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**Cover:** Luxury apartments in Simsbury, Conn. Builder: Paparazzo Heritage Corp. Architect: Callister & Payne. Photo: Adrian Williams. *For story on this and other award-winning apartments, see page 80.*

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H&amp;H Staff



**LONE CRAFTSMAN** prepares to hang door in Pittsburgh's handyman rehab effort, now proving a success. Cost of program runs to \$7 a sq. ft.

New York Times



**FLYING CORE** full of costly equipment soars to place in highly publicized "systems" rehab project in New York City. Cost: \$45 a sq. ft.

### *Pittsburgh's old-fashioned way*

## It's man vs. the rehab machine—and man is winning

The steel city's rehabilitation company is fixing up a house a day with techniques borrowed from the country's small rehabbers.

And it is making money.

The Allegheny Housing Rehabilitation Corp. expects a \$100,000 profit on 363 units in fiscal '70, only its second year of operation.

By 1971 the company, AHRCO (pronounced R-Ko), intends to begin rebuilding at least 800 units a year.

Officials at HUD are so impressed with AHRCO's stick-by-stick rehabilitation that they are considering ways to bring the company's methods into other cities.

For AHRCO claims to be fixing up its houses for less than \$7 a square foot, half the cost of a reasonably successful rehabilitation effort in Boston.

William Whitbeck, a special assistant to Housing Secretary George Romney, says:

"The AHRCO approach seems to be the way to make rehab work. We hope it is. Up to now, rehab has been a failure."

**Causes of failure.** So far AHRCO has avoided the two pitfalls that have led to the principal rehab failures.

1. The failures were often product-oriented. For example, three wood-product groups proposed massive wood extensions for frame houses in Cleveland two years ago. But when cost estimates came in high, the wood groups got out of rehab without building a thing (News, Sept. '67).

2. Some failures stressed the highest degree of prefabrication, commonly called the systems approach. In the classic systems experiment, promoter Ed Rice stacked room-sized modules inside a gutted New York tenement (photo above). The cost: \$45 a square foot, or three times that of conventional apartment construction.

But AHRCO has adapted the stick-by-stick methods of the nation's small and successful rehab companies—the very approach HOUSE & HOME advocated two years ago: *How the slums can be made livable* (June '67).

**Reasons for success.** Put simply, the method is handy-man rehab. There is no product favoritism or mass demolition. Instead, the workmen salvage all they can—interior doors, walls, ceilings or even sections of ceilings.

So, in final analysis, AHRCO's success depends on its individual workmen, recruited in the slums, rather than on the mechanized techniques of most other big rehab experiments.

A full 90% of AHRCO's 180 workmen are slum Negroes. "The company is making it," says a black foreman, "because blacks are doing the work. We know what to do. We've been fixing up these old houses all our lives."

**Evolution.** The approach evolved during the last two years under the leadership of AHRCO President Frederick Springer and Executive Director Bernard Loshbough of non-profit Action-Housing Inc.

Loshbough proposed the slum rehab to Pittsburgh's big corporations in 1967 as a money maker. But he warned that the project would fail if it were oriented to the products of any company or group of companies. Says Loshbough:

"I convinced them that straight rehab, without product favoritism or other gimmicks, could be profitable."

Forty corporations put up a total of \$2.5 million to get AHRCO started last year.

But it was a false start.

**Breakdowns.** The company rehabbed only 20 houses in its first year and lost \$300,000. It spent another \$262,000 in

overhead and start-up expense that is not carried on its books as a loss.

The project lacked direction. A committee of executives from the investor corporation made policy decisions, often after long debates. One of the executives, Robert Furguson of U.S. Steel, now says:

"We proved that rehab by committee doesn't work."

Moreover, a public relations man was acting construction boss. Work schedules were often jumbled, and some of the rebuilding techniques were time-consuming. So AHRCO needed 10 weeks to finish each two-story house, which is twice the current time.

Last fall, Loshbough and AHRCO's committee of executives decided to hire a top rehab man to run the show. The leading candidates: Jerry Pintoff of U.S. Gypsum\* and Fred Springer of the Massachusetts Housing Assn. of Boston.

Springer accepted the job in December. It pays \$40,000, plus incentives based on AHRCO's profit.

**The Springer touch.** Springer watched the operation for a week in silence. Then he fired a few crewmen and cancelled all new construction.

New construction was to remain halted for three months.

As news of the shutdown spread, slum Negroes who comprised 30% of AHRCO's crew howled about their jobs. And ghetto cooperation, which was tenuous at best, seemed likely to evaporate.

But Springer, a veteran of nine years in Boston's black slums, kept working from sun-up to midnight. By day he personally inspected the company's 235 units, and by

\* After five years, U.S. Gypsum's rehab program finally began to show a profit last month.



night he recruited black workmen on slum streets and in bars.

He told the Negroes. "I'm here to make money. And when my company begins making money, so will you."

Springer has kept his word so far. The blacks were the first to realize it.

**Money for Negroes.** This year 24 Negro-owned subcontractor units are working for AHRCO, compared with eight last year. Seven of the 24 have been formed by individual AHRCO workmen since March. (The AHRCO comptroller, Ralph Falbo, holds accounting classes for the new businessmen.)

And the subs, all undercapitalized, are paid in full every two weeks.

The benefits to the black community have been dramatic:

- Before Springer, Negro painting subcontractor George Pratt and his two employees split \$600 a month. Now Pratt, AHRCO's largest sub, has nine men on rehab and others working elsewhere in town. His company averages \$8,000 a month from AHRCO alone. (From the beginning, AHRCO has paid union wages.)

- Local lumber yards have profited, for AHRCO buys locally whenever possible.

- And local merchants—grocers, dry goods salesmen and the bar owners—are sharing their customers' prosperity.

- At least seven AHRCO workmen, earning up to \$280 a week, have bought new homes this year.

**Profit.** Springer is moving his company toward a profit for the fiscal year ending March 1970 in this way:

- He has tightened scheduling so the subs move from one house to another—in sequence.

- He has brought overhead expense under control. This year, the company will complete 363 units on overhead of \$370,000 compared to 20 units on overhead of \$262,000 last year. The company has staff of only 15.

- He has simplified the rebuilding. Under last year's acting construction boss, rehab was another name for demolition. For example, entire walls—whether shaky or solid—were ripped down and sheets of gypsum board were nailed up. That process alone often took two weeks.

Now only wallpaper is stripped away—in a half-day. Workmen spend two days patching with wire-lathing and plaster. Then a spray painter covers the walls with textured plaster that can be applied in quarter-inch thickness in places to flatten the wall. The company is seeking a patent for the spraying technique, and PPG Industries of Pittsburgh will market the spray mixture.

Workmen try to replace only what they must, such as inadequate wiring and plumbing that will not last another 30 years. Nevertheless, the houses are thoroughly rebuilt. Usually, AHRCO installs all new mechanicals (heating, plumbing and electrical equipment), roofs, exterior doors, kitchens, windows and bath fixtures. Everything is painted.

In a typical job, the company will acquire a two-story, brick-front rowhouse with



SPRINGER

LOSHBOUGH

1,350 square feet and three bedrooms for \$2,000. Rehab costs \$8,500. And the house is sold to a local non-profit sponsor for \$12,700 (purchase price, plus rehab cost, plus 20% for profit and overhead). The average profit is \$750 before taxes and special expenses for a fledgling program.

Action-Housing acts as interim sponsor during rebuilding and rent-up.

Under a variety of FHA programs, rent for the typical three-bedroom house is \$120, utilities included. Before rehab, the dilapidated house may have rented for \$80, plus utilities.

Action-Housing has asked HUD for a two-year commitment of \$15 million in turnkey and low-cost mortgage funds. Secretary Romney has not said no.

**Going nationwide?** It is probable that AHRCO's method will be tried in others.

The committee of executives backing AHRCO says their corporations are reluctant

to put up the money needed to expand nationally. But Secretary Romney was nevertheless expected to explore with Springer and Loshbough these three possibilities in their order of probability:

1. The government would make grants to non-profit and business groups that intend to welcome the AHRCO approach to other towns. Action-Housing and AHRCO would be paid consultants, just as Action-Housing has been a consultant to housing development corporations in other cities.

2. Backed by grants, AHRCO would organize rehab groups in cities suggested by HUD. When a local group could operate on its own, AHRCO would become a consultant.

3. The government would give AHRCO the mandate and abundant funding it would need to reproduce itself in any big city.

Pittsburgh sources say Romney is "keeping his cards tight to his vest." But there is no doubt that HUD officials think AHRCO may be a winner worth backing.

In July, HUD officials brought 15 executives and city officials from Baltimore to tour the Pittsburgh operation.

Baltimore, like Pittsburgh, has dilapidated rowhouses that could be purchased by the hundreds. It seems an ideal candidate for the Pittsburgh approach.

—LOU GOMOLAK

McGraw-Hill World News, Pittsburgh

## Rehab's one snag: Negroes and unions

The Pittsburgh Building Trades Council and AHRCO, the largely black rehabilitation company, are at an impasse.

The black subcontractors in AHRCO want to continue working on non-union jobs after they join trade unions.

The Building Trades Council (BTC) is willing to accept the 180 blacks, train them under an AHRCO program and shorten their apprentice periods by a year or more. But the BTC refuses to change rules that forbid non-union moonlighting.

A company, willing to work for low non-union wages, could take work away from fellow union members.

Executives at AHRCO and its parent, Action-Housing, contend that the moonlighting privilege is a necessary "escape clause" for its Negroes.

The executives say that certain Pittsburgh trade unions discriminate against Negroes. Some union men agree that black members are often the last to get work.

So AHRCO executives say its blacks must be free to lay concrete walks, fix doors or reshingle a roof at prices that low-income Negroes in the slums can afford.

**Origins of dispute.** The BTC's new president, Jim Lally, seemed ready to go along with the moonlighting clause. But at a July board meeting, former president Anthony Furlan left a sick bed to lead the union opposition. The entire AHRCO agreement was voted down overwhelmingly.

Sources close to labor say Furlan is angry with Action-Housing's Bernard Loshbough. In 1967, Loshbough had said Furlan would

have a chance to organize all subcontractors for a pilot rehab job. But Action-Housing's board overruled Loshbough and put subs to work without consulting Furlan.

Many of the union leaders who voted with Furlan fear both immediate news stories planted by the new members describing union discrimination and an eventual power struggle with the blacks.

Loshbough, who says the Negroes need a union card for long-term security, is still trying to reach an agreement with Lally. If he fails, Action-Housing could conceivably lose a \$300,000 state grant for the union-sponsored training program. The state has asked Action-Housing to return the money, but Loshbough has asked for more time. Harrisburg sources indicate, moreover, that the state wants the program more than it wants the money.

**Negroes on sidelines.** The training program would supply the additional 200 workmen AHRCO will need to double its production to 800 units a year by 1971.

Throughout the union, give and take, AHRCO's 180 black workmen have remained coolly suspicious of both Action-Housing and the unions, even though the rehab program has provided steady work at union wages. There is no discrimination against AHRCO. Indeed, there is Negro favoritism.

But if Loshbough and top negotiator Ed Lore of Dravo Corp., a member of AHRCO's board, can persuade the BTC to change its vote, they will still have to convince the Negroes to join the unions.

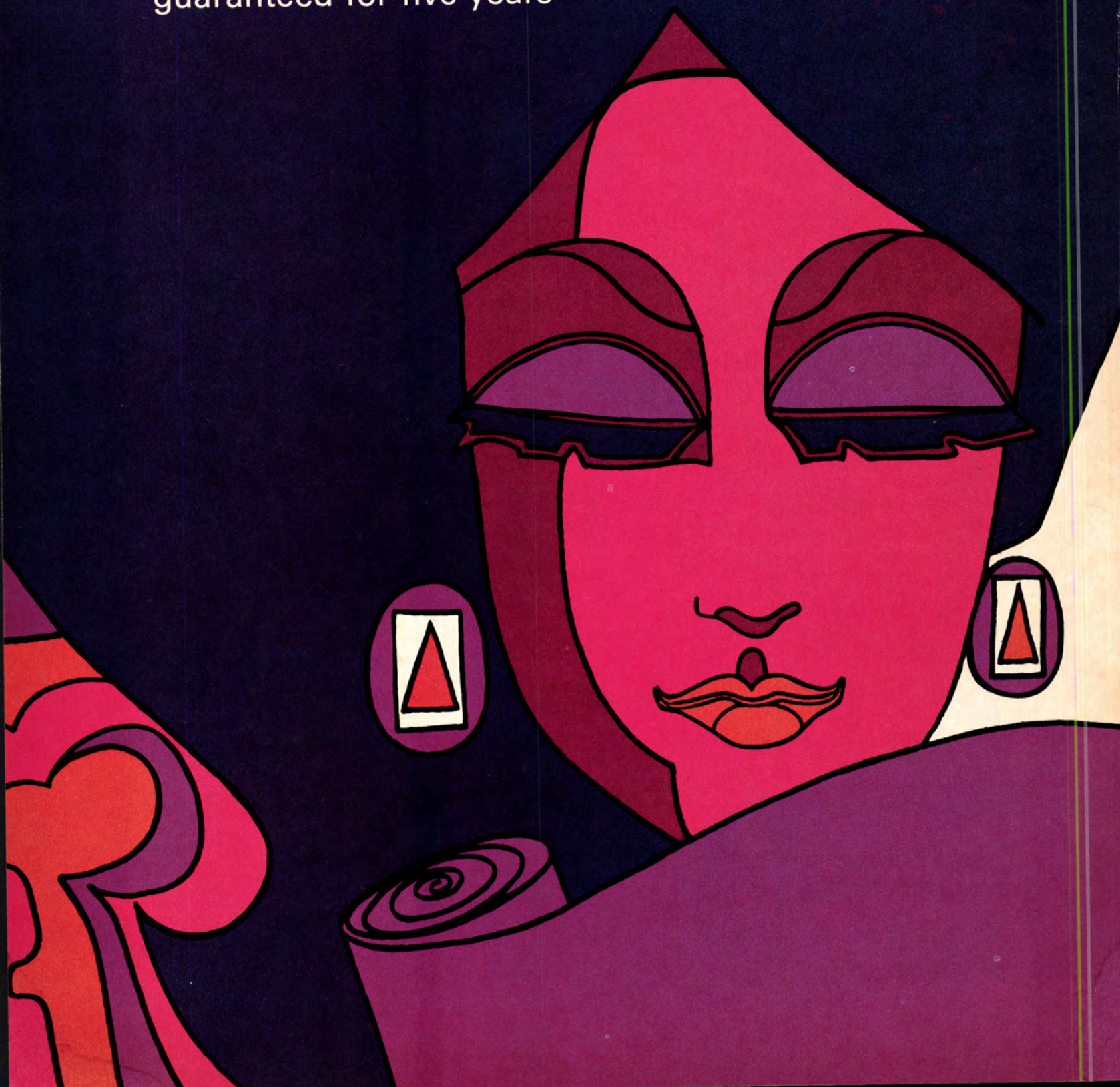
—L.G.

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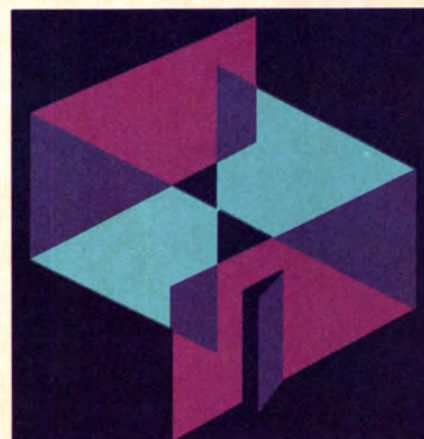
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## How Chicago speculators make a buck - - and a slum

Contract buying is the key.

Real estate speculators sell houses to Negroes "on contract" at inflated prices. The contract buyers do not own the houses. They merely hold contracts to take title after making monthly payments for 20 years.

If the families miss just one payment, the speculators can evict them and resell the houses.

Yet, though they do not own the property, the families must make all repairs.

In fact, few repairs are made by the families, who are often struggling to meet the monthly payments. So neighborhoods full of contract buyers can deteriorate swiftly.

**The fight in Chicago.** That pattern of deterioration has emerged on the west and south sides of Chicago during the past 15 years. Now 1,000 families, banded together as the Contract Buyers League, have begun fighting back.

This Spring the league asked a federal judge to dissolve its contracts. And the Justice Department, in a precedent-setting move, intervened by filing a brief supporting the Negroes.

The Negroes claim their constitutional right to hold property in the same way as whites has been violated. The Supreme Court established that principle in the *Al Mayer* case (NEWS, July '68).

All told, the league has sued 50 real estate dealers, their eight trustee banks and the 14 S&L associations that provided the dealers with mortgages.

A Negro victory would relieve other contract buyers in such cities as Detroit, Cincinnati, Milwaukee and Indianapolis. It might also produce a refund for any Negro forced to pay inflated prices even without a contract.

The Chicago league, however, is impatient. More than 200 families stopped making contract payments last month to help

end lawsuit delays and force out-of-court settlements.

The families do not believe the speculators will evict them *en masse*, although a judge has just ruled that the speculators clearly have the power to do it. And some of the dealers have vowed to fight.

**Some success.** Six months ago, a smaller group withheld \$250,000. (The payments were deposited in a bank.) During that holdout, speculators reduced 50 contract prices, an average of \$9,000 each, and lowered the contract interest rates.

More important, the speculators transferred equity—the amount the Negroes had paid over the years—to the buyers. The buyers were then able to seek FHA-insured home improvement loans. Many of the buyers have already improved their homes.

"We don't want a slum," says Charles Baker, the league's chairman. "All we ask is justice."

Baker offers his own story to illustrate what he calls the injustice of contract buying. His story is only one of hundreds in the files of the U.S. Attorney's office in Chicago, the Federal District Court and the Justice Department.

When Chicago's west side began shifting from white to black in 1960, a speculator bought a small two-story house on West Fluornoy Street for \$15,250. The house was appraised higher, but the white family took the money eagerly and moved away.

The same day that the dealer paid \$15,250, he received a \$17,300 mortgage on the house from a local S&L. So he owned the house, and he was \$2,050 ahead of the game. (The speculator tried to show that he paid \$21,000 for the house when filing the deed.)

He then sold the house to Baker for \$26,500, on contract.

Baker had little choice. He wanted to move his family from an apartment. But while house hunting, he was offered houses

in only two types of neighborhoods: black or imminently black.

And in those neighborhoods, Baker could not get a mortgage. Until 1967, FHA steered clear of "unstable" neighborhoods, and S&Ls lent only to area real estate dealers.

So to get a house, Baker had to buy from the speculator on contract.

**Contract terms.** Under the 1960 contract, Baker pays \$220 a month for taxes, insurance, loan principal and 7% interest. The real estate dealer is paying off the \$17,300 S&L mortgage, at a lower interest rate, with Baker's payments.

During the 20-year life of the contract, Baker will pay \$48,000 for principal and interest—three times the sum the dealer paid to the original white owner.

If Baker misses a payment, he can be evicted. He earns only \$500 a month. So to help meet his \$220 payments, he is renting the upper half of the house.

He has little money for repairs.

"That's the part that burns me up," he says. "I have no equity in the house, but I'm responsible for the upkeep."

**Court consequences.** In court, the buyers league has charged that this pattern was repeated for 80% of the houses on Chicago's west side, where 250,000 live, and in other areas of the city.

The league's suits are pending, but Federal Judge Hubert Will said in court that "there were exorbitant prices charged in these transactions." He cited examples of speculators buying houses for \$7,000 and selling for \$16,000; buying for \$9,000 and selling for \$18,500 and buying for \$13,000 and selling for \$26,000.

Will also said that if the league wins—and gets title to its houses, contract price reductions and refunds—the speculators will have to make the same concessions to every Negro contract buyer in Chicago.

—LEONARD DOWNIE JR.  
Chicago

## Detroit's factory-housing winner loses a round to the SEC

Last spring, this looked like Lester Taubman's lucky year.

In March, the veteran Detroit developer beat out two industry giants—National Homes and Redman Industries—to win the right to supply 800 factory-built houses to the city.\*

In April, his Prebuilt Homes announced orders for 9,000 units valued at \$30 million, including the 800 for Detroit.

In May, a diversified Dallas company, Intercontinental Industries, closed its deal to buy 81% of Prebuilt. With the parent's financial support, Taubman was busily setting up a house factory in Detroit. And Housing Secretary George Romney personally toured the company's first units.

Then came a summer of troubles.

The Securities and Exchange Commis-

sion filed suit in mid-July, charging that Prebuilt had announced inflated production figures as part of a scheme to defraud purchasers of its parent's stock.

Five officials of Prebuilt and Intercontinental were named in the civil suit, including Taubman and Intercontinental's chairman S. Mort Zimmerman.

The SEC contended that Prebuilt did not have the firm "orders" for the 9,000 homes that it said it had. A Prebuilt official called the disagreement with the SEC "an argument over semantics."

After three weeks of negotiations, Prebuilt and Intercontinental signed a consent decree with the SEC that forbids the future circulation of false or misleading information.

The companies' officials note that they signed the decree "without admitting or denying the SEC allegations."

But even as summer gave way to fall, some stock problems remained unresolved.

The American Stock Exchange voted to ask the SEC to delist Intercontinental Industries. The Exchange had halted trading in mid-June. (Following a short suspension late in June by the SEC, Intercontinental began trading over the counter.)

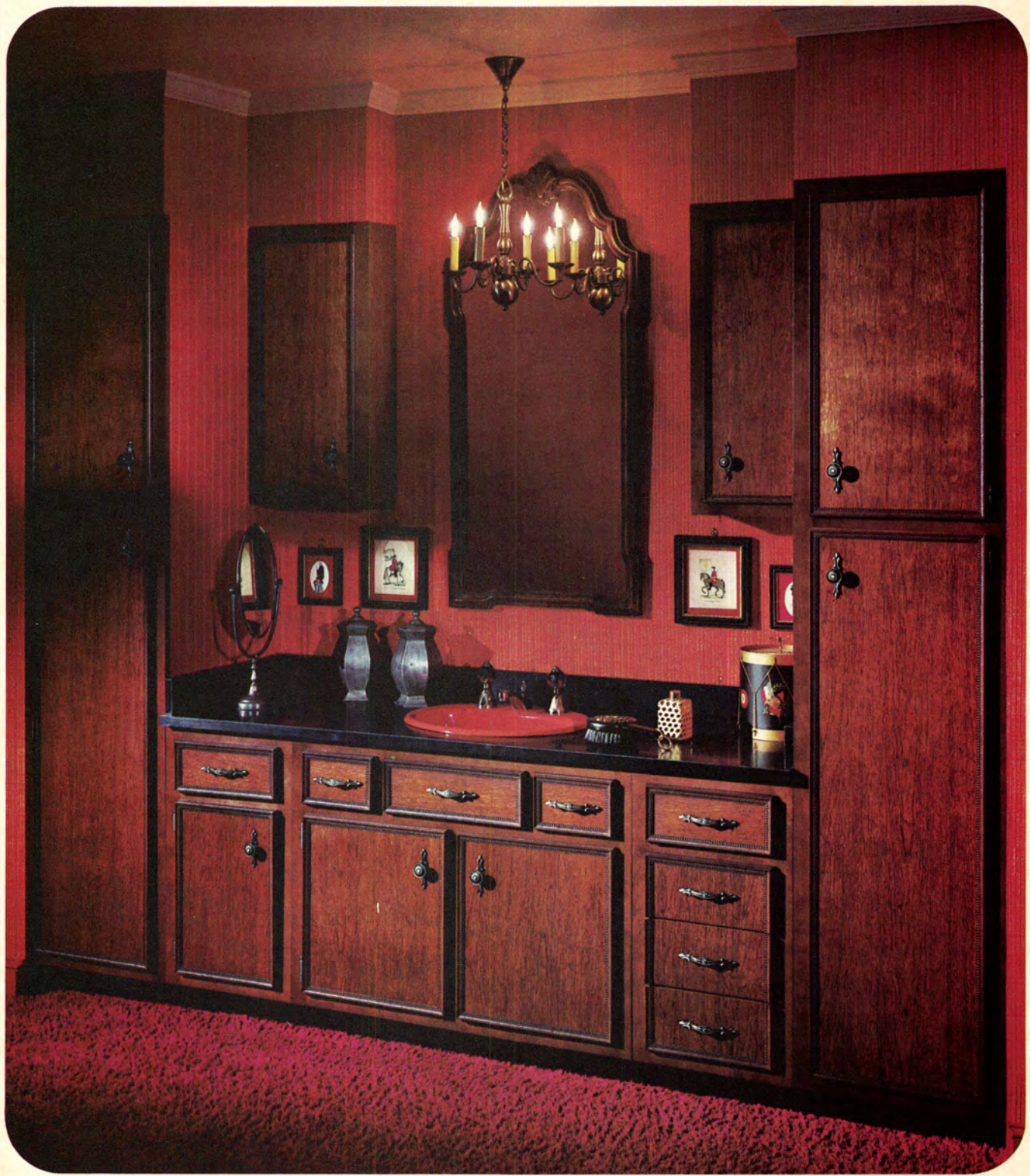
And Intercontinental's stock price had plummeted. In the Spring, the price per share shot from \$12 to \$31.25, and it was \$26.50 when the SEC suspended trading. But on August 6, the day the Amex held its delisting hearing, Intercontinental traded over the counter at \$8.

Despite the troubles, Prebuilt announced that it was establishing its second housing factory in Deerfield, Mich., about 35 miles south of Detroit. And 65 workers in Prebuilt's Detroit factory, which opened in May, began producing Prebuilt's first steel-frame units. The cost: \$11.25 a sq. ft., or \$15,500 for a four-bedroom, three-bath unit—without land.

NEWS continued on p. 12

\* The award for 800 units was made by the Metropolitan Detroit Citizen's Development Authority, led by Walter Reuther and local businessmen.





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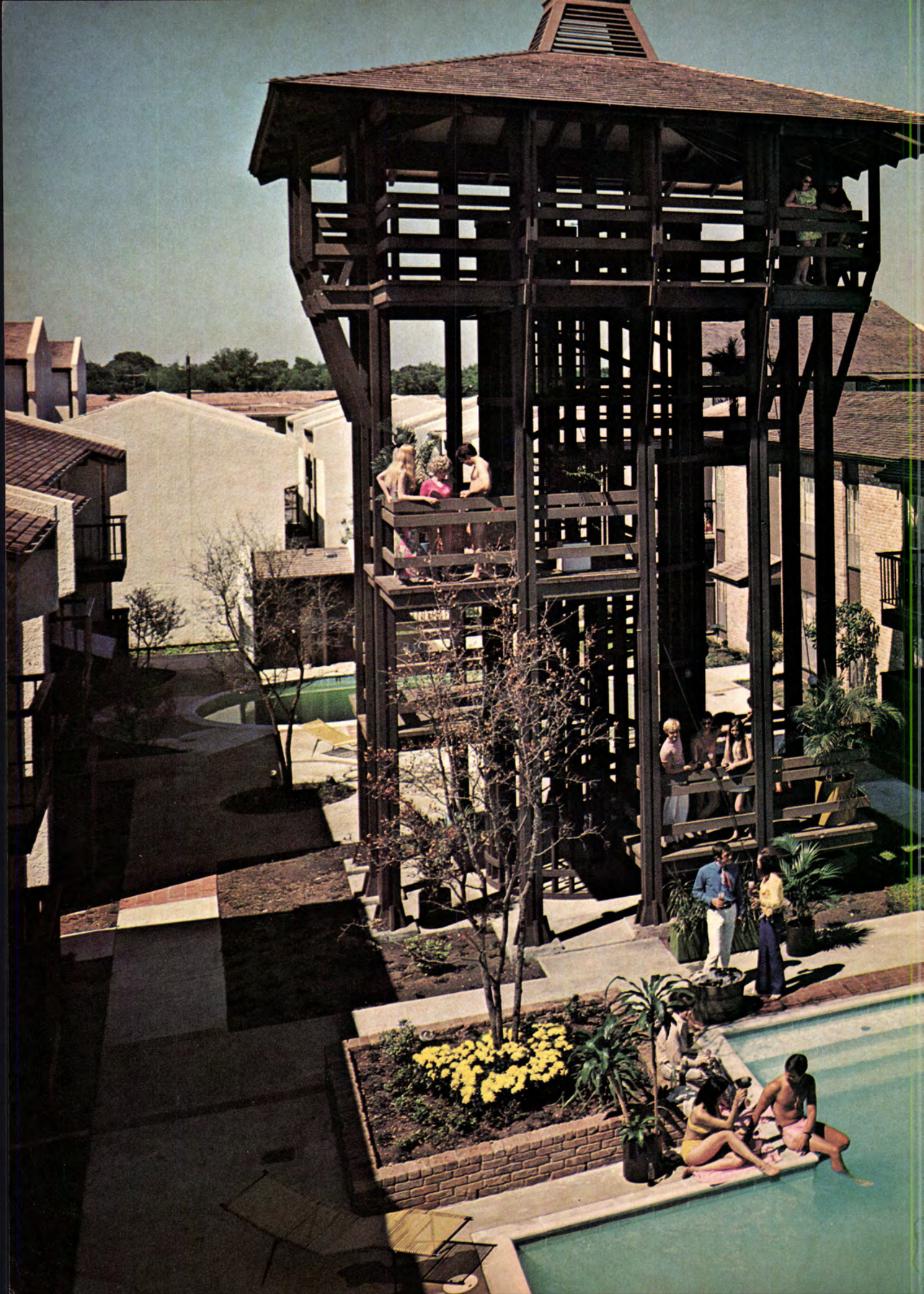
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# Inside story: How HUD tried to suppress the Douglas report

UPI

The story comes from the commission's former executive director, Howard Shuman.

Writing for *The Washington Monthly* magazine\*, Shuman says chairman Paul Douglas of Illinois and his 16-man commission wanted to tell the painful truth about HUD's "miserable track record."

Former Housing Secretary Robert C. Weaver saw that as a threat. So he and some White House officials tried in vain to suppress half of the commission's final 502-page report, released last December.

The former White House and HUD officials deny the charges. They say the commission 1) exceeded its legal authority and 2) generated unfair criticism of the Johnson administration.

**The sound and the fury.** Shuman says the commission's two-year effort repeatedly "infuriated Secretary Weaver" and sparked "rage and fury" among lesser HUD men. Shuman cites two occurrences that angered HUD:

1. A commission hearing in New Haven revealed community hostility towards an urban renewal program that had spent \$800 per capita. That was the country's highest per-capita rate and New Haven was HUD's urban renewal showcase.

In anticipation of trouble, city police were stationed inside and outside the meeting hall during the hearings.

The city later erupted in a riot.

Shuman writes: "Everywhere we went—Baltimore, Boston, Detroit . . . [the commission held hearings in 22 cities]—witnesses scathingly criticized the HUD and FHA bureaucracy and told of unbelievable delays in processing housing programs."

A commission report explained exactly

\* The article by Shuman, now an assistant to Sen. William Proxmire (D., Wis.), is in the magazine's July issue. The magazine's address: 1150 Connecticut Ave., N.W., Washington, D.C. 20036.



**THREE LEADERS** reportedly angered by Douglas commission were (l. to r.) HUD's Bob Wood and Bob Weaver, and President Johnson. Wood and Weaver tried to suppress report, according to a staff man.

how HUD neglects housing for large, poor families (NEWS, NOV. '68). The details:

- More than half of the 30,000 public housing units built in 1967 were efficiency and one-bedroom units.

- The FHA's 221d3 program authorized 45,000 middle-income units a year beginning in 1961. But after six years, a total of only 45,000 were built.

- Urban renewal destroyed 400,000 units for poor people and provided sites for only 20,000 public housing units.

- Although HUD claimed there was a lack of sites for low-income housing, the commission reported that half the urban renewal land in central cities was not earmarked for any type of construction.

- Processing was slow. A third of the urban renewal projects took nine years or more. Public housing often took four years to build.

- Until the 1967 riots, FHA refused to guarantee mortgage loans in "red-lined areas," the blighted sections inhabited by the poor in the city centers.

Says Shuman: "We thought the facts . . .

were important, [but] HUD wanted them swept under the rug."

**Releasing the report.** Last November, Douglas asked for time to present the commission's final report to President Johnson.

A month later the President's assistant, Joseph Califano, told Douglas that the commission's interim reports had angered the President. Califano directed Douglas to present the final report to President-elect Nixon rather than to President Johnson.

Douglas took that as a slight, so he refused. Instead, he mimeographed the mammoth report and released it to the press in mid-December. (Newsmen carried away the report in shopping bags.)

On December 31, acting Housing Secretary Robert Wood was required by law to present the commission report to Congress. Wood—Weaver had resigned—submitted only half the report, excluding criticism of HUD and its housing programs.

The Commission had anticipated such a move. Two weeks earlier, it had sent hundreds of copies of its full report to the members of Congress.

## A new look at the second-home buyer

One of the affluent society's favorite retreats is the vacation home—and lake-side cottages, ski lodges, fishing cabins and just plain get-away-from-it-all coverts now dot virtually all the verdant little byways to neverland.

So the Commerce Department, which keeps track of such things, has taken a survey.\* When it finished counting in April, 1967, it found that 1.7 million households owned 1.5 million second homes.

Houses comprised 33% of all second homes, and cottages 57%. The typical structure had one floor with four rooms and was valued at \$7,800. Nearly half of all second-home families showed earnings of \$10,000 or more.

The pace of construction lately has not been anything to excite the building industry. The annual start rate has run at 55,000 units for most of the 1960s (see graph),

\* *Second Homes in the U.S.*, Bureau of Census, series H-121, No. 16, Govt. Printing Office, Washington, D.C. 20402. Cost, 50¢.

but acquisitions have been doubling that figure. So families seeking homes outnumber the homes being built, and those are the statistics of which boomlets are born.

Some 300,000 households without second homes told the Commerce Department there was a 70% chance they would build or buy such a home in the next two years, and by this time many have surely done so.

### Apartment leaders to meet

The National Apartment Assn. (NAA) will hold its annual trade show and conference at the Memorial Auditorium in Dallas, September 7 to 10.

Morning sessions will stress broad marketing, management and financial subjects. Afternoons will include clinics on topics ranging from on-site management and computers to security and maintenance problems.

## City Investing replacing Guerdon as buyer of Ryan

Guerdon Industries of Louisville and Ryan Homes of Pittsburgh have called off their merger but City Investing Co. of New York City, Guerdon's parent, has offered to buy 51% of Ryan's stock.

The shares, privately held and subject to various restrictions, will be bought from Ryan's President Edward M. Ryan and his associates for \$26 a share.

Guerdon's management had proposed a share-for-share exchange with Ryan, but Guerdon stockholders were unhappy with the plan because their stock was trading at \$8 more per share than Ryan. The difference in share prices also presented tax problems.

If Ryan and City merge, Ryan will still achieve its objective of winning access to City Investing's billion-dollar assets (NEWS, Aug.).

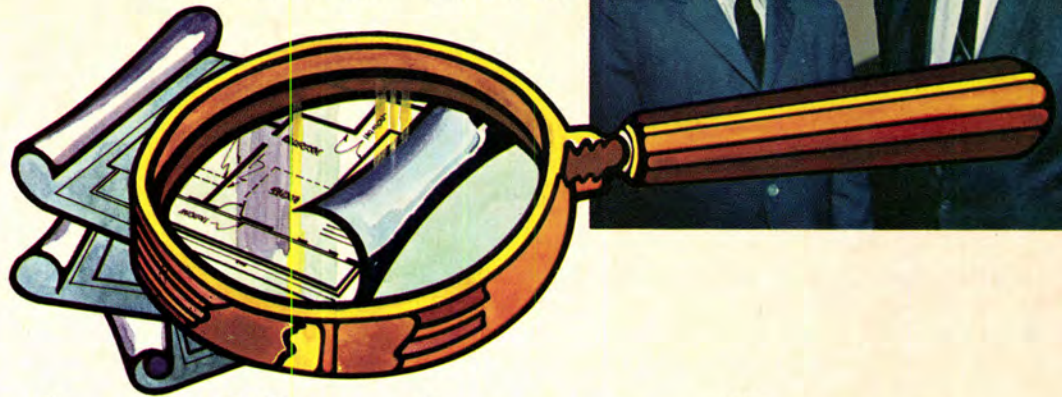
—STEVE LOWMAN  
McGraw-Hill World News, Pittsburgh

NEWS continued on p. 16



*"After looking at manufactured homes for more than two years, we had about given up finding a suitable package for our operation,"*  
says William Sandt.

William Sandt and Charles LaPointe  
of Celco Builders, Long Valley, New Jersey



## "But one look at a Kingsberry under construction had me sold!"

"The reason why was fast build-out. I was amazed at how quickly everything went together, and how beautifully it fit. For quite a while, we had realized that manufactured homes were the way to go, but we couldn't find any that seemed right for us until we saw the on-site construction of a Kingsberry. Here was a package that offered all the advantages of manufactured homes and none of the problems. Simplicity of erection. Good designs with plenty of options. A very broad range of prices and sizes—from 800 to 2800 square feet.

"The Kingsberry representative had a lot to do with our decision, also. His expert knowledge of all aspects of construction—from initial planning right through marketing the finished product—keeps everything running smoothly. That means a lot to a builder!"

These words are from one of many hundreds of satisfied Kingsberry builders throughout the nation. You could be one of them. Simply fill out the coupon below and return it today. We'll show you how Kingsberry can mean increased production and increased profits for you.

**Kingsberry Kendell as built by Celco Builders in Merrybrook Estates, Long Valley, New Jersey.**



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**Robert H. Welsh, Director-Marketing / Kingsberry Homes / Department HH-9  
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 Strength.  
 Lightweight.  
 The surface is vinyl. 100% vinyl.  
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 And Eternawall is beautiful.  
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 limitless range of textures, colors, and  
 patterns.

# Is this the

You want the Georgia-Pacific  
 vinyl-covered wall.  
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 Eternawall could very well be the  
 perfect wall for an area around a lot of  
 traffic.  
 That's quite a statement. This is  
 quite a wall.



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 No painting. No papering.

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## NEWS

*continued from p. 12*

## Simpler type of mortgage-backed security gets a go-ahead





### What's so good about a vinyl-covered wall?

Durability. That's what vinyl is. Durable. Which means it lasts and lasts. In spite of hard wear.

The gypsum backing? We don't have to tell you how tough that is.

And Eternawall takes care of itself. It sheds dirt. Water. Almost everything.

So it could very well be perfect for demountable wall systems, too.

As we told you, this is quite a wall.

### What so bad about other walls?

Nothing.

There are a lot of other wall systems that can be painted or papered.

And painted or papered walls are great, in their place.

In rooms that don't take much abuse.

But are they good for high traffic areas?

You know and we know that they just don't stand up to people.

Of course, you might get a wall that's just as good as Eternawall if you put up

# perfect wall?

If it does get dirty, a damp cloth cleans it.

Fast.

Eternawall is so durable, it can be re-used. Over and over.

plaster or drywall and THEN covered it with a vinyl covering.

But why?

Takes time.

Lots more time than Eternawall.

Time costs money.



### Is this really the perfect wall?

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So give your G-P representative a call and start putting up walls that stand up to people.

# Eternawall

The almost perfect wall.



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## Simpler type of mortgage-backed security gets a go-ahead

The Treasury has finally agreed to permit issues of a guaranteed security designed to attract pension funds and other untapped investment sources into housing mortgages.

But in allowing the Government National Mortgage Association to extend the full faith and credit of the United States to the new security, the Treasury insisted that only the simple pass-through or private-placement type be used.

Left in limbo was the heart of the original mortgage-security program, a marketable long-term bond backed by mortgages.

Woodward Kingman, president of GNMA, says the bonds must wait on "greater stability in money markets generally, and possibly even a lower level of interest rates."

**Smaller issues.** The security allowed by the Treasury will appear in comparatively small issues. It will not attract anything like the volume of investment sought in the mortgage-bond program proposed originally by the Federal National Mortgage Association while it was still a government agency.

Kingman did not estimate the volume of pass-through securities that might be issued, but GNMA's proposed regulations do set a minimum of \$500 million for each issue.

In announcing the proposed regulations for industry comment, the Ginny May president said no fee schedule had been devised, but that fees would be kept nominal so as not to eat up earnings on the issues. Washington experts familiar with the program said the fee might be a mere one-twentieth of 1%.

Kingman noted that the pass-through security can be issued by any FHA-approved mortgage lender with "sufficient experience and a net worth equal to at least 3% of the proposed securities." No state or local government instrumentality will be permitted access to the GNMA guaranty.

**How it works.** The securities will be based on a pool of eligible FHA and VA mortgages. The issuer commits to pass through to security buyers the current collections on the pool, deducting his operating expenses. The term pass-through describes this monthly passing through of principal and interest payments.

Servicers of the mortgages will continue to maintain escrow accounts for payment of mortgage insurance, taxes and property insurance.

Eligible mortgages include FHA and VA loans and Farmers Home Administration loans on residential property. The mortgages must be less than six months old and cannot be delinquent.

The securities will appear in minimum denominations of \$100,000 so as to avoid competing with thrift institution instruments.

Kingman said most of the issues will be sold through private placement to such investors as pension funds. "For this reason," he maintained, "there should be no untoward result on the bond market."

Private non-insured pension funds had \$80.5 billion in assets on January 1, only 5% of it in mortgages.

**Due in October.** Kingman and William B. Ross, the acting FHA commissioner, said

the first issue might appear by mid-October. Kingman said the return to investors would probably be "competitive" with 8%.

Both the Federal National Mortgage Association and the Home Loan Bank Board are interested in the pass-through security. Chairman Preston Martin wants the HLBB system's banks to act as packagers for securities floated by savings and loan associations.

Martin and Fanny May's President Ray Lapin have favored the larger bonds over the pass-through security as a means of attracting big money.

**Lapin's criticism.** Lapin made clear his discontent with the delay of the bond when he appeared before the House housing subcommittee.

"The major part of the program, long-term bonds backed by pools of guaranteed mortgages, remains tied up in the evaluation process," he testified.

"Yet it is the long-term security that is the heart of the program. It is this part of the mortgage-backed securities program that will bring in the huge sums of mortgage money necessary to break the housing credit drought."

"We could have issued these securities as long ago as last year," he pointed out, "but we wanted the new administration to approve the program."

"Unfortunately, the program has been subjected to delay after delay while money for mortgages becomes increasingly scarce, housing starts drop and interest rates reflect tight-money."

—A. M.

## Savings and loans win a green light for more 90% lending

A lending company has found a way to help savings and loan associations lend more money to almost anybody buying a house and to lend much more to those who hope to buy the expensive houses that have been pricing themselves out of the market.

The new program, which would permit S&Ls to make far more 90% mortgages, has been devised by Home Capital Funds Inc. of Austin, Texas.

The program opens the way for federally chartered S&Ls and most state associations to draw on HCF for one-sixth of their home-financing funds. Given \$10 million to invest in home mortgages, an association could have financed 333 loans of \$30,000. With HCF adding \$2 million to this, 400 loans of the same size can be made.

The plan is a variation of the piggy-back concept pioneered by Home Capital with major insurance companies. The insurers, sorely afflicted with policy loans, have turned from home lending of late and HCF is concentrating on the S&Ls.

The key to the new program is a ruling freeing the S&Ls from the old restrictions on participations, or loans jointly originated with another lender. Such loans, if made at more than 80% of value, could not exceed \$31,500 each and could not add up to more than 20% of an S&L's assets.

**New rules.** The Home Loan Bank Board has now ruled that two loans by separate lenders on the same property do not constitute a participation. The HLBB's counsel, Arthur W. Liebold Jr., has advised HCF by letter that the new program does not involve the crucial element of parity of risk normally inherent in participations. The old restrictions, he says, need not apply.

So two separate loans can now be made—a senior loan representing no more than 75% of value by an S&L and a junior piggy-back loan of no less than 15% by HCF.

There is no limit on the use of assets or the loan amount unless the senior loan exceeds \$40,000.

President C.W. Smith of Home Capital explains the effect this way:

"An association can now serve more middle income families wishing to buy

homes priced above \$35,000, which S&Ls could not previously accommodate with 10% down payments.

