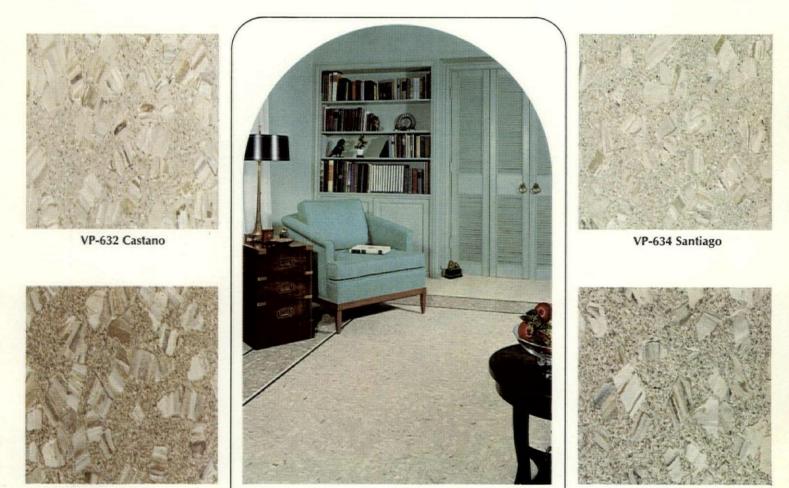
HOUSE & Home THE MARKETING AND MANAGEMENT PUBLICATION OF THE HOUSING INDUSTRY SEPTEMBER 1968

Apartments: the records of investing in good environment

Creative styling helps sell for you. Newest example:

alvarado

vinyl asbestos floor tile by Azrock



VP-633 Bruno

VP-631 Durango

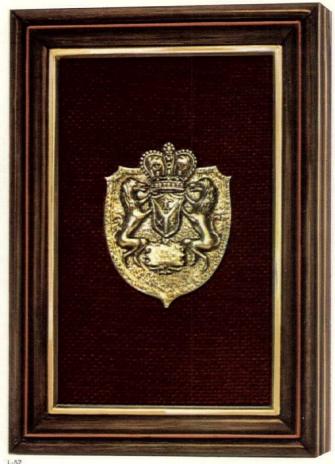
Builders and buyers agree — the right resilient floors can add much to the beauty and value of today's homes without adding unnecessarily to the cost. Azrock's new Alvarado is a case in point. A fresh concept in polished marble styling, Alvarado is made with dramatic bold chips of translucent vinyl encasing fine particles of marble deeply inlaid on vinyl asbestos backing. Alvarado is exciting in appearance, yet extremely practical. In $12'' \times 12''$ modular size, 1/8'' gauge. Install it anywhere indoors. Alvarado is available in four natural marble colors. With colorful feature strip, you can create custom designed floors straight from the carton to enhance the decor of your homes' interiors. There's much more to an Azrock floor than its good looks — and the homes you sell will prove it!

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The "Regency" (right) features the dignity of a rich antique gold finish Heraldic-Crest set in a mat of deep-red, richly textured fabric. Frame has a hand-glazed Walnut finish with borders of red and gold. Available as built-in or surface-mounted



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L-32N

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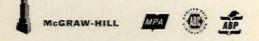
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Without a government subsidy or backing by a big corporation, Tony Genovese of Johnstown, Pa., turns condemned rowhouses into modern townhouses

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Biggest builders offer low-cost homes-HUD shrugs Inside story of a behind-the-scenes meeting in Washington prompts a question: Does the housing agency really want private enterprise to shelter the poor?

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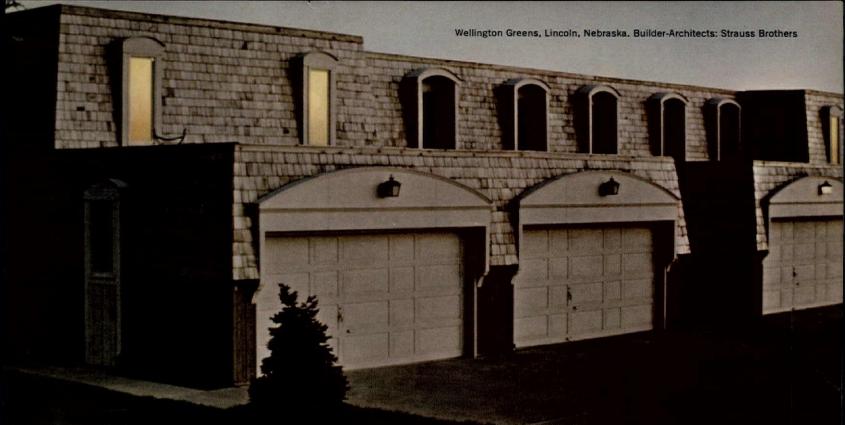
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Cover: Award-winning apartment in Homes for Better Living Program. Architect: Matt Copenhaver. Builder-owner: Interland Development Corp. Landscape architects: Baronian & Danielson. Location: Santa Clara, Calif. Photo: Ernest Braun. For story, see p. 100.

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The nation—and its poor—get their greatest housing bill

The President calls it a "Magna Carta to liberate our cities."

The Housing and Urban Redevelopment Act of 1968,* signed August 1 by President Johnson, is the most ambitious housing bill in the nation's history. The threeyear, \$5.3-billion package aims at nothing less than ridding the nation of all substandard housing in the next ten years.

The bill envisions the building or rehabilitation of 26 million units over the coming decade, with six million of those going to low- and moderate-income families. In the next three years 1.5 million of these low-income units would be built or repaired.

There is one catch. While Congress voted nearly all that President Johnson had asked earlier this year in his message on the cities, none of the housing innovations can begin until Congress funds the programs. The \$5.3 billion is funding authorization only. Congress still must provide the money.

The costs may not go as high as the \$5.3billion tag. Much of the money is to be loaned or posted in guaranty, so repayments should reduce the cost to an average \$300 million a year for the next ten years.

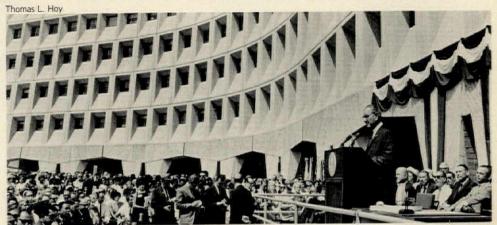
At signing ceremonies held in bright sunlight in front of the new HUD building in Southwest Washington, the President told 2,000 guests and spectators: "This is the most far-reaching and far-sighted housing legislation ever enacted." He praised Congress for going along with most of the administration's requests.

The new programs. The law's key programs would enable nearly 500,000 families to buy new housing and would provide 700,000 new units for low- and moderateincome renters in three years.

The device in both programs is an interest-rate subsidy that reduces monthly mortgage interest to 1%, with HUD picking up the difference between the 1% and the market rate on an FHA loan.

There is comparatively little in the law for the builder selling to the middle-income suburbs, although the act requires the secretary of HUD "to encourage the mainte-

* For final text write House Document, Room WX 20515, for House Report 1785.



NEW HUD BUILDING costing \$26 million provides backdrop as President signs '68 Housing Act.

nance of a diversified local homebuilding industry and broad participation by builders, particularly small builders."

But the act is a veritable horn of plenty for the cities. It aids slum fighters, government agencies and even banks and lending institutions in its aim to respond to the President's plea to "save our cities from the blight of obsolescence and despair."

Here are the bill's other provisions.

• Increased mortgage ceilings for several FHA programs, including an increase in home-improvement loan limits to \$5,000 and seven years from \$3,500 and five years. The FHA also won authority to insure vacation-home mortgages.

• Authority for HUD to guarantee bonds, notes and debentures of new-town developers up to \$50 million. Congress granted HUD authority up to \$250 million for this program.

• Another \$1.4 billion for urban renewal in fiscal 1970, with \$350 million for the model cities program.

• The spinoff of the Federal National Mortgage Assn. to private status and the establishment of the new Government National Mortgage Assn. to handle specialassistance loans and management and liquidation functions of the agency. The new Ginny May will guarantee the securities of Fanny May and "other [private] issuers" when the securities are backed by FHA and vA loans.

· National housing partnerships, to en-

THE 1968 HOUSING ACT AT A GLANCE

Home ownership for the poor	Subsidized 1% mortgages for families making \$3,000 to \$7,080. Expected yield: 500,000 units.
Rentals for poor	Subsidized rent under similar formula. Family pays 25% of income. Expected yield: 700,000 units.
New towns	HUD guarantees financing for basic capital costs.
Partnerships	Corporations can join and pool resources to build low- and moderate- income housing.
Mortgaging	Fanny May splits into private FNMA, public GNMA. Savings and loans can invest in mobile and vacation homes, and they get other new powers.

courage big corporations to invest in low income housing, an idea taken from Sen. Charles Percy (see story p. 8).

• Broad new provisions on interstate land sales, requiring developers to register offerings of undeveloped land with the housing department. The real estate lobby won an exemption for lots that have been inspected by prospective buyers.

• Riot insurance provisions, which will set up a new national insurance development program.

• Broader investment powers for federal savings and loan associations, authority won at the expense of the controversial federal mutual savings bank bill.

Home ownership plan. The boldest of the provisions is section 235, which would enable families earning from \$3,000 to \$7,080 to buy homes for as little as \$200 down and monthly payments equal to 20% of income. The government sought income limits as high as \$8,800 but the House said no.

The family can qualify if its income is no more than 35% higher than the ceiling for public housing, a figure that varies regionally.

The government would pay all mortgage costs beyond 1%—amortization, interest, tax and mortgage insurance. The subsidy would vary, but it would never exceed the difference between the monthly cost of the mortgage at market rate and the cost if the interest was 1%.

Families could buy homes up to \$15,000 in most states and \$20,000 in high-cost areas. The program reaches down to the \$3,000 family if it buys a house costing a bit less than \$12,000.

For example: The monthly payment on a \$12,000 house is \$99.77 at today's 634 % FHA interest. A family earning \$3,600 pays \$60 a month, or 20% of its monthly income of \$300, and the government adds \$39.66.

But a \$3,000 family would put up \$50, or 20% of its monthly income of \$250, and the government would add \$45.72. That is just short of the \$99.66 market rate cost of the mortgage; but if the government paid more than \$50, it would be reducing the mortgage interest below 1%.

Section 235 is to cost \$75 million the

The new housing act... continued

first year, rising to \$300 million after three vears

Rent supplements. Section 236 works much the same way for renters. The income limits are the same, and tenants would pay 25% of the incomes to their landlords.

The government would again subsidize all but 1% of the mortgage charges. It would pay the money to the sponsor or owner providing the new or renovated apartments, thus reducing his payments to his bank. The lower payments result in lower rents for the tenants.

Section 236 is to cost \$300 million over three years.

Under the home ownership and rental programs, mortgages run for 40 years. The cost to subsidize these loans for that time would be \$50 billion.

Mortgages and new towns. Several changes were made in the mortgage ceilings for FHA programs, including 221d3 loans up from \$12,500 to \$15,000 (and \$17,500 in high-cost areas). Section 203i limits went from \$12,500 to \$13,500, and the maximum maturity for land loans went from seven to ten years-and even longer in unusual circumstances.

The FHA can now insure loans on seasonal homes. It can also insure supplemental loans to finance improvements, repairs, and additions to multifamily rental projects, including nursing homes and elderly housing loans.

The new law very nearly emerged without a new-town program. Permission for HUD to guarantee the obligations of private developers of new communities was stricken from the House bill, but the Senate insisted on the provision in conference, and the House agreed.

The guaranty can be the lesser of up to 80% of the HUD secretary's estimate of the property value on completion of the land development, or the total of 75% of the secretary's estimate of the land value prior to development and 90% of his estimate of the actual cost of the land development.

Land-sale regulations. A provision requiring registration of interstate land sales remained in doubt until the Senate-House conference. The Senate had incorporated regulatory powers, but the House had not even held hearings.

The House finally did go along with the regulations, but only after the Senate agreed to exempt lots that had been inspected by the purchaser. To gain that exemption the real estate must be free of liens, encumbrances and other adverse claims.

The regulations go into effect nine months after enactment and call for registration, with HUD, of any sales involving land divided into 50 or more lots. Developers must submit a property report and a statement of record to the HUD secretary, including some detailed information on the proposed sale.

Fanny May. Congress approved without debate the administration's changes for Fanny May. The spinoff of FNMA from the government and the setting up of GNMA

takes effect 120 days from enactment of the bill.

Fanny May, which will be freed from budgetary constraints as a result of the legislation, will begin selling securities backed by pools of FHA-VA loans and guaranteed by GNMA. The guaranty carries with it the full faith and credit of the U.S., and the legislation permits private sellers to issue the same type of securities.

The bill elevates the FNMA presidency to a Presidential appointment, and sets up a nine-man board of directors through a fivevear transitional period.

Savings and loans. At least one section of the bill took on overtones of a power play by competing lobbies, with the National Assn. of Mutual Savings Banks losing this particular political dice game.

The House Banking and Currency Committee eliminated the association's proposal for federal chartering of savings associations along with conversion provisions for savings and loans.

The s&Ls, which had been supporting the savings bank bill in order to secure broader powers themselves, then struck out on their own for additional lending authority. That left the savings banks isolated.

The commercial banking lobby fought hard to kill the s&L provisions, which included authority to accept deposits as well as shares; to insure notes, bonds and debentures; and to invest in bank CDs, mobile homes and vacation homes. But virtually the entire package of s&L amendments, introduced by Rep. Richard T. Hanna of California, emerged from Congress.

National banks won a few new powers, including an extension to 36 months on construction loans, up from 24 months.

-ANDY MANDALA

Housing act: Big business pledges \$25 million

Twenty-five companies have promised about \$1 million each to finance lowand medium-cost rental housing, says Housing Secretary Robert C. Weaver.

The companies, which Weaver de-clined to name, will have limited liability in their investments under the "national partnership" provision of the new housing act. President Johnson will announce the companies in September, says Weaver.

Tenants in the new units will receive rent supplements available under the new act

Weaver disclosed the "national partnership" plan when he arrived in San Juan last month. He went on to illustrate impact of the new act by predicting it could triple Puerto Rico's annual housing starts. Since 1952 Puerto Rico's starts have averaged 11,000 a vear.

HOMEBUILDERS' MORTGAGE MARKET QUOTATIONS

FNMA Auction Prices August 19	Discour	Sec. 203b- it paid by build n* 30-year imm Private mkt.	ler	FHA 207 Apts., Discount	Conver Comm. banks, Ins. Cos.	ntional Lo: Savings banks, S&Ls	an Rates Savings banks, S&Ls	Construction Loan Rates
6¾%	City	63/4 %	Trend	634 %	75%	80%	Over 80%	All lenders
	Atlanta	4-5	Down 2	a	71/2	71/2	71/4	71/2+2
90-day	Boston	2	Down 1	а	7	71/2	8	7
commitment Average	Chicago	5	Down 1/2	5-6	61/2-63/4	61/2-63/4	63/4-7+2	71/2
96.11	Cleveland	5	Down 11/2	а	63/4-73/4	6¾	7+1-2	71/2+1-2
Accepted	Dallas	41/2-51/2	Down 11/2	5	7¾	71/2	73/4-8	71/2-8+1
bid range 96.00-96.25	Denver	5	Down ½	а	7-71/2	71/4	71/2-73/4	71/2-8+1-2
	Detroit	4-5	Down 2	6-61/2	6¾-7	7	7+1-2	71/2+1-2
100 4-	Honolulu	51/2-6	Down 11/2	а	73/4	71/2-73/4	8	73/4-8+1-3
180-day commitment	Houston	4-6	Down 1	а	71/2-73/4	71/2-73/4	71/2-73/4	71/2+11/2
96.35	Los Angeles	4-41/2	Down 11/2	a	71/4	71/2	a	71/2+11/2
Accepted	Miami	5	Down 21/2	а	73/4	7	71/4	7-71/2+1-2
bid range 96.00-96.59	MinnSt. Paul	5	Down 1/2	а	7-71/4	71/4-71/2	71/2	71/2+1-11/2
	Newark	5-6	Up 1	6	71/2	71/2	b	71/2-8+2
0	New York	3	Steady	3-4	71/4	71/4	71/4	71/4-71/2
One-year commitment	Okla. City	4-6	Down 1	а	b	7+1	b	73/4+2
96.78	Philadelphia	4	Steady	8	63/4-7	7	n	7+11/2
Accepted	San Francisco	4-51/2	Down ¾	а	71/4-71/2	7-71/2	73/4-8	71/2+1-2
bid range 96.50-96.93	St. Louis	4–5	Down 21/2	а	71/4-71/2	71/4-71/2	71/2-73/4	71/2-8+1-2
	Seattle	5-51/2	Down 1/4	8	71/4-73/4	71/4-71/4	73/4	71/2-73/4+11/2-2
	Wash., D. C.	5	Down 1	4-5	71/2	73/4	7%+	71/2+1-2

* Immediate covers loans for delivery up to three months, future covers loans for delivery in three to twelve months.

 Covers loans for delivery in three to twelve months.
 Quotations refer to prices in metropolitan areas, discounts may run slightly higher in surrounding towns or rural zones.
 Quotations refer to houses of typical average local quality.
 3% down on first \$15,000; 10% of next \$5,000; 20% of balance.
 Footnotes: a-no activity. b-limited activity. c-Net yield to investor of 6% mortgage plus extra fees. w-for comparable VA loans also loans also

Ioans also. Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, pres., Boston 5¢ Savings Bank; Chicago, Robert H. Pease, pres., Draper & Kramer Inc., and Robert H. Wilson, pres., Percy Wilson Mortgage & Finance Corp.; Cleveland, David E. O'Neill, vice pres., Jay F. Zook, Inc.; Dallas, M. J. Greene, pres., Southern Trust & Mortgage Co.; Denver, Clair A. Bacon, sr. vice

14-5 17/2 7/4 7/4 7/4+ 7/2+1-2 pres., First National Bank; Detroit, Sherwin Vine, vice pres., Citizens Mortgage Co.; Honolulu, H. Howard Stephenson, vice pres. Bank of Hawai; Houston, Everett Mattson, sr. vice pres., Lomas & Nettleton West; Los Angeles, Christian M. Gebhardt, vice pres., Colwell Co.; Miami, Lon Worth Crow Jr., pres., Lon Worth Crow Co.; Minneapolis-St. Paul, Walter C. Nelson, pres., Eberhardt Co.; Newark, William W. Curran, vice pres., Dime Savings Bank; Oklahoma City, B. B. Bass, pres. American Mortgage & Invest-ment Co.; Philadelphia, Robert S. Irving, vice pres., First Pennsyl-vania Banking & Trust Co., and Robert Kardon, pres., Kardon In-vestment Co.; St. Louis, Charles A. Keller, vice pres., Mercantile Mortgage Co. of California; Seattle, Kirby D. Walker, vice pres., Continental, Inc.; Washington, James C. Latta, sr. vice pres., As-sociated Mortgage Co.s. Inc.

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Who is Spiro Agnew? The GOP's man for all suburbs

By selecting Maryland's Gov. Agnew as his running mate, Richard Nixon has aimed his campaign for President at the suburbs, rather than at the cities.

With Spiro (Ted) Agnew at his side, the Republican presidential nominee will emphasize "law and order" more than his plans to reward private enterprise with tax credits to rebuild the cities.

"Law and order" is a favorite theme among voters, especially suburbanites. And it is an issue that has been embraced by Gov. Agnew—the archtypical suburban politician who has gone from PTA president to governor in six years.

Efforts to end urban riots by strengthening local police will be Nixon's first priority. The rebuilding of inner cities would follow. Says Nixon: "The first requisite of progress is peace."

Says Agnew: "It is not evil conditions that cause riots, but evil men."

That set of priorities is sure to clash with the Democratic nominee's stance. Already, the Democratic front runner, Vice President Humphrey, is pushing his billiondollar Urban Marshall Plan.

Urban ticket. Nixon, the overwhelming victor at the GOP convention in Miami Beach, could have tried to woo urban voters by tapping a more liberal running mate.

Instead he chose Agnew, with the support of Southerners and the acquiescence of Northerners, and thus gambled that the vast suburban middle class will elect him. A Virginia delegate reasoned:

"The demonstrators aren't going to vote for us anyway. We've got to appeal to the suburbs—where the voters are."

Agnew who? Agnew's harsh views on the Kerner Commission Riot Report (it abets riots) and looters (they should be shot) have won him notoriety. Yet he is relatively unknown. One GOP delegate asked HOUSE & HOME's reporter:

"What's a Spiro Agnew?" That little joke poses a serious consideration for any one with a stake in building tomorrow's cities—and suburbs.



GOP TICKET of Richard M. Nixon and Spiro Agnew, left, will stress "law and order" issue

If elected, Nixon will make Agnew "deputy president for the cities." So Agnew could name the next chief of HUD.

Suburban bound. Agnew has had little experience in city problems. From 1962 to 1966, he was executive of suburban Baltimore County that surrounds the city of Baltimore. Under Agnew, the county required open space in new subdivisions.

In 1966 Agnew became governor by defeating segregationist George Mahoney. Then he happily signed the first state openhousing law in the South. That won him wide support among Negroes.

But after a Baltimore riot this Spring, Gov. Agnew called together 100 Negro leaders and tongue-lashed them for not repudiating Negro militants. Seventy walked out. And now some of the leaders are campaigning against the GOP ticket.

Nixon on rebuilding. Such staunch opposition by Negroes raises the question of whether Agnew, as Vice President, could implement Nixon's plan "to get pri-

more than its plans to rebuild cities. Agnew, if elected, could name next Housing Secretary.

vate enterprise into the ghetto."

Nixon has described his innovative plan in sketchy terms (News, June). Nevertheless, here are his main ideas:

1. The Small Business Administration and a new domestic development bank would extend loans and loan guarantees to black-owned companies.

2. Corporations that opened branches in ghettos would receive tax credits and accelerated depreciation.

3. Individuals who trained Negro managers would receive tax deductions.

4. Corporations that trained Negro managers or unskilled workers would also receive tax credits.

On housing, Nixon has endorsed home ownership for low-income families, and he has criticized FHA for not taking greater risks to help the poor buy homes.

Negroes welcome both statements. But Nixon also apologized to Southerners in a closed-door convention meeting for supporting the federal open-housing law.

GOP on cities—a pledge to put private enterprise to work

The Republican Party presented a blueprint for rebuilding America in its 1968 platform. The platform committee, after hearing 120 speakers at the Miami Beach convention,* called for more involvement of the private sector—with emphasis on the building industry. Highlights:

Crisis of the Cities: "New cities must be developed—and smaller cities . . . expanded —to house another 100 million Americans by the turn of the century."

To stop the "continuous decay of urban

centers . . . we promise action enlisting new energies by the private sector and by governments at all levels. We pledge:

• "New policy techniques such as urban development corporations to help rebuild our cities.

• "Positive leadership . . . to eliminate discrimination.

• "An overhaul of the competing and overlapping jumble of federal programs.

"Skyrocketing costs and interest rates have crippled homebuilding and threaten a housing crisis. . . . We will implement the Republican-conceived home-ownership plan for lower-income families and the Republicans' rent-certificate program.

"By reducing interest rates through responsible fiscal and monetary policy we will lower the costs of home ownership. Programs will be developed to stimulate lowcost housing rehabilitation. Local communities will be encouraged to adopt uniform building codes. . . . We will stimulate . . . 'sweat equity' by homeowners.

"Americans [realize] that none of these objectives can be achieved unless order through law and justice is maintained. . . . We will not tolerate violence!"

Jobs: "We will enact the Republicans' human investment act, offering tax credits to encourage [job] training."

Labor: "We will bar government-coerced strike settlements that [speed] inflation. We will reduce government intervention in labor-management disputes."

NEWS continued on p. 16

^{*}NAHB President Lloyd Clarke told the subcommittee on human needs: "The homebuilding industry . . . should be more effectively used." Clarke "deplored" the current tendency to rely on "big business, big labor and big government."

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SEPTEMBER 1968

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(MOSAIC)

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Biggest builders offer low-income housing—and HUD shrugs

The two powers that could do the most to produce low-income housing—the giant homebuilders and HUD—are at an impasse.

Eleven of the nation's largest homebuilders, all members of the Council of Housing Producers, proposed a "federal turnkey program" in a face-to-face meeting with Housing Secretary Robert Weaver.

The builders, who include Levitt & Sons and Kaufman & Broad,* say Weaver and HUD have shown no concrete interest since the May meeting.

That charge—although denied by HUD —raises an often-repeated question:

Does HUD truly want the homebuilding industry to help build the low-income housing this nation so gravely needs?

HUD'S answer. A HUD spokesman, who asked that his name be withheld, insists:

"We want to work with the builders. Phil Brownstein [head of FHA] is meeting with the builders now to discuss the plan in detail."

"That's just wishful thinking," one Council source replies, and Council member Samuel Primack of Denver adds:

"We haven't spoken directly to Phil Brownstein since May. And HUD hasn't shown any interest. We wanted to start building this summer. Now we believe that nothing will be built this year."

President Johnson has repeatedly urged private enterprise to build houses for the poor. Nevertheless, though informed of the HUD-builder impasse several times by HOUSE & HOME, Presidential aide Joseph Califano offered no comment.

The inside story. The story of the HUD standoff began in February when 11 of the nation's largest builders united as the Council of Housing Producers to attack the nation's housing problems, public and private (the Council's '67 starts: 22,000).

The builders—from the most conservative to the most liberal—vowed to help ease the nation's low-income housing crisis. "They don't need the work," says Council executive secretary Rene Henry. "They believe sincerely that professional builders not aerospace experts—are the only people who can produce low-cost housing."

The builders agreed on a proposal to build 5,000 low-cost houses this summer; then they requested a meeting with Weaver. The May 8 conference included nine builders, Weaver, Brownstein and three other HUD officials. The Council members asked three considerations:

1. They wanted to build on surplus federal land, which is free of local zoning and building-code requirements that often increase housing costs.

2. They wanted a federal turnkey program, in which the builders would meet design and cost standards set directly by HUD.

3. They wanted to sell or rent the units

* Other members: Alcan Design Homes (Alcan Alum.); Deane Bros. (Occidental Pet.); Larwin Co.; Lewers & Cooke (U.S. Plywood); Macco Realty (Penn-Central); R.A. Watt (Boise-Cascade); Perl-Mack; Bert Smokler and United Homes Corp.



COUNCIL'S HENRY AND HUD'S WEAVER "Just shook our hands—and got rid of us"

they built at a normal industry profit.

The Council and HUD agree that such a program was presented, though HUD spokesmen say the builders did not have "a real plan." They differ sharply on HUD's response.

According to the HUD spokesman, who attended the meeting:

"We said, 'That's great. We want to work with you.' There was only one negative building on surplus federal land."

Weaver said HUD does not turn over sites directly to builders; it works through cooperative local agencies. What's more, even if HUD did transfer title to a builder, the land would automatically fall subject to all local zoning and code statutes.

(Richard L. Steiner of HUD, who also attended the meeting, says the agency has not explored the question of whether the government can sidestep local codes by retaining title until the housing is completed.)

The HUD officials suggested the builders enlist the aid of local agencies to find sites, federally or privately owned, that were suitable for low-income housing.

The builders' version. From the Council's viewpoint, Weaver gave their plan a "cool reception" at best, as a disappointed builder describes it.

Says Council member Ben Deane of California:

"Dr. Weaver just gave us an hour's dissertation on how government works and how FHA works. Instead of taking some initiative, he told us at length that building low-income housing is difficult.

"We knew about the difficulty before we



Assures fruitful discussion this month

traveled to Washington to see him. That is why we proposed our action plan.

"We offered to modify our plan. We even offered to act as consultants, free of charge, for any company HUD named.

"But the HUD officials just smiled at us, shook our hands—and got rid of us. I was insulted by their patronizing treatment."

HUD's request. As the meeting ended, Weaver asked the Council to issue a press release supporting the new federal openhousing law.

The builders agreed. One member, Levitt & Sons, had issued such a statement weeks earlier. But some of the builders were left with the impression that the press-release request was the only reason Weaver had granted the meeting.

"If Weaver requested a meeting tomorrow," says Rene Henry, "I am afraid that some members would refuse to attend."

Builder Primack says he would attend "if HUD promised to give us the same kind of attentive treatment it has been giving aerospace companies recently." Primack adds:

"I don't know why we got a cool reception. But we will not let a setback from one individual deter us forever from our goal of building low-income housing."

Three days after the meeting Weaver announced his plans to retire in January.

Gone, not forgotten. Spokesmen for HUD insist that there is no impasse. They note that Brownstein agreed during the May meeting to attend the Council's roundtable conference in September. Since then, Brownstein has written to Henry to assure the Council that the September discussion will be fruitful.

Steiner, who has located enough federal surplus land for 60,000 units, says:

"I have the names of the builders right here on my desk. I intend to call them when I have suitable sites. I already offered three sites to one builder [during the meeting in May]."

But when first asked about the Council by HOUSE & HOME, Steiner could not quite place the group.

-FRANK LALLI

Housing Council forecasts soaring sales late this year

The 11 member companies, all giant builders, predict sales increases of from 20 to 100%. All other builders are expected to show average sales jumps of 10%.

The Council of Housing Producers (story above) says sales would go up 15% more if enough labor were available.

The Council believes growing population, demand for low- and moderate-income housing and need for military housing is creating "the greatest need for housing America has ever faced."

In a separate development, the original 11 members added the Council's first new member, William Lyon Homes Inc., of Anaheim, Calif., a subsidiary of American Standard, Inc.

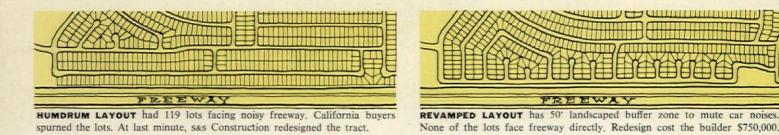


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Builder revamps 1,400 lots to quiet autos-and buyers

Southern California loves its freewaysbut not in the backyard.

To screen out the screech and scream of the auto, the S&S Construction Co. of Beverly Hills has just redesigned an entire subdivision. Cost: \$750,000.

It was a last-minute job. Grading had been completed in the College Park tract in Seal Beach. Sewer lines and water pipes had been laid and some streets were in.

"But after the lots were laid out we realized we had made a mistake," says General Manager Bernard McCune. "We had 119 lots backed up to a freeway, and that is just where today's discriminating buyer doesn't want to live."

Making the decision. President Nathan Shapell and other S&S executives knew they could not alter the layout without affecting 1,400 of the tract's 2,000 lots. So they tried first to damper the noise with shrubs and trees. Still the traffic's din penetrated, and prospective buyers made noises of their own.

So the S&S leadership conceded there was only one answer-redesign.

Their new plan provided a 50' buffer zone between the fringe lots and a milelong service road that parallels the Garden Grove Freeway.



MODEL HOUSE in revamped tract has three bedrooms, costs \$28,000. Other models cost more.

(ADVERTISEMENT)

"There are two places where families like to live—on corner lots and in cul-desacs," says McCune. "So we ran cul-desacs from the service road. Now there is not a house facing the freeway."

Some lots were lost in the redesign, but a park was created and donated to Seal Beach.

Good investment. The company revamped the tract at its own expense. ("House prices didn't change," McCune points out.) Yet executives say the results were worth the \$750,000 for two reasons:

1. The redesign helped sell houses. "Now we don't have to use gimmicks or deductions to sell," says McCune.

2. The change bought good will. "That is important to us," says McCune. "A full 40% of our sales are referrals."

—BARBARA LAMB McGraw-Hill World News, Los Angeles NEWS continued on p. 22

Introduction of patented new building method — Enquiries invited for manufacture and marketing

The most highly developed system of solid timber wall construction in the world is to be introduced into U.S. and Canadian markets under U.S. Patent No. 559566 and Canadian Patent (applied for) No. 963468.

Already established in 3 countries in the Southern Hemisphere, and marketed under the brand name, Lockwood, the system is the only one to combine the advantages of earlier solid timber structures with unrestricted marketing appeal. Its ability to traverse all price and quality segments is demonstrated by its achievements in Australia, where it is both specified by Architects and used in group housing projects, and New Zealand, where it currently holds the top quality rating in the housing market (independent research).

The Lockwood system is technically the product of central European engineering and architectural know-how, brought to fruition by a Dutch civil engineer in the post-war years. Based on a highly sophisticated system of interlocking aluminum profiles, its superiority is fully supported by both engineering calculations and 8 years of test marketing. Proven technical advantages are:

- Structural resistance to hurricanes and earthquakes;
- Revolutionary speed of on-site construction;
- Conversion of timber to a true 'durable' through a unique process of aluminum sheathing;
- Simplification of transport from manufacturing plant to the most remote market;
- High speed output and flexibility of production.

Sales advantages are:

Charm of natural interior finishes;

Virtual freedom from maintenance inside and out;

Attractive clean-line appearance;

Versatility for domestic, commercial and industrial use.

Mr. J.J.van Loghem, Managing Director of Lockwood Buildings Limited, the 15 year old New Zealand company that undertook development of the Lockwood method, will be in the U.S. from October 3rd through November 30th. Appointments are invited with prospective manufacturers in the U.S. and Canada, and should be directed to the New Zealand Consulate-General, Suite 530, 630 Fifth Avenue, New York, N.Y. 10020.

Companies outside of U.S. and Canada are invited to write for information direct to:

Lockwood Buildings Limited

P.O. Box 520

Rotorua

NEW ZEALAND



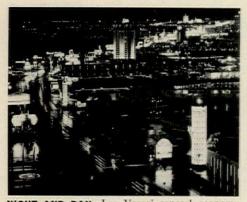
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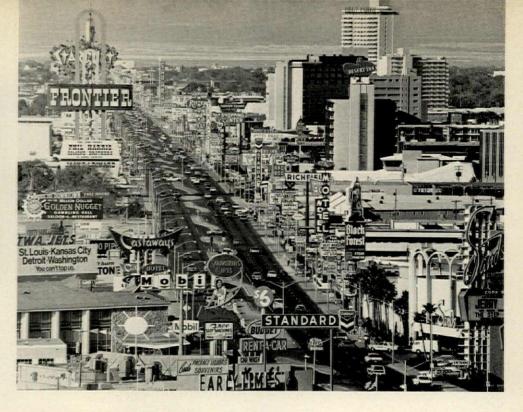


BROOKLYN, N. Y. 11215



NIGHT AND DAY Las Vegas' general economy booms. Now building seems to be looking up too.

LAS VEGAS



A builder bets \$17 million on housing's roll of the dice

The housing game is still one of the riskiest gambles in town. But that is an improvement.

Only four years ago all bets were off. After three frenetic years of overbuilding, Vegas was in the throes of the worst housing depression on record. Apartment vacancies hit 32.5%, and there were 8,500 unsold houses in the desert.

Now Vegas' future looks hopeful again. With house and apartment vacancies both below 5%, the gambling capital faces a housing shortage. Lack of local financing has so far curbed building, especially in apartments. Yet builders started 350 houses in the first half of 1968, and the total for all of 1967 was only 310.

The bettors. Credit for the new optimism goes to billionaire Howard Hughes and—in lesser degree—to builder Joseph F. Sanson, who has \$17 million riding on a housing comeback.

Hughes, that bashful new ghost of Las Vegas, has brought a sense of stability by investing a modest \$125 million in land, hotels and an airport.

And Sanson has demonstrated that a builder can again make a profit in the Vegas market. Specifically, he has rehabilitated \$17 million worth of foreclosed houses and apartments.

Now Sanson, who has moved his headquarters from Los Angeles to the desert, plans to raise his bet by starting a lot-sales operation, a luxury high-rise apartment and new houses.

And if all goes well, Sanson plans to take his six-step rehab formula to another market, possibly Wichita, Kan.

Overbuilding opportunity. The story of Las Vegas and Joe Sanson, though more chapters are to be written, already illustrates two points:

First, overbuilding can hit an area that maintains an otherwise healthy economic growth.

Second, housing opportunity can be found in even the most depressed of the country's homebuilding markets.

A tale of one city. Vegas' healthy economy helped attract the glut of housing. "The builders," says R. R. Jacobson of the Bank of Las Vegas, "went way beyond our rate of growth."

Back in 1962, as housing markets in California and Arizona wilted, Las Vegas became the flower of the Southwest. Its three main economic indicators were increasing sharply:

Population was 193,000, up 46% from 1958. Gross gambling revenue was \$135.2 million, up 38% from 1958. And government employment was 7,150, up 22% in one year.

And there was building money for all. With giant First Western Savings and Loan leading the way, lending institutions pumped \$426.5 million into the market in '62, up from \$210.1 million in '61. Builders from points as distant as Hawaii flocked to Las Vegas in '62 and '63.

The city was quickly overbuilt. Yet lenders such as First Western, which had attracted deposits by promising high interest, continued to lend. In 1964 Las Vegas had 1,694 apartments under construction while 3,144 units sat vacant.

Foreclosures followed in thousands. By September 1966 First Western held title to \$105 million in real estate, which represented 38% of its assets. (By contrast, real estate amounted to 6% of the assets of all California s&Ls that year.) In calendar 1966 First Western lost \$19.7 million.

In this depressed market, and in the midst of a liquidity crisis at First Western, the Home Loan Bank Board restricted the lending of all three Vegas s&Ls. For the most part homebuilding simply halted (see story on facing page).

Sanson's gamble. In that dismaying picture builder Joe Sanson saw a bright opportunity—the rehabilitation of vandalized houses and empty apartments.

After 12 years in the real-estate investment business with his wealthy father, the 45-year-old Sanson had developed a canny eye and a gambler's instinct.

