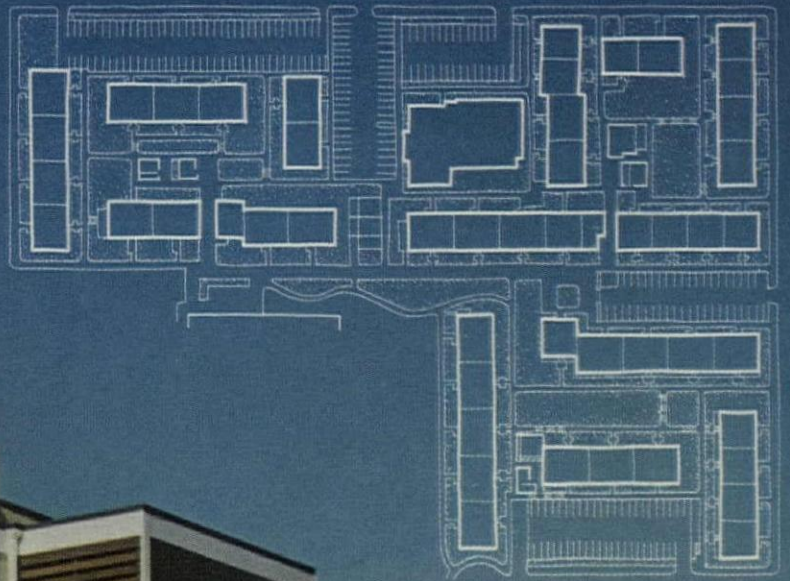


# House & Home

MANAGEMENT MAGAZINE OF THE HOUSING INDUSTRY

FEBRUARY 1964



**Best yet in low-rise urban renewal**

**Also: The burgeoning recreation market  
Factory in the field: how it cuts costs**



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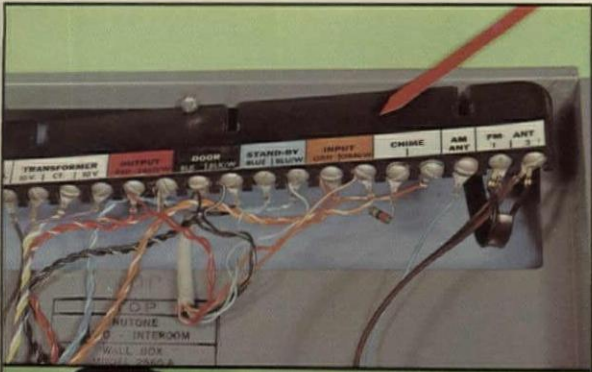
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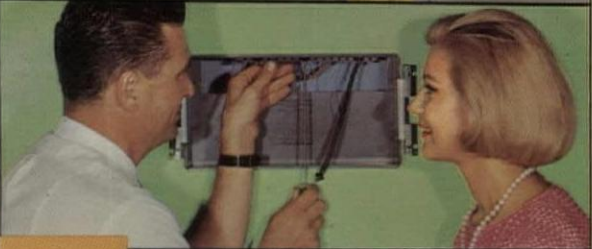
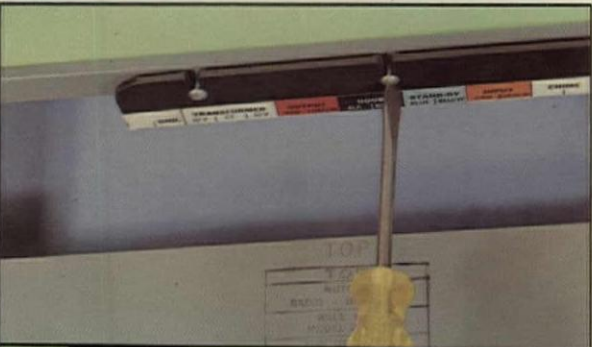
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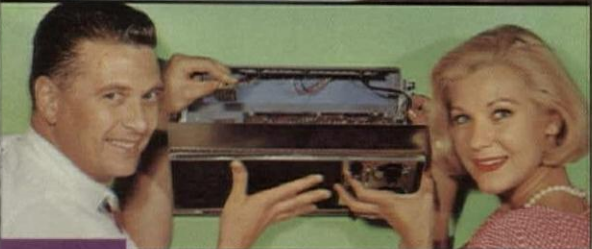
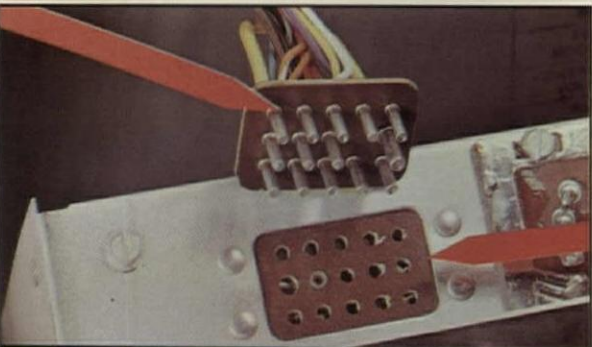
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**Publisher's note**

Last month the editors added the 25th trophy to their unmatched collection —another Jesse H. Neal award for editorial excellence. Called the Oscars of the industrial press, the Neal awards are given annually by the Associated Business Publications in memory of the organization's founder. This year's ABP jury, headed by Prof. Floyd G. Arpan of Indiana University's Department of Journalism, cited HOUSE & HOME for its eight-part series on "The New Housing Industry."

Readers liked this series too, and many took the time to tell us so. Some of their comments on the final chapter, "The Albatross of Localism" (Dec.), appear in this month's LETTERS department (p. 65). Here are three comments on the series as a whole:

▶ "You have handled the subjects accurately, in very good perspective, and in very readable fashion. Having just read the final chapter, more than ever I hope you reprint the whole series in booklet form."—John F. Bonner, vice president, Mackle Bros., builders, Miami.

▶ "The series has been most helpful to us."—James F. Shequine, manager, Building Products & Services, Stanley Works, New Britain, Conn.

▶ "It is a real contribution to the literature of the building industry."—Arthur Bohnen, housing consultant, Chicago.

Comments like these have prompted the editors to reprint their eight articles in book form. The result, just off the press, is a handsome magazine-size document of 120 pages bound in a durable cover (see cut). It presents in useful detail the changes taking place in every phase of housing—in design, technology, finance, management, material distribution, government influence, and in the housing market itself.



"The New Housing Industry" is not the kind of book you can put down easily. Nor is it the kind you can pick up easily—if you want a copy (at \$1.50 prepaid) you will have to write for it. And, if you do, the editors would be delighted to have your comment—pro or con—on their more recent editorial efforts, or to have you enlarge on one of their recent articles in terms of your personal experience. The LETTERS department is for this purpose, and it is yours to use. —J.C.H. Jr.

# House & Home

PUBLISHED BY TIME INC.

VOLUME XXV NO. 2 FEBRUARY 1964

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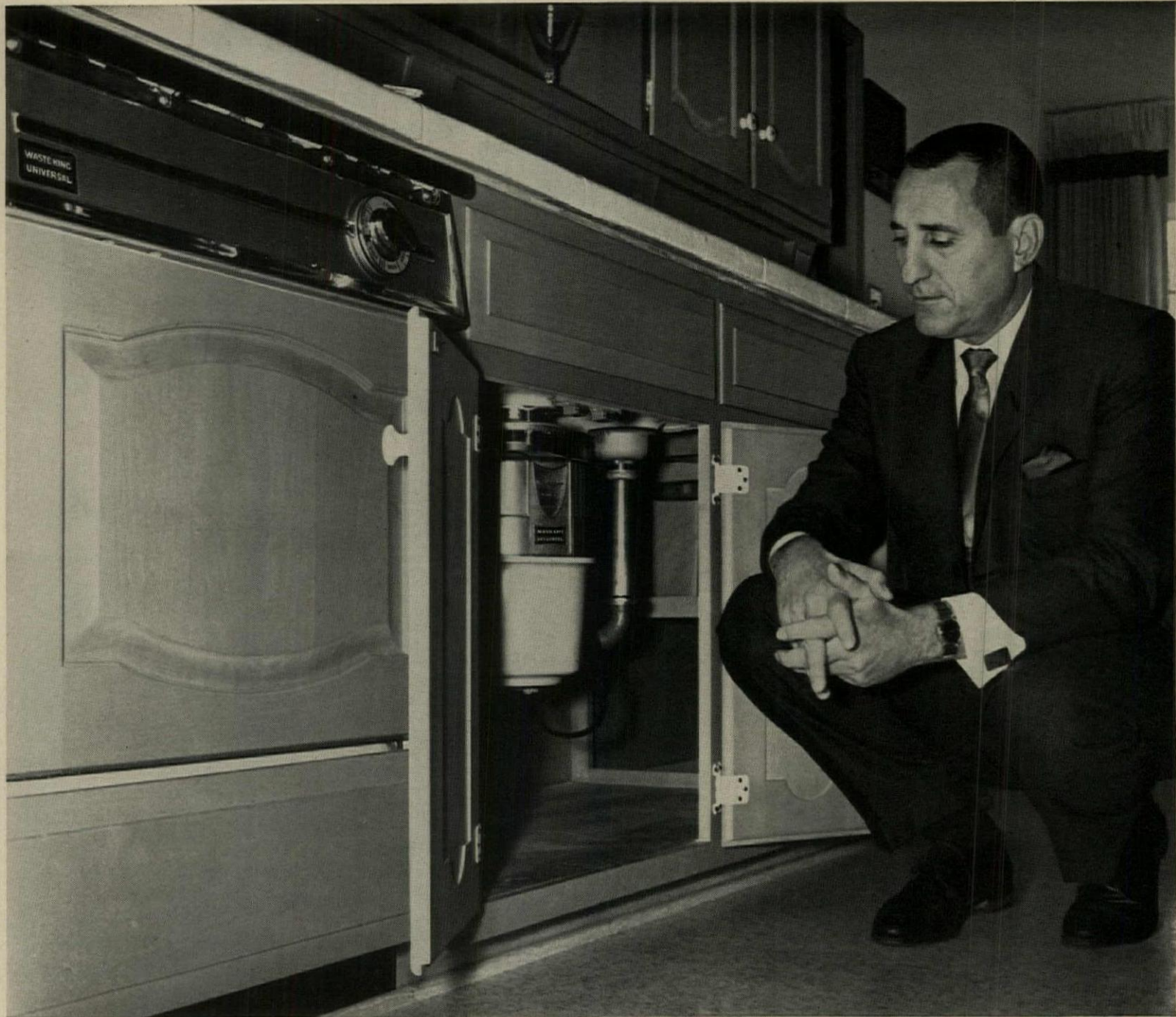
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## Housing faces new economic cross-currents

Economists gauging housing's 1964 prospects see new and stronger economic forces working both for and against builders.

Barring an upset, the nation's largest single cut in income-taxes will put about \$7.8 billion into consumer and corporate pockets this year, with a consequent boost to housing (*see p. 6*). But at the same time cutbacks in defense spending will hit builders in a few scattered local markets. And more cuts could be coming (*see p. 8*).

Housing sales remain surprisingly strong. The latest Commerce-HHFA count shows sales of merchant-built homes running 11% ahead of their year-earlier pace. But unsold inventory is up 16%—to 265,000 units.

Builders are operating in a more competitive market than ever. More of them are selling on FHA's 35-year loan plan (*see p. 30*). One materials producer offers a plan for 95% conventional mortgages (*see p. 27*).

A few signs appear that mortgage money, after three years of plentiful supply and falling prices, may be more costly in 1964 (*see p. 30*).

## Government predicts 3% gain in housing outlays

In retrospect, the remarkable fact about housing's 1963 performance was the way it surprised nearly every one—including the experts.

Housing forecasters sizing up 1964 see more of the same—but with more than the usual supply of caution and hedges. There are many strong—and often contrary—forces at work in the 1964 housing market (*see above*).

"I'm somewhat dubious about 1964," says Economist Nat Rogg of NAHB. "I have a vivid feeling the apartment house boom is going to catch up with us." But Rogg hastens to add that forecasts and long-range projections may only "bring one more problem into the business." If a builder has a prime location, a good investment and a chance for a healthy profit, away he goes, says Rogg.

Commerce Dept. forecasters now see a 3% dollar-volume gain for homebuilding this year on top of an 8% gain last year. They predict 1,580,000 private non-farm units—up 2% (or 30,000 units) from the probable 1963 final count. Hedges one government economist behind the figures:

"I have looked at the forecasts made during the last five to ten years, and they fell wide of the mark. They were just not optimistic enough."

## LBJ housing plans foreshadow new directions for housing

After a year of doing next to nothing for or to housing (NEWS, Dec.), Congress this year has more to do and less time to do it.

President Johnson is using his highly publicized drive against poverty to promote more public housing and urban renewal subsidies, which may face stiff opposition in Congress. Said Johnson's state of the union message: "We must, as a part of a revised housing and urban renewal program, give more help to those displaced by slum clearance; provide more housing for our poor and our elderly, and seek as our ultimate goal in our free enterprise system a decent home for every American family."

HHF administrator Robert Weaver says the administration's housing bill will propose new federal land use and development policies (*see p. 18*). This will confront Congress with an issue which already divides builders sharply.

The tax-cut bill could give housing a shot in the arm (*see p. 6*). The House may soon pass a bill adding fringe benefits to Davis-Bacon wage scales, thereby boosting the cost of all FHA apartments over 11 units. And Southerners are fighting a civil rights bill they say could mean a ban on race bias in mortgage lending by federally chartered banks and S&Ls (NEWS, Jan.).

President Johnson says legislators talked enough about these topics last year. He wants action before the summer political conventions.

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## The coming cut in income taxes: what it will do to stimulate housing

Sometime this month or next, Congress probably will send to the White House the biggest one-shot cut in years in personal and corporate income taxes.

The precise timing is largely in the hands of Sen. Harry Byrd (D., Va.), who opposes the cut and has had his Senate finance committee toiling slowly on the tax bill since last fall. But he is under pressure from President Johnson and a growing array of economists and business groups—including all major housing trade associations—to act quickly. Observers predict the final bill will come close to the House-passed tax cut of \$11.1 billion retroactive to Jan. 1.

A tax cut of such magnitude will affect the economic underpinning of housing. Here are the probable results, based on appraisals by leading economists and a detailed study by Economist Miles Colean for HOUSE & HOME:

- Remodeling and home improvement are likely to feel the first thrust of increased consumer spending. Individuals would have about \$6 billion more to spend after taxes in calendar 1964 and another \$2.9 billion the following year.
- Builders may feel more demand for housing if 1 million unemployed are put to work by the stepped-up capital outlays that Administration economists predict will follow the \$1.4 billion cut in corporate taxes.
- But the combination of tax reduction and continued high federal spending has an inflationary potential that could drive mortgage interest rates up—perhaps by ¼%.

Economists also strike a general note of caution: businessmen may have counted so heavily on the tax cut in 1964 planning they have already *discounted* its economic impact. But some business executives don't agree. Says one industrial corporation chief: "Prudent businessmen know not every egg gets hatched."

**More big-ticket fixup?** Consumers usually spend 93¢ of every dollar left in their paychecks. The big question for economists is on what.

NAHB takes a gloomy view: "We are convinced the comparatively small amounts theoretically in the taxpayer's pocket as a result of tax reductions will be little inducement to him to buy a home for the first time or to purchase a larger and more expensive home. Rather, this money will be more likely spent on one or more of the many outlets with which home ownership competes for the consumer dollar."

Economist Colean carries this a step farther and predicts: "I can more readily see the tax cut reflected in increased spending for home improvement and home furnishings and for higher rent."

In this vein, Research Director Saul Klamon of the National Association of Mutual Savings Banks foresees increased savings as the first reaction by consumers to larger take-home pay. Later in the year consumers may spend this lump sum on big-ticket items.

Commerce Dept. economists—who base their estimates on passage of a tax cut applying to all 1964 income—are non-committal about home improvement and remodeling spending. So uncertain are they that they make no detailed estimate of 1964 performance although they have carried the 1962 total of \$4.4 billion for additions and alterations (a figure which excludes maintenance, repair and replacement spending) into their 1964 forecasts.

Associated Press



SENATE'S BYRD  
How soon is tax cut time?

**Boost for apartments?** Consumers may decide to put their extra dollars into higher rent for better or larger living quarters—an expenditure not requiring the long-term commitment of homebuying. Two facts make this likely: 1) 60% of the personal tax cut would go to families with incomes below \$10,000, and 2) 4,682,868 urban families (generally with low incomes) live in junk housing either dilapidated or lacking all plumbing, or both.

So the tax cut could signal apartment-hunting time for some such families—and may well increase demand for apartments at all rent levels. "This just might save apartment building from a slump in late 1964 or 1965," notes Colean.

Apartment vacancy rates have been steadily rising, to 7.8% for all metropolitan areas at the latest count last fall and to even higher levels in some other areas (NEWS, Jan.). Neither Colean nor Commerce economists are concerned by the rising vacancies: "Rather [they] suggest a slow rate of demolitions and a housing supply which is often not meeting the demand for first class accommodations with modern conveniences," says Commerce.

**One million new jobs?** The Administration has pressed for a tax cut on the ground that it would put 1 million unemployed men on payrolls. This would leave some 3 million persons unemp'oyed. Some economists call most of them unemployable because they lack education, skills and mobility to take available jobs.

But economists are divided on whether a tax cut will automatically create new jobs. "A tax cut won't absorb many of the unemployed, but will run the present working force into overtime. This will cause cost increases and ultimately an inflationary situation," argues Finance Prof. Dan Throop Smith of Harvard, who was deputy Treasury Secretary under Eisenhower.

Johnson tries to take some of the sting from this charge by suggesting that Congress may want to increase overtime rates—from the present time and one-half to perhaps double-time for jobs covered by the Fair Labor Standards Act to spur industry to hire more persons. Housing men are skeptical of this proposal.

Either way more man-hours of work would almost surely follow the economic shot in the arm from a tax cut. Colean estimates the cut could add \$500 million a month to gross national product, the sum of all goods and services, which has just topped \$600 billion and is expanding at the rate of \$2 billion a month.

It is precisely this hope for stepped-up economic activity nationally that has led most housing groups to support the tax cut bill (while pressing for changes in the reforms it includes).

"The key question is whether the current business advance will lose its steam and be reversed before 1964 is history. This is where tax-cut prospects become critical," observes Dr. Klamon of NAMS. The National Association of Real Estate Boards adds: "We believe that making available an additional \$11 billion to the spending and investing public will stimulate the economy—which is essential to achieving a greater level of growth."

**Higher interest rates?** The tax cut would cause a federal deficit which President Johnson estimates at \$4.9 billion for the fiscal year beginning July 1.

This figure is less than half the \$10 billion forecast before Johnson began budget paring. Even so, the Federal Reserve Board is urging that the possibility of inflationary pressure be reduced by financing the deficit from long-term savings.

This could mean one more competitor for long-term capital—and housing is the nation's largest single user by far of long-term funds.

"Such financing could add to the pressures now becoming apparent on long-term interest rates and would possibly be carried into the mortgage rate structure," predicts Colean. Adding all the other upward forces (see p. 30), Colean calls a ¼% boost in mortgage interest rates "an outside possibility" by the end of the year. There will still be lots of money.

Would higher interest rates keep taxpayers from using their fatter paychecks to



buy new or better quality houses? Most likely not. A family of four with \$10,000 income would get a \$182 tax cut but pay a maximum \$50 more interest per year in buying a home with a \$20,000 mortgage.

Would inflation eat up the advantage? Colean doubts it could come soon enough to affect the 1964 buyer beyond a 2% price rise now in sight.

**Unlocking the aged.** Builders and real estate men in the retirement housing field have complained that many elderly persons feel locked into their present homes because they face a stiff capital gains tax if they sell their homes to move into apartments. The tax bite is especially heavy for persons who bought their homes years ago at low prices.

Relief (which passed the Senate in 1962 and died in conference) would come in the House bill. It would let persons over 65 sell their homes without paying the capital gains tax if 1) the home had been the principal residence for five of the preceding eight years and 2) the sales price is less than \$20,000. Only a portion could be excluded for homes selling over \$20,000.

## Advice to builders: act now, avoid pitfalls in new tax bill

Fast thinking before the tax bill becomes law is advised by housing tax attorneys. Builders should adjust their operations to cope with these possible trouble spots:

**Holding company trap.** "Builders should reevaluate whether they fall into the trap of being a personal holding company," says CPA Charles Melvoin of Chicago.

Reason: the House-passed bill would class many corporations as personal holding companies taxed at a flat 70% of all undistributed holding company income.

Under present law, the corporation escapes this if its gross income from rents is 50% of all income. The House-passed bill keeps this 50% test—but redefines rent and total income to include depreciation, amortization, property taxes and interest—or net rent.

At present, a company classed as a personal holding company can escape the personal tax by liquidating and distributing assets to owners at capital gains rates. The proposed law would end capital gains treatment.

**Multiple corporation penalty.** Present law lets separate corporations organized for legitimate business reasons get a \$25,000 exemption each from the 52% corporate income tax. The House-passed bill would end the exemption for 1) parent-subsidiary corporate setups in which the parent owns 80% of the combined voting strength of all classes of voting stock and 2) brother-sister corporate setups in which a single individual or trust owns 80% of voting stock in each of two corporations. NAHB advisers make these points:

- While ownership of stock by close relatives and key employees will be counted in the 80% category, nieces, nephews and cousins are not counted.

- In brother-sister corporate setups, stock options count and can change your status drastically.

- Companies would be automatically limited to the single surtax exemption unless they specifically elected an alternate method of paying a special 6% tax on the first \$25,000 of income as the penalty for keeping the multiple exemptions.

