

# House & Home

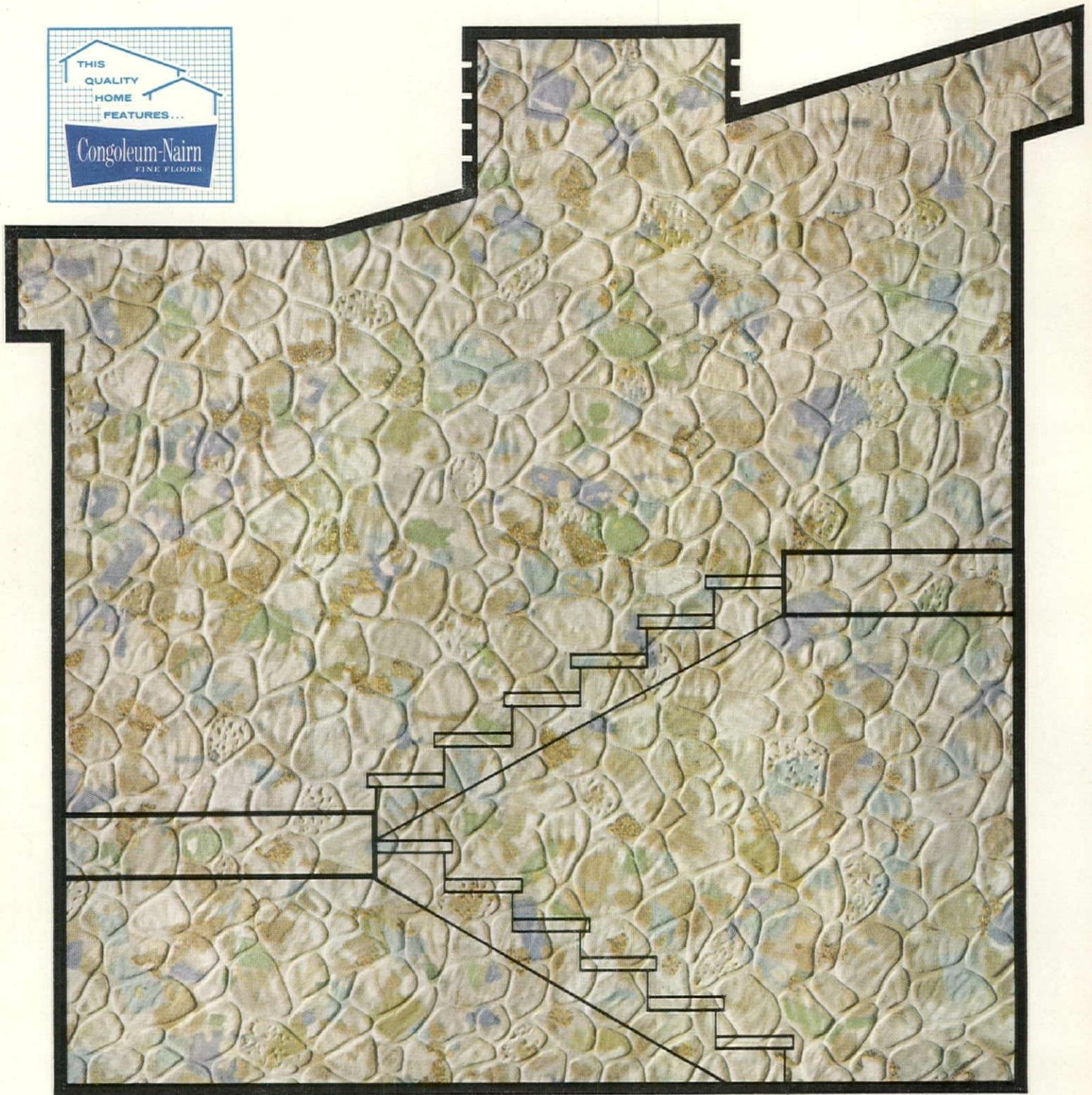
MANAGEMENT MAGAZINE OF THE HOUSING INDUSTRY

JUNE 1964



**INTERIORS**

Also in this issue: How you can tune in on the surge in condominiums... How industry's competitive zeal has compounded the building code mess



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**Publisher's note**

One measure of a magazine's stature is the size of its editorial staff. On this basis, with a staff of 22, HOUSE & HOME is tall indeed. But, the editors prefer to give most of the credit for the magazine's editorial content to those in the housing industry who work with them. Each month's issue of HOUSE & HOME is based on the cooperation of dozens of builders, architects, planners, mortgage bankers, real estate men and manufacturers. Thus, although their offices are high in Manhattan's Time and Life Building, the editors are no ivory-tower dreamers—there are a lot of muddy shoes under their desks.

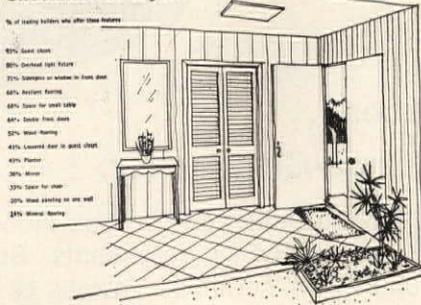
Take this month's issue for example. As closely as they can recollect, the editors communicated with no less than 462 different people in the preparation of what you will read on the following 74 editorial pages. Most of the work was done by telephone and by mail, but much of it was also done by plane and on foot.

The news department habitually runs up a big part of the editorial communication bill—this month it made at least 150 queries—but articles like "Report on interiors" (p. 78) are also based on a lot of outside communication. First, with the help of several independent consultants, the editors compiled a comprehensive four-page questionnaire, then mailed it to 175 marketing-minded builders—builders who know best what makes a house attractive to today's buyers.

The editors didn't ask for this help for nothing, but neither did they offer cash. Instead they enclosed with their questions about interiors a special newsletter of marketing information and promised the respondents a pre-publication summary of the survey findings. Result: More than 100 of the builders replied.

Finally the editors went to work on the presentation of their findings about interiors. The article is pack-

**Checklist for foyers**



aged in eight clusters—one for each room in the house—each introduced by a graphic check list (above) which Art Director Jan White devised to make it easy for busy subscribers to grasp the survey results.

Each month this same kind of reader cooperation plus editors' journalistic know-how makes HOUSE & HOME what it is.—J.C.H. Jr.

# House & Home

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VOLUME XXV NO. 6 JUNE 1964

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**Cover:** House in Oakland, Calif. Architect: Jens Hansen AIA. Photo: Karl H. Riek.

**NEXT MONTH**

AIA awards: photos and blueprints of eight prize-winning houses—five merchant-built and three custom-built . . . Foundations: why bury so much money in the ground? . . . Garages: how you can use them to boost house sales



Model CG19 shown. AGA approved.

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### Housing men ponder some new directional signals

The flow of news to HOUSE & HOME the past month portrayed an industry and its leaders grappling with changing economic forces and at the same time striking out in new directions.

One sharp cleavage over housing's future policy stand came in Washington, where, after heated debate, NAHB directors decided they would not support HHA administrator Robert Weaver's plan for FHA insured land loans. The margin: one vote (*see p. 14*). Weaver disagrees with fears the plan would inflate land prices (*see p. 76*).

### Yellow signal: lenders cautious on apartments

HOUSE & HOME's quarterly market survey shows apartments still setting the growth pace in housing. But lenders at last are growing wary of overbuilding, notably in California. Builders were already slowing their pace, building permit figures show—and the predicted decline in apartment building is taking shape on schedule (*see p. 6*).

Lenders' slower apartment commitments may stem from decrease in the growth rate of savings in the first quarter of this year compared with 1963. But new savings rebounded in April (a traditionally slow month because of income taxes). Much of the new money may come from the \$7 billion tax cut (NEWS, Apr.), which many people seem more disposed to save than spend.

A Los Angeles seminar on condominiums and cluster developments attracted a surprising 1,600 builders, architects, land planners and mortgage lenders. Nearly all the builders brought along plans for new condominiums and cluster developments, evidence of these hot new trends.

But lenders advised builders to go slow on condominiums. They question the resale market for such a new type of housing. "Builders think we're stodgy but we have to look at condominiums as buyers do," said one lender. (*For closeup of the condominium market, see p. 98*).

### An encouraging signal: better market data

FHA sharpened its local market reporting by completing its first nationwide look at speculative homebuilding and unsold inventory—not just FHA homes, but the whole market. One finding: about 55% of all one-family homes were started for unknown buyers last year (*see p. 9*).

Norfolk, Va., a heavy one-family market, claims it is now the third fastest growing area in the nation and recently opened a new bridge-tunnel promising more growth (*see p. 9*).

Integration woes don't loom large in housing statistics, but they can hit individual builders hard. Last month, past NAHB President (1963) W. Evans (Bucky) Buchanan quietly began telling friends he is leaving homebuilding in the Washington area for the time being (*see p. 39*) after encountering race and labor problems.

FHA marks its 30th anniversary this month with its share of new house starts at a near-record low of 12%. But the agency is doing more business than ever in existing houses. Some mortgage men figure this is one of the major props to the new-house market (*see p. 34*).

### New court suits signal a tougher stance on codes

After years of wrestling—largely in vain—with the building code mess, builders and producers are turning to the courts. A Cleveland concern seeks a court order that only *reasonable* codes can be enforced (*see p. 27*). If it wins, the case will assume major national significance. A Los Angeles manufacturer is attacking the very heart of the product-approval system of model code groups (*see p. 27*), contending it flouts federal anti-trust laws.

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## HOUSING MARKET

- “S&Ls are backing off apartments in Chicago. There is no general overbuilding but there are pockets of overbuilding.”  
 Vice President Harry Gottlieb of Draper & Kramer, Chicago
- “Some builders will not get their projects built this year.”  
 Vice President John Gensley, Bank of America, Los Angeles
- “We are not frightened by vacancy rates. But we encourage builders to postpone some projects. We reject up to 30% now, compared with 10% last year.”  
 Loan Supervisor Morris McGrath of Marble Mortgage Co., Los Angeles and San Francisco
- “Banks and insurance companies are looking with a leery eye at new apartments. Major deals have been turned down because of lack of working capital.”  
 Vice President Robert S. Irving of First Pennsylvania Banking & Trust Co., Philadelphia
- “We don't have the pressure to lend we had last year.”  
 President Herbert Young of Gibraltar S&L, Los Angeles

# Has the apartment boom run too far? Lenders

Mortgages are tougher to get for new apartments in several major markets—but mainly in California, where the pressure to find loans is diminishing

The quotes above give the first sign that mortgage lenders are beginning to shy away from apartment loans.

The trend is spotty so far. In some markets such as Atlanta, Miami, Newark,

Denver, St. Louis and Washington, D.C., lenders are not worried about apartment over-building. But in Houston, Oklahoma City, Las Vegas, Chicago and Portland, Ore., for example, HOUSE & HOME'S

quarterly market sizeup finds serious concern among lenders.

The major concern is shown by lenders in California—the center of the nation's six-year-old apartment boom, with five of the top 15 U.S. apartment markets. S&Ls say they are turning down more proposed projects today than they were even six months ago. Some are rejecting twice as many deals as a year ago, they say. Loan officers are looking much harder at vacancy rates in submarkets and local areas. They are growing fussier about apartment sizes and rent ranges. But some well conceived deals still go ahead. Items:

- Says Herbert Young of Gibraltar S&L, Los Angeles: “If a project is next to a freeway we avoid it, even it is completed and fully rented. We figure that new competing building built far enough away from the whine of those cars would draw people away.”

- Says Elwood Teague of Great Western S&L, Los Angeles: “We rejected a 200-unit project in southwest Los Angeles that looked reasonable because we found 450 units in the immediate area either vacant or under construction. It looked too risky.”

- Staff Appraiser John Christian of Dwyer-Curlett notes a proposed 70-unit project in the San Fernando Valley: “It was already clear that the area was loaded with vacancies and apartments under construction. We turned it down.”

**Money flow slackens.** Some lenders attribute the new reluctance to finance apartments to a drop in the rate of savings growth in California. The California S&L League forecasts that s&l deposits will rise only 19% this year (\$3.9 billion) vs. a 30% growth (\$4.1 billion on a smaller base) last year.

Says Herbert Young: “We don't have the pressure to lend that we had last year.”

### KEY HOUSING INDICATORS

	1963	1964		
	March	January	February	March
<b>HOUSING STARTS</b> (priv. non-farm annual rate, thousands)..	1,549	1,688	1,609	1,622
Monthly totals in thousands of units .....	122.6	98.3	97.3	127.5
One-family .....	78.8	53.8	61.7	82.0
Two-family .....	4.4	3.5	4.7	4.6
Three-family or more .....	39.4	41.0	30.9	41.0
FHA <sup>1</sup> starts in thousands of units (monthly) .....	16.8	11.5	12.3	16.2
VA <sup>2</sup> starts in thousands of units (monthly) .....	4.9	4.2	4.4	4.7
<b>BUILDING PERMITS</b> (annual rate in thousands of units)..	1,274	1,314	1,405	1,370
One-family .....	746	710	792	772
Two—four-family .....	122	117	117	113
Five or more family .....	406	487	496	485
VA .....	3.45	3.57	3.79	3.37
<b>SALES OF NEW ONE-FAMILY HOMES</b> (in thousands) ...	44	38	44	NA
New homes for sale in inventory .....	249	265	264	NA
Ratio: homes for sale/homes sold .....	5.7	7.0	6.0	NA
<b>CONSTRUCTION MATERIALS PRICES</b> <sup>3</sup> (100=1957-59) ..	97.7	98.8	99.1	99.4
<b>CONSTRUCTION COSTS</b> (1-family homes, 100=1926-29) <sup>4</sup> ..	302.2	310.8	310.9	310.9
<b>MORTGAGE DELINQUENCIES</b> <sup>5</sup> (% of 1- to 4-family loans)		Quarterly		
		1963		
Total .....	3.03%	I	III	IV
FHA .....	3.21	3.36	3.49	3.18
Conventional .....	1.75	1.87	1.88	1.83
		1964		
		I		
Total .....	6.8%	7.8	7.5	7.5
Homeowner .....	1.4	1.6	1.4	1.5
<b>VACANCY RATES</b> in metropolitan areas				
Rental .....	6.8%	7.8	7.5	7.5
Homeowner .....	1.4	1.6	1.4	1.5

NA—not available. Sources—Bureau of Census (except where noted), <sup>1</sup>FHA, <sup>2</sup>VA, <sup>3</sup>Bureau of Labor Statistics, <sup>4</sup>E. H. Boeckh & Assocs., <sup>5</sup>Mortgage Bankers Assn.

“Lenders have been looking cautiously at apartments since last summer. It’s a matter of having to back away from too fast a pace.”

Vice President Everett Mattson of T. J. Bettes Co., Houston

“We have cut back drastically in the last year. Our rejection rate has doubled. We are very conscious of vacancies.”

Senior Vice President Arthur Neeley of California Federal S&L, Los Angeles

“Apartment loans are very hard to get here because so many have been built so fast and they haven’t filled.”

First Vice President M. F. Haight of American Mortgage & Investment Co., Oklahoma City

“I feel the quality of mortgage opportunities has deteriorated.”

New York State Comptroller Arthur Levitt,  
trustee of the New York State Employees Retirement Fund

## begin to show signs of caution

But Loan Supervisor Morris McGrath of Marble Mortgage Co., San Gabriel Valley, says: “There’s plenty of money—even more than there was a year ago at this time. We find most big lenders are just being more cautious. They want about 70% of the units rented before they put a loan on a project.” John Hancock and Prudential life insurance companies require similar occupancy clauses in every loan they make in California, report other mortgage sources. Giant Metropolitan Life does so, too, in some cases.

**Mortgage rates up.** Mortgage terms have begun to stiffen, some lenders report. Says Herbert Young: “Fees and rates have gone up. Six months ago the schedule on projects ran 6¼% and 2 points or 6½% and 1½ points. Today it runs around 6¾% and 2 points minimum with many deals at 6¾% and 2½ or 3 points, or 7% and 2 points.” Says Neeley: “Terms are stiffening on all loans. Our basic rate now is 6¼% plus 3 to 3½ points on a combination construction-permanent loan.”

This cloud over the apartment boom is a matter for concern not only to housing professionals. It has grave implications for the U.S. economy.

**Renter groups declining.** Assistant Dean James Gillies of the Graduate School of Business Administration at UCLA states the problem: “This is the first economic boom in which housing has not run counter-cyclical to the national trend. In fact, we could actually be building a national upswing on the increase in housing.” Half of the increase in jobs in 14 southern California counties last year was due to construction, he notes “We’re in the 39th month of this boom, but long-term interest rates have not risen,” Gillies notes. “But if there is much tightening, it could snap off housing like that. And that may be the end of your prosperity.”

Moreover, the basic underpinning of rental housing is weak, he notes. This is the last year when the rate of increase in the 16-to-24 age bracket will go up. “Soon,

the rate of increase will drop off to zero.” These are the people who, along with the elderly, provide demand for apartments.

**National vacancies firm.** National housing indicators give no cause for any widespread alarm among lenders. Rental vacancy rates are still only 7.5% in metropolitan areas, down from 7.8 in third quarter 1963 (see table.) And builders are already cutting back the rate of apartment building (as many economists have forecast they would by mid-year). Permit authorizations for new apartments rose in 1963 to a December peak rate of 616,000 units a year. Since then they have plunged about 20%. In March, the apartment permit rate of 485,000 was 21% below the December level, but 16% above that of March 1963. Some of this reflects apartment permits in New York City which hit 13,534 units in the fourth quarter 1963 but fell off to 2,040 units in first quarter of 1964. A new zoning code deadline produced the rush. As a result, New York City built 15% of all U.S. apartments in 1962 and 8.7% in 1963.

### MARKET MURMURS

*Many a shout begins as a murmur. Some recent signs that may point to changes in housing's markets:*

#### ► Buyers upgrade design's role

“Architectural style is the item which has gained the most in the eyes of Milwaukee home buyers over the last three years,” reports a survey from the Milwaukee *Sentinel* and *Journal*. Only 35% of buyers called design important in 1961; last year 56% did so. Architecture is now second only to price as the important item in buying a home, the study showed.

#### ► New labor-saving device

Asked what they wanted in a house, 40 St. Louis housewives at a daylong discussion asked for child-level fountains indoors and outdoors to relieve mothers of the constant cry: “I want a drink.”

## Now it's clear: no overtime for salesmen

The Labor Dept. has handed down a third ruling on salesmen who staff model homes. It reverses the department's earlier stand: virtually all salesmen assigned to model homes to sell units in a tract need not be paid overtime, says Labor this time. Model home salesmen are thereby treated like salesmen who work out of realty offices.

Wage-Hour Administrator Clarence Lundquist asserts that he never intended to bring all model home salesmen under the wage-hour law requiring overtime payments for all hours worked over 44 hours weekly. Confusion, he says, centered on the term “outside salesmen” who must work away from their “employer's place or places of business” to be exempt from

the overtime rule. In January, Lundquist had ruled that model homes can be considered an employer's place of business.

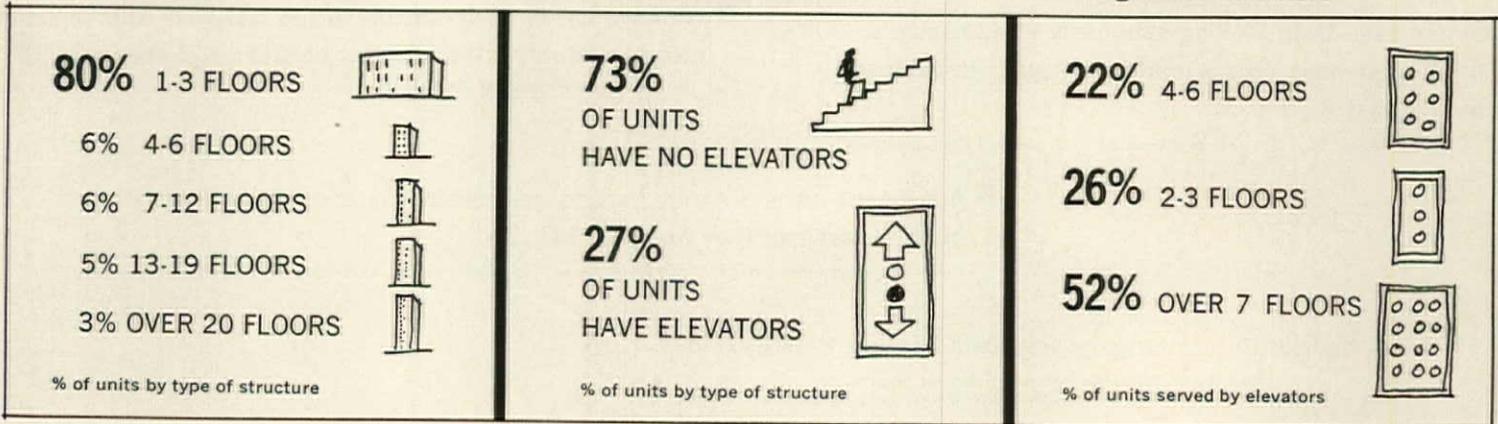
But now he acknowledges that salesmen stationed at model homes customarily spend much time taking prospects to new-home sites or even visiting prospects at their homes. This activity, plus time spent at the model home following up sales (telephoning prospects or even discussing new homes with them in person), qualifies model-home salesmen as outside salesmen.

Overtime must be paid, however, to salesmen who do not customarily leave a model home that functions as a fully staffed, permanent office of the employer.

Apartments are principally a low-rise market . . .

. . . but over a quarter of rental units are served by elevators

Nearly all four-or-more story buildings have elevators



Source: Census Bureau

## Elevators give lift to low-rise apartments, says Census

Apartments are more of a low-rise market than most analysts had figured, a new Census Bureau survey shows.

Says Census: 96% of all apartment structures started last year had only one to three floors. Only 4% had four floors or more. The study is based on a sample of some 35% of all buildings with more than four apartments. The study will become a quarterly adjunct to housing starts reports.

Low-rise buildings (under seven floors) started in 1963 contained 96% of all apartment units, says Census. And 80% of the units were in buildings no more than three stories high—a clear indication that today's apartment boom is more and more of a suburban boom.

More than two-fifths (43%) of all apart-

ment structures last year contained only five to nine units. Few buildings (4%) contained more than 50, while 20% contained 20 to 49 units, and 33% contained only 10 to 19 units, Census says.

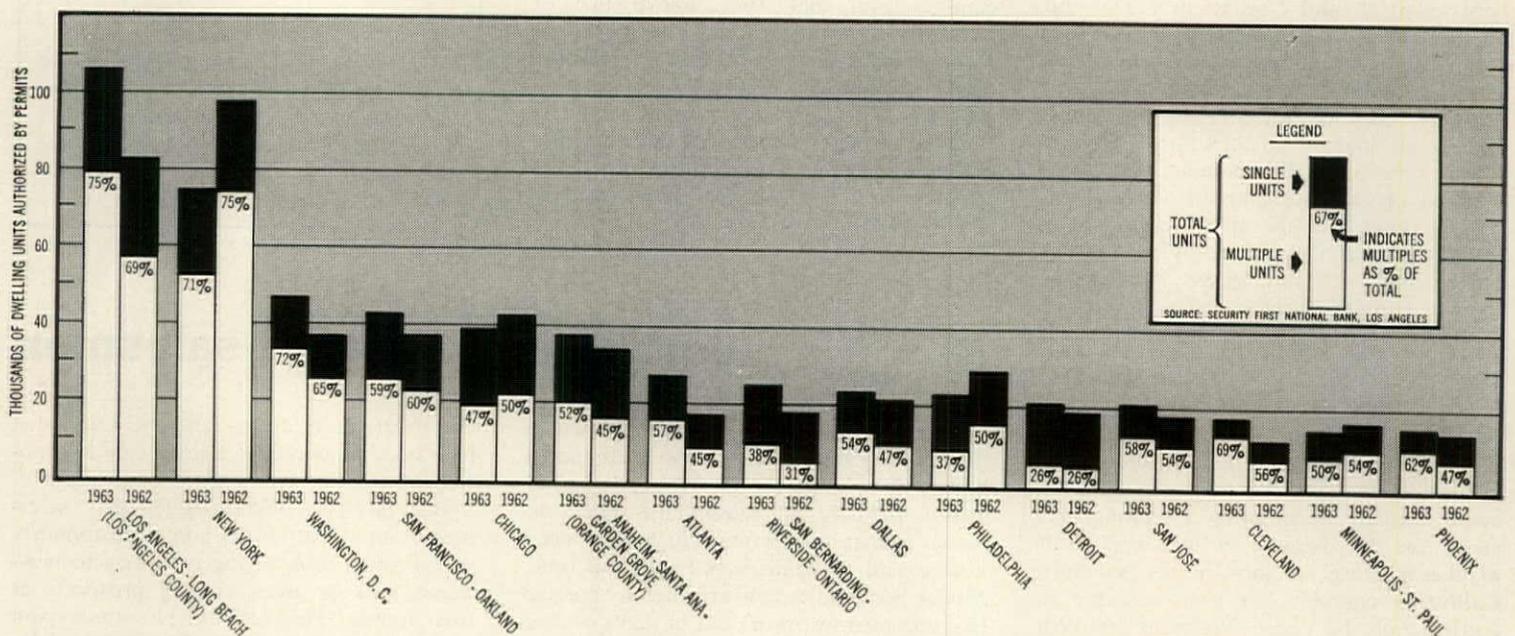
Two- and three-story walkup-style apartment buildings account for 71% of all rental units. But 9% of them have elevators. And a surprising 28% of all units served by elevators are in two- and three-story buildings. Indeed, Census reports that as many apartment units are now built with elevators in structures of six or fewer floors as are built high-rise (seven or more floors) with elevators. Altogether, elevators are found in apartments that constituted 27% of rental starts last year.

The Census findings dovetail with other

studies that indicate walkup apartments, of all unfurnished units, are hardest to rent. An Institute of Real Estate Management survey last year showed that unfurnished walkups have a 4.6% vacancy rate, compared with 3.5% in elevator buildings and 2.5% in garden units.

Some lenders will no longer lend to builders of three-story walkups. Such buildings in Chicago yield a return of only 5% even when vacancies are not serious, compared with 8% to 10% yields in many larger buildings, finds Executive Vice President John W. Baird of Baird and Warner.

Only 14% of buildings being started with four to six floors provide no elevators, says Census, and they comprise less than 1/2% of all rental units.



### Apartment boom tapers off in four of the top five housing markets

In metropolitan New York, Chicago, Philadelphia and Minneapolis-St. Paul fewer apartments were authorized in 1963 than in 1962. The fall-off was 29% in New York, 9% in Chicago, 31% in Philadelphia and 1% in Minneapolis-St. Paul. In two other markets, apartments failed to take an increased proportion of total permits — in San Francisco-Oakland (where apartments

dropped slightly in market share from 60% to 59%) and in Detroit (where apartments held at 26%). California now has five of the 15 leading apartment areas, says Security First National Bank of Los Angeles. One of these, Los Angeles-Long Beach, gave 75% of its permit authorizations to apartments last year, a mark equalled only by New York in 1962.

LOCAL MARKETS

# FHA study gives first-ever look at speculative building

When FHA foreclosed homes started piling up at a disquieting rate over two years ago, some cried that FHA had been caught with its poor local market research showing.

FHA decided to still the cries by peppering up local market studies, and the effort has just produced the first-ever FHA nationwide inventory of unsold homes in 331 local markets.

FHA surveyed all subdivisions with over five house completions last year regardless of financing and found 303,004 homes were completed in these tracts. Builders started 55.5% of these, or 168,417 homes, speculatively for unknown buyers. At year end, only 38,164, or 22.5%, remained unsold, about a 2½ month supply. About one-third had been on the market over six months and nearly half of these—6,083 homes—had been on the market over 12 months.

FHA urges interpreting the statistics for each local market individually because normal unsold inventories vary widely. Some findings:

- Stamford, Conn., Gadsden, Ala. and Reading, Pa. had no unsold spec homes on Jan. 1.
  - Speculative building was largest in major growth areas like Texas and California.
  - All California cities except San Bernardino-Riverside had 20% or more of spec homes unsold, or about a 2½ month supply. Fresno had the highest unsold ratio at 38%.
  - Of areas with over 1,000 spec homes Louisville, Las Vegas and Fort Worth had the highest unsold rates at 39%, 38% and 37% respectively. Close behind: Little Rock at 36%, Denver at 34%.
- Here is FHA's count of the number of houses built speculatively last year for all markets with over 50 spec homes and the percentage of those homes unsold on Jan. 1, 1964.

ZONE I CONNECTICUT	1963 Un- Spec. sold Homes '64	%	1963 Un- Spec. sold Homes '64	%	1963 Un- Spec. sold Homes '64	%	1963 Un- Spec. sold Homes '64	%
Bridgeport	116	14	Ft. Myers	158	8	Detroit	300	11
Hartford	339	11	Gainesville	264	9	Flint	364	17
N. Lond.-Grot.	210	10	Jacksonville	1,564	20	Lake City	77	16
Norwalk	69	33	Lake City	77	16	Tri-County Area	70	14
Stamford	60	0	Miami	841	18	Grand Rapids	156	25
Tolland Town	103	11	Orlando	857	11	Kalamazoo	57	23
Widham-Colchstr.	56	57	Panama City	65	15	Lansing	268	26
DELAWARE			Pensacola	342	21	MINNESOTA		
Wilmington	337	34	Polk County	75	23	Minn.-St. Paul	422	29
DISTRICT OF COLUMBIA			Tallahassee	255	23	NEBRASKA		
Washington	5,830	10	Tampa-St. Pt.	1,260	15	Lincoln	484	14
MAINE			W. Palm Beach	250	28	Omaha-Neb., Iowa	844	35
Portland	138	13	GEORGIA			NORTH DAKOTA		
MARYLAND			Albany	155	10	Fargo	86	31
Baltimore	558	14	Athens	162	13	OHIO		
Harford County	60	43	Atlanta	2,271	23	Cincinnati-Ky.	459	35
MASSACHUSETTS			Augusta, Ga.-S.C.	366	8	Dayton	170	42
Boston	1,003	18	Columbus, Ga.-Ala.	534	3	Akron	120	46
Brockton	164	23	Macon	184	22	Cleveland	209	30
Lawrence-Hav.	322	24	Savannah	246	20	Toledo	89	28
Lowell	485	21	KENTUCKY			Yngstown-Warren	158	20
S'rd.-Chic.	288	23	Lexington	193	11	Columbus	1,306	30
Worcester	142	16	L'ville, Ky.-Ind.	1,938	39	Licking County	52	37
NEW HAMPSHIRE			MISSISSIPPI			Lima	56	46
Manchester	109	31	Greenville	92	15	Marion County	50	16
Nashua	239	25	Jackson	657	23	Springfield	76	21
Portsmouth	75	17	NORTH CAROLINA			SOUTH DAKOTA		
Rochester-Dover	71	17	Asheville	103	17	Rapid City	88	25
NEW JERSEY			Charlotte	1,228	16	Sioux Falls	204	34
Atlantic City	185	16	Durham	122	27	WISCONSIN		
Middlesex County	227	14	Greensboro-High Pt.	328	49	Green Bay	96	22
Monmouth County	132	23	Winston-Salem	450	30	Kenosha	88	8
Newark	96	48	Winston-Salem	84	42	Madison	288	13
Paterson	101	15	PUERTO RICO			Milwaukee	58	12
Philadelphia	1,175	21	San Juan	1,388	2	Racine	56	32
Trenton	141	16	SOUTH CAROLINA			ZONE IV		
NEW YORK			Charleston	796	21	ARKANSAS		
A'bny-Schndty	188	15	Columbia	669	30	Fort Smith	288	20
Binghamton	109	28	Greenville	213	27	Jonesboro	93	24
Buffalo	292	19	TENNESSEE			Little Rock	1,237	36
Rochester	134	2	Chatanooga	123	33	Pine Bluff	156	14
New York	1,641	11	Nashville	159	48	San Jose	102	15
Syracuse	369	31	Nashville	877	27	Texasarkana	183	26
Utica-Rome	50	20	Tri Cities	103	30	West Memphis	183	26
PENNSYLVANIA			Memphis	1,988	24	COLORADO		
All'tn-B'hem	123	5	VIRGINIA			Colorado Springs	605	21
Harrisburg	106	17	Col. Hts., Hpwel.	243	15	Denver	2,166	34
Philadelphia	1,976	16	Lynchburg	54	2	Greeley	97	19
Pittsburgh	394	25	Newpt News-Hpton	825	6	Loveland	63	37
Reading	64	0	Norfk-Portsmouth	1,219	21	KANSAS		
York	96	13	Richmond	532	17	Junction City	71	20
RHODE ISLAND			Roanoke	267	11	Salina	149	43
N'pt-Middle'tn	105	15	WEST VIRGINIA			Topeka	348	9
Prov-Pawtucket	1,184	10	Hunt'ton, W.Va.- Ky.-O.	115	15	Wichita	236	14
VERMONT			ZONE III			LOUISIANA		
Chit. County	102	14	ILLINOIS			Baton Rouge	297	28
ZONE II			Chicago	1,911	31	New Orleans	986	21
ALABAMA			Rockford	79	22	Monroe	168	16
Birmingham	620	21	Champaign-Urbana	97	20	Shreveport	311	21
Gadsden	55	0	Decatur	71	7	MISSOURI		
Huntsville	2,454	14	Peoria	146	28	Kansas City	2,169	23
Mobile	473	16	Springfield	103	15	St. Joseph	150	23
Montgomery	327	10	INDIANA			Springfield	222	22
Tuscaloosa	111	14	Evansville, Ind.-Ky.	106	31	St. Louis	1,330	33
FLORIDA			Fort Wayne	162	20	NEW MEXICO		
Ft. Lauderdale	297	21	Gary-E. Chicago	252	36	Albuquerque	687	14
Ft. Walton Beach	330	15	Indianapolis	327	19	Roswell	54	46
			Muncie	52	13	OKLAHOMA		
			South Bend	124	30	Altus	78	17
			IOWA			Lawton	220	28
			Cedar Rapids	84	11	Oklahoma City	3,810	30
			Dav.-Mol., I., Ill.	178	13			
			Des Moines	222	26			
			Dubuque	74	8			

\* Standard metropolitan statistical areas.

# Fast growing Norfolk area gets new boost from Bay crossing

Home builders around Norfolk, Va., are looking to the new bridge-tunnel over lower Chesapeake Bay to add momentum to an already expanding market. Says Executive Secretary George Wadsworth of the Builders and Construction Exchange:

"It looks as though residential builders may do as much in eight months this year as in 12 last year. And the real impact of the bridge-tunnel is still two years away."

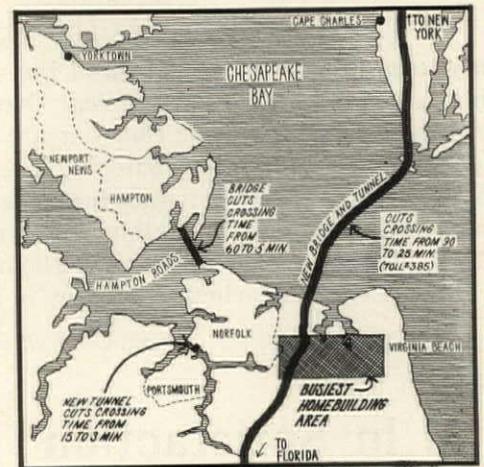
The crossing's main advantage will be to put Norfolk astride the main Florida-New York City auto route. Crossing backers say this in turn will let Norfolk—hub of a Tidewater area of 1 million persons claiming to be the third fastest growing area in the nation—attract more new industry.

While the crossing's \$4 toll takes it out of commuting range, Norfolk itself is bene-

fitting from other new access routes spanning the waterways which almost landlock it. A new tunnel to Portsmouth (see map) is spurring homebuilding.

Until now, the busiest homebuilding area has been north of the highway to Virginia Beach 20 miles away. There builders have been selling in the \$12,000 to \$22,000 range with FHA and VA financing tailored to the 80,000 military families in Norfolk. Three-fourths of the 5,815 units started in 1962 were one-family houses. Last year volume edged up 5% to 6,084 units, but one-family homes dropped slightly.

The slack is being taken up by apartments especially in Norfolk, which can only build up. Five high-rise structures are underway near downtown, including William Magazine's 262-unit renewal project.



BRIDGE-TUNNEL gives Norfolk strategic location.



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**QUESTION & ANSWER PANEL** comprised (l to r) Executive Director Charles F. Conlon of the Federation of Tax Administrators, Builder-Developer Gerald L. Lloyd, ASPO President David W. Craig, Development Administrator Edward J.

Logue of Boston's Redevelopment Authority, City Planner John W. Reps and Wyndham Thomas, director of the Town & Country Planning Assn. of Britain. Conlon blasted today's form of realty taxation as self defeating because it often penal-

izes socially useful property improvements. Logue contended that "speculative development of real estate leads to the disaster of ugliness." Thomas asserted that complex urban life requires "more government intervention to preserve freedoms."

## ASPO CONVENTION

# Junk zoning for flexible controls, planners urge

Zoning—as it is practiced across the U.S. today—is so obsolete and ineffective a tool for controlling land use and land development that it must be supplanted by much more sophisticated controls.

Local governments are failing to cope with the problems arising from the rapid urbanization of the nation and must be drastically overhauled.

These two themes dominated the deliberations at the 30th anniversary conference of the American Society of Planning Officials April 5-9 in Boston.

The four-day session was barely under way before Builder-Developer Carl M. Freeman of Washington, D.C. was complaining that the planning and zoning laws and controls "and thinking" that have governed the nation's development for 20 years have failed. Why? As he saw it, "the essentially negative" form of zoning controls has "deprived builders of the opportunity and need to build better products in free competition with their fellow builder-developers." Example: when suburbs zone only "left-over" parcels of land for unwanted apartments, they create little local apartment monopolies on which builders "construct a routine, unimaginative product on a 'fast-in, fast-out' basis."

Freeman plumped for density zoning, conditional zoning and planned community zoning. He added this warning: "I am seriously disturbed by the too apt description of our suburban development in a current song hit as 'little boxes made of ticky tacky,' (see p. 75) and I am most concerned about these ticky-tacky houses becoming ticky-tacky communities. If we don't find ways to build more desirable communities, the builder will lose his market and generations of Americans will lose the opportunity for a more interesting and livable environment."

**Anti-zoning chorus.** Speaker after speaker chimed in to flog zoning—an ailing but very much alive horse. John W. Dyckman, chairman of the University of California's Center for Planning and Development Research at Berkeley, called zoning "an institution that has outlived its usefulness to become a generator of unforeseen conse-

quences of all sorts—the last outpost of city boo-boos." His recipe: "a whole new technology of government may have to be invented because urban space is becoming so congested we need more and more disciplined action." One possibility: more use of government corporations to do things it is awkward for governments to do directly.

"In five years," predicted Planner Fred M. Bair Jr. of Miami, "we'll have a rule permitting *nothing but* planned-unit development" in suburban subdivisions."

**Requiem for zoning?** Sharpest attack on zoning came from Prof. John W. Reps, chairman of Cornell's city and regional planning department. "Zoning is seriously ill and its physicians—the planners—are mainly to blame," he charged. "We have unnecessarily prolonged the existence of a land-use control device conceived in another era . . . Through heroic efforts and massive doses of legislative remedies we have managed to preserve what was once a lusty infant not only past the retirement age but well into senility. What is called for is legal euthanasia, a respectful requiem and a new legislative substitute."

Today's existing systems of development guidance, Reps asserted, "permit us to hope for nothing better than partially controlled sprawl." Reasons:

- Zoning, as administered by local governments is "intensely parochial" and does not follow metropolitan plans.
- State enabling laws permitting zoning are permissive. So they inconsistently let local government regulate land use or not.
- Rigid zoning districts involve segregated land uses that prevent some desirable mingling.
- Because zoning is based on police powers, it must be reasonable and stop short of a taking of property. Yet when

courts invalidate zoning as unduly burdensome, it robs localities of power to guide land use.

• Zoning ordinances often conflict with subdivision regulations, confusing an already complex situation.

Reps' recipe to cure these ills calls for flexible land-use regulations tied to a master plan and administered by a metropolitan agency which states should create if localities fail to do so voluntarily. An Office of Development Review would get broad, discretionary powers to grant, deny or modify developers proposals. Zoning maps with rigid boundaries would become relics.

Reps would extend the jurisdiction, expand and concentrate the powers of local redevelopment boards in such agencies. He would let them acquire raw land, plan it, install community facilities and sell "lots, blocks or neighborhoods to private builders for development controlled by deed restrictions."

Courts should be relieved of the responsibility of deciding "increasingly technical" questions largely beyond their competence, Reps argued. He would give the job to administrative tribunals. State laws should provide for compensating landowners hurt financially by metropolitan development decisions. Reps added: "A system of betterment charges should also be devised to permit recoupment of part of any increased land value conferred by public activities." Reps would keep today's zoning methods for built-up areas where most new building would be on a scattered lot basis.

**Is planning itself to blame?** This question was raised by Builder Gerald L. Lloyd, president of Kamhi & Lloyd, Westchester County, N.Y.

His answer: "The crisis in planning . . . is a constitutional crisis requiring instruments of government . . . which have not yet been created . . . The fractionated governments of urban regions are incapable of responding to the true needs of their constituents . . . They have little choice but to build walls against the outside to protect themselves." *NEWS continued on p. 14*



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## NAHB directors nail the coffin lid on Administration's land loan plan

The moment both HHF Administrator Robert Weaver and NAHB leaders had been looking forward to all spring came and went last month. Both lost.

After an emotion-charged debate, NAHB directors, by a standing 114-113 vote, rejected the urging of three committees that NAHB support Weaver's plan for FHA insurance of land loans for subdivisions. (Weaver also wants FHA to insure land loans on new towns, but NAHB didn't even consider endorsing that.)

The housing chief had been wooing support from builders in hope of overcoming the cool reception his plan is getting in Congress. Now the negative vote apparently buries that hope for this year and perhaps for some years to come.

**Bargaining with HHFA.** Until last month, the Administration's land loan plan was its No. 1 trading point for a push behind items builders want from Congress. Two weeks before the director's meeting, NAHB's special land loan committee came to Washington, found both Weaver and FHA Commissioner Philip Brownstein in a bargaining mood.

Committeemen told officials the three-year term for the proposed land loans was too short and pushed for five years. Brownstein agreed and suggested builders would have little trouble getting two successive one-year extensions. Builders worried about selling off insured lots piecemeal; FHA agree to subordinate its lien on land "so we [builders] can operate as usual."

But the Administration refused to back away from its proposal that land development work be made subject to Davis-Bacon Act prevailing wage rules. Builders are dead set against this, claiming it would open the door to higher wage rates on homes. In the end, the Administration told builders it would not stand in their way if they carried the fight to Congress.

The committee reported to directors that, provided the Davis-Bacon proviso were removed, builders could profit by using FHA land loans and that, moreover, they offered "a way for small private enterprise to remain competitive in a field now invaded by major corporate and capital investment groups."

Vice President-Treasurer Leon Weiner, chairman of the special committee, tried to allay fears that the loans would inflate land values by pointing to a study by NAHB Economist Nat Rogg concluding: "If properly administered, [the plan] would result in better financing methods for purchase and development of land and would in the long run operate to dampen the inevitable rising price pressures, although it cannot be depended on to prevent them."

And Past NAHB President Tom Coogan argued that FHA land loans would force land financiers to cut their financing charges—which now run 6% to 12% interest, perhaps 10% discount and likely a 50-50 split of profits. "Today, many large companies anxious to secure the returns available to land development are invading this field, lured by returns they think will be 15% to 20%. As a result many small builders today are becoming nothing but glorified foremen."



H&amp;H staff

NAHB's WEINER  
How important is one vote?

**Spirited debate.** Objectors made three points:

- Southerners obviously feared it would speed racial integration. "This comes at a time when we are trying to get away from the executive order. Why go back to it? It is a bad deal," cried one Georgia builder amid cheers.

- Some builders from all areas argued against more government interference in business, viewed land loans as an unnecessary extension of federal activity.

- Few builders need the program now, with mortgage money ample.

## HLBB broadens land loans by S&Ls

While NAHB, HHFA and Congress wrestled with controversial plans to put FHA into land loan insurance, the Home Loan Bank Board with a stroke of a pen has made it still easier for builders to get the land development money from federal S&Ls.

The board adopted, effective May 25, new rules announced last winter (NEWS, Jan.) which:

- Let S&Ls make package loans for land purchase, development and construction with six-year terms. The old limit was three years.

- Let S&Ls lend up to 70% of value on completed lots, compared to 60% before on either developed or undeveloped sites. When hitched to home construction, the loan limit rises to 80% of the completed houses.

- Let S&Ls disburse loan proceeds when

### WASHINGTON INSIDE

#### ► Rate boost for Sec. 221d3?

Interest rate on the Sec. 221d3 below-market rental housing program will go up on July 1, probably from 3¾% to 3½%.

#### ► Foreclosures off-limits to d3s

FHA has decided not to let the Sec. 221d3 program be used to rescue foreclosed homes. It turned down a mortgage company offer to buy 83 foreclosed homes in Savannah, refurbish them and rent under d3.

#### ► Turnover at FHA, HHFA?

Texans who claim to be close to President Johnson predict there will be a big turnover in top HHFA and FHA jobs after the November election. Robert Weaver may leave HHF Administrator post. At FHA, many men just below the commissioner, plus many district underwriters and chief architects, are approaching retirement age.

### FHA will skip land-plan analysis in select areas

The agency has told chief underwriters (in Underwriting Letter 1969) they need not make land-planning analyses if local planning agencies "operate at a high professional level and . . . consistently meet FHA objectives."

Underwriters are now sizing up their local planning commissions and reporting select cities to Washington. More cities may be added to the list later. Land-plan analysis still is required for planned unit developments and multifamily housing and projects "involving complex drainage and soils problems." FHA planners are to spend more time helping guide local planning bodies and other public officials.

a builder buys land instead of waiting until he presents a completed plan for it.

"The increased availability of this package financing will help reduce the uncertainty inherent in any land development program where construction must be deferred until a later date," explained HLBB Chairman Joseph McMurray. "The regulation is adaptable to the operations of the small builder or of the large operator."

Only associations with reserves over 5% of savings can make the new loans, but HLBB says almost all of the 2,000 federal S&Ls with \$56 billion assets meet this minimum.

Since HLBB first let S&Ls enter land lending in November 1959, associations have poured \$358 million into land loans as one way of broadening their investments and insuring a supply of home mortgages.

## NAHB DIRECTORS

## NAHB board approves registered builder program

Registered builder, a new trademark of reliability, is on its way into the housing industry's vocabulary.

NAHB directors at their spring meeting in Washington approved a registered builder program aimed at creating a new public image for the nation's homebuilders. Vigorous publicity will stress to buyers that they can count on the business integrity and workmanship of registered builders.

Lest the program become just one more publicity device, the directors wrestled with the question of how to settle builder-buyer disputes, finally decided that NAHB's 384 state and local affiliates would run the program (which itself is optional, not mandatory) under broad policy guidelines set by a national committee. This arrangement replaced an earlier plan that had been criticized for telling the state and local associations exactly how to proceed. Local enforcement panels will hear grievances; state appellate panels will be empowered to revoke registered builder status, but not NAHB membership.

**Who qualifies?** Requirements for certification as a registered builder were suggested in report of a committee presented by President Louis R. Barba of the New Jersey HBA.

The qualifications: 1) two years as a builder, 2) membership in NAHB (which already has a code of ethics), 3) financial responsibility shown by a credit report, 4) a sound reputation supported by at least two builder members of NAHB and 5) a record of no adverse decisions by NAHB's ethics and grievance committees.

First step in putting the program into effect nationally will be to explain its operation to local affiliates, says Public Information Director Stanley Baitz, the staff officer in charge. Baitz will draw on successful registered builder programs already under way in Louisville, Memphis, Minneapolis, Milwaukee, Oklahoma City, Omaha and New Jersey. Meanwhile he says, six more HBAs—including Pennsylvania's state group and several in Texas cities—are ready to start similar projects.

The program has a tentative emblem (see cut) although the directors put off a final choice until their August 26-31 meeting in New York City.

**Environmental program.** The directors approved Builder-Developer Emil Hanslin's design committee program for:

- Setting up a library and a collection of graphic materials that create awareness of environmental problems.
- Selecting two pilot cities—one large and one small—to implement experiments in environmental design.
- Preparing city-by-city itineraries showing good and bad examples of environmental design.
- Starting national publicity campaign to improve the builder's image by stressing good environmental design.
- Holding an environmental design workshop in Washington in November and



a symposium at NAHB's convention in December.

**Controversial manual.** The only discord on better design came from Builder Kimball Hill of Rolling Meadows, Ill., head of a committee named two months ago to cooperate with the U.S. S&L League, which is preparing a looseleaf *Construction Lending Guide* for its 5,100 members. Instead of recommending cooperation in the most ambitious design-education effort yet by a housing trade association, Hill voiced criticism that bordered on an attack. Construction criteria being written into the manual might force builders to raise house prices, he asserted.

"We've got to do some fighting," he said, urging directors to lobby with local S&Ls to dissuade them from permitting publication of a manual that could upgrade all housing. "They will succeed only in forcing the government further into low-cost housing."

## Federal research funds die quietly

Herbert Holloman, the roly-poly assistant Commerce secretary, has failed for the second year in a row to persuade Congress to let him start building an empire in federal construction research.

His plans—which homebuilders and most other organized housing groups have watched with skepticism—were quashed abruptly by a House appropriations subcommittee after this colloquy between Holloman and Chairman John J. Rooney (D., N.Y.):

ROONEY: Is there included in this Bureau of Standards program for 1965 any item that was in the \$7.4 million program last year?

HOLLOMAN: I do not believe so, sir.

ROONEY: Why do you say you do not believe so? Either there is or there is not.

HOLLOMAN: There is some money having to do with performance standards relating to building and construction.

ROONEY: Then is this the same program that the bureau has been doing for 20 or 30 years?

HOLLOMAN: Yes, sir.

The Commerce Dept. sought to include the construction industry in the \$7.4 million civilian industrial technology (CIT) program last year. The U.S. Chamber of Commerce and other business groups ob-

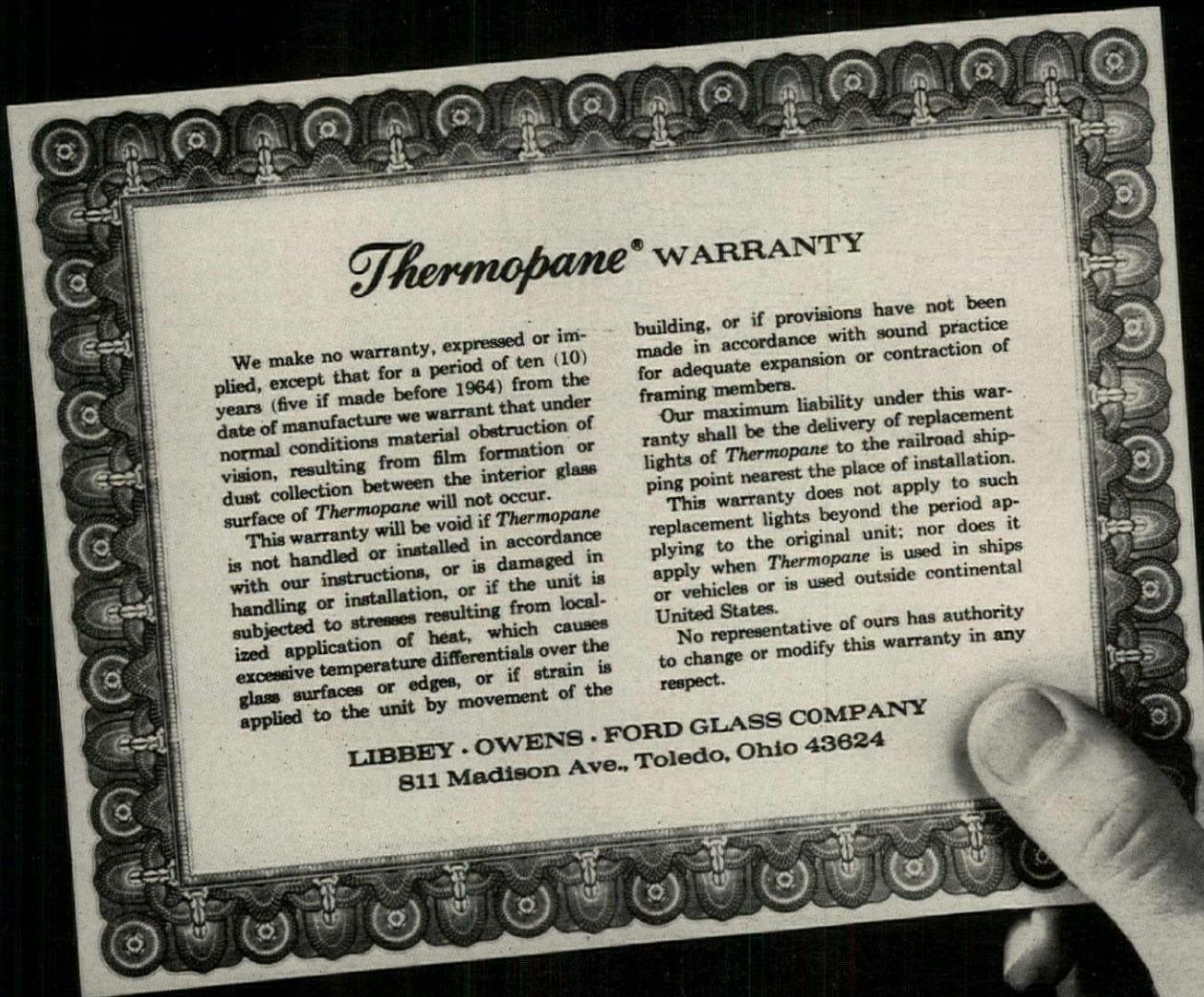
jected to this as needless government intrusion in private industry, and Congress killed the building research funds.

Early this year, Commerce reorganized its Bureau of Standards and four other Commerce technical activities into new divisions whose names seemed to wary housing men to reflect plans to revive the venture. NAHB and U.S. Chamber officials feared the budget for the new agencies would resurrect CIT.

Commerce never did reveal publicly the details of its fiscal 1965 budget, but NAHB directors were told the Bureau of Standards was asking \$6.5 million more than last year.

But before housing men could attack, Rooney's committee ended the fight. It cleared the budget with this warning: "None of the funds requested for the so-called civilian industrial technology program have been approved. The direct request of such funds was denied by the Congress last year, and any and all efforts to obtain such funds by reorganization, diffusion, or attempted confusion must be equally unsuccessful."

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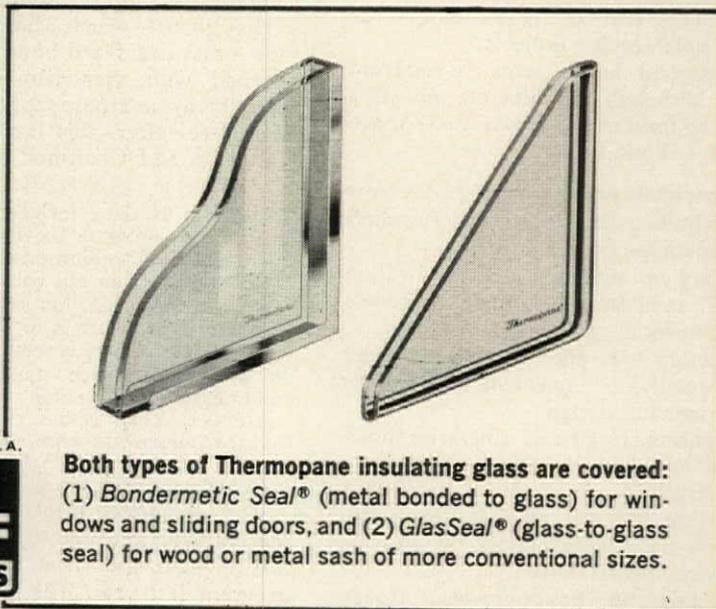
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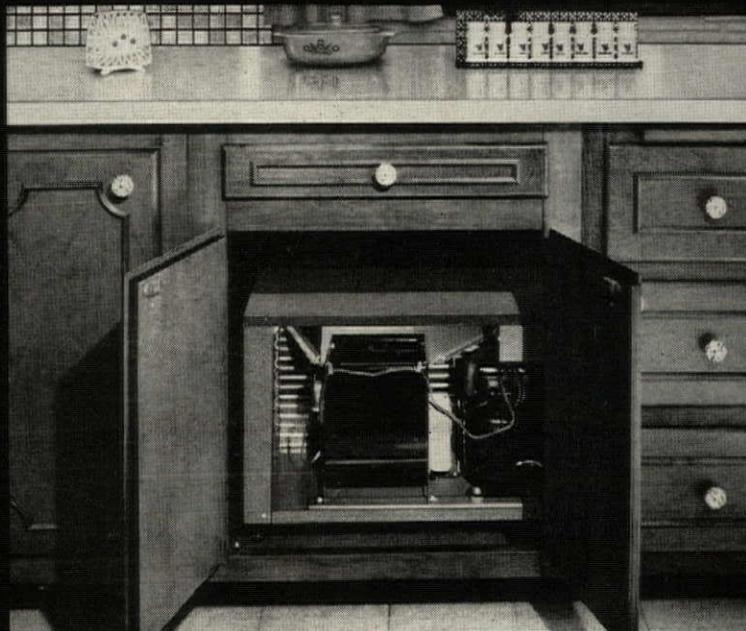
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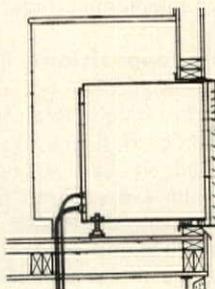


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## SEGREGATION

## Would rights bill nullify federal housing anti-bias edict?

Sen. John J. Sparkman (D., Ala.) has warned that passage of the civil rights bill in its present form will invalidate the 1962 executive order forbidding racial bias in federally assisted housing.

The Senate housing subcommittee chairman bases his argument on a House amendment exempting all federal insurance and guarantee programs from the bill. Sparkman says this not only frees FHA and VA housing from the bill itself but also exempts them from the Presidential order. His reason: Congressional action pre-empts other law in the same sphere.

**Johnson boxed in?** "The executive order would be nullified," Sparkman contended in a well researched Senate speech bolstered with detail reminiscent of a legal brief.\* "FHA and VA should then go back to procedures prior to the issuance of the order and no further executive order should be allowed to cause them to continue their present method of operation of forced racial integration throughout the United States."

It was Sparkman's fellow Alabamian, Chairman Albert Rains of the House housing subcommittee, who persuaded that chamber to strike the "contract and guarantee" programs from the rights bill lest



ALABAMA'S SPARKMAN  
Can Congress overrule the President?

some interpret the legislation to cover conventional mortgages made by banks and S&Ls whose deposits are insured by the Federal Deposit Insurance Corp. and the Federal S&L Insurance Corp. (NEWS, Mar.). Rains warned the Johnson Administration to keep housing out of the rights bill or forget about the President's housing legislation.

The Rains-Sparkman whipsaw appears to have boxed in President Johnson. He has dropped the housing bill from his top five priority bills for this year, and the Sparkman speech has posed new difficulties for his beleaguered rights measure.

**Doctrine of pre-emption.** Sparkman cites Supreme Court decisions from 1842 to the case of *Pennsylvania vs. alleged Communist Steve Nelson* in 1955 to support his pre-emption thesis:

\**Congressional Record*, April 10, pp. 7328-38.

"Through the House floor amendment Congress has decided to get into this field [housing and integration]," he says. "If it enacts a law, it has pre-empted the field."

Sparkman specifically warns FHA, HHFA and President Johnson against any effort to circumvent the rights bill's exemption. Congress has not only the right to exclude FHA and VA from rights bill coverage, he argues, but this right forbids a President to veto the exemption by decree. He explains carefully:

"Should the President attempt to apply his own order on FHA and VA against a law of Congress, he could do so only if the courts should disable Congress from acting on this subject."

But former Gov. David L. Lawrence of Pennsylvania, who heads the President's

Commission on Equal Opportunity in Housing, says he is not worried.

"Our lawyers don't agree with this interpretation," he says. "Their advice to us is that it [the civil rights bill] will not affect the order in any way." Other attorneys argue Congress could repeal the executive order if it chose, but it has not done so. Hence the order would stand.

**Anti-bias move in St. Louis.** The Home Builders Assn. of Greater St. Louis has gone on record for expanding the Presidential order to all housing financed by loans from banks and S&Ls whose deposits are insured by federal agencies. That would mean virtually all new or used housing sales. The order now applies to 20% to 30% of St. Louis starts.

## Swing away from anti-bias laws

The only fair housing bill put to a vote this year in a state legislature has been killed. A Rhode Island measure, pushed by Democratic leaders and Republican Gov. John H. Chafee, was shelved by a 61-to-32 vote in the heavily Democratic House of Representatives.

Majority leaders went into the test with a 3-to-1 House majority but failed to hold their followers in line. Forty-two of 74 Democrats—and 19 of 26 Republicans—voted no. Seven Democrats were absent.

**Quiet galleries.** Rights adherents packed the galleries on the day of the vote. But, mindful that a raucous sit-in had stiffened opposition to a similar measure last year, they sat quietly despite a harsh warning against the bill by Republican Minority Leader Oliver L. Thompson.

Said Thompson, a director of the National Association of Real Estate Boards: "If a man by physical force tried to take your home by pillage or plunder, you would defend it. This proposed law is just that in a refined, but just as effective way, and the law gives you and me the right to defend our property."

Democratic Reps. Raymond L. Davignon and Frank A. Martin Jr., both realty men, backed Thompson in the debate. Later Martin's home was put under police guard and his children kept home from school for 24 hours because he said he had received telephoned threats of violence.

**Grass-roots opposition?** The bill had been fought doggedly—but mainly under cover—by the state's Realtors supported by the Home Builders Association of Rhode Island. It had strong and vocal backing from Governor Chafee, Providence newspapers, the Rhode Island Council and Churches and rights groups.

Opponents claimed a highly publicized drive to get the bill out of committee

obscured more grass-roots opposition than the proponents had suspected. They said the vote—by roll call and thus open to public scrutiny—showed that legislators close to their constituents were not swayed by publicity. Mail ran about even.

When it reached the floor, the original bill exempting owner-occupied two-family units had been watered down to exclude three-family units. It would have forbidden discrimination by race, color, religion or ancestry in sale, rental or financing of dwelling units. And it applied to owners, brokers, builders and anyone financing a purchase. Even an inquiry about race or color was to be illegal. The State Commission against Discrimination, created in 1959, would have been empowered to issue cease-desist orders and go to court.

**Mirroring a trend.** This fourth stunning defeat in a year points up what looks like a nationwide reaction against anti-bias proposals. Three referendums—the last two in Seattle and Tacoma—have decisively rejected open-housing. In California, Gov. Edmund G. (Pat) Brown has put an initiative constitutional amendment to kill the state's controversial Rumford Fair Housing Act on the November ballot. A California poll indicates that 58% of the state's voters now oppose the act.

Omaha's city council has just killed a proposed ordinance to ban bias on all house sales. Negroes opposed the proposal, arguing they already could buy homes anywhere.

In Kansas City, Lake Lotawana Development Co., developer of 1,200 lots on an artificial lake, is suing a couple who announced plans to sell a home to a Negro. The company contends Mr. and Mrs. William Hill violated a deed restriction requiring them to offer to sell first to adjoining neighbors and the subdivider.

NEWS continued on p. 25



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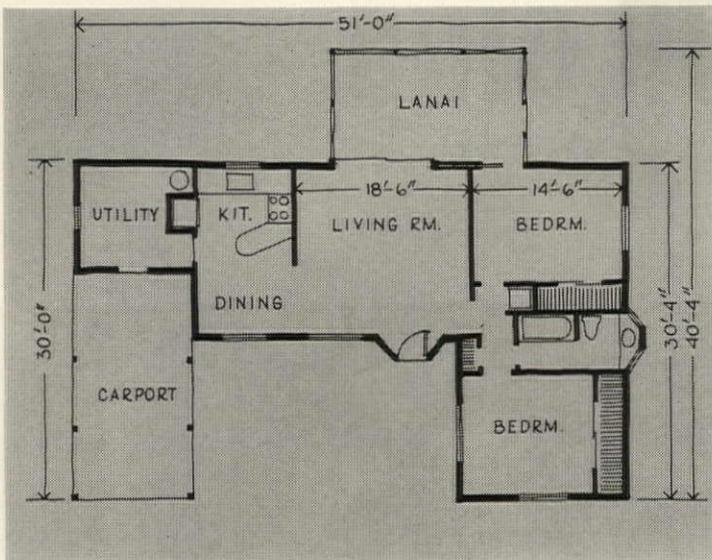
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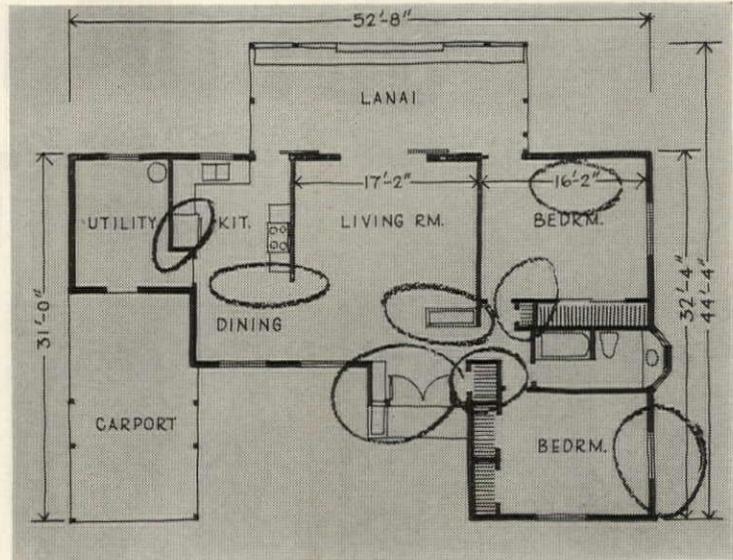
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## DESIGN



**ORIGINAL PLAN** was copyrighted by Designer Ruth Richmond with foyer entry, open living room, kitchen bar and offset for refrigerator.



**COPIED PLAN** changed original plan eight ways (circled) to use rectangular foyer, add planter, switch front bedroom closets, delete kitchen bar.

## Can you copy a copyrighted plan if you change it slightly?

No, says a federal judge in Florida. And his ruling in a recent case may set a legal precedent in the still-muddy area of design piracy.

Judge Joseph P. Lieb ruled that Midstate Builders of Tampa had infringed on the copyrighted plan of an \$8,395 house built by Richmond Construction Corp. in Sarasota—even though Midstate made eight minor changes in the plan. His decision opens the door to damages (to be decided separately) which, Richmond's attorneys contend, could include all profits made by Midstate on the plagiarized house.

**Results.** Armed with Judge Lieb's summary judgment, Richmond—or any other builder with a copyrighted house design—can now have a federal marshal seize plagiarized plans, even from a construction site, and hence halt work. And Richmond's attorneys say copyright infringement rules hold for speculative or contracted homes.

The Richmond attorneys found few legal precedents for their case. They drew heavily on an article written for the Duke Law Review by Los Angeles Attorney Arthur S. Katz, counsel for Builders Cliff May and Ross Cortese in two earlier piracy suits (NEWS, Aug. '53, Jan. '54, Oct. '61).

Significantly, they also offered the affidavit of an architect who said Midstate and Richmond plans were substantially identical though Midstate had 1) enlarged the rooms, 2) eliminated an offset in the kitchen, 3) relocated a bedroom closet, 4) changed a linen closet into a hall entry closet, 5) switched from bay-type to rectangular foyer, 6) changed another closet into a linen closet, 7) added a living room planter and 8) deleted a kitchen bar.

**Background.** Many builders say house designs cannot be protected from piracy. Not so the husband-and-wife team of



**DESIGNER RICHMOND**

*One case won, another to go*

Laurence S. and Ruth Richmond who head successful Richmond Construction (342 sales last year). Mrs. Richmond, winner of an AIA Merit Award (H&H, Oct. '62), is a former New York dress designer who began designing houses when her husband moved to Florida to build in 1950. She copyrighted her Redwing model in October 1961.

Early in 1963 a Midstate stockholder, who identified himself only as Mortgage Broker W. E. Bonner of Tampa, asked for the Redwing plans. He said he wanted to

show them to lenders who might advance 100% financing. The Richmonds gave him a set. Later Bonner asked for a perspective so the appraiser could visualize the house. The Richmonds complied.

In March 1963, a Tampa friend mailed the Richmonds a Tampa *Tribune* advertisement for a Midstate model priced \$600 higher than theirs with a terse note: "An exact copy of the Redwing—except for the foyer!"

The Richmonds thought so, too—and sued for copyright infringement. Midstate did not contest the charge.

**Another hassle.** Despite her victory, Mrs. Richmond is not free of legal entanglements. Florida's Board of Architecture charges she has violated a state law prohibiting anyone who is not a registered architect from designing houses costing \$10,000 or more.

Mrs. Richmond, a licensed contractor and a member of the National Society of Interior Designers, plans to appeal to the U.S. Supreme Court. The cost standard is arbitrary and false, she argues and denies her due process of law and equal protection under law.



**COPYRIGHTED DESIGN** by Mrs. Ruth Richmond has 1,015 sq. ft. of living area.

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## CODES

## Cleveland builder asks court to void 'arbitrary' code

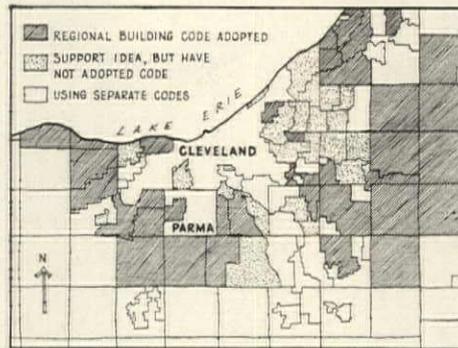
A new organization called Code Builders Inc. is suing Parma, Ohio's ninth largest city, to force it to issue a building permit.

The suit holds enormous potential significance for builders everywhere, for Code Builders is hoping to obtain a court ruling that the Parma code is arbitrary and has no reasonable relation to the general health, safety and welfare.

If the outfit wins a court order that only *reasonable codes* can be enforced, then much of the hydra-headed problem of fighting 4,000 different codes in 4,000 different places might be solved. "Such a victory could be as important to builders as the Supreme Court's desegregation decision was to the Negroes," says one longtime observer of code problems. Here's how Code Builders got into court:

Last fall Code Builders, whose incorporators are local attorneys, filed plans with Parma (*pop.* 90,351) for a house similar to those being built in a neighboring town.