"An S&L association's \$40,000 senior loan can represent five-sixths of a 90% joint loan on a property worth \$53,333, or it can represent five-sixths of an 80% joint loan on a property worth \$60,000."

**Stretching smaller loans.** "A buyer with only \$4,000 equity to invest, but having an adequate income can, with 75%-of-value financing, purchase a \$16,000 home," Smith adds. "With 80% financing he can buy a \$20,000 house, but with 90% financing through HCF and an S&L, he can attain a \$40,000 home."

Home Capital believes the program can do much to increase this high-ratio lending by S&Ls—without the attendant risks of low down payment loans. While two loans are made, a single first mortgage, taken in the name of the association only, will secure both loans.

Home Capital's vice president and legal counsel, Samuel E. Neel, in seeking an opinion from the bank board, said an S&L association, under its agreement with HCF, will have "all the rights of a first mortgagee. The association will service its own loan and HCF's loan."

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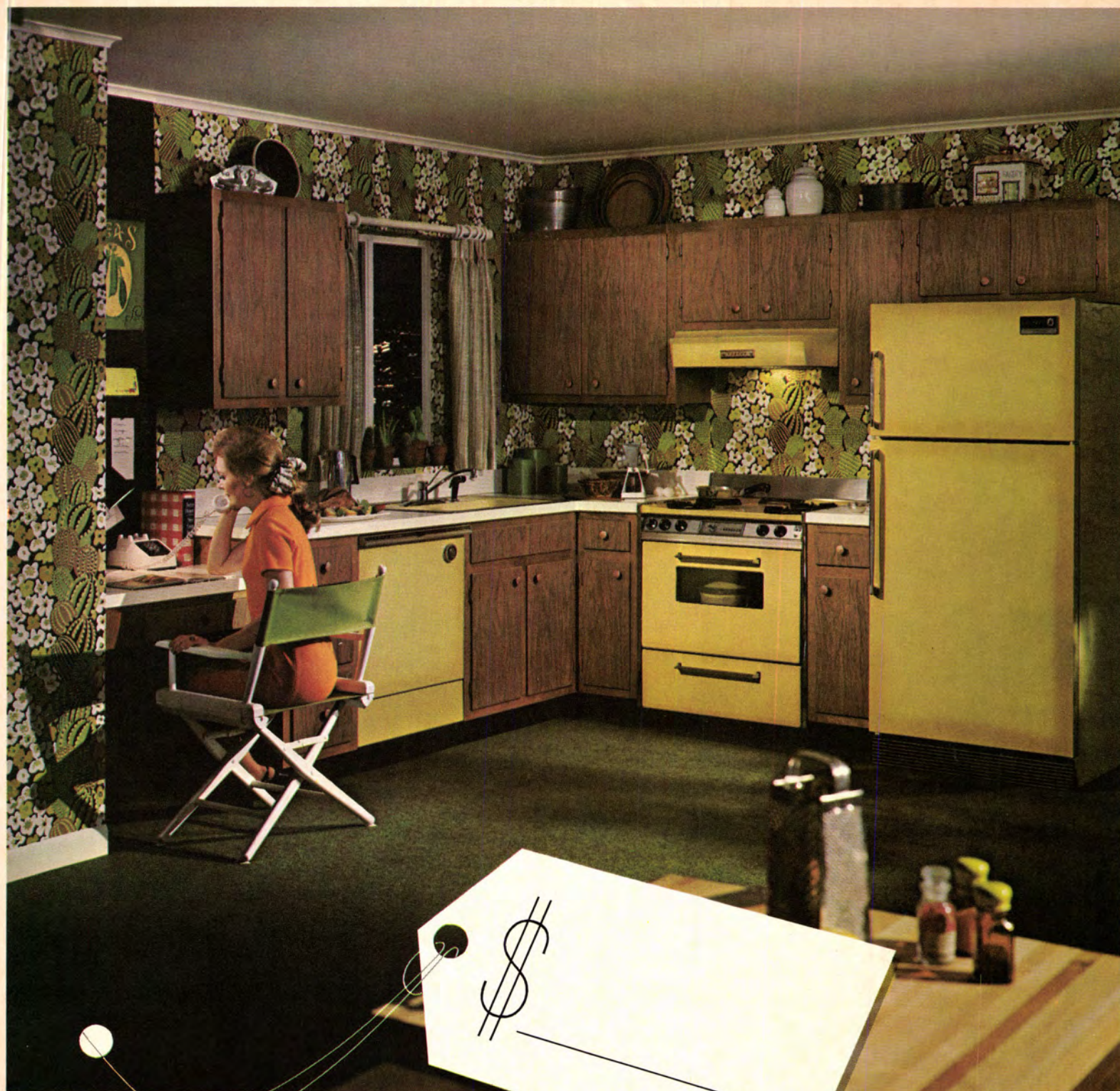


NEEL

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## Can you guess the price of this Tappan Kitchen Package?

We mean the whole shebang—range, refrigerator, dishwasher, cabinets, vent hood and disposer. All with the Tappan name that speaks "quality" to prospective tenants.

Unless you guessed \$795, you guessed wrong. (F.O.B. factory. Installation not included.)

But that's the only time you'd be wrong on a Tappan Kitchen Package. Because nobody else can custom-tailor kitchens like Tappan. No other manufacturer offers *all three kinds* of cooking energy—electric, gas, or electronic. Plus all the other appliances and cabinetry you need.

Prove it to your own satisfaction. Call your Tappan distributor or send the coupon to Tappan. Tell us about your apartments, your market and your price range. We'll put together a perfect kitchen package, and give you a price right then and there.

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WR-122



# The FHA: Uncle Sam's headless horseman of housing

Del Ankers

John Heimann. Ray Niblack. Graham Northup. Ray Watt. Merrill Butler. Martin Bartling. Eugene Gulledge. Beverly Mason. Howard Rodgers.

The roll call goes on—and on—for it has been sounding for half a year. The names are those of the more prominent candidates who never got to be nominees for the post of assistant secretary for mortgage credit/federal housing administrator.

Secretary George Romney has been trying to fill the job since he took office in January. As fast as he has come up with recommendations, the individual tabbed has emerged problem-ridden to the point that would make it politically impossible for HUD to take him on, or economically impossible for him to take on HUD.

**The revolving door.** Heimann, for instance, ran into trouble because he is a Democrat. Niblack and Northup, considered briefly, never got seriously into the running. Ray Watt's situation became an embarrassment to the department, for his conflict-of-interest problems were never to clear up—even though he had physically taken up residence in Washington in anticipation of becoming head of FHA.

Butler, a builder like Watt, encountered conflict-of-interest questions, problems that couldn't be resolved and, after having worked at HUD for several weeks, went packing back to California. Martin Bartling, a past president of the National Association of Home Builders, seriously entered the picture in mid-June, as did Gulledge, the current NAHB president. The two names were greeted with less than enthusiasm by lobby groups for the home financing institutions.

What irks the financial people is that Romney is seemingly intent on getting a builder to head what is essentially a large insurance company.

**Leaderless legions.** Equally troublesome to institutions dealing with FHA is the deeper question of whether an agency that has been permitted to function without a leader for six months can respond to the needs of its constituency, for this problem now seems manifest throughout the nationwide FHA system.

Answers to policy questions and routine rulings on everyday matters are said to be absent despite the fact that William Ross, a veteran government official, has been acting as FHA commissioner for three months.

"Ross," observers say, "cannot direct policy as long as his position is temporary."

Collateral to this is the serious consideration of other unfilled positions at FHA.

In August, six months after the new administration took office, seven key posts remained vacant:

- Assistant secretary for mortgage credit and FHA commissioner.
- Assistant to the deputy commissioner.
- Assistant commissioner for technical standards.
- Assistant commissioner for mortgages.
- Assistant commissioner for field operations.



**SENATE HEARINGS** on new housing legislation brought a warning about inflation's dangers from President Lon Worth Crow Jr. of the Mortgage Bankers Assn., center, shown with Chairman John Sparkman of the Banking and Currency Committee. Graham Northup of MBA is at right.

• Deputy assistant commissioner for field operations.

• Executive assistant to the commissioner of FHA.

**Efforts to cope.** Even Secretary Romney has admitted that "a mess" exists in the parent department of housing, with obligations far beyond available funds. Romney's comments, while descriptive of the entire department, do not exclude FHA.

An FHA official, fired when the Republicans took over, said: "Bill Ross is in a tough spot, but he's doing a good job under the circumstances."

"Obviously, though, the agency would run smoother with a full-time chief."

And housing observers maintain that Ross "is not about to make lasting decisions that might bind the man who finally becomes FHA commissioner. It would clearly strain relations within HUD."

Not so, says Ross.

"I didn't come into this job to pile neat

stacks of paper for my successor," he says, "and I haven't. We've eliminated the duplicate appraisals with the VA. We had permanent FHA commissioners for 25 years who didn't do that. But we did it."

"We have begun to delegate increasing authority to the district offices in a general decentralization at HUD. This is no sign of a timid organization waiting for a leader."

**Breakdown in field.** While Ross is obviously content with the way things are, there are companies dealing with FHA that are not—and haven't been since the election.

The president of a western development concern says he has had several projects awaiting processing for so many months that he is ready to abandon the jobs.

The executive, who declined to be quoted "only because I still have to deal with FHA," said as far as he is concerned the agency stopped functioning right after the November ballot. "And it hasn't started up yet."

He noted that his company deals in 14 of FHA's field offices around the country and that delays are manifest in all of these. "As with any corporation without top management, the operation starts to fall apart."

"Brownstein [former FHA Commissioner Philip N. Brownstein] stopped functioning last November," he said. "Oh, he went through motions, but the fact is there's been no one available since the election."

"It's come down into the field offices, and all they seem to be doing is sitting on their hands, waiting for Washington."

The developer said aloud what Washington observers have hinted for months:

"Even if they fill all those slots today, they're still a year behind."

## HOMEBUILDERS' MORTGAGE MARKET QUOTATIONS

Reported to HOUSE & HOME in week ending Aug. 15.

FNMA Auction Prices Aug. 18 7½%	City	FHA Sec. 203b— Min.-Down * 30-year immed. w Discount paid by builder Private mkt. 7½%		Conventional Loan Interest Rates			Construction Loan Rates
			Trend	Comm. banks, Ins. Cos. 7½%	Savings banks, S&Ls 80%	Savings banks, S&Ls Over 80%	
90-day commitment Average 94.07 Accepted bid range 93.99-94.18	Atlanta	6-8	Steady	8½-9+1-2	8½-9+1-2	a	9+2
	Boston	4	Steady	7½-8½	8 <sup>b</sup>	a	8+1
	Chicago	8-9	Steady	7½-8	7.9 <sup>b</sup>	a	9-9½+1½
	Cleveland	7	Down 1	7½-8	7½-8	a	9½+2-3
	Dallas	7-8	Up ½	8½-8¾	8½-9+1	9-9½+2	9-9½+2
180-day commitment Average 94.36 Accepted bid range 93.99-94.47	Denver	6-7	Up 1	8½+1	8½+1-1½	a	9+1½
	Detroit	5-7	Steady	7 <sup>b</sup>	a	a	10-12+2
	Honolulu	7-8	Up ¼	9-9½	8-9½+2-3	b	10+1½-2
	Houston	6-8	Down 1	8½-9½ <sup>b</sup>	8½-9½ <sup>b</sup>	a	9-9½+1-1½
	Los Angeles	6½-8	Down ½	a	8½-8¾+1	b	8½-9+1½-3
12-18 month commitment Average 95.60 Accepted bid range 95.40-95.73	Miami	8-8½	Up 3	a	8½-8¾+3-3½	8½-8¾+4	9-9½+1-1½
	Minn.-St. Paul	7-9	Down ½	8 <sup>b</sup>	8 <sup>b</sup>	a	9½+2 <sup>b</sup>
	Newark	5-7	Steady	7½ <sup>b</sup>	7½ <sup>b</sup>	b	9½+1-2
	New York	4-6 <sup>b</sup>	Steady	7½ <sup>b</sup>	7½ <sup>b</sup>	7½ <sup>b</sup>	8½-9+1½-2
	Okla. City	5½-7	Steady	a	7½-8+1	8-8½+3	9½+2
	Philadelphia	8	Steady	7+2 <sup>b</sup>	7+2 <sup>b</sup>	a	9½+1½
	San Francisco	6-7	Down 1	8½-9	8½-9½	b	8½-9½+1½-3
	St. Louis	5-8	Steady	7½-7¾+1	7½-8+1	8	8-9½
	Seattle	6-9	Up 1½	8½-9+1½-2	8½-9½+2-3	8½-9½+2-3	9-9½+1½-2½
	Wash., D.C.	5½-7½	Down ½	8 <sup>b</sup>	8 <sup>b</sup>	b	9-9½+2-3

\* Immediate covers loans for delivery up to three months, future 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 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 7½% mortgage plus extra fees. w—for comparable VA loans also.

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, chairman, Boston 5¢ Savings Bank; Chicago, Robert H. Pease, senior vice pres., Draper & Kramer Inc.; 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 pres., First National Bank; Detroit, Sherwin Vine, vice pres., Citizens Mortgage Co.; Honolulu, H. Howard Stephenson, vice pres., Bank of Hawaii; Houston, Everett Mattson, sr. vice pres., Lomas & Nettleton West; Los Angeles, Robert E. Morgan, senior 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., Franklin Capital Corp.; New York, Sigfred L. Solem, sr. vice pres., Dime Savings Bank; Oklahoma City, B. B. Bass, pres., American Mortgage & Investment Co.; Philadelphia, Robert S. Irving, vice pres., First Pennsylvania Banking & Trust Co.; St. Louis, Charles A. Keller, vice pres., Mercantile Mortgage Co.; San Francisco, John Jensen, senior vice pres., Bankers Mortgage Co. of California; Seattle, Kirby D. Walker, vice pres., Continental, Inc.; Washington, George DeFranceaux, pers., the Berens Cos.

NEWS continued on p. 26





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Certified Kiln Dried redwood.

Kiln drying is a process that puts redwood through twelve months in the sun, two weeks in a hot oven, and a bath in live steam.

This stabilizes the redwood's water content, preventing it from shrinking or swelling—even in lengths up to twenty feet.

So tight joints stay tight and smooth. Flat surfaces stay flat. Nails stay nailed. And the wood holds paint and stain better because there's no excess moisture to cause blistering and peeling.

Consider Certified Kiln Dried redwood for your next house.

With your skill and our wood, we can build the most profitable joint venture in town.



CALIFORNIA  
REDWOOD  
ASSOCIATION

617 Montgomery Street, San Francisco, California 94111 • Member Mills: Georgia-Pacific Corporation • Miller Redwood Company  
Simpson Timber Co. • The Pacific Lumber Co. • Boise Cascade Corporation • Willits Redwood Products Co. • Arcata Redwood Co.





## the Seamless Beauties.

New tub-shower and shower enclosure from Owens-Corning help sell homes and apartments.

Just stand back. And let this one-piece Fiberglass\* tub-shower and shower enclosure do part of the selling or renting job for you.

Show these convenience features to your prospects.

**TUB-SHOWER:** High and low soap receptacles for showering or bathing. Wide-rim seat outside for bathing children. Sculptured armrests that can hold cosmetics and toiletries. Diagonal bathing area to give more room.

**SHOWER ENCLOSURE:** High and low soap receptacles. Wide seat for sit-down showering.





Both units are one piece of Fiberglas-reinforced plastic, and come in six decorator colors plus white.

In both units there are no tiles or joints to work loose. Surface is pleasantly warm to the touch. And there are no crevices, so cleaning is easy with a sponge and liquid detergent.

We're helping create demand with a full-color consumer advertising program starting this fall in publications such as *House & Garden Building Guide*, *Better Homes & Gardens Building Manual* and many others.

Let us tell you more about our Seamless Beauties. And how they can make your sale or rental property more attractive. Write to: Owens-Corning Fiberglas Corp., Attn: T. S. Meeks, Box 901, Toledo, Ohio 43601.

\*Trademark Registered Owens-Corning Fiberglas Corporation

OWENS/CORNING  
**FIBERGLAS**

TRADE MARK

## Why sweat it?

Nail Derby loser Gus Carrick is whipped after a day's hammering.



## Secret device helps "Sixteen-Penny" Crafton win Second Annual Nail Derby

### Nails down first prize.

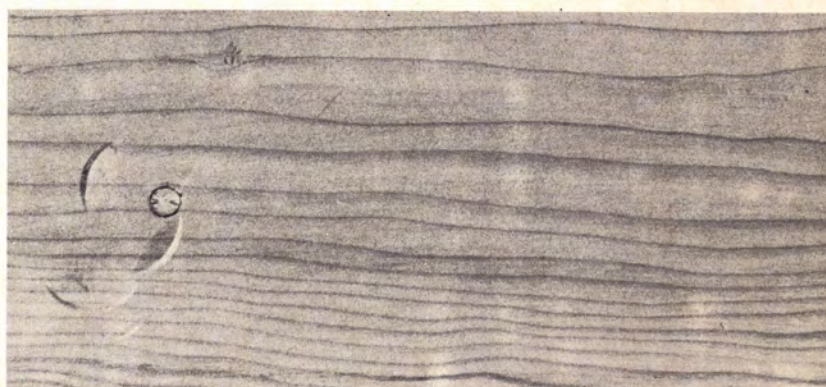
"Sixteen-Penny" Crafton and his secret device (an automatic nailing machine) won first prize in the Second Annual Nail Derby. Crafton scored heavily in all categories: Efficiency, Less Nail Waste, Awkward Area, Neatness, and Tight Nailing.

### Conventional nailing no contest.

The lightweight, efficient, automatic nailer made it a runaway. Crafton averaged far more nails per hour. All his opponent, Gus Carrick, got was tired.

### Which board had the hammer?

The hammered board leaves many clues, but the automatic nailer leaves nothing but the nail. And there's much less waste.



Conventional Nailing



## NEWS

continued from p. 26

### Housing stocks slump again; loss reflects general market

HOUSE & HOME's index of 25 top housing stocks plummeted nearly 30 points to 363.73

### HOUSING'S STOCK PRICES

COMPANY	Aug. 4 Bid/ Close	Chng. Prev. Month	COMPANY	Aug. 4 Bid/ Close	Chng. Prev. Month	COMPANY	Aug. 4 Bid/ Close	Chng. Prev. Month
BUILDING			Colwell	21	- 5	Forest City Entr. <sup>b</sup>	25	- 7/8
Bramalea Cos. (Can.)	6 3/4	- 1/4	Conf. Mfg. Investors	36 1/4	- 1 3/4			





## Why sweat it?

Nail Derby loser Gus Carrick is whipped after a day's hammering. But no worker fatigue for Crafton. He let the automatic nailer do the work.

## Awkward areas a breeze.

Even in tight spots, the automatic nailer never gets in a jam. It reaches awkward areas easily.

\* \* \*

We're kidding about the Second Annual Nail Derby. But we're serious about the advantages of automatic nailing. You can build your homes faster and more efficiently with automatic nailing and stapling. Builders all over the country are doing it.

We have many good customers who manufacture "Secret Devices" similar to the one "Sixteen-Penny" Crafton used in winning the Second Annual Nail Derby. Send the coupon and we'll see that all of them know of your interest.

**SECRET DEVICE**

United States Steel  
Box 86 (USS 6217)  
Pittsburgh, Pennsylvania 15230

Help! I need more information about  
"Secret Devices."

Name \_\_\_\_\_

Firm \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_



TRADEMARK

**United States Steel**



## Kaiser-Aetna bows in as \$160-million land developer

The new giant starts off with seven operating projects covering 100,000 acres.

That is only the first stage. The operation will expand into agricultural, commercial, industrial, residential and recreational land development at several points in the United States and abroad.

The Kaiser-Aetna partnership was formed with a net worth of \$160 million. Aetna Life & Casualty of Hartford, Conn., owns 50% and Kaiser Aluminum & Chemical of Oakland, Calif., will own the other 50% after a stock swap with Kaiser Industries, which was one of the three founding partners.

**Properties and management.** The Kaiser companies bring to the partnership their 66% interest in the 87,500-acre Rancho California, southwest of Los Angeles. They also contribute Hawaii-Kai, a 6,000-acre resort complex in Honolulu; Aliso Ranch, a 6,000-acre farm near Fresno, Calif., and Port Westward, an 835-acre industrial development on the Columbia River near Portland, Ore.

Aetna brings in the 630-acre Warner Ranch in the San Fernando Valley near Los Angeles, an industrial-residential site, and contributes industrial parks near Santa Clara and San Diego.

And the new partnership has just purchased the Macco Corporation's one-third interest in the 87,500-acre Rancho Cali-



**MORTGAGE CONTEST** in April required entrants to predict yields on Aug. 1. Winner was New York Life's Don McCallum, who said 8%. He is shown at left getting prize from Vice Presidents Spot Vaughan and Phil O'Connell of New York's Huntoon-Paige brokerage, the sponsor of the contest.

fornia project, south of Los Angeles, for \$19 million cash.

Fred W. Greenlaw, who managed Kaiser's real estate subsidiary, Westward Properties, takes over Kaiser-Aetna as president. He chose these vice presidents and area managers: K.T. Yee, a vice president of Kaiser Hawaii-Kai Development Co.; Charles E. Cobb Jr., a vice president of Westward Properties, and J.S. French, Aetna's director of investment real estate.

Kaiser-Aetna operates out of Kaiser-Center in Oakland.

**Sale of Dean Morrison.** Another deal in Northern California merges Morrison Homes into the INA Corp. of Philadelphia, an insurance holding company. (The INA concern entered California last May in a

joint venture with Richgart Inc. of Los Angeles. The plan calls for 3,000 new homes and apartments there.)

Builder Dean Morrison, a veteran campaigner for zoning and planning reform, stressed the financial support that INA would bring to his company. President John Gurash of INA estimated corporate net worth at \$900 million and said \$300 million would be invested outside the insurance field.

Morrison Homes has built 3,800 houses in Alameda, Contra Costa and Santa Clara Counties since 1947, when it moved into the San Francisco Bay area. It sold 385 houses from three locations last year and is developing two communities in Pleasanton, one in San Jose and one in Richmond.

**Aerospacemen as builders.** Two aerospace corporations are buying into building and land development on the West Coast.

Lear Siegler Inc. of Santa Monica is paying \$20 million in stock for the Trousdale Construction Co. of Los Angeles, which has built or developed 25,000 homes and several commercial and industrial projects in Hawaii and the western states.

And Boston's Alpha Industries (American Exchange) has bought a minority interest in builder Curtis F. Peterson's new organization, Briston Corp., in Tacoma, Wash. Peterson remains as chairman and president.

NEWS continued on p. 28



© American Saint Gobain 1969

## Help protect America's Sailors

Young sailors need protection on the high seas.

What better way to protect them than with tub enclosures and shower doors of ASG's wired glass.

ASG wired glass combines safety and privacy. The Pinstripe Finetex® shown here has single strands of wire set ½ inch apart for added strength. Its Finetex pattern passes plenty of light, yet obscures images. And, like all ASG wired glass, it's an FHA-approved safety glass.

ASG makes wired glass with a variety of beautiful surface patterns. You can choose the look, the light transmission, and the degree of privacy to fit any need.

Make safety a selling point in your homes. Feature safety glass by ASG—tempered, wired, or laminated. And write for our free manual of government and trade association standards for safety glass. Dept. HH-99, American Saint Gobain Corporation, P.O. Box 929, Kingsport, Tennessee 37662.

Wired safety glass by **ASG**

CREATIVE IDEAS IN GLASS

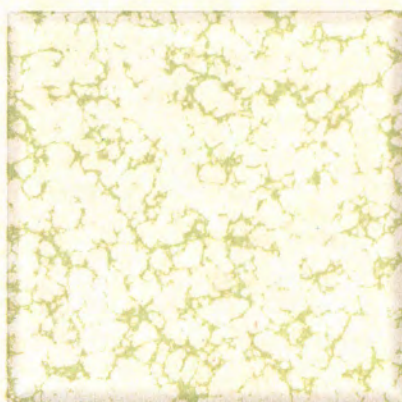


New from Oxford Tile ...

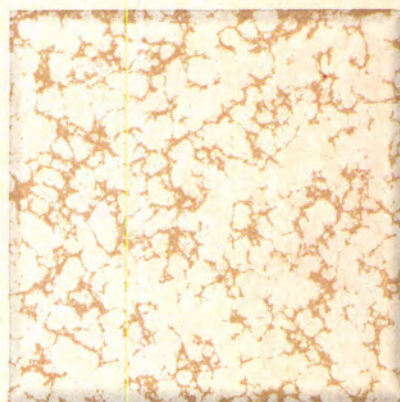
# Morocco®

ceramic wall tile

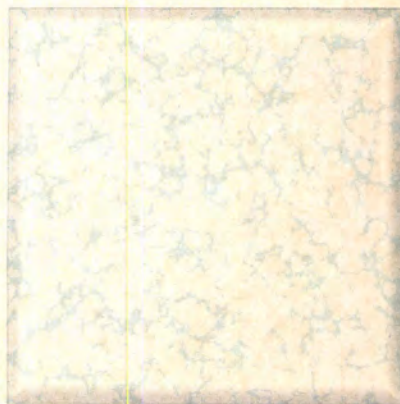
No. 203  
Palm Green



No. 207  
Dune Tan



No. 205 Citron Yellow



No. 204 Medina Blue

Morocco is an exquisitely beautiful tile comparing favorably with the finest handcraft ceramics of Safi. It has a marble-like pattern combined with delicate color and soft lustre. The effect is one of unusual charm and is especially recommended for whole wall installations such as in bathrooms and powder rooms. Morocco is also appealing in the kitchen or playroom

as well as in half-walls, room dividers, counter tops and other practical modern-day decoration.

The tiles are precision-edged and self-spacing. With the new adhesives and simplified method of application, installations are easy and foolproof.

Bathroom accessories available in harmonizing colors.

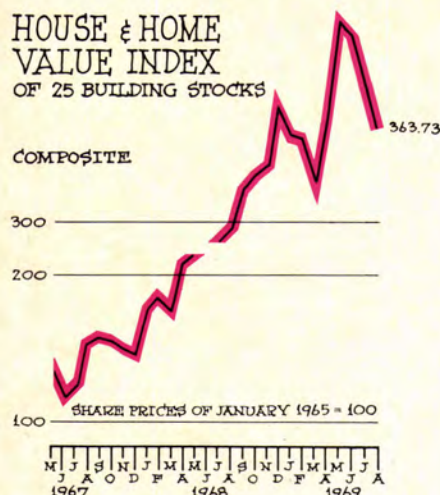
**OXFORD TILE COMPANY,**  
CAMBRIDGE, OHIO





## Housing stocks slump again; loss reflects general market

HOUSE & HOME's index of 25 top housing stocks plummeted nearly 30 points to 363.73 in the month ended Aug. 4. That left the list 17% below its May peak of 436.88. The Dow-Jones industrials fell 19% in the same period. Here's the housing index:



How the top five did in each category:

	Aug. '68	July '69	Aug. '69
<b>Builders</b>	389.94	477.14	466.53
<b>Land develop.</b>	438.20	634.52	533.78
<b>Mortgage cos.</b>	401.74	530.63	492.14
<b>Mobile homes</b>	439.95	852.54	747.68
<b>S&amp;Ls</b>	174.14	183.97	187.12

## HOUSING'S STOCK PRICES

COMPANY	Aug. 4 Bid/Close	Chng. Prev. Month	COMPANY	Aug. 4 Bid/Close	Chng. Prev. Month	COMPANY	Aug. 4 Bid/Close	Chng. Prev. Month
<b>BUILDING</b>			<b>LAND DEVELOPMENT</b>			<b>MOBILE HOMES &amp; PREFAB</b>		
Bramalea Cons. (Can.)	6 1/2	+ 3/4	All-State Properties	1 1/2	- 1/2	Con. Chem. Co.	22 1/2	- 5 1/4
Capital Bldg. (Can.)	5 1/2	- 2 1/2	American Land	1	- 1/2	Champion Homes	26 1/2	- 3 1/2
Christiana Oil	14 1/2	- 4 1/4	AMREP	37	- 9	Commodore Corp.	26 1/2	- 1 1/2
Cons. Bldg. (Con.)	2.65	- 65	Arvida	18 1/2	- 2 1/4	DMH (Detroit)	28 1/2	- 3 1/4
Dev. Corp. Amer.	11 1/2	- 1	Atlantic Imp.	15	- 1	Fleetwood	45 1/2	- 4 1/4
Edwards Indus.	14	- 1 1/2	Canaveral Int.	16	- 1	Guerdon	39	- 3 1/4
First Hartford Rlty.	6 1/2	- 1 1/4	Crawford	4 1/2	- 1 1/2	Mobile Home Industries	22 1/2	- 1 1/4
First Nat. Rlty.	7 1/2	- 1 1/2	Deltona Corp.	45 1/2	- 6 1/2	Monarch Ind.	29	- 3 1/2
Frouge	3 1/2	- 1 1/2	Disc Inc.	7 1/2	- 1 1/2	Redman Indus.	37 1/2	- 8 1/4
General Bldrs.	8 1/2	- 3 1/2	Don the Beachcomber	12 1/2	- 2 1/2	Rex-Noreco	20	- 3
Kaufman & Bd.	36 1/2	- 3 1/2	Ent. (Garden Land)	17 1/2	- 3 1/2	Skyline	90 1/2	- 13
Key Co.	14 1/2	- 3 1/4	Fla. Palm-Aire	28 1/2	- 3 1/2	Town & Country Mobile	20 1/2	- 3
(Kavanagh-Smith)			Gen. Devel.	4 1/2	- 1 1/2	Zimmer Homes	38 1/2	- 4 1/2
National Environment	16	- 3	Holly Corp.	4 1/2	- 1 1/2	Hodgson Houses	8 1/2	- 4 1/2
(Sproul Homes)			Horizon Land	43 1/2	- 4 1/2	Natl. Homes A.	18 1/2	- 1 1/2
Nationwide Homes	7 1/2	- 1 1/4	Laguna Niguel	8 1/2	+ 1/2	Scholz Homes	34 1/2	- 3 1/2
Presidential Realty	17	- 1 1/2	Major Realty	10 1/2	- 1	Swift Industries	5 1/2	+ 3/4
Revenue Prop.	3 1/2	- 3 1/4	McCulloch Oil	36 1/2	- 8 1/4			
Ryan Homes	28	- 6 1/4	Scientific Resources	23	- 3 1/4			
Standard Pacific Corp.	13	- 1 1/4	(Sunasco)					
U.S. Home & Dev.	23	- 5	So. Rlty. & Util.	7 1/2	- 1 1/4			
Jim Walter	33 1/2	+ 5/8						
Del E. Webb	18 1/2	- 3 1/2						
Western Orbis	13 1/2	- 1 1/4						
<b>S&amp;Ls</b>			<b>DIVERSIFIED COMPANIES</b>					
American Fin.	30 1/2	- 1 1/2	Boise Cascade	63	- 3 1/4			
Belmont S&L	28	- 2 1/2	Citizens Financial	16 1/2	- 1 1/2			
Calif. Fin.	10 1/2	- 1 1/2	City Invest.	24 1/2	- 2 1/2			
Empire Fin.	27 1/2	- 1 1/2	Cousins Props.	30	- 5			
Far West Fin.	17 1/2	- 1 1/2						
Fin. Fed.	29	+ 1 1/4						
First Char. Fin.	42 1/2	+ 1 1/4						
First Lincoln Fin.	9 1/2	- 1 1/4						
First S&L Shares	16 1/2	- 1 1/2						
First Surety	8 1/2	- 1 1/2						
First West Fin.	5 1/2	- 1 1/2						
Gibraltar Fin.	28 1/2	- 2 1/4						
Great West Fin.	26 1/2	+ 1 1/2						
Hawthorne Fin.	11 1/2	- 2 1/2						
Huntington Savings	18	- 1 1/2						
(First Fin. of West)								
Imperial Corp.	15 1/2	- 1 1/2						
LFC Financial (Lytton)	15	- 3 1/2						
Trans-Cst. Inv.	4 1/2	- 1 1/2						
Trans World Fin.	15 1/2	- 1 1/2						
Unions Fin.	12 1/2	- 1						
United Fin. Cal.	19 1/2	- 1 1/2						
Wesco Fin.	31 1/2	+ 1 1/4						
<b>MORTGAGE BANKING</b>								
Advance	22	- 3						
Associated Mtg.	12 1/2	- 1						
Charter Co.	45	- 14						

## SHORT-TERM BUSINESS LOAN RATES

Average % per year	7 other North-eastern	8 North Central cities	7 South-eastern cities	8 South-western cities	4 West Coast cities
LOAN SIZE (000)	N.Y. City				
\$1-9	8.23	8.31	8.09	7.96	8.27
10-99	8.14	8.50	8.20	7.91	8.09
100-499	7.81	8.31	8.07	7.72	7.89
500-999	7.65	8.16	7.95	7.44	7.80
1,000 up	7.60	7.84	7.76	7.45	7.70

May '69 rates in Fed. Res. Bulletin, July '69

NEWS continued on p. 32



© American Saint Gobain 1969

# Help protect America's Grown-Ups

Kids aren't the only ones who need protection around the house.

So why not make your homes extra safe for everyone. Install ASG safety glass in your homes and let safety help you sell.

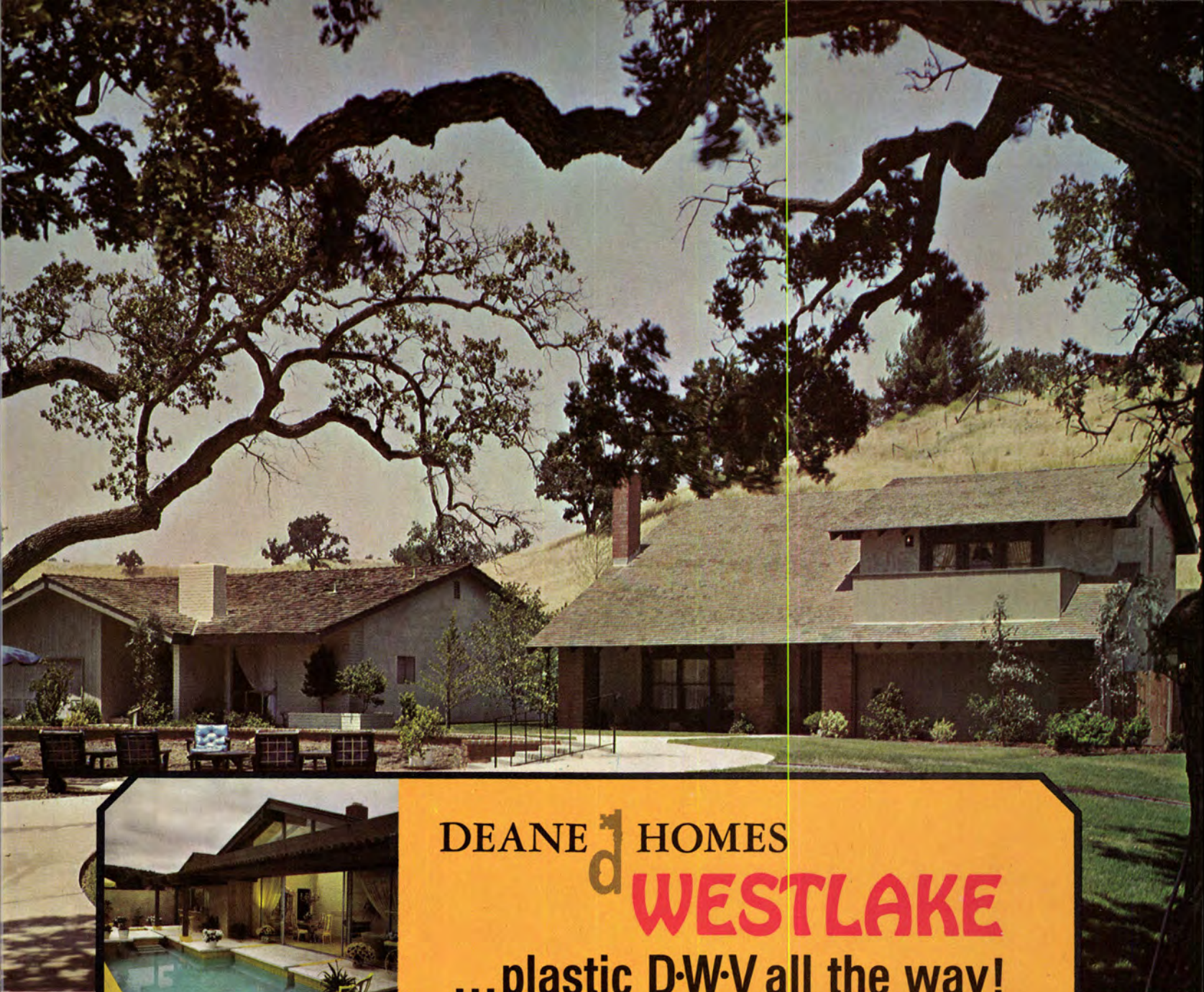
ASG makes all three kinds of safety glass—wired, laminated, and tempered. They're available in a variety of decorative surface patterns. And all have FHA approval.

Use ASG safety glass in sliding doors, window walls, partitions, and tub and shower enclosures. It's just the kind of thoughtful extra that home-buying families are looking for.

ASG has just prepared a special manual of governmental and trade association standards for safety glass. For a free copy, write: Dept. HH-99, American Saint Gobain Corporation, Kingsport, Tennessee 37662.

Safety glass by **ASG**  
CREATIVE IDEAS IN GLASS





## DEANE <sup>d</sup>HOMES **WESTLAKE** ...plastic D·W·V all the way!

Deane Brothers, a leading home developer/builder for the past 25 years, is now building 734 homes at Westlake, a new planned community in Southern California. This "new city in the country" covers 18 square miles and features a 150-acre lake, golf course, stables, and riding trails. Deane Homes/Westlake, which has its own private swim center and racquet club, offers ten different model homes, ranging from 2 bedrooms, den, and bath to 5 bedrooms and 3 baths, priced from \$33,995.

Westlake Developer: Westlake Village, A Partnership between The Prudential Insurance Co. of America and American-Hawaiian Steamship Co.  
Deane/Homes Westlake Developer/Builder: Deane Brothers, Inc.

Plumbing Contractor: Safeway Plumbing & Heating

From the sewer lines right up to the roof vents, Deane Brothers is going all the way with GSR fittings and ABS pipe for the drain-waste-vent systems in their new home at Westlake.

As Brad Carlton, Project Manager for Deane Homes/Westlake, explains: "We're proud of our ideas . . . even the ones that are beneath the surface where you can't see them. Each home carries a Deane Homes after-sale service policy that warrants the home against defective workmanship and material for a full year. Even though we wanted to save time and reduce costs with plastic DWV, we had to be sure that the material we specified would be durable, eliminate leaks, and reduce costly call-backs."

Highly sophisticated plumbing trees, including floor venting for Deane Homes' exclusive indoor-outdoor island kitchens, were completely pre-fabricated for fast, efficient installation. The decision to use top quality GSR fittings and ABS pipe proved so successful that the builder has since specified similar DWV systems for three more Deane Homes projects now being built in Southern California.

You too can save time and money with the best drain-waste-vent system. Be sure you specify GSR fittings. Write for the new booklet describing the many applications of plastic fittings in homebuilding. R. & G. SLOANE MFG. DIV., THE SUSQUEHANNA CORP., 7606 N. Clybourn Ave., Sun Valley, Calif. 91352.



### PLASTIC PIPE FITTINGS

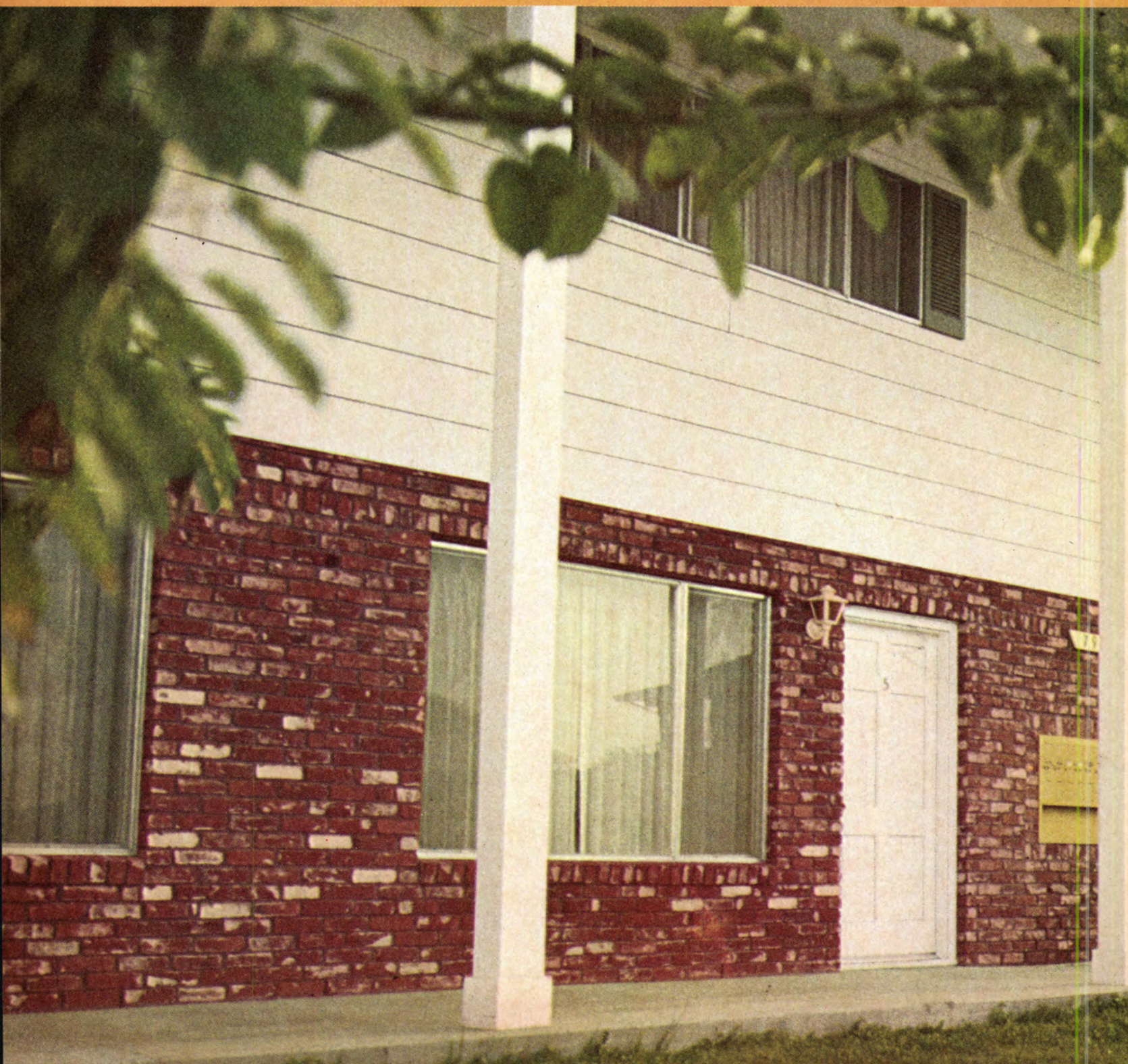
©1969 R. & G. SLOANE MFG. DIV., THE SUSQUEHANNA CORP.



**When you're through  
putting up this siding,  
you're through.**

This is why so many apartment builders put up our Vinyl-Bond Insulite Siding. It's pre-finished.

Vinyl-Bond Insulite Siding is pre-finished with a superior vinyl coating that covers every exposed surface. And that saves a lot of work, when you're talking about an apartment building. It's pre-finished in four popular colors, too: Gold, Avocado, Sandstone, and White. And, it carries a written, 10-year guarantee against blistering, cracking, or peeling—a beautiful selling point for both of us. But that's not all.





Since it is pre-finished, Vinyl-Bond Insulite Siding can be put up during any season—with conventional carpenter's tools. It's also easy to maintain. Some mild detergent and water washes away any finger marks or dust.