**Interest on land buying.** Many builders have been able to work out attractive land-buying deals with farmers by not paying interest on options which the farmer would then have to report as ordinary income. The proposed law says some part of the total payment must be considered as interest. Attorneys say this likely would be 5%. Result: farmers will bargain harder.

**Depreciation slowdown.** One of the most hotly contested sections of the proposed law contains sharp restrictions on fast write-offs for real estate, including apartments.

The House has passed a complicated formula requiring owners to pay ordinary income tax on all profit over straight-line depreciation if the building is resold within 20 months. Afterward the amount subject to ordinary income would decline by 1% each month until the tenth year (NEWS, Sept. ).

NAREB spokesmen want the ten-year period cut to five years, but admit they could live with the present version.

## FHA cuts prices, tries ads to peddle Florida foreclosures

FHA's still growing inventory of foreclosed homes, now swollen to 71,891 units across the nation, has spurred the agency to stronger efforts to unload. The agency has:

1. Opened an advertising campaign in newspapers in Boston, Cleveland and Detroit to unload its biggest clump of fore-

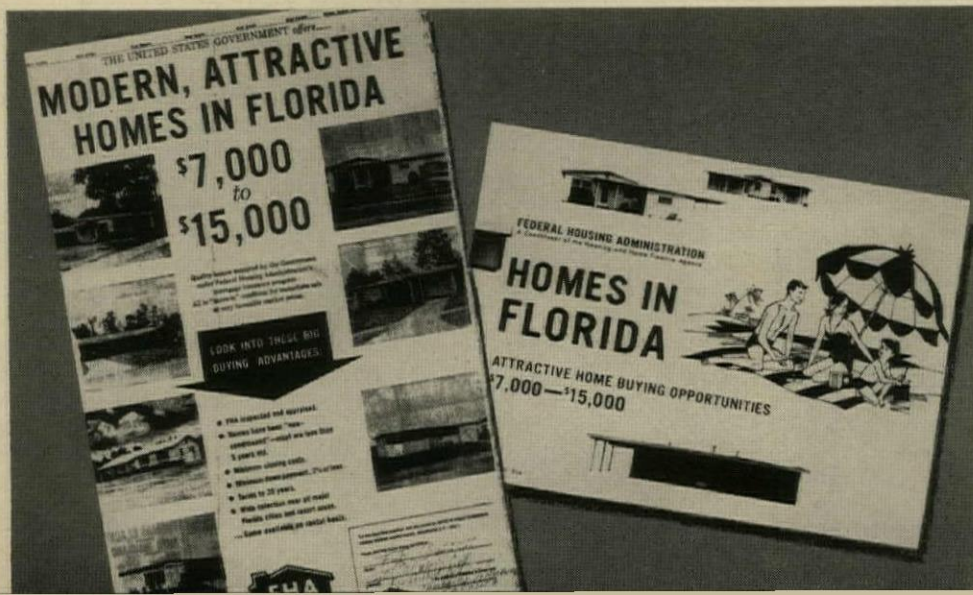
losures: 9,200 homes in Florida. This may become a warmup to a more ambitious ad campaign in national consumer magazines.

2. Stressed that buyers do not have to make new-house minimum down payments and FHA will absorb a 5% brokerage fee

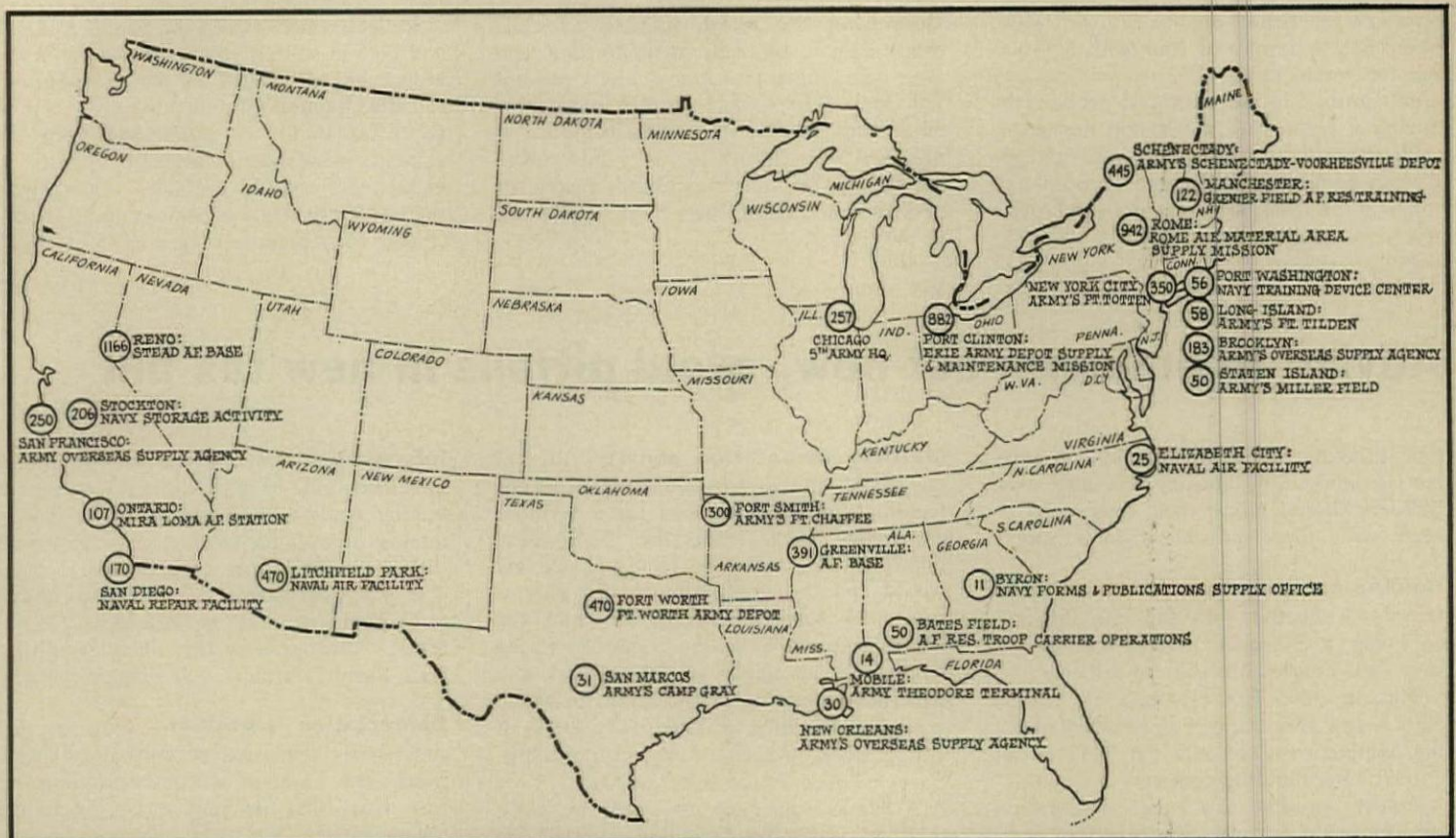
plus closing costs (including mortgage discounts but excluding prepaid items). The houses themselves are priced at going market rates from \$7,000 to \$15,000 but FHA, by absorbing fringe costs, offers what amounts to a price cut up to \$1,000.

FHA's foreclosed inventory, still growing about 300 houses a month, now stands at 49,086 homes and 22,805 multi-family units. This equals 35% of its annual volume of new units. And it involves more housing than Sacramento or Des Moines counted in the 1960 census. In Florida, FHA acquired 7,000 homes, sold only 4,500. The newspaper campaign (*see cuts*) began in mid-December with full-page ads proclaiming: "THE U.S. GOVERNMENT OFFERS . . . MODERN, ATTRACTIVE HOMES IN FLORIDA." A clip-out coupon invites readers to send for a free, illustrated pamphlet explaining how to buy FHA's houses. In four weeks, FHA received 3,500 coupons.

Most Florida builders are happy about the campaign—even though they cannot match the terms FHA offers. They figure the advertising will bring them buyers, too.



## LOCAL MARKETS



**JOBS LOST**, both civilian and military, in first defense cutback are shown in circles opposite the 26 service installations affected.

## Defense cutbacks: are housing's first faint jitters justified?

The housing industry is taking a nervous look at President Johnson's well publicized economy drive in defense spending—and wondering how much it is going to hurt.

The cutback jitters began in mid-December when Defense Secretary Robert S. McNamara announced he would lop 5,643 civilian and 2,600 military jobs from the payroll at 26 military installations in 14 states. Equally upsetting was the recent word from the National Aeronautics and Space Agency to its contractors to stop new hiring until next July 1.

The military-post cutbacks will be spread over 3½ years and won't have much over-all effect on housing, although a few communities heavily dependent on defense installations will be hit hard. But what worries housing men is the announced intention of the Defense Dept. to make vastly bigger cutbacks in the future. The current economy drive will save about \$106 million here and abroad—only 0.2% of the defense budget. But both McNamara and President Johnson say this is only the first phase of a program that would eventually eliminate 25,000 defense jobs and carve some \$4 billion out of the defense budget. No one really knows whether this is the Administration's real aim or merely a gesture designed to help push a tax cut through Congress' economy bloc. But if it's for real, some local housing markets may be in for a lot of trouble.

**Few problems now.** Most of the cutbacks in the first wave of McNamara's economy drive are in relatively large metropolitan areas, so their effect on housing will be negligible. For example:

In New York State McNamara is eliminating 2,000 jobs in seven installations. Five installations are tiny posts around New York City, and the economy of this metropolitan area of 11 million people won't even feel the loss. Another cut that won't be seriously felt is in the busy industrial complex of Schenectady.

In Rome, a city of only 49,000, there is some concern over the loss of 942 jobs at the air materiel supply base. But the

parent Griffiss Air Force Base is expected to hire most of those laid off. And transfers will not begin until 1965 or end before 1967, so most workers will probably feel no need to move away. If they do, the thriving city of Utica (pop. 100,000) is only 15 miles off.

"You can't let things like this scare you," says President Francis E. Fenton of the 83-member Home Builders Association of Mohawk Valley (Rome-Utica). "Starts may drift off a little in 1964, but I look for a good year."

In Arizona and California, the current cutbacks should be equally undamaging. The Navy's air facility shutdown at Litch-

field Park will take 470 jobs out of Phoenix, and the closing of the Mira Loma Air Force Station at Ontario, Calif. will cost 107 in the Los Angeles area. But Ontario, with 60,000 people, gains 600 each month and won't even notice the loss. Its Chamber of Commerce applauded the spending cut in a wire to President Johnson.

"If the cuts come gradually, we can absorb them without too much difficulty," says Vice President Conrad Jamison, Security First National Bank, Los Angeles.

"The effects will be nil in both Phoenix and Los Angeles," says President Eli Broad of Kaufman & Broad Building Co., whose Phoenix division's volume was \$5 million in 1962 and who went into the Los Angeles market successfully with townhouses in 1963. "There aren't enough jobs being lost to cause any real concern."

**Some painful cuts?** Proportionately, the sharpest cutback comes at Fort Smith, Ark., a pleasant Ozark community of 63,309, that is losing Fort Chaffee. The 1,300 civil and military jobs to be ended constitute nearly 9% of the 15,000 persons employed in or around the city, and nearly 6,000 troops will be transferred out. Some 2,300 occupy off-post housing, says Executive Secretary William Center of the Home Builders Association of Fort Smith. That could mean 2,300 vacancies.

But it is an 18-month phaseout, and Fort Smith is taking it in stride. "Chaffee closed in '59 and reopened in '61," recalls

Center. "We're in much better shape to face it this time. We've had a good housing market. We will again."

Cuts may hurt, too, at Reno, Nev. (pop. 60,000) where Stead Air Force Base will drop 812 military jobs and cut back from 354 to 684 civilian employees. But Raymond M. Smith, head of a Reno realty planning firm bearing his name, is not concerned. Says he:

"In a way, the sooner Stead goes the better. We have \$30 million in assets out there—housing, streets, sewers, water, parks. In five years we could have a civilian city of 6,000."

**Larger question.** "What should worry us is not these little bases," says Eli Broad, "but big changes—Studebaker in South Bend or the cutbacks in the space and nuclear programs."

Housing men already have a grim reminder of what a really big cut in government spending can do to a big city: Seattle and the Boeing Aircraft Co.

The Pentagon is slicing \$146 million from its Dyna-Soar program for '64, and \$100 million of that had been headed for Boeing, by far the largest single employer in Washington State. It is Boeing's second major contract loss within a year. The other was the controversial TFX fighter.

Cancellation of the Dyna-Soar glider project is costing Boeing 5,000 jobs in Seattle and taking \$300,000 a week in wages out of a state where the unemployment rate is already 6.5%. Before the cut, Boeing's Seattle-Renton force of 65,000 was down 13,000 from the previous year, and the plants had seen no new defense business since 1958, when the B-52 program moved to Wichita. Seattle's total construction plummeted to \$4.5 million in November—off 39% from October and 62% from November 1962.

Studebaker is not a defense case, but it shows the job cost of plant closings. South Bend, Ind. is losing 5,000 of its 6,700 Studebaker employees, or about 5% of the 92,000 persons at work in the area.

"It will bite us," says Builder Andrew

Place, whose South Bend new-home volume was \$2 million in 1963.

**More to come?** Are other defense cuts of this magnitude in the books? McNamara says yes. For example:

The 11 major Navy shipyards are a primary target. "There is no question that we have overcapacity," says McNamara of this \$3-billion complex that serves only one-twelfth of the World War II fleet. He has ordered a Pentagon study of the economic feasibility of keeping the yards active, and he has refused to say that any or all will not go soon.

This would be the job cost:

SHIPYARD	EMPLOYEES
Brooklyn, N. Y. ....	11,426
Norfolk, Va. ....	10,210
Mare Island, Vallejo, Calif. ....	10,139
Philadelphia, Pa. ....	9,200
Puget Sound, Bremerton, Wash. ....	9,082
Portsmouth, N. H. ....	8,857
Boston, Mass. ....	8,421
Charleston, S. C. ....	7,237
San Francisco, Calif. ....	7,184
Long Beach, Calif. ....	6,456
Pearl Harbor, Hawaii ....	4,843

Mortgage men point out that almost all of these employees live in off-post housing.

Speaking of the Brooklyn yard, Vice President Gabriel Schwartz of J. Halperin & Co., New York mortgage banking house, says: "There would probably be some foreclosures." And Executive Vice President Carl Brown of Associated Homebuilders Inc., San Francisco, warns:

"Those 10,000 Mare Island jobs are the backbone of the entire Vallejo area. We have an apartment vacancy rate of about 5% in the Bay Area now, and our new subdivisions would certainly have to take a hard second look if our shipyards closed."

Some Strategic Air Command bases may also be put on the block. The B-47 jet bomber is being retired, and McNamara has noted that some SAC bases can be expected to disappear.

Such drastic cutbacks have caused housing men to look closely at prospects

for defense industries in their areas. Almost no new weapons systems are in the making, and defense spending that held level through 1963 at a \$56.5 billion annual rate is now expected to drift down to \$45 billion. The major missile systems—Polaris, Atlas and Titan—are at an advanced contract stage. Unlike aircraft, missiles do not wear out and so do not require replacement. The National Aeronautics and Space Administration has just told contractors to halt hiring on the lunar Apollo program, which accounts for 75% of the agency's \$5.1 billion budget for 1964. Directors fear they have been spending too fast to stay within that figure.

The late President Kennedy announced last fall that the United States had an overcapacity in nuclear warheads. President Johnson pledges a 25% cut in uranium production.

Whole towns could be affected by President Johnson's economy plans. The Hanford nuclear plant in Washington employs 6,000 persons and provides the only industrial support for the wheat-farming town of Richland (pop. 25,000). A nuclear economy also sustains places like Paducah, Ky., Portsmouth, Ohio, Savannah River, S. C. and Oak Ridge, Tenn. FHA already holds 1,900 homes in the first three.

**Optimistic note.** No state gets more defense work than California, where one out of three manufacturing jobs is in aerospace, where the federal payroll of 248,000 (140,000 employed by the Defense Dept.) is just about as big as it is in Washington, D.C. or in all foreign countries and where military contracts in fiscal 1962 came to nearly \$6 billion—24% of the national total. And no part of the state gets more defense work than its 14 southern counties. But although this work has been easing for 12 months, the 14 counties were having their biggest homebuilding year in December, with starts nearing 200,000 vs. 167,000 in 1962. Industrial production was holding steady, and 125,000 new non-manufacturing jobs had been created.

## How Wichita has adjusted to its year-old defense cutback

When Boeing's big aerospace plant lost the controversial TFX fighter to rival General Dynamics in November 1962, the city that calls itself the air capital of the world shuddered for the 18,300 Boeing jobs.

But only about 700 employees were laid off, and today Boeing has rehired to its old level because of work on the B-52 modification program which was shifted from Seattle (see above).

Wichita (pop. 264,000) made 3,500 private planes last year against only 3,000 for the rest of the country. City-wide employment, at 119,000 before the Boeing cutback, fell slightly to 117,650 going into the last quarter of 1963. But Wichita was showing signs of health in other ways.

**More building.** Last year 560 homes worth more than \$7 million were built compared with 461 worth \$5.7 million in 1962. Builders have adjusted to the changed market by shifting from merchant building. There are virtually no speculative building projects under way and most construction is limited to one-family homes in the over-\$20,000 bracket. (But average new-house permit valuation was \$12,600 in 1963.)

In the last half of '63, VA sold more homes than it repossessed (314 to 305) for the first time in 5½ years. But the agency still holds title to 1,650. It has rented 1,020 of these, and it has been able to sell the paper on the resold homes to

the city's biggest s&l, Southwest Federal (assets \$22.3 million).

**FHA is hopeful.** FHA has 1,925 foreclosed Wichita homes. Repossessions still outpace sales, but Director Fred Mann hopes the agency's new plan of paying mortgage discounts and closing costs for resales—saving buyers from \$500 to \$1,000 over the price of an equivalent house from a private builder—will reverse the trend. The sales plan, substituting privately held FHA mortgages for FHA owned mortgages, now accounts for 6% of all FHA mortgage insurance and is buoying some local mortgage markets (see p. 30).

NEWS continued on p. 15



## Pampering a woman or helping a builder...this ceiling shines at both!

(Lowest installed cost in the business)

What's a luminous ceiling to a woman? Flip the wall switch and you'll find out. The "Ah!" is instinctive. All the while she's under its bright spell, she's impressed!

A luminous ceiling takes any bathroom or kitchen out of the humdrum and puts it in the luxury class. Talk about a salesman!

To builders, on the other hand, this Emerson-Pryne Floating Luminous Ceiling, with improved plastic panels, is another kind of marvel. It's an "extra" without extra effort. Two screws fasten the fixture to the ceiling junction box. From the fixture, chains hold the frame for the plastic panels.

When a man can install a ceiling of light in less time than it takes to smoke a cigarette, you know that no matter what its price, its installed cost *can't* be high.

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**AIR** . . . Kitchen Hoods, Exhaust Fans, Attic Fans from Emerson-Pryne and Emerson Electric.

**SOUND** . . . Intercoms and Door Chimes from Emerson-Rittenhouse.

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Here's why: You can offer home buyers the latest textured or smooth-surfaced floor fashion in tough, wear-resistant vinyl that doesn't require waxing and that is covered by the impressive *Goodyear Flooring Lifetime Guarantee*. Yet, the installed price is lower than many part-vinyl and non-vinyl floors.

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tiles. See your Goodyear Flooring Dealer or Distributor. Goodyear, Flooring Dept. N-8127, Akron, Ohio 44316.

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Model DW-IUH

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New countertop mounting simplifies installation. Once under-counter opening has been provided, and plumbing and wiring roughed in, just slide dishwasher in place, level, and

*Frigidaire Under-counter Dishwashers are available in 4 rich colors, white, and brushed chrome.*

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fasten two 6" mounting straps (pre-attached to dishwasher) to underside of counter.\* Connect easily accessible fill line, drain, electrical points . . . and dishwasher is ready for operation.

Installation speed is a quality feature of all Frigidaire Built-Ins . . . a feature that'll pay off for you *and* your customers! Frigidaire Division, General Motors Corporation, Dayton, Ohio.

*\* Countertop must accommodate 3/4" wood screw. Otherwise choose from two floor installation kits also furnished (and also easy to install).*

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HOUSE & HOME



## HOUSING POLICY

## New federal aids for land developers promised by Weaver

• "The land policies of this nation were set in the days of the old frontier when this was predominantly a rural and agricultural country. We must start thinking about new land policies."

• "We do not have any way of coordinating the haphazard residential and commercial development on the fringe land around rapidly growing urban areas."

• "The federal government should . . . encourage a land-use program which will be coupled with effective metropolitan planning, encourage better site planning (such as underground power and telephone lines, utilization of cluster housing, preservation of more open space), encourage the construction of new housing in suburbs to meet the needs of all segments of the population—elderly as well as young families, low as well as upper-income groups."

Associated Press



HHFA's WEAVER  
Ahead: a federal land policy?

For months, in talks like these, HHFA Administrator Robert C. Weaver has been plugging for federal intervention in urban land use. Now, he has the President's blessing to ask Congress to enact major new

legislation on land as part of the Administration's 1964 package for housing.

Weaver gave reporters the word last month in Austin after he met with President Johnson at the LBJ ranch. As he sketched it, the program will "assist in the assembly and development and planning, and the provision of community facilities for large subdivisions which will have, rather than hundreds, thousands of dwelling units. . . ."

"We are going to help private builders avoid . . . scattered developments with septic tanks and wells . . . by offering them favorable terms of credit and other assistance," (Best bet: FHA land development loans, CFA loans for facilities.)

"This is a long range program," said Weaver, "but it represents a significant departure in federal policies, and I think one of the significant things we have ever done in land policy."

