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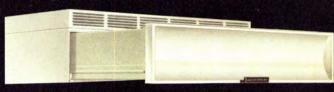
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# House & Home

A McGRAW-HILL/DODGE PUBLICATION

VOL. XXVII NO. 3

MARCH 196

### **EDITORIAL**

### DESIGN

# 

- 1. A clean-lined contemporary with traditional warmth
- 2. A big Cape Cod authentically designed and detailed
- 3. A courtyard house with front and side privacy
- 4. A split-level that blends three design styles
- 5. A 1965 version of a 1765 Williamsburg Colonial
- 6. A five-bedroom ranch with plenty of active-living space
- 7. A California contemporary with a Cape Cod silhouette
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- 9. A two-story duplex designed for narrow lots
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### NEWS

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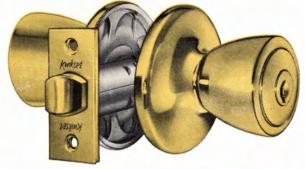
### **DEPARTMENTS**

Cover: House: Sholz Homes Mark '64 model. Photo: James T. Strong Studio. For story see p. 100.

### NEXT MONTH

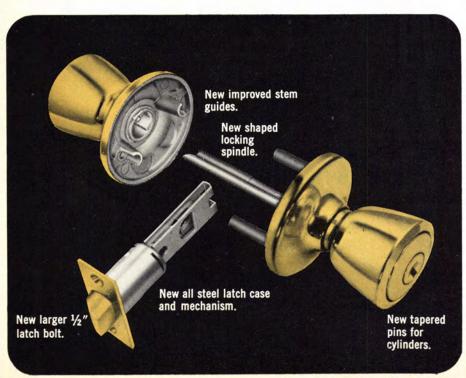
Apartments and townhouses: how builders are meeting this big—but tricky—market . . . management study of a successful odd-lot builder . . . ideas on designing better—and more salable—laundries

# BEST GASTS (Featuring...a



An intensive research and development program has resulted in improved Kwikset "400" Line Locksets, featuring...a redesigned latch with: rugged all-steel mechanism uniquely designed cam for easier operation, a longer ½" latch bolt with a larger curved surface that reduces friction and eliminates the need for close door fit, and a self-aligning latch face for use with beveled doors. Other improvements include: new easier-to-align stem guides, Phillips head screws, new strike with adjustable tang, special plating and lifetime lubrication, tapered cadmium plated brass pins in cylinders, and an exclusive plastic protected finish. These improvements, together with the Kwikset guarantee for materials and workmanship give renewed assurance of dependability. Even the best can be improved...and it has!

# IMPROWED AND THE RESERVE OF THE PROPERTY OF TH



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# new improved KWIKSET 4100' LINE LOCKSETS



America's Largest Selling Residential Locksets

### WASHINGTON INSIDE

### Helmsmen for the LBJ package

A veteran and a newcomer will be key men in shaping the 1965 housing legislation.

Sen. John J. Sparkman (D., Ala.) returns for his tenth year as housing subcommittee chairman in the Senate. In the House Rep. William Barrett (D., Pa.) moves into the housing subcommittee chair vacated by Rep. Albert Rains.







SPARKMAN

BARRETT

Now in his twenty-first year in Congress, Barrett has been active in real estate for 40 years. He represents a high-density district of south Philadelphia and hence has consistently supported housing for low-and middle-income families. He advocated even more renewal and public housing funds than the 1964 Housing Act provided and says, "There is still much to be done . . . millions of people still live in slums."

### Buyers paying less for more

It's official: FHA builders sliced 7¢ from their square foot costs—from \$11.53 to \$11.46—last year. Typical buyers added \$384 to their house cost because 1) houses were 28 sq. ft. larger (to a record 1,147) and 2) land costs jumped nearly 5% to \$3,113. The typical buyer was 31.4 years old but his income failed to keep pace with house prices, rising only \$26 to \$7,572.

### Lure of low-rate loans

FHA's Sec. 221d3 has now passed Sec. 207 as FHA's biggest apartment section. The attraction: 3.875% loans.

New York State's parallel Mitchell-Lama program will lend \$263 million at 3.95% for 15,500 co-op units in the Bronx. The sponsor, United Housing Foundation, calls it the world's largest project. Land cost: a normal (for New York) \$50,000 an acre.

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# LBJ's main housing goal: use federal money as a lever to curb wasteful localism

The President's proposed method: require cities receiving federal aid to follow broad-scale metropolitan planning.

If Congress approves, the ending of Washington's traditional hands-off stance toward local communities could force massive changes in zoning, subdivision and tax rules that now hamstring builders and developers.

Says the President: "The federal government has neither the wish nor the power to abolish legal boundaries that divide an urban area. We can increasingly require—as a condition for federal help—that separate units work and plan together."

Johnson's economic advisers and HHFA Administrator Robert Weaver concur with this basic shift in strategy. The economists say a panoply of urban ills—rotting housing, mass transit, air and water pollution—must be attacked with area-wide plans. Hence dozens of federal programs—from the antipoverty drive to the antipollution program—will be reshaped to aid entire metropolitan complexes, not just individual cities. Johnson gives these housing measures top priority:

## 1. U.S. help in developing open urban land

President Johnson is asking Congress for \$100 million to pay part of the costs of building water and sewer lines and other basic facilities.

A fundamental requirement would, for the first time, put the U.S. behind the opening of land near metropolitan areas for development by builders. The requirement: facilities must be "an integral part of the comprehensive development plans for rapidly growing urban and metropolitan areas."

Until now federal spending for water and sewers has had limited effect on home-building. One effort, the 1962 accelerated public-works spending, permitted spending only in areas of high unemployment and has now exhausted all its funds. A second provided loans, repayable by communities, to towns under 50,000 to build facilities.

Johnson would change this by outright grants of federal dollars to communities

of any size—provided they followed a metropolitan master plan. Many housing men, including Albert Rains, former chairman of the House housing subcommittee, favor this method of driving land prices down by opening land for development.

In a parallel attack on metropolitan water pollution, the Senate has already passed Johnson's request to step up grants for sewerage treatment plants. Under the bill a community could get \$1 million for a plant, up from the previous \$600,000 ceiling, and two or more towns could get \$4 million, up from \$2.4 million. Cities following a master plan would get a 10% bonus.

Congressional support appears strong. Rep. John Blatnik (D., Minn.) wants to spend \$2 billion for water and sewer facilities, and Sen. Edward Muskie (D., Me.) wants FHA and VA to require public water and sewers.

# 2. A federal voice in local zoning and land use

President Johnson probably will name a presidential commission on zoning laws.

The commission will not meddle in local zoning decisions. But for the first time federal officials feel they do not have to stand on the sidelines and watch local use and misuse of zoning. White House economic advisers put it this way:

"A metropolitan perspective must be added to local land-use decisions . . . It is clear that fragmentation of legal jurisdictions has proceeded too far in many metropolitan areas. Because the allocation of land is so fundamental . . . the federal

government should continue to give some help to promote better land use planning. While decisions about land use will remain mainly a local matter, research and spreading of information to improve zoning techniques are desirable."

Johnson aides working on the commission format cite "uneven and irregular zoning" and say zoning should be "a more effective control of housing quality."

The Advisory Commission on Intergovernmental Relations has just urged that states require that larger cities zone for a wide range of housing costs.

# 3. FHA land loans for new towns—a second try

President Johnson again urges Congress to let FHA insure loans to develop both new towns outside of metropolitan areas and planned subdivisions adjoining cities. FNMA could buy the loans with \$50 million borrowed from the Treasury.

Congress last year rejected a plan for

new-town loans up to 1) 75% of the completed value or 2) 75% of the sum of raw land and development costs.

Homebuilders split almost evenly on last year's proposal. NAHB economists said land loans might slow the upward spiral of land prices. NEWS continued on p. 9

# WHY IS FLAMELESS ELECTRIC HOME HEATING THE CHOICE OF MODERN BUILDERS THROUGHOUT AMERICA?

Representative builders offer candid comments which help to explain why over 300,000 new homes built this year will feature flameless electric heat

Despite their widely scattered locations, builders Bob Rorabacher in Michigan, Mark Handler in New Jersey, Verne Eggers in Illinois and Charles Cheezem in Florida all enthusiastically agree that flameless electric heating is a major sales feature, recognized and asked for by prospects, in the homes they build.

Behind their switch to electric heat lies one simple fact: installing electric heating assures them a bigger—and faster—return on their investment.

Throughout America, more and more builders are recognizing the growth in national acceptance of flameless electric heating, and are taking advantage of its great profit potential. Already, over two million homes are heated electrically, and new electrically heated homes are being built at the rate of over 800 a day.

Why not find out how you, too, can profit with modern flameless electric home heating? First chance you get, talk it over with your local electric utility company.

# LIVE BETTER ELECTRICALLY

Edison Electric Institute, 750 Third Ave., New York, N.Y. 10017



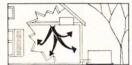
ONLY FLAMELESS ELECTRIC HOME HEATING OFFERS YOU SO MANY DIFFERENT TYPES OF EQUIPMENT TO CHOOSE FROM!



Baseboard units take up little space, permit room-byroom temperature control. Two types are available: radiant or hot water.



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**Heat pump** heats home in winter, cools it in summer. One thermostat setting maintains any desired year-round temperature.



Wall panel heaters, with heating coils behind decorative grilles, provide radiant heat with natural or fanforced convection



Central systems are available for either hot water or warm air heating in which flameless electric units supply the heat.



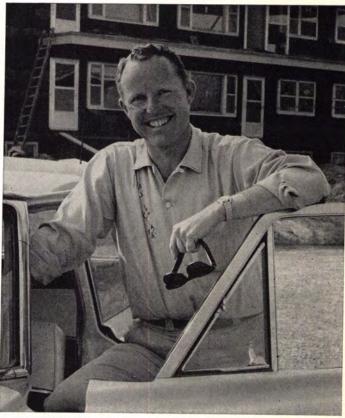
"GREATER SALES APPEAL is what has me sold on electric heat," reports Bob Rorabacher of Whitmore Lake, Michigan. "I find that prospects really go for modern features like these compact, space-saving baseboard units and separate temperature controls for each room."



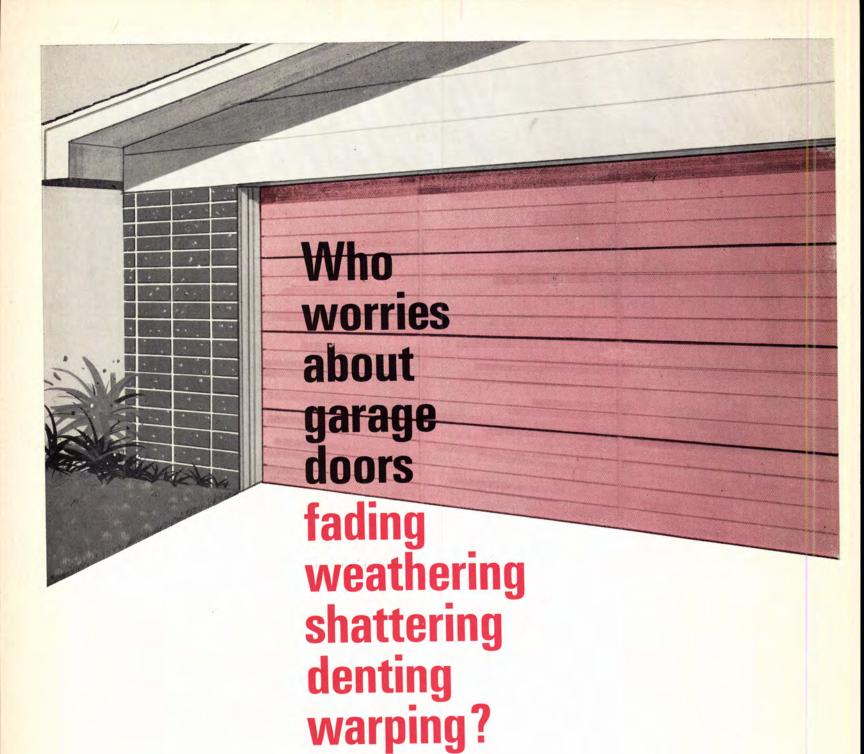
"CUSTOMER SATISFACTION is the big extra I get by using electric heat in all of my new apartments," says Mark Handler of Eatontown, New Jersey. "In fact, my tenants are such big boosters of electric heat, they're actually the best salesmen I have."



"FAST, EASY INSTALLATION means I get my homes up faster by specifying electric heating," says Charles Cheezem of St. Petersburg, Florida. "Because my electrical subcontractor can handle all of the heating work at the same time as the wiring, I save myself days in scheduling alone."



"LOWER CONSTRUCTION COST with electric heat puts me in a stronger competitive position by allowing me to build in extra value and features for the same money in these garden apartments," reports Verne Eggers of Macomb, Illinois. "Even with extra care in insulation, my installation costs are down 40%."



Not you — if you insist on residential and commercial garage doors made with genuine Structoglas, the most beautiful, most durable fiberglass reinforced panels made.\* Lightweight, of course, but tougher, more weather-resistant than ordinary fiberglass panels. Its jewel-like colors keep their good looks longer - transmit light more evenly to every corner of the garage. Structoglas doors give you added selling points — for instance, there's more usable living and play area, less maintenance, greater security against prowlers — and Structoglas never needs painting.

\*Structoglas contains a vastly better light stabilizing ingredient, the highest quality garanized fiberglass mat, more evenly dispersed resins-not just a plating. So naturally it looks better-lasts longer.

Avoid call-backs and complaints. You can forget garage door worries when you patronize quality manufacturers who use real Structoglas. There is no "equal".

Arm-R-Lite Doors Arm-R-Lite Door Mfg. Co.

**Overhead Doors** The Overhead Door Corp.

Ro-way Doors Rowe Mfg. Co.

Weather-Tite Aristocrat Doors Weather-Tite Division of the Pacific

Phenix Magic-Lite Doors Phenix Manufacturing Company



# 4. Private fixup of 74,000 houses under renewal and public housing

The Administration hopes to spur lagging urban rehabilitation by:

- Letting local public housing agencies renovate 60,000 units in the next four years. Agencies would either buy or lease the units from private owners.
- · Lending homeowners and small businessmen in renewal areas \$50 million at 3% interest to renovate their buildings. HHFA hopes this will upgrade 14,150 homes and 300 businesses in the next 18 months.

Congress last year rejected President Johnson's plea for the public housing rehabilitation plan.

Philadelphia test. But since then Philadelphia-first city to use public housing to rehabilitate aging dwellings-began an unprecedented experiment to draw private builders into the work.

The plan: the city pays up to \$12,500 for older homes which private builders have bought and remodeled to public housing standards. The units would then be operated as subsidized public housing. The Public Housing Administration has ap-

proved the plan's principle.

By mid-1965 Philadelphia's housing authority will designate large blocks of the houses it will buy under these terms. Private builders can then buy blocks of 200 houses of their choosing, repair them and sell them.

The Home Builders Association of Philadelphia and Suburban Counties has generally supported the idea, although builders question some details. Chief concerns: 1) the housing authority wants to buy only from builders with "urban renewal experience on related work," and builders say only three or four companies could qualify; 2) builders want the right to average costs over large blocks of houses, perhaps 100 units, so houses needing extensive repairs can be included.

Loans at 3%. The \$50 million that HHFA is asking Congress to appropriate would provide the first money for a program approved by Congress last year (but never financed) at the behest of Rep. William Widnall (R., N.J.).

Loans can be up to \$10,000 for homeowners and \$50,000 for businessmen in renewal areas, but HHFA expects average costs to be lower: \$3,000 and \$25,000 respectively.

Applications will be processed through local rehabilitation loan offices in cities with the greatest number of areas calling for rehabilitation. FHA will process the loans, but the local offices will have final approval.

FHA will continue to push for rehabilitation outside renewal areas through these programs: Sec. 221d3, offering sub-market (3%%) loans; Sec. 221d2 and Sec. 221d4, offering loans up to 40 years with no limit on builder profit, and Sec. 203k, offering 20-year, \$10,000 second mortgages.

Renewal sidestep. The Administration seeks to avoid a bitter fight over urban renewal by asking \$675 million more, enough to continue through June, 1966.

Public housing would build 35,000 new units yearly for four years in addition to the 15,000 renovated units yearly.

# 5. New federal funds for rent supplements, 31/8% loans and research

An entirely new program of rent supplements for elderly and handicapped persons would replace Sec. 202 direct loans.

The Administration says the supplements would meet housing needs of these persons more effectively. Since September 1959, Sec. 202 loans at 33/4 % for 50 years have financed 23,136 units costing a total of \$263 million. The loans are available to nonprofit groups and co-ops.

Federal officials have long resisted rent supplements because they could possibly

benefit slumlords. But in the past two years HHFA has experimented with several methods of paying supplements only on non-slum housing.

More 37/8 % loans. The Administration seeks to add \$100 million to the \$400 million now available for FNMA purchase of Sec. 221d3 sub-market loans.

Third try for research. HHFA again proposes spending \$1.5 million for housing market research, including major expansion of its reports on sales of merchantbuilt houses. But Congress may cut this again unless the housing industry protests.

Ultra high-speed transit. President Johnson seeks \$20 million to research a 200mile-per-hour train between Boston and Washington. HHFA last month gave cities ranging from big Boston to small Kenner, La. (pop., 23,000) \$6 million in grants for new commuter equipment.



BEFORE: Water has staved in exterior wall, wrecked interior cabinets.



AFTER: A virtually new house appears after three days of community effort.



FLOOD DAMAGE reached \$200,000 in subdivision.

# Blackfield volunteers repair flood-wrecked Hawaii homes

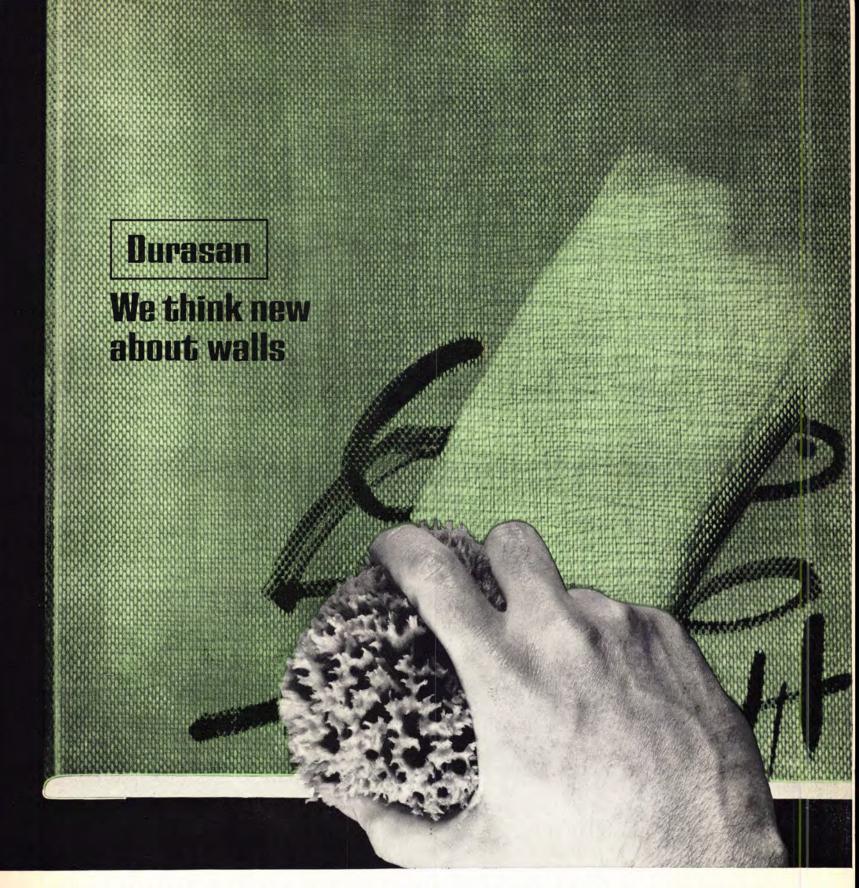
Minutes after floods ravaged 43 Honolulu homes, Builder Bill Blackfield was at the scene organizing 30 repair crews. In three days, the homes were as good as new.

Blackfield, who developed the Keapuka subdivision where the flood hit, bore no liability. But as 1964 president of the National Association of Home Builders he had promoted a Registered Builder Program to improve the industry's image.

So his Blackfield Enterprises led the task force. Labor unions, utilities, building suppliers and relief agencies joined Blackfield to contribute free labor and supplies.

The Honolulu Star-Bulletin responded to Blackfield's fast cleanup by making it page one news-with photos-on two days.

NEWS continued on p. 13



# New Durasan vinyl-covered gypsum wallboard saves

money when you put it up, saves time and money for the home buyer year after year. Stands up to heavy traffic. Tough vinyl surface resists scuffing. Stays new-looking with soap and water. Its beauty comes with the wall attached. Available in a wide range of colors and patterns. Each panel has a fireproof gypsum core. Thinking about giving more buyer appeal to your new homes? Think new with Gold Bond®. Ask your Gold Bond Building Supply Dealer about Durasan®. National Gypsum Company, Department HH-35, Buffalo, N.Y. 14225.



One of many fine products that come from 40 years of thinking new







When Landow and Brandt built a superluxury apartment with 9-ft. ceilings, marble floors, climate-controlled rooms, which appliances

did they choose?



The Colonnade, Washington, D. C.

# Kelvinator, of course!



Kelvinator Undercounter Dishwasher



Disposer



Kelvinator Trimwall Refrigerator-Freezer

For the ultra-modern, decorator-designed kitchens of the fabulous Colonnade (rentals from \$190 to \$1,800 a month), only the finest appliances would do. Builderdevelopers Nathan Landow and Lawrence Brandt chose Kelvinator to give their tenants the ultimate in quality and convenience. The remarkable Kelvinator Trimwall refrigerator provides huge storage in just 31" of wall space. The Kelvinator dishwasher has six cycles instead of the usual three or four. The Kelvinator disposer operates with exceptional quietness. Why not give your apartments the luxury appeal of Kelvinator Appliances. Let us show you how easy it is.

Detroit, Michigan 48232 - Dedicated to Excellence in Rambler Automobiles and Kelvinator Appliances

# Federal government plans bigger voice in shaping building codes and softwood lumber standards

Twin plans being pushed by the Commerce Dept. would put the U.S. more firmly than ever in the business of developing new standards for homebuilding.

The longest range plan—and the one with the biggest potential impact on housing—is the brainchild of A. Allan Bates, who heads building research for the Bureau of Standards in Commerce.

His unit will ask Congress to set up a quasi-official national agency, tentatively labeled Standards Institution of the U.S.A. (SIUSA), to 1) accredit private laboratories that test building materials and 2) devise methods of testing new building materials to provide uniform evaluation standards.

**Code cooperation.** The nationwide network of laboratories could then test any new housing product and building method from any source—private inventors, build-

ers, manufacturers or trade associations. If the material passed the accredited tests, another arm of SIUSA made up of building code officials would then approve it for general use. Bates hopes SIUSA would have such stature that it would speed the approval of new materials and methods by model building codes and state and local building inspectors. The plan could thus slice years from the time now needed to introduce new housing products.

**Dry-lumber advance.** A second vote on the once-rejected dry-lumber standards is still months away despite virtual completion of Commerce's second plan, reorganization of the American Lumber Standards Committee.

Commerce ordered an overhaul of the committee, which formulates changes in standards, after critics of its proposal to

tie lumber size to moisture content charged ALSC did not represent all parts of the industry. The Commerce Secretary appoints ALSC members from names submitted by private trade associations.

Commerce's new plan—it was expected to take effect in late February—adds eight private voting members and five nonvoting federal officials to the 15-man ALSC.

Homebuilders, through the NAHB, get a vote for the first time. Retail and wholesale lumber dealers each get two votes instead of one. One new voice will represent "general public consumers." Transportation interests, notably railroads, will lose their vote on ALSC.

Regional associations of lumber producers gain the other five votes.

While the reorganization clears a major block to a second industry vote on dry standards—estimated to save \$50 a house—lumbermen expect no quick action. Seating new members will take time and no one is certain how they would vote on the standards.

# Park lovers versus developers (continued): U.S. to quadruple spending for parks and open space

President Johnson's new budget pledges unprecedented amounts of federal cash to buy a "green legacy" of parkland.

Spending under the two major park programs would rise from \$24.7 million this year to \$116 million in the fiscal year beginning July 1.

Slightly over half this amount, or \$60 million, would help 300 cities and park districts, largely in metropolitan areas, buy 130,000 acres of open space. HHFA, which oversees this spending, estimates cities would nearly double the 150,000 acres bought at an average \$1,209 an acre since Congress set up the fund in 1961.

The Interior Dept.'s Outdoor Recreation Bureau, also a major federal buyer of parkland, would boost its spending from \$10 to \$56 million yearly.

**Eastern accent.** ORB planners want to end the long-standing federal policy of buying cheap expanses of Western land. Instead, they will seek sites along seashores and in recreation areas near large Eastern cities.

Initial targets will be the proposed Assateague Island National Seashore off the Maryland coast and Tocks Island National Recreation Area along a 32-mile Delaware River reservoir north of Philadelphia. Developers and conservationists are already battling over Assateague (News, Feb.). And vacation-home building has increased sharply in the Pocono

Mountains near the Delaware River site. Other targets: shoreland at Cape Lookout, N.C. and the Indiana Dunes.

**\$2-billion plan.** ORB spending will jump even more in future years, totaling an estimated \$2 billion in the next decade.

While the HHFA and ORB programs will bring federal land buyers into their closest competition with developers, other federal agencies such as the National Park Service and Forest Service plan to boost their land buying, too. So numerous are park plans that the Senate has set up a new parks and recreation subcommittee.

A White House conference on natural beauty in mid-May will consider:

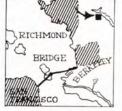
1) Ways to spur burying of more electric wires and 2) possible changes in tax policy so they will "not penalize or discourage conservation of beauty."

# Land auctions flop despite national advertising of planned tracts in Florida and California

Some 324 acres in a planned community 12 minutes northeast of San Francisco have gone on the block—and come ignominiously off.

McNab Construction Co. of Richmond advertised a forced liquidation to raise cash for developing nearby Berkeley Hills acreage, then refused the best offers because they totaled only \$284,000. Top bid was \$1,000 per acre of one-family land and \$2,500 per high-rise acre as against \$3,600 to \$7,800 in other California deals (News, Jan.). McNab, owned by Los Angeles Builder Ray Watt, will try to sell the land privately.

McNab's experience may be a straw in the wind. President Ewart W. Goodwin of the Percy H. Goodwin Co., a San Diego mortgage firm, warns: "There are rising vacancy and foreclosure rates in the West. In the next three years land prices will level off."





CALIFORNIA LAND

FLORIDA LAND

Florida dream fades. Financier Henry Crown's Empire Properties of Chicago picked up the 3,000-acre Flor-a-Mar development 30 miles north of Tampa for \$1.5 million (\$500 an acre). The auction of the tract ended a seven-year dream of Developers Howard Burkland and Sumner Sollitt to create a Gulf Coast city of 7,500 homes. Sollitt died last year, and Burkland became a charter boat skipper. Empire had loaned the two developers \$3.2 million and had won a \$4.6-million fore-

closure suit against the property.

In another Florida venture, Major Realty Corp. of Philadelphia agreed to sell 6,805 acres near Jacksonville for a "distress" price of \$1 million. It bought the land for \$1.6 million in 1960 but needed cash to retire \$500,000 in mortgages and make amortization payments.

# Courts helping developers fight 'unreasonable' zoning

An NAHB size-up of court rulings on zoning disputes since 1960 concludes:

"These decisions repeatedly sustain the position taken by NAHB that unreasonable demands on developers are a misuse of the zoning power. Examples:

- The Michigan Supreme Court twice called minimum half-acre and 30,000-sq.-ft. lots unreasonable in the Detroit suburb of Troy.
- New York and New Jersey courts overturned attempts to create open-space conservation areas by large-lot zoning.

NEWS continued on p. 17

# All backhoes alike?

# Disprove it for yourself without stirring from your home!

International Harvester
the people who bring you the machines that work



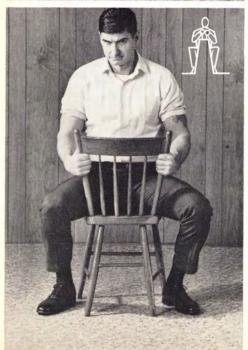
Where you reaching from? The booms of all three International Harvester backhoes—13½', 14½' and 15½'—pivot from the top of the swing post. Most others mount at the bottom. Extra reach and power for dumping spoil, truck-loading, straight-line digging. The exclusive rack and pinion swing system is completely enclosed in oil. You get complete protection against dirt and dust for long life and low maintenance. The boom is automatically cushioned by hydraulics—stops smooth every time.



**Heat-delying Tellon.** The space-age material used for cooking, rocket nose cones . . . and the rings and seals of all International Harvester backhoes. At least twice the life of chevron packings.

**Which way all day?** IH has the *only* split console on the market. Plenty of foot and leg room. Unmatched visibility. No straddling of a hot housing.

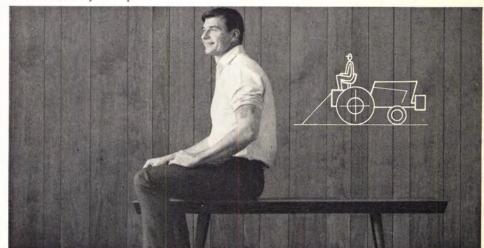


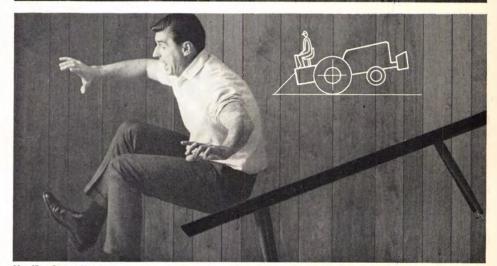






**Dig in your heels.** No vertical stabilizers with IH. They're angled as they should be. Widest stance of any (up to 2' wider than some). Another point: IH stabilizers retract inside your wheels for easy transport.





**No tipping allowed.** All IH backhoes ride closer to the rear axle and the tractor's center of gravity. Safer. Less dead counterweight needed up front. Your IH dealer can tell you a half-dozen *other* exclusive advantages in our backhoe hydraulics. See him soon for details. International Harvester Company, Chicago, Illinois 60601.

# No bent nails in Inland's marketing services!

Inland Homes Marketing Services are designed to lead you towards more housing starts, faster turnover, bigger profits in 1965!

**Unequalled Craftsmanship** Variety of Designs and Floor Plans Advertising Aids that Sell for You Professional Merchandising Assistance Sales Guidance and Techniques Land Acquisition and Development Help Sound Financial Planning

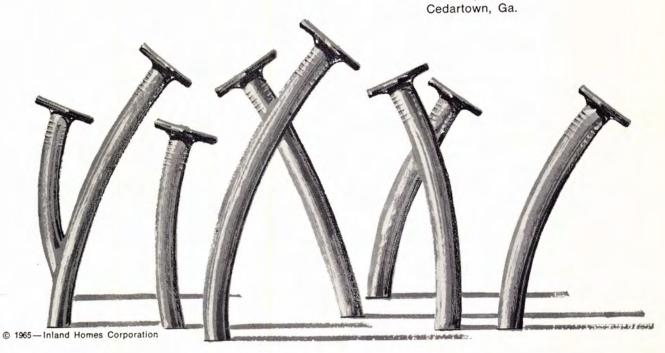
Put the Inland Homes Team to work for you! The personalized in-the-field assistance we offer can mean more profit for you! Write, Director of Sales, Inland Homes Corporation, Dept. H-3, Piqua, Ohio. Phone 513-773-7550.



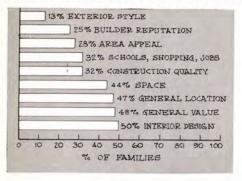
"The Homes Teamwork Builds"

Piqua, Ohio Clinton, Iowa Hanover, Pa.

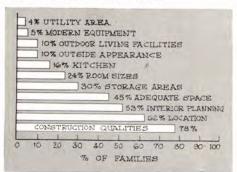
Plants in:



### Canadian new-house buyers say these items affected their house choice . . .



### but they would tell friends to check these items before buying



# Canada's homebuyer: color him disappointed —in style, interiors and quality of building

The first thing a Canadian would tell his best friend about buying a new house would be: check the quality of construction (chart above).

This concern over quality emerges from a dominion-wide survey of new-house buyer reactions by U.S. Market Researcher Stanley Edge. Presenting his findings to Canada's National House Builders Assn. convention in Calgary, Edge advised builders to:

- · Look into the quality control in your construction department and your subcontractors' operations.
- Show the prospective buyer a scaleddown cutaway of a corner of a house. Such a display can dispel his lack of confidence, particularly when combined with

the proper presentation by salesmen.

Disappointment. Only 46% of the 660 buyers surveyed by Edge said they were not disappointed in the houses available to them. And 45% said some aspects of model homes did not measure up to what they hoped to find. Items: sloppy workmanship, lack of exterior style, excessive repetition in subdivisions, small rooms, inadequate storage and poor landscaping, heating, wiring and ventilation. The remaining 9% made no comment.

Exteriors. Only 13% of the buyers rated the styling of their homes as "excellent." Ratings below "good" accounted for 20% of the replies.

Warned Edge: the industry needs less hammer-and-saw design, more cooperation with architects, more cooperation with designers of products that go into the house.

Interiors. Buyers generally said their houses lacked enough storage. Some 33% insisted that kitchen storage was inadequate in their own homes, and 41% termed it even less adequate in other houses they did not buy. Entry halls and family baths were also severely criticized for lack of storage space.

Three bedrooms were termed essential, and a fourth was important to 44% of the buvers.

One bath was not considered enough. About 45% of the buyers chose a second bath, and 35% chose a powder room among the nine rooms they would demand in a new home. Less than 1% found a house without a basement acceptable.

Market tips. Location is no longer the most important factor in selling, according to the survey. It is now outranked by interior design and general value (chart above).

The study also found a large housing market—now generally untapped—among families living in high-rise apartments. Of buyers who had moved to new homes from apartments, 47% came from high-rise.

"There is a big job to be done by the entire housing industry in selling the advantages of new-home ownership," Edge said. "Your greatest sales deterrent is not competition of other builders but the apathy of the consumer."

# Johnson goes slow on labor's high-priority bills

Legislation to repeal right-to-work laws and permit site picketing is facing slow going in Congress.

Chairman Frank J. Thompson has just called off the House labor subcommittee's hearings on the Taft-Hartley Act's section 14B, authorizing right-to-work laws. His action hamstrings another Taft-Hartley change of even greater concern to homebuilders—the site picketing bill that would let unions strike an entire construction project even if the strike halted the work of contractors not involved in the dispute.

The issues, which could push union labor in housing far beyond its present 40% level, are intertwined because without some change in 14B, a site picketing bill would have no effect in 19 states\* with right-to-work laws. So labor unions have made repeal of 14B their primary target in Congress this year. Opponents are trying to put so many restrictions on repeal that it would hobble labor organizing drives.

Slow going. Thompson says he prefers to wait for the Administration's guidance on Taft-Hartley, and President Johnson's la-

bor message is not due until late March.

Johnson endorsed repeal of section 14B in his state of the union speech but has said little about it since then. He now indicates he favors earlier action on half a dozen other pieces of legislation.

Administration and labor strategy is up in the air. Johnson wants to introduce the 14B repealer and site picketing together. Labor wants to push 14B separately because it can't reach agreement on the sitepicketing bill. Industrial unions reject almost every version as favorable to the crafts, so Congress is hesitant.

Overtime change? The unions also seek a raise in the penalty overtime rate to double time and an increase in the minimum wage to \$2. They want to add 2 million workers, mostly in the service industries, to the minimum wage law. The President will support some overtime concessions and agrees to extending wage-law coverage but rejects the \$2 minimum.

### Labor and builders set up jurisdiction appeals board

The agreement will probably bring carpenters and laborers unions—and possibly bricklayers and lathers—back into participation in the National Joint Board for

Settlement of Jurisdictional Disputes. Last year the carpenters and laborers withdrew from participation, and the board cited the other two unions as non-compliers. Absence of the four virtually paralyzed settlement procedures-instituted when the board was set up by the unions and the construction industry in 1948.

The unions had objected to appealing unfavorable decisions to the same board that rendered them. The new appellate panel will be a separate body.

The Associated General Contractors and the AFL-CIO's Building and Construction Trades Council signed the new pact.

### 'Work preservation' ruling raises costs, warns Willits

The National Labor Relations Board has upheld a Philadelphia carpenter union's refusal to install prefitted doors under a work preservation clause in its labor agree-

NLRB said the clause was "to protect a legitimate economic interest of the employees by preserving their unit work.'

Warns President Perry Willits of the National Association of Home Builders:

"Builders lose another valuable tool in their effort to hold down costs: the systematization of work through just such use of efficient and cost-curbing prefinished materials." NEWS continued on p. 31

<sup>\*</sup>Ala., Ariz., Ark., Fla., Ga., Iowa, Kan., Miss., Neb., Nev., N. C., N. Dak., S. C., S. Dak., Tenn., Tex., Utah, Va. and Wyo.



# Remember Styrofoam.

(It's the wall insulation we made to last and last and last. And it does.)

Once Styrofoam® FR brand insulation board is installed, it's in for good. Same as Styrofoam RM for built-up roofs and Styrofoam SB for concrete slabs and building foundations.

Wherever you use Styrofoam, you'll have an insulation that won't absorb water from inside or outside. One that doesn't need a vapor barrier. And is extremely light in weight for easy handling. No matter what its age, Styrofoam doesn't rot, or collect mold, or deteriorate. And it's blue so there's never any mistaking it.

There's even more to remember about Styrofoam in Sweet's Light Construction File 4a/Do. Or we'll send you information with data and specifications. The Dow Chemical Company, Plastics Sales Department 1320BP3, Midland, Michigan. Styrofoam is Dow's registered trademark for expanded polystyrene produced by an exclusive manufacturing process. Accept no substitutes . . . look for this trademark on all Styrofoam brand insulation board.



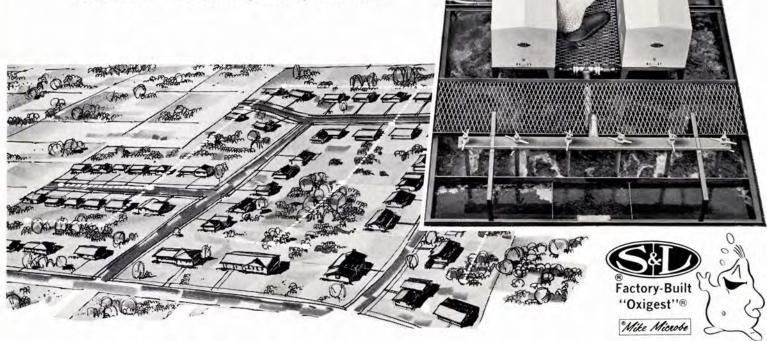
O.K. Now forget it.

(It gets along by itself just great.)



# COMPLETE SEWAGE TREATMENT for 50 HOMES

Total Cost: \$35,000 (\$700 per home)



COST STUDY: The actual experience of Developer Paul B. Bascom, Merriam, Kansas, at South Wornall Gardens in suburban Kansas City, Missouri.

