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See Previous Page
States' rights and sick cities

State governments are worried because, they say, Washington is bypassing them to work directly with cities. True—but states have only themselves to blame.

FEATURES

The new urban market: What's in it for you?

The growing need for more and better housing in our cities is opening up new opportunities for builders. Four case studies show some of the possibilities:

1. You can turn old city estates into small, high-priced subdivisions

2. You can tap the market for middle-income rentals—if the city cooperates

3. You can turn run-down city houses into profitable investments

4. And in a larger city, you can choose from a variety of opportunities

Three award-winning projects for urban-renewal areas

They show that urban renewal can create a new environment as well as new structures; and they set a standard that every city should strive for.

Why can't we build low-income housing in our cities?

A House & Home Round Table explores the roadblocks that keep us from building houses for our urban poor, and possible ways of removing the blocks.

NEWS

Why aren't homebuyers buying? They're home sulking

A House & Home survey of "lookers" in twelve metro-area subdivisions finds skepticism about the economy and resentment over higher prices.

Market slowdown delays housing market's big recovery

The rally that triggered high hopes for the industry last spring has flattened out, and it now looks as if 1967 will wind up as only a so-so housing year.

The President applies some new ideas to old housing programs

Mr. Johnson sets aside surplus federal land for a private housing development and takes other steps to draw private enterprise into urban building.

Next month

A preview of the most-significant new products for 1968, with special color sections...

Technology

High-priced townhouses in Buffalo, N.Y. Builder: Hubert Perry. Architects: Gordon Hayes and Herbert G. Smith. Photo: John De Bus for story, see p. 64.
How to make a good house great:

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HOUSE & HOME
Why aren't houses selling? Buyers are home—sulking

Across the nation subdivision traffic is slow and sales are disappointing. Reason: Today's potential homebuyer just isn't in the mood to buy; he has too much to sulk about. He's skeptical of general economic conditions (such as the proposed surtax and rising costs of the Viet Nam War), resigned to paying high interest for a new-house mortgage, frustrated by a scarcity of new houses and resentful of rising house prices.

The overriding conclusion to be drawn from a late-summer House & Home survey of 12 major metropolitan areas. To find out why potential buyers aren't buying, HHH correspondents went out to new-house subdivisions in each area and interviewed house shoppers.

After interviewing 420 families (One correspondent said, "The hardest part of the assignment was finding the prospective buyers.") the correspondents compiled 51 pages of reports, out of which came these four specific conclusions:

1. Chances are, the people looking at model houses have compelling reasons to buy. All those Sunday-afternoon wanderers, who often clog model houses but only occasionally buy, are staying at home.

2. All the talk about interest rates is scaring away only the people who probably don't want to buy anyway. For example, a Detroit man with three children who had decided to rent said, "I consider any interest rate over 5% a crime."

3. Builders who aren't building new model houses are probably helping prolong housing's doldrums. In city after city, builders are sticking with last year's models and vainly waiting for buyers. Meanwhile, people are standing in line to see the new models. Hatt's Los Angeles correspondent reported, "The new projects, such as Deane Bros., Pacific Sands, had people touring the models at all times (photo, left). But the old projects nearby had no traffic at all." Correspondents in Kansas City and Miami made similar observations.

4. Sharply rising house prices are costing builders some sales, and embittering some buyers who, unable to qualify in 1966, returned this year only to find the same houses priced $50 to $1,200 higher. A Cleveland man said, "By the time all the 'little extras' are added, better fixtures, interest rates and all the rest, the prices are out of this world. It's just as cheap to rent—and I think I will." In Los Angeles a young married man said, "We're cramped in our apartment and we can afford about a $19,000 house. But we can't find anything decent in that price range."

Buyers seemed painfully aware that house prices will increase in the foreseeable future, and some have decided against waiting any longer. A knowledgeable Cleveland house shopper said, "Prices went up 7% last year, and they will go up another 10% this year. So now is as good a time to buy as any."

Levitt, Act 2: Can ITT's merger conditions be met?

Before Levitt & Sons Inc. can close its $92-million merger with International Telephone & Telegraph Corp., Levitt's fiscal year (ending in February '68) must be far better than the company's executive vice president Rich­ard M. Wasserman said: "There is no truth to the reports that the merger will be abandoned if Levitt doesn't hit the $1.75 earning mark." When asked by House & Home if that meant the merger could be renegotiated, he said, "No comment."

A Wall Street analyst who follows the Levitt company closely added, "A $1.75 target won't be a problem. Privately, company executives are predicting that earnings will hit $1.80 and that sales will top $120 million." No homebuilding company has ever recorded sales even as high as $100 million. Last year Levitt did $93.5 million, with profit of $3.9 million.

A good year. The Wall Street analyst said Levitt houses are selling better than expected in all the company's ten market areas—from Crofton, Md., to Paris, France. He added: "I think Levitt will reach 5,300 units, up from 4,300 in fiscal 1967." This bullish report was supported by Wasserman in a telephone interview, though he declined to predict more than a 20% sales and profit increase.

Accounting for success. There are at least three factors that help explain Levitt's volume this year. Items:

1. Big companies that arrange long-term financing always do better than smaller builders in tight-money periods.

2. All of Levitt's new subdivisions were instant successes. Here is a breakdown of the houses expected to be delivered:

   - Chicago 115 units
   - Baltimore 100 units
   - Virginia 400 units
   - Crofton, Md. 100 units
   - Monmouth Heights, N.J. 500 units
   - Huntington, N.Y. 100 units

   Total 1,315 units

3. Above all, this year's general 10% to 20% price increases in new the new homes has made Levitt's models even more attractive to buyers. Says the analyst: "Levitt is doing so well that I'm certain the ITT merger will be closed in January."
NEWS

A market letdown again delays housing's big recovery

The housing revival that generated such high hopes last spring has flattened—at least temporarily—under the impact of high house costs and a confused mortgage picture (see p. 18).

This letdown is the major finding in Advance Mortgage Corp.'s survey of the nation's principal housing markets through the second quarter.

Most forecasters now agree that 1967, which started as a year of full comeback and more, will turn out to be only so-so. For the second year in a row, says Advance, production of houses and apartments will run far behind demand.

"It's not a good year," says NAHB economist Michael Sumichrast, "though the industry will probably complete 1.2 million private units."

Brakes on market. Last year it was tight money that sandbagged housing markets everywhere. This year costs are up and there are these other factors:

• Demand in such sensitive areas as Atlanta, Chicago and San Francisco has fallen.
• Doubling-up has increased.
• The nation's job-growth rate is only half of what it was a year ago.

The experts are lukewarm in predictions for 1967 despite the 11% jump in housing starts in July. (That was the highest annual rate—1.5 million—since April 1966.) One reason for the caution is that permits, a better market indicator than starts, fell in July. Another reason is that forecasters' earlier predictions of a boom now tend to make this year look worse than it really is, and experts don't want to take the industry through another hope-and-disappointment cycle.

A good 1968. The latest quarterly Metropolitan Housing Forecast, for 103 metropolitan areas accounting for 55% of U.S. homebuilding activity, says there will be 3% fewer starts this year than last, with all the loss in multifamily units. But 1968 will show a significant gain shared equally by houses and apartments. The prediction: starts up 10% over '67 to 1.3 million units.

This isn't a full recovery to the 1.6 million of 1963, nor is it "normal" production when measured against the 1.5 million annual average of the last ten years.

Some blame for the housing slowdown can again be laid to money trouble, even though money is in better supply this year. Rising bond yields have driven mortgage rates up since May.

But prices are the big factor. The Advance survey found both land and house prices have climbed 10% this year. Thus, both builders and buyers must borrow more money than last year, sometimes under stricter terms, to match 1966 output.

As both builders and buyers struggle to adjust, the market continues to stagnate (see p. 5).

The boom on the way. But there are virtually certain indications that the market will build up steam after 1968.

1. There is money available. Thirty-billion dollars in savings flowed into mortgage lending institutions during the first half of 1967, exceeding the total for all of 1966. These savings are at the highest level ever reported. Compared to the same period of "normal" 1965, savings are 40% higher, and look as if they'll continue at only slightly below this clip for the rest of the year.

2. The nation is on the brink of a housing shortage. Builders' inventory of new unsold homes is now the lowest it's been in years—200,000 units, according to Census Bureau figures. Says NAHB's Sumichrast: "Inventory is disappearing rapidly, due to the very low level of houses being built and the increasing rate of demolitions. If this continues, we'll soon have a shortage."

It may take such a shortage, say many experts, to open up the market; then sheer demand will keep it going. A new Morgan Guaranty survey forecasts a rise to two-million units by 1970. But the survey qualifies this by stating that the demand may not necessarily add up to an increase in the purchase of single-family units. Declining birth rates (20% of women at child-bearing age now take birth-control pills) could mean that childless couples will be satisfied with apartments. Also, mobile homes will take an increasing share of the market.

New money. There's another significant reason for apartments' faster growth: New investors are entering the real estate market. The Harvard Business Review points out that corporations and institutions are interested in the tax shelters that real estate provides.* Since single-family houses, once sold, provide nothing comparable to the continuing depreciation tax shelter of apartments, it's apparent that much of this new money will be offered to apartment builders.

The population shift to urban areas—an estimated 70% by 1970—also suggests more apartments. Adding it all up, NAHB estimates that 42% of all housing units built in the next ten years will be multifamily. That would compare with only 25% during the last decade.

—EUGENE EPSTEIN


Move over, Bossie: Homebuilders need your home for a convention

It's better than nothing; for a while this year the homebuilders were homeless.

The last seven National Association of Homebuilders' conventions took place in Chicago's McCormick Place. But with that hall in ashes following a January fire (right, top), NAHB needed a home for its Dec. 3 to 7 convention.

Someone suggested Chicago's cow palace—the International Amphitheatre that houses the International Livestock Exposition (right, bottom). It was a fine idea, except that the cow people thought of it first. But in an accommodating gesture, they agreed to move out early so the hall can be cleaned up before NAHB's 33,000 delegates come tramping into town.

Anyhow, cows and builders seem to go together. In January 1969, the NAHB convention will move to Houston's Astrohall, deep in cow country.
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NAHB asks for $650,000 marketing effort and $25 dues hike

Right from a staffer's opening remarks—"I am happy to report we are still alive"—money was the dominant theme of the National Association of Homebuilders' summer board meeting in Buffalo. Items:

- NAHB leaders collected pledges for $50,000 of $200,000 needed to launch homebuilding's first nationwide marketing effort. Its aim: to persuade families to seek a new home or apartment. Its theme: "The name of the game is living. Explore a New Home Today."
- To pay for the marketing effort in 1968 and to expand NAHB services, leaders asked that national dues be doubled to $50 effective July 1, 1968. That request will come to a vote at the December convention.
- NAHB Vice President and Treasurer Eugene A. Gullidge announced a fiscal 1967 deficit of $111,561.
- A resolution endorsing President Lyndon Johnson's proposed 10% surtax was passed after it sparked the five-day meeting's only spirited debate.

Out-marketed homebuilding. Top NAHB officers concentrated on seeking support for the long-range market effort, which was worked out jointly by NAHB and Bloom Advertising of Dallas. Marketing Committee Chairman Milton Kettler, Washington, D.C. builder, told the 300 NAHB directors at the August meeting:

"Let's face it. We are being out-marketed by the car, television and boat industries—and others. We have to market as an association. We are late, and we can't afford to be any later."

Apparentely the directors agreed. With the enthusiasm of a revival meeting, director after director promised his share of the $200,000 "seed money" that is needed in September to promote the program among homebuilder associations and 500 manufacturers. The other $450,000, for national advertising in 1968, would come from the dues increase.

Multi-level marketing. Here is how "The name of the game" would work:

In the spring, NAHB would place ads with the environmental "name of the game" pitch in national consumer magazines. At the same time, with the help of NAHB model ads and radio-TV scripts, builders, local homebuilder associations, associate NAHB members and manufacturers would tailor their local advertising to the same pitch. Typical theme: "The name of the game is living. Explore a home built by Jones Inc. today" (example above).

The program's ultimate scope—and cost—depends on how well it catches on nationally. To give it a fair chance, said NAHB President Leon Weiner, the national effort should continue for at least three years. A long-range financing plan—such as requesting $1 for each house built—won't be decided on until 1968.

Dues hike. NAHB First Vice President Lloyd E. Clarke was careful to point out that the marketing plan was only one of many reasons a national dues increase was requested for the first time in ten years. Among the other reasons cited were 1) the need for better land use and research programs, 2) the need for stronger legislative effort at the local level and 3) the current financial over-dependence on the December convention, which produces 30% of NAHB's annual income.

Other action. In voice votes, the directors passed six resolutions. Highlights:

- Calling upon President Johnson to establish an independent agency on manpower training in the construction industry.
- Endorsing President Johnson's effort to attract private management for public housing. (see p. 16).

Homebuilder group drops 19 builders in fight against striking plumbers

The 19 builders—one expelled and 18 suspended—were punished by the Kansas City Home Builders Assn. for working Local 8 (AFL-CIO) plumbers during a ten-week strike. But the drastic action hardly seemed worthwhile. In August, Local 8 accepted a $1.65 hourly wage increase to be spread over two years—just 3½% less than they originally demanded. The boost was four times larger than any other Kansas City, Mo., building trade had ever won.

Though the plumbers were negotiating with a contractors group—not the homebuilders—the HBA sent letters to its 242 builder-members asking them 1) not to work striking plumbers and 2) not to pour new foundations during the strike. An HBA official who withheld his name says:

"We wanted to present a united front to help drive down the settlement price."

But Frank W. Fisher, Local 8 secretary-treasurer, says, "The builders didn't influence the final settlement one bit. All they did was prolong negotiations."

Though residential construction dropped 50% during the strike, Local 8 plumbers had no trouble finding work, so they felt no economic pressure to settle.

Furthermore, a local lawyer, Stanford Madden, says, "Certain subcontractors are discussing suits against the HBA for anti-trust violations."

Bygones be bygones. By September, the HBA seemed willing to lift the suspensions slowly, in part because it became known that a great many HBA builders worked during the strike. But it seemed unlikely that the association would reinstate J. A. Peterson Co.—its first expelled member in ten years. A company executive, Gordon Peterson, says, "We felt we had to work. We are building an 187-unit apartment and we could have lost a $2 million bank commitment we negotiated a while ago at a low interest rate."

The Name of the Game is Living. Explore a New Home Today.

Sones Lumber Company

MODEL BILLBOARD prepared for NAHB's new marketing program features environmental slogan.
At last, something has come along to make kitchen appliances exciting. It's a very special kind of oven door. We call it the Decorator Door. And it’s made by Chambers.

The reason for the name is simple. Because this is the only oven door you can match to any decor. You can lav-ender it, leather it, or Lautree it in laminate. And you can put this one-of-a-kind door on your dishwasher and refrigerator too (provided they're Chambers).

The reason you can do all this is pretty basic too. Chambers innovation. Other ovens just don’t have the kind of ingenious design you need to be able to install the Decorator Door. Chambers does.

But then, Chambers makes quality in all sorts of appliances for the kitchen. Ranges, hoods, dishwashers, disposers, refrigerators, hot and cold water dispensers. In fact, Chambers makes everything for the kitchen except the kitchen sink. And who knows that might be next. Write us, or get in touch with your Chambers distributor, and you’ll see just how much Chambers really can do to help you make that sale.
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She's as style-conscious of decor as she is of clothing. She'll decide whether to take a second look at your model homes. So give her something special to remember: a Moe Light foyer lantern with antique brass accents on a clear crystal bell.

For more ideas on how to sell the fashionable homemaker, write to Residential Lighting Division, Thomas Industries Inc., 207 East Broadway, Louisville, Kentucky 40202.

October 1967
Census study finds U.S. is barely reducing slum homes . . .

The latest Census Bureau estimate shows that the number of dilapidated units may have declined by only 6,000 between 1950 and 1960—not by the 1.6 million reported in the 1960 census.

The 1960 figures, bureau technicians conclude in a recent Commerce Department study, represent a monumental miscalculation because inexpert census takers "understated [total dilapidated units] by at least one-third."* Despite the 92-page re-evaluation study, Bureau technicians still can't say exactly how many dilapidated units there were in 1950 and 1960. The best guess is that the nation's worst class of housing accounted for 3.5 million units in 1950 and more than 3.4 million units in 1960. So census experts say the decline ranges from fewer than 100,000 units to 6,000—or to no units at all. As a bureau technician says, "It's almost a standoff."

**New conclusion.** The new estimates shocked urban planners. For years they have looked to the 1960 figures showing


... and two liberals say integration limits housing for poor

By insisting on integration, which arouses fierce resistance, government has doomed public efforts to provide decent housing for low- and moderate-income families. As a direct result, America's poor are inadequately housed.

This theory—which runs counter to everything open-housing advocates have been saying for years—is put forth by two liberal sociology professors, Frances Fox Piven, Ph.D., and Richard A. Cloward, Ph.D., of New York's Columbia University School of Social Work.*

During Senate subcommittee hearings on a proposed national open-housing law last month, the Cloward-Piven idea was given wide exposure by the National Association of Real Estate Boards, which opposes the national bill. NAREB's Alan L. Emlen (photo, right) referred to Cloward-Piven articles and then went on of their ideas to his own purpose by saying:

"The drive for [open-housing] legislation of this nature has exacted its price by denying adequate housing for the poor in our urban ghettoes."

**Lasting importance.** Few can say what impact, if any, the NAREB testimony will have, since the proposed law to open all housing by 1969 was never expected to get very far this year. So far the bill, S1358, is still in committee.

Nevertheless, the novel Cloward-Piven theory deserves thoughtful consideration by anyone concerned with rebuilding America's urban centers.


2.3 million dilapidated units, down from 3.9 million units in 1950, as proof that the U.S. was making headway in the slums. The new figures point to a discouraging conclusion, put this way by Federal Housing Commissioner Philip N. Brownstein: "We haven't done enough."

**Bitter echoes.** That conclusion was echoed last month by other observers. Chairman George H. Mahon (D., Tex.) of the House appropriations committee estimated that Congress has spent $100 billion to end poverty and improve urban living conditions, but has accomplished little. And Sen. Edward W. Brooke (R., Mass.) charged that the Federal Housing Administration should have built 2.4 million moderate-income units in the last six years—not the 40,000 produced.

Pittsburgh's public housing chief, Alfred Toranzo, called the nation's public housing program "a flop. Look at Pittsburgh," he said. "We've built 9,200 units since 1940—a comparatively large amount—but we're going nowhere. Half of my units need $3,500 to $5,000 repairs that I can't afford to make. I've cut so many corners there are none left."

In a speech this summer, Sen. Robert F. Kennedy (D., N.Y.) summed up the dissatisfaction with current efforts to eliminate slum housing this way:

"Clearly, the construction each year of 25,000 low-income units and 11,000 moderate-income units does not begin to keep pace with the constant deterioration of older housing stock."

**Crash effort.** There are at least a dozen bold—and expensive—programs being offered to accelerate slum rehabilitation. For example, Senators Charles Percy (R., Ill.) and Abraham Ribicoff (D., Conn.) have asked that 2% of the nondefense budget ($1.1 billion) be earmarked for slums. Even Vice President Hubert Humphrey has called for "an urban Marshall plan."

But the plans have little chance of passage, at least partly because President Johnson is reportedly opposed to crash efforts. For one thing, he wants Congress to direct its efforts toward funding existing programs such as rent subsidies. Also, he is preparing his own big urban program for his State of the Union speech.

**Pragmatic segregation.** Here are the sociologists' main contentions:

As efforts to build decent integrated housing for the poor are "roundly defeated by massive white opposition . . . residential segregation is increasing rapidly." For example, segregation has steadily increased in New York City, so that by 1960 a full 60% of its nonwhite population already lived in districts that were 50% Negro.

