

How to sell the second-time buyer out of his old house

Home merchandising directory

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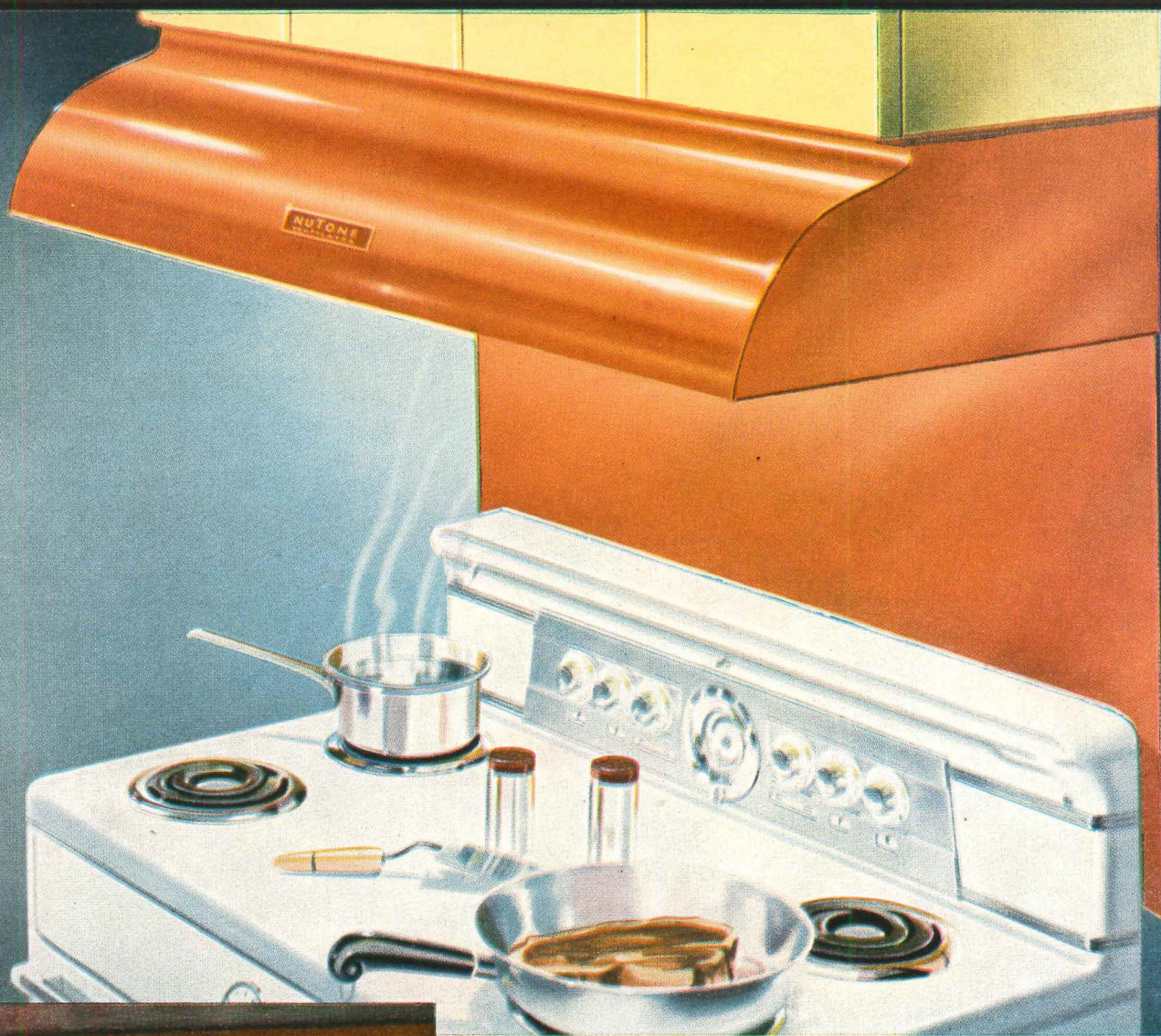
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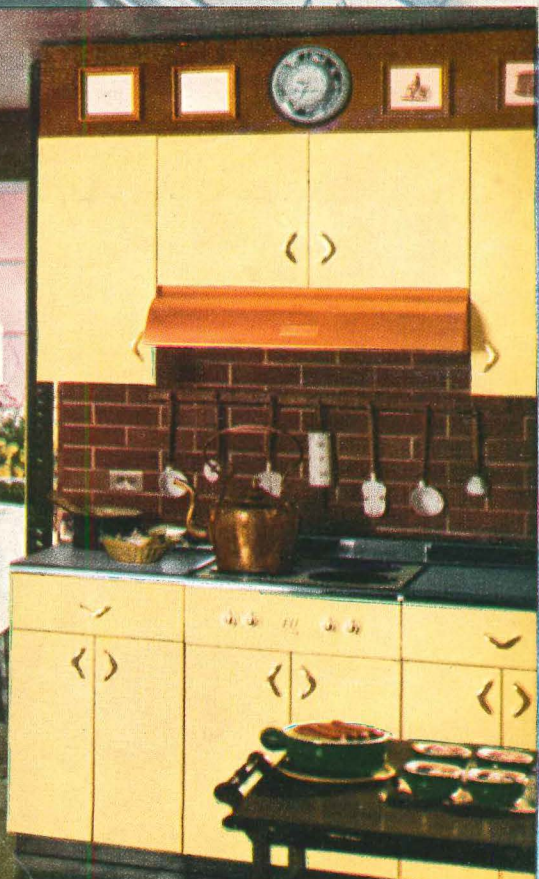
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Pension funds tapped at last for VA loans

New plan guarantees them 4% net with Bank of America and big title company cooperating on trust agreement

Mortgage men think they have discovered at last how to tap the \$20 billion of investable cash in pension funds.

Investors Funding Corp. of Pasadena, Calif. has revealed it has made its first sales of mortgages to a big New York pension source under a three-phase plan which jumps the hurdles that have brought down many another proposed investment plan—legal restrictions, safety requirements and the reluctance of pension managers to get involved in the voluminous details of receiving payments on large housing tracts.

John F. Gibson, secretary of Investors Funding, said the plan involves 1) an investment company to compile the necessary information for the out-of-state investor, 2) an independent trust company to hold title to the loans until they are paid, and 3) a bank to collect the payments, keep records on the principal, interest, taxes and other details and render a single bulk monthly statement of the total transactions for the investor instead of a one-by-one accounting of each loan.

How it works. The giant Bank of America helped get the bugs out of the long-sought plan and is servicing the first sales, which have been confined to VA loans in southern California. Later, bank officials expect the setup to spread to more of its 555 branches throughout the state. The plan, which is in no way copyrighted, will probably be widely copied, they say.

In the past, labor union and pension fund trustees have hesitated to invest in mortgages because of the huge amounts of bookwork and clerical help such portfolios require. Additionally, there were many federal, state and corporate restrictions. Sample: some attorneys have argued that some corporate pension funds cannot delegate approval of the legal papers covering each mortgage.

The West Coast plan—which is akin to proposals other mortgage men have been working on—keeps the pension fund bookkeeping down to a minimum through a collateral trust agreement. The Title Insurance & Trust Co. in Los Angeles acts in effect as the home office for the loans and gives the pension fund a single document for the dollar amount of the loans purchased.

Most mortgage pension experts have theorized that such a setup would enable its promoters to guarantee pension funds a net 3¾% return on a VA 4½% loan in a par market. Half a point would go to the bank for servicing and a quarter point to the trust company.

The really sensational aspect of the Investors Funding plan is that it guarantees pension funds a 4% return, while allowing the servicing bank its customary ½ point. How can it be done? President William King of Investors Funding does it by figuring on 12-year-payoff and discounts. Thus, a mortgage sold to a pension fund at 98 nets 4.74%, leaving plenty of margin for profit all around.

If the mortgage market shoots up to par, King notes that yields on bonds will surely fall accordingly, so that his plan will still be competitive. Investors Funding, says King, plans to sell mortgages for a point more than it pays for them. On the first deal, 0.1 of that point went to the trust company to pay initial acceptance costs. The pension fund pays the trust firm a nominal flat fee per agreement, to cover its cost of bookkeeping, no matter how much money is involved in the mortgages the agreement covers. The agreements are assignable, which King says gives his plan “the benefits of securities without the liabilities.”

It is noteworthy that King's setup eliminates the usual duplication of record-keeping

No-down loan on its way out, lenders report, as mortgage market continues to tighten

The mortgage market tightening that began in February (March '55, News) was really making itself felt last month.

Insurance companies and New York mutual savings banks (virtually the only buyers) were shying away from no-down VA loans (especially insurance firms) except at juicy discounts. One Western mortgage man predicted most of the current crop of no-down homes will be sold by midsummer. After that, he thought the bulk of new VA housing would have to return to some down payment.

Brokers in nearly all of the cities checked monthly by HOUSE & HOME (table, p. 52) had reported increasing discounts on FHAs or VAs in the last two months. Many put the drop at one-half to a full point in the last 30 days alone. Vice President Robert Morgan of Boston's 5¢ Savings Bank called the trend so “definite” that some investors were balking at buying mortgages at “current prices” because they thought the market would sink lower.

More and more builders seemed to be turning to standby deals for no-down money. The guaranteed floor was often around 94½-95, plus a one point warehouse fee. That meant if the market for no-down loans firmed up before they are ready for delivery, the builder would get the higher price; if not, he would

between the servicer and the “home office.” With as permanent an institution as the Bank of America in the picture, the possibility of records being improperly kept, or vanishing as a broker goes out of business, seems to be no worry to an Eastern buyer. Says King: “We've squeezed the water out of the archaic mortgage system.”

His scheme, therefore, has broad implications for cutting the cost of mortgage borrowing generally, say some experts. At least one big insurance company is reported studying it as a possible means of saving millions of dollars yearly in administrative outlays.

Boon to building. The West Coast plan follows closely the theoretical basis for wooing pension funds into the mortgage field suggested by Economist Miles L. Colean in a February talk to the Mortgage Bankers' Assn. Needed, said Colean, was a “demonstration to pension fund managers that means can be given them for building mortgage investment with no greater organization, overhead or hazard than for handling bond investment.” With that done, Colean forecast, the ½ to ¾% better yield obtainable from mortgages should tip the scales.

With homebuilding at its 1955 pace, the tapping of a largely untapped reservoir of mortgage money is happy news for the housing industry. Corporate pension funds and labor union benefit funds have some \$11.5 billion in assets, with an annual growth of more than \$1.5 billion. State and local government pension funds account for another \$7.4 billion of assets, with about \$1 billion-a-year growth. None has more than a handful of mortgage holdings.

at least pay no more than 5 to 5½% for the sales advantage of no down payment.

Automatic brake? President Wallace Moir predicted in a talk to Los Angeles builders that the day of nothing-down terms “is about at an end.”

One reason was that insurance companies were generally well loaded with commitments for months ahead. More insurance firms were operating on quotas than ever before, several brokers noted.

Even in areas where FHA was *not* pulling in the reins on operative builders, the money tightening promised to slice the rate of homebuilding. Said Maurice A. Pollak, vice president of Draper & Kramer in Chicago: “Some builders may be held up on large projects [50-200 units] unless the local S&Ls can take care of them.” Vice President John D. Yates of Jacksonville's Stockton, Whatley, Davin & Co. reported his firm already was whittling some builders back on requests for construction loans. “Volume of construction is just getting ahead of the money supply,” he said, “and the government bond market has weakened.”

Basic economic forces were making mortgage money a little scarcer. It could well stay that way until 1956.

(NEWS continued on p. 40)

Housing boom: orgy or legitimate expansion?

No-down loans draw almost all of the brickbats. Critics find few dangers elsewhere. FHA, lenders begin to put on the brakes in a few selected cities

The housing boom last month looked much more like a legitimate phase of national expansion than the credit-inflated orgy some people thought they saw.

The pessimists were still talking. But their talk centered more than ever on one aspect of the boom: the no-down mortgage. If anyone had missed the fact, it became clearer than ever that a lot of lenders never liked the no-down and did not like it now. But except for this specific facet of the new prosperity—more discussion later—these same lenders saw nothing calamitous in the pace of homebuilding.

"There'll be adequate mortgage money to meet reasonable demands," said MBA President Wallace Moir. "The 30-year, 100% GI loan is too much, however, and leading builders in the US recognize it as too easy credit."

Throttling down. The key to Moir's point, of course, is "reasonable." But it is not as difficult as might be imagined to hand down a "reasonable" definition of what starts should be in 1955. Everybody agrees that 1.2 million would be fine; 1.3 million is fine in the eyes of some; 1.4 million is almost unanimously considered more than can be financed. The present rate is almost exactly 1.4 million. But although first-quarter starts set a record, the monthly pace is not increasing at the usual seasonal rate. In recent weeks FHA applications, seasonally adjusted, have been below '54's level.

Meantime, HHH Administrator Albert Cole thought it was "quite possible" that a figure of 1.3 million for the year would be reached. Chairman Walter McAllister of the Home Loan Bank Board saw it as 1.2 million. NAHB Economist Nat Rogg said it would be well-nigh impossible to get much over 1.3 million and Thomas J. Sweeney, VA loan guarantee chief, said he thought the final figure would be in the vicinity of 1 million even.

Keep the lid on. One important development last month was that definite action had started to keep the boom within feasible bounds. FHA, lenders and builders seemed for the first time to be doing something about the threat of overbuilding.

Administrator Cole announced at a press conference that there were places in the nation where "spotty" conditions existed; not many, and most of them around military bases. But areas, it seemed, that could do with some extra deliberation as to their rate of building.

The Dallas FHA office suspended issuing firm commitments on speculative operations requested after March 1. The move did not affect requests on minority housing or individual requests. Conditional commitments were not suspended. FHA was making a detailed study of Dallas' inventory of unsold new houses and rental vacancy levels to get a line on whether the city's building spree of the last few months could be maintained. The policy was nothing alarming, said Director Ellis Charles, more a "look-see move." Few builders were protesting the suspension, probably for four reasons: there was a pre-

March 1 backlog of 565 firm commitment applications (not subject to the suspension); the ruling might be lifted this month; there is other financing than FHA in Dallas; sales are still at near-record levels.

Builder cooperation. It is important to realize that builders are in on FHA's slow-down moves and that such moves are not new. In fact, they provide one of the sanest methods of balking overbuilding because they are locally controlled. In Portland, Ore. for example, a policy of firm commitment rationing has been in effect for a couple of years. On big projects there, FHA will grant conditional commitments for the works, then dole out firm commitments in lots of 25. The builder can apply for his next ration when he is about ten houses along. In this manner the project leapfrogs to completion in tune with the market. "The system has been the result of no formal agreement, but rather an apparent local FHA ruling that has worked okay," commented Leo Rush, chairman of the Portland Home Builders' FHA committee. "There have been very few complaints from builders in more than two years. After all, it's a protection to them to a certain extent, anyway." This same kind of rationing on large subdivision requests was operating in Oklahoma City and in Tucson.



"THINK YOU'D BETTER GIVE THESE GUYS A CHECKUP TOO?"

The operation is governed by local decisions. Local FHA offices do not have to tell Washington that they are adopting such a policy or even report that they have adopted it. Homebuilding leaders generally felt this was all to the good, since local FHA men probably have as clear an idea of the characteristics of their particular market as anyone. "It is gratifying," observed one expert, "to see government policy directed to specific situations rather than applied indiscriminately to the market as a whole, irrespective of individual circumstances."

The military areas that Cole mentioned as under scrutiny were spread all over: Paso Robles, Calif., Dover-Camden, Del., Ft. Walton, Fla., Ft. Dix, N. J., Paducah, Ky., Portsmouth, N. H., Kittery, Me., Portsmouth-Chillicothe, Ohio, the Savannah River area in Georgia and South Carolina, Killeen, Tex., Lone Star, Tex., Huntsville, Ala., Anchorage and Fairbanks in Alaska, Oceanside and Lompoc, Calif. The building picture in such areas has been subject to some strenuous ups and downs, as troops move in and out and builders and HHFA try to keep up with the Pentagon's moves. It was small wonder that the market in such areas was unstable.

Lenders apply brakes. Lenders were also participating in the general swing toward checking the pace of housing. One Jacksonville mortgage firm was using the same sort of rationing system as FHA was. (Such moves take place, quite logically, in fast-expanding areas.) In Houston, a lender said that his firm had been cutting builders back a little on construction loans for about a month, added that "good, level thinking going on by builders, lenders, mortgage men" would prevent an emergency. "Most builders are trying to wind up the things they're committed to, just going a little slower," he said. "Well, they have no alternative. There's no deep concern that the bottom's going to drop out."

Other signs of the times:

► Administrator Cole revived the 12-man National Housing Council (inactive since before the last national election) "because we think we need it." Last time the council convened was after Reg. X was imposed during the Korean war. This time, the council probed into the laws and concluded that the government has all the authority it needs on the books already to tighten FHA and VA mortgage terms (as HOUSE & HOME has pointed out several times). The method: have each agency vary mortgage terms by raising down payments and shortening amortization. The council's discovery embarrassed the President's Council of Economic Advisers. It was in this year's economic report that President Eisenhower asked Congress for power to vary mortgage terms—authority he seems to have had all along. FHA and VA officials made it plain they did not intend—at the moment—to jiggle mortgage terms without White House orders.

► The President picked Prof. Raymond J. Saulnier of Barnard College to fill a vacancy on his economic advisers council. The significance: Economist Saulnier is a top expert on mortgage lending, was a chief adviser to the Federal Reserve Board on Reg. X.

Sen. John Sparkman (D, Ala.) wrote industry, government and consumer groups for comment on the housing market, said if further study proved things were as serious as some observers thought he would take "proper action" as chairman of the housing subcommittee.

Question of credit. Many financial men were worried about two things: the spread of the no-down VA mortgage and, as a corollary, the rise of the mortgage debt on one-to-four family houses. Nothing-down loans were already declining and might vanish in a few months if mortgage money continues to tighten. As far as general mortgage debt went, there were loud voices raised to the effect that it was not dangerous. "The truth is that our home mortgage debt is growing today simply because more people than ever before are able to buy homes," said FHA Commissioner Norman Mason, criticizing bankers and others for "croaking" about the size of the debt.

"What these fellows are doing is rocking the boat," said NAHB President Earl Smith. "They can pull the roof down on their own heads and everybody will suffer."

Brief for the defense. NAHB prepared an itemized discussion of the home mortgage debt—which stands at \$75 billion—arguing against the prophets who say it is too high. The brief points out that the debt amounts to about 45% of the value of all mortgaged homes and only 4% of these homes have mortgages on them of over 80% of value. The builders admit that home mortgage debt recently has increased faster than disposable income (the debt was 29.6% of income in 1954, up 7.7% from 1950) but point out that the number of families responsible for payment of this mortgage debt more than doubled in the four years. NAHB also notes that carrying charges are lower today than they were in the 1920's: "Taking into account fees and discounts so prevalent in the 1920's, there is ample evidence to believe that debt carrying costs per dollar of debt have decreased from one-quarter to one-third since the 1920's."

Economist Miles L. Colean makes a point of the fact that debt carrying charges are down, also that characteristics of the debt have changed. "Concern over the mere fact that home mortgage debt today is at about the same level in relation to both personal and national income as it was in the ominous year 1930," he said in a talk last month, "ignores the vast changes in the characteristics of the debt as well as distribution of income. The head shakings over the low and no down-payment financing which is available today—on a much lesser scale, it may be said, than some are eager to believe—ignore the fact that in the 1920's we also had low or no-down-payment financing, but of a different and much more dangerous kind." Colean was further encouraged by the fact that "the current expansion is not complicated by a speculative apartment building boom or threatened overbuilding of factories and office buildings."

Morton Bodfish, chairman and president of First Federal Savings & Loan Assn. in Chicago, also had something to say on the question. Said Bodfish recently: "The burden of servicing our home mortgage debt at that time [in the '20's] was a sum amounting to an estimated 20-40% per year of outstanding indebtedness, plus interest, compared to a maximum cost today of 7-8% a year, plus interest charges."

edness, plus interest, compared to a maximum cost today of 7-8% a year, plus interest charges."

Watchdog moves. Nevertheless, concerted efforts were being made by private groups urging the government to limit mortgage terms. Last month a group of top insurance executives (the joint economic policy commit-

tee of the Life Insurance Assn. of America and the American Life Convention) drafted an open resolution calling on the government to take action on down payments and amortization periods for both VA and FHA mortgages. The 30-year, no-down VAs, they said, were "an open invitation to a boom-bust situation in homebuilding." For FHA, the group wanted loans limited to 90%.

Where do the buyers come from?

A quick survey by National Homes dealers suggests most home purchasers were renters. This tends to puncture the argument that demand is based on family formation

Household formation has become such a talking point with people predicting the future of housing that some of them never use any other yardstick at all.

The emphasis is exaggerated. There are several other motivations to buy—notably higher incomes, a transient population, bigger families, destruction of old houses—which deserve more attention than they have been getting. The fact that household formations are something less than one-half expected starts is not as worrisome as it first seems.

No more rent. A striking illustration of the fact that somebody besides newlyweds buys homes came to light last month in a survey by National Homes Acceptance Corp. of 1,250 purchasers of National homes in seven cities (see table). Price range of the homes was \$9,500-15,000, with \$12,500 the mean. A large preponderance of families polled moved out of rental units into the new houses. Proportion of newlyweds varied all the way from 2% to 30%, with emphasis on very low percentages. An average 13% of buyers were moving because they wanted better living conditions than they had had.

Commented Vice President Frank P. Flynn Jr. of National Homes Acceptance Corp.: "The results of this initial survey . . . embraced a wide enough geographical area to at least create a supposition that we are seriously misinterpreting the significance of new household formations . . ." His figures:

NATIONAL HOMES POLL OF BUYER CHARACTERISTICS

	FROM		
	RENTAL UNITS	NEWLY WEDS	UPGRADED
Indianapolis	75%.....	2%.....	13%
Buffalo	55%.....	25%.....	15%
Utica	75%.....	5%.....	20%
St. Louis	90%.....	3%.....	7%
Springfield, Ill.	60%.....	30%.....	10%
Ft. Wayne, Ind.	75%.....	5%.....	20%
Pekin, Ill.	90%.....	3%.....	7%

(Totals of under 100% imply that buyers moved in from out of town.)

Something of the same sort of trend was evident in figures from the Dime Savings Bank of Brooklyn on the characteristics of the last 500 mortgage applications filed at the bank. The homes in question were priced from \$10,000 to \$42,000. As explained by President George C. Johnson: "This survey showed that 84.2% of those 500 families had one or more children. Of the 15.8% who have no children, a vast majority are older couples.

Very few were newly married, and these were in the higher income brackets."

Bigger and better. General prosperity was as much an influence as anything in pushing people to buy homes. As HHFA Administrator Albert Cole phrased it: "Housing goes along steadily from year to year. It supports itself on the needs of people, the confidence of people, the desire of people for better living—a lot of factors which the economists can't measure." Some of the factors which can be measured:

▶ The number of families with incomes over \$4,000 increased by 70% between 1947 and 1953. About 71% of nonfarm families now have incomes over that figure and 54% have incomes over \$5,000.

▶ One-fifth of the nation's population moves to a new location each year.

▶ The number of families with three children increased at a rate of 7% a year during the years 1950 to 1953.

These factors have brought about a rise of \$1,000 in an average FHA commitment since the beginning of 1953. As for household formations, the figures which give rise to cries of alarm are the Census Bureau's annual computation of total US households. Formations are deduced from these mathematically. The trouble is, however, that Census does not have enough money to compile what it feels is an accurate report. Says the Commerce Dept.: "The difference from year to year in the increase in the number of households which can be computed . . . should not be interpreted as having any validity."

It is also noteworthy that the much-banded figure of 600,000 family formations (for the year ended April '54) does not measure the meaningful basic demand for nonfarm housing. Total US family formation is running 150,000 to 200,000 a year less than nonfarm family formation, because of migration off the farms. Nonfarm household formation, according to Census' "invalid" figures (still the only ones available) stack up like this:

Year ended April '52.....961,000
Year ended April '53.....954,000
Year ended April '54.....857,000

Since the end of World War II, even total US family formation has exceeded total starts by more than 500,000. This gap is closing, but the trend will reverse itself in the early 60's as marriages move up again.

(NEWS continued on p. 42)

(continued from p. 41)

URBAN RENEWAL & REHABILITATION

FHA valuation policies, property rules stymie Sec. 220 deals, builders cry

QUESTION: What's wrong with FHA's Sec. 220—the one that is supposed to gear private enterprise to urban renewal?

ANSWER: 1) The government has oversold it; 2) Congress, in its zeal to nail down loose ends, imposed an almost impossible administrative setup on it; 3) FHA, say many who have nibbled at 220 commitments, is too scared by last year's investigation to proceed with enough boldness.

Up to mid-April, not a single Sec. 220 project had been approved. Yet since November, FHA officials had been devising pilot rules and procedures around 220 applications for the \$37 million Manhattantown redevelopment project in New York City. Only visible result so far: Commissioner Mason has designated New York as a high-cost area, which adds up to \$1,000 a room to the \$2,700-a-room insurable loan limit for fireproof, elevator buildings.

Senate investigation. In resuming its housing inquiries, the Senate banking committee has made it plain that it will take a hard look at Sec. 220 and other parts of the 1954 Housing Act that have developed kinks (see FHA probe, p. 45). Committee spokesmen say they fear FHA is being too cautious on valuations, ask if the agency really understands the intent of Congress that urban renewal areas involve a general face-lifting and

should be underwritten on the assumption they are going to get it. Senate committeemen fear FHA is too inclined to stick to its traditional appraisal concepts. This would be fatal to renewal, since normal underwriting would downvalue a blighted neighborhood because of the very fact it was dilapidated.

The six New York 220 applications cover, like most 220 deals now pending, redevelopment under the 1949 Housing Act, a considerably simpler creature than the '54 law. Even so, the administrative red tape imposed by Congress is staggering. A 220 project under the old legislation must be certified by HHFA before FHA can issue a mortgage insurance commitment. HHFA certification must guarantee that the project conforms with the community's master plan (New York does not have one, but HHFA has always winked at this). The certification must underwrite that the community has the authority and financial capacity to complete the proposed renewal—

that is, to improve streets and provide other facilities. At midmonth, HHFA at last certified its first 33 projects for 220 aid.

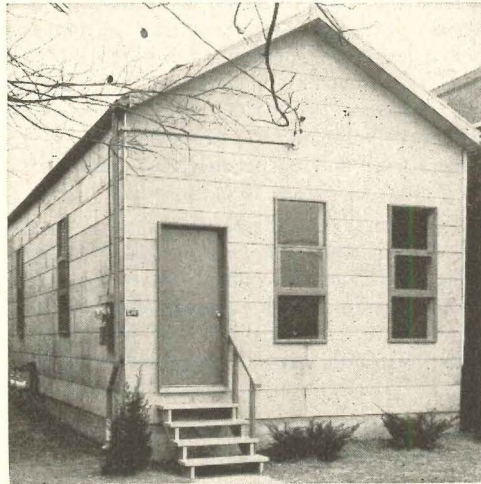
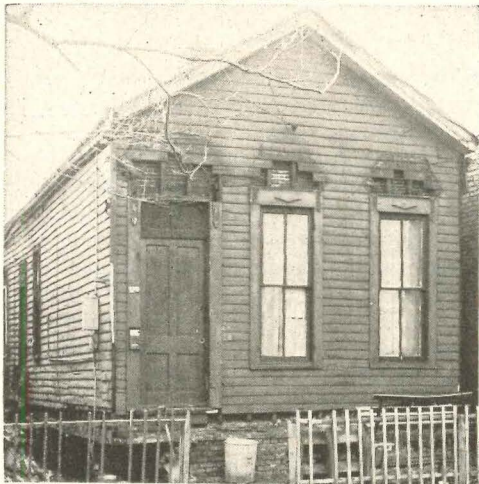
Percentages & jokers. FHA officials scoff at fears the agency is too timid in valuing potential upgrading in renewal areas. Beverley Mason, FHA's new urban renewal officer, notes that the agency has told its field men to look at renewal areas "not as they are but as they will be when redeveloped." But at the same time, Mason concedes FHA cannot make allowance for projects that are just on paper—as, for example, a proposed redevelopment on adjoining land that has not yet been firmly committed to proceed.

Last month, this joker had stymied an \$11 million Washington, D. C. redevelopment deal so thoroughly that Builder Ralph Bush of Norfolk, Va. told HOUSE & HOME he might have to quit.

Bush was successful bidder in 1953 for the 76-acre slum tract tagged officially as southwest area "B." His plans won approval of Washington's Redevelopment Land Agency last year. RLA has acquired almost all of the site, relocated most of the families, and demolished many of the slum structures. The agency soon will be ready to lease the land to Bush, had hoped he would begin construction this summer on the capital's first major slum clearance.

But FHA notes that plans for redeveloping an adjoining tract known as area "C," on which New Yorker William Zeckendorf is working, so far exist only on paper. Zeckendorf has not been able yet to win final approval of the National Capital Park and

Photos below and far right: Jimmie Wallace



Louisville builders face-lift a slum house for \$5,000

Many redevelopers might argue that the tumble-down house pictured above was not worth repairing, that it ought to be torn down and replaced by new construction.

Homebuilder David Wilson of Louisville says he "picked the worst house we could find" and rehabilitated it to show "there's more good in an old building than you think." His Housing Renewal Corp. (other principals: Builder Herman Lodde and Michael O'Dea, president of the Kentucky Real Estate Board) paid \$1,500 for the three-room structure at 528 Caldwell St. It lies in Louisville's East End Negro slums where the city hopes to establish its first urban renewal project. They spent nearly \$5,000 to repair it. That included transformation of the waterless

kitchen (if the mess in the picture at the top right can really be called a kitchen) into modern cooking units which Wilson (l) is showing two friends in the lower photo at the right.

Before rehabilitation, four families lived in the house and a ramshackle structure in the yard (which Wilson demolished). Altogether they paid \$37.50 a month rent. Now, only two families occupy the premises, which were enlarged by an added room. They pay \$35 a month rent each. Wilson says this will pay off his \$4,500 mortgage from a local bank in ten years, including maintenance. "This project has made it clear to us that rehabilitation is economically sound," he says. "We're going to do some more as soon as we can get 220."



Planning Commission, despite pressure from President Eisenhower himself. Even with approval, Zeckendorf has in sight no means of financing some major features such as a proposed cultural center and a mall of government offices. As long as the Zeckendorf plan is up in the air, FHA says it cannot count on redevelopment of the entire blighted area, and so its appraisal of Bush's project must be adversely affected.

Old bugaboo: fees. FHA and Bush are also at loggerheads over his request for a 12% builder-architect fee. This promises to be the most serious hurdle of all.

The 1954 Housing Act says only that fees must be "reasonable." The Senate banking committee, in its report accompanying the legislation, suggested that builder-architect fees might go as high as 10%. In the Bush case, windfall-minded FHA was insisting on a 5% limit. The agency says a survey a year ago showed Washington builders and architects actually were realizing combined fees of only about 7%.

Bush, who has put up Wherry Act jobs at Ft. Monroe and Ft. Lee, Va., argues that anything less than 10% is "utterly unrealistic" because of the special problems of any first venture plus the red tape involved in redevelopment work. Bush figures his replacement cost for his proposed apartment buildings and row-house flats at \$10,090,000. A 90% Sec. 220 mortgage would make him eligible for a \$9,081,000 loan. The \$1,009,000 balance he proposes to make up by a cash investment of \$425,000 (including working capital) and the builder's fee. If he had to accept a 5% builder's fee, Bush says he would have to put up another \$440,000 cash. "That is where we come to the parting of the ways," he told *HOUSE & HOME* last month. He said he would have to take a \$50,000 loss on what he has spent on the project so far and "withdraw gracefully."

Said Executive Director John Searles Jr. of the redevelopment land agency: "The situation is very serious. Only a major change in government policy can save it."

New York State bans race discrimination in most FHA, VA rental or sale housing

New York State has struck at racial discrimination in housing with one of the strongest laws yet.

Gov. Harriman signed into law a bill outlawing discrimination in FHA- or VA-financed rental or sale units, after July 1. The measure applies to the owner of any apartment house built, remodeled or purchased with government mortgage insurance. It likewise applies to builders who put up or modernize a group of ten or more units with an FHA or VA mortgage "on land that is contiguous exclusive of public streets."

If zealously enforced, the 10-unit rule would seem to outlaw creation of any more new all-white suburban tracts with FHA or VA terms. Enforcement is up to the courts. This means that any tract builder who avoids sales to Negroes may be hauled into court on racial discrimination charges.

The measure slipped through the legislature on its final day. There was no debate. Both houses approved unanimously. The bill was sponsored by Assemblyman Bertram Baker (D, Brooklyn), a Negro. Attorney General Jacob K. Javits played a big behind-the-scenes role in getting it out of committee for a floor vote. The measure is similar to legislation Javits sponsored while a member of Congress.

A memorandum prepared for Baker in support of the new law noted that only 893 rental units out of the 82,846 built in New York City between 1946 and 1952 with FHA aid were occupied by nonwhite families. "Even this small fraction," said the memo, "was rented on a segregated basis. . . . If we cannot open up the entire market, we can at least move to require equal treatment in that portion of (it) assisted by government action."

Other legislative action affecting housing:

▶ Savings bankers were keenly disappointed when the lawmakers killed a bill that would have allowed big-city banks to establish branches in the suburbs. The banks had long

sought to expand operations into the fast-growing outer residential areas, again failed to put the program over. Resistance came not so much from the "small community banks"—they often receive most of the blame for failure of a savings bank's attempt to move to the country—as from two or three giants in the banking field who dominate Nassau County and the northwestern part of the state. An amendment to the state savings bank law, however, broadened the banks' participation in conventional mortgage lending. They are now allowed to lend 80% of the first \$15,000 of appraised value (instead of \$10,000) on houses up to 10 years old (instead of two years old). The new law will broaden the market for resale of existing, single-family dwellings.

▶ A bill to encourage private development of middle-income housing would permit cities to lend up to 90% of the cost of non-profit or limited dividend housing and grant tax exemption up to 50% of the value of the project. Included in the bill is provision for a "little FHA" operation under which \$50 million of state credit, plus a matching \$50 million from New York City, would be available for loan at low interest to groups interested in such housing. The latter provision is subject to vote by the people next November.

▶ After one of the season's hotter battles, rent control was lifted in 17 upstate counties but not in New York City.

The hassle ended about the way observers thought it would. The indicative thing about New York's housing picture is that only 38.1% of units in the state are owner-occupied (according to 1950 statistics) compared to a national figure of 55%. New York City proper shows a rate of 19.2% owner occupancy; the rest of the metropolitan area jumps to 60.2%. It is no surprise, therefore, that all New York City politicians back control.

Congress kills a maneuver to hobble public housing, renewal

HOUSING APPROPRIATIONS—and what Congress has done to them so far

AGENCY	Appropriation 1954-55	Administration Budget 1955-56	Recommended by House Approp. Committee	House changes in '55-56 budget
HHFA				
Off. of Administrator (incl. Urban Renewal Administration)	\$3,698,500	\$5,700,000	\$4,300,000	—\$1,400,000
College housing loans	375,000	575,000	425,000	—150,000
Public works planning	1,500,000	8,500,000	2,500,000	—6,000,000
Urban planning grants	1,000,000	4,000,000	2,000,000	—2,000,000
Renewal grants	39,000,000	60,000,000	60,000,000	no change
FNMA	3,238,000	3,950,000	3,950,000	no change
HOME LOAN BANK BOARD				
Examining division	3,625,000	4,290,000	4,900,000	+610,000
Fed. S&L Ins. Corp.	2,395,000	2,870,000	2,995,000	+125,000
Fed. S&L Ins. Corp.	455,000	500,000	985,000	+485,000
FHA				
Headquarters	5,550,000	6,650,000	5,900,000	—750,000
Field offices	25,250,000	38,350,000	33,000,000	—5,350,000
PHA—administration				
Rent subsidies	7,350,000	8,800,000	8,000,000	—800,000
Rent subsidies	63,950,000	87,000,000	80,000,000	—7,000,000
VA loan guaranty	15,081,000	14,150,000	15,150,000	+1,000,000

A hobbling amendment that would have slowed urban renewal and public housing to a crawl has been rejected by Congress.

The restriction would have required all renewal capital grants and loans and all public housing annual contributions contracts to be reviewed in advance and approved by the House and Senate banking committees.

The House appropriations committee slipped the plan into the annual HHFA appropriation bill. The committee argued that Congress had "lost control" over some \$3.3 billion of federal outlays by giving HHFA the right to make binding contracts before Congress appropriates the money. And the committee noted that HHFA Administrator Cole had testified he would "welcome Congress assuming the responsibility in this field."

That indeed was what the housing chief told the economy-minded Congressmen (who made drastic cuts in HHFA and FHA budgets). But when the bill was reported out, Cole hurriedly backed up. He said he had been misunderstood, pointed out that the com-

(continued on p. 45)

SOLD

88 UNITS

495 projected for 1955

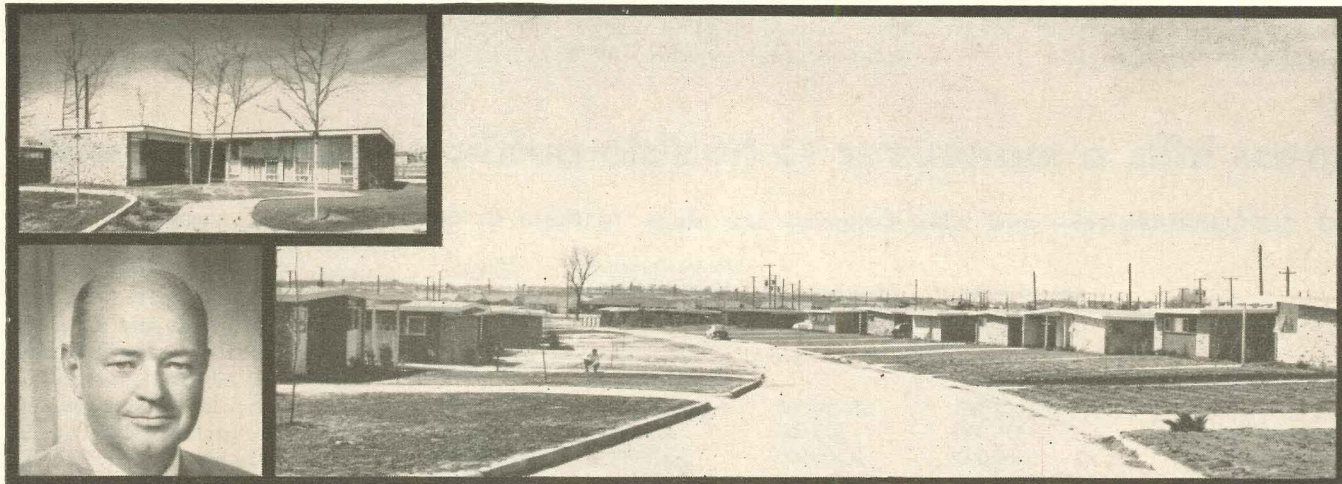
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Airtemp, product of Chrysler Corporation, is the choice of so many builders today for various reasons. The Airtemp system of *waterless* all-electric cooling, as used at Lortondale, is installed without plumbing or unsightly cooling towers—eliminates all problems of water supply and expense. The Airtemp "Spacesaver" combination can be installed without using any living area floor space whatsoever. And the remote location of condensing unit in garage or yard keeps air conditioning noise *outside* the house.

To make your homes easier to sell with the year 'round air conditioning most people know and have confidence in, get all the facts on the Airtemp *Builder's Line*. Call your Airtemp Dealer (he's in the Yellow Pages)...or write to Airtemp Division, Chrysler Corporation, Dayton 1, Ohio.

Appealing layout of Project and smart, modern design of homes make Lortondale a winner.



Builder Howard C. Grubb (above) follows plans by Architect Donald Honn, A.I.A., has Airtemp Year 'Round Air Conditioning installed by Temperature Control Co., Tulsa.

Airtemp

DIVISION OF CHRYSLER



AIR CONDITIONING • HEATING FOR HOMES, BUSINESS, AND INDUSTRY

mittee-review plan would require "some 2,000 individual project clearances." He said this would "delay and complicate" programs and saddle the banking committees with "an impossible work load."

Labor protests. Labor and public housers raised an immediate outcry, too. And Chairman Brent Spence (D, Ky.) of the House banking committee objected. Rep. Albert Thomas (D, Tex.), chairman of the independent offices subcommittee which drafted the measure, argued that if the banking committees spent \$30,000 a year on three high-grade clerks to sift the programs, the government "would save hundreds of millions of dollars." Thomas lost on a technicality. Legislation in an appropriations bill requires a special rule barring points of order on the floor. The House rules committee, under pressure from pro-public housers and the administration, voted 6-4 to refuse such a rule.

With the way thus paved, the crippling amendment was promptly tossed out when the bill reached the House floor. Also eliminated: a committee twist that would have reduced HHF Administrator Cole's power to make FHA and other constituent agencies toe the line.

FHA wants more funds. For all the trimming it took, FHA came through its first budget round in better shape than last year (table, p. 43). The committee voted it some \$8 million more, against the \$14 million more it sought.

Would this be enough to keep the tighter check on FHA's far-flung operations that Congress itself had demanded? FHA's answer will be to press the Senate to restore the House budget cuts. The agency was forecasting 850,000 units of mortgage applications for the next fiscal year—60% of them new housing. They expressed confidence that any leveling off in the regular Sec. 203 operations would be offset by a rise in the Sec. 220 urban renewal program (a confidence that few who have watched the dismal 220 record so far share). Commissioner Norman Mason testi-

fied FHA expects 100,000 units of 220 applications in fiscal 1956.

Some other segments of the housing budget were sliced even harder. The House committee cut funds asked for the Office of HHF Administrator and the Urban Renewal Administration by 25%.

Irked at red tape, public housing boss asks: make program work or end it

"Either put the low-rent housing program on a workable basis or wash it up."

Public Housing Commissioner Charles E. Slusser was about ready last month to give Congress this tart advice. The former mayor of Akron, Ohio said so in an interview with the Washington correspondent of his home town paper, the *Akron Beacon-Journal*.

With the June 30 deadline nearing for putting this fiscal year's authorized 35,000 public housing units under contract, Slusser complained that he was finding legislative red tape "expensive, aggravating and nonproductive."

By mid-April, he had been unable to place a single unit under contract, although HHF Administrator Albert M. Cole has certified 56,000 units as needed by 33 cities. Slusser's chief complaint: the 1954 Housing Act requires that each city must win HHFA approval of its workable program for the whole redevelopment-renewal job before PHA can sign a contract for any public housing. Basically, the proviso was written into the law with the aim of forcing cities to cope with the causes of slums if they want a federal handout to help treat the symptoms.

"There is no use going on this way," Slusser

said. "We have documented every move and we'll be glad to show our records to the Congressional committees if they want to see them."

Slusser said he agreed that there should be some link between slum clearance and public housing. But he urged some allowance be made for the 18 states that do not have urban redevelopment laws. Now, they might find themselves cut off from further public housing. Slusser also argued that provision should be made for cities that want only a simplified program of replacing blighted areas with pure public housing!

Given the best possible breaks, PHA officials think they may be able to get 16,000 units under contract by June 30. At least one PHA field director has told HOUSE & HOME he thinks they will be lucky to sign up 10,000.

