome 24-page booklet to give to visitors—and thinks he'll run out of these long before the show closes, Sept. 19.

Other publicity and promotion:

Seventeen national advertisers whose products are used in the Stamford houses are each advertising that fact. General Electric plugged the house Aug. 28 on "Saturday Night Revue" over a national TV hookup. Nine other TV shows are being aired.

Quaker Oats offers a BH&G house as first prize in a national campaign, products used in the house as other prizes, Getman & Judd is mentioned in all the ads.

Since visitors will be charged 50¢ each and the money will go to Stamford's two hospitals, practically the whole town is busy drumming up attendance. A dozen big companies are postmarking mail urging people to come.

Bloomingdale's will run full-page ads in New York newspapers.

The outdoor advertising industry is contributing a large sign in New York urging attendance (because the hospitals benefit).

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**his production model**

---

**ranges** are included in $1,500 worth of appliances in the homes—are freezer, washer, drier and dishwasher, but not a refrigerator—Peltz has found most people already own them). The second meal replaces the utility room (below) to a "complementary en" next to the activity room, useful for serving meals there or extra duty when the main kitchen may be overtaxed on holidays.

---

200,000 visitors expected
Here is what they say

**in Albuquerque**  
Bellemah Construction likes indoor-outdoor living and flexibility.  

**Changes:** “ minor.”

**in Arlington Heights, Ill.**  
Trude Land Development likes traffic flow, activity room on first floor, beauty of exterior.  

**Changes:** house widened 3’, deepened 2’, to enlarge rooms; children’s bedrooms made same size, their bathroom fitted in between; master bedroom closets replace children’s bath area; kitchen including breakfast area, built out 2’.

**in Colorado Springs**  
Sloan Construction likes overall “planning for the family.”  

**Changes:** house enlarged more than 100 sq. ft.; carport made into a garage.

**in Englewood, Col.**  
Hawkins Associates likes publicity potential best, also activity room adjoining children’s rooms, and outdoor terrace.  

**Changes:** omitted partition between activity room and bedroom, altered elevation to fit into subdivision plot.

**in Glen Cove, L. I.**  
Miller Brothers likes floor plan.  

**Changes:** added 12’-square dining room off living room and abutting on garage and toolroom; kitchen lengthened to include breakfast area and freezer; center beam is steel.

**in Media, Pa.**  
Arters Brothers likes open planning, separate activity area, easy traffic flow, spacious storage and outdoor living areas.  

**Changes:** one-half basement with crawl areas at either end; window put in toolroom for bar facing terrace.

**in North Syracuse, N.Y.**  
Bellinger Construction likes floor plan, activity room.  

**Changes:** house widened 6’, deepened 2’ to enlarge rooms.

**in Salt Lake City**  
Melvin Jensen likes proximity of utility room to bedrooms, casual combination of indoor-outdoor living.  

**Changes:** used only flagstone and pressed fiber board siding on exterior; placed activity room next to living room; moved fireplace to wall between activity and living rooms; enlarged kitchen using part of patio space; grouped all bedrooms closer, and enlarged them.

**in Seattle**  
Albert Balch likes magazine’s merchandising most.  

**Changes:** pushed fireplace to exterior to give more living-room space; used own triple-lock aluminum siding.

**in Stamford, Conn.**  
Homecraft Builders and Getmen & Judd Co. like over-all appearance, activity room, combination of indoor-outdoor living.  