In California, he had rehabbed foreclosed apartment and commercial properties. He had even worked with some of the California S&L executives who had taken over First Western in a 1967 reorganization. But Sanson had never tried to rebuild houses.

Once Liberace's press agent, Sanson now got a press agent of his own. Said the press agent:

"Joe doesn't gamble much. But when he does, he gambles big."

At first Sanson, who went to the desert, only nibbled. He bought a luxury apartment in March 1967 with a 10% downpayment of \$150,000—and then a small shopping center worth \$525,000.

But First Western, which was spending \$2,500 a month just to curb vandalism on its properties, wanted to sell down its inventory. After months of negotiation, Sanson paid \$4 million for 407 houses, most of them vacant, and \$7.6 million for 1,018 apartment units in 40 locations. The deal was closed April 15 of this year.

Today every one of those houses is rented. And the apartment buildings, which had average vacancy rates of 45%, are now 97% occupied.

The Sanson approach. The apartments and houses presented different problems for the Joseph F. Sanson Investment Co.

• The apartments had to be refinanced so Sanson could avoid straining his working capital of \$600,000.

• The houses had to be rebuilt to make them livable (*photos on facing page*).

Here's how Sanson solved both problems.

Apartment refinancing. "We sold the apartment structures," says Sanson, "to investors seeking depreciation writeoffs on their income taxes."

Sanson never sees the investors. All the sale-leasebacks, which return 100% of the company's equity money in less than three

Frank Mitra

years, are arranged through tax lawyers.

The Sanson Co. retains title to the apartment sites and manages the units. Sanson retains the rents, and makes payments on the first mortgage. The investors get only the depreciation writeoffs.

House rebuilding. By following a sixstep formula, Sanson and builder-partner Dudley Smith of California were able to purchase the houses for an average of \$11,000, rehab them for \$1,500 each and raise their market price to \$15,500. (So far all the houses have been rented. But Sanson plans to sell about 60 of the threeto five-bedroom houses for \$14,500 to \$18,500.) Here are the steps:

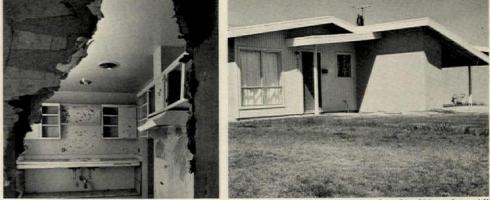
1. Estimating the job. Two superintendents walked through each house to make detailed job estimates. Since the houses were in varying states of disrepair, requiring a variety of products, Smith could not buy any particular supplies in large quantity. So he bought for only 25 houses at a time to cut warehouse costs.

2. Guarding against vandalism. Houses that had sat vacant for two years had been torn apart by vandals and stripped of copper pipe and appliances by thieves.

Smith hired five city policemen to tour the tracts during off-duty hours.

Though a handful of houses were again stripped by thieves, vandalism was curbed. "We lost \$200 a week," says Smith, "which is only 25% of what we expected.'

3. Rebuilding. Smith assembled an experienced and flexible crew. "We went



VANDALIZED HOUSE sits vacant. Thieves smashed hole in wall to cart off refrigerators, stoves.

through about 75 guys," says Smith, "before we found the 30 men we needed."

Two were cabinetmakers, who could do anything short of a complete kitchen rehabilitation. "And we had put-back men," says Smith, "who removed all fixtures before the houses were painted, and then put back the good ones later."

Whenever possible Smith would assign the work to his own staff.

4. Selling the houses. Sanson and his attorney Stanley Berman, a former FHA official, did all they could to help the North Las Vegas Housing Authority establish its leasing program.

To date 180 of the houses are occupied by Housing Authority tenants. The rest were rented on the open market.

Can Las Vegas boom without First Western?

Area homebuilders think not.

But the Las Vegas builders are hopeful that federal restrictions that prevent First Western (assets: \$252.5 million) and two smaller s&Ls (combined assets: \$185.3 million) from lending on new construction will be lifted within a year.

"Something has to give," says builder Robert Campbell, president of the local HBA. "This city faces a housing shortage.'

The Home Loan Bank Board clamped the restrictions on First Western and the other S&Ls for good reason two years ago. Thousands of foreclosures had followed years of overbuilding, and First Western showed a net worth deficit of \$2.6 million and a 1966 calendaryear loss of \$19.6 million.

Such losses threatened public confidence in the entire network of western thrift institutions. So under HLBB auspices, California lenders brought in a new management team to rescue First Western. The Federal s&L Insurance Corp. chipped in a \$5 million specialassistance loan, and the Federal Home Loan Bank of San Francisco made a \$54-million loan against First Western's mortgage portfolio.

First Western's new management sued the executives of the old regime for \$20 million, charging dissipation of association funds. That action and at least one counter-suit "are still floating around," as a First Western attorney puts it.

George H. Haley, formerly of California's biggest mortgage banking house, Western Mortgage Corp., is now running First Western, and the S&L shows signs of regaining its health. The association lost only \$3.7 million in calendar 1967, down from \$19.7 million the previous year.

"We hope to reduce our loss 35% in 1968," says Healey, "and reach the break-even point in 1969."

First Western still has \$34 million worth of property on its books, but that is down from a high of \$105 million only two years ago. And the association hopes to sell off its last 800 foreclosed housing units this year.

Officials of the HLBB are studying Las Vegas market conditions, meanwhile. Chairman John Horne declines to speculate on when restrictions might be lifted from First Western and the two other s&Ls, Nevada and Frontier Fidelity. But he does say:

"We are encouraged by the continued progress being made by the Las Vegas economy as a whole.'

REBUILT HOUSE sells for \$14,500 today. All 407 houses rebuilt by Sanson Co, are occupied.

Sanson hopes soon to supply houses outright to the Housing Authority under a turnkey program.

5. Maintaining the units. Sanson's 12man crew is having its troubles. According to plan, the crew should be free to work for outside clients. But so far it has had its hands full with Sanson's properties.

"The air conditioners are a big headache in this summer heat," says Smith. "Temperatures hit as high as 110 degrees and more."

6. Winning neighborhood support: "Community relations is a long way off from the business of building a house," Sanson concedes. "But this is a long-term deal, so we must have the support of the neighborhood."

And winning widespread support-in the face of racial friction-could be the toughest job Sanson ever tackled.

At first the longtime Negro occupantswho occupy 40% of Sanson's units-welcomed him as a neighborhood rescuer. "I saw people weep with joy," says Sanson.

But joy has turned to chagrin. At a public meeting, 60 Negroes charged that 1) the North Las Vegas Housing Authority has given preference to white airmen's families and 2) the Sanson Co. has forced out Negroes to make room for whites.

Airmen from expanding Nellis Air Force Base did move into 70% of the Housing Authority's units. "Our boys qualified under FHA regulations," says Col. John Anderson, the base commander. "That's all there is to it."

Sanson also minimized the charges. But the incident showed him that he is far from winning over the whole community.

"We will do more," he says. He may hire a full-time social worker to help the occupants with all their problems, not just housing complaints. And he is discussing formation of a maintenance-worker school for the neighborhood unemployed.

Market of the future. Sanson says he has gone to low-cost housing for good.

"That is the market of the future," he says. "There are good tools to work with now—the lease program, turnkey." Builders have shied from government

programs. Sanson says that will change.

"Look at what we have done in Las Vegas," he says. "We took over property that nobody wanted-and we took out a profit that nobody foresaw."

Swift Industries joins prefabbers' stampede into mobiles

The Pittsburgh prefabber has just paid \$540,000 in stock for Herrli Industries and subsidiary Swiss Colony Inc. of Elkhart, Ind.

Herrli makes mobile and sectional homes and Swiss Colony produces travel trailers and campers. The companies posted combined sales of \$2.2 million in 1967 and expect to exceed \$3 million this year. Both were privately held, and the parent was headed by President Max Herrli.

Swift operates nationally from two plants in western Pennsylvania and one in Mississippi. President Ira H. Gordon reported earnings of \$166,627 on revenues of \$7.6 million for the year ended March 31, compared with \$140,314 on \$8.2 million the previous year. The stock sells over the counter and closed at 9 the day of the transfer.

Swift is the fourth major prefabber in three months to enter or move deeper into the red-hot mobile market. Scholz Homes bought the Schult mobile operation and Hodgson Homes acquired American Mobile Homes last spring (NEWS, June). National Homes announced it would create its own mobile division and purchase Sportcraft Homes (NEWS, Aug.).

Redman's expansion. Redman Homes of Dallas, already one of the largest mobile manufacturers, is buying three more mobile companies and paying \$12 million for an aluminum-door business. Albritton Engi-



Another prefabber merging into mobiles

neering of Bryan, Tex.

The mobile companies are Bonanza Mobile Homes of Boaz, Ala., Richland Homes of Richland, Ga., and Caprice Homes Manufacturing Co. of Bear Creek, Ala.

The acquisition will give Redman 13 operating facilities, and President Lee Posey is bringing two more into service late this year. The company earned \$1.35 million on sales of \$52.6 million in the year ending March 31, and sales for the first quarter (June 30) were \$19.7 million compared with \$12.4 million for the previous period.

Skyline's plans. The mobile industry's new sales leader, Skyline Homes of Elkhart, Ind., is also spreading out. Its board has approved a \$4 million program to build four new mobile plants and a facility for recreational vehicles. That will give the company 28 plants in 12 states.

\$107 million in the year ended May 31, compared with \$2.1 on \$69.7 million in fiscal 1967. Its directors have declared a 3-for-1 split in common shares and a 60%increase in dividend. The stock sells over the counter but President Arthur J. Decio has filed to list on the Big Board this autumn.

Change of name. Princess Homes of Pompano Beach, Fla., a prefabber, has asked its stockbrokers to approve a change in name to Zimmer Homes Corp. and to increase the number of no-par shares from one million to $2\frac{1}{2}$ million.* The 456,405 shares now outstanding trade over the counter.

President Paul H. Zimmer says the company is increasing its capitalization "in connection with the acquisition of other businesses." Princess earned \$548,000 on sales of \$13 million in calendar 1967.

Sectional homes. The NGI Corp., formerly United Gas & Electric of Philadelphia, is moving into low-cost housing via sectional homes. The utility is buying Capital Industries of Avis, Pa., which sells its manufactured Loyalty Homes through dealers. Capital is expected to add \$3 million to NGI's revenues, which were \$59.9 million in 1967.

*Sproul Homes of Los Angeles, a house builder, is also changing names-to National Environment

Skyline earned \$4.4 million on sales of

Aug 6 Chng

Housing's stock index is up but mobile homes turn down

The HOUSE & HOME index of 25 issues rose from 281.35 to 293.35 for the month ended Aug. 6.

The big surprise was the turnaround in mobile-home prices. The mobile index dipped for the first time since June 1967.

Here's the composite index of all 25 issues in five categories:



	Aug. '67	July '68	Aug. '68
Builders	174.58	367.81	389.94
Land develop.	250.19	467.44	438.20
Mortgage cos.	189.23	372.09	401.74
Mobile homes	108.91	443.65	439.95
S&Ls	119.77	153.74	174.14

HOUSING'S STOCK PRICES

COMPANY Close Mont BUILDING 4 +70 Capital Bidg. (Can.). 4 +70 Christiana Oil b. 7% +11 Cons. Bidg. (Can.). 3.05 +85 Dev. Corp. Amer. 8% +33 Edwards Indus. 16½ +22 First Hartford Rity. 10 +3 Frozge. 5 -14 -General Bidrs.b. 7 -14 -General Bidrs.b. 7 -14 -Kaufman & Bd.b. 55 +55 Key Co. 9¼ -34 (Kavanagh-Smith) 35 -7 National Environment. 35 -7 (Sproul Homes) 5% -69 Nationwide Homes. 5% -69 -Presidential Realty.b. 15 +4 U.S. Home & Dev. 19½ +3	in the second second	Aug. 6 Bid/	Chng Prev
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First Hartford RIY	Edwarde Indue		+ 3%
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National Environment	Key Co.	91/4	- 4
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	Western Orbis b	11/4	+ 14
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United Fin. Cal. e	Union Fin.		+ 3%
MORTGAGE BANKING -Advance	United Fin. Cal.e		+ 3%
-Advance	Wesco Fin.e	31 1/8	+ 1%
-Advance	MORTGAGE BANK	ING	
Charter 271/2			+ 1/
Charter 271/2	 Associated Mtg. 	141/4	+ 3
-Colwell 22½ + 5½ -Cont. Mtg. Investors • 76¼ +12½	Charter	271/2	
-Cont. Mtg. Investors • 761/4 +121/4	-Colwell.		+ 51/2
	-Cont. Mtg. Investors	76¼	+121/1

COMPANY	Aug. 6 Bid/ Close	Chng. Prev. Month	CON
Cont. Mtg. Insurance		+ 31/2	Rouse
FNMA First Mtg. Inv.		+10 + 1	Tishm
Kissell Mtg.b	85%	+ 3/4	MOE
Lomas & Net. Fin	. 81/8	+ 1/4	Con C
•MGIC b	1261/2	- 21/2	·Chan
Mortg, Assoc.	. 11	+ 31/2	-DMH
Palomar Mtg.		+1%	•Fleet
Southeast Mtg. Inv.		******	-Guer
United Imp. & Inv.b	123/4	- 7	Prince
LAND DEVELOPM	ENIT		Redm
All-State Properties		- 61/8	Rex-N •Skyl
American Land		- 5/8	Town
•AMREP b	25 78	- 41/8	TOWN
Arvida		+ 1/8	Natl, I
Atlantic Imp.	17	- 2'	Scholt
Canaveral Int.b.	7	- 3/4	Swift
Crawford	41/2	- 1/2	- Contraction
Deltona Corp.b	341/4	- 1/2	
Disc Inc.	31/8	- 1/4	
Fla. Palm-Aire		+ 1/8	a—sto
Garden Land	53/4		price
·Gen. Devel	213/8	- 11/4	tradeo
•Gulf American b		+ 11/2	MSE.
Holly Corp.b.	53/4	-1 - 21/4	able.
Horizon Land	175/8		stock split.
Languna Niguel Major Realty	75/8 111/8	+ 1/8	spin.
•McCulloch Oil b.	321/2	- 51/4	Sou
So. Rity. & Util.b.	63/4	- 3/8	Gairdn
Sunasco e	293/4	- 41/4	Dealer
	20/4	4/4	Ameri
DIVERSIFIED COM	PANIE	ES	Excha
City Invest.	461/2	-17	Coast
Cousins Props.	44	+ 9	compa
Forest City Entr.b.	153/4	- 13/4	their i
Investors Funding b a	15%	- 21/8	active

Corp.

COMPANY	Close	Month
Rouse Co Tishman Realty «	33½ 50	- 5½ - 2½
MOBILE HOMES Con Chem. Co.b. -Champion Homes b x. -DMH (Detroiter) b. -Fleetwood b x. -Guerdon b. Princess Homes. Redman Indus.b. Rex-Noreco. -Skyline. Town & Country Mobile b.	23% 34¼ 15¼ 26¼ 36% 53 51¼ 30¼ 120¾	$\begin{array}{r} -2\frac{1}{2}\\ +2\frac{3}{4}\\ -1\\ -28\frac{1}{8}\\ +6\\ +9\frac{3}{8}\\ -1\frac{1}{4}\\ +3\frac{1}{4}\\ +\frac{3}{8}\end{array}$
Natl. Homes A.* Scholtz Homes Swift Industries	291/2	+ 9½ + 8 - 2

Aug. 6 Bid/ Chng. Prev.

a—stock newly added to table. b—closing price ASE. c—closing price NYSE. d—not traded on date quoted. g—closing price MSE. h—closing price PCSE. k—not avaiiable. —Computed in HOUSE & HOME's 25stock value index. x—adjusted for 2-for-1 split. y—tender offer. (NA) not applicable.

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

SHORT-TERM BUSINESS LOAN RATES

Average % per y	/ear	7 other	8 North	7 South-	8 South-	4 West
LOAN SIZE	N.Y. City	North- eastern	Central	eastern cities	western	Coast
\$1-9	7.11	7.21	7.30	6.89	7.16	7.68
10-99	7.07	7.48	7.26	6.83	7.02	7.37
100-499	6.82	7.33	7.06	6.65	6.85	6.95
500-999	6.64	7.09	6.90	6.53	6.72	6.80
1,000 up	6.52	6.90	6.76	6.37	6.86	6.54
May rates in Fed	leral Res.	Bulletin, July	1968	NEWS	continued	on p. 30

Now! The consumer appeal of redwood with the building benefits of plywood:

REDWOOD PLYWOOD

For everything from schools to supermarkets, churches to condominiums, more of today's knowledgeable builders and architects are turning to redwood plywood. Thanks to years of advertising and editorial support, buildings featuring redwood have an appeal few buyers (or tenants) can resist. Add the construction efficiencies of *plywood* to the virtues of redwood—natural beauty, resistance to weathering and insects, superior finish retention and scuff-resistance—and you have a combination no other panel material can touch. If you're not familiar with the many patterns (and applications) of redwood plywood, drop us a note and we'll send the information you need. **That's the beauty of redwood!**











Outdoor features of Decorative Concrete mean increased sales for your homes

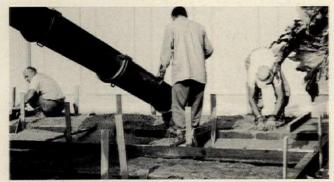


Concrete Contractor : Lloyd Massey, Orange Coast Concrete Contractors, Newport Beach, Calif. Landscape Architect : Richard Beeson

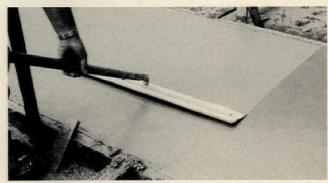
Decorative concrete features are providing additional sales impact for home builders across the country. They're an easy method of adding a special touch to the exterior setting of your homes. With more and more home buyers interested in outdoor living, the creative use of these basic features can be 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.



 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.



 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.



 Colorful aggregate of uniform size (¼- to ½-inch on this job) is seeded from shovel. In background two finishers have already begun tamping in aggregate with wooden hand floats.



 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.



 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

pca	PORTLAND CEMENT ASSOCIATION Dept. 9-94 33 West Grand Ave., Chicago, Illinois 60610 An organization of cement manufacturers to improve and extend the uses of portland cement and concrete
concrete.	like to know more about installing decorative Please send me a free copy of the "Cement Manual." (U.S. and Canada only)
Address	
City	
State	Zip

一種

Housing for the poor gets moving—in leased mobile homes

Within a few days some 274 elderly families of low income will have taken up residence in new single-family homes which, for most of them, will represent the best housing they have ever attained.

Cost to the families: \$30 per month.

With the Administration scrambling for programs to house the poor, a trio of Florida entrepreneurs, together with the chairman of the Pinellas County Housing Authority and a St. Petersburg savings and loan executive, have come up with an answer that can probably be adopted wholesale by the federal government.

Using HUD'S leased-housing program, which permits subsidies to low-income tenants, the Florida group convinced the housing department to let tenants move into units in an attractive mobile-home park.

The key to the program: a government guaranty of the leases.

The plan is another coup for the mobilehome industry, now busy hurdling virtually every obstacle to full participation in government housing programs. The industry lacks only a clear-cut FHA decision to insure purchase mortgages on mobiles, and that final breakthrough may not be far off (NEWS, June).

Scissors to red tape. The speed and efficiency of both sponsors and bureaucrats provided one of the biggest surprises of the Florida experiment.

The backers took their original idea to HUD's Atlanta office, which got sufficiently excited to slash the red tape that normally frustrates such plans. From initial contact with HUD to final occupancy, the project is being completed in just five months.

Chairman John L. Young of the Pinellas Housing Authority sold HUD on using mobiles. Although the county had an allotment for 255 lease units, since raised to 274, Young explained:

'We couldn't find more than half a dozen suitable apartments in this area."

On April 27 Young wrote to HUD suggesting mobiles. Approval came three days later. By mid-August the first families were moving into the gleaming new Palm Lake Village of one- and two-bedroom units near Dunedin, Fla. By mid-September the entire park will be occupied at rents from \$71 to \$80, with HUD contributing \$40 to \$50 in subsidy.

Financing details. The department agreed to underwrite a ten-year lease on the



LEASED MOBILE HOME accommodates poor and elderly at \$30 a month in St. Petersburg, Fla.

rentals, with an option for another ten.

Young had lined up a veteran mobilepark developer, Arnold Smith of Clearwater, to build Palm Lake Village. Smith and two friends, President Kenneth R. Flowers of Dunedin's First National Bank and cattleman Thomas M. McLeod, bought a 93-acre tract through their own company, A.G. Smith & Associates, at \$3,200 an acre. They set aside 27 acres for the village, but they will develop the remaining acreage with mobile homes whether or not HUD underwrites further programs.

With the guaranteed leases in hand, the group went to President Raleigh W. Greene Jr. of St. Petersburg's First Federal s&L.

Regulations governing federal associations forbade loans on mobile homes at that time,* but Green found an expedient. He told the Home Loan Bank Board he wanted to lend the developers \$1 million for an elderly home project. The regulatory agency agreed.

A national blueprint. Greene says the program can be used to house low- and moderate-income families throughout the country. Such deals are sure-fire for s&L associations—an 80%-of-value loan at $7\frac{1}{2}\%$ with 3% in fees and a HUD guaranty of the rents for the mortgage's ten-year life.

Smith's initial profit is only \$7,000 a year. "But when the ten-year lease is up we'll have a big tract free and clear," he explains. "Meanwhile we get depreciation."

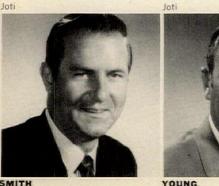
The group could have increased profit by skimping on costs, but Smith explains:

"We may be in on the start of a new concept in housing the poor, and we want the pilot project to set the pace for future development."

Smith likes to think that he is writing a text for HUD in Palm Lake Village. The department would have settled for 40-foot

*The 1968 Housing Act, signed Aug. 1, lets federal s&Ls loan for mobile-home financing.

St. Petersburg Times



1.10



GREENE

coaches. "For a few dollars more we bought 50-foot mobile homes," Smith points out. "The extra feet mean more comfort."

That was the pattern throughout. Smith used his 18 years of know-how in park development and manufacturing to come up with a park that, despite luxury features, is relatively inexpensive.

Safety and fun. Three-foot concrete sidewalks run throughout the development. The park owns its own bus, and it carries oxygen and operates on a 24-hour schedule to Dunedin. A hospital is located five minutes from the park.

All units have hurricane anchor clips, and Smith has spaced fire hydrants at 500-foot intervals. The mobiles are all-electric (cost: \$152 per unit), and the park's wiring is buried (total cost: \$12,000). All baths have handrails, every street has high-intensity lighting, and each home has a 24foot patio and a driveway.

The park stresses fun and a community atmosphere. Smith's group spent \$42,000 on a recreation hall.

With all these improvements, the mobiles cost only \$4,316 apiece. Two local manufacturers, U.S. Aluminum Co. and Twin Lakes Manufacturing, supplied them. Smith estimates that comparable units would retail at \$5,300.

Housing the poor. The Florida group's goal was ambitious.

Says the Pinellas Authority's Young: "This use of mobile homes for low-rent housing represents a real breakthrough in the public housing concept."

Young reminds visitors that it takes two to four years to complete a conventional project.

"And we're doing it, from start to finish, in less than five months." —A. M.

U.S. files its first suit under new open-housing law

The defendants, six building and realty companies in Baton Rouge, La., are charged with refusing to sell FHA and VA houses to a Negro federal employe.

This test case was filed a full three months after open housing became the law of the land (NEWS, May). But the Justice Dept. promises more suits soon. And Housing Secretary Robert Weaver wants a staff of 850 to enforce the law.

Among the companies named in U.S. District Court in New Orleans are Town and Country Homes and Myer Development Corp.

Walls: Textured Oak and Oyster White Marlite Planks. Sofa Base: White Leather Marlite. You can sell a whole house with one room of Marlite paneling.

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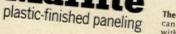
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What does it take to sell houses these days? Ideas. And nobody has

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The One-Man Paneling. One can panel a room by himself with 16"-wide Marlite Planks. 31

Myth exploded: House prices outrun by buyer earnings

And that should relieve builder worries about their product costing more than their market can afford.

It's true home costs have spiraled. Since 1950 median prices for FHA houses have risen 118%; median prices for all houses are up 133%.

It's also true home costs have risen faster than other costs. Since 1950 the consumer price index has risen only 44%.

But ignored in the home-cost uproar is a new statistic. Affluent buyers are winning the race with home prices because median family income has soared 141% since 1950.

Demands increased. Buyers make more money and they're demanding more space and extras in new houses.

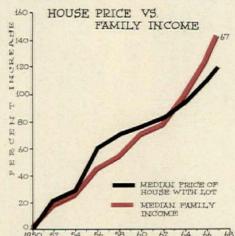
Since 1950 the finished area in single family homes has increased almost 70%. Of homes built in 1967, some 88% had three or more bedrooms, 67% had garages, 50% had two or more bathrooms and 45% had full basements.

Air conditioning, playrooms, indoor-outdoor areas, all-electric kitchens, washerdryer laundries, special plumbing fixtures, hi-fi set ups, bar facilities and sauna baths are not uncommon in today's new homes.

Because they can pay more, want more and are getting more, buyers help cause spiraling house prices. But what are the other causes? They are the rising costs of land, labor, materials and money.

The land. Land costs rival buyer demands as the greatest single factor in home price increases. Since 1950 site costs have risen 234%, lot prices 180%. Median '68 lot costs range from \$4,163 to \$5,808.

One reason for the increase is that the average lot is 50% larger than in 1950. And by 1970 median lot size will increase 5% from this year's 11,281 sq. ft.



Sources: Bureau of Census; FHA. Base for median price of house with lot is \$8,286 in 1950; base for median family income is \$3,319 in 1950.

That's not all. Less and less buildable land is available; developing costs are up. Municipalities are requiring more and more services and contributions—paving, parks and even schools—from builders.

Land prices are expected to continue upward, and NAHB estimates that the basic price will rise another 14% by 1970.

Labor's benefits. Wages in the building crafts have risen 50% in ten years, 14.9% since last September. An increase of 6% is predicted by 1969.

Some results: St. Louis steamfitters will get \$10.45 an hour by 1973. Many Cleveland plumbers earn more than \$18,000 a year already. Detroit's new union contracts raised house prices 11 to 15%.

Manpower shortages help raise wages. There are 3.8 million men in building trades. An additional 400,000 men will be needed each year between 1969 and 1975, but only 16,000 are entering each year.

At last—private tract homes for the Indians

The 10 two-bedroom plywood houses are believed to constitute the first private subdivision built primarily for Indians.

The tract is the result of an effort by FHA and private industry to upgrade Indian housing in the Navajo homeland of northern Arizona. The 100,000 Navajos, like many of the nation's 600,000 other Indians, often live in shacks and abandoned automobiles.

Last winter the Kaibab Lumber Co. of Fredonia, Ariz., became concerned about housing for its 30 Indian employes, so it asked FHA for help. Architect Clifford Rice of FHA's Salt Lake City office met with the Indians, who each earn about \$100 a week, and then designed a 700-sq.-ft. house to sell for \$6,000. Prudential Life financed the houses under the insurance industry's billion-dollar fund for housing the poor. The builder is Jack Maxwell of Utah.



HERMAN AND SALLY YELLOWHAIR The suburb comes to the range

Kaibab sold the lumber to Maxwell at cost, developed the tract and donated the lots as the buyers' down payment.

The first buyers were Herman and Sally Yellowhair, who will pay \$50 a month on a 25-year mortgage at 6³/₄%. The mortgage is insured under FHA's Section 203i. **Hard goods.** Materials prices have risen almost 16% since 1955, and almost 6% since May of '67.

Lumber is the biggest factor. Since January the mills have refused to guarantee price levels over any length of time. Builders report their prices are 20% higher, and they blame increasing exports of raw logs to Japan.

Northern California gives a typical picture of general materials prices. Since 1966 the price of electric fixtures has climbed 11%, linoleum floors 12%, plumbing 14%, concrete and driveways 16% and lumber 24%.

Price increases will cause home buyers to pay 63% more in 1975 than they did in 1965 for the same material and labor.

Money. Mortgages still affect buyer housing expense. Average monthly mortgage payments are up 29% since 1960.

Average interest on all types of mortgages has gone from 6.28 to 6.83% in a year. The interest rate on FHA mortgages rose from 6 to 634% in that time; conventionals went from 634% to 71/2%.

Tighter money has reduced the amount of house price that can be mortgaged, increasing down payments. The average mortgage term has also been cut, from 35 or 30 to 25 or 20 years. That means higher monthly payments, since money is paid back in less time.

Buyer demands and higher land, labor, materials and money costs bring the rising house prices. But will this trend continue?

Future prices. Experts with the NAHB answer yes. From an estimated \$24,500 median price this year the association anticipates increases of \$1,300 in 1969 and \$1,500 in 1970.

An executive of the American Building Contractors Assn. foresees a 40% price jump by 1973. That would take median prices beyond \$34,000.

Builders fret about these predictions. Regardless of increased buyer ability to pay, builders still worry about prices outrunning the mass market.

Concerned builders. Here's what they're saying:

"We as an industry will have to make some real cost breakthroughs if we're going to continue building for a mass market"— William Agee, general manager of the Boise-Cascade shelter group.

"Higher costs will limit our market. House demand is there but only if prices aren't too high"—a Pittsburgh builder.

"Prices in one of our developments have gone from \$32,000-\$37,000 to \$36,000-\$44,000 in 18 months. Our prices will automatically eliminate large segments of the housing market"—William H. Alter, president of the Realty Company of America, a Chicago-based builder.

Myth dies. But regardless of higher prices, their cause, or builder concern over them, buyer income has kept pace with those prices. And that should put to rest the myth that housing prices are going beyond the financial reach of their market.

Is there anything in the kitchen Tappan doesn't make?

We don't make people eat cold meals.

This new Tappan Gallery range has a built-in electric warming shelf. It keeps food hot for slowpokes and second helpings. Warms plates, too. (A little feature like this can sell a whole house.)

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NEWS

Boise Cascade's shelter group gets a new manager with some new ideas

He is William M. Agee, who at 30 becomes Boise's vice president in charge of the half-dozen housing companies that posted 1967 sales of \$172 million, tops for the shelter industry.

Agee had been Boise's treasurer. He replaces Charles F. Mc-Devitt, who leaves the Boise shelter group to become president of the A.S. Beck Shoe Co. in New York City.

Agee views his new assignment this way:

"Housing construction has been cyclical, and the industry has been fragmented. With the shelter group we can level some of the cyclical ups and downs, and we can apply techniques of organization and finance to provide unity.

The shelter group, organized in December 1967, has four sections: light construction, including mobile homes; on-site homebuilding; urban renewal and land development. And, says Agee: "All these areas have real growth potential."

For mobiles, he insists, a 25% sales increase in two years "is not in the least unrealistic."

And Agee predicts 1.4 million single-family starts for 1968, with "If improvement next year. money stays the way it is, the 1969 figure may reach 1.45 million," he says. "If money loosens, we will do even better.

'Our renewal branch," Agee adds, "will let us in on the growth taking place in all housing, and particularly in apartments.

Jerry Nowak directs Boise's light-construction section, which includes Divco-Wayne Corp., the mobile-home maker with head-quarters in New York City; Kingsberry Homes, the prefabber with head offices in Chamblee, Ga., and a Salt Lake City component-home operation.

Ray Watt, managing his R.A. Watt Co. in Los Angeles, is now

Gulf American finds peace elusive

The new president of Miami's Gulf American Land Corp. took office on a pledge to seek peace with the Florida Land Sales Board (News, Aug.), but negotiations are beginning to look like the Paris talks with North Viet Nam.

Things began well enough. Gulf American's Bernard Herzfeld won temporary permission from the board's director to put 8,000 acres of his company's holdings on sale. The board has ruled them off the market.

"A new day has dawned," exulted Herzfeld in a press release. "To use the phrase of one Florida's favorites, Jackie of Gleason, 'How sweet it is.' "

Then it all turned a little sour.



BOISE CASCADE'S AGEE The password is growth

responsible for Boise's on-site homebuilding, mobile-home parks and industrial construction. Perma-Bilt Enterprises of San Francisco, newly headed by Frank S. Parks, has become a wholly owned subsidiary of the Watt company and operates as the northern California arm of the homebuilding section. Former President Daniel Schwartz sold completely out of Perma-Bilt last September.

The Boise renewal section is directed by Steve Moses from Washington, D.C.

The land section consists of U.S. Land, Lake Arrowhead Development, Incline Village on Lake Tahoe, and Pacific Cascade Land. Robert S. Washburn directs the section from Palo Alto, Calif.

The land board said carefully that its executive director had acted without its approval in granting Gulf's request. The board said it had not met to take any action, favorable or otherwise, and it looked as if the months-old struggle between the two was resuming.

There might be one way out. The GAC Corp., formerly General Acceptance Corp., has agreed in principle to acquire Gulf American for \$200 million in stock. New ownership, plus the new management within Gulf itself, could prove to be factors in Gulf American's favor when the land board resumes its schedule of meetings this fall.

NEWS continued on p. 38



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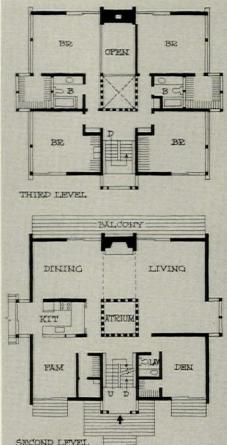
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WHAT THE LEADERS ARE BUILDING





A three-story hillside model with an indoor swimming pool

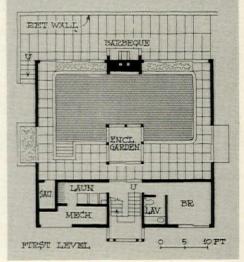
The 32' pool is in a luxuriously finished daylight basement that opens to a downhill patio. Despite its opulent look and the fact that the house and land are priced at \$90,000, the pool added only \$5,000 to the cost of the finished basement.

The house is part of a six-acre, 16-lot luxury project in Silver Spring, Md. It was designed by architect Neil R. Greene, who is also the project's developer, operating under the name of Contemporary Homes, Inc. Greene lives in the house himself and uses it as an idea-starting model. One exact copy has been built, and it has helped to sell seven other similar but less expensive houses at about \$65,000. All 16 lots have been sold.

The pool is an architectural as well as

a recreational feature. A glass-enclosed indoor garden (*photo*, *bottom right*) juts into it, and both pool and garden are visible from the split-level entry. A three-story well (*photo*, *bottom left*) with railed floor openings lets people on the upper two floors look down to both the garden and the pool.

Land is the key to the design of this and other models in the project. Lots are expensive (\$14,000 to \$20,000) and small ($\frac{1}{5}$ to $\frac{1}{5}$ acre); hence a three-story plan that puts 4,095 sq. ft. of living area into a 35'x39' rectangle. And all lots are hilly; hence a nearly square house that can be rotated to fit any slope. Entrance bridges and bridges to carports help keep costly and site-marring cutting and filling to a minimum.





OPEN WELL gives view from upper and living-room levels down into the . . .

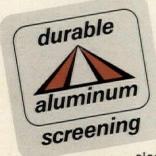


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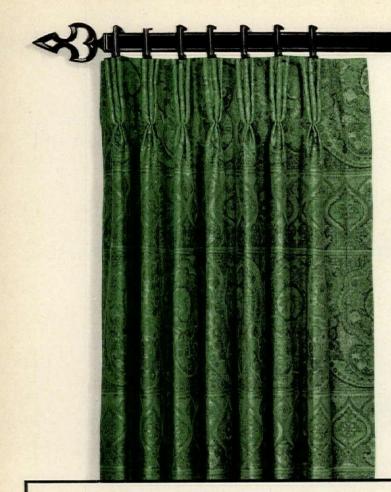
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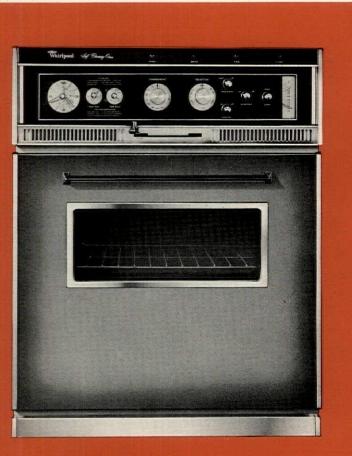
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- 3. Show both beamed and unbeamed houses to your prospects.
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- 5. Offer Lite-Beams as an added cost option in the unbeamed houses.
- 6. Watch your prospects gobble them up.
- 7. Then, talk to us about adding Lite-Beams to all future buildings.

LITE-BEAMS[®] are a totally new, truly revolutionary invention ... molded polyurethane reproductions of rustic, exposed hewn beams that defy comparison with wood.

One-fifth the installed cost of conventional hand hewn wood.



LETTERS

NAHB research houses

H&H: After viewing the experimental townhouses done here in Washington by the NAHB Research Foundation, I must say I am disappointed in both design and the finished product. I have seen many new building techniques from coast to coast, and this one leaves much to be desired. The design is poor, and it does not lend itself to the kind of housing black people in this city want or need.

Judging from the comments of many of the black people I have talked to, it might be a long time before these houses sell. Cracks have already developed in the walls of the structures. This is one indication that in five to ten years we will have a repetition of the very slum situation that we are now trying to eliminate.

This is one more reason why the black man should be allowed to build his own housing. We know what we want. Given the chance, we will produce it. We are tired of other people creating unlivable conditions for us.