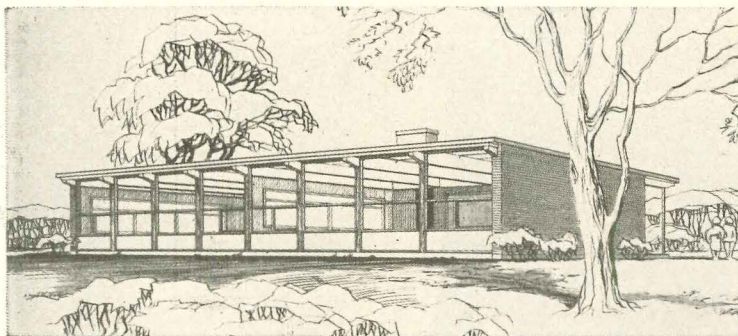
The red tape that irks Slusser was bound around public housing deliberately by Congressional leaders who oppose the program. It has worked about as they expected. They may well be able to make it stick when public housing comes up for a vote this year. One big reason is that the end of the possibility of maintaining segregation has cost public housing much of the strong southern support it once had. Its political appeal seems concentrated today in big cities, notably New York and Chicago.

Fresh strategy. Public housers, however, have developed a strategy aimed at saving the

(continued on p. 47)



SLUSSER



Prefab schools by Architects Goodman and Scholer may cut building costs in half

Two prefab schools—one by Architect Walter Scholer, the other by Architect Charles Goodman—offer a promising new solution to the desperate need for lower-cost classrooms in fast-expanding communities.

President James Price of National Homes, who commissioned the Scholer school (above, left), estimated it could be built for \$15,000 a classroom—about half present school building costs in Lafayette, Ind., where National is headquartered. He will assemble a 12-classroom building in his own 420-house subdivision in Lafayette next month.

Scholer's design offers a paired classroom unit of 2,560 sq. ft. (including entrance porch and corridor) laid out on an 8' bay system for panelizing. A utility core contains two washrooms, forced-air heaters, storage and classroom sinks. Hence no central utilities are needed. Classrooms seat-

ing 30 pupils have 768 sq. ft. of floor space plus 128 sq. ft. of project area. Price plans to produce wall and roof panels, market them through National's 550 dealers.

Architect Goodman's unit (above, right) of 2,741 sq. ft., including open corridor, has classrooms oriented the opposite way from the National Homes plan, introduces daylight from a window wall on the long side. Class space is the same (768 sq. ft.) but the project area is twice as large and unimpeded by bearing posts.

Goodman also has done a flat-roofed version of the basic unit. He and Builder Robert Davenport will use one of the models to serve the first 50 of 800 houses in their Belmont-Woodbridge project near Alexandria, Va. Anticipated cost: \$13,000 to \$15,000 per classroom.

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14,000-odd units that would otherwise go down the drain July 1. After the administration's omnibus housing bill gets to Congress, pro-public housers will try to tack the left-over units onto the 35,000 President Eisenhower will request for fiscal 1955-6. This has the advantage, public housers figure, of being less obvious than a straight time-extension for the unsigned units. Moreover, it would avoid putting Cole or Slusser in the embarrassing position of asking Congress for more public housing than the President has recommended.

To get ready for a whirlwind spurt of contract signing just before the deadline, PHA has made "allocations" for 25 public housing units in 33 US and Puerto Rico cities. The allocations will not mean anything unless the cities involved win HHFA approval of workable programs for urban renewal before June 30.

Senate, House committees set to push FHA probe

It looked as though there would be two Congressional banking committees putting a spotlight on the housing industry this spring.

Sen. John Sparkman (D, Ala.) was ready for action as chairman of the Senate banking committee's subcommittee on housing. With \$100,000 in allotted funds, he hoped to effect "a rather complete and thorough job" on housing.

Rep. Albert Rains (D, Ala.), a member of the House banking and currency committee, had introduced a resolution which would authorize the committee "to conduct full and complete studies and investigations relating to housing matters."

Waterfront. Sparkman had said repeatedly that his project would be a study and not a "witch hunt." But there was no doubt that he would make it extensive. "Sen. Capehart turned up the cases that stuck out like sore thumbs," he stated. "We don't have a crop like that to be harvested. But we want to dig deep into the whole program to see what's happening." On the agenda:

- ▶ A review of the 1955 housing boom, to try to discover whether it is a danger to the economy, either by causing inflation or overbuilding.
- ▶ A check on the urban renewal program, amid increasing complaints that the new scheme set up by the Housing Act of 1954 is not working too well.
- ▶ A study of what low-income families are up against in seeking housing, and the role of public housing in federal housing aids.
- ▶ An examination of the Hoover Commission's recommendations that FHA be less dependent on federal credit.

More of the same? Congressman Rains had not firmed up what his line would be if his resolution was adopted. But he had given an inkling. He hoped that a special subcommittee of the House banking committee (Rains would probably be its chairman, as sponsor of the motion) would look into urban renewal, the rate of default on government-backed mortgages, adequacy of FHA insurance reserve funds, the Voluntary Home Mortgage Credit extension program, disposition of the \$600 million worth of war housing the government still owns and the current pace of building.

Rains headed a House banking subcommittee several years ago that investigated shoddy construction practices in FHA and VA construction and gave rise to demands for a builder's warranty. Observers felt his

check-up was conducted fairly. Rains says his proposed study would be "constructive." If the House gives the resolution the go-ahead signal, next step would be approval from the rules committee.

Banks step up repair loans without FHA; national private insurance pool planned

More and more banks are finding it good business to make home repair loans without benefit of FHA Title I.

When Congress trimmed loss payments from 100 to 90% last year in the wake of the FHA scandals, the American Bankers Assn. began arguing that FHA insurance on home repair loans was unnecessary and, in effect, overpriced.

How far has such thinking caught on?

A check in California last month by HOUSE & HOME showed that while most lenders still deal in the government-insured program, private activity was accounting for a bigger and bigger chunk of their total home fixup lending. At the Bank of America, the nation's biggest, a private plan was outstripping FHA Title I by nearly four to one.

In Philadelphia, the former head of FHA Title I, who left during last year's shakeup, was starting a nationwide plan for a private insurance pool on home modernization paper.

California market. The Bank of America was an early bird in the field with its so-called Timeplan system. In February, the bank issued \$3.3 million of its own home repair loans, only \$880,000 in Title I loans. The bank's interest rate is 5% discounted in advance on loans of \$550 and over, rises slightly on smaller amounts. The volume is increasing each month, urged on by smart radio and television commercials. One jingle: "It's as easy as snapping your fingers to get a Timeplan loan. . . ."

The program is so new that Bank of America has not made its loss figures available yet, but officials say that its experience with the FHA program could be taken as a conservative guide. Under Title I, the delinquency rate has been 1.5% of all loans. In terms of cash, the loss rate has been .0012% or 12¢ on every \$100. The bank thinks losses will be even smaller under its Timeplan program.

S&L activity. California Savings & Loan Assn. was first with its own repair loan program. It started in the autumn of 1953 and turns out a volume of about \$3 million a year on about 7,500 loans. Glendale Federal Savings & Loan Assn., with a six-month-old program, expects to make a total \$2 million in repair loans this year; First Federal Savings & Loan Assn., in Altadena, expects to chalk up about \$1 million.

An intensive advertising program is planned by Citizens National Trust & Savings Bank in Los Angeles, which started its repair loan program six months ago and does an average monthly business of \$80,000. The bank grants about twice as many Title I loans as conventionals, says the future of its own program depends upon what happens to Title I. The Anglo-California National Bank of San Francisco does not use Title I at all. It is about one-tenth the size of the Bank of America, probably does a little more repair loan business in proportion to its size than the big bank. Allied Building Credits, Inc., which

formerly made 80% of its home repair loans under Title I, has shifted the proportion to about 50-50.

Insurance arrangement. Arthur W. Frentz, former Title I chief for FHA who now heads Insured Credit Services Inc. in Philadelphia, was organizing a plan whereby private insurance companies would insure home repair loans. Frentz planned an organization of eight or ten insurance companies (with Insured Credit Services, Inc. as pool manager) under which credit insurance policies would be issued by individual members. The liability of such policies would be automatically reinsured in agreed proportions by all the other members of the pool.



FRENTZ

Six companies had joined the pool (names not available yet because each must be approved by all the others) and Frentz hoped to have some others this month. Premium rates will vary, dependent upon the pool manager's examination of the lender's past performance, between .75% and 2%. (The old FHA rate was .75% with 100% payment of claims; the new one is .65% with 90% payment of claims.) Interest rates on the loans will not be controlled by Insured Credit Services, Inc. The lender may charge any rate he establishes in his community. Most rates are between 5% and 6%, compared with a maximum under Title I of 5%. Frentz hopes to have 1,000 lenders in 48 states participating in the program before the end of the year.

Shared endeavor? Frentz is the last person to think that FHA's Title I program should be discontinued. He has frequently stated that without Title I many savings banks and savings and loan associations would be unable, under varying state laws, to make unsecured loans. Nor does he believe that open-end mortgage financing of home repair loans can do the job as cheaply as Title I.

Use of open-end mortgage financing for alteration and improvements, as provided for in the Housing Act of 1954, has indeed been small. Through February (seven months after enactment of the law) FHA had received only 19 applications for this type of financing, had issued three commitments to insure but had not actually insured any. No VA loans had been closed under open-end provisions.

(NEWS continued on p. 49)

Greatest Value!

Another reason why  Bathroom Fixtures put more sales appeal in your homes

Today, more than ever before, your prospective purchasers are looking for *value*. And when your homes are equipped with style-setting U/R bathroom fixtures, they spot that value at a glance. Here they see fixtures that are the whitest white—or the unsurpassed beauty of U/R's accurately matched colors. The surfaces of Universal-Rundle fixtures resist chipping and crazing and they keep their sparkling new appearance for years and years. U/R's original

one-fire "Hi-Fired" process means the surfaces are harder-than-steel.

For 54 years, Universal-Rundle has produced the highest quality fixtures—and your customers know the quality of fixtures bearing this name. They've seen U/R advertisements in the nation's top magazines. So, put more sales appeal in your homes by installing bathroom fixtures that offer the *greatest value*. Write for the new Universal-Rundle catalog.

THE WORLD'S FINEST BATHROOM FIXTURES BY

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Plants in Camden, New Jersey; Milwaukee, Wisconsin; New Castle, Pa.; Redlands, California; Hondo, Texas

SIDELIGHTS

200-amp. service entrances

Most utility men and appliance makers, eyeing the electrified future of housing, urge that new homes be equipped with 100-amp. service entrances. Last month, Spokane, Wash. adopted an ordinance requiring 200-amp. service capacity in virtually all new homes.

Behind the astonishing law lay an astonishing fact: Spokane's average annual residential use of electricity is 6,910 kwh—more than two-and-a-half times the current national average and about equal to what the utility industry forecasts will be the national average in 1965. In Spokane, rewiring of houses to accommodate the new electric appliances had become a major nuisance. In January, 130 of the 160 homes where electric clothes driers were installed had to be rewired at about \$125 each. The Washington Water Power Co. campaigned for the new ordinance with the argument that it costs only \$17 more to install 200-amp. service in a new home, but \$50 to \$80 to put it into an existing house.

The Spokane law provides that all electric wiring of more than 50 volts shall be rigid conduit or electric metallic tubing in public buildings, commercial structures and units of six or more apartments. Homebuilders are spared the expense of wiring houses for 200 amps. at once. The code requires only a heavy-duty meter socket capable of handling 200 amps. plus 1½" conduit in lieu of lead-in cable so that #3/0 or #4/0 wire can be installed later without ripping out the system.

Increasing wattages on appliances suggest other cities may follow Spokane's lead. Sears Roebuck, for instance, has just come out with an 8,700-watt drier, in place of the average 4,500 watts. The extra power cuts drying time. Once one manufacturer makes such a change, others usually tag along. Even a 94-amp. service (some cities still permit 35 amps.) will not handle an average 1,200 sq. ft. house when new high-recovery hot water heaters come into general use. And more and more householders are plugging in fryers, roasters, ironers and other high-wattage items every day.

One-for-one extension?

Sen. John Sparkman (D, Ala.) introduced a last-ditch bill to extend Fanny May's one-for-one commitments an additional year, giving builders a hope of retrieving hundreds of thousands of dollars in deposits. Most of the commitments expire by this month. NAHB President Earl Smith said a recent survey by the organization showed that "builders stand to lose something like \$800,000 in cash fees already paid to Fanny May if they cannot take advantage of the one-for-one deal." Processing holdups at FHA and VA had been the delaying factor.

VHMC score: 11 loans

The Voluntary Home Mortgage Credit program received 1,879 applications during the first two-and-a-half months of 1955, but all that came of it was 11 loans.

That was the nub of HHFA Administrator Cole's first annual report to Congress on

VHMC last month. In revealing the big gap between applications and loans, Cole said it was "too soon to draw conclusions" about the success of the plan. He called the outlook "promising," noting that more than 1,500 lenders are participating in the program: 131 life insurance companies, 252 mutual savings banks, 388 savings and loan associations, 632 commercial banks and 370 mortgage bankers.

The plan was set up by the 1954 Housing Act at the suggestion of insurance companies anxious to avert direct government lending. It is aimed at channeling home mortgage money into remote areas and minority housing. Some builders and Congressmen already have questioned whether it will work.

Suit against FHA dismissed

US District Judge R. E. Thomason dismissed an El Paso builder's suit against three FHA officials charging they had made "negligent" appraisals. George Hervey had sued for \$27,000, stating that he and the five building companies he heads stood to lose \$200,000 in investment and \$200,000 in anticipated profit because of "unreasonable" delay by FHA in approving commitments on eight sets of plans (March '55, News). He also complained that the appraisals varied unduly on the project houses. Judge Thomason took the view that if he granted Hervey's request for an injunction, the court would in effect be taking over the operation of FHA; and such action would set a precedent so that every time a builder objected to an appraisal discrepancy he would run to federal court. Hervey's attorney said he would appeal.

Split-level roof

Julius Rottenberg, president of Kinwal Builders in Miami, thinks it is pretty silly to make people walk up and down stairs in split levels

when there is so much level land available for ranch houses in his area.

Last month, he got his views across in a four-column, 12" ad in the Miami Herald (photo below). The copy was written with high humor by Sal Ramagli, owner of Ramagli Realty Co., exclusive sales agents for Kinwal's Lakeview Homes subdivision. Under a photo of a hurricane-wrecked house, Ramagli came up with lines like "If you are bored with parallel walls . . . if you like floors and ceilings that are friendly enough to meet . . . this dive of distinction is for you . . . all doors are 6'-6" wide—no more nicks from baby carriages . . . attached garage—but on payment of \$14,995 we will release it to you."

Ramagli, who has been doing a successful job of home selling in greater Miami for 22 years, reports that he and Rottenberg felt the ad was necessary because Lakeview is in north-west Dade County, where three other builders are putting up splits. "They're tough competition," he said. "And the sad part is that if we don't turn people with this kind of spoofing, we might have to come out with our own split level. We're going to hold out as long as we can, though."

Ramagli said there had been a terrific reaction to the ad among real estate and building men. "My phone rang for a week, people kidding me and asking how it pulled." How did it pull? "Not so good," said Ramagli. "We got to think up something better."

Water v. air conditioning

St. Louis has decided to penalize owners of air conditioners which do not have water-conserving devices. The Missouri Public Service Commission last month approved a \$40 per year per ton surcharge on water bills, effective May 1, 1957. The background: last summer, air conditioners bore part of the blame for sharply increased water use during hot spells. The St. Louis Water Co. said it would have to raise everybody's water bill to pay for more capacity unless water-wasting air conditioners were penalized.

Grassroots financing

Texas lumber dealers have formed their own loan corporation to spur VA and FHA mortgage lending in small towns, and thereby pep up sales of lumber and other materials.

Lumbermen's Investment Corp. was chartered under sponsorship of the Lumbermen's Assn. of Texas, whose 578 members subscribed an original \$500,000 capital. After three months of loan operations, the directors met last month in Ft. Worth and found business prospects "so promising" they approved issuance of another \$500,000 in stock.

Retail lumbermen in small towns (there are 682 in Texas with 5,000 population or less) act as loan representatives for the corporation. Home offices are in Austin. Manager G. L. Francis said the corporation plans to revolve its capital by combining small-town mortgages with loans in larger cities for sale to secondary investors in blocks. Since the plan began, the corporation has received applications for more than 100 VA and FHA Title II loans. Additionally, it has made more than \$100,000 in Title I FHA loans, Francis reported. "We have found the homebuilding market is there in small towns," he said. "All that is necessary is the FHA and VA loans."

(NEWS continued on p. 52)

KINWAL does it Again!



Gracious — THE LAST WORD IN FLORIDA LIVING

"SPLIT-LEVEL" HOMES

If you have 2 heads . . . if you are bored with parallel walls . . .
if you like floors and ceilings that are friendly enough to meet —
if you look at life through merini-colored glasses . . .

THIS DIVE OF DISTINCTION IS FOR YOU !!!

WHERE ELSE WILL YOU FIND OUT-OF-THIS-WORLD FEATURES LIKE THESE!

<ul style="list-style-type: none"> • Finished basements — within easy walking distance • 5 ceiling heights, good for the kids — keeps the parents sane. • Beautiful lawns — not shown on picture — in back of house. Ideal site for swimming pool, since orientation — lot sits up slightly on corner 63'x102' 11.500 sq. ft. One dip to 21,000 sq. ft. water tank (basically waterproofing — small parties under ground tank supplies water to house). • Built to perfect for pool to accommodate 150 people (all your wife's relatives and your mother-in-law). Just think, this great improvement should not cost more than \$40,000 (no road figures). • Four citizens (concrete) will love this location — within commuting distance of State Reform School (no-4). 	<ul style="list-style-type: none"> • Best shopping — 25 cars will tell you in back with exact store. • TV reception very unusual — for additional \$1,375.00 we will build a 5' tower for your TV antenna. (This is the only way you can receive Channels 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 and 17.) • All doors are 6'-6" wide — no more nicks from baby carriages. • Built-in screen — built in shell. • Each house inspired by Duke Goldring. • Attached garage — but on payment of \$14,995 we will release it to you. • Frontless blinds — no chance of getting up with the window shades.
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YOURS FOR ALL CASH (\$159,995)
No Mortgage — No Down Payment — No Credit



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**Good
Housekeeping
Seal**



the window that
won't warp, rot,
rust or swell . . .

EVEN UNDER WATER!

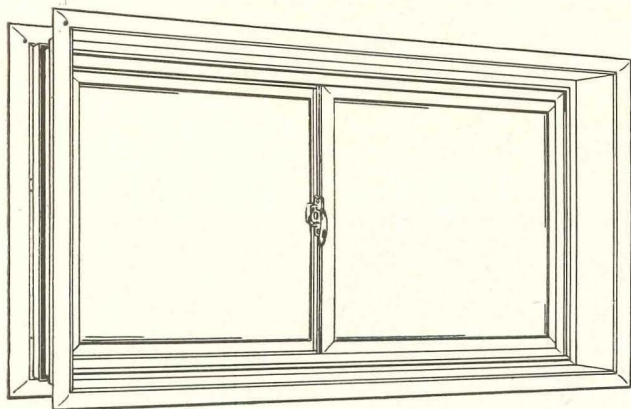
BUILDER APPROVED

for more than 25,000 homes . . .

PER-FIT

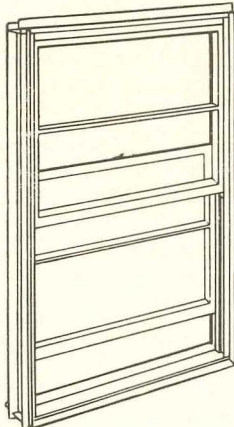
ALUMINUM

wonder windows



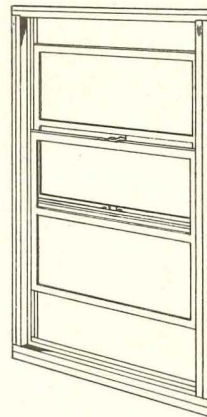
PER-FIT Slider

The wonder window that can be washed like a dish—Women love this advance design window with 21 exclusive features, including removable sash that lifts out for easy cleaning with no sharp edges exposed to injure them.



PER-FIT

The wonder window that sets the standard for window quality—It's the industry's finest conventional type, double hung window, yet it's modestly priced; always operates easily regardless of humidity or weather conditions.



BEST-VENT

The wonder window that was first with fingertip control—This low cost window opens at the top and bottom simultaneously with just a finger—even from the extreme end of the lifting rail—to provide automatic cross ventilation.

ONE OF AMERICA'S LARGEST HOME BUILDERS SAYS,

"We use Per-Fit Slider Windows exclusively for better quality and greater economy in our project building operation."



Sheldon Rose, Vice President, Edward Rose and Sons, prominent Detroit, Michigan builder.

"PER-FIT Aluminum Slider Windows are ideal for the project builder," says Sheldon Rose, nationally known builder. "They're strong and durable enough to take the most rugged handling, and they're really a big consumer sales feature. The removable zinc coverplate for the track protects against dirt, plaster particles and other debris during construction. Moreover with the Per-Fit Slider we experience fewer customer service calls—just one of the many ways we hold down building cost with Per-Fit."

And here's another big economy feature of the Per-Fit Slider. It can be adjusted on the job to fit any standard through-wall thickness. *And it's the only Aluminum Slider that can also give you a beautiful extruded aluminum interior trim (etched & dip lacquered). Eliminates costly returns of plaster, dry wall or wood. There's no window easier to install anywhere.* For complete information and drafting room details on the complete Per-Fit line, write Per-Fit Products Corporation at the address below.



PER-FIT PRODUCTS CORPORATION

1242 EAST 52ND STREET, INDIANAPOLIS 5, INDIANA

HOUSING STATISTICS

Transport trouble in lumber, steel as construction booms

The booming construction industry was putting heavy pressure on materials manufacturers. So far the producers met the demand with few price rises. And shortages were few. But it was certain that in coming months the boom would create strain in some quarters. Items:

► The lumber industry was feeling the first pinch of what promised to become a severe freight car shortage this summer. Ship transport was also crowded and inland mills trucking to shipside were running into dock closures because of the pileup. A serious lack of logs in most Douglas fir producing areas added to the distress, pushed up the price of construction grades by \$1. Plywood continued firm, with orders last month at 98 million sq. ft. and production at 97.3 million.

► Copper went up another 3¢ a pound. At 36¢ a pound (6¢ over what it was earlier this year) there was talk that the metal was in short supply. (More than half of the homes built today use copper in their water systems.) But chances were the shortage had been exaggerated and that scare buying had forced the price up. The extensive strikes that chopped production last year had been settled and production was on the increase. As one expert phrased it: "Everything points to a larger supply for a larger demand."

► Steel broke its upward production progress with a slight drop late in March, but was still astonishingly strong. Weekly output was some 300,000 tons higher than what it was a few months ago. Truck shortages were cropping up in some areas, showing again that transportation could be a problem.

The price of materials had been inching up for many months. But BLS figures showed that the rise during the past year had been only 2.9%. The problem of actual shortages seemed to be centered on gypsum board and rock lath. A new spot check of areas showed that Boston had a "definite shortage" of gypsum products; US Gypsum and National Gypsum had been allocating supplies there since February. In Birmingham, Ala. builders reported it took them 60 days to get delivery of such products. In Kansas City things were tight, but so far supply had been sufficient to keep building going.

Los Angeles and Baltimore expected cement shortages by summer. Big highway programs might also cut down the cement available for building in New York, Illinois and Indiana.

MORTGAGE MARKET QUOTATIONS

(Originations quoted at net cost, secondary market sales quoted with servicing by seller)
As reported to HOUSE & HOME the week ending April 8th

City	FHA 4 1/2's		5% equity or more VA 4 1/2's		No down payment VA 4 1/2's	
	Origina-tions	Second-ary	Origina-tions	Second-ary	Origina-tions	Second-ary
Boston local	par-101	a	par-101	a	par-101	a
Out-of-state	a	99-par	a	98-99	a	95-98
Chicago	96-97	98-99	96-98	98-99	a	a
Denver	98-99	98-99	98-99	98-99	98-99**	98-99**
Detroit	97 1/2-99	98-99	96-98	97-98	95 1/2-96 1/2	96 1/2-97
Houston	99-par	99-par	99-par	99-par	97-98	97-98
Jacksonville†	99-par	99-par	99-par	97-98	97-98††	97-97 1/2††
New York	99-99 1/2	99-99 1/2	99-99 1/2	99-99 1/2	99-par	99
Philadelphia	par	par	par	par	99-par	99-par
San Francisco	par	par	par	par	95-97 1/2	95-97 1/2
Washington D.C.	par	99-par	99-par	98-par	98-99	97-99*

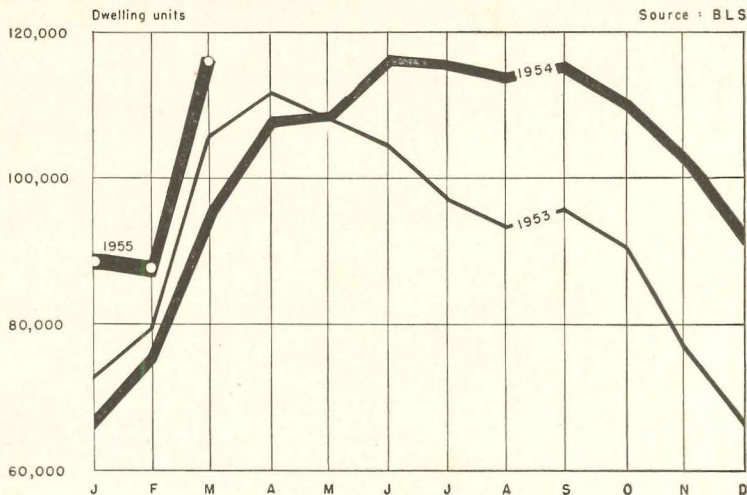
* No market.
* Typical range; bottom prices slightly lower.
** No great demand

† Probable prices throughout Florida.
†† Without closing costs in cash.

SOURCES: Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Maurice A. Pollak, vice pres. & secy., Draper & Kramer Inc.; Denver, C. A. Bacon, vice pres., Mortgage Investments Co.; Detroit, Robert H. Pease, pres., Detroit Mortgage & Realty Co.; Houston, Donald S. McGregor,

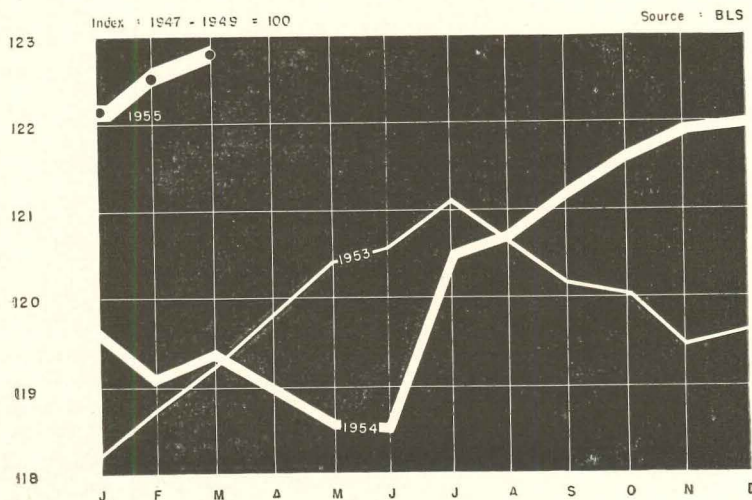
exec. vice pres., T. J. Bettes Co.; Jacksonville, John D. Yates, vice pres., Stockton, Whatley, Davin & Co.; New York, John Halperin, pres., J. Halperin & Co.; Philadelphia, Robert S. Irving, exec. vice pres., W. A. Clarke Mortgage Co.; San Francisco, William A. Marcus, senior vice pres., American Trust Co.; Washington, George W. De Franceaux, pres., Frederick W. Berens, Inc.

NONFARM HOUSING STARTS



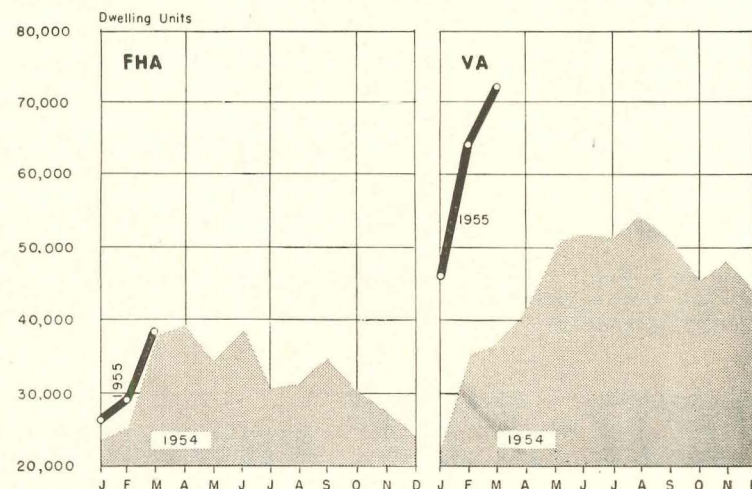
Nonfarm housebuilding boomed to 117,000 starts in March. Private starts reached 116,100, highest March on record for private housing. The adjusted annual rate of private homebuilding based on March climbed to a whopping 1,407,000, reversing a three-month decline and providing fresh fuel for critics who say the nation is building too much housing.

BUILDING MATERIALS PRICES



BLS wholesale index of building materials prices rose only 0.3 points in March to 122.8. Three quarters of the small increase came in plumbers' brass goods, reacting to recent copper price hikes that one pundit called "inflation at the grass roots."

FHA AND VA APPLICATIONS



VA appraisal requests climbed from 64,192 in February to 71,939 in March. FHA new applications rose from 28,586 dwelling units in February to 36,679 in March, but FHA statisticians said the gain actually represented a decline in the seasonally adjusted annual rate of applications.

(NEWS continued on p. 52B)



brick and tile offer you flexibility— many ways to build-in sales appeal!

When you build homes with brick and tile, you have the advantage of flexibility—in planning, construction and sales appeal.

You have a wide choice of units and systems of building. It's easy to select the type of clay masonry wall that fits your needs exactly.

And certainly no other comparable materials offer you such a range of colors and textures, or so many opportunities to give your home the touch of individuality that boosts sales.

Choose your clay masonry well—build soundly—and cash in on the public's known preference for brick homes!

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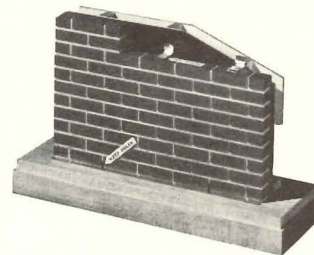
Structural Clay Products Institute

1520 18th Street, N. W., Washington 6, D. C.

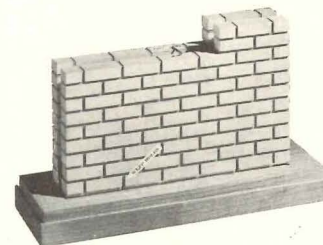


*Reg. T.M. SCPRF, Pat. Pending

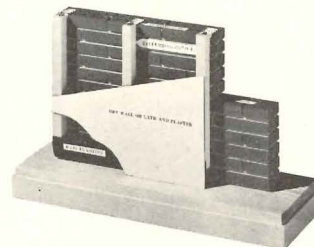
*See these scale-model sales aids
at your dealer's.*



BRICK VENEER WALL—Provides brick's extra protection and beauty at economical cost.

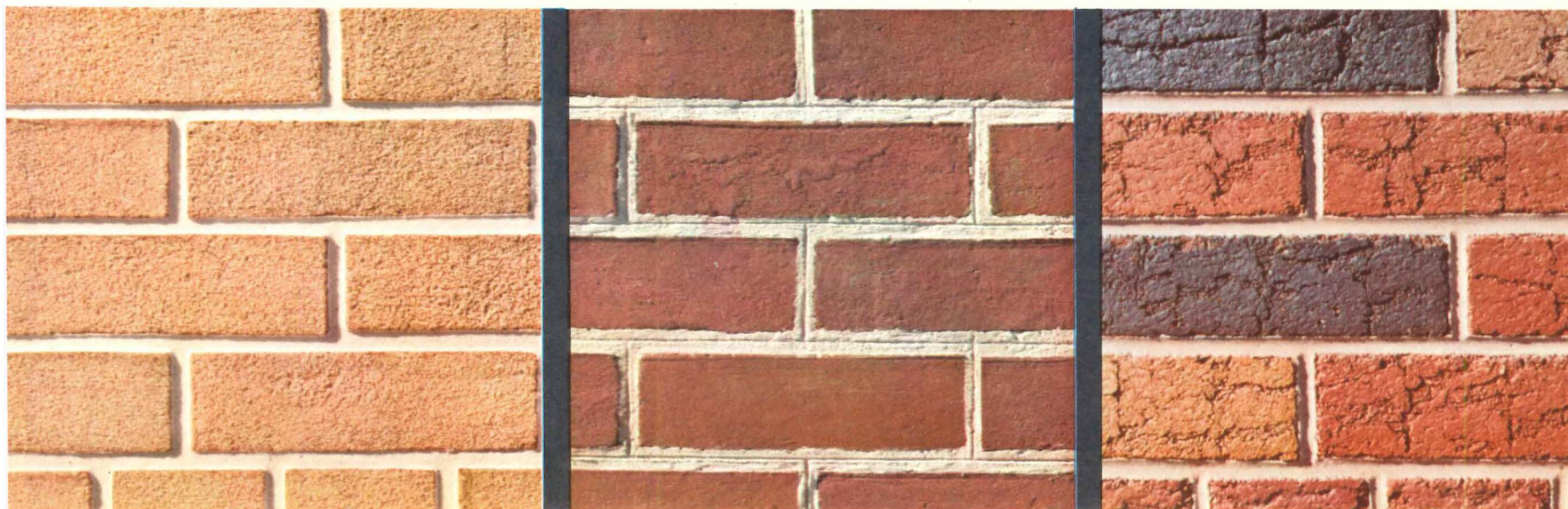


BRICK CAVITY WALL—Makes beautiful brick interiors possible with no sacrifice in weather protection. May be fully insulated.




SINGLE UNIT WALL—Among the new, time and labor-saving thru-the-wall units are "SCR brick®," "SCR brick—type SM*" and various hollow units.

The beauty and variety of brick and tile make home sales easier



PEOPLE: Western lumbermen pick youngest president; Chicago election may imperil job of Slum-Fighter Smykal

N. B. (Nat) Giustina, president of the Giustina Brothers Lumber Co. in Dexter, Ore. became the youngest president of the West Coast Lumbermen's Assn. in its history. *Photo-Art*



Giustina is 36, holds a degree in mechanical engineering from Oregon State College and doubles in brass as director of a half dozen industry trade groups and as an active worker in civic activities in his area. Delegates to the WCLA convention in Portland heard **Leo Bordine**, executive vice president of the National Lumber Manufacturers Assn., tell them that "spending by the woods industry in sales promotion is peanuts compared even with some single companies in competing industries." Outgoing President **G. E. (Fred) Karlen** agreed: "We're spending pitifully little on sales promotion in this competitive age."

GIUSTINA

George Howe, 68, FAIA, one of the half-dozen most influential US architects of the century, died April 16 in Philadelphia. His importance lay in the fact that he began his practice (in 1913) as a brilliant, Beaux Arts-educated traditionalist and that he ended it as a leading American modernist. Throughout his career he remained one of American architecture's most urbane, scholarly, witty and charming critics and contributors. His buildings, from the lovely traditional houses outside Philadelphia to the Philadelphia Saving Fund Society skyscraper and the new *Bulletin* building now nearing completion, reflect the best in US architectural development of the past 40 years. His work as an administrator and educator—he was a former supervising architect for the US government, a former chairman of the department of architecture at Yale, and a former architect-in-residence at the American Academy in Rome—helped to change the direction of American architecture. He died after a brief illness which had kept him from flying to Turkey last month to help start a new school of architecture at Ankara.



HOWE

OTHER DEATHS: **Edward K. Davis**, 75, first president of Aluminium, Ltd., of Montreal, March 9 in Marstons Mills, Mass.; **Christian G. Norman**, 87, chairman emeritus of the Building Trades Employers' Assn. of New York City, March 16 in New York; **Daniel W. Tracy**, 68, president emeritus of the electrical workers union and member of the AFL executive council, March 22 in Washington, D. C.; **Elmore I. MacPhie**, 66, president of Atlas Plywood Corp., March 22 in Newton, Mass.; **Raymond A. Wetzler**, 66, chairman of the board of the Whitehall Cement Manufacturing Co., March 26 in New York; **Alexander J. Cleland**, 69, first vice president of the AFL Bricklayers' International Union, April 2 in Chevy Chase, Md.; **Robert W. Heard**, 39, managing di-

rector of the Home Builders Assn. of Greater Boston and member of its staff for eight years, April 7 in Boston.

A month after the *Yale Daily News* reported dissatisfaction in the university's architecture school with grading methods and curriculum, Chairman **Paul Schweikher** announced four changes. But he insisted the changes, which seemed to meet at least four of the protests voiced by the students, were "routine" and had not stemmed from the minor revolt.

The changes: return to the open jury system, giving a student a chance to defend his project before a jury; establishment of a grading committee to take the place of grading by a single instructor, as formerly; midterm grades to be issued in addition to semester grades; more instructors and visiting critics—two men will be assigned to assist in first year work and one each for second and third years.

"I expect to be making changes for as long as I am department chairman," said Schweikher. "I have just begun to make them. Some of them seem to please the students, but that is only incidental. I want changes that are both instructive and constructive." A report from the college accrediting board on the architecture school, which has 127 students, is due in a few weeks.

The responsibility for redeveloping and rehabilitating Chicago's worn-out areas passed last month from **Martin H. Kennelly** to the city's new mayor, **Richard J. Daley**, a genial and chubby politician who rolled into office at the wheel of a smooth-running Democratic machine.

Both Daley and his Republican-Fusionist opponent, **Robert E. Merriam**, had endorsed the anti-slum program begun by Kennelly, but some changes were almost certain to follow Daley's triumph.

Among the most gleeful Daley supporters were the heads of Chicago's AFL building trades, who had broken openly with Mayor Kennelly over his reorganization of the city building department, which had been fumbling the vital job of slum inspections. Under Kennelly's acting commissioner, Homebuilder **Richard Smykal**, the city's building inspectors were given broadened functions that occasionally disrupted the strict craft lines Chicago's inspectional services had always religiously observed in the past. This, added to Smykal's determination to concentrate on the ugly, unpleasant task of inspecting and prosecuting slum violators, had produced a state of siege between Smykal and the labor bosses.



SMYKAL

With the election of Daley, who had militant labor support, Smykal was wearing an uneasy scalp. Increasing the likelihood of Smykal being one of the first casualties in Kennelly's old cabinet is the fact that he is the first nonarchitect to fill the city building commissioner's office. While the AIA

cooperated with Smykal and did not actively oppose his continuing as an acting building commissioner, the smaller, rival Illinois Society of Architects did. (The Illinois Society is active primarily in lobbying.)

This does not mean that Smykal is necessarily on his way out as one of the main figures in the Chicago redevelopment and rehabilitation picture. He has a long friendship with Daley, who was director of finance in Gov. Stevenson's cabinet while Smykal was reorganizing Stevenson's department of architecture and buildings. Following his election, Daley praised the job Smykal was doing in the building department and indicated that he hoped the reorganization program would continue—although not necessarily under Smykal.

A likely spot for the capable Smykal is the job of community conservation board chairman. This would put him in charge of developing and administering the new program of comprehensive neighborhood redevelopment. The job is now being held temporarily by **James C. Downs Jr.**, who took it over for "housekeeping" after the resignation of the board's first chairman, C. A. McElvain.



DOWNS

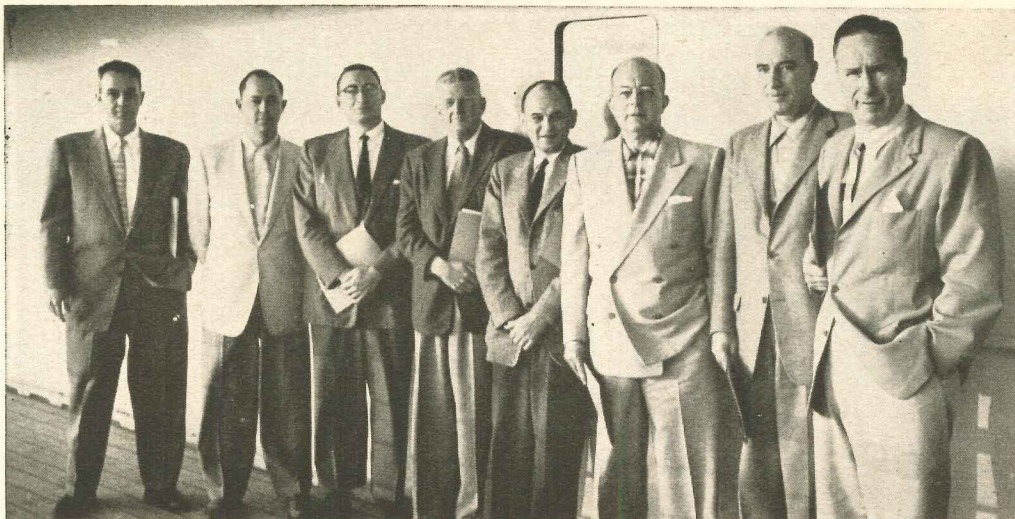
Downs has indicated that he wants to give up the conservation job and also his advisory position as the city's housing and redevelopment coordinator. But he said he has agreed to remain until such time as Daley no longer needs him. Knowledgeable Chicagoans dismiss this as postelection double talk. They argue that Downs is ambitious to become the Robert Moses of the Chicago redevelopment and that under Kennelly he had almost reached that position.

Certainly, Downs was the most important man behind Mayor Kennelly during the last 18 months of his term. It is possible that Downs will continue in some such important advisory relationship with Mayor Daley. Unlike Kennelly, who refused to support Daley after Daley defeated him in the primary, Downs came out publicly for the machine candidate. Downs has experience, savvy, and community standing that would be valuable to Daley. Several things can be predicted:

1. Daley will continue the urban redevelopment program and the stepped-up building enforcement program. But he probably will move much more slowly, if at all, at loosening up labor's rigid grip over city hall.
2. Downs will continue to be an important figure in the program.
3. The effectiveness of the building department reorganization will depend upon Daley's choice as Smykal's successor. Whoever this is, it is a safe bet it will be someone approved by organized labor. Yet Smykal has found that organized labor itself is one of the most critical problems of the department.
4. The city's attitude toward public housing will be unchanged.
5. Negro politicians will expect some sort of payoff for supporting Daley, but Daley will not be in a position to handle the problem of Negro housing any differently than Kennelly did.

Curt Mack, who became president of the **S. L. Hammerman Organization, Inc.** in Baltimore a year ago after 10 years as chief underwriter for

(continued on p. 58)



PHMI OFFICERS and board of directors: (l to r) President Peter S. Knox Jr., Knox Corp.; Vice President George Price, National Homes; Board Members Charles F. Travers, Richmond Homes; Hart Anderson, Page & Hill Homes; Frank Baldus, Admiral Homes; H. H. Thompson, Engineered Buildings (Canada) Ltd.; Horace Durston, American Houses, standing in for John C. Taylor who did not attend; William B. F. Hall, General Industries. Not present: Charles Frye, Metropolitan Homes; Ed Hwass, P&H Homes; Walter H. Ahrens.

Prefabbers push east

At least five firms are planning to build new plants along Atlantic seaboard. Some sites are picked, but all remain secret—for the time being

Prefabricators have decided their biggest untapped market potential lies on the eastern seaboard.

At least five companies have plans underway to build new plants there, HOUSE & HOME learned last month.

Some sites are almost definite. Most are still under consideration. Several firms expect to locate in eastern Pennsylvania, strategically athwart the nation's biggest urban complex which stretches from Boston to Norfolk, Va.

So far, details of expansion plans remain closely-guarded trade secrets of each firm. Most prefabrication plants now cluster in Ohio, Indiana and Illinois. Only 20 of more than 100 full-fledged prefab plants lie as far east as western Pennsylvania.

Receptive market. The new trend promises to become one of the most significant shifts since the inception of prefab manufacturing. It turned up in interviews with members of the Prefabricated Home Manufacturers' Institute as they sailed to and from Bermuda last month for their five-day 12th annual meeting.