**Changes** (in second house): pitch of roof raised 4”, for snow; house widened 4’ and deepened 2’; bedrooms, bathrooms, and closets enlarged; kitchen closed off from dining room; stairway to basement leads from utility room instead of from activity room.
Kitchens were enlarged by a number of builders, many of whom said people in their localities want separate breakfast and dining-room areas. Several builders solved the problem, they felt, by widening and lengthening the house. At least three extended the kitchen beyond the house.
New law promises a new kind of boor

Industry leaders see 1955 starts passing 1.2 million

FHA cuts down payments 20 to 52%. Bigger, qual

houses get a break. Levitt sees his business doubl

At White House ceremonies Aug. 2, surrounded by executive and legislative lieutenants who guided the measure through the torturous obstacle course to congressional en-

ment, President Eisenhower signed into law the Housing Act of 1954. To his lieut-

ants he gave a succession of souvenir pens he used to sign the bill (see cut). To a-

nation he gave a new law that promised great benefits for homebuilders, home buy-

ers, and home owners alike.

In the dignified language of a formal White

House statement, the President proclaimed the new law's tremendous potentialities: "It will raise the housing standards of our people, help our communities get rid of slums and blight... In coming years it will also strongly stimulate the nation's construction industry and our entire economy. Millions of our families with modest incomes will be able, for the first time, to buy new or used houses. Families will be helped to enlarge or modernize their present homes."

In more everyday language, Sen. Homer E. Capehart (R Ind.), Senate housing chief, said the law should boost homebuilding 10 to 20% next year. It will send 1955 starts to an all-time high, predicted Joseph McMurray, who was staff economist for Capehart's banking and currency committee until he took the $20,000 executive directorship of the New York City Housing Authority last month.

Bigger, better business. Among builders and other industry leaders who spoke vernacular, it was impossible to find any who expected less than 1 million home st next year. A few ultraconservatives thou

1955 output might only equal this year's, the big majority saw the new law push them to 1.2 million and more.

Bill Levitt said the law came too late affect his huge Levittown, Pa. operati-

this season. He will finish about 3,000 u there this year, he said. "But we think

will do twice as much business next year as a result of the new bill. It will have quite an effect on our new $16,990 model."

Executive Vice President George J. Pi-

sell of the Los Angeles Home Builders In-
tute said the law increased potential bu-

y of new homes in southern California a-

30%. He forecast an increase of 10,000 st in that area alone next year.

Speaking for building materials manu-

facturers, Producers' Council President Elliot (Jack) Spratt said the law's home build-

modernization, slum clearance and conse-

cision aids "will help guarantee construct prosperity for many years to come, provi-

industry leaders continue to plan and sell gressively." One firm already acting to c-

ure its share of new business the law wo-

imate was Republic Steel Kitchens. In a bulletin to salesmen and distributors, Sr.

Manager C. K. Reynolds Jr. advised them work on the basis of a 10 to 15% boost in steel kitchen cabinet business to be expec as a result of extra homebuilding and modeling under the new law.

20% to 50% markdowns. Thro the wonders of FHA insurance the new 1 cut the down payment, or the effective "ta
delivery price" of a new $12,000 house 50%, from $2,400 in July to $1,200 now. I by extending the pay off term from 25 to years the interest and amortization pay-

on the balance is raised only $1.90 a mon-

from $57.25 to $59.15.

For a new $17,000 house the new law cut the effective take-delivery price fr $3,400 to $2,450, only $50 more than forme needed for a $12,000 dwelling. As shown HOUSE & HOME's revealing chart, down p:
Balch also hailed the law for the great help it would provide for builders using better materials and quality construction methods: "Now people can buy a little bigger house and have more and better things in it—better furnace, better lumber, better specifications throughout.... There will be fewer cracker boxes. In the past FHA and VA allowing too much credit for low-quality homebuilding. It was a drawback to the guy who wanted to use good materials."