JAMES A. H. BYRD, training coordinator, Model Inner City Community Organization Washington, D.C.

The nonresidential market

H&H: Congratulations on the high quality of your story on nonresidential construction [July] and its professional treatment of our company. While it is difficult to be objective concerning a complimentary story about one's company, it is my opinion that you have introduced attractive new vistas to the bulk of your homebuilding readership.

MARTIN S. BERGER, Robert Martin Associates, White Plains, N.Y.

H&H: We especially appreciate your capable handling of the article. It inspires us to do an even better job in the future. HOUSE & HOME continues to be one of our main inspirational sources.

LAWSON RIDGEWAY, president, Centennial Construction Co. Richardson, Tex.

H&H: We take tremendous pride in being included in a presentation of this type. HOUSE & HOME plays an important role in the building industry, and it is through this magazine that builders and developers can become aware of innovations and changes in the commercial and housebuilding fields.

G. ARNOLD HAYNES, Wellesley Hills, Mass.

House & Home's report on nonresidential building was based on a close study of the companies headed by readers Berger, Ridgeway and Haynes.—ED

Editorials

H&H: In March you published an editorial based on "three of the mystiques" of easy solutions to housing problems. In May you repeated with "three more mystiques". Both editorials were very well done, and I hope they will have a little influence on people who seem to be charmed by the idle words that are going around in connection with housing.

We will be on the lookout for more of these "mystiques". One might deal with the delusion that somehow the establishment of a federal code on top of the proliferation of local regulations will appreciably affect costs when many other factors, such as field labor rates and practices, are far more important.

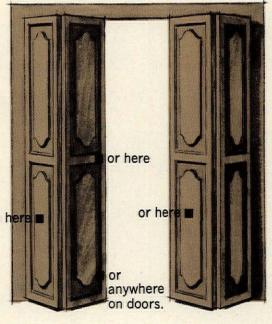
A. J. PADDOCK, administrative vice president, United States Steel Corp. Pittsburgh

Letters continued on p. 52

Grante 2600 bi-fold hardware is "dual-handed"-doesn't know its right hand from

its left.

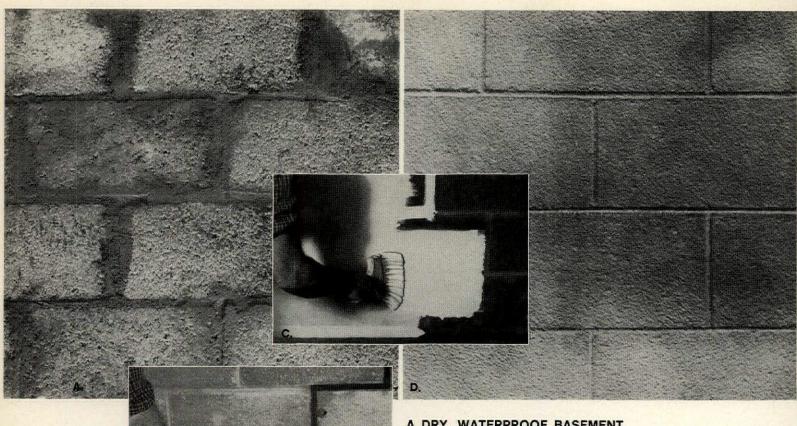
And, 2600 has "touch control"is operable from any point on any door, without binding.



Get the idea?



EASTERN DIVISION: 31 HIGH STREET, WEST NYACK, NEW YORK 10994 WESTERN DIVISION: 944 LONG BEACH AVE., LOS ANGELES, CALIF. 90021



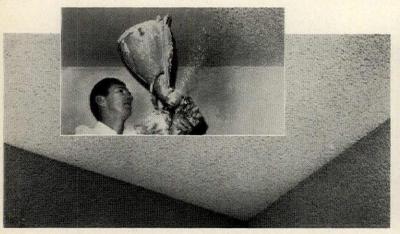


A DRY, WATERPROOF BASEMENT

A. Defective areas in walls should be cut out and all loose mortar removed. B. Dampen first, then force WATERPLUG into defective areas holding in place for 3 minutes. Prime coat patched areas immediately with THOROSEAL. C. Apply THOROSEAL to lower part of walls. D. Then brush-on a base and a finish coat of THOROSEAL to entire wall surfaces and the basement is attractively finished, completely waterproofed and protected for the lifetime of the building.

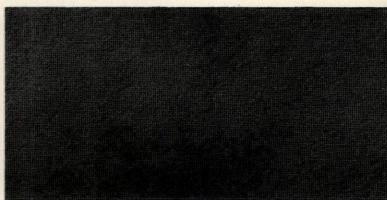
"BUILD A BETTER MOUSE TRAP...

with STANDARD DRY WALL PRODUCTS and customers will beat a path to your sales office door



A RICHLY TEXTURED, FIRM, FINISHED CEILING

Now, a cement-base, aggregate-type, spray coating to highlight and decorate masonry and concrete ceilings. THORO-TEX is lightweight, contains a built-in bonding agent, antibounce ingredient and eliminates stain-throughs, quick dry outs; produces a hard, wear and water resistant finish that can be readily painted.



WATERPROOF, EVENLY TEXTURED MASONRY

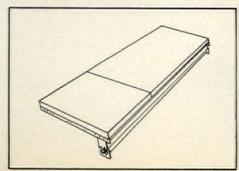
Here, THOROSEAL PLASTER MIX, applied by trowel and float method, provides a desirable wall finish that's waterproof, easy to maintain, wearproof, economical to apply-no rubbing needed! Can be used on interior or exterior, above or below grade. Use Acryl 60 (1 part to 3 parts mixing water) for a super strong bond.

STANDARD DRY PRODUCTS, INC. WALL DEPT. 68-HH-3, NEW EAGLE, PA.

• Write for full specifications guide Cat. #17.

Float-Away Door Company announces no price increase.





If you were a Float-Away dealer, you'd already be selling the finest metal bifold and expandable shelf available at any price.

And now, with no price increase and the same top quality line, you'd be more competitive than ever.

But, our closest system dealers can offer more than the best.

They can offer the most.

For starters, Float-Away is the only closet door manufacturer who can make closet doors to meet oddball opening sizes. An invaluable service to the rehab or high-rise builder.

If you're supplying a rehab or high-rise customer, we can develop special delivery installation programs that could save him hundreds of hours.

And Float-Away doors, (available in five decorator styles), can be installed by unskilled labor.

All this plus a quality closet door and shelf line that hasn't gone up a penny.

If you'd like to become a Float-Away dealer or customer, contact us in Atlanta.

We're opening some new territories and we wouldn't want you to lose your competitive edge.



Department HH-8, 1123 Zonolite Road, N.E., Atlanta, Ga. 30306/Phone (404) 875-7986

WEBLEW UPA STORM!



... to prove new X-act. Wood Mold Shutters would withstand 100 mph-plus winds!

Backing our twin-engine plane up to a test panel of X-act Wood Mold Shutters, we had the engines revved up to generate winds in excess of 100 mph. Sections of siding blew loose . . . but the X-act shutters stayed firmly fastened by their exclusive wire clip installation systems.

This is the shutter that looks so much like wood it would fool a woodpecker. It's 100% abs polymer, thermo-formed over a mold designed from a wood shutter. No seams or rivets show. Louvers can't fall out. No painting needed ... your choice of white, black or green. And - it costs less than most plastic shutters . . . even less, installed, than most wood shutters. Send coupon for facts . . . and blow up a profit storm!



Constant -	products co.	HH 968
Please send I Mold Shutter	iterature and price s — plus other item	s on X-act Wood is checked below:
	et Shelves 🗌 Vent-A-S Pulls 🗌 Aluminur	
Name		-
Firm Address		
City	State	Zip

I am: Builder Dealer Architect Distributor

LETTERS continued from p. 48

H&H: I enjoyed your June editorial on "how to blow \$1 million-plus on research" and have done as you suggested. I sent a copy to Congressman Jeffrey Cohelan, who is vitally interested in the Model Cities program in the Oakland area, and he has, I hope, started turning over some stones in HUD.

BARRY SCHERMAN, vice president, Hofmann, Co., Concord, Calif.

NAHB execs

H&H: I was delighted with your thoughtful article on how our executive officers work [July]. All of the men you pictured are, of course, top professionals in this field. They are responsible for much of this industry's progress in their own communities.

There are many other professionals among our executive officer ranks, of course, and I know you could not have highlighted every one of them. By selecting some of their leaders, however, you have really underlined the great contribution the professional executive officer makes to the building industry.

NATHANIEL H. ROGG, executive vice president, National Association of Home Builders Washington, D.C.

H&H: The story does credit to your masthead, which identifies HOUSE & HOME as the "management publication of the housing industry." As most successful builders have long recognized, the activities of their trade association are an integral part of the management function. Just as they are interested in improving the quality of other management functions, they should be interested in improving the performance levels of their trade association at the local, state and national levels. Your story should prove to be a valuable contribution towards this objective.

ORVILLE BROWN, executive director, Home Builders Association of Greater Cincinnati

H&H: A belated but most sincere thank-you for the inclusion of the HBA of Greater Kansas City. I have had a number of comments with reference to the article and one in particular, from our city officials, which I am sure will continue to enhance our image on the local level.

LEO D. MULLIN, executive vice president, Home Builders Association of Greater Kansas City

H&H: HOUSE & HOME must indeed get around. I have heard comments about the article from all points of the compass.

T. J. McINERNEY, executive vice president, Long Island Builders Institute Inc. East Meadow, L.I., N.Y.

The S&L world: 'hardly drab'

H&H: Your introduction to "Bart Lytton's own story" [NEWS, June] describes Mr. Lytton as one "who brought zest to a drab world of savings and loans." I should think that a publication so close to the building industry would be more aware of the dynamic nature of the savings and loan industry than your unfortunate choice of words would indicate. Any business that has grown from \$50 billion in total assets to \$150 billion in the last twenty years could hardly be termed "drab".

I would like to suggest to you that Mr. Lytton brought about as much "zest" to our industry as Mr. Finley's mule brought to organized baseball.

EDWARD A. STEVENS JR., manager, marketing services First Federal S&L of Pittsburgh Letters continued on p. 59

The round one. Status symbol-and good neighbor!



Within less than a year, this distinctive new Carrier air-cooled condensing unit has become the symbol of what's modern in central air conditioning.

And consideration for neighbors, too, even close ones.

Because it tosses sound and heat straight up, away from them (and shrubs), not at them.

But don't be misled by the graceful lines.

The round one is rugged Carrier quality through and through. With a very attractive low price tag—and low on-site labor costs.

The round one. Distinguishes your homes from others down the street. Capacities: from 17,500 to 49,000 Btuh. Your Carrier Distributor is the man to see about it. Or write us at Syracuse, New York 13201.

Carrier Air Conditioning Company



53

DUO-FAST saves money for builders!

-makes the most of your manpower



1. Wall assemblies are fast with a CN-137 Nailer driving coated 16d sinkers.



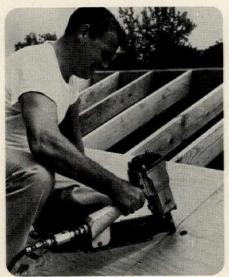
2. Toe nailing is easy the Duo-Fast way . . even working in overhead positions.



3. Sheathing holds tighter with 2" staples driven by a Duo-Fast Staple Nailer.



4. Building papers and moisture barriers are securely tacked with a Hammer Tacker.



5. Plywood roof deck (or subflooring) is quickly installed with a CN-137 Nailer.



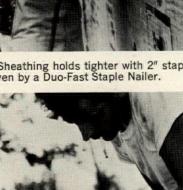


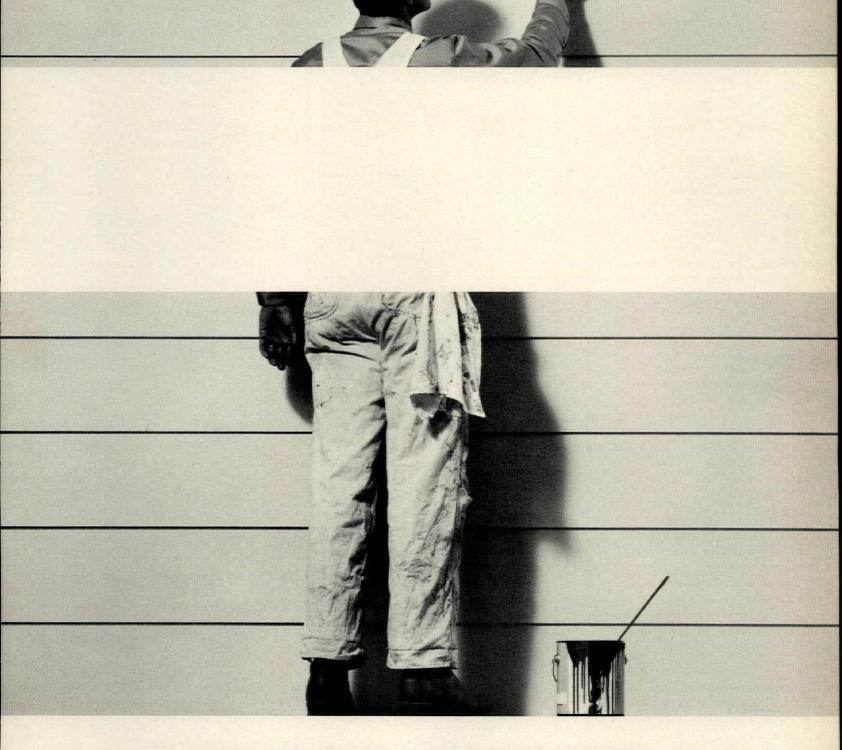
6. Asphalt shingles are laid faster and 7. No countersinking is needed when trim tighter with wide-crown Duo-Fast Staples. is applied with a Duo-Fast Finish Nailer.

Write today for complete information on these and other Duo-Fast Tackers, Staplers and Nailers for Builders.

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Weyerhaeuser[®] Primed Exterior Sidings can cut two days off your painting schedule.

It takes about 16 hours for two painters to prime an average size home. That's assuming there is no bad weather to delay it.

That's precisely why we developed a full line of preprimed bevel, lap siding and panel materials.

And we're so sure that the factory-applied primer won't blister or peel that we guarantee it for a full five years. Try to get your local painter to do that!

All Weyerhaeuser preprimed products come protectively packaged so there's no chance of scuffing in transit. Just open up the carton and start nailing. No culls. No waste. Every piece is usable.

Can we send you more facts? Write us, Box B-2819, Tacoma, Washington 98401.



Builders Harold A. Lagg and J. Paul Jones leave the choice of dishwasher entirely up to their buyers. So they don't show any dishwashers in their model homes. Yet 70% of the people who buy

dishwashers buy KitchenAid dishwashers.

As Lagg puts it, "People are aware of the name, quality and dependability. Those who select KitchenAid dishwashers wouldn't have anything else."

Lagg and Jones, who operate the Michigan Construction Co., built approximately 350 custom and semi-custom homes in the Ft. Myers, Florida area last year.

Homes, including land, range in price from \$22,000 to \$40,000, and in size from 1300 to 2500 square feet. And include such features as built-in oven, range and central heating/air-conditioning.

If you're building quality homes, too, we suggest that you recommend KitchenAid dishwashers, just as the Michigan Construction Co. salesmen do.

Your customers will be impressed with the KitchenAid reputation. And we're sure you'll appreciate its virtually service-free operation. Your KitchenAid distributor can give you all the facts. Or write KitchenAid Dishwashers, Dept. 8DS-9, The Hobart Manufacturing Company, Troy, Ohio 45373.



We don't show Kitchen Aid dishwashers in our homes. Yet 70% of our dishwasher-buying customers buy them.



KitchenAid Dishwashers and Disposers

By the makers of Hobart commercial dishwashers and food waste disposers.

START WITH WOOD

FINISH WITH OLYMPIC STAIN Guaranteed not to create to Guaranteed not to create to Guaranteed not to create to Costs less than paint. Lasts longer than paint. Protects wood with P.M.O. Guaranteed not to create to

Guaranteed not to crack, peel or blister. 66 Colors, solid or semi-transparent.





Wood: resawn plywood. Architects: John Anderson, A.I.A. & Associates / For color samples on wood and A.I.A. Manual write Olympic Stain, 1118 N.W. Leary Way, Seattle, Washington. SEPTEMBER 1968 Circle 70 on Reader Service card 57

5 dependable household servants from Miami-Carey...



LETTERS continued from p. 52

and 5 good reasons to buy

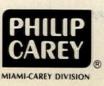
These 5 essential products for the home all wear the same name plate. (Advantage: one source—one responsibility.) Each comes from an unusually large family of similar products. (Obvious advantage: good selection.) We've made them as easy to install as we know how. (Advantage: savings on installation.) They are tastefully styled. (Often overlooked advantage: little things sometimes sway big sales like homes.)

And their performance and quality have the Good Housekeeping seal. (A mutual advantage: making the kind of products that improve your business is the only way we know of to improve ours.)

Why not try all of these products under one roof on your next job? You'll have 5 advantages going for you.

For complete information ask for "The Builder's Pack"—a complete set of full color catalogs on each of these lines. Address Dept. HH-968, Miami-Carey Division, Philip Carey Corporation, Cincinnati, Ohio 45215.









H&H: Your July cover [*above*] has a fine photo of the Decro-Wall building in the Cross Westchester Industrial Park. This building is credited broadly to Robert Martin Associates, developer of the park.

The supporting article quotes Robert Martin as saying they use one architect, which by inference indicates the Decro-Wall building might have been designed by their architect. Robert Martin further states the building was subject to their "design control."

The building was actually designed by Arthur L. Finn, industrial designer, and William F. Jenter, architect. The only "design control" we were aware of was by Herbert Zipkin, the imaginative owner of Decro-Wall, whose whole-hearted support helped us develop a building which attempted to express the creativity of its products.

ARTHUR L. FINN WILLIAM F. JENTER New York City

House & Home's failure to identify the designers of the Decro-Wall building was an inadvertent error. Our apologies to Messrs. Finn and Jenter. Robert F. Weinberg of Robert Martin Associates comments below on the subject of design control.—ED

H&H: The Decro-Wall building, designed by the Finn and Jenter firm, fell into category number 2 of the schedule shown on page 78 of your July issue—"Land sale with building by developer".

As a package transaction with our company responsible for the construction and turnkey delivery of the package, the contracts were based on design sketches provided by the purchaser and his own architect. The design firm, with whom we had a most pleasant relationship, may not have been aware that design control was retained by us. But this was a factor in our negotiation with the Decro-Wall Corp., and it was understood not only that we had approved this building but that future changes in design could be subjected to our approval by the application of covenants and restrictions to the entire park.

There have certainly been other architects working in the Cross Westchester Industrial Park, and we are more than pleased with their product. Our statement indicating a shift to a single architectural firm is the result of a later decision as the program shifted more and more heavily into leased buildings with inter-relationship between the physical facilities of trucking, executive parking, employe parking, etc. The necessity for continuity of plan and compatibility of architecture caused the shift rather than dissatisfaction with any particular professional whose services had previously been utilized.

ROBERT F. WEINBERG Robert Martin Associates White Plains, N.Y.

SEPTEMBER 1968

"Some codes require direct outside basement access as a safety measure. The Bilco Door makes sense for other good reasons, too."

BUILDER: David Rosen DEVELOPMENT: Country View Estates LOCATION: Riverdale, New Jersey

> Professional builder, Dave Rosen, used his first Bilco Basement Door because a local building code required direct outside access as a route to safety. But he recognized the additional value of this feature, and now provides it in all of his building locations, whether required by code or not. The outside entrance with a Bilco Door and Stair Stringers, opens the basement for family activities, makes it convenient for storage and eliminates tracking and damage to the upstairs. Home owners appreciate the value of this feature—and builders like Mr. Rosen know it helps them sell homes. Let the modern all-steel Bilco Door help sell your homes too!

> > Billeo

THE BILCO COMPANY, DEPT. B-59, NEW HAVEN, CONNECTICUT 06505

AMERICA'S FINEST BASEMENT DOOR

Put your money where it shows...and sells!

1118-00

Match appliance fronts to base cabinets with FORMICA® brand laminated plastic. "Total design' idea brings new eye-appeal, new unity of colors and woodgrains to kitchens. No refinishing problems even on door moldings. Panel fronts available with many appliance lines.

Feature new ideas with an land sink cabinet surfaced with FORMICA® brand laminate in Cortena Pecan 421. Countertop in Avocado 942 color-matched to wall cabinets; resists stains, scratches.

Sell carefree living in the family room. Walls surfaced with FORMICA® brand laminate in White 949; wipe-clean finish stays newlooking for years. Buyers can color key table tops to shelves, walls or cabinets

Show off new beauty with a new wall system especially designed for high-moisture areas (laundry baths, etc.). Exclusive rooms. FORMICA® Panel System 202 in Spring Pastorale 691 fights off wear and moisture, wipes clean with a sponge. Complete system includes panels, trim molding, adhesive

Give your prospects value they can see, touch and appreciate with the amazing versatility of FORMICA® brand laminate. 68 new colors to choose from! 49 in stock now! 19 available on factory order. All in new suede finish, all color coordinated with FORMICA® laminate patterns and woodgrains.

No other brand of laminate gives you so much selling power-with unequalled consumer acceptance plus fast service from the broadest distributor and fabricator network in the industry. Contact your local distributor, fabricator or Formica representative.

RMICA

BRAND

There are other brands of laminated plastic but only one



FOR laminated plastic

Dept. HH 9-8

Formica Corporation • Cincinnati, Ohio 45232 subsidiary of

Carpeting: CRESLAN® acrylic fiber



and it's approved by the National Roofing Contractors Association

This special roof-mounting frame makes Lennox rooftop units go on fast, easy, weathertight.

The frame will be flashed in place. All ducts pierce the roof within the frame. The Lennox cooling/heating unit fits down on the frame and seals automatically. Five bolts lock it in place. And there you are—snug and weatherproof in just minutes!

This special frame is available for Lennox rooftop single-package air conditioners, heat pumps, gas/electric units and direct multizone units. All are assembled, wired and charged at the factory. In capacities all the way up to 22 tons cooling and 500,000 Btuh gas heating.

If space-saving, long-lasting rooftop installations are a part of your business picture, look to Lennox. See Sweet's—or write Lennox Industries Inc., **386** S. 12th Ave., Marshalltown, Iowa 50158.





Should a house be just a house when it can be a villa, a chalet, or a chateau?

The cool elegance of a moorish floor. The echo of nature in a finely detailed kitchen. The sweep of a dressing room refined to an individual personality. The artistry of a sculptured entrance.

The timeless beauty of ceramic tile makes all these possible—in homes that give the pleasure of

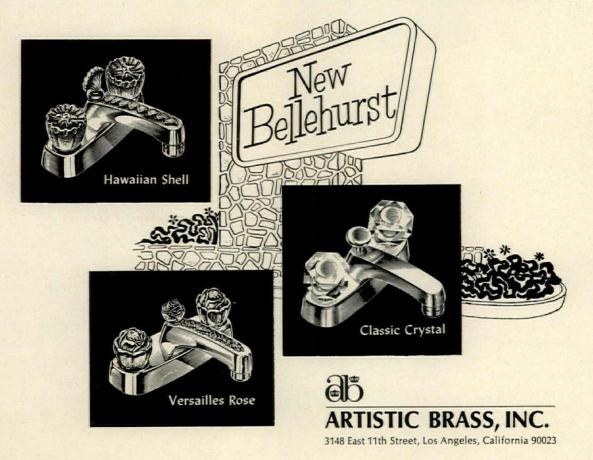
dreams turned real.

Ceramic tile continues to lend its unique qualities to more and more areas of the modern home. For good reasons. Aseemingly endless choice of colors and textures. More investment than expense, it will last as long as any home in which it's used, enhancing its appearance and value. All the while eliminating the drudgery and expense of constant care. Some of what's new in ceramic tile is contained in "Designs For Gracious Living." Sixteen pages of information plus illustrations of actual designs. For what's best in ceramic tile, ask for "Certified Quality Tile" bearing the mark shown here. Tile Council of America, Inc., 800 Second Ave., New York, N.Y. 10017.

TILE COUNCIL MEMBER COMPANIES: American Olean Tile Co., Inc. • Cambridge Tile Manufacturing Co. • Continental Ceramic Corporation • Florida Tile Industries, Inc. • Gulf States Ceramic Tile Co. • Keystone Ridgeway Company, Inc. • Lone Star Ceramics Co. Ludowici-Celadon Company • Marshall Tiles, Inc. • Mid-State Tile Company • Monarch Tile Manufacturing Inc. • Pomona Tile Manufacturing Co. • Sparta Ceramic Co. • Summitville Tiles, Inc. • Texeramics Inc. • United States Ceramic Tile Co. • Wenczel Tile Company

R. A. Watt Co. Selects Artistic Brass

As one of the nation's leading residential development organizations, the R. A. Watt Co. knows that Americans today reflect a more sophisticated taste for design and culture in their home environment. As a result, they appreciate a touch of elegance in decor. For that reason, three of the many beautiful designs in the Artistic Brass line, as well as complementing accessories, were selected for the 1400-unit New Bellehurst development in Buena Park, California... a total community concept, with homes selling in the \$35,000 to \$65,000 range.



For your next development, specify one or more of the 85 beautiful designs in the Artistic Brass line and watch elegance help you sell homes.



JANUARY 10, 1969. 48,600,000 PEOPLE WILL RECEIVE CHANNEL 1. What would you call a magazine with a weekly audience 20,000,000 bigger than any of the leading prime time shows?

You could call it Channel 1.

That's Life, on January 10.

When its circulation goes to 8,500,000 for a total audience of 48,600,000.

When its new rate structure lets you earn discounts at lower spending levels.

When cost per thousand falls to \$1.09 lower than the top prime time TV show.

When audience quality stays at an all-time high:

With 9,847,000 more adults* in A and B markets than The Ed Sullivan Show.

With 7,043,000 more adults making \$10,000 plus than The Ed Sullivan Show (the leader in both these categories).

With 6,923,000 more adults with college backgrounds than The Smothers Brothers, the leader in this category.

More than ever, Life is your biggest and best advertising buy. In print. Or TV.

Life. Consider the alternative.

Bryant's new electric furnace isn't just a lot of hot air.



bryant

HOUSE & HOME

Fact is, this new warm air electric furnace has some pretty cool ideas built into it.

Like the multi-speed blower that readily switches from heating to air conditioning. And the space provided right inside the furnace for a cooling coil when air conditioning is added.

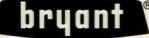
The 960, as it's called, comes in three series that handle up to 2, 3 and 5 tons of cooling respectively. And a range of 5 to 35 KW, or the equivalent of 17,000 to 119,000 Btuh.

It features a staging operation that turns on the heat strip elements at various intervals. So when the furnace goes on, house lights won't dim —because there's no sudden surge of electricity.

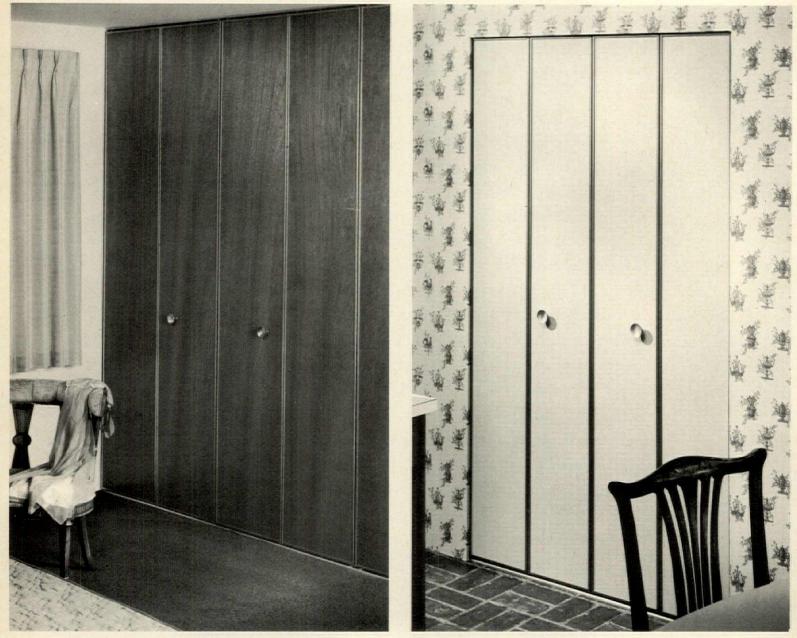
Our new electric furnace is available for upflow, counterflow and horizontal applications. In addition, it has the usual quietness and dependability found in all Bryant heating equipment: gas, oil and electric.

Which means we've got what it takes to give you a warm feeling inside—whatever the local fuel situation.

Bryant Manufacturing Company, Indianapolis, Indiana 46202.



New EGAC closet doors combine panelling with the warp-proof rigidity of Competitively priced...bi-fold and

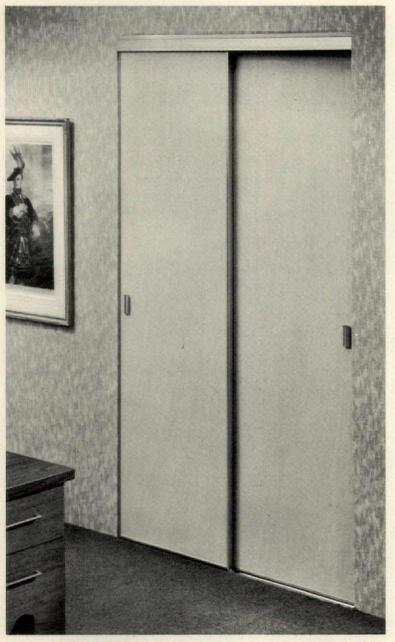


BI-FOLD DOORS IN WARM WALNUT FINISH-8' 0".

BI-FOLD DOORS IN PRIMED WHITE HARDBOARD-6'8".

The beauty of natural wood—plus the strength of steel framing—this is the exciting construction in new Leigh wood panel doors. It adds extra value to your homes and apartments. The new Leigh wood panel doors are offered in a selection of panels and finishes. Each panel is accented with a steel frame in mellow gold finish. The look is luxurious! The touch is warm. The doors provide all the appeal of natural wood with the added advantages of warp-proof steel frame—at low prices made possible by assembly-line production. Installation is quick and easy. Operating hardware is pre-installed. In fact, your savings on installation labor make the new Leigh doors feature the same balanced suspension that has made Leigh Full-Vu steel bi-fold doors so popular—no sagging! Jump-proof. Nylon glides assure lifetime smooth silent operation. The doors are made with Philippine mahogany panels finished in walnut or frosty platinum. Or primed white hardboard. In 6'8" and 8'0" heights for openings 1'6" to 6'0". You can combine doors for runs of any length. Primed hardboard models, of course, can be painted or papered. Call your supplier today. And for full information, write for our big new color Bulletin 537-L.

the beauty of wood a steel frame. by-passing models.



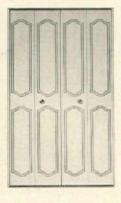
BY-PASSING DOORS IN FROSTY PLATINUM FINISH-6' 8".

New Leigh wood panel by-passing doors install fast, won't warp. Again, you can provide a winning combination in by-passing doors: wood panels for beauty—steel framing for warp-proof rigidity and constant clearance. New adjustable gear levers simplify raising, lowering, levelling doors—without tools. Operating hardware is pre-installed, so door installation is unbelievably easy and fast. Facia and pulls are harmonizingly attractive. Install Leigh by-passing doors panelled in warm walnut or frosty platinum mahogany. Or in primed hardboard. In 6'8" and 8'0" heights. Call your supplier today.

MORE DOORS AND CLOSET ACCESSORIES FROM LEIGH







Mirrored Wardrobe Door

Adds interest, utility and beauty to closets. The Leigh wardrobe door has a perforated board back that becomes a convenient storage space for hanging just about anything. Can be installed in minutes. Pivots from right, left or center merely by shifting location of furnished hardware. Also available without mirrors. Both offered in 18" and 24" widths and in 6'8" and 8' heights. Steel construction.

Mirrored Full-Vu Door

Give your customers the magic of mirrors and the reliability of Leigh balanced suspension: two suspension points easily bear the weight of mirrors. Mirror is first-quality, double-strength—70" long with attractive pencilled edges—bonded to a steel door. Functional, economical Full-Vu closet doors make rooms, foyers and hallways appear larger, brighter. Provide smooth, silent operation . . . install quickly and easily. Call your supplier today.

Broad Range of Leigh Full-Vu Steel Doors

Offer your customers door styles ranging from Provincial (shown here) and Colonial, through Flush, Panel-louvered and Full-louvered. Made of steel, with famous Leigh Full-Vu construction finished in desert white prime coat to blend with any decor, or easily painted to match walls or room trim. Quickly and easy to install.

Adjustable Shelves and Rods

Made of steel, pre-finished in desert white, baked-enamel. Leigh shelves install so quick, they cut costs of equipping closets. No sawing, no sanding, no finishing. You save labor—cut total costs. Shelf and rod sets, shelves only, wide shelves for linen closets.

Popular Recessed Shoe Rack

One of the handiest conveniences available, Leigh shoe rack fits inside stud space . . . requiring no floor space. Holds up to six pairs of shoes. Heavy gauge welded steel construction, easy-to-clean white baked enamel finish. A low cost way to add more appeal to closets.



LEIGH PRODUCTS, INC.

2568 LEE STREET, COOPERSVILLE, MICHIGAN 49404 East Coast Warehouse: Leigh Corp., Edison, New Jersey. West Coast Warehouse: Leigh Industries, Inc., City of Commerce (Los Angeles), California. Leigh products also available in Canada.

A Thermopane mini-testimonial: "I just told Harry we had better things to do than mess around with storm windows."

When you have Thermopane^{*} insulating glass in your windows, you have time for lots of other things. Because with Thermopane there's nothing to put up. Or take down. Or mess around with. You even cut your window washing in half because

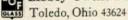
Thermopane has only two surfaces.

So tell your builder you want Thermopane in all of the windows of your new house. Choose any style of window you want double hung, casement, awning or sliding.

All you have to do then is relax.

If you'd like a copy of our colorful Thermopane booklet of architectural styles and window treatments, send 10¢ to:

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WARNING: There are many imitations of Thermopane insulating glass. For your own protection insist on the real thing. Only Libbey-Owens-Ford makes Thermopane.





This message to home buyers will appear in the September issues of BETTER HOMES AND GARDENS and HOUSE BEAUTIFUL adding additional support to the NAHB's "The Name of the Game is Living" promotion.

We're telling home buyers not to mess around. So why should you?

"The name of the game is living." And people *do* live better when their windows are glazed with Thermopane[®] insulating glass. We're not just telling home buyers about Thermopane. We're telling them to beware of imitations. So put the real thing—the original insulating unit—in their new home. Why mess around?

Thermopane with the GlasSeal® edge is two panes of glass hermetically sealed at the edges . . . a glass-to-glass seal. Dirt can't get in and the dry, clean, insulating air won't leak out.

Thermopane is so reliable, we offer a 20-year warranty with each unit that reads like this:

"For 20 years from date of manufacture, we guarantee to deliver without charge, to the shipping point nearest the installation, a replacement for any unit which develops material obstructions of vision between the interior glass surfaces. This guarantee does not apply to Thermopane units used in ships, vehicles or commercial refrigeration; to broken units; to units which have not been handled, installed or used in accordance with our instructions; to units used outside the continental United States; or to replacement units beyond the period covering the original unit. We make no other guarantee or warranty, express or implied, respecting this unit."

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We have a panel or tile with just the property (or combination of properties) your customers want: paintability, washability, sound absorption and attenuation, light reflectivity, pure decoration.

We even offer you a variety of methods for putting them up: Gold Bond[®] Clip-Strip[®], a snap-up grid suspension system, staples or mastic.

Give our man a call and ask him to show you the whole line. Why limit yourself?

Opportunities unlimited are a National responsibility Gypsum Company



The name Gold Bond identifies fine building products from the National Gypsum Company. For more information on Gold Bond Ceiling Tiles and Panels, write Dept. HH-98I, Buffalo, New York 14225.



"Building with U.S. Steel Homes is like



Those are the words of Jim Murphy and Ray Connor, partners in Deema Development Co., and they should know. They've built 470 apartment and town house units in Dayton and Columbus with U. S. Steel Homes components, have 500 units under construction, and another 500 about to start.

Deema designs their own units and sends the plans to U. S. Steel Homes to be "panelized." U. S. Steel Homes frequently provides engineering help. Chapel Hill, Deema's newest project in Dayton, is a case in point. Nine buildings contain 120 apartment units, each of which has practically self-contained storage and utility facilities. The unusual arrangement was made possible by a service core concept suggested by U.S. Steel Homes and modified by Deema.

"No other component manufacturers do the job U. S. Steel Homes does," says Jim Murphy. "They help us with engineering, costing, and field erection. And they have the research and product innova-



having another department."

tions that enable us to stay a step ahead of other builders." Adds Ray Connor, "One of the best things about the system is the speed of erection. **Pre-engineered** components go up fast, and U. S. Steel Homes pinpoints their deliveries to our building schedule so we can make the most efficient use of site labor. In fact, we've become so adept at getting our units up and occupied that the extra income we expect to earn is included in our original budgeting."

Luxury living and quality

construction are Deema trademarks. And U.S. Steel Homes' exclusive, steel-framed panel system helps provide the quality at competitive cost. U. S. Steel Homes offers a wide range of apartment, town house, and duplex plans in a variety of sizes and designs, priced to fit any market. We also offer a complete line of single-family homes and plans for special markets such as dormitories, nursing homes, motels, vacation homes. Send for our free booklet that shows elevations and floor plans.