Bascom Development Company turned a proposed 36-home "septic tank community" into a 50-home sub-division with its own sewerage system and treatment facility at a cost of \$700 per home—only \$250 per home more than the cost of installing septic tanks.

The development of South Wornall Gardens began in 1959. The original survey called for 36 lots, averaging 100' x 150' to meet local requirements of 15,000 square feet per lot for homes on septic tanks. Only eight homes were built before initial home owners were plagued by septic tank problems. Lending agencies withdrew financial support until the problems were corrected.

The solution was to redesign the subdivision for a complete sewerage system including a Smith & Loveless factory-built "Oxigest" sewage treatment plant.

The 17,000 gallon-per-day "Oxigest" plant including accessory equipment cost approximately \$250 per home, delivered to the job site, ready to install. The cost of installing the plant, laying 3000 feet of lateral sewer lines with 15 manholes and five small lateral manholes, 180 feet of effluent piping from the treatment plant to a nearby stream, a by-pass line around the treatment plant, grading, drainage, wiring to the plant, a 10-foot wide crushed-rock roadway to the plant, fencing, landscaping and a water line to the plant was \$450 per home.

Under this plan the lot sizes could be reduced, averaging 75′ x 140′. The subdivision was re-platted for 52 lots . . . an increase of 16 lots. Two of the lots were reserved for the sewage treatment plant, so the total increase was 14 additional home sites.

The original lot price of \$2,050 was maintained and a \$200 service charge for connecting to the sewerage system was added. On the 14 additional lots alone, the value of salable land in the subdivision was increased by \$31,500. The sewer connection charge on the balance of the lots brought the total increase to \$38,700, which was more than adequate to cover the cost of the entire sewerage system and treatment plant.

The redesign had a definite impact on the market potential for the development. Home owners were pleased to get the problem "out of their backyards" and activity by prospective buyers was renewed within a week after the treatment facility was installed.

Write for a detailed cost study on South Wornall Gardens and information on Smith & Loveless "Oxigest" sewage treatment plants. Write Dept. 70.





If Queen Isabella were here today...

# Symposium finds three weak spots in market analysis

The weaknesses were pinpointed last month at a U.S. Savings & Loan League symposium on local housing research techniques and data. Items:

1. Available local market data is often inadequate for good analysis. But there is hope for better data: FHA's first market analysis in Syracuse, N.Y. (see story below), a thorough and remarkable job, is

a step in the right direction.

- 2. Much available data is not generally used. UCLA Land Economist James M. Gillies said, "Universities are and can be a great source of market information—we have such a data center—yet this information is not used by industry. And utilities and other local bodies that maintain local data files report the same thing. Our problem is how to get people to use information already on hand."
- 3. Housing must differentiate between market research and marketing research. Said Vice President Bruce Rozet of Sunset International Petroleum Company: "We need to develop a whole new set of factors that will help us predict what will motivate potential buyers. We must find out why people buy houses, how we can persuade more people to buy homes."

### Lumber dealers cancel 1965 national exposition

Competition from regional shows has killed the nation's biggest lumber exposition run by the National Lumber and Building Materials Dealers Assn.

The annual show began in 1954 and had built an attendance of almost 10,000 by 1962. Attendance dropped in Chicago the next year and in Dallas last November.

Most manufacturers want NLBMDA to help with half a dozen regional lumber shows or join the National Association of Home Builders' December exposition.

### MARKET BRIEFS

### Condominiums invade three markets

New York City's first condominium, a 33-story high-rise on Manhattan's plush East Side, has just been put on the market. Kratter Corp. is offering 301 units from \$26,000 to \$80,000, with conventional loans up to 80% of price. Five other townhouse and apartment condominiums are under way in New York City suburbs.

Wight Construction has started Atlanta's first condominium, 35 townhouses to sell from \$31,500 to \$75,000, and Builder Richard Coyle is testing the Oklahoma City condominium market with 11 units.

### FHA goes after small town market

Commissioner Philip Brownstein has just told all district directors to meet with mortgage bankers, builders and realty brokers in small towns to stimulate lender interest in housing in such areas. Insured houses do not have to meet FHA standards for metropolitan areas, he adds.

# White House on housing: rising incomes and even demand will help fill local market vacancies

"Vacancies have reached unduly high levels in certain local markets; foreclosures and mortgage delinquencies have been high in a few areas," says the White House Council of Economic Advisers.

But President Johnson's economic experts are not worried. Reason:

The 4% housing slow-down of 1964 came when the general economy was expanding vigorously. "This means that readjustments to correct possible imbalances will not be aggravated by falling incomes and reduced over-all demand for housing. A vigorously expanding economy is able to absorb and to facilitate temporary readjustments."

What's more, the advisers add, national vacancy and delinquency rates are steady (see table below). They expect 1965 spending on housing to match the \$26.5 billion of 1964 although the number of

starts may drift lower. Last year ended with 1,575,000 starts (including public and farm units) and 1,516,900 private nonfarm starts (see table).

One-family starts were hit harder than multi-family in 1964, reversing most predictions. Apartments, which captured 37.6% of starts, dropped 3% to 571,000. One-family starts fell 4.7% to 946,000.

California—where 17% of U.S. houses are built—is 1965's biggest question mark. The Bank of America sees state-wide starts dipping 10% to 238,000, and Economist James Gillies forecasts a 30,000-unit cut in southern California. Reason: a nine-month supply of 40,000 vacant apartments.

But the South, which reached its peak nearly a year before the West, is rebounding, giving weight to the White House view that local surpluses are only temporary.

### **KEY HOUSING INDICATORS**

		1964 DOLLARS	1963 (millions)	% Chang
Dodge residential contracts	Dec. 12 months	1,306 20,561	1,325 20,502	- uc
ENR advance mass housing plans	Jan. '65	549	955	— 42
ENR advance apartment plans	Jan. '65	263	444	— 41
ENR advance house plans	Jan. '65	115	157	— 27
		UNIT	S (000)	
Starts, private nonfarm	Dec. 12 months	90.2 1,516.9	93.4 1,548.7	<del>-</del> 3
Starts, seasonal rate	Dec.	1,502	1,524	- 1
New houses sold	Nov. 11 months	37 531	39 529	— <sub>u</sub>
		QUARTERLY	PERCENTAGES	
Rental vacancies, met areas	Dec.	7.7	7.5	+ 3
House vacancies, met areas	Dec.	1.5	1.4	+ 7
Mortgage delinquencies	Dec.	3.21	3.30	— 3

Sources: F. W. Dodge Co., division of McGraw-Hill; Engineering News-Record; Census Bureau; HHFA; Mortgage Bankers Assn. UC—Change less than  $1\,\%$ .

# After 29 years, FHA opens its local market research to scrutiny by the industry

Commissioner Philip Brownstein has this simple reason for making public the local market facts FHA has collected since 1936:

"We are trying to provide a guide to development of private housing consistant with effective demand and maintenance of sound local markets."

The first FHA analysis thrown open to public inspection last month covered Syracuse, N.Y., in 26 pages and concluded:

"The current supply of vacant units exceeds . . . a balanced market but the excess [does not] constitute a surplus." Syracuse vacancy rates of 1.6% for sales housing and 6% for rental units top rates of 1% and 5% which FHA considers normal for a "moderate growth area."

In the next two years FHA foresees Syra-

cuse residents needing 1,500 new houses (three-fourths priced below \$25,000) and 625 apartments (mostly one- and two-bedroom units).

Brownstein hopes FHA can conduct similar studies of every U.S. metropolitan area once a year. Local district directors will announce future surveys and make copies available. Studies of larger geographic areas will be available from FHA's Washington office.

The latest series of vacancy counts made by the Post Office for FHA found apartment vacancies over 10% in San Diego (15%) and Tulsa (13.9%). Used units account for over 9,300 of San Diego's 10,900 vacancies and for all but 65 of Tulsa's 1,642 vacancies.



short-sited family

They need a real estate agent. So they'll be looking in the Yellow Pages. The chances are 9 in 10 they'll then take action. Will they see your ad?

This over-stuffed clan needs housing so they'll be joining the 7.4 million people who turn to the housing or real estate headings of the Yellow Pages every year. (That's 29% of the entire market!)

When they do look in the Yellow Pages, chances are 9 in 10 they'll either call, write, or visit. (Every 100 references to the housing or

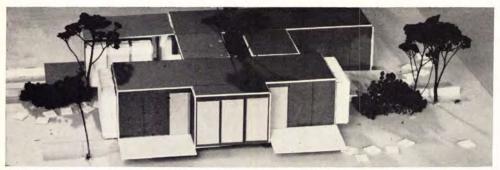
real estate headings of the Yellow Pages bring 91 calls, letters, or visits!)

That's action! With Yellow Pages ads you can expect that kind of action . . . a recent extensive national usage study—consisting of over 19,000 interviews—proved it.

Call your Yellow Pages man. He'll show you what the study learned about your business. And he'll be glad to help you plan your own Yellow Pages program. You'll find him in the Yellow Pages under "Advertising—Directory & Guide."

Advertise for action...





MODULAR UNITS would let mobile-home makers assemble houses of any size. University of Ill-

inois architectural students made scale models of 10'x10' units that would be trucked to sites.

# With modules like these, mobile-home industry hopes to cut deeper into the housing market

They could well be industry's bridge from limited-design mobile housing to unlimited-design conventional housing. That is why scale models of the 10'x10', non-mobile modules stirred up interest at the recent Mobile Homes Manufacturers convention in Louisville.

The industry trend that prompted this interest was evident from a look at the 300-odd mobile homes on view at the convention. They were larger, better equipped and more sophisticated in plan and design than ever before. They ranged from 500 to 1,400 sq. ft. and were priced at up to \$16,000 with appliances, draperies

and carpeting. Almost all of them were 10' and 12' wide (ten years ago all mobile homes were 8' wide). And some were available in double and even triple combinations. They were, in fact, as much like permanent houses as they could be without shedding their wheels—and permanent housing is exactly what the majority of them will become, according to the industry's statistics. Last year 200,000 mobile homes equalled one-fifth of all single-family starts.

**Legal limits.** With this big foothold in the housing market, and the promise of

an even bigger one in sight, the manufacturers are more sharply aware than ever of their mobile units' inherent limitation.

Wider sections are out of the question—some states still won't allow the 12'-wides on their roads.

Converting the mobile sections into permanent house sections is a more feasible path, and several manufacturers are following it (H&H, Dec.). But while two or three of their 10'- or 12'-wide rectangular sections make a sizable house, they are relatively inflexible in design and plan.

By going to a smaller, modular section which can be combined in infinite multiples and combinations, mobile-home makers could overcome these design limits.

Billion-dollar industry. The move toward conventional housing is already coining money for the industry's 200 companies. Last year's 200,000 sales, at an average of \$5,000, grossed \$1 billion—up 23% from 1963. And the industry expects another 15% boost this year.

Amid such success more mobile-home manufacturers are getting Wall Street aid.

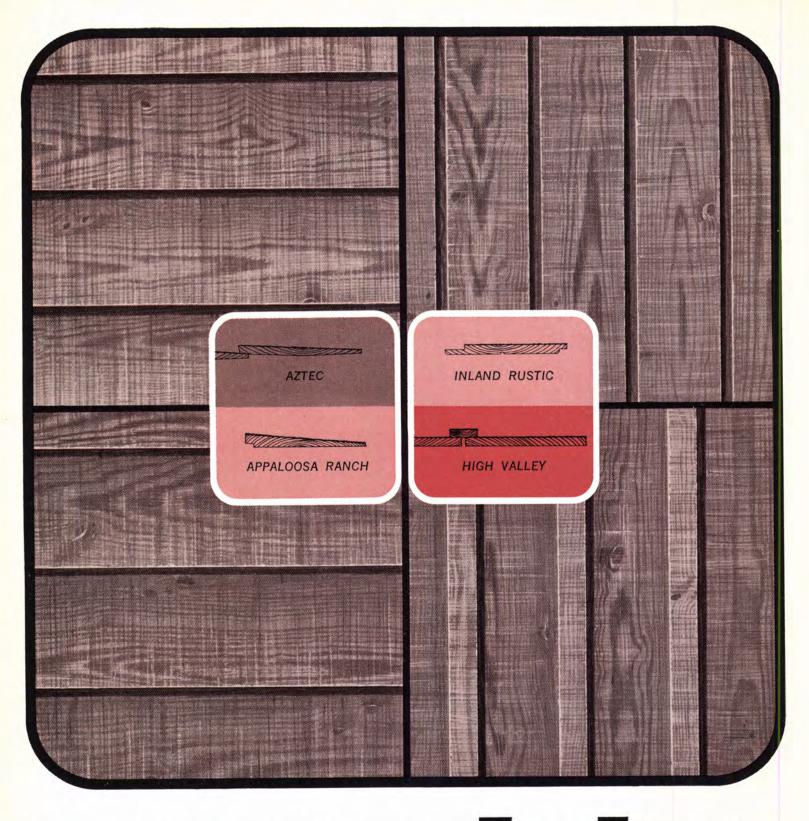
Princess Homes Inc. of Selinsgrove, Pa., went public by selling \$750,000 in 6% debentures plus \$1.5 million (120,000 shares) of common. Fleetwood Enterprises of Riverside, Calif., will go public. Champion Home Builders and Redman Inds. listed on the American Exchange.



Another "first" from Grote, based on reactions of 1100 of the nation's top builders and architects in the most extensive product research ever undertaken in our industry. Vari-style Universal double-door cabinets with removable, replaceable inserts. Grote furnishes three market-tested high quality inserts—gold fretwork, gold mesh, or mirrors — to complement any period. Doors available in rich wood-tone or unfinished. A lavish custom decorator touch at mass production prices, satisfying myriad preferences with only a single model in inventory.

Exclusive added sales feature — original door inserts removable later, if desired, to let homeowner match curtains, wall-paper, or countertops with locally purchased fabric, paper, or plastic . . . to keynote new decors at her whim.





# Dependable Trend-Setting TRENDTEX Siding

Follow the Potlatch trend to rich, textured rough-sawn western wood siding that can't be matched by a substitute material.

Distinctive Potlatch TrendTex siding is quality manufactured to exacting specifications from kiln-dried western woods to assure quick, easy application and maximum durability with minimum maintenance.

Available prefinished in Ranch Red, Rustic Brown and Weathered Gray; or water-repellent stain-primed Coppertone.

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192-UNIT APARTMENT outside Youngstown must be insured by FHA despite false statement in loan application, according to federal court

ruling. Built in 1961, the project has ailed financially and is still only 80% occupied at rentals of \$75 to \$95 for one- to three-bedroom units.

# Court orders FHA not to renege on commitment even though loan application was partly false

FHA cannot refuse to honor a mortgage commitment simply because of a false statement in the application. The statement must have affected FHA's risk.

So ruled Federal Judge Frank J. Battisti in a test suit brought against FHA by Jay F. Zook Inc., Cleveland mortgage banker. His decision was the first to interpret a 1939 Housing Act clause which says any FHA contract "shall be incontestable . . . except for fraud or misrepresentation."

Judge Battisti noted that the case was unusual but said the principle is rooted in insurance law. The facts:

FHA committed in July 1959 for a \$1,576,100 loan on Kennedy Park near Youngstown (photo above), but the cash used to build the apartment fell below FHA's mortgage amount by \$79,864.

FHA nevertheless entered an initial closing in November 1959. Zook said in its application it had collected \$125,000 from Kennedy Park as a discount fee, including "excess mortgage proceeds" \$79,864 as part of the "collected" fee.

Right from the start Kennedy Park fell behind in payments. After approving 17 construction advances, FHA refused to insure an obvious foreclosure in April 1961. Zook sued in Northern Ohio District Court to force FHA to honor its commitment.

FHA said Zook had not collected the

\*Civil case C 62-729, decision Jan. 8, 1965.

\$125,000 in 1959. So, FHA argued, the application was false and commitment void.

Judge Battisti ruled Zook's description of the \$79,864 as "collected" was indeed false. But, he said, such falsity must be 1) material to the government's risk and 2) relied upon by the FHA. He found no reason Zook could not use the \$79,864 to cover financing fees, and he held that the false statement was immaterial.

He also cited testimony by District Director William Hackman to show FHA was aware the application was false and FHA thus could not claim to have relied on it.

### Mortgage yields softening, hinting FHA loans at par

"The trend is not yet down but the pressure is down.'

That's how Vice President Charles G. Haynesworth of New York's Greenwich Savings Bank summarizes a sudden new movement in mortgage yields.

Net return to investors has turned soft in Houston and Chicago, and some mortgage men are saying yields will not only break the 5.06%-to-5.10% pattern but will ease below 5% after servicing.

For builders this means smaller discounts. In fact, Vice President Harry N. Gottlieb of Draper & Kramer foresees a trend toward a par market on FHA-VA paper in Chicago.

Houston's prices are up half a point to 98-981/2 on FHA 203b, reports Vice President Everett Mattson of T. J. Bettes Co.

### MORTGAGE MARKET QUOTATIONS

Prices are those received by mortgage bankers on resale of loan to investors. They allow for  $\frac{1}{2}\%$  servicing. Builder may negotiate a slightly different price from mortgage bankers on original loans. Reported to HOUSE & HOME in week Builders ending Feb. 5.

	F	IA 51/45	(Sec.	203) (b)	FHA 207		entional oans	Construction Loans
City	FNMA Scory Mkt*y	Minimum Do 30 war Immad*	35 year 1mmed	30 year Fut*	Firm Commitment	Comm. banks, Ins. Cos.	Savings banks, S & Ls	Interest + fees All lenders
Atlanta	971/4	98-981/2	971/2-98	971/2-981/2	a	51/2-53/4	53/4-61/4	6+1
Boston local	981/4	par-101	a	par-101	b	5-51/2	5-51/2	51/4-6
out-of-st.	-	97-98	97-971/2	98	b		_	_
Chieago	973/4	981/2-991/2	97-98	971/2-99	99-par	5f-51/2	51/4-61	51/2-6+1-11/2
Cleveland	973/4	981/2-99	971/2-981/2	98-99	99-par	51/2	51/2-6	6+1
Dallas	971/4	97-98	97-971/2	97-98	99-991/2	51/2-53/4	51/2-6	6-61/2+1-2
Denver	971/4	98-99	a	971/2-98	99	51/2-6	51/2-61/2	6+11/2-2
Detroit	971/4	98-991/2	971/2-98	98-991/2	991/2-par	51/4-51/2	51/4-51/2	6+0
Honolulu	971/4	971/2-98	97	97	a	53/4-61/2	6-7	6+1-2
Houston	971/4	98-981/2	971/2-98	a	99-par	51/2-6	51/2-6	6+1
Los Angeles	971/4	981/2	981/2	98	par-100½	51/2-6	53/4b-6.6	6-6.6+1-21/2
Miami	971/4	971/2	97	a	a	51/2-53/4	51/2-6	6+0-1
Newark	981/4	par	b	parb	99-par	51/2 - 53/4	51/2-6	53/4-6+1
New York	981/4	par	par	par	par-101	51/2-6	51/2-6h	51/2-61
Okla. City	971/4	971/2-99	971/2-981/2b	971/2-99	a	51/2-6b	53/4-61/2	6+1-2
Philadelphia	981/4	par	991/2	par	par	5-53/4	51/4-6	51/2-53/4+1
San Fran.	971/4	981/2-99	981/2	98-99	99-par	51/2-6d	53/4-6.6	53/4-6.6+1-2
St. Louis	971/4	971/2-99	a	97-99	a	51/2-6	51/2-61/4	51/2-61/2+1-2
Wash, D.C.	973/4	99	99	99	99	51/2-53/4	51/2-53/4	53/4-6-1

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

of balance.

Footnotes: a—no activity, b—limited activity, d—limited 6%. f—in isolated instances on choice loans, h—depending on % of down payment. j—lower rate for companies with prime credit rating. l—limited 5½%%. W—for comparable VA loans also. X—FNMA pays ½ point more for loans with 01%. y—prices quoted are net after seller pays ½% marketing fee and ¼% adjustment for stock purchase. Seller must pay 1% of mortgage for stock calculated in \$120 units, of which \$20 is contribution to FNMA capital and \$100 is for a share trading at about \$84.

Sources: Atlanta, Robert Tharpe, chrm. Tharpe & Brooks Inc.; Boston, Robert Morgan, pres., Boston 5¢ Savings Bank; Chicago, Harry N. Gottlieb, vice pres., Draper & Kramer Inc.; Cleveland, David F. O'Neill, vice pres., Draper & Kramer Inc.; Cleveland, David F. O'Neill, vice pres., Jay F. Zook Inc.; Dallas, W. W. Salmon, exec. vice.pres., Southern Trust & Mortgage Co.; Dervoit, Sherwin Vine, vice pres., Mortgage Investments Co.; Detroit, Sherwin Vine, vice pres., Citizens Mortgage Co.; Honolulu, H. Howard Stephenson, vice pres., Bank of Hawaii; Houston, Everett Mattson, vice pres., T. J. Bates Co.; Los Angeles, Christian M. Gebhardt, vice pres., Colwell Co.; Miami, Lon Worth Crow Jr., pres., Lon Worth Crow Co.; Newark, William W. Curran, asst. vice pres., Franklin Capital Corp., New York, John Halperin, J. Halperin & Co.; Oklahoma City, B. B. Bass, 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.

CONVENTIONAL	-	D			
		Dec.	No	V.	Year age
New homes		5.76		_	
Existing homes		5.92	5.9	14	5.98
Interest charged by	various	lenders,	new	hon	nes
S&Ls		5.85	5.8	5	5.91
Life ins. cos		5.53	5.4	7	5.52
Mortyage companies		5.72	5.6	8	5.75
Commercial banks		5 67	5.6	2	5.62
Mut. sav. banks		5.52	5.5	3	5.53
Mut. sav. banks	Lengt	5.52 h of loans (ears)		oan	
Mut. sav. banks	Lengt	h of loans	Lo	oan	to price
	Lengt ('Dec.	h of loans (ears)	Lo	oan c.	to price % Year ago
S&Ls	Lengt ('Dec.	h of loans Years) Year ago 24.4	Lo	oan c.	to price % Year ago 76.7
S&Ls Life ins. cos Mortgage companies	Lengt (*Dec. 25.2 26.8	h of loans Years) Year ago 24.4	Dec 76.	oan c. 7	to price % Year ago 76.7
S&Ls Life ins. cos Mortgage companies Commercial banks	Lengt (*Dec. 25.2 26.8 27.1	h of loans Years) Year ago 24.4 25.7	Dec 76. 68. 74.	oan c. 7 5	to price Year ago 76.7 67.5
S&Ls Life ins. cos Mortgage companies	Lengt (*Dec. 25.2 26.8 27.1	h of loans (ears) Year ago 24.4 25.7 27.9	Dec 76. 68. 74.	oan c. 7 5 4 7	to price % Year ago 76.7 67.5 75.5 61.9

### **NET SAVINGS DEPOSIT CHANGES**

(in millions of dollars)

	Dec. '64	% change from Dec. '63	Year to date	% change from 1963
Mut. sav. banks	\$629	12	\$4,214	29
S&Ls	1,775	1	10,579	-4
Commercial banks	900	13	14,000	-2
Sources: National A Savings & Loan Le				

### **NEW YORK WHOLESALE MARKET**

FHA, VA 51/4s Immediates: 97-98 Futures: 97-98 FHA, VA 51/4 spot loans (On homes of varying age and condition)

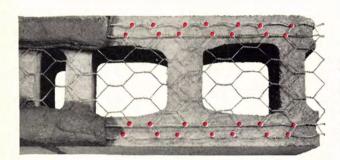
Note: prices are net to originating mortgage broker (not nec-essarily net to builder) and usually include concessions made by servicing agencies. Majority of loans being sold today are spots.

Prices cover out-of-state loans, reported the week ending Feb. 12 by Thomas P. Coogan, president, Housing Securities

# Look at the holding power you get from every foot of

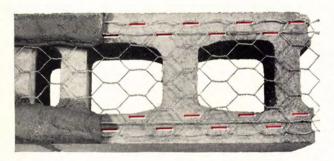
# KEYWALL

# GALVANIZED MASONRY REINFORCING



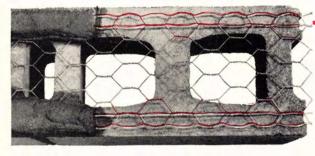


The more locks, the more resistance to shrinkage cracks. Movement is restrained at each of Keywall's mortar locks. No one lock has to restrain more than the movement in 34" of block.



# — 14 inches of mechanical anchors

Mechanical anchoring restrains thermal movement and shrinkage. No other reinforcement comes close to offering the amount of mechanical anchor that Keywall does.



# **←**22 sq. in. of bonding surface

The more metal in surface contact with the mortar, the better the reinforcement. Keywall's 22 sq. in. per foot of block is about 55% more than a pair of  $\frac{3}{16}$ " truss rods, about 96% more than a pair of 9-gauge truss wires.

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Keymesh® and Keymesh Paperbacked Lath • Welded Wire Fabric • Nails

## Joint ventures let office builder enter housing, help developer open a big new resort area

Two separate events last month point up the increased flexibility that more and more housing companies are gaining through joint ventures:

1. URIS BUILDINGS CORP., one of New York City's largest office and hotel builders, teamed up with MULTICON of Columbus, Ohio, to build garden apartments valued at \$24 million in Atlanta.

2. Marco Island Development Corp.
—jointly owned by Deltona Corp. and a group of prominent investors—opened a 10,000-acre waterfront community on Florida's Gulf Coast.

**Shift to apartments.** Since 1959 six Uris buildings added 6 million sq. ft. of office space to New York City. The company joined with Hilton Hotels to build the New York Hilton in 1963 and the Washington Hilton, opening this spring.

After chalking up \$4.5 million profit on \$21.5 million income in the year ending last Sept. 30, Uris net dipped from \$4.2 to \$1.2 million in the Dec. 31 quarter.

So last month Uris joined Multicon, one of the nation's largest but least-known garden apartment builders, in the Atlanta venture. Uris and Multicon will each own 50% of twin joint ventures on separate 140 and 40 acre tracts of rolling wooded land just off Atlanta's northeast freeway.

Uris' new partner is an aggressive new company which has built 1,800 garden apartments (1,000 last year) since incorporating in 1962. After initial success in Columbus, it moved to nine other met areas. The company plans a complete community on 900 acres at Potomac, Md.

Multicon, headed by John W. Kessler and Peter H. Edwards, locates and prepares sites for development. Then it hires local architects, engineers and contractors for the work. It always retains ownership.

**Shift to an island.** Deltona Corp., headed by Florida's Mackle brothers (Frank Jr., Elliott and Robert), turned to a joint venture to acquire the virgin land for their newest community on Marco Island, other smaller islands and the mainland near Naples, Fla.

Barron Collier Jr., former owner of the land, heads investors holding half of Marco Island Development; Deltona holds half.

Of the corporation's initial \$4.5 million, Deltona and the investor group each supplied \$750,000 in equity capital in exchange for common stock at \$1 par value. Long-term loans—\$750,000 by Deltona and \$2,250,000 by the investors—make up the balance.

Deltona is doing all planning, developing, building and promotion. Its pay: 5%





mackles' models at joint-ventured project range from \$14,900 (top) to \$41,500 (bottom).

of construction cost plus 3% of the sales price of each homesite.

For opening day, the Mackles spent \$553,000 for international advertising, including 13 million four-color, 12-page newspaper supplements in 43 U.S. cities.

Although Marco Island is in a resort area—one of its assets is a 3½-mile beach—the Mackles plan a balanced community. To prove this diversity, they showed 20,000 opening-day visitors one of the widest assortments of models ever displayed by a single builder—22 houses priced from \$14,900 to \$41,500 (see photos). Visitors also saw a 50-unit motel, a yacht club, nine holes of an 18-hole golf course and several miles of dredged canals.

**Stocks firm.** The stock market's strong tone echoed in House & Home's 86 housing issues, up 0.3% on the month. Every category rose except savings and loans, which skidded 2%.

Here are the averages for selected stocks in each housing group:

	Dec. 1	Jan. 8	Feb. 8
Building	5.03	5.00	5.01
Mortgage banking	9.49	9.68	9.90
Prefabrication	7.99	7.80	7.83
S&Ls	14.33	14.16	13.87
Land development	5.57	5.68	5.96
		_	_
AVERAGE	8.62	8.59	8.62

# Reporting of short-term business loan rates begins

With this issue House & Home increases its coverage of housing financial news by adding reports of short-term business loan rates in selected areas.

The Federal Reserve Board gathers the rates quarterly by surveying representative commercial banks. The most recent rates, grouped by geographic area and size of loan, are shown in the table at left.

Homebuilding companies, both publicly and privately owned, are using more and more short-term bank loans in their capital structure, often to replace or supplement construction loans (H&H, Aug.). The typical rates serve as a guide in negotiating such loans with banks.

NEWS continued on p. 42

### HOUSING'S STOCK PRICES

COMPANY BUILDING	Jan. 8 Bid/ Close	Feb. 8 Bid/ Close	COMPANY
· Adler-Built Inc	25¢	25¢	First Fin.
· Capital Bld. Ind	85¢	86¢	First Line
Cons Bldg. (Can.)	67/8	7	First Sur
· Dev. Corp. Amer	21/8	21/4	First Wes
Dover Const	3	31/8	Gibraltar
Edwards Eng	43/4	61/4	Great Wes
Edwards Inds	3/4	7/8	Hawthorne
Eichler Homesh	51/8	41/2	Lytton Fi
First Nat. Rity.b	5/8	7/8	Midwester
• Frouge	5	45/8	San Diego
General Bldrs.b	2.1	17/8d	Trans-Cst.
Hawaiian Pac	61/4	7	Trans Wrl
Kavanagh-Smith	3	31/2	Union Fir
Kauffman & Bd.b	175/8	163/4	United Fi
Lou Lesser Ent.b	53/8	5	Wesco Fi
Levittb	63/4	61/2	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Lusk	25/8	2	
Pac. Coast Prop.b	91/4	9	MORTGAG
Pres. Real. A.b	77/8	81/4	
U.S. Home & Dev	3/4	5/8	Advance .
Del. E. Webbc	7	63/4	Associated
Webb & Knappb	3/8d	3/8	Charter
Webb & Khapp	700	70	Colwell .
			Cont. Mtg
PREFABBLICATION			· FNMA
PREFABRICATION			First Mtg
	1	13/4	Kissell
Admiral Homes	27/8d	23/44	MGIC
Gt. Lakes Homes	3	27/8	Palomar .
Harnischfegerb	281/2	293/4	Southeas
	5/8	3/4	United In
Inland Homesb	7d	73/84	Wallace In
Madway Mainline	9	91/4	
Modern Homes	37/8	31/2	
Natl. Homes A.g	35/8	41/2	LAND DE
Richmond Homes	3	31/2	
Scholz Homes	21/4	23/8	All-State
Seaboard Homes	1/16	3/16	American
	13	101/4	Am. Rity.
Steel Crest Homes	21/8	21/4	rain integr
	100	126	
· Western Shell		231/4	
Jim Walterc	233/4	2344	
S&Ls			SHOR
American Fin	141/2	15	Percent in
Brentwood	73/4	8	, crecite ii
Calif. Fin.c	51/8	51/8	LOAN SIZ

8		Jan. 8 Bid/	Feb. 8 Bid/	
	COMPANY	Close	Close	COMPANY
	First Fin. West	73/s	83/4	Arvida
4	First Lincoln Fin	247/8	241/8	Atlantic Imp.
	First Surety	63/8	63/8	Canaveral Intl.
1	First West Fin.c	111/2	123/8	Christiana 0.b
3	Gibraltar Fin.c	271/8	26	Coral Ridge Pr
	Great West, Fin.c	11	97/8	Cousins Props.
3	Hawthorne Fin	81/4	93/4	Crawford
	Lytton Fin	131/8	123/4	Deltona Corp.b
3	Midwestern Fin.b	35/8	35/8	<ul> <li>Disc Inc</li> </ul>
3	San Diego Imp.c	77/8	81/4	Fla. Palm-Aire
Bd	Trans-Cst. Inv	83/4	8	Forest City En
	Trans Wrld, Fin.c	13	111/2	Garden Land
2	Union Fin	81/2	81/4	Gen. Develb
	United Fin. Cal.c	14	125/8	Gulf Americant
	Wesco Fin.c	241/2	233/8	Holly Corp.b .
2				Horizon Land
				Laguna Nig. A
	MORTGAGE BANKING			· Laguna Nig.
				Lake Arrowhead
	Advance	71/8	71/4	Macco Rity
	Associated Mtg	7	73/4	· Major Rity.
	Charter	11/4	13/8	<ul> <li>McCulloch Oi</li> </ul>
	Colwell	123/4	13	So. Rlty. & U
	Cont. Mtg. Inv	21	221/4	Sunset Int. Pe
	• FNMA	863/4	86	
	First Mtg. Inv	141/8	141/2	
	· Kissell Mtg.b	61/2	63/4	a-stock newly
d	MGIC	231/2	23	closing price
	Palomar	11/2	13/84	NYSE. d-not
	· Southeast Mtg. Inv.	105/8	103/B	g-closing pric
	United Imp. & Inv.b	45/8	51/8	PCSE. · —not
id	Wallace Invests	37/8	33/8	Sources: Nev
				Cairdner & Co.,
				ities Dealers, A
	LAND DEVELOPMENT			New York Stock
				Exchange, Pacif
1	All-State Prop.b	11/8	11/4	Listings includ
)	· American Land	11/8	11/8	derive a major
	Am. Rity. & Pet.b	23/8	3	housing activity
	Acres may be a series			,

a—stock newly added to table. b closing price ASE. c—closing price NYSE. d—not traded on date quoted. g—closing price MSE. h—closing price PCSE. •—not included in averages.

Jan. 8 Bid/ Close

13/16

83/8 63/8 13¢ 91/8 11/4d Feb. 8 Bid/ Close

18<sup>1</sup>/<sub>2</sub>
27/<sub>8</sub>
63/<sub>8</sub>
21/<sub>8</sub>
153/<sub>4</sub>
25/<sub>8</sub>
111/<sub>4</sub>
27/<sub>8</sub>
2
51/<sub>4</sub>d
55/<sub>8</sub>
41/<sub>2</sub>

/16 15/16 23/8d 25/8 9½ 10½

10½ 5½ 8½ 6⅓ 18¢

Sources: New York Hanseatic Corp., Cairdner & Co., National Assn. of Securtites Dealers, American Stock Exchange, New York Stock Exchange, Midwest Stock Exchange, Pacific Coast Stock Exchange, Listings include only companies which derive a major part of their income from housing activity and are actively traded.

SHORT-TERM Percent interest and (ne		LOAN RATES	
LOAN SIZE (000)	New York City	7 other Northern & Eastern cities	11 Southern & Western cities
\$1-10 \$10-100 \$100-200 \$200 & over	5.59 (—.04) 5.35 (—.01) 5.08 (+.04) 4.66 (+.01)	5.84 (—.01) 5.58 (+.03) 5.31 (+.04) 4.88 (—.02)	5.96 (—.01) 5.67 (+.02) 5.46 (+.15) 5.06 (—.01)
Source: Federal Reserve			5.00 (01)

Columbia ...

Forget you're a builder. Pretend you're a sweet young thing out to buy a house.

Mrs. S. Y. Thing demands larger refrigerators with the increasingly popular automatic defrosting feature.

Now . . . what's the first thing that comes into your mind when you think of refrigerators? Frost-Free. And then, the name Westinghouse. Know why? Westinghouse originated it. Like so many other great things for the home.

Not that the name alone is going to actually sell a house or even clinch a lease . . . but it sure goes a long way in saying how much quality you put into your buildings.

Model RFF51. 14.1 Cu. Ft. Frost-Free Refrigerator with separate 168-lb. Freezer below. Foot pedal door opener. Giant enamel vegetable crisper. Removable egg container. Butter compartment and deep door shelves. 3 quick release ice cube trays. Coppertan, turquoise, yellow and white.



Model RJF41. 13.5 Cu. Ft. Frost-Free Refrigerator and 119-lb. Frost-Free Freezer. Built-in egg shelf, butter compartment. Full width enamel vegetable crisper and 3 quick release ice cube trays. Coppertan, turquoise, yellow and white.

Leading builders like to do business with Westinghouse. To quote Mr. Janis Risbergs, builder of large apartment projects throughout the U.S.: "The quality of Westinghouse appliances means long-life satisfaction to our tenants and purchasers."



Mr. Janis Risbergs, President, General Builders Corp., New York

As Mr. Risbergs knows... and we hope you do soon... one call puts you in touch with a complete line of residential products. Appliances, heating and cooling equipment, lighting, wiring, elevators, laundry equipment, even Micarta® plastic surfacing.

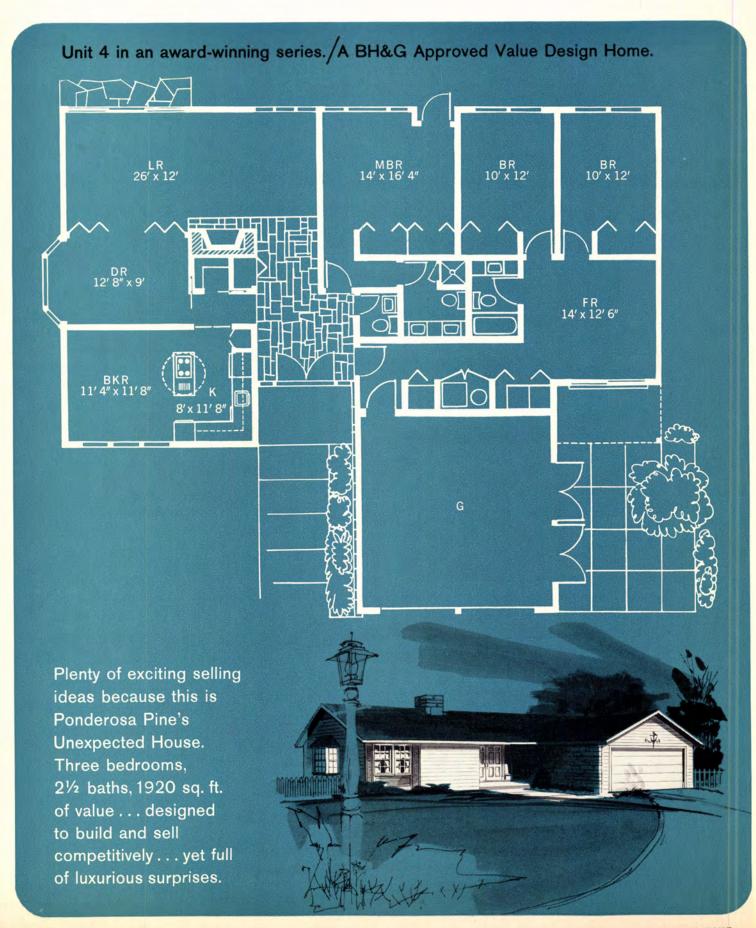
One call can also get you valuable help in merchandising and promoting your project. And specially tailored to your needs. (As we've said: One Man, One Plan, One Brand.)

Call your Residential Sales Manager at your Westinghouse Major Appliance Distributor. Get the new 1965 Residential catalogue. Or look it up in Sweet's Light Construction or Architectural Files.



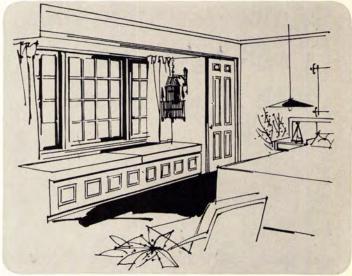
You can be sure if it's Westinghouse

# What can you expect from Ponderosa Pine Woodwork's Unexpected House?



# Plenty!!!









Our unexpected entry features a pair of elegant Ponderosa Pine panel doors . . . and a second pair used as accent panelling. Combined with rough stone, these crafted wood doors make a really dramatic impression.

