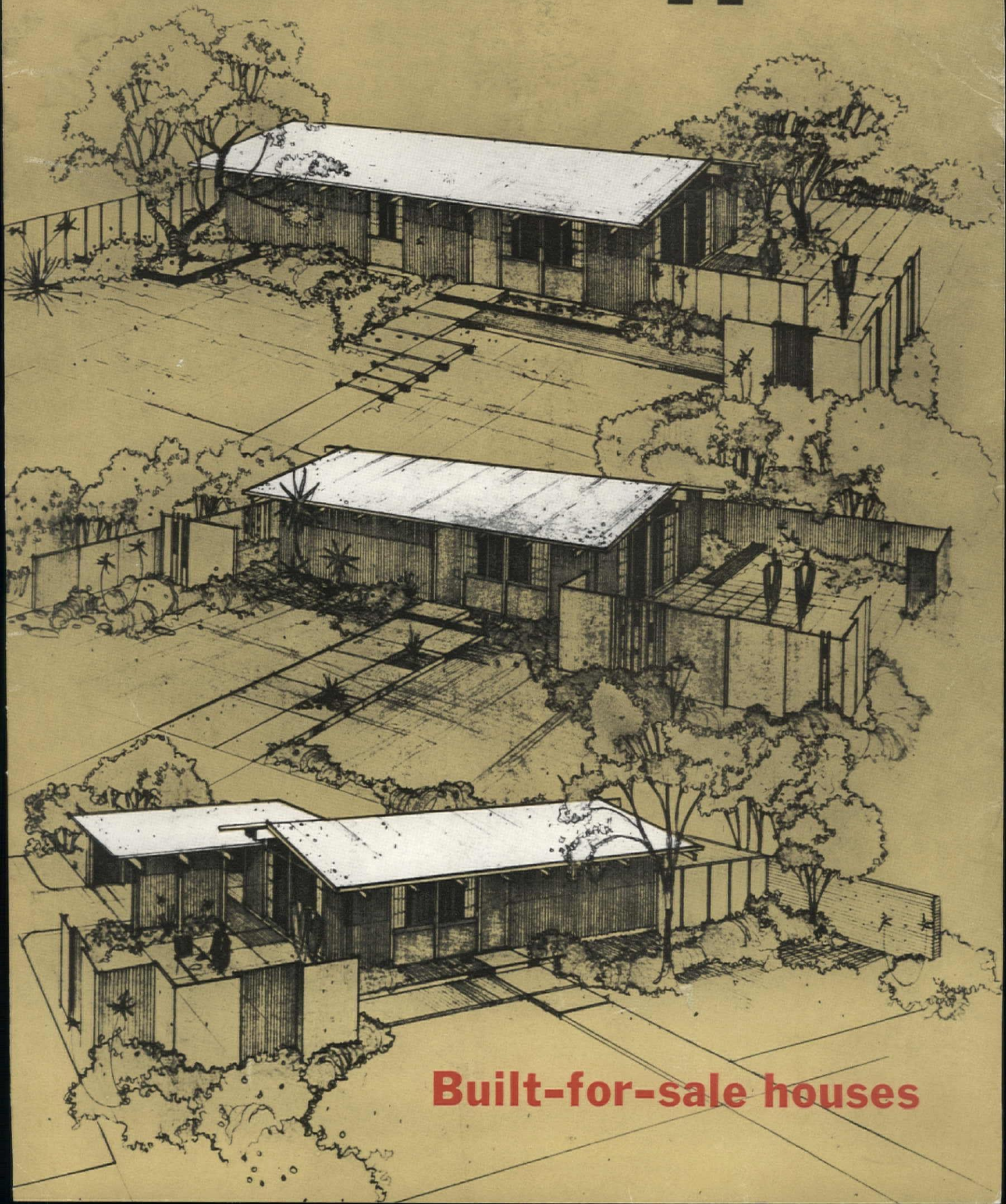


THE MANAGEMENT MAGAZINE OF AMERICA'S BIGGEST INDUSTRY

OCTOBER 1962 SIX DOLLARS A YEAR—ONE DOLLAR A COPY

House & Home



Built-for-sale houses

“Spacemaker” width vinyl floors dramatize the spacious luxury look

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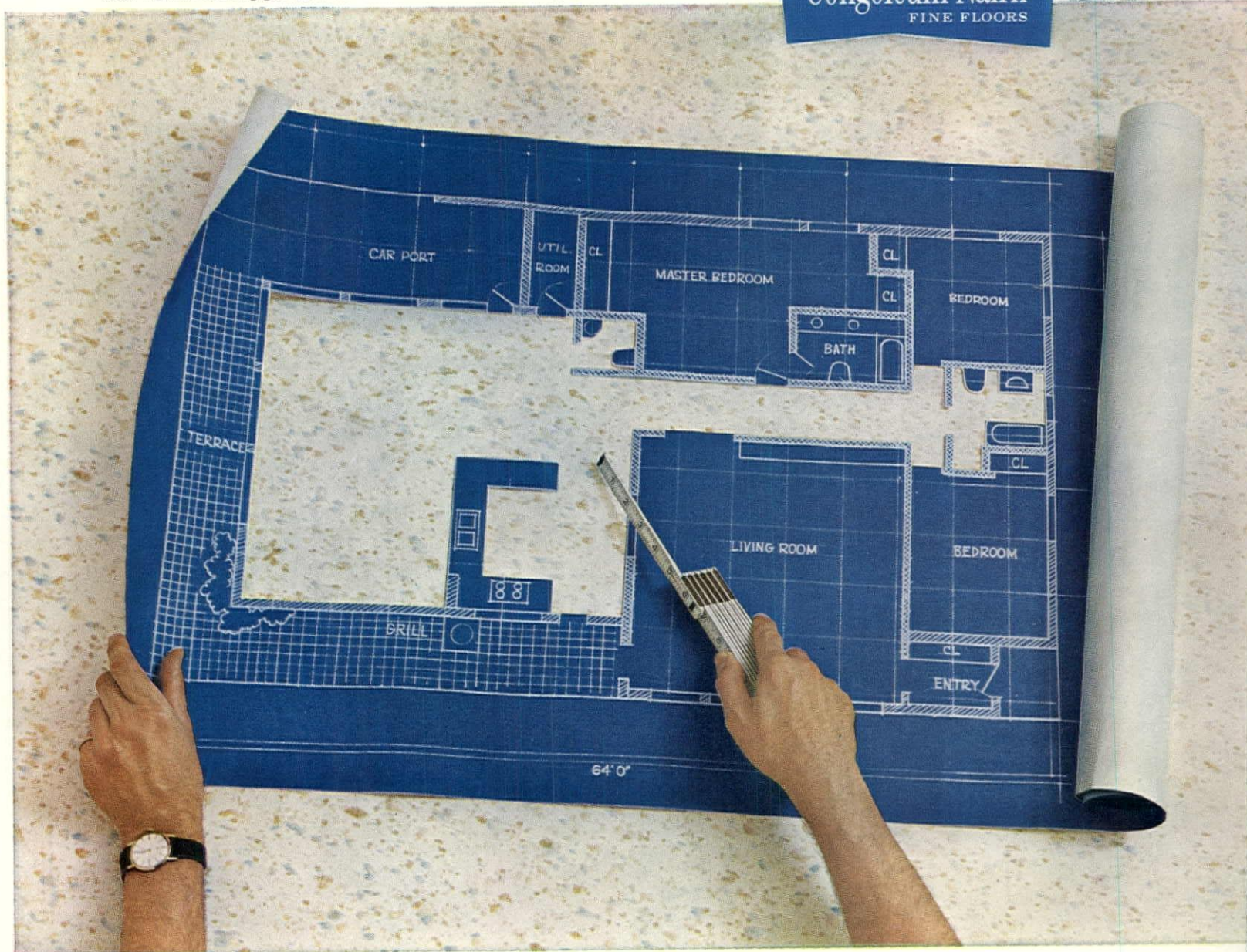
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Congoleum-Nairn
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OCTOBER 1962

House & Home

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Three versions of a house by Architects Kenneth and Robert Gordon. Builder: Economy Certified Homes. (Story, p 109)

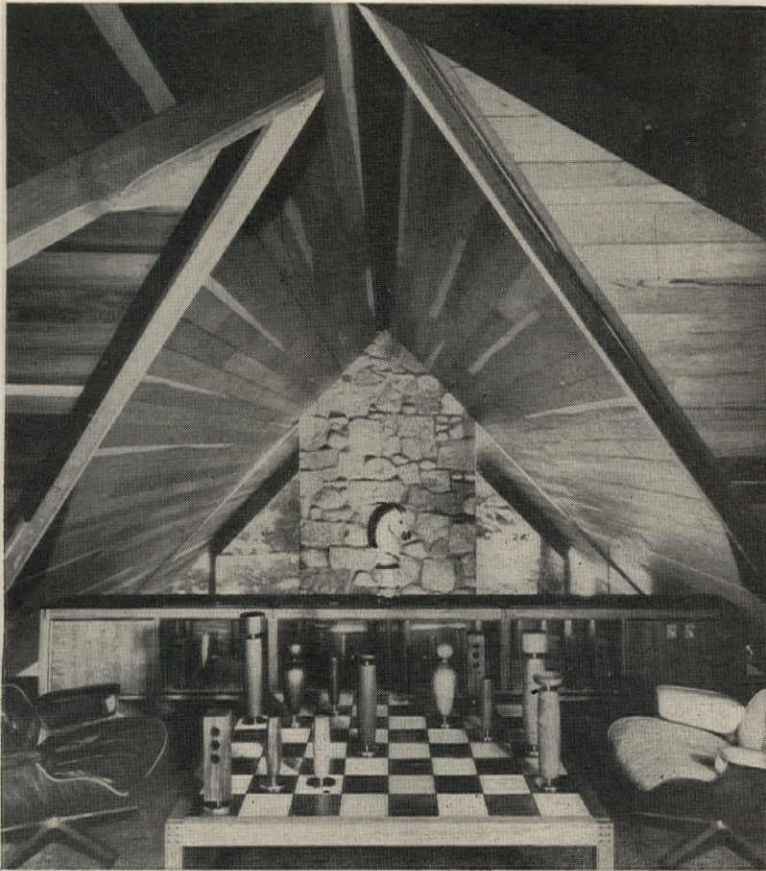
COMING NEXT MONTH

Report on the manufactured house . . . Levittown No. 1, now that the trees have grown . . . The sound-conditioned house



In this high-ceilinged den, the exposed central beam provides a track for the movable lighting fixture. V-groove wall paneling contrasts in width and tone with the overhead planking. Built-in wood furniture is compact, makes the best use of space.

Only WOOD makes home-buyers feel much at home...in dens and recreation rooms



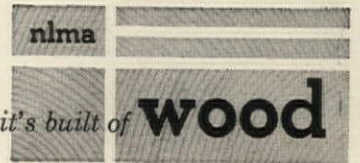
Secluded balcony in this A-frame house serves as a pleasant spot for relaxation. Roof treatment is dramatic in design, with planking that shows interesting variations in grain and color. Ever compatible, wood blends well with stone chimney.

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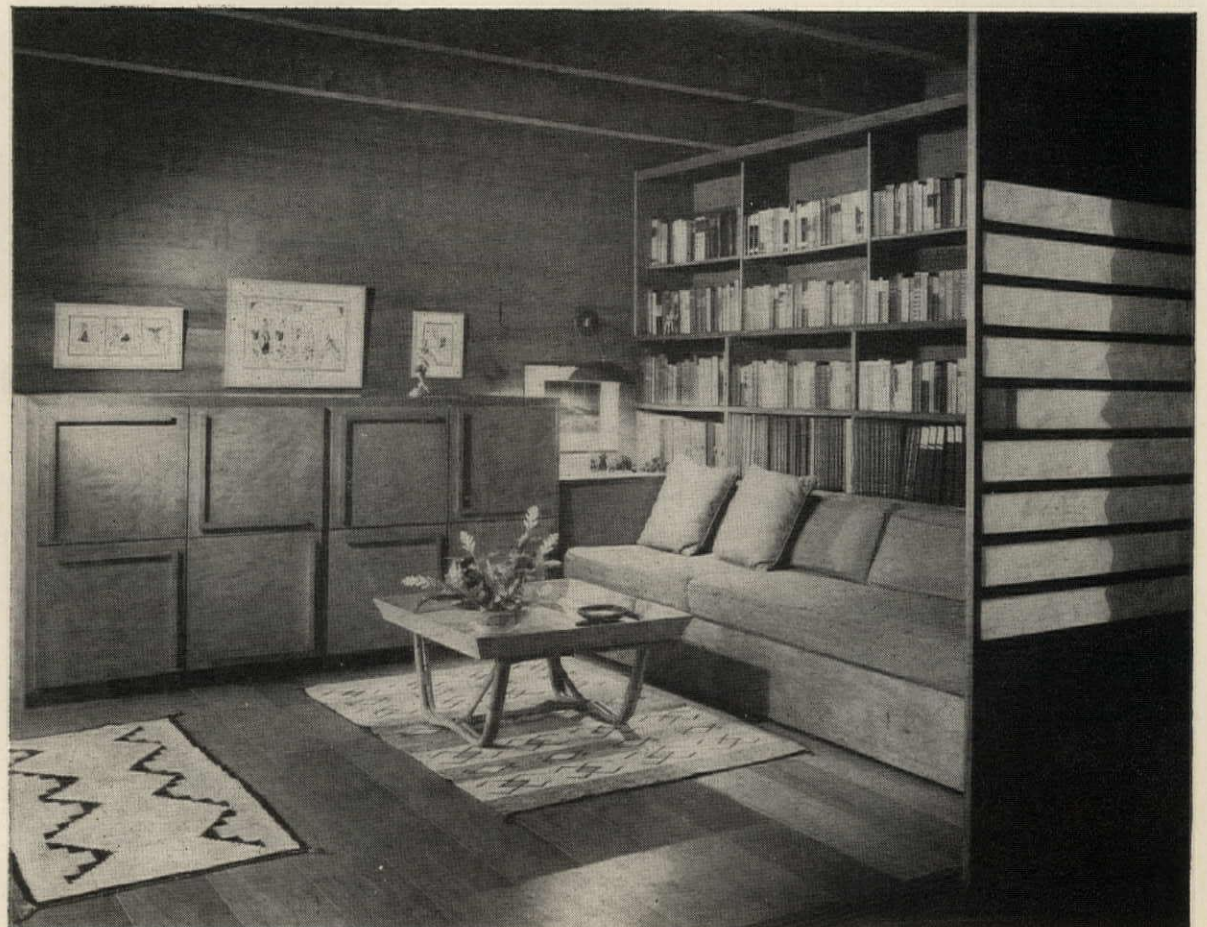
Wood, by its nature, takes two-fold care of human comfort . . . insulates against extremes of temperature, creates an atmosphere of cheer and contentment. And, by its ease of maintenance, wood almost takes care of itself. In the wall paneling you specify . . . in built-ins that add value without adding cost . . . in preferred floors and doors . . . wood helps make the den, recreation room, or club cellar an attraction that helps make the sale.

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Distinguished by a heavily beamed ceiling, horizontal wall paneling, and exceptionally broad floor boards, this den makes further use of wood in built-in furniture and bookshelves. Sliding door in foreground shows Japanese influence.



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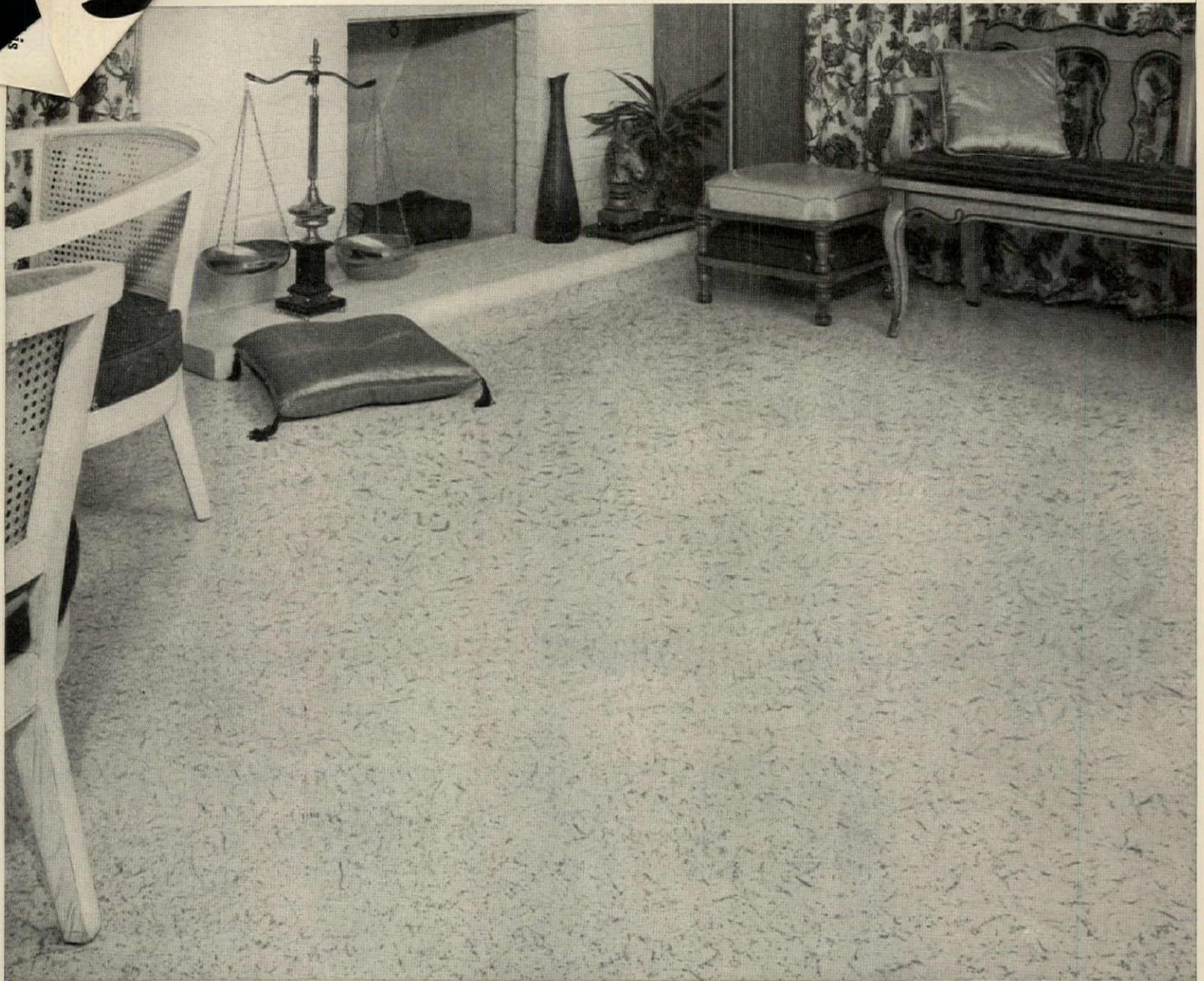


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Scholz Homes, Inc., now put extra value—and sales appeal—into each of the thousands of quality homes they build. How? By installing, or specifying, Goodyear Vinyl Floors—backed by the exclusive Lifetime Guarantee.*

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Goodyear will replace flooring that wears out in normal use in home, under these conditions:

1. Flooring must be installed and maintained according to Goodyear recommendations.
2. Flooring must be in home which was continuously occupied by flooring purchaser since installation.
3. Purchaser must present original guarantee certificate.
4. Claim must be approved by Goodyear, prior to replacement.

NOTE: replacement offer does not extend to installation costs.

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FLOORING PRODUCTS

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Builders see bigger share of renewal as projects get smaller

In the 13 years since urban renewal began, many builders have shied away from what looked like a big-city, high-rise apartment market. But a new report just issued by the Urban Renewal Administration sheds new light on the small-town, small-site character that renewal is taking now that the cream of glamour sites in the big cities is gone.

The 31-page URA report lists 6,407 acres which 201 different cities plan to sell before next July 1 for residential re-use. This is nearly twice as much land as the 3,800 acres which renewal authorities have sold for *all* uses since 1949. URA, under growing pressure to speed the return of cleared slum land to private developers (NEWS, Aug) developed the listing, first of its kind, after organizations like the National Association of Home Builders and National Association of Housing & Redevelopment Officials and HOUSE & HOME called attention to a need for a national clearing house for renewal land.

The URA roster lists 337 acres in 13 cities earmarked for one-family home development. Largest is 174 acres in Nashville. Other substantial tracts are 34.7 acres in Saginaw, Mich., 33.6 acres in Muskegon, Mich., and 25.1 acres in Kansas City. Smaller tracts will be on sale in Malden, Mass., Glen Cove, N. Y., Montgomery, Ala., Greensboro, N. C., Waterloo, Iowa, Detroit, Morristown, Tenn., Carolina and Juncos in Puerto Rico.

Another 16 cities list 288 acres for multi-family development of varying density. Renewal agencies holding 5,782 other acres do not spell out how they plan to re-use the land.

Most of the cities listed are small and medium sized communities ranging from Ansonia, Conn. (pop: 19,819) to York, Pa. (pop: 54,504).

Little action on housing by Congress, despite long session

S&L apartment loans may be hitched to FHA room-cost ceilings, if the House housing subcommittee version prevails in legislation to give S&Ls more elbow room to make such loans. S&Ls can make rental loans only up to 20% of their assets. That seems too little, with rentals soaring towards 35% of starts. So 35% is what the House group would allow—1% less than the tax bill permits.

Except for the tax bill (*see p 8*), little other legislation of import to housing is emerging from Congress this year. At mid-month, the Administration's \$500 million for aid-to-mass-transit looked buried in a Senate committee. Direct HHFA loans for housing-for-the-aged may get a last minute boost.

WASHINGTON INSIDE: Southern congressmen fret quietly over FHA's new order forbidding field offices to sell foreclosed homes under exclusive listing contracts with realty agents. They fear this will make it easier for brokers who want to do so to sell Negroes into all-white neighborhoods. Their misgivings aren't eased by the language of the order, which notes that "a general listing . . . extends the opportunity to purchase FHA-acquired properties to the greatest possible portion of the home buyers market." FHA has 34,000 homes on hand (*see p 12*.)

● Internal Revenue has just amended its regulations to make installation of inclinators or portable air conditioners tax deductible where it can be supported as medical expense. The cost of installing a permanent elevator in a home can be deducted, too, where this exceeds what the elevator adds to the appraised value of the property.

● If you're interested in building for the retirement market, get copies of Census' soon-to-be-issued city-by-city tabulation of how they are housed now, their incomes, rents they pay, value of their present homes. These should be the real key to analyzing this market.

MARKET MURMURS: Look for more and more sub-dividing problems arising from school

shortages in the suburbs. Taxpayers have been voting down school bond issues at an unprecedented clip this year. Only 62,700 new classrooms are due to be built this year vs a record 72,200 in 1961.

● Another big corporation has taken the plunge into residential subdividing. Dole, the pineapple producer, plans to build a satellite city of 15,000 homes on 2,000 acres of idle pineapple plantation near Honolulu.

● Builders in such diverse spots as Chicago, Phoenix and south Florida offer new homes complete with furnishings. The removable items are financed separately, of course, but buyers get the advantage of mass purchase prices. Too soon to say whether this is really helping sales.

● Next time you hear somebody sound off about sky-high land prices, try this one on him: The 1,672 sq ft plot across the street from HOUSE & HOME's office (at 50th St and 6th Ave) has just been sold for \$380,000. It's a holdout property in Rockefeller Center, a three-story brick turkey with a drug store and offices above. It was sold by the heir of a man whose grand-dad bought it 110 years ago for \$1,600. But note: that same \$1,600 invested at 5.1% interest compounded annually would have grown to \$380,000 today. (At 6%, it would have been \$973,200.)

More and more: a mixture of good here, bad there—and steady at 1.4 million

Nobody is very happy about it, but housing continues to stagger along at a 1.4 million starts a year clip, propped up by a surge of apartment building. That rate is 30% ahead of the recession's trough in February 1961 and 15% ahead of the year earlier pace. The trouble is, of course, that the industry's capacity, like the U.S. economy, keeps getting larger. And housing still trails its 1959 pace by 12%.

But if business isn't as boomy as builders wish it were, it isn't bad either. "The smart builders are still making a good profit," contends Economist Robinson Newcomb. "It is only getting a little harder to become a millionaire. We may be seeing the dropout of the marginal builder, who is giving way to the larger, more economic builder." HHFA is standing pat on its earlier estimate of 1.4 million non-farm starts for 1962 and few analysts seem disposed to argue with that figure. The pre-school spurt of buying in August suggests house-hunters have recovered some of their confidence shattered by the spring break in the stock market (which dampened sales for many builders of upper bracket homes). FORTUNE's semi-annual survey of builders' intentions finds builders planning to start housing at a 1.5 million units rate during the second half of this year and a 1.6 million rate in 1963. (But FORTUNE figures a second half rate of 1,450,000 is closer to what will actually go up.)

Worries that the splurge of rental building may lead to ruinous vacancy rates get little support from Census' latest count of vacancies.

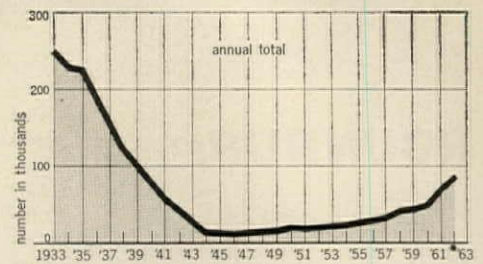
For the entire nation, rental vacancies fell in the second quarter of the year to 7.4%. This was a miniscule drop from 7.7% in the first quarter but a more encouraging decline from the 8.1% peak in postwar vacancies in the second quarter of 1961. But inside metropolitan areas, where the overwhelming bulk of the U.S. housing market is concentrated, rental vacancies are now much lower (6.3%). And this is a sizable drop from the 7.2% vacancy rate for met areas in the second quarter of last year. Moreover, the kind of housing where vacancies are concentrated should encourage builders who still have plans on the drawing board: 68% of met area rental vacancies are in housing built before 1940 and 23% of the vacancies are in units lacking some or all plumbing facilities. "There's nothing wrong with this," says Newcomb. "We should be abandoning old buildings just as we abandon old cars." And rents are still rising—another symptom that vacant apartments aren't causing too much trouble. They are rising most rapidly in New York (despite rent control), Boston, Pittsburgh, Philadelphia and San Francisco.

Despite such reassuring figures, more and more analysts worry about overbuilding in apartments. Two big reasons: 1) apartments have a longer get-ready time than one-family homes and, 2) it takes longer to stop a rental splurge once it is started. Among the latest to raise a worried eyebrow is Detroit's Advance Mortgage Corp. In its quarterly survey of Midwest housing markets, Advance expresses "surprise" that the apartment boom "continues unabated." Around Chicago, 23,000 private rental units are under construction, around Cleveland 6,500 units, around Milwaukee and Cincinnati more than 3,000 units each. And over 5,000 public housing units are building in the four areas. In Chicago and Cleveland these inventories of units under construction equal four years of average rental building during the 50's. "We expected that apartment activity would increase in the markets where it is new, as it has. Permits for rental units in Pittsburgh, Columbus and Indianapolis were the highest on record for a single quarter," Says Advance. "But the volume of rental unit permits also leaped to all time highs in Chicago, Cleveland and Cincinnati—markets where the apartment boom is now several years old and appears due for a pause." Its forecast: "A slowdown in apartment permits seems imminent in most markets and should materialize by at least the fourth quarter."

It has been years—probably a generation—since housing markets have showed such diversity from city to city.

For the first time, southern California will start more apartments than homes in 1962. Total starts head for a record in Orange, Tulare, Santa Barbara and Ventura Counties. In the six-county Chicago area apartments topped one-family starts the first half of 1962 for the first time in 30 years. Luxury co-ops go well in L.A., flop in Chicago. In Seattle, homes under \$15,000 are hard to move. The whole market is sticky in Denver, good in Dallas.

RESIDENTIAL FORECLOSURES

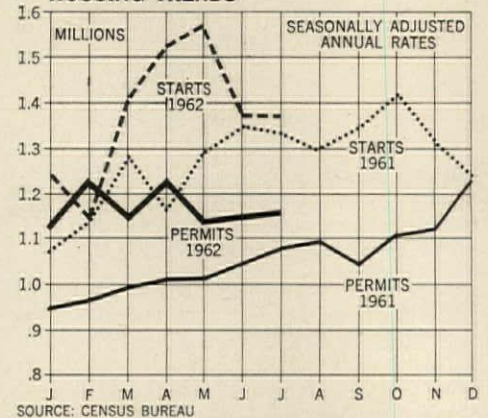


Non-farm real estate foreclosures are still rising. They now stand at the highest level since 1939.

During the first half of this year, foreclosures increased 20% above the level for the first half of 1961. The total: 42,591—a rate which would produce 85,182 foreclosures for the year vs. 73,074 in '61 (and 75,556 in '40, and 100,410 in '39). The foreclosure rate has tripled since 1950, but the Home Loan Bank Board notes that the rate of foreclosures per 1,000 mortgaged homes has risen from 1.72 to less than 4.

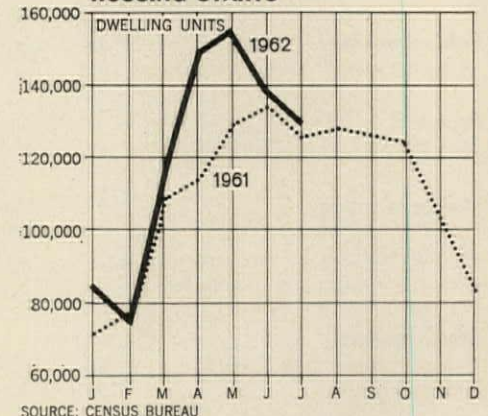
Significance: foreclosures are high enough to be worrisome, but not high enough to be serious. NAHB figures losses to mortgage lenders do not exceed 7/100th of 1%, even on current defaults.

HOUSING TRENDS



The seasonally adjusted annual rates of private nonfarm starts and units authorized by local building permits continue ahead of last year. The rate for private starts was 1,389,000, exactly the same as in June but 5.4% better than July 1961. The annual rate for building permits in July of 1,151,000 was 1.2% higher than June and 8.2% above the rate in July last year.

HOUSING STARTS



A seasonal drop in nonfarm housing starts began in July, but the level is still above 1961's pace. Total starts were 131,400 in July, 2.7% under the June mark but 4.3% better than July 1961. Private starts of 128,800 were 3% below the previous month but 5% ahead of last year. Public housing starts fell to 2,600, a drop of 13.3% from June and 21.2% under July 1961.

New mid-income rental plan offers every lure FHA has

"Its like Sec 608 with cost certification."

That's how knowledgeable builders describe FHA's newest scheme to persuade private builders to put up more cheap-rent projects for middle-income families.

It is Sec 221d4, an almost unnoticed part of the 1961 Housing Act which gives profit-motivated sponsors 90% loans based on replacement cost. Moreover, FHA waives economic soundness in reviewing proposals (which means the agency's conservative underwriters can't stop a project on the ground it won't rent).

And FHA will allow builder-sponsors 10% for profit and risk. The law provides for 10% profit allowance ("unless the commissioner determines this is unreasonable," and Commissioner Neal Hardy has taken the same stance as his predecessors in refusing to say that it is unreasonable).

Up to last month, Sec 221d4 was exclusively for families displaced by urban renewal or other public construction. Moreover, it required a certification of need from the city. But now, FHA's lawyers have allowed the agency to open the program to all families. Builders must give displaced a priority if they want to rent a unit. Construction of 221d4 projects does not require that the local-

ity have an approved workable program to fight slums, either. This is 221d4's big advantage over Sec 220, from a builder's standpoint.

The new rental program—FHA men call it "the poor man's 207"—has mortgage limits higher than Sec 221d3 (the controversial plan with 3½% subsidized interest rates) but lower than Sec 207, FHA's regular rental housing program. The ceilings:

Less than four rooms per unit:

Garden apartments	\$8,500/unit
Elevator apartments	\$9,000/unit

More than four rooms per unit:

Garden apartments	\$2,250/room
Elevator apartments	\$2,750/room
Increase for high cost areas.....	\$1,000/room

Forty-year loans at 5¼% are not eligible for FNMA special assistance financing, however, unless the units are built for displaced only. But FHA will impose no income limits for admission as it does under Sec 221d3. Projects must have five or more units to qualify.

The new 221d4 program thus offers all the no-risk lure of the celebrated Sec 608 rental program that cracked the post-war housing shortage. But it should not lead to windfall scandals that tarnished Sec 608. Builders will



FHA's DANIELS
Spurs for mid-income rentals

have to certify their costs and apply any mortgage windfall to reduce the loan—the provision which was written into all FHA rental programs after the windfall scandals cropped up in 1954.

The new program can be used for rehabilitation rentals, too. Asst. FHA Commissioner Frank Daniels says he will approve projects with as little as 10% of the mortgage applied to new work. How about 5%? "I don't know," says Daniels.

Central processing for rental projects

The surge in multi-family housing is leading FHA to shake up the way it handles rental projects.

Only a few of FHA's 76 district offices have enough experts on rental housing to process applications quickly. So, builders come plan, getting a rental project through some FHA offices takes up to three years.

Last March, FHA tried a new approach to cut such delays, ordered all multifamily projects in New York and some New England cities processed exclusively by its New York City office (which already handles a quarter of FHA's rental business).

One result: it used to take FHA's Buffalo office two years to approve feasibility of a rental project (an initial step in processing); the New York office makes up its mind about Buffalo feasibility in 30 days, says Asst Commissioner Frank Daniels. The upshot is that FHA rental project applications from Buffalo have tripled in three months.

This kind of success from concentrating its scarce rental technicians has encouraged FHA to make plans for central regional processing of multi-family projects across the nation. The agency already has multi-family housing representatives in each of the five regional offices of its overlord agency, HHFA. But they can only give advice and counsel, not make command decisions.

For a time, internal opposition delayed FHA plans to expand central processing. But late in August, a ten-man delegation of rental builders with some \$1 billion in FHA applications took the case for central processing to the White House. Among them were such names as Redevelopers Lew Kitchen and Jim Scheuer, Mortgage Broker Stan Stalford, Builder Herb Heftler and Lawyer B. T. Fitzpatrick, who was deputy HHFA administrator

under Truman. After they huddled with Ted Sorenson, pointing out what \$1 billion in construction now would do for the economy, word came down that the White House thought central processing was a good idea.

Assistant Commissioner Daniels took this news to the NAHB directors meeting in Miami Beach, where he also pointed out that FHA must now cope with 35 kinds of multi-family processing. "This central set-up has also increased the efficiency of one-family processing in places like Buffalo," he added.

NAHB directors approved a resolution recommending central processing across the U.S. for multi-family mortgages. Before next July, says Daniels, FHA hopes to set it up in Philadelphia, Chicago, and Los Angeles. By July '64 it plans to do so in Atlanta and Ft. Worth, too.

Realtors and lawyers head for Arizona ballot battle

The running battle between real estate brokers and lawyers over who should fill out standard forms in real estate transactions is leaving the courts for a statewide election fight in Arizona. It is the first time realty men and lawyers have squared off in an election in any state.

Last spring a court battle ended when the Arizona Supreme Court ruled that only lawyers may fill in sales contracts, deeds, and other standard forms used in realty transactions (NEWS, May).

But the state's Association of Realtors fought back by organizing an initiative petition drive to amend the state's constitution to let brokers and salesmen fill in the forms. Realtors got 107,420 names on the initiative peti-

tion, nearly twice the required 60,000. Only about 1,000 of the signatures were obtained by professional canvassers. The vote will be held next month.

Realtors contend that the court decision will add from \$10 to \$100 to the cost of transferring title to a house. They will carry this case to the public via newspaper, radio, and television ads plus doorbell-ringing.

Elsewhere, the Michigan Supreme Court has upheld a 1955 ruling that brokers may fill out the disputed forms because so doing "may scarcely be said to be engaged in the law business." The court said lawyers failed to prove that "pernicious results" have followed the 1955 decision. The Wisconsin Supreme Court has also upheld the right of brokers to complete approved forms.

FHA juggles its certified agency plan for small towns

Since 1957 FHA has tried to extend its insurance to small towns far from field offices by letting approved lenders and appraisers handle processing and inspection normally done by FHA.

But the program has never generated more than 475 cases a week. Lenders have been reluctant to assume responsibility for deciding whether houses meet FHA minimum standards. So FHA last month said its district offices would decide whether houses met the standards if lenders would send plans and specifications to them.

No sooner announced than FHA had to postpone the effective date in five states of heaviest certified agency activity: Oregon, Pennsylvania, Virginia, North Carolina, and Iowa. Reason: impending budget cuts.

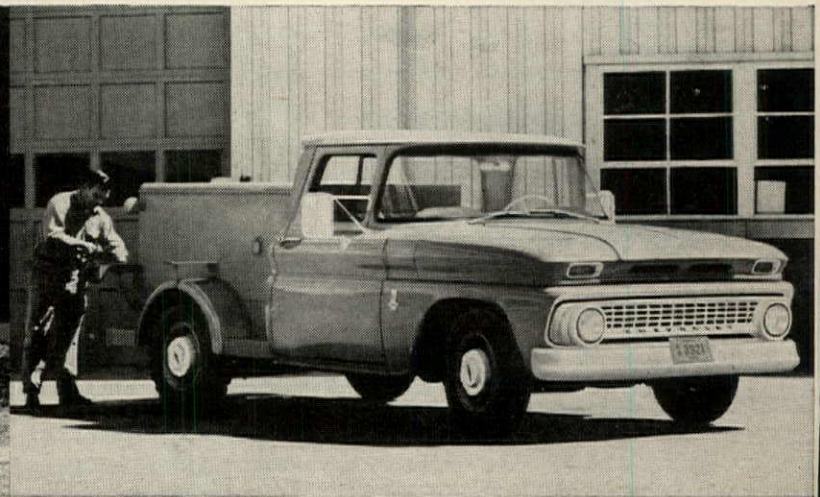
Two other changes are effective: towns with 20,000 population (old limit: 15,000) can get certified lenders, but they must be 75 miles from an FHA office (vs 30 miles before).
NEWS continued on p 12



M8503 TANDEM



C1534 FLEETSIDE PICKUP
R1254 CORVAIR 95 RAMPSIDE PICKUP



C1403 CHASSIS-CAB
C5303 12-FT. PLATFORM



THE "NEW RELIABLES" ARE HERE!

NEW 1963 CHEVROLET TRUCKS

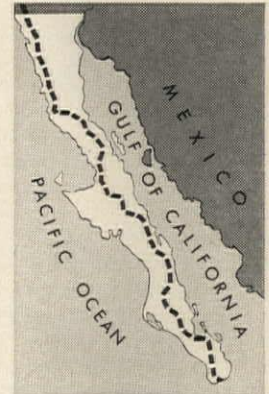
WORK-TESTED ON THE SLAM-BANG BAJA RUN!

Mexico's Baja (bah'hah) Peninsula, stretching 1,000 miles south of California, is a land of scorching sun, endless desert, of towering, barren mountains. A road twists through this hot and silent place—a rocky road made more for burros than motor vehicles. It bears no resemblance to the modern highways on the Mexican mainland.

Chevrolet, looking for the toughest performance challenge on the face of the map, selected the arduous Baja road as a testing site for the new 1963 Chevrolet trucks.

Six new 1963 Chevrolet trucks set out on the Baja Run and virtually every foot of the way every wheel made jarring contact with rocks or ruts. Always there was the dust, billowing up in yellow clouds, and the heat, sometimes rising to more than 120 degrees. And towering mountain ranges had to be crossed—treacherous switchback trails along sheer cliffs where loss of performance could have meant disaster.

No component was immune from the beating this route imposed. *Only normal maintenance and minor adjustments had been required—not once had progress been slowed because of mechanical difficulty.*

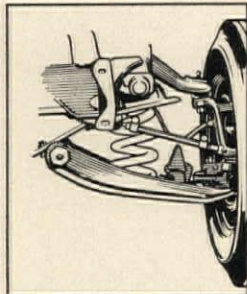


RELIABLE NEW LIGHT-DUTY MODELS!

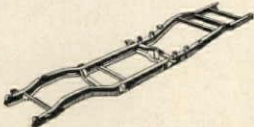
NEW HIGH TORQUE 230 SIX—Here's new standard power for conventional models. The 230 Six employs free-breathing overhead valve design, wedge-type combustion chambers, hydraulic valve lifters and a seven main bearing crankshaft to deliver 140 hp and 220 lbs.-ft. of torque.



NEW COIL-SPRING INDEPENDENT FRONT SUSPENSION. Here's a new front suspension ready to soak up all the punishment the worst roads can dish out and come back for more. Tough coil springs at each front wheel deliver a smooth friction-free ride. It's a simplified new design that provides superior ride and handling characteristics. *New variable-rate rear coil springs.* They automatically adjust to load and road conditions—offer less resistance for a smooth ride when lightly loaded, more resistance with a full cargo.



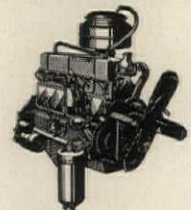
TOUGH NEW LADDER-TYPE FRAMES. Constructed of extra high strength steel, they shrug off shock and offer greater resiliency than ever before. *Standard 34-inch spacing* between parallel heavier gauge channel side rails; newly designed cross-members for increased strength.



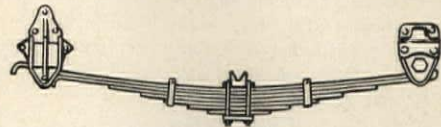
BUILT-FOR-STRENGTH COMPONENTS. Chevrolet light-duty truck components are the toughest yet for long dependable service: rugged diaphragm-spring **CLUTCHES**, tough, quiet-shifting Synchro-Mesh **TRANSMISSIONS** . . . **STRONG CAB AND BODY CONSTRUCTION** featuring double-walled lower side panels on Fleetside pickup, double-walled cab roof, double-braced floor, double-strength door pillars.

NEW ALL-MUSCLE HEAVY-DUTY MODELS!

NEW HIGH TORQUE 292 SIX—Standard in Series 60 and 60-H models and extra-cost heavy-duty optional power for Series 50's—292 cubic inches. 165 horsepower and 280 lbs.-ft. of torque—heavy-duty valves, rings, pistons and bearings.



NEW VARIABLE-RATE FRONT SUSPENSION—Here's a big breakthrough in big-truck chassis design—a *solid front axle combined with variable-rate springs* that offers matchless ride and roadability plus all the load capacity you can use! When running empty or with a light load, you get soft spring action for a smooth, easy ride. Under heavy loads, spring action stiffens up to minimize bottoming out and reduce shocks to chassis components. And under all conditions you ride more level with less pitch and bounce on bumps, less sway on corners and curves . . . because variable-rate action reduces the amount springs deflect in response to weight shift or road shock impact.



TRIM NEW FENDER CONTOURS—more room in a pinch! New narrower fenders for medium- and heavy-duty conventional-cab '63 Chevies give you an extra edge in close-quarter maneuverability. With overall width reduced by over 7 inches, you gain extra clearance on each side.



See the new 1963 Chevrolet trucks for yourself; they're on display now at your Chevrolet dealer's. . . Chevrolet Division of General Motors, Detroit 2, Michigan.

THE "NEW RELIABLES" FROM CHEVROLET



FHA wholesales foreclosed homes

Two years ago, FHA had 9,300 foreclosed homes on its hands. A year ago, the total had swelled to 21,000. Now, it is close to 34,000—and the agency has not been able to sell the properties as fast as it acquires them even though its foreclosure rate has held steady since January.

Even worse, 40% of the 34,000 homes lie in only six areas: 5,791 in Florida (mainly in Miami-Tampa), 2,304 in Ft. Worth, 2,134 in Topeka-Wichita, 1,270 in West Texas (mainly Odessa-Midland), 629 in Santa Ana and 257 in Los Angeles. In Detroit, Florida and West Texas, worried FHA local directors have clamped down on commitments for new homes lest they glut an already soggy market.

So FHA has picked up an idea suggested by Ft. Worth builders: let private entrepreneurs take over the distress-housing in wholesale lots, rehabilitate and resell it. In the first trial of the so far experimental plan, Past NAHB President Dick Hughes bid \$98,325 for ten foreclosed and vacant houses in Ft. Worth. He has six months to sell them to qualified buyers. He must take over the mortgage payments himself on any that aren't sold by then. Meantime, he pays only insurance, taxes, and upkeep.

How it works. FHA says it will wholesale acquired homes in batches of five or more under two different plans:

1. A builder (or real estate agent or fixup contractor) contracts with FHA to repair and re-sell a group of homes while FHA continues to own them. The repair work is laid out by FHA. The builder then sells the house on regular FHA terms with FHA carrying the mortgage. This results in minimum closing

costs and no mortgage discounts. But it *does* mean the builder must pay prevailing wages under the controversial Davis-Bacon Act for the repair work. In open-shop housing cities, this might make repairs too costly.

2. A builder prepares his own fixup plans. FHA processes them and issues a conditional commitment for the renovated house. The builder has complete freedom in arranging financing for a buyer, including VA or conventional loans. Normal closing costs are involved, but FHA will itself pay any mortgage discount. Davis-Bacon wage levels are *not* required. Under Plan 2, a builder can also use FHA's escrow commitment plan and take a mortgage right away for 85% of what FHA would insure for an owner-occupant. Dick Hughes is doing this. It gives him a loan of \$10,720 per house—or \$655 less than the commissioner-held mortgage.

Clearly, Plan 2 is going to be more popular with most builders. A typical deal works like this: FHA will sell a house with a resale value of \$13,000 to a builder for \$11,375. FHA estimates repairs will cost \$690, and the builder will pay \$285 for taxes, insurance, maintenance, and utilities in the six months. On top of that FHA figures a 5% commission (\$650) into the final price. The builder profits three ways: 1) getting the sale commission, 2) saving any amount he can over FHA's repair cost estimate by using his know-how, and 3) saving on monthly expenses by selling the house in less than six months. If a builder wants, he can pick five homes and make FHA a proposal.

FHA is so pleased with first results of the plan that at mid-month it invited all FHA offices to use it.

FHA demands safety glass in showers and outside doors

An overhaul of FHA's standards for glass recognizes for the first time the special hazards of the large areas of glass, especially for sliding patio doors, being used more and more in new homes.

The Natl. Safety Council has been pressing for changes on the ground that too many people are being hurt or killed by walking or falling through large panes of glass.

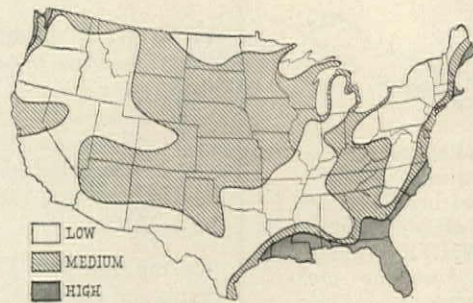
After Jan 1, FHA will require builders to use some type of safety glass in all exterior doors with large glass areas, and in glass doors or walls in shower stalls and tub enclosures.

FHA calls for these minimum thicknesses: tempered safety glass must be a nominal 3/16" thick; laminated safety glass and wire glass must be 1/4" thick. All safety glass must be permanently labeled.

Tempered glass is about four times stronger than the same thickness of ordinary annealed or plate glass, says FHA. If broken, tempered glass disintegrates into small pieces that should do no more than scratch a man, report manufacturers.

The new rules may add \$5 to \$15 to the price of a sliding glass door, industry sources have told FHA. But these costs will drop as manufacturers step up volume. Some builders may switch to plastics for interior uses but FHA expects little use of plastics for outside doors because sunlight affects some plastics adversely.

The new standards for window glass, effective Nov 10, may save builders money, say FHA technicians. In the past FHA has varied glass standards according to five zones of wind velocity. These five zones are now cut to three, and FHA says the net effect is to reduce the required thickness in many areas. The old zones called for extra margins of thickness because producers could not get uniform thicknesses. Today producers can make glass to exact thicknesses and the old standards are obsolete.



WIND ZONES on which FHA now bases window glass thicknesses have just been cut from five to three. For single strength regular plate or sheet glass, maximum window areas in each zone are: low zone, 10.7 sq. ft.; medium, 7.3 sq. ft. high, 4.8 sq. ft. Maximums for double-strength glass are: low, 19.5 sq. ft.; medium, 13.2 sq. ft.; high, 8.7 sq. ft. The maximums may be increased when glass is 30' above grade or when its length is over twice the width.

Bigger loans for projects that have rent-up trouble

FHA will now consider increasing the mortgage on rental property or multi-family coops if sponsors have poured in their own cash to cover deficits while occupancy is low.

"This is for sponsors who financed deficits out of their own pockets and are stuck with them," says Assistant Commissioner C. Franklin Daniels. "This came about because of our urban renewal experience." (FHA found new apartments on cleared slum-sites with that bombed-out look often took as much as two years to achieve full occupancy.) And so, since 1957 FHA has made a practice of granting forbearance on mortgage payments to principal where urban renewal projects are having trouble achieving first occupancy.

To be eligible, a project must have been operating at least two years and must be in good rental shape or have prospects of achieving this. New rules will let sponsors use the increased mortgage to offset their deficits for another 12 years. FNMA has agreed to go along with the idea.

The rule is retroactive to June 1957 when the first Sec 220 project was insured.

HI-PO drive to boost sales shoots for big ad campaign

A new plan to raise \$1,500,000 to promote new house sales has been announced by Edward W. Pratt, chairman of the National Housing Center and spokesman for the Housing Industry Promotional Operation (HI-PO).

The money is to come largely from manufacturers of building materials. It will be used next year for national advertising in consumer magazines and for promotions in the 385 cities where NAHB has local associations. Advertising copy theme will be: "For their sake . . . live these good years in the best home you can buy."

Another phase of HI-PO's 1963 program will be a giant sweepstakes contest tied in with National Home Week, when it is hoped that 13 million people will try to win a new home. Meantime 10 million HI-PO booklets promoting new homes are being distributed this fall: 6 million as inserts in the October *Better Homes & Gardens* and the remainder given out by manufacturers or by builders.

California bans Realtors' suggested-fee schedules

A consent decree signed last month makes California the first state to outlaw the suggested-fee schedules which have been commonly used by real estate boards for nearly 40 years.

The case has wide implications for similar fee schedules published by many engineering, architectural, legal, and similar professional associations. California officials have not revealed any plans to attack the schedules of these groups.

Attorney General Stanley Mosk of California started the fight in October 1960. He sued the California Real Estate Assn. and 145 local boards on the ground that their suggested 6% commission on residential sales violated the state's anti-trust law. Mosk investigators charged: 1) several local boards branded any deviation as "unethical" and 2) some multiple listing services refused listings involving smaller commissions.

Realtors countered by sponsoring a bill in the legislature to let realty boards publish fee schedules that were not mandatory. CREA said it would clean up "isolated" abuses and argued that the schedules alerted the public to excessive commissions that would amount to gouging by realty brokers.

The background: before fee schedules became common in the 1920s, brokers often took net listings in which the broker received any sum he could get over an agreed minimum net price. Frequently commissions

soared to 25% or 35% under this plan. The board pointed out that the U.S. Supreme Court ruled in 1950 that fee schedules violate federal law only if they compel brokers to charge the recommended fee without deviation.

The association's bill passed the California Assembly but in the Senate, Mosk renewed his attack on "an example of the business community attempting to subvert the free-enterprise system while paying lip service to it." The bill was killed.

Under the consent decree signed last month the realty groups must eliminate fee schedules within three months.

Mosk was elated with the verdict, but realty brokers and salesmen say they foresee little practical effect. "Most of the brokers questioned indicated they couldn't care less about the court decree," reported the Sacramento *Union*. The San Francisco Real Estate Board says it will replace its recommended schedule with a listing of average rates paid on actual transactions.

LOCAL MARKETS

Even in Manhattan: soggy rentals

New York City, where partial rent control perpetuates a schizoid housing market, may be headed for a temporary surfeit of upper bracket rental units.

Free rent for the first three or four months is common place as landlords woo tenants to the flood of new buildings. The surge of apartment building is so dramatic it may even be giving a false picture of health to the national starts figure.

A major overhaul of the city's 1916 zoning law, effective last December 16, sharply reduced permitted densities. So builders rushed in with plans to beat the deadline, even though they didn't have to begin building for another year and even though they foresaw that many of the resulting apartments would be a long time renting. Plans filed for multi-unit residences soared 286% last year in New York (from 43,085 units in 1960 to a whopping 150,659). In December alone, plans were filed for 20,759 units—almost half as many as during all of 1960.

A brisk market has sprung up in sites and

plans approved under the old zoning law. Sample: in Brooklyn, where land for apartments costs about \$8.50/sq ft, the ground can be resold for \$12 to \$12.50/sq ft if it comes with approved plans under the old law. Speculation in "packages" is limited by some cold economic facts: It takes an average nine months to complete a New York apartment and five months more to get it 80% rented.

The city's FHA office has just taken a small tightening step although its insured projects still show the fourth lowest vacancy rate in the nation: 2.6%. Only Providence (0.7%), Washington, D.C. (1.5%) and Boston (2.4%) have lower rates (see table). It boosted the assumed vacancy ratio on new buildings from 5% to 7%. The higher figure is the national norm but local directors have leeway to cut it in tight rental markets.

"We believe the volume of commitments we have made, plus those in process, warrants the change," says FHA Director Ralph W. Morhard. "We want to be on the safe side."

Raising the vacancy figure is a big damper to thinly financed apartment building. Chief reason: FHA's formula for fixing the maximum mortgage it will insure multiplies this ratio increase 13.8 times. For instance, on a building with an FHA loan of \$1.1 million, and a yearly rent roll of \$160,000, a 2% increase in vacancy assumption means the builder must invest \$44,160 more of his own money. Says Builder George Strausmann of Long Island: "This means that marginal buildings won't get built without additional cash."

Co-op apartment sales are faltering, too. Some projects are offering prospects a choice of rental or co-op. One co-op has just cut its prices from \$23,000 to \$15,000.

Washington, D.C. and its surrounding suburbs are having a strong year. Starts for the first seven months are up 39.9% over the same period in 1961. Multi-family starts soared 61% (to 13,741 units). One-family homes gained only 10%—in line with the US average. They totaled 21,968 units. The city accounts for only 10% of rental construction. The bulk of the apartments are going up in the suburbs and most of them have pools. Rentals? No trouble yet, say builders.

Phoenix: "People are still pouring into Arizona and still buying homes, but there are too damned many builders here nowadays," says a Phoenix builder. His complaint is typical. And the resulting competition is forcing builders into such promotions as sellathons, "close-out specials," and door prizes to move

their homes. Builder John Hall offers his buyers carpets, draperies, and furniture at what his ads call "actual cost." That's an 8% markup from factory price, says a spokesman. Financing is through General Electric Credit Corp at 6% discounted.

But permits issued through August are up 17% from a year earlier with biggest numerical jump in one-family homes.

CANADA

Housing pinched as austerity plan slows government loans.

Housing is beginning to slump as the artificial supports that have held it up for more than a year collapse one by one.

First prop to go was government direct lending. Even before the federal government announced its austerity plan in late June, Central Mortgage & Housing Corp had begun to pull out of the mortgage field. In the first quarter, it approved 59% fewer loans than in the same period a year earlier (2,418 vs. 6,634). By the end of July, the drop was 48.6%.

Hardest hit (down 81%) are limited-dividend loans for multiple family housing. But the drop in owner-applicant loans (where the builder asks for a direct loan when he finds a buyer) is more telltale. These were down 42.5% (8,832 vs 5,074)—a good indication of how house sales are falling. Says one Calgary builder: "We're just feeling our way from house to house."

One-family starts for the first six months of 1962 are only slightly below last year (19,356 vs 20,016). But they should plunge soon.

Apartment starts are slightly ahead of last year (16,849 vs 15,237). They are expected to stay up. One big reason is that apartment builders are starting to produce a better product. Design is improving. More rental projects include amenities like pools, tennis courts, dishwashers, children's playgrounds. Row housing is gaining acceptance.

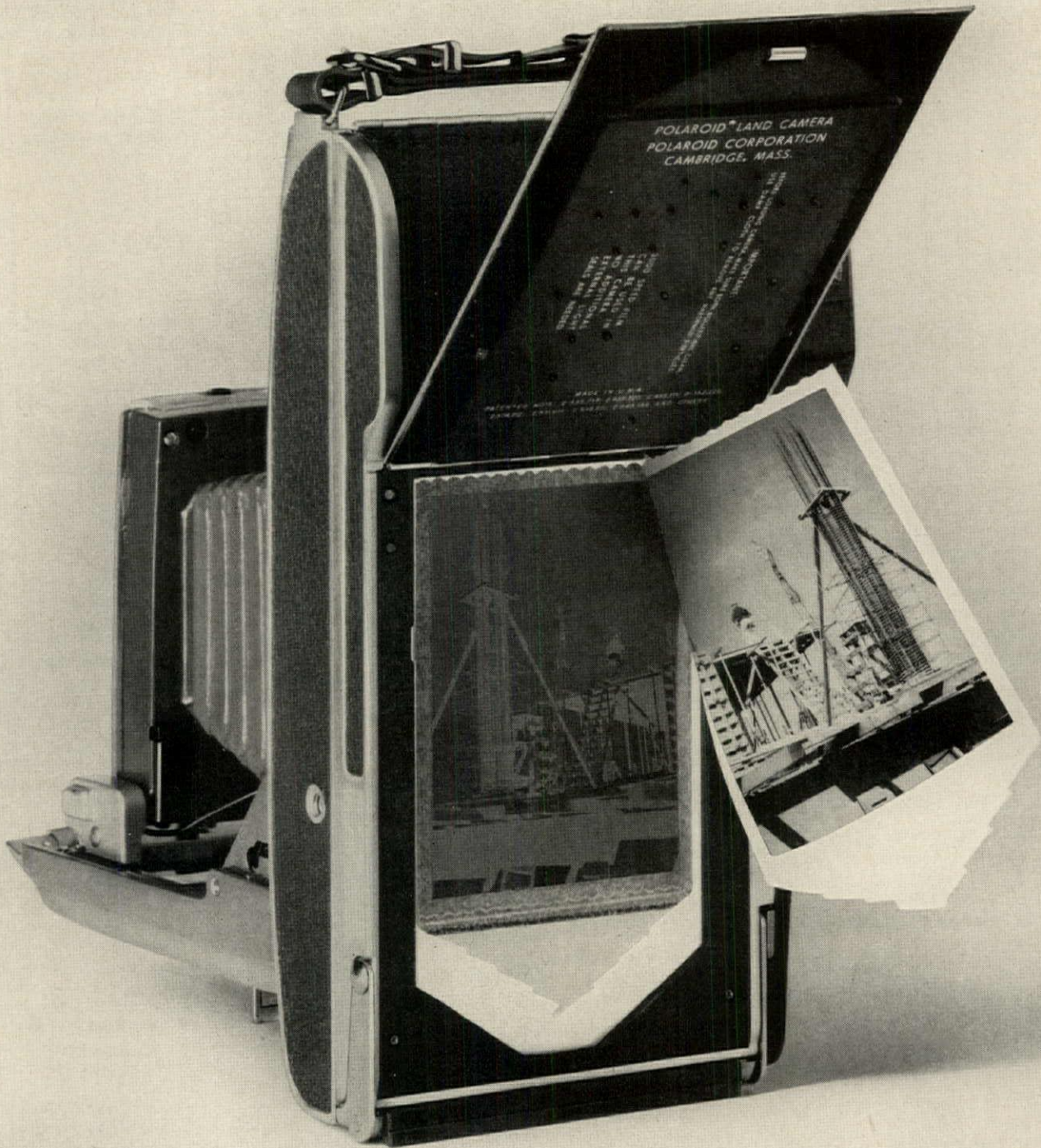
As one Toronto apartment builder says: "We can always upgrade apartments to lure tenants in older ones away. The trouble with single-family housing is that, even if it upgrades, most people still can't get their equity out of their old homes to move."

Many a private lender agrees. "We moved out of the NHA [single] housing field near the end of last year," says a trust company officer, "and began to allocate funds for apartment mortgaging. It makes our accounting simpler and we have a much better idea of whether the project is going to be successful."

FHA RENTAL VACANCY RATES

as of Mar. 15, 1962

Zone I	1962	1961	Minneapolis .. 5.2	3.9
Hartford	7.3%	4.4%	Omaha	5.9
Bangor	4.7	4.5	Fargo	7.0
Boston	2.4	1.2	Cincinnati ..	15.9
Manchester ..	7.5	1.7	Cleveland ..	8.7
Albany	5.4	7.4	Columbus ..	4.3
Buffalo	5.7	5.2	Sioux Falls ..	8.1
New York	2.6	2.0	Milwaukee ..	9.1
Providence ..	—	1.4	Total for	Zone IV..
Burlington ..	—	2.2	Zone V	
Total for	Zone I ..	3.1	Little Rock ..	9.7
Zone II		2.5	Denver	5.5
Wilmington ..	7.9	10.4	Topeka	10.8
Washington ..	1.5	1.8	New Orleans ..	24.4
Baltimore ..	4.9	2.3	Shreveport ..	11.8
Camden	6.2	3.1	Kansas City ..	4.3
Newark	3.0	1.2	St. Louis	13.0
Philadelphia ..	7.3	6.3	Albuquerque ..	2.0
Pittsburgh ..	6.6	5.8	Oklahoma City	9.7
Richmond ..	3.2	6.4	Tulsa	13.8
Charleston ..	3.0	.5	Dallas	7.6
Total for	Zone II ..	3.4	Fort Worth ..	15.6
Zone III		3.0	Houston	12.7
Birmingham ..	7.1	8.4	Lubbock	20.1
Jacksonville ..	9.5	22.0	San Antonio ..	10.3
Miami	6.7	6.3	Total for	Zone V ..
Tampa	10.6	16.9	Zone VI	
Atlanta	7.3	8.3	Anchorage ..	2.0
Louisville ..	6.9	5.8	Phoenix	19.7
Jackson	22.1	8.3	Los Angeles ..	4.9
Greensboro ..	5.6	4.0	Sacramento ..	39.3
Columbia	6.1	7.1	San Diego ..	4.8
Knoxville	11.2	6.5	San Francisco ..	4.0
Memphis	2.9	5.0	Honolulu	14.9
San Juan	1	.3	Boise	15.3
Total for	Zone III ..	7.1	Helena	15.7
Zone IV		7.4	Reno	3.8
Chicago	3.3	1.3	Portland	6.7
Springfield ..	12.2	16.9	Salt Lake City	7.0
Indianapolis ..	6.5	4.2	Seattle	6.9
Des Moines ..	11.1	7.7	Spokane	9.3
Detroit	12.3	7.7	Casper	26.7
Grand Rapids ..	12.7	13.2	Total for	Zone VI ..
			U S total.	5.5



Progress reporter

Snap a picture of a job with a Polaroid Land Camera. Ten seconds later you have the finished picture in your hand. A picture that tells the story. Progress, construction details, material inventory, you name it. If you don't get exactly what you want the first time — or it takes two pictures to tell the whole story — another ten seconds is all you need. But you always know you have exactly what you want because you see the finished picture on the spot.

And a Polaroid Electric Eye Camera is easy to use. Push a button, pull a tab. Wait ten seconds and open the back of the camera. There's your finished picture ready to go in an envelope or a file folder. A perfect, permanent visual record that saves money because it saves time.

Isn't this progress in progress reporting? See your camera dealer. **Polaroid Land Camera**



HOUSING POLICY

What the '62 tax bill means for housing

The nation's 6,200 savings and loan associations and 513 mutual savings banks are going to have to start paying steeply increased income taxes next year, unless a last ditch effort by mutual S&L leaders (*see p. 33*) pulls off a miracle.

The Senate last month at last adopted a tax bill which puts S&L taxes at \$205 million yearly, only \$5 million more than the version passed by the House last spring (NEWS, Apr). Until now thrift institutions have paid only \$7 million in taxes a year. With both branches of Congress so close to agreement, Senate and House conferees should be expected to make only minor changes.

The unmeasured impact. What impact the new tax bite will have upon housing is far from clear. Some estimates have suggested that it might slice starts as much as 150,000 units a year—in a tight money market. At the heat of the battle in Congress this year, the Home Loan Bank Board estimated that President Kennedy's first tax proposal for \$550 million in taxes would draw \$2 billion to \$5 billion in new savings from S&Ls. Each \$1 billion lost would keep 80,000 houses from being built.

But that estimate was based on conditions in August 1961, when mortgage money was much scarcer than it is now, and when S&Ls were paying from 3¼% to 4½% dividends and assumed that S&Ls would have to cut ½% from their dividend rates, which then ranged from 3½% to 4½%. Since then the competitive position of S&Ls has changed drastically as S&Ls increased rates to a high of 4.8% to keep pace with commercial banks which climbed from 3% to 4% maximum interest on Jan. 1.

Now, Congress is poised to adopt a bill without a precise estimate of what effect the new and higher taxes will have on housing. The new Council of Mutual Savings Institutions claims the effect could be serious, and cites a survey of 165 S&Ls, none paying over 4% dividends, showing two-thirds would have to cut rates by an unnamed amount.

One housing economist points out the immediate effect "might be to work against a reduction in mortgage interest." A spokesman for the U.S. S&L League points out that the tax bill "would put an inevitable brake on growth." The U.S. League has argued that S&Ls can grow only as fast as their reserves grow, and that the practical effect of the tax bill is to cut the growth of reserves by 20%. This, he reasons, could in turn slow the flow of new savings to S&Ls, which hit a record \$8.7 billion last year.

Right now, he adds, mortgage money is plentiful so that the immediate impact might be only that a few S&Ls would taper off their mortgage lending. "But it might be more important 10 years from now, when we know we'll need more housing than right now."

Reporting the dividends. S&L men won their biggest victory when the Senate overwhelmed President Kennedy's plan for withholding income tax on dividends by a 66-20 margin. But in its place the Senate voted vastly tightened rules for reporting to the Internal Revenue Service the dividends and interest paid by S&Ls and all other institutions. Until now, S&Ls have not had to report dividends under \$600. The Senate-approved cutoff is \$10. The Senate estimates the mere reporting of such dividends will add \$275

million to federal tax income each year vs. \$600 million gained from full withholding.

Expanding S&L lending. In the final days of Senate debate S&Ls zeroed in on a new and restrictive definition of domestic building and loans. The definition said an S&L must have 90% of its assets invested in real estate loans to qualify for the tax treatment as an S&L, with 72% of total assets in residential loans. The Senate finance committee wanted to restrict this still further by requiring a minimum 63% of assets in 1- to 4-family homes, but at the prodding of Sen John Sparkman (D, Ala.) the Senate lowered this category to 54% of assets. Sparkman said the change lets S&Ls invest 9% more of their money in multi-family housing and still qualify for the S&L tax rate. But another law still limits the amount federally-chartered S&Ls can invest in multi-family housing

to 20% assets, and this 20% category also includes loans over \$35,000, on property more than 50 mi. away, on big (over 5-unit) structures, and commercial realty.

New loopholes for old. The Senate bill, which started out to close special loopholes, instead created some new exemptions:

- Persons over 65 do not have to pay capital gains tax on the profit from selling their home and moving into an apartment. Only houses selling for less than \$30,000 qualify for complete tax forgiveness, the owner must have lived in the house, and have owned it for five years.

- Lobbying expenses incurred in trying to influence government decisions directly related to the taxpayers' trade or business are deductible in both Senate and House bills. Such expenses are not currently deductible.

Look for discounts on fixup loans

Congressional opposition to discounts on FHA Sec 203k and 220h remodeling loans is melting.

Rep Albert D. Rains (D, Ala.), whose protest led FHA to cancel one order approving discounts (NEWS, Sept.), now tells FHA that he is not averse to extra inspection fees as a last resort to breathe life into the moribund program. Rains admits such a fee would be "about the same" as a discount, a word

grams. Hardy said bringing discounts above board where customers and FHA could see them was necessary because in many cases builders were paying the discounts and adding it to their job prices. Sen John Sparkman (D, Ala.) first told Hardy he hated to "see any discount put into a new program," then added: "but if you have to do it, I hope that you will safeguard the program to the fullest extent possible."

Sparkman acknowledged that the cost of money fluctuates, but added blandly: "It has nevertheless been our system to have a fixed maximum rate . . . I have often felt that the whole scheme of discounts has been the subject of abuse."

Congress boosts quarters allowances for servicemen

The new higher quarters allotments for military families—first since 1952—means private housers can now hope to rent or sell homes to the lower enlisted grades.

The new quarters allowances, effective January 1, give military families an average of 18% more. Enlisted men will receive from \$3.90 to \$42.90 a month more according to their rank and number of dependents. Officers will receive a maximum of another \$28.80 and warrant officers will get another \$33.30 a month. Details:

RANK	WITHOUT DEPENDENTS		WITH DEPENDENTS	
	Old	New	Old	New
Col	\$113.70	\$140.10	\$136.80	\$170.10
Lt Col	102.60	130.20	136.80	157.50
Maj	94.20	120.00	119.70	145.05
Capt	85.50	105.00	102.60	130.05
1st Lt	77.10	95.10	94.20	120.00
2nd Lt	68.40	85.20	85.50	110.10
Chief W04	94.20	120.00	119.70	145.05
Chief W03	85.50	105.00	102.60	130.05
Chief W02	77.10	95.10	94.20	120.00
Warr Off	68.40	85.20	85.50	110.10
Sgt Maj	51.30	85.20	77.10*	120.00
Mas/1st Sgt	51.30	85.20	77.10*	120.00
Sgt 1/c, Plat	51.30	75.00	77.10*	114.90
Staff Sgt	51.30	70.20	77.10*	110.10
Sgt	51.30	70.20	77.10*	105.00
Corp (4-yr)	51.30	70.20	77.10*	105.00
Corp (under 4-yr)	51.30	55.20	77.10*	83.10*
Pfc, Pvt, Rec	51.30	55.20	77.10*	83.10*

* For two dependents; varies by number.

Higher allowances are also likely to mean the military will get less money to build



REP. RAINS
Discounts by another name

which raises hackles on Capitol Hill where the idea is firmly held by so-called liberals that interest rates should be controlled.

Congress last year set up the twin sections (Sec 220h applies inside renewal areas, Sec 203k outside) providing 20-year, \$10,000 remodeling loans to boost home rehabilitation. But in the first 13 months of the program, only 1,420 applications were received. Biggest reasons cited for the flop: torpid FHA processing and a 6% maximum interest plus a maximum 1% origination fee.

Rains, influential chairman of the House housing subcommittee, says he hopes that the Federal National Mortgage Assn can help by buying Sec 203k loans at par (vs a price of 99 now, plus a 1% standby commitment fee). But FNMA has always had power to buy Sec 220h loans at par, yet 220h has lagged behind even Sec 203k.

After Rains came around to the FHA view, FHA Commissioner Neal Hardy got implied support from the Senate housing subcommittee at its one-day briefing on HHFA pro-

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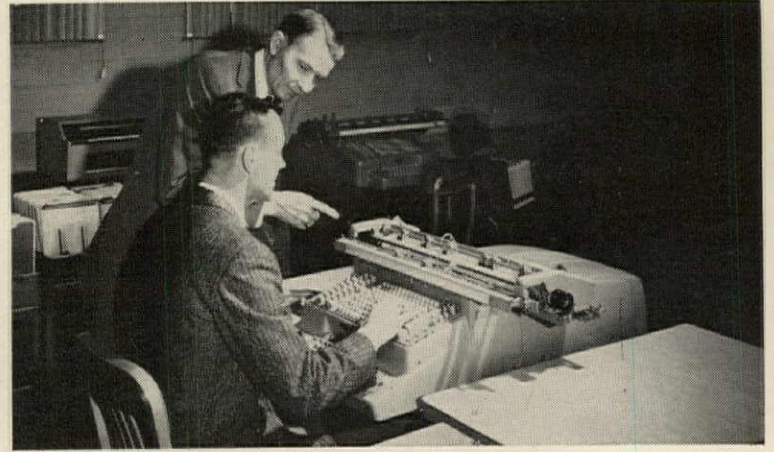
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—Campanella & Cardi Construction Co., Warwick, R.I.



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NCR

HOUSE & HOME

family housing on bases. The House has voted \$211 million for 11,000 units in the current fiscal year, but the Senate sliced this to \$143 million for 7,500 units. The final result is still up to a conference.

Builders around Hanford, Calif. hope none of the new units go in their area. On the strength of Navy plans to station more personnel at the Lemoore jet base, plus a new tire plant, builders put up so many homes there is an unsold inventory of 1,300 units—and much recrimination between Navy officials and private industry over whose fault it was. But up to mid-June, the Navy was still planning to build 200 more on-base family units at Lemoore.

SEGREGATION

Chicago, New York officials move against blockbusting

In Chicago, a Human Relations Commission report followed by two days of public hearing turned a public spotlight on blockbusting and the special problems of changing neighborhoods.

Realty speculators reaped profits averaging 75%—and ranging to 115%—in one block studied, the commission charged. Speculators moved in on neighborhoods changing from white to Negro occupancy, bought houses at low prices from whites and sold at inflated prices to Negroes. High interest charges to Negroes bloated their profit still more.

At the public hearings, Alderman Leon Despres led a bevy of critics blaming a 45-year-old rule of the all-white Chicago Real Estate Board for much of the trouble. "Under this rule Chicago's Negro population has been contained by Realtors' practices, owners' refusal to sell or lease, lenders' denials of fair financing, acts of reprisal and violence," he cried. The president of a Negro real estate board charged the all-white board is a symbol of segregation which has forced a "dual real estate market" on the city.

Executive Vice President Anthony G. Allison of the realty board said the ancient rule cited by Despres was a committee report which had never been adopted. "There is nothing in the by-laws to prevent a qualified Negro from becoming a member," he said. The board is trying to bring eight other neighborhood realty boards into its membership, and these include eight Negroes, he added.

"The real estate operators have a tremendous responsibility here—that of making sure their members do the right thing," summed up Mayor Richard J. Daley. "And if they don't, the operators should do something about it."

In New York, the Human Rights Commission held its first inquiry into alleged blockbusting in a Brooklyn neighborhood. The agency subpoenaed 22 realty men to closed-door hearings, and said it gathered enough evidence of blockbusting to schedule a public hearing later.

But lending institutions instead of realty men came in for the heaviest criticism from city officers. "We have testimony from one broker and operator after another that recognized banks and lending institutions will not lend to minority families in a changing community," said one commissioner. "In fact, they won't lend to anybody. Unquestionably the banking institutions don't recognize their responsibility. They make the practice of blockbusting possible."

LABOR

NAHB to fight union work quotas

Directors of the Nat'l Association of Home Builders are gearing up for a showdown fight over whether unions have the power to impose featherbedding on building by fining union craftsmen who exceed union-set work quotas.

The battle started when the Home Builders Association of Greater Eastbay tried to upset quotas set by Shinglers' Local 478 in Alameda and Contra Costa Counties, Calif. (News, Aug). A Nat'l Labor Relations Board examiner ruled only that the union may not divert dues to pay fines levied upon fast working members because nonpayment of dues could mean loss of job for offenders under the union-shop contract.

But Eastbay builders and NLRB attorneys protest that this "ignores the production quota issue" and are appealing to the full NLRB in Washington. The NLRB is also reviewing a similar case where an examiner held that work-quotas in an industrial plant were legal if union discipline did not cost any union man his job.

What worries builders most is that the crucial question of whether the unions do or don't have power to limit work may not be settled by the NLRB. The issue is a hazy part of labor law. The Taft-Hartley Act did not specifically ban production quotas, and labor attorneys say unions and management may bargain on the issue. But Oakland build-

ers say the Shinglers' Union unilaterally imposed the quotas without bargaining. So fines to enforce the quotas restrain or coerce employees in their basic right to join or refuse to join a union (except as agreed by union shop contracts), say builders. Unions defend quotas by citing a Taft-Hartley section giving a union the right "to prescribe its own rules with respect to the acquisition or retention of membership."

Observers predict a 3-2 decision by NLRB upholding the quotas. Eastbay builders say they do not have enough money to carry their fight beyond NLRB to federal courts. So they brought the issue before NAHB's labor committee when directors met in Miami Beach in late August.

"Labor is trying to limit production," warned Committee Chairman Joseph Mollica. "If there is an adverse decision in this case, every craft can tell its men to limit their work. It can completely wreck the building industry."

Mollica's committee mapped a full-scale campaign for NAHB support to the Eastbay builders: NAHB would pledge "every possible assistance" to Eastbay, including a legal brief before NLRB and \$2,000 to fight the case through federal courts if necessary.

NAHB directors agreed on extending "every possible assistance" but left open what specific legal steps they may take.

MATERIALS & PRICES

Why lumber prices may go up

In mid-summer a cadre of Northwestern congressmen urged a program of relief for the ailing softwood lumber industry upon President Kennedy. On the outcome hinges whether builders may have to pay more for lumber.

Producers argue that shipping laws give Canadian producers, mostly in British Columbia, an \$8 to \$10 freight advantage per 1,000 bd. ft. This lets lower priced imported wood flood the U.S. East Coast, and Canadian shipments are running 21% above last year. As a result, lumber manufacturers claim, 250,000 men are unemployed in US forest industries, and domestic softwood production is 11.5% below 1959, the last "fairly normal" year.

But two of the most important items in the relief plan are off to faltering starts.

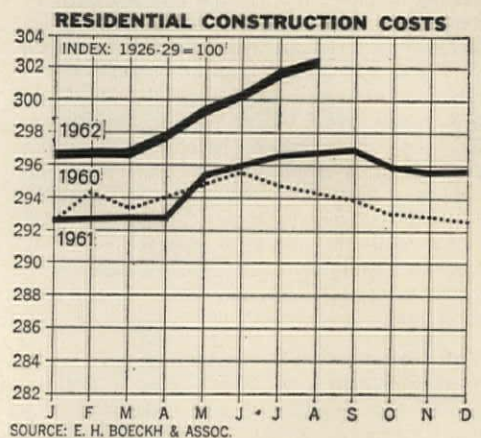
1. Talks aimed at getting Canadian producers to limit voluntarily their exports to the US are foundering. A committee of US and Canadian businessmen has warned that voluntary quotas could bring hostility toward overall US trade policy and possible retaliation by Canada. Predicts the *Financial Post*, Canada's counterpart of the *Wall Street Journal*: the talks "probably will linger for a while and then die."

2. The US Tariff Commission has scheduled hearings on the softwood lumber import market for October, a date that will delay a final decision until after the November Congressional elections.

The *Financial Post* observes that this timing will let northwestern Congressmen "make political capital out of Canadian lumber im-

ports" while bringing no effective action.

Lumber manufacturers protested the delay in starting Tariff Commission hearings. "In light of the urgency in the President's statement, it is difficult to understand the reasoning behind the Tariff Commission's announcement (setting a date for the hearing)," cried Executive Vice President Mortimer B. Doyle of the National Lumber Manufacturers Association. The Commission said it needed the time to survey US producers.