High-income families mount. Peering into the future for the next five years, the August Fortune, sister magazine of House & Home, recorded several factors pointing to a fabulous potential for builders of larger better-quality houses. Earlier this year in "The Insatiable Market for Houses" (H&H, March '54), Fortune compared the number of family units in different income brackets with the number of new and old houses in different price ranges over the last 25 years. It reported that family units with disposable incomes of $4,000 to $7,500 (all in 1953 dollars) used to spend up to three times their income for a house in the twenties. But the industry faced a "challenge," it declared, because the families in this bracket increased more than threefold from 1929 to 1953, while the number of $12,000 to $22,500 houses rose only 30%. In its new, August study, "The Consumer Markets, 1954-59," Fortune showed why this challenge to build many more houses for the markets above $12,000 would grow even stronger and more enticing in the years just ahead. The meat of its two studies for homebuilders programming their next projects under the new law:

- As of last year there were 13 million US families with "disposable" annual incomes (after taxes) of at least $5,000, but only 8.1 million houses valued at $12,000 or more, only about 1 million of them built since World War II. (There were 7.7 million families in the $5,000 to $7,500 income bracket; 5.3 million families with incomes over $7,500 a year. There were 6.3 million houses valued from $12,000 to $22,500, only 1.8 million valued over $22,500."

- But in the rapidly passing span from now until 1959, families with "disposable" incomes of at least $5,000 will shoot up by another 6.3 million. (The number in the $5,000 to $7,500 bracket will swell by 3.4 million; the over-$7,500 families will increase by 2.9 million. About 1 million of the families in this second group will enter the $10,000-or-more bracket.)

FHA terms on new houses were trimmed by new law. The accompanying chart shows a glance, the new sales that would be helped most would be those from $12,000 to about $20,000, and a second distinct group from $20,000 to $25,000. Many industry leaders of this opinion, former Housing Economist Robinson said: "I think we will get more very first housing, around $6,000, especially inuhl. Over $12,000 I think you will boom; possibly a slight decline between $10,000." President Maurice A. Pollak of r & Kramer, large Chicago realty and age firm: "Real activity will be stimu-

<table>
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(Thirty-year repayment was allowed on houses valued up to $7,000 with two bedrooms, $8,000 with three bedroom, $9,000 with four bedrooms.) Except on houses valued from $21,000 to $25,000, new charges never increase more than $1.80, usually decline from $1 to $3 a month.

Old and new FHA down payments for used houses also are tabulated below. Because of percentage formulas, the new down payments on existing houses are exactly $450 higher than the payments now required on new houses of the same value in the entire range from $9,000 to $24,000.

**HOUSE**

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Terra Lind

LOCATION: Marin County, Cal

CAL WHEELER, JOHN P. BOSWELL, bui

W. F. SEVERIN, designer of he

ROLLAND B. HAMMOND, architect for s

HAMMOND & WOODBURY, land plan

ALLIED BUILDING CREDITS, finan

With their backs to street (below), houses turn best sides to private p
California’s newest planned town

The first planned town in this country to have all contemporary uses is now being built in Marin County, just north of San Francisco. Builders Cal Wheeler and John P. Boswell, assisted by F. Almquist, have moved up from Los Angeles and are building a complete town which in four years will have 4,500 houses, some apartments, three shopping areas, a full quota of schools, recreation areas and churches. Smaller than Park Forest, about one quarter the size of Levittown, Pa., Terra Linda will have the greatest number of contemporary houses ever built in one place.

Builders traveling to the West Coast to see what is new will find Terra Linda worth a visit. These 1,220 to 1,470 sq. ft. houses on 60’ x 100’ lots seem a good buy at prices ranging from $4,450 to $16,775. Of the first 200 houses under construction Aug. 1, 180 were sold. Production is at a rate of 100 per month this fall, with 500 houses to be built this year. Sales are 5% GI at 5% down, balance divided between FHA and conventional. Sales should be helped by the new FHA down payments.

The town is well planned. Streets are laid out for beauty, safety and to make good neighborhoods. Shops, schools, recreation areas and churches are placed where they will best serve the people.

Houses look well. Designer W. F. Severin has proved that even when a row of houses turns its back on the street it can form a handsome neighborhood.

Houses live well. As the next pages illustrate, floor plans are designed for family living, California style, with a nice relationship between inside and outside. The entire lot becomes part of the living area.