Four other plans outlined by Weaver:

**Mid-income housing:** an expansion of FHA Sec. 221d3 (both NAHB and the National Housing Conference are urging that it be broadened to cover homes for sale.)

**Public housing:** "a significant increase" in authorization to build new projects plus more use of existing dwellings including some that need rehabilitation. And the Administration will propose leasing private housing for low-income people.

**Urban renewal:** more assistance "of a new type" for low- and moderate-income displacees, and to small businesses.

**Planning:** a new program of grants to states to promote training of planners in universities, extension activities and personnel departments of states and cities.

## FHA escapes freeze on new HHFA jobs

Largely unnoticed in the HHFA budget pushed through by Congress just before Christmas is a freeze on new jobs for all HHFA agencies except FHA. Even FHA got only 80 of the 321 jobs it sought.

HHFA's work force, which swelled 25% from 11,244 in January 1961 to 14,055 last Nov. 30, will stay near that figure until June 30.

**FHA slowdowns ahead.** FHA applications, buoyed by existing house-insurance requests, are running 10% ahead of last year. So FHA budget men predict a big squeeze this spring when builders' plans for new homes are heaviest. FHA says it will lack power to spend enough of its own income—from fees and insurance premiums—to cope with the volume by hiring fee appraisers and putting its present staff on overtime. The predicted result: costly (to builders) backlogs.

Overall, FHA's budget is expanding 7.5%, from \$80 to \$86 million.

**Built-in increases.** Even though all other housing agencies get no new jobs, their budgets rise 5.2% because of built-in salary boosts for present staffers. The figures:

AGENCY	1963 BUDGET (000)	1964 BUDGET (000)
HHFA (inc. URA, CFA)	\$14,728	\$15,525
PHA	16,005	16,904
FNMA	8,393	8,750
TOTAL	\$39,126	\$41,179

Congress also approved a 3% spending hike of \$3,893,000 to pay raises for the 390 staffers in three subsidy programs—public facility loans, college housing loans and elderly housing loans.

**Shrinking subsidies.** For the first time in years, money appropriated for housing subsidies goes down—by a startling 30%, from \$630.5 million to \$441.4 million.

Part of this shrinkage is illusory. Congress cut the 1963 appropriation of \$300 million for urban-renewal subsidies to \$100 million for 1964—largely because URA had not spent about \$100 million of the previous year's balance. Congress has authorized URA to write contracts up to \$4 billion—a figure to be reached this spring. The money must be paid when cities demand it.

Sec. 202 loans (100%, 50-year loans at 3½% interest) for non-profit sponsors of housing for the elderly got another \$100 million to total \$250 million.

Congress also authorized HHFA to sign contracts for an added \$25 million but did not appropriate the money.

Public-housing subsidies will cost \$197 million this fiscal year although PHA had requested \$205 million. PHA estimates 536,697 units in 3,307 projects will be drawing federal subsidies by June 30. And Congress warned PHA to hold down spending by local housing agencies so rental income can cover more of the cost of public housing bonds.

Congress also slashed most other loan-and-grant payments:

PROGRAM	1963 BUDGET (millions)	1964 BUDGET
Public Housing	\$180.0	\$197.0
Urban renewal	300.0	100.0
Urban planning grants	18.0	21.2
Mass transit demon. grants	32.5	5.0
Open-space grants	15.0	15.0
Low-income dem. grants	3.0	1.2
Pub. works plan. advances	12.0	2.0
Elderly housing loans	70.0	100.0
TOTAL	\$630.5	\$441.4

## WASHINGTON INSIDE

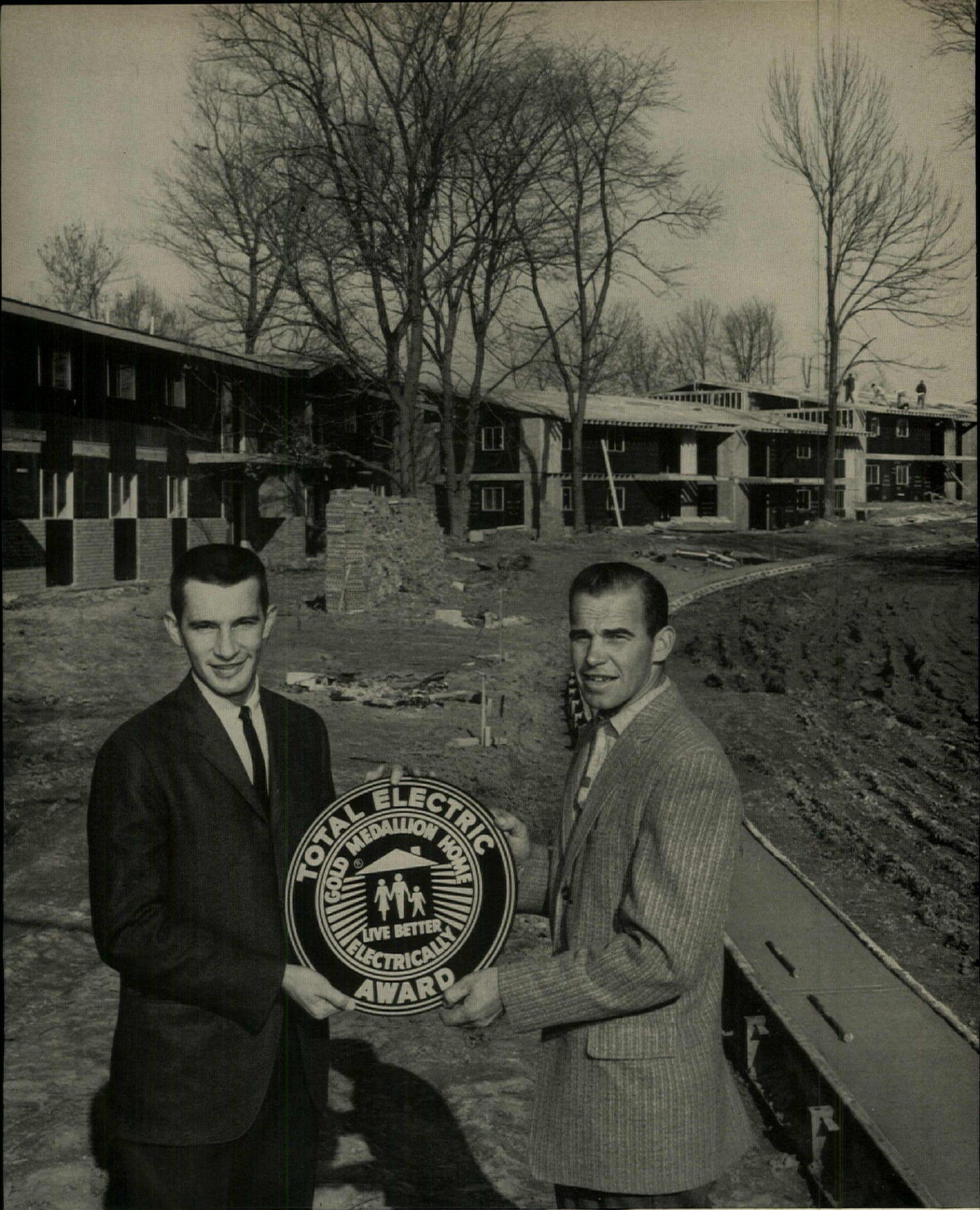
## ▶ Sales scheme for integration

Former Gov. David L. Lawrence of Pennsylvania and his White House Committee on Equal Opportunity in Housing are asking President Johnson to spend more government money to promote integration in housing. Says a memo just handed the Chief Executive:

"The housing industry can be caused to act by government agencies. The industry will respond with reluctance and resistance unless there are indications of support from the public."

The group wants the government to get up a little booklet, *Equal Opportunity in Housing—What President Kennedy's Executive Order Means to You*. Such a pamphlet is already being written by HHFA. It also asks for literature directed to a white public that it says understands neither the goals of equal opportunity nor the Executive Order. And it wants an educational director—"at a substantial salary."

NEWS continued on p. 18



**NOW UNDER CONSTRUCTION;** Turtle Creek units are total electric. The Gold Medallion Home award is displayed by Ethan Jackson (left) and Frank Jackson (right). Rentals will run from \$125 for a one-bedroom apartment to \$175 for a three-bedroom apartment.



**ELECTRIC BASEBOARD UNITS**, controlled by wall thermostats, heat the Turtle Creek apartments economically and efficiently. Other total electric features include an electric range, eye-level oven, refrigerator, water heater, dishwasher, garbage disposer and air conditioning in each apartment.



**"PROPER INSULATION** is an important factor in the efficient operation of any type of heat," says Ethan. "We use 6" in ceilings and full-thick batts in the outside walls, and back both up with vapor barrier. Between apartments, we put 8" of blown insulation, providing not only heat control, but noise control as well."

## "WE'RE GOING TOTAL ELECTRIC TO SAFEGUARD THE LARGEST CONSTRUCTION INVESTMENT WE'VE EVER MADE"

**Frank and Ethan Jackson, builder-owners of the 432-apartment Turtle Creek development in Indianapolis, tell why they chose flameless electricity to handle all heating, cooling, water heating and appliances**

"With an investment as large as the one we've made in Turtle Creek—the entire development includes 19 units and covers 26 acres—we felt it was imperative that every feature be the best and most modern available," reports Ethan Jackson. "And naturally, on that basis, one thing we wanted for sure was total electric design.

"Actually, we figure that total electric design is protecting our investment here three ways. To begin with, the fact that electric heating is so easy to install means that units are finished faster and ready for rental faster. Second, its strong sales appeal—and people here in Indianapolis are really sold on total electric living—means that apartments rent quickly. And since electric heat and appliances are clearly the most modern, we don't have any worry about equipment becoming outdated."

Ethan's brother Frank agrees, and adds, "Total elec-

tric design also helps our profit picture substantially. Our construction costs are considerably lower, and heating maintenance is practically non-existent. We get more rentable space too, since no room is needed for boilers or fuel storage."

All across America, builders like Ethan and Frank Jackson are discovering how well it pays to build and promote Gold Medallion Homes and apartments. Why not find out how you, too, can increase your profits by using flameless electric home heating and appliances on your new jobs? First chance you get, talk it over with your local electric utility company.

**THE TOTAL ELECTRIC HOME** that displays this Gold Medallion\* helps you to capitalize on the fast-growing customer preference for total electric living. And because a Gold Medallion Home uses a *single source of energy* for heating, cooling, light and power, you will profit more.



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## New GAO apartment report hits more FHA lending practices

The General Accounting Office, author of a spate of critical reports on FHA and urban renewal, has come up with a new blast. This time the spending watchdogs of Comptroller Joseph Campbell fault FHA's apartment programs for permitting 1) inflated land values, 2) loaded cost estimates and 3) milking of project assets.

GAO's charges are spelled out in a report that gives an accountant's version of why some FHA projects may have gone sour. It is the latest in a string of reports and counter-reports in the Senate housing subcommittee's probe of the reasons behind the high rate of FHA foreclosures. The subcommittee called for reports to avoid wasting senators' time at lengthy hearings (NEWS, Jan.) but the senators are now pondering whether to go ahead with the hearings anyway.

GAO reports more than one of every 12 FHA-insured apartment projects has gone into default—but FHA men say the number is misleading because it includes many temporary defaults later corrected.

Over 86% of FHA apartment foreclosures stem from long-expired programs, principally Sec. 608 of post-World War II days. But the GAO report concentrates on how FHA has handled existing sections.

**Kited land costs?** In 87 of 89 projects examined, GAO says FHA's land-value estimates "exceeded" what the sponsors paid for the land. These "excess" appraisals range all the way up to 1,081% for land held over 10 years, GAO complains. Examples: an Atlanta tract bought in July 1957 for \$32,701 was valued by FHA in July 1959 at \$225,000; land which cost a Boston sponsor \$8,971 in August 1956 was valued at \$131,531 in November 1957.

GAO concedes that under existing law FHA must estimate the fair market value of the sites and that prices paid by the sponsors are only one fact to be considered. But it says FHA valuations are weak in two ways:

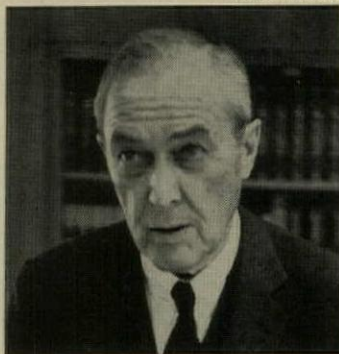
- "The procedures refer to the cost of the land to the mortgagor corporation rather than to the sponsor . . . In practice the sponsor individually acquires the land and in turn transfers it to the corporation, which the sponsor controls, at a value which the sponsors set and which often is substantially greater than the price which the sponsor paid."

- "In many instances the comparables [five appraisals] used by FHA when establishing the market value of land for proposed project sites 1) varied greatly in size from the proposed project sites, 2) were located several miles from the project sites, or 3) were used for purposes other than the construction of residential projects."

**Padded costs?** GAO says it thinks FHA may have gone farther than law and regulations allow in letting builders include extra expenses in certified apartment costs. GAO takes no issue with allowances for profit and overhead, but charges:

- "In many cases the certified project costs included payments made to subcontractors, attorneys and architects who had an identity of interest with the mortgagor." Profit included in these payments

Walter Bennett



**GAO's CAMPBELL**  
Why FHA projects go sour

should not be counted as project costs, GAO argues, but "FHA's procedures do not require the mortgagor to disclose this information."

- While FHA includes a mortgage placement fee of 1½% in its original estimate of value, builders actually have to pay more. The fees, which are the money market's way of adjusting to the fact that interest on FHA mortgages is fixed (currently 5¼%), amounted to 4.4% of the total mortgages in 62 projects.

GAO tries to measure how the inclusion of non-cash costs lets builders get oversized mortgage loans. To compute "actual project costs," it deducts the builder's fee and excess land values from project costs allowed by FHA. On this basis, GAO says builders of five Sec. 207 apartments in Boston have received mortgages ranging up to 108% of true costs (\$1 million to \$2.2 million).

**Milking apartments?** FHA requires an apartment owner to agree not to pay dividends or other cash distributions except from surplus money after meeting all expenses and making payments to reserve funds. But GAO says its examination of 108 annual financial statements filed with FHA shows 44 owners had made "identifiable withdrawals of corporate assets." Charges GAO:

"Of the 44 projects, 24 projects were in a deficit working-capital position at the date of the most current fiscal analysis. In many instances the amounts withdrawn by the mortgagors would have been sufficient to eliminate the working capital deficit. Moreover, for 24 projects the related mortgagor-corporations had made distributions without having surplus cash as defined by FHA available

and thus had violated the provisions of their corporate charters."

By late October, when the GAO report was written, FHA had acquired six of the 44 apartments showing withdrawals. The agency estimates its losses on these six will total \$2,492,454. Mortgages on another 14 projects had been assigned to FHA, with four of these recommended for foreclosure. GAO cites these cases:

- Owners of one project withdrew \$220,655, including \$192,000 to pay part of construction costs unpaid on final endorsement of the mortgage. "Existence of the purported obligation was not disclosed at final endorsement, although FHA procedures require that the mortgagor disclose all outstanding obligations," says GAO.

- Owners who acquired a project from FHA in May 1959 withdrew \$107,440 in assets over four years. Says GAO: "The withdrawals were made in the form of salaries, legal fees, manager's salary, and management fees paid to officer-stockholders. In addition, loans were made to stockholders which were not repaid but were satisfied in part by a redemption of capital stock."

- Owners of a third project with a \$93,800 deficit in net working capital withdrew \$264,589 over three years, saying the money was to repay notes payable to the owners. "These withdrawals enabled the owners to recover over half of their estimated original investment of \$406,000," says GAO.

**Missing reply.** The report caught FHA without a ready answer because GAO—acting, it says, at the behest of the housing subcommittee staff—departed from its custom of letting agencies comment on critical reports before making them public.

Commissioner Philip Brownstein has ordered a case-by-case study, but this will be difficult because GAO did not publicly identify the projects it criticized.

FHA staffers contend GAO does not understand that intended land use — like zoning changes and utility installations — increases land value. They also assert that while the FHA tries to hold mortgage fees to 1½% for cost certification, FHA has always allowed reasonable latitude for higher financing expenses. To do otherwise, they say, would make FHA programs unworkable.

FHA officials have no quick answers to the charge of withdrawals. But they believe withdrawals are most likely when a project becomes shaky and the sponsor tries to recover his investment. With over 9,000 insured multi-family projects, FHA admits it doesn't have enough staff to keep track of what is going on. This isn't FHA's fault, of course. Congress won't let the agency spend enough of its own income to operate as it would wish to serve builders (see p. 15).

NEWS continued on p. 27

## MATERIALS &amp; PRICES

## FHA opens bathroom door to test uses of plastic tubs

FHA has dipped a toe into the plastic bathtub controversy by permitting test installations in:

- New homes insured under Sec. 203b in three states: Arizona, Minnesota, and California (where 18% of all new U. S. homes are built).

- New apartments across the nation where reserves include funds to replace any that fail.

Plastic manufacturers have been pressuring FHA to approve their tubs, but political pressure to do nothing was strong from areas producing competing cast iron.

**New plastic standards.** Key to FHA's action are new standards it has accepted for gel-coated glass-fiber reinforced polyester resin bathtub units.

NAHB Research Director Ralph Johnson is jubilant about the new standard: "I think this is the world's first performance standard for a building product. It imposes no limits on design or thickness of material. It is pure performance."

The test for tubs, which NAHB helped devise, involves scrubbing a mixture of carbon black and grease off a tub with a weighted bristle brush and an abrasive household cleanser for 20,000 strokes. If the gel coating wears through, the tub fails. So far plastic tubs made by Universal-Rundle Corp. of New Castle, Pa. and Plaston Home Products Corp. of Santa Ana, Calif. have been approved by FHA. All tubs must carry a three-year warranty.

NAHB (which included a plastic bath-tub in its research house in Rockville, Md., last spring) figures the 20,000 cleaning

brush strokes equals 80 years of typical household wear.

FHA's technical men hesitate to say if plastic tubs will save builders money. But FHA experts agree that the biggest initial savings may be in the labor cost of installing tiles about four feet high around the three sides of a shower-tub. With a plastic tub, an integral protective shield fits around the sides of the unit.

**Dissatisfied users?** Makers of conventional plumbing fixtures have complained to Sen. John Sparkman, (D., Ala.) chairman of the Senate housing subcommittee (and whose state happens to produce much cast iron). This tack has failed.

But the Porcelain Enamel Institute is fighting back with a survey of home-buyer experience with glass-fiber reinforced bathtubs (*not manufactured to the new FHA specifications*) installed in a 600-home subdivision in Phoenix by Builder John Hall. A crew of marketing surveyors talked to 200 housewives there and reported:

- About 74% of the tubs had been repaired after 18 months, either for minor cracks or for refinishing.
- One family had its tub replaced.

### Producer spells out its plan for 95% conventional loans

Certain-teed Products Corp. has unveiled final details of a plan (NEWS, May '63) that lets builders offer conventional loans up to 95% of house value without taking back second mortgages.

The cost to builders—from 7% to 9%

a year on money borrowed—is less than they would pay for capital to finance junior mortgages. And the plan lets builders who finance conventionally compete directly with FHA builders on houses priced over \$20,000 (where FHA's down payments equal 5%).

To qualify for the Certain-teed program, builders must agree to use c-t roofing and insulation and to have their house plans approved by the company. Builders can also choose from 20 c-t house plans.

Basis of c-t's plan is a 29-year-old rule letting federal s&ls make single mortgage loans backed by two types of security: 1) 80% of the value of a house, 2) 100% of a savings account pledged (even by the builder) as collateral. (s&ls can lend up to 90% of value but loans over 80% cannot be hitched to any other financing.)

Until now most builders rarely posted collateral accounts for buyers because they didn't want to tie up their capital. c-t now offers to pay 60¢ on the dollar for the pledged account, which could be 15% of house price on top of an 80% loan or 25% if the s&l will lend only 70%). c-t will hold the account for three years after which the builder may re-purchase the account at any time or leave it.

Financing charges are a 10% initial service fee plus 6% annually until the account is repurchased. c-t says a 95% loan will cost a builder 2.5% of purchase price if he buys it back in three years and 5.2% if he waits eight years.

On a \$20,000 house, the plan might work like this: the buyer gets an 80% commitment for \$16,000; the builder posts another \$3,000, so the mortgage loan is upped to \$19,000, leaving a \$1,000 down payment. The builder then sells the \$3,000 account to c-t, which pays him 60% of face amount, or \$1,800. After three years, he could buy back the \$3,000 account for \$2,304—a net cost of \$504.

So far, c-t says about 400 building supply dealers have signed up.

c-t's plan is an outgrowth of its first venture into home financing with its Institute for Essential Housing plan for shell homes (H&H, Mar. '61). This plan has been abandoned.

### Speed new lumber rules, trade groups ask Commerce

Fourteen trade associations headed by NAHB, the National Association of Lumber Producers, and American Institute of Architects have just telegraphed Commerce Secretary Luther Hodges to warn that home building will be adversely affected if the government delays ballooning on the new dry-lumber standard (H&H, June) any longer.

They said delays (NEWS, Jan.) already have stalled the standards in Commerce hands since August 1963 and asked Hodges to speed the vote.

MONEY begins on p. 30



### Plasterers picket to halt use of wallboard in New York

"To avoid disaster, use lath and plaster," warned 2,000 plasterers and plastering contractors who picketed New York's city hall last month.

They were protesting the first-ever use of wallboard in 2,124 apartments being built with a subsidized city mortgage in a renewal project, Dayton Beach Park in Queens. While the plasterers picketed, 150 carpenters picketed the plaster-

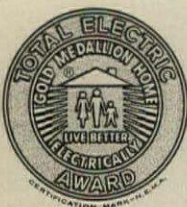
ers. The carpenters would win more work if the city switched from plaster to wallboard.