When Parma turned down the plan, Code Builders asked for a Board of Ap-



REGIONAL CODE is adopted or used by 68 Cleveland suburbs. Parma and Cleveland are holdouts.

peals hearing. When the board failed to meet, Code Builders sought and won a court order forcing Mayor James W. Day, a real estate dealer, to convene the board.

After a lengthy hearing, the board denied the permit on three grounds:

- Proposed 2" x 4" roof trusses spaced 24" on center violated the code requirement of 2" x 6" supports 16" on center.
- A proposed concrete block exterior

on the slab foundation violated a Parma requirement for "use of glaze brick, stone or other materials of like density of water absorbent characteristics in foundation walls."

• The proposed slab was only 8" above grade whereas Parma calls for "foundation walls at least 20" but not more than 27" above yard grade" to shed ground water.

Code Builders contends its proposed house meets all standards of both FHA and a Regional Dwelling House Code written in 1953 by Code Expert Leslie Rearden of Case Institute of Technology. That code has been adopted by 38 communities (*see map*) covering many active homebuilding areas. In addition, another 30 suburbs are cooperating in the Cuyahoga County Regional Planning Commission's building code program or use the code for reference.

So Code Builders is asking Ohio's Court of Appeals to set aside the building permit rejection because Parma's code is arbitrary in exceeding the RDH Code. A fall court decision is expected.

## Do code groups restrain trade when they ban products?

A Los Angeles manufacturer, Larco Inc., is suing the Western Plumbing Officials Assn. and a rival company on the ground that they restrain trade by refusing code approval of Larco Water Coolers.

Legal experts say this is the first time federal courts have been asked to decide whether the system of product approvals widely used by proprietary code groups may violate the Sherman Anti-Trust Act.

And while the suit hinges on water coolers, Code Expert Hal Colling (*see*

*p. 116*) former managing director of the International Conference of Building Officials, says it could hold great significance for all equipment and materials used in housing. Larco alleges:

1. WPOA's Uniform Plumbing Code, used by 950 western cities and counties, permitted use of water dispensers with precoolers prior to its annual meeting last October. But at the meeting WPOA adopted a code change banning "precoolers which may obstruct or retard waste water."

2. Then a Larco competitor, Sunroc Corp. of Glen Riddle, Pa., circulated "false publicity" stating that "precoolers have been outlawed."

3. This "unjustified restraint of interstate commerce" has already cost Larco \$150,000 in sales.

Larco seeks \$450,000 treble damages.

Sunroc denies the allegations and Executive Secretary John F. Baxter of WPOA says the disputed amendment was "the result of careful consideration."

## CANADA

## New housing chief may face a mortgage drought

Two major tasks face Postmaster General John R. Nicholson of Canada, new federal minister for housing. He must:

1. Cope with builder-lender arguments over interest rates and the money supply.
2. Polish up and defend proposed National Housing Act amendments expected in Commons this session.

Prime Minister Lester R. Pearson handed the housing portfolio to Nicholson after the death of Revenue Minister John R. Garland, 46. Garland, housing minister since 1963, died of a heart attack as he boarded a train in Ottawa. Colleagues blamed his death on overwork.

The builder-lender battle over money

has been heightened by effects of the government's winter incentive bonus. Spurred by the \$500 bonus on houses started after Dec. 1, 1963 and completed by April 15, builders pushed 1963 housing starts to the second highest peak since the war (148,624 units vs. 164,632 in record 1958).

But private lending money is showing signs of drying up. In the first two months of the year, starts nearly doubled the 1963 totals (14,328 vs. 8,299), but loan approvals by the more than 60 private lenders plunged 47% (from 3,390 to 1,771).

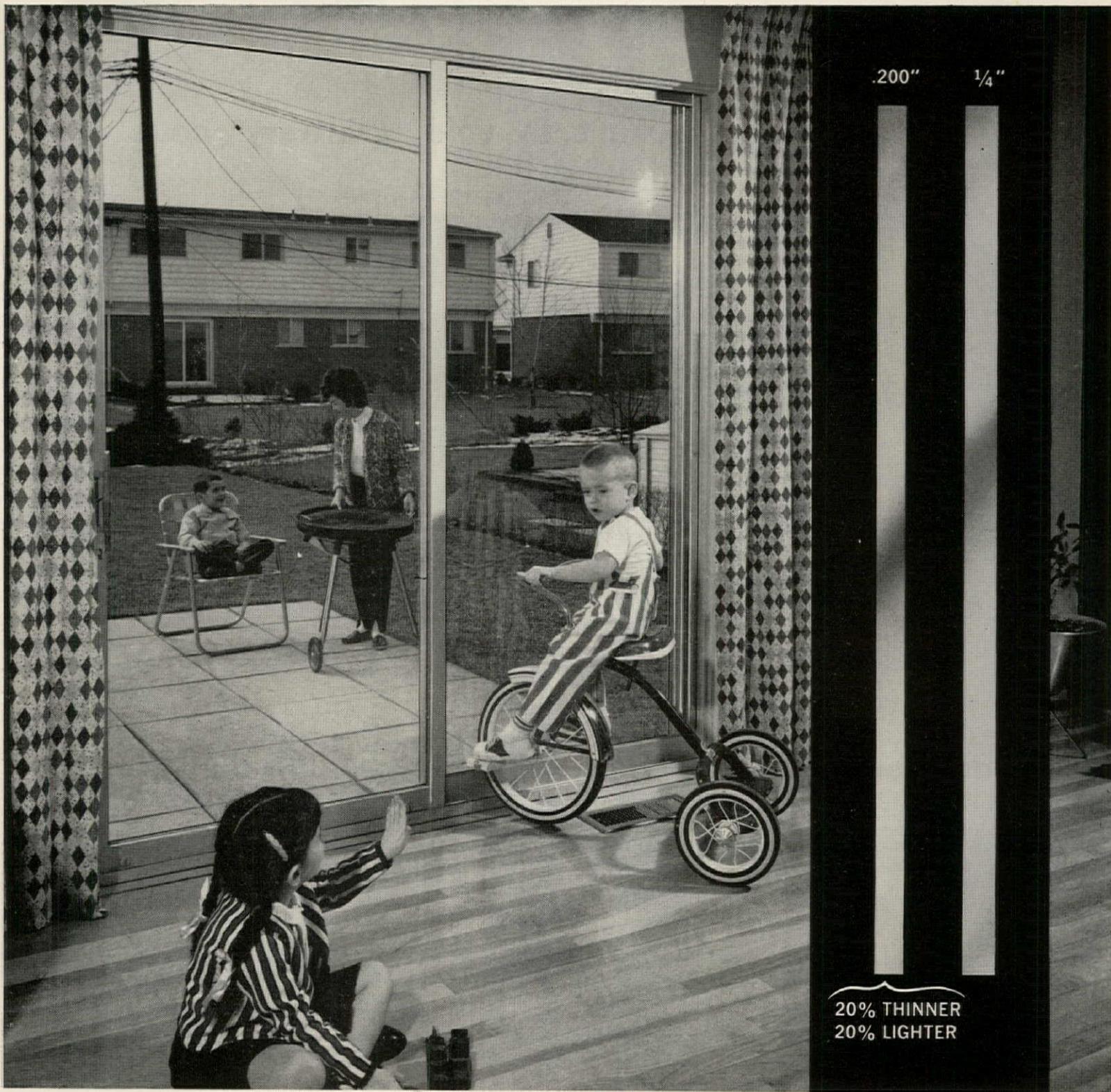
Many lenders and even some government officials are blaming the winter bonus for the money shortage. They say many

builders bit off more than they could chew and now some areas are overbuilt.

Builders argue that demand is still high in most areas and hint that the private lenders, especially insurance companies, are holding off in hopes that the politically-frozen interest rate on NHA loans will be restored to 6½% from 6¼% (to which it was cut half way through last year).

Upshot? Nicholson's colleague, Finance Minister Walter Gordon, says the winter incentive program will be repeated this fall to cut winter unemployment.

Nicholson is also expected to ask for a Housing Act amendment permitting NHA loans on used houses for the first time.



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## MORTGAGE MONEY

## FHA, VA discounts steady despite drop in institutional savings growth

The mortgage outlook remains about where it has been all year: little or no prospect of a change in FHA and VA discounts or conventional loan rates.

The growth of institutional savings, chief fuel for mortgage lending, dipped during the first quarter of the year, suggesting a possibility of tighter money in months ahead. Deposits in S&Ls, mutual savings and commercial banks gained only \$8.3 billion vs. \$8.9 billion in the first quarter of 1963—a 7% drop. But first reports covering April show savings bank deposits enjoyed their biggest April in six years—a gain of \$85 million compared to a drop of \$4 million in April 1963.

Up to now, mortgage lenders' New Year's hopes for higher yields are not materializing. Total lending volume is high. First quarter S&L loans of \$5.4 billion came within \$42 million of balancing loanable funds from savings growth plus repayment of existing loans. A year earlier, S&L loans fell \$742 million behind loanable funds, building pressure for S&Ls to find new investment outlets.

Lending on major apartment projects has slowed (see p. 6) and those in the field are becoming highly selective. Senior Vice President Frank W. Cortright of Bankers Mortgage of California says good mortgages simply cannot be had at prices returning 5.18%. The yield remains 5.06% to 5.12%. "An impasse," he calls it.

One reason for the stalemate is President Johnson's subtle warning to Fed Chairman William McChesney Martin and Treasury Secretary Douglas Dillon not to do anything that would raise interest rates. Martin now says the economy's demand for credit is not sufficiently strong to cause a rate increase. "Far below anything I had anticipated," is the way he describes it, citing the tendency among private companies to generate their own funds internally instead of going into the money market.

Martin points out that many in the financial community thought the \$11.5-billion tax cut would bring higher interest rates and had actually counted on the Fed to raise the 3½% discount rate on reserve banks' loans to commercial banks. The surprising restraint in credit demand suggests the tax cut had been heavily pre-discounted in financial circles, although it will be several months before any firm analysis can be made.

### Builders are successfully resisting higher FHA and VA discounts

The big Massachusetts Purchasing Group of Savings Banks tried to trim ½-point from offering prices for FHA and VA loans four months ago. President Robert Morgan of the Boston 5¢ Savings Bank, spokesman for the group, concedes that the price is back up again, although he says investors are paying it on a selective basis. HOUSE & HOME's survey of 18 key cities now shows virtual unanimity on the quotation of 98, with no expectation of any change for three months, if then.

Says President Ed Mendenhall of the National Association of Real Estate Boards after a national survey: "Eager lenders and a short supply of FHA-insured mortgages are expected to assure ample funds at stable prices for the next three to six months." Intense competition among lenders has brought higher ratios and longer maturity loans, he adds, forecasting that this trend will probably continue.

### An investment expert suggests a new approach for mortgage bankers

President Disque D. Deane of the Longstreet Corp., a new Wall Street investment concern, tells mortgage bankers to pool insured FHA and VA loans and sell collateral trust bonds based on these pools to securities investment departments. The plan would tap funds not now going into mortgages. Deane's address on the highly complicated aspects of assets financing highlighted MBA's national mortgage conference in New York last month.

Deane outlines two types of loan funding: 1) pooling a portion of the mortgage warehousing line to back fixed-yield trust bonds of 10-year maturity or 2) selling debt securities equaling the face amount of FHA-VA loans at prices to yield the market price of the loans minus servicing fees. At a time when servicing fees are under assault from every side, Deane's second plan is tempting to some mortgage bankers.

Deane's idea is not new. Title companies went broke on similar plans with conventional loans in the Depression of the 1930s. Institutional Securities Corp., owned by New York banks, pioneered a plan to sell collateral trust notes based on FHA-VAS to pension funds in 1957, and the operation is still going strong. Among mortgage companies, Mortgage Corp. of America in Baltimore and George W. Warnecke's Central Home Funds in New York have similar and successful plans.

OCCUPATION	CURRENT LOANS	DELINQUENT LOANS
SELF EMPLOYED	17.2%	26.4%
EXECUTIVE	14.8	9.2
SALESMAN	6.5	9.5
WHITE COLLAR	16.5	9.3
SKILLED LABOR	27.7	28.7
UNSKILLED LABOR	8.1	12.5
PROFESSIONAL	1.3	0.8
OTHER	7.9	5.4
TOTAL	100.0%	100.0%

SOURCE: U.S. S&amp;L LEAGUE

### Unskilled, self-employed riskiest on delinquency

Unskilled laborers and the self-employed are most apt to become delinquent in repaying conventional mortgage loans. Salesmen as a group do only a little better.

This is the finding of a new survey by the U.S. Savings & Loan League, based on a 3,700-loan sample from 37 large S&Ls. Other findings:

- Executives and white-collar workers have the best record for paying off loans. Skilled laborers and professional people get into delinquency trouble in about the same proportion that they constitute of loan portfolios (table above).

- Borrowers who have held a job 15 years or more are far more likely to repay reliably. Those on a job one to four years are the biggest delinquency risks (table below).

- By age groupings, heads of a household under 39 years of age are most likely to be a delinquent—and household heads aged from 30 to 39 are riskier than household heads 21 to 29 years.

- Borrowers with large families show a much stronger tendency to fall behind on payments than other borrowers. Borrowers with four or more dependents accounted for 16.3% of current loans but a whopping 27.5% of delinquent loans.

- Loans for refinancing show a far higher tendency to delinquency than loans for construction, purchase or repairs. Refinancing loans accounted for 17.2% of current loans, but 29% of delinquencies.

- Borrowers with references from small loan companies are most likely to be delinquent on their mortgages. These constitute 8.2% of current loans, but 15.2% of delinquent loans. By contrast, borrowers with references from banks or mortgage sources constituted 42% of current loans and only 37% of delinquencies.

- S&Ls consider improper regard for obligations the No. 1 reason for mortgage

TIME ON MAIN JOB	CURRENT LOANS	DELINQUENT LOANS
UNDER 1 YEAR	9.0%	10.2%
1 - 2	13.1	18.0
3 - 4	13.5	16.4
5 - 9	25.1	25.8
10 - 14	16.7	15.2
15 OR MORE	22.6	14.4
TOTAL	100.0%	100.0%

SOURCE: U.S. S&amp;L LEAGUE

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delinquencies (34% of cases), with loss of income the No. 2 reason (27%). Marital trouble is blamed for only 5.3% of delinquencies.

"The purpose [of the survey] is not to encourage S&Ls to become more conservative lenders," say Executive Vice President Norman Strunk and Economist Leon Kendall of the U.S. League. "Rather armed with the facts, they may well become more aggressive lenders, for they will be able to underwrite risks they take and place them at levels and on terms that compensate for the risks involved."

**FHA helps Alaska homeowners but saddles lenders with loss**

Federal housing agencies including FHA are rushing to aid owners of homes destroyed in the Alaska earthquake (NEWS, May)—at the apparent expense of borrowers who do business with FHA and FNMA. Here's how it comes about:

Both FNMA and the Veterans Administration say they will release borrowers whose mortgages they hold from personal liability upon payment of \$1,000 toward principal. The owners, who faced continuing payments on homes damaged or destroyed by the tremor, need to escape from existing loans to qualify for new loans to rebuild.

But private lenders are involved because last year FNMA cut its mortgage holdings by selling \$57 million of loans (mostly FHA Sec. 203b under an expired special support program for Alaska) to mutual savings banks in Philadelphia and New York City. Bowery Savings Bank in New York City holds \$30 million.

And FHA is taking an entirely different view of the demolished homes. It says simply the lender can exchange title to damaged homes (which owners of damaged homes would deed to lenders in lieu of foreclosure) for FHA debentures. The catch: "FHA will reduce the mortgage amount by the estimated cost of restoring the property."

Lenders still have no clear idea how many loans they hold on demolished homes. Part of lender loss may be covered by a group insurance policy which the National Association of Mutual Savings Banks offers to cover disaster loss of member banks. But limits are \$1 million per occurrence.

The net result, suggests one mortgage man, may be to make mortgage loans even more difficult to obtain in Alaska—except from Uncle Sam.

**Clearing house opening for conventional mortgages**

Mortgage Guaranty Insurance Co. of Milwaukee, largest private insurer of mortgage loans, is starting a clearing house where MGIC customers (who are mostly S&Ls) can buy and sell loan participations.

MGIC also is offering a new policy to cover the top 20% of an S&L's participation in a loan. To promote trading it is setting up an information desk where current participations may be listed and prices quoted by phone to potential buyers.

MONEY continued on p. 34

**MORTGAGE MARKET QUOTATIONS**

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending May 8, 1964.

City	Conventional Loans**		Construction Loans**		FHA 207 Firm Commitment	FHA 220 Firm Commitment 35 years	FHA 203 <sup>b</sup> Min. Down 35 year Immed
	Comm. banks, Insurance Cos.	Savings banks, S & Ls	Banks, Ins Mtg. Cos.	Interest + fees Savings banks, S & Ls			
Atlanta	5 1/2-6	5 3/4-6 1/4	6+1	6+1	a	a	97 1/2-98
Boston local out-of-st.	5 1/4	5 1/4 <sup>n</sup>	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 <sup>i</sup>	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 <sup>r</sup>	5 1/2-6	6+1	6+1	99-par	99-par <sup>b</sup>	97 1/2-98 1/2
Dallas	5 1/2-5 3/4	6 1/2-6 1/4	6 1/2-6+1	6 1/2-6+1	99-99 1/2	a	98-99 1/2 <sup>b</sup>
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 1/4+1	98 1/2-99 1/2	98 <sup>bd</sup>	97-98 1/2
Los Angeles	5 1/2-6	5 3/4 <sup>h</sup> -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 1/2-6	5 3/4-6+0-1	5 3/4-6+0-1	a	a	97-97 1/2
Newark	5 1/2-5 3/4	5 1/2-6	6+1	6+1	99-par	99-99 1/2	98 1/2 <sup>b</sup>
New York	5 1/2-6	5 1/2-6 <sup>r</sup>	5 3/4-6	5 3/4-6 <sup>r</sup>	par	par	par
Okla. City	5 1/2-6 <sup>b</sup>	5 3/4-6 1/2	6+1-2 <sup>b</sup>	6+1-2	a	a	97 1/2-98 1/2 <sup>b</sup>
Philadelphia	5-5 3/4	5 1/4-6	5 1/2+1	5 3/4+1	par	par	99
San Fran.	5 1/2-6 <sup>h</sup>	5 3/4-6.6	5 3/4-6+1-1 1/2	6-6.6+1 1/2-2 1/2	99-99 1/2	99 1/4-99 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 1/2-5 3/4	5 3/4+1	6+1	99	par	99

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

City	FNMA Scdry Mkt <sup>xy</sup>	New Construction Only				Existing <sup>z</sup> Min Down 25 year Immed
		Minimum Down <sup>w</sup> 30 year Immed	Fut	10% or more down Immed	Fut	
Atlanta	97 1/4	98-98 1/2	97 1/2-98 1/2	98 1/2 <sup>b</sup>	98 <sup>b</sup>	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 1/2-99 1/2	98-99 1/2	98 1/2-99 1/2
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 1/2-99	97-98 1/2	98 1/2-99	98 1/2-99	97 1/2-99
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 1/2-93	97-97 1/2	97-97 1/2
Houston	97 1/4	97 1/2-99	97 1/2-99	98-99	a	98-99
Los Angeles	96 3/4	98	97 1/2	98 <sup>h</sup>	98 1/2	98 1/2
Miami	97 1/4	97 1/2-98	a	98 <sup>h</sup>	a	98 <sup>h</sup>
Newark	97 3/4	99-par	99	par	par	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 1/2-99	98-99 <sup>i</sup>	99	98 1/2	98-98 1/2 <sup>k</sup>
St. Louis	97 1/4	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

<sup>o</sup>3% down of first \$15,000; 10% of next \$5,000; 25% of balance.

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. n—limited 5%. p—1/2 point differential has generally disappeared. r—depending on % of loans. s—no fees to 1%. t—higher price offered by correspondent for one insurance company. 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.

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, Robert E. Morgan, vice pres., Colwell Co.; Miami, Robert Shirk, vice pres., 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.

**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. Majority of loans being sold today are spots.

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 May 8 by Thomas P. Coogan, president, Housing Securities Inc.

**CONVENTIONAL LOANS** (combined averages)

	January	February	March
New homes	5.83	5.81	5.79
Existing homes	5.98	5.95	5.94
(Interest charged by various lenders, new homes)			
S&Ls	5.92	5.94	5.91
Life Ins. Cos.	5.53	5.42	5.48
Mortgage Companies	5.78	5.73	5.74
Commercial Banks	5.67	5.61	5.60
Mut. Sav. Banks	5.61	5.55	5.60

Source: Federal Home Loan Bank Board.

**NET SAVINGS DEPOSIT CHANGES**

(in millions of dollars)

	% change		
	Mar. '64	Feb. '63	Year to date from 1963
Mut. Sav. banks <sup>a</sup>	473	185	1,053
S&Ls <sup>b</sup>	1,105	(-7)	2,343
Commercial banks <sup>c</sup>	1,100	(-35)	4,900
			(-8)

<sup>a</sup>National Association of Mutual Savings Banks. <sup>b</sup>United States Savings & Loan League projections. <sup>c</sup>Federal Reserve.

## Do General Electric kitchens sell houses?



Ask Michael Campanelli!



Michael Campanelli is one of the best known builders in the Boston area. For years he's installed G-E kitchens in the homes he builds, and his latest project, Old Stage Estates in Chelmsford, is no exception.

He says, "General Electric is a name people know and trust. I take the quality of their products for granted, but it's the coordinated design of these appliances that makes such wonderful looking kitchens. Of course, their service and ware-

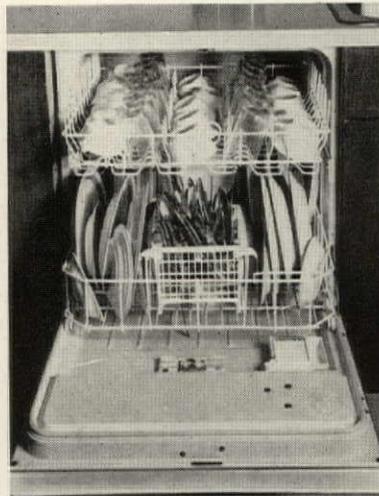
house facilities are second to none, and you know what that means in my business. And if unusual problems arise, those G-E sales representatives are right on the spot to help solve them. G.E. is a real innovator. Their new products, like the Americana Refrigerator, P-7 Range and FC 100 Disposall<sup>®</sup>, really catch the buyer's attention. But maybe most important, home buyers really rave over our kitchens. Frankly, that's where most of our deals are clinched."

**No corner-cutting!**

**Campanelli kitchens include top-of-the-line  
G-E appliances!**



General Electric's elegant Americana® Refrigerator ushers in a new concept of convenience. An illuminated Textolite® countertop, complete with cutting board, is a convenient surface which functions as a bar or a quick-lunch counter. Adds 39 inches of counter space. The eye-level fresh-food compartment is only inches away from the counter. Below counter is the big Roll-Out Freezer with its Self-Filling Ice Tray. With G.E.'s excellent Frost-Guard feature there is no defrosting ever in either the refrigerator or freezer sections.



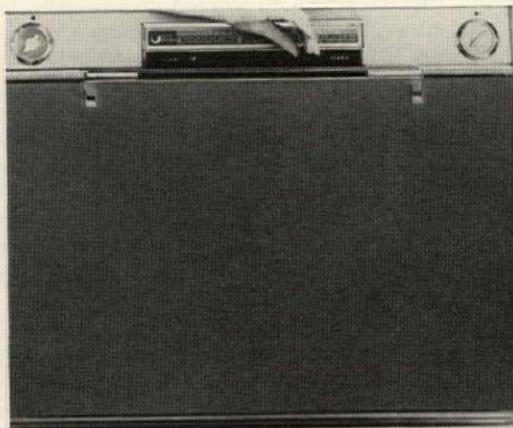
The ruggedness and dependability of this handsome G-E SD 200 Dishwasher are unsurpassed in its price field. It has a full 15 table setting capacity\*, washes with a vigorous action that virtually scrubs away grease and stuck-on food particles. Dishes come out sparkling. And note, the convenient front loading, the design housewives like the best.



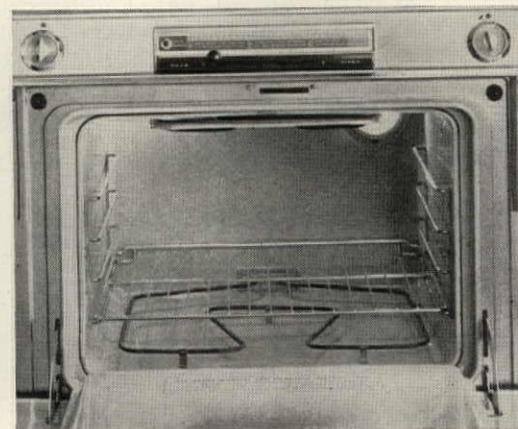
Garbage became obsolete when General Electric pioneered disposers as well as every major improvement in them. This FC 100 unit has a stainless-steel hopper and epoxy base for years of service. A low-cost installation, but a "must" for the modern kitchen.



Don't touch this dirty oven . . .



Just set dials, latch the door . . .



It cleans itself electrically.

In this astonishing Americana® Range, General Electric has come up with the most wanted new feature in electric cookery—P-7—the oven that cleans itself electrically.

This range also includes other deluxe features: a second full oven, 4 high-speed Calrod® surface units (one with exclusive Sensi-Temp® control), plus a two-level exhaust system.

**GENERAL  ELECTRIC**

\*NEMA Standards

# FHA, 30 years old this month, finds itself in a new role

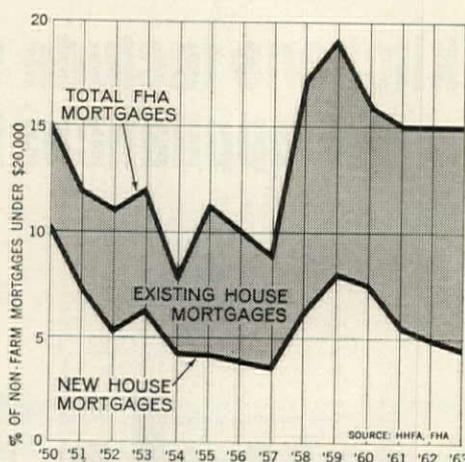
That remarkable government agency, the Federal Housing Administration, celebrates its 30th birthday this month, but there will be little time for ceremony. The agency's staffers are too busy bringing a second revolution to home mortgaging.

When President Roosevelt signed FHA into being June 27, 1934, he aimed to get the depression-stalled housing industry moving again by persuading private capital to come out of hiding and into mortgages.

Since then FHA has written \$87 billion of loan insurance, paid all its operating costs from premiums and fees, rolled up reserves of \$1 billion, spawned the mass-housing developer, and helped convert the U.S. from a nation of 60% renters to 62% homeowners. FHA did its job by pioneering high-ratio amortized loans backed by federal insurance, thereby opening a new interstate flow of mortgage money.

But today FHA operates in a housing industry dramatically changed from 1934 and in some ways recognizably different from the industry it served on its silver anniversary (H&H, June '59).

**Shift to spot loans.** For years the bulk of FHA business was in new houses. But in 1955 existing-house volume topped new house loans. New houses have not been on top since. FHA new-house loans accounted for 8% of all non-farm mortgages under \$20,000 in 1959, but the percentage has been declining steadily since (see graph). FHA starts have plunged from 80%



**FHA SHARE** of non-farm mortgages under \$20,000 is still close to 1959 peak because used-house loans are rising as new house loans drop.

of the U.S. non-farm total in 1943 to a mere 12% so far this year. But used house (or spot) FHA loans have been holding their own as a share of all mortgages.

This amounts to a revolution, argues President John Marqusee of United Improvement & Investing. "FHA set the pace with high-ratio loans in the new house field. Now conventional lenders are matching them, so FHA is pioneering in used-house loans. And this is unlocking the equities of present homeowners to buy more expensive new houses."

FHA is helping this shift along with its

well publicized Greensboro plan (named for the city which first tested it) for one-day processing of loan applications. But mortgage men say the big FHA attraction in existing homes remains the terms: 5¼% interest and as little as 3% down vs. higher interest and 10% to 20% down from comparable conventional loans.

**Troublesome foreclosures.** Since 1959 FHA has been plagued with rising foreclosures. Commissioner Phil Brownstein has insisted this is only a return to normalcy, but even so he has just boosted his estimate of next fiscal year's foreclosures by 8%. He now expects 44,000 FHA foreclosures in the year beginning July 1—a 30 year record.

This year, resales (51,274 homes) are running 79% ahead of 1963, but not everyone applauds FHA's effort to get rid of its load of property. "In a falling stock market, the big investors buy," says one builder from Florida, the state with the most FHA foreclosures. "Instead, FHA is cutting prices and downpayments to get out its foreclosures. The result is that neighborhood property values go down and owners who are forced to move find their property is worth so little more than their equity they choose foreclosure as cheapest way out."

FHA (and VA too) is slowly awakening to this argument. Last month, FHA dropped its \$100-down, cut-rate price in hard-hit Carol City near Miami after residents complained. FHA now asks \$200 to \$400 down.

## HOUSING STOCKS

### Company profile: Macco rides suburban wave

The boom that has turned metropolitan Los Angeles into housing's biggest market has swept Macco Realty Co. to the top rank of land developers.

Macco's just released annual report shows profits up 40% to \$1.9 million in 1963 on a thumping 67% increase in sales



**MACCO'S PARKER**  
Sitting in growth's path

to \$32.6 million. Only two other land developers generated more sales last year: Gulf American Land (\$69.7 million) and Forest City, (\$34.6 million).

Such growth holds out temptations to Macco. Because of its reputation for success, Macco is offered dozens of land deals in speculative properties located far ahead of urban development. President John Parker turns them down.

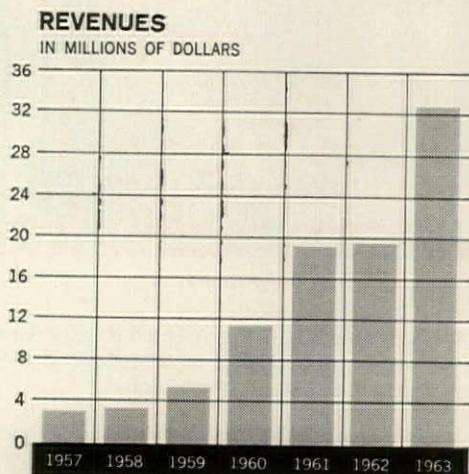
Parker must pay a high price for this policy. Macco shelled out \$19,000 an acre for 250 acres of Santa Ana Air Base in 1959. But with its planned 1,000 sales just about completed, the investment has turned into a huge profit.

Macco has eight current projects involving 1,300 acres sitting squarely in the path of the southeast urban push from Los Angeles-Long Beach.

The project that best describes the Macco operation lies 25 mi. northwest of downtown Los Angeles on 4,148 acres of the huge Benjamin Porter Ranch. Two years ago, Chairman John MacCloud paid \$20 million for this land—\$4,822 an acre.

Now, Parker has \$6.7 million of that investment back. He has sold 635 developed acres to the Atlantic Joint Venture and to Republic Homes for an average \$17,037 an acre plus 50% of all profits. Development cost: \$12,215 an acre.

Despite Macco's dependence on shrewd land buying, Parker spurns outside market researchers. Says he: "They just tell you what you already know. It would have taken a blind man not to recognize the Porter opportunity."



**FAST GROWING** Macco Realty has boosted revenues from \$19.8 million in 1962 to \$32.6 million last year, making it third largest developer.

# Sproul Homes tests Wall Street reception to builders

SPROUL HOMES CORP. of Newport Beach, Calif. is seeking to become the third home builder to sell an issue on Wall Street since the May 1962 break in stock prices. It is seeking SEC registration of 200,000 shares at a maximum of \$12 a share.

Homebuilding stocks have failed to recover with the rest of the market. Many public companies are selling embarrassingly close—or even under—their book values (H&H, Apr.). Sproul, with \$28,632,249 sales in 1963 (year ending Jan. 31, 1964), down from \$28,674,978 a year earlier, will rank among the top three home builders. If it gets a good reception from investors it could well change Wall Street's attitude toward builder shares.

Says one analyst: "The market hasn't been good for real estate stocks. And I don't think it will improve until there is an over-the-counter pickup. Up to now this has been a blue-chip boom. We're telling our builder clients to hold back. We'll be watching Sproul closely."

Another analyst reports that several builders are anxious to seek public financing—though mostly companies coming around for their second or third time seek to unload paper received from lot buyers.

Sproul's underwriters hope they can impress investors with the company's soundness. Like Kaufman & Broad (the fair haired builder on Wall Street), Sproul is not burdened with long-term debt (its only long-term note is for \$140,000). Nor does Sproul carry much in receivables (\$135,000) or land (\$1,128,000) as assets.

Also impressive, the underwriters' can hope, will be Sproul's diversity. Last year, it sold 1,607 homes (\$12,000 to \$20,000), up 2%, in Las Vegas, Reno and Albuquerque. In February, Sproul began building in Houston. Sproul built condominium homes in Albuquerque in 1963 and has submitted proposals for 325 garden apartments to be insured under FHA's subsidized Sec. 221d3.

President Elmer C. Sproul has kept out of the public company his interests in undeveloped land, shopping centers, apartment houses service centers and other undeveloped land. Sproul would retain five-sixths of Sproul Homes.

## Housing stock averages dip on big downswing by S&Ls

HOUSE & HOME's monthly average of stock housing stocks fell 5% from 10.95 to 10.37. Four categories dropped, led by s&l's, down 11%. All 22 listed s&l's dropped, with Wesco Financial down 7% to 46%. Other categories moved slightly and realty trusts gained 6%.

At the same time, the Dow Jones industrial average climbed 1% to 826.63 and the National Quotation Bureau index of over-the-counter stocks rose 4% to 158.33.

\* Others: Louis Lesser Enterprises, (NEWS, Nov. '62) and S. V. Hunsaker (NEWS, Aug. '63).

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

	Mar. 2	Apr. 1	May 5
Building .....	5.97	5.84	5.85
Land development .....	5.79	5.91	5.70
S&LS .....	21.26	23.34	20.87

Mortgage banking .....	9.13	9.88	9.77
Realty investment .....	5.83	5.95	6.18
REITS .....	11.43	11.38	12.03
Prefabrication .....	7.18	7.53	7.43
Shell pre-cut homes...	9.83	10.68	10.83
AVERAGE .....	10.27	10.95	10.37

### HOUSING'S STOCK PRICES

Company	March 2		April 1		May 5		Company	March 2		April 1		May 5	
	Bid	Ask	Bid	Ask	Bid	Ask		Bid	Ask	Bid	Ask	Bid	Ask
<b>BUILDING</b>													
Adler-Built Inc. ....	15e	25e	20e	30e	1 1/2	1 3/4	Presidential Rty. b ...	7 7/8 <sup>d</sup>	8	7 1/2 <sup>d</sup>	7 7/8	7 3/4	8
Capital Bld. Inds. ...	2.85	3.00	1.40	1.50	2.10	2.15	Rty. Equities <sup>b</sup> .....	6 1/4		7 1/8		8 1/8	
Cons Bldg. (Can) ...	11 1/2	11 3/4	11 3/4	11 3/8	10 1/4	10 3/4	<b>SHELL AND PRE-CUT HOMES</b>						
Dev. Corp. Amer. ...	1 3/8	1 7/8	1 3/8	1 7/8	1 1/4	1 3/4	Albee Homes .....	4	4 5/8	3 3/4	4 3/8	4 1/4	4 7/8
Dover Const. ....	4 1/8	4 3/8	3 5/8	4	4 1/8	4 1/2	Modern Homes Const. 5 1/2	5 3/4	5 3/4	6	5 5/8	6 1/2	
Edwards Eng. ....	2 7/8	3 1/4	3 3/8	3 3/4	3 1/2	3 3/4	Morris Homes Corp. ...	1/8	1/2	1/4	1/2	1 1/16	1/2
Edwards Inds. ....	3/4	1	3/4	1 1/8	3/8	f	Nationwide .....	3/4	1	3/4	1	3/4	1
Eichler Homes <sup>k</sup> .....	6 5/8		6 1/2		6 1/4		U.S. Finance .....	7 1/2	7 7/8	8 3/4	9 1/4	8 3/4	9 1/4
First Natl. Rty. b ...	2 7/8		3		2 3/8		Jim Walter .....	31 3/8	33 3/4	34 3/8 <sup>c</sup>		34 3/4 <sup>c</sup>	
Frouge .....	4 1/4	4 3/4	5 1/4	6	5 5/8	6 1/8	<b>REAL ESTATE INVESTMENT TRUSTS</b>						
General Builders <sup>b</sup> ...	2 1/2		2 3/4 <sup>d</sup>	2 7/8	2 1/2 <sup>d</sup>	2 5/8	American Rty. Trust 9 1/2	10	9 3/4	10 1/8	9 5/8	10	
Hawaiian Pac. Ind. ...	4	4 1/2	4 5/8	5	5	5 1/8	Contl. Mtg. Inv. ...	16 5/8	17 1/8	17 3/8	18 1/2	19	20 1/8
S. V. Hunsaker .....	5	5 1/2	5	5 1/2	5 1/4	5 3/4	First Mtg. Inv. ...	16 1/8	17 1/4	15 5/8	16 3/4	17	18 1/8
Kavanagh-Smith .....	3 3/8	3 7/8	3 1/2	3 7/8	3 1/2	3 3/8	First Ntl. ....	9 1/2	10 3/8	9 1/8	9 1/2	9	9 3/8
Kaufman & Broad <sup>b</sup> ...	26 1/4		26 1/2		26 1/2		Liberty .....	5 5/8	6 1/8	5 1/4	5 1/2	5 1/4	5 5/8
Louis Lesser Ent. b ...	4 1/2 <sup>d</sup>	4 5/8	4 3/8	5 1/8	4 5/8	4 5/8	U.S. Realty Inv. ...	9 1/8	10	9 1/2	10 3/8	9 7/8	10 5/8
Levitt <sup>b</sup> .....	6 5/8		6 1/2		6 3/4		<b>PREFABRICATION</b>						
Lusk .....	3	3 1/4	3	3 1/2	3 3/4	4 1/8	Admiral Homes .....	1 3/8	1 5/8	1 3/8	1 1/4	1 3/8	
Pacific Cst. Prop. b ...	18 1/2 <sup>d</sup>	19 1/2	10 1/4		10 1/4		Great Lakes Homes ...	6 1/4	6 5/8	6 3/4	7 1/4	6	6 1/2
U.S. Home & Dev. ...	1 1/8	1 1/8	1 1/4	1 1/8	1 1/8	1 1/8	Harnischfeger <sup>b</sup> .....	22		22 3/8		20 7/8	
Del. E. Webb <sup>c</sup> .....	7 7/8		8 1/4		8 3/4		Hico Homes .....	3/4	7/8	1/2	7/8	3/4	1 1/8
Webb & Knapp <sup>b</sup> .....	7 1/16		7 1/16		7 1/16		Inland Homes <sup>b</sup> .....	7 1/8		7 5/8		7 1/2	
<b>S&amp;LS</b>													
American Fin. ....	16 1/4	17 3/4	16 1/2	17	16 7/8	17 3/8	Madway Mainline .....	14 1/4	15 1/4	14	15	14	15
Brentwood .....	12 1/8	13 1/8	12	12 1/2	10 1/8	11	Natl. Homes A.# ...	3 1/2	3 3/4	3 1/2	3 1/2	3 1/2	f
Calif. Fin. ....	7 7/8		8 3/4		7 3/4		Richmond Homes ...	5 1/2	6 1/2	6	7	5 1/2	5 5/8
Empire Fin. ....	15 1/4	16 3/8	16 7/8	18	16 3/4	17 3/8	Seaboard Homes ...	3/4	1	1 1/2	1	1 1/4	1 1/8
Equitable S&L .....	29 1/4	31 1/8	31 3/4	32 1/4	31	33	Steel Crest Homes ...	8	8 1/2	9 1/2	10	11 3/4	12 1/4
Far West Fin. ....	24 7/8	26 5/8	31 3/8	33 1/8	26 1/2	28 1/4	Swift Homes .....	2 3/4	3 1/2	3 3/8	3 7/8	3 3/8	3 5/8
Fin Fed <sup>d</sup> .....	53 3/8		63 1/2		57 1/8		Western Shell .....	1 1/16	3 1/16	1/8	5/8	6 1/2	12 1/2
First Charter Fin. ...	43 1/2		44 3/4		41 3/4		<b>LAND DEVELOPMENT</b>						
First Fin. West .....	11	12	11 5/8	12 1/8	10 3/8	10 7/8	All-State Props. b ...	2 3/8		2		2 1/8	
First Lincoln Fin. ...	21 1/4	22 3/4	26 3/4	28 1/2	24 1/2	26 1/4	American Land .....	1 1/4	1 1/2	1 1/4	1 1/2	3/4	
First Surety .....	17 5/8	18 7/8	17 1/4	18 1/2	14	15	Amer. Rty. & Pet. b ...	2 1/4 <sup>d</sup>	2 3/8	2 1/4 <sup>d</sup>	2 5/8	2 1/4	
First Western Fin. ...	18	19 1/4	18	19 3/8	15 3/4	16 7/8	Arvida .....	5 3/4	6 3/8	5 3/4	5 3/4	5 1/2	
Gibraltar Fin. ...	31 1/4		31 3/4		29 1/2		Atlantic Imp. ....	17	17 1/2	16 3/4	17 1/2	16	16 3/4
Great Western Fin. ...	17 1/2		17 3/4		14 1/2		Canaveral Intl. b ...	4 1/8	4 1/8	4 1/8	3 3/4	3 3/4	
Hawthorne Fin. ....	10 1/4	11 1/8	9 1/2	10 1/4	9 1/2	9 7/8	Christiana O. Corp. b	6 1/8	7 1/8	6 1/8	5 3/4	5 3/4	
Lytton Fin. ....	27 1/2	29 3/8	26 1/2	27 7/8	25 1/4	27	Coral Ridge Prop. ...	1 11/16	7/8	1 1/16	1 3/8	1 3/8	
Midwestern Fin. b ...	5 7/8		5 3/8		5		Cousins Props. ...	15	16	14 3/4	15 1/4	15 1/4	16
San Diego Imp. ...	11 1/8	12 1/4		10 3/4		15 7/8	Crawford .....	27 1/8	33 1/4	4 1/2	4 3/4	2 7/8	3 1/4
Trans-Cst. Inv. ....	14 1/2	15 1/2	17 7/8	19 1/8	14 3/4	15 7/8	Deltona Corp. b ...	11 1/8	11	10	10	10	
Trans World Fin. ...	16 3/4		18 3/8		15 7/8		Fia. Palm-Aire ...	2	2 1/4	2 1/4	2 5/8	2 3/8	
Union Fin. ....	8 1/2	9 1/2	8 5/8	9 1/8	9 3/4	10 1/4	Forest City Ent. b ...	5 1/8	7 1/8	5 1/8	5 3/4	5 3/4	
United Fin of Calif <sup>e</sup>	27 3/8		33 3/8		26 1/4		Garden Land .....	6	6 3/8	6	6 3/8	6 3/8	
Wesco Fin. ...	47 3/8		54 3/8		46 7/8		Gen. Devel. b ...	4 3/8	4 3/4	4 1/4	4 7/8	4 7/8	
<b>MORTGAGE BANKING</b>													
Advance .....	9 1/8	9 1/2	8 5/8	9	9 1/4	9 5/8	Gulf American <sup>b</sup> .....	4 5/8	5 3/8	4 7/8	4 7/8	4 7/8	
Associated Mtg. Cos ...	9 1/8	9 3/8	8 3/4	8 5/8	8 3/8	8 1/2	Holly Corp. ....	15 1/16	15 1/16	15 1/16	15 1/16	15 1/16	
Charter .....	1 3/4	2	1 5/8	1 7/8	2	2 1/4	Horizon Land .....	3 1/4	3 3/4	3	3 1/2	2 7/8	3 3/8
Colwell .....	15 1/4	16	16 1/2	16 3/4	16 1/8	16 5/8	Laguna Niguel A. ...	8 7/8	9 5/8	9 1/8	9 7/8	9 1/8	
FNMA .....	83 1/4	86 1/2	84	87	80 1/2	83 1/2	Laguna Niguel B ...	43 1/4	51 1/4	45 1/4	51 1/4	41 1/2	
MGIC .....	25 1/2	26	29 1/2	30	28 1/2	29 1/4	Lake Arrowhead ...	8 1/2	8 3/4	7 3/4	8	8 3/4	
Palomar .....	3 3/8	3 7/8	3 3/8	3 7/8	3 3/8	3 3/8	Macco Rty. ....	6 1/2	6 3/8	7 1/2	8	8 1/4	
Stockton, Whatley ...	11 1/2	12 1/4	12 1/2	12 1/2	11 3/4	12	Major Rty. ....	3 1/4	3 1/8	1 8e	25e	18e	25e
United Imp. & Inv. <sup>nn</sup>	2 1/4		2 3/4		2 7/8		So. Rty. & Util. b ...	1 3/4 <sup>d</sup>	1 7/8	1 3/4 <sup>d</sup>	1 7/8	1 5/8 <sup>d</sup>	1 3/4
Wallace Invests. ....	4	4 5/8	4 3/4	5 1/2	4 3/4	5 1/4	Sunset Int. Pet. b ...	7 1/2	7 1/2	7	7	7	
<b>REALTY INVESTMENT</b>													
Brookridge Dev. ....	3e	8e	1 1/16	3 1/16	3e	f	a—stock newly added to table. b—closing price (ASE). c—closing price (NYSE). d—not traded on date quoted. e—no offer. f—no offer. g—closing price (MSE). k—closing price bids.						
Disc Inc. ....	3	3 1/2	2 7/8	3 3/8	3 1/8	3 3/8	Sources: New York Hansatic Corp., Gairdner & Co., American Stock Exchange, New York Stock Exchange, Midwest Stock Exchange, Pacific Coast Stock Exchange.						
Gt. Amer. Rty. ....	3 1/2	4 1/2	4 1/2	4 1/2	4 1/2	4 1/2	Listings include only companies which derive a major part of their income from housing activity and whose stocks are either listed or actively traded.						
Herman & Appley ...	4	4 1/2	4	4 1/2	4 1/2	4 1/2							
Income Props. ....	2 1/8	3 1/4	2 3/4	3 1/4	2 7/8	3 1/4							
Kaymar Cons. ....	3 1/2	3 1/2	5e	10e	e	6e							
Kratter <sup>b</sup> .....	9		9		8 7/8								
Mensh Inv. & Dev. ...	13	13 3/4	13 3/4	13 3/4	13 3/4	14 1/4							

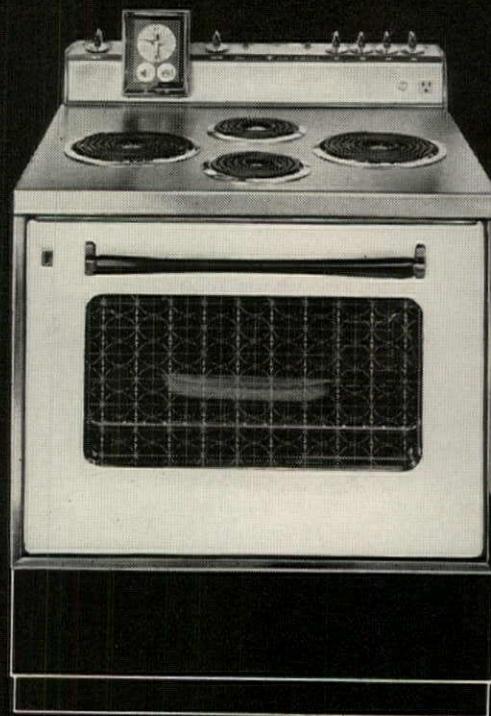
### SEC SUMMARY

New issues registered		No. shares and offering prices of Securities	Proceeds to Company
Date	Company		
Apr. 8	Gulf Amer. Land	176,010 <sup>a</sup>	
Apr. 29	Sutro Mortgage Inv.	30,000	\$3,000,000
<b>New issues filed</b>			
Mar. 16	Devils Nest Development	110,000 @ \$12.50	\$1,375,000 <sup>b</sup>
Mar. 18	Developers SBIC	335,000 @ \$4.00 <sup>c</sup>	1,340,000 <sup>d</sup>
Mar. 19	Lytton Financial	5,000,000 @ \$30.00 <sup>e</sup>	150,000,000
May 4	Institutional Mtg. Ins.	200,000 @ \$6.25	1,250,000
Apr. 8	Sproul Homes Corp.	200,000 <sup>f</sup> @ \$12.00 <sup>g</sup>	2,400,000
<b>Registrations withdrawn</b>			
May 4	Gibraltar Fin. ....	150,000 @ \$35.00 <sup>h</sup>	5,250,000

May 4 Kingsboro Mtg. Corp. 166,000 @ \$12.00<sup>g</sup> 1,992,000  
 a—for stock options. b—part of proceeds to be applied to payment of \$232,000 note, \$400,000 to construction of 60-unit motel or lodge. \$150,000 for service buildings, \$242,000 for general corporate purposes and balance for related activities (including \$100,000 for land planning.)  
 c—rights offering. d—maximum—price to be supplied by amendment. Shares to be offered for subscription by common stockholders at rate of one share for each two held.  
 e—per share maximum—underwriting terms to be supplied by amendment. f—20,000 shares will be offered to company employees and to certain suppliers. g—maximum.

### PROFITS AND LOSSES

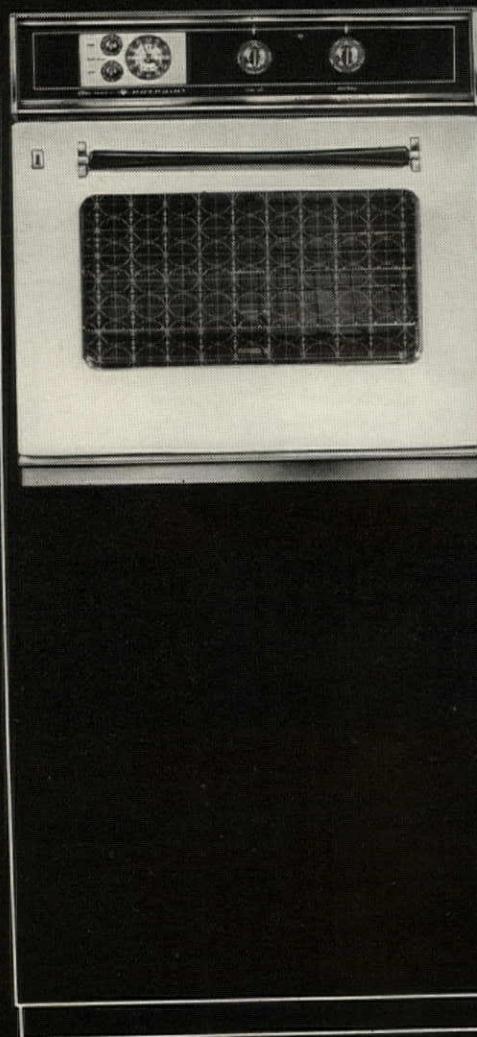
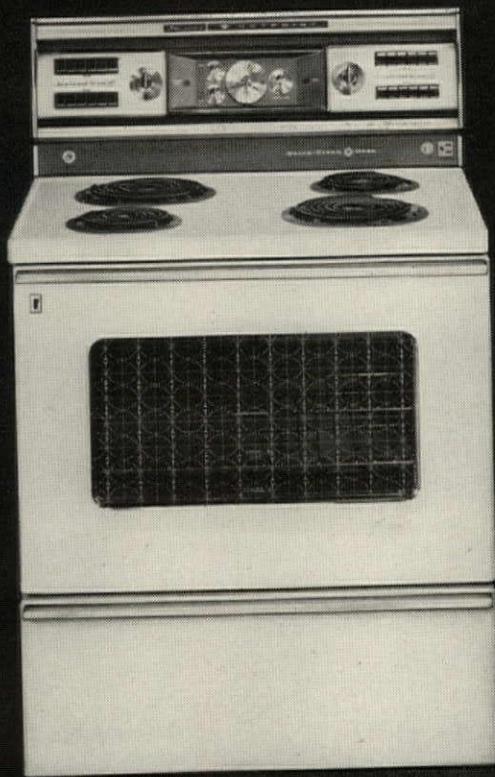
Company	Fiscal year ends	1963 revenues	% change '62 net	1963 from '62	% change
Capital Bld. Inds.	Dec. 31	\$528	(-54)	(730) <sup>a</sup>	..
Cousins Props	Dec. 31	1,226	38	329	44
First Mtg. Inv.	Jan. 31 <sup>b</sup>	50,804	152	953	43
Gulf Amer.	Feb. 29 <sup>c</sup>	25,905	47	2,	



## 4 new ways to build

**1.** *Hallmark 30" range with Teflon®-coated slide-out oven walls!* Removable oven walls are coated with no-stick, no-scour Du Pont Teflon, so spatters wipe off easily with just soap and water right at the sink. For frying, the Vacuum-Aire system "vacuums" off steam, smoke and odors. Broiling is done with the oven door closed. And outside venting is unnecessary. 12 high-oven Hotpoint ranges to choose from, in 40" sizes, too.

**2.** *30" drop-in unit can save you \$18.75 on countertops alone!* New 30" Town & Country range has a built-in rear control panel that is actually the backsplash, too. You save 5 extra square feet of countertop (at \$3.75 a foot) and eliminate cutting-out costs. Range slides in place between base cabinets; control panel adjusts to match countertop depth. Also in 24" sizes. Brushed chrome top; 5 door colors and finishes.



## extra sell into 30" of space!

**3.** *30" range with removable Teflon-coated oven walls!* Now you can get this great new easy-cleaning feature in a "low-oven" range. The walls and floor of the extra-wide oven slide right out for no-strain, stand-up cleaning. And the walls are coated with non-stick Du Pont Teflon, so even burned-on grease washes off at the sink, without scraping or scouring. Best news of all—the price is pegged to your building budget!

**4.** *A king-sized built-in oven for real cooking convenience!* This banquet-size oven really looks big to prospects, and the built-in feature makes it truly distinctive. Automatic oven timing clock starts and cooks meals automatically, then turns oven off. Minute timer . . . interior light . . . luxurious control panel. (Available in 24" sizes, too.) Choose from 5 surface units, economy to deluxe models, to complete a custom installation.

**Hotpoint** *When you build in Hotpoint, you build in customer satisfaction*

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Millions of home buyers see Hotpoint appliances on THE TONIGHT SHOW, NBC-TV, starring JOHNNY CARSON





This beautiful prestige residence, styled after a French country home, features four living areas and four bedrooms. It's located in the exclusive Northeast section of Indianapolis.

## In Indianapolis, this house sells for \$49,900

*("...and features like concealed telephone wiring add to its luxury," says A. H. M. Graves, builder)*

"We've provided an outlet for concealed telephone wiring in every room of this house," says Mr. Graves, president of the A. H. M. Graves, Inc., building firm.

Mr. Graves has been having outlets and concealed telephone wiring installed for over five

years. "Not only in every home we build," he went on to say, "but also in our other projects, such as Brockton Village, our newest apartment development.

"Our customers have come to expect it," he said. "That's why we intend to continue to plan for

concealed telephone wiring in all our future projects."

\* \* \*

*For help in telephone-planning your homes, call your Bell Telephone Company, and ask for the Architects' and Builders' Service. Also, see Sweet's Light Construction File, 11c/Be. For commercial installations, Sweet's Architectural File, 33a/Be.*



**BELL TELEPHONE SYSTEM**

*Serving you*

## Ex-NAHB chief sets new goals: land development and bypassed markets

Fred Schnell

"I'm just getting squared away to the realities of running a business again. For two years it seems I worked for everybody but myself."

So saying, **W. Evans (Bucky) Buchanan**, last year's NAHB president, is quietly telling his housing friends that he is winding up most of his Washington-area operations—selling both his apartment interests and any remaining lots in his subdivisions—and looking for new ways to keep ahead of competitors.

His immediate targets: land development and bypassed markets near Washington but outside the metropolitan market. He says he has "four or five" projects pending, but is not yet ready to reveal details.

Buchanan's house sales plunged from 300 homes in 1961 to six last year. Why? "Who knows?" says Bucky. But he names two possible causes: labor shortages and integration.

As president of the 40,000-member NAHB, Buchanan presented a highly visible target for civil rights groups. Although he was not picketed as was Builder **William Levitt** at Belair, Md., four or five carloads of Negroes visited his model openings. White buyers then stayed away, he recalls, and only Negroes are now buying in one tract.

"I feel they [Negroes] are entitled to everything they can get, but other whites apparently don't believe so," says Buchanan. "If



NAHB's BUCHANAN

"I'm just getting squared away."

you don't sell houses, you can't pay bills. And the man selling bricks wants his money."

Buchanan is trying to get Negro and other groups to attack the labor-shortage problem. "You can't get good labor and good supervision," he says, because Washington's housing boom has attracted builders from New York City, Florida and Pittsburgh, but none has brought his own work force.

"Washington has one vocational school, but it has nothing related to homebuilding," he adds. His plan (still in its formative stage): get Negro groups to set up new vocational schools so more Negroes can learn building trades, earn more and hence buy new homes.

"I'm not mad at the world or my supervisory staff or anybody. I'm just getting back to hard facts," says Buchanan.

## Action Inc. elects Cole, Muller

H&amp;H staff

**Albert M. Cole** and **John H. Muller** took over top posts last month with Action Inc., the national private organization working for better cities. Cole was elevated from president to board chairman at the annual meeting last month, and Muller took Cole's old position.

Cole, 62, has just been elected president of Reynolds Metals Development Corp., the urban renewal subsidiary of Reynolds Metals. He joined Reynolds Development in 1959, as executive vice president after six years as H&H administrator. Since then, Reynolds has been named redeveloper of rental renewal projects in 11 cities from Hartford to Sacramento. The projects will contain over 9,000 apartments and townhouses.

Muller, 65, is senior vice president of Equitable Life Assurance Co. A mechanical engineer, he



ACTION'S COLE

A double promotion

joined Equitable in 1937 and specialized in realty management and financing. He has supervised Equitable's residential mortgage purchases (portfolio \$3 billion), and directed planning and building of Equitable's Gateway Center in Pittsburgh.

## LBJ's resignation ban costs NAHB a chief

The biggest untold story at the NAHB director's meeting was about the fish that got away.

NAHB was all set to hire Administrator **Bernard Boutin** of the General Services Administration as executive vice president succeeding **John Dickerman**, who resigned last fall (NEWS, Dec.).

But at the last minute President **Johnson** refused to accept Boutin's resignation and insisted that he continue running GSA, the world's largest real estate organization. Boutin, twice (1958-60) Democratic nominee for governor of New Hampshire, decided to stay. Some insist Boutin will join NAHB—after election.

Johnson's stern attitude on resignations may also lead him to refuse to let **John Horne** quit the Home Loan Bank Board (NEWS, May). By urging key aides not to resign, Johnson hopes to convince Congress to boost pay for top-level administrators. Boutin, for instance, would go from \$21,000 to \$29,000.

## New AIA committee studies all housing

The American Institute of Architects, for the first time, is taking a concerted look at housing. A newly formed committee is tying together all AIA's scattered work on housing and delving into new areas like finance and technology. Committee members (all architects) and their assignments: **William F. Pederson** of New Haven, chairman; **A. Quincy Jones** of Los Angeles and **Albert O. Baumgardner** of Seattle, single-family housing; **James T. Lendrum** of Gainesville, Fla., and **Stanley H. Klein** of New York City, technology; **Francis D. Lethbridge** of Washington and **Bruce McCarty** of Knoxville, multi-family housing; **John L. Schmidt** of Chicago and **Miles L. Colean** of Washington, finance; **Joseph D. Weiss** of New York City and **Charles M. Sappenfield** of Asheville, housing for the elderly, and **Henry D. Whitney** of New York City, **Harvey V. Marmon** of San Antonio and **William H. Kessler** of Grosse Point, Mich., low-income housing.

## Deadlocked jury ends land promoters' trial

A federal district jury in Albuquerque has failed to convict three land promoters of mail-fraud charges in connection with lot sales at three tracts.

The jury deadlocked after an 11-day trial of 26 counts against **Robert N. Golubin** and **George**

**W. Walker** of Albuquerque and **Lenn D. Allen**, now of Bellflower, Calif. (NEWS, May '63). U.S. Attorney **John Quinn** says the case will probably be re-tried.

The indictment accused the three of obtaining money by false pretense through promotion of so-called free lots by ticket at public expositions. Deeds to lots were delivered for \$49.50 in "closing costs."

Several defense witnesses said they had visited their lots and were perfectly satisfied. And one said he bought an extra lot.

In Los Angeles, a federal grand jury has voted a mail-fraud indictment against **Joseph Benaron** of Beverly Hills, vice president of Warwick Electronics of Chicago, and ten other Californians. The jury charges the defendants advertised by mail that their 600,000-acre Gamble Ranch near Elko, Nev., was lush farm land and concealed that it was alkaline soil unsuitable for farms.

H&amp;H staff



PLANNER THRIFT

New leader of U.S. planners

## Eric Thrift elected president of ASPO

The American Society of Planning Officials (whose 5,300 members include some 200 Canadians) has just elected its first Canadian president.

He is **Eric W. Thrift**, 51, general manager for the last three years of Ottawa's National Capital Commission. He succeeds **David W. Craig** of Pittsburgh.

Thrift's commission is both a planning and a development agency for the 1,800 sq. mi. around the Canadian capital—a range of about 40 miles. It builds parkways, owns some 75,000 acres of park land and advises cities throughout its region on their planning policies and problems. Thrift, a member of the Royal Architectural Institute of Canada, is a former director of the metropolitan planning commission of Winnipeg.

ASPO elected **Herbert W. Starick**, city manager of Dayton, Ohio, as vice president and **Jack Meltzer**, director of the University of Chicago's Center for Urban Studies, as treasurer.

## Cameron nominated to lead MBA as he seals new tie with bank

Cliff Cameron, 44, became the talk of mortgage banking last month for two reasons:

- He was nominated as president of the Mortgage Bankers Assn. to succeed **Carey Winston** of Washington at MBA's October convention in Washington.

- He sealed a multi-million dollar deal by working out a new alliance with a commercial bank that marks still another answer to mortgage bankers' perennial problem of finding big capital.

The deal links his Cameron-Brown Co. of Raleigh and the First Union National Bank of North Carolina in Charlotte. The bank acquires the \$8-million assets of Cameron-Brown for an undisclosed amount of bank stock, but both institutions emphasize that the deal is not a merger. Cameron-Brown remains a separate entity in every respect and will be controlled by eight self-perpetuating trustees, four from c-b and four from the bank. Cameron joins the bank board and becomes one of the bank's four trustees.



**MBA's CAMERON**  
United Front With a Bank

"Cameron-Brown becomes a satellite, not a subsidiary," he says.

First Union has \$440-million assets. Cameron-Brown services \$415 million in mortgages in the Carolinas and Virginia.

President **Carl G. McCraw** of First Union says his bank has been doing some mortgage business but will now leave this field to Cameron. He says the bank will handle only construction loans and interim mortgage warehousing. Cameron-Brown gets

virtually unlimited credit and the bank gets permanent investor outlets for construction loans.

To serve with Cameron, MBA governors nominated **John A. Gilliland**, first vice president of Stockton, Whatley, Davin & Co., Jacksonville, Fla. (servicing \$500 million) as second vice president. He will replace **Ewart W. Goodwin**, 56, president of the Percy H. Goodwin Co. of San Diego, who moves to first vice-president.

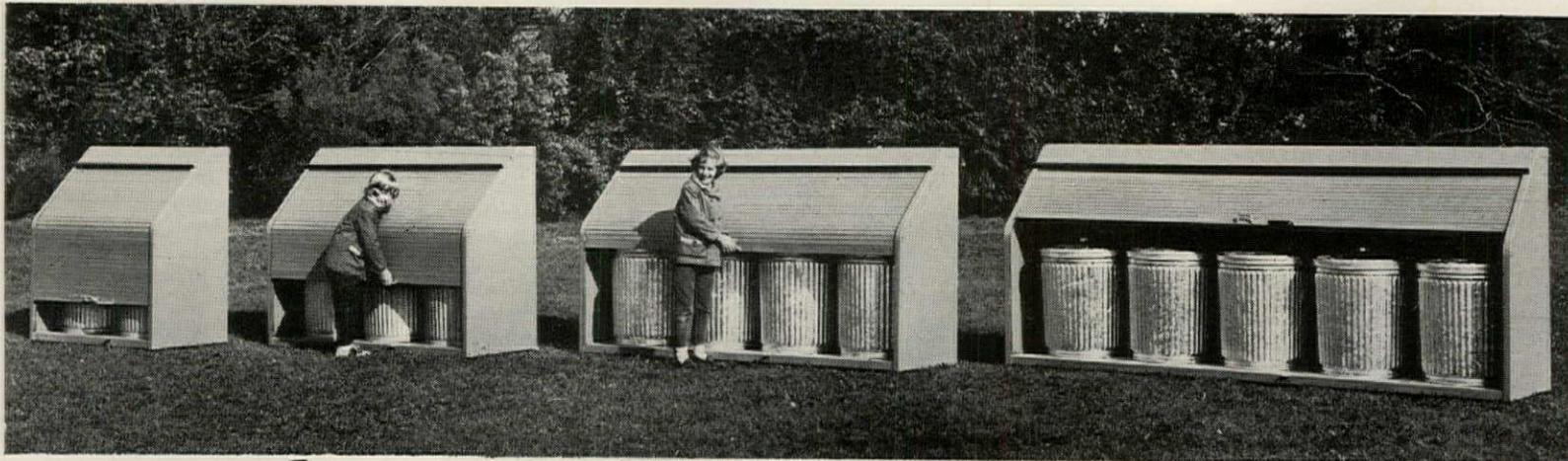
## First builder indicted on cost certification

A federal grand jury in Dallas has returned the first indictment charging violation of FHA cost certification since it was adopted after the celebrated windfall scandals of 1954. Rev. **Robert C. Fowler** is accused of falsely citing costs of \$1,753,335 for a 264-unit Sec. 231 elderly-housing project in Ft. Worth. Also indicted: **Dr. Daniel Gevinson**, a dentist, on grounds he falsely claimed he got "the lowest prices obtainable" for a \$10 million apartment in Dallas when 1) lower prices were available and 2) he had an interest in subcontractors who made the winning bids.

**DIED:** **James F. Hutchinson**, 53, financial vice president and controller of City Investing Co. of New York City, March 26 of a heart attack while aboard a plane at Newark, N. J. Airport; **Robert L. Clause**, 64, former (1941-43) president of Pittsburgh Plate Glass Co. who retired in 1947 as vice chairman, April 3 in Pittsburgh after a lengthy illness; **Wallace A. Marsh**, 51, president and chief executive officer of Permanent Cement Co. since 1959, April 12 in Oakland, Calif.; **H. E. Foreman**, 67, former managing director of the Associated General Contractors of America, April 14 in Washington, D.C.; **Stephen A. McDonald**, 71 senior vice president of Joseph P. Day Inc., who auctioned more than \$100 million worth of property in 41 years, most recently handled Major Realty's ill-fated attempt to unload Florida land (NEWS, Apr.), April 25 in New York City; **John L. Conner**, 60, former president (1949-50) of the National League of Insured Savings Assns. and chief executive of the Southern Federal S&L of Atlanta, May 4 in Atlanta; **Leon Ackerman**, 65, developer of land, April 9 of an apparently self-inflicted gunshot, in Washington.

# TrashMaster

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ATTRACTIVE / CONVENIENT OPERATION / RUGGED WEATHER-RESISTANT SANITARY / SAFE / PRACTICAL / SERVICEABLE VERSATILE AND ADAPTABLE / SPACE SAVER COMPLETELY ASSEMBLED STANDARD or CUSTOM SIZE / ECONOMICAL

### MODEL DESCRIPTION Standard Units for 30 Gallon Cans

Model No.	Cap. (30 Gal. Cans)	D H L	App. Crated Shipping Wts.	Price F.O.B. Factory Norfolk, Va.
TM 200	2 cans	27"x55"x 49"	350 lbs.	\$169.00
TM 300	3 cans	27"x55"x 74"	450 lbs.	\$238.00
TM 400	4 cans	27"x55"x 97"	600 lbs.	\$297.00
TM 500	5 cans	27"x55"x121"	750 lbs.	\$347.00

- Freight calculated using Class 85 truck freight rate and estimated shipping weights listed above will be added to the invoice unless otherwise specified.
- 2 per cent discount will be allowed for payment in ten days.
- 5 per cent discount allowed if five or more units are purchased at one time.
- Cans are not included.
- All units are shipped completely assembled, ready for immediate use, and are furnished with a rust inhibiting gray prime coat.
- Standard shipping schedule: 10 days.

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Furnished in galvanized steel, the attractive and rugged TRASHMASTER consists of a Wilson Midget (steel) Slat Closure installed within a frame . . . affording finger-tip operation because of the container's counterbalance spring and providing permanently sturdy construction.

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# How to sell more houses from a model home

**Use exposed Oak Floors and smart accent rugs for style appeal**

Start with the floor to add unusual sales appeal to your model/display homes. Start with an Oak Floor, the one that's preferred 4 to 1 by prospective home buyers. Then use bright accent rugs, available now in lively colors and patterns to add smart style and decorating excitement.

Designers today favor this combination of exposed Oak Floors and accent or area rugs. And there are special advantages for home builders:

- There's more visual excitement, more individuality . . . and less expense . . . than when you decorate with monotone wall-to-wall carpeting
- You don't have to add the rugs to the cost . . . can put a lower price tag on your model home
- You can take advantage of color stains available for Oak Floors to provide dramatic dark or toned finishes without adding to your costs
- The area rugs can be moved from one model house to another . . . used over and over again.

Try this idea in your next model home . . . exposed Oak Floors and area or accent rugs . . . the style combination that appeals most to most prospects.



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**OAK FLOORS**



What do you think your buyers will say when you tell them that your house's siding has a permanent finish (won't need painting)

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No other siding can say as much, or do as much, to impress prospective buyers.

You will be impressed by the special design feature of this vinyl siding that makes it very easy to install with regular tools. No need to paint, so it's finished the moment it's up. And the price is right,

compared to quality woods or metal.