U. S. Steel Homes 2549 Charlestown Road New Albany, Ind. 47150

Please send me your free book of USS Homes multi-family dwelling elevations and floor plans.

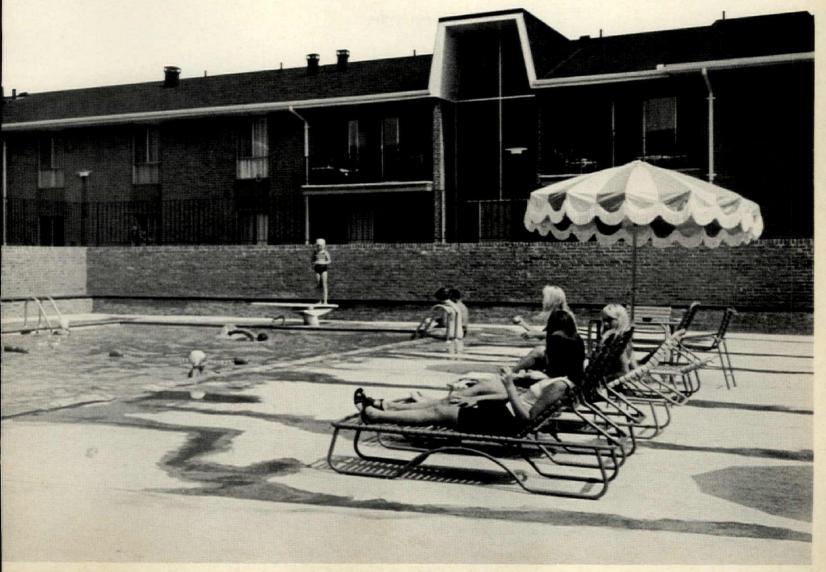
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78

Hotpoint's "Single-Source" program. It's for builders who don't have time to waste.

You can get all the appliances you need in the same place. Hotpoint. And Hotpoint backs these up with the finest planning services in the country.

Our consultants can provide technical knowhow that can help you cut costs. Services include kitchen and laundry planning, interior and exterior lighting, heating and air conditioning calculation and layout (including operational cost estimates), merchandising and promotional planning, professional sales counseling.

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two dozen refrigerator models, over forty oven-ranges (some self-clean), and a wide variety of countertop ranges, dishwashers, disposers, washers, dryers—plus a full line of cooling and heating products. All backed by our prompt, professional customer service.

You save yourself a lot of running around, and a lot of money, using our "Single-Source" program. Save yourself time, too, by contacting your Hotpoint distributor right now.







The name of the game is living, and people live better with Hotpoint...



See Hotpoint's complete Builder line insert in Sweet's catalog.



Snug.

For the builder, Alcoa[®] Aluminum-clad fibrous insulation fits snug, takes little cutting, trims construction costs by saving labor. The aluminum vapor barrier protects against damaging winter condensation. Smaller, less costly furnace and air-conditioning units often suffice—thus cutting initial cost and subsequent operating costs. Hence, you can offer more value for your selling price.



Snug.

Aluminum-clad fibrous insulation gives the home buyer year-round comfort in all extremes of weather. The aluminum surface is a bonus value to fibrous insulation because it reflects back 95 percent of the infrared radiant heat waves that

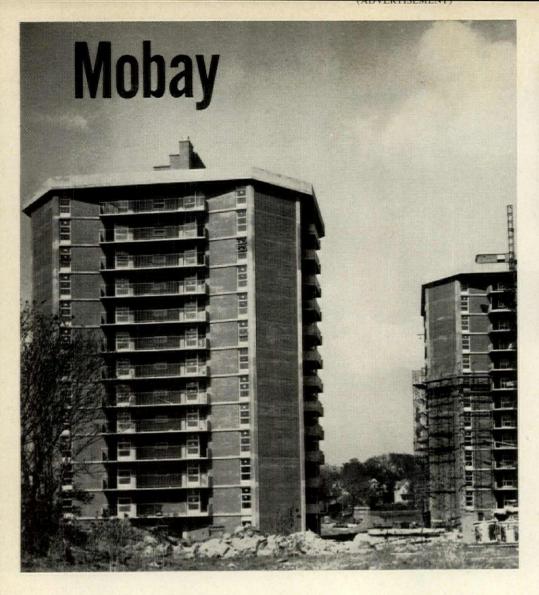
strike it. It keeps in furnace heat in winter, holds out solar heat in summer. Consequently, heating and air conditioning cost the homeowner less.

Durable aluminum for better homes



Change for the better with Alcoa Aluminum







ABOVE:

Urethane mix is injected through spaced access holes in the finished cinder block wall. Pressure of expanding foam forces it into every chink to form seamless thermal barrier. Exudate signifies filled cavity.

LEFT:

Poured between pre-built cavity walls, rigid urethane foam means ease of installation after masonry work is done plus long-term cost-saving benefits that can be measured in low rental and heating bills.

New material know-how and sharp pencil give high-rise builder new lows in rental costs

Two 13-story apartment buildings, now rising from the rubble in the Springfield, Mass., urban renewal program, will provide roomy, modern living quarters for elderly families at monthly rentals of \$43 to \$60. Design and materials specs for the government-supported project, approved by HUD, emphasized functional efficiency and long-term maintenance economy.

"A critical factor in meeting the stringent budgetary specifications is an electric heating system made economically feasible through use of a seamless core of urethane foam insulation in the cavity walls," says Vito Caolo, project architect. "Without rigid urethane foam, we could not have utilized allelectric heating as we could not have met the strict structural and operational requirements in any other way," Mr. Caolo said. The electric heat/urethane foam combination was selected because it offered lowest initial cost of installation, plus the prospect of lowest operating costs when compared to three other fuel combinations (involving oil, gas and electricity) included in the study by consulting engineers, Greenleaf Associates, of Cambridge, Mass.

Total construction costs ran to \$15.75/sq ft, considered quite reasonable for a reinforced concrete structure with a number of special design features to accommodate elderly occupants.

The urethane insulation is being installed by A. Belanger & Sons, Cambridge, Mass. It is poured in liquid form into the 2¹/₄-inch cavity between 4-inch brick and cinder block walls. Access spaces were left at 4-ft intervals for injecting the urethane mix. The foam expands immediately into a hardening

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cellular mass that fills every nook and crevice to form a seamless, air-tight, total thermal and moisture barrier. The foam has a k factor of 0.12 (ASTM C-177-63) and a nominal density of 2 pcf, equal to 3-4 inches of fiber glass.

The Twin Towers project is being built by Perini Corp., Framingham, Mass. The foam system and technical service are provided by the Resinous Products Div., Diamond-Shamrock Chemical Co., N. Arlington, N. J.

Write on your letterhead for more background data and evidence of how urethane foam insulation can widen the profit margin on your insulation and building contracts.

MOBAY CHEMICAL COMPANY Code HO-98, Pittsburgh, Pa. 15205 HOUSE & HOME EDITORIAL

A new ball game?

HUD believes the way we now produce low-income housing can't provide the volume we should have by 1971

And they are probably right, considering the lack of political commitment to produce low-income housing in this country, the hobbling regulations under present programs and the lack of incentive for the private sector to get deeply involved in lowincome housing.

However, HUD's thinking goes far beyond that. They feel that major technological and *institutional* changes are needed in the way the public and the private sector work together to provide new low-income housing. (*Institutional* refers to the way the present housing industry conducts its business.)

In short, HUD believes there must be a whole new ball game, very probably with new players, if the U.S. is to provide six million more low-income dwelling units in the next ten years. This belief is undoubtedly one of the root causes of the monumental breakdown in communications between housing's public and private sectors that we all have felt in the last year or so. The story on page 16 of this issue is simply one more manifestation of that breakdown.

What is tragic about this apparent impasse between HUD and the builders is that these two parties must get together if a great deal more low-income housing is going to be produced.

We should point out that in the last two decades the housing industry, helped by FHA and VA, has produced over 30 million new dwelling units. But less than one million have been for lowincome families assisted by subsidy. Because of that track record, there are those who feel that the way we do business is not up to the task ahead, and that we need new skills to cut the nut in low-income housing. As a consequence HUD's "In-Cities Experimental Housing Research and Development Program" is aimed directly at identifying those technological and institutional changes needed to speed production and cut costs of new and rehabilitated low-income housing.

To that end, on June 28, HUD awarded to Kaiser Engineers a \$4.9 million contract to coordinate and evaluate "In-Cities" low-income housing experiments in as many as 20 Model Cities. Basic designs and techniques for those experiments were developed by Abt Associates, Cambridge, Mass.; Westinghouse; and Building Systems Development, San Francisco. Actual money for construction will come from any and all existing urban renewal, Model Cities and FHA programs. HUD hopes to have a complete evaluation of the new designs, systems and techniques by 1971.

HUD points out that "In-Cities" will probe into every part of the housing mix that can possibly affect costs and development time. HUD is confident the experiment will develop new ways to provide attractive, decent urban housing rapidly and at costs substantially below today's levels. "In-Cities" is devoted solely to housing and, says HUD, housing that meets the social concerns of its occupants.

To do all this, Kaiser will work with civic leaders and officials and representatives of the housing industry. And, says HUD, Kaiser will test new mortgaging methods (perhaps even variations on the ancient balloon note), new industrial combinations, new techniques of housing construction, new mixtures of HUD housing programs, new arrangements with union labor, new ways of managing apartment houses, new devices to learn how the poor want to live in their homes and even new ways to speed up action through HUD and all the way down the line through zoning boards and lending institutions.

How does all that grab you?

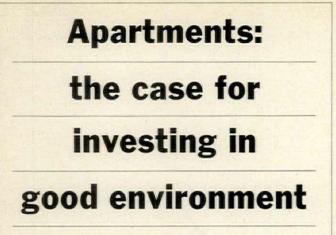
Neither HUD nor Kaiser pretends at this point to know exactly what ideas will or won't work. But they feel sure that, whatever the results, "In-Cities" will have an impact on housing. All breakthroughs that develop will be available to anyone able and willing to make use of them, says HUD, and the industry will have much more knowledge of what can and cannot be done to produce housing at prices competitive with other industries bidding for the consumer dollar.

Well, that's a relief!

HUD notes that the outcome could spell deep trouble for those industry segments unwilling or unable to meet the greater competition likely to develop. HUD also points out that although only a few industry members will take a direct part in the experiment in the dozen or more cities where it will occur, nearly all housing people will feel the effects in the 1970s. Even without the "In-Cities" test, housing will go through a change, says HUD.

Indubitably.

-RICHARD W. O'NEILL



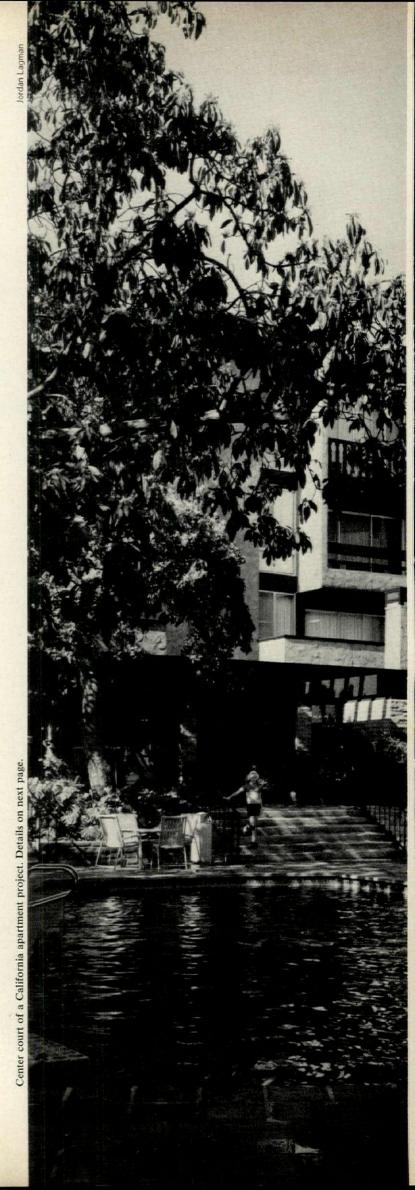
don't necessarily put dollars into apartment owners' bank accounts. Success in the rental market also depends on such mundane matters as building and land costs, market research and sound management.

But when awards are based on fine environmental planning—like that pictured at right as well as good design, they do relate strongly to financial success.

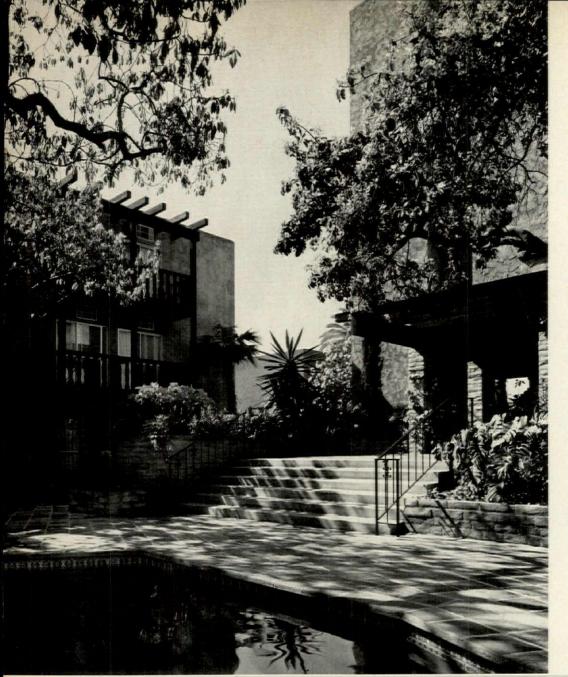
Witness the projects on the next nine pages: All were cited in the 1968 Homes for Better Living Program; all have outstanding environments; and all have been virtually full since the day they were completed.



THE JURY (clockwise from left): Otto Paparazzo, builder, K. Zane Yost, AIA, Alan C. Borg, American Home magazine, A. Robert Fisher, AIA, Gene Leedy, AIA, James P. Gallagher, HOUSE & HOME, Jury Chairman John L. Schmidt, AIA, U.S. S&L League.







SPANISH STYLING (*above*) shows in rough stucco walls, heavy wood balconies topped by protruding timbers, and terra-cotta tile terrace. This is a corner of the center pool area shown on the previous page. HONORABLE MENTION

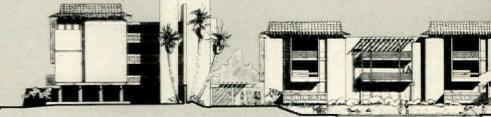
A high-density project designed for a young market with rapid turnover

The project covers just 2.4 acres, yet it includes 141 units, two underground garages and a separate three-level garage. Moreover, by using three-story buildings (with elevators) and by planning and landscaping the modest amount of open land with unusual care, the architects have produced a spacious feeling that belies the high density (also see photo on p. 92).

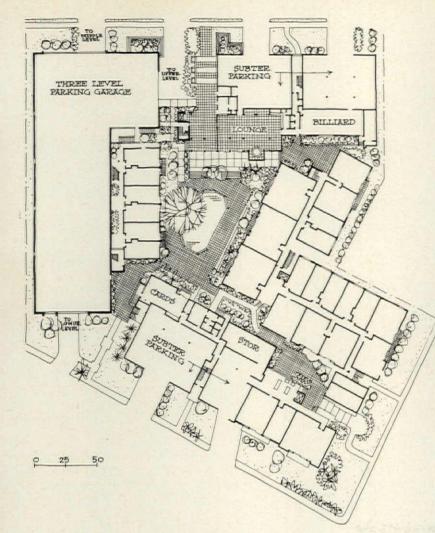
The project is designed to appeal to young, childless couples and single people. Such a market has a high turnover rate, so leases are for one year only. And rentals—\$145 to \$335 for efficiencies and oneand two-bedroom units—include furnishings; unfurnished units rent for \$25 a month less.

ARCHITECT: Kamnitzer & Marks OWNER-BUILDER: Ring Brothers LOCATION: West Hollywood, Calif.

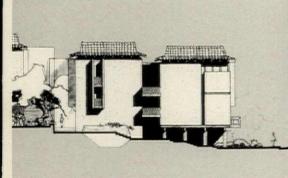
hows wood iding



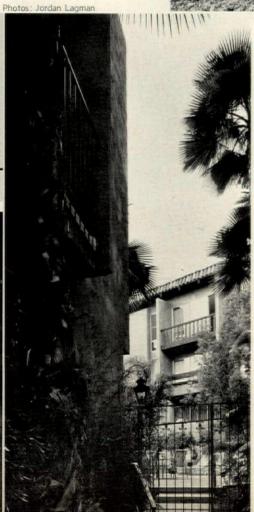
STEPPED-DOWN SITING, shown by rendering above, helps create a warm atmosphere within the project. Main entrance is under the building at far left; the low, columned area makes an exciting contrast with the lushly landscaped pool area beyond (*photo*, *left*). Photos at right show how the narrow passages between buildings have been turned into dramatic spaces with iron fences and lush landscaping.



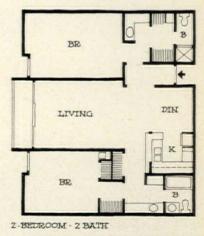


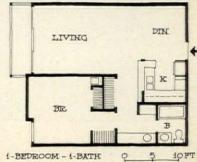






FACADE DETAILING maintains Spanish look despite an un-Spanish area of windows and sliding doors.

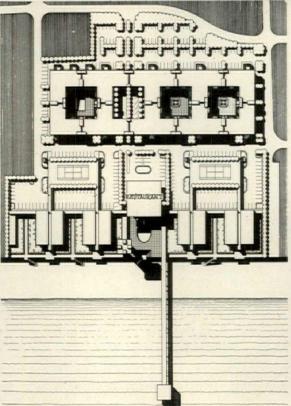


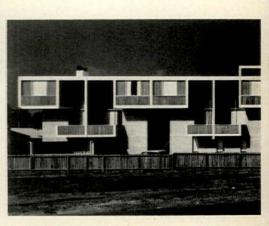




INTERIOR COURT (above) is landscaped with pools, walks and bridges. Two of the four courts are handled in this manner; another contains a swimming pool (below) and the fourth is a drive-under parking area. Present units are shown in upper portion of the plan at right; lightly drawn buildings at bottom are future motels. View from ocean (far right) shows cantilevered third-floor sections.







AWARD OF MERIT

A compact, three-story apartment complex for an oceanfront resort project

The building plan is a long rectangle broken by four interior

courts. One-floor units are on the ground floor, two-story units on the second and third floors. The mix includes one-, two- and three-bedroom apartments plus two fourbedroom penthouse units, and the

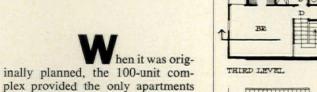
rental range is from \$175 to \$300.

ARCHITECT: William Morgan

BUILDER: Preston H. Haskell Co.

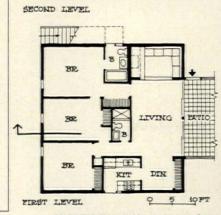
LOCATION: Atlantic Beach, Fla.

motel units.



on the 7.7-acre site; future buildings were to be devoted to twostory motel units. But these apartments rented out so quickly that their owner is now considering DIN TIVING BALC building more of them and fewer

OPEN

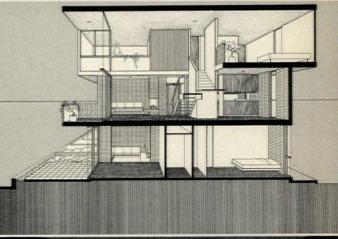


TWO-STORY UNIT (section drawing, right) occupies second and third levels. Top photo shows two-story part of living room and open stair leading to upper floor. Bottom photo, taken from balcony, shows 16'-high window facing into one of the interior courts. Cantilevered part of top floor extends past upper window section.



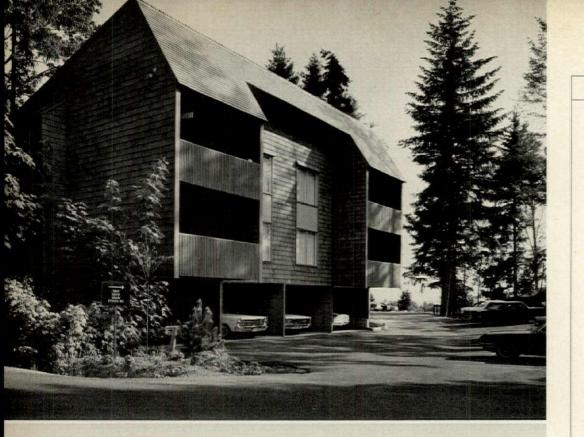
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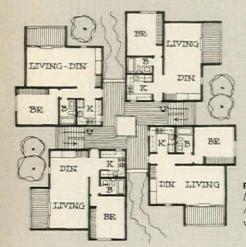


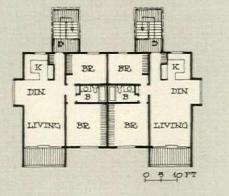


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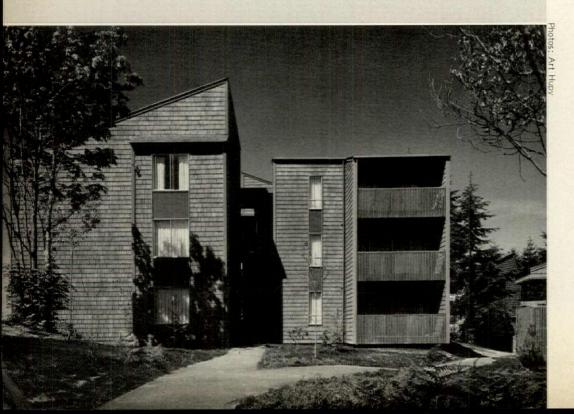


IN-LINE BUILDING (above and right) has four two-bedroom units. Sheltered parking is provided on the downgrade side.





PINWHEEL BUILDING (below and left) holds 12 one-bedroom units. Arrangement provides unusual privacy for the big balconies.



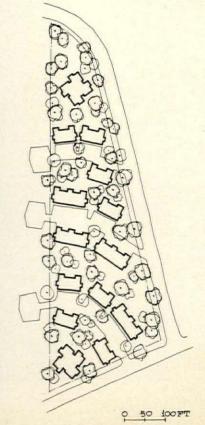
AWARD OF MERIT

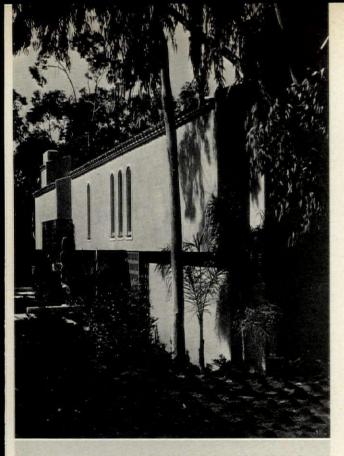
A multi-building plan for a large, moderate-income rental project

The land plan shown below comprises the first 80unit phase of what will eventually be a 1,500-unit project on 50 acres. Two types of buildings are used in this phase: a two-story, in-line plan with four or six units per building and a three-story, pinwheel plan with 12 units. The apartments have one or two bedrooms and rent for \$130 to \$155.

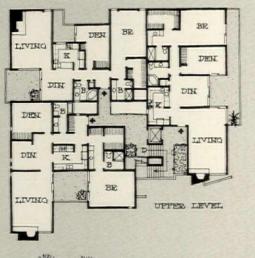
The project is aimed at the highly transient market of young marrieds who work at nearby Boeing aircraft plants; hence all leases are for one year. A second section of 166 units was recently opened and rented out immediately.

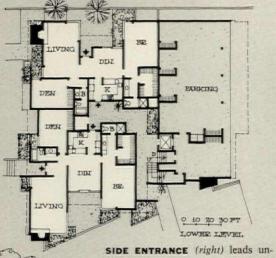
> ARCHITECT: Zaik/Miller OWNER-BUILDER: Transamerica Development Co. LOCATION: Renton, Wash.





STREET FACADE (*above*) is broken up and cantilevered to give a smallscale look, Ground-floor trellis shields window of a living room.





SIDE ENTRANCE (*right*) leads under upper floor and into an interior court (*plan, above*). Door to second-floor apartment is visible in center of picture.

AWARD OF MERIT

A single-building plan for an exclusive, high-income country project

here are just five apartments in this two-story building—two on the first floor and three on the second. They are large and luxurious—average 1,400 sq. ft. each and have big living rooms with fireplaces, master-bedroom suites, formal dining rooms and dens that can double as guest bedrooms. All units open to either private patios or balconies. And an elevator runs from the five-car garage to the second floor. Rents are from \$375 to \$500.

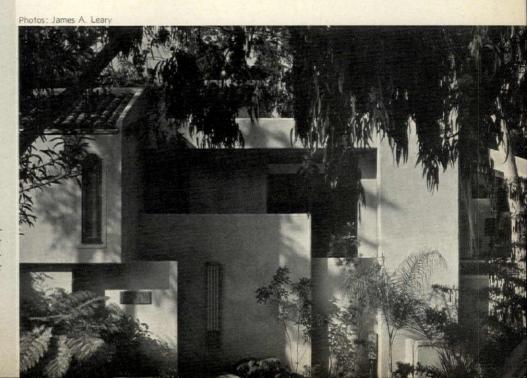
The building's design was kept small in scale and Spanish in character to blend with the small shopping center nearby.

ARCHITECT: Paul and Allard & Associates BUILDER: C. A. Larsen Construction Co. LOCATION: Rancho Santa Fe, Calif.

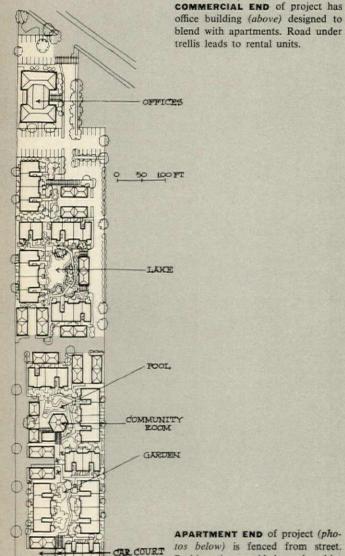


PARTLY ROOFED TERRACE of second-floor unit opens off bedroom (*background in photo above*) and living room (*photo below*).

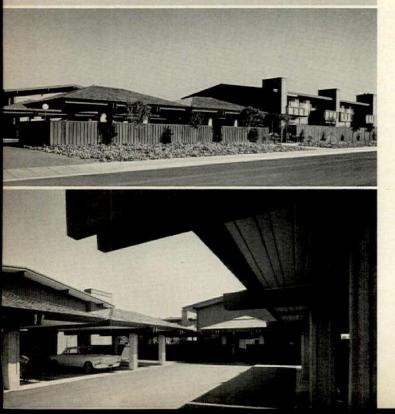








tos below) is fenced from street. Parking is provided under hiproofed carports.



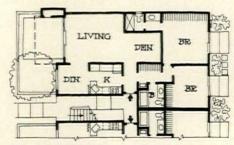
HONORABLE MENTION

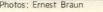
A combined apartment and commercial project for a long, narrow site

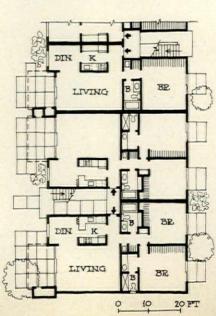
he five-acre parcel is almost a quarter of a mile long and less than 200' wide. And while this shape created problems, it also suggested interesting solutions. The 84 apartments, grouped around three distinctly different types of courts, occupy about fourfifths of the site. The remainder has a 16,000-sq.-ft. office building with its own entrance. A buffer strip separates the offices from the apartments, and a through road connects the two ends of the project.

Three apartment types are available: one-bedroom, two-bedroom and two-bedroom with den. Rents are from \$175 to \$365.

ARCHITECT: Matt Copenhaver OWNER-BUILDER: Interland Development Corp. LOCATION: Santa Clara, Calif.













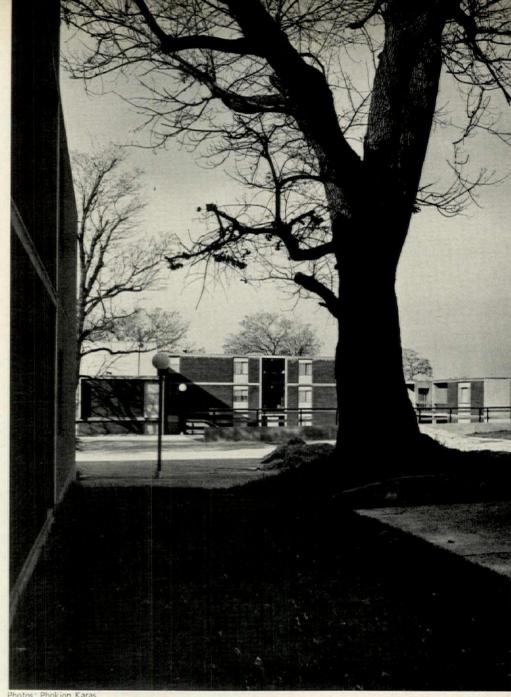
THREE COURTS include a lake (above and on cover), a swimming pool (below, left), a formal garden with putting green (below right).





Four projects that bring a new look to low-income rental housing

environment is as important to low-income families as sociologists claim, the projects at right and on the following pages will benefit their occupants psychologically as well as financially. They are a far enough cry from the barracks-like, chainfence-enclosed, depressing public housing projects typical of the past decade to have won awards in the 1968 Homes for Better Living Program. And they are a hopeful sign that the design of public and subsidized housing is taking a turn for the better.



Phokion Karas

CENTER COURTYARD (above) benefits from old trees and rock formations; careful planning kept them intact. Aerial view of same area (below) shows distant high-rises built with same structural system.





HONORABLE MENTION

An urban project built from a standard system of reinforced concrete

he FHA 221d3 project, with 70 one- and two-bedroom units, was built at the surprising figure of \$12 a sq. ft., including both buildings and landscaping. Two factors contributed to this low cost:

1. A highly industrialized method of prefab concrete construction was used. Described in detail in the July 1967 issue of HOUSE & HOME, the system uses reinforced slabs for floors, roofs and two walls; the other two walls can be of any desired material (in this case, brick masonry).

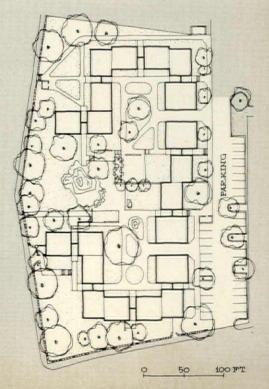
2. A fortunate land find, an old estate, provided mature trees and shrubs—and thus reduced landscaping costs. Rents are \$96 to \$110.

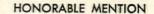
ARCHITECT: Carl Koch & Associates Inc. OWNER-BUILDER: Development Corporation of America LOCATION: Roxbury, Mass.





LANDSCAPING FEATURES (photos, left) include stepped walks, which allowed grades to be left unbulldozed, and broad lawns.





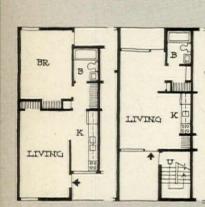
A project for the elderly that solves a difficult site problem

The site has 600' of frontage, and an automobile assembly plant is located directly across the street. In the rear of the project is a low-density residential area. The problem: how to maintain privacy from the former and blend with the latter.

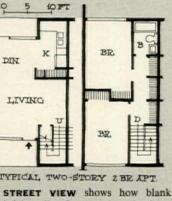
The solution was to build the 44 units along six parallel courts that run at right angles to the street. All windows face into the courts, and blank walls are turned to the assembly plant. Since tenants are older people, most buildings are one-story, but a few two-story sections were built to match the nearby residences. Rents vary according to individual tenants.

ARCHITECT: Robert Traynham Coles BUILDER: Hadala Construction Inc. OWNER: Buffalo Housing Authority LOCATION: Buffalo, N.Y.

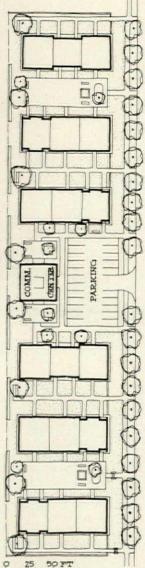




TYPICAL ONE STORY TYPICAL 1-BEDROOM APT EFFICIENCY APT LANDSCAPED COURT (above), one of six, runs at right angles to the street. Parking is in front of community center (plan, right).

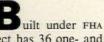


brick walls of two-story units form a visual and acoustical barrier. Parking area is at left.



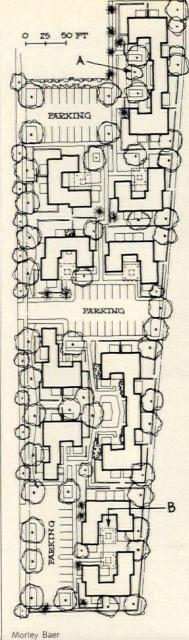


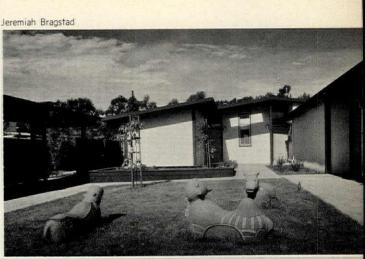
A medium-income project designed to create the feeling of a single-family area



221d3, the project has 36 one- and two-bedroom units that rent at from \$100 to \$125. The site contains 21/2 acres, and while the resultant density is not unduly high (14.4 per acre), the fact that the neighborhood was predominantly single-family dictated one-story buildings, hence relatively high ground coverage. So the architects continued the neighborhood theme by breaking the project into ten buildings. Entrances to the individ-ual units are off intimate court areas. And so that each family can have a feeling of privacy, fenced patios are built on the sides away from the courts.

ARCHITECT: Hardison and Komatsu BUILDER: Barrett Construction Co. LOCATION: Richmond, Calif.





PLAY YARD (view A in drawing at left) is in the center of a six-unit building. Parking area is beyond fence at far left.



ENTRANCE COURT (view B) has rough-textured concrete walks under sunshield pergolas. Fence at left screens an individual patio.





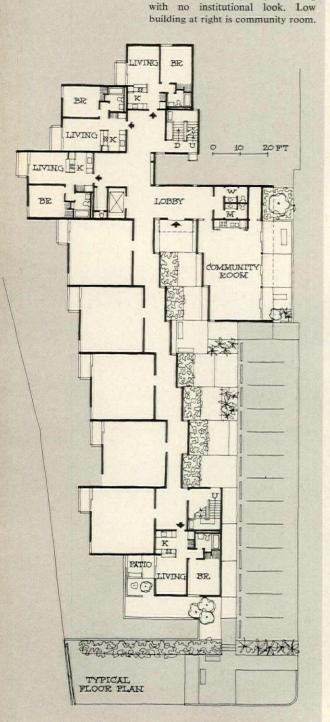
STREET VIEW (above) shows a

handsome, contemporary building



Photos: Morley Baer

STAGGERED WALLS on entrance side permit strip windows (*above*). Main corridor (*below*) follows stagger, is lighted by window strips.



BALCONIES (below and facing page) are on the view side of the project. Staggered design gives them

HONOR AWARD

A low-rent project for the elderly that takes advantage of a fine view

he half-acre site was once covered with dilapidated houses; it now has 30 one-bedroom apartments and a community center in a three- and four-story building (the site slopes to the rear). And every apartment has big windows and a balcony (*photo, facing page*) turned to mountains and a bay.

Occupancy is restricted to single people and couples over 62 years of age. Rates are from \$35 to \$65, for which tenants get a 400-sq.ft. apartment, communal meeting room, hobby area and laundry, and a 20-car parking area. The construction budget was unusually low -\$3,000 per room.

ARCHITECT: Robert Billsbrough Price BUILDER: Merit Co. OWNER: Housing Authority of Tacoma LOCATION: Tacoma, Wash.







Want to make a science out of managing apartments? Then stop thinking about rent losses in terms of months and consider . . .

Apartment management for builders who can't afford to lose one day's rent

"When a tenant moves out on Wednesday night and the new one doesn't move in until Friday morning, we worry," says apartment developer Les Nelson (*left in photo*). "Strictly speaking, that's not a vacancy. It's slippage. But it's still lost rent and it adds up."

Nelson—president of L.B. Nelson & Associates, Palo Alto, Calif.—has a lot of potential slippage to worry about. He runs more than 1,000 units in ten cities in the San Francisco Bay area, and that represents more than 365,000 rent days a year.

If the apartments were Nelson's own, he might be less exacting. But they aren't. Nelson builds 100-unit projects for sale to investors on a sale/leaseback basis—i.e., he simultaneously sells his projects and leases them back for periods of seven to ten years. Investors like the arrangement:

First, Nelson guarantees them an annual cash flow of 8%, paid monthly, for the full lease period. They also get equity buildup and depreciation benefits.

Second, Nelson lets them make down payments in the form of prepaid interest—an attractive tax break for investors in the 50%-plus bracket (p. 113).

Third, Nelson handles all management problems.

His approach has boosted his sales from \$300,000 in 1963 on a 28-unit building—to \$8 million on 554 units this year.

But Nelson's profit lies solely in the sale/leaseback transaction. The seven to ten years of management he puts into each deal is a break-even service to guarantee the investor's cash flow.

So to protect himself, Nelson has developed apartmentmanagement formulas that cut vacancies and slippage to the bone. Out of 1,000 units, he normally carries six vacancies. Even in 1964-5, when vacancies in several Bay area communities exceeded 15%, Nelson's stayed under 7%. To see how he does it, turn the page.