The plasterers met city officials and gained a limited objective: officials who had eyed wallboard's lower cost agreed to discontinue interior construction at the project until tests could determine the relative merits, in safety and convenience, of plaster and substitute materials.

# Profiles in total-electric living— by General Electric



Belmont Village, Syracuse (Liverpool), New York, will offer 616 Gold Medallion townhouses featuring electric resistance heating and General Electric appliances. Builder John L. (Roy) Bellinger, president of Bellinger Construction Company, finds customer reaction to total-electric living to be a "big plus" in his sales program.



**General Electric's program** for total-electric Medallion Homes and Apartments has speeded sales and construction for these builders. It can do the same for you.

As a starter, you'll enjoy the advantages of General Electric quality and dependability.

General Electric experts will help you plan an advertising and merchandising program tailored to your market and your project.

Along with the promotional aid, you receive invaluable technical assistance from experienced G-E Design and Application engineers . . . and that includes kitchen and laundry designs.

With this kind of support, your Homes and Apartments will sell faster, rent faster and be easier to build—when they are Medallion Homes, equipped by General Electric.

**GENERAL  ELECTRIC**

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I'm interested in General Electric's program for  
Medallion Homes. Please send me more information.

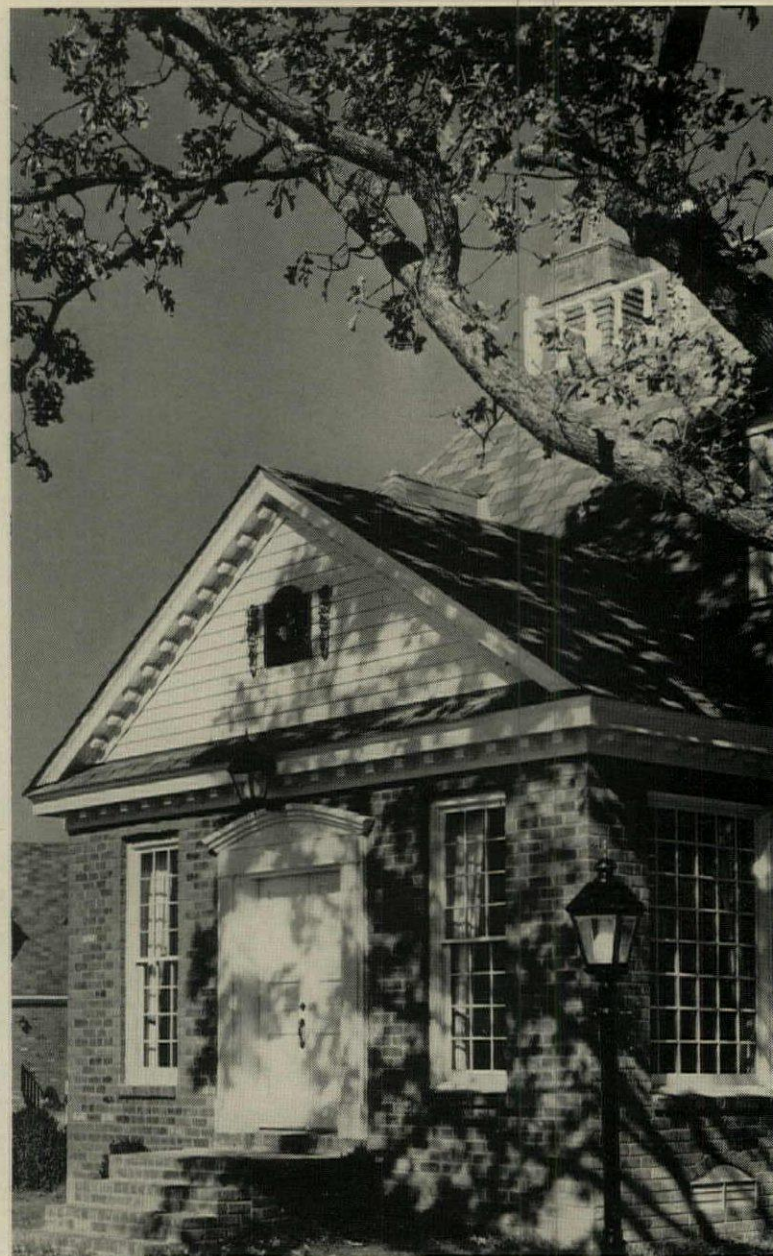
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Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

HH-64-1



Heritage Colony, Memphis, Tennessee, where Pat and Vernon Kerns are recreating Colonial Williamsburg—to Gold Medallion standards. Each of the homes will offer a complete General Electric kitchen and a Weathertron® heat pump for year-round climate control and greater sales appeal.



**City of Sunset, Sacramento, California**, being built by the Sunset International Petroleum Corporation on the famous 12,000-acre Spring Valley Ranch, will include 400 Medallion homes, recreational activities, community facilities and an industrial park—a complete new city.



**Gently Apartments, New Orleans, Louisiana**, where results were so successful that owner David Craig is planning another Medallion project. The 65 Gold Medallion units are built with courtyards, one with swimming pool. Individual metering permits separate tenant billing.



**Georgetown South, Manassas, Virginia**, is a unique townhouse-in-the-country project located 30 miles from downtown Washington, D.C. Since opening in April, sales have already exceeded 200 homes, according to Lee G. Rubenstein and D. Jay Hyman of Merit Developers of Washington.



**Fountain View Apartments, Chicago, Illinois**, built by Dunbar Builders, Inc., feature electric heating and cooling and complete General Electric kitchens. The introduction of Gold Medallion condominium apartments in Chicago by Dunbar Builders has led to wide acceptance of this new type of housing.

## First market turn in three years? FHA, VA discounts grow 1/2 point

The mortgage market's first move in three years to costlier money may be at hand. President Robert M. Morgan of the Boston Five Cents Savings Bank, head of the Massachusetts Purchasing Group of savings banks, reports discounts up 1/2-point in all loan categories for his big out-of-state market. Prices on FHA 203b minimum down, 30-year loans decrease from 97-98 to 97-97 1/2. Futures go from 97 1/2-98 to a straight 97 1/2.

The Boston market shifted to 98 last March and has held firm except for a spread to 97-98 in July. Some mortgage men say the new prices mean some investors are heavily committed and are testing the market to see if higher discounts will take.

"Now it's starting to move," says Morgan. "It looks as if it is breaking at least half a point. The market is off in many spots because there was virtually no volume last month."

Low volume normally foreshadows lower discounts (and higher prices) as the pressure to invest leads lenders to pare yields they will accept. But now the pressure is working the other way, say mortgage men. The spread between yields available on long-term government bonds and long term mortgages has narrowed so much since the Federal Reserve began to let short term money rates rise that some money may be beginning to leave the mortgage field for alternative investments. Government long term bonds over 20 years maturity now bring from 4.14 to 4.22%. That is only 90 basis points (0.9%) below a typical after-servicing mortgage yield of 5.08%. The normal spread is 125 basis points. As Boston's Morgan observes, "The spread is so narrow that mortgage prices could only go one way."

A New York banking leader says the push for higher yields collapsed the 1/2% servicing fee that once was a norm for the New York savings' banks out-of-state market. The banker adds: "Servicing at 3/8% is becoming a way of life." But others insist 1/2% is still standard for most of the national market, and HOUSE & HOME's monthly survey of 18 key cities finds a move to 3/8% apparent only in Southern California.

### Eastern mutuals are fighting harder for savings

The New York Bank for Savings is jumping interest rates on long-term deposits from 4 1/4 to 4.4%. The nation's fourth largest mutual (assets: \$1.2 billion) is moving to the forefront of a concerted effort by Eastern savings banks to keep more money at home. Several New York savings banks had gone in stages to 4 1/4% on new money after the state repealed a 3 3/4% ceiling on short-term deposits last summer. The prevailing rate on one-year deposits, also 4 1/4%, has remained unchanged.

Boston is following the New York lead. Its savings banks still pay 4% on regular savings but are now adding 3/8% if a saver gives 90 days' withdrawal notice. The 4.375% keeps them competitive with New York.

Fourteen large New York commercial banks, legally limited to 3 1/2% on first-year deposits and 4% thereafter, lost \$23 million in withdrawals in the first week of the new year, and financial experts suspect much went into savings bank accounts.

Money has for three years been moving westward to higher s&l rates, and this tendency accelerated when associations there raised dividends to 5% (NEWS, Sept. *et seq.*). The Home Loan Bank Board has braked dividend rates by requiring fast-growing s&ls to build bigger reserves. The industry persuaded the board to drop a more severe proposal basing a step-up in reserve allocations on the percentage of growth in savings (NEWS, Dec.). But the HLBB did insist on allocations to reserves under formulae based on 1) the years an s&l has been insured by the Federal Savings and Loan Insurance Corp. and 2) the amount of risk assets and delinquent loans held. Result: virtually all the Coast rate jumpers are back to paying 4.85% on savings, and some s&ls may have to cut back mortgage lending. But the rules will boost buying of FHA-VA loans by s&ls, since only 40% of value will be classed as a risk asset.

### FHA resales are buoying the mortgage market in some areas

Commissioner Philip Brownstein opened resales to private financing in September when his agency, which before had been holding its own mortgages, decided to ease its own servicing burden and take advantage of plentiful mortgage funds. Over 2,300 of the 38,000 single-family loans insured by FHA in October and nearly 1,900 of the 34,000 handled in November were on resales—a healthy average of nearly 6% of total insurance written.

### Fifth Chicago S&L seized after runaway growth year

The Home Loan Bank Board has just named a supervisor for Property Federal s&l on Chicago's South Side. It remains open for business.

Chairman Joseph P. McMurray of the HLBB cited "violations of lending regulations and unsafe and unsound operations."

It is the fifth Chicago s&l seized this year by federal or state regulatory agencies. It is the first federal s&l seized in 13 years.

Federal officials hope to merge Property into the \$402-million Talman s&l, a neighbor. President Bernard A. Polek's board at Talman has already approved the move, but Property's directors are reported holding out for board posts.

Property started 1963 with a \$5.4 million in assets. Subdivision Developer Thomas Joyce moved in as managing officer in January and his wife, N. Lee Joyce, served as treasurer. Dividend payments of 4.6% began attracting deposits that soared to \$14 million. Efforts to invest such a bonanza led to mortgage delinquencies soaring above 30%. The federal supervisor's first order of business will likely be to cut the dividend rate to 4.25%

### FHA orders faster reports on delinquent loans

FHA is asking mortgage bankers and other mortgage servicers to keep a closer eye on the health of the \$33 billion of FHA-insured home mortgages in force. With foreclosures still rising (*see p. 7*), FHA Commissioner Philip Brownstein says more current information is "essential."

Result: one more form (No. 2068-S) for mortgage bankers to fill out. This one will summarize all mortgage loans overdue by one payment (usually 30 days). Mortgage bankers will continue to report in their normal manner all home loans in default for 90 days or in imminent danger of foreclosure.

### FHA drops curb on Title I, broadens use for apartments

Faced with strong opposition from industry groups, FHA has watered down a new rule aimed at protecting homeowners and guarding against fictitious borrowers in its Title I fix-up loan program.

Up to now, any \$2,000-plus borrower signed a completion certificate at home. The contractor took the certificate to the lender and collected for the job.

The controversial change (NEWS, Dec.)—suggested by FHA under pressure from the Justice Dept.—required that buyers appear at the lender's office and sign the completion certificate in the presence of an officer.

Two industry groups—the National Established Repair, Service & Improvement Contractors Assn. and the National Home Improvement Council—opposed



the change and, in early December, took their case to FHA Commissioner Philip Brownstein himself. Their objections:

- Contractors and borrowers outside metropolitan areas would have to travel up to 250 miles to some lending offices. This would curtail remodeling, a \$13 billion-a-year business.

- Banks would be unwilling to become enforcement agencies by certifying completion certificates. They would switch to non-FHA lending, boosting the cost of money to remodeling homeowners.

FHA's compromise, in effect Feb. 1, requires all makers and co-signers of the note to sign the completion certificate. The borrower must sign before the lender can disburse the loan to dealer or contractor. All makers and co-signers must also sign the borrower's certificate authorizing payment of the loan. (Only the borrower's signature was previously required.)

The new completion certificate also requires the dealer or contractor to certify that all bills have been paid or will be paid in 60 days.

At the same time FHA opened Title I to built-in kitchen remodeling for duplexes and apartments. Until now kitchen renovations have been limited to one-family homes. Now two or more kitchens may be installed on Title I terms. Owners must certify the improvements meet building codes.

The agency also dropped its requirement that outdoor patios must be roofed and attached to existing structures.

### U.S. may offer mortgage participations to trim budget

Federal National Mortgage Association and VA may join hands in a scheme to ease the federal deficit for 1965.

President Johnson's budget is expected to include receipts of about \$1 billion based on this plan:

- Pool VA's \$1.3 billion in direct mortgages and FNMA's \$1.5-billion special assistance portfolio.

- Sell participations against the pool for upward of \$1 billion.

Congress would have to authorize the maneuver.

Special-assistance mortgages cover social-purpose FHA programs like urban renewal, housing for the elderly, and the controversial Sec. 221d3 for mid-income rental projects. FNMA provides an assured market at or near par by buying the loans with cash borrowed from the Treasury. Otherwise, such loans could be sold only with large discounts.

VA direct loans go to war veterans in rural areas or small towns normally outside commercial lending areas. Nearly half of the loans carry interest below 5%. VA cannot, as can FNMA, sell its mortgages below par, but legislation to permit such sale is before the Senate banking committee.

Mortgage experts say participations based on such a combined portfolio would have to carry at least 4.8% interest to win a market.

### MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending Jan. 10, 1964.

City	Conventional Loans <sup>w</sup>		Construction Loans <sup>w</sup>		FHA 207 Firm Commitment	FHA 220 Firm Commitment 35 years	FHA 203 <sup>b</sup> Min. Down 35 year Immed
	Comm. banks, Insurance Cos.	Savings banks, S & Ls	Banks, Ins Cos. & Mtg. Cos.	Interest + fees Savings banks, S & Ls			
Atlanta	5 1/2-6	5 3/4-6 1/4	6+2	6+2	a	a	97 1/2-98
Boston local out-of-st.	5 1/4	5 1/4 <sup>h</sup>	5 1/4-5 3/4	5 1/4-5 3/4	a	a	a
Chicago	5-5 1/2 <sup>l</sup>	5-5 3/4 <sup>l</sup>	5 1/2-5 3/4+1-1 1/2	5 3/4-6+1 1/2-2	99-par	99-par	97-98
Cleveland	5 1/2 <sup>m</sup>	5 1/2-6	6+1	6+1	99-par	99-par <sup>b</sup>	97 1/2-98 1/2
Dallas	5 1/2-5 3/4	6 <sup>l</sup>	6+1	6+1	99-99 1/2	a	98-99 1/2 <sup>p</sup>
Denver	5 1/2-6	5 1/2-6 1/2	6+1 1/2-2	6+1 1/2-2	99	a	a
Detroit	5 1/4-5 1/2	5 1/4-5 1/2	6+0	6+0	99 1/2-par	99 1/2-par	97 1/2-98
Honolulu	5 3/4-6 1/2	6-7	6+1-2	6+1-2	a	a	97
Houston	5 1/2-6	5 1/2-6 1/4	6+1	6+1	99-99	98 <sup>nd</sup>	98
Los Angeles	5 1/2-6	5 3/4 <sup>h</sup> -6.6	6+1 1/2	6-6.6+1 1/2-2	99 1/2	99 1/2	98
Miami	5 1/2-5 3/4	5 1/2-6	5 3/4-6+1 1/2-1	5 3/4-6+0-1	a	a	97 1/2
Newark	5 1/2-5 3/4	5 1/2-6	6+1	6+1	99-par	99-99 1/2	98 1/2 <sup>b</sup>
New York	5 1/2-6	5 1/2-6 <sup>r</sup>	5 3/4-6	5 3/4-6 <sup>h</sup>	99 3/4-par	par	par
Okla. City	5 1/2-6 <sup>h</sup>	5 3/4-6 1/2	6+1-2 <sup>b</sup>	6+1-2	a	a	97 1/2-98 1/2 <sup>b</sup>
Philadelphia	5-5 1/4	5 1/4-6	5 1/2+1	5 3/4+1	99 1/2	par	99
San Fran.	5 1/2-6 <sup>h</sup>	5 3/4-6 1/2	5 3/4-6+1-1 1/2	6-6.6+1 1/2-2 1/2	99-99 1/2	99 1/4-99 3/4	98 1/2
St. Louis	5 1/4-6	5 1/2-6 1/4	5 1/2-6 1/2+1-2	5 1/2-6 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	6+1	99 1/2	par	99

City	FHA 5 1/4s (Sec 203) (b)					
	FNMA Scdry Mkt <sup>xy</sup>	Minimum Down* 30 year Immed	Minimum Down* 30 year Fut	10% or more down 30 year Immed	10% or more down 30 year Fut	Existing <sup>z</sup> Min Down 25 year Immed
Atlanta	97 1/4	97 1/2-98 1/2	97 1/2-98 1/2	98 1/2 <sup>b</sup>	98 <sup>b</sup>	97 1/2-98 1/2
Boston local out-of-st.	—	97-97 1/2	97 1/2	par-101	par-101	par-101
Chicago	97 1/4	98 1/2-99	98 1/2-99 1/2	99-par	98 1/2-99 1/2	99-100
Cleveland	97 1/4	98 1/2-99	98-98 1/2	99-99 1/2	98 1/2-99	98-98 1/2
Dallas	97 1/4	97 1/2-98 1/2	97-98	98-99 1/2	98-99 1/2	97 1/2-98 1/2
Denver	96 3/4	98-99	97 1/2-98 1/2	98-99	97-99	98-99
Detroit	96 3/4	98 1/2	a	99-99 1/2	a	98 1/2
Honolulu	96 3/4	97 1/2	97 1/2	98	97 1/2	97-97 1/2
Houston	97 1/4	98-99	98-98 1/2 <sup>b</sup>	99	a	98 1/2
Los Angeles	96 3/4	98	97 1/2	98 <sup>bc</sup>	98 1/2	98 1/2
Miami	97 1/4	97 1/2-98	a	98 <sup>b</sup>	a	97 1/2
Newark	97 3/4	99-par	99	par	99	par
New York	98 1/4	par	par	par	par	par
Okla. City	96 3/4	97 1/2-99	97 1/2-99	98-99	a	97-99
Philadelphia	97 3/4	par	par	par	99 1/2	99 1/2
San Fran.	96 3/4	98 1/2	98-98 1/2	99	98 1/2	98-98 1/2 <sup>k</sup>
St. Louis	97 1/4	97-99	97-99	97 1/2-99	97 1/2-99	97-99
Wash. D.C.	97 3/4	99	99	99	99	99

\*3% down of first \$15,000; 10% of next \$5,000; 25% of balance.

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks, Inc.; Boston, Robert M. Morgan, pres., Boston Five Cents Savings Bank; Chicago, Robert Pease, pres., Draper & Kramer Inc.; Cleveland, David O'Neill, vice pres., Jay F. Zook Inc.; Dallas, Aubrey M. Costa, pres., Southern Trust & Mortgage Co.; Denver, Allen Bradley, asst. vice pres., Mortgage Investments Co.; Detroit, Sherwin Vine, vice pres., Citizens Mortgage Corp.; Honolulu, Howard Stephenson, vice pres., Bank of Hawaii; Houston, Everett Mattson, vice pres., T. J. Bettes Co.; Los Angeles, Christian M. Gebhardt, vice pres., Colwell, Co.; Miami, Lon Worth Crow, Jr., pres., Lon Worth Co.; Newark, William W. Curran, Franklin Capital Corp.; New York, John Halperin, pres., J. Halperin & Co.; Oklahoma City, M. F. Haight, first vice 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, Frank W. Cortright, sr. vice pres., Bankers Mortgage Co. of California; Washington, D.C., Hector Hollister, exec. vice pres. Frederick W. Berens Inc.

Footnotes: a—no activity. b—limited activity. c—for local portfolios. d—on spot basis. f—98 for loans over \$20,000. h—limited 6%. j—some 5 1/2 and 5 3/4 available. k—for 25 or 30 years. l—in isolated circumstances on choice loans. m—no fee if permanent loans included. p—1/2 point differential has generally disappeared. r—depending on % of loan. s—no fees to 1%. v—limited 5 1/4. w—interest charged to borrower. x—FNMA pays 1/2 point more for loans with 10% or more down. y—plus 1% stock purchase figured at sale for 75¢ on the \$1. z—on houses not over 30 years old of average quality in a good neighborhood.

• 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.

### NEW YORK WHOLESALE MORTGAGE MARKET

FHA, VA 5 1/4s  
 Immediates: 97-98 Futures: 97-98  
 Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

FHA, VA 5 1/4 spot loans (On homes of varying age and condition)  
 Immediates: 96 1/2-98.  
 Prices cover out-of-state loans, reported the week ending Jan. 10 by Thomas P. Coogan, president, Housing Securities, Inc.

### NET SAVINGS DEPOSIT CHANGES

(in millions of dollars)	% change from Nov. '62		% change Year to date from 1962	
	Nov. '63	Nov. '62	Year to date	% change
Mut Sav. Banks <sup>a</sup>	239	63	2,905	11
S&Ls <sup>b</sup>	810	(7)	9,259	18.4
Commercial Banks <sup>c</sup>	200	(33)	13,300	(2.2)

<sup>a</sup>National Association of Mutual Savings Banks. <sup>b</sup>United States Savings & Loan League projections. <sup>c</sup>Federal Reserve Board.