Remember: when home buyers ask about maintenance, tell 'em there's none whatsoever. This siding is solid vinyl—not a laminate. The color is built in—won't chip, peel or wear off. Stands up to all extremes of weather and corrosive at-

mospheres. It's as easy to clean as vinyl upholstery. What's more, this vinyl won't dent like metal—resists hailstone damage. Doesn't need grounding, either.

One more thing—the smart, clean look of it compliments any house style. Want to know more? Send coupon.



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Gentlemen: Please send complete information on Vinyl Siding . . . also free installation manual.

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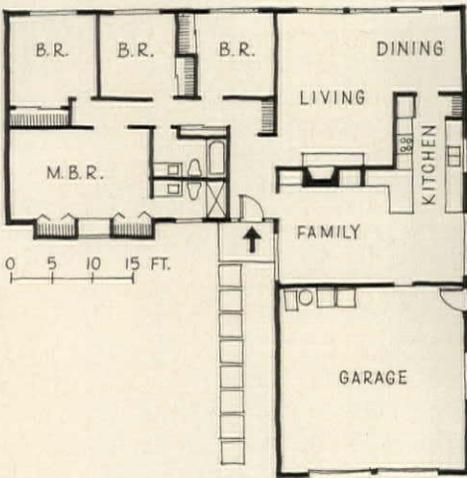
Company.....

Address.....

City..... State..... Zip.....

# Extras made these houses bestsellers in three cities

Gene Harmon

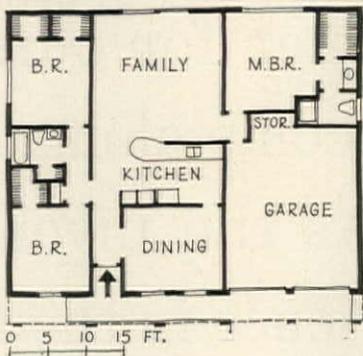
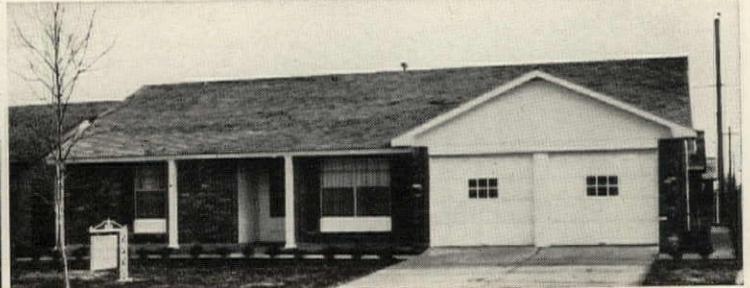


**BRICK VENEER** on one of a five-model all-brick line in the heart of the lumber country (Seattle) put life (40 sales) into a slow market for Bell & Valdez in Bellevue, Wash. Another extra in this

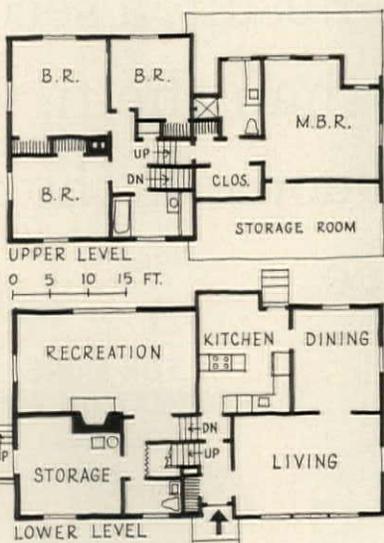
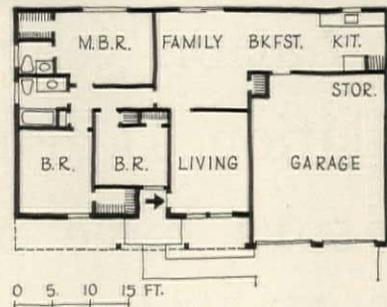
four-bedroom 1,810-sq. ft. bestselling model: an 18'-long master bedroom with built-in storage chest. The house was designed by John M. Anderson, long-time B&V architect.

H&H staff

H&H staff



**EXTRAS** that make these two Houston houses bestsellers (and helped boost the builder's volume from 400 to 800 houses last year) include air conditioning, nylon carpeting, top-quality vinyl floor covering, all-brick end gables, wall oven, dishwasher, garbage disposer and fencing. The two houses account for 65% of Builder Glen Norwood's sales in the \$14,500 to \$17,500 range. The 1,556-sq. ft. model (left) sells for \$17,350; the slightly smaller model (right) sells for \$15,150. Both have two-car garages.



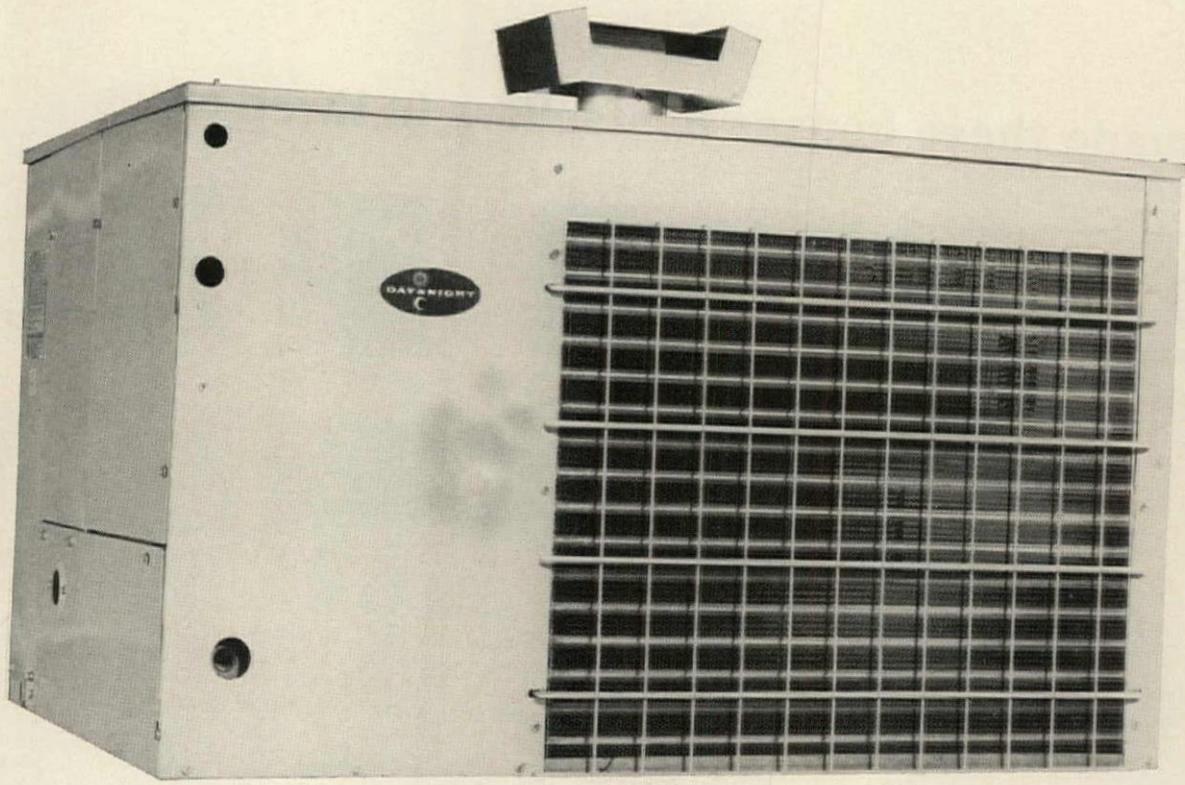
Warren Ballard



**UNDERGROUND WIRING** throughout his 214-house subdivision helped Builder Clarence W. Gosnell sell 111 houses (\$26,900 to \$32,500) in less than a year on land near Washington that

was once owned by George Washington. The four-bedroom, 2½-bath, \$31,300 split-level (above) has accounted for more than 25% of sales, won design honors from the local HBA.

Marketing roundup continued on p. 57

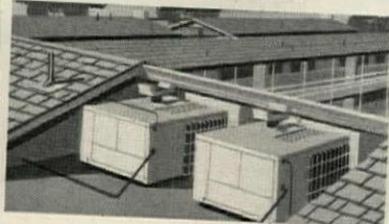


The Day & Night Duopac created a brand new industry within our industry—the first compact gas and electric combination year-round air conditioner for outside installation. Dozens of imitators have come along. The imitators have a long way to go. As the inventor, Day & Night has two years more experience in the field ...two years more refining at the factory. Result: a second generation of Duopacs — even better than the first—smaller, lighter. Proved and improved, Duopac is the one you can install with complete confidence.

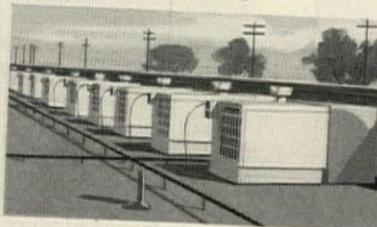
**FOR HOMES**



**FOR APARTMENTS**



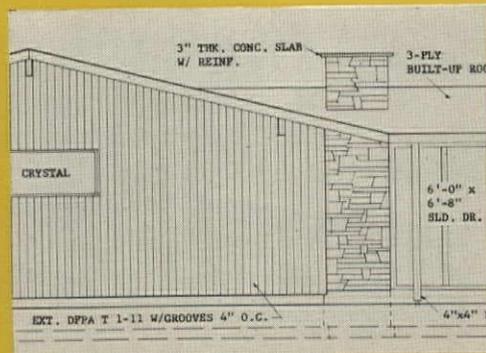
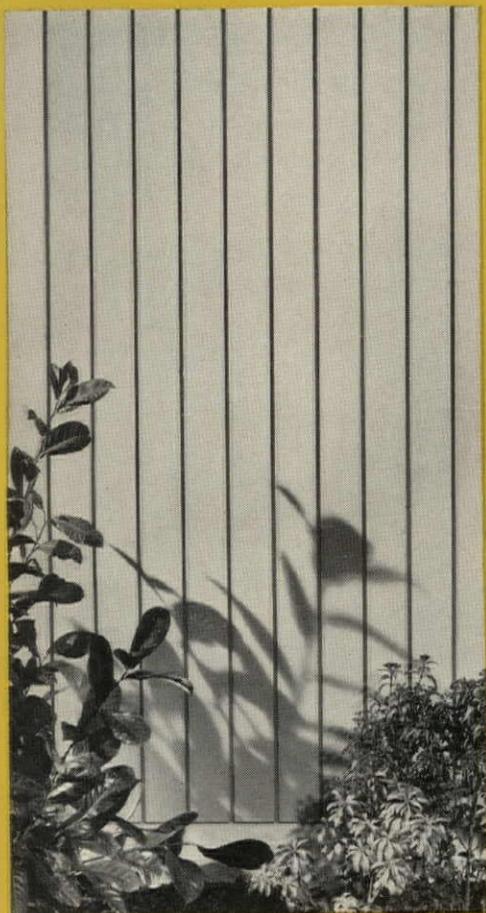
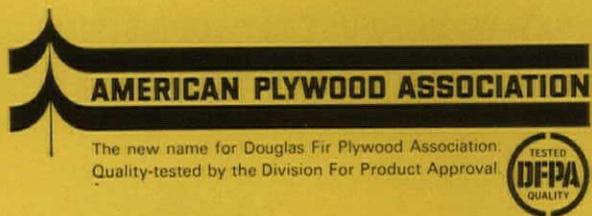
**FOR SHOPS**



**FOR MORE INFORMATION WRITE:**

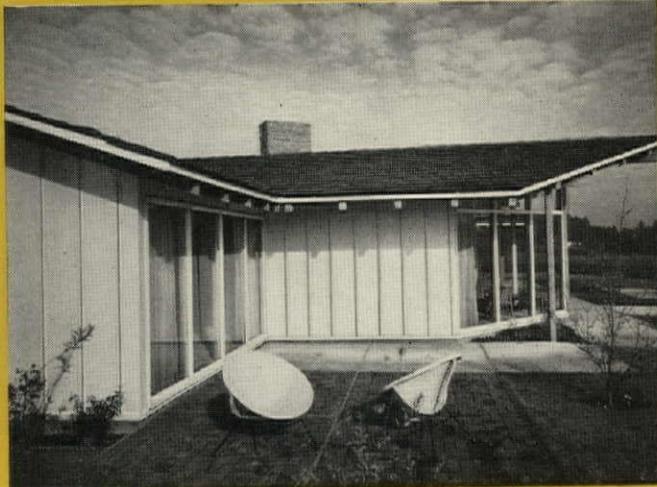
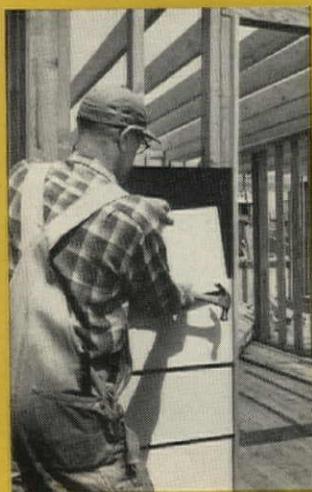


Another nine-page report to builders from



# 16

NEW WAYS TO  
BUILD BETTER  
FOR LESS WITH  
PLYWOOD  
SIDING



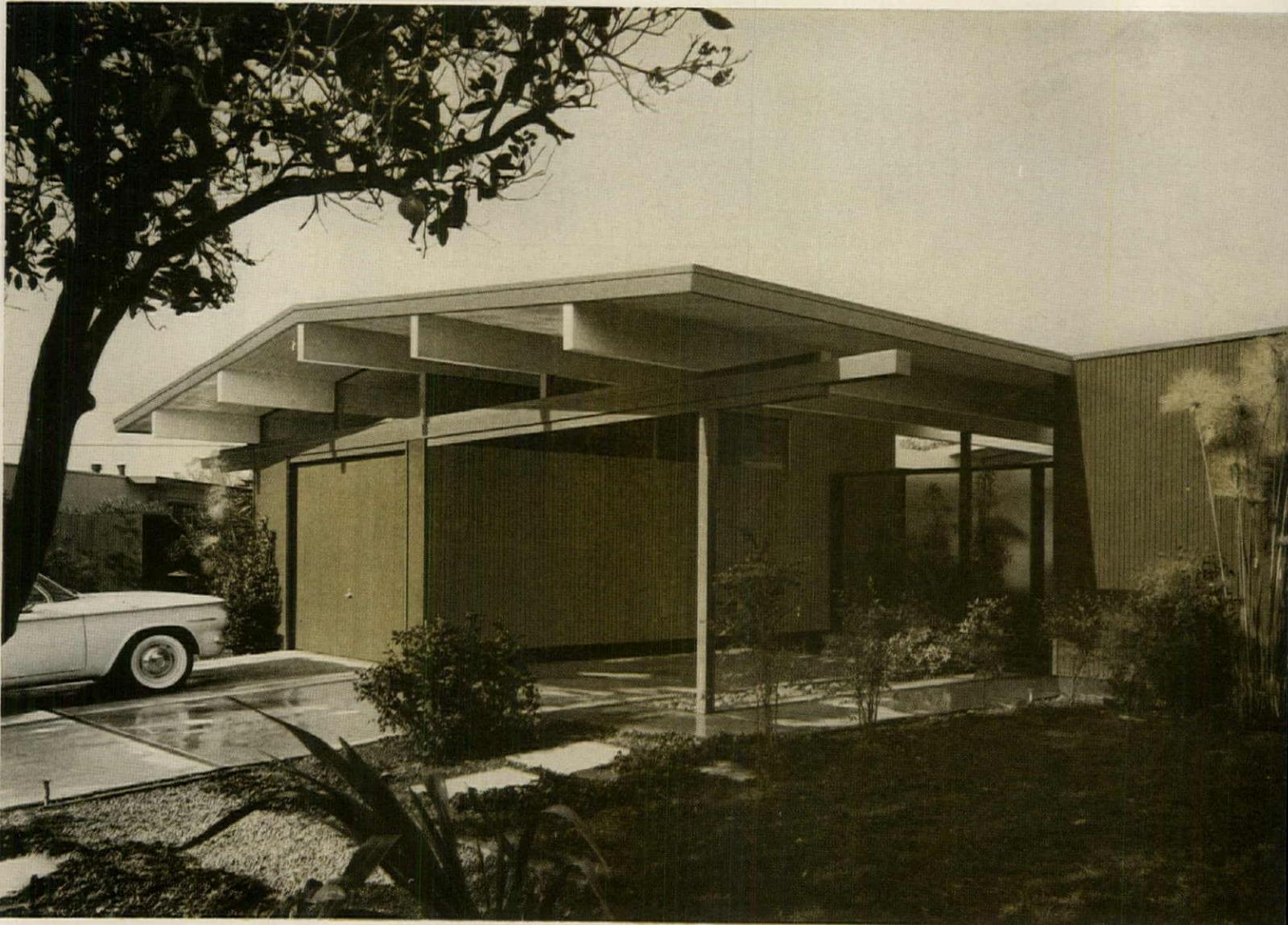
## Plywood siding helps sell today's

**How four leading builders add style and value with plywood siding**

**Texture One-Eleven plywood siding** pays off in style and economy at Fairhaven, this new Eichler Homes development in Orange County, Calif. The grooved plywood is used exclusively at the 136-home tract. Over the years, Eichler has found T 1-11 siding a real sales feature because of its distinctive pattern and natural-wood texture. T 1-11 is particularly suited to the crisp contemporary design of this model, by architects Jones & Emmons. Plywood siding gives Eichler two additional strong selling points with his cost- and quality-conscious customers: low maintenance, and durable good looks. He applies the T 1-11 directly to studs without

sheathing, and reports savings due to use of plywood at about \$100 per house.

Fairhaven is one more example of the three-part success formula of this award-winning builder: top-flight design, modern time-saving construction methods, and quality materials. Plywood in Eichler homes is always DFPA grade-trademarked. The four models at Fairhaven give today's demanding home buyers plenty of space and livability: four bedrooms, two baths, separate dining space and a garden court entry. Prices range from \$26,000 to \$30,000, and most homes were sold before completion.



# quality-conscious home buyers



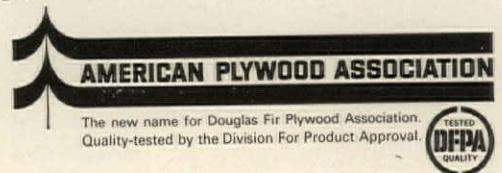
◀ **Carl Mitnick uses** Texture One-Eleven plywood siding on these handsome retirement homes at Somers Point, New Jersey. T 1-11's modern, distinctive look attracts buyers. And it helps Mitnick cut costs without sacrificing quality, because it makes the siding job go so much faster. The House of Freedom was originally designed by the American Plywood Association (formerly Douglas Fir Plywood Association) to help builders cash in on the growing retirement-housing market. It's a modern, low-cost, compact house that can be built in many attractive variations. Builders from coast to coast have made profitable use of the plans, available from the association. For more information on the House of Freedom, write American Plywood Association, Tacoma, Washington 98401.



**Panelized plywood siding** is a large factor in the success of packaged homes by Briggs Manufacturing Co., Tacoma, Wash. Because plywood can be adapted to so many attractive siding styles, Briggs homes always have a definite look of quality. On this model, traditionally popular board-and-batten plywood siding is combined with Texture One-Eleven on gable ends. Wall panels have framing of kiln-dried lumber, plywood sheathing, and Exterior plywood siding with battens 12" o.c. Ralph Bekken, Briggs vice-president, says that since switching to plywood, the firm has licked problems caused by siding that shrinks and cracks. Plywood saves time and labor in prefabrication, and builders who buy Briggs houses find the panelized wall sections and prefabricated gable ends easy to work with. Briggs manufactured homes are distributed nationally, and the price range of houses when completed is from \$10,000 to about \$35,000.



**Rough-sawn plywood siding** gives extra sales appeal to houses of C. E. Klock & Son, Tigard, Ore. This new panel is Exterior plywood with the slightly rough texture of sawn lumber. Klock's customers like its warm, natural-wood look. Klock likes it because it cuts labor costs, has ample bracing strength, and assures him of absolutely no siding call-backs. On this house near Portland, the rustic texture of charcoal-stained rough-sawn plywood contrasts with brightly painted accent panels of medium density overlaid plywood. Klock uses the new plywood siding successfully on commercial buildings, too.



# Use plywood siding-sheathing

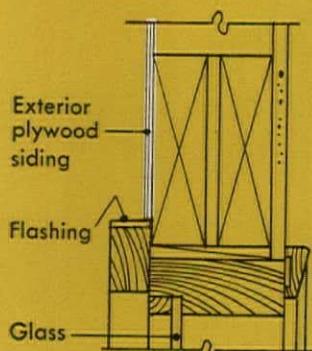
**Sturd-i-wall system builds stronger walls for less money in less time**

**Plywood siding-sheathing** cuts wall construction time by a third and materials costs nearly in half for Dutch Construction Co., Marysville, Mich. One thickness of Texture One-Eleven is simply nailed directly to studs. The wall is structurally strong and rigid, and has a look of style and distinction that attracts home buyers. Partner Harold Wills says the Sturd-i-wall system's speed was a big factor in helping him meet tight construction schedules in the 140-house development. On this model, T 1-11 is stained charcoal. Its texture and color contrast effectively with smooth white-painted

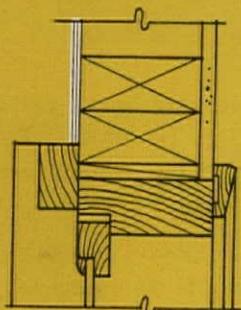
window panels of overlaid plywood. Soffits, also white, are an extension of stressed skin plywood roof panels. Stressed skin panels were also used for floors, and Wills says these labor-saving components added even more to the savings from Sturd-i-wall construction. All four models in the project use the plywood Sturd-i-wall system and standardized plywood components. Prices range from \$15,950 to \$20,500.

For additional information about combined plywood siding-sheathing, write American Plywood Association, Tacoma, Washington 98401.

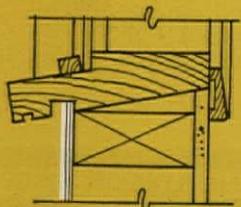
TYPICAL STURD-I-WALL DETAIL



HEAD



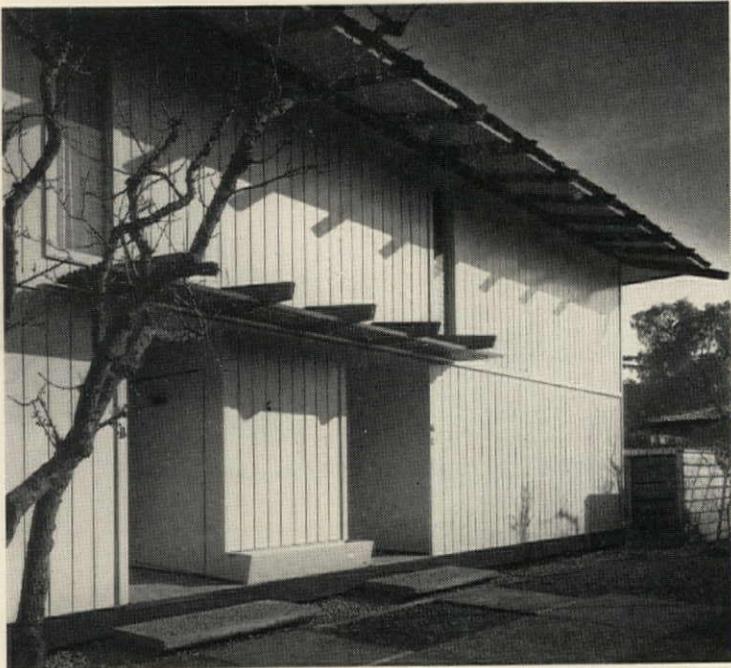
JAMB



SILL



# to save \$100 or more a house



◀ **These garden apartments** in Los Altos, California have plywood Sturd-i-wall construction and cost less than \$10 per square foot. Labor was cut to a bare minimum because plywood siding was applied directly to studs and no additional layer of sheathing was necessary. Another time-saver was the use of prefabricated wall framing sections, up to 8 by 16 feet in size. Siding is medium density overlaid plywood, which has a hard, smooth resin-fiber overlay fused to its surface. It takes less paint, holds paint longer, and gives an exceptionally smooth paint job. The builders, Trojan Construction Co. of Sunnyvale, used four-by-seven-foot panels of plywood, grooved eight inches o.c. to give a reverse board-and-batten effect.

In spite of their low cost, these are luxury apartments and look it. The architects, Kump Associates of Palo Alto, included two-story living rooms, fireplaces and private patios—extras which were possible because of the economies of plywood construction.



▼ **The simplest, lowest-cost** plywood Sturd-i-wall adaptation is used in this "Hawaiian" house in San Antonio. Builder E. H. Jaroszewski says this is 50% cheaper than a conventional wall. He uses  $\frac{3}{4}$ " Exterior A-C plywood inside a standard 2x4 framing system; studs become an exterior design feature. Jaroszewski built this \$5950 model for San Antonio's Project SARAH, a large-scale demonstration of low-cost construction. The wall method is especially good for cabins, or where economy and speed are vital. Insulation and another layer of siding may be added later.

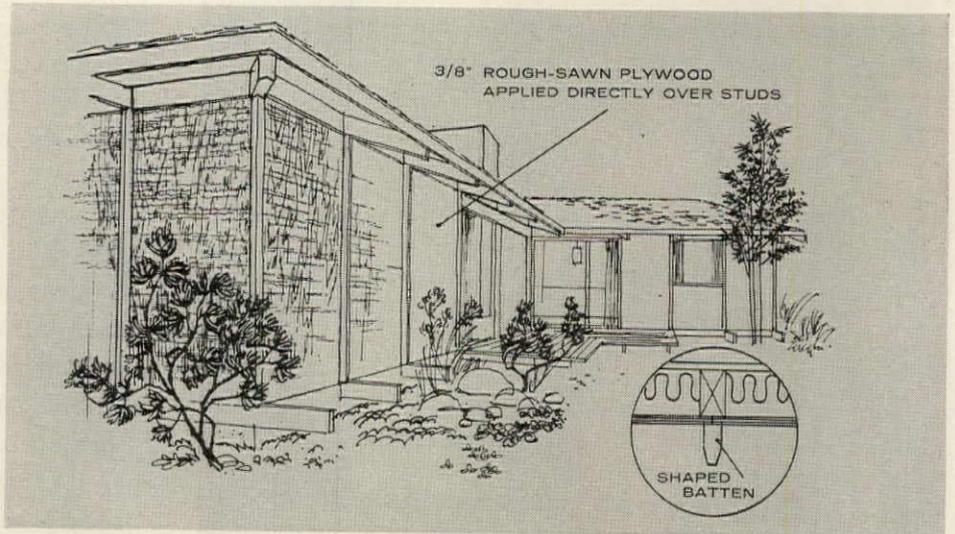
▲ **Lapped plywood siding** can also be used without sheathing, to get a strong, rigid wall at low cost. Plywood is split-proof and easy to apply: simply nail courses directly to studs with shingle wedges at joints. Insulation may be applied between studs. Another cost-cutter: overlaid plywood lapped siding saves painting time. It is manufactured with a fused resin-fiber overlay permanently bonded to the surface, and takes a superior paint job that lasts for years. On this attractive Colonial house, medium density overlaid plywood siding is precut to 12" widths. Overlaid plywood for lapped siding is available in 8' and 10' lengths; 12", 16" and 24" widths; and either beveled or plain. Regular Exterior A-C plywood may also be ripped for lapped siding.



**AMERICAN PLYWOOD ASSOCIATION**  
The new name for Douglas Fir Plywood Association.  
Quality-tested by the Division For Product Approval. 

# Here are 7 new design ideas

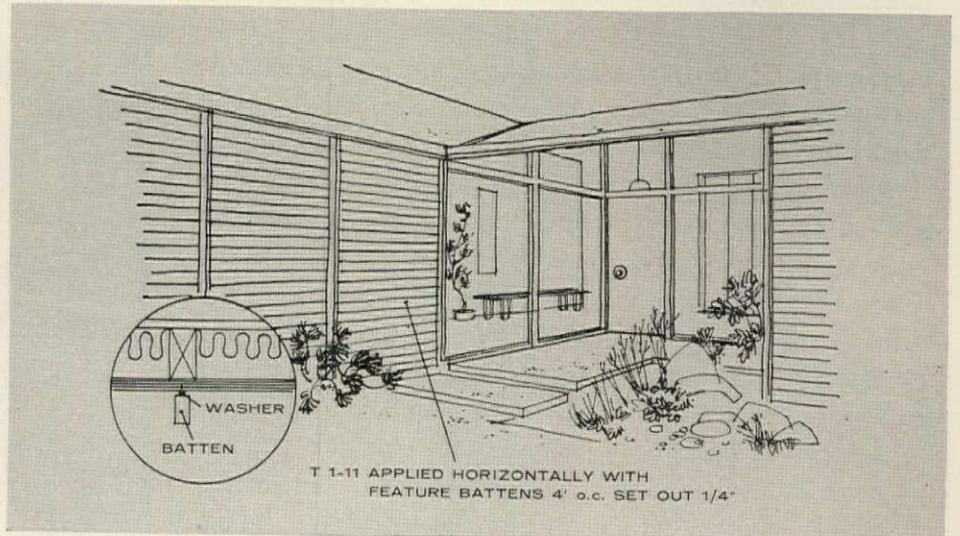
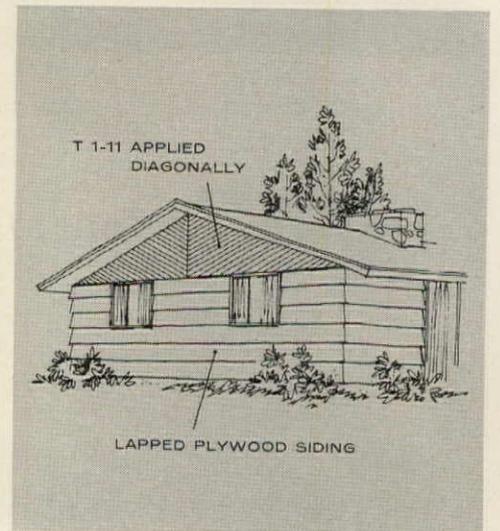
**1** A new, rough-sawn plywood gives this house a Japanese look. Nail  $\frac{3}{8}$ " plywood directly to studs 16" o.c. with feature battens at joints. A highly pigmented stain is recommended for this slightly rough-textured panel. Battens may be flat or on edge, plain or shaped. Any of a number of other textured plywood sidings could be used. **2** An unusual, attractive combination of patterns: lapped plywood siding, set off by a gable end of Texture One-Eleven plywood, with grooves running diagonally. **3** An economical way to build in the increasingly popular Oriental panelized style is to use Texture One-Eleven horizontally. This is much simpler and quicker than nailing up small pieces. Vertical feature battens 4' o.c., may be applied as shown in detail to set them out from siding. Or 4' lengths of T 1-11 may be butted against projecting battens. Caulk all joints. To get this same general pattern on a larger scale, use horizontal lapped plywood siding, with vertical battens 4' or 8' o.c. **4** Same siding method (plywood and batten) as #1, in a crisp contemporary style. Use medium density overlaid plywood for the smoothest possible paint job; apply directly to studs. To make the most of this clean-lined modern siding, accent it with a high-style fascia board of Texture One-Eleven, grooved 4" o.c. **5** For the two-story house or garden apartment, use overlaid plywood panels with battens for first story; lapped plywood siding, applied vertically, for the slightly overhanging second story. Be sure to slant lapped siding against weather. Write for more information on applications. **6** Distinctive effects can be obtained by combining two kinds of plywood siding: in this case, Texture One-Eleven for basic siding, smoothly painted overlaid plywood for gable ends and panels under windows. Vertical joints of plywood on gable end may be accented with battens, or simply butted. When combining sidings, it is important to organize them so they will complement rather than fight each other; for example, don't stop one material at a corner, but always "wrap" it around to avoid a chopped-off look. **7** This striking reverse board-and-batten style is simple: apply 14"- or 16"-wide panels of medium density overlaid plywood over  $\frac{3}{8}$ " Exterior plywood sheathing. Apply sheathing vertically. Accent the 2" gaps between siding panels by painting or staining exposed sheathing a darker color. You can get variations of this style with plywood panels manufactured in various textures and finishes, with grooves V-shaped or square,  $\frac{1}{2}$ " to 2" wide. See builder's guide to plywood sidings, next page, for further information on plywood sidings and application and finishing recommendations. Or write American Plywood Association, Tacoma, Washington 98401.



**1** Rough-sawn plywood and batten

**2** Texture One-Eleven gable ends and lapped plywood siding

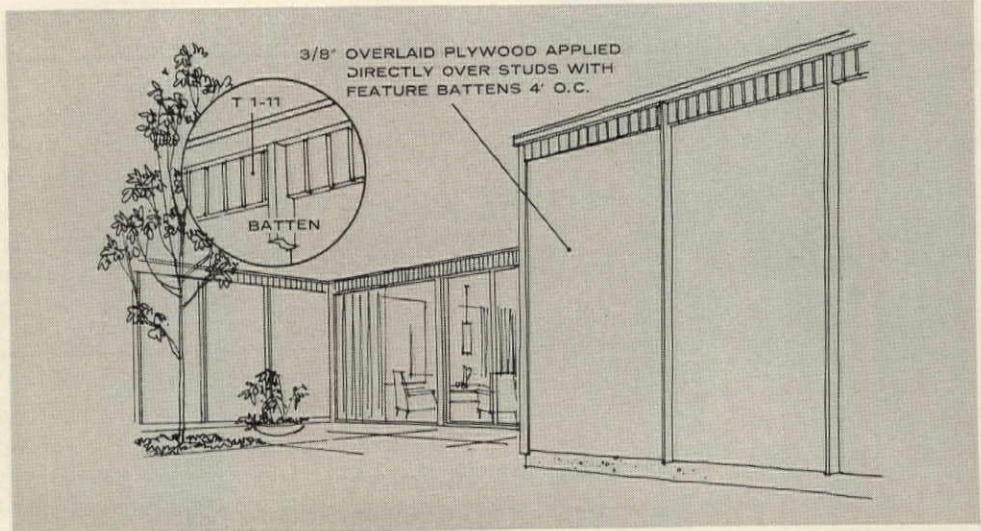
**3** Oriental panelized T 1-11 siding



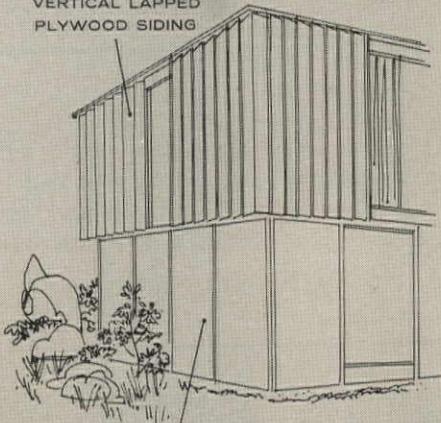
# for versatile plywood siding

Contemporary-style overlaid plywood and batten

4



VERTICAL LAPPED PLYWOOD SIDING



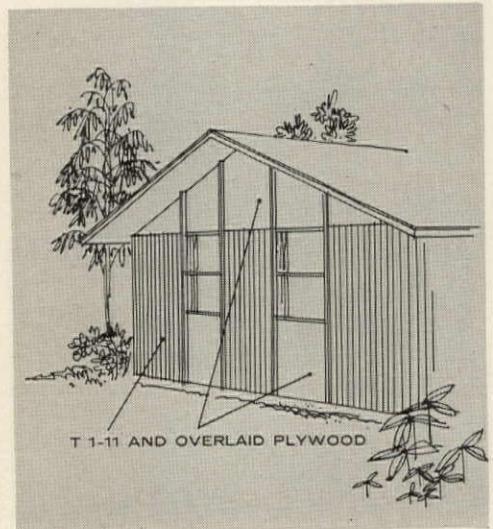
3/8" OVERLAID PLYWOOD SIDING

5 Vertical lapped siding with overlaid plywood and batten

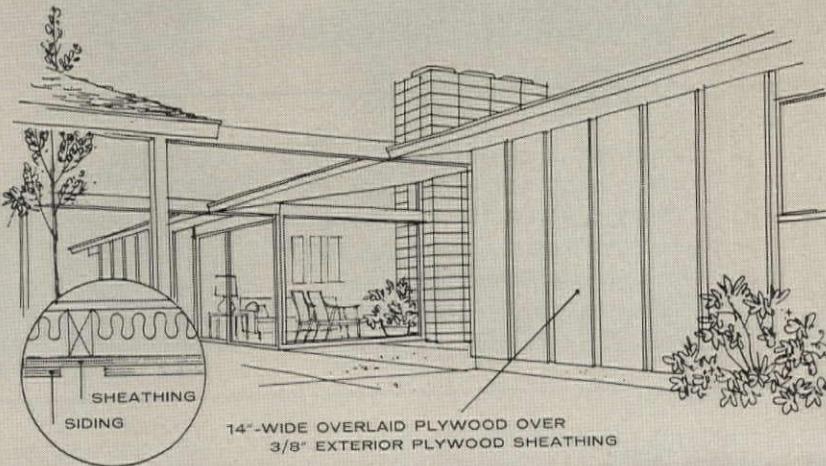
Overlaid plywood accent panels

6

7 Reverse board and batten



T 1-11 AND OVERLAID PLYWOOD



14"-WIDE OVERLAID PLYWOOD OVER 3/8" EXTERIOR PLYWOOD SHEATHING

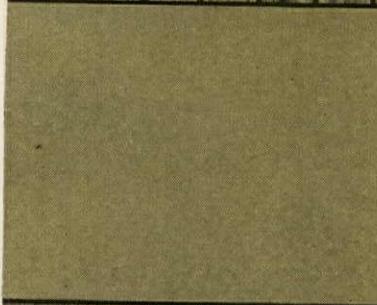
# Builder's guide to Exterior

**DESCRIPTION** / Plywood for siding or other outdoor use must be Exterior (waterproof) type. Be sure of dependable quality and 100% waterproof glue—always look for the edge stamp **EXT-DFPA**



## TEXTURE ONE-ELEVEN<sup>®</sup>

Exterior plywood with deep vertical grooves (1/4" deep, 3/8" wide), 2" or 4" o.c. (Other groove spacing available on special order.) Long edges shiplapped for continuous groove pattern. Standard T 1-11 has an unsanded surface with small knotholes and other natural wood characteristics. T 1-11 with smooth surface (sanded or overlaid) also available on special order. T 1-11 comes in standard plywood sizes; 5/8" thick only.



## MEDIUM DENSITY OVERLAID PLYWOOD



Premium quality panel with smooth resin-fiber overlay for finest paint finishes. Overlay is permanently fused to one or both sides of panel, completely blanks out grain. Comes in standard plywood sizes, thicknesses; also precut for lapped siding in 12", 16" and 24" widths, beveled or plain. Also available preprimed.

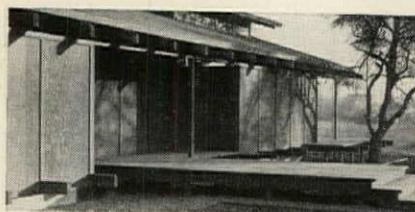


## STRIATED PLYWOOD

Has closely spaced shallow grooves of varying widths running full length of panel. Striated pattern minimizes vertical joints. Comes in standard plywood sizes; 5/16" and 3/8" thick. Also available pre-cut for lapped "striated shake" siding, 16" wide and 48" long.



## ROUGH-SAWN PLYWOOD

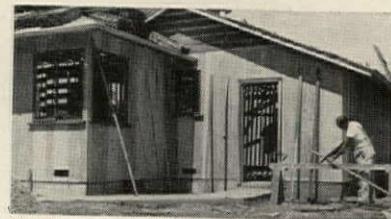


Has a slightly rough surface, like that of sawn lumber. Grain pattern is partially obscured. Rough-sawn plywood is available in all standard plywood sizes; 3/8" thick only.



## EXTERIOR A-C PLYWOOD

Smooth, natural plywood. A-face is top-quality standard veneer. A versatile, popular economy panel. Comes in standard plywood sizes and thicknesses.



**\* NOTE** / In addition to the above, plywood sidings with other patterns and textures are available from individual manufacturers.

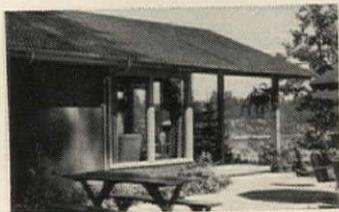
# plywood sidings\*

## APPLICATION

Use for basic siding, accent paneling, exterior trim, etc. May be applied directly to studs without sheathing. Generally applied vertically, but may be installed horizontally for special effects, with vertical joints butted against inset battens, ship-lapped or covered with molding. Use highly pigmented shake or shingle stain.



May be used for board and batten, flat panel or lapped siding. Ideal for accent paneling under windows, etc. Use panels  $\frac{3}{8}$ " thick for direct application to studs,  $\frac{5}{16}$ " over sheathing. Smooth surface requires only primer plus finish coat of any good quality house paint. Special architectural enamels may also be used. Prime back and edges where possible.



Use for basic siding, board and batten, lapped siding, accent panels, gable ends, etc. For application directly to studs, use  $\frac{3}{8}$ " thick; when applied over sheathing, use  $\frac{5}{16}$ " thick. Finish with exterior stain.

Use like any plywood siding—panel and batten, flat panel, etc. Especially suitable for ranch-type and rustic styles because of natural wood texture. May be applied directly to studs without sheathing. Finish with a highly pigmented stain.

Suitable for any siding use: board and batten, flat panel, lapped siding, gable ends, accent panels, fences, etc. Use  $\frac{3}{8}$ " thick for application without sheathing;  $\frac{1}{4}$ " is amply strong with sheathing. Follow standard painting procedure for Exterior plywood: seal all edges, use a minimum of two coats of good quality exterior house paint—for even better results, three coats.

### Notice to Plywood Specifiers:

#### AMERICAN PLYWOOD ASSOCIATION IS THE NEW NAME FOR DOUGLAS FIR PLYWOOD ASSOCIATION

The plywood industry has undergone so many changes in recent years, the old name no longer fits. So we've changed it to American Plywood Association.

Instead of making plywood only from Douglas fir—and only on the West Coast—the industry now makes a wide range of plywood products from some 20 different species of wood—and in plants in many parts of the country.

The new name reflects our members' growth and progress.

But though the name is new, you can still specify DFPA plywood. These familiar letters still mean quality in plywood certified by the association, and you'll continue to see them in our grade trademarks. But, instead of Douglas Fir Plywood Association, they now stand for Division For Product Approval.

Now, when you want information or technical data on plywood, write American Plywood Association, Tacoma, Washington 98401.



**AMERICAN PLYWOOD ASSOCIATION**

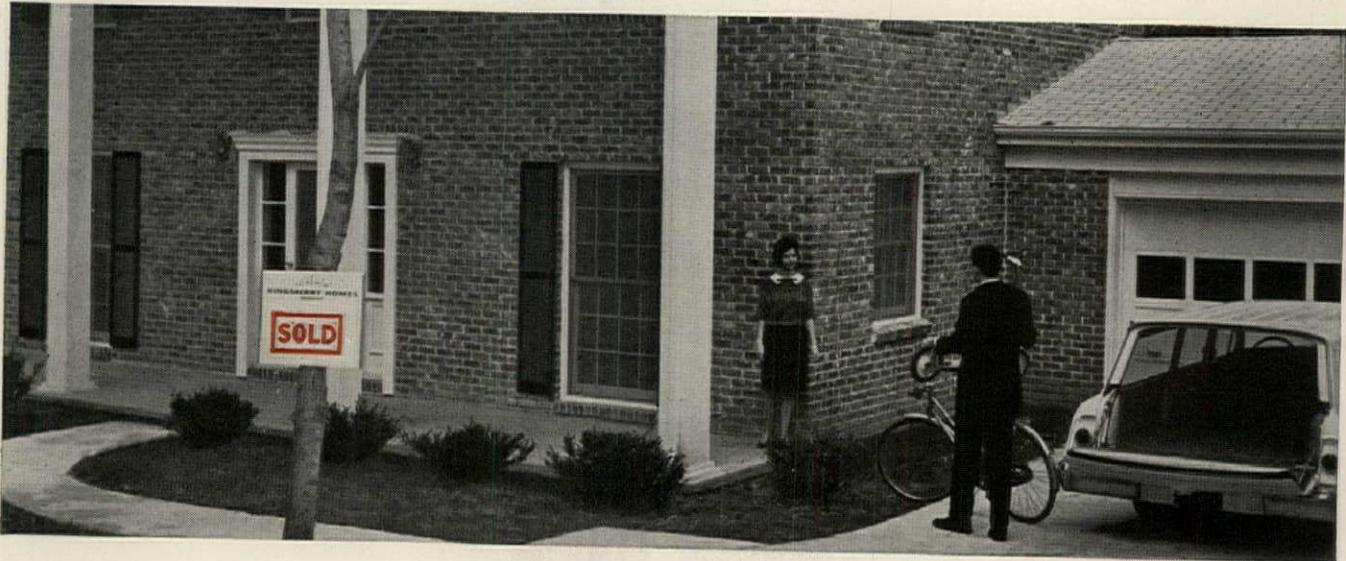
The new name for Douglas Fir Plywood Association.  
Quality-tested by the Division For Product Approval.





**The Dunleith.** Imposing, impressive, important! Kingsberry's spacious Colonial offers over 1900 square feet of customer appeal: 4 bedrooms, 2½ baths, 5 exterior options. Yet it is ingeniously designed for low construction cost, high profit potential, to sell in the \$18,000-\$19,000 price range, plus lot—Kingsberry value!

**Kingsberry means VALUE...**



**and value means BUSINESS!**

The "Sold" sign goes up quickly in front of a Kingsberry. And there are more than 90 models, covering every price range, to choose from. But there's much more to the Kingsberry Value Story than fast sales and wide variety. A *Total Marketing* program backs every Kingsberry builder with a plan for profit: Market research, sales training, budgeting and cost control—plus national advertising and the industry's most liberal co-operative advertising plan. And every Kingsberry is designed by a big-name architect, pre-manufactured with automated precision, and built with national brand materials. Care to hear more? Just mail the coupon below.

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**Tips, trends and tactics**

**GREEN-STAMP FURNISHINGS.** Wedgwood Homes of Ft. Worth has found a new way to get free furniture for model homes. The company that sells retailers green stamps, Sperry & Hutchinson, is providing all of the furniture and accessories in Wedgwood's new \$24,000 model right out of its premium catalog.

Wedgwood figures this is a strong sales lure because 81% of U.S. families save one or more kinds of stamps (s&H claims 49% save its green stamps). And s&H gets a rent-free showroom for many of its premiums.

Other s&H regional managers (Chicago, San Francisco, New York, Atlanta, Detroit and Albany, N.Y.) can duplicate the setup with builders in their areas.

**TESTIMONIALS BOOST SALES.** A sales brochure which shows pictures and quotes of recent buyers has helped boost referral sales to almost half of the total for Stardust Homes of Los Angeles. President Robert H. Grant included 45 quotable compliments next to photos and names of his buyers to personalize his sales motto: "Ask the man who's bought one." Sample plugs:

- "With eight growing children we had to find a home with lots of room."
- "Adaptability of our home clinched its sale. You can re-arrange to your heart's content."

**APARTMENT TRADE-INS.** Builder Mechel Rabinowicz of New York City is trying a trade-in scheme to lure homeowners with equities in their old houses into his new apartments. He will buy their houses at appraised value if owners buy a co-op in his 57-unit Brooklyn project (\$6,600 to \$12,250 down), or if they will take a five-year lease in any of his eight rental buildings.

Sales agent James Manzi, a past president of the Brooklyn Real Estate Board, cites two recent deals as examples of how it works:

1. A New Jersey house with an \$18,000 mortgage was bought for \$26,000, with the \$8,000 equity applied to stock in the co-op.
2. A two-family Brooklyn house brought \$30,000 from Rabinowicz, and the owner returned \$9,500 as payment for his apartment. Manzi lists all trades for re-sale with neighborhood Realtors who appraise old houses.

**ELECTRIC LIVING COSTS.** The first full year's operating costs have given Chicago's famous Marina City circular tower apartments some accurate (and reassuring) figures for prospective tenants. Of 248 apartments occupied 12 months or more, 238 had lower costs than original estimates (which were \$17.50-\$21 monthly, depending on size and exposure), now get lower monthly billings. Only ten units exceeded estimates (by an average of \$3.30 per month) and get bigger monthly bills. The 896-unit twin towers are heated by electric baseboards, cooled by through-the-wall air conditioners.

**FISHING FOR TENANTS.** A rain-filled lake in an abandoned quarry has been turned into a recreational asset by Fox-Bilt Homes near Philadelphia to woo tenants for its Sherry Lake Apartments. The company persuaded the state Department of Game and Fishing to stock it with fish.

Majestic Aerial Photo Surveys



**New shape in cul-de-sac puts parking away from the curb**

A new idea in parking moves all cars from curbside to a center-of-the-street island in Builder Oliver Rousseau's development in Fremont, Calif. The cul-de-park substitutes an elongated loop (claimed safer for children playing) for the usual bulb-shaped dead-end street that is hard to turn around in. Cars head into the island at angles, separated by landscaped barriers (maintained by the city). The

innovation was developed by Rousseau, Dennis Jordan and George P. Oakes in cooperation with Roy Potter, Fremont's planning director. It cost \$125 per lot more than conventional streets. Report the builders: "Lots around cul-de-parks are in heavier demand than our conventional lots." In the first two months of sales, more than 100 houses were sold at \$19,450 to \$23,500.

Lawrence Williams



**Landscaping clinic attracts renters and prospects**

To attract more prospects for its suburban apartments in suburban Jenkintown, Pa., Fox-Bilt Homes held a landscaping clinic for signed-up renters who brought guests. Landscape Architect Laurence G. Paglia (left) stressed the landscaping of balconies and terraces. Customer-service events like this—and others including a fashion show and decorating clinic—helped Fox-Bilt rent 80% of its six-story apartments within two months.

Gilbert Milne



**Futuristic show house aims at image building for builder**

This cluster of mushroom-shaped structures is a display house that helped to draw 136,000 visitors in eight days at Toronto's National Home Show. The house, designed by Architect Harry B. Kohl, was put up by Consolidated Building Corp., Canada's biggest builder.

CBC's aim: to show that a builder famed for low-cost, mass-produced housing could also do luxurious custom houses. A nearby sales booth emphasized that many of the advanced products and materials in the futuristic house were already available in CBC's models.

Letters start on p. 69

For Leigh suspended grid ceilings...  
two exciting new panels by **Leigh**



14½¢ sq. ft. *Leigh-Foam*

**An opaque expanded polystyrene panel for lowest cost ceiling cover**

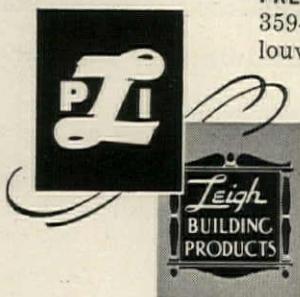
Light as a feather, brilliant white and bone dry all the way through, new Leigh-Foam panels give you more than extremely low price (panels list at only 14½¢ sq. ft.). Made of expanded beads of polystyrene, the half-inch thick, fire-safe panels stay clean — won't absorb moisture — are warp proof, mildew proof, termite proof, vermin proof. Leigh-Foam panels are effective in reducing room noise. Excellent insulating qualities. Be sure to see a sample soon.

*Beautiful Valencia*

**A random patterned light diffusing panel for uninterrupted wall-to-wall beauty**

The beautiful new random pattern of the Leigh Valencia translucent panel lets you complete a ceiling in a single attractive pattern. Simply cut non-modular and border sizes to fit—achieve a wall-to-wall unified, graceful pattern. Made of formed rigid vinyl, the panels fit flush with grid work. Deep embossed pattern makes panels extra rigid. Valencia is ideal for any room where you want the glamour and charm of a luminous ceiling at low cost. See this unique pattern soon.

**FREE LITERATURE.** Brand new Leigh-Foam and Valencia panels are described in our bulletin 359-L. Famous Leigh Klip-Lock grid system and assortment of formed vinyl and plastic louver light diffusing panels are described in bulletin 347-L. Write for both bulletins today.



LEIGH MAKES MORE THAN 150 PRODUCTS FOR THE BUILDING INDUSTRY

**LEIGH PRODUCTS, INC.** 2564 Lee St., Coopersville, Michigan 49404

East Coast Warehouse: Leigh Corp., 255 East First Ave., Roselle, New Jersey. West Coast Warehouse: Leigh Industries, Inc., 2645 Yates Ave., City of Commerce (Los Angeles), California. Made in Canada by: Leigh Metal Products Ltd., 101 Brookside, London, Ontario. Western Canada Sales Agency: E.H. Price Ltd., Winnipeg, Regina, Edmonton, New Westminster.

## WALL TREATMENTS IN CONCRETE MASONRY

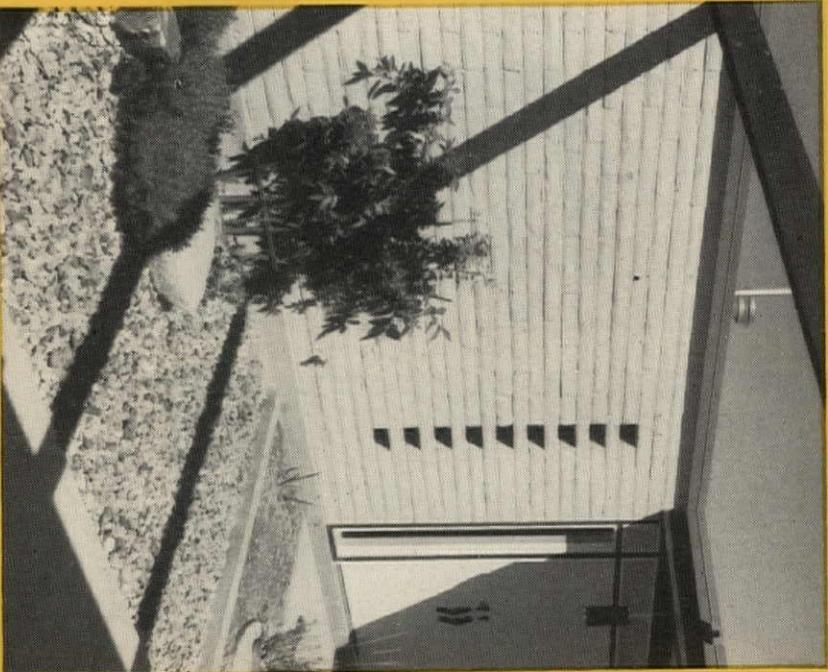
**Concrete masonry in new shapes and patterns provides opportunity for fresh, salable home designs.**

The popularity of today's concrete masonry is growing fast—and for good reason. Everywhere, imaginative builders are creating lively buyer interest by using concrete masonry in dramatic new designs and for intriguing decorative effects.

- In both exterior and interior walls, concrete masonry offers appealing contrast with other materials such as wood, glass or metal. It provides a smart, attractive background for the finest interior furnishings. It suits any style of architecture from traditional to contemporary. It fits any neighborhood, blends with all types of terrain and landscaping.

**How to make a \$20,000 home look like \$40,000.** The quiet good taste and handsome appearance of slump block have brought enthusiastic acceptance in the most luxurious homes. Yet the natural beauty and textural interest of slump block walls can add extra value to a well-designed home of moderate cost.

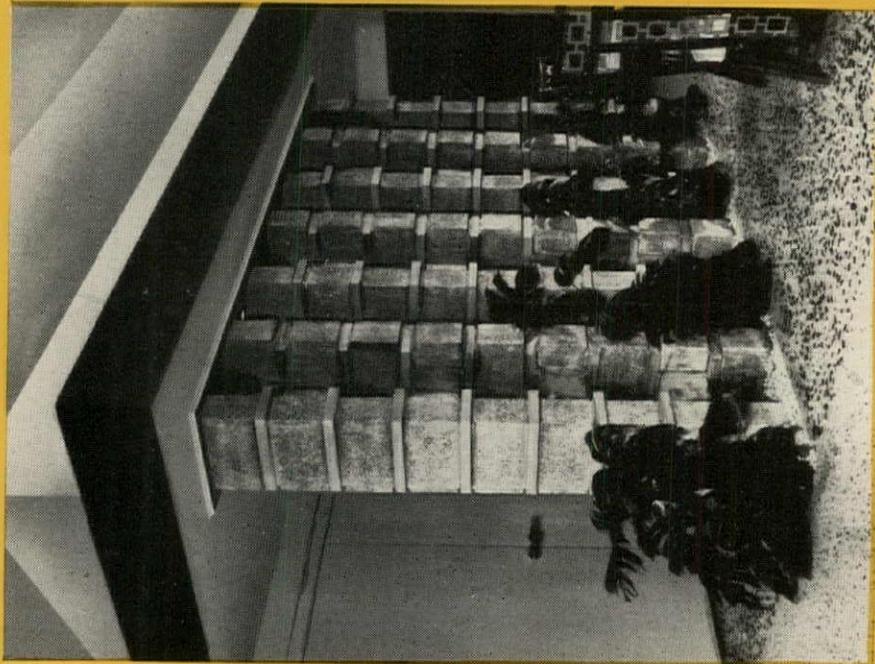
**Taking advantage of texture and color.** With its sparkling texture and wide range of integral colors, split block is one of today's most popular forms of concrete masonry. In gleaming white (made with white portland cement) it provides distinctively modern styling for elegant contemporary designs.



**VERSATILE CONCRETE... THE ONE MATERIAL THAT DOES IT ALL**

TURN  
PAGE  
FOR  
MORE  
IDEAS

## WALL TREATMENTS IN CONCRETE MASONRY



**Ingenuity with standard units.** Here, the builder has provided a unique room divider made of alternating 8 x 8 x 16 and 2 x 10 x 18 concrete block, painted in two tones. It brings a tropical motif to the interior of this delightful home designed in the style of South Seas architecture.

**"Filigree" wall in grille block.** Concrete grille block in hundreds of shapes, patterns and colors provides endless opportunity for creative and imaginative decorative effects both inside and outside the house. Today, many of these lacy patterns are being designed from sections which are cut from standard block.



## VERSATILE CONCRETE . . . THE ONE MATERIAL THAT DOES IT ALL

### THE BASIC HOUSE

Walls  
Roofs  
Floors  
Basements  
Fireplaces

### LANDSCAPE PAVING

Driveways  
Patios  
Walks

### OUTDOOR LIVING

Pools  
Sight screens  
Planters  
Sculpture  
Barbecues

## PORTLAND CEMENT ASSOCIATION

An organization to improve and extend the uses of concrete

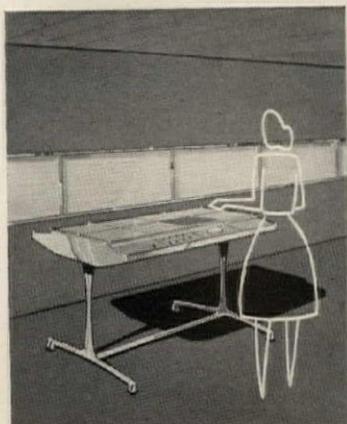
# NORGE

PRESENTS THE

## GAS APPLIANCES of TOMORROW



Norge Gas refrigerator-freezer-liquid dispenser of tomorrow will have two levels and a revolving interior. The combination unit will be powered by a Gas fuel cell.



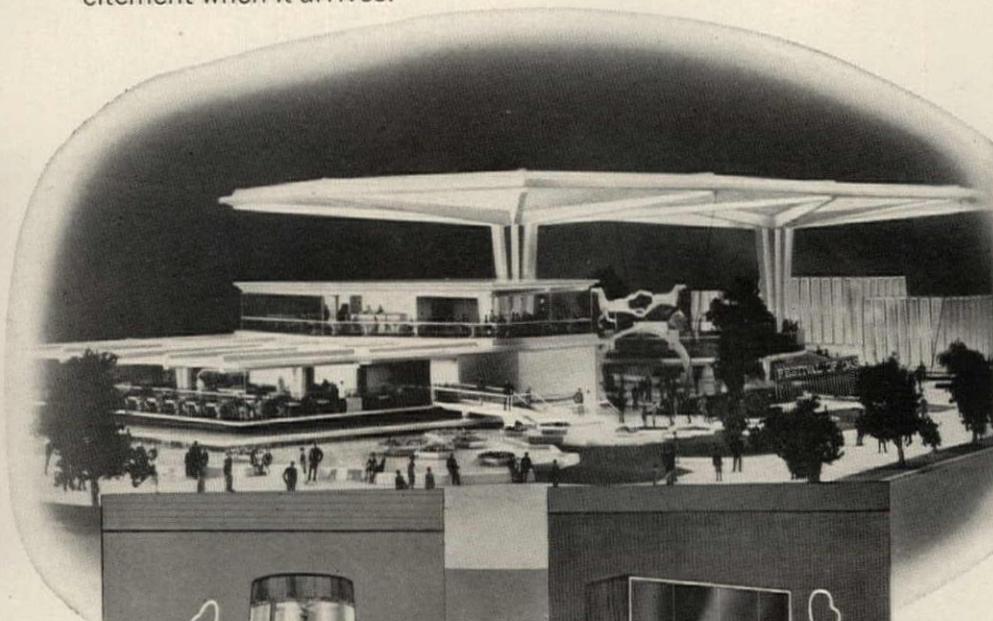
Norge Gas range of tomorrow will have a single, flat, translucent cooking surface. It may be disconnected quickly and wheeled to another area, such as the patio.



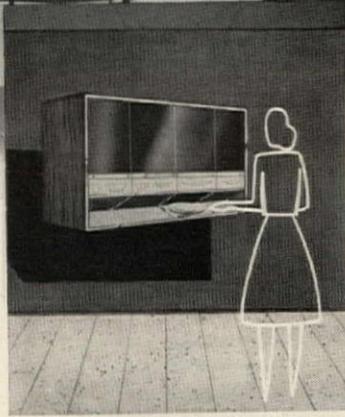
The Norge Gas oven of tomorrow will be heated by Gas infra-red elements which will radiate food, cook it far faster. Both vertical and horizontal rotisseries.

See them at the "FESTIVAL OF GAS" Pavilion  
at the New York World's Fair!

• Gas has been called "the energy of the future" by the experts — and now Norge presents the Gas appliances of tomorrow. Go to the Fair this year, if you can, and you'll see that Norge and Gas are planning plenty! Plan now to get in on selling this excitement when it arrives.



Norge Gas washer-dryer-cleaner. Complete washing and dry cleaning for all fabrics in the home. All oily and water-soluble stains removed. Drying — by Gas heat!



Norge automatic dish-maker. Inexpensive, disposable dishes for every meal! Formed from plastic sheets by Gas heat, stored in the cabinet until needed.

LIVE MODERN FOR LESS WITH . . .

# GAS

©1963 New York World's Fair 1964-1965 Corporation AMERICAN GAS ASSOCIATION, INC.

THIS IS THE NEW  
**HUNT**  
ELECTRONIC  
DIMMING CONTROL

TAP ON TAP OFF  
AT ANY  
LEVEL OF LIGHT  
**TRY IT!**

# HARD SELL with SOFT LIGHT

## Both Provided With Hunt Electronic Dimming Controls

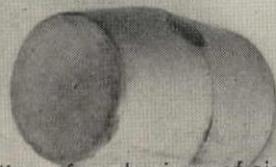
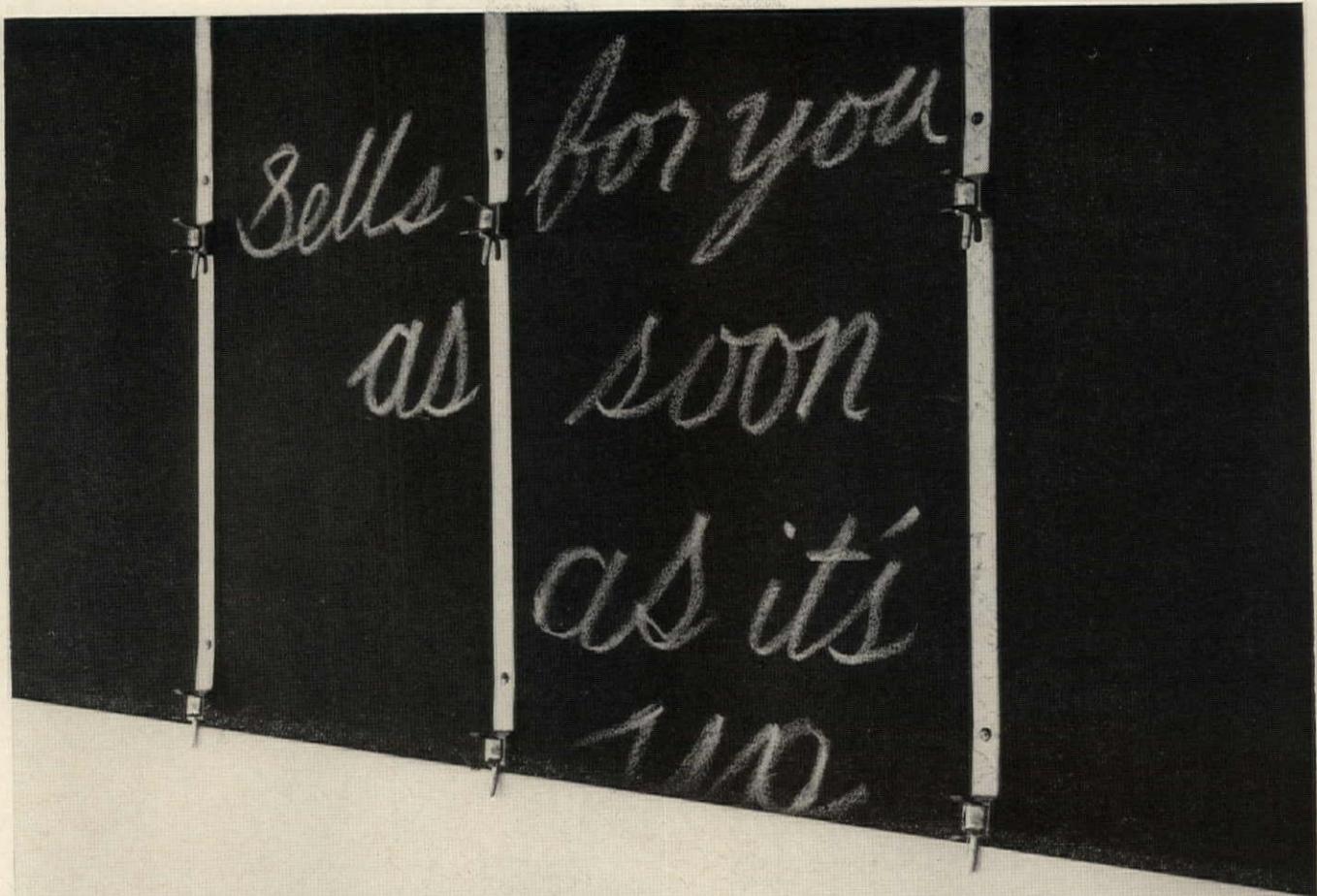
Take two, they're small. (The low-cost PC-6-I, 600 watt capacity unit pictured above fits standard 2" deep single gang box.) Install one in the dining area and one in the nursery or children's room... Hunt provides the "Hard Sell" with the clear plastic wall guards to keep face plate areas clean and 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**  
2617 ANDJON DRIVE / DALLAS, TEXAS 75220  
SEE OUR CATALOG IN SWEETS



**And Is It Easy To Put Up!** Just tap it on—no slow nailing of each piece of siding, no priming—waiting—then painting. Once PALCO genuine redwood paint prefinished siding is up, you're done! And you have a quality paint job impossible to get under field painting conditions! Special, long lasting paint developed by Sherwin-Williams. Another PALCO feature—you can side in any weather, finish sooner, have homes with extra sales appeal! Only PALCO Architectural Quality certified kiln dried redwood is used—yet cost is less than pre-painted imitation sidings. Send for new folder with illustrated step-by-step installation procedure. Once you see how easy it is, you'll never go the old-fashioned way again!