L. B. NELSON STAFF reviews layout and financing for new sale/leaseback apartment project. Left to right: President Les Nelson, Comptroller Buck Hertzog, General Manager Malcolm McFall, Property Finance Manager Robert Fiddaman.

Nelson's merchandising formula: Don't save money on location and environment

L.B. Nelson & Associates pays top dollar to get welllocated land in proven markets. Says Les Nelson: "We can't afford to take chances. You can still get apartment sites around here for \$1,500 a unit, but we'd rather pay \$3,000 to \$3,200 a unit and not get stuck." A typical Nelson site is one on good streets in a good neighborhood, and preferably near the hottest corner in town i.e., a big regional shopping center.

Nelson doesn't use market research to evaluate his sites. His reasoning: "We know the market is there. We don't go in until after it's established."

And he invests little in advertising after the units are built. He may spend from \$500 to \$1,500 on large newspaper ads to get a new project started. But otherwise his annual ad budget—for classified newspaper space—is less than \$300 per project.

Instead of advertising, Nelson merchandises. He spends at least \$200 a unit on landscaping that includes several full-grown trees out front, foliage in parking areas, sodded lawns inside and out and underground sprinklers. He spends extra for impressive front lobbies and entryways. He builds every project around a parklike courtyard and swimming pool. He includes exercise rooms, sauna baths, clubrooms and all the other amenities that have become standard in West Coast apartments.

Density in Nelson projects is generally much lower than zoning requires. Example: A new project in Mountain View will have 184 units on seven acres, though zoning would have permitted 274 units. Nelson needs the extra open space to create a winding park with a manmade creek, a waterfall and a swimming pool containing an island.

His design quality is consistent from project to project. Reason: He sticks with the same architect, the same color consultant, the same landscape architect and even the same general contractor for all his jobs.

The design is conservative, and is arrived at purely from a business standpoint. Nelson explains: "We give the architect an overall concept combining density, unit mix and a project theme. He adds style and elevations. We're not after a national design award; just successful apartments." The architect also contributes to site planning, working with the Nelson staff and a land engineer.

Nelson's merchandising works well. Take the recent example of an 86-unit project in Mountain View: Within one week of opening it was 98% occupied.

And it works as well for remodeling as for new construction. Example: Nelson took over a 77-unit building in San Leandro with 15% vacancies on a total scheduled income of \$118,400. Turnover was high. He repainted the exterior, redecorated interiors and added landscaping and a new manager. Two months later the building was 100% occupied, turnover was lower, and scheduled income had been increased to \$123,000.

But merchandising only attracts tenants. It takes highly motivated resident managers to hold them.

Nelson's resident-manager formula: Pay bonuses for low vacancy records

His managers work hard to avoid lost rent days because part of what they save goes into their own pockets. Specifically, they keep 20% of all rent receipts that exceed 95% of total scheduled income. The bonus is paid quarterly, and can easily amount to more than \$2,000 a year for a typical 85-unit manager. In addition, the managers get above-average salaries, hospitalization benefits and insurance. "They can't be pirated from us easily," says Nelson.

All the managers are mature women. Average age: about 50. "Our policy is not to hire men," says Nelson. "They don't work as hard as women. They want to be executives." Besides collecting rent and doing most of the paperwork, the managers handle light maintenance work —e.g., sweeping walks and cleaning washer-dryer rooms.

"But the manager's most important job is selling," says Nelson. "She's got to keep selling tenants on what a great place they're living in. She's got to be able to sell rent raises, too. If she's afraid of rent raises, we fire her." Lessons in salesmanship are provided by General Manager Malcolm McFall, Nelson's liaison with the managers. Their stock method for selling a rent raise to tenants: Present it in terms of an annual percentage increase.

Nelson relies heavily on his managers' salesmanship to overcome chronic apartment problems like noise. Says he: "Our units are sound-deadened with staggered studs, resilient underlayment, caulked plates and all the rest. But the best construction system in the world doesn't stop noise transmission through open doors and windows. Our best answer to noise complaints is a good manager. She can stop the noise source or soothe the complaining tenants—and do it without passing the buck to me for not doing a better job of construction."

Nelson's managers are also good policemen.

Nelson's tenant formula: Keep them happy, but don't hesitate to get tough

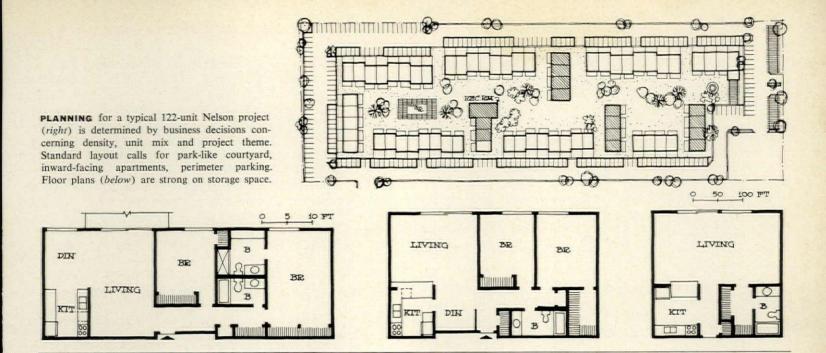
"Tenants will test you," says McFall. "We show them right away that we mean business. We'll move out swingers and anyone else who won't meet our rules." In one existing apartment project that Nelson took over, he cleaned out 30 undesirable tenants in the first year.

Nelson doesn't believe in tenant leases: "A lease benefits the tenant, not the landlord." And his tenants are subject to a rental agreement that permits rent raises and evictions on 30-day notice. His policy on rent raises: "Never do it in stages. If you're raising \$15, do it immediately—don't make three \$5 raises over 18 months."

Few of Nelson's tenants drag their feet on rent payments. One reason: Stragglers pay a delinquency fee of \$10. Collecting rents on time is essential to Nelson not only because late payments raise havoc with his biweekly deposit schedule but also because one of his strong suits among investors and lenders is a good reputation for bill paying. His Dun & Bradstreet rating—AA+1—is unusually high for a developer.

Other tenant rules: 1) a \$75 cleaning deposit, half of which is refundable when the tenant leaves if his apartment is clean and he stays six months, 2) no pets unless someone is in the apartment all day and the tenant puts up a \$100 deposit and 3) no children between the ages of two and 14.

Tenant mix varies according to location. Other than a general policy of not mixing singles with families, Nelson serves a diverse group. Rental range is \$100 to \$295.

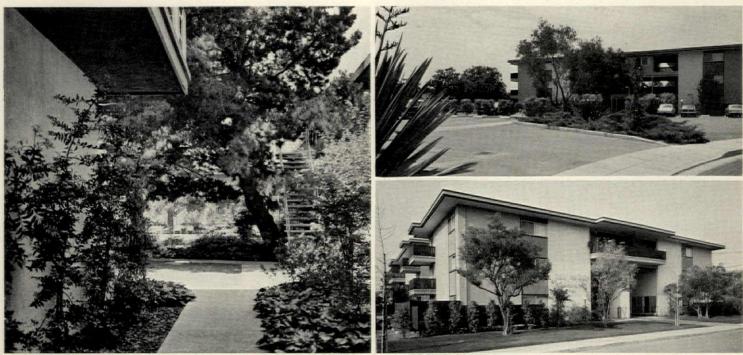




DESIGN of Nelson's apartments is conservative but elegant. Exteriors are finished in high-texture, low-maintenance materials like stained redwood and



clinker brick. Colors are subdued and carefully coordinated by a specialist. Balconies and patios are standard; some apartments have them on two sides.



LANDSCAPING is well planned and well maintained in Nelson projects. Ground is leveled throughout to simplify lawn cutting. Full-grown trees are

planted at street-side entryways (*lower right*) and fertilized regularly. Paved parking areas are embellished by strips of foliage (*upper right*).

Nelson's maintenance formula: Do it all yourself and keep it on schedule

Five salaried men keep Nelson's buildings in top condition. Two of them specialize in gardening—the lead man belongs to the Northern California Assn. of Landscape Gardeners. One specializes in appliance repair, one in carpentry and one in swimming-pool service and all three can repair and shampoo carpeting. The appliance man keeps up to date through free training sessions offered by distributors and manufacturers.

Having his own maintenance men helps Nelson eliminate slippage. Within three hours after a tenant moves out, his men can have the vacant apartment cleaned—including shampooing the carpet—and ready for the next move-in.

Having his own maintenance men lets Nelson own his laundry-room equipment and make an attractive profit. His annual gross on a typical setup—six coin-operated washers and dryers—is about \$2,000.

Having his own maintenance men helps Nelson find ways to cut maintenance costs. For example, he learned that tufted carpet—called twist shag—wears much longer than tightly woven carpet. Reason: The pile in tightly woven carpeting wears on only one side, while twist shag has a long, flexible pile that wears on all sides. Nelson specifies a grade that, with periodic cleaning, lasts five years: multicolor, 17-oz. carpet with double jute backing (to eliminate stretching) on a 50-oz. pad. Another Nelson tip: Paint interiors with an off-white color like linen or bone white, which can be repainted with only one coat, blends with all furnishings and makes rooms look bright and large.

Repair and refinishing work is organized at the beginning of each week when McFall calls the resident managers to find out what needs attention. But the schedule is kept flexible so the men can handle apartment cleaning on short notice. Gardening and pool maintenance are on rotating schedules.

Nelson's approach is essential to his managers' morale. Says he: "Look around the apartment business, and you'll find that nine out of ten managers hate their jobs, always for the same reason—the landlord wants full occupancy, but he won't spend for maintenance."

Nelson's cost-control formula: Keep expense records for each apartment unit

Such detailed records help Nelson pinpoint causes of high maintenance costs and show him solutions. Examples:

He knows exactly how turnover affects costs in terms of individual apartments. A file card for each unit shows the complete history of maintenance work on one side and the history of turnover on the other.

He knows whether utility and service costs are out of line. Master expense records let him compare charges among ten communities. When a recent check showed that garbage-collection costs on two buildings were extremely high, Nelson lowered them quickly with bigger containers and fewer pickups per week.

He knows the least expensive ways to get particular jobs done. For example, the maintenance-cost records show that painting a one-bedroom apartment can cost as little as \$42 when Nelson buys large quantities of paint through a contractor and gives the job to one of his managers' husbands.

Nelson's accurate cost knowledge lets him make longrange cash-flow projections for his many partnerships and also helps him keep rents highly competitive in all his markets.

"We know exactly how much we have to charge," he says, "because we know exactly what each of our buildings costs us." And in case of an economic slump, his rentals could be even more competitive: "Our figures show we could drop rents as much as 15% and still break even."

Nelson further protects himself by sticking to the lowto-medium rental range and avoiding luxury units. His reasoning: "Luxury units are the first ones to suffer in a slump."

And Nelson plans still another safeguard against slumps—i.e., building in other parts of the country. He is currently shopping for sites.

Nelson's construction formula: Pay extra to finish new projects on time

In fact, Nelson usually tries to beat his completion dates. "If we finish a job a month early," he explains, "that's \$20,000 worth of rent we hadn't counted on." Sometimes he finishes jobs as much as two months ahead of schedule.

He does it the obvious way: by planning jobs as carefully as possible and by pushing his work crews. In the final construction stages, a typical 88-unit project will have 70 men on the job daily, and Nelson or one of his two backup men will be there constantly.

His construction schedule for an 88-unit job allows just six months between grading and first move-in. Future tenants are promised in August that they'll move in by Christmas. "But if you don't push," says Nelson, "a building can easily take nine months instead of six."

So Nelson doesn't hire tradesmen on the basis of low bid. Instead, he hires men who can be depended on under pressure, pays overtime wages willingly and develops close working relationships with his general contractor and subs. The same builder has handled the last halfdozen projects—on a cost-plus-fee basis—and is currently working on the next 300 units. Nelson works so closely with the builder that he occasionally takes a hand in revamping work sequence to offset problems in the field.

"The subs like our jobs," he says. "When we start pushing, they make more money." But despite the overtime pay, construction costs average less than \$13 a sq. ft.

While Nelson operates only as a developer, he is well qualified to advise a builder. Reason: He built hundreds of houses around Santa Barbara while still in his twenties. Later he worked as a tax planner for Connecticut General Life Insurance Co. and developed the financing ideas described on the next page.

Nelson's apartment financing formula: Sale/leaseback gives an investor tax breaks plus a guaranteed income

One of the most attractive tax breaks in a Nelson sale/ leaseback transaction is paying prepaid interest instead of a conventional down payment. For an investor in the 50% income-tax bracket, a down payment of \$400,000 in the form of prepaid interest (*table*, *right*) represents an actual cash outlay of only \$200,000. Reason: The entire amount is tax-deductible in the year of purchase.

Most investors don't understand the concept of using prepaid interest as a down payment, but their tax attorneys do. Nelson works with three attorneys who refer clients to him. This form of tax help is now an essential part of the operation: "If we didn't take prepaid interest, our sales would be 50% less."

Sale/leaseback apartments are not sold like buildings, but like conservatively based investment packages. The concept is not new. It has been used in selling office buildings for many years.

For each sale/leaseback transaction, Nelson sets up a limited partnership. He is now the general partner in more than 20 such partnerships. But L.B. Nelson & Associates remains a sole proprietorship. To avoid financial problems, each partnership has its own bank account, and money is not transferred between accounts.

Nelson refers to the investor's actual cash outlay his after-tax down payment—as "hard" dollars. The investor's apartment income returns this amount to him in about four years. And then, assuming his lease runs for ten years, he has six years to earn some money from the apartments. This time schedule varies according to the investor's income bracket.

Nelson guarantees an 8% cash flow on the total down payment for the entire term of the lease. The income is completely net—i.e., Nelson pays all taxes, insurance, operating expenses and loan payments—and it is paid monthly.

Besides guaranteeing the lease, Nelson pledges his second mortgage as additional security during the first four-year period. If he were to default, the investor would receive the property subject only to the first mortgage. Nelson remains personally liable for firstmortgage payments during the entire lease period, and the second mortgage comes due when the lease matures.

Besides cash flow, an investor gets all depreciation benefits (*see table*)—including first-owner benefits, since most of Nelson's projects sell before construction is completed.

At the end of the lease period, the investor has five options: 1) Pay the principal and own the building; 2) refinance the building; 3) walk away from the building and let Nelson have it; 4) trade the building; 5) renew the lease provided Nelson is willing. The only variable is what the building will be worth in ten years. Nelson isn't worried: "Inflation is in our favor."

Prepaid interest is a boon to Nelson as well as to his investors. It provides him with large amounts of cash, enabling him to get into big apartment deals without taking on partners. And he prepays his own mortgage interest for up to five years. "That's a safety factor," says Nelson. "In a tight money market we could ride along for five years." —H. CLARKE WELLS

TYPICAL L. B. NELSON SALE/LEASEBACK FOR AN 88-UNIT BUILDING WITH 10-YEAR LEASE

SALES PRICE		\$1,500,000.	
DOWN PAYMENT			
PREPAID INTEREST	\$400,000.		
CASH FLOW			
	MONTH	YEAR	
First Deed of Trust-\$950,000. 23 years 10 months @ 7-1/8%	\$6,964.	\$83,568.	
*All-inclusive Second Deed of Trust-\$550,000. 10 Years @ 7.275% (10 years prepaid)	Prepaid	Prepaid	
RECAP			
Net Income to Lessor Less: Payments	\$9,633. 6,964.	\$115,596. 83,568.	
CASH PAYMENT TO BUYER	\$2,669.	\$ 32,028.	
ANNUAL RETURN			
Cash Flow (8%) Equity Buildup, First Deed of Trust (5.7%)	\$32,028. 22,999.		
TOTAL RETURN PER YEAR (13.8% on prepa	\$55,027.		

*A \$100,000 second loan, payable in interest only for five years, is included in this \$550,000 total.

INCOME AND EXPENSES - 10-YEAR LEASE

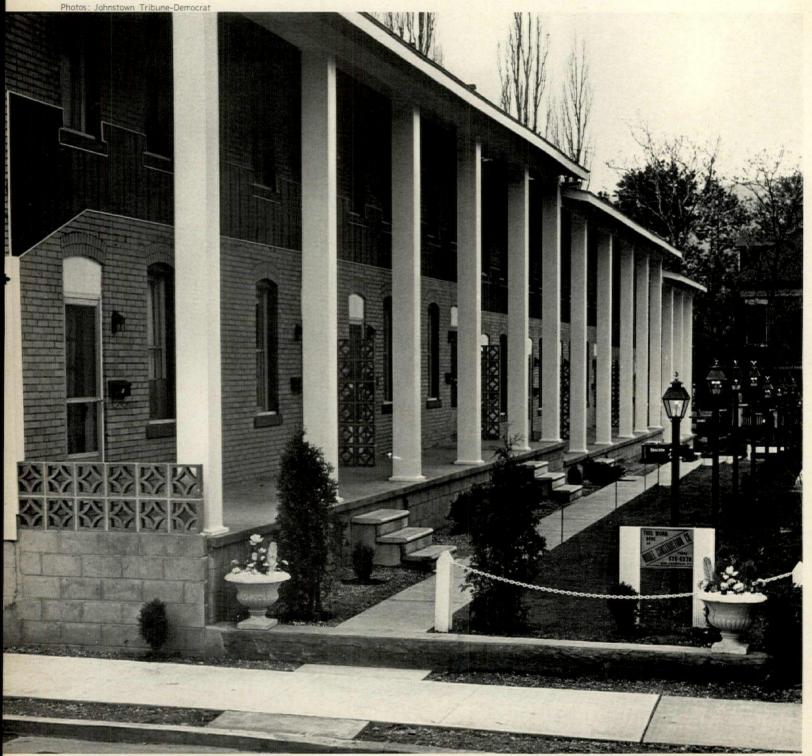
INC	OME		
UNFURNISHED RENTS	MONTH	YEAR	%
54 1 BR-2B @ \$162.50 average 10 2 BR-1B @ 201.00 average 20 2 BR-2B @ 221.17 average 4 Studios @ 136.25 average	\$ 8,755. 2,010. 4,435. 545.	\$105,300. 24,120. 53,220. 6,540.	
88	\$15,765.	\$189,180.	
38 FURNISHED UNITS @ \$30 average Laundry Income	1,140. 300.	13,680. 3,600.	
Annual Gross Income Vacancy Allowance	17,205. 1,204.	206,460. 14,448.	100% 7%
EFFECTIVE GROSS INCOME	\$16,001.	\$192,013.	93%
Resident manager (88 units @ \$5.50) Assistant manager Gardener Taxes Insurance Utilities Garbage Pool service Repairs and maintenance Advertising Bookkeeping Miscellaneous	NSES \$ 484, 250, 150, 250, 500, 150, 75, 500, 150, 350, 100,	\$ 5,808. 3,000. 1,800. 3,000. 3,000. 6,000. 1,800. 900. 6,000. 1,800. 4,200. 1,200.	
TOTAL EXPENSES	\$ 5,459.	\$ 65,508.	31.7%
RECAP: INCOME and EXPENSES			
Gross Income Less: Expenses	\$16,001. 5,459.	\$192,012. 65,508.	
TOTAL NET INCOME	10,542.	126,504. 10,908.	61.3% 5.3%
Less: Lease Contingency NET TO LESSOR	909. \$ 9.633.	\$115,596.	56.0%

DEPRECIATION SCHEDULE—10-YEAR LEASE

COST			\$1,500,000
LESS:			
1. Land		\$248,000.	
2. Furnishings	25,000.		
3.Carpets and drapes 4. Refrigerators, stoves	58,000.		
and disposals	54,000.	137,000.	385,000
Balance to be depreciated	A STATE OF THE OWNER		\$1,155,000
DEPRECIATION			
Building (33-1/3 yrs. x 2 =6x 1, Furnishings, etc. (straight line, 7)	155,000.)		\$69,300.
on \$137,000.			19,571
TOTAL	and the second		\$88,871
INTEREST DEDUCTION			
First Deed of Trust			61,874
Total Deductions			150,745
Less: Total Lease Income			115,596
NET OPERATING LOSS			\$35,149



Neither government subsidy nor big corporation backing was needed to turn these condemned rowhouses into modern, low-rent townhouses (below). The lesson:



LOW-RENT TOWNHOUSES, above, resulted from rehab of rundown row, top. New porch with wood columns improved exterior. Gaslights were sup-

plied at discount by local utility. Decorative aluminum panels under secondstory windows conceal stains where old porch roof joined wall.

A small remodeler can make urban rehab work

Tony Genovese is a typical small-city remodeler who had the audacity to tackle lowincome rehabilitation on his own. His qualifications aren't special: 17 years of room additions, siding jobs and an occasional spec house in Johnstown, Pa. His annual volume is a modest \$100,000. But his first rehab job, while not glamorous (left), is impressive on at least six counts:

It was done without subsidies, through conventional bank financing.

It provides ten low-income families with modern housing at rents no higher than \$70 a month.

It earns Genovese a reasonable profit from rentals.

It provides the lender a fair return.

It returned a virtually worthless property to the tax rolls.

And the remodeling cost was under \$6 a sq. ft.

Impossible? By no means: The conditions that made this job feasible can be found in almost any U.S. city. First of all, the rowhouses, built before World War I, were structurally sound. But maintenance had been so badly neglected that eight of the ten units had been classified "unfit for human habitation." Second, the building was one of only a few rundown housing units in a generally well-kept neighborhood. Third, the asking price was right—only \$10,000.

Genovese's biggest problem was to convince a lender that the building could produce enough income to repay acquisition and remodeling costs. Armed with job-cost estimates, but with no detailed plans or specifications, he visited Howard M. Picking Jr., president of the Johnstown Savings Bank.

Says Picking: "Frankly, we weren't enthusiastic. But there is such a need for this kind of work that lenders should not operate entirely on the basis of financial statements. We made the loan to Tony Genovese mainly on the strength of his word that the property would produce income. We took a chance."

Genovese put his entire crew-a lead

man and six semi-skilled workmen—on the job and finished it in less than six months. He supervised all work daily to minimize mistakes.

The remodeling work was simple because of the old rowhouses' unsophisticated design. Brick party walls divide the building into ten 14'x30' units, each with two floors and a basement. Existing stairways partition each story into two equal-sized rooms: kitchen and living room on the first floor, bedrooms on the second.

Genovese subbed out the plumbing and heating work for \$14,500; he and his crew did everything else. Labor accounted for 60% of the cost. The work included:

New plumbing—including a new bathroom on the second floor—and hydronic heating. Previously, the only sink was in the kitchen, the only toilet in the basement.

New wiring, including cable-TV outlets in each unit.

New kitchens, including flooring (vinyl-asbestos tile), cabinets and paneling.

New aluminum windows and doors with storm units.

New suspended ceilings in every room, which made it unnecessary to snake much of the new wiring through walls.

New poured-concrete front and rear porches with precast concrete steps, and new sidewalks.

Genovese found several ways to cut costs. Among them:

He bought 500 4'x4' sheets of secondquality hardboard with a decorative-plastic finish. Sheets with only minor flaws were used as wall paneling; others were used in the porch ceiling and as underlayment in kitchen and bathrooms.

He used old water pipes to reinforce the new $4\frac{1}{2}$ "-thick concrete porch slab.

He left old wainscoting in the kitchens in place, but covered it with new paneling installed over furring.

He cleaned exterior brickwork chemically, rather than by sandblasting.

He made the front porch columns of No. 2 white pine reinforced with a 2x4 core. Knots were shellacked, and two coats of paint applied.

He restored walls by steaming off old wallpaper, patching plaster where necessary and painting. Although he didn't sand the floors, he did fill cracks and apply lighttoned oak paint.

Trial and error taught Genovese several lessons on his first rehab job. Two examples:

Next time he wouldn't remove wallpaper. Instead, he'd cover it with paneling because he thinks this would cost less than steaming off paper, patching plaster, and painting.

Next time, he would schedule work differently. Instead of finishing one apartment before starting on the next, he'd do one job at a time—e.g., all plumbing, all wiring in all units.



KITCHEN CONVERSION from outmoded (*above*) to modern (*below*) required new cabinets, new plumbing and 4'-high prefinished paneling over old t&g wainscot. Tenants furnish appliances.



PARTICIPANTS: BUILDERS AND DEVELOPERS

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Do the industry's experts think it will work?

No one in the housing industry doubts the need for low- and moderate-income shelter. But rising costs of land, development, labor, materials and money have combined to prevent builders from producing the homes that millions of poorer American families need. A few vital and imaginative programs—like 221d3 and turnkey public housing — have won a warm welcome from builders, but they have been little more than a drop in the bucket.

Congress has been passing housing legislation since 1934, when FHA began, but it was always aimed at encouraging middle-income suburban housing. This year, the key provisions of the new federal housing and urban development act (News, p. 5) aim to increase the supply of housing for families at the bottom of the economy, especially in urban core areas.

The housing bill, signed by President Johnson on August 1, underwent an advance critique and evaluation at a HOUSE & HOME Round Table held in Detroit in May. The guideline for the discussion was the preliminary Senate version of the bill, which survived virtually intact in the final legislation. Builders and developers with wide experience in existing low-income programs joined architects, realtors, financial men, government officials, manufacturers and NAHB staffers to explore the changes that Congress was considering.

For two days, sponsors of successful low-income developments told how they had made their programs work, but they also volunteered some direct criticism of the major obstacles to housing that could — and should — have been built. Their remarks were blunt and unequivocal, whether in praise of the programs or in disagreement with them.

On the next eight pages these men tell what they like, and dislike, about the housing bill — now the law.....



Low-income families can become homeowners if aided by a subsidized interest rate

Title 1 would pay the difference between the FHA market rate and what the owner can afford, with a minimum rate to the buyer of 1%. It would let builders produce housing the way they know how to, but would open this housing to a previously shut-out market.

Richard W. O'Neill: At 1% interest, a family with a \$3,600 income could buy a \$12,000 house.

M. Carter McFarland: This subsidized rate goes directly to the homebuilding industry without any strings attached.

D. O'Neill: Is it the cheapest way, and what are the prospects for its working well?

McFarland: From a federal budget standpoint it's cheaper in the short run, but probably more expensive in the long run.

In the short run, the deficit is just the interest subsidy. In the long run, the government can borrow money for less than the market rate; therefore, the difference over forty years is probably less.

James P. Gallagher: As the family income goes up, what the government pays goes down?

D. O'Neill: Right, up to 20% of the family income.

Gallagher: Is there an annual review of their finances?

McFarland: Every two years.

D. O'Neill: Under certain conditions families with \$7,000 incomes could qualify for the interest rate subsidy program. But many think they should not need a housing subsidy. **Quincy Lee:** We have many families with incomes of \$3,000 or \$4,000 per year. This section would be of great benefit to our city and our builders.

D. O'Neill: Could you house them under an ownership program with a 1% interest rate?

Lee: If we build under the same conditions we are now building single-family homes, and if the FHA will permit us to use the land criteria that we've used in the past, I feel we could.

Jay M. Gross: In Philadelphia, that \$7,000 income probably would be objectionable. We have many used houses in the \$5,000 to \$7,000 or \$8,000 bracket that are still liveable and are modern. What has been contemplated on upkeep and maintenance in this ownership housing program for people in this income bracket who are relatively inexperienced?

McFarland: You're talking about the gut issue here, trying to get relatively poor people to be owners, hoping they will be reasonably good housekeepers and budget keepers. There is an authorization to provide or to finance family counseling.

Another approach would be to exact an escrow payment in the mortgage for maintenance.

D. O'Neill: This title would establish a special risk insurance fund to insure some loans which were not actuarially sound.

McFarland: That is the provision which would authorize FHA to take risks that it has not hitherto felt it could cover with the $\frac{1}{2}$ % premium, in inner city areas or for marginal credit risks.

Eli Broad: Our industry should favor this program very strongly. Home ownership is going to have a rather profound effect upon occupants. It's going to take some people out of the center city to live in a more wholesome suburban environment. It broadens the market for our industry's product without treating these people as special cases. It allows us to produce the product in a normal manner.

Joseph Dresner: These programs in many instances may not be as practical as they seem.

I question the ability to police a single-family subsidy program unless it is restricted to a subdivision or group development so that an association or a cooperative can, in fact, really be the borrower, and the person be responsible to his neighbors or his associate members. I think that this approach would also make more sense to the lender.

Ray Ellison: It would pay to include refrigerators, ranges, dishwashers and garbage disposers in these houses, which present policies forbid but which families are going to have to buy.

Joel Zenitz: It's better to take the risk of providing home ownership, rather than rental housing. Let's not handicap the majority because a few might go into debt and be foreclosed.

Frank Collins: I'm involved in Turnkey III where you have a homeowners' association. There are two months of pre-occupancy training and then a month of post-occupancy training. They do their own maintenance, and the amount that the housing authority would have had to pay to maintain that building is credited toward their down payment.

K. Zane Yost: Several years ago we said, "What's the difference between owning and renting?" and we found that in a lot of ways ownership meant little.

The average home is only owned three or four years before it's sold. You don't build up real equity in that time.

In the lower-income areas mobility is about twice the national average. When people move every four years, you're creating a problem, because the property ownership can be a big liability.

Frank DeStefano: The trend is to move more towards providing counseling services to home owners and to tenants.

Foreclosures are not that great a problem because we've been moving toward a situation whereby we're taking the risk out of housing. With the housing need that we have today, if some families did go into foreclosure, with a suitable program to take hold of that house at no loss to the lender or anyone with an interest in the property, it could be put to good use.

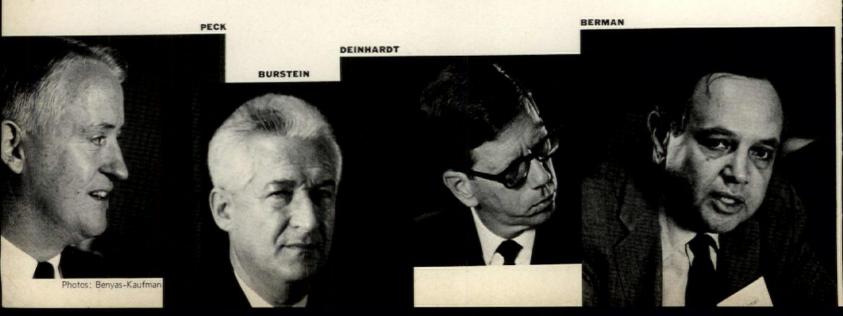
Lee: In San Antonio, our experience is that Mexican and Negro families do have pride in ownership; they maintain their homes much better than others in the same income brackets.

Julius J. Cohen: The Title I program would be most beneficial by eliminating a lot of the red tape and the problems you have with some other programs. But we're just mouthing words when we're talking about home ownership at these income levels. It really is shelter.

The most realistic program for controlling these developments is the cooperative. There's a lot of work and red tape, but a few strong individuals in every community will carry the rest of the people along.

Mandell Berman: We've got a lot of stars in our eyes if we think that on a sociological basis this will work unless we use the cooperative approach that Julius spoke about, or Joe Dresner's association approach.

We as an industry have got to be very concerned about our image. If these programs don't



work, we're going to be hurt. We're building a Turnkey program and the city is so worried about the people moving in that they assigned a counselor to each family in this program.

Counseling is good, vital, and necessary.

Irvin H. Yackness: There are

other questions we must face: Recently we called a meeting of builders in our area who were involved in federally assisted programs. We had only a handful of builders involved.

If the demand and the need for this housing is so great, can it be met by only a relatively small number of builders? If it cannot, what do the programs need to attract more builders? Are these programs so complicated, so sophisticated that only builders who have highly developed internal organizations can cope with them?

Broad: The initiative should lie with the family. This program should provide them the opportunity to qualify for a home that they could not have qualified for previously.

We should start with families with annual incomes of \$5,000-\$7,000 rather than families with incomes of \$3,000-\$4,000.

This approach has worked in other nations. It has provided union members and/or others an opportunity to afford a home that they couldn't otherwise afford.

Gross: Were these purchase units apartments or single-family dwellings?

Broad: Both. Europe is becoming more single-family oriented than ever before.

Gross: Why do you feel that multifamily housing is not the answer? If it's been successful in other countries, why couldn't it be successful here?

Broad: There is a place for both. What I'm saying is that you need a desire to own and maintain a single-family home.

Zenitz: For many families who want to be homeowners, the only opportunity today is to buy on a conditional land contract. Now, perhaps, we can through this program provide an opportunity to buy a home on a sensible program of interest and cost. There will be failures, but we can accept a certain number.

Julius Cohen: True. This program would make it a lot easier for people who really want to buy houses. But we're offering a unit far below the market for any comparable unit. You're not going to be able to select the people who go into these units, they're going to be anybody who wants shelter at the lowest price.

Jack C. Cohen: This is not a cure-all. All people who make \$6,000 a year are not alike. They have different needs, aspirations and growth-potentials.

Inherent in this program is a real danger in terms of community design and its maintenance because we're aiming at minimums, a community that very easily can go downhill.

I hope that no large subdivisions of one price and one style will be developed, in effect a new-price ghetto; and secondly, that design controls be established as part of the program.

Hans Gehrke Jr.: To get lowincome housing, we're going to have to have a subsidy of some sort. It takes a lot of training on the part of industry and management to train people to live in a home, as a tenant or as a home owner.

Collins: Each area would be different and you need several different programs. Our housing would be built mostly for Negro people who do have pride of home ownership. They're local people, they're not going to move and abandon this house.

Alvin E. Greenfeld: We've been exposed to a lot of people who own older houses and are remodeling. Most of these people have built up equity, they've maintained their properties and are doing a good job of keeping the neighborhoods up, and the houses are appreciating in value year after year. John B. Deinhardt: Think about the long jump it is for a slum dweller who has been displaced by urban redevelopment to home ownership. We already have a midway position in condominium ownership in public housing where the controls that Julius spoke of are already built in. Public and recreation areas are run by housing authorities.

D. O'Neill: Section 105 of this Title takes in the condominium as well as cooperative ownership.

Yost: The question of ownership versus rental is a question of how much you can control your own localized environment. We have really got to liberalize the idea of control. We've been trying to develop a degree of involvement in terms of the physical layout and in terms of administration of these projects so that people get involved.

Joseph Burstein: We're faced with the choice of building subsidized housing for people with either a rental or an ownership incentive. I gather there is a consensus favoring ownership.

Frank Collins is building two hundred detached houses in Mississippi. In this subsidized public housing project, the families will have an equity. They acquire the equity not by getting title, but by getting lease-purchase contracts which entitle them to an equity buildup and which entitle them to title when the obligations are paid off.

To the extent that families take care of their own properties, that amount—in this case, \$11 a month—is deposited in the individual accounts of those families. It goes either to an equity buildup or, if they have to leave, they can take that portion with them. It means something because they see it accumulating with interest in their own account.

Dresner: The housing industry has to be for every program devised that creates housing, either socially motivated or profit motivated. We must emphasize that all programs are ridiculous if they're not workable, and we have a responsibility to suggest workable forms for implementation.

As this act is written, there is the same problem you have with rent supplement, this jockeying of rents or mortgage payments in relation to an individual's income. It's impossible to expect the government and/or a lender to police that.

Joseph F. Slavik: I wish we had more tools than those in this housing act like the subsidized interest rate. Why couldn't the mortgage term be 60 or 70 years to cut monthly payments?

Broad: One thing that disturbs me whenever we get into discussions of any housing program is that we seem to spend so much time discussing possible inadequacies, and so little time looking at the benefits.

What are our objectives? Are they to produce two million housing units per year and avoid as much paternalism as possible? If so, we need an even broader approach than this housing act.

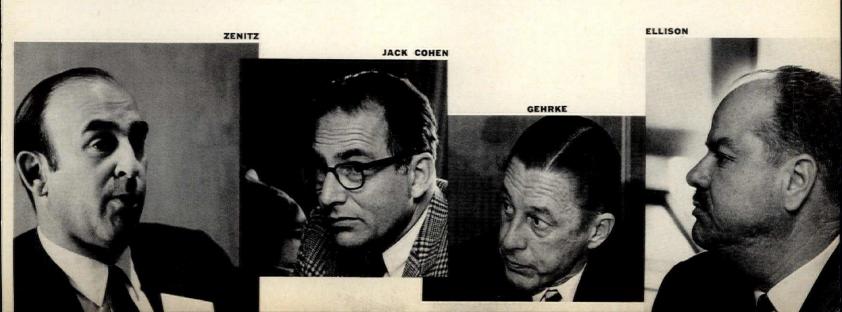
D. O'Neill: Title XIV of this bill is a ten-year housing program that would require an annual report by the President to compare the results of each year with the goals set forth, and where it went wrong.

Also, Title I of this bill establishes under Section 108 a National Advisory Commission on low-income housing which will continue to go into the subject of higher costs, etc.

S. Ross Campbell: I agree with Eli, but we have to approach it one piece at a time, and then hope that a new section through experience can help solve the problem it was intended to solve.

However, a reasonable analogy would be the planned unit developments in which we're involved. Local governments make a mandatory requirement of association membership which means that they are concerned with people in \$40,000 and \$50,000 houses about who will control the maintenance of open ground.

Now, if they are concerned at continued





that price level, they should be very vitally concerned at lower price levels.

Zenitz: Are some of these programs practical?

In Turnkey we can tell you whether it will work or not, because we've done it.

D. O'Neill: Carter, can you tell us what income levels Title I would reach?

McFarland: The way the law was proposed to Congress, the income limits for this type of ownership title would be the same as now apply to 221d3 below the market; incomes from \$5,000 to \$8,000 depending on the size of the family and area.