Why the sudden expansion eastward? One potent reason appeared to be that public acceptance of prefabrication is swelling rapidly in once conservative areas. One prefabber reported he had more builder inquiries from a national advertisement from New Jersey than any other state.

Prefab acceptance is growing on the Pacific Coast too. Said outgoing PHMI president John J. O'Brien: "There are at least ten active prefabbers there, indicating to me that this area is now capitulating . . ." Another symptom of prefab prospects was cited by Modern Homes' George

Lytle: "Interest by big Eastern capital indicates prefabrication is well on its way."

Amid such concrete signs of prosperity, the familiar forecasts for industry growth sounded more convincing than ever. Gen. O'Brien* predicted prefabbers will be getting 40% of the US housing market in five years. They now have 8% of it.

Some conventioning prefabbers complained building materials makers are unaware of prefab's growing potential as an outlet. Cried one irate prefabber:

"Recently we lost our preferential discount on sheathing which, in effect, put us back to the level of the builder."

Shake, rattle & roll. Between frequently postponed sessions (at one time, a good third of the participants or their wives were below decks and well under the stormy weather), the prefabbers managed to:

▶ Elect as their new president Peter S. Knox

* O'Brien, former president of US Steel Homes, announced last month that he has joined the Leo G. McLaughlin Co. of Pasadena, Calif. The firm plans commercial, industrial and residential developments around Los Angeles.

Jr., president of Knox Corp., Thomson, Ga. (see below).

▶ Elect three new directors to their nine-man board: Ed Hwass, general manager of Harnischfeger's P&H Homes division, Port Washington, Wis.; Charles Frye of Metropolitan Homes, Springfield, O.; Charles Travers, president of Richmond Homes, Inc., Richmond, Ind.

▶ Hear a panel of mortgage experts predict that there would be no slump in the mortgage market this year but that prices on money would, if anything, go a little higher. Panelist Norman Strunk, executive vice president of the US Savings & Loan League, also asked PHMI support for up-coming White House-sponsored legislation to permit federal savings and loans to use 10% of their assets in lending up to 50% of the cost of developing land.

Measure of maturity. Talk of acceptance corporations and why or how to run them was a chief concern for many prefabbers. General Industries' William B. F. Hall, who has one, told half a dozen who were contemplating setting up their own corporations: "They allow you to put the heat on or get speed once you have commitments but let no one think he won't have to get out and hustle mortgage money once he has an acceptance corporation." Among prefabbers who have such organizations already are Admiral, US Steel Homes, National, P&H, Inland.

PHMI's new chief hits design of components

PHMI's new president, Peter S. Knox Jr., 44-year-old Georgia-born president of Knox Corp., Thomson, Ga., is an affable Southerner with a droll sense of humor and gift for off-the-cuff speeches.

"Peculiar things strike me sometimes," Knox remarked last month, "and when struck, I usually speak." Some of the things that strike him about prefabrication:

"Unfortunately, the ordinary builder and many prefabricators only build a hull to hold the mechanical things manufacturers

H&H staff



KNOX

produce one that will fit a prefabricated unit. Auto manufacturers design air cleaners for their particular automobiles and get someone to take on the manufacturing. There is too much waste in the mechanical manufactures for a house. I've counted 26 finished surfaces in the wet wall between kitchen and bath; functionally there should be only two.

"Prefabricators are beginning to produce a finished product. We must break this down to its essential component elements. We can present a united front to producers

continued on p. 66

With this division of space...

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TOUCH OF GLAMOR**

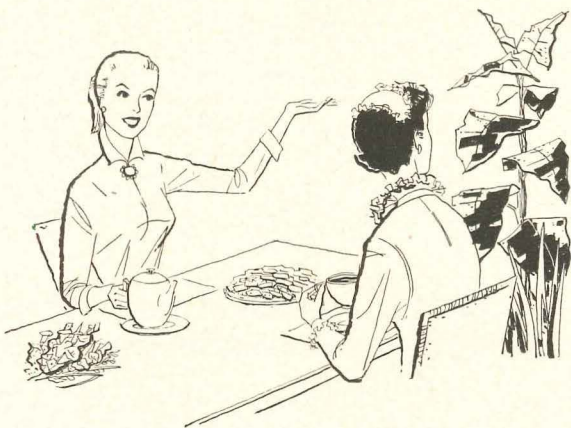


Photo courtesy of LIVING for Young Homemakers.

This partition of Blue Ridge *Patterned Glass* divides the space, but shares the light. And it adds sparkling beauty to rooms on both sides. Expensive? No, it just looks it.

This is the gem-like Doublex pattern—one of the many Blue Ridge patterns. You can choose from linear, checkered or over-all designs. You can use plain, textured or *Satinol** finish. The wide range of lovely patterns lets you use a uniform panel size, with similar framing, in many houses, yet gives each a distinctive treatment. Light-giving decorative panels of Blue Ridge Glass are wonderful for remodeling, too.

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TALK-A-RADIO SELLS HOMES!

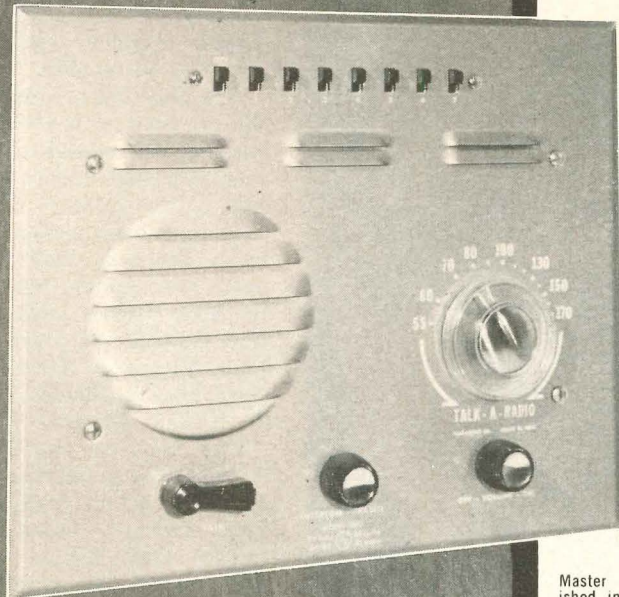
AMERICA'S FAVORITE MUSIC-INTERCOM SYSTEM

"puts a voice" in your homes . . .

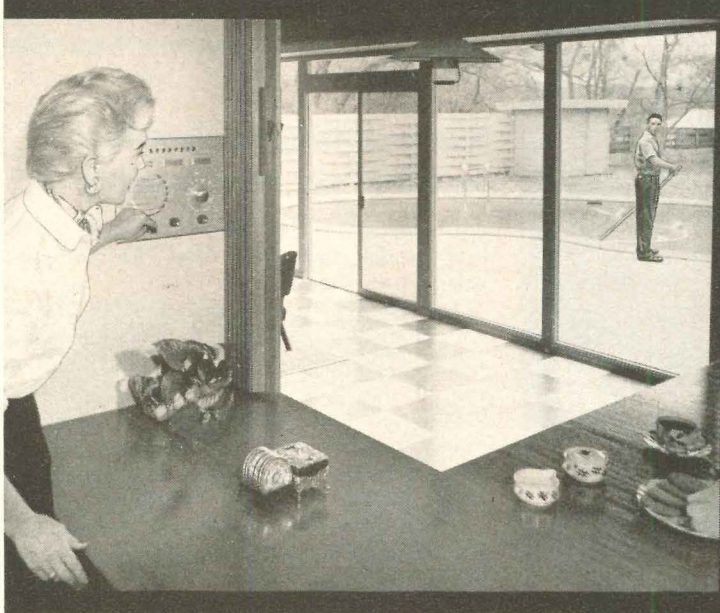
Talk and listen to any room in the house . . . delightful music, all day long . . . automatic "baby-sitter" . . . answers the door without leaving the kitchen . . . that's what they're saying about TALK-A-RADIO.

This low-cost installation adds a tremendous "plus" value to homes of all price ranges! Convenience and safety are the keynotes . . . give your homes this high quality radio-intercom, and watch sales skyrocket!

COMPLETE EQUIPMENT FOR SIX ROOMS OF MUSIC AND INTER-COMMUNICATION . . .



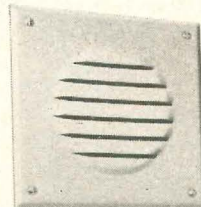
Master unit finished in gold or copper metallic, and flush mounted.



CONVENIENCE



TALK-A-RADIO "listens" for baby in the nursery . . . becomes an "automatic baby-sitter"



Five room speakers included . . . finished in crinkle grey color—may be easily repainted to match room decor.

SAFETY



TALK-A-RADIO is the modern "safe" way to answer the door . . . from the kitchen or den, or from wherever the master control unit is installed.

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TALK-A-RADIO plays music or radio broadcasts to any or all speaker installations . . . the patio, bedroom, bath, living room, etc.

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easily installed! Just place master unit between studs in any 4" wall. Room speakers are placed in walls, near ceiling . . . all flush mounted.

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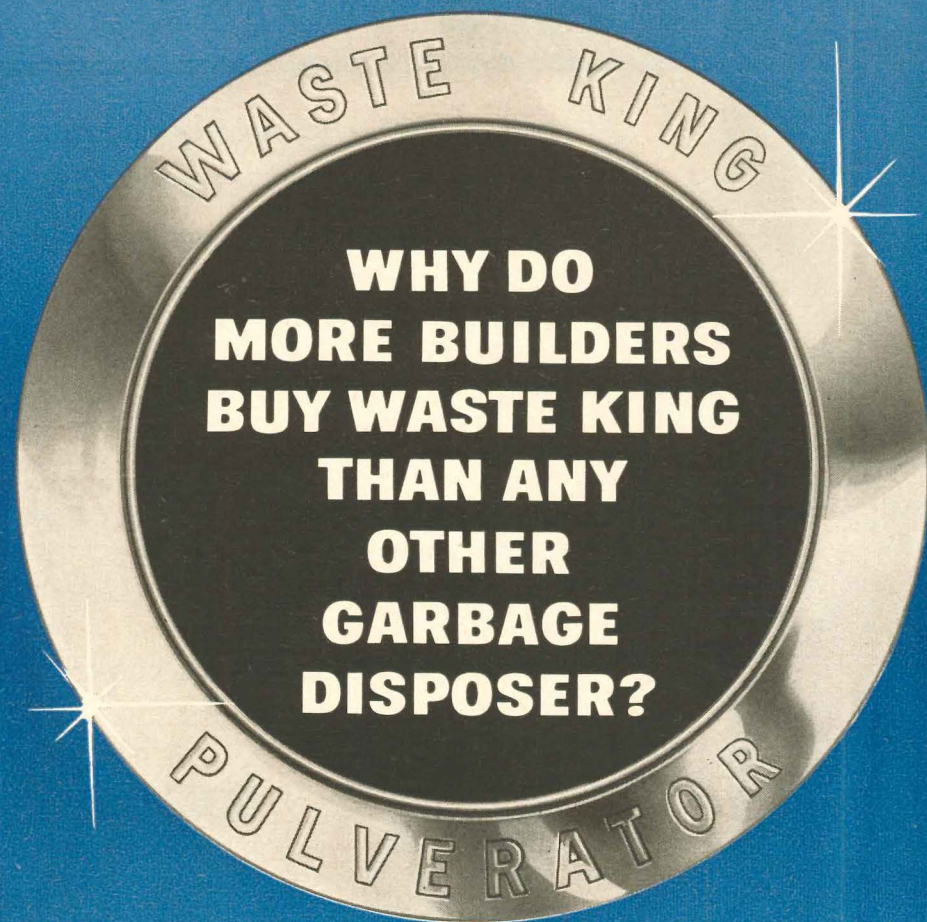
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for only **99.50** Builder's Price

INCLUDES MASTER CONTROL UNIT AND FIVE ROOM SPEAKERS, AND NECESSARY INSTALLATION MATERIALS.

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2. Waste King is now a household word that means greater convenience. Saves time, steps, and work by eliminating garbage automatically. It's your best new saleable feature!
3. Waste King features exclusive Lifetime Grind Control for clogproof, longer service and exclusive Super "Hush-Cushions" for smoother, quieter, operation!
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"The Eyes Buy the Visible Features"



America's Finest Garbage Disposer

A Product by GIVEN Manufacturing Co., Los Angeles

who will produce for us—if National Homes, US Steel Homes and about 20 more of us who constitute the bulk of the industry can get together."

Knox's plan as PHMI president: "To work toward more effective cooperation between component manufacturers and prefabbers. He has no illusion about how long that will take, points out that it was 20 years before he and a brother in the lumber-milling business understood each other's problems thoroughly.

The four Knox brothers have understood the problems of lumber, housing and metal-working well enough to amass a sizable fortune. The Knox family has been in the wholesale lumber business 57 years. During the war, they built trailer bodies, farm equipment, bearings, shell cases and hubcaps; today they operate lumber mills as well as the Knox Homes prefabricated house plant. And PHMI's new chief is also president of Knox-Warrenton Corp., manufacturers of metal kitchen cabinets, and vice president of the Bank of Thomson.

Pete Knox got into the building business in 1932 after graduating from Davidson College. He and his brothers gradually moved from general contracting to precutting (about 4,000 houses in south and east Georgia), by 1946 were in the prefabricated house business "with a host of others." Knox figures there are almost 10,000 Knox Homes in the South today. Principal difference between his company and others: he and his family-owned companies control lumber manufacturing enough to provide a house from "tree to key."

Remodeling contractors warned on overpricing

FHA has warned the nation's remodeling contractors they had better stop "flagrant overpricing" of some jobs.

The warning came from Leland C. McCallum, chief of FHA's Title I field supervision section. He spoke to the 13th annual convention of NERSICA, Inc. (Natl. Established Roofing, Siding & Insulating Contractors Assn.) in Chicago. But a lot of his message struck industry men as aimed at building materials dealers, too. Said McCallum:

"There has been a material decrease in dealer abuses in the Title I program in recent months [but] one major problem continues to give us trouble: flagrant overpricing of certain improvement jobs, usually arising from 'par selling.*'"

'Par selling' decried. McCallum denied that FHA had any plans to get into price control to crack down on sharp practices. But he urged dealers to set both minimum and maximum prices to prevent gouging of "gullible" customers. Said McCallum: "We recognize the need for some degree of latitude between the two extremes, but we think it is reasonable to expect that the dealer will set a ceiling which his salesmen will not be permitted to

continued on p. 76

* As defined by McCallum: "The practice by a dealer or contractor of quoting a minimum price to a salesman [usually cost per square in connection with roofing and siding jobs] and then permitting the salesman to sell each job for the highest price obtainable."



*Beautiful enough for custom-built homes
yet priced for the low-cost home*

Exclusive Kentile Corktone is available in 9" x 9" tiles of 1/8" thickness in the four shades shown on the opposite page. Its luxurious look of real cork texture and true cork colors give you complete freedom of design in random, checkerboard or an uninterrupted expanse of solid color.

Use it on grade. Corktone is ideal for residential or commercial installations. Use it as the perfect answer for bedroom and livingroom floors. Call your Kentile, Inc. Flooring Contractor now and see this dramatically new asphalt tile development.

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CORKTONE
TRADE MARK

KENTILE, INC., 58 SECOND AVE., B'KLYN 15, N. Y. • 350 FIFTH AVE., N. Y. 1 • 705 ARCHITECTS BLDG., 17TH & SANSON STS., PHILA. 3, PA. • 1211 NBC BLDG., CLEVELAND 14, OHIO 900 PEACHTREE ST., N. E., ATLANTA 5, GA. • 1016 CENTRAL ST., KANSAS CITY 5, MO. • 4532 SO. KOLIN AVE., CHICAGO 32, ILL. • 4501 SANTA FE AVE., LOS ANGELES 58, CALIF.

NEWS

(continued from p. 66)

pierce." McCallum called the "par selling" practice "vicious in the extreme when put into the hands of fast operators." He warned: "FHA is insistent it not be used in connection with . . . Title I."

The NERSICA group took no immediate action on the FHA plea, but it went strongly on record against another form of home repair abuse—"bait advertising." The home improvement men urged creation of state trade commissions to "protect the buying public as well as legitimate businessmen"—much as the Federal Trade Commission polices interstate business.

President E. F. Williams of Syracuse, N.Y. said NERSICA does not think district or state attorneys can cope with the bait advertising problem because where they have brought charges "their concern has not been a continuing one, and therefore has not proved a long-range remedy."

Managing Director C. N. Nichols said that "the bait advertising menace is growing by leaps and bounds." Recounting NERSICA efforts to help Better Business Bureaus and other groups alert the public to the problem, Nichols said: "We have even gone so far as to hire Pinkerton detectives to obtain evidence against shady operators, which was turned over to the attorney general of New York."

The meeting attracted a crowd of some 7,000 home improvement men (some 800 of them NERSICA members). For four days, they inspected 191 exhibits of more than 2,500 individual items—the latest in metal windows, awnings, roofing and other repair products—in the Sherman Hotel.

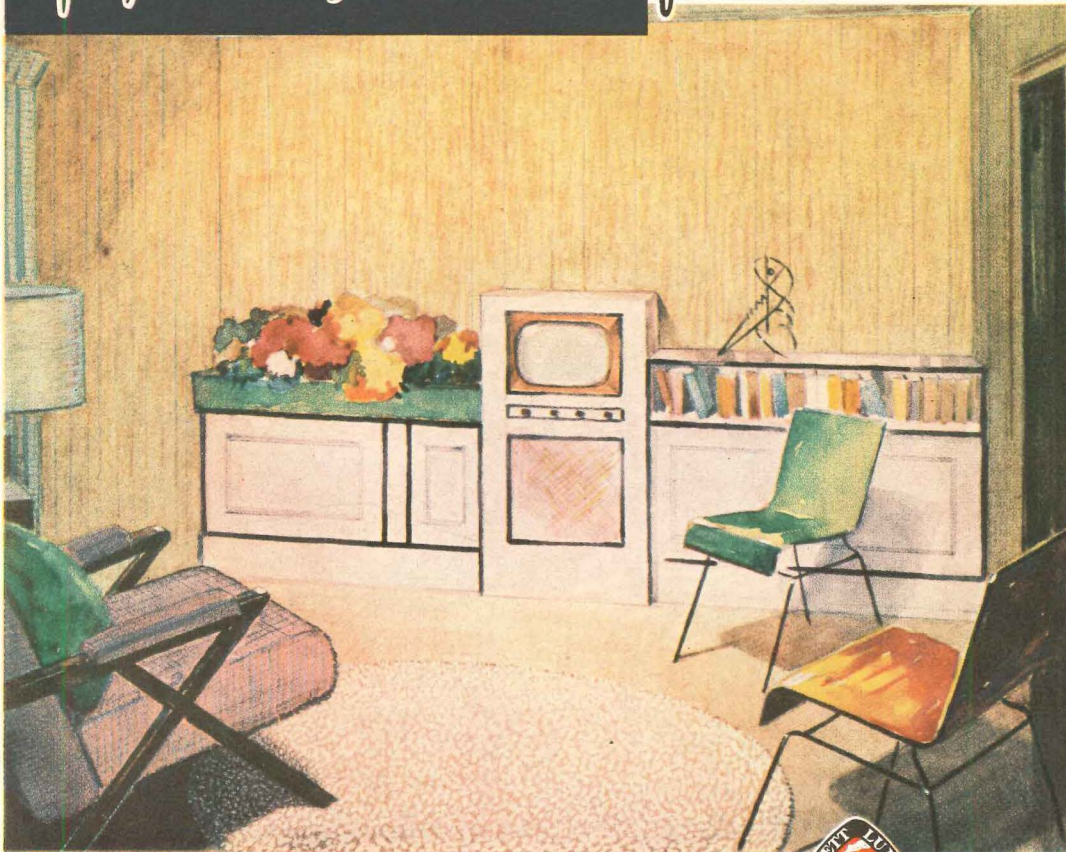
Started with NRA. NERSICA traces its lineage back to 1934 when President Williams and 12 other contractors met in Washington to draft an NRA fair play code for their business. After NRA was declared unconstitutional, the loose organization fell apart, except for a few operators in New England. In 1942, these New England businessmen hired Nichols, who was once with the New York City convention bureau, and formed the New England Roofing, Siding and Insulating Assn. Four years ago, with membership spreading into other regions, NERSICA shucked the New England title but kept the initials. Today, the organization claims nationwide membership. It has some 80 members in the Chicago area.

President Williams, who was re-elected at the close of the convention, has set his sights on diligent membership expansion for the next year. Even more important, NERSICA will work to restore the good name of the home improvement business after the mud spattering it took during the FHA investigation. Williams thinks the best bet for policing the business against fly-by-night operators is careful screening of NERSICA members. Local councils require that any applicant have been in business at least 12 months. Before an applicant is admitted, his name is published and any NERSICA member in the nation can object.

The association charges \$40 a year national dues; local groups up this from \$5 to \$25. Eighty-five per cent of its members are classed as "small" operators who do no more than \$75,000 worth of business annually. NERSICA itself runs on an annual budget of about \$75,000, said Williams.

(NEWS continued on p. 78)

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Crossett Pine Paneling
for just the right touch to the fun-room . . .



Constant betterment



through research.

Available from your local suppliers in a variety of patterns, together with complementary Arkansas Soft Pine trim, finish and mouldings for complete installation. For data and information, address:

CROSSETT LUMBER COMPANY

A Division of The Crossett Company, Crossett, Arkansas

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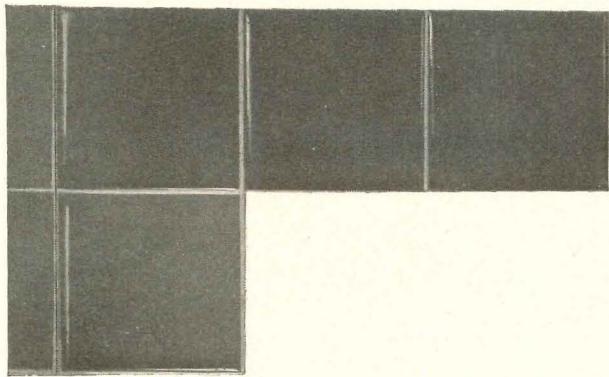


INTERIOR TRIM



CERAMIC TILE

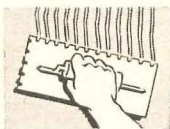
Set with Adhesives Cuts Costs



Modern adhesive methods for installing ceramic tile enable builders to give more tile appeal at lower cost. A big factor has been the wide and growing use of dry-wall construction. Dry-wall makes an ideal setting surface for adhesive installations. Remodeling jobs go faster also because tile can be set on many existing surfaces. Before building your next home, it will pay you to ask your ceramic tile contractor about adhesives.

Buyers—especially women—recognize that ceramic tile means more convenience and less housework. That's why ceramic tile—attractively applied on key areas in the bathroom and kitchen—will help clinch your home sale faster!

How Adhesive Installations Cut Your Tiling Costs



◀ Mastic bed on dry-wall cuts down preparation time and costs.

▶ Grouting of tile joints is quick and easy.



◀ Tiles are set quickly and easily on mastic bed.

▶ Job clean-up time is held to minimum.



Be sure adhesive manufacturer's setting instructions are followed. Look for seal of approval on adhesive.

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CERAMIC

tile

OPINIONS

These intellects shed the following light on matters of moment to housing:

Union Photography



Rep. **Abraham J. Multer** (D, N.Y.) during hearings before the House banking committee:

"If there were windfalls, the Congress, not the agency [FHA] was responsible for it—for writing the law under which the windfalls were possible, and I think we even went so far as to tell the builders how they could do it. Now, with the tax court having approved the capital gains under these windfalls, I think something ought to be done to straighten out the public mind on this subject—that there was nothing wrong either so far as the agency is concerned or the builders.

"I am not talking about the few builders who actually did something wrong, cheated on the specifications, or something like that. . . . You will find those people in every industry. I don't think the building industry should be condemned on account of those few bad actors."



HHF Administrator **Albert M. Cole**, in talk on urban renewal in Denver:

"A typical substandard block [in Denver], including its commercial shops, returns only \$1,300 a year in taxes. With no commercial establishments and fewer homes, a small dwelling section in East Denver pays double that amount—and a well-to-do section pays four times that amount. Who is being robbed? The poor of their rights as Americans? Or you as taxpayers supporting a cesspool you do not want?"



John C. Williamson, secretary-counsel of the Realtors' Washington Committee:

"There is little question but that public housers will try to take advantage of the shift in control of Congress to revive the public housing program to at least the recommendations of President Eisenhower for a four-year program of 35,000 new units a year. Public housing will become a political device with the housing itself taking second place to attempts at embarrassment of the minority party for its reluctance to support the President's public housing program. While this might put some strain on the conservative coalition which has practically terminated public housing this year, it is unlikely that this political housing experiment will be revived. Public housing is, therefore, assured of a prominent spot in the 1956 campaign."

What home buyers want

Parade of Homes visitors in Wichita, Kan. tell builders: 'give us more space and let us fix it up ourselves later'

"Give us as much square footage as possible for our money and let us live in it and improve it."

Home buyers in Wichita, Kan. have given their homebuilders that advice and the builders plan to act on it at their next Parade of Homes show in September.

Last fall, the Wichita Assn. of Home Builders handed out questionnaires to many Wichitans who visited the 15 Parade of Homes houses, asking what the visitors thought of all they saw. One house was a joint project of the association, embodying many features new to home buyers in the city (Nov. issue). Nearly all the houses emphasized built-ins, air conditioning and other new trends.

Boost for conditioning. The association has just analyzed 600 of the returned questionnaires. Builders in other cities should find the results worth study.

Air conditioning produced intriguing figures. Precisely 81% said year-round air conditioning would be worth \$800 more. Exactly 81% said their present homes were not air conditioned.

Two-thirds wanted three bedrooms, 21% wanted four bedrooms and only one in eight wanted only two bedrooms. Nearly two out of three said they would pay 10% more for a basement. Slightly more than half would pay 8% more for brick veneer. Of the respondents, 85% preferred wood floors to concrete slab; 86% preferred natural finish to painted wood-work.

Built-in garbage disposers were favored by 92%, while only 62% wanted a built-in stove, 34% a built-in refrigerator.

Here are the detailed findings:

Do you prefer concrete slabs or wood floors?
Wood, 85%

Would a basement be worth an additional 10%?
YES, 63%

Would a brick veneer house be worth 8% more?
YES, 55%

What flooring materials do you prefer for:

	KITCHEN	LIVING ROOM	BATH-ROOMS	BED-ROOMS
Vinyl tile . . .	37%	0%	51%	3%
Asphalt	14	0	5	0
Linoleum . . .	13	0	0	0
Rubber tile..	4	0	6	0
Cork	4	2	2	0
Hardwood ..	0	24	0	50
Carpet	0	75	0	33
Ceramic tile.	0	0	21	0
Quarry tile..	0	0	2	0

Would year-round air conditioning be worth \$800 more?
YES, 81%

Is your present house air conditioned?

No, 81%

Would a ceramic tile bath be worth \$300 more?

YES, 56%

What bath arrangements do you prefer?

Compartmentalized or 1½ baths. 46%
Two baths 44
One bath 10

What type of drainboard materials?

Formica 73%
Ceramic tile 24
Linoleum 10

What appliances would you want built in?

Garbage disposal. 92%	Washer-drier . . . 11%
Dishwasher 63	Television 5
Stove 62	Radio 17
Refrigerator 34	Freezer 3

What features are most important to you—rate from 0 to 10?

	average
Bath and a half or more.	8.1
Year-round air conditioning	8.38
Location of house in city.	6.49
Two-car garage	6.0
Entrance hall	5.5
Separate dining room	5.14
Outdoor living area	5.1
Wood-burning fireplace	5.0

If you plan to build a house in the foreseeable future, what price class is it likely to be in?

\$ 8-10,000 5%	\$15-20,000 28%
10-12,000 18%	over 20,000 9%
12-15,000 36%	

How many bedrooms do you want?

TWO, 13%; THREE, 66%; FOUR, 21%

What sort of living facilities do you want?

Recreation room	44%
Family room (with kitchen)	36
Larger formal living room	15
Basement or other	28

Do you prefer woodwork painted or finished natural?

NATURAL, 86%

Would you rather the contractor put in the lawn and shrubs at approximately \$200 or prefer to put them in yourself?

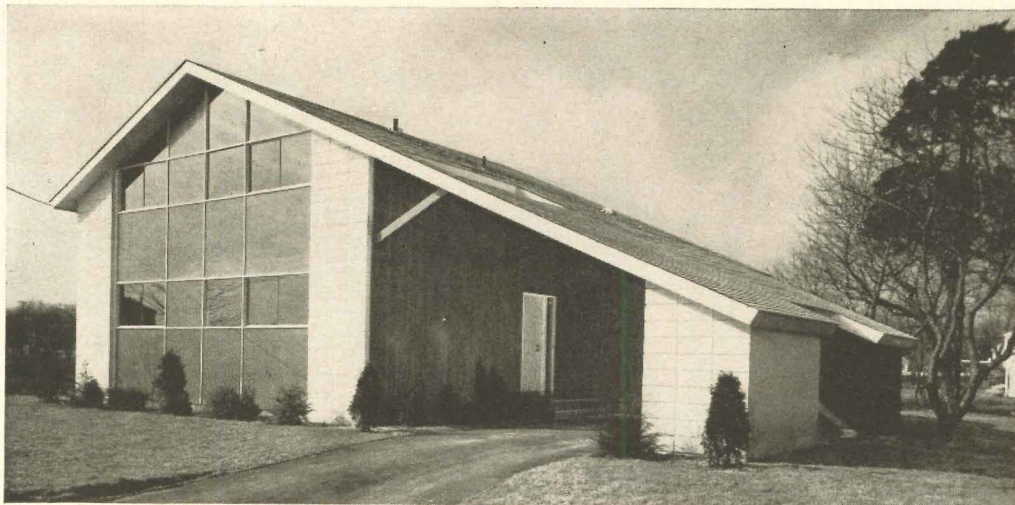
SELF, 58%

Would you prefer paved street in front of your house at added cost of about \$12 a month for 10 years, or sanded streets with grass gutters?

GRASS CUTTERS, 71%

Would availability of public transportation within walking distance influence your purchase of a house?

YES, 51%



Max Heine

TWO-STORY HOME ON LONG ISLAND FOR \$8.60 SQ. FT.

BUILDERS AT WORK:

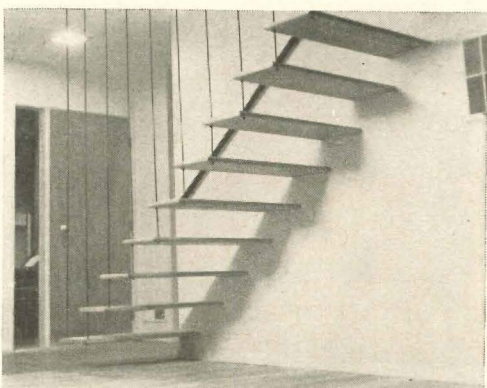
Big modern on Long Island

Designer-Builder **Walter Figdor** brought a sharp pitch of contemporary to Babylon, Long Island, with a 2,150 sq. ft. home with nine rooms that he designed himself (see photo). At \$18,500, the house sells for a mere \$8.60 per sq. ft.—a value that points up the cost-cutting possibilities of two-story or split-level design. The house comes without stove or refrigerator (a not uncommon arrangement in that section) but with a wall oven.

There is one bedroom and bath on the lower level, three bedrooms on the second floor opening on to a second living room—or playroom—and a bath. The house is built on crawl space, which Figdor figured cost about the same as slab and which gave him a chance to get his heating, wiring and plumbing out of the way. Heating ducts are oversized to take care of future air conditioning; house has 100-amp. wiring.

Figdor was turned down on conventional financing by three banks, finally settled happily with **Suffolk County Federal Savings & Loan Assn.** for 80%, 25-year conventional loans. He plans to stick with modern design and tap what he thinks is a "definite, though limited" market for it on the Island. One of the things that VA objected to was his staircase, suspended on steel rods from the ceiling (see below).

Reaction of the people who saw the staircase (the house has proved popular and a couple of consumer magazines are making plans to publish it) varied with the individual's idea of modern and his degree of worry about children climbing the reverse side. Figdor points out that the slope is gentle and the 10" treads are larger than



STAIRCASE: SAFE FOR CHILDREN?

the 9 1/4" ordinary. He likes glass in a home and has used plenty—single-pane because he thinks more heat is gained through glass than is lost. Both bathrooms are interior.

Odds bodkins in Memphis

What this country needs is a good 5¢ word for a modern house and two Memphis builders have coined it. Hal and Louis Miller say their latest \$42,000 brick-and-redwood house is a "contemp-rancho". . . . How do you beat the mud problem in an incipient subdivision? Unable to check on progress of his proposed 300-home development on foot (too laborious) or by auto (impossible), Stanley Okeon purchased a horse, now rides the plantation in style.

Notes from the prefabbers

Big news at **General Industries Homes** in Ft. Wayne is President **William B. F. Hall's** scheme to keep the wrong kind of furniture out of the right kind of house.

Hall decided that a model house should be as free of disturbing and distracting details as possible and that the way to achieve this was to make up his own "facsimile furniture" for builders. Hall's view: "The tendency for local furniture companies to load up model houses with zebra lamps and all this overscaled and overstuffed furniture had to be cured somehow."

General Industries has turned out some basic pieces of fake furniture which are shipped collapsed to the site. They can be ranged around the model house—just enough to make it look like a home but not so cluttery as to take the customer's mind off the architecture of the place.

Part of the company's policy change for '55 was adding 100 sq. ft. to their Scotsman model, bringing it up to 900 sq. ft. Dealers have in most cases been able to supply the extra space for the same price—\$8,000-9,000—as last year's model.

The way to a small builder's heart is through his pocketbook, thinks **Robert K. Weakley** of **Weakley Lumber Mfg. Co.** in Newark, O. He is out to show the five-house-a-year builder how he can put up 25 or more a year. Weakley's agents sit down with the builder and both take a crack at estimating his growth potential by determining 1) how much land the builder can make available;

2) how much financing he will need over a building season; 3) how much help on construction financing he will need; 4) how much training he will need to give subcontractors (Weakley recommends that the builder become a businessman and sub everything possible); 5) how much of a sales and advertising budget he will need to put over his program. "Small builders are glad to be helped through each step of the program, which is flexible enough for any changes they might have to make," says Weakley. "And they like the idea of becoming big by becoming businessmen."

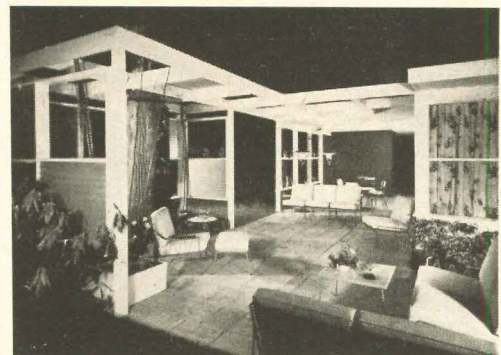
Lesco Homes of Martinsville, Va. also upped its "custom-minded" models from 1,580 to 1,920 sq. ft., now throw in a 10 cu. ft. refrigerator for any buyer who takes a house with built-in stove and oven. The big houses have two-car garages and double fireplaces. Some 500 variations of 40 basic plans are offered.

What's in a home show?

"The real object of a home show is to make people dissatisfied with what they have."

William E. Johnson, executive vice president of the Philadelphia Home Builders, was chatting behind scenes at the Philadelphia home show, biggest in the nation. ("Every year we say it's the biggest and the next year we always top it," commented Chairman **Carl Metz.**) "My advice to other home show executives," said Johnson, "is to keep the pitch men down to a minimum because people tend to clog the aisles. . . . We try to run a combination customer and trade show, unlike the Chicago exposition, which is strictly trade. I think a home show is more important than a parade of homes because you need land and in Philadelphia that's difficult to get and because any customer

Cortlandt Hubbard



PHILADELPHIA SHOW MODEL

can get a parade simply by looking at the Sunday real estate pages. The real potency of our show and the thing that gets attention is the fact that it is all on one floor and under one roof."

Banker **T. Irving Howe**, vice chairman of the big show (attendance was estimated at 350,000) and past president of the Philadelphia MBA, put in a word for the banker-builder relationship. "If any builder gets in trouble in an area, it affects the whole industry in the area and therefore mortgage bankers should take great interest in what's going on."

Howe liked the model house at the show (see photo) because "it can be maintained at low cost, can be built on a basement or slab and with a lot of outdoor play space for kiddies." Architect **George Hay** designed the model and Builder **Wallace (Bud) Arters** put it up. "In this house," said Arters, "an economical rectangle becomes a T in effect because of addition of carport, porch

continued on p. 86



How can you be sure of fir plywood quality?

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Play it safe! Your reputation is on the line with every panel you buy, sell or specify. Insist on genuine DFPA trademarked panels. DFPA grade-trademarks are hallmarks of quality used only on plywood manufactured under the industry's rigid quality control program. These marks are your very best assurance of reliable quality.

*DFPA—Douglas Fir Plywood Association, Tacoma, Washington, is a non-profit industry organization devoted to product research, promotion and quality maintenance.



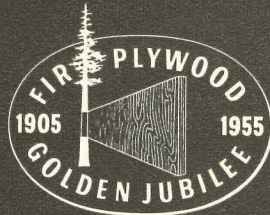
PlyPanel® for Interior finish



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Saves Space – only 25" wide!

It's Completely Automatic
– washes a full
family-size load!

In exciting color, too!

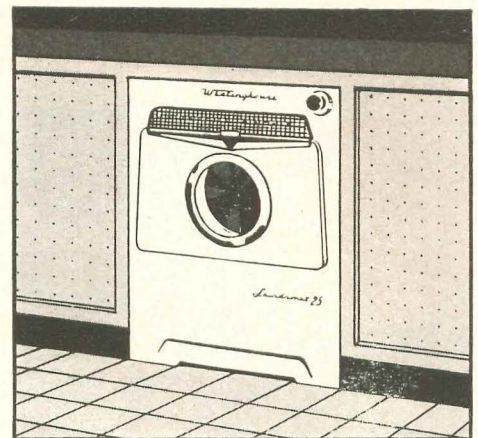
BETTY FURNESS Introduces a Low-Cost, Built-In Salesman
New Westinghouse Laundromat[®] 25

Built in, or portable, the brand-new Westinghouse Laundromat 25 saves space (and dollars) in a big way! Only 25 inches wide, it fits even smallest homes, yet offers features found only in high-priced big washers. Don't confuse this sensational new Laundromat with semi-automatics—it's fully automatic . . . washes a family-size load . . . uses the famous Westinghouse NEW WAY TO WASH Principle!

Flexible? You bet! The new "25" adapts to every house plan—as a functional, freestanding model . . . or as an easily installed under-counter washer for kitchen or laundry room. Either way, you can count on its eye-buy-appeal. Dressed in handsome Holiday Colors, the Laundromat 25 invites interest, speeds up your selling time!

Plan now to include this prospect-stopper in your next home. For more details, see your Distributor, or write Westinghouse Electric Corporation, Electric Appliance Division, Mansfield, Ohio.

Makers of Refrigerators • Home Freezers • Ranges • Laundromats • Clothes Dryers • Dishwashers • Water Heaters • Vent Fans • and Food Waste Disposers



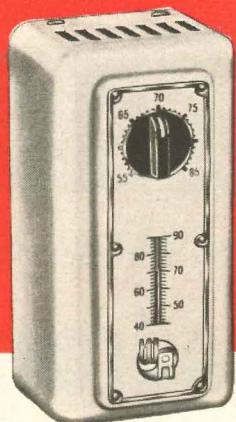
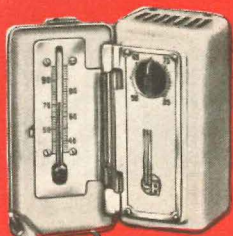
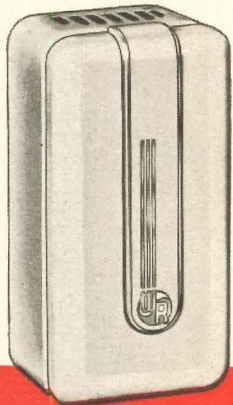
BUILT-IN MODEL SPACE NEEDED:
 25" w x 24" d x 34½" h, comes supplied with front-mounted control. New Holiday Colors include Sunshine Yellow or Cascade Aqua, plus gleaming White.

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Why don't you?



There are many unusual features about White-Rodgers Room Thermostats besides their beauty—too many to describe here. To know them all, write today for descriptive literature that tells all about it.



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Controls FOR HEATING · REFRIGERATION
AND AIR CONDITIONING

ST. LOUIS, MO.
TORONTO, ONTARIO

No matter how well built the heating plant you install...if its performance depends on automatic controls...it can be no better than the controls with which it is equipped.

NEWS

continued from p. 83

and rear living area. The trellis outdoors replaces the false gables and other gimmicks." Selling points: space (the house is 28' x 44' instead of 24' x 40'); two baths, two-tone color; more glass area, including sliding glass doors in the dining room; outdoor living features. The house sold for \$19,000.

More space in more places

"We have definitely made up our minds never to build a straight four-bedroom house again," said Builder **Joseph Eichler** of Palo Alto recently. "We learned that our prize seller in **Greenmeadow** [his latest project in Palo Alto] was a three-bedroom house with an all-purpose room. Buyers who needed four bedrooms preferred the optional all-purpose room."

Eichler, who became a pioneer in contemporary-design homes after quitting the butter-and-egg business after World War II, has upped dimensions a step further and is now the only builder on the West Coast putting up a mass-produced four-bedroomer with an all-purpose room. He is advertising it with full pages in *Sunset* magazine—another first for a nonprefabbing big builder.



EICHLER

Eichler is no longer fond of the low-priced field. His houses—he has gone mobile and is building in four California communities in addition to Palo Alto—are priced roughly from \$16,000 to \$21,000. "In the low-priced range," says Eichler, "buyers are less discriminating about the house they buy, are more attracted by gimmicks like prizes, free swimming pools for winner-buyers. They are more interested in selling terms than quality of product. So we pulled out of the low-priced field."

Expansion plans call for Eichler putting up 230 houses in San Mateo (all of them with at least three bedrooms and two baths); 560 in Walnut Creek, 142 in Sacramento and 85 in Terra Linda. "Selling is the least of our problems when we move around," says Eichler. "The major problems are the broad managerial and organizational ones." He might move farther afield next year, he says, and see how things go in Los Angeles.

Eichler feels there are plenty of buyers in the \$20,000-and-up range ("You just have to offer them good merchandise") and finds a good majority of his buyers looking for more house than they have. In Greenmeadow, for example, where homes range from \$18,000 to \$21,000, he found customers bought because of increased space, better storage facilities, more conveniences, outdoor living features. "When we decided to hit such a high range in Greenmeadow, I was worried, so I made an all-out effort to provide as much as we could," said Eichler. "I was wrong about only one thing: my skepticism. There is a market in this price range. People who saw the new houses were tempted out of their old."

