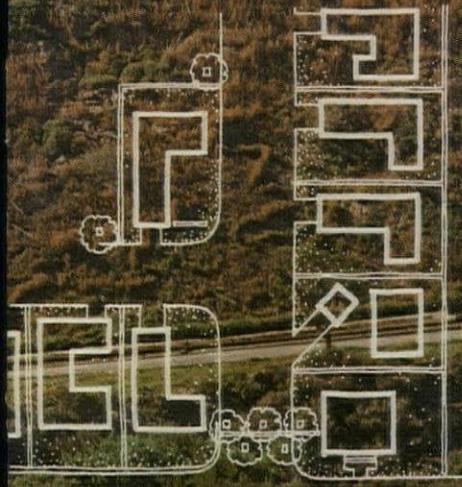
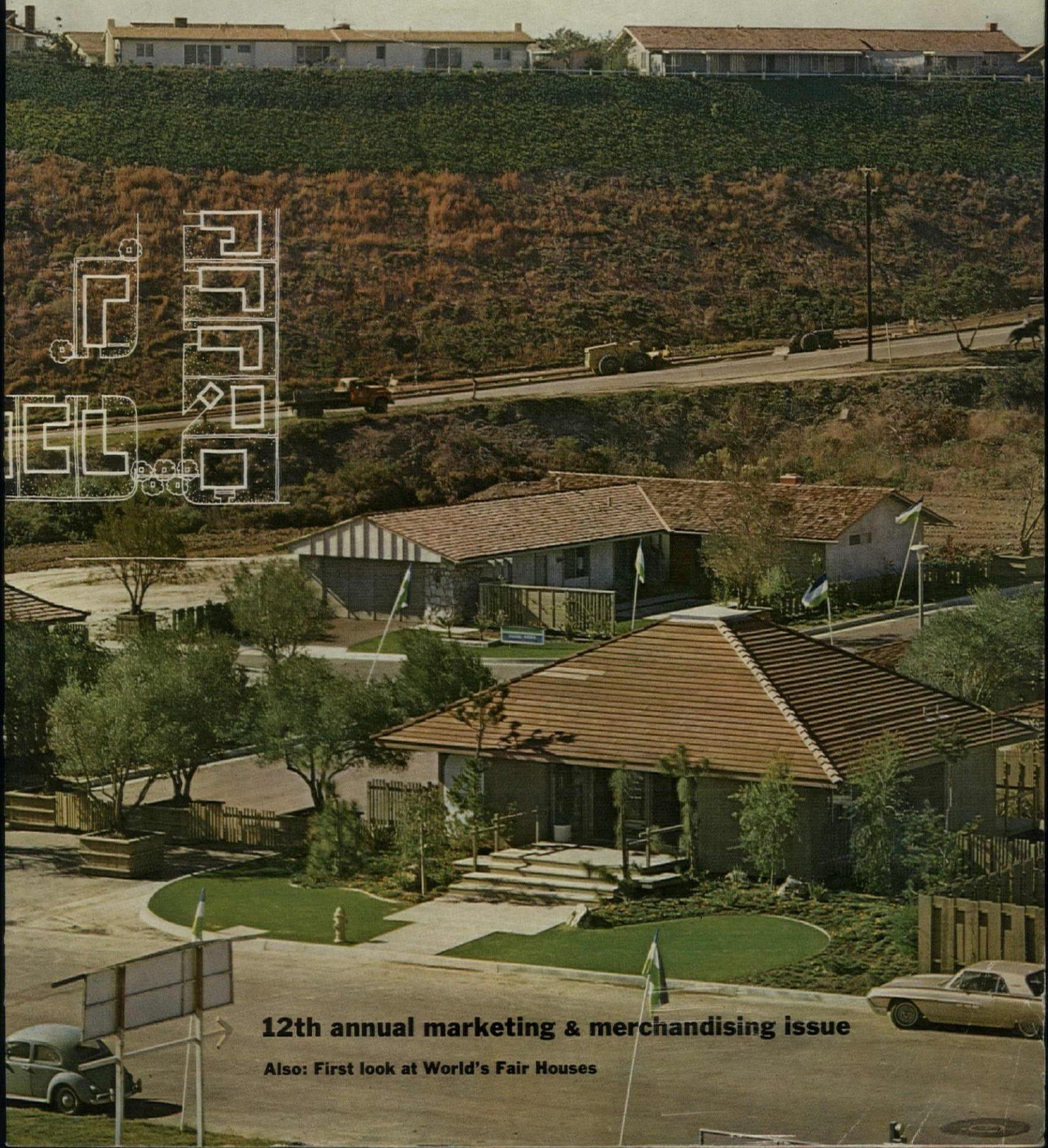


House & Home

MANAGEMENT MAGAZINE OF THE HOUSING INDUSTRY

MARCH 1964



12th annual marketing & merchandising issue

Also: First look at World's Fair Houses



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Publisher's note

When Executive Editor Edward Birkner is not using his telephone, typewriter or both, he is probably using an airplane—in search of newsworthy builders and houses.

Because this annual marketing-merchandising issue of HOUSE & HOME is about builders and their houses, it is heavily the work of Ed Birkner. He planned it, traveled 8,000 miles researching it, interviewed at least 40 builders, corresponded with 140 more, wrote two stories himself (pp. 112 and 130).

Because Los Angeles is America's hottest housing market and the crucible of the industry's best merchandising ideas, Birkner spent a week in the Los Angeles area. And still he did a lot of flying: high flying in a new private plane with Builder Bill Lyon (an ex-airline pilot), hedge hopping between suburban air ports in public helicopter taxis, and low flying in Builder Ray Cherry's completely powered Buick Wildcat.

Walter Daran



Ed is truly an inquiring reporter. At industry conventions for instance, he is likely to walk up to perfect strangers, introduce himself and ask "what's new?" More often than not, he learns something new. Comments one fellow editor who roomed with him at the NAHB convention last December: "Ed brought some new builder friends back to the room one night and they sat there arguing about 'honesty in the use of materials' until 3 in the morning. I thought I'd never get to sleep."

People also remember Birkner for the camera which is invariably slung around his neck. He uses it as much as his notebook to record what he sees. And, he takes justifiable pride in his pictures.

Ed Birkner was trained in journalism and taught the subject at Ohio University before he began to practice what he had been teaching. He came to HOUSE & HOME in 1952 from the editorial staff of *Steel* magazine. Since then he has become a specialist in homebuilding management, marketing and merchandising. Eleven other editors specialize in the other subjects covered regularly in the magazine—land, architecture, finance, legislation, labor, technology, etc.—and you will hear about them in subsequent months.

This is Birkner month.—J.C.H. JR.

House & Home

PUBLISHED BY TIME INC.

VOLUME XXV NO. 3 MARCH 1964

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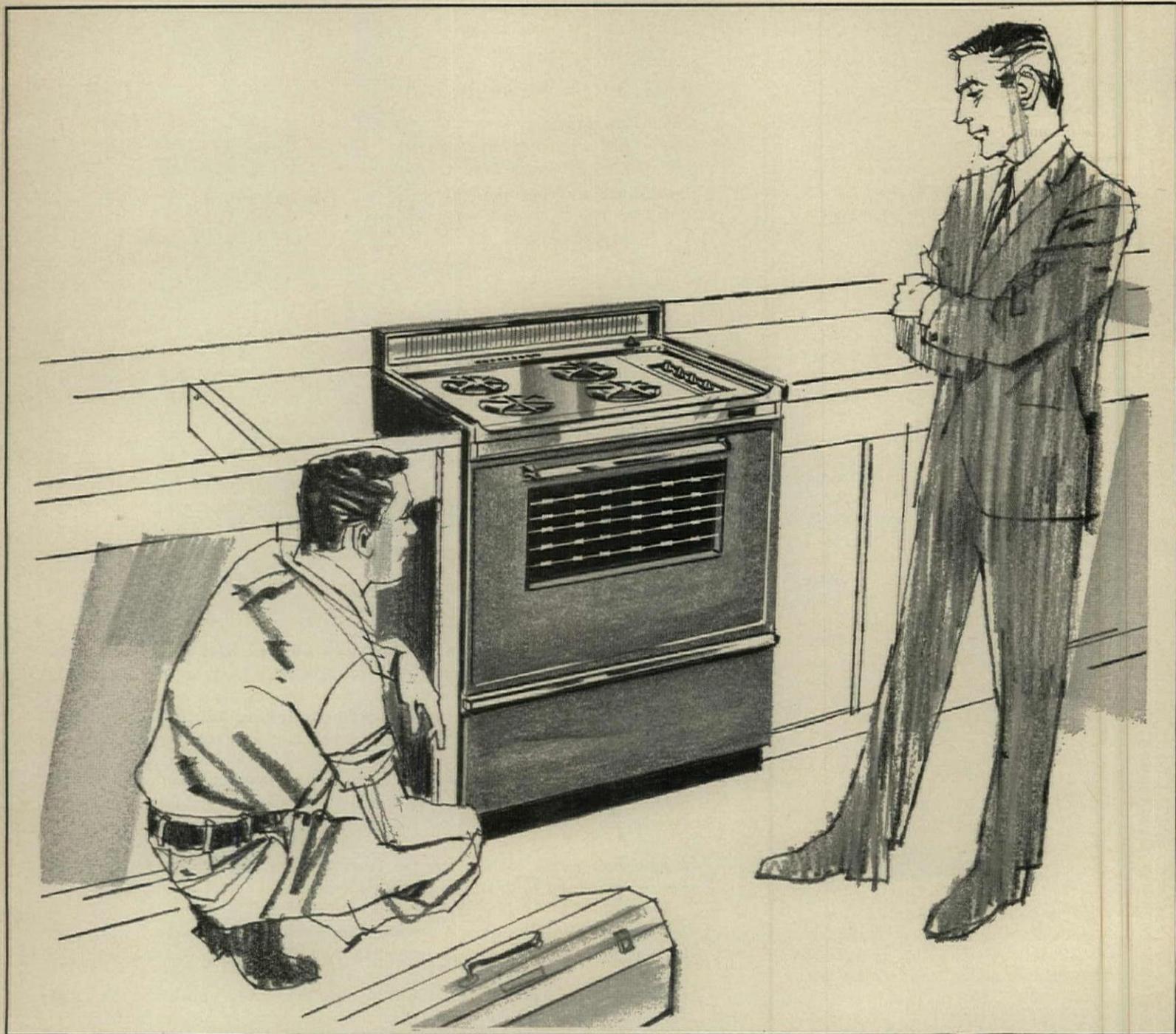
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HOUSE & HOME, March 1964, Vol. 25, No. 3. Published monthly by TIME Inc., 540 N. Michigan Ave., Chicago 11, Ill. Subscriptions: U.S., U.S. Possessions and Canada, one year \$6; elsewhere, one year \$10. Single copies, if available, \$1. Address all subscriptions and correspondence concerning them to HOUSE & HOME, 540 N. Michigan Ave., Chicago 11, Ill. Address editorial correspondence to HOUSE & HOME, Rockefeller Center, New York 20, N.Y., and at additional mailing offices. Authorized as second-class mail by the Post Office Department Ottawa, Canada and for payment of postage in cash. This issue is published in national and separate editions noted or allowed for as follows: western edition, W1-W16; midwest edition, M1-M10; swing edition, SW1-SW6; southern edition, S1-S4; north central edition, N1-N4; eastern edition, E1-E12; regional edition, R1-R2. Member, Audit Bureau of Circulations and Associated Business Publications. © 1964 Time Inc. All rights reserved.

The land-use struggle shifts to Congress

Should the federal government inject itself into local land-use practices—presumably because local governments are not coping with the problem?

Now Congress will have to face up to that question. Reason: a key proviso in the Johnson Administration's FHA-loan proposal for new self-contained towns (*see p. 6*) empowers the HFA administrator to approve or disapprove all plans for the town. The proposal would force builders and developers—whose No. 1 headache is getting local planning and zoning boards to okay plans—to cut through a second layer of approval.

New towns are an old idea; federal public works agencies built three Greenbelt communities in the late 1930s. Of late, developers have found the idea so enticing that privately planned new towns have become the biggest new force in U.S. housing (H&H, Feb.). Scouting profits, more and more investors are pouring money into land development (*see p. 33*).

A major reason for the new-town boom—and the reason behind the urban sprawl that so concerns the Administration—is this: new towns are the newest way to go out where the cheap land is. On the fringes of met areas, land speculators can hold land at low cost—and thus hold out for outrageous prices—because 1) local tax assessments run years behind market prices, and 2) what taxes and interest they pay is tax deductible. When they finally sell, the federal government applies only a low capital gains tax to the profits.

Did Rain's civil rights demand undermine anti-bias order?

Rep. Albert Rains (D., Ala.) put it squarely to the Johnson Administration: keep housing out of the civil rights bill or its housing bill is all but dead. Rains, House housing subcommittee chairman, won. The civil rights bill which has just passed the House specifically exempts all federal insurance and guaranty programs (including FHA and VA) from the bill's ban on race bias. Southerners feared the bill might let FDIC and FSLIC ban bias by conventional mortgage lenders, too.

Some housing men argue that Congress' refusal to ban bias in FHA and VA could open the door to new legal attacks on the November 1962 Executive Order—which now rests solely on Presidential power.

Political pressure delays dry lumber vote

West Coast and Massachusetts senators and congressmen have pressured the Commerce Dept. into its six-month stall in following long-established procedure for adopting new technical commodity standards.

Last August, the American Lumber Standards Committee asked Commerce to adopt new dimension standards for kiln-dried softwood. Commerce normally puts such standards to a vote of users before adopting the standards for voluntary use by industry. But Commerce has delayed, giving assorted excuses. The real reason: some Democrats—Sens. Wayne Morse and Maurine Neuberger of Oregon, Warren Magnuson of Washington and Rep. Edith Green (Ore.) have urged Commerce to "take great pains to give both sides a hearing." House Speaker John McCormack (D.) and Sens. Edward Kennedy (D.) and Leverett Saltonstall (R.), all of Massachusetts, joined because Boston Port Authority fears cargo loss. All protest they are neutral—but their intervention produced the stall.

Hoping to end the delay, lumber producers and 14 housing trade groups told Commerce Secretary Hodges last month they regretted that technical standards had become "a political issue." To rebut Commerce's latest excuse—that dry standards would legally discriminate against green shippers—they called on Thurmond Arnold, famed trust-buster.

Commerce's arguments, Arnold wrote, are "legal imbecilities . . . There is no legal authority, no administrative practice, or indeed no Congressional hearing which remotely supports the position."

Arnold then huddled with Commerce attorneys and said they had backed down. But Rep. James Roosevelt (D., Calif.) moved to hold hearings on a claim dry standards would injure small businessmen.

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LBJ on housing: election-year grab bag

Not for 15 years has such a major change been proposed in federal aid to housing. President Johnson's wide-ranging housing bill, sent to Congress in late January, would thrust the federal government into guiding and controlling the development and use of raw land around the growing edges of U.S. cities.

The President's method offers tempting lures to developers and localities: deferred payment loans to communities for public facilities, help in establishing land reserves, assorted FHA insurance of 50%, 75% and 90% on loans for land purchase and development of planned subdivisions and whole new towns (*see analysis No. 1*). If the Johnson formula works, it could inject the U.S. into suburban housing development much as the Housing Act of 1949 injected the government into re-use of center-city land through urban renewal.

The biggest question about FHA land loans is whether they would drive up the inflated price of raw land, which is already housing's No. 1 problem. HHF Administrator Weaver insists they would not. But most experts disagree because one major effect of such a program would be to make it easier for capital-shy developers to compete for developable land. Some also question whether the program will work. Says Associate Dean James Gillies of UCLA's school of business administration: "There is simply not enough in the land proposal to make it worthwhile for a builder to utilize it. And local governments aren't sophisticated enough to make use of it."

Elsewhere, the President's housing plans sprawl all over the election-year landscape. Says his housing message: "Now is the time to direct the productive capacity of our homebuilding industry to the great needs of neglected segments of our population . . . Satisfaction with the 1.6 million housing starts in 1963 cannot obscure the fact that too many minorities, too many families of low income, too many elderly, too many rural families and too many military families have not shared in the housing improvement which these units represent." So Johnson wants Congress to offer more help to the elderly, to residents of gray neighborhoods—even to the regular housing market through bigger FHA loans (*No. 2*). He calls for a fundamental shift in public housing (*No. 3*) and more aid for downtown through renewal (*No. 4*). But many housing leaders are critical of his plans (*No. 7*).

1. Land loans: biggest change in federal housing policy

"The great expansion of our urban areas . . . has too frequently been carried out in a sprawling, space-consuming, unplanned and uneconomic way."

So saying, President Johnson—at the obvious urging of HHF Administrator Robert Weaver who has been pushing a new federal land policy for months (*NEWS*, Feb.)—has asked Congress to give land developers and builders a new program "to encourage the participation of private initiative on the greatest possible scale."

New communities. FHA would insure land development loans up to \$50 million for private developers of new towns "in areas now largely underdeveloped." Loans could not exceed the lesser of 1) 75% of

the value of the completed development, or 2) the sum of 75% of raw land value plus 75% of development costs. FNMA could buy the loans under its special assistance program.

FHA would determine fees, charges and minimum town sizes (a minimum of 300 lots is being considered). Interest could not exceed 6%, well below the going rate for most private loans on land (*see p. 33*).

The new towns would have to conform with master plans for the area and be approved by both local governing bodies and HHFA.

The President wants the federal government to "encourage and facilitate" complete new towns modeled after "the pioneering efforts of progressive and imaginative developers" which are the biggest new

force in housing (*H&H*, Feb.). The new towns would have to be served by public water and sewerage systems wherever feasible. If developers must bring major transmission lines or water and sewer lines to the land at their own cost, the insured loan would be boosted to 90% of the estimated cost. Developers could delay amortization on improvement loans in some cases.

Complete communities as envisioned by Johnson would have "all public services, all the industry and commerce needed to provide jobs, and sufficient housing and cultural and recreational facilities for moderate and low-income families as well as for the well-to-do." To this end FHA would require developers to plan "to meet the housing needs of families with varying in-

comes, including lower-income and elderly families." Stated more baldly, federally-aided new towns would have to be planned to include a lot of Negro families, for these comprise a giant slice of the U.S. low-income group.

To aid local governments in getting ready for the planned new communities, Sec. 701 urban planning grants up to two-thirds of cost could go to planning agencies to develop plans for the new communities. Local governments could get public facility loans from the Community Facilities Administration, another HHFA constituent, to buy land or easements in advance for public works needed to serve the new towns (i.e. before land prices go up). The 3½% loans would have to be repaid within 15 years.

Help on subdivisions. Developers of smaller subdivisions not part of a new community could get insured loans under a new Sec. 1005. Loans would be the lesser of 1) 75% of the completed value, or 2) the sum of 50% of raw land value and 90% of development costs.

Maximum mortgages would be \$2.5 million, with a FNMA takeout under its secondary market. Developers would have to show that the land would become part of a well-planned neighborhood served by

adequate school, playground, shopping and recreational facilities.

Developers of insured subdivisions or planned communities could get lots released as they are developed and sold, and the lien could be subordinated to another mortgage in certain cases. Cost certification would be required.

Minimum wage trap. Builders, who were so sharply divided on the land-loan issue at their December convention that they ordered a special committee to study the problem, are aiming most of their first criticism at one section applying Davis-Bacon prevailing-wage standards to all development work.

They argue this would force homebuilders now outside the Davis-Bacon wage tent to pay wages higher than the rates actually prevailing for their operations. How? Because the work of installing utilities and streets would go on almost simultaneously with building on homes, builders would face pressure and possible strike threats to pay the same wages.

NAHB's final stand—which might make or break the proposal with Congress—is being shaped by a seven-man committee headed by Vice President-Secretary Leon Weiner of Wilmington.

"My big concern is whether the bill has

enough controls in it, or whether it could become a monstrosity," says Weiner. He particularly questions whether cost certification is completely satisfactory, since land held for many years would have a low original cost not reflecting its present value. He reserves final judgment.

Other NAHB sources point out that only 1% of NAHB members could handle a 300-home subdivision, the possible minimum.

Higher land prices. Builders, developers and mortgage bankers have debated for years whether FHA insurance would increase or decrease land values.

Weaver insists: "The availability on the market of large amounts of well designed developed land will be deflationary."

Other housing men aren't so certain. They fear it will inflate land prices by increasing the competition for developable acreage. How? By sharply reducing the capital a developer needs to get into the field. If so, the federal government could be compounding housing's No. 1 problem.

The new land development program is also tacit admission that the Administration's 1961 open-space plan has not lived up to expectations. So far, URA has earmarked \$18 millions to help localities buy 55,000 acres worth \$68.7 million.

2. FHA: sweeteners for fixup, vacation homes, condominium

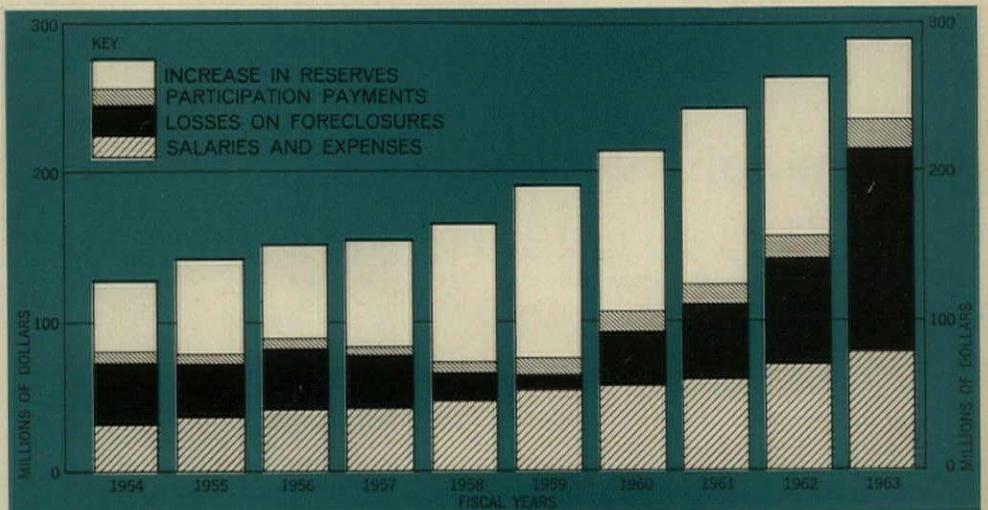
Outside of land-development loan insurance, the Johnson bill proposes no FHA changes as sweeping as in 1961 when Secs. 233 (experimental housing), 234 (condominiums) and 221d3 (subsidized middle-income) programs were written into law. Instead the bill would refine some of the rough spots in present laws and sweeten laggard programs to make them work more smoothly. Changes proposed:

For homeowners in default. 1) Let mortgage lenders recast a defaulted loan to cover all amounts due including delinquent interest; 2) encourage lenders to grant more forbearances to one-family homeowners by letting lenders collect interest from the date of default if the loan is finally foreclosed; and 3) encourage lenders on defaulted mortgages to assign their loans to FHA, instead of foreclosing, by letting the debentures cover attorney's fees and other costs. Said President Johnson in his message to Congress: "To make certain that no legislative barriers exist to discourage or prevent mortgage lenders and FHA from cooperating to help delinquent mortgagors in deserving cases, I recommend that FHA's claim and forbearance authorities be amended." *Prospects: good.*

For owners of defective homes. Empower FHA and VA to repair new homes with "structural or other major defects affecting livability" without first foreclosing

the home. Aim: to "provide relief in those isolated cases" where serious defects exist. Owners would have to file claim benefits within three years of the effective date or four years after insurance. The provision is modeled after several bills

which NAHB officers supported last year, only to have directors withdraw backing (NEWS, Jan.). Argues HHFA: For years FHA has offered limited guarantees on foreclosed homes it resells, and the "cost [is] relatively small." *Outlook: a tossup.*



FHA reserves grow despite mounting foreclosure losses

FHA is seeking Congressional approval for its first \$100 million budget (from its own fee and premium income) for the year beginning July 1. The 16% increase would add 462 staffers to handle a 4% rise in application volume, including 16,600 more new-home applications over this year, and cope with rising foreclosures. FHA ex-

pects foreclosures to level off after July 1 while resales increase 35%. The agency forecasts an \$80 million rise in reserves. These grew last year to \$1.2 billion even with mounting losses on foreclosures (see graph). If FHA had another year when foreclosure losses grew as fast as last, its reserve fund would stop growing.

For upper-income buyers. Increase maximum FHA mortgages by \$5,000 to \$30,000 under Sec. 203b. Buyers' down payments would constitute 25% of the increase. Loan limits would go to \$32,500 for two- and three-family homes, to \$37,500 for a four-family home. Argues HHFA: "The \$25,000 limit makes an FHA-insured mortgage unavailable to many home purchasers, particularly those in high-cost areas and with large families." *Outlook: a tough fight.*

For vacation-home owners. Let FHA insure homes "for vacation purposes" under Sec. 203i, whose maximum mortgage would be raised from \$9,000 to \$11,000. Loans could not exceed 90%

of value. Economic soundness would be waived. FHA lawyers say writing the word "vacation" into law would let underwriters and appraisers sidestep the usual requirements for year-round livability and convenient schools and shops. *Outlook: good.*

For big-ticket remodelers. Broaden FHA's Sec. 203k remodeling program (20-year, \$10,000 loans at 6%) by 1) waiving economic soundness for loans (thereby opening them to gray neighborhoods) and 2) letting lenders get cash payoffs in defaults. Widely promoted by the Administration when it was written in 1961, Sec. 203k has flopped so far; only 1,266 loans have been insured for \$7 million. *Outlook: good.*

For apartment remodelers. Let non-occupant owners of one- to 11-family properties get Sec. 220 rehabilitation loans up to 90% of the before-fixup value plus fixup cost. HHFA says the present non-occupant limit—85% of the amount available to an owner-occupant—is too low to entice remodelers. Existing mortgage debt could be included in loan. *Outlook: good.*

For condominium buyers. Let condominium buyers get 35-year, \$30,000 loans (instead of 25-year, \$25,000). Down payments, now higher than regular FHA programs, would be equalized with Sec. 203b. Investor-sponsored co-ops experiencing sales trouble could switch to condominium, a change now barred. *Outlook: fair.*

3. Public housing: old homes for the poor

President Johnson's public housing proposals represent a sharp break with tradition.

The President wants Congress to let local housing agencies convert used housing to public housing—either by purchase and repair or by lease. Typically, public housers have preferred the building of new units, and the President also asks Congress to continue building new subsidized public housing at 35,000 units a year for four years (vs. 33,000 yearly since 1961).

Johnson's proposal asks for a new formula for PHA contributions to local agencies, letting projects with used housing be written off more rapidly (but within the same dollar limits) as are now allowed for comparable new house projects.

Johnson also asks \$5 million to continue the low-income housing demonstration program, which has produced evidence that the used-house approach can work. The National Capital Housing Authority in Washington bought 50 houses under the demonstration program in 1962 and leased

them to large, low-income families (NEWS, July '62).

In all, 2,600 existing houses have been bought by public housing agencies—50 in Philadelphia as far back as 1959—and converted to public housing. Local agencies have thought about buying foreclosed FHA houses. To date, only five FHA foreclosed projects with 377 units (NEWS, May) have actually been shifted to public housing this way.

But local public housers have much more opportunity now: FHA held 7,180 foreclosed units in 25 cities where 13,953 public housing units were under development or reservation when the last count was made in June 1962.

The one big advantage to using existing units is cost. The General Accounting Office, Congressional watchdog over spending, contends that in two instances FHA homes could have been acquired and turned into public housing at a saving of about \$1,140,000 over new construction. The

Philadelphia housing agency cut units costs 35% (from \$18,000 to \$11,700) by buying used houses.

Offers aplenty: Philadelphia bought its homes without condemnation from owners who put their homes on the market (and paid commissions if realty brokers entered the sale). The source is usually abundant.

In light of this experience, House Republicans are suggesting old homes be bought from willing sellers only (see p. 10). The Administration plan contains no such limitation.

Is it blockbusting? Lurking behind the buy-lease program, many suspect, is an attempt to foist integration on unwilling neighborhoods. Philadelphia dealt with this undercurrent fear by buying homes only in racially mixed areas. Even then, one property owner, later joined by four neighborhood real estate boards, fought to the Pennsylvania Supreme Court. He lost.

4. Renewal: more subsidies for more downtown clearance

The urban renewal pie gets bigger and commercial renewal gets a bigger slice in President Johnson's housing bill. Johnson wants Congress to add another \$1.4 billion in the next two years to urban renewal's present \$4 billion contract authorization, and let 35%—instead of the present 30%—be used for non-residential projects.

Originally, in 1949, urban renewal had to be primarily residential. No project was legal unless 51% of what was demolished, or 51% of what replaced it was housing. But in 1954, non-residential was allowed 10% of renewal funds, then 20% in 1959, and finally 30% in 1961. Johnson's proposal to boost it to 35% would mean \$490 million of federal subsidy to write-down the cost of land in non-residential renewal.

Whatever urban renewal goes for, its

Walter Bennett



CHAMBER'S NEILAN
"Poorer areas get the leftovers"

supporters this year face the stiffest opposition ever. President Edward Neilan of the U.S. Chamber of Commerce spoke out

even before President Johnson announced his housing plans. Said Neilan: "A major portion of urban renewal funds . . . is being spent in areas where housing is relatively good and incomes are relatively high. Poorer areas get the leftovers."

Why? Political power, suggests Neilan. He contends it makes no difference where renewal money is spent. Substandard homes have declined at the same rate both in and outside of subsidized areas, says Neilan, reading census reports.

Neilan finds renewal "corrupters" in both political parties. But this year Republicans have stepped in with some proposals to check abuses they say came out of public hearings last fall (page 10).

Johnson also proposes rent supplements up to two years for displaced families.

5. Cabinet post: a new name calculated to win more votes

President Johnson calls elevating HHFA to cabinet rank "urgently needed . . . long overdue."

To turn the trick for HHFA he has dusted off a plan for an Urban Affairs & Housing Dept. which the House killed by a 264-150 vote two years ago (NEWS, Mar. '62) and given it a new name calculated to melt some of the opposition.

The rechristened agency: *Housing & Community Development*.

Johnson's reasons are obvious. He has put "housing" first to meet NAHB's long-standing objection that private housing would get lost in a melange of welfare-oriented subsidy programs. He has con-

verted "urban affairs" to "community development" to appease rural congressmen who feared the new department would lead to even bigger subsidy programs funneled to big-city voters through city hall. But only the name appears to have been changed.

Argues the President: "The size and breadth of the federal programs now administered by the HHFA and the significance of those programs clearly merit departmental status." Despite the 1962 defeat, HHFA is one of the fastest growing dispensers of subsidies in government.

Johnson's cabinet plan would transfer all powers and duties of HHFA, FHA, PHA,

URA, and CFA to the secretary of the new department. FNMA would remain a separate entity inside the department, with the secretary acting as FNMA board chairman (as the HHFA administrator is now); the rights and interests of FNMA common stock holders would be unaffected.

Even with the changes in semantics, the cabinet post faces a rough battle.

Southern opposition in Congress is certain because of HHFA administrator Robert Weaver, a Negro. Southerners fear President Johnson would carry out the late President Kennedy's promise to appoint him the first Negro cabinet member.

6. Bigger FNMA loans, aids for elderly, planning

President Johnson's housing plans would let the Federal National Mortgage Assn. buy bigger mortgages, lend larger amounts on mortgages pledged as security and buy the proposed land loans. The bill also calls for special subsidy plans or changes in law to aid Indian tribes, elderly persons, farm workers and would-be planners and development specialists.

Higher loan limit. Remove FNMA's \$20,000-per-unit top limit on mortgages bought in its secondary market. The \$17,500 limit on special-assistance mortgages remains.

Says HHFA: "There appears to be no sound reason why FNMA should be required to discriminate against" the relatively few FHA-insured loans over \$20,000. *Outlook: fair.*

Bigger short-term loans. Let FNMA make short-term loans up to 90% of insured loans pledged as security, instead of 80%. *Outlook: good.*

Mortgage participations. Let FNMA deal in participations in mortgages it holds to encourage more private investment in its portfolio (see p. 31). *Outlook: uncertain.*

Aid for aged, farmers. 1) Let elderly owners of houses on which URA requires fix-up borrow \$10,000 a unit under Sec. 221d3 at 3¾% or Sec. 220 at 5¼%, 2) let individuals over 62 enter 221d3 housing, now limited to families, 3) let the Agriculture Secretary, through Farmers Home Administration, insure a new market-rate loan for nonfarm rural tract owners and continue rental housing loans for elderly in rural areas, 4) raise interest on Ag-FHA direct loans from 4% to 5% and let Ag-FHA collect fees and, 5) provide \$75 million rental housing for farm workers.

7. Housing leaders: will land loans drive prices skyhigh

Housing industry leaders, along with Congress, are stunned at the size and complexity of the Johnson housing plan.

Two former officials of the Eisenhower Administration are disappointed because, they say, the bill overlooks most of housing's basic problems.

"The major fault is that it does not accept the challenge to find solutions to the basic problems . . . urban renewal programs that are virtually stalled in one city after another (and not for lack of money either), a public housing program that is widely conceded to have fallen far short of reasonable expectations; . . . a steady decline in federal home loan insurance programs at a time when you would expect them to be prospering; and rapidly rising defaults on insured home mortgages," says Dr. Raymond Saulnier, chief White House economic adviser under Eisenhower. He adds:

"The proposed omnibus bill doesn't really come to grips with any of these. What we need is a thorough, objective, nongovernmental appraisal of all our federal housing, loan insurance and com-

munity development programs. We had such an appraisal in 1953; one every ten years is surely not too much to ask for.

"The proposed omnibus bill is not the answer, mainly because the theories that seem to inspire it are wrong. As I read them, these theories are that you can solve almost any problem by spending more money on substantially what you are already doing, and that what we really need to solve urban problems is more

federal action to bring order into the situation."

Both parties at fault. Former (1958-9) FHA Commissioner Julian Zimmerman, now president of Lumbermen's Investment Corp. of Austin, Tex. says: "Both political parties have been woefully inadequate in accomplishing objectives for which federal programs were designed. More money and new or expanded programs are a classic device to avoid answering for past deficiencies." Some inadequacies:

"Policy confusion among top executives, gross lack of management discipline, inexperience and general ineptitude are dramatically displayed—particularly in the grand areas of public housing and urban renewal. So much activity and good intentions are confused with progress; so much theory and social philosophy is confused with management and business economics; so little, really, is accomplished with so much.

"What a wonderfully simple and effective program it would be if one administration would simply announce the

H&H staff



ECONOMIST SAULNIER
"The bill is not the answer"

intention to reappraise existing programs with a view toward identifying and admitting the bad, the weak, the unworkable . . . Must we forever continue the political practice of sending good money after bad, leaving it to future historians to record the waste and ineffectual efforts of both the executive and legislative branches of our government?"

Land loans: good or bad? Most hotly disputed feature of the Johnson program is FHA insurance for land loans. Housing men size it up like this:

Land Economics Professor *James Gillies* of UCLA: "Responsibility for initiation [is] in the hands of local communities . . . in many areas [they] have been notoriously slow to adopt new concepts. [Insured land loans with FNMA takeouts] can have the effect of placing more money in the land market and thereby increasing the bidding—and price—of land . . ."

Former (1961-63) FHA Commissioner *Neal Hardy*: "The new tools are fine and should bring marked improvement in quality of land and community planning."

Chairman *James R. Price* of National Homes: "The proposal for land development loans will be beneficial and while

initially it may boost land prices, the fact that there will be a sharp increase in the supply of developed lots will eventually stabilize raw land costs . . . will greatly help upgrade land planning quality . . ."

Builder *Bud Meyerhoff* of Baltimore: "It would primarily benefit larger developers, raise costs through inclusion of prevailing wage and fringe benefit regulations, increase carrying charges for larger scale development . . . It could result in better planning but I would guess [planning] will be more expensive, not necessarily better."

Finance Committee Chairman *Milford A. Viesser* of Mutual Benefit Life Insurance Co.: "The controls placed upon the developer . . . are so extensive as to make him in effect an instrument of the agency. The elimination of the criterion of economic soundness increases the risk of land speculation and excessive development."

President *Thomas Coogan* of Housing Securities Inc., 1950 NAHB president: "If these communities are far enough out from central cities, I think it would tend to freeze land costs if properly handled."

Realtor *Arnel Nutter* of Camden, N.J., 1960 NAREB president: "The proposed new community and land development insurance, coupled with the vast new power

to acquire, control, and hold land for future expansion, represents a giant step toward federalization of land. The proposal would drive land costs up due to taking large plottages of land off the market, and would force smaller builders to purchase smaller plots at higher prices. If the land were removed from the market for long periods, smaller builders and home purchasers would be forced to leapfrog these large theoretical developments, thereby aggravating suburban sprawl and creating stagnant undeveloped areas."

President *Joseph Grazier* of American-Standard: "Legislation . . . can have the effect of advancing some private interests while failing to provide the overall public benefits expected."

Economist *Louis Winnick* of the Ford Foundation: "Assuming that land acquisition aids would in fact be effective, a further rise in current land prices can be anticipated. Presumably, aggregate current demand for land would increase as future requirements are superimposed upon present requirements."

Director *Justin Herman* of the San Francisco Redevelopment Agency: "A sound law is needed. And imaginative, tough administration is required."

8. GOP: it offers an alternate plan for first time in years

Not since Republicans lost control of both houses of Congress in the 1954 elections have they offered a GOP plan for solving housing problems.

Now at the prodding of Rep. William Widnall (N.J.) four minority members of the House housing subcommittee have joined to sponsor a ten point program.

It concentrates on correcting some ills and abuses of urban renewal Widnall says last fall's public hearings on renewal turned up (NEWS, Jan.) even though "all the witnesses but one or two have been giving self-serving declarations about projects in which they were interested." Chief faults and cures as Widnall views them:

Problem: self-help and private enterprise efforts to rehabilitate near-slums have been restrained by legislation and administration favoring government action alone.

Cure: the federal government should set aside \$100 million yearly for three years to lend at appropriate interest rates to homeowners and business men in renewal areas. Borrowers would have to prove they cannot get financing under any existing program (such as FHA Sec. 220h or Title I). Limit would be \$10,000 per unit.

Problem: more and more renewal aid goes for non-housing projects. Using the taxpayers' money to clear a site for a new building housing the New York Stock Exchange "hardly seems the way to carry on the war against poverty," Widnall observes.

Cure: non-residential renewal should be eligible only for federal loans, not outright grants. The National Association of

Vincent Finnigan



GOP's WIDNALL

A Republican housing plan at last

Real Estate Boards endorsed this idea last fall. "These projects show no need of being subsidized by the American taxpayer," say the GOP legislators. "If justified, they can pay for themselves within ten years." Loans would not bear interest until cleared land was resold.

The Republicans also want to force cities to prove that no more residential slum clearance or rehabilitation is needed locally before they can get renewal loans for non-residential clearance.

Problem: renewal officials have sought to solve slum problems "with grandiose schemes on planners' drawing boards and large budget figures. . . . No problem has ever been solved merely by throwing money at it."

Cure: get communities moving on housing code enforcement (a requirement de-

vised by the Eisenhower Administration in 1954 and still regarded as the weakest link in renewal). The GOP Congressmen want HHFA to require that cities pledge specific actions within specific deadlines in enforcing codes. "The rent strikes in New York City and Cleveland (see p. 40) illustrate the seriousness of the problem," says Widnall.

Problem: "The massive, stereotyped (public) housing project of the past quarter century is not coping with the problems it set out to cure."

Cure: public housing agencies could rent up to 30,000 homes and apartments made available voluntarily by private property owners, then re-rent them to low-income families. The agency could subsidize the difference between full economic rents and the lower rent paid by the families. This plan is remarkably similar to the Johnson plan for leasing 10,000 private units for public housing in the next four years (see p. 8).

The GOP also wants to 1) compensate owners and tenants more fully for losses and damages suffered in clearance, 2) require cities to relocate families without regard to race, 3) require URA to verify that suitable housing is available for displaced persons, 4) start relocation aid when a project first becomes official, 5) require local communities to re-zone to meet needs of displaced businessmen and 6) make local elected officials responsible for renewal.

NEWS continued on p. 14

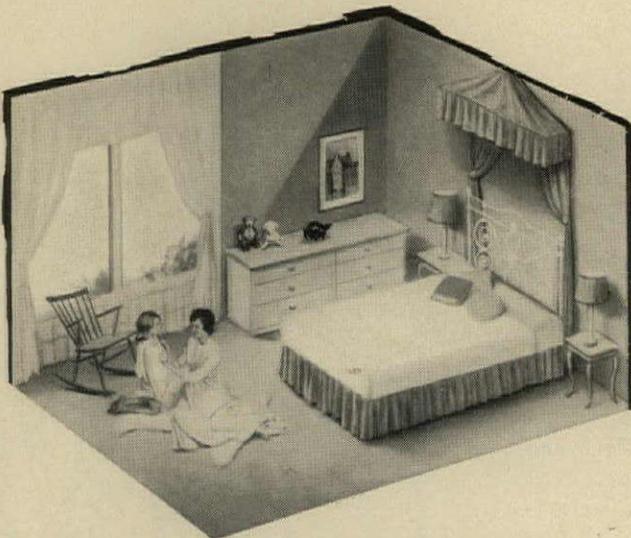
SET THE STAGE FOR SALES



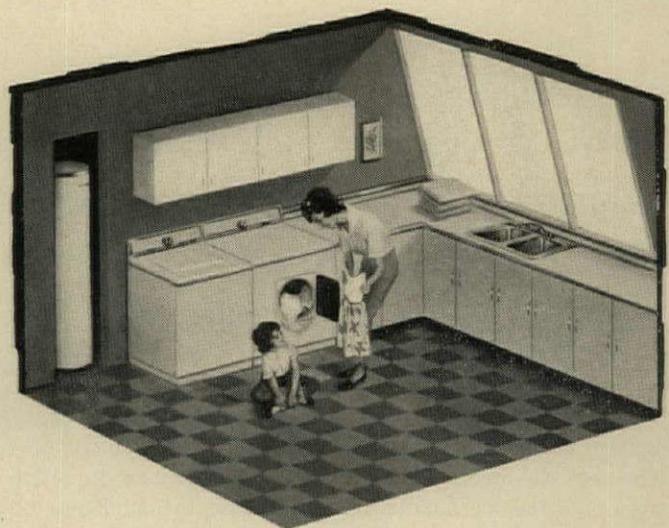
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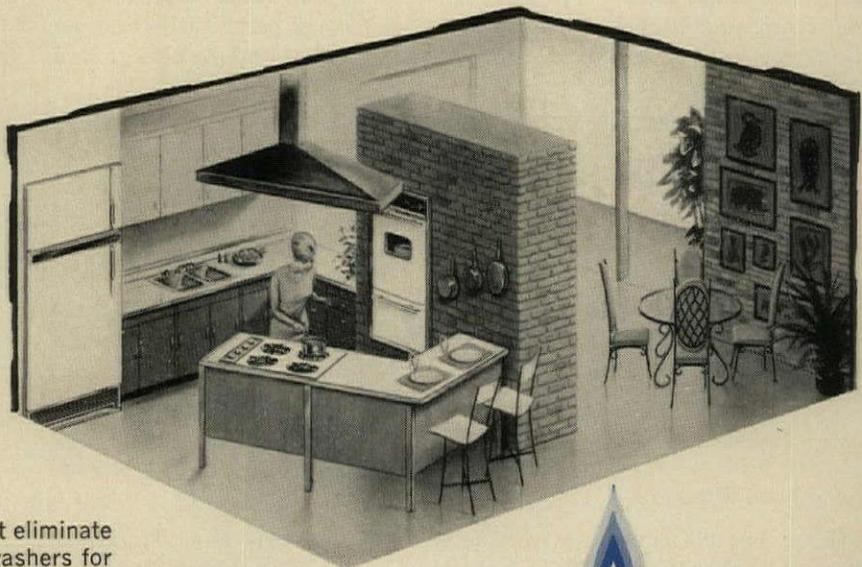


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And to give you a completely color-coordinated job, Cambridge also offers these same nine colors and pattern in Ceratile Marbletex Colors with a textured finish that is particularly suitable for use on light duty floors. Both wall and floor tiles are produced in 4¼" x 4¼" flat tile and in S-4449 4¼" surface trim.

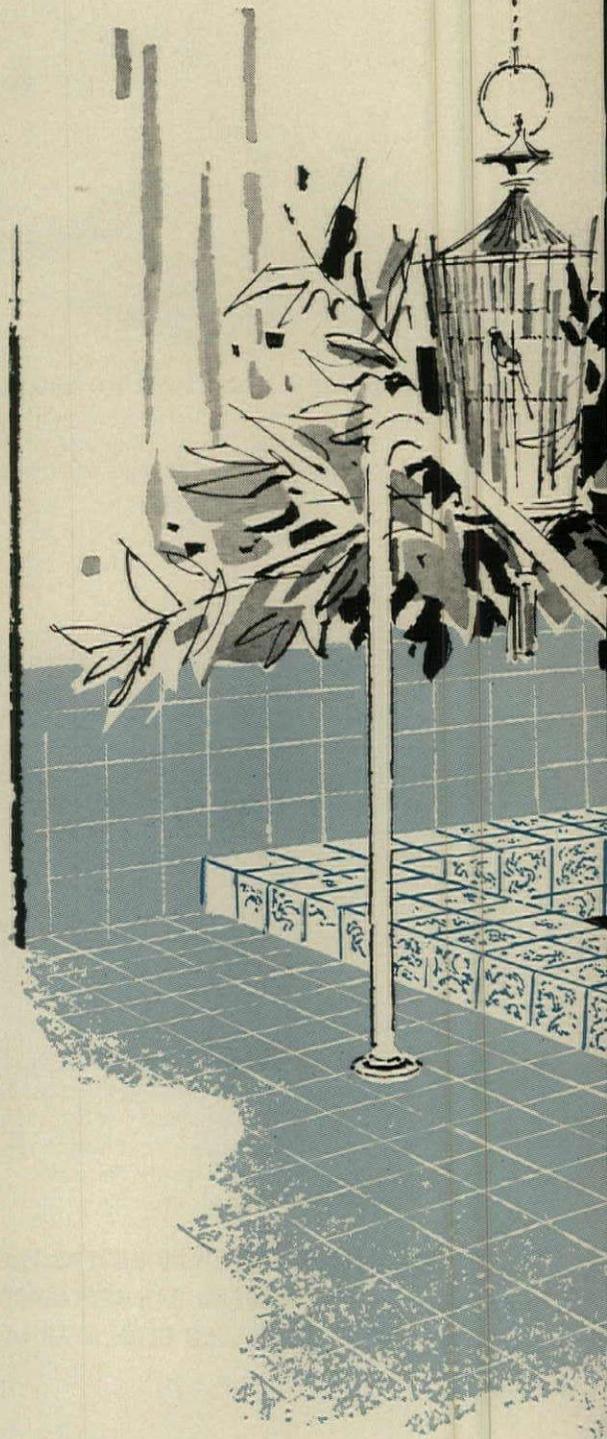
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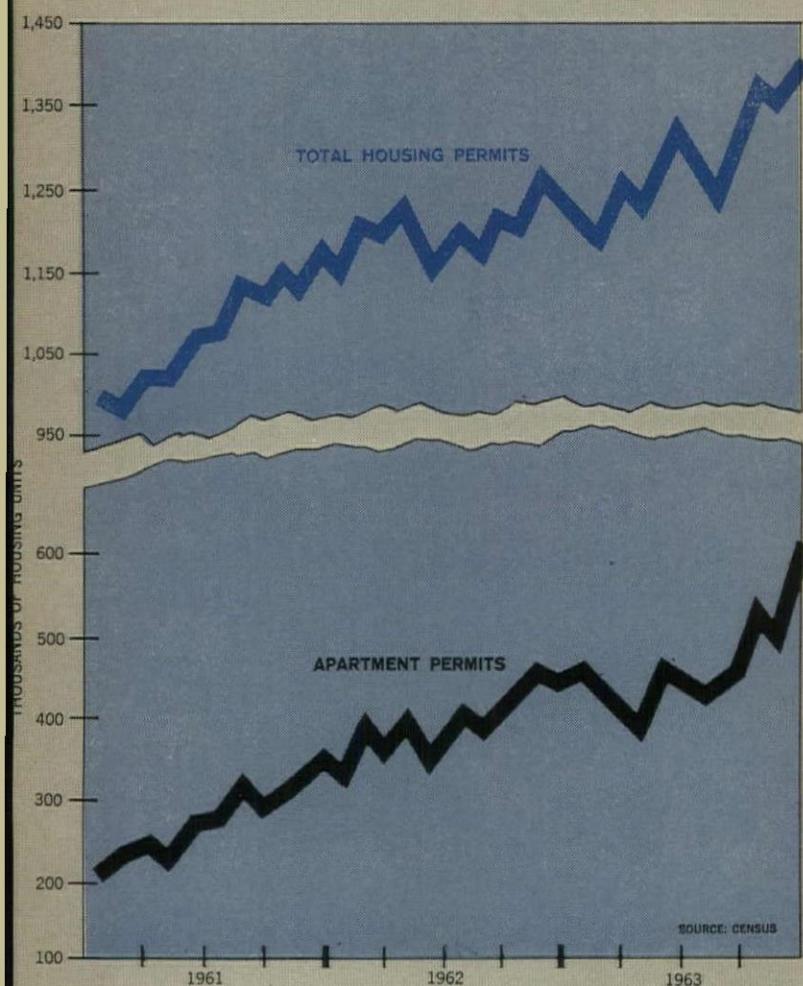
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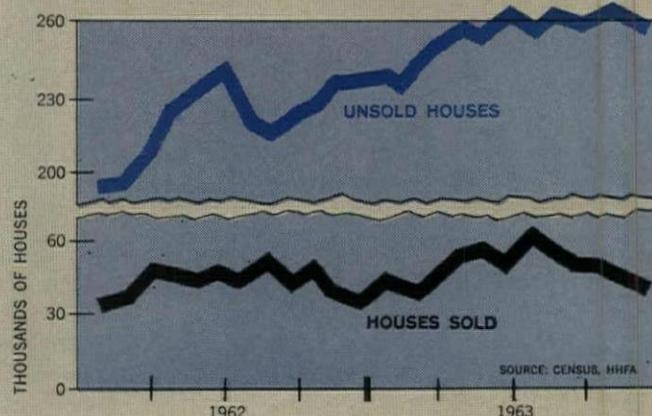
HOUSING MARKET

APARTMENT PERMITS SUGGEST BOOM WILL CONTINUE



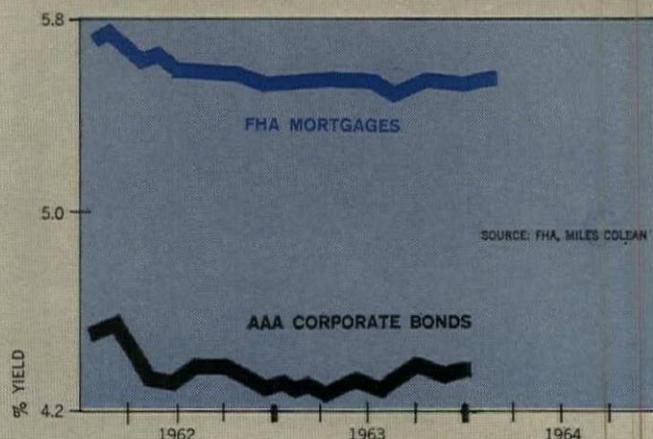
Seasonal permit rates for buildings with five or more units have spurred to new heights, indicating that the apartment boom will keep its momentum.

UNSOLD INVENTORY: AN OMINOUS RISE



House sales by merchant builders are running 19% above year-earlier rates through November. Unsold house inventories are up 11%.

BOND-MORTGAGE GAP HINTS COSTLIER MONEY



Yields on minimum down, 30-year FHA mortgages in the Boston out-of-state market (before servicing) show the smallest spread ever above new bonds.

Will the 1964 apartment boom continue

Can housing keep up its surprising 1963 pace? Will the soaring rate of apartment building continue—or will it slip, slide or perhaps even plunge abruptly?

The indicators are mixed. Private nonfarm starts last year hit the second highest level in history—1,561,200—or 8½% above 1962. And some 37% were rental units. Builders seem intent on maintaining the pace. In December, the annual rate of permit applications spurred. For units in five-or-more-family structures, it soared from 526,000 in October to 504,000 in November to 656,000 in December—a stunning 30% gain (see graph above). This makes multi-family housing bulk almost as large as one-family housing. The annual rate of permit applications for one-unit structures fell from 715,000 in October to 666,000 in December.

But more and more analysts are questioning whether the six-year-old rental boom is propped up more by easy mortgage money than by market demand. National vacancy rates, slow to warn of brewing danger but the best indicator available, still show no general red light. Rental vacancies in metropolitan areas fell from 7.8% to 7.5% in the fourth quarter of last year, easing fears of trouble ahead.

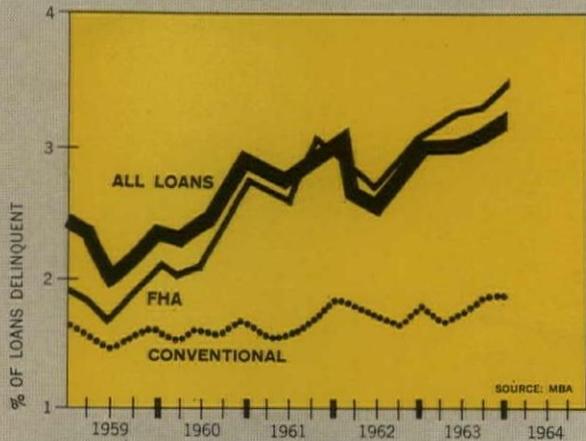
But scattered soft local markets persist. Competition for tenants is strong in the West, where rental vacancies stand at 9.1%, the nation's highest, compared to 4.8% in the Northeast. But Los Angeles owners shun rent concessions common in New York (where vacancies in new apartments are far above the 1.8% city-wide rate).

Many new apartments are drawing from older, less attractive apartments. Private surveys by Jay Zook Inc. in Cleveland and Advance Mortgage Co. in ten Midwestern cities show higher vacancies for old apartments and declining vacancies for new ones.

On balance, HOUSE & HOME expects the six-year-old apartment boom to begin to slow down this year—temporarily. But even so, its momentum and the long lead time between decisions to build and actual construction should carry private rental housing to a new postwar peak of perhaps 560,000 apartments (and all housing to another year near 1.6 million starts). For apartments, this would be a gain of more than 33% from 1962 levels. The nation has seen nothing like it since the 1920s.

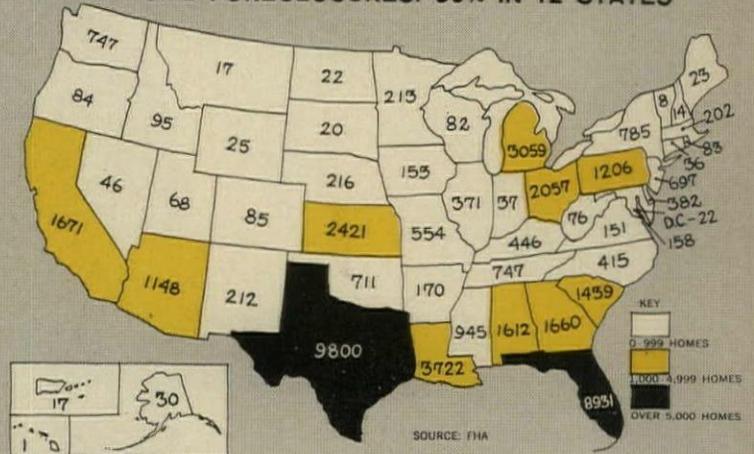
Economists like John Langum of Chicago suggest too many apartments in 1964

MORTGAGE DELINQUENCIES INCREASE



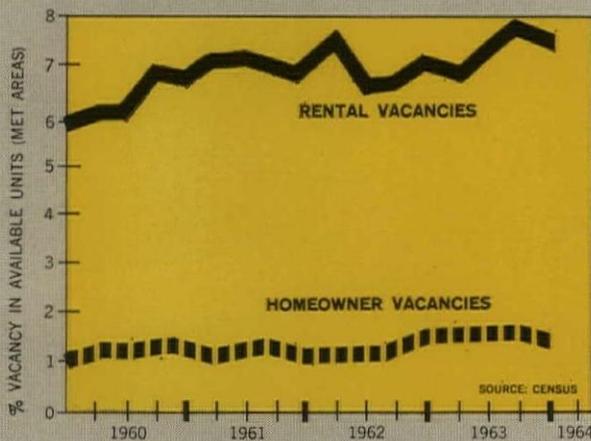
Mortgage delinquencies over 30 days, as reported by MBA, pushed to 3.30%, a new peak, at year end. VA, FHA and conventional delinquencies all rose.

FHA HOME FORECLOSURES: 80% IN 12 STATES



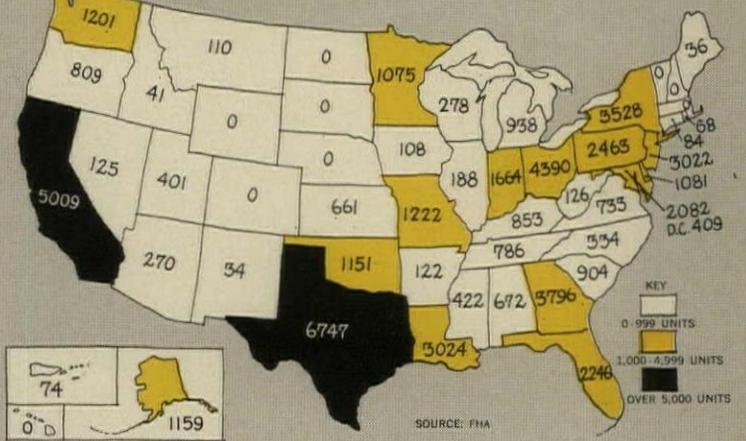
FHA's inventory of acquired homes, totalling 48,240 at the end of October, bulks largest in the South, between Florida and Texas.

VACANCIES: NEAR LEVEL AND NORMAL



Vacancies, after rising slowly since mid-1962, slipped back encouragingly in the fourth quarter of 1963. The rental vacancy rate in met areas is 7.5%.

FHA APARTMENT TROUBLES: 75% IN 15 STATES



Dwelling units in multi-family projects foreclosed or assigned to FHA totaled 54,446 at October's end. Texas and California hold biggest clusters.

so strong it will borrow from 1965?

may borrow from 1965's demand. The climb toward 2 million starts is not an unbroken upward movement he warns.

One other depressant clouds 1965: the tax cut bill, now about wrapped up on Capitol Hill, cuts withholding to put extra money into consumers' pockets this year. But much of this extra money will have to be returned to the treasury in the first half of next year. Some taxpayers who regularly pay too little withholding will have to catch up by April 15, 1965. Other taxpayers used to getting refunds may discover none forthcoming in 1965.

Watch delinquencies. As Dr. Langum sees it, private credit, especially mortgage lending for both apartments and homes, is another cloud on housing's 1964 horizon. Non-farm foreclosures neared 100,000 last year, and FHA's foreclosed homes and

apartments are clustering in some of housing's biggest boom states, notably Texas and California (*see maps*).

Dr. Langum sees this as evidence that past excesses in housing credit are now surfacing. Keep a sharp eye on mortgage delinquencies, housing's best distant-early-warning for trouble in this area, he advises. The latest count on delinquencies by the Mortgage Bankers Assn. pegs them at 3.30%, up 8% from 3.04% a year earlier.

Foreclosures reflect frantic lending practices rather than economic conditions, contends Economist Leo Grebler of UCLA after a thorough analysis (*see p. 29*). Savings and loan foreclosure rates are below the national average in such hardcore unemployment states as West Virginia and Kentucky, while booming California has the highest foreclosure rate of all—2½ times the national average.

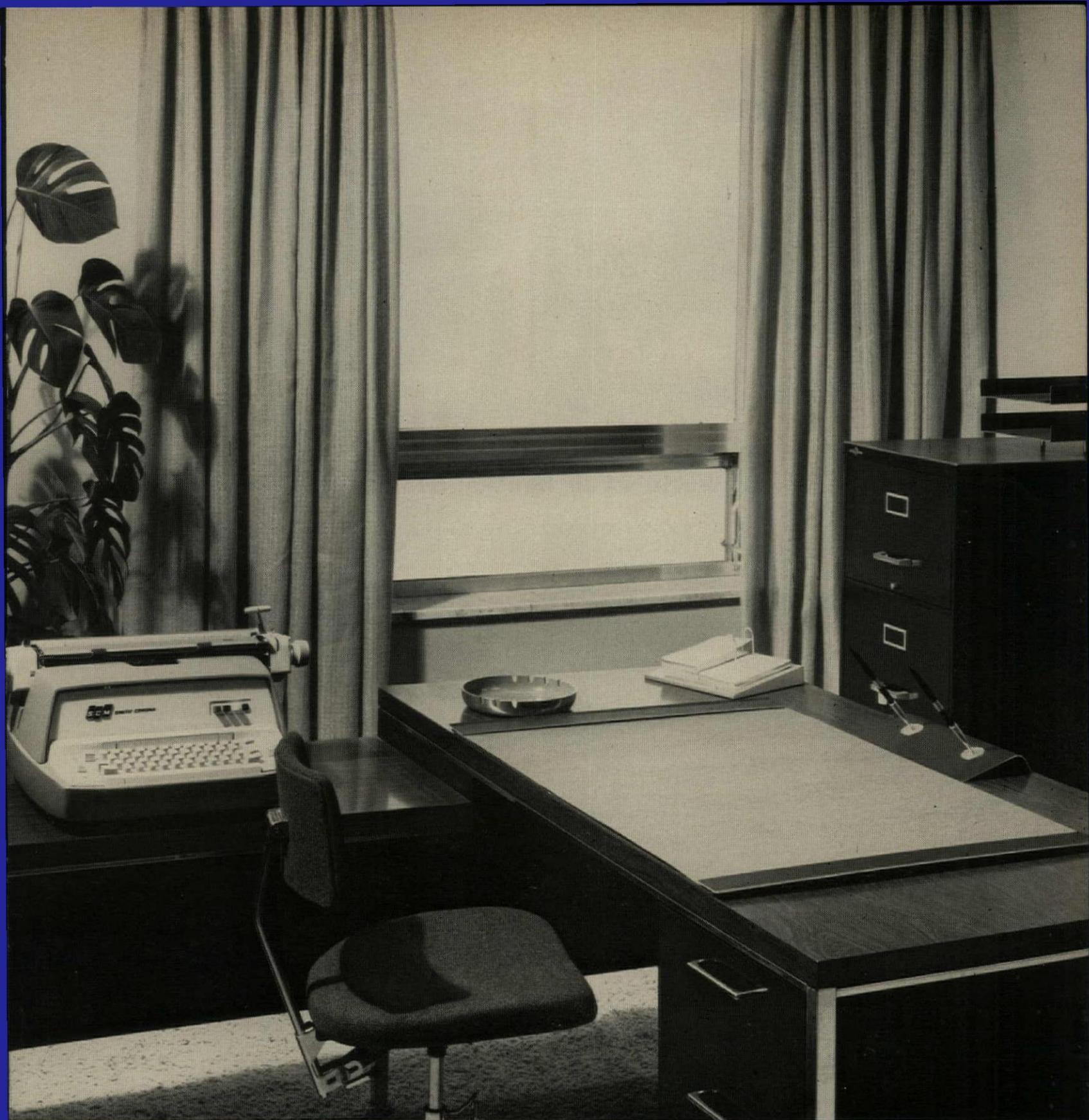
Watch interest rates. Other economists including Miles Colean of Washington say Dr. Langum may be unduly pessimistic. More important as a directional signal for housing is the trend of mortgage interest rates, says Colean. Reason: higher rates could brake the apartment boom because they are translated instantly into higher rents—about \$3 per month on a typical unit for each ½% rise.

Mortgage rates, which have been slipping steadily for more than two years, show only faint signs so far of moving higher. Housing men should keep a sharp watch on the spread between mortgage and bond yields. They have been closing in on each other (*see graph*) to their narrowest point in a decade. This narrow spread could draw funds out of the mortgage market—though not necessarily.

NEWS continued on p. 18



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RETIREMENT HOUSE

First look at World's Fair houses: a mixture of old and new ideas

H&H staff



ATRIUM HOUSE

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H-SHAPED PAVILION HOUSE

The 80 million visitors expected at the 1964 New York Fair will see a gigantic home show. Its features: five houses contrasting conventional and unconventional planning and design with scores of brand-new building products. Four of the houses are shown here in late construction stages at the fair site; the fifth, pictured on its Florida site, will be duplicated at the fair. The conventional houses: an authentic New England colonial farm house designed by Royal Barry Wills Associates, Boston, and a two-bedroom Florida retirement house by Deltona Corp., Miami. The unconventional houses: a daring atrium house with skylights by Architect Edward Durell Stone, a pavilion house with five peaked roofs by Architect Jack Pickens Coble and a plastic-laminate-clad house by the Formica Corp. (shown in detail on pp. 130-135). The Stone, Wills, and Coble houses are sponsored by the House of Good Taste Inc., a private company organized by men outside the housing industry.



PLASTIC-LAMINATE-CLAD HOUSE

COMMUNITY FACILITIES

Surgeon general declares war on septic tanks

Not one state has enacted legislation specifically to limit the use of wells and septic tanks.

This failure has led to a potential health menace in practically every urbanized area, says Surgeon General Luther Terry. Wells and septic tanks are fine for rural communities. But "the only real answer for suburban areas is community systems of water supply and waste disposal," he says.

Terry's Public Health Service has just written and sent to the 50 states a model state law putting new curbs on septic tanks. He hopes state lawmakers meeting this year and next will pass some legislation.

PHS' model law would require local communities to submit their water and sewer

plans to state health departments so these utility plans can be better coordinated with local comprehensive land plans and zoning.

It also suggests states offer grants to municipalities for preparing official plans.

Ban oversize lots, builders ask in Massachusetts

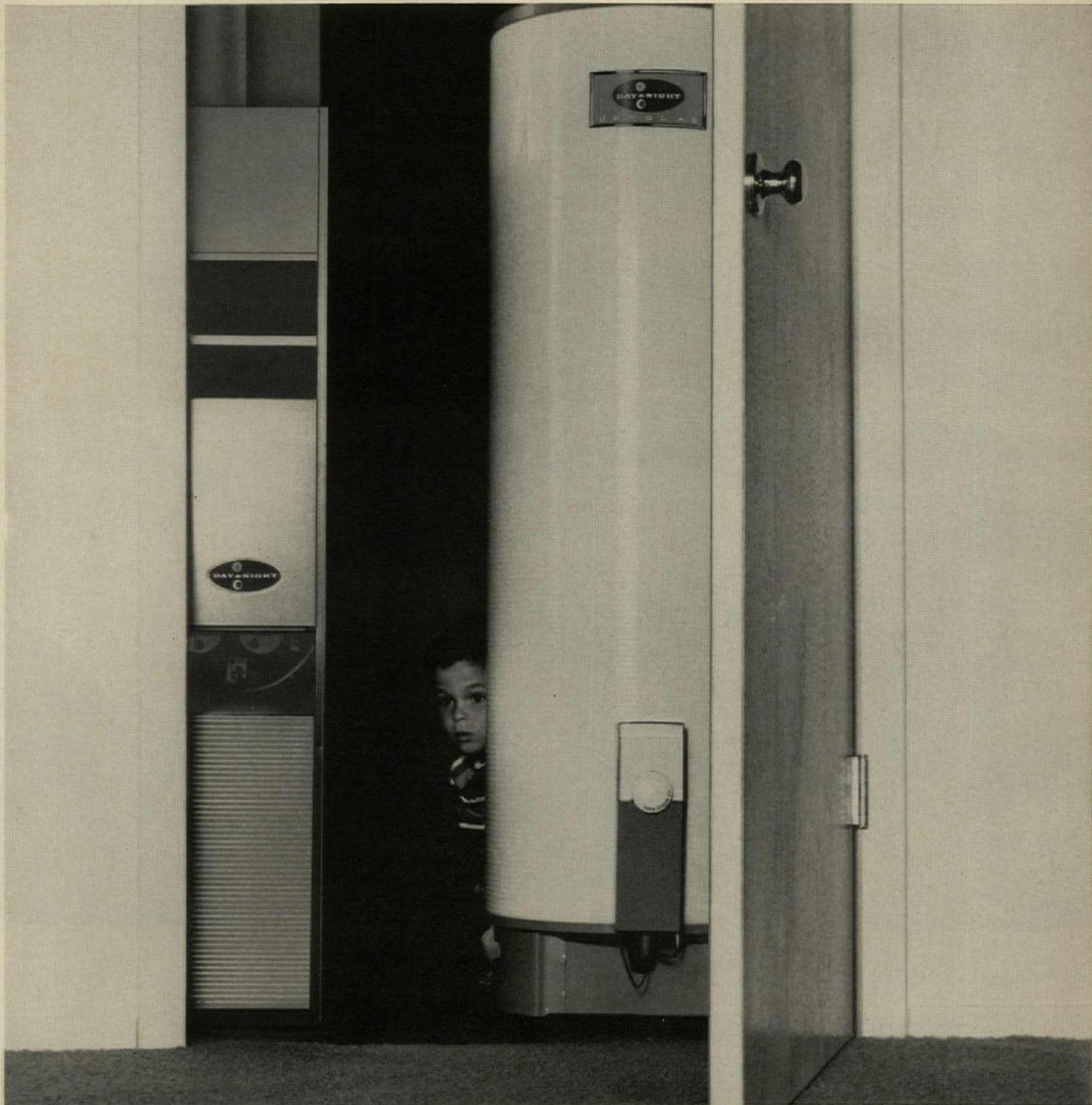
Septic tanks figure in a campaign by Massachusetts homebuilders to break the large-lot barrier in suburbs.

Under the leadership of NAHB National Representative Gilbert G. Campbell and State HBA President Robert Smith, the 2,000-member state association is asking the state legislature to pass an emergency

law clamping down on large-lot zoning. The proposal: to limit lot sizes to 9,000 sq. ft. or 15,000 sq. ft.—depending on whether community sewers or septic tanks are used.

This is the first concerted drive by any state builders association against large-lot zoning, which the builders say not only wastes land but also makes it prohibitively costly to extend sewers to homes built originally with septic tanks. Chances for passage of the fair-lot bill are clouded by the opposition of home-rule-conscious suburbs. Says Executive Director Robert McPeck: "We're willing to compromise [on lot-size limits] if we have to."

MONEY begins on p. 29



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MORTGAGE MONEY

'Revolutionary' ruling lets national banks make 90% loans; discounts firm

Federally chartered commercial banks have just won wholly unexpected permission to make privately insured high-ratio conventional loans.

Comptroller of the Currency James Saxon has just ruled that national banks may rely on private mortgage insurance as security for a mortgage. This has the effect of removing such loans from the 20-year, 75% limit for real estate loans set by federal bank laws. Theoretically, commercial banks could now lend up to 100% of appraised value, but since private insurers now operating set 30-year, 90% maximums, these become the new practical limits. Federal S&Ls already have power to make such loans.

Vice President James P. Furniss of Citizens & Southern National Bank in Atlanta, which asked Saxon for a ruling, calls it "the most revolutionary opinion we have received." C&S cited one private company, Mortgage Guaranty Insurance Corp. of Milwaukee, in seeking the change. Saxon's ruling says merely that banks must satisfy themselves they are justified in relying primarily on the insurance if they make high-ratio loans. Bankers doubt there will be a rush to high-ratio loans—just as most S&Ls use the authority sparingly.

Regional Home Loan Banks quash a plan to curb high-risk S&Ls

Vehement objections by the regional Home Loan Banks in San Francisco and Greensboro, N.C., have just killed a Home Loan Bank Board proposal to restrict borrowing for expansion by S&Ls whose repossessed realty and delinquent mortgages exceed 60% of reserves and surplus.

The revolt brings into sharp public focus a behind-the-scenes dispute over the proposal circulated to regional banks by HLBB Chairman Joseph P. McMurray in an internal memorandum. First, San Francisco newspapers got wind of the memo. Then directors of the San Francisco bank, largest of the regional banks that lend to 5,000 insured S&Ls, voted unanimously against the plan. Said one:

"The West needs the full facilities of the Home Loan Bank now, and loan restrictions would force tight money and higher mortgage rates."

McMurray had aimed his regulation at California's free-wheeling S&Ls. Latest quarterly statistics show the state's conventional delinquencies at 10.90 per 1,000 loans in the year ending Sept. 30, 1963. That is second only to Nevada's 16.95 and is more than double the nationwide average of 4.10.

McMurray says his proposal would not have decreased the amount of money available for mortgages at all.

A half-point rise in FHA mortgage discounts is spreading

President Robert M. Morgan of the Boston Five Cents Savings Bank says January's half-point rise in mortgage discounts are holding in the out-of-state market of the big Massachusetts Purchasing Group of savings banks. Discounts on 35-year FHA loans have now followed the 30-year Sec. 203b market leader by moving up a half point to 3%, one-half point below the 30-year loan. Mortgage Banker Lon Worth Crow also reports bigger discounts in Miami. Other cities in HOUSE & HOME's monthly survey do not yet reflect the change.

Morgan expects no further rise in discounts. "The January softening is just that and no more," he says. Mortgage men in other cities are virtually unanimous in predicting stable prices and yields for another three months.

Foreign interest rates may push mortgage yields higher

Should European nations raise interest rates now—and Britain hints it may—the United States would feel pressure to increase short-term rates again to prevent the departure of capital and brake the balance of payments deficit. The Federal Reserve succeeded in increasing its short-term rediscount rate last July (from 3% to 3½%) without triggering a consequent rise in long-term interest rates, but the financial community is highly skeptical about the possibility of another such miracle. This time the long term rates would almost certainly react.

"And if long-term interest rises, mortgage yields will rise," forecasts President Arthur Viner of Investors Central Management Corp. of New York. The spread between mortgage yields and both long-term government and corporate bonds is so narrow (see graph, p. 14) that no other course is likely.



UCLA's GREBLER
Needed: closer checks on jobs

Professor gives new insights why mortgage loans go sour

Economist Leo Grebler has just warned the mortgage industry that declining quality of mortgage credit is "now a sound reason for nationwide concern."

Dr. Grebler, professor of real estate and urban land economics, directs the real estate research program of the University of California at Los Angeles. He says neither the general economy nor local economic setbacks are to blame for soaring mortgage delinquencies and foreclosures. Grebler explains:

"Since 1961, the nation has been in a general business recovery. The incidence of poor mortgages has grown continuously since the mid-fifties regardless of the ups and downs of general business.

"Pennsylvania, West Virginia and Kentucky are beset by chronic unemployment. Yet recent data on conventional mortgage loans of insured savings and loans associations show foreclosures in those states substantially below the national average. Florida, Texas and Wisconsin have little hard-core unemployment but above-average foreclosure rates. California, amid a defense boom, has the nation's highest foreclosure rate—two and one half times the national average.

"The rise in default and foreclosure rates has been mainly the consequence of developments in the mortgage and realty markets themselves."

One big reason: high-ratio loans (NEWS, May) have demonstrated again and again they "have a greater chance to go sour."