Beyond that, urban segregation is growing so quickly that even a far-reaching desegregation program would have little chance of changing the trend. Today Washington, D.C., is Negro. To reduce the Negro population to 50% Negro, 12,000 nonwhite families would have to move to suburbs and 4,000 white families would have to move to the city—each year until 2000.

The authors reserve special criticism for open-housing laws, which currently are the most popular approaches to desegregation:

- Few persons make complaints under the laws. New York City's open-housing agencies "recently announced a 'great increase' in the number of complaints," the authors wrote. The increase: only 528 over a six-month period.
- The laws are difficult to enforce. Wrote the authors: "... Though one apartment may be 'opened' after tortuous procedures, there is no deterrence to further violations—no carry-over effect.

The law tends to reach only middle-class Negroes. And there are few of them. Indeed, only 3.4% of nonwhites earn more than $7,000 a year—the recognized income needed to buy a new, privately built house.

(For much the same reasons that Cloward and Piven brush aside open-housing laws, the National Committee Against Discrimination in Housing has repeatedly called on the federal government to put its muscle behind open housing.)

**Liberal solution.** After surveying urban housing, the authors conclude:

"If the poor are to obtain decent housing, massive subsidies must be granted for new and rehabilitated housing in the ghettos and slums."

And to get the power to demand such subsidies the Negro must organize, socially and politically, within the central city.

So, in essence, Cloward and Piven call for nonviolent Black Power.

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OCTOBER 1967

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Design-Award-Winner DON MORROW threw away the white gloves in building the "House of Enchantment"

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Write for details.
LBJ sprinkles some new ideas on old urban housing programs

The four ideas seemed palatable—but not substantive enough to make an immediate impact on the urgent need for good urban housing that contributed to 1967's riots.

Nevertheless, these new measures, which represent the Johnson Administration's effort to wed private enterprise to urban housing, were immediately implemented. Since they all are extensions of existing programs, none required legislative action:

1. The President earmarked a federally owned site in Washington, D.C., for a private housing development. Population goal: 25,000 by 1975.

2. The Housing and Urban Development Dept. invited private companies to manage some public housing projects—at a profit.

3. HUD's Federal Housing Administration officially ended its practice of refusing to underwrite house mortgages in blighted neighborhoods.

4. FHA offices in five cities began a free counseling service for families that expect trouble finding new housing.

Surplus housing. The Washington, D.C., community will be built as a pilot project on a 335-acre site that is being vacated by the National Training School for Boys. President Johnson hopes hundreds of other privately built and financed communities will spring up on other surplus federal land. Last month, federal inspection teams began touring some of the 629 potential sites to determine which would be suitable for urban housing.

The pilot project's master plan, drawn by Robert Gladstone Assoc., calls for 1,500 low-income units, 2,200 middle-income units, 800 high-income units, community facilities, including schools, and some light industry. To keep builders' costs down, the government will donate the low-income sites. Ground is expected to be broken in 1968.

The pilot project will be supervised by General Services Administration and the District of Columbia.

More turnkey. The private management idea is an extension of the turnkey program, under which builders deliver finished projects to local public housing officials at a predetermined price. Now management firms can negotiate local contracts, too, and get their crack at the 654,000-unit public housing market.

The idea, which originated with HUD Secretary Robert C. Weaver, is the first recommendation made by President Johnson's six-month-old Committee on Urban Housing, headed by Edgar Kaiser, chairman of Kaiser Industries. The Committee's final report is expected in December.

Pilot projects were quickly chosen in New York City, St. Louis and Indianapolis, and at least six other cities expressed interest.

An about-face. The FHA's decision to underwrite mortgage insurance in blighted neighborhoods will help rebuilding efforts in riot areas. In the past, local FHA offices had hardened urban deterioration by turning run-down areas. Now FHA will consider each house-mortgage application separately. But two big questions remain: Will banks provide mortgages? And will local FHA officials change their attitudes toward the old areas? At least one local FHA official was quoted as saying, "I still would not encourage home ownership in this blighted area."

Guiding hand. The home-finding program launched so far in Baltimore, Washington, D.C., Philadelphia, Milwaukee and St. Louis, is expected to help Negroes overcome housing bias. In hailed the counseling program, Afro-American, a Negro newspaper, said FHA is finally deciding to "help the black American do something about his housing plight—just as it has been helping the white American all along."

Under the program, FHA officials will arrange for house or apartment seekers to inspect available units—a strong deterrent to individual discrimination tactics.

Property taxes ease for owners and builders...

A slight downtrend in state and local property taxes for 1965 and 1966 has been detected across the country. But the decrease is only in the proportion of property taxes to all taxes collected by the 50 states and myriad local governments.

This ray of hope shines for builders:

From 1948 through 1964 property taxes accounted for about 45% of all taxes collected annually by state and local governments. But in 1965 the proportion declined to 44.2%. The property tax take in 1966 stood at $25.2 billion, but was only 42.8% of total state and local tax revenues.

Property owners are reaping no fiscal harvest. The overall burden on most taxpayers is increasing. Public costs at all levels are soaring, and revenues lost through property tax relief must come from higher income or sales levies. But public officials are listening more sympathetically to property owners' complaints.

And, indeed, control of real estate taxes is the key to state growth, according to Alexander Summer Jr., of the Alexander Summer Companies, Realtors and mortgage bankers of Teaneck and Newark, N.J.

Excessively high taxes on building and property, he argues, discourage replacement of old structures and hamper efforts of building companies to create environment-controlled industrial sites. And they make residential construction costly.

Governors of a score of states are asking for changes in property-tax laws this year. Since 1962 at least 21 states have passed laws intended to switch some of the tax load to other levies.

...but an expert proposes heavier taxes on land

Perry Prentice, former publisher of HOUSE & HOME and a recognized authority on urban problems, has offered Philadelphia a tax formula to pay the way for tomorrow's greater city.

If Philadelphia keeps pace with urban America, it will cost close to $60 billion within a generation. Prentice estimates. He bases this projection on a national urban rebuilding outlay of $3 trillion, established by a panel of 33 urban specialists.

No government, he asserted, can provide such vast sums. Indeed, the specialists believe that "that kind of money can be found only by harnessing the profit motive much more effectively than now."

So Prentice proposed at a Philadelphia meeting of businessmen and architects that the city reduce the property improvement tax and increase the land tax.

He said the panel of specialists—described by New York's Mayor John V. Lindsay as "the who's who of urban development in America"—shared the opinion that "if you want private enterprise to make its maximum contribution to rebuilding... it is foolish to penalize and discourage that contribution by overtaxing improvements."

Added Prentice, quoting the panel's consensus: "A 3%-of-true-value tax like yours on improvements actually costs improvers about as much as a 50% sales tax would cost if you were able to finance it and pay it off on the installment plan over 60 years at 5% interest."

Consensus: "A 3%-of-true-value tax like yours on improvements actually costs improvers about as much as a 50% sales tax would cost if you were able to finance it and pay it off on the installment plan over 60 years at 5% interest."
This lavatory set answers the need for unquestioned quality at low cost. Beautifully by Speakman.

Kent is a complete line of fittings for lavatory, shower and bath designed for projects where first cost is important to the builder.


Kent handles are of sturdy metal or (optional) beautiful acrylic. All working parts are of rugged long-lasting brass.

They are trouble-free working parts, simple in design, easily serviceable and renewable from the face of the valve... often a feature not found in other fittings of similar price.

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Fanny May acts to lure private money back into mortgages

Ray Lapin, the agency's new president, concedes that this is a principal aim behind Fannie Mae's decision to cut mortgage purchase prices 1 1/2% across the board.

Lapin admits that Fannie Mae's old effective price (96-97) was higher than private investors could pay if they wanted yields comparable to the returns from corporate bonds. This overpricing has long been blamed for driving private money out of the FHA-VA market. (News, Aug.).

"We eventually reached the point where we were discouraging private investors," Lapin says. They had plenty of money but it was not going into mortgages. Now we must draw some policy line between our wish to purchase loans and thus hold builders' discounts down, and our desire not to discourage private investors from coming back into the FHA-VA secondary market."

The private market had all but disappeared. Offerings to Fannie Mae had reached $64 million a week, about 85% of all paper normally moving into secondary trading.

Tax increase? "I had hoped for enough unanimity in business circles for a tax increase," Lapin explains. "I had wanted to see the President's request (News, Sept.) produce some braking effect on interest rates."

"But I see no impact, and the rates are still going up."

It's off to Dallas barbecue for 2,800 mortgage bankers

The Mortgage Bankers Assn., fun group of the housing trade associations, will march into Dallas in strength on Oct. 9 for three days and nights of speaking, big-dealing and revelry.

Advance estimates are for a turnout of 2,800 officials and 800 wives. Convention headquarters are in Big D's Statler-Hilton. The association, representing 890 member firms servicing $50 billion of the nation's mortgage debt, will install Clair A. (Bus) Bacon as successor to President John A. Gilliland at its gala mid-convention luncheon. Bacon is president of Denver's Mortgage Investments Co. (News, June).

Chairman John Sparkman (D., Ala.) of the Senate banking committee and President Ray Lapin of Fannie Mae and Chairman John Pillsbury of the Life Insurance Association of America will speak.

The convention is one day shorter than previous MBA gatherings. The barbecue, featuring biscuits and beans, comes Tuesday night, Oct. 10, at the Apparel Mart.
Shown above: BrucePly Huntsman Rosewood. Other Huntsman panels include Pecan, Cherry, Walnut, Butternut, and Oak.

STRIKING NEW HUNTSMAN PANELING FROM BRAZIL

BrucePly Rosewood Paneling

Dark drama from the forests of the Amazon . . . BrucePly Huntsman in rare Rosewood. Bruce takes this rich, chocolate-grained wood, gives it wide, modern grooves and random cross-scores. The result: a color-splashed paneling of startling beauty that's ideal for accent walls or "luxury" rooms. The remarkable Bruce finish is baked-in at the factory so it won't chip, crack, fade or wear away. E. L. Bruce Co., Memphis, Tennessee 38101.
Florida gets new board to police land sales
but secrecy still cloaks Gulf American case

Reports accusing the state's largest land-
development company of unethical sales
practices were discussed Aug. 23 by Gov.
Claude Kirk's newly appointed, six-man
land-sales board—but in closed session, on
demand of Gulf American.

Commenting on the secrecy, board
chairman Elliott Mackle said: "It isn't
our fault. We asked them to waive confi-
dentiality, and they refused to do so." He
said that under the state's tough new law
regulating land-sales companies, adminis-
trative proceedings will be open.

The "Government in Sunshine" law of
1967 was not effective until Sept. 13, hence
the closed meeting was legal.

Under the old law, the board heard in
secret any complaint that could result in
suspension or revocation of a developer's
permit to do business. State Attorney
General Earl Faircloth has ruled that Gulf
American's case must be heard under pro-
visions of the old law.

The board was unable to act in the Gulf
American case, however, because no wit-
nesses had been subpoenaed, and no Gulf
American representatives attended the Au-
gust meeting.

The newly established regulatory agency
scheduled a fall meeting but it was not
known whether it would look into Gulf
American's case again at that time.

Three of five members of the agency's
ancestor, the Florida Installment Land
Sales Board, had direct or indirect con-
nections with Gulf American. No member
of the present board has any present or
past business ties with the company.

Gov. Kirk has to appoint a seventh
member under the new law calling for con-
trolling votes by the five public members.
The state senate has approved the Gover-
nor's first six appointees. But Kirk with-
drew a seventh appointee, Jon Moyle of
West Palm Beach, explaining he was being
considered for another state board.

Members of the new board are, besides
Mackle:

Philip N. Smith, vice chairman, an
attorney; Thomas Courtney, vice president
for securities, Peninsular Life Insurance
Co.; Joseph Taravella, president of Coral
Ridge Properties; J. Norman Romoser,
president of the Florida chapter of the
American Institute of Real Estate Ap-
praisers, and Charles W. Johnson, a certi-
fied public accountant.

Alcoa shows $72-million deficit
from its real estate ventures

What's more, the real estate deficit topped
$20 million in 1965 and 1966, according to
information included in a September pro-
spectus for a debenture offering issued by
Aluminum Company of America.

Beginning in 1960, Alcoa has moved
boldly into high-rise-apartment develop-
ment. Today, through its subsidiary, Alcoa
Properties Inc., Alcoa operates 1,200
apartment units in five cities, including
Manhattan's famous Lincoln Towers and
United Nations Plaza.

In the prospectus, Alcoa says its "sub-
stantial loss" from real estate ventures "is
not abnormal for the development and
initial occupancy stages of large real estate
projects." The company adds that the units
are about 80% occupied.

As of June 30, Alcoa had invested
$102.1 million in real estate and had a
deficit of $72.1 million. The prospectus
offered this partial breakdown:

<table>
<thead>
<tr>
<th>Year</th>
<th>Investment</th>
<th>Deficit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1964</td>
<td>$1 million</td>
<td>$8.5 million</td>
</tr>
<tr>
<td>1965</td>
<td>$16 million</td>
<td>$20.9 million</td>
</tr>
<tr>
<td>1966</td>
<td>$23.2 million</td>
<td>$22.1 million</td>
</tr>
<tr>
<td>1967*</td>
<td>$12.1 million</td>
<td>$9.9 million</td>
</tr>
</tbody>
</table>

Alcoa estimates its real estate ventures
will require $48 million more by 1969.

* As of June 30, 1967.

NEWS continued on p. 24

When you care enough to build the finest . . .
then you are duty-bound to install the finest
in plumbing fixtures to compliment your
work! Delta, the greatest name in faucets,
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Meet Dr. Haladay, W. D.

He makes Day & Night house calls. Any call that calls for a change in the weather. He consults. Plans. Engineers. Contracts. Installs. Services. Everything in heating and air conditioning — from the smallest home to the largest development or commercial complex. And everywhere he goes, the weather inside is better than the weather outside. For he’s a factory-trained professional — a Day & Night Weather Doctor. Mail coupon for information on Day & Night.
This new American-Standard bidet is something your competition doesn’t have—yet.

The advantage is yours when you are first to offer this new Madval* bidet in your bathrooms. Many people who are looking at better homes and apartments have learned about the bidet in their travels. They appreciate what this fine fixture means to all members of the family—washing with warm water and soap plus a spray rinse for complete personal cleanliness. And they’ll be delighted at the idea of owning one at home. The new Madval bidet is moderately priced.

It’s styled like the Cadet* toilet you may already be using. It comes in the same high-fashion colors. And it requires only 30" x 30" of space.

Ask your plumbing contractor about the new Madval bidet. Or write American-Standard, Plumbing and Heating Division, 40 West 40th Street, New York, N.Y. 10018.

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New model greatly increases Nailer uses!

More versatile than ever—the new Duo-Fast Nailer now drives 16d sinker nails as well as 6d, 7d, 8d, 9d and 10d nails. These sizes come in plain, ring shank and screw shank... all with the special Duo-Fast coating. Why settle for less?

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Write today for all the facts on this new Duo-Fast Nailer and other cost-cutting Duo-Fast tools for builders. Your Duo-Fast man will be pleased to give you a free demonstration.

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OCTOBER 1967
Circle 41 on Reader Service card
City Investing Co. will purchase up to 49% of Miami's General Development Corp., and Commonwealth United Corp. will acquire Sunset International Petroleum of Beverly Hills, Calif. Both buyers are based in New York.

City Investing will also acquire a majority interest in Southern California Financial Corp. for cash. The Los Angeles holding company owns the $200-million Southern California s.a.l. Kenneth D. Childs, who made the California s.a.l. industry's principal contact with Bobby Baker (News, March), owns part of California Financial and will remain as its chief executive.

City Investing was a real estate investment concern when it developed the Sterling Forest industrial-residential complex near Tuxedo, N.Y. The company has diversified and is now primarily an ordnance and aerospace manufacturer. It is actually cashing away from real estate, according to Vice President George Huang, who sees General Development not as a realty company but as a manufacturer—"of building lots."

General Development has manufactured—and sold—some 174,000 such lots, along with 8,000 houses, at seven Florida communities in the last ten years. The best known are Port Charlotte on the Gulf coast and Ports Malabar and St. Lucie on the seaboard.

**The Chesler exit.** It was City Investing that bought Lou Chesler out of co, paying the flamboyant Canadian financier $7.7 million for his 17% interest (News, May 66). Chesler faded off to concentrate on operations in the Bahamas.

Former President Charles H. Kellstadt of Sears-Roebuck had taken over co in 1963 and by 1966 was striving to refurbish the image of a company that under Chesler's earlier presidency had been known primarily for land speculation.

Kellstadt built a new reputation for co and has just had his best six months: $3 million profit on $27 million sales in the first half, or nearly double the profit of $1.7 million on $20 million for the same period in 1966.

City Investing President George T. Scharffenberger says his company will take half of City's interest in Canaveral. Henn. said Daniel Dubbin, president of Canaveral. The transaction had called for Dubbin to replace his brother Henry as chairman and for a Sunasco vice president to become president of Canaveral. Henry Dubbin was indicted by a federal grand jury in New York last spring on charges of conspiring to manipulate the price of Canaveral's stock in 1961-62.

Commonwealth says it will pay $28 million in stock for Sunset, which is principally a land developer in spite of the "Petroleum" in its title. Sunset earned $3.9 million in the year ended Sept. 30, 1966, the last year it reported. Its net in 1965 had been $5.5 million.
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OCTOBER 1967

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Coll springs deliver an extra-smooth ride. That's why we put truck-designed coils at all four wheels of the popular ½- and ¾-ton Chevy pickups. Add work-proved Independent Front Suspension and you have the easy ride plus built-in toughness that comes only with a '68 Chevrolet pickup! • Chevy-Vans cushion your cargo with advanced-design tapered leaf springs front and rear. • Big Chevies up to 32,000 lbs. GVW travel on rugged variable rate leaf springs front and rear.

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All Chevrolet trucks have more than one cab. There's the one outside plus the one inside. Double-wall construction does it. Double strong! Pickup cabs, for example. Cowl, windshield pillars, roof and door openings are double strong to keep cab tight. Fleetside pickup boxes have full double-wall sides and tailgate. The strength of two boxes in one—plus weather protection—and no exterior welded joints to rust! All '68 Chevies are double strong where they should be!

Extra workpower with job-tailored engines!

On biggest jobs, save with gasoline or 2- and 4-cycle diesel engines. • And check all the engines available for conventional pickups in '68! Begin with the 155-hp 250 Six—biggest standard Six you can buy. Or ask for the 292 Six. There's a brand-new 200-hp 307 V8 that's standard in V8 models. Specify a 327 V8 or 396 V8! You won't find a broader range of power in any popular pickup! • In Chevy-Vans, get Six economy or V8 go. • Order diesel economy in larger delivery vans.

Styling with a purpose that sets the pace!

Take a good look at Chevrolet's style—like the pickup's low silhouette. It adds road-holding stability, cuts wind resistance. Chevy's cab design gives a better view down front for greater maneuverability and safety.

Biggest service network.

You're never far from a Chevrolet dealer... because there are more of them, ready to help you keep working. So see your nearby dealer today—see the '68 Job Tamers with all the things you can't get anywhere else! ...Chevrolet Division of General Motors, Detroit, Mich.
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- 150 La Salle West, South Bend, Indiana—Phone 219 232-1343
- 612 Petroleum Club Bldg., Oklahoma City, Okla.—Phone 405 521-3487
- P. O. Box 2183, Great Falls, Montana—Phone 406 453-8131
- 1299-4th Street, San Rafael, Calif.—Phone 415 453-2810

How to emerge from bankruptcy with a company worth $1,200,000

Just two months ago, California builder Harlan Lee owed 260 creditors more than $2 million [News, Aug.]. Today, Lee's company boasts a $1.2 million equity and a $1.5 million tax loss. And Lee doesn't owe his creditors a cent.