### CONVENTIONAL LOANS (combined averages)

	September	October	November
New Homes	5.81	5.82	5.82
Existing Homes	5.94	5.93	5.97
(Interest charged by various lenders, new homes)			
S&Ls	5.92	5.95	5.93
Life Ins. Cos.	5.51	5.51	5.49
Mortgage Companies	5.72	5.73	5.76
Commercial Banks	5.62	5.62	5.61
Mut. Sav. Banks	5.56	5.58	5.55

Source: Federal Home Loan Bank Board.

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## **TYPHOON AIR CONDITIONING**

Typhoon introduces 5 closet-sized heat pumps and air conditioners for individual apartment climate control. 1, 1½, 2, 2½ and 3 ton units, engineered to meet maximum standards. Cooperative apartment developers prefer them because each owner has his own central station system, complete with independent control and separate meter. Owners of tenant-occupied apartments like them because tenants pay operating

costs, simplifying initial construction financing. Resulting lower rental rates make tenants happy, and Typhoon's carefree performance keeps them happy! Each unit is made with oversize parts that thrive on heavy usage. Installs easily be-

cause it's completely pre-assembled and shipped ready-to-work. Can be furnished as cooling units with electric heat, or with conventional heating systems. *Equally effective in many commercial applications.* Typical Typhoon versatility! Whatever you need, you'll find in the big Typhoon line of 218 air conditioners/liquid chillers/furnaces/heat pumps. Write today for full product information.

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## HOUSING STOCKS

## Blossoming dividends reveal housing's good year

Housing's bustling pace in 1963 is nowhere better revealed than in the dividends being paid by housing's public companies.

Last month LEVITT & SONS voted a 12½¢ dividend to shareholders of record Jan. 15. This is the first cash payout holders of 918,871 shares have received since Builder William Levitt went public in February 1960. On news of the dividend the price of Levitt stock shot up 34% to \$6.375 a share (see table) on the American Exchange.

Levitt himself owns another 2,081,129 shares but receives no dividend; he has waived dividends on 436,234 shares and an underwriting agreement bars dividends on the remaining 1,644,895 shares until Dec.



LEVITT'S LEVITT

After a good year, good news

1, 1965. Levitt expects the quarterly dividends to continue and forecasts performance for the fiscal year ending Feb. 28 will be "substantially higher" than fiscal 1962's sales of \$39 million and net income of \$1,389,000.

Other housing companies have been paying fatter dividends and still keeping enough money to plough back into expansion, investments and capital improvements. KAUFMAN & BROAD has now boosted its quarterly payouts to 20¢—up 25% from the 15¢ rate maintained since the company went public two years ago. EDWARDS ENGINEERING, which builds in the New York City, Washington and Atlanta areas, has stepped up dividends, paid since 1960, to 4¢ a share quarterly after a 50% stock dividend last summer.

ASSOCIATED MORTGAGE COS. of Washington, which went public last May, has been paying 8¢ quarterly since July. And even KRATTER CORP., which, like most cash-flow realty companies halted dividends following the shakeout in syndication, has resumed payments at a 20¢ quarterly rate.

Other building companies are continuing their payouts: EICHLER HOMES has been paying 12½¢ quarterly plus a 2% stock dividend since 1961; PACIFIC COAST PROPERTIES, a 2½% stock dividend semi-annually for two years; KAVANAGH-SMITH, 8¢ quarterly since August, 1962; LOUIS LESSER ENTERPRISES, \$1.02 in 1963, the first year it was publicly held; and 60¢ annually in both 1962 and 1963 by CONSOLIDATED BUILDING.

With the dividend stimulus, HOUSE & HOME's average of housing stocks climbed 2.2%. Prefabs gained 29%—RICHMOND HOMES went from 4 to 7 bid, HARNISCHFEGER from 16½ to 19¾. Mortgage banking stocks dropped 6%, with MGIC falling 4 points.

Here are HOUSE & HOME's averages of selected stocks in each housing group:

	Nov. 2	Dec. 5	Jan. 6
Building	6.09	6.31	6.36
Land development	5.83	5.17	5.07
S&Ls	19.30	19.09	19.17
Mortgage banking	9.92	9.48	8.88
Realty investment	6.19	5.74	6.01
REITs	11.25	10.62	10.78
Prefabrication	6.23	5.44	7.03
Shell and Pre-cut Homes	8.80	8.88	8.98
AVERAGE	9.76	9.38	9.59

## HOUSING'S STOCK PRICES

Company	November 6		December 3		January 6	
	Bid	Ask	Bid	Ask	Bid	Ask
<b>BUILDING</b>						
*Adler-Built Inc.	1/16	3/4	3/4	3/4	3/4	3/4
*Capital Bld. Inds.	2.20	f	1.95	2.05	1.80	1.85
Cons. Bldg. (Can)	9 1/2	9 3/4	10 3/4	10 7/8	10 1/2	10 3/8
*Dover Const. Amer.	1	1 3/8	1	1 1/2	3/4	1 1/4
Dover Const.	4 1/4	4 3/4	4	4 1/2	3 3/4	4 1/8
Edwards Eng.	3 3/4	4 1/4	2 3/4	3 1/4	2 1/2	3
Edwards Inds.	1/2	3/4	3/4	3/4	1/2	3/4
Eichler Homes	8 3/4 <sup>k</sup>		7 1/2 <sup>d</sup>	8 1/2	9	9 3/4
First Natl. Rlty. <sup>b</sup>	3		3	3 1/4		
*Frouge	3 3/8	4 1/8	5	5 3/4	4	4 3/4
General Builders <sup>b</sup>	27 1/2	27 1/2	23 1/2	23 1/2	21 1/2	21 1/2
Hawaiian Pac. Ind.	5 1/2	5 3/8	5 1/2	6	4	4 3/8
Kavanagh-Smith			3 1/2	3 1/2	3 3/8	3 7/8
Kaufman & Broad <sup>b</sup>	27 1/2		34	33 3/4		
Louis Lesser Ent. <sup>b</sup>	8 1/4		5	5 1/2	5 1/4	5 1/4
Levitt <sup>b</sup>	5 1/4		4 3/4 <sup>d</sup>	4 7/8	6 3/8	6 3/8
Lusk	2 1/8	2 3/8	1 7/8	2 3/4	1 5/8	2
Pacific Cst. Prop. <sup>b</sup>	11 3/8		10 1/2	11 1/2		
U.S. Home & Dev.	1 3/4	1 1/2	1 3/4	2	1 3/4	1 7/8
Del E. Webb <sup>c</sup>	9 3/4		9 3/4	9 3/8		
Webb & Knapp <sup>b</sup>	9 1/16		7 1/16	7 1/16		
<b>S&amp;Ls</b>						
American Fin.	16 1/2	17 3/4	15 3/4	16 1/2	14 3/4	15 3/4
Brentwood	11 1/2	12	11 1/4	12	11 3/8	11 1/2
Calif. Fin. <sup>c</sup>	8		7 3/4	7 1/2		
Empire Fin.	15 1/2	16 5/8	16	17 1/8	14 1/8	15 1/8
Equitable S&L	29 3/4	32 1/2	29 1/2	30 1/4	29 1/4	29 3/4
Far West Fin.	19 1/4	21 1/4	18 3/8	19 3/4	19 3/8	20 1/4
Fin Fed <sup>c</sup>	48 1/2		46 1/4	48 3/4		
First Charter Fin. <sup>c</sup>	34 1/4		35 1/2	37 3/4		
First Fin. West	10 1/2	11	9 3/4	9 3/4	9 1/2	9 7/8
First Lincoln Fin.	15 1/2	16 3/4	15 5/8	17 1/8	15 3/4	17
First Surety	16 1/8	17 1/4	17 3/8	18 3/8	16 5/8	17 3/4
First Western Fin.	18 5/8	19 7/8	18 7/8	20 1/8	19	20 3/8
Gibraltar Fin. <sup>c</sup>	24 5/8		23 7/8	25 1/4		
Great Western Fin. <sup>c</sup>	17 1/2		17 3/4			
Hawthorne Fin.	9 3/4	10	9 1/2	10	9 3/8	9 3/4
Lytton Fin.	31 1/4	33 1/4	32 1/2	34 7/8	27 5/8	29 1/2
Midwestern Fin. <sup>b</sup>	5		5 1/4	5 1/4		
San Diego Imp. <sup>c</sup>	11 1/2		10 7/8	11		
Trans-Cst. Inv.	14 1/2	15 7/8	14 3/4	16	14 1/2	15 3/4
Trans World Fin. <sup>c</sup>	15 1/8		14 1/2	15 1/4		
Union Fin.	6 1/2	7	6 3/4	7 1/4	6 5/8	7 1/8
United Fin. of Calif. <sup>c</sup>	24		23 3/4	23 7/8		
Wesco Fin. <sup>c</sup>	39 3/8		39 3/4	41 1/2		
<b>MORTGAGE BANKING</b>						
Advance	8	8 3/8	7 3/8	7 7/8	8 3/8	9 1/8
*Associated Mtg. Cos.	8 1/4	8 3/8	8	8 3/8	8 3/4	9 1/8
Charter	2 5/8	2 7/8	2 1/4	2 1/2	1 7/8	2 1/8
Colwell	18 1/4	19	17	18	17	18
*FNMA	87 3/4	90 3/4	83 1/2	87	82 1/2	85 1/2
MGIC	26 3/4	27 3/4	26 1/2	27 1/4	22 1/2	23
Palomar	5	5 3/4	4 7/8	5 1/8	4 3/4	4 3/4
Stockton, Whatley	10	10 3/4	10	10 3/4	9 3/4	10 1/2
United Imp. & Inv. <sup>b,c</sup>	3		2 3/4	2 3/4		
Wallace Invests.	5 1/4	6 1/2	5 1/2	6 3/8	4 3/2	5 1/4
<b>REALTY INVESTMENT</b>						
*Brookridge Dev.	1/16	3/16	1/16	3/16	.03	10c
Disc Inc.	3 3/8	3 7/8	2 7/8	3 1/2	3 3/8	3 7/8
Gt. Amer. Rlty.	7 1/16	9 1/16	5 1/16	7 1/16	5 1/16	7 1/16
Herman & Appley	4 3/8	4 3/4	4 3/8	4 3/4	4 3/8	4 3/4
Income Props.	3	3 1/2	2 7/8	3 1/2	2 5/8	3 3/8
*Kaymarq Cons.	e		1/4	5/16	e	.06c
Kratter <sup>b</sup>	10		8 3/4	9 1/2		
Mensh Inv. & Dev.	13 1/2	14	13	14	13	14

a—stock newly added to table. b—closing price (ASE). c—closing price (NYSE). d—not traded on date quoted. e—no bids. f—no offer. g—closing price (MSE). h—stock split. i—no quoted market. j—closing price (PCSE).  
Sources: New York Hanseatic Corp., Gairdner & Co., American Stock Exchange, New York Stock Exchange, Midwest Stock Exchange, Pacific Coast Stock Exchange.  
Listings include only companies which derive a major part of their income from housing activity and whose stocks are either listed or actively traded.

## SEC SUMMARY

New issues registered		Proceeds to company	Offering price of securities
Date	Company		
Dec. 9	Great Lakes Homes, Inc.	\$594,600	\$8
Dec. 19	Macco Realty Co.	4,000,000 <sup>a</sup>	100
Jan. 9	First Western Reit	1,000,000	5 <sup>b</sup>

<sup>a</sup>—6% convertible debentures due 1978. They will be convertible into common stock at \$7 a share and will have a sinking fund beginning in 1967. <sup>b</sup>—offering price to be made on a best efforts basis.

Filed for registration		Proceeds to company	Offering price of securities
Date	Company		
Dec. 30	Amico Properties	\$640,000 <sup>a</sup>	\$8

<sup>a</sup>—before underwriting discounts and commissions.

## PROFITS AND LOSSES

Company	Fiscal year ends	1963 revenues ('000)	% change '62	1963 net from ('000)	% change '62
American Realty & Pet.	June 30	\$ 5,223	(22)	\$183	(85)
Associated Mtg. Cos.	Sept 30	5,423	17	752	42
Frouge Corp.	June 30	13,973	(79)	24	(8)
Lusk Corp.	June 30	15,490	23	138	(85)

<sup>a</sup>—six months reporting ending Oct. 31. <sup>b</sup>—net loss in 1962 of \$31,034.

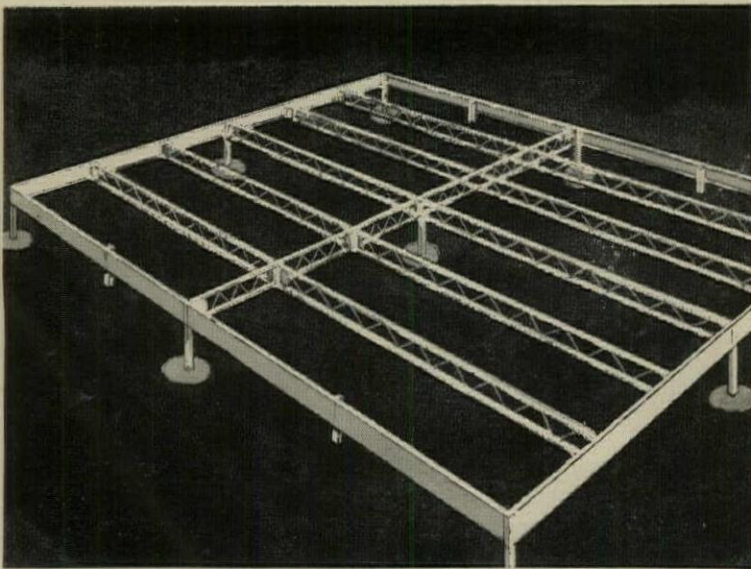
New from U.S. Steel Research—as seen at the 1963 NAHB Convention:

# Steel components that can

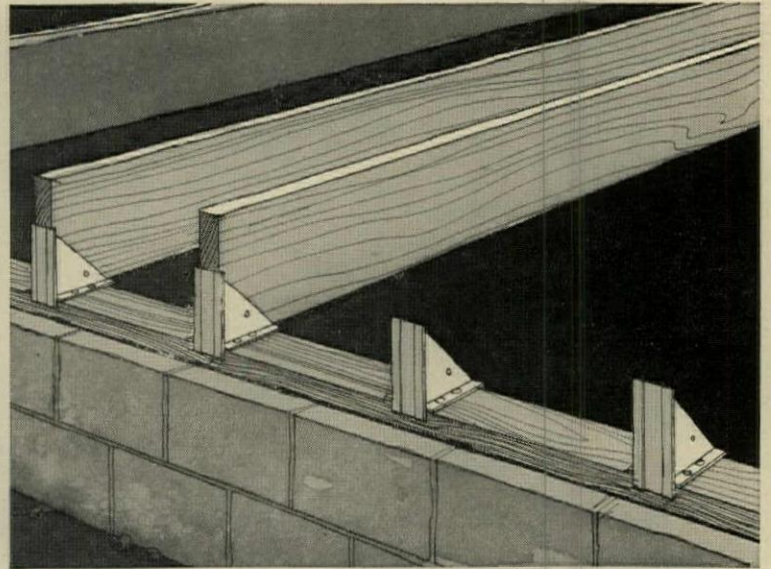
Thousands of builders saw these cost- and time-saving USS Innovations in Home Building at the 1963 NAHB Convention at Chicago. If you missed the convention, or if you missed our booth, here are several brand new steel building products that can help you build better houses for less money!



**New Steel Siding.** At last, here's a metal siding with *strength*: new steel siding, made from hot-dipped USS Galvanized Steel Sheets. Strong, dent-resistant, corrosion-resistant, zinc-coated steel siding installs quickly, stays straight and true. The long-lasting vinyl-enamel finish is baked on at the factory—steel residential siding will not blister, peel or need painting for years. Whether you remodel or build, new steel siding will add value, beauty and sales appeal to your homes.



**New Steel Foundation System.** A four-man crew can install this all-weather steel foundation system in half a day in any weather, even if the ground is frozen. The only excavation needed is small holes in which to fit the legs; once the system has been bolted together, construction can start immediately. This new system is strong and stable, termite-proof, and eliminates cracking and spalling. It can be adapted to any regular or offset rectangular plan.

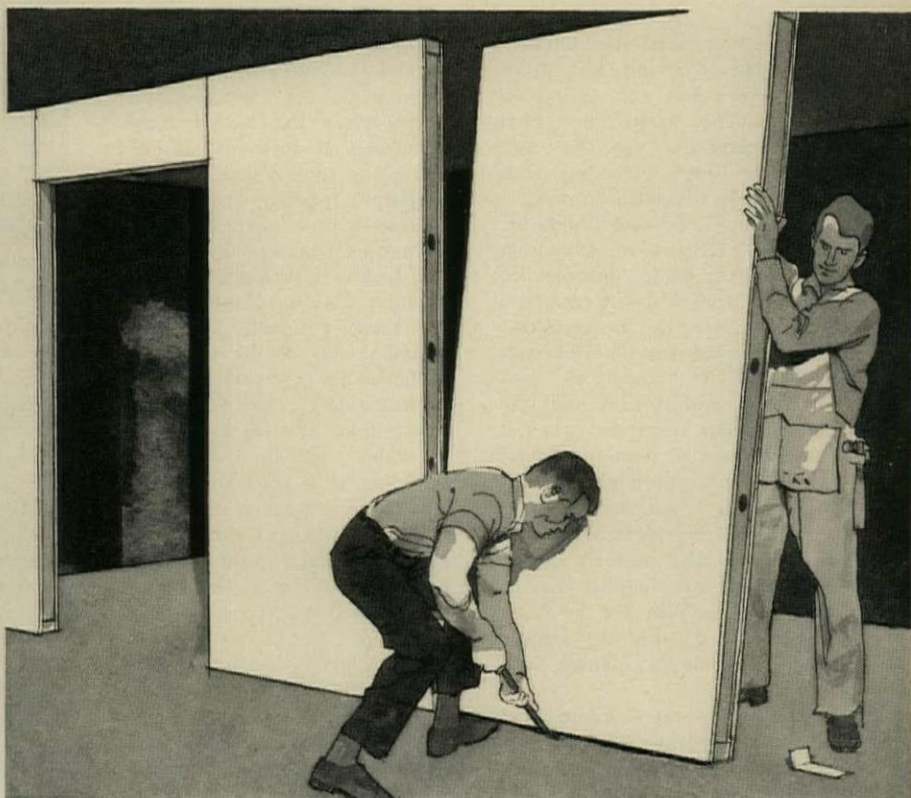


**New Joist Setters.** Now you can level joists without expensive grouting with these new joist setters. They eliminate split joists, toe nailing, and give extra termite protection. They're made of galvanized steel and anchor joists over 3 times more securely than toe nailing. They install quickly: just nail the setter to the plate, drop the joist in place, level with shim or wedge, and secure with two nails. You save two ways—labor and material costs.

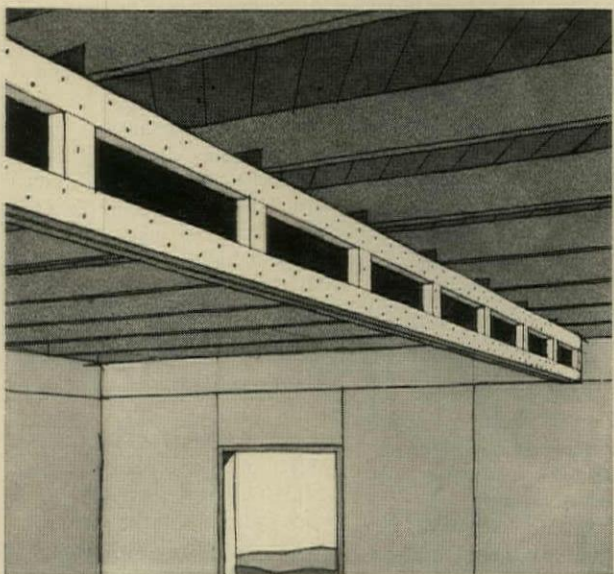
# revolutionize home building



**New Steel Exterior Door.** Forget about costly, annoying call backs when you install this steel exterior door. It installs in 20 minutes, will never warp or stick, and weighs only  $\frac{1}{3}$  as much as conventional doors. Polyethylene foam insulation gives it a solid sound and "feel." This new door is available in a myriad of styles, comes primed and pre-hung for quick, one-piece installation.



**New Interior Panel System.** These accurate interior panels are braced with steel for great dimensional stability. They go up as complete units, with no on-site cutting, and align perfectly. Steel's strength, plus special adhesives, eliminate both nails *and* call backs. Panels are available in models to fit existing floor plans; a full line of accessories is available, too. Now any builder can speed construction time with these strong interior panels.



**New Steel-Wood Beam.** This new beam gives the strength and rigidity of steel and the nailability of wood. It can be quickly and easily fabricated, even by unskilled labor. It is made from a single steel sheet sandwiched between wood flanges, with stiffeners at all load points. A 14-ft. steel-wood beam cost only \$17.50 installed in the 1963 NAHB Research House.

All these steel products can help you build a better, more economical, stronger, easier-to-sell home. For more information, check coupon below.



TRADEMARK

## United States Steel

United States Steel Corporation  
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Please send me more information on the following products:

- New Steel Siding     New Foundation System     New Joist Setter  
 New Steel-Wood Beam     New Steel Exterior Door     New Interior Panel System

Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

## FHA suspends first builder for bias —but he blasts ‘climate of threats’

FHA has suspended H&S Builders Inc. of Silver Spring, Md., from its program for not selling to Negroes. This is FHA's first such action under the Nov. 20, 1962 Executive order forbidding race bias in federally-aided housing.