Vinyl-Bond Insulite Siding hasn't a knot, pitch-pocket, or trace of grain, either. It won't split. It has great dimensional stability, so once you've got it up, it won't "move" on the wall. And, with a specially modified drip edge, the edge is less susceptible to damage, as well as easier to handle. Furthermore, along with color-matched accessories, you can order Horizontal Lap Vinyl-Bond, or Plain Panels, each in popular sizes.



**BOISE CASCADE**  
**BUILDING PRODUCTS**  
Boise, Idaho 83701

Please send me more information and samples of your new Vinyl-Bond Insulite Siding, available in four glorious colors: Gold, Avocado, Sandstone and White. Many thanks in advance.  
H&H-C

NAME \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_

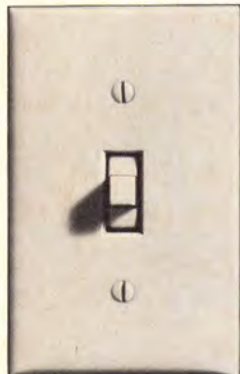
STATE \_\_\_\_\_

ZIP \_\_\_\_\_





When she  
touches this switch  
she'll say,  
"You've thought of  
everything."



■ "Electrac" by Kirsch brings the Push Button Age to draperies and marks you as a builder who puts the extra touches in his homes.

Works magnetically. No gears, cords, separate motors or pulleys. A small power capsule does all the work. And "Electrac" plugs into normal household outlets. Powered draperies make powerful salesmen! And now "Electrac" is available for use with new Kirsch drapery systems that can be snapped on and off for easy laundering or cleaning.

For additional information, refer to Sweet's Architectural File Section 15E/KI, or Sweet's Interior Design File, Volume A4/C, or write Kirsch Company, Department. BW-969, Sturgis, Michigan 49091.

# Electrac® by Kirsch



## NEWS

continued from p. 28

### U.S. cracks building-loan fraud and arrests Chicago Mob leader

Chicago Daily News

For years, organized crime has used phony building loans to milk millions from local banks and savings and loan associations across the country (NEWS, Aug. '68).

The swindle has made the Mob one of the nation's biggest "borrowers." And in this time of tight money, every dollar that goes to the Mob is one dollar less for legitimate borrowers, including the country's 50,000 homebuilders.

Federal lawmen uncovered the bank fraud five years ago, but so far there have been few indictments or convictions.

"You can't reconstruct fraud," says **Larry Morrissey**, an assistant state's attorney from Chicago. "To get a conviction, someone on the inside has to start talking and explain exactly how the money was taken."

Someone is taking in Chicago. Now that **Irwin (Pinky) Davis** has begun a conversation with the U.S. Attorney's office, the FBI has arrested **Felix (Milwaukee Phil) Alderisio** on an indictment charging that he defrauded a Chicago bank of \$78,935. The arrest of Milwaukee Phil was announced jointly in Washington, D.C., by Attorney General **John Mitchell** and FBI Director **J. Edgar Hoover**.

Hoover called the arrest "a blow to the upper-echelon leadership of La Cosa Nostra"—the crime syndicate.

In Chicago, U.S. Attorney **Thomas Foran** revealed that the Alderisio arrest marked the beginning of a new crackdown on Mob infiltration of legitimate business. "We have a few more surprises for the crime syndicate," he said, "and rackets in real estate and construction are a part of it."

Foran noted that the bank swindle described in the 21-count indictment against Alderisio has also been used by the Mob in other cities, large and small, such as Indianapolis, Louisville and Bettendorf, La.

Here is how the scheme worked, according to the federal grand jury indictment:

Two of Alderisio's cronies—Davis and the late **Alan Rosenberg**—set up the Chemical Mortgage Investment Co. of Chicago to misappropriate funds from the Parkway Bank of suburban Harwood Heights.

Early in 1965, requests for 19 home-improvement loans went to a friendly bank official, **Richard Jackowski**.

Davis and Rosenberg put up insufficient collateral and some loan requests were made for fictitious persons and vagrants. But Jackowski approved the loans and the bank issued cashier's checks for the amounts. In three days the bank paid out \$47,000 to Chemical Mortgage.



THE MOB'S ALDERISIO

Arrested in Chicago bank fraud

In all, the Parkway Bank lent \$78,935 in six weeks.

Part of the money was distributed to Jackowski, Rosenberg, Davis and Alderisio. Jackowski received only \$200 from Alderisio.

Jackowski and Davis were named in the indictment as co-conspirators, but not as defendants.

Lawmen say it was Davis and Rosenberg who refined the swindle technique that drove some Chicago S&Ls and banks to near bankruptcy in the mid-'60s.

Two years ago, the Chicago Crime Commission reported that at age 36 Rosenberg already "had a long history as a perpetrator of financial frauds." The commission said he helped organize several mortgage and investment operations in Chicago and other cities.

Rosenberg's 325-pound body was found in March of 1967 sitting upright in the rear of a car. His hands were manacled together, and there were seven bullet holes in his head, chest and stomach.

Davis, his wife and two daughters are in protective custody. He is serving a seven-year sentence for mail fraud in a federal prison in Terre Haute, Ind.

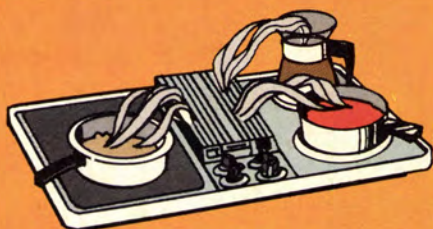
The day after the loan arrests, the 57-year-old Alderisio was arrested again for illegal possession of firearms.

As a result of the twin arrests, Denver authorities are threatening to revoke an appeals bond Alderisio posted in 1965 after being convicted there in an extortion case. If the bond is revoked, Alderisio will be jailed.

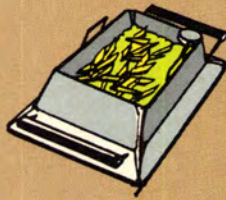
—BOB LEE

McGraw-Hill News, Chicago  
NEWS continued on p. 34

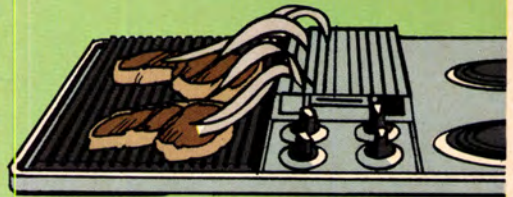




**COMPLETE SURFACE COOKING** With the griddle in place over the grill area, it's like having four or five elements. Separate temperature controls for the two standard elements and griddle.



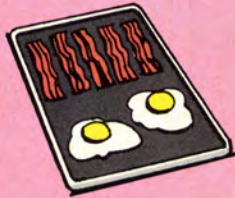
**FRENCH FRYER** Convenient unit sets into the grill area to make popular deep fat frying fun and easy.



**VENTING** Jenn-Air's 5-year warranted Power Pak surface ventilation system traps smoke and odors at cooktop level, quietly whisks them outdoors . . . more effectively than any conventional hood.



**GRILL** Electric broiler duplicates the delicious charbroiled taste of outdoor grilling. 2800 watts heat grill rock to sear in flavor.



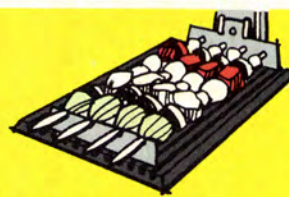
**GRIDDLE** Tough, non-stick surface supplies a big 180 sq. inch cooking area for frying, heating, warming.



**ROTISSERIE** Handsome chrome-plated spit and bracket mounts easily, rotates automatically.



**AN OVEN** Exclusive coated Stainless Steel oven to handle all your baking and roasting needs.



**SHISH KEBAB** Rack of gear-driven skewers attaches easily to the rotisserie motor to create exotic charbroiling specialties.

## Jenn-Air's Drop-In Savory Centre Combination

Here's the most flexible cooking appliance ever designed. It combines every kind of cooking into one compact counter unit. Including indoor broiling with authentic charbroiled flavor. And it exhausts all the smoke and cooking fumes outdoors with no overhead hood!


It does all this, yet it fits in an opening only 30" W x 21½" H x 24" D. It's easy-to-design-in, easy-to-install—even in existing kitchens. No extras. Nothing but simple wiring and ducting of the one unit.

Drop-In for new cooking convenience. Write today for further information.

# Kitchen in a Counter



Information about Jenn-Air's full line of ranges, ovens, and Savory Centre combinations is available in a colorful, illustrated brochure. For your free copy clip and mail the coupon below.

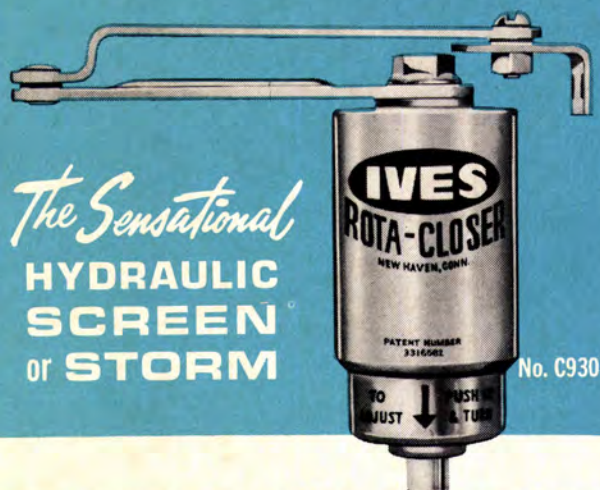
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**THE H. B. IVES COMPANY**  
New Haven, Connecticut 06508



## NEWS

continued from p. 32

### Mortgage leader leaves N.Y. Life

Fabian Bachrach

Richard W. Baker Jr. has resigned.

His move came with a suddenness that surprised the New York Life Insurance Co. and the national mortgage community, in which Baker enjoyed unquestioned status as a leading expert on apartment and commercial lending. He was his company's vice president in charge of real estate and mortgage loans.

Baker left immediately for a vacation with his family in Europe and on his return began looking for another job.

"I took a long look at myself and decided I could make a more significant contribution somewhere else," Baker said. "I hope to stay in the mortgage business."

"Let me emphasize that this was a purely personal decision, that there was absolutely no dissatisfaction and that New York Life is a superb company. It was a most amicable parting."

Baker was widely recognized as one of the most articulate spokesmen for the conservative approach to commercial mortgaging, and New York Life remained one of the last big companies to resist the current movement into equity-participation lending and other radical new techniques that increase a lender's income far beyond the basic interest rate charged on a loan. Baker's last major speech in defense of sim-



**MORTGAGING'S BAKER**  
*Time for a change*

ple-interest lending was made to the Mortgage Bankers Assn.'s Chicago convention last winter. It provided much of the basis for a definitive HOUSE & HOME report on equity-participation techniques (NEWS, Dec. '68).

Baker joined New York Life in 1954 and became a vice president in 1961. He took charge of all real estate and mortgage loans in 1962. He is 53.

William C. Lutz, 57, promoted from New York Life's Chicago branch to the home office in New York City only two months earlier, was moved into the mortgage post on Baker's resignation. The company ranks fourth in the industry in assets and its mortgage portfolio exceeds \$2.7 billion, with \$1 billion of that in residential loans.

### Biggest builder gets new boss

The builder is Boise Cascade's shelter group, and the new boss is **John Frey**.

Boise's diversified shelter group posted sales of \$297 million last year, which is 30% higher than the nation's second biggest builder, Levitt & Sons. In 1967, the group had sales of \$172 million.

The company's three major divisions—shelter, timber and paper—earned a total of \$45.4 million on sales of \$1.26 billion last year, up from \$29.5 million on sales of \$825 million.

Frey, a 39-year-old executive vice president, now runs both the shelter and paper groups of the Boise, Idaho, company. The former shelter leader, **William Agee**, becomes executive vice



**BOISE CASCADE'S FREY**  
*He takes shelter*

president for corporate finance, succeeding **R. W. Halliday**, who retired.

Agee, 31, headed the shelter division for a year (NEWS, Sept. '68).

### Full house at Home Loan Bank Board

President Nixon's appointment of an Atlanta Democrat, attorney **Thomas Hal Clarke**, brings the board to its full strength of three.

The others are Chairman **Preston Martin** and **Carl O. Kamp Jr.**, both Republicans.

Clarke replaces **Michael Grennebaum**, a Chicago mortgage banker who retired from the board on June 30.

The board is the chartering and

regulatory authority for the 5,000 federal savings and loans.

**BUILDERS:** Leon N. Weiner Associates of Wilmington, Del., headed by the former NAHB president, and three national corporations—RCA, Campbell Soup and Boise Cascade—won the Camden (N.J.) Housing Authority's approval of their plan to rebuild 160 acres of downtown Camden.





# Look what Kohler for the ho-hum bat

It's gone bold with colors and shapes! Kohler's Bold Look fixtures. Kohler's Harvest Gold and Tiger Lily. Loosen up your customer's imagination. Start with a roomy Guardian tub. It comes with big grip-rails and a Safeguard® bottom for extra safety. Next, add a Lady Fair shampoo center. There's a bold design for you. Wide basin, a spray arm and



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For more information about carpets of HERCULON, contact Fibers Merchandising, Hercules Incorporated, Wilmington, Delaware 19899.



\*Hercules registered trademark. **HERCULES**









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An attractive exterior is the most effective traffic builder. And aluminum building components protected and beautified with factory-applied PPG Color Coatings deliver the action.

For windows, doors, shutters, siding, shingles and soffits, PPG Color Coatings offer a colorful finish that stays fresh and bright

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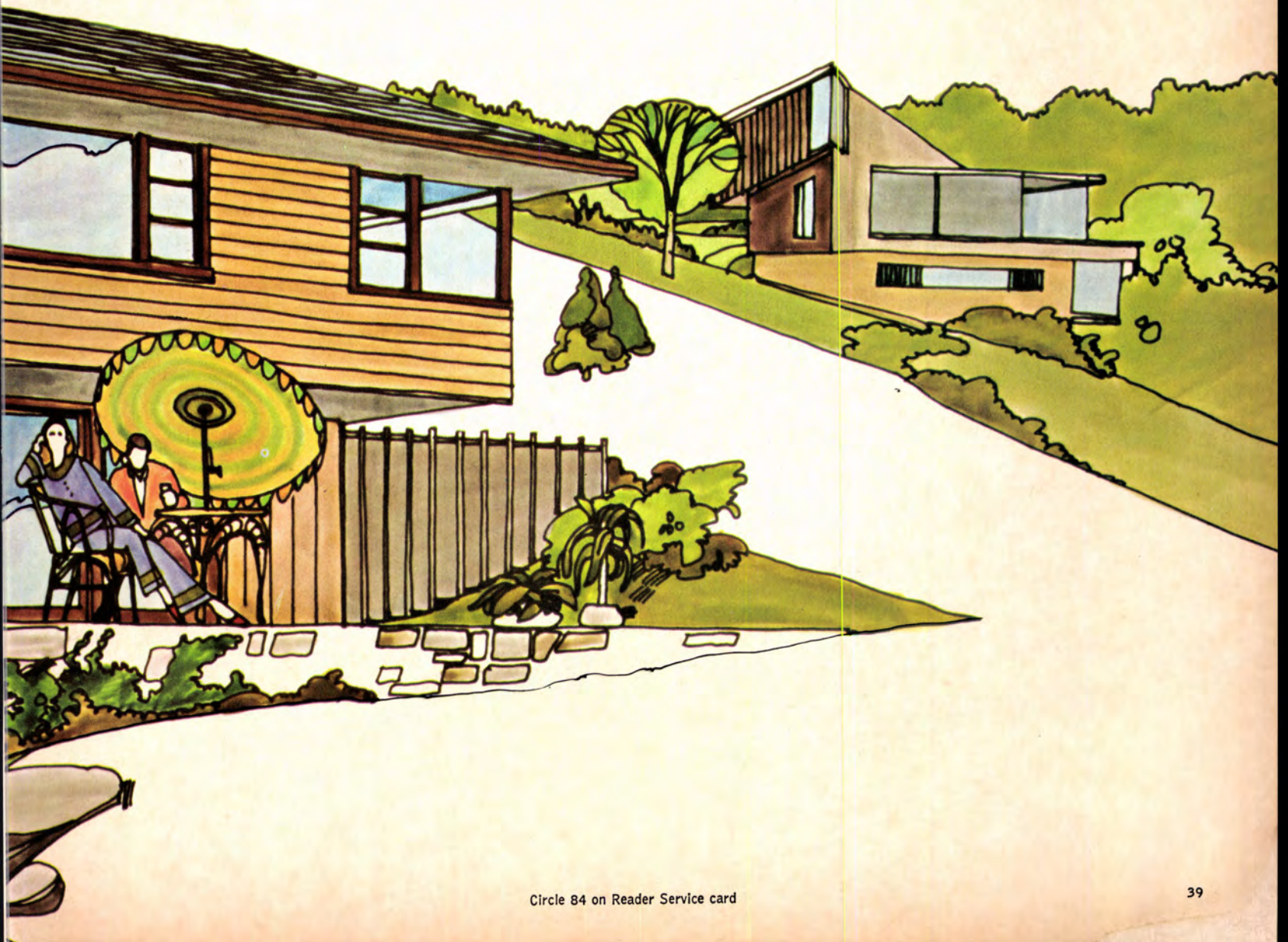
The finish is so tough that it takes all the punishment of shipping, handling and installation, and still looks bright, clean and factory-fresh.

Aluminum building components with PPG Color Coatings are available in a wide range of modern colors.

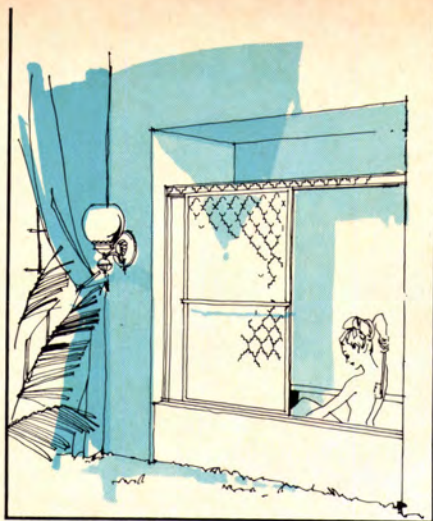
These PPG coatings, used on all components, achieve excellent color matches or color harmonies.

To put PPG color coated components to work for you, specify them to your supplier. For more information on these coatings, contact PPG INDUSTRIES, Inc., Dept. 16W, One Gateway Center, Pittsburgh, Pa. 15222. Telephone 412/434-3191.

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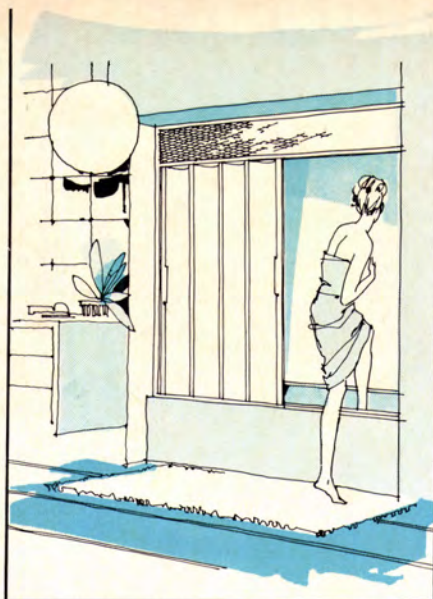




### By-pass doors with glass or plastic panels

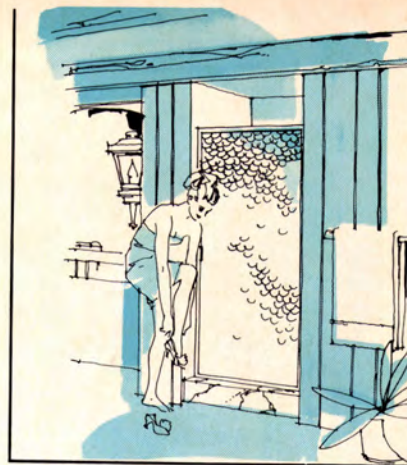
Shown above is the Series 700 bath enclosure, featuring a charming Moorish pattern with plastic panels available in frost, amber or avocado.

The Series 700 is one of three by-pass models we've named "The Sophisticates"—an elegant, but economical, line of bath enclosures and shower doors. Series 500 comes with glacial mist plastic panels, Series 600 comes with patterned tempered glass. All models feature anodized aluminum construction, staggered adjustment holes for easy installation, positive latching, and ball bearing nylon rollers.



### SHOWERFOLD® enclosures for tub and shower

Women love patented Showerfold enclosures because they're beautiful, safe and real work savers. Showerfold folding enclosures are available in a wide range of styles in a host of decorator colors. Panels can't crack, chip, shatter or break—they're guaranteed for life. Showerfold enclosures fold to less than ten inches giving complete access to the tub for easy entry, bathing children or cleaning the tub. Trimmed in gold or silver anodized aluminum, Showerfold enclosures give bathrooms an elegant, spacious appearance.



### Plastic panel swinging doors

Showerfold offers you a special series of space-saving swinging doors available with hinged or pivoted construction. Glacial mist plastic panels in an elegant, random pattern complement any decor. Doors have positive latching, are easy to open and close, and feature rugged pivots or hinges.

# Now from Showerfold: A complete line of rigid and flexible enclosures

Now Showerfold—offers you a complete line of by-pass and swinging doors in glass or plastic to complement the patented line of Showerfold folding enclosures for tubs and showers. Here is everything you need in enclosures for every type bathroom you build! Take a look above—at the most complete line in the industry—then call your nearby Showerfold distributor.

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and end panels are pre-finished. And Kemper cabinets require the least number of space consuming filler panels. See your Kemper Distributor for all the facts on why both you and your customer get more when you install competitively priced Kemper kitchen cabinets and bathroom vanities. Kemper: America's best kitchen cabinet value. Kemper Brothers, Inc., Richmond, Indiana 47374.



# Kemper





**FRONT ELEVATION** is almost blank. Recessed area in center shelters door that leads into entry court. Fence on sides enclose entire lot.



**REAR ELEVATION** is almost completely glassed. Living room, with brick fireplace wall, is at left, dining room at right, loggia set back between.

## A house that combines glass walls and privacy

The privacy comes from an almost blank facade and a fence that encloses the lot on three sides. The fence in turn allows three sides of the house to be heavily glassed without creating a fishbowl.

The H-shaped plan is designed primarily for families with older children who need little supervision. Three bedrooms and the informal living area take up one leg of the H, while the master bedroom, living room

and garage take up the other. A glass-walled loggia connects the two legs and serves as an entry hall; its privacy is maintained by doors that close off the entry court from the street (*land plan, right*).

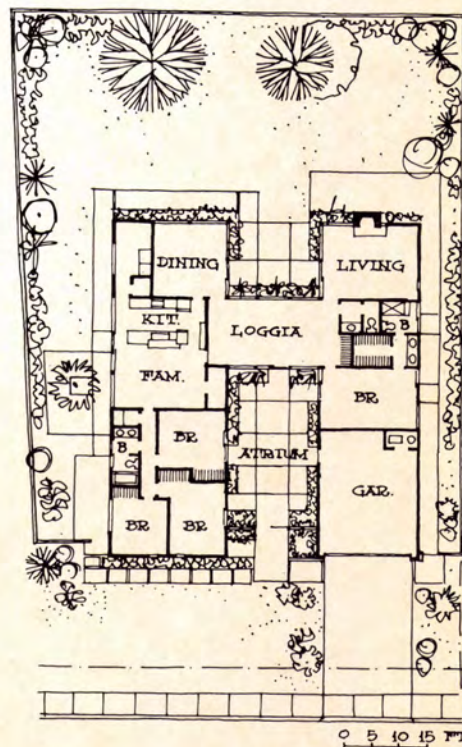
At \$48,950, this is the highest-priced model in a 26-house contemporary subdivision in Walnut Creek, Calif. It was designed by Claude Oakland & Assoc. and built by J.L. Eichler Assoc. Inc.



**KITCHEN** opens out to side yard.



**LIVING ROOM** opens to rear court.



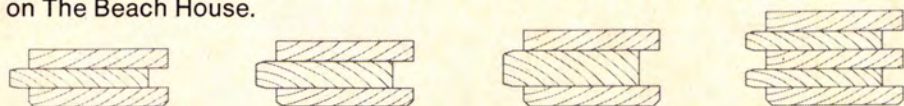


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Emil Carlson, Engineer—Structural

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For details see Sweet's  
Architectural file 1c/Po.







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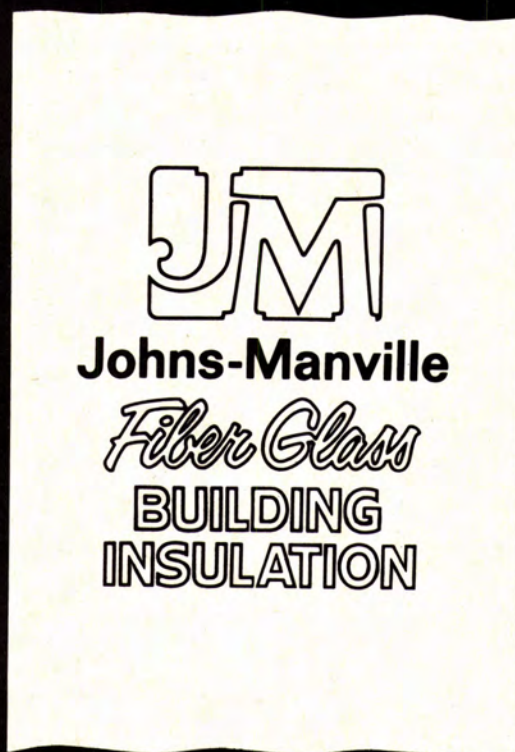
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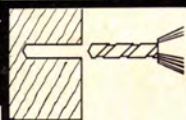
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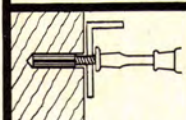
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## LETTERS

### Rent control

H&H: We were happy to read your July article headlined "In the cities, rent control may be closer than you think".

The specter of rent control is in fact closer than any of us thinks. Four bills introduced in the 1969 session of the New York State Legislature would have given three Westchester County cities (Mount Vernon, New Rochelle and Yonkers) and all of Nassau County the authority to institute rent control on apartments built after 1947 (pre-1947 apartments are already controlled in these areas). The Nassau County bill died in committee, but the other three passed the legislature after strenuous opposition, and ultimately were vetoed by the Governor.

We have been informed there will be a concerted effort to re-introduce this legislation—not only for the areas covered this year but for other New York areas where a rental housing shortage exists (and that appears to be almost everywhere). Once rent controls on new construction are allowed in some communities, it is likely they will spread to others.

There is one ray of hope: Our communities are finally accepting the fact that there is a housing shortage. And some of them are reviewing their land-use and zoning policies to determine the effect of these policies on housing construction. We hope a study to be conducted by the New York State Division of Housing and Community Renewal will encourage a dialogue between industry groups and local governments to determine the reasons for the growing housing shortage.

GEORGE A. FRANK, executive  
vice president  
Builders Inst. of Westchester and  
Putnam Counties  
White Plains, N.Y.

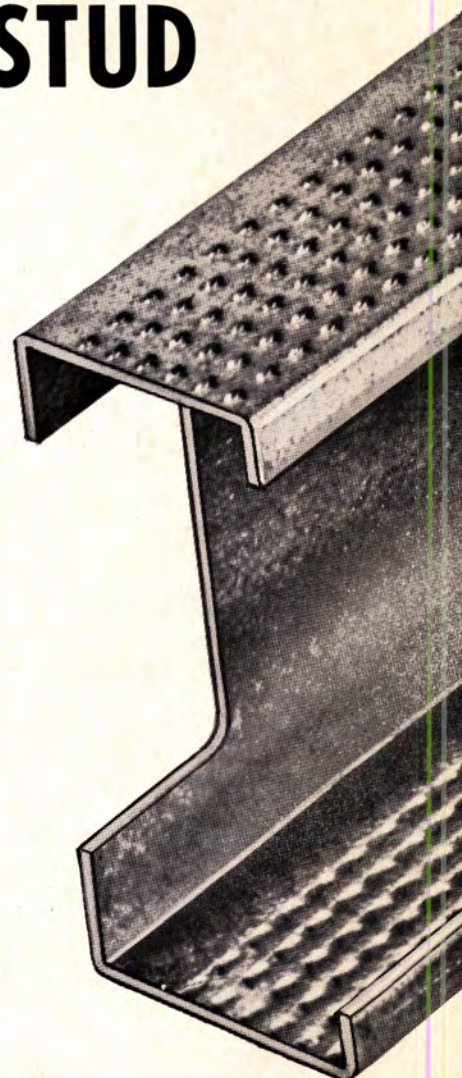
### 'Operation Breakthrough'

H&H: Your July editorial on "Project Breakdown", though written with tongue in cheek, was very timely and accurate.

Some people get religion late in life, others early. If "Operation Breakthrough" doesn't take advantage of experience gained in improved post-war housing technology and past HUD demonstration programs, we're just spinning our wheels again. I wish officials would pay more attention to the Austin, Tex., prototypes shown in your March issue. Much of the ground has already been plowed.

The problem of low-income housing is get-

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\$30,000 homes in Virginia Beach, Va., built by Powell Home Concepts

## "When my prospects see Whirlpool they know I've taken no short-cuts with quality."

George Powell of Powell Home Concepts, Virginia Beach, Va.:

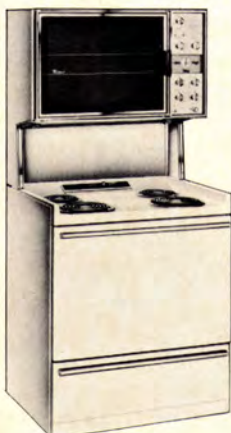
"I build a quality home, so I specify top quality building materials and appliances. When a family tours my homes, kitchens are usually the focal points of their visits. They see 'Whirlpool' and know I've taken no short-cuts with quality. Whirlpool actually helps me sell."

Every new Powell Home Concepts kitchen features a Whirlpool Connoisseur self-cleaning oven range, along with the Whirlpool dishwasher and disposer shown. Powell offers Whirlpool refrigerators, washers and dryers as options.

Other builders will give you other reasons for preferring Whirlpool. Like impressive product features. A *full line concept* of styling continuity and one-source supply. Helpful builder management services. Like warranties and service you and your customers can depend on.

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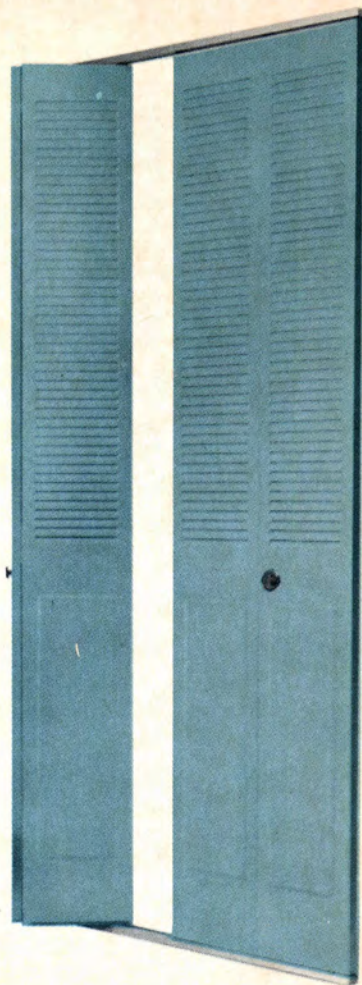
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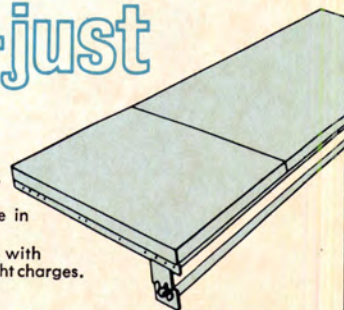
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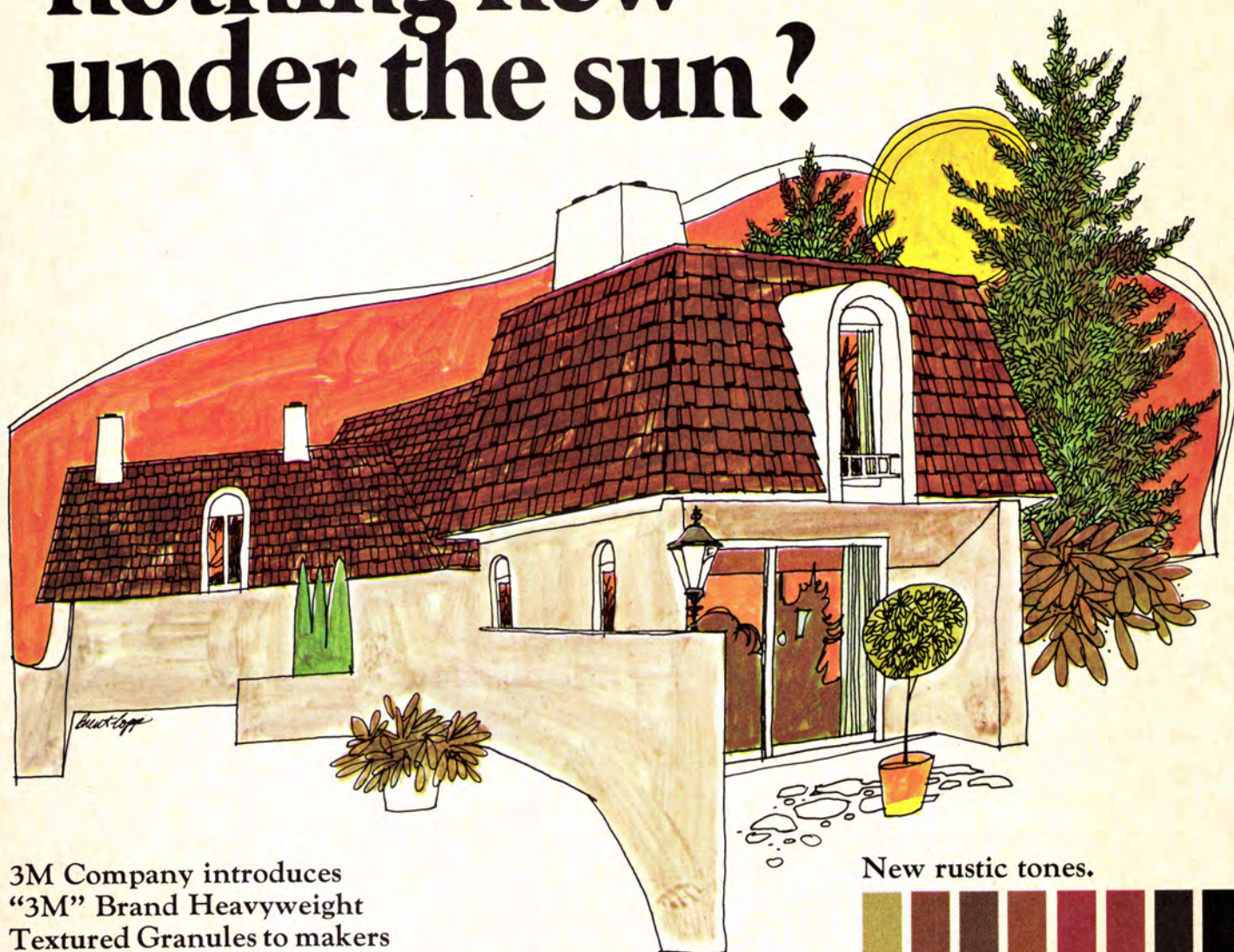
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# Who says there's nothing new under the sun?



3M Company introduces "3M" Brand Heavyweight Textured Granules to makers of quality asphalt shingles.



*Actual size.*

Today's homeowner appreciates texture. He loves the honest feel of brick, stone and other natural materials.

So we created new "3M" Brand Heavyweight Textured Granules—larger, tougher than ordinary granules. They work beautifully in shingle designs that show a quiet new elegance in roofing.

## More texture, more profit.

According to a survey we took recently in Southern California, 3 out of 4 homeowners prefer our new heavyweight granules. You can take the same kind of survey. Let your prospects see and feel the difference. You'll sell a premium roof at a premium price. Without any argument!

## Tough on the weather.

"3M" Brand Heavyweight Textured Granules stand up against wind, hail, sun and rain because they're embedded deeper into the asphalt.

## New rustic tones.



*Light Olive, Dark Olive, Green, Tan, Red, Brown, Charcoal, Black. Available in blends.*

We borrowed these colors from nature. Mellow and rustic, they help each house blend into its environment. They never shout from the rooftops.

Ask your supplier for asphalt shingles made with "3M" Brand Heavyweight Textured Granules. Or write to Industrial Mineral Products Division, 3M Company, 3M Center, Dept. OAE-99, St. Paul, Minn. 55101.



**3M Brand  
Heavyweight  
Granules**



# Your hang-up.

## A wall-hung version of Day & Night's famous Duopac – the new Panelpac

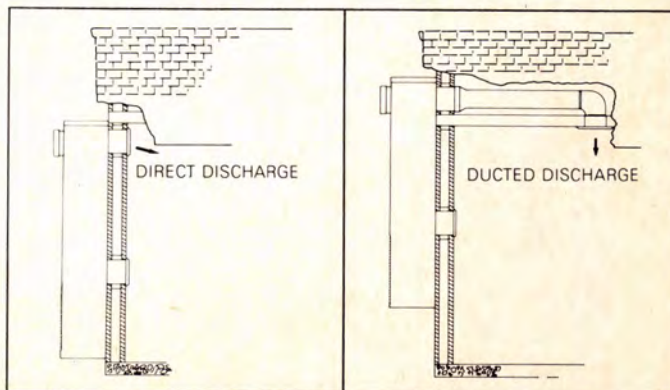
And what a hang-up! It's the first gas-electric, vertical, year 'round air conditioner that requires no venting.

As one compact outdoor unit, the Panelpac is ideal for add-on residential applications as well as prefabricated or relocatable buildings, schoolroom construction or modernization.

Easy to install, the Panelpac snubs up against any outside wall or may be recessed into it, with only 4 inches exposed. All service is done completely from the outside.

That's not all. The Panelpac can be installed with either direct or ducted air discharge, and you can select a gas-electric or *electric-electric* Panelpac, depending on the requirements.

For more detailed information, simply mail the coupon below and let Day & Night solve your heating and air conditioning hang-ups.

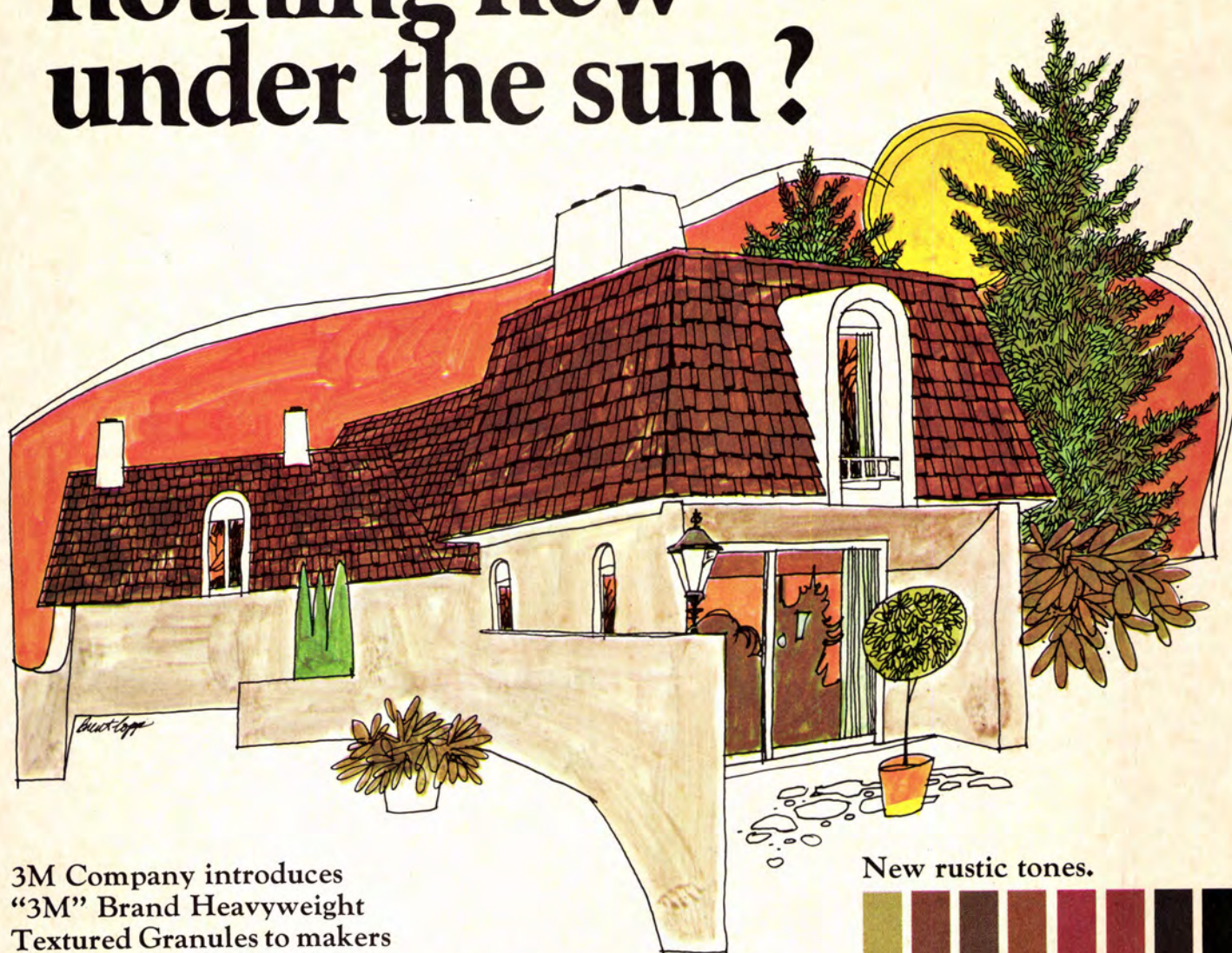


DAY & NIGHT MANUFACTURING COMPANY  
855 Anaheim-Puente Road, La Puente, Calif. 91747

NAME \_\_\_\_\_



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**3M Brand  
Heavyweight  
Granules**





**"I'll put any brand of dishwasher in my homes. But I'll recommend only KitchenAid."**

That's builder Jack Monroe of Atlanta talking. And he speaks from experience—19 years in the building business and 500 homes worth of experience.

Very few of Monroe's homes are without a KitchenAid dishwasher.

He's recommended them exclusively for the past 10 years. Why?

Callbacks are one reason. "I have had so few on KitchenAid dishwashers that it is not even a factor to consider."

Quality counts too. Some of Monroe's homes run into six-figure prices. His customers are used to the best. So, when they ask him, that's what he recommends.

Jack Monroe's customers appreciate his steering them to KitchenAid dishwashers. Yours will too. Ask your KitchenAid distributor about his Builder Program. (He's listed in the Yellow Pages under "Dishwashers".) Or write KitchenAid Dishwashers, Department 9DS-9, The Hobart Manufacturing Company, Troy, Ohio 45373.

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Dishwashers and Disposers

KitchenAid dishwashers—20 years of good old-fashioned quality.





# If the first 17 dream houses didn't impress them, why should yours?

They come through every weekend. They're bleary-eyed and shell-shocked after being led from house to house. And room to room.

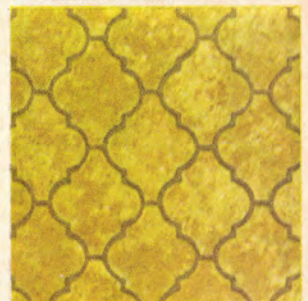
Now you'll really have to show them something special to sell them. Something special like beautiful GAF Luran® sheet vinyl floors.

GAF makes Luran in 22 different designs and over 129 colors. It's cushioned. And that makes it quiet to walk on. In fact, Luran sheet vinyl has both a foam cushion interlayer and asbestos backing.