Whirlwind in San Diego

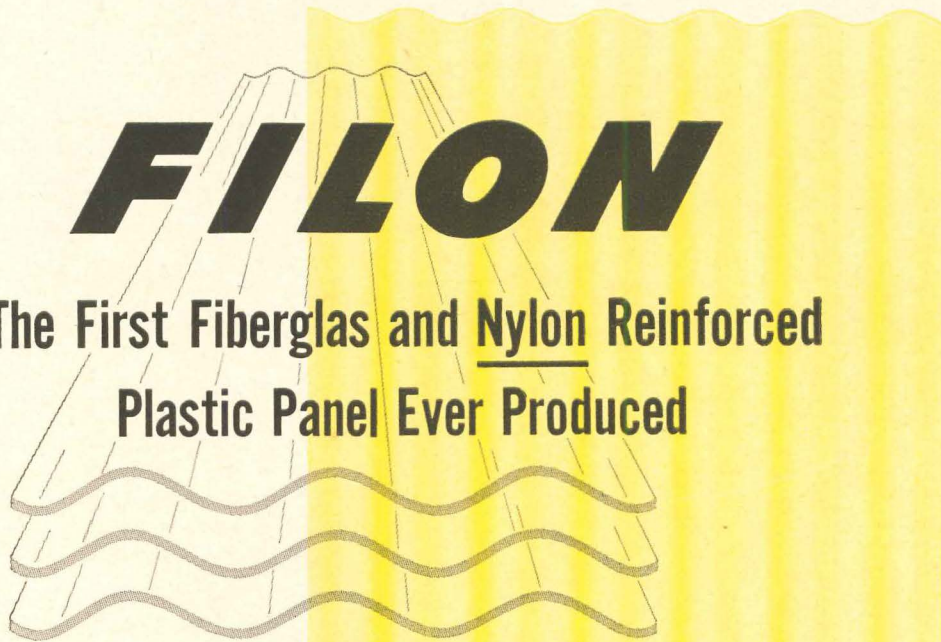
A former Long Island and Westchester home-builder named **Sam Berger**, who moved to San Diego, Calif. some 16 months ago, was well on his way last month to becoming the city's most controversial figure.

The reason is Berger's **Lake Park** subdivision—a development which its sponsor calls "The City
continued on p. 90

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The First Fiberglas and Nylon Reinforced Plastic Panel Ever Produced



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Write for our New A.I.A. Folder containing detailed drawings and technical data. Distributors and Dealers coast to coast, Canada, and other foreign countries.

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of Tomorrow." The storm is over the fact that Berger's sales campaign—one of the biggest jobs of local realty promotion in building history—got out ahead of almost everything else at Lake Park. At last count, Berger had taken 1,500 orders for his houses. At that point, the state division of real estate ordered him to take no more. State officials said Berger had a legal right to take reservations on only 1,300 homes because his preliminary subdivision map had provided for only 1,300 lots.

No FHA, VA approval. Berger's problem is not merely one of getting his subdivision map approved by state and city (a prerequisite to selling in California). His first 1,300 reservations were based on the presumption of FHA or VA financing. At last account, neither FHA nor VA had approved any of his seven models—although both had indicated they probably will in time, provided Berger makes some structural changes.

Berger splashed into the public eye the day after Christmas. A six-page, four-color newspaper advertising supplement offered eye-catching illustrations of his projected 18,000-home, 4,500-acre city in the rolling hills 14 mi. north of downtown San Diego. Prices sounded good. They ranged from \$8,990 (two bedrooms, one bath) to \$11,990 (four bedrooms, two baths and a double garage). The ads showed indoor and outdoor fireplaces, copper-hooded stoves, glassed-in shower stalls, offered nothing-down VA terms and 30-year FHA mortgages for nonvets.

It was the coldest Dec. 26 in San Diego history, but an estimated 70,000 people swarmed out to see the tract. That is as many as attended the Rose Bowl football game and the traffic jam was just as bad.

Ads and escrow. Complaints from the Better Business Bureau led Berger to modify some of his later advertising, and to shift the estimated \$150,000 in earnest money from would-be buyers from a trust fund to escrow.

If Berger finally brings off his grand plan—and even his detractors admit it is possible he will—he will have given San Diego—and the nation—lesson in mass-selling. San Diego admen fig. Berger laid out about \$30,000 for advertising an promotion that "sold" 1,500 houses. That is on' \$20 per house.

How to sell on week ends

Fort Wayne Builder **Robert J. Allen** found when he opened model homes in his first subdivision (see photo of the Pasadena, p. 98) that two salesmen could not handle 6,000 prospective customers trekking through over the week end. To



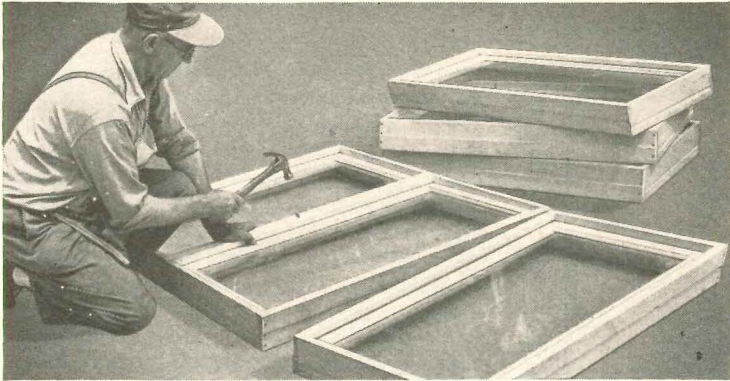
ALLEN

level out the peaks and valleys, Allen adopted a scheme of taking five-day "options"—much easier to get on the spot than full \$550 VA or \$650 FHA down payments. The salesmen prepare contracts and try to convert the "options" to firm sales the following week. The options are simply notices of intention to buy. If the customer changes his mind, the \$50 deposit is returned to him.

So far, about 90% of the options have been turned into sales. Allen's **Spacemaker Homes, Inc.**, working with **Lebrato Bros.**, sold 89 houses in the proposed 123-home subdivision the first few weeks. Price: \$10,300 up. Allen's new slant

continued on p. 98

customer enthusiasm, before completion



Shop assembly of Flexivent Units into larger window groups is method used on Rolling Hills project. Assembled units are trucked to building site as needed. "No unit so easy to stock as Flexivent," says Mr. Kramer.



Alternate method for combining Flexivents into large window groups is to build units up right in the window opening. Flexivents come completely packaged ready for immediate assembly and installation.

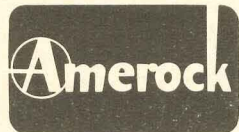
Andersen Windowalls*
COMPLETE WOOD WINDOW UNITS

*TRADEMARK OF ANDERSEN CORPORATION



Contemporary

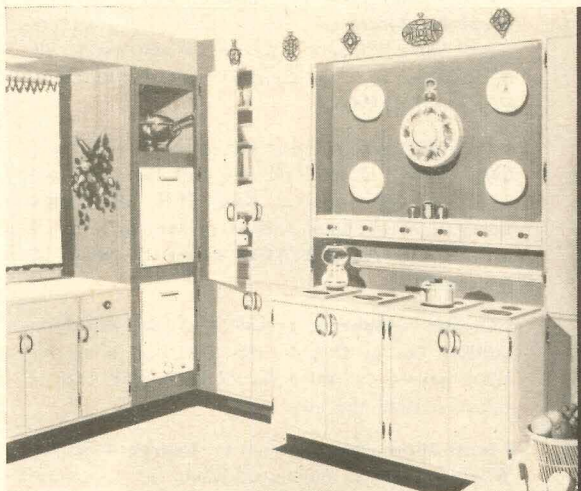
CABINET HARDWARE BY



"Contemporary" Cabinet Hardware adds sales-making individuality to your homes

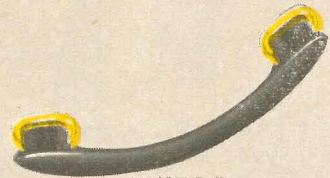
New beauty treatment for your built-ins that takes the buyer's eye instantly . . . adds extra sales appeal to every room! Just mount "Contemporary" Cabinet Hardware on *standard* cabinet work for highly individualized, custom-styled effects. Install in different positions for a wide variety of treatments that eliminate "look alike" interiors. "Contemporary," in rich ebony black with gleaming gold accents, blends with all of today's decorative trends. Test it in your next house . . . see the sales magic it will work for you.

SEND COUPON OR SEE YOUR AMEROCK SUPPLIER



Kitchens take on extra sales appeal with "Contemporary" Cabinet Hardware

"Contemporary" Hardware highlights any room in your homes



AD427 Pull
3 3/4" Overall—
55¢ each



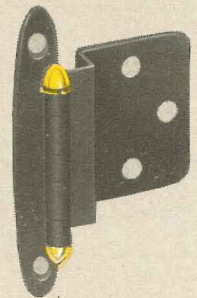
AD424 Pull
4" Overall—
65¢ each



A3301D Knob
2" Diameter
65¢ each



AD527 Knob
1 1/2" Diameter—
50¢ each



Hinges—75¢ pair
A7636 for 3/8" Lip Doors
A7663 for 3/4" Flush Doors

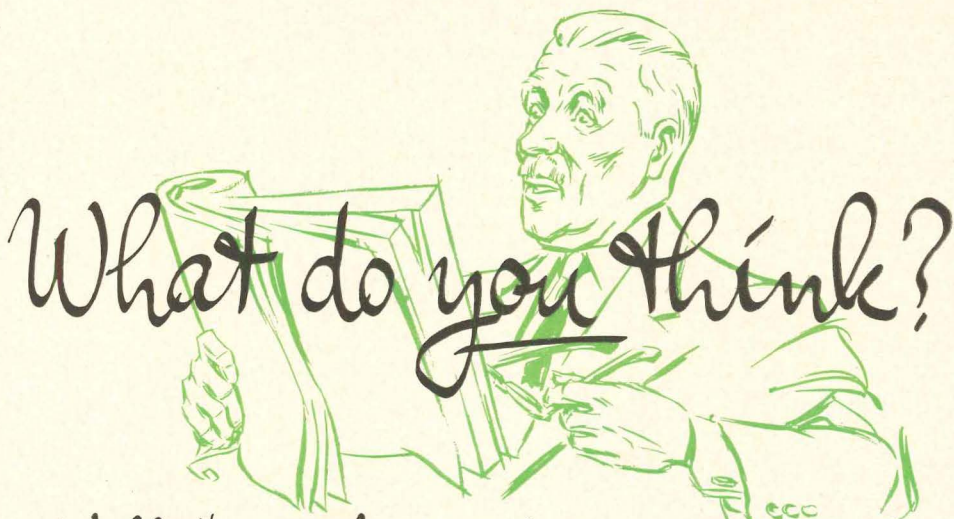
AMERICAN CABINET HARDWARE CORP.
Dept. HH-55, Rockford, Illinois
(In Canada, Amerock Cabinet Hardware Ltd.,
Meaford, Ontario)

Please send data on Contemporary Hardware. I plan to build this number of homes in 1955 _____

Name _____

Address _____

City and State _____



Will \$29⁹⁷ buy a Cole Automatic Range Hood complete with: Greestop filter, back splash, ceiling ring, vent pipe, baked-on enamel finish, chrome trim and enclosed light???

The easy way to find out is to fill in the blanks below, tear out and mail to

COLE AUTOMATIC VENTILATING RANGE HOODS

COLE manufacturing co.
705 RAYMOND STREET • AUSTIN, TEXAS • 5-5451

SOLD TO _____ DATE _____ 19____

SHIP TO _____ ORDER NO. _____

SALESMAN House + Home

TERMS 1% - 10 days, net 30.

SHIP VIA Best way FROM Austin, Texas F. O. B. Austin, Texas

QUANTITY	DESCRIPTION	PRICE	TOTAL
	Cole Automatic Hoods, Special model		
	□42" □40" □36" Flat top style	\$29 ⁹⁷	
	F. E. tax	.12	
	(Add \$7.50 for Coppertone)		

THIS ORDER WILL BE SHIPPED AND INVOICED BY:

Cole Mfg. Co. of Austin, Texas, Inc.
Post Office Box 4103
Austin, Texas.

SIGNED _____

NEWS

continued from p. 90



ALLEN'S PASADENA MODEL

on homebuilding came about when he got interested in Lu-Re-Co panels (he is also president of the **Allen Wall Panel Corp.**) and then retained Architect **Donald Honn** of Tulsa to design three basic houses for him (Jan. issue). He had done panelizing for Lebrato Bros. and when he started on the subdivision divided the job, with Lebrato taking 61 lots and Spacemaker Homes 62. The salesmen, working on a straight commission basis, sell not only their own houses but also those of the partner company.

Carol City goes VA

"In a \$100 million project there are bound to be some modifications in original plans and hopes."

So said Builder **Julius Gaines** of Miami, at work on the first few hundred homes in the much-heralded 10,000-dwelling **Carol City** northwest of the city. Changes in the project have been fairly numerous since the deal got under way last summer. Unable to get the conventional financing they wanted (March issue), the promoters decided to seek FHA and VA approval. Last month, they had the latter and expected to get FHA to approve the homes soon.

Some 400 houses have been completed. About half are occupied. These were all conventionally financed. When the down payments on two of the models were raised by \$217 and \$259, at the insistence of the mortgage company, a few of the buyers pulled out. Gaines now says families are moving into the vacancies "as fast as we can close title." He said the company will continue to produce the houses "at cost." The new models they plan—incorporating suggestions from early purchasers—will be higher priced because they will be larger and will have carports, but Gaines says they will still be a buy over "similar" houses in the area.

Spring crop of big tracts

Ground was being broken all over the nation for more large subdivisions:

▶ **MEP Building Corp.** (**Edward Feeley** and **Michael Presbitero** in charge) planned 1,000 brick homes on a 135-acre tract on the southwest side of Chicago, near the Ford aircraft engine plant. Price: \$16-17,000.

▶ **Mar-Dill Corp.** of Long Island, N. Y. will build 2,000 houses (Cape Cod and two types of split level) on 500 acres in Oxon Hill, Md. **Frank Barry** of Washington will be managing director; architect of the \$15-20,000 homes is **James J. Giacomelli**.

▶ **Charles Goldberg**, president of the **Michigan Lumber Co.** in Detroit, was detailing plans for 1,200 houses on 400 acres of farm land east of Utica, outside the city.

▶ **Scott-Shaw, Inc.**, headed by **George Sirott** of Wynnewood, Pa. announced plans for a community of 4,000 homes adjoining Marlton, N. J. about 11 miles from the Delaware River bridge to Philadelphia. Price range: \$9,790 to \$14,790.

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136 a family-room kitchen, better dining space

138 a laundry that is conveniently located

142 lots of useful storage

144 a house on one floor

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146 low upkeep: durable, easily cleaned floor, wall and work surfaces

148 a well-insulated house, efficient heating plant, weatherstripping

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Cover: House by Architect John Kewell for the Foothill Co. Builders: H. Cedric Roberts & Sons. Photo: Julius Shulman, courtesy Popular Home Magazine, US Gypsum Co. Sketches: Jan V. White.



H&H staff photo; architect: Ralph Fournier; builder: Burton Duenke

Here is the great new challenge to homebuilding:

How to sell houses like these

EDITORIAL

This issue of HOUSE & HOME is dedicated to helping the homebuilding industry move in faster on a vast new market—a new market as big as the shelter market the builders have served so well in the past ten years.

Population growth is no longer the #1 factor in the housing market. Net new family formation has fallen far below the post-war peak, but the need and demand for good new homes is bigger than ever in every price range.

One reason for this record demand is migration. Millions of families are moving to distant states, moving off the farms, moving to the suburbs.

A second reason is the growing pressure to escape from segregated slums. Millions of minority families now crowded into such ghettos are straining at their racial barriers.

The biggest reason of all is the tremendous increase in our national income and the tremendous increase in the number of families who can afford far better homes. Each year now the number of families who can afford a quality house costing \$12,500 or more is increasing by more than a million, and each year the number of families who cannot afford such a quality house is decreasing by half a million.

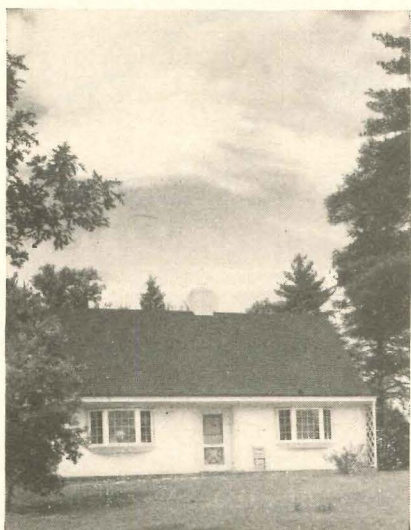
Here is a golden opportunity for the homebuilders and their architects, realtors, mortgage lenders and suppliers to raise the whole standard of American life.



Alfred Eisenstaedt—LIFE



to people who now own houses like these



The two great dangers facing the home-buying public and the homebuilding industry today are these:

1. The danger that the mortgage lenders may decide we are "overbuilding" and refuse to help us crack the replacement market with enough good houses to eliminate all the blighted units that should be taken off the market.
2. The danger that the government may decide, too, that we are "overbuilding" and impose some new selective controls.

If homebuilding should be held down anywhere near the level of net new family formation, how can America hope to junk the 6,000,000 old houses that are no longer fit for human habitation? How can the 6,000,000 families who are now forced to live in those slums move out into better homes?

For the first time since the Pilgrims landed on Plymouth Rock America has a homebuilding industry ready, willing, and able to build more good houses than we need just to keep up with population growth, an industry ready, willing, and able to end our 300-year-old shortage of good, up-to-date housing.

The faster the lenders and the government let the homebuilding industry build new quality homes, the faster slums can be vacated and the faster the American standard of housing can catch up with the rest of the American standard of living.

Is the US overbuilt? Not as long as a vast new market is short of the kind of houses it needs

When a family moves from Portland, Maine, to Portland, Oregon, anyone can see what that means to the housing market: one less house is needed in Maine and one more house is needed in Oregon.

Today families are moving up from one income bracket to another just the way they are moving from one section of the country to another. And moving from one income bracket to another can affect the housing market just as much as moving from one town to another.

Just look at these graphs and see for yourself how fast families are moving out of the lower income levels so they can afford much better houses than they are living in now, how fast prosperity and increased productivity are wiping out poverty and raising incomes.

*This editorial was written
in collaboration with
homebuilding's #1 economist,
Miles L. Colean*

There are fewer low-income families

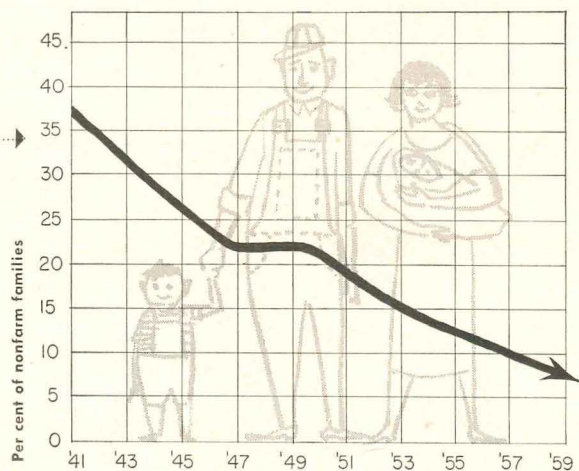
Just as there are fewer families living on farms now than 15 years ago, so there are fewer families with incomes under \$3,000 now than in 1941; i.e. fewer families who can't afford anything more than a \$7,500 house by FHA eligibility standards.

In 1941 there were 10,090,000 families with less than \$3,000 a year income (in 1953 dollars). In 1953 there were only half as many—5,233,000. By 1959 there will probably be only 3,000,000 left.

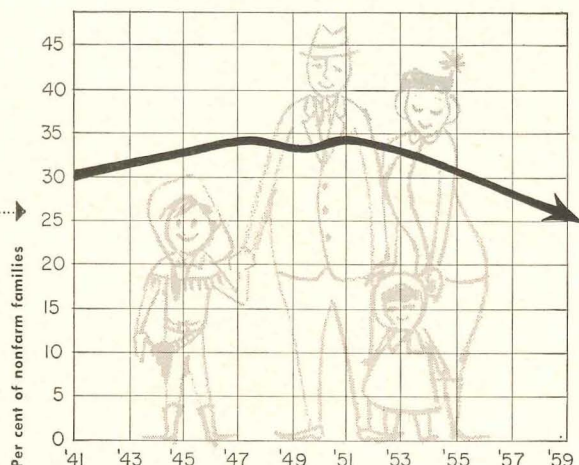
Now look what is happening in the \$3,000-\$4,999 income market most builders have been serving

From 1941 to 1953 the number of families with incomes between \$3,000 and \$4,999 (that is, families who can afford houses between \$7,500 and \$12,500) increased by 2,950,000. But now families are moving out of the \$3,000-\$4,999 bracket faster than they are moving into it. They are moving up into the over-\$5,000 bracket faster than they are moving in from the lower bracket.

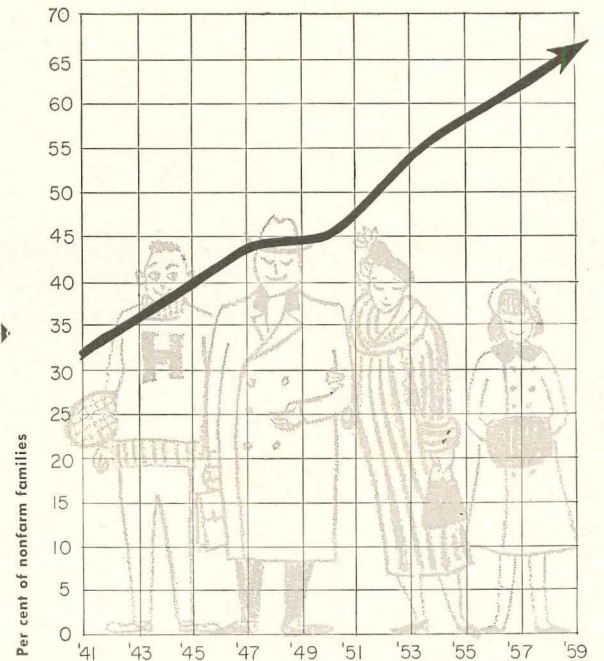
The under \$3,000 group is losing families fast



The \$3,000 to \$4,999 income group
has stopped growing



Families earning over \$5,000 are growing fast



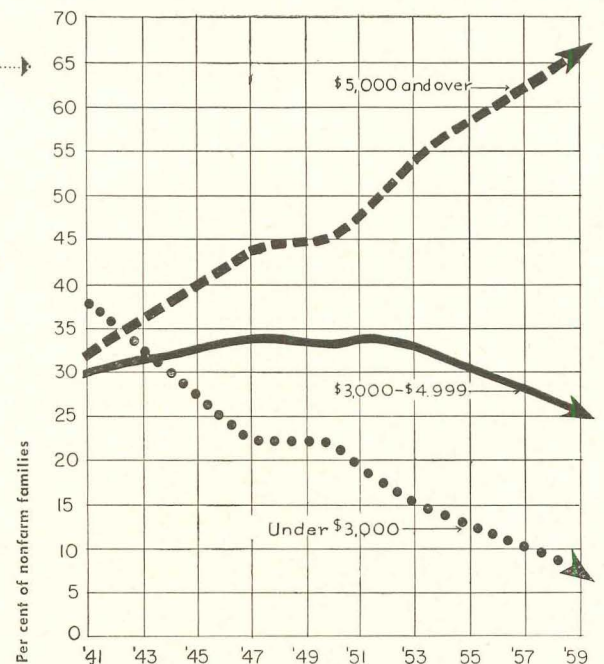
Now see how the quality market is booming

Today all the increase is in the over-\$5,000 income group. Families are moving up over the \$5,000 income line so fast that this group seems to be growing twice as fast as the total. The number of families above \$5,000 seems to be increasing over 1 million a year, whereas the total may be growing as little as 500,000.

Perhaps the lesson of all these figures will show more clearly on this combination graph

You can see at a glance that in 1941 there were more families with incomes under \$3,000 than over \$5,000. But now there are about four times as many in the over-\$5,000 group and by 1959 there will be over eight times as many families with over \$5,000 as under \$3,000.

Fewer low-income families, all the growth in the over \$5,000 group



The new mass market is the quality house

We will have to build new, quality houses at the booming rate of nearly 1,000,000 a year to keep up with the fantastic growth in the number of families who can afford to pay more than \$12,500 for their homes!

So let's not be confused by talk of falling family formation. More families mean more sales only when they can afford to buy. It is quite possible for the number of potential buyers to increase faster than the total population.

From 1941 to 1953 net new family formation totaled only about 8,788,000 but that was not the important figure. During these years the number of families who could afford a house the homebuilders could afford to sell (families with incomes over \$3,000) increased by 13,645,000. That's why the builders were able to sell 10,000,000 new houses.

From 1953 to 1959 net new family formation may total less than 3,000,000. But the new house market potential seems likely to increase more than 5,000,000—for more than 5,000,000 families will move into the income group that can afford to buy new houses.

All that 5,000,000 net increase *and more* will be families who can afford to pay at least \$12,500 for a better house.

Nearly half of it will be families who can afford \$18,000!

Nonfarm family income in 1953 dollars* before taxes
Farm families and unattached individuals not included

	1941	1947	1950	1951	1953	1959 ^e
Number of nonfarm families in thousands						
Under \$3000	10,090	6,979	7,451	6,499	5,233	3,000
\$3,000 - 4,999	8,143	10,590	11,219	11,849	11,093	10,000
\$5,000 and over	8,607	13,556	15,470	16,472	19,302	25,500
Total	26,840	31,125	34,140	34,820	35,628	38,500

* All figures have been adjusted to 1953 dollars to avoid distortion by inflationary trends. Figures for 1953 are taken directly from the March 1955 issue of *Survey of Current Business*, official publication of the US Department of Commerce. Figures for 1947, 1950 and 1951 are from the same source adjusted to 1953 dollars. Figures for 1959 are House & Home's projection of these 1947-1953 trends. Figures for 1941 are based on material underlying Selma Goldsmith et al., "Size Distribution of Income Since the Mid-Thirties," *The Review of Economics and Statistics*, Feb. 1954.

All figures leave out unattached individuals because relatively few of them are prospective home buyers. None of the figures can be compared directly with the earlier figures quoted last November, which were for income after taxes.

Photo: Russell Illig

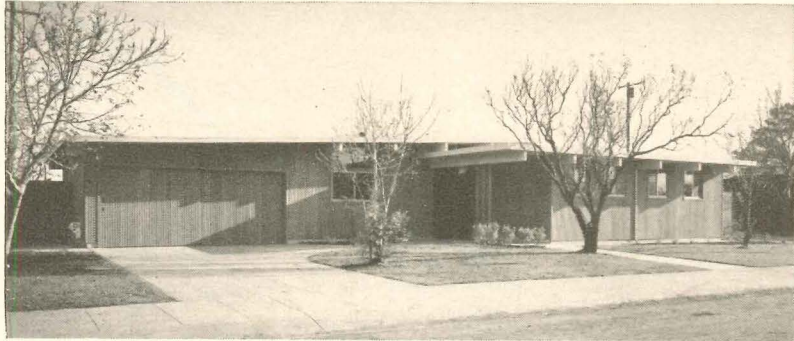


Photo: Keeble's



Joseph L. Eichler, Palo Alto, Calif.: "When I first started to build in volume in the \$18,000 to \$20,000 range, I figured I'd have to load the houses down with the utmost in selling features to move them. I was wrong about one thing: my skepticism. There is a solid market in this range. I know now we could have sold all our houses in Greenmeadow for as much as \$600 more. People who bought our houses were tempted out of their old ones by more space, better storage, increased convenience, outdoor living features. The majority of our buyers were 'trading up.' The average income of the first 150 buyers we had in Greenmeadow was over \$7,000."

H&H staff photo

MEYERLAND CO.
Office



Bert Williams, Fred Wall and Alan Huvard, Houston, Texas, are all builder neighbors in the same subdivision, Meyerland. Says Williams: "There's a real market in the \$16,000 to \$20,000 range. The middle-income buyer wants everything that a \$50,000 house has except the space." Says Wall: "There are an awful lot of your executives with \$7,500 to \$9,000 incomes who want the refinements of an expensive house. After building in the \$25,000 to \$30,000 range, I'm convinced the market from \$16,000 to \$21,500 is enormous." Says Huvard: "The demand for a middle-priced—\$16,000 and up—GI house has never been covered in Houston. These houses have to be built in nice communities; you can't put them up next to too cheap and small houses. We think the answer to where to put them is in a community planned from the beginning—from siting to landscaping—and up-to-date design."



H&H staff photo

All over the country

Photo: Gladser Studio



Photo: Julius Shulman



Photo: John Henderson



H. Cedric Roberts, Burbank, Calif.: "Developers must build up to the level of today's quality- and space-conscious buyers: veterans are older, their families larger, their incomes higher. All home buyers today are spending more of their incomes to get more space, built-in equipment, facilities for outdoor living. In building our larger houses we believe it is important that they be liked and lived in happily for years. Houses, not terms, sell today."

Les Taubman, Detroit: "Two years ago I figured there was a huge market in the \$20,000 range. I convinced several associates who were building lower-priced houses that we could shake up the market for bigger and better houses if we built them in volume. Our sales success in Franklin Knolls (complete story, p. 224) proves I was right. We've noted particularly that our customers, the second- and third-time buyers, want a house that is all on one floor."

H&H staff photo



Photo: Suter, Hedrich-Blessing



Don Drummond, Kansas City: "We misguessed our market and were selling too low. Our customers bumped us up from \$16,500 to the \$20,000 and \$25,000 bracket. We build about 60 contemporary houses a year and that kind of house is just as easy to sell for \$20,000 as for \$12,000. In selling modern design you are dealing with a real individualist and he wants a better house. All the builder has to do is build it."

builders are moving up

John Engstead



Photo: courtesy Cliff May Homes



Cliff May, California prefabricator: "There is definitely a move up in price to a larger and better equipped house. Wherever our dealers offer several models, the best sellers are always the houses with the most area and the most equipment. This is true all over California and in Las Vegas, Denver and Dallas. People have the money for a better house and they're going to spend it for one that gives them things they never had before."

Why haven't more builders tackled this rich and growing market?

Many smart builders have already upgraded their product and achieved a notable success in the quality house market (left), but there are several good reasons why more builders have not yet followed their example.

For one reason, the FHA mortgage pattern was designed and used until last September to make it hard to sell a house for more than \$10,000. The down payment on a \$16,000 house was eight times the down payment on an \$8,000 house! And FHA appraisal policy pushed the discrimination against quality still further.

For another reason, most builders have been too busy serving the shelter market.

But perhaps a bigger reason may be this:

The new market calls for a new kind of selling

It calls for a kind of selling where terms may be less important than trade-ins, a kind of selling that calls for an industry-wide effort by builders, architects, realtors and suppliers to make people as dissatisfied with their present houses as the auto industry has made them dissatisfied with yesterday's car. For this new kind of selling, fresh styling and new features are essential.

And all the while the number of families who can afford better houses than they have is growing a million a year!

The basic reason the new market calls for a new kind of selling is that the new market is a market of second-time buyers

Most of your prospects in the new market already live in fairly good houses or apartments—and three-quarters of them own their own homes. Renters are apt to move every two or three years, seeking nicer homes as their income goes up, but owners don't move that freely.

Selling the new market means getting more owners to move

All this is almost the exact opposite of the sales problem in the shelter market. People who are just looking for shelter aren't worrying about how to sell their present home—they don't have one. Their biggest interest is low down payments and easy terms. They aren't looking for something new and better—they just want a home of their own, just like everybody else. But with a great many of your best prospects in the new market you will find:

1. You can't sell them a new house unless first you make them dissatisfied with their present housing by offering them something new and different and excitingly better.
2. You can't sell them a new house just by offering easy terms. No matter how easy your terms the monthly payments will probably be bigger if they move than if they stay where they are.
3. And if they already own a house, you can't sell them a new house unless someone takes their old house off their hands. You will find them much easier to sell if you take their old house in trade or find them a buyer. On the other hand, the equity in their old house should be more than big enough by now to provide the down payment for a better house.

The builders can't crack the replacement market alone

Making a million home owners a year dissatisfied with their old homes and eager to move into new ones is a big job. It is so big that it is a selling job in which suppliers must take a leading part, and the builders will need all the help they can get from every other segment of the industry.

Builders need lots of help from the realtors

In the shortage market, very little selling was required. But now the builders need the realtors' help on the trade-in problem. Builders need the realtors' help in picking the sales features that will make people trade their old house in for a new model.

And the builders can't sell tomorrow's market unless the realtors in their turn wake up and realize that the same old house they sold yesterday won't tempt the people who bought it to move out and buy again.

Builders need lots of help from the mortgage lenders

Above all, builders need the friendly help and encouragement of mortgage lenders who are aware of the urgency of raising the whole American standard of housing. For progress toward better housing in all price brackets can be stopped in its tracks if mortgage lenders are slow to adjust their thinking to market changes.

Progressive-minded mortgage men know that the house which sold well and proved to be a good risk ten years ago is not necessarily the best bet for tomorrow. They know that architectural tastes change, that it takes new and better houses to bring out second-time buyers.

Builders need lots of help from their architects

Stock plans and \$25-a-house design standards won't make people dissatisfied with their old homes and make them ready to move. It will take all the architects' skill to work in all the better living the builders must offer without running up the cost, and the builders must be ready to pay their architects enough to command their very best effort.

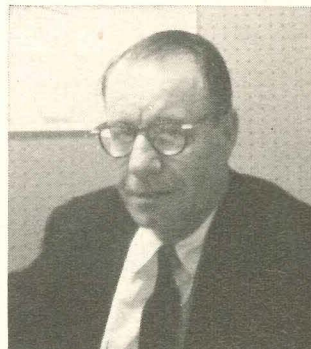
The AIA is right in believing the great new challenge and opportunity for the architect lies in working with the merchant builder and learning the very exacting discipline of what the AIA calls "industrial design for the volume-built house."



Realtor David Tips, "Second-time buyers are coming out of small, cramped houses. They want bigger houses with more in them. Our idea is to sell the family that has a substantial equity in an old house and wants a bigger and better one. But we need the trade-in and plan to make full use of it.

"People have moved from the \$8,000 to the \$12,000 range and then to the \$15,000 range which is the fastest selling market today. The next step is to the \$20,000 or junior executive level. A new house we are selling at \$24,950 we believe is not too silk stocking even for the veteran who has not yet used his GI eligibility."

H&H staff photo



Mortgage lender Robinson

Mortgage Lender Tom Robinson, whose First Mortgage Co. of Houston is developing the 1,200-acre Meyerland subdivision (\$15,000 to \$20,000 houses abuilding), says: "In the insured-loan field most builders have been afraid to offer top quality houses. We've been lending a long time and we know that a lot of mistakes have been made: too many cheap houses in poorly planned communities.

"In the past we were most active in conventional lending in the \$15,000 to \$20,000 range. Now we are trying to put top quality in FHA and VA houses. Our sales successes show we are on the right track.

"Take the case of one builder in Meyerland who sold ten houses even before he finished one. He had already made up his mind about the sales prices, but when he got his CRVs, he found his selling prices were \$1,500 to \$1,800 lower than the CRVs. He had never realized before that VA would give him credit for quality.

"We really have an educational program going in a practical manner. For instance: we set up a number of controls that had never been set up before in a subdivision in this price range: a master landscaping plan, architectural control, provision for an additional 4 mills per sq. ft. tax for the community services that have been our chief selling features. Yet I think we have only scratched the surface of what can be done all over the nation. Our builders are seeing the light and seeing it first."

Say builder-house architects:



A. Quincy Jones, Los Angeles: "The architect can prove that within the same budget he can produce the better houses which make the architect-builder team more in demand. A good house is better in a good community; so the architect should be in at the beginning."

H&H staff photo



Bob Clemens, Houston: "The market for a better, more durable house is already here if builders will wake up and realize it. In one tract we flushed out more well-heeled buyers than we ever thought existed."

F. F. Zimmerman



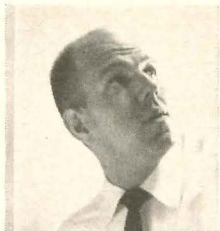
George Hay, Media, Pa.: "As incomes go higher, builders need to build better houses, particularly in metropolitan areas where the basic shelter market has been thoroughly saturated in the postwar years. The use of an architect's services is a must for builders in the \$20,000 range where buyers have always been design conscious."

Ernest Braun



Bob Anshen, San Francisco: "The architect's value to the merchant builder is the same as the designer's value to General Motors. Increasing the size and quality of a house adds little to basic costs. Standards of space, convenience and utility should be upgraded all along the line."

H&H staff photo



Bill Jenkins, Houston: "Many veterans never used their eligibility because too many GI houses were built as developments rather than communities. Today they can be sold a more expensive house—if it is put in the right place."

Robert C. Lautman



Chuck Goodman, Washington, D. C.: "The quality house market is lush, undeveloped and expanding. It is also the orphan of the homebuilding industry. It has been ignored by the mass producer of housing to his great loss. If the homebuilding industry is ever to become an industry in fact, it must satisfy the needs and desires of all income groups just as the auto industry does. And it will never become an industry in fact until it recognizes that architectural services of the highest type are essential to the quality house product. Sales appeal is not achieved by adding gadgets to a pedestrian product: sales appeal in a home is the fitting of house and land into a package of living so irresistible that people persuade themselves to feel they need it—almost against their will. A home-hungry people need just such an emotional experience."

Wes Carolan



Don Honn, Tulsa: "We need more quality houses and fewer cheap houses. 'Quality' more nearly represents today's standards of living. Look at the auto industry: its optional accessories of today are the standard equipment on next year's models. Housing is beginning to take the same approach. Result: more houses more completely equipped for 1955's way of living."



John Kewell, Los Angeles: "Cracking the quality house market is a by-product of a natural evolution: after the initial postwar housing shortage was alleviated builders began teaming up with architects to get better design for better sales. As each improvement gains mass acceptance, the next features are more readily accepted. Many tract houses already look like custom houses."

Gables Studio



Al Parker, Miami: "The homebuilding industry has the privilege and responsibility to improve its product continually. Optimum living requirements must take precedence over the minimum requirements of the lending agencies to achieve this goal. The source of the quality house has been and will always be the architect."

Look at all the new sales appeals you can use!

Architects and manufacturers have brought out enough new selling features to make most houses built before the war as obsolete as the Model A Ford and enough new appeals to outmode many of the 10 million new houses built since 1945.

All these new features can be built into a new house far more easily and far more economically than they can be added to an old one.

Here are just a few of the features people want today that most old houses do not have:

Most older houses don't have adequate wiring for today's electrical living. Adding adequate wiring to an old house would cost hundreds of dollars.

They don't have enough baths for today's bigger families and up-to-date baths to meet today's requirements.

They don't have kitchens planned and equipped for easy housework and servantless efficiency. And modernizing the kitchen can cost as much as the down payment on a brand-new \$15,000 house.

They don't have good-looking open kitchens where a mother can enjoy being with her family while she goes about her work.

They don't have convenient, spacious storage engineered into the walls to provide families with the facilities they need where they need them.

They don't have two living areas so two generations can live together in peace and comfort. They don't have either a room for television, or a room to get away from it.

They aren't planned to let people enjoy the outdoor living they moved to the suburbs to enjoy. Most old houses have windows too small to help bring the outdoors indoors. In many, the occupants can be just as cooped up as in city apartments.

They don't have adequate insulation, adequate overhangs. The older ones don't have efficient furnaces to warm them economically in winter, and few houses—post- or prewar—have air conditioning to keep them cool.

Most of them don't have a garage big enough for a little storage alongside today's bigger cars, let alone garage space for the second car that millions of families now consider a necessity.

The new FHA mortgage terms offered through the new Housing Act of 1954 let you throw in all these new sales appeals in a \$16,000 house for a smaller down payment than you had to ask last year for a \$12,000 house.

The chief reason people give for preferring older houses to new ones is more space—just as space has proved to be the strongest sales point in the nation's best-selling houses. Fortunately, bigger rooms are almost the most economical thing a builder can add to a new house. For a direct cost of less than \$1,000 he can make his houses from 300 to 400 sq. ft. bigger!

50 NEW SELLING FEATURES

*Photo: Julius Shulman, courtesy Popular Home, U. S. Gypsum Co.
Architect: John Kewell; builders: H. Cedric Roberts & Sons*



to obsolete millions of overage houses →

Women want glamour and

To sell the housewife

with a drab kitchen . . .



Offer built-in color and built-in appliances

Of all the rooms in the house it is the kitchen that shows women how much better than an old house a new house can be. And above all color makes the difference between a drab old kitchen and a bright new one. At the 1955 builders' show in Chicago, the

big news was kitchens: nearly every manufacturer offered color and built-in appliances. If any builder doubts the sales appeal of color he should offer two kitchens—one with color, the other without. His women customers will sell *him*.

Co-ordinated colors set off tailored built-in appliances, below

Photo: courtesy St. Charles Kitchens



conveniences they never had before

To sell the housewife
with odd-lot,
poorly-arranged appliances . . .



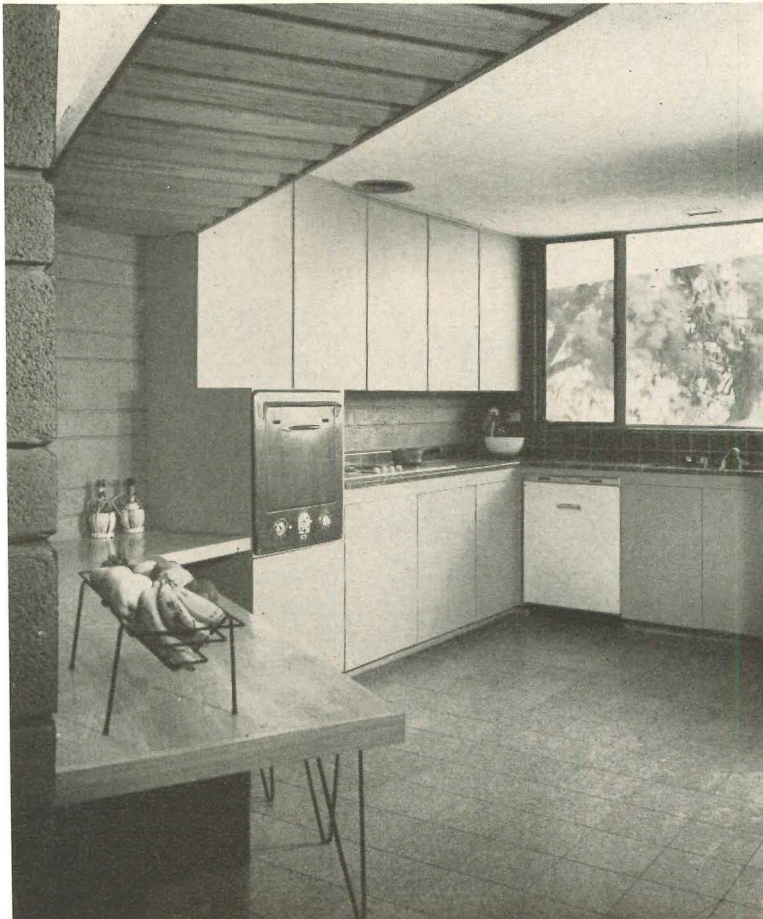
Photo: LIFE: Eliot Elisofon

Install appliances like these in your kitchen

The kitchens below have far more than beauty. Their new, in-line appliances are so easy and convenient to use that any woman with a kitchen like the old-fashioned one above will want to move. The long, smooth work surfaces, the built-in stoves, dish-

washers, even refrigerators eliminate dust catchers, assure easy maintenance. These attractive kitchens also have springy, untiring floors, plenty of light where it is needed, ventilating systems that remove heat and smells and prevent build-up of grease:

House by Dean Coffman; photo: Frank L. Gaynor



Beauty and utility of built-in appliances stand out here



Attractive G.E. kitchens drew crowds at Rich's store, Atlanta

Photo: Frank L. Gaynor; architect: Harold Ekman



Built-in oven and burners make for easy maintenance

To sell the housewife with a strictly utilitarian kitchen . . .

A living kitchen like the one below is enough to sell a house. Many new kitchens have large dining areas to replace dining rooms. The new eating space may be far more useful. Even quite conservative houses are incorporating this planning idea. But where the dining area is separated, the kitchen can still be large, light and open. This is the kind of kitchen which will stimulate people to move out of old houses—people who won't move until they see a house that offers them a really new and more comfortable way of living. Any woman would enjoy these kitchens.

Offer a family-room kitchen, better dining space



Combination family room and kitchen is in house by Architect George T. Rockrise for Builders Sharp & Robinson. Brick cooking wall screens off

living room on far side. Copper stacks are for barbecue, fireplace, oven. Family room is at left of the open partition; terrace at right.