Urges higher standard. "Mortgage bankers are facing a relatively new phenomenon," warns Grebler. "It is a prosperous economy accompanied by persistently high unemployment. Unemployment is among the important determinants of loan performance, and lenders must learn to live with this new kind of prosperity.

"They must give far more attention in loan approvals to the borrowers' occupation, skill levels, job adjustment potential, specific industry and even the specific enterprise in which they work.

"According to a recent S&L survey, loans to unskilled workers, self-employed persons, and salesmen have a far higher delinquency rate than loans to white-collar workers, executives and professionals."

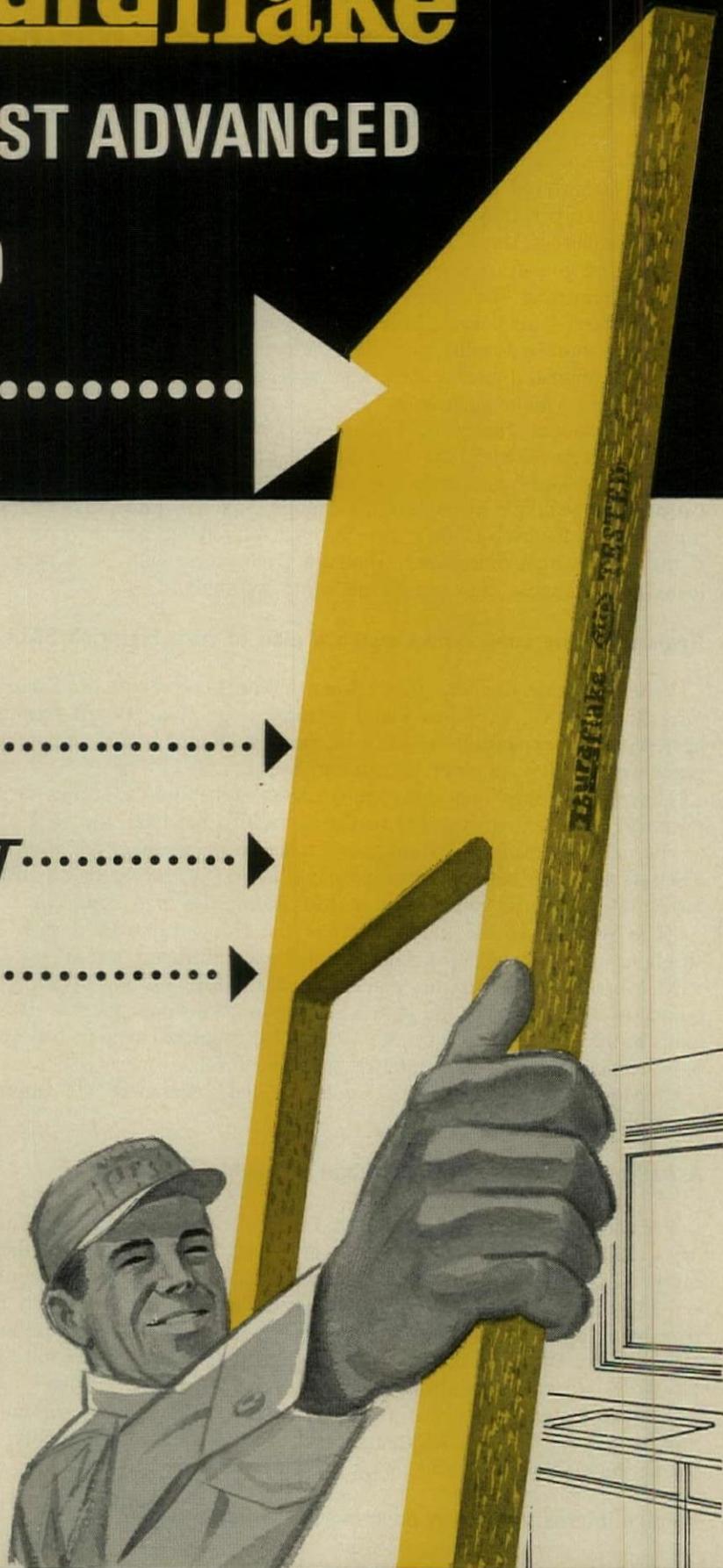
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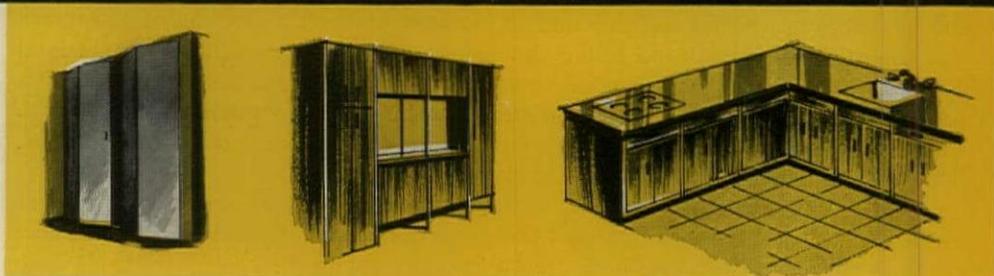
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Dr. Grebler adds this caution: "To those who argue that there is nothing wrong with junior mortgages, I recommend a careful study of the 1960 census . . . The delinquency rate for loans on owner-occupied single-family homes was 9% in cases of two or more mortgages as against 6% in cases with only one mortgage," or 50% higher for owners with second mortgages.

FNMA participations to go on government bond market

Federal National Mortgage Assn. plans to sell its certificates of beneficial interest (participations) on the U.S. bonds market.

A bill in President Johnson's housing package would let FNMA sell \$300 million in participations in fiscal 1965 against a pool of FNMA and Veterans Administration mortgages (NEWS, Feb.).

"One of the purposes in selling is to avoid a drain on the mortgage market," explains President J. Stanley Baughman of FNMA. "We'll sell just as it's done with debentures—in the bond market."

MGIC prospers despite its role in Bobby Baker probe

Mortgage Guaranty Insurance Corp. of Milwaukee, largest private insurer of home mortgages and the only one operating nationwide, appears to be surviving the Bobby Baker case with flags flying.

The Senate rules committee's inquiry established last fall that former Senate majority Secretary Robert G. Baker had made enormous profit in MGIC stock. And the Home Loan Bank Board is investigating possible conflicts of interest among MGIC directors who are coincidentally officers of S&Ls that send business to MGIC (NEWS, Dec.).

Growth unchecked. Despite such unhappy news, MGIC continues to grow. Its January business topped the same month of 1963 by 10%. Application volume for 1963 was \$806 million.

Last month President Max H. Karl had his day before the investigators. He said he met Baker in 1959, and in August of that year Baker sent along a check for \$28,750 to buy stock. Even though MGIC shares were cleared for sale only in Wisconsin, Karl said he arranged for Baker to buy 250 despite "some question of legality," because:

"I was impressed with his title. I felt MGIC should have important stockholders."

Sixteen months later there had been a favorable tax ruling and two stock splits. The shares were worth \$430,000.

Karl admitted he had written Baker complaining that Chairman Joseph P. McMurray's Home Loan Bank Board treated MGIC's insured loans just like any others.

"Certainly the fact that a loan is insured should give it a preferred position in the financial analysis of an S&L," Karl wrote.

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending Feb. 7, 1964.

City	Conventional Loans ^w		Construction Loans ^w		FHA 207 Firm Commitment	FHA 220 Firm Commitment 35 years	FHA 203 ^b Min. Down 35 year Immed
	Comm. banks, Insurance Cos.	Savings banks, S & Ls	Banks, Ins Cos. & Mtg. Cos.	Interest + fees Savings banks, S & Ls			
Atlanta	5 1/2-6	5 3/4-6 1/4	6+2	6+2	a	a	97 1/2-98
Boston local out-of-st.	5 1/4	5 1/4 ⁿ	5 1/4-5 3/4	5 1/4-5 3/4	a	a	a
Chicago	5 1/2-5 1/2	5 1/4-6 ^r	5 1/2-5 3/4+1-1 1/2	5 3/4-6+1-2	99-par	99-par	97-98
Cleveland	5 1/2 ^r	5 1/2-6	6+1	6+1	99-par	99-par ^b	97 1/2-98 1/2
Dallas	5 1/2-5 3/4	6-6 1/4	6 1/2-6+1	6 1/2-6+1	99-99 1/2	a	98-99 1/2 ^r
Denver	5 1/2-6	5 1/2-6 1/2	6+1 1/2-2	6+1 1/2-2	99	a	a
Detroit	5 1/4-5 1/2	5 1/4-5 1/2	6+0	6+0	99 1/2-par	99 1/2-par	97 1/2-98
Honolulu	5 3/4-6 1/2	6-7	6+1-2	6+1-2	a	a	97
Houston	5 1/2-6	5 1/2-6 1/4	6+1	6+1	98-99	98 ^{hd}	98
Los Angeles	5 1/2-6	5 3/4 ⁿ -6.6	6+1 1/2	6-6.6+1 1/2-2 1/2	99 1/2	99 1/2	98
Miami	5 1/2-5 3/4	5 3/4-6	5 3/4-6+0-1	5 3/4-6+0-1	a	a	97
Newark	5 1/2-5 3/4	5 1/2-6	6+1	6+1	99-par	99-99 1/2	98 1/2 ^b
New York	5 1/2-6	5 1/2-6 ^r	5 3/4-6	5 3/4-6 ^s	99 3/4-par	par	par
Okla. City	5 1/2-6 ^h	5 1/4-6 1/2	6+1-2 ^h	6+1-2	a	a	97 1/2-98 1/2 ^h
Philadelphia	5-5 1/4	5 1/4-6	5 1/2+1	5 3/4+1	99 1/2	par	99
San Fran.	5 1/2-6 ^h	5 3/4-6 1/2	5 3/4-6+1-1 1/2	6-6.6+1 1/2-2 1/2	99-99 1/2	99 3/4-99 3/4	98 1/2
St. Louis	5 1/4-6	5 1/2-6 1/4	5 1/2-6 1/2+1-2	5 1/2-6 1/2+1-2	a	a	a
Wash. D.C.	5 1/2-5 3/4	5 1/4-5 3/4	5 3/4+1	6+1	99	par	99

FHA 5 1/4s (Sec. 203) (b)

City	FNMA Scdry Mkt ^{xy}	New Construction Only				Existing ^r Min Down 25 year Immed
		Minimum Down* 30 year Immed	Fut	10% or more down 30 year Immed	Fut	
Atlanta	97 1/4	97 1/2-98 1/2	97 1/2-98 1/2	98 1/2 ^b	98 ^b	97 1/2-98 1/2
Boston local out-of-st.	98 1/4	par-101	par-101	par-101	par-101	par-101
Chicago	97 1/4	98 1/2-99 1/2	97 1/2-99	98-99 1/2	98-99 1/2	99-100
Cleveland	97 1/4	98 1/2-99	98-98 1/2	99-99 1/2	98 1/2-99	98-98 1/2
Dallas	97 1/4	97 1/2-98 1/2	97-98	98 1/2-99	98 1/2-99	97 1/2-98 1/2
Denver	96 3/4	98-99	97 1/2-98 1/2	98-99	97-99	98-99
Detroit	96 3/4	98 1/2	a	99-99 1/2	a	98 1/2
Honolulu	96 3/4	97-97 1/2	96 1/2-97	97 1/2-98	97-97 1/2	97-97 1/2
Houston	97 1/4	97 1/2-99	97 1/2-99	99	a	97 1/2-99
Los Angeles	96 3/4	98	97 1/2	98 ^h	98 1/2	98 1/2
Miami	97 1/4	97-97 1/2	a	98 ^h	a	97
Newark	97 3/4	99-par	99	par	99	par
New York	98 1/4	par	par	par	par	par
Okla. City	96 3/4	97 1/2-99	97 1/2-99	98-99	a	97-99
Philadelphia	97 3/4	par	par	par	par	99 1/2
San Fran.	96 3/4	98 1/2	98-98 1/2	99	98 1/2	98-98 1/2 ^h
St. Louis	97 3/4	97 1/2-99	97 1/2-99	98-99	98-99	97-99
Wash. D.C.	97 3/4	99	99	99	99	99

*3% down of first \$15,000; 10% of next \$5,000; 25% of balance.

VA 5 1/4s

City	FNMA Scdry Mkt ^{xy}	New Construction Only	
		No down Immed	Fut
Atlanta	97 1/4	97 1/2-98 1/2	97 1/2-98 1/2
Boston local out-of-st.	98 1/4	par-101	par-101
Chicago	97 1/4	98-99	97 1/2-99
Cleveland	97 1/4	97-98 1/2	97 1/2 ^b
Dallas	97 1/4	97-97 1/2	97 1/2-97
Denver	96 3/4	97 1/2-99	97 1/2-98 1/2
Detroit	96 3/4	98 1/2	a
Honolulu	96 3/4	97 1/2	97
Houston	97 1/4	97 1/2-98	97 1/2-98 1/2 ^b
Los Angeles	96 3/4	98	97 1/2
Miami	97 1/4	97-97 1/2	a
Newark	97 3/4	99	99
New York	98 1/4	par	par
Okla. City	96 3/4	97 1/2-99	97-98 1/2 ^h
Philadelphia	97 1/4	99 1/2	99 1/2 ^b
San Fran.	96 3/4	98 1/2	98-98 1/2
St. Louis	97 1/4	95-99	95-99
Wash. D.C.	97 3/4	99	99

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert M. Morgan, pres., Boston Five Cents Savings Bank; Chicago, Harry M. Gottlieb, vice pres., Draper & Kramer Inc.; Cleveland, David O'Neill, vice pres., Jay F. Zook Inc.; Dallas, Aubrey M. Costa, pres., Southern Trust & Mortgage Co.; Denver, Allen Bradley, asst. vice pres., Mortgage Investments Co.; Detroit, Sherwin Vine, vice pres., Citizens Mortgage Corp.; Honolulu, Howard Stephenson, vice pres., Bank of Hawaii; Houston, Everett Mattson, vice pres., T. J. Bettes Co.; Los Angeles, Christian M. Gebhardt, vice pres., Colwell, Co.; Miami, Robert Shirk, Lon Worth Co.; Newark, William W. Curran, Franklin Capital Corp.; New York, John Halperin, pres., J. Halperin & Co.; Oklahoma City, M. F. Haight, first vice pres., American Mortgage & Investment Co.; Philadelphia, Robert S. Irving, vice pres., First Pennsylvania Banking & Trust Co.; St. Louis, Sidney L. Aubrey, vice pres., Mercantile Mortgage Co.; San Francisco, Frank W. Cortright, sr. vice pres., Bankers Mortgage Co. of California; Washington, D.C., Hector Hollister, exec. vice pres., Frederick W. Berens Inc.

Footnotes: a—no activity, b—limited activity, c—for local portfolios, d—on spot basis, f—98 for loans over \$20,000, h—limited 6%, j—some 5 1/2 and 5 3/4 available, k—for 25 or 30 years, l—in isolated circumstances on choice loans, m—no fee if permanent loans included, p—1/2 point differential has generally disappeared, r—depending on % of loan, s—no fees to 1%, v—limited 5 1/4, w—interest charged to borrower, x—FNMA pays 1/2 point more for loans with 10% or more down, y—plus 1% stock purchase figured at sale for 75¢ on the \$1, z—on houses not over 30 years old of average quality in a good neighborhood.

• Immediate covers loans for delivery up to 3 months, future covers loans for delivery in 3 to 12 months.

• Quotations refer to prices in metropolitan areas, discounts may run slightly higher in surrounding towns or rural zones.

• Quotations refer to houses of typical average local quality with respect to design, location and construction.

NEW YORK WHOLESALE MORTGAGE MARKET

FHA, VA 5 1/4s
 Immediate: 97-97 1/2 Futures: 97-97 1/2
 Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

FHA, VA 5 1/4 spot loans (on homes of varying age and condition)
 Immediate: 96 1/2-97 1/2
 Prices cover out-of-state loans, reported the week ending Feb. 7 by Thomas P. Coogan, president, Housing Securities Inc.

NET SAVINGS DEPOSIT CHANGES

	% change from		Year to date	% change from	
	Dec. '63	Dec. '62		1962	1961
Mut. Sav. Banks ^a	543	(-65)	3,448	(-17)	
S&Ls ^b	1,740	3	10,999	16	
Commercial Banks ^c	700	(-50)	14,000	(-7)	

^aNational Association of Mutual Savings Banks, ^bUnited States Savings & Loan League projections, ^cFederal Reserve Board.

CONVENTIONAL LOANS

	October	November	December
New homes	5.82	5.82	5.80
Existing homes	5.93	5.97	5.98
(interest charged by various lenders, new homes)			
S&Ls	5.95	5.93	5.91
Life Ins. Cos.	5.51	5.49	5.52
Mortgage Companies	5.73	5.76	5.75
Commercial Banks	5.62	5.61	5.62
Mut. Sav. Banks	5.58	5.57	5.53

Source: Federal Home Loan Bank Board.

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Marlo Towers combines dignity and prestige with true convenience. It's close to everything in New York, yet far from an ordinary apartment building.

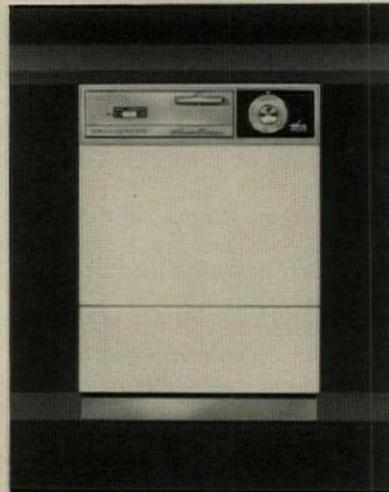
Marlo Towers was designed to be a *fine* building; that's why its owners chose Kelvinator appliances for their incomparable kitchens.



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Tenants love this answer to dishwashing, the Kelvinator U-971W.

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HOUSING STOCKS



LAND DEVELOPMENT LOAN of \$400,000 from Continental Mortgage Investment Trust let an Indiana builder install this lake, links, school,

and community center on 36 acres to complement 30 homes in \$47,500 range plus 75 town and apartment houses.

Mortgage bankers, trusts veer into land development on a giant scale

Intense competition for home mortgages is nudging mortgage bankers to depart their traditional role as middlemen who originate and service loans to become equity investors in land and building ventures.

Eight of the nine mortgage bankers and realty trusts listed in HOUSE & HOME's stock table are active in this new field. Most show a dramatic increase in their land development loans in the last two years.

- Two big new mortgage trusts have pumped over \$10 million into land loans.
- Six publicly-held mortgage banking companies have loaned \$16.3 million and hold another \$10.6 worth of unimproved land for future development.

The land development field is burgeoning so rapidly the Johnson Administration has just asked Congress to let FHA insure development loans (see p. 6) in an obvious move to put FHA back into the suburban housing market, where its role is declining.

Private lenders have had the land loan field to themselves so far, but the Administration plan could well dent the market by offering FHA insured land loans at a maximum of 6%.

Private lenders charge at least twice that much interest, as a rule (and often more), for land loans, which are regarded as so risky that federally chartered commercial banks make them sparingly, although the government allows loans 1) to "acquire and convert undeveloped property into improved real estate" or 2) on "property which is valuable because improvements of a developed urban area are available to it."

President Nels G. Severin of Palomar Mortgage Co. in San Diego, quotes 8% to 10% interest. One of the largest realty trusts, First Mortgage Investors of Boston, says its loans run from 6% to 12% interest with 1/2% to 6% fees. This could mean anything from 7% to 24% true interest on one-year loans, less on longer terms.

Mortgage bankers are moving into land development in such numbers that one San Francisco study calls it the industry's dominant new development.

Competition for loans. "In our survey, companies feel the competition is so rough that they have to get into land," reports President Raymond Lapin of Bankers Mortgage Co. of California.

"It's no longer the wave of the future," adds President Philip Greenawalt of the Kissell Co. of Springfield, Ohio, an unsung giant whose servicing now tops \$550 million. "It's the wave of the present."

"Mortgage bankers are finding themselves forced more and more into a risk position to provide the needed volume of loan business."

Such activity eats up capital at alarming rates. It also ties up money longer than mortgage men like.

And so the big publicly held mortgage combines are leading this new rush. With their image established in the financial community by stock issue, they find readier access to several new founts of credit often denied smaller, privately held companies.

New sources of capital. Vice President Charles Abrams reports Atlas Credit Corp. of Philadelphia — which bought Colonial Mortgage Service Co. (servicing \$370 million) in 1962—can now tap these pools of capital for Colonial:

- A \$15-million yearly payback on accounts receivable, mostly home improvement and debt consolidation loans.

• A commercial bank credit line at "close to the prime rate" that lets Atlas lend \$12 million a month.

Colonial through Atlas, has also borrowed \$2.5 million from Mutual Benefit Life on a 15-year subordinated note. And

Associated Mortgage Cos. of Washington, less than two years old, has borrowed \$2 million from the same company.

Associated, with more than \$519 million in servicing, has added to its credit lines of \$64 million by issuing \$4 million in commercial paper "at favorable rates," reports President George W. DeFranceaux.

Palomar Mortgage, servicing \$597 million, has increased bank borrowings secured by construction and land loans by almost 50%, from \$8.6 million in 1962 to \$12.5 million in 1963. It has upped its 6% and 6 1/2% notes payable from \$248,195 to \$702,212 by pledging unimproved property as security.

And First Mortgage Investors, a mortgage trust, after first getting a successful loan program going, found it could get \$27.7 million in bank credit, issue \$8 million in commercial paper and place \$7 million in 5% sinking fund senior notes. To expand this even more it has just sold a \$7.5 million package of 5% senior and 4 5/8% convertible subordinated debentures.

Mortgage manufacturing. Once the money is in hand, today's new mortgage banker proceeds in any or all of three ways: 1) he develops and sells lots, with or without houses; 2) he enters joint ventures with builders or developers or 3) he takes equity positions in land or buildings or both.

"The object is not so much to produce profit in the land deals as to produce mortgages," explains Executive Vice President Hector Hollister of Frederick W. Berens Inc. of Washington, a subsidiary of Associated. "And the idea is not only to produce but to control the loan. Because of his deal with a builder or developer, the mortgage banker can get loans of better quality and at more attractive rates."

He estimates Associated is involved in developing from 1,000 to 1,500 acres scattered from New Jersey to Louisiana and in Puerto Rico.

Developing via subsidiary. President Greenawalt says Kissell also lends to buy or develop land. With more than a trace

HOW THEY STACK UP

LAND DEVELOPMENT LOANS

Company	(statement date)	Amount (000)	% change from previous year
Advance	(4/30/63)	\$369	215
Associated	(9/30/63)	4,992	129
Charter	(3/31/63)	700	a
Colwell	(12/31/63)	2,200	148
Palomar	(8/31/63)	3,006	50
Stockton-Whitley	(5/31/63)	2,408	24
Wallace	(6/30/63)	2,575b	(-39)
First Mtg. Inv.	(12/31/63)	8,234	a
Continental Mtg. Inv.	(3/31/63)	c	a

^a—No comparable fiscal period or data available. ^b—About 90% of loans made with firm takeouts. ^c—Trust policy bars revealing exact figure. Trust had made 50 land development loans representing a "substantial amount" of \$30,817,712 of development and construction loans on Dec. 31, 1963.

of satisfaction, he adds, that it has organized K & L Development Co. as a subsidiary for just such work. In one year, this fledgling has developed 277 lots and sold them to builders at a profit in Livonia, outside Detroit, has taken an additional 300 acres under development in Livonia and in Columbus and Toledo, Ohio.

"It's not a speculative operation," Greenawalt insists. "We have an array of builders all ready to pick up the lots. We roll over the money we have in it so the investment never becomes burdensome."

K & L Development is already figuring ways to tap capital on its own. It will borrow from S&LS and commercial banks, Greenawalt explains, and will use its own money to pay its own way. Kissell has not even brought the K & L profits into its own account as yet. Once again, what the parent company wants is the mortgages.

Joint venturing. The Colwell Co. of Los Angeles, servicing \$650 million, has \$3.3 million invested in real estate developments and subsidiaries. It recently committed under a joint venture construction agreement to provide \$1.4 million for land at an undisclosed location. The company is also a general partner in joint ventures to construct homes, has \$1.4 million in notes payable to banks on these ventures.

The 1962 profit from realty development and land sales was \$198,000, and the 1963 figure may be some 20% higher.

Enter the trust. A growing figure in land development financing is the mortgage or realty trust. A leading example is First Mortgage Investors, organized in Massachusetts in 1961 as the first real estate investment trust to deal in mortgages instead of equity. Of its \$50 million in mortgages, over \$8 million, or 16% of the portfolio, is in land development, says Secretary Jack R. Courshon.

Average return on land loans has exceeded 10% for FMI—vs. a 5.24% return on FHA-VA mortgage holdings.

Other approaches. What of privately owned mortgage companies?

President Lapin of San Francisco's Bankers Mortgage, (servicing: \$415 million) questions the wisdom of mortgage bankers moving into land development. But he calls it inevitable. He is already sharing risks with two builders in San Jose, Calif., and joint venturing with a small business investment corporation on one project. Mortgage Banker Aubrey Costa has spent \$200,000 for sewers and expects to go to \$1 million on a 500-acre Dallas plot before he takes out a dollar of return. Robert Tharpe of Tharpe & Brooks in Atlanta says his firm has \$150,000 of its own money in developing. He hopes to attract bigger sums from insurance companies in 90-10 participation deals.

Says Vice President Hollister of Berens: "The day of the small builder is just about over. The investment he needs to buy land takes more money than he has. Almost all mortgage bankers will have to go into land. If they don't, they will simply go the way of the small builder."

Housing stock average dips but land developers gain

Housing stocks in early February lost some of the ground gained in previous months. HOUSE & HOME's average slipped 1.3% to 9.47. Land development company stocks jumped 5.7%, led by Atlantic Improvement, up 2 1/4 to 16 1/4, and Macco, up 1 1/2 to 7.

Among builders, Pacific Coast Properties showed the largest gain, up 7 points to 18 1/8, but Kaufman & Broad stock tumbled 6 5/8 to 27 on news of contract

division troubles which sliced earnings to \$2.06 a share from an expected \$2.25.

Here are HOUSE & HOME's averages of selected stocks in each housing group:

	Dec. 5	Jan. 6	Feb. 7
Building	6.31	6.36	6.31
Land development	5.17	5.07	5.36
S&LS	19.09	19.17	18.67
Mortgage banking	9.48	8.88	8.67
Realty investment	5.74	6.01	5.94
REITS	10.62	10.78	10.87
Prefabrication	5.44	7.03	6.94
Shell and Pre-cut homes	8.88	8.98	9.28
AVERAGE	9.38	9.59	9.47

HOUSING'S STOCK PRICES

Company	December 3		January 6		February 4	
	Bid	Ask	Bid	Ask	Bid	Ask
BUILDING						
Adler-Built Inc.	1/4	3/8	1/4	3/8	20¢	35¢
Capital Bld. Inds.	1.95	2.05	1.80	1.85	1.75	1.90
Cons. Bldg. (Can)	10 3/4	10 7/8	10 1/2	10 5/8	10 7/8	11
Dev. Corp. Amer.	1	1 1/2	3/4	1 1/4	3/4	1
Dover Const.	4	4 3/8	3 3/4	4 1/8	3 3/4	4 1/8
Edwards Eng.	2 3/4	3 1/4	2 1/2	3	2 1/2	3
Edwards Inds.	3/8	3/4	1/2	7/8	3/4	1 1/4
Eichler Homes	7 1/2 ^d	8 1/2	9	9 3/4	7 3/4	8 3/4
First Natl. Rlty. ^b	3	3 1/4		2 7/8 ^d	3	
Frouge	5	5 3/4	4	4 3/4	4 1/2	5
General Builders ^b	2 1/2	2 3/8	2 3/8	2 1/2	2 3/8	
Hawaiian Pac. Ind.	5 1/2	6	4	4 3/8	4 3/4	5 1/4
S. V. Hunsaker				a	4 1/4	4 5/8
Kavanagh-Smith	3 1/2	3 7/8	3 3/8	3 7/8	3 3/8	4
Kaufman & Broad ^b	34	33 3/8		27		
Louis Lesser Ent. ^b	5	5 ^d		5 1/4	4 7/8	5
Levitt ^b	4 3/4 ^d	4 7/8	6 3/8		6 1/8	
Lusk	1 7/8	2 3/4	1 3/8	2	2	2 1/4
Pacific Cst. Prop. ^b	10 1/2		11 1/8		18 3/4 ^d	19 1/4
U.S. Home & Dev.	1 3/4	2	1 3/8	1 7/8	1 1/8	1 1/2
Del E. Webb ^b	9 1/8		9 3/8		8 1/4	
Webb & Knapp ^b	7 1/16		7 1/16		7 1/16	
S&LS						
American Fin.	15 3/4	16 1/2	14 3/4	15 3/4	16 3/4	17 1/2
Brentwood	11 1/4	12	11 1/4	11 1/2	10 3/4	10 3/4
Calif. Fin. ^c	7 1/4		7 1/8		6 7/8	
Empire Fin.	16	17 1/8	14 3/8	15 1/8	14 1/4	15 1/4
Equitable S&L	29 1/2	30 3/4	29 1/4	29 3/4	28 3/4	29 1/4
Far West Fin.	18 3/8	19 3/4	19 3/8	20 3/4	20 3/4	21 3/4
Fin Fed ^c	46 1/8		48 3/4		45 7/8	
First Charter Fin. ^c	35 1/2		37 3/4		36 1/8	
First Fin. West	9 1/4	9 3/4	9 1/2	9 7/8	10 1/2	11 1/2
First Lincoln Fin.	15 5/8	17 1/8	15 3/4	17	18	19 3/8
First Surety	17 1/8	18 3/8	16 5/8	17 3/4	15 3/4	16 7/8
First Western Fin.	18 7/8	20 1/8	19	20 3/8	18 1/4	19 1/2
Gibraltar Fin. ^c	23 7/8		25 3/4		26 5/8	
Great Western Fin. ^c	17 1/4		17 1/4		15 7/8	
Hawthorne Fin.	9 1/2	10	9 3/8	9 3/4	8 3/4	9 1/4
Lytton Fin.	32 7/8	34 7/8	27 3/8	29 1/2	24 3/4	26 1/2
Midwestern Fin. ^b	5 1/4		5 1/8		4 3/4	
San Diego Imp. ^c	10 7/8		11		10 3/4	
Trans-Cst. Inv.	14 3/4	16	14 1/2	15 3/4	13 7/8	15
Trans World Fin. ^c	14 1/2		15 1/4		14	
Union Fin.	6 3/4	7 1/4	6 5/8	7 1/8	7 1/2	8
United Fin. of Calif. ^c	23 3/8		23 3/8		22	
Wesco Fin. ^c	39 1/4		41 1/2		40 3/8	
MORTGAGE BANKING						
Advance	7 3/8	7 7/8	8 5/8	9 1/8	9 1/4	9 3/4
Associated Mtg. Cos.	8	8 3/8	8 3/4	9 5/8	8 3/8	8 3/4
Charter	2 1/4	2 1/2	1 7/8	2 1/8	1 7/8	2 1/8
Colwell	17	18	17	18	15 1/4	16
FNMA	83 1/2	87	82 3/8	85 5/8	86	89
MGIC	26 1/2	27 1/4	22 1/2	23	23	23 3/4
Palomar	4 7/8	5 1/8	4 3/8	4 3/4	4	4 1/2
Stockton, Whatley	10	10 3/4	9 3/4	10 1/2	9 1/4	10
United Imp. & Inv. ^{bn}	2 3/8		2 3/8		2 1/2	
Wallace Invests.	5 1/2	6 3/8	4 1/2	5 1/4	4 1/2	5 1/4
REALTY INVESTMENT						
Brookridge Dev.	1/16	1/16	.03	10¢	1/16	1/4
Disc Inc.	2 7/8	3 1/2	3 3/8	3 7/8	3 1/4	3 3/4
Gt. Amer. Rlty.	5 1/8	5 1/8	5 1/8	7 1/8	35¢	50¢
Herman & Appley	4 3/8	4 3/4	4 3/8	4 3/4	4 1/4	4 3/8
Income Props.	2 7/8	3 1/2	2 5/8	3 1/8	3	3 1/2
Kaymarq Cons.	3/8	5/16	e	.06¢	1/4	3/4
Kratter ^b	8 5/8		9 1/2		9	
Menah Inv. & Dev.	13	14	13	14	13	14

a—stock newly added to table. b—closing price (ASE). c—closing price (NYSE). d—not traded on date quoted. e—no bids. f—no offer. g—closing price (MSE). h—no quoted market. i—closing price (PCSE). Sources: New York Hanseatic Corp., Gairdner & Co., American Stock Exchange, New York Stock Exchange, Midwest Stock Exchange, Pacific Coast Stock Exchange. Listings include only companies which derive a major part of their income from housing activity and whose stocks are either listed or actively traded.

PROFITS AND LOSSES

Company	Fiscal year ends	1963 revenues ('000)	% change '62	1963 net from ('000)	% change '62
All State Props.	June 30	\$9,309	(-41)	\$3,510 ^a	—
Canaverl Inter.	Sept. 30	3,169	(-38)	195	(-81)
Equitable S&L	Dec. 31 ^c	5,827		1,012 ^b	(-59)
Gulf Amer. Land.	Nov. 30	24,805	6	2,396	24
Kaufman & Broad.	Nov. 30	31,840	41	1,251	39
Presidential R.	Oct. 31	6,111	36	1,383	59
San Diego Imp.	Dec. 31	45,346	24	7,640 ^d	5

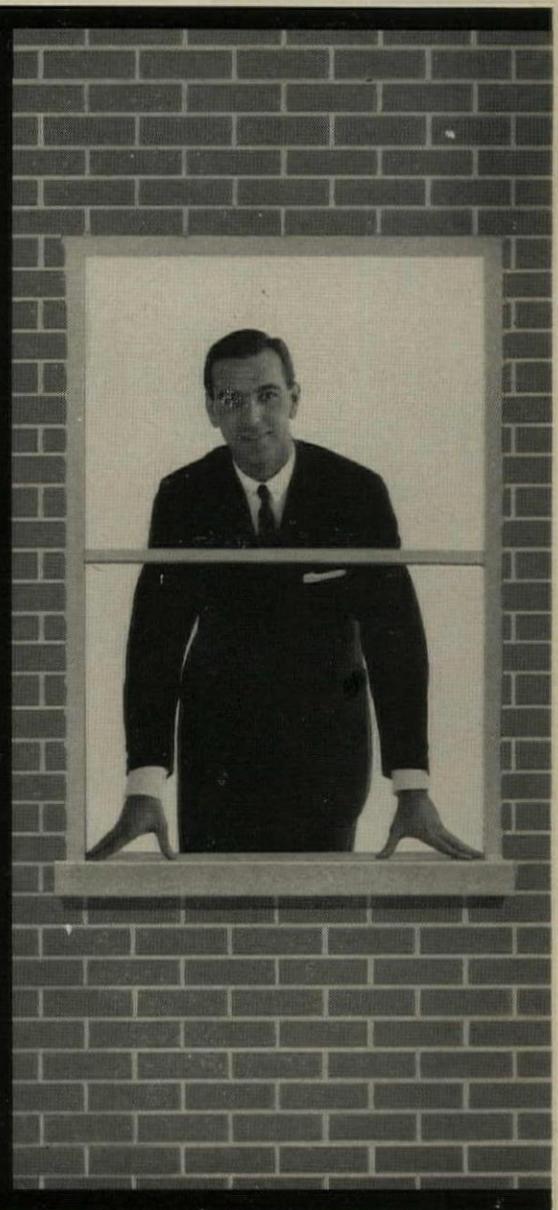
a—net loss after tax credit of \$2,220,874 and after giving effect to special pre tax charge of \$3,291,314 representing a reversal of profit on bulk sales of land made in prior years. b—before appropriations to general reserves. c—six months report.

SEC SUMMARY

New issues registered		
Date	Company	Proceeds to company
Jan. 20	Riviere Realty Trust	\$1,810,000 ^a
Issues withdrawn		
Jan. 2	So. Realty & Utls.	\$4,140,000
Jan. 13	Potomac Reit	1,800,000 ^a

a—after underwriting discounts and commissions. b—Sale in units of \$500 of debentures and warrants for five common shares.

GM-DELCO GIVES BUILDERS 3-STAGE SERVICE!



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Service in depth is the key to builders' acceptance of the GM-Delco Key Builder Plan. First stage: factory help customizes GM-Delco 365 Home Conditioning into your original architectural drawings. The proper unit is then chosen to fit the requirements of the homes you build.

2. During construction

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3. After completion

Your GM-Delco Dealer, and his Key Builder Plan, *help you sell your completed product*: national and local advertising, effective merchandising attract customer interest. Parts and service are at your disposal *after* the job, as well, to keep your customers satisfied.

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Appliance Division,
Dept. XB-4, General
Motors Corp., Rochester,
New York 14601



GM-Delco heating and air conditioning systems have been selected for the House of Good Taste and for exhibit at the General Motors Futurama Building—visit both at the New York World's Fair.

GM Delco 365 CONDITIONAIR



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Georgia-Pacific announces medium density Fiber-Ply[®], an overlaid plywood siding—two years in testing—that's more durable, holds paint better, costs just pennies more than common plywood!

Two years of continuous testing under the most rigorous conditions as concrete form material now creates a new residential siding called Fiber-Ply—a $\frac{3}{8}$ " overlaid plywood siding that's tough, good looking and profitable. This new Fiber-Ply conforms to Commercial Standards C.S. 45-60. The rugged overlay has been specially formulated for a paint base. It costs less, takes paint better and holds it as well as other medium density overlays—yet costs only pennies more than common A-C plywood.

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YORK Air Conditioning gives these apartments a better climate for living!

More and more builders are specifying York Flex-O-Metic systems to provide low-cost, all season comfort for garden-type apartments. These flexible systems provide a cooling coil, heat exhaust section and a Borg-Warner oil or gas-fired furnace in a compact package that is easy to install and that assures positive cooling capacity.

Advanced York features for builders include pre-charged tubing for connecting heat exhaust unit to coil, to eliminate field charging and brazing; Air-cooled

design means no pumps or water towers are needed. And York's cooling maze coil assures more air contact with cooling surfaces for faster cooling, improved dehumidification.

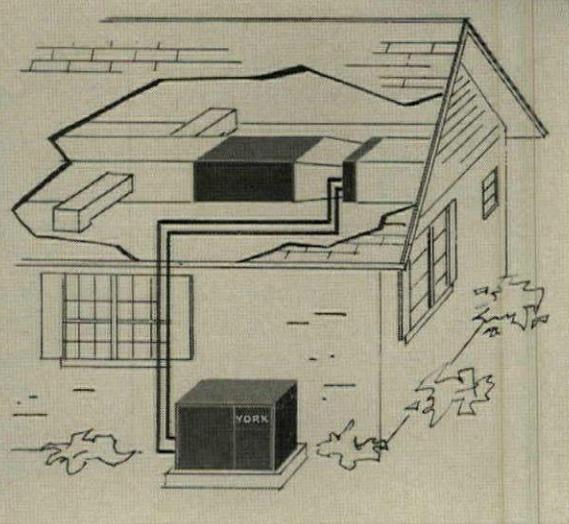
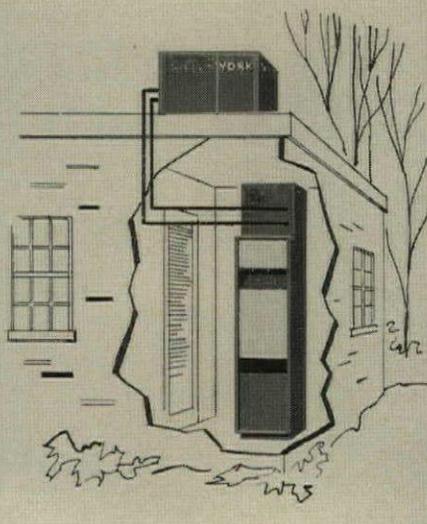
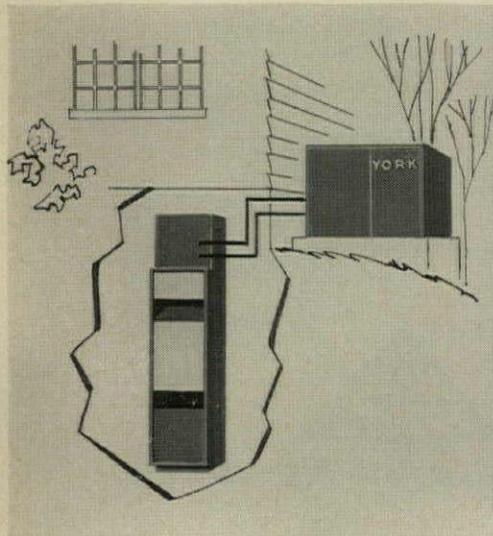
When you plan air conditioning for your next apartment or private residence, ask your York Representative about competitively priced Flex-O-Metic systems. Or write York Corporation, York, Pennsylvania. In Canada, contact National Shipley Company, Ltd.; 326 Rexdale Boulevard; Rexdale, Ontario.

Application Flexibility and Convenience I

Ground level installation. Heat exhaust section is on a slab, outside building. Cooling coil is inside, on furnace.

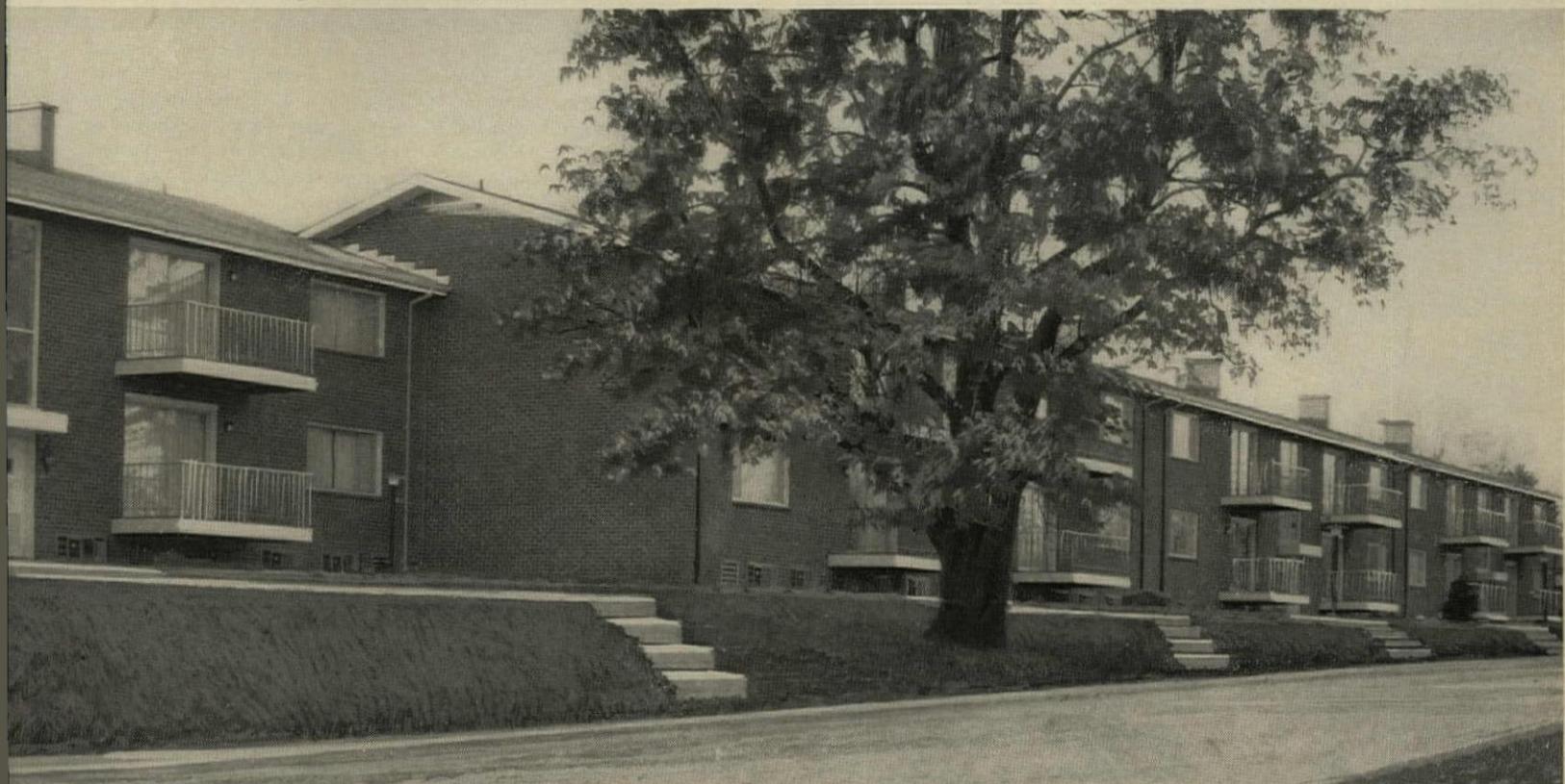
Roof location. In this garden-type installation, outside section is on roof. Furnace and coil are in alcove.

Ranch home application. Exhaust section is outside, on slab. Horizontal furnace and coil are located in attic space.





Smyrna Gardens Apartments, Atlanta, Georgia. Modern 40-unit garden-type apartments are comfort-conditioned by York Flex-O-Metic systems, including Borg-Warner furnaces. Smyrna Gardens also features Norge kitchen appliances and Borg-Warner plumbing fixtures. Owner and builder, King-Williams Land Co., Inc., of Atlanta.



Warren Park Apartments, Baltimore, Maryland. Five buildings, with a total of 200 apartments, are air conditioned by York Flex-O-Metic systems, including Borg-Warner furnaces. Owner, Warren Park Associates; Builder, Gorn Bros., Inc.; Architect, Morris Steinhorn, A.I.A.

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PEOPLE

Rent strikers win more rent control

New York Times

With the obstinate cry, "no repairs, no rent," a New York City rent strike broke out in December and spread in January to 225 slum tenements, mainly in Harlem. Tenants, predominantly Negro, complain of cold, filth and rats. **Jesse Gray**, Negro leader of the Harlem strike, says he hopes to use the strike to press for "a mass rehabilitation of ghettos."

The rent-strike idea was picked up by tenants in the Hough section of Cleveland and threatened to spread to other cities. In New York, the strike touched off a heated debate over who is responsible for slums. Gov. **Nelson Rockefeller** blames New York Mayor **Robert Wagner**, charging laxity in code enforcement. Wagner retorts that the state is not building enough low-rent housing. Wagner has given veiled endorsement to the rent strike by asking the state legislature to give the city authority to collect rents and use them to make repairs. This would let him avoid buying slum tenements and repairing them (authority he received last year). But a New York City court held that tenants need pay no rent, even to the city, until repairs are made. Wagner, in the meantime, is killing rats at landlords' expenses, publicizing the names of those he calls the worst slumlords (often months after violations have been corrected, they complain), hiring more housing inspectors.

Tempers stirred up by the strike



LANDLORDS' STERLING
Rent control stayed in

burst into a near-riot when the city council called hearings on continuing rent control another two years. Landlords argue that rent control, on the books since World War II, discourages rehabilitation, promotes space hoarding, keeps thousands of desirable units off the rental market and has (as *Barron's* put it) "poisoned relations between landlords and tenants, creating something perilously akin to a class struggle in a place that once was famous as a melting pot." In the blustery meeting, police carried out both Executive Director **Lee Sterling** of the American Property Rights Assn., and **Jesse Gray**. Five days later, the council unanimously voted to continue rent control. A vacancy rate said by rent control officials to be only 1.8% constitutes a "housing emergency," the council held.

Fenestra takeover fails; Inland sued

A Michigan judge has just told Gulf American Land Co. to keep hands off Fenestra, Chicago-based building material producer.

Wayne County Circuit Judge **Edward S. Piggins** ordered a public sale of the 293,682 shares, or 46%, of Fenestra held by G.A.L.C., an Illinois subsidiary of the Gulf American Land Co., the Florida developer.

Gulf President and Chairman **Leonard Rosen** and Vice President **Julius Rosen** pledged 500,000 and 300,000 Gulf shares respectively as collateral for loans to make the initial Fenestra purchases.

Fenestra President **Orren Leslie** went to court to halt Gulf's bid for control, claiming Gulf wanted to use Fenestra's \$10.9 million assets to pay Gulf's debts. Gulf countered with a suit claiming Fenestra wanted to use the assets to buy a farm implement company (NEWS, Sept.).

Judge Piggins ruled after a ten-

week trial that Gulf's moves were a contrived scheme to cloak its intentions to use Fenestra's revenues for Gulf's interests. He forbade Gulf, G.A.L.C., two other corporations and 12 of their present and former directors to purchase any of the Fenestra stock. He delayed appointment of a receiver to see whether Gulf would appeal.

Another land developer, President **W. Hamilton Crawford** of Crawford Corp., Baton Rouge, La., has sued Inland Homes, a home manufacturer based in Piqua, Ohio, and its chairman, **Eugene E. Kurtz**. Crawford, Inland's largest stockholder with 28% of its shares, contends Kurtz has refused him detailed reports and financial data he says he needs. Crawford, an Inland director, was joined in the suit by two other directors, **Raymond A. Troups** and **Robert B. Womsley**. Inland has not replied to the suit.

Rains, head of housing subcommittee retiring

Rep. Albert D. Rains, 62 this month and wanting to return to his native Alabama to practice law, will not seek re-election.

As chairman of the House housing subcommittee since it became a separate unit in 1955, he is completing his tenth year as one of the most influential voices shaping housing legislation in Congress. Although he generally supported Democratic party policy, the civil rights overtones in President Johnson's housing bill this year (see p. 6) led him to introduce the bill only "by request."

Likely successor: Rep. Abraham J. Multer, (D., N. Y.), 63, of Brooklyn.

Electric heat gets unified promotion

President Donald C. Cook, of American Power Co., is the first president of Electric Heating Assn., (EHA), a new organization with a single purpose—to push electric space heating. EHA, headquartered in New York, will mount an attack against rival gas and oil by focusing the promotional efforts of a formidable array of companies—32 electric utilities, 22 manufacturers of equipment and insulation materials, 40 coal companies, and six coal-carrying railroads. Cook is aided by John H. K. Shannahan, vice president and executive director, and Joseph E. Moody, secretary-treasurer.

Ned Eichler to lead study of California

Edward P. (Ned) Eichler, 33, president of Eichler Homes of Palo Alto, Calif., is taking an 18-month leave of absence to direct a study of urban growth for the University of California.

The study, financed by a \$200,000 grant from the Ford Foundation, aims at developing measures, legislative and otherwise, to cope with California's growth. While his son is away, Founder and Board Chairman Joseph Eichler will resume the presidency. At the same time, Harrison H. Hance, former manager of advertising and public relations for Kaiser Steel Corp., joins Eichler as sales vice president.

BUILDERS. James C. Ellis, project director of Janss Corp.'s 10,000-acre Conejo Village in Ventura County, Calif. has been named marketing vice president.



BUILDER ODDSTAD
After a rebound, tragedy.

Big Builder Oddstad dies after auto crash

Andres F. Oddstad, 45, a big builder who rocketed to success in the mid-'50s, cut back sharply and then staged a comeback, died Jan. 22 after an auto accident on a Fresno freeway.

Oddstad was a man in a hurry. At age 10 he knew what he wanted and at 16 started working at it—as a carpenter's apprentice. After the war the building company he organized with partner Charles Finson of San Francisco expanded rapidly, erecting more than 10,000 homes in the Bay area. By 1955, at 36, he had become one of the country's ten biggest builders.

Oddstad's expansion was too fast at one point; he ran into financial reverses and had to slash his output. He recovered and had just finished two big years, with 1,770 homes and 1,000 apartments planned or under way in northern California. He was recently named to NAHB's Research Institute.

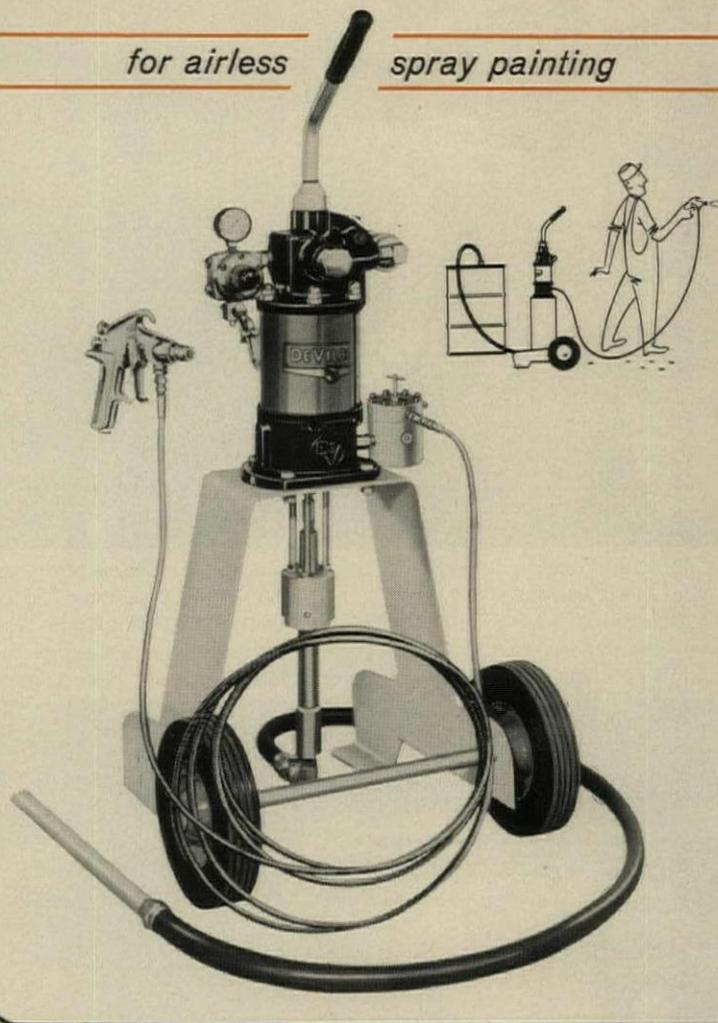
On Jan. 18 Oddstad was returning from a physical culture seminar when a car going the wrong way slammed head-on into his car. He died four days later. Charles F. Jonas, Oddstad Homes' legal counsel and a director since 1950, becomes president.

DIED: Edward Eugene Shelton, 79, founder and board chairman of Dallas Federal S&L (largest of its kind in Texas) and one of the organizers of the National S&L League (now NLISA), Dec. 20, in Dallas; Architect H. F. Kellog, 79, former (1937-39) chairman of the Boston Housing Authority and director of defense housing for the federal Public Housing Authority in 1942, Jan. 20 in Sun City, Calif.; Lawrence Westbrook, 74, former special assistant in the Federal Works Agency who was a pre-World War II promoter of prefabricated housing and who in 1941 advocated a nonsubsidy plan for mid-income housing, Jan. 24 in San Angelo, Tex.

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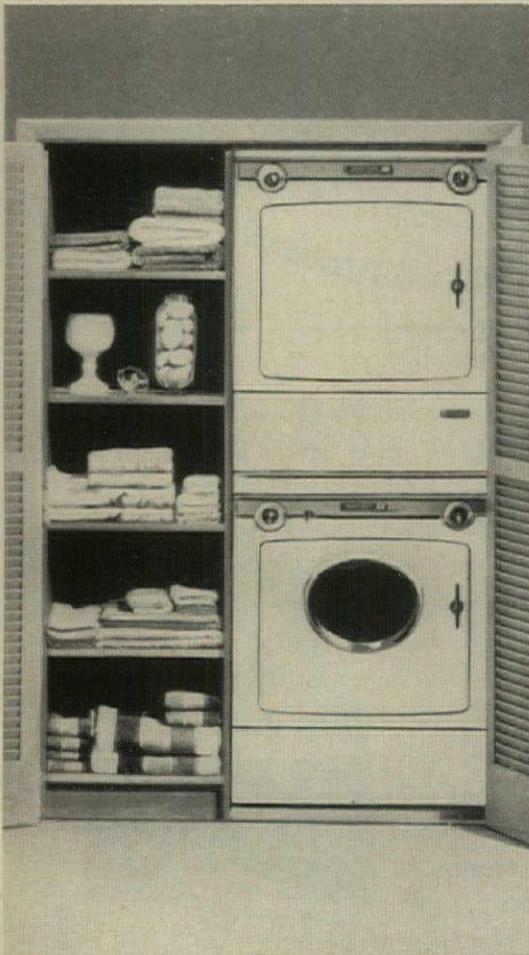
Distinctive Appliances by Westinghouse



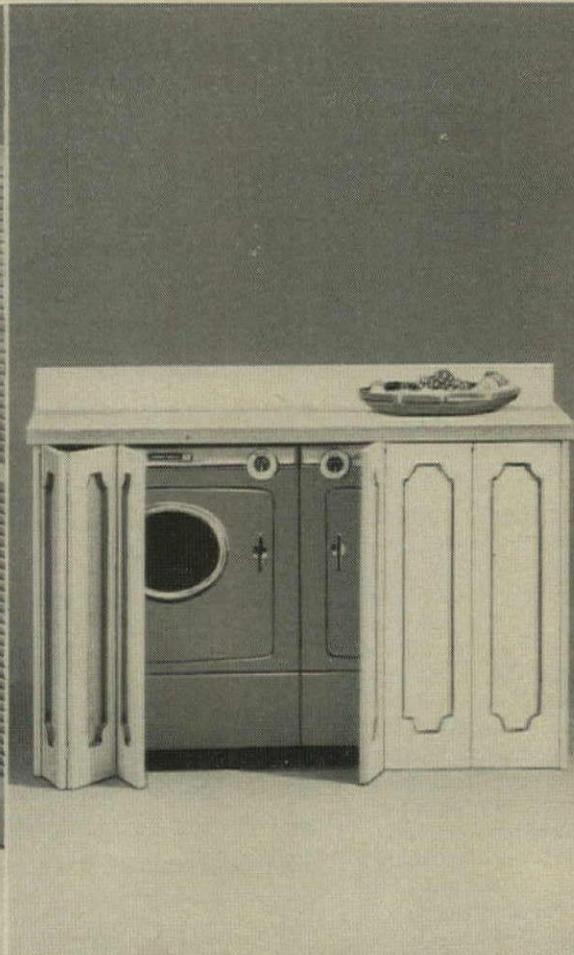
A step ahead

No other manufacturer has ever offered laundry centers as exclusive as these. The 1964 Westinghouse line is so different . . . so distinctively new that it's bound to be unmatched in the building industry.

Only Westinghouse offers you a complete home laundry center under an 88" Micarta® Counter Top. Has over 12-pound capacity Heavy Duty Laundromat® Automatic Washer, matching dryer, sink, portable ironing center and supplies cabinet ensemble. It's the most versatile laundry idea in years . . . designed to fit right into your plans.



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BUILDER PRODUCTS DIVISION



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BUILDER-GRAM

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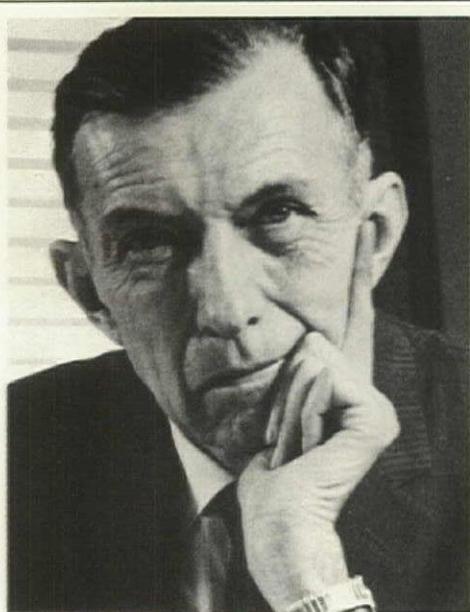
WIRE COLLECT OR WRITE FOR MORE DETAILS ON FLOAT-AWAY'S NEW LOWER PRICE OFFER



Robert G. Brownell, President of Deck House, Inc., with Mike Reed in front of one of Deck House's award-winning homes.

Why did Deck House choose Oil heat for its award-winning home?

Mike Reed, NOFI heating expert, gives the answer on the following page.



Mike Reed, NOFI's advisor to the building trade, tells you what Deck House, Inc., has learned about the advantages of Oil heat for modern home builders.

Deck House, Inc., of Wayland, Mass., is a bright new home manufacturer, one of whose completely packaged homes (illustrated on preceding page) won top award in Look Magazine's Home Manufacturers Architectural Design Competition.

More than 90% of Deck House homes are heated by Oil. Why?

Robert G. Brownell, President of Deck House, Inc., reports:

"We like the safety and dependability of Oil heat—considerations important to the buyer as well as to us. And a careful study we just completed shows that, in most areas we serve, Oil gives the home-

owner a saving of 20% or better in operating cost.

"With Oil heat, too, we—and our local builder-dealer—can control the timetable: no waiting for mains or laterals to be run.

"The Deck House is a complete manufactured package, available to all builders. We have found it advantageous, wherever possible, to have the heating installed by a local equipment-and-Oil dealer. That way we are insured against service callbacks—an important item to any builder—because the Oil dealer takes over completely.

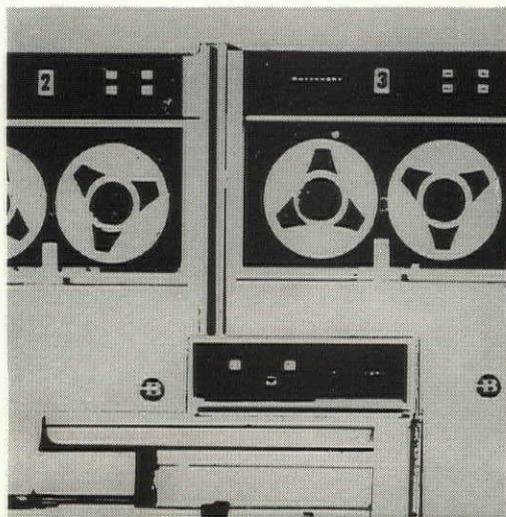
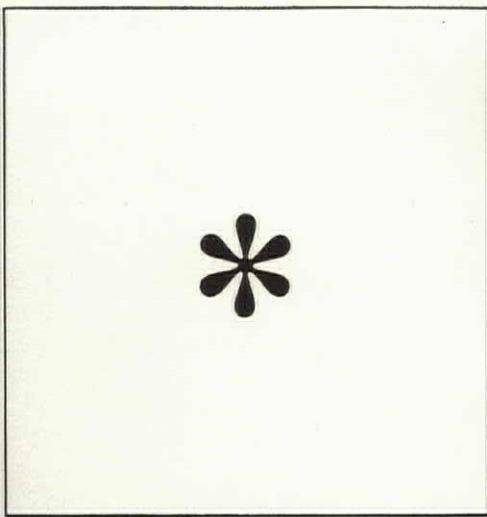
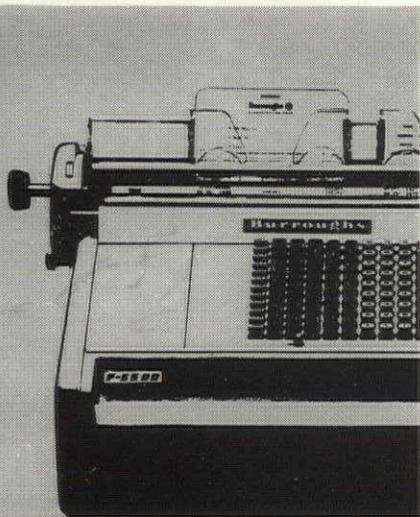
"All in all, Oil heat offers builder and buyer advantages which far

outweigh the slight difference in installation cost."

Thank you, Mr. Brownell! Oil is the ideal fuel for home heating: clean, modern, dependable, economical. And it offers builders the maximum in efficiency and flexibility, as well as customer appeal.

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Needed: national performance standards for codes . . . two views on zoning & planning

The albatross of localism

H&H: In connection with building code standards ["The albatross of localism," Dec.], there is no doubt of the need for developing performance standards that can be accepted and adopted by communities. If performance standards demonstrably provide adequate safety and service at reduced cost they will be adopted. However, in many instances there is a lack of knowledge as to how to measure the performance of housing components and systems. A prerequisite to performance standards is basic research to develop measures of performance. The federal government has a role to play in sponsoring such basic research and in encouraging the adoption of performance standards based on its findings.

This federal role is more practical than attempts to develop a federal building code. Codes are based on police powers which are reserved to the states and localities . . .

The article states that "few U.S. industries have been so perennially starved for basic statistical and market knowledge on which to base their operations." On page 7 of the same issue, you report favorably on the new HHFA-Census statistical series on the number and sales prices of new single-family homes that are sold and that remain unsold. We could greatly expand the coverage of this survey if we had the resources. There is certainly a need to know how rapidly new rental units at different rentals are being occupied. In addition, as the existing home market cannot be divorced from the market for new housing, we need to know the prices and types of existing units that are being vacated and occupied in the market. To make this information more meaningful, we also should know the composition and incomes of the families changing residences and the characteristics of their previous residences . . .

With regard to your recommendation dealing with mortgage foreclosure laws, we need a study of state foreclosure laws to identify archaic provisions and indicate the type of modernized provisions that are desirable. The limited funds that are available for urban studies and housing research have not permitted us to undertake such an extensive study of the impediments to mortgage lending.

ROBERT C. WEAVER, administrator
Housing & Home Finance Agency

H&H: . . . a fine analysis. A part of the NAREB program for 1964 will be to urge Realtors to take an active interest in planning and zoning, to see that adequate minimum housing standards are set up, kept current and also to take an interest in keeping building codes up to date. Your article gives me some very valuable material on these and other points.

ED MENDENHALL, president
National Association of Real Estate Boards

H&H: Excellent . . . it touches on all facets of our housing industry, and points up very well its many deficiencies and frustrations. We have AIA committees working on many of these problems. Congratulations on your comprehensive and challenging article.

J. ROY CARROLL JR., FAIA, president
American Institute of Architects

H&H: The article . . . summarizes most effectively your magazine's continuing fight against these handicaps to homebuilding. The challenge is clearly stated. I hope you have made people mad enough to do something.

WILLIAM H. SCHEICK, executive director
American Institute of Architects

Who shot the albatross?

H&H: This article and the entire series were excellent. HOUSE & HOME has assembled impressive documentation of inefficiency, malpractice, inequity and illegality in the local administration of land use and building controls. With most of the statements in the articles we have no quarrel. But to complete the record:

To stick with the H&H metaphor, the ancient mariner shot the albatross and thus made it necessary to use the bird as a neckpiece. Likewise, it was the developer, the subdivider, the homebuilder, who because of his land butchery, shoddy construction practice and general irresponsibility made it necessary to devise building codes and zoning regulations. In a nation dedicated to the primacy of the individual, the need to invent such drastic restrictions on freedom must have been great.

Our communities are still trying to extricate themselves from the mess that uncontrolled private developers got us into. So, is it surprising that planners, public officials—and citizens—have reacted? Over-reacted, to be sure in many communities, but this is the nature of the body politic.

Presently, it is a popular pastime to sound off about slurbs—sloppy, sleazy, slovenly, slipshod, semi-cities. But slurbs are not the product of a past generation of developers; they were built by men still operating in the housing industry. HOUSE & HOME seems to indicate that slurbs are the result of bad local regulation. . . . Many are the result of no regulation. All have been *built* by developers, not by city councils, planning or building commissioners.

Which gets us to another tacit assumption of the HOUSE & HOME series: all developers now are good guys. The assumption that most planning and zoning agencies, city councils and building departments are bad guys is not so tacit; it is clearly stated.

The truth is communities still have to be on guard to forestall sharp practices, corner cutting, shoddy work. Constant vigilance is necessary no matter how fair and equitable the government regulations.

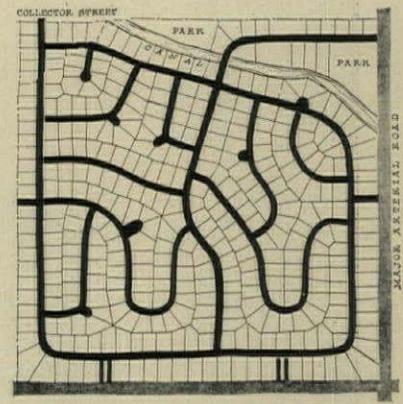
Certainly, there are many operators in the housing industry that are absolutely reliable, men who don't have to be watched with suspicion at all times . . . as long as there are bad guys as well as good guys in housing, local officials will tend to view developers protests with considerable skepticism.

We hold no brief for poor planning and zoning. The abuses of localism may eventually get so bad that, as HOUSE & HOME suggests, the state is forced to take over. Communities doing a good job may suffer for the sins of communities that do a sloppy job, just as good developers are now suffering for sins of shyster brethren.

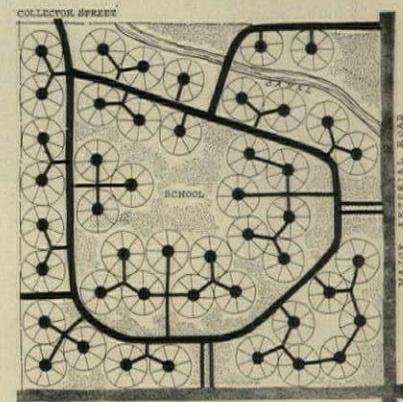
It will be many years before the housing industry gets rid of the whole carcass.

DENNIS O'HARROW, executive director
American Society of Planning Officials

Reader O'Harrow is right: codes, zoning and subdivision regulations have indeed been tightened up in over-response to malpractices by some unfettered developers. But now, the problem is to right the balance without overdoing it the other way again.—ED.



HODGEPODGE



BETTER

Bad zoning forces bad planning

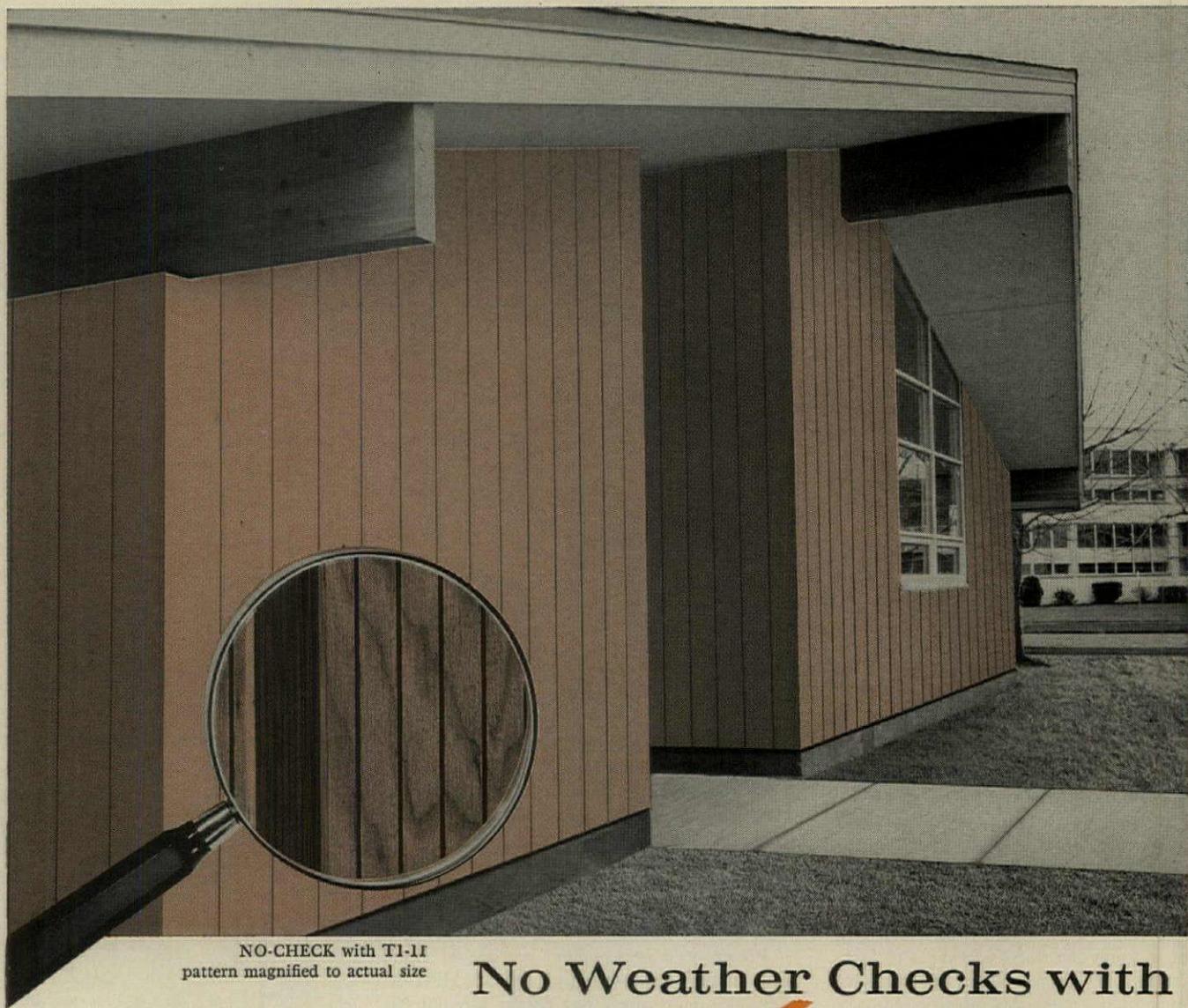
H&H: One cannot deny the general accuracy of your indictment of local planning boards. But in your enthusiasm for labeling them with invidious adjectives, you overlook several points.

You cannot reform the codes until the public or a substantial part of it is ready to go along. If planning commissions favor something other than a hodgepodge (H&H, Dec. p. 106), local citizens probably would not agree. For example, Levitt has deed restrictions against fences in his projects. He sued a couple of people in Levittown, Pa. One of the sectional civic associations also sued an owner. Neither was able to get a decision from the local court for after living in Levittown, people found the virtues of fences outweigh their reputed vices.

A planning commission has to examine plans with some skepticism. We deal with local builders. If one of them came before us with the plan you label "better" (reprinted above), he would be asked these questions.

1. A plan with 37 deadends in 160 acres represents an expensive job of snow removal. What about this?

continued on p. 59



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2. Do cul-de-sacs have enough curb space for parking?

3. Might not 36 intersections (vs. 13 in the hodgepodge) be more hindrance to traffic than the extra driveways? Are you just guessing or do you know?

4. What happens to the small areas between adjacent circles of lots? Will they be distributed to adjacent lot owners or left in the public domain? If public, why?

5. 366 units do not require a school.

6. The plan labeled "better" leaves 25.5 acres for park. It is not a park until it is developed. Who will develop it, at what cost?

A plan which doesn't answer these questions should be returned to the owner. If the park were developed by the town, then it must be accessible to the public. Would adjacent residents like that?

7. The ratio of park to lots is about 5 to 12. Can a community afford the expense of maintaining this much park?

ELLIOTT BROWN, secretary
Middletown Township Planning Commission
Levittown, Pa.