Luran is easy to keep clean, too. (That should impress any housewife.) It has a smooth wear-surface of heavy-duty vinyl instead of compressed vinyl particles like other flooring.

Next time a family of lookers comes along, turn them into a family of buyers.

For more information contact your GAF Flooring dealer or write to GAF Corporation, Floor Products Division, Dept. HH, 140 West 51 Street, New York, New York 10020.



Sell them with **gaf** floors.

**MODEL  
HOME**



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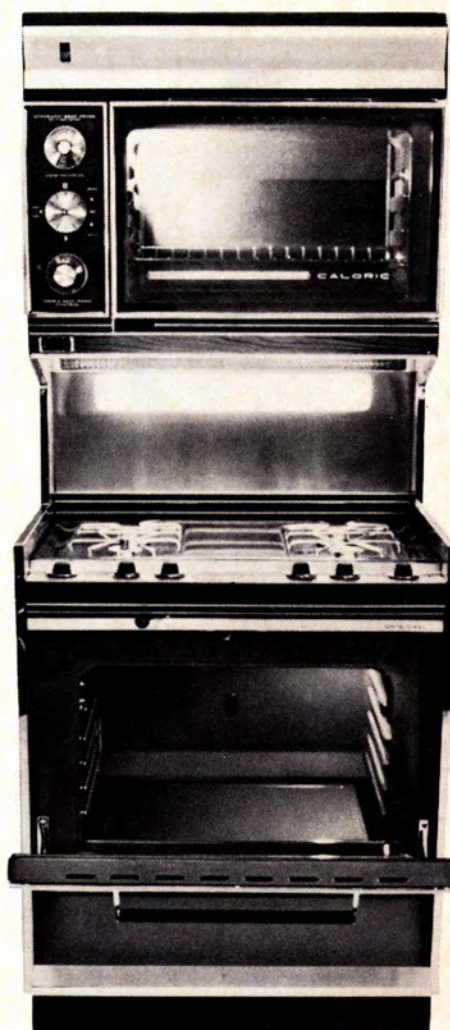
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# Caloric gas ranges help you sell the wives:



Our two ovens  
cook a full-  
course dinner.



Then the lower one  
cleans itself—and  
helps clean its  
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Give the housewife what she's looking for—and more. She can cook all this in her Caloric gas range. Then she takes four panels from the upper oven, puts them into the lower oven, turns the dial. Caloric cleans up the mess. It's gas. It's fast. Costs less to run. Infrared broiling, too. For models and colors write Caloric. Gas for builders who like to build sales. Period.

AMERICAN GAS ASSOCIATION, INC.

**CALORIC**<sup>®</sup>  
CALORIC CORPORATION, TOPTON, PA.  
A SUBSIDIARY OF RAYTHEON COMPANY





The most excitingly luxurious countertop lavatory  
you can put in a new home today.

# The Ultra<sup>\*</sup> Lavatory



Beautifully spacious. Magnificently styled. With the look of elegance women look for. The Ultra Lavatory has the graceful wide oval design, the deluxe beveled rim of the famous American-Standard UltraBath<sup>®</sup>. Has a large 30" x 20" counter surface made of gleaming vitreous china. Comes in 7 high-fashion colors including exclusive new Bone and Bayberry.

## Matching French Provincial cabinet

Specially designed to beautifully complement the new Ultra Lavatory. Has a rich, custom look that makes your bathrooms more exciting...your new homes easier to sell. This spacious storage cabinet is quality built of solid hardwood overlay construction. Has a beautiful Eggshell finish of scratch resistant baked enamel with antique gold trim. Provides plenty of storage space for towels, tissues and other accessories that homebuyers really appreciate.



## Unique Ultra Font

An American-Standard exclusive! This remarkable new Ultra Font<sup>®</sup> faucet controls water flow in a completely new way. Sends the water up and out in a smooth, graceful arc. Women love it. Makes shampooing easy and splash-free. It's another American-Standard trend-setting feature that adds extra sales appeal to any house you build. Available in lustrous gold finish with matching translucent handles or chrome.

For more details on the Ultra Lavatory with matching French Provincial Cabinet, see your plumbing contractor or write us.

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**AMERICAN  
STANDARD**  
PLUMBING & HEATING DIVISION  
40 W. 40th St., N.Y., N.Y. 10018



# chimney innovation

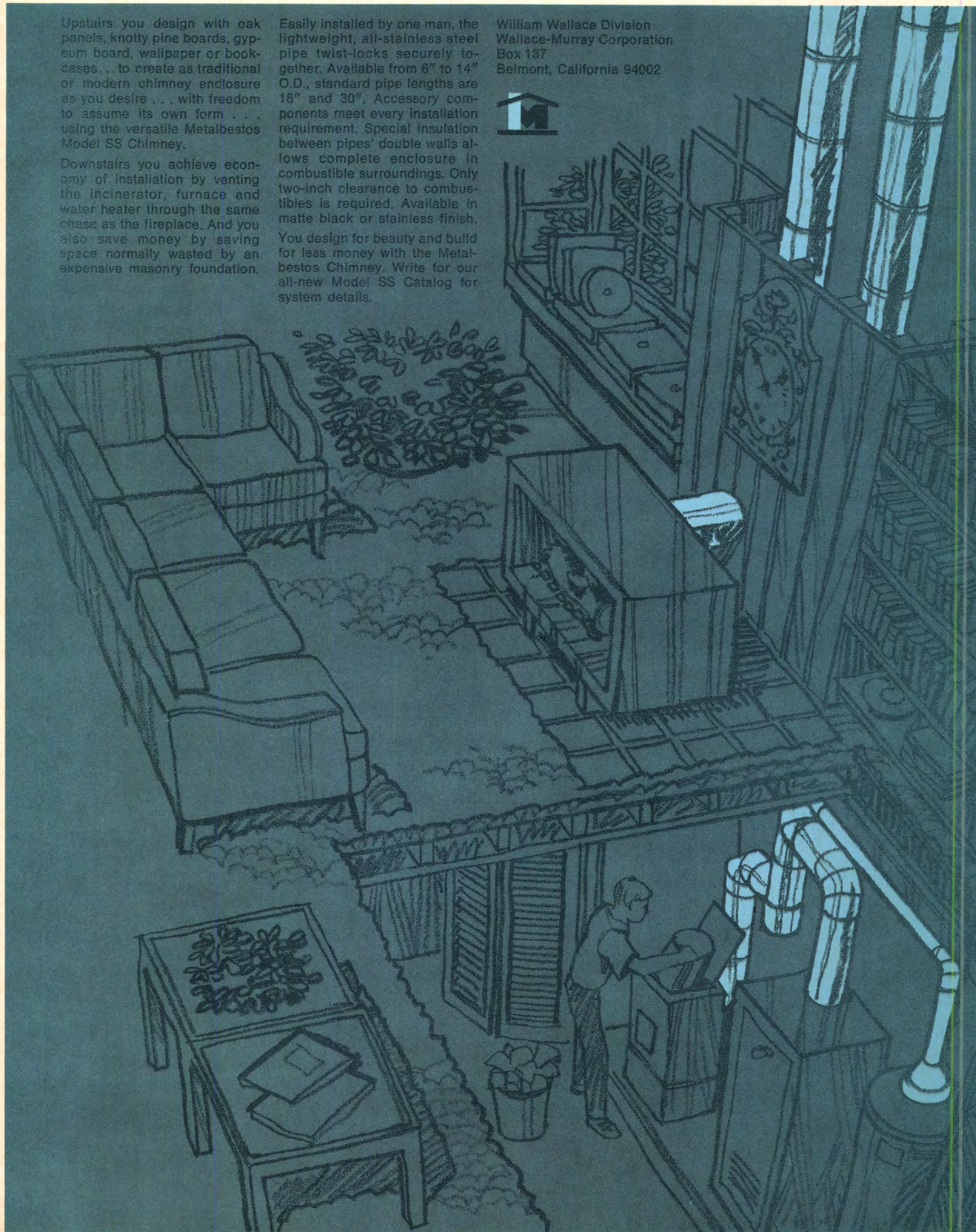
Upstairs you design with oak panels, knotty pine boards, gypsum board, wallpaper or bookcases... to create as traditional or modern chimney enclosure as you desire... with freedom to assume its own form... using the versatile Metalbestos Model SS Chimney.

Downstairs you achieve economy of installation by venting the incinerator, furnace and water heater through the same chase as the fireplace. And you also save money by saving space normally wasted by an expensive masonry foundation.


Easily installed by one man, the lightweight, all-stainless steel pipe twist-locks securely together. Available from 6" to 14" O.D., standard pipe lengths are 18" and 30". Accessory components meet every installation requirement. Special insulation between pipes' double walls allows complete enclosure in combustible surroundings. Only two-inch clearance to combustibles is required. Available in matte black or stainless finish.

You design for beauty and build for less money with the Metalbestos Chimney. Write for our all-new Model SS Catalog for system details.

William Wallace Division  
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Box 137  
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Milton Manor Apartments, Miami, Florida  
Architect: Henry E. Brown, AIA  
Builder: Jennings Construction Co.

## "For decorative effect and durability, I'll take Reynolds Aluminum Shingle-Shakes," says Miami builder.

219 squares of gleaming white Shingle-Shakes were used to top the mansard roof of this 61-unit apartment complex, as well as its bath house. Listen to what Mr. M. S. Jennings, Jennings Construction Company, has to say about his experience with Shingle-Shakes.

"Both the architect and I wanted a good-looking material with low upkeep. We picked Reynolds Aluminum Shingle-Shakes because of what our climate does to ordinary materials and finishes. We were very pleased, too, with their ease and economy of installation."

Mr. Jennings and his architect were also well aware of other Shingle-Shake features: 4-way interlocking de-

sign to withstand hurricane-force winds (approved by Florida's demanding Dade County Code); a high degree of heat reflectivity; a siliconized, baked acrylic enamel finish that lasts years longer than ordinary painted surfaces.

Architects, builders, and owners will appreciate the effects possible with thick-butt, heavily-textured Shingle-Shakes, as well as color treatments possible with a choice of Polar White, Terrace Green, Autumn Brown, Charcoal, Hunter Red, and natural aluminum.

See Sweets Architectural File 21d/Rey, or use coupon below for more information.



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Reynolds Metals Company  
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325 West Touhy Avenue, Dept. HH-99  
Park Ridge, Illinois 60068

Yes, send full information on Reynolds Aluminum Shingle-Shakes and other residential building products.

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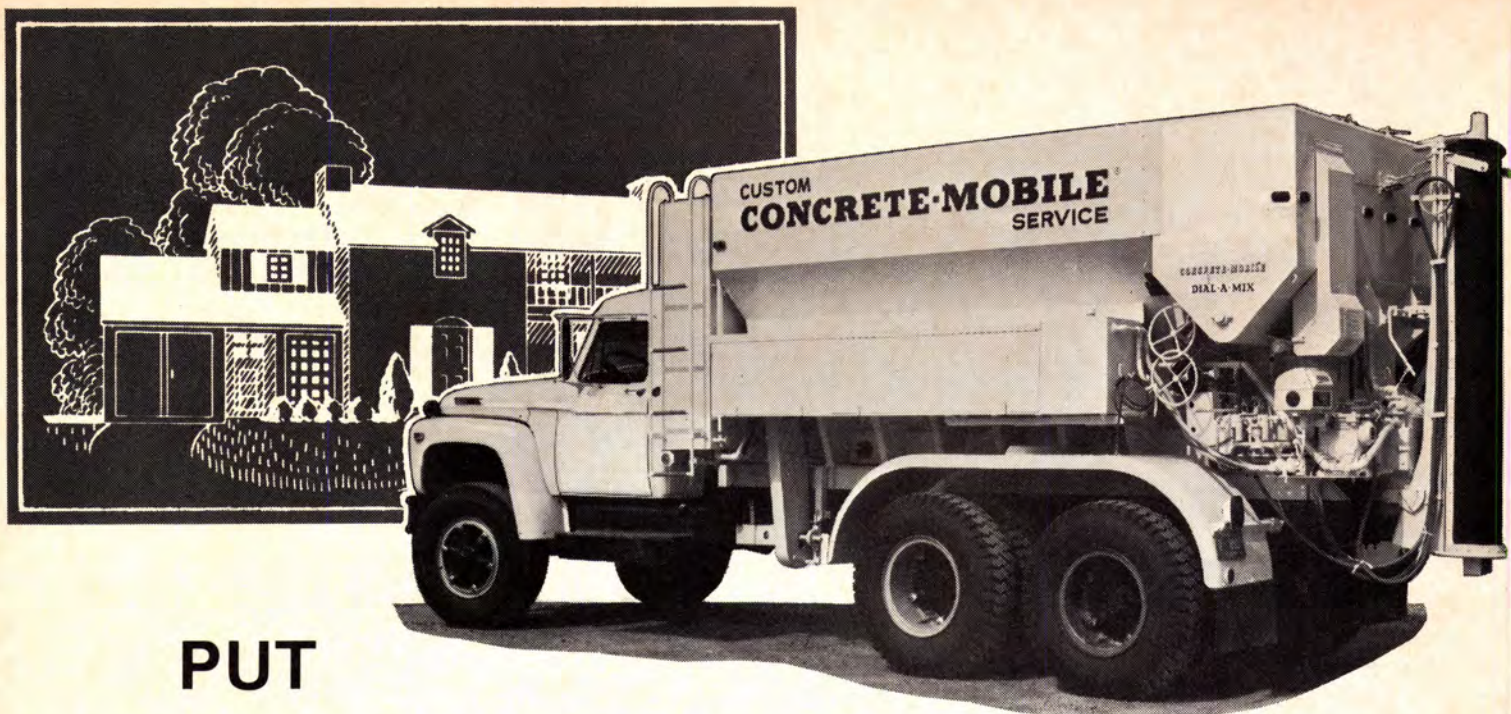
COMPANY

ADDRESS

CITY

STATE  ZIP





# PUT CONCRETE<sup>®</sup>-MOBILE IN YOUR PLANS

And when you do you have *fresh* concrete the minute you want and need it . . . no delay. You have the kind (mix design) of concrete you need . . . no delay. You have the slump you need . . . no delay.

CONCRETE-MOBILE is the complete, truck-mounted, concrete production system that comes to (or can be stationed at) your job-site loaded with *all* the ingredients required . . . unmixed . . . to produce exactly the kind of concrete you need *when you need it*. Dial-a-Mix controls instantly determine the mix (and slump) . . . *production begins immediately* as fast as the average crew can handle it.

CONCRETE-MOBILE is so flexible you can change the mix as required for various pours on the same job . . . even in the middle of a pour. You mix only the amount needed so there's no waste . . . it can be accurately metered, too.

Can be loaded at the job site from stockpiled materials for continuous production of a cubic yard every 1-1/2 to 5 minutes . . . to save time.

Made in 4, 6, 8 and 10 cubic yard models . . . by the makers of National Concrete Pump. For further details, wire, write or phone:

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LANCASTER, PENNSYLVANIA 17604  
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FOOTERS AND FOUNDATIONS



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# The Counter That Cooks™

A bit of tomorrow you can build in today.



Cooking  
in the 70's

Cooking in the 70's will be like this. Counterspace™ Cooking by Corning. On The Counter That Cooks.

This fall, Corning is telling 60,000,000 prospects—millions of them potential home owners—that “Cooking in the 70's” is here. For real, today.

There's never been an appliance promotion like “Cooking in the 70's” before. But then there's never been an appliance like The Counter That Cooks.

Builders all over the country who have built in The Counter That Cooks, say results are as amazing as the appliance itself.

It makes selling homes easier and faster. Because The Counter That Cooks sells itself and the house around it.

Maybe it's because it says something about the quality you build into your homes.

In a way it's never been said before.

Find out how The Counter That Cooks can work for you. Contact Dept. 109, Corning Glass Works, Corning, New York 14830.

## Counterspace™ Cooking by CORNING



# Your hang-up.

## A wall-hung version of Day & Night's famous Duopac – the new Panelpac

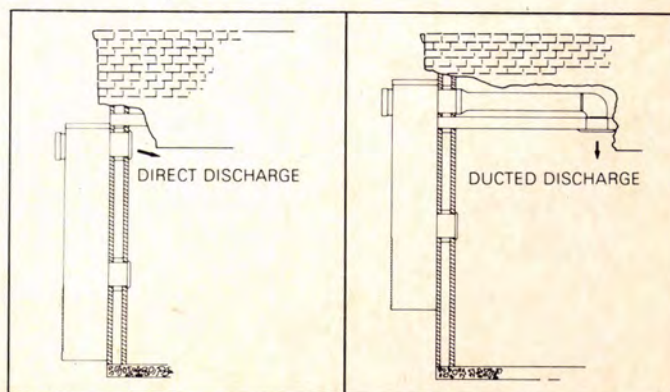
And what a hang-up! It's the first gas-electric, vertical, year 'round air conditioner that requires no venting.

As one compact outdoor unit, the Panelpac is ideal for add-on residential applications as well as prefabricated or relocatable buildings, schoolroom construction or modernization.

Easy to install, the Panelpac snubs up against any outside wall or may be recessed into it, with only 4 inches exposed. All service is done completely from the outside.

That's not all. The Panelpac can be installed with either direct or ducted air discharge, and you can select a gas-electric or *electric-electric* Panelpac, depending on the requirements.

For more detailed information, simply mail the coupon below and let Day & Night solve your heating and air conditioning hang-ups.



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AIR CONDITIONING • HEATING • WATER HEATING



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**Why offer  
floor monotony?**



**PREFINISHED  
PEGGED  
OAK**

## **Dramatize your homes with distinctive Bruce Ranch Plank Floors.**

Wall-to-wall monotony can make a house look as cold and impersonal as a business office. Give your homes the warm, comfortable charm of permanent-type Bruce Ranch Plank Floors. Their rich coloring, random-width oak planks and dark pegs bring beauty and individuality to any setting.

And the remarkable Bruce Prefinish will keep buyers happy year after year. It's baked into the wood at the

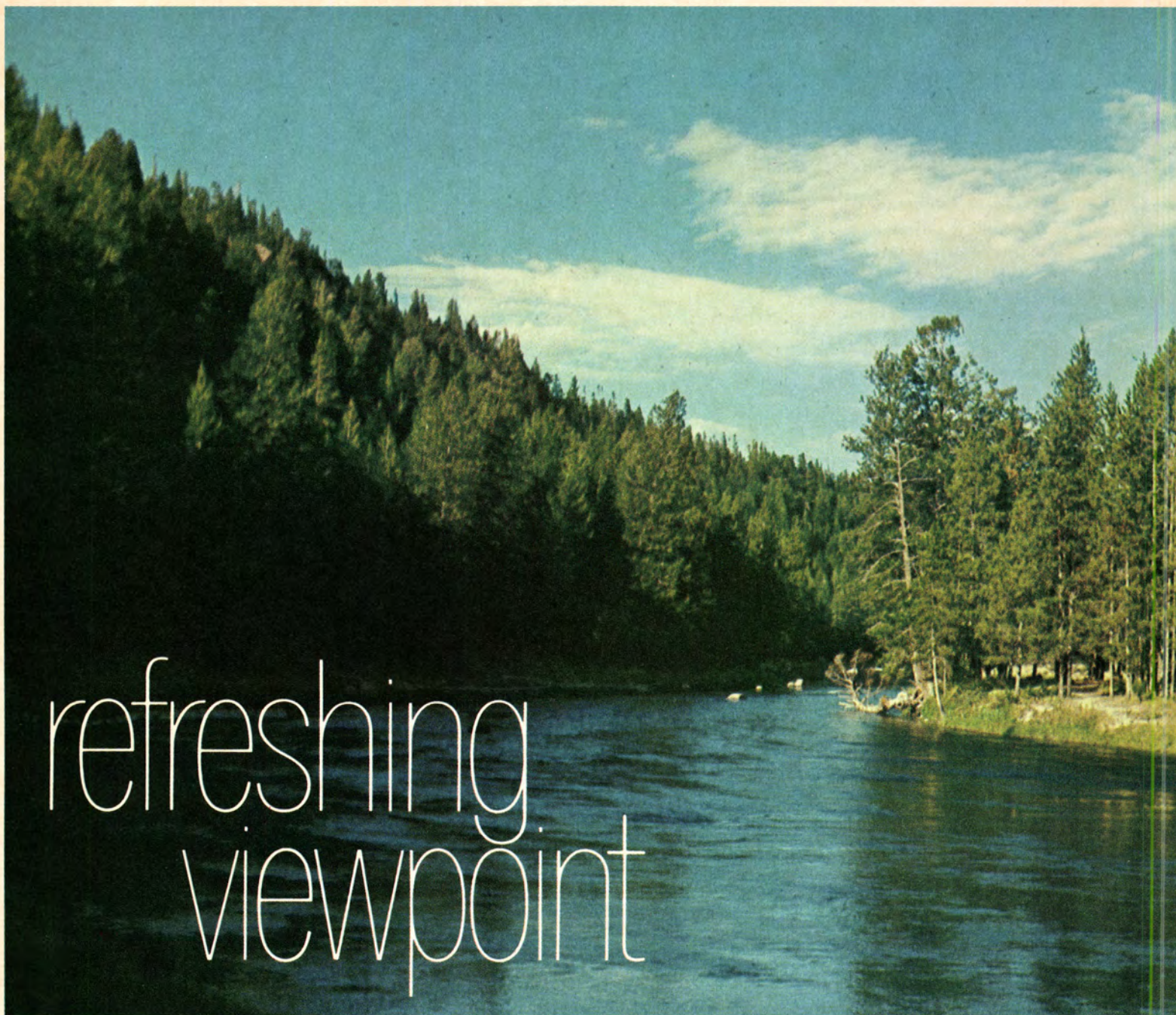
factory to resist stains and scratches. Prefinishing cuts your installation time and labor costs, too.

Put the warmth and personality of nationally advertised Bruce Ranch Plank Floors in your homes. See our catalog in Sweets' or write for more information on all styles of Bruce Hardwood Floors.



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# refreshing viewpoint

Chambron introduces fresh designs and  
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In *garage doors*, Chambron can supply fiberglass, wood or steel with advanced styling...and with quality hardware packed all in one carton and designed for easy one-man installation.

In *automatic garage door openers*, Chambron electronics

are solid-state for dependability and triple-coded to eliminate interference.

Chambron *aluminum siding* offers an acrylic-silicone finish, eight-inch, double-four or double-five styles and cedar grain if you wish. You should look at Chambron *aluminum shutters*, *insulating doors* and *patio canopies*, too. It doesn't cost any more to enjoy Chambron quality. Ask your dealer, or write to

**Chambron**  *for refreshing ideas*

845 Larch, Elmhurst (Chicago suburb), Illinois 60126





CHICAGO TRIBUNE, SUNDAY, AUGUST 3, 1969

## General Decline Seen for Home Construction

THE NEW YORK TIMES,  
MONDAY AUGUST 4, 1969

### HOUSING 'CRUNCH' APPEARS AT HAND

THE NEW YORK TIMES, MONDAY, AUGUST 4, 1969

### 'Ominous' Outlook for Housing

#### EDITORIAL

#### *Housing and Money*

## Neighbors, no matter what Chicken Little says, the sky isn't falling—all you have to do is look up

1969 will be housing's biggest year in history in dollar volume. But recent news stories and statements by people who should know better are giving the public the impression that our industry is caving in under the current credit crunch. Shades of 1966 and all that.

Sure, we have a credit crunch. And starts are falling. But the average annual rate for the first six months of this year was more than 1.6 million, and it's highly unlikely that the average rate for the last six months will drop below 1.4 million. That average figure allows for a rock-bottom rate of 1.35 million in December, according to McGraw-Hill's construction economist, George Christie. All of that adds up to 1.5 million starts this year. When did the housing industry consider a year with that many starts bad news?

And a lot of economists think that even better times are ahead for housing in 1970 and beyond. Let's examine a few reasons why.

1. Right now the housing shortage is as severe—and the demand for new housing as voracious—as in the late 1940s. And that shortage will continue into the early 1970s. Remember when we started almost two million units in 1950? And remember, too, that in 1966 we had a large inventory of new, unoccupied dwelling units. Not so now.

2. Average family income is rapidly approaching the \$10,000 figure, and Gross National Product per capita is close to \$4,700. GNP per capita in England is about \$1,700, in India about \$70. Our affluence is comparatively fantastic, right?

3. Pressure has already eased the way for GNMA's pass-through mortgage security and will open the door for a) the mortgage "bonds" of the 1968 Housing Act, b) FHLBB maintenance of members' mortgage lending liquidity with longer-term borrowings and lowered cash reserve positions and c) FNMA's bypassing of usury rates in 12 states. In short, more and more people in high places are learning to circumvent the obstacles that block mortgage investment in an overheated economy.

4. For five quarters now, the rate of increase in the Gross National Product has dropped, a good sign of the economy's controlled cooling off. And the recent stock market slide indicates a sharp change in mood on the part of the investing public. That mood is all-important; credit is a matter of personal and corporate *intent*.

Repeat, *intent*! It's all up there in your head bone, baby, and people are thinking a bit differently today from the way they did six months ago.

We could go on, but let's get back to our initial point. The problem with crying "Wolf!" and weeping into our beer—in public—and with as much press coverage as possible—is that we not only sound self-serving to too many people but are also spooking the potential consumers of new housing. You know, it *is* possible to bemoan "credit crunch," "all-time-high interest rates," and "skyrocketing house prices" to the point where the consumer says, "The hell with it. We probably couldn't afford a house, anyway." While rising costs and interest rates are bound to narrow the market and squeeze out marginal buyers, they are not a cataclysm.

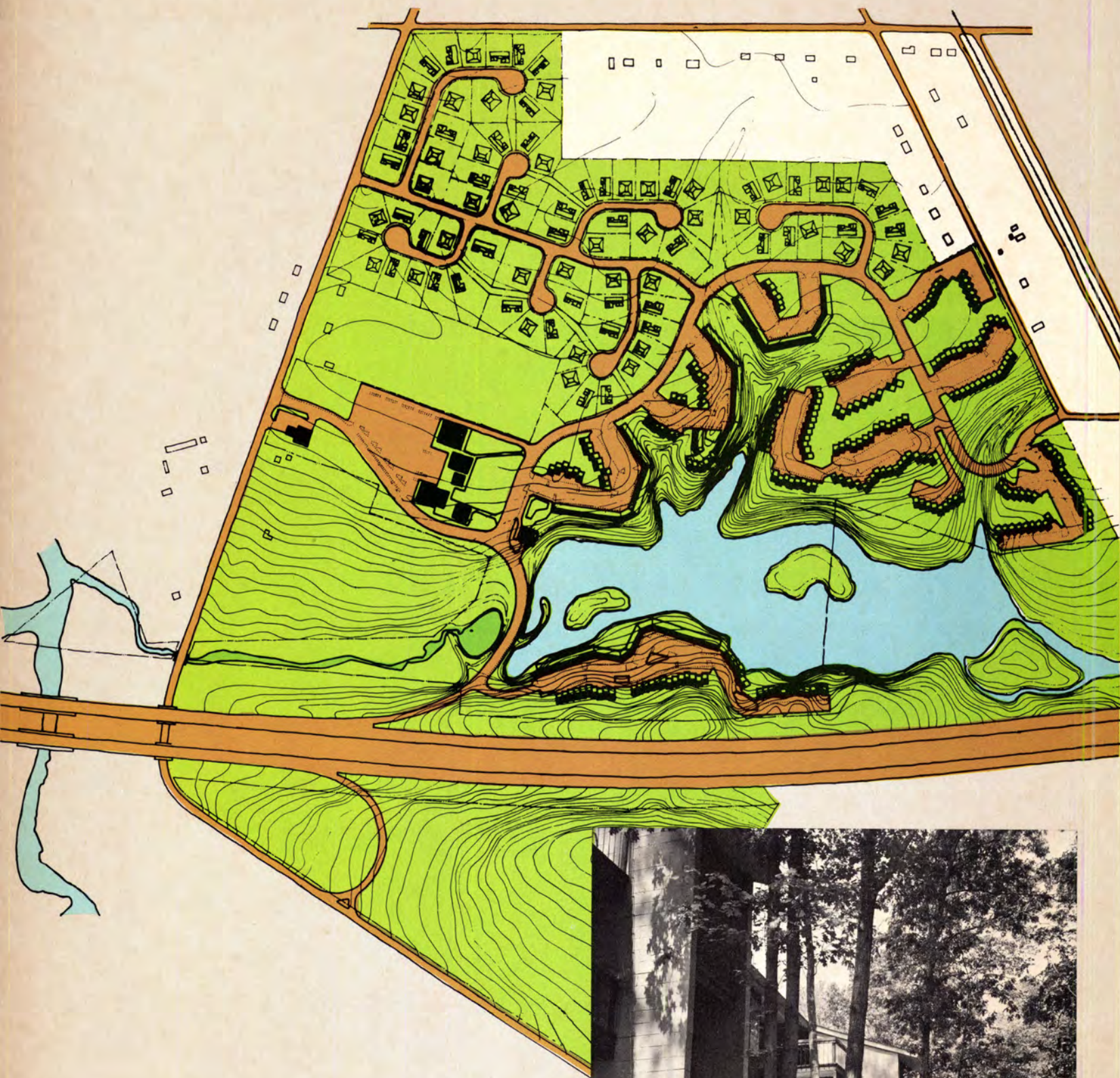
We tend to forget that the \$5 movie and the \$1.69 beefsteak are pretty steep, too. Yet movies are reserved-seat, limited-showing blockbusters and the U.S. consumption of beef increases every year. We have yet to see any statements from movie moguls that "movies aren't your best entertainment"; and supermarket tycoons aren't suggesting menus of rice and beans and neck bones. No, they both continue to feature what they know people want to see and buy—and to let intelligent buyers decide on their individual purchasing priorities. Families need and want housing and will rearrange their personal spending to get it—providing we make it attractive enough to them.

Construction loans and mortgages are tight and expensive, but mainly to the builders with erratic and impersonal relationships with their bankers and mortgage lenders. It seems significant that many of the industry's better builders seem to sail through credit crunches with increased volume and profits. These are the same builders who make financing plans well in advance, who have the full confidence of their lenders and who treat problems as challenges, not as calamities.

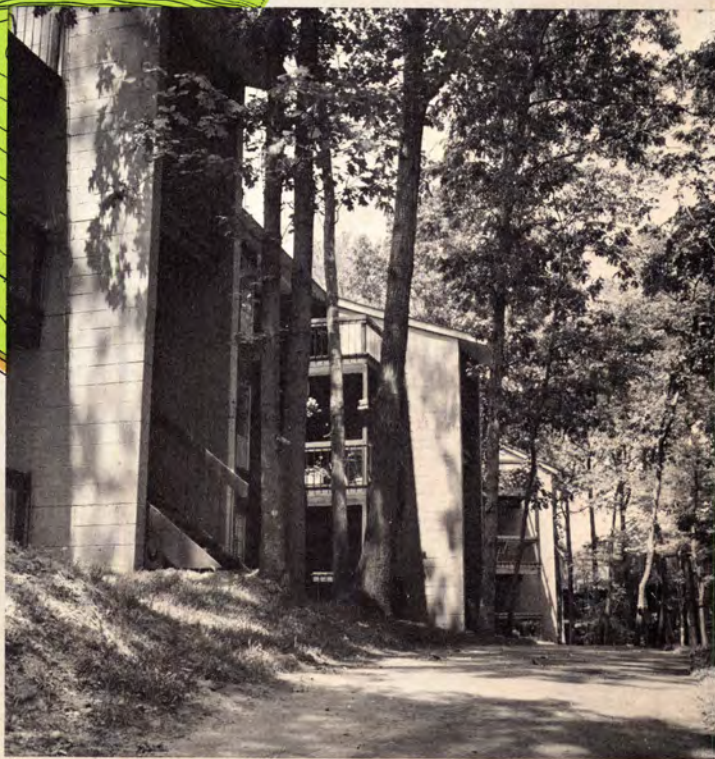
We should take the public stance, in tough times as well as good times, that good housing is a bargain at any price. And good new housing in the U.S. has a level of amenity in its appointments and environment that only the very rich in *any other* nation can afford.

As long as demand is so strong, we can conquer any barriers to building, selling or renting good new housing. —RICHARD W. O'NEILL





**PINE RUN** is a P.U.D. which Rahenkamp and Sachs planned for a 100-acre site near Camden, N.J. Now well into its second year, it will ultimately include 74 houses, 252 townhouses and 386 apartment units plus an industrial park in the area across the freeway. The photo at right shows the unspoiled woodland in a townhouse site. Oakwood Building Corp. is the developer and builder.





*Up to now, Planned Unit Development has been treated a lot like the weather—everybody talks about it but nobody does anything about it. An exception: two young land planners who work on the premise that . . .*

## **P.U.D. is good for everybody**

And that's an unqualified statement. "Good" refers to everything from environment to profits, and "everybody" means just that—builders, buyers, lenders and the community as a whole.

Considering P.U.D.'s current track record, this could justifiably be considered an extreme view. While the P.U.D. label has been applied to a lot of projects, only a handful of real P.U.D.'s has actually been built. Most builders ignore the true concept, few planners press for it, lenders seem unaware of its existence, and suburban communities tend to be at best suspicious and sometimes downright hostile when P.U.D. is mentioned. The logical conclusion would seem to be that P.U.D. isn't really worth bothering with.

But to John Rahenkamp and Walter Sachs, nothing could be further from the truth. Their firm, Rahenkamp Sachs & Associates of Philadelphia, has designed eight P.U.D.'s, ranging in size from 100 to 1,000 acres, for builders from New York to Tennessee. Two of these projects (including the one on the facing page) are well into their sales and rental programs, and the facts thus far back up what Rahenkamp and Sachs have amply demonstrated in theory: the P.U.D. is the soundest and most profitable path for the builder, the best and most conservative investment for the lender, the greatest esthetic and financial asset to the community and the best place to live for the buyer and renter.

Fine. But if this is so, why have so many people ignored P.U.D. so completely? Chiefly, Rahenkamp and Sachs believe, because not only have they failed to analyze the possibilities of P.U.D., but they don't even have a clear idea of what a P.U.D. is. So, for the uninitiated, they offer these guidelines:

*A P.U.D. includes a minimum of about 100 acres.* There can be exceptions, but that is about the smallest area that can hold the 700 to 1,000 living units required to make up a real community and still meet other P.U.D. requirements.

*A P.U.D. has at least 25% of its area in open land,* and wherever possible this land is left in its natural state.

*A P.U.D. is cluster planned.* This frees land for open areas, lets buildings be sited so that the remaining land can be minimally disturbed and makes utilities and services cheaper to install for the builder and cheaper to maintain for the town.

*A P.U.D. includes all types of housing—single-family detached, townhouses, garden apartments.* Thus it does not contribute to urban sprawl, and it gives the town a balanced community.

Add to these basics a good plan and well-designed buildings, and Rahenkamp and Sachs believe the project will produce the benefits which are the subject of the next six pages.



## Concern for the land is the source of P.U.D.'s benefits

Traditionally, the subdivision builder's first step is to call in the bulldozer. Once a site has been planed off—with all bothersome vegetation and land irregularities rid of—planning is an easy job. But for Rahenkamp and Sachs the first step is an exhaustive analysis of the site, and each subsequent step—right up to the final plan—is taken with the aim of changing the land as little as possible. Out of this approach many blessings flow.

*Marketability* is the most obvious asset. A community which has been developed with an eye to natural beauty is bound to be more attractive than one that has been bulldozed into submission. In two P.U.D.'s planned by Rahenkamp and Sachs, rentals are running 15-20% higher than comparable units in neighboring areas.

*Appeal to conservationists* is another benefit of the natural-land approach.

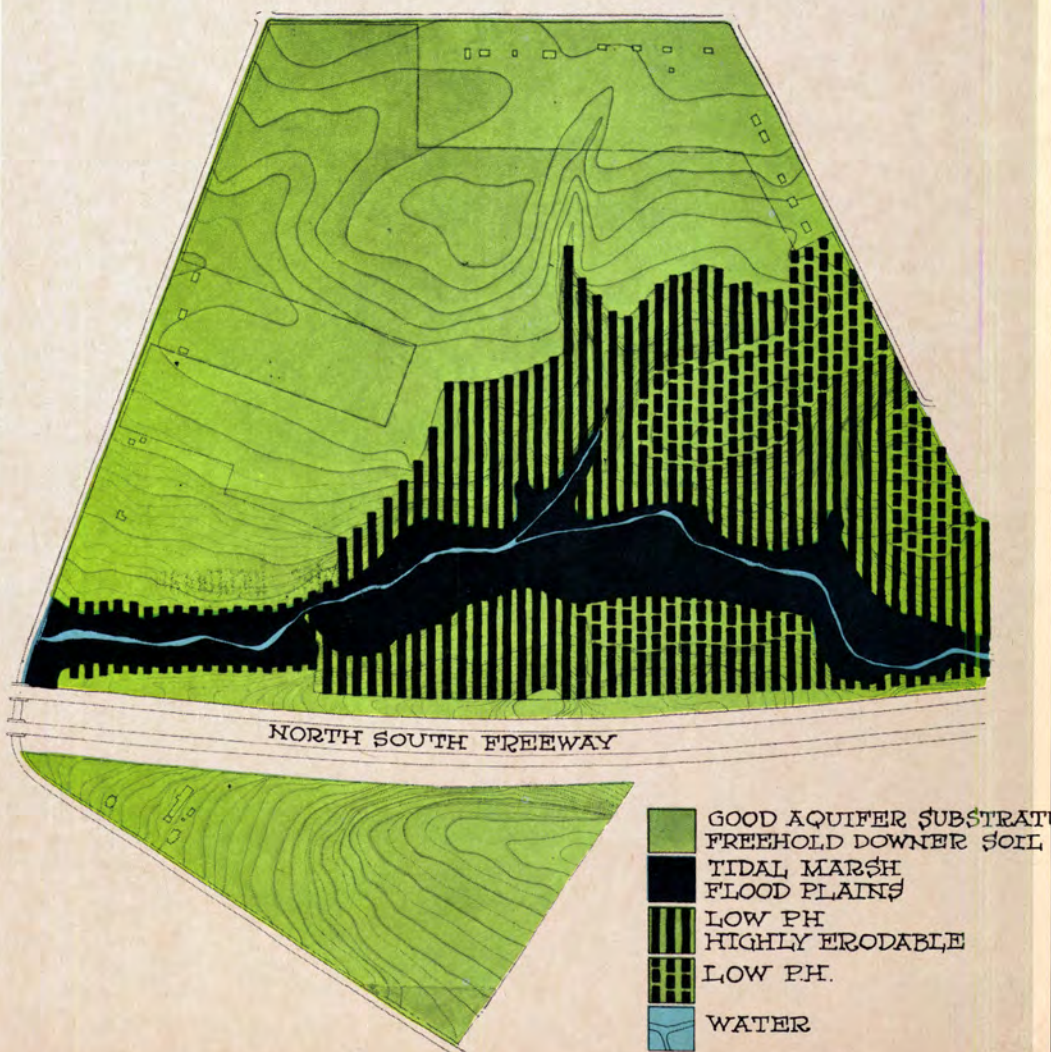
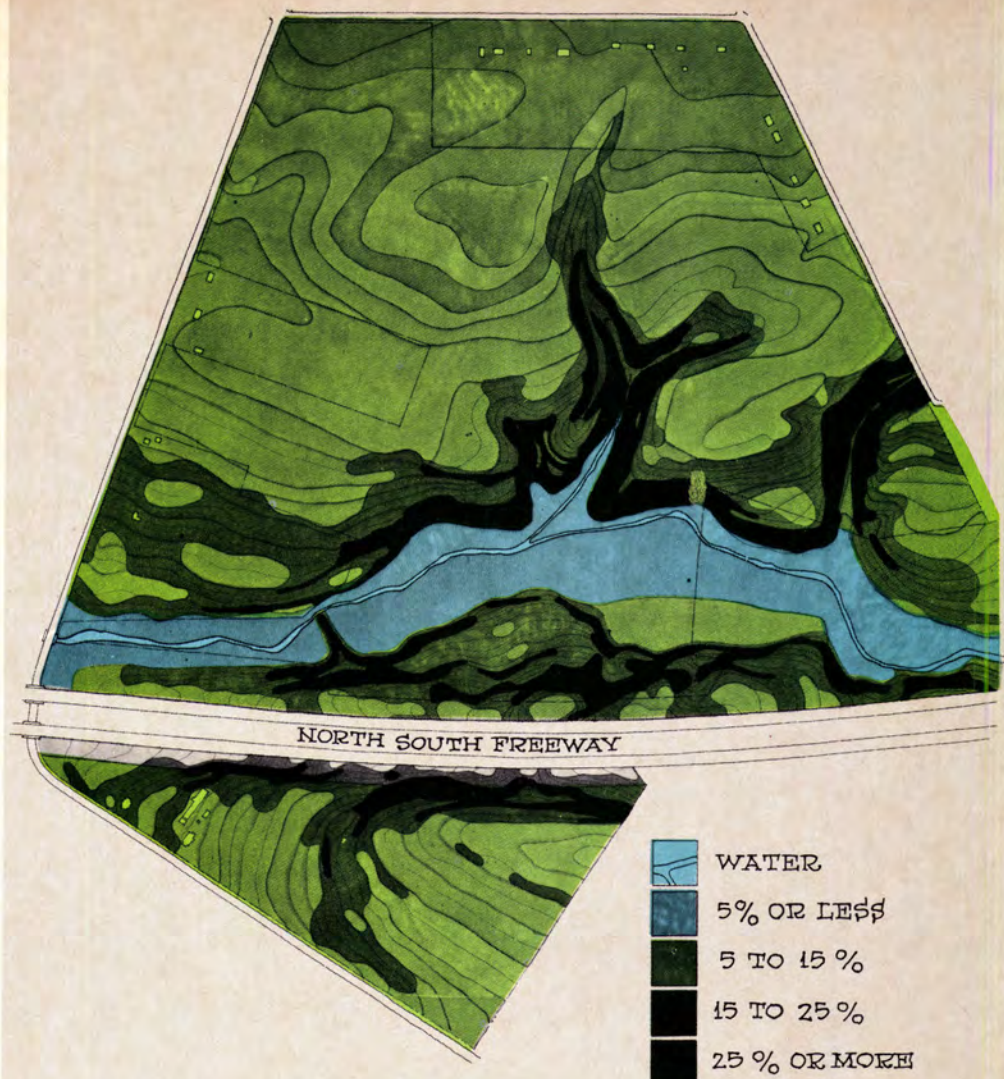
"Conservation isn't a romantic frontier notion any more," says Sachs. "It has to do with the quality of our environment, and people are beginning to see this quality as a right, not a privilege. So, in a sense, we're all conservationists."

And says Rahenkamp: "Towns are becoming much more conservation minded when it comes to approving projects."

The most obvious of P.U.D.'s conservation aspects is the open land allowed by the clusters. Equally important is the fact that grouping buildings together requires that less land be disturbed by construction and fewer roads be built. As a result, rain runoff is not changed appreciably and the ecology of the area, which depends heavily on rainfall, stays much the same.

Leaving the land alone takes a great deal of work. The drawings at right show the kind of analysis to which Rahenkamp and Sachs submit a P.U.D. site—in this case the Pine Run project shown on page 72. Close study of these drawings and of the final plan shows the degree to which the housing has, in effect, grown out of the land without mutilating it.

P.U.D. planning also offers important dollars-and-cents advantages to the builder. The most important are discussed next, on page 76.