Director **C. Edward Childs Jr.** of FHA's District of Columbia office said he made “unsuccessful attempts” to get H&S to sell to a Negro couple in its Oakwood Knolls development of 150 homes in the \$22,500 range in East Riverdale, Md. Childs said the company was suspended when it failed to honor a non-discriminatory pledge it signed when applying for FHA financing.

Company President **Walter G. Spitzer** has disdained an appeal, so the case will not become the *cause célèbre* provided by VA's suspension of Florida builder House & Home Inc. (NEWS, Sept. 8, 1962).

Spitzer's lawyer countered that H&S had withdrawn its mortgage applications a few days before the suspension anyway.

“My clients decided we were not going to operate in this climate of threats,” he said.

Spitzer's office said VA and FHA financing had never been sought

for more than a small percentage of Oakwood Knolls homes. He maintained H&S was readjusting prices when the Negro couple called and all salesmen had been told not to enter contracts.

Spitzer's penalty came as the nationwide drive against race bias in housing fragmented into sporadic local skirmishing. One such dispute boiled into Congress when the three politically appointed commissioners of the District of Columbia passed an anti-bias regulation widely described as more severe than any of those in the 12 states and nine other cities enforcing such laws and a close kin to the ordinance rejected by voters in Berkeley, Calif., in housing bias's major test so far at the polls. Columnist **David Lawrence** called it a “form of ‘police state.’”

The rule sets 10-day jail terms and/or \$300 fines for property owners, salesmen, brokers or companies convicted of discrimination in sale or rental of apartments or single-family homes except rooms in owner-occupied one- or two-family homes. Housing used by church organizations for religious purposes or used by fraternal groups is exempt. It forbids dis-



**VIRGINIA'S BROYHILL**  
Did D.C.'s commissioners go too far?

criminatory words or phrases in ads and favoritism in tenant services. It outlaws blockbusting, the panic tactic used to frighten white owners into selling by the threat of Negro move-ins.

A realty dealer can lose his license without a court hearing or legal prosecution. The District Realty Board need only find him “unworthy” because of a violation of the new rule.

The Southern-dominated House district committee headed by Rep. John Dowdy (D., Tex.) had warned the commissioners against trying to write anti-bias legislation. The commissioners waited until Congress adjourned, then issued their regulations.

But several Southern members of the House committee attended the New Year's Eve voting session to protest. Said Rep. **Joel T.**

**Broyhill** of Virginia's homebuilding Broyhill family and ranking Republican member:

“I'll repeat what the district committee has said and what I have said. We do not feel they have the authority to promulgate such far-reaching legislation.”

Other squabbles over integration developed in California. A conciliation conference in Gov. **Edmund G. Brown's** office failed to halt the California Real Estate Association's drive for 468,259 signatures for an election-year referendum to nullify the state's controversial Rumsford\* Fair Housing Act (NEWS, Aug.) President **L. H. Wilson** of Fresno said the 40,000-member CREA would continue its campaign and that signatures were flooding in.

But a group calling itself California Realtors for Fair Housing organized to oppose the initiative. One of the CREA's own state directors, **Richard S. Hallmark** of Covina, heads the rebels' drive in Southern California. Stephen Arnold, a Berkeley Realtor, directed the campaign in the North. Wilson calls theirs a “rump Realtor movement.”

\* Named for Negro Assemblyman Byron Rumsford (D., Berkeley), it outlaws bias in 70% of California's private housing, applying to all publicly aided homes and apartments and privately financed apartments over three units.

**BUILDERS:** **Vondal S. Gravlee**, Birmingham, builder of 60 to 75 houses yearly, is the new chairman of the National Housing Center Board. He succeeds **E. J. (Jim) Burke Jr.**, San Antonio.

President **William J. Levitt** of Levitt & Sons, is pushing his decentralization campaign further by appointing two new executive vice presidents. They are **Julius Silver**, the company's present treasurer, who will now oversee personnel and legal affairs, and **Richard M. Wasserman**, responsible for construction, technical developments and supply for Levitt's seven operating divisions.

**SYNDICATORS:** New Jersey Syndicator **Mortimer L. Schultz** has been indicted by an Essex County grand jury for fraud and misappropriation of \$1,827,372. The 70-count indictment alleges that Schultz, as general partner of three syndicates and as former president of America Inc. of Office Buildings and Chair Inc., raised \$202,000 under false pretenses by selling more securities in two syndicates than their capitalization. Office Buildings has sought reorganization under the federal bankruptcy laws.

### OPINIONS AND INSIGHTS

▶ Auditor **Ralph Perk** of Cuyahoga County (Cleveland), telling why he is ordering a 156% boost in assessments for 130 suburban landowners: “I propose to break the land-lock grip of all land speculators in all suburbs where this exists.”

▶ President **Joseph Wright** of Zenith Corp., commenting on defense spending (see p. 8): “One thing that scares me more than anything else is we are month by month and day by day getting deeper into an economy which is geared to the military, to defense and government spending which has no real relationship to the economy and the people who live in it.”

▶ Vice President **Floyd Cerini** of Title Insurance & Trust Co. of Los Angeles, pleading for builders to pool their campaign giving to local and state candidates: “While it is true that many builders individually do assist candidates, I question that the individual campaign contribution route produces one-quarter the value of all contribu-

tions being made through one source — the legislative representative of the industry — on behalf of the industry. The elected legislator remembers best the man who actually gave him his contribution.”

▶ President **Harold E. Wagoner** of the Philadelphia Chapter of AIA, criticizing a proposed Philadelphia building code which took four years and \$35,000 to write: “The whole idea of an individual city attempting to write a local code is a feudal concept. Building conditions in downtown Philadelphia and in Salem, Ore. are practically identical. No expert, however brilliant, is equal to the task of writing an appropriate building code any more than he could be expected to write a language to be used only in Philadelphia. We should set an example for other cities by eliminating the chaos inherent in the futile self-assertion which unhappily spawns individual codes. We cannot sensibly divorce our own building practices from those of the country at large.”

**RETIRING:** **Barnet Lieberman**, 60, is stepping down at his own request after six years as license and inspections commissioner of Philadelphia. A lawyer, Lieberman headed Philadelphia's housing code enforcement and, for his work, became vice president for codes (1962-63) of the National Association of Housing & Redevelopment Officials. He also pushed building-code modernization through his work with the Building Officials Conference of America. His successor in the \$20,000-a-year post: **Richard Hartline Buford**, 34, city development coordinator.

**John E. Roberts**, 56, Los Angeles planning director (at \$24,210 a year) for the past nine years, will become a consultant with H. Zinder & Associates. An up-from-the-ranks planner with 38 years city service, Roberts at times settled for the humdrum in tract land planning. Case in point: when Builder **Joseph Eichler** presented an imaginative land plan for 138 San Fernando Valley acres including a 22-acre park, Roberts fought and killed the plan because the park would have been private instead of public (NEWS, Apr. '62).

## Largest S&L loses its president

**Kenneth D. Childs** is stepping out as president of Home S&L in Los Angeles after helping Owner-Chairman **Howard F. Ahmanson** build it into the world's largest.

Most likely successor: Ahmanson himself, 57, who stepped into the chairmanship in 1957 to open the presidency for Childs.

Childs, 62, moves from an association with assets of \$1.5 billion to one with \$140 million—South California S&L in Los Angeles. His reason: "A substantial ownership interest."

He was paid more than \$100,000 a year by Ahmanson, Childs says, but was never more

than a salaried employee. With investors' backing, he bought Southern California S&L two years ago. He is bringing his sons, a builder and a recent college graduate, into the operation as he takes command.

"I leave with the deepest regret," he says of Home, "but I feel I owe it to my family to build something I can leave to them."

Kansas-born, Childs went to California in 1925 and was a realty broker when Ahmanson brought him into Home as executive vice president and general manager in 1949. Home's assets then were \$15 million.

"When you realize that our companies made \$4 million before taxes, you realize that we cannot let any operation, Alside Homes Corp. included, drag us down."

Tessin could not be reached for comment.

## Yoars is merger chief for mortgage combine

**H. A. (Bill) Yoars**, 61, is the new executive vice president of Associated Mortgage Companies Inc. of Washington, itself one of the newest mortgage banking combines (NEWS, Feb.).

"My assignment is to put together more concerns in this holding company operation," he says. "The future of mortgaging, just as of homebuilding, is in larger combinations. There are too many companies in the mortgage field."

Yoars resigned last Sept. 1 as president of General Development Corp., the Florida land developers. Previously he was real estate and mortgage vice president for First National City Bank in New York City.

Associated originated \$175 million in mortgages in fiscal 1963. Formed a year ago to combine three companies (F. W. Berens of Washington, South Jersey Mortgage of Camden and Tidewater Mortgage of Hampton, Va.) Associated now services \$440 million in loans.

**MORTGAGE BANKERS:** **Edward Louis Tagwerker**, 54, has become No. 2 man at Bankers Mortgage Co. of San Francisco (servicing \$425 million) with his promotion to executive vice president under President **Raymond H. Lapin**. Tagwerker was senior administrative officer. He succeeds **Albert L. Buchner**, who resigned to become mortgage vice president of First Western Bank.



**DESIGNER TESSIN**

After slow sales, an exit

## Alside and designer agree to disagree

Chief Designer **Emil A. Tessin** II has parted company with Alside Homes Corp. after 20 months as vice president.

President **Jerome J. Kaufman** of the parent Alside Inc. calls it "a separation." Says he: "Let's just say Mr. Tessin and Alside agreed to disagree."

Tessin, personable 32-year-old architectural engineer, had worked six years with Alside engineers and designers to develop its 22 handsomely contemporary aluminum models produced in a push-button factory. For his work **HOUSE & HOME** cited him as one of 12 Top Performers of 1963 for his contribution to design.

The parent company reported record sales of \$25.3 million for the year ending Sept. 30, 1963, up 7%, but, profit of \$1.78 million was up only \$6,000. "The houses have been moving slowly. Let's not kid ourselves," says Kaufman. "They were priced too low for the quality home we promised."

Kaufman says Alside is re-evaluating the entire manufactured home project. "We knew we were going to lose money at the outset. But we are not going to do so any longer than necessary."

Sherwin Greenberg



## Marketing executive dies in hotel fire

Vice President **Wade W. Hildinger** of the National Gypsum Co. died Dec. 29 in the Roosevelt Hotel fire in Jacksonville, Fla.

"One of our younger officers, with a brilliant future," said Chairman **Melvin H. Baker**.

Hildinger, 51, and his wife **Adah Maye** had gone from their home in Buffalo to Jacksonville for a business session with customers. Mrs. Hildinger was hospitalized for smoke inhalation.

An Oklahoma school teacher and lumber dealer, Hildinger joined National Gypsum as a salesman in 1949 and became vice president of marketing 10 years later. He was one of the men behind the company's Gold Bond house program, which offered price discounts on materials packages to cooperating builders.

Hildinger became vice president of sales last year. He directed 700 salesmen and supervised advertising, sales promotion, product development, marketing and research.

When National decided to help sponsor the Bureau of Advanced Housing proposed by **S. J. Schwinn** (see below), it assigned Hildinger to oversee the Bureau's work.



## Sidoine J. Schwinn dies in gun mishap

**Sidoine J. Schwinn**, 58, the idea man behind the now-defunct Bureau of Advanced Housing (NEWS, July), died of gunshot wounds Dec. 29. State police said he was attempting to cross a barbed wire fence while hunting near his home in Hopewell, N.J.

when the trigger of his shotgun caught in brambles and fired. The accident occurred less than six hours after the death of **Wade Hildinger**, who as vice president of National Gypsum Co., the Bureau's founding sponsor, was National Gypsum's liaison with the Bureau.

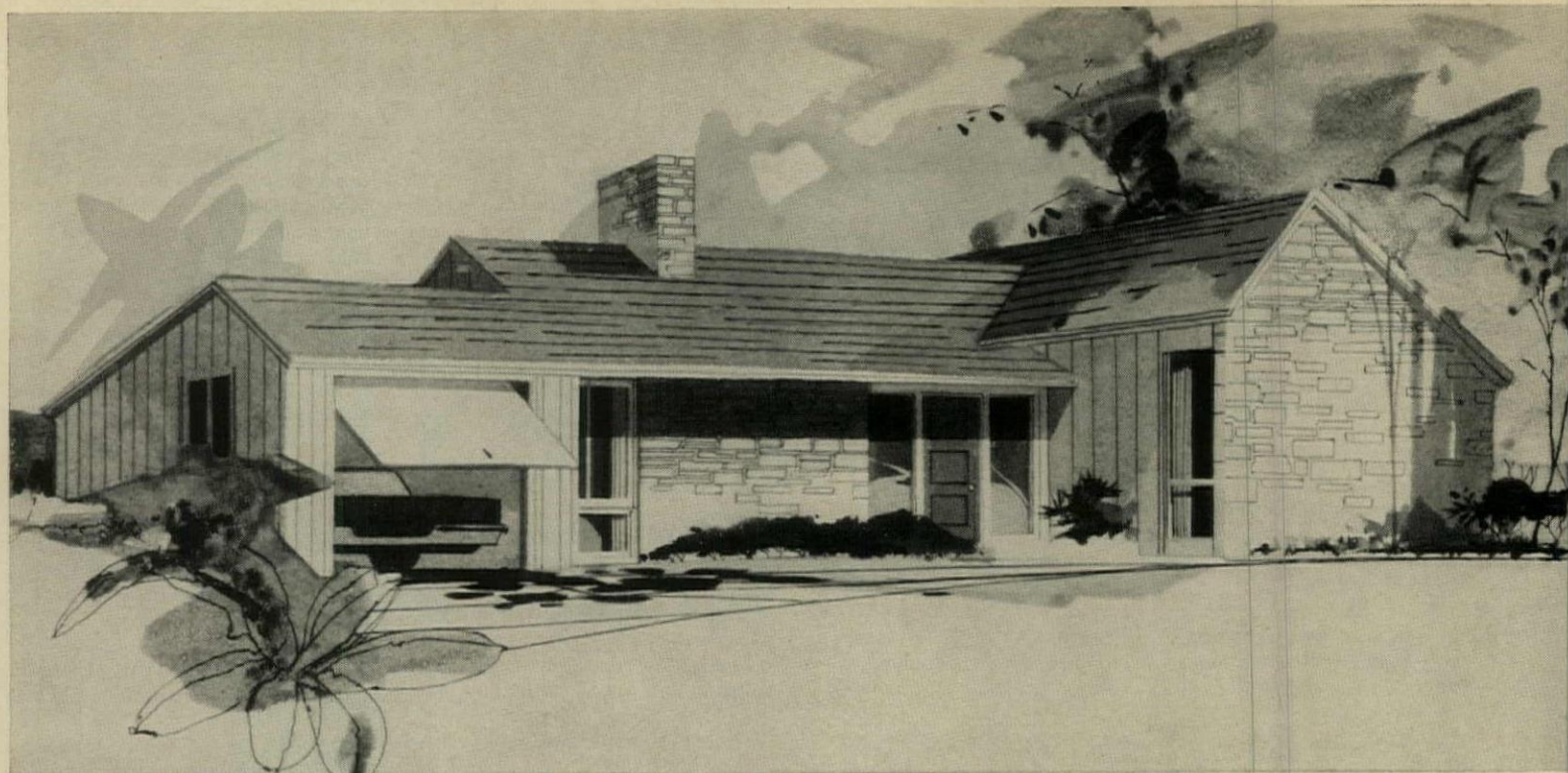
The Bureau, conceived by Schwinn, would have designed and promoted advanced homes of the year to be built by selected builders. Builders were to pay the Bureau 5% of the sales price of production homes (10% of the model homes) and recoup this cost through lower material cost in the Bureau's package. The scheme bogged down under administrative problems, and the Bureau went into bankruptcy last spring.

Schwinn began a long career in advertising and marketing in 1924. He was vice president and director of Ruthrauff & Ryan from 1948 to 1951.

In 1960 Schwinn became interested in financing low-cost homes and helped Certain-teed Products Corp. develop its Institute for Essential Housing (I&H, Mar. '61) to sell shell homes. The initial plan encountered difficulties but the company is offering a new plan to take its place (see p. 27).

**DIED:** **William Evans**, 75, California builder and developer whose Economy House Corp., built hundreds of homes in Long Beach, Calif., Dec. 13 at his ranch in Yorba Linda. He was one-time supervisor of FHA in Southern California and past president of the Home Builders Institute of Los Angeles. Before moving to California in 1926, Evans developed the town of Clewiston, Fla. (pop: 3,114).

**DIED:** **James Chandler**, 58, Cleveland Press realty editor and secretary for 13 years of the National Association of Real Estate Editors, Nov. 18 in Cleveland; **William Marlin**, 63, NAHB national vice president for Area 2 in 1962, Nov. 29 in Elberon, N.J.; **William C. Wright**, 77, chairman of Wright & Kimbrough, one of California's largest realty firms (10,000 homesites sold since 1945), Dec. 1 in Sacramento; **Elton G. Crockett**, 59, president of Crockett Mortgage Co. in Philadelphia, Dec. 8 in plane crash at Elkton, Md.; **Isadore M. Gudelsky**, 59, developer of Washington suburb apartment complexes and shopping centers such as Wheaton Plaza, Dec. 19 in Washington, D. C.; **Harry B. Higgins**, 81, president (1944-1955) and board chairman (1955-1957) of Pittsburgh Plate Glass Co. on Dec. 25 in Sewickley, Pa.

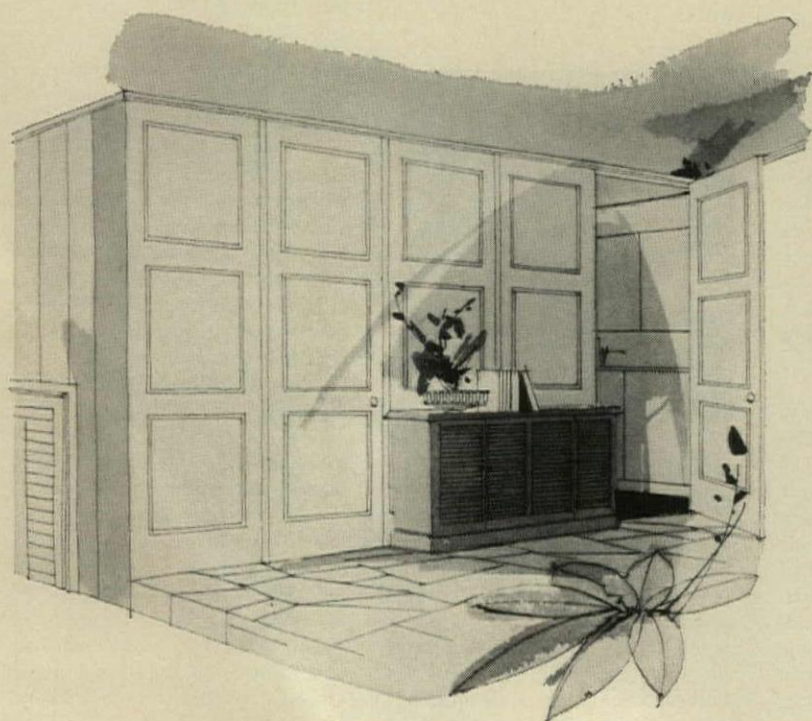


• CONTEMPORARY EXTERIOR

# Fresh, new ideas

*for progressive home builders  
and remodelers*

**The charm of the paneled wall** is achieved by ingenious use of stock doors manufactured from satin-smooth Ponderosa Pine. The natural warmth and beauty of wood is highlighted in every room of this practical and *affordable* home.



**Bay windows** have always been a strong selling feature. Furnished as shown here, or set as a sunlit breakfast area . . . this comfortable window seat and paneled wainscot all contribute to the intimate, home-like character of this family room.







• TRADITIONAL EXTERIOR



*If you've been thinking of a big program for the coming months, this could be it.*

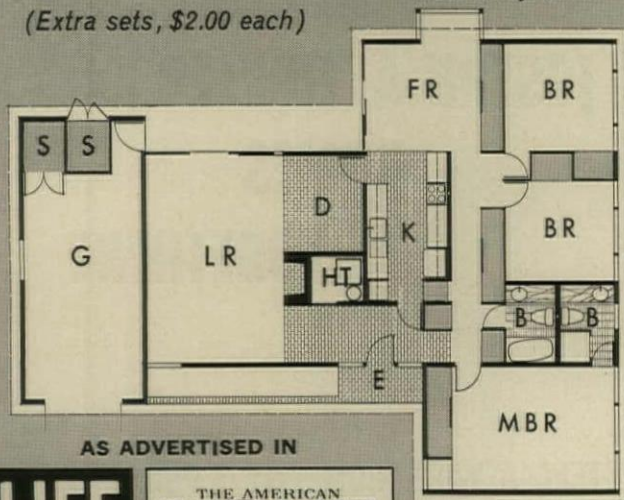
We hired an award-winning architect and told him to design practical homes featuring wood that would have broad-market appeal. He did.

And, here it is; with choice of traditional or contemporary exterior. It contains many fresh, new, practical ideas you'll want to find out about.

Clip and mail the coupon and we'll send free, a complete marketing plan—containing merchandising and promotion material. Here's everything you'll need, including sales tips, suggestions, and programs you can put to use in your own area.

Send the coupon *plus* \$5.00 and we'll send you, in addition, complete working drawings. See coupon below.