The cul-de-sac plan is based on participation of a Home Owners Association, so: 1) the city handles snow removal of major arteries, HOA handles cul-de-sacs; 2) culs of even 100' diameter park eight to ten cars, not including those in garages and driveways; 3) traffic is generated from within culs, so tangent roads from culs to collector streets carry minor traffic; 4) open areas adjacent to culs are HOA-controlled; 5) school authorities say one school for 300-400 families is desirable; 6) merchandiser of this subdivision would assume cost of park development, with cost depending on how good the merchandiser wants to make this valuable asset; 7) buyers must equate expense of maintaining (and enjoying) open space against typical subdivision (grid) planning.—ED.

Sympathy from a planner

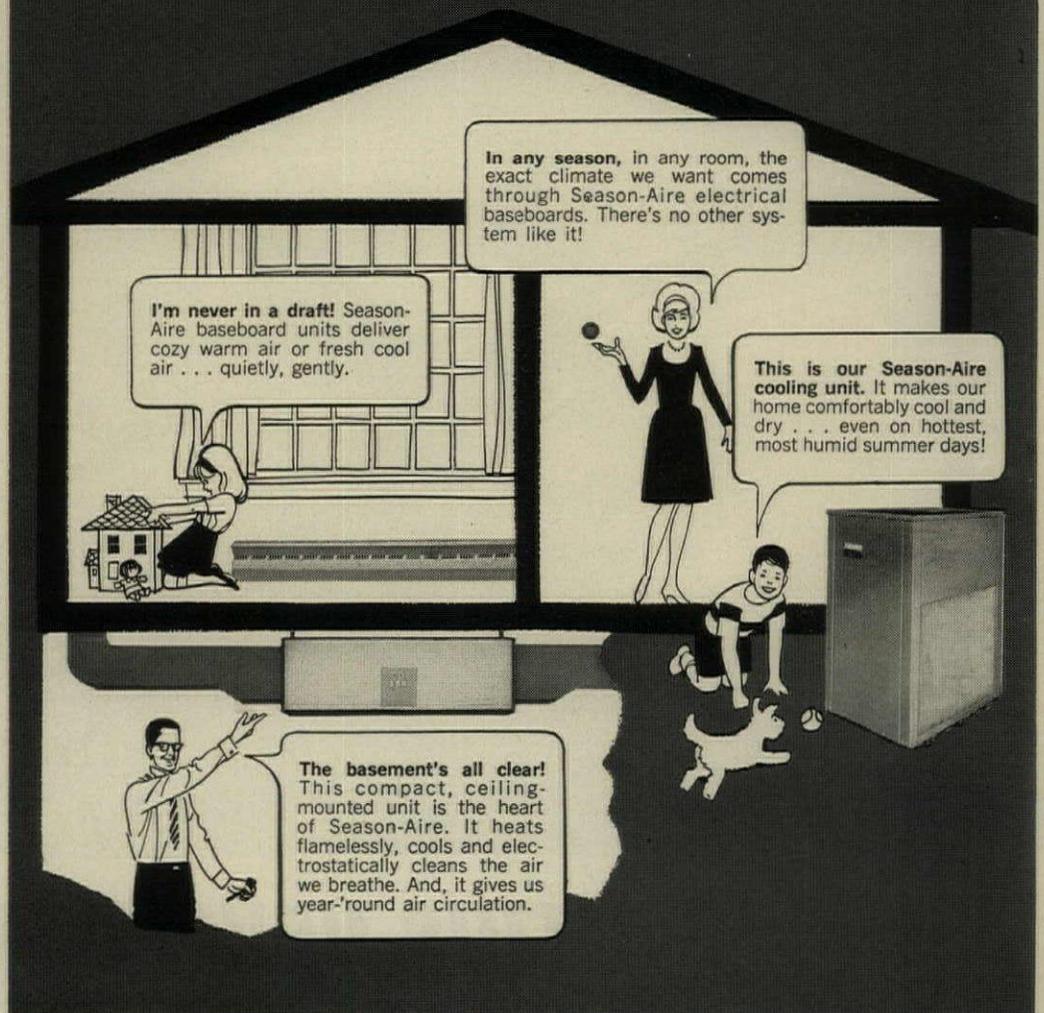
H&H: I know no other medium (than HOUSE & HOME) which provides a similar forum for projecting constructively the critical viewpoint of the developer. This is important as, at times, planning bodies tend toward parochial narrowness . . . No commission can really encourage growth and economic well-being by turning away from a development proposal solely because a large group of residents argue in opposition on the basis of increasing costs of schools, police, fire and other community services.

Harry W. Spencer, member,
Alameda Co. (Calif.) Planning Commission

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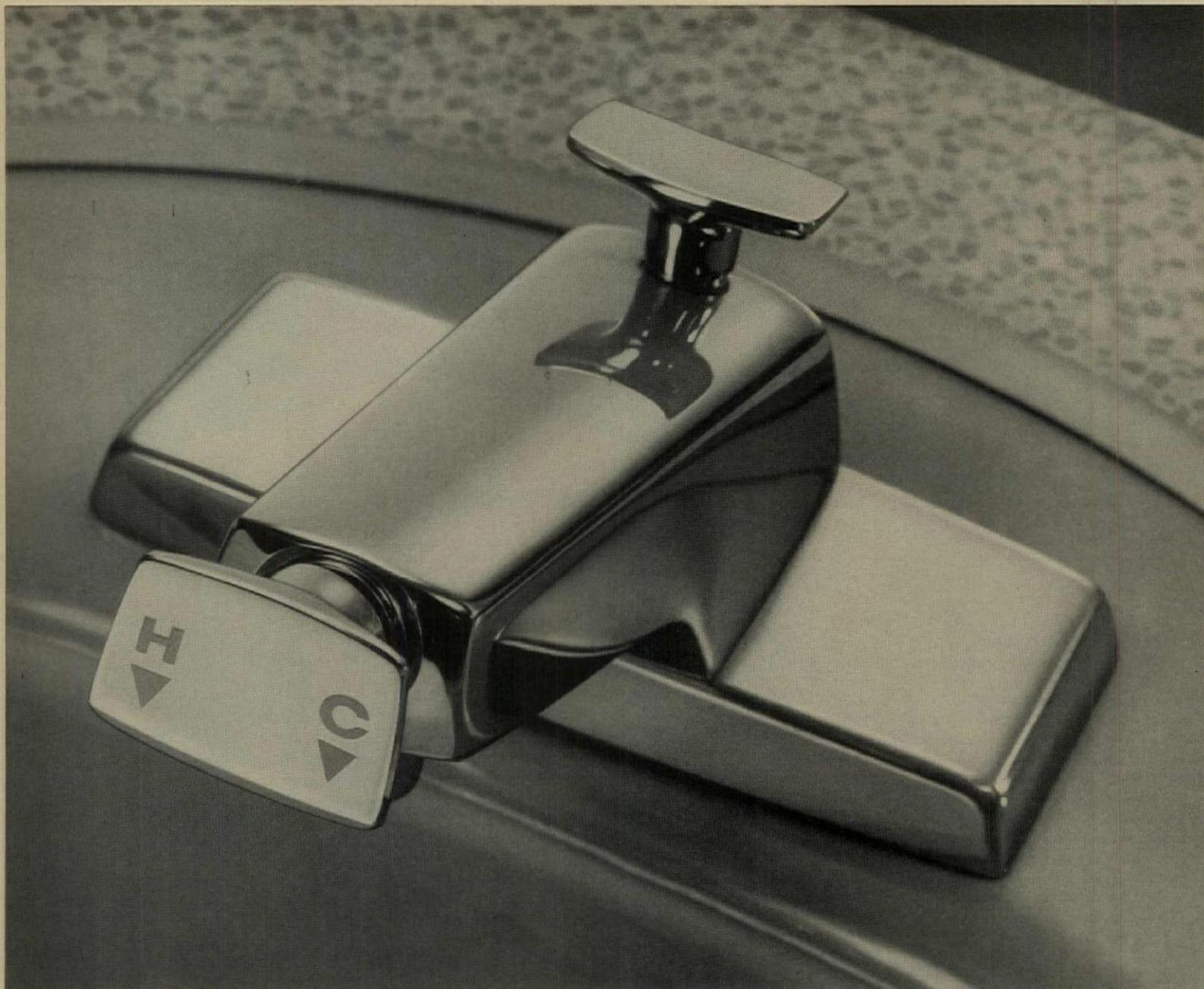
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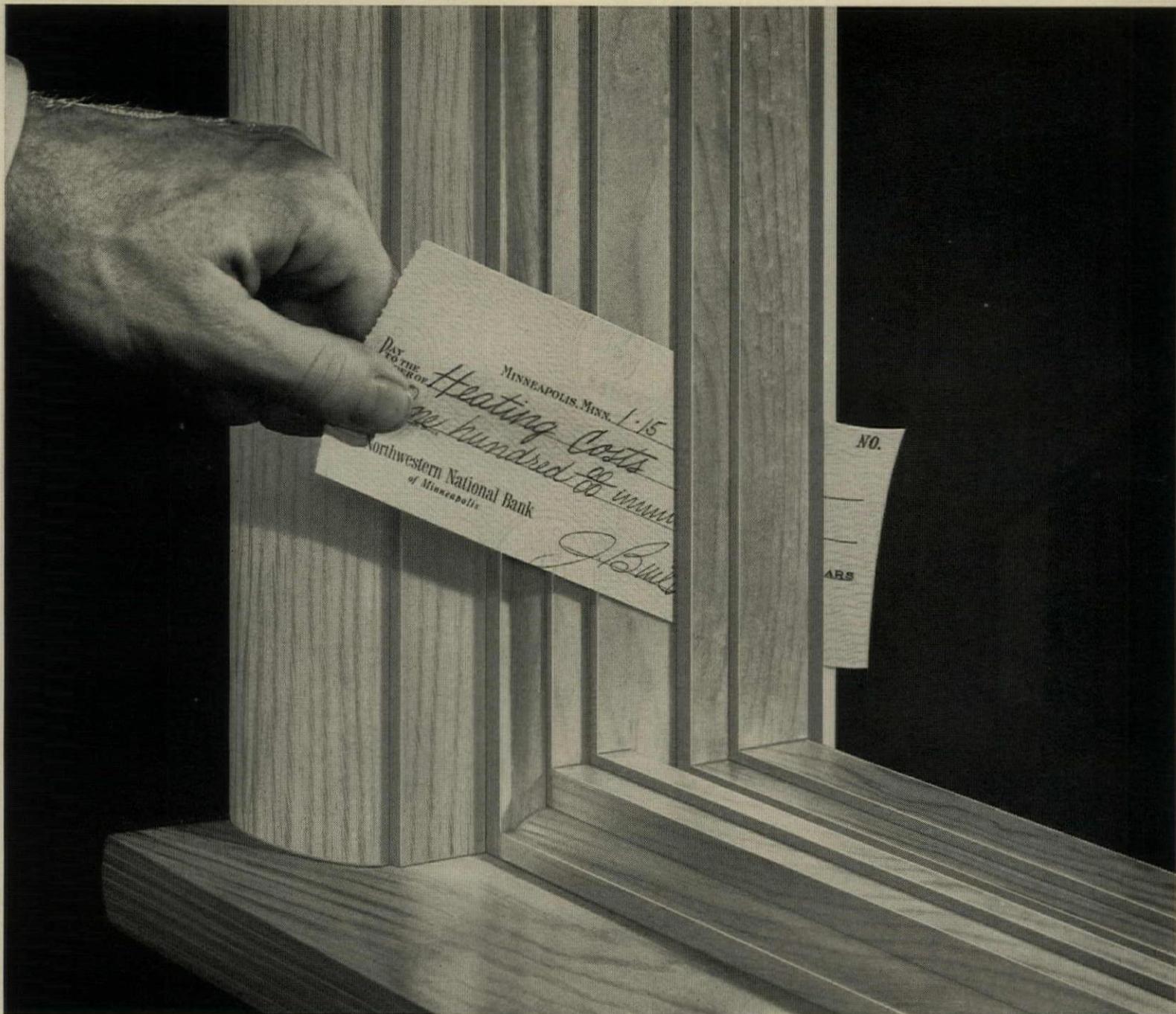
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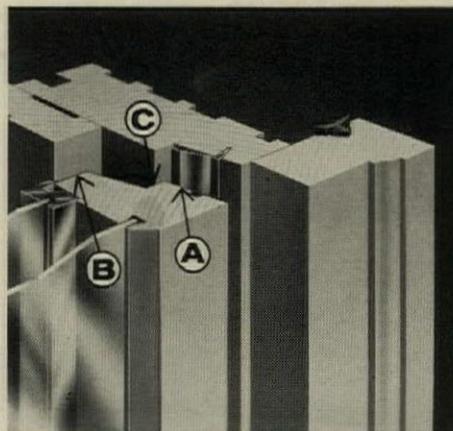
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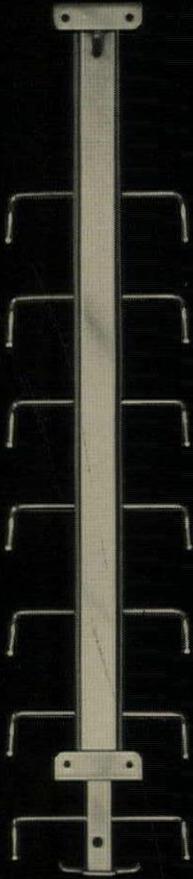
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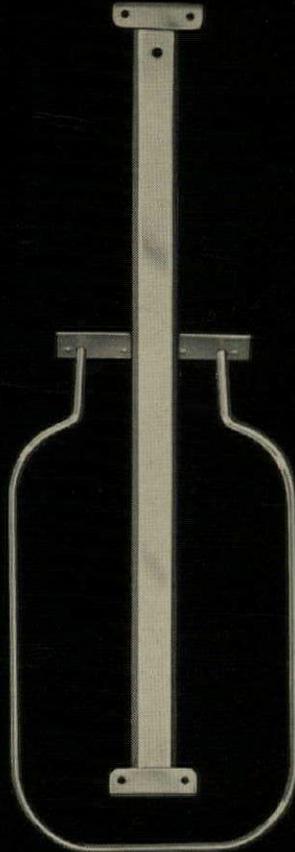


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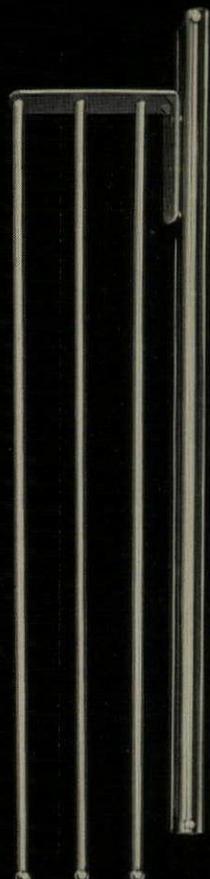
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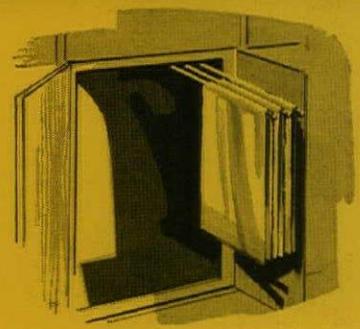
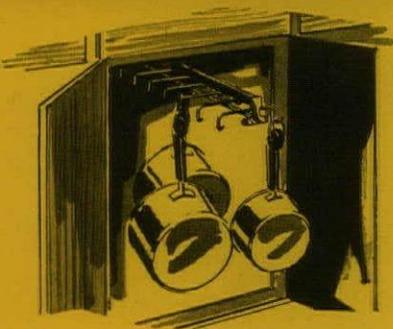
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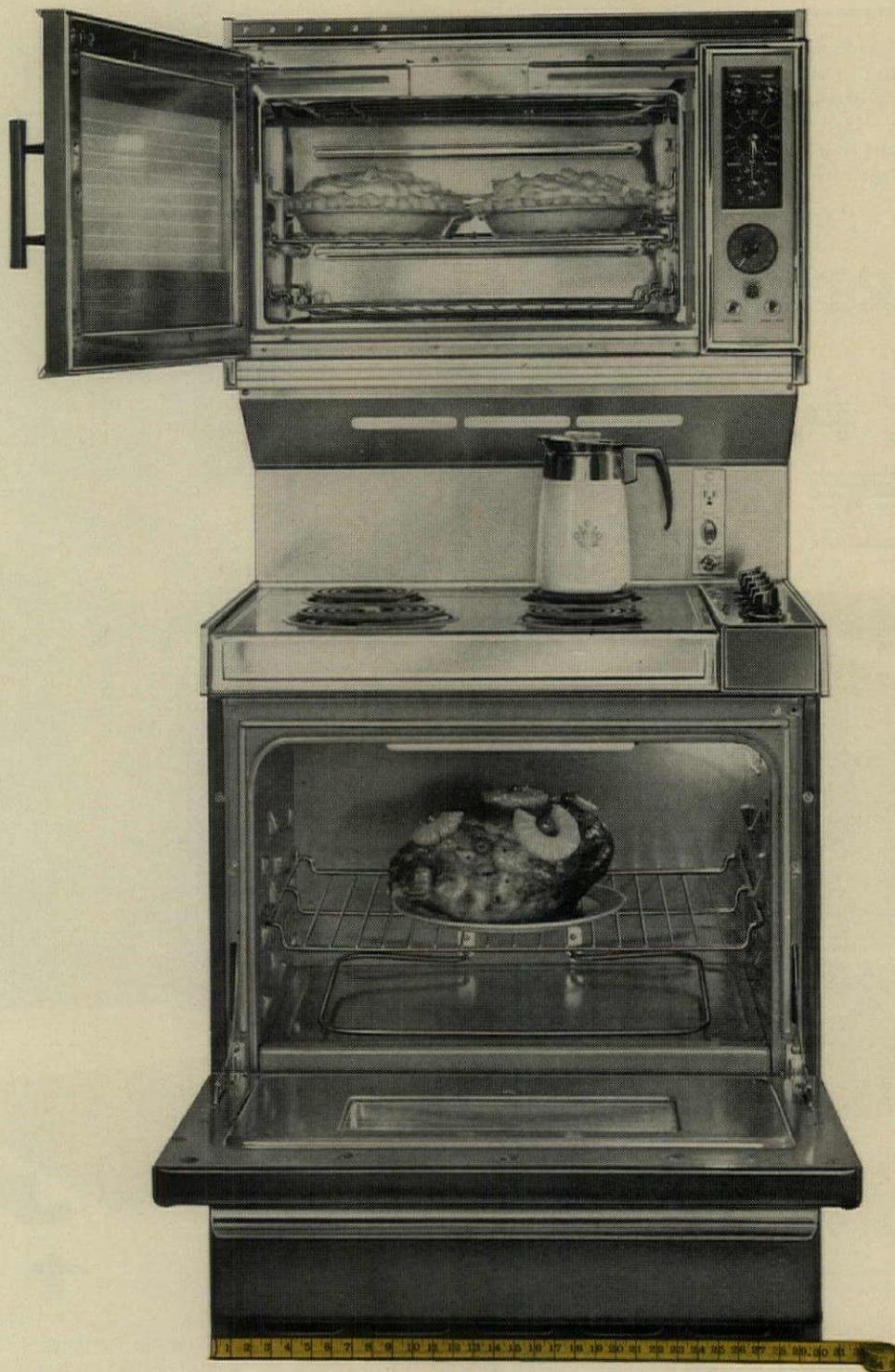
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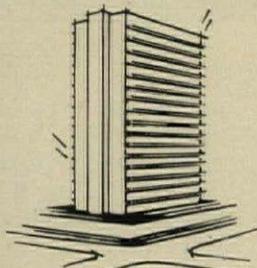
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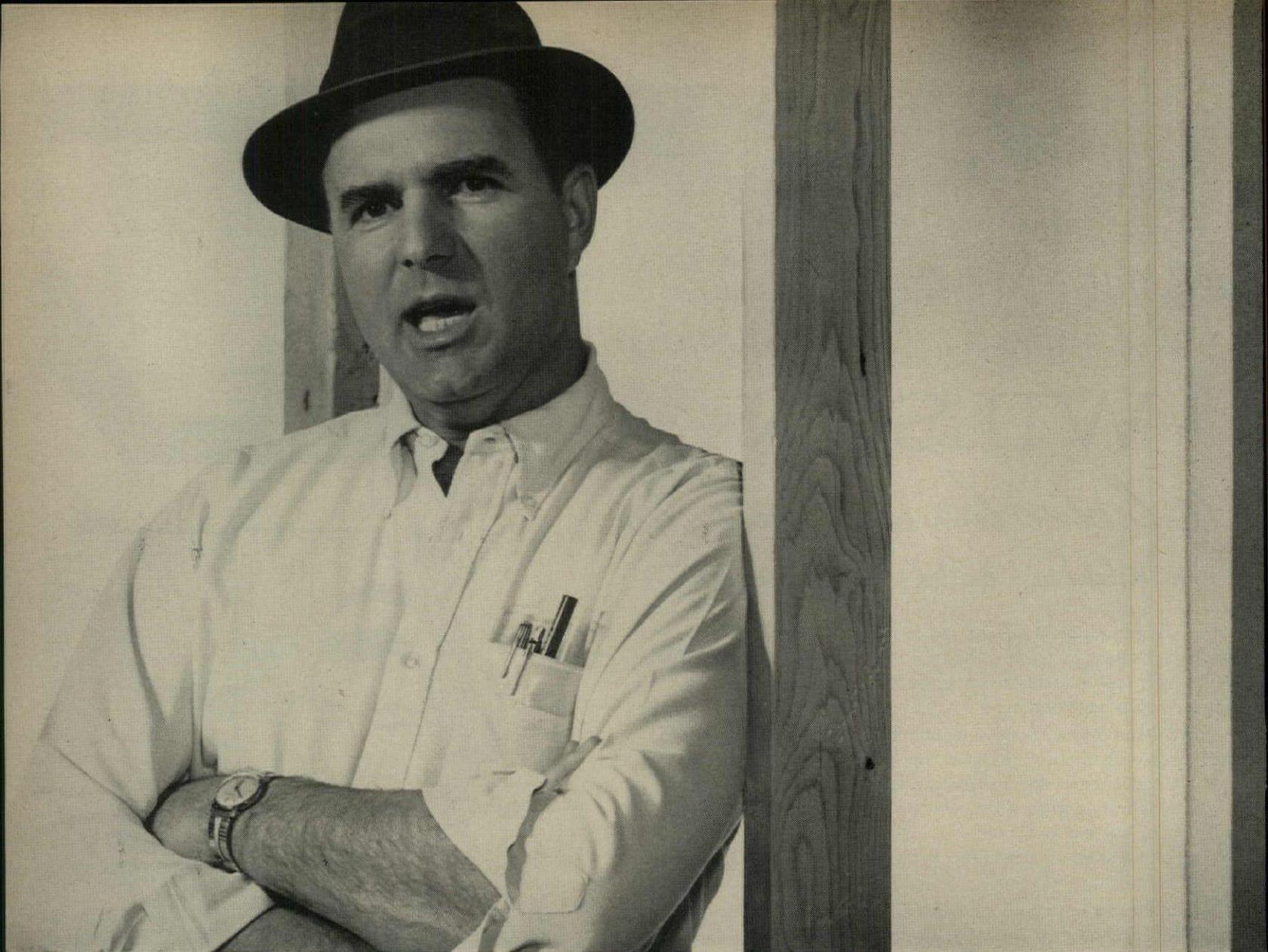
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That's right, Lady... I always install Broan



I don't take any chances. As a builder, I'm the guy who gets the complaints when things in a new house go wrong. If the roof leaks, the floor squeaks, the door creaks—I get the call. So I play it safe. When the plans call for a kitchen range hood, I always install a Broan.

Come on. I'll give you a peek at the Broan range hood we're installing in your kitchen. "Mixed-Flo II" range hood, they call it . . .

There she is! Still in packing cases — just been delivered. Quite a beauty, isn't she? Look at those nice clean lines and that rigid construction. Operates at two speeds. Comes in colored enamel finish, too. And see? — it's got twin lights up front to brighten your cooking area.

Believe me, Lady, the Mixed-Flo II range hood really does a job. Picks up all the cooking odors in your kitchen and whisks them

out of your house before you know they're there. Lady you could serve a meal of smoked fish, sauerkraut and garlic bread, with corned beef and cabbage for dessert. Your *family* might complain, but not the Mixed-Flo II. This little hood'll gladly gobble up any cooking odors you give it.

That's the way with all Broan products. Willing workers. Real "lookers", too. And from *my* point of view — well . . .

They arrive on time, fully assembled and pre-wired for easy installation. Special orders get fast attention — and get here in a hurry. Fewer costly service calls. Fewer customer complaints. Broan sure makes *my* life a lot more pleasant, too. It'll make yours more pleasant, too.

BROAN

Broan Mfg. Co., Inc., Hartford, Wis.
Manufactured in Canada by Superior Electric Ltd.

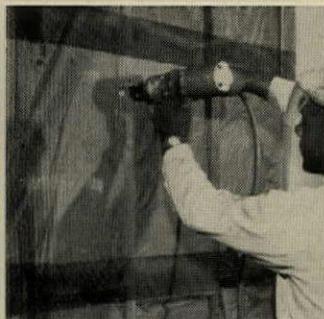


**You can use a BOSTITCH®
Calwire brand
pneumatic stapler or nailer
just about everywhere**

**And wherever you do,
you'll speed work and
save on in-place costs**



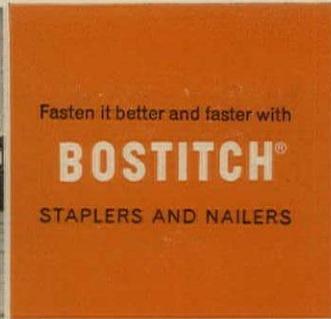
IN ROOFING:
BOSTITCH Calwire brand staplers can cut nailing time as much as 80% . . . reduce costs and manpower hours . . . reduce worker fatigue and increase safety over hand methods.



IN LATH WORK:
Using BOSTITCH Calwire brand staplers, contractors report significant time savings, excellent control over finished work, in-place costs far lower than that for former hand method.



IN SUBFLOORING:
BOSTITCH Calwire brand nailers speed up subfloor nailing jobs four to five times. Even inexperienced operators produce uniformly neat jobs.



These are only a few examples of the wide range of uses for BOSTITCH Calwire brand pneumatic staplers and nailers. Even more important to you, BOSTITCH tools deliver the time- and money-saving advantages so essential in today's competitive profit squeeze. Call your BOSTITCH representative. He's listed under "BOSTITCH" in most phone books. Or write direct. 523 Briggs Drive, East Greenwich, R. I.



It's beautiful to look at, but is it comfortable?

It should be. But even the most modern homes you build probably have at least one of the 6 common heating and cooling problems below.

Here's why. Even though home styles have changed over the years, too often we find the old fashioned method of one thermostat controlling the comfort in today's modern homes. This creates problem areas, *and* uncomfortable customers.

1. **Separate living and sleeping areas** obviously require different temperatures—warm and relaxing in the living area—cool and comfortable for sleeping.
2. **If your homes have large glass areas**, the inside temperature changes every time the sun, wind or outside temperature varies . . . even with double-paned windows.
3. **In any split level**, warm air tends to rise to upper levels leaving cooler air in the lower rooms.
4. **Rooms over unheated areas**, such as a garage, often have cold floors and walls.
5. **A finished basement**, because it is below ground level requires more heat than the rest of the house.
6. **With a spread-out floor plan**, sun, shade and wind in different areas of the house can cause widely differing heating and cooling requirements.

The answer to all six problems is zone control . . . dividing your homes into two or more areas that can be kept at different temperatures to suit your client's needs.

Zoning isn't a big project. With a hydronic system all it takes is a thermostat for each zone, and a zone valve to control the hot water flow. In forced air systems, it takes a thermostat and a damper motor to control air distribution to each zone.

Zoning isn't expensive either. It makes a much bigger difference in comfort than it does in the mortgage payments. Zoning either a warm air or hydronic system probably won't add more than a couple of dollars a month to your clients' payments. And, there's a good chance they'll more than make that up in fuel savings.

Adequate heating is the most wanted feature in a home . . . according to a Housing Industry Promotion Operation survey of consumers. And zoning is one of the best ways we know to create whole-house heating and cooling comfort.

So talk to your heating or plumbing contractor about zoning more comfort . . . *and sales appeal . . .* into your homes. He'll give you complete information on installation and equipment costs for your area.

Or, write Honeywell, Dept. HH3-19, Minneapolis, Minnesota 55408 for literature.

Honeywell

WHETHER IT'S
STUCK ON



STAMPED ON



HUNG ON



OR HANGING UP,



THIS
NEW EMBLEM



MEANS
TOP QUALITY

If you're involved in the building business, it's inevitable that you'll be working with products made of rigid vinyls, in whole or in part. If you are also interested in quality, you want assurance that the product represents the best in materials, workmanship and performance. □ That is why we have established an identification program for prod-

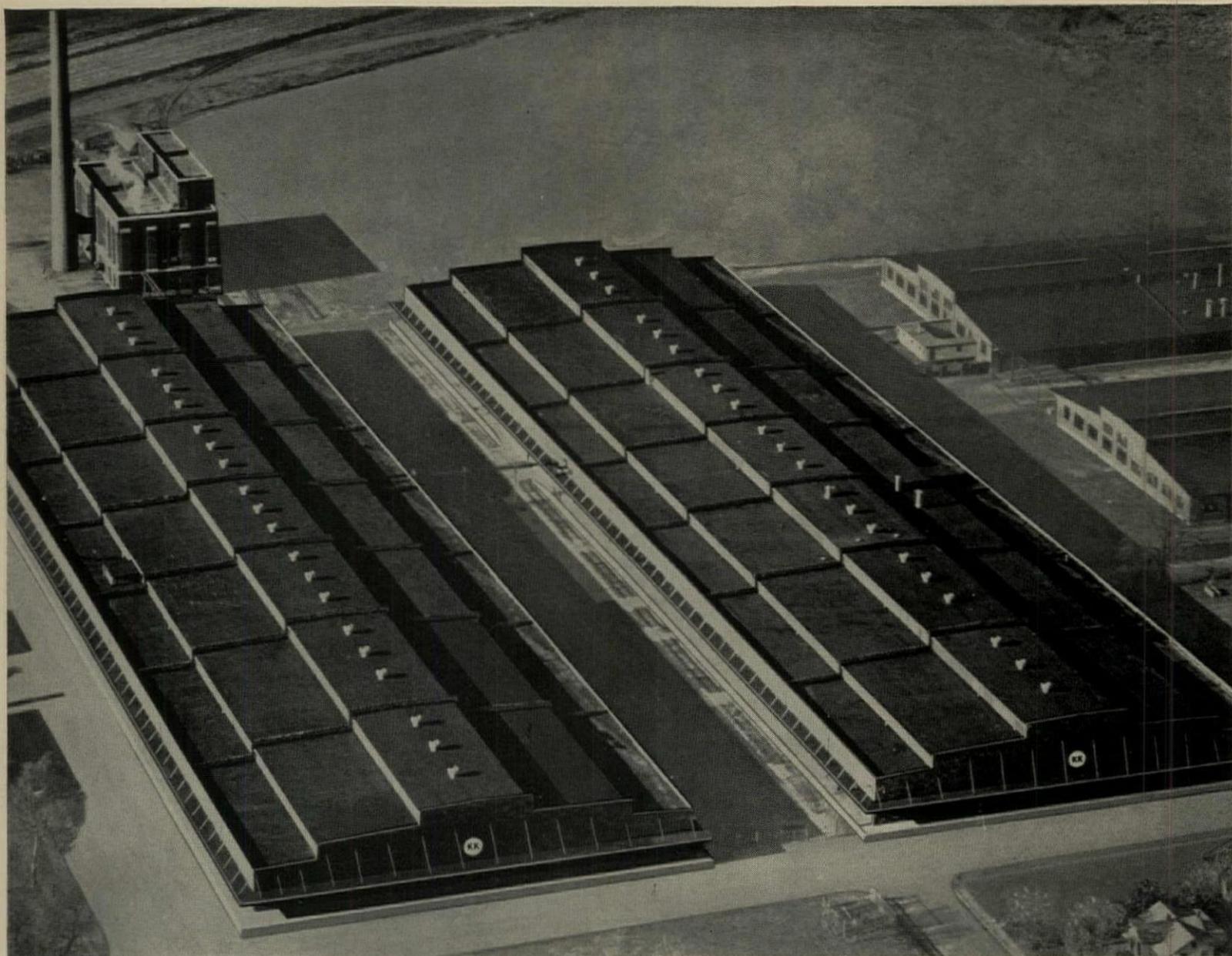
ucts that properly use rigid Geon vinyl. This emblem is your assurance that the manufacturer makes a high-quality product of proven performance, using Geon vinyl, "The Material Difference in Building". His guarantee covering workmanship and performance, coupled with his usage of quality materials, is your assurance of many years of

service. □ Soon manufacturers will be using this new emblem. Look for it on building products using rigid vinyl. For additional information about this exciting new building material, write B.F. Goodrich Chemical Company, Dept. EN-3, 3135 Euclid Ave., Cleveland, O. 44115. In Canada: Kitchener, Ontario.



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a division of The B.F. Goodrich Company



A multi-million dollar reason why you'll finish your houses on time!



Kitchen Kompact's distributors deliver your cabinets when you need them. Their stocks are backed up by a million dollar inventory in KK's giant, 9-acre, kitchen-a-minute plant.

It provides KK distributors, dealers and builders with the finest service in the industry.

Kitchen Kompact produces two attractive birch cabinets: new, exciting "Anniversary Line" and the popular Fruitwood Birch. Both are smartly styled, quality constructed and competitively priced.



WRITE TODAY FOR COMPLETE SPECIFICATIONS. DISTRIBUTED IN OVER 110 MAJOR MARKETS FROM COAST TO COAST.

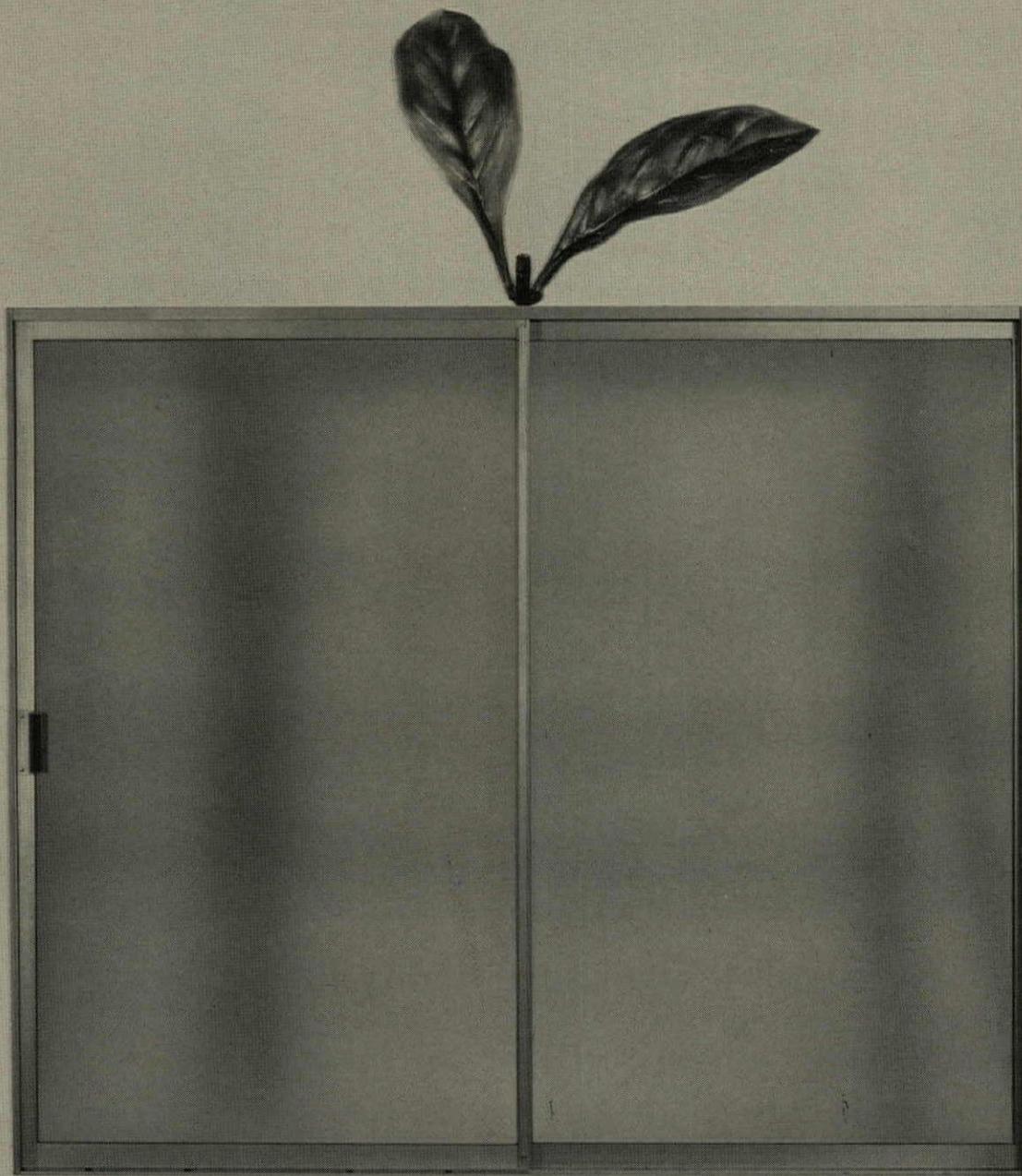


Kitchen Kompact INC.
JEFFERSONVILLE, INDIANA

pa

p o box 19682 / atlanta georgia 30325 / telephone 404 448-2171

PEACHTREE DOORS, INC



WE HAD A BUMPER CROP LAST YEAR!

It took some digging.

But to produce a better product it usually does.

And that's our one aim.

Carbon copies just don't fit in our scheme of things. We like to think because our concept is different, our doors are, too.

You see, we have only one point-of-view. Yours.

We design and detail every piece for a purpose. To give ease of installation. For architectural form and looks. And trouble-free operation.

That's why our doors seem to be cropping up everywhere.

Bet they'll grow on you, too.

OUR DOORS EXCEED THE STRICT STANDARDS ESTABLISHED BY THE ARCHITECTURAL ALUMINUM MANUFACTURERS ASSOCIATION





Is wall-to-wall bare floor enough?

Or will this apartment rent faster if it's carpeted with Acrilan? Hundreds of builders and architects think it will. They've put down carpeting of Acrilan® acrylic fiber in apartment buildings in Texas, Minnesota, California, New York and all over the country.

Acrilan is your finishing touch. Your pièce de résistance. It is an acoustical blessing, a built-in noise-killer. For tenants, it has proved itself one of the biggest renting inducements since drop-in ovens, plastic wall paneling, tenant-controlled air conditioners and on-site parking.

Acrilan is the man-made fiber that has the same high-pile luxury look and feel as wool. The resemblance stops there. Because Acrilan is famous for being economical to maintain, and very resistant to stains and wear.

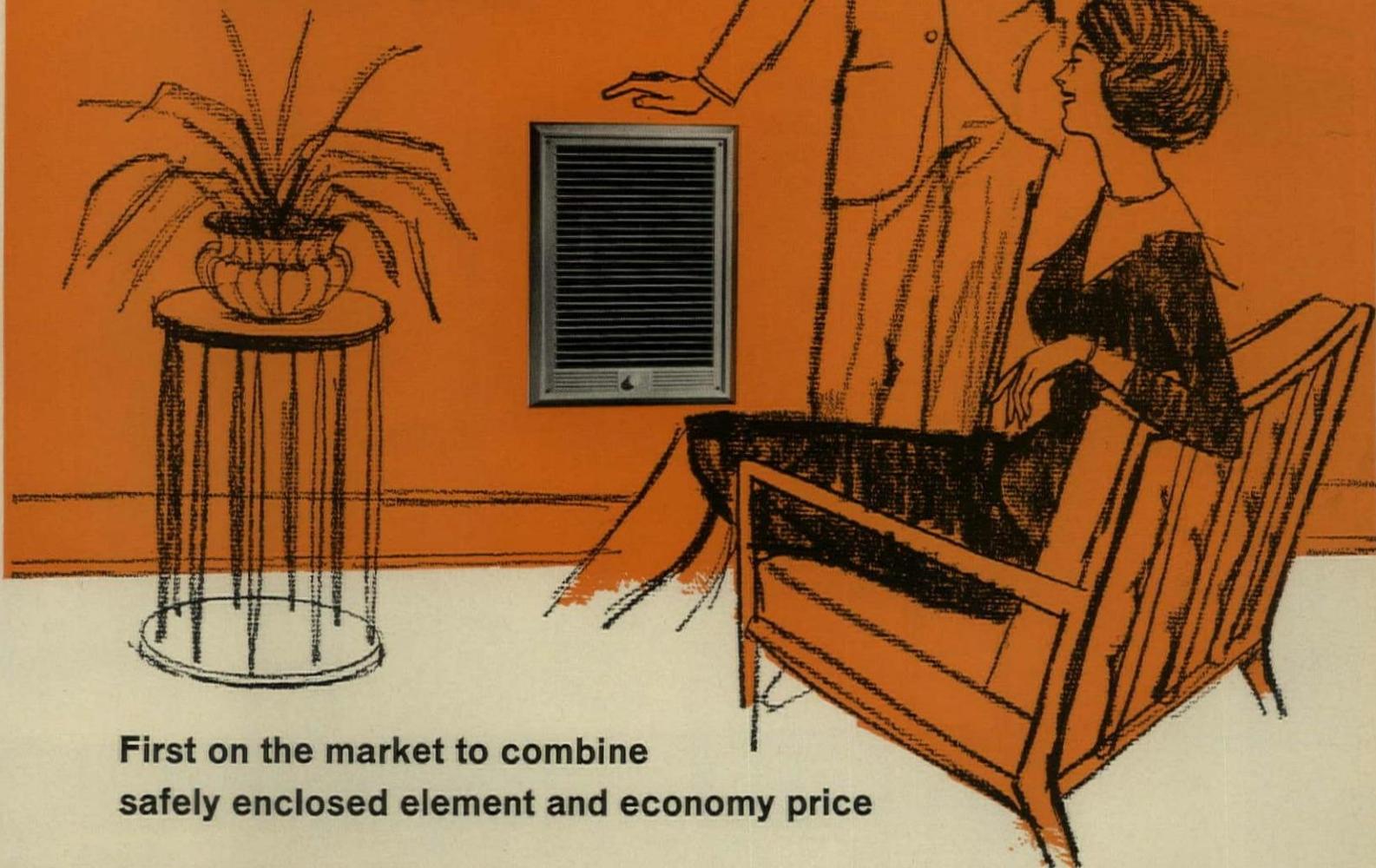
Carpet mills are so sold on the virtues and beauties of Acrilan, they are going all out on colors, designs, weaves, patterns, textures, tone-on-tones. Your choice is getting practically unlimited.

Think about it. And if you want to know more, write Contract Carpet Merchandising, Chemstrand, 350 Fifth Avenue, New York 1, N.Y.

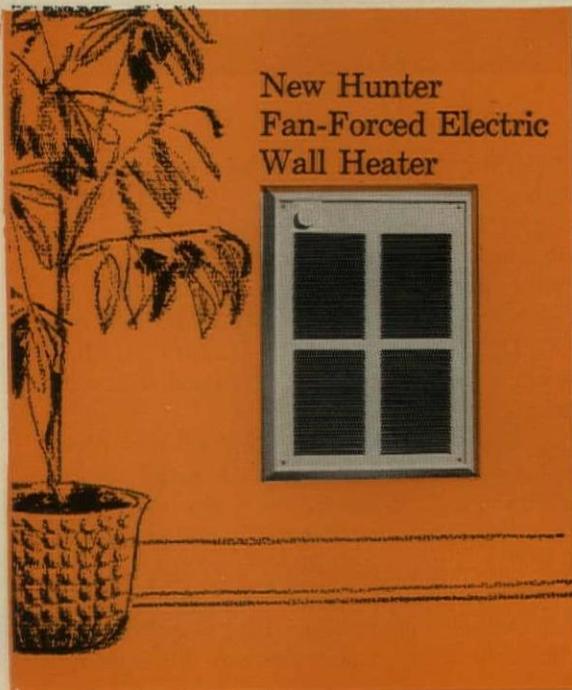


CHEMSTRAND • GENERAL OFFICE: 350 FIFTH AVENUE, NEW YORK 1 • DISTRICT SALES OFFICES: NEW YORK 1; AKRON, OHIO; CHARLOTTE, NORTH CAROLINA • CANADA: CHEMSTRAND OVERSEAS, S.A., TORONTO • CHEMSTRAND MAKES ACRILAN® ACRYLIC FIBER AND CUMULOFT® NYLON FOR AMERICA'S FINEST MILLS • CHEMSTRAND, A DIVISION OF **Monsanto**
THESE ARE AMONG THE MILLS NOW LICENSED BY CHEMSTRAND FOR ACRILAN: BARWICK, BIGELOW, CABIN CRAFTS, CALLAWAY, CORONET, CRESTLINE, DOWNS, GORDON MILLS, HARDWICK AND MAGEE, HIGHTSTOWN, KARAGHEUSIAN, JAMES LEES, LOOMWEVE, MAGEE, MASLAND, MONARCH, PHILADELPHIA, ROXBURY, WUNDA WEVE. IN CANADA: HARDING CARPETS

New Hunter Radiant Electric Wall Heater



**First on the market to combine
safely enclosed element and economy price**



**New Hunter
Fan-Forced Electric
Wall Heater**

Hunter presents the industry's first radiant wall heater (above) to combine fully-enclosed element with an economy price. Also the first fan-forced type (left) to feature open wire coils for fast warm-up, grille-concealed for safety. Radiant unit has wattages 1500 to 3000; fan-forced, 1500 to 4000. Both install fast, feature built-in precision thermostats, distinctive picture-frame styling and attractive heat-resistant beige finish. Backed by Hunter's 80-year experience in making quality equipment. *Send coupon for full details.*

Hunter also makes convection baseboard, forced air baseboard, radiant ceiling cable, bathroom, portable, infrared and unit blower heaters.

**HUNTER
ELECTRIC
HEAT**

Its Matchless!



MAIL TODAY FOR CATALOG DATA

Hunter Division, Robbins & Myers, Inc.
2434 Frisco Ave., Memphis 14, Tenn.

Please send your new ... Catalog sheet on new Hunter Wall Heaters.
 16-page catalog on other Hunter Electric Heat products.

Name _____

Company _____

Address _____

City _____



You have until April 30 to get in this



**You can
build in any
weather with
PF-15 SIDINGS**

To qualify for listing in the ad and participate in the Sweepstakes Program, your model house with PF-15 Siding must be ready for public by July 1, 1964. And the deadline for signing up is April 30, 1964.

Weldwood PF-15 Sidings give you a unique and powerful selling advantage—extremely low maintenance. The buyer gets savings that are built in and can be financed with the home. PF-15 gets its name from its “paint-free, 15-year guarantee.” The surface is the new DuPont miracle film Tedlar†. Underneath is Weldwood exterior plywood, which, like all Weldwood Exterior Sidings, is guaranteed for the life of the building.

Weldwood PF-15 Sidings also give you important additional benefits—saving you time, money, and trouble in construction. You can install PF-15 Siding in any weather that crews can work. When it's up, the walls are finished—no waiting for dry days to paint. Waste is drastically reduced—less overlap, less scrap, no mill shrinkage. Time studies show that PF-15 Sidings require less labor to install, and, of course, painting is eliminated. And finally, PF-15 Sidings are easier and faster to install because they don't require “kid-glove” treatment, can withstand rough field treatment, require little or no time-consuming clean-up afterward.

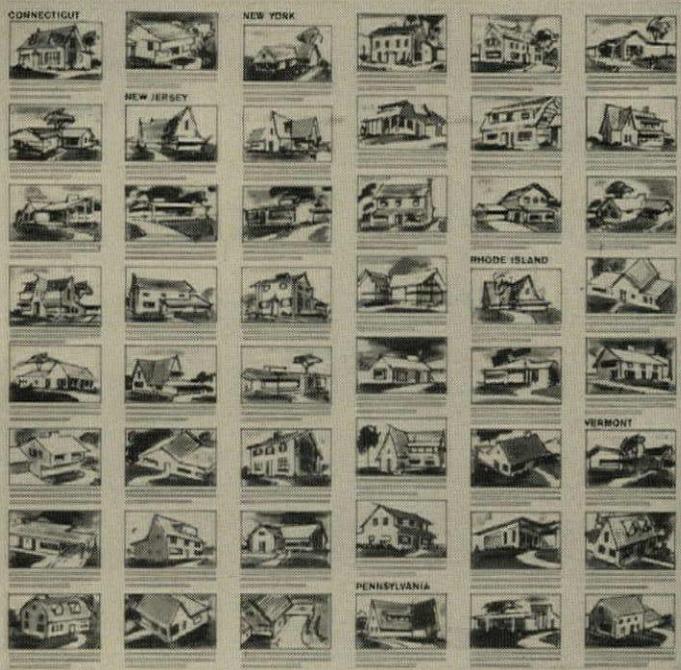
†DuPont registered trademark

million-dollar traffic-building promotion

United States Plywood—DuPont

Sweepstakes Program for WELDWOOD PF-15 SIDINGS

(Paint-free, 15-year guarantee*)



Now, from these leading builders, a home you won't have to paint until 1979!

The secret is the finish. It's not a liquid or a spray, but a tough, long-lasting film—Du Pont TEDLAR® PVF film—and nobody has yet worn it out by exposure to weather, even after years of testing. This makes Weldwood PF-15 siding a completely new way to protect and decorate your home.

U.S. Plywood bonds a film of TEDLAR to rugged plywood siding in the factory, so it becomes an inseparable, waterproof finish. Ice may coat it, but it won't crack or craze. Sunshine may bake it, but it won't bubble or split. However humid or salty or smoky or arid the climate may be, it won't harm TEDLAR. Weldwood PF-15 looks like traditional, painted

wood siding; attractive colors, smooth, clean surface. But then it keeps on looking bright and clean, year in, year out, through rain and shine. U.S. Plywood guarantees its Weldwood PF-15 siding surfaced with TEDLAR against fading, chalking, crazing, splitting, cracking and bubbling, as a result of normal exposure, for fifteen years! Think of it—you can relax and forget all about

painting your new home until 1979, at the very earliest. Every builder shown on this page has a fine model home featuring Weldwood PF-15 on display. Why not go see one today? *The Price-Right, Discount, Home & Power's Guarantee PF-15 guarantee applies to the model homes only.



Weldwood® PF-15 (patent pending) Sidings will get a spectacular introduction to new-home prospects. And builders who sign up to participate will reap the benefits.

An elevation of your model home, with your name, address, and development name will be featured in a powerful two-page spread (above) in "Life" magazine. Tied in is a traffic-building Sweepstakes**. Life subscribers will be offered a chance to win \$15,000—or one of 1000 other prizes, each worth \$1000—toward the purchase of a new home. No jingles, names, or gimmicks are involved. They are asked simply to visit one of the model homes shown to check their Sweepstakes tickets against the list of winning numbers. This is the

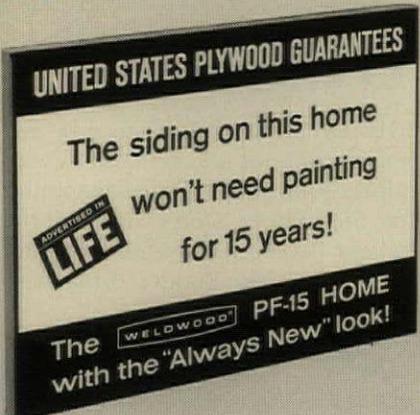
extra push that will build traffic in your model home. In addition, United States Plywood will provide you with a complete package of selling helps—including a 3' x 4' site sign as shown below, consumer folders, newspaper and radio ad suggestions, salesman's fact book, displays, and samples. Get the complete information from your United States Plywood branch.

**Not available in Kansas or Wisconsin



PF-15 SIDINGS
(Paint-free, 15-year guarantee)

Come see us at the New York World's Fair—Better Living Building



*United States Plywood Corporation guarantees WELDWOOD PF-15 SIDING against the need for painting for a minimum of 15 years. If, within 15 years of the date of installation, said Siding should require painting and United States Plywood Corporation is given reasonable written notice thereof prior to the commencement of the work, it will pay the cost of painting. This obligation is restricted to painting required by reason of deterioration of the finish of the Siding resulting from normal exposure. (It does not include such elements as destruction by physical defacing.)

The Siding is further guaranteed against manufacturing defects and delamination for the "LIFE OF THE BUILDING" on which it is installed. Siding covered by this guarantee must be installed in accordance with established building standards. Should WELDWOOD PF-15 SIDING delaminate or prove to be defective, it will be replaced, or, at United States Plywood Corporation's option, it will reimburse the purchase price of the material.



Decorator Piece

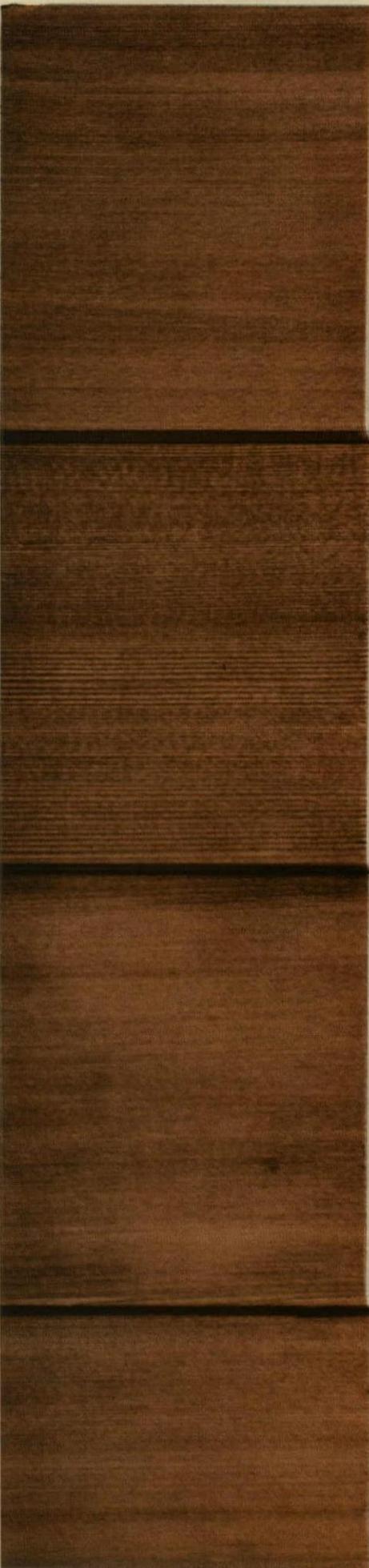
Here, for the first time, is a furnace that adds more than warm air to the sales impact of your model homes. Your prospects can appreciate Luxaire styling on sight. You work hard to achieve a quality image with top styling in appliances, kitchen, and bath. Here's your opportunity to show quality in the utility area, too . . . especially since this Luxaire

SU Furnace costs no more than competitive models. And especially since it does a deluxe comfort job; super-quiet performance, self-cleaning burners, readiness for add-on cooling, 100% safety shut-off and solid guarantees backed by one of the largest manufacturers of heating/cooling equipment. Nationally-advertised to consumers. There are

1154 other ways Luxaire can add quality without adding cost to your homes. Call your Luxaire distributor for the whole story; he's in the Yellow Pages . . . or write direct for "Builder Brochure."

Luxaire

The C. A. Olsen Manufacturing Company, Elyria, Ohio



**SIDE IN ANY WEATHER!
HAVE YOUR HOMES READY
TO SELL SOONER!
FEATURE **GENUINE PALCO**
PAINT PREFINISHED
REDWOOD SIDING —
AT LESS COST THAN
IMITATION SIDINGS!**

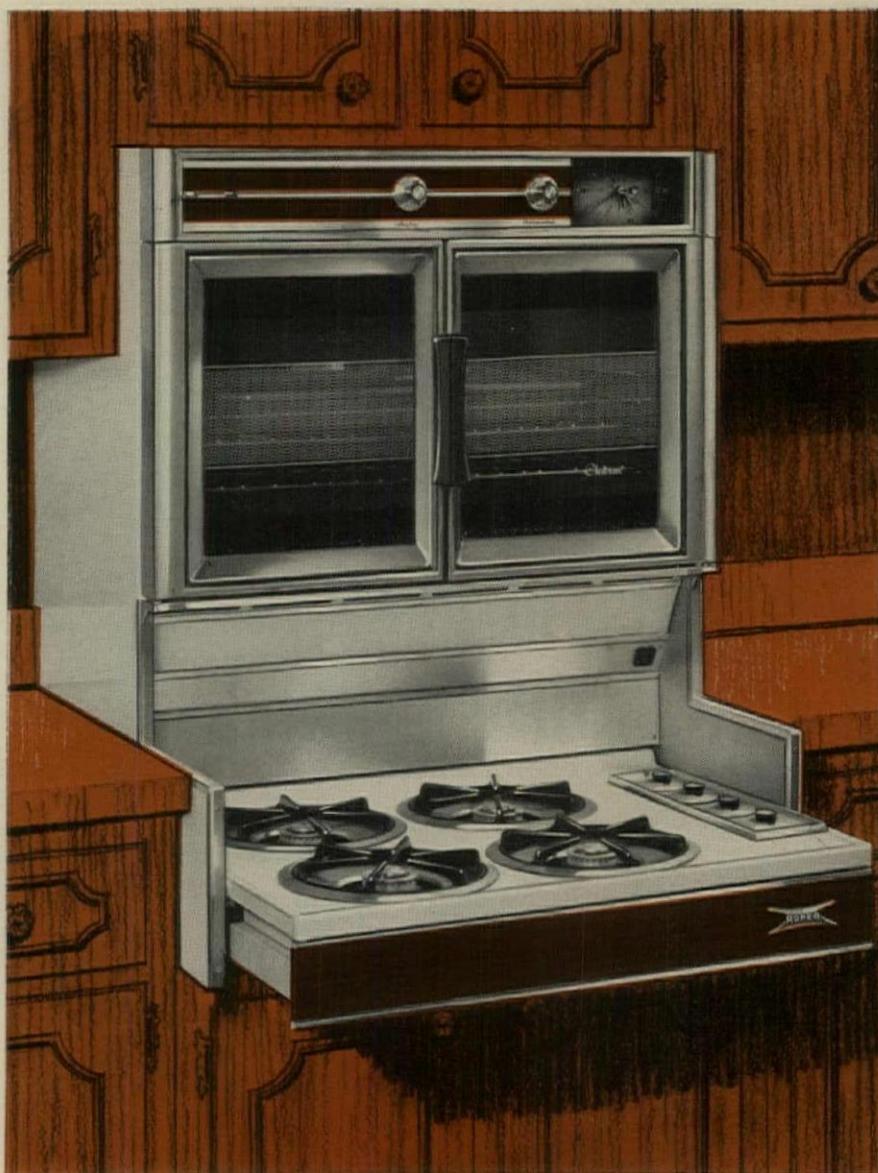
Only PALCO gives you certified kiln dried California redwood bevel siding — completely mill prepainted. PALCO paint prefinished siding has been performance-proved on case study houses in all parts of the U.S. Builders hail the exclusive fastener system that eliminates face nailing, provides vent space between courses to beat condensation build-up, speeds up installation with its self-alignment feature. They also like the fact that PALCO paint prefinished redwood siding can go up in any weather, give houses sales appeal sooner. Longer lasting, gleaming white paint finish ends call-backs, stays brighter years longer, meets FHA requirements. Special formulation was developed by Sherwin-Williams Co.—largest producer of protective coatings — in cooperation with PALCO research. Call, wire or write for complete details.



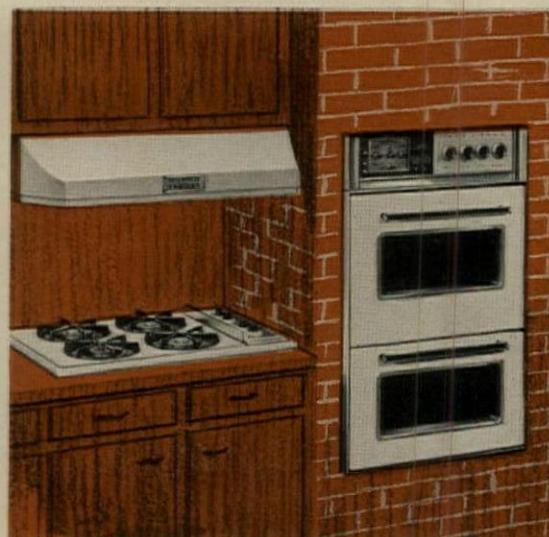
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PREFINISHED
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Architectural Quality
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BUILD



Roper Charms—gas or electric. Exclusive slide-out cook top. Eye-level bake/broil oven. 30" and 39" widths.



Roper Custom Built-Ins—gas or electric. Vast selection of ovens and companion cook tops. Identical cut-outs.



Roper Counter Built-Ins—gas or electric. Economical slide-in installation. Top or front mounted controls.

Roper Ranges build up your homes with a famous quality image—and Roper builds you, the builder, too!

Home buyers are eager to move up to quality nowadays. And nothing reassures them more about a home's excellence than the appliances in the kitchen. Especially a Roper Range. For four generations it's been the standard of reliability. Today, more than ever, it outclasses other ranges in adding to a home's built-in quality.

Now, Roper lets you offer the widest choice of quality gas and electric ranges . . . with the newest, most complete line of models, completely interchangeable in either fuel—size for size, shape for shape, exciting feature for exciting feature. Yes, Roper makes it easier to build-up enthusiasm for your homes!

UP!

EXTRA
AUTOMATIC WASHER
QUALITY FEATURE

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EXTRA
THREE BEDROOMS
QUALITY FEATURE

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TWO BEDROOMS
QUALITY FEATURE

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WALL TO CARPET
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OPEN HOUSE



Exclusive Builder Promotion Package for added sales excitement! This complete package of tested traffic-building, sales-clinching ideas and materials was custom-designed for you to be truly practical and workable. Makes any builder a big-time merchandiser!

Free Nassau "Millionaire Vacations"—Another Roper build-up for you—free Delta Jet Dream Nassau Vacations! "Live it up" like a millionaire on this island paradise! Your Roper distributor will tell you how this powerful sales incentive plan works. Call him today!

GAS AND ELECTRIC RANGES BY

ROPER

Four generations of America's smart homemakers have relied on ROPER • Geo. D. Roper Corporation, Kankakee, Ill.

These Builder-Distributors can tell you about Roper the builder-upper! Call today, or contact Roper direct.

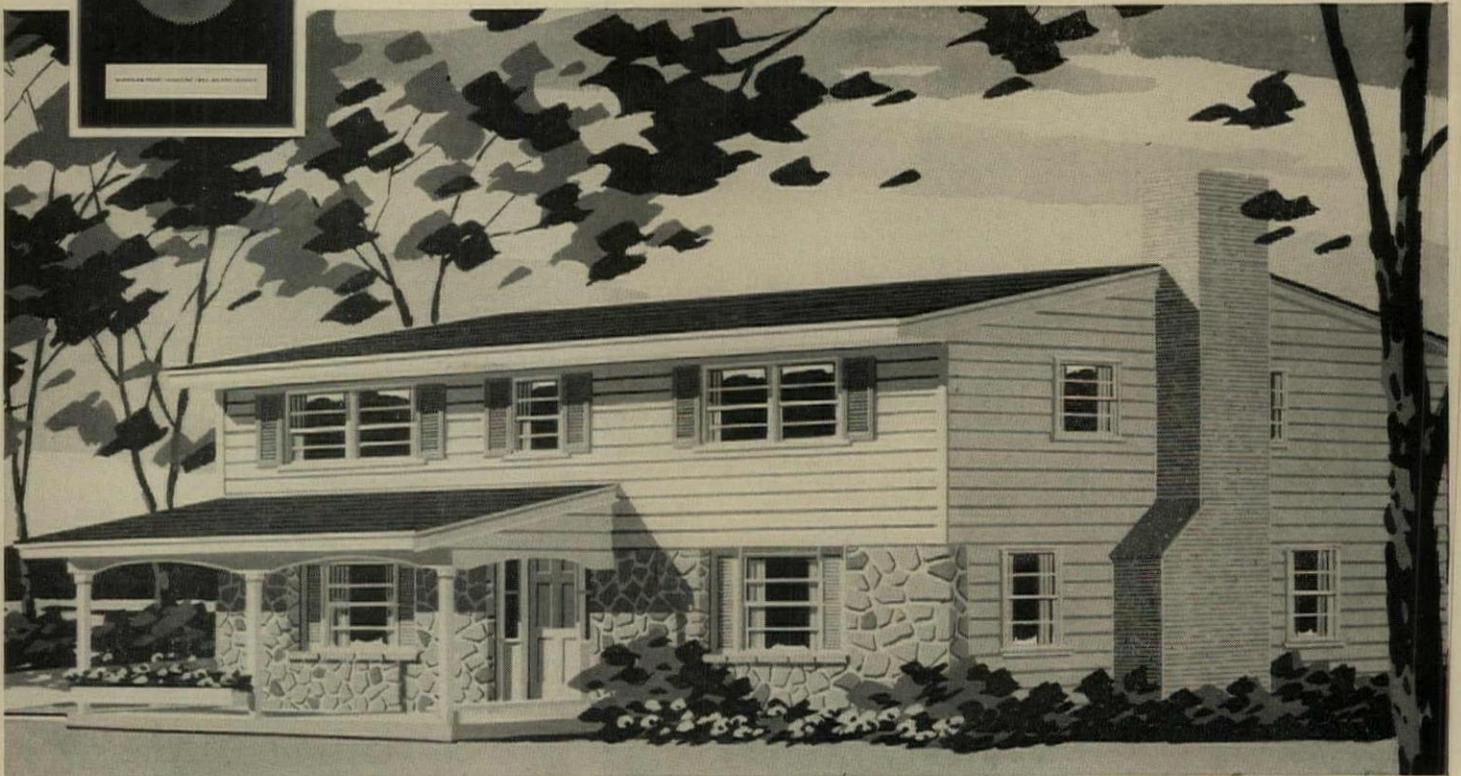
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*New Roper franchisee now serving your area.

A few protected franchises still available. Contact Roper.

"BEST HOMES FOR THE MONEY" USE CAST IRON WATER MAINS

(78% of award-winning builders specified Cast Iron Pipe)



CENTER SQUARE GREEN, PENNSYLVANIA

Price: \$21,990 with land • Living area: 1844 sq. ft. • Builder: Altman Builders & Developers* • Architect: Theodore Brandow, A. I. A.

WHAT THE JUDGES SAID: "Simplicity is the word that fits this house best—outside and inside. For a growing family on a budget, it's a very good buy in that section of the Philadelphia suburbs. We especially like the natural way the plan has been divided on both the first and second floors."

INCLUDED IN THIS HOUSE: Built-in range and oven, kitchen exhaust fan, fireplace, completely seeded lawn, one shade tree and one evergreen tree, 15 shrubs, concrete service walk and blacktop drive.

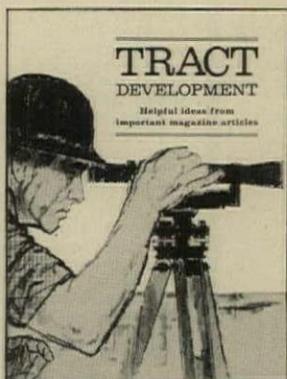
THE PLAN: Isolated living room with fireplace and built-in bookshelves will be a comfortable place to relax. Separate dining room is separate, and kitchen has room for a breakfast nook. Four bedrooms upstairs.

"Our purpose in changing over to cast iron water mains was to assure ourselves and our community residents of a longer lasting, trouble-free, pure water supply."

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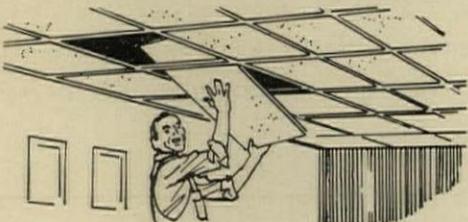
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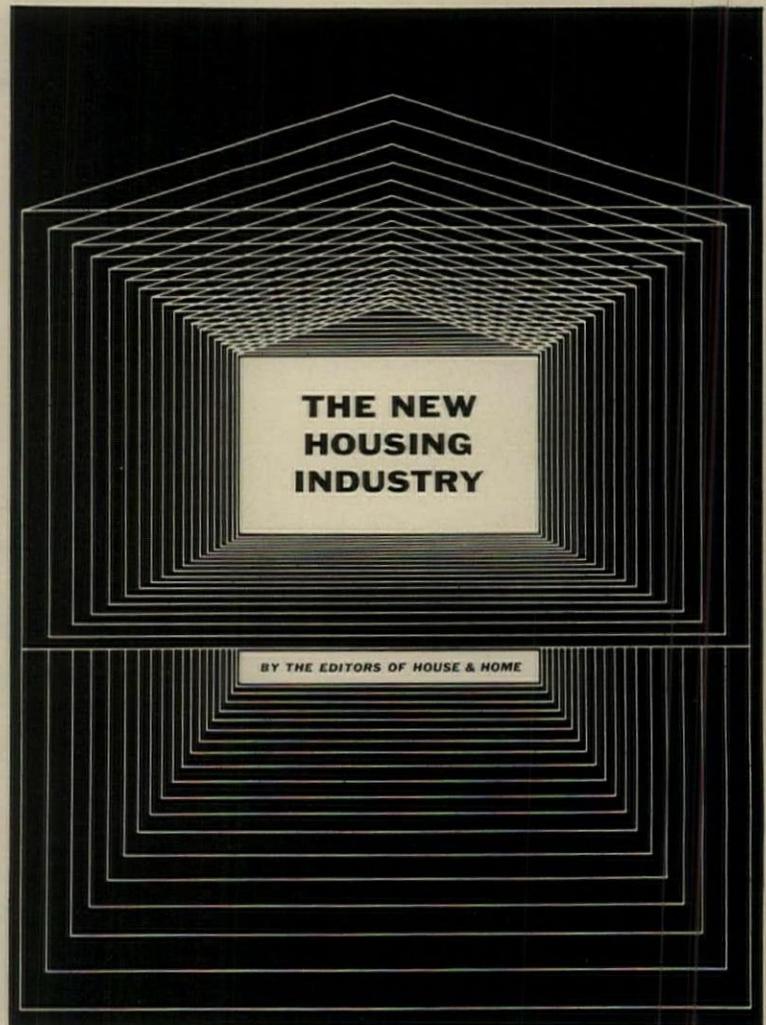
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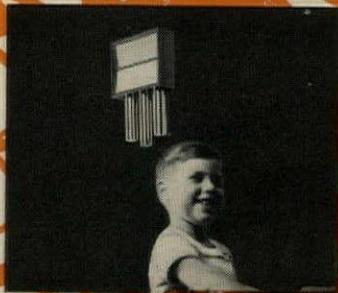
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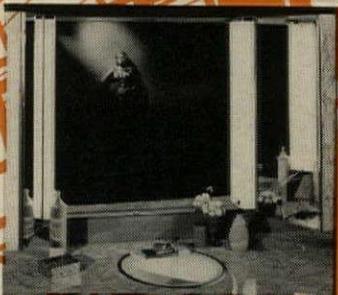
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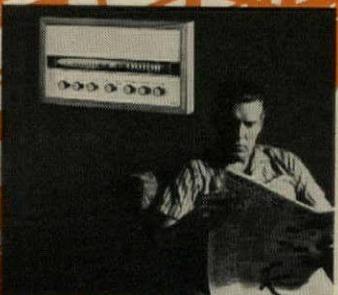
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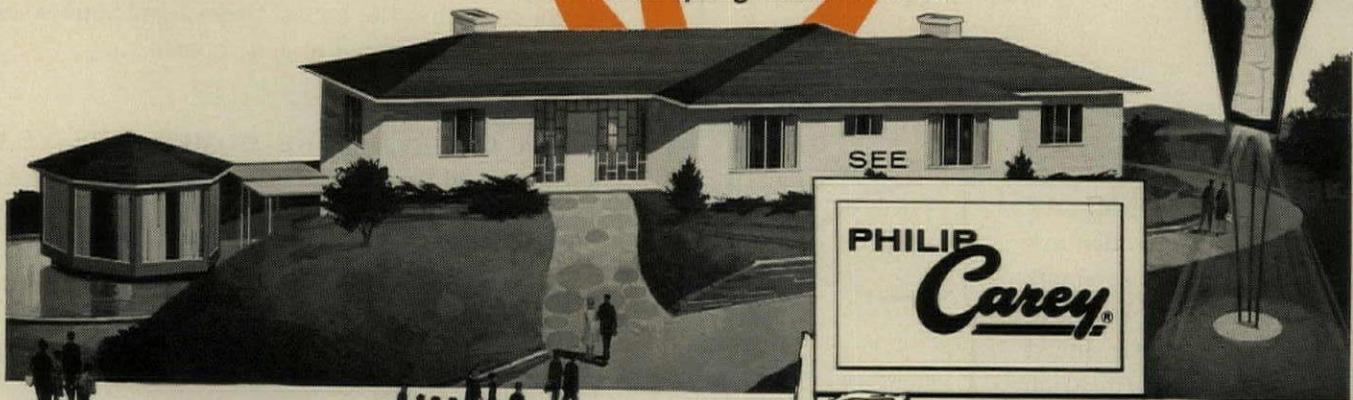


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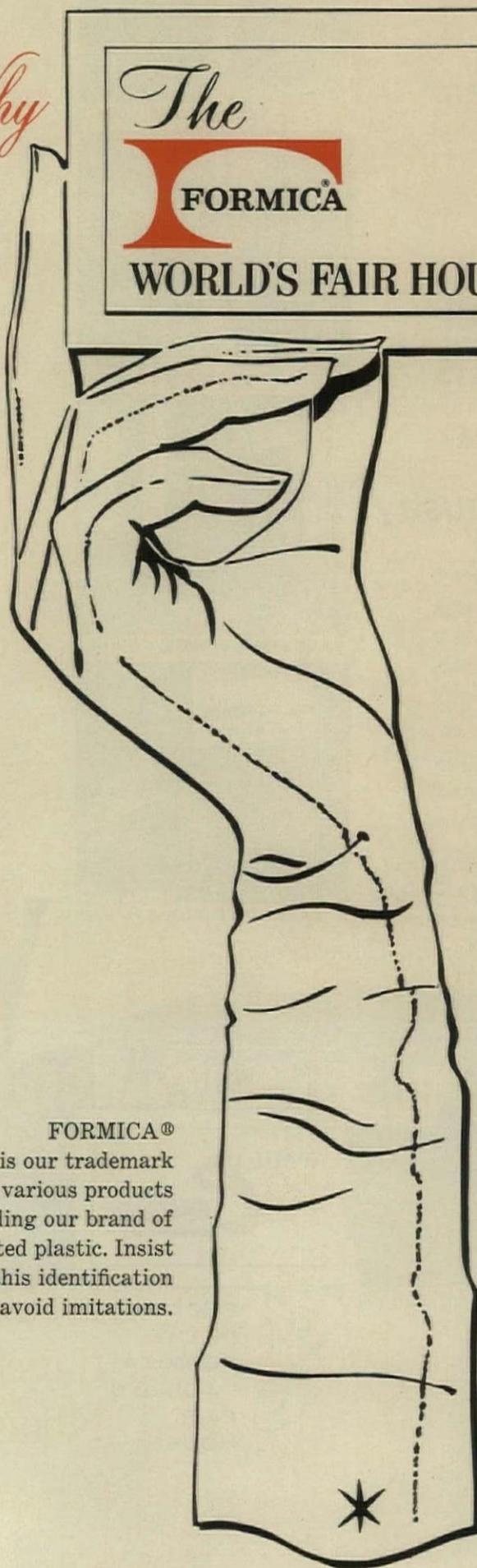
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Here is the best news we've heard in a long time

Big Phoenix Builder Loses \$1,100,000 on a Sure-fire Land Speculation

An editorial by Perry Prentice

A few more bits of good news* like this may save thousands of other builders from a like mistake and warn hundreds of land speculators that they had better start selling the land they are holding off the market before it is too late.