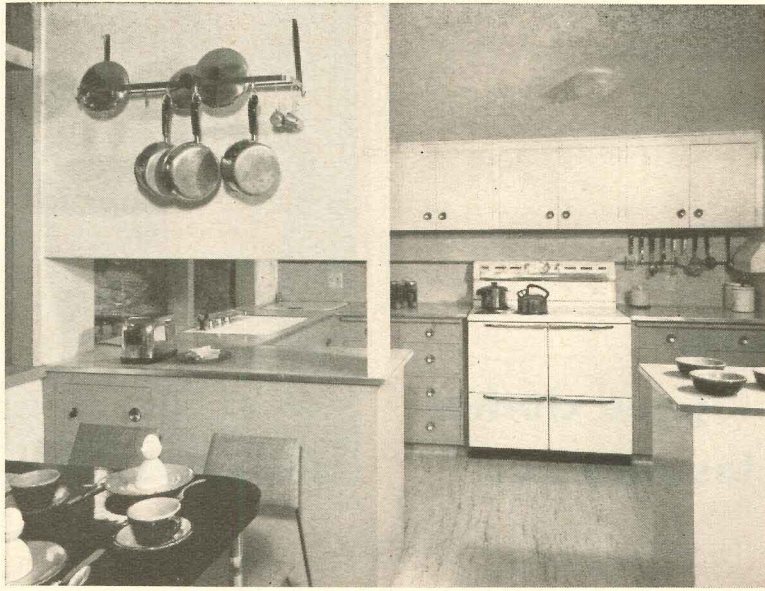


Photo: Dearborn-Massar

Pass-through gives feeling of separation between kitchen and dining area in house by Architects Tucker & Shields.

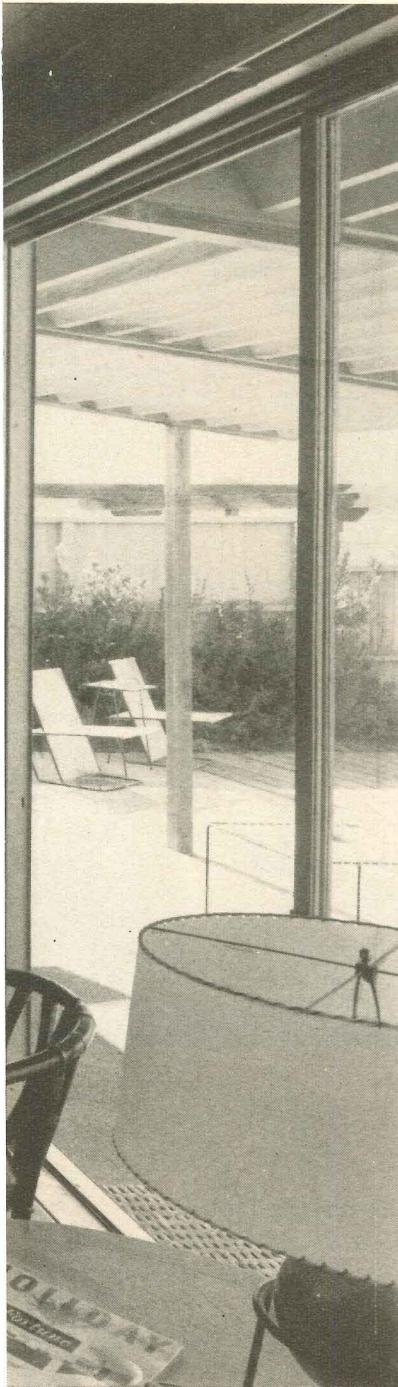


Photo: Ernest Braun

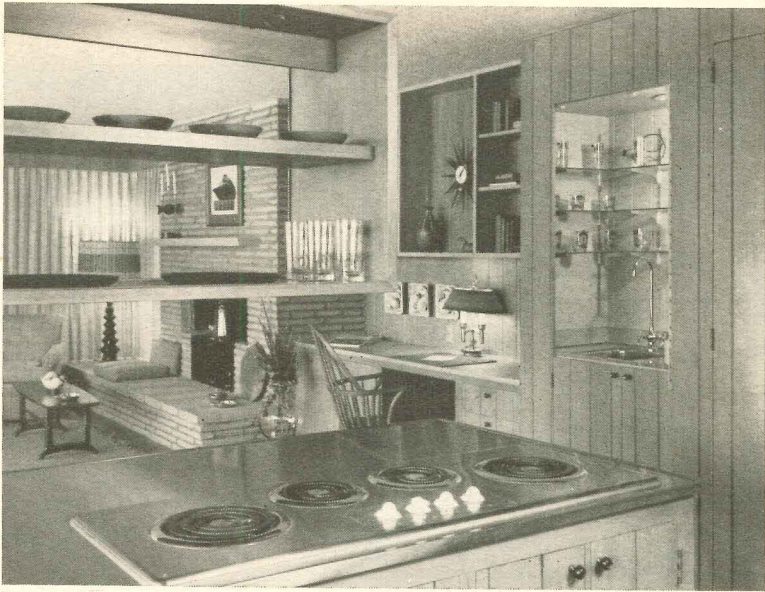
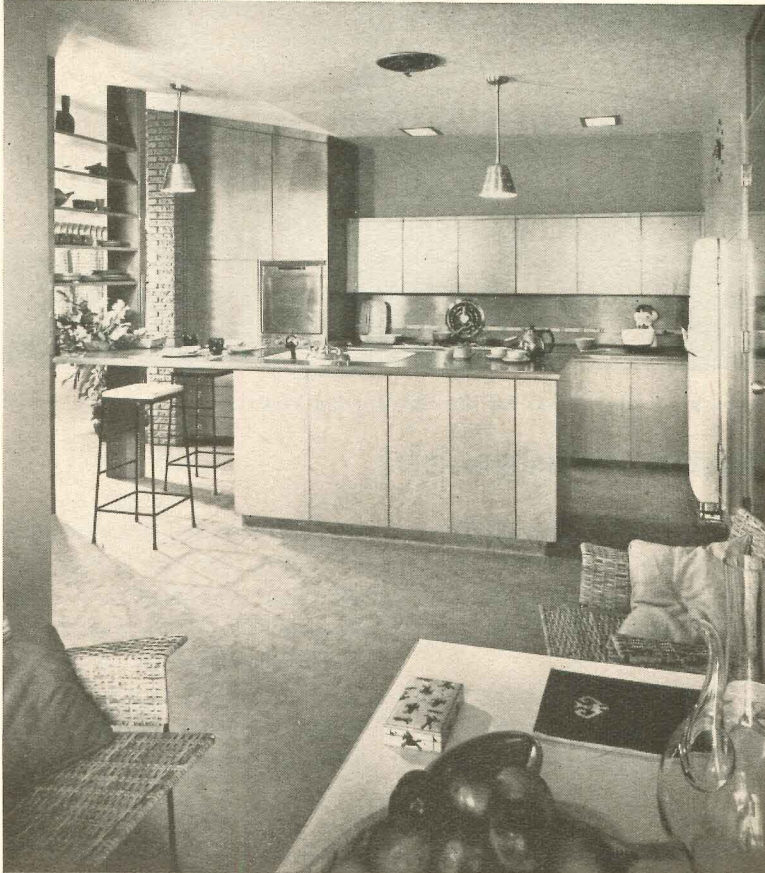


Photo: Sid Brawer

Family room in California's Kovale house extends to include not only kitchen, but fireplace and long wall of glass, is best room in house.

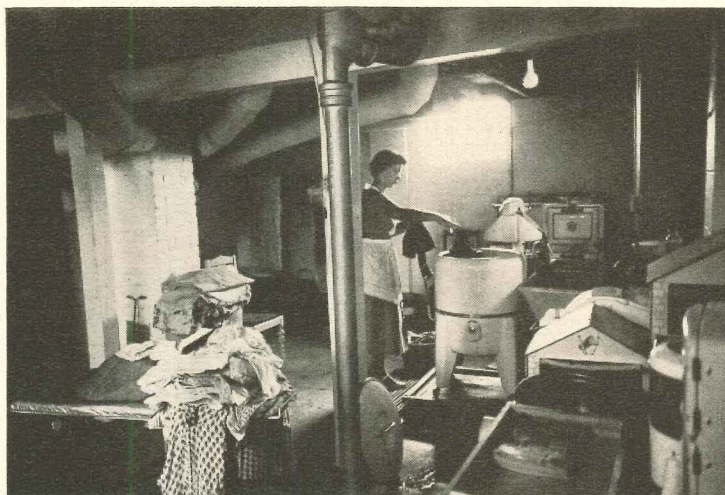
Photo: Julius Shulman



Wide-open kitchen, informal eating area in this house helped make success of Wichita's Parade last fall. Ramey & Himes, architects.

Women want easier housework

To sell the housewife
who has lugged clothes
to a dark distant laundry . . .



LIFE: Jun Miki

Julius Schulman



Family-room laundry off kitchen was hit of prize-winning Wichita house by Architect Harold Himes

Offer a laundry that is convenient

With too many builders, the laundry location is an afterthought.

So when it comes to laundering, poor housewife! Where do most builders make her do the washing? Down in a basement dungeon (cheap space). Or out in a hot, humid, frenzied kitchen, (cheap, too, and "safe").

Even builders who are willing to "waste" a little money on a laundry seldom "waste" much imagination on planning it. They exile the housewife to a closet-size utility room already crowded

with furnace and hot-water tank, often cheerless and airless.

Fact is, there are at least ten possible places to put the laundry. All have advantages and disadvantages. A few housewives and fewer builders know what they are.

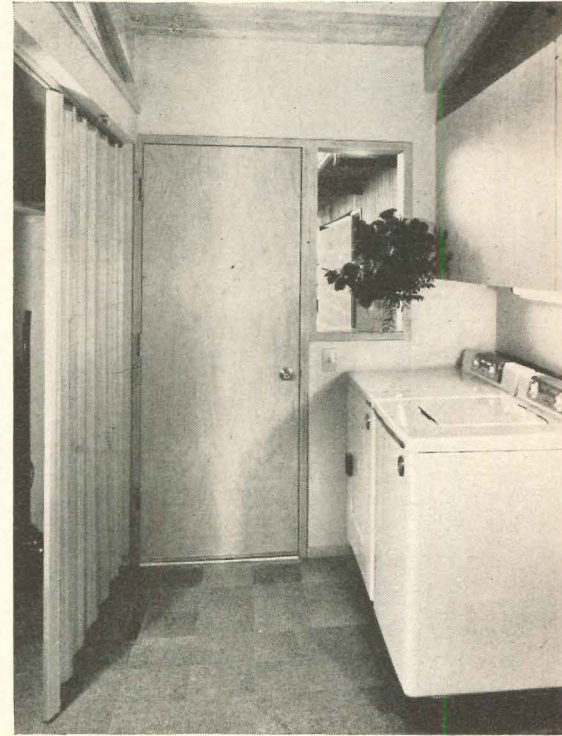
The smart builder who studies this amazingly neglected subject has a chance to swing many a touch-and-go sale by offering the housewife a new kind of laundry that can make her life much easier and more enjoyable.



National Homes puts it in the corridor



Westwood Homes insists on hallway location



In corridor of Robert Smith Wichita house

Offer a corridor location near bedrooms and bath

Almost all women want a washer and drier, or one machine that does both. (A *Good Housekeeping* survey shows washer and drier are preferred over all other home appliances except range and refrigerator.)

Hallways are the best place for them, according to most studies made to date. At the Small Homes Council, three families tried out various locations for months; the hallway won because of availability and looks.

In several Oregon cities, Westwood Homes did much research into laundry locations, decided last year on an area in the hallway as near the source of soiled linen

as possible. Thousands of prospective buyers of the prefab houses were questioned about the hallway laundry. "We found that most people immediately felt this was the ideal spot," a Westwood executive says. "The few who were doubtful became entirely convinced when we explained all the advantages."

Disadvantages are few. Driers may have to be vented further, and folding or sliding doors cannot stop all the noise. But remember: most women launder four or five days a week, a little at a time, in the morning, when noise is not much of a problem.

There are regional considerations

To some extent, climatic and other factors should be borne in mind by the builder in deciding where to put the laundry. Here is a breakdown of locations of washer installations supplied by one manufacturer (Frigidaire):

	New Eng.	Mid Atl.	E.N. Cent.	W.N. Cent.	S. Atl.	E.S. Cent.	W.S. Cent.	Mt.	Pac.	TOTAL U.S.
Kitchen	49.3	45.4	21.2	21.4	45.8	60.7	53.1	13.0	10.1	35.7
Basement	32.4	43.9	55.7	51.1	26.1	16.5	2.4	33.8	19.0	30.0
Utility room	8.5	7.5	17.5	17.3	5.8	13.9	10.2	35.0	26.0	15.5
Porch	—	—	1.1	3.1	9.4	5.1	7.2	11.7	27.1	8.1
Outside bldg.	—	—	0.4	1.0	6.5	1.3	15.7	1.3	14.3	5.4
Bathroom	4.2	0.4	2.2	1.0	1.4	2.5	3.0	1.3	0.8	1.6
Hall, misc.	5.6	2.4	1.5	5.1	3.6	—	6.6	3.9	2.3	3.1
Unknown	—	0.4	0.4	—	1.4	—	1.8	—	0.4	0.6

There are many good locations . . .

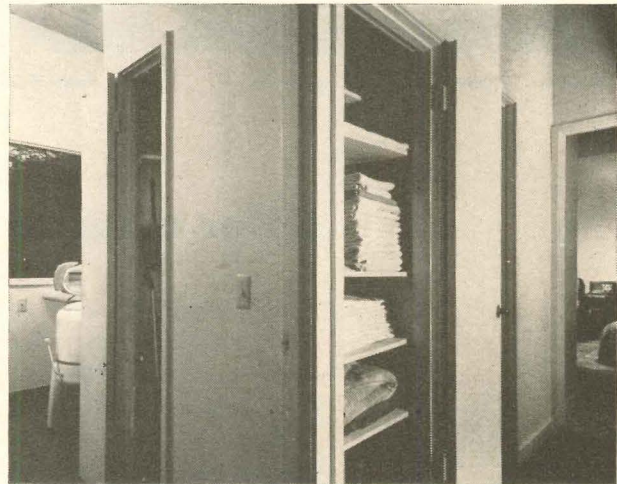
Women want easier housework

Lens-Art Photographers



Modern Homes' bathroom-laundry arrangement got good reception

Photo: Ernest Braun



Upstairs laundry is preferred by Architects Campbell & Wong

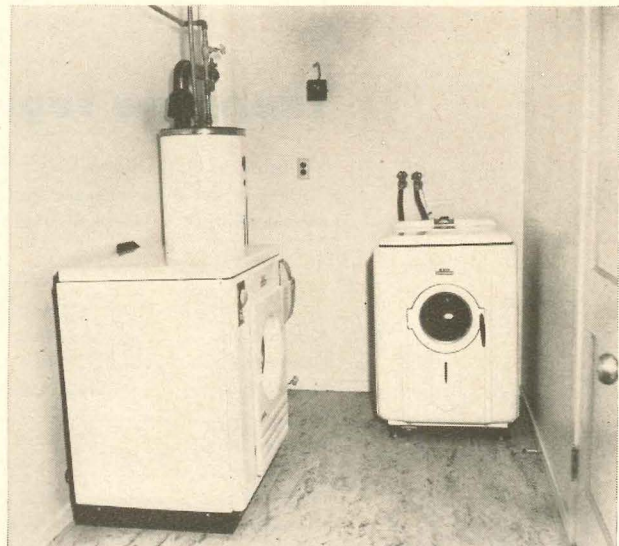
Put the laundry in a bathroom or even upstairs, instead of here

Levitt & Sons put a semi-automatic washer in about 1,000 of its \$9,000 Rancher house bathrooms in Levittown, Pa., later changed to kitchen location—but not because of any complaints. An H&H reporter interviewed many housewives who have lived with the bathroom laundry. Most said "I like it," though they wanted a fully automatic machine. Others with fully automatic machines in kitchens open to living area complained, chiefly about noise.

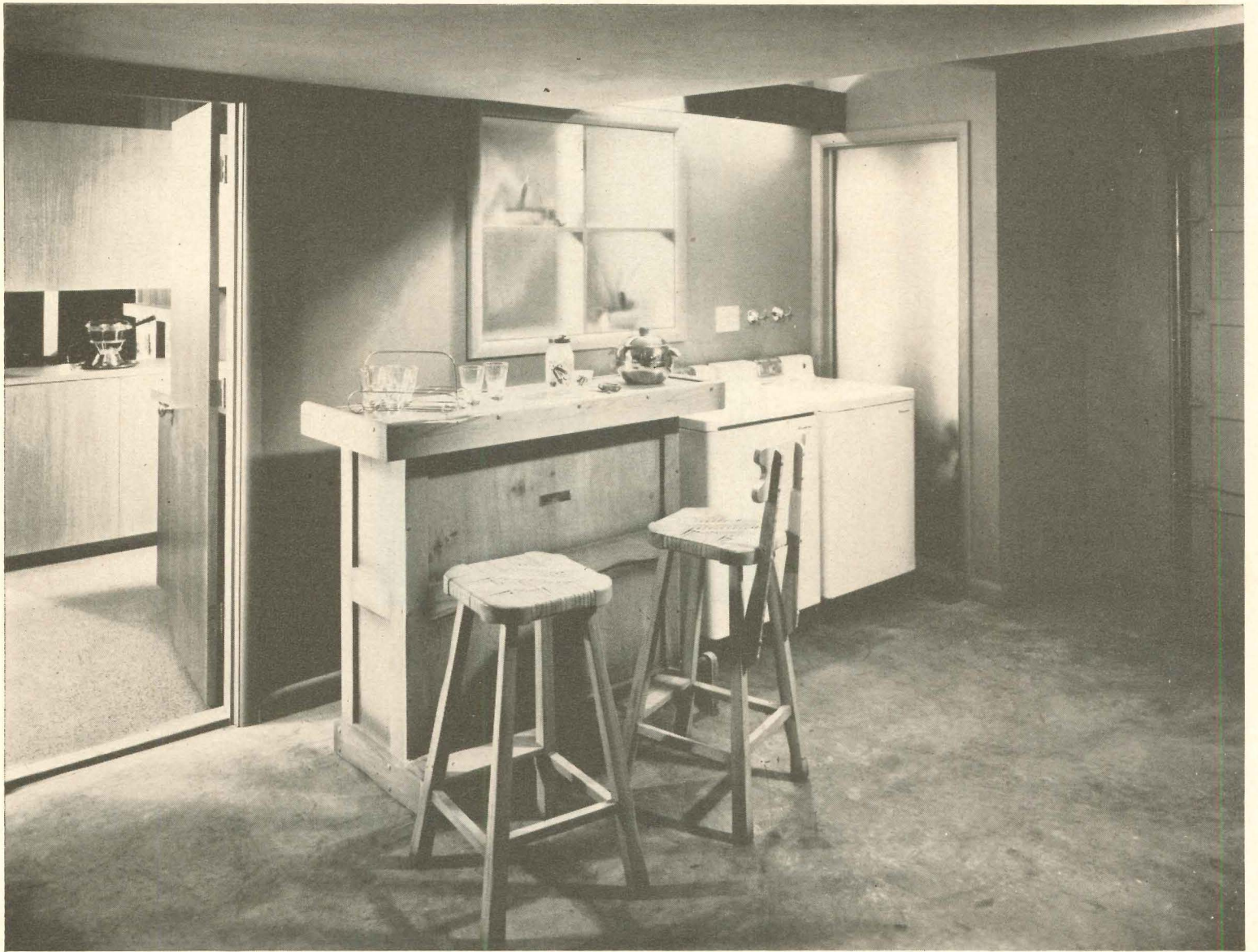
Bathrooms enlarged a few feet for washer and drier make excellent laundry rooms. There are few extra costs; noise, moisture and heat are not problems; there is room for soap, space for sorting—and, of course, this is a natural collection place for laundry.

In two-story houses, some builders and architects have found it desirable to offer an upstairs laundry. The bulk of linen and clothes to be washed originates in bedrooms. It is not hard to convince a woman of the time and energy she saves not having to carry laundry up and down stairs. Furthermore, it is a simple matter to hide machines, muffle noise in this location.

Photo: Gianas and Souris



Utility room laundries have some advantages—often offset by drabness, distance from bedrooms.



Don Scholz provides this attractive laundry in a well-heated garage

Put the laundry in a garage or breezeway, instead of here . . .

In the Southwest and West, many of the biggest builders and top-notch architects make a hit with housewives by putting the laundry outside—on porches, in breezeways, carports, garages. The space is cheap; moisture, heat and noise cause no trouble; washers are close to clotheslines; children are in sight (and not much underfoot); kitchens are close by. As the figures on page 139 show, most laundries are already in this general area in the Pacific region now.

Elsewhere, weather is less helpful to laundry planners, and a heated garage location like the one above makes a lot of sense. For buyers of his handsome prefabs, Don Scholz puts the washer and drier in a garage attached to house. This becomes a family area; the laundry work can be done in pleasant surroundings.

Photo: Hawks-Terrell



Kitchen laundries can be too crowded, and too far from bedrooms. They add to the heat, moisture and noise.

LIFE: Herbert Gehr



To sell families with small crowded closets . . .

Tempt them with lots of useful storage

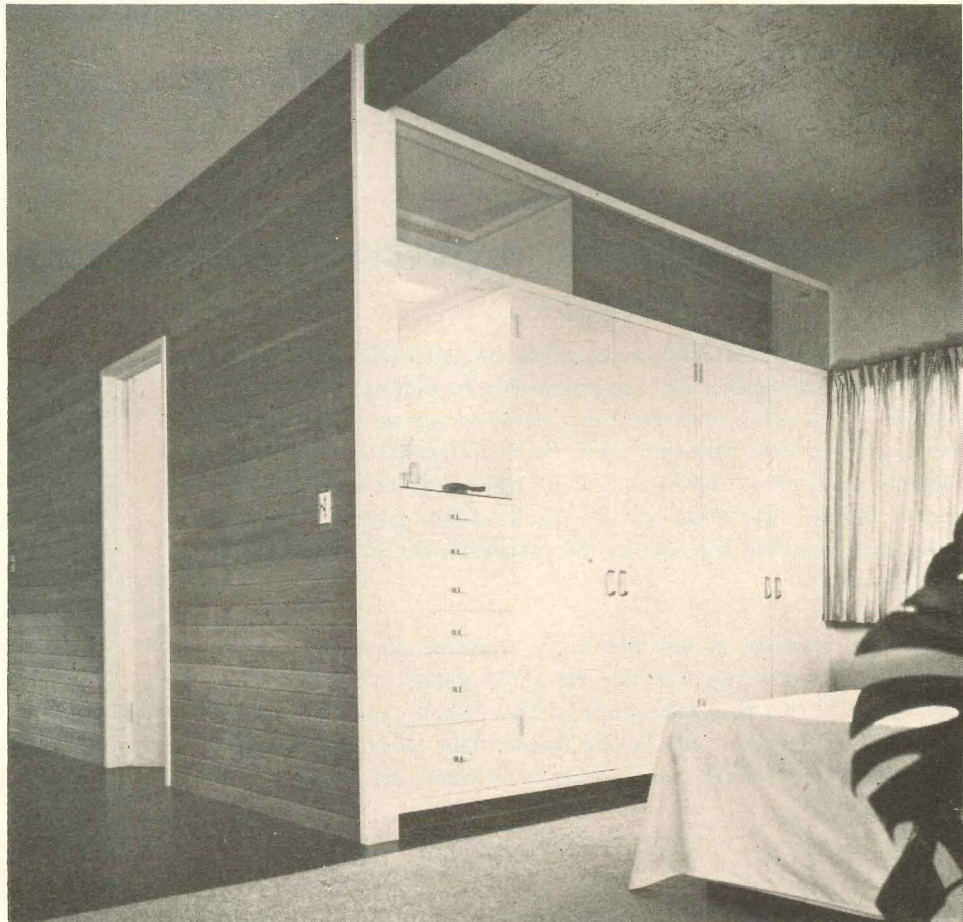
You can't give people too much of it.

They want more storage space in more rooms, in small houses and large houses. But they don't want frustrating catch-all boxes. Today's buyers are looking for properly designed (and especially properly sized) storage units.

Extra costs are largely balanced by the storage units' own advantages. Built-ins have insulating value. They save finishing costs on floors, ceilings and walls. They save new home buyers the cost of a lot of new furniture.

Take a look at the storage ideas on these pages. With power tools that are available today, any builder can quickly train a few men to build such units. Or he can buy a wide variety, ready-made from local and national suppliers.

Photo: Damora; architect: Hugh Stubbins



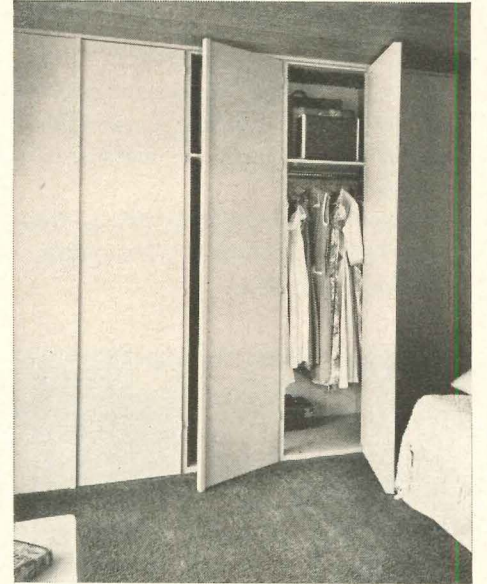
Bedroom storage wall has ample hanging space, different drawer sizes, dead storage above

Photo: Julius Shulman; architects: Ramey & Himes



Storage units form long room divider between dining area and living room of Wichita house

Photo: Frank L. Gaynor; designer-builder: Dean Coffman



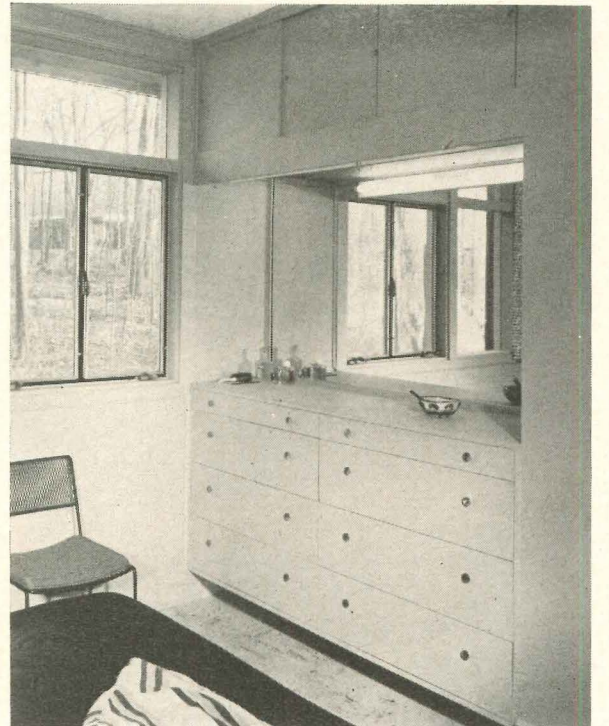
Continuous closets along a bedroom wall

Photo: Dearborn-Massar; architect: Van Evera Bailey



Excellent storage under a sloping ceiling

Photo: Ben Schnall; architect: Edwin Kramer; architectural designer: Norman Cherner



Dead storage above, dresser drawers below mirror

Women want easier housework

For people weary of climbing stairs . . .



Photo: Werner Wolff—LIFE

Why not offer a house on one floor?

Why drive a woman stair-crazy?

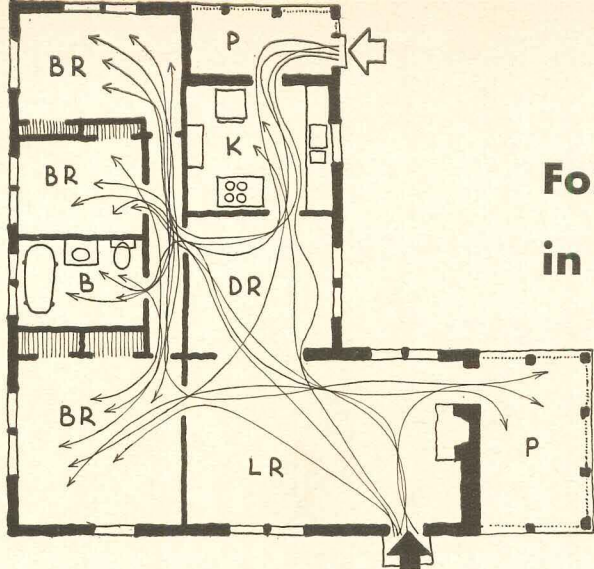
Two-story houses mean stair climbing, plenty of it, often with the laundry or the vacuum or all the things that belong upstairs but find their way downstairs, and vice versa. Two floors mean stairs to navigate—by toddlers, by sometimes weary parents, and ultimately by the aged and infirm.

Better to offer one-floor living. Besides the day-to-day advantage, it means easier maintenance (painting window trim, putting up storm windows) and better access from rooms to outside living areas.

Photo: Charles R. Pearson; architect, Roger J. Gotteland



This one-level ranch house, built by E. C. Edwards in Seattle, eliminates stair climbing



**For people who live
in a perpetual traffic jam . . .**

Offer a living room with no through traffic

Much too often, a living room is the shortest distance between any other two rooms in the house.

Nobody wants a living room that doubles as a throughway. They want a dead-ended quiet zone. A room like the one below, which is entered from dining-family area off right, is easy to keep clean and in order, catches no mud traffic, permits maximum use of space, is easy to decorate. Carpets last longer in a room like this.

A well-planned living room looks much larger to the prospective buyers if it does not also serve as main traffic artery from front entrance to other areas of the house.

Photo: E. Silva, courtesy of LIVING for Young Homemakers; architect, Bill Martin



This quiet living room in a house in Atlanta is away from all through traffic

Women want easier housework

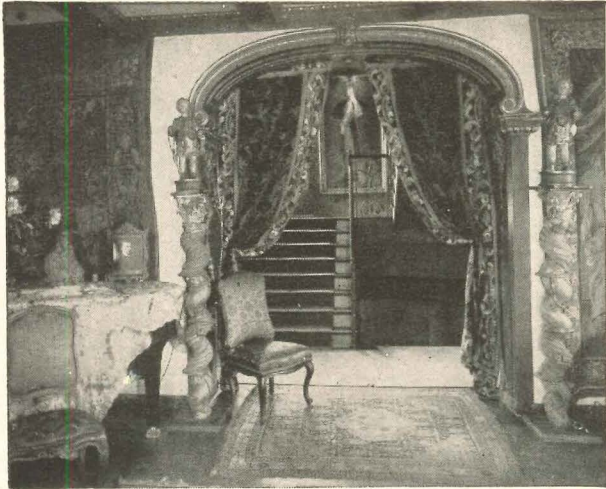


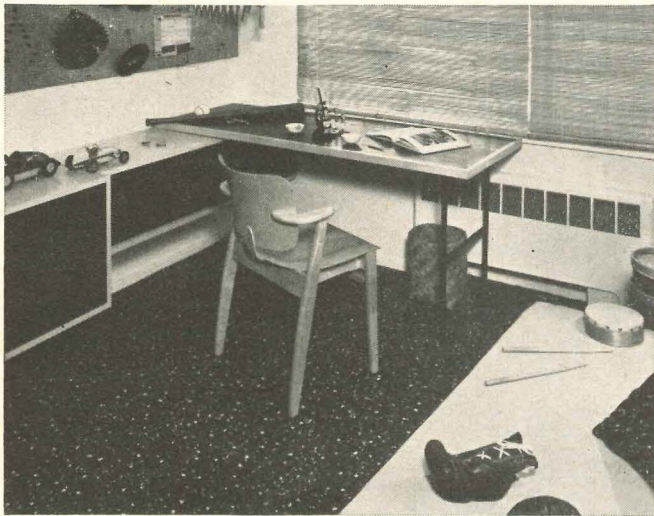
Photo: Mattie Edwards Hewitt

**To sell the woman with a house
that needs three maids . . .**

Housework is largely "do-it-yourself" these days, so the housewife's No. 1 question is: how easy will this house be to run? Every month new products appear on the market which make it simpler to keep the house spick-and-span: canvas-backed wall paper that is washable; wall paints that are impervious to cleaning solutions. Floor coverings needing minimum upkeep are available in cork, rubber, asphalt, ceramic, linoleum and vinyl. Counters can be hygienically covered with tile or one of the plastic laminates, or a flexible sheet material can be turned up at the back of the counter to form a seamless cove. To get interest up among your women buyers, keep maintenance down.

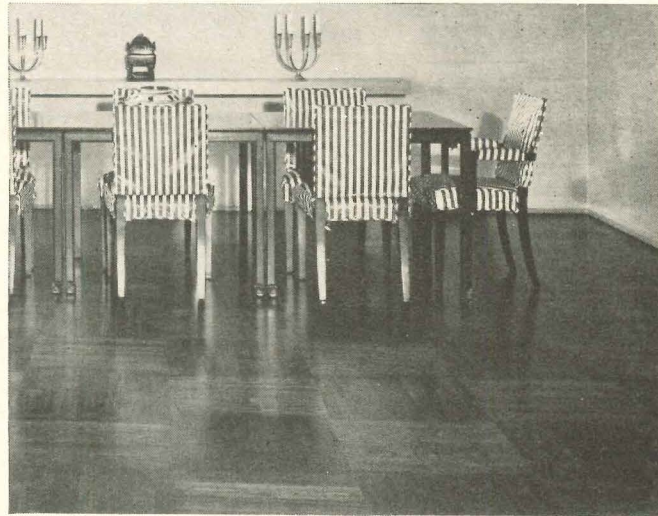
Offer low upkeep: durable and easily cleaned floor . . .

Photo: Damora; architect: Huson Jackson

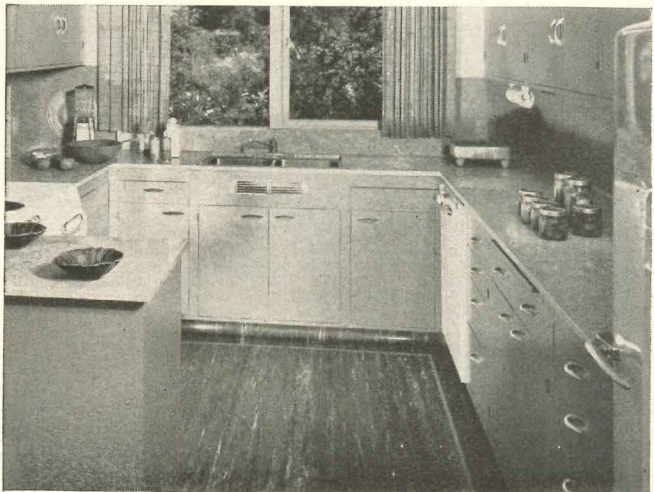


Smart patterns distinguish new lines of asphalt tile

Photo: Roger Sturtevant; architect: Gardner Dailey

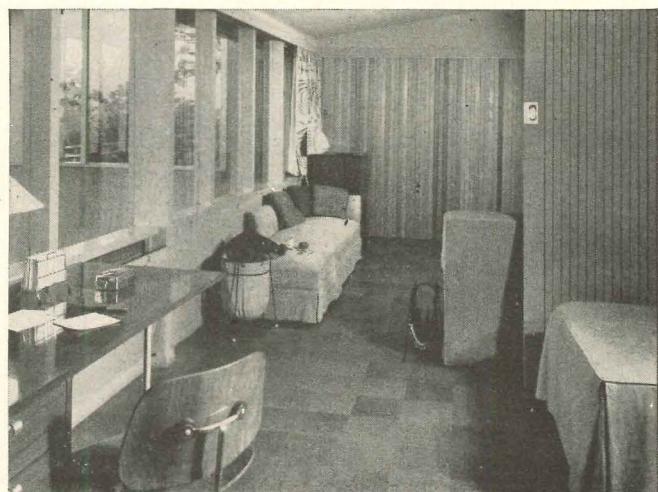


Handsome hardwood floors stay neat with occasional waxing



Dirt-catching corners are eliminated by coved linoleum

Photos: Dagobert Messer, courtesy House & Garden; architects: Tucker & Shields



Resilient cork floors offer durable comfort

Photo: Ben Schnall; architect: Carl Koch



Natural wall panels can be finished in a variety of tough sealers.

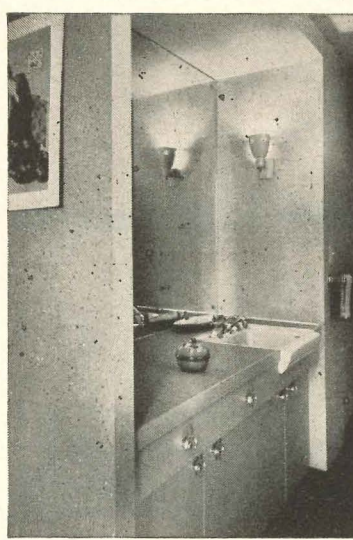


Photo: Stoller, courtesy House Beautiful; architect: Harris Armstrong



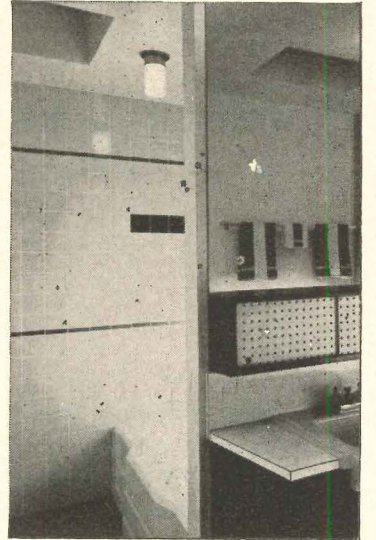
Water - resistant wall covering washes easily, is colorful.

Photo: Dearborn-Massar, courtesy House & Garden; architects: Bain & Overturf



Flecked paint camouflages finger marks, is washable.

Photo: Richards Studio; architect: Robert B. Price



Colorful tile to ceiling is hygienic, lasts indefinitely, adds prestige.

... wall ... and work surfaces



Photo: Hedrich-Blessing; architects: George Fred Keck & William Keck



Laminated plastic counter tops resist burns and stains, come in cheerful colors

People want their lives made pleasant

To sell householders with high heating bills . . .

With proper insulation, even a small heating system can do the job that used to require a big one. Not only does adequate insulation reduce heating bills in winter—it keeps out the heat in summer. And it makes a house “tighter,” reducing wind leaks. To most buyers, a tight house is a well-built house.

In the University of Illinois Test House (Jan. issue) 3” of insulation was used in the walls (as well as double glazing), 4” in the ceiling, installed at a cost of only about \$240. What happened to the heating bill? It was slashed two-thirds—from about \$400 to \$150. Insulation can be a strong silent partner when you are selling a house. So when you insulate, use an adequate material, and install it properly.



National News and Illustration Service

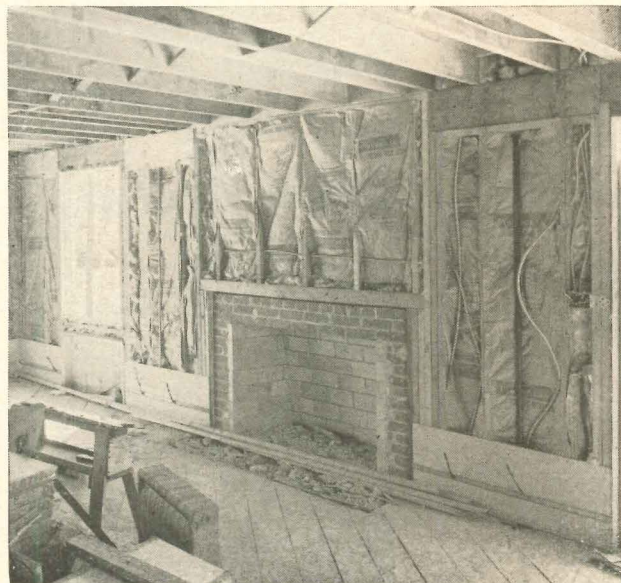
Offer a well insulated house

Lenscraft Photos, Inc.; architect: Carl Koch; Techbilt, Inc.



Shiny metal insulation reflects heat, acts as vapor barrier

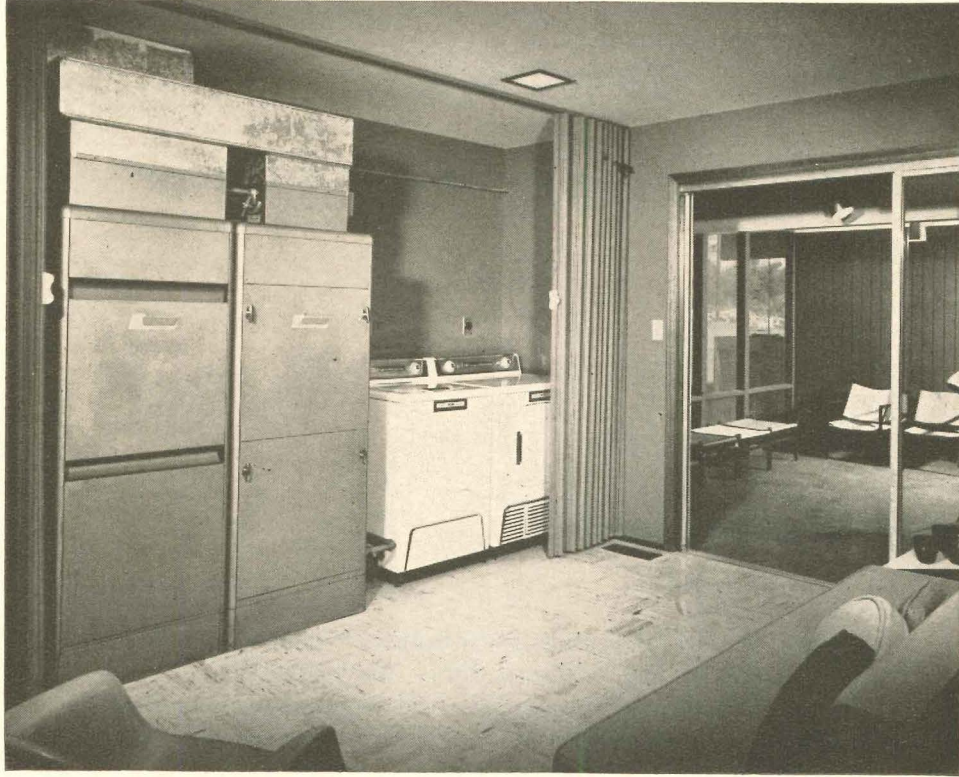
Meyers Studio, Inc.