With labor rates still on the rise, residential construction costs climbed 0.3% in August to 302.2 on the Boeckh index. This is 2.0% above the year-earlier level. And, says Col. E. Boeckh, "it looks as if labor will continue to push costs up." Materials prices continued to fall in August. Biggest cuts were in prices of asphalt roofing, building paper and board, heating equipment, water heaters and asphalt tile roofing.



BALTIMORE REMODELING of three 80-year old buildings (*left*) was held up for 20 months by FHA processing—before it tried the doorstep approach. Reynolds Aluminum Service Corp. bought the tenements in 1960 as an experiment in renovating under Sec 220, jousting with bureaucrats until they boosted the mortgage commitment from \$45,550 to \$65,000. The nine new units (*right*) rented quickly. Executive Vice President (and former HHF Administrator) Albert M. Cole says future rehabilitation hinges upon “team work by local renewal agencies and FHA offices and simplifying the mortgage loan requirements and procedures.”

Doorstep processing—new key to rehabilitation?

A new way of handling rehabilitation loans—which up to now have stymied large-scale efforts to improve whole neighborhoods of rundown homes—is showing results in Baltimore. FHA officials hope they have at last found how to unlock the big-ticket remodeling market in older neighborhoods. There is no reason the Baltimore plan cannot be used across the nation.

Since 1949 Baltimore has been an incubator for new rehabilitation ideas. Its rehabilitation success led builders and realty men to leap to the idea that most slums could be salvaged by rehabilitation alone. Public housers scoffed at the idea and it has taken the decade since for public and private housers to drift toward a consensus that some clearance, but a lot more fixup, is the best recipe.

Problem. So far rehabilitation financing under Sec 220 has been one of the most stunted programs in FHA's stable. From 1954 to 1961, only 199 units were insured. Biggest drawback at first was FHA's practice of basing loans on a low estimate of house value after rehabilitation (News, June '61). Last year FHA teamed up with local renewal officers to test some new rules in Baltimore's heavily-Negro Harlem Park renewal area of aging row houses. As a result the agency changed its rules to base Sec 220 loans on 1) FHA's estimate of value of a house *before* rehabilitation, plus 2) the actual cost of improvements. No longer could conservative FHA appraisers torpedo rehabilitation on the ground the fixed-up house wasn't worth its cost in a crumbling neighborhood. The 1961 Housing Act made these changes national.

But still the program dragged. It took Reynolds Aluminum Service Corp. nearly two years to wrestle through commitments for three buildings (*photos*).

Solution. Now FHA is cutting those years to months and even weeks. How? “We are almost reversing the normal processing of a loan,” reports FHA Zone Commissioner James Neville. “In effect we're doing the processing right on the owner's doorstep,” adds Assistant Director Edgar Ewing of Baltimore's renewal agency.

Local renewal aides first try to persuade homeowners and landlords in a renewal neighborhood to renovate their property to minimum code standards voluntarily. If owners

refuse, the city can sue to force repairs.

Once owners agree to repair their homes, the new processing begins. Instead of waiting for the homeowner to submit a formal application for an insured rehabilitation loan, FHA inspectors join city inspectors in inspecting and appraising the house. The team agrees on the spot what repairs have to be made to meet standards for both FHA insurance and the city code. These city and FHA standards vary in minor detail,* and beforehand weeks and months could pass as the two agencies tried to reconcile differences by shuttling letters between their offices. The team inspection ends this. From its visit the team writes a detailed list of needed improvements, making the write-up so complete that the homeowner can use it as the job specification in getting bids from contractors.

In the Baltimore neighborhood, a citizens organization has compiled a list of 35 contractors who have 1) passed a Better Business Bureau screening, and 2) agreed to follow a code of ethics. This list is given to the homeowner if he asks for it.

At the same time the city-FHA team tackles credit rating of the owner, which has been a critical block to rehabilitation in past renewal efforts. Many homeowners in rundown neighborhoods are mortgaged to the hilt at high interest rates. Often they are burdened with costly installment payments, too. In such areas, FHA now feels improvement loans—either Title I or the new 20-year, \$10,000 Sec 220h loans secured by a second mortgage—are of limited use because most homeowners can't afford a second monthly payment.

Instead FHA is actively pushing refinancing, with loan proceeds paying off old debt plus the cost of improvements.

Case history. The first case approved in Baltimore shows how this can work: a \$75-a-week telephone company employee had piled up installment debt of \$1,500. But he owned

* Some differences: FHA would not accept walk-through bathrooms acceptable under the code. FHA now accepts a 24" base cabinets in kitchens instead of a 42" cabinet. FHA wanted 12 sq ft of closet space; the code required less. A difference on use of blind rooms with no outside windows was compromised: 75% of one wall in a blind room must be removed.

his one-family house free and clear. The city helped him negotiate a mortgage from Key Federal S&L to pay off the \$1,500 debt.

The FHA team agreed \$5,400 worth of repairs were needed to renovate his home. As a result FHA will insure a loan of \$7,300 which will repay the \$1,500 mortgage, pay all costs of improvement, plus \$400 of closing costs. The 30-year loan will be repaid at \$65 a month.

Already 43 more Sec 220 cases are in the mill in Harlem Park. If the average improvement bill continues, the new plan could open a \$1.2 million rehabilitation market in this one neighborhood.

“We haven't solved all the problems,” says Ewing, “and it isn't to the point where we can crank out loan commitments yet. Many times we have to wait while the homeowner is taking bids for improvements. But we now feel that we can get compliance with housing codes in all but about 50 of the 2,000 buildings in the neighborhood. Those 50 are the hardship cases, mostly elderly pensioners. We haven't solved that part yet, but we hope to.”

Renewal gains and loses in Southwestern cities

An almost-unbroken string of legal victories for renewal agencies has been broken in Reno, where a county court has ruled the urban renewal agency was set up illegally.

URA officials in Washington say the case is unprecedented. The ruling nullifies a score of condemnation suits against Reno property owners and puts \$476,000 of federal taxpayers' money spent by Reno under a legal cloud. URA will wait until an appeal is heard before deciding how to recover the money.

Albuquerque is letting its renewal agency die. The two-man staff sparked a fix-up drive which qualified homeowners in a 430-acre neighborhood for Sec 220 improvement loans and razed 113 tumbledown garages and sheds and 51 outhouses in the neighborhood.

But when talk turned to a part-clearance project with federal subsidies last winter, civic leaders cooled. None of the candidates in a city election in April took a stand for renewal. So Vernon Doak, agency head, and his deputy, Melvin Townsend, found other jobs and quit. Last month the city manager omitted renewal funds from his new budget.

NEWS continued on p 25

HOUSE & HOME

Five-month study by Action experts gives Rx for renewal: simplify or die

The eye-popping backlog of unsold land collecting in the hands of local urban renewal agencies (NEWS, Aug) is bulking larger than ever as a life or death issue for renewal.

Action Inc, the national council for good cities, now adds the voice of 49 members of a blue-ribbon panel* to the chorus of economists and redevelopers crying that renewal must untangle its jumble of bureaucratic rules. Warns Seymour Baskin, author of the 40-page study made under contract for FHA:

"A reputation of red tape, politics, arbitrary decisions, costly submissions, and indecision will cast a pall over redevelopment until its adherents become limited. Disposition procedures must be simplified and predictably applied if all competent redevelopers are to be enticed into the field."

Baskin, brilliant young (36) Pittsburgh lawyer details 30 major recommendations and 96 specific ways to simplify renewal.

Two-way street. Too often renewal has looked like a one-way street to developers. Local agencies demand rigid time schedules and performance from developers, yet sometimes look the other way when they themselves fall behind in preparing for construction by installing streets and utilities or in unsnarling local bureaucratic tangles. In one notable snafu, a Philadelphia builder waited for months while FHA and the city parkway commission haggled over which way a building should face (NEWS, May '60).

Baskin recounts similar delays in Sacramento, San Francisco, Washington, and Cincinnati. In St. Louis, he relates, "a large residential development 'missed' the right economic cycle, vacancy ratios in the city climbed to 18%, suburban growth burst anew with middle-income housing, conventional residential apartments rose in the downtown area, and the planned thru-way to connect with downtown failed to materialize in time."

"How can a private developer obtain assurance of municipal performance?" he asks. "It seems insignificant to suggest only that the developer be afforded an extension of time."

Suggests Baskin: a developer should be given written assurances that the city has the money on hand to get its part of the work done. If the municipality fails to do its work on time, the developer could go ahead and install sidewalks or small utility lines and bill the city for the cost. A city should also waive realty taxes on idle land when city delays hold up a developer.

Location, location, & timing. "To the old adage that in real estate the three principal considerations are location, location, and location, a fourth should be added—namely *timing*," writes Baskin.

* Included: Executive Director Joseph Bill of Los Angeles' renewal agency; Executive Vice President Albert Cole of Reynolds Aluminum Service Corp (also president of Action); Chairman William Day of First Pennsylvania Banking & Trust Co; Builder Marvin S. Gilman of Long Island; Redeveloper Lewis Kitchen of Kansas City; Mortgage Banker Ferd Kramer of Chicago; Mortgage Banker James Rouse of Baltimore; Builder Joseph Singer of Philadelphia; Senior Vice President Clair Sutherland of Bank of America; Redeveloper John Tolan Jr of Richmond, Calif.; Finance Committee Chairman Milford Vieser of Mutual Benefit Life; Builder William Witt of Virginia Beach; Redeveloper William Zeckendorf.

He cites horrendous timing foulups: premature land appraisals years before the land is marketed "serve an inadequate purpose . . . appraised value may prove excessive for actual use;" most companion market studies "have been premature and sanguine." Still these studies have talked cities (and redevelopers) into some sticky markets. "Why sell five parcels of land contemplating 2,000 apartment units, in a city of 500,000, when the general market is limited to 1,000 units over a 5-year span with 300 units underway or planned for construction outside of urban renewal?"

Baskin offers two answers:

1. In large projects local agencies should realize that building will be done in stages, and take this phasing into account in pricing the land and negotiating and writing contracts for land sale between developer and city.

2. Cities should consider holding cleared slum land off the market if the local market is weak, or if schools, highways, and other amenities cannot be provided on time. Non-profit citizen groups may even wish to buy the land and hold it for later sale to builders and developers as the local market strengthens. Phasing, says Baskin, is "in itself a total and vexing problem [but] is probably the only sound approach to prompt disposition of large-scale projects."

The savvy gap. As Baskin toured cities and talked to renewal officers, he noted a vast gap in renewal knowhow between the comparative handful of big-city experts and small town practitioners. And he found that FHA and URA officers were not nearly as coordinated as they should be.

Baskin proposes a variety of solutions. First, he says, FHA should appraise the land much earlier than it does now. FHA, URA, and city renewal officers should agree upon and divulge a price for land which would be either fixed for all developers or the upset minimum price for land offered via competitive bids. "If a developer wants to bid in excess of reuse value, he should be put on notice that he must add the excess out of his own equity," argues Baskin. This price disclosure would assure "that no developer is misled into assuming that FHA will recognize the disposition price as land value upon application for mortgage insurance." Regional FHA and URA offices should have power to settle problems without running to Washington offices for answers, and renewal project applications should be processed centrally.

For small cities lacking trained technicians, Baskin prescribes 1) much more use of professional independent consultants, including realty brokers to sell land, market researchers,

architectural and real estate consultants, and financial and legal advisers; and 2) independent task forces of experts from such groups as Action Inc.* Such task forces might even try to mediate disputes between local cities and developers, suggests Baskin.

Other Baskin urgings:

• *On ways to sell land:* "Fixed-price sale, with application of other predetermined criteria, appears to be the most practical general procedure . . . Price alone is probably a worse factor (than rent) since top dollar for land may be the least important long-term value."

• *On design:* "Serious doubt exists as to the validity of an architectural competition. It should be used primarily to stimulate interest and not given major emphasis."

• *On FHA rules:* FHA should publish its staff operating manual (which explains the workings of many FHA regulations) because "many developers and attorneys work in the dark . . . This could avoid inadvertent errors, conflicts or misunderstandings and would provide a guide to those doing business with the agency," he contends.

NEWS continued on p 29

* The Build America Better Committee of the Natl Assn of Real Estate Boards has visited 19 cities in 5 years; Urban Land Institute has sent expert teams to 24 cities, and the Natl Assn of Home Builders offers similar visits.



LAWYER BASKIN
How to do things better

Seymour Baskin has earned a reputation as one of the most original thinkers in housing law.

"He is always figuring out ways to get things done better," says Bernard Loshbaugh of Action-Housing Inc in Pittsburgh, where the two have worked out the financing details for the pacesetter East Hills project (NEWS, Dec '59 et seq). At East Hills, Pittsburgh civic leaders are demonstrating a host of innovations in financing, zoning, and technology which may well produce one of the most significant projects of this decade.

For East Hills Baskin has worked out new realty procedures which Action-Housing says will save \$500 a house. Some features: construction and permanent loans are combined to eliminate title charges for lien bonds and duplicate recording fees; there is a single mortgage closing for all units upon completion; a blanket insurance policy will cover fire, title, and mechanics' liens; standard mortgage forms will reduce lawyers' fees.

After serving in the Navy, Brooklyn-born Baskin studied law at the University of Pittsburgh while working full-time for Pittsburgh Mortgage Corp. starting as a messenger. Later he became the firm's counsel and since 1950 has specialized in handling legal work for private builders in Pittsburgh.



Sales Success of 330-unit total-electric co-op leads to additional 337 units

CORAL RIDGE TOWERS

Ft. Lauderdale, Florida

Sellout of 330-unit Co-op Apartments prompted sponsor, Adm. J. Hunt (USCGR Ret.), to begin a second total-electric unit co-op. General Electric's aid in kitchen planning and design of sales office helped make these Gold Medallion Apartments a sales success.

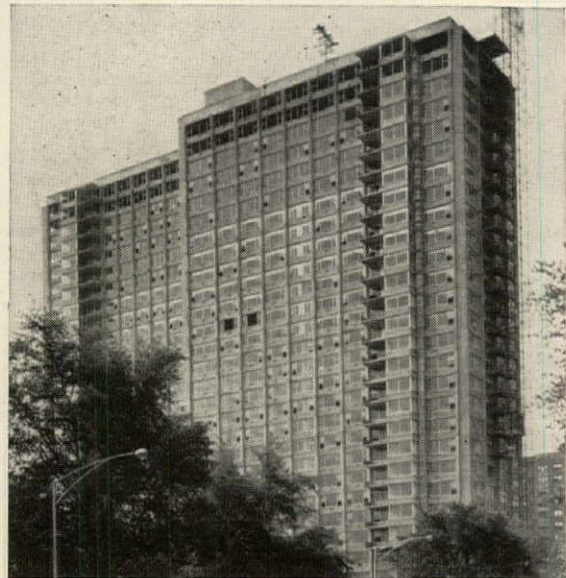


Advance rental sellout expected on Medallion high-rise apartments

IMPERIAL TOWERS

Chicago, Illinois

Chicago's Imperial Towers' 864 units should be completely rented before construction is completed. General Electric color-coordinated kitchens and air conditioning have helped sign up an average of 20 tenants a week for co-developers, Robin Construction Company and the Futterman Corporation.



Underground wiring and lighted Golf course featured in Medallion community

STERLING PARK

Loudoun County, Virginia

A medallion community of 3500 homes and 3000 apartments with country club and illuminated golf course built by M. T. Broyhill & Sons Corp. General Electric kitchens and central air conditioning helped sell 524 homes in 6 weeks.

400 Gold Medallion Homes offer total-electric living

CAVALIER HOMES

Phoenix and Tempe, Arizona

Luminous ceilings in all-electric kitchens and baths have helped sell 139 homes in 12 weeks in this development of 400 homes. The builders, Cavalier Homes, Inc., offer island kitchens featuring a General Electric range, dishwasher and Disposall®.





6,000 people attend all-electric home opening in Ohio

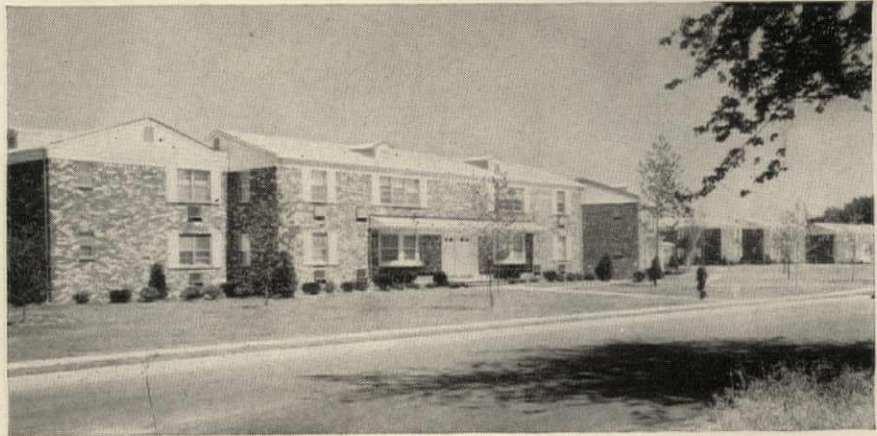
SHERWOOD PARK
Lima, Ohio

No poles to mar scenery around these 400 Gold Medallion Homes and 100 Gold Medallion Apartments which feature General Electric baseboard heat, room air conditioners, water heaters, complete kitchens. Builder, Ben G. Cogen, Lakewood Homes.

First Gold Medallion Garden Apartments in East score fast rental record

EATON CREST CLUB and APARTMENTS
Eatontown, N.J.

Half of first unit of 56 apartments rented in less than 30 days—second 124-unit section started ahead of schedule. With General Electric radiant-ceiling heat, through-the-wall air conditioners, color-matched kitchens, quick-recovery water heaters. Jersey Central Power & Light Co. award. Builder, Mark D. Handler.



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Whether you're building towering apartments or trim ranch houses, General Electric's program for Medallion Homes can mean more sales for you, as it did for the builders listed above. Here's why:

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Design and engineering help—you can call on design and application engineers for appliances, heating, cooling, wiring and lighting... available from General Electric's unequalled technical experience.

Advertising and promotional support—Experts from General Electric will help you plan a program that takes full advantage of General Electric's merchandising tools and know-how—a program designed specifically for your market and your project.

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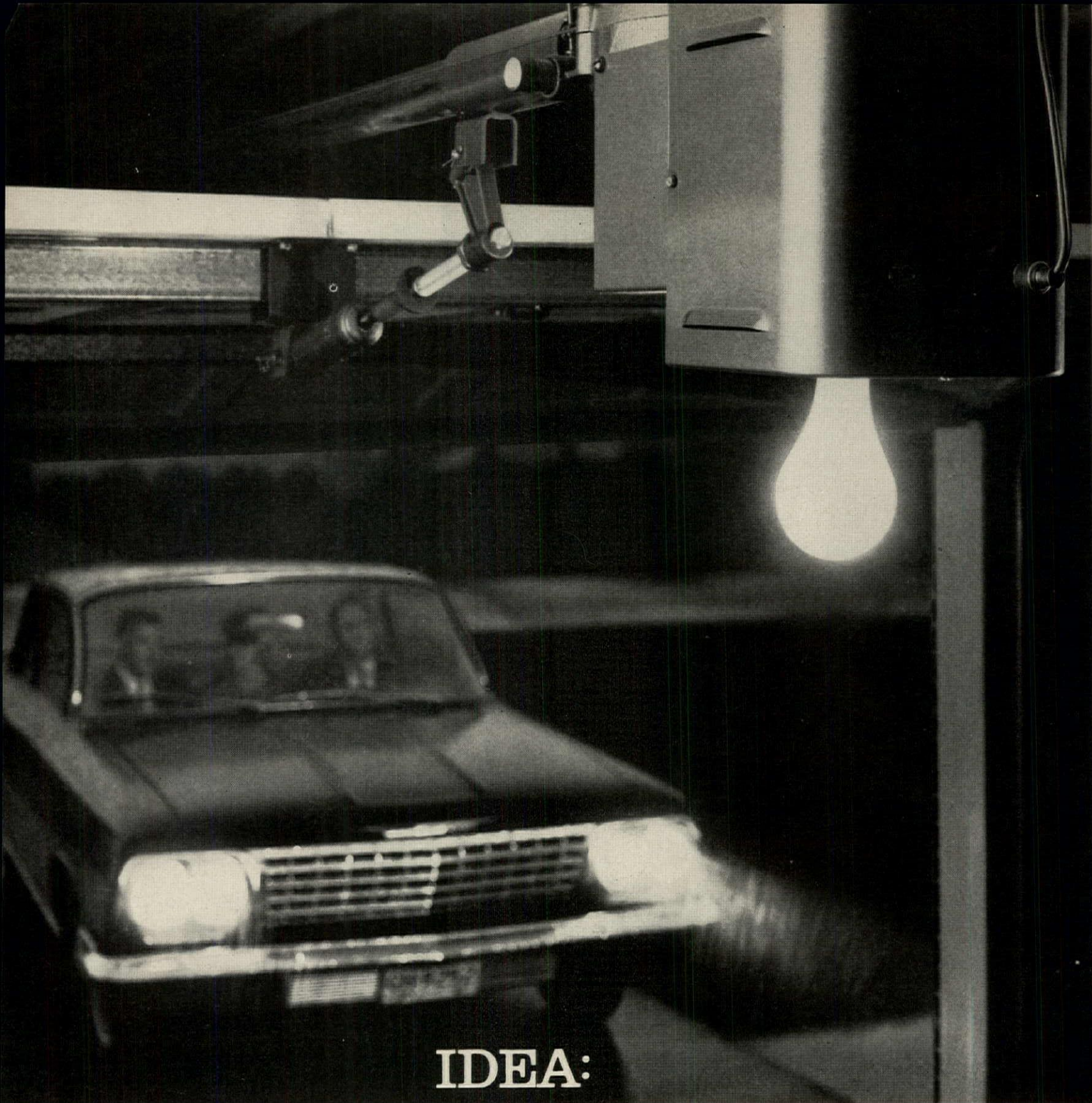
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COMPANY _____

ADDRESS _____

CITY _____ STATE _____

HH-10



IDEA:

How to sell homes faster— even on rainy days!

Don't let wet weather dampen your enthusiasm. It can help make sales. Just pick up your prospects, then touch the Delco-matic control in your car as you enter the model home driveway. Shhhh! Let them watch as the garage doors go up and the lights turn on—automatically. You'll hardly need to mention the advantages of a Delco-matic Garage Door Operator on rainy mornings, wintry days, dark nights. They'll be half sold already. ■ Besides being a sure-fire sales-starter, Delco-matic has extra advantages for you. Like the way United Motors Service, Division of General Motors, automatically takes care of any service problems without builder call-back. The price is right, too—no more than most automatic washers. ■ Install all-transistor Delco-matics on your model homes and get moving! Just mail the coupon for facts and figures.

● The sale begins when you push this button

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Division of General Motors,
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I'm interested in Delco-matic for my homes.
Please send me your latest brochure.

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HH 8-62

More stress on people, less on real estate

This is the new direction of urban renewal policy in New York City. It has much nationwide significance because 1) New York has become a major incubator of new approaches to renewal and 2) federal housing and renewal officials are taking the same tack.

New York has not only junked the blasting slum-neighborhoods-off-the-map policy of Robert Moses, who was eased out of his long rule over housing and renewal in 1960, and substituted a much more selective approach to demolition with heavy emphasis on rehabilitation. The city is also:

1. Giving up—at least temporarily—any effort to clear its worst slums (e.g., Harlem and the Bedford-Stuyvesant area in Brooklyn) because, as one official admits, "We cannot take the relocation load at this time."

2. Using subsidized renewal programs as a vehicle to build more and more middle-income housing projects (by adding a state mortgage subsidy to federal land subsidies) instead of building higher-rent projects that would return the city higher taxes. Politics, not economics, often governs such decisions.

3. Starting a big three-year drive against juvenile delinquency in a lower East Side area, with the help of a \$3.4 million federal grant (from non-housing sources). The city will put up \$1.4 million for the first year. One key part of the \$12.6 million total effort will be an Urban Youth Service Corps to hire 1,000 unemployed out-of-school youths between 16 and 21, pay them \$1 an hour to work on conservation projects.

4. Attaching much more importance to the

politically sensitive job of relocating families from the sites of public improvements by creating a new city department of relocation to handle the job. Up to now, this touchy work has been part of the Real Estate Department. To head the new unit, Mayor Robert Wagner picked Herman Badillo, a Puerto Rican (Puerto Rican pressure groups have been among the loudest lately at denouncing renewal plans as a subterfuge for Puerto Rican clearance).

5. Adopting a new tiptoe approach to neighborhoods facing renewal—apparently in hope of having no more uprisings like the one in the West Village (News, Dec) when embattled residents forced the city to take their neighborhood off its blighted list and stop planning renewal measures for it. Now, the city planning commission merely lists eleven areas for "intensive survey" for possible redevelopment. But boundaries are not defined, so the city has the escape hatch of: "Well, we weren't planning to redevelop *your* street."

Last of the giants. The city's top governing council, the Board of Estimate, has just voted final approval to what should be the last of New York's giant slum clearance projects where the existing use is primarily residential. This, too, reflects the new political fact of life that clearing residential slums produces more political problems than politicians are willing to withstand.

The West Side project, first proposed in 1955, will combine new construction, rehabilitation, and conservation of 8,000 units in a 20-block area from Central Park West to Amsterdam Ave between West 87th and

West 97th Sts. Cost: \$180 million. Potentially, this is one of Manhattan's finest residential areas. But it has been overwhelmed by Puerto Rican in-migration. Some of its blocks are now among the city's worst slums.

The big problem in renewing the area is to avoid putting so much public housing in it that it would keep its social stigma. Planners first proposed only 400 more public-housing units, later raised this to 1,000. But Puerto Rican pressure led Mayor Wagner to overrule his experts, order 2,500 units of public housing for the area. There will be 4,900 middle-income units, 2,000 luxury units.

Poultice for problems. In pushing rehabilitation the city is trying new mixtures of carrot-and-stick to overcome the ravages of rent control to which it is politically committed.

For one thing, it is beginning to enforce a new state law, effective June 1, that lets the city put neglected tenements into receivership and make repairs from rents.

For another, it is exhorting owners of run-down apartments to step up and make use of a \$1-million city loan fund for repairs. The fund has been idle since it was created two years ago. The city has just eased eligibility rules in the hope of getting action.

What is the net effect of New York's new renewal look? Renewal Writer Woody Klein of the *World-Telegram* is probably right when he calls it "more political than practical," and adds: "The Planning Commission's announcement that it would emphasize community participation instead of the bulldozer is guaranteed to win votes. But it will not win the battle with the slums."

PUBLIC HOUSING

Murder, muggings bring more cops in New York

The headlines in the New York *Journal-American* had an ominous, if familiar, ring:

MUGGERS TURN
PROJECT INTO A
JUNGLE OF FEAR

TENANTS AROUSED
BY ATTACKS ON 12
WOMEN IN PROJECT

ARRESTS BALKED,
SAY HOUSING COPS

But the story behind them was ominous, too. Beatings, robberies, muggings, sex attacks, and purse snatchings were growing so common in the 1,940 unit General Grant housing project, in the tense fringe that divides Harlem's slum ghetto from the Columbia University campus, that many women and girls are afraid to ride elevators alone and some are even afraid to venture out of their apartments into the hall.

"Despite repeated demands to the Housing Authority for more protection nothing has been done about it and attacks are hushed up," reported the paper. One woman was beaten up in an elevator so brutally that her own family did not recognize her.

After the *Journal-American's* first article

describing "the jungle of fear" appeared, so many public housing tenants came forward to volunteer similar stories of terror that the paper turned it into a major crusade. On the fourth day of the campaign two Housing Authority police lieutenants—there were only 605 HA cops to protect 500,000 persons in 105 projects—gave anonymous interviews to the *Journal*. They contradicted their superiors who had been quoted as saying that the authority was doing all it could to curb crime in the tax subsidized developments. The authority's "basic policy is to ignore or cover up the crimes as bad publicity. When we make an arrest, we get bailed out for hurting the project. We are discouraged from even reporting anything but the most serious complaints. We are forbidden to make any investigations," said one lieutenant. Added the second: "We are so hamstrung by hush-hush policies all we can do is try to soothe the victims. In one project—Washington houses, at 97th St. and Second Ave.—they have wall-to-wall muggers. Nobody can go outside their apartment safely day or night. In Red Hook houses in Brooklyn there were 21 burglaries in the month of April. See how many of them were reported to the regular police for investigation."

Next day, Mayor Robert Wagner ordered the authority to give him a full report on conditions in New York's biggest landlord empire. Three days later, the mayor announced he would recruit 1,000 more Housing Authority policemen at a cost to the city of \$550,000 a year. Belatedly, the authority began overhauling its police operation.

But not quite fast enough. Nearly a month later, tenants at the 1,272 unit-Manhattanville Houses, five blocks north of General Grant, complained there was so little police protection against hoodlums they had set up their own nightly vigilante patrol to guard the lobby of one of the six 20-story buildings. Chairman William Reid met with the outraged tenants. Almost at the same hour that he emerged from the meeting to announce that uniformed guards would be assigned to night patrol at Manhattanville Houses, the body of 12-year old Anna Ayala was found knifed to death in her parent's eighth floor apartment in the project. She had also been raped.

Chairman Reid also promised to put locks on the doors leading to lobbies, install better lighting. But he said the tenants would have to pay extra rent, perhaps \$5 a month, to keep the extra guards on duty more than two months.

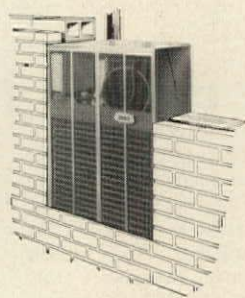
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PEOPLE



Chicago Photographers

Halleen elected head of Natl S&L League

The new leader of the National League of Insured Savings Assns is a self-made man of conservative lending practices and boundless civic energy.

Harold P. (for Paul) Halleen (above), 59, admits he doesn't like the 30-year, 90% conventional loans which are becoming more and more common in the Chicago area which his Bell S&L (assets \$355 million) serves. "But they're available if a person's credit checks and an applicant can meet the payments. Competitively, we have to have them on the shelf, but not in any great numbers. It takes a very good credit risk to qualify."

These views by Halleen, who succeeds **Floyd Cramer** of New York City as NLISA's major spokesman, are shared by quite a few mortgage experts who are becoming increasingly concerned over liberal S&L lending practices, especially in California (see p. 33).

But Halleen speaks from a lifelong experience in the banking and savings and loans industry. After studying for a year at tiny Buena Vista College (enrollment: 700) at Storm Lake, Iowa, he quit to join Citizens First National Bank there. Later he moved to Security Savings Bank in Boone, Iowa, before becoming savings department manager for the Builders & Merchants State Bank in Chicago. After three years with the Federal Reserve Bank of Chicago, he joined Bell in 1936.

Moving in behind Halleen as NLISA vice president is **Robert S. Messersmith**, 44, president of Westfield (N.J.) Federal S&L (assets: \$43 million). Denver-born Messersmith joined Westfield in 1946 after serving as an artillery captain in World War 2. He became president in 1957.

OFFICIALS: Former Deputy FHA Commissioner **Charles E. Sigety**, 39, has been named executive director of the New York State Housing Finance Agency, succeeding another lawyer, **Henry V. Poor**. The agency is taking over planning and development as well as its traditional role of financing of limited profit housing projects built under the state's growing middle-income housing program. The job pays \$21,000 a year.

BUILDERS: **James San Jule**, widely known marketing expert in housing, has been named vice president for marketing and public affairs for Perini Land & Development Co. Among current Perini projects: the \$85 million Golden Gateway redevelopment in San Francisco, a 2,233 acre subdivision in suburban Marin County, a 4,000 acre planned community in West Palm Beach, Fla., the apartment segment of the Prudential Center renewal project in Boston, and a planned community in Toronto. San Jule, 49, onetime sales manager for Builder Joe Eichler, and himself a onetime speculative builder of 67 homes (H&H Sept '53), has been an account executive with Young & Rubicam advertising agency in San Francisco for the last three years.

Florida's **Mackle** brothers—**Frank, Elliott** and **Robert**—who have been at liberty since their divorce early this year from General Development Corp., are going back to work. They have just put together almost 20 sq. mi. (that's 12,000 acres) in the southwest corner of Volusia County, Fla., about 50 mi. from Cape Canaveral. They paid \$250 to \$300 an acre. So far, they aren't saying what they plan to do with the lake-dotted land but realty analysts see possibilities for retirement communities or low-priced housing for workers in Canaveral's support industries.

CONSULTANTS: **H. Ralph Taylor**, 44, has left his post as executive vice president for Redeveloper **James Scheuer** to form a new renewal consulting firm. His associate: **James Hurley**, who has headed management and development for Scheuer. "We feel the great shortage is not of renewal planners but for men with the knowledge and experience to make renewal work for the investor sponsor," says Taylor. The firm will work with Scheuer on a contract basis, and aim to serve clients in smaller cities. Harvard graduate Taylor gained national acclaim in four years of directing New Haven's renewal effort, before joining Scheuer in 1959.

Corwin H. Mocine, 51, president of the American Institute of Planners, is leaving a professorship at the University of California (Berkeley) to form Williams & Mocine, city and regional planners in San Francisco.

LENDERS: **R. Manning Brown Jr.**, mortgage vice president since 1955 for New York Life, stepped up to executive vice president. His successor is **Richard W. Baker Jr.**, vice president since 1961.

*Who lost a bid last month to win the Democratic nomination for Congress in New York's 21st district, in the Bronx. He polled 14,548 votes to 16,818 for Rep. James C. Healey.



ELECTED: At Miami Beach, **Herbert A. (for Allan) Deshong (above)**, 51, executive vice president of the Dallas Home Builders Assn., as president of NAHB's executive officers council, succeeding Kentucky's **Leonard E. Paulsen**. Drawing, ex-newspaperman (INS, Dallas *Times-Herald*) Deshong has brought Dallas from the fifteenth-largest local association when he took over in 1953, to fourth (led by Houston, Washington, and St. Louis).

Lancaster News Era



Armstrong Cork names Warnock as president

Fresh out of the University of Oregon, **Maurice J. (for John) Warnock (above)**, got his first job as a sales trainee for the Armstrong Cork Co. Within four years he was assistant sales manager of the floor division. He has made Armstrong his "chief hobby" since.

Last month Warnock, now 59, capped his rise by taking over as president and chief executive officer, the sixth in the giant floor covering company's 102 years. He succeeds **Clifford J. Backstrand**, 65, who steps up to chairman. In Backstrand's 12 years as president, Armstrong sales rose from \$163 million to over \$302 million last year.

Under Backstrand, Armstrong has been the antithesis of the integrated corporation controlling everything from raw materials to retail sales outlets. Instead of building plants to produce plastic for its flooring, Armstrong has bought from producers. Result: while other producers ran into falling profits, Armstrong showed a 14% profit rise last year.

New president of the 89-year-old Kohler Co is **J. L. (for James Leslie) Kuplic**, 50-year-old former professional basketball player and

production expert. Kuplic becomes No. 2 man in the company and heir apparent to the mantle of **Herbert V. Kohler**, 70, chairman and chief executive. The family-held Kohler is the nation's third largest plumbing firm (estimated sales: \$50 million) and is just beginning to negotiate with Walter Reuther's Auto Workers Union under US Supreme Court order, ending an eight year strike.

Frank J. Nunlist, 49, Ohio-born chemical engineer, becomes president of Worthington Corp, Harrison, N. J. makers of machinery. President **Walter H. Feldmann** steps up to chairman, remains chief executive.

DIED: **Abraham Levitt**, 82, father of mass-production builders **William** and **Alfred Levitt** and co-founder with his sons of Levitt & Sons, Aug. 20, at Manhasset, L.I. A Brooklyn-born lawyer, Abe Levitt was affectionately tagged the "vice president in charge of grass seed" by homeowners in his company's Levittowns in New Jersey, Pennsylvania, and Long Island. He spent nearly \$500 to landscape each Levitt home with grass, shrubs, and trees from pine to peach, jotting contracts that added up to \$8 million in the Pennsylvania Levittown on the backs of envelopes. He insisted that no telephone poles mar Levittown streets. "In the 1930's father had the foresight to realize that by intelligent landscaping the normal depreciation of our houses could be offset," Bill explained a decade ago. "He was trying to hide the phony English and Norman-French architecture that we used to build. Almost everything we have learned about improving the appearance of our communities we learned from father."

OTHER DEATHS: **Richard T. (Dick) Moss**, 38, builder of thousands of homes in the San Fernando Valley and an active political figure in California, when the helicopter in which he was flying crashed Aug. 1 near Lordsburg, N. M.; **Robert J. Richardson**, 79, founder of Public Service S&L in St. Louis and one of the organizers of the Federal Home Loan Bank in Des Moines, Aug. 9 in Fort Lauderdale; **Robert E. Thornhill**, 57, and his son **Robert G.**, 34, apartment house and home builders in Garden Grove, Calif., when their private plane crashed on August 28 near Yorba Linda, Calif; **Henry Goelet**, 65, builder and real estate dealer and president of publicly owned Transnation Realty Corp., Aug. 29 in Greenwich, Conn.; **Irving Dworman**, 73, high-rise apartment builder in New York who started as a major builder of homes in Worcester, Mass., while inspecting one of his buildings on Sept. 4 in New York City.



(Photo courtesy Unit Structures, Inc.)

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MORTGAGE MONEY

Easy mortgage money, '62's surprise, looks like a good bet to continue

The price of mortgage money seems to be heading onto a plateau. The leading indicator suggests that discounts on FHA and VA mortgages have been steady now for five months. This is the price at which Massachusetts mutual banks buy 30-year FHA minimum down loans on out-of-state homes.

Catch-up shrinkage in discounts continues. Five cities* report smaller discounts for FHA minimum down payment, immediate delivery loans in HOUSE & HOME's monthly survey of mortgage sales in 18 cities, but none of these are the same cities as the four which reported smaller discounts a month earlier.

The move to smaller discounts is "weak" in Atlanta, explains President Robert Tharpe of Tharpe & Brooks Inc. "A month ago most loans were at 96½ to 97; now there are a few at 97½. That's a big spread but the market has it right now."

Investors are changing prices more selectively. Discounts on FHA mortgages with 10% or more down are ½-point smaller in San Francisco while minimum down loans stay the same. Sec 207 apartments are up one point in Newark (from 98 to 98-99) but drop by an equal amount in Detroit (from 99 to 98-98½).

And quotations for future delivery 35-year FHA loans show up for the first time in Cleveland (at 97-97½). Prices in Atlanta and Washington move up ½-point.

The Home Loan Bank Board reports average interest on new home mortgages fell 0.09% from July to August at 187 of the largest S&Ls. Interest on construction loans dropped 0.05% to 6.11%.

"This has been without question the most prolonged period of easy money since flexible monetary policy was restored in 1951" notes First National City Bank of New York City. "The risk is that we are building supplies of money that may prove overabundant."

Servicing concessions are becoming more common and bigger in some areas as mortgage bankers shave their profits to maintain volume.

A ¾% servicing fee for the life of the loan is now almost standard for northern California says one mortgage banker. Metropolitan Life started the trend nearly three years ago (NEWS, Nov '59.) Now, some California mortgage men will service at ¼% for two or four years to get yields high enough to persuade out of state investors to buy. Competition for loans, more intense than it has been for years, lies behind the trend. Another California mortgage banker blames competition offered by the Bank of America, which is trying to pour \$700 million into mortgage loans this year. "The bank forced mortgage bankers' hand on this; it kept raising its price to fill the budget and mortgage bankers had to keep up with the competition," he says. "Sure, it's getting more common. We're doing it simply because the competition means we have to get loans from builders at one price and sell to investors at another price."

Fresh concern is evident in Eastern financial circles that some California S&Ls are making unsound loans for yields to pay high rates on savings.

Neither commercial banks nor S&Ls can afford the higher interest rates they are now paying on deposits, warns retired Morton Bodfish, (NEWS, June) for years a dominant figure in the S&L industry. "One of two things will happen—prudent and constructive institutions will have to lower their savings rates. The other less prudent and less experienced institutions will make inflated and dangerous mortgage loans," writes Bodfish in *Finance* magazine.

The battle for savings between S&Ls and commercial banks seems to be easing in some quarters. Banks in Chicago and Miami are screening large new deposits and politely refusing some. Banks in one Eastern city are paying a "negotiated" rate pegged to the interest on Treasury bills to large depositors. And President M. L. Dye of the U.S. S&L League notes that "the 4% advertising (by commercial banks) was conspicuous by its absence" in some cities. But some New York mutual banks were about to heat things up again by boosting rates from 4 to 4¼% for one-year deposits.

And in California the fight is still hot with dividends as high as 4.8%. S&Ls nationally lost \$6 million in savings during July, the first time in five years this has happened in that month. But California S&Ls drew a surge of new savings. Through the first half of this year, California S&Ls loaned 40% more money than a year ago.

*FHA Sec 203b, minimum down loans are up in Atlanta from 96½-97 to 96½-97½; in Cleveland up from 97-98 to 97½-98; in Newark from 98 to 98-99; in St Louis from 95-98 to 96-98; and in Washington, from 98 to 98-98½.

Walter Daran



S&L LEADER BLISS
"We're not mad at anybody"

Mutual S&L leaders form 'non-competing' council

The long-smouldering uneasiness between mutual and stock S&Ls, intensified by the Senate's decision last month to tax stock S&Ls at higher rates than mutuals (NEWS, Sept) is now out in the open.

In Washington last month, a small but influential band of mutual leaders cemented the organization of a new Council of Mutual Savings Institutions. The leaders took pains to say they aren't angry at anybody or anything in long established U.S. S&L League and National League of Insured Savings Institutions.

But, said temporary Chairman George Bliss, a long-time S&L power who helped draft the Home Loan Bank Act, "since the other two leagues both have mutuals and stock companies, they have been unable to provide a forum for discussion of mutual's problems and prospects." A resolution declared the mutual men are "just looking out for our own position."

Tax bugaboo. What riled the Bliss group the most was impending passage of a new tax bill (see p. 15) which will cost S&Ls and mutual savings banks about \$200 million a year more in income taxes. "There's no question it will cut down the amount of mortgage money available," says Bliss, who is president of Century Federal S&L in New York City. The Council surveyed 165 S&Ls, none paying more than 4% dividends, and found two-thirds would have to cut dividends (by unspecified amounts) if the bill passed. "This is a tax on the thrifty to pay a business subsidy," cried Bliss.

Bliss and his group stress that legislation was one key area in which the interests of mutuals and stock S&Ls differed. To emphasize their point, the new Council members interrupted their formal meeting to spend the biggest part of two days on Capitol Hill trying to round up congressmen to vote against the tax bill.

Bliss admitted the Council would be pulling off a minor miracle if this last-ditch effort staved off higher S&L taxes. But he hoped to drive home his major theme: "Mutuals are not profit-making institutions."

Who's Who. Aiding Bliss as members of his organizing committee are three past presidents of the two older leagues: Joseph Holzka of New York City, 1958 U.S. League president; and former National League presidents James E. Bent (1958-59) of Hartford and Gerrit Vander Ende (1960-61) of Tacoma. The 18-man organizing committee will guide the organization until officers are elected six months hence.

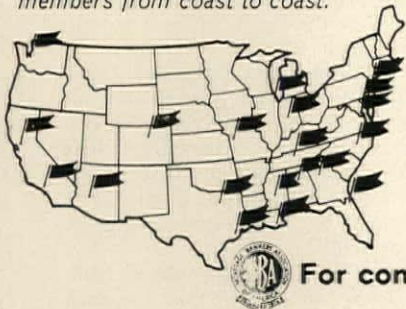
Bliss renewed his thinking about the special

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T. B. O'Toole, Inc.
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Stockton, Whatley, Davin & Co.
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INDIANA

H. Duff Vilm Mortgage Co., Inc.
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LOUISIANA

First National Mortgage Corporation
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MISSISSIPPI

Reid-McGee & Co.
Jackson

MISSOURI

City Bond & Mortgage Co.
Kansas City

NEW JERSEY

Jersey Mortgage Company
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NORTH CAROLINA

Cameron-Brown Co.
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mutual problems last spring when Morton Bodfish, former president of giant First Federal S&L in Chicago and so influential a lobbyist that he was once called one of three "invisible senators" (NEWS, June), enlisted his aid in setting up a council for mutuals within the U.S. League. But Bodfish fell ill and the effort melted when he retired.

In August, Bliss called 15 mutual leaders (he insists they are not the same men as helped Bodfish) to discuss forming a new group. In mid-August, the committee mailed membership invitations to S&Ls. By the September meeting he had 135 members. Dues for the new group (\$5 per million of assets) are low enough so Bliss says many S&Ls may belong to all three associations. "It's up to them," he says.

Spokesmen for the two other leagues view the new council as less than a blessing. It emphasizes the split between mutuals and stock companies, they concede. The U.S. League has formed a committee to look at the special problems of holding companies owning more than one stock S&L. One Washington lobbyist points out that S&L holding companies may follow the lead of bank holding companies, who have a special Washington representative.

Private lenders enter FNMA's special assistance preserve

The abundant supply of money and a new rule by the Federal National Mortgage Assn. are leading more and more private investors to buy mortgages that used to be bought almost exclusively with U.S. Treasury cash.

Congress and the President authorize FNMA to support above-market prices for mortgages in 12 special categories (such as urban renewal, 3 1/4% below-market loans, elderly housing) which private lenders often shun. Last year FNMA paid \$191 million for such special assistance loans.

But in February, FNMA changed its rules to let holders of standby commitments recover 3/4 of the 1% commitment fee if they can place the mortgage with private investors. Before then, the 1% fee was lost. Now, with mortgage money in ample supply, more lenders are willing to go into the special assistance market.

Result: cancellations of FNMA commitments are reaching new highs. From February through Sept 14, FNMA released \$115 million worth on 48 projects—20 under Sec 220 and 19 under Sec 231. Last month, a 5% Sec 221 loan for \$9.6 million on 1,024 apartments in Cincinnati cancelled out and sold to Equitable Life Assurance Society.

Interest boosted on three subsidized loan programs

Rates for loans to colleges for housing to sponsors of housing for the aged, and to municipalities to build public facilities all climb 1/8% under a law requiring HHFA to readjust the rates each year.

The formula for setting the rates disguises the subsidy: The rate is based on the 3 1/4% average interest of all government debt instead of the higher rate the U.S. Treasury would have to pay if it borrowed the money for comparable 40- to 50-year terms. HHFA adds an administrative charge to the base rate.

For the current fiscal year, college housing loans and aged housing loans under Sec. 202 will cost 3 1/2% instead of 3 3/4%. Loans for public facilities will be 3 3/4% (except for a 3 1/2% rate in depressed areas).

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgages who retains servicing.) As reported to HOUSE & HOME the week ending Sept. 7, 1962.

City	Conventional Loans		Construction Loans ^w		FHA 207 Firm Commitment	FHA 220 Firm Commitment 35 years	FHA 203b Min. Down 35 year futures
	Comm. banks, Insurance Cos.	Savings banks, S & Ls	Banks, Ins Cos. & Mtg. Cos.	Savings banks, S & Ls			
Atlanta	5 1/2-6	6	6+1-2	6+1-2	a	a	96 1/2 ^b
Boston local	5 1/4	5 1/4	5 1/4	5 1/4	a	a	a
out-of-st.	—	—	—	—	a	a	96-96 1/2
Chicago	5 1/2-5 3/4	5 1/2-6	5 3/4-6+1-1 1/2	5 3/4-6+1 1/2	97 1/2-98 1/2 ^b	97 1/2-99 ^b	94-95 1/2 ^b
Cleveland	5 1/2-5 3/4	5 3/4-6	6+1-1 1/2	6+1-1 1/2	98-99	97-98 ^b	97-97 1/2
Dallas	5 1/2-5 3/4	6	6+1	6+1	97	a	96 1/2
Denver	5 1/2-6	5 3/4-6 1/2	6+1 1/2-2 1/2	6+1 1/2-2 1/2	97-98	a	a
Detroit	5 1/2-5 3/4	5 1/2-5 3/4	6+0	6+0	98-98 1/2	a	a
Honolulu	6-6 1/2	6-7	6+1-2	6+1-2	a	a	a
Houston	5 1/2-6 1/4 ^h	5 3/4-6 1/2	6-6 1/2+1	6-6 1/2+1	97-98 ^b	98 ^{bd}	96-96 1/2 ^b
Los Angeles	5 3/4-6	5 3/4-6.6	6+1 1/2	6-6.6+2-3 1/2	98-98 1/2	98	97 1/2
Miami	5 1/2-5 3/4	5 1/2-6	6+1	5 1/2-6+0-1	a	a	96
Newark	5 1/2-6	5 1/2-6	6+1	6+1	98-99	par ^e	a
New York	5 3/4-6 ^f	5 3/4-6 ^f	6+0-1	6+0-1	98 1/2-99 1/2	98 1/2-99 1/2	98 1/2-99 1/2
Okl. City	5 3/4-6	6-6 1/4	6+1-2	6+1-2	a	a	a
Philadelphia	5 1/2-5 3/4	5 1/2-6	5 3/4+1	5 3/4+1	99	99	a
San Fran.	5 3/4-6	6-6.6	6+1-1 1/2	6-6.6+2-3	97 1/2-98	99 1/2 ^k	97
St. Louis	5 1/2-6	5 1/2-6 1/2	5 3/4-6 1/2+1-2	5 3/4-6 1/2+1-2	a	a	a
Wash. D.C.	5 1/2-5 3/4	5 1/2-5 3/4	5 3/4+1-1 1/2	6+1-1 1/2	98	98 ^b	98

FHA 5 1/4s (Sec 203) (b)

City	FNMA Sedry Mkt ^{uv}	New Construction Only		Existing ^r Min Down 25 year
		Minimum Down* 30 year	10% or more down 30 year	
Atlanta	96 1/2	96 1/2-97 1/2	96 1/2-97 1/2	97-97 1/2
Boston local	97 1/2	par-101	par-101	par-101
out-of-st.	—	96 1/2-97	96 1/2-97	a
Chicago	96 1/2	97-98	96 1/2-97 1/2	97 1/2-98 1/2
Cleveland	96 1/2	97 1/2-98	97-97 1/2	98-99
Dallas	96 1/2	97-97 1/2	97	97 1/2
Denver	96	97-98	97-98	97-98
Detroit	96	97 1/2-98	a	98-98 1/2
Honolulu	96	97	97	97
Houston	96 1/2	97-97 1/2	96 1/2-97 1/2	98-98 1/2
Los Angeles	96	97 1/2	97 1/2	98 1/2-99 ^{cb}
Miami	96 1/2	96-96 1/2	96-96 1/2	98 ^b
Newark	97	98-99	98-99	99-par
New York	97 1/2	98 1/2-99 1/2	98 1/2-99 1/2	98 1/2-99 1/2
Okl. City	96	96 1/2-97 1/2	96 1/2-97 1/2	97-97 1/2
Philadelphia	97	99 1/2	99 1/2	99 1/2
San Fran.	96	97 1/2-98	97-97 1/2	98-98 1/2
St. Louis	96 1/2	96-98	96-98	97-98
Wash. D.C.	97	98-98 1/2	98-98 1/2	98-98 1/2

*3% down of first \$13,500; 10% of next \$4,500; 30% of balance.

Sources: Atlanta, Robert Tharpe, pres. Tharpe & Brooks Inc; Boston, Robert M. Morgan, pres. Boston Five Cents Savings Bank; Chicago, Harry N. Gottlieb Jr. vice pres. Draper & Kramer Inc; Cleveland, David O'Neill, vice pres. Jay F. Zook Inc; Dallas, Aubrey M. Costa, pres. Southern Trust & Mortgage Co; Denver, C.A. Bacon, vice pres. Mortgage Investments Co; Detroit, Harold Finney, exec vice pres. Citizens Mortgage Corp; Honolulu, Howard H. Stephenson, asst vice pres. Bank of Hawaii; Houston, Everett Mattson, exec vice pres. T. J. Bettes Co; Los Angeles, Robert E. Morgan, first vice pres. The Colwell Co; Miami, Lon Worth Crow Jr. pres. Lon Worth Crow Co; Newark, William W. Curran, Franklin Capital Corp; New York, John Halperin, pres. J. Halperin & Co; Oklahoma City, B. B. Bass, pres. American Mortgage & Investment Co; Philadelphia, Robert S. Irving, vice pres. First Pennsylvania Banking & Trust Co; St. Louis, Sidney L. Aubrey, vice pres. Mercantile Mortgage Co; San Francisco, A. L. Buehner, exec vice pres. Bankers Mortgage Co of Calif; Washington, D.C., Hector Hollister, exec vice pres. Frederick W. Berens Inc.

• Immediate covers loans for delivery up to 3 months, future covers loans for delivery in 3 to 12 months.

• Quotations refer to prices in metropolitan areas, discounts may run slightly higher in surrounding towns or rural zones.

• Quotations refer to houses of typical average local quality with respect to design, location, and construction.

Footnotes: a—no activity, b—limited activity, c—for local portfolios, d—on spot basis, e—FNMA is only purchaser, f—lower price is for loans under 80%, h—mostly 5 1/4-6%, k—with construction loan, x—FNMA pays 1/2 point more for loans with 10% or more down, y—FNMA net price after 1/2 point purchase and marketing fee, plus 2% stock purchase figured at sale for 75¢ on the \$1. z—on houses no more than 30 years old of average quality in a good neighborhood.

VA 5 1/4s

City	FNMA Sedry Mkt ^{uv}	New Construction Only	
		No down 30 year	Immed Fut
Atlanta	96 1/2	96 1/2-97 1/2	96 1/2-97 1/2
Boston local	97 1/2	par-101	par-101
out-of-st.	—	96 1/2-97	a
Chicago	96 1/2	97-98	96 1/2-97 1/2
Cleveland	96 1/2	96 1/2-97 1/2	96 1/2 ^b
Dallas	96 1/2	97-97 1/2	97
Denver	96	96-97 1/2	96-97 1/2
Detroit	96	97 1/2-98	a
Honolulu	96	97	96 1/2
Houston	96 1/2	97-97 1/2	96 1/2-97 1/2
Los Angeles	96	97 1/2	97 1/2
Miami	96 1/2	96-96 1/2	96-96 1/2 ^b
Newark	97	98	98
New York	97 1/2	98 1/2-99 1/2	98 1/2-99 1/2
Okl. City	96	96 1/2-97 1/2	96 1/2-97 1/2 ^b
Philadelphia	97	a	a
San Fran.	96	97 1/2-98	97-97 1/2
St. Louis	96 1/2	95-97	95-97
Wash. D.C.	97	98-98 1/2	98-98 1/2

NEW YORK WHOLESALE MORTGAGE MARKET

FHA 5 1/4s	FHA, VA 5 1/4s	FHA 5 1/4 spot loans
Immediates: 98-99	Immediates: 96-97	(On homes of varying age and condition)
	Futures: 96-96 1/2	Immediates: 95 1/2-96 1/2

Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

Prices cover out-of-state loans, reported the week ending Sept 14 by Thomas P. Coogan, president, Housing Securities Inc.

CONVENTIONAL S&L LOANS

(national average, weighted by volume)

	Aug	July	Aug 1961
New homes	5.97	6.06	6.02
Existing homes	6.16	6.18	6.20
Construction loans	6.11	6.16	5.98

Source: Home Loan Bank Board. Based on reports for the first ten days of the month from 187 insured S&Ls with slightly under \$23 billion in savings (one-third of all FSLIC-insured S&Ls).

NET SAVINGS DEPOSIT CHANGES

(in millions of dollars)

	July '62	% change from June	Year to date	% change from 1961
Mut sav banks ^a	\$ 176	-58	\$1,537	+39
S&Ls ^b	95*	-93	4,694*	+3
Commercial banks ^c	900*	+25	10,200*	+26

*preliminary figures, ^aNational Association of Mutual Savings Banks, ^bUnited States Savings & Loan League, ^cAmerican Bankers' Association.

STOCK MARKET

Housing stocks regain August losses

Shell homes, building, and mortgage banking stocks pulled the HOUSE & HOME housing stock average up 2½% from mid-August to mid-September.

This rally—shared to a lesser degree by S&L stocks—wiped out losses since (but not during) the big May break in stock prices. In comparison, the Dow-Jones average rose

only 1.7% and the National Quotation Bureau's industrial average 2.3% during the mid-August to mid-September month.

Shell houses led the recovery with a 9½% gain, chiefly on the strength of a 2½ point jump by U.S. Finance (formerly U.S. Shell Homes) and a 2¼ point rise by Albee Homes. Prefab stocks fell 4.9%.

Here are HOUSE & HOME's averages, combining closing prices for listed stocks with bid prices for over-the-counter issues:

	July 9	Aug 10	Sept 10
Building	4.94	4.91	5.26
Land development	5.57	5.89	5.75
S&Ls	24.40	23.17	23.93
Mortgage banking	15.30	15.33	16.35
Realty investment	7.56	7.68	7.62
REITs	9.54	9.63	9.71
Prefabrication	4.30	4.28	4.07
Shell homes	4.20	4.86	5.32
AVERAGE	9.76	9.66	9.90

HOUSING'S STOCK PRICES

Company	Offering Price	July 9		Aug 10		Sept 10	
		Bid	Ask	Bid	Ask	Bid	Ask
BUILDING							
Adler-Built Ind. e	1/8	1/8	1 1/4	1 1/8	1 1/4	1 1/8	1 1/4
Cons Bldg (Can) d	14	14 1/2	15 1/2	16	18 1/4	18 3/4	
Dev Corp Amer 3	1 3/8	1 1/2	1 1/2	2	1 1/2	2	
Dover Const ... 6 1/2	4 1/4	5 1/4	4 3/4	5 1/4	5 7/8	6 1/4	
Edwards Eng ... e	6	6 3/8	5 5/8	6 1/4	4 5/8	5 1/8	
Edwards Inds. ... 4 1/2	1 3/4	1 3/4	1 3/4	1 3/4	1 1/4	1 3/4	
Eichler Homes ... e	7 1/2	8 1/4	7 1/4	8	6 3/4	7 1/2	
First Natl Rlty. 2	3 1/4	3 1/2	3 1/2	3 3/4	3 3/4	3 3/4	
Frouge ... 10	8 1/2	10	7	8 1/4	6 1/4	7 1/2	
General Bldrs ... *	3 3/8	3 3/8	3 3/8	3 3/8	3 3/8	3 3/8	
Hawaiian Pac Ind 10	3	3 1/2	2 3/4	3 1/4	4 1/4	5 1/4	
Kavanagh-Smith 5	5 1/4	5 1/4	5 1/4	6 1/4	4 3/4	5 1/4	
Kauf & Bd ... 10 1/2	12 1/2	11 1/2	11 1/2	14 1/4	14 1/4	14 1/4	
Levitt ... 10	3 3/4	4 1/4	3 3/4	4 1/4	3 3/4	4 1/4	
Lusk Corp ... d	2 1/2	3 1/4	2 3/4	3 1/4	2 3/4	3 1/4	
US Home & Dev e	3 3/4	4 1/4	1 3/4	1 3/4	1 3/4	1 3/4	
Del E. Webb ... *	8 5/8	9 5/8	10 1/8	11 1/8	10 5/8	11 1/8	
Webb & Knapp ... e	1 1/4	1 1/4	1 1/4	1 1/4	1 1/4	1 1/4	
Wenwood ... *	1/4	1/4	1/4	1/4	1/4	1/4	
S&Ls							
American Fin. ... *			16 1/2	17 1/2	17	17 1/2	
Calif Fin ... e	11 1/4	10 3/4			10 5/8		
Emp Fin ... e	16 1/4	17 1/4	16	17 1/4	15 1/4	16 5/8	
Equitable ... 23	36	38	37 1/2	38 1/2	38	39	
Far West Fin ... d	26 1/4	28 1/2	25	27	28 1/4	30 3/8	
Fin Fed ... e	70 3/4	67			75		
First Charter Fin e	35		31 1/2		34 5/8		
First Fin West ... e	11	11 1/4	9 1/4	10 1/4	9 1/4	10 1/4	
First Linc Fin. 21	16 1/4	17 1/4	15	18	16 3/4	18	
Gibraltar Fin ... e	33 1/4	32 1/4	32 1/4		33 1/4		
Grt Western Fin e	22 3/4	18 3/4			20 1/4		
Hawthorne Fin. ... e	11 1/4	12	9 1/4	10 1/2	10	10 1/2	
Lytton Fin ... e	23 1/4	25 1/4	23	24 1/4	23 1/4	25 1/4	
Mdwstrn Fin ... 2 1/2	9 1/4	9 1/4	9 1/4		9 1/4		
San Diego Imp e	11 1/4		11 1/4		11 1/4		
Trans Cst Inv. 15	20 1/4	22 1/4	16	17 1/4	17 1/4	18 3/4	
Trans World Fin 8 1/2	23 1/4	22 1/4			20 1/4		
Union Fin ... 15	10	11	14 1/4	16	8 1/4	9 1/4	
United Fin of Cal 10	33 3/4		28 1/4		28 1/4		
Wesco Fin ... e	33	35 1/4	34 1/4	37 1/4	36 1/4	38 3/4	
MORTGAGE BANKING							
Charter ... *	4 1/4	5 1/4	4 1/4	5	4	4 3/4	
Colonial ... 9	11 1/2	13	10 1/2	11 1/4	11 1/2	12 1/4	
Colwell ... 10	15 1/2	17	14	15 1/2	16	17	
FNMA ... e	71	72 1/2	75	79 1/4	79 3/4	83 1/2	
MGIC ... 27 1/2	28	29	29 1/4	30	31 3/4	32 3/4	
Palomar ... e	8 1/2	9	10 1/4	10 3/4	9 1/2	10	
Stockton Whatley e	13	14	12 1/4	13 1/4	13	14	
PREFABRICATION							
Admiral Homes ... e	1 1/4	2 1/4	1 1/4	2 1/4	1 1/2	2	
Crawford ... 13	4 1/2	5 1/4	4	4 1/2	3 3/4	4 3/4	
Harnischfeger ... *	18 1/2		18 1/2	19	18 1/2	18 1/2	
Hilco Homes ... 3	1	1 1/2	1 1/4	1 1/4	1 1/4	1 1/4	
Inland Homes ... e	8 1/4	9	8 1/4	9 1/4	8 1/4	9 1/4	
Madway Mainline 10	8 1/2	9 1/2	11	12	10 1/2	11	
Natl Homes A ... e	6 1/2	7 1/2	5 1/2	6 1/4	4 3/4	5 1/2	
Richmond Homes ... e	1 1/4	1 3/4	2	2 1/4	2 3/4	2 3/4	
Scholz Homes ... e	1 1/4	2 1/4	1 1/4	1 1/4	1 1/4	1 1/4	
Seaboard Homes e	1	1 1/4	1	1	1	1 1/4	
Steel Crest Homes 2	3	3 3/4	3	3 1/2	2 3/4	3 1/4	
Swift Homes ... 9	4	4 1/4	4 1/4	4 3/4	3 3/4	4 1/4	
Techbilt Homes ... e	1/4	1/2	20¢	60¢	1/4	1/2	

Company	Offering Price	July 9		Aug 10		Sept 10	
		Bid	Ask	Bid	Ask	Bid	Ask
LAND DEVELOPMENT							
All-State Prop. ... e	3 3/8			3 3/8		3 3/8	
Amer Rlty & Pet e	3 3/4	4 3/4	4 1/2	5	4 3/4	4 3/4	
Arvida ... e	5 3/8	5 3/8	5 3/8	5 3/4	5 1/4	5 3/4	
Atlantic Imp. ... 13 1/4	13 3/4	14 3/4	15	15 3/4	14 1/4	15	
Canaveral Intl ... 5	17 1/2			9 3/4	9 3/4	9 3/4	
Cons Dev (Fla) 5	3 3/4	4 1/2	3	3 1/2	2 1/2	3 1/4	
Coral Ridge Prop e	1 1/4	1 1/4	1 1/4	1 1/4	1 1/4	1 1/4	
Fla Palm-Aire ... e	1 1/2	1 1/2	1 1/2	1 1/2	1 1/2	1 1/2	
Forest City Ent. 10	7 1/2			7 1/2	6 1/4	7 1/2	
Garden Land ... 6 1/4	2 1/4	3 1/4	2 1/4	3 1/4	3 1/4	3 1/4	
Gen Dev ... e	7 3/8			7 3/8	7 1/4	7 1/4	
Grt Southwest ... 18	17	18	17 3/4	18 1/2	18	19	
Gulf American ... e	7 1/4			7 1/4	7 1/4	7 1/4	
Horizon Land ... e	6 1/2	7 1/2	8 1/4	9	7 1/2	8 1/4	
Laguna Niguel ... e	9	10	10 1/2	11 1/2	9 1/4	10 1/4	
Lake Arrowhead 10	3 1/4	4	3 1/4	4	2 1/4	3	
Lefcourt ... e	1 1/2			1 1/2	1 1/2	1 1/2	
Macco Rlty ... 10	5 1/4	6 1/4	6 1/4	7	5 3/4	6 1/4	
Major Rlty ... e	1 1/8	1 1/4	1 1/4	1 1/4	1	1 1/8	
Pac Cst Prop. ... 10	6 3/4	6 3/4	7 3/4	7 3/4	8 1/4	9 1/4	
Realsite Inc ... e	1/2	1	1/2	1	1/2	1	
So. Rlty & Util. d	4 3/4	4 3/4	4 1/2		3 3/4	4	
United Imp & Inv *	5 3/8			5 3/8	5 1/4	5 1/4	
REAL ESTATE INVESTMENT TRUSTS							
Contl. Mtg. Inv. 15	11 1/2	12 3/4	12 1/4	13 1/4	12 1/2	13 1/4	
First Mtg Inv. 15	12 1/2	13 1/4	12 3/4	14 1/4	12 1/2	13 3/4	
First Natl ... 10	8 1/4	9 1/4	9	9 1/4	8 1/4	9 1/4	
Liberty ... 10	7	7 1/2	7	7 1/4	6 3/4	7 1/4	
US Realty Inv. 10	9 1/4	10	9 1/4	10	9 3/4	10 1/4	
REALTY INVESTMENT							
Brookbridge Dev. ... e	1/4	3/4	1/4	1/4	1/4	1/4	
Gt Amer Rlty ... e	3/8	5/8	1/2	1/2	1/2	5/8	
Herman & Appley 5 1/4	5	5 1/4	4 3/4	5 1/4	4 3/4	5	
Income Props ... 9 3/4	7 3/4	8 1/4	8 1/4	9	9	9 1/4	
Kaymarq ... 6	2	2 1/4	1 5/8	50¢	10¢	40¢	
Krattner A ... e	20 1/4			21 3/8	20 1/4	20 1/4	
Mensch Inv & Dev. d	13 1/2	14 1/2	14	15	12 1/2	13 1/2	
Presidential Rlty 6 3/4	8 3/4		9 1/4		9 3/4		
Rlty Equities ... 5 1/4	5 3/8		6 1/4		6 1/4		
Wallace Inv ... 10	9 1/4	11	9 1/2	10 1/2	10 1/4	11 1/4	
SHELL HOMES							
Albee Homes ... 16	13 1/2	15 1/4	17	18 1/4	19 1/4	21	
Bevis ... d	5¢	1/4	15¢	25¢	5¢	15¢	
Morris ... d	1	1 1/4	1	1 1/4	1 1/4	1 1/4	
Nationwide ... d	2	2 1/2	2	2 1/2	1 3/4	2 1/4	
US Finance ... e	6	8	6 1/4	7 1/4	9 1/4	10	
Jim Walter ... e	11 1/4	12 1/4	12 1/4	13 1/4	11 1/2	12 1/4	
Western Shell ... 2 1/2	3	3 1/4	3 1/4	3 1/4	1 1/2	3 1/4	
Wise Homes ... e	1/2	3/4	3/4	3/4	1	3/4	

* stock newly added to table. a—stock not yet marketed. b—closing price (ASE). c—closing price (NYSE). d—issued in units. e—stock issued before Jan. 1, 1960. f—no bids. g—reflects 2-for-1 split during month.

Sources: New York Hanseatic Corp; Gardiner & Co; American Stock Exchange; New York Stock Exchange.

Listings include only companies which derive a major part of their income from housing activity and whose stocks are either listed or actively traded.

PROFITS & LOSSES

Recent reports on how publicly held companies in the housing industry are faring:

LUSK CORP., Arizona homebuilder, reports record unit sales and earnings for the fiscal year ended June 30, 1962. The company sold 823 homes and apartments, an increase of 9.3% over the previous year. Earnings rose 31.4% even though dollar sales declined 3%. The average price of Lusk single family homes was \$11,960, compared with \$14,355 during fiscal 1961. President Robert F. Lusk Jr. says sales of coop apartments may exceed one-family houses during this fiscal year.

	Year ended 6/30/62	Year ended 6/30/61
Sales	\$12,605,617	\$12,998,606
Net income	654,091	497,966
Earned per share	57¢	52¢

ALBEE HOMES INC., Niles, Ohio, had an impressive 138% increase in sales during the fiscal year ended June 30, 1962. Net income soared 111%.

	Year ended 6/30/62	Year ended 6/30/61
Sales	\$20,140,120	\$8,459,178
Net income	2,203,000	1,043,481
Earned per share	\$1.32	75¢

ADVANCE MORTGAGE CORP., Detroit, had record volume and earnings in the fiscal year ending April 30. After-tax income increased more than a third to \$416,591. Originations rose to over \$75.9 million, servicing to \$358 million. For the first time, commitments on commercial and multifamily mortgages almost equalled those on single-family loans. Total committed for FHA multifamily purposes: \$33.9 million.

SWIFT HOMES INC, Elizabeth, Pa. prefabber, suffered a 25% drop in sales in the fiscal year ending March 31. Net fell 17%. President Ira H. Gordon bases hopes for a better '62 on the upturn in homebuilding, increasing sales to builder-dealers, and new sales outlets.

	Year ending Mar 31, 1962	Year ending Mar 31, 1961
Revenues	\$8,445,535	\$11,209,516
Net income	820,987 ^a	984,443
Earned per share	76¢ ^a	92¢

^a Includes tax benefit of \$268,000, equivalent to about 25¢ a share.

HILCO HOMES CORP, Philadelphia prefabber, reports a 9% increase in sales for the year ended March 31. Profits shrank because of expenses of bringing out a new line of aluminum-clad homes, say President Martin Cohen and Chairman Jerome J. Drucker. Customers' deposits increased 30% over the year, from 281 to 365.

	Year ending Mar 31, 1962	Year ending Mar 31, 1961
Sales	\$5,813,840	\$4,883,383
Retained earnings	370,341	322,711

NEW ISSUES

BARRETT
BUILDING MATERIALS

Allied
Chemical

NEWS FOR BUILDERS

BARRETT OFFERS YOU A BROAD LINE OF BUILDING
PRODUCTS—COMPLETE MERCHANDISING SERVICE!



BARRETT OFFERS YOU A BROAD

A SHEATHING-SIDING COMBINATION THAT INSULATES... GOES UP FAST!



BARRETT RIGIDWALL SHEATHING AND ASBESTOS-CEMENT SIDING! Here's a low-cost, exterior wall combination that gives your salesman lots to tell his customers about.

RIGIDWALL SHEATHING is a nail-base sheathing so dense that you can apply shingles to it directly — so strong you can use it without corner bracing. It goes on quickly because RIGIDWALL is easy to handle, score, snap. To top it off—RIGIDWALL gives the home owner the insulation qualities of fiberboard sheathing. Builders tell us they save from \$40 to \$80 a house with RIGIDWALL over the standard 1/2" plywood they had been using.

BARRETT ASBESTOS-CEMENT SIDING — this highly salable maintenance-free siding comes to you from Barrett in the most complete choice of colors, sealed in with an acrylic plastic coating so they won't fade. And with Barrett, you can choose from the widest range of sizes and textures: three widths . . . two lengths, in traditional style, contemporary, long-grain and BARREX "32," plus traditional 9" by 32" with the clapboard look.

For you, buying from Barrett means that you'll get shipments faster because Barrett ships from ten different points — more than anybody else. And Barrett top loads siding on all Barrett roofing products. You can buy what you need — not a carload.

BARRETT FIBERBOARD SHINGLE BACKER works in perfect combination with the sheathing and siding. It adds insulation and gives you a more solid wall.

PLUS DYNAMIC MERCHANDISING TO

LINE OF BUILDING PRODUCTS!

BARRETT SELF-SEALING 240 SHINGLES— FOR AN EXTRA SELLING FEATURE! Ever had a house almost sold when your prospect decides to "think it over"? Well, here's a way to help make him your customer on the next visit. Show him the Barrett self-sealing 240 shingles. They're real sales clingers. Your salesman can tell his customers these shingles are virtually hurricane-proof, that the sun has actually bonded them to the roof. They cost no more to apply than other shingles — won't stick in the bundle because of Barrett's exclusive packaging.



BARRETT OFFERS A FULL LINE OF GYPSUM PRODUCTS! Every gypsum product you might need is now available from Barrett wherever you are. The line includes wallboard, insulating wallboard and FIREWALL board for interior use . . . sheathing for the exterior. Barrett also makes a joint cement that saves time, avoids errors because it can be used for both taping and finishing.



BARRETT MINERAL WOOL IS FAST AND EASY TO APPLY! Barrett mineral wool is available in three forms: batt (foil or kraft-wrapped), granulated, and perimeter. All are sized for easy installation.

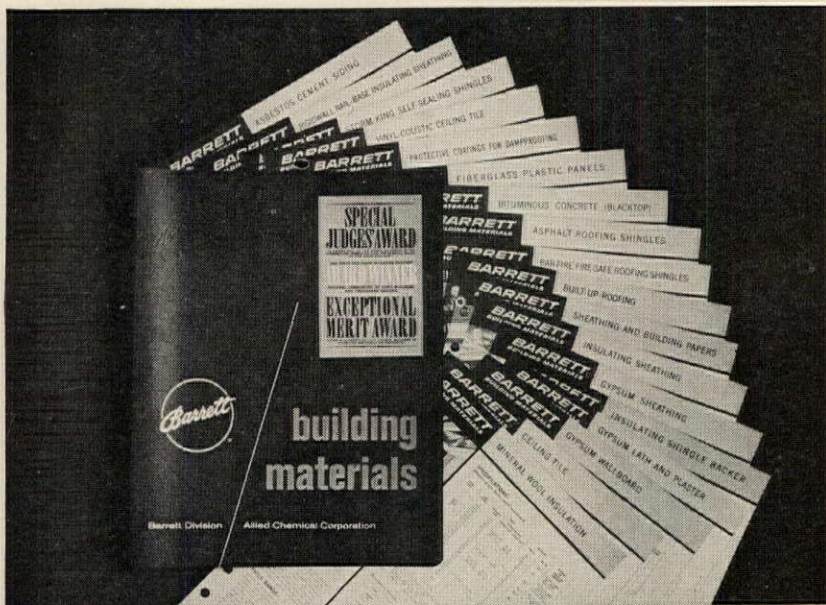
BARRETT CEILING TILE — BUILDS IN BENEFITS FOR HIGHER PROFITS! You know the way buyers brighten up when you can point up and talk "a sound conditioned home." For the family room and other rooms, Barrett has a wide line of the most popular patterns and colors in acoustical and decorator tiles. And Barrett offers the only tile developed specially for kitchens: VINYL-COUSTIC tile which is extra washable, resists dirt and grease. You'll be as sold as your buyers on the Barrett line because of our fast delivery system and the extra strength in Barrett tile that assures you less breakage when it is applied.



HELP YOU SELL YOUR HOMES!



COORDINATED MERCHANDISING SERVICE!



AWARD WINNING CATALOG HELPS YOU SELECT PRODUCTS MORE PROFESSIONALLY! The title: Barrett Building Materials for Residential Construction. The contents: Exactly what you need to know to compare and select building materials most intelligently. Valuable material — so valuable that the NAHB and the Producers' Council said of it:

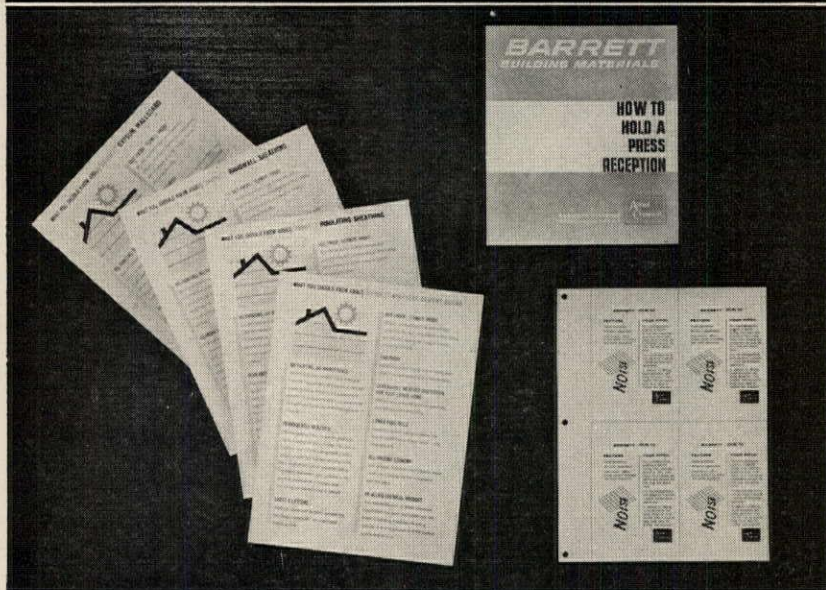
“(The catalog is) concise, perfectly sized for filing, it easily could become a pattern for all suppliers. It contains all the information a builder could need concerning use, application, specifications, price range, etc., as well as benefits for home buyers.”