As soon as enough speculators try to unload, the land-price bubble is bound to burst, a lot of speculators will lose their paper profits, and then the homebuilding industry, freed from today's crushing overburden of land costs, can get back to the business of offering homebuyers the kind of homes they would find almost irresistible at the kind of prices they would find almost irresistible—with \$2,000 or \$3,000 more per house available to give homebuyers their money's worth instead of being wasted on land inflation that does nobody any good.

"Land scarcity is a myth," says James Downs of Real Estate Research fame, but "the price of land is set, not by the people who sell, but by the people who won't sell." Only reason for today's prohibitive land prices is the artificial scarcity created by speculators holding millions of acres above and therefore off today's market in the hope of getting 1980 prices in 1964. For example, in Phoenix speculators are holding enough close-in land to house, at single-family densities, a city three times as populous as Phoenix today.

But now each passing week brings more and more good news that land costs have begun their slide. More and more land speculators are in trouble; more and more forced sales are cutting prices. *FORTUNE* dedicates nine fact-crammed pages to "The strange leveling off in land prices," notes that "artificial scarcity has left huge amounts of land lying vacant or underdeveloped within our cities and suburbs," blames today's sky-high prices on "preferential tax treatment that sets vacant land apart from the market action of supply and demand, warns the prudent investor to "look hard before he leaps into land purchase." The *Wall Street Journal* sees signs of "more bad news to come" for real estate promoters. *Barron's* notes almost gleefully that "of all the ways to lose money . . . real estate securities recently have turned out to be one of the most reliable." Land prices are

* Of course, we're sorry for the builder who is personally a good friend of ours; so we're glad he was able to write off much of his land loss against the taxes he would otherwise have to pay on his other profits.

stagnant or falling almost everywhere except sprawling Los Angeles, where builders are still crazy enough to pay \$28,000 for land that sold for \$8,000 four years ago and may soon sell for \$8,000 again.

When land prices stop going up there is no place for them to go but down, because most speculators figure there is not enough profit in holding land idle unless they can count on its price doubling within five years.

Anything bad that happens to land speculators is good news for everyone else because, as the great economist Ricardo pointed out 160 years ago, "the interest of the land owner is contrary to the interest of every other element in the economy." The more money the land owner pockets for doing nothing but just sitting tight on his title waiting for his land to ripen, the less money there is left for the land developer, the homebuilder, the architect, and the realty man, and the less money there is left to put more and better products and amenities into the home, so the less value the homebuyer can get for his money.

When the land owner gets \$2,000 or \$3,000 more for his lot, it follows as the night the day that the homebuyer will get \$2,000 or \$3,000 less for his money. To give a specific example:

If today's homebuilders did not have to spend all that money for a less desirable location further out, they could spend it to include all these added attractions to improve the value, livability, and sales appeal of a typical \$17,000 house:

1. Good architect design, including a good site plan as well as a good house plan;
2. Year round air conditioning;
3. Good kitchen appliances instead of builders models;
4. Full insulation to cut heating and cooling costs, instead of FHA minimum;
5. Plenty of good storage to answer the homeowner's No. 1 gripe;
6. Good elongated siphon-jet toilets instead of noisy and unsanitary wash-downs that have been obsolete since 1913;
7. Lavatories big enough to wash your face (or even your hair) in, instead of the usual cramped 19"x17";
8. Safe front and back door locks (instead of the usual locks no self-respecting burglar would bother to use a key in even if he had one);
9. Enough more space in the master bedroom to do double duty as a bed-sitting room;
10. Enough more space in the other bedrooms to make twin beds or to let the children's bedroom do double duty as a play room;
11. Vinyl asbestos flooring in kitchen and family room instead of asphalt tile;
12. A radio-controlled garage door;
13. Full landscaping including real trees (instead of whips that will take seven years to look like anything);
14. Underground wiring instead of that worst-of-all suburban eyesores overhead (some utilities offer underground for as little as \$50 a lot);
15. Good windows removable for easy washing;
16. Sound conditioning in kitchen, family room and bedroom hall;
17. Adequate wiring for today's electrical living with small appliances everywhere;
18. Low-maintenance exterior finish;
19. Wall-to-wall carpet in the living room;
20. \$200 towards a community swimming pool, club house and recreation area.

Says Dallas Builder I. P. Jacobs: "Now that the housing shortage is over, there is no excuse for building new houses unless they are better." Says Los Angeles Builder William Lyon: "The way to build a bigger market is to build a better product." Today's manufacturers offer us everything we need to make 80% of today's houses as obsolete as a ten-year-old car—better windows, better glass, better weatherstripping, better lumber, better roofing, better siding, better insulation, better doors, better locks, better hardware, better lighting, better heating, better cooling, better plumbing, better appliances, better paints, better surfacing, better flooring, better everything.

With all these betterments we should be tapping a replacement market for at least a million new and better homes a year. But as long as \$2,000 or \$3,000 a house must be wasted on land-price inflation, too many builders will feel driven to pass up today's best selling points to chisel \$10 here and \$3 there in the hope of building something that will sell because it is cheap even if it isn't good.

TOP MERCHANDISE

SMART MERCHANDISING

... 40 pages on what's selling today—and how it's sold

People are standing in line to buy houses today.

Sounds incredible. Yet it's true.

They are standing in line to buy \$14,990 to \$17,990 single-family detached houses built by Alfred H. Mayer Co., St. Louis. Mayer has sold 360 houses FHA-VA at those prices, another 100 at \$20,000 to \$30,000 since last October.

They are standing in line to buy Ross Cortese's FHA Sec. 213 co-op apartments in his adult retirement-recreational community in Laguna Hills (Los Angeles). He sold all 370 units in his first section on opening day, Jan. 22, at prices from \$11,400 to \$16,400, expected a similar sellout when his Walnut Creek (San Francisco) project opened in late February.

They are standing in line to buy Kaufman & Broad's Continental Town Houses in Huntington Beach, Calif. K&B sold 120, priced from \$11,000 to \$16,500, in two January weeks, was going at a 40-house-a-week clip in February.

Not every fast-selling builder has customers standing in line. Some builders are selling consistently the year round from several locations and in several price ranges. Take Glen Norwood of Houston who sold 800 houses last year (about twice the number he sold the year before) in three different locations, at prices ranging from \$10,100 to \$22,000. Take Orrin Thompson or Vern Donnay, both of Minneapolis, who sold about 600 houses apiece in as many as four different areas at prices ranging from \$13,000 to \$22,000. Or take Community Builders, Washington, D. C., which has built and rented 1,100 apartments and sold 300 houses, priced from \$30,000, since mid-June last year.

What all these builders have in common is the ability to create top merchandise and mesh it with skillful merchandising aimed at specific markets—now more local than ever.

William Lyon, who sold \$30 million worth of housing last year, puts it neatly: "Your merchandise and your merchandising are like coat and pants: you've got to have both to look well dressed for the customers." His coat-and-pants philosophy is repeated (in differing language) by more than 100 success-

ful builders polled by HOUSE & HOME to find out how they sell in today's market.

Today's fastest selling builders offer the public more house for the money than ever before (*see best-sellers, p. 96*). How? By cutting profit margins, canny land buying, construction efficiencies, volume materials buying, off-site models that cut selling and advertising costs. They are offering the kind of luxury features that used to be found only in the next highest priced bracket (*see key features, p. 104*). They are merchandising more skillfully the five things customers *must* like before they will buy (*see marketing trends, p. 112*). They are often offering trade-in programs that unlock sticky sales (*see p. 118*). And sometimes they get help from package plan and marketing services (*see p. 124*).

More and more builders who click are building a quality product—at whatever price range. They do it not so much because they are seized with missionary passion to uplift the quality of U.S. housing as because that is what today's buyers clearly demand. This change, contends Odd-lot Builder Arthur Rutenberg of Clearwater, Fla. "is so subtle that many builders have failed to recognize it. Today's buyer won't take an ordinary house. He is status conscious and so he is cautious about the type of neighborhood he selects—and he has more money to insist on what he wants."

Today's accent on quality extends to materials, too. Says Vice President Francis E. Dutcher of Johns-Manville: "There is a very definite tide running toward better materials in construction. People are starting to buy the top part of the line rather than the cheapest."

Never was competition keener to sell homes to today's discerning customers. As competition sharpens, so does builders' response to meet it. But the public is not the only winner. So are builders nimble enough to devise a complete product worth more than the sum of its parts—and to sell it with skill and zeal. They are running away with the 1964 market. *What they do and how they do it is the subject of the next 40 pages.*

31 best-sellers reflect today's new emphasis on what houses offer

And this emphasis itself mirrors the key fact of the 1964 housing market: second-, third- and fourth-time buyers know what good livability involves and they are willing to shop around until they find it. Most of the houses on the following pages are best-sellers because they satisfy this discriminating market. Specifically:

They are bigger than last year's best-sellers. More than half of them have four or more bedrooms, and nearly half are two-story or two-level models. (But one-level living is still favored in houses with less than about 1,800 sq. ft.)

They are better planned. Center-hall entries, good traffic patterns and well zoned living areas are the rule rather than the exception they were a few years ago. There is more and better storage space — particularly in walk-in closets, closet walls and big kitchen pantries. And the master bedroom is fast becoming a master bedroom suite.

They are better designed. Authentic colonial design is finally beginning to replace what builders used to peddle as colonial style. Contemporary is simpler and warmer. And good regional design is burgeoning—particularly in the far West.

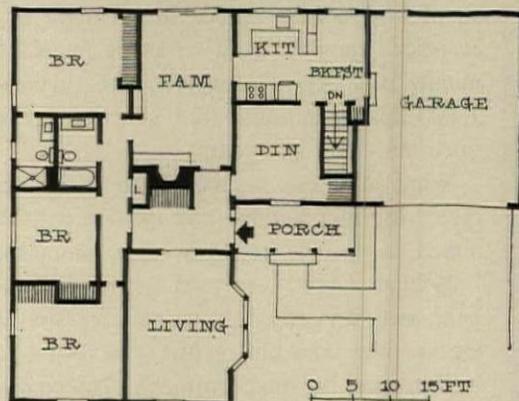
They are better equipped. Oven, range, vent hood, dishwasher and garbage disposer are standard in most kitchens. And luxury features like lawn-sprinkling systems and built-in vacuum cleaners are beginning to appear.

Inevitably, they are more expensive. Most sell for more than \$20,000, many for more than \$30,000. And because second-time buyers are seldom strapped for a down payment, the majority are sold only with conventional financing.

Townhouses rate special attention. Their rising share of the market—particularly in California with its high land costs—is noteworthy enough to merit including three of them (p. 103) among this season's best-sellers.



20 SALES IN SEVEN MONTHS. Pearce & Pearce of Buffalo, N.Y. sells 70 upper-priced houses a year, and this 1,660-sq. ft. ranch accounts for nearly half of them. Significantly, it is the only one-story house among four models. Its big appeal: a well zoned, center-hall plan. Price: \$31,800 including a \$5,000 lot.

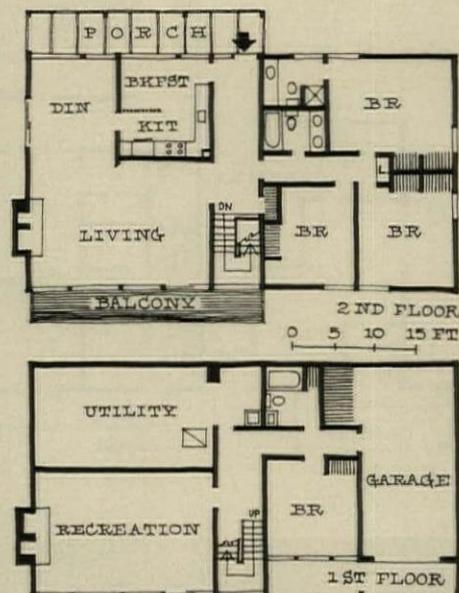




Robert C. Lautman

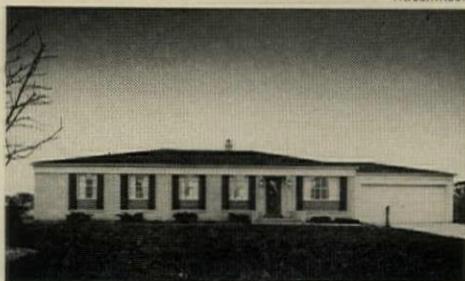


SIX SALES IN THREE MONTHS. "This \$40,000 model outsells our five others, and we could have sold twice as many if we'd had enough hillside lots," says Builder Edmund J. Bennett of Bethesda, Md. Buyers like the combination of one-level living on the main floor and extra space in the on-grade, daylight basement. Price of the 2,570-sq. ft. house includes air conditioning and a \$9,500 lot. Architects: Keyes & Lethbridge.

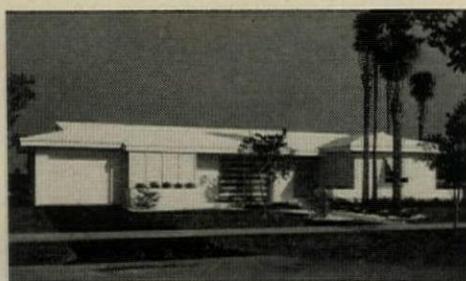
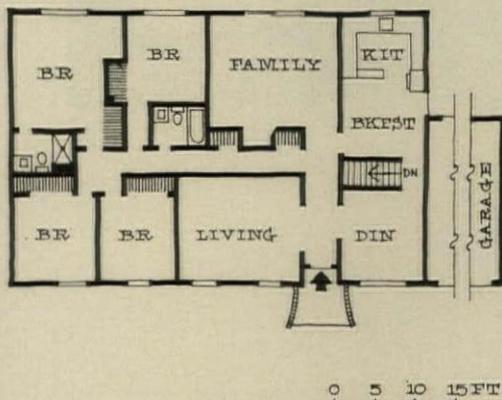


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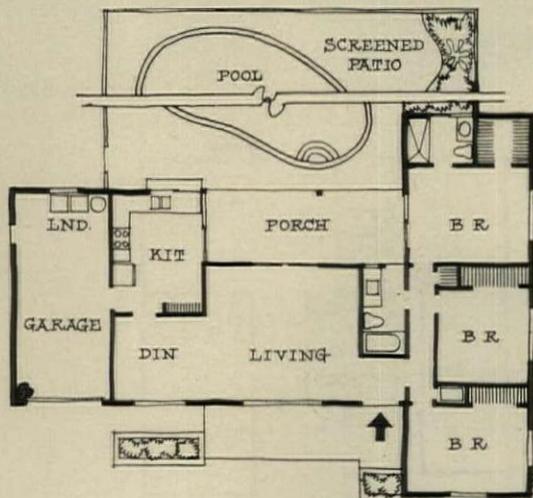
Hutchinson



65 SALES IN EIGHT MONTHS. Fresh design and a livable floor plan, reports Kodner Construction Co. of St. Louis, brought this 1,813-sq. ft. model—one of seven offered by the company—more than two-thirds of the company's 1963 sales. The price—\$23,890 on a \$4,000 lot—includes central air conditioning.



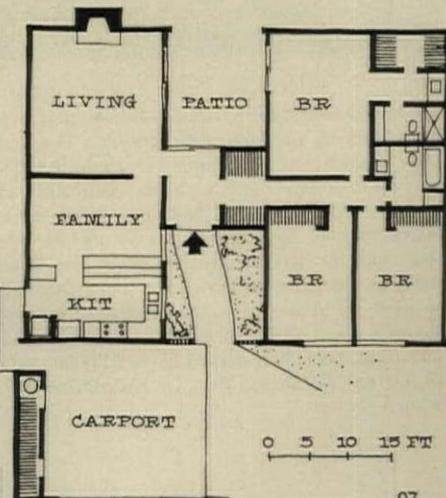
21 SALES IN EIGHT MONTHS. Best-seller among nine models offered by Porter-Wagor-Russell of Miami, this 1,250-sq. ft. house offers an unusual array of luxuries: air conditioning, carpeting, pool and screened patio, built-in vacuum cleaning system and lawn sprinklers. Price: \$29,800 on a \$5,600 lot. Architect: Gerald West.



August Beinlich



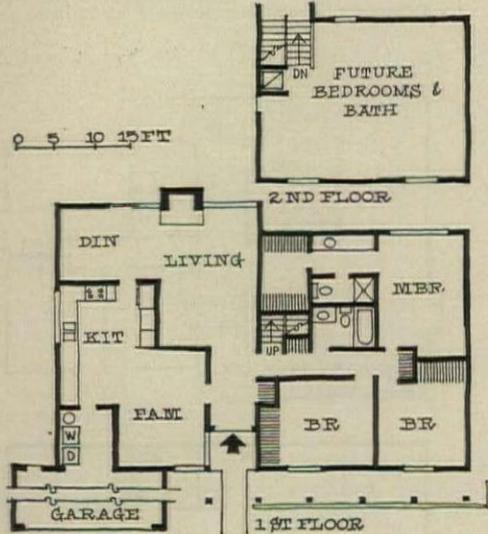
40 SALES IN TWO MONTHS. Phoenix Builder John Long says this 1,490-sq. ft. contemporary produced 30% of current sales in his Maryvale subdivision. Its features: clean, low lines and an H-shaped plan with excellent zoning and front and rear patios. The house is priced at \$16,990 on a \$2,800 lot.



Roy Jarvis



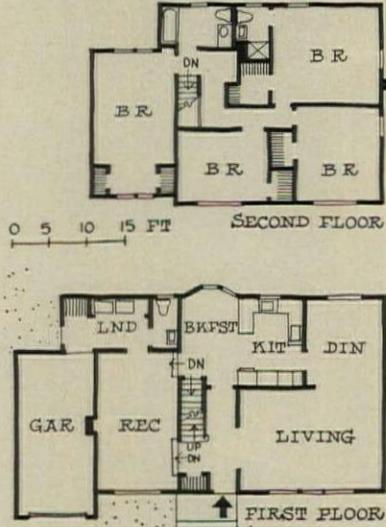
30 SALES IN 30 WEEKS. Room for expansion has made this two-story model a best-seller for Sunset International Petroleum Corp. in San Diego. The upstairs flexibility area can become two more bedrooms and a bath, giving the house 2,100 sq. ft. and five bedrooms. Price is \$25,950 including a \$7,200 lot.



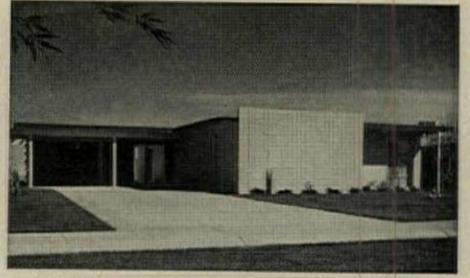
Alex Georges



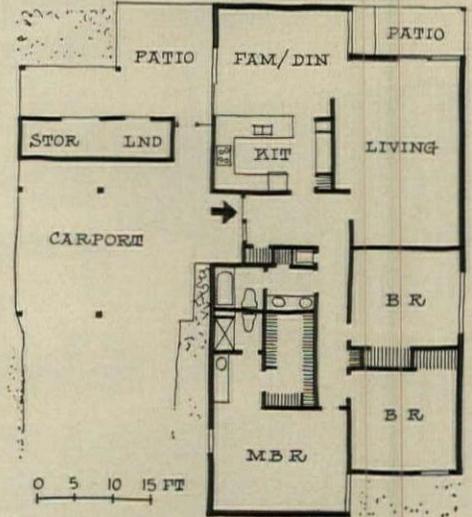
48 SALES IN 1963. This two-story colonial not only accounted for two-thirds of last year's sales in First National Realty & Construction's Long Island projects but has also been a best-seller for over three years. Besides its size (2,000 sq. ft.), its big appeal is "a floor plan for the housewife." Price: \$24,990 including a \$6,000 lot.



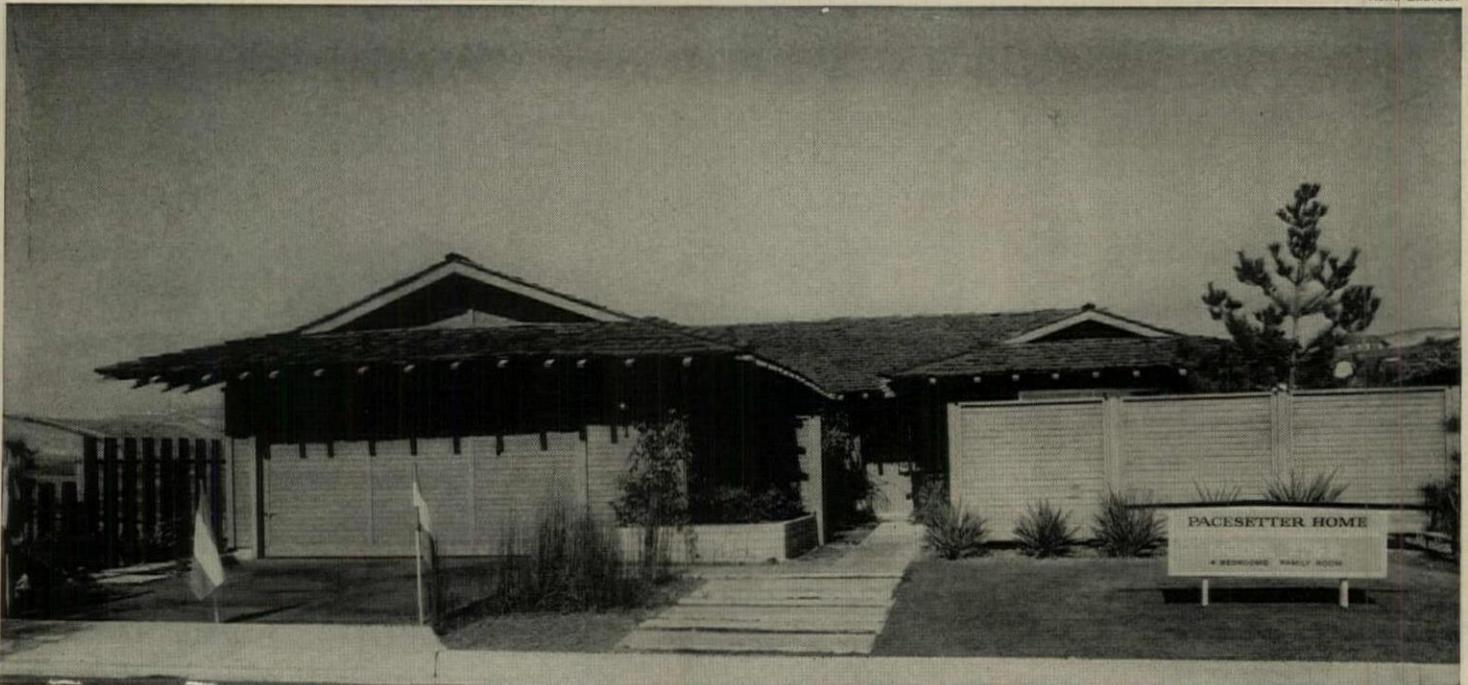
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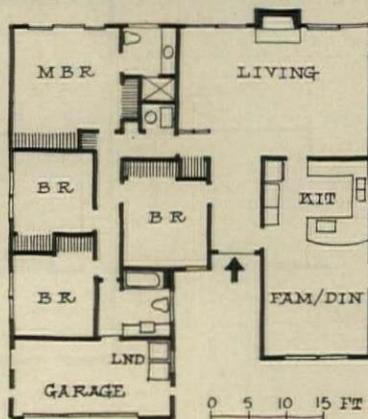
21 SALES IN EIGHT MONTHS. Space has made this 1,800 sq. ft. contemporary the best-seller in its price class for Forrest Cox Homes of Tempe, Ariz. Buyers appreciate the big bedrooms—particularly the master bedroom suite with its walk-in closet—and the generous kitchen-family-living area. Price: \$18,500 including a \$2,500 lot.

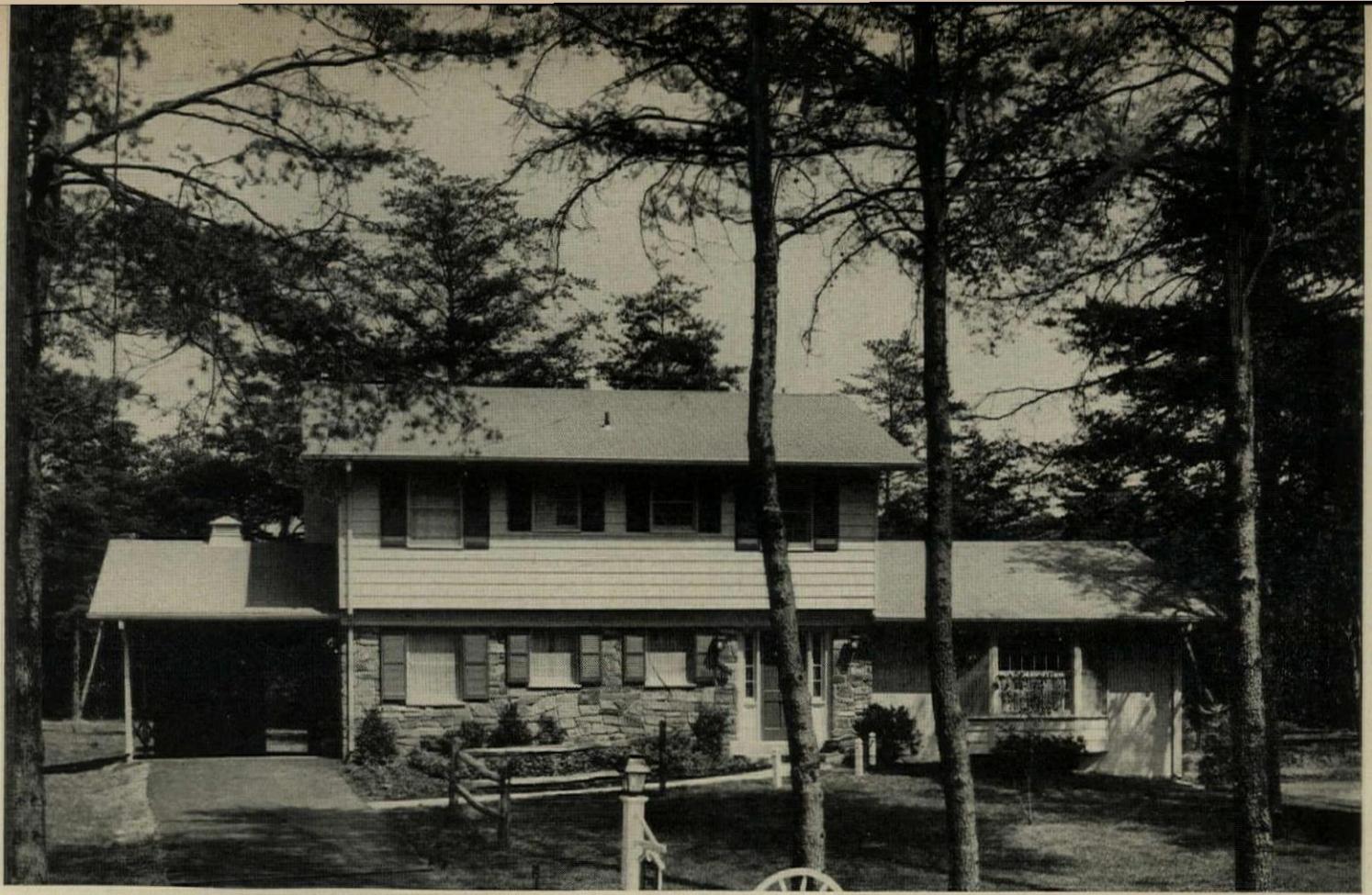


Rene Laursen

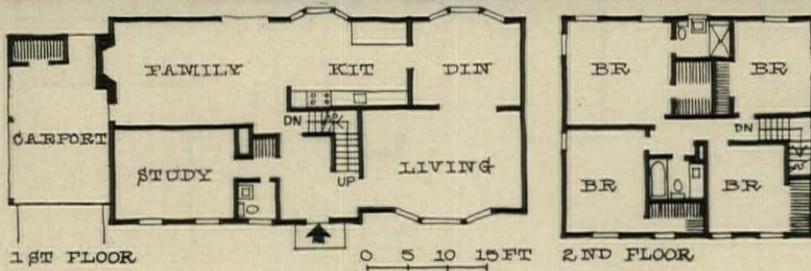


63 SALES IN 14 MONTHS. Pacesetter Homes of Los Angeles has sold more of these 1,820-sq. ft. four-bedroom ranches in its Shorecliff subdivision (cover photo) than any other model. Major reasons, says the company, are the open plan and the flexible layout: either the family room or the inner corner of the living room can be used for dining, and the innermost bedroom has two doors so it can also be used as a study. The price, including carpeting, is \$29,000 on an \$8,500 lot. Architect: Earl G. Kaltenbach Jr. & Assoc.





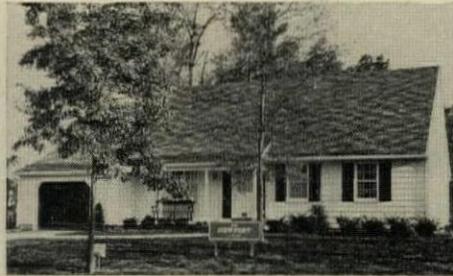
35 SALES IN SEVEN MONTHS. At \$34,970 including a \$7,000 lot, this two-story is the top-of-the-line model for Community Builders in Falls Church, Va. Yet it outsells three lower-priced houses in the same subdivision. The most important sales features: plenty of space (2,030 sq. ft.), a 22' family room, a study which can double as a guest room, the colonial design with its first-floor facade of fieldstone.



A. E. Aperauch



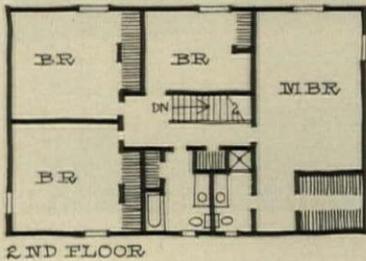
38 SALES IN 1963. More than 30% of the houses sold last year by William J. Pulte Inc., of Birmingham, Mich., were this two-story model. So popular was the second-floor layout with its big closets that Pulte has used the same layout in three other models. The 2,290-sq. ft. house is priced at \$31,450 including an \$8,800 lot.



8 SALES IN THREE MONTHS. This Cape Cod has accounted for 33% of Builder Bob Scarborough's sales in Haddonfield, N.J. The reason, says Scarborough, is the excellent first-floor plan. He adds: "Buyers like the Cape Cod design and are amazed at how much room it has." Price including a \$5,500 lot: \$24,700. Size: 1,990 sq. ft.

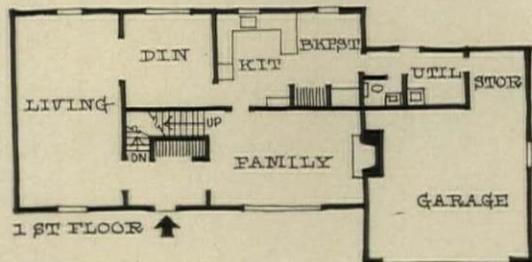


100 SALES IN FOUR WEEKS. Lots of room for the money makes this split-entry model a best-seller for Perl-Mack Construction Co. of Denver. For \$15,800, buyers get 1,859 sq. ft.—with four bedrooms, two full baths, a family kitchen and a big lower-level family room—plus full air conditioning.

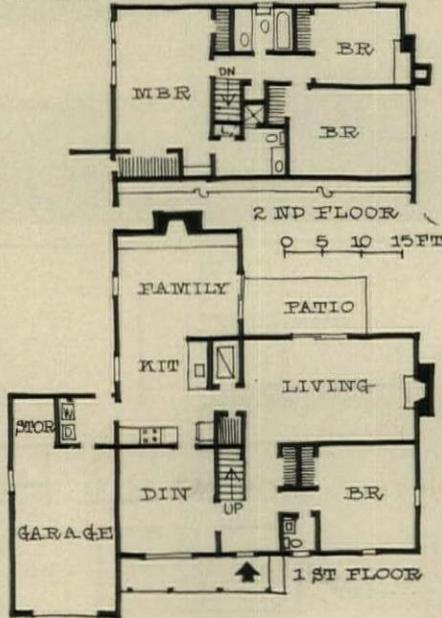


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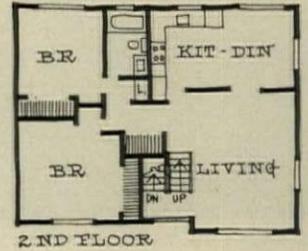
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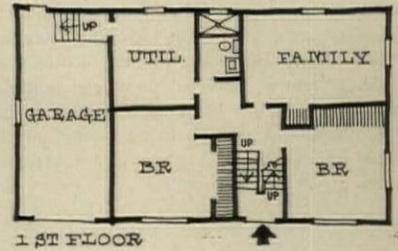
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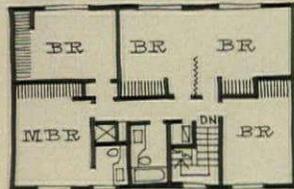


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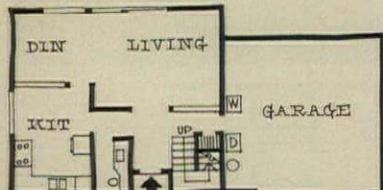
Maynard Parker



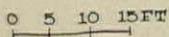
32 SALES IN 14 DAYS. Five bedrooms—two of which can be combined into one room—have made this two-story model Larwin Co.'s top seller in the Los Angeles area. Priced at \$20,450 on a \$5,000 lot, the 1,658-sq. ft. model accounts for half the sales in its subdivision even though it is the highest priced of four models.



2ND FLOOR



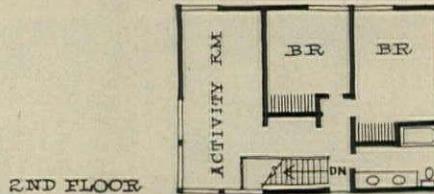
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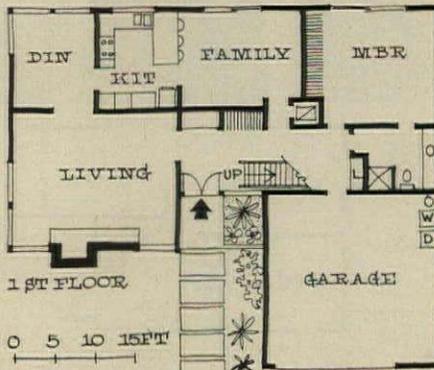
Charles Aqua Viva



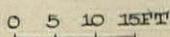
25 SALES IN 24 MONTHS. And Drogin Homes, San Diego, says this mark could have been quadrupled if enough wide lots had been available. Strongest sales feature: the well-zoned 1,990-sq. ft. plan with an upstairs activity room for children. The price, \$30,500 on a \$12,000 lot, includes carpets and drapes.



2ND FLOOR



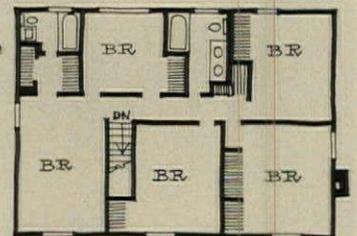
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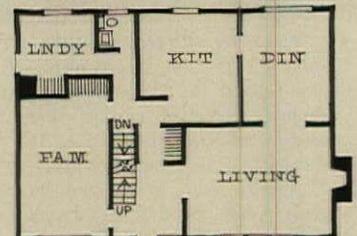
Tashian



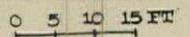
66 SALES IN EIGHT MONTHS. Because it packs five bedrooms, 2½ baths, a big family room and a separate utility room into its 2,222 sq. ft., this two-story model represents 13% of Yeonas Realty's sales in Fairfax County, Va. The price—\$30,000 on a \$5,000 lot—includes central air conditioning.



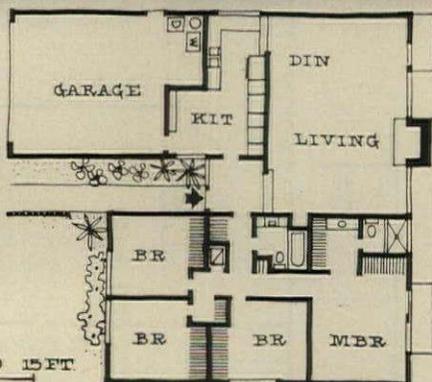
2ND FL.



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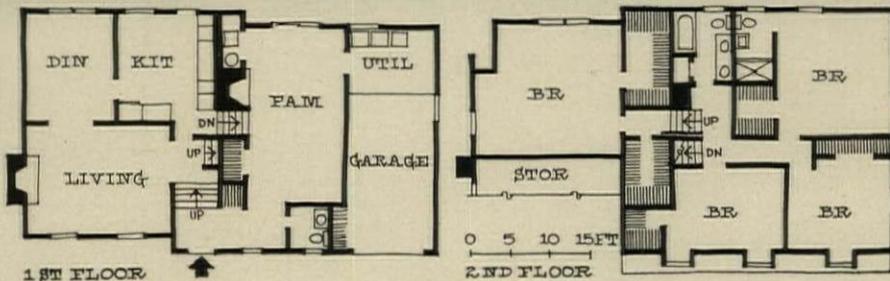
27 SALES IN THREE MONTHS. This 1,750 sq. ft. contemporary by Tatum Construction Co., Victorville, Calif., is outselling six other models in the same subdivision chiefly because it is a four-bedroom house in a predominantly three-bedroom area. Priced at \$24,000 including a \$5,000 lot, it includes (as do Tatum's other models) central cooling, complete landscaping and an automatic sprinkling system. Other features include a sunken living room, an illuminated ceiling in the kitchen and location: lots adjoin an 18-hole golf course.



0 5 10 15 FT



14 SALES IN TWO MONTHS. Minchew Corp.'s gambrel-roofed split is one of four models in a Fairfax, Va. sub-division but accounts for 40% of sales. Biggest reasons for its success, says the company, are its authentic colonial design, four large bedrooms, big closets, and large family room (12' x 21'8") with fireplace and beamed ceiling. The 2,441-sq. ft. house sells for \$35,450 including a \$6,500 lot.



Harry Kalmus

Thibedeau

Don Bush



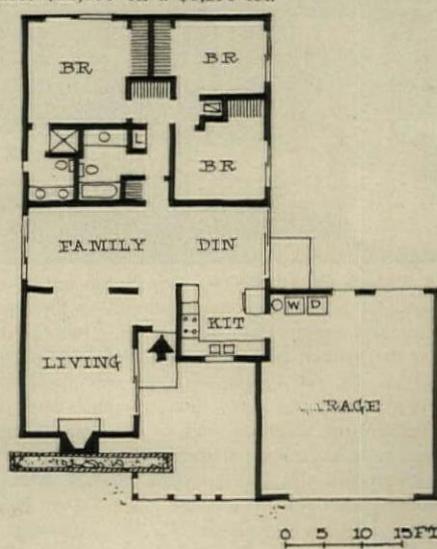
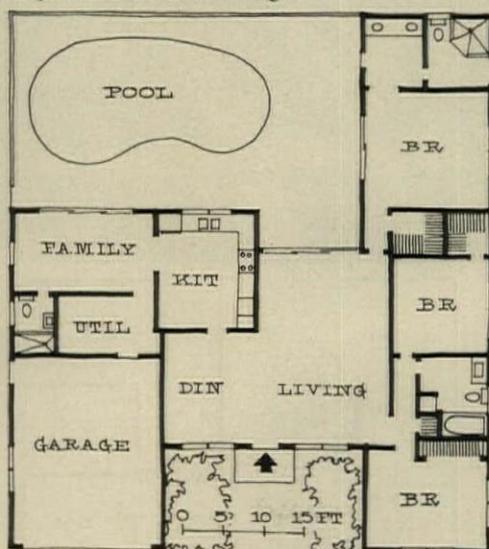
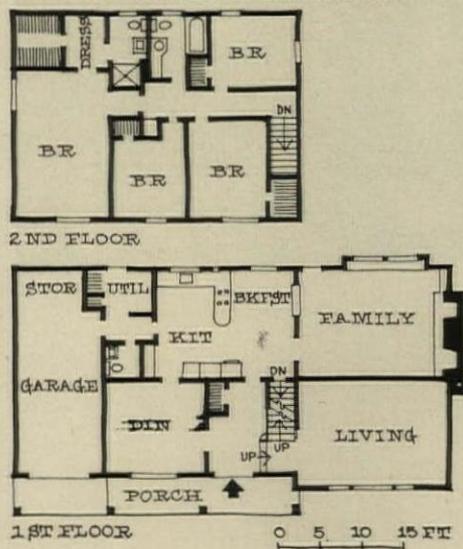
75 SALES IN SEVEN MONTHS. This two-story colonial is outselling the only other model in H.I.K. Construction Co.'s Long Island development—a raised ranch—two to one. Its big appeals are space—2,135 sq. ft.—and a main-floor laundry. Designed by Architect Herman York, the house is priced at \$23,490 on a \$6,500 lot.



14 SALES IN 1963. One of 35 models offered by Harbour Associates, Boca Raton, this 1,920-sq. ft. Florida ranch nevertheless accounts for 20% of all sales. Big reasons, say the builders, are three full baths and a pool-side family room. The price—\$35,000 on a \$10,000 lot—includes the pool and air conditioning.



30 SALES IN EIGHT WEEKS. Luxury Homes credits the Tahitian design of this 1,370-sq. ft. house in Newport Beach, Calif., with making it the best-seller among five models. Another popular feature: the house-wide family-dining room separating the living-room from the bedrooms. Price: \$22,100 on a \$6,250 lot.

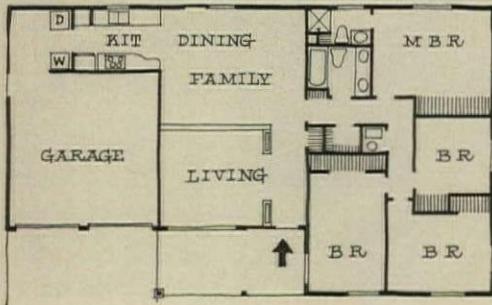


continued

Glass Studio



18 SALES IN THREE MONTHS. The first contemporary ever offered by Nash-Phillips-Copus of Austin, Tex. has nudged out the company's traditional models as best-seller. Key features are a vaulted living-family room area and the four bedroom plan. The house has 1,480 sq. ft., is priced at \$18,750 including a \$3,000 lot.

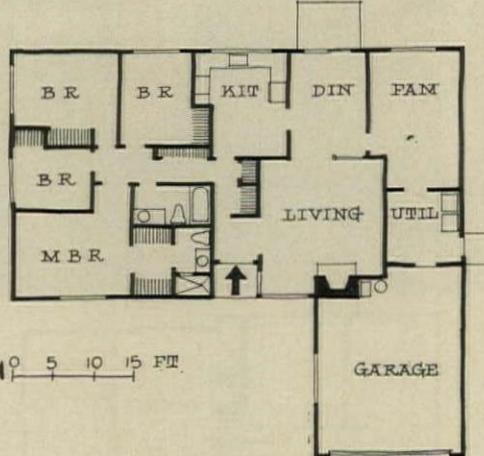


0 5 10 15 FT.

Roger Dudley



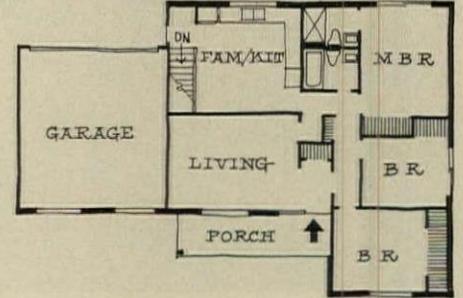
48 SALES IN FOUR MONTHS. Top seller among seven models, this 1,800 sq. ft. ranch by United Homes, Seattle, accounts for 30% of the sales in its subdivision. Biggest buyer appeals are one-level living and space for a future family room behind the garage. Price: \$22,950 including a \$3,850 lot.



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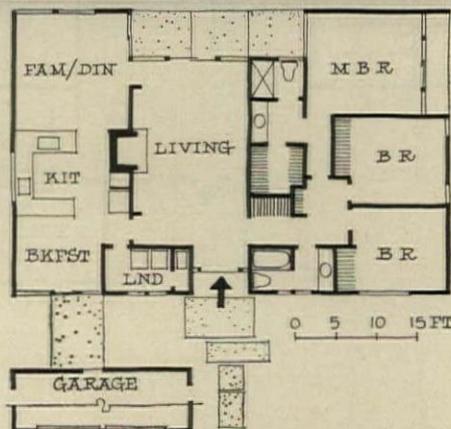
75 SALES IN 16 WEEKS. Chief reason for the best-seller status of this 1,095-sq. ft. ranch, says Builder Alfred H. Mayer of St. Louis, is just plain value. For \$14,900 (on a \$3,300 lot) buyers get a center entry hall, two full baths, storm windows, full insulation (3" in walls, 7" in ceilings) and air conditioning.



0 5 10 15 FT.



24 SALES IN 30 DAYS. This is the most successful of four models being offered by Stoneson Associates around San Jose, Calif. One reason, says the builder, is the Bay area design by Architect A. Robert Fisher with its Pacific flavor, strong accent on wool textures and carefully detailed trim. Another reason: the master bedroom suite has a compartmented bath, a big walk-in closet and a private sun deck reached through sliding glass doors. The house has 1,605 sq. ft. of living area, is priced at \$27,900 including a \$6,000 lot.



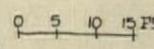
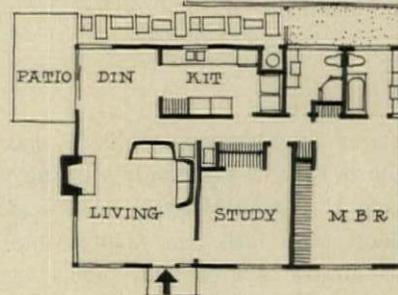
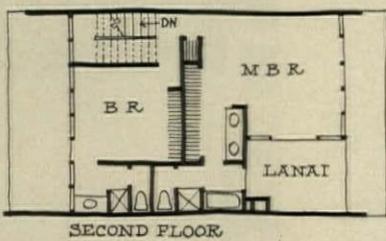
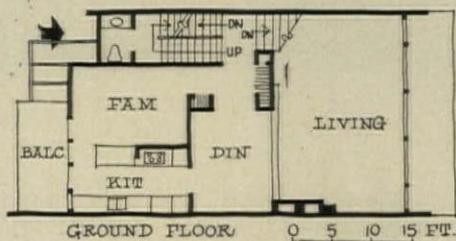
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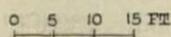
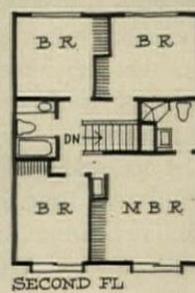
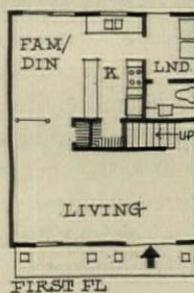
18 SALES IN THREE MONTHS. Hillpark Homes of San Mateo, Calif. is so pleased with the success of its first 25-house condominium unit that it is planning a second group of 46 houses. Buyers especially like Architect Mogens Mogensen's well zoned, three-level plan. Elevators, a \$5,000 extra, have proved surprisingly popular; there are three in the first group, and Hillpark plans about ten in the second. The two-bedroom unit (*plan below*) is most popular. It sells for \$45,000, of which \$13,500 represents land.



55 SALES IN THREE MONTHS. Sales have out-run completions ever since Douglass Construction Co. opened these condominium, cluster-plan townhouses in San Clemente, Calif. last October. Next to the location (a bluff overlooking the Pacific) the biggest sales appeal is low maintenance. Buyers pay \$32 a month for gardening, trash collecting, grounds lighting, water, insurance and periodic exterior painting. Price of this 1,200-sq. ft. model: \$26,000, of which \$9,500 is land. Architect: Edward H. Fickett.



59-UNIT SELLOUT IN TWO WEEKS. And when Rowe Development Co. of Anaheim, Calif. recently opened its second group of similar condominium townhouses, 24 more were sold in the first two weeks. The company attributes its success to the large, livable floor plans and an artful blend of modern and traditional design. The four-bedroom, 1,400-sq. ft. model (*plan right*) is the most popular. It sells for \$24,950, of which \$4,000 represents land. Air conditioning and carpeting are included. Architect: Charles Lesser.



These 21 features click best in today's best-selling houses

"Yesterday's luxuries have become today's necessities." So says Builder Richard Fox of Plymouth Meeting, Pa.

And so conclude HOUSE & HOME's editors after sampling 140 leading builders who last year sold a total of 35,000 houses (equal to almost 4% of one-family starts) priced from \$10,000 to \$65,000.

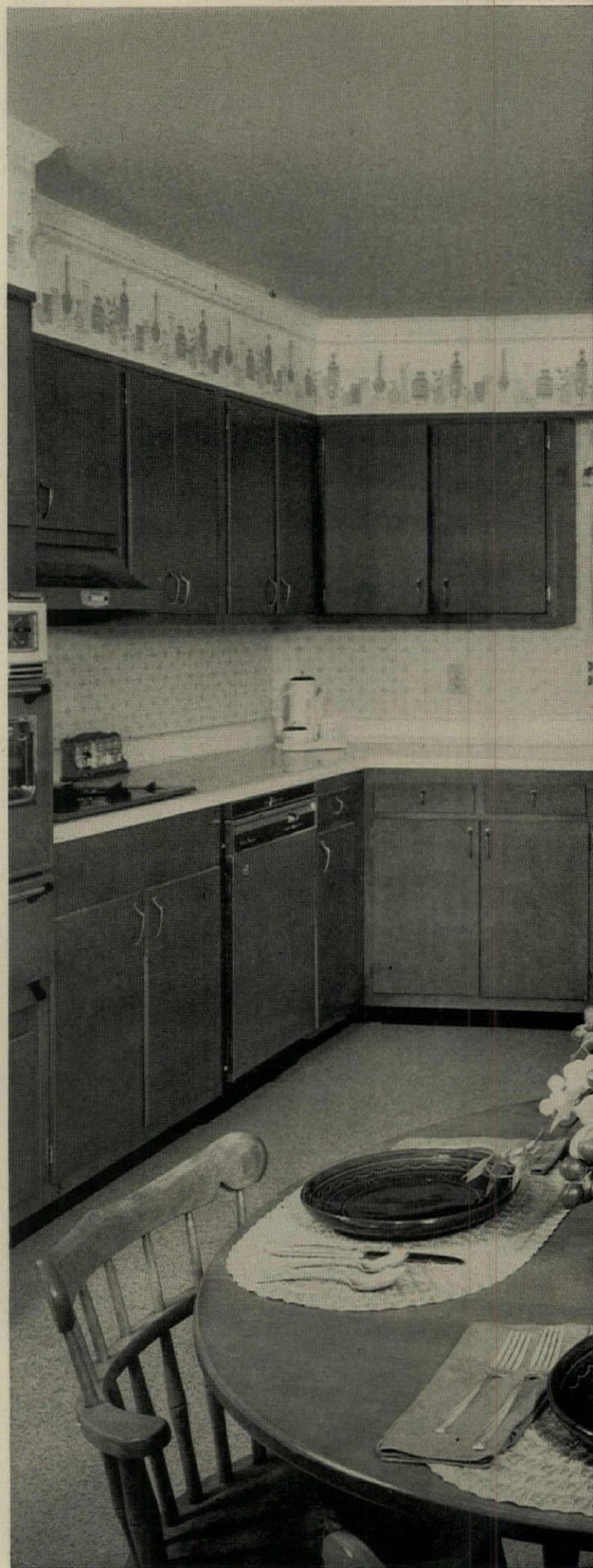
Builders were asked what features they include "at no extra cost." Their answers—reported and illustrated at the right and on the next six pages—make two points clear:

1. Many standard luxuries and conveniences of yesterday's upper-price houses are now also standard in today's lower-priced (under \$16,000) models. Items: eating space in the kitchen, formal dining rooms and walk-in closets.

2. Regardless of price class, more and more of yesterday's optional extras are becoming standard features. Items: paneling, big mirrors in baths, fireplaces and even carpeting. Houston Builder Glen Norwood puts carpeting in houses priced as low as \$10,100—and insists that buyers take it although it's not included in the mortgage.

Most of the features shown here are highly visible. But more builders are also including less obvious features like water heaters with ten-year guarantees, 100-amp. electric service with circuit breakers, maximum ceiling insulation and full-thick insulation in walls. Air conditioning, too, is coming on fast—even in low-priced houses. It's standard in Norwood's \$10,100 models. And Alfred H. Mayer, fastest-selling builder in St. Louis, includes it in models starting at \$14,200.

And that's not all. HOUSE & HOME's sampling also turned up other features that are gaining acceptance and making sales. Examples: deep roof overhangs, sheltered entries, cedar-shake roofs, exterior stonework, man-doors in garages (so the car door need not be opened to take out tools), pegged-oak floors, sunken bathtubs, better light fixtures, window seats in family rooms, laundries in bedroom corridors and little niceties like plastic-laminate window sills and plate warmers.





1 Dining space in kitchens is a must with 95% of the builders surveyed. "Housewives find it much easier to feed the family and a lot friendlier when they entertain," says Builder Roger Kavanagh, Greensboro, N.C., whose kitchen arrangement is at left. Added kitchen space for dining is like added bedroom space: there are no mechanical requirements, so the cost runs from \$3 to \$6 per sq. ft., most builders find.

Julius Shulman



2 Big mirrors in bathrooms and bedrooms are a big hit with customers of 89% of the builders. The mirror above cost Drogin Homes, San Diego, less than \$2.50 per sq. ft. installed. It brightens the whole room, makes it seem bigger. Says one builder: "The days when you could simply put a medicine cabinet with a mirror door in a bathroom and let it go at that are long gone in houses priced over \$20,000."

continued



Julius Shulman
Warren Ballard

3 Paneling is a best-selling feature for 82% of the builders sampled. This picture shows how Drogin Homes, San Diego, uses prefinished, cherry plywood paneling for an accent wall. "Buyers want paneling's warmth and richness, so we use it in virtually all our homes," says Drogin's Jon Shakespeare. Plywood manufacturers say paneling is used today in 90% of all homes priced over \$16,000. Added cost: 30¢ to 40¢ per sq. ft. more than decorated drywall.

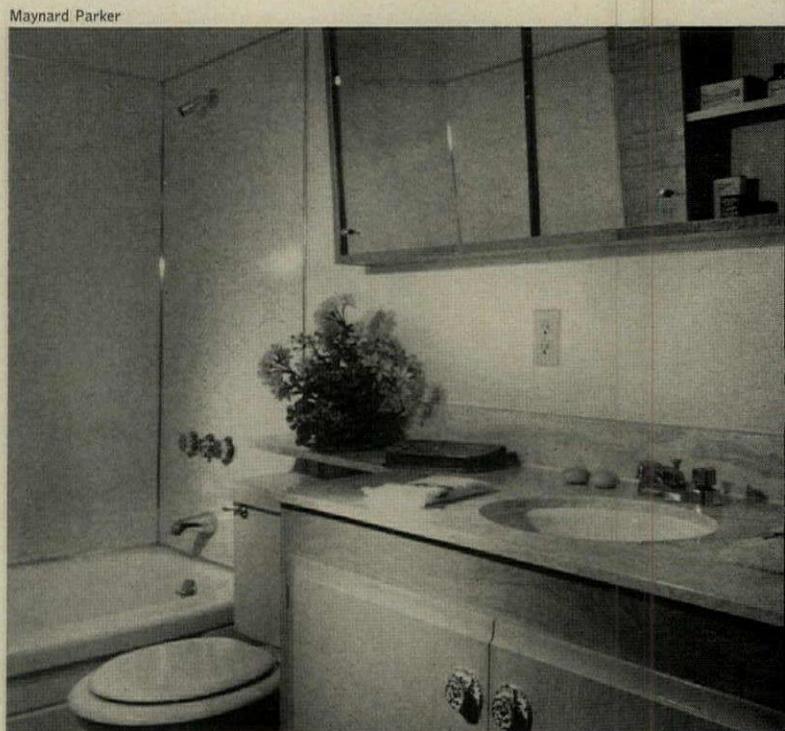


4 Formal dining rooms are a big sales booster for 76% of the builders. This one, by Builder John Minchew, Annandale, Va., has a traditional chandelier and wainscot-high molded paneling on the walls. Designers generally agree that formal dining space is a necessity in traditional houses priced over \$20,000 but not so important in contemporary houses where meals are less formal, too. Adding formal dining space to a basic house costs from \$3 to \$6 per sq. ft.



Fred Farish

5 Walk-in closets, especially in the master bedroom, are a sales asset for 66% of the builders. These mirrored closets in an Alco-Pacific model at Westminster, Calif. are positioned conveniently off the big bath-dressing room at right. In two years, most builders predict, buyers will demand the convenience and big storage of walk-in closets in master bedrooms in all houses priced over \$20,000.

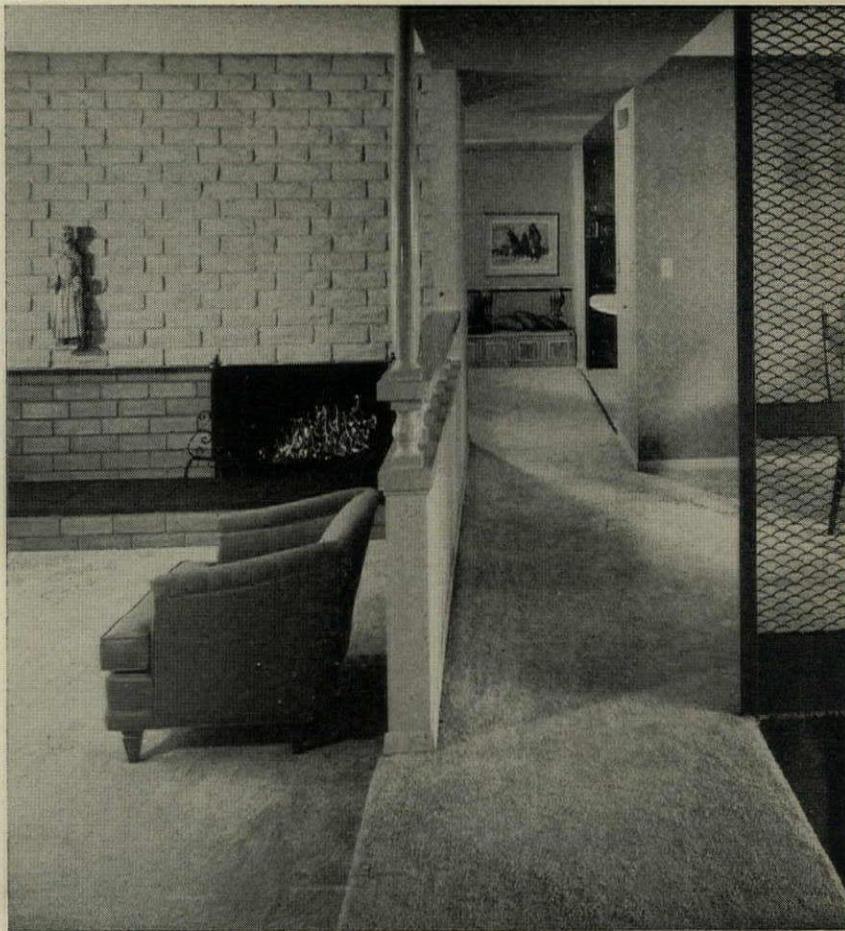


Maynard Parker

6 Marble-like materials in bathroom vanities are a top feature for 63% of the builders. This vanity top in a Larwin Co. model, Los Angeles, is cultured marble—it is cast in molds and finished with a clear hard plastic. Says Larwin's Tom Bishop: "This feature is popular in all price classes here in California. It costs only \$5 to \$15 more than a shaped, plastic-laminate vanity, depending on size."



7 Fireplaces are a strong sales nudge for 63% of the builders. In some areas, like the Northeast, houses over \$18,000 won't sell without them. (They're built into 75% of all new houses over \$20,000, according to fireplace-equipment makers.) Fireplaces shown here are in the houses of Los Angeles Builder Leo Shanahan (*above*), Virginia Builder John Minchew (*left*) and San Diego's Drogin Homes (*lower left*). Costs, including chimneys and foundation, run from \$800 to \$1,500.



8 Changes in ceiling or floor levels help 58% of the builders make sales. The picture at right shows how Luxury Homes, Fullerton, Calif. used a dropped floor in the living room and a dropped ceiling, with lighting troughs on either side, over the hallway. The floor-level change cost about \$30 in framing and finishing, dropped ceiling with lighting about \$90.

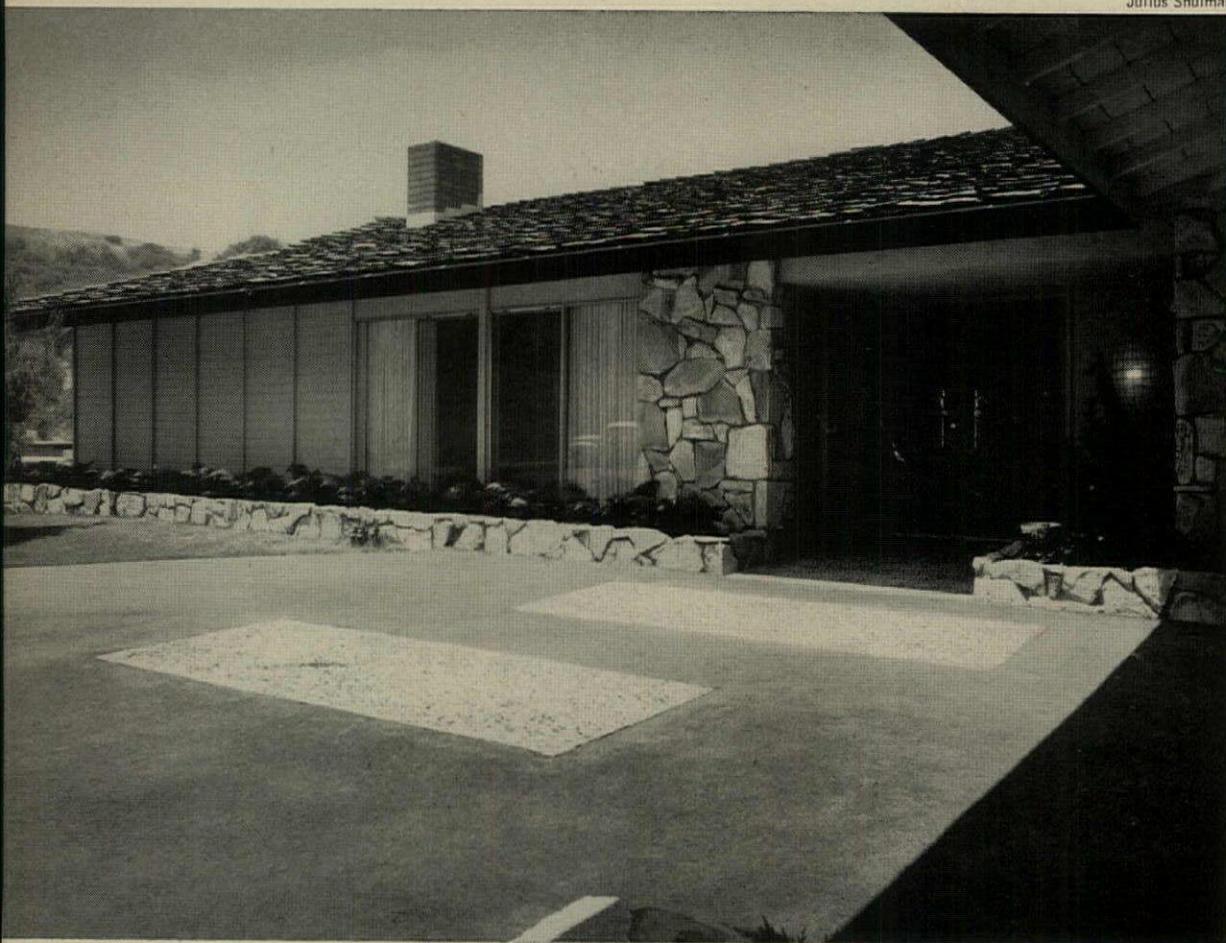
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Darrow M. Watt

9 Dressing alcoves in master bedrooms are best-selling features for 50% of the builders. The one shown above, in a two-story Brown & Kaufmann model in northern California, makes a 15'x15' bedroom seem even larger because nylon carpeting extends from the bedroom into the 88-sq. ft. alcove. Cost of this added space is less than \$350 since the alcove has a vanity lavatory, which greatly reduces sizes of the bath (right of closet doors).

Julius Shulman



10 Double front door of this Los Angeles model offered by Builder Harlan Lee costs only \$50 more than a single front door. Each door is a 1¾"-thick solid core mounted with three nylon-bearing hinges; the two handles are designed to look like medieval pikes. Fifty per cent of the builders sampled say double-entry doors are best-selling features of their models.

11 Luminous ceilings in kitchens and inside baths are standout features in models built by 47% of the builders. Ceiling shown at right in John Long model in Phoenix has aluminum T-channels fastened to hangers from bottom chords of trusses. Fluorescent strips are installed in regular outlets above polystyrene light-diffuser panels fitted to the T moldings. Cost: \$80 more than decorated drywall ceiling.

Norman York



Norman York



Steven Lustig

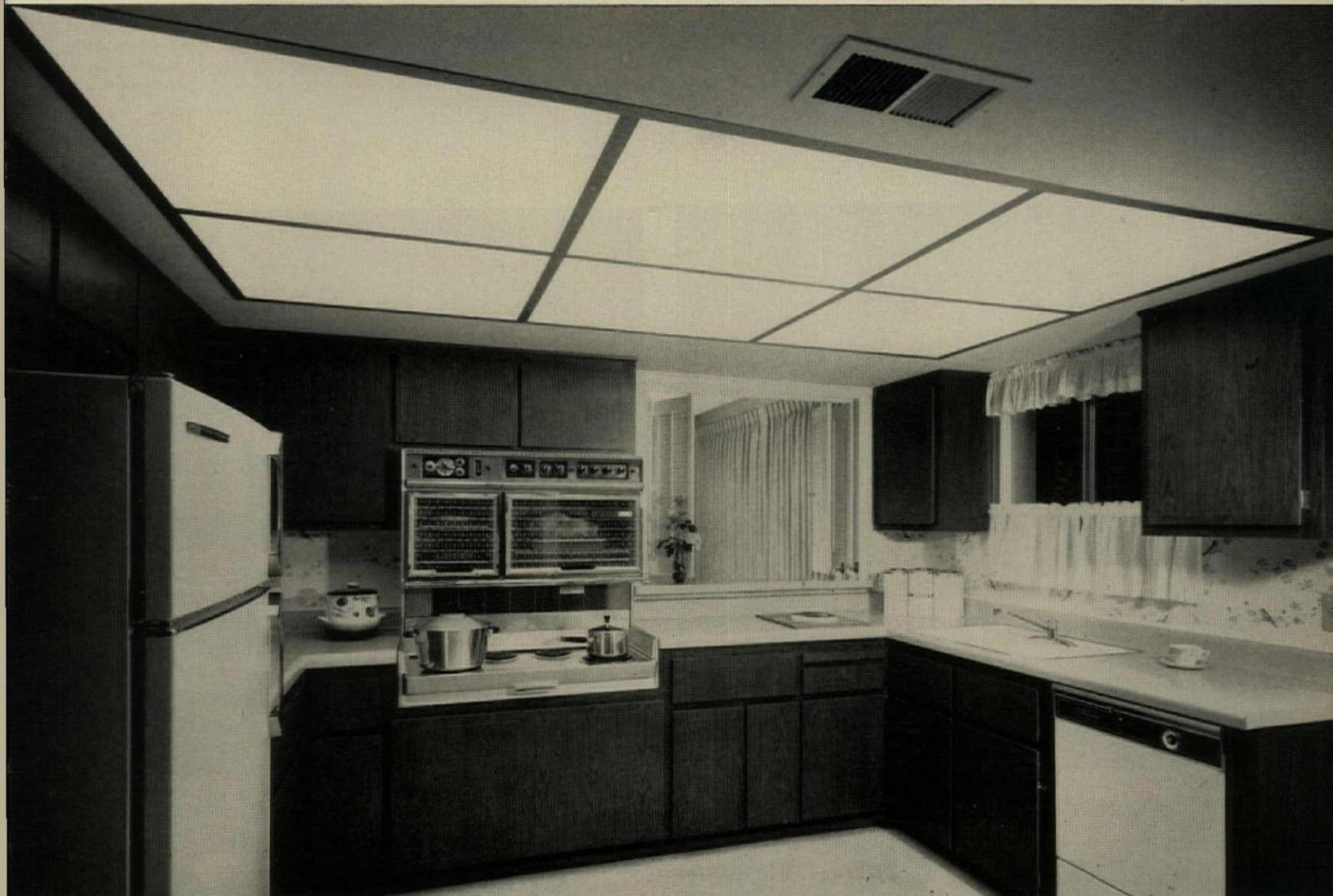


12 Sliding drawers in kitchens, like these in John Long's Phoenix houses, are featured by 10% of the builders. The extra cost over shelf-bracketed cabinets is less than \$15. Heavy-duty sliding drawer hardware costs \$4 per base cabinet, or \$20 for the five in this kitchen. The hardware will support as much as 100 lbs. when the drawer is fully extended. It is installed simply with screws at the sides.

13 Kitchen pantries are making a strong comeback: 42% of the builders sampled now offer them. The one shown above in a John Long model is framed easily—shelves are built into a partition thickened for this purpose. Doors are prefinished plywood, shelves are pine, and the total cost is about \$25—low for this much shelf space compared with square-foot costs of other kitchen storage.

14 Work desks in kitchens are now featured by 37% of the builders, and it is a rare housewife who does not want such executive office space to plan and coordinate her many home-maker tasks. Cost can be as low as \$6 to \$10 for a slab-door desk top and from \$24 up for a desk with cabinets underneath. The one shown above, made of furniture-finish plywood, is in a Simonds & Stringer model in Lafayette, Calif.

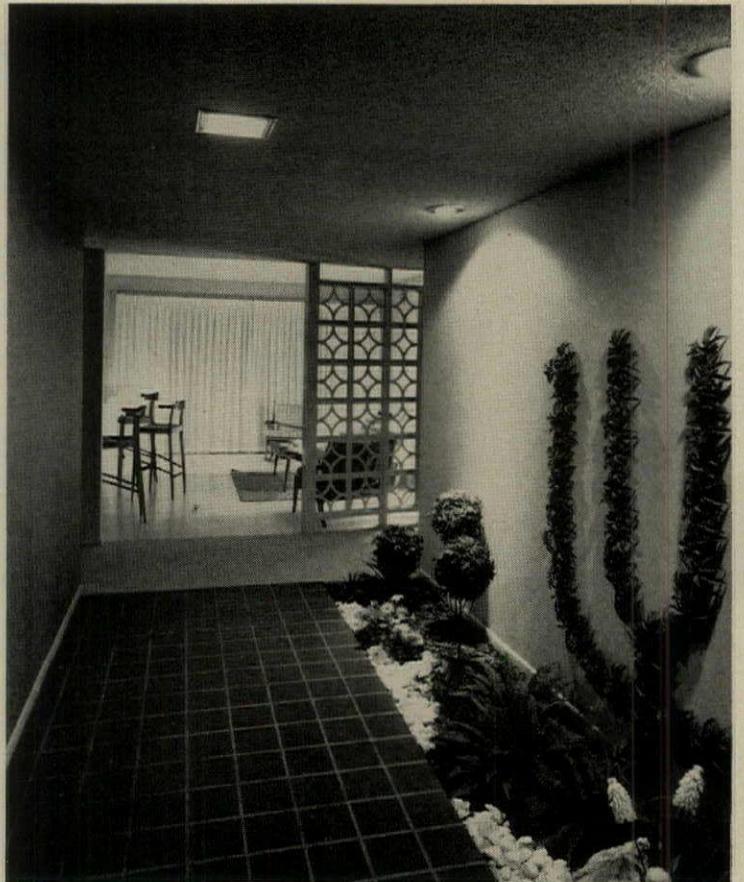
August Beinlich



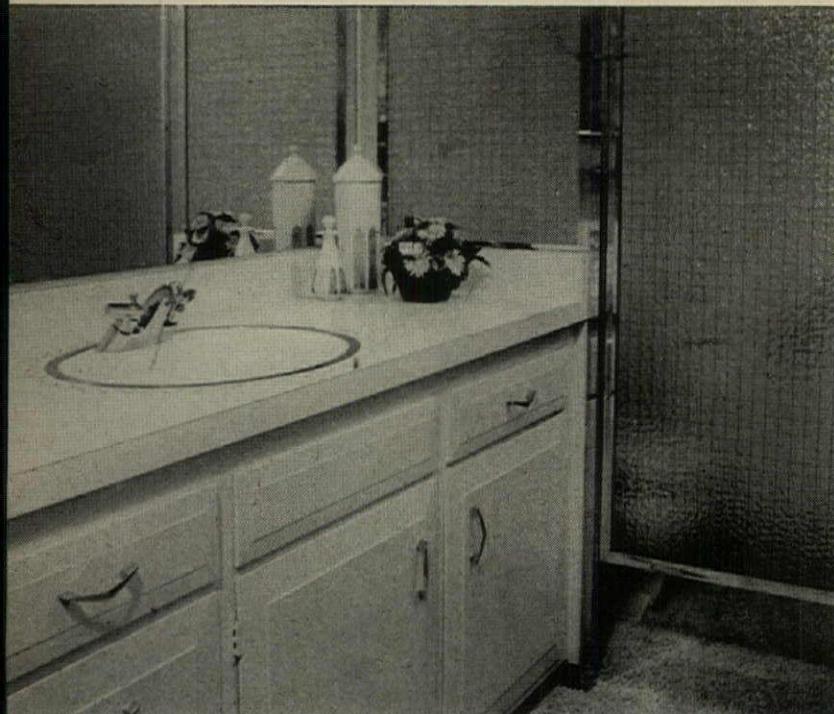
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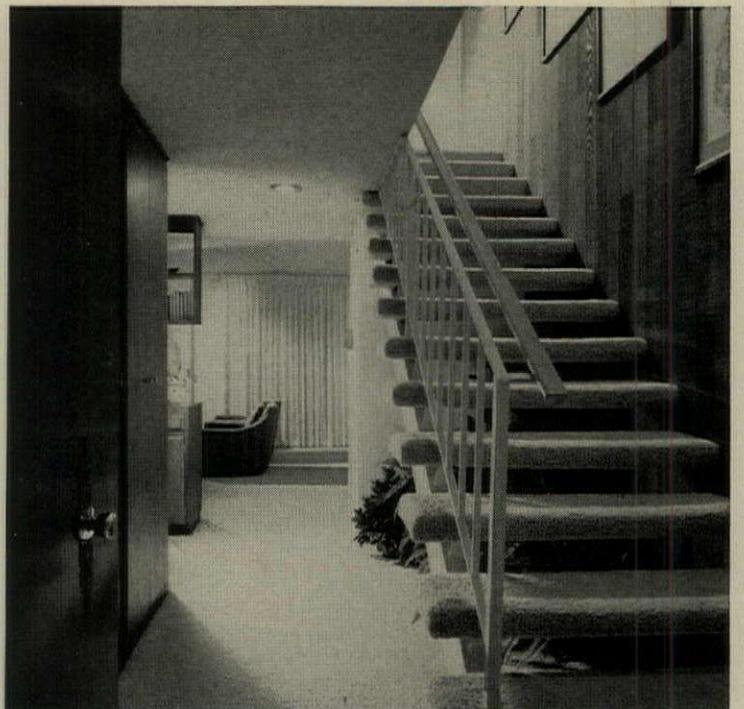
15 Filigree-patterned space dividers, like the one above separating living and dining rooms in one of Harlan Lee's Los Angeles houses, are increasingly popular. This is particularly so in over-\$25,000 homes, and 34% of the builders use them. The filigree may be anodized aluminum, painted steel or molded plastic. Frame heads are bolted to truss chords, rafters or set-in bracing. Costs are \$30 to \$500 depending on size and material.