Inside is a spacious bedroom suite with its own private garden . . . and a big bay window overlooking it all. This Garden Room Suite has lots of light . . . plenty of extra room . . . and privacy, privacy!

The garage is "convertible"... with Ponderosa Pine dutch doors that make it an outside party room any time at all... in no time... good weather or bad.

But the biggest suprise is the Old-Fashioned Kitchen of Tomorrow. It sports the roominess of old-time farm kitchens . . . plus a genuine old-fashioned walk-in pantry . . . plus all modern conveniences . . . plus an island work area . . . plus the exclusive line of Kelvinator Originals—the never-before appliances with unusual patterns, designs, and colors! The Pennsylvania Dutch design shown is only one of many decors to let the woman buyer choose-it-herself.

Sound interesting? See for yourself. Send us this coupon.



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MARCH 1965 41

# Make your windows a selling point with these stars



The PPG Twindow® stars make your windows visible—remind home-buying prospects of the advantages of wood windows glazed with PPG Twindow Insulating Glass.

The stars tell your prospects they'll never need storm windows. They'll have less fogging and frosting. Rooms will stay cooler in summer. And warmer in winter—for lower heating bills. That's why it will pay you to feature Twindow Glass Edge Insulating Glass in wood windows in your homes. Contact your wood window supplier today.

Pittsburgh Plate Glass Company Pittsburgh, Pennsylvania 15222

PPG makes the glass that makes the difference



# Stanley Works cuts back its TAMAP-inspired aid to builders

The New Britain, Conn., maker of power tools and housing hardware is phasing out one of the two programs started two years ago to solve builders' problems.

Stanley will end test marketing by the building products and services department, an outgrowth of the company's landmark Time & Methods Analysis (TAMAP) study of homebuilding for NAHB. The department's product development work is being shifted to corporate research, and Product Development Manager Kenneth M. Johnson has moved to a similar spot with the Stanley-Judd Division. A second TAMAP outgrowth, consulting services and management training for builders, continues under Harry Lake.

James Shequine, manager of the independent products and service department and the industrial engineer who coordinated TAMAP, hopes to continue the department's work outside the company.

Stanley says the new setup will let the company continue developing and marketing new products for homebuilding under its existing divisions.

"It was a new venture and a somewhat expensive program," says Shequine. "We feel the great-



TAMAP'S SHEQUINE
Never any doubts

est benefit was the reorientation of management to realities of homebuilding today, and some ideas are being developed by other divisions. We never had any doubt about being on the right track."

The TAMAP study (H&H, Aug. '61 & Sept. '62) showed builders could use several tools developed by Shequine's department. Among them are a measuring tape with a locking device, a snap-off knife blade and a collapsible saw horse. Another product of the department's research is a combined closet and bureau drawer system which Stanley started test-marketing at last December's NAHB show.

# Washington fires its renewal chief

Three years ago Washington, D.C., officials imported **Phil A. Doyle** from Chicago to head a showpiece renewal program.

This month Doyle is seeking another job, and the reasons are a microcosm of the nationwide struggle over renewal.

Hardly had Doyle arrived in Washington than the House district committee of Rep. John Dowdy (D., Tex.) began attacking deals of his predecessor, John Searles. As hearing followed hearing, Doyle's own actions were drawn into the controversy.

The hearings provided a forum for airing common complaints about renewal — that it provides luxury housing at the expense of low- and middle-income housing and that it favors some redevelopers. Some Washington critics questioned renewal's continuance.

Pro-renewal forces pushed for a single renewal agency (in home-rule-less Washington local planners, Presidentially appointed commissioners and Congress all share in renewal planning with Doyle's Redevelopment Land Agency). The efforts were futile.

The turmoil made RLA board members increasingly restive, and they asked Doyle to resign quietly in the Washington manner. He refused. Last month the board fired Doyle, 53, in "the best interests of renewal in Washington."

The Washington Post noted that RLA members, appointed by President Kennedy, gave Doyle "an absolute lack of political support." It termed Doyle's failure a failure of RLA "and the whole creaking city government."

Three weeks after Doyle's firing, President Johnson asked Congress to give Washington home rule, a first step to strengthening the hand of a successor.

# Bank failure cripples building in apartments

The U.S. dealt a near death blow to apartment building in California's Marin County when it closed the San Francisco National Bank. The middleman in the bank's lending, William Bennett, testified in a bankruptcy case that Developer Bradford H. McNutt of Sausalito had promised to repay several second mortgages plus \$100,000 in debt if the bank would advance him \$150,000. Bennett held most of the seconds but had signed \$520,000 of them—on Marin apartments—over to the bank.

But Controller James J. Saxon shut the bank. The loan to relieve McNutt could not be made.

# Canadian house builders elect a mechanical engineer for 1965

Jack De Lorme

A mechanical engineer whose building company produces 150 houses a year is the new president of the National House Builders Assn.

Charles B. Campbell, 41, was elected at the largest convention in the association's 22-year history. More than 1,100 persons attended the Calgary meeting.

Campbell is president of Abbotsford Homes Ltd., which posts a \$2.5-million annual volume on homebuilding and land development in Hamilton, Ont. A graduate of Buffalo University, he became president of the Hamilton House Builders Assn. in 1953 and increased its membership from 14 to 58 in the next two years. Last



CANADA'S CAMPBELL Steps up to head NHBA

year he was first vice president of the NHBA under President Ernest R. Alexander.

# Not all patio doors can display this selling shield.

# A mutual S&L is not something to be sold

Former Chairman Joseph P. McMurray and the Home Loan Bank Board have established that principle in a federal court settlement of a four-year dispute with California savings and loan tycoon Bart Lytton.

The government regulatory agency had opposed Lytton's acquiring of control of Beverly Hills Federal s&L (assets: \$141 million) by purchasing the Southland Co., owned by Beverly Hills' then president Eugene Webb Jr. (NEWS, May '61 et seq). Southland's existence largely depended on its role as Beverly Hills' escrow agent, and Lytton's sales contract provided for continuance of the relationship. A Lytton board took over Beverly Hills, and he became its chairman.

But the HLBB said mutuals are owned by depositors—as distinguished from associations owned by stockholders—and could not be sold. It argued that Webb had delivered control of Beverly Hills to Lytton by selling Southland.

The settlement requires Lytton Financial Corp., a holding company that also controls two stock sals, to sell Southland back to Beverly Hills for \$1.5 million, the original purchase price. Lytton himself surrenders his Beverly Hills board seats and resigns as chairman. His replacement: Preston N. Silbaugh, California's savings and loan commissioner until October, 1963.

Meanwhile, Silbaugh's successor as s&L commissioner, Frederick E. Balderston, has resigned, and Balderston's chief deputy, Gareth W. Sadler, has moved up to the key regulatory spot. Balderston, who helped bring California's s&L holding companies under state regulation, returns to the University of California at Berkeley.

### NAHB names two staff officials

John J. Linnehan becomes director of governmental affairs for the National Association of Home Builders. Norman Abelson is the new assistant director.

Linnehan succeeds Joseph B. McGrath, now with ACTION Inc. (News, Feb.). He has been special assistant to the Small Business Administrator and a member of the President's Committee for Equal Employment Opportunity and of the White House Sub-Cabinet Group for Civil Rights.

Abelson, a former news-service reporter, was later news secretary for Sen. Thomas McIntyre (D., N.H.). He replaces Henry M. Shine Jr., named director of NAHB'S National Housing Center.

BUILDERS: Bayne A. Sparks, for three years publisher of American Builder magazine, is new marketing director for Rancho Bernardo, now being planned for 50,000 retirement dwellers near San Diego.

DIED: Charles B. Norris, authority on the engineering of wood and plywood structures at the U.S. Forest Products Laboratory, Jan. 14 at Madison, Wis.; Eugene R. Martini, 49, nationally known landscape architect and a vice president of the American Society of Landscape Architects, Jan. 22 in Atlanta. He wrote the Better Homes & Gardens book, Landscape Planning, frequently contributed to civic and professional magazines and, shortly before his death, participated in a House & Home Round Table on land use and land problems (see p. 115); William A. Clarke, 69, the 1953 Mortgage Bankers Assn. president whose sale of the W. A. Clarke Mortgage Co. of Philadelphia in 1961 started mortgage banking's trend to mergers, Feb. 8.



# Only safe ones.

And home buyers recognize the shield. It's in PPG's national advertising campaign.

They look for it. It means quality and value in the home you show them.

Specify HERCULITE® K Tempered Safety Glass in your sliding glass doors. Then you can display this nationally advertised safety shield, too. Get the shield—and safe doors—from your patio door supplier.

Pittsburgh Plate Glass Company Pittsburgh, Pennsylvania 15222

PPG makes the glass that makes the difference



# Here's how G-E Central Air Conditioners solved the problem of even cooling in the multi-room apartments of Robert Schmertz



"Our apartments, which range up to 1,000 sq. ft. and have as many as four rooms, are laid out so that we prefer  $1\frac{1}{2}$ - and 2-ton G-E Central Systems to give us even distribution of cooling through ductwork at a low operating cost," says Bob Schmertz of Leisure Village, Lakewood, N.J.



"Because some folks feel the heat more than others, they appreciate the fact that with individual central systems, each apartment has its own separate climate control.

"Of course," Mr. Schmertz says, "we chose G.E. in the first place because we know G.E. makes the most reliable products. And with G.E.'s top engineering design, we can count on the most dependable equipment. We're selling well, thanks in great part to G.E."

# Quiet, low-cost G-E Zoneline Air Conditioners solved Ben Cogen's Sherwood Park Apartments cooling problems



"G-E Zoneline through-the-wall air conditioners are amazingly quiet, and their low-installation costs fit our needs perfectly," says Ben Cogen, owner of handsome, new low-rise apartments in Lima, Ohio. "Zonelines are attractive, too, both on the exterior and the interior."



"Our apartments are laid out so that a single G-E Zoneline can air condition our three-room suites, and two G-E throughthe-wall units take care of our larger four-room apartments. Each tenant can control the temperature in his own apartment. If repairs are needed, it requires shutting down just one unit, and it slides out of its through-the-wall case in seconds. Actually, we're so satisfied with G-E Zonelines, we're putting 40 more in our new apartments."

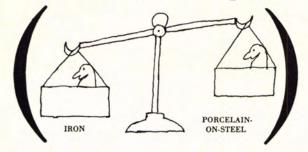
There's a General Electric air conditioning system that's right for your installation. Get full details from your G-E representative or write Air Conditioning Department, General Electric, Appliance Park, Louisville, Kentucky.



# You can't knock the good looks of a porcelain-on-steel bathtub. Or the price.



Because steel is so formable, steel designs are stylishly cleaner. Yet porcelain-on-steel bathtubs cost less. They are easier to install because they weigh only ½ as much as other tubs. Steel tubs require

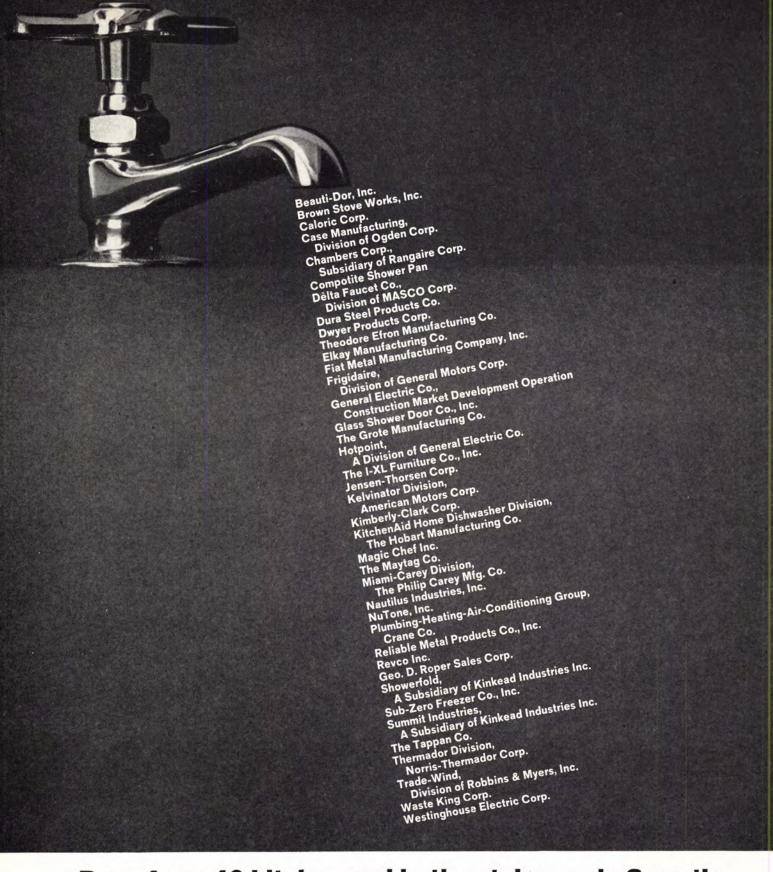


less structural support, and are much less subject to settlement which causes tile leaks  $\Diamond$  and separation from wall and floor

United States Steel
United States Steel Corp.
Room 8010, 525 William Penn Place
Pittsburgh, Pa. 15230
Please send me more information on porcelain-on-steel bathtubs.

Name
Company
Address
City
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of popularity.



#### Draw from 40 kitchen and bath catalogs...in Sweet's.

Fill your product information needs from these catalogs in Sweet's Light Construction Catalog File. Pre-filed, permanently bound, triple-indexed, up-to-date.

As convenient as the kitchen faucet...and just as useful. Saves time, makes it easy to evaluate and compare products or to make a point with a prospective home buyer. Sweet's is always there...within easy reach...to help you build, to help you sell.

Sweet's information supply also includes: structural systems...building materials...roofing, siding, sheathing...

insulation, lath, plaster, wallboard...doors...windows, skylights...hardware, door, window equipment...flooring, floor, wall covering...surfacing, paneling, paints...mechanical equipment...electrical equipment...

builders tools.

A few words of caution. Sweet's is so useful it becomes habit forming.

Sweet's Catalog Service, F.W. Dodge Co., Division of McGraw-Hill, Inc., 330 West 42nd Street, New York, N.Y. 10036



#### Kitchen Beauty is a Broan Chuck Wagon Range Hood



Now, Broan brings new beauty to kitchen range hoods! The custom-made Chuck Wagon Hood—famous for ventilating indoor barbecues with a 900-CFM blower — is now also available with an all-new 350-CFM blower for ventilating conventional ranges.

A full 24" high for superior ventilating efficiency, the Chuck Wagon mounts directly to the soffit, saving the expense of a small cabinet above the hood. The resultant savings place the installed cost of this custom-made beauty at a price little higher than deluxe mass-produced hoods.

Installation is easy, too, because the new No. 311 Blower comes in a complete package including blower, recessed light, twin aluminum filters, and controls with only one wiring connection necessary.

Island, Peninsula, Pass Through and Wall Mount styles are available in a wide range of sizes from 30" to 84", and in a variety of finishes.

Add dramatic new appeal to *your* next kitchen with a Broan Chuck Wagon Hood. For full information, send coupon today.

BROAN MFG. CO., HARTFORD, WIS. 53027
Please send more information on:

Range Hoods

Intercoms

Intercoms

Street

Street



#### WANTED:

#### EXECUTIVES WHO WANT MONEY GROWTH PRESTIGE

Tops in profits among privately held real estate companies in the U.S., a midwestern-based corporation is staffing for expansion in four additional areas-all farther west.

Backing the biggest market trend today, this corporation made over \$1 million in profits last year and a phenomenal return on capital invested. Owners have had ten years of financing, land development and merchant-building success.

Now its greatest need is executive manpower in several positions opening up at the top and middle management levels. Salaries range from \$15,000 to \$30,000.

Here are three of the new growth positions open and the qualifications needed for each:

Vice-President/division manager. Must have high administrative ability and the management stature to supervise marketing, sales, advertising and production managers. Previous housing experience is essential. Salary open. Opportunity unlimited. Prestige is of the highest.

Vice-president/construction. Must be efficient and knowledgeable in dealing with subcontractors, suppliers and superintendents. Purchasing background, though not essential, would be a plus. Salary from \$15,000.

Area marketing director. Must have creative flair and follow-through as well as capacity for growth to a corporate marketing directorship.

Key positions are also open for support personnel in administration, marketing, accounting, purchasing and technical areas.

You are under no financial obligation, Send your resume to:

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NEW YORK, NEW YORK 10017

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#### BUSINESS IN THE MAKING

To alert builders, lenders and contractors to new business, here is a selected list of upcoming projects costing over \$500,000. Sources: Engineering News Record and F. W. Dodge Co., a division of McGraw-Hill Inc.

CALIFORNIA—ANTIOCH: 1,000 houses and multifamily units, \$20 million. Builder: Garrow & Vetrano. San Bruno: 96-unit townhouse development, \$1 million. Sponsor: Whitecliff Homes, San Mateo. West Sacramento: 360-unit housing development, \$5.5 million. Builder: M. J. Brock & Sons. Plans: L. C. Major, Downey.

**COLORADO**—DENVER: Apartment housing project, \$3 million. Sponsor: RMU Development Corp. Architect: S. Arthur Axtens.

CONNECTICUT—GROTON: Apartments and swimming pool, \$2 million. Sponsor: Chanticleer, Waterford. Plans: Walter J. Douglass Assoc., West Hartford. Stratford: Garden apartment, \$1 million. Architect: Jack H. Schechter, Bridgeport. Willimantic: Apartments, \$1.5 million. Sponsor: Colonial Town House Apartments. Plans: Hirsch, Hammerberg & Kaestle, New Britain.

DISTRICT OF COLUMBIA—Apartment, \$2 million. Sponsor: Wagman Construction, Wheaton, Md. Plans: Ward & Hall, Springfield, Va.

FLORIDA — DAYTONA BEACH: Apartment, \$1 million. Sponsor: Daytona Apartments Inc. Plans: Don Morgan, Orange Park. Miami: Apartment, \$1.8 million. Architect: Gilbert M. Fein & Assoc. Miami Beach: Apartments, \$3.5 million. Sponsor: H. Brodie, Miami Springs. Plans: William M. Friedman, Coral Gables. North Palm Beach: Co-op apartments and swimming pool, \$2 million. Sponsor: Lake Colony Builders. Plans: F. Louis Wolff, Ft. Lauderdale. Orlando: Apartment, \$1.9 million. Sponsor: Magnolia Towers. Plans: Brodeman & Rapp.

ILLINOIS—CALUMET CITY: 20 apartments, \$4 million. Sponsor: Lewis Bros., Chicago. Plans: Duane Linden & Assocs., South Holland. Chicago: 69 row houses, \$875,000. Builder: Kenwood Town House Co. Plans: Louis Rocah; four apartments, \$9 million. Sponsor: Robin Construction. Plans: L. R. Solomon & J. D. Cordwell & Assocs. DeKalb: 17 apartments, \$3 million. Sponsor: Ambo Inc. Plans: Sellegg Stevens & Peterson & Flock, St. Charles. Dolton: 32 apartments, \$2 million. Sponsor: Chapman & Billstrand, Chicago. Plans: Roy E. Zollinger, South Holland.

INDIANA—INDIANAPOLIS: Apartment, \$2 million. Sponsor: Walter M. Wire. Kokomo: Six apartments, \$700,000. Sponsor: William Arnold.

**IOWA**—AMES: 40 houses, \$1 million. Builder: Wendt Construction. Muscatine: Apartment, \$1 million. Sponsor: E. W. Boynton.

KANSAS—OVERLAND PARK: 20 apartments, \$1 million. Sponsor: The Peterson Co., Kansas City, Mo. Plans: Elswood, Smith & Carlson, Mission. Topeka: Nine apartments, \$950,000. Sponsor: Huntington Properties. Plans: Louis J. Kruger.

**KENTUCKY**—COVINGTON: Apartment, \$600,000. Sponsor: Wynne Construction, Cincinnati, Ohio. Plans: Arthur J. Reichert, Cincinnati. LOUISVILLE: Four apartments, \$500,000. Architect: Peyton Davis.

LOUISIANA—BATON ROUGE: Apartment, \$500,-000. Sponsor: Bellemont Plaza Apartments. GRETNA: 70 houses, \$1 million. Builder: Consolidated Construction, Cocoa Beach, Fla. Plans: Sprague & Lamp, Metairie. New Orleans: Apart-

ments, \$1 million. Architect: Morris Lapidus Assoc., Miami Beach, Fla.

MAINE—AUGUSTA: Apartments, \$3 million. Sponsor: H. E. Cline, Newton, Mass. PORTLAND: Apartment, \$2 million. Sponsor: Herrey Development Corp., Cambridge, Mass. Architect: John Leasure Assoc.

MARYLAND—Annapolis: 500 townhouses, \$5,210,000. Sponsor: Merit Developers, Washington, D.C. Plans: Bagley-Soule Assocs., Chevy Chase. Baltimore: Townhouses, garden apartments and apartment house, \$2 million. Architects: Lawrence Menefee & Lawrence Menefee Jr., Assocs. Bethesda: 40 houses, \$1.6 million. Builder: Prestige Homes Inc., Washington, D.C. Plans: Klaus Klatt, Alexandria, Va. Laurel: 25 townhouses and garden apartments, \$2,875,000. Sponsor: Merit Developers, Washington, D.C. Plans: Robert Calhoun Smith, Washington, D.C. Rockville: 152 houses, \$3.8 million. Builder: Kettler Bros., Washington, D.C. Plans: Patterson & Worland, Bethesda.

MASSACHUSETTS—HYANNIS: Apartment, \$600,-000. Sponsor: c/o Joseph H. Beecher. Lee: 300 summer cottages, \$3 million. Builder: Hamilton Wright Jr. & Walter B. Cromwell, Norwalk, Conn. Marblehead: Apartments and swimming pool, \$1.7 million. Sponsor: c/o S. R. Brainard. Plans: Goyette & Chapman, Cambridge, Mass. Mattapan: Seven apartments and swimming pool, \$3 million. Sponsor: T. J. Flatley Co., Randolph. Plans: George E. Ross, Braintree. Winchester: Apartment and swimming pool, \$2.3 million. Sponsor: Berndt Realty Co., Arlington. Plans: Williams-Paige Assocs., Dedham.

MICHIGAN—ANN ARBOR: 29 houses, \$1,150,000. Builder: Jabbour Building Co. Structural Engineer: Arnold Kuimin. FLINT: Nine apartments, \$1 million. Architect: Architects & City Planners, Ann Arbor. Grand Rapids: Apartments, \$1.3 million. Sponsor: John B. McMullen. Madison Heights: Apartment, \$1.5 million. Sponsor: Practical Home Builders, Detroit. Warren: Ten apartments, \$1.6 million. Sponsor: Federated Construction, Detroit. Plans: N. M. Roman, Cleveland, Ohio.

MINNESOTA—BLOOMINGTON: Apartment, \$500-000. Sponsor: L. M. Loken, Savage. Plans: John Miller, Minneapolis. Brooklyn: Three apartments, \$750,000. Sponsor: Park-Vern Donnay Construction, Minneapolis. Plans: George Kolinsky, Minneapolis. Mendota Heights: Apartment, \$2 million. Sponsor: Robert H. Miller & Arthur Bendel, St. Paul. Plans: Grimswold & Rauma Inc., Minneapolis. Minneapolis: Apartment, 5500,000. Sponsor: Stephen Scallen. Plans: Shiffelt Hutchinson & Assoc. White Bear Lake: Three apartments, \$500,000. Sponsor: Wallace M. Mailand, St. Paul. Plans: Lyle Sauers, Minneapolis.

MISSOURI—BALDWIN: 193 houses, \$2 million. Builder: Ebbco Development, Cassilly Realty Co., Webster Groves. House Springs: 100 houses, \$1 million. Builder: Frontier Real Estate, Fenton. St. Louis: 159 houses, \$2.5 million. Builder: Kaufman Construction, Affton; 50 houses, \$750,000. Builder: Kruse Construction. Sunset Hills: 60 houses, \$1 million. Builder: James W. Krewson, Brentwood.

NEW JERSEY—BORDENTOWN: 14 garden apartments, \$1 million. Sponsor: Laurel Run New Jersey Corp. Plans: Abraham W. Geller, New York City. Jefferson: 286 houses, \$5,720,000. Builder: Alliance Park Co., Tri-State Realty, Kinnelon. Plans: Gerald T. Heulitt, Pompton

Business continued on p. 58

#### what every builder should know about Kemper kitchens...



Kemper's Colony Line Cherry Finish Kitchen

Each month more and more builders are installing Kemper wood kitchen cabinets and Kemper bathroom vanities in their homes. You, too, should seriously consider Kemper cabinets if you have not already done so. Competitive pricing permits you to offer a line of top quality, extremely saleable cabinets at a price lower than you would expect. This keeps you competitive in your market without eating into your profit. Full line of styles and sizes offers you a complete selection. Choose from such popular styled kitchens and vanities as Traditional, Provincial and Colony Line in fruitwood, walnut, and cherry finishes. The industry's finest and toughest finish is yours through a remarkable finishing process that is exclusively Kemper Brothers. Your type of construction, with strength that you, as a builder, will recognize and appreciate. Dependable delivery is assured through our revolving 35,000 cabinet inventory. A furniture quality guarantee is our written promise to you. Kemper is the only kitchen cabinet manufacturer licensed by the National Association of Furniture Mfgrs. to display the NAFM Seal and offer its exclusive warranty. Send for our free, comprehensive, full color kitchen cabinet and bathroom vanity catalogs. In the meantime, why not talk with your nearby

Kemper Kitchens are featured at The Better Living Center, New York World's Fair!

Kemper distributor? He's listed

in the Yellow Pages.

BROTHERS INCORPORATED . RICHMOND, INDIANA



# Andersen Windows helped this remodeler make more money

First, there's the fact that he's spared the cost and bother of making window callbacks. Profit-robbing window callbacks are a thing of the past...sticky windows just a memory from that time before he switched to Andersen Windows.

This remodeler . . . you . . . or anybody else can turn instead to each new job in confidence, knowing that the windows you've just installed will operate smoothly, silently and trouble-free for a lifetime.

And it's all because Andersen builds windows to last forever. It starts with unique, engineered designs. Involves precise assembly and adjustment of each unit... the contribution of skilled hands dedicated to building only the finest windows.

Then, there is the fact that Andersen Windows are preferred by your buyers...a brand-name product helping sell today's job, the next job, the one after that!

Andersen Windows are recognized as a sign of quality by people you must sell. Their added beauty and customer-pleasing performance help you build a reputation as a top-quality remodeler.

With Andersen Windows as a focal point, each job becomes a permanent testimonial

each job becomes a permanent testimonial to the excellence of your work . . . you have a handsome job and a happy customer to put you in a favored position for the choice, highly profitable remodeling jobs. Andersen Windows just never stop paying off for you!

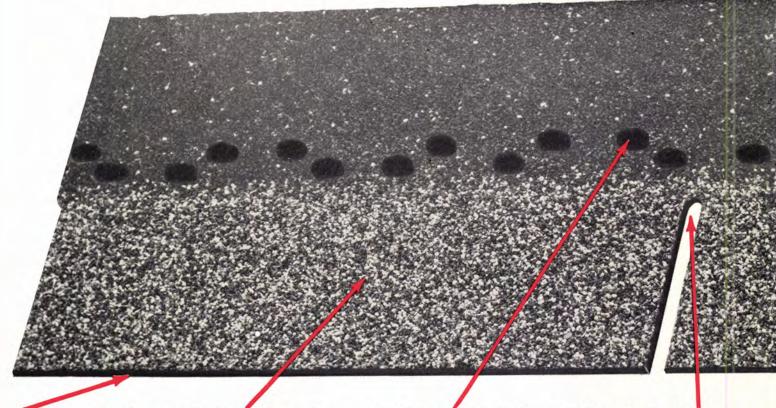
Not the least of Andersen's moneymaking advantages for you is complete design flexibility...a real profit-making consideration since windows are important in nearly every remodeling job. There are 5 beautiful types to choose from. Each in an abundant variety of sizes. All quick and easy to install. There's never any question of "making do" with a window that doesn't fit ... doesn't look right ... that's awkward for the job.

Wouldn't a remodeling success like this make an effective "calling card" when you go after your next job? Talk to your Andersen dealer or distributor. See how Andersen Windows can help you make more money in remodeling. Call today.



Another "first" from Ruberoid...

## New Ruberoid



New! 300# weight shingle new long-life balance of finest quality roofing felt, asphalt saturant, coating and granules. Only SOVEREIGN has this perfect balance of ingredients. New! Large #9 granules (instead of the ordinary #11) gives greater protection from damaging rays of the sun as well as a look of luxury.

New! Improved self-sealing to provide complete weather protection. Each tab solidly bonded down along its front edge in 12 places.

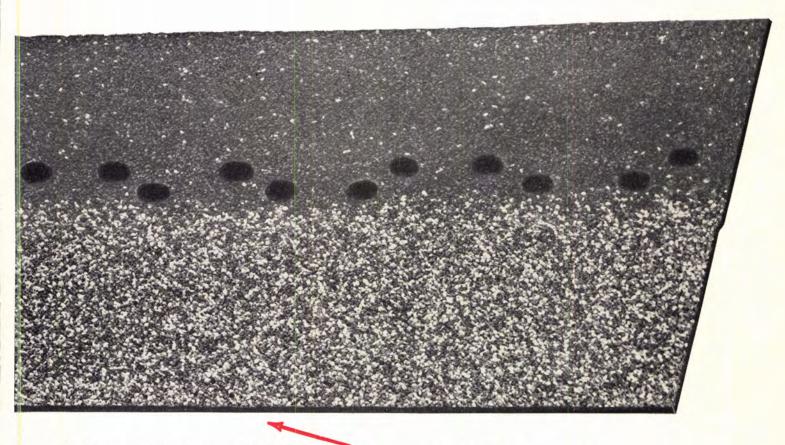
New! 2-tab construction adds to the heavy rugged attractive appearance home owners want.

Made to outperform and outlast ordinary asphalt roofing shingles by years!

Quality sells homes—value sells homes—beauty sells homes—and new SOVEREIGN has them all. Offer home buyers a distinctive appearance at a low asphalt roofing price. SOVEREIGN is virtually trouble-free. No wonder it's the "King of Asphalt Shingles": looks best, performs best. See it today at your Ruberoid dealer—or write to us for details. There's no obligation.

# Sovereign

asphalt shingle with the massive, distinctive look home buyers want!



New! Improved wind resistance tested in laboratory-produced winds that are greater than hurricane force.

New! Thicker butt gives a more solid look to roof. Deeper shadow lines accent the color, add to appearance.

New! Choice of 6 latest "trend colors" selected by Color Helm, one of the country's leading color experts, for roof beauty. (Ermine White, Oxford Tweed, Sherwood Green, Fawn Beige, Canyon Glow, Windsor Black.)

25 year WARRANTY





The RUBEROID Co., 733 Third Avenue, New York, N. Y. 10017

#### **And now American-Standard brings you**

# 3 new toilets that ventilate with no moving parts to





Vent-Away is now optional on the off-the-floor Glenwall\* and Norwall\* toilets and the de luxe, one-piece Luxor\*.

# themselves get out of order



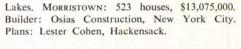
# Most-wanted toilet development in years! The exclusive Vent-Away\* whisks bowl odors right down the drain!

Vent-Away is a brand-new American-Standard air-siphoning device. At a touch of the button or handle, it whisks toilet odors down the drain before they can become bathroom odors. The air suction in the bowl is fast and thorough. And Vent-Away is as trouble-proof as it is effective. It is built into the toilet at the factory. There is absolutely nothing to adjust, nothing to wear out, nothing to get out of order.

Vent-Away toilet ventilator affords a big selling plus for your bathrooms. Yet the extra cost is negligible because there are no extra installation costs. Get details from your American-Standard contractor now. Or write American-Standard, Plumbing and Heating Division, 40 West 40th St., N.Y., N.Y. 10018.

**AMERICAN-STANDARD** 





NEW YORK—CENTEREACH: 70 houses, \$1.25 million. Builder: Don Camp Building Corp. Lake Grove: 48 houses, \$800,000. Builder: Lake Grove Realty Corp., Freeport. Lysander: 180 houses, \$3 million. Builder: Liverpool Lumber Co., Liverpool. Rocky Point: 56 houses, \$1 million. Builder: Soundwood Estates. West Haverstraw: 37 duplex houses, \$740,000. Builder: Jack Greenberg, Brooklyn. Plans: Matthew J. Warshauer, Scarsdale.

NORTH CAROLINA—CHAPEL HILL: Apartments, \$700,000. Sponsor: Irvin H. Cohen, Portsmouth, Va. CHARLOTTE: 183-unit apartment, \$1.8 million. Sponsor: Lake Hill Corp., Perkinson Realty Co. Plans: Jack O. Boyte.

OHIO—COLUMBUS: 100 houses, \$2 million. Builder: Certified Homes. EUCLID: 65 houses, \$1,050,000. Builder: Willow Shore Builders, Lyndhurst. Marion: 105 houses, \$2.7 million. Builder: National Development Corp. Medina: 83 houses, \$2 million. Builder: Pivato Construction, Parma. Twinsburg: 100 houses, \$2.5 million. Builder: A. Siegler & Son, Maple Heights. Plans: Rudolph Orgler, Cleveland. Upper Arlington: 40 houses, \$1,020,000. Builder: Jerry Olson, Columbus.

OKLAHOMA—OKLAHOMA CITY: Apartment, \$700,000. Sponsor: Howard Mel Crocker. Plans: Turnbull-Mills. Tahlequah: Nine apartments, \$1.2 million. Sponsor: E. E. Lowe, Tulsa. Plans: William Henry Ryan, Tulsa. Weatherford: Four apartments, \$700,000. Sponsor: Sigma Corp., Tulsa.

PENNSYLVANIA—ALLENTOWN: 840-unit garden apartments and swimming pool, \$7 million. Sponsor: Jo-Ja Operating Corp., Bronx, N.Y. Plans: Robert W. Frey, Allentown. Doylestown: 47 houses, \$1 million. Builder: Meade Construction, Hatboro; 41 houses, \$800,000. Builder: Country Town Estates, Warrington. McKeesport: 250-suite townhouses, \$2 million. Sponsor: Four Freedoms, Inc., Townhouse Developers, Homestead. Plans: Celli Flynn.

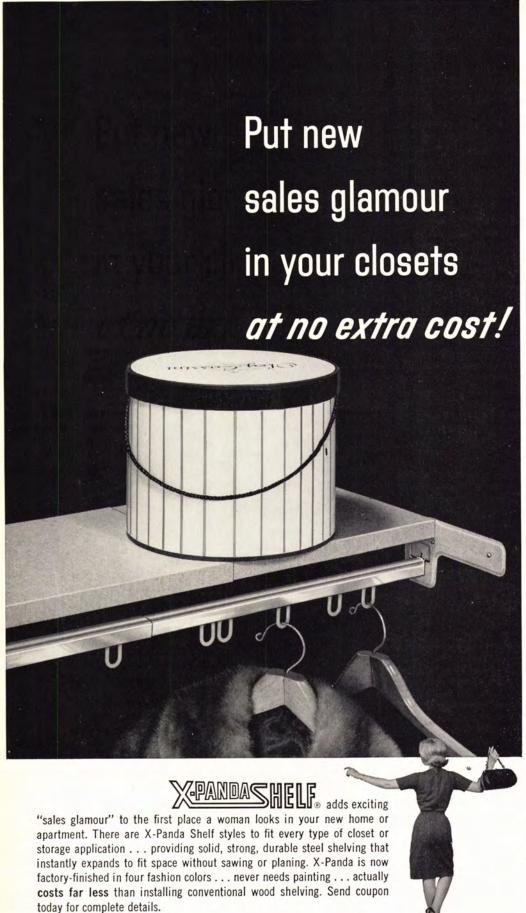
RHODE ISLAND—WOONSOCKET: 500 houses, apartment house, \$6.5 million. Sponsor: Alphage Ferland & Sons, Pawtucket.

TEXAS—CHANNELVIEW: 200 houses, \$1.6 million. Builder: Harris County Development. Dallas: Condominium apartment, \$10 million. Sponsor: Hal Anderson & Assocs. Plans: Jacob E. Anderson. Houston: 150 townhouses, \$1,350,000. Builder: Farb Interests. Plans: William Wortham. MIDLAND: 48-unit apartment, \$800,000. Sponsor: Nob Hill Townhouses, Abilene.

VIRGINIA—DUMFRIES: 650-unit garden apartment, \$5 million. Sponsor: Hilltop Construction Co., Washington, D.C. Plans: Ben Carr, Hillsmere Shores, Md. Manassas: 532 houses, \$7,980,000. Builder: C. D. Hylton, Woodbridge.

WISCONSIN—MADISON: 18 row houses, \$1 million. Architect: Donald A. Davis, Milwaukee; three apartments, \$900,000. Plans: Carlson, Stauber; nine apartments, \$1.5 million. Sponsor: Superior Builders, Milwaukee. MEQUON: Five row houses, \$800,000. Builder: Sparton Realty Co., Milwaukee. Plans: John Maletz, Milwaukee. MILWAUKEE: Apartment, \$700,000. Sponsor: Daniel Drobac. Plans: Shepherd Assoc., Wauwatosa.

Letters start on p. 62



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Please send information on X-Panda Shelf, plus other proven products in the Home Comfort line as follows:

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\*BRIGHT NEW IDEA-A BUILT-IN DIM

Progress has it now...and at popular prices! A fixture with 100 percent adjustable lighting (from low to bright and all shades between) built right into it. No additional wiring is needed! Leave it to Progress to lead the way. With products bristling with built-in appeal. With store displays designed to handle any situation. With a consumer catalog filled with page after page of fixtures plus professional decorating ideas—all in full color. With prices right in line with the biggest-buying market. With "cover-to-cover" distributors who stock the entire line for immediate delivery. When it comes to lighting, Progress really means business. Shouldn't you be looking into it?



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Store\_

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**Progress** 108 Catalog shows you hundreds of items—many brand new—all in full color. It's yours for the asking. Mail us this coupon.



Every inch is liwable space... no cold spots...no drafts...no overheating...

#### when your homes have B&G Hydro-Flo HEATING



positive thermostat con-

trol. Approximately

4,000,000 are in operation

today.

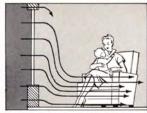
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B&G Hydro-Flo Heating blankets each room with radiant, sunny warmth, controlled to match the weather. It warms the walls, floors and window areas—makes every inch livable space! It's a matter of record that in thousands of installations, this forced hot water heating system has proved a sales clincher.

No other equipment can offer so much immediate comfort or so many possibilities for more gracious living in the future. The B&G *Hydro-Flo* System endows a home with all the essentials of good heating...the right *quality* of heat...operating *economy*...and *long-life* of equipment.

It's cleaner heat—doesn't soil walls and draperies. It's quiet heat—no fan hum. If desired, the same boiler that heats the house can be equipped to furnish year 'round hot faucet water. And the B&G Hydro-Flo System can be easily zoned—a particularly important advantage in heating split-level homes!

B&G Hydro-Flo Heating really gives you something to talk about! ITT Bell & Gossett Hydronics, division of International Telephone and Telegraph Corporation, Morton Grove, Ill., Dept. IK-10.