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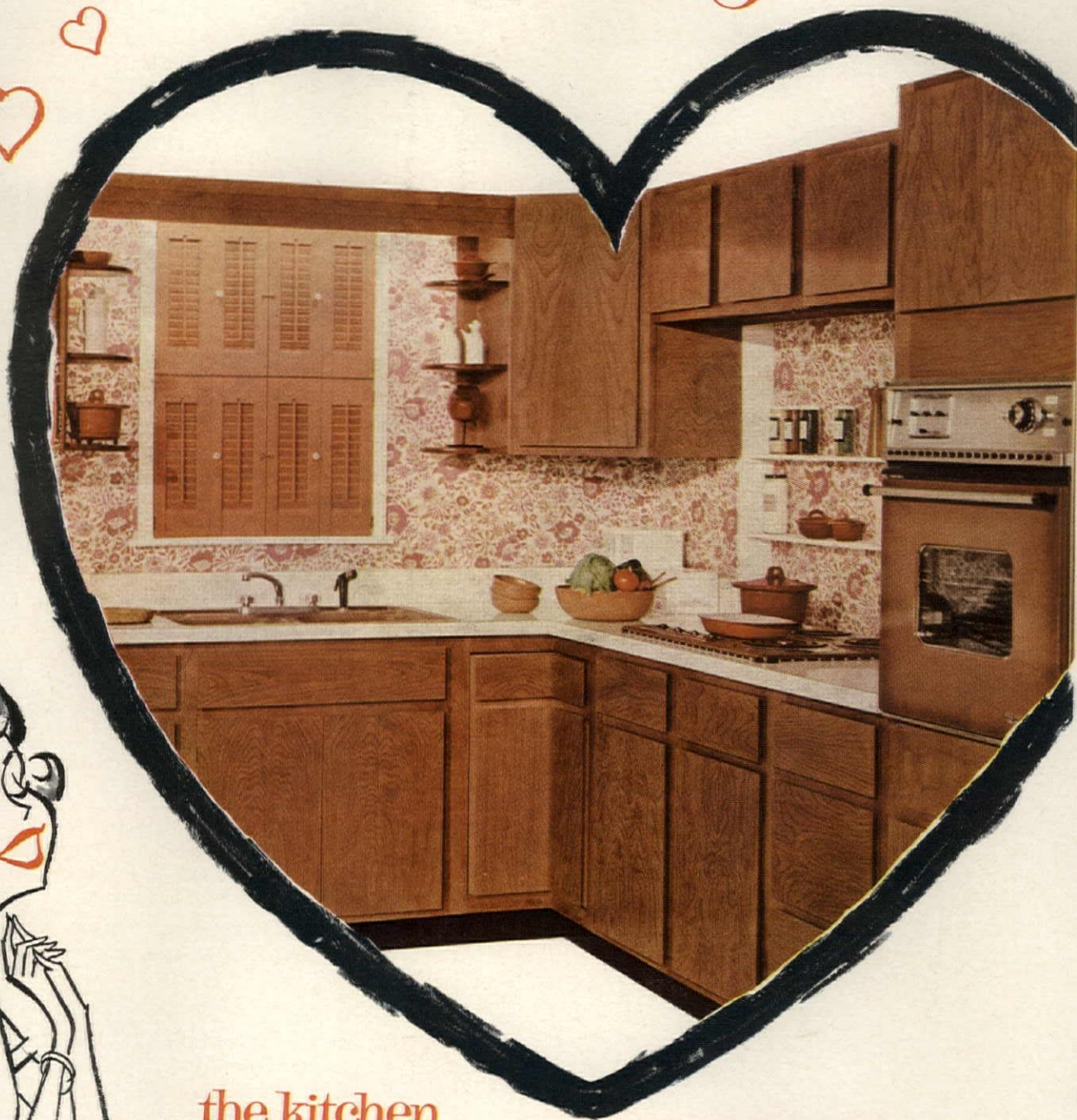
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And it's often a sale at first sight! A woman immediately recognizes the sheer beauty of Connor northern birch cabinets. She appreciates the simplicity of styling...the superb finish—because she knows Connor cabinets will harmonize perfectly with any colors, blend with either contemporary or traditional motifs.

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CONNOR

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Now an embossed sheet vinyl floor styled and priced for merchant builders!

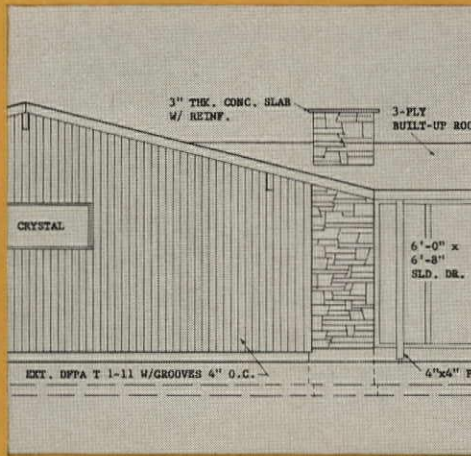
This handsome sheet vinyl floor is new Armstrong Tracino Vinyl Corlon (style 88000) with starburst custom inlays. Tracino, at about 65¢ sq. ft. installed, is the lowest cost embossed sheet vinyl floor available today. Yet look at the many selling advantages Tracino adds to your new homes:

1. Embossed pebble design, strikingly natural in graining and color . . . a luxury effect previously available only in the highest priced sheet vinyl floors.
2. Charming nubby surface that creates the feeling of real inlaid stones and helps hide soil, scuffs, and heel marks.
3. Exclusive Armstrong Hydrocord Back that permits you to use Tracino at any grade level—even over basement concrete.
4. Muted colorings and a subtle design that make Tracino Corlon decoratively suitable for any room. In an open-plan home, a Tracino floor blends with changing color schemes from room to room, giving a feeling of unity and spaciousness throughout the home. There are 6 colorings to choose from.
5. Its six-foot width of seamless vinyl practically eliminates dirt-catching joints—a delightful prospect to housewives and a real selling point!
6. Tracino Corlon is .070" thick, and its tough vinyl surface will give excellent service for years.
7. The selling power of Armstrong, the most advertised, best known name in the flooring business.

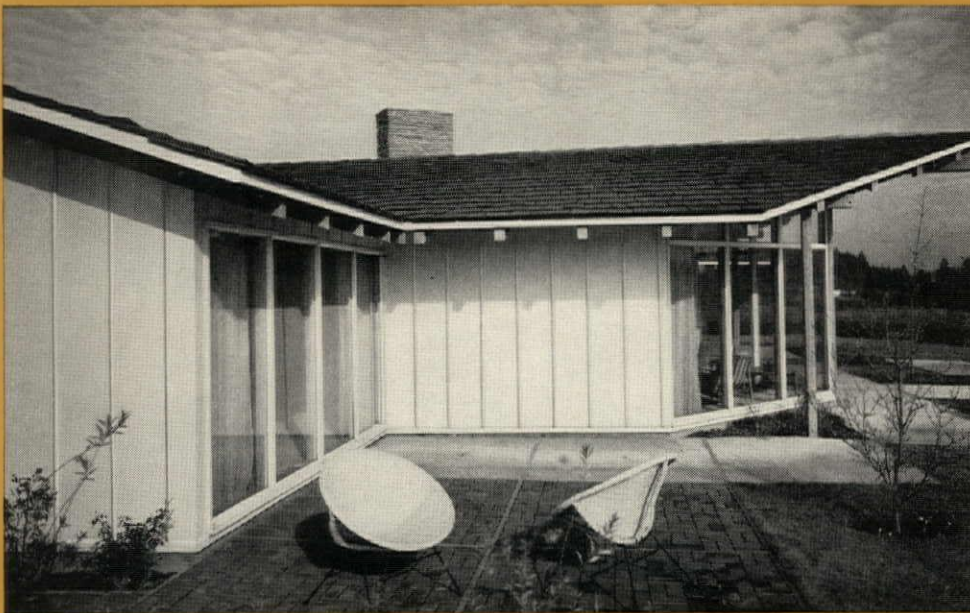
For more information on this new sheet vinyl floor, see your flooring contractor. Or call the Architect-Builder Consultant at your Armstrong District Office. He can also provide you with a variety of valuable services to help you sell your homes. Or write direct to Armstrong, 62310 Sixth St., Lancaster, Pa.

Tracino, Hydrocord® and Corlon® are trademarks of Armstrong Cork Co.

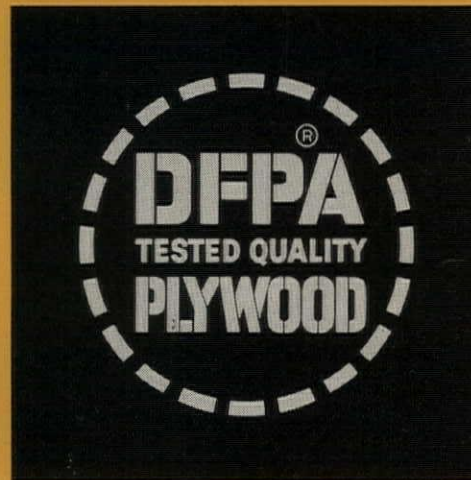
 **Armstrong FLOORS**



16



NEW WAYS TO BUILD BETTER FOR LESS WITH DFPA PLYWOOD SIDING



How 4 leading builders use plywood siding to give their houses the look of quality ■ Cut costs by using plywood combined siding and sheathing ■ 7 new design ideas for plywood sidings ■ A builder's guide to plywood sidings ■

Plywood siding helps sell today's

How four leading builders add style and value with plywood siding

Texture One-Eleven plywood siding pays off in style and economy at Fairhaven, this new Eichler Homes development in Orange County, Calif. The grooved plywood is used exclusively at the 136-home tract. Over the years, Eichler has found T 1-11 siding a real sales feature because of its distinctive pattern and natural-wood texture. T 1-11 is particularly suited to the crisp contemporary design of this model, by architects Jones & Emmons. Plywood siding gives Eichler two additional strong selling points with his cost- and quality-conscious customers: low maintenance, and durable good looks. He applies the T 1-11 directly to studs without

sheathing, and reports savings due to use of plywood at about \$100 per house.

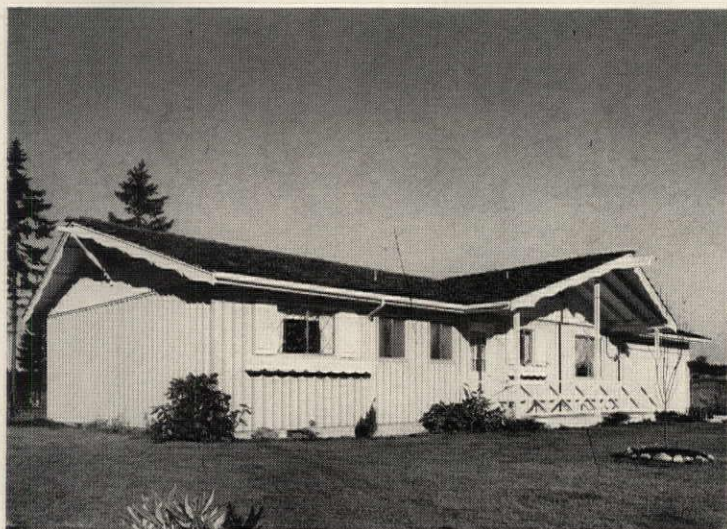
Fairhaven is one more example of the three-part success formula of this award-winning builder: top-flight design, modern time-saving construction methods, and quality materials. Plywood in Eichler homes is always DFPA grade-trademarked. The four models at Fairhaven give today's demanding home buyers plenty of space and livability: four bedrooms, two baths, separate dining space and a garden court entry. Prices range from \$26,000 to \$30,000, and most homes were sold before completion.



quality-conscious home buyers



◀ **Carl Mitnick sells** these handsome retirement homes at Somers Point, N.J., even faster than he can get the plywood siding on. He uses Texture One-Eleven plywood—its modern, distinctive look attracts buyers, and it helps him cut costs without sacrificing quality. Mitnick builds two houses a week, using the House of Freedom design. The day of his first open house, 6,000 retirement-minded prospects came to look; 42 bought the first week. The House of Freedom was designed by Douglas Fir Plywood Association as a modern, low-cost house to help builders cash in on the growing retirement market. The plans have been used profitably by builders from coast to coast, in many attractive variations. For more information on the House of Freedom, write Douglas Fir Plywood Association, Tacoma 2, Washington.



Panelized plywood siding is a large factor in the success of packaged homes by Briggs Manufacturing Co., Tacoma, Wash. Because plywood can be adapted to so many attractive siding styles, Briggs homes always have a definite look of quality. On this model, traditionally popular board-and-batten plywood siding is combined with Texture One-Eleven on gable ends. Wall panels have framing of kiln-dried lumber, plywood sheathing, and Exterior plywood siding with battens 12" o.c. Ralph Bekken, Briggs vice-president, says that since switching to plywood, the firm has licked problems caused by siding that shrinks and cracks. Plywood saves time and labor in prefabrication, and builders who buy Briggs houses find the panelized wall sections and prefabricated gable ends easy to work with. Briggs manufactured homes are distributed nationally, and the price range of houses when completed is from \$10,000 to about \$35,000.

Rough-sawn plywood siding gives extra sales appeal to houses of C. E. Klock & Son, Tigard, Ore. This new panel is Exterior plywood with the slightly rough texture of sawn lumber. Klock's customers like its warm, natural-wood look. Klock likes it because it cuts labor costs, has ample bracing strength, and assures him of absolutely no siding call-backs. On this house near Portland, the rustic texture of charcoal-stained rough-sawn plywood contrasts with brightly painted accent panels of medium density overlaid plywood. Klock uses the new plywood siding successfully on commercial buildings, too.



Use plywood siding-sheathing

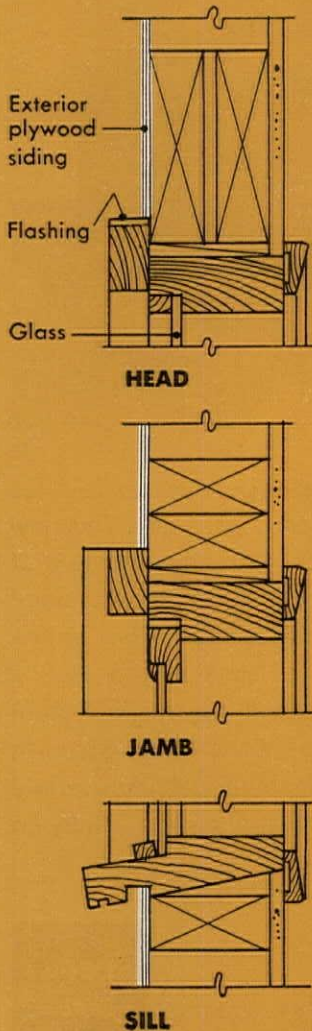
Sturd-i-wall system builds stronger walls for less money in less time

Plywood siding-sheathing cuts wall construction time by a third and materials costs nearly in half for Dutch Construction Co., Marysville, Mich. One thickness of Texture One-Eleven is simply nailed directly to studs. The wall is structurally strong and rigid, and has a look of style and distinction that attracts home buyers. Partner Harold Wills says the Sturd-i-wall system's speed was a big factor in helping him meet tight construction schedules in the 140-house development. On this model, T 1-11 is stained charcoal. Its texture and color contrast effectively with smooth white-painted

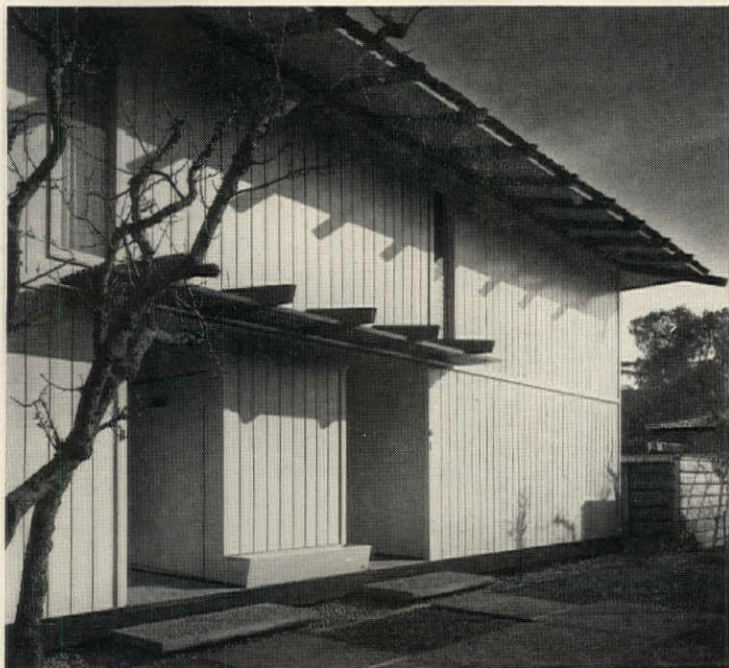
window panels of overlaid plywood. Soffits, also white, are an extension of stressed skin plywood roof panels. Stressed skin panels were also used for floors, and Wills says these labor-saving components added even more to the savings from Sturd-i-wall construction. All four models in the project use the plywood Sturd-i-wall system and standardized plywood components. Prices range from \$15,950 to \$20,500.

For additional information about combined plywood siding-sheathing, write the Douglas Fir Plywood Association, Tacoma 2, Washington.

TYPICAL STURD-I-WALL DETAIL



to save \$100 or more a house



◀ **These garden apartments** in Los Altos, California have plywood Sturd-i-wall construction and cost less than \$10 per square foot. Labor was cut to a bare minimum because plywood siding was applied directly to studs and no additional layer of sheathing was necessary. Another time-saver was the use of prefabricated wall framing sections, up to 8 by 16 feet in size. Siding is medium density overlaid plywood, which has a hard, smooth resin-fiber overlay fused to its surface. It takes less paint, holds paint longer, and gives an exceptionally smooth paint job. The builders, Trojan Construction Co. of Sunnyvale, used four-by-seven-foot panels of plywood, grooved eight inches o.c. to give a reverse board-and-batten effect.

In spite of their low cost, these are luxury apartments and look it. The architects, Kump Associates of Palo Alto, included two-story living rooms, fireplaces and private patios—extras which were possible because of the economies of plywood construction.



▲ **Lapped plywood siding** can also be used without sheathing, to get a strong, rigid wall at low cost. Plywood is split-proof and easy to apply: simply nail courses directly to studs with shingle wedges at joints. Insulation may be applied between studs. Another cost-cutter: overlaid plywood lapped siding saves painting time. It is manufactured with a fused resin-fiber overlay permanently bonded to the surface, and takes a superior paint job that lasts for years. On this attractive Colonial house, medium density overlaid plywood siding is pre-cut to 12" widths. Overlaid plywood for lapped siding is available in 8' and 10' lengths; 12", 16" and 24" widths; and either beveled or plain. Regular Exterior A-C plywood may also be ripped for lapped siding.

▼ **The simplest, lowest-cost** plywood Sturd-i-wall adaptation is used in this "Hawaiian" house in San Antonio. Builder E. H. Jaroszewski says this is 50% cheaper than a conventional wall. He uses $\frac{3}{4}$ " Exterior A-C plywood inside a standard 2x4 framing system; studs become an exterior design feature. Jaroszewski built this \$5950 model for San Antonio's Project SARAH, a large-scale demonstration of low-cost construction. The wall method is especially good for cabins, or where economy and speed are vital. Insulation and another layer of siding may be added later.

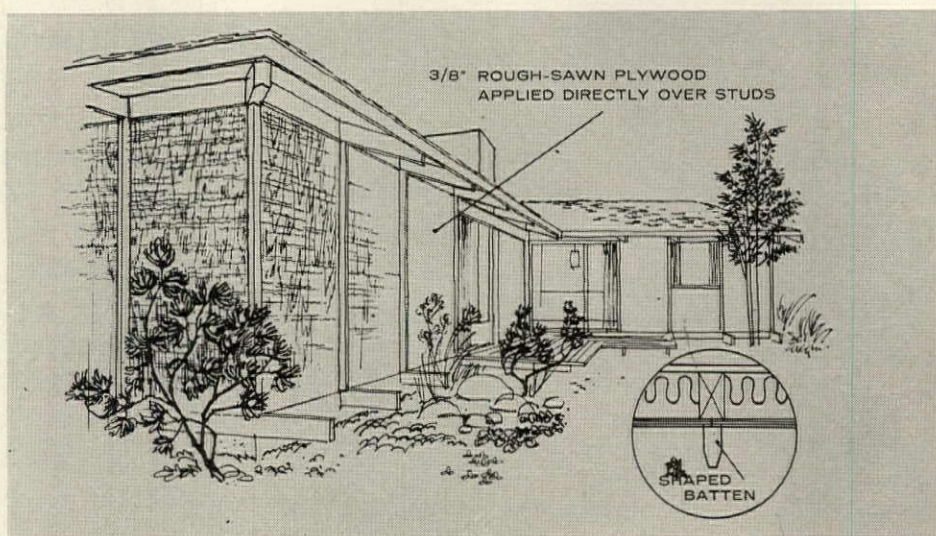


Always buy DFPA quality-trademarked plywood



Here are 7 new design ideas

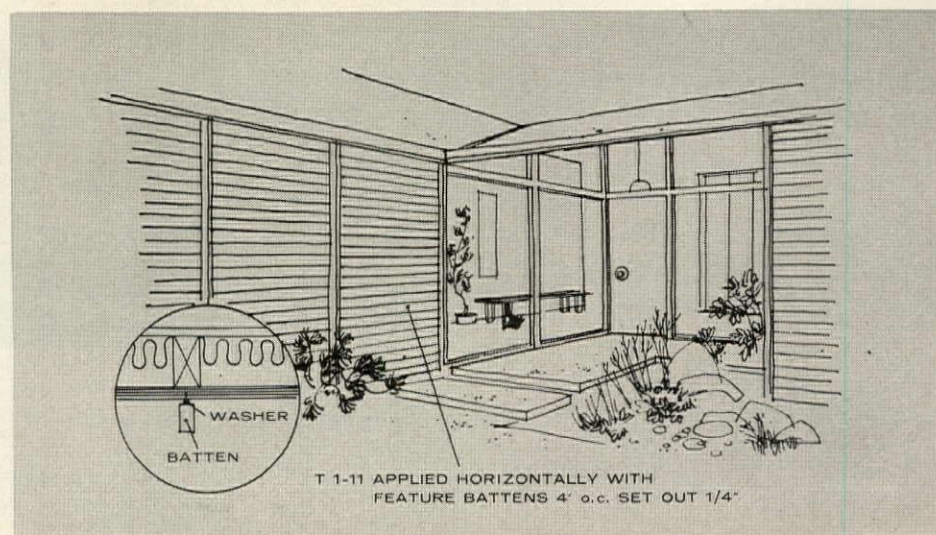
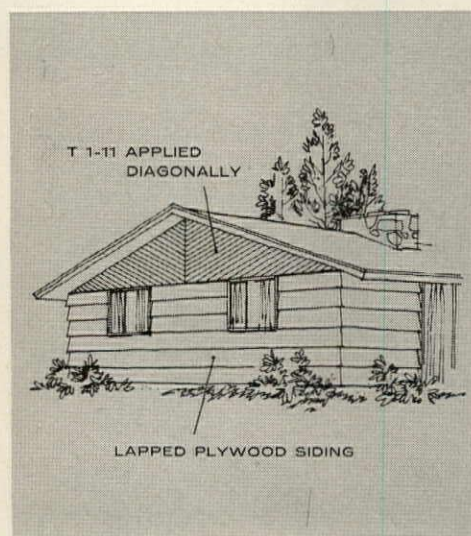
1 A new, rough-sawn plywood gives this house a Japanese look. Nail $\frac{3}{8}$ " plywood directly to studs 16" o.c. with feature battens at joints. A highly pigmented stain is recommended for this slightly rough-textured panel. Battens may be flat or on edge, plain or shaped. Any of a number of other textured plywood sidings could be used. **2** An unusual, attractive combination of patterns: lapped plywood siding, set off by a gable end of Texture One-Eleven plywood, with grooves running diagonally. **3** An economical way to build in the increasingly popular Oriental panelized style is to use Texture One-Eleven horizontally. This is much simpler and quicker than nailing up small pieces. Vertical feature battens, 4' o.c., may be applied as shown in detail to set them out from siding. Or 4' lengths of T 1-11 may be butted against projecting battens. Caulk all joints. To get this same general pattern on a larger scale, use horizontal lapped plywood siding, with vertical battens 4' or 8' o.c. **4** Same siding method (plywood and batten) as #1, in a crisp contemporary style. Use medium density overlaid plywood for the smoothest possible paint job; apply directly to studs. To make the most of this clean-lined modern siding, accent it with a high-style fascia board of Texture One-Eleven, grooved 4" o.c. **5** For the two-story house or garden apartment, use overlaid plywood panels with battens for first story; lapped plywood siding, applied vertically, for the slightly overhanging second story. Be sure to slant lapped siding against weather if possible. Write DFPA for application recommendations. **6** Distinctive effects can be obtained by combining two kinds of plywood siding: in this case, Texture One-Eleven for basic siding, smoothly painted overlaid plywood for gable ends and panels under windows. Vertical joints of plywood on gable end may be accented with battens, or simply butted. When combining sidings, it is important to organize them so they will complement rather than fight each other; for example, don't stop one material at a corner, but always "wrap" it around to avoid a chopped-off look. **7** This striking reverse board-and-batten style is simple: apply 14" or 16" - wide panels of medium density overlaid plywood over $\frac{3}{8}$ " Exterior plywood sheathing. Apply sheathing vertically. Accent the 2" gaps between siding panels by painting or staining exposed sheathing a darker color. You can get variations of this style with plywood panels manufactured in various textures and finishes, with grooves V-shaped or square, $\frac{1}{2}$ " to 2" wide. ■ See builder's guide to plywood sidings, next page, for further information on plywood sidings and application and finishing recommendations. Or write Douglas Fir Plywood Association, Tacoma 2, Washington.



1 Rough-sawn plywood and batten

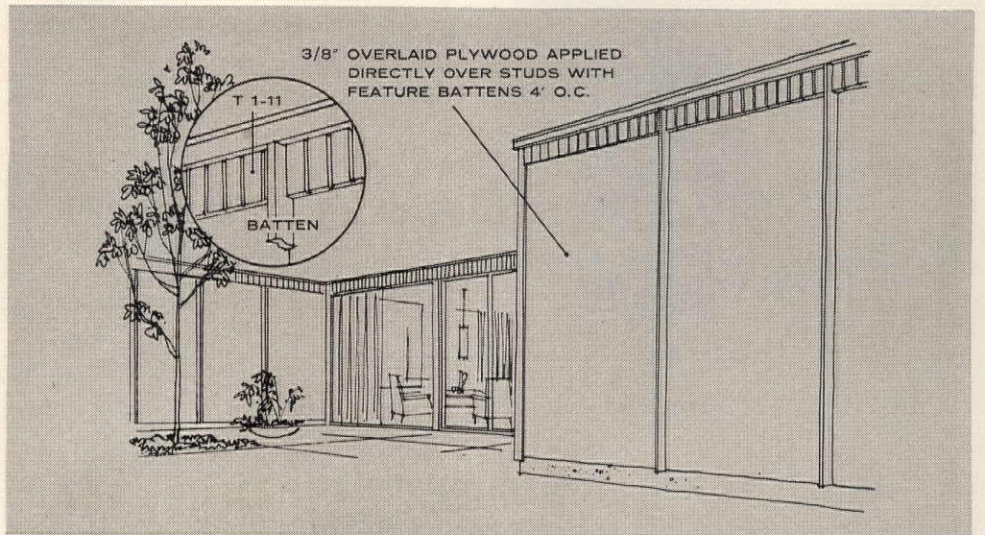
2 Texture One-Eleven gable ends and lapped plywood siding

3 Oriental panelized T 1-11 siding

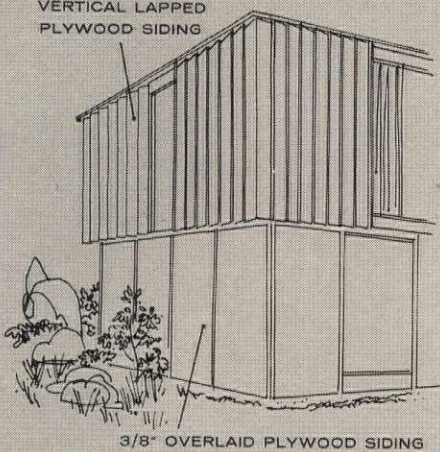


for versatile plywood siding

Contemporary-style overlaid plywood and batten **4**



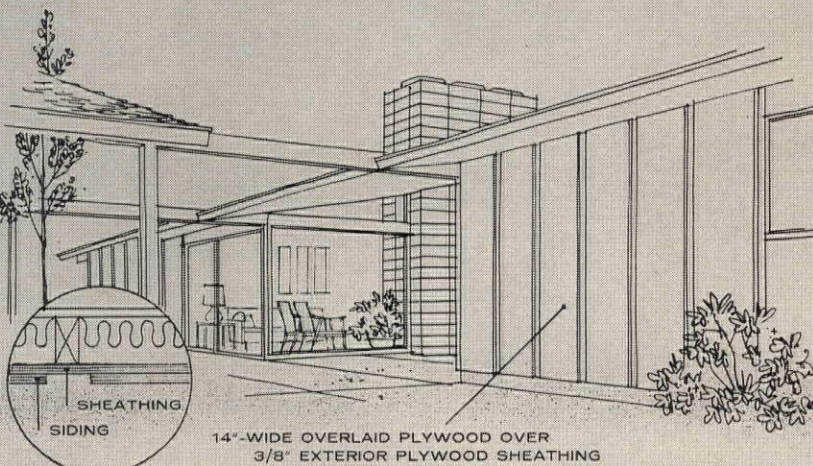
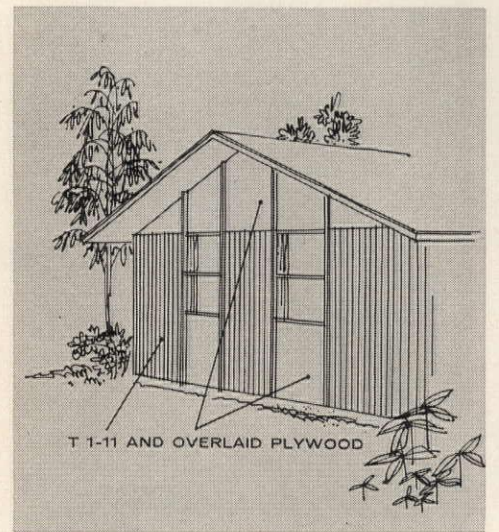
VERTICAL LAPPED PLYWOOD SIDING



5 Vertical lapped siding with overlaid plywood and batten

Overlaid plywood accent panels **6**

7 Reverse board and batten



Always buy DFPA
quality-trademarked plywood



Builder's guide to Exterior

DESCRIPTION / Plywood for siding or other outdoor use must be Exterior (waterproof) type. Be sure of dependable quality and 100% waterproof glue—always look for the edge stamp **EXT-DFPA**



TEXTURE ONE-ELEVEN®

Exterior plywood with deep vertical grooves (1/4" deep, 3/8" wide), 2" or 4" o.c. (Other groove spacing available on special order.) Long edges shiplapped for continuous groove pattern. Standard T 1-11 has an unsanded surface with small knotholes and other natural wood characteristics. T 1-11 with smooth surface (sanded or overlaid) also available on special order. T 1-11 comes in standard plywood sizes; 5/8" thick only.



MEDIUM DENSITY OVERLAID PLYWOOD



Premium quality panel with smooth resin-fiber overlay for finest paint finishes. Overlay is permanently fused to one or both sides of panel, completely blanks out grain. Comes in standard plywood sizes, thicknesses; also precut for lapped siding in 12", 16" and 24" widths, beveled or plain. Also available preprimed.

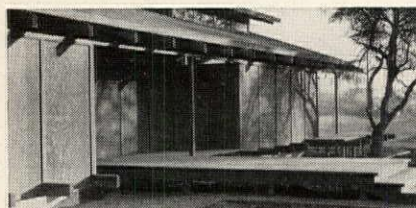


STRIATED PLYWOOD

Has closely spaced shallow grooves of varying widths running full length of panel. Striated pattern minimizes vertical joints. Comes in standard plywood sizes; 5/16" and 3/8" thick. Also available precut for lapped "striated shake" siding, 16" wide and 48" long.



ROUGH-SAWN PLYWOOD



Has a slightly rough surface, like that of sawn lumber. Grain pattern is partially obscured. Rough-sawn plywood is available in all standard plywood sizes; 3/8" thick only.



EXTERIOR A-C PLYWOOD

Smooth, natural plywood. A-face is top-quality standard veneer. A versatile, popular economy panel. Comes in standard plywood sizes and thicknesses.



*** NOTE** / In addition to the above, plywood sidings with other patterns and textures are available from individual manufacturers.

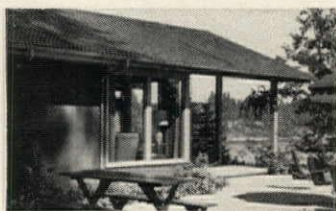
plywood sidings*

APPLICATION

Use for basic siding, accent paneling, exterior trim, etc. May be applied directly to studs without sheathing. Generally applied vertically, but may be installed horizontally for special effects, with vertical joints butted against inset battens, ship-lapped or covered with molding. Use highly pigmented shake or shingle stain.



May be used for board and batten, flat panel or lapped siding. Ideal for accent paneling under windows, etc. Use panels $\frac{3}{8}$ " thick for direct application to studs, $\frac{5}{16}$ " over sheathing. Smooth surface requires only primer plus finish coat of any good quality house paint. Special architectural enamels may also be used. Prime back and edges where possible.



Use for basic siding, board and batten, lapped siding, accent panels, gable ends, etc. For application directly to studs, use $\frac{3}{8}$ " thick; when applied over sheathing, use $\frac{5}{16}$ " thick. Finish with exterior stain.

Use like any plywood siding—panel and batten, flat panel, etc. Especially suitable for ranch-type and rustic styles because of natural wood texture. May be applied directly to studs without sheathing. Finish with a highly pigmented stain.

Suitable for any siding use: board and batten, flat panel, lapped siding, gable ends, accent panels, fences, etc. Use $\frac{3}{8}$ " thick for application without sheathing; $\frac{1}{4}$ " is amply strong with sheathing. Follow standard painting procedure for Exterior plywood: seal all edges, use a minimum of two coats of good quality exterior house paint—for even better results, three coats.

THE DFPA TRADEMARK IS YOUR ASSURANCE OF QUALITY PLYWOOD

TODAY, QUALITY OF CONSTRUCTION is more critical than ever before. New building systems make even greater demands on materials, and dependability of performance is absolutely essential. Today's home buyers are more quality conscious. That's why it's more important than ever before for you to specify and buy **only** DFPA grade trademarked fir plywood. It's the only plywood backed by an industry-wide quality control program, and a quarter century of experience in plywood testing and inspection. This program is supported by the overwhelming majority of the country's fir and western softwood plywood manufacturers, accounting for 85 per cent of industry production.

You can depend on plywood with the DFPA grade trademark because the DFPA quality control program checks every critical step in plywood manufacture. It includes factory inspection by trained quality supervisors—rigorous laboratory testing of production samples, and exposure to actual weather conditions—and in-use testing of new products and finishes. Quality control is backed by DFPA research into new structural systems, and information to help you build better with plywood at lower cost.

Your reputation depends on the quality of your construction. That's why it pays to specify **only** DFPA grade trademarked plywood.

DOUGLAS FIR PLYWOOD ASSOCIATION

TACOMA 2, WASHINGTON

—an industry-wide organization devoted to research, promotion and quality control



Only plywood bearing the DFPA grade trademark is made under the industry-wide DFPA quality control program. Always look for the letters "DFPA."

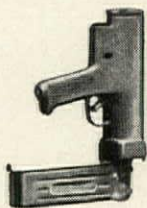


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This tool can nail off a roof up to six times faster than hand nailing, with a minimum of worker fatigue.



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Trade secrets of top salesmen

A panel of merchandising-minded builders and marketing experts reveal how they get the most out of their salesmen, advertising, and promotion

As a service to the industry, LIFE magazine has, during recent months, been studying the sales techniques of builders who have been successful despite the stickiness of the housing market. The study is based on the experience and advice of 25 prominent homebuilders coast to coast and eight of their marketing consultants—a group which LIFE calls its Homebuilding Marketing Council. The result, summarized below, is a timely report on marketing techniques.

What makes a good salesman?

Experience, of course, is the most important qualification. The best new-house salesmen got into selling at an early age, presumably because they liked it. The worst salesmen got into house selling later in life, presumably because they were not successful at other jobs. Among the salesmen of Council members, the age of 30 seems to be the dividing line. Everyone of the best salesmen became a salesman in his 20s or very early 30s, while over two-thirds of salesmen rated "the worst" got into selling after age 35.

During early middle age salesmen are in their prime—80% of those rated best are between 28 and 43. The worst are either too young (10% are under 26) or too old (90% are over 40). No "worst" salesmen are in the 27 to 39 group. But, warns the Council, builders should not automatically refuse to hire men over 40. The top salesmen of one of the Council members is 55, but he has 25 years of sales experience. If a man is over 40 and did not get into selling by 31, he is probably a poor risk.

Following is the Council's appraisal of the importance of other characteristics of salesmen:

Speech: A clear, well-modulated voice is best—strong but not too loud or too fast. The worst kind of speech is a monotone, or a slow, soft drawl.

Construction background: Surprisingly, this is not considered very important. Of the men rated as top salesmen, 80% have none. The 20% who do also have considerable sales experience. Of low-rated salesmen, 30% have construction background,

usually combined with a little sales experience. Construction background helps if a salesman also understands people, but it hurts if he is too technical.

Work habits: The best salesmen spend an average of 15% more time on the job than the poor salesmen, and they spend more time on self-improvement. However, study can be overdone, warns the Council. Beware of the "all-theory, no-practical-ability" type.

Education: The best salesmen are slightly better educated, on the average, but not enough to be significant.

Sex: Among the best salespeople, 10% are women; among the worst, 5% are women. A good woman can outsell a good man, but a good saleswoman is rare.

Appearance: It is of little importance.

How much is a good salesman worth?

Builder members of the Council pay their salesmen in different ways: One-third pay straight commission, one-third pay a draw against commission, and one-third pay salary plus bonus or commission. The highest paid men are on straight commission—three of the top men earn over \$25,000 in good years. Median pay of the "best salesmen" on a straight commission basis in a good year is \$17,500.

Second-highest paid are salesmen who had a draw against commission. They earn a top of \$18,000. The median pay of the best salesmen in this category is \$15,500 in a good year.

Lowest-paid men are in the salary-plus-commission group. The best performers in this group are paid a top of \$12,000 and a median of \$9,750 in a good year.

Highest-paid salesmen often make more than their sales managers. At the other end of the scale, the low man in a sales force usually receives \$5,000 or \$6,000 a year; some make \$7,500, and one makes \$12,000.

Of the 22 submitted, the compensation plan judged best from the builder's point of view pays salesmen \$600 per month plus \$25 per house. Beginners start at \$400 or \$500 and get merit raises. Subdivision sales managers get \$750 per month plus \$25 per house. All per-house bonuses are accumu-

lated in a "kitty" and distributed at the end of the year based on personal performance. This method, which pays salesmen from \$5,000 to \$12,000, is said to attract high quality men and to work successfully if careful selection and control is practiced—but non-producers must be weeded out early.

How to train new salesmen?

"Have an organized method for breaking in new salesmen," the Council recommends. The favorite combination includes a few days to several weeks of formal orientation or study plus on-the-job training of 30 to 60 days, during which a new man is assigned to experienced salesmen and rotated among operating divisions of the company.

A typical composite program, in which a new salesman spends one or two days a week in training and the balance of the week selling is as follows:

First two weeks: Orientation and product education in the field—one day with the subdivision manager, one to four days with the production foreman and superintendent, one day studying literature, community facilities and selling points, one day on paper work and prices.

Next three weeks: Sales presentation, follow-up methods, etc.

Sixth week: Shopping competitors' houses and writing reports on their houses.

Seventh and eighth weeks: Quizzes and review with emphasis on weak spots revealed by quizzes.

What are sales managers paid?

Two-thirds of the Council's builders pay their sales managers a salary plus a commission or bonus, or a draw against commission. The rest pay a straight commission, except one who pays a \$12,000 salary.

Commissions range from \$25 to \$90 a house or from 0.25% to 0.30% of gross volume, depending on the size of firm.

Base salaries range from \$6,000 to \$13,000 with a median of \$11,000. Bonuses vary widely—from a \$2,500 cash payment to 0.1% of gross sales to 1% of profits to a car and expenses.

Fringe benefits also vary. One half of the Council builders have hospital-medical

continued on p 57

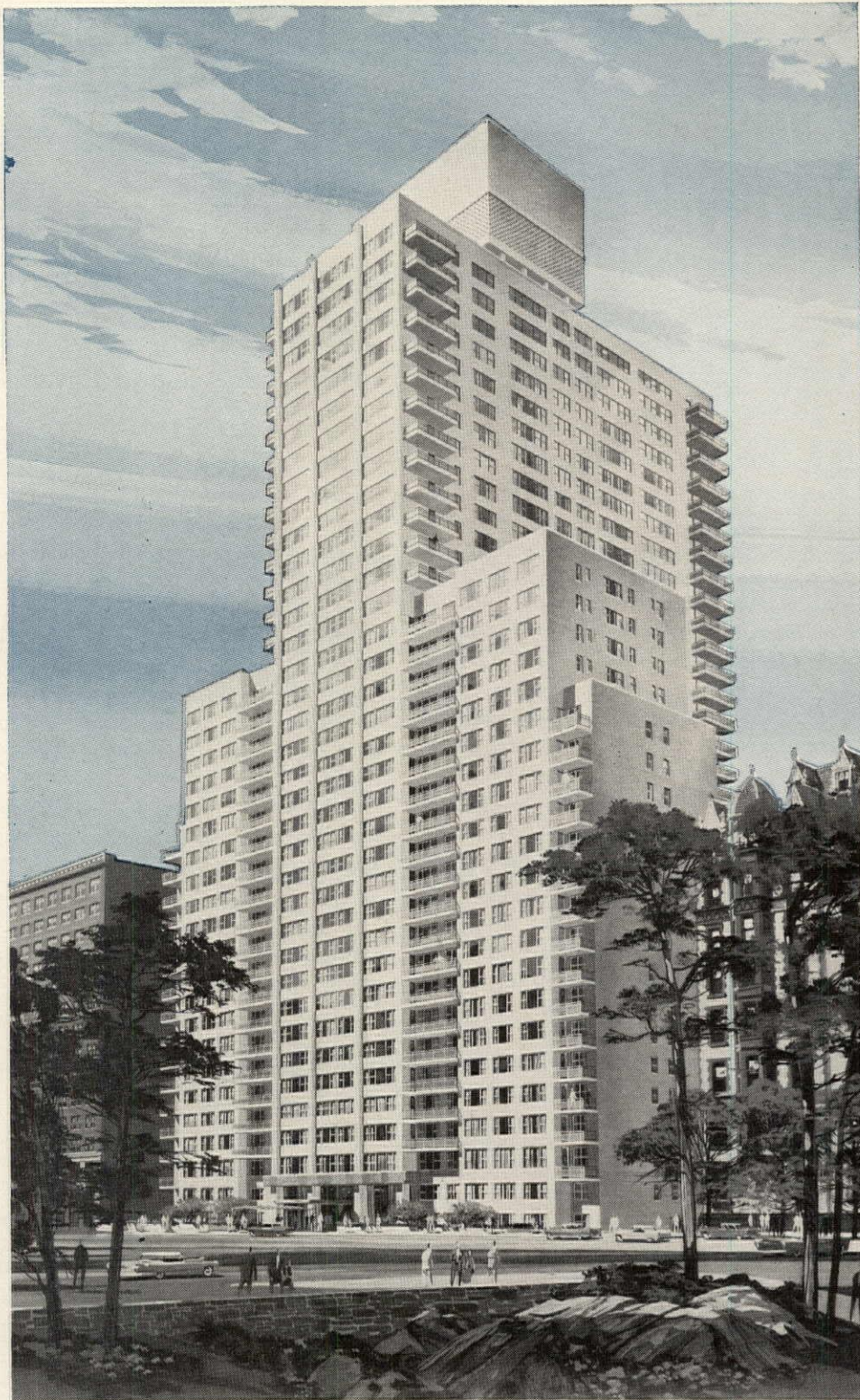
First National Realty Revamps Manhattan's Skyline

9 New Apartment Buildings Win the Women's Vote with **KELVINATOR** Appliances

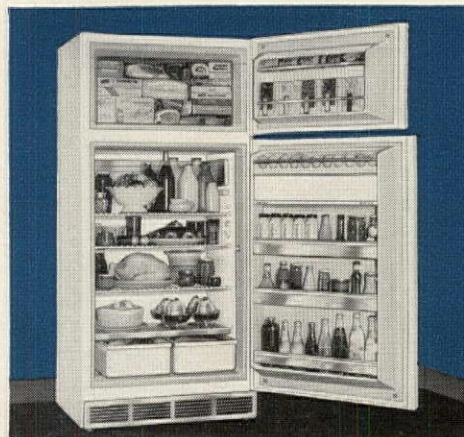
First National Realty and Construction Corporation, a publicly held firm (ASE), is currently engaged in a construction program valued at over \$50,000,000. Their many high-rise apartment buildings, each built in accordance with the company's proud reputation for quality and design, have helped to make the First National name synonymous with luxurious, modern living.

Fast becoming one of New York's most talked-about organizations, the firm's ambitious schedule calls for the creation of nearly 1,500 additional apartments in New York City alone by the end of 1964, exclusive of major residential developments in other areas of the nation.

For the ladies, First National features Kelvinator appliances, co-ordinated with beautifully designed "dream kitchens" . . . knowing well the merchandising values derived from these work-saving, low-maintenance appliances. It's no secret that the Kelvinator name stands for superb quality, convenience and trouble-free service with women everywhere.



MAYFAIR TOWERS . . . 36 STORIES OF SUMPTUOUS LIVING—Mayfair Towers will be one of the city's tallest residential buildings and its location (15 W. 72 Street) will afford magnificent views of Central Park. Included in Mayfair Towers' quality equipment are Kelvinator dishwashers and refrigerators.



BEAUTIFUL KELVINATOR REFRIGERATORS give homemakers a large 102-lb. separate freezer, easy-to-use door shelves, giant capacity of 13.6 cubic feet and all the fine features every woman wants.



TENANTS LOVE the roll-out racks that make Kelvinator dishwashers a cinch to load and unload. And for sparkling dishes, Kelvinator outwashes other makes, cascading more water across the dishes!

Kelvinator

Division of American Motors Corporation, Detroit 32, Michigan

KELVINATOR  RAMBLER

plans; one-third reimburse a sales manager for the cost of attending approved training courses; one-third offer prizes, bonuses, or free vacations. A few provide profit sharing, and one makes home mortgage payments.

The salaries of six sales managers handling a volume of \$7.5 million or more have ranged from \$13,500 to \$65,000 in their best year and from \$10,000 to \$35,000 in their worst year. In the \$4 million to \$7.5 million volume bracket, the ranges for six other sales managers have been from \$9,000 to \$25,000 and \$7,000 to \$15,000, respectively. And for five sales managers in the \$1 million to \$4 million bracket, \$15,000 to \$23,000 and \$7,800 to \$12,000, respectively.

How to encourage sales?

Successful builders today put great emphasis on devising methods to increase the efficiency of their salesmen. Their aim is not to lose a single real prospect. Here is the advice of Council members concerning sales stimulation methods:

Plan sales meetings carefully. Some builders have two or three meetings a week; others, once a week; some, one every two weeks. All are carefully planned meetings. Most popular time is from 1½ to two hours beginning at eight or nine Friday morning, "to instill fight for the weekend." Almost as popular is a Monday or Tuesday morning meeting "to review weekend work, bring in deposits, plan advertising."

A typical program:

Forty minutes of "flow of information," divided about equally between salesmen passing market information and sales and ad results to management and management passing policy, pricing, and product information to salesmen.

Thirty minutes of sales techniques, lectures, discussion, and role-playing (acting-out sales situations).

Thirty minutes on specific deals, financing, credit, closings, completions, trades.

Twenty minutes for breakfast or coffee—usually in addition to meeting time.

Use outside sources at sales meetings. The ten most often mentioned sources sales managers tap to supplement their own sales training devices are listed below in order of mention:

1. Manufacturers. Many provide personnel to demonstrate products and discuss their advantages. Some also supply training films and literature.

2. Local financial institutions. Representatives are often made available to discuss all aspects of home-financing credit qualifications, taxes, reasons for closing costs, pros and cons of different kinds of

financing, loan processing techniques, FHA and VA procedures, etc.

3. *Salesman's Handbook* by Jim Mills for NAHB. This is recommended for basic training, not advanced training.

4. Builder's own pitch book. Sometimes called the salesman's manual or operating manual, it is tailored to the builder's own operating procedure.

5. Owens-Corning Fiberglas Co. It offers a sales training course, prepared by Stanley Edge—free to builders.

6. HOUSE & HOME. According to the Council report, it is "considered not only the top builder magazine, but also an excellent sales training tool. Required reading for many sales forces."

7. Sales records or tapes. Sources include NAHB's 26 week "AccSELLerator" course by Jim Mills (\$300); and the course conducted by Dartnell Corp.

8. Local utility companies. They often provide product information and training courses.

9. NAHB Sales Managers Club reports.

10. NAHB *Journal*. It publishes many articles for subdivision salesmen.

Experiment with different kinds of prospect follow-ups. One third of the top builders favor follow-up letters to prospects to bring in sales. A few prefer phone calls.

About two thirds of the sales staffs make personal visits at the prospect's present home, and all who have tried this technique agree it works well in a price range of \$13,000 to \$40,000. Some feel it works best in higher price ranges. Chief problem is to get salesmen to make home calls—"It works," says one builder, "but it's a hard way of selling." The main advantage of home visits is that they permit a presentation to every member of the prospect's family. This is particularly important where a prospect is hesitant about moving. He may not be willing to go to the model house, but he often will listen for several hours if a salesman calls.

Use contests to motivate salesmen: Sales contests are reported to stimulate sales in eight out of ten cases. Half the builders on the Council have monthly contests. Typical is a "salesman-of-the-month" continuing contest, with the top man each month getting \$100, a new suit, or some other prize. The value of the prize is less important than the honor or recognition that goes with it. A \$25 prize and prominent posting of the winner's name and frequent mention of him in sales meetings may bring better results than a \$100 prize not sufficiently publicized.

Several builders have one- to two-month contests once or twice a year. (A three-month contest is usually less successful.) Extra points are given for sales in a builder's toughest

subdivisions or for moving hard-to-sell houses. Group or team contests are used by some builders, who offer the winning team a trip to a nearby resort for two or three days. "Don't neglect the wives," advises the Council. "Always mail contest standings to salesmen's homes and include prizes for wives in some contests: an Easter hat, dinner for two at a good restaurant."

How to get the most from brochures?

In a highly competitive market, when prospects shop every builder in town, the subdivision brochure takes on great importance. Says one Council member: "The brochure is a more valuable sales aid than almost any other. It serves as our most effective salesman when prospects return to their homes." Council members suggest these ways to improve brochures:

Make the brochure larger. Twelve members of the council recommend that a size too large to be easily folded is an asset, and 16 agree that pocket-size brochures are too small. (Four builders, however, do not like big, oversize brochures, and three maintain that there are no general rules on size).

Says one builder: "We feel that magazine-size brochures with a front and back cover in full color are extremely important. We even print a 50¢ price tag on the cover, hoping the customer will feel he's getting something of value."

Don't omit any basic elements. These are the five subjects which Council members include in their brochures (and the number of members voting for each): renderings or photos and floor plans (23), area map (19), evidence of builder's reputation (18), brand names (17), testimonials (14).

Drawings or photos of houses are the major item because they serve as a specific reminder to the prospect after he has gone home. The Council reports that the floor plan stimulates thought "on how one's family and furnishing will fit into the house. Floor plans should be realistic and dimensioned to give a ring of authenticity. Plans are considered more important than the renderings or photos of houses."

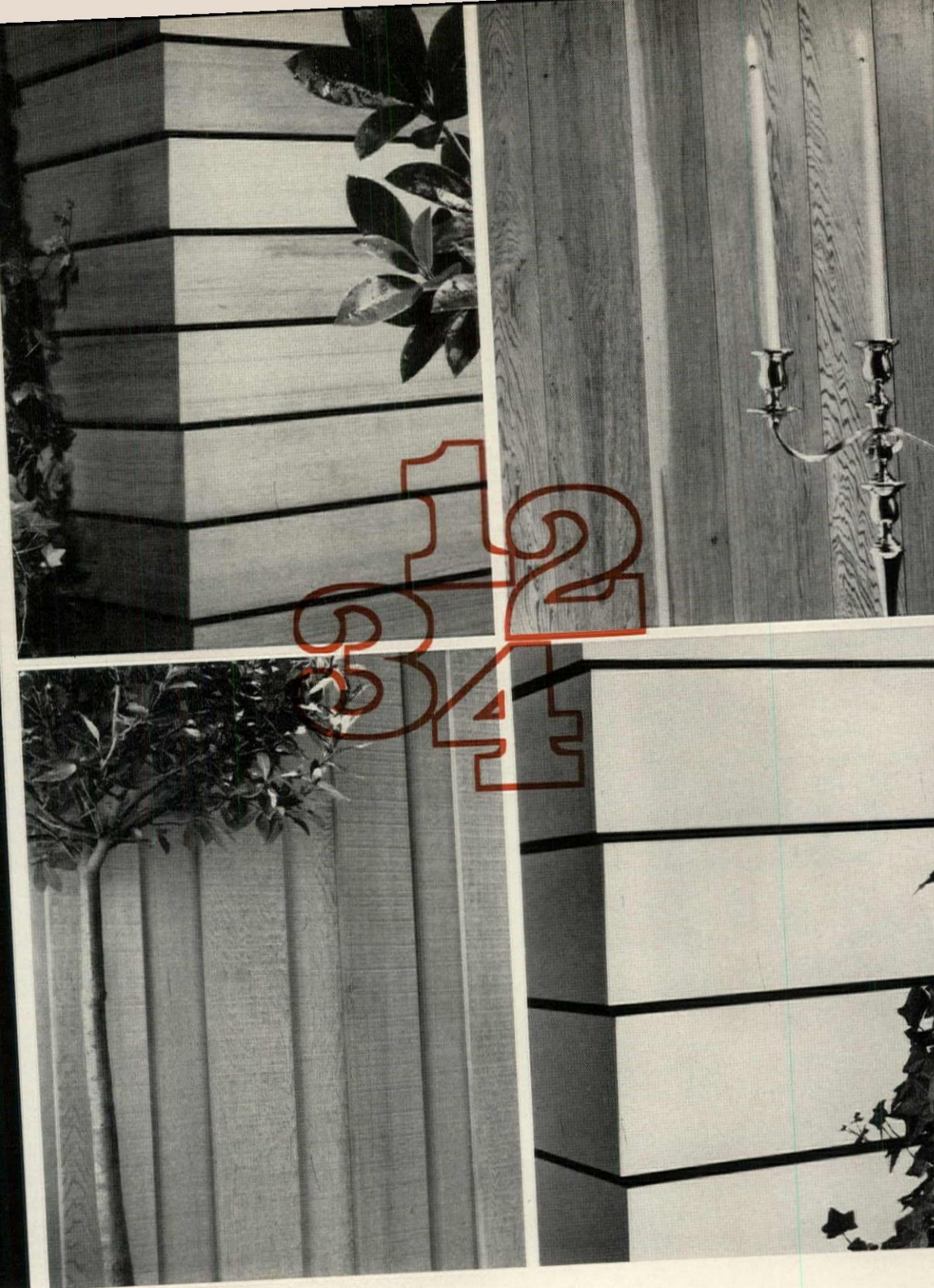
Area maps should point out the convenience of shopping, schools, major roads, churches, etc., but the actual location of the subdivision is the most important item to be emphasized. The location of all the community facilities is next in importance.

To enhance an organization's reputation, the Council suggests the builder's name be treated as a brand name in the community, using it to build confidence and trust. How much a builder can emphasize his reputation depends on how long he has been working in an area. In this regard awards and other evidence of national recognition are

continued on p 59



**NOW FROM
1 SOURCE
FOUR
FACTORY
FINISHED
REDWOOD
PRODUCTS**



Here is the redwood industry's first complete line of prefinished Redwood available from a single source. One source, one order, one shipment. Noyo Factory Finished Redwood brings new money saving efficiency to both dealer and builder. Moreover, all four applications have been time proven. All four are manufactured with strict quality controls to assure consistency and reliability.

Noyo Factory Finished Redwood Products are carefully wrapped or cartoned at the mill to protect against dirt, moisture, and damage.

1. NOYO TREATED

The first water repellent treatment for Redwood, as introduced by Union Lumber Company. Retains the natural appearance of fine K. D. Noyo siding. Factory applied Woodlife water-repellent *penetrates* all surfaces. Protects against mildew and minimizes dimensional changes. Team up with paint and coverage is smoother and faster. Paint lasts longer, too. Automatic back prime. Approved by California Redwood Association as a water repellent.

2. NOYO SATINIZED

Manufactured only by Union Lumber Company, patent pending. Makes an elegant, completely ready-to-install Redwood wall treatment. Has the bleached tone of naturally weathered Redwood plus a protecting tough satin-like topcoat of Hi-Solids Lacquer (equivalent to 3 spray coats on the job). Also available in clear finish. Wipes clean easily, resists spotting and staining. Economical factory application saves on time, money, and costly in-place finishing.

3. NOYO STAIN PRIME

The perfect finishing touch for Santa Rosa Siding (shown above) or other saw textured and surfaced sidings. Combines a penetrating water repellent with attractive stain tones. Field coat application easy with nationally available P.A.R. (from the makers of famous Woodlife). Automatic back prime. Extra mildewicide added. Ready to go up... in the two popular colors, Redwood and Driftwood Gray.

4. NOYO PAINT PRIME

Reduces total on-site painting costs as much as 40%! Generous paint prime applied at the factory provides about half the total paint thickness suggested by FHA. Superior alkyd, resin-type Pittsburgh Plate Glass primer. Compatible with all types of quality exterior paints. Uniform, smooth, natural colored surface. No lap or brush marks. Paint back primed automatically. Formula controls mildew and mold stain. Meets CRA finish specifications.

For information contact your Union Lumber Company source, or write us today.

UNION LUMBER COMPANY



Redwood Tree Farmers and Manufacturers
620 Market Street • San Francisco 4

Sales Offices: Chicago, Los Angeles, New York, San Francisco
Mills: Fort Bragg, Leggett and Willits, California

Member: California Redwood Association



highly stressed by the Council. However, the consensus is that mention of reputation in a brochure is not as effective as making this the subject of a model-house display.

Product brand names should be featured in brochures to build confidence and provide product information, because on heavy weekends it is impossible for salesmen to discuss them with all prospects.

Keep brochures flexible. This permits new models to be added or old models to be dropped and may be done by use of insert sheets and a pocket flap in the brochure. By having each model on one sheet, changes in price or features can be made inexpensively.

Don't economize on brochures for lower-priced houses: While over half the Council members report they spend more money on brochures for higher-priced houses than for lower-priced houses, several builders warn against this practice. Says one: "The brochure advertising our \$10,000 homes is more expensive than the one for our \$35,000 homes, because we feel a harder selling job is required on the cheaper houses."

Mail brochures to hot-prospect lists: Most successful sales managers are ingenious in finding good lists of prospects to which brochures are mailed. Lists mentioned include renters living in large suburban apartment houses, owners in areas where a builder has taken trade-in houses, previous buyers, occupants of tracts built five to ten years ago where, because of family growth, larger homes are needed. Some builders buy from utility companies mailing lists of occupants of trailer courts and apartments.

"Because 41% of our buyers have spent less than one year in town, we mail some 400 pieces a month to a list obtained from the Chamber of Commerce of persons interested in moving to our town," reports another builder.

Other builders mail to the personnel of large plants, to lists of country club members, to names supplied by prospects and past buyers, and to people previously rejected or who cancelled. One builder not only mails brochures but distributes to the

owners of two-bedroom houses a newspaper-like tabloid featuring three- and four bedroom houses.

How much to spend on advertising?

Most of LIFE's Council members set their advertising budgets at 1% or 2% of the dollar volume of houses they expect to sell in a six- to 12-month period. Some advertising budgets are fixed on a per-house basis, but such a budget is always subject to change. Sales are watched week by week, and although adjustment might be made accordingly, the amount of dollar change is usually negligible (as little as 1/10 of 1%). And, of course, initial promotion and advertising plans often call for an added push at the beginning.

A team, not just the builder, makes the advertising decisions. The builder gets ideas as to form, content, direction, and placement of advertising from his advertising agency, his sales manager, marketing director, and from his own advertising manager, if he is a large builder. This team also makes sales projections, decides on house plans, financing, and all types of promotional activities.

In most cases the advertising budget includes the cost of renderings, and in a few instances, costs of landscaping and model-house furnishings. Most furnishing is done as a joint promotion with a retail store and is considered incidental to the cost of presenting model houses.

Here is the Council's experience with advertising expenditures in relation to sales results:

Medium	% of budget	% of sales
Newspapers	50%	60%
Billboards	16%	20%
Radio	9%	6%
Television	3%	5%
Merchandising aids, etc.	22%	9%

Most builders evaluate the effectiveness of their advertising and promotion on a weekly basis. Trying to evaluate it on a daily basis is not practical and a monthly basis permits mistakes to run uncorrected for too long a time.

How to sell in a declining market

No pattern of answers came from Council members on this question. However, some of their individual comments are helpful:

"Learn what is causing the decline, instead of going off helter-skelter, scattering extra effort and money on unfruitful ground. Put greater emphasis on sales training, sales presentation, follow-up of prospects, calling on prospects 'cold,' and use of a new model house."

The addition of new models was mentioned by a number of builders, several of whom were adding houses at lower prices. Others raised prices on new models and put in more quality products. Several added carpeting, more appliances, fencing, landscaping, etc. without adding to the price—"more value at the expense of profit." Some added new models but spaced their introduction over several months.

"We are merchandising more than ever," says one builder. "We've air conditioned our homes, have our decorating done by well known decorators, have more quality features, and have a trade-in plan." (New trade-in plans were mentioned by several builders.) Reports another builder: "We're diversifying our price, locations, and design to cover our market better." Another has added a private swim club, a park and recreation area.

Increased advertising is a standard practice. "Heavier advertising, harder selling, better values, less profit," is one report. "Increased newspaper advertising and more direct mail campaigns" is another. "We stress the word *now* in our advertising," says one builder. "Our opening day ads announced an introductory price of \$500 less during the first five days."

Gimmicks, the Council warns, won't work. "The use of gimmicks, such as a threat of price raises, use of special prizes, or giveaways which in reality are merely price conversions, will not pay off in a slow market."

Reprints of this report may be secured from LIFE's Building Products Merchandising Manager, Room 3111, Time & Life Building, New York 20.

LIFE's Homebuilding Marketing Council

BUILDERS

Larry Goldrich
London Bridge, Va.
Matt M. Jetton
Tampa.
Paul M. Lazeau
Jacksonville.
Tom McGovern
San Antonio.
Ray Murphy
Cincinnati.
Richard C. Price
Sacramento.
Samuel Primack
Denver.

Richard S. Prows
Bountiful, Utah.
Harry J. Quinn
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Lawson Ridgeway
Dallas.
Ted Seldin
Omaha.
Joseph F. Slavik
Oak Park, Mich.
Ronald Gordon Smith
Flint, Mich.
Robert M. Spillane
San Marcos, Calif.

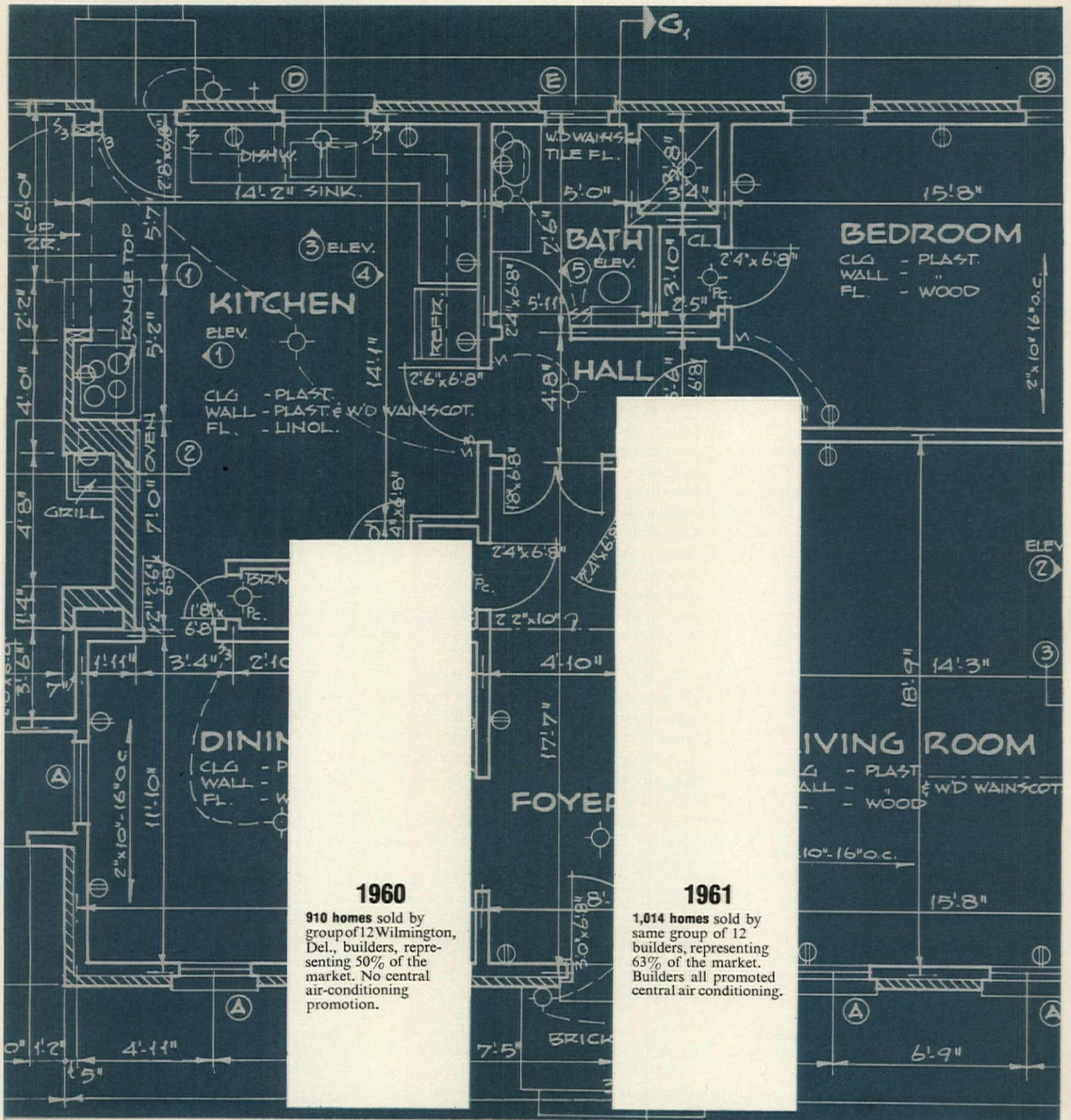
Sam Trivas
Baltimore.
Lawrence Weinberg
Beverly Hills, Calif.
Dick Willard
Bellevue, Wash.
Charles C. Wynn
San Leandro, Calif.
Frank J. Zuzak
Dallas.

Dick Curran
Phoenix.
Jack Ehrig
Seattle.
Sanford R. Goodkin
Sherman Oaks, Calif.
Bob Jenkins
Indianapolis.
Charles Parr
Beverly Hills, Calif.
Earl Schloss
Baltimore.
Edward Schaeffer
Miami.

MARKETING SPECIALISTS

Don Clark
Houston.

(Kelly Snow, Phoenix, analyzed material and prepared summaries for the council.)



1960

910 homes sold by group of 12 Wilmington, Del., builders, representing 50% of the market. No central air-conditioning promotion.

1961

1,014 homes sold by same group of 12 builders, representing 63% of the market. Builders all promoted central air conditioning.

Central cooling ups home sales in Wilmington, Del.

MAKE SURE IT'S IN YOUR PLANS FOR '63! It's now a proven fact that homes with central air conditioning *sell faster* than ones without it. In the summer of '61, 12 Wilmington, Delaware, builders participated in an experiment sponsored by the Air-Conditioning and Refrigeration Institute. These builders all offered centrally cooled houses, on a non-option basis. They used central cooling as a major point in their promotions. At the end of the selling season, participating builders had sold 13% more houses than the previous year, and increased their share of the market at the same time. This they did in the face of a decline in the market (5%) for the area as a whole—just by offering this

added value in their homes, which their competitors didn't! ■ It makes sense! People *want* the comfortable, controlled environment provided by central residential air conditioning. Housework goes easier, children eat and sleep better, and the continuously filtered air cuts pollen and smog and reduces allergies. ■ So be sure to offer central air conditioning in your plans for '63—you'll sell more houses, faster! And we have much technical and marketing information to help you get started. Write Du Pont, "Freon" Products Division, N-2420HH, Wilmington 98, Delaware.

Freon[®]
refrigerants



Better Things for Better Living... through Chemistry

Award-winning home defeats Southwest's glare and winds with modern concrete



The best ideas are more exciting in concrete

Regional design award winner, 1961 Concrete Industries Horizon Homes Program. Builder: Tadlock Homes, Inc.

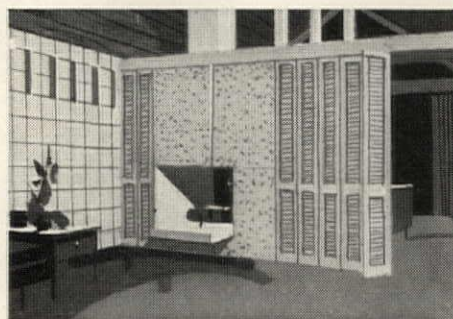
In this snug desert home in Odessa, Texas, architect and builder have demonstrated the ability of concrete to fit the needs of design and locale. Patterned concrete masonry walls of the house itself are extended to enfold outdoor living areas. Protection is achieved with high decorative interest.

Used alone or together with other materials, concrete offers builders distinctive design and practicality that means faster sales and a reputation for originality. Readily formed, textured, colored, patterned to structural and decorative ideas, concrete is infinitely versatile . . . truly, the material of modern living. *Plan to enter the 1962 Concrete Industries Horizon Homes Program.*



PORTLAND CEMENT ASSOCIATION

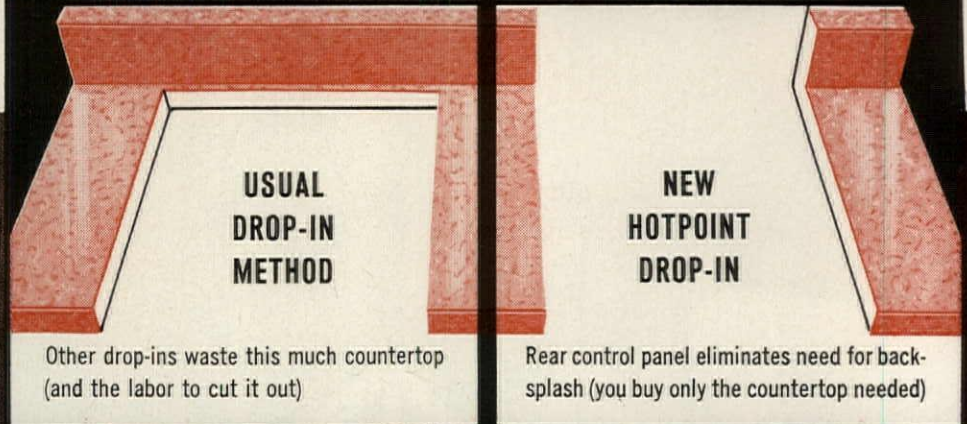
A national organization to improve and extend the uses of concrete



A sales feature is the dramatic fireplace of exposed aggregate concrete. Inside and out, distinctive wall patterns are achieved with standard masonry units.

New Hotpoint 24" drop-in

HERE'S HOW YOU SAVE ON COUNTERTOPS:



New Hotpoint Town and Country Range
Perfect for apartments • Ideal for homes

cuts your costs an extra \$15

Rear control panel eliminates 24" of counter-top backsplash...saves 4 sq. ft. of material

Another first from Hotpoint—a truly modern built-in range that also offers important installation advantages of free-standing models. The built-in rear control panel serves as a backsplash, so there's no buying 4 extra square feet of countertop (at \$3.75 a foot) and no extra charges for cutting it out.

You simply slide the new Hotpoint Town and Country range in place between the ends of the countertops on either side, then make a few fast adjustments for tight fit. And what a fit:

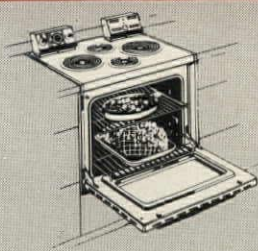
Adjustable Control Panel—the beautiful, full width control panel is adjustable to match countertops that vary in depth from 22" to 25¼". It can be lined up with any countertop backsplash. Both the side filler strips for the oven and the caps on either end of the control panel are spring loaded and mounted at the factory, assuring a perfect fit

with just a quick and easy adjustment.

This new range is only 24" wide—just right for apartments or homes where space is at a premium. And it's loaded with important features. There are four surface units, and a full-size oven that holds a 30-lb. turkey. Removable oven door makes cleaning easy. All switches are located on the control panel, away from food splatters. Top and front of control panel are brushed chrome. Door is available in seven finishes—change color scheme by changing doors.

The new Hotpoint Town and Country range can save at least \$15.00 on every installation. And it gives the smart built-in appearance that makes a kitchen look expensive and impressive. Get full specifications and prices from your Hotpoint distributor today!

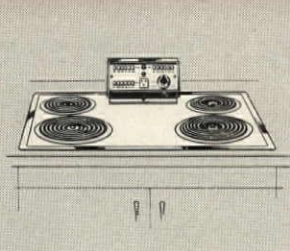
THE INDUSTRY'S MOST COMPLETE LINE OF BUILDER APPLIANCES



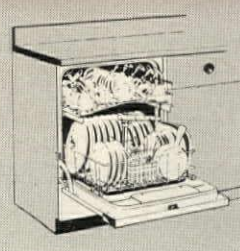
6 DROP-IN RANGE MODELS
in 24" and 30" widths.



9 BUILT-IN OVEN MODELS
in 30" and 24" widths.



6 SURFACE SECTION MODELS
with remote or integral controls.



3 DISHWASHER MODELS
all 24" wide, front loading.



New low-cost DISPOSALL®
you can add to economy homes.

Hotpoint

A Division of General Electric Company Chicago 44, Illinois



ELECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • DISHWASHERS • DISPOSALLS®
CUSTOMLINE® BUILT-INS • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS • ELECTRIC BASEBOARD HEATING



the trend is up...



...in aluminum siding

Home builders all over the nation are switching to aluminum siding. The reason: it works better, looks better, goes up faster, pleases home buyers because of its low maintenance. *New* Kaiser Aluminum House Siding will help you profit from this trend. Available in clapboard, V-rustic and board-and-batten, in white and popular colors. See what it can do for your sales. Write: Kaiser Aluminum, Room 665, Kaiser Center, Oakland 12, California.

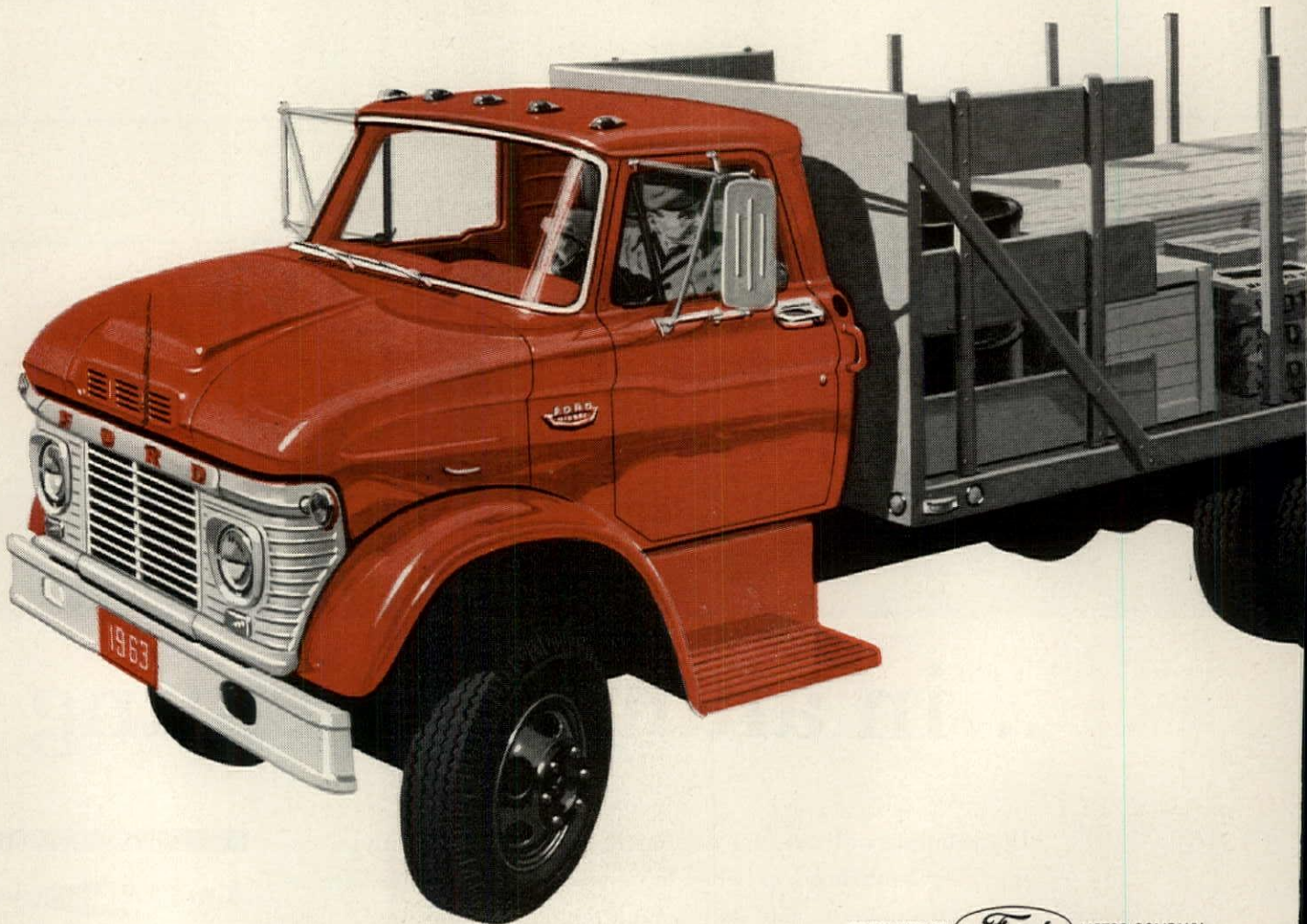
KAISER  **ALUMINUM**
HOUSE SIDING

Kaiser Aluminum presents THE LLOYD BRIDGES SHOW weekly on CBS-TV.

LOOK WHAT'S NEW IN '63 FORD TRUCKS!

**NEW 89" BBC LINE
FOR LONGER BODIES,
BETTER MANEUVERABILITY!**

Only 89 inches from bumper to back of cab, Ford's new N-Series short-BBC conventionals with wide-track front axles and narrow fender width provide superior maneuverability, and accommodate longer bodies within the short overall length needed for city delivery work. Three-point cab mounts and independent mounting of cab, sheet metal, and fenders give longer life, easy service accessibility.