The $1.2-million equity represents the value of four major subdivisions in which the company is selling.

Lee saved Harlan Lee & Assoc. by reorganizing it after voluntarily filing under Chapter XI of the federal bankruptcy laws. As debtor in possession with court protection from suits, he was able to persuade 80 major creditors to cash in their debts for preferred stock in Lee's building company. The other 189 creditors were each paid up to $250, which often was all Lee owed them.

"We were in and out of Chapter XI in record time—only three months," says Lee. "And we came out of Chapter XI strong enough to tackle a $40 million development of detached condominiums called Toluca Lake in Los Angeles [News, Sept.]. My joint venture partner Les Guthrie and I will break ground in 90 days."

"Our experience with Chapter XI may set a trend," says Lee. "Too many builders shy away from the courts, and spend years trying to pay off debts. At best, they end up with companies weak in assets."

Chapter XI is far from a cure-all. "Only 10% of all companies that file under Chapter XI ever work out reorganizations," says Lee. "But that's partly because they usually don't file until they sell most of their assets. I almost made that mistake. Two months before I filed I sold 282 apartment units for $3.6 million. The cash didn't last a minute; today with those apartments, my company would be even stronger."

Let the builder beware: He faces restrictive liability legislation

This year a liability bill was introduced in New York State that would have driven most small builders out of business—and caused even the bigger builders financial hardship. It requires builders to post bonds equal to the price of each house they sell.

The bill was quickly bottled up in committee and apparently killed, but builders haven't seen the last of liability legislation. More and more lawyers are calling for state laws to codify the hodgepodge of court rulings that extend product liability to home-building (News, Dec. '65).

The latest call to action is an article by Cornell Law School Professor E. H. Roberts.*

The courts, says Roberts, have left homeowners numerous legal grounds for damage suits, while failing to answer elementary questions. E.g.: Are all builders liable—or only big builders?*

Says Roberts, "When the law is seen making something of an ass of itself, change can be expected. And indeed, drastic change would be ushered in by the New York bill, which is outlined in Roberts's article. The bill proposes the following:

1. Under unlimited liability, a builder could be sued three years after a house sale by owners or users injured by defects. Negligence need not be proved.

2. Under implied warranty, a builder could be sued over structural defects unless the buyer accepted the house "as is."

3. To protect the buyer, a builder would have to maintain a bond equal to the house's sale price during the three-year liability period. (As a consequence, small builders unable to gain access to bonding centers would be forced out of business.)

According to a National Association of Home Builders spokesman, the bill never had a chance of passage. But until the building industry proposes its own liability law, it faces the possibility that another such restrictive bill may some day be passed. As Professor Roberts notes, "A house may collapse, killing a child, and the present bill may be swept through amid public clamor."

CALIFORNIA'S LEE
Bankruptcy saved his company

ASSOCIATIONS: Bernard G. Meyers is the new president of the New York State Association of Real Estate Boards.

NEWS continued on p. 32

The better homes in every neighborhood have wood windows.

Have you noticed?

CARADCO C-100’ Wood Double-Hung Windows

have stainless steel jamb liners

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CARADCO, INC.
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and the basement, garage and patio, too?

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Every woman can quickly see the advantages of the Jack-Vac... Whirlpool's true central vacuum system which carries dirt through tubing in the walls down to a tank in the basement or garage. She likes the idea of having no machinery to pull around... no messy bags to empty... no dust redeposited around the room.

And the man of the house gets just as excited about the Jack-Vac as his wife does! Those Jack-Vac outlets in garage and basement are his!

With powerful Jack-Vac suction, he can pick up wood shavings in his workshop... whisk up dried mud from the garage floor or cigarette butts from his car ash trays... reach the hose out onto the patio to clean up stray grass clippings.

The Jack-Vac offers a choice of two systems... dry or wet pickup. The exclusive wet pickup system is self-cleaning. It flushes dirt down the drain, and can also pick up scrub water or spilled liquids.

Either system is easy to install in homes under construction. Even if a home is finished, you can still put in a Jack-Vac. It's a simple job to put the tubes in the walls of a completed home.

Find out about this true central vacuum system... backed by Whirlpool's nationally-known brand name and by national advertising.

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OCTOBER 1967
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International Amphitheatre
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Gulf Oil rushes in new president to run its new town, Reston, Va.

Gulf didn’t waste a minute. Last month—a week after acquiring 80% of the troubled new town—Gulf named Robert H. Ryan president and immediately put him to work. Reston’s founder, Robert E. Simon, was named chairman (News, Sept.).

Ryan, 47, has 23 years of experience in urban and industrial development. From 1959 to 1962, the Harvard Business School graduate was executive vice president of Perini Corp. (land development) of Framingham, Mass., and from 1962 to 1967, he was director of Pittsburgh’s Regional Industrial Development Corp., which is credited with rejuvenating that city. He is a consultant to the Housing and Urban Development Dept.

After forming a consulting firm earlier this year, Ryan began an analysis of Reston for Gulf. Hence he was a logical choice for president when Gulf decided to take control to protect its $15-million investment.

A new mortgage expert for FNMA

Oliver Jones is resigning as the Mortgage Bankers Association’s economist to become an economic consultant to the Federal National Mortgage Assn.

It was Jones who wrote what many economists considered the most comprehensive of the 25 mortgage-market studies submitted to the Senate committee now studying mortgage problems [News, July]. Said FNMA’s President Ray Lapin, announcing Jones’s appointment: “He is recognized as one of the nation’s leading economists in the field of mortgage finance. His research and writings have been a stimulating influence on developments in the field.”

Jones steps into the new post at a time when the future of FNMA is under wide discussion. Proposals have been made to establish a trading desk for FNMA mortgages and even to expand the agency’s activity into conventional loan trading. Lapin has stressed the need for study of these schemes, and Jones’s assignment will almost certainly be to assess their feasibility.

“He will contribute to our search for ways and means of improving the performance of the mortgage market,” Lapin said.

Planner Dennis O’Harrow dies

The internationally famous urban planner died Aug. 29 in West Berlin, where he was serving as chairman of the world congress of the International Federation of Housing and Planning.

The 58-year-old Dennis O’Harrow, executive director of the American Society of Planning Officials, had been elected president of the Federation in 1966—only the second American to hold the post.

Described by an associate as of mild temperament “but outspoken in his public utterances,” O’Harrow once dropped a bombshell at an ASPO convention by converting his annual report into an indictment of zoning frauds. “It is time,” he said, “that we recognize publicly that a small but still much, much too large group of public officials is engaged in selling zoning favors for a price.” He urged establishment of a zoning crime commission to police bribery.

O’Harrow was born in Indianapolis, graduated from Purdue University in 1931 and for more than 30 years served as an official of numerous planning organizations. He lived in Chicago at the time of his death.

NEWS continued on p. 36

GULF RESTON’S RYAN
From consultant to president

FANfY MAY’S JONES
The agency adds expertise

NEWS continued from p. 28
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Circle 51 on Reader Service card

RENT-SUBSIDY HOUSING in Boston has common play area. Subsidy: $50,134 for 38 units.

Sec. Weaver answers critics at subsidy project’s opening
At the dedication of the nation’s first new rent-subsidy housing last month, Housing Secretary Robert C. Weaver answered recent criticism that his department isn’t “genuinely concerned about low-income and moderate-income families.”

On the contrary, said Weaver, “both the moderate income (221d3) and rent supplement programs...have moved more rapidly than any other multifamily program sponsored by his Housing and Urban Development Department.”

He added that the project being dedicated—Boston’s Charlemont Park (photo above), sponsored by First African Methodist Episcopal Society—is proof of quick action. “Fifteen months after the rent program was first funded,” he said, “this development is complete.”

Also, Weaver noted that the rent program’s $32,000,000 is completely allocated and will produce 34,000 units.

Congress acts. Five days after Weaver’s speech the Senate Appropriations Committee took first step toward expanding rent subsidies by approving $40,000,000 for the program—enough for 44,000 more units.

Earlier this year the House of Representatives refused to appropriate a penny for rent supplements.

Five banks join rehab effort with $250,000 in Cleveland
Flying the flag of civic pride, five Cleveland banks have launched an attack on slum housing in the city’s Hough ghetto.

Central National, Cleveland Trust Co., National City, Society National and Union Commerce have established a revolving fund of $250,000. Operating as an equally shared nonprofit corporation, they will start by rehabilitating 25 to 30 units. Estimated cost: $250,000. Upon completion, the mortgage and property will be turned over to nonprofit church or civic groups.

National City fathered the concept and won quick support from the other banks. Even as the Cleveland banks entered the rehab field, which historically has been shunned by the banking profession, Stafford Grady, president of California’s eighth largest bank, First Western, challenged bankers to lead a nationwide campaign to provide “decent housing for the economically deprived.”

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"We closed the door on maintenance costs when we put Pease Ever-Strait Doors on all of our townhouses," says Bill Ferris of Des Marteau Corp. "It was a money-saving decision, because we've never had a call-back — these doors just don't warp or swell, split or crack."

"And we eliminated the cost, the headaches and the ugliness of storm doors, too." The secret? Ever-Strait Doors are insulated with a solid foam core, have draft-free magnetic weatherstripping, and an adjustable aluminum sill. The result? Ever-Strait Doors also cut the cost of heating and air conditioning. Imagine—all that and beauty, too! Plus variety (26 distinctive styles) ... in single doors, double doors, patio doors or in combinations with sidelights.

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Andersen Windows may save you even more on the 10th floor than on the 1st!

(Here's why)

You've probably learned on residential and light commercial jobs that Andersen Windows are faster, easier to install... can save you up to 3 man-hours or more per window opening.

You know they virtually eliminate window callbacks. Because they're designed and built to give you lifetime freedom from binding, sticking and mechanical problems.

But if you've always assumed that metal windows and high-rise buildings just go together... consider this: pre-assembled Andersen Windows can be installed by your regular crew. Specialists required for metal window jobs are not needed!

It's one way that Allen Engineering Corporation saved in the construction of this apartment building, the Aristocrat Apartments. Another? Andersen Casements were "easier to brace... screens required no special fasteners."

In a similar case, a Louisville builder of a 12-story hotel estimated $7 savings per window by using his own crew... a total installation savings of over $1800.

Though not your direct concern, maintenance savings can be significant, too. It's usually more economical to paint good wood windows occasionally than to clean and rub-down metal sash and frames (especially so because today's paints last 2 to 3 times longer than paints of a few years ago). Another plus... elimination of condensation on frame and sash parts which saves interiors from damage, pleases occupants.

And now, there's a completely new Andersen Window line for you to choose from... new Perma-Shield™ Windows and Gliding Doors. They combine the insulating value of wood and the lifetime maintenance savings of a rigid vinyl shield. They don't need painting. Nor scraping. Nor rubbing down. And their armor-like finish won't pit nor corrode. Wood and vinyl work together to minimize heat loss, control condensation and sweating. And they come in a full range of styles and sizes.

Why not consider Andersen Windows for your next job? You'll be doing yourself (and the owners) a favor. Your Andersen lumber dealer or distributor has full information. Call today. Andersen Corporation, Bayport, Minnesota 55003.
"I like the new mini-skirt, Vera, but what have you done with your hair?"

Why do so many unknown products turn out to be bombs? For one thing, they don’t have brand names the manufacturers have to stand behind. Brand names have to work hard to hold their reputation and your affection.

Just for fun, Vera, imagine what shopping would be like without brand names.

Imagine government grade labels on products. Grade A, Grade B, Grade C granulated sugar.

Sounds funny, doesn’t it, But, it’s not. There are well-meaning people today who make that very suggestion. They want the government to do your shopping for you.

Of course, that instant-dissolving sugar you’re so fond of probably wouldn’t exist. What manufacturer would go to the trouble of improving his product if he couldn’t use it to compete with? However, you don’t really need instant sugar. Or hair sprays. Or high heels.

And you could cook on a coal stove if you had to. But, do you want to?

Magazine Publishers Association
An association of 365 leading U.S. magazines
The quality of hydronic heat, the appeal of electricity with this new American-Standard electro-hydronic comfort system

If you build Total Electric Homes, or plan to, you should know about *electro-hydronic heating*. Hydronics—the modern version of clean, even, hot water heating—has been used mainly with gas or oil. Now, with the new Electra* electric boiler developed by American-Standard, you get a superior electro-hydronic heating system for about the price of a good resistance-panel installation. The wall-hung Electra boiler weighs only 90 lbs., takes no floor space. Cast iron sections and low-density elements assure high efficiency and long life. Four models, with outputs from 34,000 to 82,000 Btuh meet the heating requirements of practically any home you might build.

Two men install the complete system—boiler and Heatrim* baseboard panels—in just one day. Why is electro-hydronic heating so good? It's even and steady because the temperature of the water circulating through baseboard panels is truly modulated. The trim, compact panels provide complete decorating freedom. Rooms are draft-free from floor to ceiling. The entire home is comfortable. And as with any hydronic system, you can easily zone the home into comfort areas, each with its own thermostat. For details, see your American-Standard contractor. Or write American-Standard, Plumbing and Heating Div., 40 W. 40th St., New York, N.Y. 10018.

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and thicknesses—plus a full-color idea book featuring other Western Wood storage ideas that can help you sell homes faster.

WESTERN WOOD DOES IT MORE ECONOMICALLY.
This condominium townhouse project was a surprise sellout

Before it opened, builder Bob Schmitt of Berea, Ohio, had two major concerns: 1) The ten-acre site backed up to the noisy Ohio Turnpike and 2) the design, by architect Edward Schmitt, might be too starkly contemporary and repetitive for the area.

Bob Schmitt is still astonished at what actually happened. There were ten walk-in sales before the first of the four plazas was completed. Then on opening day a story on the project appeared in a Cleveland newspaper and 3,000 visitors showed up; within four weeks 50 units were sold (at $25,500, $27,500 and $29,500 respectively for the plans shown top to bottom on the facing page.) Today, less than six months after opening, only a half-dozen units remain unsold.

Highway noise proved no problem because the project’s design keeps it out. Heavy brick walls face the turnpike, and the shed roofs deflect traffic sound upwards. Says Schmitt: “You can’t hear a sound, even from the big diesel trucks.”

The design proved no problem once visitors had been through the houses. “There were some raised eyebrows at first,” says Schmitt, “but they came down when people began to see that the inside and the outside of the houses worked together.”

The market Schmitt aimed at—and hit—is the empty nester: retirees, or the older family whose children have grown up and left. Such buyers are used to big houses, so Schmitt gave them up to 1,680 sq. ft. of living area, up to 1,080 sq. ft. of walled courtyard, two-car garages, lots of storage space, formal dining rooms and two big baths, plus features like air conditioning, carpeting, fireplaces, desks in the kitchen and electric garage-door operators. A $15 monthly service charge covers all maintenance.

SITE PLAN shows four nearly identical clusters, each with 16 units. Land costs on the ten-acre site were held to $4,400 per unit, including landscaping.
COURTYARD in large unit is accessible via glass doors to dining, living and family rooms.

LIVING ROOM is paneled and carpeted. See-through fireplace also opens to family room at rear. Utilities are in closet at left of fireplace.

TILED BATH, with sliding tub door, single-lever faucet, vanity and big mirror, typifies the kind of luxury built into Schmitt's patio townhouses.

TWO-CAR GARAGES, unusual for Cleveland-area townhouses, face into turnaround. Completely private entrances are recessed at right of each garage.
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*Territory Manager (T.M.): the “old pro” Lennox factory representative who works directly with dealers and their builders, architects, engineers, contractors, schools.
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OCTOBER 1967
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Durable aluminum for better homes

Change for the better with Alcoa Aluminum

ALCOA
Builders prefer House & Home

Don't think our man in Atlanta took it lying down when the Float-Away Door Company asked for proof.

"Why not prove it to yourself," our representative offered. "Survey 1,000 builders at our expense."

Float-Away picked up the option.

The results? House & Home was the clear favorite. It's worth noting, too, that the builders preferring House & Home were the busy, active ones... who do most of the buying.

An isolated case? We've paid for 77 similar surveys for other companies and 71 of these studies demonstrated that House & Home is the preferred choice among builders of all sizes. (If you're still not convinced, we're prepared to underwrite a survey for you.)

It's no accident that House & Home continually gets this overwhelming vote of confidence. Our publication is edited specifically for the active builders in the $22 billion light construction industry. And
"Prove it!" answered Float-Away Door
(Manufacturers of metal closet bifold doors)

our vital editorial package gives these builders what they want: plenty of meaty articles on financing, land development, product specification and use, construction, marketing...the total building spectrum...in depth.

That's one reason why more building product advertisers place more advertising in House & Home. If you're not already among them, check with your House & Home representative. He can give you 71 more good reasons why—including a copy of Float-Away's completed survey.
Discriminating home owners immediately recognize the expert craftsmanship of Harris BondWood parquet. This superb performer is thick, solid hardwood all the way through . . . designed for adhesive installation over concrete or wood. And even after years of hard wear there's nothing to replace. Bond-Wood is restored to original beauty, wear there's nothing to replace. Bond-Wood all the way through . . . designed by Harris BondWood. . . . designed by Harris BondWood . . . the original parquet introduced from Switzerland by Harris in 1954. Ideal for apartments, homes, gyms, auditoriums, classrooms and churches. Get all the facts about the Wood is restored to original beauty.

Precast concrete

H&H: Two points in your story on precast concrete production lines [July] don't look right to us:
1. In referring to Techcrete, you mention a 3" tolerance or more. What architect, owner or building department could accept such a high degree of inaccuracy, which could add up to several feet in a building composed of a multitude of bays?
2. In discussing the Balency system of mass in Italy, you mention that joint connections of this system are too difficult for unskilled labor. You completely miss the point which brought about industrialized building in Europe. It was developed following World War II mainly because of the shortage of skilled labor.

Just as you don't need an automobile mechanic to assemble a Detroit production-line automobile, you do not need a skilled construction worker to assemble or produce Balency or other types of European precast-concrete building panels. In European industrialized building, 65% to 70% of workers are unskilled, and each year they assemble several hundred thousand precast dwellings with tolerances not exceeding 1/2".

Joppatowne's failure

H&H: Your August piece on Joppatowne is a great contribution to those in our industry who will read and absorb it.

I am in my work in the last five years, beginning with the inception of Rossmoor Leisure World at Walnut Creek and continuing through several lesser projects (more recently The Villages), I have seen a disturbing repetition of the same mistakes. It seems that the larger a project becomes, the greater its tolerances become in the gap between success and failure, and the more myopic its management becomes.

CHARLES H. ANDREWS, marketing consultant
Saratoga, Calif.

H&H: The failure of Joppatowne was an excellent piece and its lessons should be taken seriously by anyone contemplating new towns. Historically, the only new towns that ever worked in this country were towns like Kohler, Wis., Hershey, Pa., and Longview, Wash. But to start from scratch trying to build a gigantic community with no prime employer is to ask for certain financial failure, or takeover by a gigantic institutional investor like Gulf Oil or Connecticut General. Look what's happening to Reston.

CARL ENTZMINGER, real estate consultant
Milwaukee

The Failures of Joppatowne

The tolerances in the Techcrete system do not compound over the whole building, but are highly desirable for individual plank and panel connections. This "sloppiness" makes the Techcrete system successful, and facilitates tremendously its fabrication, placing and erection.

After the building is completed and all connections are made, the building is plumb, in line, and within acceptable specification tolerances—as in any other building construction. Naturally, this is the result of several years of careful fabrication and erection studies.