This is what happens when outer walls are not warmed. Icy down-drafts make space around windows unlivable.



When walls and floor are warm, cold drafts are eliminated—all the space in the room is comfortably warm.

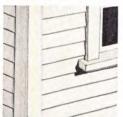
BELL & GOSSETT III

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# People are basically lazy

...so your houses will sell faster with new Bird maintenance-free products

Bird solid vinyl siding won't peel, dent, pit, or rust. Won't rot or feed termites. Won't show scratches. Won't conduct lightning. Won't need paint, patching.



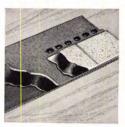
Will save homeowners fix-up bills, add resale value. Guaranteed for 20 years by Bird.

Bird solid vinyl shutters have all the no-maintenance qualities of

Bird solid vinyl siding (above). Easy to install. With color matched screws.



Bird Architect® Mark 25 shingles are hurricane-proof. New design (no cutouts) gives homes the long-line look. New colors to choose from. Jumbo granules



290 lbs. per square for extra life, richer texture. Guaranteed by Bird for 25 years.

Bird solid vinyl gutters and downspouts can't rot, rust, peel.

Won't show scratches. Won't be affected by rain, melting snow, rotting leaves.



For information about Bird line
BIRD & SON, inc., Box HH35
East Walpole, Mass.
(Bird products available East of the Rockies only)

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- ☐ Bird solid vinyl gutters, downspouts☐ Bird Architect Mark 25 shingles
- ☐ Bird builder programs
  ☐ Bird distributor dealer programs

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For any type of truck, see your Chevrolet dealer. He will be glad to give you an on-the-road demonstration of Chevy value—then sit down with you and work out a set of specifications for the truck that will do your job best. . . . Chevrolet Division of General Motors, Detroit, Michigan.



CARRYALLS Seat six with lots of cargo space in rear. Also available with seating for eight. Large double rear doors are offered in two styles—side opening or popular tailgate-liftgate type. Work-proved coil-spring suspensions, front and rear, smooth the road for extra comfort and less fatigue.



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THE LONG STRONG LINE FOR '65

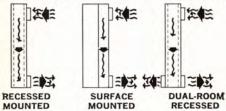
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#### Dry-lumber fight . . . kitchen design

#### Dry-lumber standards

H&H: Kudos for your editorial on dry lumber [Jan.] Keep pouring it on! It is ridiculous that the homebuying public should have to be penalized with a poor product just to satisfy selfish interests of the green producers.

CURT SYKORA, president Lifetime Homes Building Old Saybrook, Conn.

H&H: Your incisive report cuts directly to the heart of the issue. You've taken a most complex issue, stripped it of misleading trappings and spelled out for everyone who has a stake in lumber's future exactly how the new sizes would save the nation's homebuilders and homebuyers-by your own conservative estimate-\$70 million a year.

In my estimation that is the kind of forthright and courageous editorial statesmanship that will enable House & Home to retain its stellar standing among the nation's leading builder publications.

MORTIMER B. DOYLE, executive vice president National Lumber Manufacturers Assn. Washington, D.C.

H&H: I enjoyed very much reading your editorial on the 11/2" dry lumber squabble, to the extent that I have clipped it to keep as a resumé concerning the ridiculous series of circumstances that have slowed the wheel of this particular technological progress almost to a halt.

J. A. REIDELBACH Jr., executive vice president Home Manufacturers Assn. Washington, D.C.

#### Kitchen design

H&H: Oh come on now boys-and it must be boys-because no kitchen mechanic would ever have built in all the obvious faults in those four kitchens [Jan.] the experts replanned. Frankly, I don't think anyone who hasn't spent at least five years cooking three meals every day, is qualified to find fault with a kitchen. Why most professional kitchen planners are men is beyond me. They lack the one thing most vital in good kitchen planning-a working knowledge.

ANNA D. SNYDER Gainesville, Va.

H&H takes the philosophical approach that women being what they are, no kitchen, however well designed, will appeal to all, or even a majority of them. It should be noted, however, that Hotpoint's kitchen planning department, which designed or redesigned the kitchens referred to by Reader Snyder, works on a practical, not a theoretical basis. The principles behind its designs were worked out by housewives as well as designers. Another point with which Mrs. Snyder may not be familiar: designers of merchant-built houses and apartments must work within areas and budgets predetermined by the hard facts of the marketplace. Bigger kitchens, more counters and more cabinets can be provided, but only by sacrificing other amenities in the house. And that, we submit, would be just as distasteful to most housewives as a less-than-perfect kitchen.-ED.

H&H: I don't like to thank editorial people for a job well done. But, I believe a commendation is in order to you and your people for your handling the recent kitchen story in HOUSE & HOME.

> ROGER P. MADISON, president Madison Advertising Agency Louisville, Ky.

#### Reader versus reader

H&H: So architects "possess skills beyond those of most plumbing-heating contractors" as Architect Frederick J. Winkler says in his letter in your January issue. Well, that will come as news to the p-h contractors who have worked over the years with these alleged masterminds.

Fact is, most p-h contractors working on architect-designed jobs routinely make changes that correct mistakes and effect substantial savings for the owners. They just don't get all the write-ups in House & Home or even in their own trade press, for that matter.

No one questions the average architect's competence in the aesthetics of building design or even his ability to solve simple structural problems. But the plain fact is that not one architect in a hundred is qualified to make working designs for any of the mechanical trades - plumbing, heating, cooling or electrical. Heaven help the architect (and his client) whose mechanical contractors follow the architect's plans right out the window.

As to House & Home's "bad taste" to "plug a contractor's skill instead of an architect's,' how stuffy can you get? If architects such as Mr. Winkler worried less about their precious prerogatives and more about reasonable working relations with subcontractors, the world would be a better place.

EDWIN A. SCOTT JR., publisher The Journal of Plumbing, Heating & Air Conditioning Tarrytown, N.Y.

#### Vacation houses

H&H: The story on Bryan Beach in the vacation-house article [Feb.] was excellent, and everyone is enthusiastic about it.

I would like to point out, however, that all our projects are under the firm name of Jenkins, Hoff and Heimsath, and the design work was not mine alone but that of the firm.

CLOVIS B. HEIMSATH, architect Jenkins, Hoff and Heimsath

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The H. J. Scheirich Company is grateful for its share of this continuing tide of business, and mindful of the continuing obligation to provide ever better cabinets. That we are successful in our efforts is demonstrated by our reputation for sustained excellence, which is second to none in the industry.



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Our slant shape has an important function, too. It sends hot discharge air up and away. Your buyer doesn't get burned

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Now please notice the big slanted lid. It opens wide, much like a trunk. This gives the installer plenty of elbow room to do his job faster, easier—and more thoroughly.

If you like the sound of things so far, wait till you hear the Luxaire in operation. With a rubber-cushioned compressor, all

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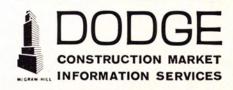
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WHY IS THIS ONE OF THE
HOTTEST SELLING HOUSES IN AMERICA?
See next page



#### 16 REASONS WHY SCHOLZ HOMES ARE NOW



The Ranch Colonial No. 2 . D Hillside



The French Provincial No. 2



The Contemporary No. 2



The Ranch Colonial No. 3 . D Hillside

#### SEE **PREVIOUS** PAGE



The Californian



The Californian . D Hillside



The Classic

THIS IS Scholz Homes builders accounted for

over 50 million dollars in completed homes last year . . . at the highest profit margins in the home building industry! . . . setting unprecedented records for the sale of Scholz Homes now for two consecutive years!

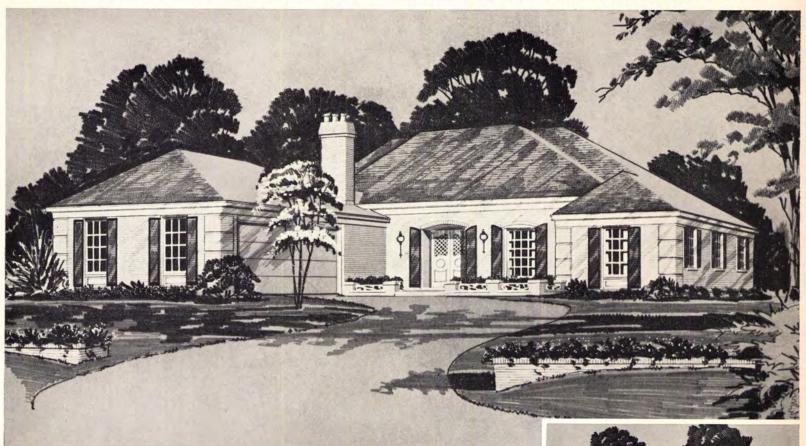
They have done this by appealing to the now dominant quality market with an absolutely vital ingredient . . . houses that are different! . . . houses that intrigue! . . . houses with the kind of appeal that transcend every other consideration in the mind of the custom buyer.

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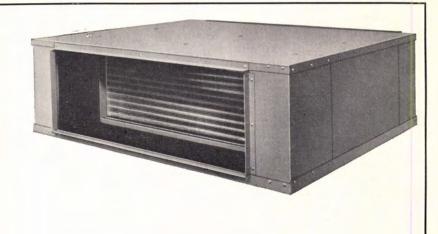


The Millbrook



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**EDITORIAL** 

#### A crisis for standards: do we need greater federal involvement in them?

In commodity standards, no. In performance standards, yes. But the National Bureau of Standards (of the Department of Commerce) seems to be lumping the two issues together in a questionable and unfortunate way.

The NBS plans to bring development and acceptance of all standards under one body to be called SIUSA (for Standards Institute of the U.S.A.). SIUSA (see p. 13) would set up industry-wide committees to accept new commodity and system standards, already checked out by NBS-accredited independent testing labs. SIUSA would supersede the Commodity Standards Division of the Dept. of Commerce.

NBS feels SIUSA would carry such weight with code authorities that an accepted new standard would almost automatically get code acceptance everywhere. Of course, NBS's naive faith in code officials' cooperation makes us wonder how well they have thought through their plan. But that faith does not bother us nearly so much as the possible foot-dragging NBS' whole standards acceptance apparatus might bring to the building industry.

True, SIUSA is a well-intentioned and praise-worthy attempt to smooth the way for new ideas in building, but SIUSA could hamstring industry efforts to get to market. It has been proven time and time again that a commodity standard cannot be written by any body save that segment of the industry that manufacturers the commodity. Reason: allies of competing commodities, sitting on the standard-writing committee, could effectively block a new standard. In short, SIUSA could rescind the right of many manufacturers to write their own commercial standards as an industry.

For decades the Commodity Standards Division of the Department of Commerce has been promulgating commercial commodity standards written and accepted by that segment of the industry involved. These widely recognized standards have served as reference documents in establishing acceptance standards in countless codes and federal specifications. About 40% of FHA's Minimum Property Standards are based on commercial standards and 59% of the product listings in the Building Product

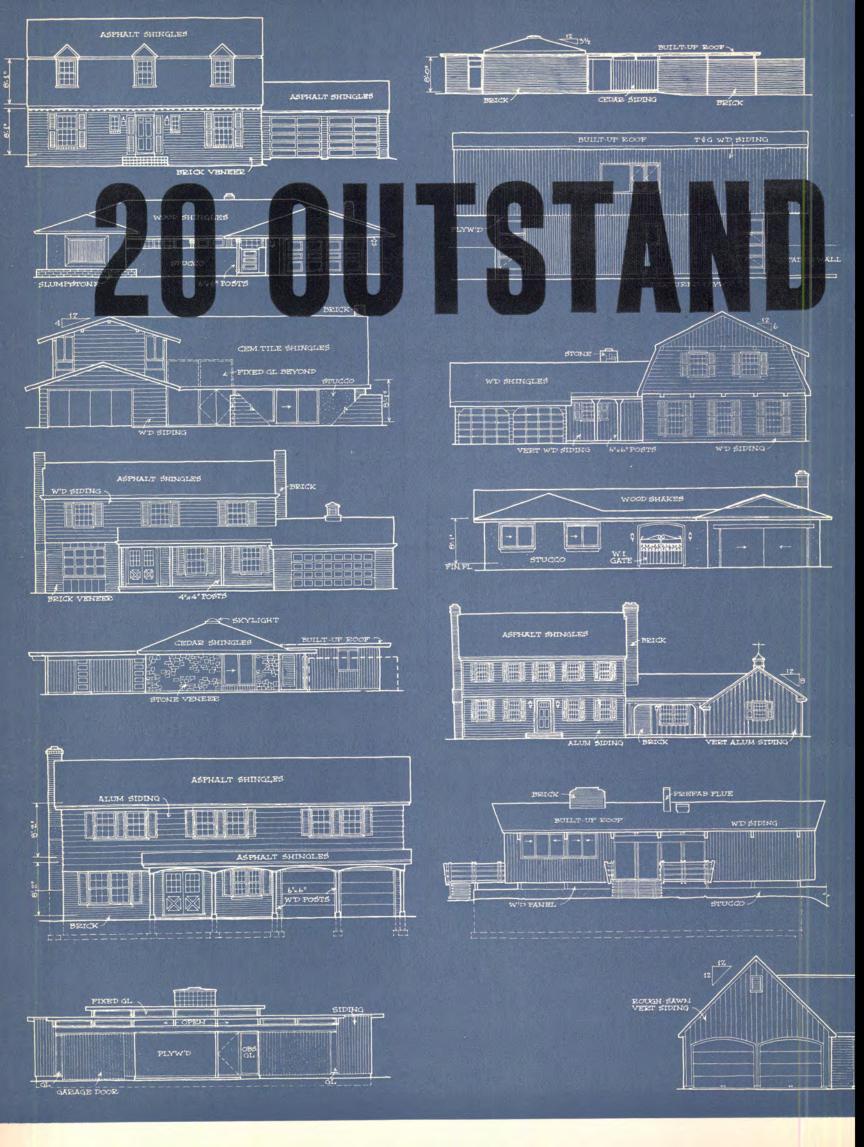
Register of the American Institute of Architects mention commercial standards.

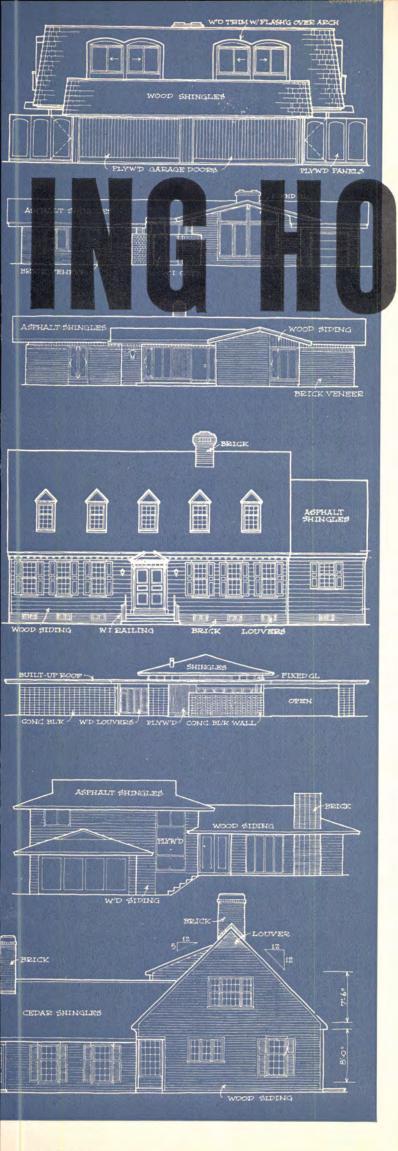
Commerce has tried in the last few years to beef up its own role in determining, rather than simply accepting, industry standards. Commerce's last move, presumably to pave the way for the new NBS standards acceptance machinery, was to stop, in August of 1964, all acceptance activities of their Commodity Standards Division. (Under industry pressure, CSD is now back in gear.)

This step—not in the public interest—immediately hurt a number of manufacturers. For example, the American Plywood Assn. at that time desperately needed acceptance by CSD of their new structural amendment for highly engineered uses of plywood, an amendment to their plywood standard that was a first step in moving plywood producers into the more precise needs of their various markets. When APA went to Commerce last summer, it had the support of about 90% of plywood producers and of the U.S. Forest Products Laboratory. Commerce's acceptance of the amendment should have been almost automatic, but it ruled that the technical documentation was inadequate.

So, incredibly, Commerce awarded a contract for reviewing the amendment to an organization with no previous experience in this field. Further, NBS ruled that the entire plywood standard must be reviewed for adequacy even though it had taken decades to verify testing methods. APA had spent 35 years and a few million dollars developing its standard and refining its test methods, yet all of this new review was to be done for a few thousand dollars.

If the NBS really wants to help new building technology, it should take on the one job in standards that no one, except the federal government, is impartial enough or has enough money to do: the development of pure performance data and standards devoid of commodity references. The NBS in tackling this problem alone would be doing a job which private industry cannot do. But private industry needs no federal help on commodity standards for building materials. It has been doing that job well for years.—RICHARD W. O'NEILL





# USES

# A detailed portfolio of merchant-built models for the trade-up market

All of the houses on the next 36 pages have passed an important test: they have proven their appeal to the discriminating second- and third-time buyer. And, in the opinion of House & Home's editors, they represent a hearteningly high level of excellence in both design and planning.

Despite a wide range of prices (from about \$22,000 to over \$47,000), these 20 houses have three strong points in common:

- 1. They are big. Most have over 2,000 sq. ft. of living area, most have at least four bedrooms and several have five.
- 2. They reflect clear-cut architectural styles. The contemporary models are simple and clean; the Colonial models are authentic; and even the in-between styles are handled with impressive honesty and taste.
- 3. They are planned with an appreciation of real living needs. Traffic patterns work well, zoning and room relationships are well defined and there is real privacy both indoors and out.

To see photos, floor plans and selected construction details of the 20 houses, begin on the next page.



**TEXTURED MATERIALS** bring warmth to severe facade. Carport, left, has rear storage area. Living area is in center, bedroom wing at right.

#### 1. A clean-lined contemporary with traditional warmth

Two elements contribute to the warmth: the high-pitched (5-in-12) roof, which relieves the straight line of the flanking flat roofs, and the exterior materials—rough stone in the center, board-and-batten siding, and cedar shingles on the peaked roof section.

Even though this house is built in a normally anticontemporary area—San Antonio—it has been a strong traffic-puller. And although the builder, Community Properties, has limited sales of this elevation—to keep from diluting its distinctiveness—it has accounted for four sales compared with six sales of the same model built with more conventional elevations.

The plan is popular because it packs a livable four-bedroom layout into a modest area—1,640 sq. ft. plus a 400-sq.-ft. carport. The living area is divided into formal and family segments, with the kitchen opening into both. The bedroom wing is isolated from the rest of the house by hallways and baths. And the master bedroom includes both a dressing area and a sitting area that opens to the rear patio.

The house is priced at \$22,225 on a \$2,625 lot. Architect: Craig Allen of Roberts & Allen.



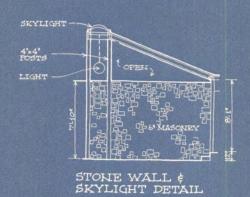
FORMAL LIVING AREA, left, is separated from family room by stone partition that echoes exterior wall. Dining room is raised two steps.



**FAMILY ROOM**, separated from kitchen by snack bar, opens to patio through glass doors at right. Lights are concealed in cove under peaked roof.

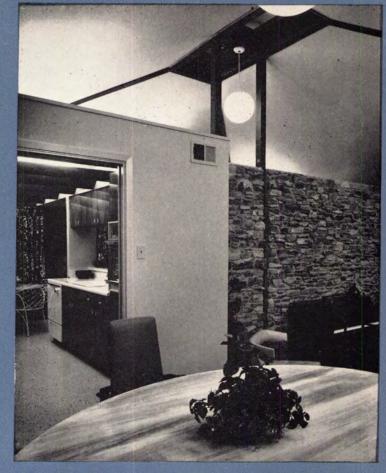
HOUSE & HOME

Photos: Zintgraff

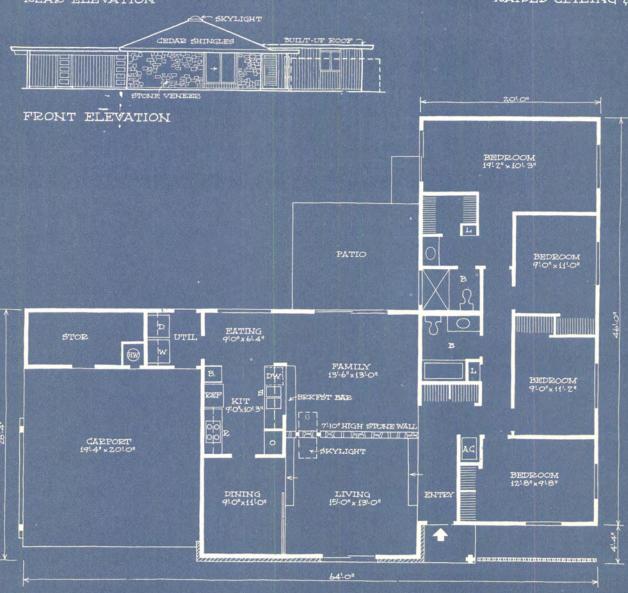


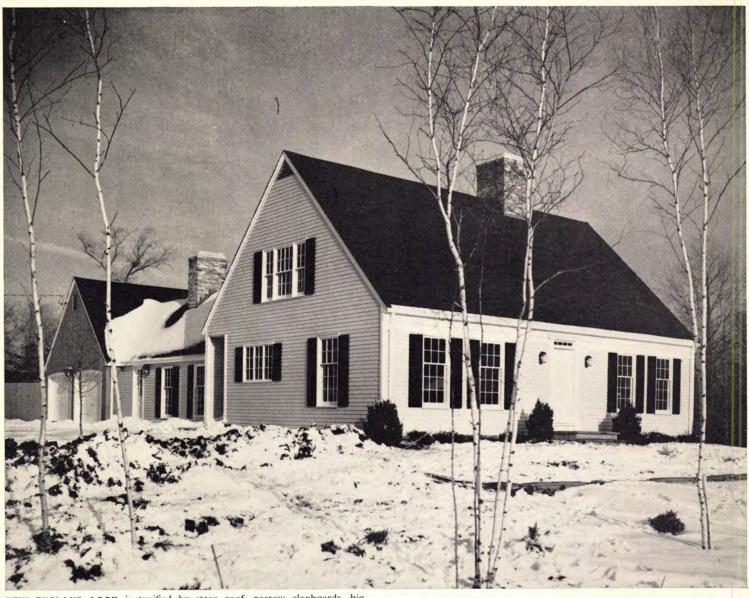


REAR ELEVATION



RAISED CEILING & SKYLIGHT





**NEW ENGLAND LOOK** is typified by steep roof, narrow clapboards, big chimneys, 6-over-9 windows. This model is sited on a corner lot.

#### 2. A big Cape Cod authentically designed and detailed



**FAMILY ROOM** is centered on big brick fireplace, has rough-sawn paneling and beam casings. Kitchen eating area is in foreground behind railing.

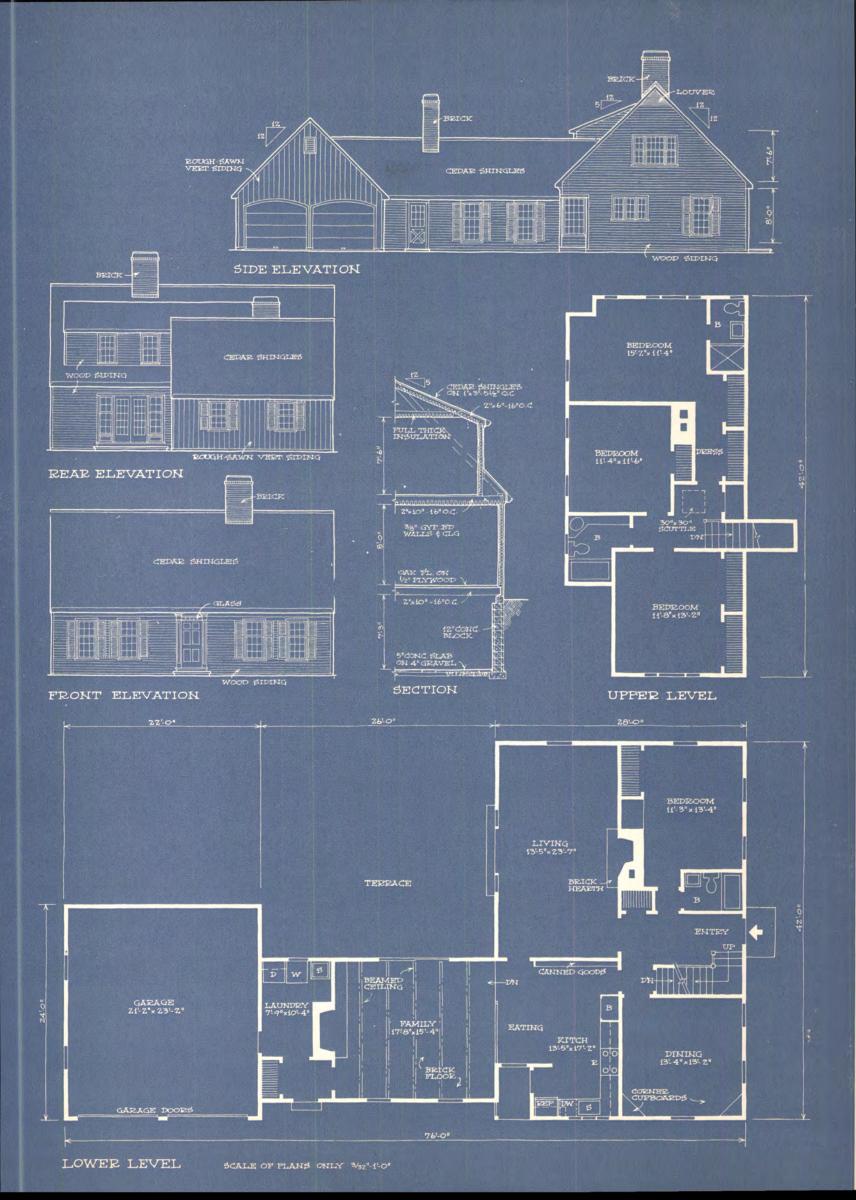
Accurate Colonial design imposes definite planning limitations on a house. But here it helps, rather than hurts, the plan.

The high-pitched (12") roof with its rear shed dormer makes a second floor big enough for three bedrooms, two full baths and 34 linear ft. of hanging closet space.

The sprawling rear wing (typical of Capes, which were expanded as the family grew) includes an 18'x16' family room, an oversized laundry and a real rear entry.

Builder Joseph P. Lenny of Cherry Hill, N.J., says the added cost of authentic detailing is relatively small (typical item: two massive fireplaces and chimneys, roughly \$300). And, Lenny adds, this cost is justified by strong buyer response: he began offering real Colonial design last May, has been averaging three sales a week (33% more than the previous year) ever since.

This new model, plus two others to be opened next month, was designed by Architect William M. Thompson, whom Lenny engaged after reading a House & Home article (June) on Colonial design. It has a 2,300-sq.-ft. living area, will be priced at about \$38,000 on a \$7,000 lot.





FRONT ELEVATION of Old Mission design effectively conceals interior of this U-shaped house with walled entry court shaded by deep overhangs.

#### 3. A courtyard house with front and side privacy

So secluded is the street elevation that casual passersby see only windowless walls (*photo*, *above*). All front windows are set back within the courtyard and screened by a 5' stucco wall. (To relieve an otherwise stark-looking facade, the designer worked a built-in screen of wood slats into the blank left front wall—like the garage door, it is framed in an integral raised border of stucco.)

Every bedroom and the living area face either the front court or the rear yard because side walls—except for kitchen and translucent bathroom windows—are blank. Both the sunken living room (left, below) and the family

room (right, below) are at the back of the house, but the front court (photo, opposite) is large enough (15'x27') to serve as an independent outdoor living area as well as an extension of the master bedroom.

Luxury touches abound in this house—ranging from two fireplaces to built-in drawers in the linen closet. The master bedroom has a built-in dressing table, a separate dressing room lighted by a luminous ceiling and 18' of closets. Each of the other bedrooms has at least 9' of closet space.

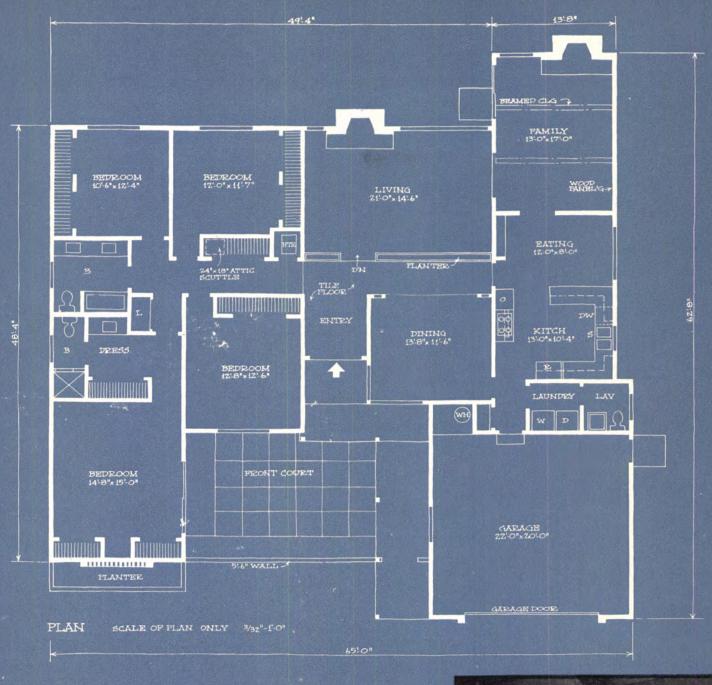
Mackay Homes, Menlo Park, Calif., sells the 2,380-sq.ft. house for \$39,950 with land. Designer: Irving Caster.

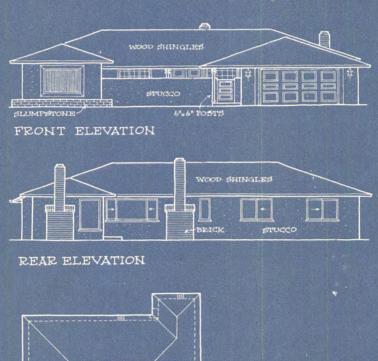


SUNKEN LIVING ROOM, expanded by opening family-room doors, is one step down from tiled gallery which links foyer and bedrooms with kitchen.



PANELED FAMILY ROOM is rich in natural finishes, combining wood grain of walls and plank-and-dowel floor with deep-grouted fireplace wall.





ROOF PLAN



FRONT COURT



PANEL TREATMENT of exterior walls keeps facade simple despite a complicated roof design. Painted plywood sections fill in the window panels.

#### 4. A split-level that blends three design styles



L-SHAPED KITCHEN has valance lighting above cabinet sections. Dining area is in foreground. Price includes all appliances but refrigerator.

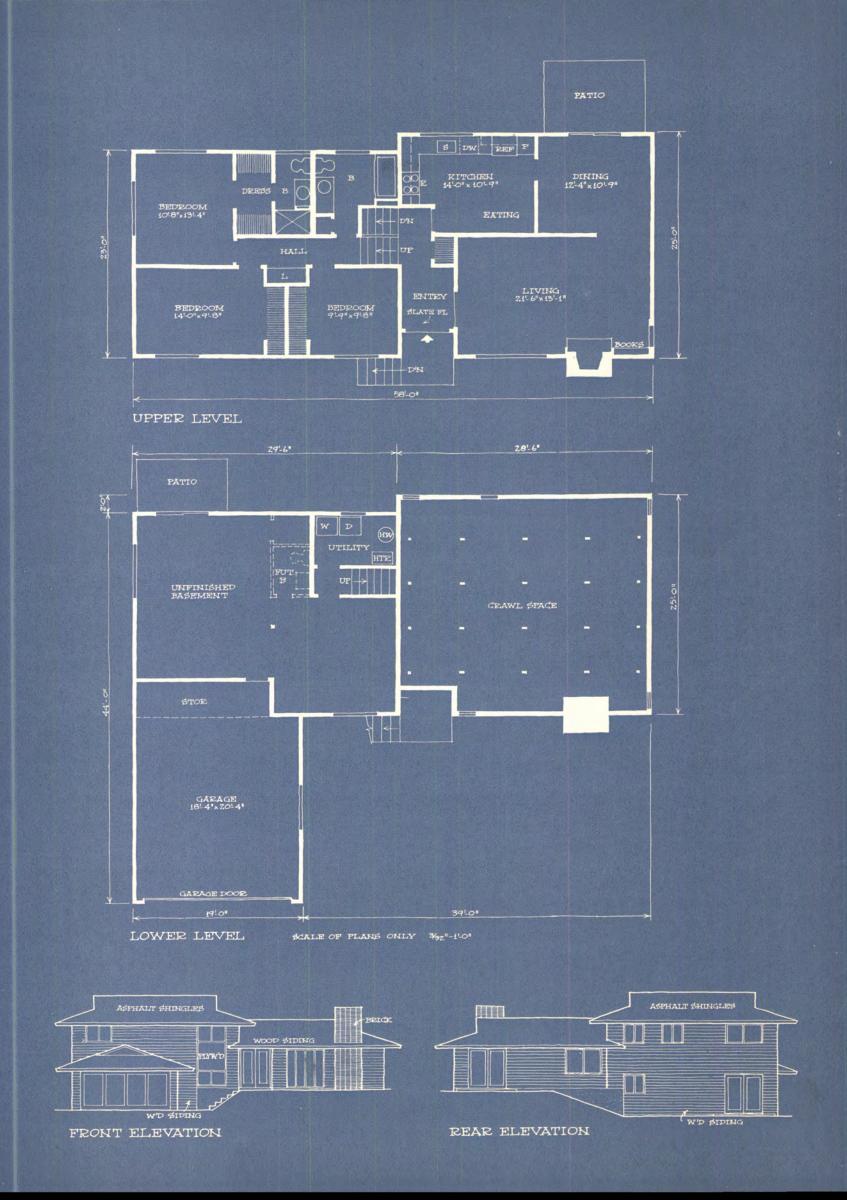
As a general rule, houses of mixed design parentage come out looking like birthday cakes. This house is a happy exception to the rule.

The roof style is what is generally termed Pacifica (or South Seas). It is attractive because it is consistent: the hip-gable treatment is used for all three roof sections, and since these sections are all roughly the same size, no one of them dominates the house.

The wall style is Japanese. Clapboards with narrow exposure give the effect of screens. Window and door areas are treated as panels running the full height of the walls. And the fireplace wall maintains its full width up to the top of the chimney so that it echoes the vertical lines of the panels.

The split-level plan is pure American, and it works well with the roof and wall styles for two reasons: 1) it fits its site (the builder, United Homes of Federal Way, Wash., won't build splits on flat ground) and 2) the varying wall heights keep the roof sections small enough so they don't look heavy.

The house, priced at \$20,700 on a \$2,000 lot, offers 2,000 sq. ft. of living area on three levels.





FRONT ELEVATION is from restored Raleigh Tavern in Colonial Williamsburg. Like the original, it includes bust of Sir Walter Raleigh over door.

#### 5. A 1965 version of a 1765 Williamsburg Colonial



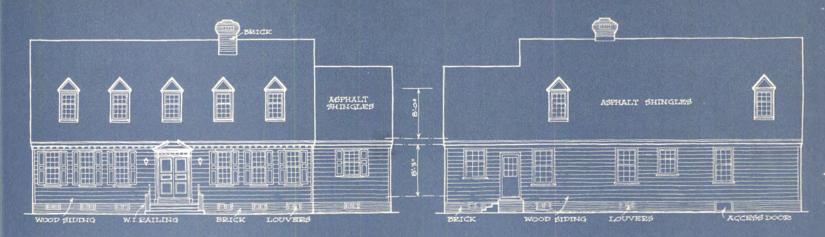
**FAMILY ROOM** is served from kitchen through a painstaking copy of a gate-latched bar—or tap room, as it was called in 1800s—at left of fireplace.

The original was an inn that served George Washington and Thomas Jefferson. The scaled-down copy preserves that tradition in design and finish but offers a floor plan suitable for today's average family.

Its exterior is one of 45—all taken from buildings at Colonial Williamsburg—offered by Heritage Homes of Memphis. In scaling it down, Heritage has remained faithful to original dimensions and proportions by duplicating such elements as the number of bricks from foundation to door sill, number of shingles from eaves to dormer sill, proportion of roof area above and below dormers, roof pitch, brick color and trim configuration inside as well as out

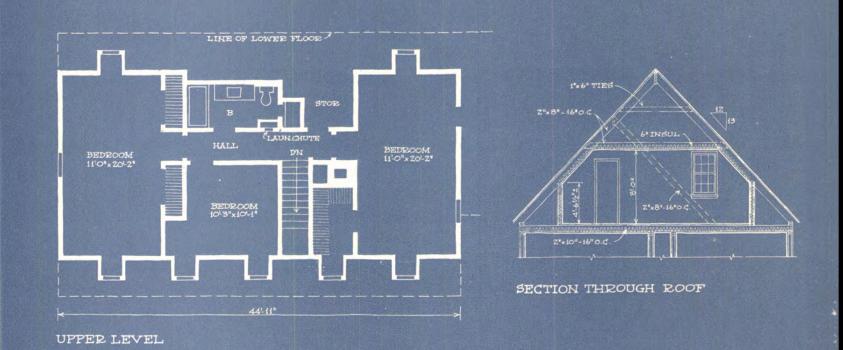
While the floor plan differs from the original, many interior details have been carried over. The wide fireplace wall with built-in storage space and the two-way, woodpaneled bar in the family room (photo, left) are authentic. So are the brick-floored stoop and foyer, main staircase and landing, raised panels and molding in main rooms, six-panel Colonial doors and lighting fixtures.

This 2,490-sq.-ft. house, the smaller of two versions, sells for \$26,700 including a \$4,250 lot.



FRONT ELEVATION

REAR ELEVATION



BEDROOM
15:01×13:41

BEDROOM
15:01×13:41

BEDROOM
15:01×13:41

BAR

LIVING
16:01×12:01

BERGK
PLOOE UP
16:01×12:01

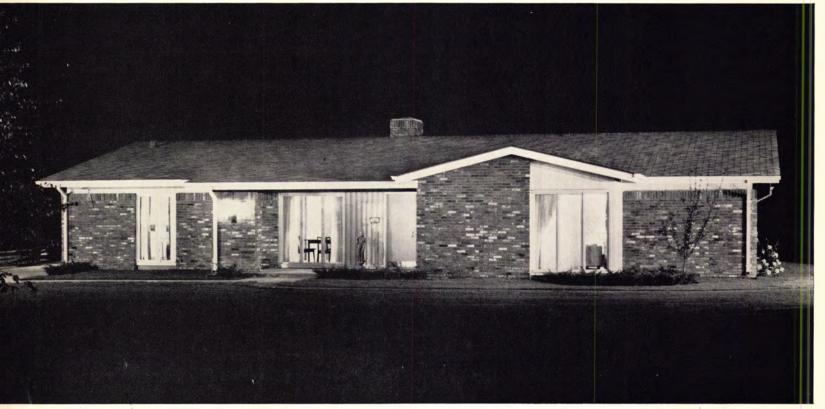
BERGK
PLOOE UP
16:01×12:01

BERGK
PLOOE UP
16:01×12:01

LOWER LEVEL

SCALE OF PLANS ONLY 3/32'-1'O'

44'-11"



contemporary facade is one of three styles offered with house. Others are "rustic" and "Early American." Sales are equal among all three.