Burstein: There are ownership possibilities in the public housing sector just coming out. One of them is the project in Mississippi, and another a combination of FHA and public housing.

Yost: Hans Gehrke mentioned that no matter what income level you have, you always have a certain number of foreclosures.

Gehrke: There are foreclosures regardless of cost of neighborhood. Equally, there's bad housekeeping from the lowest to the most expensive. We all seem quite concerned about maintenance and housekeeping. The only way to correct this is to educate people and instill in them a pride of possession.

Turnkey lets private builders and management companies produce and operate public housing

The three Turnkey programs even include one that lets public housing families accumulate equity by doing their own maintenance. Although some regional HAA offices have shown themselves to be very flexible, many others seem confirmed in status quo thinking.

Burstein: Let's talk about Turnkey. Everyone agrees that the crying need is for uniformity in standards and processing by the federal government, bearing in mind that there will now be a variety of approaches to producing houses for subsidized families. The differences in standards that were once justified in public housing are no longer valid.

It's a new program, it needs a great deal of experience on the part of government employees. They have to know what their risks are, and what the safeguards are. With all of these supporting guarantees through subsidies and mortgages, the field is wide open for production.

Now, the ownership public housing project will have in it a

KRONSTADT

component which is called, for want of a better name, Turnkey-II. It derives its name from Turnkey, but also adds to it a management component. The intention is that the real estate industry would undertake the management of public housing for a fee.

Collins: Our Turnkey III is a 200-home detached greenbelt single-family area with a day-care center. In Turnkey, you pick a piece of land, get in touch with the local authorities and ask them if they might be interested in getting some housing built, and then you take your plans, your land, your financing and you build it. You don't have to have a lot of capital because you deliver these houses in increments.

YOST

We are also building a convenience grocery next to the daycare center, and a family/teen center and a swimming pool. We're doing this with our funds, and leasing it to the homeowners' association. They pay us back over a period of years from the revenue that they get from operating this grocery store. It is a gamble on our part, we may not get it back.

We already have 850 applications for the units, and we've just begun building, so you can see we can handpick our buyers.

Berman: What are the differences between I, II, and III, please?

Burstein: Turnkey I is building units for sale to the housing authority, which rents them.

Turnkey II is really this management process which is being done for a fee. It could be a real estate management firm, or any organization capable of training those tenants.

Turnkey III is the same as I, except the ultimate purpose of the project is the ownership of those units by those families.

D. O'Neill: Frank, how do you put one together?

Collins: The Low Rent Housing Manual 221.1 tells you this in one paragraph.

D. ONeill: What's your net on your gross before taxes?

Collins: About ten percent. When I normally build speculatively in a subdivision, I don't have the first house sold, but when I begin this subdivision I've got every house sold, and that's a good feeling.

Incidentally, an architect is assigned by the local housing authority to do the inspection, so the architects get into it.

Arnold Kronstadt: I still feel that the possibility for imaginative programs is still under the old restraints, because the same people in regional offices that passed on public housing in the past are still passing on Turnkey. What we might look for is the removal of some of these physical limits and planning limits. If you must retain the cost limits, look at them as total cost including management.

Finally, we need freedom to balance the amount of recreation facilities to create the best possible environment within these budgets as opposed to the mathematical limitations we now have.

Collins: All this is covered in the Low Rent Housing Manual. In other words, it says "guide" to minimum space areas, not mandatory, and we exceeded the minimum space area on every unit that we submitted. So, we have found it to be very very flexible. Fortunately, for us, in Atlanta the people were knowledgeable, they were cooperative, they tried to make it work.

Kronstadt: They let you exceed the maximum area?

Collins: Yes. When we submitted our plans, they said, "But you're exceeding the minimum space area." We said, "Well, you're right, but it isn't mandatory," so they let us exceed it.

Kronstadt: Then you've accomplished something that we never have been able to do.

Collins: Also, they do not require a performance bond. This has always kept our local builders out of building public housing, but under Turnkey you do not need a performance bond. The reason they do not require it is that the government doesn't pay you until you deliver the completed product ready to turn the key in the knob. This will open up this housing to builders who previously could never have hoped to get into it.

Jack Cohen: Turnkey has worked very well in providing sites not normally available to local housing authorities.

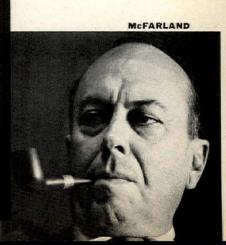
The second aspect is speed. With local exceptions, it does not seem to have engendered the hoped for acceleration.

Two major constraints of the normal market that any private developer has in a rental project are missing. One: meeting competition through esthetics of de-



Photos: Benyas-Kaufman





GREENFELD

sign and environmental quality, and two: maintenance quality.

These are serious deficiencies. Unfortunately we at AIA don't have a suitable answer for them, and we're very concerned about opposing something without having a substitute.

Berman: We learned that the fears of people in responsible positions in a new program, with the best intentions in the world, do limit the true intention of what Turnkey tries to do.

One advantage we were promised was that the local housing authority inspects the program. Theoretically it's true; in actual practice, it is not true. You have local inspections until it comes time to get paid, and then the regional office is there with a completely different check sheet than the local housing authority.

Once these problems between the regional office and the local city are ironed out, Turnkey can be made to work and the builder can make a fair profit.

Burstein: I think Mr. Berman's and Mr. Kronstadt's experiences are more typical than Frank Collins' experience, because he did have a special thing going and got special attention.

Yost: I've heard too many times from FHA that what we were proposing was really too nice for the kind of people that were to live there. There's nothing that you can ever do that's too nice for people, because everybody is human and they all have the same basic needs.

The thing about maintenance is that if you start protecting the property from people, you alienate the people. You end up with concrete prisons and brick buildings which are so alienating that people do start beating them up.

Zenitz: Under Turnkey, we were able to go into high rise for the elderly on our own site. This was an opportunity that we couldn't even consider before because we didn't have the capital. Now, for the first time, the little man can go into the big man's field.

Then we went into a rehab used-house Turnkey project which we did for BURHA in Baltimore. Now we could get into rehabilitation. We created jobs, and we created used housing for the city.

Laurance Henderson: One program that hasn't received much attention but could counteract a lot of the criticism of public housing is the leased-housing program. It provides that any owner of a multi-family building can lease up to 10% of the units to the local housing authority.

Deinhardt: We now have land for over 2,000 Turnkey units under contract in three different cities with three different HUD regional offices. All the agencies have worked hard in cutting the time down.

The area we found difficult was sites. In going after sites, you run into the problem of people. We have lost zonings and hearings because people weren't educated.

Yackness: We asked builders who were qualified, "Why aren't you building Turnkey?" The most frequent answer was that there just are not sites available.

Another very serious aspect is the large investment that builders had to make in time and in money, in the application and bid procedures, without any assurance of the ultimate award. If they were turned down, that money was simply down the drain.

Another stumbling block in Turnkey is drawn-out inspection procedures. We were told that they would be confined to the local building department. Then, it was necessary to run the gamut of HUD and their specifications and inspections. For these very good reasons, Turnkey just hasn't gotten off the ground in our area.

Julius Cohen: We have heard an awful lot of negative things about the program, about the acquisition of land, about the maintenance of the property, about architectural concepts and a lot of other things.

You'll find around this table a few people who have specialized in certain programs simply because they've taken their lumps and they're now to the point where they know what's going on. We have always found that on the Washington level, the real professional level, these are the easiest people to work with. There has to be a way to get the feeling down to the local office that the developer has a certain thing to do and can do it along certain guidelines and they should not hamstring it and put obstacles in the way.

Lee: The community itself, regardless of the income bracket

New-town legislation hopes to induce smaller builders into taking part in such communities

But industry leaders warn that it has to be more workable than the old Title X if it is going to interest developers. In spite of the rocky experiences of new towns so far, they have shown what can be done with better planning, zoning and code rules.

D. O'Neill: Title IV in the new bill expands Title X. It requires HUD to adopt requirements encouraging small builders to participate in new community projects, and it authorizes supplementary sewer, water and open space grants.

Do you think Title IV is a measure that does any good for housing American people, or any good for our industry?

Jack Cohen: We've observed a few of the budding new towns, and it's evident that private enterprise can't do it alone.

We have to recognize that the suburbs we've lived with for the last thirty years have not been the best-planned solution to our housing needs. If lower-income families of urban areas had an opportunity to move into some of these new suburban towns, it would benefit the total environment and broaden the housing market.

Henderson: We talked about patchwork approaches to problems, and this is one more example. There are few effective restrictions on its use, and Congress certainly isn't about to act this year.

Broad: If they handle the program the same way they did Title X, it's not going to be attractive. Insurance rates were high, some of the terms of the mortgages were not satisfactory, and for these and/or other reasons the program was not attractive to most community developers.

D. O'Neill: Jack, you mentioned \$50 million in the ground in Columbia. *Business Week* wrote a story saying that they had \$100 million in the ground.

Jack Cohen: The actual purchase of the ground was \$23 million, and I don't know what they've spent; they keep adding money as time goes on. I wouldn't be surprised if it is \$100 million.

D. O'Neill: That's what they released to the public, that they had \$100 million invested.

Kronstadt: Part of it may be in mortgage money.

D. O'Neill: It has been fairly well established that if we mean by new towns anything outside of a bedroom community, which is essentially suburban residential development, they won't work.

Kronstadt: As long as we continue to live under the restraints of building codes, zoning ordinances, subdivision regulations and the other disciplines, we will produce exactly what we've produced in the past. We certainly won't better housing unless it's *continued*



and where you're building this project, applies a tremendous pressure to prevent these programs.

Ray Niblack: A number of NAHB members started off with tremendous enthusiasm because there was a new freedom in this that they were delighted with. But you can see the problems starting to develop again as to processing difficulties and new requirements and arbitrary restrictions.



subsidized in this form.

McFarland: I doubt if anybody here thinks that the problem of orderly suburban growth is an insignificant problem. It may be that we don't have the answer. It even may be that satellite towns are not the answer. But it's not right to dismiss the problem. My own view, which nobody agrees with, is that we've got to have a national land policy.

D. O'Neill: No one would object to orderly suburban growth.

McFarland: If we could find a way to make it happen.

D. O'Neill: What Arnold said is very important. Reston and Columbia have already set a pace. Last year New Jersey passed a state PUD act which gives the original developer 17 years to control the project before the citizens who live in it can rule them out and start their own zoning.

The reason why New Jersey was able to get that through its legislature was because of the activities of the NAHB and towns like Reston and Columbia. They have set an example, but on economic grounds we can't justify them.

Broad: I may make this comment about the old Title X or Title IX. We're all saying it doesn't go far enough to be usable by the people who are going to do the developing.

McFarland: It certainly has its limitations.

Broad: And we've got to go considerably further in a number of areas to make it more attractive. We're not dismissing it, it's a start, but a rather poor one in the opinion of many. **D. O'Neill:** To have a land use policy that has any teeth, you must change our national Constitution and the constitution of every state before it would have any meaning.

Yost: Many people don't realize that the whole legal basis of zoning is a state-authorized function. Suburban communities are using zoning as a restrictive measure. But we're getting to the point where the states will now act. It's their prerogative to enforce land use policies.

D. O'Neill: It's also the right of the states to set building codes. The only problem is that every state legislature is filled with members who represent some home folks who don't want this or that. So just because a state has the power doesn't mean it's going to exercise it.

Yost: Hopefully, reapportionment and the rise in power of the cities should help this.

D. O'Neill: But we've supplanted the old rural-city political division with a rural-suburban versus city division, and this coalition is just as strong if not stronger than the old one. Reapportionment means only that other vested interests will oppose needed changes in legislation.

Berman: I heard and saw a copy of a piece of New York legislation which indicated that local communities could not supersede a state code. Is this a fact? And, if so, is that not a ray of hope?

D. O'Neill: It's Rockefeller's Urban Development Corporation, and it has passed, but there are certain strings attached. I doubt that cities will be happy about any state development which ignores the local community.

Urban renewal did replace some bad old with some good new, but avoided the basic problem

Title V includes machinery for taking some immediate steps without waiting the years it usually takes to get final approval of a project. The requirement that cities have a workable program has killed as many projects as it has aided.

McFarland: Urban renewal and redevelopment set out to improve the tax base of cities and to bring middle-class people back, by clearing slums and building apartment buildings, libraries and whatever.

The problem is that it doesn't do much about the problem of slums in and of itself. We've got to direct urban renewal to the problem of the living conditions of poor people.

DeStefano: The first feature in Section 501 is probably one of the biggest amendments to basic urban renewal legislation since 1949. It would allow the local public agency responsible for the urban renewal project to take immediate steps as soon as an area was officially declared an urban renewal area. And do some immediate things in that area without waiting for the survey and planning application to be approved.

Burstein: As we all know, planning and execution should be simultaneous, because often by the time you get planning, everything has changed and it never gets executed.

The other side of the coin is that you may not succeed in accomplishing the ultimate because you're just doing it on an increment basis.

Yost: Isn't the theory that you do not take one major area and work on that until you've got it in shape and then start the next phase, but that you do spot development throughout the city?

Burstein: You're right, the broad concept is to permit much more area-wide urban renewal planning than the specific project technique has in the past.

McFarland: Urban renewal is a long lead-time item. In the past they've set aside contract funds and grant funds years before anything actually happened, and they actually had sort of an indigestion of money. They're trying to let the cities plan broadly, but then to pour in the money in annual increments so that we can get around this long lead time and long tie-up of funds. It's a sense of bookkeeping really that they're looking for.

Yost: It's a very fundamental reevaluation of the planning process. We now no longer see planning as a static process—you start at A and you move through B, C, D and E—and finally end up with a perfect city. You recognize the city as a dynamic organism which hopefully will respond to pressure points.

McFarland: I doubt very seriously if that's what triggered this amendment. That isn't to say you're not right. A lot of things come about accidentally.

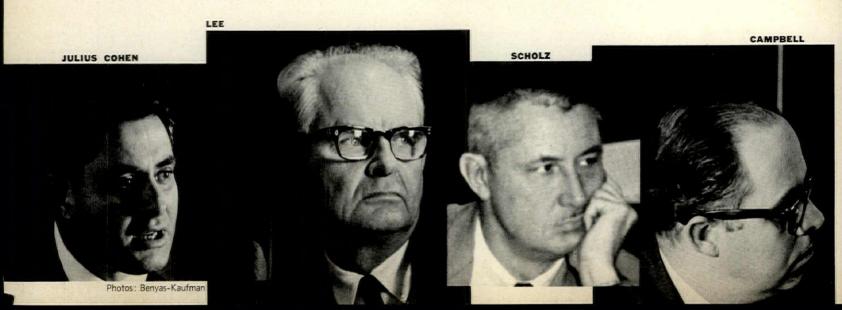
Kronstadt: Is this just housing, or is it sort of a sub-model cities program into other areas?

D. O'Neill: It could be anything under urban renewal which does not involve jobs, transportation, or education.

DeStefano: Let me give you an example: Under this program you can now, as soon as the area is declared an urban renewal area, do something to the houses in that area that you know eventually will be demolished. You could do something more than simple code treatment.

McFarland: This is still urban renewal. Model Cities, which will have urban renewal in it, goes to these multiple dimensions.

Kronstadt: We've torn down the elements around it because they don't look good, but we still have the basic skeleton of our



street plan which we modify occasionally. Another part of the skeleton is the zoning ordinance; another, the building code; and another, subdivision regulations.

Unless we change that skeleton, we're just going to be duplicating today what we built 50 years ago.

D. O'Neill: It is the view of a good many people that the workable program should be dropped entirely. It has the effect of preventing anything from being done —because all you need to say is, "My town doesn't have a workable program," and then nobody can do anything.

DeStefano: The workable program is a controversial enough issue to have warranted inclusion, whether it was included to strengthen it, or included to wipe it out. I am very strongly in favor of the concept, but what good is the concept if it isn't working? Worse than that, it works as a deterrent to getting anything done.

Burstein: There is an alternative in the philosophy of Model Cities. You have a reward for better codes and better zoning instead of penalties for those that don't comply.

Collins: I agree that the workable program should either be enforced or thrown out.

DeStefano: In housing legislation, we have mostly ignored the structure and performance of local government.

If we want to get local government geared up in all areas remotely connected to the performance of housing programs, maybe we ought to be giving rewards to improve garbage collection, to improve neighborhood analysis, and a lot more reward for housing code enforcement.

Berman: The difficulty of finding sites has been increased by the workable program. In many localities, once they've had one d3, some councilmen simply refuse to renew the workable program as a device to prevent further low-income construction.

However, if they did not have to vote for or against the workable program, it is likely that you could sell these towns on lowcost programs by good design, both plan and architecture. You can't do this now because this gun is at the heads of too many councilmen in too many bedroom communities.

Dresner: We ought to work on this right now. It's too much to ask that they eliminate the requirement for the workable program, because it's too political. But statesmen are made, they're not born, and I think you've got to push the politicians into a statesmanlike attitude.

One of the serious roadblocks is in the branch of HUD that handles the recertifications. The guy in charge is there specifically, it seems, to see how long he can take to recertify the program.

Burstein: I suggest that once a community has accepted assistance, it has to accept assistance for the lowest-income population. It ought to be really tied to highways or hospitals or whatever the well-to-do want.

Julius Cohen: I wonder if the elimination of the workable program is really going to eliminate the roadblocks that can be put before any proposed program if somebody doesn't want it built?

McFarland: We are still dealing with the fact of political fragmentation. We're talking about getting suburbs to accept the responsibilities implicit in being next to a central city.

DeStefano: We now have police assistance, we're getting rat assistance, we're getting garbage assistance in one or two forms. Maybe we need a host of these other things. Then eliminate the workable program as a requirement for this kind of assistance and just set up positive grant-inaid programs to raise local government services to a level that will assure that extensive deterioration won't occur in the future.

Burstein: You can't stop a community from stopping a program, but at least you have eliminated a federal requirement.

Zenitz: When you walk into an FHA office, they're forever finding

a way to make you feel, "We're awful busy; what are you here for?" We want to come constructively into local offices.

Ellison: We do all of our business under FHA and VA but in some cases you have the problems that we're talking about. We went into one 221d3 project and it took us almost two years to get it under way. Then they decided they needed 221d3 houses and we've been able to get five or six of them.

Broad: We know the housing supply is pretty tight in almost every major area. We know the demographic factors indicate a greater market for housing than ever before. Plus the fact that we now want to house income groups that were left out of the market, so we see the greatest demand our industry has ever had.

The answer is to allow private industry to put a proposal on the table, to demonstrate what can be done by throwing away all the rules.

Donald J. Scholz: We have one specific instance on a d3 program. On one hand we have the FHA engineering section driving the cost up to where it was practical and on the other, we have another agency saying that a buyer has to make more than \$145 a week to finance it. Another agency of the government says if he makes over \$147.50 he can't buy.

Yackness: The machinery for bringing the best brains of our industry to bear on our problems exists, but for some reason we don't seem to be able to coordinate our activities to meet the needs of our industry.

McFarland: For FHA, let me say that we are thoroughly aware of the necessity to reform the FHA processing, to make FHA more responsive, less hidebound. Many offices are responding. Those who don't will be gotten rid of.

Henderson: When we passed 221d3 our objective was 50,000 units a year. It took six years to get the first 50,000 built. Now that we're getting d3 rolling and

builders know how it works, it's going to be phased out.

Dresner: You're going to have the same problem unless that roadblock—the recertification problem—is solved.

Burstein: The industry has to get through to government the importance of time. The government or nonprofit employee has very little conception of what a delay of a few weeks can mean to the entrepreneur and to the resulting production.

Lee: These ideas are not new to HUD and FHA. In our area local builders have been invited to make a market analysis, come up with plans and land design on a sizable project.

Yost: What I propose is that the federal government set up a performance code, not to supersede any local municipality or any state, but to apply only to 100% prefabricated structures.

What we're doing is a stopgap measure and we just have to do the best we can in this interim transitional period.

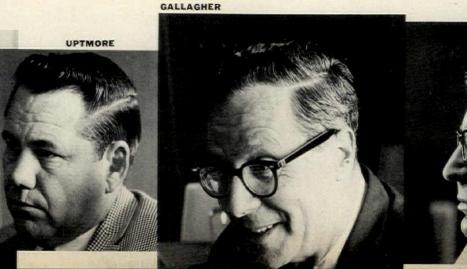
Kronstadt: If code problem items should be changed for prefabricated housing, then they should be changed for the conventional method as well, and they should be changed fast.

Niblack: Congress has recognized some of these problems in this report. Speaking about re-habilitation, it says: "The committee considers that the value of the experience to be gained by trying new techniques of rehabilitation is well worth the risk of economic loss to the FHA from an occasional experiment." And it goes on to say: "The committee expects the FHA within the framework of existing law to have the local field offices accept greater but justifiable risks in housing poor people." There is a need for a really fundamental overhaul of the housing programs and for the department to address itself to the really critical problems of labor, money, codes and these things in which there is really a gap of leadership.

continued

BROAD

GROSS





Ellison: We have to get our federal programs in a position where we can go to work the way we did after World War II.

Scholz: If we're going to look to the federal government, it is going to have to be on the basis of not setting up FHA programs where every dotted i and crossed t is supervised—it has to be done in a way that inspires getting the job done properly.

Broad: We have permitted our-

self to get regulated so we can't move. We need new legislation and should throw the old out.

McFarland: We at FHA agree with what you have just said. Six weeks ago we made a commitment to a group in Pittsburgh. We urged them to rehabilitate 70 houses. We wrote an eight-page statement, "This is the way we would like to have them look when you get through, now you go ahead and do it your own way."

Government would advance 25% of equity funds to produce low-income housing, but who cares?

Such partnerships of government and private groups would be mainly useful in creating syndicates to take advantage of depreciation aspects of tax laws, and to encourage local minority groups to become involved in urban renewal and Model Cities programs.

D. O'Neill: "Title IX would authorize the creation of a federally chartered privately funded corporation to mobilize private investment and business skills in the job of creating low- and moderate-income housing in substantial volume."

I don't know whether I should infer from that that you all have no business skills. Does anyone want to defend himself?

Broad: No one has been able to explain how Title IX would get something done that isn't getting done today. I don't understand how Title IX motivates my company, or anyone else, to produce housing.

Julius Cohen: You mean it's that 25% of equity that's keeping us from proceeding?

Broad: Are there any other benefits I haven't seen?

Burstein: This is not considered

a new instrument. It was intended to highlight the device of limited partners together with a general partner to create a syndicate where investors could take advantage of depreciation.

We would like to create a national organization that can hire its own experts, or that can educate the public in this syndicating technique.

C. E. Peck: Didn't this grow out of the Kaiser Commission fiction that bigness in itself was good, that scope of operations would bring efficiency?

Berman: I wonder if they knew that many builders are currently involved in such programs, and 25% equity financing would not make any difference to them.

This might be directed specifically towards minority groups who are anxious to get involved in various urban renewal programs, Model Cities programs, etc., and who need support. If the government was a 25% partner, it's possible that they would then more readily be able to raise the other private capital.

Broad: I know some of the background. The idea really started on the White House staff. The premise was that the housing industry—including HUD—isn't doing the job of producing housing. They felt that we could form a coMSAT for housing by getting major American corporations interested.

McFarland: This is an exercise in the utilization of the limited partnership tax provisions.

Broad: One thing disturbs me: the premise that the housing industry can't do the job. We'll show the government how to do it. They're ignoring that and saying we can't do the job.

McFarland: I don't disagree, but the Kaiser Commission was made up of businessmen, including a very good homebuilder.

Niblack: A 25% equity position isn't much in the homebuilding industry. It is just pie-in-the-sky, but if, at a later date, they put up 90% or 95% there might be some action.

Burstein: The partnership idea is a good way to involve capital that's looking for tax shelter, and more use ought to be made of it in the provision of housing for low-income families.

It is intended to bring to the attention of the general investing public, tax shelter which would otherwise go to building shopping centers.

Berman: Beyond the tax advantage, this attitude of industry outside of the housing industry is typical because they have not yet been exposed to our frustrations. It's understandable that a board of industrialists can't believe that there isn't an easier way to get housing built. I wish them luck.

Collins: Is there a simple publication describing the limited partnership combination that the

average homebuilder could read?

Burstein: There's nothing published because it's an experimental approach. One project has been announced, and that developer was interested in depreciation. In this case, FHA financing will be 100% financing through a nonprofit organization which will own this housing and will provide lease-purchase rights to the occupants.

It started off as somebody looking for tax shelter. This is why this guarantee is so important. What you have essentially is a rapid depreciation tax shelter for the usual period of time under an arrangement where it is guaranteed by HUD.

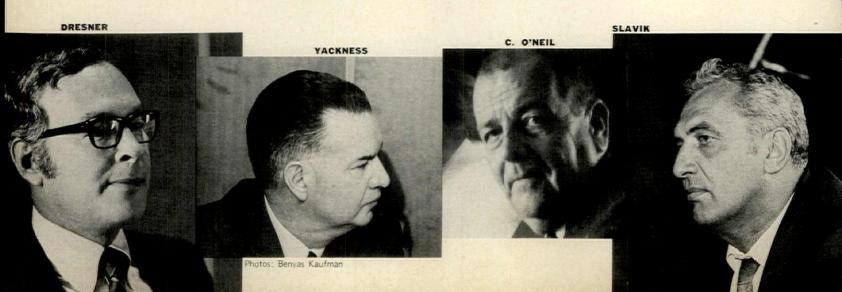
Collins: You don't have to be under the workable program under this. Is that right?

Burstein: Yes, where the subsidy is coming through the Sec. 23 leasing program, you do not have to be under the workable program. It does require a resolution by the local governing body that they want the leasing program.

McFarland: There is implicit in this an assumption that the job of housing low- and moderateincome families, particularly in the ghetto areas and slums, is really something a little more than homebuilding. It involves an awful lot of dealing with people in the neighborhood, identifying with them, establishing a dialogue; it involves a special kind of management; it involves, and increasingly is going to have to involve, indigenous labor; it deals with trade unions to get apprenticeships opened up; it gets nonwhite subcontractors involved-this is homebuilding, but homebuilding plus.

Broad: Several of us had the experience of going to the highest levels in HUD with this spirit of partnership. Frankly, we were very frustrated. They all got back to the existing rules and regulations rather than a let-industry-try-it-once-without-worrying-about-rules approach.

I'm not sure that HUD is really ready to throw the rules away.



Model Cities is still too fuzzy, but its goal is a comprehensive attack on all urban problems

Originally a demonstration program, Model Cities was not intended to be an ultimate solution, and to think of it as such invites frustrated expectations. Until all urban problems are attacked together, any building program will be nothing but a stop-gap.

D. O'Neill: Title XV, Model Cities, authorizes the appropriation of \$12 million for planning grants for Model Cities in fiscal 1969, and then it would authorize \$1 billion for fiscal 1970 for supplementary grants and other purposes.

Now, Model Cities is to contain the physical aspects of rebuilding neighborhoods that we know about, which do include things like commercial facilities as well as residential and recreational. It also brings together all the elements that go into life in a city neighborhood, and many elements are social. Many are strictly subjective things that vary from citizen to citizen as he views and operates within this environment.

We need this kind of an approach to the problems in the hard core slum to handle social problems that have nothing to do with bricks and mortar. But my feeling is that everybody is still fuzzy about Model Cities.

Henderson: Your observation that it's fuzzy and ill-defined is a good one. This was the original objection to it. It's also going to siphon off a lot of money from badly needed existing programs that we want to keep funded.

D. O'Neill: Also it will add up to 140 cities by the time they add the next 70. They're asking \$12 million just for the planning grants for these cities.

McFarland: You will do this industry a disservice by dismissing Model Cities so cavalierly. There is very good reason to question whether the money, spread as thin as it is, is going to do what it purports to do. These are technical questions, and I would be the first to question them. But, there can be no question that what Model Cities is aiming at, however fuzzily, is a comprehensive assault on the ghetto and the slum. Comprehensive in the sense of improving the physical environment, the economic environment and opportunity, the social environment, education, health and the rest.

It is this kind of an assault on the soft underbelly of our society, which is a great pile of human frustrations growing out of racial discrimination and the growth of technology, that we've got to launch.

DeStefano: I commend Carter's remarks and underline everything he said. But there is one thing that ought to be brought out: Model Cities originally was a demonstration program, and forgetting the word "demonstra-

tion" is getting us in trouble.

You know homebuilding and you know the market and you know financing. The so-called experts in the urban areas don't know what they're dealing with.

But I'm afraid of the same situation we got into with urban renewal, where people in the agency allowed it to be passed off as the ultimate solution.

D. O'Neill: Why was it taken out of Title VI and put in as one section under Title XV?

DeStefano: I don't know, but what's the significance?

McFarland: The substantive legislation was passed two years ago. It wasn't required as a new title.

Niblack: NAHB supported Model Cities from the beginning and still does. The point that Dick is making is that two years later we are still dealing with something so fuzzy as to make you uncomfortable.

Henderson: None of us would disagree with the concept of programs like this, but it would have been better to get five or seven going and see what that could have done rather than try to undertake 80 or now 140. An undertaking on such a broad scale will cause it to flounder.

D. O'Neill: What bothers me is that the one industry that does know how many bricks and how many sticks and how many toilets are needed is dismissed as being of little use.

Niblack: Frank put his finger on something when he said the shift from "demonstration" was a bad thing, because there's a lot of difference between a demonstration and a model.

Julius Cohen: We're not accepted as part of the urban renewal team—we are not welcomed. I get this feeling and impression and I don't know why.

Kronstadt: I'm not sure but it seems to me that homebuilders have stayed out of central cities. Construction in the central city has been done primarily by the institutional type builders, and the housing itself has been fragmented.

To state that anyone knows all that needs to be known is wrong. A comprehensive approach is absolutely necessary, and building is one small portion of the planning process.

Burstein: A lot of the problems

have been created by the expectations that have been raised over the past five or ten years. The frustration from unfulfilled expectations is really critical.

Homebuilders are willing to submit proposals on what HUD wants to accomplish, but they must also ask: "What are your purposes—define them."

Ellison: As long as they talk about these things they're not going to get much done. They have to get down to cases and say, "We're going to let you make a profit out of this." Then you're going to see the program take off and you're going to get these things built.

Julius Cohen: I hate to take a negative attitude, but I do want to be realistic. This is a case of closing the barn door after the horse. There would have been a possibility at one time to have these programs take off. But it's my observation that it has become so cumbersome and so political that it's virtually impossible for a private developer to get involved at an early stage in one of these programs and make out by any stretch of the imagination. Most of the builders who have done anything in the urban renewal areas have done so on the coattails of the large corporations that can open a lot of doors.

Greenfeld: Riots in the cities are not only the result of poor housing. There are a million other problems. Unless these problems are corrected, along with the housing, all they're going to do is build a new slum. Until the homebuilders get into this program with what they can do, along with the planners, the sociologists, the economists and everybody else, they're going to put the cart before the horse.

Collins: We have the problem of housing people in the cities and also of getting a program to house them adequately where they come from so that they can stay where they're now living.

Charles O'Neil: I'm a little concerned that cities, even those named as Model Cities, aren't interested enough to be willing to cooperate. Detroit had socalled urban renewal, but any resemblance between what has been produced and the rehousing of the people who were removed from these areas couldn't be even coincidental—it's luxury and semi-luxury housing.

I have a hunch that Detroit's not the only city in the country which says one thing and does something entirely different.

James Uptmore: The success of a lot of these so-called future ghettos lies in the amenities which the people want: air conditioning, the pleasantry of just living within the unit, the place to plug in their television set, the place for two or three telephones. But we say "No, you can't have these things," and it still costs the government more to provide that space than it does in conventional construction.

D. O'Neill: I couldn't agree more. As long as you exclude the poor from the level of amenity which we all enjoy, you're going to continue to have trouble whether you have new housing or old rat-infested housing.

Jack Cohen: Low-income families are much more dependent on recreational facilities in their immediate environment, because they do not have the flexibility of travel. The one program that best gets around these problems is the rent supplement, because it allows private industry to act in its normal efficient way without any red tape.

Kronstadt: We've been in areas where the local FHA office has said, "No air conditioning and no pools." In other areas, with the proper fighting and understanding on the part of the FHA office, they've accepted both in relatively low-income levels. If we accept negatives and walk away, we're not showing the leadership that this industry has always demonstrated.

Scholz: We should stop castigating ourselves for having to build luxury units in urban renewal areas. In the inner city you're required to go to fireproof construction. Therefore, it's got to wind up high-cost construction. We should look to the development of satellite towns to house the poor under conventional house-building specifications.

Uptmore: We are dependent upon government programs, yet the sociological element still hasn't really been taken in. How can we as builders get HUD or FHA or whoever stimulated so they will give more realistic time to the design of a particular project, the specifications and the releasing of certain areas?

Burstein: There are things that we can do administratively, even without changes in legislation. One is to insist that there be no difference in the requirements in space and specifications and performance requirements with respect to FHA-financed housing and HAA-financed housing.

There is no such thing as lowcost housing for the poor, because there isn't any such thing as lowcost housing. When it comes to housing poor families it requires subsidy. There are various ways in which to subsidize low-income families.

You are free; your only limitations are the FHA limitations. Of course, if you could finance it conventionally, get a low enough interest rate, a long enough term, you could do it conventionally without those. But at least you're subject only to FHA requirements.

Every 2 minutes another family moves into a new home with flameless electric heat.

> Get your share of this profitable market. Add extra sales appeals. Speed construction, too. See your electric light and power company. Right now.





This Gold Medallion identifies a home where everything's electric, including the heat. It gives you a great selling edge for homes of every size, every style, every price bracket. Ask your electric light and power company about the Gold Medallion Home Program.



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prove it, doctor blic health specialist coming that foreign clusion in the air com-ticles in the air com-Although conclusion that foreign particles in the air con-tribute to illnesses ranging yet public tribule to illnesses ranging from arthritis to lung can-from And of course, smoke and contaminated air are and contaminate for clean-also responsible for danaged ing bills, stains, damaged conclusion are also responsible for clean-ing bills, stains, decay of buildings and rubber in metal and rubber in mobiles. author disc

Don't Hold Breath for Clean Air clude that federal clean-air standards

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Pollution

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DEATH IN OUR AIR

Once a problem, now a crisis, air pollution is sickening and killing thousands of Americans and poisoning both city and suburb. Unless we act, things will get worse.

Problem WASHINGTON, D.C. (TPT) - Delegates to the tional Conference on lution agreed that sponsibility of cle the nation's dirty a squarely on the should the fateral sourcements THE MINNEAPOLIS

Air Pollution

Called U.S.

the federal government Almost 100 govern and industry officials representatives of the demic world attended t three-day conference whit ended here Wednesday.

Delegates said the government also must appropriate illions of dollars to state local governments to nationwide standards an air.

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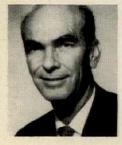
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DICK MEYERHARDT, Sales Manager, Levinson-Helman-Raisher, Inc., St. Louis "We build about 150 homes a year in the \$31,000 to \$45,000 range, and we put at least a frame for the Honeywell air cleaner in every one. As everywhere, I guess, there's concern about air pollution here, and I would say at least 50% of our clients seriously consider buying an air cleaner with the

home. About 30 families specified it last year as 'original equipment' and I don't know how many may have bought later."



BEN WELCH, Fort Worth, Texas

"We build custom homes in the \$30,000 to \$70,000 range, and I'd say we install a Honeywell Electronic Air Cleaner in about 1/4 of them. There are more reasons all the time for people to buy one-pollen, less dusting, and now the talk about air pollution. I've lived in a house with a Honeywell air cleaner for 5 years, and I'm sold myself."



FRANK GRIMES, St. Louis County, Missouri

"We build large homes, about half of them with double furnaces, air conditioning and Honeywell electronic air cleaning. Often, doctors recommend the air cleaner to our clients because they're allergic to the pollen or other air pollutants in this area.'

TOM DeCOLA, Minneapolis, Minn.

"We build 12 to 15 homes a year ranging in price from \$35,000 to \$75,000. Up till now, most of our air cleaner sales have been to people who had children with allergies, but there's more interest generally now, with all the talk about air pollution. We're leaning toward a total comfort package including the air cleaner, especially in the higher-priced homes."



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edge by offering home to air pollution.



IRVING TOBOCMAN, Tobocman and Lawrence, Architects, Detroit, Michigan

"We specialize in the design of exclusive, custom homes—\$70,000 and up—and we include a Honeywell Electronic Air Cleaner in every one, for several reasons: First, it cuts the cleaning bills on the expensive furnishings that go into houses of that price. Secondly, there are often health considera-

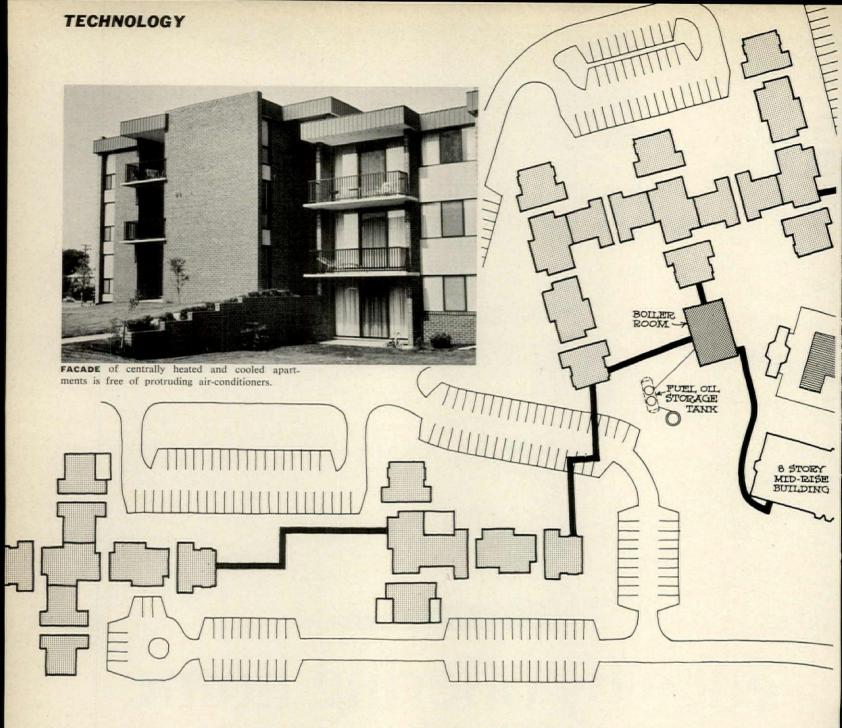
tions and we know the unit effectively removes pollen and other air pollution particles. We simply feel electronic air cleaning is a necessary part of the total comfort we try to design into our homes."