**PALCO**<sup>®</sup>

*Architectural Quality*

PAINT  
PREFINISHED  
REDWOOD SIDING

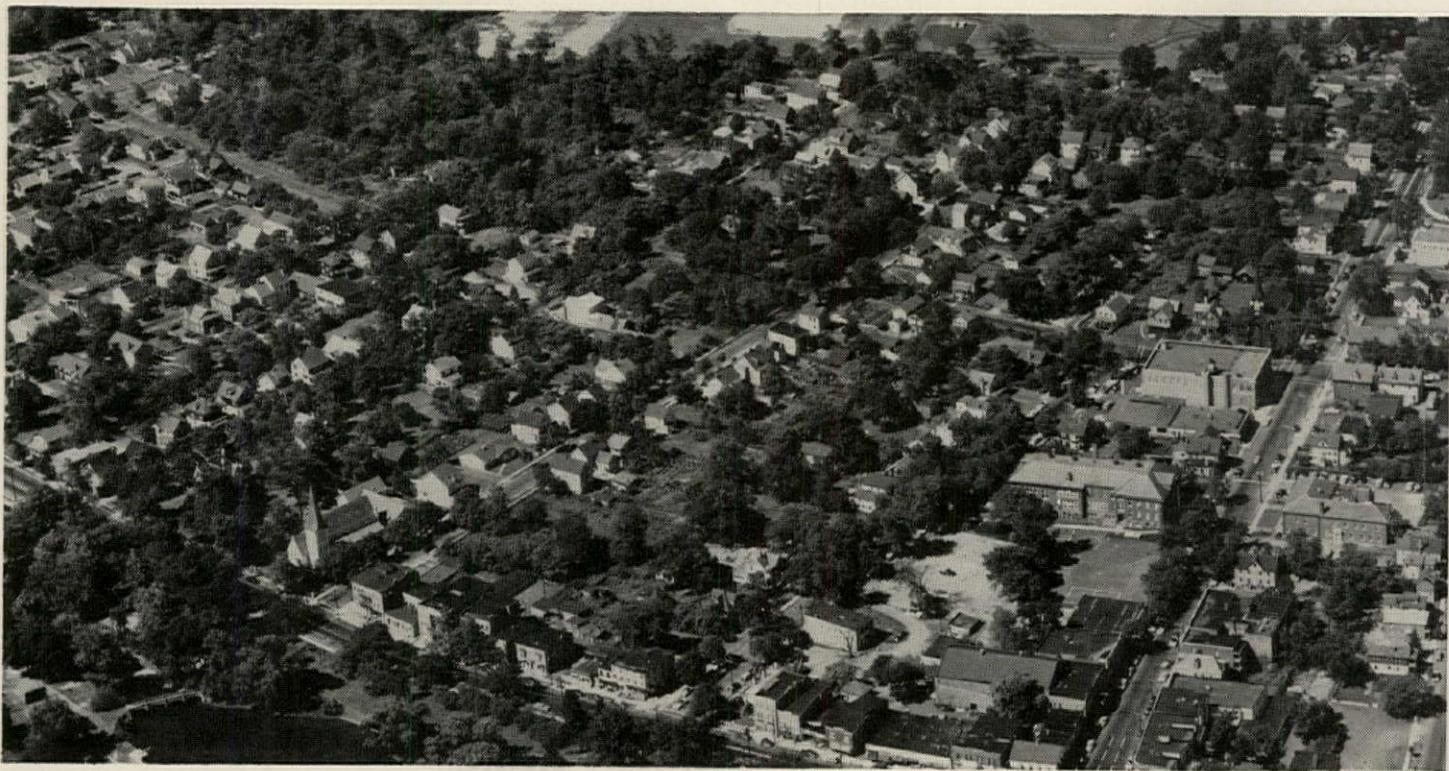
**THE PACIFIC LUMBER COMPANY**

San Francisco • 100 Bush Street • Chicago • San Marino, California

9233

If you were developing this community  
you could heat and cool every building  
with Janitrol **because**

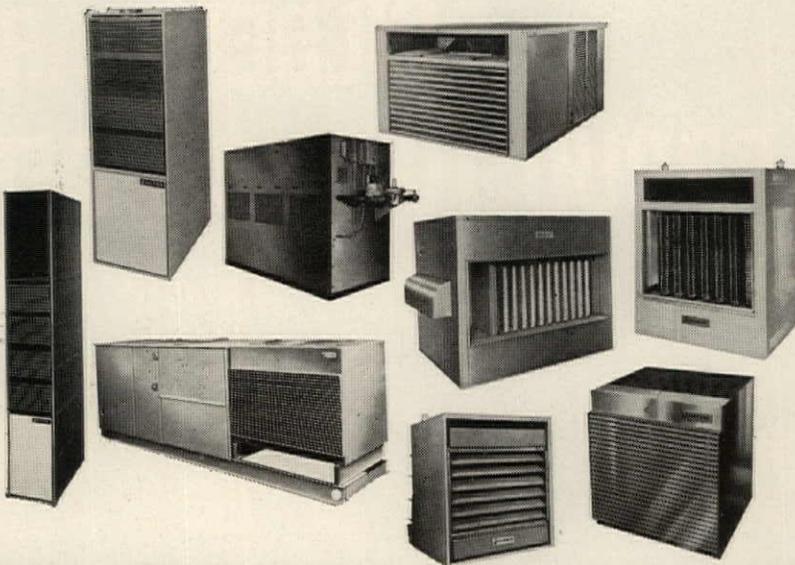
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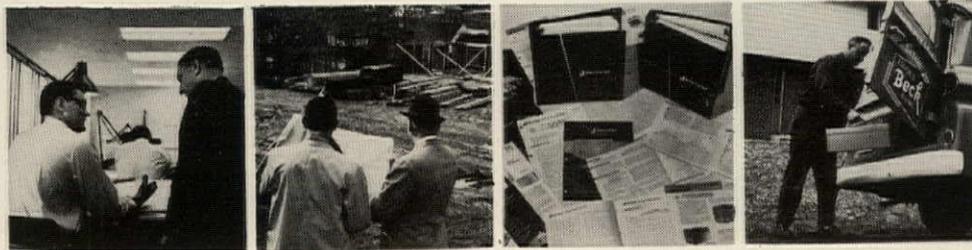
# Janitrol gives you more to work with

Start with quality heating and cooling equipment at a competitive price. Then add the factors that make the difference when costs count, time counts and getting the job done right counts. That's where Janitrol gives you the edge. When you work with Janitrol you get more to work with...

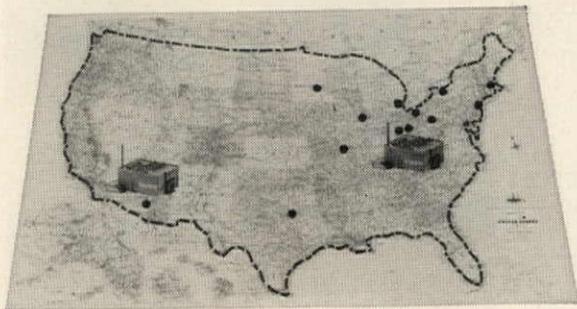
**More products.** Janitrol's complete quality line meets your profit price in any heating or cooling application... boiler to forced air... gas, electric or oil fuels. The new Janitrol line includes models in a wide variety of heating and cooling capacities to meet all your needs— from small homes and individual apartment units to rooftop combinations for your commercial buildings. Included is year 'round gas/electric packages, forced air furnaces, add-on cooling, electric heat pumps, gas and electric driven air conditioners.



**More engineering know-how.** Janitrol's long-time experience pays off in dependable product design and engineering... easier installation, quick-access service... exclusive features. You know when you use Janitrol you'll have fewer complaints, fewer call-backs, more customer satisfaction.



**More availability.** Janitrol's two factories at Columbus, Ohio and Phoenix, Arizona, plus 12 regional warehouses back you with parts and products when and where you need them. Twenty-four hour delivery in most areas.



**More experienced subs.** Janitrol's franchised dealers are selected for their ability to handle tough jobs, trained to reduce costs through smart engineering rather than quality-shaving. Janitrol maintains the industry's finest factory schools to train crews and keep them tops in the field. These are the dealers with the price, the equipment and the know-how to put it in and keep both you and the buyer happy.

**More technical assistance.** Janitrol's expert field service network of district managers means additional engineering know-how at your service. They're on call to help you solve the toughest heating and cooling problems... handle layouts, suggest ways to standardize trunk systems, stacks, boots and registers to save you time and money.

**More promotional assistance.** Check your Janitrol franchised dealer and local Janitrol district manager on market-tested open house programs, complete advertising assistance and plans to help you build traffic, sales and market identity.

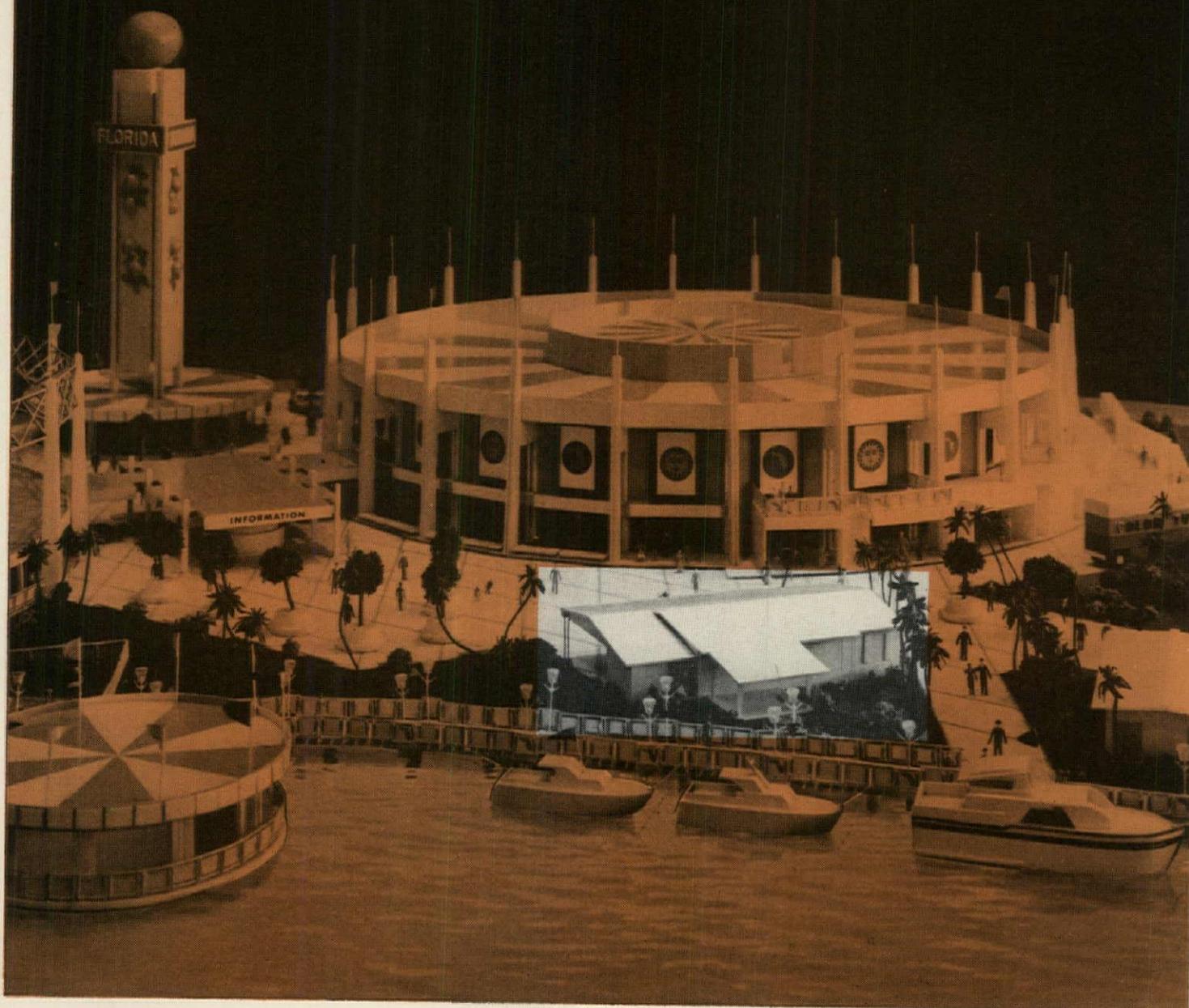
Contact your franchised Janitrol dealer. He's in the yellow pages.

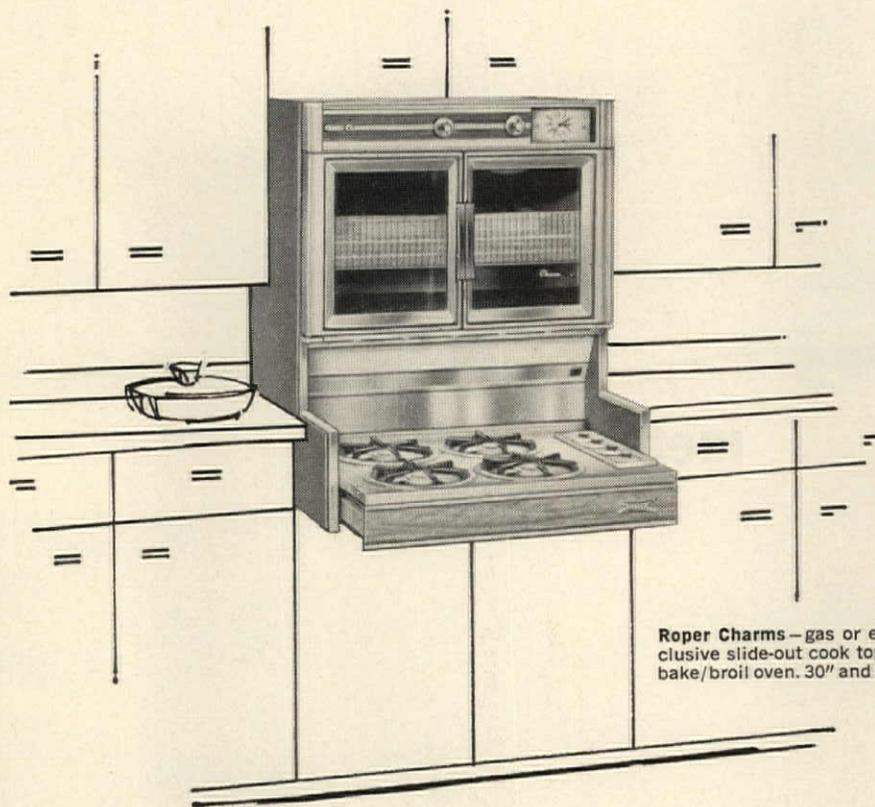
**JANITROL DIVISION**  
Midland-Ross Corporation  
Columbus, Ohio    Phoenix, Arizona



## Janitrol gives you more to work with—let's go to work

**AT THE WORLD'S FAIR, TOO—  
BUILDERS ARE  
PROUD TO SHOW OFF ROPER!**



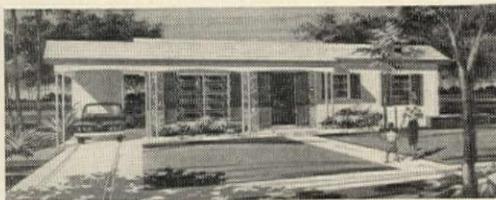


Roper Charms—gas or electric. Exclusive slide-out cook top. Eye-level bake/broil oven. 30" and 39" widths.

## Why did Mackle Brothers choose Roper for their model home at the Fair? (Same reason they choose Roper in Florida!)

Any builder who has the chance to show off his model home to 5 million people would want to be sure that every feature puts *his* best foot forward. That's the reason the Mackle Bros. chose Roper for the Fair—they've seen how these gas and electric ranges impress Mackle home buyers in Florida. And as the nation's largest builder of pre-planned communities they ought to know what does the best job of moving prospects.

Why don't *you* look into the ranges that are deliver-



This Mackle Brothers model home at the World's Fair "Fabulous Florida" State Exhibition is the prototype of a model in the regular 1964 line on display at Deltona, Florida, and is priced at \$13,980 including lot, central water and sanitary sewerage.

ing more sales-power for more and more builders? Roper offers the widest choice of quality gas and electric ranges—the newest line of models completely interchangeable in either fuel—size for size, shape for shape, feature for feature.

Eye-levels, counter built-ins, custom built-ins—Roper has a

full line . . . and a 4-generation quality reputation. Call your Roper distributor today and find out about the ranges that will impress millions at the World's Fair!

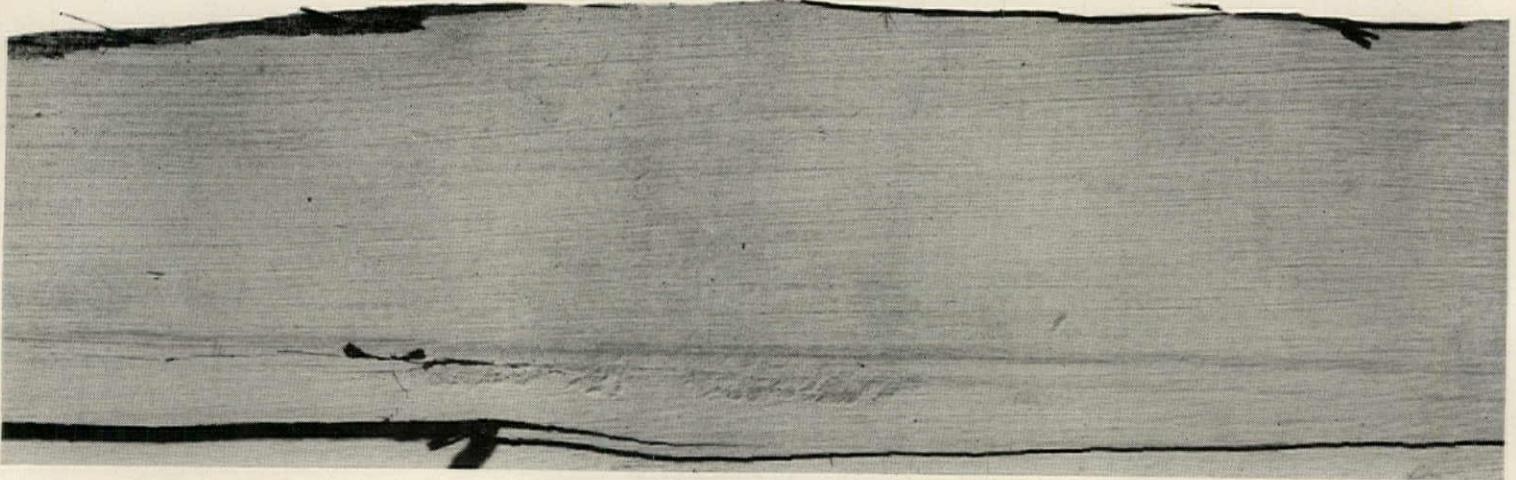
GAS AND ELECTRIC RANGES BY

# ROPER

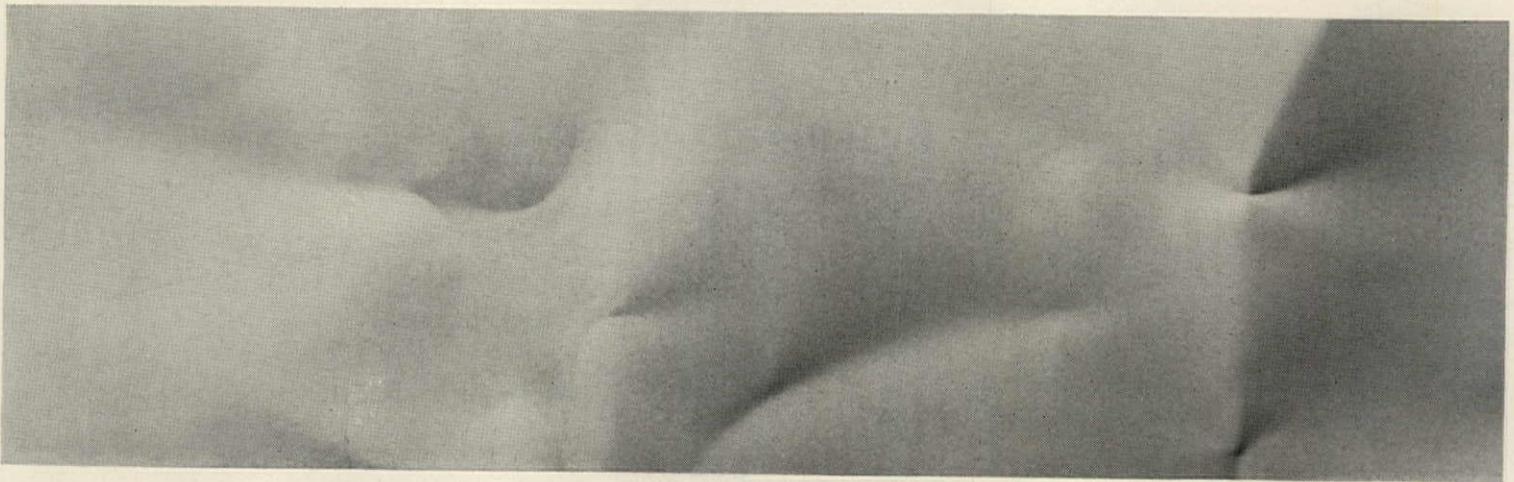
The World's Fair Show Stopper!

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

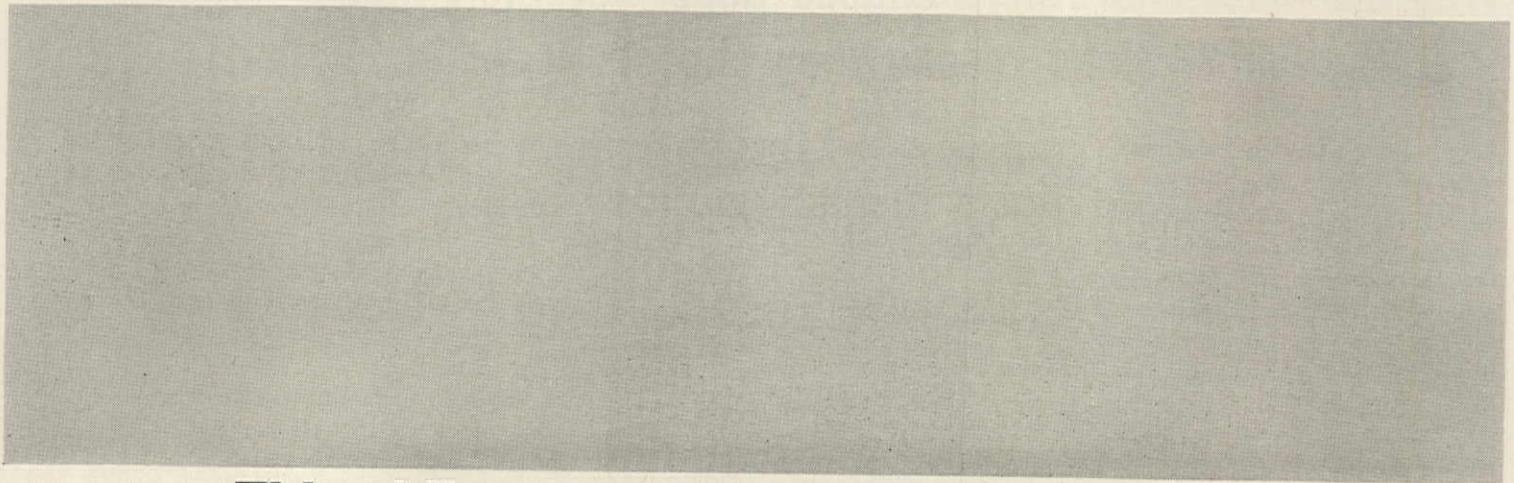
**Wood can splinter,**



**metal can dent,**



**now there's a material difference in siding**



**This siding is made of solid Geon vinyl.**

It looks like painted wood. Yet it won't splinter, peel, blister or rot and won't support termites.

It's strong like metal. Yet it won't dent, rust or corrode and won't conduct electricity. It also is an excellent thermal insulation.

A 169-year-old company—Bird & Son of East Walpole, Mass.—chose to use this siding made of Geon vinyl for their par-

ticipation in The House of Good Taste at the New York World's Fair. They give reasons named above plus these: minimum maintenance, color goes clear through, scratches won't show. The lustrous surface is easily washed, by rain or garden hose. It will not support combustion.

Like many other improved building products, this siding carries the identi-

fication shown here in red and black. It's your assurance that the manufacturer stands behind his high-quality product of proven performance, using Geon rigid vinyl compound. For additional information about this exciting material, write B.F. Goodrich Chemical Co., Dept. EN-6, 3135 Euclid Ave., Cleveland, Ohio 44115. In Canada: Kitchener, Ont.



**B.F. Goodrich** **B.F. Goodrich Chemical**

a division of The B.F. Goodrich Company

## Soaring land costs . . . dry lumber standards . . . S&L problems in California

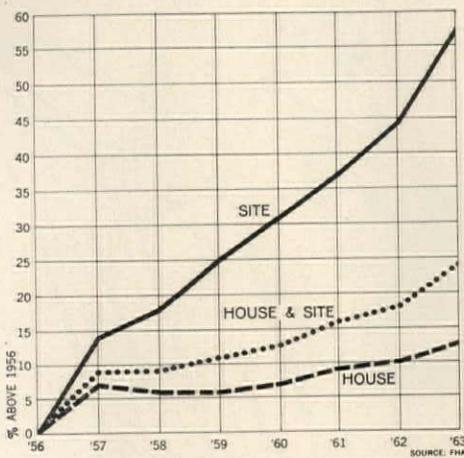
### Inflation in land prices

H&H: Even if I hadn't seen this editorial (H&H, Mar.) in my copy of HOUSE & HOME, every second person I have met in California has mentioned it to me. It is an extraordinarily able piece of journalism. More editorials like this are badly needed to keep things in proper perspective.

JAMES GILLIES, assistant dean  
Graduate school of business administration,  
University of California, Los Angeles

H&H: Land speculation is the real culprit in the cost of new homes today. Even in staid old New England there is plenty of evidence of land-price inflation. . . . Keep up the battle for a more equitable tax structure in assessing land values.

THOMAS J. MCHUGH, treasurer  
National Lumber Manufacturers Assn.  
Boston



H&H: Just how much have land prices risen in recent years, anyway?

STEPHEN G. THOMPSON  
editor, *The Appraiser*  
New York City

• FHA figures for its regular Sec. 203b one-family houses show that the average cost of developed lots has risen 57% since 1956, while construction costs for typical FHA homes have climbed only 13% (see graph). Sites now account for 17.6 of the total price of house and lot vs. 14.1% in 1956.—Ed.

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H&H: Taxing vacant land at a rate more commensurate with what it would produce if developed would be an important impeller to get idle tracts developed and thus contribute to more economical land costs. Your summation of how more realistic land prices would make better houses possible was most illustrative.

C. R. (BOB) MITCHELL, past president  
U.S. Savings & Loan League  
Kansas City, Mo.

### Lumber standard controversy

H&H: After reading the editorial on the lumber standard controversy ["Political meddling with technical standards," Apr.], I would have to commend the author on his vivid writing. This does not, however, allay my regrets nor lessen my wonderment about the multitude of distortions he has managed to compress in so short a space.

Both the Commerce Department and the distribution subcommittee of the House small business committee share a sincere desire to allow the fullest and most democratic airing of the many issues and ramifications involved in a lumber standard controversy.

My own involvement in this matter came only after I had received urgent requests from hundreds of small businessmen in California and other areas that my subcommittee hold hearings, so they might have the opportunity—which they alleged had been denied them by the American Lumber Standards Committee—to present their side of the case. I am not an advocate of either side; rather it is my intention to provide a forum for all points of view.

No one has applied political pressure. No one has backed down. And, as you will see in the course of time, no one is applying "delaying tactics." To imply otherwise is to do a distinct disservice to the many fine individuals, both in government and in private industry, on both sides of this question, who have spent too much unrecompensed time working on the problems attendant to this issue.

Your editorial is a perfect example of cavalier treatment of facts and imputation of wrongdoing where none is present which discourage so many able people from entering public life. The point of view expressed in the editorial demonstrates complete disregard for the right to be heard of the many thousands of small businessmen whose future will be affected by the outcome of this controversy.

JAMES ROOSEVELT (D., Calif.), chairman  
House sub-committee on distribution

• If Congressman Roosevelt were more familiar with the lumber industry and the housing industry, he would know without our having to tell him so that the green lumber agitators have been pulling his leg.

Congressman Roosevelt says his only concern is to make sure the green lumber opposition to the new standard gets a full hearing for its protests. If he would take more time to look into the merits of the case, he would soon see why the protests have won so little support from anyone else in the building industry.

*It is nonsense to think that the green lumber people have been "denied the opportunity to present their side of the case." Fact is that every trade association concerned has been hearing their protests patiently for years and the American Lumber Standards Committee delayed action for two years to give them every chance to present their case; at their insistence it even asked Oregon State University to review the technical findings of the federal government's Forest Products Laboratory that 1½" dry is both stronger and stiffer than 1½" green. Just because the green lumber spokesmen have failed to win support for their arguments is no excuse for saying they have not had every possible chance to get a hearing for these arguments.—Ed.*

### California S&Ls

H&H: I enjoyed your article on California's s&Ls [NEWS, Apr.]. Unfortunately, the industry can't police itself so we must look to supervisory authorities to correct the wrongs.

Your research was excellent. Too bad the same information on federally chartered s&Ls is confidential.

EAMON D. MACDEVIT, treasurer  
Summit Savings & Loan Assn.  
Santa Rosa, Calif.

H&H: Your article was of particular interest because for two years I have been heartsick as I look over each day's realty transactions. Why?

1. Because of the terrific increase in selling prices of practically all San Francisco properties in the past 30 years even though the improvements on these properties are 30 years older.

2. Because of the unsafe loans made by s&Ls and, more recently, banks.

3. Because of the great number of buyers purchasing small equities in expensive properties.

A great amount of misery for small investors and bad cramps, or worse, for financial institutions is being built up. The Sacramento grand jury has performed a public service and deserves great credit for bringing the conditions it found to light. Will the public and financial institutions profit by the lesson?

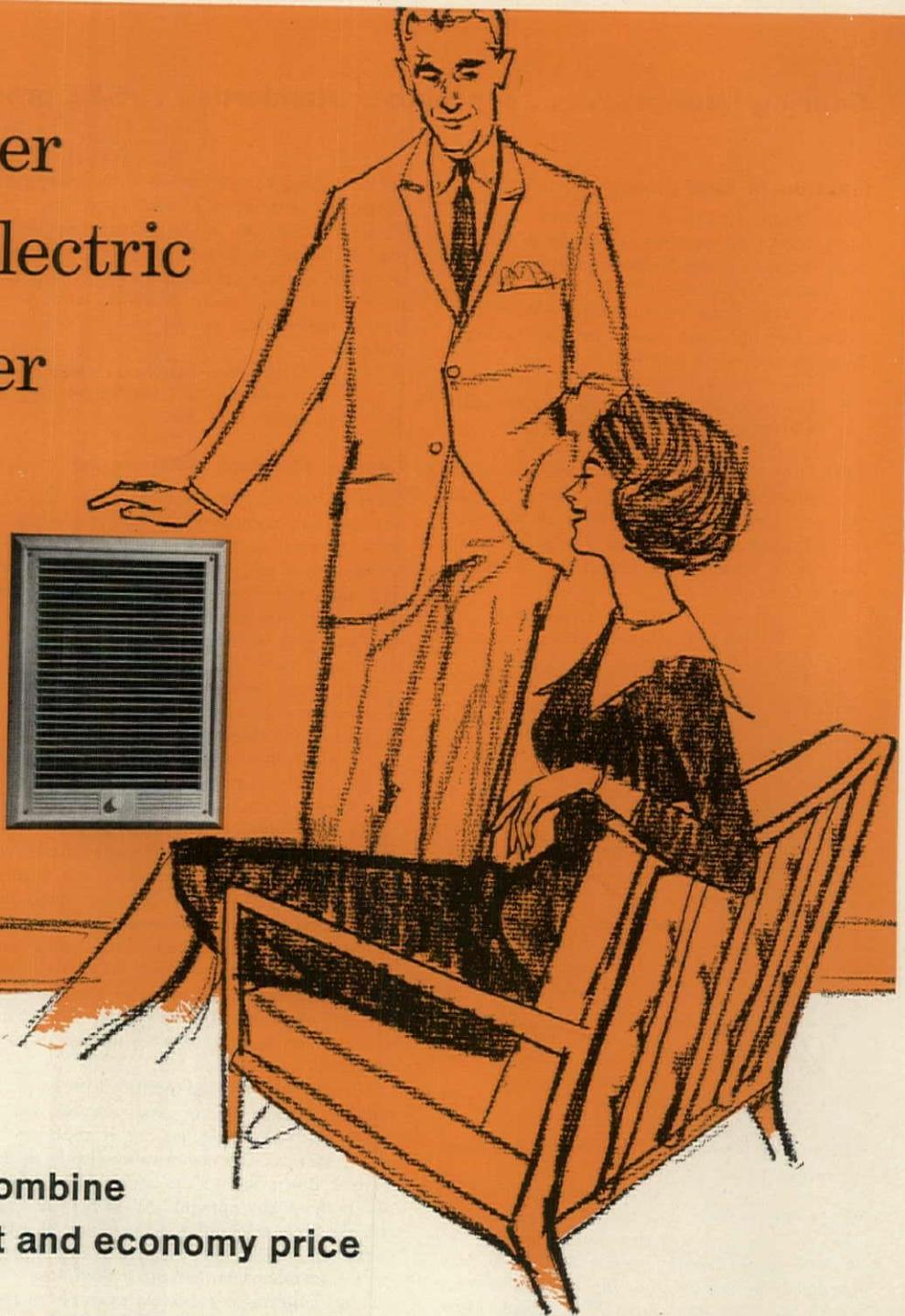
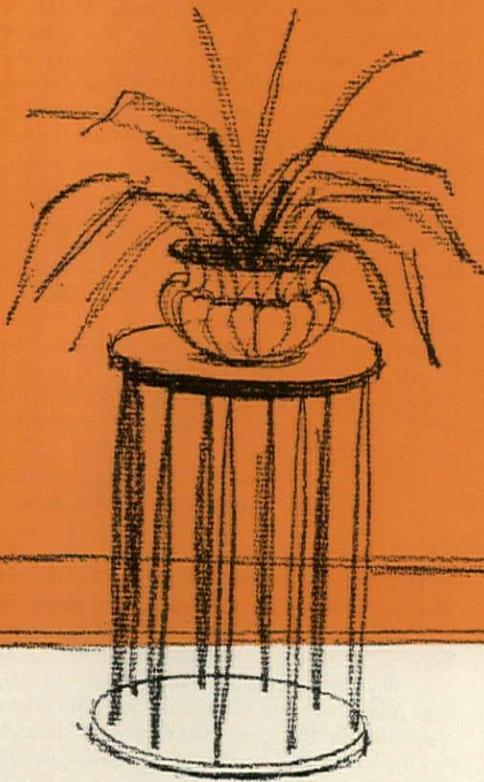
LESLIE R. CUPPLES, appraiser  
San Francisco

H&H: As part of your article, a map of California appears with a heading "Where troubles cluster for state-chartered s&Ls." Below the illustration is a caption starting, "High-risk associations among California's state-chartered s&Ls . . ." In this illustration you have erroneously listed Fresno Guarantee Savings & Loan . . .

LEWIS S. EATON, president  
Guarantee Savings and Loan  
Fresno, Calif.

• A red-faced accountant's error led to an erroneous listing of Fresno Guarantee's ratio of problem loans to total assets as 14.9%. The correct figure was 7.84%. HOUSE & HOME regrets the mixup.—Ed.

# 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**  
*It's Matchless!*



### MAIL TODAY FOR CATALOG DATA

Hunter Division, Robbins & Myers, Inc.  
2440 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 \_\_\_\_\_





no "down" when it's a  
**Republic  
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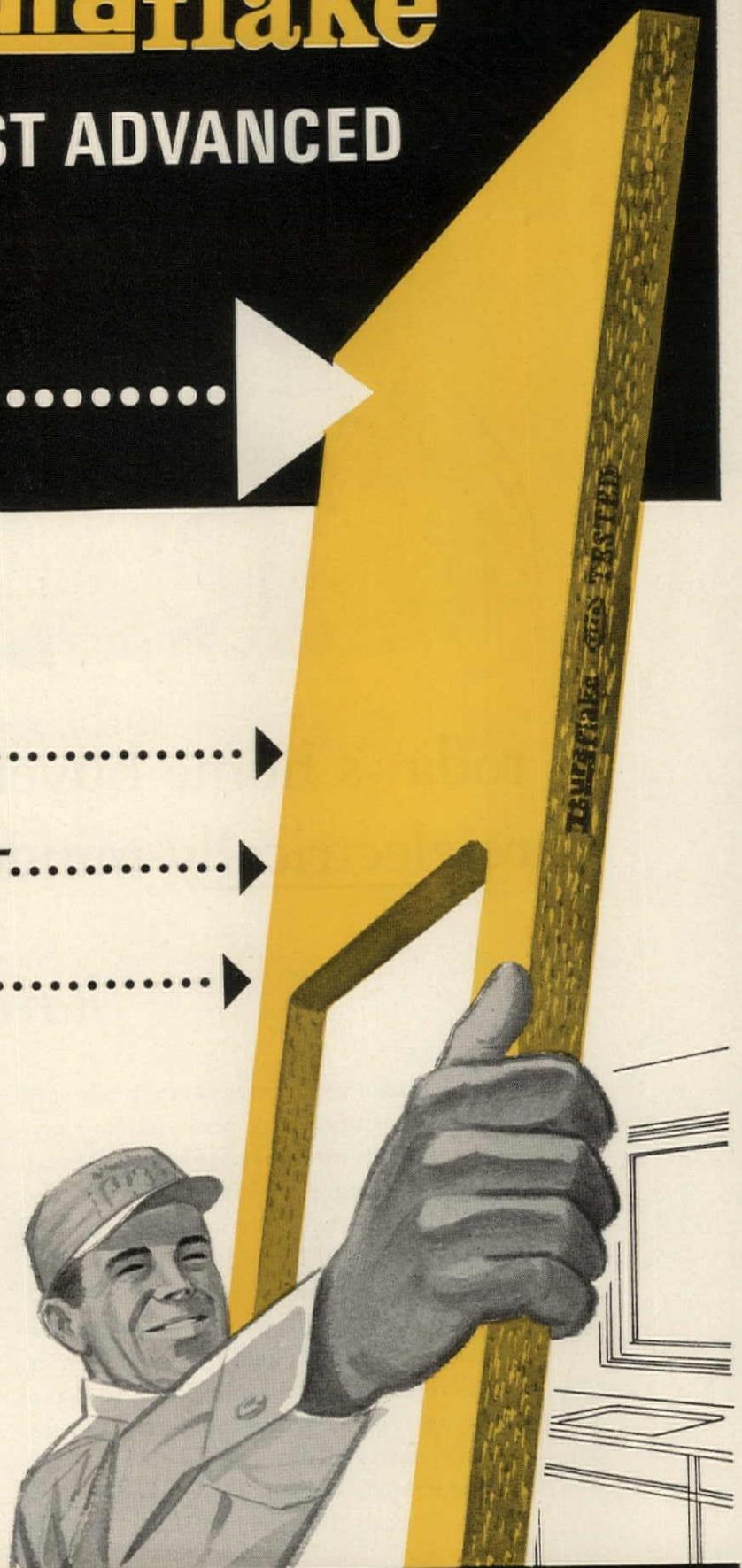
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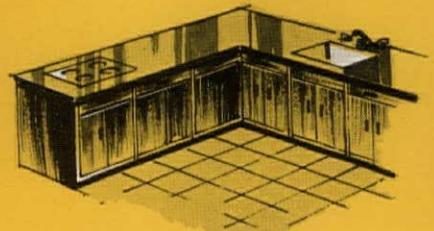
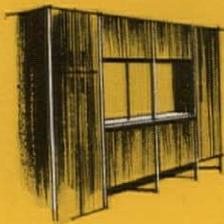
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Songwriter Malvina Reynolds points out the California scene that prodded her pen

## EDITORIAL

## The lessons of 'ticky tacky houses'

When social protest against the postwar box reaches the level of a bestselling folk song, it is time for the housing industry to take it much more seriously than it has up to now.

There is little question that one big reason houses are harder and harder to sell these days is the product itself—and its surroundings—rather than rising costs, flabby selling or even soaring suburban realty taxes.

Malvina Reynolds was inspired to write the words and music to "Ticky Tacky Houses," she says, as she and her husband (a retired carpenter) drove along the western reaches of San Francisco and adjacent Daly City—past rows and waves of little houses that crawl over the hilltops and down the valleys.

Little boxes on the hillside  
 Little boxes made of ticky tacky  
 Little boxes on the hillside  
 Little boxes all the same.  
 There's a green one and a pink one,  
 And a blue one and a yellow one,  
 And they're all made out of ticky tacky  
 And they all look just the same\*

Mrs. Reynolds, who has a Ph.D in literature from the University of California and who has been writing folk songs for about 15 years, struck a popular chord with her jibes at development housing. The song—with a tune somewhat less complicated than Frere Jacques—is on *Billboard's* list of "Hot 100" singles. And the phrase "ticky tacky" has spread all over the U.S. A realty firm in Berkeley advertised that it sells "disting-

guished houses, not ticky tacky." The *Chicago Daily News* devoted a half page to philosophical discussion of the subject under headlines that said: "WHO'S TICKY TACKY? WHY, EVERYBODY IS" and "TICKY TACKY APARTMENT HOUSES PUSHING THEIR WAY INTO SUBURBS." And Daly City edgily set up a committee to persuade developers to present more complete plans, do more landscaping.

What ticky tacky chides gently has already been the subject of irate books and muckraking magazine articles. Such lashing out raised more hackles than support. Malvina Reynolds' protest is too deft to dismiss even though much of what builders put up today is very good indeed.

The lesson of ticky tacky is that the industry—not only to avoid more onerous controls imposed on it by localities, but also to boost its sales—should act urgently to raise its standards of house and community design. The U.S. Savings & Loan League is taking strides this way with its forthcoming series of guidelines for lenders (which we think NAHB would be ill-advised to fight). NAHB itself rates a pat on the back for its developing efforts, through its environmental design committee, to teach more builders the insights that produce better neighborhoods.

Malvina Reynolds says a mouthful when she comments: "This matter of modern conformity is bothering people a lot more than we perhaps realize. It's sad, too." We think what bothers people should now begin to bother the industry.

\*Words by permission of Schroder Music Co., Berkeley, Calif.

Yale Joel, LIFE



HHF Administrator Weaver takes issue with HOUSE & HOME

## Would federal land development loans boost land prices? No, argues U.S. housing chief

In the editorial on the Administration's proposed land legislation appearing in the April issue, you conjure up the prospect of thrusting "the federal government into *directly* guiding and controlling the development and use of raw land around the growing edges of U.S. cities." Our regulations would not contain direct controls, but they would provide for economic analysis to prevent overvaluation of the land to be developed with FHA-insured loans. The regulations would also limit loans to bona fide developers and builders with definite plans for construction within a limited but reasonable time, so that speculators would be excluded.

As you note, conventional land development loans are now costing 9 to 18% (my studies indicate that the upper range is often higher). Such high credit costs become a principal factor in the high price of improved land and high prices for houses.

What the proposed land program would do is as follows:

It would reduce the cost of land development loans.

It would provide assurances that these reduced costs would be passed on to the builder and the consumer.

It would encourage and facilitate better land planning and more economical land use.

It would discourage overdevelopment.

It would bring cheaper outlying land into com-

petition with more costly inlying sites.

It would encourage basic facilities of a scope responsive to future growth needs.

The land proposals would not cure scatteration or solve the matter of high land costs. But they would be a national affirmation of a policy and program to move toward solutions to these pressing problems.

You assert that "easy terms in any industry are a device to make overpricing acceptable." Yet earlier in the piece you prophesy that "the immediate impact would be nil" and regret that "it is not only land developers from Dixie for whom FHA's anti-race bias clause is enough to make even a 6% FHA loan look singularly unattractive."

You can't have it both ways. Either there must be widespread utilization of FHA loans to make their easy terms effective, or the open occupancy requirement and economic factors will occasion few takers and the easy terms won't have an appreciable impact. In either case, our regulations, as noted above, would prevent overpricing.

Your editorial contains three assertions tersely set forth in parentheses. These are unsupported and largely erroneous.

1. Urban renewal is not "now bogging down." The critics from the right recognize that for them it's now or never because the program is emerging from the stage of promises into the phase of

EDITORIAL

### Land legislation: inflationary time bomb?

Proposals in the Administration housing bill for FHA mortgage insurance on large subdivisions and complete new communities\* amount to an attempt to solve three problems at once with the same tool.

**Problem No. 1** is what HHH Administrator Robert Weaver aptly describes as "the costly clutter of blindfold that is, suburban sprawl."

**Problem No. 2** is the high and rising cost of land for housing.

**Problem No. 3** is the tendency of the nation's astonishing crop of new towns (HAH, Feb.) to concentrate on housing priced too high for low-income families and thus perhaps to reinforce patterns of racial segregation.

The Administration proposes to solve all three of these problems by using FHA insurance to make it easier and cheaper for builders to buy land, and easier and cheaper for builders to finance the high cost of land development.

This is an attempt to do so much with so little that it's easy to understand why President Bill Blackfield of NAH, testifying before the Senate housing subcommittee, urged Congress to "take the whole scheme and shove it down the throat of the housing industry can study it much more thoroughly (see p. 6).

HOUSE & HOME would be the first to agree that this is a proposal noble in purpose. But HOUSE & HOME has grave doubts how many, if any, of its objectives it would achieve. And HOUSE & HOME agrees that the twin plans should not be rushed into law. For they involve the most important federal housing policy since the government got into urban renewal in 1949. If the two schemes work on a large scale (there is some doubt about this), they would thrust the Federal government into directly guiding and controlling the development and use of raw land around the growing edges of U.S. cities.

There is no need to rush. The immediate impact would be nil. Today's vacancy rates and growing stock of foreclosed homes show that housing is in plentiful supply (HAH, Feb.). Conventional money for land development is plentiful for builders of sound reputation and adequate

capital (HAH, Mar.)—though conventional money usually costs 9 to 18%, not the 6% FHA would charge. And, regretably, it is not only land developers from Dixie for whom FHA's anti-race bias clause is enough to make even a 6% FHA land loan look singularly unattractive.

So Weaver holds forth a great promise for a federal solution to a pressing series of local problems. It has much did public housing (now far short of reasonable expectations). And so did the very fact of federal home loan insurance itself (now steadily declining). The Administration's housing bill doesn't really come to grips with any of these existing problems. Still more reason, then, to get rushing new proposals into law.

As for Problem No. 1, HOUSE & HOME has long decried the waste of sprawl and urged steps to combat it. But the major reason for sprawl is that bypassed land is too costly. So there is a real question whether sprawl can be cured without doing something about its cause. As long as close-in land costs too much, builders will prefer to cheaper terrain.

As for Problem No. 2—bringing down the price of land—experience and pretty much everything else has shown that making a purchase easier to finance usually makes it more expensive. For instance, in New York City, the most immediate result of the state's Mitchell-Lama easy-financing program for middle-income housing has been to inflate the price actually paid for land under some projects from \$0 to \$2 a sq. ft. Even HHA officials will concede privately that the land-loan proposals "may result in added inflationary pressures on land for a few years." Weaver contends that if there is a big increase in the volume of developed housing sites, competition will then deflate lot prices throughout metropolitan areas.

HOUSE & HOME doubts that this is so. For not only the first but the continuing effect of Weaver's plan would be to underwrite easy financing via Uncle Sam and to reduce sharply the amount of capital developers need (and so increase the number of bidders for acreage).

Economist Weaver seems to have forgotten the economic axiom that easy terms in any industry are a device to make overpricing acceptable. Moreover, the proposals involve a questionable expansion of federal paternalism into setting standards and ground rules for what the government thinks the total environment of new housing should be. Puerto Rican builders are getting a taste of this kind of medicine (see *Housing Abroad*, p. 63), and it leaves them fearful

\* In brief: For new communities, FHA would insure land-development loans up to \$50 million for private developers of new towns "in areas now largely undeveloped." Loans could not exceed the lesser of (1) 75% of the value of the completed development or (2) the sum of 75% of raw construction costs or water and sewer loans (90% if developers bring in subdivisions) 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: \$2.5 million. For both proposals, interest could not exceed 9%.

APRIL 1964

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Here's what we said about the perils of FHA land and land-development loans

successes, several of which have been delineated in the pages of HOUSE & HOME. Witness Philadelphia, St. Louis, Washington, San Francisco, Hartford and a score of other cities. Equally important, the program is becoming more and more responsive to human needs and the protection of the displacees.

2. Public housing—like suburban development, privately-financed high-rise building and site planning—is subject to, and somewhat deserving of, criticism. But, significantly, it is much more disappointing to some of its higher-income critics than to those who reside in it.

3. The relative decline in federal home loan

mortgage insurance reflects the increasing importance of multifamily housing and the condition of the mortgage market—as do, in part, the problems of the S&L industry. FHA's share of mortgages did, as it should, decrease when there was an abundance of conventional mortgage funds for uninsured loans at liberal terms; it will increase when there is a tighter mortgage market.

*Robert C. Weaver*  
HHF Administrator

### ... but we still think he is wrong

If Congress okays Dr. Weaver's federal land loan program we sincerely hope Dr. Weaver's optimism will prove to be justified, for the high cost of land is indeed homebuilding's No. 1 problem.

We wish we could share Dr. Weaver's confidence that easier financing for land development will bring down the price of land, but we still have grave doubts that any such plan can succeed as long as the federal government, the state govern-

ments and the local governments, in FORTUNE's words: "set vacant land apart from the market action of supply and demand by preferential tax treatment. . . . There is an evident inequity in a system that puts most of the tax burden on property improvements while preserving an anachronistic tax incentive to land ownership that encourages an artificial land scarcity—and resultant high prices underlying all building." —ED.

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# **REPORT ON INTERIORS:**

## **100 leading builders give you the inside story on their houses**

The next eighteen pages offer you a unique opportunity: to check the interiors of your houses, room by room, against those offered by some of the country's most influential—and successful—merchant builders.

These builders, selected by HOUSE & HOME's editors, were asked to name the major features included in the interiors of one or more of their models. Their composite answer is presented as a checklist for each room in the house.

The 100 builders in this survey were picked to represent a wide price range: 12% said their bestselling models are priced under \$15,000; 58% are between \$15,000 and \$25,000; 22% are between \$25,000 and \$40,000; and 8% are over \$40,000.

The 100 builders were also chosen to represent a wide range in volume: 27% build under 100 houses a year; 43% build between 100 and 250; and 30% (including three over-1,000-house giants) build more than 250.

Finally, the 100 builders were selected to represent all of the major marketing areas in the U.S.

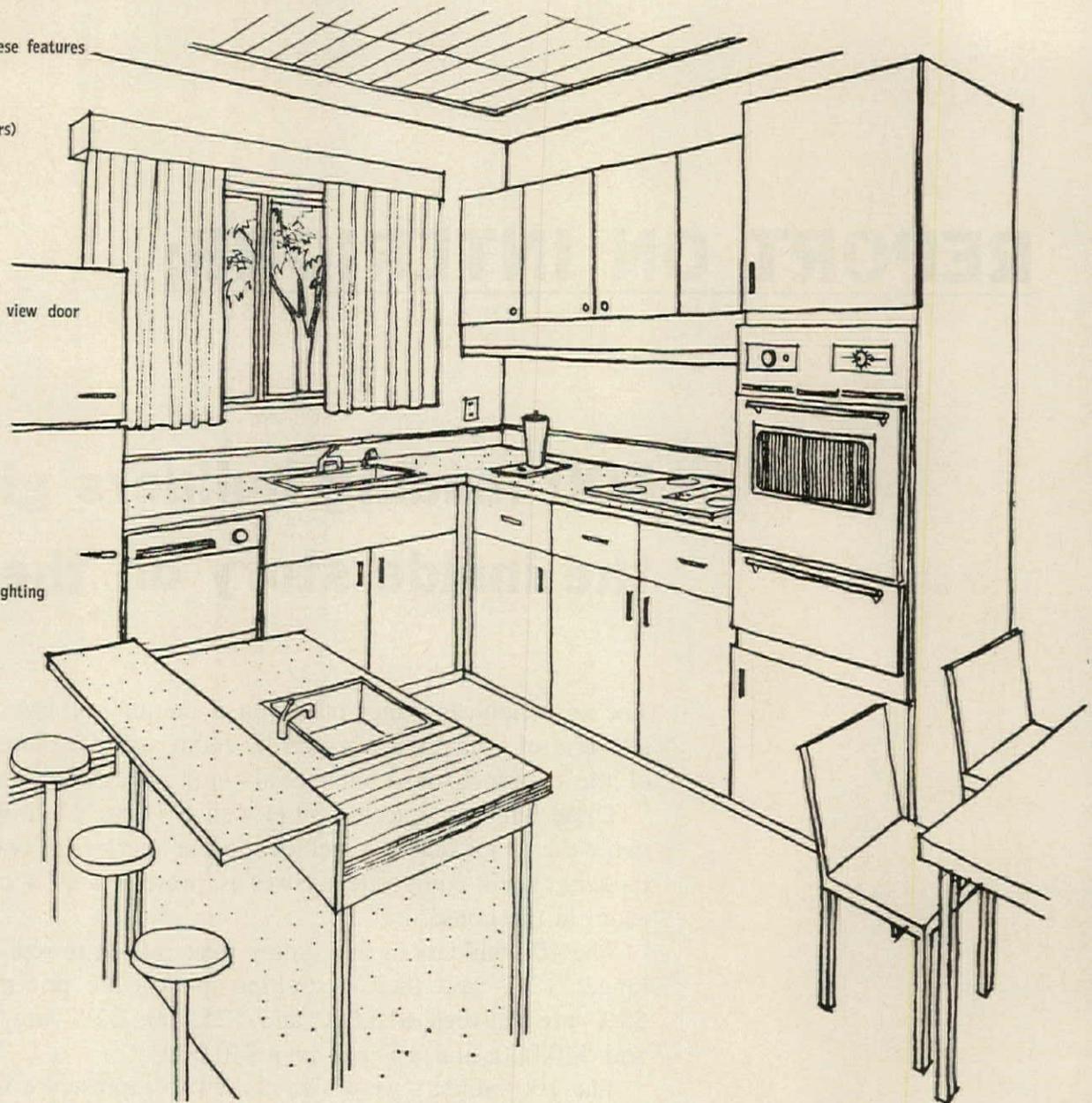
Do the interiors offered by these 100 leading builders meet the demands of today's buyers? Evidence that they do comes not only from the builders' sales records but also from a study, made for NAHB and *House & Garden* magazine, of the living habits and desires of several hundred housewives in ten cities. Extracts from this study—included in the pages that follow—show that the builders are indeed meeting buyers' demands with such interior features as luxurious master bedroom suites, family rooms that are more than ever the living center of the house and work-saving kitchens that include virtually all appliances.

*For checklists on the seven most important rooms of the house, plus illustrations of the features leading builders offer in them, begin on the next page.*

# Checklist for kitchens

% of leading builders who offer these features

- 94% Dining space (tables and chairs)
- 89% Overhead lighting
- 89% Oven and range
- 88% Sink under a window
- 84% Dining space near window or view door
- 74% Garbage disposer
- 62% Pantry
- 62% Dining counter
- 57% Dishwasher
- 54% Sink hose spray
- 50% Supplementary work-surface lighting
- 50% Single-handle mixing faucet
- 44% Work desk or ledge
- 37% Luminous ceiling
- 35% Recessed lighting
- 33% Chopping block/cutting board
- 24% Refrigerator and freezer
- 17% Valance lighting
- 13% Island or peninsula sink
- 7% Vegetable sink
- 1% Ice-water dispenser



## Kitchens are more packed with what people want than any other room

The kitchens of 83 leading builders surveyed by HOUSE & HOME show how closely they jibe with consumer demand. This is particularly apparent in the heavy saturation of appliances turned up by the survey (see checklist above). An astounding 75% of the builders surveyed now include garbage disposers; 56% include a dishwasher; and 24% even include a refrigerator-freezer.

Work-saving and practical equipment is fast becoming standard in built-for-sale houses, too—another way leading merchant builders are keeping pace with consumer tastes. Outstanding example: 62% of builders surveyed now include a pantry. This answers one of the biggest complaints, lack of kitchen storage, turned up in the recent *House & Garden* consumer survey. Said

one woman: "Cupboard space counts, not floor space. What is done with the rim of the kitchen is all-important." Women want more Lazy Susans, adjustable and pull-out shelves, more space for portable appliances.

Chief shortcoming of some new-house kitchens is often their lack of all-around use. Women want to sew as well as cook in the kitchen. They like a place where they can chat with family or friends, entertain informally, even keep accounts or attend to community affairs. Smart builders now know they cannot afford not to equip them with the latest equipment plus a lot of little things that often don't cost much. *To compare your kitchens with those of builders who are setting the pace, see the next three pages.*



**Space for dining table and chairs** is offered by 94% of leading merchant builders in at least one model. And 84% locate this space close to a view as in this \$32,750 house by Cavalier Building Co., Detroit. *House & Garden's* consumer survey shows a huge demand for sit-down dining space in all price classes.



Ben Schnall

**Dining counter** instead of space for table and chairs is offered by 62% of builders in at least one model. This one in a \$17,000 model by Robilt, Lakewood, N. J. is at table height so chairs instead of high stools can be used. A dining bar like this one costs about \$210. Of course, such bars are never substitutes for formal dining areas.

Franz Edson



**Cutting board** like this one, or a small chopping block, is now offered by 36% of the builders. Cost is \$1 per inch of counter width. This one, built over a cabinet wing, is in a \$42,000 Holly Hills house at Huntington, Long Island.



**Single-handle faucet** and sink spray are offered by over half of leading builders. The mixing faucet costs from \$3 to \$10 more than twin-handled faucets; the hose spray costs about \$3. This kitchen is in a Rutenberg model in Sarasota, Fla.



**Island range** is offered by 13% of the leaders queried. This one, in a \$30,000 model built by Luxury Homes, Fullerton, Calif., has ample work space surrounding it. The added cost of an island range runs from \$20 up for finished cabinet work around base.

Guy Burgess



**Sink under a window**, standard in at least one model built by builders surveyed, answers one of the strongest housewife demands. This one in a \$15,800 Perl-Mack Denver house has plastic laminate counter and backsplash.

Larry George



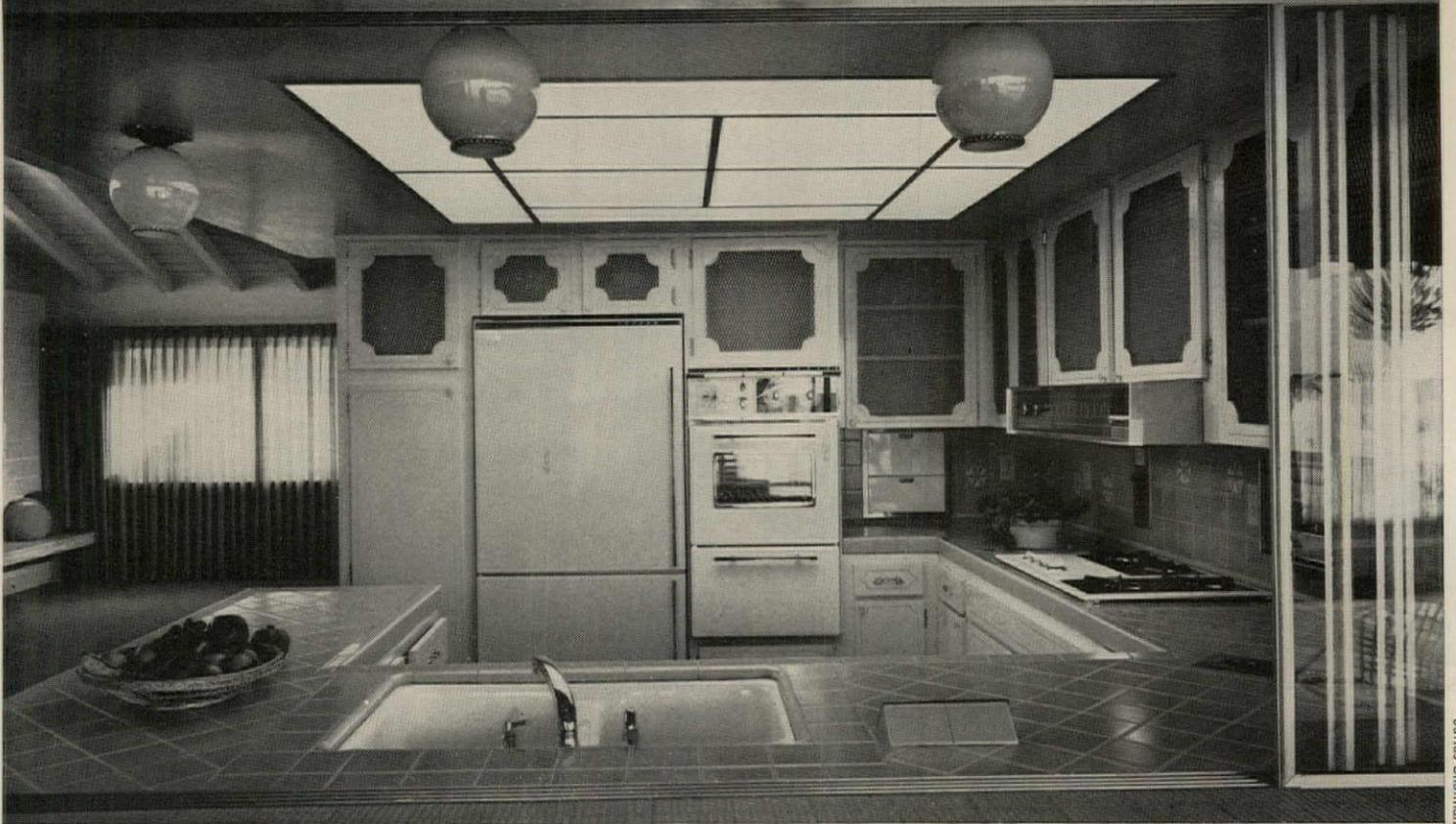
**Island sink** like this one in an Armond Builders house, designed by Pecsok & Jelliffe, Indianapolis, is attractive but still fairly uncommon: only 13% of the builders surveyed offer island or peninsula sinks.

Howard Graff



**Vegetable sink** is a feature offered by 7% of builders in at least one house. This one is in the Formica World's Fair house. Double kitchen sinks, now almost universal, sometimes double as vegetable sinks.

*continued*



Julius Shulman



Joe Fidler

**Well-lighted kitchens** are considered a must today by all builders, and the three photos show three different ways builders are tackling the kitchen lighting problem. Nearly 40% of builders now install a luminous ceiling in at least one model like the one above by Deane Brothers in Huntington Beach, Calif. Half the builders offer lighting over some work surfaces, as in the \$40,000 model by Claraboya Development Co., Claremont, Calif. (left). Better than three out of ten builders install recessed lighting, as in the \$40,000 Harlan Lee model (right) near Los Angeles. Luminous ceilings add \$50 to \$75 to lighting costs; work-surface lighting adds \$10 to \$20; a recessed light adds about \$8.



Ernest Braun



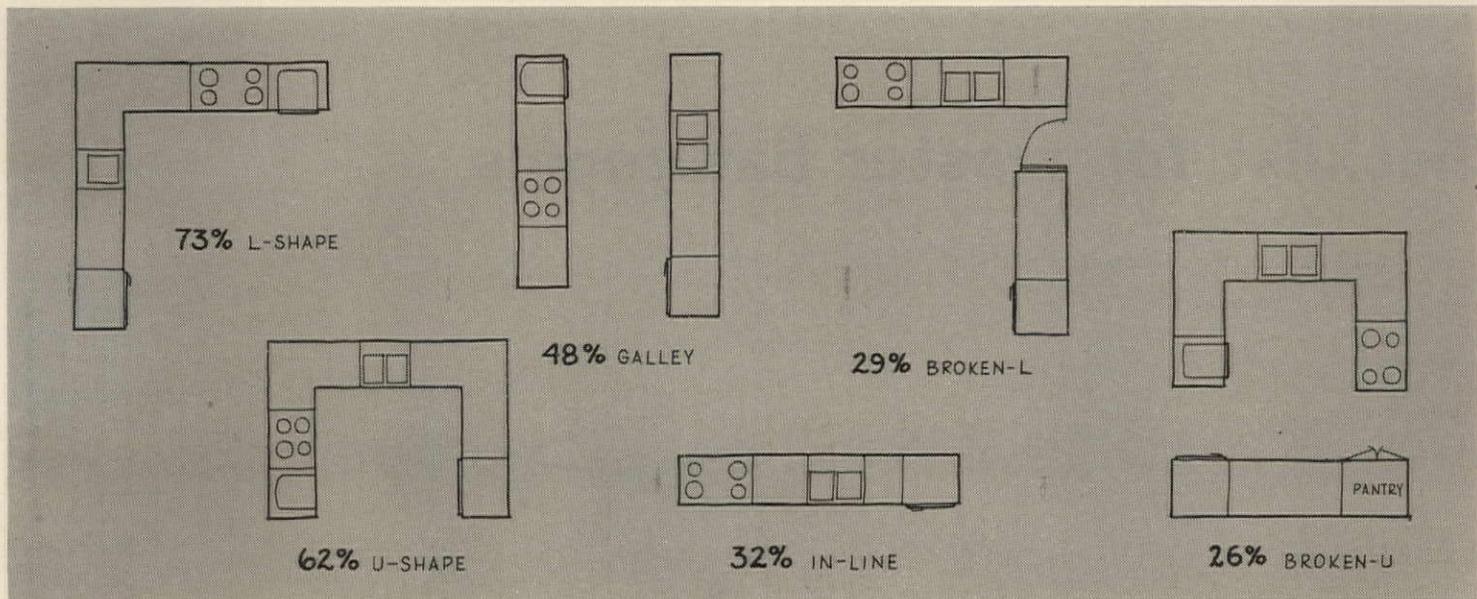
Paul Oxley

**Work desk or kitchen office** is built into at least one model by 44% of builders. Over half of the builders plan to add them to future models. This one is in Brentridge Builders' \$50,000 Los Angeles house designed by Judson W. Pittam. Costs range from \$20 for a simple ledge to \$70 and up for desks.



Ernest Braun

**Full-sized pantry** is now offered by 62% of leading builders in at least one model, and more plan to include one in future models. The return to the pantry is in response to a strong new demand for what was standard two generations ago. The big pantry shown is in an Eichler house in the \$25,000 price range in Palo Alto, Calif.



**Six types of kitchens** and percentage of builders using each type are shown above. Galley and L- or U-shaped plans which limit the work triangle (distance from refrigerator to sink to stove) are the most efficient and

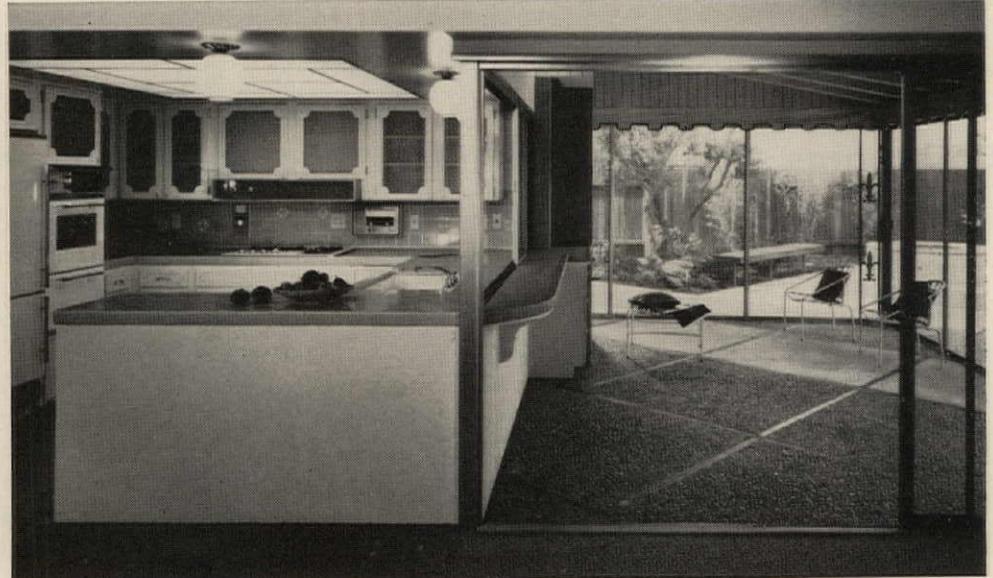
the most popular. Three such plans are shown below: (*left*) an L-shaped kitchen in a \$29,000 Bell & Valdez house in Bellevue, Wash., (*right*) a galley kitchen offered by Rutenberg Homes in several of its models

along the Florida West Coast and (*center*) a broken-U shaped kitchen in a \$19,500 on-your-lot house by Richmond Construction Co., Sarasota, Fla. Each kitchen has a dishwasher, offered by 60% of builders today.

Charles Pearson



Julius Shulman



**Pass-through counters to a terrace** are now common in warm-weather markets and are on the increase everywhere. At left, a single-hung aluminum window makes a pass through to a lanai-dining room in a \$15,000 house

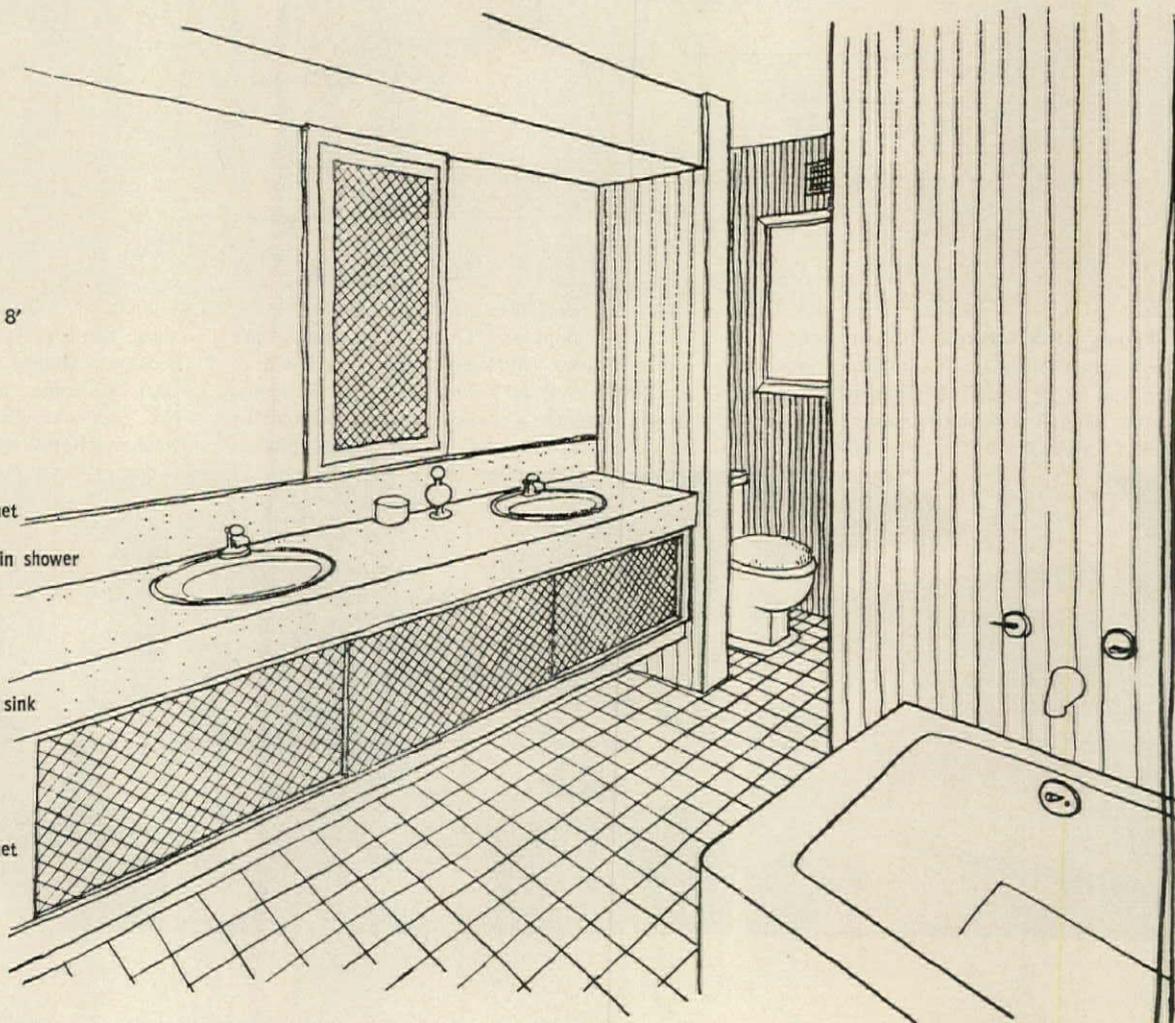
by Cowan Construction Co., Sarasota. Above, Deane Brothers offer a wide window and serving ledge to a screened porch in an experimental model in Huntington Beach, Calif. This is a highly popular feature.