#### 6. A five-bedroom ranch with plenty of active-living space

Host Knetter



**FAMILY ROOM** is shown with optional fireplace, a \$570 extra. Kitchen is at left. Curtains cover sliding glass door to rear porch.

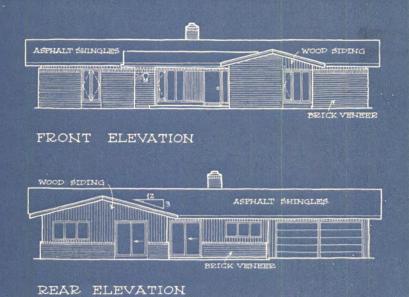
Unlike many houses with five bedrooms, this 2,080-sq.-ft. model includes not only extra sleeping space but also extra space for all the activities of a large family. And this space is arranged so that different age groups can stay out of each other's hair.

There are three living areas—a dead-end formal living room, a central family room (photo, left), joined to the kitchen by a pass-through eating bar, and a relatively isolated recreation room in front of the garage.

There are three eating areas—a separate formal dining room, the family-room eating bar and a dining nook in the kitchen itself (photo on facing page).

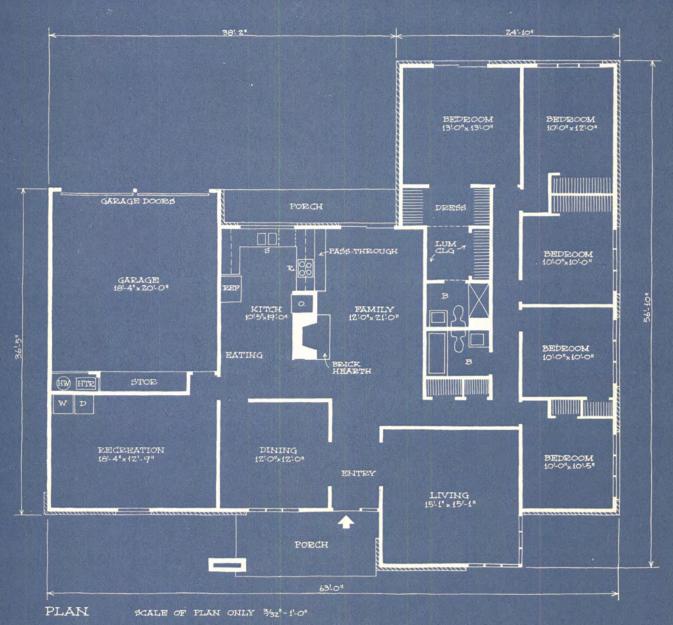
And two other features contribute to the comfort of a large family; a large storage cabinet at the end of the two-car garage, and a dressing room area that frees the master bedroom of wall closets, and thus leaves room for enough furniture to provide an isolated parents' retreat.

The house was built in St. Louis by Contemporary Homes and designed by Fred M. Kemp, who is both president of the company and an architect. Price, with optional fireplace and rear-entrance garage, is \$28,870. A half bath can be added to the recreation room for \$350.





KITCHEN & EATING AREA





**HIGH PEAKED ROOF** makes a cathedral ceiling over the living room. High wood fence conceals a private patio off the master bedroom.

#### 7. A California contemporary with a Cape Cod silhouette

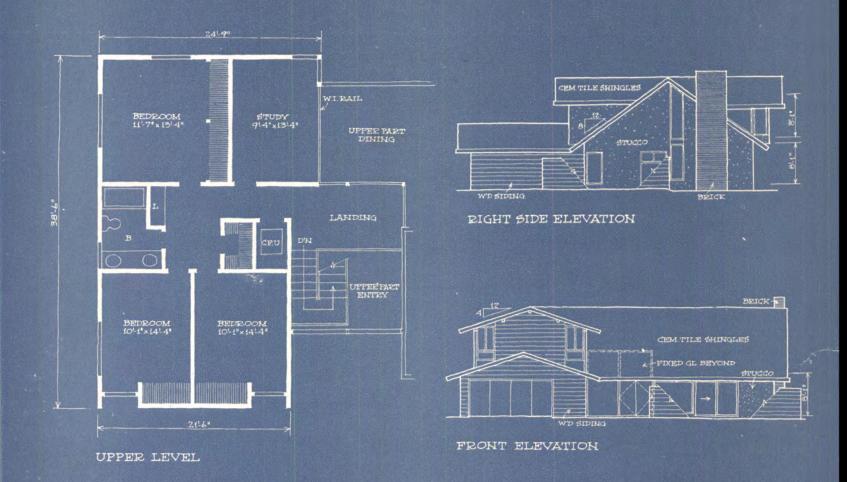


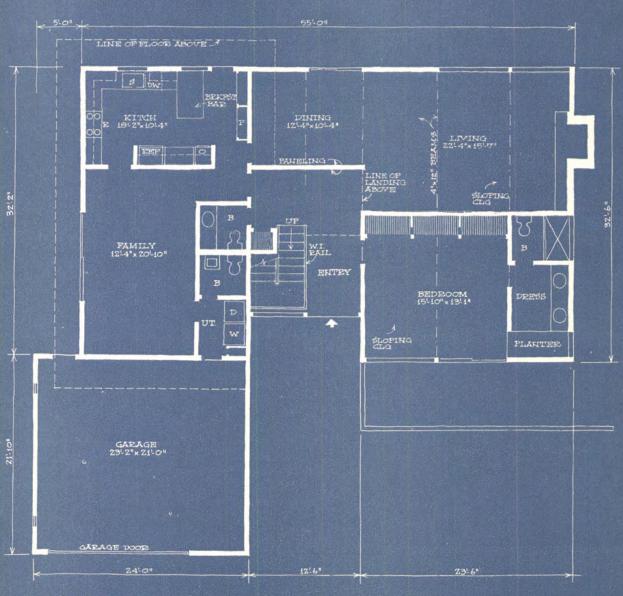
TWENTY-FOOT CEILING over living room has exposed beams and t&g decking. Second-floor landing is in center, study at right over dining room.

This is not only a well-designed house but also the answer to a difficult economic situation. The model itself is valued at \$29,000, but it is built in an exclusive section of Los Angeles on lots valued at \$24,000. The problem: how to put 2,800 sq. ft. of house on a small lot, leave enough outdoor-living space, avoid the stacked look of many two-story houses and end up with a package for which buyers would pay \$53,000.

The solution could be termed a contemporary Cape Cod. The dominant element is a high-pitched roof, vaulted over the living room (photo, left) and master bedroom. A two-story section, with bedrooms and a study above and kitchen and family room below, looks, from the front, like a big dormer above the garage wing. And to add a feeling of space indoors, the stairway (photo, facing page), second-floor landing and upstairs study are enclosed by open railings rather than solid walls.

Although this is one of seven models offered by Brentridge Builders, it has accounted for more than one of every three sales. So to avoid over-duplication, Architects Robert Thomas and Walter Richardson have designed eight elevations for the basic plan.







**DOWNHILL ELEVATION** shows lower level opening on grade, wood deck around upper level. Ideal slope for the house is 1' in 8'. Siding is redwood.

#### 8. A post-and-beam contemporary for a sloping site



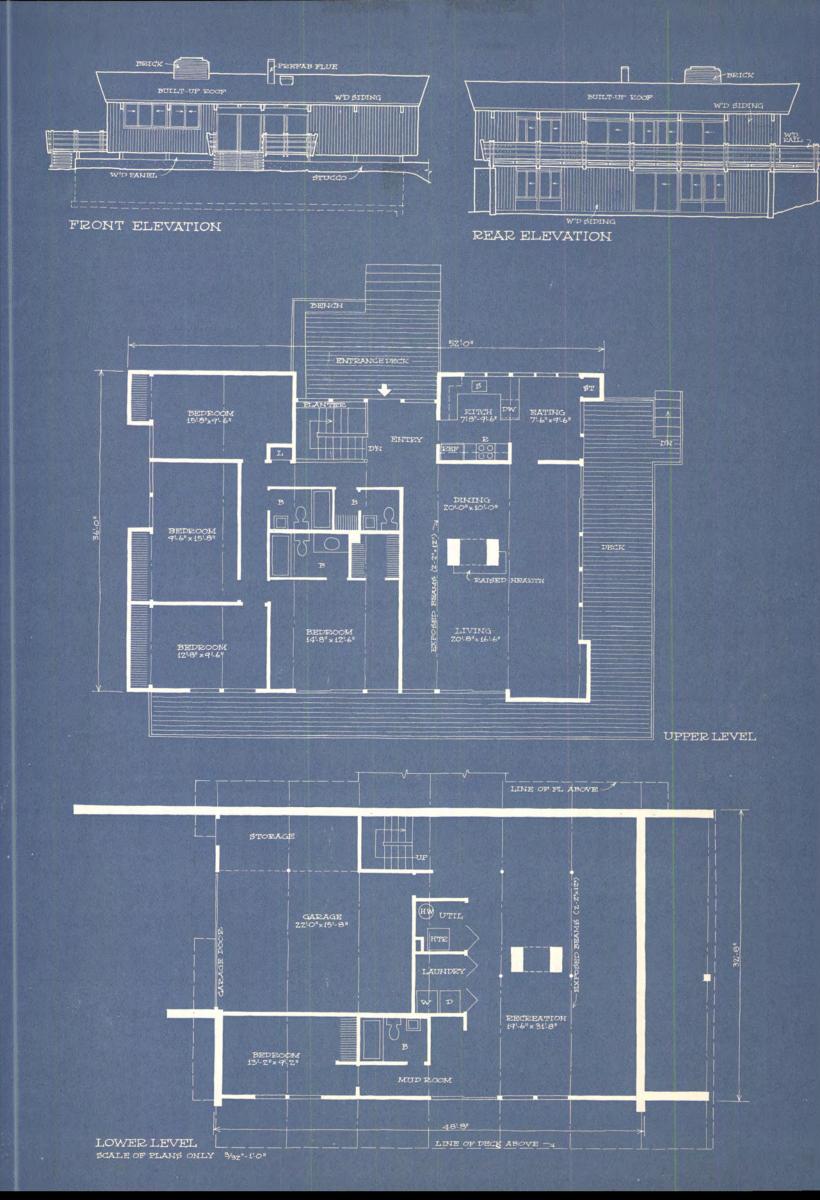
**LIVING ROOM** opens to deck through glass door at right. Door at rear leads to kitchen. Two-faced fireplace is an optional extra at \$1,250.

Few builders east of the Rockies use true post-and-beam construction because transportation costs make the cost of wood planking too high. But this house has convinced Fred Jay Properties of Spring Valley, N.Y., that the design possibilities of post-and-beam can justify the extra cost. At \$35,950 (on an \$8,500 lot) it is, by several thousand dollars, the highest priced of four models; yet it has accounted for 20% of all sales. Chief reason for its success: the spaciousness and excitement of the 2x6 t&g ceiling and its exposed beams.

The width of the house (32') makes possible an unusual—and efficient—floor plan. The upper level, which includes almost 2,000 sq. ft. of area, has three bedrooms across the back. In the center is a master bedroom, a bathroom core with two and a half baths and the entry and staircase. And there is room across the front for a 26'-long living room and a kitchen and breakfast room. A deck on two sides of the house provides outdoor living space.

The unfinished lower level contains a two-car garage plus 1,400 sq. ft. of area—enough for two more bedrooms, a bath and a big recreation room.

Architect Matthew J. Warshauer designed the house.





FRONT ELEVATION has French urban flavor. Low-maintenance exterior materials are cedar, redwood and stucco on walls, tar-and-gravel roof.

Campbell-Ricco-Mazzuchi

#### 9. A two-story duplex designed for narrow lots

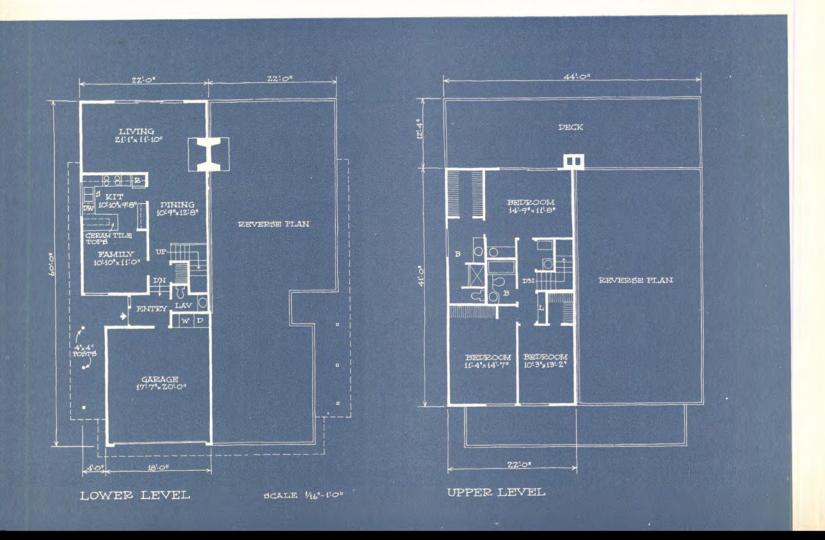
The long and narrow dimensions of each unit (23'x59') fit easily on lots that are 29'- to 32'-wide and 100' deep. Yet each owner gets 1,710 sq. ft. of enclosed living space plus a 276-sq.-ft. glassed-in deck.

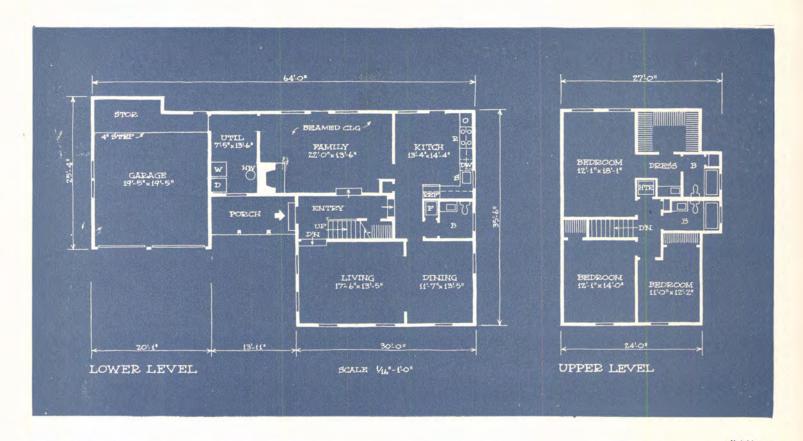
Entry location—a common problem in narrow houses—is at the side and behind the garage. It is reached by a side walkway beneath the 4' second-floor overhang. Inside, the dropped foyer links the house to the garage.

For privacy—another problem common to the narrowlot house—the exposed side elevation has only two necessary windows, in the kitchen and in one of the baths. All other rooms have either front or rear exposure.

Built on the Pacific shore for people who work in San Francisco and Oakland, these three-bedroom, 2½-bath duplex units are priced from \$29,950 to \$32,950, depending on lot choice.

To appeal to buyers in this price class, Shoreline Properties (Alameda, Calif.) has included such extras as a fireplace, beamed family-room ceiling, built-in dressing table with an extra lavatory in the master bedroom and low-maintenance finishes (photo, above). The designer is David T. Johnson.







GAMBREL ROOF over main house is combined with conventional pitched roof over wing. Barn red is the exterior color selected by most buyers.

#### 10. A gambrel-roof Colonial for a Midwestern market

This house points up an important market fact for builders: buyers moving into a new area usually bring their hometown design tastes with them.

Burton Duenke Construction Co. of St. Louis introduced the model to add design interest to a subdivision, soon found that buyers from the East (mostly business transferees) preferred it to the typical St. Louis brick ranch. Result: this model, together with a four-bedroom variation, now accounts for a steady 10% to 12% of sales.

The design, patterned after early Pennsylvania farmhouses, has a gambrel roof over the two-story section to permit maximum usable upstairs space. Only one dormer is necessary—a 13' shed which provides windows for the two upstairs baths. One departure from authenticity: the house is built on a slab (St. Louis is slab country), and the furnace is installed on the second floor, next to the master bedroom. The slab also gives the house a ground-hugging look and allows a raised entry hall that is two steps above the rest of the living area.

The house includes 2,100 sq. ft. of living area, is priced at \$28,825 without land (lots range from \$6,000 to \$12,000). The four-bedroom model sells for \$31,775.



FRONT ELEVATION of split-block walls not only hides interior courtyard but—because of west orientation—shields it from late afternoon sun.

#### 11. An award-winning contemporary with a wide-open plan

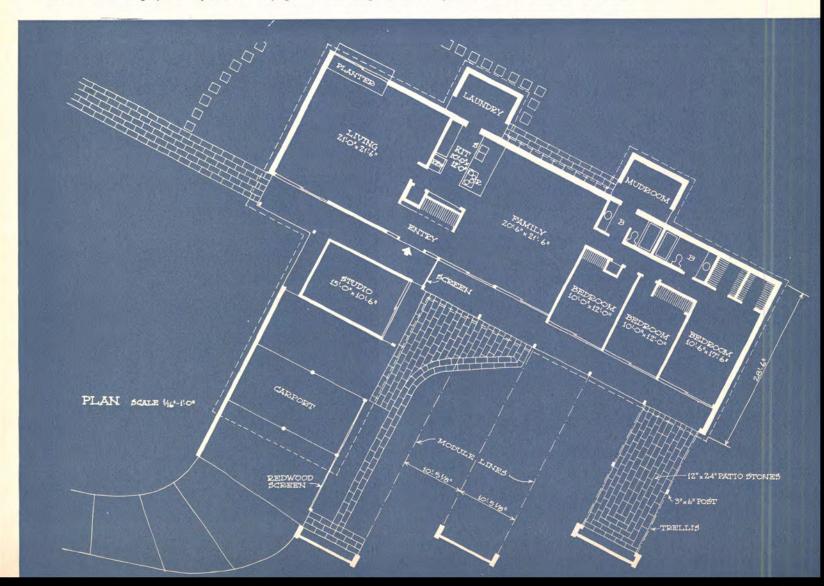
Every room in this Portland Cement Horizon Home opens directly to the outdoors through 10-ft. sliding glass doors. Bedrooms, family room and detached studio face a private court—a children's play yard or party area. Only the living room overlooks the street, thus setting it apart as the formal room of the house. Outdoors is a natural extension of indoors because virtually the entire site is covered by the house and enclosed courtyard.

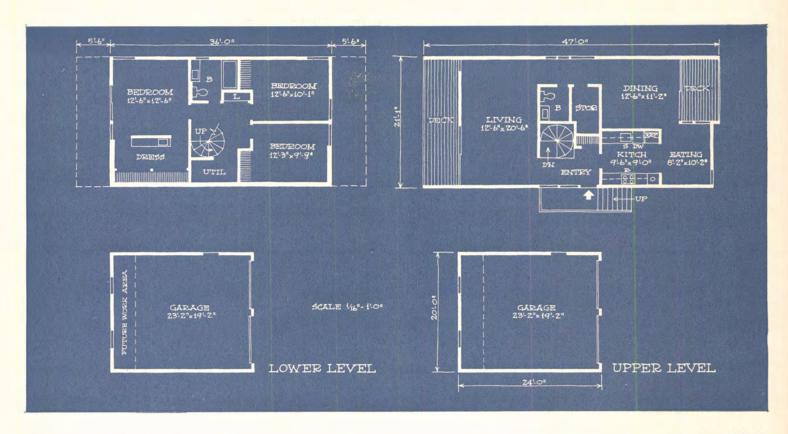
Skylights over the entire living area and in each of the bathrooms increase the open effect. In the living and family rooms, each roughly 21' square, the skylights create deep

light wells because both rooms have pyramidal ceilings. The skylights are positioned over structural tension rings which are used to eliminate center beams.

The house is screened from the street by the windowless living room wall and by staggered masonry walls with foliage between them (*photo above*). All glass, except a rear sliding door, faces south and is protected by a 4-ft. overhang; this lets the sun in from September through March, keeps it out all summer.

Builder-designer August Hermes of Cincinnati sells the 2,200-sq.-ft. house for \$39,800 with land.





Tyner & Murphy



**FRONT ELEVATION**, windowless except for glass panels at entry, is partly screened by two-car garage. Siding and all trim are redwood.

#### 12. A two-story contemporary with an upside-down plan

All bedrooms are on the first floor and all other living areas on the second in this compact post-and-beam house.

With post-and-beam framing, this reversal of the usual two-story plan makes great sense. Reason: it results in an open feeling—created by high sloping ceilings and clerestory gable-end windows—in the active-living areas, where openness is desirable. Cantilevered decks, reached through sliding glass doors from the living and dining rooms, add to the open feeling and provide outdoor living on the second floor. And the main deck shelters the master-bedroom terrace below.

To avoid a first-floor entry—obviously awkward in this case—the house is sited on a front-to-back slope that permits a second-floor entry within 4' or 5' of grade. A detached garage forms a small entry court. Other features: 1) a space-saving spiral stairway (plan, opposite), 2) a 12'-wide dressing area with a built-in dressing table and lavatory in the master bedroom, 3) low-maintenance redwood siding and trim.

Builder John S. Kelly of Mission, Kan., sells the 1,575-sq.-ft. house for under \$25,000 with land in his first all-contemporary subdivision.



**COLONIAL FACADE** achieves narrow-clapboard look with prefinished aluminum siding. Garage, far right, is at end of family-room wing.

#### 13. A classic Colonial finished with modern materials



**FAMILY ROOM** has corner fireplace of used brick and raised hearth that is extended to form step. Kitchen is beyond louvered doors at right.

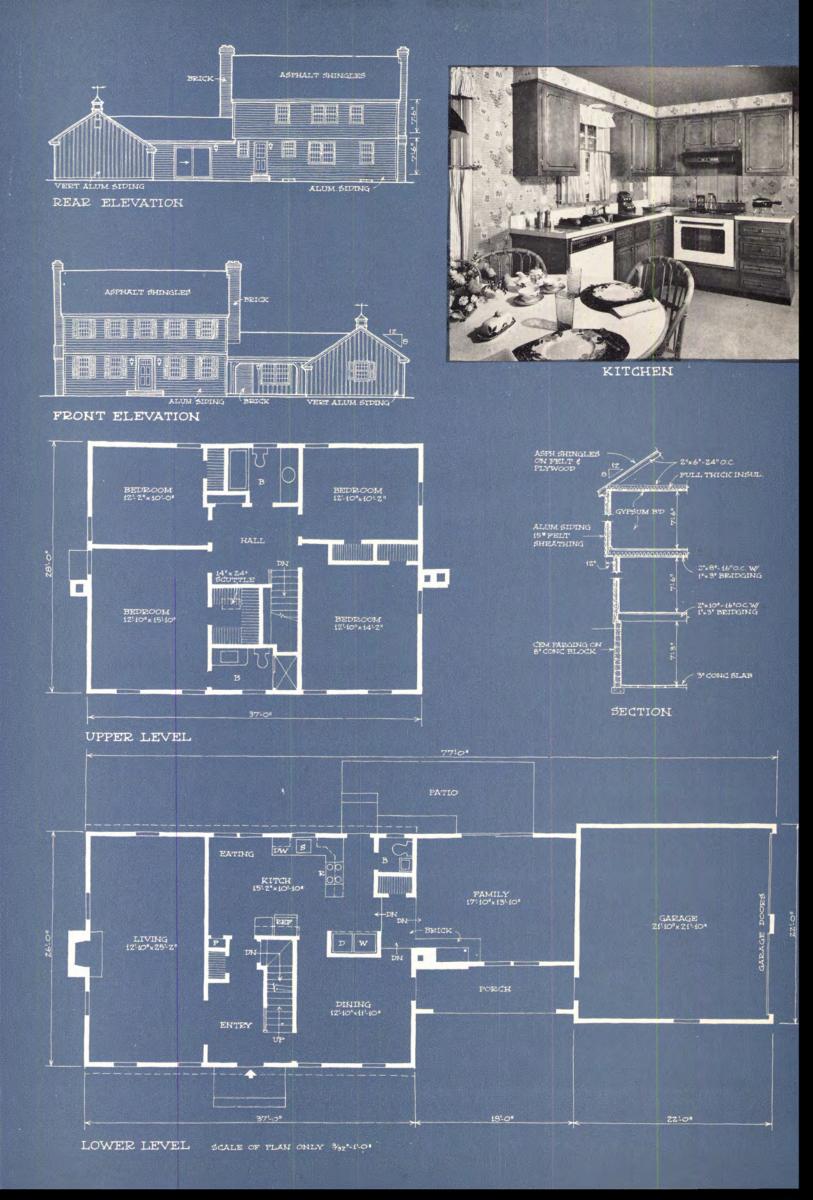
This house proves beyond doubt that traditional architecture and contemporary building materials can work together. In appearance it is an accurate reproduction of a two-story garrison Colonial. But in fact it is sided with prefinished aluminum clapboards and boards-and-battens, which should not need repainting for many years.

The same principle is carried indoors, where prefinished walnut plywood, scored for a random-plank effect, is used in the family room (*photo*, *left*).

The 2,200-sq.-ft. floor plan hews closely to the traditional two-story layout: a living room along one side, formal dining room and a big entry across the rest of the front and a family kitchen (including a laundry and a half bath) in the rear. A modern touch is the family-room wing connecting the garage to the main house.

The upstairs plan, with its four corner bedrooms, can be changed to a five-bedroom layout by putting three rooms across the back and placing the family bath between two of the end bedrooms.

Laurance Nilsen of Haddonfield, N.J., has sold five of these houses at \$36,500 on \$8,500 lots. Design is by Nilsen and Architect Lester H. Weckesser.



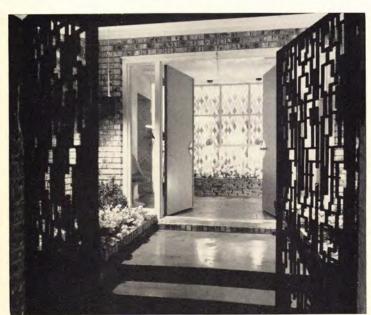


**FRONT ELEVATION**, with deep overhangs and recessed entryway, has a 70' horizontal line relieved by window wall and irregular eaves.



**REAR ELEVATION** is bordered by L-shaped patio (half-sheltered by overhang) overlooked by dining room and two sides of family room.

#### 14. An H-plan model with two dead-end living areas



**ENTRY COURT** is screened by wrought-iron gates hung on latticed masonry walls. Translucent screen in background separates foyer from dining room.

100

In fact, every area—not just the family and living rooms—is free of cross traffic in this 1,838-sq.-ft. house (see cover). The crossbar of the H is deep enough to accommodate the dining room in dead-end space behind the foyer, and the kitchen and breakfast nook are bypassed by a corridor connecting the foyer and family room. Also, there is a buffer—the laundry room—between the living area and the doors to the garage and half basement.

Living and sleeping areas are sharply delineated not only by the plan but also by two types of roof construction: post-and-beam framing permits high, sloping ceilings of exposed decking over living and family rooms; 3-in-12 trusses carry conventional flat ceilings over the bedrooms.

Close to 50 builders have sold this model since it was introduced early last year by Scholz Homes, Toledo, Ohio, home manufacturer. Prices range from \$31,000 to \$33,000 without land. The plan is highly flexible because it can be made wider and deeper without changing the roof span. Scholz offers it in traditional as well as contemporary design (in the traditional version, bay windows are substituted for the glass walls).

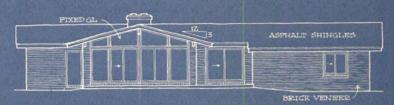


KITCHEN

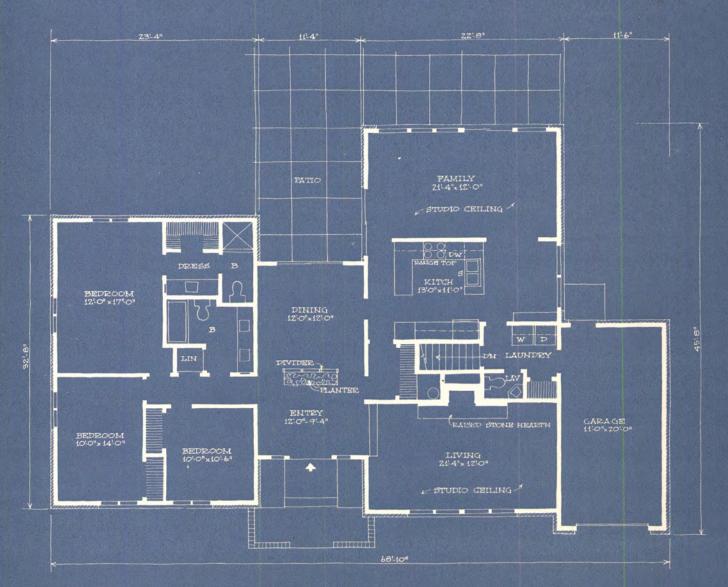
LIVING ROOM



FRONT ELEVATION



REAR ELEVATION



PLAN



LONG ENTRANCE PORCH across front of house makes for a less abrupt transition from the jutting garage to the main house.

#### 15. A traditional two-story with a flexible floor plan



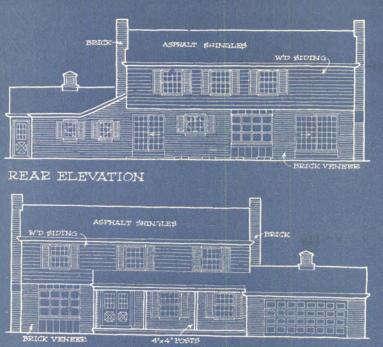
**PANELED FAMILY ROOM** is more formal than most because it is designed for adults rather than children. This view is from the front entry.

Despite its five bedrooms and 2,600-sq.-ft. area, this house is not designed primarily for families with many small children. For one thing, few of them can afford its price of \$47,500 (including a \$10,000 lot). For another, Gerholz Community Homes of Flint, Mich., has found another market: the well-heeled buyer who wants the luxury of extra rooms and lots of entertainment space. For such buyers, the house offers these features:

- 1. A family room that can be used for semi-formal entertaining and for dinner parties too large for the 11' x 12' dining room. Completely separated from the kitchen, the 18' x 12' family room is in the front of the house and can be entered directly from the foyer.
- 2. A less-than-normally-formal living room which, because it opens to the rear terrace, assumes some of the functions usually served by a family room.
- 3. A 10' x 10' second-floor room designed primarily as a study and only secondarily as a fifth bedroom.

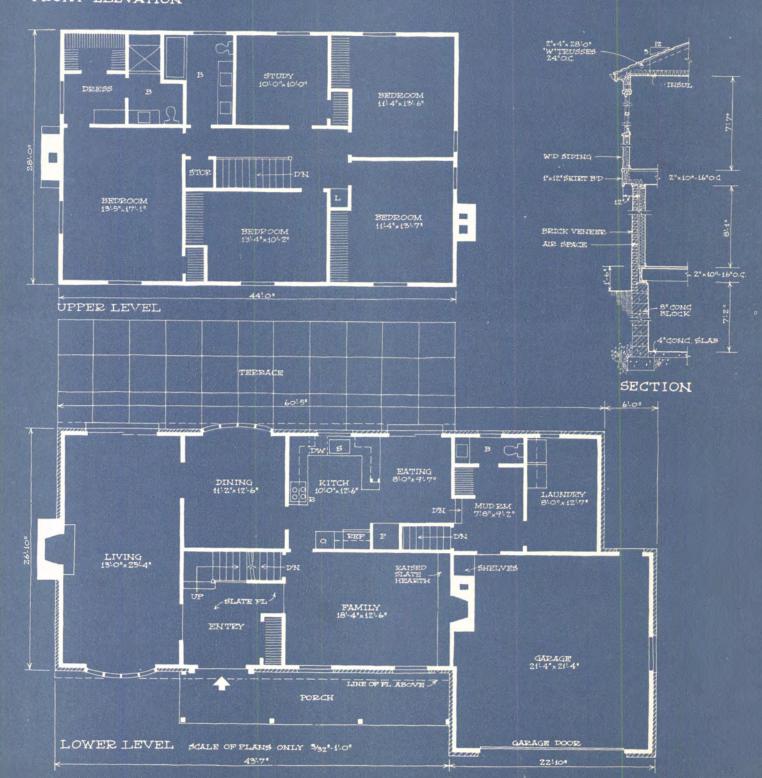
One feature that should appeal to any family: a utility area behind the garage with a half bath, a mud room and a laundry large enough for ironing and hanging clothes.

The design is by Home Planners of Detroit.



KITCHEN

FRONT ELEVATION





**FRONT ELEVATION** shows raised roof section flanked by flat roofs. Wall in center screens off entry garden. At far right is carport storage wall.

#### 16. A tropical house with built-in outdoor living



SUNKEN LIVING ROOM is seen here from entry. Formal dining room is at far end; family room is at left through fold-back wood doors.

This house cannot be measured by ordinary standards because its living areas go way beyond the exterior walls.

Indoors, it has 2,100 sq. ft., which include three bedrooms, a study that can be used as a guest bedroom, and a big living area with a family room and an 11' x 16' sunken living room (*photo*, *left*) which can be separated or joined by a folding partition.

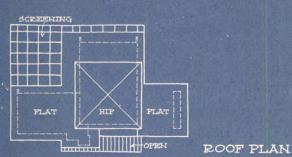
Outdoors, the house has an additional 1,300 sq. ft. which are an integral part of the plan. This outdoor area—including a 16' x 24' swimming pool—is enclosed by big roof overhangs and by side and top screening. Sliding glass doors make it accessible from the family room and from two widely separated bedroom wings—one for adults, the other for children. Only the living and dining rooms are actually indoors, and they receive added light through clerestory windows under a raised roof section.

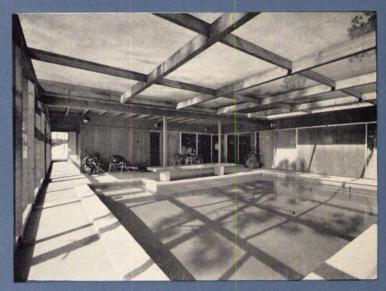
Other features are an entry garden, partly screened by a perforated block wall (*photo*, *above*), an island cooking area in the kitchen and a drive-through carport with a 19' storage wall. The house, built in Miami by Robert B. Ehmann Inc., is priced at \$35,900 on a \$6,000 lot. Architects: Rider & Buff.



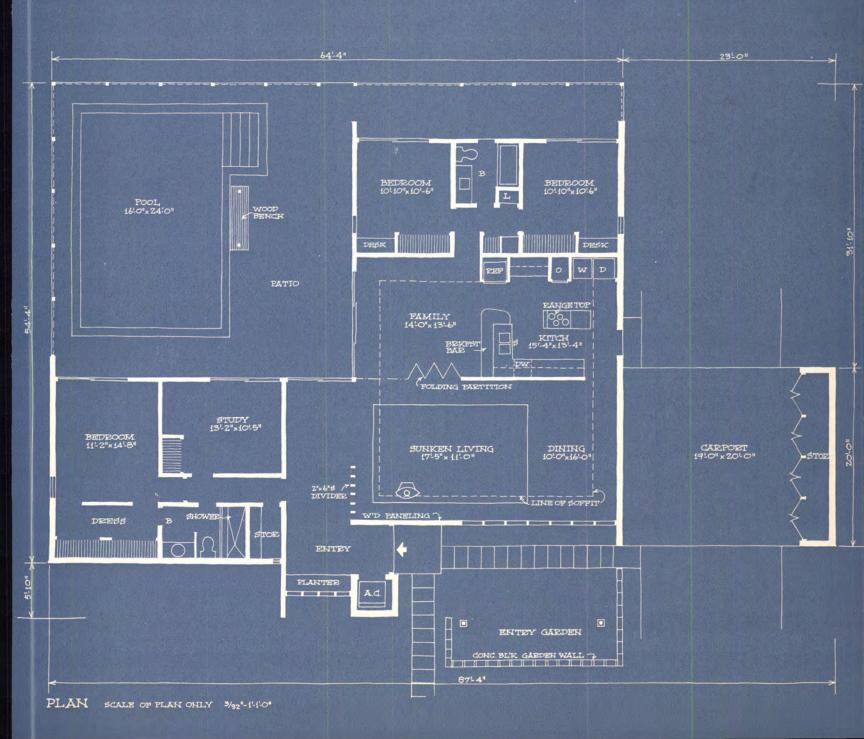
FRONT ELEVATION







SCREENED SWIMMING POOL





**FRONT OF UPHILL MODEL** looks like a two-story Colonial. When house is reversed, porch is removed and entrance becomes a patio door.

#### 17. A hillside house that can be sited uphill or down



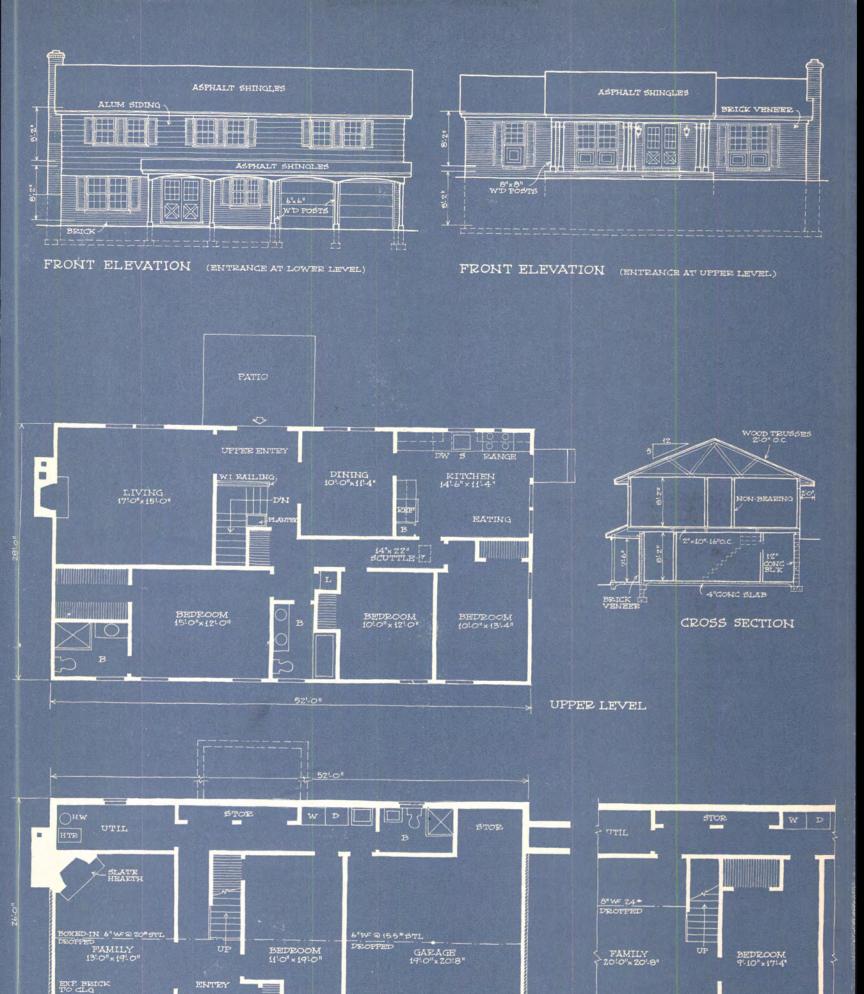
**FRONT OF DOWNHILL MODEL** looks like a one-story house. Rear-entry garage, on downhill side, is reached by a side driveway.