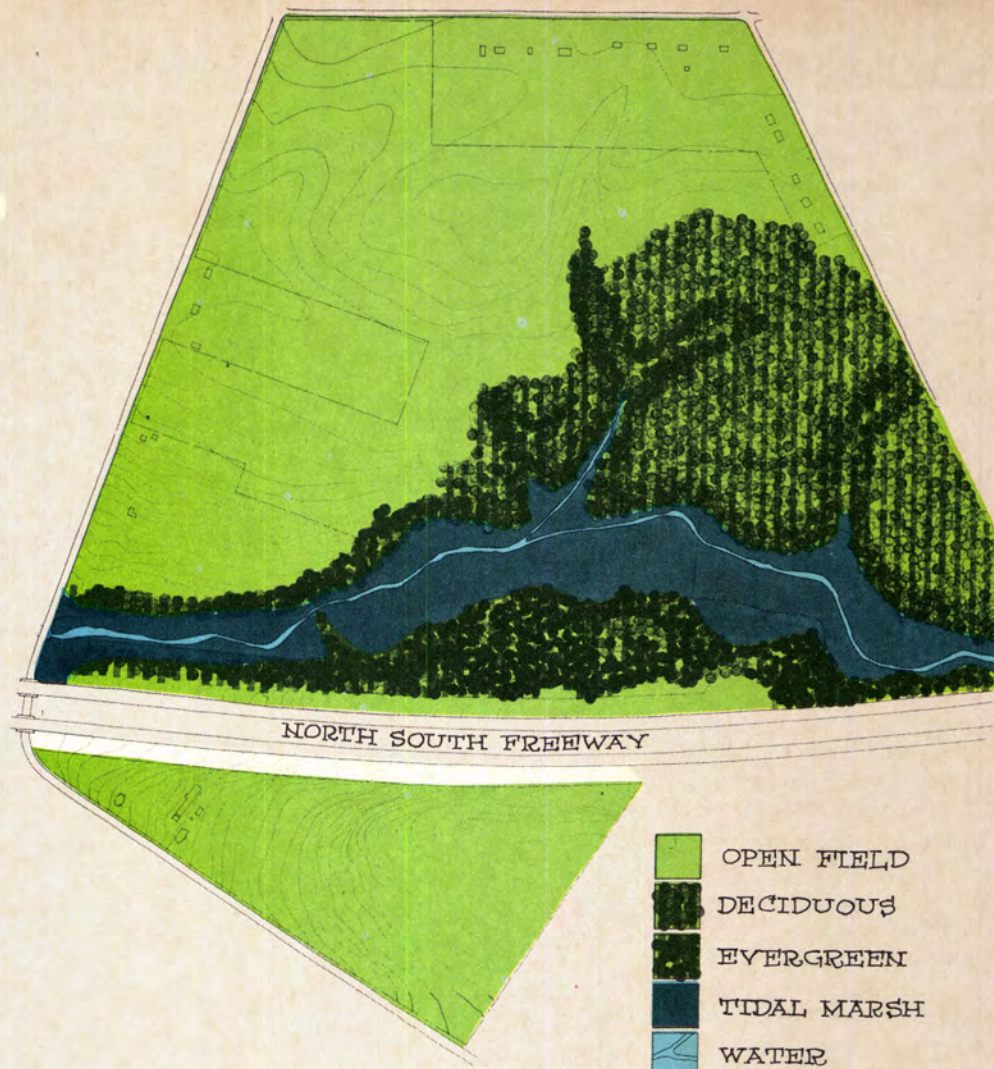




**These four studies  
are the basis of  
a P.U.D. land plan**

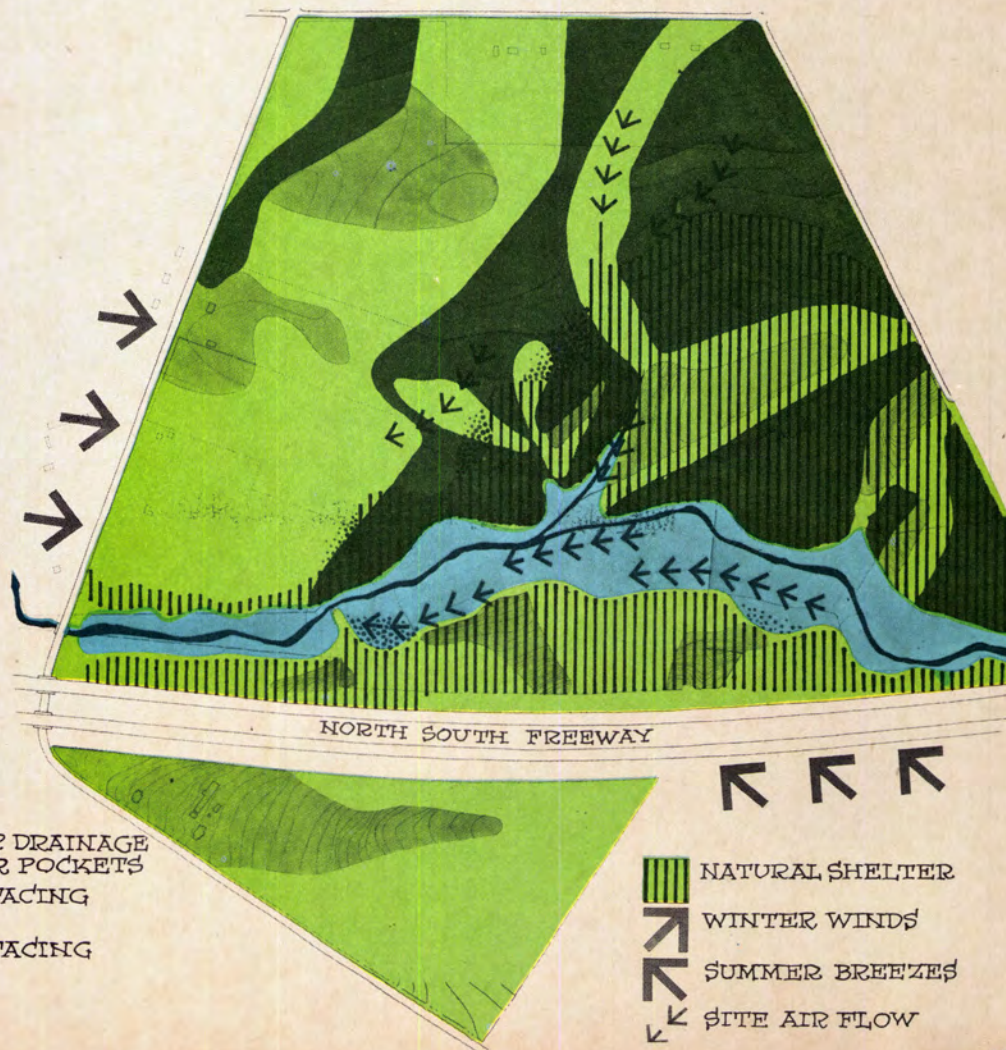
*Topography* is the primary study for a P.U.D.—just as it is for a conventional project, but for a different reason. In the latter, the study generally determines how much earth has to be moved; for a P.U.D. it determines the best way *not* to move earth, plus such basics as building sites, possible areas of erosion etc. And, of course, slope has a direct effect on construction costs.

*Vegetation*—chiefly the sites which trees cover—is especially important in a P.U.D. because it is the land's most visible natural asset. At Pine Run the trees had added significance because they provide a heavy evergreen screen between the freeway and the site.



*Soil and water* studies are the chief basis on which the builder can ask for approval of cluster planning, with its low road coverage. Less road means less runoff, and maintaining the water table is vital to the growth of vegetation, wells etc. In Pine Run's case, this study was also necessary to decide whether or not the lake could be built.

*Microclimate* study helps to decide how to site and orient buildings, especially apartments. For example, facing a building into a cold pocket or exposing it to unblocked winter winds will raise fuel bills, chill tenants and hurt the project's reputation. Conversely, summer breezes and non-sunny sites will ease the hot weather cooling load.





## For the builder, P.U.D. offers a sounder and more profitable way of operating

These benefits accrue to the builder because he has been permitted zoning changes that let him 1) cluster and 2) increase density by building multifamily units. How he gets these changes is discussed on page 78.

Compared with the typical conventional project of single-family homes he would have to build under existing zoning, P.U.D. gives the builder. . . .

**Higher density**—usually at least double that of a conventional plan—through the addition of multifamily units. The Valley Run project (*facing page, top*) demonstrates such a comparison and also explains why a P.U.D. can offer. . . .

**Lower developing costs**, chiefly due to clustering and the resultant decrease in roads and utility runs.

**Greater market flexibility.** If the single-family market is depressed (as it is right now) the builder can concentrate on apartments, and vice-versa. And the apartments also offer possible tax shelters.

Sometimes a builder has to choose between, say, five 20-acre conventional projects and one 100-acre P.U.D. Here, P.U.D.'s advantages are even more striking. They include. . . .

**A more salable community.** A 100-acre project (which Rahenkamp and Sachs agree is just about the minimum for a P.U.D.) is big enough to have both its own identity and the feeling of a real community. And it can also support a recreation center.

**Lower land costs** in many instances. The P.U.D. builder can buy further-out, cheaper land because he is 1) building a self-contained community and 2) buying a bigger parcel. And this economy of scale also extends into the areas of planning, legal and construction costs.

**A more attractive package for investors or joint-venture partners.** The builder who normally couldn't afford to do a large-scale project may, thanks to the preceding advantages, be able to get adequate backing for a P.U.D.

An unusual benefit of P.U.D. is the way it can be tailored to fit just about all aspects of a builder's operation. Rahen-

kamp and Sachs speak of this as "modular development," and define it roughly this way:

The basic module is a cluster or group of clusters comprising, usually, from 20 to 40 acres and from 150 to 200 units, both single- and multifamily. Representing a gross of about \$2 million, this is a year's production for a typical subdivision builder and it is a volume the typical suburban market can easily absorb in a year.

Four or five of these basic modules make up a village of from 700 to 1,000 units, which is the minimum for a P.U.D. "This is big enough to be a real community," says Rahenkamp, "but small enough so most people will recognize each other. And it includes enough different kinds of housing so that there will be a real mix of people, not the sameness of age and background you get in most projects."

A P.U.D. this size fits the typical builder's money timetable. It will be built out in about seven years; if financing is stretched out longer than that, it usually becomes unduly expensive.

For bigger builders in bigger markets (or builders who buy their land so cheaply they can afford to stretch out their build-out time) there are two bigger P.U.D. modules:

Three villages, with 2000 to 3000 units on 300 to 600 acres, make up a community; it supports an elementary school.

Three such communities will make up a town that will support a high school as well as such services as shopping centers.

*The final and, in many ways, most important benefit P.U.D. offers the builder is that more and more, it wins local approval more easily than a conventional project.*

"Yes, a P.U.D. will require new zoning," says Sachs, "and towns are traditionally reluctant to change. But our experience has been that if you plan a good project and present it to the town in the right way, people end up helping you, not fighting you. And the reason is that a P.U.D. is the best kind of development a town can get."

The reasons why it is the best—and the way Rahenkamp and Sachs present these reasons to the town—start on page 78.

### Pine Run is split into four building "modules"

The first two modules (the second is just getting under way) include single-family houses, garden apartments and townhouses. Thus the builder can balance his building, sales and rental programs for each section to meet the vagaries of the market and his own financial situation. Note that the last two sections are multifamily only; by the time they are started the project should be so well established that market flexibility is far less necessary.

The recreation center was built as part of the first section, and the second section includes the dredging of the lake.

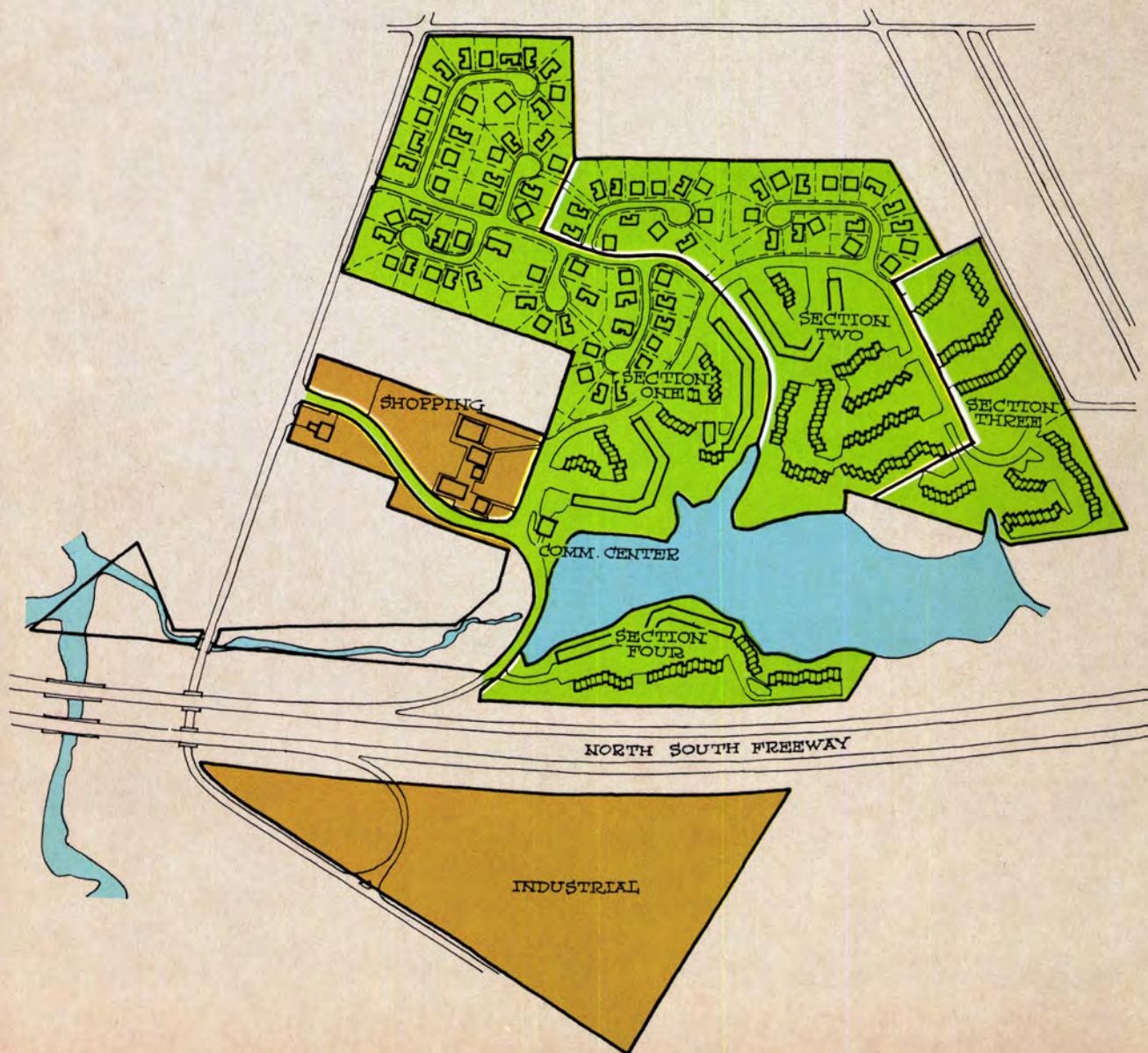
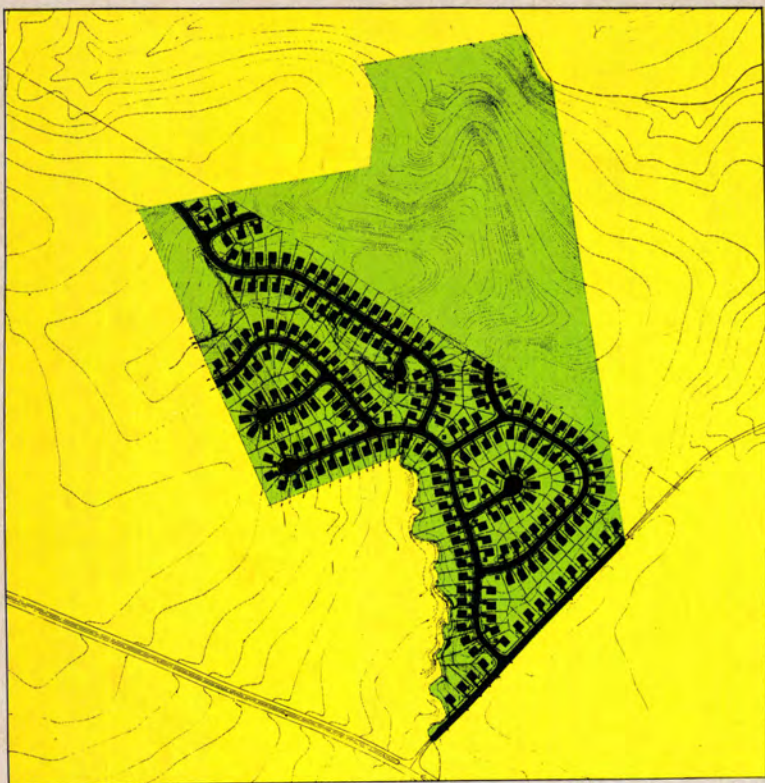
### Here's how a P.U.D. can cut developing costs

The plans at right show a 60-acre portion of Valley Run, which will eventually be a 106-acre P.U.D. outside of Wilmington, Del. Had the builder, Valley Run Building Corp., done the project according to existing zoning, the entire project would have been 354 single-family houses; as a P.U.D. (it took two years to get P.U.D. approval) the project has double the density: 75 single-family units, 300 garden apartments, 87 medium-rise apartments and 234 townhouses.

Developing costs, however, have dropped. There are now 10,000' of road vs. 15,000' in the conventional plan; the saving is \$80,000. Sidewalks and curbs are eliminated, saving \$150,000. And storm drains were cut back to the tune of \$122,000. Total savings for the present 60-acre portion of the project: \$352,000.

A marketing plus: Where the conventional plan provided only 8 acres of public open land, the P.U.D. has 44 acres—more than 33% of the site.







## For the town, P.U.D. offers a better and less expensive way to grow

This is an easily proven fact, as will be shown below. But getting a town to act on the basis of it is something else again, as most suburban builders know painfully well.

The problem is that a P.U.D. almost always requires changes in town ordinances. Multifamily must be permitted in hitherto single-family areas, minimum lot sizes must be reduced to allow clustering and open spaces and there is less road than usual.

"Even though there's seldom sense to the old rules," says Rahenkamp, "it's up to the builder to justify the changes he's asking for. And in most towns, this takes longer for a P.U.D. than for a conventional project."

Getting the necessary changes and approvals involves what Rahenkamp and Sachs call "trading off." This is not cynical political dealing but a matter of showing the advantages a P.U.D. will give the town over a conventional subdivision on the same land. Here are the most important of those advantages:

**More tax revenue,** thanks to the P.U.D.'s higher density. The proportion is usually a direct one, i.e., twice the density will yield twice the tax revenue.

**A lower school load,** thanks to the multifamily units in the P.U.D. Typically, single-family houses will produce one pupil per unit, townhouses  $\frac{1}{2}$  a pupil per unit and apartments  $\frac{1}{10}$  of a pupil per unit. Obviously, the P.U.D., with its high proportion of multifamily units, will put far fewer pupils per unit into the schools. The project on the facing page is a good example of what the combination of higher tax revenues and lower school costs can do for a town's finances.

**Lower road maintenance costs.** Clustering permits far less road than conventional layouts, and the P.U.D.'s cul-de-sac streets, with their lower traffic loads, can usually be narrower than conventional streets. This means savings in repaving (usually every five years), snow removal and cleaning. Since a P.U.D. can cut road runs by up to 80%, the savings can be considerable.

**Lower storm drainage costs.** As noted earlier, the P.U.D.'s lower road coverage reduces runoff. And while the builder pays for installing storm drains, the town has

to provide mains to handle the flow beyond the project's boundaries. Less runoff means smaller mains, and often the possibility of making do with existing ones.

P.U.D. also offers a psychological benefit to the town: it shows the good intentions of the builder. The hit-and-run builder is not forgotten, and local officials can breathe more easily knowing that a builder has 1) committed himself to a six or seven year building program whose success depends on continuing quality and 2) invested a minimum of \$35,000 (Rahenkamp and Sachs' approximate fee for a 100-acre P.U.D.) in good planning before he even starts.

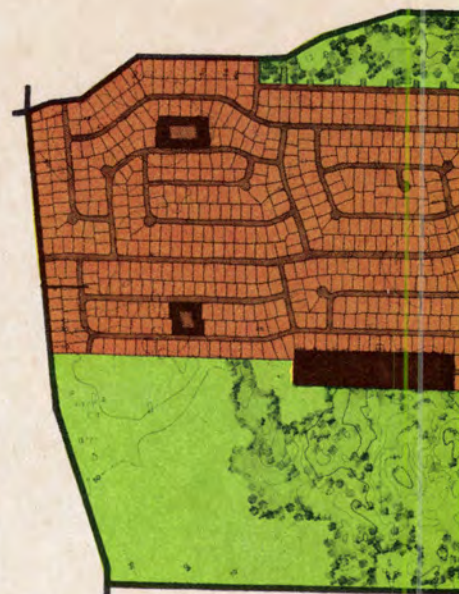
*Selling these benefits to the town is one of the most important services Rahenkamp and Sachs offer their builder-clients.* They begin with a series of informal meetings with town officials. "Typical first questions," says Rahenkamp, "are 'What will it do to the schools?', 'How much tax money will it bring?' and lately, 'How can we get open space without taking land off the tax rolls?' We say, in effect, 'This is what we propose, but you tell us what you want.'"

An important part of these discussions is the hands-off-the-land aspect of P.U.D. "People don't want to change the land," says Rahenkamp. "We can say, 'We too respect your town, and this plan will leave things very much as they are.'"

As a result of these informal sessions, not only are most points of controversy ironed out before the P.U.D. is presented at a public hearing, but some town officials—usually planning-board members—are willing to speak out in favor of it. And in most cases, approval follows."

This is not a fast process; it can take from eight to twelve months or even more. "We could try the quick way," says Sachs. "Bring in the plan, ask for immediate approval, then fight it through. But it probably wouldn't save much time, it would have less chance of getting passed and it would leave a lot of ill will. We think our way is surer and better."

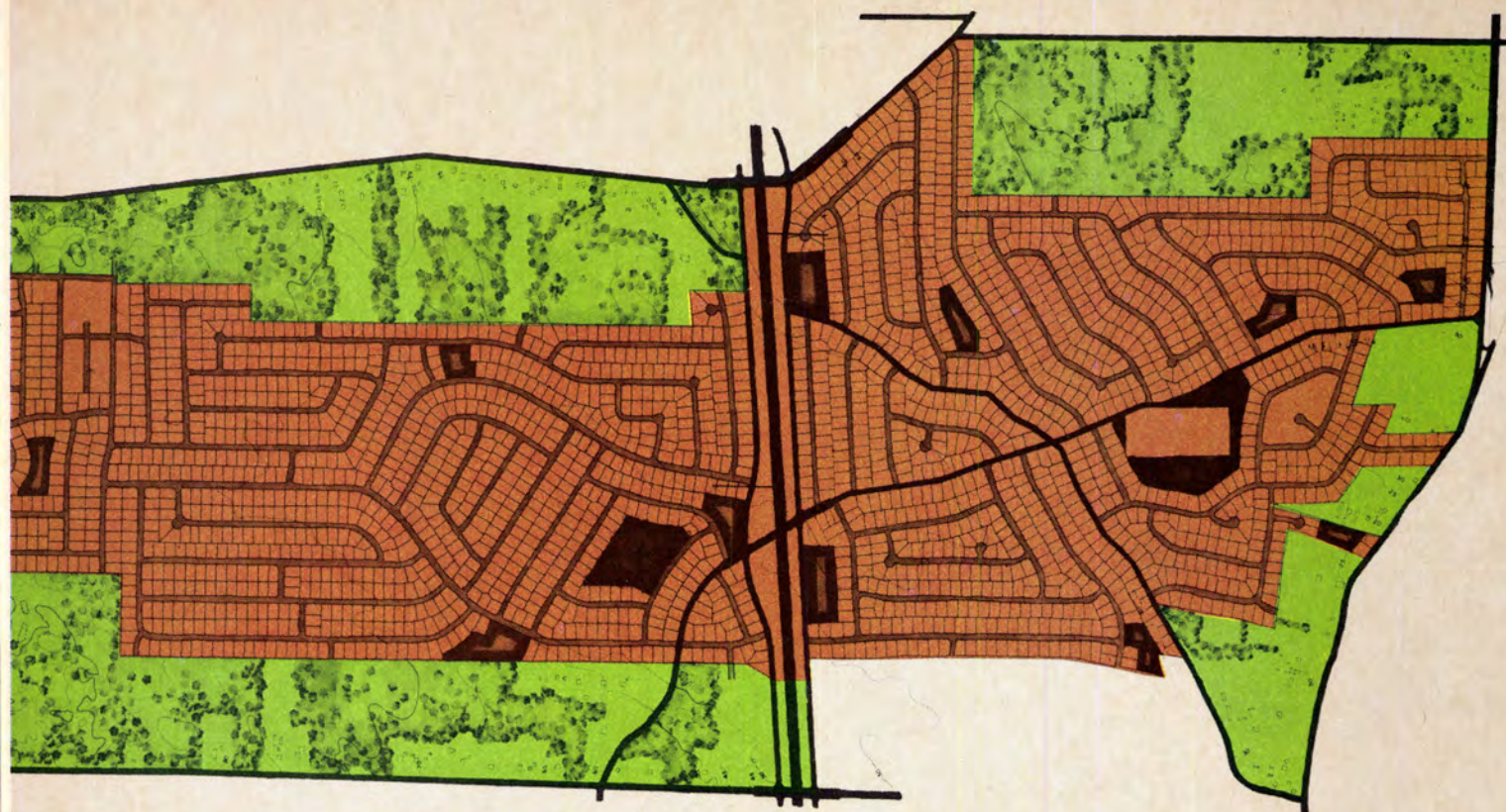
And says Rahenkamp: "So far our track record on approval is 92%. We think that's extremely good for a kind of planning that is still new to most people."



**Here's an example of what a P.U.D. can do for a town**







The project covers roughly 1,000 acres, and is in New York. The P.U.D. plan, shown below, is currently awaiting approval; the conventional plan above shows what would be built under existing zoning ordinances. (The open land on either side of the grids is not part of the project; it is privately owned.)

Conventionally, the project would

have a density of 2.35 units per acre—all single-family. As a P.U.D. the density is the same, but 75% of it is multifamily housing. And, as a result, the construction value of the P.U.D. would be \$30 million vs. \$29 million for the conventional plan. This would increase tax revenues slightly from \$1,750,000 to about \$1,800,000.

At the same time, the estimated annual cost of most town services to the project would drop—education from \$1,318,000 to \$608,000 and road maintenance from \$60,000 to \$20,000. And other service costs—police, welfare, recreation, administration etc.—would drop from \$334,000 to \$248,000.

Thus the total cost of public serv-

ices for the P.U.D. would be \$836,000 less than for the conventional project. And the differences between tax income and expenses for the two plans are even greater. The conventional project would just about break even—a surplus of \$38,000. But the P.U.D. would produce a surplus of \$924,000, or \$150 per capita for a population of just over 6,000.







Julius Shulman

## 1969's best apartments: low-rent to luxury

The eight award-winning apartments shown on the next 13 pages prove that good multifamily design is just as possible in low-income, subsidized projects as it is in luxury projects. Each of the eight was cited by the jury in the 1969 Homes For Better Living program (sponsored by The American Institute of Architects in cooperation with *HOUSE & HOME* and *American Home* magazine). All are marked by careful site planning, efficient and livable floor plans and a wide choice of types and sizes. To see how they were tailored to their sites and to their markets, turn the page.



Adrian Williams



**LOW-RENT APARTMENTS** (up to \$128) in San Diego were designed by architect Stephen Oppenheim and built by Gersten Construction Co. under FHA's 221d3 program.

**HIGH-RENT APARTMENTS** (up to \$375) in Simsbury, Conn., were designed by architectural firm of Callister & Payne and built by Paparazzo Heritage Corp.





**SUBSIDIZED-MORTGAGE PROJECT** has 240 two- and three-bedroom units. Rentals: \$112 to \$128.

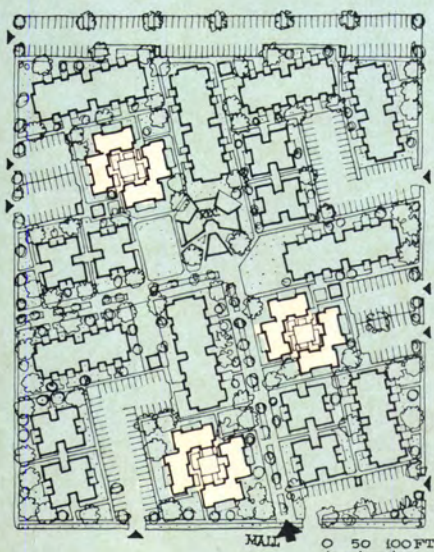
### **Honorable Mentions: Two 221d3 projects show that low-income housing needn't look cheap**

Both projects are better looking and better planned than many high-rent developments. And both were designed by architect Stephen Oppenheim and built by Albert Gersten for sale to non-profit owners. But each was subsidized under a different 221d3 program.

The National City, Calif., project on this page was financed with a 221d3 mortgage that carries a below-the-market interest rate. First-floor apartments have walled patios partly covered by second-floor balconies, which can be closed against the weather with sliding glass doors. Parking was laid out so that children can go from building to building or to the recreation center without crossing a street.

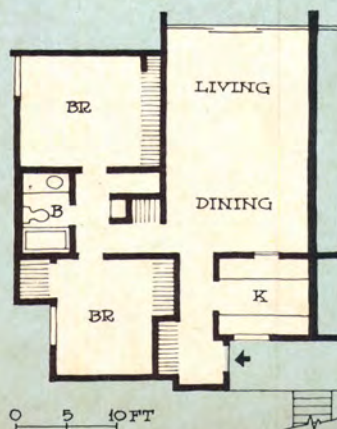
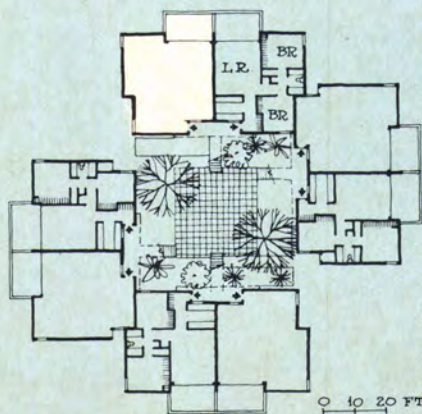
The San Diego, Calif., project on the facing page is a rent-supplement venture with a mortgage at the going market rate. A tight budget permitted no balconies or patios and only one bath per apartment, but a large closet can be converted to a second bath. Facilities include a day-care center and a recreation building that doubles as a church.

Despite the success of both projects, Gersten takes a dim view of 221d3: Processing time and administrative decisions have virtually eliminated his profit.



**SITE PLAN** puts apartments in clusters to free space for play areas and recreation building.

**APARTMENT PLAN** has balcony that can close in as part of living room in bad weather.



Photos: Julius Shulman



**PROJECTING BALCONIES** and offset building corners create shady spots on the sparsely treed site.

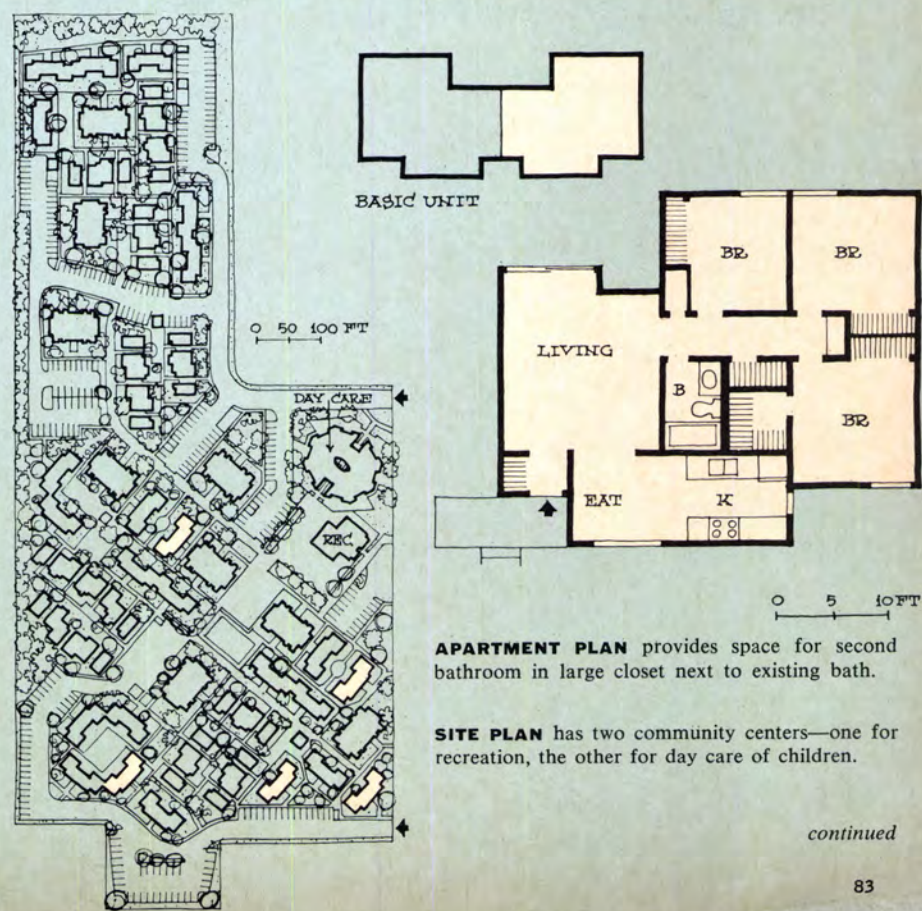




**RENT-SUPPLEMENT PROJECT** includes 268 two- and three-bedroom units and day-care center.



**OPEN STAIRWAY** between buildings serves two second-floor apartments from a single landing.

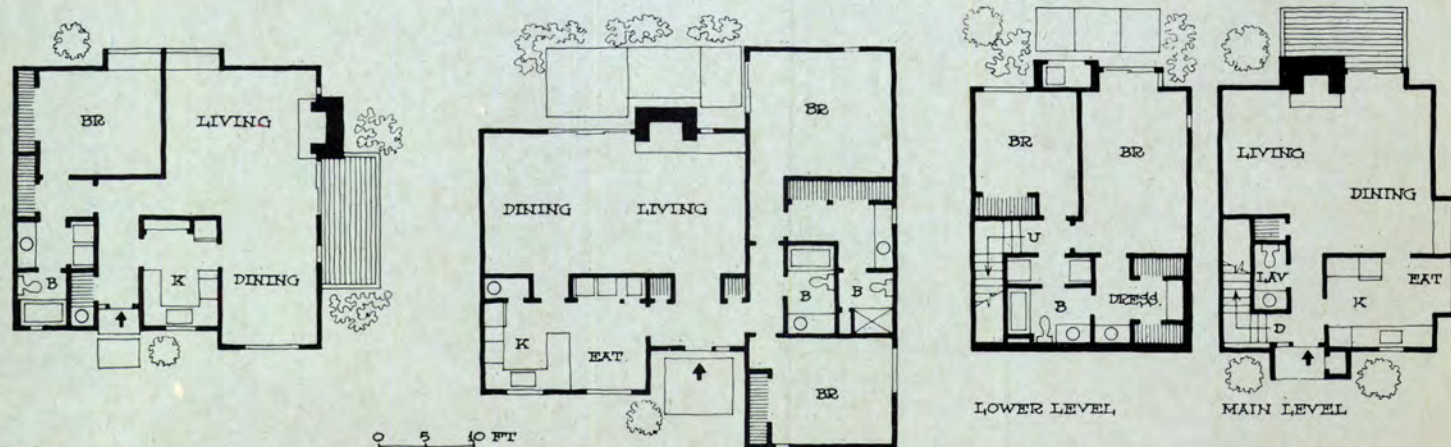


*continued*





Photos: Ben Schnall



**VARIED PLANS** range from one bedroom to three bedrooms, and all have either a balcony or patio. Fireplaces are standard, as is a full complement of appliances, including a washer and dryer.



**Honorable Mention: Rustic design fits a difficult but spectacular wooded site**

This hilly, wooded site in Simsbury, Conn., was carefully preserved—and density was kept low: only 121 apartments in 43 buildings on 25 acres. Rough-sawn cedar siding is stained to look naturally aged; outside stairways, necessary on the steep slopes, are broken by landings at short intervals; and buildings, patios and balconies are sited for maximum privacy. The apartments, which rent for \$200 to \$375, are by the same builder-architect team (Paparazzo Bros. and Callister & Payne) that produced the landmark Heritage Village retirement community (H&H, Apr. '67).



**VARIED SHAPES** add interest to small clusters of buildings (*site plan, left*), which combine one- and two-story models. Outdoor lamps, benches, stairways and pergolas, like the one shown below, were designed by the architects.





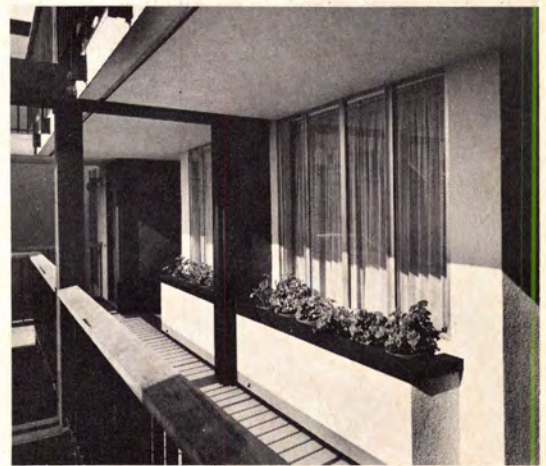


**COURTYARD** is ringed by split-level balconies which serve as outdoor corridors. Plantings and splashing pool provide the look of a private garden.

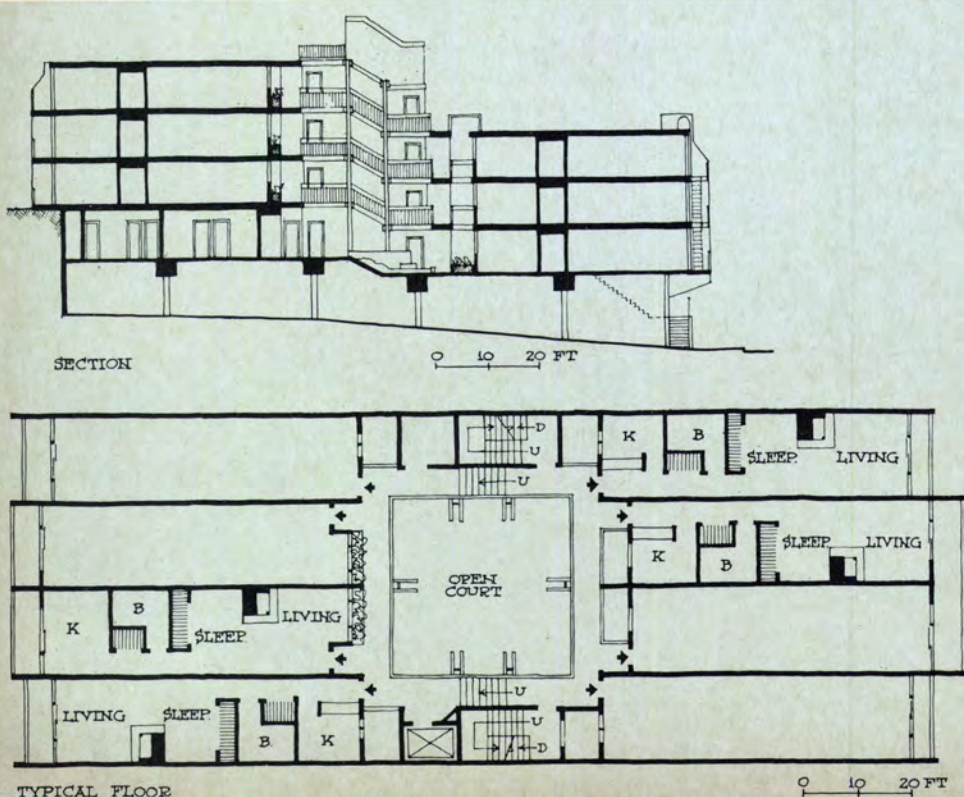
Photos: Jeremiah Bragstad

## Merit Award: A center-city building offers only efficiency apartments

The high cost of this centrally located San Francisco site dictated the density (25 units on  $\frac{1}{6}$  acre) and the rentals (\$195-\$215). The market—downtown-employed men and women—dictated the apartment type (efficiencies). The apartments are entered from an inner court by way of balconies reached through stairs from the court (*photo, left*). Units in the three-story front half of the building are half a floor lower than those in the four-story rear half. The wood-framed building has a concrete garage at grade level. Whisler/Patri Associates was the architect for builder-owner Rollin Meyer.



**DEEP OVERHANG** of balconies permits out-of-the-weather entry to every apartment. Flower-filled planting boxes add spots of color.



**COURTYARD ENTRY**, enhanced by iron gates and red-brick paving (*below*), is at top of stairway from street (*photo, right*).













**Honorable Mention: A tightly planned project opens inward around a man-made lake**

There are 150 apartments in 15 buildings on this six-acre site in Santa Clara, Calif. Yet more than one acre is devoted to a central lake.

In allotting so much of the area to water, the developer gained a feeling of openness despite the project's high density. And this feeling was heightened by keeping cars to a perimeter driveway system (*site plan, right*), with access to parking beneath the buildings. Rentals: \$200 to \$350. Matt Copenhaver & Associates was the architect for Interland Development Corp. Landscape architecture is by Baronian & Danielson.

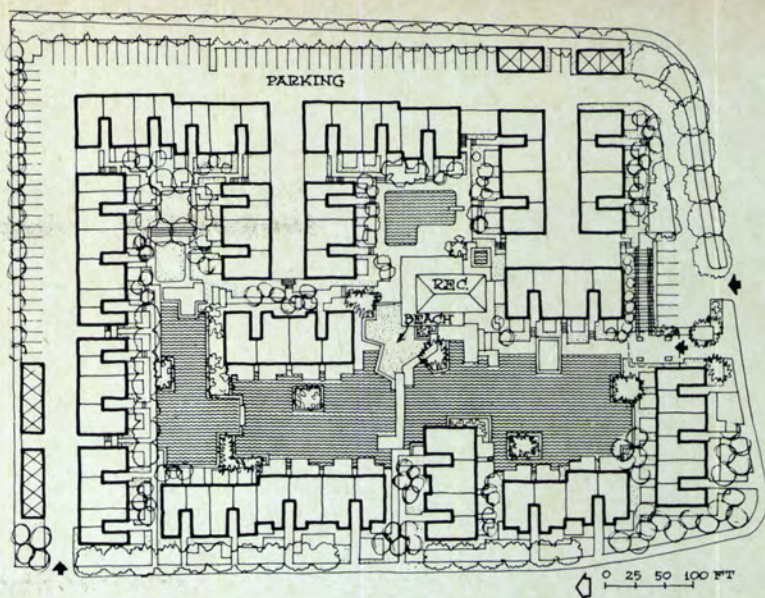


**LAKESIDE BUILDING** has wide decks and balconies facing water. Large units have fireplaces.

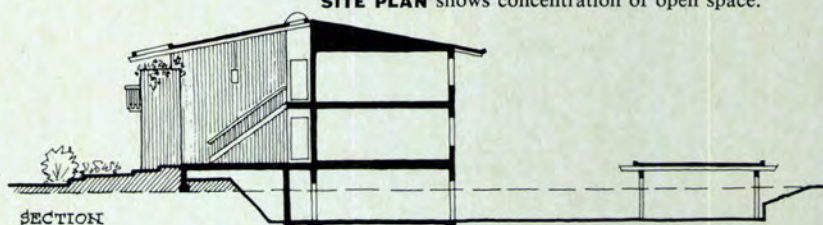


**ENTRY GATE** gives pedestrians access to interior walkways and promenade around the lake.

**STREETSCAPE** shows perimeter driveways and parking areas. Buildings ring four sides of site.



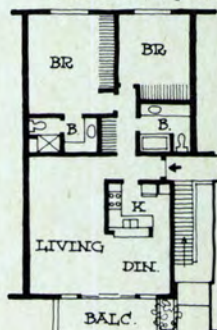
**SITE PLAN** shows concentration of open space.