PRODUCTS OF  MOTOR COMPANY

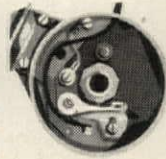
New models! New engines! New reliability features throughout the most complete line ever offered by FORD

NEW! Ford conventionals with V-6 Diesel power!

For the first time you can get rugged Ford conventional trucks with low-cost Diesel power! Ford "F" and "T" Series trucks with up to 65,000-lb. GCW's now offer a new compact Cummins V-6 Diesel. This 200-hp Cummins is up to 1,000 pounds lighter than other Diesels, can add 50,000 ton-miles a year to a highway tractor's earning ability. Ford gas engines up to 534 cubic inches are also available!

NEW! Transistorized ignition—ends 3 out of 4 ignition tune-ups!

New electronic breakthrough, Perma-Tuned ignition! Transistors relieve points of heavy current, keep plug voltage high at all speeds. Points and plugs last longer; high speed performance is better; no distributor condenser to fail. Available on all Super Duty V-8's.



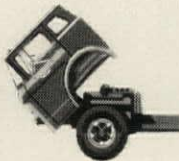
NEW! Broad choice of tandem models!

For 1963, Ford offers you tandems in every type of truck: conventional, lo-tilt, hi-tilt, new "N" line with Diesel or gas power! You have a choice of three different types of weight-saving suspensions, plus severe-service units for GVW's up to 75,000-lb.!



NEW! City-size Ford Diesel for tilts and new 89-in. line!

Ford's 330-cu. in. six-cylinder Diesel gives improved economy in city delivery work. You can expect about twice the miles per gallon in a typical city peddle operation . . . even more in high-idle and part-throttle service. Available in Ford 87" BBC tilts and 89" BBC conventionals.



NEW! Low gear synchronized for easier downshifting!

Available only from Ford! Standard 3-speed transmissions in '63 Ford Econolines, F-100 and F-250 trucks are now synchronized in low gear as well as second and high. Because first gear is synchronized, you can downshift to low while the truck is in motion without gear clash. Helps maintain momentum, cuts chance of stalling in heavy going. Reduced stress on gears means longer life, too.

NEW! Over 30 major reliability advances!

Extra protection from "small" troubles that can tie up a truck: New double-sheathed speedometer cables! New long-life electric bulbs! New weather-sealed wiring connections! Extra durability in big components: New rust-resistant cabs! New stronger axles, frames, brakes. All designed to give you longer lasting, more trouble-free trucks—at your Ford Dealer's now!

NEW! FRESH-STYLED PICKUPS—BUILT LIKE THE BIG TRUCKS!

In axles, springs, frame, '63 Ford pickups give you the same kind of durable design as big trucks. And you'll find new styling inside and out, and a new feel at the wheel—new easier steering, new lighter pedal action, new smoother shifting, new comfort!



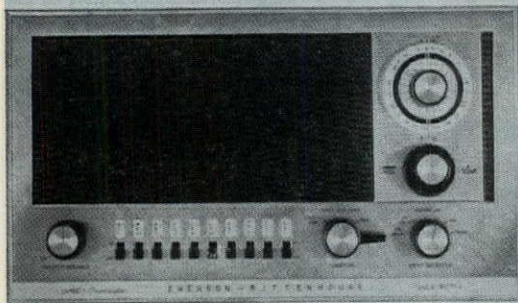
FORD TRUCKS

For
Outstanding
Reliability &
Durability



LISTEN!

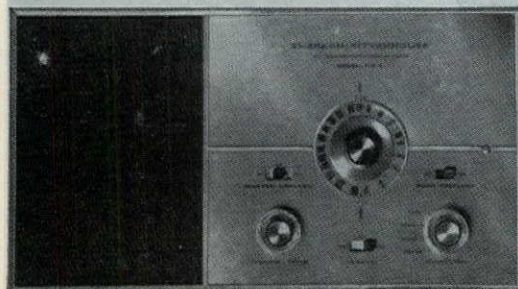
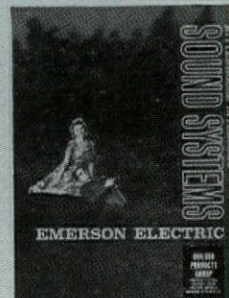
Today, there is a new sound in the world. The sound of a new way of living. Sound that fills the home with an atmosphere of beauty and romance . . . of safety and ease. Two new Emerson-Rittenhouse Intercom-Sound Systems. Each one truly the world's finest in its price class. Here is the "Crowning Touch" that makes the difference between fine and finest in any home. What else could add so much that costs so little?



new custom-line
all-transistor, high fidelity system. Many new features make this the finest, most convenient built-in intercom-radio-recorded music system in the world. Plug-in cables for easiest installation, too.

GET YOUR NEW FULL-COLOR SOUND SYSTEMS CATALOG NOW!

Call your nearest Emerson-Rittenhouse Distributor . . . he's listed on the next page. Even better—stop in! See and hear "The Sound that Sells"



new standard
all-transistor system (at tube system price!) Far superior to any other popular priced system . . . more reliable, easier to operate and install, finer performance.

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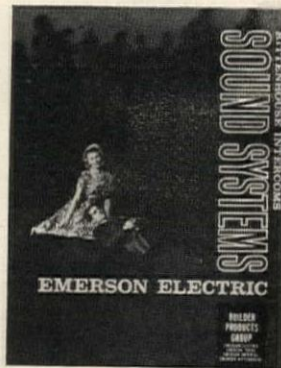
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Lawrence—Mid-City Supply, Inc.
Waltham—Massachusetts Hrdw. and Supply
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MICHIGAN
Detroit—Center Electric Supply Company
Detroit—Progress Electric Supply Company
Flint—Advance Electric Supply Company
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Port Huron—Beard Campbell Electric

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Minneapolis—Northland Electric Supply Co.
St. Paul—Muska Lighting

MISSISSIPPI
Jackson—Stuart C. Irby Company

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Kansas City—Glasco Electric Company
Kansas City—Graybar Electric Company
Kansas City—Kansas City Elec. Supply Co.
Kansas City—Lighthouse
Kansas City—Missouri Valley Electric
Kennett—Riggs Supply Company
St. Joseph—American Electric Company
St. Louis—M. K. Clark Company
St. Louis—King Sound Company
St. Louis—Vogue Lighting, Inc.
St. Louis—Western Extralite Corporation

NEBRASKA
Omaha—Dick's Electric Supply Company
Omaha—Henry W. Miller Electric Company

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Sommerville—Sommerville Electric Supply
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NEW YORK
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Brooklyn—Sun Lighting Distributors, Inc.
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Jamaica, L.I.—Sunset of Queens, Inc.
Mount Vernon—P. G. Supply Company
Nanuet—Swift Electric Supply Co., Inc.
New York—Rosetta Electric Co., Inc.
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Rockville Centre, L.I.—L.I. Elec. Dist. Co.
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NORTH CAROLINA
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 Fargo—Wolter Electronic Company

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Akron—Sacks Electrical Supply Company
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Cleveland—Midland Electric Company
Dayton—Krug Electric Supply Company
Mansfield—The Hartman-Spreng Company
North Olmstead—Mitchell Elec. Supply Co.
Toledo—Gross Electric Company
Willoughby—Mars Electric Supply Company

OKLAHOMA
Oklahoma City—Crown Royal Distributors
Tulsa—Clark Electrical Supply Company

OREGON
Portland—Platt Electric Supply, Inc.

PENNSYLVANIA
Butler—Warehouse Electric Supply, Inc.
Harrisburg—Harrisburg Elec. Supplies Co.
Philadelphia—Penn Electric Supply Company
Pittsburgh—Brown and Green Supply Co.
Pittsburgh—Cardello Electric Supply Co.

RHODE ISLAND
Providence—Crown Supply Company, Inc.

SOUTH DAKOTA
Sioux Falls—Warren Radio Supply

TENNESSEE
Kingsport—Wholesale Electric, Inc.
Knoxville—The Keener Company
Memphis—Belvedere Lighting Company
Nashville—Tafel Electric & Supply Company

TEXAS
Houston—Lighting Supply Company, Inc.
Houston—Owen Electric Supply
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Lynwood—Auburn Lumber Company
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Seattle—Modern Heating & Supply Co.

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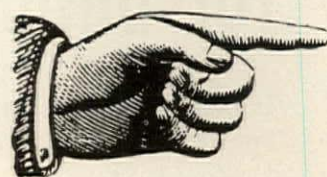
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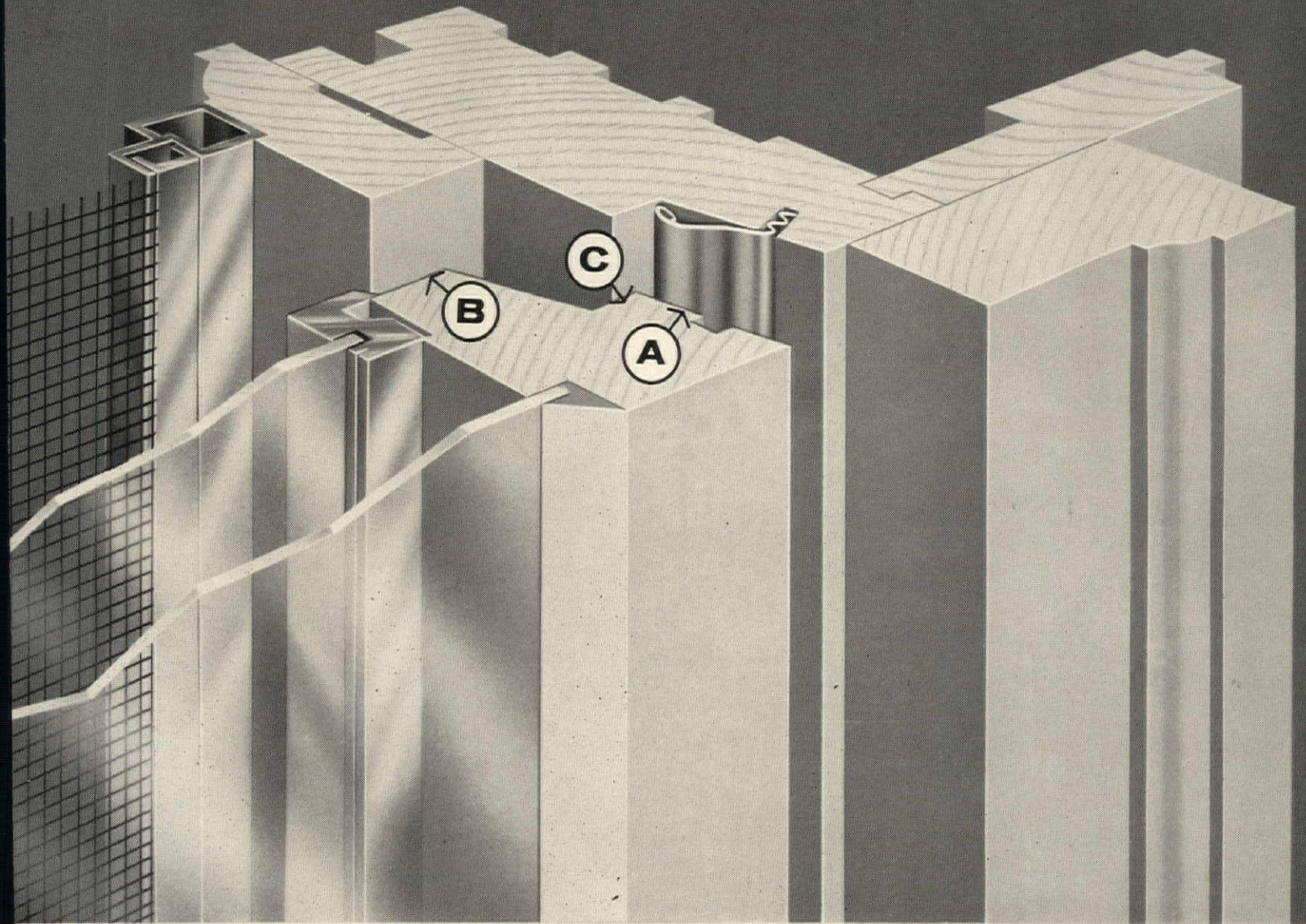
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HF-102

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Economics of urban renewal

H&H:

Every single member of every single redevelopment agency should have a copy of your excellent article, "Big buildup in cleared land" (News, Aug.).

Until most redevelopment agencies recognize that urban renewal is more physical and economic than social, more and more land will be taken off the tax rolls, and the real value of redevelopment may become permanently lost.

LEON RIMOV, architect, city planner
Rimov & Associates
Berkeley, Calif.

Which comes first?

H&H:

Your editorial on "What will today's apartment boom do to change tomorrow's houses?" (Aug.) seems to be centered around the mechanical equipment. I doubt that apartment houses will influence single-family houses in the area of mechanical or electrical devices. In fact, it is just the other way around: The single-family house does more to influence the design of apartments than visa-versa. This has been borne out in several instances—especially in equipment. The wall oven and countertop range started in the home and then went into the apartment; space for television is now being incorporated into large apartment foyers which double, in many cases, as family rooms—again an outgrowth of the single-family house.

SAMUEL PAUL, architect
New York City.

H&H:

Your editorial "What will today's apartment boom do to change tomorrow's houses?" is a cracker jack!

JOSEPH A. GRAZIER, president
American-Standard Products
New York City.

Help!

H&H:

Builders in St. Louis are faced with a very serious problem of land shortage. The county government has proposed a county land-use plan to be followed, of course, by a new zoning ordinance. The Home Builders' Assn. and our friends in the industry are seeking ways now to bring to the community's attention the shortcomings of the plan, but more particularly we need to have 10,000 acres of land rezoned now for use while the battles on the plan and new zoning ordinances are going on. For this reason, we propose to organize the entire building industry and bring to the proper people the information that would cause the council to favor immediately rezoning 10,000 acres.

We would be very pleased to find examples of effective work in other metropolitan areas in accomplishing an industrywide legislative program aimed at such a goal.

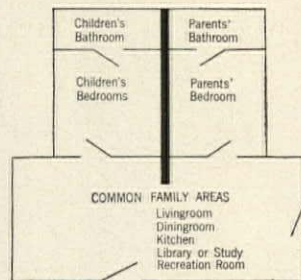
ROBERT J. DESUTTER, executive director
Home Builders' Assn. of greater St Louis

- *Any helpful ideas for St Louis?—Ed.*

Psycho-prophylactic home

H&H:

Modern psychiatric knowledge and understanding can be applied to home design so as to avoid accidental psycho-traumatic experiences and hamper the expression of unconscious parental hatred which occurs in the bedroom and the bathroom.



Key points in the design of the psycho-prophylactic home: 1) common family areas are readily accessible to both parents and children, 2) other areas are specifically for either parents or children, and this vital distinction is implied by the architectural design, i.e., separation by walls, distance, and/or levels (see diagram).

N. BALFOUR SLONIM, M.D., Ph.D.
Denver.

- *Might not family control of the use of the spaces, rather than architectural control of the design of spaces, better accomplish the same purpose?—Ed.*

Fire or false alarm

H&H:

According to your article "59 research-tested ideas" (July), Maryland Builder Ed Bennett reports that "cedar shingles . . . are now approved by fire underwriters in Maryland and 23 other states."

This is not a completely accurate statement of the position of the insurance business. While in these states most fire insurance companies no longer charge additional premiums for houses with wooden shingled roofs, the industry does not deem such roofs satisfactory from the standpoint of fire safety.

J. CARROLL BATEMAN, general manager
Insurance Information Institute
New York City.

H&H:

You noted 24 states have eliminated the fire insurance differentials. The number now

has grown to 27. And the latest state to wipe out wood-roof differentials, Oklahoma, is the highest per capita user of wood shingles and shakes in the nation.

We are heartened that all four national model building codes recognize wood shingles as roofing material, and this includes the code promulgated by the National Board of Fire Underwriters (appendix L).

VIRGIL G. PETERSON, secretary manager
Red Cedar Shingle Bureau
Seattle.

Prize apartments

H&H:

Your presentation of "Thirteen AIA award-winning apartments" (July) is commendable for its refreshing inspiration. The photos, plans, and editorial comment helped us visualize American apartments "as they ought to be." We anticipate holding a conference on better home and apartment design in Santa Clara County and your July issue will be most helpful in arguing the case for greater excellence in housing design.

JAMES F. SELVAGGI, assistant planner
Santa Clara County Planning Department
San Jose, Calif.

House books

H&H:

This year marks a decade of subscriptions to HOUSE & HOME which I have found very interesting all the years. Groups of house plans were published in past years, and I wonder if they have been reprinted in booklet form. Such books would be valuable for ready reference.

EDWARD J. KUNTZ, architect
Weehawken, N.J.

- *In addition to its regular monthly presentation of house designs, H&H usually devotes one issue a year—like this issue—entirely to house designs. No books reprinting this material have been published, but such a project will be considered if a sufficient number of readers express interest in it.—Ed.*

Prices vs. values

H&H:

I read with great interest the editorial in your June issue. I was particularly interested in Miles L. Colean's quotation on the overabundance of low-priced houses. It had been my impression that one of the difficulties of the housing industry is that prices of residential housing units have been rising constantly and that a sizable section of the population is being priced out of the market. As a building materials investment analyst, I have seen several studies which conclude that the

continued on p 88

Built-for-sale houses

This issue is about houses—60 of them—all designed to sell in the highly competitive atmosphere of a buyers' market. They include many of the best houses on the market—and, for purposes of comparison, some which are not. The best were judged so by several standards: 1) The professional standards of a jury of architects to whom design is of primary concern, 2) the practical standards of builders to whom design is a major part of their merchandise, and 3) the popular standards of the homebuying public which backs its design preference with hard cash.

In part

1

beginning on page 92, are the American Institute of Architects' merchant-built award winners. In these houses, architects and builders have collaborated in the development of superior architectural solutions to the problem of the built-for-sale house. In the process they have also developed new ways to handle structure in wood, steel, and concrete; new ways to site houses on difficult lots; and new ways to make family living easier, more private, and more fun. In part

2

by way of contrast, there are some startling examples of house designs that are nobody's award winners (*p. 114*). They are presented mainly because their esthetic shortcomings have something important to say about the fundamental quality of simplicity in exterior architecture. Part

3

reports and discusses the design trends that architects, builders, and marketing specialists see emerging from the industry's efforts to attract today's buyer (*p. 118*)—a buyer who usually can pick and choose, or forget about a house if it isn't more desirable than the one he's now living in. Part

4

presents some of the best sellers of 1962 by leading merchant builders in all parts of the country (*p. 122*). Particularly significant are their floor plans, each of which demonstrates a different and often a fresh approach to room arrangement. Finally, part

5

is a portfolio of renderings of the new houses (*p. 132*) that leading builders are preparing right now for the 1963 market—a graphic picture of how these builders and their architects assess tomorrow's consumer preference in their areas.

1

BUILT-FOR-SALE HOUSES PART

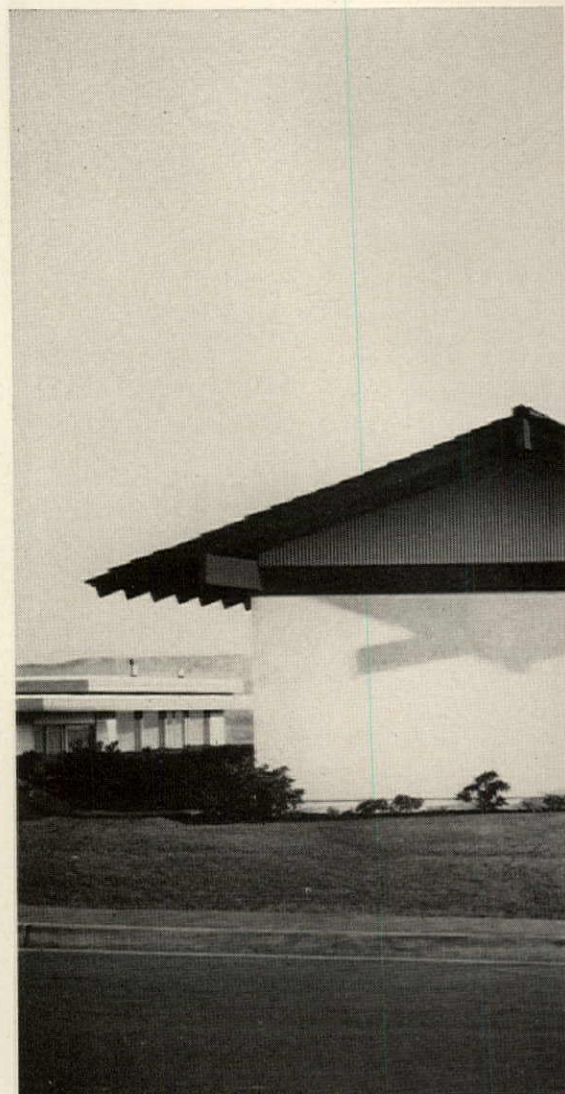
AIA award winners

The built-for-sale houses shown here and on the next 20 pages were chosen—by a prominent jury* of architects and other housing experts—as the best of 131 entries in the seventh annual Homes for Better Living Program, sponsored jointly by AIA, HOUSE & HOME, and LIFE.

They are very good houses because their designs offer fresh solutions to common problems that architects and builders alike must solve—problems of building on difficult sites, problems of avoiding monotony, problems of holding down costs.

And they are very good houses because they do much more than offer solutions to current problems: They explore new ideas that, in one degree or another, contribute to the continuing development of residential architecture. They explore new ways to use available materials in forms and shapes that are pleasing and practical. They explore new ways to use space in and around a house for more pleasant living. They are contemporary without being cold, they are all eminently livable, and they make the basic point that most good designs are simple designs.

*The jury: Chairman James T. Lendrum, head of Department of Architecture, University of Florida; Architects Gilbert H. Coddington, Francis D. Lethbridge, and Dahlen K. Ritchey; Richard J. Canavan, assistant commissioner for technical standards, FHA; Perry Willits, vice president and secretary, NAHB; Robert W. Chastaney Jr., H&H. One other built-for-sale house, chosen for the top (Honor) award, was shown last month in H&H.

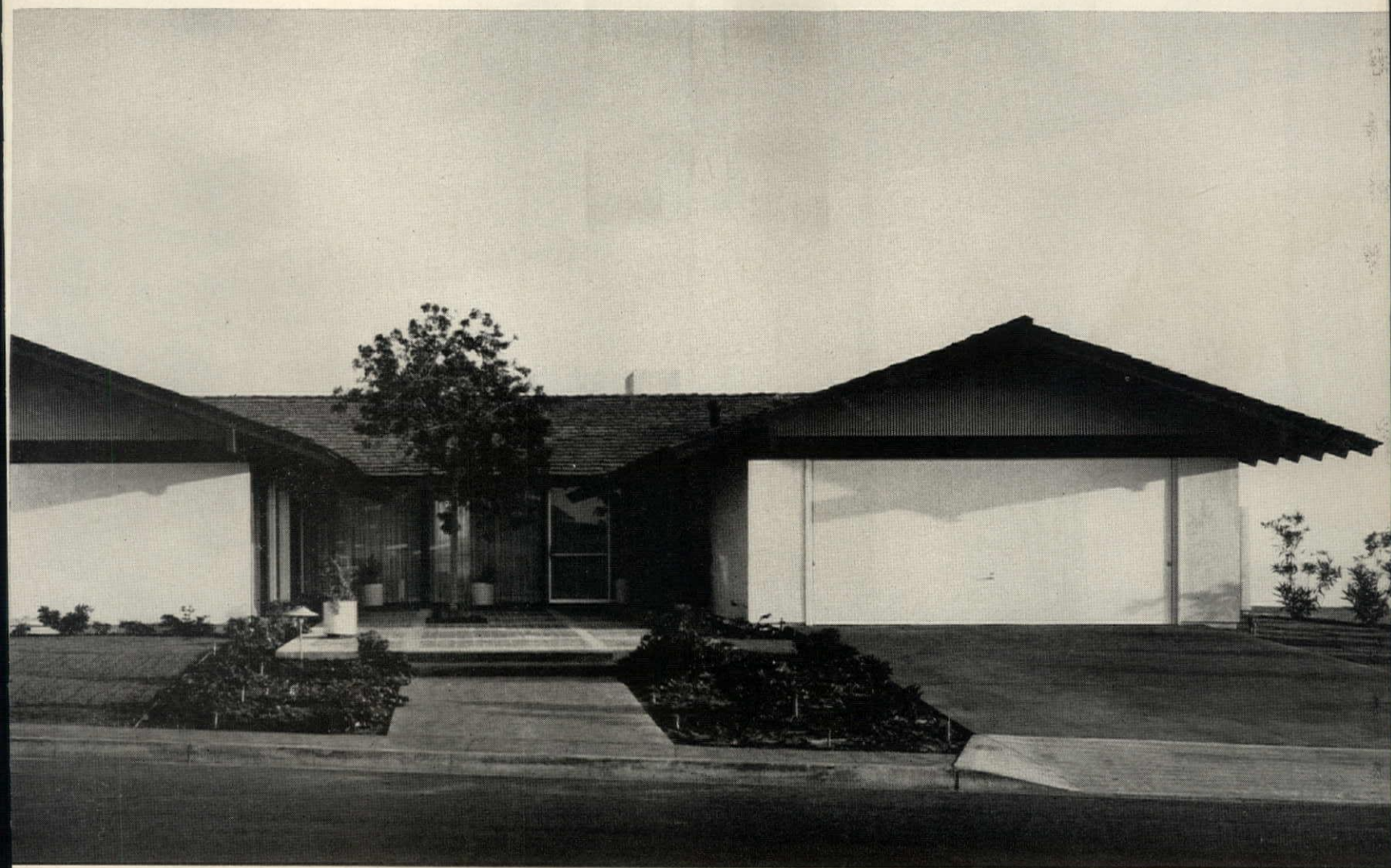


On the street side, the eye is drawn to the inviting entry court by the strong horizontal lines of the roof and gable end, and by the wide brick entry walk. House is 65' wide, on an 85'x120' lot.

Photos: Maynard Parker



At rear of house, the master bedroom (foreground) shares view with living room (left rear).



A sense of shelter and a sense of space are combined in this design



Entrance gallery opens off the court, has patterned oak parquet floor and high beamed ceiling.



In living room, the high ceiling is set off by narrow ledge around perimeter (see also above).

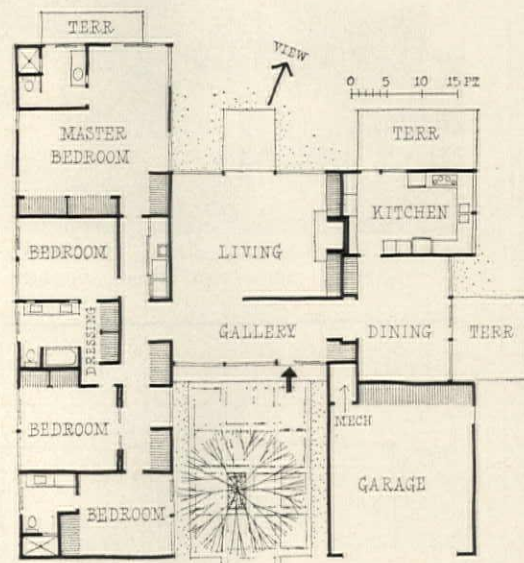
The sense of shelter begins at the street elevation—with its strong sheltering roof and its entry court enclosed by the wings of the house.

The sense of space begins at the entry—for the court opens to a broad gallery, and the gallery in turn opens to an 18'x22' living room and, through an expanse of glass, to the landscaped rear yard and a view of the sea.

Inside and out, the house is characterized by a clean-lined simplicity of design. The facade, for example, is balanced and handled in big panels of painted plaster or all-glass walls. The roof structure is expressed as a major design element throughout the house—and especially in the high-ceilinged living room, where the dark-stained roof rafters carry the eye through the glass wall to the view (see photo left). While the house has warmth, the warmth is in the materials and the way they are used—not in frills or tricks. The landscaping is simple but effective.

This is one of three basic designs—each with alternates—planned for use in a large community.

HONORABLE MENTION
 BUILDER: LNC Construction Co.
 ARCHITECTS: Ladd & Kelsey
 LOCATION: Laguna Niguel, South Laguna, Calif.
 PRICE CLASS: over \$25,000 with land



Plan is well zoned, provides a great deal of storage, opens most rooms to court or terrace.

continued



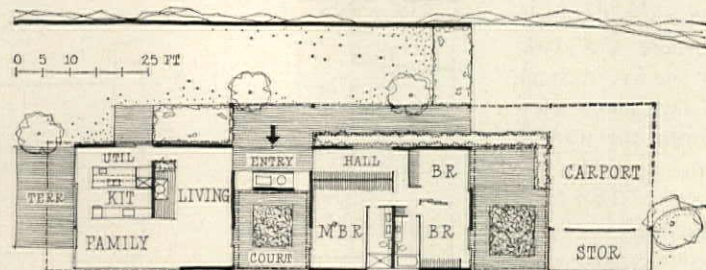
Sheltered entry arcade links the three areas of the house: the carport (out of photo to left), the bedroom area (left foreground), and the living area.

Photos: Richard Fish

On a steep hill: a steel house—but not for the usual reason



On street side, clean lines of house are emphasized by the continuous fascia and the bright colors used: Panels are light blue; trim is olive drab.



Plan shows three-section layout, with terraces separating each section and providing outdoor spaces. House is 24' wide, 121' long.

On "impossibly steep" sites like the one at left, steel framing is often used for its strength to create a "cliff-hanging" house.

But this house was built on a narrow ledge hewn from the cliff, so the steel frame and site solution are independent of each other—but interesting together.

To fit the long but narrow pad on which the house rests, the plan is a series of enclosed areas (the carport, the bedroom pavilion, and the living-dining-kitchen pavilion) separated by open patios. Within this design scheme, the slender steel frame creates a feeling of openness and space. The basic structure is just six pairs of 4" WF columns which support 10" beams running 24' across the house. The beams, in turn, support the 8"-deep, T-section, galvanized roof deck which spans up to 32'.

This system of rigid frames eliminates the need for bearing walls inside or out, and so permits the very open living-area plan and the completely flexible use of clear and sand-blasted glass in sheets up to 10' wide in the exterior walls. Solid wall sections are 20-gage steel decking laid vertically against purlins.

Photos: Richard Fish

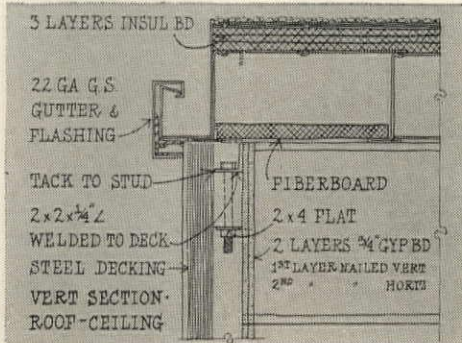
HONORABLE MENTION
 BUILDER: Tom Seidel
 ARCHITECT: Pierre Koenig
 LOCATION: Los Angeles
 PRICE CLASS: Over \$25,000 with land



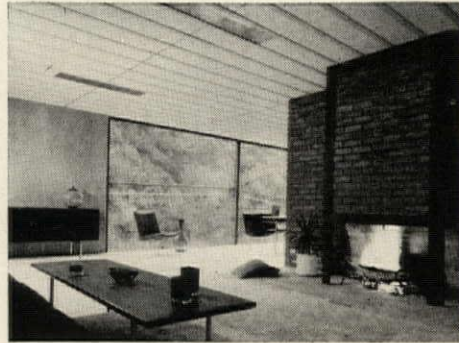
Carport shows basic post, beam, and decking construction. Note steepness of hill at right.



Bedroom pavilion has glass wall opening to brick-paved terrace. Carport is behind camera.



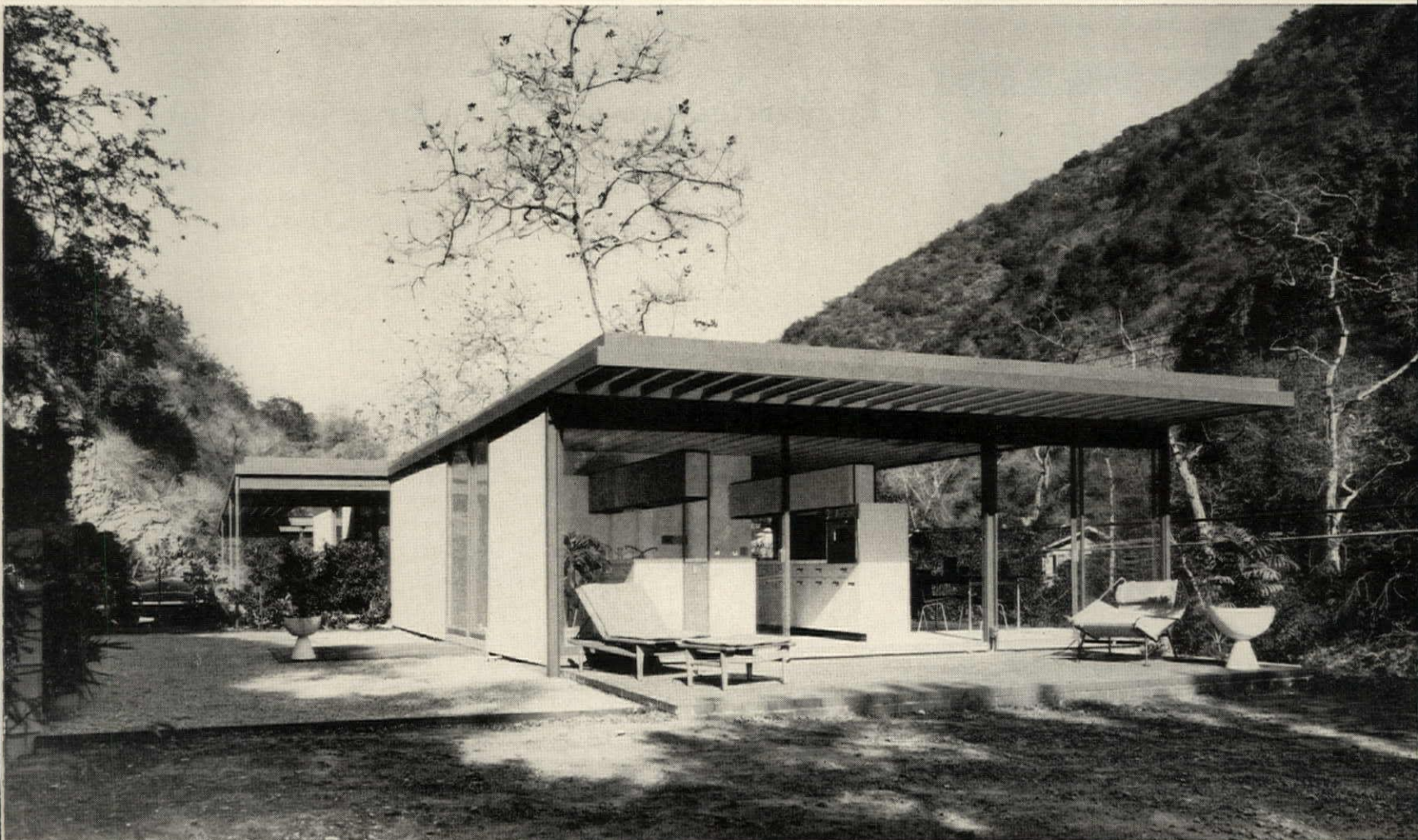
Detail shows steel exterior and gypsum interior of walls; roof built up over 8"-deep roof decking.



In living room, blue-painted flanges of roof deck contrast with white fiberboard ceiling.



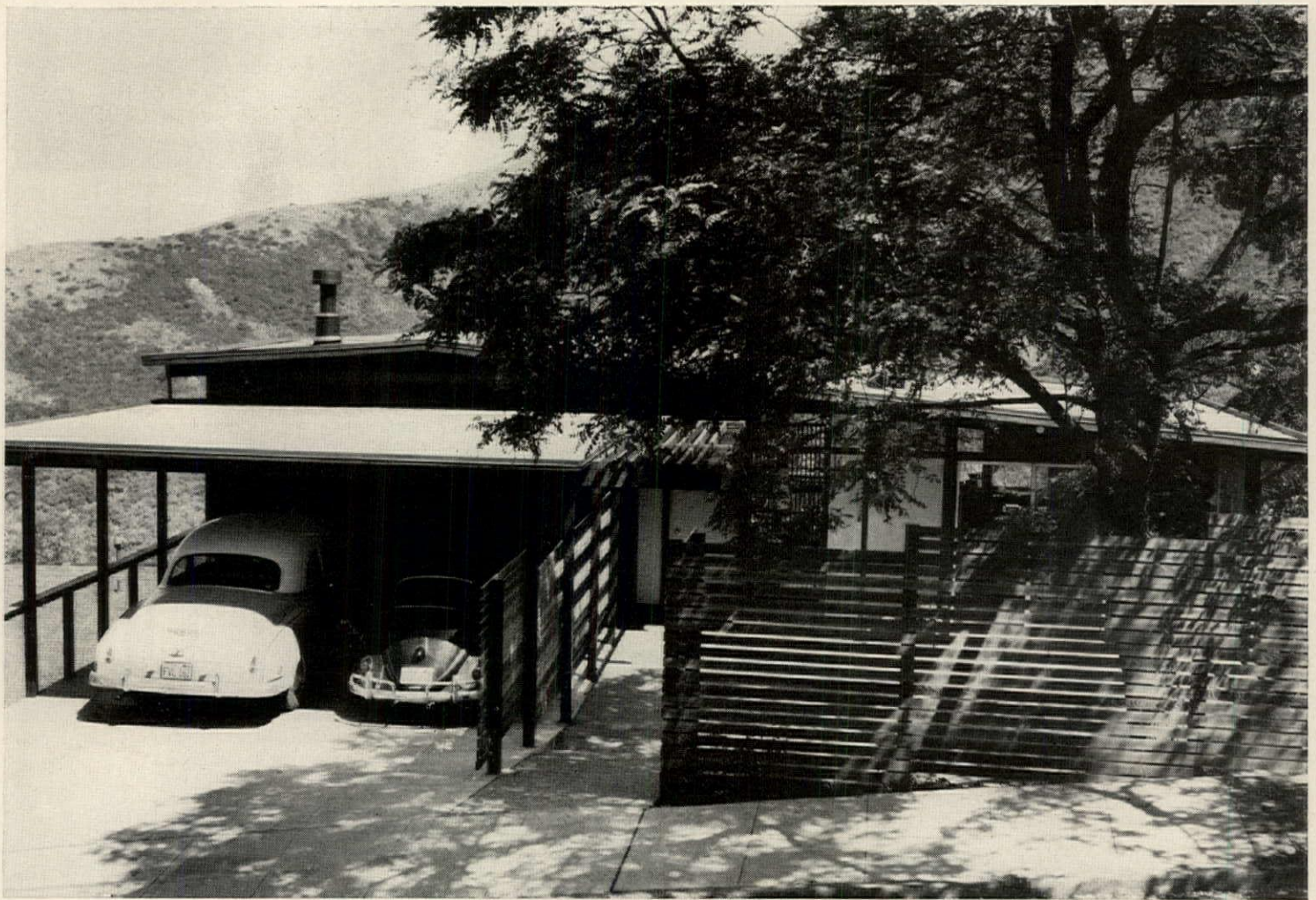
This intimate courtyard separates the master bedroom from the living room.



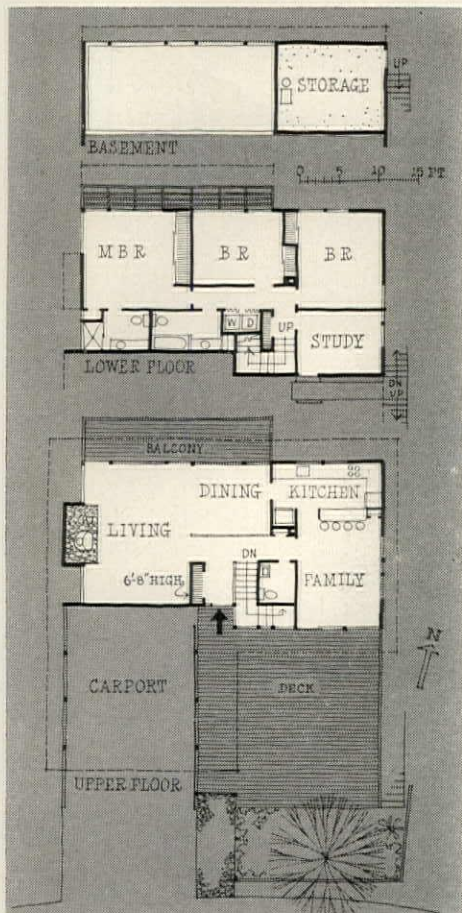
Kitchen and family-dining area opens wide to a deck sheltered under a 5' overhang. By placing house as near as possible to the road, the architect

created the gravel-paved outdoor area between the house and the hill rising sharply behind the retaining wall at left.

continued



Carport, entry walk, and outdoor deck (behind screen at right) are all on a bridge spanning from the street to the house itself.



Plan offers 2,100 sq. ft. of living space in a compact layout which wastes little space in hallways. Most rooms open to rear view.

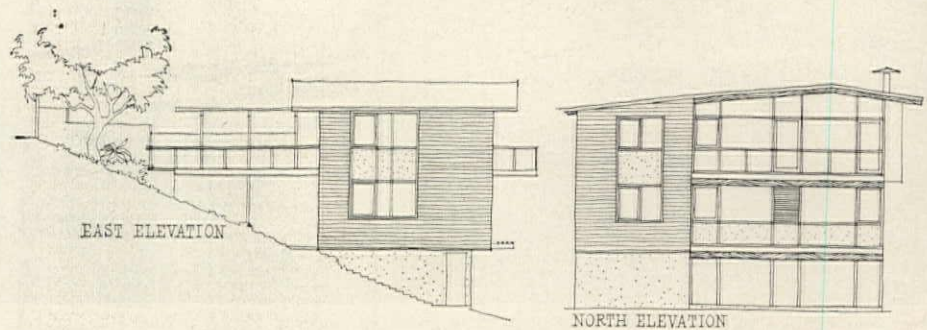
An inverted two-story plan for a hillside lot

From the street, this house looks like a low one-story design. Actually, it is two stories set over a daylight basement.

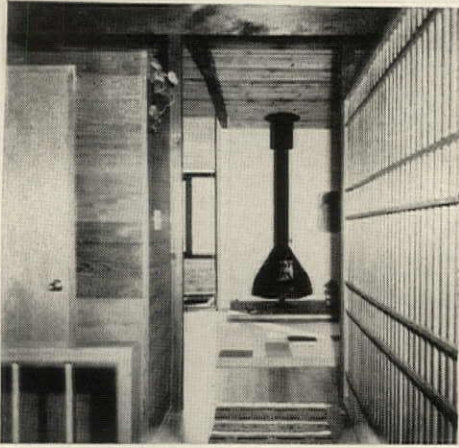
This design solution offers all the economies of multi-level design and—especially important on this kind of land—minimizes excavation. As the section below shows, the house is set back from the top of the slope so the upper floor is at street level. A “bridge” the width of the house serves as carport, entry walk, and deck.

The living area is on the upper level for convenience and for the best view; the bedrooms are one level down for maximum privacy. The basement level has storage, utility, and recreation space.

HONORABLE MENTION
 BUILDER: *Penso & Ford*
 ARCHITECT: *Amiram Harlap*
 LOCATION: *Oakland, Calif.*
 PRICE CLASS: *over \$25,000 with land*



Side elevation shows bridge to street. Rear elevation shows glass walls opening main rooms to view.



In entry, wood screen defines traffic space without blocking view. Living room is at rear, family room behind camera. Stairs lead to bedrooms.



Living room's glass wall opens to a balcony and a spectacular view, and adds a feeling of spaciousness to the living-dining area.

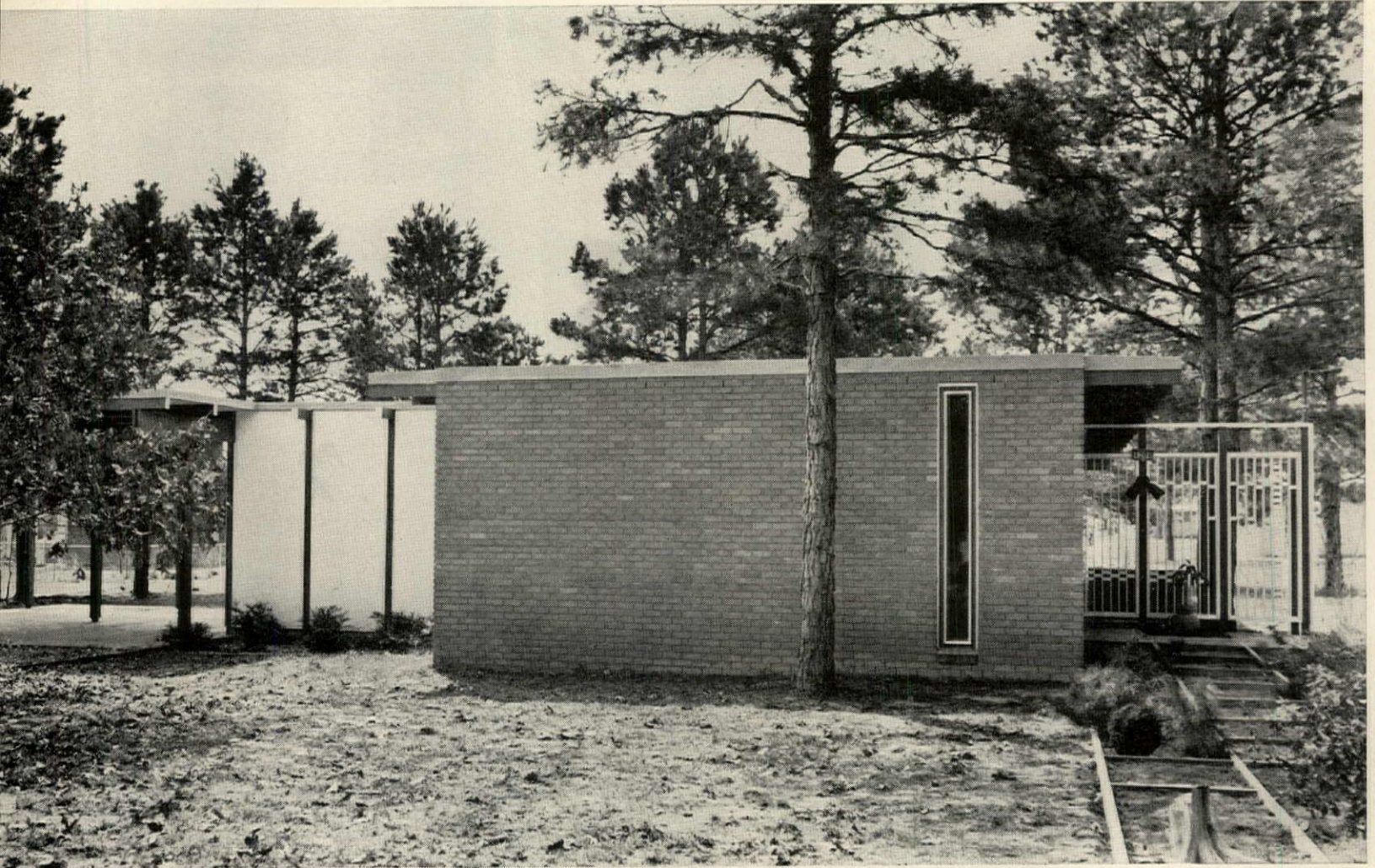


Kitchen is U-shaped and compact. At right is snack bar, which doubles as a pass-through to the family room. Dining room is just behind camera.



Side view shows expanse of deck connecting house to street. House is wood-framed, has redwood exterior walls, plank-and-beam ceiling.

continued

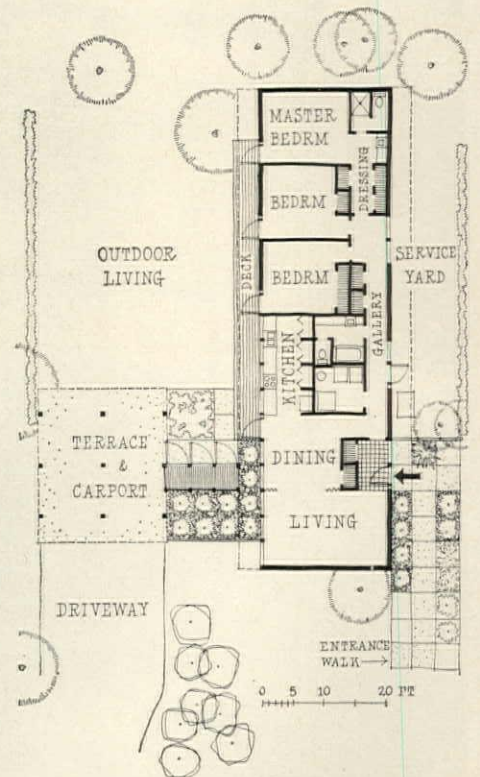


Front wall is brick, broken only by a single vertical window. Front entrance is at right.

An in-line plan designed to fit a deep, narrow lot

Although it has 1,500 sq. ft. of living area, this three-bedroom house is only 20' wide. Placed parallel to its lot lines as shown in the plan below, it opens the side yard for outdoor living the entire depth of the lot. And since all rooms are in single file, all can open to the outdoor area. An outside storage unit helps screen the side yard from the street, and the rear wall of the carport could also be walled off to give complete privacy.

HONORABLE MENTION
 BUILDER: *Robert R. Bailey*
 ARCHITECTS: *Jaxton & Hoover*
 LOCATION: *Marshall, Tex.*
 PRICE CLASS: *\$15,000 to \$25,000 with land*



Front door is flanked by glass. Door and window frames are untrimmed pieces of clear 2x6.



Kitchen has four windows facing yard. Pantry closets, right, replace conventional cabinets.

Narrow plan fits 65'-lot without crowding, would fit 55'-lot if single carport were used.



View from street shows how carport (an extra) disguises square plan, makes house look wider.

A compact house for \$8 a square foot

Main reasons for the low cost are the square floor plan, which keeps outside wall area at a minimum, and the central utility core. Despite these limitations, the plan works well. There is no cross traffic in the living area, living and bedroom areas are well separated, and the bath is the only inside room. Price of the 930-sq. ft. house (including land but without carport): \$7,500.

MERIT AWARD
 BUILDER: *Martin Ginsburg*
 ARCHITECT: *Ambrose Swanson & Assocs.*
 LOCATION: *Tucson.*
 PRICE: *\$7,500 with land*

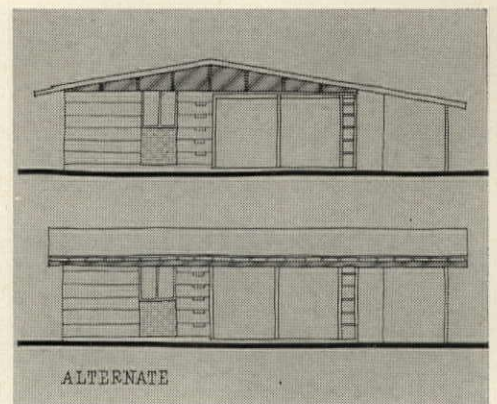


Exterior (one of four) gains interest from decorative screens and Japanese style roof.

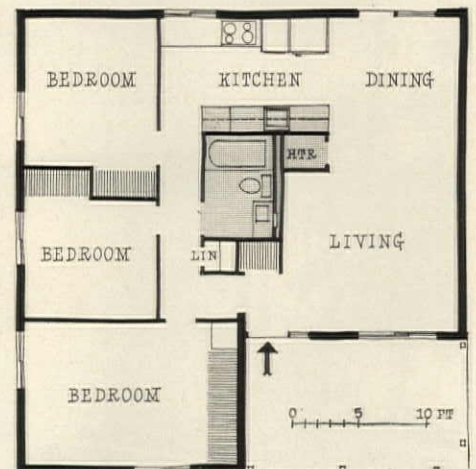
A house designed for a retirement community

The \$13,975 sale price includes not only 1,150 sq. ft. of space in a well planned house with two bedrooms and two baths, but also a share in a community that includes two golf courses, two swimming pools, an arts and crafts center, and many other recreation facilities. The entire community, said the judges, "has been handled with skill and distinction."

MERIT AWARD
 BUILDER: *Nels G. Severin*
 ARCHITECT: *William M. Bray*
 LOCATION: *Palm City, Palm Desert, Calif.*
 PRICE CLASS: *under \$15,000 with land*



Front elevation can be altered by turning trusses 90°. There is no change in span.

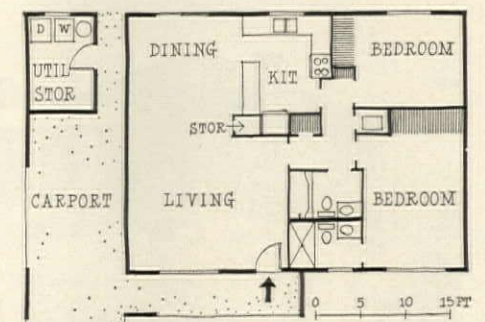


Square plan works around utility core. Bedroom hall also carries entry-to-kitchen traffic.

Photos: Charles Aquaviva



Recreation facilities include these swimming pools plus many other hobby and game areas.



Floor plan has separate laundry-utility area that can also be used as shop or hobby room.

continued



View from street shows how entry court is screened by garage. Flat garage roof extends 8' over entry walk. Vertical siding is rough-sawn redwood.

Beneath a big twin-gabled roof is

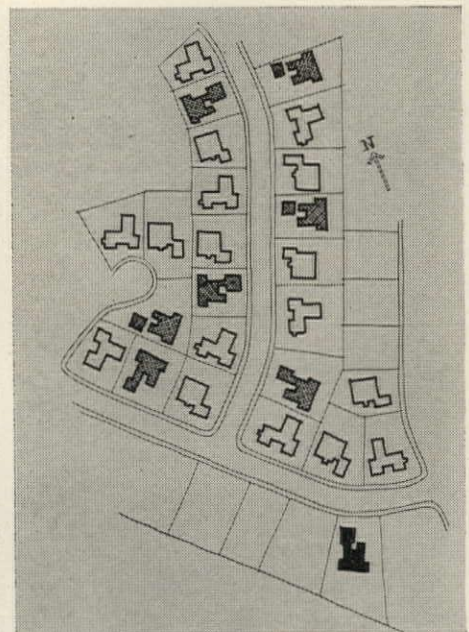
HONORABLE MENTION

BUILDER: LNC Construction Co.

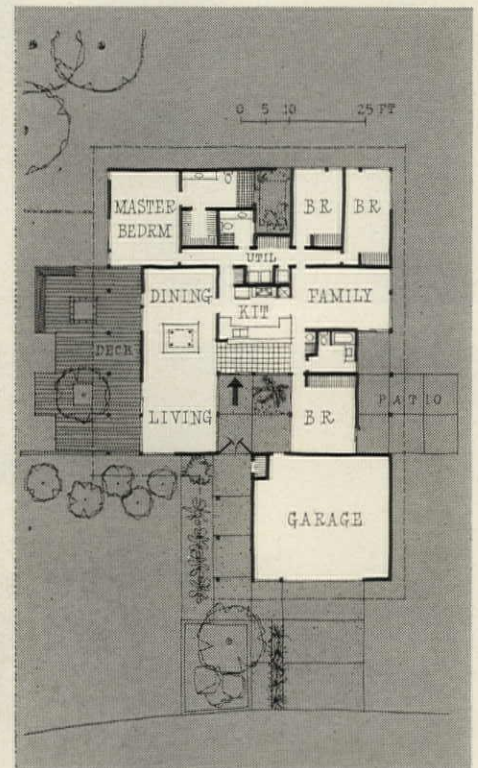
ARCHITECTS: Schwager-Ballew

LOCATION: Laguna Niguel, South Laguna, Calif.

PRICE CLASS: over \$25,000 with land



House, at lower right, will be built on 25 lots of 110-lot subdivision. This is first section.



Floor plan works around compact interior kitchen between formal and informal living areas.

Large deck (730 sq. ft.) is set partly into perimeter of house so that 320 sq. ft. are under roof.

an unusual and well zoned plan for family living

The AIA jurors called the plan "excellent." Here are some of the reasons why:

1. It separates adults' and children's activities. The living room, adults' deck, and master bedroom are on one side of the house; the family room, play terrace, and children's rooms on the other. But the master bedroom is connected to the

children's bedrooms by a rear hall.

2. It avoids cross traffic. Most areas can be entered from the front hall without passing through others.

3. It puts the kitchen in the center of the house where the housewife can watch children and the front door.

4. It provides three outdoor living areas

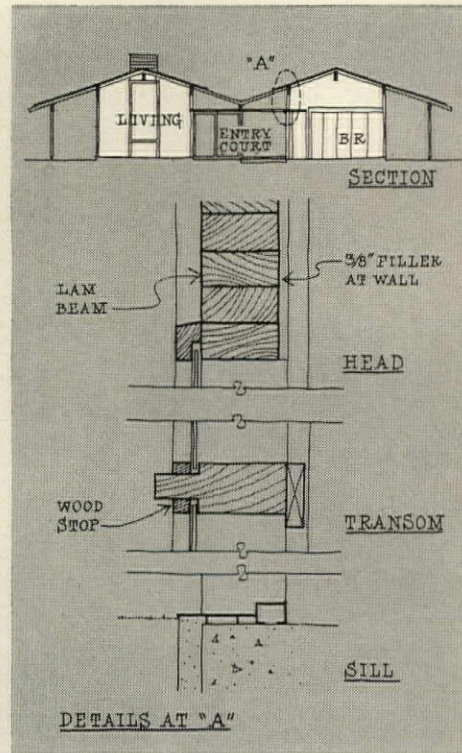
—the play terrace, the deck off the living room, and the entry court.

The big (60'x64') twin-gabled roof works well with the plan. Where two eave lines form a valley down the center of the house, a skylight brings light into the interior kitchen, and cutouts let light and air into the entry court and garden patio.

For more views of this house, turn the page



Photos: Charles Schneider



Simple structural system has exposed roof rafters (and deck) supported by posts and tied into laminated beams that run the length of the gables.

Entry court, seen here from double front door, gets light from cutout in pitched roof. Glass-walled entry hall and kitchen are in background.

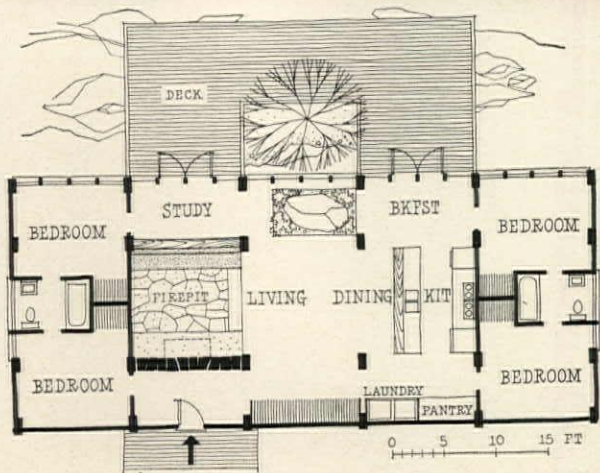
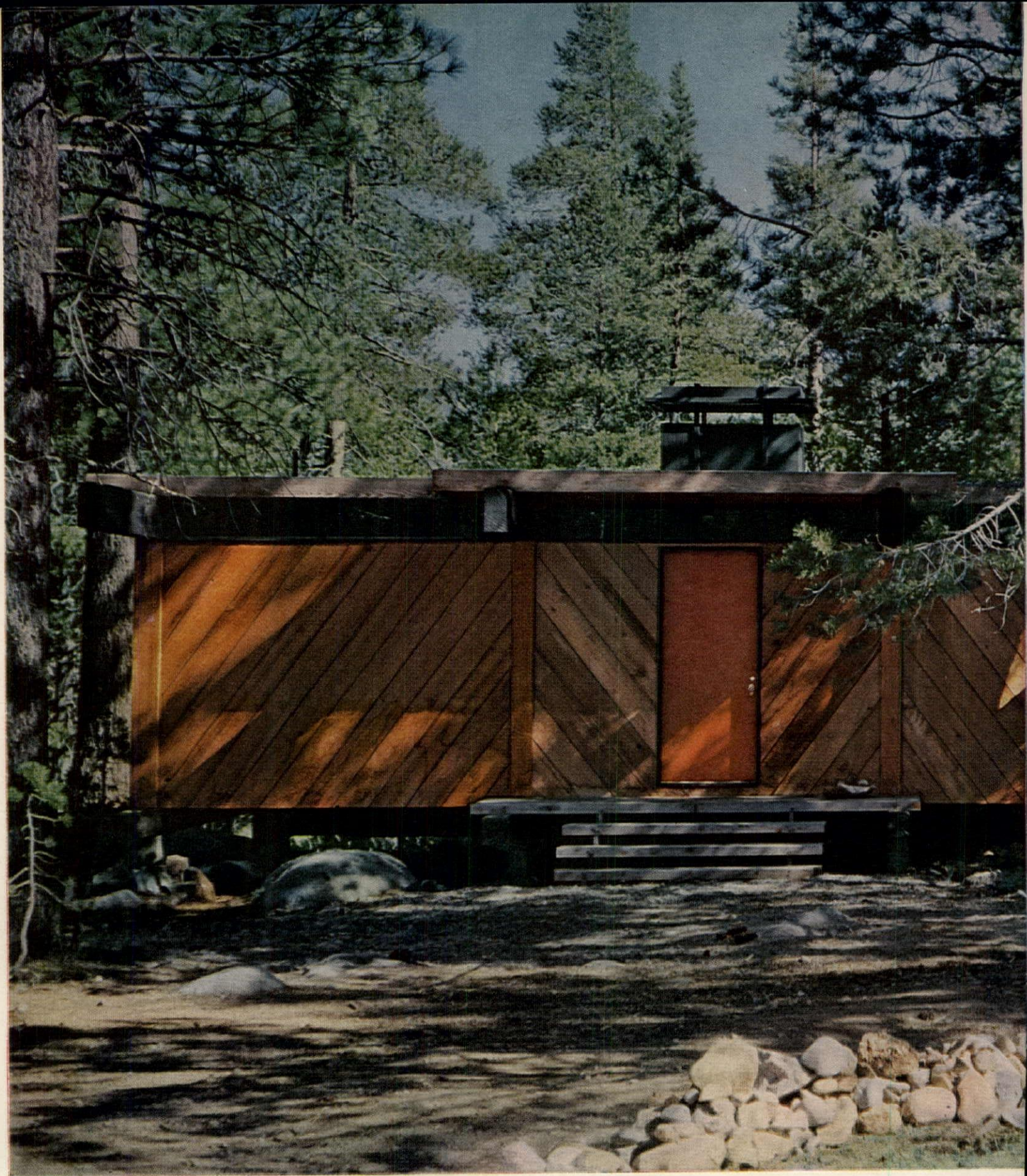


Kitchen is control center from which housewife can view entry court, talk to visitors by intercom, and unlock electrically-latched front door.

Front bedroom has glass wall facing entry court, is isolated from rest of house, and can also be used as den, guest room, or office at home.

Living room is separated from dining room by fireplace framed by 2"-square channel and skim-coated with plaster. Glass door opens to deck.

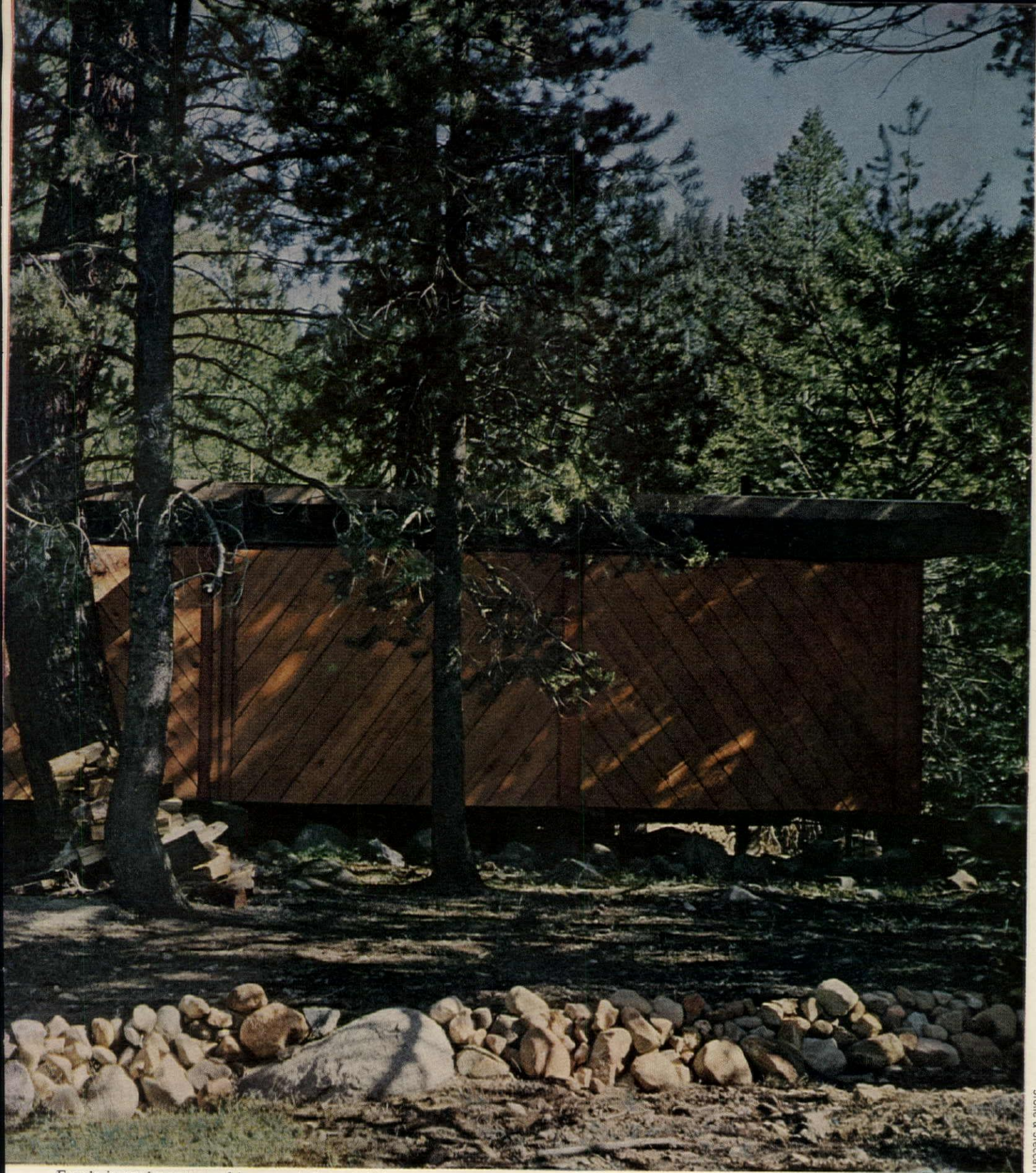




Rugged materials and structure

MERIT AWARD
 BUILDER: *Klaussen, Brown & Baldwin Bros.*
 ARCHITECT: *Henrik Bull*
 LOCATION: *Squaw Valley, Calif.*
 PRICE CLASS: *Over \$25,000 with land*

Plan is divided into five 12' structural bays. The interior bays are an open 25'x36' space in which the posts define living, dining, and cooking areas.



Stone & Spaccati

Facade is regular pattern of beams and diagonal siding; the only windows are shallow lights between roof beams. The house sits above the ground on piers.

put this vacation house at ease in its rugged setting

The site—as the photos here and on the following pages show—is heavily wooded, studded with massive boulders, and slopes down to a rushing stream. And the materials of this house match the site—in scale and color and texture. The posts and beams, expressed as a major design element inside and out, are old 8x16 railroad

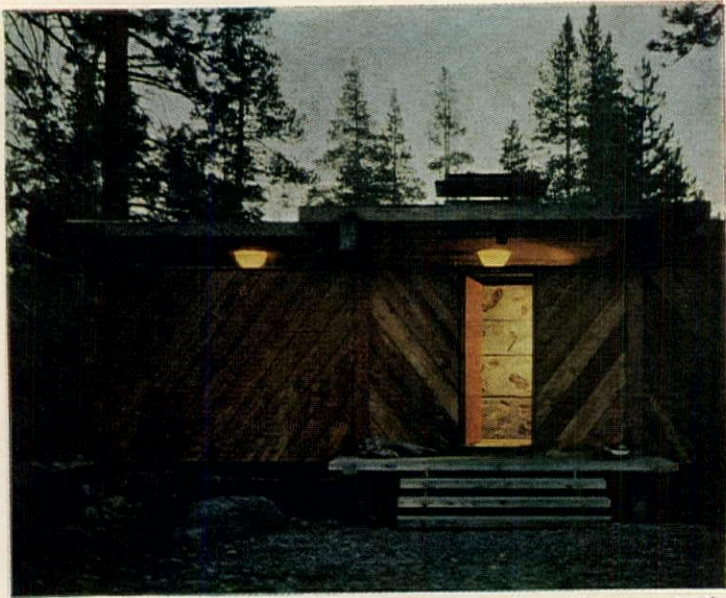
timbers, blackened by decades of soot and finished with a sealer. Walls between posts are panels of rough-sawn boards set diagonally for bracing and design interest. Flat ceiling deck is rough Douglas fir 2x4s.

Perhaps surprisingly, and certainly to dramatic effect, these rough materials are used in an essentially precise and formal

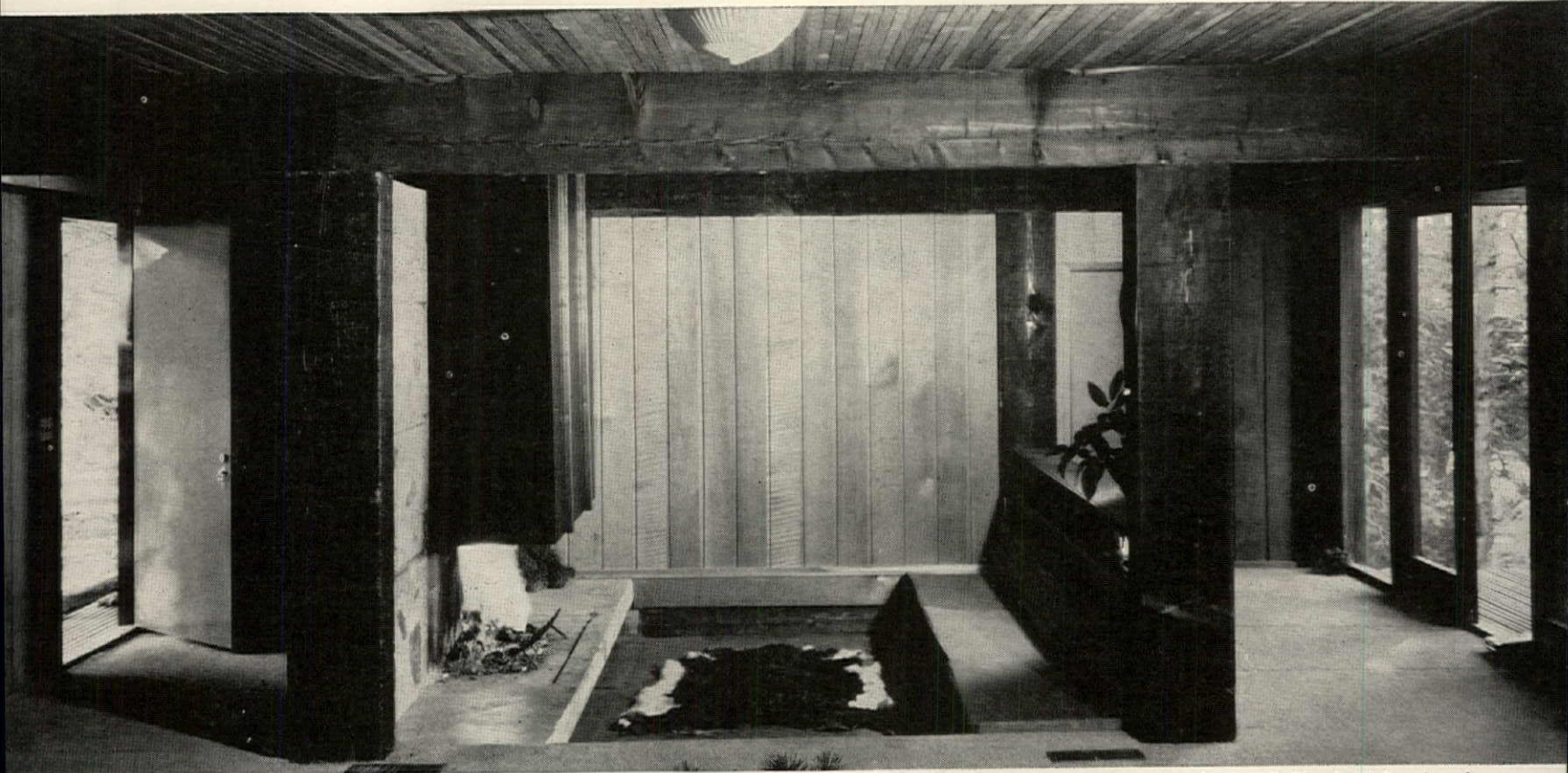
plan—a 25'x60' flat-roofed rectangle with two bedrooms and a bath balanced on each side of the open living area (see left). This plan suits the house for use either by two families or one large family.

Said the jury: “. . . a sensitive and appealing house—done boldly and with great conviction.”

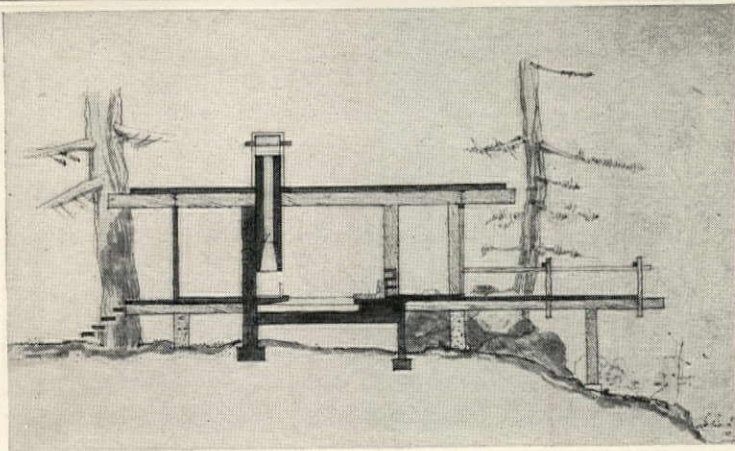
For more views of this house, turn the page



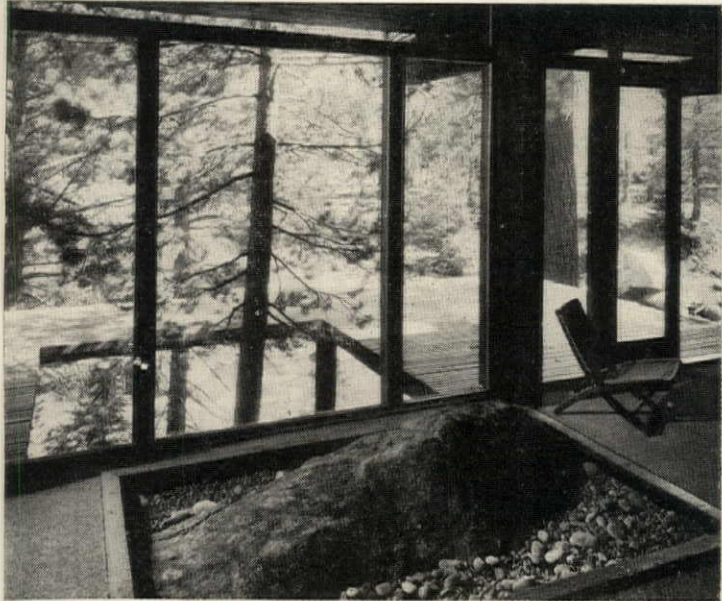
Front entry, on a platform and under a shelter one bay wide, opens to the poured rock fireplace wall. Beyond is the firepit seating area (below).



Firepit area of living room has sunken floor and floor-level benches for relaxed conversation. Entry is at left, study area and doors to deck, right.



Section through firepit shows cantilevered hearth and wall-hung chimney, and basic construction system of massive posts and beams.



At the rear, a boulder projects through the floor and a tree through the deck. Said the jury: "The site was incorporated into the house . . ."



Kitchen and dining areas are separated by counter-high partition. At left are glass doors opening to the deck and wood door leading to one bedroom.



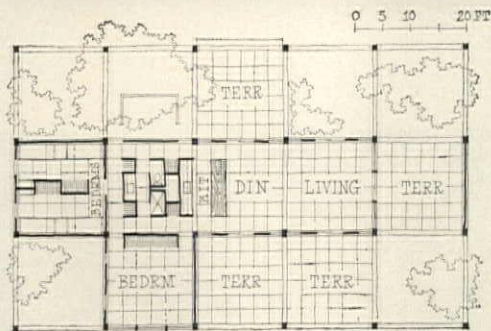
Seen from the level of the stream, the house seems to grow out of its rocky site. Continuous line of glass lets most rooms share the view.

continued

Photos: Robert Damora



Living room typifies what the jury called "extravagant, but exciting and attractive design."



Within 15-module space frame, any number of modules can be enclosed or finished as a terrace.



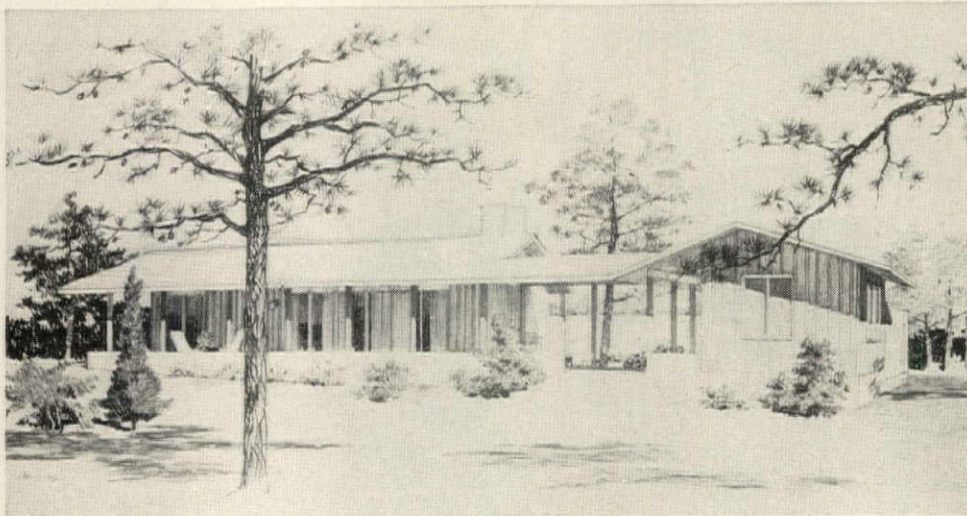
Basic frame is concrete posts and beams. House rests on piers, so it can fit any terrain.