*continued*

# Checklist for master bathrooms

% of leading builders who offer these features

- 80% Vent fan
- 78% Linen storage
- 77% Oversize mirror
- 75% Shower stall
- 74% Storage under basins
- 59% Dimensions larger than 5' x 8'
- 55% Resilient floor
- 52% Ceramic-tile floor
- 51% Over-size medicine cabinet
- 45% Standard-size medicine cabinet
- 43% Single-control mixing faucet in shower
- 41% Double wash basin
- 40% Ceiling-hung light fixture
- 40% Medicine cabinet not above sink
- 37% Compartmented water closet
- 36% Single-control mixing faucet
- 31% Lighting from medicine cabinet
- 30% Luminous ceiling
- 27% Soiled-linen hamper
- 19% Auxiliary heater in ceiling
- 6% Auxiliary heater in wall



## Bathrooms offer more comforts than ever—plus an air of luxury

The 5' x 8' bathroom, which makes so much cost-cutting sense, is on the way out in all but minimal houses.

Reason for this is clearly shown in the H&H builder survey and *House & Garden's* consumer study: the 5' x 8' bath doesn't have enough space for the convenience and luxury desired by the vast majority of today's buyers. So this year, 59% of the leaders offer large master baths and 59% make the second bath over-size, too. Next year, more builders will join the swing, they say—which means they will offer more features in the bathroom.

Does this mean that master bathrooms and other baths are becoming too costly? Not at all. A 5' x 8' bath often costs \$19 a sq. ft., but each

added square foot costs only \$7 on the average, including most of the plus items that make the extra footage worth while.

What about the extra costs of space-taking bath features? Are they unreasonably high? Well, yes, if buyers must scrimp. But not *all* of the most-wanted bath features take a lot of space or cost a lot—as is demonstrated on the following pages. These so-called extras may cost from \$1 up to \$100 or more, but few of today's buyers are willing to forego them in the master bathroom or even the second bath.

As the following illustrations show, biggest bath-space changes stem from demands for storage, double basin space and compartmentation of lavatories, showers and baths.

George Lyons



**Ample storage space** in master bathrooms is featured by the big majority of the leaders. Seventy-eight per cent provide linen storage, 74% provide storage under basins, and 27% provide soiled-linen

hampers or bins. This photo, taken in a \$42,500 model built by John H. Mortenson in El Cajon, Calif., shows linen cupboards (reflected in mirror) and vanity under basins.

Thibedeau Studio



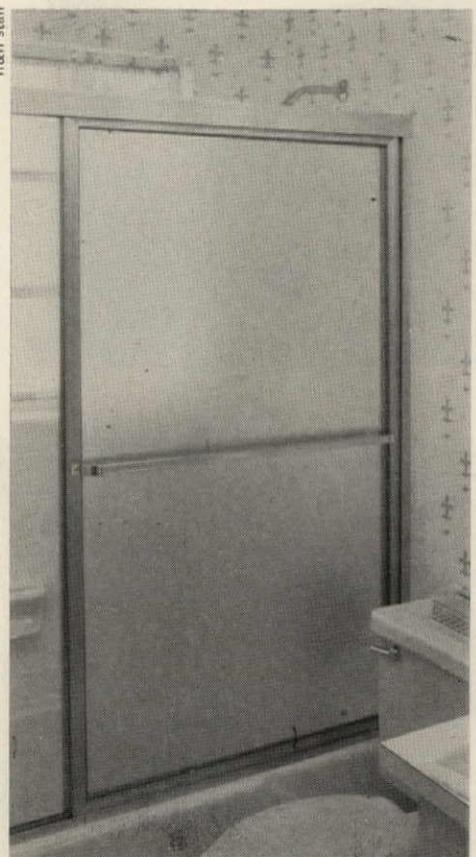
**Enclosed shower stall** shown here is in a \$40,000 Haft-Gaines model in Fort Lauderdale, Fla. Shower stalls are offered by 75% of the leaders. Cost for enclosed shower with terrazzo pan and tiled walls is about \$210.

Lionel Murphy



**Single-control faucet** for tub and shower costs only about \$5 extra, is a feature offered by 43% of the leaders. The photo above is in the master bath of an under-\$20,000 model by Cowan Construction Co. in Sarasota, Fla.

H&H staff

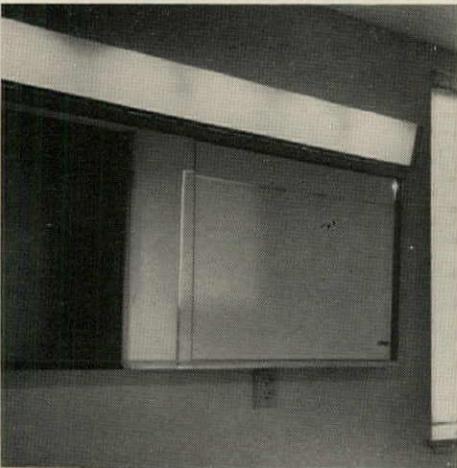


**Enclosed bathtub** in another Cowan model has a sliding glass panel in an aluminum frame. An enclosure like this averages about \$50 installed cost and 39% of the leaders offer this feature in some models.

*continued*



Campbell-Ricco-Mazzuchi



Maynard Parker

**More light for more space** has become standard in the leading builders' baths, though they offer lighting in anything but a standard way. Luminous ceilings like that shown above in a Bell & Valdez' \$25,000 house in Bellevue, Wash., cost about \$110, are features offered by 30% of the leaders. Lighting over the cabinet, like the one shown at left in an under-\$20,000 Larwin Co. model in Los Angeles, is a \$22 fixture offered by 31% of the leaders. At right are two \$11 pendant down lights in a \$15,000 Lusk Co. model in Tucson. Such hanging lights are offered by 40% of the leaders.



Frank L. Gaynor



Campbell-Ricco-Mazzuchi



Morley Baer

**Ceramic and resilient flooring** are almost equally popular with the pace-setting builders surveyed. The ceramic-tile floor at left is in a Lockwood Construction \$85,000 model in Oakland, Calif. Above is a resilient tile floor in a \$30,000 Mackay Homes model in San Jose, Calif. Ceramic tile at \$1.20 a sq. ft. is approximately double the installed cost of resilient flooring.

Glen Fishback



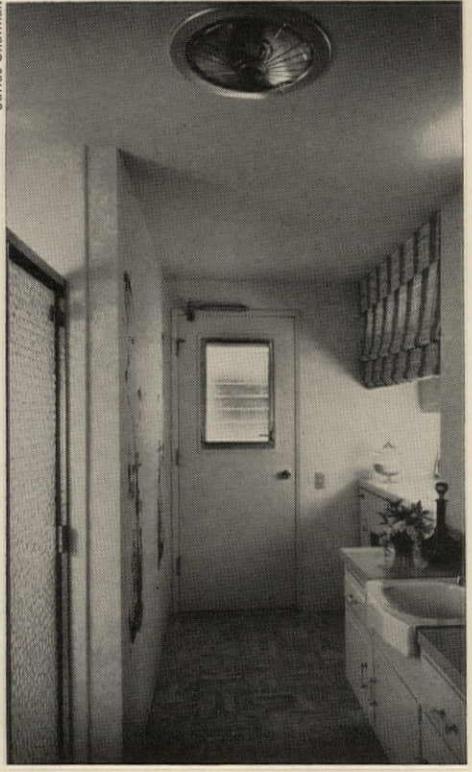
**Larger medicine cabinets** than standard mirror-cabinets are offered by 51% of the leaders—at an added cost of only a few dollars. The pair shown here is in a Rosemont Development model in Sacramento.

Julius Shulman



**Vent fan** shown above is in a \$40,000+ model built by Harlan Lee in Los Angeles, but this feature is now offered in baths even in low-priced homes. Eighty per cent of the leaders add the fan, which costs about \$23.

Julius Shulman



**Ceiling heater** is another feature offered by Harlan Lee in some of his models and by 19% of the builders surveyed. Another 6% install electric wall heaters. Approximate cost of this feature is \$9.

Ernest Braun



**Large mirrors, double wash basins** can now be found in most leaders' baths. Both baths shown here are in one \$35,450 Brown & Kauffmann model in Saratoga, Calif. Large mirrors costing \$1.25 per sq. ft. are offered by 77% of leading builders, double sinks (an extra \$32) by 41%, and 36% include single-control sink faucets like those shown (an added \$4 item).

Darrow M. Watt

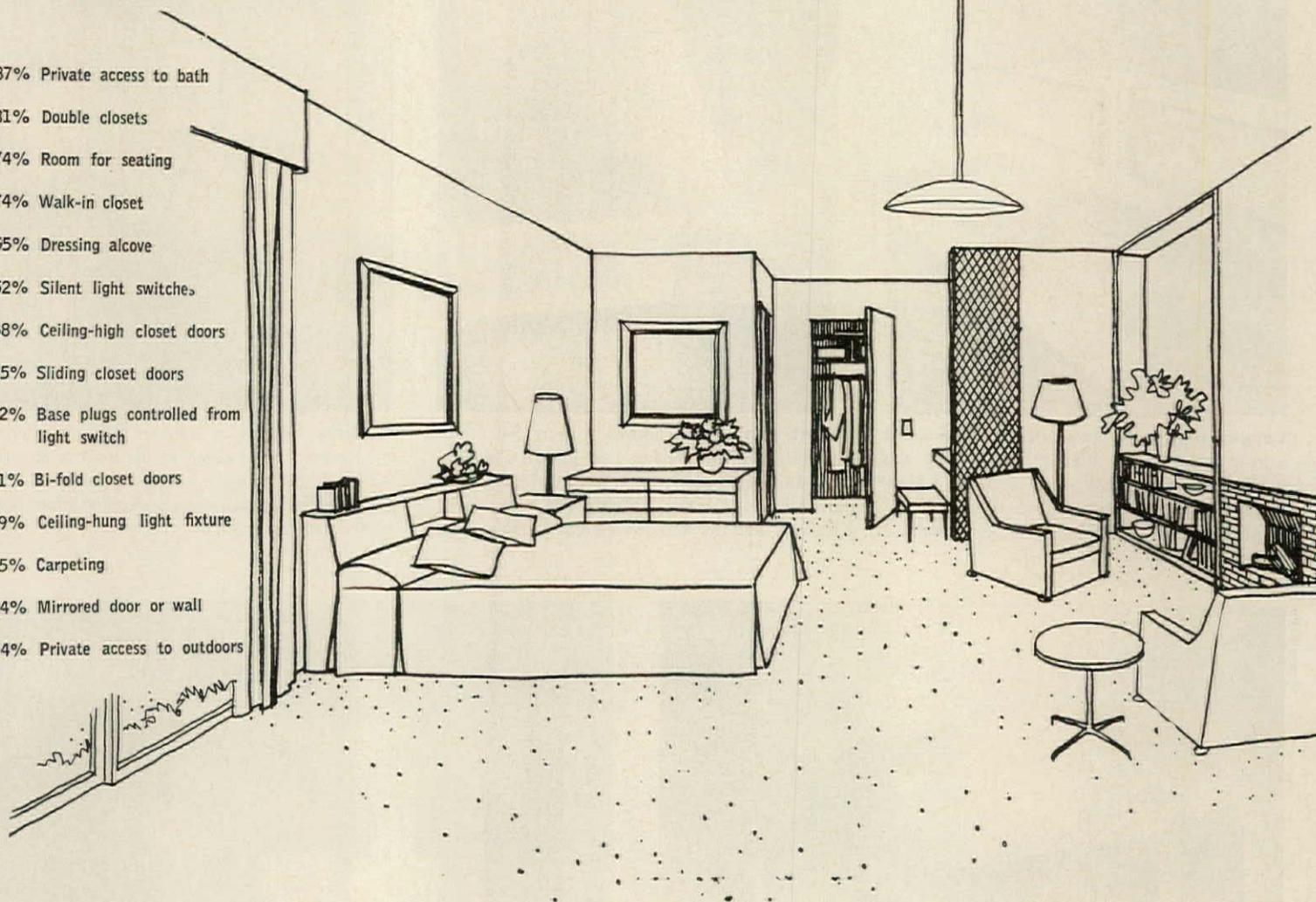


*continued*

# Checklist for master bedrooms

% of leading builders who offer these features

- 87% Private access to bath
- 81% Double closets
- 74% Room for seating
- 74% Walk-in closet
- 55% Dressing alcove
- 52% Silent light switches
- 38% Ceiling-high closet doors
- 35% Sliding closet doors
- 32% Base plugs controlled from light switch
- 31% Bi-fold closet doors
- 29% Ceiling-hung light fixture
- 25% Carpeting
- 24% Mirrored door or wall
- 14% Private access to outdoors



## Master bedrooms are becoming big suites with living-room amenities

Are the master bedrooms in your houses at least 180 sq. ft.? Do they include a sitting area for chairs and perhaps a small table? If your answer is "yes," you're in step with most of the leading builders surveyed by HOUSE & HOME (see survey results above).

Two-thirds of them say their master bedrooms are more than 180 sq. ft.—bigger than most family rooms of a few years ago. Only three report master bedrooms under 144 sq. ft. Three out of four leaders now plan seating space in the master bedroom. Some provide direct access to the outdoors and even include bedroom fireplaces to heighten the air of a private suite.

This emphasis on the master bedroom as a second—and more private—living room reflects what

buyers demand. Most of today's prospects are second and third-time buyers whose children are older and need less supervision. Upshot? Parents want what housewives in *House & Garden's* seminars called a "retreat." Specifically, *H&G* reports, they "want space for a king-size bed, two chests or dressers, a night table, a desk, two easy chairs, a tea table and a place for books."

HOUSE & HOME finds that many leading builders now offer conveniences that were high on the list of preferences voiced at *H&G's* seminars. Items: double closets, walk-in closets, dressing alcoves ("coming even in \$17,000 houses," says Interior Designer Margaret Gale), ceiling-high closet doors and silent wall switches controlling base plugs.



John Gorman



C. F. Rank

**Dressing alcove**—often with a washbasin, as in Larwin's \$26,750 model in Los Angeles (above)—is provided by 55% of builders. Two big closets meet repeated consumer demand for separate storage for husband and wife.

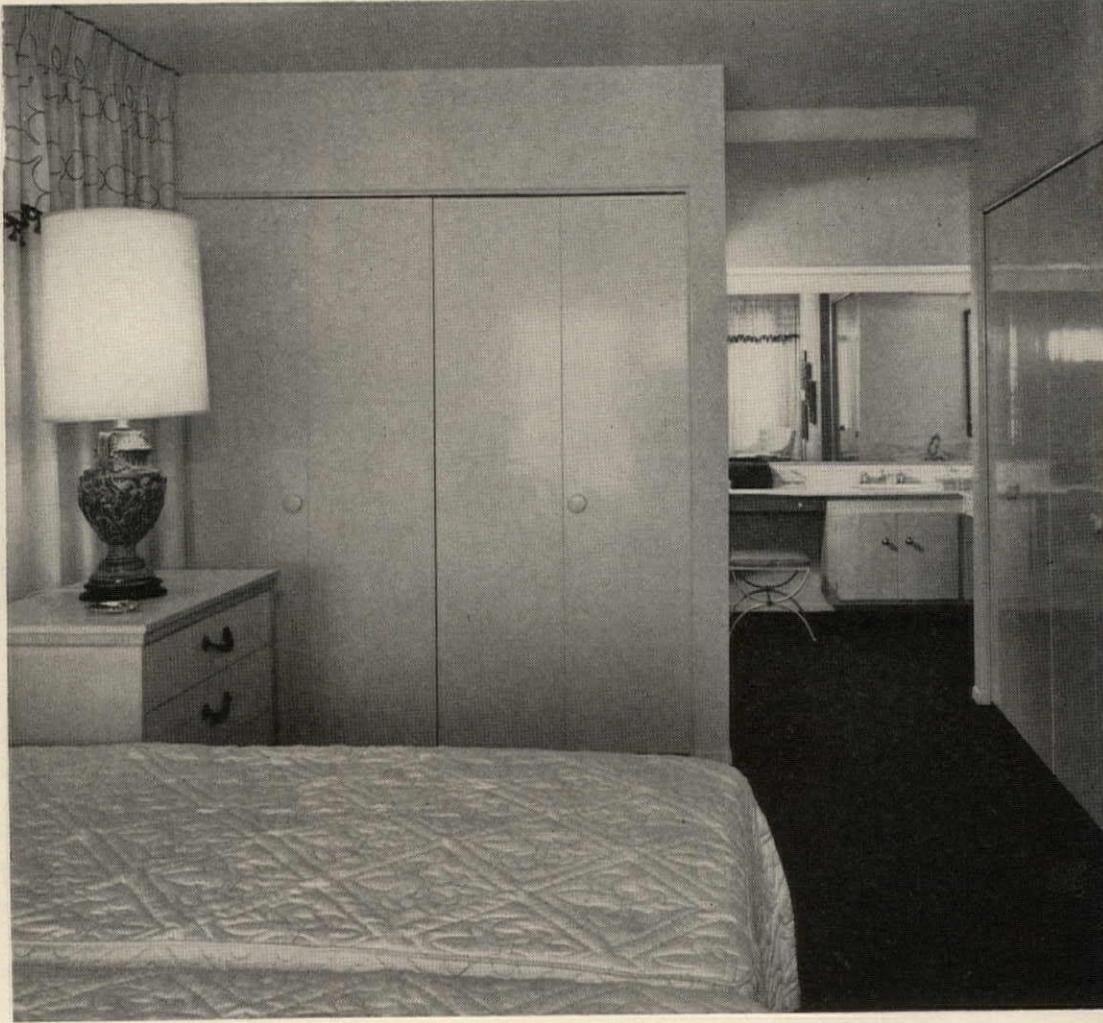
**Seating area** with a fireplace makes a suite of the bedroom in a Simonds & Stringer house by Architect Ian MacKinlay near San Francisco. The room opens to outdoors—an amenity offered by 14% of builders surveyed.



Photos: Julius Shulman

**Walk-in-closet** is included by 74% of builders queried by H&H. This closet with built-in storage is in a \$31,450 model by Detroit's Nosan Building Corp. Mirrored sliding doors reflect a built-in vanity across room.

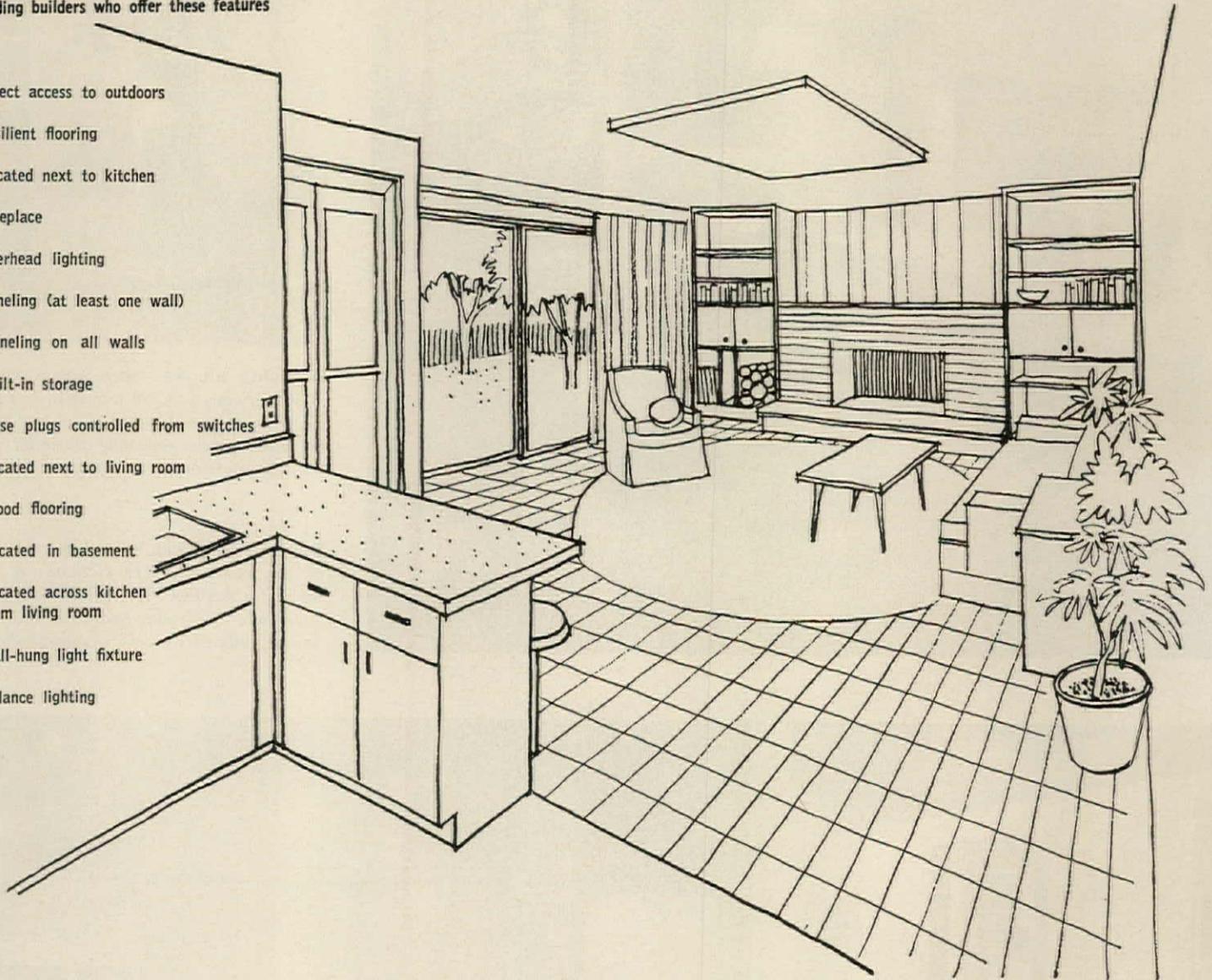
**Double closets**—these are in a \$30,500 model by Drogin Homes of San Diego—are offered by 81% of the builders. Most of the doors are sliders or bi-folds, and half of them are ceiling high for easy access to top shelves.



# Checklist for family rooms

% of leading builders who offer these features

- 86% Direct access to outdoors
- 80% Resilient flooring
- 79% Located next to kitchen
- 63% Fireplace
- 57% Overhead lighting
- 53% Paneling (at least one wall)
- 45% Paneling on all walls
- 43% Built-in storage
- 36% Base plugs controlled from switches
- 35% Located next to living room
- 33% Wood flooring
- 30% Located in basement
- 27% Located across kitchen from living room
- 12% Wall-hung light fixture
- 6% Valance lighting



## Family rooms are more than ever the living center of the house

That's why four out of five of the builders surveyed by HOUSE & HOME put their family rooms next to the kitchen—the work center of the house. It is why seven out of eight builders provide direct access from the family room to the patio, creating one big indoor-outdoor living area. And it is why easy-to-maintain materials—like resilient-tile flooring and wood paneling—find their widest use in the family room. (For other survey results, see above.)

As always, the housewife is the key to the design of today's family room. According to the *House & Garden* seminar, she wants to work in the kitchen and still be a part of the family. She wants to supervise small children or help entertain teenagers. She wants a place to entertain her own

friends informally. And she wants to be able to clean the family room after all of these activities with a minimum of work.

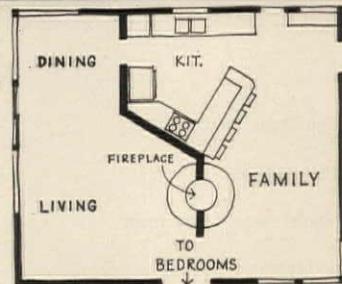
Since the family room is the living center of the house, it is not surprising that many builders report it is fast replacing the living room as the glamour room of the house. Wood paneled walls are handsome and easy to maintain, and twice as many leading builders are now using paneling in the family room as in the living room. Family rooms get nearly two-thirds of the fireplaces—the most expensive extra in most houses. And family rooms are almost always the setting for such luxuries as full masonry fireplace walls, beamed ceilings and indoor barbecues (photos, far right on opposite page.)



John Hartley

**Off-kitchen location** of the family room is used by 79% of the leading builders surveyed by HOUSE & HOME. The family room above, in a \$29,995 model built by Drogin Homes of San Diego, is separated from the kitchen by an offset 8' eating bar, creating, in effect, one big family living center. The family room is also located next to

the living room (see plan, right), an arrangement used by 35% of the builders surveyed. The fireplace (63% put it in the family room) has a raised circular hearth and also serves the living room. Other features include a built-in storage unit, far right, overhead light fixture and resilient tile flooring. Paneled walls are pecky cyprus.



Verne O. Williams



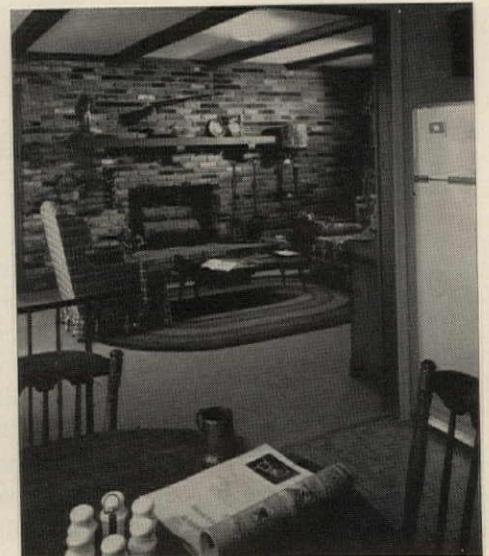
**Wood-paneled walls**, shown in the family room of a \$35,900 model by Robert B. Ehmann of Miami, are used by 53% of the builders. Photo is taken from patio door (86% open family rooms to the outdoors).

Lisanti



**Big brick barbecue** typifies the extras which most of the surveyed builders put in family rooms. It is part of a fireplace wall. The \$28,900 house was built by Emil Hanslin Associates in New Seabury, Mass.

Warren Ballard



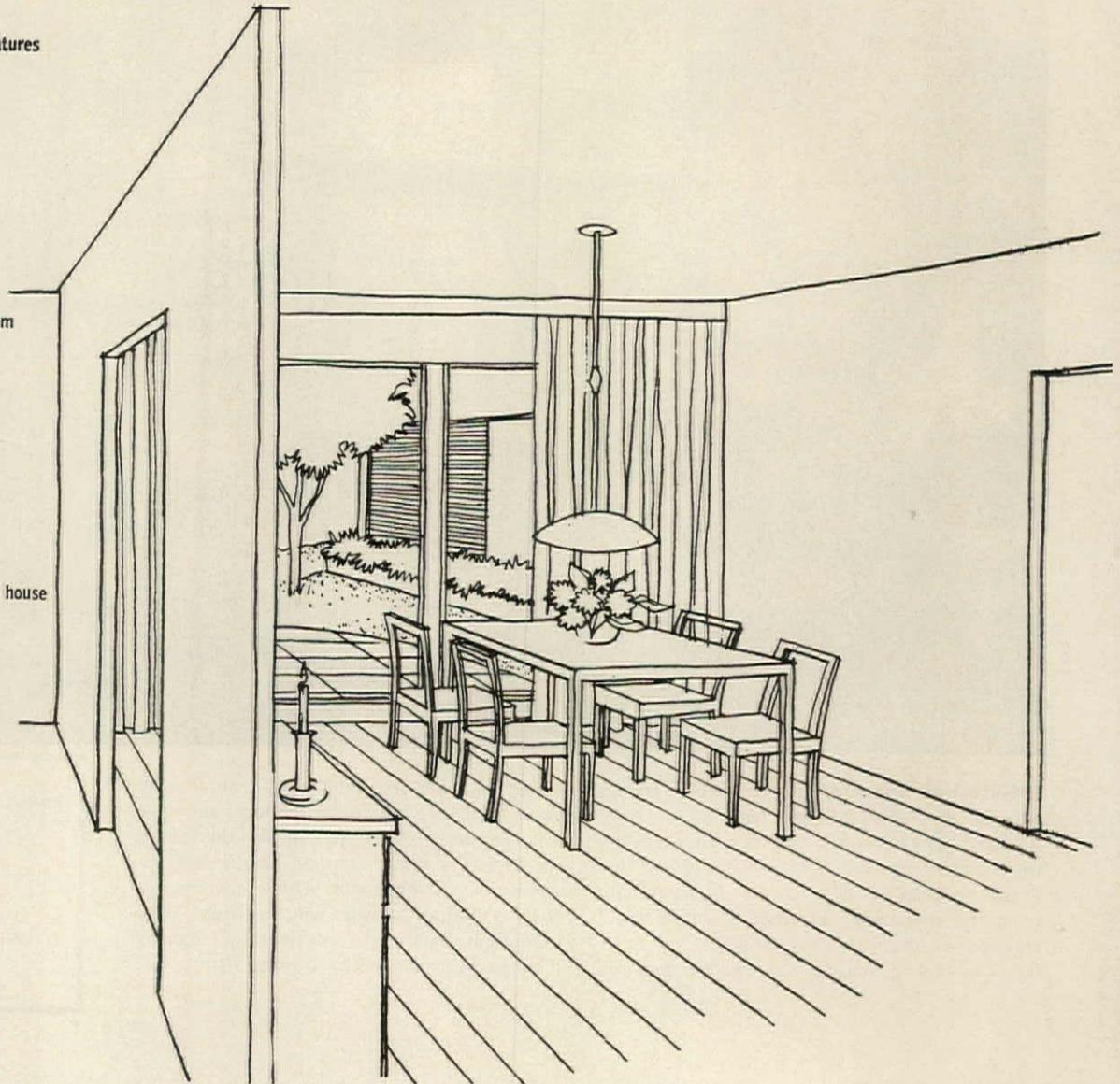
**Brick fireplace wall** and beamed ceiling show early American design used by more and more builders in their family rooms. Minchew Construction Co. of Annadale, Va., offers this one in a \$33,750 model.

*continued*

# Checklist for dining rooms

% of leading builders who offer these features

- 83% View to outdoors
- 77% Ceiling-hung light fixture
- 79% Open to kitchen
- 74% Open to living room
- 64% Completely separate from living room
- 59% L-shape off living room
- 59% Minimum 10' x 12' dimensions
- 53% Wood flooring
- 42% Located at front of house
- 38% Located next to entry
- 37% Located anywhere but at front of house
- 36% Wallpaper
- 32% Separate access to outdoors
- 30% Big enough to seat 12
- 30% Resilient flooring
- 28% Carpeting
- 26% Pass-through from kitchen
- 19% Built-in dish storage
- 11% Screened (only) from living room
- 2% Valance or concealed lighting



## Dining rooms grow bigger, more formal, more separate from living rooms

Well over half the builders surveyed by HOUSE & HOME (see results above) say their dining areas are separate rooms and at least 10' x 12', and almost one-third say these areas are big enough to seat 12 people comfortably.

This emphasis on size and separateness is part of the current builder effort to make dining space more formal. Other marks of formality are overhead lighting fixtures, included by 77% of the builders surveyed, wood flooring (53%), carpeting (28%) and wallpaper (36%). One mark of informality—a pass-through from the kitchen—is offered by only 26% of the builders. (Most builders make room for informal dining in the kitchen, family room or both.)

Builder emphasis on formal dining rooms re-

flects growing consumer demand. Strong evidence of this demand comes from the *House & Garden* consumer seminars: a large majority of the participating housewives said they wanted a clearly defined dining room that would seat 12 to 14. Their reasons showed they see formal dining as an ingredient of gracious living, a mark of hospitality and a way "to teach children good manners." But a vocal minority (20%) saw no need for a formal dining area and called the dining room "the most wasted room in the house."

A trend to more indoor-outdoor living—evident in family and living rooms—also shows up in dining rooms. One-third of the builders say their dining rooms open directly to the outdoors through sliding or French doors.



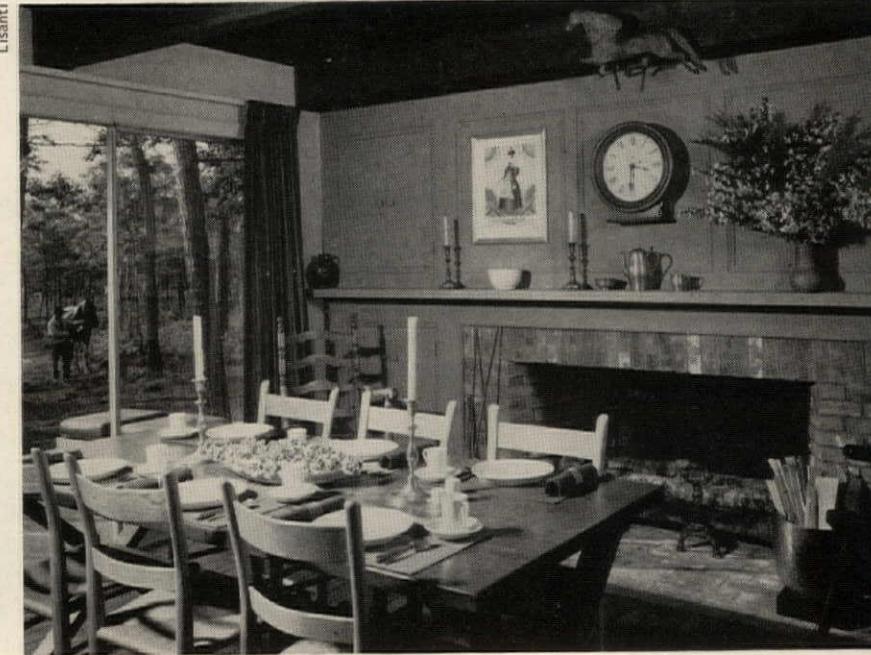
**Separate dining room** is provided by 64% of the builders in HOUSE & HOME's survey. This room, in a \$34,450 model by Builder John Minchew of Annandale, Va., opens off the living room, in background, and gains added formality from an ornate chandelier, wainscot paneling, a chair rail and ceiling molding.



**Screen dividers** between dining and living rooms are used by 11% of the builders. These louvered screens are in a Los Angeles house priced at about \$30,000 by Harlan Lee. *House & Garden*, reporting on its consumer seminars, says housewives want the dining room "adjacent to the living room so entertaining can be extended."



**Open dining room** in an L-shaped living and dining area is provided by 59% of the builders. This 13' x 11' room is in a \$30,500 (plus land) model designed by Architect Francis D. Lethbridge for Builder Edmund Bennett of Bethesda, Md. Glass doors open the room to the outdoors—an amenity offered by 32% of the builders.



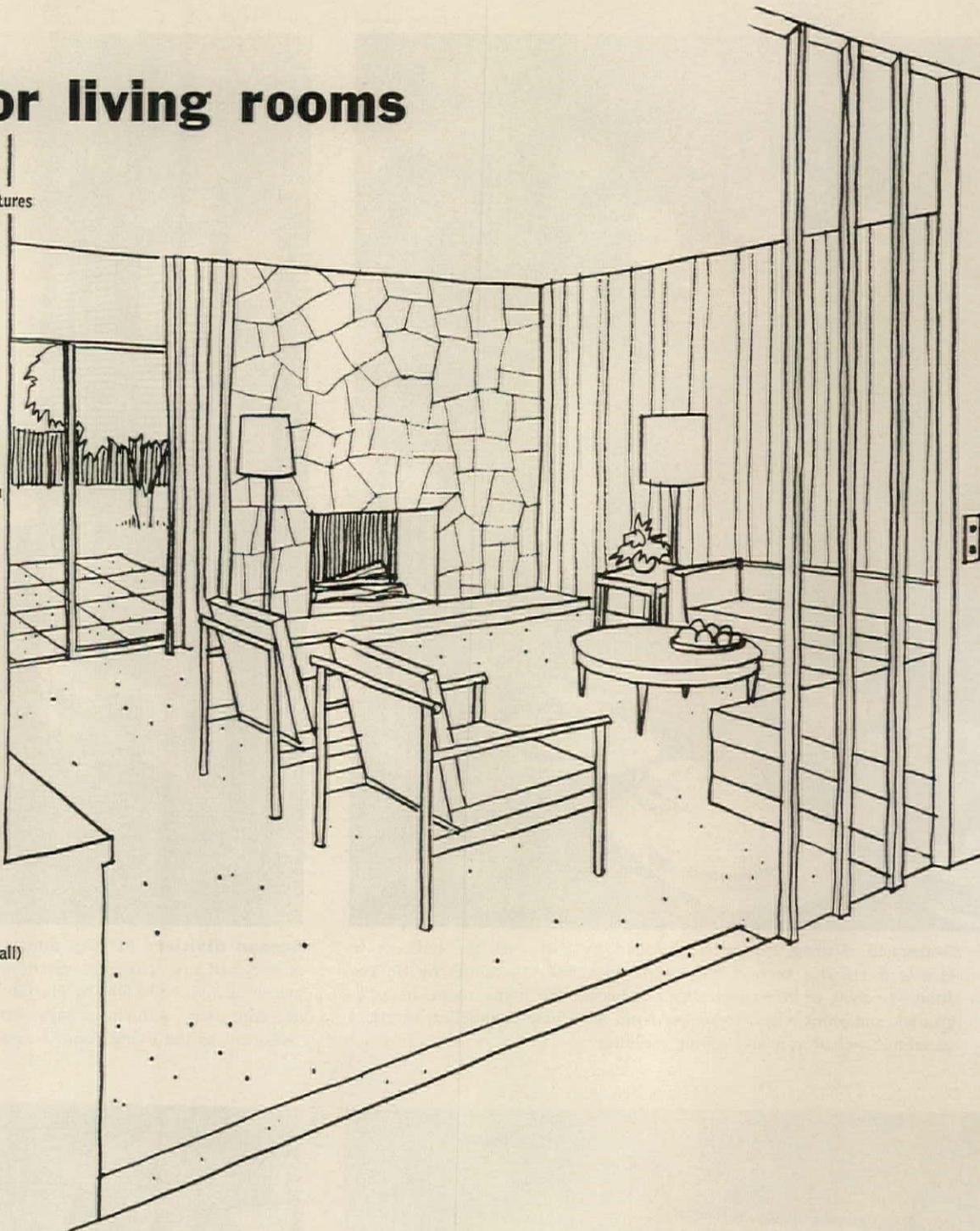
**Informal dining** is preferred by 20% of *House & Garden* seminar participants. This dining area—part of a 20' x 14' country kitchen—is in a \$27,900 (plus land) model designed by Architect Robert Woods Kennedy for Emil Hanslin's New Seabury on Cape Cod. Traditional fireplace and details contrast with contemporary glass door.

*continued*

# Checklist for living rooms

% of leading builders who offer these features

- 93% facing the street
- 50% facing rear of lot
- 26% facing side lot
- 14% facing interior court
  
- 85% Base plugs controlled by wall switch
- 70% Wood flooring
- 61% Picture window
- 57% No through traffic to other rooms
- 50% Through traffic to other rooms
- 46% Fireplace
- 44% Direct access to outdoors
- 41% Sliding glass doors
- 32% Carpeting
- 30% Wallpaper
- 26% Flooring other than wood
- 24% Wood paneling (on at least one wall)
- 19% Built-in (shelves)
- 14% Ceiling-hung lighting
- 12% Built-in (cabinets)
- 8% Cove or valance lighting
- 6% Sunken living room



## Living rooms blend parlor formality with family-room livability

Most of today's best builder's models try to satisfy two opposing buyer-preferences for living rooms (well documented by the *House & Garden* seminar): 1) Some women want a quiet, always presentable, parlor-like room, and 2) others want a versatile entertainment area and semi-formal relaxation center (TV and playing children are consigned to the informal family room). But since most women's preferences fall somewhere between the two extremes (according to *H&G*), builders are smart in having their living rooms designed to include as many facets of both appeals as possible (see *checklist*).

For example, to bolster formality—and quiet—more than half the builders in *HOUSE & HOME*'s survey are cutting down traffic by dead-ending

the living room. Despite the well-publicized attractions of informal rear living, an overwhelming percentage (93%) have a front living room in at least one model and 61% install picture windows. Still, a growing number (44%) provide informal access to the outdoors from the living room of at least one model, and 41% install sliding-glass doors.

Just under half of those surveyed include a fireplace, an item that the *H&G* seminar revealed is popular for both its psychological and physical warmth. Features that offer decorative warmth—carpeting, wallpaper and wood paneling—are installed by about one-third of the builders, with colors selected to emphasize the formality or informality of the room.



**Fireplaces** are included in the price by 46% of the builders, even though (according to the *H&G* seminar) most women are so concerned about soot and loss of wall space that they prefer to have them in the family room. Shown above (in a living room from Harlan Lee's

Encino Hills model which sells for \$11.50 per sq. ft. on lots that range upward from \$24,500) is a fireplace wall that opens up the living room to the dining room and dramatizes the living room's sunken conversation pit.



**Built-in bookshelves**, offered by 19% of the builders, punctuate a paneled wall in this \$8,925 (plus land) house by Richmond Construction Co., Sarasota, Fla. Carpeting is included by 32% of the builders.

John Hartley



**Wood paneling** is used by 24% of the builders on at least one wall. In this \$29,995 San Diego house by Drogin Homes, a glass door (left) and white brick contrast with the warmth of wood paneling above the fireplace.



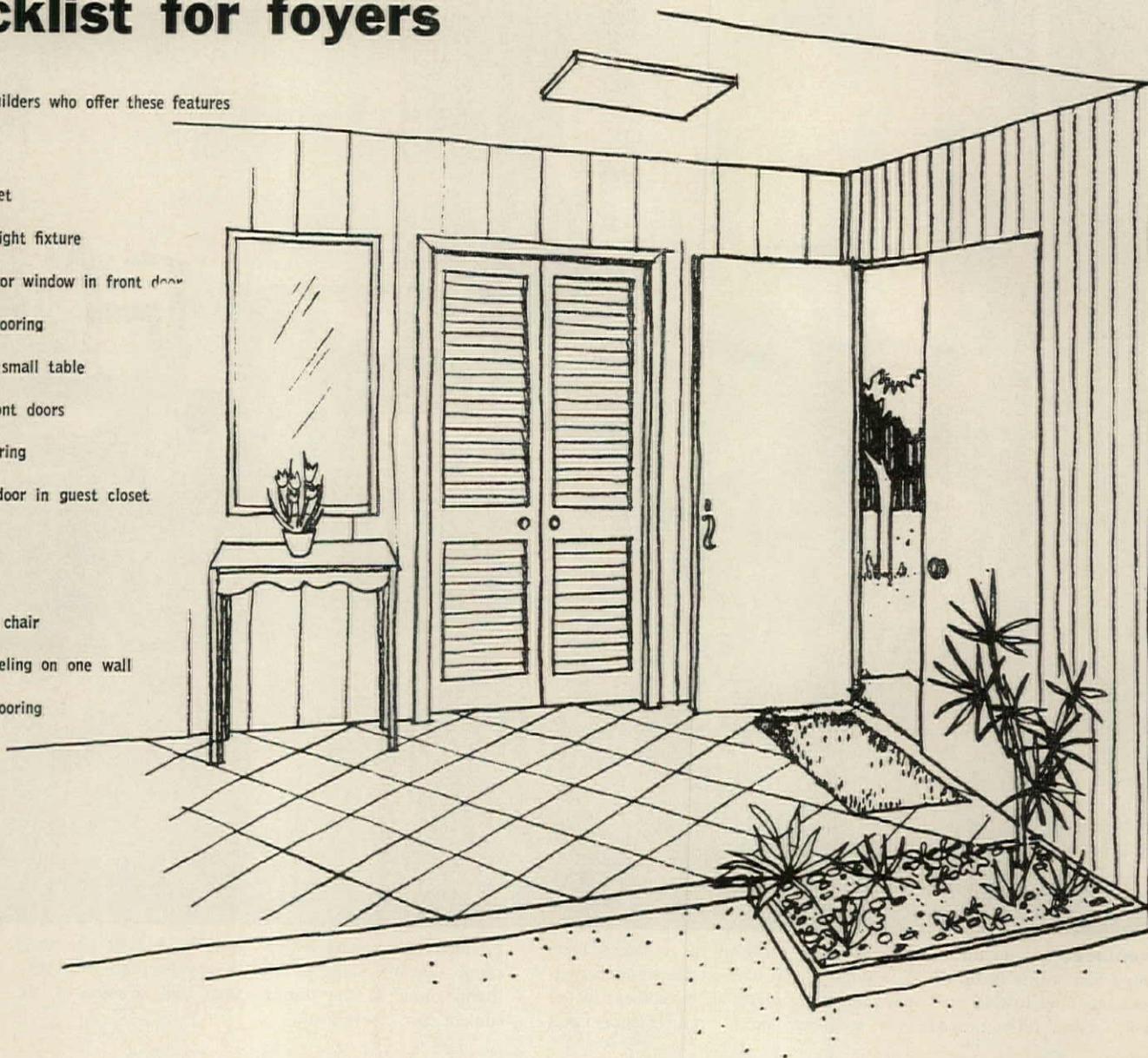
**Sliding-glass doors**, for access to a yard or patio, are included by 41% of the builders, the same number who face the living rooms to the rear. Room above is in Rutenburg Homes, \$11,500 model in Clearwater, Fla.

*continued*

# Checklist for foyers

% of leading builders who offer these features

- 93% Guest closet
- 80% Overhead light fixture
- 71% Sidelights or window in front door
- 68% Resilient flooring
- 68% Space for small table
- 64% Double front doors
- 52% Wood flooring
- 43% Louvered door in guest closet
- 43% Planter
- 38% Mirror
- 33% Space for chair
- 20% Wood paneling on one wall
- 14% Mineral flooring



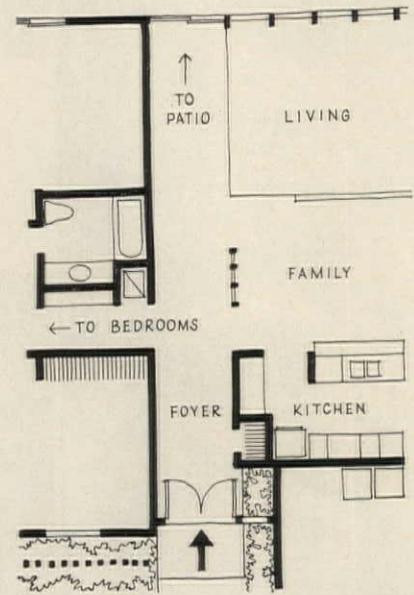
## Foyers grow bigger, and they are being treated as real rooms

Disappearing fast is the 4' x 4' area just inside the front door—separated from the living room by a screen or half-wall—that builders once called a foyer. In its place is a spacious area wide enough for a double-doored entrance (used by two thirds of the leading builders surveyed by HOUSE & HOME), big enough for a small table (so say 68% of the builders) and often big enough for a planter (43% of the builders).

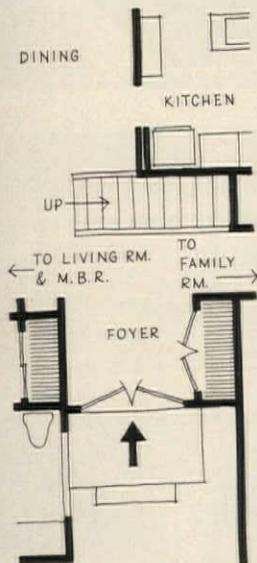
Behind this change lie the demands of second- and third-time buyers. "They've lived in houses where the front door opened right into the living room," says a Texas builder who answered the survey, "and they're fed up. They know that a true foyer is the only way to get a floor plan that offers privacy and good traffic flow."

The importance of a foyer was stressed by participants in the *House & Garden* seminar. Uppermost in their minds was privacy: they didn't want callers to see directly into the living room, and they wanted children to pass from the front door to the bedroom area without disturbing guests in the living room. They also wanted a foyer big enough to let guests take off their coats without feeling cramped.

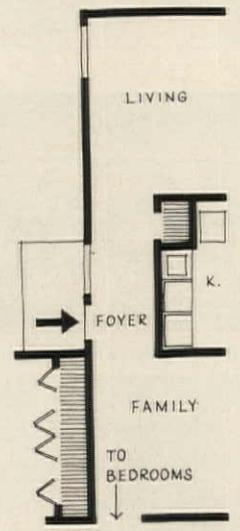
Since the foyer creates the first impression of the interior of a house, leading builders are dressing it up more and more. Four out of five install overhead light fixtures, almost half use louvered doors on guest closets; and they are split fifty-fifty on floors of either wood or such other materials as slate, brick, carpeting and vinyl.



**Double entry doors**, a feature reported by 64% of the builders answering HOUSE & HOME's survey, open into a 6'-wide foyer. There is a planter (reported by 43% of survey respondents) behind the door at right, visible from outdoors through a sidelight (used by 71% of the leading builders). The foyer permits an excellent traffic pattern (see plan, above.) Alco-Pacific built this \$24,900 model in Westminster, Calif.



**Large foyer** extends more than 10' into this house, and it gets an added feeling of spaciousness from a two-story ceiling. A large guest closet with louvered doors (featured by 43% of the leading builders) is hidden behind one door (see plan, right). The house is a \$38,800 model built by Leo J. Shanahan & Sons, Los Angeles.



**Small foyer** uses a minimum of floor space, but still has room for a small table (as do foyers built by 68% of the builders surveyed). The foyer gives private access to both the formal and informal living areas (see plan, right) and keeps callers from looking directly into either area. N. Munao Builders of Chicago built the \$20,800 house.

continued



Townhouses in Peekskill, N. Y.

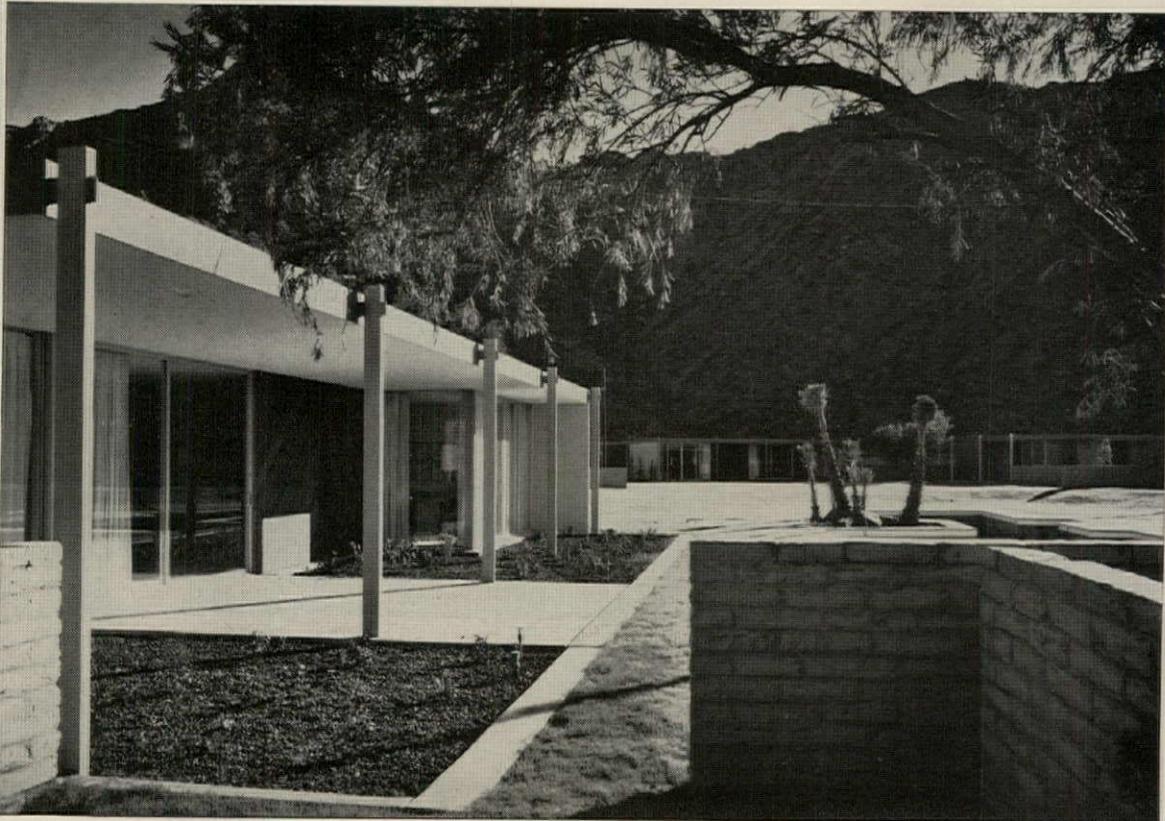


Townhouses in Phoenix

## Condominium's many faces



High rise in Ft. Lauderdale



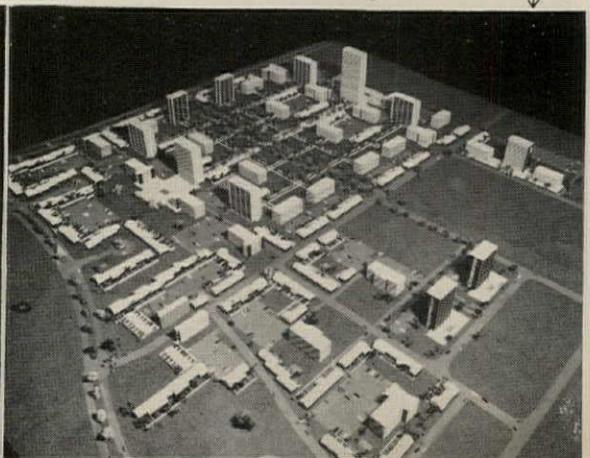
Ranch design at Palm Desert, Calif.



High rise in Denver



Duplexes in Santa Barbara ↑ Garden apartments in Chicago ↓ Row units in Ft. Myers, Fla. ↑ Retirement housing in Lakewood, N. J. ↑ A condominium complex in Houston ↓



*In 1961, Congress passed a law letting FHA housing be sold under a new form of ownership that dates from Roman times.\* Now, the condominium concept has seized the imagination of the housing industry and some call it housing's biggest innovation in years.*

## reflect its surprising versatility

Condominium—a concept virtually unknown in the U.S. three years ago—is becoming the center of spirited controversy among the men who are trying it out, or studying whether to do so.

### *Some bouquets:*

- Says Builder Alexander Paulsen, who is now starting New York City's first condominium: "Condominiums will change the whole concept of housing in New York. Now, everyone can own his own home with very little money."
- Says Lender George C. Johnson of Brooklyn's Dime Savings (which is financing Paulsen's 700-unit project): "Condominiums mark a new era in residential construction and ownership. We believe this concept of home ownership will open up a wide new field for home seekers and the building industry."
- Says Builder Fred Brescia of Phoenix: "Eventually condominiums are going to replace cooperatives. As for rental projects, they won't compete and will become condominiums themselves."
- Says Builder Herbert M. Rosenthal of Chicago: "In ten years there will be more condominium units sold in the Chicago area than new free-standing homes."

### *Some brickbats:*

- Says Builder Eli Broad (who has built condominiums in Phoenix and in California): "The idea is definitely oversold. Too many people in our industry think it is a magic formula for success. It's not. It offers some technical advantages over straight cooperatives [builders actually sell homes rather than shares of stock] but it's not an answer for all builders."
- Says Lender Arthur Neely of California Federal Savings & Loan: "Our attorneys see too many legal complications—they're still afraid of them. Who pays for a broken pipe in one of those common walls? Also, we don't believe there is public acceptance yet. Resales have to be shown. We're very reluctant to get into condominiums and I know many other lenders agree."
- Says Mortgage Broker James Andrews of Nehring Bros. of New York City: "The principal advantage of condominiums is the splendid opportunity they will provide for lawyers to earn a better living."
- Says Builder Leon Yeuell of Fort Lauderdale, Fla., (who built Florida's first FHA condominium): "Prospects have to be ex-

perts in real estate to understand what we're trying to sell them. Most think a condominium is the same as a co-op. When we manage to convince them that there's a big difference, they back away and say that if condominium is that new they'll let somebody else try it first."

*Despite all the controversy, there is no question that condominium is catching on fast.* Condominiums have sprung up all across the U.S.—chiefly in Hawaii, California, Phoenix, Salt Lake City, Colorado, Chicago and Florida. Detroit, Houston and New York are getting their first projects. Projects are planned for Buffalo, Washington, D. C. and other Eastern markets.

Condominium is being used for more and more building types. High-rise projects sell on the banks of Boca Raton, Fla. Garden condominiums sell briskly in Chicago suburbs. Townhouses attract buyers in Phoenix; duplex and fourplex units draw California buyers. In Breckenridge, Colo., condominiums serve as second homes for skiers. Elderly buyers retire in condominiums in Lakewood, N. J. In Utah and California, the condominium concept has gone commercial: tenants buy offices or entire floors in high-rise office buildings. And in Houston, the most ambitious condominium complex yet is now rising: 42 multi-story residential buildings, including high-rise, townhouse and garden apartments.

This boomlet in condominiums dates from June 1961, when Congress authorized FHA to insure mortgages on parcels of air space. Congress' move nudged states to act. FHA does not specifically require that state enabling laws precede its insurance, but it does insist that states tax the individual condominium units separately. In many states, this was tantamount to requiring state legislation. In a stampede of enactments, no less than 40 states and the District of Columbia have adopted condominium legislation (31 of them acting last year). Only nine condominium projects have applied for FHA insurance so far, but a HOUSE & HOME check in 11 states suggests that as many as 20,000 condominium units may have been started in the U.S. so far.

The reasons for this rush are both fundamental and practical. Says General Counsel Edward L. Schiff of the Condominium Council in New York. "This is not a specious phenomenon. The success of the condominium in Europe and in Latin America cannot be denied. In this country, the condominium is a marvelously flexible marriage of key influences on our market—the desire for ownership and the need for high density housing."

To a surprising degree, condominium is giving builders a new way to generate sales among prospects who might otherwise be about ready to shift from home ownership to rental or who don't want to buy their first new homes because of the upkeep work involved (*see overleaf*).

\* A papyrus in a Brooklyn, N. Y., museum suggests condominiums were familiar to Hebrews in 500 B.C. Condominium ownership was codified in Roman law, spread to medieval Europe and to Latin America. Builders experimented briefly with condominium forms in California in the twenties. In 1947, 12 veterans got VA to guarantee mortgages on 12 units in a remodeled building on New York's East 84th St. But condominium, without a heritage in Anglo-Saxon law, was a rarity until recently. In 1948, Puerto Rican proponents began a push for FHA insurance. Their wish became FHA Sec. 234 in 1961.

## How carefree convenience became the dominant appeal in low-density condominiums

Many condominium builders, particularly in the Southwest and California, are executing a neat about-face. They are abandoning the original condominium concept and replacing it with one that creates a surprising merchandising tool. Here's what's happening:

- Condominium was intended to make homebuyers interested in apartment living. But many builders are using condominiums to revive interest in what amount to one-family homes.
- Condominium was intended for high-density housing. But many builders are keying it to low-density housing.
- Condominium calls for sale of air space and sharing of land. But many builders are selling land and ignoring air space. *Builders have taken to condominium as the magic wand that removes the drudgery of keeping up a single-family house on a large lot and replaces it with carefree convenience.*

They sell single-family houses, generally in duplexes or longer rows, in the usual way. But the buyer takes title only to his house, to the land beneath it, and (in some cases) to a few inches around his house. The rest of the land is shared among all the buyers. This not only places lawns, walks and swimming pools under care of a common maintenance crew, but it also opens ways to relieve homebuyers of other chores as well. For example: Builders Robert C. Amann and Andrew S. King of Ft. Myers, Fla., relieve buyers of all exterior and interior maintenance—except for painting, care of appliances and carpets.

"Condominium is where your carefree life begins," announce Amann and King. "A complete vacation from household chores," echoes Developer George Osborne in Palm Desert, Calif.

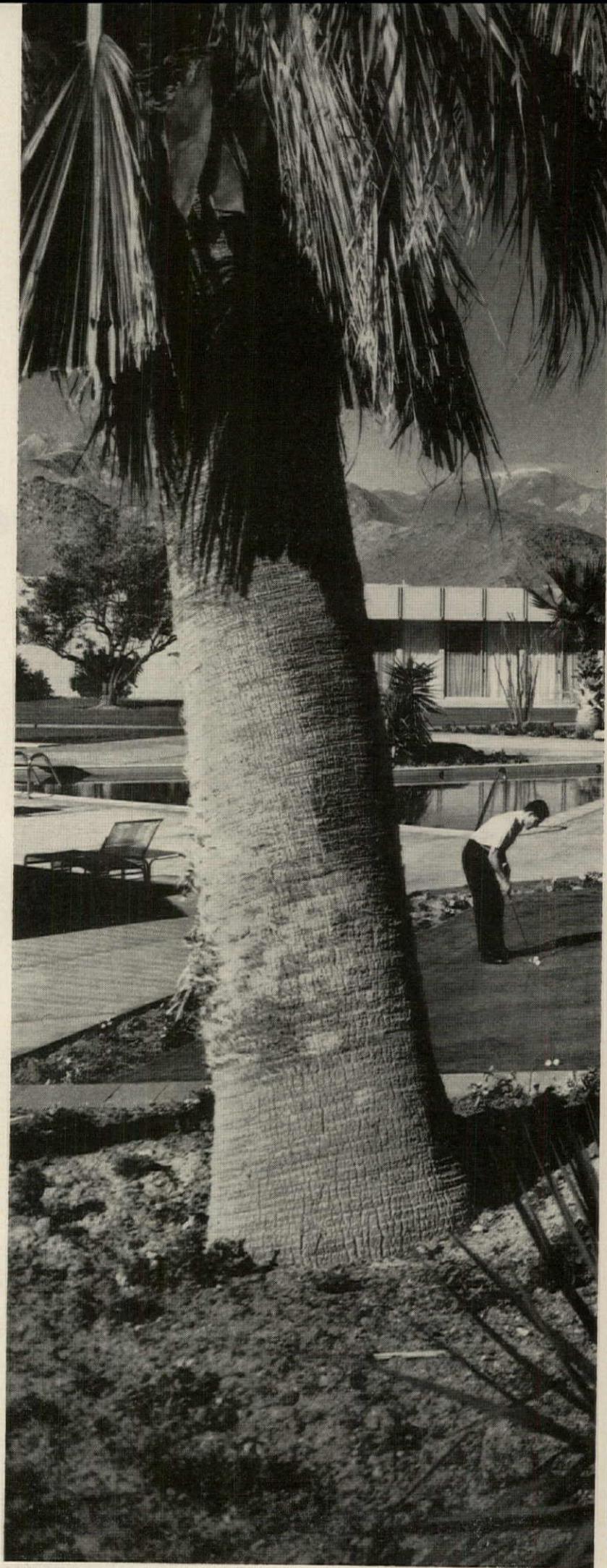
Before builders hit upon this theme they expected most of their buyers to be former apartment dwellers. Instead they are finding their appeals are more alluring to owners of single-family homes. Two-thirds of Builder Eli Broad's 156-unit condominium in Phoenix was sold to former homeowners. Almost 90% of Melvin Jensen's buyers in Salt Lake City are former homeowners. Concludes Manager Jack Skinner of Denver's La Fontana condominium: "The renter and condominium buyer are two different breeds of cat. Our appeal is to the homeowner."

*The movement toward the carefree condominium is in many respects a movement away from the condominiums provided for by state law.* Thus many builders cannot legally claim to be building true condominiums. Some, like Douglass Construction Co. in San Clemente, Calif., call their units nonstatutory (or common-law) condominiums. Melvin Jensen avoids condominium entirely. He sells "apartment homes."

*The carefree condominium is actually an extension of a trend that got rolling a few years ago—the move toward cluster plans of single-family homes* in which small common areas are managed by a homeowners' association. Condominium builders have extended the common area to all land not occupied by houses.

This single step has worked a near-miracle. In cluster housing homeowners often balk at their responsibilities over the small common green. But in condominiums, buyers readily accept their share in maintaining *all* the land and its amenities to be rid of do-it-yourself chores with which most are all too familiar. Example: John Hall sold out 188 units in a condominium near Phoenix in five weeks. Buyers of \$12,500 to \$16,250 units willingly pay \$20 a month for recreation (*see p. 102*) and all exterior maintenance including management, insurance and repairs.

*Carefree condominiums are uniquely suited to two new housing movements in which leisure is a paramount concern—vacation homes and retirement housing.* By opening all land to common ownership, builders offer an array of recreational facilities. Also, buyers can leave their homes without upkeep worries.



**GOLF ON A FRONT LAWN YOU DON'T HAVE TO MOW.** This is the appeal of Sandpiper Homes in Palm Desert, Calif. The project, with 224 two- and three-bedroom homes priced from \$30,000 to \$42,000, is actually a series of 14 separate condominiums. In each condominium 16 buyers share the use of



Julius Shulman

a pool, putting green, garden and a cabana. Though the buyers also share ownership of these facilities, all maintenance—plus house cleaning—is performed by a trained staff. Even linens are available. For this, buyers pay a mandatory \$75 to \$85 a month. Architects Palmer & Krisel have turned the

condominium (conceived for high-density) into a low-density vehicle. They have placed only 4.4 units to the acre, giving each unit two private patios (p. 102) plus as much as 2,175 sq. ft. of space. Developers George Osborne and William Kemp sold 180 of 192 completed units in 18 months.

*continued*

## Condominiums are a new showcase for what's best in today's housing—but they don't always go up easily

The condominium is *not* for every builder. Warns Builder Herbert Rosenthal: "The condominium is an approach that should be taken only by a management-oriented builder who can cope with the condominium's unique problems."

*Problems loom even before the project is under way.* Says Attorney Keith Romney: "The chief drawback to condominium may well be the initial legal complications." He observes that condominiums require considerable specific documentation tailored to specific projects.

Lender reluctance is another obstacle that must be overcome early in the game, even in established condominium markets. In California, Builders Ray Watt and Eli Broad agree that financing "is extremely difficult to get." Adds Watt: "If you don't have a proven relationship with a lender, I'd say you'd have no chance at all of getting a program started at this time." (Most condominium builders look for 80% conventional mortgages for 20 years at 5¾ to 6%.) Zoning is a third stumbling block. Vice President Jim Pennington of Hallcraft Homes in Phoenix notes that zoning boards have difficulty swallowing the condominium concept. "But where they understand its benefits, they want condominiums, says he. Builder Richard Syracuse faced opposition from a zoning board in Peekskill, N. Y. when he wanted to sell townhouses on land zoned only for single-ownership multi-family housing. Ironically, the condominium was the answer. His association of owners becomes the single owner of the land.

Builders in California, Michigan and New York are fighting another problem. They must register with the state because sale of a condominium there is regarded as issuance of a security.

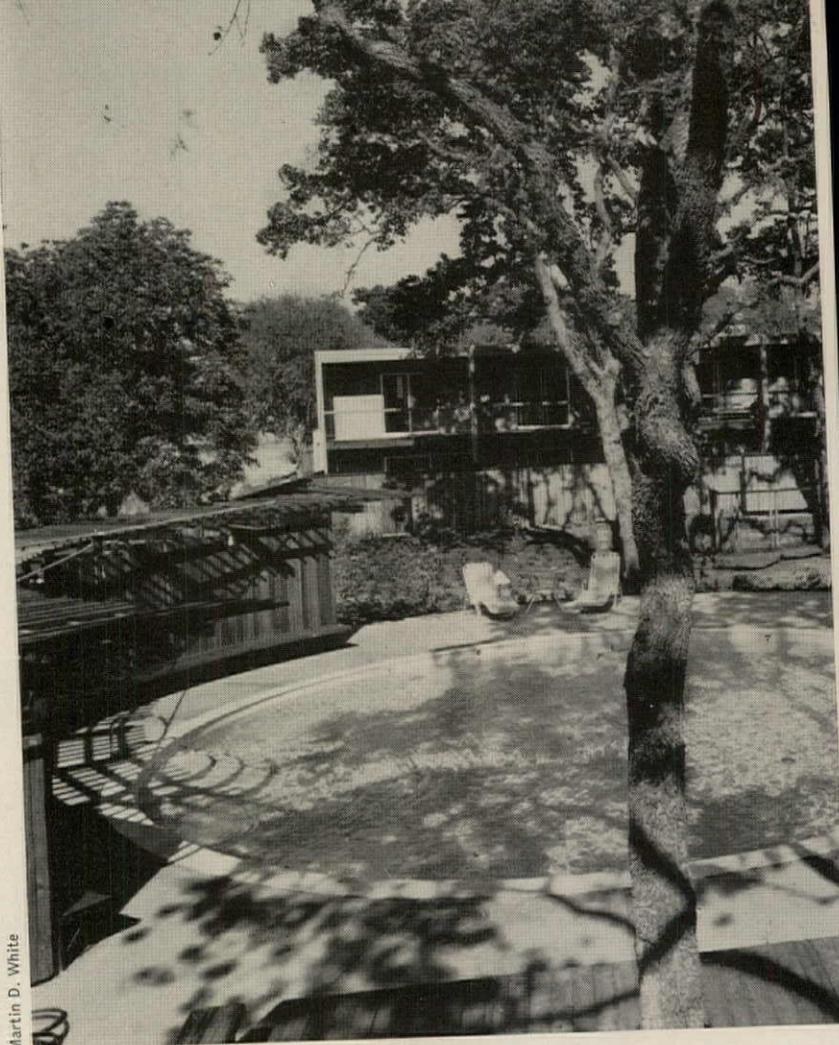
*Planning and building a condominium present a second set of problems.* To fulfill the combined promise of ownership plus convenience, builders must offer more than a deed and a declaration of rights. They must provide landscaping, larger rooms, more appliances and (especially) better soundproofing than is required in comparable rental units. Other benefits are easily overlooked—but not by buyers. Says Rosenthal: "You've got to arrange for garbage collection and janitors for the first two people."

Municipal authorities will be looking at access for fire trucks and police and assurances of good maintenance. Observes Attorney Howard Ellman: "Some cities in southern California panicked completely and have provided that the municipality is now a beneficiary to the declaration of covenants and can enforce every provision." This, says Ellman, makes almost every dispute among condominium buyers a public affair.

Ultimately, the key to successful condominium planning is location. Case in point: Ray Watt located a condominium near Pasadena, Calif., that was too far from shopping and too close to competitive single-family houses. He sold only eight of his 30 units. Upshot: Watt threw out the condominium plan, bought out his buyers, converted his units to rentals that are \$25 to \$75 above the condominium carrying charges. Now, 27 units are occupied.