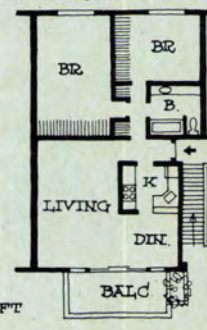
**SECTION** has parking tucked beneath apartments.



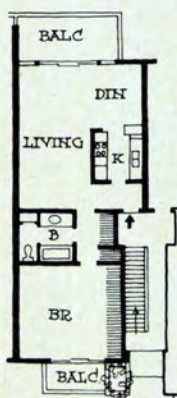
1-BEDROOM UNIT



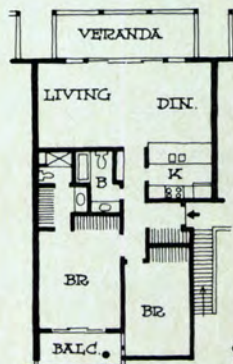
2-BEDROOM UNIT



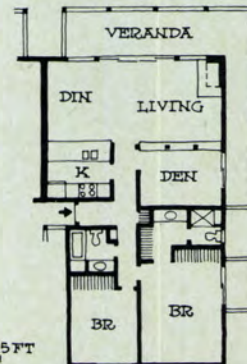
2-BEDROOM UNIT



1-BEDROOM UNIT



2-BEDROOM UNIT



2-BEDROOM & DEN UNIT

**MID-PLAN ENTRIES** give each apartment a floor-through layout. Plans are varied not only in number of bedrooms, but also in room sizes.

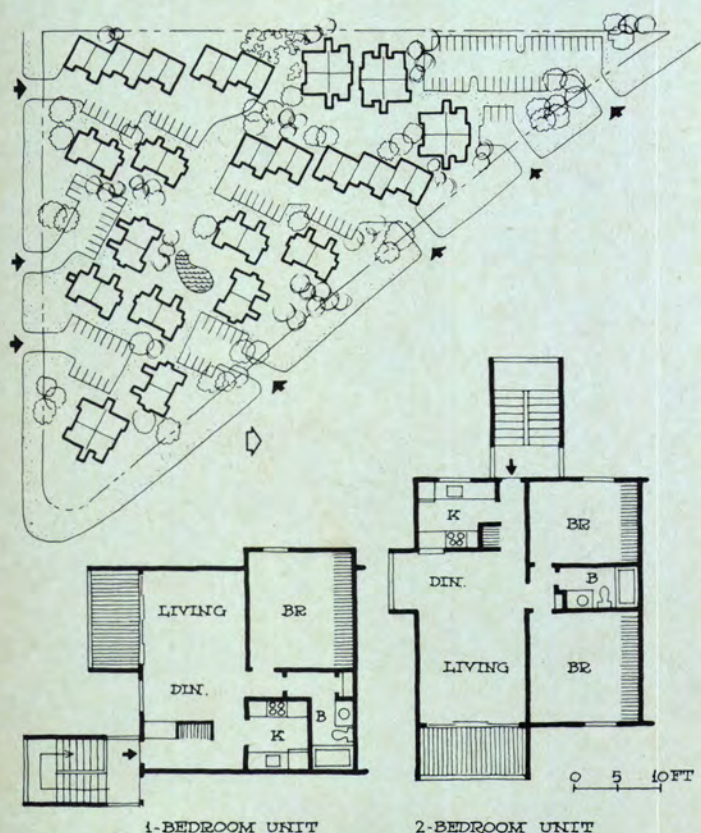




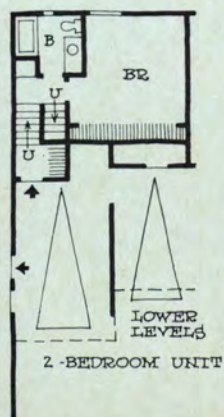
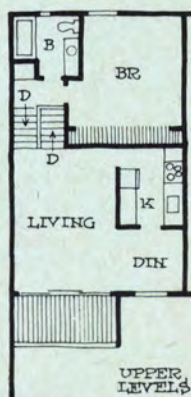


**GROUND SLOPE** was retained and trees saved by connecting two levels with wooden steps.

Photos: Art Hupy



**FLOOR PLANS** offer a one-bedroom unit and a pair of two-bedroom layouts. Tenants are mostly young, medium-income, some with children.



### **Merit Award: Clusters of small buildings capitalize on a sloping, wooded site**

A series of children's play areas, a swimming pool, parking areas and landscaped gardens in this project resulted from the grouping of 17 small buildings on the four-acre site (*top plan, left*). Architect Zaik/Miller used standard home-building techniques and materials (mostly wood) to keep costs within a moderate rental range (\$130 to \$200). Builder-owner is Environmental Properties. Landscaping is by William Teufel & Associates.

**BALCONIES** are deeply recessed for privacy and for protection from inclement weather.





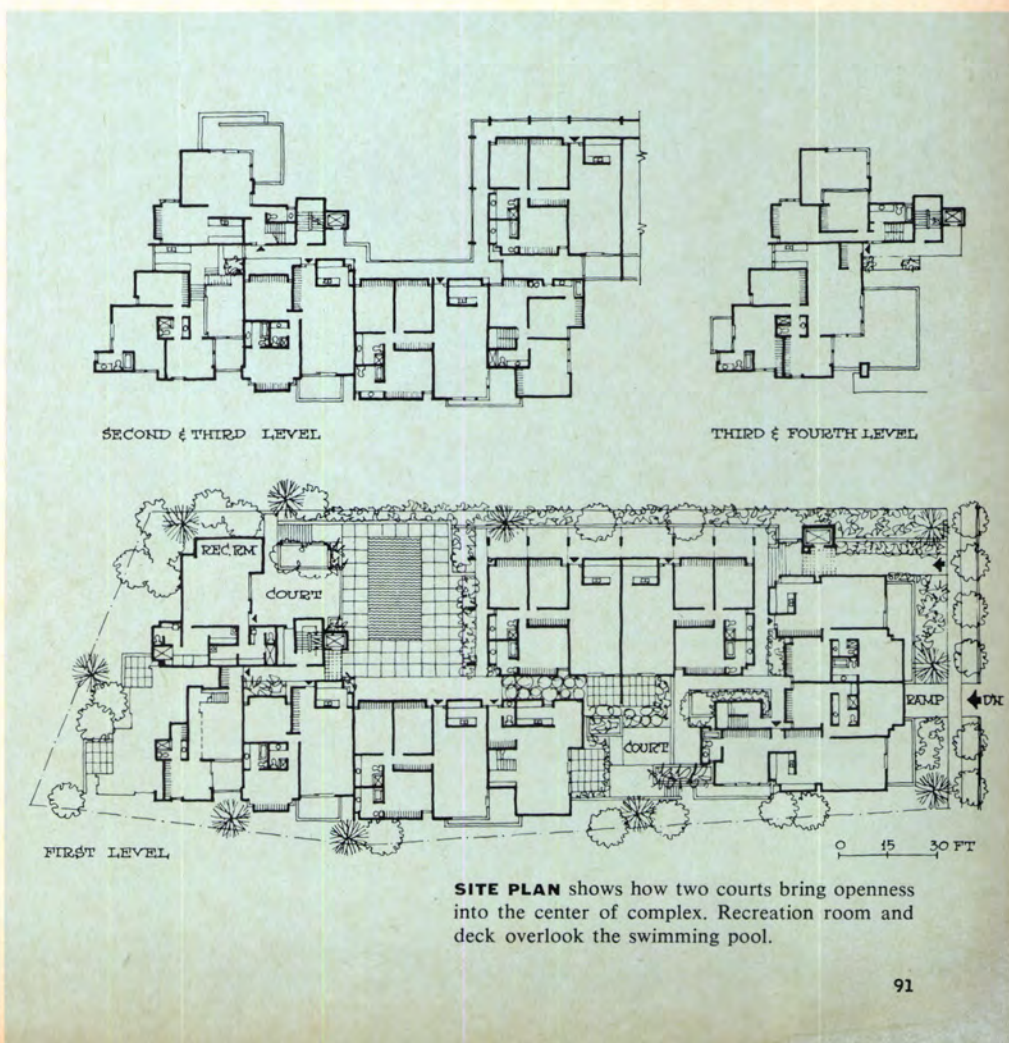


**APARTMENT BALCONIES** are a strong design element as well as an amenity. Building's facade combines redwood siding with stucco.

**Merit Award: Multi-level planning on a confined site gives every apartment a view**

This complex building in Palos Verde, Calif., shows how apartments can be shoe-horned into a small site (23 units on a 100' x 240' plot) without sacrificing views, privacy and amenities. Architect Raymond Kappe planned the project around two courts—a landscaped garden and a swimming pool. The uphill rear of the site was used for two-level apartments and a pair of top-floor units with an unobstructed ocean view. Builder-owner: Martin Schultz.

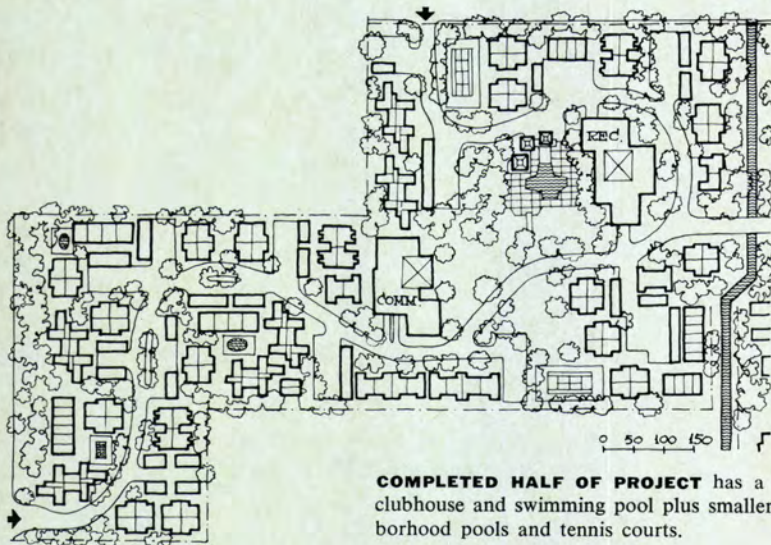
**ELEVATOR SHAFT** opens onto outside landings at the four-story end of the building.



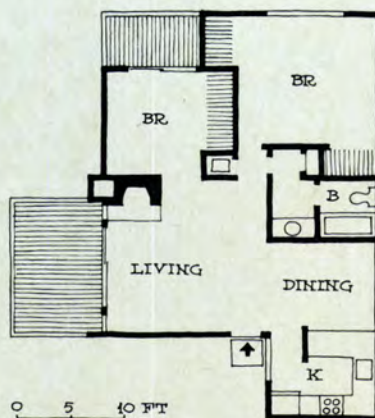
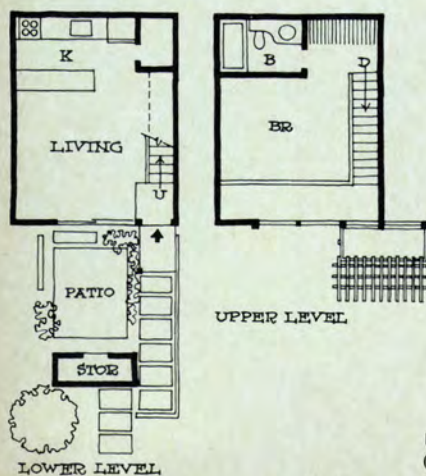




Photos: Joshua Freiwald



**COMPLETED HALF OF PROJECT** has a central clubhouse and swimming pool plus smaller neighborhood pools and tennis courts.



**FEATURES OF PLANS** include balconied bedroom (left) in small, two-level layout and fireplace (above), which is standard in all larger units.

### **Honorable Mention: Careful design and land use enhance a naturally endowed site**

That's one reason why this 38-acre, 700-unit project (H&H, June) gets top marks not only from the AIA jury but also in the Sacramento market. It is filling up as fast as builder Robert Powell can complete the units (314 to date) even though its rents are among the area's highest—from \$140 for one bedroom to \$350 for a three-bedroom townhouse.

Architect Donald L. Sandy Jr., working with landscape architect Anthony Gazardo, designed and arranged the buildings to save 85% of the mature walnut and fruit trees on the orchard-like site.

**TOWNHOUSE FEATURES** (below) include rear courts with outdoor storage built into high walls.





*Where can you get good people to manage your apartment projects?  
How much should you pay them? What guidance should you give them?  
You'll find the answers to such questions in this report on . . .*

# **HOW TO** **manage** **apartment** **managers**

"We spend millions to plan, finance, build and promote our projects. Then, like half-wits, we turn them over to a group of untrained, incompetent, insolent and lazy paranoids who consider tenants personal enemies to engage with in hand-to-hand combat."

Many apartment owners might dispute that assessment of apartment managers by Ed Coleman, research director for the National Apartment Assn (NAA). But few of them can deny the growing importance of management and its general neglect, at least until recently, by the apartment industry.

"The actual day-to-day operation of apartments is far more important than the design, financing and construction," says Gordon Neilson, NAA executive vice-president. "Too few people realize this."

The NAA recently published "Professional Apartment Management," a manual designed to update management methods in projects of all sizes (H&H, Aug.). The organization also conducts regional seminars which emphasize management as the key to successful apartment operation.

Says Rae Main, NAA training director: "This is a new industry. Many owners haven't the remotest idea of what the duties of man-

agers should be. The manual and the seminars are the first industry-wide attempts to spell out these duties."

For years the fragmentary nature of multi-family housing precluded adroit management. More often than not, builders constructed projects and then turned them over to owners who in turn handed the keys to untrained resident managers.

But the boom in apartment building is changing all that. For one thing, it is bringing large, sophisticated companies into the business; for another, it is spawning a group of companies that specialize in the apartment market.

The expertise of these companies, combined with the efforts of the NAA, is leading to fundamental changes in the way projects are managed.

To assess the changes, HOUSE & HOME talked to 60 successful apartment owners in 15 cities. While these owners are far from agreement on whom to hire as managers, what to pay, how to train and where to draw lines of authority, they do repeatedly stress the management's growing importance.

*For a consensus of their comments, turn the page.*



## 1 *To solve the management problem, owners must admit that bad management is a problem*

Any doubts about this issue were dispelled by a recent Owens-Corning Fiberglas Corp. survey of tenants' attitudes (H&H, Nov. '68).

For example, 27% of respondents thought managers had acted poorly in correcting problems. In a similar study conducted by the Houston Apartment Assn., 17% of those surveyed listed poor management as their reason for leaving an apartment.

Many apartment owners would hardly be surprised by those findings.

"The quality of the resident manager is important to 100% of the people. The largest percentage of tenants move because they are unhappy with their manager," says Mark Lee, a Houston developer.

"A good manager creates an image for the company

in his dealings with tenants and prospective tenants," says Jack Wilson, property manager for Crow, Pope & Carter Enterprises in Atlanta.

"The resident manager can make or break a project. We depend on the resident manager's personality and organization to get along with the resident, to keep the resident satisfied, to rent the vacancies and to keep the tenants with us," says Earle G. Truax, manager of multi-family housing for the giant Irvine Co., Newport Beach, Calif.

"If a manager can command respect rather than demand it, and has good relations with the tenants and takes pride in his complex, then things will run smoothly," says Dick Shutze, management vice president of Parry Management in Dallas.

## 2 *It's just as hard to hire a good apartment manager as it is to find a good new-house salesman*

For instance, Malcolm McFall, property manager for L.B. Nelson Associates, Palo Alto, Calif., hires only one out of every 50 applicants. "I have learned to make every safeguard to guarantee that I'm hiring first class people," he says.

What kinds of safeguards?

McFall has applicants write him a letter noting their backgrounds and qualifications rather than simply having them submit a resume: "Managers talk a wonderful game and are basically sales people at their best in an interview. I find the letters give me more insight into their personalities."

McFall also interviews candidates in their homes: "I want to see them as a prospective tenant would see them. I want some means to judge how neat and clean they are."

All companies aren't that careful, but most of them

insist on references, which are always checked. And at least one owner — Ponty-Fenmore Realty Fund in Los Angeles — uses a private investigator and a bonding company to dig even further into the job applicant's background.

*So what brings good managers into the business?* Reputation and the quality of projects attracts applicants to some companies. Such companies receive so many job queries that they need only accumulate applications and consult the file when there's an opening for a manager.

Others advertise in newspapers or rely on referrals. A handful turn to employment agencies. And one company — Atlanta's Crow, Pope & Carter — has found its best managers come from the ranks of retired officers at nearby Fort McPherson. ("We require a rank of no less than full colonel.")

## 3 *Good managers don't need past experience in the apartment field*

The field is changing so fast that new management methods are constantly evolving.

"Apartment management is just starting to become somewhat sophisticated," says Hank Fisher, who manages managers for Powell Properties in Sacramento. "Experience usually just means someone who has been taught a lot of bad mistakes."

People with previous apartment management experience should not be shunned, but it should be made very clear to them that things which applied in their old jobs do not necessarily apply now.

*If previous experience is not a primary qualification, what backgrounds do managers need?*

- Experience in dealing with people. "We look for an intelligent person who likes people — that's something we can't teach," says Dennis Jay, general manager of Westside Management Co., which runs R&B Development Co.'s projects in Los Angeles (see p. 98). The

company's managers include a Doctor of Psychology, a man with a hotel-management degree from the University of Prague and a former recreation director for a ship line. Mrs. Main at NAA says executive secretaries and retired teachers also make good managers.

- Business experience. Vernon Grove, a Houston apartment owner, picks managers with experience at running a dress shop or some other retail establishment.

- Sales experience, especially on larger projects. At the Irvine Co., Earle Truax stresses this quality because "we want the kind of man who will ask for and get business."

- Exposure to personnel problems — important because a manager may have to hire and fire people.

- Good personal characteristics. "Experience in management is not as important as traits like honesty and the ability to work well under stress," says an Atlanta property manager.



# 4

## Owners who want good management will have to pay for it

"Too many owners who talk up the need for good managers aren't willing to pay for them," says Mrs. Main. Her NAA associate, Ed Coleman, calls an able manager a "trained business executive whom you can't hire for \$100 a month and a free apartment." And Dennis Jay of R&B Development Co. says, "We pay managers way above what they ever made before coming with us."

Pay, of course, hinges on the scope of the manager's duties. Does he simply check up on maintenance people and handle routine complaints? Or does he also act as a rental agent and supervise recreation activities? As the table below shows, pay varies with the size of the project: Generally, the more units a man manages, the more he earns.

L.B. Nelson, for example, gives free rent only to the managers of less than 125 units. But in a project of 125 units or more, the manager gets \$6 a unit per month, less the rent for his own apartment. He also gets a quarterly bonus based on paid-up occupancy. At 95% occupancy, he receives \$100 per quarter, \$200 at 96%, \$300 at 97%, \$400 at 98% and \$500 at 99%.

At R&B Development, where each manager has broad responsibilities and heads a staff of specialists, salaries (including a free apartment) range from \$1,175 to \$1,500 a month. In addition, the company pays cash bonuses which, says General Manager Jay, are based on

four factors: how well the tenants like the resident manager, how happy the tenants seem to be, how well the project is maintained and how profitable it is.

"In actual practice," says Jay, "if the manager rates well on the first three, the last — profitability — takes care of itself."

As the table also shows, some managers also get such fringe benefits as free utilities (including fully paid phone bills), life and medical insurance, pension plans, stock options and vacations.

But there may be strings attached to the way the vacations are taken. For instance, L.B. Nelson gives each manager a 14-day annual vacation—but doesn't allow it to be taken all at once.

"Two weeks is too long to be away from a project," explains Property Manager McFall. "The tenants have a greater sense of security when the regular resident manager is on hand."

But a manager may need more than just a vacation. Aware of the stress and tedium inherent in the job, R&B Development offers what it calls "the sabbatical leave."

"Our managers have to handle 700 to 800 tenants day in and day out. Sometimes they reach a point where they would be much better off going to Palm Springs," says Jay. "We pretty much make the judgment as to when the sabbatical is taken. And we don't charge it up to vacation. We want them to get away if it's best."

**What 51 project owners in 13 cities pay their managers**

Location	Project size	Monthly salary	Fringe benefits	Location	Project size	Monthly salary	Fringe benefits
Atlanta	100 units	\$200+apt.	2 week vac., 1 weekend mo., bonus	Kansas City	250 units	\$400	
	210 units	\$350+apt., util., phone	1 week vac.	Los Angeles	400 units	\$1,175 to \$1,500+apt.	Paid vac., life ins., health ins., bonus
	112 units	\$250+apt., util., phone	1 week vac.		62 units	\$450	Paid vac., bonus
	150 units	\$1 a unit a mo. + apt.	Paid vac., health ins., life ins.		120 units	\$750	Paid vac., bonus
Boston	300 units	\$1,250			288 units	\$975	Paid vac., bonus
	500 units	\$1,400			115 units	\$825+apt.	Paid vac., life ins., health ins., priv. club, bonus
	200 units	\$500+apt.	Paid vac., health ins., life ins.		70 units	\$200+apt.	Paid vac., health ins., paid sick leave
Chicago	300 units	\$1,200	Paid vac., life ins.		200 units	\$1,000+apt.	Paid vac., health ins., paid sick leave
	150 units	\$300+apt.	Paid vac., life ins.				
Cleveland	500 units	\$1,000+apt.	Paid vac., life ins.	Miami	112 units	\$800+apt.	Paid vac., bonus
	300 units	\$700+apt.	Paid vac., life ins.		150 units	\$600+apt.	
	300 units	\$600+apt., util.	Paid vac., health ins., bonus		50 units	\$100+apt.	Bonus
	30 units	\$150+apt., util.	Paid vac., health ins., bonus		300 units	\$400+apt.	Paid vac., ins.
Dallas	50 units	\$50+apt.	Paid vac., life ins.		700 units	\$800+apt.	Paid vac., ins.
	100 units	\$300	Paid vac., life ins., bonus	Oklahoma City	80 units	\$200+apt.	
	200 units	4% of gross +apt.	Paid vac., bonus		300 units	\$500+apt.	
	250 units	% of gross (=about \$400), 10% off rent	Paid vac., life ins.	San Francisco	50 units	Apt.	
Detroit	400 units	% of gross (=about \$1,000), 10% off rent	Paid vac., life ins.		125 units	\$6 per unit	Paid vac., life ins., bonus
	112 units	\$350+apt.	Paid vac., life ins.		80 units	Apt.	
	600 units	\$1,000	Paid vac., life ins.		150 units	\$400	
					100 units	Apt.	Paid vac., bonus
Houston	250 units	4% of gross			20 units	Apt.	
	400 units	\$1,000+apt.			80 units	\$550+apt.	
	350 units	\$1,200+apt.		Seattle	100 units	\$400+apt., util.	Paid vac.
	300 units	\$1,300+apt.	Bonus		40 units	\$10 per unit +apt.	
					40 units	\$450+apt.	
					300 units	\$750+apt.	Bonus
					50 units	\$10 per unit	Paid vac., life ins., pension, bonus

continued



## 5 *Managers should be well trained, but few companies agree completely on how to go about it*

For example, the Irvine Co., Newport Beach, Calif., puts a new manager through a program that includes an orientation to the company and where he fits into it, a briefing on the project he will be running and three days at the project to acquaint himself with its facilities. During his initial training, the new manager also shops competing projects and then writes a report on his findings.

By contrast, R&B's Dennis Jay says, "We'd rather not have our people near the typical apartment training program. It's not what we want. Basically, that kind of program teaches such details as how to collect the rent, show apartments, screen tenants and fix the toilets. What we want our managers to be, they've never heard of before. They must understand that it's sometimes better to drink a glass of champagne with the tenant to get the rent. Now, you're not going to find that in the conventional training program."

*Generally, though, here are the training methods most commonly used by apartment owners:*

- **Manuals.** Companies of any size can develop manuals that cover such subjects as record keeping, deposit procedures, leasing practices, daily reports, security measures, purchasing and routine building maintenance. Or they make use of the apartment association manual (see p. 93), which, they say, is often a good starting point although some of its recommendations are

on the rather general side.

- **Training sessions.** L.B. Nelson runs a day-long session which outlines everything from the proper use of cleaning materials to the psychology of renting. And A.J. Mullally, who operates 500 units in Seattle, makes sure his new managers hear everything about his projects — both good and bad:

"First we tell them what we're trying to do in creating an attractive apartment environment. Then we tell them everything that's good about our units. And finally we tell them what may be lacking so they'll be prepared in advance for the sort of complaints that residents are likely to make."

- **Frequent checkups.** For about the first three months, L.B. Nelson's McFall or one of his assistants is in constant touch with a new manager. "After that," says McFall, "the manager should be in complete control, or we'll start looking for another one." Regis Development Co., Beverly Hills, employs a roving manager to assist new resident managers and to help them learn the ropes.

- **Frequent meetings.** Meetings between an owner and his managers offer a good way to discuss common problems and air gripes. Calvin Gunn, a lawyer who owns 244 units in Palo Alto, Calif., uses these meetings for talks by outside experts on a wide variety of management methods.

## 6 *Duties of managers vary widely, but whatever their scope, they must be spelled out*

To a man, apartment owners interviewed by H&H agree on that. They also agree that procedures should be developed to guide the manager in his basic duties: recording rent collections, keeping track of maintenance, handling leasing details, checking to make sure vacant apartments are ready to be shown and starting the screening of prospective tenants (having them fill out an application, checking their references and initiating a credit check).

Beyond all that, owners run the gamut from tight supervision of managers to making them virtually independent. Some examples:

Neil Schiff, a Miami apartment builder, maintains a \$1,000 checking account for each manager. The manager draws on the account for minor repairs and wages and must submit a semi-monthly accounting of expenditures to replenish it.

Arthur Rubloff & Co. lets its resident managers issue some purchase orders but requires approval of large purchases by the central office, whose staff includes specialists in maintenance and engineering, purchasing, law, insurance, public relations and advertising.

Regis Development Co. encourages resident managers to call the central office two or three times a day with their problems and comments.

Crow, Pope & Carter requires a weekly written report from each manager on maintenance requests and how they were handled as well as other problems.

General Manager Jay of R&B Development likens the project manager to a ship's captain: "He has total responsibility." Each R&B manager heads a staff of four specialists—one each for bookkeeping, maintenance, leasing and recreation. And each specialist may have one or more employees reporting to him.

## Should your resident manager be a man or a woman?

Generally, the apartment owners interviewed by H&H prefer men if the manager's job entails more than the routine duties of day-to-day operation. But some owners admit they prefer women simply because they don't demand high salaries.

*Salaries aside, here are some typical arguments for women:*

"They're better at handling residents' complaints," says Rae Main of the NAA. "... more understanding, more compassionate and more able to relate to the people who complain."

"They're more patient with people," says Dennis Jay of R&B Development, which has

12 women among the 16 managers of its projects for young singles. "Ours are older women—in their late 40s and early 50s. We want them to develop a mother image—it's much easier for tenants whose average age is 29 or 30 to ask for advice from a mature woman than from someone their own age."

"I like their flexibility," says Roy Horlock, a Houston builder who hires only women managers. "They should be open-minded and have good common sense. They also have to be part psychologist, part Mother Superior and part doctor. It's as rigorous as any job, even though every housewife in town with grown children





## The most important part of any manager's job is the handling of tenants' complaints

If owners interviewed by H&H agree on nothing else, they agree on that one point.

Says Guy Carmichael, managing partner of Crow, Pope & Carter's Coral Gables projects: "Beyond honesty, the number one trait of a capable manager is how he deals personally with tenants and their complaints."

Says McFall of L.B. Nelson: "We expect our tenants to pay on time, take excellent care of their apartments, respect the privacy of their neighbors. If they do all that, it's only fair that we respond immediately to any complaint."

Apartment owners repeatedly stress the importance of a speedy response to complaints and service calls. Dallas' Parry Management says it handles 98% of all service calls within 24 hours. As soon as a tenant phones in a service request, a work order is given to a maintenance man. If he can't solve the problem immediately, he notifies the manager, who in turn calls the tenant.

In Kansas City, Kan., Kansas Quality Construction has its managers submit weekly reports on complaints and how they were settled; the company also asks each tenant to fill out a questionnaire rating the way his complaint was handled.

*What can apartment owners do to speed up complaint handling and take some of the pressure off their managers?*

North Kansas City Development Co. uses radio-dispatched service trucks. Draper & Kramer of Chicago stocks spare parts and a few extra refrigerators and air conditioners. And some companies have a special phone number for tenants to call when they need service.

There are also ways to head off the kind of complaint that generally stems from lack of communication between the company and its tenants. Items: a tenants' suggestion box, a newspaper or newsletter that welcomes letters from tenants, periodic surveys of tenants' opinions and questions.



## But tenants can use complaints to drive a wedge between the resident manager and the company

The problem, as most owners see it, is to keep managers responsive to complaints without appearing to constantly side with the tenant in disputes.

"We want the tenants to identify the managers with us," says McFall of L.B. Nelson. "We don't want the tenants to feel that we're the good guys and the managers are the bad guys."

As a result, the tenants' sole contact with headquarters is through the resident managers. And McFall is careful not to let his managers lose face with residents. Example: "If a manager tells a tenant a rug is to be shampooed, we do it without question. But later we ask our maintenance people if the rug really needed it."

McFall's philosophy is echoed by Dennis Jay of R&B Development: "We will not act on any request by a tenant or respond to a phone call until we have checked with the manager. If the manager hasn't talked to the tenant when we call, she does so and calls us back in 30 minutes. In about 99% of the cases the manager will come back to us and say it's all resolved."

On the other hand, some companies offer tenants a direct line of communication with top management. Powell Properties gives each tenant a "last resort" post card and tells him to use it if he cannot get satisfaction from the resident manager. In actual practice, the com-

pany gets no more than one card a month.

*Do attempts by tenants to bypass the manager reflect on his ability?*

Yes, says Steve Campbell of Thompson-Brown, Farmington, Mich.: "One indication of a poor resident manager is his failure to short-stop complaints."

Not necessarily, says Tom Wilson, general manager of Ed Rose Builders, Detroit: "Sure, I get complaints from tenants. If I didn't get them, I'd worry because it would mean the manager was giving everything away."

Emil Horvath of John Davis Management, which runs 5,000 units for a Cleveland builder, and Dennis Jay of R&B Development, seem to agree with Wilson.

Says Horvath: "It's natural for people to want to go to the top."

Says Jay: "There is always that breed of cat that writes letters to presidents."

*In some ways, the robust health of today's apartment retards good management,* observes the NAA's Rae Main.

"Good managers are born out of a recession," she says. "Right now business is good and occupancy is high, so owners don't worry about management. But they should be training for the day when things are soft. They've got their physical amenities, which don't change. It's their psychological amenities that must change."

thinks she could be manager."

*Some typical arguments for men:*

"Men are sounder," says Warren W. Johnston, of Wil-John Construction, Boston. "If a tenant starts yelling, a woman may break down and cry. Women have no tact. They talk too much."

"Women are all right in the social end as managers, but they don't have the mechanical ability," says Steve Campbell of Thompson-Brown, Farmington, Mich.

"A woman could not be expected to do effective policing or even minor repair work," says Burton Goldberg, a Miami apartment owner.

"We prefer men because maintenance workers have more respect for a man's authority," says Charles H. Rosenberg, a Miami developer.

"We need a man in this spot because one of his duties is working on the development of future units," says the property manager of a large Atlanta firm.

"Just to take care of a minor thing like a plugged sink, a woman might pick up the phone and call a serviceman," says John B. Todd of Draper Development Corp., Boston. "That can run into money and tenant frustration."

*For small projects, the answer may be a husband-and-wife team.* Advocates of this ap-

proach point out that women are often better at showing apartments, doing paper work and dealing with tenants, and that men are good at maintenance, gardening and other physical labor. But they concede that such an arrangement hardly makes sense in larger projects where the resident manager is aided by a staff of specialists. What's more, it smacks of the very amateurism that the industry is trying to overcome.

"Too many management operations are still 'Mom and Pop' jobs," says Hank Fisher of Powell Properties in Sacramento. "That shows no class at all."



# How an apartment builder





# taps the young-singles market

*They like fun and games...*

*They come and go like the seasons...*

*They double up to share the rent...*

*Their incomes are less than \$10,000...*

*And they're surprisingly desirable tenants*

For most apartment owners, the ideal tenants are middle-aged couples with sedentary habits, high incomes and little desire to move. But for a Los Angeles owner, R&B Development Co., the ideal is just the opposite: young, single men and women.

Without pandering to the leering "orgy every Saturday night" approach, R&B's three young partners (all are in their thirties) have created a respectable boy-meets-girl environment. Their ten projects, all of which charge premium rents, have a profitable occupancy rate of 97%. And their company, started in 1962, now owns 5,000 apartment units and holdings of more than \$130 million.

*R&B's tenants are well educated, starting to climb the economic ladder and not so young that they could be called kids. Their average age is 27, with women averaging 25, and men, 29. A few are as old as 40.*

"We use the term 'young singles' for our tenants rather than 'swingers,'" says partner Edward R. Broida, "because of the impression the latter calls up. Our young people are mature and responsible, and we don't pry into their private lives. But we also don't want families or friends lifting their eyebrows and smirking because a boy or girl has moved into one of our projects."

Because most of the tenants are not 21-year-olds starting life on their own and renting their first apartments, they do not pose the problems that so often go with first-time apartment occupancy—those of damage and irresponsibility, for example. As a result, the company has almost no trouble with its residents: "You could count the unpleasant incidents on the fingers of one hand," says Broida. And with one possible exception, house rules are no more restrictive than those of any well-run apartment complex. The

**LEISURE ACTIVITIES**, like those at left, are the key to the popularity of R&B Development's apartment projects for young singles.

*continued*

ments between tenancies is included in the company's 3% vacancy rate.)

Since the maintenance men

a mate. Instead, they emphasize the combination of recreation and social activities that are conveniently (and inexpensively) includ-

the late planning stages in Denver, Dallas and Houston.

*No new project will have fewer*



exception: Bicycles and motorcycles must be stored in management-designated areas and not on patios.

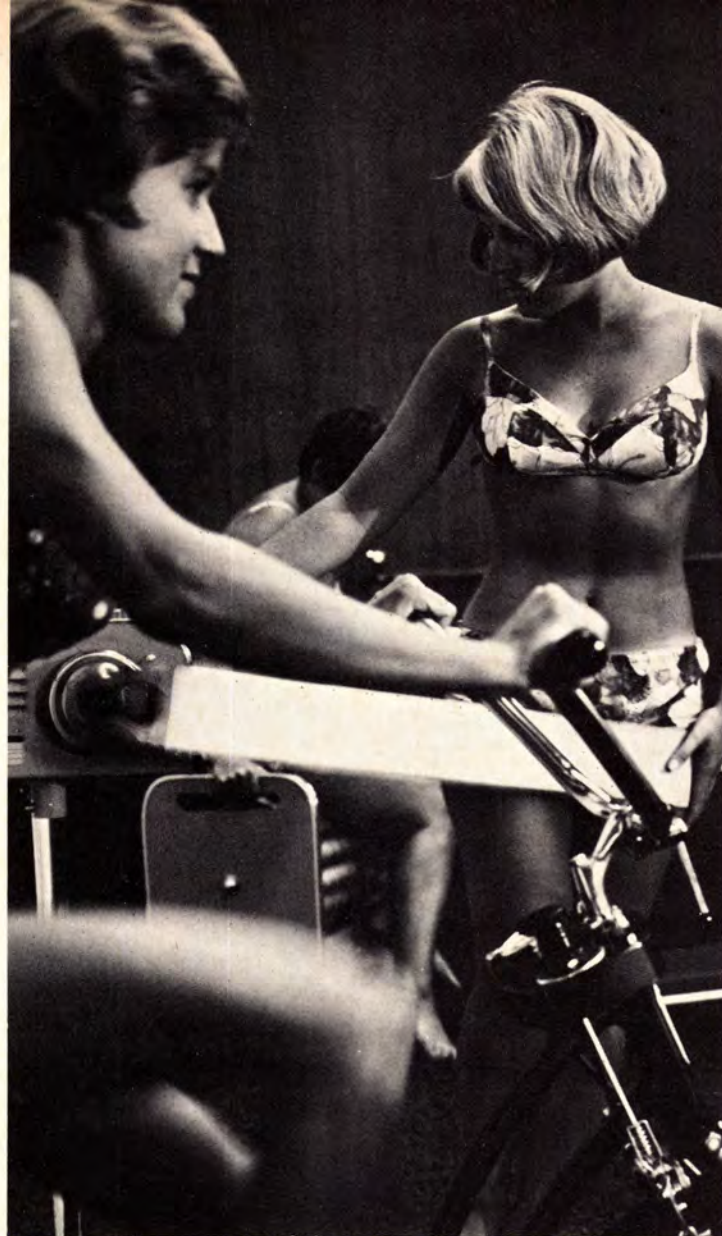
More than 80% of R&B's tenants have attended college, and 50% have graduated. Their incomes average about \$9,500, with men averaging \$11,000, and women, \$8,000. In occupations, they run the gamut of the professional and white-collar worlds, but few blue-collar skills are represented. And since these are upwardly mobile people, R&B has an annual turnover rate that might dishearten many apartment owners: The average tenancy is only 12 months, with many move-outs resulting from a transfer or change in employment.

How does R&B tailor its projects and its operations to meet this special market?

*The key to satisfying the company's young tenants is a list of leisure hour activities that cater to their sense of fun and games. Each South Bay Club (as all R&B young-singles developments are called) has at least one full-time resident activities director who plans, organizes and oversees a wide range of events in three overlapping areas:*

1. Recreation, which includes tournament play and informal participation in such sports as tennis, basketball, volleyball and gymnastics.

2. Social events, with a program that is highlighted by week-



ments, and all of its efficiency units, are rented furnished—a practice that appeals to the tenants, who own little furniture because of their single status and job mobility.

The monthly charge for furnishings is \$15 in one-bedroom apartments and \$20 in two-bedroom units. Rentals are generally \$145 to \$150 for furnished efficiencies, \$175 to \$185 for unfurnished one-bedroom units and \$240 to \$250 for unfurnished two-bedroom units. But in some choice locations, rentals are as high as \$310. Utility charges are \$9, \$10 or \$11.

All two-bedroom apartments have second baths, for they are usually shared by at least two tenants. The company has no objection to sharing, but it limits occupancy to one person in efficiencies, two men or two women in one-bedroom units and not more than three men or four women in two-bedroom apartments. Throughout the ten projects, occupancy averages 1.5 persons per unit.

Whether furnished or not, all apartments include wall-to-wall carpeting, drapes and color-coordinated appliances. Two-bedroom units also have dishwashers.

*The rapid turnover of tenants could significantly reduce R&B's occupancy rate, but it doesn't. The twofold reason: a long waiting list for most projects, plus fast cleaning and renovating of all vacated apartments.*

Almost before an outgoing tenant is off the premises, a maintenance crew arrives to clean the carpeting and drapes, make all minor repairs, shine up the appliances and paint the walls and ceilings. By the following morning, the new tenant can move in, so R&B has not lost even a single day's rent between tenancies. (All time lost in turning over apart-



end dances with live music, Sunday brunches, card parties, ski trips, theater parties, barbecues and an occasional champagne bash.

3. Education, which includes art shows, photography clubs, panel discussions and lectures by both resident and non-resident experts.

Each South Bay Club has an annual activities budget of roughly \$5,000 (not including activities directors' salaries), but most social affairs are planned to be self-supporting. Dances, for example, have small admission charges to cover the cost of the bands, and nominal charges are often made for food and drink. Residents also pay for tennis and swimming lessons, although the use of the many built-in facilities is free.

*Recreation and social facilities account for about 7½% of R&B's construction costs. They average \$750,000 per project, or about \$2,000 per apartment. At its newest project—a 1,100-unit complex*

of 33 three-story buildings in Marina Del Ray, Calif.—the company will invest \$1.5 million in sports and community facilities, including two Olympic-sized swimming pools.

Facilities vary from project to project due to differences in the number of units, but a typical South Bay Club includes the following:

For outdoor activities—night-lighted tennis courts, volleyball/basketball courts, a swimming pool, a water volleyball pool, a barbecue area and a tennis pro shop.

For indoor activities—a three-story clubhouse containing men's and women's gyms, sauna baths, therapeutic whirlpools, an indoor golf driving range, ping-pong tables, rooms for cards or conferences, arts and crafts studios, eight billiard tables, a party room with a service bar, a color-TV amphitheater and fireside lounges.

Also available are dry cleaning pickup stations, laundry rooms and car washing facilities.

More than half of R&B's apart-



# Plywood sheathing wall



ments between tenancies is included in the company's 3% vacancy rate.)

Since the maintenance men work for the company, rather than for an outside contractor, they can be shifted immediately to the most pressing jobs.



*R&B feels so strongly that young singles require a special environment, that it takes no married couples in its South Bay Clubs. And when single tenants do marry, they are required to leave.*

So far, no newlyweds have refused to leave—possibly, Ed Broida observes, because few of them care to have their spouses surrounded by bachelors or single girls. Each month from 3% to 4% of South Bay singles marry each other—a factor that, on one hand, adds to the already high turnover and, on the other, contributes heavily to the lengthy waiting list for most projects.

"At least you know the guys aren't married," says one young woman. "They may be divorced and have seven kids to support, but they're not presently married men."

But few tenants admit that their main reason for moving into a South Bay apartment is to find

a mate. Instead, they emphasize the combination of recreation and social activities that are conveniently (and inexpensively) included as part of the package.

*R&B has done so well with young singles that it is now building for young marrieds.* By tracing the housing patterns of South Bay tenants who left after marriage, the company discovered that a high percentage sought the same leisure-oriented environment in their next apartment. So this year, it will open three developments (called Oakwood) with a total of 1,725 units for childless, married couples who enjoy leisure activities similar to those at the South Bay Clubs. "This specialized market is a natural outgrowth of our young-singles concept," says Broida. "Until children



come, we know these couples want the same kind of activities and environment as we created for single people."

*Meanwhile, R&B is expanding its young singles empire.* Of the ten completed South Bay Clubs, nine are in southern California, and one is at Mountainside, Calif., near San Francisco. And now work is well along on the first out-of-state complex—a 556-unit Phoenix Club scheduled to open in November. Projects are also in

the late planning stages in Denver, Dallas and Houston.

*No new project will have fewer than 500 units.* R&B has found that's the minimum necessary for providing the full range of recreation and social facilities without pushing the cost per apartment out of line.

That size also means that future clubs must be close to major employment centers for young people. And the average man-woman ratio (60% to 40%) might be modified by the type of nearby jobs. For example, a large insurance company would raise the percentage of women, while an aerospace employer would ensure a larger majority of men.

*Much of R&B's success is due to a division of executive responsibility.* By and large, each of the three partners manages the operations for which his education and past experience best suit him.

Broida, a licensed architect and general contractor with experience in engineering and interior design, heads the construction division.

Robert D. Franks, who has a background in real estate lending, handles financing, land buying, market analysis, feasibility studies and zoning applications.

Howard F. Ruby, a graduate of the Wharton School of Finance, is responsible for long-range planning, for coordinating the company's growth rate with available equity capital and for property management (a R&B division, Westside Management Co., operates all developments).

The company has more than 300 employees, including 120 on the headquarters staff, who handle every phase of a project's planning and execution.

*Would the R&B approach to the young-singles market work in any major metropolitan area?* Robert Franks thinks it would.