Techcrete joint connections cannot be compared with European methods, since the technological approach, labor conditions and construction practices are entirely different. To import European connection details is, in my opinion, impractical and uneconomical.

Mr. Rothenstein seems to forget that we have, in the U.S., union regulations which control construction and especially erection procedures of prefab systems. Unskilled labor can become skilled Techcrete labor within three days.

Tight money

H&H: I read with interest the editorial in your August issue. You stated that consumer-finance companies lost less than 1% of their business in tight-money 1966 while Savings & Loans dropped 30%. I am sure these figures are correct, and I agree that we should get behind the reforms recommended by the Federal Reserve. However, I think you should have mentioned that the S&Ls, with an average interest-earning rate of 6% on their mortgages, are in no position to compete with consumer-finance companies with a probable average interest-earning rate of 10%.

When money gets tight and rates go up, the investor will always drift to where the yields are greatest, and in a tight situation the mortgage industry, locked into long term loans, will always be on the short end.

The Fed's ideas and advice will help, but they will not solve this one big problem.

JAMES H. RUDY, executive vice president
First Federal Savings Huron, S.D.
Put your best heat forward

Chromalox® electric baseboard heaters... far and away the most advanced baseboards on the market today. In style. In performance. They've got the trim, slim looks, the operating features that customers like: continuous linear thermal cutout protection, high heat capacity with lowest surface temperature, wall guard air deflector that reduces maintenance, long lasting Chromalox metal sheathed free-floating Fintube® heat element. And for the installer: Many standard sizes that can be combined to fit any wall dimension, screw slots that permit mounting without disassembling, integral junction boxes and end caps for wiring through either end.

Write for our new Catalog R00103-4 which describes baseboards, wall units, radiant heaters, infrared heaters, central systems, and snow melting.

Edwin L. Wiegand Co., 7770 Thomas Boulevard, Pittsburgh, Pa. 15208

Chromalox
Electric HEATING/COOLING
How long will cedar shingles last over a plywood roof deck?

Frankly, we don’t know. Our records only go back to 1938.
And here’s what the records show:

**Durability:** A cedar shake or shingle roof over plywood decking will last for decades. For instance, we’ve kept track of a house that was built in 1938, with 5/16” plywood sheathing under wood shingles. After 21 years, the owner remodeled. When shingles were taken up to change the roof configuration, the whole roof was found in fine shape. Shingles were intact, and plywood was as sound and solid as ever. That same plywood deck is still in service, reroofed with cedar shakes, more than a quarter-century after it was laid down.

Numerous studies confirm the durability of cedar shingles over a solid deck. A few years ago, Purdue University sponsored a survey of 650 red cedar shingle roofs with an average age of 23 years. Conclusion: no significant difference in performance of the shingles applied over either solid or spaced sheathing.

The Red Cedar Shingle and Handsplit Shake Bureau in its Certigrade Handbook specifically recognizes plywood roof sheathing “graded and applied according to specifications of American Plywood Association.”

But there’s a great deal more to the plywood record than durability.

**Protection:** Plywood protects against dust, dirt and snow penetration without need for building paper. A tight plywood roof eliminates air infiltration, enables attic ventilation to be controlled.

And plywood sheathing braces any structure against the forces of earthquakes and hurricanes. Tests by the American Plywood Association and by independent agencies, plus repeated field inspections, prove plywood’s superior bracing strength.

**Economy:** In-place costs of plywood roof decks are low—almost always lower than other materials. That helps account for plywood’s predominance in the residential roof-sheathing market. It is used on about 70 per cent of all new homes. There’s less waste and labor costs are lower. Also, plywood is available in thicknesses which permit efficient material use for any rafter or beam spacing.

And when you take into account the years of trouble-free service a shingle or shake roof with plywood deck will give—with no need for repairs or replacement—plywood’s cost savings are even more impressive.

**Nailability:** Plywood has superior nail-holding ability. Even 5/16” or 3/8” plywood will hold nails permanently and securely in place—and even under wind forces of hurricane intensity. Laboratory and field studies after 5 to 8 years of exposure showed withdrawal resistances averaging 50 lbs. for 3d shingle nails in plywood sheathing. Normally, two nails are used per shingle or shake.

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THIS FREE BOOKLET...

Shows how decorative glass brightens and beautifies homes. It is filled with dramatic illustrations of the ways translucent glass adds a touch of luxury and smartness to every room. Specify Mississippi Glass. Available in a wide range of exciting patterns and surface finishes wherever quality glass is sold.

Create a distinctive decor with translucent glass by Mississippi that floods interiors with softened, flattering light, makes rooms seem larger, friendlier, important. Write for free booklet. Address Department 9.

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EDITORIAL

States' rights and sick cities

If state governments worry about federal poaching in urban affairs, they have only themselves to blame

Empire builders in Washington are usurping state powers by working directly with the cities to solve today's crushing urban problems. So laments the Midwestern Governors Conference.

Nonsense. When it comes to urban problems—housing included—nobody is usurping state powers except the states themselves.

The states have authority to limit land use.

The states have authority to control air and water pollution.

The states have authority to enforce, or delegate the enforcement of, building codes and zoning ordinances.

In fact, the states have authority to cure the bulk of the ills that plague most cities—and, for that matter, to make or break local governments.

Yet few states have worked with their big cities to solve local problems. And most state governments are too inert and too inept to cope with urban crises.

So the cities have had to turn to Washington for help.

Why this inertia and ineptitude at the state level? Largely because most state governments have let themselves be hamstrung by archaic constitutions.

Unlike the federal constitution, the typical state constitution is a lengthy, inflexible document—loaded with amendments and cluttered with statutory rulings that should be left to the legislature. The 46-year-old Louisiana constitution, for example, has 236,000 words (more than the New Testament) and 460 amendments. By contrast, the U.S. Constitution is a short document which, apart from the Bill of Rights, has been amended only 15 times in 180 years.

Under their obsolete constitutions, too many state governments still function in the same old way. Items:

- State legislatures are still dominated by rural blocs—even though more and more of every state's voters are concentrated in urban areas.
- Roughly 30 state legislatures still meet regularly only once in every two years—certainly not frequently enough to come to grips with problems as complex and changeable as those of the cities.
- Most state legislatures are still ambivalent about home rule by local governments. On the one hand they won't give cities the right to levy new taxes for desperately needed improvements. On the other they condone snob zoning by the suburbs—a practice which stops the free market from providing new housing for anyone except the middle class and up.
- The same old way simply isn't good enough to cope with today's urban problems—particularly the problem of housing the poor. But most states have refused to revamp their governments by updating and simplifying their constitutions.

Since 1945 only seven states have rewritten their constitutions. Now an eighth, New York, is tackling the job—and, sad to say, providing a classic example of a state refusing to face up to today's realities.

New York's effort was long overdue. Despite two revisions (in 1915 and 1938), the old constitution is pretty much the same document adopted in 1894. So it's hardly responsive to current urban problems.

The state's Constitutional Convention started early in the summer with a laudable goal: to gear a new constitution not only to today's needs but also to the needs of the next quarter of a century.

High hopes—but so far they've come to naught. Politically motivated delegates have consistently balked at changes and consistently refused to face up to the urban crisis.

The convention has already killed any hopes for local authority to levy new taxes and set debt limits. So New York City's sorely tried mayor, for example, will still have to trot up to Albany every year to beg for money to bail his city out of its fiscal strait jacket.

New York's convention would do well to heed a recent report, "Modernizing State Government," by the Committee for Economic Development. Says the CED, an august group of businessmen and educators:

"State constitutional revision should have highest priority in restructuring state governments to meet modern needs. Stress should be placed on repealing limitations that prevent constructive legislative and executive action, on clarifying the roles and relationships of the three branches of government, on permitting thorough modernization of local government in both rural and urban areas, and on eliminating matters more appropriate for legislative and executive action."

—RICHARD W. O'NEILL
The new urban market:
What's in it for you?

This may seem a surprising question to put to homebuilders. For the past two decades their prime market has been the suburbs; they have tended to look on the city as the exclusive province of the "violations removed" remodeler, the custom rehabilitation expert and the high-rise-apartment builder.

But markets change, and none is changing faster today than the urban market. Here's why:

Houses themselves are getting old. In most cities, the bulk of the close-in housing is at least 40 years old; today it is either ready to be torn down and replaced or in need of complete renovation.

Many suburbanites, their children grown, want to come back to the city. And many potential suburbanites, seeing how far away suburban sprawl has pushed new housing, have decided to stay put and either rent or buy in the city.

There is greatly increased civic pressure to rebuild our cities. Big-city ghetto problems have grabbed most of the headlines, and rightly so. But there is also great need for more and better moderate-income housing.

All of this adds up to an opportunity for the homebuilding industry. You need not be a big builder; indeed, the variety of the urban market and the necessarily small scale of most in-city projects often give the smaller operator a distinct edge. Nor must you necessarily deal with big-city politics; the majority of our 1,000-odd cities have populations under 50,000.

But what the urban market does demand of you is imagination—and that's what's behind the case studies presented on the next 14 pages. In each instance the builder or investor recognized a change in the city pattern, saw the possibilities the change opened up, and took advantage of them.

To see what the new urban market can make possible for you, turn the page.
You can turn old city estates into small, high-priced subdivisions

Imagine offering new luxury-priced, single-family houses only five minutes from downtown in a city of 500,000 population. That’s what builder Hubert Perry has been doing in Buffalo, N.Y., for the past several years. And despite strong market demand, he has no competition.

Building subdivisions in the city requires 1) a supply of old mansions on one or two acres in well-preserved neighborhoods, 2) new approaches to siting houses on city streets and 3) good relations with old, well-to-do families who tend to get nervous when they see a builder on their block. Perry makes it on all three counts.

Building at the rate of two to three houses a year, Perry has done three projects within walking distance of downtown Buffalo. Two are single-family-house subdivisions—six and seven houses each—and the third is a 12-unit townhouse complex. House prices have ranged from $40,000 to over $100,000; land costs have varied from $2,000 to $7,500 per house.

The key to Perry’s success lies in new platting that permits an increase in houses per lot without breaking density rules. None of Perry’s lots have enough city-street frontage to accommodate more than three houses. But they range in depth from 200’ to 300’, so Perry’s standard plan has a center access lane that lets him build houses within the depths of the original lot. One of his projects (center, right) is in the former backyard of an old mansion that had been remodeled into a luxury duplex; Perry put his access lane in the mansion’s sideyard and built six houses in the huge backyard. His latest project (bottom, right and p. 66): 12 townhouses on two 95’-wide lots with a central pedestrian mall.

Says Perry: “Never ask for a zoning change—just variations.” He buys only lots that are zoned for apartment and rowhouse densities, then asks for variations in house siting and setback.

Perry uses architectural styles that blend well with older homes in his neighborhoods. And he never goes ahead with a project until he has personally visited all influential families in the area and shown them his plans. As a result he has an excellent reputation, and his projects have never stirred up neighborhood opposition.
property for $15,000, opened it up with a center lane and cul-de-sac.

island—was built behind a large old house converted into a duplex.

arranged in inward-facing rows with driveways and garages located at lot lines on opposite sides.

For a closeup of Perry's latest project, turn the page
**The Urban Opportunity**

**Center Mall** (left) divides 12 townhouses into two rows and provides access to ten front entries like the one above. First two units (see bottom photo, p. 64) face the street. The mall extends almost the entire depth of a 190'x200' city lot. Buffalo builder Hubert Perry built all the houses on individual contract, but put in foundations and utilities a full row at a time so early residents wouldn't have to endure noise and mess of excavation work on abutting houses. Architects were Gordon Hayes and Herbert G. Smith.

**Front Courtyard**, enclosed by 6'-high brick walls, is as quiet as a rear patio because houses face pedestrian mall rather than a street. Perry borrowed many of his details from Colonial Williamsburg.

**Interior Detailing** like classic stair rail and door trim reflect Perry's high price range—up to $100,000—and his effort to live up to the elegance of stately older homes in the neighborhood. He has employed the same carpenters—skilled at both finishing and framing—for 12 years or more.
REAR GARAGES face the sidelines of Perry's 190'-wide lot. They separate rear patios and keep auto traffic out of sight. Perry once considered locating garages at the center of his complex, but ruled it out after seeing it tried in a similar project in another city. He gave influential neighbors a chance to see and approve his final plans before they were filed: "It's goodwill, and it stops rumors."

TWO-STORY FLOOR PLANS feature winding stairways, big foyers, and use of skylights to brighten windowless areas. Perry spends $1,000 apiece on party walls: He builds 1"-spaced double walls of 8" block, fills the block with sand, and attaches interior finishes with resilient clips.

continued
You can tap the market in middle-income rentals if the city cooperates

The key word is cooperates. Builder Dan Tarinelli's home is in Bridgeport, Conn. (pop. 155,000), but he had to go 200 miles to Portland, Me. (pop. 71,000) to build (and own) this 140-unit 221d3 rental project. The reason: Portland wanted moderate-income housing badly, and Tarinelli could count on cooperation from every municipal department. In addition, Maine's FHA director, Richard McMahon, 1) was anxious to get the 221 program started in his district, 2) knew the regulations thoroughly and 3) kept processing time to a minimum.

"Even with this kind of help, we have a two-year building cycle," says Tarinelli. "We need one year for design and plans, processing, and normal delays, plus a year for actual construction. If the city fought us, or if the FHA office didn't know its job, it would be impossible to make a 221d3 project work out."

But for the builder who is willing to learn his way, the 221 program offers an almost insatiable market (this project was fully rented weeks before completion), plus a number of other advantages. Specifically:

1. **Operating capital can be modest.** For safety, Tarinelli advises a capital base of 10% of the cost of the project. If the builder leaves his profit (10% on certified costs, not including land) in the development as equity, the 90% mortgage will free his original capital.

2. **Profit is built-in.** A 6% return on investment, a 5% management fee, and allowable depreciation (Tarinelli uses a 40-year, straight-line schedule, or $27,600, or just $270 per unit, in a negotiated purchase.

3. **Tenants are practically assured.** The below-market interest rate (3%) permits rents that can be met by families with incomes too low for conventional apartments.

4. **Land costs are reasonable.** In this case Portland, under its urban-renewal program, bought and cleared the 10-acre site, and resold it to Tarinelli for $37,600, or just $270 per unit, in a negotiated purchase.

But while the moderate-income rental market is big, it is not automatic. Says Robert Hayden, the Tarinelli partner who sold and is managing this project: "Good planning and design were critical. Were this a run-of-the-mill project, I doubt we could have brought such a fine class of tenants into what used to be a rundown area."

Details of the project's cluster plan and design, the work of architects Fielding Bowman and Zane Yost, are shown at right and on the following two pages.
PROJECT SITE (shaded in aerial view above) is part of larger renewal area. Detailed plan (below) shows how houses were grouped in clusters to provide separate courts. Open space (left) encourages sociability between families facing onto courts and provides play space for the many preschool children. Benches were made from granite curbing and paving blocks salvaged from site.

For a closer look at this project, turn the page
TOWNHOUSE UNITS have two or three bedrooms, rent at $112 and $129. Large families like two floors, with nobody above them.

ONE-FLOOR UNITS (above) have one bedroom, are grouped four to a building with front and rear stairs serving each apartment. Rent: $95. Four-bedroom models (left) are split levels, sited only where ground slopes to rear. Each has two additional bedrooms directly below those shown on the plan. Rent: $145.

STREET VIEW shows fenced rear patios that give outdoor privacy to each apartment. Road at left leads into dead-end parking court.

COMMON COURTS give feeling of separate neighborhood to houses opening onto them. Three-story houses in rear are typical of former neighborhood.

OFFSET FACADES, combined with recessed entries, give extra privacy at front door, add to the impression that each unit is a separate house.
LAST SECTION, almost completed, has view of Portland harbor. Drawings below show the project's two-way slope towards the water.
You can turn run-down city houses into profitable investments

Most cities have their share of houses like those in the "before" photos at right. Dating from the early 1900's, they are solidly built, if unimaginative, cubes with big front porches. And they are often located in residential areas that are being nibbled by commercial zoning, so their owners have done little, if any, modernizing.

For Joseph Covington, an attorney of Bowling Green, Ky. (pop. 28,000), such houses have proved to be surprisingly good investments. Covington buys them, gives them a minimal face-lifting, then leases them for commercial or multiple-occupancy use. His return: from 15% to 25%. (It might be even higher if Covington were a builder and could use his own remodeling crews.)

Typically, Covington buys an old house for from $8,000 to $25,000 (having first made sure that a zoning variance will be forthcoming). He then remodels it—usually a matter of subtraction rather than addition. Unsightly porches are removed, old doors and windows are replaced, and a complete painting job is done inside and out. Only vital mechanical work is done, and care is taken to make sure that the house retains its neighborhood identity. The remodeling cost runs anywhere from $1,200 to $10,000.

Up to this point, Covington has made no structural changes inside the house. The reason: "I usually don't know who my tenants will be, so I'd probably be throwing money away." And even after a tenant has turned up ("So far I've had no trouble finding them"), extensive changes from the house's original plan are seldom necessary. For example, two houses became clothing shops with no alterations whatsoever; their big front windows made admirable shop windows. And turning a bigger home into a fraternity house required only that upstairs and downstairs rear porches be closed in as large washrooms.

Covington emphasizes that success in this market depends largely on decisions made before a house is bought.

The location should be near a potential use area (shopping, or a university), but also be in a well-kept residential section.

The house should have pleasing basic lines. "I try to use my imagination," says Covington, "and visualize the house stripped down."

Big lots are important. They provide parking for commercial tenants, and they give residential tenants some of the outdoor living possibilities of new suburban homes.
TWO RENTAL APARTMENTS were built above owner Covington’s own six-room apartment, which is on first floor of a former two-family house within walking distance of his downtown office. Everything outside the basic structure was stripped away, and a new patterned brick sidewalk was laid to the curb to give the illusion of a deeper front setback.

GIRLS’ DORMITORY was created out of abandoned single-family house, only two blocks from the center of town and close to the college. As in most university cities, growing enrollments have boomed the demand for student and faculty housing. The house cost $8,500 in 1960, and only minimal rehabilitation was needed. Property today would sell for well over $20,000, but Covington prefers to hold all houses for investment income. Building is leased to a house mother for $400 monthly, with an escalator clause that can raise this to $500. Lessor takes over all responsibility for collecting monthly charges from the student-tenants.

FRATERNITY HOUSE is only a half block from main gate of university, was leased to Pi Kappa Alpha corporation for $450 a month before renovation was completed. Sales price was $25,000; renovation, chiefly installation of two shower/washrooms, cost $10,000. Redecorating is done each summer when students are away.

OCTOBER 1967
And in a larger city, you can choose from a variety of opportunities

There are many ways to build a profitable building business in the city, and Cincinnati's Towne Properties has tried most of them. Says partner Neil K. Bortz: "Each successful job seems to lead to something else. In 1961 we did a volume of only $100,000, and by the end of 1968, we expect to hit $8 million."

The company (Bortz, Lambert Agin Jr., and Marvin Rosenberg) started in 1961 by remodeling dilapidated houses in Mt. Adams (H&H, July, '62), a rundown neighborhood overlooking the Ohio River, just minutes from downtown Cincinnati. Towne Properties now owns 75 properties on the hill, which has become a smart residential area like Chicago's Old Town or Philadelphia's Society Hill.

But even on that scale, remodeling potential is limited, so the company has moved into other fields. A 36-unit apartment for medical-center personnel, plus several major building contracts for other investors, has helped build the capital, the staff and the management experience for expansion into larger apartment projects both in Cincinnati and in other nearby cities.