*Problems don't cease even after sales are under way.* Many states, following FHA, demand that deposits be placed in escrow until transition to the condominium regime can be effected (for FHA, not until 80% of the units are sold). But even after 100% sales, builders cannot wash their hands of the project. They have created a band of buyers that is organized to haunt them for every mistake they make. Says Rosenthal: "These people get to talking among themselves and you have to be prepared to handle complaints." Rosenthal, calling upon years of co-op experience, provides a customers' service man who attends all buyer meetings for a full year to help buyers assume responsibility for their condominium.

—ROBERT L. SIEGEL.



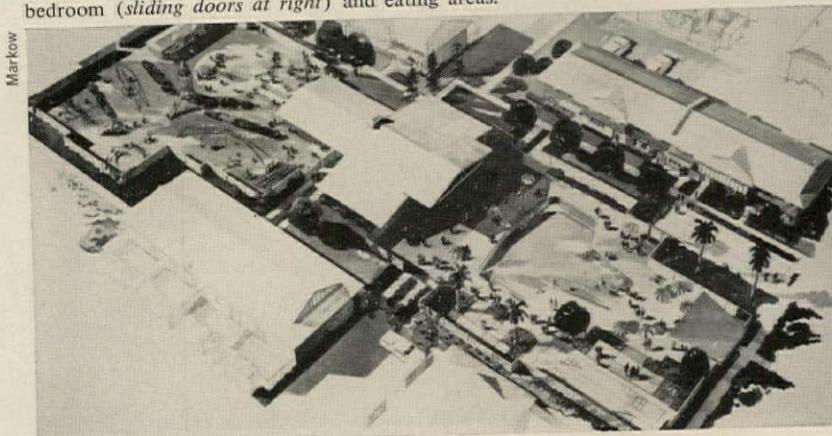
Martin D. White

### Problem-shooting in good condominiums



Julius Shulman

**INDOOR-OUTDOOR LIVING** is almost prerequisite for one-story condominiums. At Sandpipe Homes in Palm Desert, Calif., Architects Palmer & Krisel join a large, secluded patio (covering almost a third of the plot) to both bedroom (sliding doors at right) and eating areas.



Markow

**WELL-PLANNED RECREATION AREA** keeps children happy with a wading pool and swings while adults enjoy swimming and shuffle board. A nursery-recreation building separates the two areas. All 188 units (\$12,500 to \$16,250) in this Phoenix project by John Hall sold in five weeks.



**ATMOSPHERE** is what condominium buyers want—not just living space. Says Builder Joseph Duffel: "You have to create the feeling of a country club." His Orinda, Calif., condominium (46 units, mainly two-bedroom for \$12,650 to \$13,550) is wrapped around oak trees, pool and creek.



**SPACIOUSNESS** in living quarters is a much sought feature. At Sabal Point a high-rise condominium in Boca Raton, Fla., Arvida Corp. offers living rooms up to 30' long. Extra space is afforded by joining the living room with the large dining rooms. Architects: Severud & Knight.



**MERCHANDISING** requires speed since FHA and state laws require that most units be sold (FHA: 80%) before condominiums can function. General Builders sold 130 units before finishing a 173-unit Ft. Lauderdale high-rise by showing buyers a model apartment in this pre-built sales building.



Charles Schneider

**COMFORTABLE COMMON AREAS** give buyers a much-desired feeling of home. This community center at Rancho Bernardo's Seven Oaks Retirement Community, La Jolla, Calif., offers a fireplace, easy chairs grouped for conversation, bookshelves and desk. Architect: Earl Kaltenbach.



Tim Putz

**PRIVATE PATIOS**, suitable for gardening, were provided by Architect Ray Martin for each buyer in Herbert Braun's Carriage Hill, Santa Barbara. Homes (three bedroom units offer 2,150 sq. ft. at \$43,700) are placed 2.5 to the acre. The common area is owned by a buyer corporation.



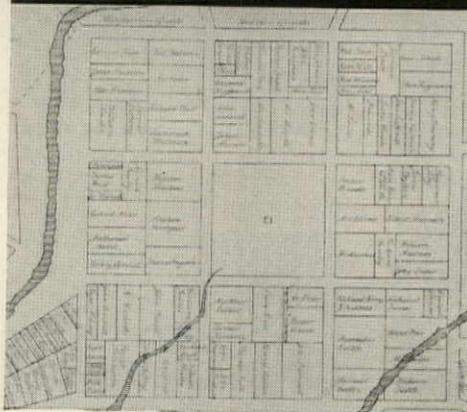
**COMMUNITY LIVING** should be made as pleasant as possible, since many condominium buyers are accustomed to the privacy of their own back yards. Melvin Jensen's Graystone Apartment Homes in Salt Lake City provides space for bigger-than-usual common recreation areas.



**AMPLE PARKING** is a must. A study of six condominiums by Researcher A. Dale Godfrey of the University of California shows that buyers look for two and even three parking spaces per unit. This space should also be unobtrusive. Here Builder Jensen hides cars under a shed.

# CLUSTER DEVELOPMENT

BY WILLIAM H. WHYTE



**This \$3 book\* puts conservationists squarely on the side of housing leaders who want zoning for better land use**

Housing people who have been battling for cluster zoning in the suburbs—so land can be used better at lower cost—have gained a powerful new ally.

This ally is the prestigious American Conservation Assn., headed by Philanthropist Laurance S. Rockefeller. And, in publishing the book shown above, it has strongly endorsed the kind of enlightened zoning that many housing professionals have been striving to attain despite stand-pat suburban attitudes.

This 130-page book could well exert a profound effect on community thinking wherever the problems of urban sprawl have risen. And if the book does not have this impact, industry leaders will have only themselves to blame—for they can easily advance the cause of cluster developments and average-density zoning by seeing to it that copies get into the hands of local officials and civic leaders.

\*In soft cover (\$6 hard cover). Available from American Conservation Assn., 30 Rockefeller Plaza, New York 20, N. Y.

(More than that, these leaders would also do well to circulate copies among fellow housers who have failed to grasp the importance of the new land-use ideas that are fast revolutionizing forward thinking on how tomorrow's environment should be shaped.)

There are four good reasons why this book can and should get industry support and public attention:

1. It is highly readable and attractive (with 94 illustrations of cluster plans and photos of townhouses). The author is William H. Whyte, who has written two bestsellers, *The Organization Man* and *The Exploding Metropolis* (prepared from articles that originally appeared in FORTUNE). Two years ago he wrote the report to Congress of the Outdoor Recreation Resources Review Commission. (Chairman of that bipartisan Presidential commission was Laurance Rockefeller.)

2. Its clear aim is to convince zoners and civic leaders that cluster developments make good sense from both community and conservation stand-

points. The book does a thorough job of explaining the ancient origins of cluster communities and townhouses, the resurgence of these residential types, and why they hold great promise for the future.

3. It pleads for fair treatment of developers who want to do a good job and shows considerable insight into builders' problems. (Whyte points out that "the new planned-unit ordinances are a help . . . But they do not necessarily cut down the amount of parleying back and forth between builders, engineers, planners and officials. Sometimes they magnify it . . . Processing should be expedited as a carrot for developers . . . Each month that capital is tied up means higher costs—and a declining interest in projects that depart from the conventional.")

4. It includes a lengthy appendix with full texts of up-to-date zoning ordinances and laws, plus charters for setting up homeowner associations—practical tools to guide municipalities and developers in planning better communities.

Here are Whyte's major find-

ings based on visits to townhouse and cluster developments across the nation:

*"The verdict of the market place is yes . . . In most cases, cluster developments have been outselling conventional developments of the same price range."*

*"People like to live in cluster developments. Talks with homeowners indicate that while they may be quite unaware that there's anything particularly unusual about their subdivision, they show a high degree of satisfaction with it. Similarly, while the cluster element may not have been the motivating factor, it is one that they come to appreciate . . . Once they become owners, the usefulness and amenity of the open-space layout becomes important, and in talking to other people about the community they are likely to give it some emphasis."*

*"The townhouse development is catching on fast . . . Some of the most successful of such developments have been in the upper brackets. [But] market success has been equal-*

ly strong at the other end of the range, and it is in this bracket that developers are now sensing a bandwagon."

*"There is growing emphasis on recreation as a core element. Recreation facilities . . . are virtually called for by a cluster layout . . . As a minimum almost all include swim clubs and children's playgrounds. The day is close at hand, indeed, when a developer will have to provide them if he is to compete."*

*"The basic procedures for common open-space ownership and maintenance are working well. There are three basic methods. One, favored in New Jersey, is to deed the space to the local government. This seems the simplest course but . . . may prove the least effective. The second method is to set up a special government district, the boundaries of which coincide with that of the development, and deed the land to the district. Such districts are empowered to levy assessments on the residents for maintenance and development of the open space. The*



**440 OF 600 ACRES** are left open in Ville du Parc Co.'s 500-house development in Mequon, Wis. The homes are clustered on 10,000 sq.

ft. lots around small parks linked by walkways. This leaves most of land for golf course, bridle trails and a swimming pool.

third is basically the same except that the vehicle is a non-profit corporation consisting of homeowners.

"There has been a considerable experience with such associations, and as a study of them by the Urban Land Institute indicates, they have worked quite well. Key requirements: they should be set up at the very beginning; membership

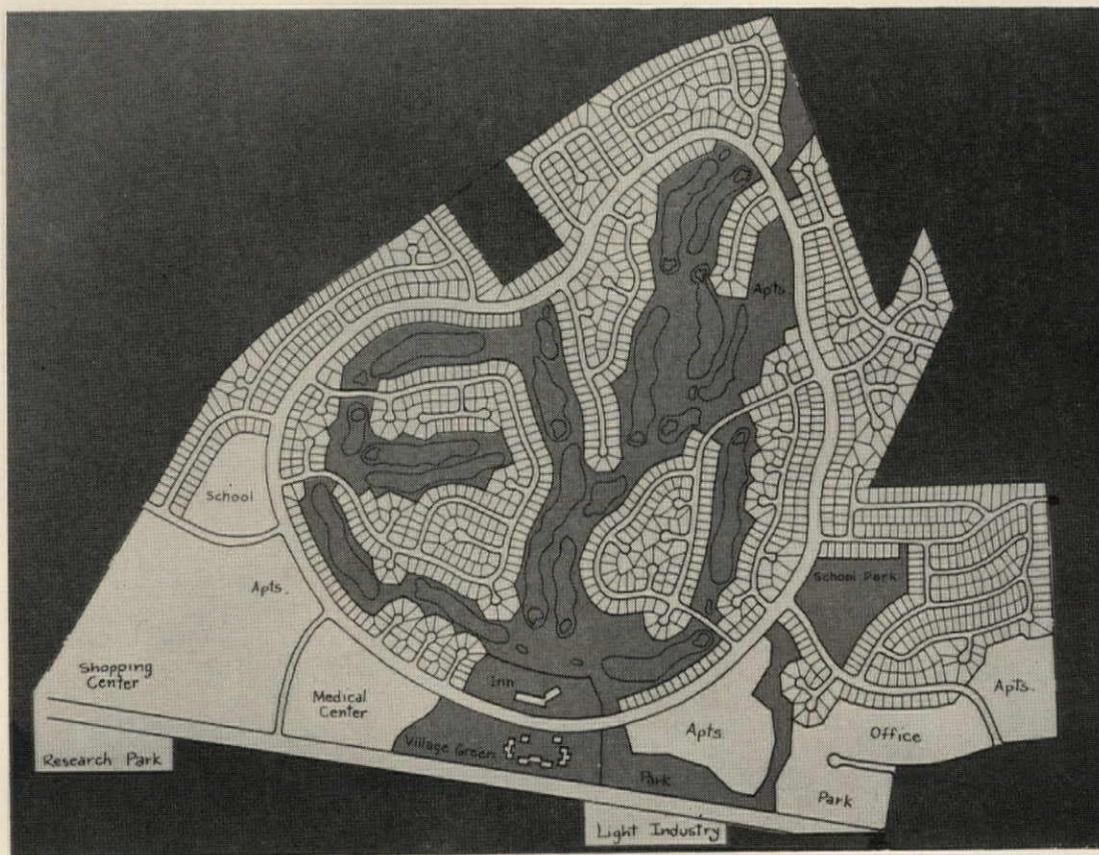
should be mandatory for all homeowners; there should be provision for assessments to cover costs and for adjusting the assessments to meet new conditions."

Whyte backs up these findings with two chapters of case histories on townhouse developments and a variety of other planned-unit developments ranging up to new-town size. And in an appendix he gives all the specifics on 46 of these, including: project name and precise location; name, address and phone number of developer, site planner and architect; acreage and raw land cost; density and types of dwellings; amount of private and common open space and recreation facilities; type of ownership and maintenance; parking facilities; prices and rentals and market response up to December 1963.

Whyte opens his book with this prediction: "Cluster is on the verge of becoming the dominant pattern of new residential development, and probably for many years to come."

He reassures readers that cluster developments are not radical untried ideas—as the cover of the book, showing the layout of New Haven, Conn., in 1641, bears out. Says Whyte:

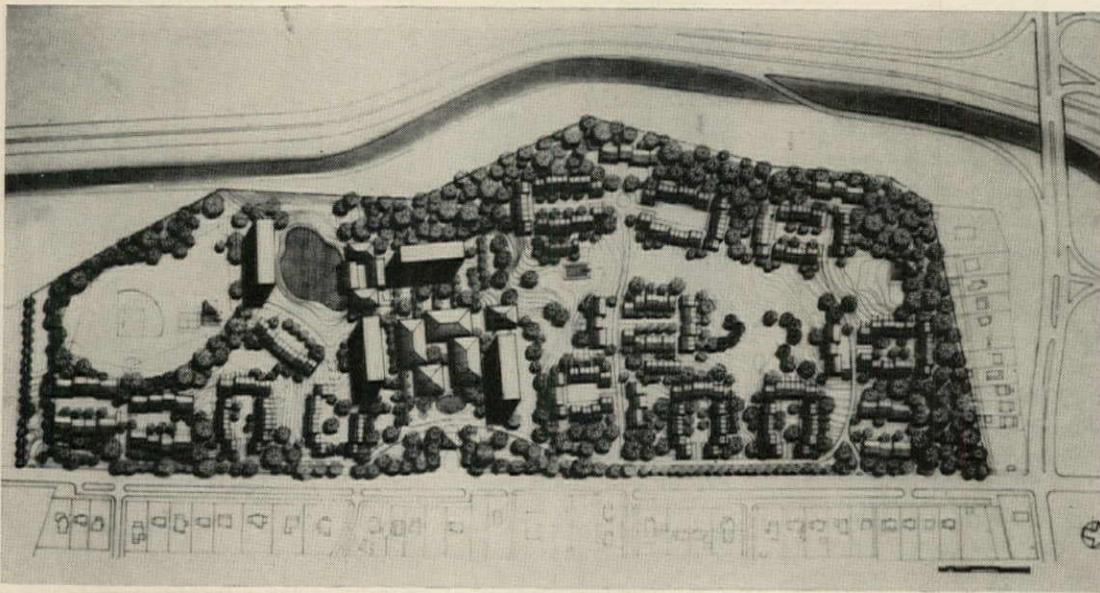
"The cluster idea is ancient. What it calls for, simply, is grouping the houses more tightly together and using the land thus saved for common greens and squares. It is the principle of early New England towns; it is the principle of medieval



**1,600-ACRE NEW TOWN** of Crofton, 20 miles east of Washington, D. C., is planned for 2,000 single-family houses (500 backing up to

fairways), 1,000+ garden apartments and townhouses, shopping and industrial areas. Whyte reports that the developer, Crawford Corp.,

has had difficulty persuading leery county officials that townhouses make good sense in this big new almost self-sufficient community.



**1,200 RENTAL UNITS** on 68 acres required re-zoning to site high-rise buildings in center of property and leave 35 acres of common areas

for two recreation centers and other open land. Community Research & Development is building the project in Baltimore. Whyte says local op-

position folded when CR&D signed a contract with a civic group guaranteeing to build exactly what it promised in asking for re-zoning.

villages; it is, in fact, the basic principle of community design since we first started building several millenia ago . . . Fifty years ago we clustered housing without thinking much about it. For all the current nostalgic image of the American homestead, most Americans lived

quite close to each other, in towns and cities, and many of the best people lived in row houses."

Not until after World War I, he observes, did "the detached house on a lot of one's own [seem] to become the norm of middle-class aspiration."

What has happened since, he says, is a growth of formless suburbias, vast waste of land and soaring land costs.

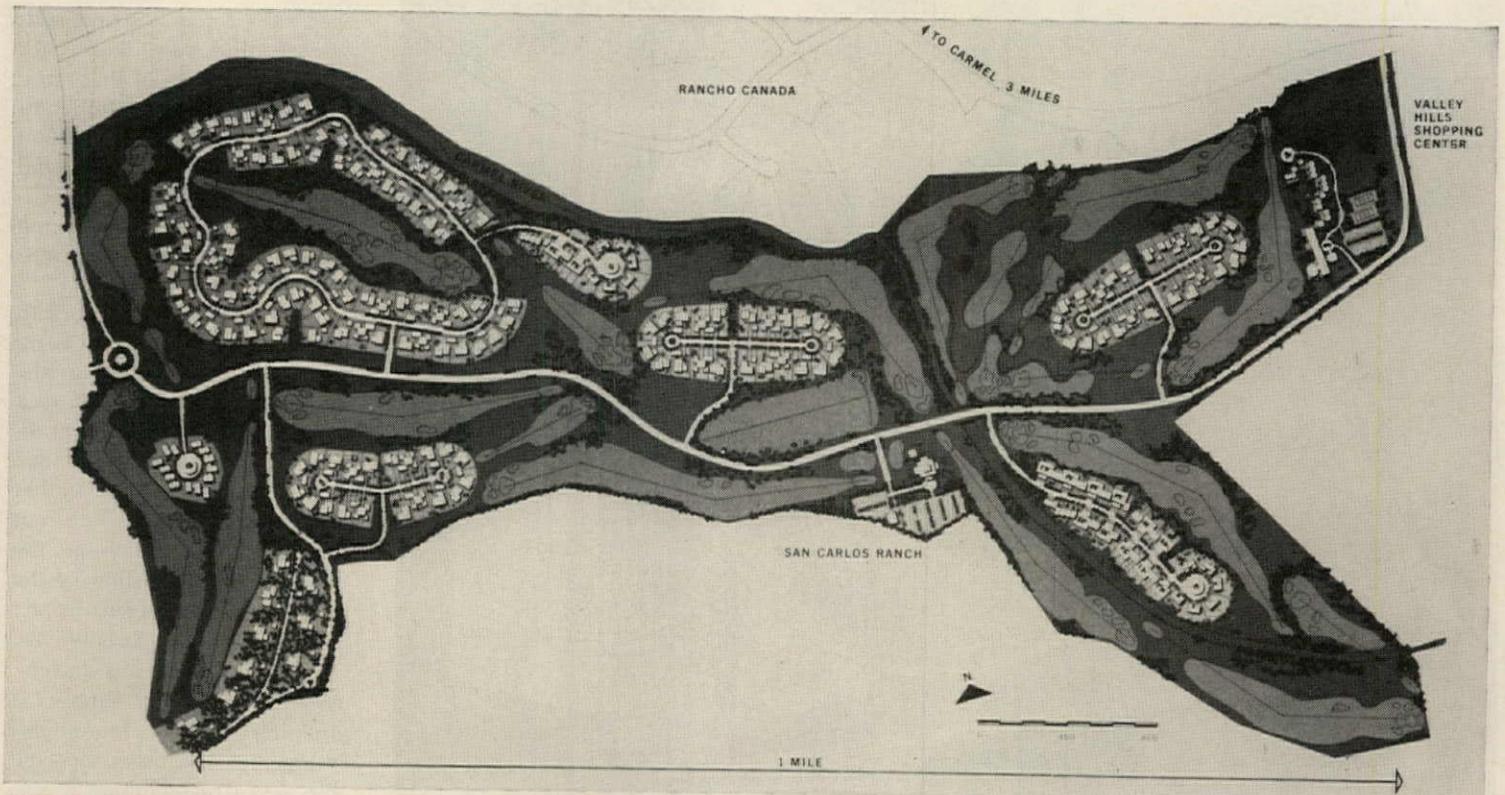
One solution to these problems, Whyte says, is "much more efficient use of the land. This calls for many approaches but the essence is the cluster

idea, on the regional as well as the community scale . . .

"Good aesthetics, it is said, make good economics. Cluster development is one instance where the thought is demonstrably true. Whether considered from the community's interest or the developer's, or the homeowner's, the factors that make cluster developments look better are the same factors that make them more economical."

Whyte makes it very clear that he knows clustering by no means assures good design and good land planning.

"Cluster could be frozen into a format as stereotyped as the conventional layout it is replacing," he warns. What he has seen leads him to venture these "specifications of the all-American development five years from now: two-story row houses, Georgetown facade spiced up with West Coast Cinderella; the first floor featuring an open kitchen leading to a living room, in turn opening out through sliding glass doors onto a patio 20' square, with a fence 8' high, the gate opening out onto a common area roughly 100' across to the



**NINE CLUSTERS** of houses and townhouses take up only 92 acres of this 245-acre tract, leaving 153 acres for parks and the Carmel

Valley Golf & Country Club. Units were clustered, rather than lined up along fairways, to take advantage of rolling terrain and save stands of

trees. The 168 detached houses will have 10,000 to 12,000 sq. ft. lots; the 42 townhouses will be 26' wide. All residents will be members of

the club, ownership of which will be retained by the developer, Green Meadows, Carmel, Calif. Owners pay \$3,000 for club membership.



**HILLSIDE CLUSTERS** of single-family houses, townhouses and garden apartments at Skyline Forest, Monterey, Calif., let Developer

Wright Fisher preserve a steep, forested tract much in its natural state and to set aside 89 hard-to-develop acres as parkland.

next row of houses, a play yard at one end with swings and abstract forms—the whole garlanded with gas street lamps. There is nothing inherently wrong with this layout, save for those gas lamps, and some cluster developments that come close to these specifications are excellent ones. But what about the copies? Imitation has a way of missing the quality of the prototype, and as the copies go up the uniformity could be appalling.”

He also urges that “cluster should not be used as a device to achieve unreasonable densities [and] communities should not use cluster as a cut-rate substitute for buying park land.”

In all, this book is a timely windfall for housing people who have struggled long and almost alone against antidiluvian opposition to new land-use concepts. So the question rises: how did so important a do-good group come to publish it? The answer is well stated in Rockefeller’s foreword:

“This is a report on a major new trend in housing. The American Conservation Assn., which is publishing it, is a nonprofit organization devoted to the preservation of nature and the enjoyment of its values by the public. Why, one might ask, should such an organization concern itself with devel-

opment and housing problems?

“Historically, what conservationists have sought is *nondevelopment*, and for them the developer and his bulldozers have seeded the natural foe. There are many good reasons for this attitude, certainly, and those who have been working

to save our open spaces would not have accomplished much if they had not had this fighting spirit.

“The time has come, however, for conservationists to take a much more positive interest in development—not just for the threat that it poses, but for the potential that it holds. It is going to take place, and on a larger scale than ever before. But what will be its character? The answer to this question is critical. . .

“Suburban development has been squandering the very resources that people have moved out from the city to seek. In a land-wasting pattern that has used ten acres to do the work of one, houses on equal-space lots have been spattered all over the landscape, and the streams, woods and hills have been ruthlessly obliterated.

“Now a change is in the air. By applying the cluster principle, developers can put up the same number of houses but on a portion of the tract, with the bulk of the land left for open space and recreation. The promise is twofold: not only can the individual subdivisions themselves be far better places

to live in; the shift to this pattern opens up tremendous opportunities for local governments to join the separate open spaces into a network that will weave the outdoors into the very heart of the metropolitan areas.”

The facts stated in Rockefeller’s foreword—like most of Whyte’s material throughout the book—will not come as startling news to most housing leaders. Nearly all the examples cited have been reported in *HOUSE & HOME*—so that illustrations from the book shown here will seem familiar to H&H readers. NAHB, ULI, FHA and other groups in housing and planning have been advocating almost precisely what this conservationist book proposes.

Whyte wraps up the subject better than anyone else has done, inside or outside the industry. And more important, he talks turkey to the public—and especially to civic leaders and other conservationists.

This book is one of the nicest things that has happened to the housing industry in a long, long time.

—ROBERT W. MURRAY, JR.

Hildegard Ellerkmann



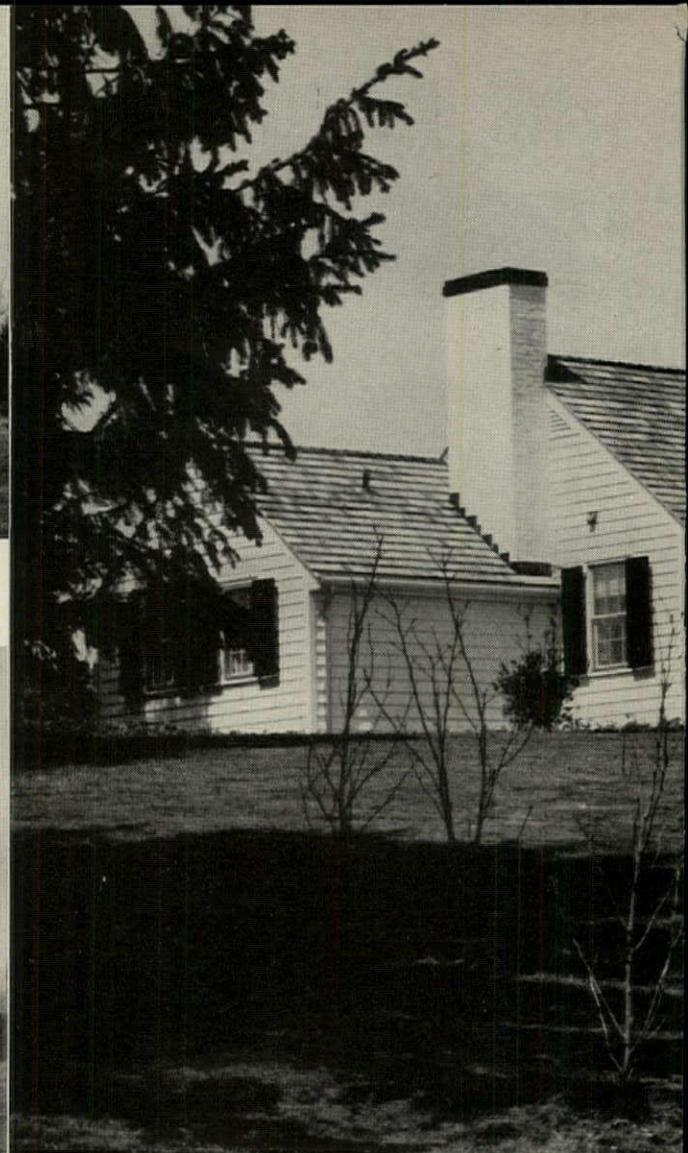
**CLUSTERED HOUSES** and wide commons shown here are in Village Green, the Hillsborough, N. J., development built by Melvin Konwiser

following enactment of a cluster zoning ordinance that later was revoked (*H&H*, Jan. '62). Whyte tells how Konwiser saved money various

ways, was able to put more houses on the tract than he could have in a conventional site, and sold all 72 homes in six months.



**ACCURATE REPRODUCTIONS** built by Hunt & Augustine are a \$53,000 Pennsylvania farmhouse (*above*), a \$53,000 New England colonial (*below*) and a \$65,000 rambling story-and-a-half Cape Cod (*right*). Prices do not include land.



## Authentic colonial design: a small builder's



Photos: H&H staff

**CUSTOM TEAM** includes Builders Ray Hunt (*left*) and William Augustine (*right*) and Architect William Thompson.

"Design is the single most important element in our business," says Builder William Augustine of Princeton, N. J. And with designs like those above, he and partner Ray Hunt have reached a position most custom builders would envy. Specifically:

*They have more business than they can handle.* Hunt & Augustine builds about 12 houses a year (prices: \$70,000 and up, including land that averages \$25,000 a lot), turns down many jobs because the added volume would cut down the close personal attention its houses—and buyers—demand.

*Their spec houses are snapped up long before completion.* "We build about four specs a year to balance our work load and vary our design," says Augustine, "and almost always sell them by the time they're two-thirds finished."

*Their custom clients come looking for them.* "All our contracts are the result of referrals," says Augustine. "I'm the whole sales staff, and I don't have to do much selling."

*They are making money.* The company grosses more than \$700,000 a year, allocates 10% for overhead and nets at least a 10% profit. "If you make less," says Augustine, "you'd be better off investing your money."

*Design is so important to Hunt and Augustine that they now control it by developing land.* "We had



## key to success in a custom market

trouble selling some of our early spec houses," says Augustine, "because other builders' nearby houses weren't as well designed and, in the eyes of our prospects, lowered the tone of the neighborhood. So we decided to create our own neighborhoods by buying and developing land. This gave us design control and let us add extras like underground wiring." He and Hunt now build in two tracts—one is 92 acres, the other 27.

If authentic colonial design is the key to H&A's success, the key to the design is Architect William Thompson, who does most of the company's custom houses and all of its spec houses. Thompson's grasp of traditional architecture is based on exhaustive study—not only of books and periodicals but also on frequent visits to colonial Williamsburg, Va., and the old villages of New England. Equally important, Augustine notes, "Thompson understands building and builders' problems, is always aware of costs and works very well with our clients."

Together with Thompson, Augustine (a former salesman, advertising man, tax consultant and reporter) and Hunt (a builder for 16 years before he teamed up with Augustine five years ago) avoid the worst headache of most custom builders—the constant wrangling over costs that leaves customers irate and builders close to bankrupt. This wrangling

usually stems from misunderstandings among the builder, architect and client. The cure?

*H&A keeps costs in line by following a step-by-step procedure in working with clients. The steps:*

1. The client talks to Augustine, decides what he can spend for a house. Augustine recommends Thompson as the architect (most clients accept).

2. Thompson discusses the house with the client, then roughs out a plan that is as close as possible to both the client's wishes and his budget.

3. The client selects a lot, takes out a three to six-month option on it and puts down \$10,000.

4. Thompson draws the plan and takes it to Hunt for estimating *before* showing it to the client. It is usually about 10% over budget "because," says Thompson, "most people want a little more than they can afford."

5. The plan is shown to the client, adjustments are made to meet the budget and the contract is signed.

6. The client then may hire Thompson as his supervising architect (two-thirds of them do). "This gives him constant representation on the job," says Augustine, "and helps us keep the job moving."

*What are the basic rules for authentic colonial design? On the next six pages Architect Thompson shows you the answer.*

## What separates real colonial from imitations?

"The big difference," says Architect William Thompson, "lies in proportion, scale and balance. A low roof pitch will ruin an otherwise authentic house. An under-sized chimney will look puny on a colonial roof. And two-over-two windows will look perfectly ridiculous in a Cape Cod cottage."

The photos and details below and on the next six pages spell out the difference between real and not-quite-real colonial. They compare Thompson's designs—many of them built by Hunt & Augustine of Princeton, N. J.—with other custom houses in and around Princeton. The latter are not necessarily

badly designed. But they miss being authentic colonial, although relatively small changes could have made several into the real thing.

Significantly, Thompson's designs for Hunt & Augustine cost little or no more to build than run-of-the-mill custom houses in Princeton: about \$15 a sq. ft. for a basic house (without extras like expensive paneling and air conditioning).

"Some colonial details—like big chimneys—are more expensive," says Thompson. "But they cost no more than a lot of jig-sawed trim or crazy roof lines. And they look a lot better."

### Roof pitches: they must be steeper than most builders make them

Photos: H&H staff



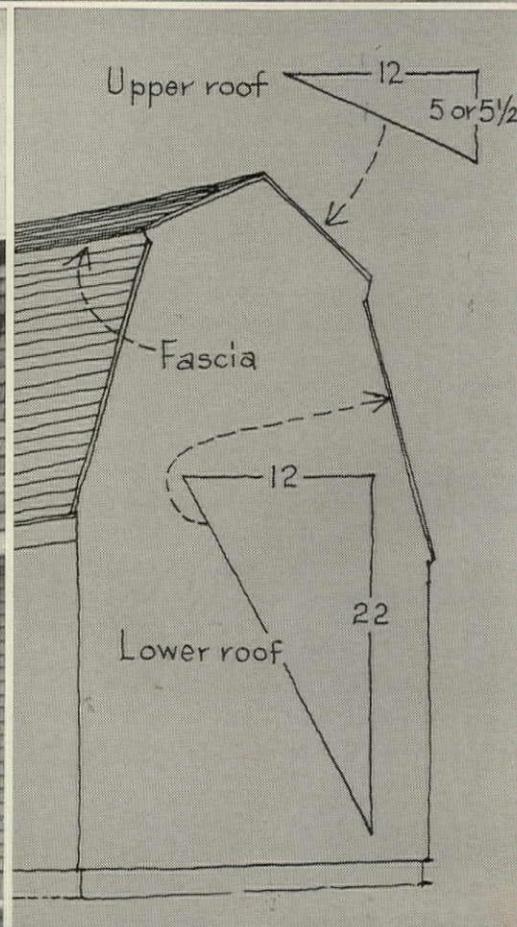
The under-6" pitch on the roof of the house above lacks mass, and the roof overhang is both non-authentic and too small to offer any protection. The 9"-pitch on the Thompson-designed house at the right is in scale and the gutter cornice is both more colonial and less expensive.

"Two-story roof pitches should be between 7½" and 10"," advises Thompson, "and one-story pitches 10" to 12"."



"If a gambrel roof isn't handled right," says Thompson, "it will make the house top heavy." The house above is a case in point: the pitch of the lower roof is too shallow, and the overhang—which colonial gambrels did not have—adds to the feeling of weight.

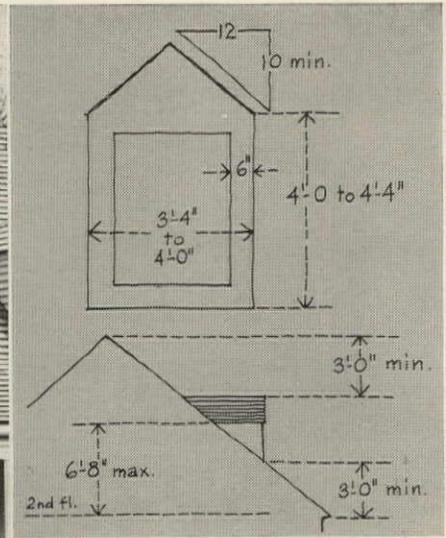
By contrast, the gambrel roof at the right, even though it is proportionately higher, looks much lighter. The correct roof pitches—5" to 5½" for the upper roof and 22" for the lower—are shown in the extended drawing, as is the intermediate fascia board—a detail which should be used with colonial gambrel roofs.



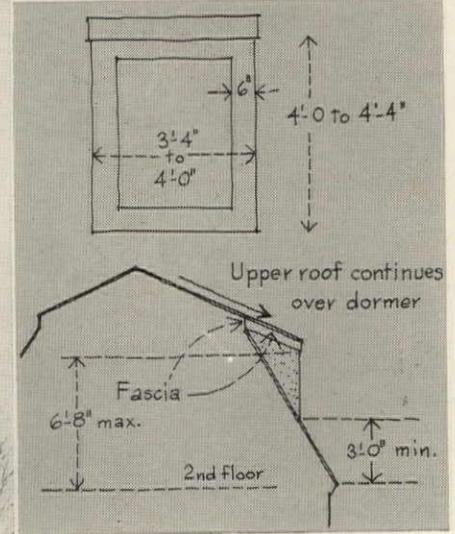
## Dormers: the most common error is to make them too big



The pup dormers on the house above are out of proportion with the roof (which itself is too low). The dormers at right, built according to the drawing, are less obtrusive, and—since they are smaller—less expensive. Shed dormers follow the same rules, should stop at least 3' in from the ends of the roof.



The gambrel dormers above are too deep, too wide and so massive they dominate the facade. Those at right are held within the proper dimensions (see drawing). Far less massive, they let the roof be the dominant design element. Adds Thompson: "Gambrel dormers should never have more than one window."



## Garrison overhangs: if they are too deep, facades look top-heavy



"One foot is about the maximum projection for a garrison," says Thompson. "Any more and the house looks beetle-browed."

The house above has about a 2' overhang which, though it gives the front door some protection, overbalances the facade. By comparison the 1' overhang on the garrison house at right provides a better balance between the first and second floors. What's more, the painted frieze board around the bottom of the second story breaks up what would have been an overpowering mass of wall.



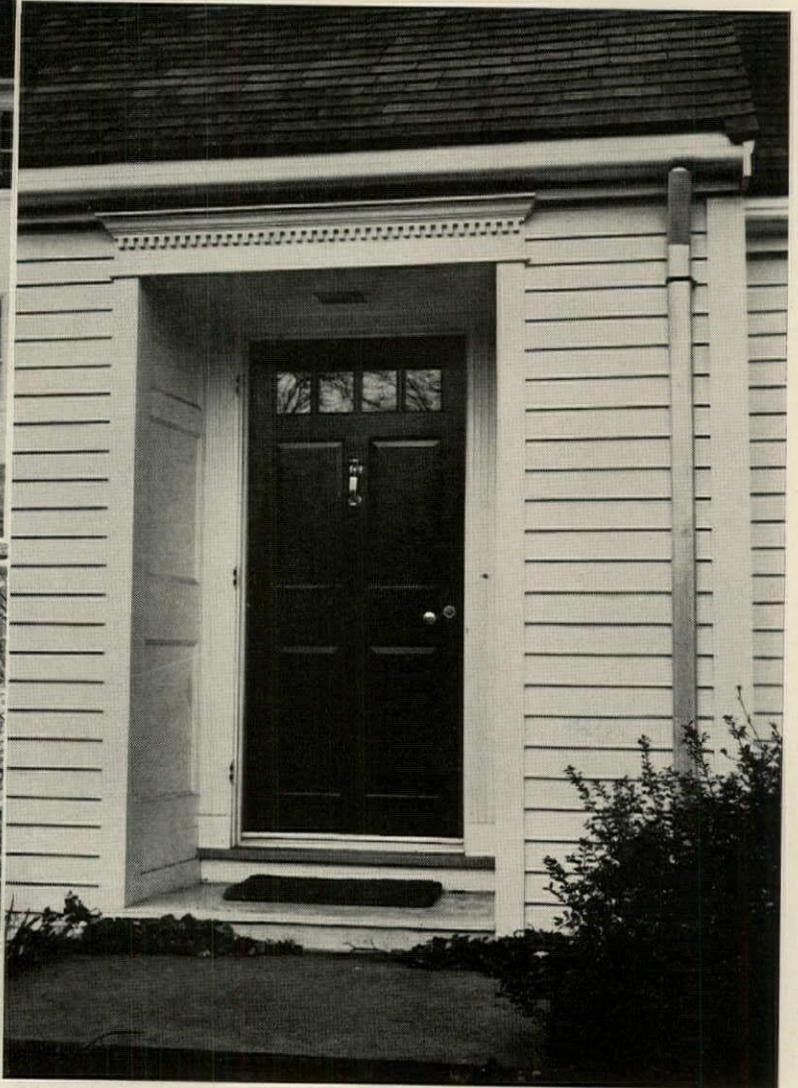
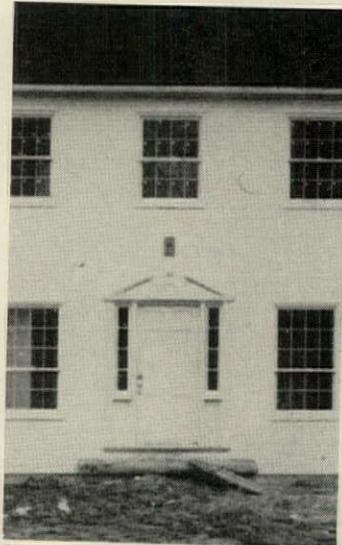
continued

**Entrances: a break with tradition can ruin a whole facade**



The house above is only vaguely colonial in style, but even so the contemporary entrance is a discordant element. It has a flush door ("There was no plywood in colonial days," says Thompson, "so entrance doors always had raised panels"), and the surrounding glass is neither colonial nor inexpensive.

The entrances at right are authentic and relatively cheap. Shown at top is an ornate stock entrance with side lights and a broken pediment (its cost: about \$120); at bottom is a double-door entrance with top lights (only a few dollars more expensive than a plain, single-door entrance); and at far right is a recessed entrance with a top-lighted door (about \$100 more than a flush entrance).



**Garages: an anachronism, they still can be handled in a traditional style**



The garage above, with its low-pitched roof, heavy eaves and horizontal lines, is out of place on a colonial house. On the other hand, the garage at right is based on colonial salt-box design. The steeper-pitched roof cost about \$50 extra, but it adds stand-up storage space. The trim is simple except for the arches over the door, which cost about \$15 each in place. And the small door panels echo the small lights of colonial windows.

"Single garage doors are in keeping with colonial shed doors," notes Thompson. "Double doors are much too wide and should never be used."



## Windows: balance and consistency are crucial

Photos: H&H staff



The facade above is unbalanced, Thompson notes, because 1) the upstairs windows are not aligned with the windows directly below them, 2) there are no upstairs windows above the downstairs windows at the ends of the house and 3) the windows flanking the entrance are poorly spaced. The house at right shows the result when windows are placed correctly.

Thompson adds these basic window rules: "Windows and panes should be higher than they are wide—the windows themselves at least 1' higher. Six-over-six windows are usually best upstairs, six-over-nine downstairs.



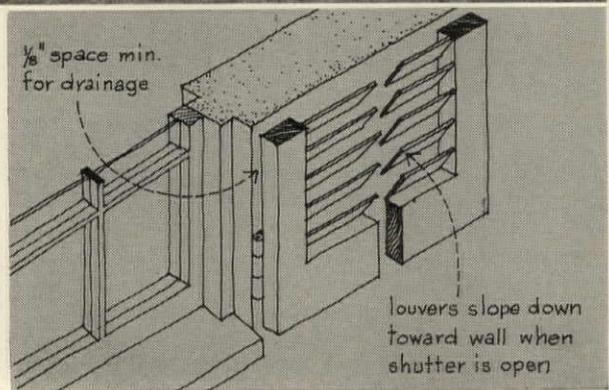
"Windows should never be paired," says Thompson, "and all the windows on one floor should be the same size." The house above does not follow this rule. The one at right does. The difference is obvious.

Windows should be at least 5'2" high on the first floor, at least 3'10" on the second (although eave windows in a low second-story wall like those shown below may be lower) and no more than 3'4" wide, Thompson contends.

Second-floor windows should be the same width as first-floor windows, or no more than 4" narrower.

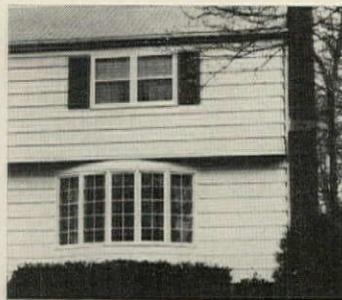


"Shutters must be sized so they would actually fit the window if closed," says Thompson. The drawing at right shows two other basic points: louvers should be slanted so they carry water away from the window when closed; and shutters should be mounted—either by hinges, or by blocking if they are screwed to the house—so there is a drainage gap of at least 1/8" between the shutter and the house.



continued

**Siding width: the mark of colonial is narrow horizontal lines**



The 12" clapboard exposure above is too wide and out of scale; the 4" exposure at left is—and looks—in scale.

"To look authentic," says Thompson, "clapboards should be from 4" to 8" to the weather. As a general rule, the narrower the better."



Shingles can be exposed more than clapboards, but the exposure on the house above—about 14"—is too much. The shingles at right are 6½" to the weather, midway in the permissible range—5½" to 7½".

"It should cost no more to use the narrow exposure," says Thompson, "because an under-course is not needed."

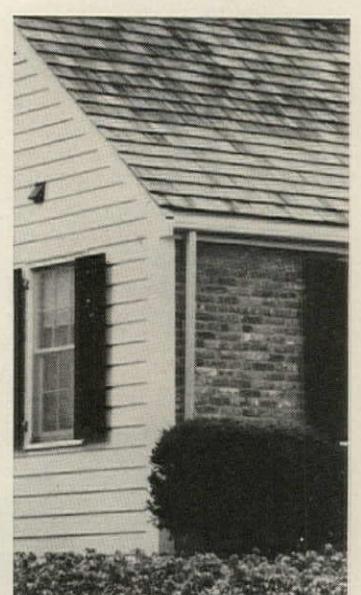
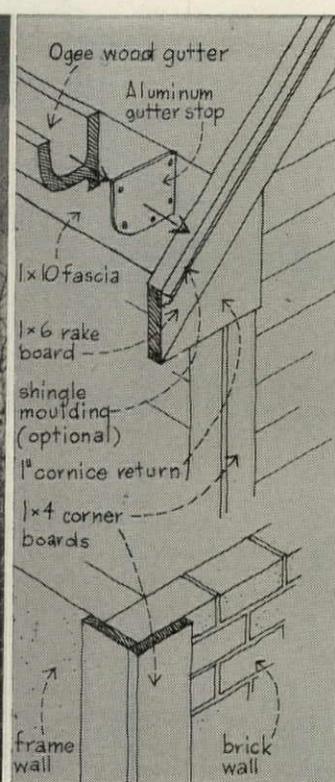


**Trim: it should be simple—and inexpensive**



Virtually all colonial houses had corner boards (the corner above looks bare without them) and rake boards. "And," notes Thompson, "colonial farmhouse trim was very simple and can be duplicated today for less cost than the fancied-up trim many builders use."

The photo and drawings at right show how Thompson trims most of his houses. The wood gutter provides a shadow line under the eave, but is not a real overhang. A possible variation: "On a big house," says Thompson, "the corner boards can be increased to 1x6s."



Corner boards should also be used on colonial houses with brick facades (above and drawing, lower left). They hide the narrow end of the brick wall, and do away with the need for careful pointing on the end.

## Chimneys: they should be high, massive and correctly crowned

Photos: H&H staff

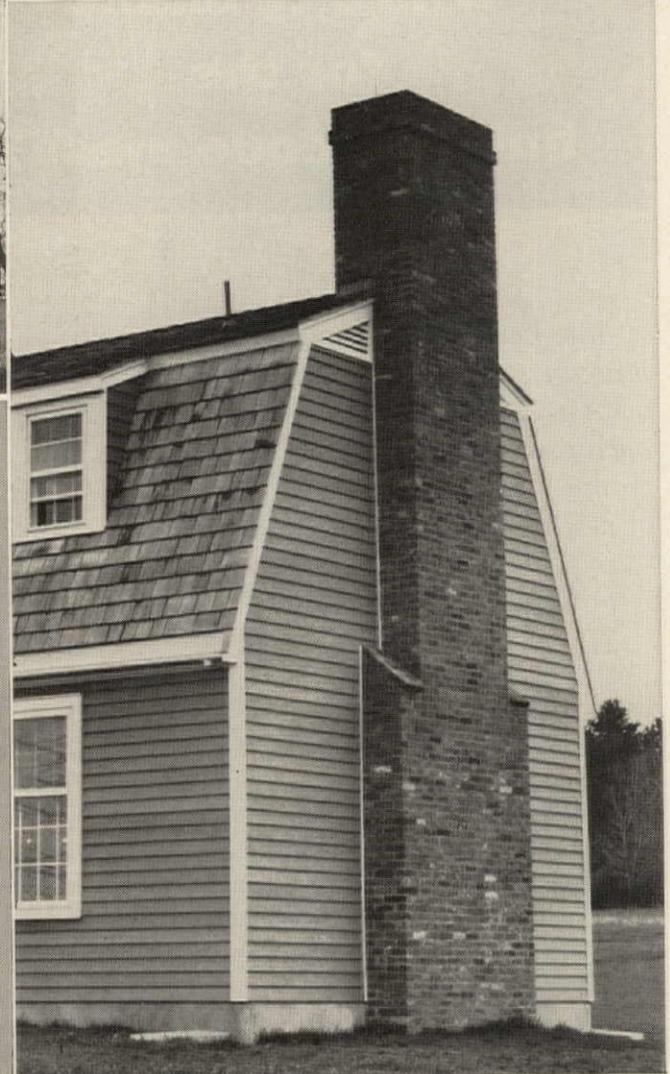
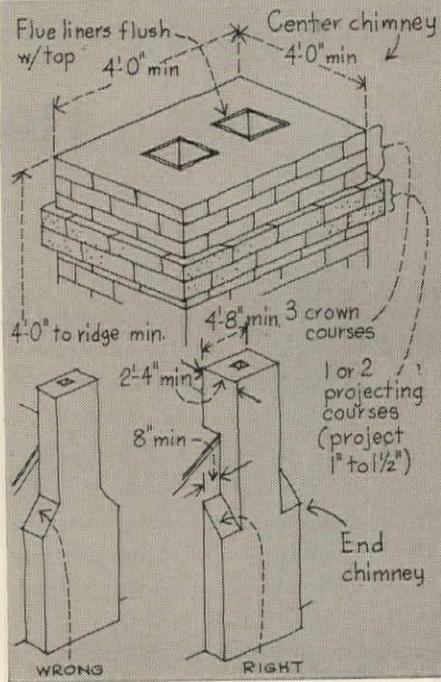


The chimneys on the house above are better than most but they still miss the mark on three counts: 1) they are too narrow, 2) the top two brick courses project and 3) the flue liners stick up above the top. "You can use full-sized chimney pots," says Thompson, "but keep flue liners flush."

The center and end chimneys at right are built to the proportions shown in the drawings, and the projecting bricks are set three or more courses below the tops.

Thompson emphasizes that the dimensions shown are minimums. "Some colonial chimneys had four or more flues in them," he says, "and they were really big."

Big chimneys are expensive but, says Thompson, not as expensive as some builders think. "A center chimney can be corbeled out to size in the attic, and will cost only about \$200 more than a skimpy chimney. A big end chimney is costlier—maybe \$350 more. But both can be less expensive if they are built of block, plastered over and painted."



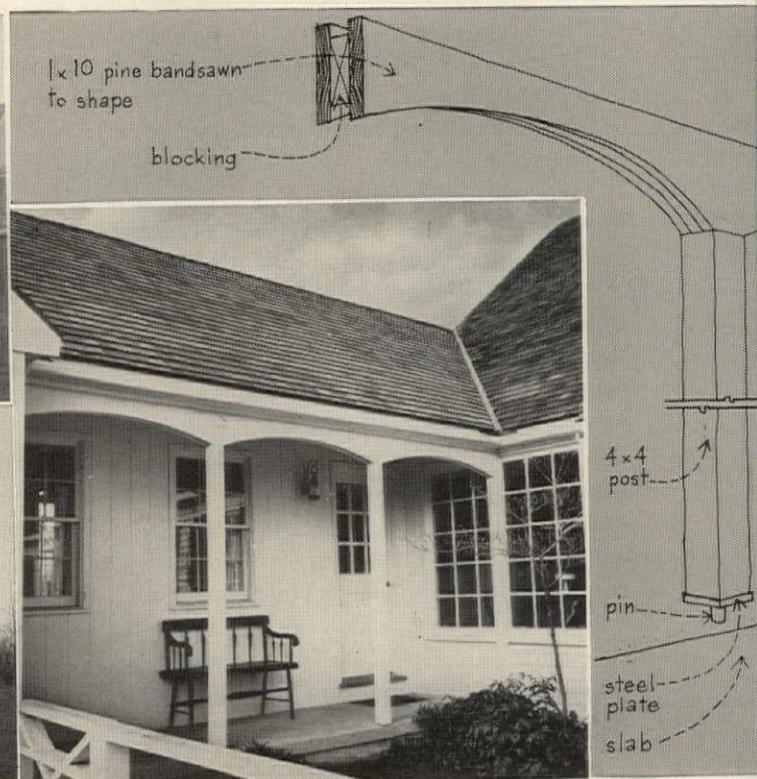
## Porches: in colonial times they were useful—not merely decorative



Of the nonfunctional porch above, Thompson says: "It's not authentic. It probably cost over \$600. And it serves no purpose." By contrast, the three porches at right are authentic, cost no more than the one above (the one at far right cost only \$250), and they serve a definite purpose: to protect people from the weather.

The drawing at far right shows an inexpensive way to make arched porch lintels. Pine boards are bandsawn to the arched shape and blocked apart to the same width as a 4x4 post. A metal shoe plate (galvanized steel or aluminum) keeps the post free of the porch slab so it will not stand in water and rot.

—MAXWELL C. HUNTOON JR.



## Who's to blame for the building code mess?

*A little known but potent group of building-material promoters, organized in 1952 as the Building Industry Association Representatives, has overwhelmed the operations of the building officials' proprietary code groups—to the detriment of code unity and quick use of new technology. Here's a look at . . .*

To manufacturers as a group, the reward for code favoritism can be measured in millions of dollars of sales. To the men who lobby to get it for them, it is a livelihood.

So it should come as scant surprise to the housing industry that lobbyists have been at work vying for a coveted code edge in the nation's proprietary building codes. What may be a surprise is that, since 1952, the lobbyists have been organized into a confidential society.

It is called the Building Industry Association Representatives—BIAR for short. Its membership list is seldom seen. Its officers keep their identity shrouded in mystery much of the time. Even its creation went unannounced.

Ostensibly its aims are lofty.

Its articles of association say BIAR was formed "to exchange information and views regarding the adequacy and propriety of the various procedural policies and practices in the formulation and modification of building standards, building regulations and building codes, including the procedure for approval of new materials and constructions, that will best serve the public interest."

Adds a two-page pamphlet issued soon after BIAR's formation 12 years ago: "On various occasions the sponsors of model building codes have found it helpful to get the viewpoint of the building materials industry on code problems identified with procedures and regulations. Through the BIAR organization, consultation on such problems is facilitated and implemented. Thus, closer co-operation among all factors concerned with building codes should result."

Note the careful phraseology—almost humility—with which BIAR speaks of "the public interest." But how does the organization really work? How do industries which compete in selling and for favorable provisions in building codes agree on a common approach to code problems?

The fact is that BIAR operates on one fundamental principle—for which it fought successfully during attempts by the International Conference of Building Officials, the largest of the proprietary code groups, to coordinate the code work of building officials' organizations (H&H, Jan.). The prin-

## How industry's

ciple: industry must have competitive building codes and industry must maintain control of the codes and the methods by which building officials keep them up to date.

This divide-and-conquer strategy appeals to men whose vested interests otherwise conflict. And its success is perhaps the biggest single reason why the proprietary building code groups—ICBO, the Building Officials Conference of America, the Southern Building Code Congress and the Natl. Board of Fire Underwriters—have so far failed to make progress toward code unification. For BIAR's thrust—as befits the interests of its member associations and institutes—is to preserve the status quo in materials and building codes.

### How BIAR arose and how it works

It was not long after BIAR was formed (its first identifiable meeting took place during the ICBO convention in September 1952 in Spokane) before building code officials felt its impact. In December 1952, ICBO (then the Pacific Coast Building Official's Conference) was attempting to reorganize the faltering code unification efforts of the Joint Committee on Building Codes (H&H, Apr. '52 *et. seq.*) under the American Society of Building Officials, which had been organized before JCBC but was not code oriented. As ICBO President A. G. Hoefler viewed it, the joint committee was getting nowhere even though the Housing & Home Finance Agency was providing secretarial services, and Hoefler viewed with suspicion an offer from the U.S. Chamber of Commerce to put up funds for code unification on the theory that the chamber was in the grip of materials manufacturers. So ICBO wrote to President Joseph P. Wolff of BOCA proposing that national efforts toward code unity be taken by ASBO. Wolff didn't reply. Instead, back came a telegram to ICBO leaders from Bert Wood, chief engineer of the American Iron & Steel Institute (and a founding member of BIAR). It read: "Surprised at Colling's letter to Wolff . . .

Hal Colling, code consultant and head of American Building Code Publications in Pasadena, Calif., was for 23 years (1938-61), the chief staff executive of the International Conference of Building Officials, largest of the proprietary code groups.

By Hal Colling

## competitive zeal has compounded code chaos

I understood you (Gilbert Morris, Los Angeles superintendent of Buildings), Art (Hoefler), Al (Baum) and Hal (Colling) agreed in Spokane to defer submitting that proposal until financing arrangements with chamber has been consummated. Waters now muddied."

I replied: "Your wire to Gil Morris referred to me for reply is ill advised . . . Letter to Wolff was confidential (and) carried out mandate of (ICBO's) Board. How can we achieve cooperation between BOCA and ICBO without such interchange of actions? . . ."

At the time, Bert Wood (now retired) held a unique position among technical men in the building code field. He was chairman of BOCA's industry advisory committee, chairman of the U.S. Chamber's advisory council on building codes and head of BIAR. Yet his action drove the final wedge between ICBO and BOCA on code unification. The JCBC and ASBO went their separate, ineffectual ways. The status quo prevailed.

The large majority of BIAR members I have found to be friendly, cooperative and ethical. But BIAR never forgets its basic goal of controlling the proprietary codes. Through the Fifties, minor skirmishes cropped up frequently between one or two BIAR members and ICBO's staff. Generally, these involved code promotion in the East and Midwest, where Wood and later his successor at the Iron & Steel Institute, W. G. Kirkland, were advancing use of the basic and Southern Building Code in some ICBO cities (ICBO finally lost all of Florida—some 20 cities—to the Southern Code).

BIAR executives wrote ICBO official letters complaining about what they called failure to follow code revision procedures. Sample: "You failed to send notice to industry members of the code changes committee meeting on June 6." The situation: notice of the meeting had appeared in the April and May issues of ICBO's monthly magazine. Sample: when ICBO was preparing to consider revisions to its building code in 1957, BIAR complained that suggested changes had been acted on by a committee before publication in the ICBO magazine, thus depriving materials men of a chance to argue for or against them. Situation: the proposals were received at deadline and

the only way for ICBO to consider them that year was to let the committee take preliminary action at once. It may have been only a coincidence, but the protested revisions included a new chapter on the use of plastics—acceptance of which Steel's Kirkland later fought on the ICBO floor (the plastics associations had not yet joined BIAR).

### How BIAR helped wreck an ASA code project

In the spring of 1958, HOUSE & HOME and other Time Inc magazines sponsored an industry-wide Round Table (H&H, July '58) to ponder what could be done about what it called the \$1 billion-a-year cost of too many codes. The upshot was agreement on a suggestion by Joseph Wolff of BOCA that uniform standards for one- to four-family homes should be developed under the widely-used procedures of the American Standards Assn., based on reconciling the requirements of the proprietary codes and the New York State building code. ASA called a conference in New York City in September to sound out industry sentiment from a still larger group. NAHB, AIA, NAREB, the Home Manufacturers' Assn. along with other big trade associations in the housing industry backed the idea, as did such public bodies as the New York State Code Commission, the New Jersey State Code Commission, Action Inc., the American Municipal Assn. and the International City Managers Assn.

The fire underwriters took a neutral stand. But the three proprietary code groups controlled by building officials opposed the move. So did the Natl. Association of Plumbing Contractors, the AFL-CIO, and about two-thirds of the materials' makers groups (including all 19 BIAR members\*).

Basis for ICBO's opposition was that the cart was before the horse in the ASA proposal. Requirements for one- to four-family dwellings appear *throughout* the four codes. Writing a

\* American Wood Preservers Assn., Natl. Concrete Masonry Assn., Perlite Institute, Insulation Board Institute, Natl. Lumber Manufacturers Assn., Hardboard Assn., West Coast Lumbermen's Assn., Vermiculite Institute, Portland Cement Assn., Gypsum Assn., Western Pine Assn., Manufacturing Chemists' Assn., Rail Steel Bar Assn., American Institute of Timber Construction, American Iron & Steel Institute, Steel Joist Institute, Structural Clay Products Institute, Douglas Fir Plywood Assn., Metal Lath Manufacturers Assn.

*continued*

fifth national code for one occupancy group, as suggested, would have added to the problem, ICBO held. (*The place to start on code unification can only be on the complete building code, not a piece of one.*) What the building officials failed to grasp was that here, with ASA, was an opportunity and an incentive to start working together on code unification. But even if such an activity had started, BIAR still would have stood in the way.

For its 19 negative votes—cast by mail long after the September 9 meeting—added up to nearly two-thirds of the total vote against the plan. In the end, the plan failed to achieve even a simple majority. And ASA, a voluntary clearing house for integration and coordination of technical standards, requires much more than a majority before it undertakes a project. ASA requires such a consensus that general acceptance is assured.

The lesson of this squabble is that, given an issue upon which they can agree, the combined power of BIAR and the building official groups seems able to curb any code proposal they consider a threat.

#### How BIAR keeps the proprietary code groups in line

With the threat of code unification by the four code groups licked—at least for the time being—BIAR could turn its attention to carrying out another principle: keeping the proprietary building codes competitive with each other by feeding them equal support—but a wide variety of code changes.

But ICBO was growing much faster than the other two. By 1960, ICBO income had swelled to nearly \$300,000 a year. Plans were afoot to expand services in many directions. A midwest office was under discussion. On May 25 that year, Bill Kirkland appeared unannounced at ICBO headquarters with his assistant and asked for a private conference. He came right to the point:

“This conference is getting too far ahead of the other building officials’ conferences and this is not right. All conferences should be on an equal basis and we are exploring ways and means to level ICBO off with BOCA and Southern. We believe the new research listing\* is responsible, and now BOCA wants to start a listing service which we intend to oppose. However, they do need more financing. What would you say if we wrote them a check for \$100,000 or so?”

I replied: “Well, go right ahead if that is what you want to do, but don’t offer any to ICBO.”

The session closed with Kirkland telling me: “You may be sure we intend to do something about it.” I replied: “Bill, I don’t like threats.”

This confrontation was only the most dramatic of a series of efforts by BIAR to weaken ICBO just as it stood on the threshold of a breakthrough to a new level of effectiveness.

Already there had been efforts to undermine ICBO’s magazine—a major source of revenue. For 25 years, ICBO had had the only monthly magazine of technical articles and news of building officials, their code work, and educational programs. It had developed a good volume of advertising. The magazine had been originated and was owned by the Colling partner-

*continued on p. 122*

#### How one code group tried to help local officials solve problems

Local officials enforcing building codes often run into four problems in areas of BIAR interest. They are:

1. Inspecting factory-fabricated elements of construction.
2. Approving new materials as alternates.
3. Identifying substandard materials bearing unauthorized labels of grade-marking agencies.
4. Getting copies of—and interpreting—the voluminous industry standards referred to in building codes.

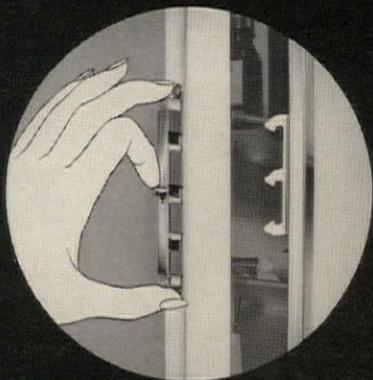
ICBO pioneered solutions to all these troubles, often using its publishing operation as the way to lick the communication problem involved. Usually, similar programs were set up by BOCA and SBCC. But the solutions often ran into BIAR opposition. Examples:

- In 1954-55, ICBO—concerned over truss failures and other items—adopted a plan to license fabricators so local inspectors could tell at a glance which ones ICBO felt performed adequately. The idea was strongly opposed by BIAR’s Bert Wood and R. G. Kimbell—but it is still in operation.

- In 1959, a problem arose over substandard lumber bearing unauthorized grade-marks. From such diverse points as northern Michigan, San Diego, Texas and Mississippi came complaints from building officials that lumber stamped “construction grade” was actually of lower quality not approved for use as structural stress graded wood. The upshot was a plan to approve grade-marking agencies under rules like those covering fabricators. Lumbermen objected that this duplicated service already provided by the American Lumber Standards Committee. But ICBO went ahead on the grounds that 1) the local building official needed help in recognizing proper grading “through having copies of approved grading stamps in his files” and 2) the plan would “assist in policing in the field.” ICBO told lumbermen: “When . . . the situation is under better control, we shall be pleased to reconsider.”

Such actions were, of course, unpopular with many building materials groups, even though their aim was to help building officials do *their* job better.

\* At the time, ICBO’s listing service and materials’ approvals were grossing the conference nearly \$100,000 a year, and the conference was well on its way to a financial position that would have let it run its own testing laboratories, as NBFU does.



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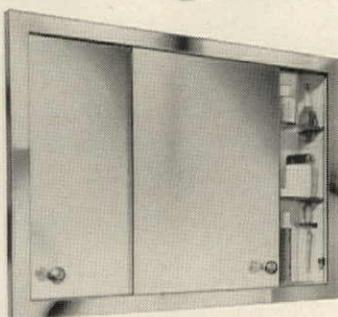


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**In North Canton, Ohio, home and apartment builder Donald Geitgey tells how his experience over the past three years has him sold for good on the advantages of electric heat for residential construction**

"As a builder, I don't know any feeling worse than watching a home or apartment stand around waiting for a buyer," reports Donald Geitgey. "That's one of the big reasons I'm so sold on electric heat. Right from the beginning, I've found that its cleanliness, comfort and modernity give me a tremendously strong talking point that often helps me sell my homes even before they're completed.

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time. That means simpler framework, with no chopping of partitions."

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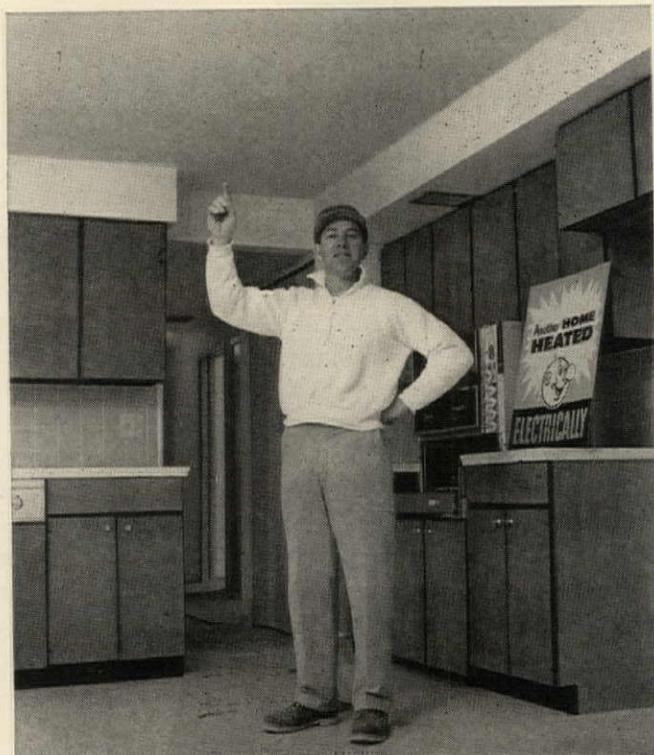
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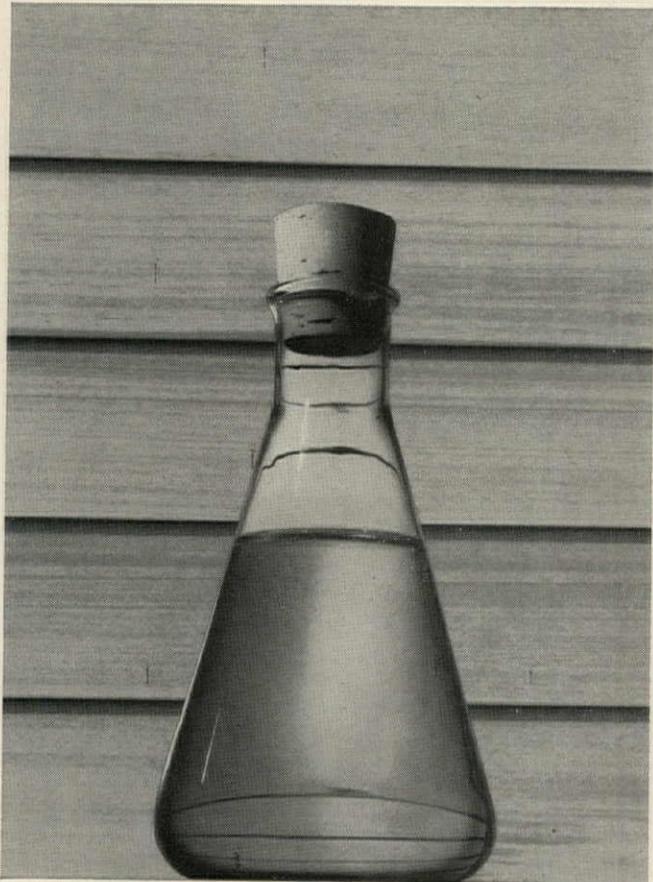
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**BUILDING CODE MESS** continued from p. 118

ship since 1933; its income had been used to build the conference. In July 1956, when ICBO took over ownership, there were six BIAR-association advertisers and 20 advertisers among BIAR member companies. This soon plunged. Three years later, only three BIAR associations and four member companies were among ICBO's advertisers. The drop represented almost a 100% cancellation in steel advertising. BIAR members explained that as long as the magazine was privately owned, they had supported it, but when it became ICBO property they felt forced to curtail advertising to about the same amounts allocated to the yearbook published by BOCA and the magazine put out by SBCC.

To reverse its declining revenues (and at the same time step up service to manufacturers), we devised a plan to hold monthly (in place of quarterly) research meetings and to list all recommendations in the monthly magazine at an additional cost of \$10 per month per product. Cost of an original recommendation is \$150 per product; renewals are \$100 per year. For this (total per product first year \$270, renewals \$220) manufacturers get an evaluation of their product based on test reports, as to its use as an acceptable alternate under the code. If approved, a recommendation is sent to cities using the Uniform Building Code. The monthly meetings expedited the reports and the listing in the magazine kept the product before building officials operating under the code.

ICBO put the plan into operation in July 1959. The effect the first year was widespread cancellations of standing applications from steel fabricators for research approval. In other words, many of the same group that had withdrawn from supporting ICBO's magazine withdrew from the new program. But this failed to cut off ICBO's income. By 1960, the combined listing service and research approvals were bringing in close to \$100,000 a year.

Second, BIAR tried to throw a monkey wrench into our efforts for simplification of the reference standards of industry. These are published separately as Vol. III (Vol. I is the code itself. Vol. II is the plumbing and electrical codes, not yet published). In 1958, ICBO's staff had won approval from its executive board to change the format of this special reference volume, which had become bulky and redundant with the rising number and length of standards. We wanted to simplify it by combing out duplications, eliminating commercial overtones, eliminating detailed repetition of identical material in related standards, retaining only provisions which involved enforcement of the Uniform Building Code, Vol. I, the regulatory provisions. ICBO's staff picked the chapter on wood as a guinea pig, rewrote it and sent the draft to the San Francisco office of the NLMA for review, comment and criticism. After weeks of waiting, and after the copy had gone to the printer in accordance with the specified deadline, NLMA representative John Fies returned the review copy in person without corrections but with the comment that his industry members and various regional associations would not approve the rewriting project, although he personally thought that it was a good job.