Honeywell Electronic Air Cleaner mounts easily in return air duct of forced air heating-cooling systems. Catches up to 95% of airborne dust and dirt, 99% of pollen passing through it.



Circle 84 on Reader Service card



Why central heating and cooling makes sense

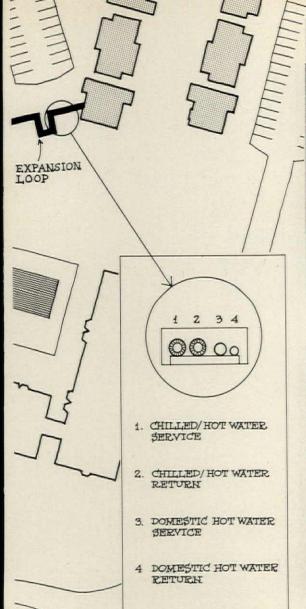
Central systems are common in high-rise buildings. But in garden apartments, where units are grouped in separate buildings and underground piping is required, builders generally rely on individual gas- or oil-fired heaters and through-the-wall electric air conditioners.

Lately, however, some builders have discovered that central-system economies can also apply to garden apartments. For Carl M. Freeman Associates of Silver Spring, Md., a central system (*above*) saves \$84 a year per apartment in fuel costs and promises important savings in air-conditioner maintenance and replacement. His project contains 213 garden units and a 112-unit eight-story mid-rise.

The main reason for Freeman's fuel saving is his gas utility's so-called "interruptable" rate (H&H, Jan. 1968) which makes gas available at half the usual cost. To qualify for this preferential rate, the builder-owner lets the gas company interrupt its service to him at times of peak demand by providing a "dual-fuel" backup heating system to operate during the interruptions.

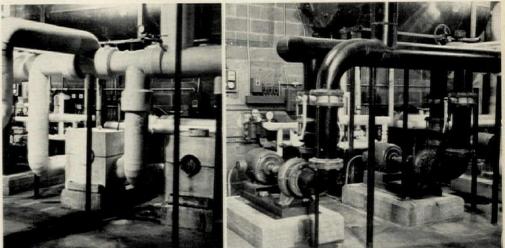
A central system with dual-fuel equipment costs more to install. Freeman's engineers figure installed cost at more than \$400 per apartment, compared with \$280 for individual units, because of the extra equipment involved—e.g., underground piping, oil storage facilities and a \$25,000 building to house the boiler room.

But the long-term savings more than compensate. The engineers expect the extra equipment costs to be paid off in four years, and from then on the operating savings will add up to more than \$25,000



BOILER ROOM with rooftop cooling tower is built half below grade to deaden equipment noise.

Photos: HGH Staff



INSULATED PUMPS AND PIPING (*left*) circulate heated or chilled water to and from converters in apartments; uninsulated pumps and piping (*right*) circulate water between chiller and cooling tower.

in this garden apartment project

a year during the life of the equipment. In addition to fuel savings, the engineers anticipate two other significant savings:

1. Maintenance. At other Freeman projects, where electric through-the-wall air conditioners are used, the builder has to employ full-time repairmen and keep a supply of spare parts. The average air conditioner costs \$5 to \$10 a year to maintain for the first five years and \$10 to \$25 a year thereafter. Because of the simplicity of central-system equipment, maintenance costs are negligible.

2. Replacement. Freeman's experience shows that air conditioners must be replaced after ten years at an installed unit cost of \$365. The life expectancy of central-system equipment is at least twice as great.

Details about the interruptable gas rate

vary from one part of the country to another. The Washington Gas Light Co. works it this way: In return for the right to interrupt service to a customer when demand peaks—in Washington, that can be any time when the temperature is below 28°—the company will sell him gas all year at only 5.5ϕ a therm (100,000 btu). There's a minimum monthly charge of \$550—for 10,000 therms. The normal rate for 10,000 therms is 10.6ϕ each, so the interruptable rate saves the customer 48%.

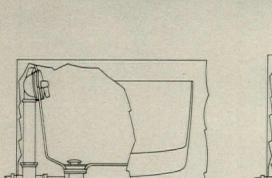
The gas company doesn't insist on interrupting service whenever the temperature falls below 28°—it just reserves the right to do so. In practice, Freeman's project went through the entire 1967-1968 winter without having its gas service interrupted. Nevertheless, Freeman had to provide a backup heating system, and installed a typical dual-fuel setup:

Two boilers, connected in series, are rigged to burn either gas or oil. They provide both domestic hot water and hot water for heating. When the gas company interrupts service (on one-hour notice), the fuel supply to the boilers is changed by throwing three switches and opening one valve.

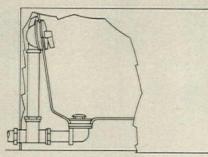
In hot weather, a 574-ton steam-absorption chiller supplies cold water to the system. The same insulated pipes carry heated or chilled water to the individual apartments, with three 30-hp electric pumps providing the power.

Each apartment contains a converter consisting simply of a coil of pipe and a fan to circulate the air, controlled by an off-low-medium-high switch.

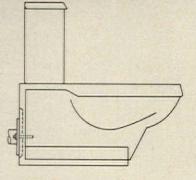
Rough-in through the wall.



The Sarasota tub, formed steel with acid-resisting enamel, features a raised outlet that permits waste line to be installed through the wall.



The new Nile tub, cast iron with acid-resisting enamel, has a raised outlet that permits installation of a horizontal waste drain from bath to wall.



The Orlando floor-mounted, back-outlet closet fits flush with floor and wall.

Eljer shows the way.

Here's good news for builders who prefer reinforced concrete or slab construction. Now, with the addition of the new Nile tub, Eljer has the most complete line of fixtures that rough-in through the wall. Including tubs of both cast iron and formed steel.

The Nile has an exclusive feature found on all Eljer cast-iron tubs—buttons that prevent spalling of enamel at edge of apron when the tub is pushed along the floor during installation. For more about these compatible-with-slabconstruction fixtures, consult the Yellow Pages for your Eljer plumbing contractor. Or write Eljer, Dept. HH8, P.O. Box 836, Pittsburgh, Pa. 15230.



Eljer Plumbingware Division / Wallace-Murray Corporation

Builders say these nailers are the greatest!



Stallion





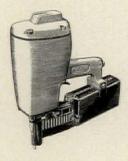


Gun-Nailer

Stallion

Make more profit per job...

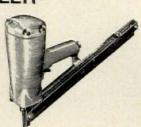
The STALLION®



Drives 16d nails with one blow. Powerful, fast nailing of box, sinker, common and screw-type nails— 4,000-5,000 an hour, including reloading time. Cartridge loading. Tool weighs only 11 pounds. Nails conform to Federal Specification FF-N-105a, Interim Amendment-2, April 7, 1964.

The GUN-NAILER®

Drives all types of 6d and 8d nails. Up to 7,000 an hour, including reloading time. Sturdy strip loading. Weighs under 8 pounds. Proved dependable. It's been the leading power nailer for over five years.



take less time per job

■ Say your total labor cost is \$5.50 an hour. You can save up to \$57.27 per hundred pounds of 16d nails by using the Paslode *Stallion* power nailer instead of hand nailing. Save even more per hundred pounds of 8d nails with the Paslode *Gun-Nailer* power nailer. And the speed of nailing gets the job completed days sooner.

In other words, you can't afford *not* to have these modern tools today. They have been proved to be rugged and dependable the year-around. Let us send you a free nailing cost calculator. More important, let the Paslode man near you demonstrate the tools.

Call him (see "Nailers" in the Yellow Pages) or write us.





Remove old doors



Screw stile to frame



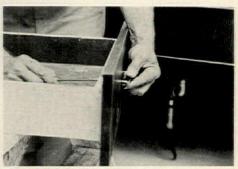
Laminate cabinet ends



Nail on door molding



Hinge door to stile

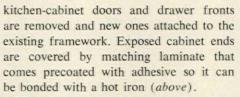


Replace drawer faces

Quick way to bring a kitchen up to date: Just switch cabinet doors

This packaged door-front system was designed for the do-it-yourselfer, but it may be better suited to the professional remodeler. Reason: On-the-job cutting and alignment—especially when adapting the system to old metal cabinets—could be tough for the average do-it-yourselfer.

The system is based on stock-size door and drawer-front panels made of woodgrain plastic laminate on a 5/8" core. Old



New doors aren't hung directly on the old framework. They are hinged to new stiles (*above*) by extra-long screws, which are then used to face-mount the stiles on

the frame. New drawer fronts are attached by extra-long drawer-pull screws. Valance and sink-front panels are nailed on.

Stile-and-door units can be ordered precut and predrilled to custom specifications. And when the doors are hung, they can be left flush for a contemporary appearance or decorated with matching moldings and medallions. Homewood Ind., Homewood, Ill. Circle 290 on Reader Service card

Sliding glass door manufacturers switch to safety glazing

Annealed-glass sliding doors, which cut more than 100,000 people a year badly enough to require medical care, are now officially on their way out.

Beginning in January 1969, member companies of the Architectural Aluminum Manufacturers Assn. (AAMA) will use safety glazing exclusively in sliding glass doors. The changeover is important: AAMA members produce about 80% of the doors. And it's likely that makers of the other 20% will eventually follow along, for three reasons:

First, more and more juries are awarding punitive damages to persons injured in collisions with sliding glass doors. And everyone involved is liable: installer, builder, architect, dealer, distributor and manufacturer.

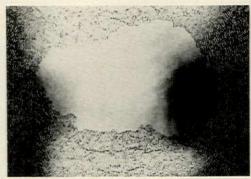
Second, the cost of tempered safety glass—which accounts for 90% of sliding door safety glazing—has dropped 60% in the last decade. It now costs only about

15% more than annealed glass.

Third, there's a rising public demand for replacing annealed glass with tempered glass in existing doors. Installed costs for a 34''x76'' panel range from \$25 in Florida to \$80 in New York.

Any AAMA members who don't switch to safety glazing will lose their membership, according to AAMA Executive Vice President Frank S. Fitzgerald. The specification they must comply with is USAS A134.2-1968.

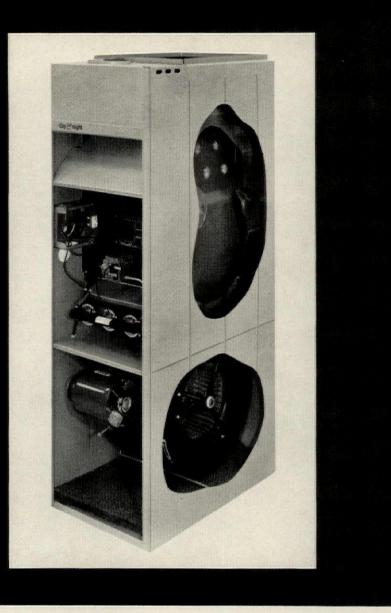
However, the spec isn't legally binding on anyone else. And it won't be until local governments incorporate it in building codes, following the examples of Los Angeles, Washington State, and Dade County (Miami), Fla.



TEMPERED GLASS (*left*) is three to five times stronger than annealed glass; when it does break,



it crumbles. Annealed glass (right) breaks into shards that can cause serious injury.



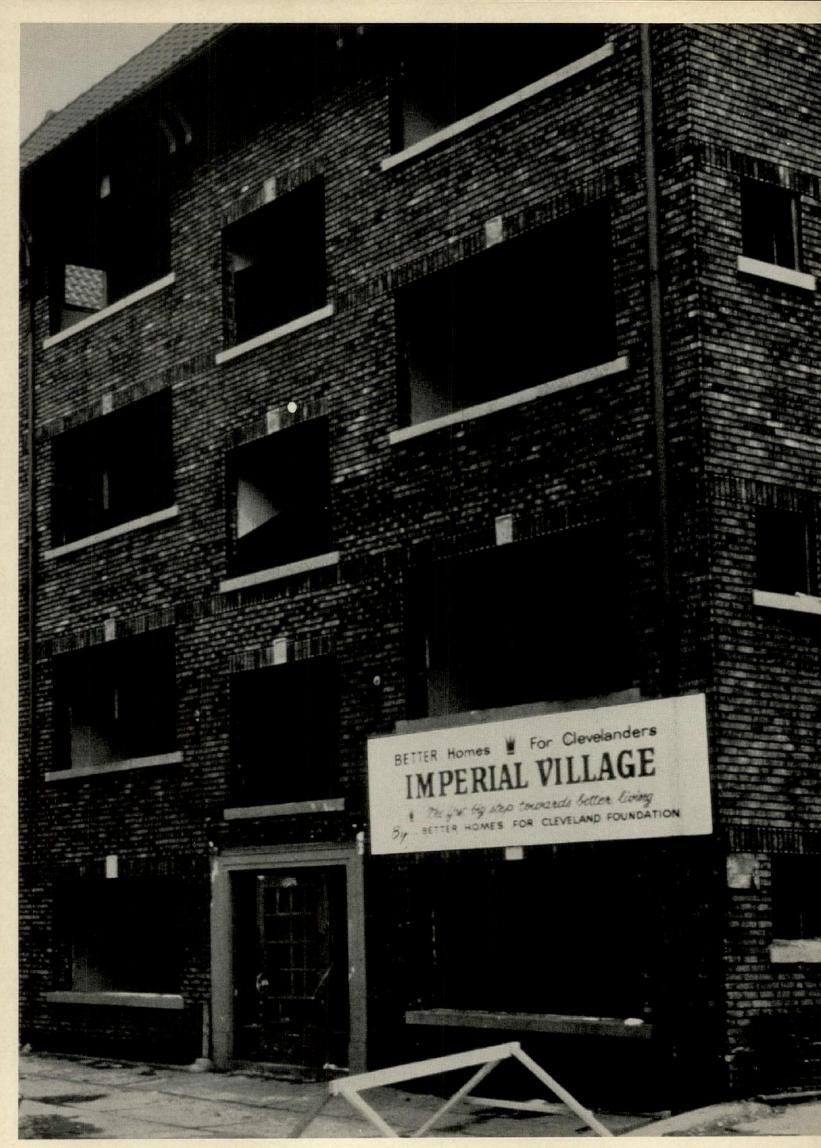
Great guts

Every Day & Night furnace has 'em. The guts to take on any heating job-tough or routine. And get it done ... quieter and safer with even heat distribution.

The guts of our story are features like Jetglas "C." A space-age protection that's permanently fused-inside and out-to the heating element of many Day & Night furnaces. It protects steel against heat and rust. Provides extra long life and is another one of our hidden value design features.

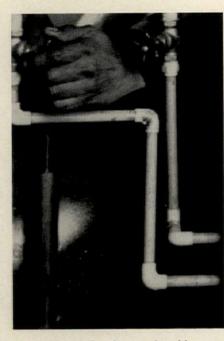
Only Day & Night offers such a broad, flexible line. Over 100 basic models-indoor, outdoor, upflow, downflow, horizontal. Gas, oil, electric-and they all convert to air conditioning. Mail this coupon today for the inside story on the complete line of Day & Night furnaces.

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NAME		
ADDRESS		
CITY	STATEZIP	
	HEATING . AIR CONDITIONING . WATER	HEATING

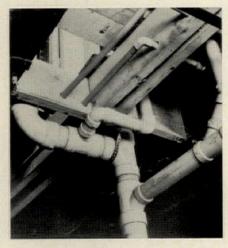


How vinyl (PVC) pipe made plumbing rehabilitation feasible in this 1908 Cleveland apartment

1. In rehabilitation projects, the magic word is "cost". This is particularly true in the re-plumbing part of the job. During recent months, in a typical rehabilitation project in Cleveland, Ohio, involving 110 apartment units, piping made of rigid Geon vinyl (PVC) was used for the drain, waste and vent system throughout.



2. In piping for hot and cold water distribution lines, a heat resistant material, CPVC, tradenamed hi-temp Geon vinyl, was used.



3. Cost factor of the vinyl plumbing systems for rehabilitation has been highly favorable. On this project, dollar savings were greater than one-third on bills of materials cost.



4. PVC pipe is lightweight and easy to install through and around the existing framing. It can readily be preassembled.



5. Installation was remarkably easy in tight, hard-to-get-at places because solvent cemented joints eliminated threading and soldering.



6. Maximum safety was achieved because torches were not required for installation; this was especially important in confined, "tinder-dry" construction.



7. The simple method of joining PVC and CPVC piping is highly efficient on one job only four leaks out of 5000 joints. And they were easily corrected. Expansion joints, shown here, were used between floors and performed equally well.

For more than 15 years, the raw material experts in pioneering PVC pipe have been our technical men and development engineers. Our experience can be your experience. For information on PVC and CPVC pipe, contact B.F.Goodrich Chemical Company, Dept. H-15, 3135 Euclid Avenue, Cleveland, Ohio 44115.

B.F.Goodrich Chemical Company



It was a beautiful ceremony

You would have expected these two to "get together" -Kitchen Kompact and the Certification Seal of the National Kitchen Cabinet Association.

Kitchen Kompact's two distinguished lines of cabinets – Mellowood and Glenwood – now proudly wear the Certification Seal of the NKCA. The performance test – performed by outside, independent laboratories – covered a wide area: structural tests, static loading, shelf impact, door impact, hinge strength, drawer and door operation. KK cabinets also exceeded the finish tests – shrinkage and heat resistance, hot/cold check resistance, chemical resistance and detergent and water resistance.

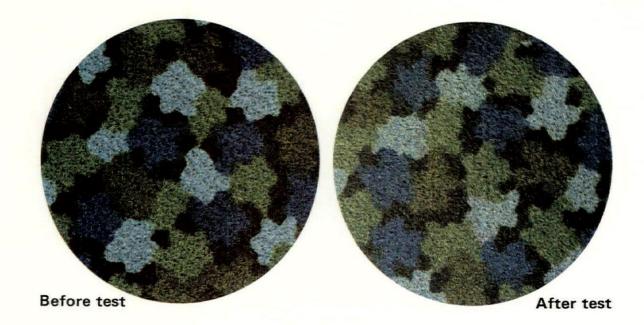
The NKCA Certification Seal is proof of quality performance by Kitchen Kompact cabinets. It assures you and your customers of dependable performance for the lifetime of these cabinets.

We predict a long and happy honeymoon for the pair!





Nearly 1½ million people at Grand Central Station tried to run Ozite into the ground...



...Grand Central Station Test proves Ozite Futuristic Carpet almost like new after equivalent of 15 years home wear!

Better Fabrics Testing Bureau concludes Ozite Futuristic shows little change in appearance and texture after traffic by 1,380,000 people!

Carpeting places as busy as Grand Central Station? Use the carpet *proved* there. Ozite Futuristic Carpet.

The Better Fabrics Testing Bureau put Futuristic in a street-level corridor connecting the main waiting room of Grand Central Station with the main station. There it stayed for 30 days for a prolonged accelerated wear test . . . tromped on and stomped on by nearly 1½ million people ... vacuumed three times a day, shampooed once a week.

At the end of the test, sample plugs were uniformly vacuumed and shampooed, then photographed. A carpet showing original appearance or no noticeable change would rate "0". Ozite Futuristic Carpet was rated an amazing "0.5".

(To see why look at the above unretouched photographs of Futuristic Carpet before and after the test!)

The Bureau reported that neither the appearance nor texture of Futuristic was noticeably altered by the prolonged test in which 1,380,000 people passed over the installation. Their interpretation of the test indicates that Ozite Futuristic will show satisfactory retention of appearance and texture after 15 years normal in-home use!

Futuristic-a new concept in multicolor patterned carpet

What gives Futuristic its exceptional durability? The way it's made, for one.

Futuristic is the first multicolor patterned carpet ever manufactured by the "needlebond" process. The construction is dense and firm, the surface flat . . . making Futuristic less "crushable" and far more resilient than ordinary carpets.

What's more Futuristic has a 100% nylon face for extra toughness. And even the rubber backing is made to withstand extraor-



TURISTIC CARPET

dinary punishment. It's a high-quality high density foam rubber cushion that is *impregnated* into the back of the carpet—not just laminated or bonded.

Sharp multicolor patterns never before possible

Ozite's unique silk-screening technique applied to the flat "needlebond" surface of Futuristic results in *complete color penetration* of the face fiber—providing exceptional colorfastness, distinct design detail, and successful use of a wide variety of colors in a single pattern!

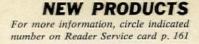
Choose from a full range of dramatic designs—from the bold and brilliant to the soft and subtle—all with a sharpness and clarity never before possible in a multicolor patterned carpet.

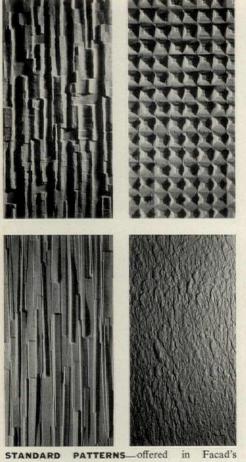
Priced far less than other quality multicolor patterned carpet

Here's another amazing feature of Futuristic Carpet: Ozite's economical high-speed needlebond manufacturing process makes it possible to produce and sell Futuristic at a cost far less than you'd pay for other high-quality multicolor patterned carpet.

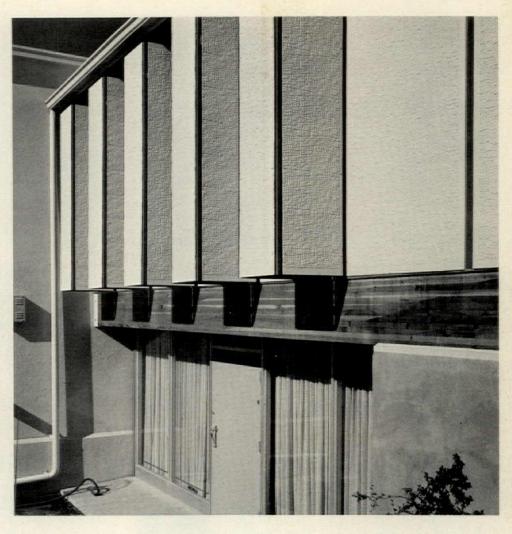
See your Ozite dealer or distributor for details about the finest commercial carpet value on the market...Ozite Futuristic!

®Ozite is the registered trademark of The Ozite Corporation, Merchandise Mart, Chicago, Illinois





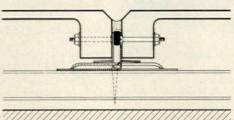
STANDARD PATTERNS—offered in Facad's basic light grey color, plus a choice of eight earth tones—include the four shown above. At right: a pattern that can be special-ordered.



Lightweight sculptured panels offer a wide choice of texture and color



EXTERIOR INSTALLATION is easily handled by workmen. Material weighs only 2 lbs. per sq. ft.



TYPICAL FASTENING for single-thickness panels calls for concealed stainless-steel clip.



INTERIOR INSTALLATION over gypsumboard uses a fastening system like the one shown above.

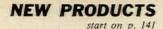
Only $\frac{1}{4}''$ thick, the panels weigh approximately 2 lbs. per sq. ft. They look like thin slabs of reinforced concrete—in sheets as large as $\frac{4}{10}'$ —but are actually pressure-formed of asbestos-reinforced calcium silicate.

Their stiffness and light weight make the panels easy to handle: Average time required for installation on several jobs monitored by the manufacturer was 20 man-minutes per panel.

The panels—called Facad—may be applied as a total wall system to large areas, or used as spandrels, fascias, balcony panels or other design accents. A variety of edges and fastening devices permit several methods of attachment (one is shown at left).

Several patterns with varying degrees of sculptural relief are standard (*photos*, *above*); others can be custom-ordered. Naturally a light grey in color, the material comes in eight earth-tone finishes, and its manufacturer expects to provide many additional finishes on special order.

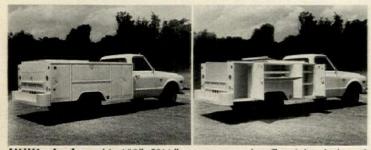
Facad has no climate limitations and is completely incombustible. It costs from \$2 to \$5 a sq. ft., depending on size and quantity ordered (price does not include mounting system). U.S. Plywood, New York City. Circle 295 on Reader Service card



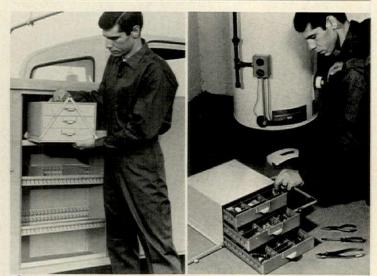
Tools and equipment



Portable break detector—a hand-held probe plus transmitting/ receiving unit—pinpoints breaks in hidden or inaccessible wiring to within 1" and through material as thick as 6". Unit operates on 9-volt battery. Systems Research, Portland. Circle 210 on Reader Service card



Utility body—with 108"x58¼" cargo area—is offered in choice of three compartment arrangements. Interior shelves of 18-gauge steel adjust up and down, incorporate retainers to steady shelves on rough roads. Morrison, Buffalo, N.Y. Circle 212 on Reader Service card



Three-drawer parts carrier with separate bins for nails, screws, nuts and bolts, etc., holds about 15 lbs. Hinged handles prevent unit from opening; it fits special shelves on manufacturer's truck bodies. Reading Body Works, Reading, Pa. Circle 211 on Reader Service card



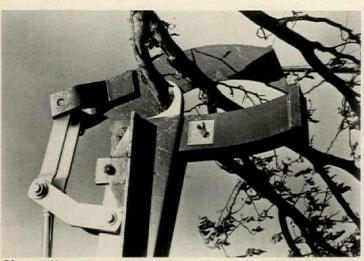
Rapid-firing nailer/stapler drives up to 12 fasteners per second, depending on length of fastener and type of wood. The tool can be set at a high, medium or low speed by adjusting the metering bolt in the cap. Spotnails, Rolling Meadows, Ill.

Circle 213 on Reader Service card



Automatic nailer—the first to drive nails in the 1¼" to 1½" range—takes a coil-type 300-nail cartridge. Nails feed automatically as fast as nailer is operated —up to 280 nails per minute. Weight: 7½ lbs. Duo-Fast Fastener, Franklin Park, Ill.

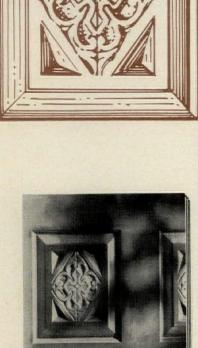
Circle 214 on Reader Service card



Claw-cutter that resembles a massive pair of pinchers shears rods up to 1" in diameter and tree limbs with diameters of 4" to 6" (*photo*). Unit fits onto the arm of a backhoe in place of the bucket. Cooper-Stanley, Arlington, Tex. *Circle 215 on Reader Service card*



Improved tractor-loader (shown above with 10' backhoe) is 15% more powerful than maker's prevous model, also offers 11% more load-lift capacity and a new 6x4 manual reversing transmission. Ford Motor, Birmingham, Mich. *Circle 216 on Reader Service card*

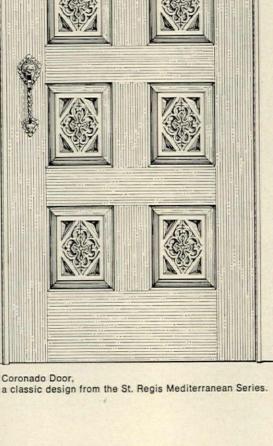


St. Regis Panel Doors

A Mediterranean Door by St. Regis is much more than a nice front.

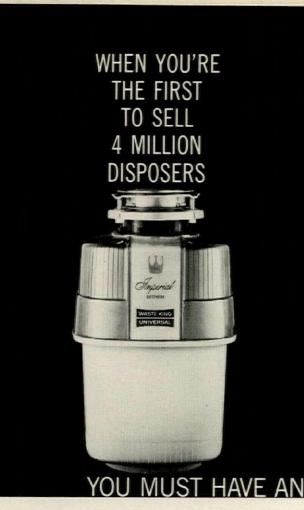
"Mediterranean" is the newest design series from St. Regis ... leading the trend to greater elegance. But the beauty of St. Regis panel doors goes deeper than surface detail. Those deeply carved panels have the look and feel of the original Basque carvings which inspired them. The solid wood is the finest available, and is put together by craftsmen whose reputation for top quality is backed by long experience. St. Regis quality control starts in our own forests of Douglas Fir and West Coast Hemlock and continues through every step of manufacturing and shipment. For our new catalog, including the Mediterranean Series, write the Forest Products Division, St. Regis Paper Company, 1019 Pacific Avenue, Tacoma, Washington 98401.







143



We became first choice of 4 million buyers when the word got out: Waste King can take all the food waste any family can hand out – day in, day out for years – and do it quietly. Without jamming. Without annoying service problems.

We hushed the irritating noises with our patented Hush Cushion suspension. And when people found it easier on the ears to take the daily grind, they bought Waste King.

You can afford to recommend our disposers to every customer, because we designed them to do a complete job on *all* food wastes. We made them another cut above the others by giving them a better cut below. With an exclusive surgical steel undercutter blade that really tears into its work. When people discovered how we cut up stringy stuff like corn husks and celery, they bought Waste King.

And your customers will be finding out about all of Waste King's exclusive features because we're telling 50 million readers of Look, Sunset, Good Housekeeping, Better Homes and Gardens, House and Garden and House Beautiful about Waste King's edge.

But does this mean your buyers will be happier? You bet. You're giving them a fine product they've seen advertised. Good reasons for you to specify Waste King disposers. For information, write Dept. H-9.



3300 E. 50th Street Los Angeles, California 90058 Makers of America's finest disposers, dishwashers and cooking equipment. A subsidiary of Norris Industries.



NEW PRODUCTS

start on p. 141

Rigid polyurethane beams incorporate adze marks and saw cuts to look like real oak. Each 54" beam weighs only 27 oz., can be cut with a knife and is packaged with its own adhesive. Paeco, Perth Amboy, N.J. Circle 220 on Reader Service card



Factory-finished paneling of $\frac{1}{4}$ "-thick hardboard—features wide, random-spaced grooves and comes in four shades of pecan (sage is shown above). Paneling can be wiped clean and comes in $\frac{4}{x}7'$, $\frac{4}{x}8'$ and $\frac{4}{x}10'$ sizes. Masonite, Chicago.

Circle 223 on Reader Service card



Suspended ceiling panels in a 2'x8' size save on installation time: The lightweight Fiberglas panels require half as many main tees, cross tees and suspension wires as standard 2'x4' panels. In three washable patterns. Owens-Corning Fiberglas, Toledo, Ohio. *Circle 224 on Reader Service card*

chimney innovation

Occasionally a new product distant hills. Its slender silwill enhance innovation. The all-new Metalbestos Model SS all stainless steel chimney system is such a product. An imaginative glimpse ble walls to provide 17 times brings rise to subsequent applications. The chimney becomes more than an exhaust vent . . . it lends inspiration to the use of lively and interesting space forms. Integrally beautiful, it soars from a firepit before a backdrop of nearby trees and

houette is shaped in durable stainless steel. Special low-K insulation fills the 1inch space between its douthe insulating value of brick. Further innovative possibilities exist through a range of six individual diameters. Write for the new Model SS catalog for system details.



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Western District: 1426 S. Santa Fe Ave., Los Angeles, Calif. 90021

Circle 93 on Reader Service card

NEW PRODUCTS

start on p. 141

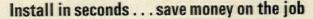
Baths



Bathroom ensemble finished in off-white and gold combines vanity, dressing table and 6"-deep wall cabinets. Features include protective acrylic coating, pull-out shelves and solid-core doors with magnetic catches. NuTone, Cincinnati. Circle 230 on Reader Service card



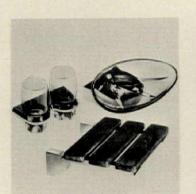
Easy-to-clean cabinet is vacuum-molded in one piece from highimpact polystyrene. The mirrored door is vinyl-laminated on the inside and comes in three shapes—oval, rectangular and octagonal. Permaneer, St. Louis. *Circle 235 on Reader Service card*





Woodgrained vanity has Formica base, synthetic-marble top and 19"x16" oval basin. Units are manufactured in five standard widths: 24", 30", 36", 42" and 48". The vanity is also available in white. Placo Industries, Robinson, Ill.

Circle 231 on Reader Service card



Chrome-finished line of bathroom accessories features concealed mountings: No fasteners are visible. The 32-component line includes a soap dish (rear), tumbler holder (left) and teak bathtub seat (foreground). Alsons Products, Somerset, Mich. Circle 233 on Reader Service card

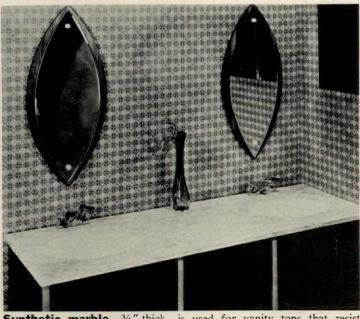


Spanish-style vanity features beveled-panel doors, solid-oak drawer fronts and door frames, dovetailed drawers, and custom-cast bronze pulls. Line includes 24"-, 30"- and 36"-wide models, all with molded-plastic tops. Brammer Mfg., Davenport, Iowa. Circle 232 on Reader Service card



Medium-priced showerhead has a bright chrome finish. The unit is self-cleaning and is designed to resist lime deposits and clogging. Its spray pattern adjusts from needle-sharp to full flood at the twist of a handle. Crane, Chicago.

Circle 234 on Reader Service card



Synthetic marble_34"-thick-is used for vanity tops that resist chipping and cracking. It is available in stock shapes and sizes in choice of ten colors. Cut-outs and installation aids for mounting have been developed. Theodore Efron, Chicago. Circle 236 on Reader Service card

The Hager POLYPLUG CLOSET ROD

Seamless tubular zinc-plated steel rods slip over "end serts." Each "end sert" is a plastic anchor that attaches to wall with a single wood screw. A twist motion extends the telescoping rod flush with the wall surface.

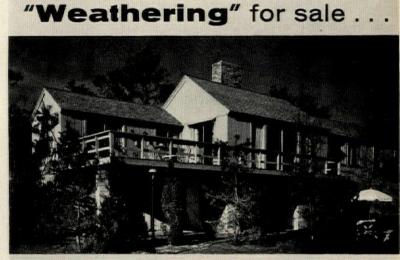
The low competitive price and the fast installation are money-saving advantages builders welcome.

Available for all closets up to twelve feet. See your Hager dealer for range of sizes and prices.





Circle 94 on Reader Service card



Home at New Seabury, Cape Cod, Mass.; Architect: Royal Barry Wills & Associates, Baston, Mass.; Developer: Emil Hanslin Associates, Melrose, Mass.; Cabot's Stains on siding.

Cabot's BLEACHING OIL

Demand is great for the unique "driftwood" look, an effect usually found only in seacoast areas after years of exposure to salt air. Cabot's Bleaching Oil, when applied to untreated wood surfaces, imparts a delicate gray tone which weathers in but a few months to a beautiful, natural driftwood gray, will not crack, peel, or blister. Everybody talks about the weather; Cabot's has done something about it.

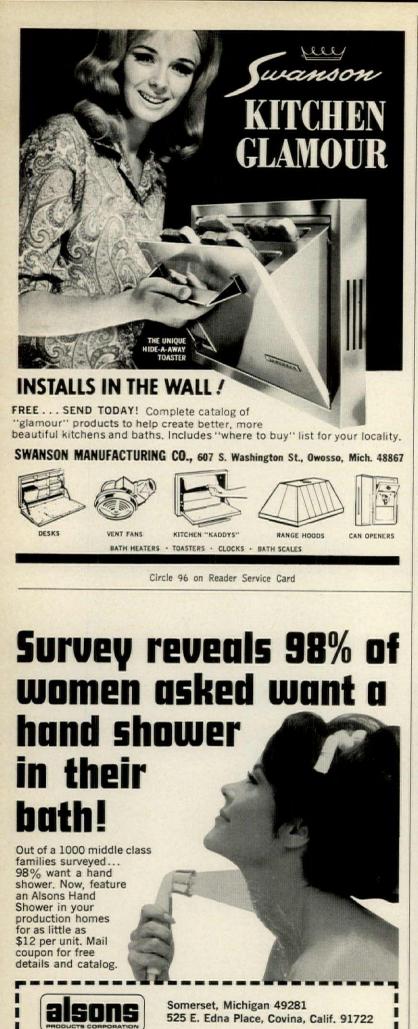
> Cabot's Stains, the original Stains and Standard for the nation since 1877.