Houses build well, as they are designed for easy, rapid production from jig-built framing panels and other engineered parts.
Best seller has four bedrooms, shown in this partial plan. Fourth bedroom raised price only $750, was bought by 60%. Living-dining area and kitchen (see plan, right) are basically alike in all houses.

Everyone gets handsome paved terrace and about 160' of woven wood fence. This doubles the total living space. The best looking side of the house is this rear facade.

All-purpose third bedroom, open to living room, can be shut off with folding door. Rooms were not over-decorated and never appeared crowded. Sixty per cent paid $400 extra to get cork floors.

Photos: Roger Sturtevant

Terra Linda's $15,000 houses
big and expensive

These houses are good even in San Francisco's highly competitive buyers' market and even though Terra Linda is over 30 minutes' drive from downtown. These houses have what buyers want: the appearance and livability of bigger, more expensive houses.

When a prospect steps into a model house he immediately feels that here is space to breathe in—enough space to move around in without being crowded. From the entrance through the living room he gets a pleasant view of over 25' to the corner. But the living room seems even larger, for his line of sight is carried out through the big windows to the fence at the line. The combination of big windows, high ceilings and neatly designed fireplace is reminiscent of the magazine pictures he has seen which cost considerably more than $15,000.

The perspective buyer is gently nudged into signing a contract for a variety of other features. He may choose a two-, three- or four-bedroom house, he gets two bathrooms, a double garage, a central heating, a lawn, landscaping, a patio and fences. Perhaps important, he gets the promise of living in an integrated community with which he can become identified rather than being a house in just another neighborhood tacked on to just another anonymous suburb.

Big-house look is evident as soon as visitors step into this living room. Glass rear wall makes room seem as large as back garden. At ridge, the ceiling is 11' high, sufficiently high for tall men! A wide range of interior colors is offered buyers.
**Furnished, landscaped models offer variations**

Heavy beams of dou 2" x 10"s with plank T&G 2" x 6"s are characteristic of all Terra Ll houses. Over the cel is 1/4" of glass fiber, a built-up roof topped with light-colored gravel.

Only 10% of buyers wanted this floor plan because one bedroom faces street, none face patios, as in other three-bedroom plan (see p. 156).

Careful landscaping of model houses included this fen in side yard. Wide overhangs shade windows, add good looks. Louvered windows were strong sales featu

Combination bath and laundry, left, pleased only to families with small children; others did not like it. All mo have two baths with electric wall heat.
In two hours all these framing panels were put in place and nailed together by two carpenters and one helper.

**Wanted: one-man panels that fit outside and inside materials**

Los Angeles, Builders Wheeler and Boswell had found that ge framing panels were too heavy for their men to handle sly, asked Severin to design a one-man panel. He developed standard panel approximately 4' wide which one man can take the jig table, load and unload, set in place and nail. Special panels are wider or narrower. An old hand at modular construc­n, Severin knew that his panel width had to key in with all his sign and construction features.

Panel heights were figured to take both inside and outside ma­ials with a minimum of cutting. Extreme side walls are of 8’ sterials, the wall under the ridge 11’ and the wall at the drive­y end 10’ (following page). Framing panels are 3/8” shorter in these dimensions, permit 8’ outside materials to lap 3/8” over concrete foundation and inside dry wall to project 3/8” above framing panel as a result of the roof pitch.

Both Severin and his builders preferred a plank-and-beam ceil­r. Instead of a 4” x 12” beam, they use pairs of 2” x 12”s, sup­orted by 2”x4” posts, set 8’ apart, where two framing panels join. Not satisfied with typical ways of joining beams to posts, they use a 3/4” plywood spline as a connector (next page).