Prefab concrete frame adapts to many plans

Only six types of concrete structural parts (for framing, floors, and roofs) and three types of curtain wall panels (for sliding doors, insulating walls, and fixed glass) are used inside and out to build this modular house. Parts can be combined to fit countless site and family requirements. (This house was described in detail in H&H, Feb. and Apr.)

MERIT AWARD

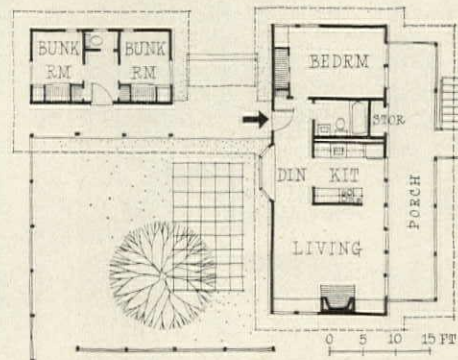
BUILDER: *Emil Hanslin Associates*
 ARCHITECT: *Robert Damora*
 LOCATION: *New Seabury, Mass.*
 PRICE: *\$25,000 without land*



Alternate arrangement puts bunkhouse at end of the main section to create long front elevation.



Another variation faces main porch into L-shaped pocket formed by two sections of the house.



Plan shows how porches and connecting roofs add outdoor living space to the 840 sq ft house.



Lisanti

In model house, porch faces view. Fence, at left, encloses terrace in L of house (see plan).

Vacation house is built in two parts

The main structure (with the living room, kitchen, and one bedroom) and the separate bunkhouse can be grouped in many ways—not just to provide alternate street elevations, but to create varied outdoor spaces, and to take best advantage of the lot, the wind, the sun, and the view. (This house was shown in detail in H&H, Apr.)

MERIT AWARD

BUILDER: *Emil Hanslin Associates*
 ARCHITECT: *Robert Woods Kennedy*
 LOCATION: *New Seabury, Mass.*
 PRICE: *\$14,900 without land*



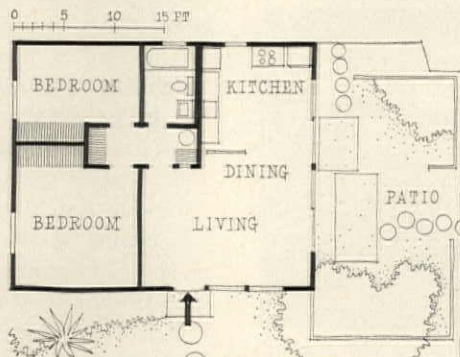
Panel joints are minimized in vertically scored plywood siding, but emphasized at windows.

HONORABLE MENTION

BUILDER: *Economy Certified Homes*
 ARCHITECTS: *Kenneth A. Gordon & Robert F. Gordon*
 LOCATION: *Palm Springs, Calif. and Portland, Ore.*
 PRICE: *\$3,995 without land*

\$3,995 house uses simple component design

Designed for mass production and tailored to the low-price and second-house market, this small (720 sq. ft.) house seems larger than it is. The reasons: the pleasantly simple exterior, handled in big sections of materials; and the interesting plank and beam roof with its wide overhangs. The jury commented: "The structure is skillfully designed for shop fabrication and component assembly. The exterior is appealing, the plan economical." Three alternate elevations are shown on the cover.



Two bedroom plan is compact and modular with plumbing concentrated to hold down costs.



Glass gable end adds to apparent space in house by opening kitchen-dining-living area to patio. Plank-and-beam roof adds custom look at low cost.



Components are trucked to site. House is assembled in two days.

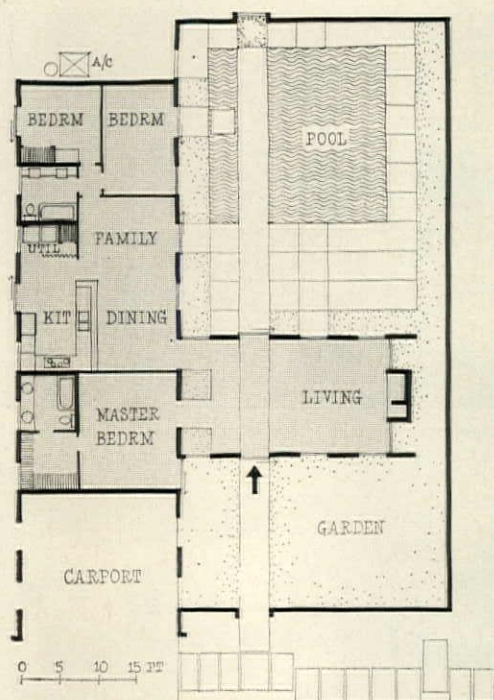


Living room is 11'6"x17', has daylight on two sides, sloping ceiling.

continued



Living room wall shows basic design. Walls are 16"x8"x8" block, scored for 8"x8" pattern. Roof panels are 7½" thick to match wall pattern.

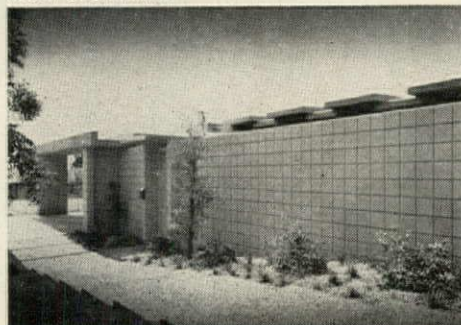


Plan is two rectangles placed to create an entry garden and a rear pool-patio that offers a pleasant view for most rooms.

Demonstration house made of concrete panels

MERIT AWARD
 BUILDER: *Greg Snyder Co.*
 ARCHITECT: *Bissell & Duquette*
 LOCATION: *Sierra Madre, Calif.*
 PRICE CLASS: *\$15,000 to \$25,000 with land*

Robert C. Cleveland



Garden wall screens the house. Wall pattern, breaks at the entry and carport, and glimpse of roof prevent any sense of monotony.

Designed as a prototype for a national promotion program, this house has an almost classically precise design which grows out of its unique yet essentially simple "building-block" construction.

The walls are a continuous series of 4'-wide, steel-reinforced concrete-block panels alternating with 4' panels of fixed glass, sliding glass, or opaque sandwich panels (with wallboard skins and a cardboard honeycomb core).

The roof is a series of precast light-weight-aggregate panels, some spanning 22'. In the living room wing, 4'-wide roof panels were placed on top of the block wall panels, spanning the room. Then, 5'4"-wide panels were laid over the first set, closing in the roof above the glass panels and forming the stepped, overlapping pattern shown in the photos.

But despite these structural innovations, what most impressed the jury was the "distinction of architectural design."

Photos: Dean D. Hesketh



Roof panels overhang 3' and 4' to shade the floor-to-ceiling windows. This is the view across the entry garden from the master bedroom.



In rear courtyard, a walkway separates reflecting and swimming pools. This view shows sense of pattern and order characteristic of house.

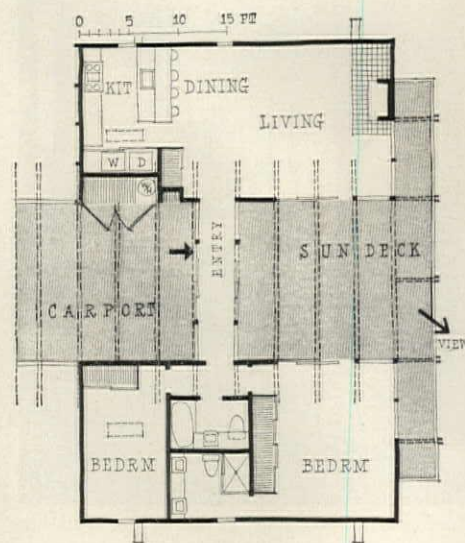


In living room, strong horizontal and vertical lines of exterior are continued. For added drama, the ceiling in this room is raised to 10'8".

continued



Street-side facade is solid for privacy. Entry door is at rear of roofed-over carport.



H-shaped plan separates living area and bedroom wing, forms sheltered sun deck open to view.

A standardized design for steep hillside sites

This design, intended for repetitive use on the steep bypassed lots that abound in the Los Angeles area, fulfills two difficult requirements:

It can be duplicated on slopes of any pitch without structural changes (only the length of the foundation stilts need be changed). And it provides generous outdoor living space that is open to the view and yet screened from both the street and adjoining houses.

The house was planned on a 4' module for stressed-skin panel construction, though these models were conventionally built.

MERIT AWARD

BUILDER-ARCHITECT: *Richard Banta*

LOCATION: *Los Angeles*

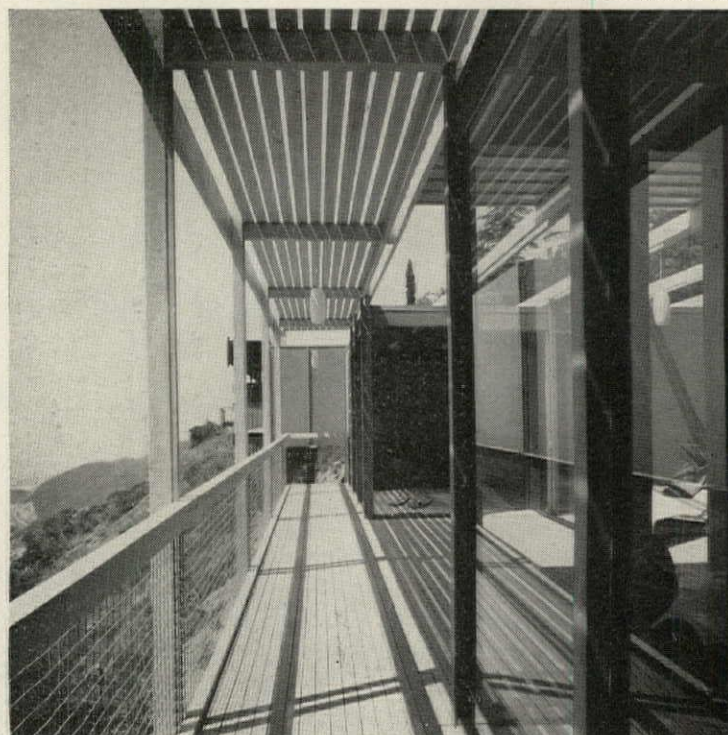
PRICE CLASS: *\$15,000 to \$25,000 with land*

Downslope elevations, right, show varied wall textures and detailing used to create individuality.

Photos: Richard Fish



Living room has sliding glass open to deck, foreground, and view. Trellis offers shade and sense of shelter. Master bedroom shares deck.



Balcony ties sections of house together visually, and adds to outdoor area. Adjacent houses have varied setbacks to increase outdoor privacy.



2

BUILT-FOR-SALE HOUSES PART

Nobody's award winners

Some houses win design awards, some narrowly miss, others miss by a country mile. Here are some random samples of the latter. Each has at least one design detail which would offend any qualified critic. Yet to all criticisms the builders would probably have one common reply: They know what they are doing—trying to cater to local demand the best way they know how at the lowest cost. Undoubtedly most of these houses are well built, many have good floor plans, and some sold quickly—despite their architectural shortcomings.

Thus the problem may involve a misunderstanding of what the market wants, a misguided approach to merchandising, an underestimation of public taste, or simply a flagrant disregard of one or more of the basic principles of good exterior design—like simplicity. Would these houses have sold as well—or at all—had better designed houses been available to the buyers? And would they not have sold faster had their prices been lowered as the result of simplified design and the absence of gimmicks?

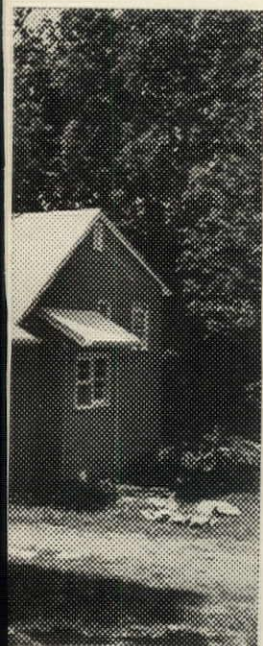
Happily, most builders know the answers, for they have a better appreciation of good design than these examples suggest (such examples are not nearly as common as they were even five years ago). But, obviously not all builders know the answers.



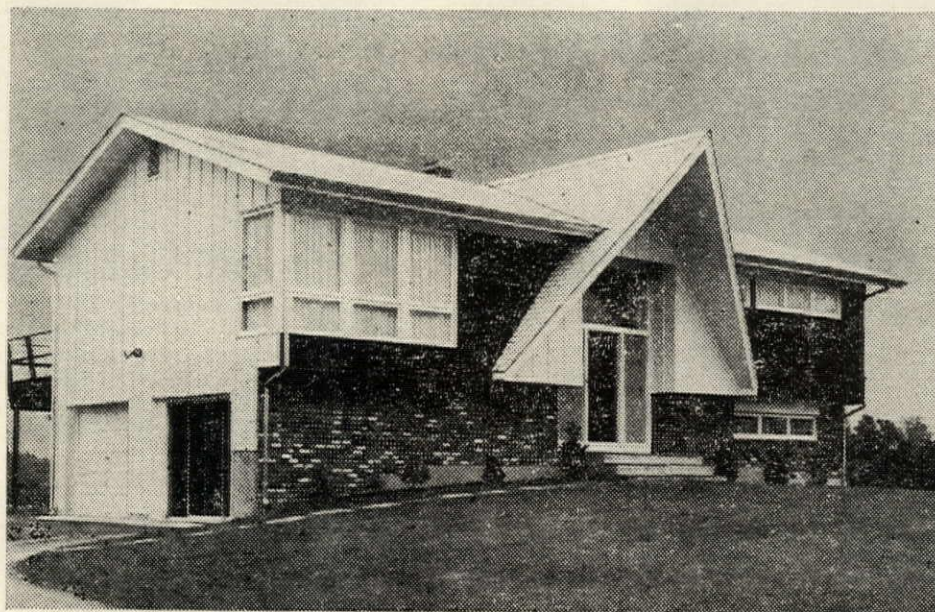
SIX ROOF PLANES seem like a lot for just one house, but when you study all that's going on in this busy design you will see that the outside wall surfaces outnumber the roofs 11 to six—a record of sorts. This kind of exterior design often results from a floor plan which, like *Topsy*, just grewed. And the shutters, which wouldn't shutter the windows, were presumably needed to provide the traditional "Colonial look."



DEMON SYMMETRY has been used on this split-level house, but almost all that is gained by extending the eave over the garage is to achieve an owlish look (an effect heightened by the painted, projecting upper level).



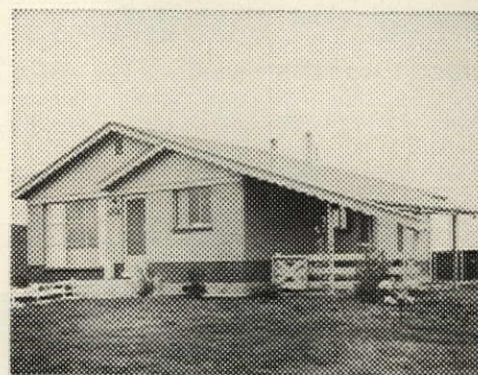
FAIRY TALE DETAILS conspire to give this storybook design a Grimm look. The style has run its course in many cities where it was in vogue in the 1950s. Fortunately, there is little wrong here that could not easily be rectified with the claw end of a small hammer—and a shotgun to discourage sparrows.



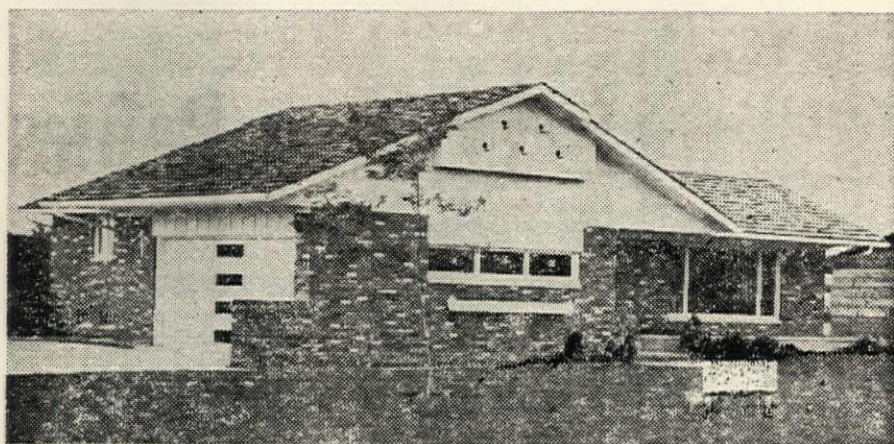
SWISS CHALET effect is achieved by the unsubtle superimposition of one roof over another. This device certainly sets the raised ranch apart from other split-entry models in its area, but one wonders if there were not better ways to attract buyers' attention.



PYRAMIDAL BRICKWORK is not only reminiscent of the Early Nile period but perhaps convinces buyers that this hip-roof house is sturdy enough to outlive its mortgage. And, did someone steal the columns from under that projecting gable at the front door?

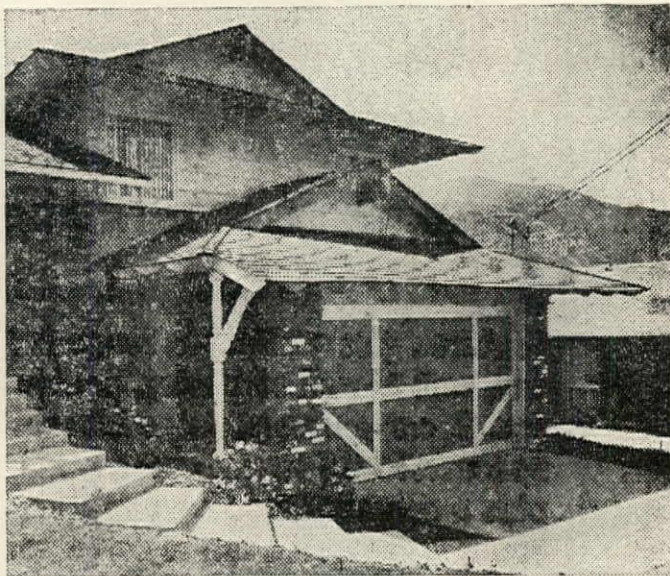


UNDULANT FRINGEWORK achieves a combination washboard-ski slope effect, reminding of a bivalve mollusk (scallop) on the skids. The down-hill extension of the roof line lends credence at low cost to the use of "ranch house" as a descriptive for this residence.

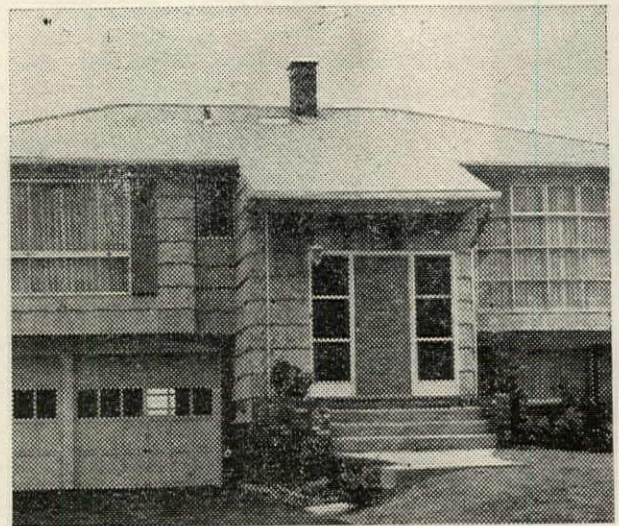


FOR THE BIRDS is the five-hole dovecote, which even a house-hunting hummingbird would have trouble getting into. Only slightly more useful are the three slit front windows. The large window at right, however, is quite useful, especially to passersby who wonder what is going on in the living room. Also useful is the raised planting box, which spares the gardener from having to bend or stoop in beautifying the landscaping. Planter and dovecote were no doubt added for sales appeal, regardless of price.

continued



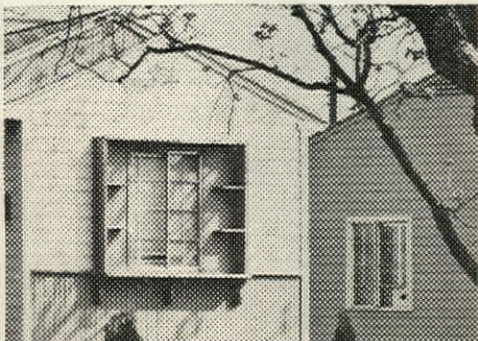
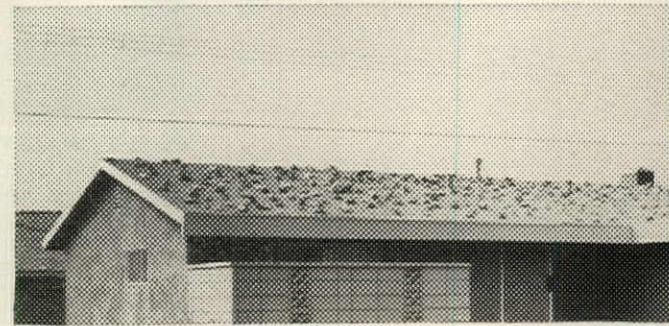
DOUBLE IMAGE makes you look twice to puzzle out the meaning of the multiple roof ledges of this super-split-level house with garage out in front.



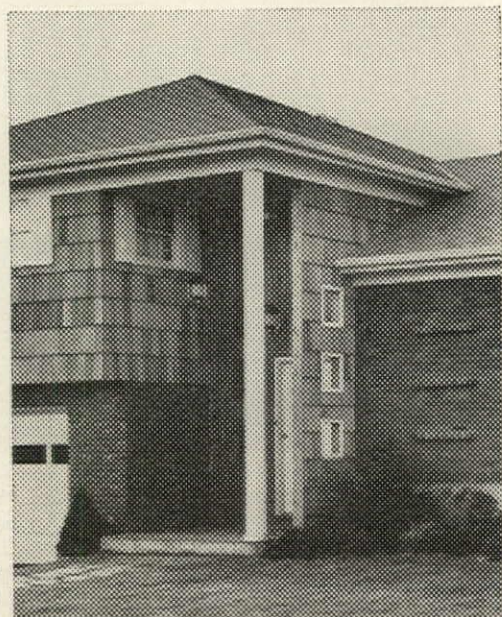
ENCLOSED ENTRY manages to put a nose on the face of this split-entry model. Also noseworthy, or rather noteworthy, is the frenetic fenestration, which ranges from the big 20-light bay window to the almost lost little window in the niche alongside the obtruding structures.



MISGUIDED "MODERN" often results in this kind of angular ornamentation. Here it might discourage prospects who want a house with a front window where they can prop up bric-a-brac without losing sleep at night wondering if the items have slid off. And did some one fail to remove the scaffolding?

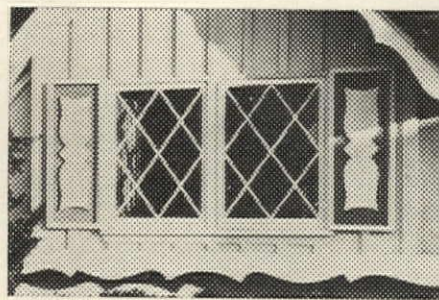


GIANT-SIZE PORCH "with porchholes suitable for giants of varying height" is one solution for the design of a split-level entrance. But the problem lingers on.





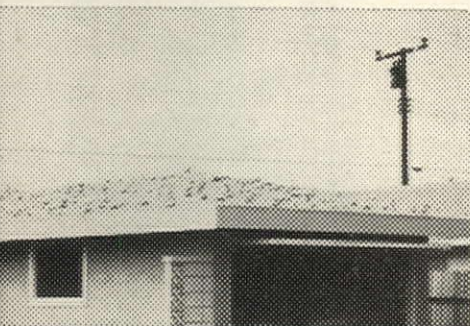
SHED WITH TWO-PANED LOOK was built at the front entrance of this residence, but the shed sheds little light on how to solve the entrance problem for a split-level built on pancake-flat land.



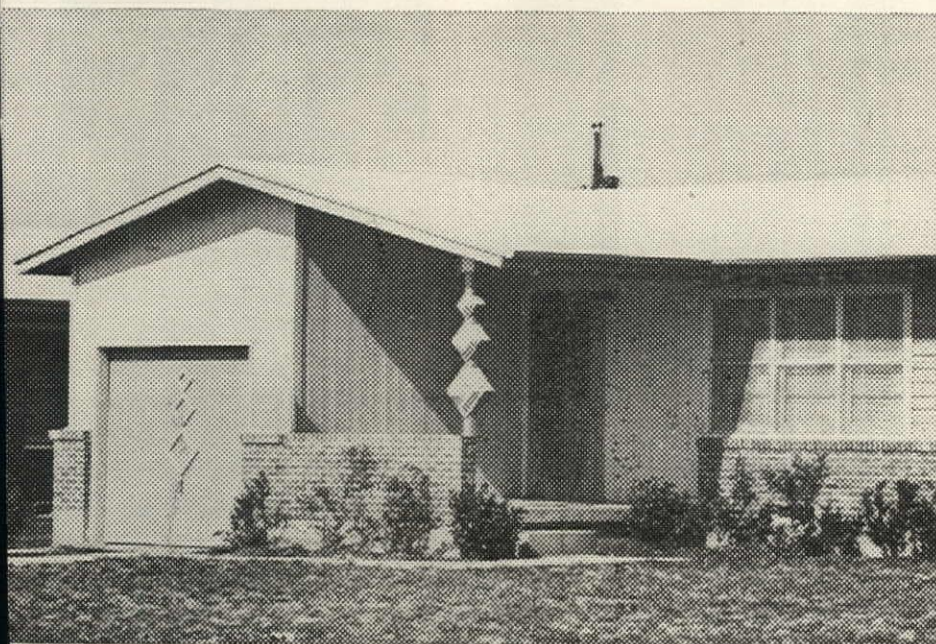
SHUTTERS like these are now as ceremonial as candles, swords, and other objects which have long since ceased to have a useful function. Unfortunately, too often the shutters are such misfits and take such strange forms that they even lose their ceremonial meaning.



PENCIL COLUMNS and the white-painted rustic fence of this new split-entry model fail in their obvious split missions of achieving 1) the grandeur of old southern colonial manses and 2) the simplicity of rural New England.



AFTER THE NEIGHBORHOOD BRAWL? Not at all. This virile type of roof-top appliqué is occasionally used to attract attention in some markets of the rugged west.



THAT IS NO LADY standing on the brick wall of this ranch house. It's merely a porch column made of diminishing blocks. The design is repeated on the garage door in parallelograms, small, medium, and large.



THE END

3

BUILT-FOR-SALE HOUSES PART

Today's design trends

On the next three pages are ten significant design trends which will be expressed in one way or another in many of next year's most successful houses. They are significant trends because they have already been established by homebuyers and by architects, builders, and marketing specialists whose livelihood depends on anticipating what next year's buyers will want.*

These trends don't cover architectural style because style varies from region to region. But they do cover a wide range of subtle changes which are taking place in all kinds of houses in all price brackets in all parts of the country—changes in land use, landscaping, house size, floor plan, and in details of exterior and interior design. Some of these design trends are based on hard economic facts (like the high cost of land) some on public whim (like the current interest in ornate entries), some on changing family needs (like the conflicting pleas for privacy and togetherness). All are worth attention in this buyers' market.

* This article is based in part on the observations of these market experts: Architects Leonard Haeger of Washington, James Lendrum of Gainesville, Fla., and Herman York of New York City; Builders Joseph Eichler of San Francisco, John Fischer of St. Louis, Emil Hanslin of Cape Cod, and Ike Jacobs of Dallas; Marketing Specialists Ralph Sims of Baton Rouge and William Smolkin of New Orleans; and Home Manufacturers William Brown of Kingsberry Homes in Atlanta and Donald Dise of Craftway Homes in Aurora, Ill.



A



C



E



H

1. More attractive landscaping is making the most of more expensive land

"It doesn't make sense to let today's \$3,000 to \$5,000 lot investment lie there with only six FHA shrubs to keep it clothed . . . and then seriously expect some buyer to snatch it from your hands. You can't get full mortgage value for an expensive landscaping job, but the competitive edge today can easily be sharpened with a few extra trees." Thus Architect Herman York underlines the growing importance his builder clients attach to attractive landscaping.

This trend manifests itself in many ways: not only is more planting being done but it is being done with professional advice. Native trees are being saved and the natural contours of the land are being preserved. And builders are anteing up the extra cost of putting utilities underground. Builder Joe Eichler's new Marin County development will have all its wiring concealed even though it will cost him \$350 a house, and he adds: "We even have the architects designing the bridges over the creeks to make the most of the character of our land."

Emil Hanslin's respect for landscaping is greater than most builders', but it is indicative of growing emphasis on landscaping as a merchandising device: "Landscaping can be used to attract prospects in just the same way parts of the house—the kitchen and bath—have been used for years to attract prospects."



B

2. Houses are being stretched to give more space for the money

House size in relation to lot size, in all price classes, is increasing. Buyers are becoming square-foot conscious, and leading builders are striving to price their houses below the competition on the basis of price per square foot. Fortunately, expanding a house is less costly than many builders realize, and the economics of expansion favor the builder. For example, Marketing Expert Bill Smolkin points out that "adding extra space to a basic house costs the builder only about \$4 per sq. ft., but it can be priced at \$5.60 per sq. ft. and appraised at \$10 per sq. ft."

The bigger the house, the easier it is to get the square-foot cost down, so the problem really lies in the low-price bracket. "In this bracket," according to Architect Jim Lendrum, "the ranch house and a small split level have proved the most economical structures. Some builders are sacrificing the garage and putting the money instead into a family room or, if there isn't money for that, into a sort of porch-room that at least will give more living space." In all the middle-price brackets, the split-entry house—a two-level house—is the most economical per square foot. In the upper-price bracket, the bonafide two-story on a slab comes out best on a unit-cost basis. The split-entry house—in the "raised-ranch" form so popular in the lower-price ranges—is not popular in the higher-price brackets. Reasons: The raised ranch is seldom handsome, and the lower-level space is seldom light and pleasant. But on hillsides (or with judicious earthmoving) the split entry can be fitted to the land, and the lower level can be opened to grade through big glass walls. In this form the split entry is both economical and popular.



D



F



G

3. Outdoor areas are being related more closely to the floor plan

Not long ago, a paved terrace outside the living room was an important selling point. Today more and more buyers want houses with outdoor areas tied closely not just to the living room (for entertaining), but also to the kitchen (for outdoor dining) and to the master bedroom (for private relaxation). And, says Marketing Expert Ralph Sims: "You're even beginning to see houses with glass walls in the bathroom that open onto small courts."

"The sliding-glass wall is the first ingredient in relating indoor to outdoor space," says Sims. "But the other ingredients are a well-thought-out floor plan and fencing."

What he is saying is that today's outdoor living space must be



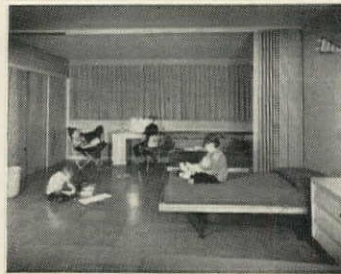
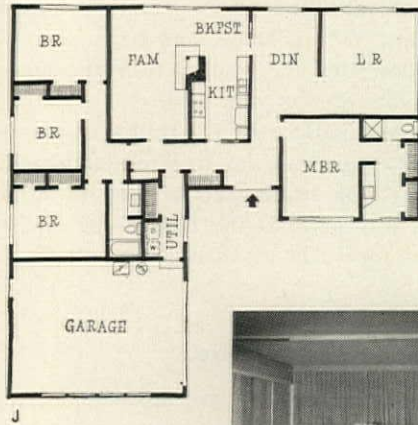
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continued

a direct extension of the indoor space—and it must be private. Perhaps the closest relationship of outdoors to indoors is achieved in floor plans that wrap around the patio on two sides (as in L- or T-shaped houses), three sides (in U- or H-shaped houses), or four sides (in atrium houses).

In the lower-price brackets, where most houses are rectangular, you can create privacy—in effect, outdoor rooms—with fences. Says Emil Hanslin: "Short fences—perhaps extending out from the house, perhaps placed out in the yard as screens—can make a small house look bigger, make the exterior more interesting and inviting, and create garden courts for any number of rooms."

4. Floor space is being planned for more privacy and bigger families



In more and more houses, you see a clear definition between the social and the private parts of a house. And in more and more houses you see two well planned private areas—the master bedroom suite and the children's area.

Says Architect Len Haeger: "The master bedroom suite should have its own bath and dressing room, even if the dressing room is little more than a hall with closets leading to the bath. In a low-budget house, there should at least be a lavatory off the big bedroom and, if possible, the room should be big enough to include a seating area."

Adds Builder Ike Jacobs: The children's bedrooms should relate directly to the family room or playroom—in fact, they can open directly to the playroom rather than a hallway."

Everyone seems to agree that the family room is still virtually a must in every price class. "At a minimum," says Bill Smolkin, "there should be a big extension of the kitchen to serve as a family room." And most seem to agree that—if the budget allows—a separate dining room, a home office for the housewife, and a sewing center will boost sales.

5. A feeling of spaciousness is being designed into the living room



For years, architects and builders have used design devices—the sloping ceiling, the glass door, and the open plan—to make rooms seem more spacious. Today, many are going a big step further to create visual impact—especially in living rooms. "You can create a sense of space by dropping the living room two steps (12") below the level of the rest of the house," says Herman York. "A living room with a 9' ceiling looks a lot bigger than one with an 8' ceiling. If the house has a basement, you can put the recreation room under the bedroom area, use the low space under the living room as a utility room."

Emil Hanslin points out: "In houses with two levels, you can really create a sense of space with a two-story high living room. The upstairs bedroom hallway can be treated as a big balcony overlooking the room—and this has all kinds of architectural and decorative possibilities."

6. Entrances and foyers are becoming more inviting and better detailed

The double front door is now being used on everything from high-priced contemporary houses to low-cost houses. And to go with the oversized door, says Builder John Fisher, "buyers want high style hardware with big escutcheons." Adds Bill Smolkin: "Glass sidelights on either side of the front entrance are taken for granted in many areas these days."

These imposing entrances must be handled with care. And as Jim Lendrum points out: "A big entry on a small house not only looks out of place, but takes too much out of a budget that should have been concentrated on basics like living space."

Further, a big entry door requires that the entry hall receive design attention. And as Herman York cautions: "It leaves a bad impression to come through a big inviting entrance into a little meaningless foyer, or—worse yet—directly into the living room."



7. Exterior design is becoming more varied and more interesting

"People are bored with the same old houses," says Leonard Haeger. So architects and builders are creating new exteriors with new siding, with new window patterns, and—most noticeably—with new roof lines.



O

"A good big roof is much more satisfying than a minimum roof," explains Haeger. Roof pitches are getting higher, and you see more big overhangs at eaves and gable ends, more gambrel roofs, more Hawaiian roofs, and more A-frames. Don Dise's successful A-frame house shown on page 130 is a good case in point. Says Dise: "It's different, but still acceptable to a general market—it's big and open, but still a pitched roof."

Not long ago, too many exteriors were a jumble of materials and window sizes. Today there is a return to order and simplicity, as evidenced on one hand by the renewed popularity of close-to-authentic Colonial design and on the other hand by the growing acceptance of clean-lined contemporary.

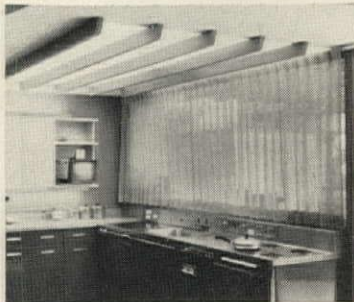
8. Richer finishes are being used outside and in



P

On exteriors, for example, you see more use of masonry and more use of natural-finish wood, especially in board-&-batten siding. And inside the house, says Architect York, "prefinished veneered plywood is becoming increasingly popular—especially for use in foyers and hallways and dens. Buyers like it because it looks rich, yet is easy to maintain." "A new idea that bears watching," according to Emil Hanslin, "is acoustical ceiling tile to sound-condition the master bedroom. It makes a lot of sense in a room that is becoming as important to sales as the kitchen."

9. Customer attractions are being added to every room



Q



R

Some of the attention long lavished on kitchens and baths to make them the No. 1 attraction is now being given other rooms.

The most popular new sales attraction is built-in lighting. "Luminous ceilings—not only in the kitchen, but in baths and hallways—are coming in strong," reports Herman York. And there's more built-in valance and coffer lighting (to brighten walls and ceilings) in foyers, hallways, and master bedrooms as well as in the main living area.

Other new attention getters: a fireplace in the master bedroom suite; bunk beds with drawers beneath in children's rooms; telephone jacks in every room; air conditioning; and built-in hi-fi.

10. Storage space is being increased and arranged for specific uses



S

It is no longer enough to provide extra storage space just in attics and garages. "People want it right in the living area of the house," says Bill Smolkin. "In the past, builders took storage out of the house to create more living space; now buyers want it put back, especially in houses costing over \$15,000." In ranch houses, buyers want space in the bedroom wing, for big storage closets. In two-level houses, buyers want bulk storage space near the kitchen, preferably as part of the utility room, as well as plenty of storage in the bedroom area.

Buyers often like storage space planned for specific items like suitcases and trunks and out-of-season sports equipment.

CREDITS: A. Architect: Chris Choate & R. G. Jones. Builder: Ross Cortese. Photo: Maynard Parker. B. Builder: Dorothy Miller. Photo: Bob Hand. C. Architect: Harry Ormston. Builder: Ed Carr. Photo: James R. Dunlop. D. Architect: J. Hubert Brownell. Builder: Austin Sturtevant. Photo: Virginia McIntire. E. Architect: Alexander C. Prentice. Builder: Brown & Kauffmann. Photo: Ernest Braun. F. Builder: Mark Ritter. G. Builder: Frank Schantz. Photo: George L. Wetzel. H. Architect: Richard J. Neutra. Photo: Julius Shulman. I. Landscape architect: Douglas Baylis. Builder: Hitchcock & Chamberlin. Photo: Morley Baer. J. Builder: Mossman-Gladden. K. Architect: Fehr & Granger. Photo: Gottscho-Schleisner. L. Architect: Edward H. Fickett. Builder: Westborough Homes. Photo: Moulin Studios. M. Architect: Dietz, Price & Fishrup. Builder: HBA, Mobile, Ala. Photo: Lawrence Cantrell. N. Architect: Alexander C. Prentice. Builder: Brown & Kauffmann. Photo: Stone & Steccati. O. Builder: Donald Dise. Photo: Gorecki. P. Architect: Johnson-Hawley & Assocs. Builder: Roth Construction Co. Photo: Stone & Steccati. R. Builder: Tom McGovern Assocs. Photo: John Rogers. S. Photo: McCallum.

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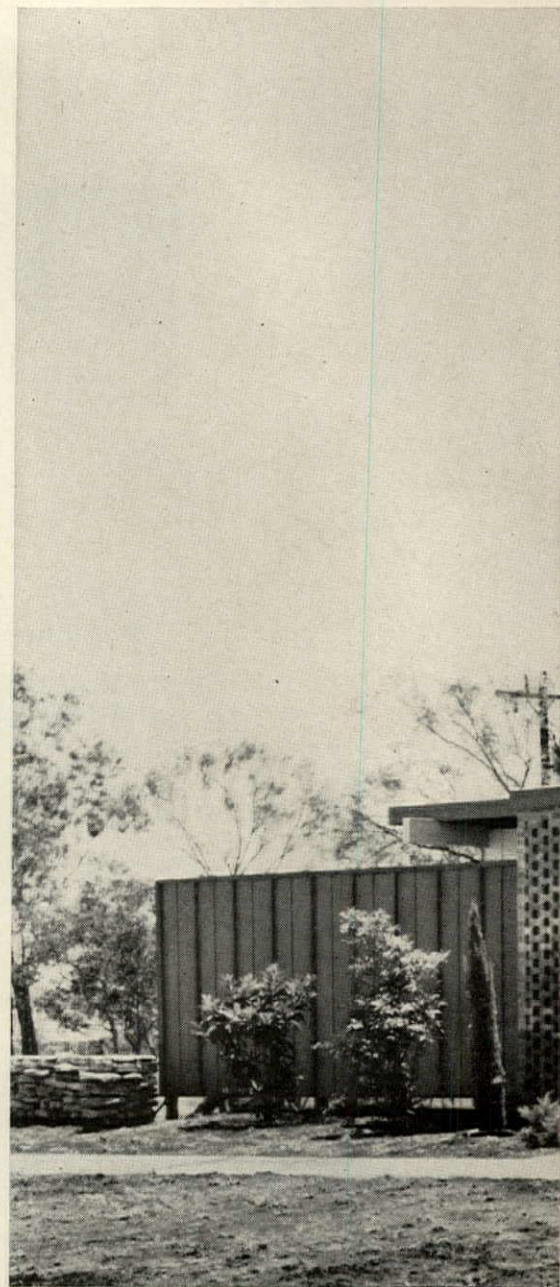
BUILT-FOR-SALE HOUSES PART

1962's best sellers

Do the buyers of today's merchant-built houses balk at fresh ideas in planning and design?

Judging from the 15 fast-selling houses shown on the following pages, buyers, far from rejecting innovation, welcome it. Practically all of these houses—selected by HOUSE & HOME's editors to show what sells well in a variety of price classes and a variety of geographical areas—demonstrate the popularity of fresh ideas, particularly ideas in planning. If any one reason can be singled out for the success of these houses, it is the way they are planned.

Some of the plans, like those that isolate adults from children, reflect the changing character of today's market (second- and third-time buyers have older children, no longer need to be close to them). Some plans are designed around entry courts which, when screened from the street, become useful outdoor living areas. Some show new approaches to the already popular split-entry house. Some are dictated by site problems like shallow lots and hillsides. And some, like the one on the facing page, show how even a relatively small house can be zoned for privacy.



In San Antonio: a contemporary

Zintgraff



VAULTED ROOF is 15' high over living room (shown here), kitchen, and rear family room.



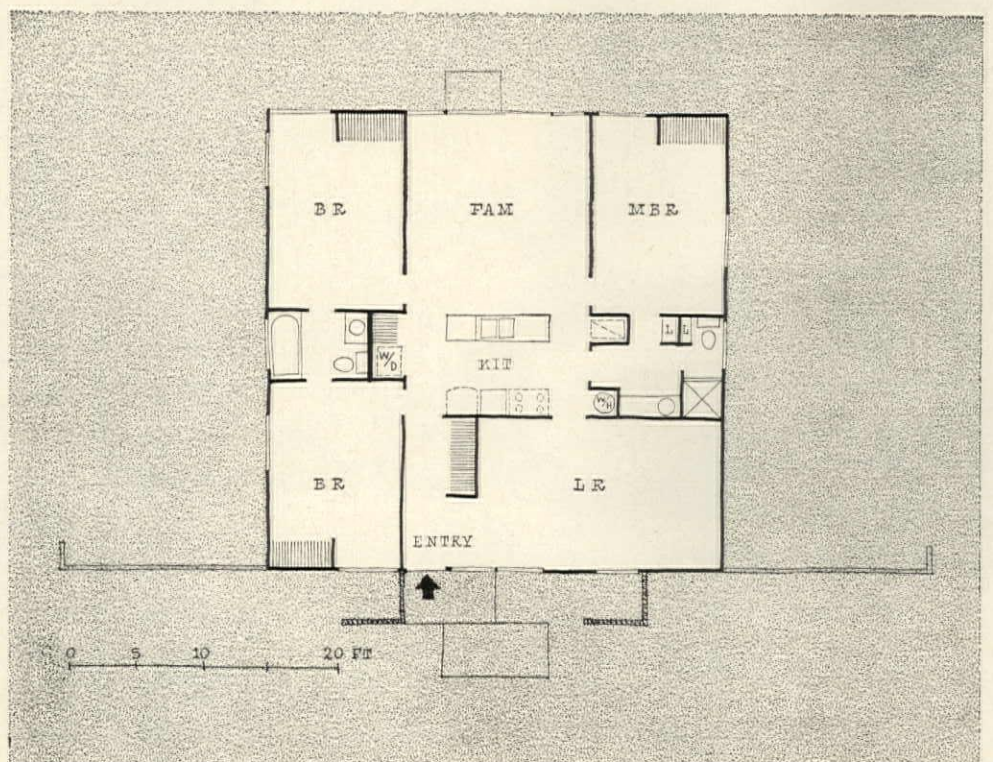
H&H staff

house with a four-zoned plan

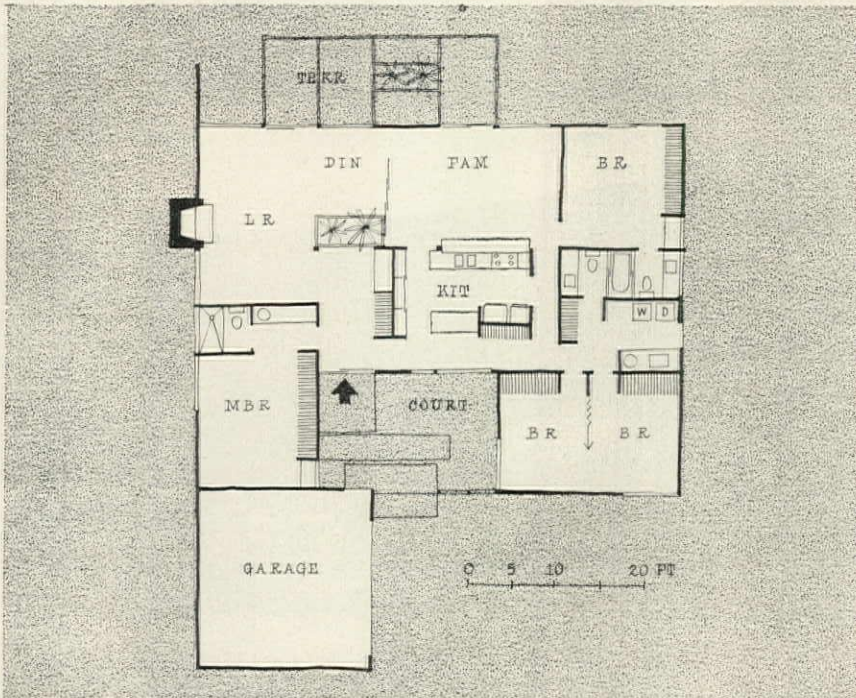
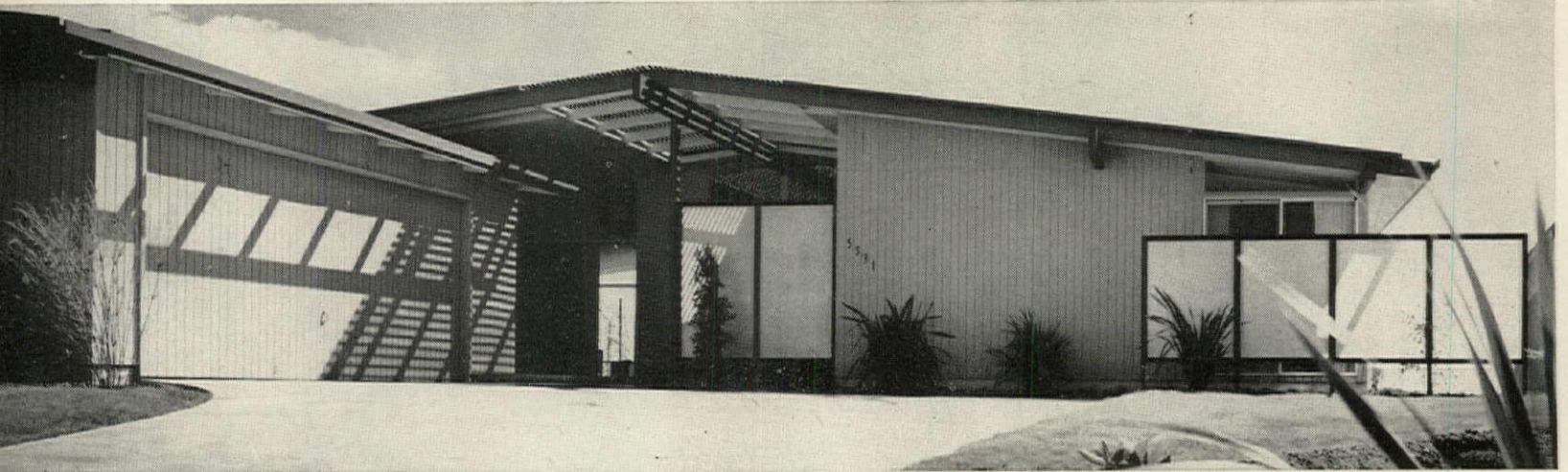
Builder Ray Ellison knew he would attract attention when he added this contemporary model at the upper end of his price line, but he didn't expect what happened—the 36'x36' square house has become his most popular model.

Says Architect Ralph Bender: "We have sold only 14 so far, but most of our buyers would take it if they could qualify. They like the unusual zoning most."

There are four zones inside: living room area, master bedroom area, kitchen-family room area, and children's bedroom area. Economies were gained by the square shape and by grouping utilities across the center. Result: the basic 1,296 sq. ft. house sells for \$10 per sq. ft. Price ranges from \$14,300 to \$16,500 depending on lot and kind of detached carport or garage used.

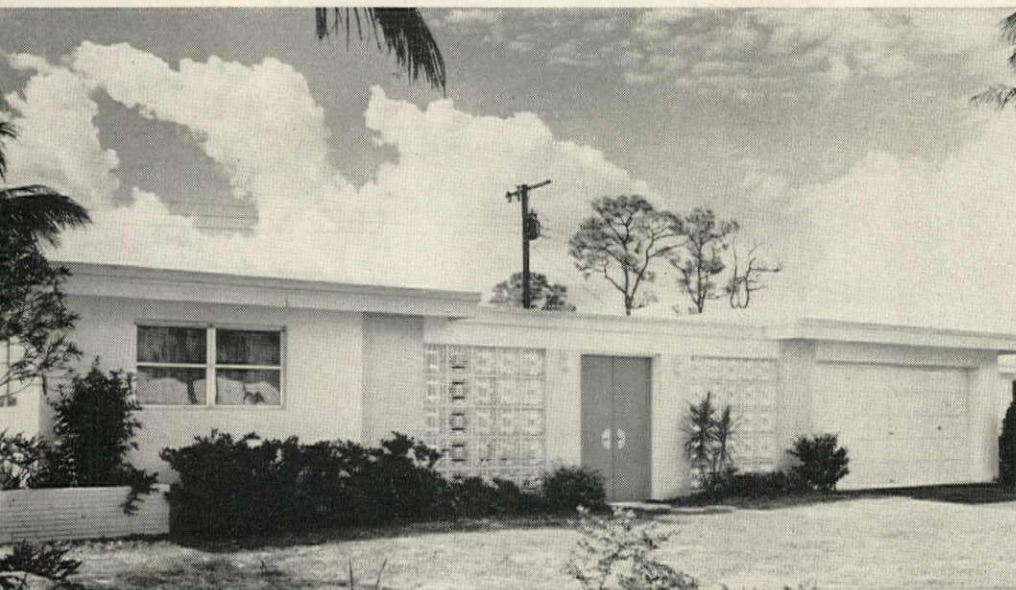


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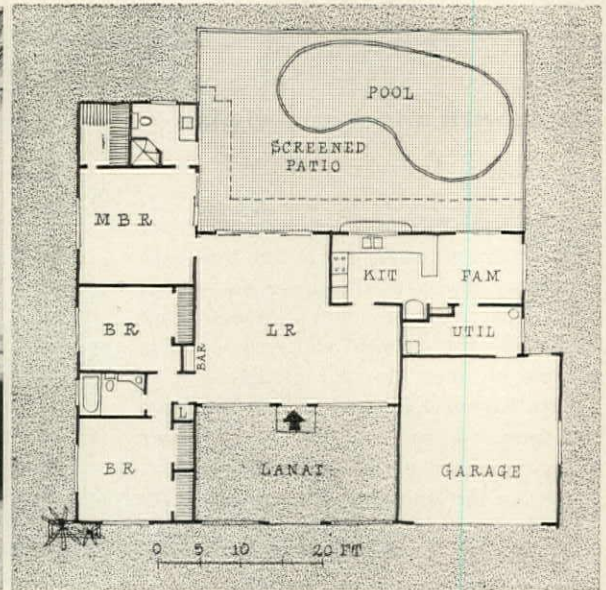
In San Diego: a flexible plan with a big entry court

Architect Edward Fickett designed this model to sell for \$32,000 to \$40,000 on high-priced hillside lots (\$10,000 to \$18,000) overlooking the Pacific. The builder—Tech-Bilt Inc. (no connection with Techbuilt, the Massachusetts home manufacturer)—sold eight of the 13 houses planned within two months after the model was opened. The 2,200-sq. ft. plan works around an interior kitchen and permits various rooms to be opened or closed to each other. The trellised entry court, partly screened from the street, lets light into the kitchen, provides a pleasant view for two bedrooms, and serves as a private outdoor living area. Glass walls open the rear living areas to a panoramic view.



In Miami: a screened pool and indoor-outdoor kitchen

In the past year, Haft-Gaines has sold about 800 houses—150 were this 1,327 sq. ft., \$27,900 model. Entry is through a masonry-screened lanai directly into the living room and a view of the pool. This big area is open to the master bedroom



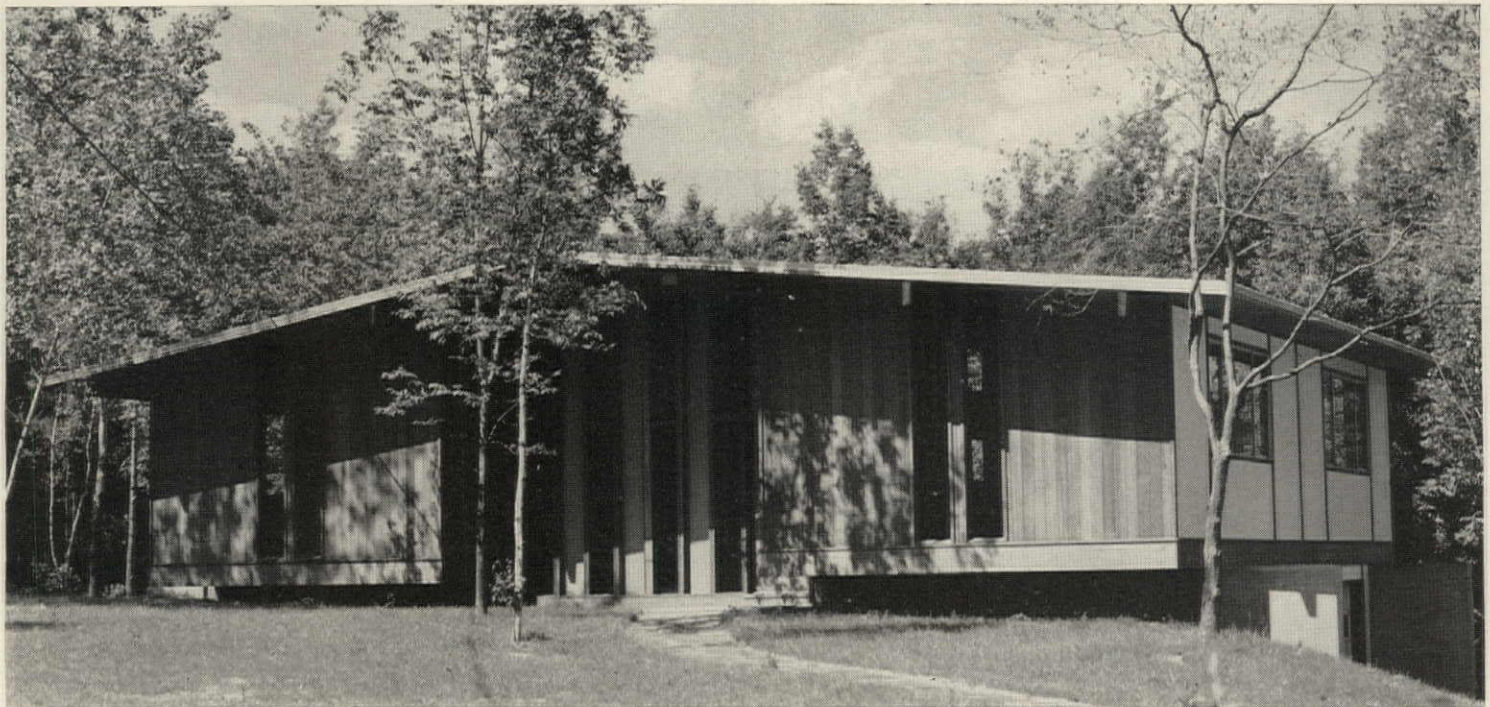
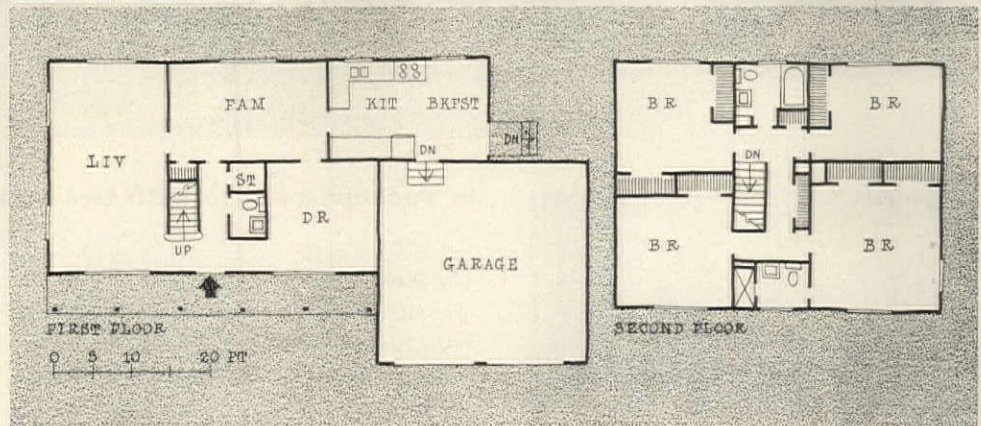
suite, the living room, the family room, and even the kitchen through sliding windows over a serving bar. Price includes appliances and air conditioning. Staff designed. (For a house in another Haft-Gaines development, see p. 134.)

In Norfolk: a two-story colonial for \$9 a sq. ft.

This \$19,750 house is outselling four lower-priced models (\$15,500 to \$17,750) in the same development, according to Builders Buxbaum & Waranch. Sales since June 15: 17 of this model and seven of an identically priced alternate with three, instead of four, bedrooms. The house has 2,140 sq. ft. plus a one-car garage (the two-car garage, used as a sales office in the model shown here, is an extra). The plan provides large bedrooms (the smallest is 12'x11') and three eating areas: the family room, dining room, and breakfast space in the large (18'x11') kitchen. Price (with land) includes range, oven, range hood, dishwasher, and disposer. Architect: Leavitt Assocs.

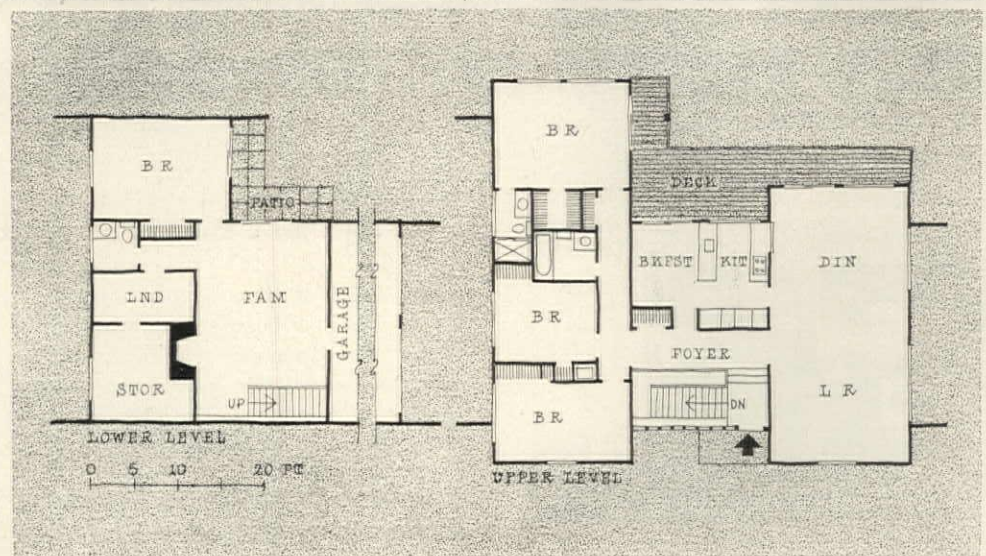


Haycox Photographic

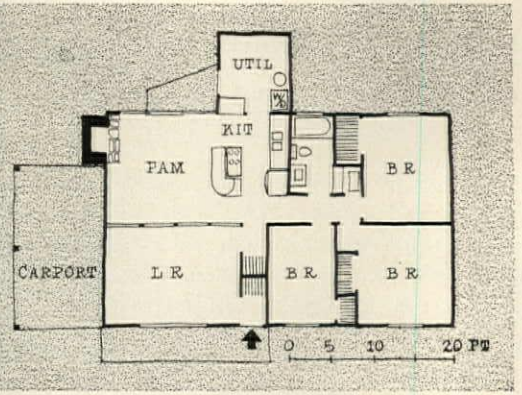


In New York: a split entry with an H-shaped plan

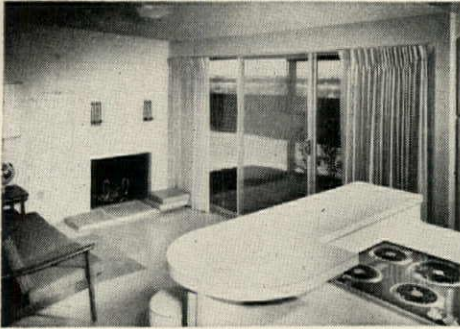
Versland-Rhodes found quick acceptance for this 2,458-sq. ft., \$36,900 model (and another comparable split-entry model) in suburban Rockland County. In two months they sold out their 18-unit tract and took orders for six more on buyers' lots. This model by Norwegian Designer Anders Versland has a 20'-high foyer paneled with redwood. The upper-level living areas and master bedroom open to a covered deck; the lower-level family room and guest room open to a patio. All houses are air conditioned.



continued



Frank L. Gaynor



FAMILY ROOM has breakfast bar at kitchen end, fireplace, and sliding door to shaded terrace.

In Tucson: a house with two activity areas at \$8.60 a sq. ft.

This Lusk Corp. model, with 1,193 sq. ft. of indoor living space, is priced at only \$10,250, including land. That, reports Bob Lusk, is an important reason why it has been one of his best sellers, accounting for more than 90 sales since last winter. Another important reason is the plan that provides both a formal living room and an informal family room, separated from each other by a glass-topped partition. The

14'8"x11'8" family room (left) has sliding glass doors opening to a rear terrace. The terrace is protected from the hot Arizona sun by a roof and, on the west side, by a 70-sq. ft. laundry-utility room that extends out from the house. Other sales appeals: a carport, landscaping, vinyl floors, birch cabinets (but the evaporative cooler shown atop the house is an extra). House was staff designed.

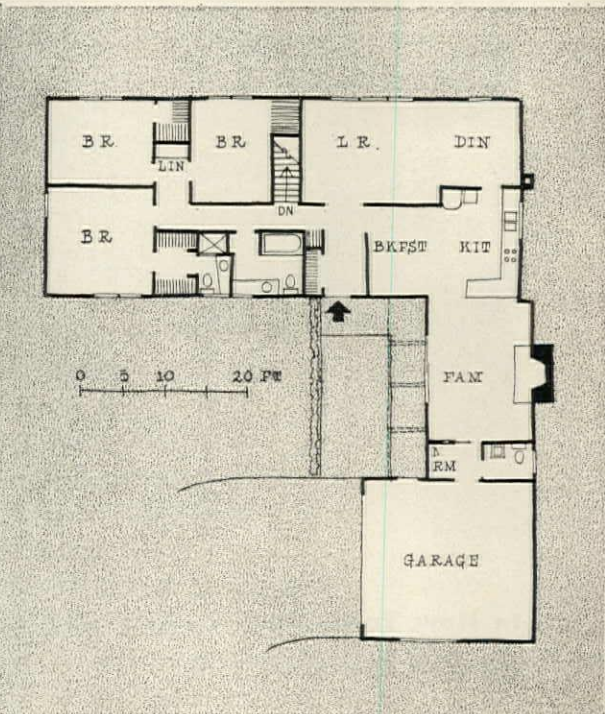
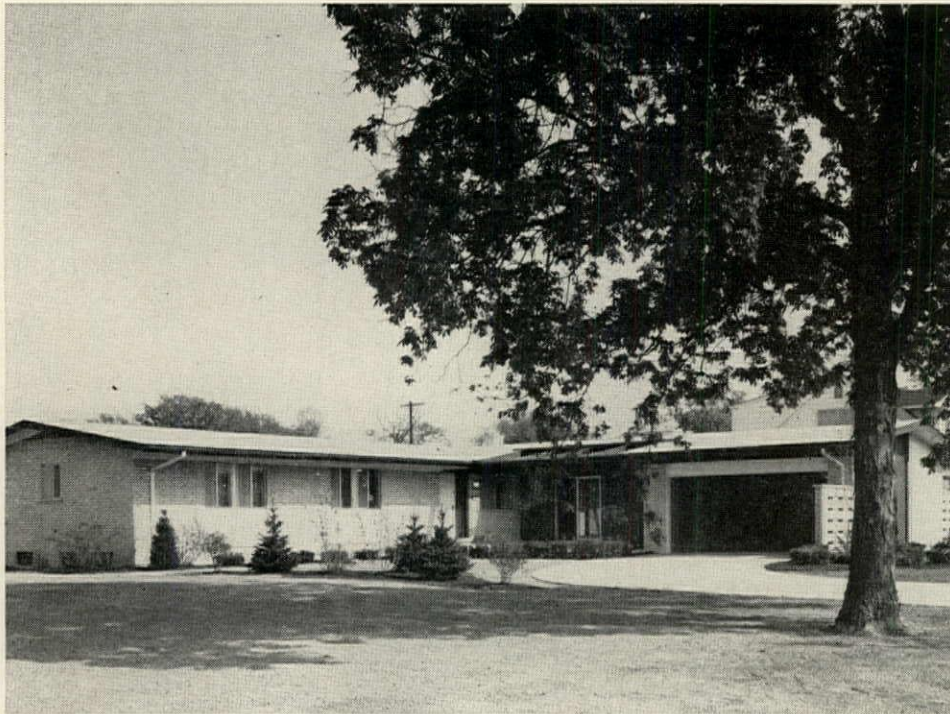


Photo: Henry Dempnack

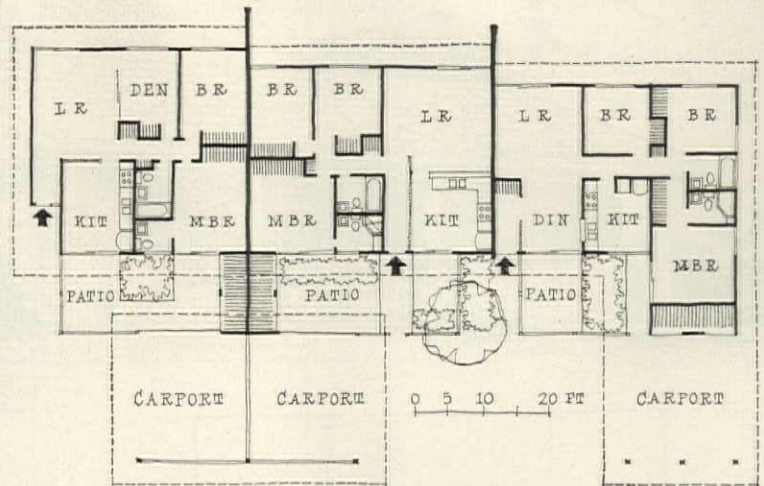


INFORMAL LIVING AREA amounts to 430 sq. ft. of space in breakfast-kitchen-family room area.

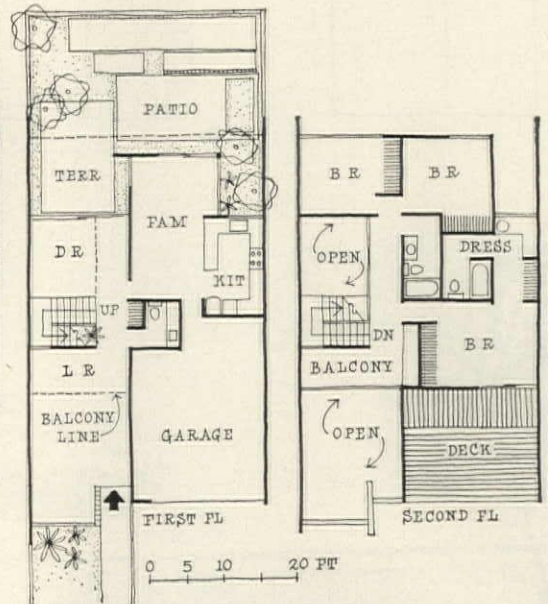
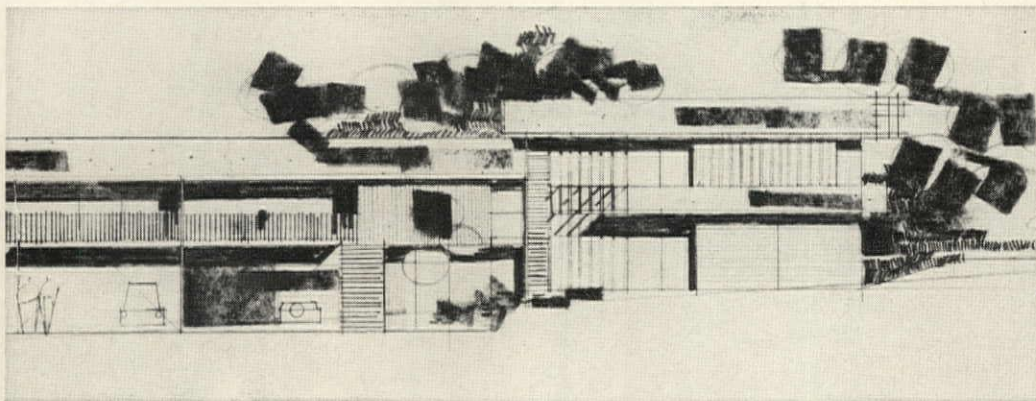
In Detroit: an L-shaped plan with a big kitchen and family room

Samuel Brody & Sons opened this model in July and has been selling two like it weekly. Most popular feature is the L-shaped kitchen-family room area at the crook of the two wings. The 12'x17' family room has a fireplace, a sliding glass door to a front terrace, a snack bar on the kitchen side, and is next to a mudroom and half-bath on the other side. The kitchen is big enough (18'x13') for a large

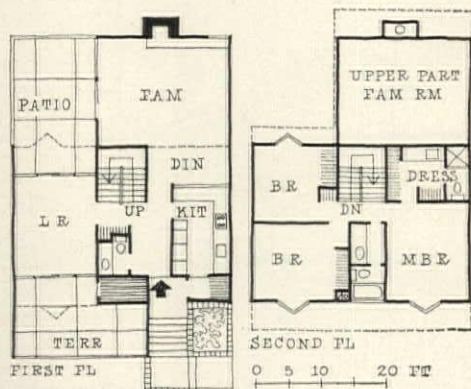
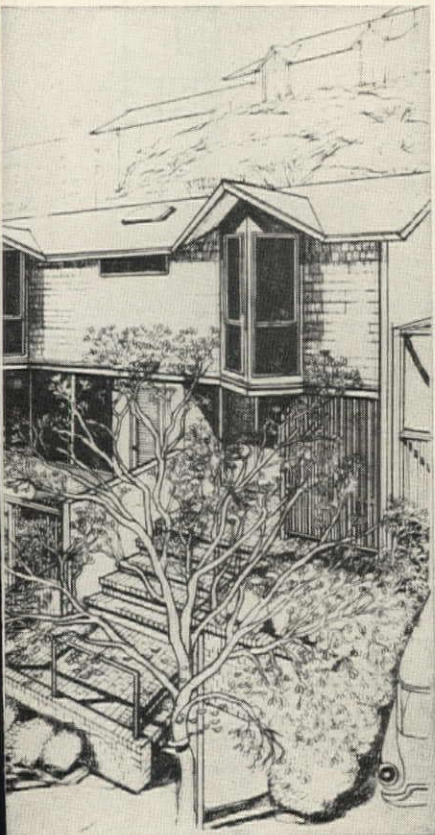
breakfast area. A third dining area is provided in the formal living-dining room. The well-zoned house has a large foyer which is close to each zone. It was designed by George Fonville and Architect Nicholas Porter of Home Design Studios. For the \$28,900 price, buyers also get membership in a country club and use of marina and dock facilities at the site on Grosse Ile in the Detroit River.



CENTEX CONSTRUCTION CO., OAHU, HAWAII



WESTBOROUGH HOMES, SAN MATEO, CALIF.

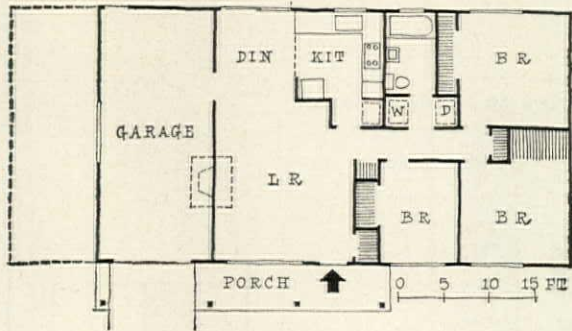
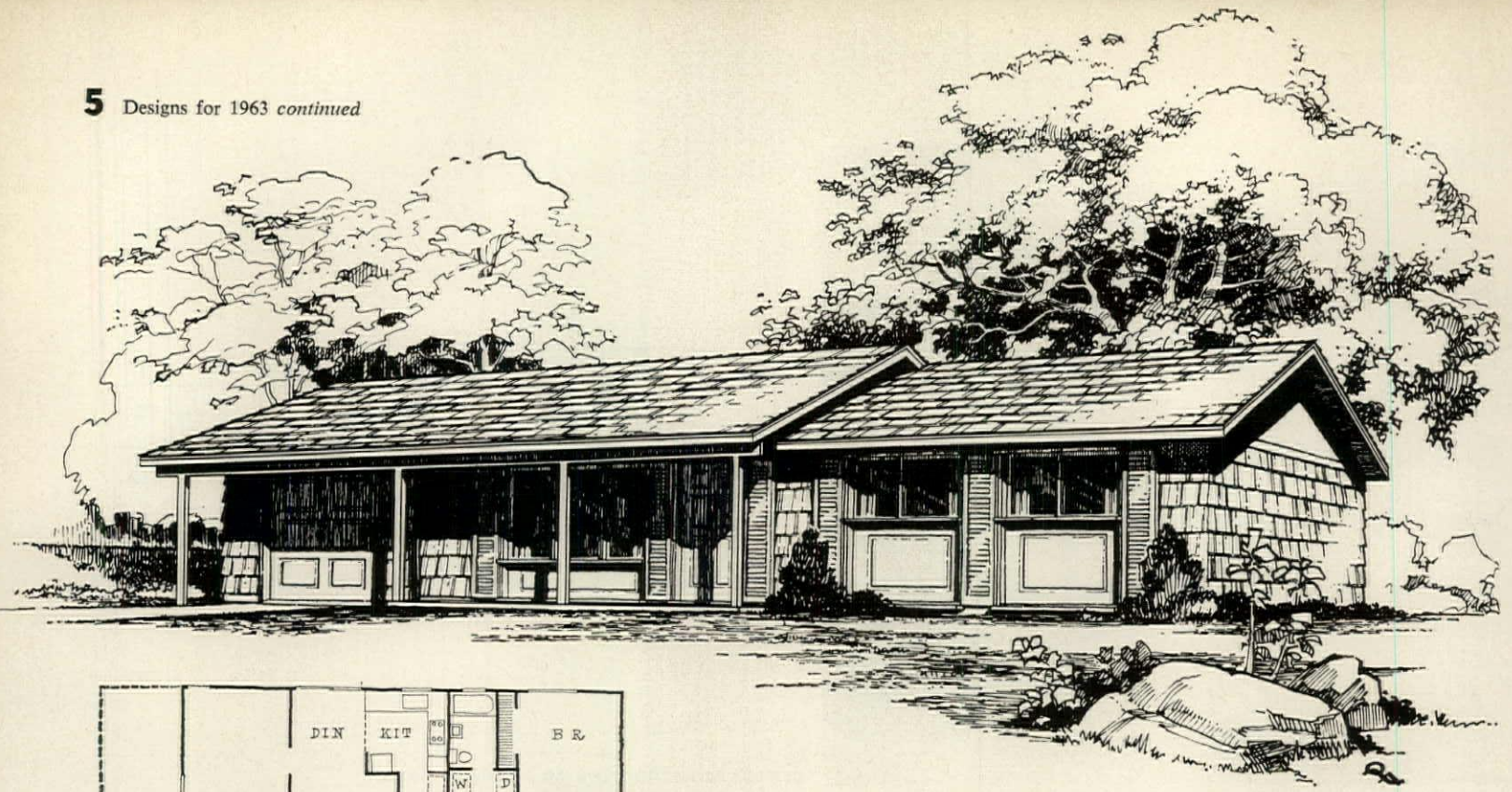


GALLI CONSTRUCTION CO., SAN FRANCISCO

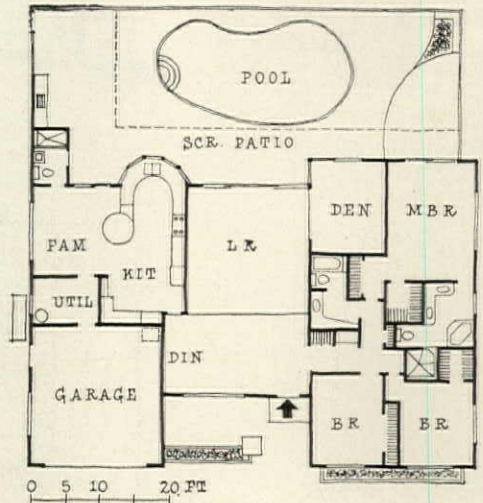
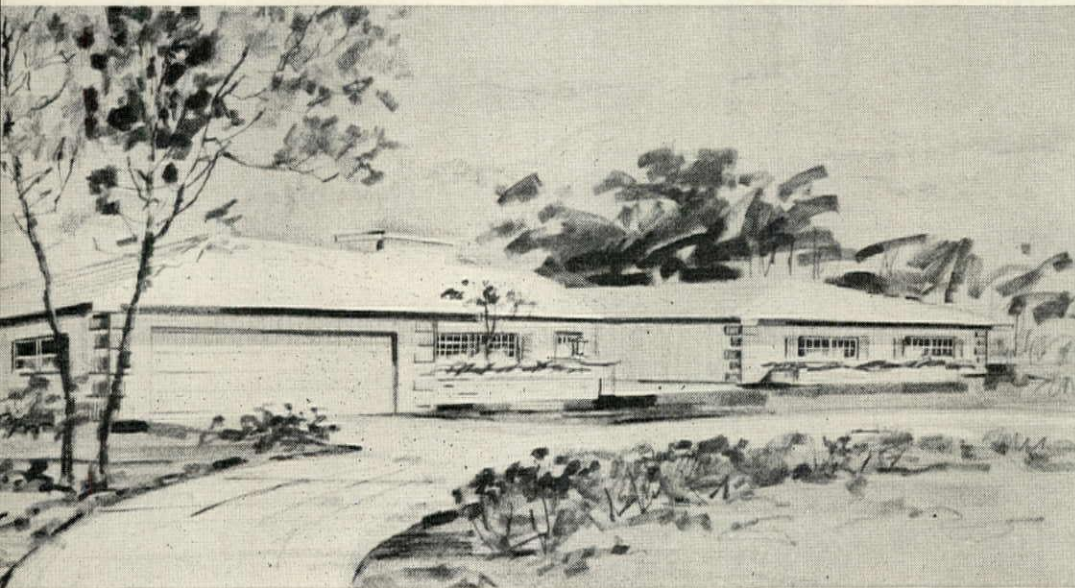
TOWNHOUSES planned for next year will—as the sampling on this page shows indicative—offer a pattern of living much like a well planned detached house. All three have private outdoor living space; most have three bedrooms, several have family rooms and two-car garages. **Centex** will build \$16,000 to \$17,000 units with 900 to 1,000 sq. ft. of living space, in a cluster-planned 200-unit community. Two-, three-, and four-unit buildings will be grouped around small cul-de-sacs, and 19% of the subdivision's land will be left as common greenbelt. Architect: Richard

Leitch. **Westborough Homes** is planning townhouses priced from \$18,500 to \$24,000. The 1,681 to 1,952 sq. ft. units will have attached two-car garages at the front and large private walled gardens at the rear (see also H&H Sept., p. 129). Architect Edward H. Fickett. **Galli Construction** will offer higher-priced (\$41,500 to \$46,500) townhouses on steep hillside land with a panoramic view of San Francisco Bay. Units will have 1,840 to 2,280 sq. ft. of living space, plus front and rear decks or patios for outdoor living. Architects: Hayes & Smith.