16 Built-in planters of stone, brick or metal are offered by 29% of the builders—usually in entrance foyers like the one above in a Sycamore Homes model in Brea, Calif., but often in living or family rooms and sometimes in baths. Planters filled with soil must have lead or copper pans and drain lines; others with potted plants should have rock filler so spent water can evaporate. Costs run about \$2 per sq. ft.

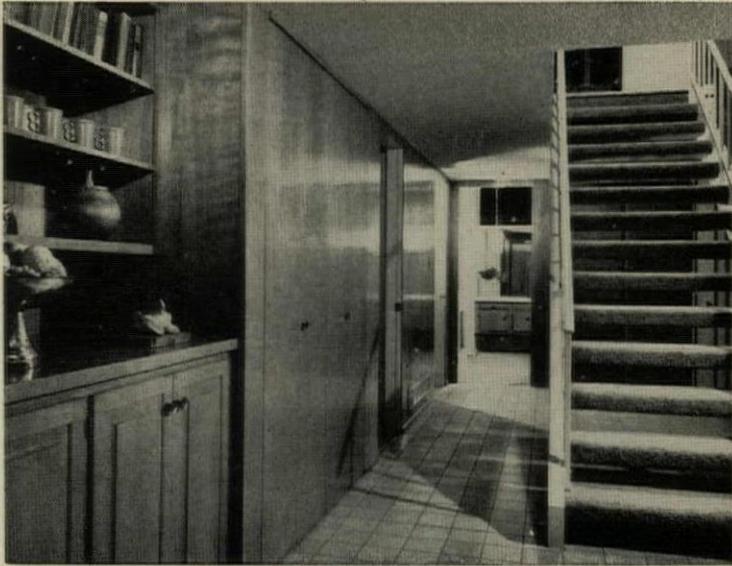


17 Compartmented baths are key features for 26% of the builders because so many buyers want baths that can be used by two people at the same time. Glass compartment doors should have wire-mesh reinforcement for safety as in this bath in a Ross Cortese co-operative apartment in California. Compartmented baths take more space which costs about \$8 a sq. ft. Reinforced glass doors cost \$3 to \$4 a sq. ft.



18 Carpeting in living rooms, featured by 18% of the builders, suggests luxury to most homebuyers. Carpet manufacturers report that, outside the Northeast, 80% of all new houses above \$18,000 are sold with carpets in some part of the home. Areas often carpeted: bedrooms and living room. Most carpeting in builder models is nylon, which costs \$4 to \$10 per sq. yd. installed. Above: a Leo Shanahan model interior in La Habra, Calif.

John Hartley



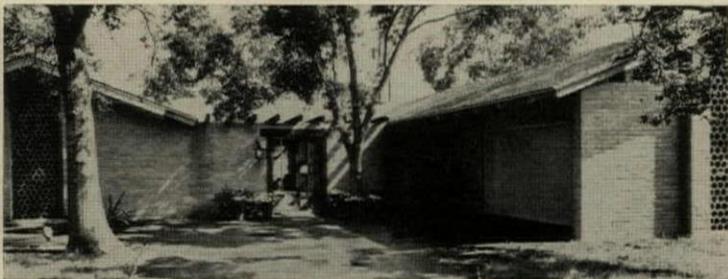
19 Big hallway storage gains more and more buyer acceptance as homeowners accumulate possessions at an almost alarming rate—movie equipment, games, sporting goods, card tables and other items best stored near living areas. Leo Shanahan's hall storage (*above*) includes base cabinets, shelves and full-height closet doors. Cost: \$7 per lin. ft. of shelf space. Extra hall storage is a best-selling feature, report 8% of the builders.

Julius Shulman



20 Bathroom courts are still rare, and only 5% of the builders consider them a best-selling feature. Yet some buyers find them irresistible, particularly in large houses on large lots. Extra costs include \$4 to \$6 per sq. ft. for larger windows or sliding glass doors; exterior fencing ranges from \$1 per lin. ft. for lath to \$8 for masonry walls. The handsome bath shown above is in a Harlan Lee model in Los Angeles

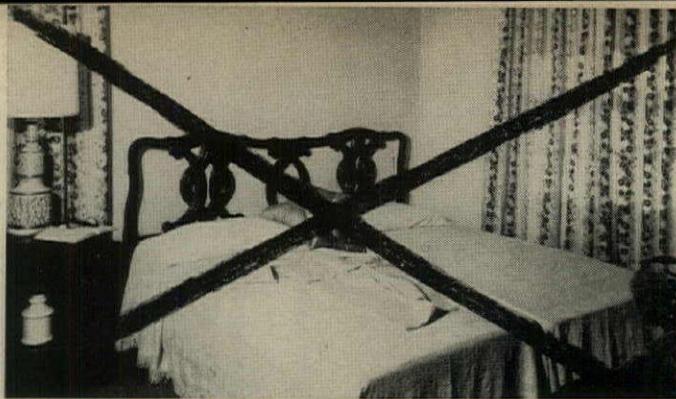
J. C. Watkins



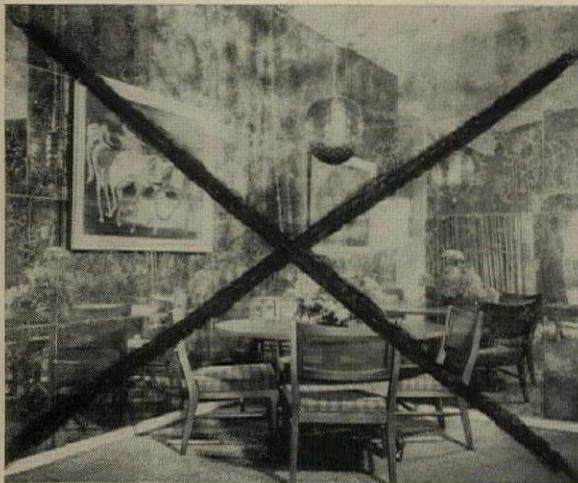
21 Interior courts, offered by 11% of the builders, can range widely in size, shape, location and cost (at times, no more than a few dollars' worth of fencing connecting two wings of a U-shaped house). The entrance courtyard (*below*) of a Hendryx & McCord house (*left*) in Port Arthur, Tex., achieves an authentic Spanish territorial style through use of many materials imported from Mexico—hand-carved entrance gates, terra cotta tile for the fountain and floor surface (the tile extends into the foyer and gallery), and lighting fixtures (not shown). Designer was Roger Rasbach.

J. C. Watkins





LIVED-IN LOOK



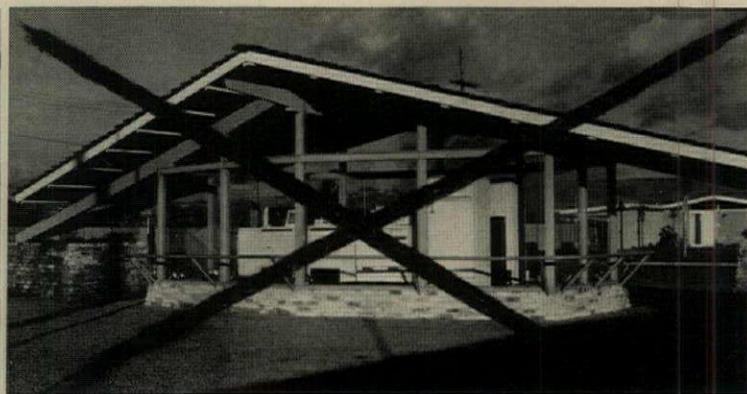
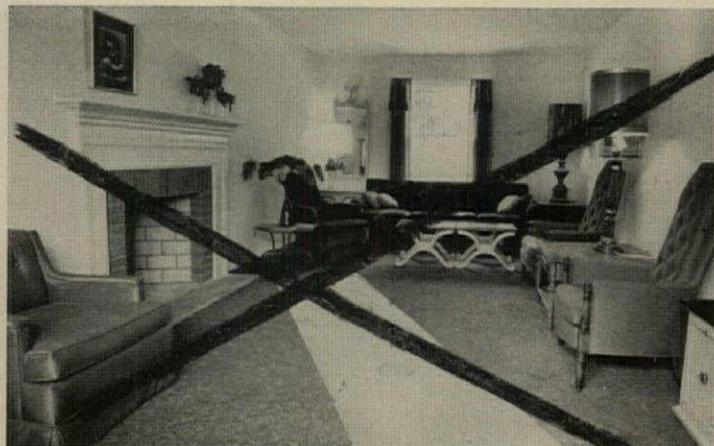
OVER-MIRRORED ROOM



CARNIVAL TACTICS



OVER-PLACARDED KITCHEN



TRAFFIC RUNNER

PRODUCT DISPLAY

NEWEST MARKETING TRENDS:

Gimmicks are on the way out

They are on the way out because they no longer help—and often hinder—selling in today's market. The photos above show merchandising tricks from housing's recent past that are now viewed by leading builders surveyed by HOUSE & HOME as detractions or distractions in and around model houses.

Going or gone are such gimmicks as the *lived-in look* which often contributes to a messy looking house and which, as one builder points out, no longer generates the word-of-mouth traffic it once did. Gone almost completely are *carnival tactics*—balloons, clowns and costumed hirelings—that do little more than attract the curious. Going or gone is the *over-use of antiqued mirrors* that were supposed to make rooms look bigger but often left prospects with the impression they could not afford a house with expensive decorating. Says one builder: "We want our \$25,000 houses to look like \$25,000 houses—neither more, nor

less. Showy things make them look more expensive than they are." Going or gone are *over-placarded rooms*. Placards were supposed to call attention to features not readily noticeable but tended to call attention only to themselves or to clutter up the rooms. Builders who still use placards do so only to point out exclusive features not offered by competitors, to meet legal requirements that they label what's not in the price (e.g., carpeting) or to remind salesmen to talk up certain features. And they usually limit themselves to small, finely lettered signs. *Products displays*, particularly those that promote optional-at-extra-cost appliances, are rapidly disappearing. Seventy per cent of respondents to the H&H poll say they use no product displays at all. *Traffic runners and rugs*, favored to protect carpeting from wear and tear, are falling into disuse as more builders find that sunlight fades protected and unprotected areas at uneven rates.



Robert Wheeler

FREE AND EASY ACCESS TO MODELS



SEPARATE SALES BUILDING



CLUBHOUSE AS SALES OFFICE

GARAGE AS A SALES OFFICE



Ernest Braun



MODEL HOUSES FACING AN OPEN STREET

... and skillful staging is in

Today's most influential merchant builders are convinced that model houses must be sited for maximum eye appeal and for at least subtle traffic control. Their methods differ as the photos above show. But they all plan their model houses and offices as artfully designed stage settings.

Builders polled by HOUSE & HOME are almost equally divided on whether it is better to use a closed trap (or deer run) that funnels all model-house traffic through a sales office or an open-house plan that frees prospects to roam through the models and leave without being nabbed by a salesman. But the underlying trend seems to favor a more open, informal arrangement that keeps prospects from feeling trapped.

Free-and-easy-access to model houses is preferred by big California Builder William Lyon in five out of six of his model-house areas (prices range from \$16,950 to \$35,000). But a *separate*

sales building through which all prospects must pass is used by Pacesetter Homes to sell its golf and beach-oriented Shorecliffs project near San Clemente. This sales pavilion is next to one of five models (*see cover*). A *community clubhouse* doubles as a sales office for Douglass Construction Co., which sells \$26,000-and-up condominium units in its Colony Cove project. A *specially designed garage* in one model house serves as a sales office at an American Housing Guild project (\$18,000 price range) in San Diego. A *streetscape of houses* is Palo Alto Builder John C. Mackay's smoothly sophisticated way of presenting his \$25,000-and-up models, which are sold from a garage office in a model at the head of the street. HOUSE & HOME's builder poll shows that over half of the influentials put their sales office in a garage; 35% have a separate sales building and the rest use a basement or room in a model as an office.

continued



Don Bush

PARK-LIKE SETTING

Julius Shulman



LUSH LANDSCAPING



WATER FOUNTAIN

Don Bush



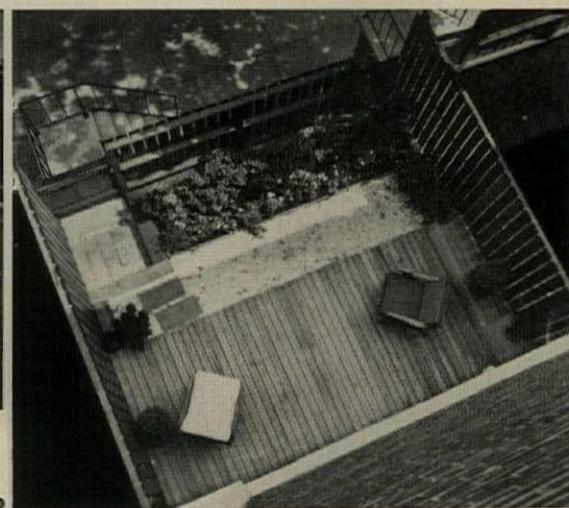
BOXED TREES

Julius Shulman

Marvin's



FENCED BACKYARD



PRIVATE PATIO

Lawrence S. Williams

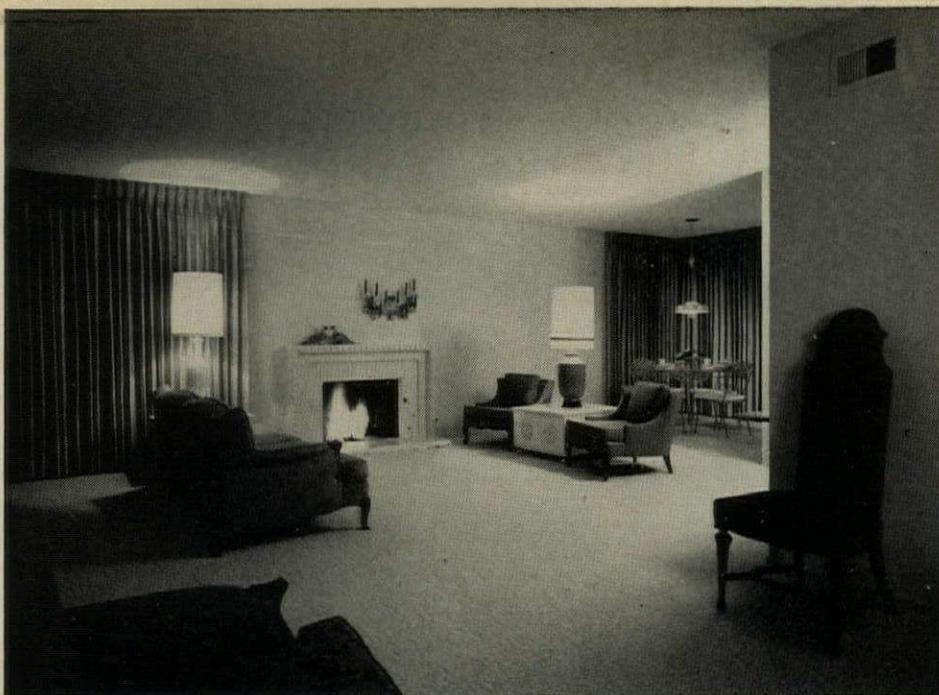
More models are landscaped to relax buyers and sell them on neighborhoods

"People buy location before almost anything else," says Minneapolis' Orrin Thompson, "so we do our utmost to give our houses an established look by spending more money for landscaping." With that thought in mind, builders surveyed by HOUSE & HOME say they are relying more on the professional help of landscape architects to enhance the exteriors of their models.

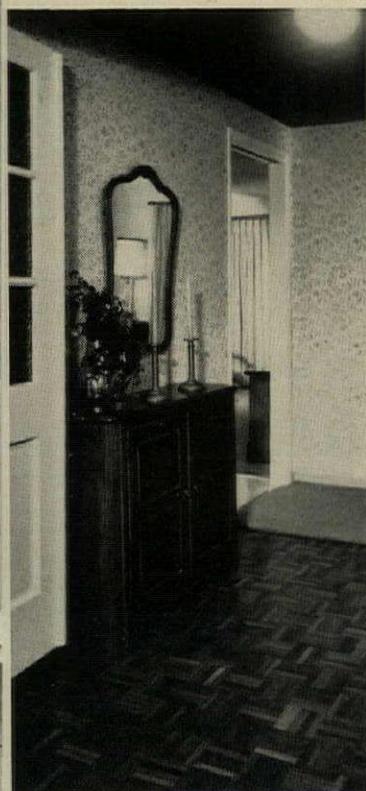
Some landscaping techniques are shown above. A *parklike setting* is created by many of southern California's sales leaders, among them Luxury Homes' William Lyon who believes attractive, natural surroundings do much to put people in a relaxed buying mood. Like others, he heightens the effect with *fountains* or waterfalls. *Boxed trees* that can be moved from one model area to another are used by American Housing Guild, San Diego's biggest builder. *Lush landscaping* adds texture and depth to a \$29,000 model by Jack Conrad in Hacienda Heights. Conrad

calls an impressive entryway a prime sales attraction and landscaping an essential for the best effects. *Fenced backyards* and *private patios* are being built around many model houses: Powell Homes, Kent, Wash. shows how backyard privacy can be enhanced by fencing around an L-shaped model, and Builder-Realtor Maurice Hertzfield built a private patio to show how townhouses can provide outdoor privacy at his University Mews project in Philadelphia.

Builders surveyed also say they are selling the benefits of outdoor living by sodding the whole lot instead of just the front half and planting larger-diameter trees and specimen shrubs. Some builders are even sodding over the driveway and the street area to achieve a greener look around models. Other builders are putting down white stone in driveways, building completely landscaped patios and including these items in their prices.



RESTRAINED DECOR



ANTIQUES

John Hartley

Fred Fairish



CARPET AS FAR AS THE EYE CAN SEE



VIEW TO OUTDOOR LIVING



FIRE IN FIREPLACE

More models are furnished to sell the houses instead of the decorators

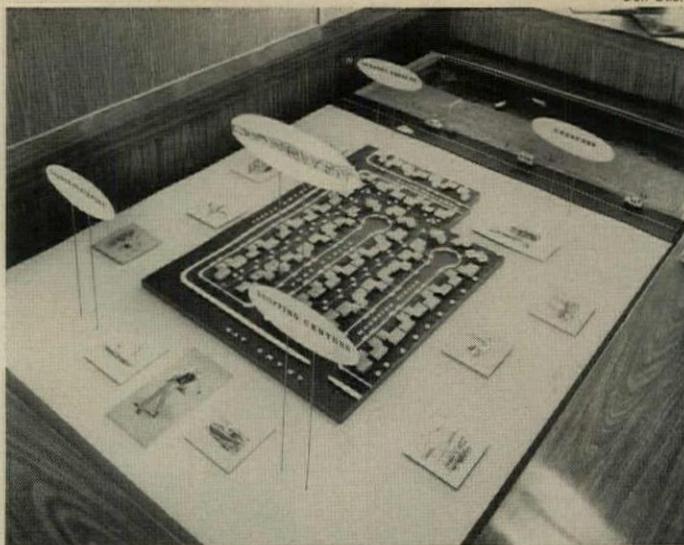
"We want a livable looking house, not a decorator's dream presentation," says ex-NAHB Merchandising Committee Chairman Stephen G. Yeonas. His comment is echoed by other influential builders in HOUSE & HOME's marketing survey.

Over 60% report they are now furnishing their models more conservatively than in the past. Says Albuquerque's Dale Bellamah: "We have found, as most discerning merchandisers have, that a high-powered furniture show usually detracts from the effect of the house. A modest, well done furnishing job is much more effective in displaying house features." Says Dallas' Fox & Jacobs: "We want more realism, more coziness, less of the startling and dramatic." Adds Seattle's Hebb & Narodick: "Lavish furniture makes people say 'it's beautiful but beyond our means.'"

The photos above show the more important trends taking place in today's furnished models: The *restrained decor* of the

living room in one of Douglass Construction Co.'s San Clemente, Calif. models is enhanced by well-scaled furniture placed for easy conversation. *Carpet as far as the eye can see* is typical of most of today's furnished models—a trend made graphic by carpeting on two levels and the stairs in a \$30,000 model by Leo Shanahan & Sons, Tustin, Calif. *Antiques* are used in each of Dutch Haven's five models (priced from \$16,950 to \$22,500) in Conejo Village, Calif. Aim: to project a homelike atmosphere and to convince prospects their own older furniture will not be out of place. *A view of outdoor living* is dramatized through drawn drapes by Brighton-Bilt Homes' Joseph R. Bolker, Beverly Hills. *A fire in the fireplace* and lighted lights give a feeling of warmth and intimacy in another Douglass Construction model. Most builders now leave lamps lighted all day, and more builders, even in warm climates, keep a fire going on chilly days.

continued



WHERE IS IT?



WHAT ABOUT MATERIALS AND COLOR CHOICES?

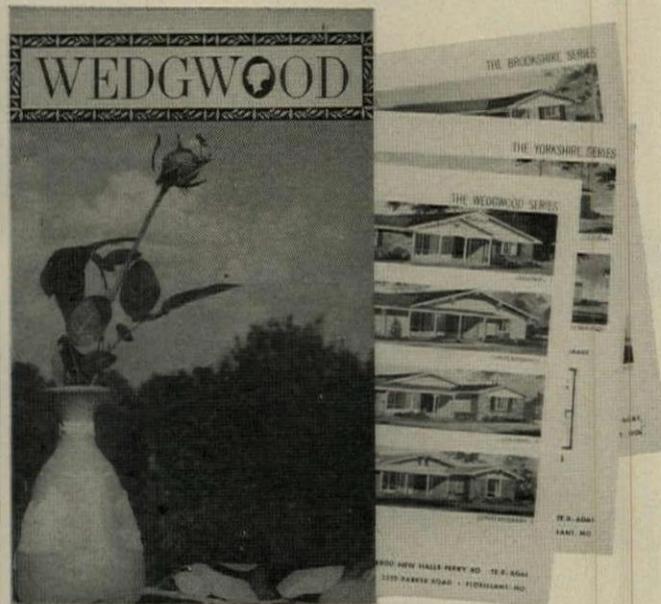
Jack Papazian



WHO IS THE BUILDER?



WHAT KIND OF HOUSES ARE OFFERED?



HOW MUCH DOES IT COST?

Displays and literature concentrate on answering buyer's five basic questions

Top merchandisers surveyed by HOUSE & HOME agree that point-of-sale displays have boiled down to the five essentials shown above. Each answers a basic buying question:

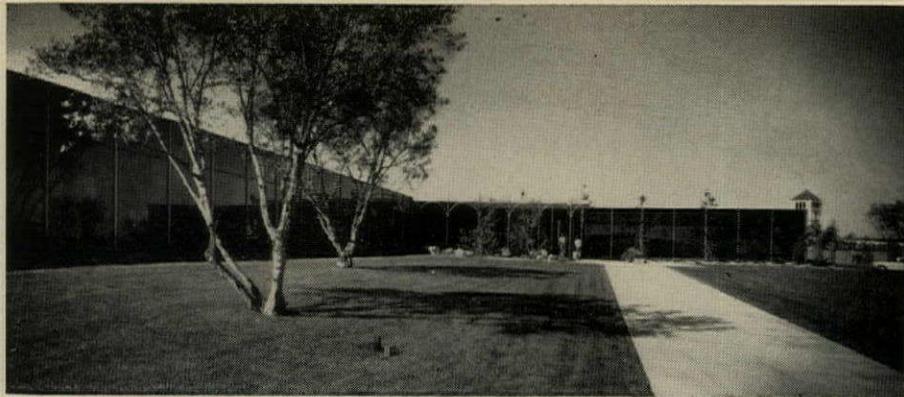
Where is it? Location maps, like the one shown above for Deane Bros. Seahaven project in Huntington Beach, are growing more elaborate and more graphic. Many builders now use aerial maps to show every feature of the surrounding countryside. Whatever form these displays take, they tell buyers where the subdivision is in relation to schools, churches, shopping, recreation, major highways and employment opportunities.

What kind of houses are offered? This question is answered by elevation and plan displays like the one above for Perma-Bilt Enterprises, San Jose, Calif. Prospects get a close, leisurely look at floor plans, which are displayed on a glass-covered counter-desk directly under wall-mounted elevations.

What about materials and color options? This question is answered graphically by color and materials boards arranged in a color-coordinated pattern, as in the Perma-Bilt display above.

Who is the builder? More and more builders are using institutional displays. Reason: customers want to know almost as much about the builder's reputation as they do about his houses. Perl-Mack, Denver, displays awards and publicity on wall mounted panels where they can be massed for extra dramatic effect. Some builders show photographs of their past subdivisions or list the names of past buyers.

How much does it cost? Sales brochures, like the one above for St. Louis Builder Alfred H. Mayer, are bigger and more impressive. And they often have blank pages or inserts where salesmen can fill in prices and terms. One reason for their swelling formats: to keep prospects from throwing them away.



PERMANENT AND IMPRESSIVE SALES OFFICE



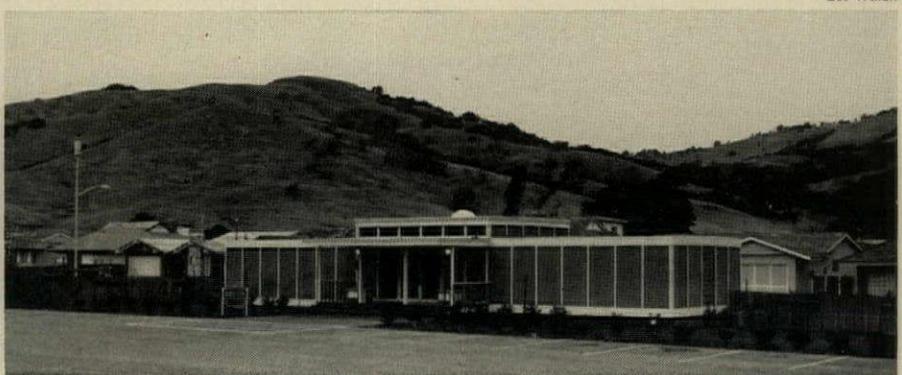
GOLF CART FOR PROSPECTS



OFF-SITE MODELS



SALES THEME FOR SALES OFFICE



DEMOUNTABLE SALES OFFICE

Look for these new merchandising trends to grow stronger in the future

Each of the five pictures above shows a new trend in home merchandising found in California where many trends start.

The *impressive permanent sales office* and administrative complex was built for Ross Cortese's new Leisure World in Laguna Hills, a \$500 million recreation and retirement community for 40,000 people. The building, which houses Cortese's own furniture company and a branch of the United California Bank, is a typical merchandising gambit by innovator Cortese, who sold 3,600 units in 18 months at his first retirement community. Many developers of America's new towns (H&H, Feb.) are building impressive offices like Cortese's to project an image of stability.

Golf carts are used by Pacesetter's John Klug to tote prospects around a subdivision. Klug borrowed the idea from mobile-home parks, some of which restrict autos to the perimeter of parks. Cortese, too, uses golf buggies, but he had half a dozen extra-

large ones made.

Off-site models like those of scattered-lot builders are used by big builders like William Lyon (above) and Larwin. They helped Lyon sell \$30 million in housing last year, cut his marketing costs by serving as big permanent billboards.

A *sales theme for a sales office* is typical of several big California projects. The mast and nautical paraphernalia around John Douglass' sales office carries out the bathing-boating-fishing theme of his Colony Cove retirement community in San Clemente. Way-of-life sales themes often stress recreation.

Demountable sales offices make particular sense for developers of giant communities. The prototype above was built by Sunset International Petroleum Corp. which is starting five new towns in California. It cost \$18,000, can be moved from site to site inside a new town divided into many subdivisions.

At last: a new and tested technology for successful trade-in programs

"The trade-in was the pot of gold at the end of the rainbow during the early 1950s," says Realtor-Trader Ray S. Jambor, St. Paul, "but the trade-in of the early 1950s presents very few elements which now constitute the true image of what a trade-in should be."

Looking back at the housing industry's ten experimental years of ups-and-downs, ins-and-outs, ifs-and-buts about trade-ins, Realtor-Trader W. I. Berman, Pittsburgh, concludes: "Today's trade-in is not a trade at all. It is a calculated risk taken to effect a sale."

Why are more and more housing professionals beginning to take this calculated risk?

Says Alan Brockbank, past president of NAHB and a former chairman of its Research Institute: "If it were not for trade-ins, we would be going out of business in today's market, one that must be *compelled*, through sheer desire, to upgrade its standard of housing. To accomplish this, an attractive and workable trade-in program is an absolute requirement. Nearly three-quarters of all our business involves trading."

Says Don Huber, chairman of NAHB's merchandising committee: "Trade-ins are inevitable in the future. As customers become even more convenience-minded about homebuying, there can be little doubt that in the next decade trading will become a fairly standard procedure."

Say Builder-Traders Peterson & Morretti, San Mateo: "Our nine year-old trade-in program is responsible for 50% of our sales." (Peterson & Morretti are among the 50% of a recently-surveyed group of influential builders who said they are now trading actively—see p. 112.)

Says Lender Louis Meyer, president of South Jersey Mortgage Co.: "A year after we started our Operation Trade-Up plan (H&H, Aug. '61), we were so swamped with requests for participation in it that we had to make a decision as to whether to sponsor a nation-wide trade-in program or stay with our basic business, mortgage financing (for details, see p. 119)."

Says Builder John R. Worthman, Fort Wayne, who sold the first home he built in 1924 with a trade-in deal and who has probably been the country's leading exponent of trade-ins ever since: "About 75% of our building involves, in some manner, the disposal of a used house . . . and our customers consider it a special favor."

Says Builder Joel Coley, Oklahoma City: "My trade-in program works better than ever. It was responsible for 20% of my new-house sales right after World War II. It is now responsible for 80%."

So the purpose of this report is to help more traders and would-be traders calculate their trade-in risks better. If traders learn to do this, they could well become the main force behind upgrading more Americans for better quality housing. And trade-ins can become a key way to develop more successful management men in the housing industry.

What does it take to make some builders (and the members of their trade-in teams) successful in today's market?

First you have to be sure you have a trade-in potential.

A trade-in market should be strong in built-up equity, preferably in FHA and VA-financed houses. Says Realtor-Trader John Coons, Deerfield, Ill.: "We have been astonished to find that the new house the buyer can afford is worth about 50% more than his old house can be sold for." Rule of thumb: the value of the

average trade-in house should generally be no more than two-thirds of the value of the new house. Says Builder Don Huber: "Builders who trade houses should normally be building in the higher price categories, thus appealing to the market that can and should trade up."

A trade-in market should be a market-on-the-move, one that reflects today's massive shifts in population—particularly as these shifts reflect the trend to more corporate transfers (in most cases, ideal prospects for trading up) and the trends to earlier retirements and the just-beginning family formations of war babies (both groups, in many cases, prospects for the house taken in trade). Census figures show that Americans are moving from one home to another at the rate of 15 million a year. Of these, 7.5 million will move again within five years.

Other marketing guide-posts for trade-in opportunities: does the market reflect today's bigger families? Does it reflect today's better incomes? Does the lending fraternity back up the trade-in program provided by the Housing Act of 1961, which guarantees FHA loans of "80% of value for a term of not more than 18 months, if such loan is made for the purpose of facilitating the trade-in or exchange of a home or combination of home and business property."

Second, you need a proprietary attitude about trade-ins: You must consider them a major part of your effort to sell new homes.

If the market qualifies, most traders estimate that a builder can boost his sales of new houses from 25% to 40% with the right trade-in program. Builder Don Huber warns: "Builders must gear their entire organization for trade-ins and, generally, have a separate organization to handle trade-ins. They cannot be handled by new-house salesmen on a part-time basis or as a supplemental job. Selling trade-ins must be a separate and aggressive sales effort."

How does a would-be trader develop a separate trade-in organization to sell more new houses?

Here are four ways to do it, usually depending on the availability of other housing professionals willing to participate.

1. *A trade-in minded builder can team up with a trade-in minded realty firm.* This method is generally preferred by most small-to-medium sized builders. Advantages: when a builder can count on his realty man to take an existing house in trade as downpayment (or even further equity) on a new house, then new house production keeps rolling along on a construction schedule that means lower cost per unit. Instead of building speculatively, the builder begins to take orders from models and blueprints. Thus, working capital can be stretched because he can obtain larger construction loans on the basis of his buyer contracts. (Not all builders rely on realty men to take the used house in trade; some are willing to do it themselves—see p. 121).

Advantages to the realty company: added income from commissions for selling new houses (if the builder gives him new-house business; some do, some don't), for realty men can thus make two sales with two commissions on every trade-in deal. Their new builder affiliation naturally supplies new listings and is also the basis for setting up chains of resales. Moreover, opportunities are opened for out-of-town trading, a good merchandising tool for families on the move. The company can accept and dispose of homes in other cities by getting a real estate agent there to appraise the home FHA. After agreement on the valuation has been reached, he signs a contract with the owner (sometimes subject to appraisal by the initiating realty firm). If

the contract is approved, the used house is placed for sale with a local realty firm. Says Realtor-Trader E. T. deCelle, Mobile: "People who know from your advertisements or by word of mouth that you are in the market to trade are very likely to ask you to take over their houses when they are leaving town. A trade-minded Realtor can thus work very profitably with a trade-minded Realtor in another town."

Concludes Realtor-Trader Alger F. Quast, Detroit: "Every real estate broker will soon have to get into trade-ins or be without the tool to compete in tomorrow's real estate brokerage field."

2. *Some builders set up a separate brokerage division within their own organizations.* It needs a separate sales staff trained to take trade-ins and sell them in volume. If a builder can do this, he not only exercises closer control of his trades but is also able, if he chooses, to cut prices on both new houses and houses traded in because every deal involves two profits and he escapes paying the realty broker's fee or commission. In addition, trade-in homes can be chain-traded for multiple profits.

Capital requirements are relatively low if the trade-in staff is on its toes. Says Builder-Trader Leland Lee of Dallas: "The one house in four that we may have to take over requires about \$2,000 equity money. Since we have at least a \$1,000 profit on the new house to work with, another \$1,000 is generally all that's needed to acquire title to the existing mortgage." Lee considers the \$1,000 investment small because he rolls over this kind of capital about four times a year and nets about 18% on it.

With a Guaranteed-to-Trade plan (see p. 120) the risk is even smaller. The trade-in house is usually sold within 120 days, before the builder has to take title.

3. *Builders can team up with lenders for trade-ins.* Most notable example: Operation Trade-up, sponsored by South Jersey Mortgage Co., a plan which allows any builder or realty firm to offer to trade without financial risk and at no cost.

When a new-house prospect wants to trade, OTU gets an FHA appraisal (the \$25 fee is paid by the prospect) and then offers a guaranteed price based on the FHA appraisal less selling costs. The prospect has 45 days to get a better price or accept OTU's offer. For its service OTU gets 1% of the appraised value of the old house. This covers OTU's promotion costs to would-be buyers. OTU then turns the house over to Realtors. OTU does not seek a profit on its service to builders and realty firms; nor does it insist that they give South Jersey their mortgage business. But the company gets a share of the extra business created by encouraging more homeowners to look for new houses.

4. *Builders can work with a middleman-underwriter such as First Trade-In Homes Corp. of Chicago.* FTIH's plan works this way: the prospect signs a sales agreement for a new house with a builder, with a proviso that if FTIH does not make a satisfactory offer on his old house within nine days, the agreement is canceled. The homeowner's good-faith money (\$25) goes to FTIH as an appraisal fee. FTIH then offers the prospect 7% under the current market value of the used house, which will let them pay a 6% Realty commission to sell the house and allows for a 1% transfer fee. If FTIH sells the house for more than the offered sales price, the homeowner gets the difference. Also, if the homeowner wishes, he can have a period—typically 60 days—between the time he accepts the offer and moves into his new home to try to sell the used house himself or through his own broker. FTIH charges homebuilders a fixed percentage fee, based on the sales price of the new house, to offset resale costs and to establish its profit.

continued

Here are the top sources of insights into today's new trade-in technology

- Nearly 50 builders, realtors and lenders featured in H&H articles on trade-ins in the last decade were asked to re-appraise trade-ins as they will (or will not) be used in 1964.

- Chairmen of NAHB's merchandising committee were asked to give their ideas of the present and future importance of trade-ins, why trade-ins work for some builders and not for others.

- H&H covered in full the SRO Home Trade-in session of the International Traders Club at the annual NAREB convention in New York City, last Nov. 14.

- H&H gratefully acknowledges research assistance from *The Monthly Trader*, a publication issued to some 5,000 members of the International Traders Club of NAREB.

- H&H also gratefully acknowledges research assistance from the home products division of Minneapolis-Honeywell Regulator Co., which has issued six booklets on successful trade-in techniques.

- H&H surveyed the merchandising methods of outstanding builders for this special merchandising issue. Questions on trade-ins were included.

Says successful Realtor-Trader Alger F. Quast, Detroit: "No one should adopt a trade-in operation to its fullest extent from another's plan, however successful, since there are peculiar conditions that vary from area to area."

It is in this spirit of advice and caution that H&H presents this six-page compendium of today's most successful trade-in plans.

Here are essential ground-rules for gearing 1964 trade-ins to minimum financial risk to builders and their buyers

Every ground rule for trading should be firmly based on the fact that today's prospects do not realize that homes depreciate just as automobiles do.

Says Builder Don Huber, chairman of NAHB's merchandising committee: "The public is still reluctant to take a loss on old houses, and that's one of the most important reasons why so many trade-in programs have been such roughgoing for so many builders. Many prospects still remember the days, shortly before the war, when you bought a new home, lived in it for several years, and sold it at a profit thanks to inflation. For a long time, this idea was encouraged by many homebuilders; many actually used it as a selling feature. You might even say that many homebuilders created one of the biggest reasons why trade-ins have not caught on the way they should have." The trader's problem, then, is to give his new-home prospect a readjustment in thinking about home values—new and old—and to make trading painlessly convenient for his prospect, with little risk to himself.

Ground rule No. 1: decide which type of trade-in plan is best for your market and building operation

There are three trade-in plans available to you:

1. *The Time-Limit Option plan is hardly a trade at all.* A builder simply agrees to build or sell (and the prospect is committed to buy) a home if the prospect or the builder (and perhaps his Realtor) can sell the used home within a stipulated time, usually 30 days. In no case does the builder agree to take title to the used house. And in some instances, the builder includes a cancellation clause in case another readier-to-close prospect wants the new house. This plan works best when the builder and prospect cannot agree on a trade-in price; when the builder does not want possession of a used house under any circumstances; when the used-home owner's equity, if discounted under a Guaranteed-to-Trade Plan (*below*), is not large enough to cover the new home down payment. Builder-Trader John Worthman recommends this plan for project builders who want to begin a trade-in program with practically no capital investment.

2. *The Guarantee-to-Trade plan lets a builder close the sale of the new house and lets his customer try to get the best possible price for his used house while waiting for the new one to be completed.* The builder guarantees his buyer 80% to 90% of the estimated market value of the used house if it is not sold within a stipulated time (anywhere from 30 to 120 days). Normally, the house will be sold within the allotted time period and there is no actual trade. A builder or builder-realty team can keep the sales commission in the family by stipulating that they handle the used-house sale.

3. *The Straight Trade-in plan requires the most capital investment and puts heavier emphasis on quick turnover and shrewd*

appraisal. The customer buys the builder's new house. The builder takes over the used house immediately. This plan is most advantageous where the builder can promise almost immediate occupancy of the new house as an incentive to close the deal or where the builder wants to close out the last few unsold houses in a subdivision.

Ground rule No. 2: after deciding on a trade-in plan, decide on the financing and teamwork you want

Under ideal conditions of appraisal and timing, most good residential trade-in teams say little or no capital investment is required. But all have some reserve funds to use if they must take title to a trade-in. Here are three different ways to provide a financial cushion against trade-in mistakes.

Realtor-Builder John G. Clarke, Portland, formed a guaranty corporation capitalized at \$100,000. He continuously adds to its worth by putting in a share of his trade-in profits over and above the sales commission.

Realtor Frank J. Burke, Peoria, advises would-be traders to persuade local federal savings and loan associations to use the trade-in program provided by the Housing Act of 1961 (which allows 80% unamortized loans for up to 18 months). Says Burke: "In most cases, an S&L will let the property stand on its merits for mortgage security and will advise you within the limits of good judgement as to how much indebtedness you should obligate yourself."

Realtor A. C. Brickell, Pittsburgh, helped organize a cooperative trade-in corporation. Eight brokers, on the strength of their financial statements, obtained a \$100,000 line of credit from a local bank. This lets them act quickly on trade-ins, without being subject to some of the confining delays of dealing with banks, mortgage bankers or building and loan associations, or FHA and VA appraisals.

Other methods of financing are described on page 119 ("How does a would-be trader develop a separate organization to sell more new houses through trade-ins").

Ground rule No. 3: decide who takes over the trade-in if you have teamed up with an outside realty firm

Some builders want to take over a trade-in, some do not. Realtor F. Ross Ellis, Lakewood, Ohio, gives an example of the kind of trading that encourages builders to take over the trade-in if necessary: a realty company offers the builder's new house for sale at \$47,500. A prospect can afford the house but has a used home valued at \$35,000 and cannot afford to carry both houses. The builder agrees to take the house in trade. Closing of the new house is set for 60 days. At the end of 30 days, the realty man sells the used house to a buyer with a \$25,000 trade-in; the builder agrees to the trade. The realty man then finds a buyer for this second trade-in who owns an \$18,000 house. The realty man sells the third house to a buyer without a trade-in, earning \$7,530 on the three deals. At each step in this chain, the builder was willing to take title to the next smaller house because it would release some cash to the builder and reduce the amount he would have to pay in interest on the money to capitalize the deal. If the builder had to take title to any house, he would have acquired it at net and the realty man would have earned a commission on that property only when it was ultimately sold.

Realtor Calvin J. Harris, Wilmington, describes how to operate when a builder does not want to take over the trades and asks

the realty man to do so: an amount equal to a commission on the new house is subtracted from the trade-in valuation, so the realty man receives a commission on both houses.

Another method, used by Monroe Development Corp., Alexandria, Va., is a shared-risk method. Monroe agrees to take in the trade if necessary, but charges the builder 2% of the appraisal value of the used house whether title is taken or not.

Ground rule No. 4: sell the seller on a new home first, then appraise the house he wants to trade

"No home should be appraised for trade-in purposes and no commitment to purchase should be issued until the client has firmly obligated himself, in writing, in a manner legally binding him, to buy a specific home at a specific price under specific terms, contingent upon the execution of a mutually satisfactory trade-in agreement on his present home . . ."

So advises Realtor-Trader W. I. Berman, Pittsburgh.

The trader's biggest job is to readjust the typical prospect's attitudes about housing, old and new.

He must be shown, through a demonstration of new house values, that old houses depreciate, that inflation no longer guarantees him an automatic profit on an old house.

Then he must be shown how the trade-in program works for him: it lets him buy a new house when he wants to, not when the need is critical; it converts his equity in his present home into the down payment on a new one even though legally his assets are tied up in his present home; it lets him avoid the possibility of owning two homes and making two mortgage payments; it lets him get a firm financing commitment on the new house because he has a definite commitment on the net equity of his present house; it lets him make definite moving plans—with no temporary housing—to meet school registration dates, job transfers or vacation schedules.

Finally, the prospect must be given a brief trade-in presentation that shows what expenses he would incur if he tried to sell the house himself.

Only when the prospect is convinced that he is in good hands for a possible good trade-in value—convinced to the point where he signs on the line, with good-faith money (enough to cover the appraisal)—should an appraisal be made and a price for his used house determined. This price is detailed in a purchase analysis form (*see p. 122*).

Ground rule No. 5: if the trade-in price is acceptable, fix closing dates, then issue a purchase commitment

Closing dates will depend on the type of trade, but in the most-often-used Guaranteed-to-Trade plan the owner is usually required to list the used house exclusively with the builder and his Realtor for anywhere from 60 to 120 days (usually 120). Says Realtor-Trader Frank Burke: "During this time, if a sale can be made that is in excess of the purchase commitment the owner must accept this figure and close the transaction by deeding the property to either you or your assignee."

The purchase commitment (*see p. 123*) should outline in detail the obligations and expenses of a seller regarding his trade-in home. The seller is usually expected to pay a fee of 1% for the gross sales price of the used home when the commitment is issued. (Some traders only charge this fee when the property sells above the agreed gross value of the trade-in and only during the listing period.)

—WALTER R. BROWDER.

For typical forms used in trade-in agreements, turn the page

These basic forms for trade-ins are adaptable to builder-realty teamwork and will sell trade-minded prospects easily

(date)

Mr. Builder
222 Busy Street
Industry, Michigan

Dear Mr. Builder:

This will confirm our discussion with regard to a trade-in program for the Brookwood Estates, more legally known as Sunset Hills Subdivision, for which it is mutually agreed a trading program would be advantageous.

It is agreed that the Quast Trading Exchange will contact each and every party who is a prospect for a home in Brookwood and who is the owner of an existing home which must be liquidated in order to consummate a deal with you on a new home.

We will endeavor to reach an agreement whereunder we will firmly contract to buy the prospect's existing property, subject to their completion of the purchase of a home in your subdivision. The Quast Trading Exchange will furnish you with an executed copy of purchase agreement together with a check for \$100 which has been made payable to the sellers of said home and will be endorsed by them to your company as a deposit on the new building.

It is understood and agreed that the proceeds from the purchase of said existing home shall be paid over to the sellers of the property when the sale to a third party has been consummated -- but not later than 120 days from date of the agreement -- whichever is the sooner.

Upon Quast Trading Exchange paying to the purchaser his agreed equity in the used home, you will pay to the Quast Trading Exchange the sum of \$300 for each and every purchase consummated on the Nantuckett and Mt. Vernon models only, which in effect will be a cushion for our trading operations.

If the foregoing agreement is in accordance with your understanding, please sign copy of this letter for our files.

Yours very truly,
QUAST TRADING EXCHANGE

By: _____
Date: _____

By: _____
Alger F. Quast
General Partner

Letter of agreement: builder and realty man

When a builder and a realty man join in a trade-in program in which either the realty man does not want to sell new homes or the builder does not want him to do so, Realtor Alger F. Quast suggests the agreement above is advantageous to both. The builder is assured of a follow-up on new home prospects, deposit on the new house, no risk in taking in the used house. The realty man automatically increases his listings and is guaranteed a fee on each new house sale, providing a cushion to finance take-overs.

Address: Anytown
Illinois

Date: _____

PURCHASE ANALYSIS

1. Suggested Sales Price	\$ 22,000.00
2. Realistic Sales Price	\$ 21,000.00
3. Cost of Ownership (See Ownership Sheet)	\$ 3,265.50
4. Guaranteed Purchase Price (Line 2 Less Line 3)	\$ 17,734.50

5. Mortgage Commitment	\$ 16,000.00
6. Equity Required (Line 4 Less Line 5)	\$ 1,734.50
7. Commissions and Discounts	\$ 1,800.00*
8. Cash Equity Required: (Line 6 Less Line 7)	\$ 65.50

Cash over equity needed

APPRAISED BY: Frank J. Burke
Harold H. Shreve

ACCEPTED BY: SENARCO, INC.
John J. Manning
President

Guarantee Letter Issued X
Copy to SENARCO, INC. X

* Commission on the \$30,000 sale.

Address: _____
Date: _____

STATEMENT OF EXPENSES

MORTGAGE COST

Mortgage Fee	\$ 225.00	1% plus costs.
F.H.A. Discount Fee	\$ 450.00	If used, or needed to justify price, put it in.
Title Opinion	\$ 25.00	
Termite Inspection	\$ 10.00	
		\$ 710.00

BEFORE SALE

<u>Utilities</u>		
Heat	\$ 50.00	
Water	\$ 10.00	
Electricity	\$ 15.00	
General Taxes	\$ 200.00	(6 months)
Interest on Mortgage	\$ 480.00	(6 months - 6%)
Insurance	\$ 42.00	
Maintenance	\$ 100.00	(Cleaning and lawn care)
Repairs	\$ 150.00	
		\$ 1,047.00

SALE EXPENSE

Abstracting or Assignment of Title Policy	\$ 16.50	
Preparation of Deed	\$ 10.00	
Stamps	\$ 22.00	
SENARCO Fee	\$ 200.00	6% of \$21,000
Interest on Equity Cash	\$ Optional	
Commission	\$1,260.00	
		\$ 1,508.50

MISCELLANEOUS EXPENSE \$ _____

TOTAL EXPENSES: \$ 3,265.50

How to establish value of the trade-in

Most traders agree prospects have unrealistic attitudes about what used houses are worth and about selling costs. These forms, developed by Commercial National Realty Co., Peoria, help justify the suggested used-house price. Note that point No. 3 in purchase analysis (*top form*) is further amplified in a detailed statement of expenses (*bottom form*). The example shown is based on a prospect who has made a firm offer to buy a \$30,000 house. Appraisals follow only after good-faith money is in hand.

PURCHASE COMMITMENT LETTER

Dear Mr. Homeowner:

On or before (90 days from date of offer) we agree to pay you in cash a net price of (Seventeen Thousand Seven Hundred Thirty Four (\$17,734.00) Dollars for your property known as:

Any Street, Any Town, Illinois. (Correct legal description may be inserted later) subject to the following terms and conditions:

(a) During the term of this Agreement the subject property shall be listed exclusively with Commercial National Realty Company who shall have the exclusive authority to offer and show the property for sale.

(b) The property shall be listed with Commercial National Realty at a price of Twenty-Two Thousand and No/100 (\$22,000.00) Dollars. If a proposal is received that is equal to or better than the net commitment price, Sellers agree to convey title to Senarco, Inc. or their assignees.

(c) From the net purchase price the following shall be deducted:

1. Attorney fees for conveyance papers.
2. Abstract of Title Policy charges and any legal expense required to convey title in fee simple to SENARCO, INC.
3. Revenue Stamps.
4. Fee for title inspection; and if active infestation or structural damage exists, it shall be corrected at Sellers expense or this Agreement is void.
5. Taxes for current year, prorated to date of possession.
6. Any income from property shall be prorated to possession date.

(d) A fee of 1% shall be paid to SENARCO, INC. for this commitment price and shall be paid on closing of sale.

SENARCO, INC.

BY: _____
Its President

BY: _____
Its Secretary

We, the Owners of the subject property, have read and understand the terms and conditions of this Agreement and hereby direct SENARCO, INC. to proceed by engaging Commercial National Realty as exclusive agents to offer our property for sale.

Owner

Owner

AGREEMENT TO PURCHASE

AGREEMENT made this 2nd day of March, 1961, between

Arthur C. and Olga Sailey, herein referred to as Owners, and

Bateman Realty Company, herein referred to as Realtor.

Whereas Owners having a marketable title to property described as: Lots 150, 151 and 152, Maceday Gardens Subdivision did on March 2, 1961 list said property with Realtor for the purpose of selling the same at a price of \$ 15,950.00, and,

Whereas Owners have offered to purchase from Realtor certain other property described as: Lot 5, Indian Woods Subdivision, commonly known as 3271 Schoolhouse Drive and under the terms of said purchase offer, it will be necessary for Owners to have their purchase money for said property available on or before June 2, 1961.

NOW, THEREFORE, it is agreed as follows:

1. Realtor shall offer Owners' property for sale as follows:

- | | |
|-------------------------------------|--------------|
| a. First 30 days of listing period | \$ 15,950.00 |
| b. Second 30 days of listing period | \$ 14,950.00 |
| c. Third 30 days of listing period | \$ 14,500.00 |

and Realtor further agrees, in the event said property is not sold in 90 days, to purchase Owners' property for a guaranteed net price of \$ 14,000.00 less 6% commission (a net price of \$13,160.00).

2. Owner agrees in the event Realtor purchases said property to furnish to Realtor, on his demand, evidence of currently marketable title vested in Owners together with a survey of said property.

3. It is further agreed that all wall-to-wall carpeting, the t.v. antenna, all window shades, storm windows and screens, curtain rods and shall be included in the purchase price of said property.

4. It is further agreed that any unpaid taxes which have become a lien on the premises shall be paid by Owners and that all current taxes, insurance, interest, water and sewer bills and rents shall be pro-rated as of the date of closing.

5. Owners agree to pay to Realtor, in addition to the 6% commission hereinbefore set forth, 50% of all selling price received for their property in excess of \$ 14,000.00 such additional commission, however, shall under no circumstances exceed the sum of Two Hundred and no/100 Dollars (\$200.00).

6. This agreement shall be attached to and made a part of the listing agreement heretofore executed between the parties.

Owners: _____ Bateman Realty Co.

By: _____

Home Trade-In Assurance Policy

CERTIFICATE ISSUED BY

TRADE-IN HOMES, INC. Mal Sherman, REALTOR

This is to certify and guarantee that the present home of

(BUYER'S NAME) located at (ADDRESS OF HOME)

in the City of _____ State of _____

will be sold at the agreed price on or before closing date designated in sales contract for new home purchased, and that there will be no trouble, no delay, no financing problems, no funds tied up, no risk of owning two homes simultaneously or of searching for temporary quarters.

Mal Sherman

Trade-In Homes, Inc., Mal Sherman
Realtor

Date

HOW IT WORKS

YOU DECIDE TO BUY A NEW HOUSE
IN JOPPATOWNE

---But first you want to dispose of your present property---
---so you can apply that money on a new home in JOPPA TOWNE.

SO---YOU USE ONE OF FOUR PLANS:

- Plan #1 - Try to sell your home yourself.
- Plan #2 - Let Mal Sherman's staff of Realtors sell it for you.
- Plan #3 - Take advantage of the exclusive Trade-In Homes, Inc. Guarantee Trade-In-House Plan.
- Plan #4 - Sell your home direct to Trade-In Homes, Inc.

PLANS #1 AND 2 MAY MEAN:

You will not be able to buy your new home until you dispose of your old one. This may take many weeks. When you finally sell your home, the new one may not be available and you will have to rent or move to a less desirable home.

THE ADVANTAGES OF TRADE-IN HOMES,
INC. EXCLUSIVE TRADE-IN-HOUSE
GUARANTEE PLAN #3:

- (1) You and Trade-In Homes, Inc. agree on a guaranteed price for your home.
- (2) You immediately enter into a purchase contract for your new home knowing you have a sale at a guaranteed price for your old home.
- (3) You then list your home with Mal Sherman, Realtor, and his experienced staff makes every effort to sell your home.

WHAT IF YOUR HOUSE IS NOT SOLD
BEFORE THE NEW HOME IS COMPLETED?

THEN---Mal Sherman, Realtor, cancels his listing contract with you and Trade-In Homes, Inc. purchases your old home from you at the guaranteed purchase price.

Two ways to finalize agreement to purchase

The top form, prepared by National Realty Co., follows customary procedure (see ground rule No. 5 p. 121) in taking a house in trade. The bottom form, prepared by Bateman Realty Co., Pontiac, Mich., uses a sliding scale arrangement (circled) that covers a 90-day guarantee period, thus reducing risks to the trader. Bateman says this plan "offers the greatest service to both buyer and seller and is the most important factor responsible for tripling our business in the last two years."

One good way to promote trade-in convenience

Realtor Mal Sherman, Baltimore, gives builder-clients a supply of assurance policies that quickly explain on front (top) and back (bottom) the benefits of Sherman's Straight Trade-In program (see p. 121). If the new-house prospect shows interest (\$10 deposit), the builder forwards Sherman two forms, one giving data on the existing house, the other giving data on the down-payment and settlement fees on the new house. With the prospect's equity position established, Sherman appraises the used house, offers a price.



NEWEST MARKETING TRENDS:

For hire: teams of experts now offer builders

More and more builders and developers—particularly on the West Coast—are turning to teams like the one above not only for house designs but also for a complete package of services ranging from land planning to advertising advice, from market research to sales training.

Why? Builders and developers say the packagers are gaining clients because:

1. They let the small and medium-size builder use experts in all phases of his operation without adding to his permanent payroll or boosting his overhead.

2. They give fast service on house plans—often crucial to builders with land options coming due at regular intervals.

3. They get plans through government agencies, building departments and mortgage lenders with few hitches because they know exactly what's required.

4. They provide plans that save the builder money because they predict his costs—both labor and material—down to the last dollar.

5. They lean to ornate and gingerbread designs which, many builders say, the public likes (an opinion violently disputed by many critics and most architects).

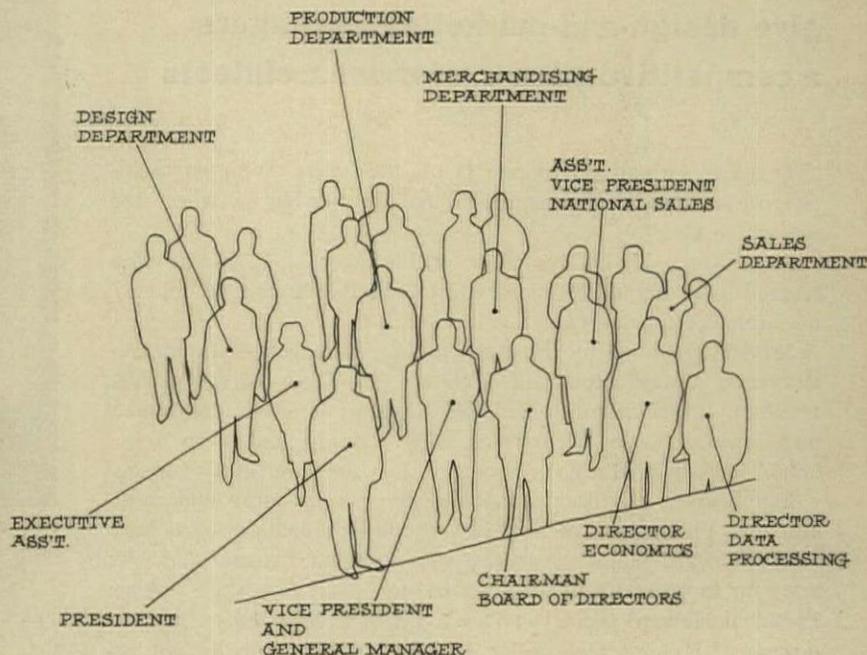
Plan services run by architects or designers have always appealed to builders because the plans are immediately available at low cost. But the California pacesetters—L. C. Major & Associates, Development Coordinators and Hai C. Tan AIA, & Associates—are finally approaching the ultimate in services: they free the builder from every job except building houses and closing sales.

Giant of the field is L. C. Major, shown above with 23 executives and experts. Last year 22,000 housing units (priced from \$12,000 to \$65,000) were built from Major's plans. Started 18 years and 420,000 houses ago as a plan service for tract builders, the company now has 65 employees working on builders' projects throughout the West. President LeRoy Cluff Major estimates that one out of every nine people in the Los Angeles area lives in a Major designed house.

Major's fees are set by a complicated formula based on staff man-hours, number and size of units, and the Major services used by the builder. The charge for the basic package—house design, working drawings, materials and cost takeoffs, color coordination and renderings—is \$10,000 for the first 50 lots and \$75 per lot thereafter. Other fee arrangements have varied from



Dean Hesketh



BIGGEST PACKAGER'S TEAM includes a wide variety of skills. L.C. Major & Associates specialists are ranged behind President Major, Vice President and General Manager Harry G. Stewart and Board Chairman Lawrence H. Shipley. Design group includes land planning and product research; production takes in drafting, cost analysis and specifications; merchandising involves color planning, graphic art, interior design, sales-office layout. At right front: Consultants James Gillies (economics), Clay Sprouls (data processing).

a one-stop design and marketing package

a simple \$50 to \$200 per lot to a lump sum of \$31,750 for master-planning a 40-acre tract.

Another leader in the total approach is Development Coordinators. President Howard Eichen calls DC "a one-stop service that spans the spectrum from land acquisition to the sale of the finished homes." He estimates that 8,000 houses per year are built to his company's designs on a basic fee schedule of 1% to 2% of the project cost (depending on services used). Development Coordinators prides itself on cost-controlling the construction process and on comprehensive drawings and detailed plans.

"There are more drawings behind a fountain pen than behind the average house because the pen manufacturer cannot afford trial and error," says Eichen. "Builders can't afford trial and error either, but it seems to be a homebuilding tradition."

The package approach that helped plan services get clients at the expense of architects also points up an opportunity for architects. They can play a bigger role in merchant building by offering the broad services which architects have long been providing for commercial and industrial clients. Top commercial offices like Skidmore, Owings & Merrill or Vincent Kling assume they will

be involved in every facet of a job from site selection to interior decoration.

Says South Carolina Architect William Lyles (who has worked with builders since the late 1940s): "There is no question that the packaging of comprehensive services is the only way for us architects to get into homebuilding. We must learn the economics from the builder's point of view, FHA's and the lender's. We can't expect the builder to buy our services unless we know more about his problems than he does. We can't make a go of it if we only sell plans and specifications."

This is also the view of Architect Hai C. Tan who, with Leon Ruderman (an expert in cluster planning and high-density zoning), has put together a service package much like those of Major and Development Coordinators. Says Tan:

"It is impossible to separate the services of land planning, architectural design and landscape design. As we included them, we automatically moved into the complex areas of zoning, community relations (as the builder's agent), FHA processing and consultation with the lender and the attorney."

For a close-up look at packagers' services, turn the page.

Soup-to-nuts services like these give design-and-marketing packagers a competitive edge over most architects

"The more we can get in one place, the better. With an architect, we're limited. We get design but have to go elsewhere for everything else."

So says one big-builder client of Packager L. C. Major who refused to be quoted by name because he didn't want to "anger" his architect friends (see p. 128).

Services provided by the three leading packagers—Major, Development Coordinators and Architect Hai Tan—include market research, presentations to lenders, advertising advice, sales-area plans, model-house decorating, sales training and even some actual sales help. But each packager does not offer every service.

Significantly, all three companies are putting more and more emphasis on the role of land in the builder's final product. Says Harry Stewart, Major's executive vice-president: "Some land now runs up to \$40,000 an acre, so its use is all important." Adds President Howard Eichen of Development Coordinators: "Untold dozens of builders have fallen into a disastrous trap by not relating the price of their finished homes to their land cost."

Land services include:

1. *Feasibility studies of sites*—often the key, packagers point out, to eventual profit or loss. The studies ask these basic questions about a site: What are its development possibilities? What is the price of rental limit of housing on it? What can be included in the houses or apartments at that price or rental? Will the housing be salable or rentable at that price? What is the potential profit? If the builder's projected development is not feasible, what would be? The answers determine everything that follows—from house plans to ad budgets.

2. *Help in finding and buying land.* Major has just set up a separate company to buy land for residential use and sell it to his clients.

3. *Land planning help.* The packagers say their know-how often uses sites better and cuts improvement costs.

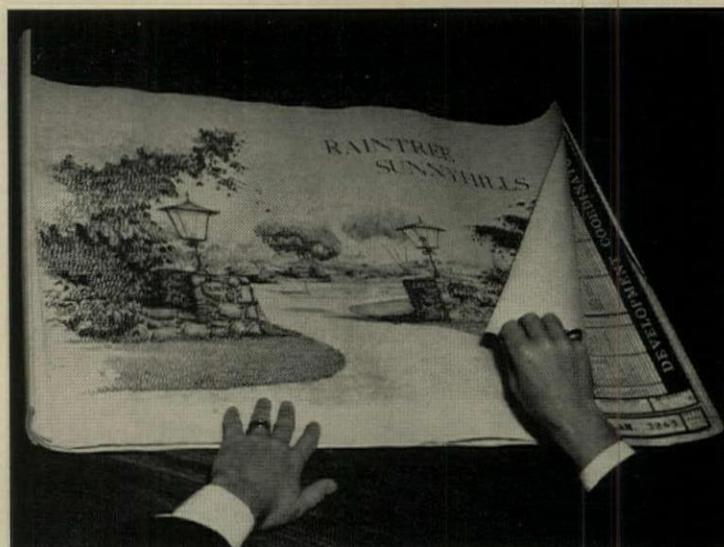
Item: Realty Brokers Ray Anderson and Robert Rimpau called in Major to plan a 62-acre parcel considered undesirable because a 19-acre gully ran through it. Major planned most of the tract for rental units and used the gully for a recreation area. Result: the brokers, who paid \$6,200 an acre for the site, now expect to sell it for \$20,000 an acre.

Item: Architect Tan's planners replanned a site where a civil engineer had laid out 21 lots that would have required moving 80,000 cu. yds. of dirt. Says Tan: "We got 29 lots with the same zoning and had to move only 26,000 cu. yds."

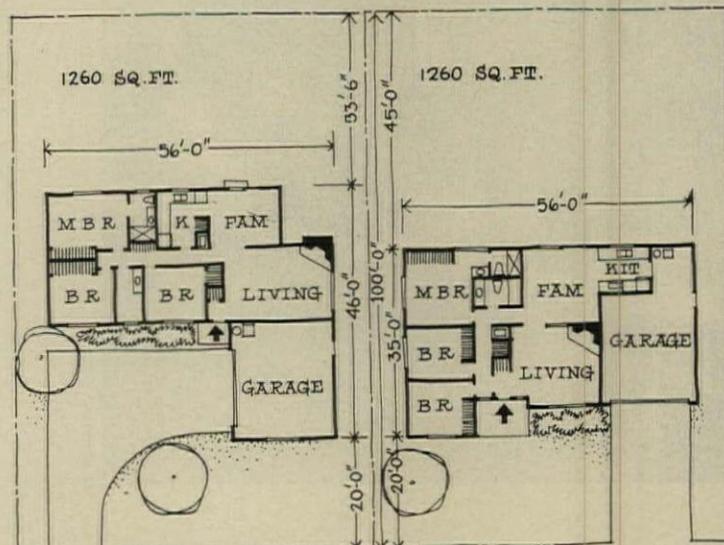
Item: In a Huntington Beach, Calif. tract, Tan cut out 1,700 lin. ft. of street by changing the conventional plan to a cluster plan. Says Tan: "It saved the builder \$75,000—more than our total fee for the project."

4. *Rezoning help.* The packagers—and Tan, in particular—often urge higher-density land use and present the builder's case to planning and zoning boards. Example: Tan persuaded a builder to buy an R-1 parcel that seemed overpriced, replanned it for 164 houses instead of 93 and got the necessary rezoning. Result: the builder's lender doubled the site appraisal.

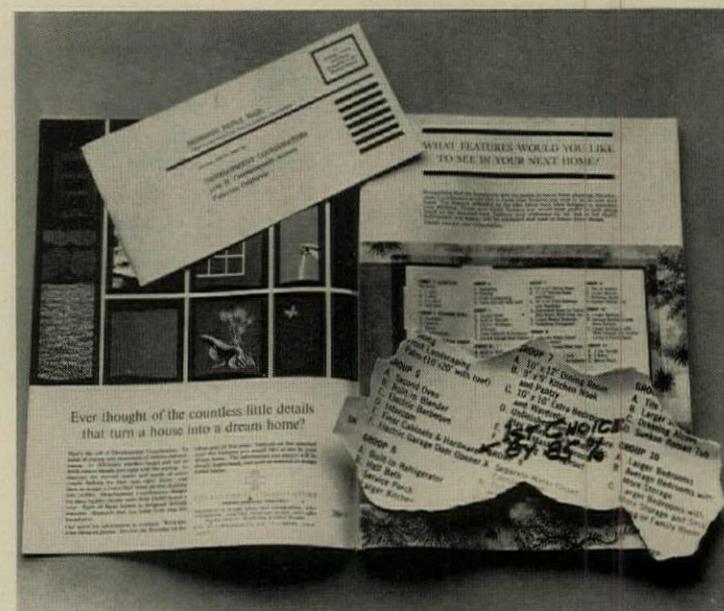
All these packagers' services can take on added importance when the housing market rebounds after a dip. Says Harry Stewart: "With a downturn in sales, a big builder may need to cut back his staff. But comes the upturn, he has to expand fast. That's when he realizes the value of services like ours."



PROJECT PRESENTATION was made up by Development Coordinators to help a builder get financing. It includes plans, elevations, land plan, cost data and results of market-research and land-feasibility studies.



COST-CUTTING CHANGES were made by Development Coordinators on a typical builder's plan at left. New plan (right) saves up to \$400 in materials. Reductions: 22' of foundation wall, 176 sq. ft. of drywall, 26 wall studs, 50 sq. ft. of roofing, 22 sq. yds. of exterior plaster, 50 bd. ft. of starter board, 140' of 2x4 plates, one plumbing stack, 21' of sewer connection, 362 sq. ft. of driveway.



FACT-SEEKING AD, run by Development Coordinators in local consumer magazines, has questionnaire asking readers, "What do you want in your new home?" Top preference (85%): better kitchen cabinets and hardware.

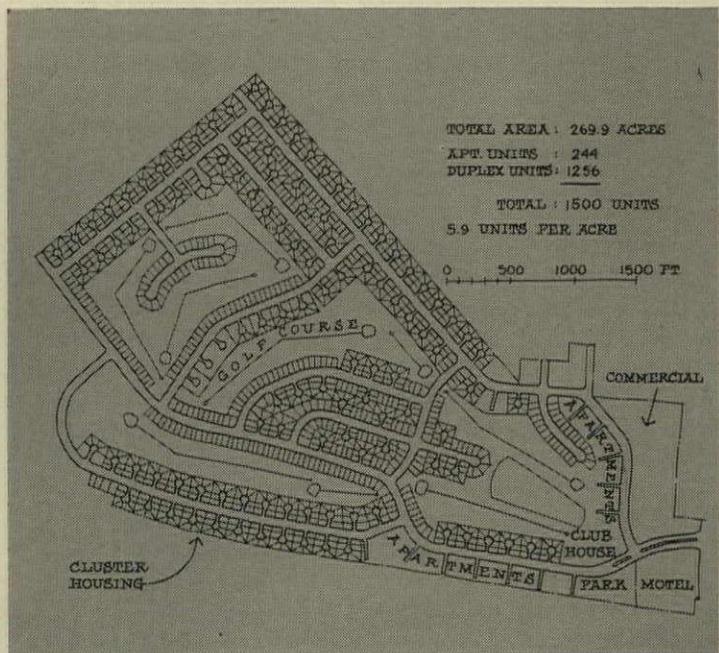


SALES OFFICE for Woodland West development in Arlington, Tex. was laid out by L. C. Major to face model houses across a green. Prospective buyers can study plans and elevations, then look up to see the actual houses.

Photosmiths



SCALE MODEL of cluster development was made by Architect Hai C. Tan, (left) for California Builder Don Shanahan (shown here with his wife). Purpose: to show prospects the benefits of higher-density land planning.



PLANNED UNIT DEVELOPMENT was laid out by Major for C. Michael Inc. in Riverside, Calif. after plat by another firm ran into heavy FHA criticism. Major's plan boosted density 30%, easily won FHA and county approval.

continued

House design—heart of the packager's services—stirs up the familiar debate: is saleable design good design?

Nobody is more aware of what architects and critics think of the packagers' designs than the packagers themselves. "Nobody likes our houses but the public," says one. And L. C. Major swings back at the critics:

"We have been called in by many builders to take over failing projects started by an architect, and we have had to make those houses saleable. We are *not* trying to put our personal taste into our designs. We *are* trying to design for the buyers' tastes."

One of the biggest criticisms of plans services like Major's is that they just window-dress the same thing over and over. Major indignantly denies this: "With 70 to 80 jobs in progress at all times, we cannot adapt a standard plan to any job. We constantly get new people and new ideas."

A less generous view of the plan variety offered comes from an architect who has lost clients to the Major organization: "They pull these things out of drawers and sell them like Post Toasties."

Builders' appraisals range from enthusiasm to coolness. Vice President John Slaughter, Chacksfield Construction Co., stresses packagers' ability to turn out easily bid, easily built plans:

"They're quite thorough from design to production. Their specs are closely checked, and subs know what they're bidding on. They [the packagers] know what will build in the most economical way, and they stay close to the marketing problem."

But a former NAHB president says: "I wouldn't have that stuff on my land."

Speed is a big selling point for the packagers. Says one architect: "A builder asks me how soon I can give him plans, and I tell him three months. A plan service will give it to him in three weeks. Builders have land options and they want to be in and out in a matter of months. FHA will process package plans in days. They ought to—they've seen them often enough. Time is very dear to builders. But quality takes time."

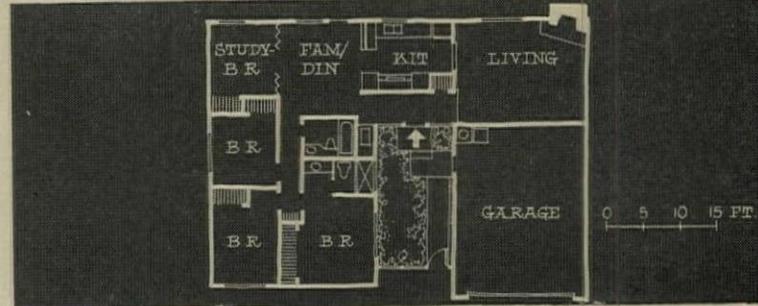
Architect Hai Tan feels that the growth of the planned unit development and cluster planning is working in favor of the architect-headed team: "Today the buyer is buying environment—the space around the house—as well as the house itself. This takes more thought, taste and skill. The architect is used to working with site planners, landscape architects, engineers and the rest, and correlating their various skills."

Much of the architect-packager debate hinges on construction costs. In reply to the common builder complaint that architects are not aware of costs and packagers turn out cheaper-to-build plans, one architect says: "These people know nothing about construction methods or costs that a good architect doesn't know, but we start with different standards. I may know very well that it costs more to put a bathroom here, rather than there. But I may choose the more expensive way because it makes the house better to live in. If the cheapest way is your only standard, of course you'll take the cheaper plan. But it won't be as good a house."