The two-story house above and the rambler at left are, except for variations in trim and a minor change in plan, exactly the same two-level model—built on opposite slopes. Minchew Corp. of Annandale, Va., is thus able to offer two apparently different houses (plus three style variations for each) while retaining the economy of repeating one basic model.

The 2,500-sq.-ft. hillside plan zones the house vertically as well as horizontally. The upper level is a complete living unit, with bedrooms, kitchen and formal living space. The lower level contains an additional bedroom and bath, a big (19'x27') famliy room and a two-car garage.

As a result of this plan, the house has found its own special niche in the market—the family with teen-age children. Parents with young children prefer a family room closer to the kitchen, and older buyers lean toward one-level living. By contrast, parents of teen-agers appreciate the remoteness of the lower-level family room, and particularly its position at the opposite end of the house from the living room and master bedroom.

The house was designed by Architect Herman York and is priced at \$35,750 on a \$7,500 lot.



ALTERNATE PLAN

LOWER LEVEL

LINE OF UPPER LEVEL

SCALE OF FLOOR PLANS ONLY 3/32"-1:0"

Photos: Ernest Braun



**SIMPLE FACADE**, highlighted by arched court entrance, unifies the house under its complex roof structure (see detail opposite).

#### 18. A U-shaped house with a near-perfect traffic pattern



ENTRANCE COURT is partly sheltered by roof section, visible behind archway. Iron gates and paving reflect early Spanish design.

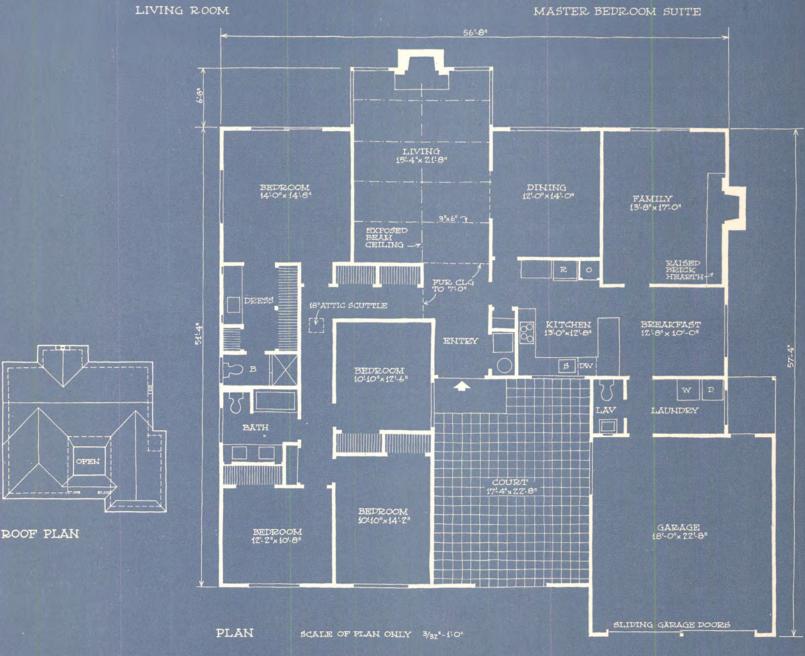
The traffic pattern pays off, too. Builders Brown & Kauffman of Palo Alto, Calif., say it is the chief reason why this 2,380-sq.-ft house outsells others in the same subdivision even though it is at the top of the price range (\$35,450 on a \$9,000 lot).

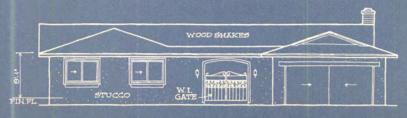
Bedrooms, formal rooms, informal family areas and utilities are clearly defined. Children can go to the bedrooms from the front door, garage (next to a mud room) and family room without intruding on adults in the living and dining rooms. And the U-shaped plan holds corridors to a minimum.

The U shape also forms an entrance court—another strong sales feature—that is large enough (23' x 16') to serve as a private outdoor living area. The front wall of the house is carried across the court to close it off from the street. An arched opening, fitted with wrought-iron gates, forms the outer entrance to the house, while the front door itself is in the rear wall of the court (photo, left). And a narrow strip of roof over the front wall makes it look like an integral part of the house rather than an afterthought.

The architect was Alexander C. Prentice.











FRONT ELEVATION is clean and well balanced. Lower plane of gambrel roof is actually the front wall built out with falsework (see plan).

#### 19. A Virginia Colonial—updated for today's living



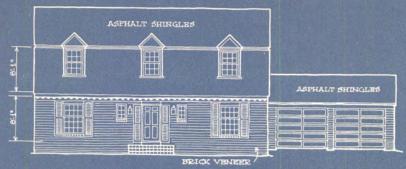
**FAMILY ROOM** opens onto rear deck. Fireplace, left, is a package unit with a prefabricated flue that runs through plumbing wall on second floor.

On the outside, this house is an authentic reproduction of Early-American design of the Washington, D.C., area. Inside, its plan and equipment are pure 1965. Consider these features, for example:

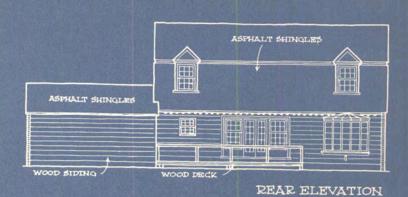
- 1. A 26'-long family kitchen with fireplace, wood paneling and a luminous ceiling over the work area.
- 2. A four-bedroom second floor with a compartmented family bath and a master bath with an adjacent dressing room and walk-in closet.
- 3. A standard-equipment package that includes a double oven range, garbage disposer, dishwasher, refrigerator, washer, dryer, central vacuum cleaning system, central air conditioner, electronic air cleaner and humidifier.

Built by the Crofton Corp., in Crofton, Md., the house has 2,200 sq. ft. of living area plus a full basement and a two-car garage. It is priced at \$33,200 on a \$5,000 lot. Another version—identical except that it is built on slab, has no bow window and includes some less expensive appliances—is priced at \$29,150.

The house was designed by Macomber & Peter of Washington, D.C., official architects for Mount Vernon and other restoration projects in the area.

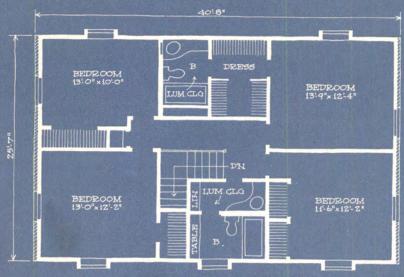


FRONT ELEVATION



PRICK PRICK

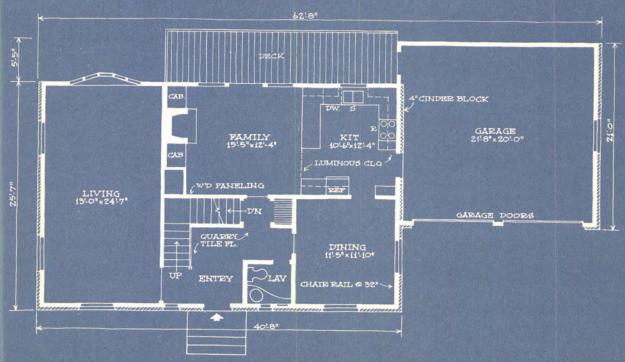
RIGHT SIDE ELEVATION



UPPER LEVEL



FAMILY ROOM & KITCHEN



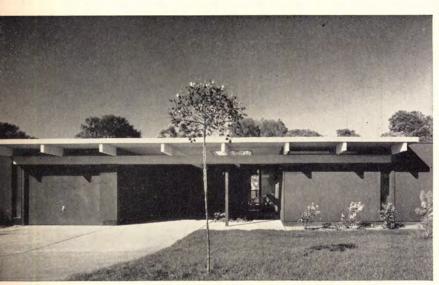
LOWER LEVEL SCALE OF PLANS ONLY 3/32"-1:0"

Photos: Ernest Braun



**OPEN REAR ELEVATION** has three sliding glass doors across living room. Big roof overhang (6' deep, 24' wide) protects glass and part of terrace.

#### 20. An atrium house well zoned for family living

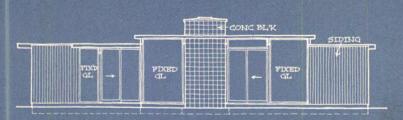


**CLOSED FRONT ELEVATION** includes garage, carport and entry walk. Carport doubles as play area, has 5' x 13' roof opening to let in sun.

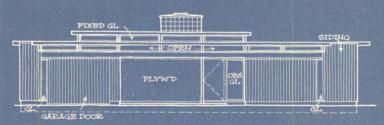
This contemporary shows the right way to use an atrium: not as a sales gimmick with little practical benefit, but as a working segment of both the plan and the design. As you can see in the floor plan at right, this atrium makes two important contributions to the house:

- 1. It provides an additional, and completely private, outdoor living area—a strong sales point since the house is built on relatively small (70' x 110') lots with only the backyard available for outdoor living. Further, the atrium can be used in rainy weather because it is partly covered by the roof on all four sides (photo, right).
- 2. It separates basic living zones—the family room from the living-dining room and the bedroom wing from the kitchen. The plan also makes the family room a convenient play area by putting it close to the three children's bedrooms, isolates the master bedroom from the children's rooms and includes an extra room that can be used as a hobby room, study or office at home.

The house, built by Eichler Homes in San Rafael, Calif., offers 1,850 sq. ft. of space—plus the 250-sq.-ft. atrium, a garage and a carport—for \$32,450. It was designed by Architect Claude Oakland of San Francisco.

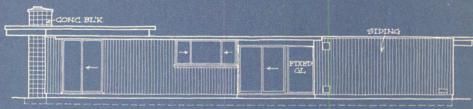


REAR ELEVATION

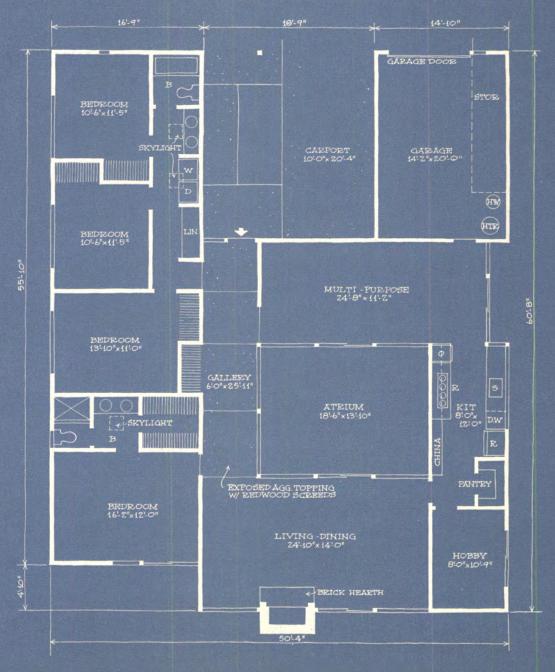


ATRIUM, SEEN FROM LIVING ROOM

FRONT ELEVATION



RIGHT SIDE ELEVATION



PLAN SCALE OF PLAN ONLY 3/32"-1'0"

#### **House & Home**

# ROUND TABEE

A dialogue among 33 experts singles out 14 significant areas that can change our patterns of land planning, development and use in an increasingly urban future.

Blankman, Norman E., developer/builder President, N. E. Blankman & Co. Inc. Port Washington, N.Y.

Blinn, R. E., manufacturer Allis-Chalmers Manufacturing Co. Milwaukee, Wis.

**Bosselman, Fred R.;** attorney Ross, Hardies, O'Keefe, Babcock & McDugald Chicago, III.

Brangham, William G., developer/builder President, New Horizons Inc. Laguna Beach, Calif.

Canavan, Richard J. Asst. Commissioner for Technical Standards Federal Housing Administration Wash...gton, D.C.

Clark, Howard, developer/builder Kepler and Clark Ltd. Lisle, III,

Cohen, Jack C., architect Cohen, Haft & Assoc. Silver Spring, Md.

Corley, Gale C., developer/builder National Construction Corp. Valparaiso, Ind.

Courshon, Jack R., lender First Mortgage Investors Miami Beach, Fla.

Finley, William E., developer Community Research & Development Baltimore, Md.

Fischer, Victor
Assistant Administrator
Housing and Home Finance Agency
Washington, D.C.

Fox, Arthur J. Editor, Engineering News-Record New York City

Freeman, Carl, developer/builder Carl M. Freeman Assoc. Silver Spring, Md.

Gloppen, Robert, manufacturer Yeomans Brothers Co. Melrose Park, III.

Goodkin, Sanford, market researcher Sanford Goodkin Research Corp. Sherman Oaks, Calif.

Hanslin, Emil A., developer/builder Emil Hanslin Assoc. Inc. Waquoit, Mass.

Johnson, O. W., manufacturer Dorr-Oliver Inc. Stamford, Conn.

MacCabe, B. S., manufacturer Dravo Corporation Pittsburgh, Pa.

McAllister, D. A., manufacturer International Harvester Co. Chicago, III.

Martini, Eugene R., landscape architect Martini & Assoc. Inc. Atlanta, Ga.

Muldoon, Kenneth, utilities American Gas Association New York City

Norcross, Carl, developer Crofton Corp. Crofton, Md. O'Donnell, Robert M., land planner Harman, O'Donnell & Henninger Assoc. Denver, Colo.

Parchen, Arthur, manufacturer Smith & Loveless Lenexa, Kans.

Place, Andrew, developer/builder Place and Company South Bend, Ind.

Potter, Roy W., planning director City of Fremont Fremont, Calif.

Ruderman, Leon, planner Hai C. Tan & Assoc. Fullerton, Calif.

Schmidt, John L., AIA United States Savings & Loan League Chicago, III.

Schussheim, Morton Jr.
Asst. Administrator for Program Policy
Housing and Home Finance Agency
Washington, D.C.

Smolkin, William R., market research W. R. Smolkin & Assoc. Inc. New Orleans, La.

Stevenson, Howard, utilities The Detroit Edison Company Detroit, Mich.

.Stewart, Harry G. Jr., planner L. C. Major & Assoc. Downey, Calif.

Weiss, Richard L., marketing Sunset International Petroleum Corp. Beverly Hills, Calif.

Moderator: Richard W. O'Neill, Editor, House & Home

The United States, and the housing industry that serves it, must build an almost entirely new man-made environment during the next four decades. We will add about 150 million people to those now living in our cities and suburbs, and we must add 100 million housing units (half replacements) to provide for them.

Of all the problems that must be overcome to meet this staggering housing goal, none are more critical than land and land use. For 20 years our industry has been gulping suburban and rural land in million-acre yearly bites. It is unlikely that we can continue this land-wasting sprawl without putting almost impossible burdens on transportation, community facilities, housing costs and local government.

HOUSE & HOME called this Round Table to explore all aspects of better land use, inviting a group of the most knowledgeable men in our industry: land planners, local and federal

government officials, builders and developers, architects, financial men, utilities executives and equipment manufacturers most concerned with land development. They spent two days in verbal give and take that produced 457 pages of transcript, which we have boiled down to 11 pages of dialogue on 14 critical areas of land use. They were agreed that the housing industry already knows better ways of designing and using land, but is not yet using this knowledge to help solve our over-all land problem. Their frank comments should be studied by everyone in housing interested in land use.

Sadly, as this issue was going to press, we received word of the death of one of the Round Table's key participants, Landscape Architect Eugene R. Martini. Many subdivisions throughout the country bear the stamp of Martini's genius and his concern for better land use. The housing industry will miss him, and so will we, his friends.

## 'Best land use' needs redefining because it means different things to the planner, the developer and the community

Land planning will never have a single optimum standard applicable to all situations. Existing zoning, often archaic, and the economic facts of life will always be limiting factors. And the disinterest of many communities and public agencies in new ideas makes progress even slower than it should be.



Bob O'Donnell: The proposed 1,100-acre Pike Creek community in Wilmington, Del., had some small parcels of wooded areas with streams running through them. Some parts were flat and others were quite rough, so we used the rougher portion or the canyons as corridors to connect residential areas. We ended up developing the flatter portions with housing, leaving a high proportion of open space.

**Gene Martini:** I think of land use in terms of total livability. We should plan for totally livable areas so that experience, even going to work, is pleasant.

**Carl Freeman:** Unfortunately, the decision for land use is predetermined by archaic, existing zoning. Accordingly, the builder's only area of decision is the architectural concept of the structure.

**Martini:** I think that people are beginning to appreciate what is attractive, and the builder who will put that extra effort into design will succeed.

Leon Ruderman: I agree that we know better ways of designing and handling different kinds of acreage, But land use must be economically justified. We often have to subordinate "best" land use to what is best in terms of the market. The best plan that doesn't sell anything is a lousy plan.



Emil Hanslin: There is danger in even using the word "best" land use because what we are talking about is a better land use for today's market. When you start talking of "best" land use, you project yourself into the future without really knowing all that the future holds.

When you talk about "best" in terms of the market, you have to remember that there may be no such thing as a \$22,000 market because the \$22,000 house prospects will spend more on a house if there is some motivating reason for them to do so.



Ruderman: Discouragingly enough, land's "best" use can be determined by the attorney for the opposition—in a zoning hearing—asking how many people are against a particular thing. One hundred people in the audience will stand up to make sure that the City Council knows what is "best," especially at the next election.

Freeman: Any time a parcel of property is rezoned or a traffic pattern changed, it changes the use of other parcels of property in the vicinity. It is difficult to establish good land use for one piece of land without taking into account what is happening to neighboring properties.

Norman Blankman: Builders

cannot really be expected to worry about the aesthetics of land planning. Most of them do not want to be bothered about anything other than how to put up the house and how to sell it.

There's good reason. In the areas surrounding New York City there are 509 different governmental agencies. None of the surrounding communities are doing anything about the land use problem, and its pressures don't mean anything to them. As long as builders do anything the communities ask, there is no pressure on any governmental body to take a broader approach or to use better land planning.



Bill Finley: The typical homebuilder is seldom prepared to give the planner enough broad-base assistance to tackle the job of better land design with the breadth and competence that the planner looks to. I believe that the builders and developers are going to have to raise their sights to meet the challenges laid before them by planners.

continued

## 2

### The housing industry's land planning is badly handicapped because no one —including master planners—knows enough about future land-use patterns

Master plans are good, but explosive community growth can make them obsolete almost before they are printed, and there is no way around the landowner who holds vacant land off the market hoping for different zoning in the future. What we build today will be on the landscape for generations, but we're in the dark about what future families and communities will need.



Vic Fischer: How could the housing industry get together with planners to think more broadly about the over-all development of urban areas, not just in terms of high land values and open space, but in terms of what kind of development patterns will look best in the year 2000? What role could master plans play in such determinations?

Freeman: Master plans are intended to establish future patterns of development but master plans don't often work. In fast growing communities they are usually obsolete before they are even approved—or shortly thereafter. New employment centers, changes in highway installation,

construction of a shopping center creates pressure for still other changes. Then the master plan starts to lose its validity.

Also, in many cases a property owner is not in agreement with a master plan and holds his property off the market until it is timely to apply for rezoning. Until we all learn how to work together the growth of a city will continue as it is. We know better ways of designing and using our land but we are not using them to help solve our over-all land problems.

Fischer: It seems to me that the builder could better relate his land use to the broader pattern of development. If the builder tried to fit his plans into some of the broader purposes of the structure of the metropolitan region to preserve open space not in little green belts around a subdivision, but in major open spaces, then I think there would be an easier relationship between builder and planner, who has more to worry about than just residential development in the community, which is only a part of the total makeup of the metropolitan area.



Harry Stewart: We are now involved with an 11,000 acre new city being planned in northern California, and we have been asked what housing is going to be like in 1985, what is going to affect housing, what amount of housing people will require. What is increasing leisure time going to do to the pattern of housing ten years from now? Any one large industry moving into our area could change our present planning.

Finley: There are plenty of slips in long range planning, but you can't go far wrong by planning for the basic needs of education, purchasing power, family needs, etc. These are not going to change no matter how many different kinds of vehicles, roads and leisure patterns there may be. The basic problems of people are not going to be very different.

Gale Corley: We keep thinking that planning gives us the right to became forecasters and I don't think anyone can plan very far ahead. Take, for example, planned unit development. Twenty-five years ago not one of us would have thought of this and yet we are now trying to project ourselves 25 years into the future. I think that all we can do is plan the current best land use and if possible make the house "removable" so it can be easily replaced with our future "best" land use. Why shouldn't we prefabricate streets, sidewalks and foundations so we could move them?



Art Fox: This points up that there is no such thing as planning for today—there is no such thing as a current best use for anything you build—there is nothing you build that isn't going to be on the landscape for 20, 40 or 80 years. And yet housing lacks the tools for long range planning. This isn't true in all areas of construction. There are large facilities being built today for the year 2000 and beyond. In water resources and power, we have looked ahead.



## To improve its land planning, housing needs more professional help, new incentives and better communication within the industry

A review of preliminary land plans by government agencies or private lenders would be very helpful to builders and developers, but this cooperation must take place before irrevocable commitments are made. And there should be incentives in ordinances that will give the developer economic encouragement to use alternative planning schemes, rather than an all-or-nothing approach that makes the lowest common denominator the most profitable.

Dick Canavan: What would be the reaction of the architects and the developers to having an architect review plans at the preliminary stage, meet with FHA and get a critique which would cost nothing?

Martini: va has done this in

the past, and PHA is doing it now. They use two building architects and a land planner and/or a landscape architect. I served on some of these but we were usually brought in too late. Preliminary plans had jelled too far for us to be helpful. Even when we got in earlier, the number of

units planned determined by the local housing authority were so firm that it was difficult to make a positive contribution.

John Schmidt: There is one instance in the Southwest where a S&L uses an architect to go over any income-producing property they are investing in. On one job the S&L architect prepared a new site plan for a poorly laid out project. When they showed it to the builder's architect he said, "You know, that's what I wanted to do in the first place." He was happy that someone had helped him improve his project, an impartial outside opinion to help him persuade the builder to do better.



Jack Cohen: We are working under similar circumstances in an RLA district in Washington. I know that a land planner and two architects are going to grade our paper and if we don't pass, then we are not going to get through the "course."



Mort Schussheim: What can HHFA do to build up communications between planners and developers? We have developed new proposals for legislation to aid "new communities and planned subdivisions," and, if passed, we are going to have much better communication.

But there is more to be done.

This industry has not given us support for a large scale program of research and development for housing, including design of communities and land use. We are at a very early stage in know-how in the area of design and subdivision layout. I would urge that the industry support the efforts that we have made and will make for a substantial research program.

Freeman: Better design is also a problem of personnel. We have tried to hire architects and land planners, and we find that those attracted to the building business are few in number. We cannot get the caliber of men that we want to fill those jobs in our organization.

Martini: I suspect that it would not be good for you to hire a land planner full time because you would be getting a man who really was being trained with your organization and thus could not bring the benefit of his experience elsewhere.

**Freeman:** On the contrary, we would expect him to be our point of contact with people in the profession outside.

Cohen: I don't hire my own engineers because the caliber of man that I want is not going to come to work for me. He is doing just fine as a consultant. He also tells me how other jobs are going, news in this profession, state of the market, etc. An in-

side man, part of your office, can't do that.

Roy Potter: Why don't you offer university students summer jobs?

Another point in obtaining better design is economic incentive. Public agencies should use incentives to provide the developer with alternatives; not saying there is only one way to do something, but providing alternatives.

Sandy Goodkin: Are there any other cites using incentives?

Dick Weiss: There are some others. Ventura County has an ordinance on lot size which permits reduction in lot size for transferal of land to park area.



## Neighborhood living patterns are changing so fast that some new ideas of only a few years back are already obsolete

Neighborhoods have historically been thought to revolve around an elementary school, but they could well be focused on a shopping center or park. However, some neighborhood shopping areas, hailed for their apparent convenience, have disintegrated because American families are willing to shop miles from home in gigantic commercial centers with a great variety of facilities.



Potter: Why do so many planners feel that every neighborhood has to be stamped out of the same mold? A city means variety, and a neighborhood doesn't necessarily revolve around a school. We recently tied a two-and-a-half-mile pedestrian mall to a shopping center. It includes churches as well as public uses all clustered around a little two acre urban park.

We found that adults do not

like to "recreate" on a public park area next to an elementary school, Even high school children don't like to do this. So we brought the park and churches closer to the commercial areas to get joint parking facilities.

O'Donnell: I have long advocated a combination of an elementary school and park area at the center of the neighborhood, but the park development often does not get along with the school board.

But in San Antonio and in Bexar County, Tex., the superintendents of schools in the county developed long-range programs of improvement and maintenance, setting up programs of summer activities to take care of the pools and maintain the grounds. The best combination is where you get a duplicate use of playground equipment, swimming pools, etc. on an annual basis.

Finley: In Flint, Mich., some 70% of the people go to school in one way or another. There, at 3 p.m. the school principal walks out and in walks a director of the community school. This school trains engineers, mechanics, offers vocational guidance, becomes an art school, a craft school, a language school—until 11 p.m. It is both a neighborhood and a community center.

Martini: Tying the commercial center to the school and the park area is tricky. In one Florida development the builder allocated only 30 acres out of 4,500 for commercial use. We suggested that he might add small neighborhood facilities to the allocation for community shopping. He pointed out that in Levittown, L.I., the neighborhood centers are village greens surrounded by small shops but not even supermarkets have been able to survive. Obviously, having a little

store only a half block away that you can walk to, is not as appealing as jumping into a car and driving a mile away to a big shopping center, though common sense tells you otherwise.

Finley: In our new town of Columbia we envision a series of commercial community facilities. We will have neighborhoods of 500 dwelling units of one kind or another with just a small store, plus an elementary school of not more than 350 kids. These neighborhoods will be in villages of 3,000 to 4,000 dwelling units which would have one big supermarket and half a dozen other stores, with a junior and senior high school, a library, a community center, indoor swimming pool, gymnasium, auditorium, three churches more or less, a village square, service station, medical office building, etc.

The town center (a number of villages make a town) would be about four miles away, but we would not have competing grocery or food stores there because they would drain off from the village centers.



## Most neighborhood recreation areas are now maintained by homeowners' associations—but should the job be shifted to the whole community?

Some homeowner associations have done wonders in building up local park and recreational areas, but this has not been true in lower-income neighborhoods. The basic question is whether such facilities should be dependent on individual action, on municipal programs or on a combination of both to achieve the optimum results.

continued

Potter: We must get people in the neighborhoods to feel some responsibility. They should not always look to the city to provide the funds to maintain recreational areas. In Fremont our homeowner associations work on weekends and nights to build up the park property in accordance with the plans of our city landscape architect. In one neighborhood the catalysts were a school teacher and a builder, who got together and created a Western town scaled down to the level of the school child.

**Weiss:** But the community association did not start by itself. The builder had to participate to get something like this going.



Fred Bosselman: A ULI study shows that home associations were not too successful in a good many lower-income subdivisions.

Potter: I think low-income

groups do need more help. If we could provide a little greater mix of both housing types and incomes in a single neighborhood, we could solve the whole problem of leadership and economics. We are taking our model from the new towns being formed in England, where there is a neighborhood council.

Cohen: There's a great deal to that. A landscape architect came down to our slum areas and used neighborhood participation to create a recreation area. He got people to contribute material and then had the children do the work. He made the playground visually attractive and strung up lights so it could be used beyond daylight hours. When he got this thing going, the people organized the rest of it themselves, and they identified the playground with the whole community. They felt much more a part of it than if they had been given the thing by the city.

Bosselman: I don't think most developers really are very fond of homeowner associations. They come to them as a last resort after facing all the problems created when they tried to dedicate open space to a city that didn't want it and wouldn't permit it. HHFA should be developing some alternatives to home-

owner associations, that will provide for those people left out when a homeowner association is formed.

Schussheim: I think the day may well come when the federal government will be providing not only development money for recreational and community facilities, but probably some operating and maintenance money along with it.

I think there is a public responsibility to provide for community centers and for good recreation for the entire population. Builders and developers are at a considerable disadvantage because we now lack the modern machinery of government to provide community facilities in the areas in which you are doing most of the building. I think the developer should set aside certain land for recreation.

**Finley:** You may have trouble operating homeowner associations because you are trying to do this with residential values only.

We quickly concluded in Columbia that we could only operate our recreation areas with a tax district, that they could not be properly underwritten with just homes. If we do not do this, those people who have committed themselves to maintaining their own recreation center are going to oppose townwide recreation programs.

Corley: I could not agree with you more. I am particularly concerned because if you set up a homeowner association and it does not function, you get a black eye. What is the danger of building a community organization which will become more powerful than the builder?

Roy, what do you think about tieing new recreation areas in with the city recreational responsibilities?

Potter: In Fremont the Council has adopted certain criteria for public open space of various types. If the developer wants to create a homeowners park to replace the public facility, fine.

O'Donnell: Near Phoenix in Maricopa County a developer was able to get agreement with the county parks department to create parks immediately. He contracted with the department to supply land, materials and design and the department paid him back over a period of years. He also created an 18-hole public golf course, then turned around and handed the land as a gift to the community. The community, however, paid him for creating the golf course. He also received the added value of having homes backing up on the golf course.



#### New emphasis on budgeting for recreation areas and open spaces is producing new guidelines for land-planning decisions

Some builders have worked out rough dollars and cents rules for the cost of swimming pools, landscaping, recreation, etc., but are just beginning to realize that it is equally important to provide the personnel to operate them.

Weiss: We put together a planned-unit development in which we figured 150 units to be sufficient to maintain a swimming pool and 300 units for a combination of tennis courts, baseball diamond, etc.

We first established a budget for the recreational facilities based upon estimates of a breakeven on maintenance and debt service. When we arrived at this, we found that we needed more recreational facilities to establish the club as a marketing device for the community.

Therefore, we have taken the attitude that any excess investment in such facilities should be charged as part of the marketing cost of the community. We hope that our studies will show, within a reasonable time, what we will

be able to spend and what it will take to maintain and operate the neighborhood clubs.

**Canavan:** Jack, what has been your experience with budgeting for recreation?

**Cohen:** We generally budget, on apartments \$150 a unit, not including land. In a big project this buys a swimming pool, tennis courts, etc.

**Bill Smolkin:** We do about the same: for each 200 houses, a \$30,000 recreational facility.

**Cohen:** For an 800 apartment project, we can build a \$40,000 swimming pool, a bath-house complex, a community nursery school for around \$40,000 to

\$50,000, some tennis courts and then scatter throughout the project small lots for mothers and small children, including playground and swing equipment, and one large ball field.

However, when you get only a 200- or 300-unit project, after the swimming pool, there is little left for other facilities.

O'Donnell: There are no hard and fast rules. We have found that every facility has a different set of circumstances. You have to solve each problem as it comes up—how much land you are going to use, what facilities you can give, and then work it backwards just like any budget.

Ruderman: In two projects we have involving a thousand units, we figure not how much per unit, but per acre, because densities vary from two to seventeen to the acre. We figure \$6,000 or \$7,000 per acre to landscape and

put in recreational facilities.



Smolkin: You cannot merely allocate land and installation costs and expect to have a program. It takes people to run these things or otherwise your playground centers become hangouts for juvenile delinquents. Organizing children is apparently a highly specialized endeavor. Anybody setting up a system of parks has to create a system of people to run those parks.

Ruderman: In England and in Scandanavia they will take an area, put a berm around it, bring in all old or unused building materials, and then the kids can go into that area and build anything they please. The activities of these children are not being actively scheduled and, as a result, they have an opportunity to create. I think we lack this in many of our own very best planned communities today.

Finley: We are planning to set aside what we call "sites of opportunity" in each neighborhood. In other words, we will merely leave a couple of acres sitting there, not having the slightest idea what they are going to be used for.



## Selling new—and better—land-use ideas is hampered by a lack of convincing answers to community fears and resistance

The proliferating problems that most city planning directors face have led many to give a low priority to consideration of better residential land use plans. Our industry must continue to try to inform and educate them. Too many only praise and encourage planning when it suits their purposes, then ignore or fight it when it conflicts with what they want to do. Public bodies must fight harder for individual projects, not just vague generalities.

Potter: There is no bridge between the developer and community. For example, I define best land use as maximizing your resources, for the community as well as for the developer. Yet the developer today is not showing the community how land use fits in with the total community plan.



Freeman: We have to get across the inevitability of change. Of course, the homeowner wants vacant property to stay vacant, and as long as he thinks he can achieve this by casting his vote against change, then he doesn't care about anything else. The irony is that he doesn't care at all about that area if he ever moves away.

**Cohen:** How can we marshall up the enthusiasm of single-family house owners? If you have a zoning hearing on a multi-family project, only the people who now have single family dwellings will show up. As a result, it is merely the developer against the existing homeowners.



**Weiss:** The consumer must be educated about densities. The single family miniature estate is in decline. Townhouses and high rise are in ascension.

**Goodkin:** In educating the consumer there is no substitution for man to man combat, person to person relationship. Most people do not want to feel prejudiced and bigoted. If you sit down and talk to them in small groups and ask their advice, then you will meet with success.

I believe in this "homey" approach but on a very high level. Some people are influencers in the community. If they decide to band together against the builder, he is a dead duck.

**Cohen:** Our battles have all been one way: the builder beating on the door. In our sophisticated single-family communities, we have nothing but negation from the general public.

**Carl Norcross:** I don't know that I agree. When Crofton becomes a success, it will be be-

cause we have spent money to show people what the project and its features really will look like. I think we are doing much to sell good planning, good landscaping and good design.

Hanslin: In our merchandising we featured the people who created and designed our New Seabury project. In other words, this is John Smith, the architect; this is Bill Jones, the land planner, etc. Our customers get a feeling that there has been a lot of thought and work behind the whole project and, therefore, it must be good.

Cohen: We developed what we called the Saturday morning meeting group. We had one of our best developers, a very articulate man, some of the land owners and also some of the people who fought most viciously at zoning hearings. At the end of two years of brainwashing each other, we came to conclusions that are going to be published locally.

**O'Donnell:** One of the better things we did for Pike Creek in Wilmington was establishing local newspaper cooperation.

Leon Wiener ordered all of the available planned-unit development books and took them to the editors of the paper prior to even the announcement of the development. He convinced them that something had to be done about the way developments were being handled and that something better should be in the offing. As a result, the press did a great job of getting the public to think about green space, streets, drain2 age problems and clusters. After Pike Creek was announced, we had the paper helping to fight the battle of better land use.

Bill Brangham: There's another way to do that, Before we started Leisure World in Seal Beach, I made an average of four speeches a week to every civic group I could find in southern California. By the time we opened, we had a built-in reservoir of people who were well acquainted with what we were going to do.



Goodkin: People don't know what we are talking about when we say "land plan." They respond to environment, and consumers tell us what they are thinking through their planners and their politicians. We know that we have to show them.

Hanslin: This is the great value of those fellows who have gone out into the woods and have innovated in land use. They supply the "for instances" and take some of the mysticism out of what we are talking about.

Ruderman: Even those examples can backfire. In Anaheim, Calif., people were really anxious to get a planned development into the community, but a group came in saying they wanted to do one and then came up with a terrible project that did not work, did not provide parking or circulation. The community figured that all builders were going to rape them and they set standards that virtually eliminated PUDS.



## Selling better land use also hinges on better communication between the housing industry and municipal planners and officials

All proposals for better land use that involve zoning changes seem to become developer-vs.-homeowner struggles, without future buyers and renters, who will be most affected by the change. The general public has not been educated to the need

for higher densities in our land use. The housing industry is going to have to spend time and money in face-to-face persuasion of the public and their elected officials that new landuse proposals are in the public interest.

continued



Martini: Zoning battles have become so vicious and the victories so compromised that I think zoning may just fall apart. It has not done the job it was supposed to do and has lost its effectiveness.

**Freeman:** The planners don't have sufficient information available to make zoning decisions properly.

O'Donnell: Most city planning directors and their staffs are burdened with day-to-day problems of zoning, master plans, highway problems, parks and schools and they do not realize that the major development in any community is the residential uses. We must educate the one individual who is the planning commission.

**Cohen:** My experience is that they put too much emphasis on the zoning approach to land use and not enough into qualitative

use. A good designer can do townhouses and have them blend in with single-family residential areas to become an asset to the community. However, a poor designer can make them a detriment. The planner is likely to think only of legalities.

Potter: Part of the problem is that commissions and councils can only look at fragments of the total development picture. We are trying to put an umbrella over all existing ordinances to provide for a single application so the developer can submit the total development project at one time. This would reduce the detail staffs must cope with.



**Corley:** Perhaps if every zoning law had to be repassed every five or ten years, we would have more competent zoning laws and planning commissions.

Fischer: To what extent does

master planning pave the way for zoning changes? Have developers found any easier answers to their planning problems because of pre-planning?

Cohen: In Washington if the total capital plan works well for the developer, then he uses it when he asks for rezoning. But if it doesn't, he uses other arguments. The plan does not help a great deal because each county has, in turn, interpreted the plan in terms of their own planning. There is not much consistency.

The public is going to realize sometime that artificial zoning rules that will encourage childless groups in your community—and then let the large families live over on the other side of the tracks—is not an American attitude.



**Blankman:** There is also a problem of commitment of a public body. The regional plan-

ning association in New York does a lot of talking and planning, yet when we really needed their help, they told us that they really could not take a stand for individual developers. These people who really do have the influence have to be shown that they must take a stand and fight for individual projects. Their function is not merely to raise questions and point the way, but to accomplish things.

Stewart: Another mistake is to go to a planning board without lining up all the right power groups in the community. We had a piece of property that was obviously correct for multi-family use. We went to the leaders of the community with all of our pictures and everything else, showing them what we were doing. We had some 40 of these people at the zoning hearing in our favor. But we forgot a manufacturer across the highway. The man representing the manufacturer indicated that if this project went through, they would move their plant. That killed it.

Norcross: When you are lining up the power structure in the community, remember the people who want growth. The ones who want growth most (and hence new housing) are the ones trying to get new industry.



## New towns, unhampered by parochial zoning restrictions, can free developers to apply new ideas in housing and land use

But new cities, by their very size, need general planning approval for the over-all concept, with the specifics put off until the development schedule catches up with particular areas. Then, too, some new projects are much bigger than the communities they seek to join. Yet many projects, retirement villages especially, bring in far more tax revenues than the services they require, and the new families have ample means.



**Brangham:** When we go into a town seeking annexation, we are the tail wagging the dog.

At Seal Beach and Walnut Creek, for example, we have more apartment units than there are people in those communities. In spite of this we have overcome the planning and zoning problems by two arguments.

First is the common denomin-

ator for all business activity: money. Because no additional schools are required at Seal Beach, their tax rate, for the first time in 15 years, has gone down. The same thing is going to happen in Walnut Creek.

Laguna Hills, our biggest project—18,000 units—will generate some \$5.5 million of taxes every year. This will eliminate all bond issues. Self interest has answered the objections to the influx of this new population.

Second is the quality of the people we bring in. Our average net worth at Walnut Creek and Laguna Hills is in excess of \$125,000. These people of substance will be an asset to the community. This is why we have not had problems in spite of mov-

ing masses of new people into already established communities.

Finley: In Columbia we presented the local government a plan for the whole town, 14,000 acres with its villages and central business district. The plan shows three levels of residential density, employment centers, research laboratories, industry, warehousing, green belts and 25% of the town set aside in permanent open space. It shows transportation, school locations, neighborhood shopping. We are going to ask the county, on the advice of the Planning Commission, to approve this plan as a document representing county policy.