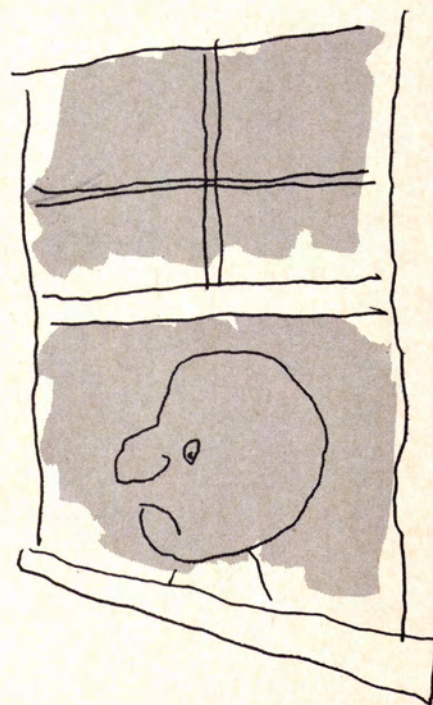
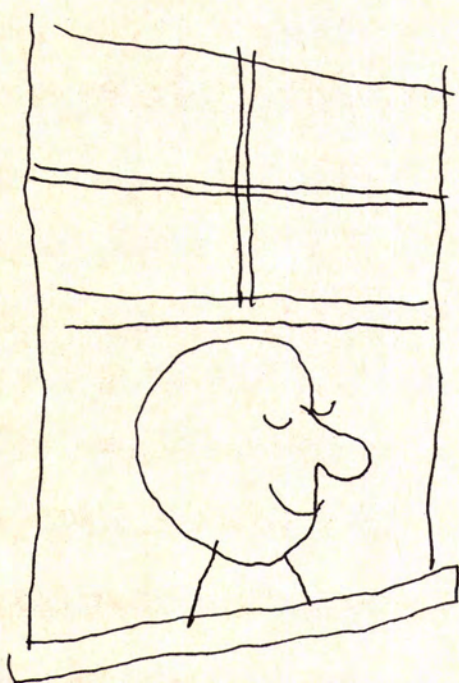
"Some slight architectural modifications might be necessary because of climate or local design preference," he says, "but the idea of housing with a full range of recreational, social and educational programs will appeal everywhere."

"In more, severe climates, you might build an indoor-outdoor swimming pool or an ice-skating rink. But whatever the most popular leisure activities in a particular area, they would be incorporated into the environment."

*For more about R&B Development, see "How to manage apartment managers," page 93.*









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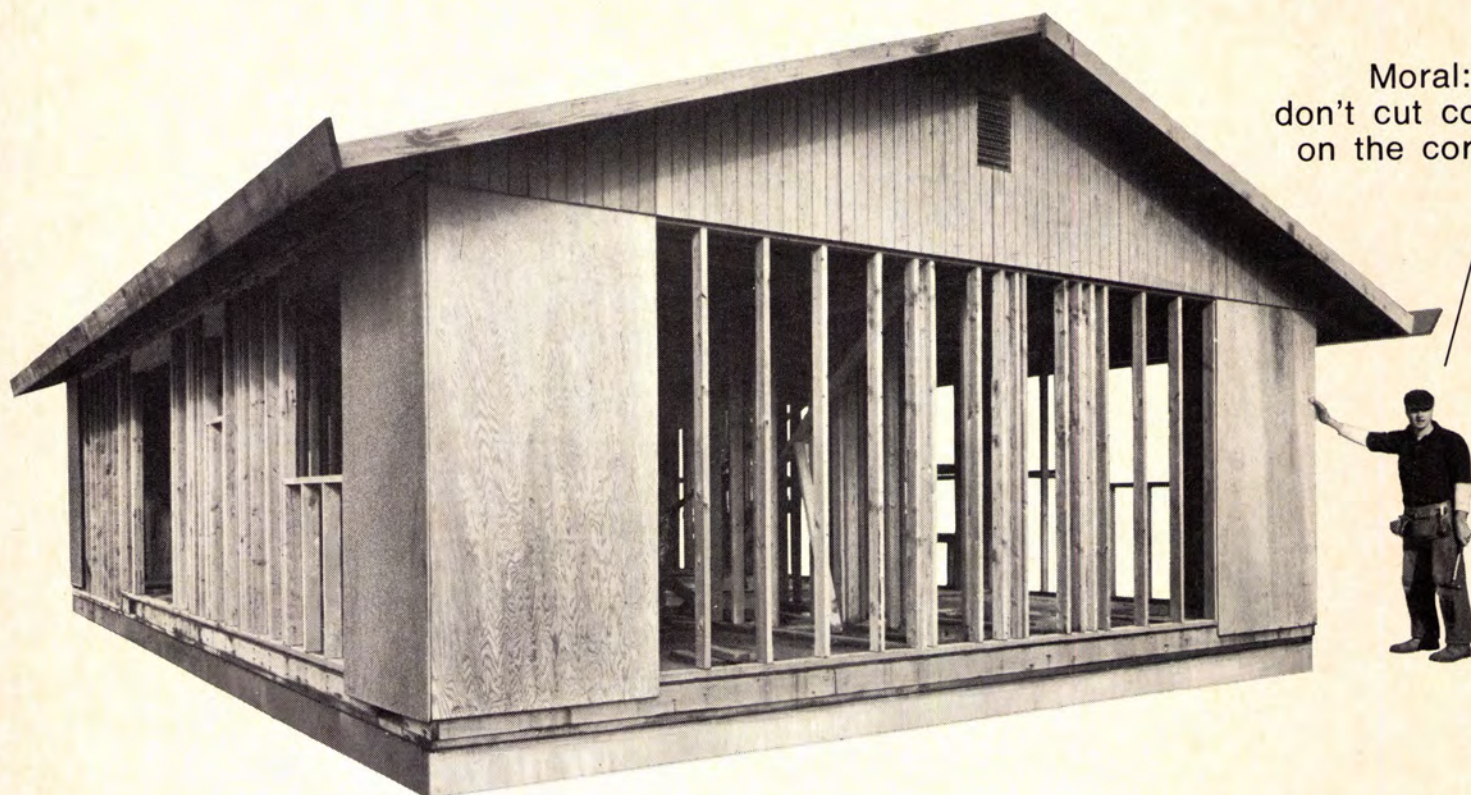
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**Plywood sheathing wall  
to wall, corner to corner,  
is the finest construction  
money can buy.**



# But if you can't swing all that, the next best thing is plywood corner bracing.



Moral:  
don't cut corners  
on the corners.

Plywood sheathing is far stronger, far more rigid than the next best construction you can name. It gives the very best base for any siding. (And if you use textured plywood, it does the sheathing *and* the siding job, all at once.)

But when costs are really critical, and you can't see your way to using plywood all around, don't let anything persuade you to go to "cheaper" construction, using any old sheathing that requires expensive-to-install let-in bracing at the corners, or special nailing.

It's a matter of time, money and a better house.

With plywood panels at the corners, you do away with let-in

bracing completely. And nail spacing is only 6" o.c. on the perimeter and 12" o.c. on intermediate studs. Plywood is much easier to install. And unless your carpenters work for 1938 wages, it's a far less expensive way to meet FHA MPS's than using any other sheathing with extra nailing or bracing.

Not only is the wall stiffer. Insulation values, with batt or blanket insulation, are fully adequate.

We have 60 field representatives throughout the country who will be glad to help you figure in-place costs and prove the savings.

Our fact sheet and Plywood Construction Guide will help, too. Just send the coupon.

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Tacoma, Washington 98401

☐ Please ask a field man to call. (Offices: Atlanta, Chicago, Dallas, Los Angeles, New York, San Francisco, Tacoma, Washington, D. C.)

☐ Please send free fact sheet on Plywood Corner Bracing, and Plywood Construction Guide for Residential Building.

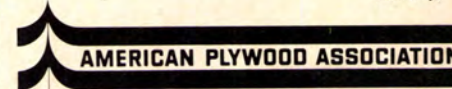
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# Your gas company will treat you very nice if you install Bryant gas air conditioning in your next project.

If all you ever get from your gas company are bills, here's a surprise.

If you feature gas air conditioning in your new homes or buildings, your gas company will give you active support.

(Active support. Has a nice ring to it, doesn't it?)

Gas companies, you see, are spending more than ever on gas air conditioning advertising this year. And, since so many building and homeowners already prefer gas for everything else, they're sure to prefer gas for air conditioning too. Some gas companies are even offering their customers reduced rates in summer.

Then, after you and your gas company have worked it out, that's where Bryant comes in.

Not too long ago we pioneered air-cooled gas air conditioning, and today we can offer cooling capacities from 3 to 20 tons, with matched heating up to 450,000 Btu per hour.

And the Bryant line of gas air conditioners is quiet, dependable and economical. There are fewer moving parts in the cooling system, so there's less to wear out and less call for service. And because it's gas, it costs less to operate.

But when servicing is needed, it's never a problem. Most gas companies service Bryant equipment.

With Bryant gas air conditioning, you could be sitting pretty too.

For more information call your local gas company, or write Bryant Air Conditioning Company, 7310 West Morris Street, Indianapolis, Indiana 46231.

**The Great Indoors™**  
**People** 



Vermont Studio, Allen Seymour



1. First section is lowered into foundation.



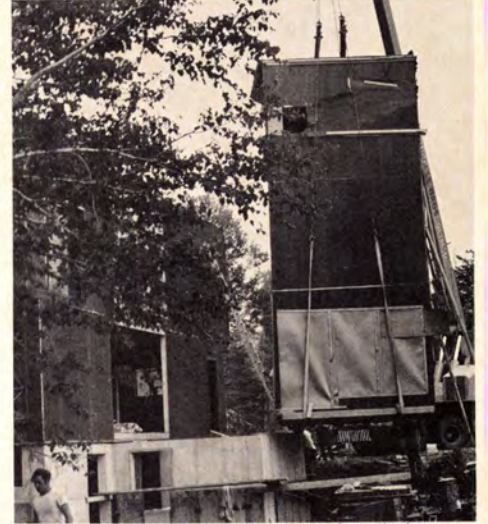
2. Second section is lifted from trailer.



3. Second section is set on top of first.



4. Third section, shipped on side, is tilted up.



5. Third section is set on end on foundation.



FINISHED HOUSE has porches added at site.

## New twist in stackup housing: a box that stands on end

The vertical section pictured above—the first of its kind—is combined with two conventional horizontal sections to form a \$30,000 vacation townhouse.

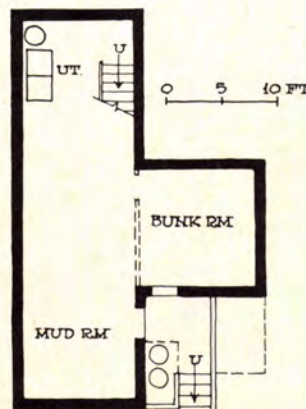
This seven-room, two-bath prototype is the first of 33 condominium units to be erected at the Mt. Snow, Vt., ski resort by Glen Development Corp. of Washington, D.C. and Instant Modular Construction of Briarcliff Manor, N.Y.

The sections were manufactured by Magnolia Homes at its South Hill, Va., plant, and shipped more than 600 miles to the Mt. Snow site. Architect Tiffany Armstrong of Richmond, Va., designed the house for conventional stick building, then adapted his plans to sectional construction because of the scarcity of labor in the rural Vermont area and the pressure of an October 1969 completion deadline for all 33 units.

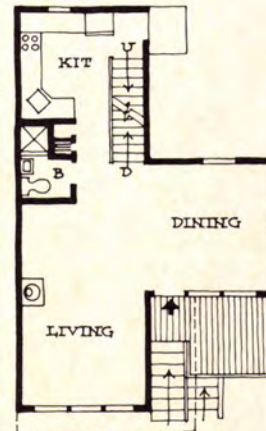
The three-level vertical section was assembled and shipped on its side and tilted into place at the site. Site work posed no particular problems: The foundation was dug on one day, and the concrete walls were poured on the second day. After the two horizontal sections had been placed, the vertical section was simply picked up by one end, hauled upright, and set on the

foundation. The absence of damage from racking during the tilt-up process testifies to the structural strength of the vertical section.

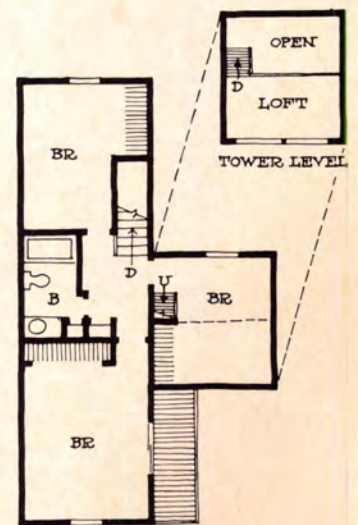
Additional site work—including construction of a balcony, a front porch and stairways, and installation of sills—took two days.



BASEMENT LEVEL



FIRST LEVEL



SECOND LEVEL

**FOUR-LEVEL HOUSE** (including basement) sleeps 12 in three bedrooms, loft and bunk room. Loft

is open, as in A-frame construction, with access from second-floor bedroom by ladder.

Technology continued on p. 110



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**STEEL-BEAM PLACEMENT** requires two men. Beams are delivered precut to specified sizes.



**SCREW-TYPE JACKS** are used to level beams, can be easily readjusted if foundation settles.



**NAILING OF SUBFLOORING** can be by hand or machine, using hardened screw-shank nails.

## On unstable soil, a steel floor system cuts foundation costs

By using steel girders instead of wood beams, the Hofmann Co., Concord, Cal., saved up to \$150 a house.

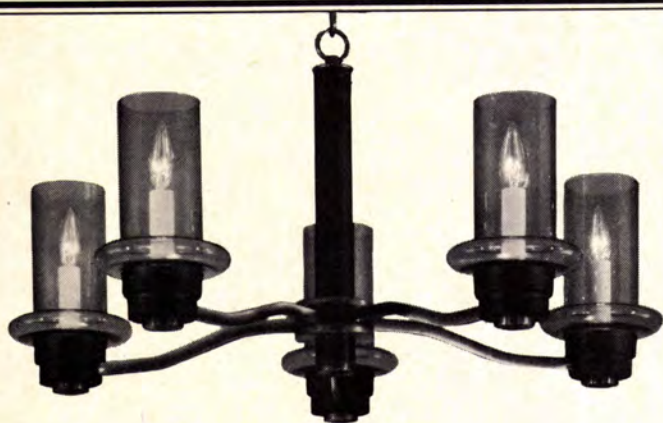
Hofmann encountered shifting adobe soil at its Tempo/Napa Square project in Vallejo, and was forced to sink concrete foundation piers to an average depth of five ft. This additional concrete consumption made foundation costs virtually prohibitive, according to Hofmann's Vice President Don O'Brien, and led the company to experiment with steel floor systems on 20 houses.

The results were impressive. Says O'Brien: "The span of a steel beam can be more than double that of the 4x6 it replaces, so we were able to get by with only 11 interior concrete piers, whereas 40 would have been needed for a wood floor system. We cut concrete consumption by 4½ to 5 cu. yds. per house and saved on labor as well because we had fewer holes to dig, less soil to haul away, no need to cut and place wood posts and scabs."

The steel beams used by Hofmann are Kaiser Steel's K-Beams, which are now

being mass-produced for the residential market. The 2½"x7" beams, formed from 14-gauge sheets, cost more than twice as much per lineal foot as 4x6 lumber. But Kaiser claims that even under ordinary soil conditions savings up to \$80 per house are possible because floor-system-construction time can be cut by 80%.

The beams, delivered painted and precut to specified lengths, can run the full house width. Typically, says Kaiser, the number of foundation piers can be reduced by two-thirds.



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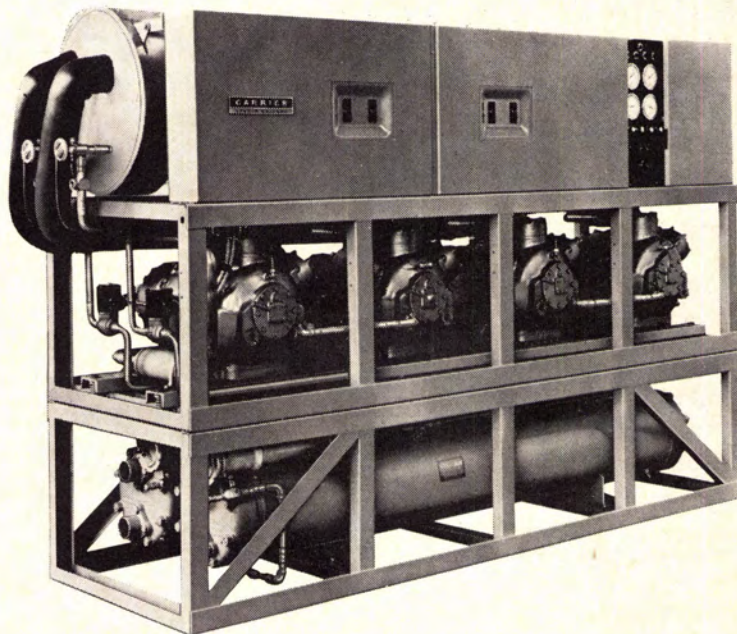
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**DIAZIT COMPANY INC.**  
Phone 919/556-5188  
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# Carrier's one-piece apartment chiller doubly insures tenant comfort.



How come? Our multiple compressor liquid chiller provides standby protection—with two separate refrigerant circuits. If there's a malfunction in one, no tenant is entirely without air conditioning. And that's comforting to know.

The Carrier chiller stays inside out of sight, yet all major components are easily accessible in one unit outside of the individual apartments. Keeps the architecture of your building clean; the sound of air conditioning quiet.

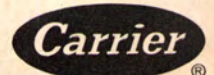
With the Carrier chiller, cooling capacity is directed to follow the varying loads due to changing sun exposure. So all the air conditioning needs can be met with smaller capacity equipment. Also, each

apartment gets more even cooling. Without hot or cold spots.

What's more, to cut operating charges, the multiple compressors in the Carrier start up and turn off in sequence. There's no sudden peak power drain or unnecessary usage. Maintenance costs are lower too, with only one centralized unit to service (all points to make with any apartment owner).

Want to know more about the best way to air condition apartments? Call your local Carrier Distributor, U.S. or Canada. He has the details and our chiller booklet, 30-38. Or write Carrier, Syracuse, New York 13201.

Carrier Air Conditioning Company





# How to make a wood deck last a long time.

1. Stain or paint it.
2. Keep abrasive things off it.
3. Stain or paint checks and cracks.
4. Try not to spill on it.
5. Try to keep kids' rough play shoes off it.
6. Paint or stain again over the splinters.

Grid Pattern Permaply® doesn't need any taking care of. It's a resin-fiber surfaced plywood. So it's tough. Almost nothing wears it down. Not weather, not water, not kids' play shoes. The embossed grid pattern even makes it skid-resistant. And because its high density exterior is overlaid with a surface of cellulose fiber impregnated with phe-

nolic resin, Grid Pattern Permaply has both rigidity and strength of plywood and high resistance to wear and tear.

It comes in an attractive natural buff color and requires no painting or finishing unless, of course, you want to. It comes in standard panels of 4' x 8' and is available in special sizes to 60" x



# How to make Grid Pattern Permaply last a long time.

in thicknesses from  $\frac{1}{4}$ " to  $\frac{3}{4}$ ". All to give maximum selection. And Grid Pattern Permaply can be nailed with regular carpentry tools, so both your time and costs go way down.

Next time your plans call for a sun deck or deck, patio or balcony, forget about concrete, brick, carpeting or redwood. Look into Grid Pat-

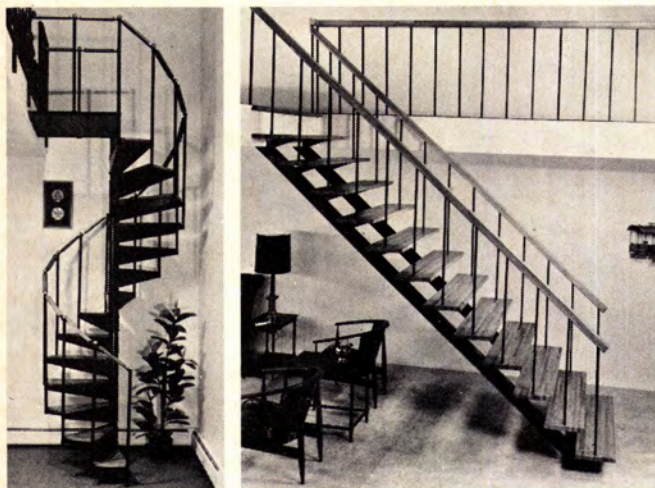
tern Permaply. Save somebody a lot of hard labor. For more information, contact your local U.S. Plywood Office or write to Dept. GP, U.S. Plywood, 777 Third Ave., N.Y., N.Y. 10017.



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American Panel Products introduces a glamorous wood and steel stair in straight or spiral form with custom appearance and quality—in a completely pre-finished and economical package. Components quickly bolt together and require no welding. Handsome wood treads and handrail are factory pre-finished oak. (Composition available for carpeting.) Steel finished in matte black. Units are available in a variety of sizes and prices to fit your specifications. For further information write direct to

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Circle 170 on Reader Service card

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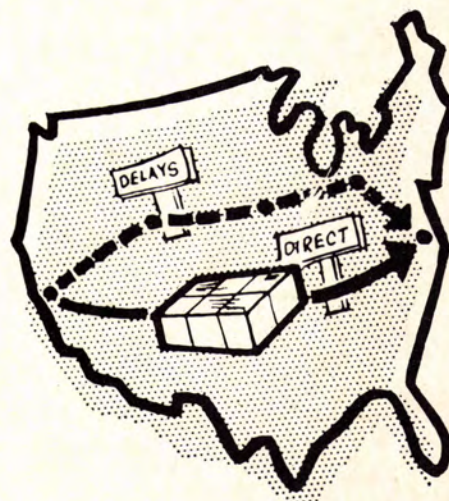
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**Grade yourself.** Which types of bathroom cabinets\* are being featured by pace-setting builders for faster sales and rentals?

**\*Grote has them all!**



Write in 1, 2, 3, etc., as you would guess their ranking:

- |                                                                                                                                    |                                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
|  <input type="checkbox"/> Oval Decorator          |  <input type="checkbox"/> Mirror-Vanities                  |
|  <input type="checkbox"/> Surface-Mounted Sliders |  <input type="checkbox"/> Decorator Rectangular Swing-Door |
|  <input type="checkbox"/> Recessed Swing-Doors    |                                                                                                                                               |
|  <input type="checkbox"/> Mirror Only             |  <input type="checkbox"/> "His and Hers" Ensembles         |
|  <input type="checkbox"/> Side Cabinet            |  <input type="checkbox"/> Recessed Sliders                 |

How do you rank? See upside-down copy panel at right for correct answers.

**7 - 9 correct.** You know the score on bathroom cabinets. You must be using Grote.

**4 - 6 correct.** You're still smart, but you need to brush up on the trends in bathroom cabinets. Let us show you the latest.

**1 - 3 correct.** You need help. Call Grote or write for full information on the bathroom cabinets and ensembles that are working sales magic for the nation's largest and most successful builders.

Here's how they rank, based on a survey of the nation's foremost builders in the Summer of 1969:

1.	Mirror-vanities	26%
2.	Surface-mounted sliders	21%
3.	Recessed swing-doors	12%
4.	Oval decorator	11%
5.	"His and Hers" ensembles	7%
6.	Side cabinets	7%
7.	Decorator rectangular swing-doors	6%
8.	Recessed sliders	5%
9.	Mirror only	5%

# Grote

MANUFACTURING CO., Madison, Indiana 47250

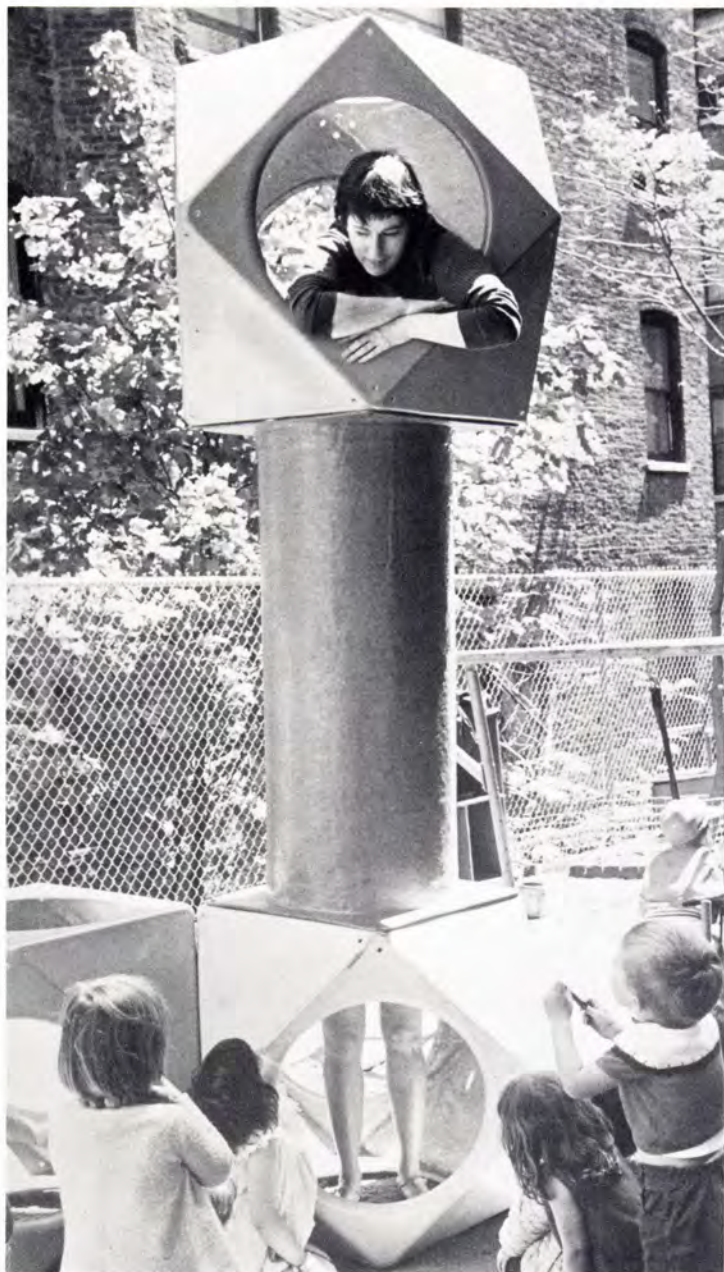
Specify "Grow-tee"—foremost supplier of bathroom cabinets to the building industry.



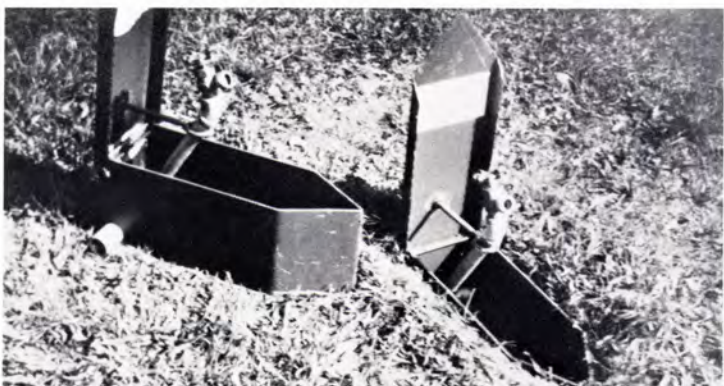
## NEW PRODUCTS

For more information, circle indicated number on Readers Service card p. 123

### Outdoor equipment



**Play cubes** of reinforced fiberglass are lightweight and portable, but strong and rustproof. Bright-colored units assemble in clusters or link up as shown with vertical tubes or horizontal "tunnels". Playstreet, New York City. *Circle 201 on Reader Service card*



**Concealed faucet**, mounted in a metal box in the ground, rises a convenient 6" above ground level when lid is raised. When lid is closed, it lies flush with ground, doesn't interfere with mowing. Hide-Away-Hydrant, Pickens, Miss. *Circle 202 on Reader Service card*



**Prefab fountain**, a complete package with fiberglass bowl and stonelike base, transparent acrylic spray rings and jets and pump, is ready to fill, plug in and use. Built-in radiant heating permits year-round use. Sea-Mist, Barberton, Ohio.

*Circle 203 on Reader Service card*



**Landscape edging** lets a mower ride over it. Interlocking steel strips,  $\frac{3}{16}$ " or  $\frac{1}{4}$ " thick, 4" or 5" wide and 16' or 20' long, have slots every 30" through which 16" steel stakes are driven. Black or green. Joseph T. Ryerson & Son, Chicago.

*Circle 204 on Reader Service card*



**Gas-fired barbecues**, shown built into an outdoor brick counter, have self-cleaning ceramic coals that never need replacing, provide intense, radiant heat for broiling ten minutes after ignition. Waste King Universal, Los Angeles. *Circle 205 on Reader Service card*

*New products continued on p. 136*



Midi Blue, 860

Green Spring Song, 721

Federal Oak, 339

Starflower Blue, 144

Corsican Crema Marble, 404

Avocado Ondine, 701

Spanish Oak, 344

Celadon, 884

White Oak, 345

Antique Lioz Marble, 655

Avocado, 942

Candlelite Finesse, 262

Primrose, 893

Gold Gossamer, 361

Arctic Blue, 950

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## Electrical equipment



**Electric devices**, new additions to a lighting manufacturer's line, include, as illustrated: double outlets, double outlet plates, wall switches, fuses and plugs, plus many others. Sylvania Lighting, New York City. *Circle 213 on Reader Service Card*



**Circuit interrupter** is lightweight, plugs into any outlet. Portable tools plug into the four 15- or 20-amp. outlets which interrupt deadly line-to-ground faults too minor to activate usual breakers. Harvey Hubbell, Bridgeport, Conn. *Circle 214 on Reader Service card*



**White wall plates** were designed to harmonize with contemporary residential and public interiors more readily than standard colors or metal finishes. White receptacles and switches are also available. Circle F Industries, Trenton, N.J. *Circle 215 on Reader Service card*



**Radio/intercom** is solid state system for up to eight indoor stations, plus master and door stations. "Talk/Listen" switch permits calls to be made and calls or AM/FM to be received at any station. Emerson Electric, St. Louis, Mo. *Circle 216 on Reader Service card*



**Outdoor wall plates** of rust-proof nonconductive fiberglass are offered for use with single or double receptacles or toggle switches. A nylon front cover snaps into latched position when open. Bryant Electric, Bridgeport, Conn. *Circle 217 on Reader Service card*



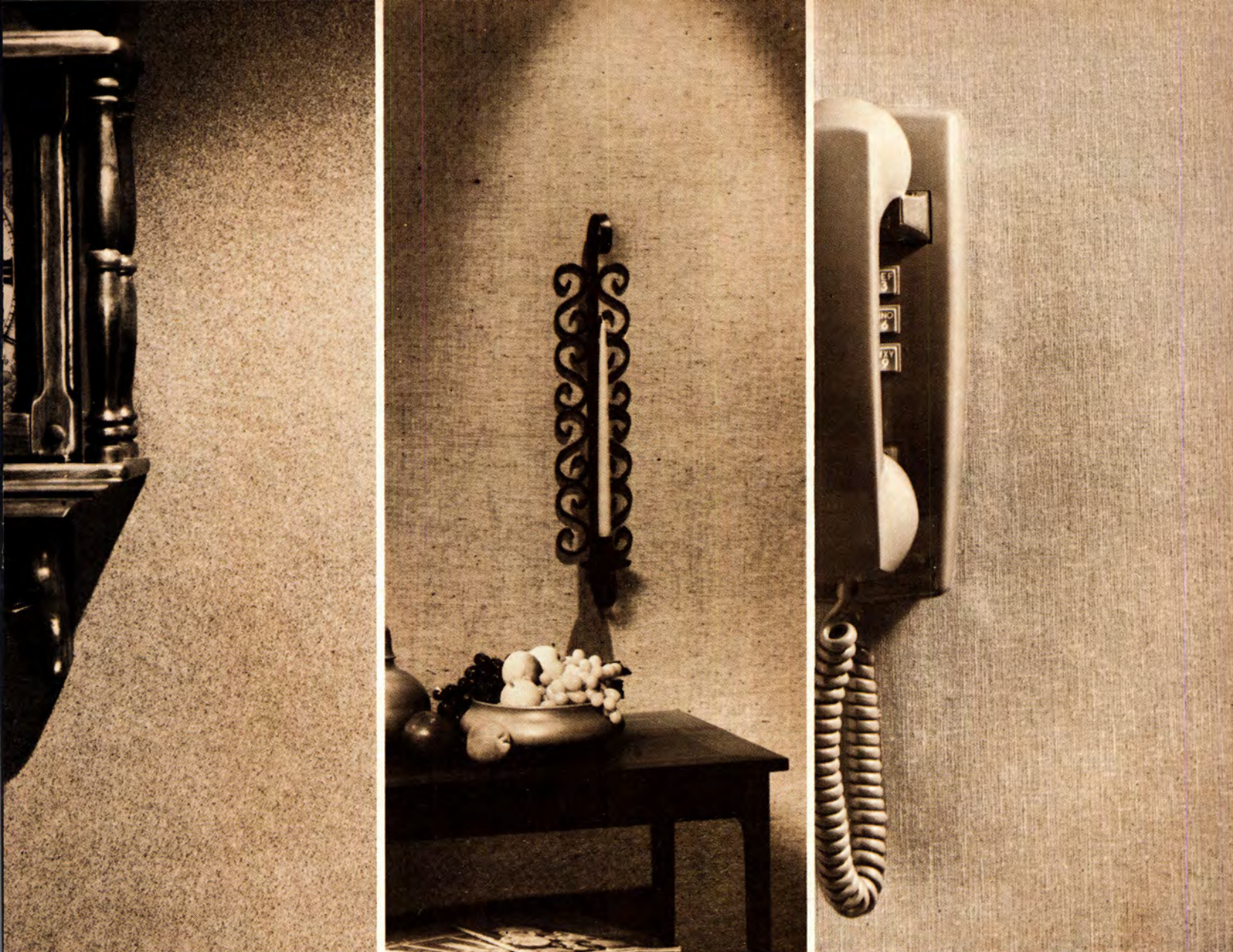
**Power outlets** have new design for safety: receptacles that will take only plugs that have the right rating. Available in 30 and 50 amps in ivory, aluminum, black or red finish, all with three-wire grounding outlets. Bell Electric, Chicago. *Circle 218 on Reader Service card*



**Intercom system** has switches for up to ten remote speakers; AM/FM radio is silenced when intercom is in use. Features: no-hands speaker at door, separate slide-rule tuning, phonograph jack. NuTone, Cincinnati, Ohio. *Circle 219 on Reader Service Card*

New products continued on p. 142





High Fashion Wall Paneling—Virgin Cork

High Fashion Wall Paneling—Genuine Burlap

Vinylsote in Avocado, Grey or Beige

## Be distinctive

# Build and Remodel with HOMASOTE the different interior paneling

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These decorative materials are factory laminated to insulating, sound deadening Homasote building board.

The result is a distinctively *different* interior paneling—a perfect solution for remodeling, decorating, and building. The cork and burlap panels are *tackable*. The Vinylsote panels are *washable*. All are made in Standard 4' x 8' size,  $\frac{15}{32}$ " thick. See them at your local lumber dealer, or use the reader service card for more information.



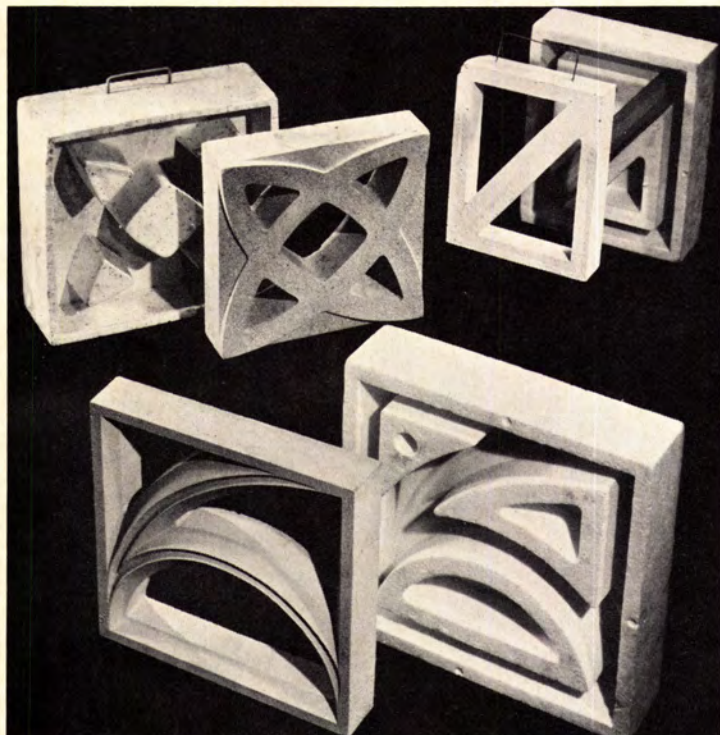
**homasote** *Company*

TRENTON, N. J. 08603

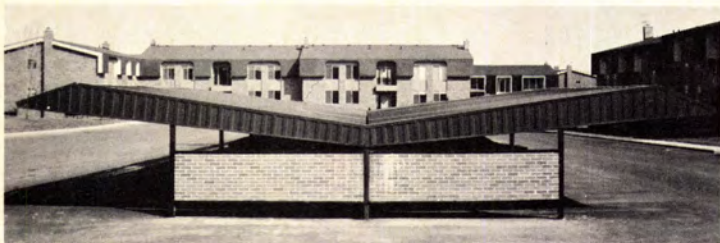
Circle 132 on Reader Service card



## Structural materials



**Decorative blocks** are cured and shipped in polystyrene forms that reduce breakage, eliminate metal molds and steam curing. Many designs and sizes available in most aggregates including plaster. Durable Cement, Chicago. Circle 220 on Reader Service card



**Prefab carport** provides sheltered parking for four full-size cars in 20x40' units. Plastic coating protects steel beams and steel or aluminum roof. Three finishes: white, brown or black. Metal Awning Components, Clawson, Mich. Circle 221 on Reader Service card



**Openwork panel** in a new curved pattern is expanded metal, can be used for balustrades, support columns, burglar doors or windows. Panels up to 96" long come in 6", 8" and 10" widths, can be painted. Alabama Metal Industries, Birmingham, Ala. Circle 222 on Reader Service card

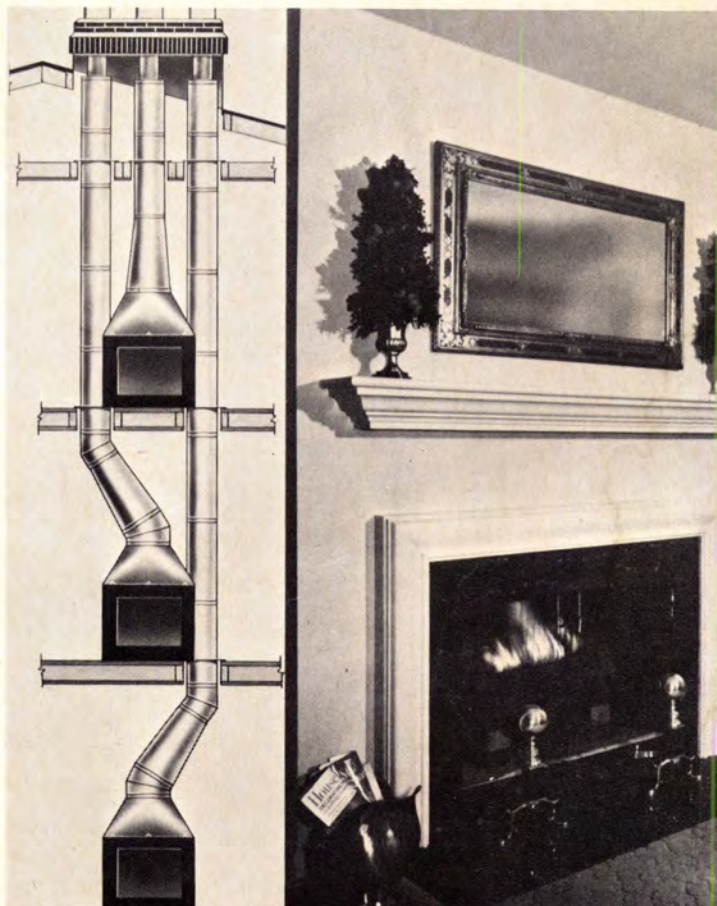


**Decorative millwork** includes three designs for corbels besides the scroll pattern shown here, plus turned porch and lantern posts, railing spindles and colonial columns. All machine milled from pine. Cascade Wood Products, White City, Ore. Circle 223 on Reader Service card

## Prefab fireplaces



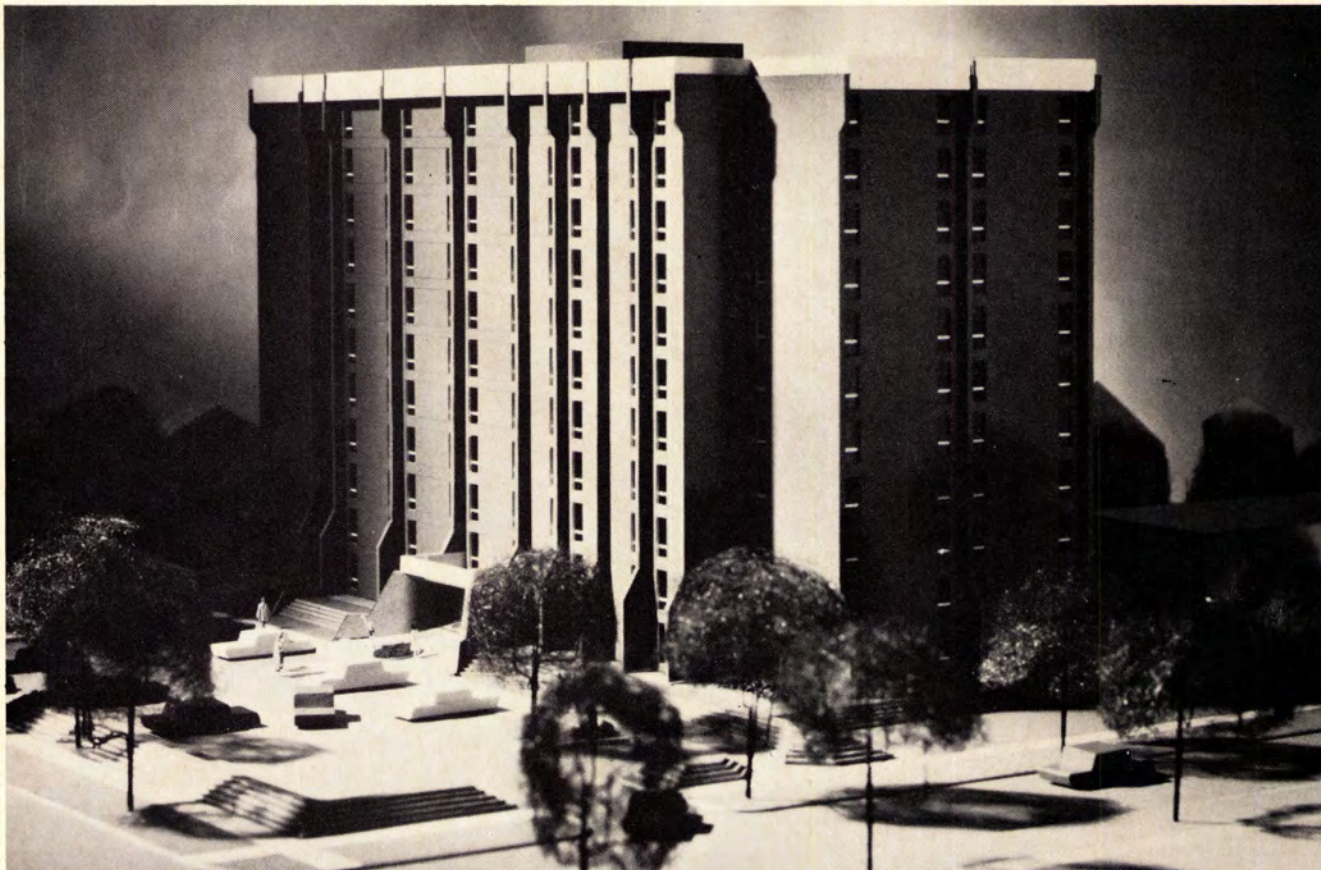
**Electric model**, 27" wide and 45" high, mounts on a small bracket and extends 15" from wall. Forced-air heater provides warmth while birch logs glow realistically. Plugs into any 115-V outlet. Rangaire, Cleburne, Tex. Circle 226 on Reader Service card



**Wood burning unit** for apartments is only 24" deep, 24" across back, has space-saving angled rear panels. Front is 38" wide with a 28" opening. In stacked multi-floor arrangements, angled flues eliminate offsetting of units. Majestic, Huntington, Ind. Circle 227 on Reader Service card

New products continued on p. 144





**This apartment building came in \$100,000 under the estimate. 8" Brick-Bearing Walls provided the structure, exterior and interior finish, fireproofing, and sound control.**

**Muskegon Retirement Apartments**

Muskegon, Michigan

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DeVries & Associates

**General and Masonry Contractor**

Muskegon Construction Company

**Owner**

Muskegon Retirement Apartments, Inc.