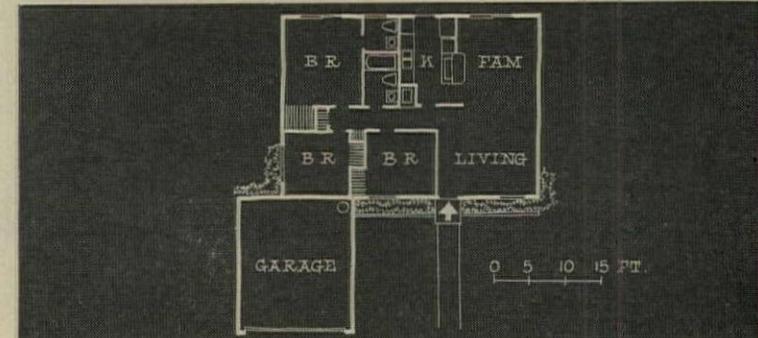
Plan services have always seemed more than willing to use cupolas, dove-cotes and gingerbread on the theory they add buyer appeal, but under the pressure of a harder-to-sell market, a higher design standard may be evolving. Consider this comment:

"There is still a market for the ornamented exterior, but I suspect that shortly the home most sought will be the one with clean, unbroken architectural lines."

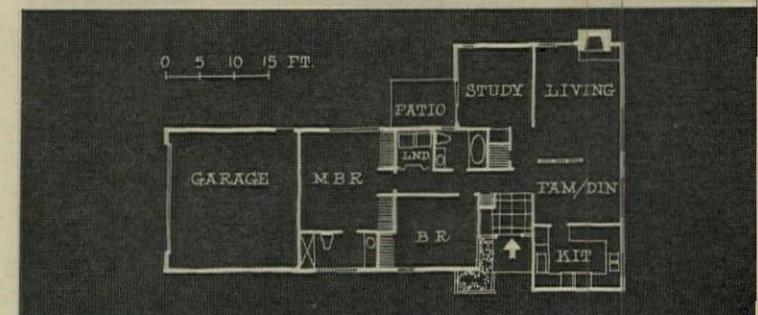
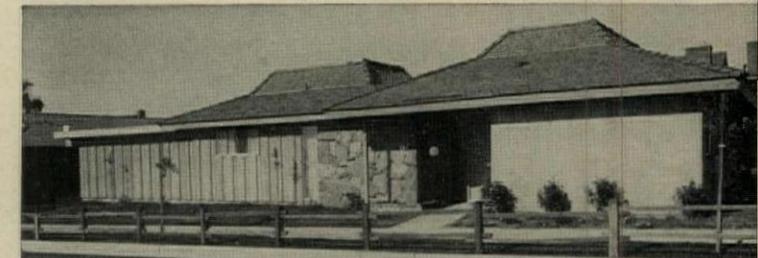
Who said that? LeRoy Cluff Major, that's who.



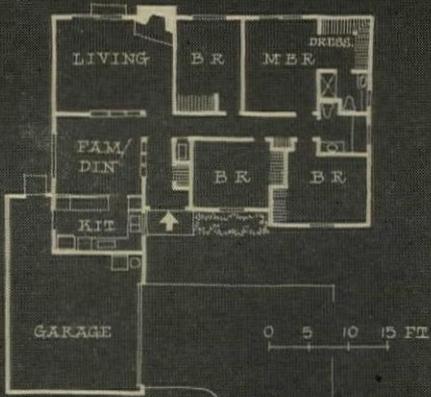
Sales-proven models by Development Coordinators



Sales-proven models by L. C. Major & Associates



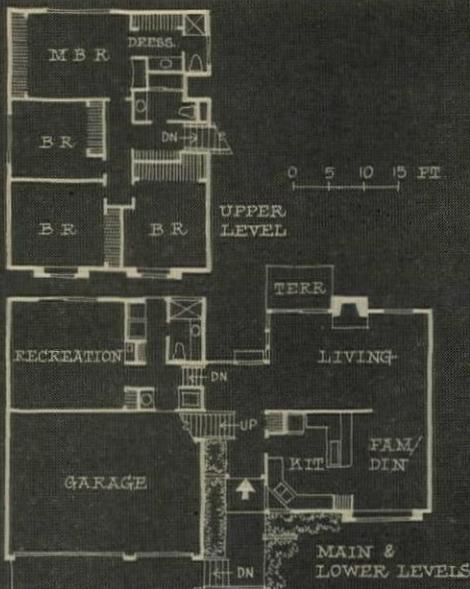
Sales-proven models by Architect Hai C. Tan



Oriental design (left) and folksy California ranch styles (above) remain popular with West Coast buyers. U-shaped plan (left) provides a well sheltered entrance garden in a three or four-bedroom, \$21,900 house for

Nevada Builder S. J. Torre. Ranch model (\$21,000) was designed for a Santa Barbara subdivision where Builder H. C. Elliott has sold 500 houses. A large dressing room off master bedroom was a strong feature.

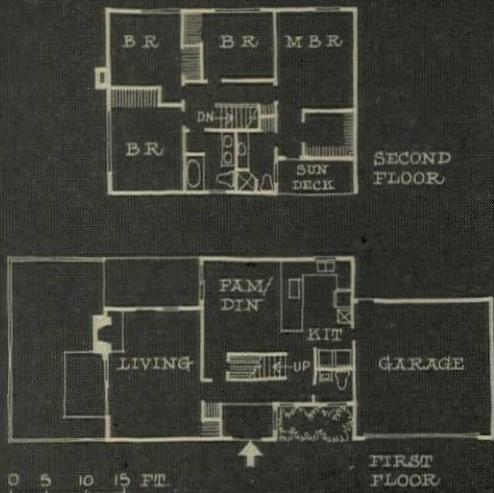
Dean Hesketh Inc.



Simple design of a low-priced (\$15,000) model for Guaranty Homes (left) contrasts with storybook details applied to the more expensive (\$37,950) split-level house (above) for Brutoco Development Co. Major's premise:

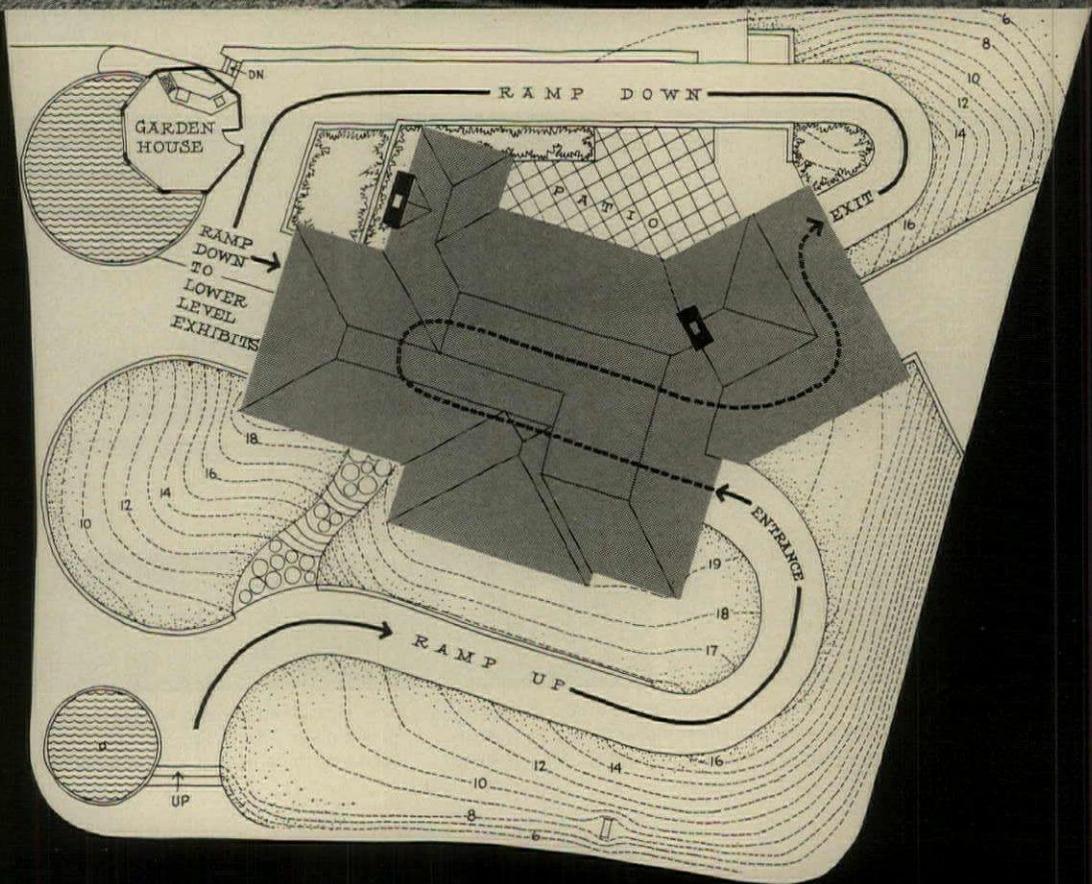
many California buyers still want roccoco ornamentation and will settle for plain design only in lower-priced houses. Floor plans and traffic patterns must be well handled in all price classes.

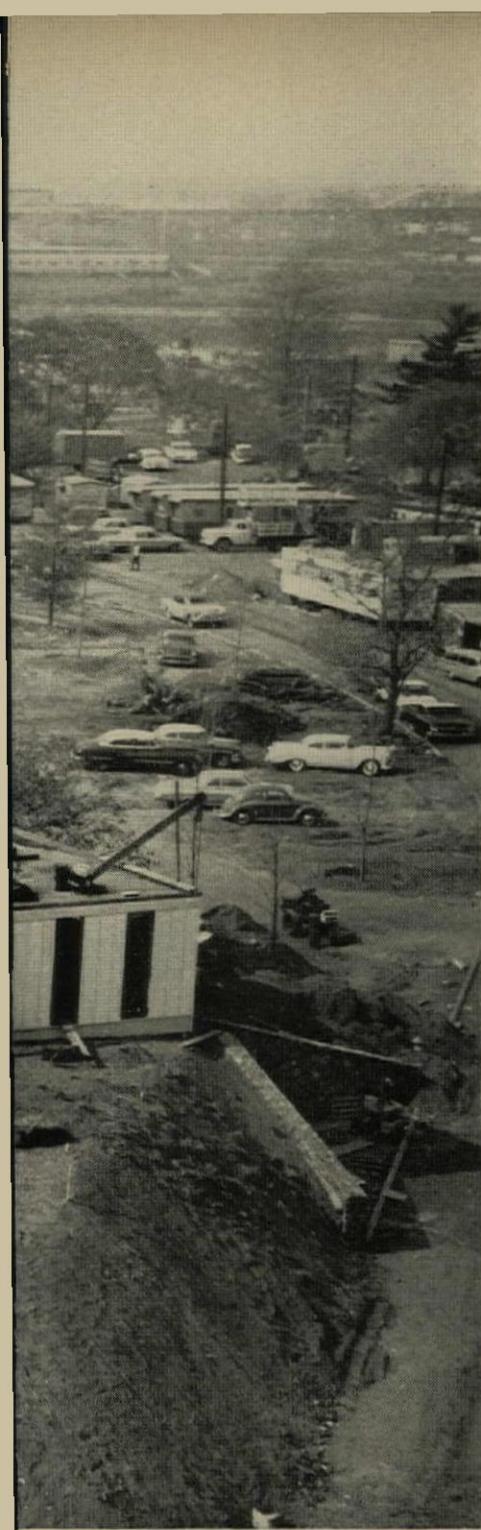
Rene Laursen



Clustered condominium houses for Builder Theodore Gildred's Fullerton, Calif. project vary from a two-bedroom, one-story model (left) to a four-bedroom, two-story (right). Prices range from \$20,900 to \$25,900. Recrea-

tion areas, four swimming pools and meandering greens are held by buyers in common ownership. Opened last summer, 34 of the first 70 units have been sold in a market still unfamiliar with the condominium concept.





HIGH ON A \$280,000 HILL, the Formica World's Fair house rises amid the exciting shapes of the Fair's industrial area. Formica spent \$280,000 to build the 15'-high hill, only hill at the Fair, another \$1 million to build the house. Exterior Formica panels, one of many new plastic laminate products the house will display, appear as vertical board and batten siding. The traffic plan at left shows how Fairgoers will enter the house through a side entrance and exit down another ramp to an exhibit hall on a lower level. Behind the house: the Bell System building. On the horizon: the new Mets' baseball stadium.

Ten million people will see this display house at the world's biggest home show

Starting April 22, the biggest mass market in history—an estimated 40 to 80 million people—will descend on the 1964 New York World's Fair. Almost 10 million are expected to tour the house at left (rapidly nearing completion). Millions more will read about it in a 14-page, four-color picture story to be published by *Good Housekeeping* on the Fair's opening day. Still more millions may see the house at more than 100 sites around the U.S. where local builders will cash in on Fair publicity by duplicating the house. What they will see, and what magazine readers will learn, could sway more tastes and buying decisions than any model house in housing history.

Many homeseekers will get their first closeup of wall paneling and furniture some of which looks and feels like wood but is largely laminated plastic. They will see windows of translucent plastic and luminous ceilings made of plastic bubbles that shed light through the roof by day and are lighted at night by fluorescent tubes. They will see lighting magic performed by ceiling spots that can flood a room with color or fade out as gently as dusk. The house is sponsored by Formica, a subsidiary of American Cyanamid. It was designed by Architect Emil Schmidlin and Designer Ellis Leigh. Interiors were coordinated by Mary Kraft, director of *Good Housekeeping's* decorating studio and building forum.

Since Formica's aim is to promote similar houses all over the country, its Fair house is middle-of-the-road design aimed at pleasing a mass market. Like four other Fair houses (*see NEWS*), it will show off new products along with new design ideas. But Formica's house will combine showcasing with one of the most potent promotion packages the housing industry has yet seen. The company has enlisted local utilities to get top builders in top market areas to reproduce the house (average investment: \$40,000). Builders will get support from 15 other manufacturers, utilities, department stores, major magazines and newspapers. Formica has budgeted over \$1 million to build the house at the site, another \$500,000 for national ads and builder promotion (*see p. 135*). By May 15—first authorized opening date for local versions—up to 5 million people may have toured the Fair house, read about it or seen it on TV or newsreels. *For a look at what they will see, turn the page.*



LAUNDRY ROOM screens washer and dryer with folding doors of translucent plastic. Area also houses freezer, sewing space, half bath.



BOYS' BEDROOM is informally furnished with desk, storage cabinets and bunk beds (*left*) of oak-grained laminate. Decorative panels are pat-

terned plastic laminate. The company spent \$65,000 to design and build custom furniture incorporating plastic-laminate finishes.



FOYER is lit by double panels of translucent plastic flanking entry and by a plastic fixture in ceiling. Divider is faced with plastic laminate.

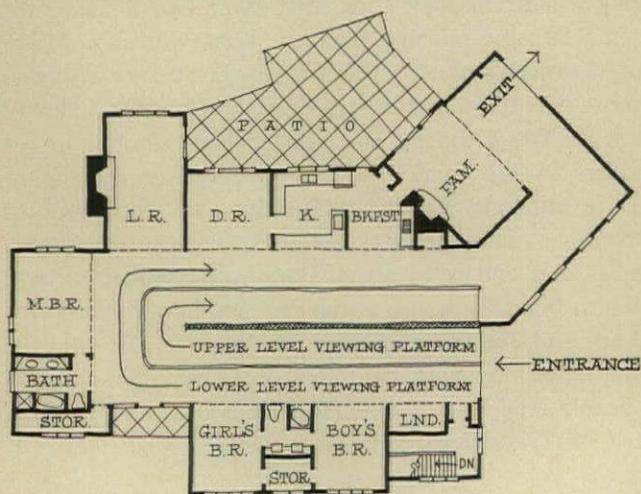


LIVING ROOM has plastic laminate on gypsum wallboard. Ceiling light is one of 18 that can dim or flood room with light by motorized switches.



DINING ROOM displays strips and panels of plastic laminate. Ceiling spots shed pink, yellow, blue lights. Drapes open by a motor.

Interiors of this Fair house will stress new uses of plastic laminates



Fairgoers will see them all as they tour past the rooms, in the order shown above, on a two-level traffic route (*plan, left*) that can pour 2,400 people per hour through the house. As crowds move down an expanded central corridor, curtains on each room will be pulled to reveal different uses of Formica—on walls, on doors, on kitchen cabinets, on window sills, on the furniture, as bathtub enclosures, even on doorknobs. Spectators will see cocktails spilled, abrasives rubbed on laminated surfaces to demonstrate how they wear and clean. They will see other new products that ease housekeeping chores: an electronic oven, self-closing kitchen drawers, wall-hung toilets and stain-proof and static-proof drapes of acrylic fiber. Another attraction: a kitchen-centered radio-intercom system that monitors the children's room, can answer the front door and can fill the house with hi-fi music. Photos above show a pilot model. Exterior appears on p. 134.



MASTER BATH shows three applications of laminated plastic: on vanity face, on countertop and on foamed-core backing enclosing the bathtub.



GIRLS' BEDROOM has pink-tinted plastic-laminate panels with alternating stripes in a contrasting color. End wall is striped laminate.



MASTER BEDROOM has wood-grain, plastic-laminate panels laminated to 16"-wide t&g chip-board sheets that are affixed directly to the studs.



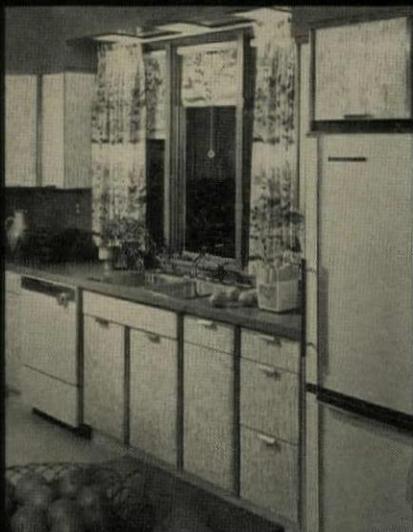
WORK DESK, barbecue and breakfast table are grouped at one end of kitchen, near family room (through door). Barbecue is faced with glazed



brick, but all other surfaces—and the furniture—are plastic laminate. Phone and intercom make the desk a housewife's communications center.



COOKING CENTER combines cooktop, electronic oven and vegetable sink in a wall of plastic-laminate-faced cupboards and countertop.



SINK CENTER is surrounded by plastic laminate—on walls, soffit, cabinets and countertops—to simplify cleanup. Drawers are self-closing.



CORNER BAR of teak-grained laminate can be concealed by matching sliding doors. All door trim is matching plastic-laminate millwork.



FAMILY ROOM, with stone fireplace, has ceiling panel of translucent plastic which diffuses light from three roof bubbles, lights at night.

continued



CONTEMPORARY VERSION of Fair house has plastic-laminate siding and soffits, brick veneer, aluminum downspouts and gutters to cut upkeep.

Local builders will tie in with the Fair by building one of six versions . . .

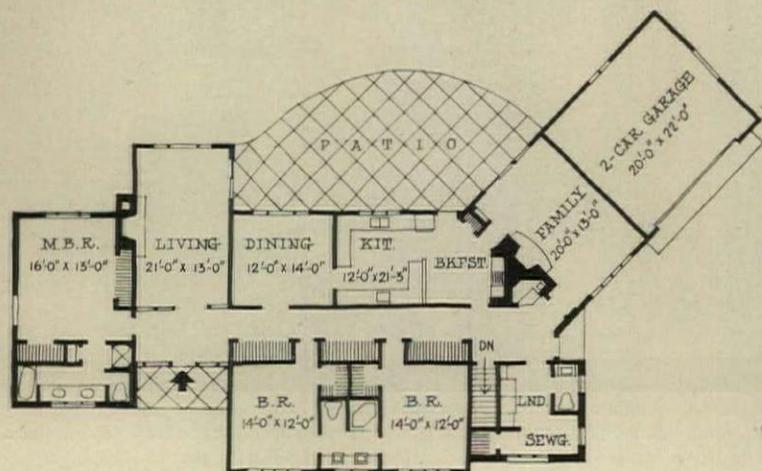
The house above will be reproduced by builders in over 100 communities from New York to Los Angeles, Tampa to Tucson. Designed as a pilot model for the World's Fair house, it is giving local builders an advance promotional boost in consumer media as well as a useful picture preview of the house they will spend from \$25,000 to \$45,000 to duplicate. (Five other versions are shown at right.) Formica built the advance model to test out the many combinations of plastic and laminates for the Fair model and to show builders the practical possibilities of the materials.

To cope with the unprecedented assortment of plastic building and decorating materials, Formica chose a veteran builder of promotion houses (including 1961's *Good Housekeeping-American Gas Assn.* house). Jacob R. V. M. Lefferts built the first Formica house on a wooded site in his Oak Hill development at Middletown, N.J. Collaborating with Architect Emil Schmidlin, he pro-

duced the pilot model for about \$15 per sq ft. The cost covered luxury features like rheostat lighting controls, motorized dimmers that delay light fade-out after switch-off, luminous ceilings, top and bottom hinged doors and 8' 6" ceilings.

Conceding that few consumers may be ready for plastic-laminated housing, Lefferts nevertheless predicts the house will open a lot of eyes: "Plastic laminates are great for kitchen surfaces and exterior paneling. The wood grain paneling looks and feels like the real thing. Translucent-plastic windows and decorative paneling are inexpensive and look wonderful."

The driftwood exterior paneling (laminated applied to sheets of cement asbestos board) is still undergoing tests but presented no problems in installation, says Lefferts. Since mass production is about two years away, the exterior siding will be used only on the pilot models at Middletown and the Fair.



FLOOR PLAN of the Middletown house groups main living areas at rear, with sliding glass doors that open four rooms to the patio. The central corridor serves as the main traffic artery, insulates the master bedroom from the family room at opposite ends. Windowless hall is skylighted. Laundry doubles as a mud room. Other versions of the house have similar floor plans.

SIX VERSIONS of the Fair house—(above and right) give builders a wide exterior choice. With one exception—the flat-top California model—all are designed to appeal to traditional tastes. Formica supplies renderings, floor plans, varying elevations for combinations of brick veneer, clapboard, board-and-batten siding. Basement and attached garage are optional.



DRAMATIC PROMISE of middle-income housing, like this FHA Sec. 221d3 co-op in San Francisco, is one of exciting, close-in townhouses or apartments with space for kids to play (racially integrated, of course), yet low, low

prices (in this case \$450 down and \$95 a month for \$12,295 units). The reality: such plums—product of subsidized interest rates—will be built only in token volume or undermine unsubsidized government housing programs.

For years, backers of more subsidies for middle-income housing have argued that growing millions of U.S. families are too rich for public housing, but too poor to afford private housing. Is it so? A statistical look suggests much of the case for federal easy-credit aid is bunk. Herewith a critique of the . . .

Misleading myths of middle-income housing

The controversy over whether middle-income families need more help than they are already getting from government in housing has been long, loud and lurid. It has been loaded with sweeping assertions, mixtures of fact and fiction, irrelevant statistics and unsubstantiated appeals. Consider these conflicting samples:

- "The greatest housing need in this country is for moderate or middle-income housing, particularly in cities and suburbs."—Rep. John V. Lindsay (R., N.Y.) in a House speech June 20, 1961.

- "The present product of the homebuilding industry is within the reach of one third to one half of American families . . . In some metropolitan areas as many as one half of all families can apparently afford the typical minimum priced product of the industry, at least when located on the cheapest suburban land,"—Sen. Joseph Clark (D., Pa.) in a Senate speech March 21, 1963.

- "Advocates of middle-income housing subsidies are sentimentalists who don't know what they are talking about. Incomes alone have nothing to do with a family's capacity to pay rent. Almost any middle-income family that wants a three-bedroom house can find one that is decent, safe and sanitary—and perhaps new—if the husband is willing to commute, say, 40 minutes."—Real Estate Analyst James C. Downs Jr. of Chicago.

- "The government should get out of all housing construction except low rent subsidized housing and stop trying to take over from free enterprise. Private builders can do the job better."—Samuel J. Lefrak, builder of Lefrak City in Queens, N.Y.

In one form or another, things have been like this for more than a decade—ever since the Senate soundly defeated the first middle-income subsidy proposal way back in 1950.

Over and over again through the years, the cry has been repeated that, as Senator Clark put it, something more needs to be done for families "whose incomes are too high for public housing but too low to afford . . . satisfactory *new* private housing being produced under the existing federal programs of assistance to private enterprise in housing."

Two and a half years ago, Congress and the Kennedy Administration finally put the federal government into the middle-income housing subsidy field via the controversial FHA Sec. 221d3 rental program. This cuts rents 20 to 25% for the lucky families who can get into a d3 apartment because the U.S. puts up the money to finance d3s at a rate about 37% cheaper than private builders can borrow. Now, some 4,193 d3 housing units are built (and largely occupied). Another 46,358 are in the pipeline and the Johnson Administration has budgeted a 45% increase in d3 for the next fiscal year starting July 1.

Congress will not be asked to pass basic legislation on mid-

income housing this year, since the experimental d3 program does not expire until June 30, 1965.

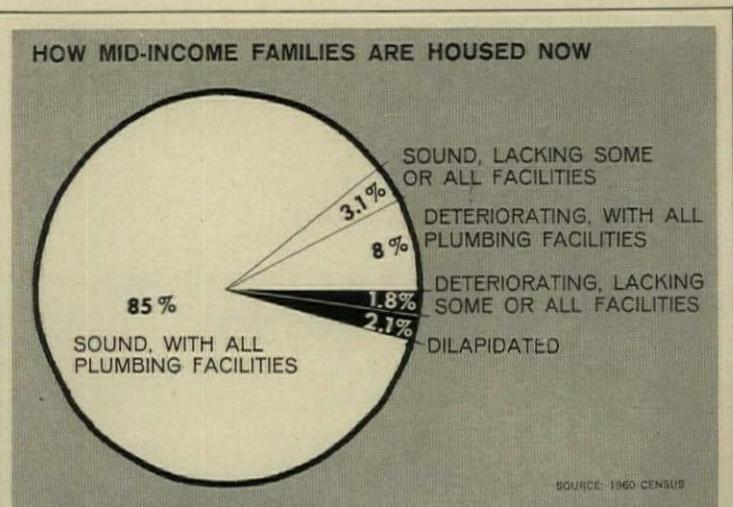
But the issue remains perhaps the most controversial in housing. And the record of debate on it so far does not encourage a belief that it will be argued or disposed of on the merits of the case. Indeed, some housing analysts contend allegiance to the idea that government must subsidize more and more housing for middle-income families has reached the proportions of religious doctrine.

To dispel some of the fog around the controversy, let's begin with Senator Clark's statement, for implicit in it are two of the most pervasive myths about middle-income housing—myths which have not yet been adequately challenged even though housing sophisticates know both are absurdly easy to disprove.

Myth No. 1: the middle-income third of the nation is still badly housed

This is just not so. Statistically, they are better housed than average, and in absolute terms only 3.9% of the nation's middle-income families and individuals in metropolitan areas lived in 1960 accommodations that could be called really bad (*see graph*).

Text continued on p. 142; on next four pages: a photo roundup



IN METROPOLITAN AREAS, only 3.9% of families and individuals in the middle-income brackets (\$4,000-\$7,000) live in slum housing, the 1960 Census shows. This includes the 2.1% whose residences are dilapidated and another 1.8% whose residences are not only deteriorating but lack some or all plumbing facilities, i.e. piped hot and cold water inside and a flush toilet and bathtub (or shower) for the exclusive use of one family.

Here's a sample of what is being built with mid-income subsidies

FHA's Sec. 221d3, the first federal middle-income program, "has caught on faster than almost any other section of the Housing Act ever did," asserts HHHF administrator Weaver. But it is still only a drop in housing's 1.6 million-starts-a-year bucket. In two and a half years, 50,500 units have been allocated, put under construction, completed or refinanced 221d3.

The program provides for FHA mortgage insurance of loans on apartments or co-ops with sub-market interest rates (originally 3½%, now 3¾%). It works only because the U.S. Treasury advances the funds via Federal National Mortgage Assn. to buy the 40-year loans. No private investor will touch them because 3¾% is some 37% below the going 5.37% rate for 40-year money. It is even ½% below what it costs the U.S. to borrow money for 40 years.

As a result of the cut-rate interest, d3 has a big competitive edge over housing financed at ordinary rates. Rents run from 20% to 25% less for similar apartments. For instance, one d3 co-op in Bridgeport, Conn. (*right*) requires monthly payments 22% below those in an FHA Sec 213 co-op right across the street built by the same builder to nearly identical specifications.

For these reasons, the program has been attacked by realty men, lenders, and some builders as unfair and unsound. And whether it is necessary at all has been widely questioned. NAHB, after opposing d3 for three years, has switched to endorsement. Builders have found they can make money at it, despite a 6% profit limit (they can collect a builder's fee on top of this).

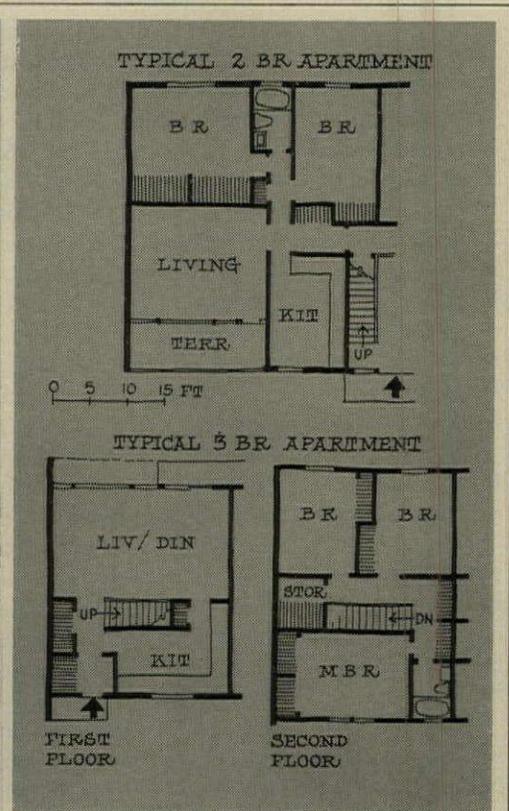
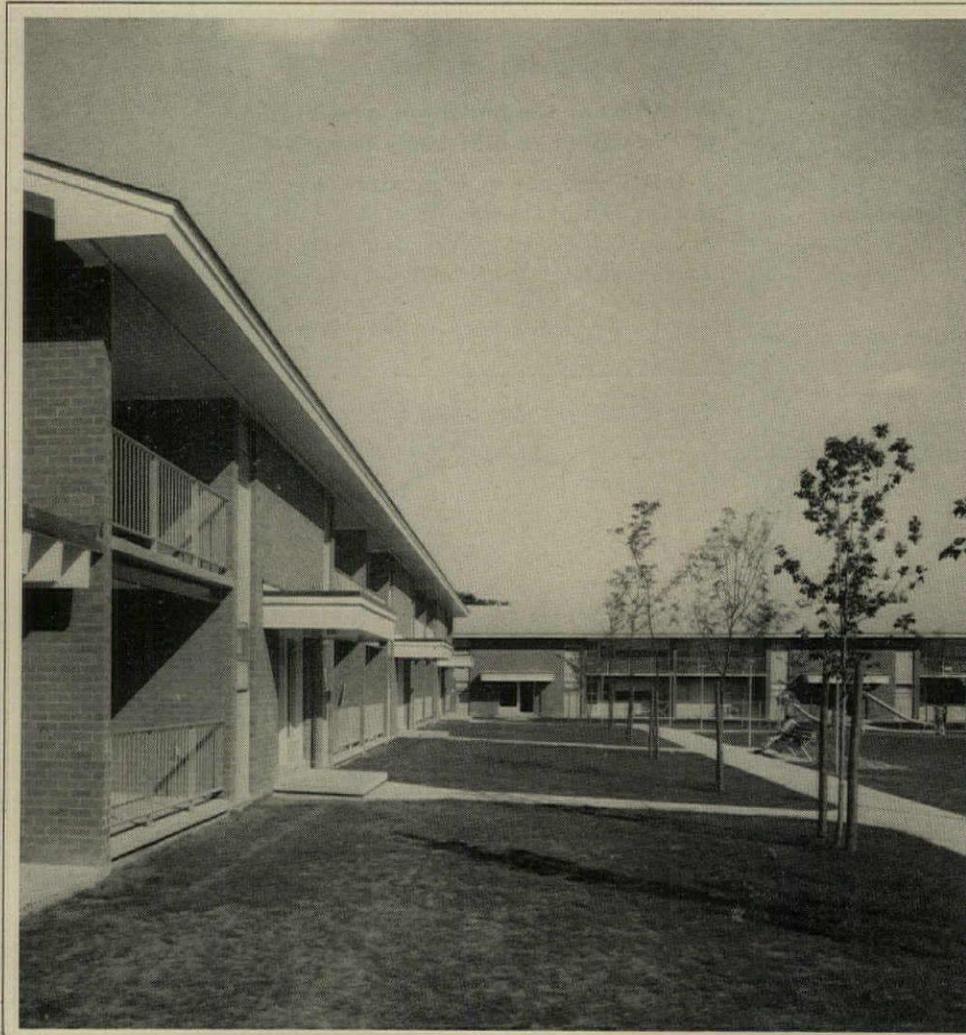
While d3 was being debated in Congress in 1961, its backers talked of housing for families earning from \$4,000 to \$6,000. Actually, FHA has set income limits that range up to \$10,900 for families of seven or more (well into the upper-third of family income distribution). In New York, families of three or four may earn up to \$7,600 to qualify for admission to d3; in Chicago the limit is \$8,400, in Los Angeles \$7,850, in Baltimore \$5,950, in Washington, D.C. \$7,900.

Who can build under d3? Builders may organize limited-dividend companies to sponsor projects, then work as contractors for them. They get 90% loans. Non-profit sponsors such as unions (*see North Hollywood project, right*), churches, or corporations organized specifically for d3 projects (*as in Tulsa, right*) get 100% loans. So do non-profit cooperatives whose members are project occupants, and public agencies (but not public housing authorities which are ineligible to participate).

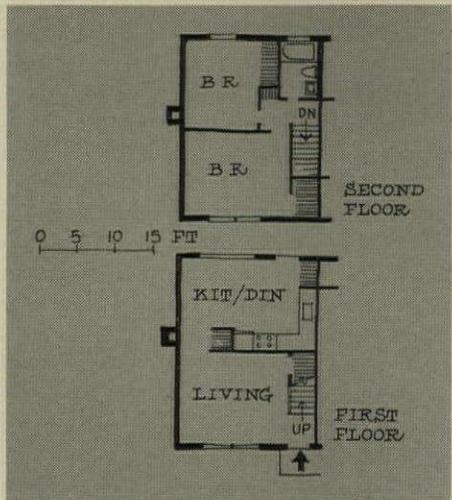
So many projects originally planned under another FHA program (usually 220) have been refinanced under d3 (*as in Cleveland, right*) that some critics charge that d3 has become a bail-out for renewal housing on the verge of failure.

Another subsidized middle-income scheme that has grown large on cheap credit is New York State's Mitchell-Lama program. The state uses its power to issue tax-free bonds to raise mortgage money at rates cheap enough so it grants 50-year loans at 3¾%. As in d3, sponsors' profits are supposed to be limited to 6% on their investment. *For more on M-L, see p. 146.*

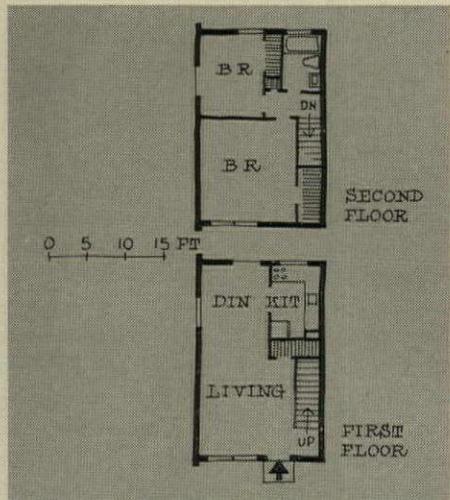
Gene Heil



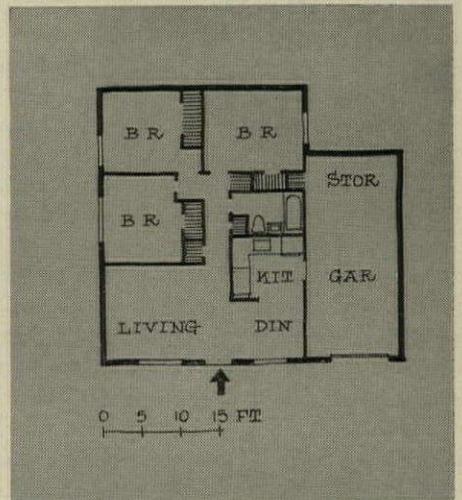
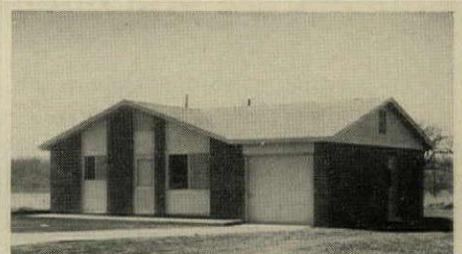
MONTICELLO, N. Y. apartments, financed for 50 years at 3¾% under New York State's Mitchell-Lana Act, also get partial realty-tax exemption. The 41 units are open to families earning under \$9,000. Rents range from \$155 (three bedrooms) to \$105 (one bedroom). Sponsor: Greenwood Estates. Architects: Blech & Goldfarb and Milton Holtzman.



BRIDGEPORT, CONN. investor-sponsored co-op was built by Palmer Tarinelli Construction Co. under Sec. 221d3 across from its almost identical Sec. 213 co-op. Income limitations (\$7,400 for family of four) prevent most 213 families from moving to d3 units, where monthly charges are 22% lower for two-bedroom units.

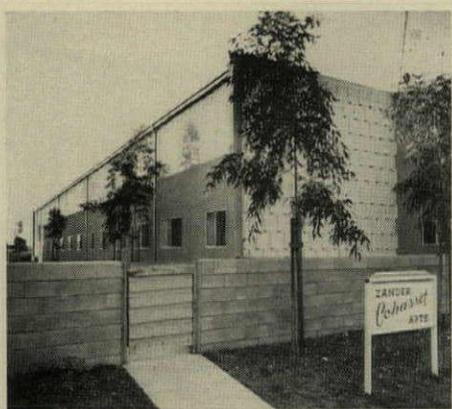


ST. LOUIS' d3 by Builders Fischer & Fritchel offers rents 15% below comparable full-rate-paying apartments: from \$69 for a 4½-room, 676 sq. ft. unit to \$91 for a 6½ room, 1,104 sq. ft. unit. Two-bedroom unit (plan above) rents for \$80. In two months: 179 applicants were received for the 304 units.

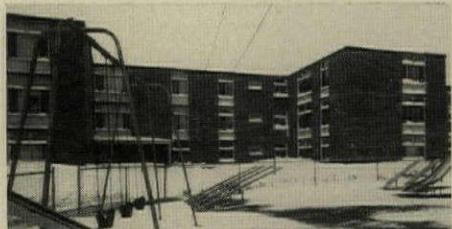


TULSA experimental 221d3 project of 100 scattered \$9,000 houses (23 are built) is sponsored by Home Builders Demonstration Inc., a non-profit corporation. Tenants pay 20% of their income, part of which accrues toward a \$300 down payment. When \$300 is accumulated tenants can buy their homes under Sec. 221d2.

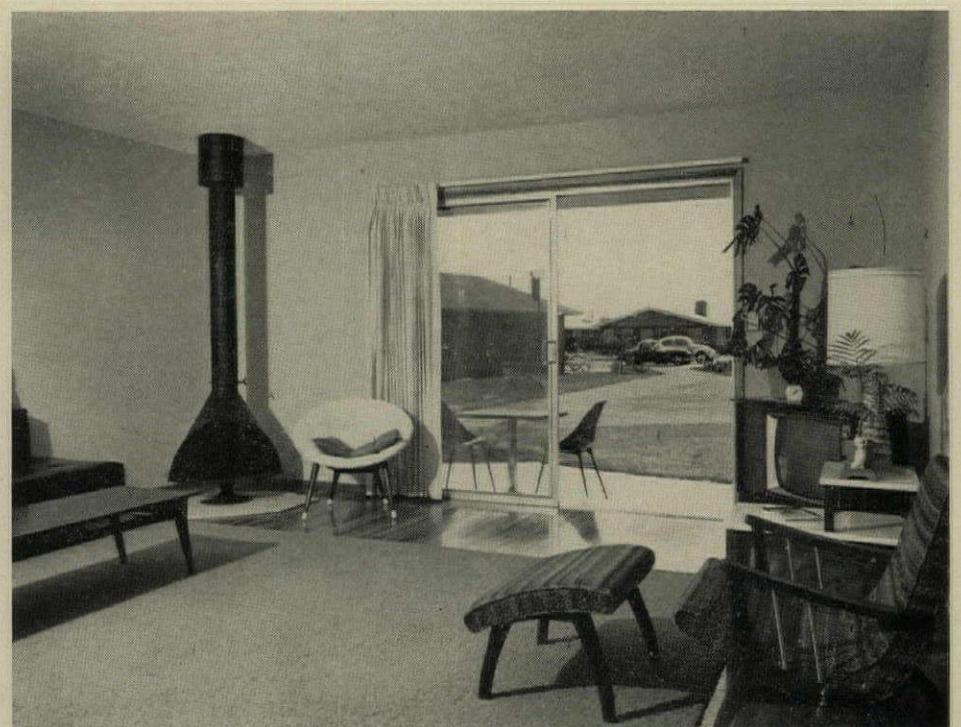
Photos: E. Y. Lee



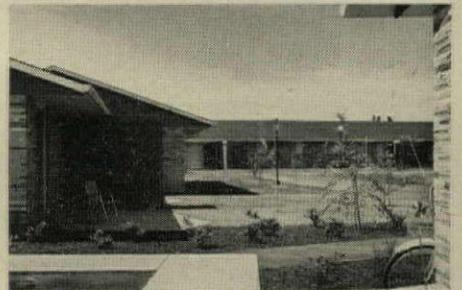
NORTH HOLLYWOOD, CALIF. apartments are one of seven d3 projects sponsored by the American Federation of State, County & Municipal Employees. Rents for 83 units range from \$95 for one-bedroom to \$120 for three-bedrooms. Architect: Robert J. Coles.



CLEVELAND'S Garden Valley, 484-units built in 1947 on a filled ravine, was refinanced 221d3 last year to cut rents and cure vacancies—42% among its all-Negro tenants. In December, the Cleveland Development Foundation announced it would close the project after a 60-year old sewer collapsed. Tenant pressure led the city to agree to repairs.



VANCOUVER, WASH. 221d3 has 41 apartments, 800 sq. ft. two-bedroom units for \$85 a month and 900 sq. ft. three-bedroom units for \$97.50 a month. Single-family duplexes form L-shapes around open court. View above shows living room opening through sliding doors to the court. Cost per unit: \$11,431. Architect Co-burn Ackley says 58 more units are planned.



continued

Builders are still building inexpensive new homes in most areas

On Long Island, a few builders are still putting up tract houses that sell for less than \$14,000. Although these houses lie an hour and a half from New York City, they are being bought by families (including some commuters) that earn close to the median New York income of \$6,901.

One Long Island builder, Gerald Monter, reports that he was selling houses for \$11,990 on Long Island a year ago. Now, upzoning has forced him to increase his living space from 800 sq. ft. to 1,000 sq. ft., and forced him to build on a larger (75 ft.) lot. So his prices begin at \$13,990.

One way to dodge upzoning is via scattered lots. In Runnemede, N. J., within commuting distance of Philadelphia, Builder George Matteo is selling two-bedroom ranch homes for \$9,990 on 50'x120' lots that were zoned in the 1920s. He has spotted 50 houses on lots scattered over a 40-block area.

Middle-income buyers have little problem finding new housing in Philadelphia itself, if they will accept row housing. In northeast Philadelphia, only a half hour from center city, builders face stiff competition for sales of row houses that begin as low as \$12,190 (picture below).

Outside a handful of high cost cities (mostly in the East), there are scores of tract builders who are selling homes for less than \$14,000. For example, seven miles from downtown Columbus, Builder Don Ettore has completed 500 homes in a new development with prices ranging from \$11,350 to \$15,000. In Holiday Gardens, in West Memphis, Ark., the closest subdivision

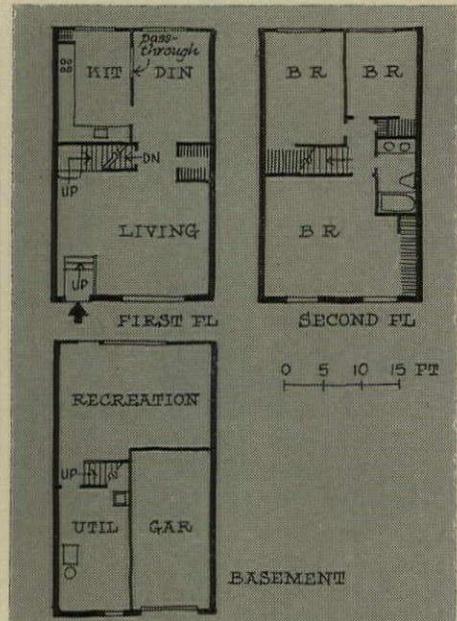
to downtown Memphis (10 minutes), Clement & Norfleet offers a \$13,500 ranch. Hewlett-Hunt Homes Inc., less than a half hour from Memphis, matches this price level with a two-story colonial, and also offers a smaller ranch for \$9,990. In Houston, buyers find ample low-price housing beginning at \$10,500 and even an all-brick, air conditioned model for \$11,350 by Cameo Homes.

Generally, low-price home builders offer houses with living space that costs \$11 or \$12 per square foot. But in Phoenix, Kaufman & Broad have redesigned a 906-sq. ft. two-bedroom ranch into a three-bedroom model without raising the price—\$8,990. Square-foot price here is under \$10! In Detroit, Kaufman & Broad offers homes priced between \$12,990 and \$13,500.

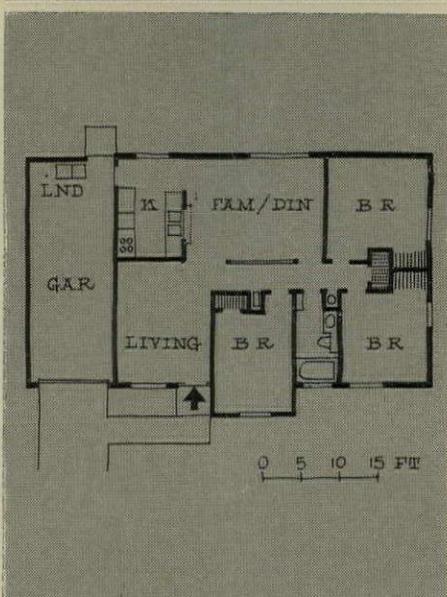
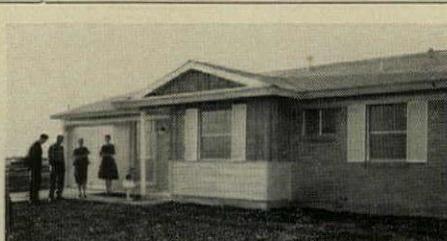
Some builders argue persuasively that FHA is imposing too stiff credit screening on would-be buyers. Southwest of Wilmington, Del., Builder Sidney Paul says he was "knocked right in the head" by FHA's decision to give closer scrutiny to risks. He had been selling houses briskly below \$10,000, but with the FHA crack-down his sales dried up. One other problem: all his sales have been to Negroes, which discouraged all but the lowest-income white buyers. Paul got FHA to agree to let four buyers rent instead of buy. Ironically, they pay more per month this way.

Under requirements introduced by former FHA Commissioner Norman Mason, a family with \$4,000 income could qualify for an \$11,000 house; a family with \$7,000 income after taxes could qualify for a \$17,000 house.

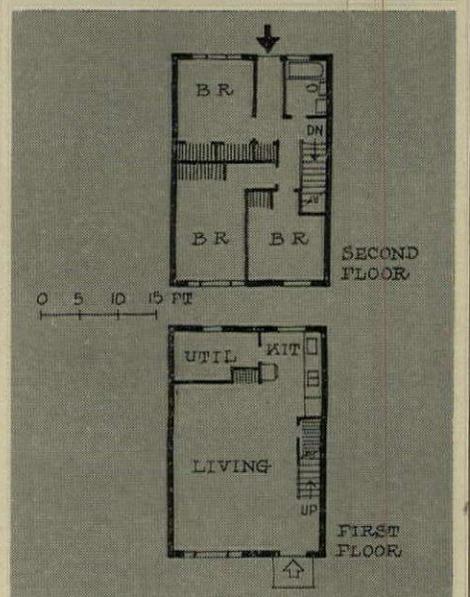
Burton



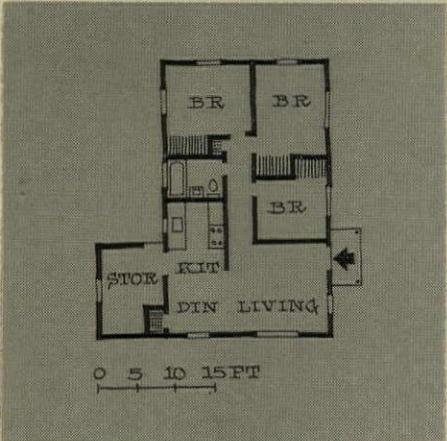
\$12,190 IN PHILADELPHIA. Lindy Bros. recently sold out smaller models for \$10,990 nearby. These new models—half an hour from downtown—offer 1,218 sq. ft. (\$10.01 per sq. ft.) on a three-level 20'-wide plan. Many similar models are also on the market. Architect: Sherwin S. Rochlis.



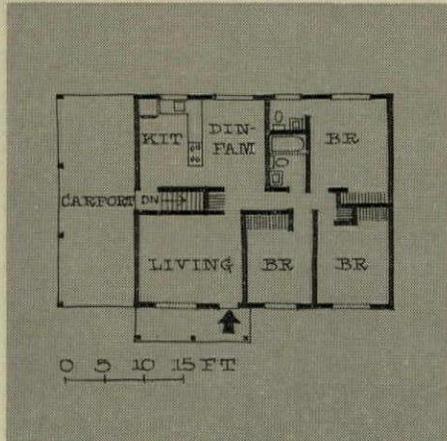
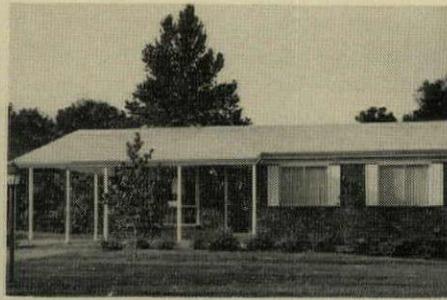
\$9,300 IN DALLAS, 15 min. from downtown. This ranch model offered 1,050 sq. ft. of living space (\$11.29 per sq. ft.), three bedrooms, one bath. It is part of an 817-unit FHA-VA tract, built and sold out in three years by Vernon and James Smith, who are also the architects. Highest price in the tract was \$11,350.



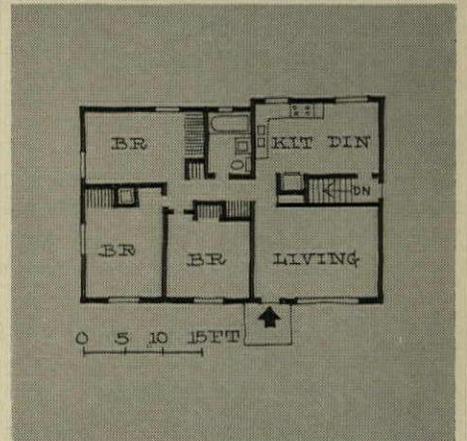
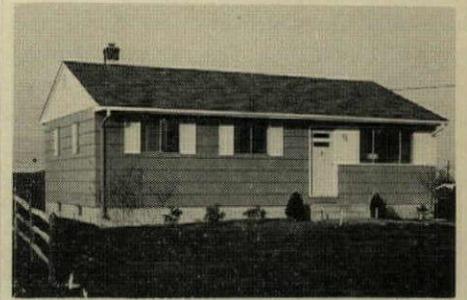
\$12,500 IN WASHINGTON, D. C. for 20 inside units, \$14,000 for eight corner units. All units have 1,156 sq. ft. (\$10.83 to \$12.11 per sq. ft.), three bedrooms. John Haas's Workshop 221 Inc. has sold all units under FHA Sec. 221d2—mostly for \$350 down, \$79 a month for 40 years—26 to displaced families.



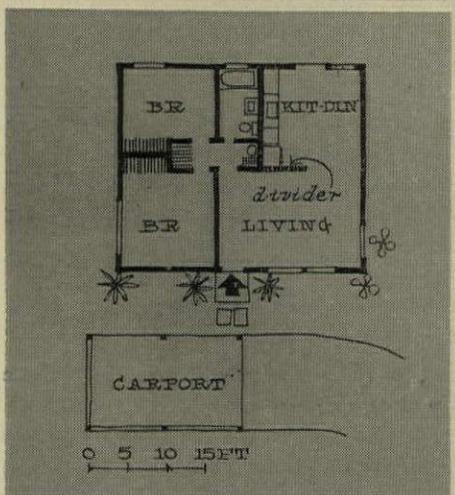
\$9,995 IN SOUTH MIAMI. Under FHA Sec. 221d2 (which has no interest subsidy) David and Martin Woolin offer this 840-sq. ft. three-bedroom model (\$10.90 per sq. ft.). Buyer puts \$295 down (Woolin absorbs closing costs) and pays \$61 a month for 35 years. Architect: Ed Wolz. Sales: 35 a year since 1962.



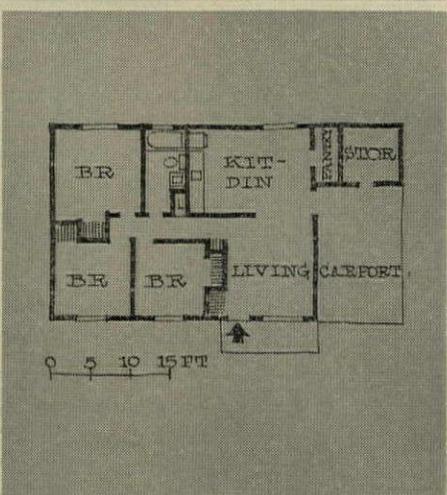
\$11,995 IN CLAYTON, MO. Builder Harold G. Lieberman offers this 964-sq. ft. ranch model (\$11.10 per sq. ft.) with three bedrooms, one bath in his fast-selling Brookside development 22 min. from downtown St. Louis. A \$13,650 model sells faster, he says. Architect: Robert Elkington. Without brick models sell for \$295 less.



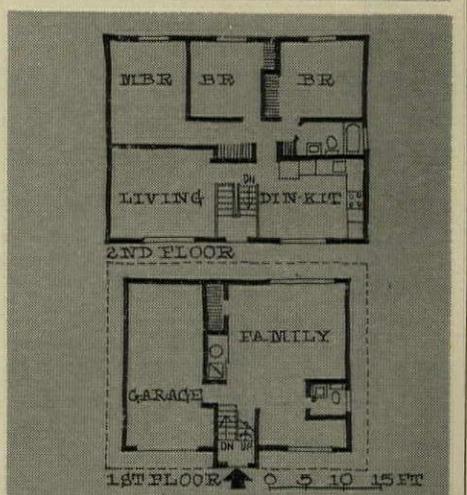
\$12,900 IN WEST HAVEN, CONN. One of the lowest-priced tract houses in Connecticut, this model offers 950 sq. ft., at \$12.52 per sq. ft. Architect Fred Gellert. Builders Siegfried Ullman and W. D. Ferguson recently completed another low-priced (\$13,200-\$14,200) tract of 35 homes in Ansonia, Conn.



\$9,995 IN SAN DIEGO. Builder Larry Lawrence had a quick sellout of these two-bedroom, one-bath models in a 37-house tract. But upgraded land improvement requirements will force a price rise when he builds more. The house—fully carpeted—offers 850 sq. ft. (\$11.64 per sq. ft.).



\$8,990 IN PHOENIX. Three-bedroom house in a just-opened project offers 906 sq. ft. (\$9.90 per sq. ft.) with concrete-block construction. Lot cost \$2,000. Down payment: \$276. The FHA Sec. 221d2 loan for 35 years cuts the monthly tab to \$74.19. Builder: Kaufman & Broad. Architect: Dave Metz.



\$13,950 IN SO. SETAUKET, L. I. One of the lowest priced tract houses on Long Island, it lies 1½ hours from New York. Designed by Builder Donald G. Partrick, the split-entry ranch has 1,300 sq. ft. (\$10.69 per sq. ft.), carpeting, dish- and clothes-washer. Full move-in cost: \$690.

7½% dwelt in deteriorating quarters but with all plumbing facilities, a situation which calls for rehabilitation rather than extensive new construction. Deteriorating housing, by Census definition, needs fix-up more substantial than routine maintenance—but technically it is fixable. Altogether, mid-income families (\$4,000 to \$7,000 a year) in dilapidated housing occupy only 0.8% of the nation's 34-million, met-area units. Add in deteriorating minus plumbing facilities and the total swells only to 1.57% of met housing units. Even if you add in all the deteriorating housing with hot running water, a toilet and bath for the exclusive use of one family you only swell this minucule total by another 2.62%.

Mid-income renters in met areas, it is true, are not so well housed as mid-income homeowners, according to the 1960 Census. Just over 3% of them (some 157,610 families) live in dilapidated housing. Another 2.9% (136,000 families) live in deteriorating housing lacking some or all plumbing. But the central fact, if Census figures mean anything at all, remains:

The ill-housed in the U.S. today—and there are perhaps 5 million such families—are heavily concentrated in the lowest third of income distribution. (There are also 13,081 families with incomes above \$15,000 who occupy dilapidated units or deteriorating units minus plumbing.)

Census divulged all these figures more than a year ago, but they have been notably missing from arguments by backers of middle-income housing aid.

Myth No. 2: anybody who can't afford a good new house or apartment is excluded from a good place to live

AFL-CIO spokesmen have gone so far as to insist that 60% of the nation's families are thus excluded from the housing market because of high construction costs (for which labor is partly to blame) and high interest rates. This notion is nonsense because it equates good housing with new housing and assumes that anyone who can't afford a good new home is thereby condemned to live in a bad home. But the obvious fact is that the big source of housing for middle-income families who want to move—and for rich families, too—is and will remain existing units. New housing adds only about 3% a year to the nation's supply. If

it is pumped up to 2 million units a year, with or without subsidies, it will still add less than 4% to the total stock.

Moreover, with the arguable exception of New York City, housing for mid-income folk is in plentiful supply. Met area vacancies for rental units now stand at 7.5%, and forecasters expect them to rise. For owner-occupied units, vacancies have hovered about where they are, 1.5%, for about a year.

Wholly overlooked in the long debate is the growing role of mobile homes in housing the nation. They now add 143,000 units a year to the U.S. housing supply. This equals 14% of one-family starts. But mobile homes aren't counted as housing by Census statisticians—apparently because this new competitor for housing markets sneaked up on the industry and government alike disguised as something else (i.e. trailers). Mobile homes now account for 33% of all new housing sold at prices under \$10,000. And the Mobile Home Manufacturers' Assn. predicts their share of the low-price market will swell to 50% in the next decade. Backers of mid-income housing subsidies have yet to acknowledge these facts in their orations. *Many another mossgrown myth now obscures the facts about housing available to middle-income families. Here are some of them:*

Myth No. 3: FHA housing is so costly that the agency fails to serve the middle-income market

The typical buyer of an FHA used house under Sec. 203b in 1961 had an income of \$6,971. The typical buyer of an FHA new house had \$7,328. Thus half of FHA buyers had incomes lower—or well into the mid-income bracket. True, only about 3% of FHA used-house buyers under Sec. 203b had pre-tax incomes of under \$4,000. But this is not middle-income. On the other hand 48% of FHA used-house buyers had income between \$4,000 and \$7,000. And 28.4% had incomes from \$4,000 to \$6,000. FHA will not accept a substandard house nor let a family allocate more than a market-tested percentage of its income to housing expense. Yet this is the middle income third of the nation's families that all the commotion is about.

Comparisons of FHA volume with the income groupings of U.S. non-farm families in 1961, latest year reported by the Commerce Dept.'s office of business economics (see graph), show that FHA gets substantial business from all but the lowest 19.1% of non-farm families, those earning less than \$4,000 a year. With non-farm families earning more than that (except for top income groups), FHA did more than a proportional share of its total business. [OBE figures include income Census doesn't count, and so present a more accurate picture (see p. 161).]

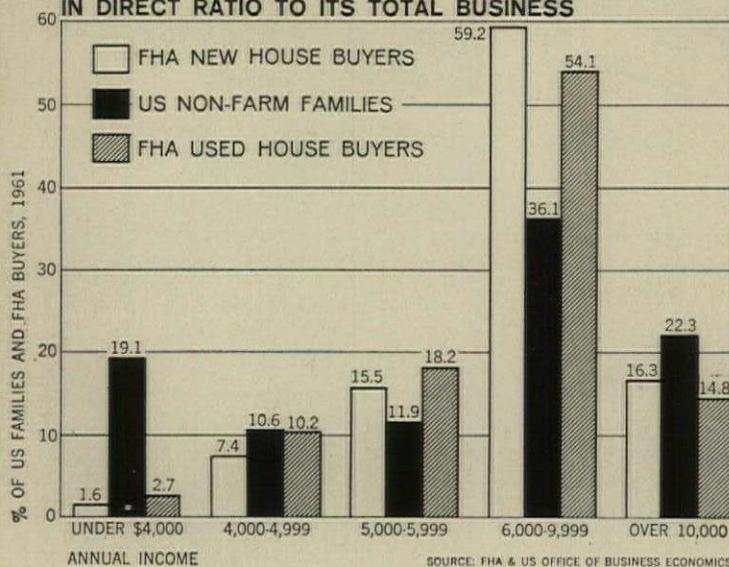
Moreover, America has been wiping out poverty so fast that all the income groups below \$5,000 are shrinking. Between 1950 and 1961, says the office of business economics, the share of U.S. nonfarm families with income under \$2,000 dropped from 12% to 5%. The income bracket from \$2,000 to \$4,000 shrank from 34% to 13% and the \$4,000 to \$6,000 bracket fell from 30% to 23%. To put it another way, 40% of our non-farm families have incomes above \$7,500. Another 28% have \$5,000 to \$7,500. Only the lower third have incomes under \$5,000.

Myth No. 4: builders have stopped building housing mid-income families can afford

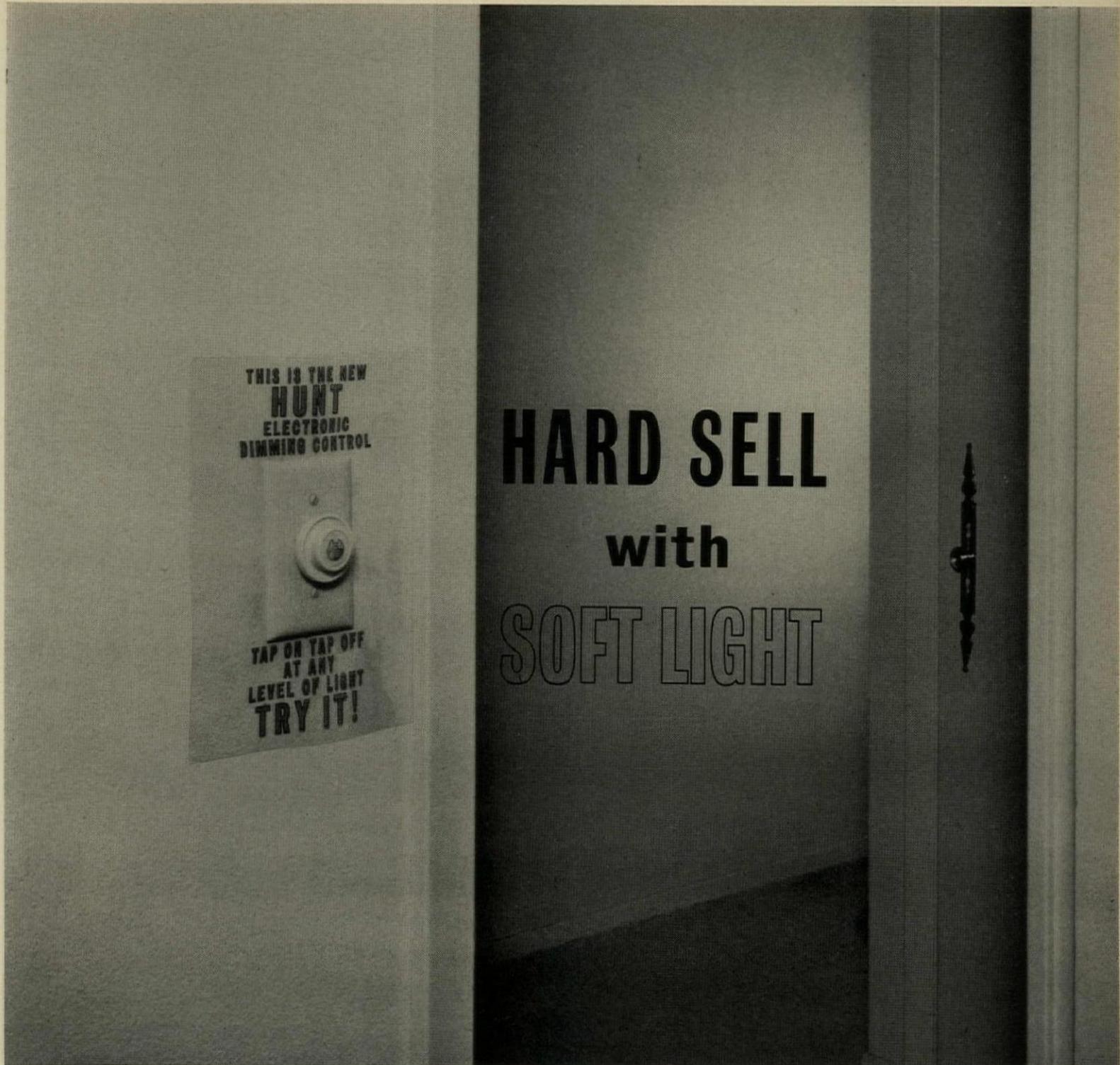
As the pictorial spread on p. 140-141 indicates, the private housing industry is putting up a lot of inexpensive homes today. For instance, in Phoenix, buyers can choose between an \$8,990 Kaufman & Broad three-bedroom model, a \$9,650 three-bedroom townhouse offered by John Long, on va no-down terms, or \$300 down and \$89 a month conventional, and a \$9,600 three-bedroom home by Chevront Homes for \$300 down. Memphis, another low-ocnstruction-cost city, is well supplied with new homes around \$13,500, well within the purse of Memphis' \$5,555 median-income families. Realty Investments offers models from \$10,500 to \$11,900. But the hot market is not the cheap end; it is

continued on p. 146

FHA DOES SERVE THE MID-INCOME MARKET— IN DIRECT RATIO TO ITS TOTAL BUSINESS



FHA HOUSE BUYERS fall into the middle-income brackets in about the same proportion as all non-farm families do. In 1961, the agency did 42.7% of its new house business and 48% of its used-house business under Sec. 203b with buyers earning from \$4,000 to \$7,000. In every mid-income bracket above \$4,000 to \$5,000, FHA did a larger share of its total business than non-farm families in that bracket constitute of all non-farm families. Only 16.5% of FHA new-house buyers and 14.8% of used-home buyers had incomes above \$10,000.



Both Provided With Hunt Electronic Dimming Controls

Take two, they're small. (The low-cost PC-6-I, 600 watt capacity unit pictured above fits standard 2" deep single gang box.) Install one in the dining area and one in the nursery or children's room... Hunt provides the "Hard Sell" with the clear plastic wall guards to keep face plate areas clean and at the same time call attention to the modern lighting flexibility you have added in your home design. The "Soft Light" from Hunt Dimming Controls is available at low intensity settings; a romantic, candle light effect for the dining area... a soft, glowing night light for the nursery. Full brilliance, or any desired level of light, for any activity, is of course available with Hunt Dimming Controls, and so is economy, too. (Incandescent bulb life is extended over 1000% when burned at 75% of maximum rated wattage.)

Chances are, that later on you will have other ideas about where Hunt Dimming Controls should be used,

but right now start with two... two Hunt Electronic Dimming Controls, fully guaranteed and ruggedly built for long reliable operating life.

For complete information and specification data on the complete line of Hunt Electronic Dimming Controls and Systems for residential and light commercial lighting control, contact your local Electrical Distributor, the Hunt Representative in your area, or write: The People Who Bring You The Brightest Ideas in Dimming.



**HUNT ELECTRONICS
COMPANY**

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SEE OUR CATALOG IN SWEETS

**ALL
YOU
DO IS THIS:**



Sign up for the U.S. Plywood—Du Pont Million-Dollar Promotion†, and install Weldwood PF-15 siding, surfaced with Du Pont “Tedlar”, on a 1964 model home.

...AND WE DO ALL THIS TO BUILD TRAFFIC FOR YOU!

1. WE PUT YOUR NAME, address, development name and elevation of your model home



2. IN LIFE MAGAZINE... a powerful two-page spread in LIFE, the magazine that delivers impact, commands action in your area.

Now, from these leading builders, a home you won't have to paint until 1979!

The siding on this house... is guaranteed for 15 years... The Du Pont Company...
This lucky number is yours alone. Take this card to any home builder listed on this page to see if you've won. (Or you can telephone.)

3. PLUS THIS TRAFFIC-BUILDING SWEEPSTAKES... aimed exclusively at new-home prospects. LIFE subscribers will be offered a chance to win \$15,000—or one of 1,000 other prizes, each worth \$1,000—towards the purchase of a new home. Subscribers visit your model home to check their Sweepstakes ticket against the lists of winning numbers. This Sweepstakes will give new-home prospects a tremendous extra incentive to visit your model homes.

YOU may already have WON \$15,000 for a new home!

OR ONE OF 1000 OTHER PRIZES OF \$1000 EACH!

YOUR LUCKY NUMBER IS:

A-562346

This lucky number is yours alone. Take this card to any home builder listed on this page to see if you've won. (Or you can telephone.)

LIFE subscribers' Lucky Number Card.

4. NEW SALES ADVANTAGE. U.S. Plywood's new siding, Weldwood PF-15, is surfaced with "Tedlar"* PVF film, a tough, long-lasting film that's bonded inseparably to PF-15 siding in U.S. Plywood's plant. PF-15 gives your home a really important and unique difference that buyers will recognize at once—fifteen years' freedom from painting, guaranteed in writing by U.S. Plywood.

5. SPECIAL SELLING AIDS. A complete package of selling aids especially designed for this promotion. All free from U.S. Plywood.

- short, intensive training session for salesmen
- demonstration kit
- copies of the 15-year guarantee
- site sign for your model home (3' x 4') as shown below

Plus colorful display materials, counter cards, brochures and idea kits.

HOW TO SIGN UP. To take advantage of this Million-Dollar Promotion—probably the biggest new-homes promotion in '64—simply write The Du Pont Company, Film Dept., Box N-10452, Wilmington, Del. 19898, immediately.

*Du Pont registered trademark.

†Not available in Kansas or Wisconsin.

BETTER THINGS FOR BETTER LIVING...THROUGH CHEMISTRY



for homes priced from \$17,000 to \$20,000. Even in Los Angeles, with its sky-high land prices, Guarantee Homes offers a \$12,995 house with three bedrooms, 1½ baths for \$295 down.

True, soaring land prices and upzoning are making it harder and harder for builders in a few big met areas to keep on building inexpensive new homes. "We have to get higher densities if we are going to continue to reach this market," says R. V. Hunsaker Jr. The Long Island Home Builders Institute is worried, too. "Suffolk County is the only part of Long Island where moderate-priced homes and apartments can be produced," says President A. Henry Schroeder. Why? "Artificially excessive cost of land, and steadily increasing cost of labor, materials and overhead . . . The heart of the problem is the cost of land and its development." He estimates it now costs \$10,000 an acre to buy and develop residential land on the island. That requires densities of four-homes-per-acre to yield a house and lot selling for \$12,500. The problem: widespread one-acre and two-acre zoning. Even so, there are a few new homes on Long Island priced close to \$13,000. There will be a lot more if local governments let builders build them.

Myth No. 5: cut-rate state loans, based on tax-free bonds, are needed to improve mid-income housing

National data are not very precise in pinpointing local housing problems—and all housing problems, like all markets, are local. New York City, where rent control perpetuates a vacancy rate officials claim is only 1.8% (even though the city lost over 100,000 people in the last decade and Manhattan boasts fewer inhabitants than during the vacancy-plagued depression), has generated much of the nation's most politically potent backing for middle-income housing subsidies. In fact, New York State's Mitchell-Lama housing law is often held up as a model for the nation. It uses the state's credit standing to float tax-free bonds (thus providing cheap interest at the federal Treasury's expense) to finance 50-year loans to limited profit (6%) housing companies at ½% more than the state's borrowing cost. Currently, this means 4.1% loans, and with real estate tax abatement up to 50% added, it produces cooperatives selling for about \$600 a room down and \$27 a month per room and apartments renting for about \$30 a month per room. Builders get their profits—which are not limited to 6%—as a construction fee. And families with incomes up to nearly \$16,000 a year can qualify under the income ceiling formula set by the law enacted in 1955. In practice, the state housing division holds the ceiling down to \$10,000 by administrative action in New York City and adjacent Westchester County where most Mitchell-Lama projects lie.

Outside New York City, Mitchell-Lama is a negligible item in the state's housing picture. Last year, for instance, it accounted for only 830 starts out of a state-wide total of 49,898 (excluding New York City). Inside rent-controlled New York, public housing plus middle-income Mitchell-Lama housing now accounts for nearly one-half of total housing output. New York City has more than 18,000 completed units of Mitchell-Lama housing, another 26,000 under construction plus 40,000 more in planning.

Their cost, at \$18,317 per unit, far exceeds the cost across the nation of the typical new FHA home which advocates of middle-income subsidies cry middle-income families cannot afford. Mitchell-Lama imposes a cost ceiling of \$20,000 per unit—about 20% above the average cost of a new FHA house.

Under Mitchell-Lama, the state or the city (and both do) can lend up to 90% or 95% (depending on who gets the money) of the construction cost of a rental or cooperative project. Since 1962, co-ops have been eligible for 95% loans; rental sponsors get 90% loans. Rental sponsors must agree to limit their profits to 6% on their investment.

With this combination of subsidies, Mitchell-Lama projects undercut the rents private builders have to charge for comparable accommodations in new construction. Example: a privately financed new two-bedroom apartment in Queens or Brooklyn typically rents for about \$190 a month today. Under Mitchell-Lama, with subsidized interest and the 40% tax abatement which is New York City's practice, a new two-bedroom apartment rents for about \$140.