Generally, material representatives try not to oppose the executive board of code officials' organizations openly. Knowing that ICBO's board had approved the rewrite project, they

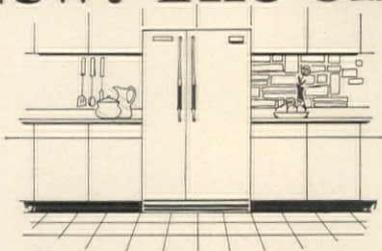
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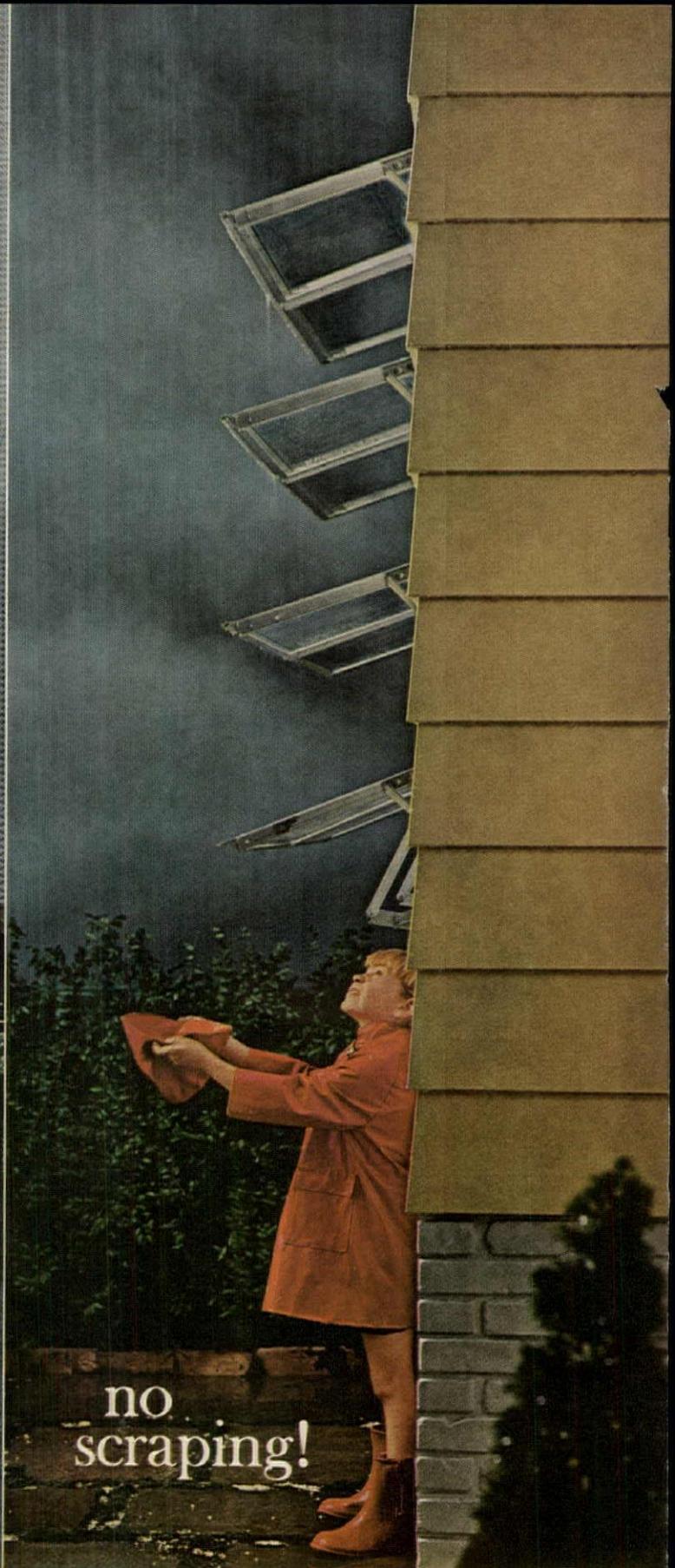
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no  
scraping!

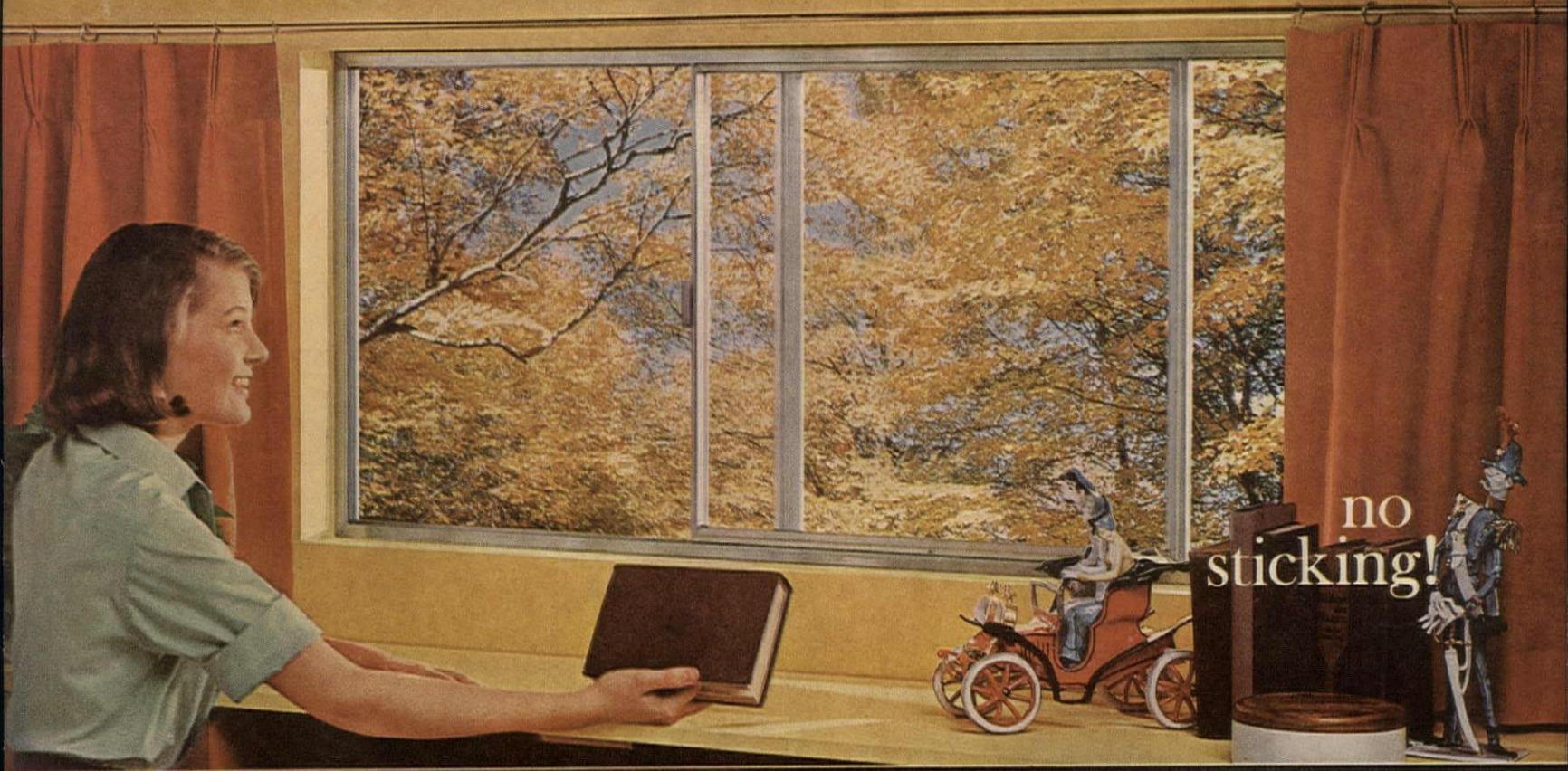
## These aluminum windows and doors look out

No more painting, scraping, sticking or warping. Just years of carefree living with windows that look out for themselves. Aluminum windows. Windows were MADE to be made of aluminum—if they are made well and right. That calls for good hardware, good glazing, every edge exactly plumb. There are people who make top-quality aluminum windows and sliding glass doors. Neither they nor we claim windows and doors alone sell houses—but they help. They give you strong and honest talking points—like *easy opening* and *easy sliding*, because moisture

won't make them warp or swell, and *less maintenance* because they ignore weather. So to eliminate future complaints, buy quality . . . buy aluminum windows and doors.

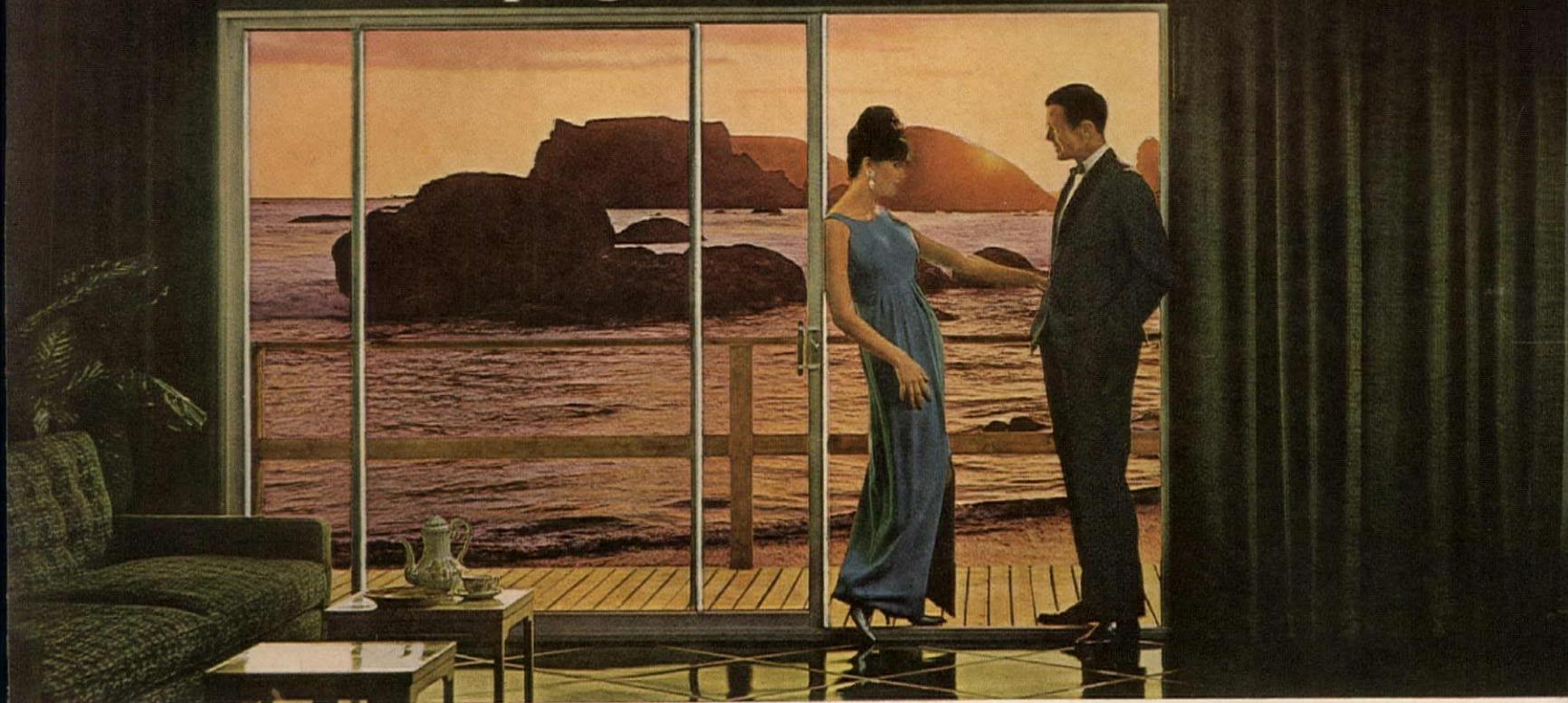
Screens, too, were MADE to be made of aluminum. They're clean, tough, cool, weather-resistant and won't stain adjoining surfaces.

Avoid call-backs and hard feelings . . . make it quality windows, doors and screens of Alcoa® Aluminum and relax . . . let them look out for themselves.

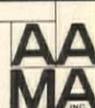


no sticking!

no warping!



for themselves!

<b>QUALITY CERTIFIED</b>		
<small>The manufacturer guarantees by affixing this label that this window or door is a duplicate of samples found by independent test and physical inspection to comply with the specifications of Architectural Aluminum Manufacturers Association.</small>		
	CODE 00-0	

This label on aluminum windows and doors assures you that the product has met or exceeded the quality standards established by the Architectural Aluminum Manufacturers Association.



**ALCOA**

ALCOA BRINGS YOU AMERICA'S FINEST NEWS SHOW... THE HUNTLEY-BRINKLEY REPORT, ON NBC-TV



TWO WAYS TO WIN A WOMAN: **FASHION RIGHT...**



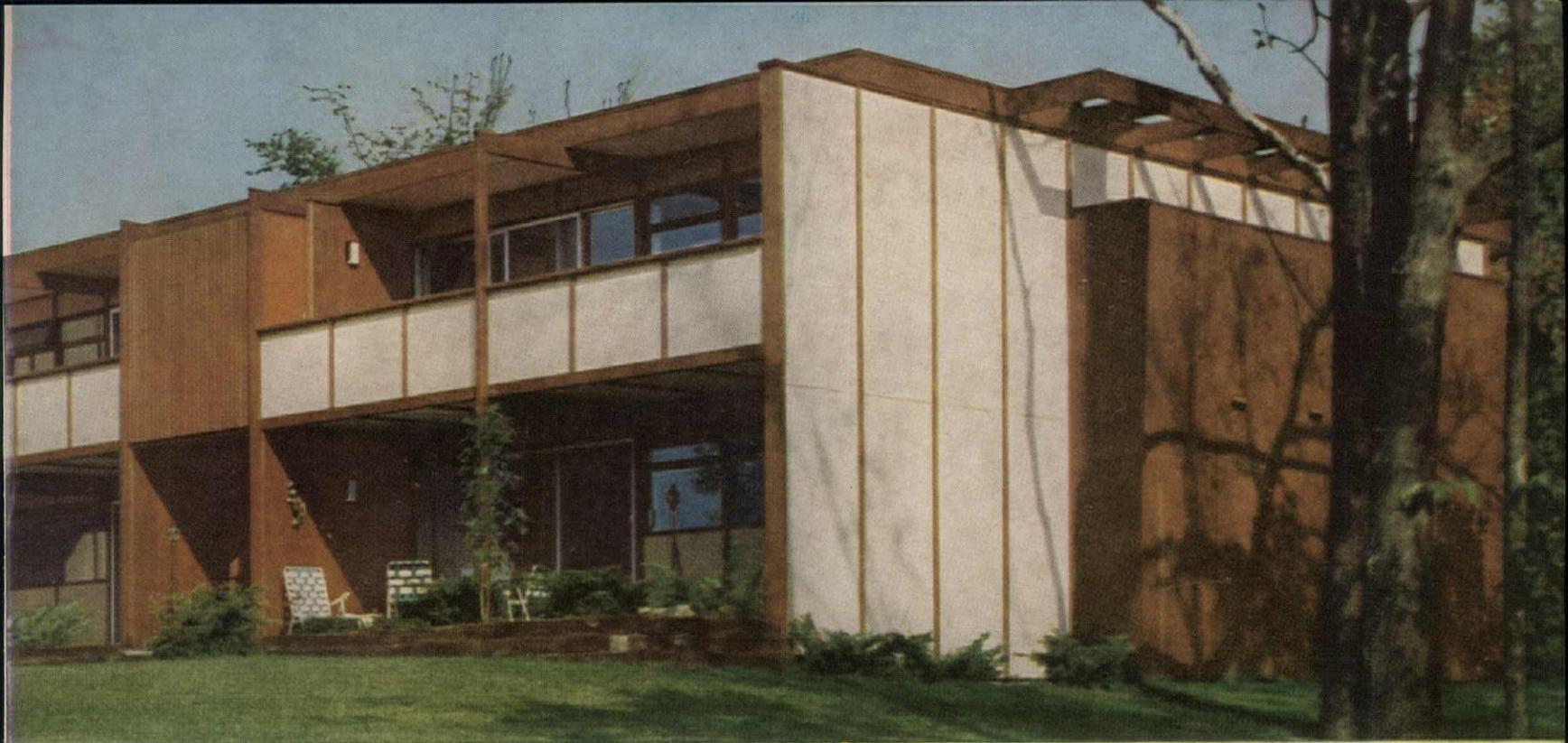
## OR MOE LIGHT

**Moe Light Honeycomb pulldowns 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.**



**The Gold Bond difference:** The outside beauty of Fairview Apartments won't yield to fire, weather, rot, corrosion, termites

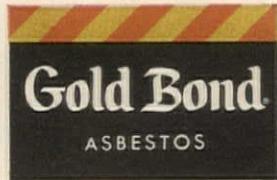




Owner: Fairview, Inc., Kalamazoo, Mich. Architect: Norman F. Carver, Jr. Engineers: Byce & Ranney, Inc. Contractor: Miller-Davis Co.

These modern building panels combine lasting beauty with rugged durability. They're Gold Bond Ripple-Tone Panels laminated to exterior plywood. Resist fire, weather, rot, termites and corrosion. And pre-decorated Ripple-Tone Panels never need protective painting. Surfaces are beautifully textured in a choice of two finishes—tough Gold Bond Plasti-Clad Finish in 6 handsome regular colors (shown below) that will not blister, peel or craze; or weather-resisting Plasticrylic®

Finish in 6 regular and 6 special colors. Ripple-Tone Panels come in large sizes to speed erection and lower construction costs. If you would like to know more, ask your Gold Bond® Representative about these handsome, prefinished asbestos-cement panels. Or write to Department HH-64, National Gypsum Company, Buffalo, New York 14225.



**Gold Bond materials and methods make the difference in modern building**

Large panels speed erection, lower construction costs.



Ripple-Tone with rugged Plasti-Clad Finish comes in 6 smart colors.





## YOUR SALE STARTS HERE



**WATERLILY** Schlage's new, exclusive design reflects the simplicity and charm of sculptured metal. Softly contoured knob is effectively emphasized by the oxidized brass finish shown here. Also available in other standard finishes. Knob, 2" diameter; rose, 2-9/16" diameter.

Let home buyers see and *feel* quality. It is the first impression that helps you sell homes faster. The first impression made by the appearance and feel of a Schlage lockset tells your prospects you've built quality throughout your homes.  It costs so little more to have Schlage. You can forget about costly call-backs because Schlage Locks are engineered for long, trouble-free service. No wonder so many builders install Schlage in their own homes.  For free, colorful folder illustrating new, exciting lock designs that can help dramatize the doors throughout your homes, ask your Schlage sales representative or write Schlage Lock Company, 2201 Bayshore Blvd., San Francisco 19, Calif.

**SCHLAGE**

turned to the grapevine to generate opposition. BIAR members directed their shafts toward the ICBO's staff personally, as they had before if ICBO policy varied from BIAR wishes.

#### Adding it up: competition gone awry

All this does not necessarily make BIAR a combination in restraint of trade. For it is not only legitimate, but essential to have trade groups to supply technical data to public and private bodies and to give hotly competitive makers of building materials a voice big enough to be heard in the competitive din. The sad fact is that the financial reward of code favoritism is so huge that materials organizations can scarcely be expected to resist the temptation to seek it. And the financial weakness of the proprietary code groups (except NFBU) makes them easy prey to manipulation and control. It is not the men that are evil here; it is the system and policies which make manipulation and control possible.

The BIAR idea of 'code reform' is to combine its power with that of the U.S. Chamber of Commerce and the three building officials' organizations to prevent the possibility of one code, and to keep the status quo. ICBO management, while I headed it, stood in their way, since every time the chance arose ICBO came up with another idea for cooperation between the building officials' groups.

BIAR is not interested in code reform per se, although it does seek to standardize the provisions of the proprietary codes, *where those regulations apply to the specific materials and methods of construction with which BIAR's members are directly concerned.*

BIAR encourages competition between the three organizations in their codes as a "healthy, democratic principle," and continues to try to keep code control of competitive new materials which threaten their markets. Its promotion of the idea that cities should adopt "one of the four proprietary codes" can only promote confusion and chaos in codes unless the four organizations agree publicly to specific geographical areas of influence. This the fire underwriters could scarcely be expected to agree to. Moreover, a lot of cities would probably object, too, because they would prefer a code other than the one designated.

Whatever uniformity exists in the codes is the result of consistent effort uniformly applied to all the codes by a handful of code men of industry such as Harold Perrine who pioneered glass block, Virgil Peterson in wood shingles, Bill Demarest and Fritz Rarig in plastics. But incidental uniformity is not enough. The principle should be applied on an industry-wide basis. There are many excellent code men in groups representing competitive materials such as the materials institutes, NAHB, and the building officials organizations—men who actually are capable of unifying the fundamental building code requirements for national use on a simplified basis.

Why is this not done? For economic reasons, the material groups *want competitive codes.* For economic reasons, building officials' organizations *want their own codes.* Working together, these two have ruled building code work for years. No one has yet challenged their combined power effectively.

This is the final installment of a three part series on the U.S. code mess

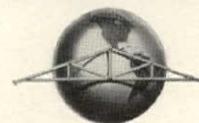
## Reduce costs on commercial jobs with Sanford Truss Joists



Apartments  
•  
Shopping Centers  
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Warehouses  
•  
Offices  
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Plants  
•  
Farm Buildings

Why pay for higher priced girders and joists? Enjoy the simplicity and ease of wood construction in commercial jobs. Sanford Trusses exceed the most stringent building requirements—and slash your labor and materials costs. Call your Sanford dealer for full details or WRITE TODAY for new SANFORD TRUSS JOISTS BROCHURE.

### SANFORD TRUSS, INC.



WORLD'S LARGEST ROOF TRUSS SYSTEM

P.O. Box 1177-H, Pompano Beach, Florida 33060  
Other plants . . . Indianapolis, Indiana  
Riverside, California / Grand Prairie, Texas

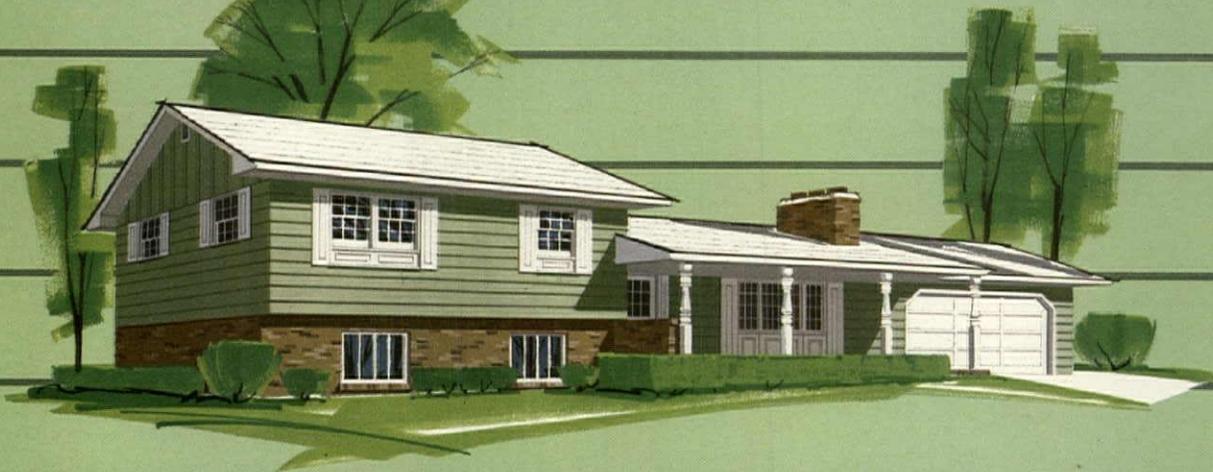
**New pre-finished siding won't require painting for 10 years**



**Armor-like vinyl color-coat won't blister or peel**



**As maintenance-free as metal with the insulating qualities of wood**



**2 styles, 4 beautiful colors, 6 color-coordinated combinations**



# { NEW }

## INSULITE VINYL-BOND SIDING

### with a factory-finish that's guaranteed for 10 years

**Eliminates on-the-job painting. Offers the selling power of lasting beauty, guaranteed performance.**

This is the siding you and your home buyers are looking for.

It offers all the advantages of two famous products.

A new high-temperature process fuses basic Insulite Siding, performance-proved on 450,000 homes, with a tough industrial vinyl color-coat.



A product of Sherwin-Williams Industrial Coatings Division, this is the same vinyl color-coating used for over 15 years to protect everything from washers, dryers and refrigerators to railroad gondola cars.

That's why new Insulite Vinyl-Bond Siding is guaranteed in writing . . . no painting for 10 years. It stands up to the worst in weather—sun, snow, rain, heat and humidity. It won't chip, blister, flake or peel!

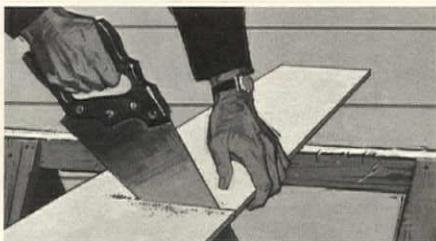
**4 Beautiful Colors.** Super White, Seaspray Green, Sandstone and Whisper Gray. Matching trim paint available from 10,000 Sherwin-Williams outlets.

**2 Styles.** Horizontal lap 12" wide, 16' long; vertical plain in 4' x 8' and 4' x 9' panels. Color-matched metal battens in 8' and 9' lengths.

**Forget callbacks.** Properly applied Insulite Vinyl-Bond Siding offers lasting beauty and value . . . plus callback-free performance.

**Proven dimensional stability.** Proven by builders coast-to-coast with Insulite Primed Siding. Joints stay butted; expansion and contraction are all but eliminated.

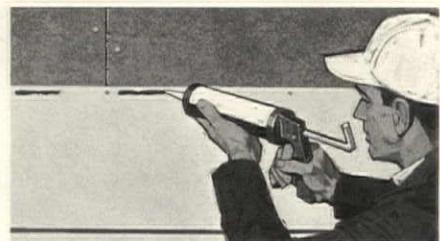
### Application's a breeze! Just 5 common accessories needed!



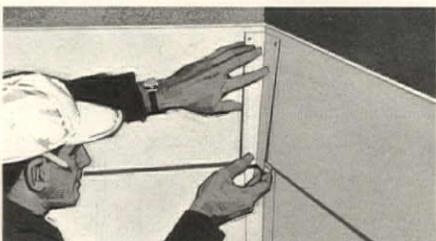
**SAW IT LIKE WOOD.** Cuts quick, clean. Made of wood fibers; has no knots or grain. Matching touch-up applicator furnished to reseal edges.



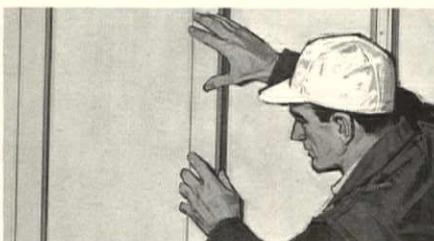
**NAIL ALONG TOP EDGE.** Siding won't split; vinyl color-coat won't chip. Nails easily, firmly. When complete siding job is done, nails won't show.



**APPLY ADHESIVE ALONG TOP EDGE.** Next course is held by adhesive at bottom, nails at top. Adhesive comes in cartridges, applies fast with caulking gun.



**INSTALL METAL CORNERS.** Both inside and outside corners slip under siding at bottom, nail at top. Lengths to match siding width. Vinyl color-coated.



**SNAP-ON METAL BATTENS.** Fit firmly on clip strips that nail to siding. Available in 8' and 9' lengths, are vinyl coated in colors to match siding.



**APPLY CAULKING.** Special long-life butyl caulking in matching colors applies like ordinary caulking. That's it. Complete exterior wall is up fast!

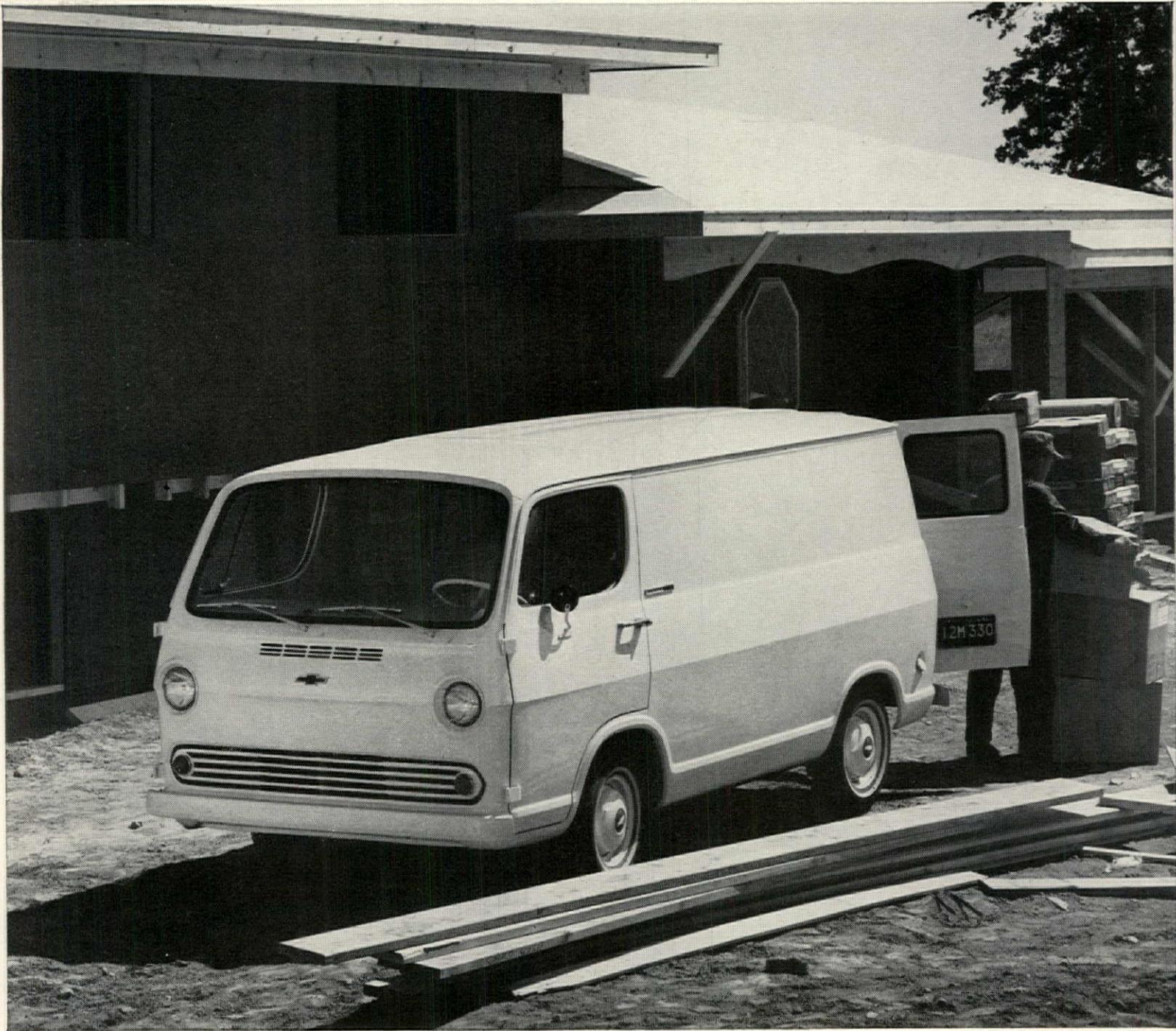


# INSULITE VINYL-BOND SIDING

FOR MORE INFORMATION . . . SEE YOUR INSULITE DEALER  
or write Insulite Division, Minnesota and Ontario Paper Company, Minneapolis 2, Minnesota.



VINYL-BOND IS A TM

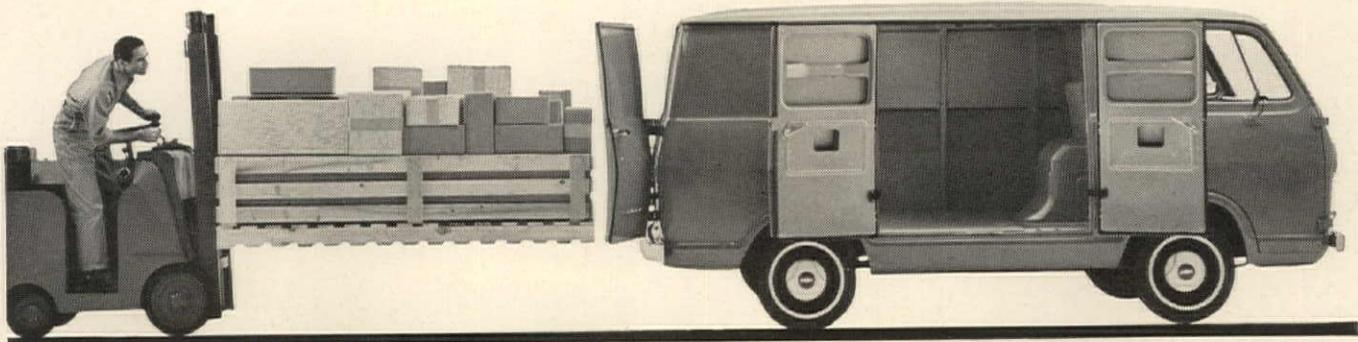


# CHEVY-VAN: ALL SPACE & GO

(and costs are low)

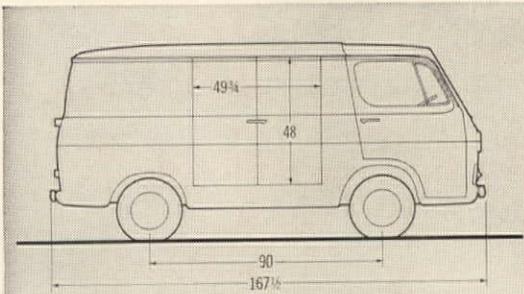


**The new Chevy-Van is engineered by Chevrolet to do big hauling jobs with cost-cutting efficiency.** Here's a low-cost delivery truck with big 4 x 4-ft. loading doors opening onto a flat floor 7½ feet long. Extra load length alongside the engine compartment allows you to carry objects up to 12 feet long. Plenty of usable load space in the trim, economical Chevy-Van makes it a winner at getting all kinds of delivery jobs done easily and at low, low cost.



**WHAT WEIGHS 2,250 LB. AND OCCUPIES 211 CUBIC FEET? YOU NAME IT . . . CHEVY-VAN CAN HANDLE IT!**

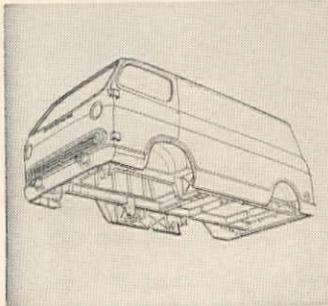
Tough all-steel construction gives Chevy-Van the strength to handle payloads up to 2,250 pounds. The 211-cu.-ft. cargo area is easily loaded through big double doors just 22 inches off the ground.



Big body on a short 90-inch wheel-base hauls plenty of cargo with easy maneuverability. Ideal for congested stop-and-go routes.

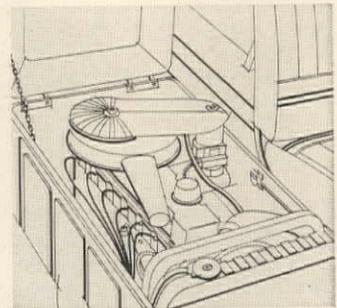


Curbside cargo doors—same size as those at rear—are optional at extra cost. This gives maximum usability of the spacious cargo area. And you can select extra-cost windows for the rear and side cargo doors and side panels.



Tough unitized structure is formed of heavy-gauge steel to give a tight, rattle-free unit that will withstand the rigors of the toughest hauling schedules. Critical underbody areas are specially treated to ensure long-lasting corrosion resistance.

Take your choice of engines—the big 153 Four (standard) at 90 hp or the high-performance 194 Six (extra-cost option) at 120 horsepower. Both are modern engines designed for economy and durability in the toughest kinds of delivery service.



With the driver well forward, he has a full, safe view of the road through a flat one-piece windshield nearly 5 feet wide. Make it a point to call your Chevrolet

dealer soon for a Chevy-Van demonstration. You'll be glad you did! . . . Chevrolet Division of General Motors, Detroit, Michigan.

**QUALITY TRUCKS COST LESS**



New Dimensions of Design  
with SPA Southern Pine



Today there must be no stop to imagination, no hampering of ideas. SPA Southern Pine anticipates the quest for new designs, new products for apartments, churches, restaurants, shops, every type of building.

\*SPA Southern Pine is ideal for complex laminated members . . . component or conventional framing . . . exposed plank and beam interiors . . . exquisite paneling and trim. And always Southern Pine matches beauty with durability, blends charm with efficiency and

economy. Through rigid standards of manufacturing and grading, through proper seasoning, you are assured:

**Uniform Sizes • Dimensional Stability • Pleasing Texture  
High Resistance to Wear • Exceptional Strength • Maximum  
Ability to Hold Fastenings • All Purpose Grading—No Need  
for Special Grading for Trusses**

SPA technical consultants are available to discuss specifications and uses. For their services write us.

*Send for free copy of "New Dimensions of Design" with color illustrations and descriptions of new techniques for many forms of building. Address: Southern Pine Association, HH-6, Box 52468, New Orleans, La. 70150*

\*Trade-Marked and officially Grade-Marked



**SOUTHERN PINE**

**Pre-Shrunk for greatest structural strength**

FROM THE MILLS OF THE SOUTHERN PINE ASSOCIATION

new  
*Chateau*  
 by  
**Magic  
 Chef**



**Bakes, broils and sells right before your eyes!** Why she'll go for Chateau: This magnificent gas eye-level oven range has two . . . yes, two complete ovens! Upper oven with its picture-window view not only bakes, but radiant broils. Both ovens have AutoMagic Cook and Keep Warm. Cooking platform stays put in use, swings up for cleaning. Soft fluorescent light floods burners. ■ Why you'll go for Chateau: Sleek Chateau slips into 30 inches of counter-space . . . no carpentry . . . no major installation. It's the pride and joy of a big family of Magic Chef Color-Mates . . . sinks, dishwashers, ventilating hoods, garbage disposers . . . profitable to sell as a package! ■ Why you'll both go for Chateau: Magic Chef, maker of fine ranges for over 50 years, is known nationwide for quality. More women cook on Magic Chef than any other range!

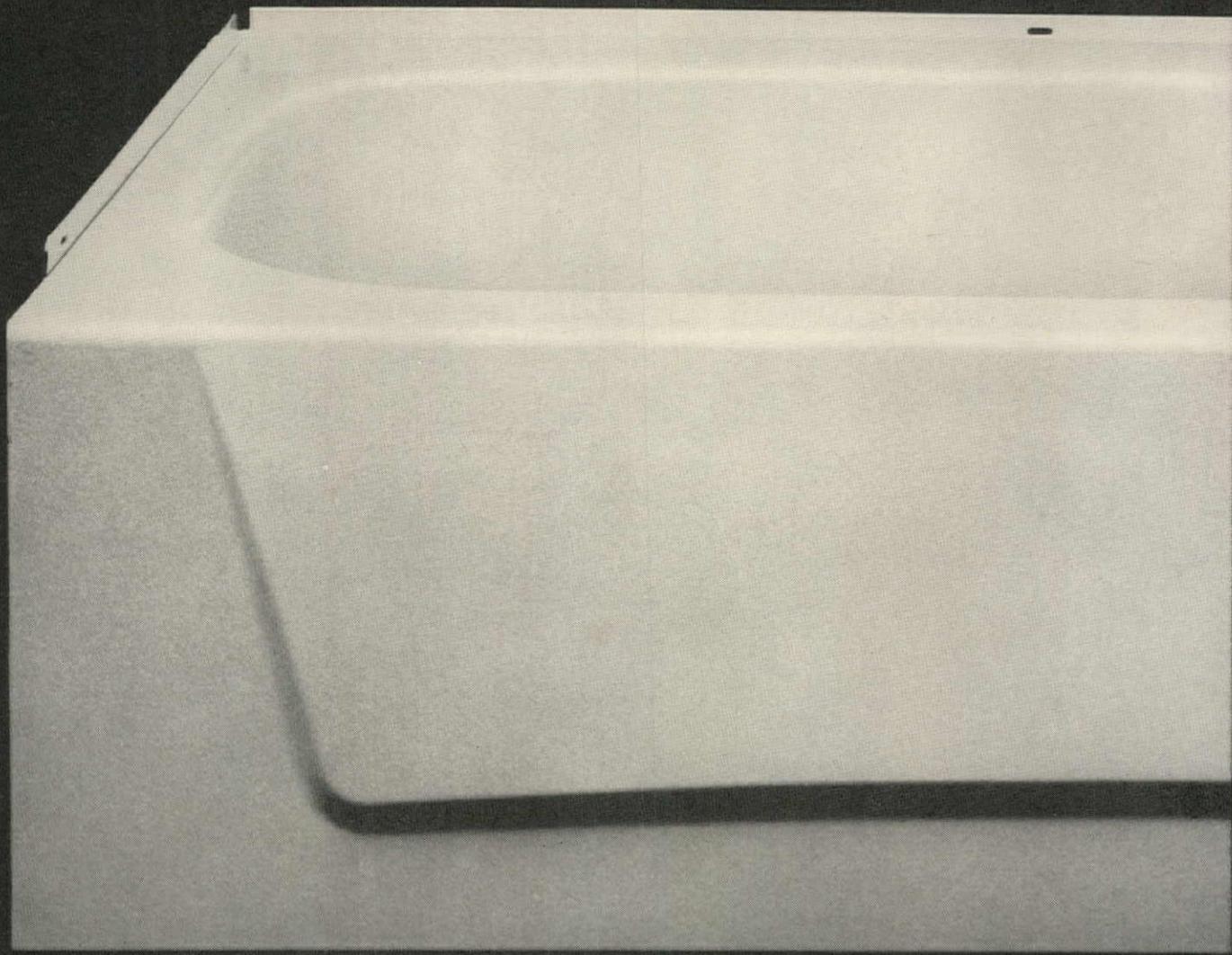


See Magic Chef gas slide-in and drop-in ranges in white, brushed chrome and colors . . . all easy-to-install, easy-to-sell!



**MAGIC CHEF**  
 CLEVELAND, TENNESSEE

**LOOK WHAT GERBER DOES . . .**



## **HERE'S VALUE YOU CAN BATHE IN**

Customers say that our designers have outdone themselves in creating an exciting line of enameled steel and cast iron bathtubs. Examine these handsome fixtures and you'll agree that they will, indeed, enhance the most elegant of bathrooms. The real clincher would be to bathe in one yourself—for our designers have included welcome touches such as a wide safety bottom and a wide rim seat . . . while leaving plenty of room for sloshing, soaking, or showering.

What housewife couldn't find the perfect answer for her new bathroom among these colors: Petal Pink, Forest Green, Wedgewood Blue, Driftwood Tan, Cloud Gray, or Daffodil Yellow? Traditionalists, of course, can choose Gerber Stainless White.

Design, however, is but a part of Gerber value. For example, our steel tubs are made of extra-heavy gauge drawn enameling iron. Each Gerber bathtub, steel or cast iron, receives an exceptionally heavy, abrasion-resistant enamel that will keep its deep, gleaming lustre for years and years. Plumbers will find that our tubs are timesavers — all fit perfectly against walls and floors. Builders will save on other installation costs too, because all Gerber tubs have straight wall and straight floor tile lines.

Gerber bathtubs add extra value without adding extra cost. Check with Gerber soon for values you can bathe in. Write us for a complete catalog of lavatories, bathtubs, closets, shower cabinets, and matching brass.

# WHAT EVERY BUILDER SHOULD KNOW ABOUT

## KEMPER

# KITCHENS

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 conveyorized ovens provide unequalled 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 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 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 conveyorized 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 Provincial styled Kitchen in a French Walnut finish. Note the exclusive Varipanel\* feature in door fronts. Write for Kemper's full line, full color catalog today . . . It's free.

\*Patent Applied For



**KEMPER BROTHERS, INC.**  
Richmond, Indiana, Tel. 2-4211



IN GO  
DUST, DIRT,  
POLLEN



OUT COMES  
CLEAN AIR  
HOUSE-WIDE

## Honeywell electronic air cleaners will be standard

Crofton, a new community in the Washington-Baltimore-Annapolis area opened for business this spring. And, Honeywell Electronic Air Cleaners were *standard equipment* in the model homes. In fact, they'll be standard equipment in *all* of the town's planned 2,000 single-family homes and 1000 apartments . . . and even in the shopping center stores.

We asked W. Hamilton Crawford, President of Crofton Corporation and its parent company, Crawford Corporation, to tell us why . . .

"Well, for three reasons: First, we know that cleanliness ranks high with new home buyers. We want Crofton families to enjoy cleaner homes, with less dusting, cleaning and redecorating.

"Secondly, the high pollen efficiency of the Honeywell Electronic Air Cleaner should be important in

this area of the country, and should have a really big appeal.

"And finally, we are convinced that electronic air cleaning should be an integral part of the environment in every truly up-to-date home."

Naturally, Mr. Crawford's remarks please us. And we feel Crofton homeowners will be just as pleased with the performance of their Honeywell Electronic Air Cleaners. The unit can actually remove up to 95%\* of the airborne dust and pollen . . . including the tiny particles of smoke, cooking grease and bacteria that can pass right through ordinary filters. And, it can cost as little as \$1.50 a month added to the mortgage.

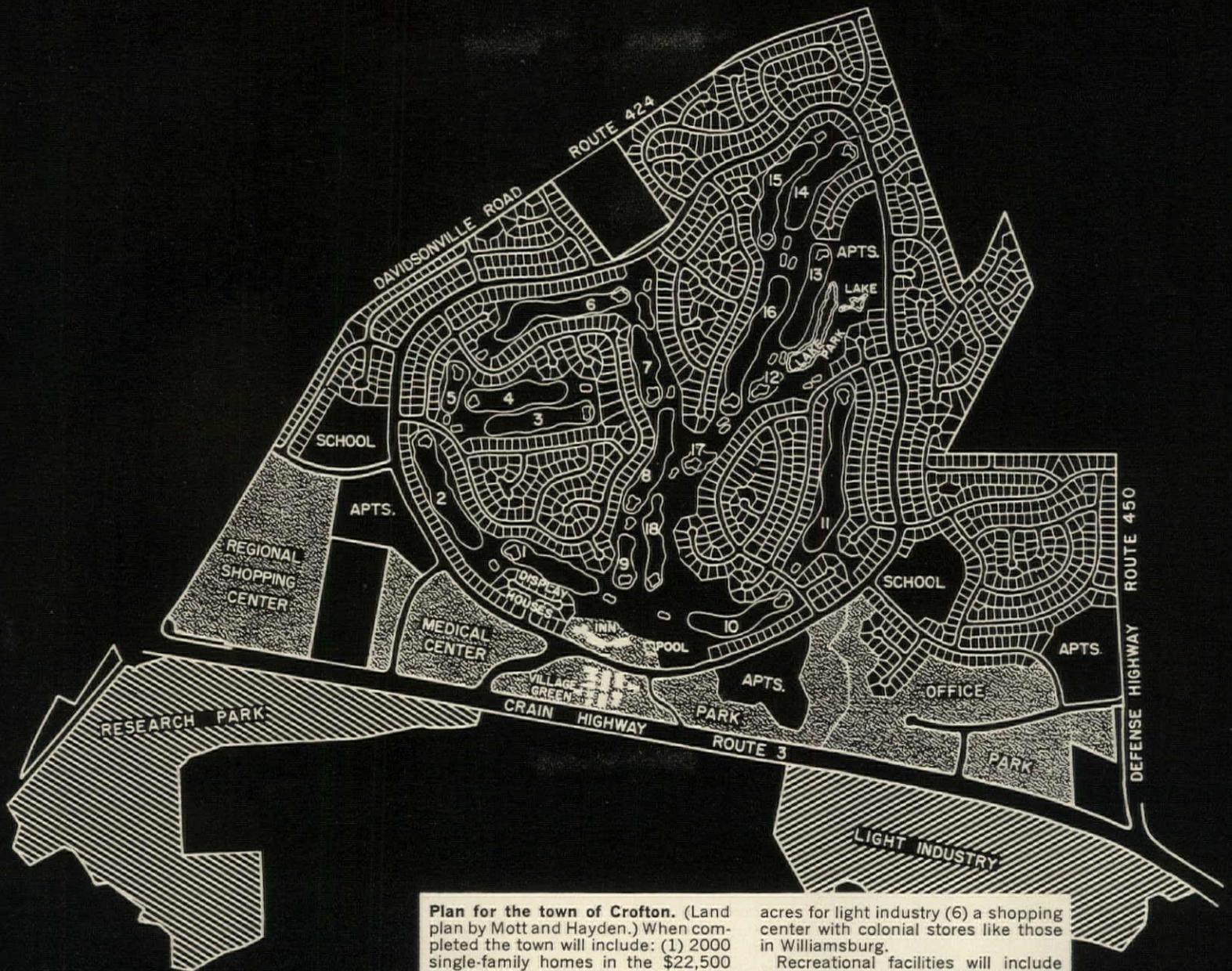
There's a good chance your prospects are already familiar with the advantages of Honeywell Electronic Air Cleaning. Honeywell air-cleaner advertising reached over 3 million of

them last year in *House & Garden*, *House Beautiful*, *Holiday*, and dozens of other out-standing consumer magazines. Our promotion program is still going strong . . . this year we've even added network TV.

### Look into it.

Why not add the unique appeal of Honeywell Electronic Air Cleaning to *your* homes. It could be just the modern "exclusive" you need to attract more quality-home buyers. Call your local heating and cooling dealer, ask for a demonstration, and price it. Or, write Honeywell, Dept. HH6-18, Minneapolis, Minnesota 55408.

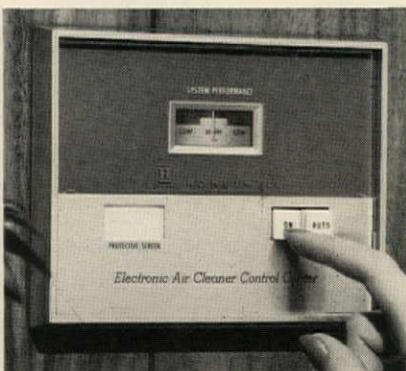
# Honeywell



**Plan for the town of Crofton.** (Land plan by Mott and Hayden.) When completed the town will include: (1) 2000 single-family homes in the \$22,500 to \$33,000 price range. (2) 1000 2-to-4 bedroom town houses and garden apartments (3) some medium rise apartments (4) a 125-acre park for industrial research facilities (5) 117

acres for light industry (6) a shopping center with colonial stores like those in Williamsburg. Recreational facilities will include several swimming pools, tennis courts and a small lake stocked with fish. Notice also the 18-hole professional golf course which winds through the entire area.

## equipment in the entire town of Crofton, Maryland.



**Handsome and handy,** this wall-mounted Control Center for the living area shows homeowners that their Electronic Air Cleaner is working at peak efficiency . . . also shows them when the unit needs cleaning. To your prospects it's an obvious symbol of the quality you've built into your homes.



**Only 7 inches deep,** the Honeywell Electronic Air Cleaner fits easily into the duct work of any forced-air heating or cooling system. While ordinary fiber furnace filters are only 5 to 8% efficient, the Honeywell unit has been rated at up to 95% efficiency. \*(As rated by National Bureau of Standards Dust Spot Method.)



**Offer it as an option.** You can offer Honeywell electronic air cleaning as an optional feature in your homes just by having the low cost cabinet assembly installed along with the forced air heating/cooling system. Makes it easy for the buyer to add the Honeywell Electronic Air Cleaner later.



1. **TRUCK TRAILER** delivers folded but complete house to site. Temporary strapping, under polyethylene, strengthens unit during hauling.

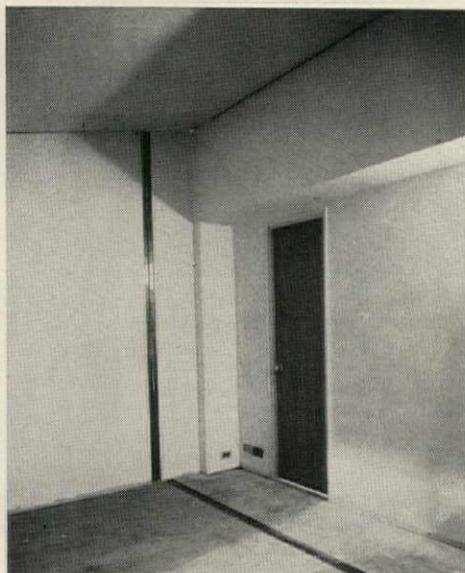


2. **STEEL CRADLE**, suspended from lifting yoke by cables, lets crane unload house from trailer and position it on prebuilt foundation.



3. **SIDE WALL**, hinged to floor, is raised by workers after they have first swung out end-wall sections and then unfolded floor sections.

## Movable fold-out house is redesigned to trim costs



**FOLD-OUT HINGES** in end wall and floor are continuous, but not in line because floor was folded behind wall. Battens will cover hinges.

Two problem-solving improvements are expected to save from \$500 to \$1,000 in the second fold-out model designed for the Defense Dept.'s relocatable housing program.

The improvements—shown in detail at right and below—are 1) a box beam that carries all utility lines and ducts in the floor and 2) a panelized roof that replaces the fold-out roof used in the first model (H&H, Mar. '63).

Defense was to open bids May 6 on 782 houses, like the prototype shown above, for three Air Force bases and a Marine station. It has already bought 1,282 units built to the specs of its first fold-out model—1,012 at 12 stateside sites and 270 in the Philippines.

The new prototype, erected at Andrews (Md.) Air Force Base, was built by Madway Main Lines Homes, Wayne, Pa., home manufacturer.

Procurement costs of production houses—factory fabrication, transportation to their sites and erection on foundations—are expected to range from \$8,800 to \$10,200 vs. \$9,600 to \$10,600 for the earlier models. Site-development costs—including foundations, streets and utilities—will add about \$5,000. In-place costs of the earlier houses averaged \$15,600.

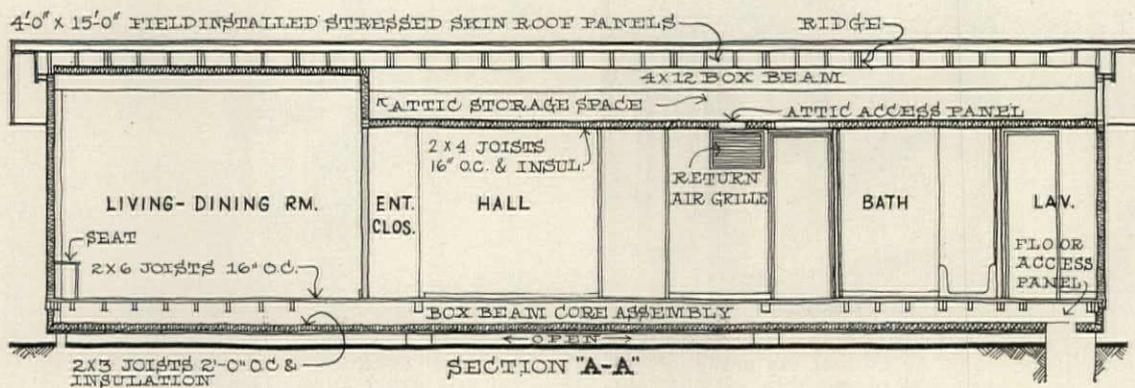
The new model has the same plan as its

predecessor—1,150 sq. ft. with three bedrooms and 1½ baths. And like last year's house, it is finished and equipped in the factory, trucked to the site on a 10'-wide trailer and unfolded to a width of 26' (it is 45' long). The houses are also designed for similar foundations—grade beams and interior piers which can be precast or poured in place.

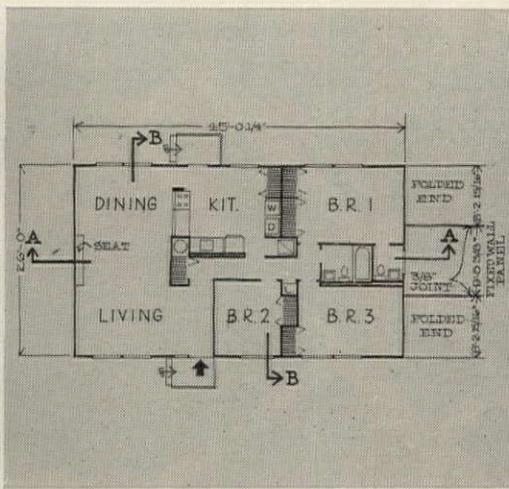
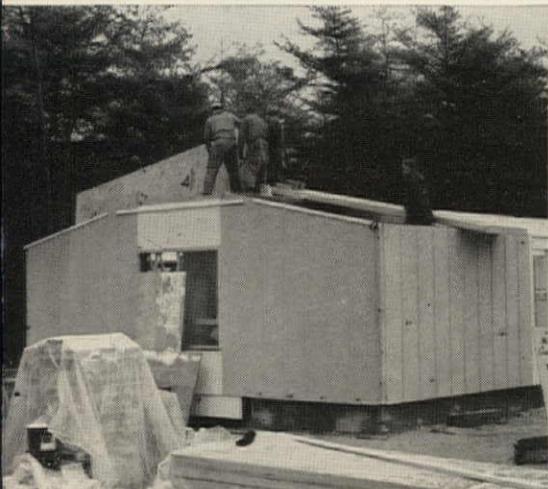
*Here is how the two major improvements solve problems and cut costs:*

1. The box-beam utility core simplifies mechanical and electrical distribution and reduces the number of intermediate piers between the foundation walls. The 45' beam, an integral part of the floor system, runs down the center of the house and contains plumbing and electrical lines and heating and air-conditioning ducts and equipment.

2. The panelized roof—the only part of the house that doesn't fold out—simplifies factory production and is stronger and tighter than the previous hinged roof. Its 4' x 15' stressed-skin panels are stored in attic space for shipment, then nailed to side-wall top plates and shingled in the field. The former fold-out roof had to be patched with shingles at the site and anchored to the side walls with galvanized-steel angles.



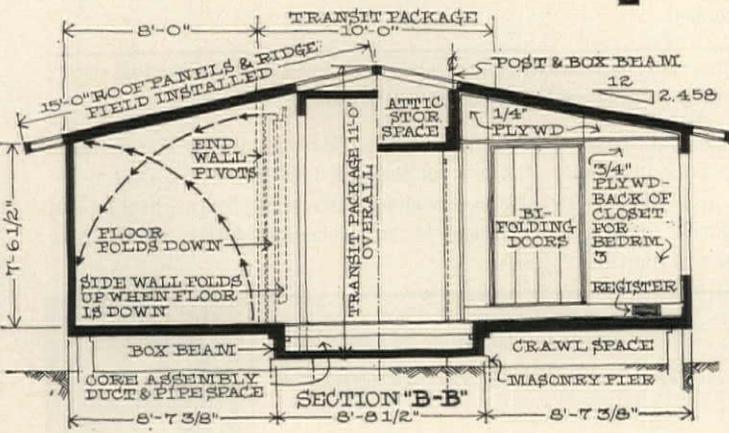
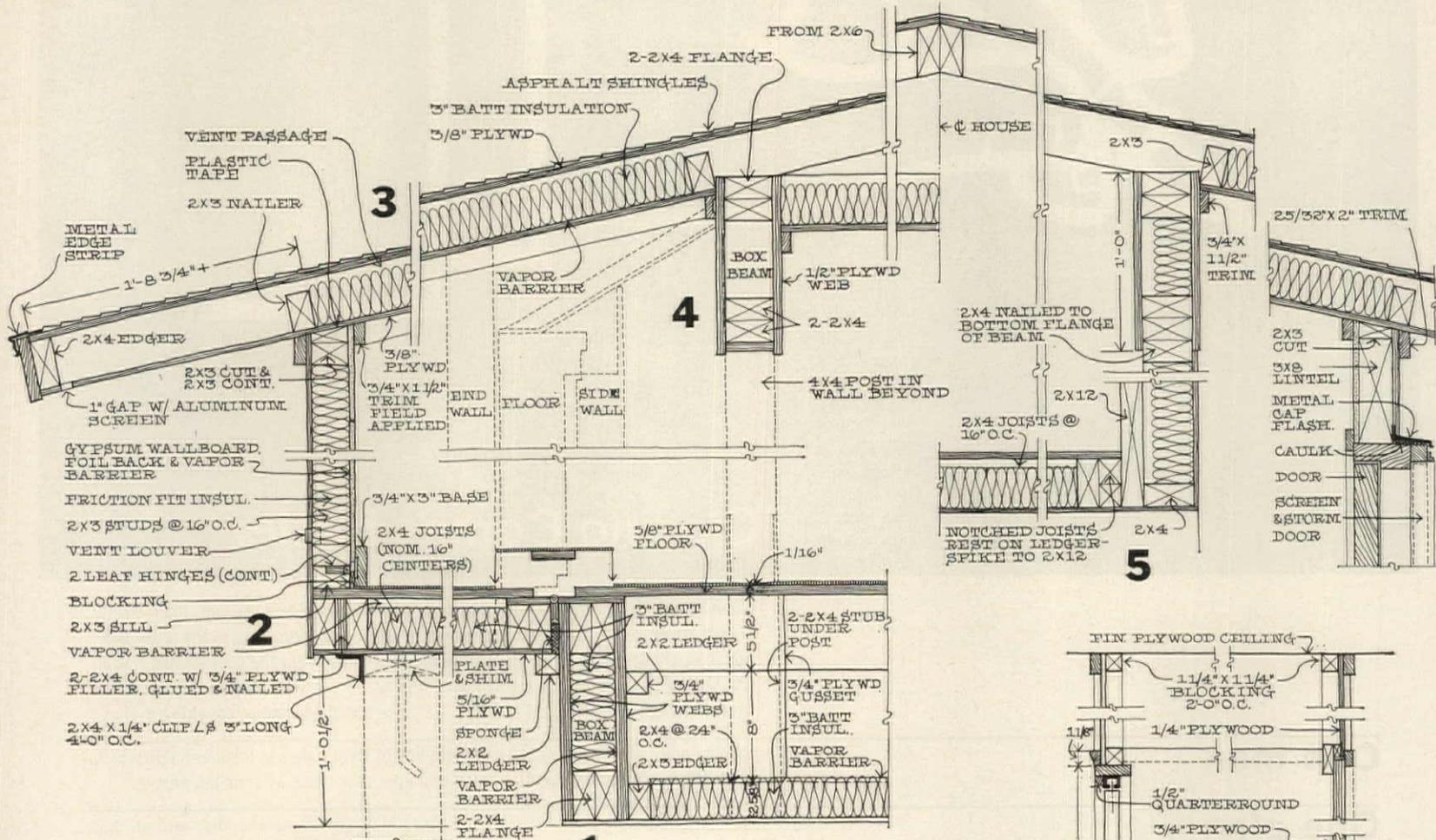
**CROSS SECTION** through length of the house shows attic space where roof panels are stored when the house is shipped and box beam which serves as in-floor utility core. Beam runs the length of the center section of the house, carries plumbing and electrical lines and heating and cooling equipment and ducts. Heated and cooled air are distributed from core to outside sections of house under raised closet floors (details at lower right, opposite).



**4. ROOF PANELS** (4' x 15'), stored in attic during transport, are set in place by hand. Shingles or roll roofing finish the job.

**5. FLOOR PLAN** (1,150 sq. ft.) wastes little space on halls, includes three bedrooms, open kitchen, ample storage and large dining area.

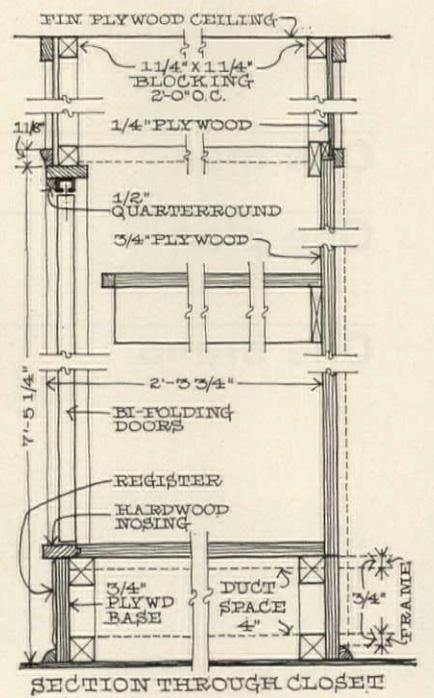
**6. FINISHED HOUSE** has trim contemporary lines. Vertical siding can be painted lumber or plywood with polyvinyl fluoride finish.



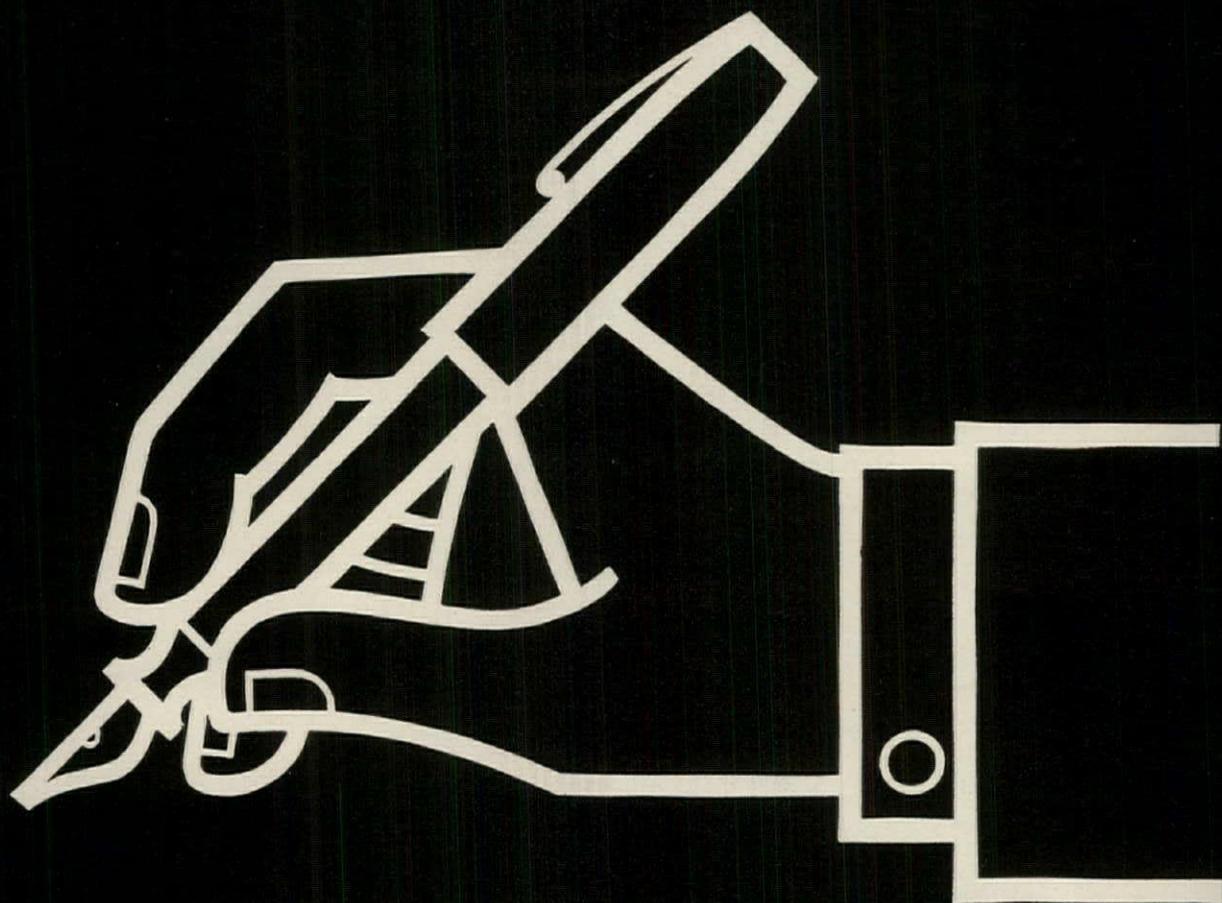
**FIVE KEY DETAILS** are 1) box-beam utility core in floor and hinge, 2) floor-wall connection and hinge, 3) soffit and roof-wall connection, 4) box-beam roof support over living room, 5) attic storage-space framing.

**FOLD-OUT SYSTEM** (left) shows how end walls, floor and side walls unfold in sequence.

**UNDER-CLOSET DUCT** (right) brings warm and cool air to outside walls from center core.



Technology continued p. 147



## Closing Comes Easier

When new home prospects find that a builder has used well-known, high-quality brands, they get a feeling of reassurance. Give your prospects extra assurance. Install appliances and equipment from Westinghouse. Add the coordinated design and styling you get with Westinghouse, and you'll see why closing is easier. Ask your Westinghouse Residential Sales Manager about the many advantages of . . .

---

### One man

a single point of contact for the complete line of Westinghouse Residential Products. Your Westinghouse Residential Sales Manager is as near as your telephone.

---

### One plan

specially tailored by your Residential Sales Manager to merchandise and promote your project—whether your homes are Westinghouse-equipped, or Total Electric Gold Medallion.

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### One brand

one respected name on a matched line of quality home products. A name that stands for value and satisfaction in the minds of your prospects.