**How many different panels?**

It is the aim of most production builders to reduce the number of different panels as far as possible. In the three-bedroom model drawn above, a total of 75 panels is used of which there are 25 variations in exterior panels and 21 variations in interior panels. This means 46 sizes and shapes of framing panels are delivered to the slab, each of which is numbered, and put in place according to a number the foreman has penciled on the plate. Some builders would consider 46 panel sizes uneconomically high. Working closely with the construction crews, Designer Sev­erin has already simplified parts and techniques, will undoubtedly continue toward greater standardization.
The comprehensive overhaul of federal taxes signed into law last month by President Eisenhower promises interpretative headaches for builders. The new act is the first extensive rewrite of the country's tax structure since 1876 and the number of sins and omissions it seeks to correct are legion. But if the taxpayer can penetrate the text he will discover sizable benefits for himself and his business. Builders should take notice. The law's effect runs the gamut of the economy—there are new provisions for everybody from inventors to working mothers—but a very large portion of its influence bears specifically on the activity of the nation's $50 billion construction industry.

It is evident that the prime concern of the legislators who composed the 875-page act was to boost business. So-called inequalities in the individual's income tax were straightened, but such action was minor compared to provisions intended to accelerate the economy. The Senate finance committee went on record that the new rules would mean "... economic growth, increased production, and a higher standard of living." Obvious aim: prosperity without inflation. Building's part in the scheme of things was equally obvious. The influence of which is the true province of the tax legislator—must be made attractive enough to keep capital flowing.

Seven important changes in the law demand the special attention of the realty field. These have to do with the capital gains setup on a home owner's sale of his house; capital gains treatment of subdivision sales; depreciation on plant and property; deductions for research; the status of retained earnings; the antimortgaging out provision; and various regulations affecting corporations.

The home owner's desire to buy will be stimulated by provision in the tax act easing treatment of the profit he makes on sale of his old home. Further, the provision will give the fix-up market a boost. Under the old law the home owner did not pay a tax on his selling profit if he sank the whole sale proceeds into a new house within 18 months except in so far as the cost of the new home was less than what he sold the old for. Now it is possible for the owner to cut down this profit, taxwise, by 1) taking into account fees incurred in selling the house, and 2) taking into account the cost of any improvement—painting, plastering, roof patching—he makes during the 90 days before sale. A related change: home owners who sell or exchange as a result of "involuntary conversion" will have longer to find a new house.

**Tax on sale of subdivision land** as it affected real estate men was unchanged. An early clause in the bill would have increased the period that the land must be held from six months to five years. To the relief of developers, the clause was killed. What the Congress did do was write in rulings affecting ownership and sale of land by persons not professionally classed as dealers. The line of demarcation will be whether or not the landowner has been buying or subdividing land as a regular business.

In other words, a nonprofessional who has held a tract of land for five years and has not substantially improved its value (tax experts see some cracker-barrel hassling coming up over this one) may by and large treat a subsequent sale of the subdivided property as a capital gain. Profit on the sale of the first five plots of land shall be taxed as capital gain; on the sixth sale and thereafter, 5% of the sale price, minus expenses, will be classed as ordinary income, the remainder as capital gains.

**Flexible and faster depreciation** systems should act favorably on plant productivity and building. The most dynamic shift in policy is to allow faster write-off in the early life of a facility; secondly, to give the taxpayer a choice of write-off methods, including a combination.

The ordinary straight-line method of depreciation—under which a property was depreciated at a static annual rate figured by dividing its purchase price by its useful life—has been joined by two other methods: the declining-balance and the sum-of-the-years-digits systems. Under the declining-balance method (see chart on following page) a company can now write off two-thirds of the cost of a new building in half its life (as opposed to 50% of the cost, under the arithmetic straight-line system). The declining-balance method uses a rate twice as high as the straight-line, but is applied only to the undepreciated balance of the price. As the years go by, the owner would be applying his percentage against a declining figure and would never get back all his investment—until he disposed of the property and wrote it off. Logical way out, approved by the legislators: to permit a businessman to switch to the straight-line method at any time. It is no trouble for him to ascertain in which year such a change would be advantageous.