Snug fastening is all-important with batts

Offer an efficient heating plant

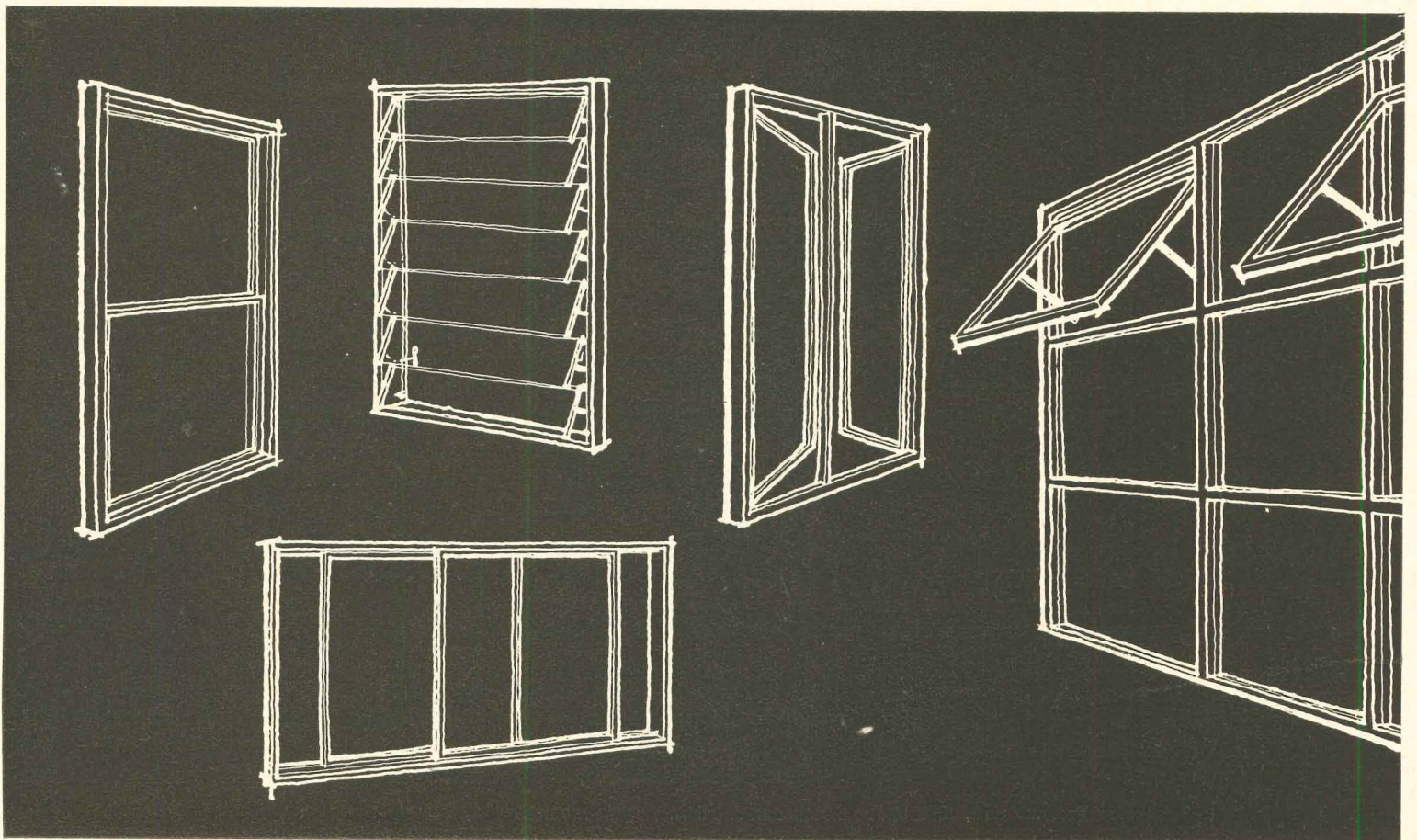
Photo: Julius Shulman; architects: Ramey & Himes; builder: L. E. Gardner



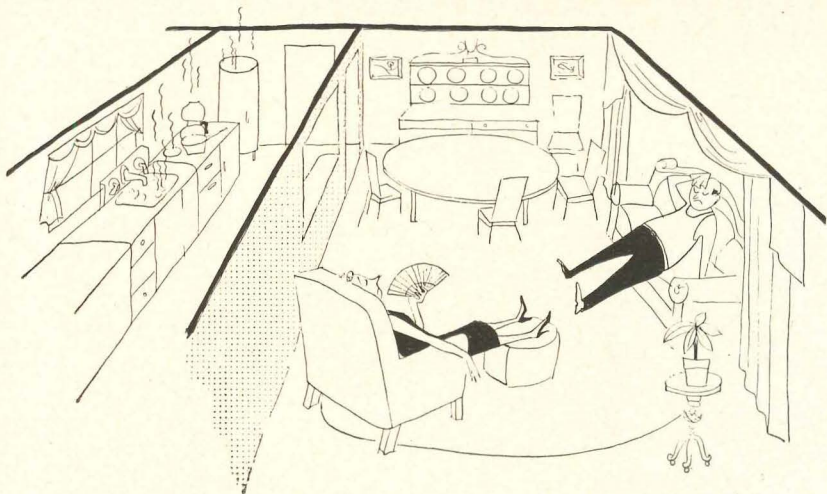
Modern units heat in winter, cool in summer, are neatly designed

Offer a tightly weatherstripped house

If a good heating system depends on adequate insulation, it also needs thorough weatherstripping. Use interlocking thresholds under exterior doors and any of the first-class strips for your windows. These materials cost pennies, can be worth their weight in gold for buyers. Many windows (below) come weatherstripped.



People want their lives made pleasant

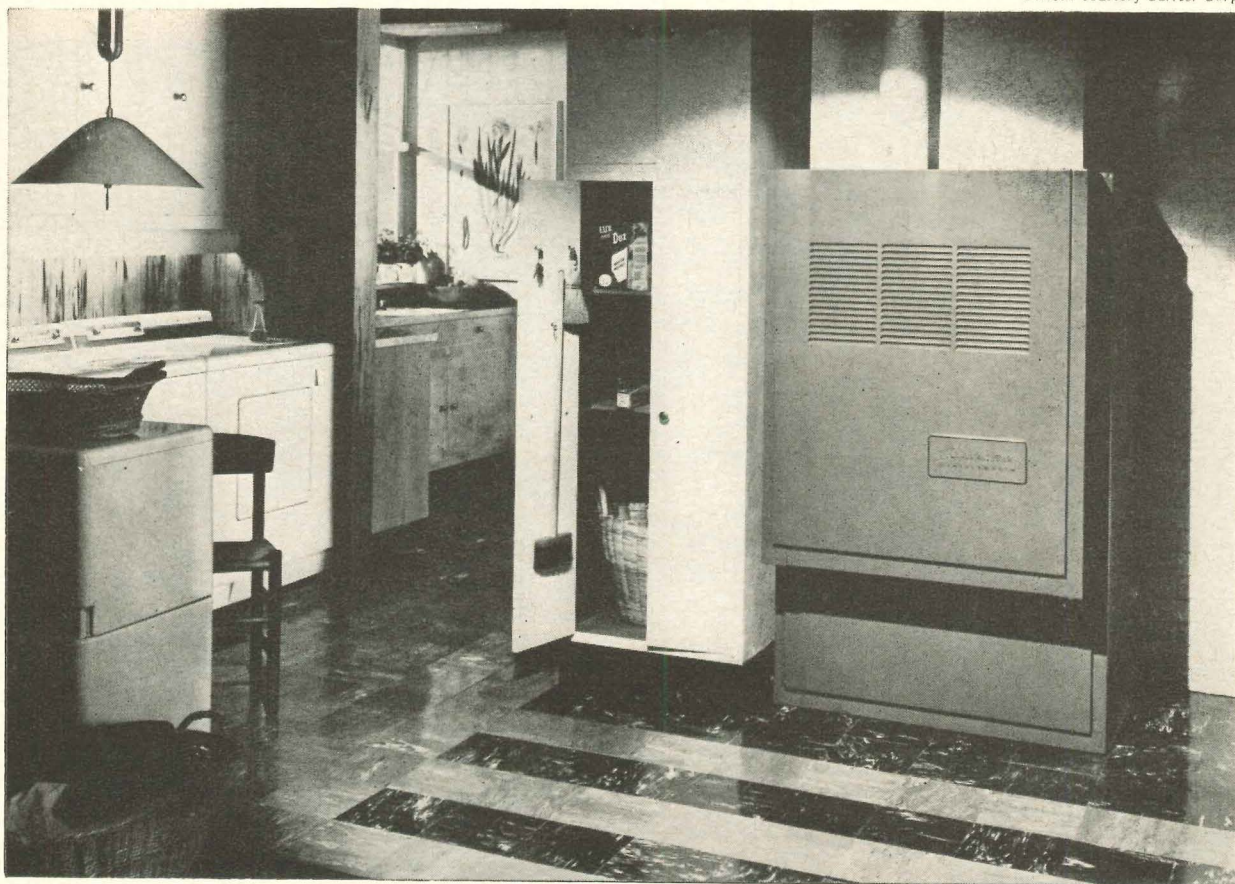


To sell people
who swelter in summer

Offer an air-conditioned house

People who live in air-conditioned houses say they would never live in any other kind (see March issue, p. 152). The builder with an air-conditioned house can show prospective buyers many more returns for his investment in equipment than cool summer comfort alone. The house stays clean and fresh longer, requires less interior maintenance. Owners eat better balanced meals and sleep better in the summer. The one person in ten who suffers from an air-borne allergy will jump at this relief. And surveys show that air-conditioned families suffer from fewer colds.

Photo: courtesy Carrier Corp.



Nearly silent units can often be installed in one corner of the kitchen

To sell a family with a poorly lit house . . .



Offer a house that is light engineered

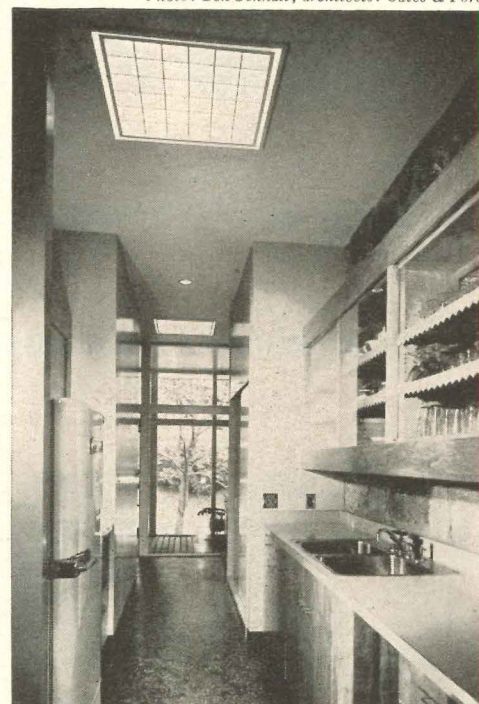
Not so long ago builders were content to provide some wall outlets, an inexpensive ceiling fixture or two, and let it go at that. Today people want well planned lighting. Local utility companies retain advisers who will do the planning, at no cost to the builder. These experts will recommend layouts including popular built-in features like valance and recessed lights for soft general illumination, special fixtures for "critical areas" like the kitchen counters. And every builder should plan the natural day-lighting of his house carefully. It will make his home look and "feel" better to prospective buyers.

Photo: Roger Sturtevant; architect: John Yeon



Soft general lighting with a "bright spot" for reading looks appealing at night . . .

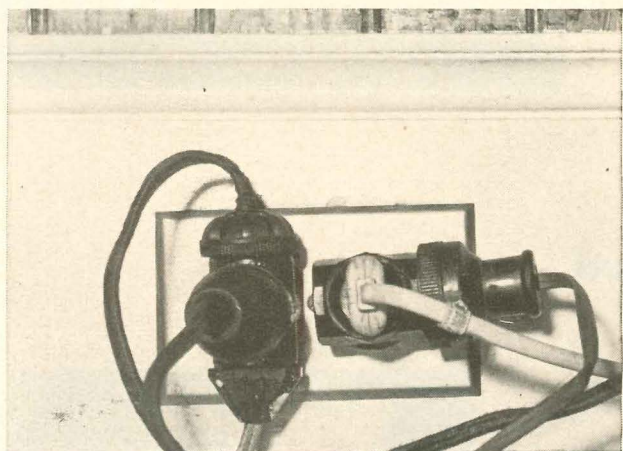
Photo: Ben Schnall; architects: Gates & Ford



Skylight makes a kitchen cheerful

People want efficient households

Ike Vern—Pix Incorporated



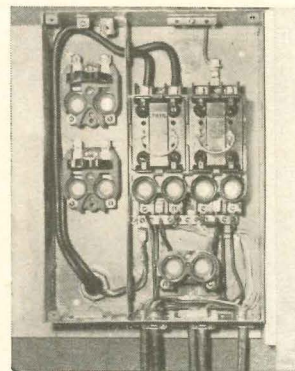
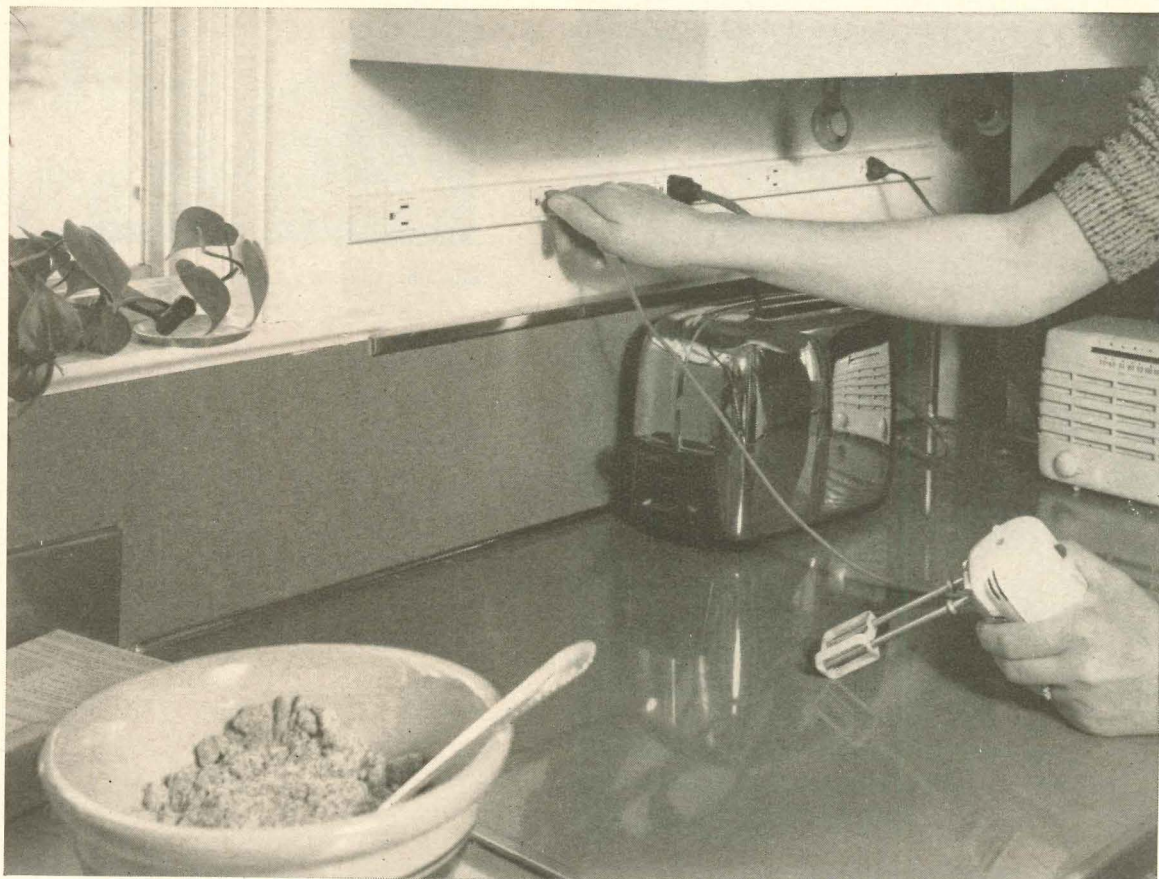
Housewives who used to put a penny in a fuse box to cure an overloaded wiring system are learning to appreciate what adequate wiring means and does.

The national campaign by the Adequate Wiring Bureau is literally forcing builders to level up to consumer education on wiring. Smartest and most economical action a builder can take about the big load his customers are putting on electrical systems with the multitude of new appliances is to use at least three three-wire circuits around his house, two at base-plug height (most houses have six base-plug outlets for every ceiling outlet) and one overhead circuit for attic fans, most interior partitions and overhead or cove lighting. Three-wire system advantages: double the circuits with the same wiring layout. It is also adaptable: 240-volt current is available anywhere in the house. Safer, too, for more capacity which rises 400% over two-wire systems.

To cure a situation like this . . .

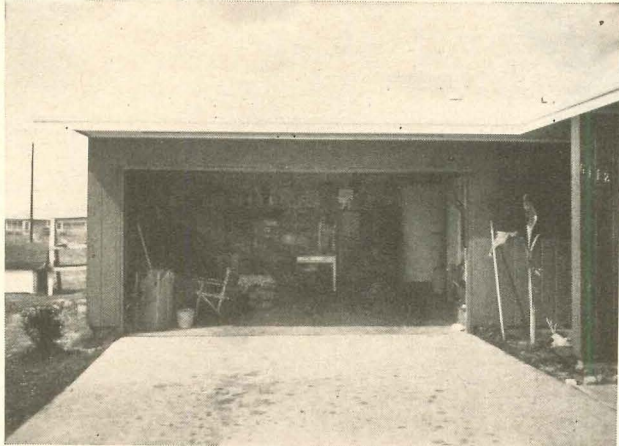
provide adequate wiring for the multitude of new appliances

Meyer Studio



A 100-amp. service panel is one of the dividends from a three-wire system. The simplified system described above takes 23% less time to install, provides 50% more current (90 amps.), makes 240 v. available everywhere and can pay for a 100-amp. service panel to replace the 60-amp. service board. By using No. 12 instead of No. 14 wire (at a cost of \$5 more), capacity could be increased to 120 amps., a handsome dividend.

H&H Staff



And now we come to the problem of carport clutter or the grotesque garage. Scenes like the one at left are not uncommon. The fault is not with the family which owns this garage. Where else can they keep bulky, necessary adjuncts to family living like summer furniture, the lawn mower, garden hose, mops and brooms, refuse cans and do-it-yourself tools? The garage is the most likely location. Since open garage doors or carports expose such bizarre contents, the best answer is planned, protected-from-view storage. Since the area frequently doubles as play space for kids in wet weather, what better solution than to keep things racked up and closeted by shelves, doors, even drawers and pegs?

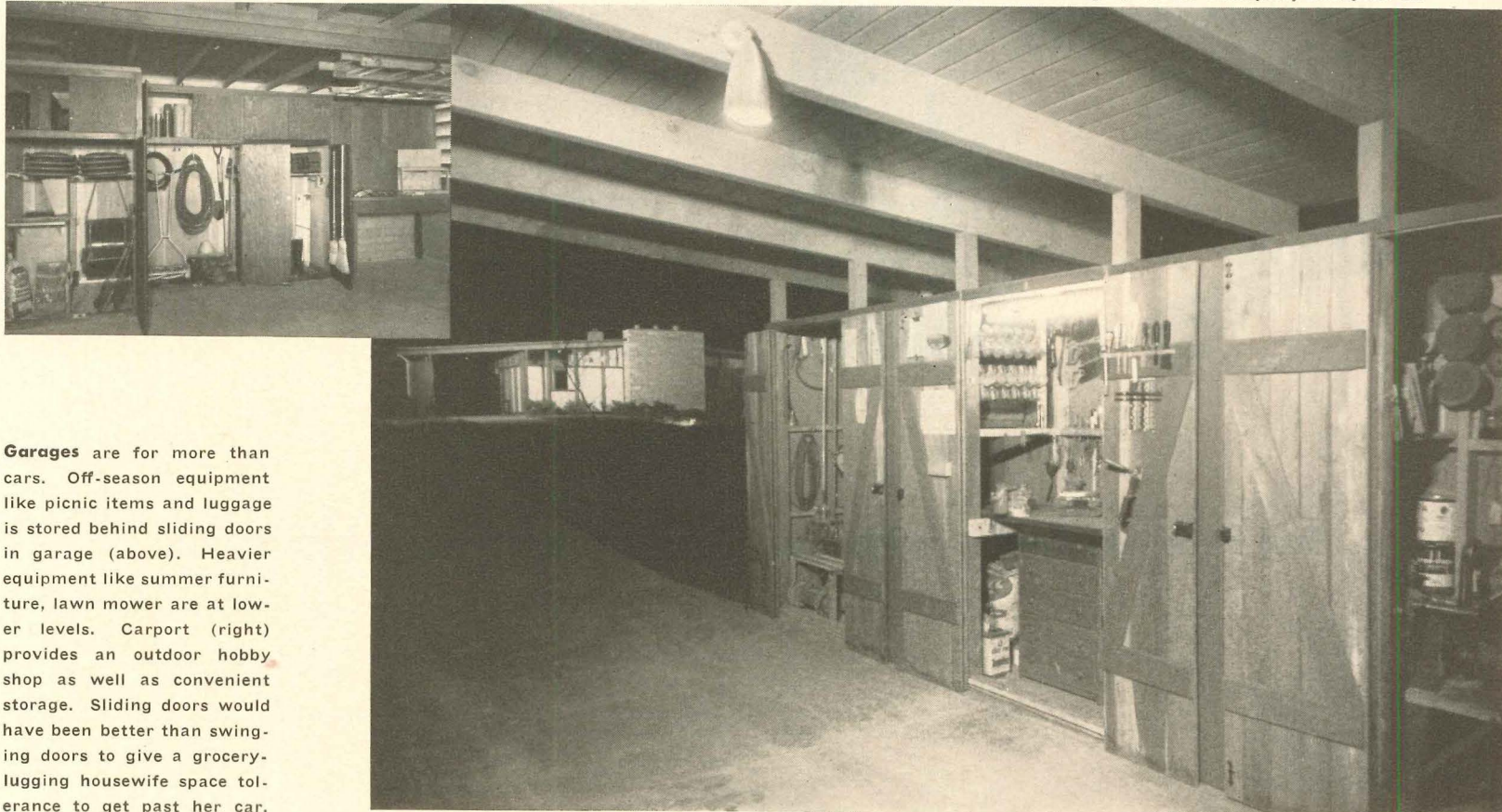
Look into the garage of the next new house you build and see how quickly the new home owner racks up a makeshift storage area that a builder could often supply from leftover lumber and idle-time labor. For good garage storage, see pictures below.

To cure a situation like this . . .

provide adequate storage in garage or carport

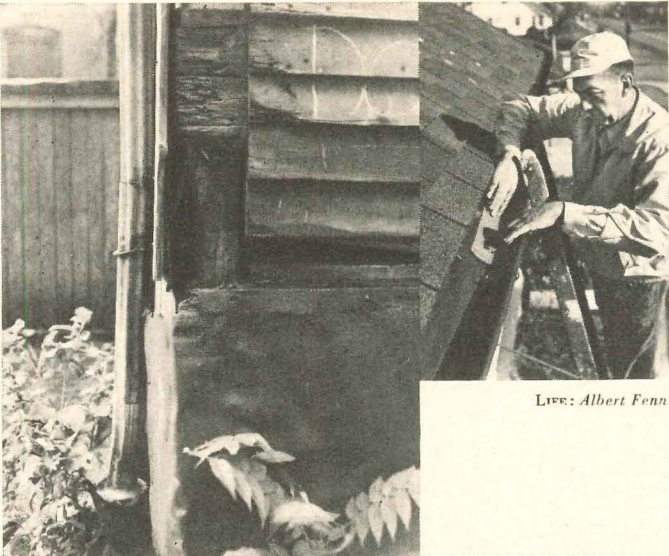
Frank L. Gaynor, courtesy Better Homes & Gardens

Designer: Russel E. Hughes; builders: Contemporary Development Co.



Garages are for more than cars. Off-season equipment like picnic items and luggage is stored behind sliding doors in garage (above). Heavier equipment like summer furniture, lawn mower are at lower levels. Carport (right) provides an outdoor hobby shop as well as convenient storage. Sliding doors would have been better than swinging doors to give a grocery-lugging housewife space tolerance to get past her car.

Husbands (and wives) want less maintenance



LIFE: Albert Fenn



LIFE: Cornell Capa

Black Star: Ralph Crane



Second- and third-time buyers don't just thump the walls or jump on the floors. They study and ask questions about things that have cost them back-breaking, tedious hours of labor—rusty gutters and downspouts, dampness in the basement, leaky faucets, door hardware that goes out of whack in several months, dry rot, vulnerability to termites, unsightly paint peeling, etc. etc. etc.

They want materials galvanized, plated, resin-coated, impregnated, durably painted or stained and bug-proofed. And even if they are not wise in the ways of lifetime lumber like redwood or versed with the knowledge of resiliency, heat bonding, porosity, a knowledgeable salesman should be able to rattle off advantages.

Quality-conscious manufacturers have long been wise to consumer consciousness about durability. Note how quickly terms like durability, long-lasting, lifetime, etc. follow beauty and color in their advertisements.

And don't forget those semimaintenance problems home owners are faced with: storing and installing screens and storm sash. Self-storing or combination units that withstand heat as well as cold are high on their priority lists. Last, but not least, how many builders who spend money and effort getting a good-looking front door make any provisions *whatsoever* for the skimpy and frequently ugly storm or screen door that hides it most of the year in any climate?

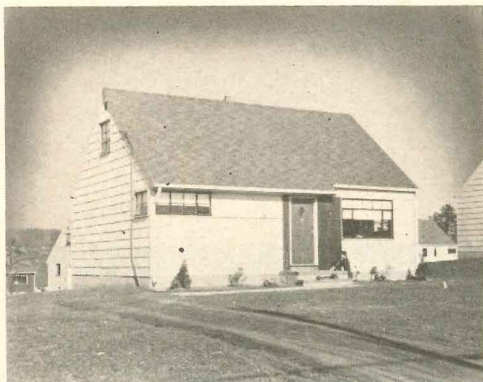
For families beset with basic maintenance problems . . .

Photo: Ezra Stoller; architects: The Architects Collaborative



Offer more durable materials

Trim entranceway to this house makes a good point of lifetime materials and treatment. Hardware is small-scaled and noncorroding. Windows can be washed in two swipes. Wood can be painted from a standing position; vertical siding above hand reach needs no attention.



People who live in a cramped box... want more living space, indoors and out

Space is a lot more than just cubage.

Granted that the greatest possible luxury you can offer a city dweller is space, that is only half the story. What you offer must be *useful* space—balanced, well-equipped and well related to adjoining space.

Take living rooms, for example: few families need living rooms bigger than 400 sq. ft. What they *do* need is a *second* living room—for kids to play in, for people to crowd around TV, for hobbies, for all the things that tend to clutter up and disarrange the formal living area.

Or take the garden: few families can really spare the time or the money to keep up lots bigger than 75' by 120'. What they need is better-planned lots for efficient outdoor use (see p. 166). They need lots screened for privacy, graded for proper drainage—lots that are an asset rather than a chore.

Elsewhere: bedrooms need not be bigger but they could be more useful if they had dressing alcoves; baths don't need to be much bigger but they ought to be compartmented. And so on.

Certainly all this adds up to more cubage but it is cubage wisely distributed, wisely spent, and easy to show off to your customers. For examples, turn the page.



Well-planned, well-protected, well-graded and well-terraced
lot triples the living area of this builder house. Architect:
John Kewell; landscape architect: W. L. Davies; builder: H. Cedric Roberts & Sons.

Photo: Julius Shulman, courtesy: POPULAR HOME MAGAZINE—U.S. Gypsum Co.



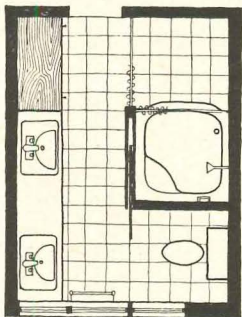
People want more space

Photos: Suzanne Saasz



Families that have to crowd into a 5' by 7' bathroom . . .

need more space—and in compartments



Nowhere is the need for *useful* space more urgent than in the family bathroom.

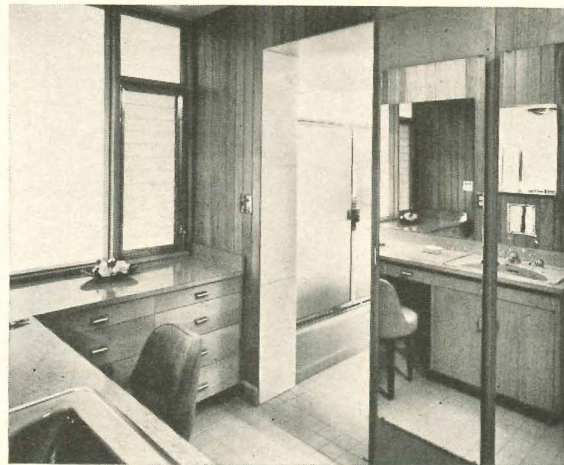
In the old bath three entirely different fixtures, plus different storage units, were jammed into one minimum box. That type of compactness may make sense in the design of a submarine. But considering that the bathroom is just about the most expensive part of your house, it seems a pity to make it unusable.

By making the bath about 50% larger in floor area (an increase of only 1½% in the total cubage of a typical 3-bedroom house), you can divide it into a toilet compartment, a bathtub compartment and a lavatory compartment (see plan at left). Moreover, you can provide for generous storage of towels, etc., you can add a very useful second washbowl, and you can design your lighting, heating and ventilation to do specific jobs for specific areas.

Here are some recent examples, both from custom-designed architect houses, and from inexpensive houses built for sale!

More privacy. Partition between bathing and washing areas permits simultaneous use of facilities by several members of the family. Occasionally two adjoining baths can be linked for such flexible use. Ramey & Himes, architects.

Photo: Frank Lotz Miller



More storage, plus dressing room space. Curtis & Davis, architects. Mirrors increase sense of space.

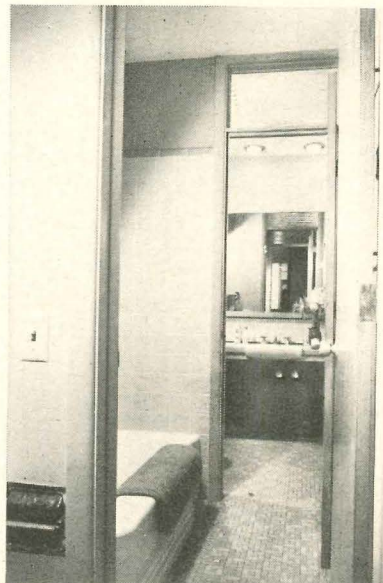


Photo: Julius Shulman

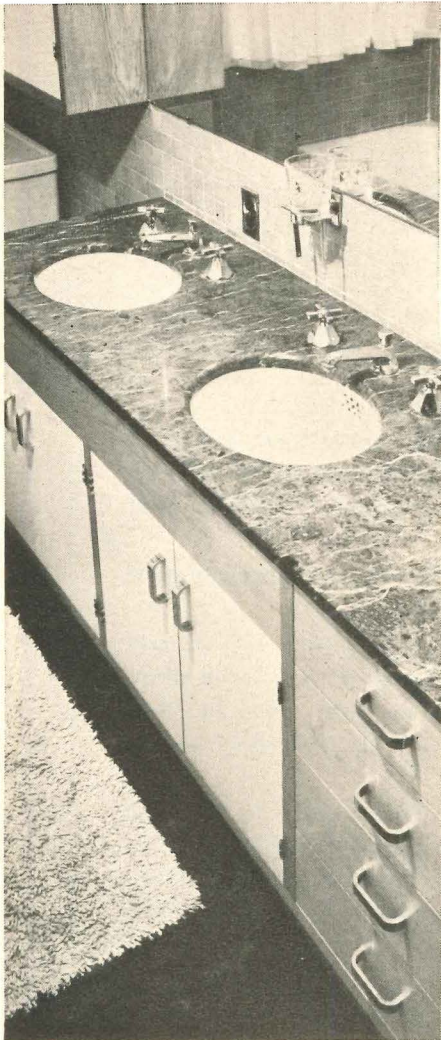


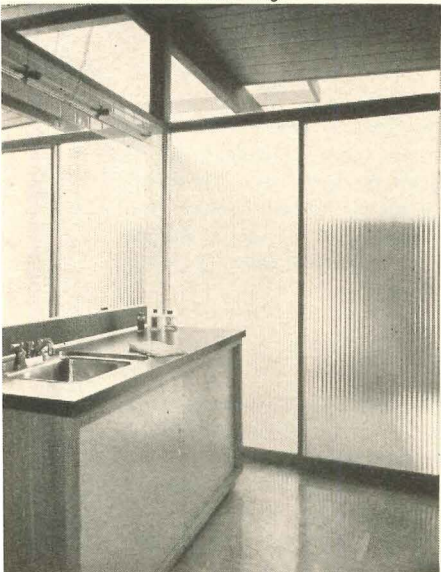
Photo: Damora

More washing facilities. One way of getting kids to school on time. Hugh Stubbins, architect



Photo: Ulric Meisel

Photo: Russell Illig



More apparent space. Mirrored medicine cabinets designed to cover entire length of wall create an illusion of greater space. Note supplementary electric heating panel in adjoining compartment. Edward L. Barnes, architect.

More natural light. Obscure glass wall insures privacy yet provides plenty of light. No need for curtains, little trouble with steaming up of glass. House for Eichler Homes; Anshen & Allen, architects.

People want more space

LIFE: Myron H. Davis



The minimum houses of the immediate postwar years had bedrooms so small that you could barely go to sleep in them. So parents and children were expected to do all their relaxing, studying, eating, entertaining, reading, radio-listening and TV-viewing in the living room.

But then the living room was so small it could not possibly accommodate more than one of these many different activities at the same time.

The fact is that no one room—however big—could ever accommodate so many conflicting activities. The solution is not more cubage—it is more varied, useful space.

For example—a second living room: childproofed (i.e. with wear- and tear-resistant finishes); soundproofed (against excessive TV); easily controlled (so why not put it next to the kitchen?).

Or an enlarged corridor space—at least 6 ft. wide. Wide enough for an extra dining table for snacks; wide enough for a toy train or a play pen; illuminated from above through a large skylight or, better still (if the plan permits it), through a glass wall that faces the outdoor play area. This is cheap extra cubage—but valuable extra space. Here are some good examples.

**Parents who have had to surrender their living rooms . . .
need extra space for children,**

TV, informal snacks

Photo: Ben Schnall

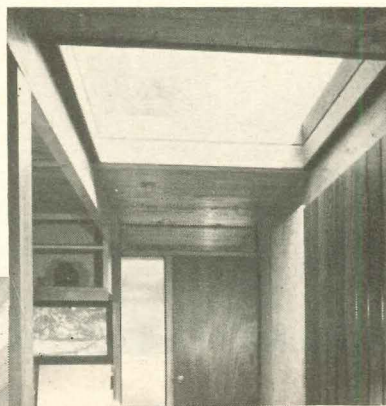
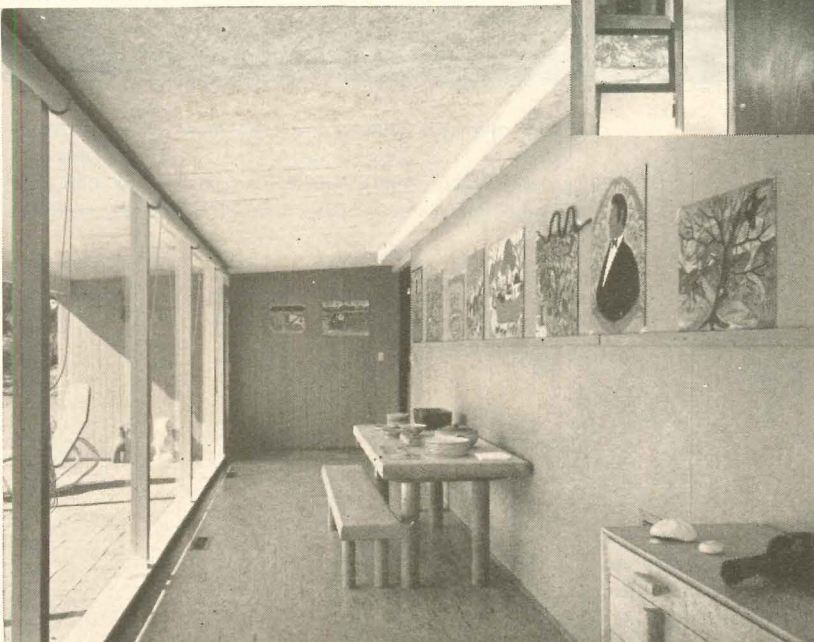


Photo: Dearborn-Massar



More space in corridors. Doubling (or tripling) the width of passages will not add a great deal of cubage—but it will add a lot of useful space for child play. In center corridors, use skylights (e.g. plastic domes). Above: Roy Johnson, architect. Left: Bassetti & Morse, architects. Note simple display rack for children's paintings, with fluorescent lighting strip above.

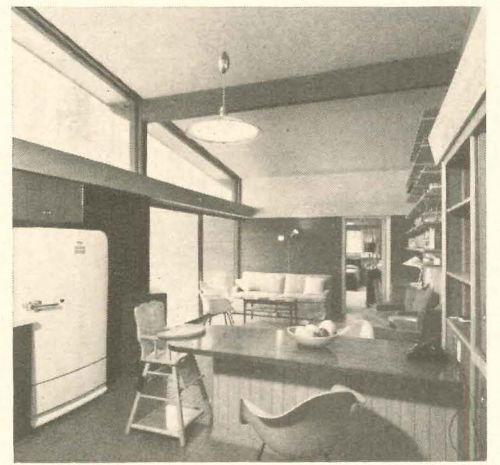
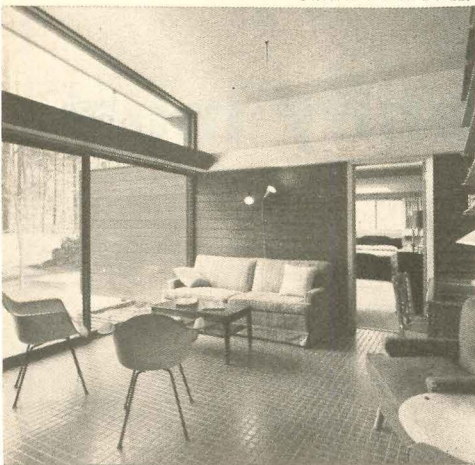
More space in a new room (opposite). This family room is a second living room—and it has turned out to be much more useful than its more formal counterpart. It contains: a kitchen (very unobtrusive because of natural wood finishes); a dining table-counter; space for TV, homework, reading, informal parties. Floor is tile for easier maintenance, Architect: Henry D. Norris.

Photo: Hedrich-Blessing, courtesy Better Homes & Gardens



More play space by pooling rooms (above). Use of folding partitions turns children's wing into spacious play area during the day. This handsome, well-equipped and colorful area is, in reality, two small bedrooms and an enlarged passageway. Note many different and useful built-ins, including TV. Architect: D. Coder Taylor.

Photos: Gabriel Benzur



People want nice surroundings



To sell families fed up
with a barren neighborhood . . .

Save the trees, provide landscaping and fences . . .

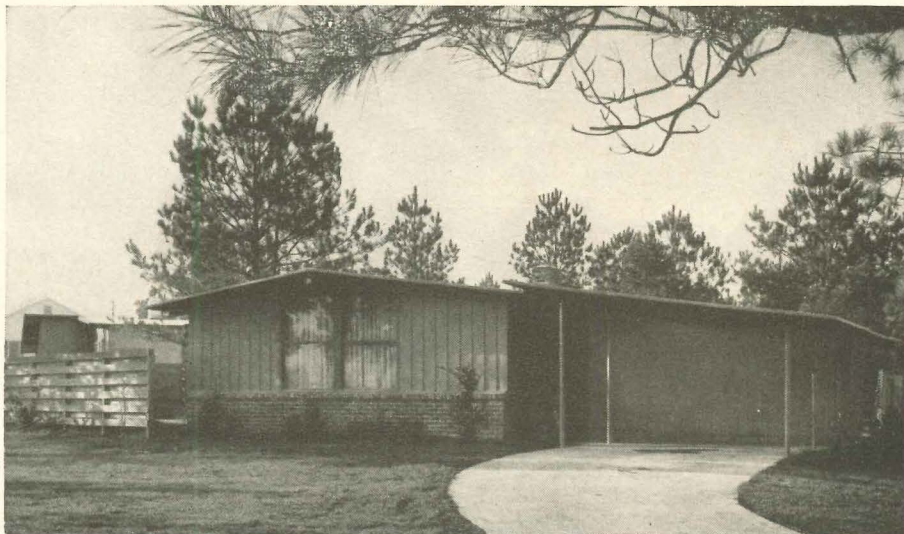
Photo: Kile Studio; Frank Camp Packett, designer; Fred Fett, builder

Trees can add hundreds of dollars' value to a house.

Most builders agree that buyers will pay as much as \$500 more for a house on a wooded lot (see April issue). And builders are discovering that saving trees costs no more than brutally leveling the entire site.

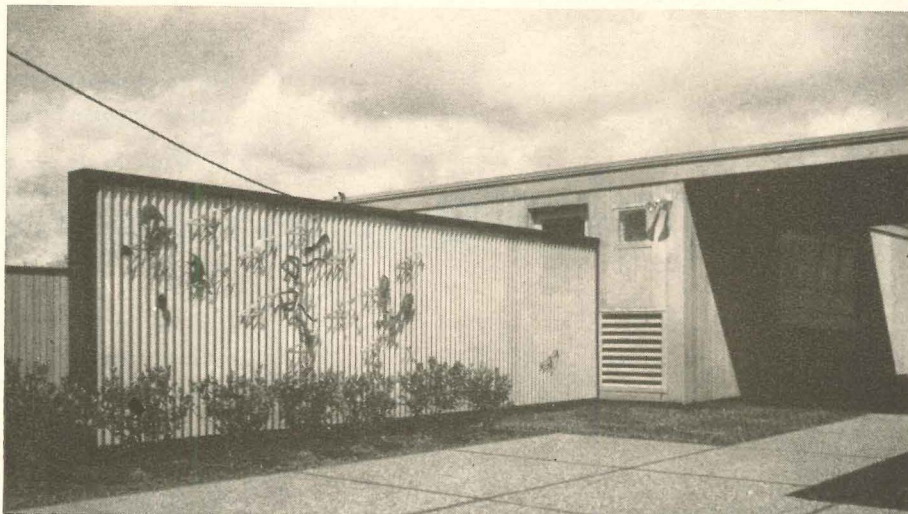
Workmen will learn to put a high value on existing trees if they are properly instructed by the builder and his foremen. Working from a site plan, the builder has the most desirable trees marked with white banners, paths for mobile equipment similarly marked.

If you have no trees, put some in. Even with trees already on the site, some landscaping can add to the comfort of a house. A hedge of juniper, for example, is hardy and inexpensive, will reduce noise, glare and dust for the owner. And don't forget that growing foliage is an important natural air-conditioner all summer long.



Trees form a becoming backdrop, add character to the house

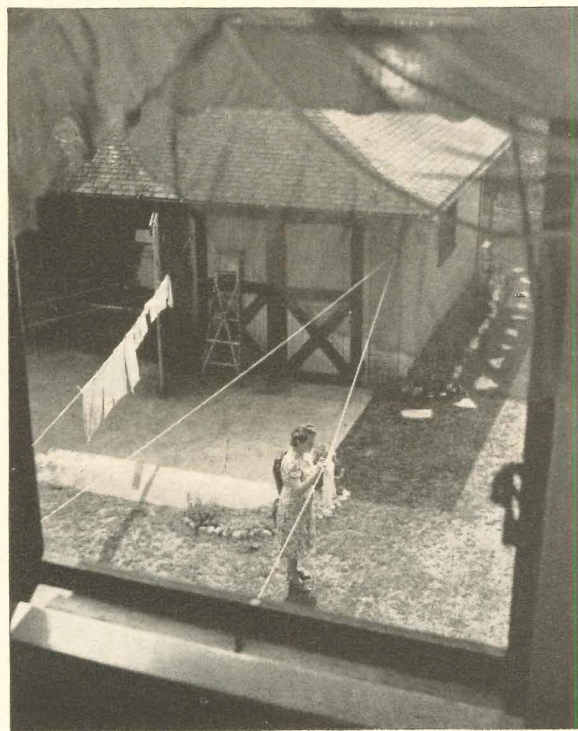
Architect: Thompson P. McCleary



Planting softens fence installed for privacy and as wind break

To sell housewives

with surroundings like these . . .