COMPLETE WORKING DRAWINGS only \$5.00  
(Extra sets, \$2.00 each)



AS ADVERTISED IN



## WOODWORK OF *Ponderosa Pine*

TO: Ponderosa Pine Woodwork  
39 South La Salle (HH-1)  
Chicago 3, Illinois

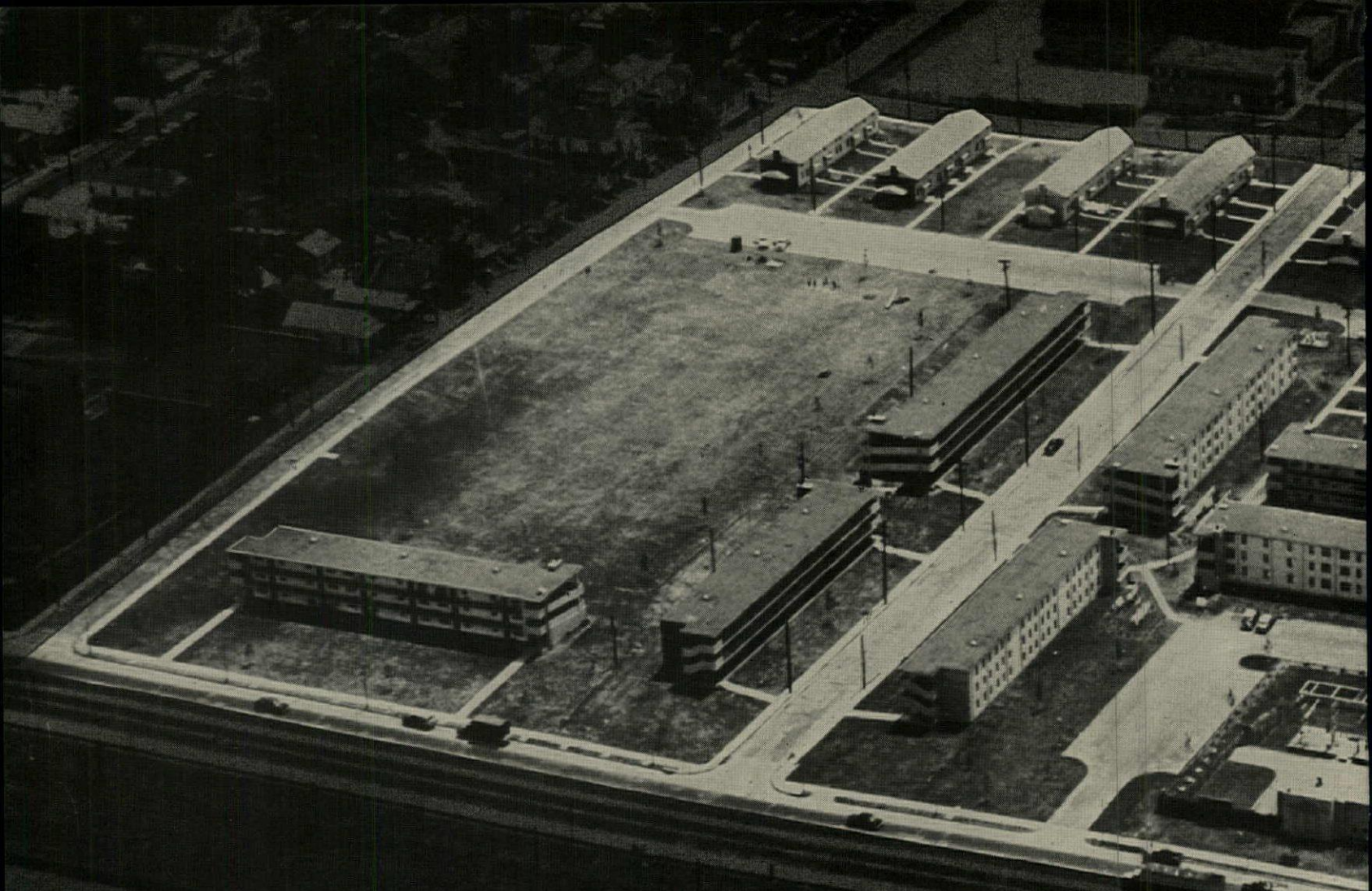
- Please rush complete Marketing Plan for both Contemporary and Traditional houses at no cost to me.
- Please include working drawings at \$5.00.
- Please send me \_\_\_\_\_ additional sets at \$2.00 each.

Name: \_\_\_\_\_

Company: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_



There are 27 buildings in the public housing project, Joseph A. Fowler Homes, Memphis, Tennessee. One is an administration building; the rest residential buildings containing 320 apartments. Walls are of brick veneer concrete block with Keywall in alternate courses, used to control thermal movement and to serve as a brick tie. Interior walls are of rock lath plaster utilizing Keycorner and Keystrip as reinforcement.

**ARCHITECT:**  
Charles S. Peele & Associates, Memphis  
**GENERAL CONTRACTOR:**  
McDonough Construction Co.  
of Atlanta, Georgia  
**MASONRY CONTRACTOR:**  
Memphis Masonry Company, Memphis  
**PLASTERING CONTRACTOR:**  
F. M. Gravier Plastering Co., Atlanta

**WHAT  
HOLDS  
THE  
WALLS  
OF THE  
JOSEPH A. FOWLER  
HOMES  
TOGETHER?**

**KEYSTONE STEEL & WIRE COMPANY • Peoria, Illinois**

## Latin American housing aid: much talk, few homes

The program under which the U.S. promotes housing in Latin America—through investment guarantees—has stirred up far more criticism than it has housing. The Housing Investment Guaranty Program is now three years old. It has produced just three projects.

Builders are growing outspokenly critical. Says Alan Carnoy, former Westchester (N.Y.) County builder who now builds in Mexico: "This urgently needed program is moving at a snail's pace." He blames both U.S. and foreign red tape, U.S. reluctance to guarantee construction loans, and insistence on prices sometimes lower than public housing abroad.

The agency that administers the program, the Agency for International Development (AID), has been a target of Congressional attack for months. In December—just before President Johnson shook up the administration of Latin American aid—a House subcommittee on mutual security programs released a hitherto confidential report that caps the wave of criticism with a scathing appraisal of AID's handling of projects in Panama. It accuses AID of lack of coordination, secrecy, failure to develop policies and adhering to procedures that create a log jam of guarantee applications.

**Where are the houses?** Three AID-guaranteed projects are under construction—in Cali, Colombia; Lima, Peru; and Mexico City. The last is the largest yet begun under the Alliance for Progress. The \$14 million project calls for 3,104 walkup apartments plus schools

and commercial areas, financed through a loan from AFL-CIO pension funds. Centex Construction Co., Dallas-headquartered homebuilders, began work on its part of the project in December. Centex was low bidder, but the next five higher bidders later were invited to match the Centex bid. They did, leaving Centex with only 35% of the project.

Seven other projects in six countries are in various stages of negotiation at AID. One of these, for 1,200 homes priced at \$8,333 in Panama to be financed chiefly by \$8.7 million from U.S. bakery workers' and lithographers' unions, was a target of the subcommittee report. It is now under "intensive review," but President Roberto Chiari of Panama doubts now whether the project will ever materialize. Not that it matters. "From the beginning, it wasn't any good," he says.

Should the project abort, AID will be left with nothing to put in Panama. AID's habit, the House subcommittee reveals, has been to take one project at a time, review it thoroughly, and keep all other applications waiting.

This not only frustrates investors but gives the impression that favored projects have an inside track. In Panama, this impression was heightened by reports of senatorial intervention. Sen. George A. Smathers (D., Fla.) has been accused of pressuring AID to approve the project, which was originally promoted by Smather's friend, Eugene McGrath, president of Panama Insurance Co. Smathers says he had only a general interest in the project.

**Aid for AID.** Part of AID's problem is that it has no staff with experience insuring housing loans. To overcome this lack, AID Administrator David E. Bell and HHFA Administrator Weaver have worked out a plan of aid for AID. HHFA's Office of International Housing will advise on general policy, and FHA will help. Applications for AID guarantees must still be submitted to AID, but FHA will deal with builders and lenders in reviewing them. FHA will determine feasibility and advise AID. FHA's new Latin American division will be headed by William T. Stansbury, zone multifamily housing representative in Philadelphia.



FHA'S STANSBURY  
Processing help for AID

## In Britain: a national agency to spur modern building methods

Britain's Tory Government has just decided that the building industry—notably housing—is so backward it needs a government needle to propel it into using more modern technology.

It will set up a National Building Agency early this year to help the industry become faster and more efficient. In effect, the agency will aim at producing a managerial revolution in building, long hampered in Britain by a chronic labor shortage and old-fashioned methods.

The British plan bears some resemblance to the ill-fated effort by Assistant Commerce

Secretary Herbert Holloman to start a federally-financed research program to spur quicker use of up-to-date technology in U.S. building (which he called backward technically). The big difference is that the British agency would not get into research or development of new techniques. Instead, it will concentrate on getting much wider use of advanced techniques already at hand.

**Needed: more productivity.** The building agency is aiming high. Britain's building industry must increase its output by "more than 50% in the next decade" to meet the demand for buildings of all kinds, says a government White Paper. And it must do so "without any great increase in the demand on the nation's limited labor resources." The Tory government's recipe: the building industry must industrialize via "more mechanization and greater use of factory-made components."

To get there, the new building agency will try to co-ordinate demand into projects big enough to justify more industrialization. Here, says the White Paper, "housing is the field in which the need and the opportunity are greatest." Public housing accounts for some 43% of Britain's annual housing output, and with Housing Ministry encouragement, big local housing authorities are beginning to form consortiums to group their construction orders. But "there is an urgent need to find a way of helping" smaller housing authorities group their plans, the White Paper adds. And

in private building, "there is an ever greater need for an organization which would offer building clients the opportunity of pooling their requirements."

**How it will work.** Denying charges that the building agency involves "creeping socialism," Geoffrey Rippon, minister of public building and works, told Parliament that the new agency will not undertake any building and that use of its services will be voluntary. It will operate independent of direct government control but receive a grant-in-aid. And it will charge fees for its services.

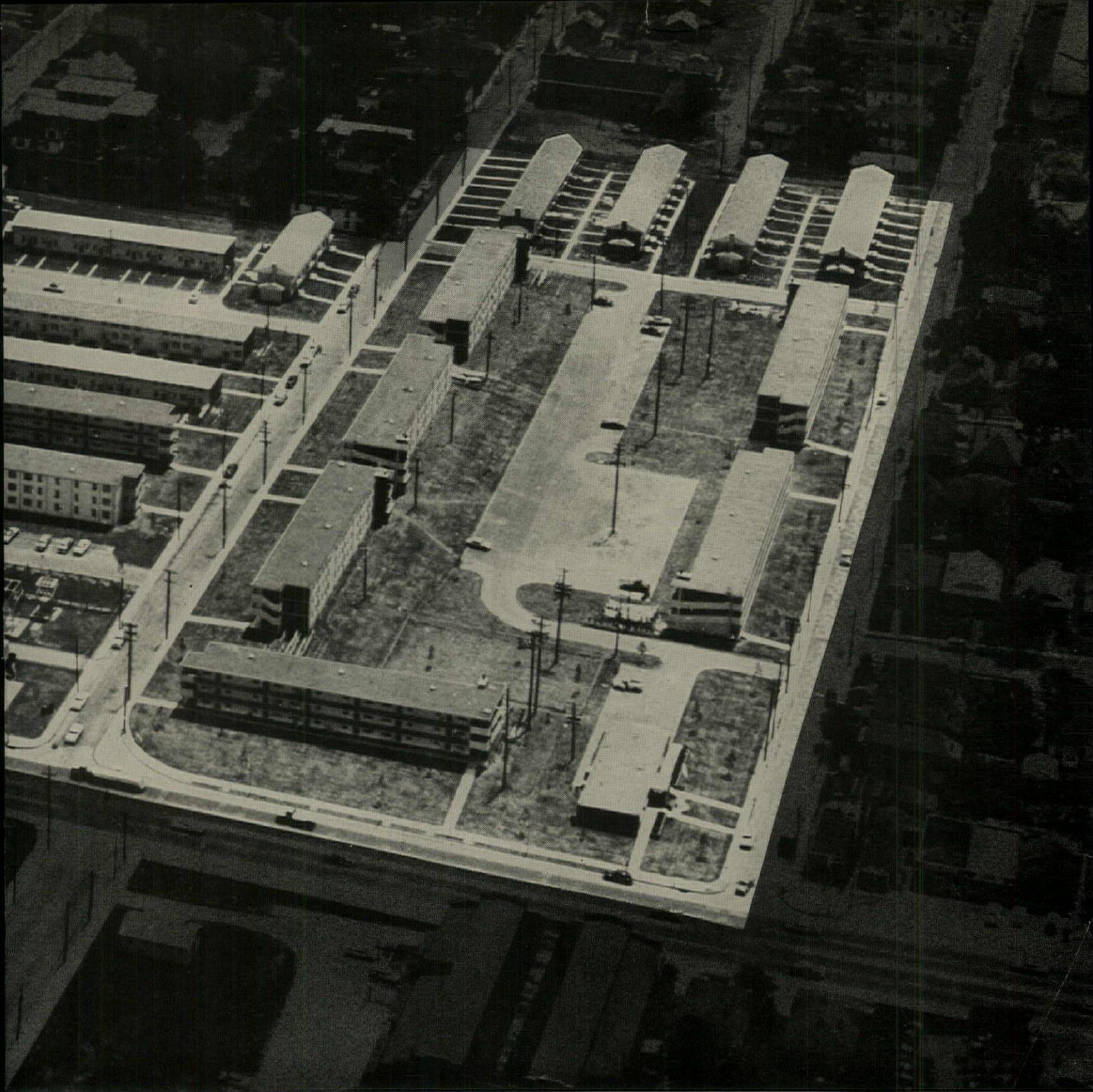
If several local authorities planned projects in the same area, the agency's technical experts would advise their architects and engineers to use similar materials (e.g. precast concrete). And the agency might even help private builders set up jointly-owned prefabrication or assembly shops—or place joint orders with big fabricators.

Press reaction to the plan is favorable. Says the *Daily Sketch*: "... splendid idea. It will help everybody build better houses and faster—provided they take advantage of it. . . . We are lagging behind other countries—notably France, Denmark and Sweden—in mechanization. . . . The fault has been that very few of Britain's building firms can afford to try out new ideas. Now [these] will become available to all. The building industry, especially the smaller firms, must use them."

Marketing roundup starts on p. 45



BRITAIN'S RIPPON  
Rx for efficiency: bigger scale



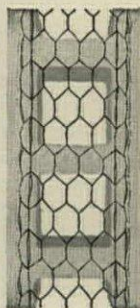
# mortar and Keywall (what else?)

It's a coincidence you should ask about the advantages of Keywall. You can see from the tight pattern that it gives you more mortar locks with block (and/or brick).

Which in turn controls shrinkage and thermal movement better, resulting in greater crack resistance.

And because Keywall comes in rolls, masons lay Keywall in place more easily and quickly.

You might think that you would have to pay more for a masonry reinforcement with such advantages. Not so.



**MORE LOCKS TO THE BLOCK** with Keywall . . . because of the tight-woven pattern, it is impossible for any one strand of Keywall to be subject to the strain of more than two square inches of a block's thermal movement or shrinkage. By dividing the strain into such small segments, Keywall provides greater crack resistance.

MAKERS OF KEYCORNER • KEYSTRIP • KEYWALL • KEYMESH® AND KEYMESH PAPERBACKED LATH • WELDED WIRE FABRIC • NAILS



H&H staff

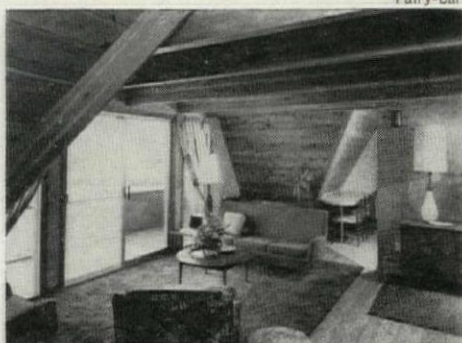
**Double A-frame draws crowds to a custom-house subdivision**

A-frames are common in New England's ski areas, yet they are rarely thought of as all-year homes by Yankee buyers.

Even so, when a 116-year-old lumber and custom-building company, DeForest & Hotchkiss, built this four-gabled version as a model at a 50-acre year-round community near New Haven, Conn., it proved a prime sales lure. Says President J. DeForest Venter: "The model is so striking, both in form and its use of natural wood, that we have been pulling

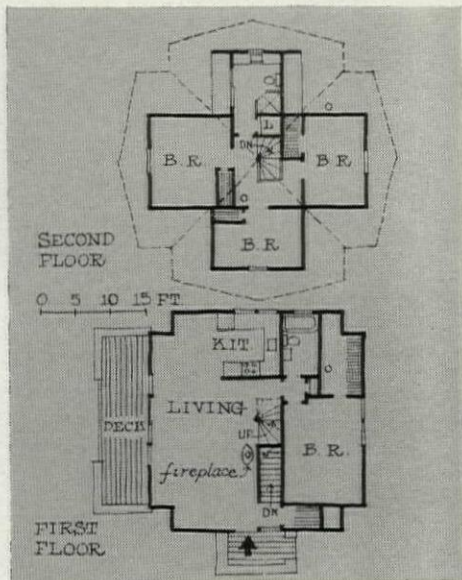
greater crowds than we can handle."

Adapted from a Potlatch Forests plan, the house has 1,900 sq. ft. of living area, sells for \$27,900. The lakefront project—where lots sell at \$5,000 to \$10,000—is being developed by Hardware Manufacturer C. Forbes Sargent, Banker Thomas Hooker, and Architect Bradford S. Tilney. They must approve both plans and siting of all houses so they will fit the rolling land and the character of the development.



Pailey-Carr

**LIVING ROOM** opens onto deck through sliding glass door. Natural wood is used throughout.



**FLOOR PLAN** is cruciform with a circular wood staircase between levels as the focal point.



Hutchinson

**House plan on billboard substitutes for model house**

The house-shaped billboard is the brainchild of St. Louis Builders Mike and Martin Kodner who painted a three-bedroom version of their best-selling four-bedroom plan on one billboard (above), a five-bedroom version on another. The billboards cost \$350 each. Savings: the cost of building and maintaining two additional furnished models.

The giant billboards (10'x18') flank the four-bedroom furnished model. Says Mike Kodner: "They are perfectly clear to all our potential buyers." The four-bedroom model accounts for 65% of the Kodners' sales, sells for \$23,890. The three-bedroom plan sells at the same price. The five-bedroom plan sells for \$25,890.



Stephen-Moore

**Science-fiction desk saves time for NAHB's new president**

Incoming President Bill Blackfield will find many conveniences in his Washington, D. C. office, but he is unlikely to duplicate this control-center desk in his Honolulu office. His mechanized work area has almost as many dials and buttons as an airplane cockpit, but is considerably larger (11' long, 50" wide). A console of buttons draws the drapes, summons secretaries, records conversations, and dials any of 850 preset telephone numbers.

Other innards include a dictating machine, a microphone, an electric pencil sharpener, and clocks set for Hawaiian and West Coast time zones. A bath-dressing room and a private dining room that seats eight, and a hidden galley which makes the office practically self-sufficient.

Here Blackfield confers with David Rovens (center), his construction superintendent, and Victor Amiel, his property manager.



# Why do vinyl floorings try so hard to imitate this floor?

---

**FLOOR A SAYS:**

*"all the subtle shadings and beauty of wood"*

**FLOOR B SAYS:**

*"all the rich lustre of beautifully cared for wood"*

**FLOOR C SAYS:**

*"all the beauty of costly wood . . . the warm mellow coloring"*

**FLOOR D SAYS:**

*"here are the traditional richness and warmth of solid hardwood"*

---

Many products claim to look like wood today. These efforts to capitalize on the continuing popularity of Oak Floors are typical.

But no machine can match nature's talent in creating the appeal of natural wood. And even the poor imitations of Oak Floors are more expensive than the real thing.

Oak Floor's charm comes from infinitely variable grain and tone, the genuine "feel" of real wood . . . beautiful, comfortable, durable. These well-known qualities give Oak Floors practically universal preference by home buyers. They are qualities which every home builder can use to advantage in making his homes more salable.



National Oak Flooring Manufacturers' Association,  
814 Sterick Building, Memphis 3, Tennessee.

**N·O·F·M·A**  
**OAK FLOORS**

ALL  
**YOU**  
DO IS THIS:



**Sign up for the U.S. Plywood—Du Pont Million-Dollar Promotion†, and install Weldwood PF-15 siding, surfaced with Du Pont “Tedlar”, on a 1964 model home.**



# ...AND WE

## DO ALL THIS TO BUILD TRAFFIC FOR YOU!

**1. WE PUT YOUR NAME,** address, development name and elevation of your model home



**2. IN LIFE MAGAZINE...** a powerful two-page spread in LIFE, the magazine that delivers impact, commands action in your area.

Now, from these leading builders, a home you won't have to paint until 1979!

**3. PLUS THIS TRAFFIC-BUILDING SWEEPSTAKES...** aimed exclusively at new-home prospects. LIFE subscribers will be offered a chance to win \$15,000—or one of 1,000 other prizes, each worth \$1,000—towards the purchase of a new home. Subscribers visit your model home to check their Sweepstakes ticket against the lists of winning numbers. This Sweepstakes will give new-home prospects a tremendous extra incentive to visit your model homes.

**YOU may already have WON  
\$15,000 for a new home!**

**OR ONE OF  
1000  
OTHER PRIZES  
OF \$1000  
EACH!**

**YOUR LUCKY NUMBER IS:**

A-562346

This lucky number is yours alone. Take this card to any home builder listed on this page to see if you've won. (Or you can telephone.)