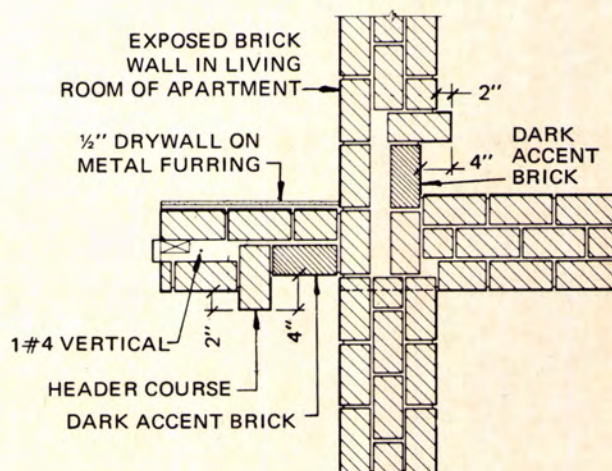
8" brick bearing walls are used through the entire 11 floors of Muskegon Retirement Apartments, in Muskegon, Michigan.

The structural system consists of 8" brick bearing walls and 8" precast concrete floor planks topped with 1½" of concrete.

Eliminating the traditional building framework offers economies, and permits infinite design possibilities. One example is shown in the exterior corner detail to the right.

Construction is simple, and rapid, because all brick wall thicknesses are identical from foundation to roof. In essence, Muskegon Retirement Apartments is a series of 11 one-story buildings, one atop another.

Complete details, including a thorough cost-breakdown of 40 major elements of the building are contained in an 8-page brochure that you can have. Ask your brick salesman for SCPI brick bearing wall Case Study No. 16. Or contact SCPI.



**3  
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**B** Write for our full color catalog on your letterhead  
**Becker Manufacturing Co., Inc.**  
 P.O. Box 2277,  
 City of Industry, California 91746

Circle 134 on Reader Service card

**Why Not Install the Finest . . . When it Costs No More?**  
**FENESTRA all-steel FOLDING CLOSET DOORS**

Fenestra Folding Closet Doors are the finest quality in the industry. Savings result from quick, fool-proof installation. Sizes and designs to meet any decor. Check your local Fenestra distributor... he's listed in the Yellow Pages under "Doors-Metal." Or write for full color brochure.

**FENESTRA**  
 DIVISION OF THE MARMON GROUP, INC. (MICHIGAN)  
 ERIE, PENNSYLVANIA 16505

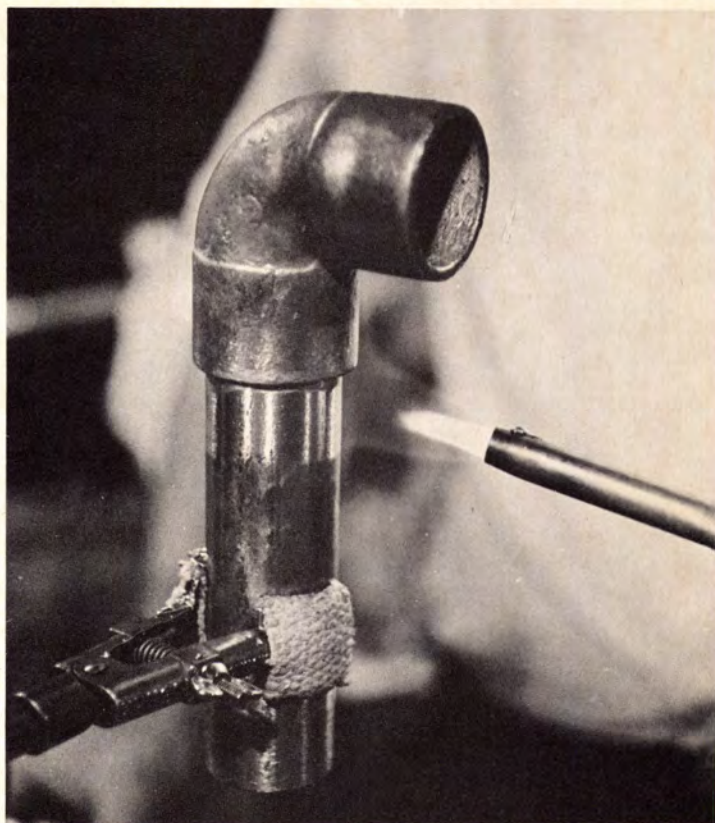


Circle 162 on Reader Service card

**NEW PRODUCTS**

start on p. 134

**Plumbing and piping**



**Threadless pipe** of galvanized steel fits more closely than ever before so it can be soft soldered. Designed to cut installation time and costs over copper or threaded pipe. Comes in 1/2", 3/4" and 1" sizes. U.S. Steel, Pittsburgh, Pa. Circle 224 on Reader Service card



**Protector valve** eliminates flooding from washing machine hose failure. Easy as a switch to install—and operate—and is self-adjusting. Triple-seal packing will withstand normal pressures. Symmons Engineering, Boston, Mass. Circle 225 on Reader Service card

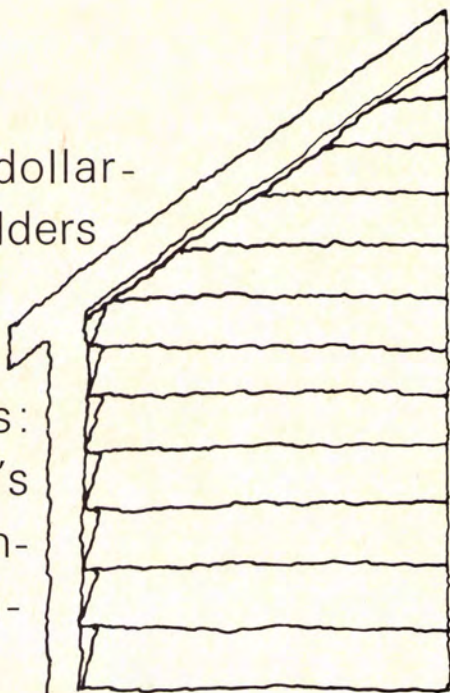
New products continued on p. 146



# If vinyl is so expensive, why are so many low-cost projects using it to save money?

Here's what dollar-conscious builders are doing in several major developments:

Michigan's largest residential rehabilitation program



chooses siding made of Geon vinyl to reduce maintenance expense.

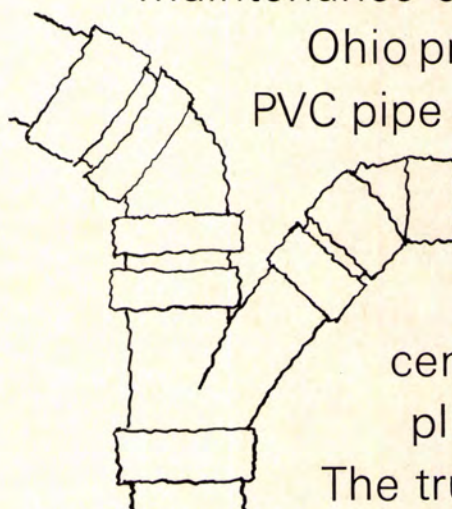
Maryland housing-for-the-elderly

project chooses



vinyl clad windows for long-time maintenance savings.

Ohio project chooses PVC pipe made of Geon vinyl because it saves from 35 to 50 per cent in materials plumbing costs.



The truth about PVC is this: building components made of Geon vinyl do not peel, dent, corrode or need paint, and the long-term dollar savings are substantial. Ask us for facts. Also for free brochure. B.F. Goodrich Chemical Company, Dept. H-17, 3135 Euclid Avenue, Cleveland, Ohio 44115.

**B.F. Goodrich Chemical Company**

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## Now Considered A Standard Item In Many Better Condominium And Luxury Apartments

- COMPACT IRONING CENTER
- NO STORAGE PROBLEM
- ADDS SALE and RENTAL APPEAL

"... fulfills an obvious need too long overlooked by the builder; a real selling point with housewives" Charles Cheezem, developer of Independence Cove on Boca Ciega Bay in St. Petersburg—Clearwater area.

See Our Complete Catalog in Sweets 25G/I.R.

**IRON-A-WAY COMPANY**  
220 W. Jackson  
Morton, Ill. 61550

The Hamilton House another lovely landmark by Charles K. Cheezem overlooking Boca Ciega Bay—among the first in an 800 apartment complex at Independence Cove.



Circle 136 on Reader Service card

## Mail This Coupon Today For Free Valuable Information

Check the pertinent boxes, please.

- ☐ **X-PANDOTITE:** I want my walls to hold nails, screws, brackets, bolts.
- ☐ **X-PANDOTITE:** I want a repair cement that expands as it sets.
- ☐ **X-PANDO GUILD FORMULA:** I want a better way to repair china and antiques.
- ☐ **X-PANDO CAUXEAL:** I need a flexible seal to put around my air conditioner and poorly fitting windows.
- ☐ **X-PANDO TRAV-MAR:** There are leaks in my basement. I want to seal the walls against them.
- ☐ **X-PANDO POINTING MORTAR:** I want to brush-coat my brick and concrete walls to make them look like new.
- ☐ **X-PANDOSEAL WITH SILICONE:** I want to end the above grade leaks in my brick, masonry and concrete walls.

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

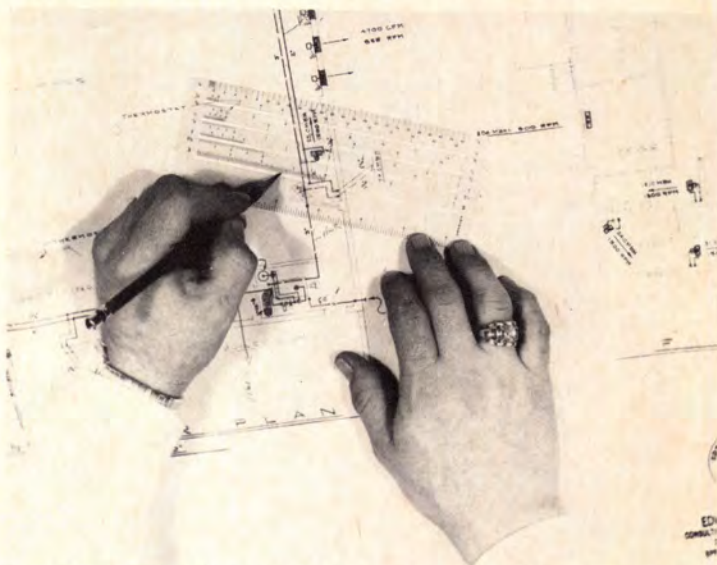
### X-PANDO CORPORATION

43-15 36th Street, Long Island City, N.Y. 11101 • (212) ST 4-7180  
Dept. HH99

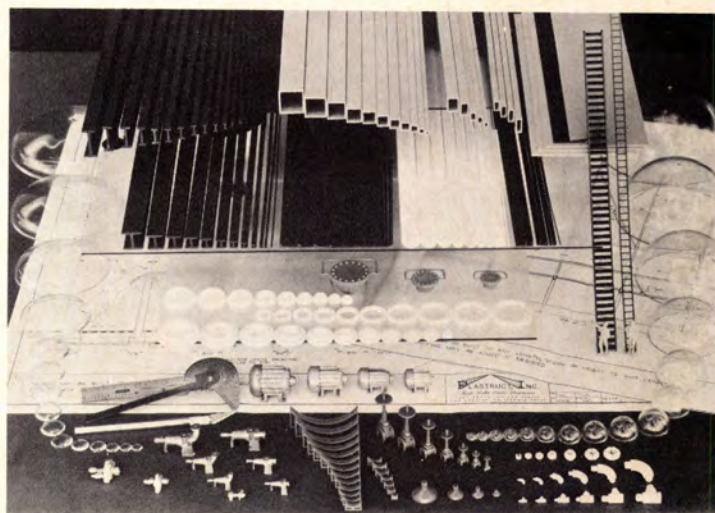
## NEW PRODUCTS

start on p. 134

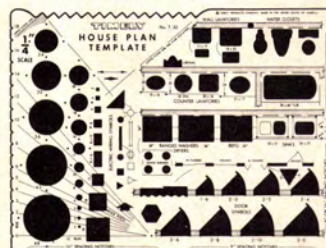
### Office equipment



**Pocket-size drafting tool** has all scales on one side running in same direction to avoid confusion. Completely transparent to eliminate hidden areas and with easy-to-use drafting slots. P.P.I., Kewanee, Ill. Circle 228 on Reader Service card



**Architectural model materials** duplicate to scale structural shapes like H columns, beams, stairs, handrails and many accessories. Injection-molded plastic cuts and bonds easily, can be painted. Plastruct, Los Angeles. Circle 229 on Reader Service card



**Plan template** includes new cutouts for counter lavatories, more doors, arrowheads and pin-hole centers for drawing arcs and circles. Of green flexible transparent plastic with easy-to-read blue guidelines. Timely Products, Baltimore, Ohio.

Circle 230 on Reader Service card



**Paper shredder** turns more than 2,000 lbs. of important papers, computer cards or film into unreadable waste. Its 16" throat will take complete file folders, or crumpled paper may be dumped directly onto belt. Electric Waste-basket, New York City.

Circle 231 on Reader Service card

New Literature starts on p. 150



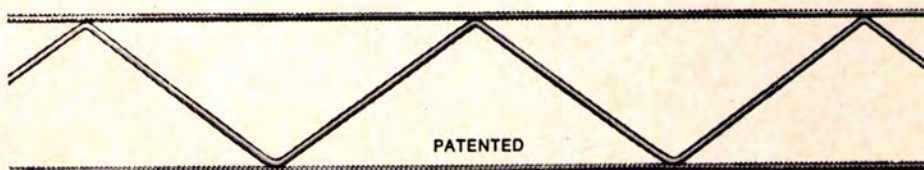
# Short course in better masonry wall construction with versatile Dur-O-wal® products

When these Dur-O-wal products are at work, the result is better masonry walls. Check this list and you'll find Dur-O-wal has products for most any masonry wall application.

- ① Dur-O-wal Truss for single wythe, composite and cavity walls.
- ② Dur-O-wal Truss with Drip for cavity walls.
- ③ Dur-O-wal Trirod for composite and cavity walls.
- ④ Dur-O-wal Trirod with Drip for cavity walls.
- ⑤ Dur-O-wal Double for composite walls.
- ⑥ Dur-O-wal Double with Drip for cavity walls.
- ⑦ Dur-O-wal Corners available in all sizes and design types.
- ⑧ Dur-O-wal Tees available in all sizes and design types.
- ⑨ Ladur Type for single wythe, composite and cavity walls.
- ⑩ Ladur Type with Drip for cavity walls.
- ⑪ Ladur Type Trirod for composite and cavity walls.
- ⑫ Ladur Type Trirod with Drip for cavity walls.
- ⑬ Ladur Type Double for composite and cavity walls.
- ⑭ Ladur Type Double with Drip for cavity walls.
- ⑮ Ladur Type Corners available in all sizes and design types.
- ⑯ Ladur Type Tees available in all sizes and design types.
- ⑰ Continuous Rectangular Ties for composite walls.
- ⑱ Continuous Rectangular Ties with Drip for cavity walls.
- ⑲ Continuous Rectangular Tie Inside Corner. Available in all sizes, with or without drip.
- ⑳ Continuous Rectangular Tie Outside Corner. Available in all sizes, with or without drip.
- ㉑ Continuous Rectangular Tie Tee. Available in all sizes, with or without drip.
- ㉒ Adjustable Wall Tie (Rectangular Type) available in 6 sizes.
- ㉓ Adjustable Wall Tie (Z-Type) available in 6 sizes.
- ㉔ Rapid Control Joint Regular. For all wall sizes.
- ㉕ Rapid Control Joint No. 6 Wide Flange. For 6" walls only.
- ㉖ Rapid Control Joint No. 8 Wide Flange. For 8" and wider walls.

Dur-O-wal Truss, Ladur Type and Continuous Rectangular Ties are available in a complete range of sizes, weights and finishes.

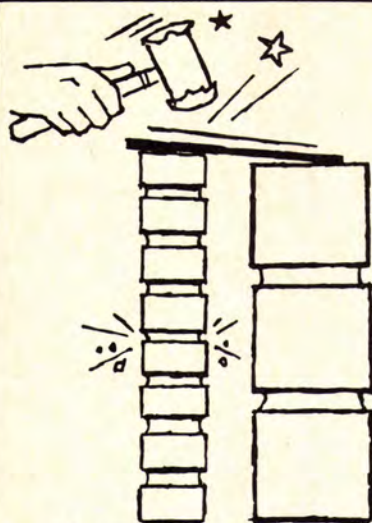
For more information write for our new catalog which illustrates and fully describes all Dur-O-wal Products. Just write the Dur-O-wal plant nearest you.



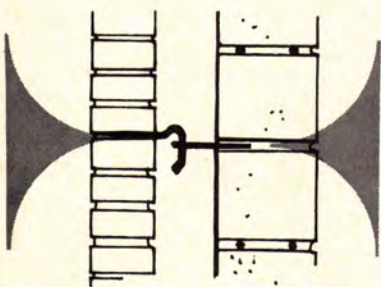
**DUR-O-WAL®**  
THE ORIGINAL MASONRY WALL REINFORCEMENT WITH THE TRUSS DESIGN

DUR-O-WAL MANUFACTURING PLANTS • ALABAMA, P.O. Box 5446, Birmingham, Ala. 35207 • ARIZONA, 213 South Alma School Road, Mesa, Ariz. 85201 • COLORADO, 29th & Court St., Pueblo, Colo. 81001 • ILLINOIS, 625 Crane St., Aurora, Ill. 60505 • IOWA, P.O. Box 368, Cedar Rapids, Iowa 52406 • MARYLAND, 4500 E. Lombard St., Baltimore, Md. 21224 • MINNESOTA, 2653 37th Ave. S., Minneapolis, Minn. 55406 • NEW YORK, P.O. Box 628, Syracuse, N.Y. 13201 • OHIO, 1678 Norwood Ave., Toledo, Ohio 43607 • WASHINGTON, 3310 Wallingford Ave., Seattle, Wash. 98103 • Also manufactured in Canada.





Save time  
and  
money with  
**DUR-O-WAL®**  
**ADJUSTABLE**  
**WALL TIES\***

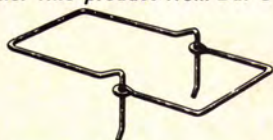


### Advantages?

- Solves coursing problems
- Anchors rigid insulation
- Makes parging and water-proofing easier
- Permits construction of one wythe ahead of other

\* Patented

Another fine product from Dur-O-wal



More information? Gladly. Write  
Dur-O-wal National, Inc.  
P.O. Box 368, Cedar Rapids, Iowa 52406

**DUR-O-WAL®**  
THE ORIGINAL MASONRY WALL REINFORCEMENT WITH THE TRUSS DESIGN

## New design ideas for an old standby: wood

No building materials producers are doing a better job than the members of the wood industry in providing builders with new ideas and techniques for using a basic building material—wood. The various specie associations and most major suppliers and manufacturers send out a constant flow of booklets and brochures that illustrate—often in four-color—a wide variety of new uses for wood in houses, apartments and commercial buildings.

Although these publications are all handsome, they are not just collections of pretty pictures. The photographs show design ideas from outstanding houses and apartments from around the country. The literature usually contains helpful suggestions and step-by-step instructions for putting products to use, and frequently there are detailed drawings. Complete specifications are almost always included.

The literature described below covers the use of wood in all areas of the house, from the coffered living room ceiling (right) photographed for the California Redwood Assn. to paneling in kitchens



and master bathrooms. Any one of these publications might give you an idea that could add appeal to your next house or apartment. None will cost you a penny. To get your copies of these wood publications, circle the indicated numbers on the Reader Service card p. 123

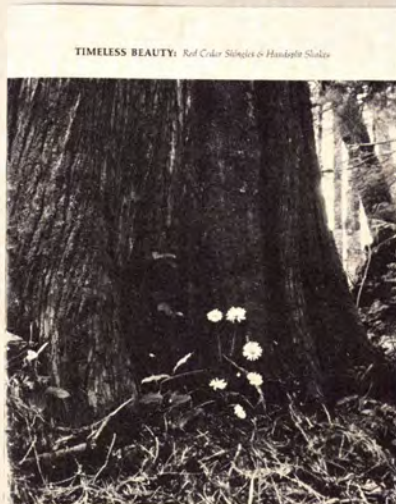
**PLYWOOD PANELING.** Ideas for textured plywood paneling are displayed in a portfolio of eight sheets of four-color photographs that show the variety of colors and applications possible in all areas of the house. Included: entrance foyers, fireplace walls, storage walls, dining and living rooms, indoor-outdoor rooms, kitchens, bedrooms and bathrooms. Also included: exterior, office and apartment installations. Black-and-white sheets show closeups of the various textures available and give tips on applying and finishing textured plywood. American Plywood Assn., Tacoma, Wash. Circle 300 on Reader Service card

**HARDWOOD PLYWOOD.** Two booklets give the complete picture on plywood made from hardwoods. One, a handsome four-color brochure, reproduces two dozen different stains and colorations possible, includes drawings that show how veneers and plywoods are cut and constructed, shows, in close-ups, the various types of grain patterns available, gives information on the physical properties, strengths and values, then shows a variety of ways in which the products can be put to decorative and architectural use. A companion book, of help to all those who specify plywoods, is the "Interim Industry Standard for Hardwood Plywood." This technical manual on the comparative properties, sizes, advantages etc. of all hardwood plywoods includes complete instructions on how and what to specify. Hardwood Plywood Manufacturers Assn., Arlington, Va. Circle 302 on Reader Service card

**WOOD FOR THE MOBILE HOME.** How to enhance outdoor living around the mobile home and mobile park—by using wood—is the subject of this dozen page booklet, illustrated with drawings and photographs. Ideas include decks and covers, walks, carports and screens. All are made of pine, cedar, spruce, fir, larch and hemlock—the wood species represented by this association. Another book, on vacation houses, will be available later this year. Western Wood Products Assn., Portland, Ore. Circle 303 on Reader Service card


**OAK FLOORING.** Photographs taken in award-winning architect-designed custom houses show the unusual effects that were obtained by using oak-strip flooring—on walls as well as on floors. Four-color photos show how the material looks in a natural finish, while black-and-white pictures prove how well the strips can be fitted to those especially-hard-to-work areas like corners, angles and circles. A smaller booklet accompanying the brochure contains an analysis of a government study on the comparative installation and maintenance costs of hardwood floors vs. carpets or composition tile. National Oak Flooring Manufacturers' Assn., Memphis, Tenn. Circle 304 on Reader Service card

New literature Continued on p. 152



**RED CEDAR SHINGLES.** The four-color book shown above has 16 pages of photographs that show the many places—and ways—red cedar shingles and hand-split shakes can be used: inside, outside and all around the house, whatever the style of architecture and part of the country. Red Cedar Shingle & Handsplit Shake Bureau, Seattle, Wash. Circle 301 on Reader Service card





# merger announcement

## **LYCO SEWAGE TREATMENT SYSTEMS AND**

**Schools or  
Hospitals or  
Nursing Homes or  
Trailer Parks or  
Campsites or  
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Motels or  
Hotels or  
Marinas or  
Resorts or  
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Office Buildings or  
Small Municipalities or  
Fair Grounds or  
Race Tracks or  
Housing Developments or  
Restaurants or  
Manufacturing Plants or  
Industrial Parks or  
Transportation Centers or  
Ski Lodges or**

Lyco sewage treatment systems go with almost anything because Lyco engineers custom design each and every plant they produce. They know that custom designing is the best and only way to provide dependability and economy for each application . . . trailer park or industrial park.

Lyco sewage treatment plants range in size from 2,500 gallons/day to 1,000,000 gallons/day and handle even the most difficult sewage problem with ease.

Turn over your entire sewage problem to Lyco. They will return with a "turn-key" operation that will include top-notch engineering and high-quality sewage treatment or pumping equipment. The results are perfect . . . a clear effluent that can't pollute streams, lakes or terrain. In fact, Lyco is becoming famous as the "Underground Agent for Water Pollution Control".

Go underground with Lyco . . . it's a merger you'll profit by.

Performance data certified by the National Sanitation Foundation is available on request.



P. O. Box 569, Williamsport, Pa. 17701

For further information on advanced-engineered Lyco Sewage Treatment Plants, write Dept. HH 092.

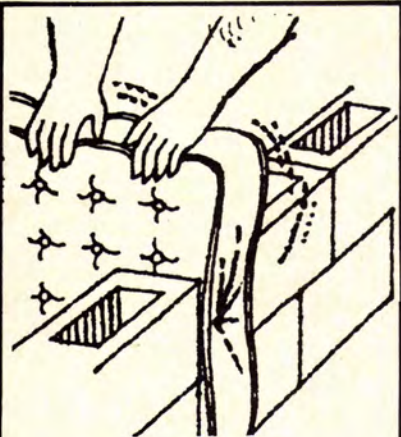
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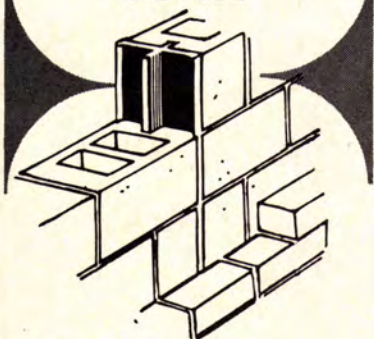
City  State  Zip

Application





Do it the  
Easy way with  
**DUR-O-WAL®**  
**RAPID® CONTROL**  
**JOINT**



**Advantages?**

- Stress relief for masonry walls.
- Easy installation.
- Shear strength provides lateral stability.
- Types:

No. 8. Wide Flange\* (with neoprene compound edge) for 8" or wider walls.

No. 6 Wide Flange\* (with neoprene compound edge) for 6" walls only.

Regular for all wall sizes.

Another fine product from Dur-O-wal

**WIDE FLANGE**  
\* (Patented)

**REGULAR**



More information? Gladly. Write  
Dur-O-wal National, Inc.,  
P. O. Box 368, Cedar Rapids, Iowa 52406

**DUR-O-WAL®**  
THE ORIGINAL MASONRY WALL REINFORCEMENT WITH THE TRUSS DESIGN

Circle 142 on Reader Service card

**NEW LITERATURE**

starts on p. 150

**A guide to distinctive plywood sidings**  
Presented by the American Plywood Association



**PLYWOOD SIDING.** A guide to selecting and specifying the right plywood siding for houses, apartments, motels, office buildings and many other structures. After a description of the advantages of the material itself, four-color photographs, like the four shown above on the booklet's cover, illustrate the many uses for such patterns as Texture 1-11 and channel-grooved, saw-textured kerf-surfaced and reverse-board-and-batten sidings. Installation photos and drawings show several types of wall constructions, decorative soffits, window and door details. Information on insulational properties is included, as are charts on exterior finishes, classification of species and veneer grades. A companion publication, "How to Buy and Specify Plywood," gives details on how to order all kinds of plywood sidings under the recently changed product standards. American Plywood Assn., Tacoma, Wash. Circle 305 on Reader Service card

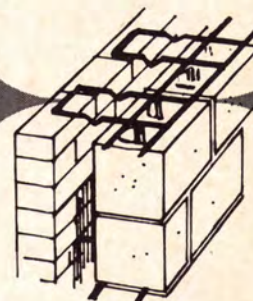
**HARDBOARD.** The complete story on "engineered" wood, its manufacture and uses, is contained in a brochure entitled "The Wonderful World of Hardboard." Four-color and black-and-white photographs show the wide variety of panel faces used in living rooms, dining areas, kitchens, recreation and family rooms, home workshops, laundries, nurseries, bathrooms, as well as for exteriors, patio storage walls and commercial interiors. Although no specifications are included, additional material on interior paneling, exterior siding, industrial applications and other hardboard products can easily be obtained from American Hardboard Assn., Chicago. Circle 306 on Reader Service card

**REDWOOD INTERIORS.** Handsome four-color and black-and-white photographs like the one at the top of page 150 illustrate the use of redwood in interiors. "Interior Uses of Redwood" is a kit that covers paneling, ceilings and other interior uses for houses, apartments, condominium townhouses, offices and commercial buildings. Photos show actual installations by award-winning architects. Information covers the various grades of redwood and packaged factory-finished redwood plywood for interiors and its convenience in installation. The physical advantages of redwood itself are also discussed. They include such properties as insulation, sound absorption, low maintenance and long-lasting natural appearance. Data sheets, included, contain drawings of various patterns, mouldings and accessories. California Redwood Assn., San Francisco. Circle 307 on Reader Service card

New literature Continued on p. 154



Tie masonry walls  
the easy way  
with  
**DUR-O-WAL®**  
**CONTINUOUS**  
**RECTANGULAR**  
**TIE (Tab-Tie)**



**Advantages?**

For bonding multi-wythe walls while reinforcing one of the wythes.

- For composite and cavity walls.
- Available in several sizes of wire and wire finishes.
- Variety of prefabricated corner and tee sections.
- Faster and more economical to install than masonry headers.
- Easy installation.

Another fine product from Dur-O-wal



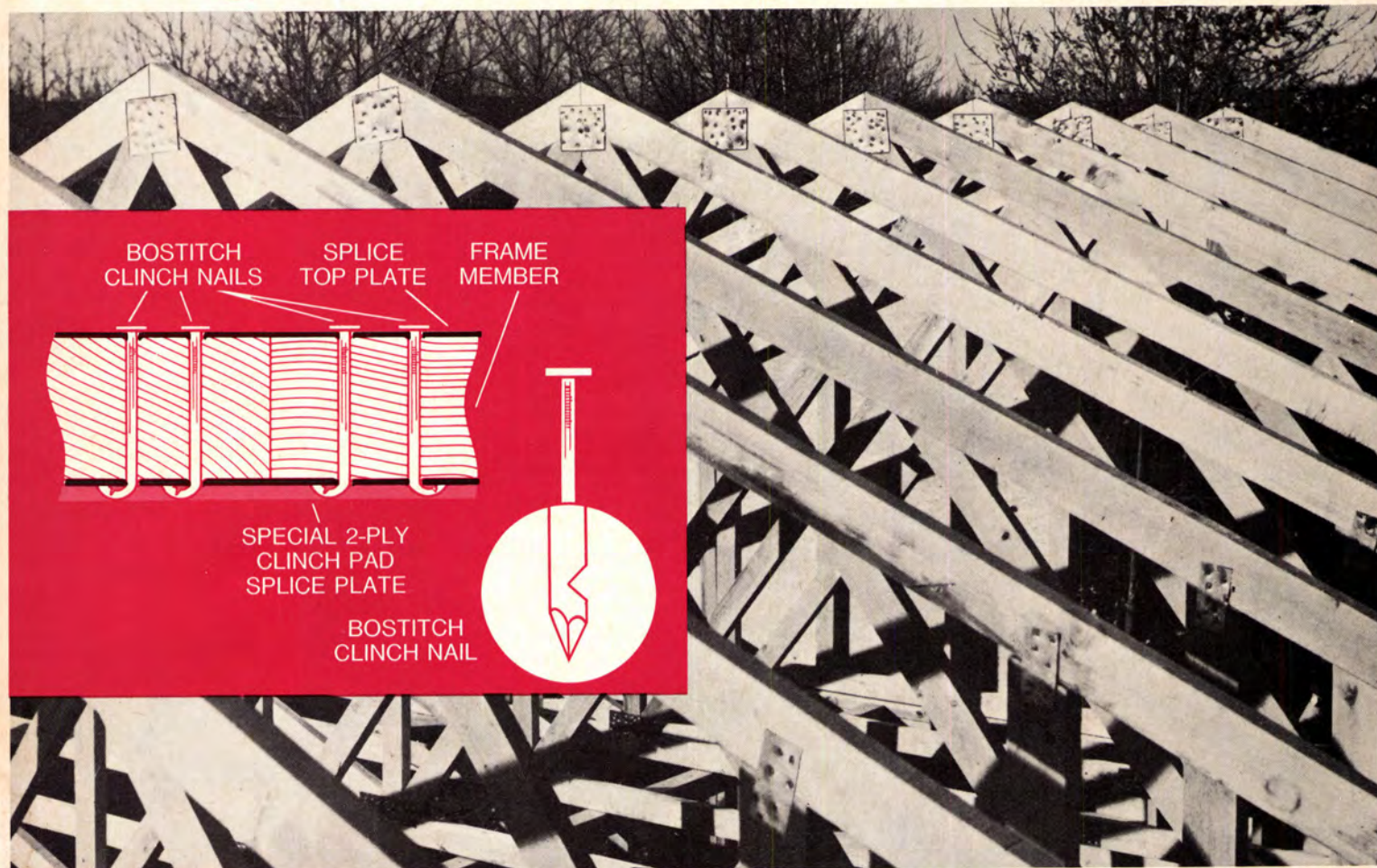
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P. O. Box 368, Cedar Rapids, Iowa 52406

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THE ORIGINAL MASONRY WALL REINFORCEMENT WITH THE TRUSS DESIGN

Circle 143 on Reader Service card



# Bostitch truss system provides "riveted-joint" strength, durability.



With the growing popularity of wooden roof truss construction in the residential and light commercial building industries, builders have seen a need for a more dependable way of assembling this important building component.

The Bostitch Clinch-Nail Truss System is the answer.

It produces much the same strength and security that riveted joints have long achieved in the construction of bridges and skyscrapers.

The Bostitch system provides rivet-like joints that lock wooden truss members between two 20-gauge galvanized steel plates. Each Bostitch truss nail (.131" in diameter and 2 3/16" long) is power driven completely through the truss

joint and is clinched on the opposite side. The two-ply construction of the special clinch pad truss plate insures precisely controlled clinching action every time.

Truss assembly is remarkably fast – because trusses needn't be flipped over for back nailing. And the clinch-nail truss joints shrug off the racking abuse often encountered when completed trusses are handled during shipment to installation sites.

For further details and information, contact your nearest Bostitch representative listed in most phone books. Or write to Bostitch, 249 Briggs Drive, East Greenwich, Rhode Island 02818.

**Bostitch can do something for you.**

Fasten it better and faster with

**BOSTITCH**  
STAPLERS AND NAILERS  
A **textron** COMPANY



**IMPORTED LIGHTING.** A four-color brochure shows a small collection of hand-crafted Spanish lighting fixtures (in solid bronze, hammered iron and wood). Chandeliers shown have cut crystal pendants or are of the heavier Spanish-provincial design. Most wall fixtures shown have ruffled French glass shades. Also included: five "mod" Tiffany-type pendant lights of fiberglass. Prestigeline, Amityville, N.Y. *Circle 308 on Reader Service card*

**CERAMIC TILES.** Four-color leaflet illustrates 11 original patterns for kitchens, plus 18 designs for bathroom walls. Kitchen tiles include whimsical drawings of utensils, measurement and roasting tables and Mayan designs. Bathroom tiles are florals and geometrics. All are in colors to match and blend with manufacturer's solid color tiles. Matching china bathroom accessories are also shown. Wenczel, Trenton, N.J. *Circle 309 on Reader Service card*

**SNOW MELTERS.** A technical bulletin describes electric heating cable mats that will melt snow and ice on driveways, steps and other paved areas. Photographs show several types of installations after a snowfall. Drawings show the various methods of use: embedment in concrete or asphalt single or double driveways or in treads of concrete stairs. Edwin L. Wiegand, Pittsburgh, Pa. *Circle 310 on Reader Service card*

**COMPACTION EQUIPMENT.** An eight-page catalog covers a new vibrating plate tamper, a pan-type tamper and a rammer-type tamper for trench walls. Complete specifications on all three. Photos show the various models in use. Stow, Binghamton, N.Y. *Circle 311 on Reader Service card*

**CERAMIC BUILDING PRODUCTS.** A revised handbook covers a wide range of ceramic building products including floor and wall tiles, mosaics, veneers and quarry tiles. Color palettes are reproduced in four-color, and complete specifications, installation data and technical drawings are included. Interpace, Los Angeles. *Circle 312 on Reader Service card*

**STEEL SCAFFOLDING.** File-folder brochure contains drawings of various kinds of steel scaffolding end frames: standard, single or double ladder, walk-through and step-type. Also illustrated and described: braces, levelers, casters, brakes, catwalks and accessories such as outriggers, work shelf supports, hoist arms and guard rails. Complete information on dimensions and weights. Deal Products, Easton, Pa. *Circle 313 on Reader Service card*

**BASEBOARD HEATERS.** Two brochures display two models of hot water baseboard heaters. Cut-away closeups show patented design for uniformly spaced square fins kept permanently in line by polypropylene tracks. Chart gives approved water ratings and BTU capacities. Photographs show various custom accessories. Embassy Industries, Hicksville, N.Y. *Circle 314 on Reader Service card*

**APARTMENT MAILBOXES.** Four-color photographs in a file folder brochure show four finishes—natural aluminum, satin brass, stainless steel and wood-grain Formica—available for a line of apartment mailboxes. Types of boxes shown: three, five and eight-gang tip-out boxes with and without magazine receptacles, pushbuttons and entry phones. Also illustrated: separate and integral alphabetical directories. Dimensions given for

single- and double-row mountings. Specifications and some postal requirements listed. Auth Electric, Long Island City, N.Y. *Circle 315 on Reader Service card*

**CONCRETE ADMIXTURES.** Technical booklet gives data on several products that can be added to concrete and mortar to reduce water content and speed the setting process, retard the water reduction process and slow the setting, improve the workability, reduce bleeding, increase resistance to freezing and thawing and give the mixture water repellency. Photographs, charts and graphs illustrate various uses and applications. Master Builders, Cleveland, Ohio. *Circle 316 on Reader Service card*

### Annual H&H indexes

Copies of House & Home's editorial indexes for 1965, 1966, 1967 and 1968 are still available. Each is an eight-page, cross-referenced 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.

**PRESSURE-BALANCED FAUCET.** Leaflet describes anti-scald temperature limit stop that acts as a safety valve to maintain even water temperature in shower. Featured: single-handle controls, either dials or levers. Delta Faucet, Greensburg, Ind. *Circle 317 on Reader Service card*

# Your best salesman is sitting in the sink.



If a lady customer hesitates, send her to her room; the kitchen.

Sales are easier with Nile Faucets in the kitchen. They make the room *look* better.

And Nile Faucets are trouble-free. With only one internal moving part, they cut down on the need for costly repairs and maintenance.

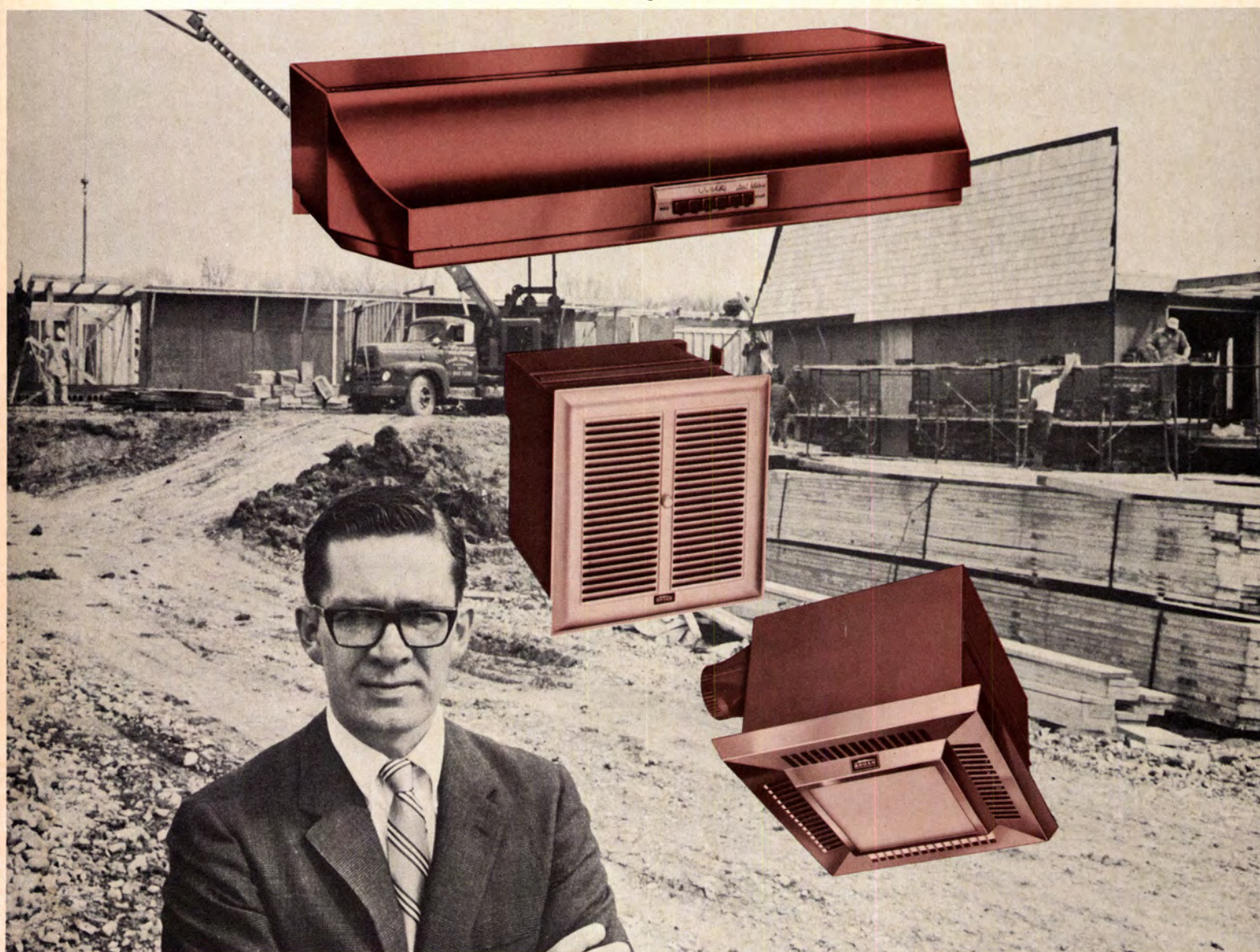
A Nile Faucet may be the most elegant . . . but simplest faucet made today. Control caps inside Nile Faucets are made of Delrin by Dupont. Teflon packing in the retainer insures smooth, self-lubricating operation. Lucite knob or lever handles are interchangeable. A vacuum breaker is standard on all kitchen faucets with spray hose. And Nile 8" centers can be adapted to a 6" center . . . right on the job.

It's persuasive . . . it's easy . . . it's Nile. For free, illustrated literature, write Nile Faucet Co., Dept. N.A., 21001 Van Born Rd., Taylor, Mich. 48180.

 **NILE**



"Our quality will help you  
merchandise your quality"



**Mr. Builder:**

Range hoods. Kitchen and bath fans. Heaters. Door chimes. We have them all in the quality you need to help merchandise your units.

What's more, at Broan we deliver our products wherever and whenever you say. There are no costly delays.

All our products are built for fast, easy installation to eliminate time-consuming

callbacks. Your overhead costs are kept to a minimum. Your customers are kept happy.

We'd like to demonstrate our value to you. You'll profit from it.

**From one quality builder to another,  
BROAN MFG. CO., INC.**

*Jack Broan*

President



**BROAN MANUFACTURING CO., INC.  
HARTFORD, WISCONSIN 53027**

Dear Jack:

Please send me more information about all your quality-built products.

NAME \_\_\_\_\_

FIRM \_\_\_\_\_

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