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Cabot's

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Interiors

NEW PRODUCTS

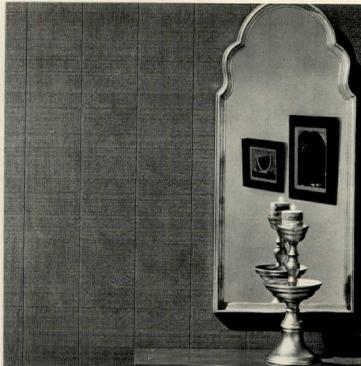
start on p. 141



Laminated plywood paneling is coated with vinyl—the manufacturer claims it is tough enough to walk on and won't peel, fade or discolor. Ten woodgrains (oak is shown above) come in 4'x7' or 4'x8' panels. Textone, Los Angeles. *Circle 221 on Reader Service card*



Pretrimmed vinyl mural depicts an Old World street scene with flowers in apricot, pink and blue. The three-panel mural—printed on a white background—will cover an area 9' high, from 6'9" to 13¹/₂' wide. Multicolor, Hatfield, Mass. *Circle 222 on Reader Service card*



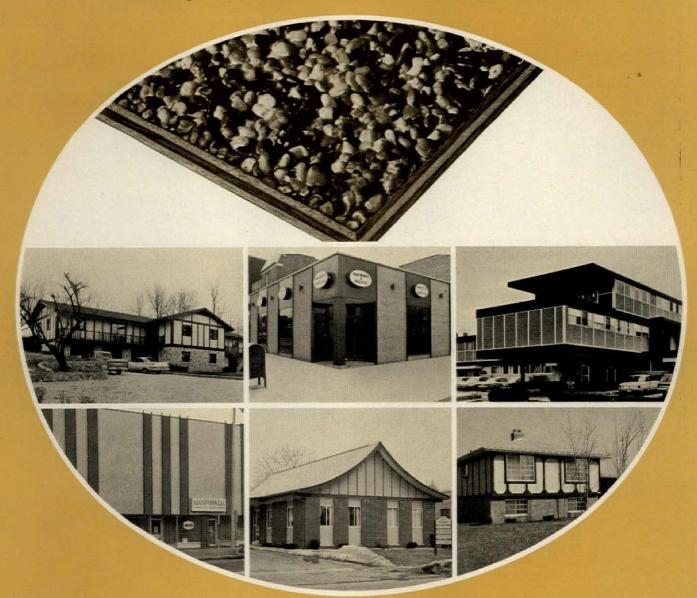
Rough-sawn interior paneling of $\frac{1}{2}$ "-thick Philippine mahogany needs little upkeep. It may be left unfinished or stained to match decor. Available in 4'x8' panels, in channel-groove or plain patterns. Boise Cascade, Boise, Idaho. *Circle 225 on Reader Service card*

New products continued on p. 150

Title

Stone on plywood

Factory-finished for quick installation

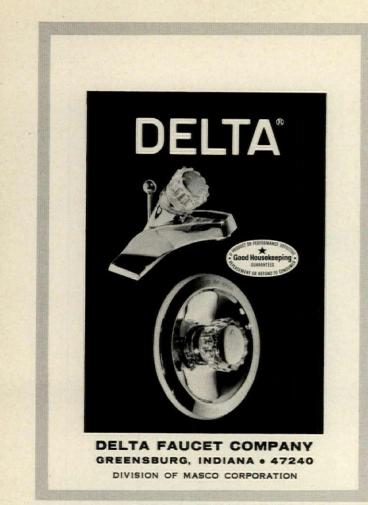


■ You can install Sanspray stone-on-plywood panels at about the cost of ordinary frame construction! And use less material! Sanspray panels combine the benefits of plywood construction with the beauty, the lasting value of natural stone. E Saw it, nail it into place . . . and all of a sudden, in a matter of minutes, 32 sq. ft. of beautiful stone-on-plywood finished wall is up. Who needs subcontractors? (You don't; not with Sanspray.) Sanspray panels are ready for use as siding, roofing, soffits, spandrels, interior walls, porch and house skirting, decorative fencing, and even for decking. Practically unlimited uses . . . commercial, residential, industrial.
And the results last. Sanspray panels are completely weatherproof. (What's more, they can be installed in any weather-no costly delays!) The epoxysealed stone surface requires no painting, no maintenance . . . ever. Sanspray is available in six attractive natural aggregate colors and textures. E Like to know more? Return the coupon.

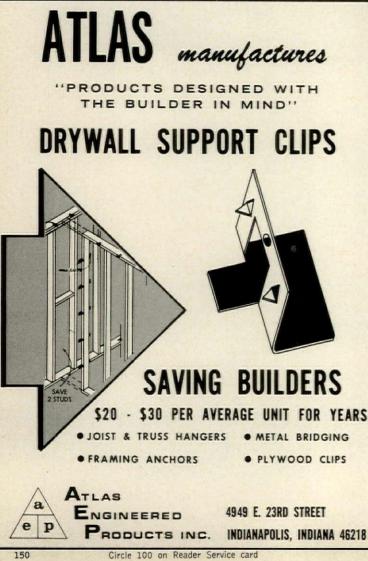
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1

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Circle 99 on Reader Service card



NEW PRODUCTS start on p. 141

Kitchens



Storage cabinet incorporates adjustable shelves to simplify the retrieval of canned goods on all levels. The doors are solid-core, resist warping, and their one-piece veneers are protected by a clear finish. NuTone, Cincinnati, Ohio. Circle 250 on Reader Service card



Water-conditioning unit has redesigned cabinet and control panel to blend with other kitchen appliances. The single-tank unit uses a filter of activated charcoal to remove bad taste and odor, as well as iron and rust. Bruner, Milwaukee. Circle 251 on Reader Service card



Free-standing electric range with side-by-side ovens is 40" wide. To simplify cleaning, both ovens have removable Tefloncoated panels, the cooking top slides out like a drawer and oven doors glide up out of the way. Frigidaire, Dayton, Ohio. Circle 252 on Reader Service card

Big Ical States and the lower your costs, help you build faster, stronger, better

End costly downtime from tool jamming with Senco staplers or nailers. Exclusive E-Z Clear tool "nose" flips open, drops bent fastener automatically. No digging, no disassembly.

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> Photo of Scott Tensile Strength Testing Machine applying 500 lbs.-plus pull to Sencoted fastener.

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Watch this space for spectacular new product announcement from Senco...another Big Idea to help you build better and faster and cheaper!

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Kitchens



Versatile oak cabinets have interchangeable panels that can be replaced with substitute facings and door and drawer pulls of handworked antique brass. Other features: adjustable shelves and magnetic catches. Raygold, Lindenhurst, N.Y. Circle 254 on Reader Service card



Compact pantry—24" wide, 84" high and 24" deep—is available in several finishes. The lower compartment includes several sections with shelves for canned goods, plus five shelves on the door. Above: space for bulky items. Long-Bell, Portland, Ore. *Circle 255 on Reader Service card*



Decorative ventilator in four sizes incorporates slide-in facia panels of builder's choice. Possibilities include ceramic tile to match countertops, stainless steel to match appliances, wood to match the cabinets. Distinctive Appliances, Van Nuys, Calif. *Circle 256 on Reader Service card*



Drop-in broiler for indoor or outdoor use can be installed in masonry without a grease drawer. Reason: Tilting grill drains fat off into a removable trough. Gas-fired ceramic coals provide radiant heat. Waste King Universal, Los Angeles. *Circle 257 on Reader Service card*

Incorporated



The time saver. Just hang it and paint it. No sanding. No filling. No priming.

The new Weyerhaeuser[®] Molded Door could save you as much as 15 minutes to an hour. Per door. And that's a lot of money in any man's league.

The one-piece faces in Colonial and Louver Panel designs are made of a tough resin impregnated wood fiber that's as smooth as a baby's cheek.

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start on p. 141

NEW PRODUCTS



Expansive cement—expansion is from .002" to .004" per cu. in. can be used both to repair cracks and to anchor materials including metal. Cement does not shrink or crack and is unaffected by water. X-Pando, Long Island City. *Circle 200 on Reader Service card*



Water-mix adhesive, for vinyl and other nonporous wallcoverings, is nonstaining and permits slippage for pattern matching. Adhesive is dry-packaged in bags of 1, 2 and 5 lbs.; 1 lb makes 13 pints of paste. Evans Adhesive, Columbus, Ohio.

Circle 202 on Reader Service card



Polyurethane coating in aerosol form applies a durable, high-gloss coating to all varieties of wood and hardboard. Suggested use: quick touch-up for damaged factory-finished panels or kitchen cabinets. DCMC Int., Great Neck, Long Island, N.Y. *Circle 201 on Reader Service card*

Nothing sells a home like Blue Star billing.

People who are buying and building these days appreciate the top performance modern gas delivers.

The stand-out features of the Blue Star Home are conveniences like the clean and wonderfully automatic cooking of a gas range. The added advantages of infrared, smokeless broiling, programmed cooking, the thermostatically controlled Burner-With-A-Brain*.

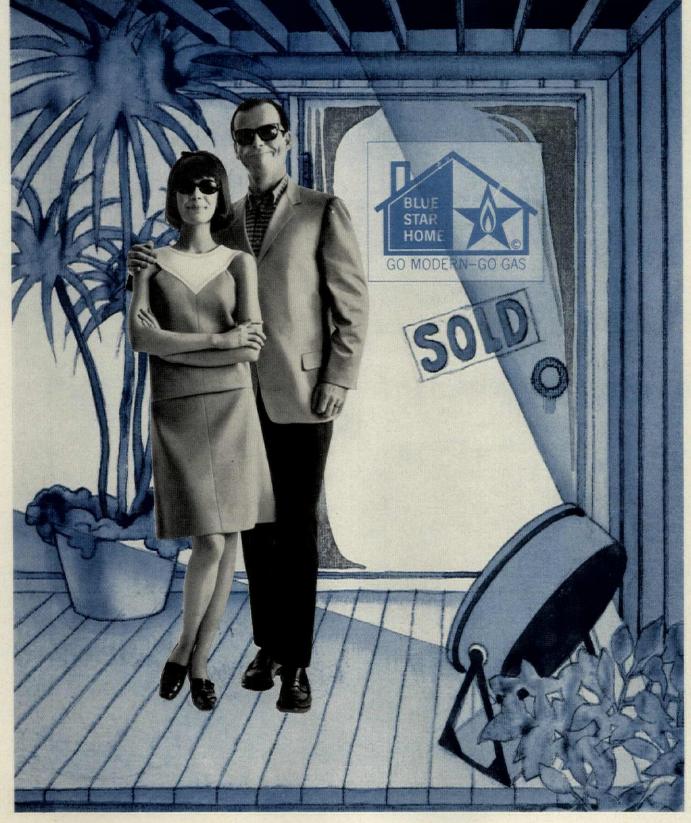
Your prospects know gas is dependable, too. That a gas water heater provides lots of hot water—fast! That they can count on clean, dependable, economical gas heating and cooling to save them work and save them money for years and years to come.

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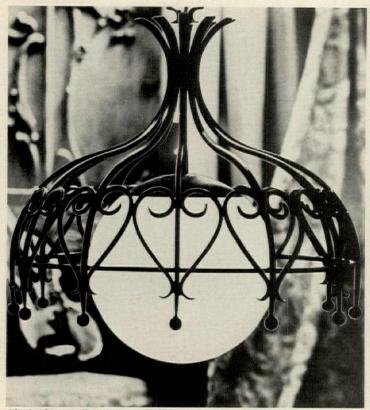
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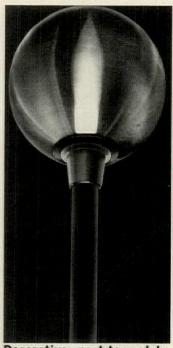
Gas makes the big difference ...costs less, too. *A.G.A. Mark



Lighting



Chain-hung fixture in Mediterranean style combines wrought-iron arms with an opal glass sphere. It is 18" in diameter, 18" high, can be hung up to 36" from the ceiling and uses one 100-watt bulb. Thomas, Louisville, Ky. Circle 205 on Reader Service card



Decorative post-top globe of unbreakable butyrate accommodates both incandescent and mercury lamps. Spheres are available in six diameters-from 12" to 24". Accessory pole has matteblack finish. Stonco Electric Products, Kenilworth, N.J.

Circle 206 on Reader Service card

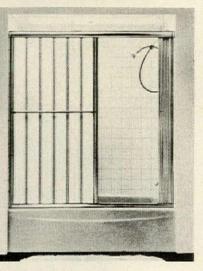


Compact, long-lasting bulb shown in foreground is nearly 2" shorter than conventional bulb, yet is said to be brighter and last longer. Bulb is first on market to use krypton gas. Its size permits use of smaller fixtures. Duro-Test, North Bergen, N.J. Circle 207 on Reader Service card

New literature starts on p. 158

TUB-MASTER® **AN OPEN AND SHUT CASE**

- 14 DECORATOR COLORS
- HIGH-IMPACT STYRON PANELS
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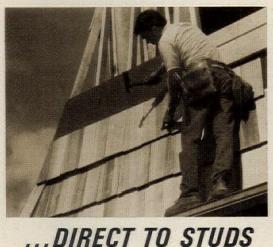
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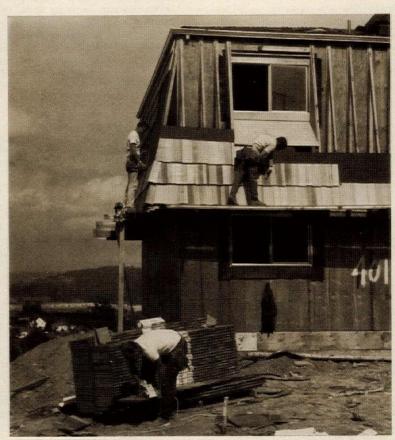
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NEW LITERATURE

For copies of free literature, circle the indicated number on the Reader Service card, p. 161

WASHERS AND DRYERS. Information sheets display line of automatic washers, gas and electric dryers in full color, detail features and specs. Whirlpool, Benton Harbor, Mich. Circle 300 on Reader Service card

SKYLIGHTS. The advantages of ribbed skylights of one-piece molded fiberglass are detailed in a four-page bulletin. Skylights come square, rectangular, or continuous to any length in 2' increments. Two styles: curb-mount or self-flashing. Williams Bermuda, Alhambra, Calif. Circle 301 on Reader Service card

STEEL ACCESS DOORS. Designed for quick entry to valves, electrical systems and other service points, a line of access doors is displayed in a four-page brochure. Miami Carey, Cincinnati, Ohio. Circle 302 on Reader Service card

SOLAR CONTROL. Twenty-page brochure describes how tinted acrylic plastic solves problems of solar heat gain and glare. Plastic was developed for use in window glazing, skylights, transparent enclosures and sunscreens. Rohm and Haas, Philadelphia. Circle 303 on Reader Service card

TILE INSTALLATION. How to set ceramic, quarry or paver tile in conventional mortar, dryset mortar or organic adhesives is the subject of six revised installation specifications issued by the United States of America Standards Institute. Technical information has been brought into line with the latest industry practices. Tile Council of America, New York City. Circle 304 on Reader Service card

CERAMIC TILE. Twenty-page handbook tellsand shows-how to install ceramic tile. Discussed: materials for setting and grouting, uses and limitations. Includes comparison of installation methods for a wide variety of uses, and specs. Tile Council of America, New York City. Circle 305 on Reader Service card

BATHROOM CABINETS. Full-line catalog displays manufacturer's mirrored cabinets and lighting accessories. 24 pages. Monarch Metal Products, Elk Grove Village, Ill. Circle 306 on Reader Service card

EXPANSION BOLTS. Twelve-page catalog offers detailed data on complete line of expansion anchor bolts and screws. Includes a new removable concrete bolt. Wej-It Expansion Products, Broomfield, Colo. Circle 307 on Reader Service card

RESIDENTIAL SECURITY SYSTEMS. Three types of alarm services are outlined in an eightpage folder with a cutaway drawing to illustrate the essentials of residential installation. American District Telegraph, New York City. Circle 308 on Reader Service card

SAFETY GLAZING. A 14-page catalog enumerates-with photos, diagrams and specification tables-the advantages (in light commercial construction) of acrylic plastic for safety glazing. With installation instructions. Rohm and Haas, Philadelphia. Circle 309 on Reader Service card

SOLID-HARDWOOD PANELING. Prefinished plank paneling is the subject of a full-line catalog with many illustrations. Townsend Paneling, Stuttgart, Ark. Circle 310 on Reader Service card

BATHROOM IDEAS. From floor plans to decorative details, an illustrated 28-page brochure suggests many ways to handle bathrooms. Information is included on the latest in wall and floor coverings, plus storage. Miami-Carey, Cincinnati, Ohio. Circle 370 on Reader Service card

RESILIENT FLOORING. Twenty-four-page booklet is a comprehensive guide to all types of resilient flooring, including vinyl, linoleum, vinylasbestos tile and cushioned-vinyl sheet flooring. Each type of flooring is described in detail with the aid of charts comparing product performance, ease of maintenance and approximate installed cost. Included in the brochure are color photos. Armstrong Cork, Lancaster, Pa. Circle 371 on Reader Service card

ACOUSTICAL GRID SYSTEMS. A new type of beam-actually two parallel double-web beams with a recessed insert-is described in a fourpage brochure. With specs. Eastern Products Corp., Baltimore, Md. Circle 372 on Reader Service card

SCULPTURED BUILDING PANELS. Panels that look like reinforced concrete-yet weigh only 2 lbs. per sq. ft-are described in a brochure. It shows installations, patterns and edges, and contains complete technical data. U.S. Plywood, New York City. Circle 373 on Reader Service card

H&H editorial index

A few copies of House & Home's 1967 editorial index, an eight-page reference guide, are still available.

It includes a cross-referenced listing of all subjects covered last year by H&H-115 in all, from acoustics, to zoning-plus combined, chronological tables of contents of major articles.

If you'd like a copy of the index (there's no charge), write to: Reader Service Dept., HOUSE & HOME, 330 West 42 Street, New York, N.Y., 10036.

COMPACT FURNACE. A new furnace offered for use as a residential central electric heating system or, with optional cooling coils and a condenser, as a combination heating and air conditioning system is described in a product sheet with specs. Ceilheat, Knoxville, Tenn, Circle 374 on Reader Service card

SPRAY INSULATION. A two-component urethane-foam system formulated for application by standard airless spray equipment is the subject of a four-page bulletin. With physical properties, and handling, mixing and storing information. Isocyanate Products, New Castle, Del. Circle 358 on Reader Service card

COMPACT KITCHENS. Units suggested for efficiency apartments and vacation or second homes are displayed in color in a 20-page brochure. The units range from under-counter refrigerator models as small as 29" wide to full-service food centers-with gas or electric range, freezer/refrigerator, sink and oven/broiler-as large as 72" wide. Crane, Chicago. Circle 359 on Reader Service card

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Issaguah	St. Regis Forest Products	(206)	392-5367
Tacoma	Briggs Manufacturing Company		472-4439
Tacoma	St. Regis Forest Products		383-1861
Vancouver	Mercer Manufacturing Co.		695-8353
Walla Walla	Van Petten Lumber Company Inc.	(509)	525-4000
wisconsi	in		
Eau Claire	Menard's Cashway Lumber Yard		874-5585
Merrill	Wisconsin Window Unit Co.		536-5581
Middleton	Dane County Truss Company		836-1941
Milwaukee	Wisconsin Bridge & Iron Company		466-2100 632-2773
Racine	The Custom Component Co.		467-4646
Sheboygan Fal			378-2270
Solon Springs	Precision wood truss me.	(110)	010-2210
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CANADA

Builders Fabrication & Supply Co.

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british co	Nat'l Engineered Structures Co.	(604) 853-1195
newfoun St. Johns		(709) 279-5693
nova sco Dartmouth	tia A. R. Hemming Construction Ltd.	(902) 463-2517
ontario Fonthill Kingston London North Bay Ottawa Pembroke Port Arthur Thornhill Toronto Willowdale Woodstock	Fonthill Lumber Ltd. Glen Supply Company Ltd. London Roof Truss Ltd. Millford Construction Ltd. Steenbakkers Lumber Ltd. Kramer Const. & Lumber Ltd. Biltrite Lumber & Supply Ltd. G. & M. Forest Products Ltd. Precision Prefab. Products Ltd. Welsh Lumber Company Ltd. Alcan Universal Homes	(416) 892-2641 (613) 542-4957 (519) 438-2941 (705) 474-8140 (613) 828-2758 (613) 687-5632 (807) 344-8428 (416) 889-6219 (416) 244-5601 (416) 225-8861 (519) 537-5541
quebec La Prairie Quebec Quebec Roxboro	Roof Truss Incorporated Materio, Inc. Steel & Timber Structures Ltd. D. R. S. Products Limited	(514) 861-2791 (418) 623-9871 (418) 683-3606 (514) 334-3337
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128 - foot special Gang-Nail gable trusses erected in one piece for Imperial Components Inc., Charlottesville, Va. truss plant. Trusses 8 ft. OC for 40 psf.-Stainback & Scribner, AIA.



Schneithorst's Bavarian Inn. Gang-Nail flat roof trusses for mansard span 47 ft. and are 13½ ft. high. Trusses fabricated by Wood Tech Corp., Kirkwood, Mo.-Robert Elkington, AIA.

Because of rising construction costs, more and more designers and builders find that structural problems can be solved by Gang-Nail Truss Systems. Each of the licensed fabricators listed has a design library of over 14,000 computer-designed wood trusses available, offering a wide range of flexibility. In addition, special design service for complex structures to meet all requirements is supplied by qualified structural engineers to all Gang-Nail Fabricators.

Gang-Nail® is the exclusive manufacturer of a 14 gauge quality steel connector permitting heavier loads and longer spans. All components are produced with precision on heavy-duty automated equipment under quality controls ensuring the highest degree of uniformity.

Call one of the Gang-Nail "Problem Solvers" listed at left . . . You'll like the economical solution, the estimate and the dependability of on-time delivery.

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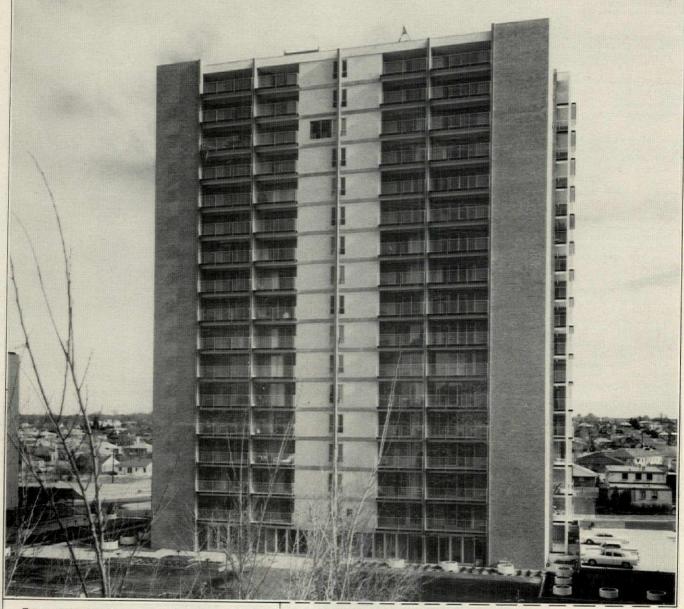
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contains 128 units, parks 110 cars, assures total privacy with 58 decibels of sound resistance and includes landscaping, appliances, draperies and carpeting. It also shrugged off a few earthquakes.

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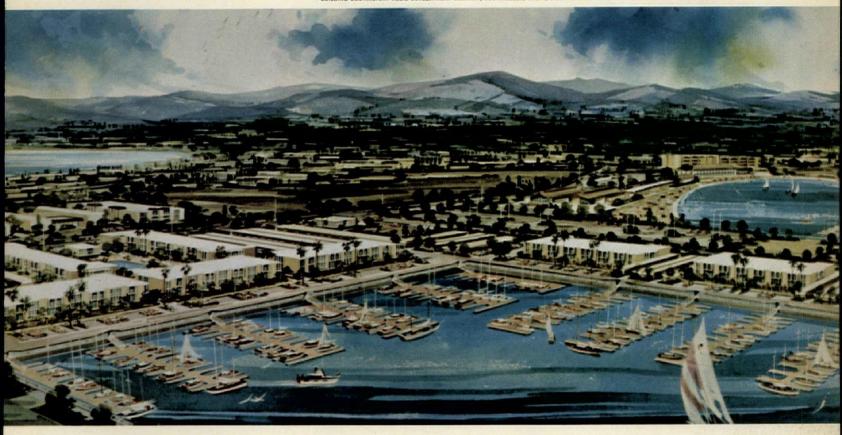
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"Country Club on the Ocean"

uses GSR fittings for drain/waste/vent system roof drain piping sprinkler system underground electrical conduit A big project and a big problem faced the builders – and the plumbing contractor – of the Bar Harbor development at Marina Del Rey, California. Plastic pipe with GSR fittings saved money on the project and eliminated the problem. The plumbing contractor installed nearly six miles of plastic pipe with more than 10,000 GSR fittings to serve the 288 apartments in the \$6 million, 8-building complex.

The big problem was severely corrosive soil. Metal piping would have required cathodic protection against soil electrolysis – costing as much as the pipe and fittings. The chemically inert plastic pipe and fittings require no such protection.

But that was only the start of the savings. "The installed cost of the plastic pipe systems was actually well below our estimates, so we were able to pass a substantial saving on to the owners," said Mr. Al Pacini, partner in Wilpac Plumbing. "We were very impressed with the quality and easy installation of the GSR fittings, and we plan to make good use of them in future projects."

The plumbing installation at Bar Harbor is illustrated in a new brochure. Write for your copy today. R. & G. SLOANE MFG. DIV., THE SUSQUE-HANNA CORP., 7606 N. Clybourn Ave., Sun Valley, Calif. 91352.

R PLASTIC PIPE FITTINGS

We like to be flattered . . .

Ridge vent

Soffit

but we don't like YOU to be fooled!

Imitation is the sincerest form of trying to make money from someone else's idea.

■ For example, Vent-a-System now has a couple of imitators. But only Venta-System was developed in the world's first test house built to study attic ventilation scientifically. Only Vent-a-System is backed by years of research and millions of feet of successful installation. Only Vent-a-System is sold with a \$1,500,000 warranty that says it must maintain attic temperature no more than 15°F. above outside air. Only Vent-a-System gives a continuous low profile on the ridge line. You see, because Vent-a-System is protected by original patents, its imitators have been unable to offer all of its outstanding features in imitative products.

How can you be sure that an imitator has solved the problems of uniform air flow, snow and rain infiltration, and high-wind, low-wind performance?

You know Vent-a-System's success story. Stick with it.



NEW LITERATURE

ROOF TRUSSES. For builders who wish to fabricate single-plane roof trusses without investing in special equipment, design and fabricating information is available on a nail-plate system accepted by FHA. Timber Engineering Co., Washington, D.C. Circle 384 on Reader Service card

TRENCHER. Sixteen-page brochure displays and describes a machine with a triangular-configuration digging element for trenching areas $4\frac{1}{2}$ ' to 11' deep and 26" to 32" wide. Machine digs vertical back-wall trench and manholes with all four walls vertical. The Cleveland Trencher Co., Cleveland, Ohio. Circle 356 on Reader Service card

PATIO PLANTERS. Patio pots and planters of asbestos cement are displayed in an eight-page brochure with several illustrations in color. Atlas Asbestos, Montreal, Quebec, Can. *Circle 357 on Reader Service card*

PLASTIC GLAZING MATERIALS. Installation procedures, specifications and prices of breakageresistant plastic glazing materials are described in a 14-page brochure. Illustrations show proper glazing techniques and a listing tells locations in the U.S. where products are available. Cadillac Plastic and Chemical Co., Detroit, Mich. Circle 379 on Reader Service card

TAILGATE LOADERS. How to equip a lightweight-from ¹/₂ to 1 ton-truck for fast loading and unloading is described in a four-page brochure with application photos and details of mounting options. With platform dimensions and unit weights. Santa Anita Mfg., Temple City, Calif. Circle 360 on Reader Service card

CONCRETE FLOOR AND ROOF SLABS. How to erect precast concrete floor and roof slabs is explained in a six-page booklet. Twenty-eight steps—from lifting slabs off the truck to painting finished ceilings—are pictured. The Flexicore Co., Dayton, Ohio. Circle 361 on Reader Service card

FLOOR DESIGN. A 24-page booklet is lavishly illustrated with full-color room settings showing ideas for every room in the house. The booklet tells how to coordinate the color and design of a floor with the rest of the design scheme. Azrock Floor Products, San Antonio. *Circle* 350 on Reader Service card

RED CEDAR SHINGLES. Information sheet displays the ten most common fancy-butt-shingle designs and discusses their use. Shakertown, Cleveland, Ohio. *Circle 351 on Reader Service card*

LUMBER GRADING. To acquaint builders with the changes being made in lumber grading and marking, three information pieces are offered: a guide that summarizes the revisions in rules for 11 western softwood species; a manual that explains the stamping system and symbols used; and a product-use manual that discusses new sizes for framing lumber and boards. Western Wood Products Assn., Portland, Ore. Circle 352 on Reader Service card

CENTRIFUGAL PUMPS. In-line pumps from ¹/₄ to 3 hp handle water of 300°F with no significant change in lubricant temperature or seal deterioration. Catalog features complete descriptions, technical and application data, plus performance specs. Taco, Cranston, R.I. *Circle 386 on Reader* Service card

New literature continued on p. 168

Circle 111 on Reader Service card

MAMIE VANDERGILT SAYS:

No self-respecting homeowner would dare be caught in anything less than"

THE ULTIMATE OF OF SHOWER BATHING FROM FIAT





Cutaway photograph shows the rugged sandwich panel construction and reveals the extruded aluminum channel which is factory attached and concealed within the wall panel. This channel mates with flange of shower floor to form perfect water barrier.



A water tight triple barrier wall connection is formed by the slotted side wall panel as it engages the aluminum extrusion attached to each side of the back wall. Requires no caulking or sealant. Note matching corner molding that makes cleaning easy.

	Plainview, L.I., New York 11803				
	Please se	end descriptive	literature	about Tr	intessa.
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And you'll agree! For the first time, decorated FORMICA* brand laminate wall panels combine with compatible color MOLDED-STONE* floors to create an exciting shower ensemble flattering to you ... enhancing to your bathroom. Exceeding even its great beauty is the ease and economy of TRINTESSA* installation. Unique joint system provides a lifetime, leakproof unit that installs dry—that is without water, mortar or muss. Exceptionally suited to remodeling.

This new, exciting shower concept combines a one-piece, stainproof floor with smooth surfaced walls that make hard-to-clean grout joints a thing of the past. Crowning its other advantages is the sparkling, tempered glass enclosure that does away with metal edge moldings. Just mail coupon today for colorful, explanatory brochure.

*TRADEMARKS OF

Jamestown Village, Cleveland, Ohio Architect: Andonian and Ruzsa Builder: Skyline Builders

Shangle

One picture is worth a thousand words.

Beauty, grace, charm, durability. You could go on and on without ever touching upon enough words to fully describe the new Hallmark shingle. It's indescribable.

In the first place, it really isn't a shingle. It's thicker, heavier and more deeply sculptured than any shingle you've ever seen.

And, although many builders insist that it looks like a fine hand-split wood shake, it isn't. It's fire safe and won't rot, warp, shrink or split. It's truly a new concept in roofing. It combines the deep sculptured beauty of a shake and the long life of a high quality asphalt shingle. That's why many people call it "The shangle."

We'd like to show you, with pictures, what words can't, how Hallmark's deep sculptured beauty in bronzed brown, pewter grey and

golden tan, can add extra curb appeal to homes and garden apartments with mansard type roofs. Certainteed Products Corporation, BA2, Ardmore, Pa. 19003. CERTAINTEE



Air-conditioning equipment with **Certified reliability**



wears this Seal.

When you see the ARI Seal of Certification, you know that the unitary equipment* it's on is both dependable and accurately rated. Why?

Before a manufacturer can use the Seal he must:

Rate his equipment in standard British thermal units per hour (Btuh); Submit specifications on all his models for review by ARI engineers; Agree to subject any model to a series of rigid capacity and performance tests conducted for ARI by an independent laboratory.

We enforce test results strictly. If a model flunks a test, the manufacturer must withdraw it, de-rate it, or improve it. If he doesn't, he loses the right to display the ARI Seal on all of his equipment.

If you're interested in air conditioning, you're interested in reliable equipment. The ARI Seal is the air-conditioning industry's assurance that you get it.

There are teeth in the ARI Certification Program. The ARI Seal protects you.

*The ARI Unitary Certification Program covers more than 90 per cent of all air conditioners and heat pumps with rated capacities of up to 135,000 Btuh.

Air-Conditioning and Refrigeration Institute 1815 N. Fort Myer Drive, Arlington, Va. 22209

NEW LITERATURE continued from p. 164

WATERPROOFING MASONRY. A chart comparing factors of several types of coatings, as well as the suitability of each for concrete masonry walls, highlights a four-page bulletin. Discussed: preparation and application. National Concrete Masonry Assn., Arlington, Va. Circle 353 on Reader Service card

CERAMIC MOSAICS. Ten-page brochure with specs displays ceramic mosaic tiles and shows how to coordinate them with wall tiles for attractive combinations. Also shown: manufacturer's floor tiles. Interpace, Los Angeles. Circle 354 on Reader Service card

STAINLESS-STEEL CURTAIN WALLS. Twelvepage brochure describes some of the better curtain wall designs now in existence. It also includes a four-page technical section designed for separate filing. This section features architectural detail drawings of five curtain-wall applications. Also: cost-cutting techniques. Committee of Stainless Steel Producers, New York City. Circle 355 on Reader Service card

HARDBOARD PANELING. Pecan paneling in four colors is displayed in a four-color leaflet with installation photos. Masonite, Chicago. Circle 380 on Reader Service card

PLASTICS. Pocket-sized guide includes a dictionary of the most commonly used terms in the plastics-fabricating industry. Also: a section on the ABS materials offered by the manufacturer. Uniroyal, Chicago. Circle 381 on Reader Service card

ELECTRIC HEATING. Twenty-page brochure explains manufacturer's electric heating systems, in-cludes Underwriters' Laboratories and FHA approvals and sections on how to lay out and install a typical system. U.S. Gypsum, Chicago. Circle 382 on Reader Service card

CHANDELIERS. A variety of chandeliers-including those with contemporary, traditional and Mediterranean styling-are displayed in full color in a four-page catalog. NuTone, Cincinnati. Circle 383 on Reader Service card

ELECTRIC HOISTS. Twenty-page bulletin introduces manufacturer's new line of electric hoists in 1/2 through 2-ton capacities. Listed: over 400 available models, plus push-type, hand-geared and motor-driven trolley, rigid-mount suspensions. Data charts give lifting speeds, lifts, hp, rope size, motor current and catalog numbers. Also listed: options and accessories. Dresser Industries, Muskegon, Mich. Circle 385 on Reader Service card

Annual H&H indexes

Copies of House & Home's editorial indexes for 1965, 1966 and 1967 are still available. Each is an eight-page, crossreferenced listing of subjects covered that year by this magazine. To get copies (there's no charge) write to: Reader Service Dept., House & Home, 330 West 42nd St., New York, N.Y. 10036.

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Casablanca has incomparable depth and richness of color that, until now, was impossible to achieve in flooring tile. It has the beauty of authentic Spanish tile, with a pattern definition and over-all continuity that resembles high-priced sheet vinyl. Yet it comes in economical standard gauge 12" x 12" vinyl asbestos tile; easy to install and maintain. And you can choose from six magnificent colors to set a mood throughout the entire home: Barcelona Avocado, Dakar Gold, Seville Red, Granada Brown, Gibraltar Orange and Bizerte White.

If you want to know more about the tile of tomorrow that can sell homes for you today, get in touch with us now.

today, get in touch with us now. Or ask your flooring man to show you samples of this remarkable new vinylasbestos tile.

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And it's free.

Here's what you get.

THE INSULITE® PRE-PAINTED SIDING COTTAGE

Comes complete with purple shutters and weed-free flowerbed. It's made with Insulite Pre-Painted Siding, the hardboard siding with the five-year guarantee against blistering, peeling, cracking, or checking. Saves time and money by eliminating on-the-job painting.

THE BOISE CASCADE ROUGH-SAWN PHILIPPINE MAHOGANY SIDING BUNGALOW

The orange and purple roof may not be to your liking, but the Rough-Sawn Philippine Mahogany siding is spectacular. You can stain it or leave it natural. It's tough, handsome, and costs less than other textured sidings. Comes in six patterns: reverse board and batten, channel groove, saw kerf, V groove, texture 1-11, and plain.

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This attractive green town house is made with Insulite Vinyl-Bond Siding. Vinyl-Bond Siding has a satin smooth factory-applied vinyl finish that's guaranteed in writing for 10 years against blistering, cracking, peeling or checking. It can be installed with conventional tools and if you wouldn't live in a green town house on a bet, then consider there is also a choice of white, sandstone or gray.

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It's the one with the potted plants next to the door. We've painted this house yellow, but you can select any color paint you like when you use versatile Insulite Primed Siding. And Insulite Primed Siding saws and nails like a dream. Has great dimensional stability too. And it's completely factory primecoated.

Use the coupon to order your free Neighborhood Kit. We're sure you'll have fun with it, and we're sure you'll see how fine our whole line is. You can get any or all of the homes, absolutely free. Which, we think you'll agree, makes it a pretty attractive neighborhood.

BOISE CASCADE BUILDING PRODUCTS

Boise, Idaho					
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	Boise, Idaho 83701				
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