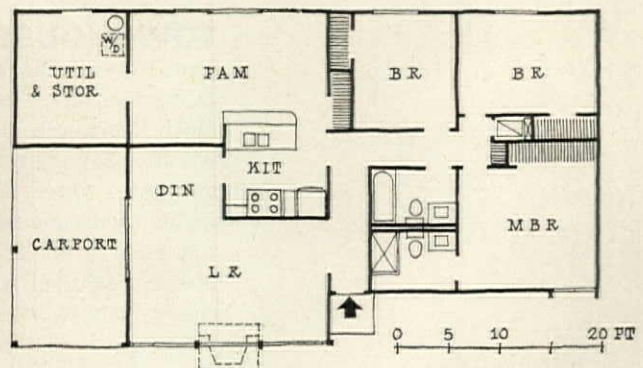
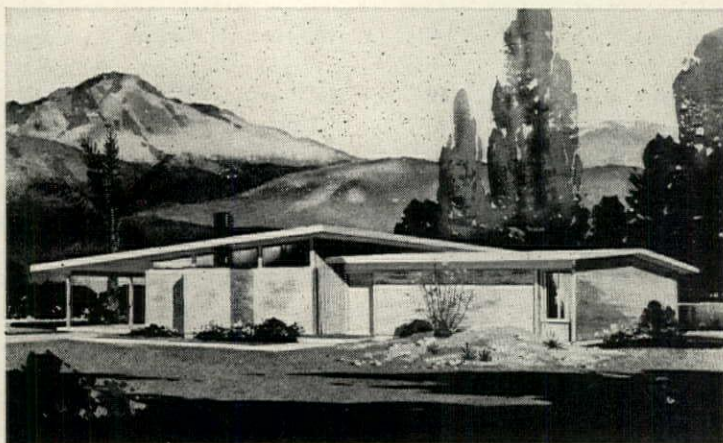
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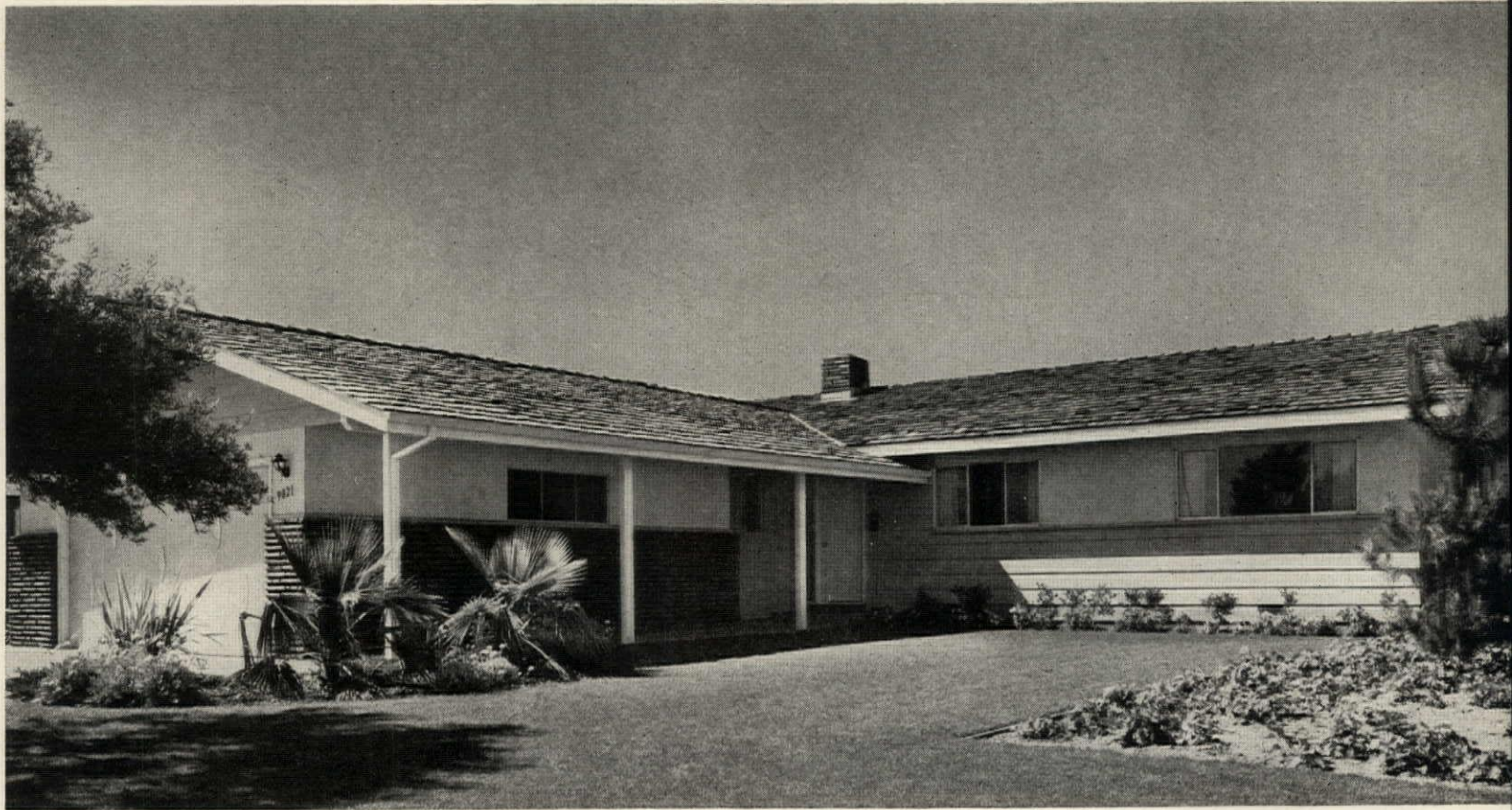
UNITED HOMES CORP., KENT, WASH.



HAFT-GAINES CO., FORT LAUDERDALE



LUSK CORP., TUSCON



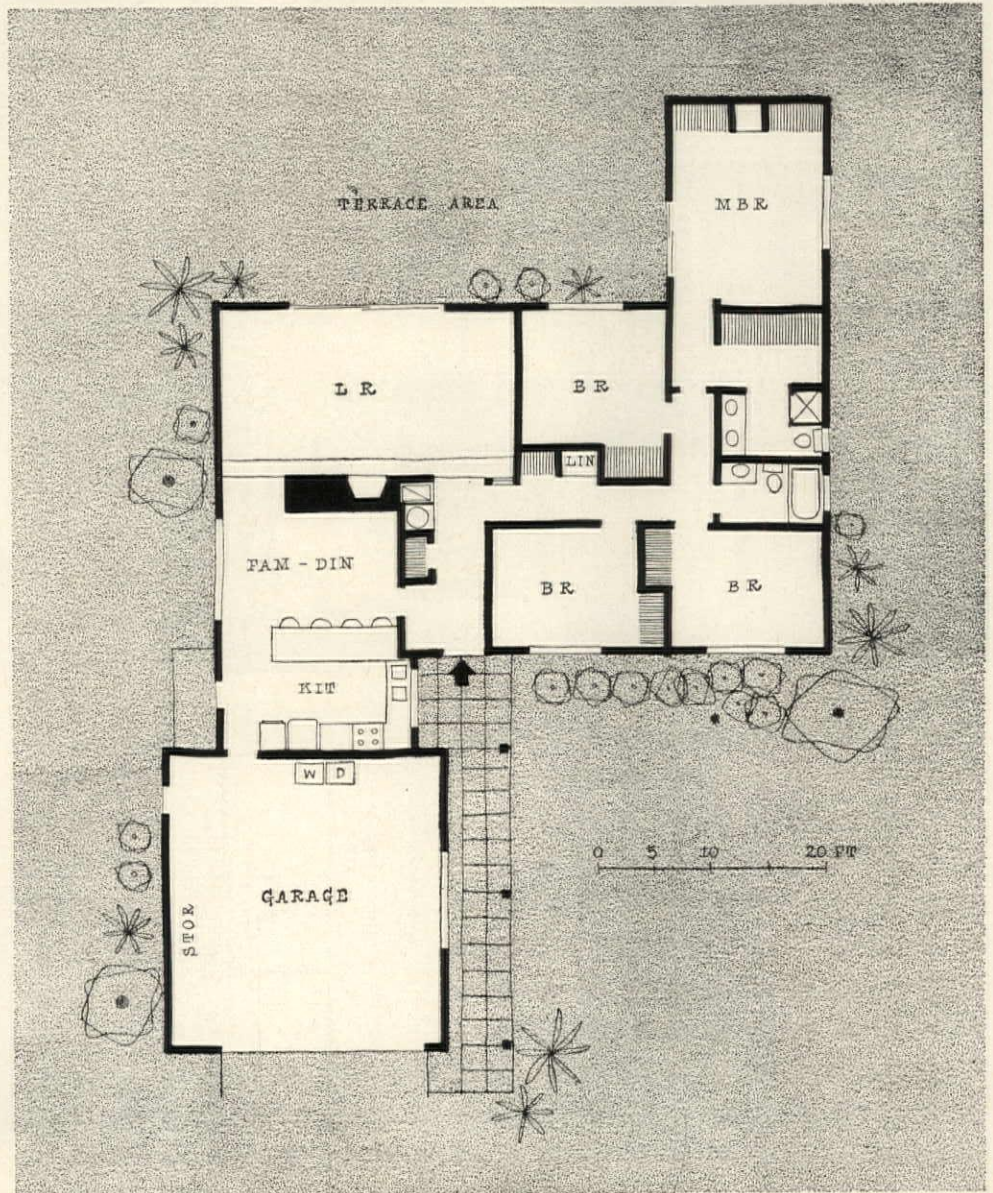
In Sacramento: a luxurious master bedroom wing

This model, one of five offered by Builder Richard Price, has accounted for 74 of 150 sales in 1962. The \$22,950 house has 1,670 sq. ft. of living space—and nearly a quarter of it is in the master bedroom suite. The bedroom opens to a rear patio through sliding glass doors, has a dressing room, bath, and good privacy in its own wing. The four-bedroom house features a fully equipped kitchen, a 10' breakfast bar in the adjoining family-dining area, and a massive fireplace wall separating the family and living rooms. The latter is sunk two steps and opens at ground level to the rear patio. Designed by Architects Rickey & Brooks, the house has its entry close to the work, living, and bedroom zones.

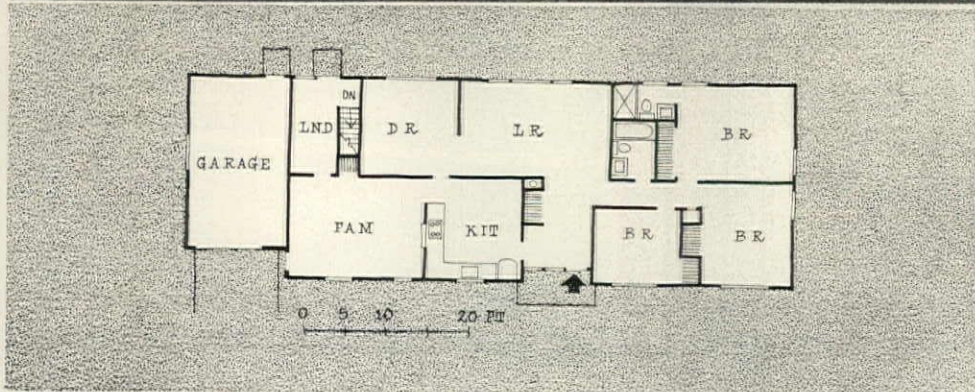
Photos: Pope Studios



BUILT-IN CHIFFONIER and two 5'-wide closets form one wall of 400-sq. ft. master bedroom area.



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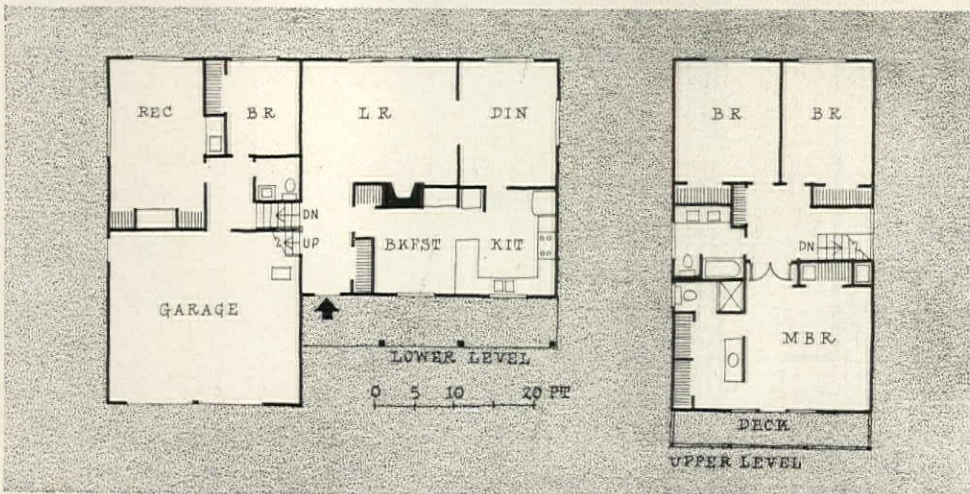


In Wilmington: a long plan for wide, shallow lots

Designed by Architect Theodore Brandow for Franklin Associates, this house is 74' wide but only 25' deep. It is being built on 30 lots which had been bypassed because of their space limitations: They are 75' deep but zoned for a minimum depth of 25' in both the front and rear yards. Sales results have been surprisingly good, according to Leon Weiner, Franklin's president: "We opened this model last spring, and we're sold out and still have a demand for it. It has revived interest in ranch houses in our area." The 1,500-sq. ft. house sells for \$19,990. It has a wide foyer, a formal dining room, and a big (12'x29') kitchen-family room area.

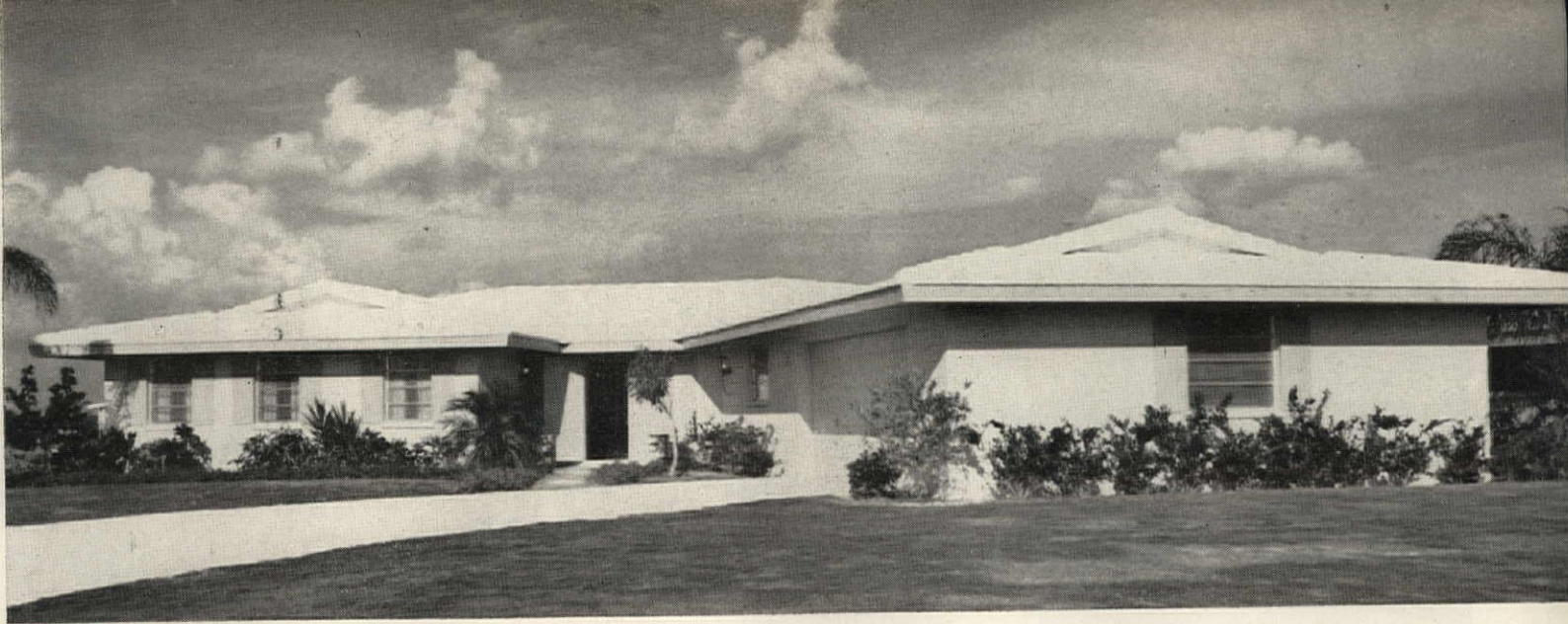


Ernest Braun



In Palo Alto: a clean-lined split-level for hillside lots

Brown & Kauffmann had Architect Alexander C. Prentice design this model to fit about one-sixth of the lots in a hilly tract. Sales are now six months ahead of production. The 2,347-sq. ft., four-bedroom house is priced at \$30,950. It has a big kitchen and breakfast area (13'x23'7"), a separate dining room opening to a deck, a recreation room opening to a terrace, and a large master bedroom suite (442 sq. ft.) opening to the shaded balcony shown in the photo above.

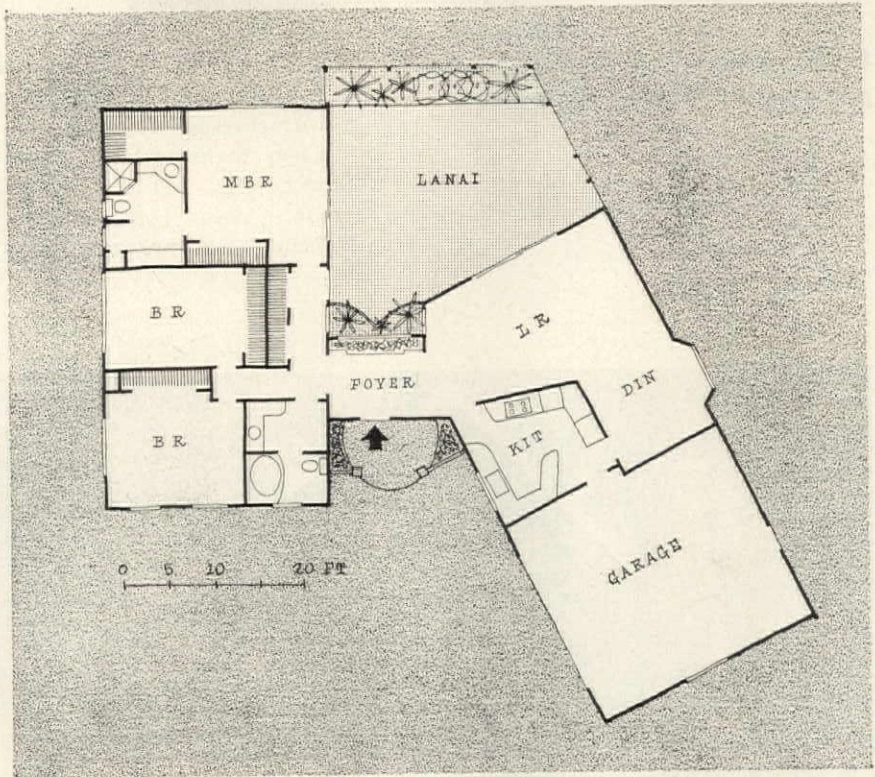


In Sarasota: an angled wing adds interest to a lanai

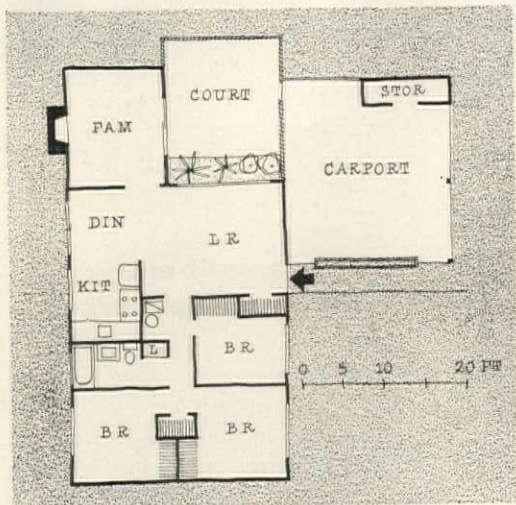
This house consists of two rectangles linked by a foyer. The rectangles are set at an unusual angle to each other to give the lanai a distinctive shape and more privacy from neighbors. From the foyer guests get a striking view of the lanai through a glass wall and planting area. Richmond Construction has sold 12 houses from this 1,889-sq. ft. model at \$24,500 without land. Designer: Ruth Richmond.



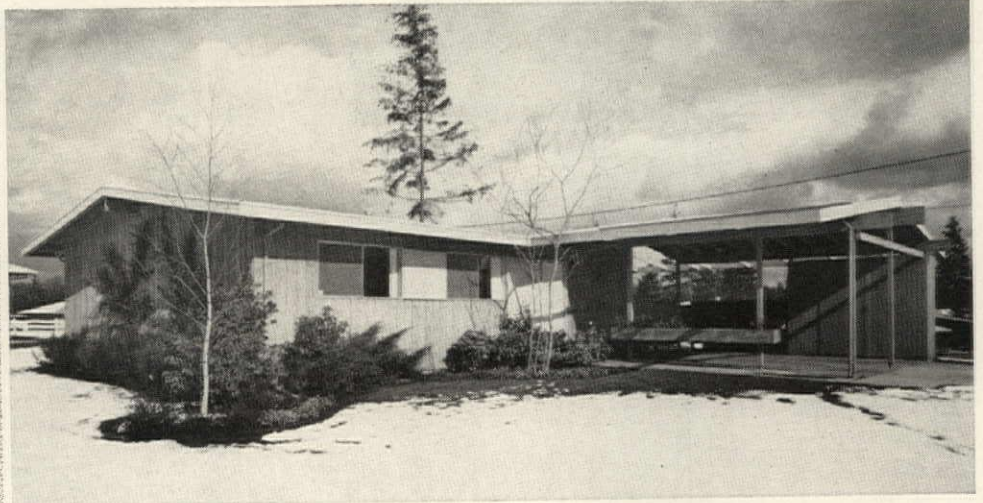
BIG INDOOR-OUTDOOR AREA is created by opening glass doors between lanai and living room.



Hugh N. Stratford



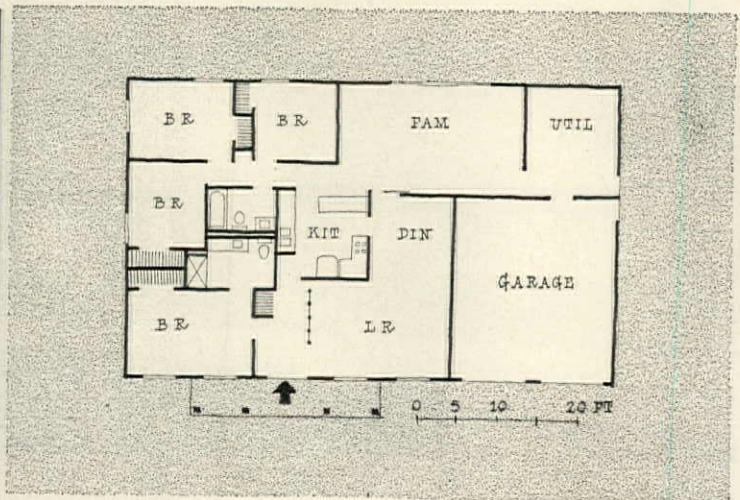
In Seattle: a small house that doesn't feel small



Although this Bell & Valdez model has only 1,104 sq. ft. of indoor space (for \$17,350), it seems larger because it has separate formal and informal areas—both oriented for indoor-outdoor living. Key to the plan is the double carport which screens the

patio from the street. The patio is reached from the family room by glass doors and is viewed from the living room through a glass wall. Glass doors also open the dining area to the back yard. Architect: John M. Anderson & Assocs.

continued



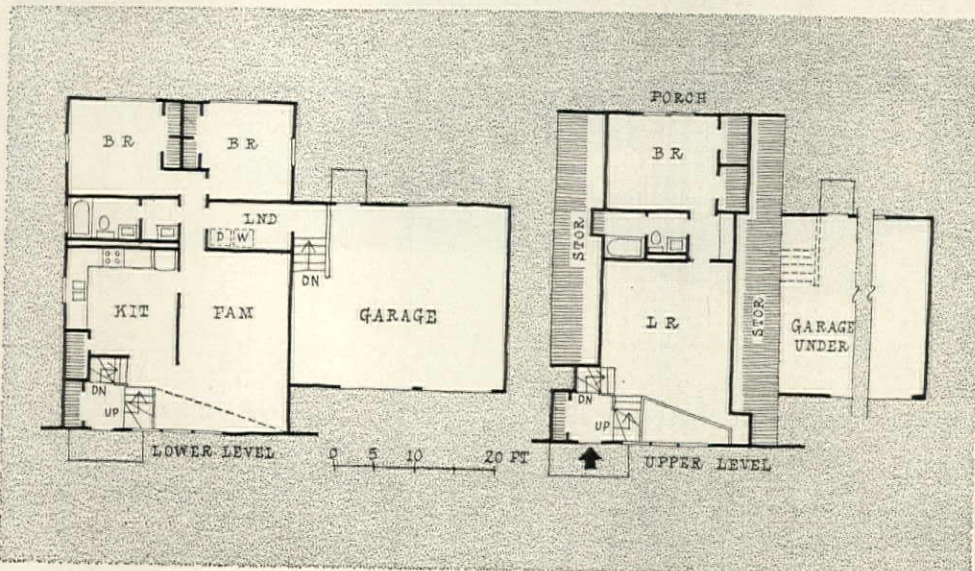
In St. Louis: a zoned plan puts adult living up front

This \$21,150 house, available in four elevations, is accounting for 40% of Fischer & Frichtel's sales. Chief sales appeal is the 1,724-sq. ft. living area zoned to provide distinct formal and informal — adult and family — areas, both served by a central kitchen. Though the master bedroom is near

the children's rooms (master bath and children's bath are back to back), its entrance is off the living room in front, while the children's rooms are on a rear hall close to the family room. The family room's glass wall brings daylight into the interior kitchen. House was staff designed.



Gorecki Studio



In Chicago: a split-entry puts adult living upstairs

This exceptional split-entry design not only pulled the biggest crowds ever to Donald Dise's community in suburban Aurora but sold well, too. Thirteen buyers paid \$32,500 for the 2,240-sq. ft. house within ten weeks after it opened. The two-level plan gives parents full use of the upper level, including a private deck at rear. Downstairs are two children's bedrooms, a laundry, a family room, and the kitchen. A wrought-iron stairway connects the two levels. Dise was the designer.

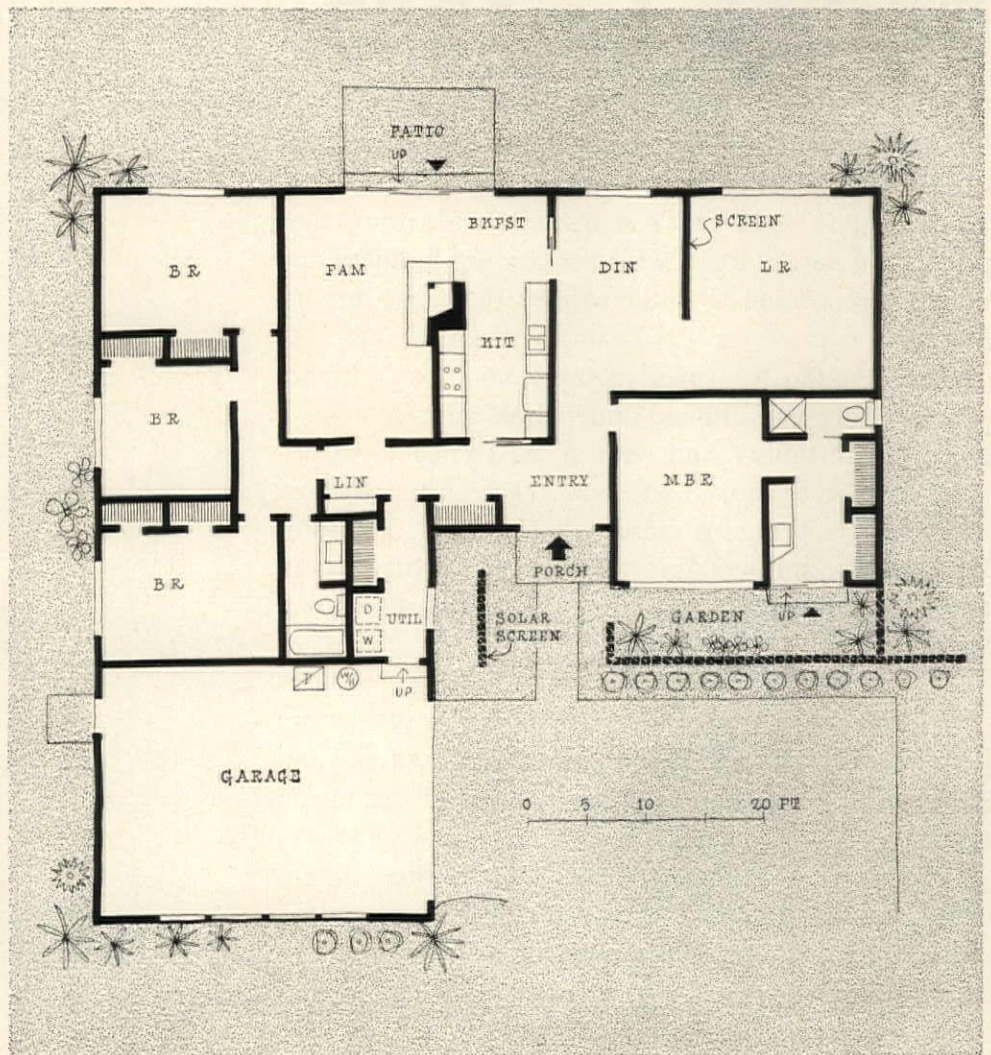


In Albuquerque: a zoned plan puts adult living at one side

Of 51 sales in three months by Mossman-Gladden, this 2,190-sq. ft., four-bedroom model accounted for ten at \$27,300. Its chief appeal: the zoned plan which isolates the master bedroom and formal living areas, at one side of the house, from the children's bedrooms and family room. From the big master bedroom suite (330 sq. ft.), the parents can go directly into the dining and living rooms or step out into a private, walled garden. The house was staff designed.



BATH-DRESSING ROOM in master suite opens to garden, has big counter and wall of closets.



5

BUILT-FOR-SALE HOUSES PART

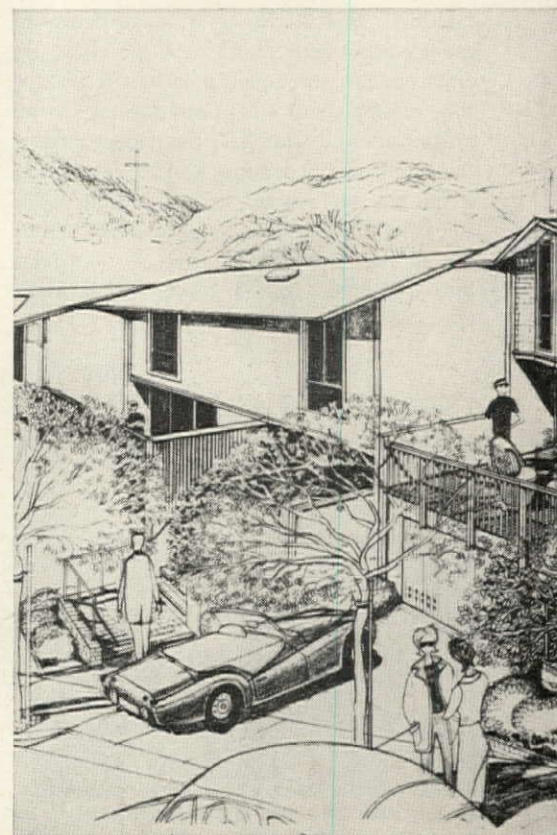
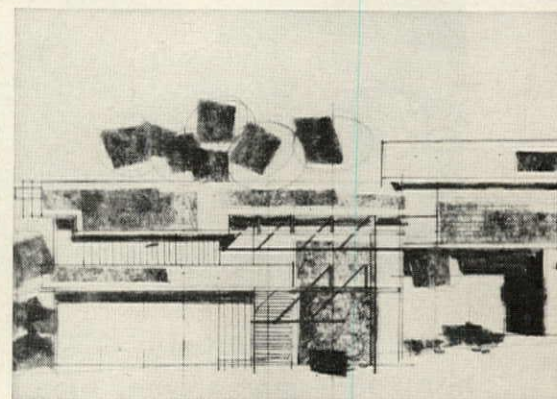
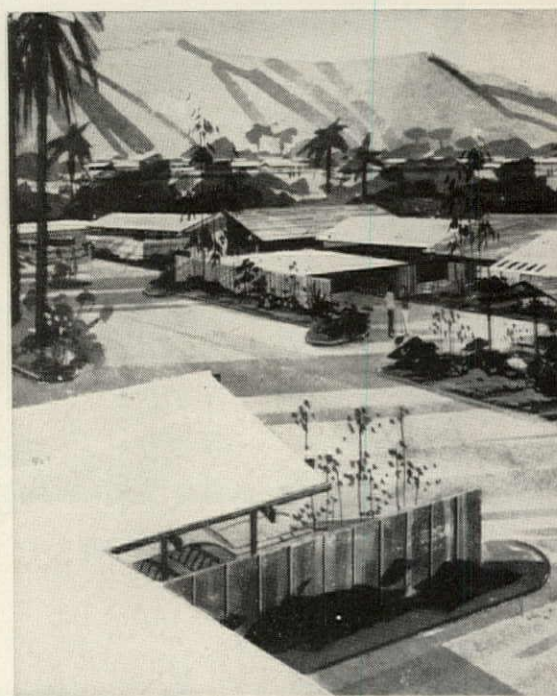
Designs for 1963

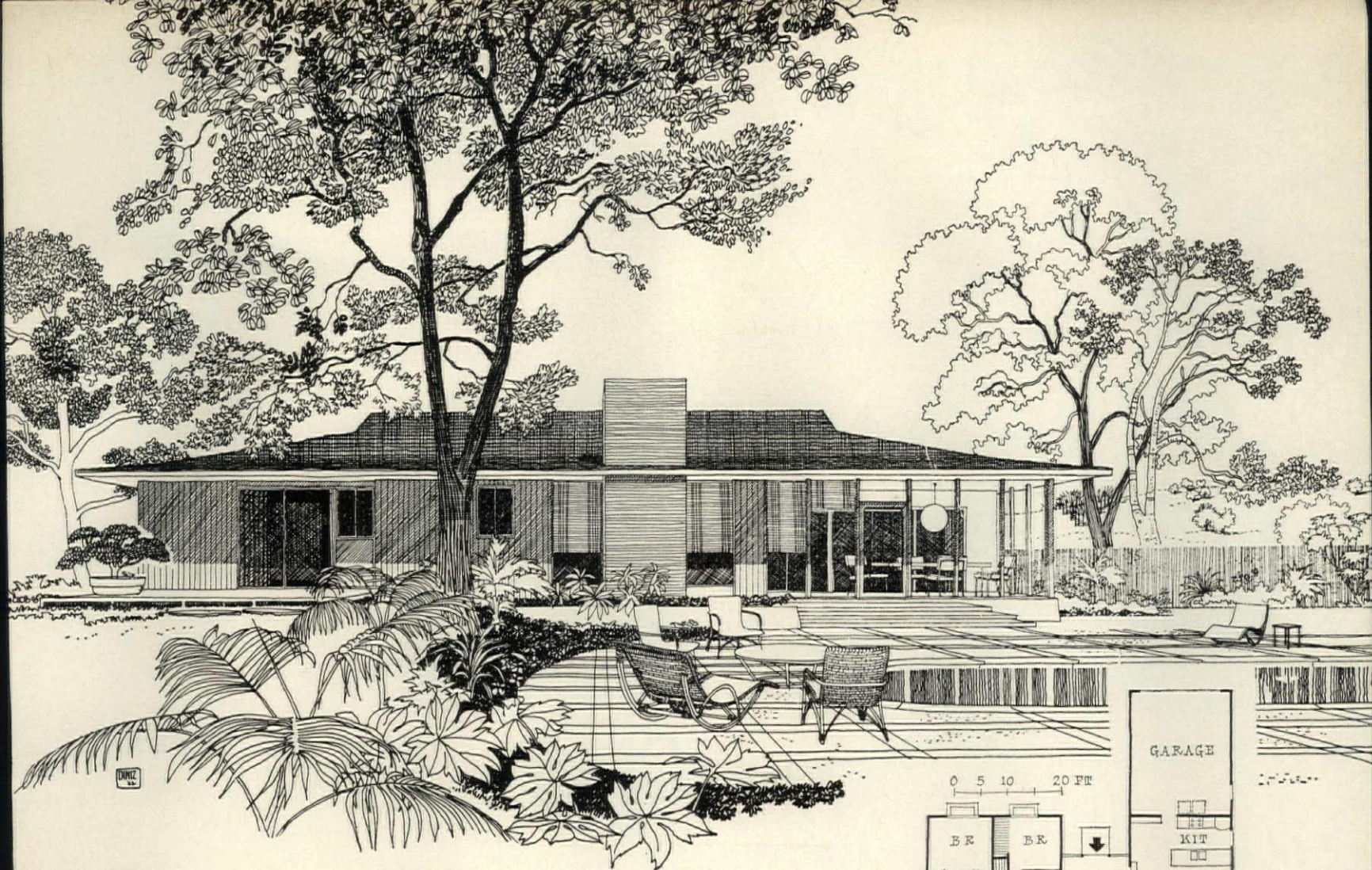
On the following pages are renderings and floor plans of 16 merchant-built houses and townhouses that will be offered to next year's market. As a group, they point up a design trend which many top builders and marketing specialists think will be the most important sales feature for 1963: more space.

The demand for space stems from today's higher incomes, bigger families, and people's desire to live more comfortably—and with at least reasonable privacy from neighbors and each other. This demand for space is bringing increased emphasis on multi-level design: split entries with their big daylight basements; 1½-story houses with their low-cost "attics," split levels, and two stories.

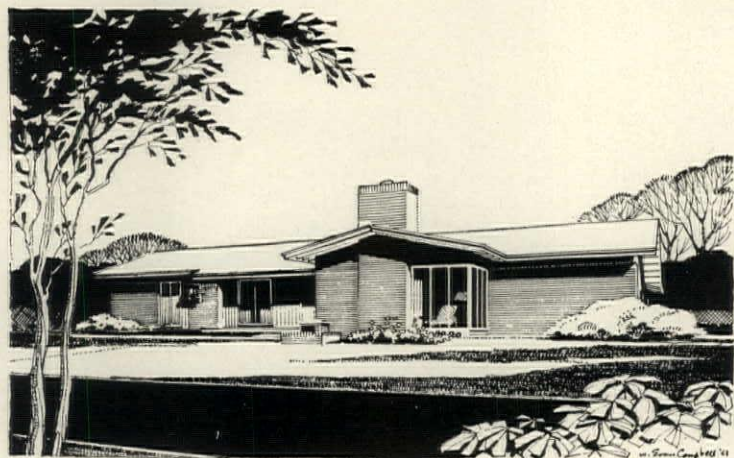
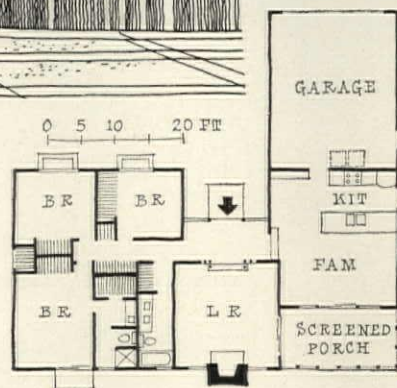
In townhouses, one-story, and multi-level houses alike, space is being supplied many ways: extra bedrooms, bigger living areas, more roofed- and screened-in outdoor areas, and unfinished expansion space.

The houses—again taken as a group—show an encouraging trend towards simple design. Few get their individual character from applique or gimmicks; in most, character grows logically out of the plan and the materials and the basic form of the house.

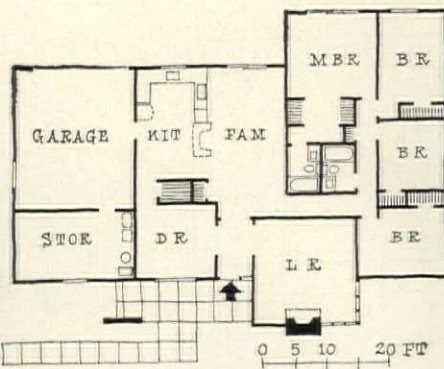




LINDSEY & CO., SACRAMENTO



CONTEMPORARY HOMES INC., ST. LOUIS

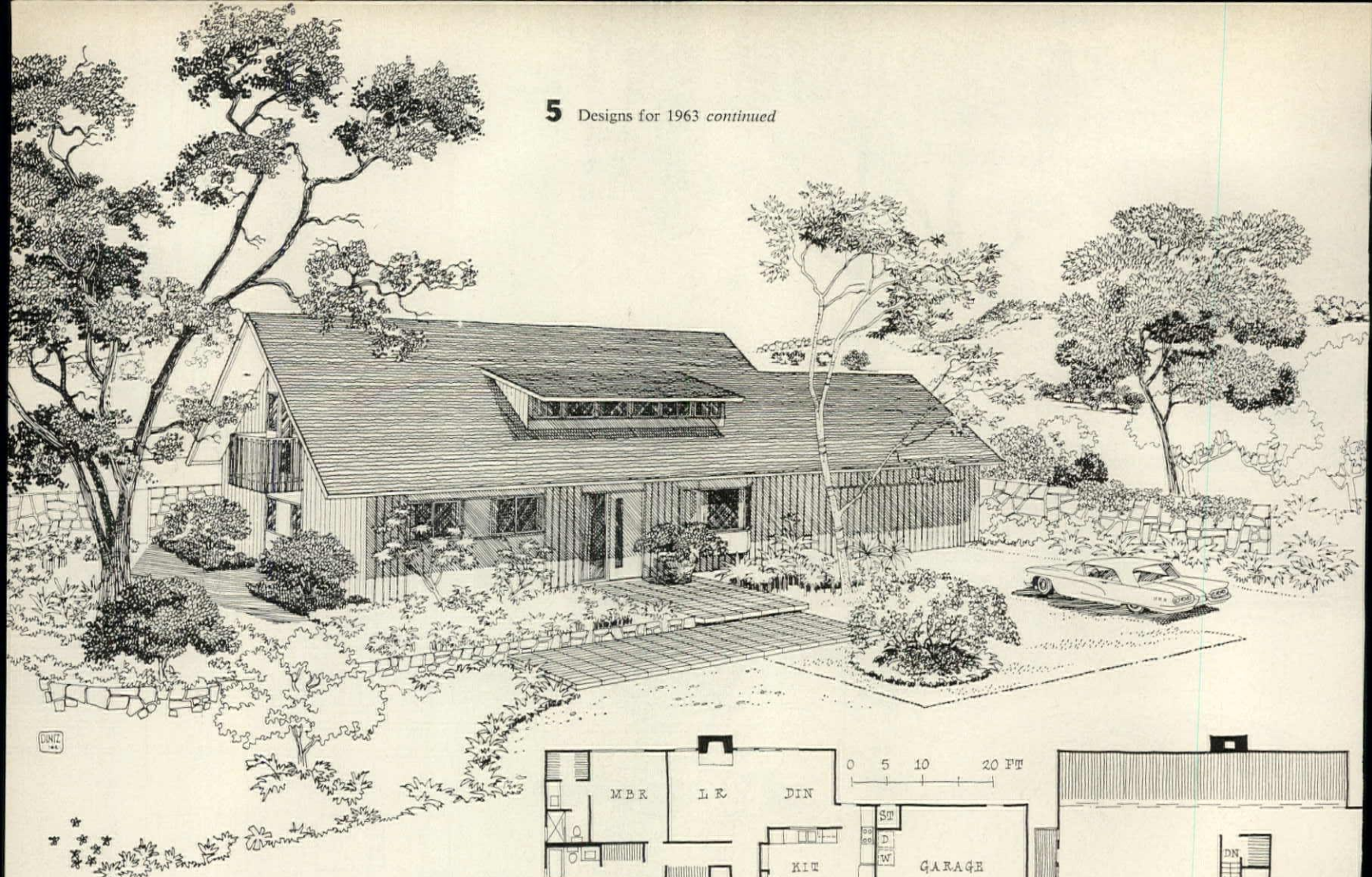


ONE-STORY HOUSES, predictably, will be the mainstay of most builders' 1963 lines. But here you see some builders' fresh approaches to exterior design—and most of these houses have a plan or equipment feature aimed to give them extra sales appeal in their price class. Items: **United Homes** will offer a compact (988 sq. ft.) model. It looks bigger because the wide, over-hanging porch roof ties the garage to the main living area; and because the garage doors, the high living room window, the entry, and the bedroom windows are all handled with a bold and

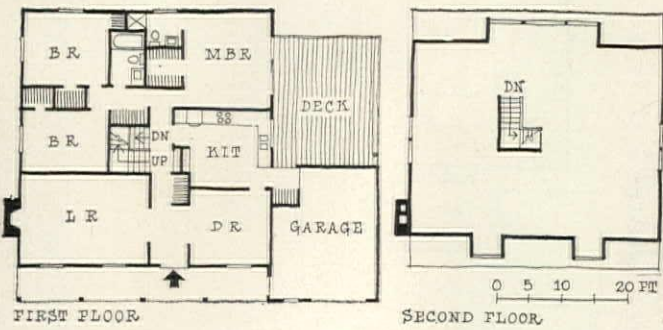
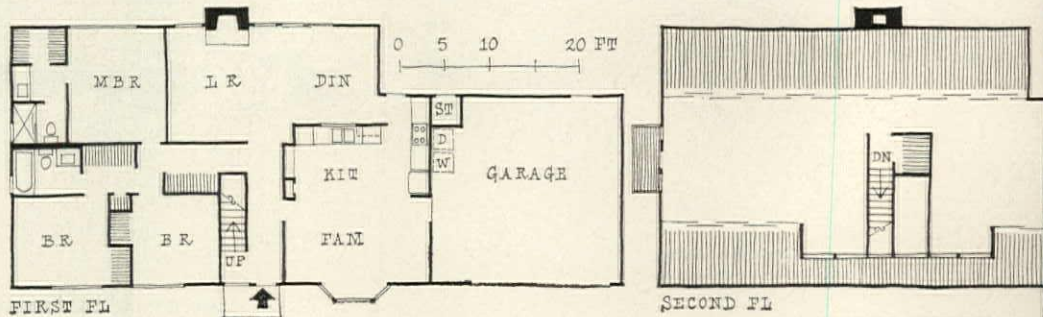
consistent panelized treatment. Price: \$14,950. Architect: Henry Griffin. **Haft-Gaines** will offer a \$53,900 model with 2,600 sq. ft. of inside living space plus a 1,560-sq. ft. screened patio; a circular kitchen with a wide-open view of the patio and pool; a master bath with a sunken, tiled "Roman" shower. All houses will be built on lots with a private dock on the Intercoastal Waterway. Staff designed. **Lusk Corp.** plans a low one-story—to sell for \$13,250—which turns an almost windowless facade to the street. The house has 1,384 sq. ft. including the utility room (but not

the carport) and a centrally placed interior kitchen. Staff designed. **Lindsey & Co.** plans a \$20,500 model with 1,494 sq. ft. of living space plus a screened porch. This model features double front doors, a 13' entry, a sunken living room, a 400-sq. ft. kitchen-family room. Architects: Anshen & Allen. **Contemporary Homes** will offer a \$21,670 model with 2,089 sq. ft. of living space—including kitchen-family room with fireplace, large storage room-shop, separate dining room, and master bedroom with dressing room. Architects: Kemp & Campbell.

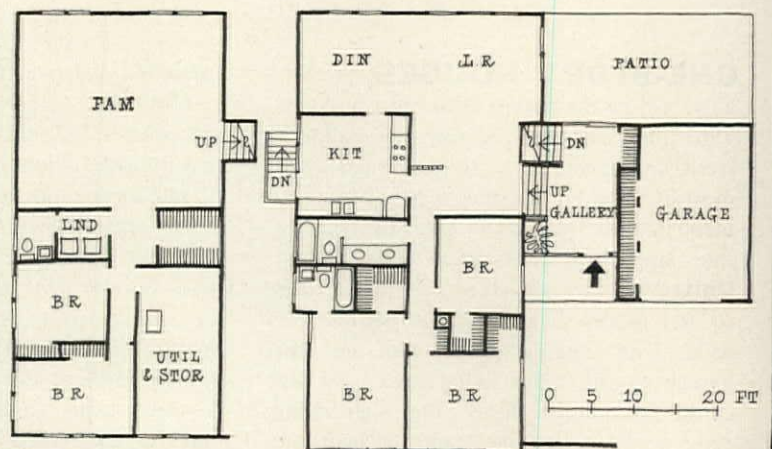
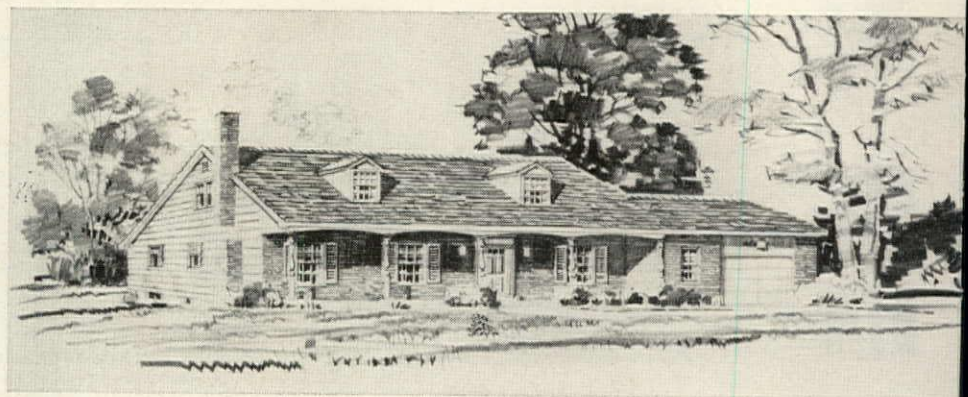
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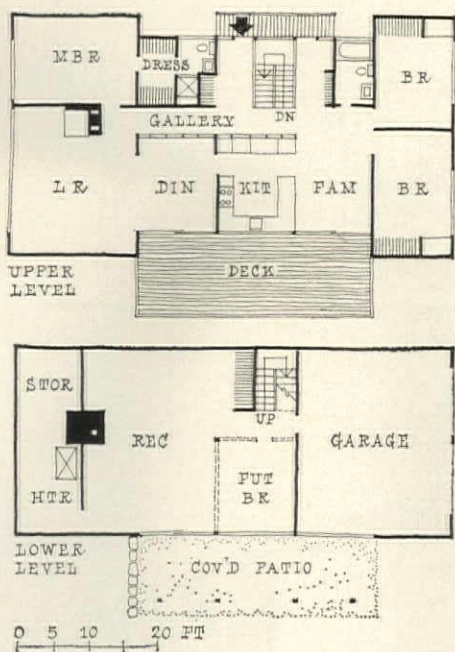
LINDSEY & CO., SACRAMENTO



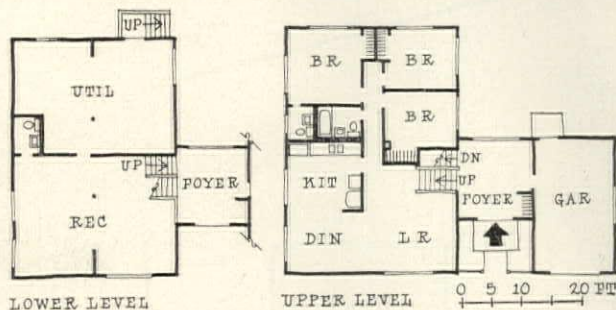
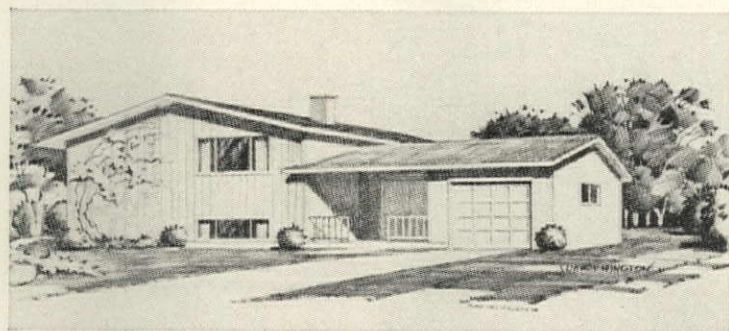
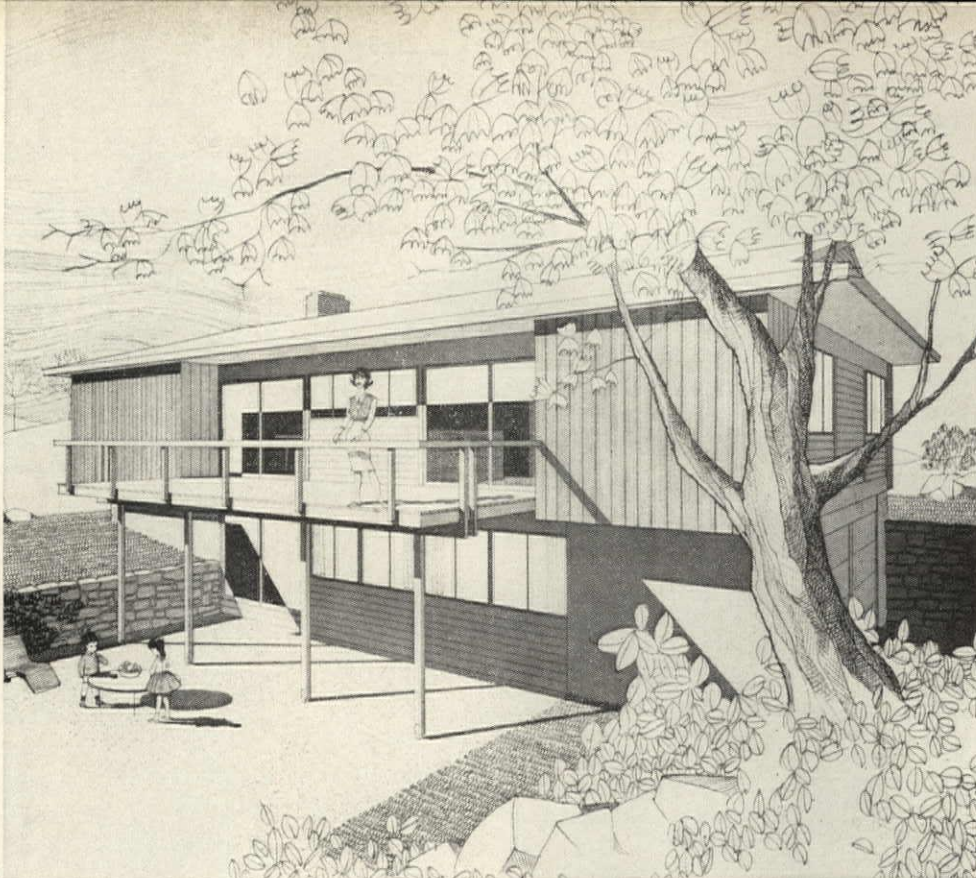
W. EVANS BUCHANAN, WASHINGTON



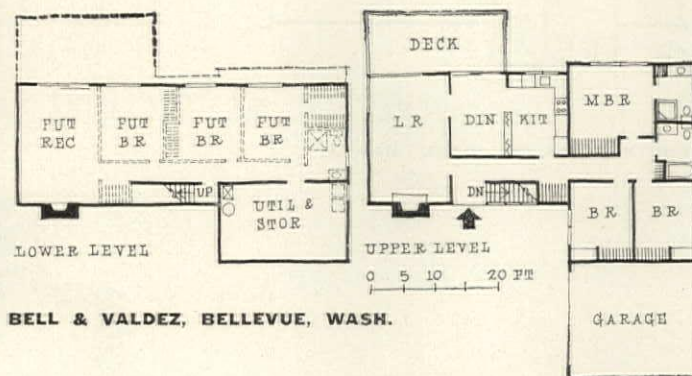
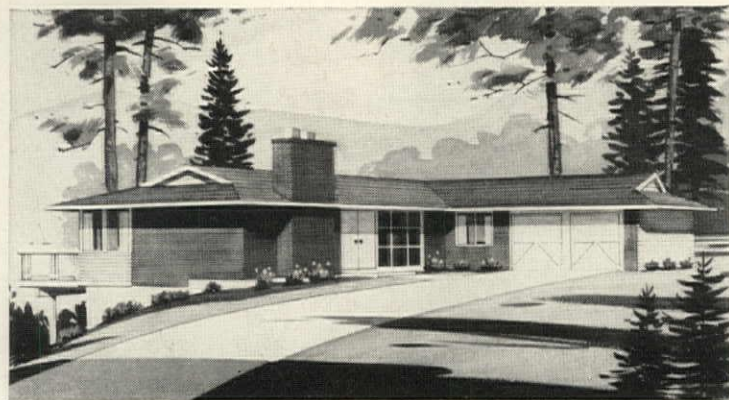
W. EVANS BUCHANAN, WASHINGTON



CONNECTICUT CONTEMPORARIES, NEW HAVEN



CRAFT WAY INC., AURORA, ILL.



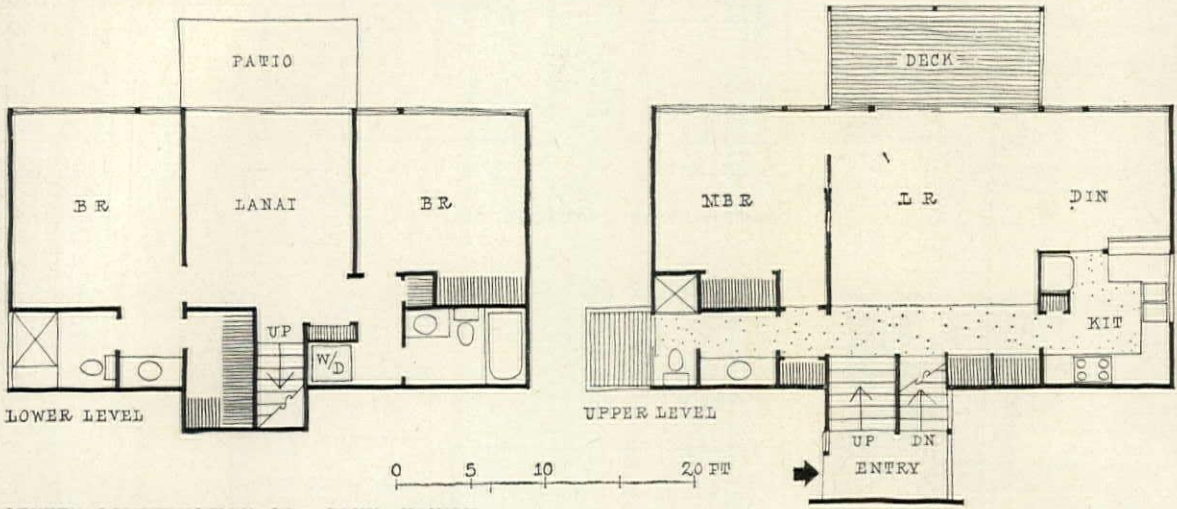
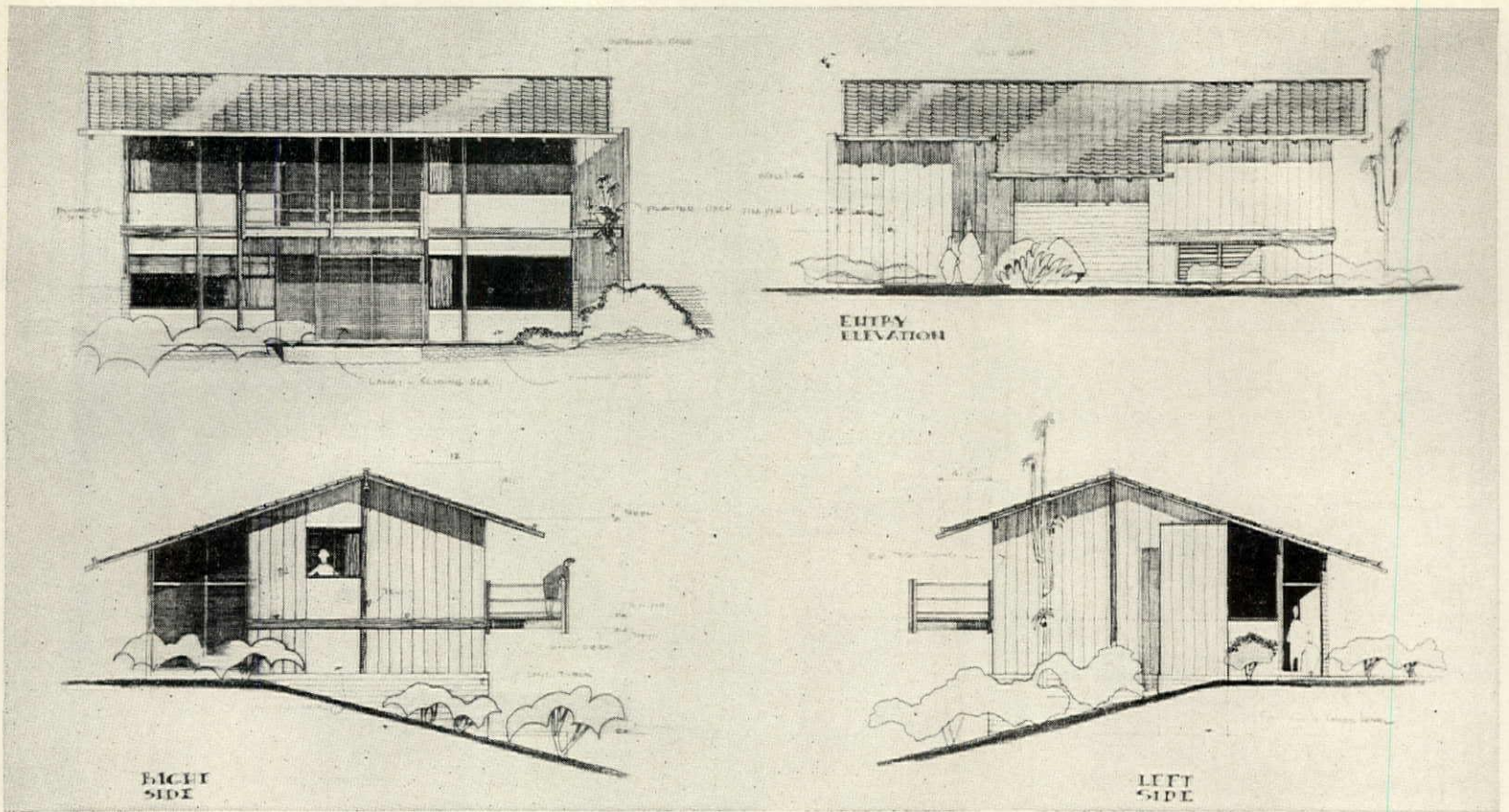
BELL & VALDEZ, BELLEVUE, WASH.

MULTI-LEVEL HOUSES are the most economical solution to providing the space today's families need and want—so they will play an increasing role in many builders' 1963 lines. For example: **Lindsey** will feature—at \$21,950—a 1½-story with 1,408 sq. ft. on the main floor (including three bedrooms, a compartmented master bath with dressing room, and a second bath)—plus 738 sq. ft. of unfinished space upstairs. Architects: Anshen & Allen. **Buchanan** will offer an almost square traditional 1½-story house for \$33,000. It will have 1,444 sq. ft. on the

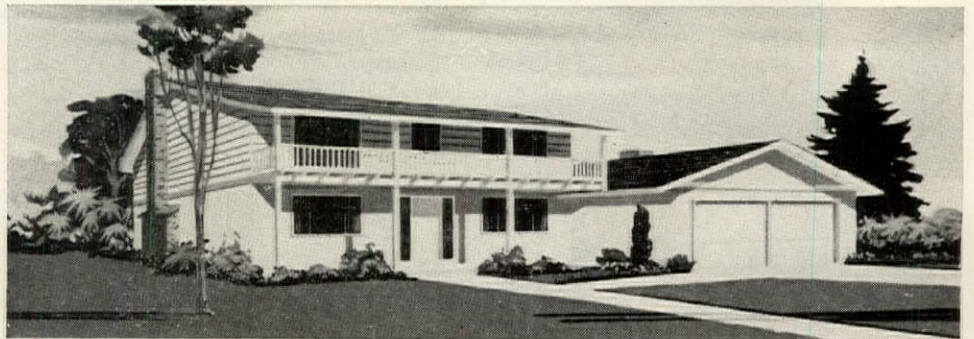
main level, a full basement, and space for four additional bedrooms on the 1,100-sq. ft. upper level. He will also build an air conditioned 2,900-sq. ft. model, designed to sell for \$37,500, with a split entry opening to both living levels and to a patio, and including five bedrooms and 2½ baths. Both houses are staff designed. **Connecticut Contemporaries** will offer a hillside house priced at \$33,900 for 2,400 sq. ft. on two levels. It will feature a corner fireplace in the living room, built-in desks in the children's bedrooms, a sun deck sheltering the patio below, and a

service entry with children's coat closet. Architect: Roger Small. **Craft Way** will build a \$26,500 split entry with a large foyer, 2,400 sq. ft. including three bedrooms and 1½ baths on the upper floor and an unfinished lower level. Architect: Don I. Dise. **Bell & Valdez** plan a \$26,000 hillside model with 1,350 sq. ft. on the main level, 1,250 sq. ft. of unfinished space below. Sales features include a 230 sq. ft. deck off the living and dining rooms, fireplaces on both levels. Adding three bedrooms on the lower level would make this a six-bedroom house. Architect:

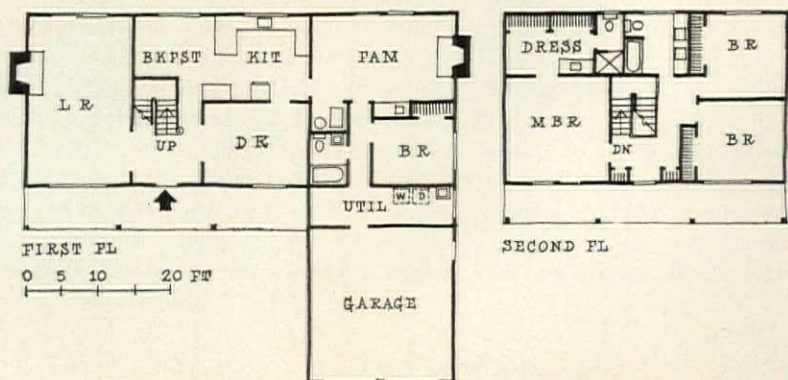
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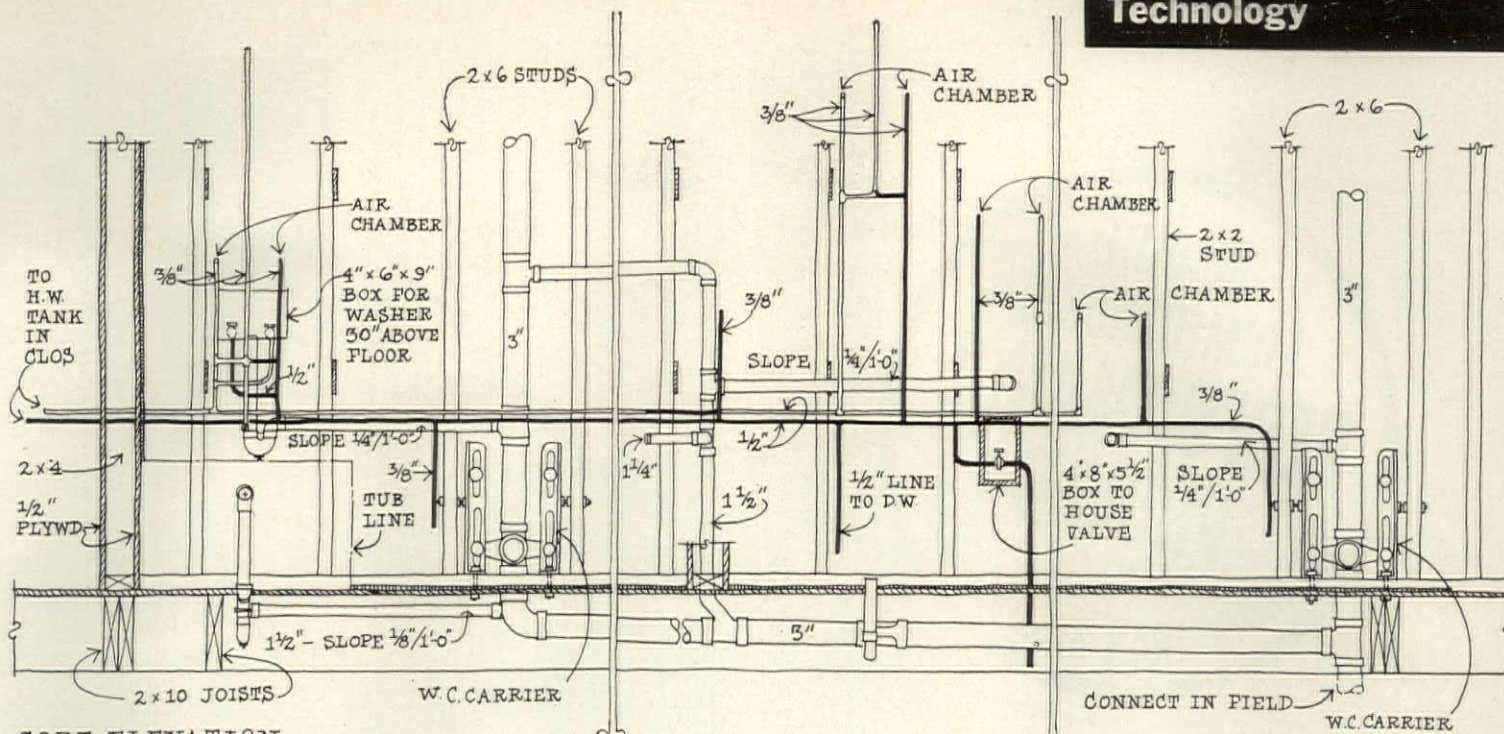
CENTEX CONSTRUCTION CO., OAHU, HAWAII



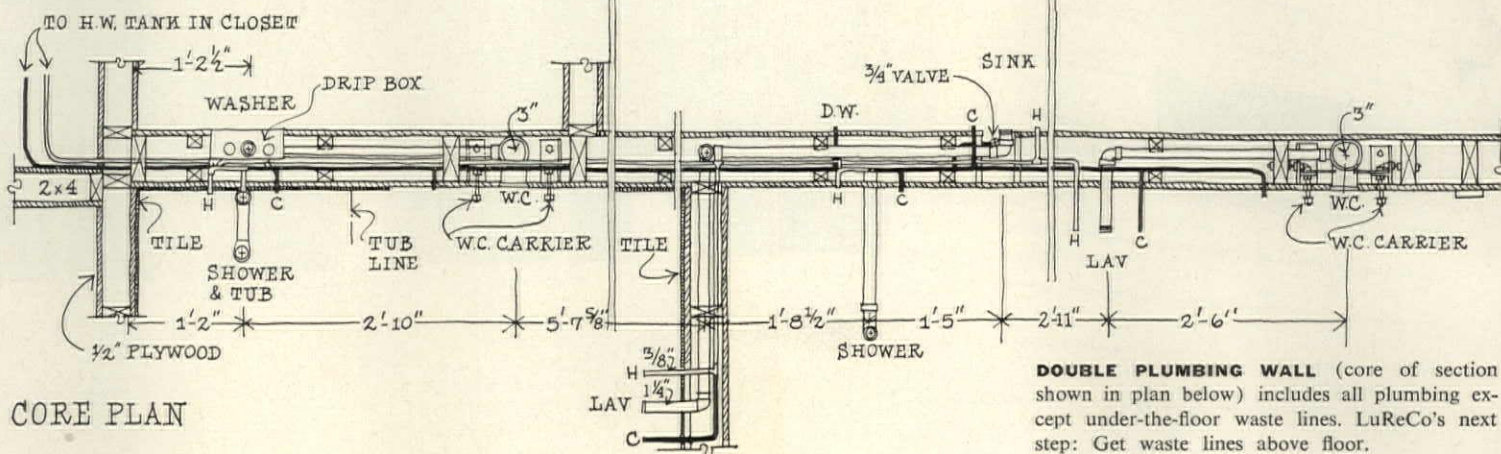
BROWN & KAUFFMANN INC., PALO ALTO



John M. Anderson Assoc. **Centex** will offer (for \$30,000 without lot) a hillside split entry with 1,450 sq. ft. and an unusual but workable plan that puts the master bedroom off the living room, puts two other bedrooms downstairs off the lanai, and gives each bedroom its own bath. Architect: Richard Leitch. **Brown & Kauffmann** will offer a true two story for \$31,500 with 2,521 sq. ft. of living space. It will feature "bigger bedrooms," a traffic-free living room with fireplace, a fireplace in the family room, and a master dressing room. Architect: Alexander C. Prentice.



CORE ELEVATION



CORE PLAN

DOUBLE PLUMBING WALL (core of section shown in plan below) includes all plumbing except under-the-floor waste lines. LuReCo's next step: Get waste lines above floor.

LuReCo puts all mechanical elements of a house in one shop-built section

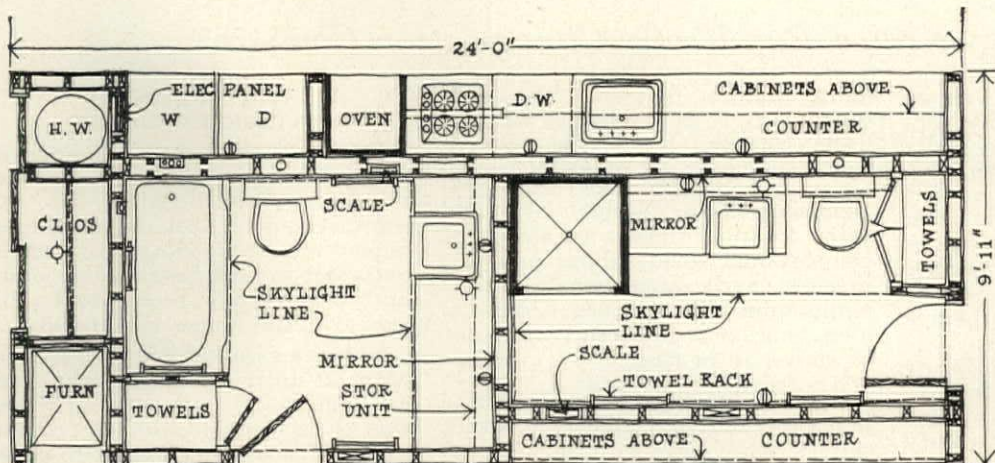
The Lumber Dealers Research Council—for years an innovator of wall, floor, and roof components—is now designing complete mechanical sections that can be built by lumber dealers, trucked to house sites, and set on foundations.

The elaborate plumbing wall above is the heart of a section (plan below) that

includes two baths, a kitchen-laundry, and utilities. It is one of four LuReCo plans now available to lumber dealers. First to be built is a 1½-bath, laundry, and utility section (photo below) fabricated by Dealer Carl Scholz of Vandalia, Ohio. Harry H. Peters of Dayton was the plumbing-heating contractor. Dayton's

building department has approved the units which sell for \$2,377 each.

No hard-to-get fixtures or fittings are used. LuReCo's innovations were limited to the structure, which was engineered for extra strength. James T. Lendrum, head of the University of Florida's Department of Architecture, designed the sections.