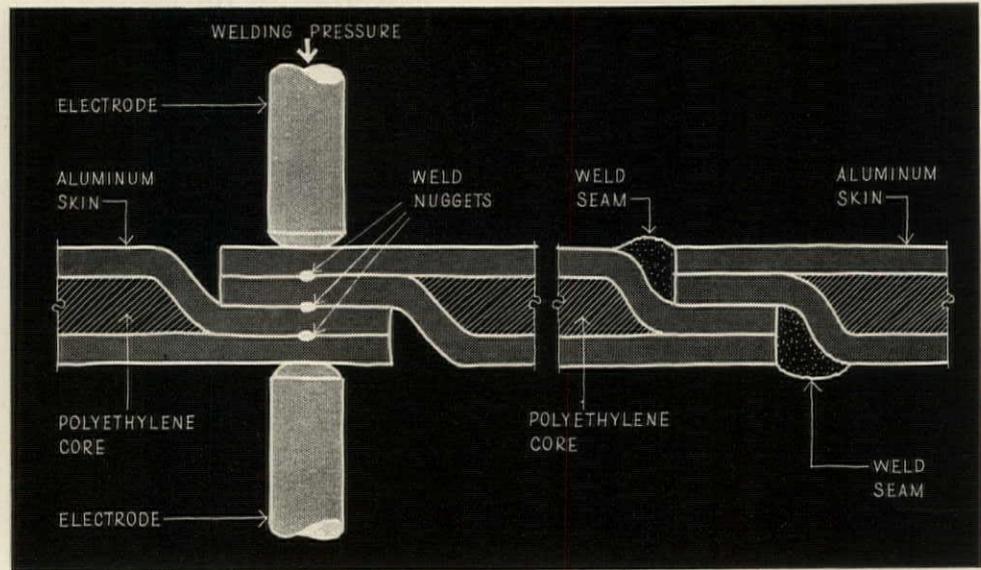
For complete details, contact the Residential Sales Manager at your Westinghouse Major Appliance Distributor. Ask him for the new 1964 Residential Catalog . . . or look it up in Sweet's File. It provides information on appliances, heating and cooling products, lighting, wiring devices, Micarta<sup>®</sup> plastic surfacing, and elevators . . . all available from Westinghouse.

You can be sure if it's Westinghouse





**STRENGTH TEST** shows stiffness of new laminate (arrow) vs. reinforced plastic and steel.



**JOINTS** between sheets of new laminate can be made by spot-welding edges from which the

plastic core has been squeezed (left) or by fillet welds on both sides of the sheets (right).

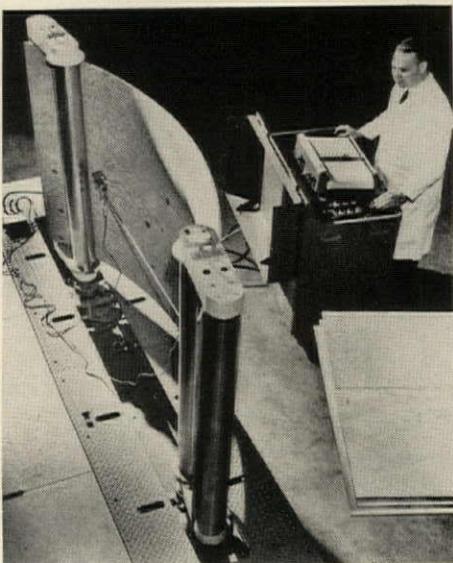
## New aluminum-plastic laminate is stiffer than steel of the same weight

The new laminate—two aluminum skins bonded to a polyethylene core—could be used for curtain walls or panel skins in light construction, according to researchers who developed it at Bell Telephone Laboratories. It is stronger than many other materials of the

same weight. In the test shown above, for example, the laminate (arrow) bends less than polyester reinforced with glass fiber (center) and cold-rolled steel (right) when equal weights are suspended from all three materials. It is lighter than other materials of the same

strength—75% lighter than steel, for instance, and even slightly lighter than high-strength aluminum alloys.

The laminate's skins are etched by grit blasting to insure a tight bond with the core, then bonded in a hot press without adhesives.



### New tester points the way to better use of plywood

Engineers up to now have been unable to forecast the exact field performance of plywood. Reason: plywood testing equipment could not handle wood over 3' long and 3/8" thick, thus it showed only the approximate strength of full-size (4' x 8') sheets. Now the American Plywood Assn. (formerly DFPA) has developed a machine (above) that tests full-size sheets of any thickness. The new machine twists the ends of a plywood sheet until it snaps and records the degree of bending and the wood's strength and stiffness.



### Waterless process may cut brickmaking costs by 25%

So says San Antonio Manufacturer Lawson Felder whose new volcanic process can produce not only bricks and blocks (above) but also slabs, beams and flat tile.

Conventional brickmaking with water takes up to two weeks largely because of the time needed to dry out the bricks. By contrast Felder's patented process, developed with the Southwest Research Institute, takes only three hours and uses no water, cement or chemical binder. Raw materials—they can range from black dirt to granite chips—are heated to 2,000 F. in a rotary kiln, cast in molds under pressure, glazed and cooled. The kiln has interchangeable parts that can be substituted while it is rotating. Felder has built a one-sixth scale model, says full-size machines will let seven men produce what 50 men now produce in wet-and-wait brickmaking.

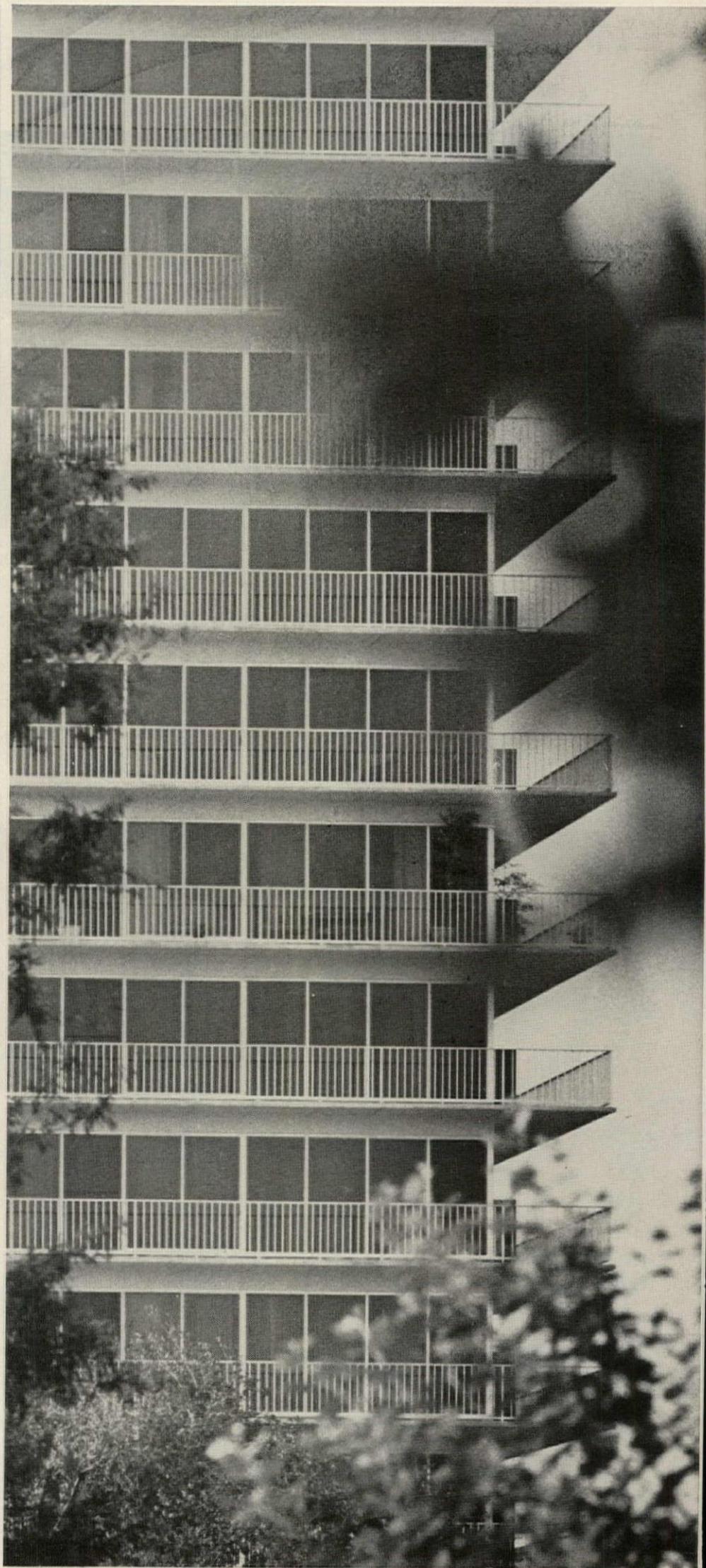


### New use of adhesive: bonding wood subfloor to steel beams

The new floor-bonding method was used by Builder Charles Hahn in a steel-framed house in El Cerrito, Calif. Carpenters applied beads of a polysulfide elastomer to the flanges of z-shaped steel floor beams with a pressure-activated flow gun (above), then simply set the 1 1/8" T&G plywood subfloor on the beams. Tests by the adhesive manufacturer, the 3M Company, showed that the bond strength is about 100 psi.—more than adequate, engineers point out, because the floor will always be in compression.

Materials marketing starts on p. 150

Why did the builders of the luxurious Willowick spend more dollars to put KitchenAid dishwashers in each of their 140 apartments?





hen you're building and operating a distinctive apartment like the Willowick in Houston, you simply don't settle for the second best. Price is not the sole consideration.

That's why the builders/owners decided to install KitchenAid dishwashers even though their initial cost was higher. They wouldn't consider an appliance package deal. As they explained, they wanted the very best dishwasher, as well as the best range and refrigerator.

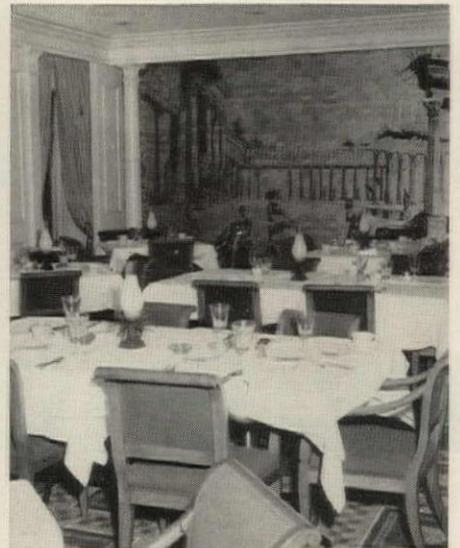
But what made KitchenAid worth more? The builders told us they like the KitchenAid reputation for dependability. When they pointed out KitchenAid, prospective tenants were favorably impressed. The builders also like the fact that KitchenAid dishwashers need less maintenance, have fewer service calls, and actually cost less in the long run.

You'll find KitchenAid dishwashers in every suite at the fabulous Willowick. The rentals range from \$250 to \$750 a month and every suite has a surrounding terrace.

KitchenAid dishwashers are made by Hobart, the company with more than 80 years' experience in the manufacture

of commercial dishwashers for fine restaurants, hotels, and hospitals. The builders know Hobart quality too. That's why they also selected a Hobart commercial dishwasher for the private restaurant atop the Willowick.

Your KitchenAid distributor can give you many more reasons why it pays to spend a little more to put KitchenAid dishwashers in your apartments and homes. Or write *KitchenAid Home Dishwasher Division, Department KHH-4, The Hobart Manufacturing Company, Troy, Ohio.*



Dishes get cleaner . . . drier, too, in



**KitchenAid**®

BUILT-IN OR PORTABLE DISHWASHERS



NO-CHECK pattern effectively relieves veneer surface stresses which cause checking and gives wood a rich textured appearance. NO-CHECK striations 1/32 inch wide by .080-inch deep on 1/4-inch centers run long way of panel. Shown here is T1-11 panel also available as plain NO-CHECK Panels.

Unretouched photo shows how NO-CHECK portion of panel stays unblemished after accelerated soak and dry tests while plain portion is noticeably checked.



PLYWOOD becomes the  
**PERFECT  
SIDING...**

it's **P&T NO-CHECK**

...ends grain-rise and  
weather checking problems



New NO-CHECK makes plywood the perfect siding in every way—best in appearance, strength, durability and economy—and now there are no cracks or checking to mar finish or to cause recurrent paint problems!

Applied as recommended, NO-CHECK meets all FHA and Uniform Code requirements for installation without sheathing or bracing—makes substantial savings in both labor and material. It's also the perfect answer for gable ends, soffits, garage doors and exposed roof sheathing!

Call your supplier, contact your regional P&T office, or write for NO-CHECK Specifications Folder to:

**POPE & TALBOT, INC.**

Products of Wood Technology for Construction and Industry  
Kalama, Washington • Telephone: (Area Code 206) 673-2115



REGIONAL OFFICES  
Redlands, Calif.—H. Alden, 603 Eucalyptus Dr., Tel. 714-792-5227  
Allendale, N.J.—D. C. McNeill, P.O. Box 34, Tel. 201-327-7364  
Chicago, Ill.—Chas. Dvorak, 6830 N. Ozark, Tel. 312-775-4275  
Memphis, Tenn.—T. Birchfield, 471 E. Erwin Dr., Tel. 901-683-7875

**MATERIALS MARKETING**

**New move for standardized product data**

After all these years, homebuilders may soon stop tossing millions of dollars worth of building product literature into the wastebasket.

The National Association of Home Builders and the Producers' Council are starting a scheme to standardize—in size, format and content—many types of builder and consumer-oriented product data. Up to now, according to NAHB-PC, product data has been so varied in these respects as to be “virtually useless to builder operations.”

First step in the program: a 16-page brochure, now being distributed to a comprehensive list of building product manufacturers and their advertising agencies, that aims to standardize building-product data in three ways:

- *Product selector sheets* which, according to NAHB-PC, should “provide builders with useful and pertinent information on building products in a brief, easy-to-use form, making it easier for them to purchase and use such building products” (see cut).
- *Salesmen tip sheets* which should “provide new home salesmen with information on product features which will help them become more knowledgeable on the

component parts of the house and, thus, more effective in their over-all sales effort.”

• *Product information and how-to-care-for literature for use by new homeowners* which should “provide the builder with information that could be incorporated in a ‘home buyer’s manual’ after the sale has been made. Description of product and maintenance information would be paramount.” NAHB-PC also suggests that manufacturers include their warranties.

NAHB has just surveyed 1,500 builders on the need for standardized building product data. They backed the idea heartily.

**New quiet home program for builders**

A nationwide effort to control noise in single-family houses and apartments has been launched by the Insulation Board Institute.

Aimed at builders, dealers and architects, the new program is based on IBI’s industry-researched quiet home qualification standards.

These standards are divided into two parts—minimum requirements and desirable options—and consist of design and construction techniques that 1) block transmission paths for noise, 2) absorb noise within particular areas of the home, 3) muffle sources of noise. Including minimum requirements will add about 2% to the cost of the

home, according to IBI. Including desirable options as well will add 3½% to the total cost.

Coupled with the design and construction standards is a merchandising program to help builders sell the quiet home idea. The merchandising package includes booklets on how to build and sell quiet homes, suggested news releases, newspaper, radio and TV advertisements and glossy



photographs and mats of the quiet home symbol (above).

Builders who meet IBI’s minimum standards will receive without charge an IBI-approved quiet home wall plaque and a 30”x36” quiet home sign.

For more details, write IBI, 11 W. Washington St., Chicago.

**Lighting-fixture makers** are readying a new sales program to persuade homebuilders that the lighting industry can “hold its own with the plumbing and floor-

*This new department in HOUSE & HOME will report programs aimed at moving more building products into housing and the rest of the light construction industry, analyses and predictions of future markets for various classes of products, news of significant personnel changes among manufacturers and materials’ trade associations.* —Ed.

ing industries as far as getting its share of the consumer dollar is concerned," according to Louis Colbert, assistant merchandise sales manager of Emerson Electric. Speaking at the recent National Home Lighting Conference in Washington, D. C., Colbert said that today's buyers' market has produced builders who are now "ready to listen and find out how better lighting sells houses." Colbert said that the American Home Lighting Institute, sponsor of the convention, will follow up the sales program by continuing to "knock on FHA's door to get better lighting standards."

**Exceptional merit awards** for best building-products literature directed to architects for 1964 have been awarded by a jury of the American Institute of Architects and the Producers' Council to: Armstrong Cork Co., Marble Institute of America, Inc., Owens-Corning Fiberglas Corp., Structural Clay Products Institute, United States Ceramic Tile Co., United States Steel.

**Electric utilities** are being urged to back up the air-conditioning industry's promotion efforts—for their own good. Said

## Men and jobs

**ASSOCIATIONS:** **D. J. Boone** of W. R. Grace has been elected president of the Vermiculite Institute. He succeeds **L. K. Irvine** of Salt Lake City. **Joseph J. Shideler** fills the newly-created post of director of technical information for Portland Cement Association's research and development division. **Dale L. Gaeth** of Weyerhaeuser Co. has been re-elected president of the American Institute of Timber Construction. **A. Victor Abnee Jr.** is new director of trade relations for the Gypsum Assn. **Edwin S. Graybill** of Armstrong Cork has been elected president of the Acoustical Materials Assn.

**MANUFACTURERS:** **W. Scott Jenkins** has been named general sales and merchandising manager of the new nation-wide building products sales force for Reynolds Metals. **Neil C. Dostal** is director of merchandising. **Morris C. Hoven** is the new general manager of the recently-organized building materials division of Certain-teed Products. **William H. Roberts**, **Edward P. Sheehan** and **Ralph G. Meisenhelder** have been named vice presidents by York Corp. **B. R. Sarchet** fills the newly-created corporate post

of Paul M. Augenstein, member of the board of the Air-Conditioning and Refrigeration Institute and executive vice president of American-Standard, at the 30th annual sales conference of the Edison Electric Institute in Chicago: ". . . An existing utility customer who adds total air conditioning is equivalent to an added new customer or a 100% increase through one simple installation."

**Southern pine** lumber shipments to the East and Midwest were 15% greater in 1963 than in 1962, according to statistics revealed at SPA's recent convention in New Orleans. This increase to outside territory was achieved while SPI mills continued to meet heavy lumber demands within the South itself.

**Aluminum windows** are now required by FHA to carry the quality-certified label (or its equivalent) of the Architectural Aluminum Mfgs. Assn. The association's 120 members, who produce aluminum windows and sliding-glass doors, have agreed to submit their products to a rigid quality testing program on a regular basis.

of director of commercial development for Koppers Co. **Dr. B. J. Gaffney** heads the new engineering and development department of Wood Conversion Co. as a vice president. American-Standard has named **Douglas B. Barker** manager of building coordination for its plumbing and heating division (photo).



**Walter H. Parks** has been named to the newly-created post of director of marketing by Forrest Industries Inc. **Robert R. Sieger** is the new advertising manager of Universal-Rundle. **Harry F. Steele Jr.** has been named general sales manager of Shower Door Co. of America. **James E. Bell** has been appointed general manager of the major-appliance division of Westinghouse Electric. **William Lehrburger** has been named marketing manager for hardwood plywood by United States Plywood.

New products start on p. 154

# "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.

The ARI Unitary Certification Program is supported by manufacturers making more than 90% of all unitary\* air-conditioning equipment rated below 135,000 Btuh.

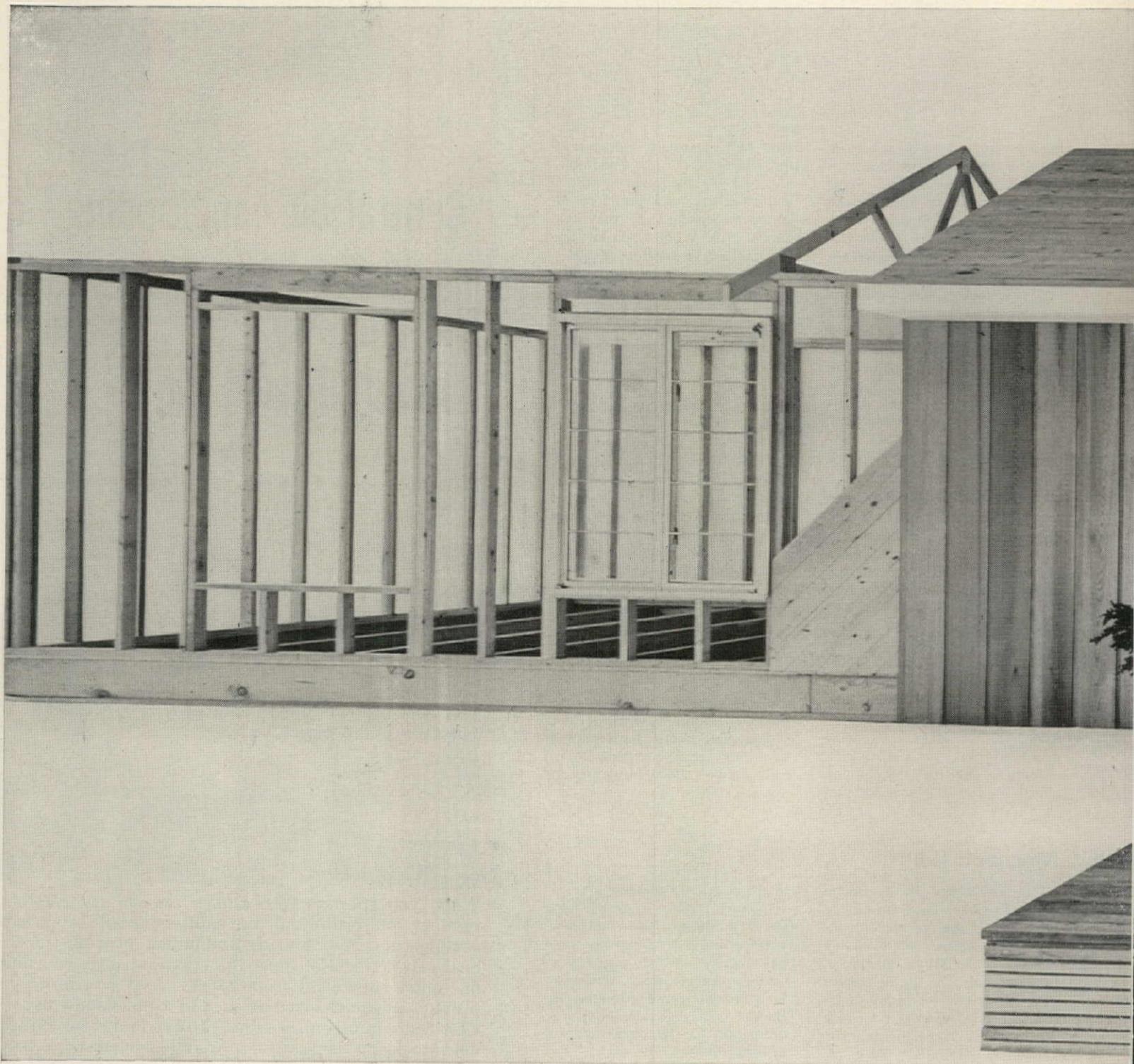
Consult your local air-conditioning contractor—and specify *ARI Certified* for your next project. Free directory of certified equipment upon request. Write Dept. 206.

\*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.



**AIR-CONDITIONING AND REFRIGERATION INSTITUTE**

1815 North Fort Myer Drive • Arlington, Virginia 22209



## The best homes and the best-selling homes

This year, the National Wood Promotion Program is selling LIFE readers on how satisfying it is to own and live in a home built of wood. And it's telling them that now is the time to make the move into a wood home of their own.

In full color and two pages wide, in our third 1964 ad, the above photograph shows the desirability of living with wood. In many wonderful ways . . . in any style on any site . . . any home can be built better

with wood. And don't forget wood's incomparable compatibility with other building materials.

A wood house grows as the family grows. Or, it can be changed to meet the family's change of mind about design any number of years from now. A wood house need never grow old. How about price? That's another selling point for wood, because wood's new savings on the job, through the Unicom system, provide even greater building economy.

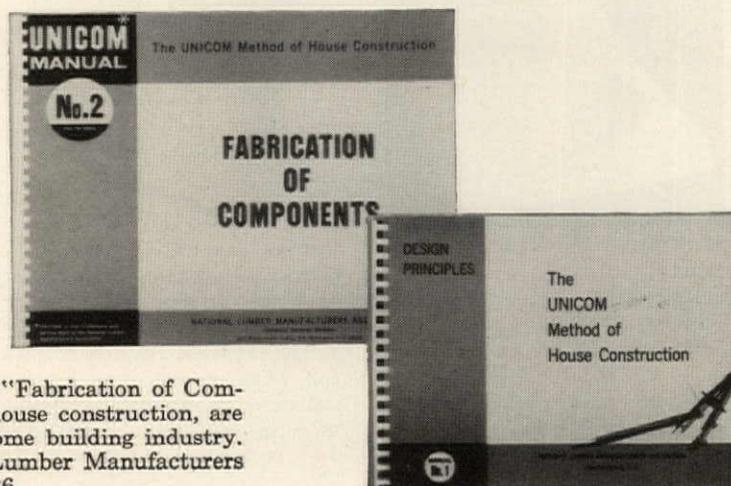


## have one great thing in common...WOOD

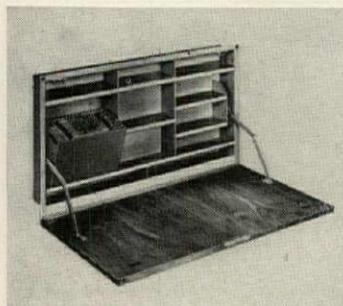
What do *you* get from wood? You get houses that please your customers, houses you can sell fast, houses you are proud to have bear your name. Wood is the best way to build your house, and the best way to build your reputation. For more information on building better with wood in 1964, write:

**NATIONAL LUMBER MANUFACTURERS ASSOCIATION**  
*Wood Information Center, 1619 Massachusetts Ave., N.W., Washington, D.C. 20036*

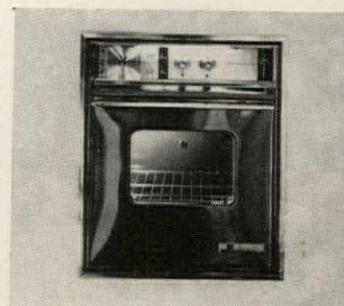
UNICOM MANUALS 1 and 2: "Design Principles" (122 pages) and "Fabrication of Components" (248 pages), graphically detailing the UNICOM method of house construction, are available at nominal cost to those associated with or supplying the home building industry. For free booklet describing UNICOM, write to: UNICOM, National Lumber Manufacturers Association, 1619 Massachusetts Avenue, N.W., Washington, D.C. 20036.



## Kitchens



**Wall desk** has a vertical-grained fruitwood-finished door, steel inner construction and magnetic catches to hold the door flush to wall when closed. Hide-A-Way desk is 30 $\frac{1}{4}$ " wide, 16 $\frac{1}{4}$ " high, fits 4"-thick wall. Swanson Mfg. Owosso, Mich. For details check No. 1 on p. 174



**Ventilated oven** has self-contained hood and blower, lift-off door, stainless steel front, porcelain enamel interior and swing-away heating elements for easy cleaning. Fully automatic model 2526 retails for \$299.95. Jenn-Air, Indianapolis. For details check No. 2 on p. 174

**Copper or pewter hoods** for venting peninsula, pass-through and island ranges come 36", 42" and 48" long, or up to 96" on special order. Rheostat controls  $\frac{1}{3}$  HP motor. Trade Winds Div., Robbins & Myers, Pico River, Calif. (For details check No. 3 on p. 174)

## Flooring



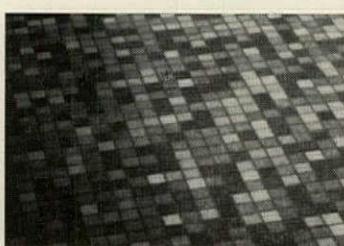
**Vinyl floor covering** comes in five fashion-coordinated soft pastels: cream, celadon green, gray, beige and gold. Cloud Marble's pattern is designed for easy cleaning. Available in standard weight only. Sandura, Jenkintown, Pa.

For details check No. 4 on p. 174



**Concrete floor-finish** is pre-packaged with graded aggregates that simulate color and texture of natural keystone. Keystone is dusted on concrete before troweling. It can be used indoors or out. Lambert Corp., Orlando, Fla.

For details check No. 5 on p. 174



**Vivid-colored mosaics**, pavers, brickettes, and rubber-grid-mounted Ceramaflex sheets have a color clarity unusual in natural clay tiles. Spartan Orsan II comes in coordinated blends of 15 new shades. U.S. Ceramic Tile, Canton, Ohio.

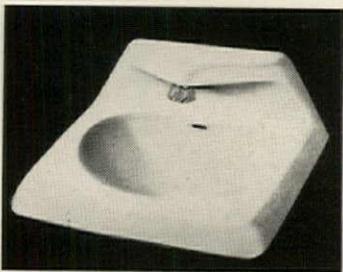
For details check No. 6 on p. 174



**Unglazed porcelain tile** is mesh-mounted in 12" x 12" geometric interlocking sheets. Maker calls Rubblestone frost proof and stain proof. In five decorator colors in either multi-colored patterns or solids. Latco Products, Los Angeles.

For details check No. 7 on p. 174

## Baths



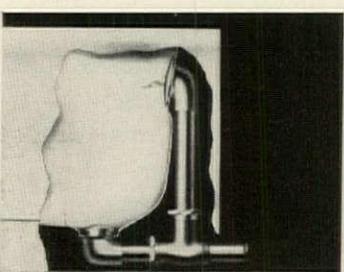
**Wall-hung lavatory** has a factory installed touch-control mixing valve and filter. Wall Flower comes in white or 66 colors matching all major manufacturers' fixtures. Made of cast iron with acid-resistant enamel. Graning, El Monte, Calif.

For details check No. 8 on p. 174



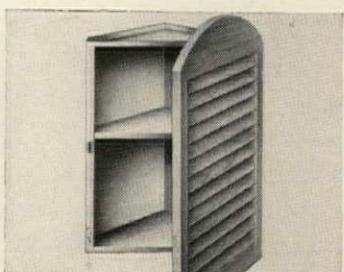
**Vanity bases** are made to match this manufacturer's cultured marble tops (shown), but can be used with any tops. From 12" to 48" wide. Finished in gold and white or walnut in provincial overlay-panel designs. Bertol Industries, Chicago.

For details check No. 9 on p. 174



**Above-the-floor-drain** on Medallion II-HT bathtub eliminates sleeving or boxing in the floors of slab houses and high-rise construction when used with the specially designed horizontal drain shown above. Briggs Mfg., Warren, Mich.

For details check No. 10 on p. 174



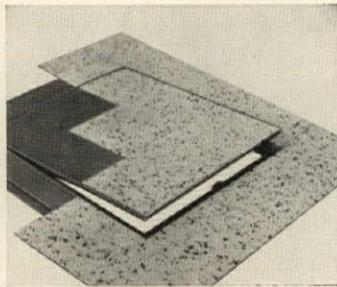
**Corner cabinet** has an unfinished pine-louvered door, and a steel body measuring 12" on each side and 6" across the front. Matching flat cabinets are also available. Priced from \$21 to \$35. General Bathroom Products, Elk Grove Village, Ill.

For details check No. 11 on p. 174

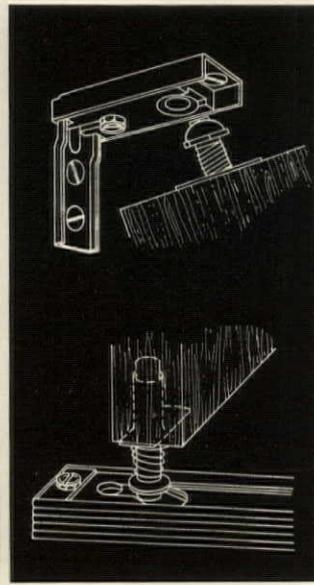
Doors



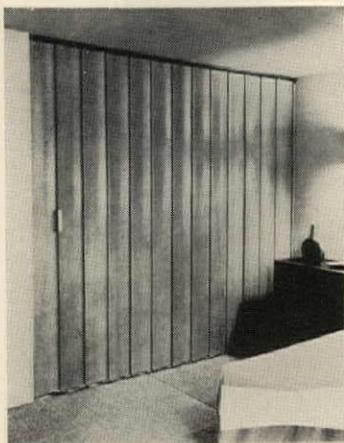
**Fiber glass and aluminum** give this garage door only one third the weight of conventional models. Translucent white panels provide soft natural light in garage. Clear-vision panels are available for commercial installation. Rowe Mfg., Galesburg, Ill. For details check No. 12 on p. 174



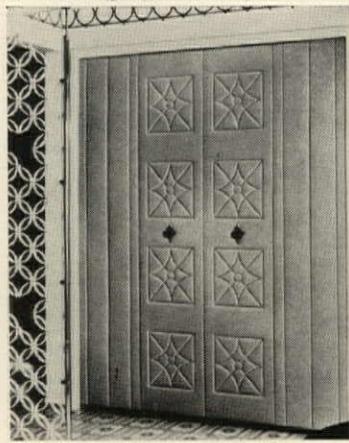
**Floor door** is designed to fit unobtrusively into floors with standard sized floor-tile patterns, require a minimum of cutting. Type T door has extruded aluminum frame, concealed hinges and built-in torsion bars for easy operation. Bilco, New Haven, Conn. For details check No. 13 on p. 174



**Snap in bi-fold hardware** is designed for fast installation. Bottom pivot is placed in bracket (*lower right*), top pivot and nylon guide are inserted in top track and door is pushed toward jamb until it snaps into track socket (*top right*). Lists from \$3.82 to \$8.30. Stanley, New Britain, Conn. (For details check No. 14 on p. 174)



**Vertical-louver doors** slide on a track to open or close; the louvers also pivot to control light and air. Louver-Fold doors come in many wood veneers and in paint-grade Masonite for on-the-job finishing. Haldeman-Homme, Minneapolis. For details check No. 15 on p. 174

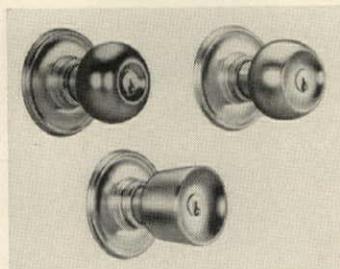


**Quilted closet doors** are covered with soft-textured vinyl. Three designs are offered in a wide choice of colors. Two- and four-door units have factory installed folding-door hardware and hinges. Vinyl-Form Panel Corp., Pontiac, Mich. For details check No. 16 on p. 174

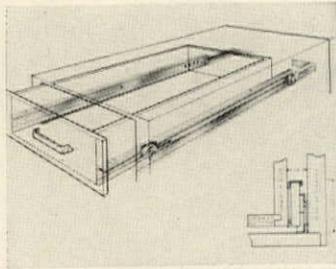


**Overhead screen** converts garage to summer living space, rolls up like a window shade, comes in 7', 8', and 9' widths. For two-car openings, two screens are joined by a removable post. Retail for about \$45. Overhead Door, Chicago. (For details check No. 17 on p. 174)

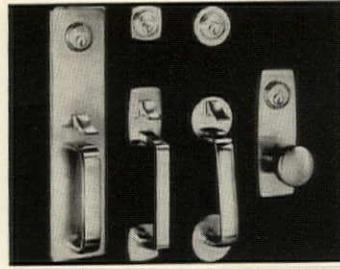
Hardware



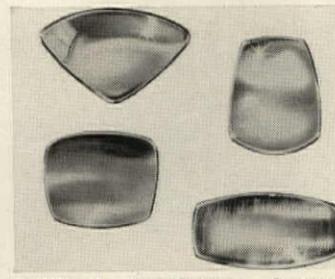
**Three new designs** have been added to the SentryLock series to match the manufacturer's other residential and commercial lines. The new designs are: Hartford (concave), Stafford (round) and Norwich (tapered). Sargent, New Haven, Conn. For details check No. 18 on p. 174



**Shallow drawer slide** is only 1 3/8" high and needs only 1/2" side clearance. kv 1210 is designed to be attached to the rear of the cabinet (instead of the side) and bends to adjust to cabinet depths of 22" to 25". Knape & Vogt, Grand Rapids, Mich. For details check No. 19 on p. 174



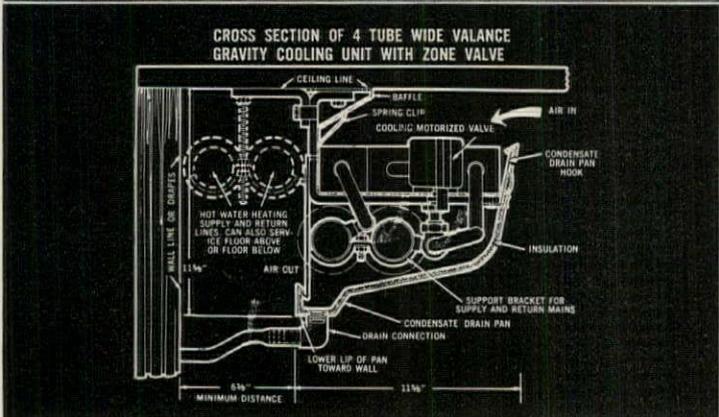
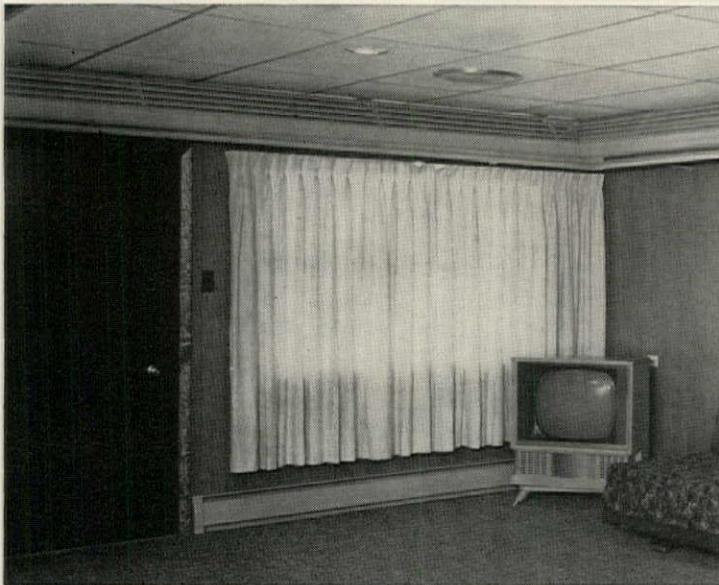
**Outside trim sets** for Exiter rim, vertical, or mortise fire-exit bolts come in five new designs (*four are shown above*). Finishes include: cast brass, cast bronze, wrought brass, aluminum and stainless steel. Russell & Erwin, New Britain, Conn. For details check No. 20 on p. 174



**Cabinet hardware** features T-Lok mounting that won't twist loose. The T-Lok is installed through the back of the drawer or door; as the hardware screw is tightened, twin grips lock into the wood. Washington Steel Prods., Canton, Ohio. For details check No. 21 on p. 174

New products continued on p. 156

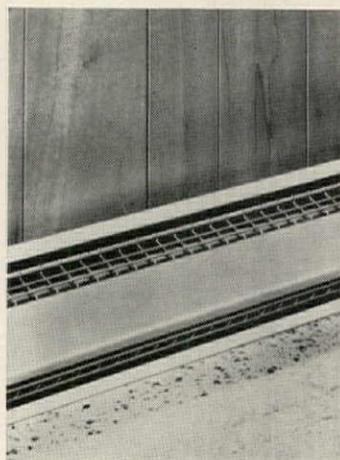
**Heating and cooling**



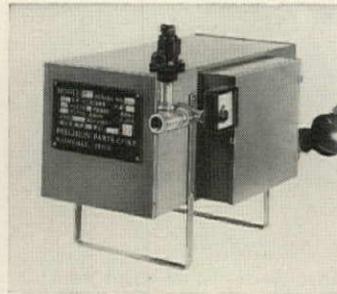
**Valance convectors** provide draft-free cooling, noiseless operation (no fans) and individual-room thermostatic control. Chilled water is distributed through a two-pipe supply-and-return system with motorized valves. The entire distribution system is in valance and can be installed after room construction is complete. Edwards Engineering, Pompton Plains, N. J. (For details check No. 22 on p. 174)



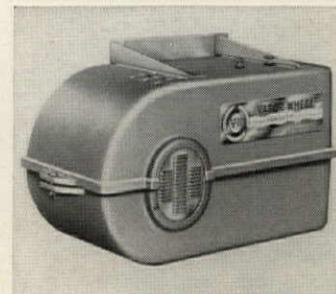
**Curved heat exchanger** eliminates creaking noises and metal fatigue problems caused by expansion of hot metal. Duracove units are designed for add-on air conditioning. From 55,000 to 220,000 BTU. Lennox, Marshalltown, Iowa. (For details check No. 27 on p. 174)



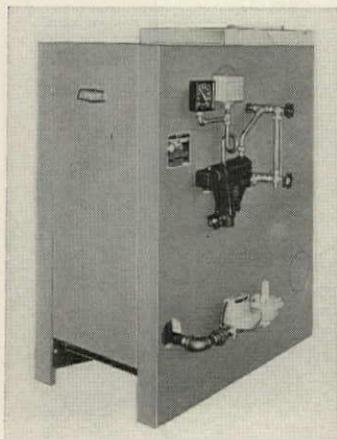
**Electric baseboard heaters** list from \$25.90 to \$50.90 per section, are designed for easy installation against the wall. Fin-tubular heating element provides maximum chimney effect for air movement. Emerson Electric Mfg., St. Louis. (For details check No. 28 on p. 174)



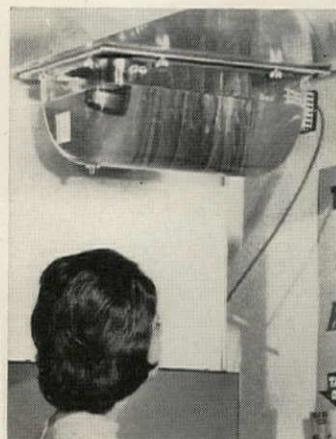
**Compact electric boiler** delivers hot water at temperatures ranging from 60° to 250°. It is offered in capacities ranging from 17,065 to 170,650 BTU. Pre-wired units include thermostat and circulator. Precision Parts, Nashville. (For details check No. 23 on p. 174)



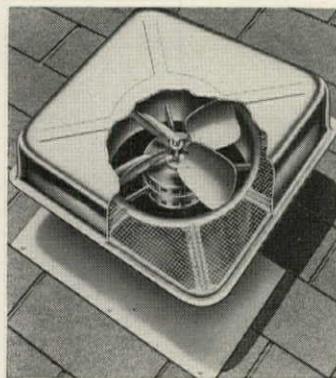
**High-output humidifier** has a capacity of 16.6 gallons of water a day. V-11 vapor wheel has a slowly revolving polyurethane-foam wheel as an evaporator surface, costs less to run than a 60-watt light bulb. Lau Blower Co., Dayton, Ohio. (For details check No. 24 on p. 174)



**Cast iron boiler** has factory-assembled base which cuts average installation time 30%. Compact square design takes less floor space, comes in 25 sizes ranging from 225,000 BTU to 3,000,000 BTU input. Bryant Mfg., Indianapolis. (For details check No. 25 on p. 174)



**Model-home humidifier** has an illuminated transparent case to show prospects how bronze disks lift water into the hot air stream. Comes with promotion material and stainless steel reservoir for permanent installation. Hamilton Humidity, Chicago. (For details check No. 26 on p. 174)



**Powered roof ventilator** removes hot air from the attic and so prevents heat build-up in the rest of a house. Thermostatically controlled Kool-O-Matic can be installed in flat or pitched roofs. Humidistat control is available. Garden City Fan, Niles, Mich. (For details check No. 29 on p. 174)



**Fan-forced heater** for in-wall installation is rated at 1,500 watts for either 120- or 240-volt operation. Separate rough-in box permits fast installation of heater with only four screws. Lists for \$34.95. Arvin Industries, Columbus, Ind. (For details check No. 30 on p. 174)

New products continued on p. 160

## PUBLICATIONS

For copies of the free literature, check the indicated number on the coupon on p. 174.

### Catalogs

**PLUMBING FIXTURES.** 16 pages. Illustrated retail price list of complete line of toilets, lavatories, bathtubs and brass goods. Over 100 items. Mansfield Sanitary, Perrysville, Ohio. (Check No. P1)

**CONCRETE FORMING EQUIPMENT.** 28 pages. Steel forms for straight and curved walls, culverts, columns, slab shoring, gang forming, battered walls and pilasters. Symons Mfg., Des Plaines, Ill. (Check No. P2)

**GLASS BLOCKS.** 12 pages. Illustrated. New styles and shapes. Selection factors. Technical and installation data. Pittsburgh Corning, Pittsburgh. (Check No. P3)

**DECORATIVE GLASS.** 20 pages. Color photographs show how to use diffusing glass and patterned glass both indoors and out. Mississippi Glass, St. Louis. (Check No. P4)

**ASBESTOS PLASTIC ROOFING SHINGLES.** 8 pages. Description, specifications, installation details and color photographs of 325-lb. two-tab shingles and 400-lb. individual shingles. Miami Carey, Cincinnati. (Check No. P5)

**BATHROOM CABINETS AND ACCESSORIES.** 32 pages. Recessed and surface-mounted cabinets, mirrors, towel bars, soap and paper holders. F. H. Lawson, Cincinnati. (Check No. P6)

**FLUSH DOORS.** 14 pages. Prefinished residential, commercial and industrial solid-core and hollow-core doors with print grain and wood veneer faces. Also presized and prematched to order. Mohawk Flush Doors, South Bend. (Check No. P7)

**CONSTRUCTION MATERIALS.** 12 pages. Caulks and sealants, floor materials, admixtures, waterproofing and roofing materials, adhesives and bonding agents, coatings, and specialty products. Dewey and Almy Chemical Division, W. R. Grace, Cambridge, Mass. (Check No. P8)

**HOME-VENTILATING FANS.** 8 pages. Wall and ceiling fans, heater-fan-lights, fan-lights and accessories. Illustrations and specifications. Broan Mfg., Hartford, Wis. (Check No. P9)

**PLUMBING PRODUCTS.** 36 pages. Residential and commercial fixtures and fittings. American Standard, New York City. (Check No. P10)

**DECORATIVE HARDWARE.** 13-page supplement to catalog. Pulls and escutcheons of spanish wrought iron, abalone-shell inlay, ceramic-mosaic inlay, and solid-cast brass. Crafts Metals Co., Laguna Beach, Calif. (Check No. P11)

**COMMERCIAL WALL-PANEL SYSTEMS.** 8 pages. Textolite-surfaced panels with spline, batten or tongue and groove joints. Photos, installation details, specifications. General Electric, Coshocton, Ohio. (Check No. P12)

### Product bulletins

**PREASSEMBLED REDWOOD CUPOLAS.** 4 pages. Six models listing from \$36.50 to \$195.00. Also weather vanes. George M. Stephenson & Co., Cleveland. (Check No. P13)

**HAND PRINTED MURALS.** 28 pages. On washable paper. 12 designs. Birge, Buffalo, N. Y. (Check No. P14)

**PORTABLE CONCRETE BATCH PLANT.** 6 pages. Erection, operation and take-down explained. Specs. Purchase and rent plans available. C. S. Card Iron Works, Denver. (Check No. P15)

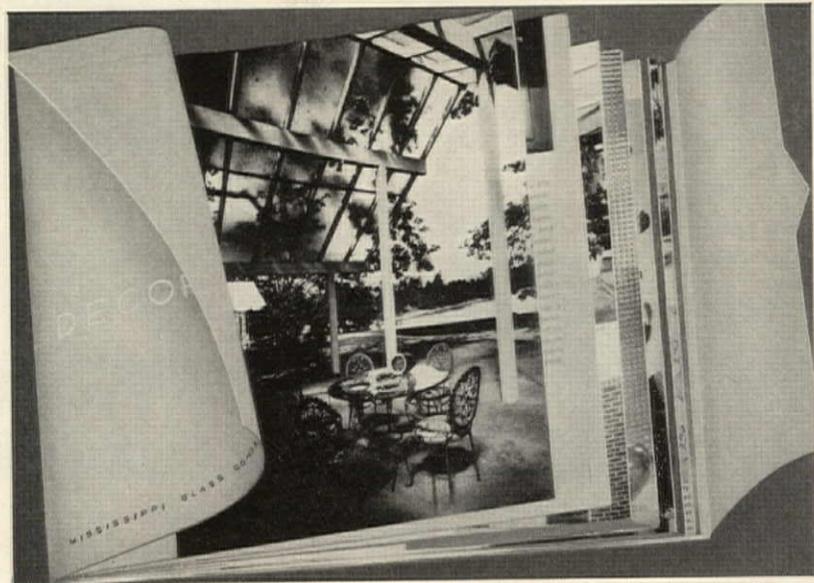
**GARBAGE DISPOSERS.** 6 pages. Pictures and specifications of seven models. Waste King Universal, Los Angeles. (Check No. P16)

**BATHROOM CEILING HEATER** includes light and vent. Data sheet covers features, specs and installation. Home Metal Products, Plano, Tex. (Check No. P17)

Product bulletins/continued on p. 174



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## Prevent Plumbing Perils

A little planning for your new home will go a long way in preventing some of those annoying woes that might pop up years later.

The simple act of making advance plans with a qualified licensed plumbing contractor is one of your best safeguards for preventing trouble, according to the Cast Iron Soil Pipe Institute.

## Failure of Some Materials Can Haunt Plumbing System

It's the things you can't see that can cost you money. Particularly in the

## Unseen Items in House Often Costly Trouble

CHICAGO — It's the things you can't see that can cost you a fortune. A homeowner in Fairfax, Va., used liberal doses of a plumbing inspector at Minneapolis only four years ago.

## Roots Threaten Sewer Lines

When it comes to seeking a source of moisture, tree roots are not one bit particular about where they go or what sort of moisture they find. That's why they end up inside the sewer line and if left to their own devices will soon block up sewer lines because they are able to gnaw through the pipe made of clay tile with cement mortar joints.

## INSPECTOR GUARDS PLUMBING CODES

Unsung Official Very Important In Keeping Public Healthy

Not many homeowners meet a plumbing inspector, but he is one of the most important local officials on the scene to protect public health.

## Early Planning Can Pare Plumbing Costs on Home

fired force-air heating plant. A little planning for your new home

## Cast Iron Pipe Keeps Out Gas

The best protection against the dangerous gases which often develop in the plumbing system

## Plumbing Check Is Advised In Buying Home

Now is good time for prospective home buyers to consult a local plumbing contractor to obtain the facts about materials used in the drainage system.

## LONGER SEWER PIPE CAN BE MONEY SAVER

When you build a new home be sure to ask your plumbing contractor about the new modern 10-foot lengths of cast iron pipe, the Cast Iron Soil Pipe Institute

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it protects family health... prevents flooded basements... never needs replacing... resists the corrosive effects of household chemicals and the acids and alkalis in ordinary sewage—why these and many other advantages make cast iron the preferred plumbing drainage piping. This deep penetration of the home buying market will have significant influence in your community. A FREE supply of selling-help literature for distribution to your prospects is yours for the asking. Mail the coupon.



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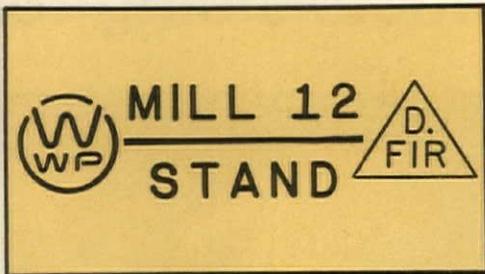
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The new WESTERN WOOD PRODUCTS ASSOCIATION includes manufacturers in 13 Western States, an area producing more than 65 per cent of all the softwood lumber in the United States.

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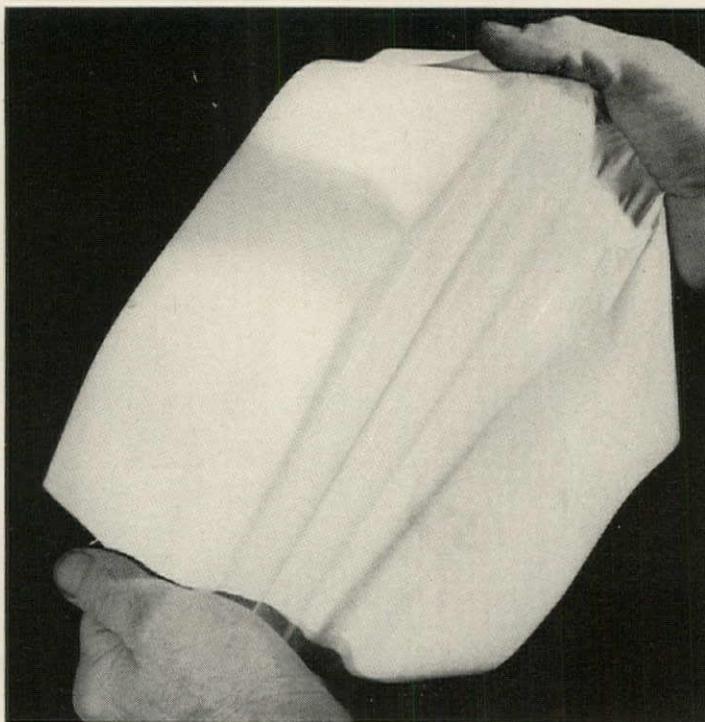
The same practical variety of grades will be available, using the same names. The only difference will be that the one new hallmark of quality will appear on all of them, as your assurance of satisfaction.

The high ethical standards and integrity of both organizations will be combined and continued in the new Association.

The new grade mark will appear on the following species: Douglas Fir, Engelmann Spruce, Idaho White Pine, Incense Cedar, Lodgepole Pine, Larch, Ponderosa Pine, Sitka Spruce, Sugar Pine, Western Hemlock, Western Red Cedar and White Fir.

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**TEDLAR\* PVF film** is a tough new film-finish—not a liquid or a spray. TEDLAR is factory-bonded with special Du Pont adhesives to wood or metal, actually becoming part of the material it protects.

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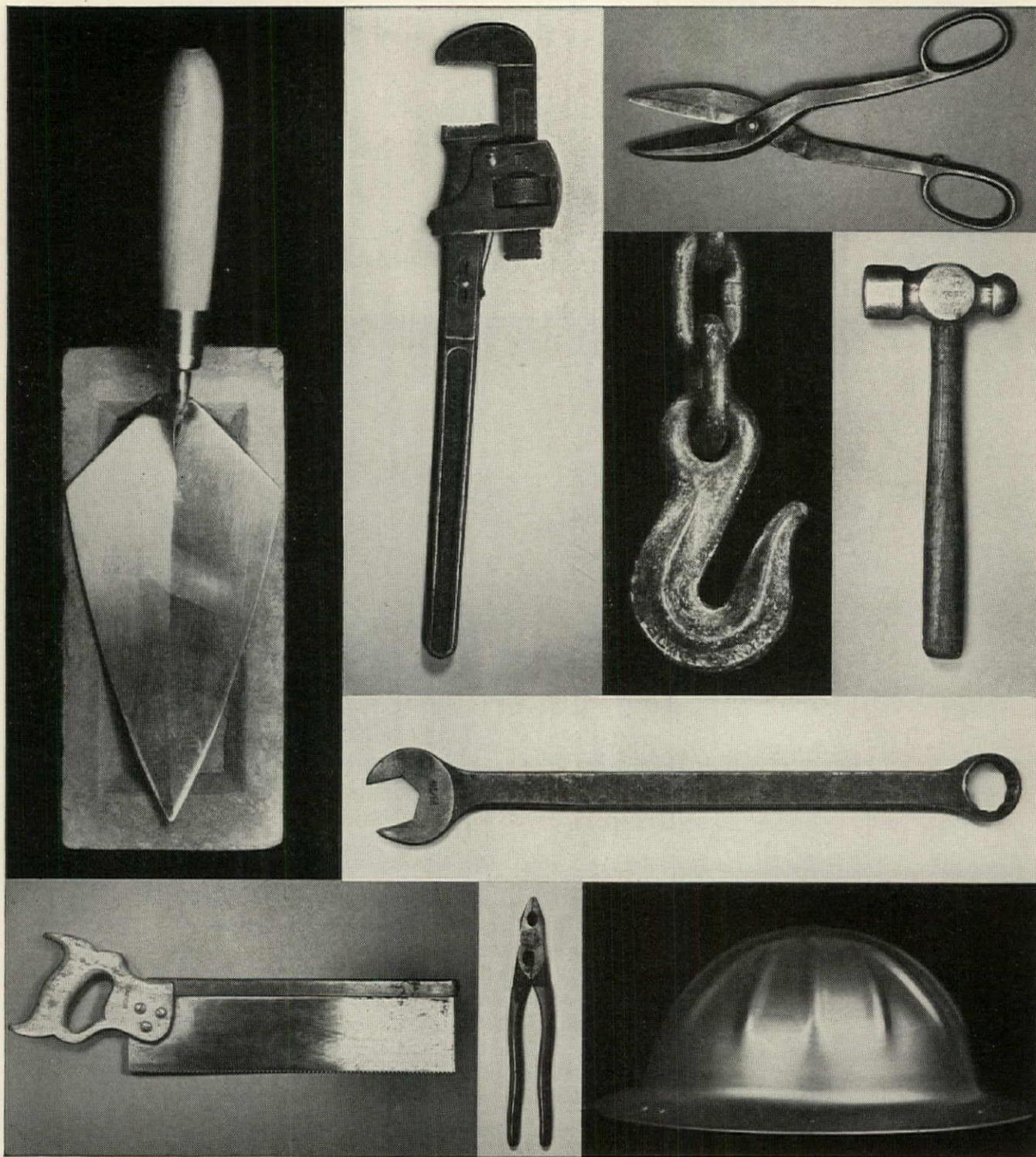
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Pump Type	Min. Unit O.D.	Design Capacity GPM	Design Lift Head in Feet	
			Max.	Min.
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G70E	6"	72	5400	180
G120A	6"	110	3500	105
G160	6"	150	2750	82
I250	8"	230	1860	47
I300	8"	280	1520	61
J400	8"	480	780	60
M520	10"	540*	840	93
M675	10"	680*	580	115
KG725	10"	800	490	69
N525	10"	525*	1200	240
N750	11"	660*	1000	210
P1000	12"	1200*	900	120
R1500	14"	1900*	740	80
T2000	16"	2150*	630	52

\*Cut impellers available to meet required head and capacity.



For more information, write for Bulletins R-218 and R-432

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Pumps for Oil, Brine, Water, Gasoline, Jet Fuel, Chemicals, LPG.

**PITCH-FIBER PIPE.** 4 pages. Weight and sizes are given in terms of installation costs. Bituminous Pipe Institute, South Milwaukee, Wis. (Check No. P18)

**CENTRAL VACUUM CLEANER.** 4 pages. Description and installation suggestions. Black & Decker, Towson, Md. (Check No. P19)

**CONCRETE FORMING BRACKETS.** 10 pages. Support and spacing data. Typical installation. Photos. Jahn, Denver. (Check No. P20)

**AIR DISTRIBUTION FLOOR SYSTEM.** 4 pages. Construction cutaway explains features. Mahon Co., Detroit. (Check No. P21)

**CONVERTIBLE LADDER** becomes step ladder, roof or wall ladder, scaffold, etc. 6 pages. Samson Tank & Mfg., Gilberts, Ill. (Check No. P22)

**PLASTIC WINDOW SILLS.** 4 pages. Installation details and specifications. Woodall Industries, Skokie, Ill. (Check No. P23)

**PORCELAINIZED METAL PANELS.** 8 pages. Construction features shown and described. Comparative data on steel and aluminum panels. Installation drawings. AllianceWall Corp., Tipton, Pa. (Check No. P24)

**LOCK-IN WINDOW WELL.** Data sheet. Morgan Brothers, Pittsburgh. (Check No. 25)

**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.

Note: HOUSE & HOME's servicing of this coupon expires August 31, 1964. If you contact manufacturers directly, it is important that you mention the issue of HOUSE & HOME in which you saw the item.

### New products

1.  Swanson wall desk
2.  Jenn-Air ventilated oven
3.  Robbins & Myers hoods
4.  Sandura vinyl floor covering
5.  Lambert concrete floor finish
6.  U.S. Ceramic Tile mosaics
7.  Latco unglazed porcelain tile
8.  Graning wall-hung lavatory
9.  Bertol Industries vanity bases
10.  Briggs bathtub
11.  General Bathroom corner cabinet
12.  Rowe garage door
13.  Bilco floor door
14.  Stanley snap-in closet-door hardware
15.  Haldeman-Homme vertical-louver doors
16.  Vinyl-Form Panel closet doors
17.  Overhead Door screen
18.  Sargent doornobs
19.  Knap & Vogt drawer slide
20.  Russell & Erwin outside trim sets
21.  Washington Steel cabinet hardware
22.  Edwards valance convectors
23.  Precision Parts electric boiler
24.  Lau Blower humidifier
25.  Bryant cast iron boiler
26.  Hamilton Humidity model-home unit
27.  Lennox furnace
28.  Emerson Electric baseboard heaters
29.  Garden City Fan roof ventilator
30.  Arvin fan-forced heater
31.  Owens-Corning modular ceiling panels
32.  Armstrong Cork translucent panels

33.  Simpson Timber ceiling tile
34.  Emerson Electric luminous ceiling
35.  Artolier hand-crafted chandeliers
36.  Lightolier geometric chandelier
37.  R decorative light fixtures
38.  Rangaire under-cabinet light

### Publications

- P1.  Mansfield Sanitary plumbing fixtures
- P2.  Symons concrete forming equipment
- P3.  Pittsburgh Corning glass blocks
- P4.  Mississippi Glass decorative glass
- P5.  Miami Carey roofing shingles
- P6.  F. H. Lawson bathrooms
- P7.  Mohawk flush doors
- P8.  Grace construction materials
- P9.  Broan home-ventilating fans
- P10.  American Standard plumbing products
- P11.  Crafts Metals decorative hardware
- P12.  General Electric wall-panel systems
- P13.  Stephenson redwood cupolas
- P14.  Birge hand-printed murals
- P15.  Card Iron Works portable batch plant
- P16.  Waste King garbage disposers
- P17.  Home Metal bathroom ceiling heater
- P18.  Bituminous pitch-fiber pipe
- P19.  Black & Decker central vacuum cleaner
- P20.  Jahn concrete forming brackets
- P21.  Mahon air distribution floor system
- P22.  Samson Tank convertible ladder
- P23.  Woodall plastic window sills
- P24.  AllianceWall porcelainized panels
- P25.  Morgan Lock-in window well

June

Name.....Position .....

Firm ..... Kind of business.....

Street .....

City.....State.....

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City.....State.....

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JUNE 1964

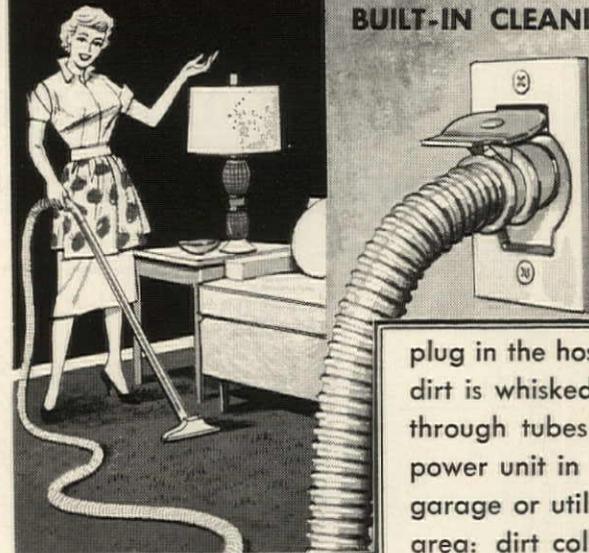
## BUILD THE HOUSE THAT CLEANS ITSELF . . .

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power unit in  
garage or utility  
area: dirt collects  
in receptacle . . .  
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## What interests a reader?

One measure of reader interest in FORUM is a survey conducted among subscribers every other month by Readex, Inc. These surveys have proved that FORUM's editorial material is of great interest to all of its readers,—architects, contractors and clients alike. Its reader interest scores are among the highest of the many different magazines which Readex rates.

In fact, the reader interest in each editorial page of FORUM averages 56%; the top rated article registered a 95%.

Despite the validity of such studies, FORUM is not edited on the basis of survey results—and never will be. Instead, the editors will continue to present what they feel *should* interest the building industry. The reader interest survey is merely a useful check-up on past performance. Moreover, the editors are less impressed by anonymous statistics than by signed letters, like those regularly presented in the "Letters" column. —From Publisher's Note: FORUM, July 1963

**FORUM:** essentially different—for readers...and for advertisers

# Tracino Corlon: gives you the luxury appeal of a sheet vinyl floor at about 50¢ a square foot installed

*and the best-known name in building materials, too!*

About 50¢ a sq. ft. installed — that's all it costs to give your homes the luxury of a sheet vinyl floor, the most popular resilient flooring in America today. The added sales appeal more than compensates for the increased cost over vinyl-asbestos tile, and, if you're using Embossed Linoleum, the installed cost is almost the same.



And that's not all. You get a valuable extra with Tracino Vinyl Corlon: the goodwill and confidence that a well known and respected brand name always brings with it. Sim-

ply because Tracino Vinyl Corlon is an Armstrong floor, it offers a big plus that you can use to help merchandise your homes.

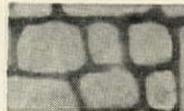
Look at the facts. Most of your prospects have known Armstrong floors all their lives. Today, they see them advertised every week on the Danny Kaye Show, CBS-TV. And there are full-color ads for Armstrong floors running all year round in 25 top consumer magazines. So it's not surprising that most people regard Armstrong as the foremost maker of resilient floors.

When you use Tracino Vinyl Corlon, or any Armstrong floor in your homes, you're putting the best known name to work for you. Display this emblem in your model, and you tell your prospects that they're getting quality.



Tracino Vinyl Corlon gives your prospects a choice of two attractive designs in fourteen colors — and

some very practical benefits, too.



Tracino Mosaic  
actual size



Tracino Marble  
actual size

Because it's a sheet floor (not tile), Tracino has a minimum of seams to catch dirt. Your prospects know that the fewer the seams, the easier it is to keep a floor clean. And because Tracino has Armstrong's exclusive Hydrocord Back, you can have it installed at any grade level, even in a basement directly on concrete (except where excessive alkaline moisture makes the use of any resilient floor impractical).

Your Armstrong Architect-BUILDER Consultant can help you get the most out of Armstrong floors—and the Armstrong name, too. Call him, or write Armstrong, 306 Sixth St., Lancaster, Pa.



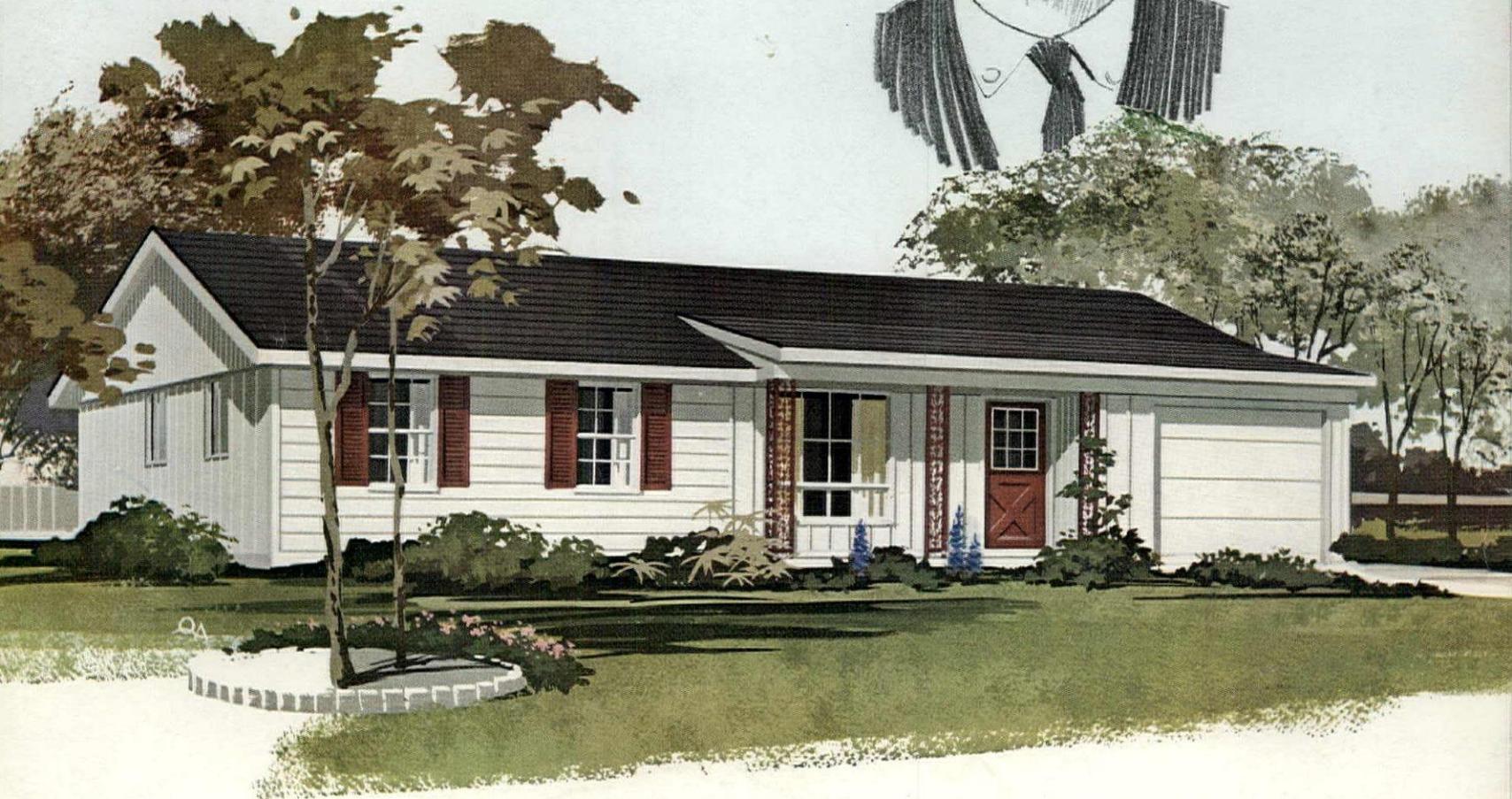
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**Armstrong** **VINYL** **FLOORS**



## Portrait of a successful builder

In his first year since graduating from Purdue University, David Price has built 60 homes—a truly remarkable start on a successful business career.



### **“National’s Builder Services Make It Easy”**

—David Price, Kokomo, Indiana

Mr. Price credits his outstanding, first-year sales success to National’s low total building costs, its finely-engineered and beautifully-styled homes, *plus* a wide range of builder services...market guidance, merchandising and sales aids, newspaper advertising layouts, and mail-in cost accounting and many more.

“National gives you so much help, in so many ways...even a rookie like me can show results,” says David Price.

It’s true. National builder-dealers not only succeed, they do it quickly. Like David Price, more and more younger men are starting their careers as builders right out of college. Would you like to enjoy Dave’s kind of rapid success? Then get full details on this excellent business opportunity, backed by National’s Builder Services. Wire your nearest National Homes plant and arrange a visit. Do it today.



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Tyler, Texas

Horseheads, New York