The plan, in nature, is general not specific. We have to obtain general approval of the scheme and only get down to specifics as we reach each new area. We recognize some pitfalls in this but we could in no other way get a 15- or 20-year permanent commitment on this piece of land. We could not apply for detailed zoning for every part, because we

would not have detailed planning for some of these areas for years.

Martini: Four or five counties around Atlanta have "community unit plan sections" in their zoning ordinances. These provide for flexible densities and give an advantage to the developer who follows them. There is a credit for giving up land for open space and you can give ravines and lakes if you like. A builder can raise net density 10% this way.

O'Donnell: Some years ago a developer who owned 200 acres was concerned about haphazard growth of adjoining properties. Gridiron streets and the topography did not fit together. There was a drainage problem, no parks, and schools not located in the proper places.

So he made a complete neighborhood master plan including his property. In doing so, he benefited and so did the community. They developed this general plan and it was a better neighborhood than some of the sprawling developments nearby. As adjoining properties became available, these were worked into the pattern and the entire area came out a good neighborhood.

It did not cost the developer much more than planning the 200 acres he already owned. He protected his own interest as well as the community's.

**Potter:** Every really progressive industry spends a certain amount of money on research.

Why cannot a developer who buys 200 acres take several acres and do a cluster of models, to find out if this will be feasible and then go back to the city or county with revised plans?

Freeman: Under most subdivision regulations you cannot do this. We cannot even build a house until we get a plumbing permit, and if we don't have sewers we cannot build out ahead. We also have to build within cer-

tain lines, setbacks, and with all of these restrictions we just do not have that opportunity.

Potter: Maybe we have part of the answer. Our City Council has established an experimental housing committee of five people within the community who are interested in a broader scope for housing. They are going to try to be a fourth force between the public, the developer and government in attempting new ideas and approaches.

Freeman: The councils who take the legislative action on zoning are forced to have an arm's length attitude toward the builder even though the builders have much more experience and knowledge to offer and to implement the zoning process properly. These legislative bodies cannot take advantage of it because of the public's suspicious attitude.

## 10

#### Financing patterns for land development are changing as fast as land planning ideas and techniques

There is no lack of money available for the purchase and development of raw land, but it will always be tied to construction loans and sometimes permanent financing. Few responsible lenders are interested in land warehousing alone. There is a growth in the development of large parcels of land that are sold off in smaller units, even by lots, to individual builders.



Jack Courshon: Ordinarily today the maximum loan for development purposes is 60%. If you pay \$100,000 for land and it costs \$300,000 to develop, your finished cost is \$400,000. However, the value of the property may be \$500,000. Therefore, you can borrow 60% of \$500,000 which, in most cases, will get you enough money to cover the development.

On the other hand, the developer might be able to get the owner of the property to subordinate the land, so that in effect, he has no money in it. However, as far as the lender is concerned, he has a first mortgage on a \$100,000 piece of property, and he will permit the development cost to be paid out as the development is created. If you can give 60% of the value of the land for development, you can at a later time give 75% of the completed value of the property, if a construction loan is also involved. A lot of lending organizations are giving the developer 75% of total value, but not all at once. They give enough to cover land acquisition and development on a pro rata basis.

Builders ought to explore this.

They would find that they could get all the money they need if

they have a sensible project. This money is not as expensive as usual land development money.

Land development money in many parts of the country is at 6%, but discounts and origination fees raise the effective rate.

We have known of deals where the construction loan is six and one and, if land development is involved, it will be six and two.

**Canavan:** When you examine a land development loan, do you look at the market three to five years in advance?

**Courshon:** The developer thinking of less than two years is talking pie in the sky. For a development loan we think from two to five years but not beyond five. We are interested in turning land into something that becomes a finished product.

Canavan: Who is the construction lender?

**Courshon:** We are. First Mortgage Investors prefer to make the development and construction loan. In fact I don't see how in the world any lender could be in the straight development loan business. It just follows that development leads to construction, construction leads to permanent mortgage financing.

I would hardly make a development loan without making the construction loan. If we are providing the construction loan, we are really paying ourselves off in the development loan phase. Since the development loan phase is the highest risk, we in effect are our own take-outs. The next step is the permanent loan based

on the construction loan, which the homeowner pays off.

**Schussheim:** If you want to build a large community, you probably have to look beyond five years. I wonder whether a piecemeal approach to financing is satisfactory. One of the advantages of FHA lending is that it looks at the whole market over a period of time.

Isn't there a need in each market area for some common assumptions about growth potential and capacity if we are going to think about the future?

**Courshon:** There are not many lenders (insurance companies excluded) who can afford to put even \$10 million into a project over a long term.

**Schussheim:** They might on a participation basis.

**Courshon:** True. You can avoid having too many eggs in one basket by having participants. But how are you committing your money? If you are talking about a 15-year program, I doubt that you will find any lender willing to commit himself to 15 years.

Hanslin: Who can buy 10,000 acres? Is the only solution to creating more financing the legislation which failed last year, that of FHA insuring land development loans for, let us say, syndicates of small builders?

Finley: We do not intend to build any houses in our town at all—we expect to make lots available for individuals, small builders, large builders, middle-size builders. We will put in all streets and utilities.

Is this a logical procedure? Are builders prepared to operate in this fashion?

Norcross: In Kansas City, J. C. Nichols became a land developer

only, selling lots to builders. In Houston 90% of the builders purchase lots from big developers. If builders buy lots from a developer, their money isn't tied up in the land and they can build twice as many houses.

Weiss: I'm not so sure there's much profit in that. Our organization is shifting its emphasis. We have determined that the only way to a substantial profit from land development is to sell pieces of property retail and so we are going into much more intensified homebuilding.

If a builder has little money tied up in land, this can be a problem to the developer. The developer sells land to the builder at a small down payment and then finds himself trapped into a fixed dollar return. If there is appreciation he does not gain the benefits.

Therefore, we feel, to control the product, to make a profit, we must make all the investment in the property. Experience has shown us that land appreciation has been a very substantial part of profit. Selling houses is just another way of retailing land in small pieces. The house profit alone is the least profit.

Martini: Most of my clients are land developers who sell lots to builders. They finance this in three different ways: syndicates of businessmen, small investment companies and with s&Ls.

Ruderman: In New Orleans the local homebuilder association is planning to buy large parcels of land so that they can sell pieces to members.

Corley: Back in 1933 when the Farm Credit Administration was established, farmers could not borrow money anywhere. Local HBAS might form their own credit associations like the FCA to help finance land development.

continued

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#### Lenders are gaining experience in land analysis because they are committing more and more loans on large tracts

The lenders' approval or disapproval of land plans could make them the greatest influence in the country for better planning and better housing. Major lenders have set up departments to analyze land loans and have developed far more sophisticated appraisal techniques that serve as checks on over-optimistic local correspondents. But there is still a great need for actual marketability and development cost data.

Goodkin: Lenders must exercise more control and discretion toward projects that are submitted to them. A lot of lenders have not created good appraisal departments. In Las Vegas they underwrote a lot of bad townhouses that went up like weeds. There was no economic or moral justification for them. They ruined the market and ruined it for three or four years.



Norcross: For every good project that gets money from a lender, there seems to be a stinking project that gets money just as easily. Bankers should know better, and if they did they could be the greatest single influence for better planning and better housing in America.

**Cohen:** Just as bad, I have too often seen lenders turn down a project because of location before they even saw it.

**Courshon:** Until recently when we said to the mortgage banker, "We will only take the land loan if you will guarantee the paper,"

the mortgage banker said, "Oh, well he's a good builder, I know he will do a nice job," and so he would endorse that note. There we would sit with a loan endorsed by a mortgage banker that amounted to the net worth of his company plus the intangible value of his mortgage servicing. What has happened is that insurance companies and others who are getting into land financing are developing far more sophisticated appraisal techniques in spite of the willingness of a mortgage banker to commit harikari by signing the note.

Weiss: We would like to see sals set stricter standards for development loans.



Schmidt: On the other hand, the s&Ls can be very negative about good plans. Whenever an enlightened builder comes along with a new land planning proposition, the lenders toss out the so-called "killer" phrase: "Well, how do you maintain the common areas?" They should say, "How do we figure out how to

take care of the common areas?" In other words, the lenders too often adopt a "show me" posture

Courshon: Let's face it, you don't need an appraising staff and you don't need an analyst for an FHA-VA mortgage. In recent years investors looking for better yields have been going into conventional, permanent mortgage financing. All they do is wait until construction is complete. They would say, "All right, we will give you 663/3% or 75% of value," but when the s&Ls started 90% loans, a good many of the remote lenders got out of the market. But today I can assure you that there is a transition: more and more of the big insurance companies are developing organizations in which they have land loan analysts. They are using them on all income producing property and in residential financing. The reason: inflation no longer bails out the mistakes. In the old days, if you made a mistake and something went wrong, somebody else would always grab it at a higher price.

However, today you don't have inflation, and the insurance companies and other big ticket lenders have realized that if they are going to be competitive, they must get into land development and construction money, and they must have trained staff members who are able to analyze loans and analyze land.

Goodkin: In my own business, market research, I would say that two years ago very close to 100% of my clients were builders, but today about 60% of them are lenders who are not just busting to lend money because the builder says he has 100 acres and is going to knock everybody dead with his new project.



Canavan: Our problem in appraising properties in plannedunit developments is partly that they are new. The appraiser has to visualize a new form of community plan with many amenities not normally found in residential developments. The developer must provide a project sufficiently attractive so that sufficient value can be found to cover the cost of construction. Adequate value may be found only if the appraiser believes that the buyer will find the houses attractive enough, to be willing to pay an equivalent purchase price. Since direct comparable marketing experience is not always easy to find, this judgment can be difficult for even a skilled appraiser.

Since the basic concept seems desirable for many reasons, we have tried to be very careful in our review of such proposals from an architectural and planning standpoint and have tried to offer as many helpful suggestions as possible based on our experience in other areas. We have all seen basically good new real estate concepts which, if poorly executed, destroyed market enthusiasm for a considerable time. For this reason, we are very careful with the first proposals of this type in a given market. The fact still remains that actual experience data regarding marketability and costs must continue to be collected and analyzed.

## 12

#### Streets and access roads are still bound by yesterday's thinking: new ideas in planning and technology are needed

When you must work with raw land costing \$25,000 per acre, excessive street widths and parking requirements are brutally expensive. Even when rear pedestrian ways are provided in common areas, some communities still require street sidewalks as well. Soil stabilization promises new economics, wherever street standards can be based on function and traffic, rather than arbitrarily over-engineered requirements.

**O'Donnell:** Design of street systems is becoming more and more important in the overall productivity of a piece of property. On the West Coast, lot parking for two and a half cars per house may be required, and we are talking about quite ex-

pensive land. In some places, south of Los Angeles, it averages \$25,000 an acre, raw. As a result, we are using 12.5% of the 6,000-sq.-ft. lot for parking.

If you took that same 6,000-sq.-ft. lot and figured out the standard cross-section of a street,

a 60-ft. right of way and a 36-ft. mat, again you are using 2,000-sq.-ft. of land to save a 6,000-sq.-ft. lot and you still need on-street parking.

We have been reducing street widths by encouraging super blocks that pull traffic to the major streets around this super block, with narrower culs de sac interior streets. Our old method of creating a circulating street system where you have 60- and 80-ft. right of ways running through the property, with each a potential major street, is expensive as well as a traffic safety hazard. If you can consolidate perimeter street widths to handle the traffic properly, you will be amazed at the savings.

Corley: That's a good idea. I think we spend too much time listening to the theory of wide boulevards. There is nothing pretty about a wide street in a residential area, especially where you want to decrease the speed of traffic. We ought to have one-way streets in a residential area, 12 ft. wide, Further, the use of wide paved streets multiplies the amount of water that runs off and increases sewer costs.

Ruderman: We have a development with off-street parking bays rather than curb parking. At a density of ten to the acre, it is impossible to park at the curb and still insist on 40 ft. two-way streets.

We satisfy everyone else until we come to the fire chief. He says they have to have streets wide enough to turn around in. We solved this in a number of cases by putting in emergency turn arounds.

**Cohen:** Has anybody gotten reduction of street widths with rear pedestrian walkways?

Ruderman: Some communities, despite the fact that we put walkways through the common green areas, insist on front sidewalks.

**Cohen:** Another problem is providing some area where kids can play with their bicycles and other wheeled toys. If you don't have hard surfaces somewhere, then kids will be in the streets.

Potter: I think we should be able to sell our police departments on these "hidden" pedestrian ways: they could be used by police and maintenance vehicles.



Andy Place: In our area they have been doing work with salt stabilization paving. They spread the salt and blend it with gravel, sand and clay mixed together. They roll it, seal it with an asphalt sealer and put a layer on top of it. Lime is also a good stabilizer and they are doing some work on the same principle with emulsified asphalt,

We did a three block length of street as a test eight years ago with beach sand that had a 10 or 15% clay content. We topped it with  $2\frac{1}{2}$ " of hot mix asphalt and have found, even with a lot of frost, that this street is holding up very well.

We experimented recently with our first soil cement stabilized pavement base and it has worked very well. Our top wearing surface on this base was a 1½" hot mix asphalt. It cost less than \$2 a sq. yd.

Hanslin: We tried soil cement roads without a wearing surface. We wanted to get some nice sandy, natural looking roads. The cost was very modest, something like \$1.13 a yd. It worked well, except where there were grades. These places need topping or gear shifting will wear down the road.

However, we did finally end up topping all our soil cement because of our grades. We ended up with 3" of hot top on a loam hardening soil cement base and these roads are really quite excellent.

Place: The Michigan Equipment people put a bright boy out in the field to find out what a piece of equipment could or ought to do. We have a piece of equipment that is a backhoe, a loader, that can be used for stockpiling dirt, making good subgrades, working around the house and putting on topsoil. We keep a man on it Saturdays and Sundays because it is worth the overtime to do it. Of course, that machine cost some \$33,000 but

it will put money in your pocket.



Don McAllister: That machine is similar to an elevating scraper. It is ideal for stripping off top soil and stockpiling for future use, Layers of top soil can also be respread in a uniform effective manner. Elevating scrapers are a versatile piece of equipment used for making driveways, roads and general earthmoving.

Place: We need a lot of help, for compaction, something that can get down into a trench near the house around the foundation. We can all dig a hole and back fill it cheaply. However, we cannot compact our trenches at a low cost. We need something to give us better lower cost trench compaction.

We have to modify and build a lot of our equipment as it is. We made a tree digger and mounted it on the front end of a rubber tired loader, it cost \$750. I am sure that you manufacturers could have made that rig and sold it to us with a profit for a lot less and we would have been happier with it. We can move a 7" tree with our rig and it is our best piece of equipment.

## 13

#### There is a new impetus—encouraged by both builders and utilities—for underground wiring in residential developments

The utility that is unwilling to consider underground wiring is the exception today, not the rule. Many electric companies have worked out cooperative programs with builders to reduce the cost of underground, but large-scale developments demand such high voltage that the utilities are prudently refusing to take any installation shortcuts.



**Howard Stevenson:** About 70% of all electric utility companies throughout the country

are now willing to put in underground wiring. This has probably received, over the last 15 years, more organized and unorganized research than any other item that I know of in the electrical line.

**Potter:** We have attempted to tie underground into land use by providing incentives for the developer: he can get up to a 35% increase in normal densities if he uses underground. There is another possibility: if you do not want to increase density, you can

have a land use mix, commercial or industrial research clusters fitted into the neighborhood. It would require underground utilities to do it.

O'Donnell: Public Service Company in Santa Fe, N.M. is now working with one of our clients to put in all of the underground, including telephones, and then work out a payment program for the difference between overhead and underground costs which will then be charged to each homeowner over a period of years. There will be no cost to the developer.

Like many other utilities today, Kansas Gas & Electric will contract with a developer to have him do all the trenching and receive credit for it. Then each allelectric house will get underground at no cost at all to the builder or developer.

**Stevenson:** One of the big troubles with underground is how do you get a hole in the ground? If we could solve that cheaply, we would have the whole problem licked. We tried a torpedo in frozen ground and it works fairly well. The torpedo is a device with compressed air behind it. It pushes its way, displacing the earth, and it goes fairly straight, if you start it straight.

It has a compressed air line behind it so that if the earth is of the proper consistency, you end up with an unsupported hole in the earth. Synthetic ducts containing wire conductors can be pulled through these holes with

continued

the pneumatic line that pushes the torpedo through. But we are only in the experimental stage.

Weiss: Why do you need conduit?

**Stevenson:** If you have, say, 500 homes, you are not going to serve this many homes at 240 volts. You need about 40,000 volts, If you put this underground, this becomes pretty ex-

pensive cable to start with and if you have any difficulty, you had better be able to pull it out again instead of having to dig it all up. This is the only reason for conduit. We will put 7,200 volts in the ground with direct burial but that is peanuts. When you get to talking about 40,000 volts, then you really had better be sure that all your safety factors have been included.

## 14

#### Sewage-treatment plants and other new sewage-handling techniques are fast making the septic tank a thing of the past

Central sewage treatment plants already cost less per house than septic tanks, and maintenance is shifted from the homeowner. In addition, lot sizes can often be reduced when there is no need for tile fields. Could gravity sewers, with their expensive and extensive engineering, be replaced by pumped sewage lines?



Bernie MacCabe: Centrally located sewage treatment plants generally cost less than septic tanks and take maintenance worries away from the individual homeowner. Excluding sewers and site, a complete-in-place plant to serve 30 homes would cost about \$440 per residence. For a 100-home subdivision, this would drop to about \$300. A completely installed treatment plant for 3,300 homes would cost about \$60 per home.

Corley: We built our own package unit for 100 houses, but there are several hidden costs which are apt to be overlooked. Our actual cost for the treatment plants was \$200 per house. However, you have to add the cost of the land surrounding a sewage plant, which FHA required us to set aside. You have to consider access roads to your plant, pumping stations, etc. The over-all cost would be \$400 to \$450 per house.



**Bob Gloppen:** There are other factors. For example, if your

state permits septic tanks, then it requires a very definite size lot to accommodate the tile field and if you increase the number of lots because you are using a treatment plant, the treatment plant and collecting system can be cheaper than individual tanks.



Art Parchen: We ran a cost study on a 36-home division in suburban Kansas City, where local restrictions did not permit more than 36 lots in the plant if the builder/developer put in septic tanks. But if the developer put in a sewer system and an onsite treatment facility, he would be able to get an additional 16 lots into the same project to bring it up to 52 lots. The developer was able to pay for the sewer system and the treatment facilities by the additional 16 lots (including two for the treatment plant site). From this we feel that even on a small scale you can put in on-the-site treatment facilities at a profit to both the developer and the ultimate home-

Of course, these plants need constant maintenance and attention. It does require the upkeep of the mechanical equipment. It is a thing that you should maintain and look at every day.

Martini: A developer in Florida formed a utility company and set up a park around it. He used the same corporation to manage the open spaces, utility, park and recreational areas.

Parchen: We have been working on reducing the initial cost of installing sewers by eliminating the Y's and T's commonly put in at future house locations. By eliminating these, your initial investment in the sewer is reduced considerably. Also, by eliminating them, you eliminate records as to where they are located. We recommend that you tap the sewer at a future date by cutting a perfectly round hole in it with a mechanical device and put an adapter on it to provide the root-tight, water-tight fitting for the house service connection. This reduces initial construction costs so it should be attractive to the builder. It will come as local authorities become sold on the idea that they must tighten up their sewer lines to eliminate infiltration.

Corley: Plastic pipe is a wonderful thing, if somebody could help us with the installation of it. Look at it this way—you fellows in package plants do not sell sewer pipe, but if we can reduce the cost of all these other things, then maybe we can spend money on better plants.



**Howard Clark:** Sewer lines are a problem. If the land rolls and pitches, then some of the sewers have to be over 8' deep, in some cases over 30' deep.

Corley: And that's a big ex-

pense. I think the biggest pickpocket in our businesses is the gravity sewer. Pumping should be a lot cheaper. But the cost of pumping sewage has been far greater than what it needs to be.

If you put in a nonclog sump pump, which can be purchased for about \$150 in quantity, you can change from gravity sewers to forced main sewers and liberate the whole design concept. After all, the biggest deterrent to aesthetic development today is the fact that you have to have a V-shaped drainage situation (over your whole development) which flows in a third direction, before you start building on it.

It would only cost from 50¢ to 95¢ a month to pump the sewage out of the house and it seems to me that plastic pipe going into a 4" or 6" master forced main would give us a real opportunity to open up this matter of developing. We all know what it costs to grade rolling terrain and to cross watersheds.

These 30' sewers are terrible and I think they can be eliminated. As a result, you would have less grading, no manholes, less maintenance.

Forced pumping is the next step in getting rid of sewage and getting rid of this gravity monster that picks our pockets everyday and runs up the cost of land development.

MacCabe: The average homeowner pays between \$2 and \$10 a month in sewage service charges. He can flush his toilet and forget what happens to the sewage, The charge is nominal and few object.

However, individual home treatment units, or pumps, place the responsibility for maintenance squarely on the shoulders of the homeowner, and he does not like this added "nuisance" of residential upkeep. Most people prefer paying someone else to do it.

Technology starts on p. 129



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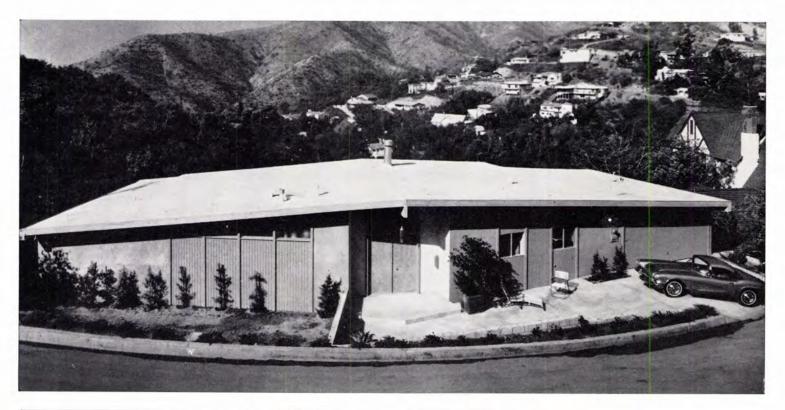


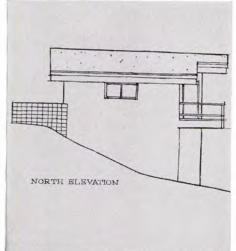
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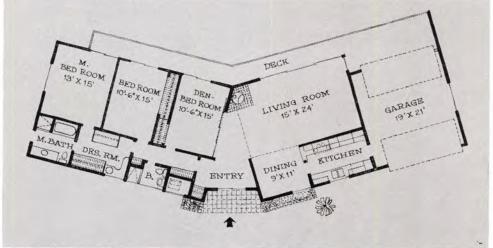
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portion over the slope are skirted, and this lower space is used for storage and a play area.

#### Hillside homebuilding: new construction study offers some guidelines

The study's first objective was to arrive at cost ratios between flat-site and hill-site building. But the most practical ideas to come out of the American Institute of Building Design's recently completed experimental hillside house concern techniques.

The 1,745-sq.-ft.-house was built on a difficult Glendale, Calif., slope by the AIBD's Los Angeles chapter, and because the project extended over a three-year period, the breakdown of its \$25,330.78 cost (\$15.44 per sq. ft.) is not entirely realistic in the areas of labor and scheduling.

But in the areas of construction and design the study makes an important contribution—namely, how to make a hillside house conform to its lot (thus holding down foundation costs by minimizing contour cuts) without creating a lot of structural and design disadvantages. Examples: The house is 95' long and has a one-room depth of 25' throughout (plan above) to reduce the extent to which it overhangs the slope. The lot, which is 130' deep (narrowing from 120' at the front to 35' at the back), has a front-to-back slope as steep as the average stairway (about 6' in 10') and a side-to-side slope totaling 6'.

All plumbing is located at the front of the house (see plan) where it is closest to city lines. A rear septic tank was originally planned, but the steep slope would have made the rate of flow too fast.

A low-pitched roof directs drainage away from the slope and toward the street to offset erosion in heavy rainfalls.

Water heater and furnace are concealed behind a plywood panel at the front of the house so they can be serviced from the street level. This was one reason for combining a

few panels of patterned plywood with the stucco finish (see photo).

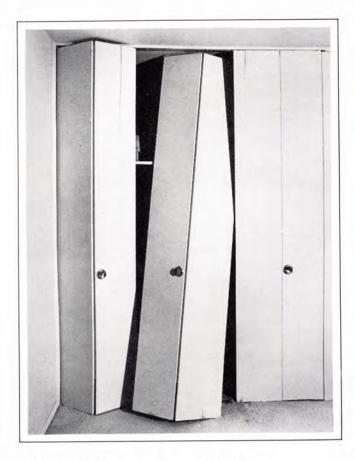
To gain more space for off-street parking on the limited setback, an entry court was designed to serve as a patio and driveway extension.

To enlarge the narrow rear balcony, the garage was equipped with upward-acting doors at each end (see plan).

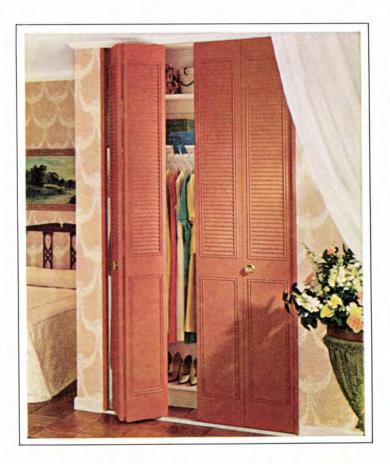
The builder, Calvin Burris, found it was easier to excavate from below rather than from above. He was unable to pour concrete for the foundation because the force of the mortar flowing down the grade would have toppled the forms. Instead, he pumped the concrete into the forms.

Until the subfloor was erected, Burris had virtually no space for storage. Solution: split-second scheduling so that material could be used as soon as it was delivered.

Technology continued on p. 129



Wood is a headache.



# Float-Away Metal Doors are a relief. They won't warp, crack, peel, stick, fall off their tracks.

People want bifold doors. But chances are, if you've used other doors before, you've had nothing but callbacks, complaints and replacement costs. You won't have any of those headaches with Float-Away metal bifold doors.

There are five Float-Away models; one's just right for your next project. Put them up. Here's how you'll benefit:

- ☐ Drastically reduced maintenance. Float-Away's advanced construction features are worked with steel more than 10% heavier than anyone else uses, better tracks and sturdier hardware.
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- ☐ No problems with odd sizes. They fit all openings.
- ☐ Won't disturb your prospects. They're the quietest doors ever made.
- ☐ Save time.
- ☐ They've got to be good. Every door is backed by a 5-year

Free! Special High Rise Kit to help you with the loading, labeling, distributing and odd-size opening problems of high rise apartments. Write for it.

NEW! A budget door that meets all specifications of competitive doors, available in most models with a 1-year guarantee.

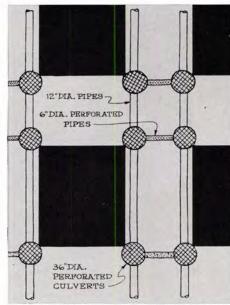
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1173 Zonolite Road, N.E., Atlanta 6, Georgia Dept. H-365 AND London-Lenscrete Ltd. Queen's Circle, London S. W. 5, England







#### Aluminum dry wells chop two-thirds off storm-drainage installation costs

They reduce costs because they reduce runoff—and thus permit the use of lighter main lines which can be installed by smaller work crews.

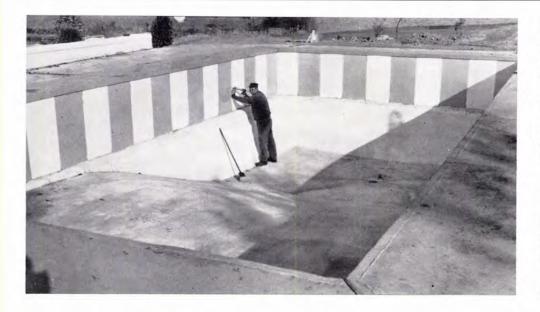
Savings amounted to some \$70,000 at a 600-acre tract (Tanglewilde) near Olympia, Wash. Builder Alvin Thompson used the drywell plan for the first 700 of his projected 2,000 houses because it is ideal for the free-

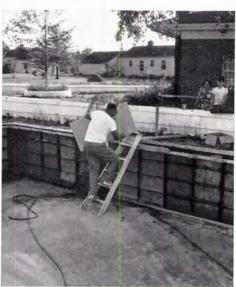
draining granular soil in that area.

His system consists of a 36"x8' perforated aluminum culvert—14-gauge with ½" holes—set vertically (photo) at the corners of each block. The culverts are in series on 12"-diameter main lines and linked at street intersections by 6"-diameter perforated pipe (diagram). Their tops are flush with the pavement and fitted with removable inlet grates. Heavy

flows pass quickly into the soil through the perforations.

The 700-house system was installed by a three-man crew: a backhoe operator to dig the trenches, an engineer to control the grade, and a pipe layer. It cost \$30,000. Engineer John Swift of Olympia estimates that a conventional system—requiring pipes up to 54" diameter—would have cost \$100,000.





#### Porcelain-coated steel panels promise lower-maintenance swimming pools

And because they are part of the concretepouring operation, they can be applied with no significant increase in construction labor.

The panels were developed for use as chalk-boards in schools, but now a Cleveland manufacturer, Korok Inc., has decided to market them as pool liners. They cost about  $50\phi$  a sq. ft.

In its prototype installation, the company

used 2'x4' panels (there are other standard sizes up to 4'x8') in combination with 2'x4' steel concrete forms. After the forms were positioned and clamped, the porcelainized panels were slipped inside (photo at right) and wired against the inner face. The concrete was poured, and when the forms were broken away, the panels were embedded in the wall. A ½" separation between panels let the con-

crete ooze through to form a seam which was later sealed (photo at left). This eliminates caulking maintenance.

Compared with a conventional concrete pool, the panels would add about 10% to average total cost, according to the manufacturer's estimate. Color choice offered by this manufacturer is currently limited to brown, turquoise, white, yellow and pink.

New products start on p. 139

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

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



ELLINGTON, CONNECTICUT

Price: \$20,490 with land . Living Area: 1565 sq. ft. . Builder: I. R. Stich Assoc., Inc. . Architect: Richard A. Shope.

WHAT THE JUDGES SAID: "Four large bedrooms with one full bath and two half baths in this price range is a good buy in Connecticut. The outside, though not glamorous, is far better planned than the majority of homes in this state. Full basement provides space for laundry equipment and rainy-day play."

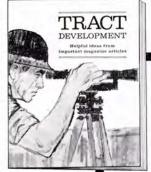
INCLUDED WITH THIS HOUSE: Built-in range and oven, kitchen exhaust fan and hood, fireplace, full basement, flagstone service walk, black-top driveway, three saplings and six shrubs, paved streets, central air conditioning.

THE PLAN: Traffic has been well planned—from the front door, from the backyard, and from the garage door. Kitchen has that most-needed-of-all closets: the broom closet. Dining room is separate, and storage ample.

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mains is based on their
proven record of long,
trouble-free service. We find
cast iron gets quick approval
from both water districts
and the public."
Grover C. Jones,
Controller
I. R. Stich Associates, Inc.

78% of the successful builders publicized by American Home Magazine specified cast iron water mains. They appreciate cast iron's natural strength and durability. Qualities that help cast iron pipe stand up to internal pressures, external loads, adverse soil conditions and temperature extremes. Qualities that assure dependable water delivery and fire protection for more than a century.

"Best Homes for the Money" is the way American Home describes these houses. Cast Iron pipe supports the claim—with dollar-fordollar benefits unmatched by other pipe materials.

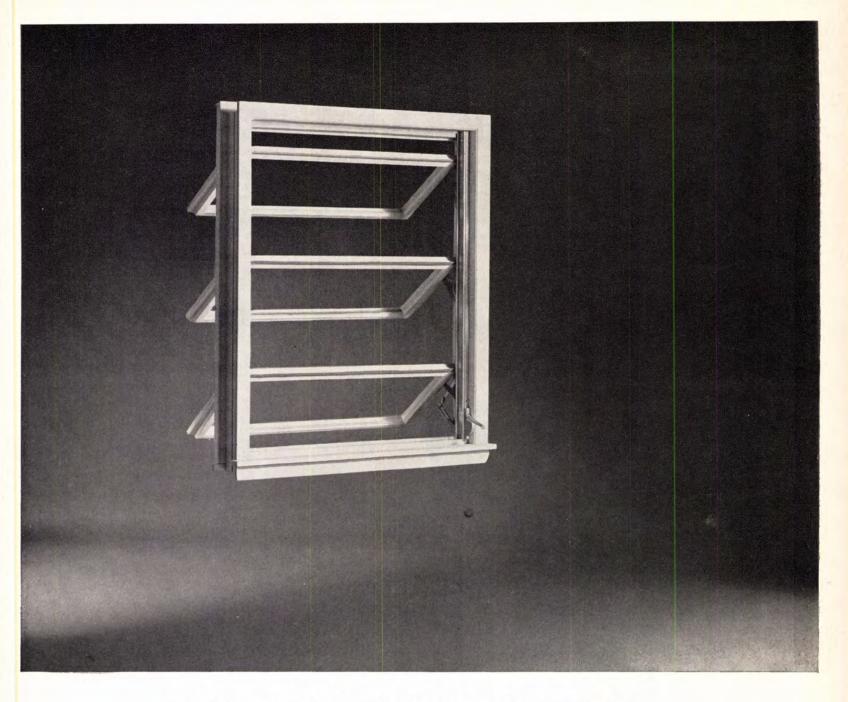


To help you in your work, the Cast Iron Pipe Research Association offers the free booklet, "Tract Development . . . helpful ideas from important magazine articles." Send for your copy today.

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CAST IRON PIPE RESEARCH ASSOCIATION Wallace T. Miller, Managing Director 3440-H Prudential Plaza, Chicago, Illinois 60601 Please send me the Tract Development booklet.

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#### We make 11 great windows ...this is our best



The E-Zee Loc. It looks like other awning windows. But notice. There is only one rotor. It operates all the vents at one time. Opens them up to ninety percent. The vents overhang. Air is scooped in and up, but rain just can't

get in. What else? The vents drop slightly when opened, making it easy to wash the outside from the inside. Another refinement. Delayed action in the lower vent allows ten percent ventilation even when upper vents are fully closed. One more turn of the rotor and the whole unit locks tight. There's more. Woodco's own aluminum hardware. It fits right. And double weather-stripping. And aluminum screens. And kiln-dried ponderosa pine frames. Options, too. Storm panels and insulating glass.

The E-Zee Loc awning window adds immeasurably to the sales potential of any house. It demonstrates its way into the heart of your prospect. Given a choice in the matter they won't want anything else.

The E-Zee Loc is available in both contemporary and traditional designs. Drop us a note for a complete description and specifications.





Woodco E-Zee Loc awning windows, casement windows, and others, are available in a full range of styles and sizes as shown in Sweet's Catalog.

WOODCO CORPORATION (DEPT. B1), NORTH BERGEN, NEW JERSEY

WOODCO MANUFACTURING PLANTS:

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what makes you think all brick are rectangular?

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to build walls
-lay floors



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Standard Hexagonal unit: Size 6" x 2¼" or 8" x 2¼".
Finish, Sand-Mould. Used either as a paving unit or facing unit to achieve honeycomb effect.



BRICK COMPANY NEW OXFORD, PENNA.

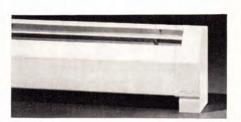
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Smallest baseboard available.— only 7" high — gives same heat as bigger units. Fully adjustable damper. Completely noiseless.

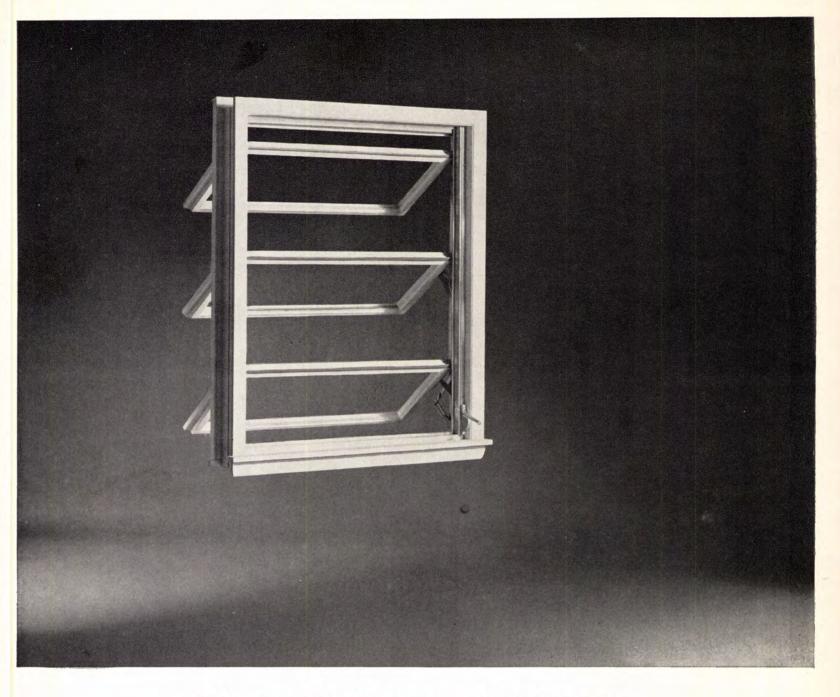
Repco products exhibited at New York World's Fair



**Repco Products Corporation** 

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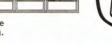
scooped in and up, but rain just can't get in. What else? The vents drop slightly when opened, making it easy to wash the outside from the inside. Another refinement. Delayed action in the lower vent allows ten percent ventilation even when upper vents are fully closed. One more turn of the rotor and the whole unit locks tight. There's more. Woodco's own aluminum hardware. It fits

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The E-Zee Loc awning window adds immeasurably to the sales potential of any house. It demonstrates its way into the heart of your prospect. Given a choice in the matter they won't want anything else.

The E-Zee Loc is available in both contemporary and traditional designs. Drop us a note for a complete description and specifications.





for the Beautiful point-of-view... ®

Woodco E-Zee Loc awning windows, casement windows, and others, are available in a full range of styles and sizes as shown in Sweet's Catalog.