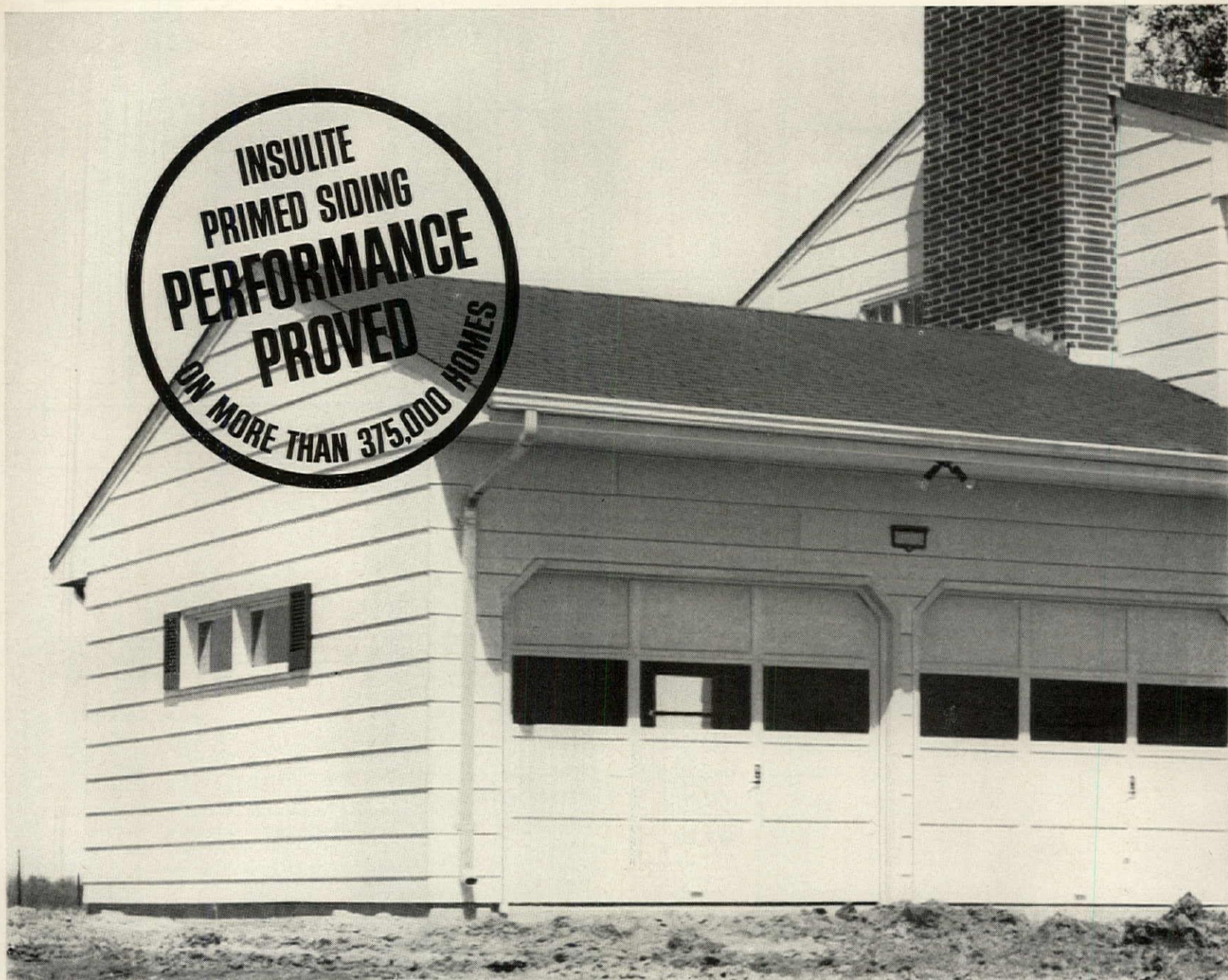


PLAN shows how kitchen, baths, and laundry back up to the plumbing wall detailed above.

Technology of unit is standard except for floor and walls of extra strong glue-nailed plywood.



FIRST UNIT BUILT has full bath, this half-bath in laundry, utility room behind door, right.



"Striking beauty of Insulite Primed Siding pulls prospects in...helps pre-sell our homes"

says Ray Kroiss, Ray Kroiss Construction Company

"Nothing matches Insulite Primed Siding for making a good first impression on home buyers! They really like the looks of it, and *tell* us so. This gives us the chance to point out that it's Insulite . . . one of the most beautiful, easy to maintain sidings available. It helps us create a quality image right from the start . . . shows home buyers that we offer them a quality home for their money.

And, that's not all. In building more than 500 homes with Insulite Primed Siding over the past 5 years, we've found that it saves us plenty on and after the job.

"**No callbacks**"—we haven't had a customer complaint since we started

using Insulite in 1957. It doesn't warp, the tapered edge helps keep side-walls clean and dry, and we haven't had a single case of paint blistering.

"**Goes up faster**"—much faster and easier to apply than wood shakes or conventional wood siding. And, it's easier to handle, easier to nail. There's a minimum of waste since it comes in long lengths and doesn't split out when we cut or nail.

"**Tight joints**"—those Insulite joints stay butted. Unlike many other sidings that change with the weather, there's no shrinkage with Insulite!

What *don't* I like about Insulite? I didn't think of it *first!*"

THOUSANDS OF SATISFIED USERS

Ray Kroiss is typical of builders all across the country who have switched to Insulite Primed Siding. The reasons are simple: Insulite saves them money on every siding job; and, its extra smoothness, fewer visible joints, and deep shadow lines add buying appeal to the homes they build.

So, why gamble? Why experiment with an untried siding? Next time, get Insulite . . . the Primed Siding that is performance-proved on more than 375,000 homes coast-to-coast! Ask your dealer about it today. Or, write to Insulite, Minneapolis 2, Minnesota.



Builder: Ray Kroiss
 Construction Company
 Size: 110-130 homes each year
 Location: St. Paul, Minnesota
 Price Range: \$14,000 to \$31,500
 Siding: Insulite Primed Siding



REAL DESIGN FLEXIBILITY... COMPLETE RANGE OF TYPES AND SIZES

HORIZONTAL (LAP) SIDING comes in 16' lengths, in 8", 10" and 12" widths. New "Pull-Tab" carton for 12" width makes siding more convenient to handle and easier to use.

VERTICAL PLAIN PANELS for board-and-batten construction come in 4' wide sections, in lengths of 8', 9' and 10'. Choice of size cuts down on joints and frieze board.

VERTICAL GROOVED PANELS are 4' wide, in 8', 9' and 10' lengths, give builders even more design opportunities. Shiplapped edge creates groove at joint.

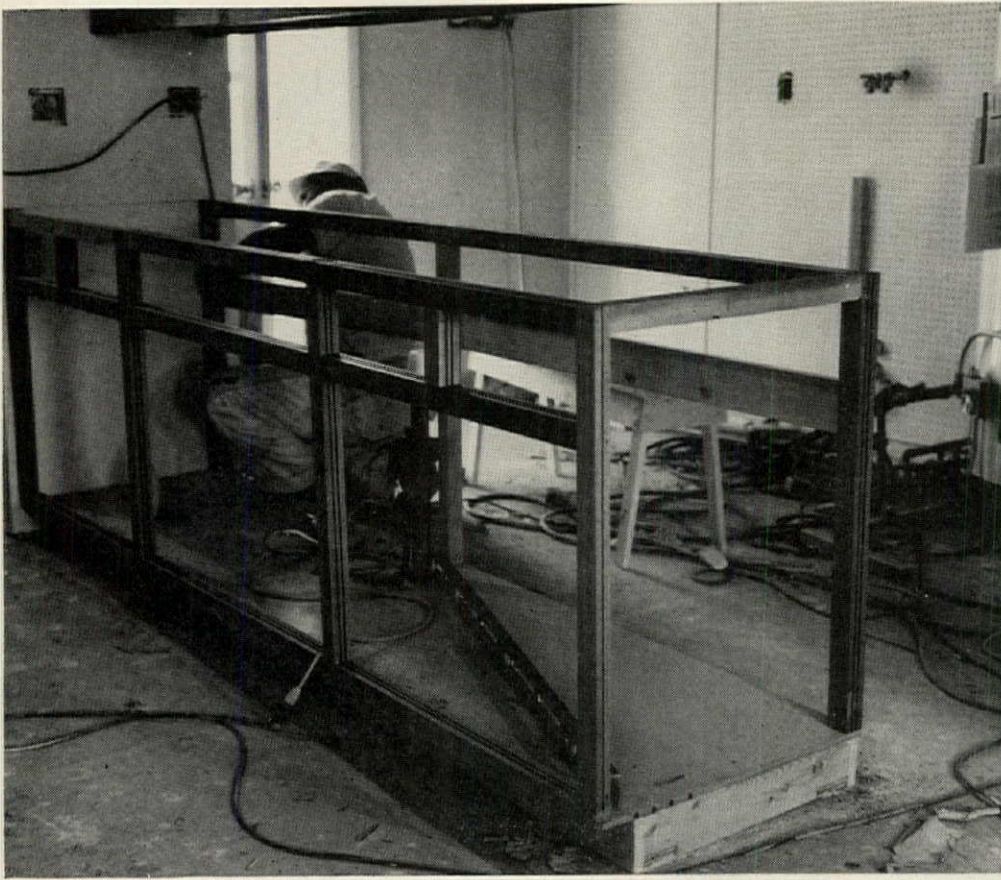
INSULITE PRIMED SIDING

Performance-proved on over 375,000 homes coast-to-coast

INSULITE DIVISION OF MINNESOTA AND ONTARIO PAPER COMPANY, MINNEAPOLIS 2, MINNESOTA



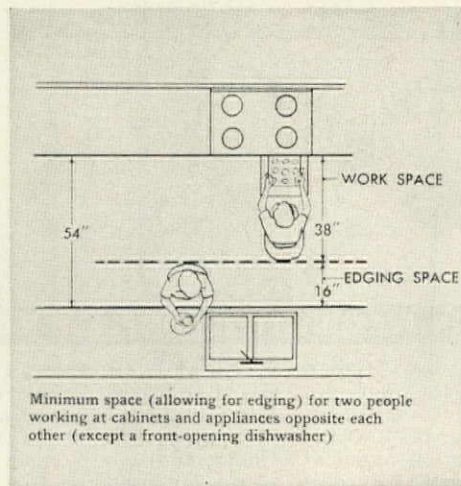
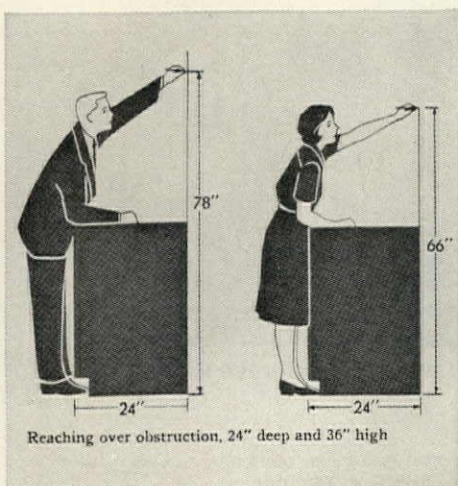
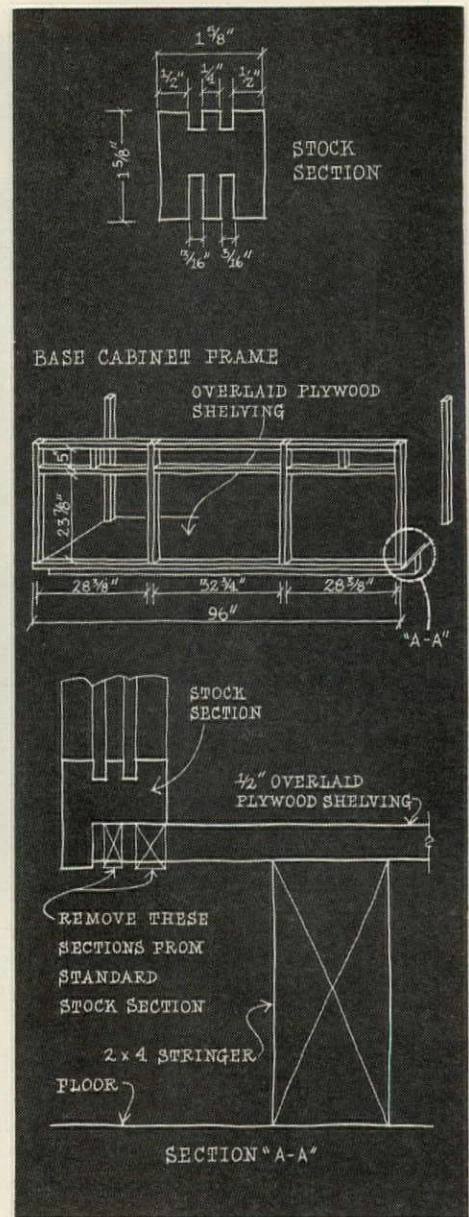
SPONSOR



Low-cost cabinet system uses just one millwork section

The cabinet framework above is built entirely with precut rabbeted, 1 5/8"-square pieces of Philippine mahogany toe-nailed together (see drawing). After the end upright and a bottom runner are positioned precisely, the precut sections, placed in order, virtually "jig" themselves, eliminating further measuring and leveling. Clear

lacquer on the frame, sliding door panels of almost any prefinished material (dropped in the grooves), a countertop, and drawers finish the job. The system, designed by engineers on Project TAMAP (H&H Sept.), can save up to \$150 a house. It is being used by Ohio Builder Bob Schmitt on an optional basis.



New study sets dimensional standards for household activities

Drawings above are from a booklet that, for the first time, gives architects and builders the proper clearances for people working, or just moving about, in any room in a house. (Several other books

spell out anatomical standards, but none reports the exact spaces needed by a housewife in her daily rounds.) The study, which checked the movements of 20 men and 230 women, was prepared by home

economists from four universities (Illinois, Auburn, Penn State, Washington State) and the Dept. of Agriculture. The booklet, *Space Standards for Household Activities*, is available from any of these groups.

BRAB group wants a new set-up for building research

Creation of a government-financed National Institute for Building Research has been recommended by a special committee of the Building Research Advisory Board.

Plans for the NIBR are spelled out in a BRAB report to the Department of Commerce. The report, prepared under a contract with the National Bureau of Standards, is rumored to have cost \$40,000.

Why is there a need for an NIBR? The BRAB report indicates three reasons:

1. Development of our physical environment lags far behind the development of agriculture and medicine, the other major elements in our physical life.

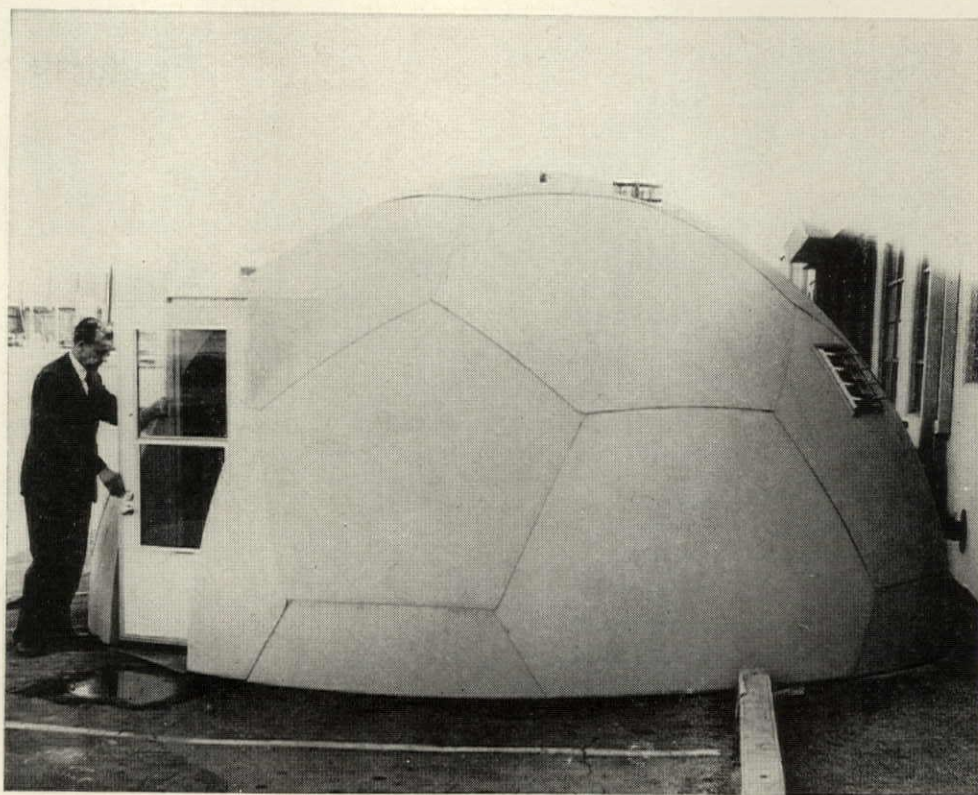
2. No agency now exists to handle the research needed to improve our physical environment as medicine and food supply have been improved.

3. The building industry, with its research scattered over a broad spectrum of interests, cannot focus its efforts the way an NIBR could.

Under the BRAB proposals, the NIBR would establish criteria for evaluating the building process, but would not compete with research programs by building-product manufacturers. It would provide grants, fellowships, and contracts for research by colleges, other non-profit groups, public and private agencies, and building-industry experts. And it would bring together biologists, physiologists, economists, and social scientists to study human requirements, internal environment, and the economics of building technology. The proposed institute would be financed by a Congressional appropriation starting at \$2 million for the first year and rising to \$10 million a year at the end of five years.

Critics of the BRAB report say the reasons for an NIBR and the purposes it will serve are neither clear nor adequate. Observes one critic: "If the need is simply cheaper, better, and more housing—as the need has always been in food supply and medicine—then an NIBR would be severely handicapped in achieving its goals. The report clearly states that NIBR should not prepare codes and standards, and it does not even mention land use. But codes, if properly and scientifically handled, could cut costs more than anything else except better land use."

The report's immediate recipient—Dr. J. Herbert Holoman, the Commerce Department's assistant secretary for science and technology—says: "Before an NIBR could get started, it would need a clear concept of what constitutes the building industry and a way to accelerate the development of the building science now only emerging."



Two people can erect this urethane dome in 20 minutes

And the only tools needed are wrenches. The geodesic dome is made up of curved hexagonal and pentagonal sections, which are ½" thick and have urethane foam cores and plastic skins reinforced with glass fiber.

The dome, possibly a forerunner of tomorrow's house, can be used for vacation cabins, temporary shelters, storage buildings, and temporary housing. Knocked down, it can be shipped in a 1'x6'x7' pack-

age and easily handled by forklift.

The urethane insulation is so effective that, if the empty dome were hermetically sealed, it would take four days for the inside temperature to drop from 70° to an outside ambient temperature of 0°, according to the developer. The dome will withstand loads of 80 psf and winds up to 160 miles per hour. It was developed by Tool Research & Engineering Corp. of Beverly Hills, Calif.

Newly independent BRI will take on new roles

After ten years with the National Academy of Sciences—National Research Council, the Building Research Institute is on its own.

With BRI's independence comes an opportunity to play a bigger part in the building industry. The institute, a non-profit organization, will continue in its major role as a distributor of research information. But it will now add these functions financed by grants and dues:

Inter-industry collaboration. Meetings, conferences, and workshops will bring to-

gether experts from all fields of building to develop new practices and technology.

Research. The institute will undertake its own research programs and serve as an administrator of cooperative research.

Education. BRI will provide funds and other assistance to further education and research in building science by colleges and universities.

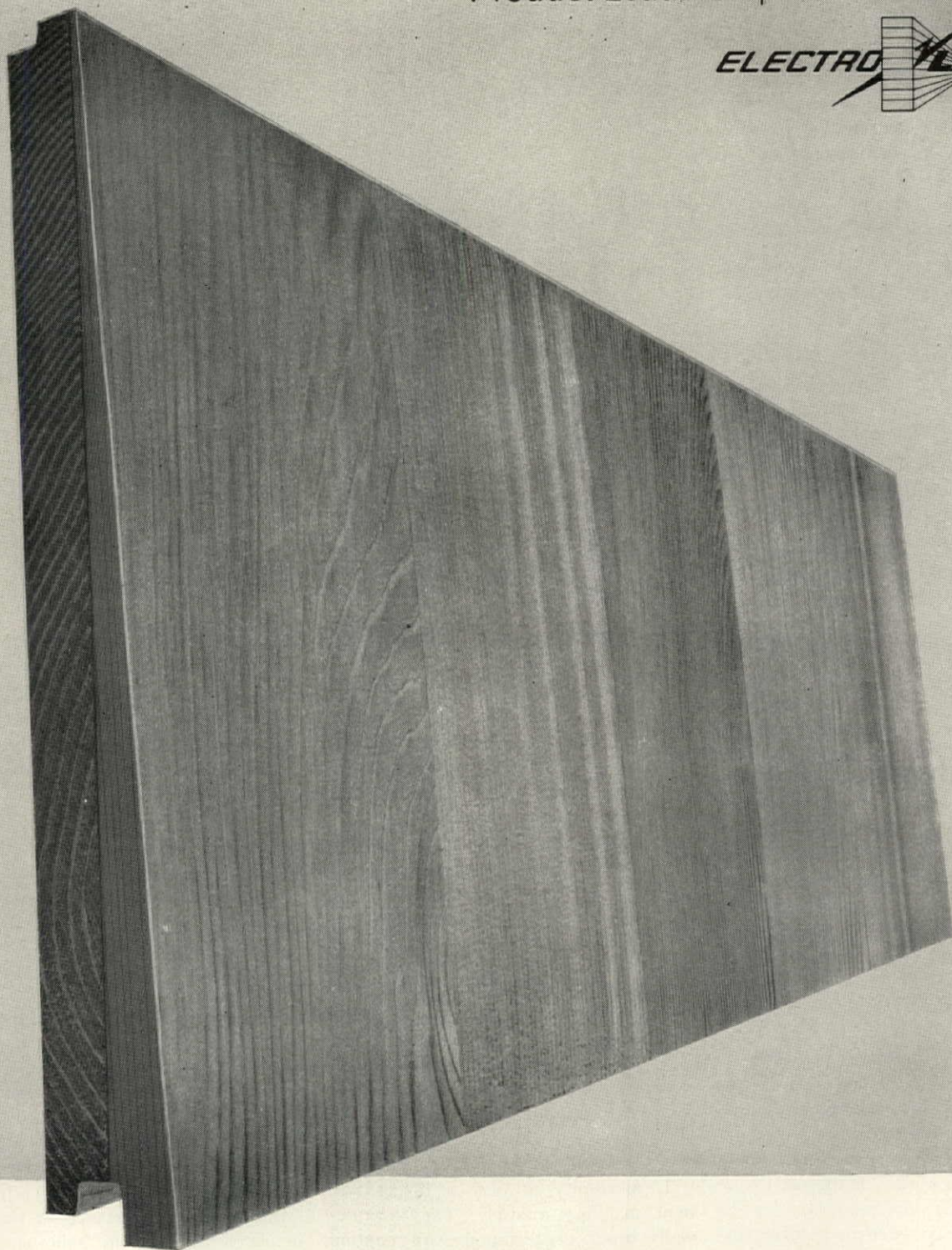
BRI's new independence follows a pattern of other institutes nurtured by NAS until they were big enough to go out on their own.

Model code spells out proper use of plastics in plumbing

The new code was drafted by a committee of the Society of the Plastics Industry to help local code groups reach decisions on accepting plastic pipe and fittings. Model Plumbing Code 162-9 is set up like a traditional plumbing code: Its major portion covers installation requirements (of commercially available plastics) for waste,

vent, and water supply lines. Types of plastics are specified by reference to standards of the American Society of Testing Materials, Department of Commerce commercial standards, and federal and military specifications. The code-drafting committee was headed by L. Glen Shields, Detroit's chief plumbing inspector.

Product Leadership from Potlatch



Why not lam siding and sheathing together?

MAIL TODAY:

Service Manager, Lumber
Potlatch Forests, Inc.
Lewiston, Idaho

Send me more information on Electro-Lam Siding:

Name _____

Firm _____

Address _____

City _____ State _____

Architect Builder Dealer
 Wholesaler Other

We did . . . it's called Electro-Lam Siding. Nail it right to the studs and you've got your sheathing and siding in one operation . . . Outside face is attractive, durable Inland Red Cedar, formed of vertical shake-like pieces electro laminated with exterior glue line to a strong structural sheathing board. Available from your lumber wholesaler in lengths 6' to 16'. Widths up to 12".

POTLATCH FORESTS INC.

GENERAL OFFICES • LEWISTON, IDAHO



symbol
of quality
since 1906

FHA approved installation variations included with every order.

New manual makes it easier to figure heat loads

Manual J reduces the number of factors needed to calculate requirements for residential heating and cooling by about 75%.

Figuring the heating and cooling loads of a house has always been a time-consuming job. Under previous systems, heat loss was calculated by using a manual that included about 4,400 factors. Then another manual, plus another 4,400 factors, was needed to figure heat gains for the cooling load. With Manual J, only about 1,000 factors are needed to compile both heat gains and heat losses. Tables of new factors—the results of previous calculations—have simplified the job.

The new manual is fairly easy to use. It is divided into three main sections: 1) a concise explanation of the new method; 2) all tables and charts used in the calculations; 3) an appendix for calculating U values, heat-loss factors, and infiltration heat losses by the crackage method.

Manual J—now recognized by FHA—is the result of an FHA request for a single method for heat-load calculation (there used to be three methods). Its preparation was a joint project by the National Warm Air Heating & Air Conditioning Assn., the Air Conditioning & Refrigeration Institute, and the Institute of Boiler & Radiator Manufacturers.

Copies of Manual J (price: \$2.50) are available from the National Warm Air Heating & Air Conditioning Assn., 640 Engineers Building, Cleveland 14.

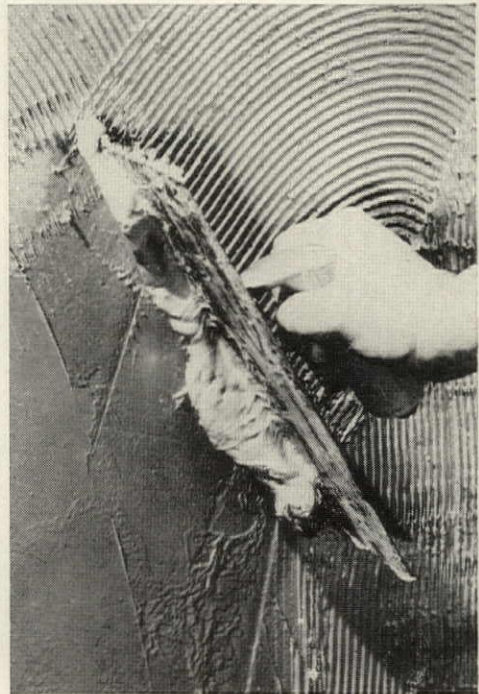
24-acre man-made lake gets a plastic bottom

To keep water from seeping away into the Mojave Desert, the bottom of a 4'-deep lake made by California City Development Co. was covered with 6-mil polyethylene.

Six men completed the plastic bottom in just under nine days.

Strips of polyethylene film (100'x6') were heat-sealed together on the site at a rate of 8' per minute. A foot of soil was removed from the lake bed. The film was laid, then covered with the soil, which plugs up tears and prevents future damage.

The film can't slip down the lake banks because it is lapped back 2' on a shelf of earth 3' above the waterline and covered with soil 2' deep.



Two-coat adhesive is recommended for ceramic tile

The first coat, a skim coat (left) forms a watertight base for the second coat (right) which is used to glue tiles to dry-wall or plaster.

This practice, already used by many builders, has now been spelled out by two industry groups—the Gypsum Assn. and the Tile Contractors Assn.

Among the associations' specific recommendations: 1) use adhesives that comply with Commercial Standard 181-52;

2) make the skim coat 1/16" thick; 3) extend the skim coat down over the lip of the bathtub to form a water dam behind the bottom edge of the tile; 4) let the skim coat dry for 24 hours before applying the second (adhesive) coat. Gypsum is soluble in water. So unless the adhesive is firm and unless it is free of trowel marks that reveal the drywall underneath, water may soften the wall and thus loosen the tiles.

First houses to be built under FHA experimental program

FHA's 15-month-old Sec. 233 (insurance of experimental housing) is finally about to be used, according to FHA's Technical Standards Division. Five projects are under construction or soon to be built:

1. A two-story house by Alan Brockbank in Salt Lake City with second-floor walls built of one wythe of brick (no framing) and Dow Chemical's new structural mortar (H&H May). Rigid foam insulation, glued to the brick and plastered, will finish the walls.

2. NAHB's research house now under construction near Rockville, Md. (H&H May). Principal feature is a rolled, galvanized-steel grade beam on precast piers.

3. A solar-heated house in Washington, with copper tube-in-strip collection plates, designed by Harry Thomason of the Department of Commerce patent office.

4. A house with thin-shell concrete roof by Hugh Thorson, Minneapolis builder.

5. A low-cost housing project for the

University of Toledo. The experimental element is a precast, reinforced concrete wall panel.

Sec. 233 technical requirements cover only the experimental aspect of construction. A house or project must also meet other standards imposed by local offices. For instance: A high-rise, lift-slab apartment in San Diego was turned down for 233 financing because the local office feared vacancies.

So far, no projects submitted for 233 approval experiment with land planning, the biggest potential area for savings in housing. To correct this situation, FHA Commissioner Neal Hardy has appointed Charles E. Powell, an experienced FHA land planner, to develop experimental land uses.

Under Sec. 233, FHA's insuring limit is \$1 million. But because of estimated losses due to replacement or repairs, FHA is thinking in terms of \$20 million as the potential value of experiments carried on its books.



Republic Steel Kitchen installation at
2400 Lakeview Apartments, Chicago, Ill.

Architect: Ludwig Mies van der Rohe

Builder-Owner: Metropolitan Structures

SPECIAL FEATURES—White vinyl finish by Republic. You'll notice, too, there's a stainless steel sink in this installation. More than 25% of all household sinks installed today are stainless, by request. Republic sink centers are supplied to fit all standard stainless steel sinks.

PRACTICAL, PROFITABLE, (and pretty, too)



IT'S A REPUBLIC STEEL KITCHEN — a full selection of standard interchangeable cabinets and accessories, in your choice of beautiful baked enamel finishes, white or colored vinyl, or vinyl Traditional Finish that provides all the charm of fine cabinetwork.

Practical because Republic Steel Cabinets for Kitchens are made to fit together in almost any sequence, in almost any space. But that's only part of the story. Another reason Republic Cabinets are practical — all units are delivered *complete*, ready to slip into place. No framing. No assembly. No call-backs because something doesn't fit.

Profitable for all the reasons above, plus time-saving delivery on *your* schedule.

Profitable for owners, too. Sturdy steel construction means that doors and drawers won't ever stick, split, or warp. Finest baked enamel or vinyl finishes over thorough Bonderizing make maintenance a simple matter of washing. Like new for years, for whole troupes of tenants!

There's much more to be said for Republic Steel Cabinets for Kitchens. But, wouldn't you rather hear it in person? Mail the coupon.



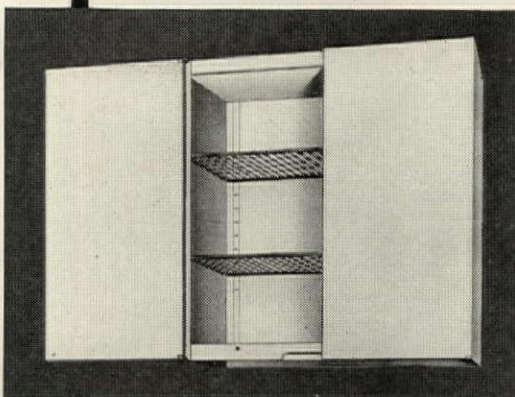
UNDERSINK CABINETS:

Widths from 24" up to 72". Your choice of drawer, cupboard, sink front, and storage compartment arrangements. Fit all standard sinks. Loads of space, plus double-door center compartments.



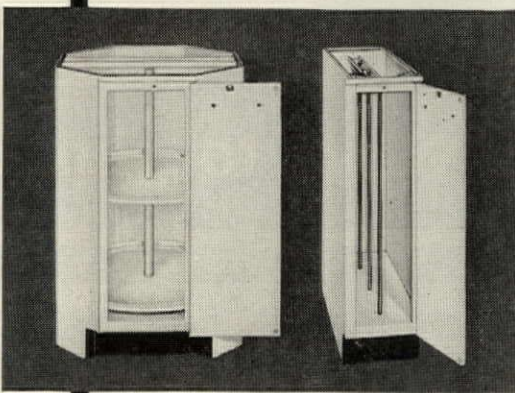
BASE CABINETS:

Widths from 12" up to 36". Your choice of door and drawer combinations. Double cupboard, double drawer with removable shelf. Inner sliding drawers may be added.



WALL CABINETS:

Widths from 12" up to 42". Your choice of single and double door units with adjustable shelves, plus corner, ventilator, and storage cabinets.



SPECIAL CABINETS:

Left, Corner Spinner provides unusual convenience, adds smart "designer" touch. Full 10½" door, fits any corner. Right, Tray Cabinet has high home-maker appeal. Ideal for space filler, to achieve built-in effect. Size, 9" x 34½" high x 24½" deep.

* REPUBLIC 5-STEP BONDERIZING

... for longer surface-service!
(Stars show extra Bonderizing steps, added by Republic ...)

- *1. Metal cleaned with special spray solution.
- *2. Metal cleaned again with high pressure hot water spray and rinse.
3. Phosphate coating applied by spraying.
- *4. Coated metal cleaned again with cold water spray.
5. Hot spray-rinse of chromic acid applied.

... extra care backs up Republic baked enamel to take knocks, resist chipping and cracking!



REPUBLIC STEEL

C O R P O R A T I O N
MANUFACTURING DIVISION

Berger • Container • Culvert • Truscon
Youngstown 5, Ohio

REPUBLIC STEEL CORPORATION
MANUFACTURING DIVISION • DEPT. HO-5007
YOUNGSTOWN 5, OHIO

We'd like to hear more about making kitchens pretty *and* profitable! Send:

- Republic Kitchens representative
 Literature on Republic Steel Cabinets for Kitchens

Name _____ Title _____

Company _____

Address _____

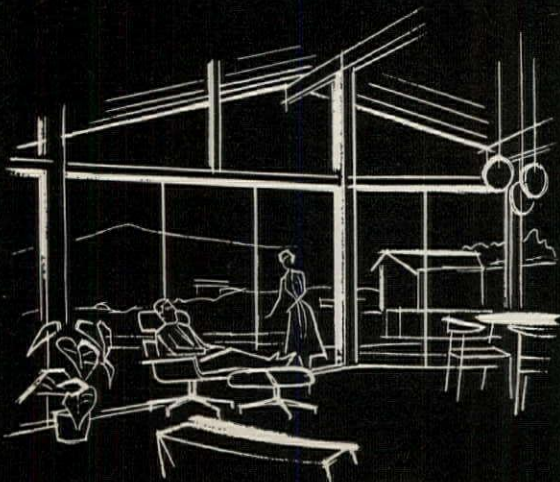
City _____ Zone _____ State _____



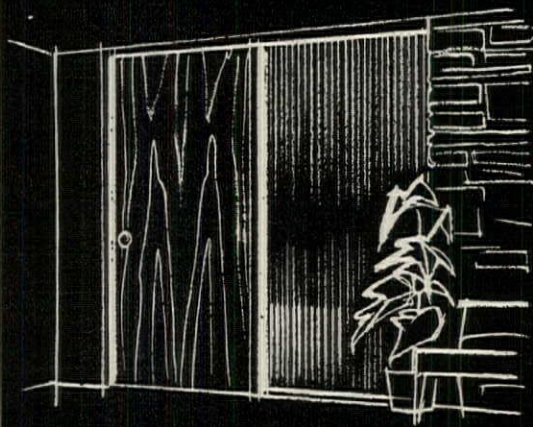
SLIDING GLASS DOORS fit the trend to indoor-outdoor living. There's more comfort—winter and summer — with Thermopane® insulating glass. Or with glare-reducing L:O:F Grey Plate Glass.

So many ways to glamorize homes with glass

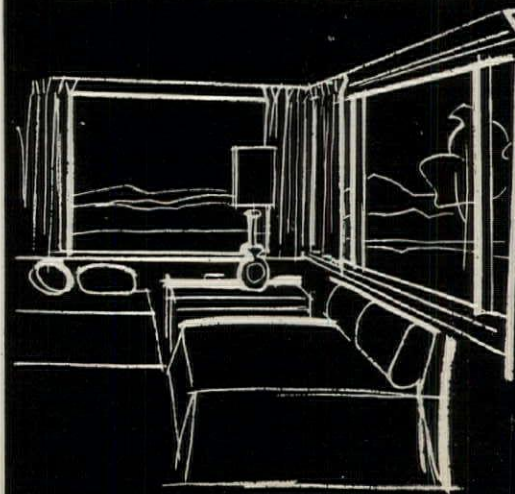
WINDOW WALLS are a pure delight when glazed with Parallel-O-Plate®, twin ground for maximum freedom from distortion.



PATTERN GLASS SIDE LIGHTS dramatize an entrance while daylighting the foyer beyond. L:O:F has many exciting patterns.



PICTURE WINDOWS invite nature inside. More enjoyable year 'round when they're glazed with L:O:F plate glass or Thermopane.



"Open World" Living

...an exciting new theme
for model-home promotion

It's fresh. Trend setting. A theme that hasn't been exploited to boredom. And it correctly describes a house that's designed for popular indoor - outdoor living. Because window walls, picture windows and sliding glass doors make a house "feel" as large as all outdoors.

That's "Open World" living! L·O·F is promoting it again in 1962 with big, bold,

monthly advertisements in LIFE and other magazines.

"Open World" living is a selling theme you can use to move houses faster. Just design your houses with smart and generous uses of L·O·F glass. Then when prospects see your model, they'll realize how obsolete their old home is . . . and what a lift a new home can give their family.



Libbey · Owens · Ford Glass Company, Toledo 2, Ohio

...so many kinds of L·O·F glass to do it with!

DOOR MIRRORS appeal to any woman prospect. For more perfect reflections, use mirrors made of **Parallel-O-Plate**.



SLIDING CABINET DOORS made of L·O·F **Rough Plate** add sparkle to any kitchen. And it's a distinctively different touch.



SLIDING CLOSET MIRROR DOORS double the feeling of space, add a glamorous touch to any bedroom and entrance hall.



IS EVERY WOMAN A SHOW-OFF...IN THE KITCHEN?

Ask your wife. Or better still, read this page!



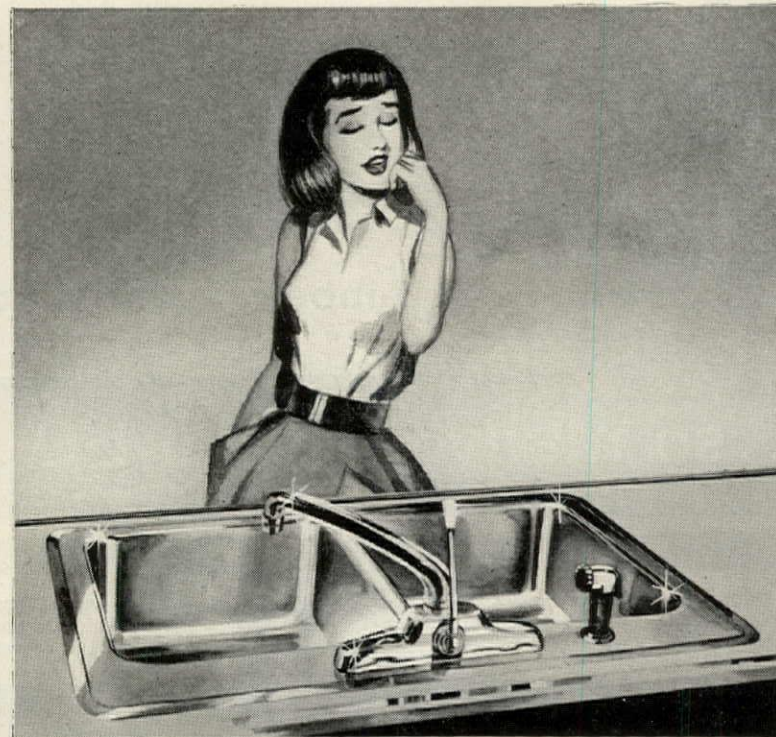
THE NUT FOR NEWNESS. Yesterday's dress is almost too old. Ditto for last month's drapes (wrong color). Her sink *has* to be Nickel Stainless Steel. Its neutral gleam flatters today's color scheme—and tomorrow's. Its rich appearance flatters her. And lots of other ladies.



THE CALM CLASSICIST. Quietly proud of her house—an oasis of Early Americana. Friends are intrigued by the way her Nickel Stainless Steel sink fits right in. Gleaming gently, it suggests old pewter to some...new kitchen ideas to others. No matter what period, it's always in style.



THE TRADER-UPPER. Tastes rising in tune with hubby's income. Trades on improvement, shops hard for the look of better living. (Usually gets it.) Will trade in everything but the kitchen sink—if it's Nickel Stainless Steel.



THE SUPER-SENSIBLE SHOW-OFF. The most conscientious consumer on the block. Enjoys highbrow reputation. Proud of her Nickel Stainless Steel sink (shrewd buy). Likes its functional beauty. Sold on its durable value.

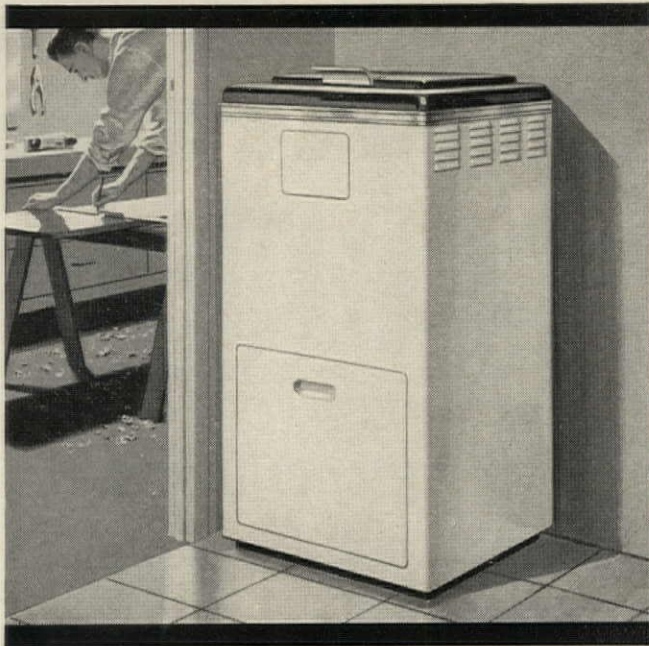
Be a show-off, yourself! Display a sink of gleaming Nickel Stainless Steel—and watch it reflect that gleam in the eye when prospects turn into customers. To make selling still easier, we offer a helpful, colorful 8-page booklet. Write to Department HO for a copy. We'll also send you a handy list of manufacturers.



THE INTERNATIONAL NICKEL COMPANY, INC.  67 WALL STREET, NEW YORK 5, N. Y.

INCO NICKEL MAKES STAINLESS STEEL PERFORM BETTER LONGER

Why it pays to include
**MODERN GAS
 INCINERATORS**
in your homes



In the highly competitive business of selling homes, the smart builder is ever alert to new features—to *plusses* that will impress potential buyers. A modern Gas incinerator is just such a plus.

🔥 Homes in a cleaner, quieter, more modern setting . . . this important selling point can be yours with a modern Gas incinerator that eliminates noisy, unsightly garbage cans.

🔥 An obviously attractive point to housewife prospects—and to their husbands, too—is eliminating the mess and nuisance of daily garbage and trash carrying, by installing modern Gas incinerators.

🔥 Your prospects will be impressed by the fact that it will cost less for trash disposal, thanks to a modern Gas incinerator which takes care of all burnable garbage and trash.

🔥 Economical to buy and install, and operate, modern Gas incinerators are smokeless, odorless, automatic.

AMERICAN GAS ASSOCIATION

Check your local Gas company for full details.

House hunters know they can



**LIVE MODERN
 FOR LESS
 WITH...**

GAS



**“Yes Sir! We’ll wake you at 7:30 A.M.
 with a Taylor Weather Forecast”**

The Towne House Motor Inn, of Rochester, N. Y., gives guests on-the-spot weather forecasts with their Taylor WEATHERSCOPE* Panel. Installed at the registration desk, the weather station tells outdoor temperature, wind speed and direction, and gives a detailed forecast.

WEATHERSCOPE Panels will add interest and salcability to the homes and motels you are designing and building. They are uniquely decorative and command

the attention of travellers and weather fans.

The panels are 17" x 12" in size and are available in walnut, mahogany, and maple. Individual instruments on the panel are also available in 6" and 12" diameter dials for custom installation. For more detailed information on WEATHERSCOPE Panels, write for **Bulletin 99294**. Taylor Instrument Companies, Rochester, New York, and Toronto, Ontario. *Trade Mark

Taylor Instruments **MEAN ACCURACY FIRST**

Cleveland Builder Cuts Costs with “Solo Heating”



MAYFLOWER VILLAGE, CLEVELAND, O.
 M. H. WHITE, BUILDER

**SOLO HEATING: Individual Boilers
 for Each Apartment; Each Tenant
 Controls Own Heat, Pays Own Fuel Bill**

Number of Apartments: 326 Number of Boilers: 326

- Boiler Rooms: None
- Heating Mains: None
- Draft Inducers: None
- Electronic Controls: None
- Pipe Size: 3/4" Max.

Av. Heating Costs: \$5.17 per mo. for 5 room Apartment
 Total Servicing Costs After 14 Years: None

*Isn't it time you looked into Hydrotherm Solo Heating?
 Write for design and technical data today!*

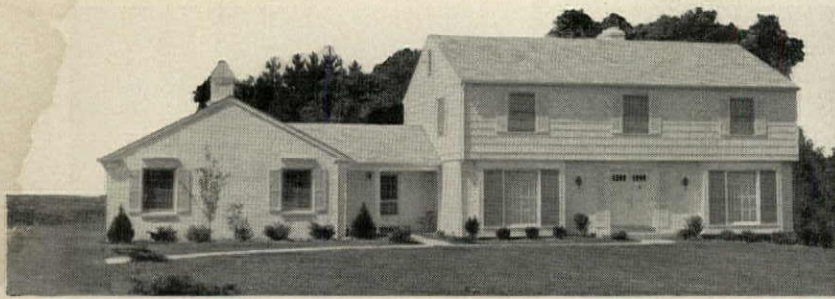
**Hydrotherm Solo Heating
 Can Now Be Installed for
 Less Than Conventional
 Central Systems**

- Cast Iron Boiler
- Silent Operation
- Apartment Thermostat
- 25-Year Guarantee

© 1962 by Hydrotherm, Inc.



Dept. 13-HH NORTHVALE, N. J.



DORGER HOMES, Cincinnati, Ohio, specializes in fine custom homes, will build 50 in Cincinnati area this year. The \$55,000 home pictured has 4 bedrooms, 2½ baths, brick and SHADOWCAST Lap Siding.



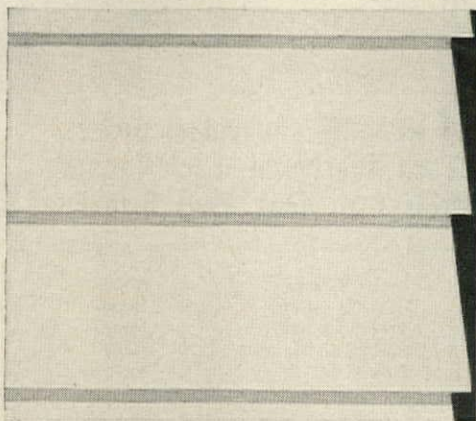
SUBURBAN CONSTRUCTION CO. and THE LENAGHAN CORP., Mobile, Alabama. Building 30-40 homes in Spring Hill area of Mobile. The model pictured, \$30,000; 4 bedrooms, 2½ baths, SHADOWCAST Lap Siding.

SWITCH TO SHADOWCAST* SIDINGS BY CELOTEX

**Goes up fast...nails without dimpling...cuts costs
...and its smart good looks helps sell homes!**

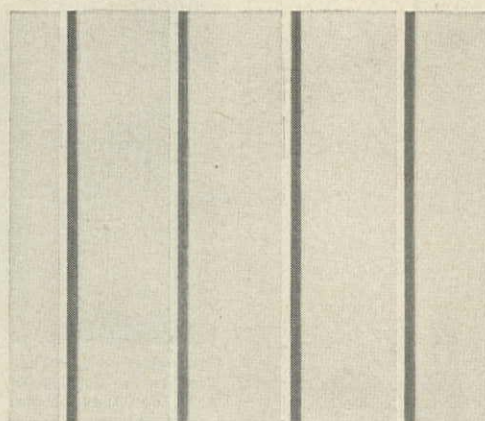
Made of special density hardboard, Celotex SHADOWCAST Siding saws and nails like wood—yet its smooth, tough, hard-to-dent surface has exceptional resistance to bumps, scuffs, hail. Nails drive flush without dimpling or fracturing the surface. Prime coated at the factory—you can wait two months to apply finish coat. Cuts waste—no shorts, no rejects due to knots or splits. These great new sidings will help sell more homes for you, too! See them at your Celotex dealer, or write for samples.

*Trademark



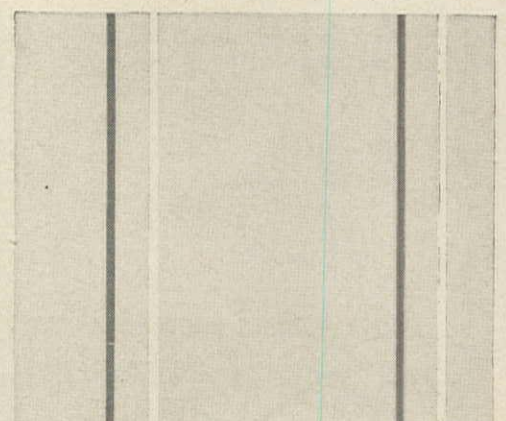
SHADOWCAST HORIZONTAL LAP

Long lengths for fast coverage, fewer joints. ⅜" thick; 12" wide by 12', 16'; also 9" wide by 12'. Guide lines on both long edges simplify alignment, save time, minimize waste.



SHADOWCAST V-GROOVE PANELS

½" wide V-grooves, 5⅓" o.c., ⅜" thick; 4' wide by lengths to 10'. Shiplapped edges. With 16" stud spacing, needs no corner bracing to meet FHA requirements.



SHADOWCAST WIDE-BOARD PANELS

For use with battens. Ideal for fast, economy construction. ⅜" thick; 4' wide; lengths to 16'. With 24" stud spacing, no corner bracing necessary to meet FHA requirements.

MORE & MORE TOP BUILDERS



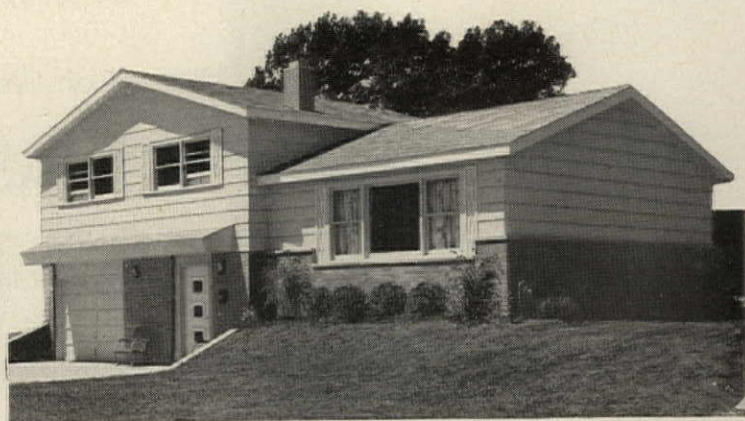
GRANT LIVESAY & SONS, Kingsport, Tennessee, will build 30-40 houses of this type this year. Home pictured, \$24,000, has 1500 sq. ft. living space, electric ceiling heat, SHADOWCAST Lap and Panel Sidings.



B. O. WILLIAMS CO., Richmond, Virginia, erecting 20-25 homes, \$30,000 to \$40,000, in suburban Sleepy Hollow area. Featuring 4 bedrooms, 2½ baths, 2 fireplaces, electric kitchens, combination of brick and SHADOWCAST Lap Siding.



DAVID RANDOLPH GENERAL CONTRACTING, INC., St. Louis, Missouri, shows six different models in Starling Estates. Will build 165 homes, priced from \$14,800, with 3 bedrooms, 1½ and 2 baths, SHADOWCAST Lap and Panel Sidings.



WISEMAN CONSTRUCTION CO., Hickory Hills, Illinois, will build 260 homes in Forest Hills subdivision, suburban Chicago. Already sold—185. Priced \$18,000 to \$20,000. SHADOWCAST Lap Siding is a sales feature of these quality homes.



LEE HAYWORTH CONSTRUCTION CO., Salina, Kansas. This attractive, spacious home is one of 10-12 in \$18,000 to \$25,000 price range planned by this builder. Superior value throughout, including SHADOWCAST Lap Siding.



THE CELOTEX CORPORATION
120 S. La Salle St., Chicago 3, Illinois

From today's first family of construction adhesives...

2 new "FASTBOND"
Contact Cements
make other
counter adhesives

**OLD FASHIONED AS
A WOODEN CLAMP!**



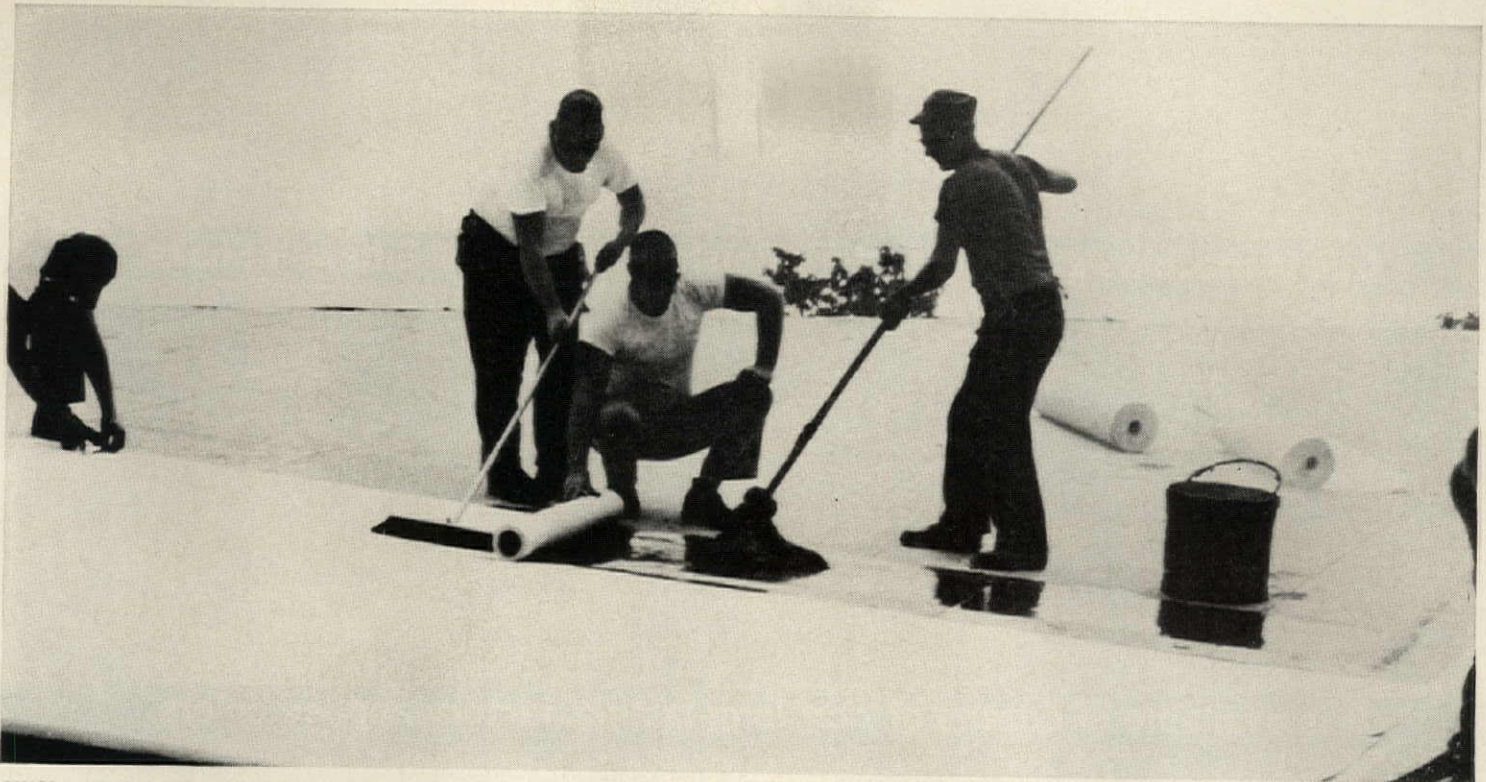
Now! The first counter top adhesives ever formulated to the specifications of the man on the job! 3M representatives worked with counter top installers coast to coast to learn their problems . . . then incorporated *all* the problem-solving features they asked for in new "FASTBOND" 10 and spray-type "FASTBOND" 5.

Most of all, they wanted higher heat resistance and faster drying. "FASTBOND" Contact Cements *deliver* . . . with heat resistance up to 100 degrees higher than other adhesives to solve callback problems caused by intensive heat around stoves . . . or surfaces where sun shines in or where hot pans are set . . . and with a record 10 minutes drying time that saves up to 20 minutes on each coat you apply!

In addition, "FASTBOND" Contact Cements offer all the other improved features counter top applicators wanted: over an hour open time • tight bond even on warped laminate • highly waterproof • ultra-thin glue line • strengthen with age • ready for finishing soon as bond is made • no irritating odor • apply easily with brush, trowel, roller or spray gun!

Counter top installers tell us these are the most superlative, job-speeding adhesives they have ever used! Try them and see. (Other quality construction products from the 3M family: duct and curtain wall sealers, and ceramic tile, floor tile, drywall and insulation adhesives.) Contact your 3M distributor, or write: AC&S Division, Dept. SBAA-102, 3M Company, St. Paul 1, Minnesota.

Adhesives, Coatings and Sealers Division **3M**
COMPANY



SINGLE-LAYER ROOFING MEMBRANE, made from plastic-coated asbestos felt, is applied to deck with hot-mopped roofing asphalt adhesive.

30-year life is predicted for new plastic-coated, built-up roofing system

The plastic coating, made of DuPont's Tedlar (a polyvinyl fluoride film, see New Products, Aug.), is laminated to an asbestos felt with an elastomeric binder. The result is a one-layer built-up roofing material called T/NA 200, that can be used on flat, steep, or compound-curved roof decks of almost any material. Application costs are minimum because the single-layer membrane is

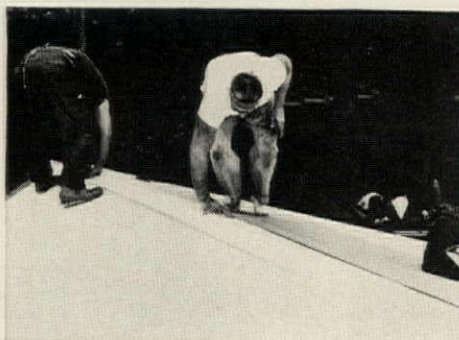
applied (see photos) with standard tools and conventional hot or cold brushing adhesives. To assure leakproof seams, pressure-sensitive, adhesive-coated Tedlar tape is used to seal end and side laps.

Ruberoid Co., New York City.

For details, check No. 1 on coupon, p 188



STARTER STRIP of roofing felt can be cemented down over fascia. Smooth surface resembles paint.



COLD-MOPPING CEMENT is applied to back of roofing before application to prevent soiling.



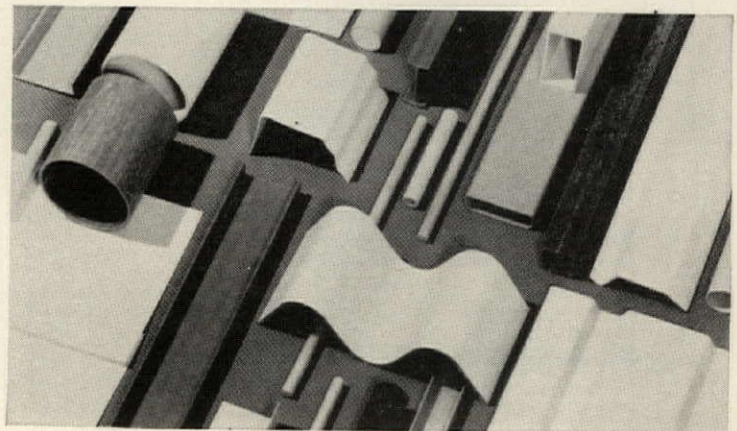
PLASTIC FILM TAPE with pressure-sensitive adhesive coating is applied to side and end laps.

Fiberglass extrusions reach market

For the first time, a manufacturer has developed a continuous automatic process for extruding fiberglass-reinforced plastics (most fiberglass-reinforced-plastic products are made by lay-up methods on moulds). The new material, called eXtren, will be marketed in over 240 standard structural shapes including large and small sheets, I-beams, H-beams, tubes, bars, channels, and hollow beams like those shown at right. Shapes up to 52" wide, 14" deep, and any shippable length can be produced on present equipment. Sheets as thin as .010" have also been extruded.

Universal Moulded Fiber Glass Corp., Bristol, Va.

For details, check No. 2 on coupon, p 188



New products continued on p 163

This is machine-grooved, factory-finished Red Cedar Sidewall Shake.

It is available in dozens of rich, long-lasting, factory-applied colors.

No imitation material matches its thickness, texture and insulation.

Yet, Red Cedar Sidewall Shake is proved lowest in applied cost.



The "Certigrade" and "Certigroove" labels are your guarantee of quality specified by rigid industry standards.

**RED CEDAR
SIDEWALL SHAKES**

• Red Cedar Shingle Bureau
• 5510 White Bldg., Seattle 1, Wn.
• (In Canada: 550 Burrard St., Vancouver 1, B.C.)

HH-10

• Please send me free details about Red Cedar machine-grooved shakes and shingles.

• NAME _____

• ADDRESS _____

• CITY _____

• STATE _____

Ceilings

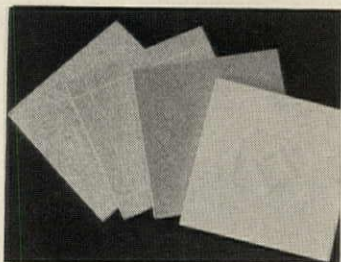


Colored inserts in a luminous ceiling (left) add interest overhead. Called Infiniflex, system is assembled from 2' square, steel-framed, six-panel sections that hinge down for easy cleaning.

Integrated Ceilings, Los Angeles.
For details, check No. 3 on p 188

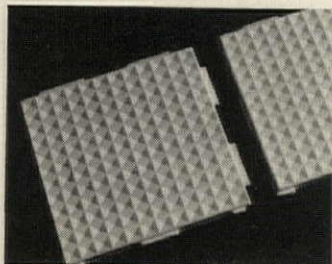
Kits for suspended ceiling (right) can be laid out to fit any ceiling shape. Made with plain or decorative plastic light panels, with colored aluminum grids, and border panels of white styrene or acoustical foam.

Artcrest Products, Chicago.
For details, check No. 4 on p 188



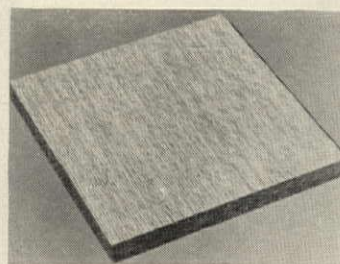
Lightweight acoustical tile, made from moulded foam plastic, is available in many patterns and colors. RV-Lite tiles weigh less than 1 oz. per sq. ft. They are designed for adhesive application and can be painted with water-base paint.

Arvey Corp., Chicago.
For details, check No. 5 on p 188



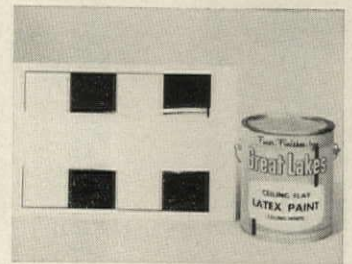
Interlocking-tiles are moulded of expanded polystyrene. Called Insul-Custic, the 3/4"-thick tiles come in six patterns and various colors. They are installed with adhesive, or with concealed nails or staples through interlock tabs on the edges.

Koppers Co., Pittsburgh.
For details, check No. 6 on p 188



Acoustical ceiling board is faced with nubby brown and white textured glass cloth (above) or textured white painted finish. Aloyglas panels are 3/4" thick and come in 24"x24" and 24"x48" sizes for suspension in any standard channel system.

Forty-Eight Insulations, Aurora.
For details, check No. 7 on p 188



Ceiling paint is specially formulated so one coat is said to provide hiding power equal to two ordinary coats. This latex base paint may be used on new plaster, wallboard, insulation board, hardboard primed wood, brick, concrete, or primed metal.

Great Lakes Paint, Chicago.
For details, check No. 8 on p 188

Walls and dividers



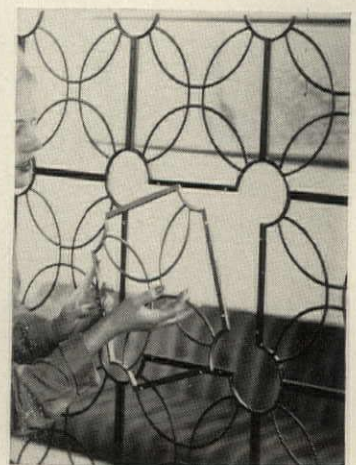
Two hardboard patterns: 1/8" Twinkleboard (left) has round holes for fixture hooks, stars for decorative appeal; 1/4" Storbord (above) has a wainscotted look, makes functional walls in family rooms, children's rooms, garages. Both come in 4'x8' sheets.

Hines Lumber Co., Chicago.
For details, check No. 9 on p 188



Decorative hardboard is perforated in a square-edged cut-out pattern. Called Romanboard, it is made in 4'x8' sheets, 1/8" thick, and retails for about 31¢ per sq. ft. It comes with a natural brown smooth finish on both sides, can be painted.

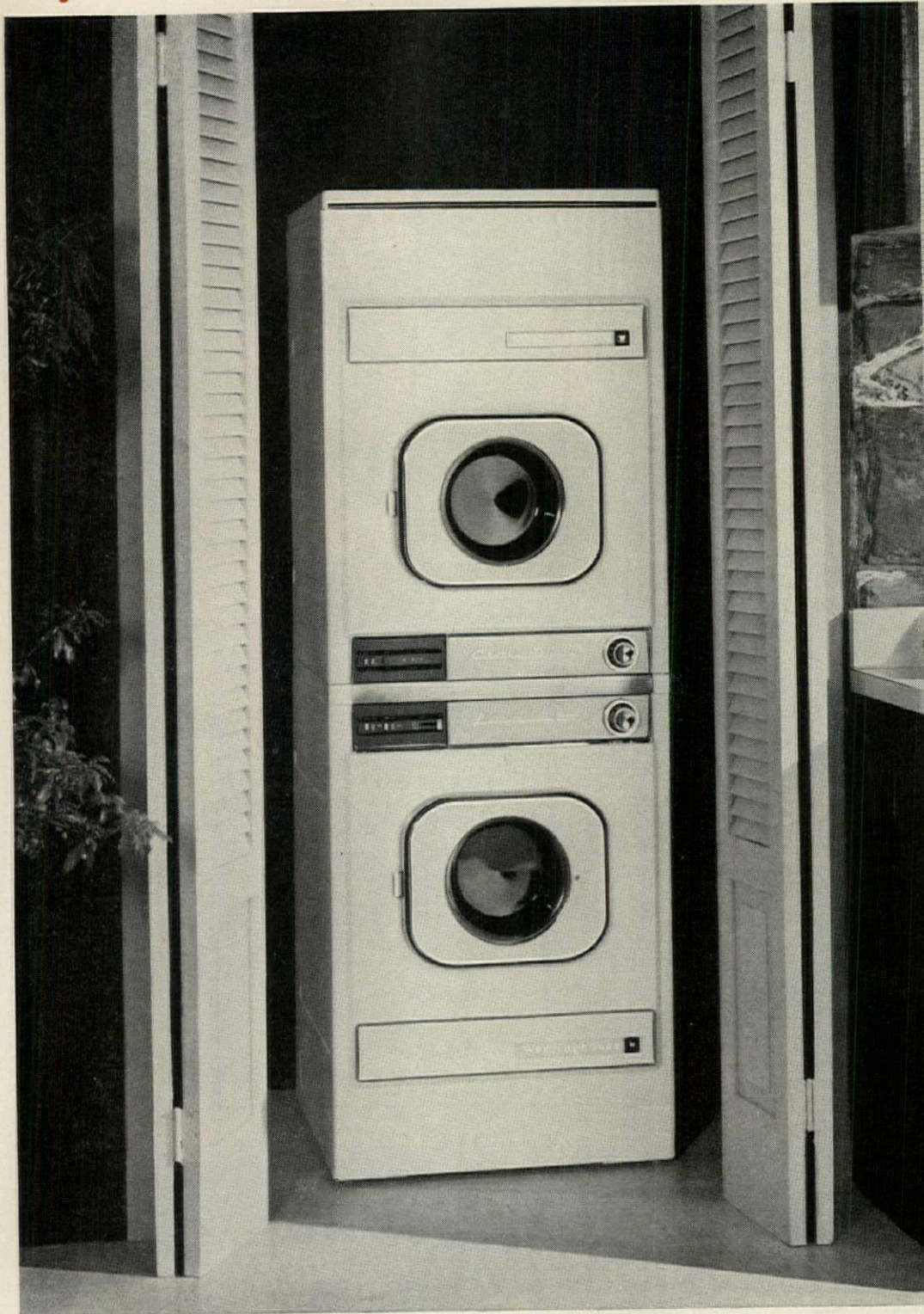
Hardboard Fabricators, Newark.
For details, check No. 10 on p 188



Interlocking aluminum grids can be assembled into decorative dividers of almost any size for use inside or outside the house. Each panel measures 12" square and is finished with gold, white, or black baked-on enamel. Available in several grid patterns.

Meta-Mold, Cedarburg, Wis.
For details, check No. 11 on p 188

Only from Westinghouse ...so many completely coordinated appliances



- ▲ When space is no problem in your homes and you want to offer the ultimate in home laundries . . . pick the Laundromat and matching dryer.
- ◀ For smart design in a limited area, choose the Space-Mates. They can be stacked in only 25" of space. Available in confection colors.
- ▼ Install the Space-Mates side-by-side in this Vanity Pair arrangement. Together they wash and dry 18 pounds of clothes at one time.



Such complete freedom in designing the laundry area

Only Westinghouse gives you so many ways to handle the Laundry area. Because only Westinghouse offers you a choice of automatics like the Space-Mates and Laundromat® Automatic Washer to design around. Now you can select the automatic washer that goes best with the shape, size, and design of any laundry room. You get this same design flexibility with every Westinghouse appliance. Because only Westinghouse offers such a complete selection of major appliances—completely coordinated in design, style, colors, and features. *You can be sure . . . if it's*



Westinghouse

Westinghouse Electric Corporation
Contract Sales Department
Mansfield, Ohio



Please send me catalogue with complete details on Westinghouse major appliances.

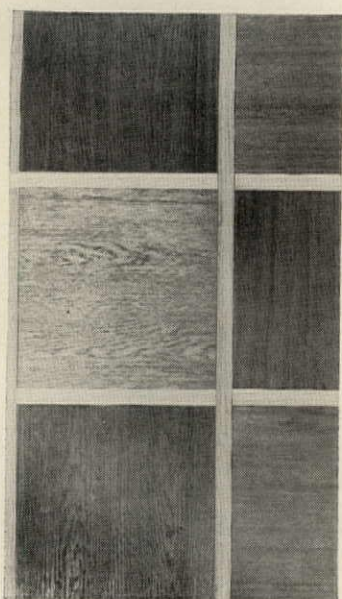
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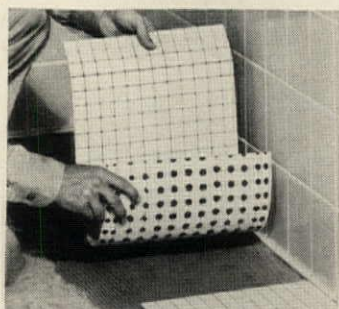
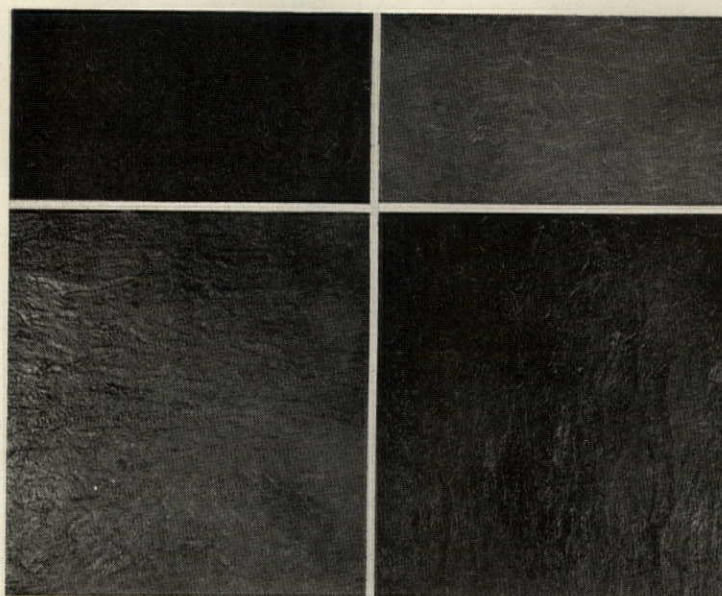
These appliances plus Heating & Air Conditioning, Wiring Devices, Micarta® Counter Tops, Apartment Elevators are all available through one point of contact. See your Westinghouse Residential Sales Manager, or write Westinghouse Electric Corporation, Contract Sales Dept., Mansfield, O.

Flooring



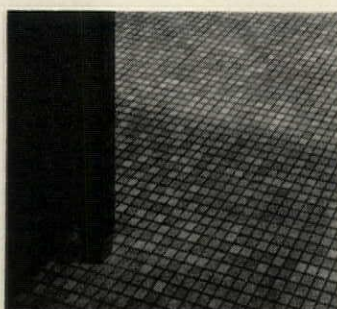
Congoleum-Nairn now makes solid vinyl tiles embossed and colored to resemble both wood (left) and stone (right). The Embossed Woodhue style comes in 9" and 12" square tiles, in 1"x36" feature strips, and in 4"x27" planks. All shapes are available in both light and dark shades. Embossed Flagstone is made in 12" squares colored red, white, gray, or green. Light gray feature strips come in 1/4", 1/2", and 1" widths. Retail for 39¢ per sq. ft.

Congoleum-Nairn, Kearny, N.J.
For details, check No. 12 on p 188



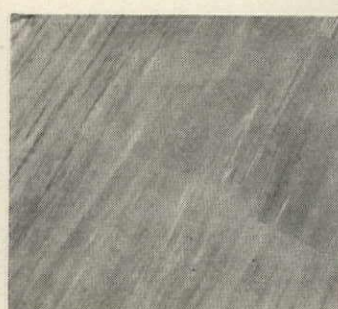
Mosaic Tile assembles individual ceramic tiles into a standard sheet with "dots" of bonding material. Dot-Tile is said to cut installation costs because sheets remain more uniform in size than other types.

Mosaic Tile, Zanesville, Ohio.
For details, check No. 13 on p 188



Romany Spartan has added 9/32" heavy-duty tile to its Ceramaflex line. The tiles are factory mounted in a 9"x9" rubber grid that takes the place of grout. Can be installed by ceramic tile or resilient flooring contractors.

U.S. Ceramic, Canton, Ohio.
For details, check No. 14 on p 188



Goodyear has introduced two new designs in its DeLuxe True Vinyl series. Tiles retail for about 19¢ each and are offered in 9"x9" size only. Woodhue (above) has an open-grained pattern. Other pattern is called Wood Grain.

Goodyear, Akron, Ohio.
For details, check No. 15 on p 188



Sandura offers a new standard-weight vinyl in 6', 9', and 12' widths. Series 3020 is made in four shades of beige and cream with gold and silver chips scattered over the surface. Two other patterns are also offered.

Sandura Co., Jenkintown, Pa.
For details, check No. 16 on p 188

Siding



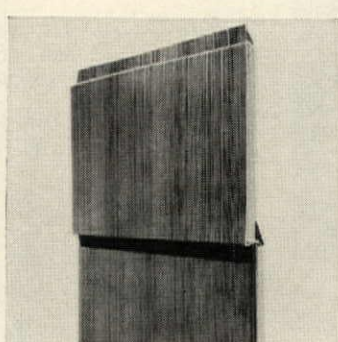
Brick-finished panels have granite-aggregate surface sprayed on plywood skin. Panels are made-to-order in any shippable size. Finish is said to last as long as the plywood. Available in many colors and textures.

Century Brick, Erie, Pa.
For details, check No. 17 on p 188



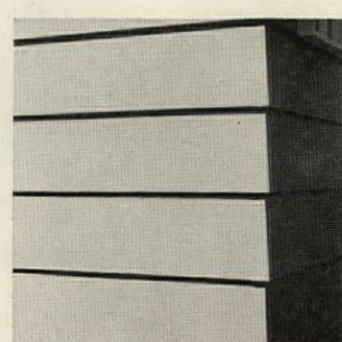
Asbestos siding is deep textured with a radial saw kerf pattern superimposed on a wood-grain surface design. Surface off-sets create the illusion of small shingles. Plastic-coated Homestead siding measures 9"x32".

Johns-Manville, New York City.
For details, check No. 18 on p 188



Aluminum siding is deeply ribbed to give it the look of shakes. Each panel is 10" deep and 10' long: Only 12 panels are needed per square. Styltex siding is finished with three coats of baked-on acrylic enamel.

Altex, Waukesha, Wis.
For details, check No. 19 on p 188



Hardboard siding has prime-coated face and edges, sealed back. Forest TP Siding is made of tempered board for dent resistance, durability, dimensional stability, nail-holding strength.

Forest Fiber Products, Forest Grove, Ore.
For details, check No. 20 on p 188

New products continued on p 167



*“We found a low-cost way
to dress-up houses
to appeal to women”*



Award-Winning LaMonte-Shimburg Builders
Inc. Town 'n Country Park, Tampa, Fla.

“You can’t tell what actually sells a house, but Masonite Peg-Board helped close a lot of sales.

“Women quickly see the advantage of Masonite Peg-Board in a children’s room, work or utility area. They know it’s a plus they won’t have to pay extra for.”

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Using a “selling idea” like Masonite Peg-Board is only one of the reasons why LaMonte-Shimburg of Florida are Award-Winning Builders.