Not long ago, Mayor Robert Wagner testified to a House subcommittee: "There is a virtually inexhaustible demand for this housing." There was—until 1961. But then, sales in at least four subsidized M-L projects began to lag. At one point, nearly 2,000 of the 3,855 apartments in them remained unsold—some after sales campaigns lasting nine months. Co-op backers found they had to take showy (and expensive) one-third page newspaper ads to cajole buyers (H&H, Jan. '62, p. 41). Commented Columnist John Crosby: "It isn't that there aren't any middle-income people to move in; it's just that middle-income people can't stand the 'institutionalized look' of the apartments which were not designed for people to live in but for builders to make money out of."

Sales problems in the four co-ops have since been cleared up, but now some M-L projects are embellished with indoor swimming pools and rooftop solariums—testament that even cut-rent housing is hard to peddle unless it contains the same quality features today's buyers demand in housing that pays its own way.

Unfortunately for New York—and perhaps for the nation—the Mitchell-Lama Act tends to spread the mythology started by rent control that New York housing should be available to almost everybody at below-the-market prices. Mitchell-Lama housing is a palliative which makes New York City's housing mess look slightly less hopeless. It cuts the cost of housing for a lucky few. But it raises the cost of housing for everybody. One of the most immediate results of Mitchell-Lama easy financing has been to inflate the price of land under some M-L projects from 50¢ to \$2 per sq. ft. Why? Some M-L projects were figured out backwards from the informal \$30 a room rent ceiling the city imposes. Land became the residual cost, not the starting point.

Currently, the New York mid-income recipe, with all its political sex appeal and deep-seated faults, has lately been offered to California on the questionable ground that \$6,000-a-year families cannot buy or rent adequate housing. (The scheme passed the

Income limits for admission to FHA Sec. 221d3 projects in the 10 largest U.S. cities

City	Number of persons			
	2	3 to 4	5 to 6	7 or more
New York	\$6,450	\$7,600	\$8,750	\$9,900
Chicago	7,150	8,400	9,650	10,900
Los Angeles	6,750	7,850	9,150	10,350
Philadelphia	5,250	6,200	7,150	8,050
Detroit	5,850	6,900	7,950	8,850
Baltimore	5,050	5,950	6,850	7,750
Cleveland	6,250	6,350	8,450	9,550
Houston	5,550	6,500	7,500	8,450
Washington, D.C.	6,700	7,900	9,100	10,300
St. Louis	6,300	7,400	8,500	9,600

Income limits for admission to public housing in the 10 largest U.S. cities

City	Number of persons						
	1	2	3	4	5	6	7
New York	\$3,600	4,720	5,030	5,080	5,296	5,296	5,964
Chicago	3,000	4,200	4,400	4,600	4,800	5,000	5,200
Los Angeles	3,900	3,900	4,300	4,300	4,600	4,600	4,600
Philadelphia	3,200	3,600	3,800	3,800	4,000	4,000	4,200
Detroit	4,200	4,200	4,300	4,300	4,700	4,700	4,700
Baltimore	3,000	3,400	3,650	3,650	4,000	4,000	4,200
Houston	2,400	2,400	2,720	2,720	3,000	3,000	3,000
Cleveland	3,000	3,000	3,200	3,400	3,600	3,800	4,000
Wash., D.C.	3,200	3,500	3,700	3,900	4,100	4,300	4,500
St. Louis	3,700	3,700	4,400	4,400	4,900	4,900	4,900

Assembly but died in the State Senate last year.) State builders have been attacking the idea as "a giant step toward ultimate socialistic state control of the housing industry." California already has a similar Cal-Vet program of 3¾% state-subsidized loans to veterans for homes. It accounts for 55% of the state's bonded debt, and, according to at least one former state treasurer, has significantly driven up the cost of borrowing by California.

After a decade of debate, the federal government got into the mid-income subsidy act in 1961

When the Kennedy Administration took office, it began emphasizing what Housing Administrator Weaver calls "unmet needs," among them new housing for middle-income families. As a vehicle, Weaver chose to reoriginate FHA Sec. 221, originally enacted in the Eisenhower administration to give specially favored housing terms to families displaced by urban renewal demolition—families, in other words, for whose rehousing the government felt morally responsible because government action had unhoused them. The outcome was today's celebrated and controversial FHA Sec. 221d3, which lets nonprofit and limited-dividend groups build coops or rental housing that knocks about 25% off normal rents or carrying charges. This magic is done with subsidized interest rates. Federal National Mortgage Association makes all the 221d3 loans at the same price it pays the Treasury to borrow the money, currently 3¾%. Not only does FNMA get no margin to cover its operating costs, but 3¾% is substantially less than the Treasury itself can currently borrow money for the 40-year term of d3 mortgages.

The subsidy is well concealed from the general public by the layers of high finance involved. But one expert figures U.S. taxpayers will contribute nearly \$6 million the first year to 221d3's first 60,000 units (\$580 million worth).

While this proposition was before Congress, its backers stressed the need to help families in the \$4,000 to \$6,000 a year bracket, the lower two-thirds of family income distribution inside the middle-income third of total income distribution. But FHA income limits for 221d3 range far into the top third of incomes—all the way to \$10,900 in Chicago for families of seven or more.

Sec. 221d3 has caught on rapidly, to the delight of Housing Chief Weaver who has swept aside suggestions that there was no way to demonstrate middle-income families were so ill-housed that they needed fresh government aid with comment like this: "Many moderate-income people are now adequately housed, for many reasons. The important figure is how many are not."

Whatever else they do, d3 projects provide a new device for the government to promote racial integration in housing. As one analyst points out, "if the white family can get a \$125 a month house for only \$60 a good part of its race prejudice goes out the window."

The case for more mid-income subsidies has been built on irrelevant statistics, vote-seeking appeals

Housing liberals—a liberal these days is a man who is an ardent champion of the liberal spending of somebody else's money—have been overstating the so-called need for vast amounts of new low priced housing for years and they have been understating the degree to which the private housing market is able to house the American people in the "decent home and a suitable living environment" that the Housing Act of 1949 says is our national goal. (Indeed, the 1950-1960 decade saw greater strides toward improving housing quality and eliminating slum housing than the nation had ever made before.)

In his 1961 housing message to Congress urging creation of FHA Sec. 221d3, the late President Kennedy backed up his case for more cheap new housing with these figures: "There are 8 million families today with incomes of less than \$2,500, 7 million more with incomes between \$2,500 and \$4,000. Among the 10 million individuals who live alone, nearly 50% have incomes of less than \$1,500. One-third of the 6 million non-white households live in substandard housing. And our older citizens, a group growing at the rate of 500,000 each year, have special housing needs."

How Sec. 221d3 eats into normal housing markets: the same families are eligible

City	Median family income	FHA housing expense allowance ¹	Maximum price ² house	Sec. 221d3 income limits 3-4 person family
Los Angeles	\$7,350	\$146	\$21,500	\$7,350
Miami	5,900	130	20,000	5,900
San Antonio	5,500	126	17,500	5,500
Phoenix	6,300	135	19,000	6,300
Pittsburgh	6,550	135	19,000	6,450
Denver	7,050	142	20,500	6,050
Columbus, Ohio	7,350	146	19,500	7,050
Kansas City	7,050	142	20,500	6,700
St. Louis	6,950	142	20,500	6,950
Chicago	7,750	150	22,000	7,750
Dallas	5,650	126	17,500	6,550
Memphis	5,700	126	17,500	5,500
Detroit	7,450	146	21,250	6,900

¹Average take-home pay for median-income family after income tax and social security deduction, available for housing expense assuming no other installment debts.
²Median-income family could buy a house priced this high, including national average of \$26.72 a month for realty taxes, utilities, and maintenance.

HALF OF U.S. FAMILIES in cities could be housed in subsidized FHA Sec. 221d3 quarters under present income ceilings. Many of them would be siphoned away from the private market, since median-income families (and families with incomes somewhat lower) can afford readily available new homes if they are not loaded up with other installment debt.

Let us examine this mixture of fact and fiction, of relevant and irrelevant. For it has become the cornerstone of the housing policy the Johnson Administration seems bent on continuing, with an accent on subsidies. There are indeed, as the President said, 8 million families with incomes of less than \$2,500, but this includes farm families. And cash income as a yardstick of ability to pay for housing is one thing for urban families and quite another for farm families, whose housing is much cheaper and whose total income is usually considerably larger than cash income because, after all, they eat what they grow. The U.S. farm housing problem is a different animal from the U.S. urban housing problem.

Urban housing troubles are the problem, and urban and metropolitan area statistics are the only ones which are truly relevant.* Actually, according to Census at that time, only 6.3% of the nation's 27.6 million urban families had incomes under \$1,500 a year. That means 1.74 million families. Only 10%, or 2.76 million families, had incomes under \$2,000, and only 18%, or 5.1 million families, have incomes under \$3,000. Instead of the 7 million families the President noted who have incomes between \$2,500 and \$4,000, only 3.8 million urban families are in that income bracket. Among the 8.2 million individuals who lived alone in urban places (any town with 2,500 or more people), only 44% not 50%, have incomes under \$1,500.

And incomes are not the whole story about the capacity of people who live alone to afford decent shelter. First, most of them are either young unmarrieds to whom it is not an unbearable hardship to live two to an apartment, or widows and widowers, many of whom either own their own home free and clear or have substantial savings with which they could, if they chose to, buy or rent one. The fact that 2 million non-white households live in substandard housing is only partly due to low incomes. No small part of it is the result of racial segregation, one by-product of which is an understandable reluctance to move from deteriorating neighborhoods where their roots and friends are. Moreover, house-

*Urban housing problems are concentrated in metropolitan areas, where almost all of U.S. population growth is taking place. The condition of rural U.S. housing is indeed worse than that of urban housing but it is a different kind of problem.

continued on p. 161

How Haft·Gaines features kitchens that help close sales



Bert Haft (l.) and Jack Gaines, whose Imperial Point development near Ft. Lauderdale, Florida, features homes from \$19,000 to \$40,000 with "the best of everything."

Q. Mr. Gaines, how do you use construction features to make sales?

A. We invite prospects to go through our group of model homes and pick the construction features they like. It makes for excitement and personal involvement.

Q. Why do you install General Electric appliances?

A. Well, in anything we use, we look for something that's really new and different, that will get talked about. G-E products really get the ladies interested.

Q. What's new about the products that G.E. offers?

A. The P-7 oven on the Americana® range is the real hot one. Some folks come just to see this oven that cleans itself electrically. I never realized how much a woman hates to clean a dirty oven.

Q. We see the new Americana refrigerator, too.

A. Yes, and it's a beauty. This countertop refrigerator is a real eye-stopper. Gets an awful lot of good comment.

Q. You include the G-E built-in dishwasher?

A. Yes, we believe it's the most advanced dishwasher in the field. But even if it was just second or third best we'd probably still use it, so we could offer G.E. for all appliances.

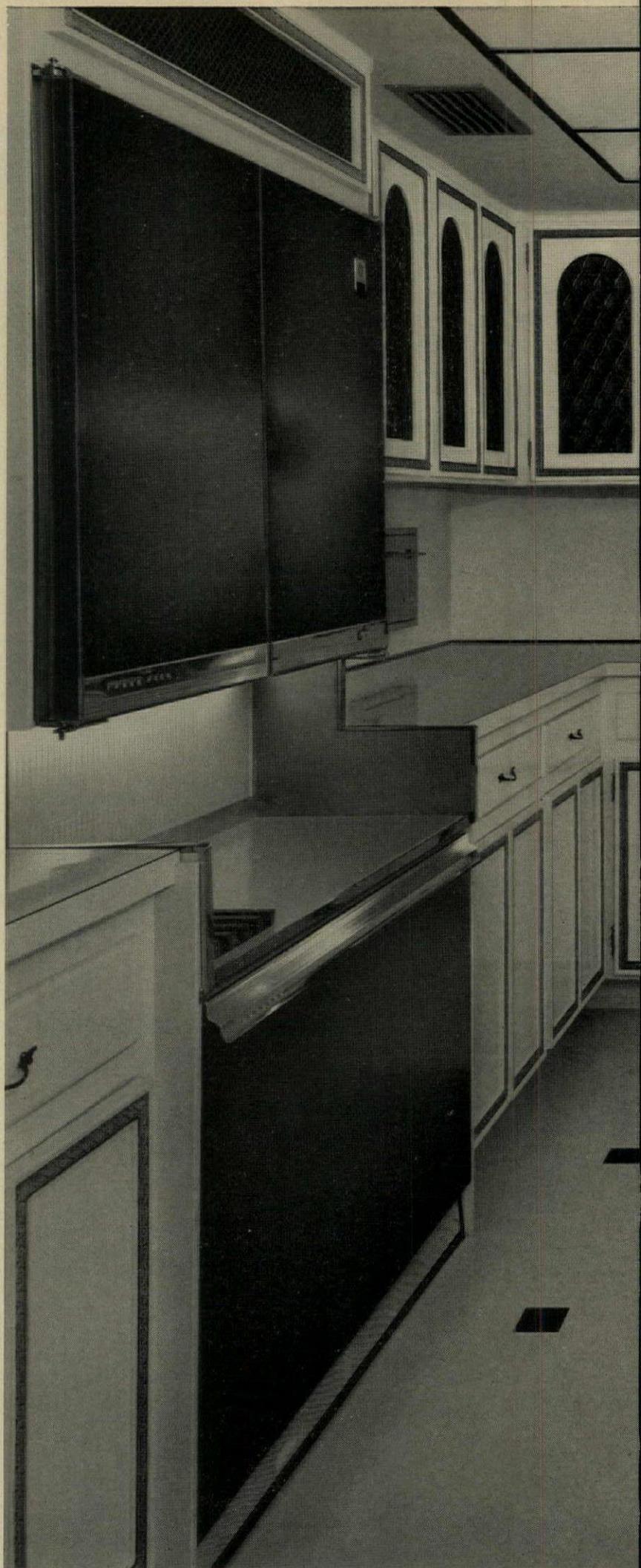
Q. Why do you like to include all G-E kitchen appliances?

A. Well, our prospects have confidence in G.E. to make top appliances and give good service—and with the one line, they'll have one-source service. And we can be sure of styling and colors that match.

But there's another thing. The G-E line is styled so we can be flexible in our designs. We can build kitchens that are different and attractive, real sales-clinchers. I doubt there's a time when these kitchens don't contribute to sales. And I've seen just one feature—like that P-7 oven—clinch a sale. And, of course, you know G.E. helps by advertising. The lady comes in knowing the name. That helps a lot.

Q. You don't mind being quoted to other builders?

A. No, they're welcome to the same selling help from General Electric that we get—they still can't build *better* kitchens than we do. Anyway, we'll find an edge somewhere else. We have sales-clinchers everywhere. Let me show you the living room . . .



AMERICANA REFRIGERATOR with illuminated countertop, cutting board. Fresh food stored above, behind wide-swinging French doors; frozen food below.

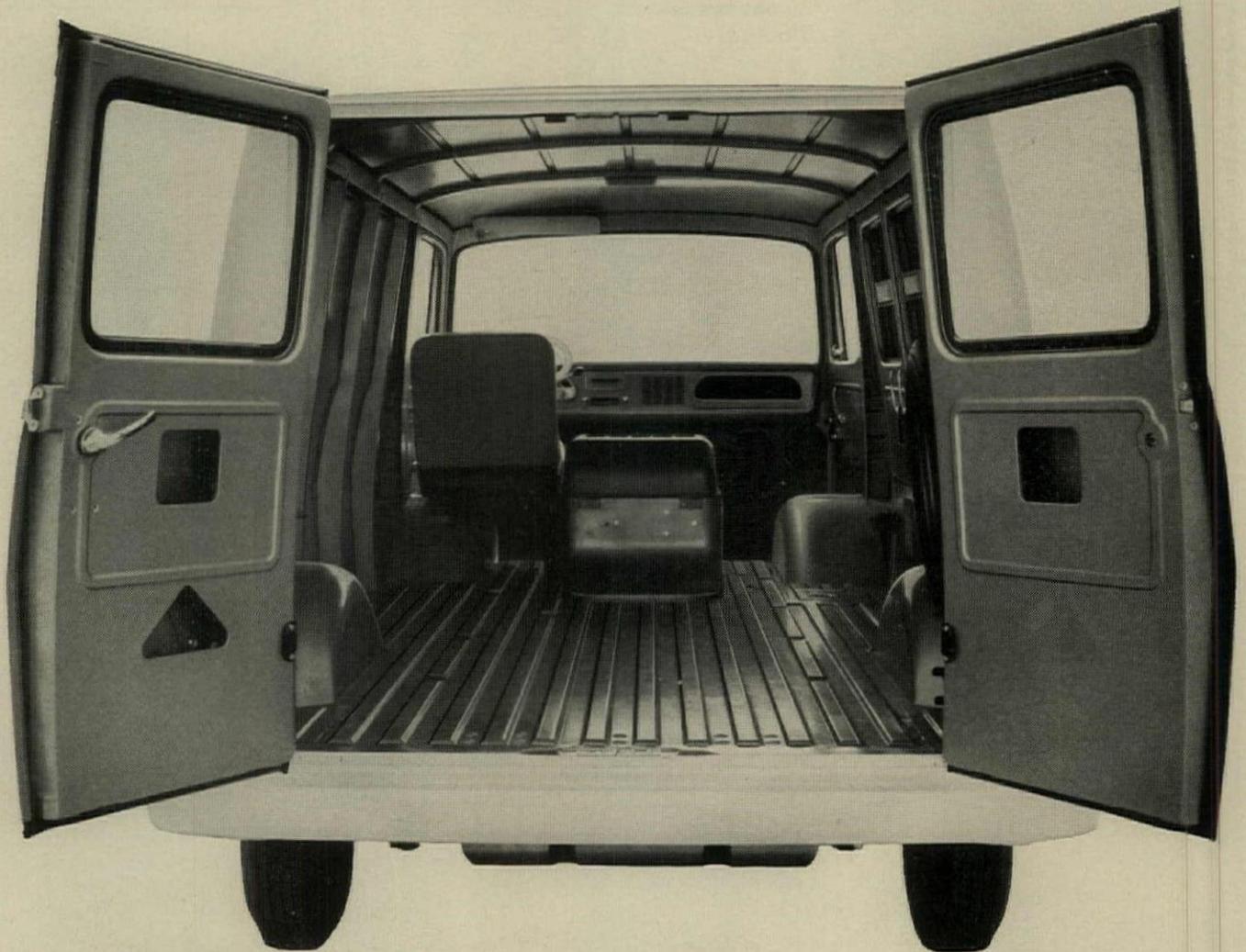
GENERAL  **ELECTRIC**



THE AMERICANA RANGE with the revolutionary P-7 oven that cleans itself electrically, rotisserie, built-in 2-level exhaust, Sensi-Temp® cooktop unit.

BUILT-IN DISHWASHER loads from front, leaves counter free, washes table settings for 15.* (All deluxe appliances available in variety of matching colors.)

*NEMA STANDARDS



BIG LOAD SPACE, FLAT FLOOR. Cargo area is 7½ feet long—with an extra 4 feet of length along the right side of the engine. Interior height is 54¼". You get 211 cubic feet of capacity in all.

EASY TO LOAD OR UNLOAD. Those big rear and side doors are over 4 feet in both width and height to make it easy to load big bulky items. Rear windows and side doors are optional at extra cost.

ALL-NEW CHEVY-VAN JOINS THE FLEET!

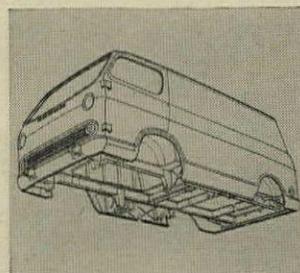
New low-cost van from Chevrolet — and what a lot of truck for the money! It can save you dollars in all sorts of ways. On first cost, on operating costs, and by its ruggedness that means longer life with less upkeep. Meet the newest and best of the lowest cost vans!

The first cost of the Chevy-Van, you'll find, is right. And the build is right to keep the cost of operation low through years of steady use. All doors, for instance, are double-walled; all critical underbody areas are specially treated to resist corrosion. There is the sturdiness of integral body-frame construction.

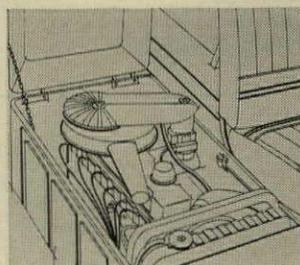
And the new Chevy-Van will take a whopping load of cargo, too. You can get a full ton of whatever you haul into that big strong body. The floor inside is flat; doors are high and wide to save you work. And for saving on daily running costs, two tight-fisted High Torque engines are available—the big 90-hp 153 Four and, at extra cost, the 120-hp 194 Six.

As we said, a lot of truck for the money!—all-new Chevy-Van at your dealer's now. . . . Chevrolet Division of General Motors, Detroit, Michigan.

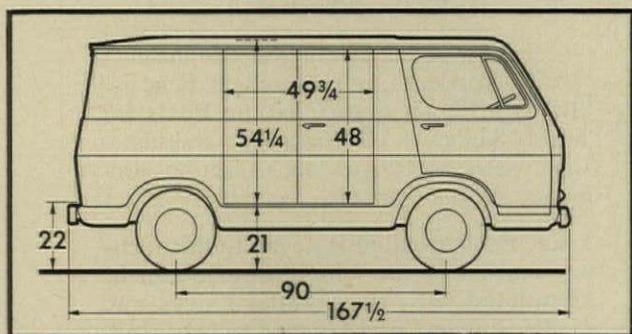
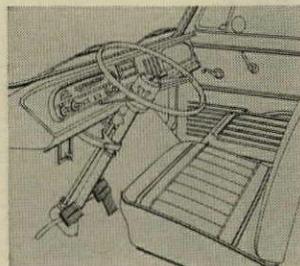
UNDERNEATH Tough integral body-frame structure. Rocker panels and wheelhousings galvanized to resist corrosion. Entire underbody coated with special primers—box-section members sprayed with aluminum preservative—to last.



IN THE ENGINE COMPARTMENT The most powerful engines in this truck class! Standard is the High Torque 153 Four, with 4 cylinders for economy and as much power as some sixes. The 194 Six with 120-hp is optional at extra cost.



IN THE DRIVER COMPARTMENT Wide vision through big one-piece windshield. Foam-cushioned driver seat (flip-swing passenger seat, optional at extra cost). Armrest, dome lamp, electric windshield wipers, rubber floor mat, thickly insulated engine cover.



QUALITY TRUCKS COST LESS





NEW MONEY



Cash in on the trend to modernization of older homes! Builders interested in the profitable remodeling field, or interested in buying or trading for older homes for restyling, will find this new West Coast Lumbermen's Association booklet an invaluable new money finder.

This 12-page, full-color idea piece, "New Faces for Old Places," contains 18 modernization treatments of six older architectural styles, done professionally by three architects specializing on exteriors. Not a do-it-yourself book, it is designed for the professional builder.

Our modernization kit for you also includes "Patios 'n' Decks," "Fashions in Fences," "Ideas in Space," and "Home Ports for Trailer Sailors,"—all worthwhile and handsome sales tools for modernization programs. Ad mats are also available.

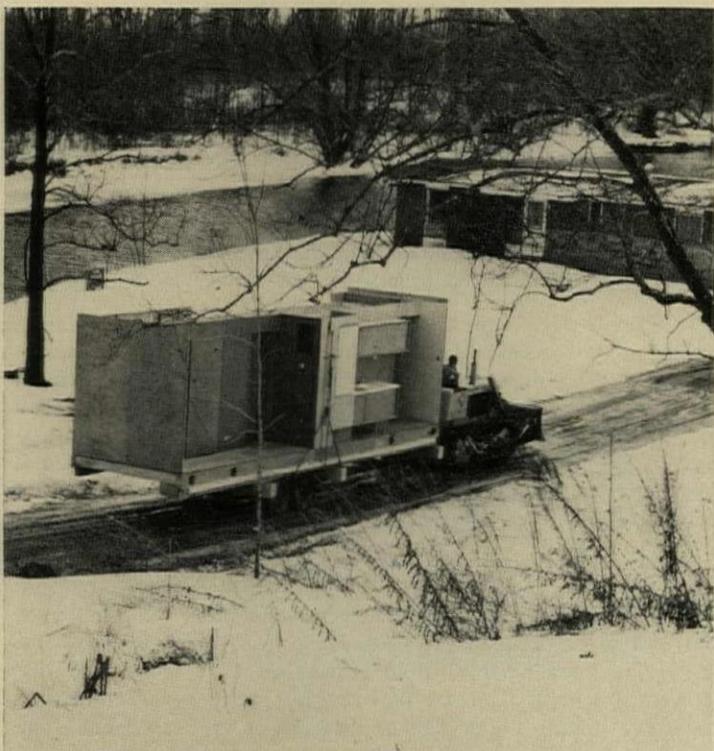
Your profit structure is keyed to this fact—any and all of the jobs illustrated can be completed with the standard sizes and grades of West Coast Lumber, readily available from your local lumber dealer.

FOR YOUR FREE HOME
MODERNIZATION KIT, WRITE:

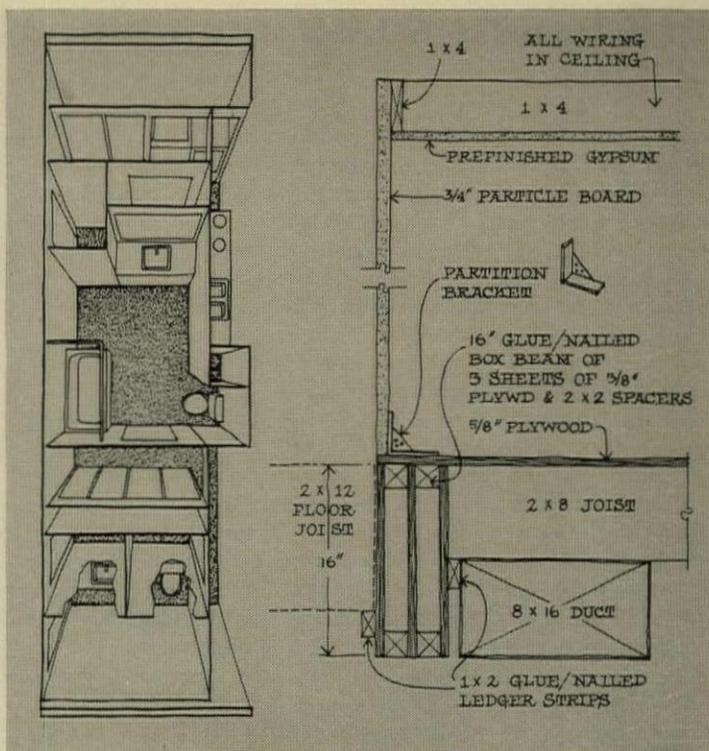
WEST COAST LUMBERMEN'S ASSOCIATION

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WEST COAST DOUGLAS FIR • WEST COAST HEMLOCK
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IN TRANSIT core can have one side wide open because all structural rigidity is in the floor. Beam ends beneath core are part of four-wheel dolly.



DETAILS show how single thickness walls ($\frac{3}{4}$ " particle board) divide spaces. Structural floor is made with two double-box beams and 2x8 joists.

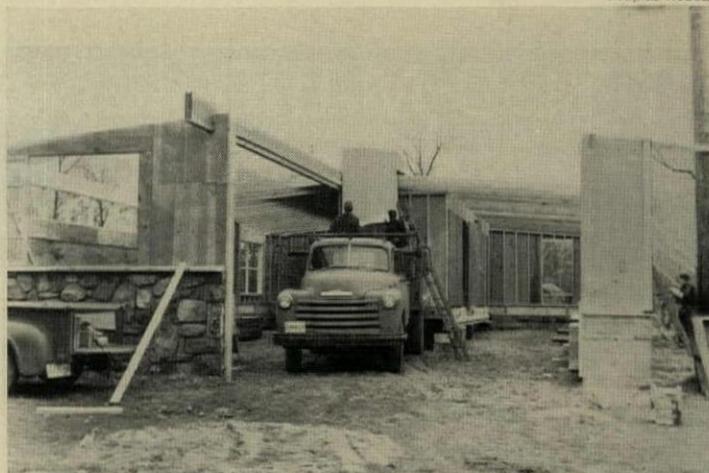
New utility core borrows ideas from mobile-home technology

Factory-made utility cores are still a rarity in production housing. But Builder Gerald Davison of Union City, Mich., a former mobile-home manufacturer, has already turned out 20 cores for houses priced from \$10,400 to \$32,000 with land.

In-place costs of Davison's cores range from \$2,800 to \$4,200. The \$3,100 unit shown here measures 8'x28' and includes a kitchen (with range, sink and counter), 1½ baths, heating, 100-amp. wiring and 58 lin. ft. of closets and cabinets. Like his other units, it has much in common with a mobile home.

Items: 1) the floor system is a mechanical grid of waste, water, gas and heating lines and it keeps the core rigid in transit; 2) walls are one thickness of $\frac{3}{4}$ " particle board, thus need neither framing nor a second surface material; 3) the ceiling is a framed grid with a wiring harness supplying outlets, switches and lights by drops through moldings; 4) the core's shelves, cabinets, partitions and ceiling make a structural contribution to the house.

Douglas Hobday



HOUSE is built after core is set on foundation (see below). If rafters rest on core, a roof box beam spanning the end posts is included in core.

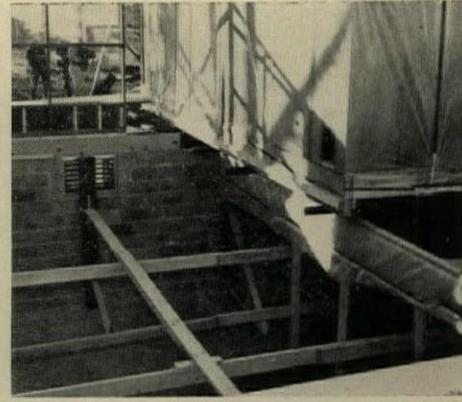
Douglas Hobday



INSTALLATION starts when dozer or truck tractor backs core up to the foundation.



BACKFILL is graded around foundation so core can be rolled right up to wall.



ROLLERS on temporary joists let two men push core into position on its own box beams.

Technology continued on p. 154

FHA boosts some minimum standards—and faces a fuss

General Revision No. 4 of FHA's minimum property standards for one-and two-family houses will raise quality in a few small ways. It will also add a little to FHA construction costs when most field offices put it into effect—probably in April.

The just-published changes include interim revisions already in effect and issued since November 1960. They also incorporate several industry standards now widely used but previously unpublished in FHA's rulebook for construction.

FHA's revised rules caught the industry by surprise, according to Executive Vice President J. Albert Reidelbach of the Home Manufacturers Assn. No one saw them until January, he says, although they are dated May 1963.

Assistant FHA Commissioner Richard Canavan (technical standards) says publication of the general revision was delayed in the Government Printing Office. And, Canavan adds, although FHA has let the industry peek at and critique major proposals (e.g. the multi-family MPS) in their formative stages, it has never called for industry views on general revisions before they were printed. Reason: FHA considers them of minor import.

Previous general revisions may not have surprised anyone, Canavan notes, because both HMA and NAHB sent a man around to FHA "to find out what was going on." But today, he says, neither association is staffed heavily enough to spare a regular FHA observer. In any case, says Canavan, "we don't intend to catch anyone off balance in the future."

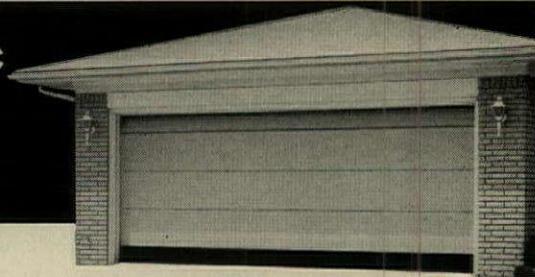
NAHB and HMA leaders who have read the general revision object, in varying degrees, to 17 sections. FHA's reaction: a mixture of firmness and compromise.

Where FHA will stand pat. Eight of the revised standards will remain largely unchanged despite industry objections.

1. Shingle tabs will have to be secured—by spot-cementing or any method acceptable to the local FHA office—on all asphalt shingle roofs in high wind areas without exception and in medium-wind zones except where the roof slope is 4-in-12 and above and shingles weigh at least 275 lbs. per square. Tabs need not be used in low wind zone areas when roof slopes are 4-in-12 and above and the local office does not require that shingle tabs be secured. The ruling (Sec. 904-3.9) will add about \$1 per square, or \$15 per 1,200 sq. ft. house, to the cost of shingling, says Technical Services Director Milton Smithman of NAHB.

2. Brick ties for exterior masonry walls must be used at a rate of one tie for each 3½ sq. ft. of wall (Sec. 810-4.6b-3). The original MPS, published in November 1958, called for one tie every 4½ sq. ft. Thus the new revision increases the number of ties 20%, adding about \$20 to the cost of the brickwork. The new rule, says FHA, is standard masonry construction practice while the original MPS requirement fell short of the standard. Builders object that the standard is not yet published. FHA replies

STYL-O-MATIC new Crawford automatic garage door makes your garage as modern and convenient as the rest of your home



* Styl-o-matic AUTOMATICALLY OPENS and CLOSES at a touch on a control button—located in your moving car or in your garage.

* Beautifully styled IN-YOUR-CAR CONTROL operates your Styl-o-matic by radio. Portable; NO permanent installation—move it from car-to-car or have one for each car.

* Styl-o-matic AUTOMATICALLY TURNS ON GARAGE LIGHTS as it opens; lights your way safely into your garage after dark.

* Styl-o-matic AUTOMATICALLY ALLOWS YOU UP TO 2½ MINUTES to go from the garage into the house AFTER the door has closed; then switches lights off. Also switches lights off if door is left open.

* Styl-o-matic AUTOMATICALLY REVERSES TRAVEL if it meets an obstacle.

* Styl-o-matic can be INSTANTLY CONVERTED to HAND OPERATION in case of power failure.

* Styl-o-matic is FULLY WARRANTED—5 years on operator mechanical parts, 1 year on radio parts, unlimited on door panels.



Styl-o-matic comes as a complete budget-priced package, sold, installed and warranted by Crawford Door Co., world's largest builders of garage doors. It includes the famous Stylist Flush-both-sides Door (single or double width) and the sensational New Magi-matic Door Operator with automatic remote control.

This matched combination gives you the beauty of the newest flush-panel door and, the wonderful convenience of automatic control—being able to drive in and out of your garage in any weather, day or night, without leaving your car and without having to raise and lower an old-fashioned door by hand. Whether you are modernizing or building, ASK YOUR CONTRACTOR, about Crawford Styl-o-matic or call your local Crawford Dealer (listed in the Yellow Pages under DOORS). Or, write for free literature to CRAWFORD DOOR CO., 20263-49 Hoover Road, Detroit 5, Michigan.

that it soon will be. But FHA has also decided to let the old requirement—one tie every 4½ sq. ft.—be used for one-story houses, make the new requirement apply only to two-stories and above.

3. Joist anchors for framing into masonry walls will have to be set every third joist, instead of every fourth joist, which is what the original MPS called for (section 816-6.6c). FHA's structural section found the original requirement inadequate, but builders have complained that joists can be spaced at 24" or 16" centers, so the requirement is very loose. FHA says it may change the wording to read "an anchor every 5'," because this yardstick is more relevant. This would add no costs to builders spacing joists 24" o.c.

4. Unsheathed walls (often found in the South) will have to be covered before siding with felt twice as heavy as before (No. 30 instead of No. 15). The aim is a more wind-tight house. FHA inspectors in Texas found the lighter felt punctured too easily before siding was put up. As an alternate, the new section (820-2.2) also requires heavier building paper complying with a 720 weight spec. Either way, the change will add about \$10 to the cost of a 1,200 sq. ft. house, NAHB estimates.

5. In split-level construction, balloon framing is to be used at stairways and other changes in floor level to prevent drywall buckling (section 821-3.7). Balloon framing originally meant continuous studs running up through two floor levels, and this would eliminate the cross-grain shrinkage effect of floor joists which come in under second-floor studs in usual construction practice (Western platform framing). FHA calls for any alterna-

tive method—to balloon framing—acceptable to the local office which will prevent shrinkage. Builders complain that FHA will have to issue an interpretive bulletin on the new section because so few know what is a good alternative to balloon framing. FHA says it is figuring out how platform framing can meet the requirement. Builders also complain that drywall buckling is so rare at points like this in a split-level house as to be almost non-existent.

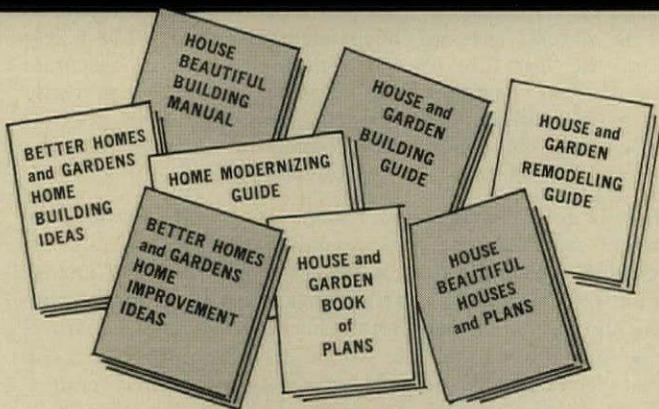
6. Flashing will be required at heads, jambs and sills of all openings in exterior walls (Sec. 902-3). The original MPS let builders omit head flashing where the overhang was four times the distance from head to soffit, or more. NAHB has complained that the tightening is unnecessary. FHA has indicated it may reinstate the old provision except in wind-driven rain-zone areas or at the discretion of the local office. Head flashing could add about \$10 to the cost of an average house.

7. In ceramic tile wainscot for bathrooms, a ceramic cove base will be required (Sec. 906-6.3d). This is aimed at stopping spec shaving by using cheaper and less sturdy baseboards with ceramic tile. Builders complain they often use a resilient floor with the ceramic wall, and the thick ceramic cove will not meet the floor flush, but will project above it. FHA has indicated that it will re-study this requirement and may let vinyl cove be used with the ceramic wall tile.

8. Vapor barriers will be required on the warm side of most exterior walls. The specific revision (713-2) calls for a barrier if the U factor is less than 0.25 or if the combination of sheathing, sheathing paper, and siding—taken altogether—has a water-

continued on p. 156

STYL-O-MATIC Crawford's new, low-cost Door-and-Operator package . . . advertised to millions in the home-building books that home-buying prospects buy and read



This year, home-buying prospects will be reading about STYL-O-MATIC, the beautifully styled, fully automatic door that makes the garage as modern, as convenient, as enjoyable to use as the rest of the modern home.

And, with all other appliances in the house automatic, why should a buyer be satisfied with anything less than STYL-O-MATIC? The garage door IS the largest and heaviest piece of moving equipment in any home; it makes sense to make it automatic. STYL-O-MATIC puts on a wonderful demonstration. Hand the wife the little transistorized remote control unit and let her enjoy the thrill of operating the STYL-O-MATIC from away down the driveway. That alone makes ordinary doors seem old-fashioned and that's just one of its features.

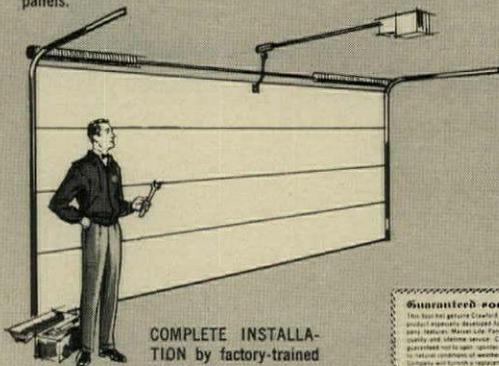
And, there's a complete merchandising kit to help you dramatize STYL-O-MATIC at point-of-sale. Ask your local Crawford Distributor, or, write us direct. Crawford Door Company, 20263-49 Hoover Road, Detroit 5, Michigan.

MARCH 1964

here's the STYL-O-MATIC package

CRAWFORD STYLIST DOOR: single or 2-car size; flush-2-sides; honeycomb core; lifetime warranty on panels.

CRAWFORD MARVEL-MATIC GARAGE DOOR OPERATOR: 5-year warranty on mechanical parts; 1-year on radio parts



COMPLETE INSTALLATION by factory-trained Crawford men.

PURSE-SIZE RADIO REMOTE CONTROL UNIT: operates door and lights from moving car. NO electrical connections. Clamps to car dash by magnets.



PUSH-BUTTON WALL CONTROL for in-garage use.



WARRANTIED FOR LIFE OF DOOR
This door and operator Crawford Marvel-Lite Drive, a hardened and oil impregnated aluminum alloy for the use Crawford Door Company. Manufactured in Detroit, Michigan. The door is made of quality and lifetime service. Crawford Marvel-Lite Drive are guaranteed not to open, operate, break, crack or disintegrate due to normal conditions of weathering or exposure. Crawford Door Company will furnish a replacement panel of Crawford Marvel-Lite Drive that will comply with this guarantee.
Crawford Door Company
Detroit 5, Michigan

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The Delta model 520 is the finest faucet you can buy for the bathroom . . . giving years of dependable service. Its mirror depth chrome . . . clean lines and ultimate beauty add up to a real pleasure in your home. Only ONE moving part is your assurance of the finest . . . made by the finest name in faucets . . . DELTA. There are over 400 model applications for the Kitchen, Bath, laundry, etc. Free literature upon request. Insist on Delta . . . a compliment to any home.

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WM-50B



vapor permeability of less than 5 perms. The agency aims here at closing a loophole that could produce condensation—and rotting—in today's ever more air-tight homes. If the sheathing is plywood, its glue-lines will give the wall a rating of less than 5 perms. In parts of the South, where no insulation is used, some prefabbers and builders using plywood sheathing (usually specified by code) will have to start using vapor barriers.

Where FHA will compromise. Nine revised standards, which brought immediate complaints from builders and prefabbers, will be amended. The standards, the complaints and FHA's likely action:

1. "Grade of plywood shall be suitable for its intended use and commensurate with the class of dwelling. . ." (705-6.6). *Complaint:* "commensurate" is loose language and puts a preferred qualification on plywood. FHA says it will reword the sentence.
2. [Asphalt] tile shall be greaseproof in kitchen or bath" (715-2.2). *Complaint:* many major manufacturers don't make greaseproof asphalt tile. FHA says it may kill the requirement.
3. "In no case will omission of foundation drains or foundation waterproofing be permitted where habitable rooms are provided below grade" (807-2.3). *Complaint:* FHA not only applied this rule to arid regions (average rainfall under 15"), where the original MPS allowed habitable rooms below grade without drains or waterproofing, but also cut out two sections (807-3.4 and 4.4) allowing local officers to approve elimination of drains and waterproofing in sandy, well-drained soil or where ground-surface water is no problem. FHA says it will rewrite the section and perhaps leave the ruling up to local offices.
4. Fill under concrete slabs should be "washed" sand or gravel (808-4.2b). *Complaint:* the original MPS simply called for "clean" sand or gravel (no organic impurities), which does the job just as well. Washed sand and gravel would add unnecessary cost. FHA says it will substitute "clean" for "washed."

5. Foundation waterproofing membrane "shall consist of two-ply, hot-mopped felt, 6-mil polyvinyl chloride, 55-lb. roll roofing or similar quality material. All laps shall be sealed" (807-5.2). *Complaint:* polyethylene should be mentioned as it can do the job when properly applied. FHA says it will accept polyethylene if a suitable seal for lapped polyethylene joints can be found.
6. On ground-supported slabs, "all wood bearing partitions and all masonry partitions shall be supported on foundations bearing on natural ground independent of slab" (808-6.2c). *Complaint:* the last three words require unnecessary separate formwork for the partition foundation. It would be perfectly adequate to use simpler formwork and one continuous pour of concrete making the bearing-wall foundation integral with the slab. FHA says it will delete "independent of slab."
7. "For all roofs having a roof slope of 4-in-12 and less, install a metal drip edge along eaves and rakes" (902-9.2). *Complaint:* original wording was "less than 4-in-12." FHA will change back to the original phrase. *Complaint:* a detailed published with the ruling shows a 1x2 strip inserted between the fascia board at roof's edge and the vertical face of the eave flashing or drip cap—and not specified in the original MPS. FHA says it may require the 1x2—which improves the drip cap—only in areas where rain is driven by high winds.

8. "Treated joints in predecorated wallboard may be left exposed *except* when located in kitchen, bath, laundry or similar areas subject to extreme moisture conditions" (906-4.6c). *Complaint:* this leaves no provision for waterproof, vinyl-covered wallboard often used in kitchens; treating the joint would make it necessary to paint prefinished wallboard in place. FHA says it will change the revision to recognize the use of vinyl-covered wallboard.

9. "Apply [wood paneling] over No. 15 asphalt-saturated felt when application is direct to exterior wall framing or blocking" (906-5.4b). *Complaint:* this is not necessary when a vapor barrier is used on the warm side of the wall. FHA says it will change the ruling to take this use of vapor barriers into account.

holds includes both families and individuals living alone, and by casually throwing it into a discussion of families and their living conditions, the President fuzzed up the focus. Older citizens are indeed growing in numbers, and some of them—apparently far less than half—do have special housing needs. But what the special needs may be is a subject that even the experts disagree about.

Lately, HMF Administrator Robert Weaver has been keeping the debate in the same mold. Speaking in Milwaukee Nov. 19, he said, among other things, that:

"In 1950, the median income of buyers of FHA new homes was \$3,861. In the same year, the median income of eligible public occupants of public housing was \$1,717, leaving a dollar gap between the two of slightly more than \$2,000. By 1960, the FHA median income had nearly doubled, rising to \$7,168. In public housing the median income had risen only a third, to \$2,378, leaving a dollar gap of nearly \$5,000. About half the nation's families—some 23 million—fall in this \$2,000 to \$7,000 income range . . . Despite our rising volume of homebuilding, half of this in-between group are now priced out of the market for new housing . . . the families generally below \$5,000 . . . In 1960, less than 10% of FHA buyers had incomes below \$5,000, vs. 80% in 1950."

Weaver cited all the figures correctly. But he lumped farm and non-farm families, which distorts the picture. And he used Census-income data. This covers cash income only, while the more relevant income data from the Office of Business Economics includes both cash and rental value of owner-occupied houses, wages in kind, food and fuel raised and consumed on farms. And in jumping from the gains in FHA and public housing median incomes to a horrifying-sounding "\$5,000 gap" (with only a passing reference to the fact that those in the "upper part of this bracket are able to buy moderately priced new housing"), Weaver almost completely ignored the simple statistical fact that a median represents merely the middle point in a group and that, consequently, half the FHA new-home buyers had incomes below \$7,168 and half the public housing occupants had income above \$2,378. Obviously, one of the two types of programs was serving at least some of the families in the gap which alarms Weaver. Moreover, his figures are unadjusted for inflation. Deflating his comparison with the consumer price index reveals that \$5,000 in 1950 equals about \$6,155 today. So the relevant comparison is between under \$5,000 incomes in 1950 and under \$6,000 incomes now. In 1960, nearly 30% (not the 10% Weaver called into scrutiny) of FHA buyers had incomes under this level.

Another major fallacy, of course, is the assumption that the proportion of families in a given income range should bear a consistent relation to the proportion of homes sold in that income range. Times and conditions change. In early postwar years, home seekers had little choice but to buy because rent control froze the existing stock and because building was concentrated in houses for sale. Now, home seekers have a wide choice of rental quarters, too. There is no data on the distribution of rents in the 36% of housing that goes up as rental projects. But it's obviously broad.

Is the real reason for mid-income subsidies to help large families, ease problems like race ghettos?

A sophisticated defense of middle-income housing subsidies comes from Economist Louis Winnick, former research chief of New York City's Housing & Redevelopment Board. He concedes: "Middle-income families may be dissatisfied with their housing, but advocates of middle-income subsidies are hard pressed to show any need for the subsidies—in a social action sense. Nobody has shown me why they are any more deserving than those who are richer or poorer. In New York City, something like 93% of the people living in substandard housing are low-income families, despite all the fanfare to the contrary."

Yet Winnick defends subsidy programs on two grounds:

1. They may improve housing conditions for truly ill-housed families via the filter-up process. "You pick middle-income families as an intermediary—because lawmakers won't let you aim higher, even though there are good reasons for doing so."

2. With careful attention to the neighborhood siting of subsidized mid-income projects, they can be used to ease other social

continued on p. 178



ROYALE

for counters in kitchen or bath

The gentle floating design of this Textolite Royale pattern combines subtle pastels with a soft white background for extreme versatility in color coordination. Colors are Aqua, White, Melon and Champagne (above). G-E Textolite laminated plastic is heat, stain, scratch-resistant . . . wipes clean with a damp cloth . . . stays beautiful for years. There's sales appeal in the other delightful Textolite colors and patterns, too. Look for Textolite dealers and fabricators in the Yellow Pages.



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Send Royale samples. Send "selling aids" details.

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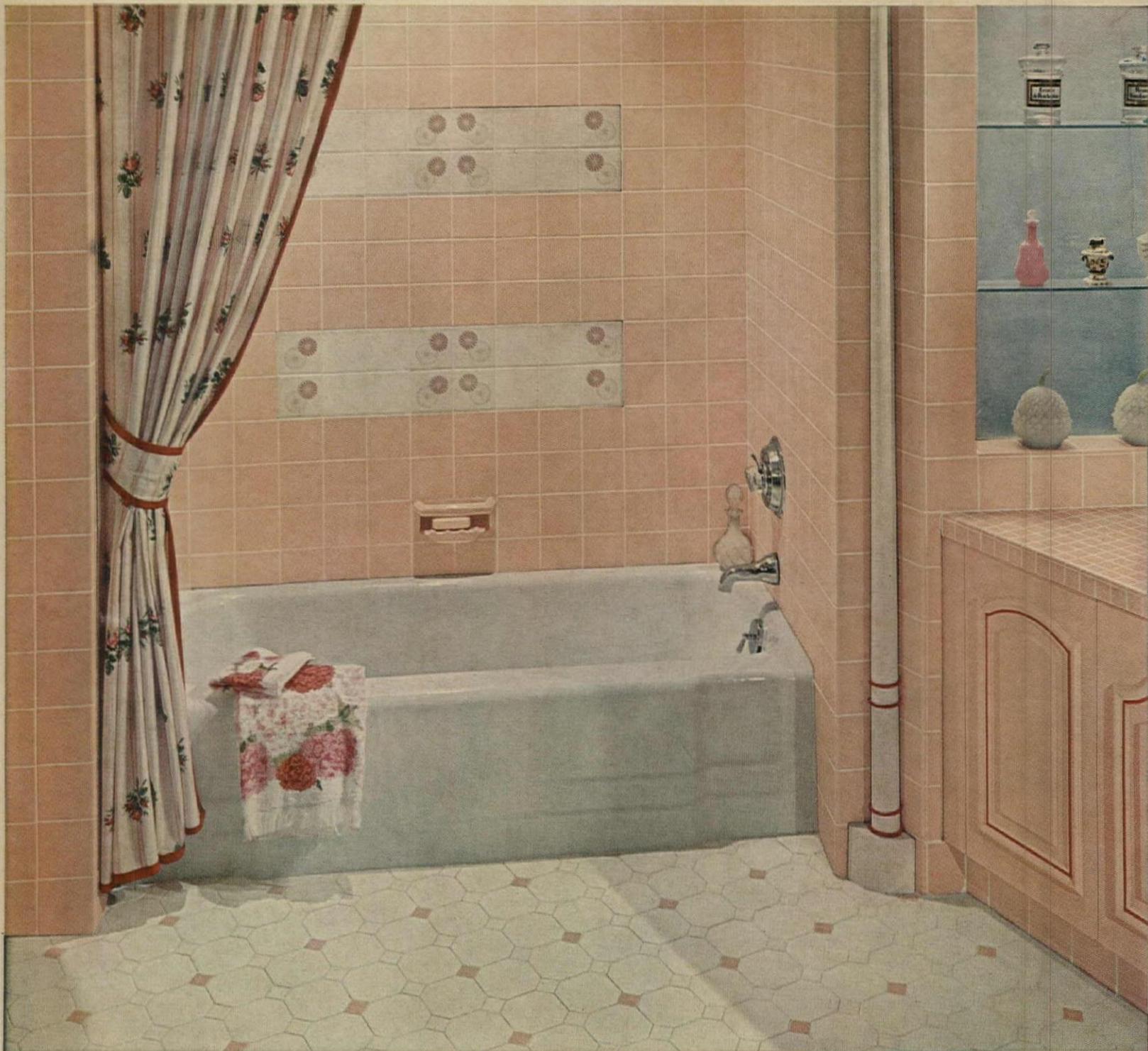


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OR MOE LIGHT

Moe Light colonial lanterns give her something special to remember about your houses. For more ideas on how to win a woman with lighting, write to Moe Light Division, Thomas Industries Inc., 207 E. Broadway, Louisville, Ky.



Walls: Cr. Pink with N-1 decorated inserts. Floor: Cr. White Octagon with Cr. Pink and Cr. White Dots. Vanity top: SD-1, Cr. Pink. Plate 142.

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A few of the decorated tile designs.

See how just a few of American Olean's colorful decorated designs spark up a bathroom wall . . . add a distinctive custom touch that today's home buyers respond to enthusiastically. These colorful inserts can be used in so many easy ways—for so little extra cost—to add important sales appeal to homes. Check your

American Olean tile contractor for samples and complete information. And write for color booklets 460 and 1041—filled with sales-building ideas for you.

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*the action is
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*EVANS moves into the
Modern building age with
an exciting array of plywood
and hardboard specialties
that produces the buyer
action...and the profits...you
want. Watch EVANS for the
new, the modern...ideas that
create customer action.*



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- ⊕ Evanite Hardboard ⊕ Crezon and Harborite Overlay Plywood
- ⊕ Lustre-Smooth Industrial Hardwoods ⊕ Super Harbord Marine



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There are reasons why each month more and more builders are installing Kemper Brothers wood kitchen cabinets in their homes. Here is a brief outline why *you* should seriously consider Kemper Kitchens if you have not already done so.

COMPETITIVE PRICING

Here is a line of top quality cabinets . . . cabinets with extremely saleable styling and finish that are priced lower than you would expect. This helps to keep you competitive in your market without eating into your profit.

FULL LINE OF STYLES AND SIZES

Choose from Colonial, Provincial or Traditional styling in cherry, fruitwood or walnut finishes. In addition, Kemper offers the widest range of cabinet sizes in the industry including bathroom vanities and either base or wall hung occasional cabinets.

FINEST FINISH IN INDUSTRY

A remarkable finishing process that is exclusively Kemper Brothers increases toughness and moisture resistance many times over other finishing methods. Provincial door frames and drawer fronts are completely submerged (not just sprayed) in a deep penetrating polyurethane dip and all cabinets are treated with vinyl sealers . . . this means positively no warping through moisture penetration. Then, after vinyl based toners are applied to bring out and preserve the natural beauty of the wood, all door frames, drawer fronts and overlays are finished with a high temperature, baked-on plastic type finish that lasts a lifetime. Modern conveyerized ovens provide unequaled quality control and uniformly fine cabinet finish. The elastic qualities of this exclusive Kemper finish allow it to expand and contract with the wood it covers. This is the secret behind Kemper's long lasting finish that never cracks . . . never checks.

YOUR TYPE OF CONSTRUCTION

Strength that you, as a builder, will recognize and appreciate. Front structurals and overlays are solid hardwood and joined by concealed mortise and tenon. Cabinets are *fully* framed and generously glue blocked for additional strength. All cabinets butt snugly together . . . no racking problems with Kemper cabinets. Doors on the Traditional and Colony Lines are bookmatched and feature the time honored Coos Bay Core construction. Kemper doors have a $\frac{1}{8}$ " warp tolerance guarantee. *Does your present supplier provide you and your customers with this protection?*

DEPENDABLE DELIVERY

Kemper maintains a 35,000 cabinet inventory, 17 car rail sidings, 45 trailer docks and $\frac{1}{2}$ million sq. ft. of manufacturing area to insure you of "on time" delivery throughout the year. Special protective packaging in addition to automated and conveyerized processing assures you of receiving factory condition cabinets "on time . . . everytime."

FURNITURE QUALITY GUARANTEE

Kemper Brothers is the *only* kitchen cabinet manufacturer licensed by the National Association of Furniture Manufacturers to display the NAFM seal and to offer this exclusive warranty to builders. *"Furniture which carries the NAFM seal of integrity is warranted by the manufacturer to be free from defects in workmanship, material and construction for a reasonable period of time, but not less than (12) months from the date of delivery to customer."*

There are still more reasons why you should install Kemper Brothers quality wood kitchen cabinets in your homes. Don't you agree it's time for you to talk to your local Kemper Distributor? He's listed in the Yellow Pages.

Illustrated at left is Kemper's Colony Kitchen in genuine American Cherry. Note V grooved doors and authentic Early American hardware. Write for Kemper's full line, full color catalog today . . . It's free.



KEMPER BROTHERS, INC.

Richmond, Indiana, Tel. 2-4211



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ONLY *Thermopane*[®] INSULATING GLASS HAS THE FUSED METAL-TO-GLASS SEAL

*It's dependable because
it's the most vapor-tight!*

Only *Thermopane* insulating glass has an inorganic metal-to-glass seal which *fuses* the panes together. No seal which depends on organic materials can be so vapor-tight, so free from moisture penetration!

The dependability of the seal for *Thermopane*...the greater assurance of satisfactory performance...is extra protection for you as a home builder. It's the kind of quality that means greater customer satisfaction, fewer recalls. With the extra comfort and the fuel savings of insulating glass, plus the quality standards of *Thermopane*, you'll be in line for more referral sales.

BACKED BY L·O·F—A GREAT NAME IN GLASS

Many insulating glass units have warranties. But who backs them up should the units fail? With *Thermopane* it's the Libbey·Owens·Ford Glass Company.

BACKED BY 21 YEARS OF CONSUMER ADVERTISING

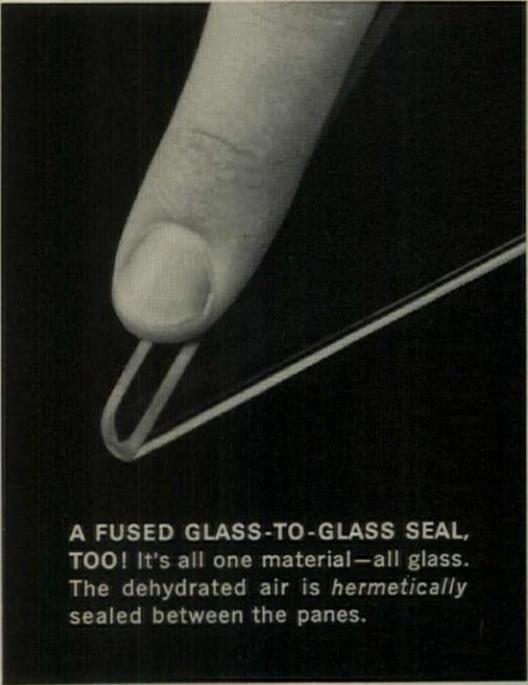
People know *Thermopane*! Give your customers the original insulating glass they trust — *Thermopane*. It's good business!

MADE IN U.S.A.



**Libbey·
Owens·
Ford**

TOLEDO, OHIO



A FUSED GLASS-TO-GLASS SEAL,
TOO! It's all one material—all glass.
The dehydrated air is *hermetically*
sealed between the panes.



Thermopane®
PLATE

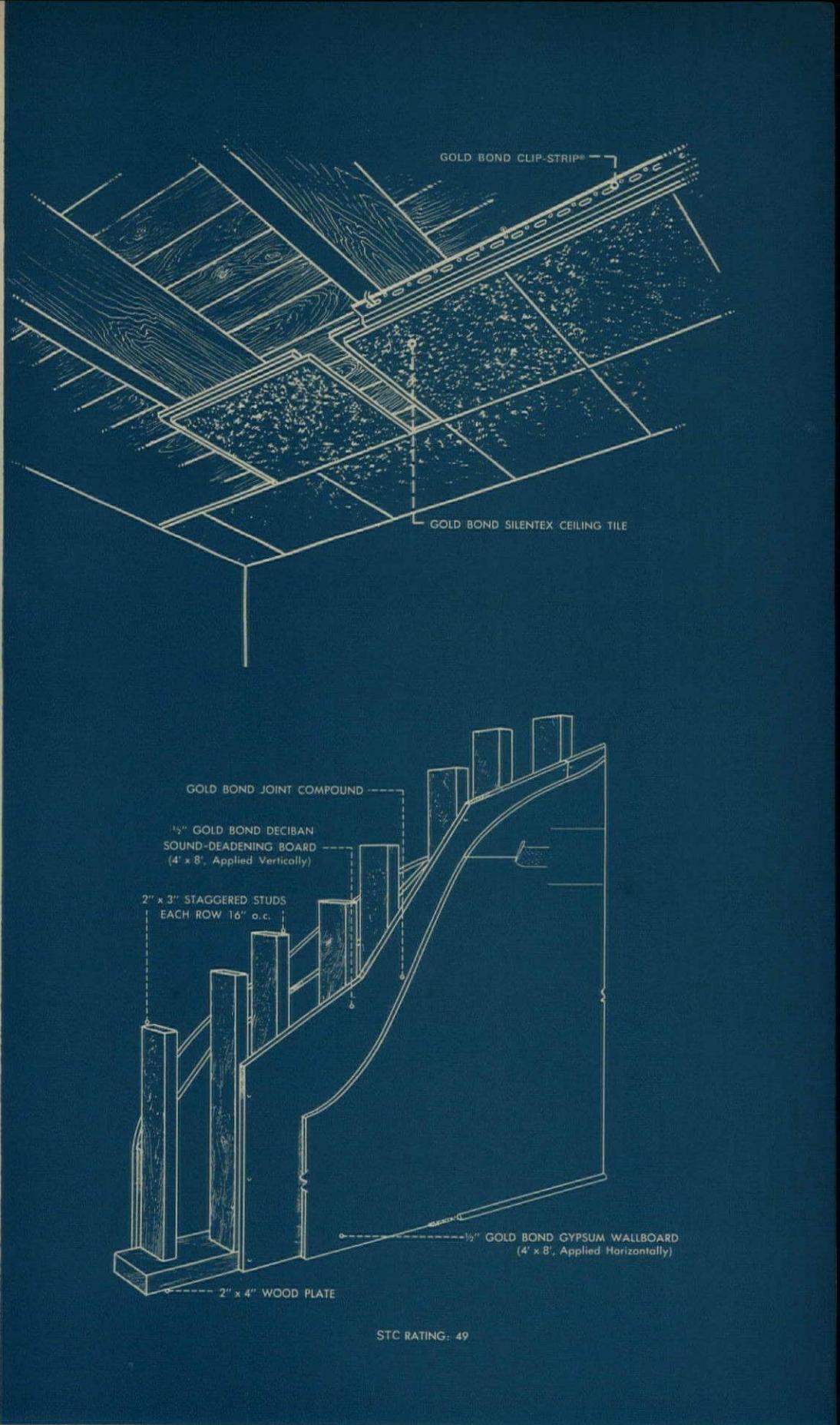
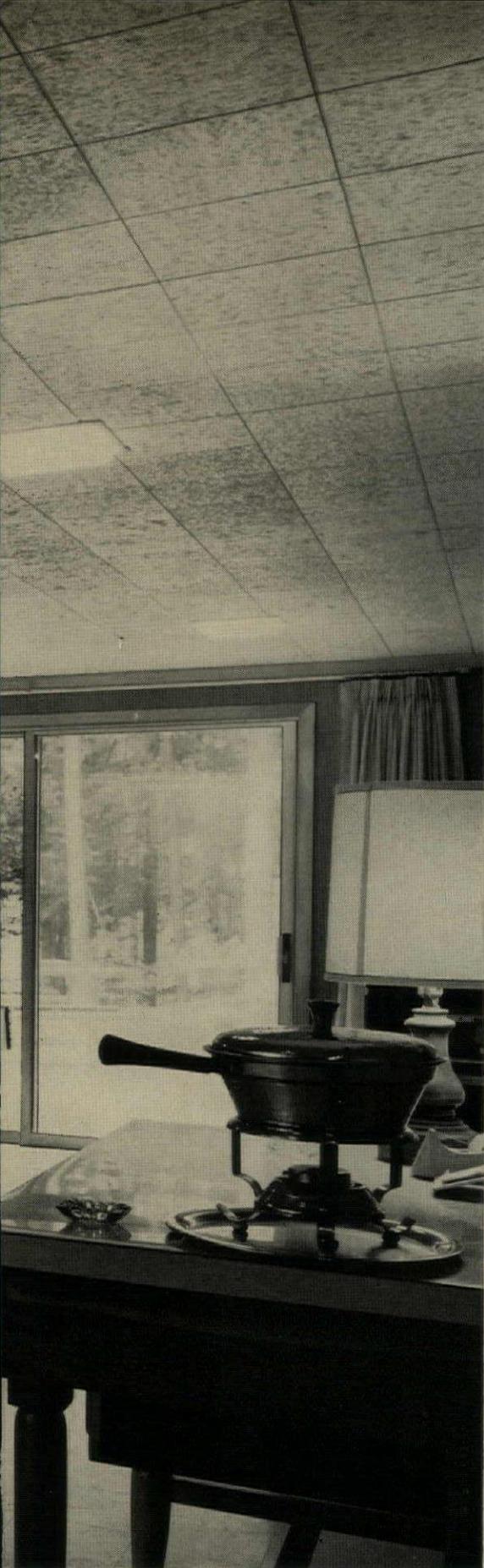
FUSED METAL-TO-GLASS SEAL

The dehydrated air space between the two panes in *Thermopane* is protected by metal-to-glass which are fused —not glued. No organic seal can stay so vapor-tight!



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even better Homes of Quiet!**





STC RATING: 49

This handsome family room contributes to a Home of Quiet that exceeds I.B.I. standards, for example. The ceilings are Gold Bond Silentex® Acoustical Tile that absorbs up to 80% of the noise that strikes it — the most effective residential ceiling tile on the market. And Gold Bond Deciban Sound-Deadening Board gives you a choice of systems for sound isolation in walls and partitions. The system diagrammed gives an STC rating of 49

with 1/2" Gold Bond Gypsum Wallboard laminated to Deciban. And other installations can rate even higher. Before you plan *your* Home of Quiet, ask your Gold Bond® Representative for free counsel and advice. Or write to Department HH-34, National Gypsum Company, Buffalo, New York 14225.

Gold Bond materials and methods make the difference in modern building





Back in **1950**, the latest in model home features was the garbage disposer. Boy, did it sell homes!



In **1954**, it was kitchen built-ins...



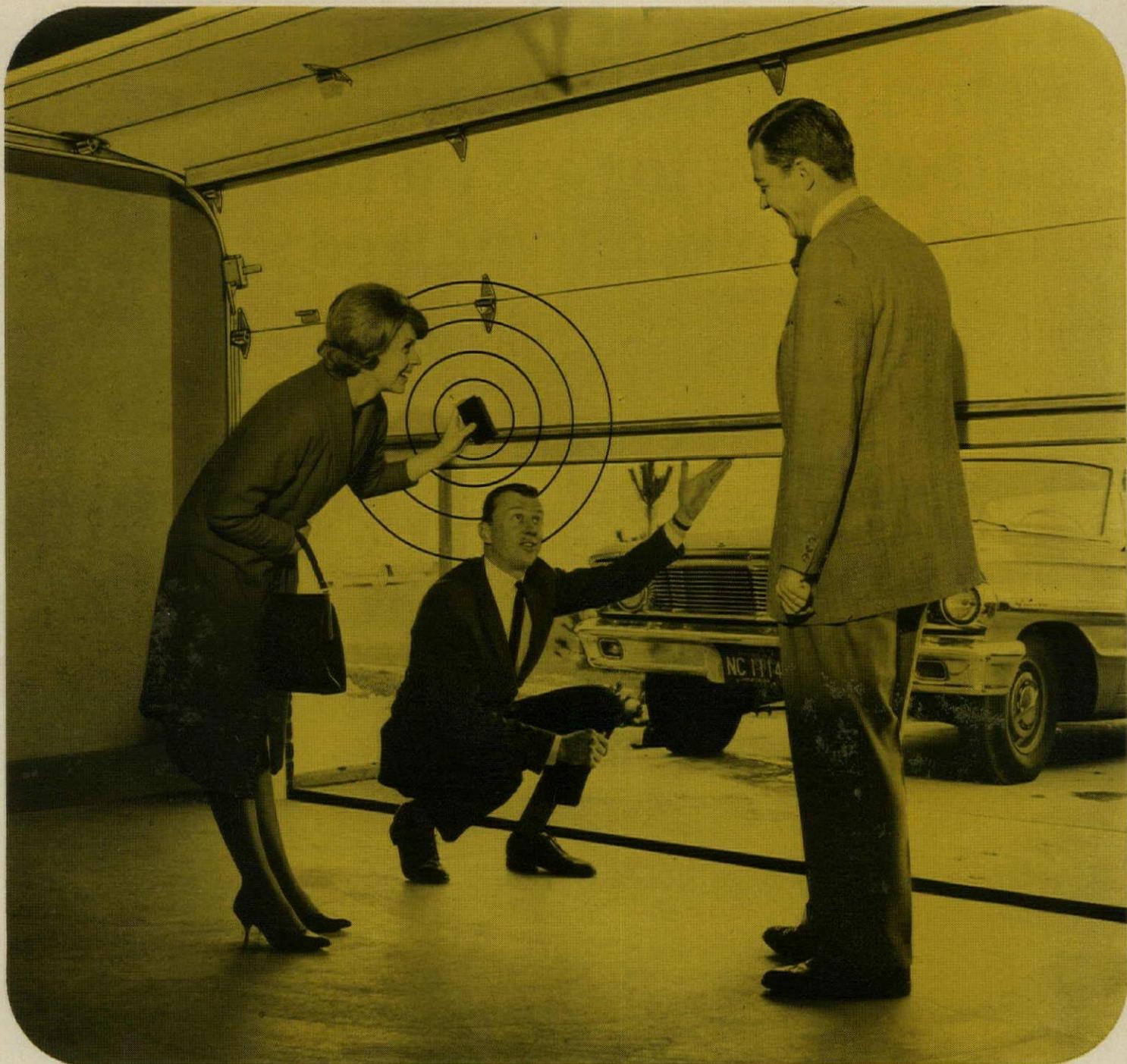
in **1960**, central air conditioning...



in **1963**, refrigerator-freezer combinations were great motivators.



*See us at the
New York
World's Fair!*



For 1964, the hot sales feature is **AUTO-MATE** automatic garage door operator

This year, professional builders are selling homes faster by giving the public what they want—the convenience and safety of **AUTO-MATE**!

It makes a convincing self-demonstration. Home buyers want to try for themselves the push-button convenience, when you show them how they

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operators famous for years.

Here's sales appeal that can help you close a sale faster—save on interest costs—with top mortgage evaluation. And the best part is the low cost to you—less than \$150 installed*! Contact your "OVERHEAD DOOR" Distributor today for details.



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OVERHEAD DOOR CORPORATION

*Overhead Door Corporation announces it is producing a quality operator at a price to its distributors which will permit them to sell for a price of less than \$150 installed (less wiring and travel).

General Offices and Manufacturing Division: Hartford City, Indiana. Manufacturing Distributors: Dallas, Texas; Portland, Oregon; Oxnard, California; Cortland, New York; Hillside, New Jersey; Lewistown, Pennsylvania; Nashua, New Hampshire. In Canada: Oakville, Ontario.

It's no accident that the builder's favorite material for downspouts and gutters for over a half century has been our galvanized steel.

Here are eight reasons why it still is:

1 Galvanized steel gutters and downspouts are stronger than any other kind.

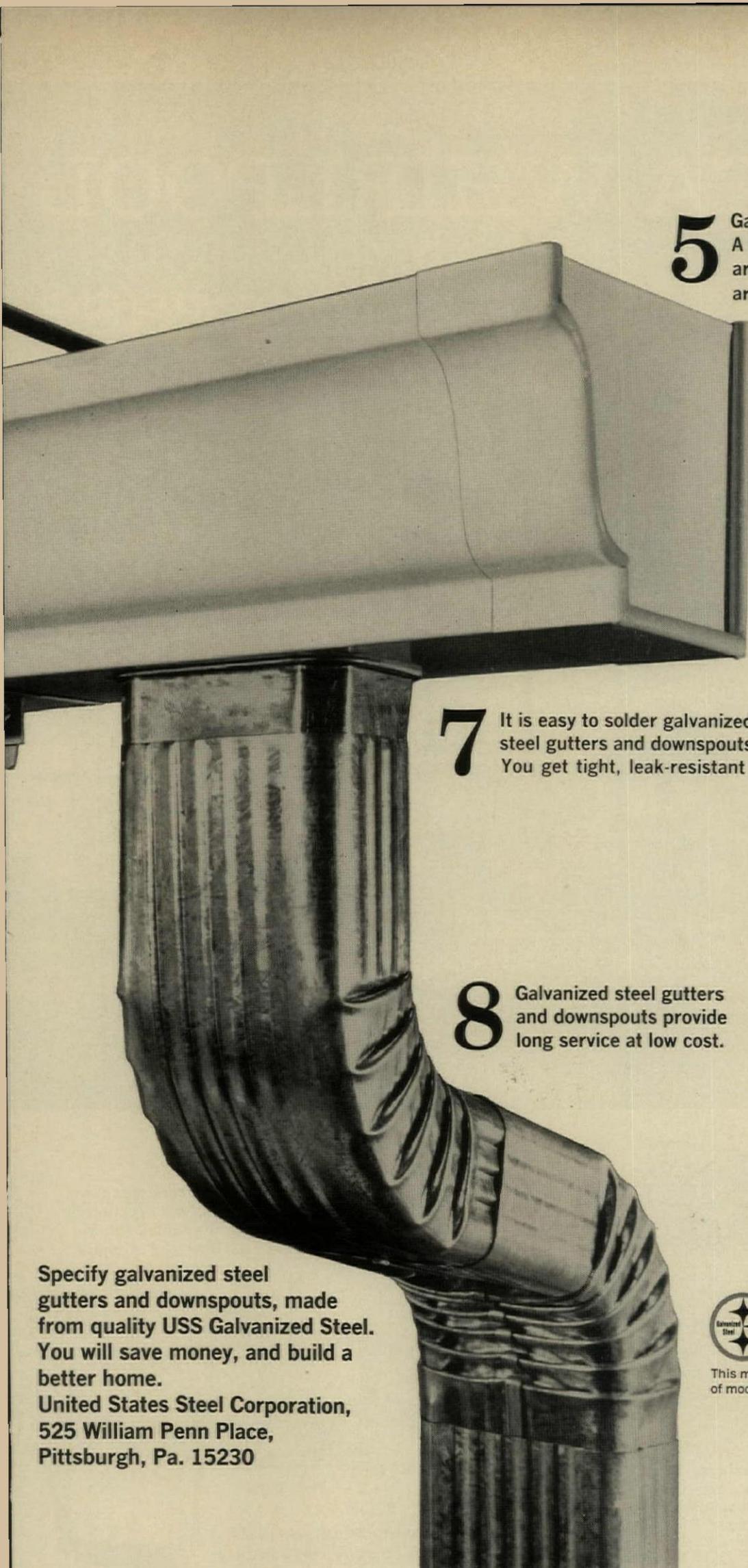
2 Steel's strength stands up under heavy snow and ice loads.