Alfred Eisenstaedt-Pix-LIVE

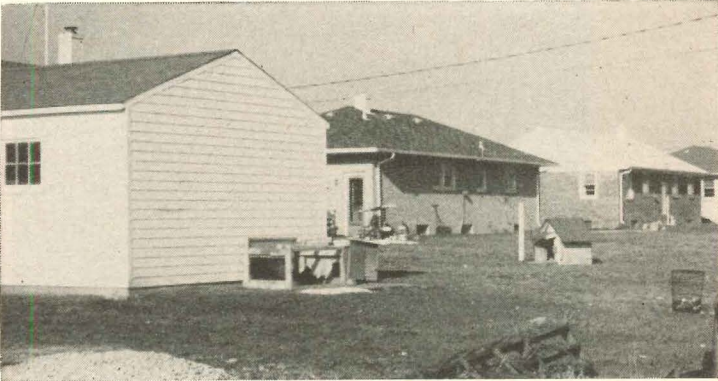
Provide a clothes drier and surroundings like these . . .

Photo: Julius Shulman; architects: Ramey & Himes; builder: L. F. Gardner



Drier eliminates clothes lines, leaves the back yard free to be developed for outdoor living

People want to live more in the outdoors

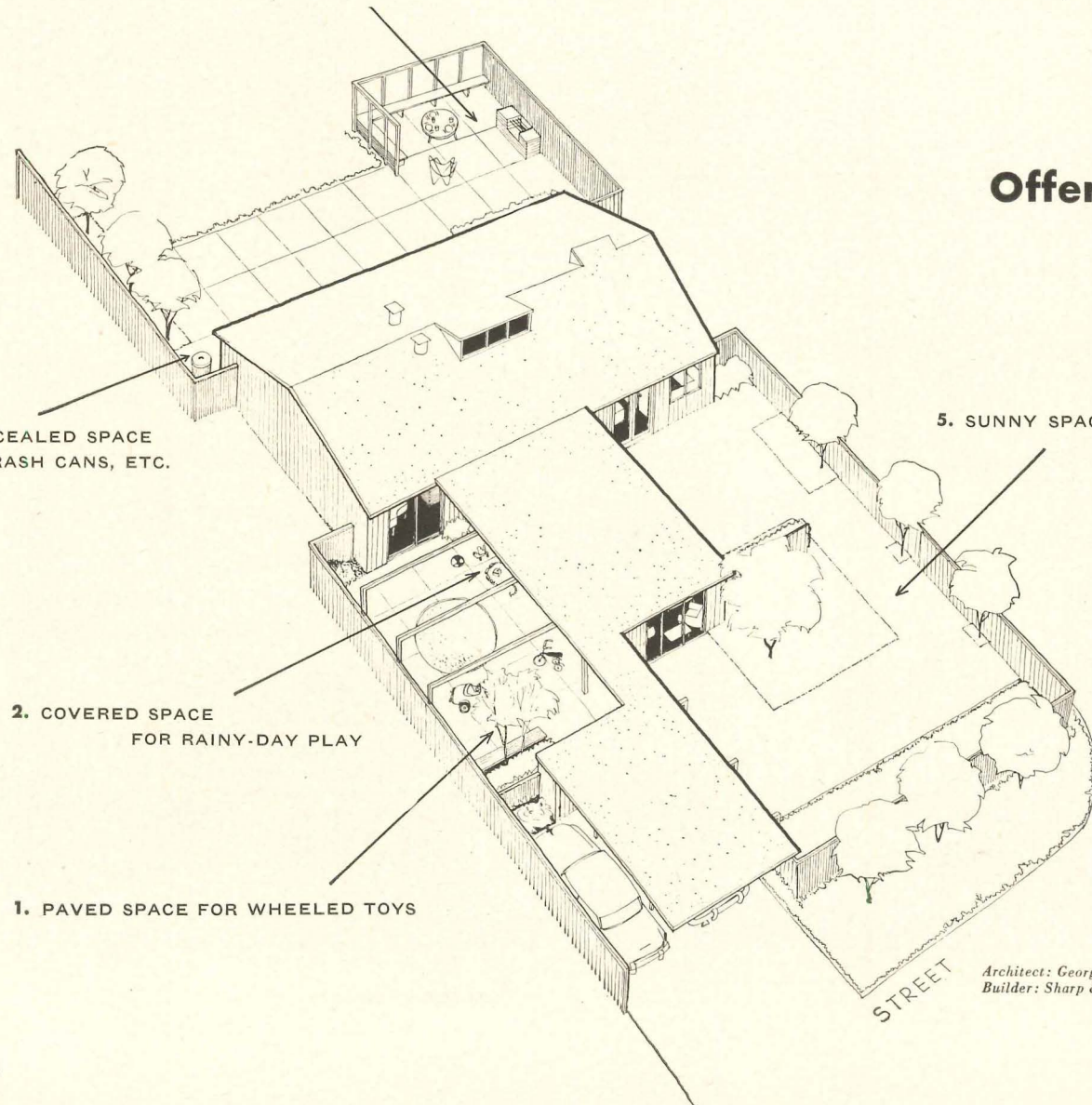


To sell the family with a wasted lot . . .

Everyone is outdoors-minded. The outdoor areas around a house are becoming as important as the house itself for many families. People enjoy dining in the open during the warm months, and (as the sales of seed companies prove) they are becoming more and more enthusiastic about gardening. But perhaps the most important factor is the children. More home-buying families are raising more children, and these buyers insist their homes be safe and pleasant for their children to grow up in. Many move from the city to the suburbs just to have a healthy outdoor life.

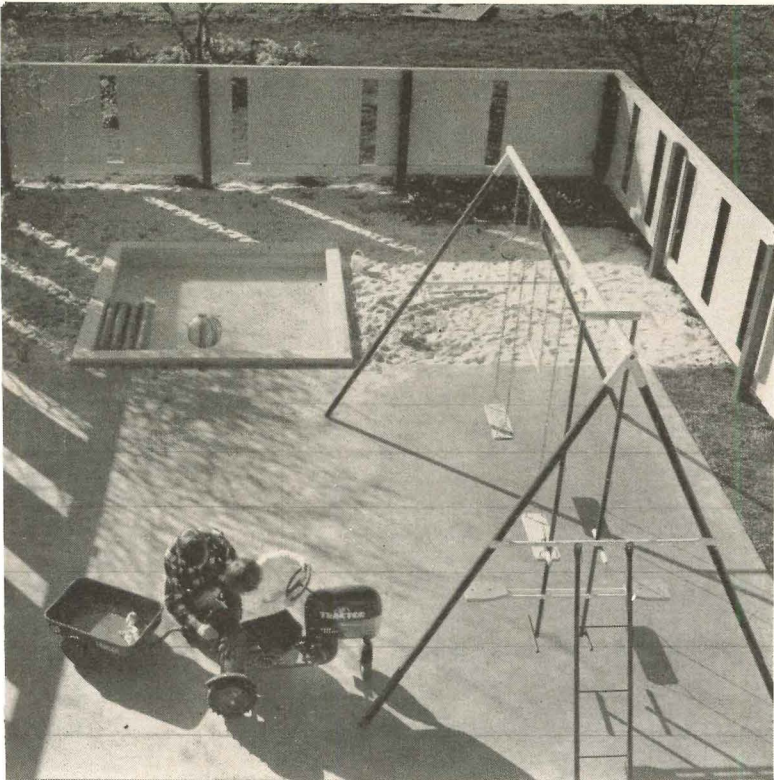
Take a look outside your houses. Do they offer a full share of outdoor living? Will children enjoy playing there? Some of the important outdoor features people want are shown on these pages. They deserve to be studied carefully, for with a little foresight most can be provided at a negligible cost.

4. SHELTERED SPACE FOR DINING



Offer these landmarks

Architect: George T. Rockrise
Builder: Sharp & Robinson



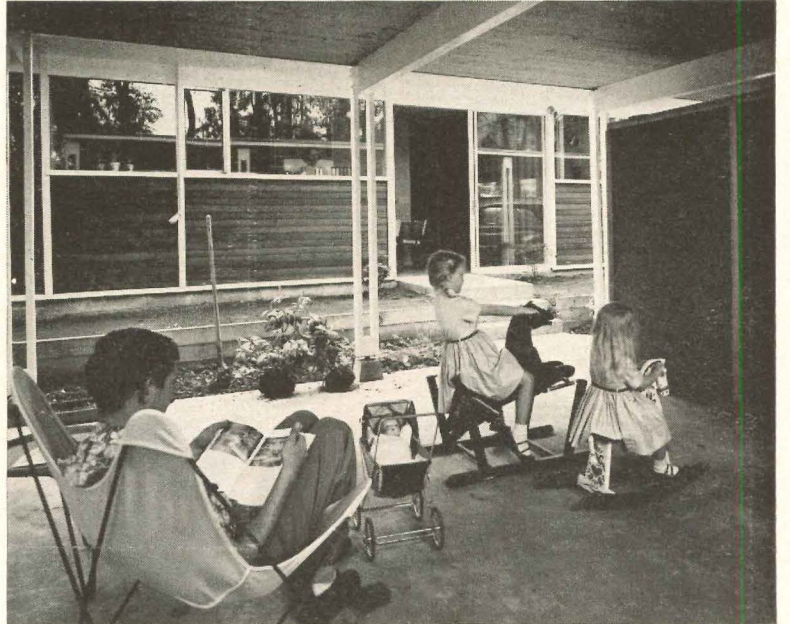
1. "I don't want my children in the street." Owners with families will be far happier when their children are wheeling safely around a private, paved yard. Protection from automobile traffic is vitally important in neighborhoods with few sidewalks.

of outdoor living . . .

Photo: Dearborn-Massar, courtesy House & Garden; architects: Tucker & Shields



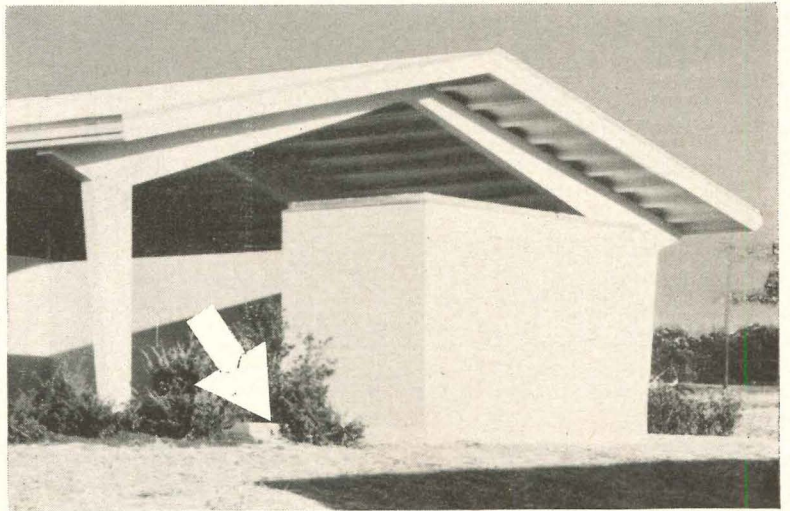
4. "We like to eat outside in summer." With a strong trend towards outdoor dining, builders should consider an ample terrace near the kitchen. Any builder can offer it as an optional 'extra' for about \$50 (10' x 10' concrete slab).



2. "Where can the children play in bad weather?" Outdoors but under the roof can be a compelling answer to an undecided buyer. This play area can be an extension of the carport or of the house roof covering a paved patio.

Architect: Bruce McCarthy; builder: Martin Bartling

Photo: E. Silton, courtesy LIVING for Young Homemakers



3. "Where can I burn trash?" Makeshift trash burners attract flies, look and smell ugly, can smoke up the house. Provision for a conveniently located incinerator can be a good-sense sales asset.

Photo: Ernest Braun; architects: Rand & Marquis



5. "I have a green thumb." Almost everyone has these days, or at least thinks he has. Buyers expect suburban living to include a place to grow things, a relatively easy demand to satisfy if the builder lays out his lots properly. Adequate sunlight and good soil are prime requisites.



Each month, more than 50 million US magazine readers learn to like (and want) quality design

**Better keep
your eye on
the newsstands . . .
. . . because your customers do**

Do you know that this month alone, 50 million Americans are poring over glamorous pictures of houses with glass walls?

Do you know that this month, also, those same 50 million—all of them potential home buyers—are being further sold on the idea that storage should come in walls, that most furniture ought to be built in, that more than half their living space should be out-of-doors (and that the outdoors should be planned for that purpose), and that such modern devices as metal fireplaces, flat roofs, plastic skylights and family rooms are as natural a part of any good house as the front door?



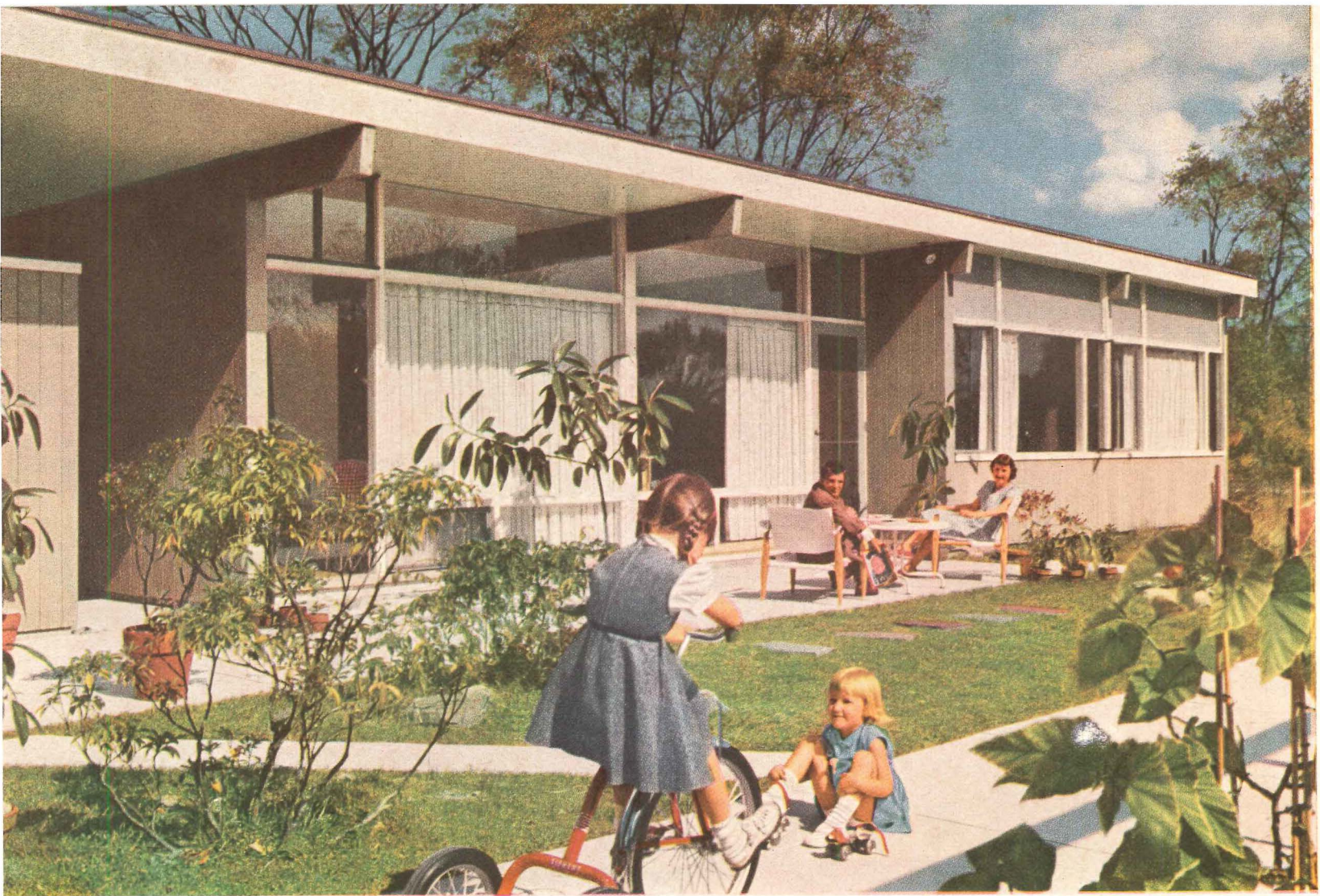
For credits see page 186

These millions, of course, are the readers of US consumer magazines—and they are your best customers.

What does this mean to you as a builder, or an architect, or a mortgage banker? It means that you must get ready, *now*, to satisfy a highly discriminating public. It means that you can no longer afford to “build down” to people—or to “design down” to them, or to fix your valuations on a house with the idea that “public taste” is way behind your own. In short, it means that you are going to be left by the wayside unless you give your customers what the magazines have taught them to want.

On the next six pages, HOUSE & HOME has collected some *typical*—not exceptional, but *typical*—pictures from recent issues of leading consumer magazines. Remember that the circulation figures printed with each caption represent a mere fraction of the actual readership: most magazines figure that each copy is read by 5 or 6 people. In other words, the audience you are dealing with is more than a third of the US—the home-buying third.

Does your 1955 house measure up to the examples on the next six pages? If not, it's high time for you to get a good architect to make some drastic changes.



Consumer magazines are promoting: **Glass walls . . .**

the AMERICAN HOME

(Circ.: 3,074,666):
April 1955 issue—glass wall
in US Gypsum house,
Architect Francis D. Lethbridge

Ladies' Home
JOURNAL (Circ.: 4,913,511):
March 1955 issue—
glass wall and patio,
designed by Williams & Wells.

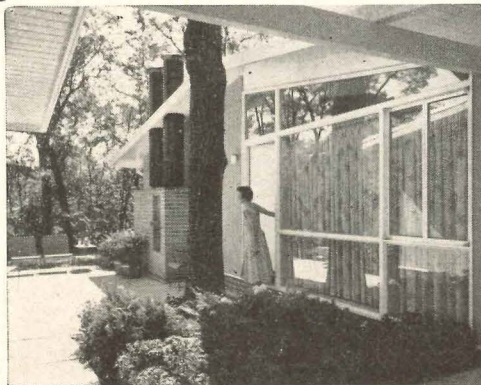


Photo: Hedrich-Blessing

Opposite: **LIFE**

(Circ.: 5,615,075): November 15, 1954 issue—
outdoor living room for a builder house,
designed by Architect A. Q. Jones,
Landscape Architect K. I. Stedman and
Designer Matt Kahn.

Photo: Ernest Braun

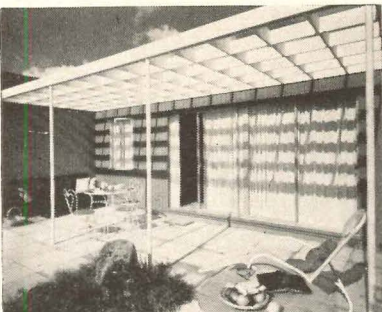


Photo: Ezra Stoller



Parents' (Circ.: 1,570,566):
July 1954 issue—glass living-room wall
in house by
Architects Loeb, Schlossman & Bennett.
Photo: Nowell Ward & Assoc.

Good Housekeeping

(Circ.: 3,442,784): January 1955 issue—
patio for outdoor living,
designed by Halsey Jones.

Photo: Dearborn Massar



**Opposite:
Better Homes**

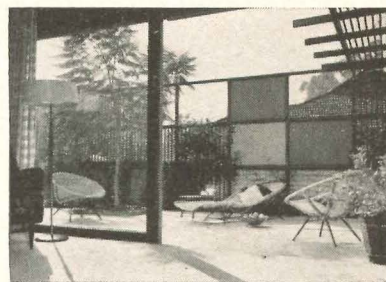
(Circ.: 4,044,335): March 1955 issue—glass wall
in a 1,200 sq. ft. house, designed by The Architects Collaborative.

Photo: Nyholm

LIVING

(Circ.: 520,303): April 1955 issue—
outdoor living area shielded by screens.
Designed by Wemple & Leone, landscape architects.

Photo: J. Dale Healy



and outdoor living spaces beyond them



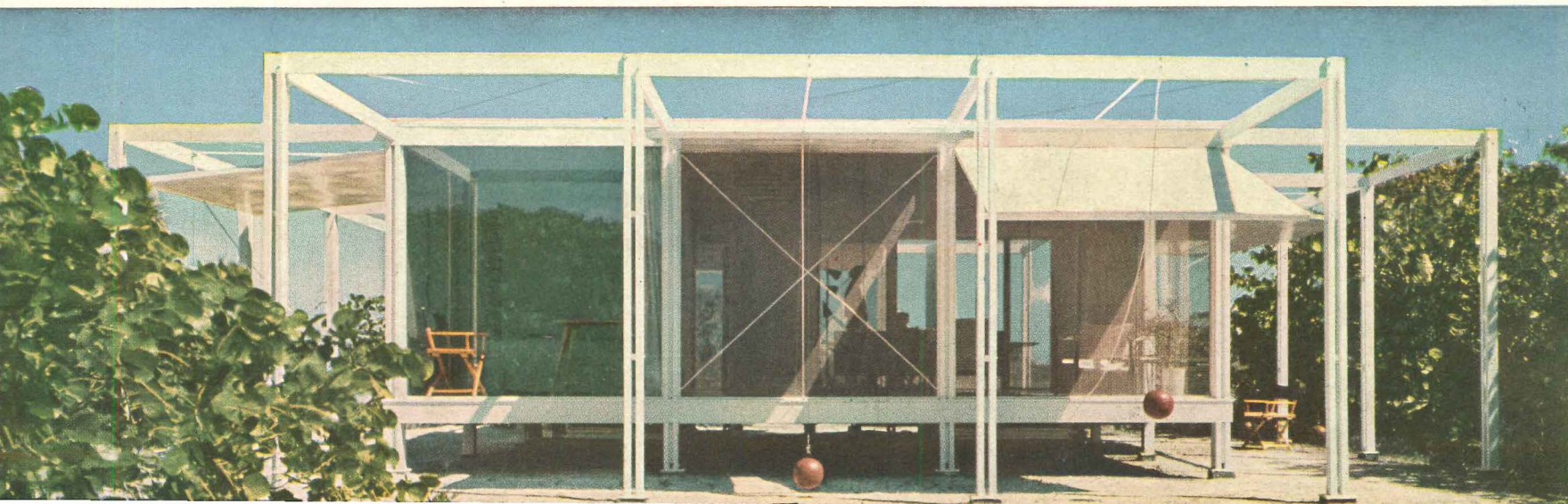


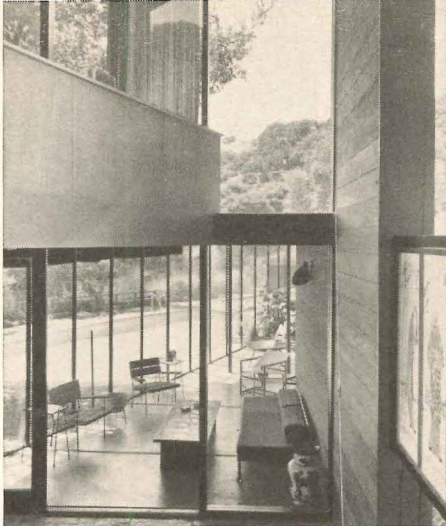
House & Garden (Circ.: 517,023): cover, March 1955 issue—vacation house designed by Henri V. Jova. Exposed post-and-beam structure Photo: Tom Leonard

Consumer magazines are promoting: **Post-and-beam framing . . .**

McCall's (Circ.: 4 528,184): July 1954 issue—summer house by Architect Paul Rudolph. Double posts and beams

Photo: Ezra Stoller





HOLIDAY

(Circ.: 841,735): December 1954 issue—open, two-level plan
by Architect Henry Hill.

Photo: Thomas Hollyman

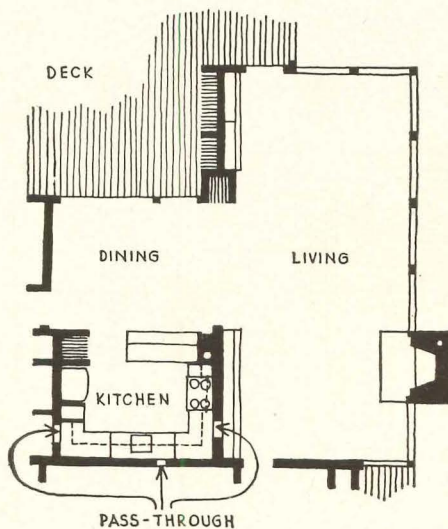
House Beautiful

(Circ.: 622,477): September 1953 issue—
open for cooking,
dining, living,
by Architects Wurster, Bernardi & Emmons,
Plan of this area shown below.

Photo: Ernest Braun



and the open planning that goes with it



Consumer magazines
are promoting:

modern features, such as
metal fireplaces

flat roofs

bathroom compartments

built-ins

storage walls

skylights

and even

steel framing for houses



HOLIDAY (Circ.: 841,735): December 1954 issue—
metal fireplace hood in house by
Architect Russell Forester.

Photo: Thomas Hollyman

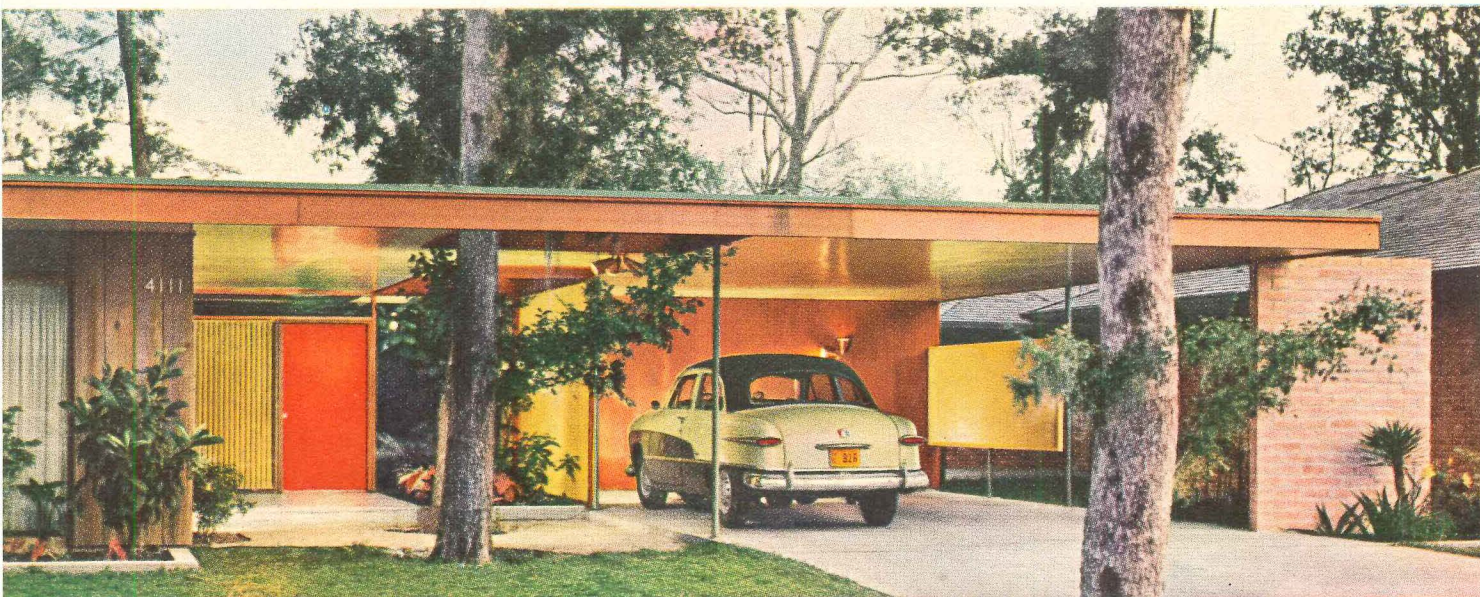


Photo: Jack Birns

TIME (Circ.: 1,860,512):

August 11th, 1952 issue—

flat-roofed house, framed in steel,
designed by Architect Kenneth Lind.



Good Housekeeping (Circ.: 3,442,784): January 1954 issue—
flat-roofed house with bright colors,
designed by Architect Lars Bang.

Photo: Rodney McCay Morgan

(Circ.: 520,303): February 1954 issue—bathroom compartments in builder house by W. G. Holbrook.



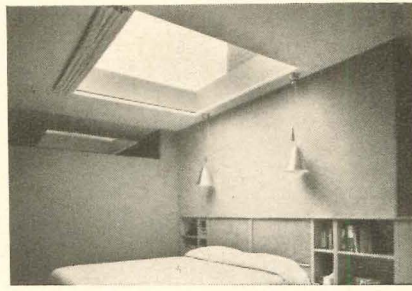
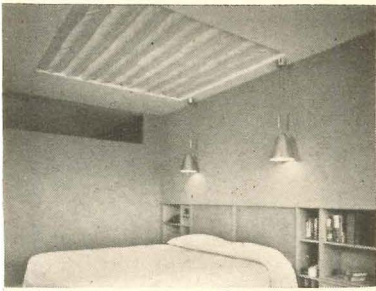
Photo: E. Silva



Woman's Home COMPANION

(Circ.: 4,162,500): February 1954 issue—built-in desk and storage unit in corner of living room.

Photo: Hedrich-Blessing



Sunset (Circ.: 567,241): March 1955 issue—skylight in bedroom, designed by Architect Robert B. Price.

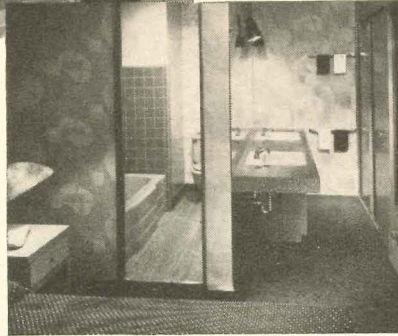


Photo: J. Dale Healy

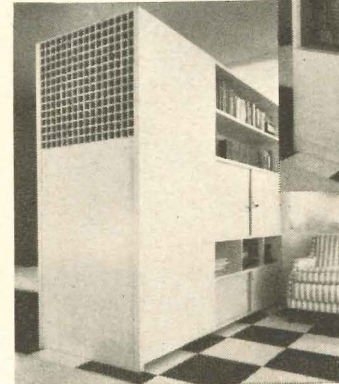


House & Garden (Circ.: 517,023):

April 1955 issue—storage wall used to separate dining and living areas.

Architect: O'Neil Ford.

Photo: Hedrich-Blessing

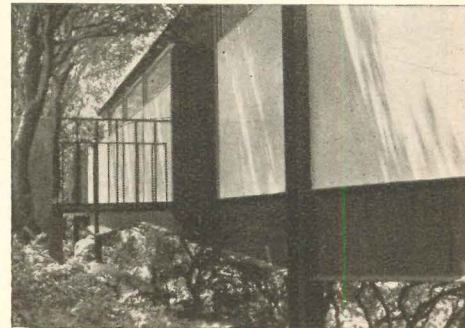


Sunset

(Circ.: 567,241): October 1954 issue—storage wall room-divider, with built-in TV set.

Designed by Architect Vladimir Ossipoff.

Photo: R. Wenkam



LIVING (Circ.: 520,303):

February 1955 issue—steel-framed house on stilts, designed by John Hoops.

Photo: Joern Gerds

It has often been said that people don't know what they want until they see it, and that the chief reason people did not take to good modern design right away was that so few builders offered them good modern houses to look at.

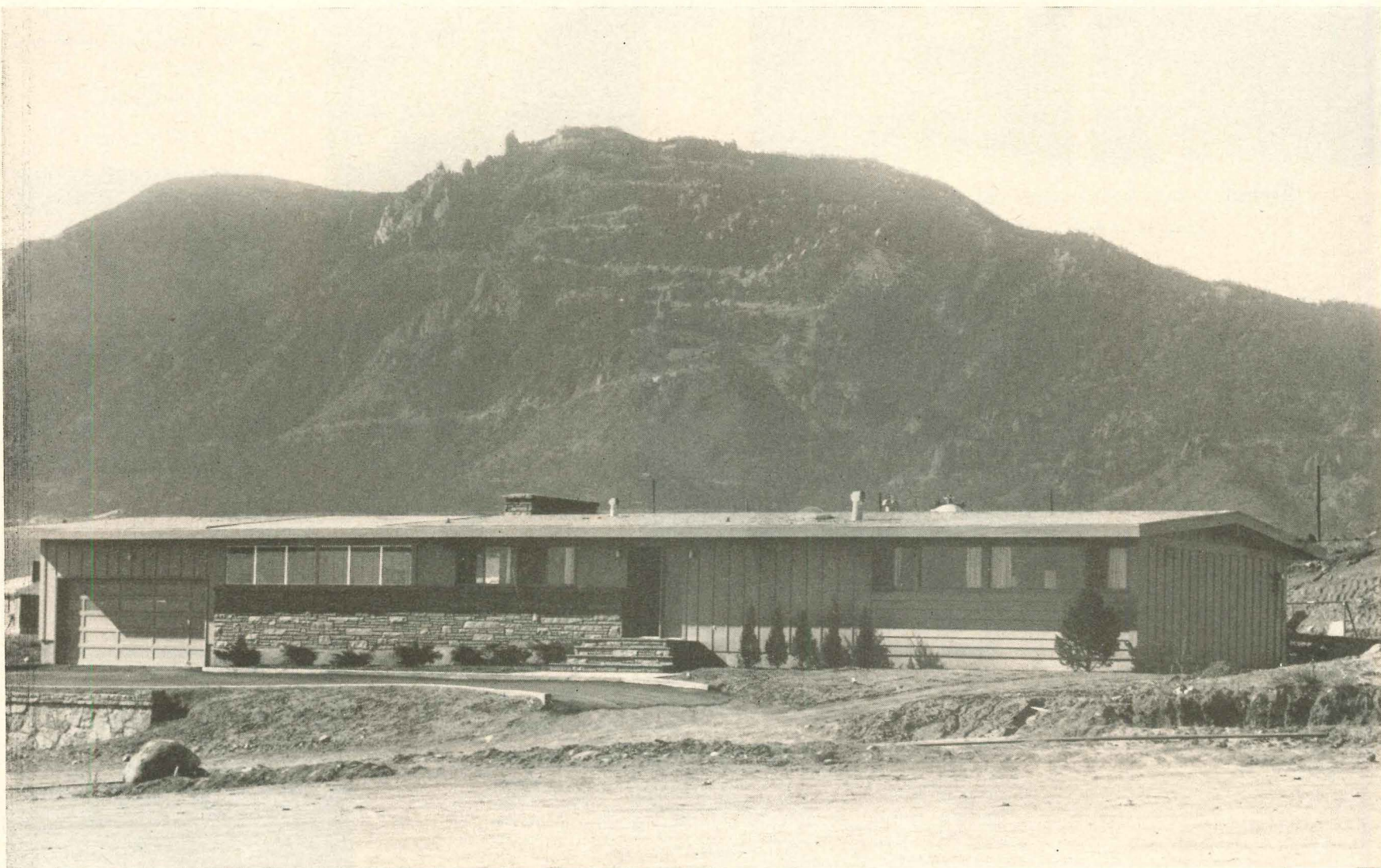
That state of affairs is now a thing of the past.

People *do* see good modern design, every week and every month—in dozens of consumer magazines and Sunday supplements. And, having seen it, they have found that they like it. And because the house market is now a buyer's market, the people who know what they want are going to see that they get it.

HOUSE & HOME feels that the consumer magazines are such an important barometer of what the home-buying public is going to want—and *going to get*—that we will, henceforth, publish a monthly pictorial review of what consumers are finding on their newsstands. We hope that this feature will help builders to gauge accurately the demand for better design that is being created throughout the US.

12. top merchandising techniques

Photo: Knutson-Bowers, courtesy Insulite



One of H.M. "Tod" Sloan's houses in Colorado Springs

1. The right house. . . in the right location. . . at the right price

Photo: W. Conrad Kimbell



Room by Decorator Jack Shaw



Plenty of parking at Franklin Construction's Detroit project

2. Your exhibition house: furnish it. . . make it easy to find. . . easy to park cars



Handsome 68-page brochure builds prestige for Eichler Homes; 38 suppliers bought full pages.

"Competition is tougher so we have to merchandise better and sell harder."

That is a story H&H editors hear everywhere they go. While each successful builder has his favorite sales methods, here are a dozen techniques that are bringing results in many cities.

1. First of all merchandising methods is to have a house that is right competitively, that buyers want because it is well designed, has new features and is a better, more attractive house than they can buy elsewhere. It must be in a good location, in a community buyers can be proud of. And obviously, the price must make sense. All these sales-makers are fundamental.

2. But there is doubt in some towns about furnished models, although most builders tackling a project of 25 or more houses are convinced it is wise to furnish. (For some "do's and don'ts" on furnishings, see page 258.)

3. Sales brochures are getting more attention from builders; many hire advertising agencies to prepare them. Above are two unusually good ones. Fred Fett of Atlanta has a big folder with a pocket across the bottom where he can put manufacturers' literature.

4. Most builders short-change themselves with cheap photography. There is no better public relations investment than to hire an architectural photographer who knows how to make each house look its best.

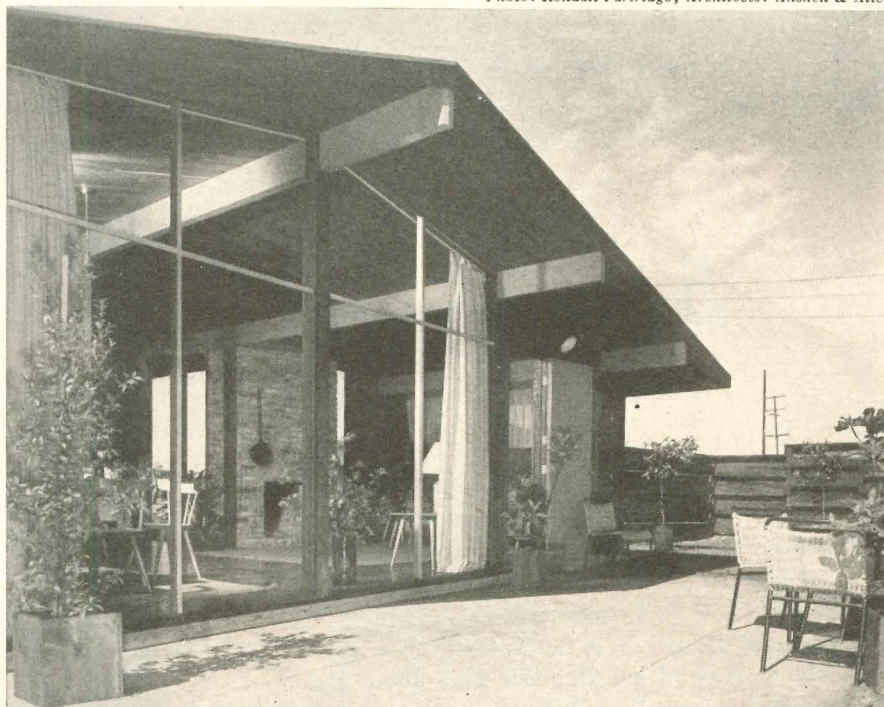


WHEN YOU BUY IN LONG ISLAND ESTATES YOU BUY WITH COMPLETE CONFIDENCE! ONLY THE FINEST OF NATIONALLY ADVERTISED PRODUCTS ARE USED. SEE THE INSERTS FOR COMPLETE DETAILS.

Fred Fett includes manufacturers' announcements

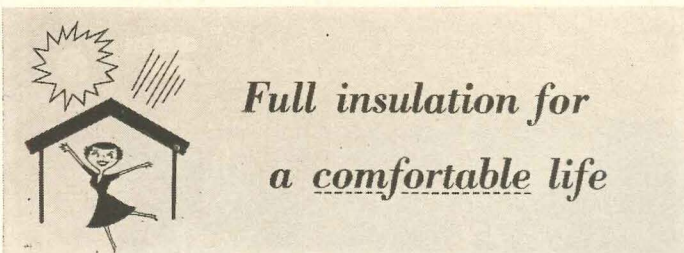
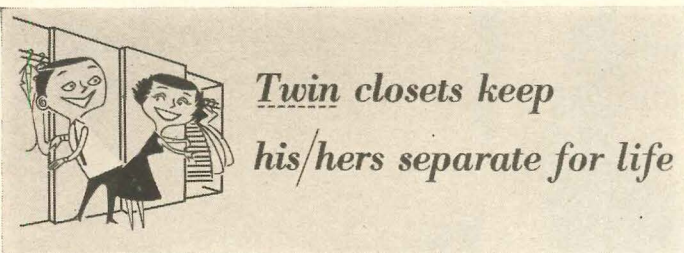
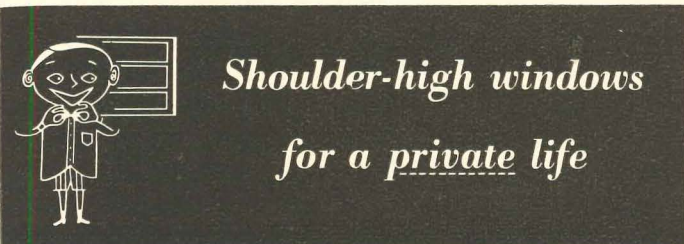
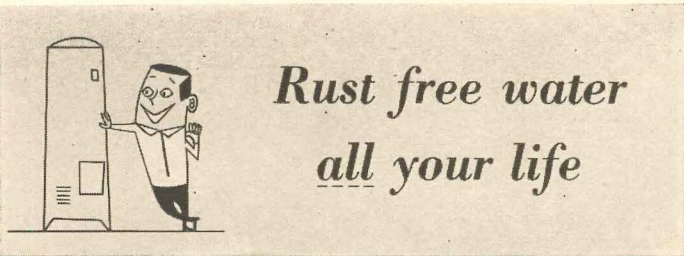
3. Give out sales literature people want to take home

Photo: Rondall Partridge; Architects: Anshen & Allen



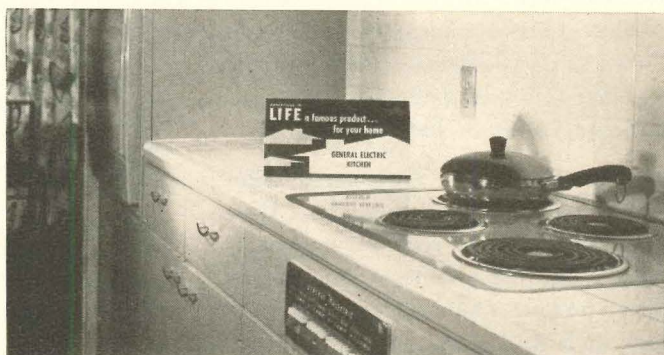
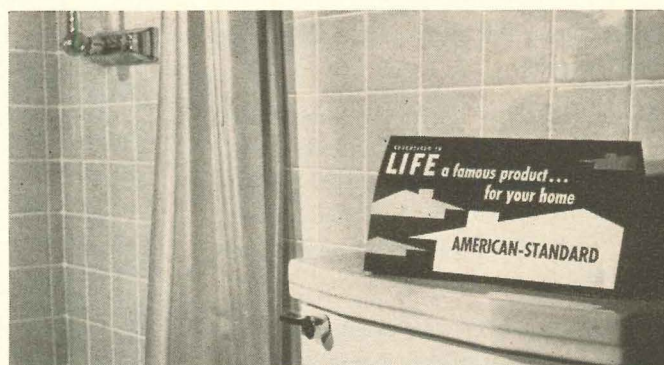
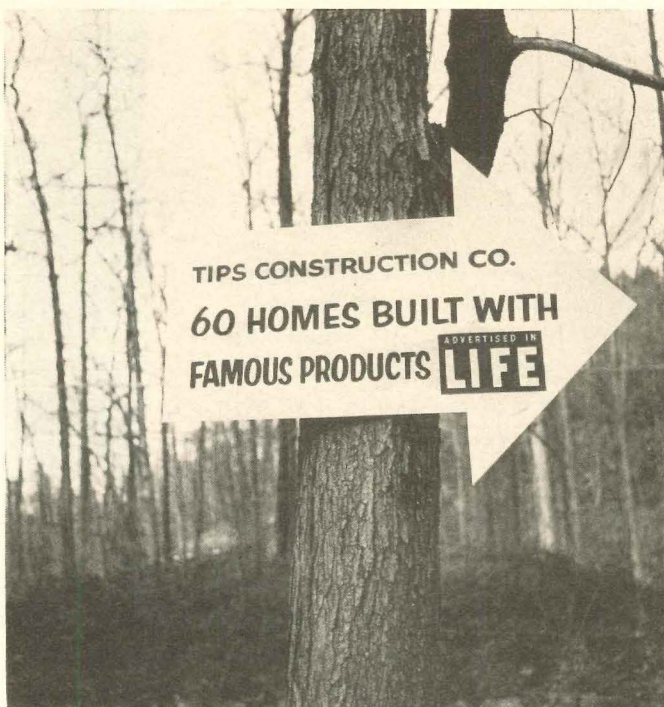
Joe Eichler demonstrates value of good photos

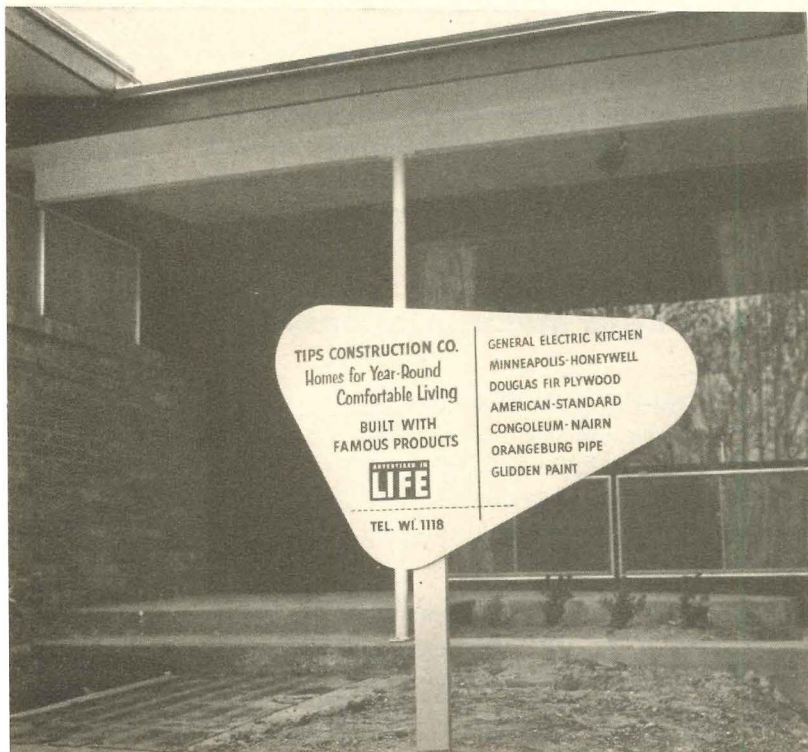
4. Get good photographs



5. Signs can help sell

Some builders think signs clutter up a house. But signs are growing in popularity as builders discover how they can punch home a sales message. Signs like these can sell features most people would overlook. To get best results: have signs point out things people don't know. Use words sparingly; get a little fun into both words and pictures. Limit each sign to one idea, headlined so it can be grasped quickly. The ones above are from a series designed by LIFE for builders.