Another reason: They use Masonite’s one-source supply which provides interior paneling and exterior siding in the architectural variations a builder needs.

Why not join the Award-Winning Builders? Build houses that help sell themselves.

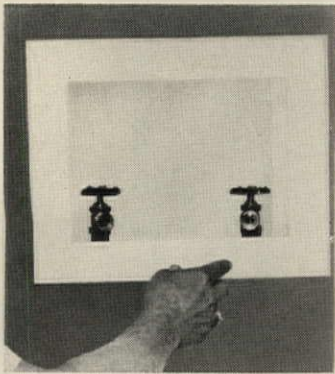
Masonite Corporation, Dept. HH-10, Box 777, Chicago 90, Illinois.



MASONITE *shows the way*

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Plumbing fixtures



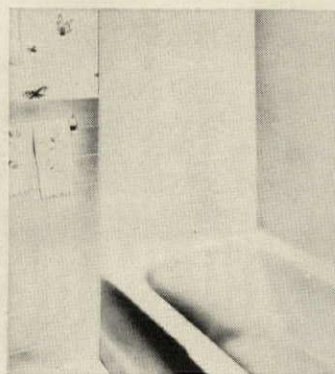
Laundry receptacle is recessed permitting washer to go flush to wall, is fitted for water supply and drain, and has canted bottom so leaks at hose connections run to the drain. Steel unit lists for \$7.50 without faucets.

Butler, Mineral Wells, Tex.
For details, check No. 21 on p 188



Cast-iron kitchen sink has rounded bowl corners for easy cleaning, off-center drains to increase usable sink-bottom area, and gooseneck pantry faucet. The Herrick sink comes in white or pastel colors.

Kohler Co., Kohler, Wis.
For details, check No. 22 on p 188



Plastic bathtub bay is moulded to form a one-piece tub and wall enclosure in full shower height—all of seamless fiberglass-reinforced plastic. Available in white or 15 colors. Unit lists for about \$180.

Cole-Sewell, St. Paul.
For details, check No. 23 on p 188



Shower stall of fiberglass reinforced plastic is shipped preframed for installation before partition studs are installed. Wood preframing becomes part of house framing. Unit is 53½" wide, 39" deep, and 90" high.

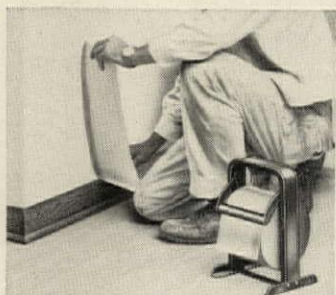
Owens-Corning Fiberglas, Toledo.
For details, check No. 24 on p 188

Labor-savers



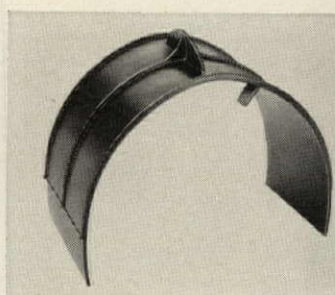
Plastic caps keep dirt, water, and trash out of pipes and conduit after they have been installed. Caps come in all pipe and conduit sizes from ½" to 6" diameter, can be reused.

Protector Products, Cleveland.
For details, check No. 25 on p 188



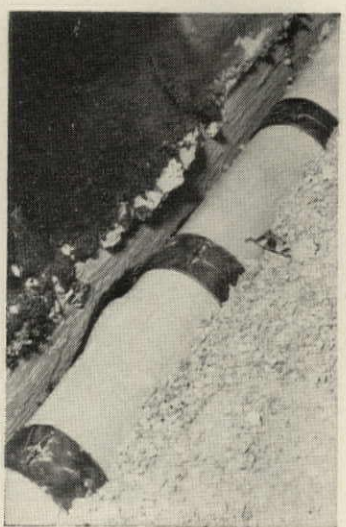
One-piece masking shield for painters has pressure-sensitive adhesive-coated edge. Portable dispenser has built-in cutter. Easy-Mask comes various widths with adhesive on one or both edges.

Daubert Chemical, Chicago.
For details, check No. 26 on p 188



Joint covers for footing drains and septic-tank drainage fields have integral spacer lug to hold tiles ⅜" apart. Boco Clips, made of polyethylene, are unaffected by soil acids or alkalis.

Boco Industries, Detroit.
For details, check No. 27 on p 188

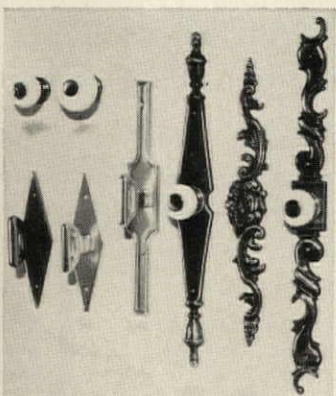


Attention-getters



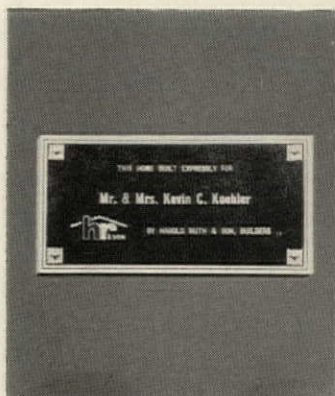
Presentation keys for new home purchasers cost as little as 90¢ extra. "His" key has embossed initial; "Her" key is rhinestone studded. Available with builders name on the back.

Kwikset, Anaheim, Calif.
For details, check No. 28 on p 188



Shutter-door hardware is designed for narrow door stiles. Pieces have polished- or antiqued-brass finish, are moderately priced and styled for modern, colonial, or provincial design motifs.

Allison, Roosevelt, N.Y.
For details, check No. 29 on p 188



Name plaques, cast in bronze with name of both homebuilder and homebuyer, come in several styles and sizes. Prices: \$4.25 up. Trademark die costs \$6.50 but adds nothing to cost per plaque.

Gensi Craftmen, St. Louis.
For details, check No. 30 on p 188

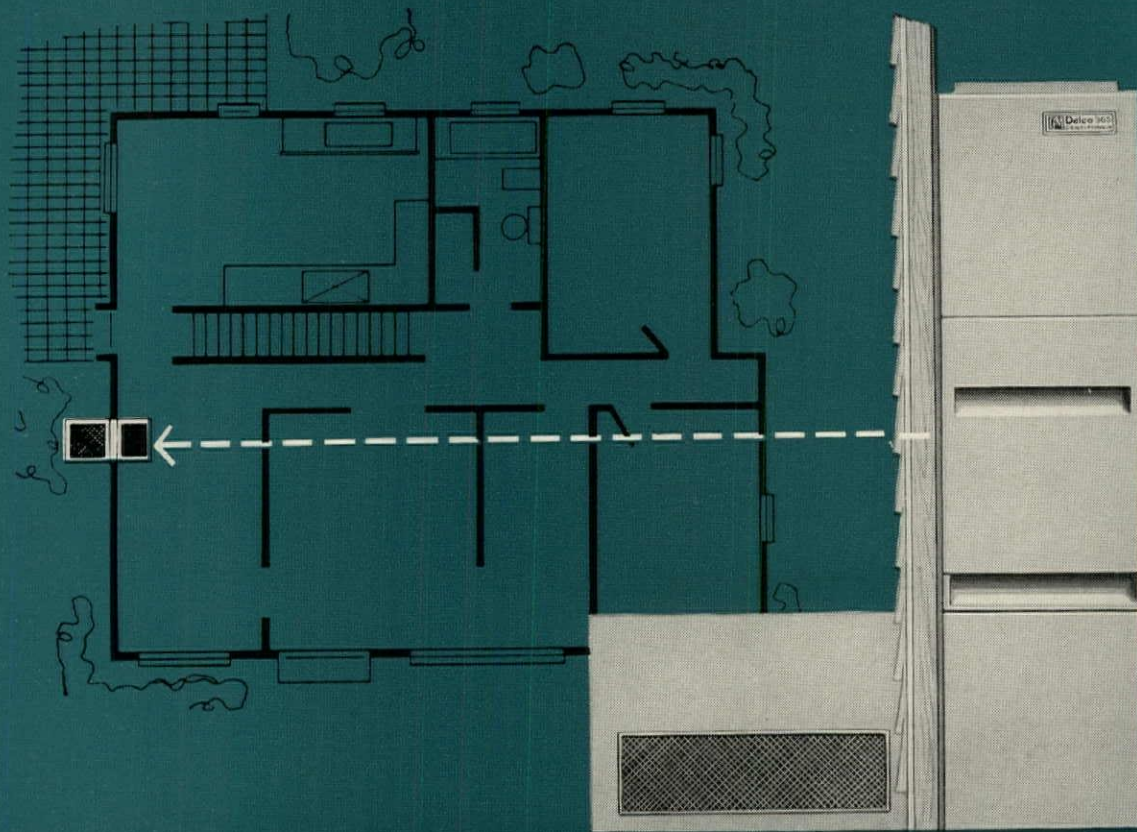


Medicine cabinet with louvered doors can also be used for in-the-wall liquor storage or as a spice cabinet in kitchens. Cabinet has baked-enamel steel body and white pine door.

F.H. Lawson Co., Cincinnati.
For details, check No. 31 on p 188

FROM GM-DELCO **NEW** ANSWERS TO BUILDERS' NEEDS

GM-DELCO THRIFT-PAK SAVES UP TO \$200 IN INSTALLATION COSTS!



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- **THRIFT-PAK:** self-contained packaged unit that can save up to \$200 in installation costs over conventional systems.
- **THRIFT-PAK:** thru-the-wall system that can be installed by two men in just sixty minutes.
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CRAWL SPACE

Fits through wall, connects to distribution ductwork.

OVERHEAD DUCTS

Mounts through wall, over heating unit and connects to distribution system.

BASEMENT

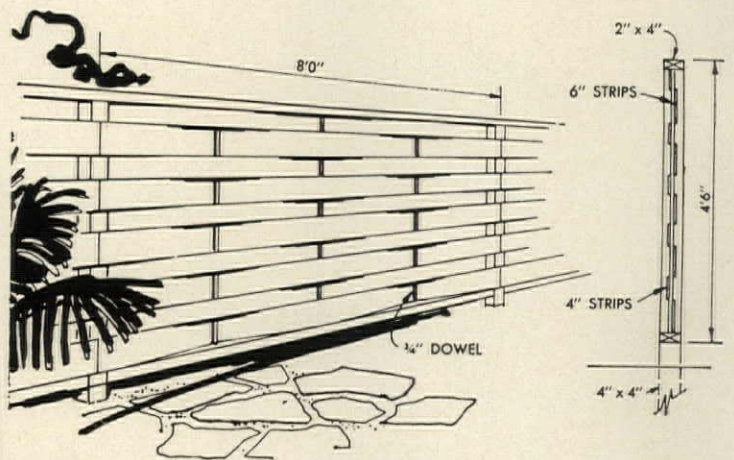
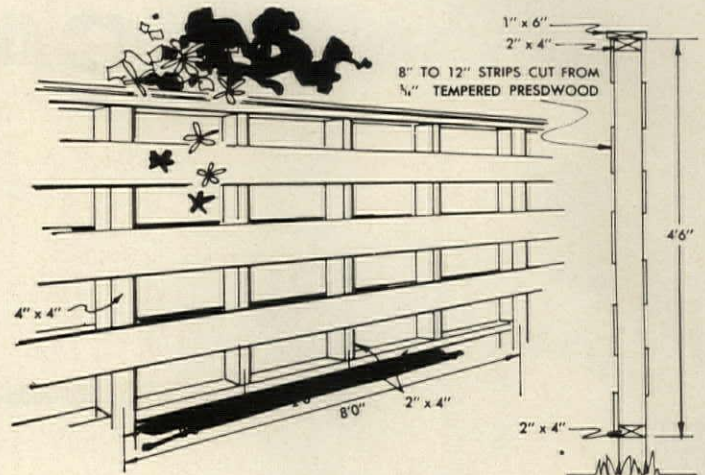
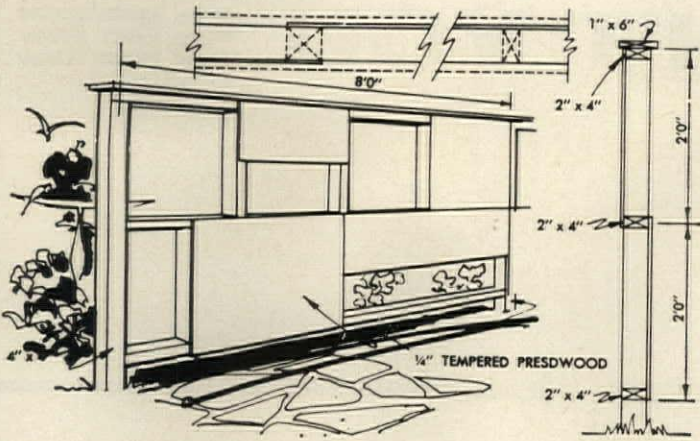
Can be located directly above furnace for conventional heating installation.

SLAB

Installs through wall, over supply plenum for slab type houses.

GM Delco 365
CONDITIONAIR

DELCO APPLIANCE DIVISION
GENERAL MOTORS CORPORATION
ROCHESTER, NEW YORK



Fences

A 12-page booklet shows 20 ways to add privacy and pleasure to small and large yards with different styles of hardboard fences. Construction methods and dimensions for each fence are shown in clear drawings, like those reproduced above and at the right. A section at the end of the booklet discusses wind and sun control, choice of wood for posts, and how to treat posts with preservatives. A final page shows various hardboard patterns that are suited to fence construction.

Masonite Corp., Chicago.

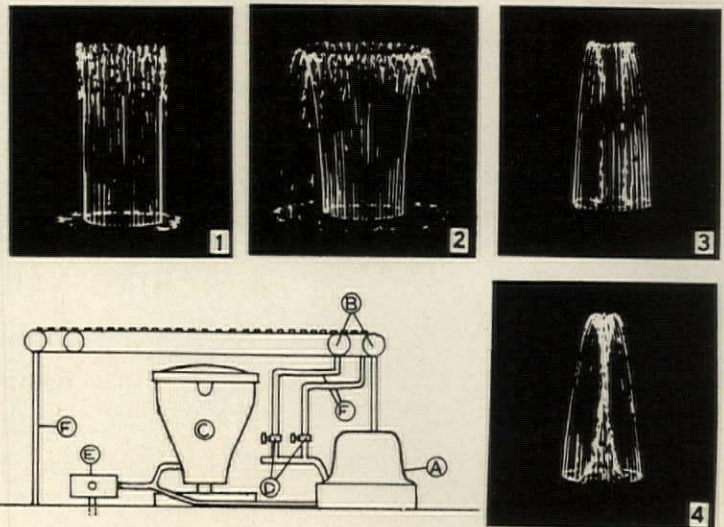
For copy, check No. P1 on coupon, p 188

Fountains

Many types of fountains—from a single \$1.50 straight-up jet to a \$395 triple-spray ring “Rainbow” fountain assembly with color changer—are shown in this 16-page *Mermaid Fountains* booklet. A few of the fountain spray patterns are shown at right. The booklet shows pumps ranging in price from \$18.95 to \$175 and ranging in capacity from 90 to 5,400 gal. per min. (at a 5' head), and also shows accessories for underwater lighting ranging from a \$1.50 electric cord compression seal (to keep water out of fixtures) to a \$200 electric-powered color light changer.

Ace Plastic Products Co., Miami.

For copy, check No. P2 on coupon, p 188

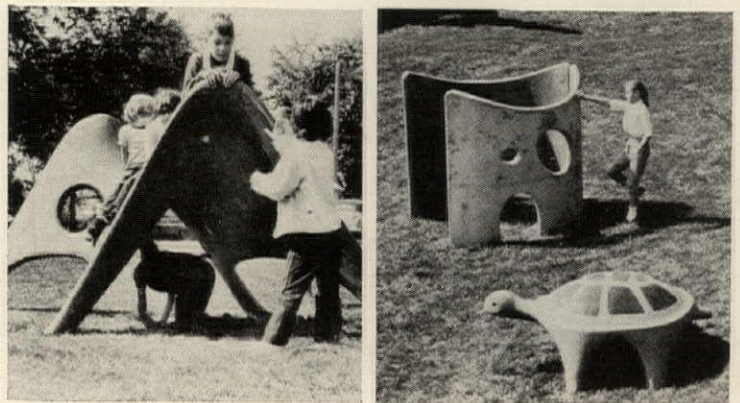


Fun for children

Sculptured play forms, moulded in smooth-surfaced reinforced concrete, with integrally cast-in colors, create a visual contrast to the usual steel climbing- and play-structures found in model house play areas. Representative shapes like the turtle at the far right and imaginative shapes like the saddle-slide at the near right can hold the interest and attention of children of many age groups. These units could make a striking addition to the model-home baby-sitting area—or to a community play yard. 12 pages.

Form Inc., South Lyon, Mich.

For copy, check No. P3 on coupon, p 188



Publications continued on p 173

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PANELING

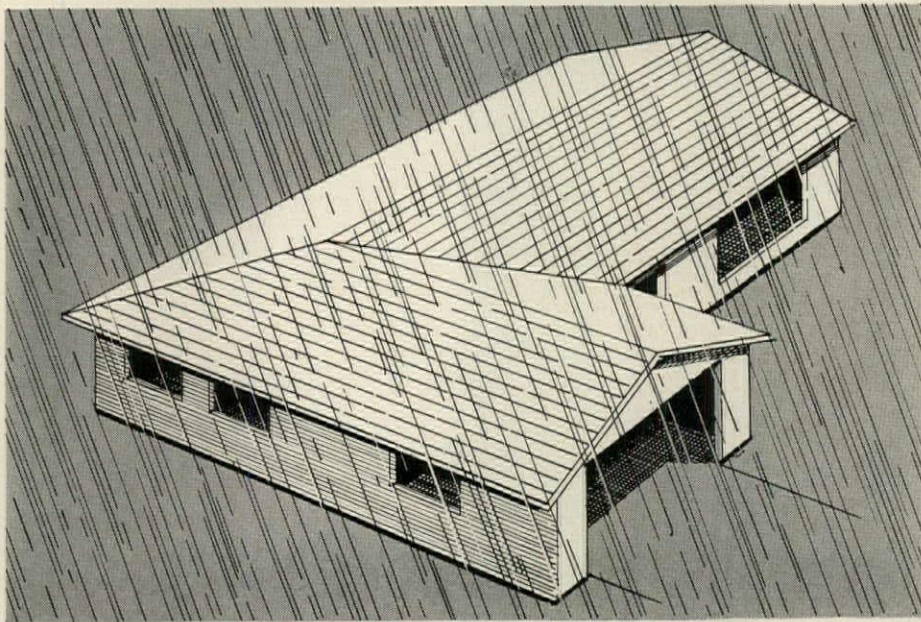


BUILDING MATERIALS DIVISION

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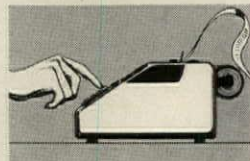
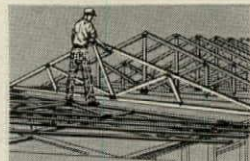
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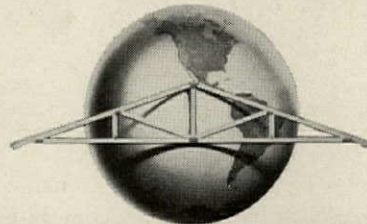
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HOUSE & HOME MAGAZINE

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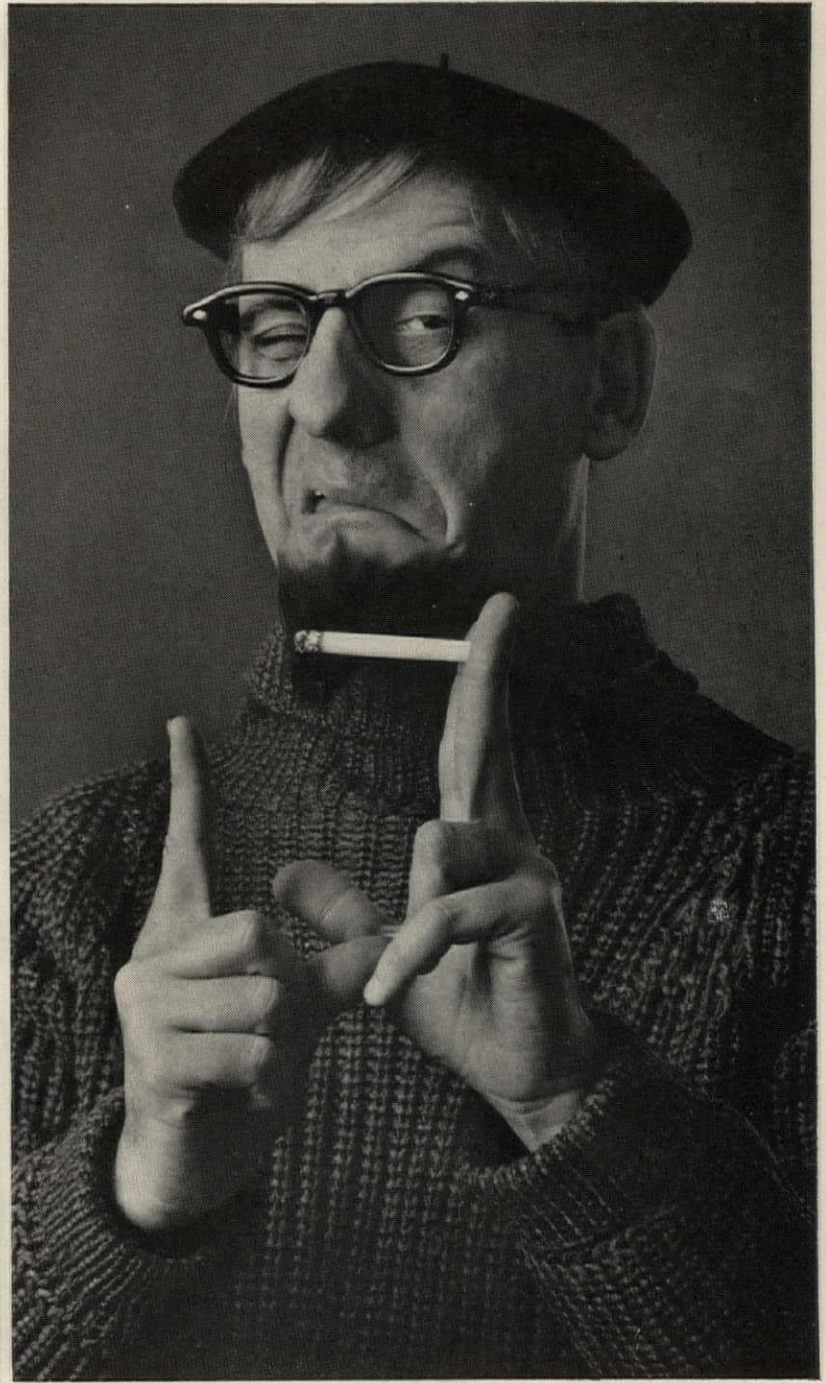
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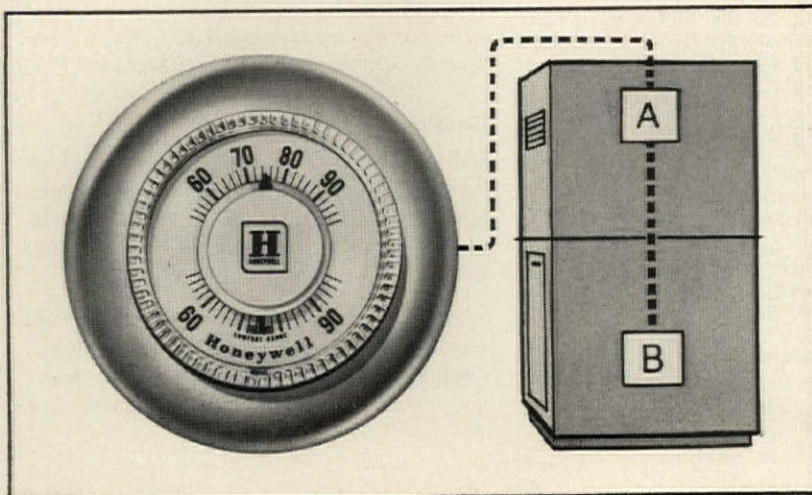


"Smart styling,"
Kansas City architect



"Only squares go for that Honeywell Round, man,"
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Technical literature

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GLUING GUIDE for wood components. 4 pages. Charts of mixing, application, pot life, assembly, pressure and press time, and storage life data. National Casein Co., Chicago (Check No. P5)

ELECTRIC HEAT. 31 pages. How to compute heat loss, how to estimate annual kilowatt-hour consumption, recommendations for insulation. Effect of insulation on equipment and operating cost. Charts, map shows average number of degree-days a year in U.S. \$1. National Electric Manufacturers Assn., 115 E. 44 St., New York City 17.

PLYWOOD COMPONENTS: folded-plate roofs, 6 pages; stressed-skin panels, 4 pages. Structural details, applications. Douglas Fir Plywood Assn., Tacoma. (Check No. P6)

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SANDWICH WALL PANELS. 4 pages. How to install translucent Kalwall panels with extruded aluminum joining and edging channels. Kalwall Corp., Manchester, N.H. (Check No. P8)

RADIO-INTERCOM AND STEREO SYSTEMS. 15 pages. Instructions for typical and special arrangements. Rough-in sketches. Nutone Inc., Cincinnati. (Check No. P9)

AIR-TO-AIR REMOTE PUMPS. 6 pages. Installation and maintenance procedures illustrated by photos and diagrams. Also includes equipment sizes and capacities. Mueller Climatrol, Milwaukee. (Check No. P10)

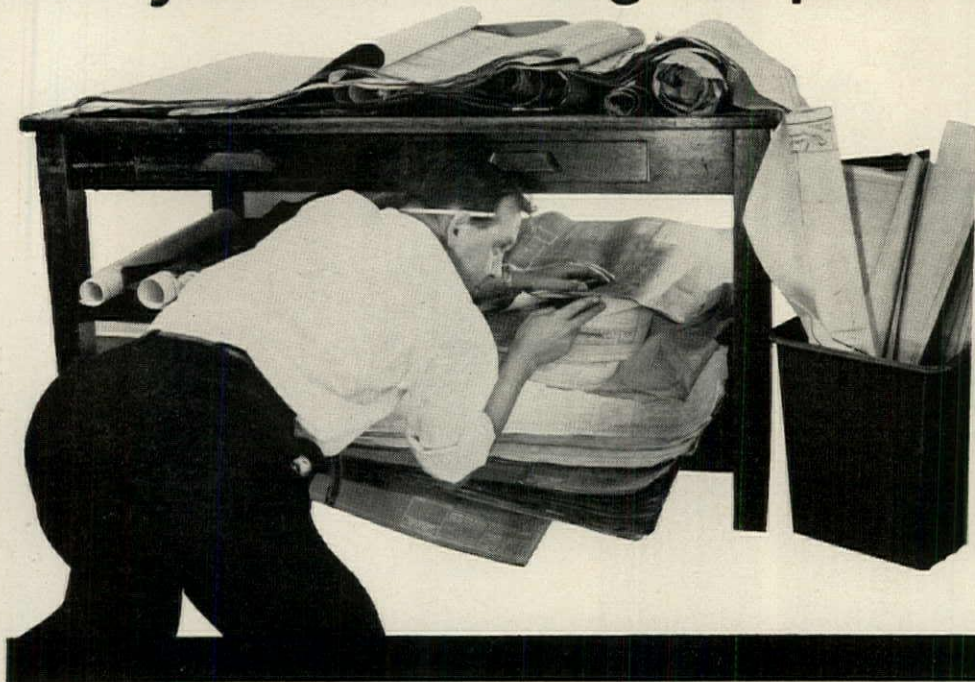
FINISHES FOR SLABS. 6 pages. How to get patterned and textured concrete surfaces. Portland Cement Assn., Chicago. (Check No. P11)

Catalogs

INDUSTRIAL TRACTORS. 20 pages. Photos of new models and parts including low-maintenance hydraulic cylinders for front-end loaders and backhoes. International Harvester Co., Chicago. (Check No. P12)

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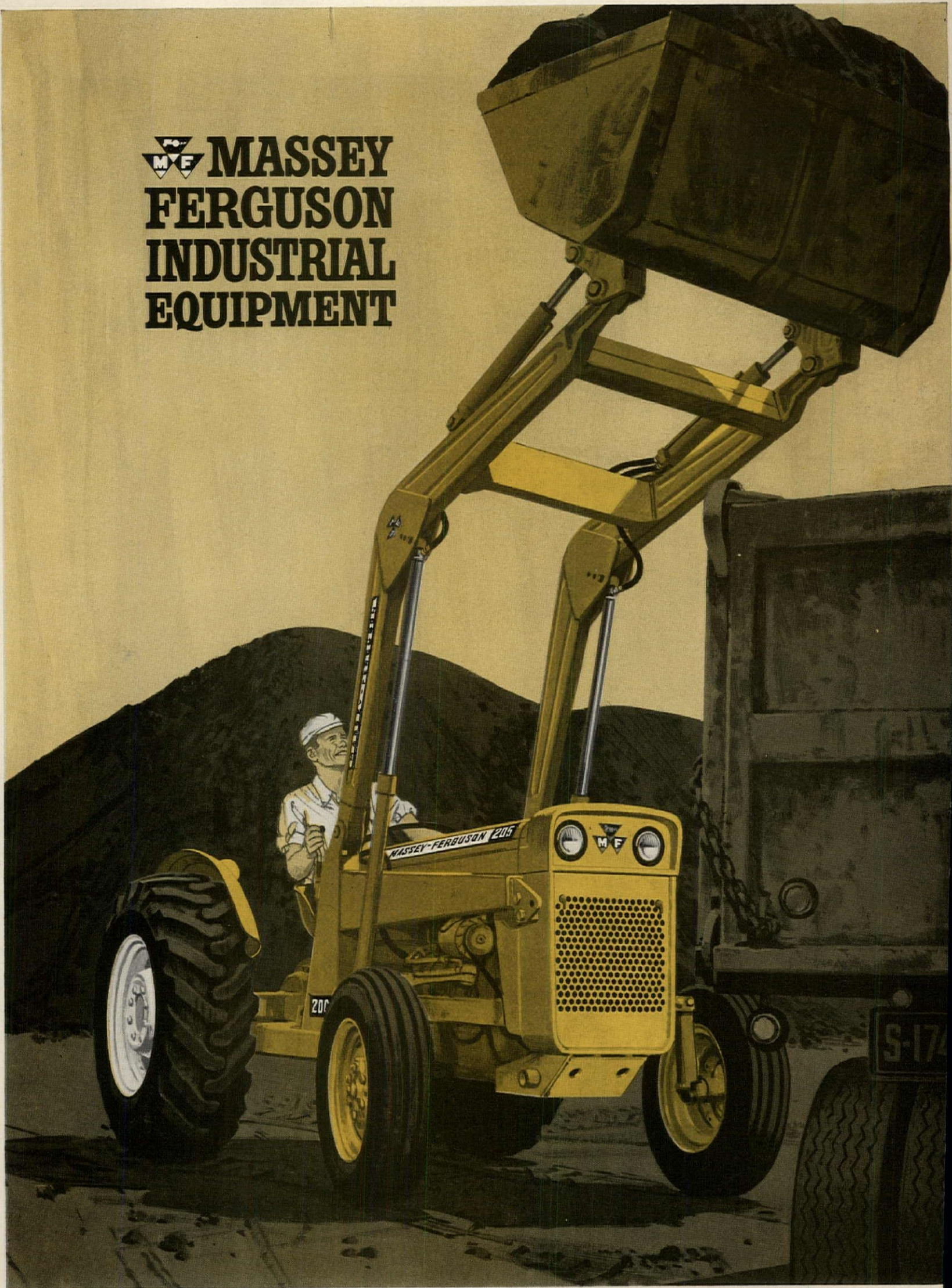
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A FIRST IN FIRE-PROTECTION.

Kansas City Bank Tower combines fluid-filled columns and flame-shielded spandrel girders.

The painted steel exterior of Kansas City's handsome new 20-story Mercantile Bank Tower encloses a number of unique structural concepts. Chief among them are liquid-filled columns, flame-shielded exposed spandrel girders and a unique steel space truss transfer structure.

Space truss and liquid-filled columns open up pedestrian area.

The architects plan for an open pedestrian area beneath the tower led to the design of the space truss and the liquid-filled columns.

The 18-foot deep space truss transfers the weight from 24 columns in the upper 16 floors to five base columns and the core. The five columns are 60 feet long, are cross-shaped and are fabricated from four standard W-shapes. The columns are filled with a solution of water and antifreeze. This system of column fire protection proved to be more economical than covering the columns with fire retardant material and cladding with steel covers.

The space truss which encloses the building's mechanical floor is composed of W-shapes forming vees inclined outward at a 45° angle. Top and bottom chords are

structural steel W-shapes with composite concrete slabs. The lower slab is post-tensioned with strands running diagonally which transmit tension forces to the core. This design resulted in further reduction of structural steel and a substantial saving in reinforcing steel.

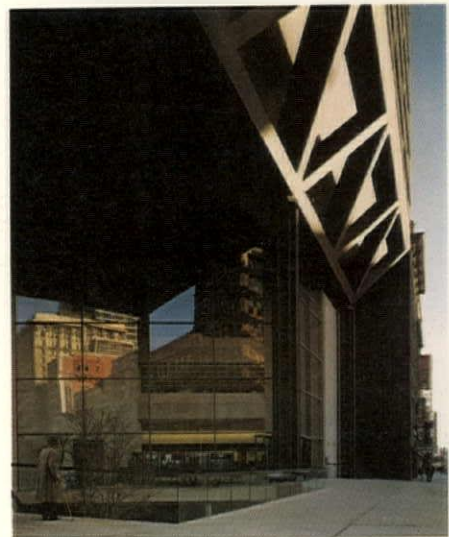
Flame-shielded spandrels function as curtain wall.

The flame-shielded girders serve a dual function of structural component and wall enclosure. They form a part of the framing system replacing the more conventional concealed spandrel girders required to carry the floor loads. While acting with the exterior columns to resist all the wind forces on the tower, these exposed members provide 50% of the exterior wall. The top and bottom flanges with fire protective material on the inner surface provide the necessary protection for the girder webs in the event of fire within the structure. Full-scale mock-up and Underwriter's tests conducted in accordance with ASTM standards have shown this type of design will enable the steel girders to maintain flange and web temperatures below the limits

established by ASTM E 119. In addition, the top flanges of each girder provide the form for the concrete floor above.

The Mercantile Tower contains 248,000 square feet and required 2200 tons of structural steel. It is a fine example of innovative architecture and engineering and the use of painted, exposed steel that works both aesthetically and structurally.

U.S. Steel is preparing a structural report on the Mercantile Bank Tower and we will be happy to send you a copy. For your copy, contact a Construction Representative through your nearest USS Sales Office, or write United States Steel, Room C425, P.O. Box 86, Pittsburgh, Pa. 15230.



Owner: Walnut Associates, Kansas City, Missouri.

Architect: Harry Weese and Associates, Chicago, Illinois.

Structural Engineer: Jack D. Gillum & Associates, Ltd., St. Louis, Missouri.

Mechanical and Electrical Engineers: Martin, Nagy, Tonella Associates, Inc., Chicago, Illinois.

Construction Manager: Concordia Project Management Ltd., Kansas City, Missouri.

Structural Steel Fabricator: Havens Steel Company, Kansas City, Missouri.

Spandrel Fabricator: Southwest Ornamental Iron Co., Bonner Springs, Kansas.



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NCARB Focuses on Internship, Degree Requirement

"Architectural education should be an uninterrupted, ordered sequence that begins with architectural school, continues through an internship period and on through registration and practice," said Institute President William Marshall Jr., FAIA, in a keynote address at the 54th annual meeting of the National Council of Architectural Registration Boards in New York City in June.

AIA should "reshape" itself in the same way, said Marshall. "It should fill the needs of students entering architectural school, continue to serve during internship and throughout the life of the individual—responding to each condition as appropriate, including even retirement years—and setting appropriate dues at each level. Once a commitment to architecture is made, each person should automatically proceed through appropriate AIA membership categories."

Marshall said that AIA and NCARB are collaborating on several matters of mutual concern. One of their more important "joint ventures" is the development of a new internship program "to close the gap between formal education and registration." Marshall said that with the cooperation of other organizations this "flagrant gap in the process of architectural education" is finally beginning to be closed. The program is being developed through an AIA/NCARB coordinating committee (Charles A. Blondheim Jr., AIA, NCARB first vice president, chairman, representing NCARB, and Elmer E. Botsai, FAIA, vice president of the Institute, vice chairman, representing AIA).

In his report, Blondheim said that when most young people finish architectural school, they "vanish from the profession's view for three, four or more years. . . . We have no real idea of whether they are sharpening their skills and gaining the knowledge that they should have to qualify for registration. . . . They know in a vague way that at some point in the future they'll have to buckle down and take the

registration exam, but they have no idea of what will be expected of them." He said that it is essential for the registered architect to acquire "at the earliest stage of his career the habits, the judgment and the integrity that must serve him for a lifetime."

The coordinating committee recommended that a pilot program be started in January 1976 and that the initiation of a national intern-architect development program begin in 1978. The pilot program, to be implemented in the states of Colorado, New Jersey and Texas, will involve about 40 intern-architects within each.

The pilot program, which will last for about 12 months, has as its objectives: refining the advisory system and monitoring the effectiveness of the system and the procedures of the professional adviser; identifying the kinds of continuing education or supplemental courses required; evaluating the effectiveness of forms, documents and records; gaining insights into the attitudes and problems of the professional sponsor, and receiving feedback from the intern-architect and all others involved in the program.

Participants must have at least one year's practical experience following termination of academic training. Graduates from many different schools of architecture will be chosen, and they will represent a cross section of scholastic performance. Participating employers, as professional sponsors, will be selected from both urban and rural areas and will represent a diversity in firm size and operating methods.

Coordinating committee members told the NCARB delegates that a meaningful internship program will require a candidate for registration to have been exposed to "all the fundamental aspects and tasks comprising the practice of architecture. . . . Their satisfactory completion will be verified, recorded and evaluated. . . . Thus the candidate . . . and all supporting bodies will be not only honor bound to assure the program's success but also mandated to do so. Therein, we believe, lies the great promise of not only redressing an historic oversight—the internship gap—but also of elevating architecture to a new level of accountability, a new standard of excellence."

The intern-architect development program is designed with flexibility to permit easy adaptation to changes in practice. Although the program calls for specific exposure to fundamental areas of practice, it also is open to permit expressions of individual interests in other areas closely related to professional practice. The program is conceived to be of significant benefit not only to intern-architects but also to employers and society as well.

To coordinate, assist and serve all individuals, boards, institutions and organizations in professional, technical and administrative matters related to the program, NCARB has designated Samuel T. Ballin, AIA, as national director of the program. He has now assumed the position of director of professional development for NCARB.

In his address, Marshall also touched on another important matter of business before NCARB: a proposed requirement that applicants for NCARB certification, with a few exceptions, have degrees from accredited schools of architecture (*see* June, p. 23). This, said Marshall, is "something of a bone of contention." In May, AIA's board of directors had voted unanimously to oppose the degree requirement in support of a policy which states that "accredited college education" is the "best but not the only means of attaining the knowledge and developing the thinking processes necessary for competency at entry to the architectural profession."

Later, during a business session, the delegates defeated the proposed resolution by a vote of 28 to 19 with two abstentions.

In another matter of business, the delegates debated the famous 1974 "Resolution 11B" issue. Deferred for further study at last year's NCARB meeting at the request of the Association of Collegiate Schools of Architecture, the resolution called for a change in NCARB's Table of Equivalents for Education, Training and Experience, to allow a maximum of five years of educational credit for all first-professional degree holders, including those with five-year bachelor's degrees and six-year master's degrees.

This was proposed because the schools of architecture had not provided adequate

continued on page 10

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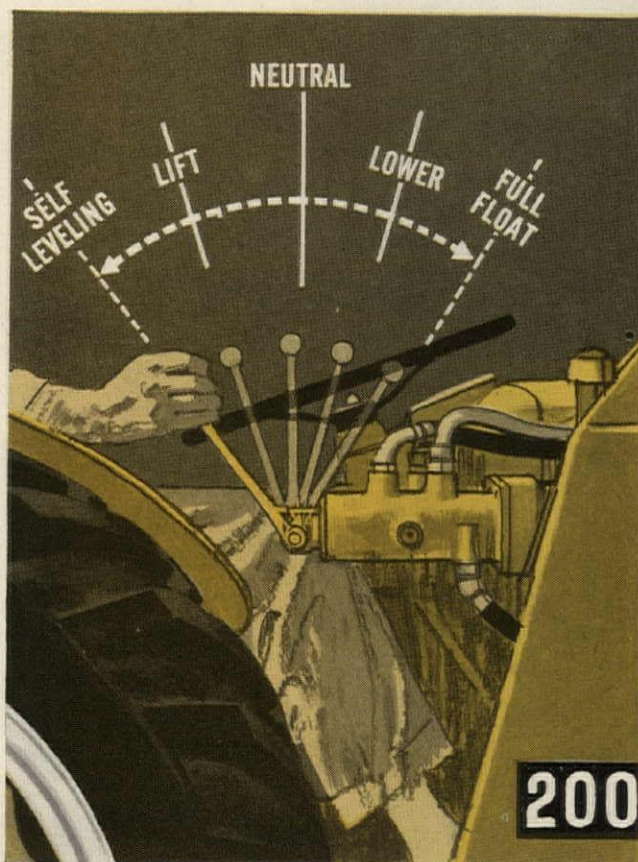
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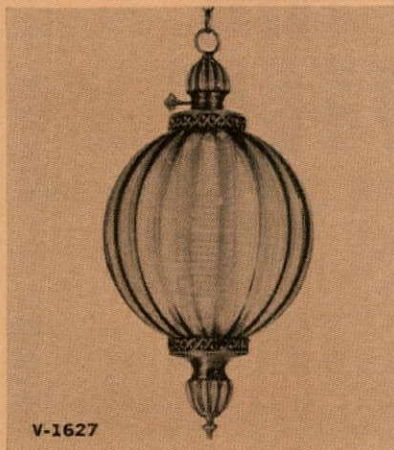
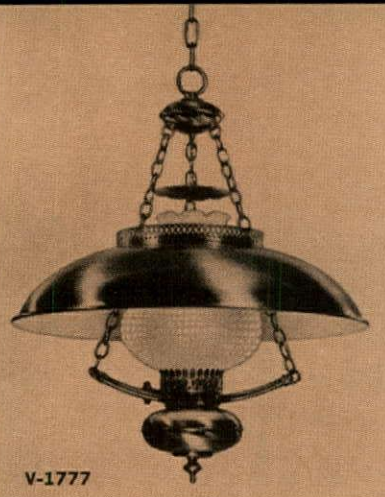
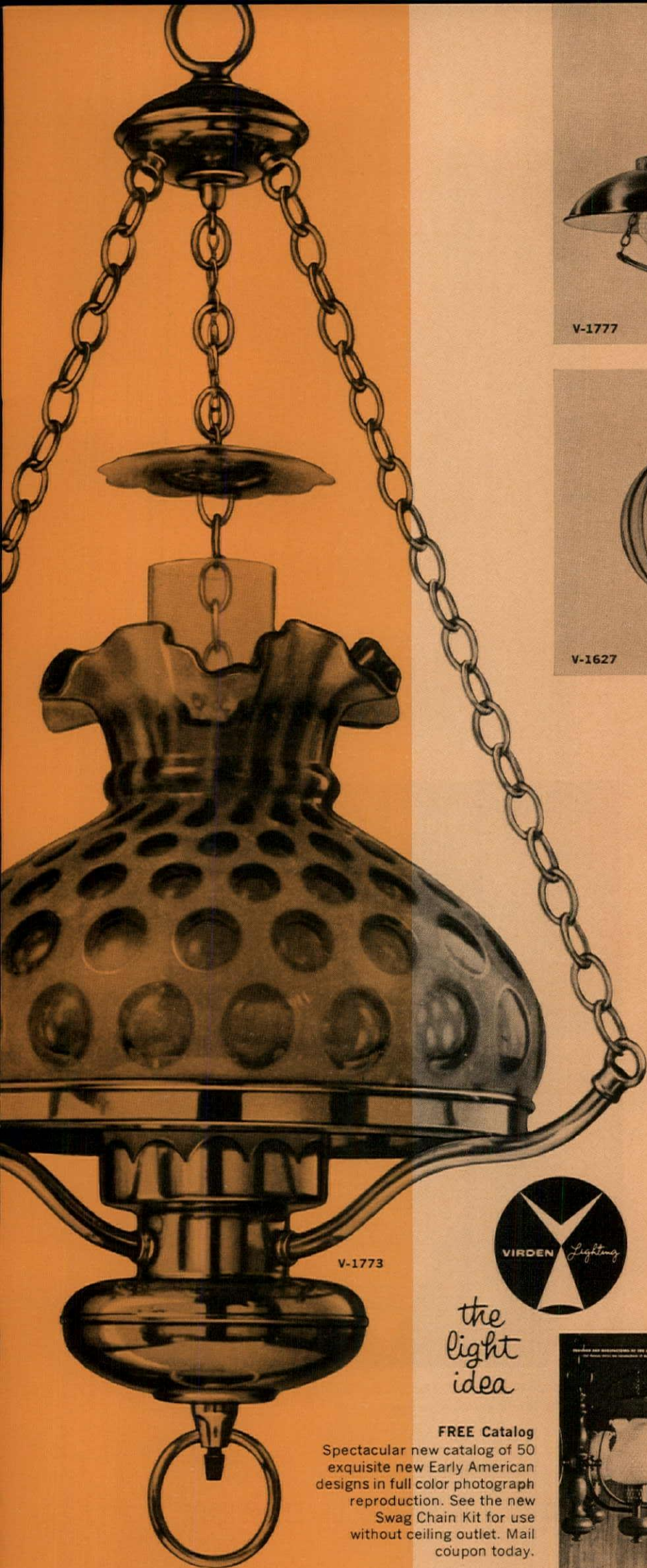
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Publications

start on p 169

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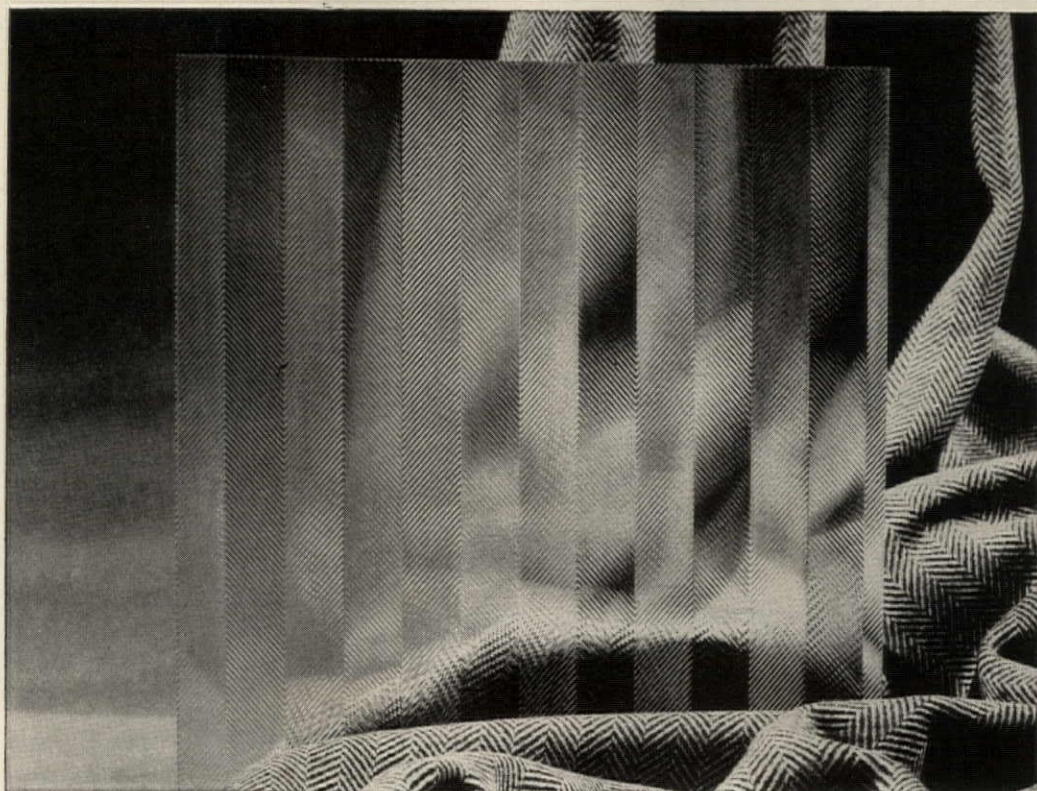
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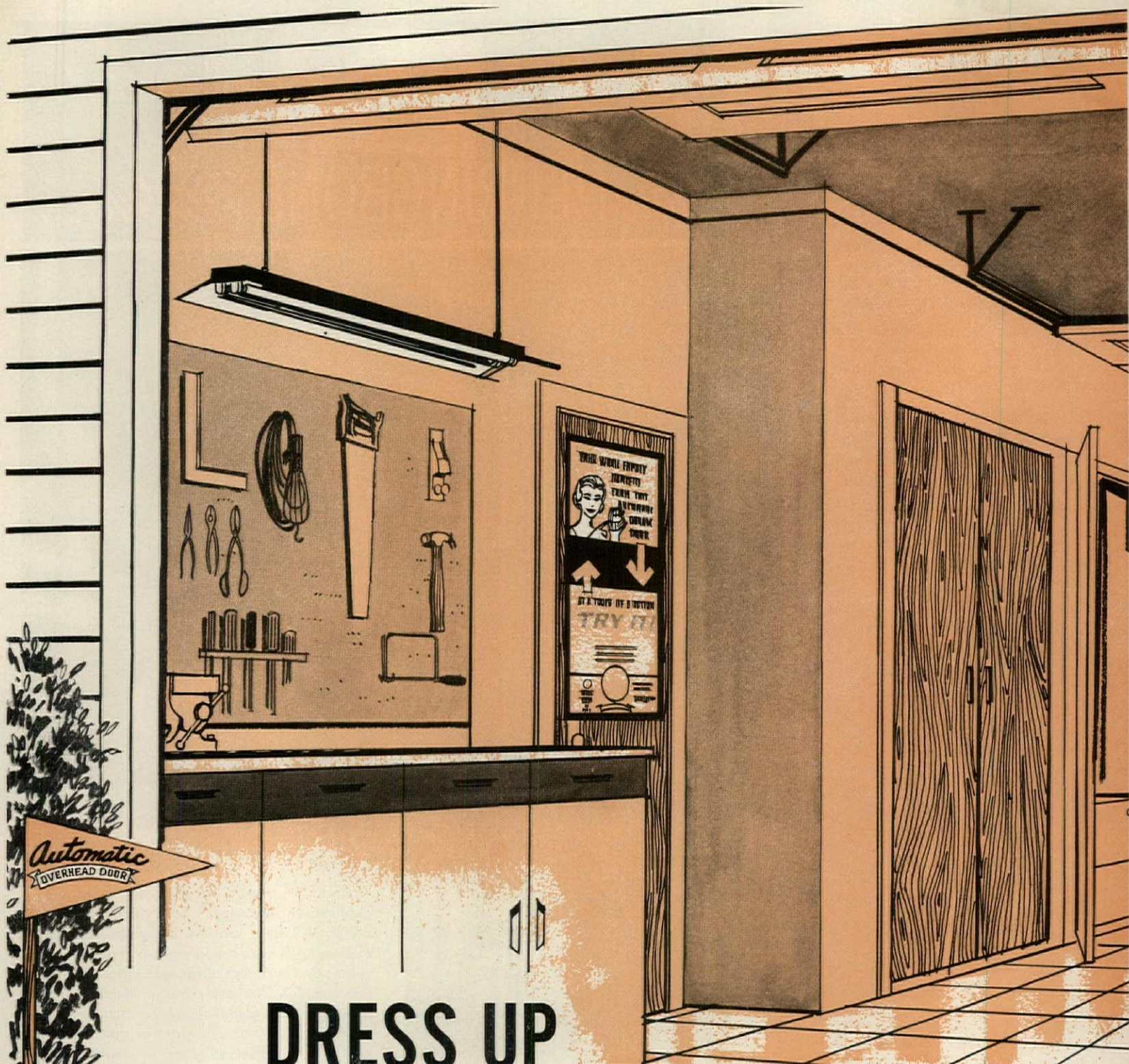


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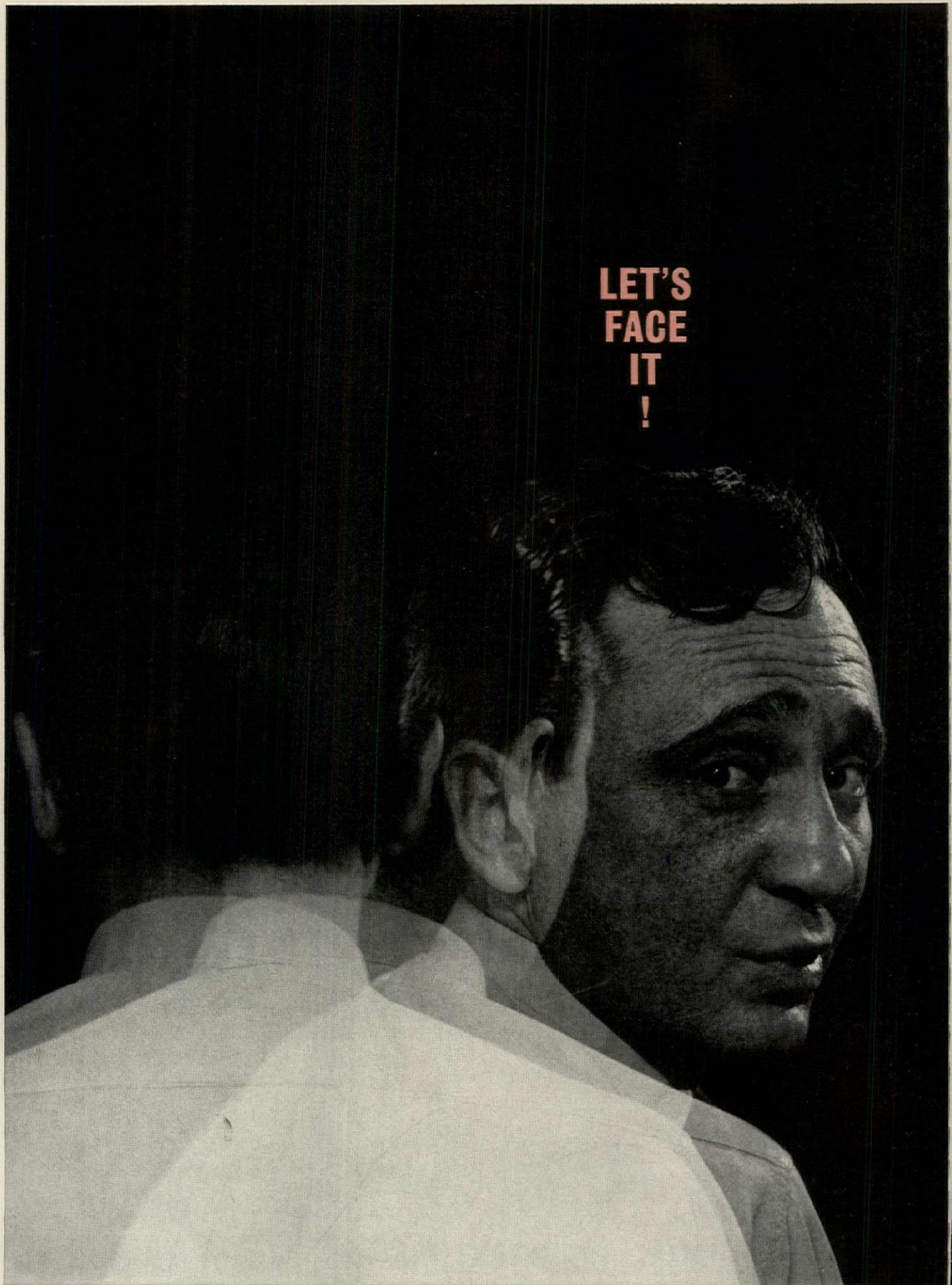


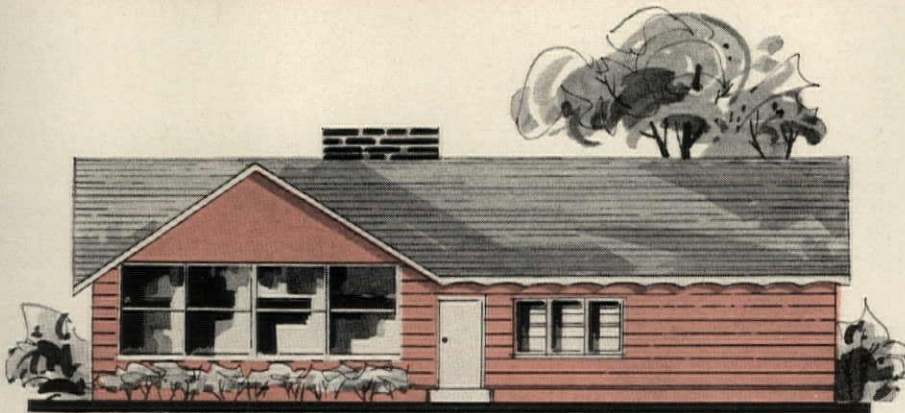
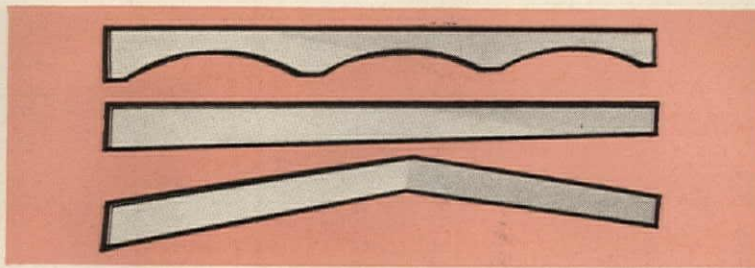
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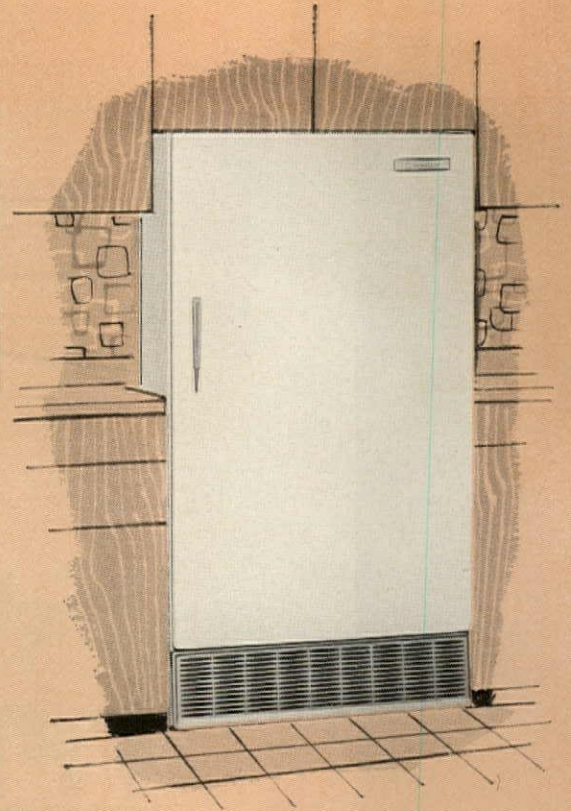
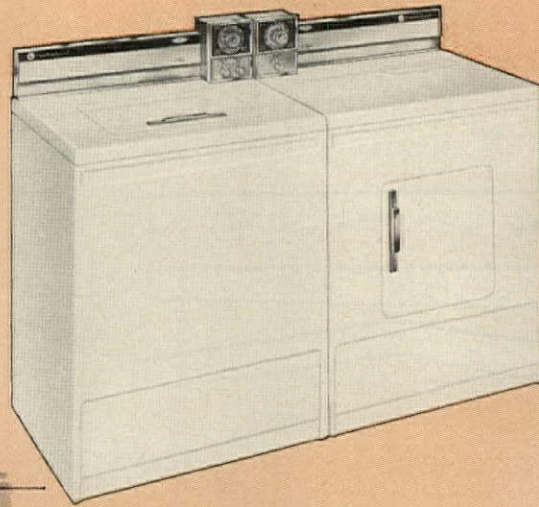
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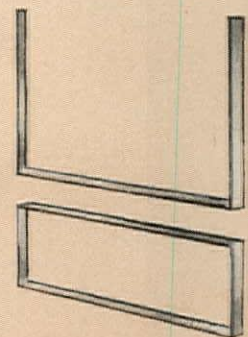
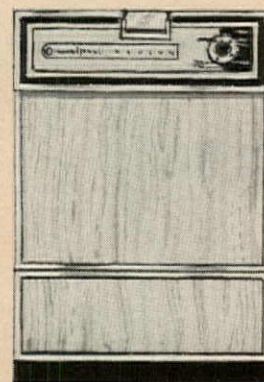
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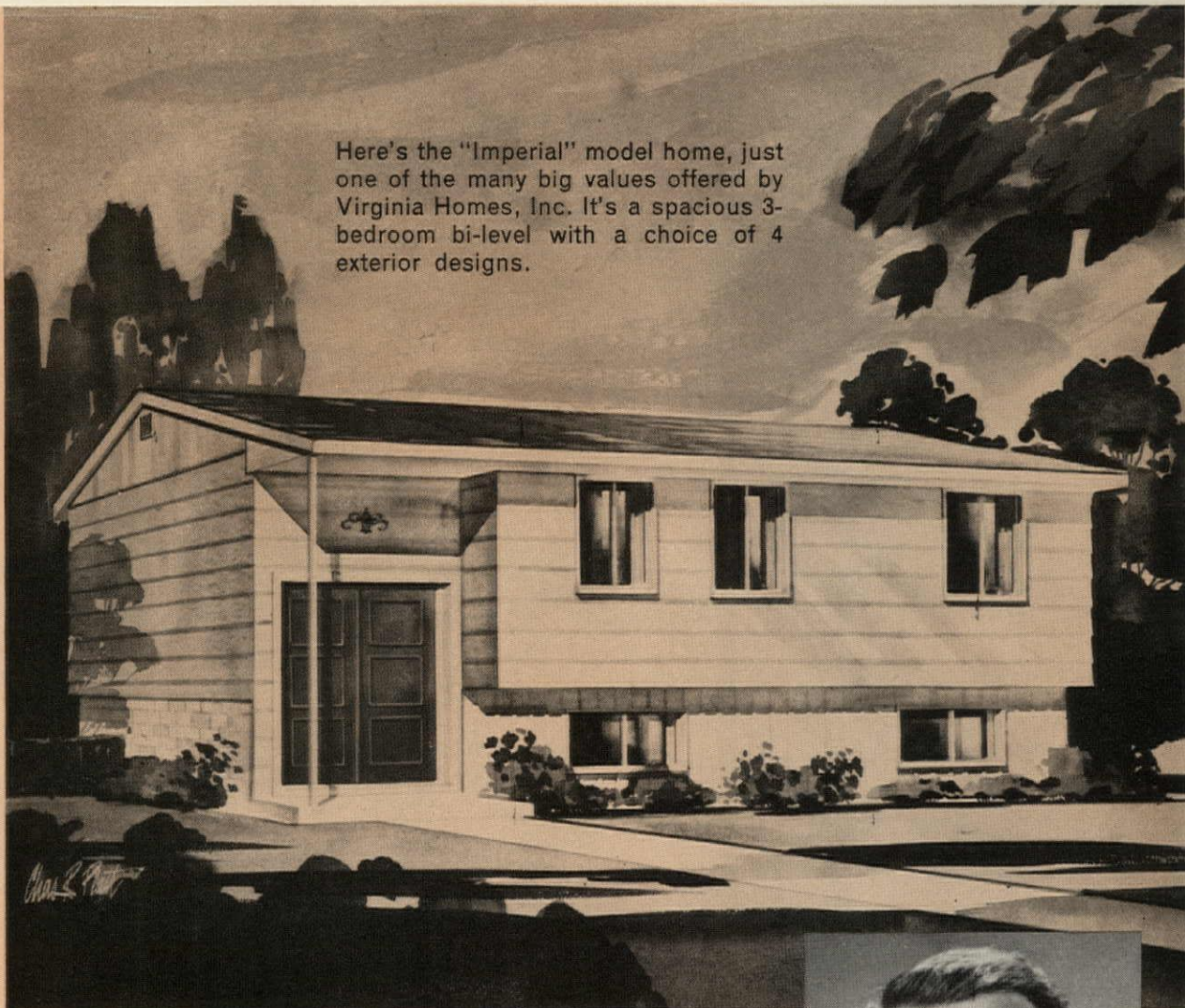
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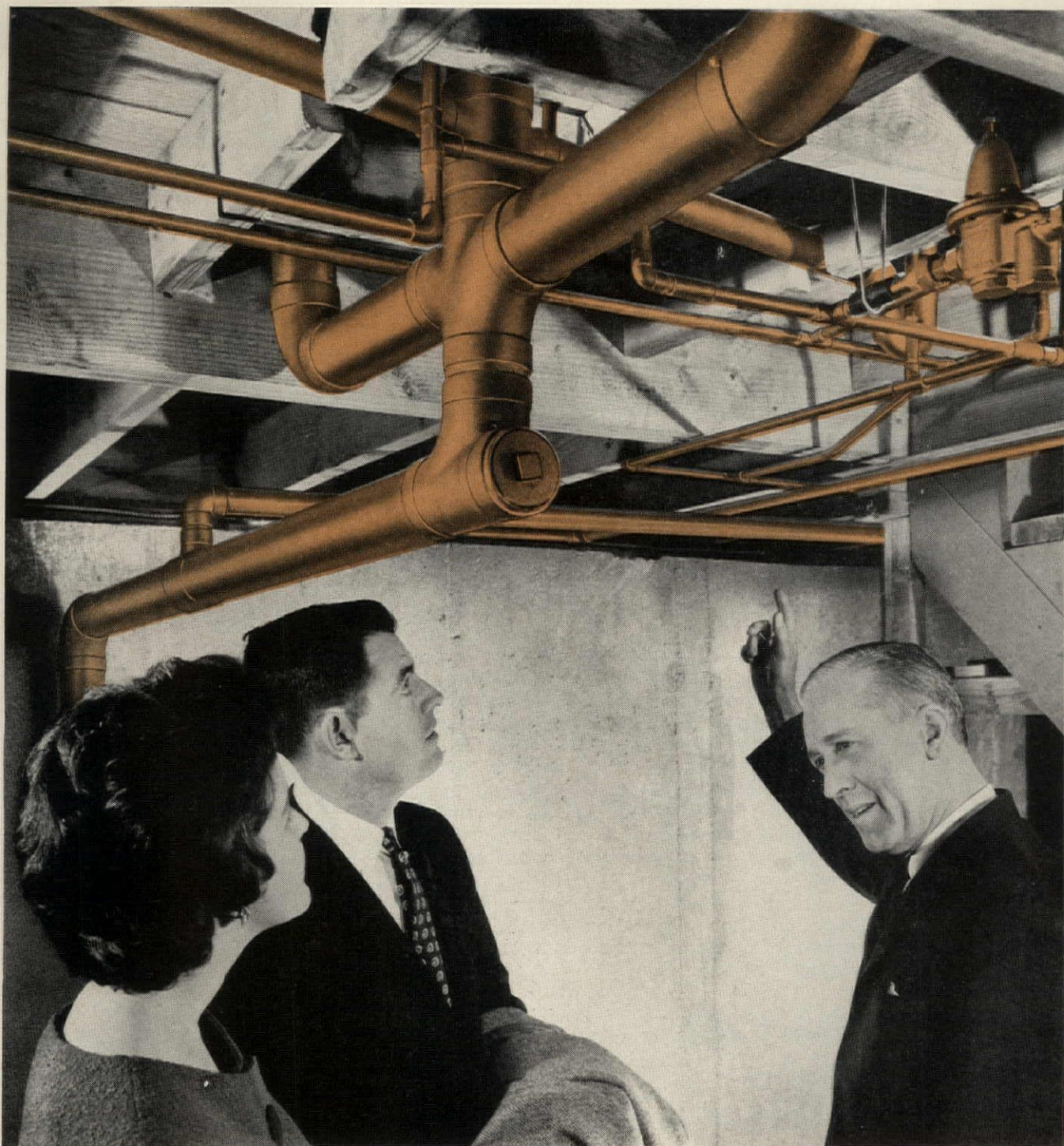
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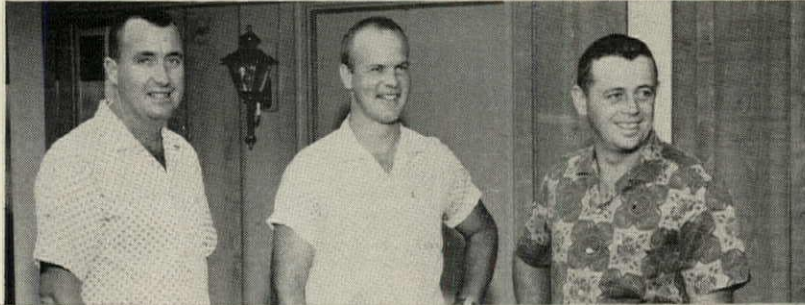
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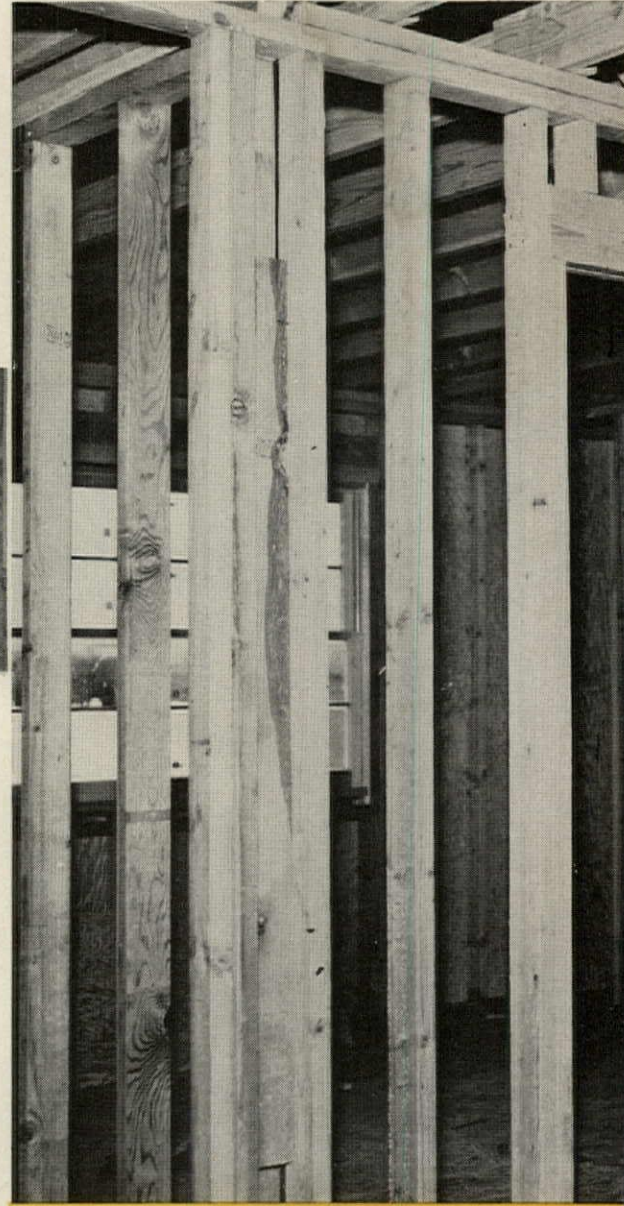
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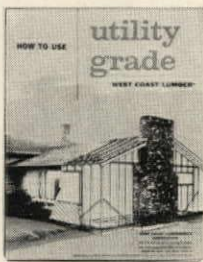
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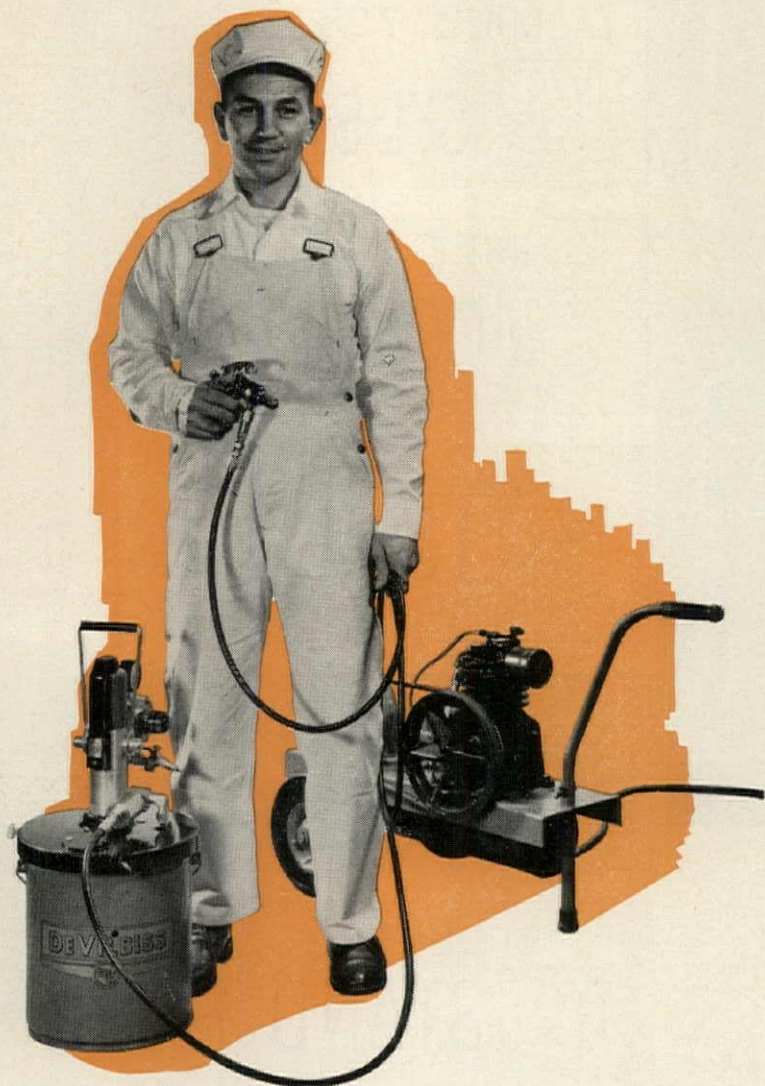
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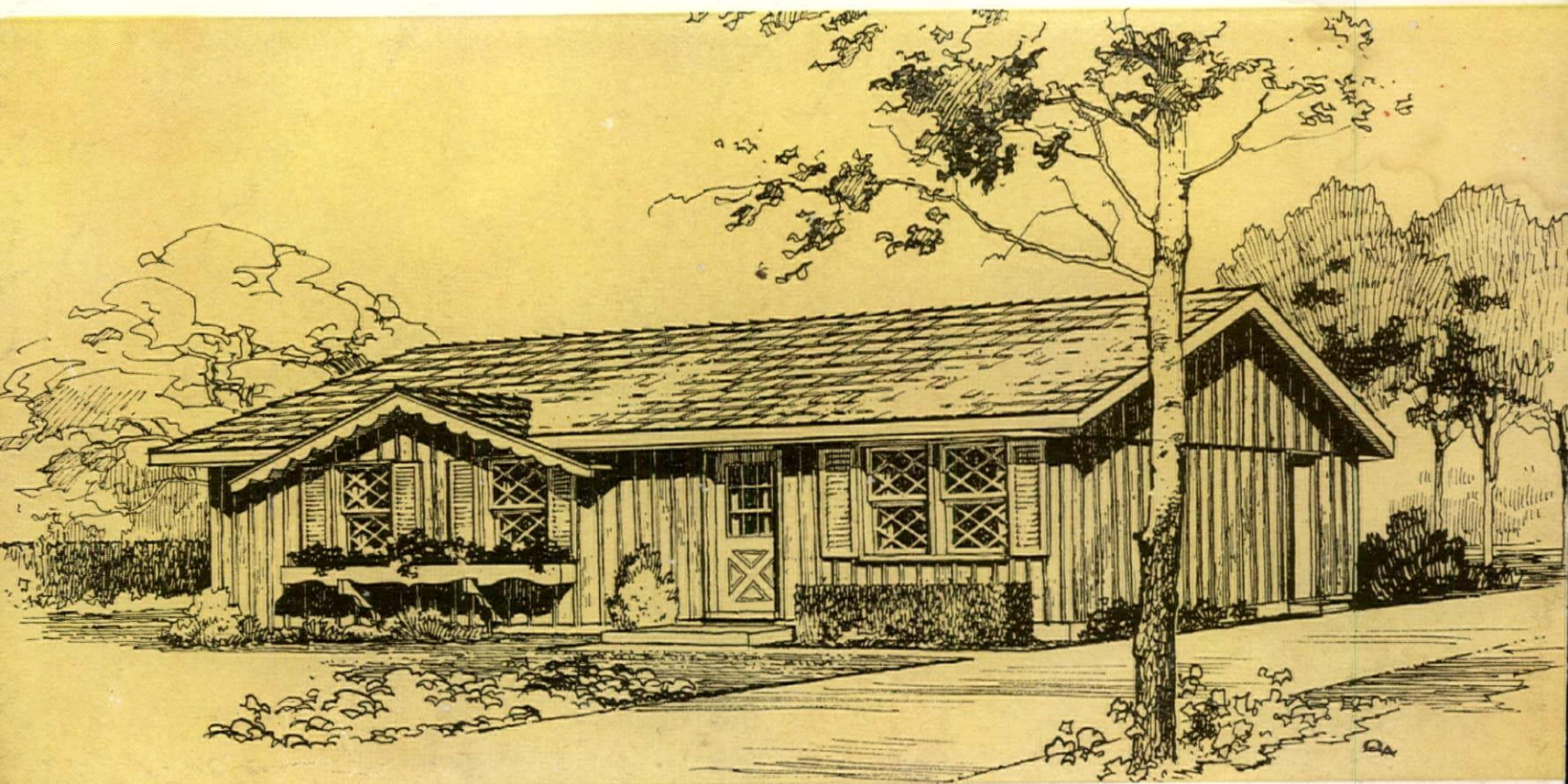
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FIRST DAY: Put the house under roof, set interior panels and trim out completely.

SECOND DAY: Electrical, heating and plumbing work.

THIRD DAY: Tile ceilings and get final FHA inspection.

FOURTH DAY: Buyer moves in!

On top of all this, you can offer buyers a complete range of "Young America" models that can be built for maximum profit! Write for full details.

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