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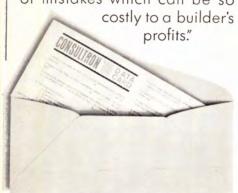
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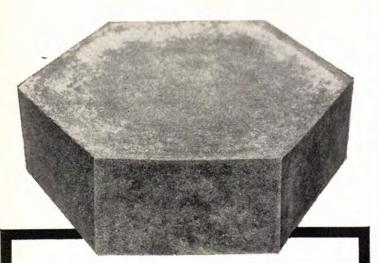
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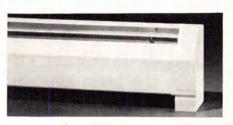
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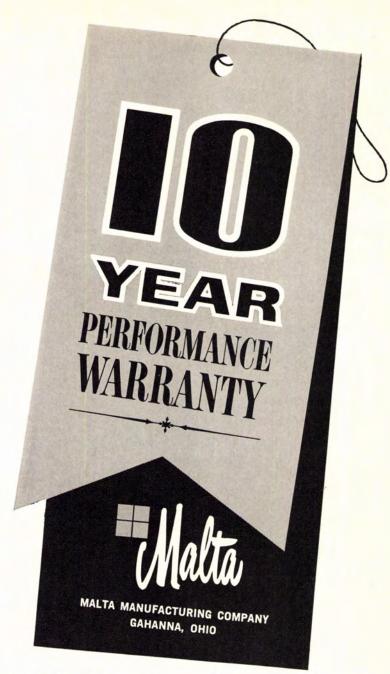
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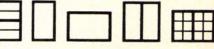
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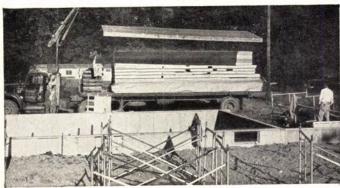
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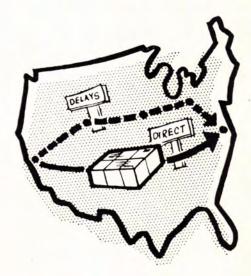
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Table of Organization—A suggested organization of employees.

Merchandising Plan and Budget—Includes media advertising details, newspaper, radio, TV, outdoor, on-site promotion schedules, costs, and recommendations.

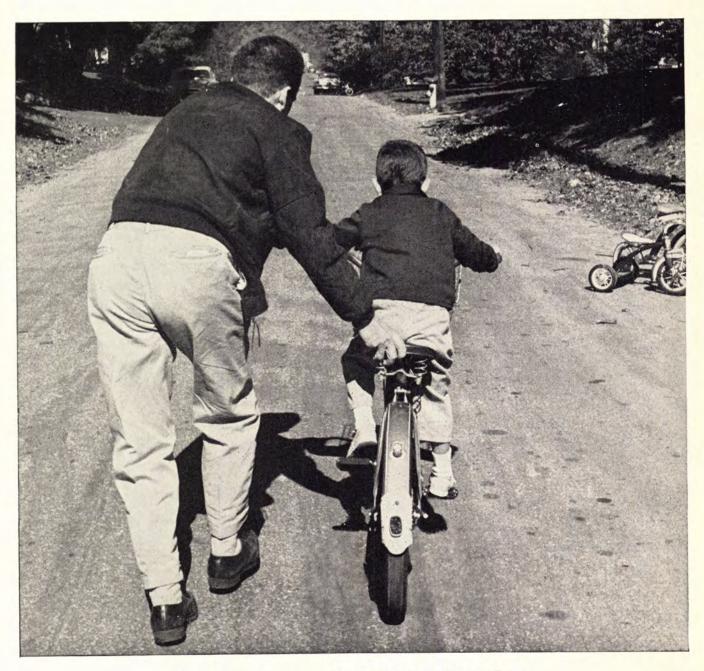
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HOUSE & HOME



# "If you are looking for a sure way to add fresh buyer-appeal to your homes try EXTERIOR DECORATING WITH CONCRETE"

Says Harold O. Klopp, well-known landscape architect and chief consultant to the Chicago World's Flower Show

An important trend today is to total homesite living. Home buyers are looking not only at interiors but at exterior features. They want charm in the home surroundings. For promotion-minded builders the need is answered effectively by Exterior Decorating with Concrete—a new concept in the decorative use of concrete.

It starts with the basic units of

any home setting—drives, walkways, patios designed in wholly new and unusual patterns. It means special "designer touches" that give character and distinction.

Concrete is infinitely versatile. It can be patterned, shaped, colored in a thousand ways to fit the personality and style of any house, any landscaping plan and arrangement of plantings. Installed at the model home, decorative features in concrete can readily be offered as options or a part of the package.

On this and the following three pages are shown ideas for decorative uses of concrete developed by landscape architect H. O. Klopp for homes in the \$18,000 to \$30,000 range. They give you a good idea of the exciting possibilities of exterior decorating with concrete.



"Turning a yard into a selling feature is simple with concrete." In this design, Mr. Klopp shows a walk of precast concrete rounds set in exposed aggregate concrete made with black Japanese pebbles. This contrasts beautifully with a driveway landing strip of

brushed and scored white concrete. A separate "sneak path" of black precast rounds adds interest to the house entry. These designs and surface effects, as well as innumerable others, can be easily and economically duplicated by a builder's own finishing crews.



"Make it a decorative driveway...
use concrete to add drama!" says
Mr. Klopp. Here, a natural concrete surface is given interest, a new look, with
a bold pattern of redwood divider strips.
Adjoining walks supply an appealing

contrast with surfaces of black concrete, broom finished and scored in random rectangles. There's no limit to the ideas that can be created. Exterior decorating with concrete can add unique sales appeal to homes in any cost range.

## "I look on concrete as a <u>decorator</u> material for outdoor living features, as well as a construction material.



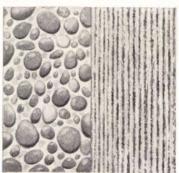
Most builders have thought of concrete pretty much in terms of its strength and durability and its popular structural uses in homes—and with good reason. But, today this viewpoint is changing. As a landscape architect, I'm really enthusiastic about the striking decorative effects and beauty that concrete can produce. Actually concrete meets the three basic needs in any decorating—texture, color and form. And this is what gives such limitless potential to exterior decorating with concrete."

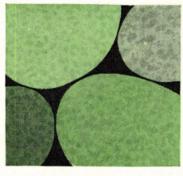
#### Texture Color

#### **Form**

In using concrete decoratively, there's practically no end to the beautiful and unusual effects you can get. Surface texture can range from toppings of sparkling chips or fine pebbles to inlaid stone, to broom, comb or burlap drag patterns.

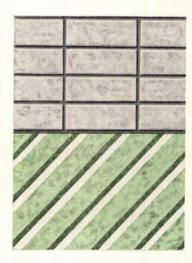
Color? Mix it right into the concrete—pure white to jet





black and all the bright hues in between. And concrete takes any contour so it can be formed and tooled to fit every decorative need and idea.

Out of the material itself grows this whole idea of exterior decorating with concrete—and the exceptional opportunity it offers any builder to add a new distinction and competitive selling advantage to his homes at a realistic cost.



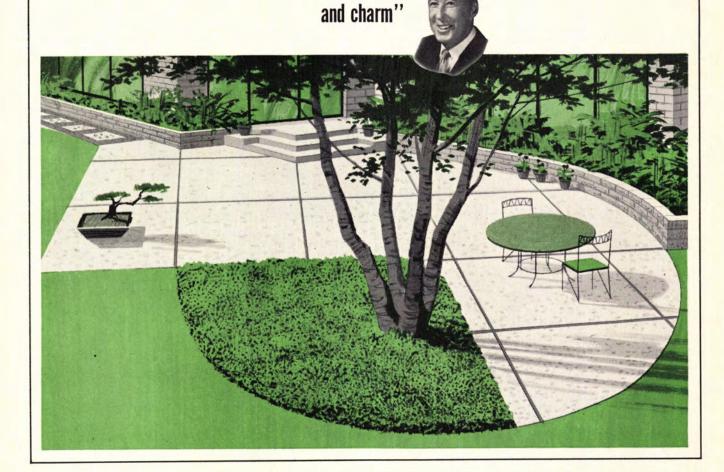
In the sketch below, Mr. Klopp shows how simple but effective use of angles, curves and surface texture creates a concrete patio that's distinctive and high on livability. It also provides a handsome setting for plants and flowers.

The patio itself is exposed aggregate concrete with redwood dividers. It's bordered by a low

planting wall of split-block concrete masonry. The garden walk, too, is textured—in squares of exposed aggregate concrete, set in loose matching aggregate.

"A patio can be an 'outdoor living room'

with character



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#### **Floors**



Vinyl flooring in Vermont Flagstone pattern is offered in five shades: natural multicolor with shades of green, slate and red; green; natural slate; Sun Tan and beige. Available in 6' widths. Sandura, Jenkintown, Pa. (Circle 201 on Reader Service card)



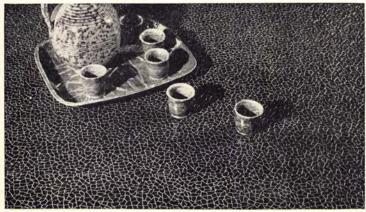
**Shear carpet** of acrylic fiber comes in 12 colors including copper, beige, red and brown. The fiber is said to show superior resilience, fastness of color and wearability. Retail price: \$11.95 a sq. ft. Dow Chemical, New York City.

Circle 202 on Reader Service card



Brick-shaped vinyl is cut into actual brick sizes and can be laid in classic paving patterns. White, beige, red and pink shades are available. Two sizes are offered: 3" x 9" at about 24¢ installed and 9" square tiles. Amtico, Trenton, N.J.

Circle 203 on Reader Service card



**Sculptured vinyl flooring,** called Minaret, comes in solid black (above) and a nondirectional pattern on a white ground. Three other deep textured patterns make up the line. Retails for about  $45\phi$  a sq. ft. Goodyear, Akron, Ohio. (Circle 204 on Reader Service Card)

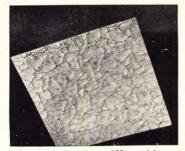


**Cushioned vinyl** is available in 6' wide sheets for on-, above- or below-grade installation. Foam cushion resists permanent indentation, acts as an insulator, is soft to walk on and muffles noise. Congoleum-Nairn, Kearny, N.J. (Circle 205 on Reader Service card)



Thinline wood strip flooring comes in oak and walnut. A vinyl topcoat eliminates need for sanding or finishing after laying. Installation costs are said to be 40% less than the cost of conventional flooring. Forrest Inds., Dillard, Ore.

Circle 206 on Reader Service card

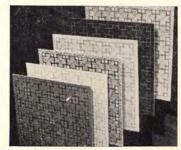


Vinyl asbestos tile with an inlaid color-chip pattern is offered in Chocolate Malt, Desert White, Sunburst and Lemon Chiffon. Tiles come in standard 9" x 9" size and 12" x 12" tiles can be specially ordered, Azrock, San Antonio, Tex.

Circle 207 on Reader Service card



Embossed vinyl tile, called Beachwood, is designed with random width strips and embossed accent areas. The tiles are offered in three colors. Five other styles are included in the line. Tiles come in 12" x 12" size. Armstrong Cork, Lancaster, Pa. Circle 208 on Reader Service card



Resilient tile comes in six colors. The design, a floral motif alternating with multiple tiny squares, creates a three dimensional effect. A ½" textured border permits adjacent installation of the same tile or placement with other tiles. Kentile, Brooklyn, N.Y.

New products continued on p. 143



For a garden apartment in the suburbs...

HILLTOP APARTMENTS, Baltimore, Maryland, use York air conditioning systems, including Borg-Warner furnaces, to assure year-round comfort. Builders, Gorn Brothers.

# you can depend on YORK AIR

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or a high rise apartment in the city...



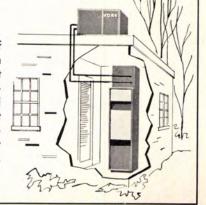
## CONDITIONING



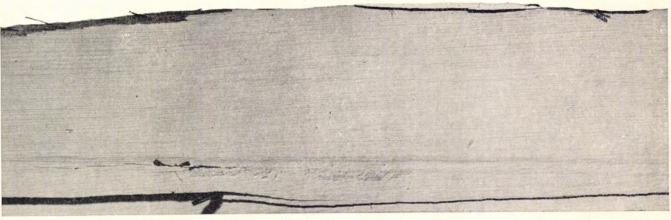
air conditioning and refrigeration



Typical arrangement of York Flex-O-Metic system in garden type apartment installation. Outside section is on roof; furnace and coil are in alcove. Heat exhaust section may be mounted on slab, for ground level installations.



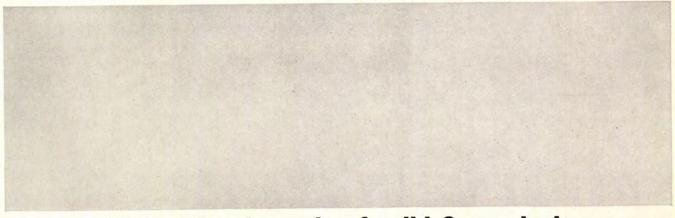
Wood can splinter,



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 participation 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-

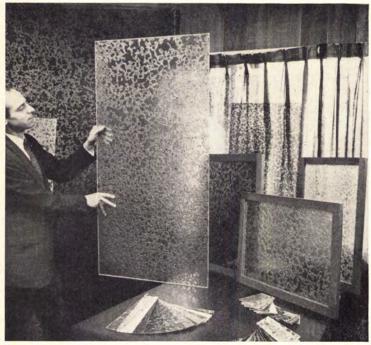
fication shown here in red and black. It's your assurance that the manufacturer stands behind his high-quality product of proven performance, using Geon rigid vinyl compound. For additional information about this exciting material, write B.F.Goodrich Chemical Co., Dept. GN-3 3135 Euclid Ave., Cleveland, Ohio 44115. In

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#### Interior materials\_



**Sandwich panels** for interior and exterior glazing are glass-fiber reinforced on both faces. Light-transmitting panels in nondirectional patterns are available in 25 colors. Three weights are offered. Capella Corp., Eugene, Ore. (Circle 210 on Reader Service card)



Plastic - finished hardboard in Chantilly design comes in beige, green, gold and rose. The 4'-wide panels are said to be suitable for all interior surfaces. They are ½" thick, installed with wallboard adhesive. Marlite Paneling, Dover, Ohio.

Circle 211 on Reader Service card

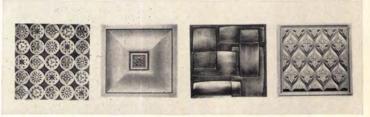


Plastic-finished paneling has melamine coating for dirt and moisture resistance. Florentine pattern (above) is available with pink, blue or gold backgrounds. Panels come in three sizes. Miratile Panels Prods., Chicago.

Circle 212 on Reader Service card



**Decorated tiles** in Americana, Galaxy and Sea Horse designs come on a gold mist background. A new surf green tone brings number of colors offered to 55. Decorated tile line includes 70 designs. American Olean, Lansdale, Pa. (Circle 213 on Reader Service card)



**Press-on plaques** can be applied to any wall surface. Factory applied bonding adhesive allows immediate installation when protective covering is removed. Four basic styles in a variety of finishes are offered. Syroco Inc., Syracuse. (Circle 214 on Reader Service card)

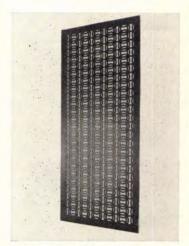


**Sculptured panels** are precast and come in four finishes: natural gray, smooth and etched white and buff. Wall-facing units weigh 35 lbs. and are 15<sup>3</sup>4" square with a basic thickness of 1½". Nitterhouse Concrete Prods., Chambersburg, Pa.

Circle 215 on Reader Service card



Vinyl-covered paneling called Magnolia, is light ash in color. Panels are on a hardboard base with a vinyl face, can be applied directly to studs with nails or adhesive. Available in grooved (above) or ungrooved patterns. Evans Prods., Portland, Ore. Circle 216 on Reader Service card



Grillwork pattern is 29% seethrough and permits air circulation. Prestige pattern is composed of interlocking circles within square forms. Panelaire can also be laminated to solid surfaces for a textured appearance. Panelboard Mfg., Newark.

Circle 218 on Reader Service card



Redwood paneling is kiln dried. Resistant to weathering, decay and insects, redwood is durable and has high strength in spite of light weight. Panels surfaces are said to be easily painted. Available in a variety of patterns and sizes. Simpson Timber, Seattle. Circle 217 on Reader Service card

New products continued on p. 146



Circle 69 on Reader Service Card

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#### **Kitchens**



**Refrigerator** has 16-cu.-ft. net volume. Model includes swing-out shelves and a roll-out freezer. Self-filling ice tray refills automatically. Each section has separate temperature control. General Electric, Louisville, Ky. (Circle 219 on Reader Service card)



Combination washer-dryer is available in both gas and electric models. Stainless steel cylinder carries a lifetime warranty. A hinged top panel allows access for servicing without taking the unit out. Hupp, Cleveland, Ohio.

Circle 220 on Reader Service card



Slide-in ranges are available in five gas models and four electric ones. Units include a recessed top, large oven window and sculptured hardware. Offered in lusterloy, coppertone, yellow, turquoise and white. Tappan, Mansfield, Ohio.

Circle 221 on Reader Service card

start on p. 139



Washer and dryer both have coppertone cabinets and simulated-wood control panels. The 15-lb. washer has three washing operations and two wash and spin speeds. The dryer is available in both gas and electric models. Norge, Chicago.

Circle 222 on Reader Service card



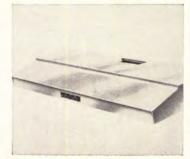
Gas unit combines a standard four-burner range, a cast-iron boiler for heating and a three-gallon-a-minute water heater. Gas center is 30" wide, 25½" deep and standard countertop height, Hydrotherm, Northvale, N.J.

Circle 223 on Reader Service card



Dishwasher has two arms that wash and rinse clockwise and counterclockwise. Washer can be loaded from top or sides. Seven different cycles can be selected. Colors: turquoise, yellow, white, lusterloy and pink. O'Keefe & Merritt, Los Angeles.

Circle 224 on Reader Service card

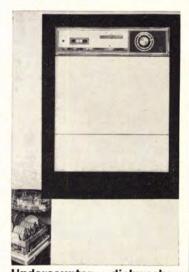


Two-speed range hood has a squirrel-cage exhaust unit. Hood is compact because the exhaust unit is completely contained under the canopy. Available in stainless steel and colors. Suggested retail price: \$60.95. Rangaire, Cleburne, Tex.

Circle 225 on Reader Service card



Ranges include eye-level ovens. Single and double oven ranges in both 24" and 30" sizes are offered for gas or electric power. Recessed work space and lift-up top for easy cleaning are also featured. A variety of colors is available. Sunray, Delaware, Ohio. Circle 226 on Reader Service card



Undercounter dishwasher has 14-place-setting capacity. Unit has built-in waste disposing action and a short and long cycle. Upper and lower racks roll out separately. Size: 43½" high, 24" wide and 24½" deep. Six colors are available. Caloric, Topton, Pa. Circle 227 on Reader Service card

New products continued on p. 148



Circle 75 on Reader Service Card

#### Rustic

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1 to 4 Bedroom



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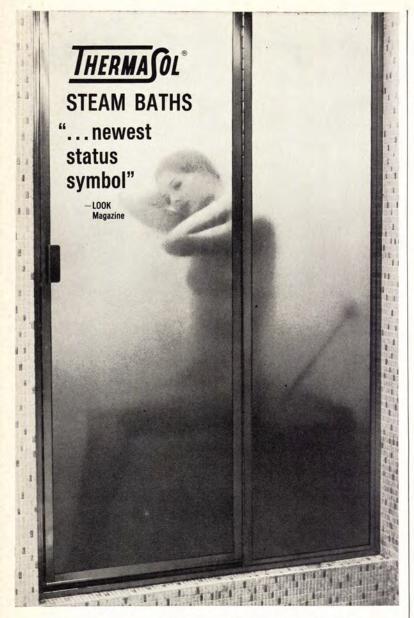
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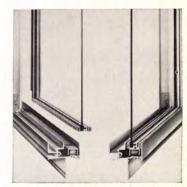
#### Doors and windows



**Heat- and glare-reducing safety glass** has an amber plastic inter-layer that absorbs 60% to 80% more heat and light than clear glass. Twi-Lite cuts air conditioning costs and makes shades unnecessary. Amerada Glass Corp., Chicago. (Circle 228 on Reader Service card)



Awning window of anodized aluminum has double vinyl weatherstripping for northern climates, integral nail-on fin trim and automatic locks for positive closure. Windows available in eight widths and 11 heights. Remington Window, Garden City, N.Y. Circle 229 on Reader Service card

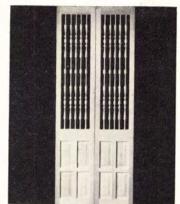


Sliding window rides on separate roller carriages concealed in the window sill. Sash can be lifted out for cleaning. Panaview Carriage/Sash comes in both monumental and residential-commercial series in a full range of sizes. Glide Corp., Los Angeles.

Circle 230 on Reader Service card



Bi-fold doors for closets have fiberboard panels cemented to welded steel frames and are covered with linen textured vinyl. Flush and provincial styles (above) are offered in 6'8" and 8' heights and in 2' to 6' widths. Leigh Prods., Coopersville, Mich. Circle 231 on Reader Service card

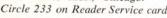


Spindle doors have long spindles of small diameter with raised, recessed panels below. According to the manufacturer, the doors can be made in any size or design. They can also be used as room dividers. J. Zeluck Inc., Brooklyn,

Circle 232 on Reader Service card



Bi - fold doors have factoryfinished wood faces mounted on non-warping metal frames. Burcon wood/metal doors are factory assembled for fast installation. They are also available unfinished for on-the-job staining. Burcon Corp.,





Circle 234 on Reader Service card

Aluminum casement is double weatherstripped with flexible vinyl which, says the manufacturer, eliminates binding, air leaking and rattling. Glass can be replaced from the inside without using putty. Royal Jalousie Mfg., Roosevelt, N.Y.

Circle 236 on Reader Service card

New products continued on p. 150



Threshold of cultured marble looks like natural marble but is more resistant to staining and abrasion. Bellamar thresholds come in ten color combinations to match or contrast with Bellamar marble vanity tops and tiles. Bertol Inds., Chicago. Circle 233 on Reader Service card



Skylights of acrylic plastic are made with a built-in ventilating fan (top left), with an opening dome (top right), with a single clear or white dome raised 4" off the roof (lower left) or with a double dome (lower right). American Cyanamid, Cambridge, Mass. Circle 235 on Reader Service card

## He punishes equipment

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Fred reed, chief engineer of ARI, makes sure unitary\* air conditioners deliver the performance and capacity claimed for them. Last year, Mr. Reed's department evaluated makers' specs and performance data on 2,200 new models. Three out of every ten basic models were turned over to the Electrical Testing Laboratories for rigorous testing. Those with least apparent margin of excess capacity were tested first. Units which passed carry the ARI Seal of Certification. Those which failed were improved, rated correctly, or withdrawn.

The ARI Unitary Certification Program was started in 1959; today it has expanded to include review of all new models, with physical testing of approximately one-third of every participant's basic models.



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HILLSIDE LOTS — This home has a substructure of five inverted wood girders, each composed of three Sanford trusses boxed in plywood, mounted on concrete piers. Savings in labor, materials and site grading enabled the builder to use this steeply-sloped lot efficiently.

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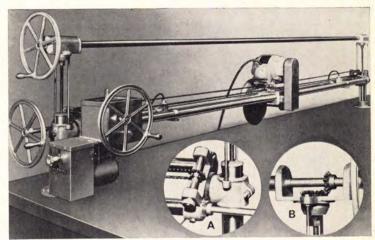
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#### Tools and equipment\_



Pneumatic nailer drives 300 6d or 250 8d full-head, standard common nails without reloading. Nails are fed from a compact coil. The new nailer is called the Bostitch N2 coil-feed nailer. Bostitch, East Greenwich, R.I. (Circle 237 on Reader Service card)



Panel saw will cut accurately over a 12' span. Large rack gears (A) provide simultaneous movement at both ends. Bevel gears on the top of each column are connected by a common jack shaft (B). Hendrick Mfg., Marblehead, Mass. (Circle 238 on Reader Service card)



Lightweight nailer has interchangeable aluminum tracks for staples, pins and brads from 3%" to 11%" long. Model "C" also has built-in "bump-fire" safety, two air feeds and a replaceable piston liner. Spotnails Inc., Rolling Meadows, Ill.

Circle 239 on Reader Service card



models with electric brake that stops the blade automatically in seconds after the trigger switch is released. Sawcat line also has wrap-around shoe that can be removed for close quarter cutting. Black & Decker, Towson, Md. Circle 240 on Reader Service card

#### **NEW PRODUCTS**

start on p. 139



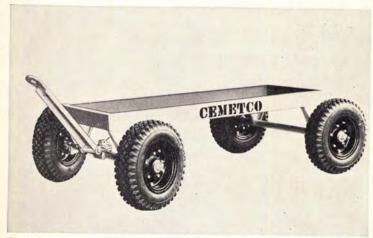
Tile softener is portable heating unit that softens plastic or rubber floor and wall tile for easier removal. Model 1010 uses 7 amps at 115 volts. It can also be used to soften tiles for installation. Master Appliance Corp., Racine, Wis.

Circle 241 on Reader Service card



Framing marker has a marking wheel designed to place a mark every 16". Mark 16 has an automatic inking roller and can be used to mark wood, steel or concrete. Additional inserts can be used for 8", 12" and 24" spacings. TECO, Washington, D.C.

Circle 242 on Reader Service card



**Trailer** comes in kit form and can be assembled in an hour with the addition of a sheet of 1" plywood. It is 39" x 88", weighs 135 lbs., has Timken wheel bearings and 4.80 x 8 tires. It sells for \$198.50. Creative Metals, Emeryville, Calif. (Circle 243 on Reader Service card)



Plastic laminate shear cuts melamine counter materials in scrolls, circles, angles and straight cuts. Its patented alloy blades don't chip or mar decorative surfaces. The Klenk Plastic Laminate shear retails for \$12.50. Karl Klenk Inc., Wilmington.

Circle 244 on Reader Service card



**Soil compactor** handles up to 6,500 sq. ft. of compaction per hour. It compacts layers of soil up to 28" deep at one pass and travels up to 60 ft. per minute. Model VPD 880 is powered by an air cooled diesel engine, Wacker Corp., Hartford, Wis.

Circle 245 on Reader Service card

New products continued on p. 153



## THERE ARE NEVER ANY "CALL-BACKS" WHEN YOU USE OLYMPIC STAIN

(Except from folks who want to say "thank you.")

Looking for an exterior finish you can use with complete confidence, then forget once the job is over?

Use Olympic, as Chuck and Ed Smyth of Smyth Brothers, Inc.,

Tustin, California, do.



Chuck Smyth says, "We selected Olympic Stain at Industrial Paint Co. for all the exteriors in our Catalina Island development because of the wide range of colors and because Olympic looks better far longer. Olympic will never crack, peel or blister—even with the extreme salt water conditions you find on Catalina."

The reason? Olympic is made of top quality ingredients. And it penetrates. The stain soaks right in and actually becomes part of the wood. So Olympic doesn't form a film over surfaces the way paint does. It can't flake away. Or crack, peel or blister.

Terrific product? Look at it this way: Olympic Stain is just what you'd expect from folks who have 35 years' experience making quality stains. It's the best.

FOR A NEW A.I.A. BROCHURE AND COLOR SAMPLES ON WOOD, WRITE TO OLYMPIC STAIN, 1118 N.W. LEARY WAY, SEATTLE, WASHINGTON 98107

Circle 80 on Reader Service Card



## CONTEMPERA...THE OBVIOUS CHOICE IN PLUMBING FITTINGS AT The Wilshire Ardmore



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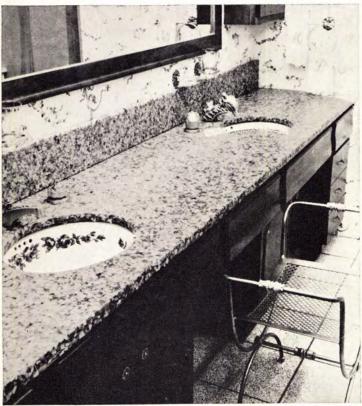
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#### **Baths**



**Double lavatory** is made of Lusterock—marble slices of stone with polyester and epoxy resin binders. A wide selection of designs, textures and patterns are available. Lusterock International, Houston. (Circle 246 on Reader Service card)



Self-rimming lavatory is 18" in diameter, can be installed from above and secured with silicone adhesive. Comes in white and six colors. Mansfield Sanitary, Cleveland, Ohio.

Circle 247 on Reader Service card



Single-lever control for bath and shower regulates volume and temperature. Upward movement adjusts flow, left to right selects temperature. Lift knob controls shower. Kohler, Kohler, Wis.

Circle 248 on Reader Service card



**Self-ventilating toilet** removes bowl odors. One-piece unit measures 18¾" from floor to tank top. Also included is an eliptical flush actuator. American-Standard, New York City.

Circle 249 on Reader Service card



**Colonial cabinet** has louvered wood door on a one-piece steel cabinet. Reversible stop hinge allows adjustment of door swing by inverting cabinet. Grote, Madison, Ind.

Circle 250 on Reader Service card



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Summary: Cost if done by an outside shop \_\_ \$270.00

Cost in his own shop \_\_\_\_ 99.72

Savings on this one job \_\_\_\_\_ \$170.28

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AJ-3

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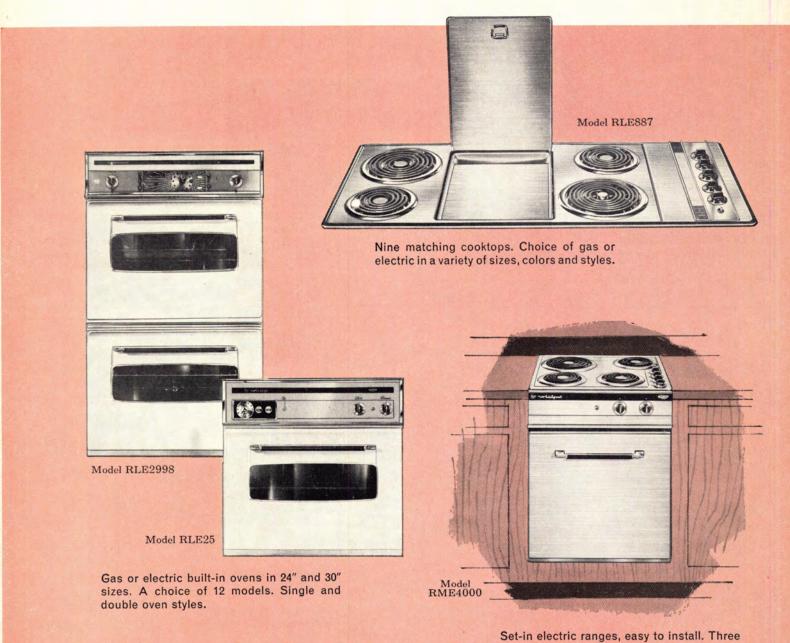
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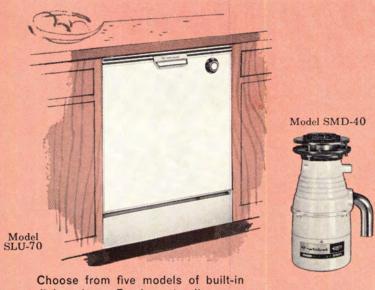


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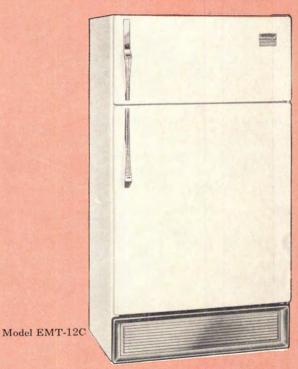


Choose from a complete selection of automatic washers and gas or electric dryers.

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#### GAS AND ELECTRIC HOME APPLIANCES

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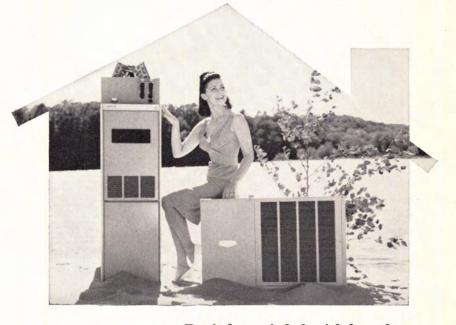
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AIR CONDITIONING · HEATING

For copies of free literature, circle the indicated number on the Reader Service card, page 131.

#### Catalogs

TROWEL-TRADES TOOLS. 64 pages. Specifications, prices and purchasing information on more than 1,000 building tools for masons, lathers, plasterers, drywall contractors, tile contractors and concrete finishers. Goldblatt Tool Co., Kansas City, Mo. (Circle 301 on Reader Service card)

CERAMIC TILE. 28 pages. Full line catalog shows glazed and unglazed ceramic floor and wall tile in color. For commercial, residential and institutional use. Trim details and specifications are included. Romany Spartan, U.S. Ceramic Tile, Canton. (Circle 302 on Reader Service card)

Drainage fittings, 40 pages. Cast brass and wrought copper fittings in sizes from 11/4" to 8". Anaconda, Waterbury, Conn. (Circle 303 on Reader Service card)

PLASTIC LAMINATES. 8 pages. Grades, finishes, sizes and color reproduction of the standard line are included. Pioneer Plastics Corp., Sanford, Me. (Circle 304 on Reader Service card)

ARCHITECTURAL BUILDERS' HARDWARE. 16 pages. Condensed catalog shows full line. Specifications, lock functions and trim are listed for many products. Sargent & Co., New Haven, Conn. (Circle 305 on Reader Service card)

ARCHITECTURAL DOORS. 16 pages. Types, construction details, guarantee and specification data are given for Roddis doors. Weyerhaeuser Co., Tacoma. (Circle 306 on Reader Service card)

ELECTRICAL DISTRIBUTION EQUIPMENT. 152 pages. Illustrated catalog furnishes comprehensive in-

formation on standard products for industrial plants, commercial, institutional and residential installations. I-T-E Circuit Breaker Co., Philadelphia. (Circle 307 on Reader Service card)

#### Product bulletins

Perforated Steel sheets. 4 pages. Designs are shown and over 100 applications are suggested including radiator enclosures, room dividers, machinery guards and ventilating panels. National Standard Co., Niles, Mich. (Circle 310 on Reader Service card)

Translucent sandwich panels. 4 pages. Technical data, product description, color photographs and features of the product. Panel Structures Inc., East Orange, N.J. (Circle 311 on Reader Service card)

MOVABLE WALLS. 8 pages. Five basic panel designs are illustrated. Technical data covers fire protection qualities, acoustical qualities and wiring possibilities. Specifications are also given. U.S. Plywood, New York City. (Circle 312 on Reader Service card)

Prefinished Hardboard. 6 pages. Illustrates (in color) woodgrain and solid color hardboards for home and commercial use. Shows accessories and wood and metal mouldings. Masonite Corp., Chicago. (Circle 313 on Reader Service card)

RIGID VINYL GUTTERS. 4 pages. Includes illustrated, step-by-step installation methods and describes advantages of vinyl for gutters. Monsanto Co., St. Louis. (Circle 315 on Reader Service card)

ARCHITECTURAL WALL PANELS AND FLOORING, 8 pages. Technical data, specifications, test data, attachment and joint details are shown. Lightweight panel is made of thermosetting resins

reinforced with glass fiber and faced with natural rock aggregates. Versa-Tex, Kansas City, Mo. (Circle 316 on Reader Service card)

STEEL DOORS AND FRAMES. 4 pages. Selection guide shows commercial, institutional and industrial doors. Amweld Building Prods., Niles, Ohio. (Circle 317 on Reader Service card)

HARDBOARD PRODUCTS. 20 page file folder. Separate sheets about each product include color photos, description, technical information, sizes, architectural specifications and suggestions for uses. Forest Fiber Prods., Forest Grove, Ore. (Circle 318 on Reader Service card)

#### **Technical literature**

Perlite concrete. 4 pages. Lightweight concrete for roof decks, floor fills and curtain walls. Physical properties, "U" values, mix-design data and general specifications. Perlite Institute, New York City. (Circle 335 on Reader Service card)

DOWNTOWN REDEVELOPMENT. 80 pages, \$5.00. Case study of Baltimore's Charles Center project outlines the basic steps for successful redevelopment. Write to: Urban Land Institute, 1200 18 St. N.W., Washington, D.C. 20036.

TERMITE CONTROL. 4 pages. Protective treatment methods and specifications for soil poisoning and masonry treatment for new construction using Chlordane and Heptachlor. Velsicol Chemical, Chicago. (Circle 336 on Reader Service card)

WINTER CONCRETING. 4 pages. Objectives, preparation and protection of concrete work in wintertime. Specifications for chloride in concrete and charts on the effect of calcium chloride on concrete strength at various temperatures. Calcium Chloride Institute, Washington, D.C. (Circle 338 on Reader Service card)



## Why square holes handle more rolled drawings — easier



Plan Hold Square Tubes take only half the space needed to store an equal number of round tubes



Square corners give easy access to rolled drawings — no binding against sides as in round tubes



#### Plan Hold. Square Tube Files

No waste space! Every square inch of these 15\%" square steel cabinets can be utilized for rolled drawings up to 44" in length. Modular units come in 36, 16 or 9 tube sections. Can be used singly on desk or stacked to form a permanent master file. Write

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#### CHROMALOX electric heat Edwin L. Wiegand Company, 7770 Thomas Blvd., Pittsburgh, Pa. 15208

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MARCH 1965

Circle 71 on Reader Service Card

# House & Home is preferred by home builders

House & Home is also preferred by all the other important buying factors in the housing industry



If you have the slightest doubt about either statement above House & Home suggests

#### and here's the proof:

In August, 1964, three companies (Owens-Corning Fiberglas, Allied Chemical Fibers Division and the Simpson Timber Company) studied the publications serving this field. Each company made a mailing to a different list of active builders. Although they posed it in slightly different fashion, the key question went something like this: "Which one magazine do you as a builder prefer?" In the Simpson Timber study, House & Home was nearly two to one over the second publication. In the Allied Chemical study, House & Home was over two to one ahead. And in the Owens-Corning study, House & Home's victory was almost three to one.

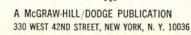
Builders are not the only group that exercise a buying influence in the housing industry. Depending on the circumstances, all or several of the following groups participate in buying or specifying products before and during construction: architects, distributors, contractors, dealers, realtors and financial people. And **House & Home** is preferred by this group too. For example, 445 Architects who responded to the question "Which of these (a list of publications serving the field) magazines do you consider to have the greatest influence on the housing industry?" favored **House & Home** almost five to one over the second publication selected. Our salesmen have the documentation if you'd care to see it.

Run your own test. House & Home will conduct and pay for surveys requested by advertisers or agencies if the following conditions are met: Maximum mailing of 1,000 to a list selected by mutual agreement. Advertiser or agency must participate in the making up of the questionnaire. House & Home reserves the right to edit the questionnaire in the interests of good research. A magazine preference question must be included. Tabulation will be done by the client or an outside agency. The client will write House & Home a letter detailing the results and give permission for House & Home to use it in selling. If you wish to go into this offer in more detail, please ask our salesmen about it.

#### **House & Home**



MANAGEMENT PUBLICATION OF THE HOUSING INDUSTRY



## FOR YOUR MEDIA FACT FILE

#### Fact 1

House & Home readers act on advertising. Here's how S. W. Lindal (president, Timberpanel Homes Ltd.) reported reader action to us: "The ad we ran with you in October is already snowing us under with replies and it looks like we will have a repeat of the last ad we ran. This one brought 2,316 replies and kept us busy for the winter on prospective distributors. We got 31 new distributors from these leads..."

#### Fact 2

House & Home will not permit a person to subscribe unless he is in a position to buy, specify, influence or assist in buying your products. If you're skeptical of this statement, fill out a subscription card and, in answer to "type of business," fill in a business that has no buying interest in House & Home, such as dentist, milkman, etc. Use your real name and address so you can see how we handle this type of subscription.

#### Fact 3

Of course, we can't give you all the facts in a single ad but we'd like a chance to tell you our full story. You'll get all the details if you'll...

ask the House & Home salesman

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