Towne Properties now owns more than 1,000 garden-apartment rental units (outright or in partnership with outside investors) under its own management. And it has land for another 800 in projects under development in Cincinnati, in nearby Middletown and Dayton, Ohio, and also in Covington, Ft. Mitchell, and Lexington, Ky. Also, the company (1) is just completing its first built-for-sale project in Mt. Adams, a nine-unit condominium, (2) will remodel more of its old buildings into 50 additional rental apartments and (3) expects to break ground on a $6-million office building and shopping arcade in an urban-renewal site in downtown Cincinnati this fall.

But there are problems as well as possibilities in center-city building. Says partner Rosenberg:

"When you build in old neighborhoods, you build with old platting. Often, the current rules on parking, setbacks, height limitations, etc. make it impossible to build economically on a 19th-century plot. Also, once rehabilitation starts, you must expect that speculators and unrealistic property owners will make it harder and harder to buy adjacent properties at realistic prices."

So while Towne Properties has no intention of leaving Cincinnati, it anticipates that more and more of its projects, like those on pages 76 and 77, will be built in smaller neighboring cities.
TYPICAL RESTORATION turned a condemned one-family house (photo, far left) overlooking the Ohio River into two luxury apartments (left), renting for a total of $375 a month. The property cost $10,000, and $20,000 was spent on rehabilitation. Little remains of the original building except the foundation and main structural members. In a similar house (right), walls and ceilings were removed from small rooms to create a cathedral-ceilinged living space with a sleeping balcony above, reached by a circular staircase. Towne Properties owns 75 houses and vacant lots in the revitalized Mt. Adams area, including 50 rental units. The company plans to have another 50 apartments completed by the end of next year.

NEW BUILDING (left), on vacant hillside lot, cost $60,000. It includes four apartments renting for a total of $850 per month, has never had a vacancy. Named "The Rookery" because of the steep site, the building is reached by an elevator (left of stairs) from the street below. Cost: $3,500. Towne Properties' newest project in the Mt. Adams area is a nine-unit condominium (right) built on the site of six houses too far-gone for rehabilitation. Step-down siting gives each townhouse a view of the river over the top of the units below. Prices: $26,500 to $38,500.

To see more Towne Properties projects, turn the page
LUXURY APARTMENTS were built on contract (cost plus a fixed fee) for an investor-owner who knew of Towne Properties from its Mt. Adams renewal work. Contract price: $190,000. Designed by architects Jones, McCormack & Peacock, the building won a Cincinnati AIA Chapter Gold Medal, added to the reputation of its builders for developments that improve, not destroy, the character of a neighborhood.

LOW-COST APARTMENTS (efficiency, $70; one-bedroom, $90; two-bedroom, $120) were badly needed by nurses and interns from nearby medical school and hospital complex just outside the downtown core area. Because neighborhood had been on downgrade, land for the 36-unit development was bought for only $500 per unit. In spite of the transient nature of the market, vacancy rates have been almost zero, and tenants accept one-year leases instead of month-to-month occupancy.

NEARBY CITY (Middletown, Ohio) became overnight market for these middle-income ($110 to $260) apartments with the establishment of a state university branch. Graduate students and teachers are prime tenants. Project will be built in four phases: First section has 85 units (all are rented) and second group will have 108 more plus a swimming pool and sauna. Buildings are arranged as a quadrangle with parking kept to the perimeter. Although only minutes from the center of Middletown, the site adjoins a golf course and park. Land costs for the 36 acres averaged $1,000 per unit, and total costs averaged $14,000-$15,000 per unit.
**Nursing Home** was built on a cost-plus-fee contract for investors in an older residential neighborhood in Cincinnati. The 100-bed complex was planned to preserve every possible tree on the wooded site and to keep the residential look. In addition to actual construction (cost: $500,000), Towne Properties was involved in the planning, financing and management of the project. The partners agree that "one-stop service" is the best approach to contract work. Architect: Jones, McCormack & Peacock.

**In-city Apartments**, on by-passed land near Cincinnati's city limits, have rural character although they are surrounded by built-up single-family-house subdivisions. Called Sutton Place, the 83 units are a mixture of one- and two-bedroom apartments ($145-$190), and one- and two-bedroom townhouses ($175-$210) grouped around grassy, tree-lined courts like the one at left. Each apartment has its own patio or balcony, and perimeter parking is screened from view. Land costs of $1,000 per unit, and total construction costs of $14,000 per unit, are typical of Towne Properties' suburban apartments over past few years. Architect Thomas Tilsley designed this project.

**Suburban Apartments** are outside city, but only 20 minutes from downtown. Colonial styling of the 99 units, typified by 18th-century cupola, was popular with suburban-oriented families. By contrast, contemporary is favored by center-city dwellers.

**Urban-renewal** project will be on land sold by city for $14 per sq. ft. Designed by architect Harry Weese, it includes shopping arcade and offices. Cost was estimated at $6 million, but urban renewal delays are making figure seem like wishful thinking.
Three award-winning projects show what can be done under urban renewal

CONTEMPORARY DESIGN has setbacks and extended walls to lend privacy to individual units. Slatted railings screen upper balconies.

Award of Merit: a handsome public housing project for the elderly

It is built on a 2/3-acre hillside site formerly occupied by eight old single-family houses. On its uphill side it is three stories high; each of these stories has 13 one-bedroom units, with their own private balconies or terraces, plus a central lobby with laundry or reception room. A fourth level, set into the slope, contains four more units plus a large community recreation room that opens onto a large terrace on the downhill side. The 484-sq.-ft. units rent for from $35 to $65. Construction costs were $394,102, including appliances. Land cost: $29,800.
The three multifamily projects (below and on the next four pages) should give rise to considerable civic optimism. They prove that urban renewal need not be confined to rehabilitating the dilapidated physical plant of our cities; it can also create a totally new environment for urban dwellers. The same imaginative land planning and design that is beginning to appear in the suburbs can be translated into the necessarily high densities of city housing. Indeed, there is no excuse for responsible municipal officials to approve anything below this standard of excellence in their renewal programs.

All three projects won awards in the 1967 Homes for Better Living Program.
LANDSCAPED COMMON is bordered by 11 units on two sides, can also be reached from other units via private walks at rear of site (plan, right).

Award of Merit: a small townhouse project for a high-density area

The 23-unit project is in an area of 50-year-old, walk-ups; its design reflects that of the neighborhood and is meant to stimulate local rehabilitation. There are 19 three-bedroom, 20'-wide houses and 4 four-bedroom, 23'-wide houses. They are arranged so that 75% of the 1½-acre site is open land. Prices of the 2,203-sq.-ft. and 2,540-sq.-ft. houses (including basements) are $29,500 and $31,500. Parking for all units is along a rear alley, where there is also a small, private play yard. Land costs were $151,677, and construction costs were $488,000.
REAR PATIOS are overlooked by large windows of kitchen-family rooms. Gates in wood fences give access to back doors. End unit has four bedrooms.

LIVING ROOM of small unit seems larger because of high windows in end wall. Dining area is in foreground, stairway is out of photo at far left.

Homes for Better Living
BUILDER: S. N. Robbins Construction Co.
OWNER: Kimbark Assoc.
LOCATION: Chicago

OCTOBER 1967

continued
AWARD-WINNING PROJECTS continued

**BRICK WALLS.** Notched to avoid monotony, screen townhouses from the main street. Sidewalks lead through sentry-box gates to inner courtyard.

**INDIVIDUAL PATIOS** are also screened by brick walls and vertical slat fences. Party walls are extended to separate houses from each other.

Eleven-unit cluster serves as model area for entire project. All units have private entrance courts and garages; additional parking is in foreground.

**Honorable Mention: a large project with a variety of townhouse types**

The 11 houses shown here are the first to be completed in a cluster project that will eventually cover 24 acres and include 180 townhouses (plus 100 apartments in a six-story building). Each cluster will have from eight to 15 units ranging from one-story, two- and three-bedroom houses to three-story, four-bedroom houses. So far, 91 units have been completed or are nearing completion, and 90% have been sold at prices starting at $22,000. Sizes of the coop units range from 1,145 to 1,865 sq. ft. Total construction cost: about $7.5 million.
Homes for Better Living

ARCHITECT: Eberle M. Smith Associates Inc.
MASTER PLANNER: Crane & Gorwich Assoc.
BUILDER: Albert Nelson Construction Co.
LOCATION: Detroit

SCALE MODEL of first cluster (lower right in site plan below), shows how various house types are sited around central entrance and parking court.
BUILDING
Joseph Dresser
Detroit
Herbert Z. Gold
Rockville Centre, N.Y.
Herschel Green
Miami
Maurice Herzfeld
Philadelphia
Michael Levitt
Atlantic City, N.J.
Alan N. Lindy
Philadelphia
Richard Revitch
New York City
Jack N. Sable
Atlantic City, N.J.
Leen Weiner
Wilmington, Del.

CIVIC GROUPS
Paul Buzze
Economic Development Council
New York City
C. Richard Hatch
Architects Renewal Committee
in Harlem
New York City
Ragan A. Henry, attorney
Philadelphia
James Robinson
Southern Christian Leadership Conference
Atlanta
Roger Starr
Citizens Housing & Planning Council
New York City
Louis Winnick
Ford Foundation
New York City
Jack E. Wood Jr.
National Committee Against
Discrimination in Housing
New York City

NONPROFIT DEVELOPMENT
Shirley Bader
Assoc. for Middle Income Housing
New York City
C. Franklin Daniels
Foundation for Cooperative Housing
Washington, D.C.
Victor De Grazia
Kate Marnewick Foundation
Chicago
Barnett Lieberman
Philadelphia Housing Development Corp.
Philadelphia
Harold Ostroff
United Housing Foundation
New York City
Frank B. Palmer
Community Renewal Foundation
Chicago
Chester Phillips
Washington Housing Development Corp.
Washington, D.C.
James Tymney
Urban America Inc.
Washington, D.C.

GOVERNMENT
Frank De Stefanis
National Commission on Urban Problems
Washington, D.C.
Hon. Paul H. Douglas, chairman
National Commission on Urban Problems
Washington, D.C.
Walter Fried, commissioner
Housing & Redevelopment Board
New York City
James W. Gaynor, commissioner
New York State Division of Housing
and Community Renewal
New York City
Richard S. Granat, director,
Office of Economic Opportunity
Washington, D.C.
David M. Pellah
National Commission on Urban Problems
Washington, D.C.
Sy Schuman, planning commissioner
Westchester County
White Plains, N.Y.

MANUFACTURING
Albert G. Malanaras
Armstrong Cork Co.
Lancaster, Pa.

Arthur Ziskin, consultant
Office of Economic Opportunity
Wayne, N.J.

FINANCE
John C. Heilman
E.M. Warburg & Co.
New York City
Jack Westhey
New York Bank for Savings
New York City

REAL ESTATE
Stewart Bainum
Realty Investment Co.
Silver Spring, Md.
Eugene F. Ford
J.O. Riviere & Co.
Washington, D.C.

FROM HOUSE & HOME:
Moderator, Richard W. O'Neill, editor
James P. Gallagher, senior editor
For more than two decades the explosive growth of our suburbs has tended to mask an accelerating decline—in both quantity and quality—of the housing inventory in our core cities. Every year urban-renewal demolition, highway construction, commercial expansion, fires and deterioration take more low-income housing off the market than we can replace.

Most American families hardly know this housing-poor world exists. Because the middle- and upper-income families who migrate to the suburbs have such a wide choice of available homes, they cannot imagine the desperate housing situation of the low-income—largely nonwhite—families who remain behind in the cities. Only when our center cities explode in the mindless violence of riots are we forced to take a look at the almost hopeless conditions in which millions of American families exist.

Federal, state and local housing programs have been too small, too sporadic and too uncoordinated to do more than whet the desire for better housing. Costs of land, labor, materials and financing have forced most homebuilders into price brackets as unrelated to this real need as Rolls-Royces are to mass transportation.

Those profit-oriented, as well as nonprofit, groups who are trying to find ways to solve this problem insist that the job could be done if only they were free to do it. Rules, regulations, administrative systems and approaches to land and financing that were good enough in the past are hamstringing us today. They must be changed or discarded if low-income housing is to be built in our cities.

This House & Home Round Table was called so that interested builders, developers, government officials and urban-oriented groups could explore frankly the roadblocks that keep us from building low-income housing. The participants spent two days identifying the most critical problems and suggesting how governmental and private-industry action might solve them. Neither our industry nor our nation can afford to ignore their conclusions, summarized on the following eight pages.

continued
The No. 1 barrier to low-income housing is the apathy of most of our citizens

Until the political structure feels a determined commitment by the electorate to solve the housing problem, we won't get new programs and we won't get implementation of the programs we have. Americans must want to get the job done.

Jack Wood: The principal roadblock to providing low- and middle-income housing in this country is a lack of commitment on the part of American society to house the people who need it most. We always seem to be able to develop financial support for plans we hold dear. But we lack a deep and abiding concern for the people who live in center city. Jobs have gone to the outer reaches of the city and to suburbia. This group is exploring ways and means of expanding center-city housing for families who find themselves removed from the jobs they need.

When we see the city as a whole metropolitan area and not just as the inner core, we are going to come up against some of the bitterest solutions.

John Nicholson: We talk about money or construction or labor, but we keep coming up against a wall of public attitude.

Ragan Henry: I'm neither a housing developer nor an investor, so I'm going to say what I want to say. We don't have a clear understanding of who we're housing and what their capacity is to purchase or rent this housing. We have found, in Philadelphia, that the real housing problem is a family which is earning something above the public housing limits, but isn't earning the income that would qualify for conventional FHA programs. This tends to be a large family.

Regardless of the cost of a unit that will accommodate this large family, they can only afford to pay so much. The figure we have is $10,600 and $11,000. If we are not talking about housing at this price, then we are not facing up to the real problem.

Maurice Hertzfeld: We have developed a successful neighborhood renewal program and learned that if we're to do good housing, we must also develop good people.

I recommend that FHA recognize, within the budget of any low-income housing development, the additional costs of social management. Without this, I do not believe that any program we try to develop can be effective.

I would like to see legislation that would force local government agencies deriving the benefits of government funds to gear their attention to the bottom of the barrel.

Harold Ostroff: Some of the biggest roadblocks are psychological, not physical. Do we really want to provide middle income and low income housing? Let's get down to the core of it. If we do want to break up the racial ghettos, and if this is a desirable goal, let's get busy with it.

Art Zinkin: Within the lifetime of most of us, perhaps a dozen cities are going to have a majority of black or Spanish speaking people. They will either feel sufficiently fulfilled by our economy and our form of government or will change it for one which will satisfy their needs.

So we should be talking about a massive subsidy where the establishment provides technical assistance, and where materials and land are donated. This assistance should be used to create indigenous—another word for Negro—contractors, indigenous architects, indigenous school and welfare administrators. In other words, we have to help the majority rule and enable the city to create its own destiny.

Wood: We just don't have the sense of commitment in this country to serve the housing needs of the low- and moderate-income Negro family.

We have heard too much about the profit in this business and subsidies. Maybe what this country needs is a support for housing or urban renewal that projects that if it were profitable to build low-income housing, it still wouldn't happen.

Suppose we do put profit into construction of low and moderate-income housing? Where do you suppose we would find the land? How do you suppose we would get the building permits? Or the support we need from local municipal government? Or land in suburbia zoned so that we could build more than 25 units at a time?

If we don't begin to think in terms of people and human values, and throw out all this jazz about prudent risk and investments, then we may very well not even come to enjoy the future or to have one for our children.

Channing Phillips: We have to keep in mind that the people who live in the old city aren't about to be moved out except by sheer violence.

Despite good intentions, we are not willing to recognize that we operate out of self interest. Builders say they are interested, but when it's more profitable to do one job rather than another, I have no doubt in my mind about which they are going to do.

There are structures that would be of real value for low-income housing: 1) an institution primarily concerned with the housing needs of low-income people and which permits them to function and make decisions, and to develop expertise combined with staying power. And 2) a governmental agency that can respond to what this institution creates.

Dick Granat: A promising technique, and one which the Office of Economic Opportunity is experimenting with, is the nonprofit housing development corporation. Its purpose is to develop administrative and technical capability to take better advantage of all the existing programs in housing. A secondary aim is to function as an advocate of the poor in the area of low-income housing. Generally, the Board of Directors consists of representatives from local public agencies, representatives of non-profit organizations, and people who are familiar with the housing needs of the community.
from local community groups concerned with housing poor people, representatives from real estate, banking, construction, industry, labor unions and the poor themselves.

**Alan Lindy:** There is only $1,000 between the cost of what can be built conventionally and what the $4,500- to $6,500-income family can pay.

Throw in the land, lease the land—there may be many things we could do to take care of that little difference we are talking about. Then we could go directly to local banks and say, "We are losing that factory and its big capital accumulation on their part."

**Dick Hatch:** We're asking the poor to pull themselves up by their own bootstraps, but we keep insisting that they make a larger expenditure in housing, which effectively prevents any kind of capital accumulation on their part.

**Albert Matamoras:** We need a sense of social priorities. Nobody has ever presented the American people with a list of priorities and said, "Check them off. Where do we go from here?"

**Leon Weiner:** We don't have definitive national housing goals or priorities. If you start with the assumption that every American family is entitled to a decent, safe, and sanitary home, you have stated a policy.

Are we going to spend $5 billion to go to the moon or are we going to spend half that much to go to the center city for the people who live there? If the city doesn't want to rebuild, there is a very good reason, and it's financial. The cities need tax bases that have been stolen from them by the outlying suburbs.

They can't afford to let you and me come and build townhouses for single-family or moderate-income rentals.

If the city can't afford to rebuild because it needs a new tax base, we probably need direct subsidies to the city. Let the city rebuild for housing. Let it go to Washington and get money for the tax base.

**Dick O'Neill:** Joe Dresner has hit on a very important point: 54% of the revenues in the United States go for education and welfare. It's a legitimate goal to make these federal, rather than, say, the large cities were behind it, but everybody was kind of soft on rent supplements.

**Jim Robinson:** We went to see both the Georgia and Alabama delegations. We did this for two weeks, and they said there was a big push for model cities because the large cities were behind it, but everybody was kind of soft on rent supplements.

**Weiner:** We are very happy to hear what you did, but there was not the nationwide effort needed in the rent-supplement program, or it wouldn't have collapsed.

**Joe Dresner:** If we're going to talk about roadblocks in the center city, we first need to know if the city wants center city rebuilt for the people who live there? If the city doesn't want to rebuild, there is a very good reason, and it's financial. The cities need tax bases that have been stolen from them by the outlying suburbs.

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**Lou Winnick:** The gut problem is an income class that is way down the economic ladder. And there is this further complication: it occurs in pockets, so that any proposal to reconstruct a segment of center city tends to be done on a small scale.

Life in 1967 is different because of a new doctrine: nonprofit sponsorship with a high input of community action. The process by which housing is supplied becomes as important as the output itself.

It would be no great feat of budgeting in New York City to annually create a $10- or $20-million pool of money. The city could then go directly to Dick Hatch's area with its own rent supplement. If there are thousands of families who need two bedrooms and are paying $30 for one bedroom or less, a $50-a-month supplement could get that family housed in two rooms for $90 or $100 a month. The city could achieve that goal with an expenditure that is less than 2% of its budget.

We probably haven't given enough attention to the creation of local city and state financial programs, which can begin to accomplish things that we may never get through the federal government because we can't get a consensus in Congress.

**Vic De Grazia:** We can't convince everybody in this country to do the right thing about slums. But if we could just take care of 50 units in every slum, we would have a tremendous psychological, and a slight physical, impact.

Hope has disappeared, but hope can come back if it's based on something substantial.