6. Cash in on brand-name products

An effective group of salesmen can be added to a builder's staff at no expense. These are the products in the house which customers already know about through national advertising. It is a waste of money to neglect them. Manufacturers are spending huge sums to tell the public why their floors, windows, furnaces and dozens of other products are the best. A builder can tie in with this advertising by identifying such products. The signs on this page show how. They were created by merchandising experts at LIFE for qualified builders.



Photo: Fabian Bachrach

7. Should a realtor do your selling?

Irving Kern is a good example of how much help a realtor can give a builder and why more builders are turning to these sales specialists. Head of a large Long Island firm, he has worked with builders for years, is a real sales expert. For more on realtors, see p. 194.



8. Educate your salesmen

On opening days a salesman has a tough time of it but here training and experience pay off. To sell new, open-plan houses successfully a salesman must be enthusiastic about them, must understand them. He should live in this kind of house. But if he can't, give him intensive training on the advantages of this type of planning and architecture. One good place to start: have the architect discuss design features with salesmen. Another training idea: let salesmen interview people who live in such houses. One advantage of using realtors is that they train their men.

Photo: Par Service; Tilson Construction Co.



9. Use canned sales talk and music

Tell crowds (see left) what they are seeing by using recorded sales talks. People in a line on opening day push through a house without realizing its points. You can sell this "captive audience" with carefully edited sales recordings which emphasize your best features. Each major room should have its own recording, with volume kept low enough not to be heard in other rooms. This is not a stunt; it is a technique used by many successful builders. Granted that a canned speech is not as persuasive as your best salesman, it is better than a half-hearted sales pitch or nothing at all.

10. Trade-ins make sales easy

Many smart builders are beginning to get experience in handling trades. They know that as selling gets tougher, trades can open up a market: second-time buyers. So in most big cities, leading builders are beginning to try out trades. "We're going to have to take them sooner or later," said a Chicago builder, "so we're getting our feet wet now. We're learning how to work with FHA and VA as well as with the banks."

For builders with a real estate department there are no insurmountable problems. But thousands of others who grew up strictly in the new house field, find the idea of handling 20- or 30-year-old houses bewildering. They know nothing of old house values or markets.

These builders can form a natural alliance with realtors. There is an obvious advantage on both sides. The builder calls in the real estate man for advice, for cost of repairs and to learn the chances of selling. The real estate firm does the selling and gets its usual commission. Many such partnerships are now being formed.



Photo: Hal Campbell

11. Magazine houses draw crowds



Photo: courtesy Southern California Gas Co.

The happy man in the chef's outfit, top of this page, is Fred DeBlase of Rochester, N. Y. This was one of numerous "sneak previews" of his *Better Homes & Gardens* house last fall. He used the house to call attention to his 200-house project, at \$17,500 to \$19,500. By tying in with magazine publicity, department store furnishings, big newspaper ads and private openings, he got so much publicity he sold the exhibit house and 50 of his own houses in one week, got valuable lessons in big-time merchandising.

The house immediately above, built by Rodney J. Hansen of Burbank, Calif., is another magazine house. Last May, H&H published a Round Table report in which consumer magazine editors told what kind of houses their readers wanted. Builder Hansen put all these ideas together into what he called, "The house you asked for." At \$15,500 on consumers' lots his houses have sold so well he is delighted with the promotion.



Photo: Swallow Studio



Photo: Cortlandt V. D. Hubbard

In many cities, home shows are the builders' greatest lost opportunity. They sell everything except houses. There is nothing in the entire show that makes people realize there is a better way of life. In a few cities, however, home shows are staged so they are the builders' greatest opportunity. And builders have been quick to take advantage of them. In Philadelphia, above, Seattle, below, Phoenix, Milwaukee and Wichita, p. 238, and Oakland, p. 252, the shows are so well thought-out they have captured the public's imagination. For instance, the house at left by Architect George Hay, built by Bud Arters, was the hit of the Philadelphia show.

12. Home shows sell houses

MERCHANDISING TECHNIQUES

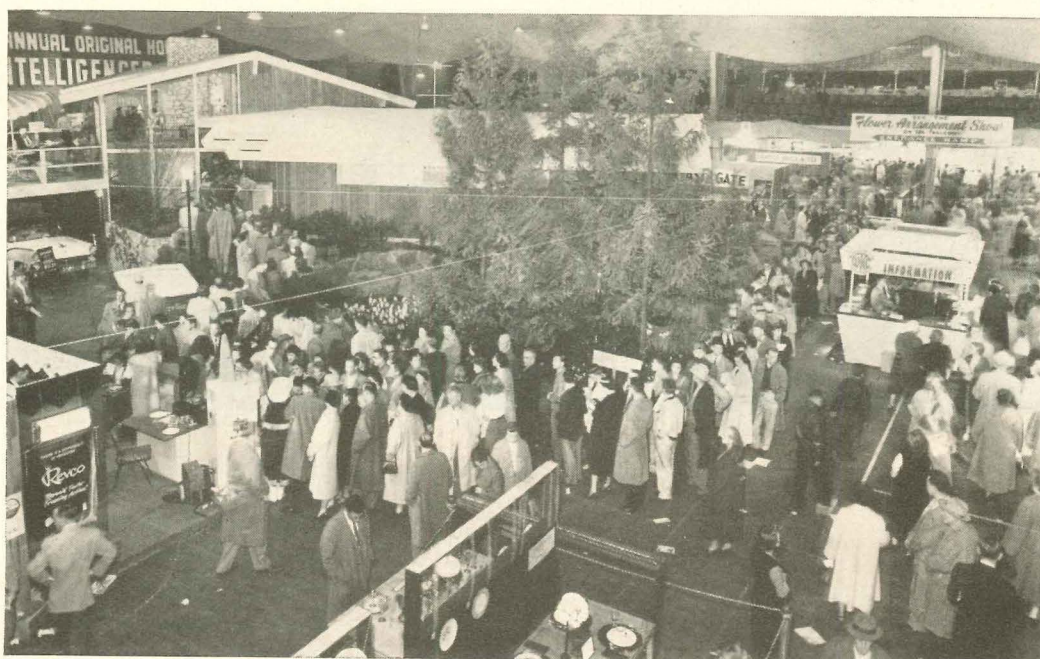
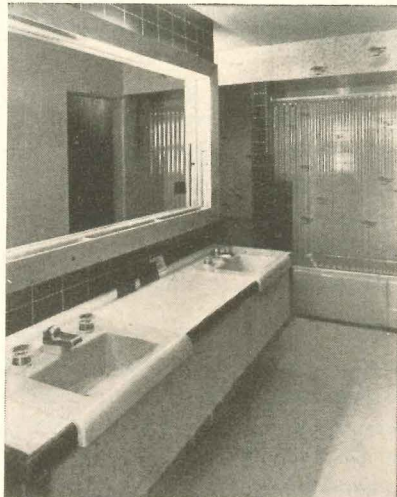


Photo: Willard R. Purvis



Seattle's nine-day show was sponsored this spring by the Seattle Master Builders and the *Post-Intelligencer*. Main attraction was a trilevel house (in background, above, its bathroom at left), designed by Architect Ronald R. Campbell, built by Tom Paulsen. Entrance hall had two-story windows; living room had wall divider of travertine marble; kitchen was complete down to a barbecue.

(For more on home shows, see p. 238)

How steel Youngstown Kitchens solve your two biggest problems



PROBLEM NO. 1—SALES APPEAL!

In most cases, the kitchen is the only completely furnished room in your model home. It *must* have sales appeal, and today's trend says it must also have color. If it's a Youngstown Kitchen, it has both:

Go-Together Colors: Only Youngstown Kitchens has them—only Youngstown Kitchens gives them to you at no extra cost. You can have beautiful, appealing color in every kitchen you build!

All-steel construction: Youngstown Kitchens units are life-time steel throughout—won't warp, rot, swell, or splinter ever! Baked-on finishes last. Your buyers get a *housetime* of satisfaction!

Real planning flexibility: Whatever the size of your kitchen, you'll be able to offer *more* features with Youngstown Kitchens units—including the wonderful Youngstown Kitchens Jet-Tower* Dishwasher (4 models) and the fast-selling Youngstown Kitchens Food Waste Disposer.

When in Chicago or San Francisco, see the complete Youngstown Kitchens line in beautiful displays at the Merchandise Marts: in Chicago—Room 1119; in San Francisco—Suite 180



STEEL
Youngstown Kitchens

Sold in the United States, Canada and most parts of the world
MULLINS MANUFACTURING CORPORATION • WARREN, OHIO



PROBLEM NO. 2—ECONOMY!

Youngstown Kitchens knows that you, as a businessman-builder, must keep costs down without sacrificing quality. Here's how we help:

Job-timed delivery: Warehoused in 87 completely stocked locations, your Youngstown Kitchens units will be delivered when you are ready for them . . . not before—not after!

Money-saving installation: All Youngstown Kitchens units are prefabricated of rugged steel. They are dimensionally uniform. They go in fast and easy—save money on installation!

Mass-production prices: Made by the world's largest makers of steel kitchens, these units are produced in a volume that keeps prices down. *You profit!*

FIND OUT how steel Youngstown Kitchens can help you make more money. Write: Harry Howell, Builder Sales Manager, Mullins Manufacturing Corporation, Warren, Ohio; or send attached coupon.

Harry Howell, Builder Sales Manager
Youngstown Kitchens, Dept. HH-555
Mullins Manufacturing Corporation, Warren, Ohio

- Please tell me how Youngstown Kitchens can help my building business.
 Please have your representative call on me—no obligation.

NAME (Please print) _____

FIRM _____

ADDRESS _____

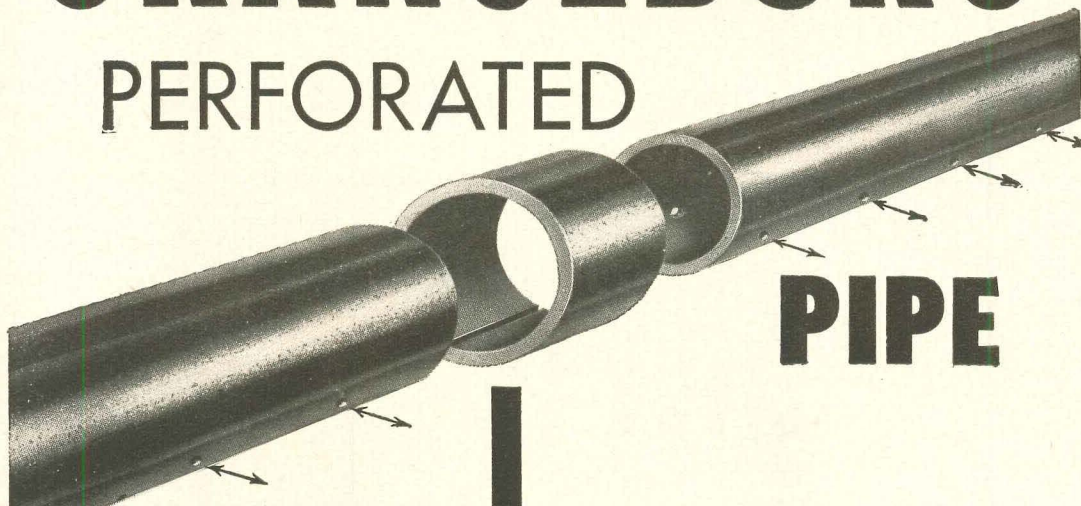
CITY _____

STATE _____

ZIP _____

ORANGEBURG[®]

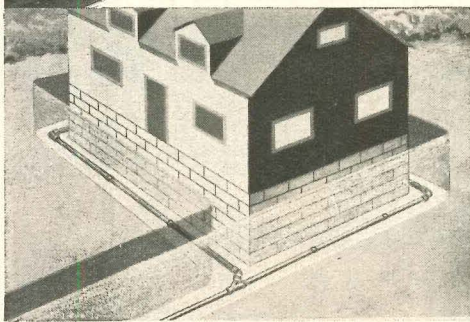
PERFORATED



PIPE

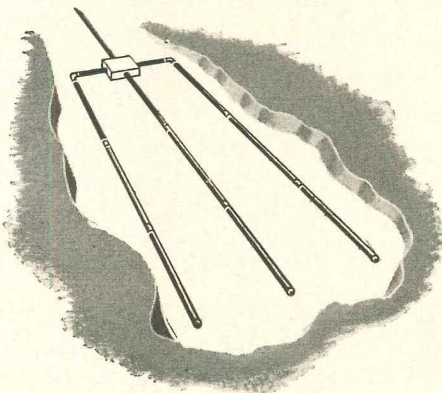
Foundation Footing Drains For Dry Cellars

Orangeburg Perforated Pipe—for foundation footing drains. A permanently dry cellar increases the value of the house and provides healthful basement area for many useful purposes. Long, light weight 8' lengths with snap couplings are easily installed around outside bottom of house foundation.



The Ideal Seepage Pipe For Septic Tank Disposal Fields

Orangeburg Perforated Pipe—for septic tank disposal fields. Long 8' lengths are easier to lay and establish grade. Two rows of 1/2" perforations on 4" centers permit seepage along entire line. Unique snap couplings assure maintenance of alignment . . . provide permanent joint cover . . . prevent entry of backfill . . . allow complete seepage through slot at bottom.



ORANGEBURG FITTINGS

for

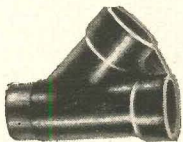
1. Orangeburg Perforated Pipe
2. Orangeburg Root-Proof Sewer Pipe



1/4 BEND



1/8 BEND



WYE



TEE

Send for 18-minute 16mm Orangeburg Sound Film In Color "Pipe Dream Come True"

Draining Wet Spots of Lawns, Fields, Parking Lots, Airports, Golf Courses —and Draining Muckland

Orangeburg Perforated Pipe—maintains continuous seepage without clogging. Doesn't crack or corrode . . . withstands freezing and thawing. New Orangeburg Fittings can be used with Orangeburg Perforated Pipe.

Use Orangeburg Root-Proof Sewer Pipe for House-Sewer or Septic Tank Connections

. . . or for conductor lines from Downspouts, Storm Drains. Orangeburg is America's most popular pipe for all non-pressure outside uses—saves money. Orangeburg Pipe is made in 2", 3", 4", 5" and 6" sizes.

Write Dept. HH-55 for more facts.

ORANGEBURG MANUFACTURING CO., INC.
Orangeburg, N. Y.
West Coast Plant, Newark, California

MERCHANDISING TECHNIQUES

Long Island builders use realtors the way they use subcontractors *continued from p. 181*

Long Island builders subcontract practically everything. Latest specialty to be farmed out by nearly every Long Island builder is sales and merchandising.

Realtors on Long Island today have become experts in many lines, are doing far more than handling sales. They are in on many projects from the original planning.

Says Realtor Harry Klein of Klein & Parker: "The builder who will listen to advice on land location and purchase, design, advertising, promotion and sales from an expert has a much better chance for success." Klein's firm works with about 20 builders, sells some 1,500 houses a year.

Like others on the Island, Klein & Parker try to be of as much real service to a builder as possible. Since acquiring land is a major problem, Klein's son Bert spends all his time scouting for land. Often the firm buys it, sells it to builders.

From working with many builders, Klein can give practical advice on the price of a house for a particular project. A house priced too low or too high may be a dud. Klein refers builders to an architect for design, an expert for color schemes, and he sits in on planning conferences, as he knows what styles of houses are selling and which are not. Since he is to sell, he wants the exhibition house to be in a good location. If a project has 200 or more houses, he suggests two or three exhibit houses.

Space salesman

Klein urges builders to have their basement floors tiled, walls painted white, the area fixed up so buyers can see it as usable space. He is opposed to old-fashioned expandable attics with catwalks, unfinished floors. He thinks floors should be finished and rough partitions erected to denote rooms, says, "Call it an expandable second floor." For \$100 to \$150 more a builder gets a lot of sales value.

He acts as the builder's representative in getting signs, brochures, helps with advertising copy, suggests an advertising agency, and often a public relations firm.

But the major job is selling houses. Klein picks his salesmen carefully, trains them, watches their work. He has weekly meetings. "My salesmen know they have two sales to make: they must first sell themselves to the builder, then sell the house buyer." In a big project he wants every salesman to know the lot location he is going to sell next and all the reasons why it is a good lot.

Contractors prove sanitary drainage systems of copper tubes and fittings cost less

* Contractor "A" bid an "all copper" job for a housing development—water and drainage lines. His bid was 10% lower than others based on copper for water pipe only.

* Contractor "B" was awarded a job. Before start owner changed specification to copper. Completed job cost \$19.01 less than original estimate.

* Contractor "C", on his first copper drainage system, cut installation time $\frac{1}{3}$, compared with similar size jobs using heavy wrought or cast piping.

**Names and addresses furnished on request.*

Long lengths and light weight. ANACONDA Copper Tubes for sanitary drainage systems come in standard 20' lengths. The light weight makes them easy to install and the 20' lengths save time and fittings when long runs are required. Light weight also permits more pre-assembly work at the shop. Even large units can be easily handled. A copper tube and fittings installation weighs about $\frac{1}{4}$ as much as ferrous materials.

Fast, easy-to-make joints. Solder-type fittings save hours. No threading, no pouring and caulking of lead. No heavy, cumbersome equipment needed. The few tools and accessories used to install smaller diameter copper tube water lines are all you need.

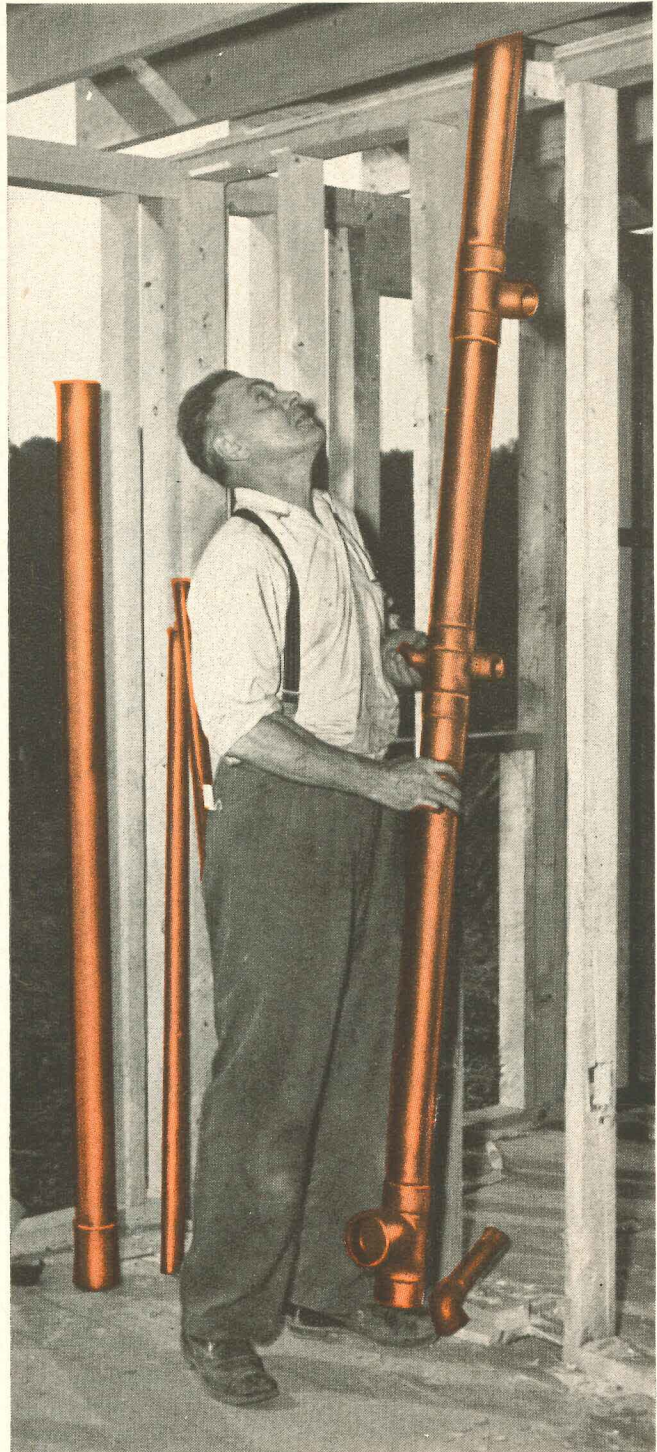
Saves carpentry and space. You can install a 3" copper tube stack with fittings within a standard 4" width partition. There's no need to plan for wide plumbing walls or "build-outs." The trim copper tube and compact fittings give greater freedom of placement . . . reduce cutting of studs and joists.

Base your next bid on an "all-copper" job. Prove its economy to yourself *and* the builder. To get your free copy of "Copper Tube Drainage Systems" which gives information on tubes, fittings and their installation, fill in and mail the coupon. 5414 (Rev.)

ANACONDA®

COPPER TUBES

Sold only through recognized distributors



ONE MAN EASILY POSITIONS this 3" prefabricated stack which fits in a standard 4" width partition. Anaconda offers you both Type M Tube and the new lighter-weight Copper Drainage Tube, Type DWV.

FREE BOOKLET!

The American Brass Company, Waterbury 20, Conn.
(In Canada: Anaconda American Brass Ltd.,
New Toronto, Ont.)

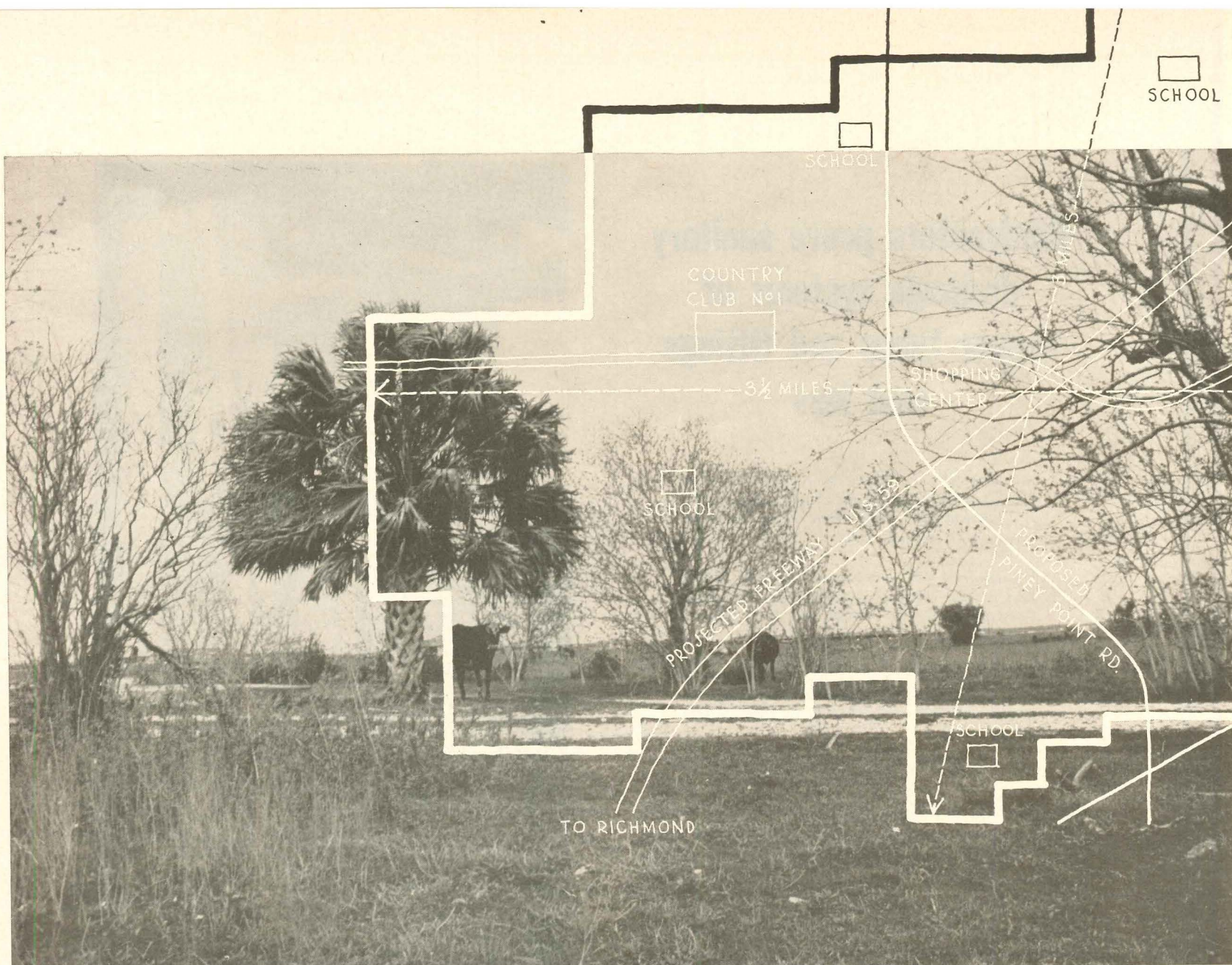
Send me free booklet, "Copper Tube Drainage Systems," which tells how I can cut costs with copper.

NAME

COMPANY

STREET

CITY.....ZONE.....STATE.....



Sharpstown: from cattle range to

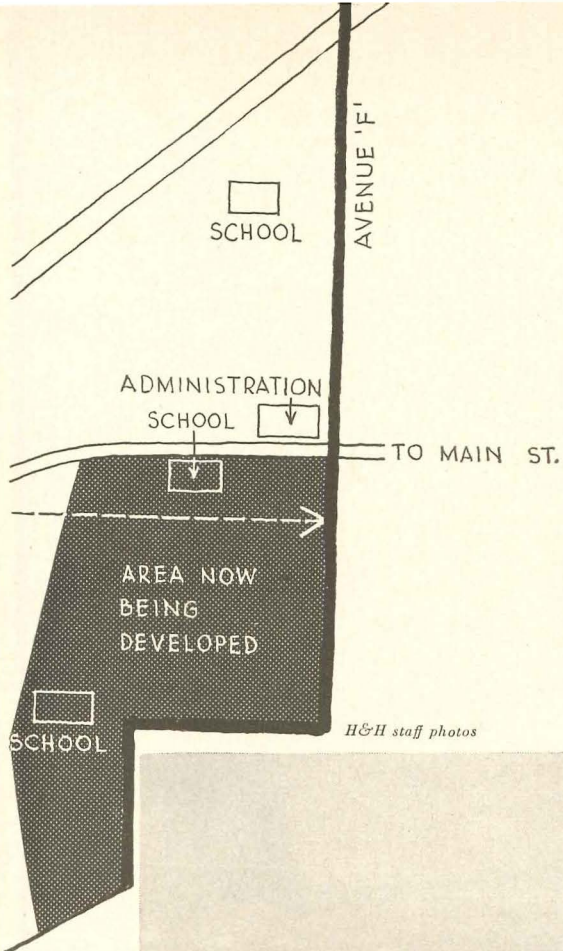
The first of ten square miles was already under cultivation by more than 50 builders when a Texas-size publicity campaign broke in Sharpstown, big new Houston community.

With fanfare of TV and newsreel cameras and wire coverage to major cities by visiting newspaper and magazine editors, Frank Sharp's "World's Largest Residential Development" got off to a rousing start. Sharp's fireballing general manager, T. C. "Buddy" Brennan left few publicity tricks unturned: Sharpstown monopolized front pages of local papers for a week, bombarded radio, TV and Houston billboards. "Only folks in Houston who didn't know what was going on were the dead," said one builder.

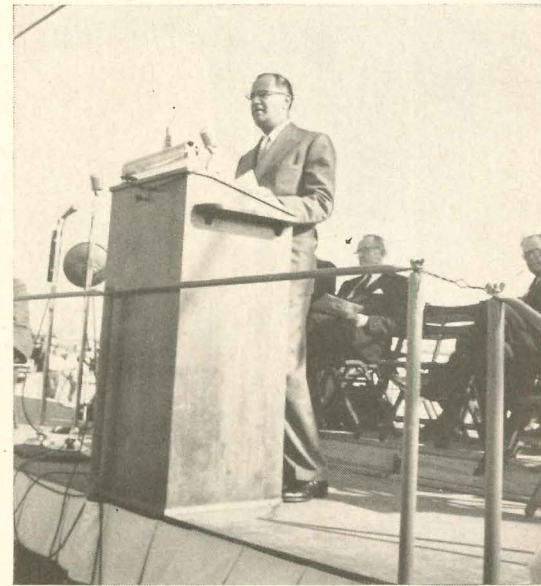
Sharpstown's newly-paved streets were thick with sightseeing cars even before the Sunday afternoon dedication. And the Texas-size "small" (35-50 houses a year) builders were set for sales from the bandwagon promotion. Their only qualms: they had not lived up to schedules because a week's bad weather delayed finishing some model houses.

As Sharpstown's first section (\$12,500 to \$17,000 houses) went up, its builders gloated: "We'll monopolize the FHA and VA market in Houston . . . All that this end of Houston needed was all that advertising and promotion . . . It means sales security for years to come." Referring to shopping center and country clubs to come, one builder said, "Think how fast people will buy houses to join a million-dollar country club* for \$20 a year."

* The country club idea, knowledgeable Houstonians figured, was also a way to skirt the threat of possible FHA and VA open-occupancy requirements.



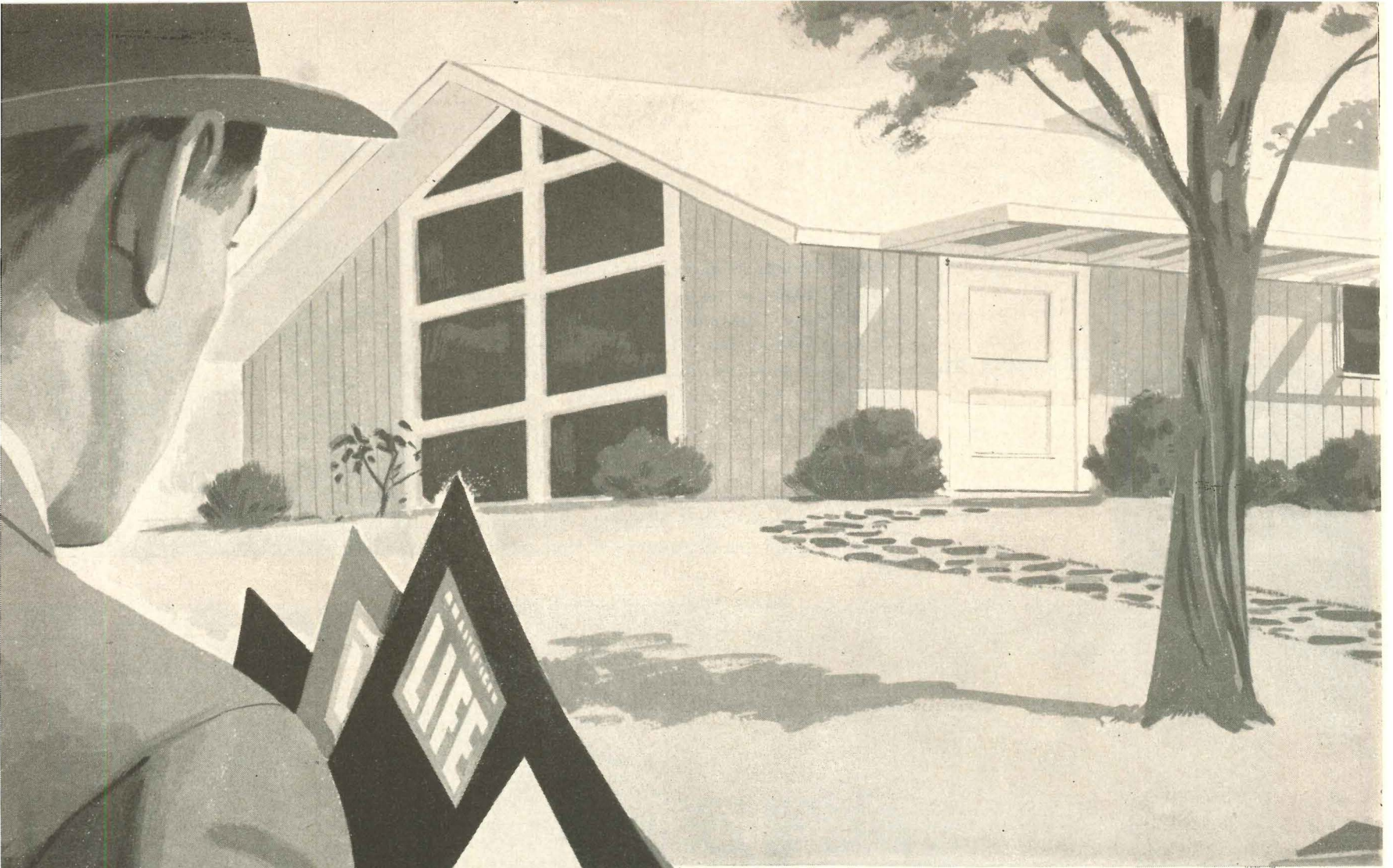
Frank Sharp, modest at his town's dedication, hoped it could live up to its advance notices. Young at 48, Sharp broke into the construction business in 1936 on \$150 borrowed from a Houston bank. Ten years later he opened his first big subdivision, Oak Forest, now a 6,500-house community. Last May he announced the opening of Scenic Woods, in July announced Sharpstown, which will eventually have 25,000 houses, 100,000 inhabitants. Architects MacKie & Kamrath will design a shopping center with moving sidewalks and a heliport. News like this, shrewdly timed, put Sharpstown on front pages.



biggest new US community

FHA Commissioner Norman Mason sealed the cornerstone which housed a "time capsule" holding records of the three-day opening ceremonies, speeches by dignitaries and microfilm of news stories. In the major dedication address, Mason cited Sharp for his vision in providing a "wonderful opportunity for the relatively small-scale builder . . . who often lacks the working capital to undertake the necessary and costly development of large areas . . . These men form the backbone of the homebuilding industry. The tragic scarcity of developed land awaiting the skill of the small homebuilder creates one of the few roadblocks in housing today."





**all
through
the
house**

continued from p. 201

Small builders all over the country can profit from the experience of the Houston homebuilders, who attract national attention each year with their Parade of Homes. Paced by such master publicists as "Buddy" Brennan, who was their executive vice president before joining Sharp, and now by Conrad "Pat" Harness, ex-NAHB public relations director, they are all thoroughly merchandising-minded.

The Sharpstown builders are approaching building with all the fervor and flexibility of pioneers but suffer architecturally and planning-wise from many of the growing pains typical of all new communities.



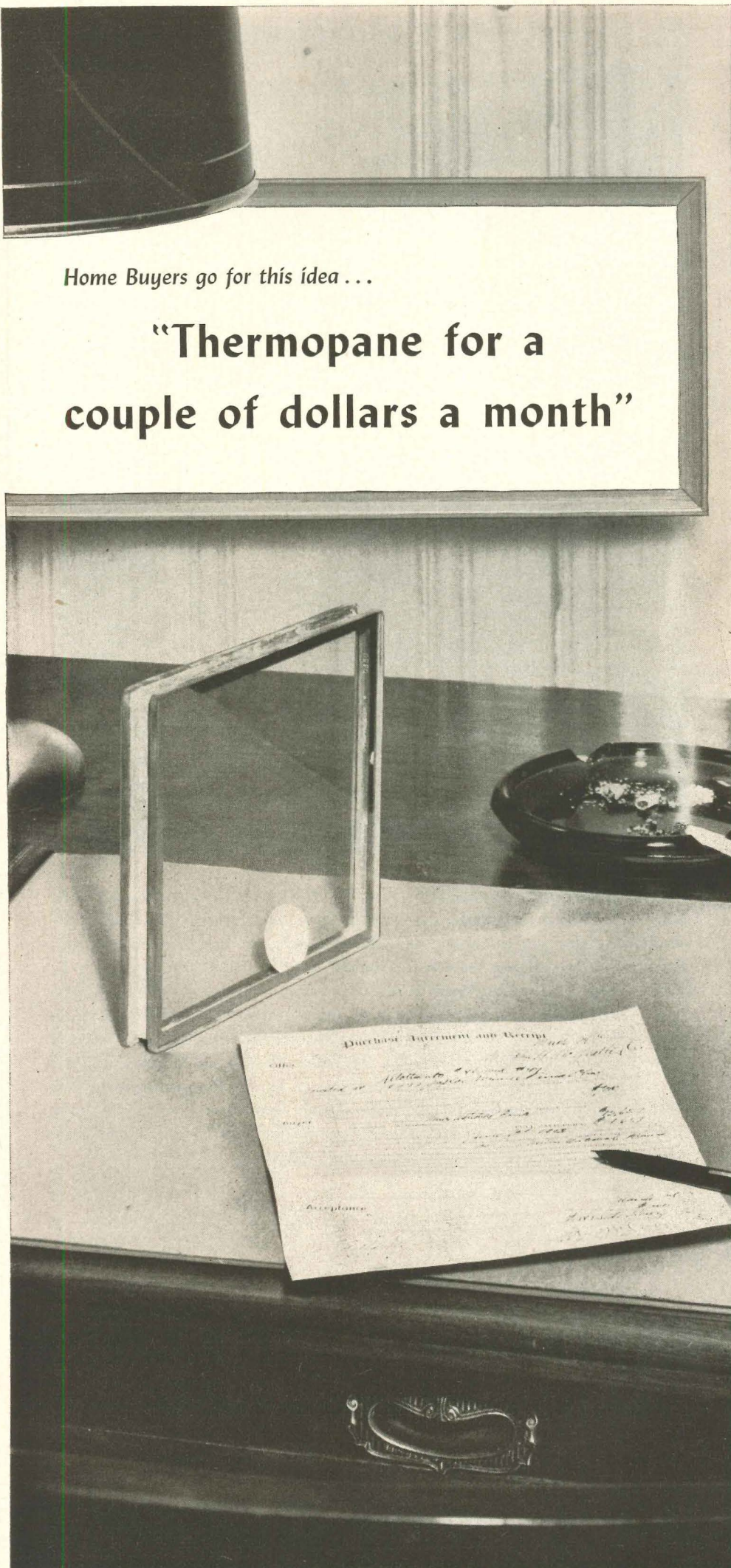
Marvin Henry "has the nicest houses so far in Sharpstown; anyone walking down the first street he built on would agree to that," said another Sharpstown builder. Chief reason: the kinship between his houses makes for a handsome streetscape (see streetscape on p. 201). Other builders offering front elevations as varied as the Heinz 57 could do well to emulate his approach. His architect is Duane Myer. Henry who tends to build fast and first, had more houses completed than anyone else for the Sharpstown opening, now has 100 houses under construction. He built in Sharp's Oak Forest subdivision before joining him in Sharpstown where he figures "I'll be building all the rest of my building life. There are no problems here; we're in a community that can take upper bracket houses."



Permanent home of building products in Sharpstown boasts 29 exhibitors. Each pays \$350 yearly rental for booth in huge, well-lighted lobby that leads to administrative offices. Space was sold out within ten days of announcement. Manufacturers vied aggressively for booths, paid a flat \$1,200 for four-year lease. Administrative building at gateway to Sharpstown, off Houston highway, is well located for home-buying prospects to drop in and see manufacturers' latest offerings. Builders doing business with Sharp or Brennan are also exposed to newest building materials. Brennan scored another publicity beat when he got Air Defense Command to agree to set up an early-warning air-raid quarters in the building. Air Force officials figured they would get many civilian volunteers from an area where community-minded home buyers were flocking. One exhibitor was offering a bomb shelter.

Sharpstown: the men and the methods

For news of other Sharpstown builders turn to p. 210



Home Buyers go for this idea . . .

"Thermopane for a couple of dollars a month"

Recently, we discussed with a large builder his use of *Thermopane** insulating glass to add sales appeal. Here's what he told us:

He offers *Thermopane* in every window of his \$14,300 price-class home.

It adds \$357 to the cost of the house . . . about the same as good storm sash for all openings.

That adds a small down payment only if it happens to push into the next mortgage bracket.

Monthly payments run about \$1.80 more than they'd be with uninsulated windows.

The home buyer saves heat, enjoys more comfort and has complete freedom from storm sash chores. Wonder why 90% of his buyers jump at the chance? And why many builders feature *Thermopane* in every window of all their houses?

Many builders use *Thermopane* economically because they design for standard types of sash that take standard *Thermopane* units. For a list of standard sash and standard sizes, write to Libbey-Owens-Ford Glass Co., 608 Madison Avenue, Toledo 3, Ohio. *®

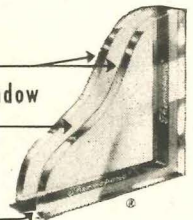


Thermopane
INSULATING GLASS

Two Panes of Glass

Blanket of dry air insulates window

Bondermetic (metal-to-glass)
Seal* keeps air dry and clean



LIBBEY · OWENS · FORD a great name in GLASS