3 Steel gutters resist impact.

4 The galvanized coating resists corrosion.



United States Steel



5 Galvanized steel is easy to form. A wide variety of designs are available to suit any architectural style.

6 Steel gutters and downspouts are easy to paint and repaint.

7 It is easy to solder galvanized steel gutters and downspouts. You get tight, leak-resistant joints.

8 Galvanized steel gutters and downspouts provide long service at low cost.

Specify galvanized steel gutters and downspouts, made from quality USS Galvanized Steel. You will save money, and build a better home.

United States Steel Corporation,
525 William Penn Place,
Pittsburgh, Pa. 15230

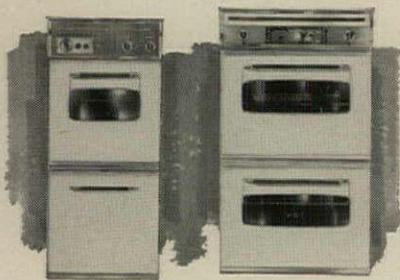


This mark tells you a product is made of modern, dependable Steel.

"RCA WHIRLPOOL us increase



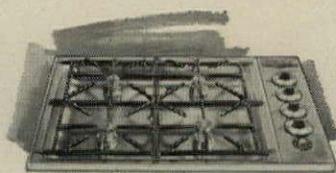
*says L. Paul Saylor,
President, Suburban Homes Corp.,
Valparaiso, Indiana*



Model RLE1588

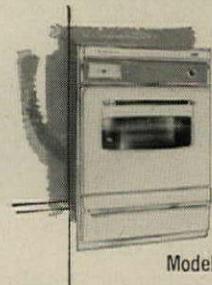
Model RLE2998

Sleek 24" and 30" electric, built-in ovens.
Double-oven models in each size.



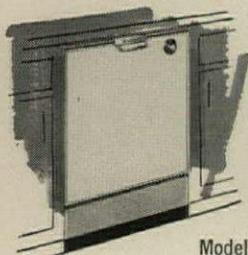
Model RLG889

Five built-in gas cooktops; one shown features Blanket-O-Flame® burners.



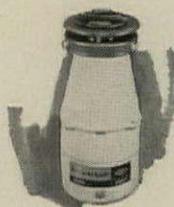
Model RLG255

All built-in gas ovens feature exclusive Blanket-O-Flame. Choice of 24" and 30" models.



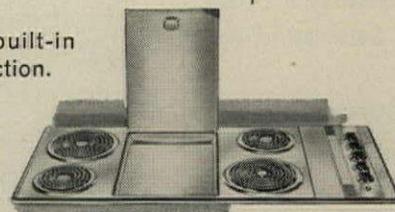
Model SLU-70

Both built-in dishwashers and food disposers are easier than ever to install. Big capacity, quiet, too!



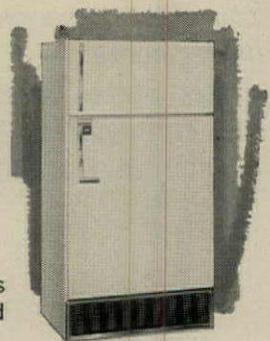
Model SLD-40

Four matching electric, built-in cooktops offer wide selection.



Model RLE887

New RCA WHIRLPOOL refrigerators give kitchens a built-in look; a size and price for every prospect.



Model ELT-12S

HOUSE & HOME

appliances really helped our sales,"



Sold... 300 homes in '63

That's the enviable sales record Suburban Homes chalked up for its South Haven Community near Valparaiso, Indiana. And they expect to do better in '64! Suburban offers eight different model homes and each home is equipped with RCA WHIRLPOOL appliances. The quality appeal of nationally advertised RCA WHIRLPOOL appliances that helped Suburban achieve this impressive sales record can help you sell homes, too. Besides, the unique Whirlpool "package" plan makes it possible for you to buy all your appliances from a single source, for a big saving in time and

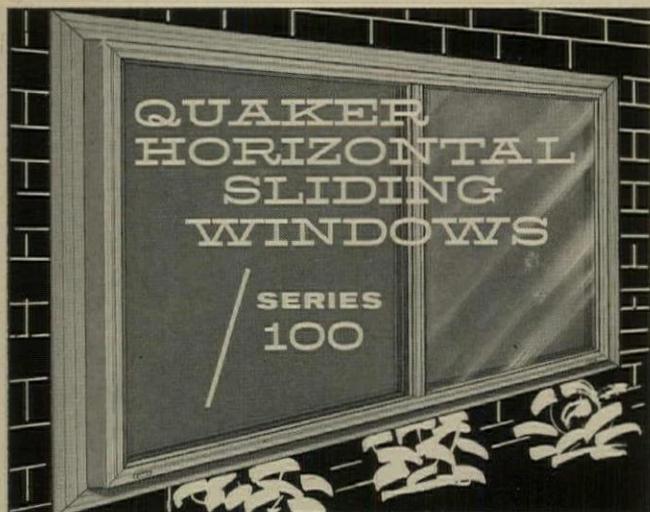
paper work. You get both gas and electric appliances from one source, too, when you specify RCA WHIRLPOOL appliances . . . and all are design and color coordinated. See your local RCA WHIRLPOOL distributor for full details.



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By Richard B. Pollman



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problems in cities. Sample: they can lure white tenants into neighborhoods in racial transition; they can help siphon families away from neighborhoods that are growing too fast for their community facilities like schools.

"There is no prospect of rehousing America's ill-housed via public housing," says Winnick. "Congress wouldn't vote that much money. Public housing authorities are having trouble now finding sites. And the majority of those eligible for public housing don't want to live in it. So both supply and demand are against public housing as a solution for bad housing."

Do subsidized mid-income units compete for tenants with housing which is paying market interest rates (and, in New York, full taxes instead of partial taxes)? "There is no way of avoiding it," says Winnick. "But you minimize it by income restrictions (a weak method), age restrictions, family size, etc. If you make the income ceiling so low—say, \$4,500—that you avoid competing with fully private housing, you never get enough tenants to fill a project." Before New York City grew fussy about where Mitchell-Lama projects were built, perhaps half of their occupants would otherwise have become customers for full rate paying quarters, Winnick estimates.

Despite the weight of statistics to the contrary, the cry for middle-income subsidies will persist. But it is a misnomer. As Analyst Downs notes, "The only people deserving public sympathy and perhaps support are families that need four bedrooms or more. That usually means six children. Some of them have incomes well above the middle income group." Whether big families deserve public aid to ease their housing problems, as Downs sees it, "is a social question." Moreover, "the subsidy, if any, should be paid directly to the family, as in some European countries, and not to a housing program where a lot of smart operators enrich themselves in the process."

Mid-income subsidies, if put on a big scale, would undermine the market for housing built without them

Even some top federal housing officials will admit (privately) that there is no general shortage of mid-income housing today. It has been growing clearer for several years that in city after city, highest vacancies are cropping out in cheap used housing nobody wants to live in. In parts of Chicago, for example, vacancies run close to 29% today—in obsolete neighborhoods that are still technically sound.

If the d3 program—or any other cut-rate interest scheme—ever grows to the proportions its backers apparently envisage, the result would clearly be a glut of cheap housing as astonishing as the nation's glut of subsidized wheat. Yet the cheap-home market is fast weakening (except in a few growth areas), for homes that are cheap are usually too small and too short of modern conveniences to keep their value for the life of a mortgage. As Economist Jim Downs of Chicago sees it, "Sec. 221d3 is an absolute, colossal idiocy. Any program that features housing for the middle-income market at interest rates lower than the Treasury-bill rate is financial insanity. If the program gets big, it would bankrupt FHA, VA and the Home Loan Bank Board." Why? By competition selling at 25% below market prices for comparable housing that pays full rates on money and taxes.

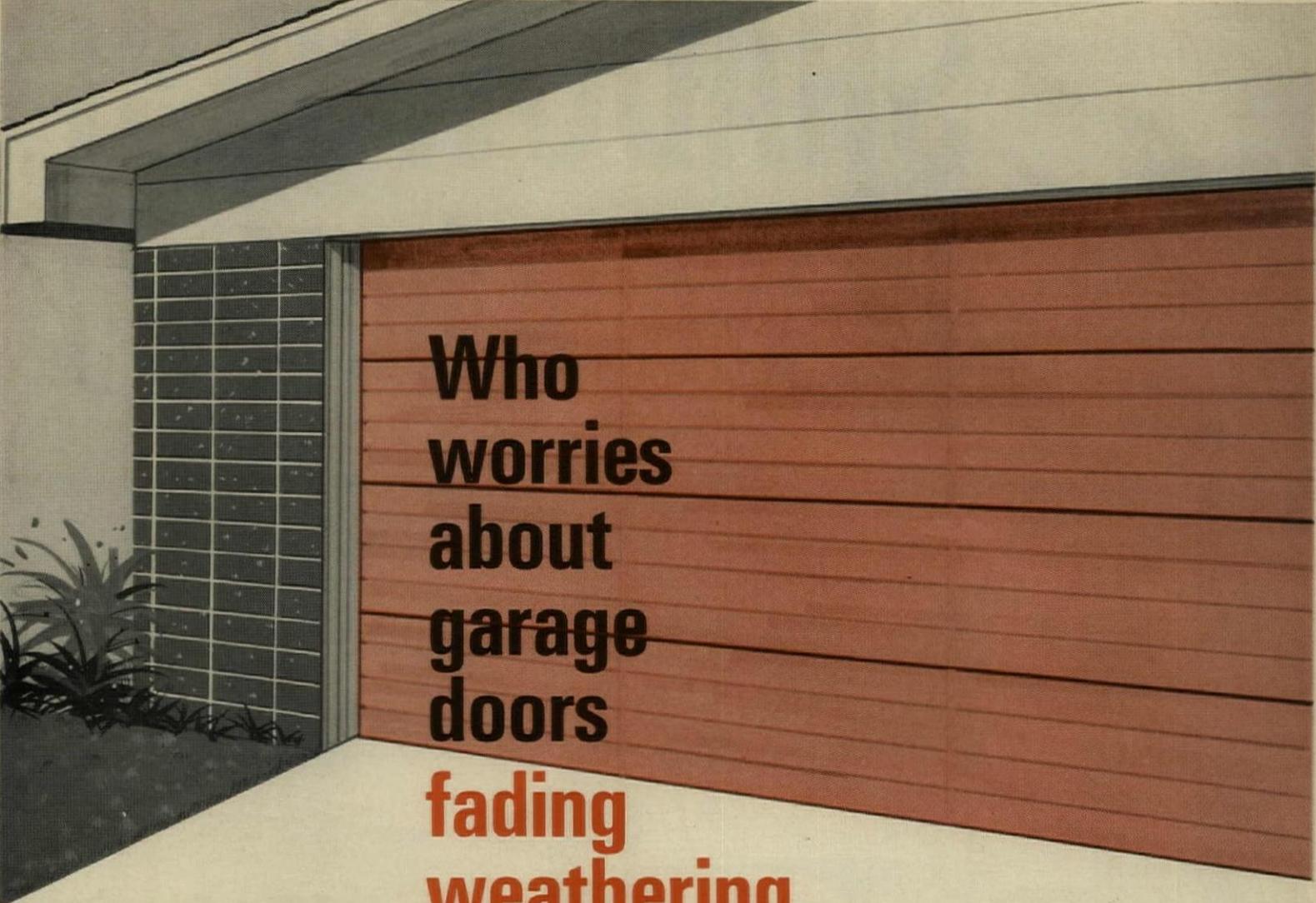
This prospect is not pleasant for private enterprisers to contemplate. But that is the course on which housing is headed now that housing leadership has passed—by default—into hands unfriendly to private lenders. The U.S. need for better homes will not be solved by subsidies. And the proliferation of subsidies and programs will have at least three side effects:

1. It will entrench and expand the vast army of housing bureaucrats whose jobs depend on perpetuation of programs even when, like public housing, most experts agree the programs are no longer the answer.

2. It will set up a federal-city axis. A housing and community development department will be one of the big spenders, and thus a base for building political allegiances that will be useful in elections.

3. To the extent that public authorities swell in scope as the nation's No. 1 landlord, a new class of citizens who look to government for their shelter will develop. This, too, will tend to perpetuate the political power that springs from federal landlordism.

—GURNEY BRECKENFELD.



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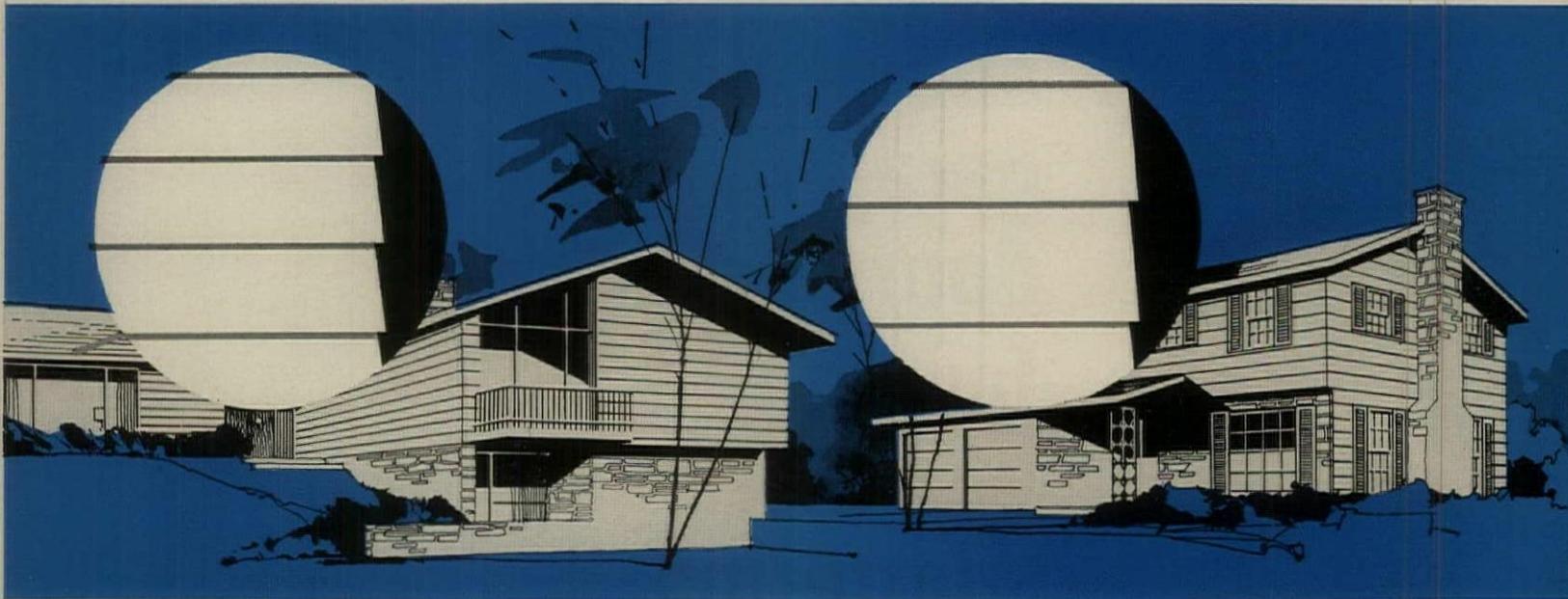
Weather-Tite Division of the Pacific Coast Co.

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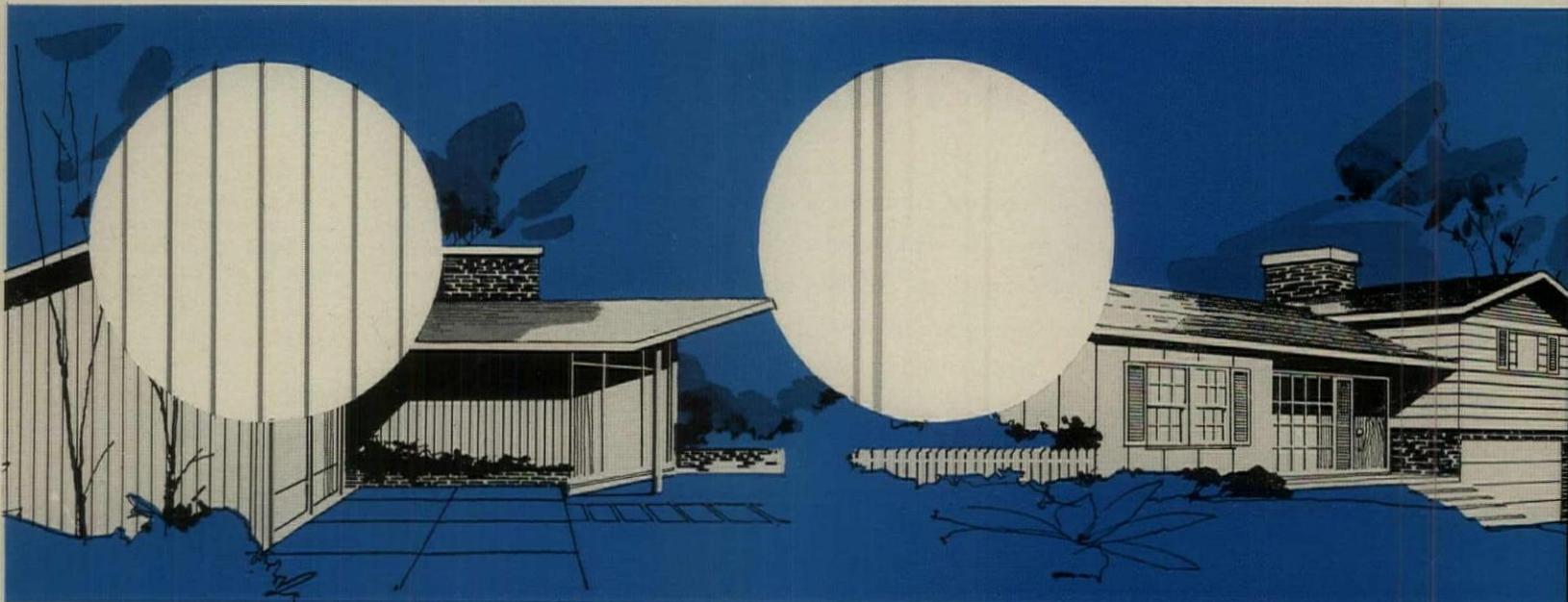
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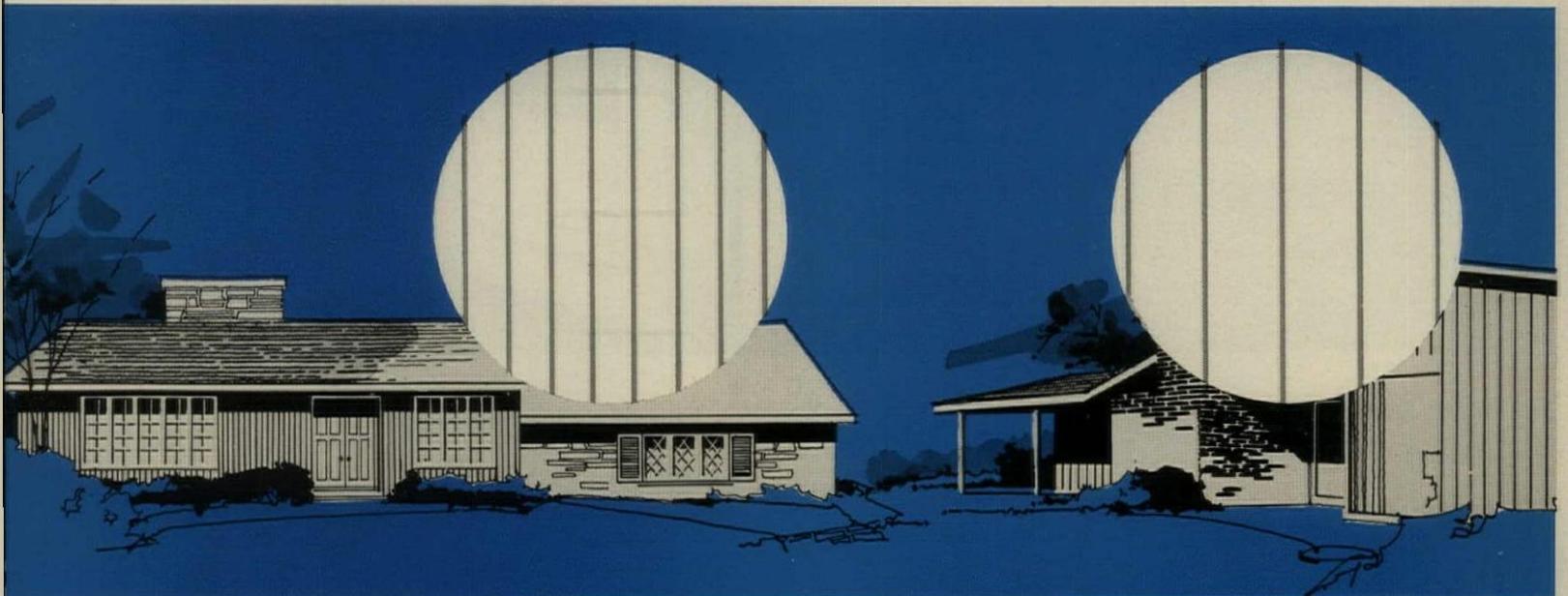
Shadowcast V-Groove Siding—Vertical grooves spaced $5\frac{1}{3}$ "; Shiplap joints on long edges of panels maintain groove pattern. Nominal $\frac{3}{16}$ " thick; 4' wide, lengths to 16'.

Shadowcast Wide-Board Siding—Economical; batten strips used to cover vertical joints; also recommended for eave, carport and porch soffits, breezeway ceilings. $\frac{3}{8}$ " thick; 4' wide, lengths to 16'.

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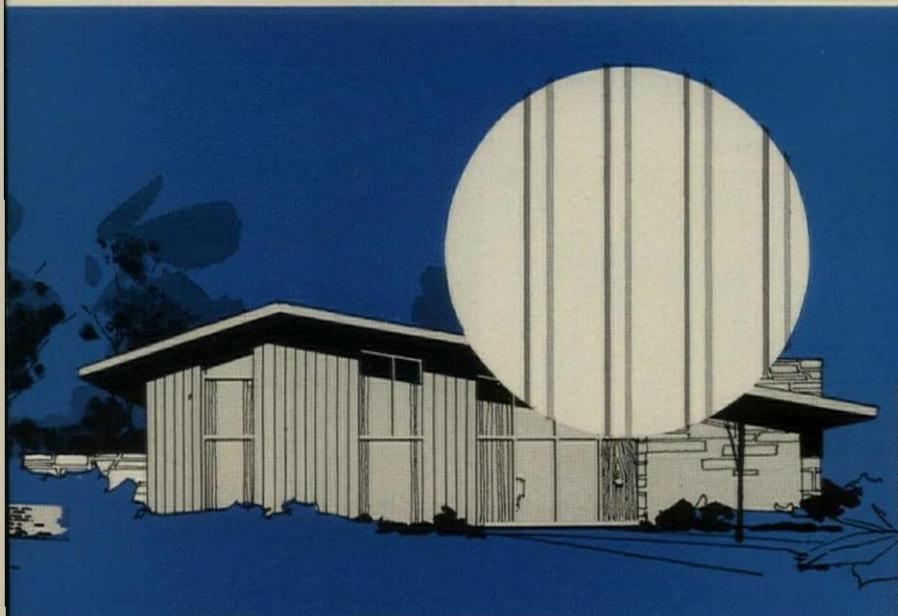
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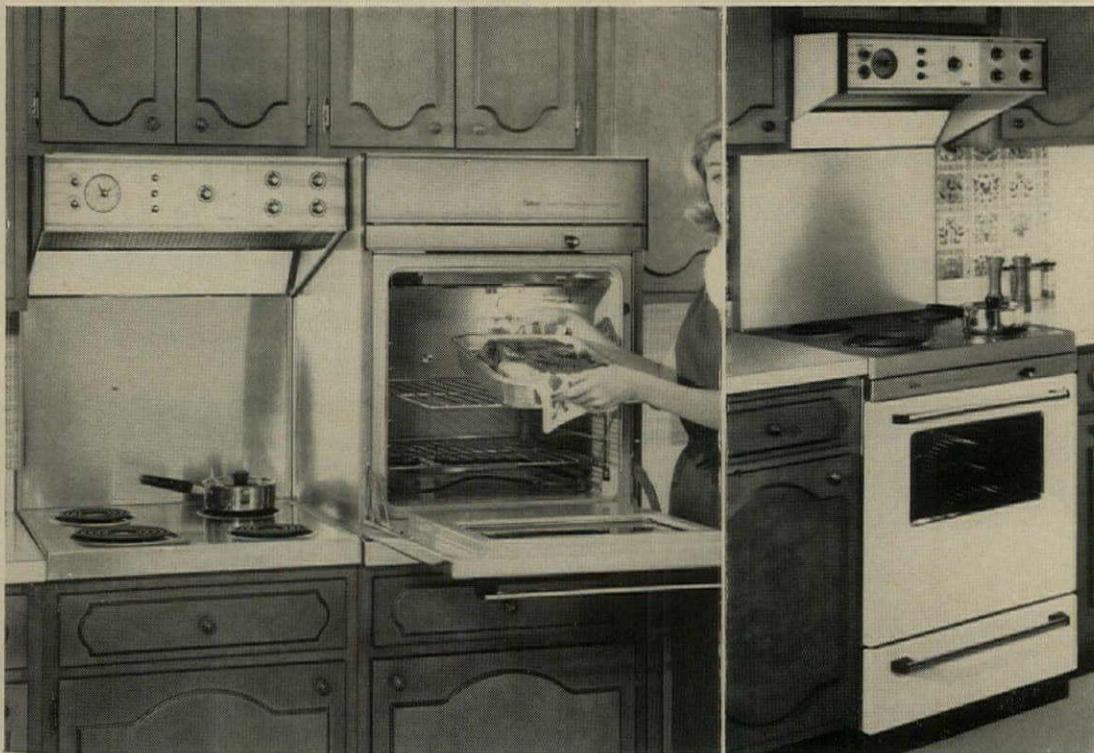
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Kitchens



Here's the story behind Nutone's new products

Nutone's new ranges and cabinets represent three years of planning and an investment of \$5 million in product development, the purchase of one plant and equipping five leased plants.

Behind this effort, says Chairman J. Ralph Corbett, is a determination to keep the company profitable—and independent.

"We knew we had to grow—to pick up a larger share of the house," says Corbett, "if we weren't to be swallowed up by a giant corporation. Since we were already making chiefly kitchen appliances, the ranges and cabinets seemed the logical direction to grow in. We felt that more and more builders want to buy as much of the kitchen package as possible from one manufacturer. We plan to use the same distributors we have now, and we won't ask them to drop competing lines."

Corbett estimates the cabinets and ranges will add \$10 million a year in sales for the next three years—bringing total sales to \$70 million by 1967. "But," he adds, "this does not mean we have any idea of becoming a giant in this business. We're aiming at a small slice of the market. We expect to limit our range line to about seven basic models and our cabinets to two styles. And we aren't going after the low-price house market."

New from a small-appliance maker: two ranges and a line of cabinets

Nutone Inc., which hitherto limited its output to small appliances, has just made these products available to its distributors:

Two electric range-oven-hood units—a 24" standing model (left) and a 48" countertop model (right). Both units feature a ducted oven (in the 24" model the duct runs behind the back-splash) that permits smokeless, door-closed broiling. And both are completely integrated so that

a single electrical connection ties in oven, range and hood. Prices have not been announced, but the company says they will be "competitive with comparable units by other manufacturers". Currently available only in the East, they will be offered in western areas as production increases. Other sizes and gas models will be introduced in about six months.

A complete line of kitchen cabinets in two styles—traditional

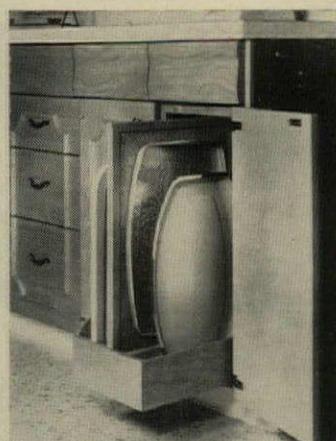
(above) and contemporary. The company describes the line as "quality cabinets for the builder market" and says they will be competitively priced with locally built cabinets of similar quality. The new cabinets are available throughout the Midwest, but Nutone does not plan to reach eastern or far western markets in the immediate future. Nutone, Cincinnati. (For details, check coupon No. 1 on p. 198)



Early American cabinets have paneled door and drawer fronts that go with modern wall ovens as well as beamed ceilings. Lexington style comes in oak and maple, with a choice of 29 finishes and a variety of hardware. Wood-Mode Kitchens, Kreamer, Pa. For details, check No. 2 on p. 198



Compact refrigerator can be used under a counter in the family room, in a bar or an efficiency kitchen. Freezer will hold 108 ice cubes, two door shelves hold tall bottles. Unit comes in pink, yellow, turquoise, copper and white. Kelvinator, Detroit. For details, check No. 3 on p. 198



Sliding tray rack stores flat platters, cutting boards, trays and lids vertically, either standing on edge or hanging on a pegboard partition. Rack slips behind cabinet door, can be used with any of the manufacturer's cabinets. Long-Bell, Long View, Wash. For details, check No. 4 on p. 198



Kitchen desk is housewife's planning center. Drawer unit includes space for typewriter storage or files. At the rear of the desk, slots between counter and lowered writing surface can be used for storing recipes or lists. Mutschler, Nappanee, Ind. For details, check No. 5 on p. 198

Kitchens continue on p. 185

Modern...
in beauty and
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Capitol Music Center, Baton Rouge, La., A. Hays Town, A.I.A.



Camillo's Restaurant, New Orleans, La., Paul J. Mouton, Architect

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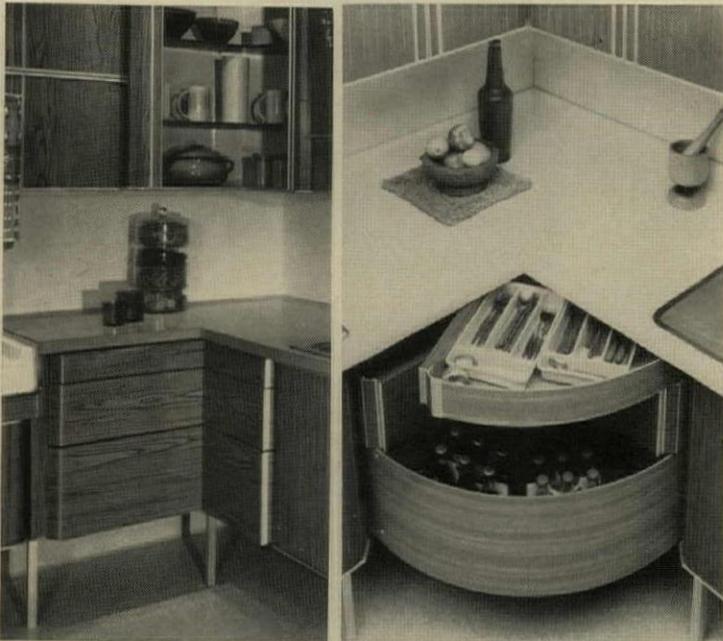
Nationally advertised in American Home, Better Homes & Gardens, House Beautiful, House and Garden, McCall's and others. For free samples, model home merchandising kit, write Azrock Floor Products Division, Uvalde Rock Asphalt Company, 500B Frost Building, San Antonio, Texas 78206.

*Also known as Vina-Lux[®]

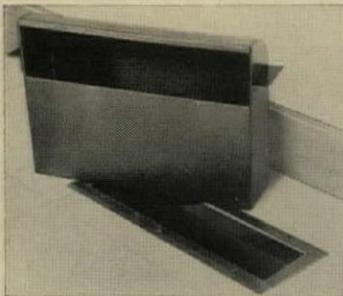
NEW PRODUCTS

start on p. 182

Kitchens



Kitchen cabinet line is made in more than 300 modular sizes and a wide range of laminate colors and woodgrain finishes. Rotating drawer base units come in $\frac{1}{4}$, $\frac{1}{2}$ and $\frac{3}{4}$ -circle sizes. Vertical-slat doors slide into cabinet sides giving full access to shelves. Orbit Kitchens, New York City. (For details, check coupon No. 6 on p. 198)



Built-in dust pan avoids daily stooping and emptying, lifts out for emptying. Steel container is 12"x6"x2 $\frac{7}{8}$ ", installs at the edge of a counter or fits between 16" o.c. floor joists without protruding into the room below. Ultram, Bloomington, Minn.

For details, check No. 7 on p. 198



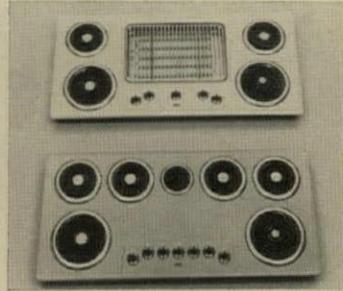
Warming oven built into the ventilating hood is available with five of the maker's electric surface-cooking units. Warming oven is thermostatically controlled. All cooking controls are at eye level on the hood-control panel. G. E. Hotpoint, Chicago.

For details, check No. 8 on p. 198



Built-in toaster is mounted in metal drawer, slides into a wall when not in use, or unplugs and lifts out for use on the table. Safety switch keeps toaster from operating when it is in the wall. Leigh Products, Coopersville, Mich.

For details, check No. 9 on p. 198



Range-top line includes the Griddle 'n Grill (top) with a surface grill for kitchen cookouts, and a seven-burner range (bottom). A 30" five-burner range and a unit with a large center griddle are also in the nine-model line. Thermador, Los Angeles.

For details, check No. 10 on p. 198

New products continue on p. 189

tub-master®

PATENTED
sliding-folding tub shower door

America's outstanding tub/shower enclosure

At last here's a product that answers all the objections to old-fashioned tub/shower enclosures. Look at these advantages.

- **tub-master** is safe. Its Styron® panels are shatter-proof and have high impact resistance.

- **tub-master** is beautiful. Available in 8 decorator colors plus black and white.

- **tub-master** is convenient. Rigid by-pass doors are easily unlatched and folded out of the way for bathing or easy cleaning.

- **tub-master** is easily installed. Entire installation takes only minutes. Unit plumbs itself to uneven tubs or walls.

For more information write **tub-master Dealer/distributor** inquiries invited.



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plug in the hose . . .
dirt is whisked
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Profiles in total-electric living— by General Electric



General Electric's program for total-electric Medallion Homes and Apartments has speeded sales and construction for these builders. It can do the same for you.

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Louisville 1, Kentucky

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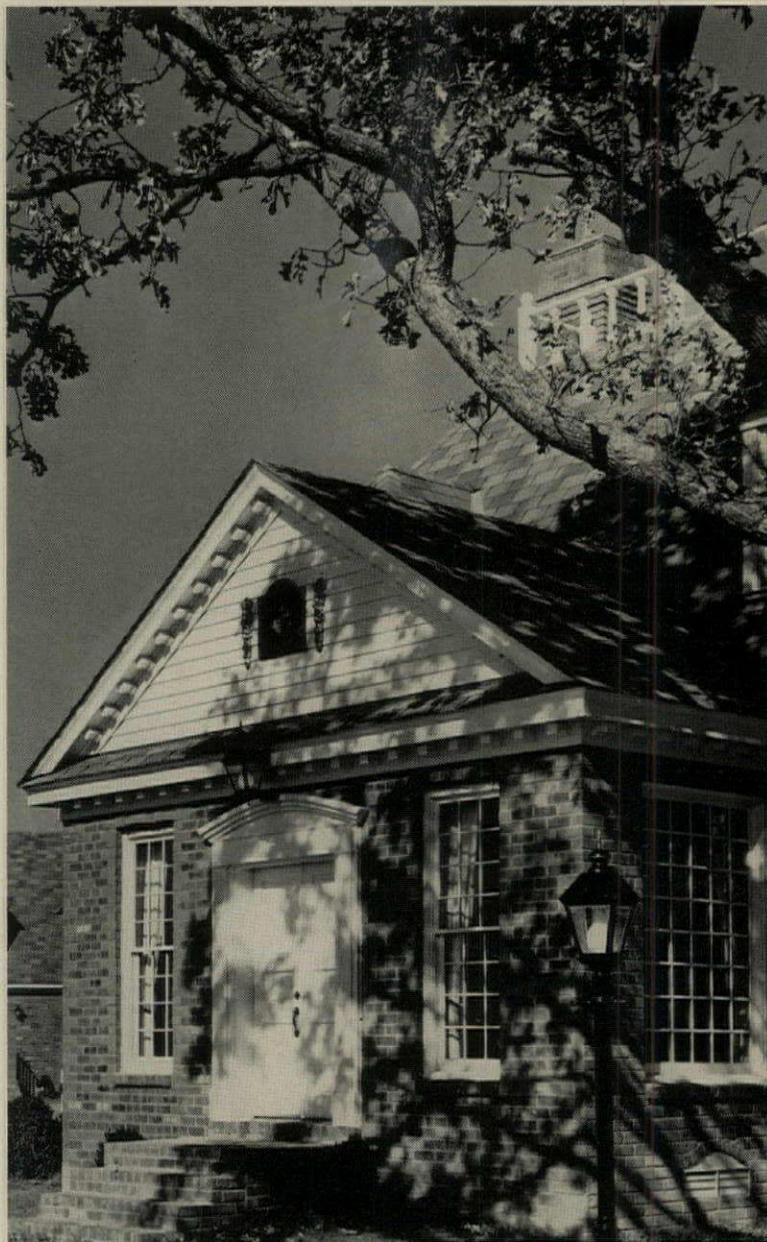
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City _____ State _____

HH-64-1



Belmont Village, Syracuse (Liverpool), New York, will offer 616 Gold Medallion townhouses featuring electric resistance heating and General Electric appliances. Builder John L. (Roy) Bellinger, president of Bellinger Construction Company, finds customer reaction to total-electric living to be a "big plus" in his sales program.



Heritage Colony, Memphis, Tennessee, where Pat and Vernon Kerns are recreating Colonial Williamsburg—to Gold Medallion standards. Each of the homes will offer a complete General Electric kitchen and a Weathertron® heat pump for year-round climate control and greater sales appeal.



City of Sunset, Sacramento, California, being built by the Sunset International Petroleum Corporation on the famous 12,000-acre Spring Valley Ranch, will include 400 Medallion homes, recreational activities, community facilities and an industrial park—a complete new city.



Gentilly Apartments, New Orleans, Louisiana, where results were so successful that owner David Craig is planning another Medallion project. The 65 Gold Medallion units are built with courtyards, one with swimming pool. Individual metering permits separate tenant billing.



Georgetown South, Manassas, Virginia, is a unique townhouse-in-the-country project located 30 miles from downtown Washington, D. C. Since opening in April, sales have already exceeded 200 homes, according to Lee G. Rubenstein and D. Jay Hyman of Merit Developers of Washington.



Fountain View Apartments, Chicago, Illinois, built by Dunbar Builders, Inc., feature electric heating and cooling and complete General Electric kitchens. The introduction of Gold Medallion condominium apartments in Chicago by Dunbar Builders has led to wide acceptance of this new type of housing.



A NEW WAY TO MAKE

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LOOK LIKE

\$35,000

Your homes will take on a more expensive look when you side them with Simpson redwood plywood. You get the beauty and performance of genuine California redwood with all the conveniences of plywood.

Whether you choose Ruf-sawn Inverted Batten as shown here, or any of the other patterns and surfaces offered in the Simpson redwood plywood line, you know you are getting the best . . . a unique product that will provide a handsome appearance, long life, low maintenance and the "look of quality" your homes deserve.

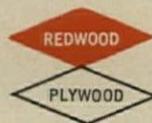
Simpson invites you to compare the advantages offered by our redwood plywoods . . . no other siding material will add so much to your homes . . . at so little cost to you.

Ask your Simpson supplier to show you the complete line of redwood plywoods, or write: Simpson, 20001 P4 Washington Building, Seattle, Washington 98101.

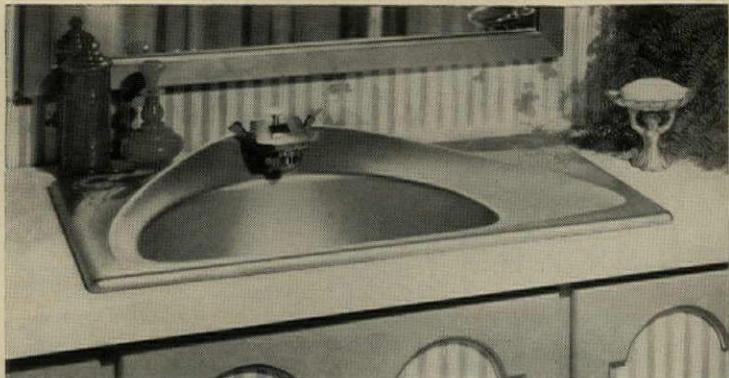
RELY ON



SIMPSON TIMBER COMPANY



Baths



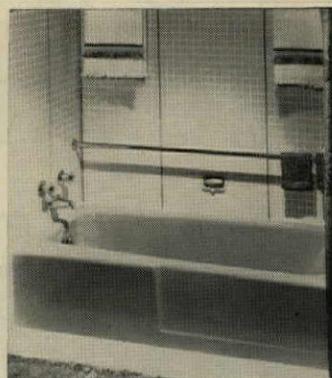
New-style lavatory line includes the Electra (left) for master bathrooms and the Apollo (right) for powder rooms. The

Electra rises to a three-quarter sphere in back, slopes in front to a self-rimming 32"x20" vanity counter. The shell-shaped Apollo

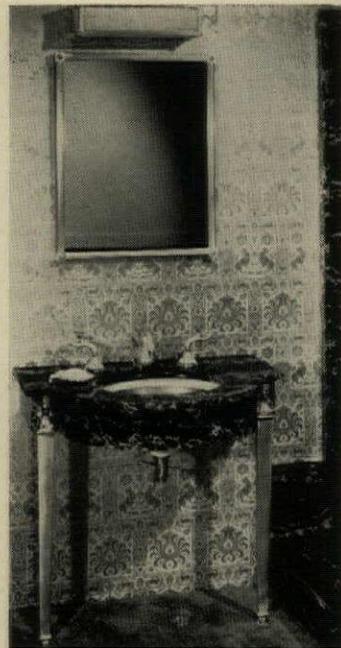


is wall mounted. Both models have dripless fittings. Universal-Rundle, New Castle, Pa.

For details, check No. 11 on p. 198

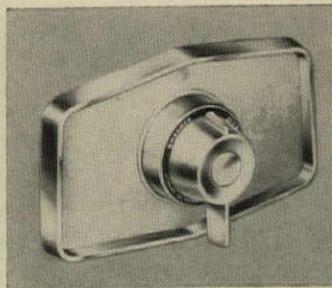
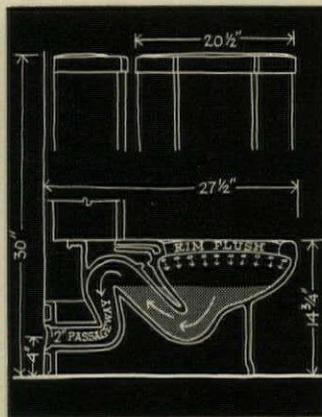


Recessed tub of enameled cast iron has simple front-apron trim. Front rim is narrow at one end for safe hand grip, widens to form a convenient ledge at the other end. Bildor is 60"x30", in seven colors and white. American-Standard, New York City. For details, check No. 12 on p. 198



Rear-discharge, floor-mounted toilet is designed for slab construction in houses and apartments. Barlow's outlet is 4" above the floor so it is roughed in above the slab. Available in white and six pastels. Kohler, Kohler, Wis. (For details, check coupon No. 13 on p. 198)

Marble lavatory counter comes with gold-decorated bowl which retails for \$75 or \$80 for 14"x17" and 15"x19" sizes. Fittings of gold or silver plate are \$139.50; matching Empire legs are \$85 each. Sherle Wagner, New York City. (For details, check coupon No. 14 on p. 198)

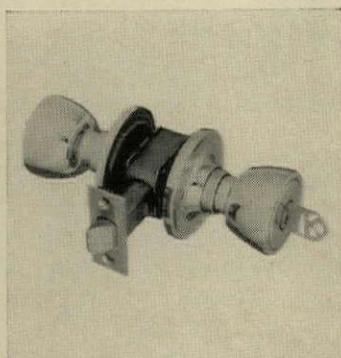


Shower-bath fitting is thermostatically controlled so it automatically compensates for temperature and pressure changes. The self-contained Dura-trol unit is easy to install and easy to remove for cleaning. Leonard Valve, Providence, R. I. For details, check No. 15 on p. 198

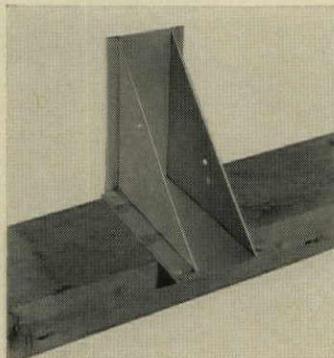
Hardware



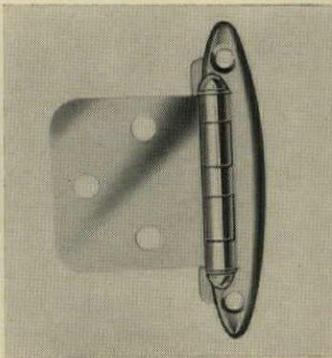
Dial lock looks and works like a wall telephone: dial a preset sequence of numbers and the door opens. The number series cannot be detected by sound or feel, is easy to rearrange, and the disk can be replaced quickly. Dialoc, St. Petersburg. For details, check No. 16 on p. 198



Heavy-duty lockset is made of steel and brass. Designed for custom houses, apartments and light commercial buildings, it meets federal specification 160. Half-inch latchbolt throw eliminates need for close door fit. Kwikset, Anaheim, Calif. For details, check No. 17 on p. 198



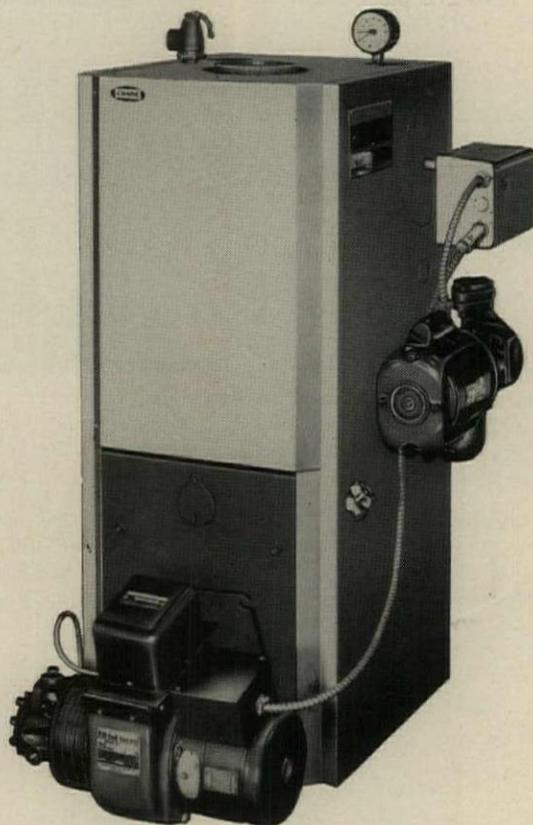
Joist setter lets builders secure joists to plates without toenailing or cement grouting. The setter is nailed to the plate; then two more nails, driven through holes in the setter's triangular sides, hold the joists. Hettinger & Shuck, Louisville. For details, check No. 18 on p. 198



Self-closing hinge looks and installs like conventional hinge but needs no catch to hold doors closed. Doors swing freely until final 35° when Hinge-A-Matic pulls them shut. A spring-cam action provides the holding power. Ajax, City of Industry, Calif. For details, check No. 19 on p. 198

New products continue on p. 191

It's a great year to be selling Crane-and no wonder, with new home heating units like this Sunnyday 11.



This is the fourth new boiler introduced by Crane so far this year.

It's the Sunnyday 11 and it's versatile enough for any modern home.

This oil-fired new unit has durable cast-iron sections for long life. A new type Crane oil burner that's quiet as a mouse. A tankless

water heater that delivers scads of hot water the year 'round.

You'll like the ease of installation. (Nothing for you to do but simple piping and a hookup.) And easy cleaning; only one flue cover to remove, everything's accessible. A top flue outlet requires only one elbow to

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Available in 4 popular sizes ranging from 72,000 to 126,000 Btuh IBR Net Rating.

Perfect partners. **Crane Baseboard Heating Panels** of non-ferrous or cast iron give perfectly balanced comfort. Want more facts? Write today for Form ADJ-1418.



PLUMBING—HEATING—AIR-CONDITIONING GROUP, BOX 780, JOHNSTOWN, PA.

Siding



Aluminum lap siding is shaped so its surface is parallel to the wall rather than slanted, cutting dirt accumulation and still giving a shadow line. Double Five has two 5" clapboards to each 10"x12' piece. Alcoa, Pittsburgh. (For details, check coupon No. 20 on p. 198)



Vinyl siding has a ten-year, maintenance-free guarantee. IVBS is applied without special tools (package includes all accessories). Styles: horizontal lap 12" wide and 16" long, vertical panels 4'x8' and 4'x9'. Four colors. Insulite, Minneapolis.

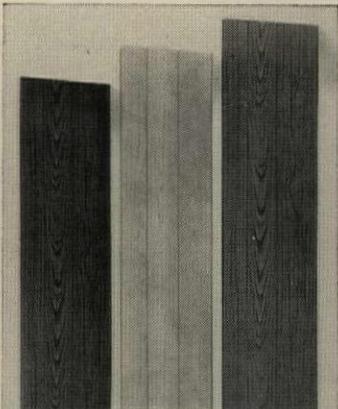
For details, check No. 21 on p. 198



Shingle-forming machine, mounted in a trailer, produces aluminum roof or siding shakes at the site. Aluminum blanks are 3'x1', come in three textured patterns with natural aluminum or baked-enamel finish. Reynolds Metals, Richmond, Va.

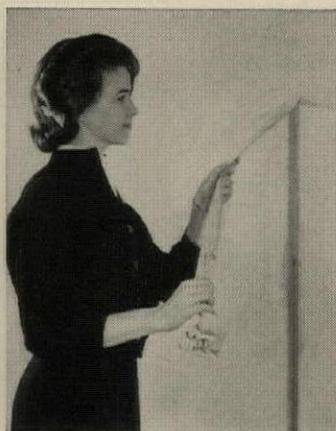
For details, check No. 22 on p. 198

Paneling



Teak paneling is melamine-coated hardboard that resists moisture and chipping, wipes clean with a damp cloth. Three woodgrains (l. to r.): Teak, Americana, Futura. Panels are 96"x16"x1/4" with t&g vertical edges. Panelboard, Newark, N. J.

For details, check No. 23 on p. 198



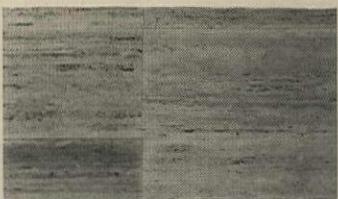
Movable drywall system without exposed seams unzips for room layout changes. A high-tensile, self-adhesive, waterproof tape is the zipper. Joint is easily retaped in its new position. Penn Metal, Parkersburg, W. Va. (For details, check coupon No. 24 on p. 198)



Drywall panels of 1/2"-thick gypsum board have a textured vinyl surface that looks like solid walnut. Presidential Walnut panels are 4' wide, 8', 9' and 10' long; are applied on framing or over existing walls. National Gypsum, Buffalo. (For details, check coupon No. 25 on p. 198)

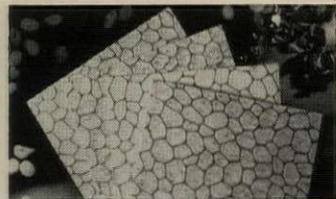


Flooring



Precast tiles for floor or walls have the look and long life of natural marble. Travertine weighs up to 75% less than natural marble and costs less. Sizes: 1'x1' and 1'x2', 1/2" and 3/8" thick. Electromatic, Reading, Pa.

For details, check No. 26 on p. 198

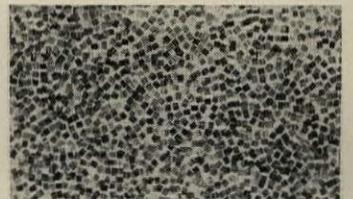


Vinyl-asbestos tile is embossed to look like pebbles. The textured surface helps hide stiletto heel marks and subfloor imperfections. Brookstone tiles come in four natural pebble colors, are 9"x9"x1/16". Kentile Inc., New York City.



All-vinyl tiles are now offered in six solid colors as well as black and white. The new colors include orange, maize, red, blue, green and lilac. All tiles are 9"x9", retail for 35¢ per sq. ft. Goodyear, Akron.

For details, check No. 27 on p. 198



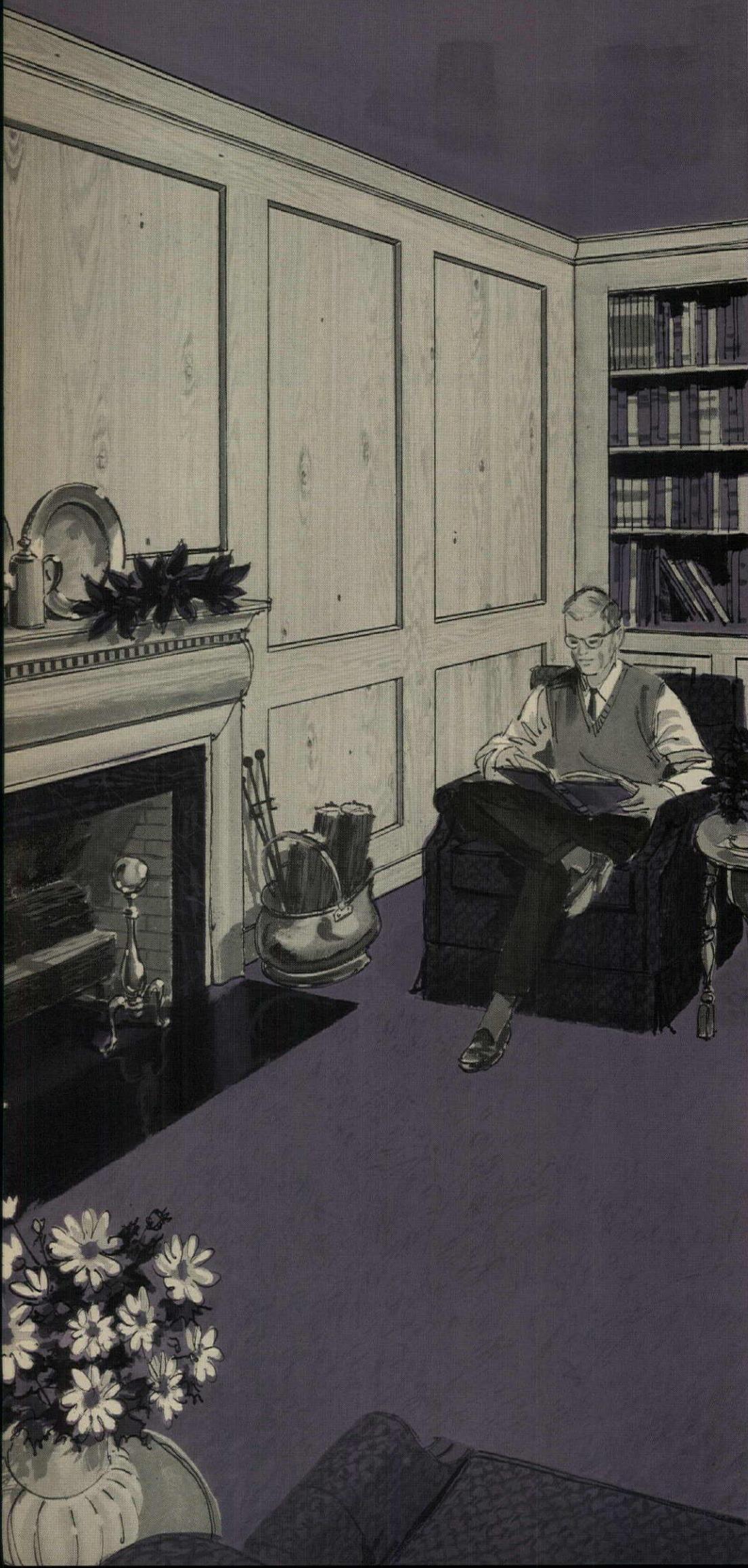
Embossed inlaid vinyl with a mosaic-chip pattern looks like a costlier flooring but retails for \$3.49 per sq. yd. Californian tiles are available in eight color combinations. Congoleum-Nairn, New York City.

For details, check No. 28 on p. 198

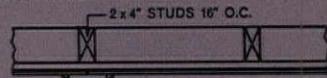
New products continue on p. 193

High, Ply and Handsome

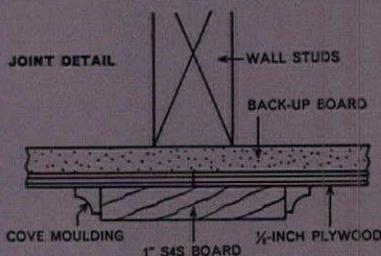
■ High-styled in the grand manner of gracious living, Potlatch Plywood sets a modern scene reflecting the tradition of "raised" paneling. This sparkling new plywood idea solves the growing demand for a "return to elegance," yet holds down in-place costs. The plywood panels come ready for color-toning—along with matching panel strips and cove mouldings—right on the job site. Potlatch also produces construction grade plywood and a wide range of other special and standard lumber items . . . all available through Potlatch outlets everywhere.



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JOINT DETAIL



PLYWOOD PANELS: *Decorative Species:* Sliced Knotty Idaho White Pine, Sliced Knotty Inland Red Cedar, Clear Ponderosa Pine. *Decorative Faces:* Plain as shown above, or in Gruve-Ply faces with double-vee or random grooves. *Sizes:* 4' x 8' x 1/4", 3/8", 1/2", 5/8", or 3/4"

S4S PANEL STRIPS: 1" x 4", 6", 8", 10" in matching species

COVE MOULDING: WP-97

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Attention: Merchandising Manager
Please furnish information on Decorative _____ Construction _____ Plywood to:

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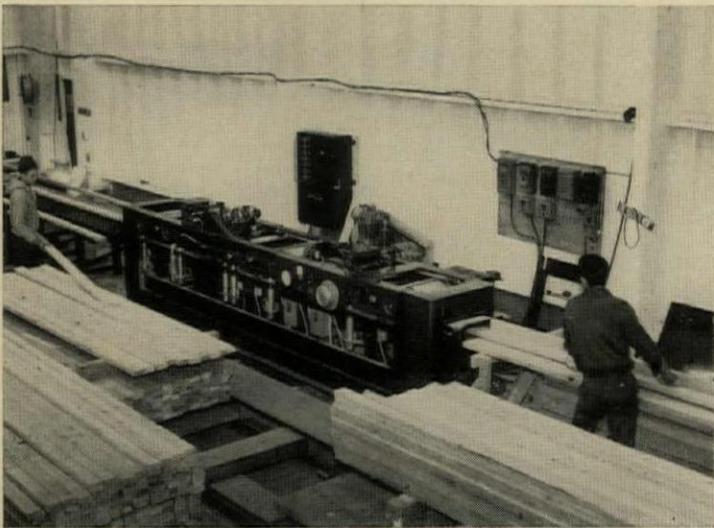
City _____ Zone _____ State _____

Architect _____ Builder _____ Dealer _____ Wholesaler _____ Other _____

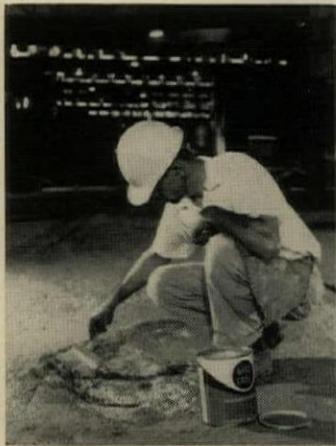
General Offices: Lewiston, Idaho
Bradley-Southern Division, Warren, Arkansas

NEW PRODUCTS

start on p. 182



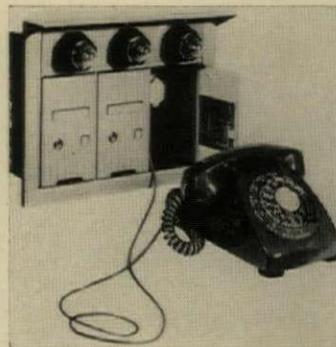
Stress-graded hemlock has been added to this producer's line of dimensioned lumber. Graded by the machine shown above both hemlock and green fir are offered with E ratings of 1.2, 1.4, 1.6, 1.8 and 2. Simpson Timber, Seattle. (For details, check coupon No. 29 on p. 198)



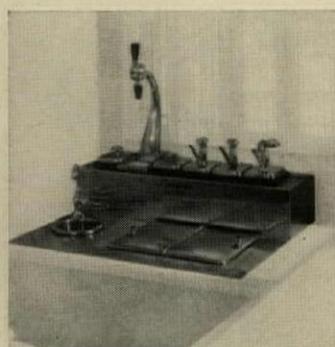
Liquid patcher bonds new concrete to old concrete floors, can be sprayed, rolled or brushed on like paint. Weld-Crete film is applied and left to dry for one hour before new cement is poured. Tools will clean in water. Larsen Products, Bethesda, Md.
For details, check No. 30 on p. 198



Flakeboard underlayment is available in 3/8", 1/2", 5/8" and 3/4" thicknesses, can be used under tile, sheet goods and carpets. It complies with FHA UM-28 floor underlayment specs and with CS236-61. Collins Pine Co., Chester, Calif.
For details, check No. 31 on p. 198



Extension phone boxes for apartment patios or pools provide outdoor phone service for tenants. Light flashes when phone rings. Compartment includes phone jack and storage space, locks with same key as tenant's mailbox. Jensen, Los Angeles.
For details, check No. 32 on p. 198



Home soda fountain can be built into a counter, is self contained with refrigerated carbonator and hermetically sealed 1/4-hp. compressor. Unit also has syrup pump, crushed-fruit ladles and storage for ice cream. Everfrost, Gardena, Calif.
For details, check No. 33 on p. 198

Publications start on p. 196

"Central air conditioning sold the houses. The industry's certification program sold me."

Frank Robino,
Wilmington, Delaware

"Within the past few years, we've switched from selling houses without any air conditioning to the point that we now offer four models in which year-round climate control is a standard feature. We've found that central air conditioning adds substantially to home salability, particularly in the medium price range. But, until ARI's certification program came along, there was confusion about cooling capacity and doubt about performance. The ARI Seal protects me—and it protects the home buyer."



When you specify *ARI-certified* for unitary air conditioning, you're sure that the equipment will produce the cooling capacity claimed. Equipment bearing the ARI Seal of Certification must function satisfactorily under maximum operating conditions, resist ice formation, provide adequate insulation and condensate disposal. Certified equipment is subject to random selection from field stocks by the Institute. An independent lab subjects this equipment to intensive testing and verification under adverse conditions. The seal is withdrawn if the equipment fails to deliver. Ratings are in precise British thermal units per hour rather than in imprecise tons or horsepower.

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*Unitary included packaged air conditioners, whether single units or two-piece ("split") units, below 135,000 Btuh in capacity, but not including room air conditioners.



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Catalogs

LIGHTING. 100 pages. Illustrations, colors, finishes and sizes of decorative and functional fixtures for every residential use. Progress Mfg., Philadelphia. (Check No. P1)

FOLDING DOORS AND PARTITIONS. 16 pages. Descriptions and construction cutaways; dimensions, installation details and specs of tracks, switches and accessories. Choices of finishes and model selection chart. Holcomb & Hoke, Indianapolis. (Check No. P2)

ELECTRIC APPLIANCES. 36 pages. Photos, specs and roughing-in details on dishwashers, disposers, refrigerators and freezers, ranges and ovens, water heaters, washers and dryers, heating and cooling equipment, intercoms and wiring devices. General Electric, Louisville. (Check No. P3)

METAL DOORS. 20 pages. Construction features and details, sizes and specs for full-flush doors and frames. Installation details include transom and sidelight sections. Louver and hardware data. Dusing & Hunt, Le Roy, N.Y. (Check No. P4)

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ALUMINUM WINDOWS and sliding glass doors. Merchandising kit, stressing Certified Label of quality, includes banners, display cards, ad mats, and news releases. Architectural Aluminum Manufacturers Assn., Chicago. (Check No. P5)

Management aids

ESTIMATING PROBLEMS. 12 pages. How an adding machine figures 11 contracting problems, including methods for estimating building materials. Victor Comptometer Corp., Chicago. (Check No. P6)

WHERE TO BUY WEST COAST LUMBER. 44-page directory lists mill locations, products offered and key personnel. West Coast Lumbermen's Assn., Portland, Ore. (Check No. P7)

Installation brochures

DECORATIVE TRANSLUCENT PANELS. 8 pages. Head, sash and sill details for using translucent panels in walls and roofs. Caloric Corp., Topton, Pa. (Check No. P8)

HARDBOARD FILIGREE PANELS. 4 pages. Two patterns. Drawings show assembly methods for use as room dividers and ceiling applications. Masonite Corp., Chicago. (Check No. P9)

ALUMINUM SOFFITT. 4 pages. Typical installation details. Rollex, Elk Grove, Ill. (Check No. P10)

Design aids

INSULATION FUNDAMENTALS. revised. 44 pages. Data on three new products: intermediate and

nail-base insulation board sheathing and sound-deadening insulation board. Sections on other products give latest specs including proper insulation for electric heating. Insulation Board Institute, Chicago. (Check No. P11)

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Technical literature

SPRAY-APPLIED INSULATION. 4 pages. Sound absorption data and thickness for various fire ratings. Uses, limitations and specs. Sealite Insulation Mfg., Waukesha, Wis. (Check No. P12)

TRUSS CLIPS. 4 pages. Cutting data: charts of length of members and angle of cut for three truss types with spans of up to 40'. Panel Clip Co., Farmington, Mich. (Check No. P13)

Product bulletins

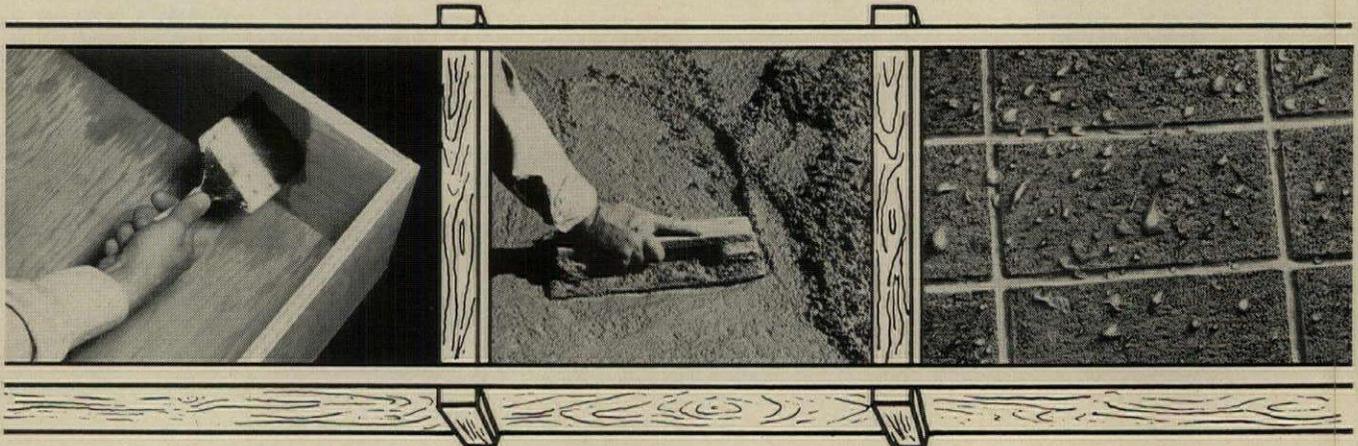
PLASTIC (PVC) HANDRAILS. 6 pages. Colors, sizes and installation instructions. Rehau-Plastics, New York City. (Check No. P14)

PENDANT AND CEILING-MOUNTED LIGHTS. 8 pages. Shapes, sizes, colors of each fixture. Rodisco, Clinton, Conn. (Check No. P15)

KITCHEN CABINETS. 8 pages. Photos show various arrangements in different styles and finishes.

continued on p. 198

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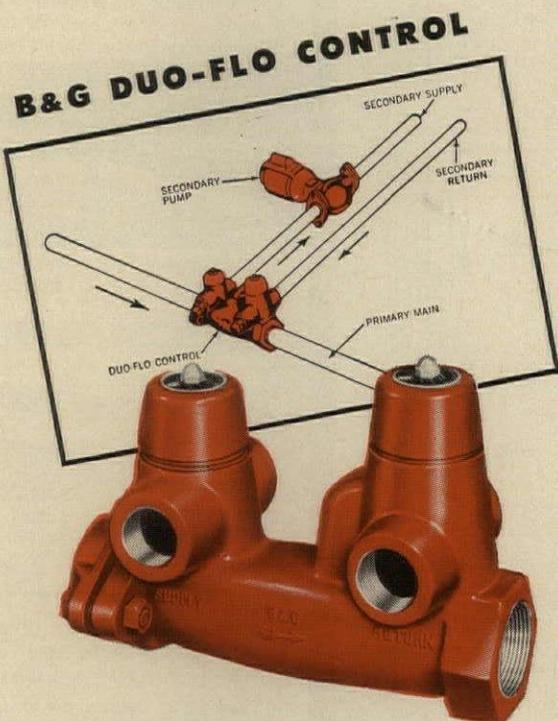
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In this Chicago 14 unit apartment, the owners are well pleased with a heating system which provides genuine comfort for tenants at minimum fuel expense.

From left to right: Mr. John J. Limperis, co-owner, Mr. Kenneth Bauer, contractor, Mr. Benjamin Daidone, co-owner.

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"In the past few years, I have installed several of your Duo-Flo Primary-Secondary Systems. In my opinion there is no better way to zone a hydronic system than with pumps. It may cost the building owner a little more initially, but in the long run he saves money and is assured of comfortable tenants.

"The low rate of service problems with B&G pumps is well known and the new B&G Duo-Flo Control obviously makes it easier to provide pumped zone control."

For complete information on B&G Duo-Flo Control, write to ITT Bell & Gossett Inc., a subsidiary of International Telephone and Telegraph Corporation, Morton Grove, Illinois, Dept. HY10.

ITT BELL & GOSSETT INC.

PUBLICATIONS

start on p. 196

continued from p. 196

Drawings show dimensions for wall, base and corner cabinets in combinations with each other and with ranges, ovens and sinks. Long Bell, Long View, Wash. (Check No. P16 below)

FOLDING DOORS. 8 pages. Features, styles, sizes, specs and installation drawings. Leigh, Coopersville, Mich. (Check No. P17 below)

FIREPLACE PACKAGE. Data sheet. Specs, construction features and installation details. Dura-Vent, Redwood City, Calif. (Check No. 18 below)

LOW-COST SLIDING GLASS DOORS. 4 pages. Detail drawings of door construction and a typical installation. Specs. Northrop Architectural Systems, Los Angeles. (Check No. P19 below)

SLIDE-IN RANGES. 6 pages. Gas and Electric, 24" and 30" models; optional features and installation drawings. Auto Stove Works, New Athens, Ill. (Check No. P20 below)

SINGLE-HANDLE FAUCET for water temperature and pressure control. Three 4-page booklets for kitchen sink, lavatory and bath-shower fittings. Moen, Elyria, Ohio. (Check No. P21 below)

For more information circle the numbers below (they are keyed to the items described on the New Products and Publications pages) and send the coupon to: HOUSE & HOME, Rm. 1960, Time & Life Building, Rockefeller Center, New York 20.

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New products

1. Nutone ranges and cabinets
2. Wood-Mode early American cabinets
3. Kelvinator compact refrigerator
4. Long-Bell sliding tray rack
5. Mutchler kitchen desk
6. Orbit cabinets
7. Ultran built-in dust pan
8. G.E. Hotpoint warming oven
9. Leigh built-in toaster
10. Thermador range tops
11. Universal-Rundle lavatories
12. American-Standard recessed tub
13. Kohler rear-discharge toilet
14. Sherle Wagner lavatory counter
15. Leonard shower-bath fitting
16. Dialoc dial lock
17. Kwikset heavy-duty lockset
18. Hettinger & Shuck joist setter
19. Ajax self-closing hinge
20. Alcoa lap siding
21. Insulite vinyl siding
22. Reynolds shingle-forming machine
23. Panelboard teak paneling
24. Penn Metal movable drywall system
25. National Gypsum drywall panels
26. Electromatic precast tiles
27. Goodyear all-vinyl tiles
28. Congoleum-Nairn embossed inlaid vinyl
29. Simpson Timber stress-graded hemlock
30. Larsen liquid patcher for concrete
31. Collins Pine flakeboard underlayment
32. Jensen extension-phone boxes
33. Everfrost home soda fountain

Publications

- P1. Progress lighting catalog
- P2. Holcomb & Hoke folding doors
- P3. G.E. electric appliances
- P4. Dusing & Hunt metal doors
- P5. Architectural Aluminum Mfrs. windows
- P6. Victor Comptometer estimating aid
- P7. West Coast Lumbermen's Assn. directory
- P8. Caloric translucent panels
- P9. Masonite filigree panels
- P10. Rollex aluminum soffit
- P11. Insulation Board Institute design aid
- P12. Sealite insulation data
- P13. Panel Clip truss clip data
- P14. Rehan Plastics handrail booklet
- P15. Rodisco ceiling light booklet
- P16. Long-Bell kitchen cabinet booklet
- P17. Leigh folding door booklet
- P18. Dura-Vent fireplace data sheet
- P19. Northrop sliding glass doors
- P20. Auto Stove Works range bulletin
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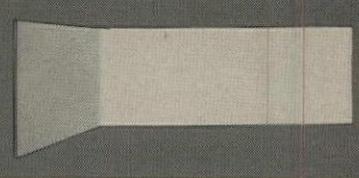
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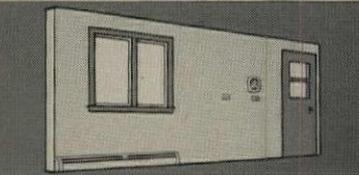
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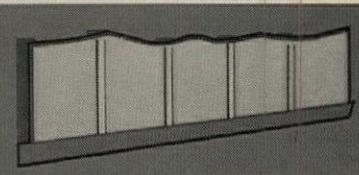
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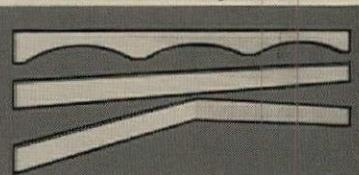
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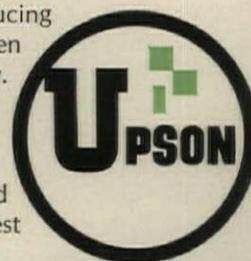
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