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**A major reallocation of our financial resources is needed to provide the amount of housing that our cities need**

There are sources of capital that have not been tapped for long-term housing financing—particularly pension funds. But we first must create mortgage instruments and guarantees that will answer investors' needs—and doubts.

**John Heimann:** You have to start out with the fact that there is just one pool of capital, and everyone dips into that same pool. S&Ls and mutual savings banks have been force-fed institutions that support housing. But their structure is rigid. It doesn't let capital flow from one part of the country to another with the ease of other capital instruments.

You have capital-surplus and capital-deficit areas. And the rigidities built into our system make it hard to get money for housing at some times, and too easy at other times.

**Ostroff:** We haven't really tackled the pension funds of the trade unions and industry. Ten years ago, some of the unions in New York invested funds in moderate-cost housing. The best example is the ILGWU, which invested some $52 million in two slum-clearance projects.

They took the position that it was their obligation to provide mortgage funds at below-the-market rates, and were willing to go to their people and suggest that the benefits of such investments justified that rate.

**Heimann:** The pension funds, the fastest growing capital in the United States, have not been noticeable in their support of housing financing. But there is very good reason: To buy or finance a house is like a treaty between nations—and pension fund people, who handle big amounts of money with relatively thin staffs and are untrained in this area,
have neither the time nor the inclination to buy mortgages.

Walter Fried: We asked the UAW to buy municipal bonds [for housing], which funds have given them no problems. They didn't want to buy because they want the maximum return on the money that they invest.

Shirley Boden: There's a question of economics involved here. The interest rate is affected by three or four factors. The first is the legitimate rate for capital; the second is the risk factor; the third is taxes; and the fourth is inflation. If we have 2% inflation every year, even the trustees of a pension fund have to take note.

But in the long run it is a dead end to defy the economics of the situation.

Jack Westney: Money will flow around the country if you find the right vehicle and the proper way to merchandise it. A banker requires that there be a well-conceived, real estate project underlying the mortgage for proper security.

It has to be a good economic unit in order to be mortgageable, and if so it can be attractive to pension funds, savings banks, savings and loans, insurance companies—the whole gamut.

Heimann: Tax-exempt bonds are most attractive to get funds at a lower rate, but they have absolutely no application to tax-exempt pension funds.

Pension funds are in two categories: those that are unilaterally managed by corporations and those with bipartisan management. The unilaterally managed funds are in the large industrial unions. The unions don't have a word to say about investment policy.

Robinson: One tool is rent supplement. Under the 221 program you get cash instead of debentures, and you also get a mortgage that is supported by rent-supplement payments for a 40-year period.

Would this give investors the safeguards that they want?

Westney: Yes. The few that are shifting their money into mortgages are looking for the same sort of belt-and-suspenders investing that a bond gives them, namely, a way to protect the income gets cut off. They want that cash payout.

Fried: We have to separate socially oriented money from the conventional flow of money, and then try to devise a method to get money into housing that is not dependent on the whims of Congress in any one year.

You might want to produce housing for people who can afford to pay only $14 a room. It's quite possible that you would loan money without any interest to do that.

Weiner: I think the problem of separating socially oriented housing from other kinds is not at the point of the flow of money.

If you are calling for more public housing, let's understand that this means a subsidy, and it has to be.

Rent supplements are an attempt to marry the entrepreneurial system with the market rate of interest in order to provide socially oriented housing. But the supplements don't work because the people administering the program are frightened to death by the regulations that have been issued. I think there are people who are dedicated to making the program not work.

Frank Daniels: There was a definite political motive behind the defeat of rent supplements. The Republicans want to take the initiative with respect to housing; I think this is clearly demonstrated by the unanimous Republican sponsorship of Percy's bill.

That bill has something that is really important: a high input of labor-family involvement in their own housing. The basic element of that program is home ownership for the poor individual, either individually or through cooperatives.

Weiner: Most of us in the home-building industry, and a great percentage of realtors, have been reconciled to the fact that a lot of people exist who cannot be housed through conventional programs. But we can house these people through rent supplements, turnkey operations, leasebacks, rental programs and rehabilitation programs, and we are going to have to try some of them.

The big unsolved issue is between the $4,500 and $6,500 income level. We have to develop some real solutions, and they are only going to come through helping to tap the market rate of interest.

Is the U.S. money pool big enough to finance housing on the scale we need?

If tight money hurts when we build only 1'/2 million units, how can we reach the two-million-plus volume that will allow us to make inroads on the need for low- and moderate-income housing? Social-risk housing may require a different approach than conventional actuary-risk programs.

Gene Ford: Our total capital pool may not be able to handle the job over the next decade or more. We have gone through a couple of pretty good money squeezes here and we may be going through another one for a special reason right now.

We needed to infuse funds in the s&L system to carry the brunt of housing during a period when they were trying to finance only 1'/2 million housing units a year.

What about financing two million or 2'/2 million a year? I question whether we have the capital resources and whether we will have to change the type of housing we build if there isn't enough money.

Heimann: Can the existing monetary structure finance the amount of housing all of us know is necessary? This would mean at least $30 billion a year for the next ten years, and it would appear that it can't.

I think the money pool can do it, but not within the present structure. Nobody knows what savings are going to be over the next decade, but it would appear from the past that there will be enough money.

Weiner: How are we going to allocate our resources, having first determined that there is a social need, a political need and an economic need, and that we are determined to meet them?

Antiquated zoning and building codes—these are a few of the things that are blocking us from producing housing more efficiently, although I don't know anybody who can tell us how to build a $16,000 house for $8,000.

I fought against higher interest rates for housing, but I have to tell you I am weakening fast. Intellectually I understand it, but emotionally I have a big lump when I talk about charging consumer credit rates for long-term housing.

Daniels: We must think in terms of how to get more money flowing from the pool.

We don't have to reject tax exemption. The amount of money that would fail to flow to the government through tax exemption is less than would be required by direct government allocation to build a project. There's a program on the books of the FHA known as yield in-
The programs we do have are crippled by red tape and never reach their potential

Overstrict regulations, set up to prevent abuses, handicap the good guys every bit as much as the bad guys. And public officials who try to short-cut the system complain that nobody defends them when legislators attack the shortcuts.

De Grazia: FHA's 221d3 is one of the best laws ever put on the books. But it does not work as administered, and certainly not for the low-income groups.

So FHA devised a new strategy. Instead of trying to figure out how to administer a law that is good but isn't working at the local levels, they decided they had to add another subsidy, rent supplements, which I consider an abomination.

Granat: We can't create decent housing for the poor without meaningful public subsidy. Unfortunately, the political climate of mid-1967 such subsidies are unlikely. There is little sentiment for massive expenditures for urban problems of any sort, much less for subsidies for poor people's houses.

Some things, however, can be done. There are administrative difficulties within existing programs, both at the federal and the local levels. I propose the creation of a Low-Income Housing Administration within FHA. This would be an autonomous unit, administered by a Deputy Commissioner responsible to a Commissioner. It would have direct responsibility for all low- and moderate-income housing programs now administered by FHA.

Phillips: Long-range aims are fine, but if we don't pay attention to the immediate problems we may not be around for the long pull. If those of us who have to work with FHA to implement the programs saw that they were administered properly, we could move toward solutions to the problems.

FHA has access to two tools that it hasn't even begun to use—one is the National Housing Act that states that economic soundness is not required in 221d3 programs. This doesn't seem to be implemented. And in 1966 the Secretary got the right to waive economic soundness in the 203 program in areas threatened by civil disturbance and riots.

Dick Ravitch: I find myself in the somewhat unusual posture of defending housing administrators. The problem is in politics and not in administration.

Few people in state legislatures or in the Congress understand the basic combination of disciplines and economic facts that produce single-family homes or apartments. We need to write these rules so that the administrator has the flexibility to produce results.

De Grazia: Congress and legislators pass good legislation, but it is inadequately administered.

GAYNOR

FORD

O'NEILL

PHILLIPS

PUGATCH
know how easy it is for Congressmen to pass these bills, go home and get elected, and then attack the way programs are being administered. I understand what an administrator goes through and we shouldn't subject him to this. A builder sticks his neck out, but he is going to get a profit. An administrator sticks his neck out, and all he may get is some commission investigating him.

Stewart Bainum: Either we have gotten less tenacious or FHA has gotten slower in processing. The immediate problem is to do something about it, and one way is to minimize the red tape within HUD. This relates to urban renewal administration and other agencies, too.

Roger Starr: Before the government contracts to buy something, it must resort to public bidding or the public sense of propriety is not satisfied. In the Mitchell-Lama program we award contracts by negotiations. We had a state investigation, and all kinds of charges were made that the program was bad.

Pugatch: If the project is sponsored by a nonprofit organization, the costs will be no different than if it was sponsored by a profit-motivated organization. Local public agencies are being examined and reviewed to death. Some agencies today are pretty sophisticated. They often know more about the planner making the proposal than the national office or the particular branch of HUD.

Boden: We are overlooking the possibility of responsible ownership. We keep thinking in terms of the developer-builder, the speculative builder.

What about a responsible owner who assumes the initiative and who is concerned with the continued operation of the housing unit that has been built? We have an example of responsible ownership in Metropolitan Life owner who assumes the initiative and becomes the cumulative builder.

Hopefully, the city disowns in Metropolitan Life and the other insurance institutions. Unfortunately, the city discouraged them. The same is true of owners who operate under the limited-profit program.

Fried: You're looking for the millennium, and when you get it, you are going to be quite dissatisfied. Unless we can break down the cost of shelter to what the people are trying to serve can pay for it, or we have some device for bridging the gap so that the people will be able to pay whatever it costs to produce the shelter, none of it is going to work.

Ostroff: Let me cite some of the problems. In New York City we have a Mitchell-Lama Law that was just recently amended to provide 100% abatement. We built a cooperative development of 6,000 units. These are good-sized apartments, centrally air-conditioned, with $21-a-room carrying charges. When it was assessed by local assessors, we found that out of the $21-a-room, we had to pay $8 in real estate taxes. I question whether the abatement promise was treated honestly. If it was, that rental could have been $17, rather than $21.

Fried: We officials do stick our necks out. We loaned money for rehabilitation on individual buildings which FHA announced they wouldn't go near. We loaned money for 30 years, which is far beyond the life expectancy of the buildings.

In the Mitchell-Lama program, we allow a community group to go in without any money. We turn the land over to them right at the mortgage closing and we keep feeding the money so construction goes on. Then along comes an investigation into every incident in which you stuck your neck out. Then who speaks up and defends the administrators? I have never seen any investigation where the industries, the unions or the press spoke out for the administrator.

Soble: The processing, the waste of effort and time, is the big roadblock. We've a small organization operating in a lot of cities. We could produce 1,500 units in 15 cities this year. We're going to produce 500. The breakdown is the little individual FHA office, and the lack of anybody with authority.

Frank Palmer: We have three commitments in Chicago that were two years in the processing. Recognizing it as a fact doesn't make it any more acceptable.

Levitt: I can name five roadblocks it's important that we solve.

1. Tax abatement. We have gone into cities with below market interest rate projects that wouldn't be feasible without tax abatement. In some cities we have been refused an abatement merely because we were talking about below market interest rate programs.

2. Uncertain funding. We're at the mercy of Congressional administrative allocations to either fund or kill programs. The 13 below market interest rate program was frozen from June to December. We then got involved in the rent supplement program, and now we turn around and Congress is thinking of killing it.

3. Construction loans. FNMA has the tools to give construction-loan financing, if it would use them.

4. FHA red tape. A new FHA processing method that is about to be put into effect may help.

5. Permanent loans. I think we will be faced with difficulties here for some time.

Ford: There is a significant roadblock in FHA, but it's at the district-office level, the local director and underwriter. Probably less than 50% of the directors and underwriters in district offices have ever read the community-renewal plans of the cities in which they are involved.

Daniels: I firmly believe that certain members of Congress who have always been opposed to all sorts of housing legislation are accomplishing their objectives by uncontrolled criticism of the FHA.

Weiner: There were very few people who came to the defense of the FHA when it came under attack. But there are too many people in FHA in the local levels who were afraid to make decisions long before they got attacked in the Congress.

Winnick: The problems arise when FHA has to move to the rhythm of a national consensus that is always giving solutions inferior to what FHA could evolve locally. I don't know of any way of breaking out of that lock step.

Rehabilitation can help meet the need, but it can only do part of the job

Some cities have been successful in bringing older houses up to today's standards at reasonable cost. But they are handicapped by lender attitudes that prevent them from getting the same terms as new housing in suburban neighborhoods.

De Grazia: If I had $3 million to spend on upgrading slum housing, I would rather spend $3,000 a unit and do 1,000 units than $10,000 and rehabilitate 300 units to some fantastic level.

Hertzfeld: We have a vast re-
source in existing houses that do not require complete rehabilitation. As the economic groups in a neighborhood move from high- to middle- to low- to no-income groups, we develop slums.

One cause is the mortgage lender, including FHA, who looks at the economic life of a building as the basis of loaning money. If we're to arrive at any solutions, we must accept the risk of loss.

To achieve low-income housing, we must produce housing that will rent or sell at a low cost per month. There is a vast resource in houses that are on their way down from high-economic to middle-economic occupancy.

In Philadelphia, we can sell an existing house in reasonably good condition for $7,000 to $8,000, which would provide monthly payments of about $70 or $75. But FHA must agree to a 25-year economic life for the building.

Jim Gallagher: Is it possible that other states will follow the lead of New York State with some form of a Mitchell-Lama law? If so, how useful will this be to get this job done?

Hertzelf: It's becoming obvious that all states with moderate Republican governors are now moving in this direction.

De Grazia: It's a mistake to view these state funds as being of help in providing low-income houses. There is a difference in borrowing power between the state and federal government, and the federal government has got it all over the state.

Dave Pellish: The middle-income programs and the areas of greatest need in the core areas cannot succeed, even in New York, without federal assistance.

Boden: Mitchell-Lama does provide us with low-cost money, because the money is exempt from federal income tax. This is a very important device, and I don't think it should be overlooked in any state.

Jack Soble: The d3 program is acceptable and workable and can do the job, but we're not doing it.

O'Neill: Why not?

Soble: We have 12 jobs in one stage of processing or another, with another half a dozen ready to go. It took us about three years to get the first one out. The FHA is good, the program is good, but the details of it aren't. Washington is trying to speed up this processing.

Lieberman: What price does 221d3 produce as a rental and what size unit?

Soble: I build a two-bedroom unit in Atlantic City to rent, including all utilities, for $100. They are townhouses in a low-income market. I will do a three-bedroom for $115.

Henry: The trouble is that the need is not for two-bedroom units, but for four or five bedrooms.

Robinson: Why has the d3 program been limited? One problem is that you don't have any people with any idea of what the program is about. And unless an FHA office has had a lot of experience with d3, they can't offer much guidance. One need is to train people to process 221d3.

Frank De Stefano: Most of you quote a figure of $3,000 per year as lowest income. How are we meeting the housing needs of people at the bottom of the barrel?

De Grazia: 221d3 rehabilitation can reach the low-income market. There is a very simple way to make it work in this country, and that is to call every project "experimental." Then FHA throws away the book and processes by common sense.

Henry: Why isn't there more 221d3? It's obvious. First of all, low-income people laugh at 221d3 because it just isn't low-income priced. They can't pay the charges this housing demands.

Gallagher: What rentals would you like?

Henry: You can't go over $90 a month, regardless of the size of the unit.

Mike Soble: 221d3 below market interest rate is not a program for housing the poor. It's for moderate income. It's doing its job in the field in which it was intended. However, under this program it's required that the area must have a workable program. And this is a roadblock.

Ford: Suburban people have used this as a device by not providing a workable program. Some counties get a workable program in a township on one end of the county, and that's the only place in the county that you can put 221d3. The people in the predominantly white communities are therefore able to direct where it can be built.

Pellish: A workable program is merely a requirement that where federal assistance is going to be provided, the community adopt a comprehensive plan for its development; that it have a building code, a housing code, zoning ordinances. The federal government never stipulates what must be in the ordinance or what must be in the master plan.

Ford: You asked why there weren't d3's? Because the white community doesn't want Negroes, and so they're not even asking for workable programs.

Lieberman: It would be the greatest mistake if private industry should attack the workable program. It's wrong to put federal money into a community that doesn't have a workable program.

Philips: It's more profitable to build for upper-income housing than lower-income housing.

Ford: With the right program and the right tools, plus 50-year mortgages and the same bond rates that public-housing people have, we could get the rents down and produce the housing.

Lindy: This is what we have done. It costs our Public Housing Authority $17,500 for a three-bedroom, one bath, two-story, single-family unit. In the used-house program, we acquire houses, rehabilitate them, and turn them over at a profit for $12,300.

Gaynor: What stops you from doing 1,000 of them?

Lindy: We have built 1,400 in Philadelphia, and we are waiting for the next 5,000 unit proposition to come through. Our home-builders have had no production problem. We can build them a hell of a lot faster than they can be approved.

Fried: The thing that is inhibiting our program is not so much cost or profit motives, as it's finding available land. Economically, the amount of the applications was $1.5 billion. FHA never instituted the below market interest rate program to house the lowest-income families. It's a moderate-income housing program.

Bainum: If you take away the profit, you take away the incentive to get the job done. Public housing is spending about $25,000 a unit for apartments that the private-enterprise builder is building for $10,000. They're not only spending money wastefully in creating the housing, but they're not doing the job; they are not operating the housing economically.

Bainum: The entrepreneurial profit earned through acquiring a site, financing, processing through FHA, and building and owning is what I think will get the job done.

With the right program and the right tools, plus 50-year mortgages and the same bond rates that public-housing people have, we could get the rents down and produce the housing.
Nonprofit and limited-dividend groups can play a big role in new programs

Their role should be that of sponsor and/or owner, rather than builder. A socially oriented sponsor can add an all-important zeal for improving low-income housing to the administrative and managerial capability of the builder.

Robinson: The question of whether or not nonprofit organizations are the proper vehicles to provide housing is valid. We feel that there is a major role for them. First, they involve the people in the community in solving the housing problem. Unless these people feel they are playing a major role in the decision-making process, you further isolate a group that should be involved.

Second, they put a priority on social objectives. The profit motivation of private enterprise, to some extent, might overshadow the social possibilities.

Also, the nonprofits include the social programs that are vital to any effective housing program. In order to attempt to break the poverty cycle, some concern must be given to the individual who lives in this development. FHA has no social workers or sociologists concerned with the impact this facility has on people and the community.

Lieberman: What we need is a housing Reconstruction Finance Corporation to handle all the federal assistance available for low-to-middle-income housing. This corporation would help where FHA and private lending won't. It's criteria shouldn't be economic soundness but social objectives.

Private builders will not go into a low-income housing project and take the risk of buying, trying to sell and make a profit. We can't depend on private industry to do the job.

Ravitch: I would like to rebut that. Everybody has used the word "builder" and I want to describe what the process of building is.

First, it is bringing together several disparate disciplines. Secondly, it involves taking two very different risks. One is the risk of completing a building for a guaranteed price and the other is the risk of marketing the units and operating them at a profit. When we say the builder, do we mean the investor or the contractor? We have to be clear about the role we are defining.

I disagree that we need a different system for building houses for people of low and middle income. Private industry would be delighted to build housing for people of low and moderate income if it could make a reasonable return on its investment. Private industry is willing to work within the confines of full audit. It is even willing to invest in limited-dividend companies.

Everybody concerned with good housing has to acknowledge that the nature of the building-trade unions is in direct conflict with the goals everybody wants to achieve.

Lieberman: How can a private builder who is motivated by profit produce a house to rent or sell to the family which can only afford to pay $75 to $90 a month carrying charges?