The sum-of-the-years-digits—the third method—provides for depreciation at a rate figured by adding up the digits in the useful life of the property (for ten years, the total would be 55) and using this figure as the denominator for the annual fractional rate. First year: 10/55; second year: 9/55, etc. A comparison of the three methods on a ten-year facility costing $20,000: first year: $3,636 under SOD; $2,000 under straight-line; $4,000 under declining-balance; second year: $3,273 under SDO; $2,000 under straight-line; $3,200 under declining-balance. The new rulings do not apply to projects started before Jan. 1 of this year except against costs incurred on said projects since that date. Nevertheless, for the future the new choice system of write-off provisions increased activity in building. Such reduction of tax load in the early life of a property could mean the difference between projects shelved and projects built. In the matter of construction machinery, it could mean...
that contractors would find it preferable to buy equipment and replace it annually, rather than rent. It is also notable, in regard to tax amortization on buildings, that under the new act the owner has much more say in how long the amortization period shall be. In the past he was up against a strict decision from the Internal Revenue men, who were in the habit of fixing the period as long as possible (40 years was about the average useful life of an apartment building in IRS thinking) so as to keep taxes coming in over a maximum span. Now the property owner can take the initiative in applying it to different periods for different parts of the law, which provides that a business can deduct therefore during the year they were made or over a period of five years or longer. In the past, the procedure was plicated by the fact that only “ordinary” expenses for search could be written off—all right for the big compi with integrated research programs but tough on the fellow. The builder is a little fellow when it comes to search; the present changes may give him his chance to into much-needed industry testing and development and make ends meet. (The new research rules do not appi land or depreciable buildings.)

**Research in the building field** gets a boost from the new tax law, which provides that a business can deduct expenditures therefore during the year they were made or over a period

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**Depreciation on a $1 million apartment build­ling for 40 years, as figured under the old straight-line method and under a declining-balance system combined with straight-line.**

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In the twenty-second year the declining-balance figure (right) would drop to $17,208, less than the $17,924.30 that could be gained under straight-line. The latter figure is therefore used for the remainder of the 40-year term.

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**Accumulated earnings** held by a company and not paid out dividends have in the past been subject to a penalty tax from 27 to 36%. It was a fuzzy proposition. IRS, hearing what companies’ “reasonable” needs were—for (instead of 95%, as formerly) will now be allowed to 10 million apartment building in IRS thinking) so as to keep taxes coming in over a maximum span. Now the property owner can take the initiative in applying it to different periods for different parts of the law, which provides that a business can deduct therefore during the year they were made or over a period of five years or longer. In the past, the procedure was plicated by the fact that only “ordinary” expenses for search could be written off—all right for the big compi with integrated research programs but tough on the fellow. The builder is a little fellow when it comes to

**Antimortgaging out provision** was written into the bill as a instigation of Sen. Harry Byrd (D, Va.). It requires any distribution of funds resulting from a mortgage or federally-insured housing project in excess of actual struction cost is subject to ordinary income tax rates applies to distributions after last June 18. There is wor in the provision which states that no implication should be drawn from the prohibition to affect or influence cases in litigation.

Coming on top of the strict antimortgaging out provi is written into the bill were among the i complicated. They covered a variety of conditions, wo benefit in some instances and tightened existing practice others. One provision of interest to builders: a rew of the law affecting stockholders in small corporations, frequently faced tough tax sledding in the past when stockholder died and the others had to meet the death tax. Liquidation was often necessary. Now provisions have broadened to permit tax-free redemption of stock to t the estate taxes. Small corporations will also benefit in legislation which allows them in some instances to pay t as partnerships. There is a new tightening of merger cedure which places on the corporation itself the onu deciding whether its purpose in acquiring a subsidiary i is not to duck taxes. The test: whether or not the price for the subsidiary is disproportionate to its value. On other hand, a company owning 80% of another comp (instead of 95%, as formerly) will now be allowed to fi consolidated return. For big business—and big buildi the best weapon was a fine-tooth comb,