Ravitch: I would be delighted to answer that. We can do it within the perimeters of Mitchell-Lama or 221(d)3 programs. We can produce a rent at $20 or $30 per person per month, depending upon the nature of the subsidy. If we are permitted a reasonable return plus the tax incentive, it's not only possible, it's being done.

Matamoras: It seems to me that there are geographical differences. There are situations where you can only do the job with a nonprofit organization.

However, there are many other situations where the private, profit-oriented builder can do the job better. We should call upon as many approaches as human ingenuity can allow.

Just to wax philosophical, our managerial job is to take the resources that are entrusted to us in terms of human, financial and capital-equipment resources, and allocate them among the many alternative end uses, with the objective being the maximum return to all of the people who are interested in our business—our stockholders, our employees, the general public and the people who supply us—not just any one group.

Our rehabilitation venture has cost us money. However, we regard this not as expense but as an investment. If we had looked at this from a short-term-profit point of view, we wouldn't have gotten anywhere.

Granat: Although they are well-intentioned and energetic, nonprofit sponsors have usually lacked the administrative capability and access to seed money needed to make projects work. They have been unable to deal effectively with FHA processing problems and the other complexities of housing development.

A new resource institution at the local level clearly is in order. This past year, we have organized, on an experimental basis in ten communities, nonprofit Housing Development Corporations to fill this critical gap in the resource base. These institutions bring together the lawyers, architects, real estate and construction specialists needed to prepare applications for FHA and to shepherd them through the processing stages.

Robinson: We worked with nonprofit organizations in Dallas. And at every juncture they were definitely involved in decision making. We developed some 3,000 units in Dallas in relatively short periods of time. We held a record for processing a project through FHA.

The best way to do the job is to get nonprofits involved. It's difficult in many areas to have a builder serving both his interests and the interests of the owners. We can't have paper ownership. There has to be real involvement.
Granat: Our groups have produced something like 2,000 units over a two-year period. We have an additional administrate cost on top of the administrative cost that FHA allows. It probably speeds up the process of the application and it affects other things besides housing. Bad housing is just one aspect of the overall poverty problem. Poor people have a whole series of problems that they interlock and you have to attack them all to achieve substantial gains.

De Grazia: Right. We're talking about developing new tools and new arrangements and management corporations dedicated to low-income management are essential. It's a different kettle of fish than managing property in the better neighborhoods.

Starr: If what we're talking about is nonprofit ownership of buildings in which low-income families live, the profit is a relatively insignificant factor in the cost. I don't understand where you generate the money out of the rent roll to run the building, do the kind of management job that is wanted, carry the tremendous overhead of a professional managerial system, correct violations and win the friendship, love and affection of the people living in the building. I think they soon get the idea that you're just another landlord, anyway.

Where does the money come from to run this kind of organization just by calling it nonprofit?

Lieberman: It is going to be subsidized by the government.

Robinson: In our largest 221d3, there are about 300 units. To find managers, we went to public housing. The program was a trial and error proposition but we found out certain things. First, there was a distinct difference in the relationship of the tenants toward the management compared with that in public housing. We encouraged tenants to become members of advisory committees to the board of directors.

A 5% management fee will support a full-time project manager and secretary-clerk, and also provide funds for accounting. We're trying to train project managers now to do more than make sure the property is properly maintained, to direct management in the special problems which people in the project have and which must be met.

Pellish: The fact is that in most Northern cities the real problem is buildings in blighted areas abandoned by owners who can't maintain them, who can't correct all the violations. Somebody is going to have to undertake all of this.

Robinson: If we were advising a nonprofit going into rehabilita- tion, there would be an economic determination made early as to 1) whether we had enough units involved to provide the type of management we want, and 2) whether the rehab would lend itself to one of the programs or whether we would go into a lease arrangement with public housing.

Ostroff: There can be a cooperative ownership that is nonprofit and operates the facilities for use and not for profit. The coop hires a builder to build the project and that guy is going to make his profit.

Henry: You need a vehicle like a professional Housing Development Corporation to do the job. And it is going to have to be subsidized because there just isn't enough profit in terms of the risk. There are likely to be losses that will have to be absorbed.

Heimann: We need five-million units in our urban areas. We have to gear ourselves for a problem of great size, and the nonprofit organizations have started to show the way. But we must emphasize the inherent profitability if we are to attract builders to the type of housing we want created.

Why do we have to talk about individual buildings? Give a responsible entrepreneur, who is well capitalized, a sizable project. Of course the community, through its political structure, has to set up the ground rules: density, kinds of housing, participation of the local people, etc. But give them the opportunity to combine the profit motivation of the builder with the product motivation of the manufacturer. Just take away the bureaucratic problems and let them get on with their business.

If we continue to think about the individual entrepreneur putting up an individual building in an individual location, we are never going to break the pattern of costs and employment.

Busse: I would like to answer that. Municipal government chased out the kind of operation where private enterprise was creating large-scale housing developments long before any government official invented it. Now local government is asking the federal government to come back in and bail them out of what they closed out in the thirties or forties.

Go to Newark and see the project that Prudential put up in the 30's. It's a successful, socially conscious, profitable operation. Ad valorem taxes chased them out.

Number two, Metropolitan Life built Peter Cooper Village and Stuyvesant Town. They were ready to rebuild the cities in large dimensions, but nobody could arrange a protection of trusted money over the life of the buildings. Every four years a new negotiation had to go on, and the policy holders' trustees couldn't stand the variables that were introduced by the municipal government. So Met got out and I think New York Life did the same thing.

Anybody who invests trusted money has to protect the savings of the people.

Gaynor: Who is going to subsidize what you propose to do? There is no profit unless you can subsidize it.

In the Division of Housing in New York State we have been in business for some 30-odd years. We have been up every road in rehabilitation and in redevelopment and we don't see the end.

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Weyerhaeuser
NAHB’s next research job: cluster townhouses prefabbad of concrete

NAHB will be giving all-concrete construction a tryout this fall to see if it can make low-cost urban construction feasible for homebuilders. On a quarter-acre urban-renewal plot in northwest Washington, D.C., technicians from the NAHB Research Foundation will supervise the building of six concrete townhouses (plan and rendering, above) for sale to lower-income families under FHA’s 221d3 below-market-interest program.

All walls, floors and roofs will be built of prestressed concrete panels manufactured off-site. Lightweight aggregate will help reduce handling problems, but exactly how the panels are to be connected in the field hasn’t yet been disclosed. The system’s success will depend to a large degree on how easily workmen can master the panel connections.

NAHB is hopeful that its concrete system will cut building costs in three ways: 1) by shortening construction time, 2) by requiring less skilled labor than conventional urban construction and 3) by reducing damage to materials and finishes. Concrete also offers the inherent advantages of fire resistance and low maintenance, which are essential to the success of high-density urban housing.

Besides developing an industrialized building system, NAHB will also be testing a compact site plan for vest-pocket urban-renewal projects. The six townhouses will have a small park, playground and offstreet parking, plus private courtyards.

Expendable torch eases concrete-cutting jobs

This Swiss-developed tool, called Berfix, isn’t particularly neat (photos, right), nor is it as fast as some demolition saws. But it does have certain very definite advantages over saws. Specifically:

1. A much smaller cash outlay is needed for the burning equipment: 13" metal burning tubes, which cost only $4 apiece; oxygen, available in standard welding cylinders; and a low-cost pressure gauge and connecting hose, which are also standard. Saws for cutting heavy concrete can cost several thousand dollars.

2. It is simpler to use and set up. Concrete saws need special rigging for heavy jobs—especially on vertical sections. The Berfix tubes weigh only 13 lbs., and become lighter as they are consumed.

3. It is more versatile than a saw, because it can bore holes as well as cut slits.

4. It is relatively noiseless and dust-free, though the 6300°F heat at the burning tip causes heavy fumes and produces slag.

5. Unlike saws, the burning rig requires virtually no maintenance.

Berfix is made by Intravend of Zurich, Switzerland, and is about to be introduced in the United States.
Air King makes 182 different range hoods, all beautiful!

Whatever style, price, size or finish range hood your kitchens call for you can be confident Air King Hoods will bring you beauty that helps sell homes. See them all in our new Building Products Catalog...as well as Air King Radio/Intercom Systems, Door Chimes, Bath & Kitchen Fans, Attic Fans, Bathroom Heaters and Furnace Humidifiers. Write Berns Air King Corporation, 3050 North Rockwell St., Chicago, Ill., 60618.
Outdoor features of Decorative Concrete mean increased sales for your homes

Decorative concrete features are providing additional sales impact for home builders across the country. They're an easy method of adding a special touch to the exterior setting of your homes. With more and more home buyers interested in outdoor living, the creative use of these basic features can be the deciding factor in the final purchase. Read on the opposite page how this attractive driveway was built combining an exposed aggregate finish with ribbons of brick.
Here's how it was done

These on-the-job photos show how the attractive driveway on the opposite page was built.

1. When forming is completed, concrete is delivered to the site by ready mix truck. As concrete is discharged, one man positions the chute while two others begin screeding immediately.

2. After screeding and tamping, the surface is smoothed with wooden floats. Final smoothing is done with this bull float. The surface is then ready for the aggregate to be seeded.

3. Colorful aggregate of uniform size (⅜ to ⅝-inch on this job) is seeded from shovel. In background two finishers have already begun tamping in aggregate with wooden hand floats.

4. As aggregate embedment is completed along the edges one finisher uses a wood bull float to cover the center. Floating is continued until all aggregate is completely embedded.

5. An edging tool is then used to secure the aggregate at the edges. This is final step before concrete sets up enough to begin the hosing and brushing operations.

6. Medium-bristle push brooms are used for major brushing. The man with the hose touches up areas missed by the large brooms. This is the final step in producing the exposed aggregate finish.

Forms were removed the following day and the ribbons of brick laid in a mortar bed over 4 inches of concrete. Curing of the concrete may be done using a variety of non-staining materials such as water-tight paper, polyethylene film or a sprayed-on membrane compound.

Summary of labor and materials:

Concrete work: 61 man-hrs., including 16 of forming
Area: 949 sq. ft.
Concrete: 4" thick
Amount of concrete: 12 yds.
Aggregate surface: 16 sacks of Mexican Pebbles

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NEW PRODUCTS

For more information, circle indicated number on Reader Service card p. 105

This remote register lets gas meter-readers do their job when the housewife isn’t home

The register is a battery-powered auxiliary to standard meters, which is mounted on an outside wall and attached to the main meter by up to 25' of wire (photo, left). The main meter must be altered slightly to install a cam-and-follower switch on a counter wheel.

The new gas readout was recently adapted from a remote water readout that has been marketed for several years. Columbia Gas of Ohio claims to be the first major user of the new unit, and reports that builders are more than willing to pay the extra $15 that the meter costs, with Columbia paying for its installation. They like it, says the company, because of its obvious sales appeal: Meter-readers no longer have to enter the house, or make estimated readings when nobody’s home. Further, the unit is practically unnoticeable, and damage to it has no effect on the main meter’s reading.

Rockwell of Pittsburgh makes the readout shown; other companies are making similar units. Circle 280 on Reader Service card

Adjustable zip-on jacketing permits quick, snug-fitting pipe insulation

Two rows of interlocking ridges allow variations of up to 1/2” in outside diameter. The jacketing snaps securely (right) without the use of tools and may be re-opened or permanently sealed watertight. Made of polyvinyl chloride, it is available plain for encasing conventional pipe insulation or with a laminated 1”-thick fiberglass blanket inside. It can also be laminated to other insulating materials. Photos at right show how West Coast builder T. Duncan Stewart wraps hot water lines under floor slabs to reduce heat load on central air-conditioning systems. Accessible Products, Sherman Oaks, Calif. Circle 287 on Reader Service card

Heating-cooling system teams up air induction boxes and water-cooled lights

Compared with conventional heating-cooling methods for office buildings, schools and hospitals, this lighting-cooling-heating system costs less to install and less to operate. Says the manufacturer: The customer saves 1) 75¢ per sq. ft. in air-distribution ductwork and room terminals, 2) 50¢ per sq. ft. in central-station, air-conditioning apparatus and 3) 30% to 50% in annual operating costs.

The system uses lighting heat as part of the heating cycle. But during the cooling cycle, lighting heat is reduced drastically to avoid adding to the central cooling plant’s refrigeration load (diagram, left). Here’s how it works:

During the maximum cooling cycle, 70% of the heat produced by lighting is collected directly by non-refrigerated water passing through each lighting fixture (photo, near left). The other 30% enters the room and is removed from the air by an induction box (photo, far left), where it is mixed with dehumidified ventilation air supplied to the box in constant volume. On heating cycle, the water flow through light fixtures is stopped and heated air from the lights passes to the induction boxes through a ceiling plenum. The boxes, operated by thermostat, can be laid in 2’x4’ suspended-ceiling grids. Environmental Systems, Conyers, Ga. Circle 285 on Reader Service card

New products continued on p. 102

Circle 71 on Reader Service card
Model Home Ideas for quick sales

Show Bruce Ranch Plank with a steer hide rug

Catch buyers' interest in a model home with this unusual combination—a steer hide rug on a beautiful Bruce Ranch Plank Floor. Exotic area rugs are "in" with decorators this season, and Ranch Plank Floors are "in" with home buyers any season. The dark pegs, mellow coloring, and 2¾"/3¾"-width strips give Ranch Plank charm and character that is always popular. And you'll appreciate the famous Bruce Prefinish on Ranch Plank Floors. Baked into the wood at the factory, it saves you installation time and money, gives home buyers long-lasting beauty underfoot. Write for information on all Bruce floors or see our catalog in Sweets' Files.

Shown here: Bruce Ranch Plank in Medium Finish. Also available in Dark Finish.
**Lighting**

**Wall-mounted fixture** accommodates three lights and is available in clear or amber seeded glass. It measures 10" wide and 24" high with an extension of 10¾", and comes equipped with candelabra sockets. Artelier, Garfield, N.J. Circle 226 on Reader Service card

**Fifteen-light chandelier**, finished in hand-burnished antique brass, has concealed sockets in twisted imitation wax candles. Center shaft is of spiral-turned fruitwood and the bottom cone holds a 75-watt downlight. Halo, Rosemont, Ill. Circle 224 on Reader Service card

**Candelabra chandelier** encloses five flame-type lights in amber glass shades. Finished in a simulated French gold luster, the solid cast fixture has a diameter of 25" and a body height of 18". Progress, Philadelphia. Circle 264 on Reader Service card

**Low-ceiling fixture** is 3¾" deep and comes in six sizes from 4"x4" to 1'x8'. Widths and lengths are in 6" multiples to coincide with ceiling patterns. Shown above: 2'x4' version with prismatic plastic lens. Sylvania, New York City. Circle 268 on Reader Service card

**Bubble fixture** features a 24"-diameter, 4"-deep diffuser of polycarbonate that accommodates three 60-watt bulbs. The diffuser gives twice the illumination of standard fixtures, says manufacturer. Solo, San Leandro, Calif. Circle 265 on Reader Service card

**Grid-mount fixture** can be used with any suspended ceiling. It fits into a 2'x4' grid opening with patented brackets permitting adjustment to three different levels. Curved shields extend from grid to fixture. Owens-Corning, Toledo. Circle 263 on Reader Service card

**Cameo chandelier** combines antique white figures with pastel blue panels and is made of high-impact polystyrene. Styled in French provincial, each panel is framed in scrolls which are in turn antiqued in gold color. Gerlinger, Peekskill, N.Y. Circle 225 on Reader Service card

**Tiny low-voltage spots**, ⅜" in diameter, 2½" long, are 15- and 25-watt, 12-volt reflector lamps. They fit some existing low-voltage equipment with single-contact bayonet base sockets. Design life: 2,000 hours. GE, Cleveland, Ohio. Circle 262 on Reader Service card

*New products continued on p. 107*
Small tools and equipment

Three-in-one plane combines the functions of a jack, smooth and rabbet plane. Tungsten steel blades are designed to interchange in seconds without dismantling. Price: $14.75 with rabbet gauge. Brookstone, Worthington, Mass. Circle 230 on Reader Service card

Compressor-blower-dryer discharges a steady stream of warm air for cleaning, dusting, drying, or softening materials. It weighs only 6 lbs., and can be used to spray paint, too. Uses no heating coils. $47.50. Humphrey, San Diego. Circle 239 on Reader Service card

Variable-speed drill is trigger-controlled from zero rpm, thus eliminating center punching. Comes in 1/4" ($45) and 3/8" ($53) capacities. Both have 3-amp motors and ball and needle bearing construction. Rockwell, Pittsburgh. Circle 232 on Reader Service card

Magnesium bull float weighs only 7/4 lbs—40% lighter than same-size aluminum models. In addition to lighter weight, magnesium also has a tendency to shed wet concrete. Price: $30. Goldblatt Tool, Kansas City, Kansas. Circle 238 on Reader Service card

Staining pad for shingles and wood panels is claimed to do the job twice as fast as previous applicators. A swivel handle keeps the pad flat, and is threaded for an extension pole. About $3.50, comes in various naps. E Z Paint, Milwaukee. Circle 237 on Reader Service card

Corner marker saves time in drafting by letting the user measure two points in one motion. The ruler is so named because it can measure a border from any corner accurately. Size: 13" x 6". Price: $1.50. Fairgate Rule, Cold Spring, N.Y. Circle 234 on Reader Service card

Portable sandblaster weighs 52 lbs. filled, operates from 15 to 25 minutes with sand of 20 to 100 mesh size. Unit has steel pressure tank tested for 300 psi, and includes pressure gauge and relief valve. Lists at $135. Tote Systems, Beatrice, Neb. Circle 235 on Reader Service card

Plastic-sheet cutter scores and breaks acrylic plastic—patterned or plain—up to 3/4" thick. The wall-mounted machine comes in three sizes, from 36" x 36" to 54" x 48", with prices starting at $181. Fletcher-Terry, Bristol, Conn. Circle 253 on Reader Service card

Magnetized drafting head is self-locking in any position, can be adapted to any drafting board, to most protractors, and to left-handers. Head, rail, and fittings cost $60, f.o.b. Britain. Paul Hill, Ltd., Watford, England. Circle 231 on Reader Service card

New products continued on p. 111
Linda Stewart can lift this 400 lb. door with one finger

So can you on a dark and dreary night when you arrive home alone. Or when you come in from work and it’s raining or snowing like the dickens. All you have to do is press the button on a small portable transmitter you keep in the car. The “OVERHEAD DOOR” electric responds instantly. It goes up, a light comes on, you drive in. Press the button again and the door comes down and locks itself. You’re inside quickly, easily, and without ever leaving your car. No exposure to bad weather. No uneasiness about entering a dark garage. Just the wonderful convenience of an automatic garage door that you can control from your car.

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NEW PRODUCTS

Doors and windows

**Double-hung bow window**, pre-assembled and ready to install, comes with head and seat board and weatherstripped sash. A choice of glazing patterns and a precut roof are available. Ponderosa Pine Woodwork, Chicago. Circle 252 on Reader Service card

**Wood grille** gives the appearance of an authentically divided window, an effect achieved by machining both sides of the wood grille. Braided ends and half joints are used for better appearance and strength. Rimar, Mount Joy, Pa. Circle 251 on Reader Service card

**Bifold mirrored doors** are made of metal and feature balanced suspension. Doors adapt to floor-covering of any thickness by means of high-low profile tracks that are interchangeable, top to bottom. Leigh, Coopersville, Michigan. Circle 273 on Reader Service card

**Steel remodeling door** includes adaptor frame and adjustable sill that let the complete unit slip into existing door openings. The 6'8"-high weatherstripped door comes in two widths: 2'8" and 3'. Pease, Hamilton, Ohio. Circle 272 on Reader Service card

**Vinyl grille** eliminates the need for painting window muntins and simplifies window cleaning. Cross-members are bonded by an adhesive said to eliminate joint failure caused by flexing during installation and removal. Carasco, Dubuque, Iowa. Circle 250 on Reader Service card

**Bifold steel doors**, in decorator colors, are fully louvered and hung on nylon rollers. They are unconditionally guaranteed for one year against faulty construction and come in heights of 6'8" and 8'. Roberts, Los Angeles. Circle 270 on Reader Service card

**Plastic window**, combining extruded polyvinyl chloride and a steel core, is designed for curtain walls in high-rise apartment and commercial buildings. Snap-in glazing stops provide easy installation of glass. Compro, Pawtucket, R.I. Circle 261 on Reader Service card

**Vinyl window moulding** is designed for use with the manufacturer's T-loc solid-vinyl siding. Both come in white. The new casing is available with 1" x 2½" facing and in standard lengths of 12'6". Mastic, South Bend, Ind. Circle 260 on Reader Service card

New products continued on p. 112

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Baths

Back-mounted tiles on 12"x24" sheets can be applied with adhesives, conventional- or dry-set mortar. Manufacturer promises saving in labor as well as installation costs, compared with conventional mounting. American Olean, Lansdale, Pa. Circle 240 on Reader Service card

Free-standing toilet roughs in 12" off floor, combines low styling with new round bowl. Extended horn on the toilet bowl provides leakproof seal on uneven floors and slab construction. Mansfield Sanitary, Perrysville, Ohio. Circle 241 on Reader Service card

Large oval cabinet—door measures 25"x31½"—incorporates one-piece steel body and plate-glass mirror. Model above has kiln-dried-hardwood door with gold baroque styling; others are antique silver. Monarch, Elk Grove Village, Ill. Circle 242 on Reader Service card

Hose-mounted spray for hair washing has a single control for water temperature and volume. The attachment swivels over any part of the bowl, and adapts to lavatories punched for 8" center fittings. Crane, Chicago. Circle 299 on Reader Service card

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Really? Our distributors hadn't heard about it.

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OCTOBER 1967

New products continued on p. 115
George Nemeny uses ceramic tile for beauty and freshness to up-date Stanford White design.

George Nemeny (F.A.I.A.) tore down walls, installed skylights, window walls and white ceramic tile to update this Kings Point, N.Y., house designed by Stanford White at the turn of the century. He flooded the dark interior with light and centered on highlighting a magnificent view of Long Island Sound while retaining the spirit of the Classic Revival original.

Glazed ceramic tile for kitchen countertops and splash areas provides a sanitary, scratch-stain-burn-resistant and easy-to-clean surface for preparing food. The center island topped with tile offers an attractive cooking and snack spot with work and storage areas combined.

Unglazed ceramic tile gives a safe, non-slip, easy-to-clean surface for bathroom floors, walls and the step-up tub in the master bath. Floors in the kitchen, dining room, powder room and solarium are also ceramic tile. The builder for this rejuvenation was Laimonis Birkmanis and Cramer Bros. of Cold Spring Harbor installed the tile.

For a long-lasting, carefree material that offers you unlimited design ideas for interior and exterior use in either new or remodeling projects, specify ceramic tile made in the U.S.A. The triangular mark at right appears on every carton of wall tile, ceramic mosaic tile and quarry tile when you select and install Certified Quality Tile. This seal is your assurance that tile is regularly sampled and tested by an independent laboratory to meet the most rigid government specifications (SPR R61-61 and SS-T-308b). For more data about Certified Quality Tile and tile installation see Sweets Architectural File or write: Tile Council of America Inc., 800 Second Avenue, New York, N.Y. 10017.

MEMBER COMPANIES: American Columbia Tile Co., Inc. • Cambridge Tile Manufacturing Co. • Continental Ceramic Corporation • Florida Tile Industries, Inc. • Gulf States Ceramic Tile Co. • Hoffman Tile Mfg. Co., Inc. • Huntington Tile, Inc. • Keystone Ridgeway Company, Inc. • Lone Star Ceramic Co. Ludowici-Celadon Company • Marshall Tile, Inc. • Mid-State Tile Company • Monarch Tile Manufacturing, Inc. • Pomona Tile Manufacturing Co. • Sparta Ceramic Company • Summitville Tiles, Inc. • Texeramics Inc. • United States Ceramic Tile Co. • Wenzel Tile Company • Western States Ceramic Corp.
Exteriors

Vertical solid-vinyl siding comes in 10'-long V-groove panels featuring a 7"-exposure pattern. The panels can be combined with separate solid-vinyl batten strips to provide numerous design treatments. Mastic, South Bend, Ind. Circle 207 on Reader Service card

Asbestos-plastic shingles, with a Class "A" UL fire rating, emulate the look of cedar shakes. How is this achieved? Each 12"x36" shingle has five tabs of random length and width. Weight per square: 350 lbs. Philip Carey, Cincinnati. Circle 217 on Reader Service card

Double-dome skylight is fused to provide a permanent sealed air space for temperature and insulation. In addition, a self-flashing flange permits penetration of nails and screws without cracking. Olin-Goodway, Orlando, Fla. Circle 208 on Reader Service card

Textured siding made of abraded western Hemlock is straight-grained and incorporates 12" o.c. grooves 1 ½" wide by ½" deep. It is available in 4'x8' to 4'x12' panels and is waterproofed on both surfaces. U.S. Plywood, New York City. Circle 206 on Reader Service card

Colonial mailbox, 19"x6¾"x6¾", comes with a solid-wood turned post and scrolled mounting bracket. There are two matte-finish color combinations—black and white, and green and white. Leigh Products, Coopersville, Mich. Circle 205 on Reader Service card

New products continued on p. 116
Paints

**Latex house paint** has the velvety sheen of oil-based paint, can be applied with brush, roller, or spray over wood, masonry, brick, cement, stucco, metal, asbestos or asphalt-granules. In 40 colors. Cook Paint & Varnish, Kansas City, Mo. Circle 210 on Reader Service card

**One-coat latex** goes on interior walls or ceilings with either brush or roller, leaves a flat velvet finish that's washable within three weeks. Available in white, plus ten colors. Sapolin, New York City. Circle 213 on Reader Service card

**Transparent stain** goes over rough-sawn surfaces both inside or outside. Stain will enhance the grain, says manufacturer, and will never crack, peel or blister. Available in 35 colors. Samuel Cabot, Boston, Mass. Circle 211 on Reader Service card

**Heavily pigmented stain** is suitable for both indoor or outdoor use on wood or concrete, covers in one coat. Stain is available in a variety of colors, including ivy green. Rez Wood-Tones, Pittsburgh. Circle 212 on Reader Service card

New literature starts on p. 118

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**BEYOND MUNICIPAL SEWER FACILITIES**

**Big Plans Demand PROVED EQUIPMENT**

Smith & Loveless field-erected "Oxigest"® sewage treatment plants are designed specifically for small communities, large growing subdivisions, military bases, resorts and industrial developments. They have proved time-after-time to be the economical and dependable solution to sewage treatment problems.

Odor-free and nuisance-free, they can be installed close-in to the 2,000 to 35,000 people they serve—occupying a minimum of land above ground, partially above ground, or at grade level.

Smith & Loveless sewage treatment plants are factory fabricated and unit assembled as completely as possible for fast, economical installation—delivered on time.

Smith & Loveless factory-trained personnel guide final assembly, inspect and check installation—assuring you that the S & L name means simple, dependable sewage treatment and easy, low-cost maintenance.

All Backed by the Best Single-Source Warranty in the Wastewater Industry.

Smith & Loveless

Manufactured by Smith and Loveless and its licensees at • Oakville, Ontario • Osaka, Japan • Denbighshire, England • Brussels, Belgium • Helsinki, Finland

Circle 79 on Reader Service card
KitchenAid introduces The Tough Tub

It was pretty tough to come up with a tougher dishwasher wash chamber.

But we've done it at KitchenAid, with a brand-new, exclusive porcelain enamel finish called TriDura™.

TriDura is a completely different kind of porcelain enamel in all KitchenAid dishwashers. It's three coats of the highest premium grade porcelain enamel. Three—not just one or two.

The third coat makes the big difference. It's protective, like the overglaze on fine china.

How tough is TriDura? Detergents, hot water, food acids and odors don't bother it. It's especially resistant to chalking. It's scratch, stain, burn and fade-proof.

TriDura is tough. But it can help make your home selling job easier.

Tell your prospects about it. Point it out as another exclusive KitchenAid quality feature. Just one more reason why KitchenAid dishwashers are the dishwashers to buy. And install.

KitchenAid Dishwashers, Dept. 7-DS-10, The Hobart Manufacturing Company, Troy, Ohio 45373.

By the makers of Hobart commercial dishwashers and food waste disposers.
USE ANYWHERE... including masonry blocks and hollow walls

"Red-Cap" has all of the BIG HOLDING POWER and other important features of the original "Hi-Red" anchor... plus a collar that keeps it from falling into masonry block cores and bottomless holes. Use with slotted tapping or wood screws.

BUY 'EM IN HANDY KITS... OR CARTONS

Kits include anchors, screws, and masonry drill.

WRITE FOR FREE SAMPLES

For copies of free literature, circle the indicated number on the Reader Service card, p. 105

For copies of free literature, circle the indicated number on the Reader Service card, p. 105

FREE SAMPLES

HANDY KITS

CARTONS

BUY 'EM IN screws.

SCREW ANCHORS

CABLE-FINDING INSTRUMENTS. How to map the course and find the depth of buried cable and pipes with electronic tools is the subject of an eight-page brochure including specifications and prices. Hewlett-Packard, Mountain View, Calif. Circle 301 on Reader Service card

CONVERSION FACTORS. Wall chart includes common conversions like inches to centimeters, watts to h.p., plus not-so-common ones like microns to meters. For engineers, shop men. Precision Equipment, Chicago. Circle 302 on Reader Service card

AIR CONDITIONING. HEATING. Full-line catalog that fits in a pocket contains both residential and commercial equipment. Includes systems combinations for a wide variety of add-on and year-round installations. Midland-Ross Corp., Columbus, Ohio. Circle 303 on Reader Service card

TOTAL-ELECTRIC LIVING. Ten-page handbook for distribution by electric utilities or builders of total-electric homes. Explains how equipment functions. Heating types included; baseboard, ceiling panel, hydronic, and electric furnaces. Built quantities may be purchased. For information, write to Sales Division, Edison Electric Institute, 750 Third Avenue, New York City, N.Y. 10017.

OUTDOOR LIGHTING. Brochure includes a guide for selecting proper equipment, plus recommended light levels and typical layouts covering more than 40 residential and commercial applications. 36 pages. General Electric, Schenectady, N.Y. Circle 304 on Reader Service card

CABINET HARDWARE. Hinges, pivots, pulls, knobs and catches are displayed in a selector guide. Includes general description, dimensions, finishes. Stanley, New Britain, Britian. Circle 306 on Reader Service card

LANDSCAPE CONTAINERS. Fiberglass containers for lobbies, roof and pool decks, courtyards and malls come in five colors. A product brochure lists dimensions, specifications. Fib-Con Corp., Washington, D.C. Circle 307 on Reader Service card

MASONRY CEMENT. Full-color booklet on manufacturer's white masonry cement illustrates installations with white or tinted mortar. Includes specifications. General Portland Cement Co., Dallas. Circle 308 on Reader Service card

TERMITE DAMAGE. Illustrated 14-page booklet shows how termites damage floors, girders, window sills, kitchen cupboards and other parts of a house. Vesicol Chemical, Chicago. Circle 310 on Reader Service card

WESTERN WOODS. Twelve-page brochure in full color shows ways to use western woods in new homes: e.g. unusual rooflits and entryways. Western Wood Products Assn., Portland, Ore. Circle 311 on Reader Service card

SHOWER UNITS. Circular and shell-shaped showers in five colors are displayed in a product sheet. Includes suggested bathroom layouts. Swan Corp., St. Louis. Circle 312 on Reader Service card

FIBERGLASS PLANTERS. Models come in smooth or textured finish in 13 standard colors (others available on request). A product brochure gives specifications and describes benches and fountains available in the same material. Jan Miguel, Northbrook, Ill. Circle 316 on Reader Service card

RED CEDAR. Shingles and hand-split shalcs are shown in typical applications in a four-color booklet. Includes brief descriptions of each type. Red Cedar Shingle and Handsplit Shake Bureau, Seattle. Circle 317 on Reader Service card

WIND PRODUCTS. A wide range of products from gypsum roof decks to subflooring are included in a builder-dealer guide that tells which products belong where. Includes diagrams, construction features, dimensions, installation points. Georgia-Pacific, Portland, Ore. Circle 319 on Reader Service card

LIGHTING FIXTURES. Full-color catalog shows 366 fixtures, many in full color. Includes chandeliers, pendants, chain-hung and pull-down lighting units, bathroom and outdoor lighting. Thomas, Louisville, Ky. Circle 320 on Reader Service card

CARPET ADHESIVE. Carpet adhesive for indoor-outdoor and sponge-backed installations bonds to wood or concrete. A catalog sheet discusses properties. Evans Adhesive, Columbus, Ohio. Circle 353 on Reader Service card

FOLDING-DOOR HARDWARE. Eight-page brochure illustrates series of light- to medium-duty hardware for bifold panel doors. Detail drawings, charts of sizes, ordering data. Grant Pulley & Hardware, West Nyack, N.Y. Circle 354 on Reader Service card

STAINLESS-STEEL SINKS. Full-line catalog shows kitchen and laundry models, combination units, faucets and accessories in 22 pages. Dimensions, specifications. Elkay, Broadview, Ill. Circle 343 on Reader Service card

PLASTIC PIPE AND FITTINGS. Price sheet carries full information on ½" and ¾" dia. pipe in 10' lengths. Also covered: fittings and adapters. Kyowa Pipe, Ironon, Ohio. Circle 344 on Reader Service card

MOBILE PLATFORM. A multipurpose platform folds for storage or transport, unfolds in less than a minute, rolls on casters from one area to another. A four-page brochure gives description and illustrations. American Mfg., Tacoma, Wash. Circle 345 on Reader Service card

RANGE HOODS AND VENTILATING FANS. Island hoods with twin centrifugal blowers get the spotlight in a 20-page, full-line catalog. Also includes accessories. Phillip Carey Mfg., Cincinnati. Circle 310 on Reader Service card
DRIVE FAST
and save money

Drive 16d nails
at one blow with
Paslode's new

Stallion
pneumatic nailing tool

Quick-loading
cartridge holds 125
16d box or sinker nails,
or 120 16d common nails

■ Now you can drive 16d nails the lowest cost way—with a portable cartridge-fed nailing tool. It's another Paslode first! The Stallion saves time and effort, eliminates waste of nails, makes every nail count with power to pull boards tight. 4,000 to 5,000 nails per hour is a practical on-the-job speed, including reloading time. For all its power, the Stallion weighs only 11 pounds. It operates on compressed air at 80 to 100 p.s.i.

Drive 8d nails
at one blow with Paslode's
5-years-proved
Gun-Nailer®
pneumatic nailing tool

■ The Paslode Gun-Nailer® portable pneumatic nailing tool drives 8d or 6d nails... has been proved rugged and dependable in five years of use... in cold weather and hot. (The Gun-Nailer was the first of its kind, too.) It drives 7,000 nails per hour on the job. It has the power to pull warped boards tight. Yet it weighs less than eight pounds. Operates on air at 80 p.s.i. You can have the nails you need—8d or 6d, common or cooler, regular or galvanized, or screw-type, or ring Shank, or acid-etched. They come in sturdy strips of up to 100 nails that load in seconds.

Let us tell you where you can see and try the Stallion or the Gun-Nailer, or both. Or send for literature.

PASLODE
COMPANY, DIVISION OF SIGNODE
8080 McCormick Blvd., Dept. HH, Skokie, Illinois
In Canada: Paslode Canada Reg'd, Scarborough, Ont.
Ever thought of building or financing a motel?

This sixteen-page booklet describes how six Holiday Inns were designed by six different architects for six different locations. Every one was built of materials that will provide a good long-term investment. These buildings were planned so they could be erected fast, saving interest on construction loans, saving premiums on construction insurance, and cutting down on-on-the-job labor. One project was under roof only 32 days after ground breaking.

But even more important, all can be kept in tip-top shape year after year with a low investment in maintenance. Why? Because every one uses first class materials, with masonry walls and Flexicore precast concrete floors and roofs.

Add to this the insurance savings of firesafe construction, and you’ll get additional long-term benefits. One example in the booklet shows a 20-year insurance savings of over $18,000. You’ll find this booklet valuable if you are interested in any type of multiple-unit resident construction, apartments, retirement homes, or motels.

I’ll be happy to send you a copy. Just write for “Holiday Inn Report,” The Flexicore Co., Inc., P.O. Box 825, Dayton, Ohio 45401.

Robert E. Smith
Vice President and Manager
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**ADVERTISING PRODUCTION MANAGER**

Vito De Stefano
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*OCTOBER 1967*
Underfoot comfort—the unexpected extra that makes your kitchens extra special.

Because the kitchen is one of the key factors in creating interest in your homes, you give it all the woman-appeal you can. From her very first step on a floor of Cushioned Vinyl Corlon, your prospect will know you’re featuring something extra special.

**Cushioned comfort.** A thick, vinyl-foam backing gives Cushioned Vinyl Corlon the difference she can feel—surprisingly soft and comfortable underfoot.

**Quiet.** If you’re building a “quiet home,” this is the floor for you. Cushioned Vinyl Corlon’s thick cushion back hushes the sounds of footsteps and the clatter of dropped objects—it just has a way of keeping things quiet.

**Tough, long wearing.** For all their light-footed comfort, Cushioned Vinyl Corlon floors are as tough as any floors Armstrong makes for the home. Even spike heels won’t leave dents. Cushioned Vinyl Corlon gives underfoot, then comes right back.

**Sealed seams.** Over 5,000 mechanics across the country have been schooled in a new seam-sealing process developed exclusively for Cushioned Vinyl Corlon. To begin with, Cushioned Vinyl Corlon is installed in 6-foot-wide rolls, so seams are minimized. And where there is a seam, it’s sealed and completely waterproofed by this special technique.

**Consumer awareness.** 90 million homemakers have already been exposed to Cushioned Vinyl Corlon in 14 of the leading home service magazines. These are the publications read regularly by your very best prospects—people actively seeking new home ideas. And national advertising of this kind will continue throughout 1967. Cushioned Vinyl Corlon is also being featured in commercials on Armstrong’s weekly TV show, “The Big Valley”, and TV musical spectaculars, “Brigadoon”, “Carousel”, and “Kismet”, all in color.

Builders who feature Cushioned Vinyl Corlon will receive floor identification signs, wall plaques, literature—everything needed to make the most of this consumer awareness.

**Two pattern lines, two price ranges.** Shown here, Cambrelle, the latest addition to the Armstrong Cushioned Vinyl Corlon line. Its textured surface, marble-type veining, translucent chips, and glitter accents create a style particularly suitable for the kitchen (but an attractive addition for any room). Your Armstrong representative can give you all the details on Cambrelle and Cambrian Cushioned Vinyl Corlon and the hard-hitting sales aids behind them. Call him today. Or write: Armstrong, 308 Sixth St., Lancaster, Pa. 17604.

Product Data, Cambrelle Cushioned Vinyl Corlon (Textured surface with vinyl construction all the way to the backing). Cushioncord Back is foamed vinyl. Gauge is .140” Installation above, on, or below grade. 6'-wide rolls Approximate cost $1.05—$1.20 sq. ft. installed.

Cambrian®, Cambrelle®. Corlon® and Cushioncord are trademarks of Armstrong Cork Company.

FLOORS BY [Armstrong](#)