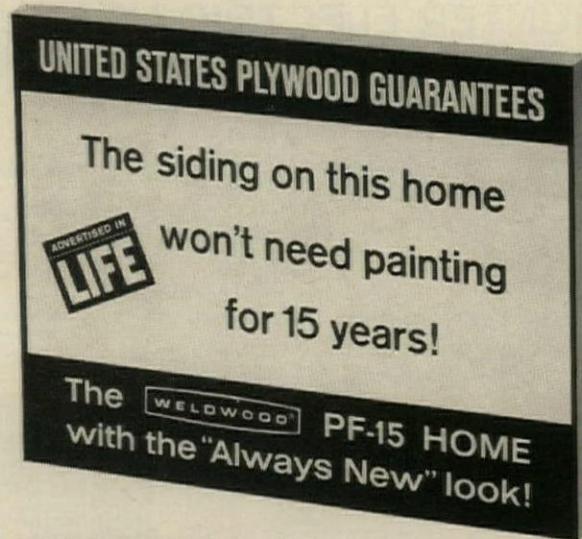
LIFE subscribers' Lucky Number Card.

**4. NEW SALES ADVANTAGE.** U.S. Plywood's new siding, Weldwood PF-15, is surfaced with "Tedlar"\* PVF film, a tough, long-lasting film that's bonded inseparably to PF-15 siding in U.S. Plywood's plant. PF-15 gives your home a really important and unique difference that buyers will recognize at once—fifteen years' freedom from painting, guaranteed in writing by U.S. Plywood.

**5. SPECIAL SELLING AIDS.** A complete package of selling aids especially designed for this promotion. All free from U.S. Plywood.

- short, intensive training session for salesmen
- demonstration kit
- copies of the 15-year guarantee
- site sign for your model home (3' x 4') as shown below

Plus colorful display materials, counter cards, brochures and idea kits.



**HOW TO SIGN UP.** To take advantage of this Million-Dollar Promotion—probably the biggest new-homes promotion in '64—simply write The Du Pont Company, Film Dept., Box N-10452, Wilmington, Del. 19898, immediately.

\*Du Pont registered trademark.

†Not available in Kansas or Wisconsin.

BETTER THINGS FOR BETTER LIVING...THROUGH CHEMISTRY

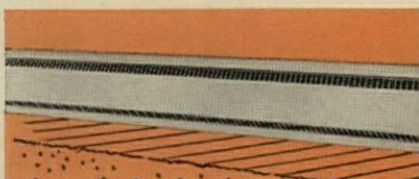




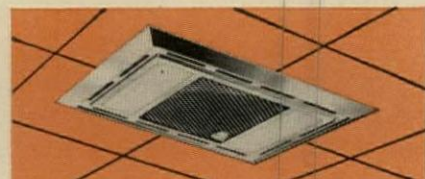
**Forced Air Baseboard** combines advantages of radiant heat and forced air circulation. Unit is self-contained, easy to install—surface-mounted or recessed.

## HUNTER ELECTRIC HEAT comes in all types and sizes

WHATEVER the need—in location, power, size, shape or price—Hunter has the ideal electric heater to fit. Choose from a “supermarket” of modern units, engineered for easy installation, effective performance, economical power use and assured safety.



**Convection Baseboard** in two series—economy Heatliner (above) and deluxe Heatmaster—features exclusive new patented heat exchanger.



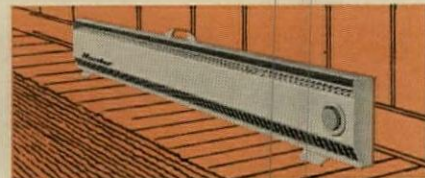
**Bathroom Trio Ceiling Unit** heats, lights and ventilates. Produces 4950 BTU/H. Similar units available to heat and ventilate or heat only.



**Radiant Wall Heater** is first to combine safely-enclosed element with economy price. Also available is new low-cost Fan-Forced Wall Heater.



**Ceiling Cable**, imbedded in plaster or drywall, is totally silent, completely clean, fully automatic with individual room controls. Easily installed.



**Portable Convection Baseboard** is 52" long, yet weighs only 16 pounds. Features built-in thermostat, 6-foot cord, handy carrying handle.

Hunter also makes Vycor® Infrared and Unit Blower Heaters for commercial and industrial applications.



**Mail coupon for new catalog:** Hunter Division, Robbins & Myers, Inc. 2436 Frisco Ave., Memphis 14, Tenn. Please send your new electric heat catalog to:

Name \_\_\_\_\_ Company \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_



**Subs who handle callbacks win a builder's Oscar**

Builder Thomas C. Nall of Houston awards a trophy each month to the subcontractor with the best record of responding to buyers' complaints.

To speed the processing of complaints, Nall gives each new homeowner a manifold copy speed letter and asks him to return it within two weeks with all unfinished or unsatisfactory work itemized. The snap-out carbons are routed to the subcontractors involved, who must make repairs and get the owner's signature as proof of satisfaction. Nall also gives each sub door tags that tell the owner the sub called to make the repair when the family was out.

If the trophy carrot fails, Nall has a stick: a sub's weekly statement is not paid if he has ignored more than three complaint slips for ten days or more.

**Builder pays old buyers for new sales leads**

Of 360 sales made in the last 17 months by Indianapolis' Gene B. Glick Co., more than 25% stemmed from referrals by previous buyers. The key reason: a neighborhood representative plan which lets Glick homeowners earn up to \$500 for recommending potential customers. Here's how the plan works: Each neighborhood representative—any buyer is eligible—is issued a numbered certificate to keep and ten numbered cards, though he can submit any number of extra names. He writes the name and address of a prospect on each card and mails it in. Glick files the cards and contacts the prospects. For each prospect who buys a house within the next year, the neighborhood representative gets a check for \$25. He also gets bonuses—an extra \$100 at sale No. 5 and \$150 at No. 10. Says Glick: "The goodwill of our customers is our greatest single asset. We're grateful for it and we think it should be rewarded in a tangible way. Our plan is designed to do just that."



**Housing showcase in bank lobby builds sales for builders**

A homebuyers' department store in the lobby of the main office of Brooklyn's Dime Savings Bank is directing a steady stream of lookers and buyers to Long Island projects.

Some 6,200 people monthly browse the 5,000 sq. ft. exhibit of scale models, pictures and plans. Builders and manufacturers prepare their own displays but pay no exhibiting charge, even if they do not finance through

the bank. A bank attendant hands out individual brochures giving further information only if visitors request them.

Says Builder Alexander Paulsen, who sells in several price classes in the New York City area: "We have had buyers come directly from the exhibit to our job carrying our literature." The Dime publicizes the exhibit in radio, TV and newspaper advertising.

Black-Baker

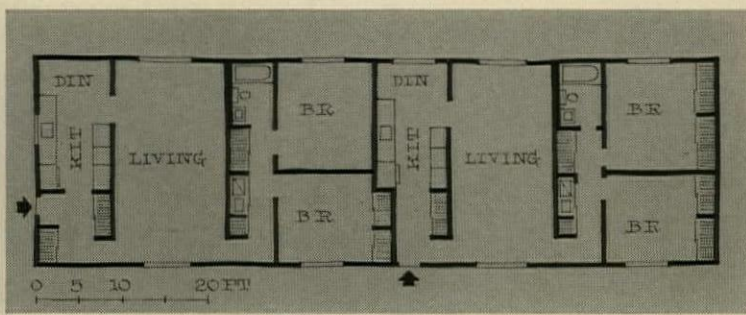


**Concrete art gallery is development landmark**

This outdoor garden of masonry forms, walls and surfaces is at the entrance to Builder Matt Jetton's Carrollwood project in Tampa. It serves as an attention-getter for his model houses, a permanent showcase of patterns and shapes available in masonry and an open-air community center.

Some 25 producers contributed the blocks, precast units and terrazzo for the display, which was designed by Architect Mark Hampton, who also did Jetton's prize-winning Portland Cement Horizon House (H&H, Jan.).

H&H staff



**Fully-rented duplexes were built for only 60% of their appraised value**

Appraised at \$15 a square foot in Beloit, Wis., this pair of two-family houses and four others like them were built for \$9 a square foot (including \$2,000 lots).

Builder David Heggy of Heggy Development Co. aimed the houses at the homeowner who seeks extra rental income. But he is now holding them as an investment, has not had a vacancy since they were finished. Each house

has two 1,000 sq. ft. apartments that rent for \$110 without utilities.

Even at his low building cost, Heggy included many more-than-minimum amenities: hot-water heat, fences and screened sideyard patios, built-in appliances, sprayed acoustic ceilings, insulation to electric-heat standards (full-thick batts in sidewalls and 6" in the ceiling) and a floor plan (above, right) that

separates bedrooms and baths of adjacent units.

The slender rectangular plan (24'x82') permits the use of narrow (50'), often bypassed lots that can be bought for \$2,000 to \$2,800 in Beloit. When he builds on adjacent lots, Heggy sites his houses with minimum setbacks on the contiguous sides to permit ample room for outdoor living on the other sides.

Letters start on p. 66

# ANNOUNCING WELDWOOD L-IR-X Plywood Sheathing

This successor to the famous Weldwood L-1R features true waterproof and moldproof construction giving superior exterior performance, still at economical cost—carries a stronger written guarantee.

New knowledge concerning resins made possible the new adhesive which gives Weldwood® L-1R-X™ remarkable resistance to adverse outdoor conditions, such as water and mold. This new sheathing has proved itself immune to delamination despite severe storage and installation conditions. And it has demonstrated its superior properties in hundreds of installations.

This performance record has made possible an even stronger guarantee than for Weldwood L-1R, which was the first sheathing ever to carry a written guarantee.

#### UNITED STATES PLYWOOD CORPORATION

confidently guarantees **Weldwood L-1R-X Plywood Sheathing** against delamination under any of the following conditions:

1.

Outdoor storage for a period of ONE YEAR, if off the ground.

2.

Indoor use, not in contact with the ground, for the LIFE OF ANY BUILDING in which it is used.

Any panels of Weldwood L-1R-X which do not comply with the above guarantee will be replaced without charge or, at our option, we will refund the purchase price of the defective material.

*For complete information about Weldwood L-1R-X Plywood Sheathing, call your Weldwood lumber dealer or the United States Plywood branch office.*

**WELDWOOD®**

**L-1R-X PLYWOOD SHEATHING**

Product of UNITED STATES PLYWOOD

777 Third Avenue, New York, N. Y. 10017

# BEAUTY

THAT SELLS

• The public demands elegance in today's home — and Price Pfister styling certainly gives it to them in kitchen and bathroom plumbing fittings. These new 'FLOW-MATIC' single handle faucets have good looks that speak for themselves. Price Pfister has been proven by installations in literally millions of homes and apartments all over America. Most of the nation's largest builders specify "brass by Price Pfister." They get more style, more quality — more value than from any other Brass!

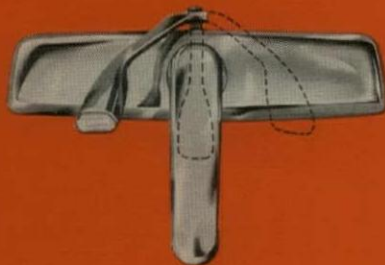
# QUALITY

THAT LASTS

A BUILT-IN SAFETY FEATURE Water always shuts off with handle in neutral warm position. Next user always protected against flow of extremely hot water as the moderate water temperature is known immediately by position of handle.

OFF  
↑  
ON

HOT ← MEDIUM → COLD



# PRICE

THAT SAVES

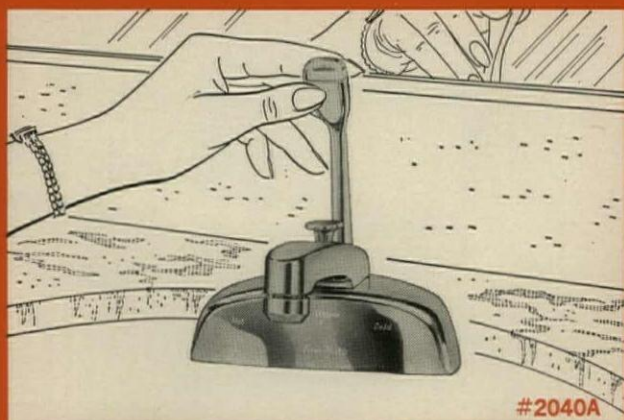
## NEWS FROM PRICE PFISTER

WORLD'S LARGEST EXCLUSIVE MANUFACTURER OF BRASS PLUMBING FITTINGS

## FLOW-MATIC SINGLE-HANDLE FAUCETS



#2000A



#2040A

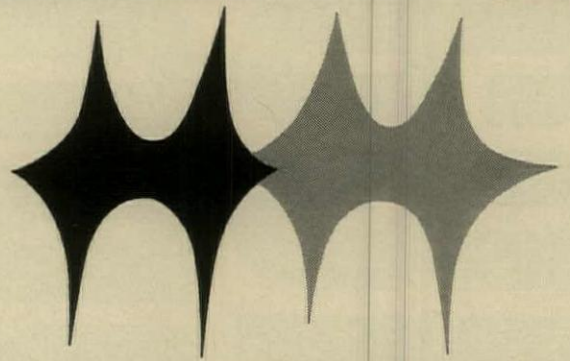
PRICE PFISTER PRODUCTS

**INSTALL EASIER • WORK BETTER • LAST LONGER**

Warehouses in these principal cities: Birmingham, Alabama • Chicago, Illinois • Dallas, Texas

.....SOLD THROUGH WHOLESALERS  
3011 HUMBOLDT STREET, LOS ANGELES 31, CALIFORNIA





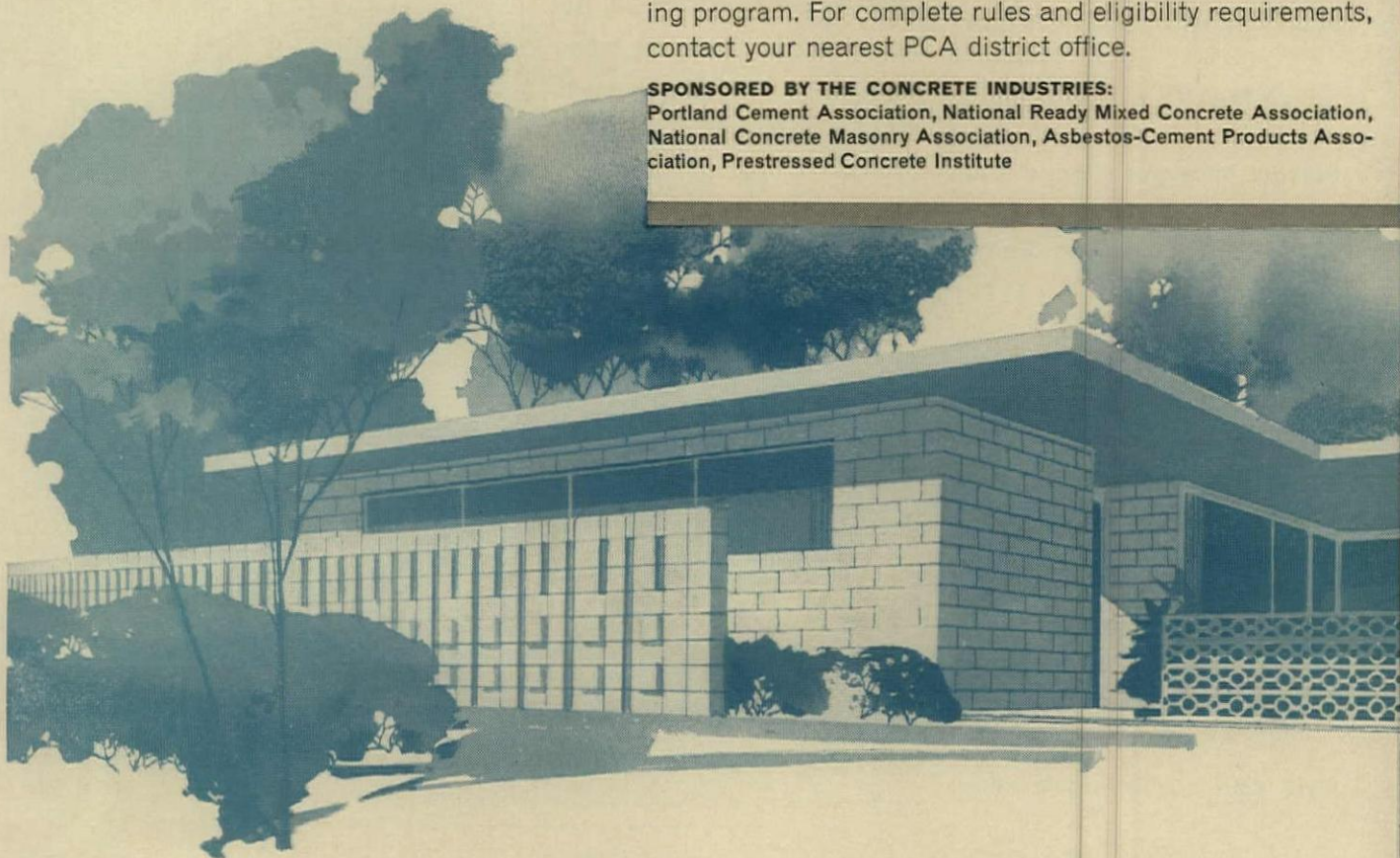
PORTLAND CEMENT ASSOCIATION  
ANNOUNCES 4<sup>TH</sup> ANNUAL

# HORIZON HOMES PROGRAM

**A proven national program to promote  
the sale of new homes**

Initiated in 1961, the Horizon Homes Program has established itself as an important industry effort to encourage home ownership, "boost" your sales, and provide national recognition for your best home-building ideas. Again in 1964, builders are invited to participate in this sales-proven national merchandising program. For complete rules and eligibility requirements, contact your nearest PCA district office.

**SPONSORED BY THE CONCRETE INDUSTRIES:**  
Portland Cement Association, National Ready Mixed Concrete Association,  
National Concrete Masonry Association, Asbestos-Cement Products Association,  
Prestressed Concrete Institute



## **QUALIFY FOR NATIONAL GRAND PRIZE . . . SPECIAL REGIONAL AWARDS**

Every builder participating in this program becomes eligible to win a fabulous national merchandising award—a trip for two to any place in the world. In addition, seven regional awards will be presented and the winners will be specially honored and publicized.

## **GET PROVED, EFFECTIVE MERCHANDISING SUPPORT**

Your local concrete product producer and your PCA district office will cooperate personally in your merchandising program. A complete plan and kit of sales and promotion materials is provided each builder. It covers every phase of local Horizon Home merchandising from the initial planning stage through model home showing. You will capitalize on national and additional local advertising and publicity provided by the program sponsors.

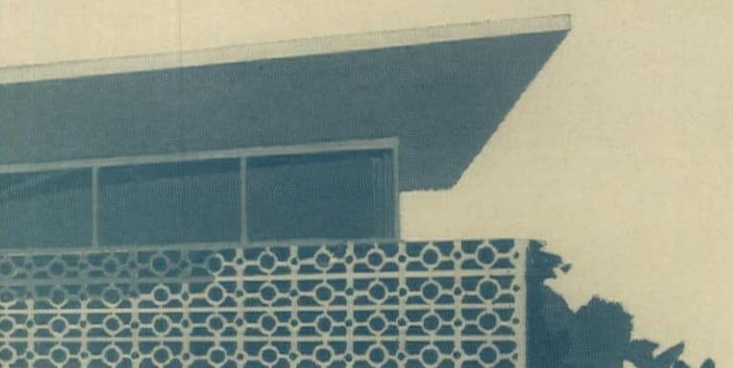
## **IT'S EASY TO PARTICIPATE**

The builder must be an NAHB member and agree to construct and show a model Horizon Home with selling features appropriate to his area. Emphasis is to be placed on good design, total living area and imaginative use of concrete within the \$25,000 sales price ceiling for the home. There are also reasonable requirements on the total use of concrete and other cement products.

Homes may be individual houses, or multi-family dwellings not over three stories above grade.

## **GET FULL DETAILS NOW. CONTACT YOUR NEAREST PCA OFFICE**

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BALTIMORE 2, MD., 512 Keyser Bldg.  
BIRMINGHAM 5, ALA., 1214 South 20th St.  
BOSTON 16, MASS., 20 Providence St.  
CHICAGO 2, ILL., 111 West Washington St.  
COLUMBUS 15, OHIO, 50 West Broad St.  
DENVER 2, COLO., 721 Boston Bldg.  
DES MOINES 9, IOWA, 408 Hubbell Bldg.  
HELENA, MONT., Mezzanine-Placer Hotel  
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KANSAS CITY 6, MO., 811 Home Savings Bldg.  
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NEW YORK 17, N.Y., 250 Park Ave.  
OKLAHOMA CITY 2, OKLA., 1607 First National Bldg.  
OMAHA 2, NEB., 720 City National Bank Bldg.  
ORLANDO, FLA., 1612 East Colonial Drive  
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SALT LAKE CITY 11, UTAH, 304 Executive Building  
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**Roper Charms**—gas or electric. Exclusive safety slide-out cook top . . . rear burners lock "off" when top is in. Automatic "Cook & Keep" controls. 30" and 39" width.



**Roper Custom Built-Ins**—gas or electric. Vast selection of ovens and companion cook tops. Identical cut-outs.



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**Roper Charm II**—the only double-oven gas range with eye-level broiler. 30-inch width.

**See what's in it for you!** More salespower for your homes—that's what. Now that Roper's famous 4-generation quality reputation is available to builders in an exciting new line . . . plus an exclusive merchandising kit and incentive plan . . . you've got the hottest selling package working for you in the builder field.

The newest, most complete line of interchangeable gas and electric ranges available. Now you can give prospects the widest choice of quality gas or electric, because Roper mod-

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**Exclusive Builder's Promotion Package.** The most complete, most usable merchandising kit ever developed for builders. Great traffic builder. Great help for clinching sales.

**"Millionaire Vacations" to Nassau**—an exclusive Distributor-BUILDER incentive plan. Offers free Delta Jet Dream Vacations to this island paradise. Call your Roper distributor for details.

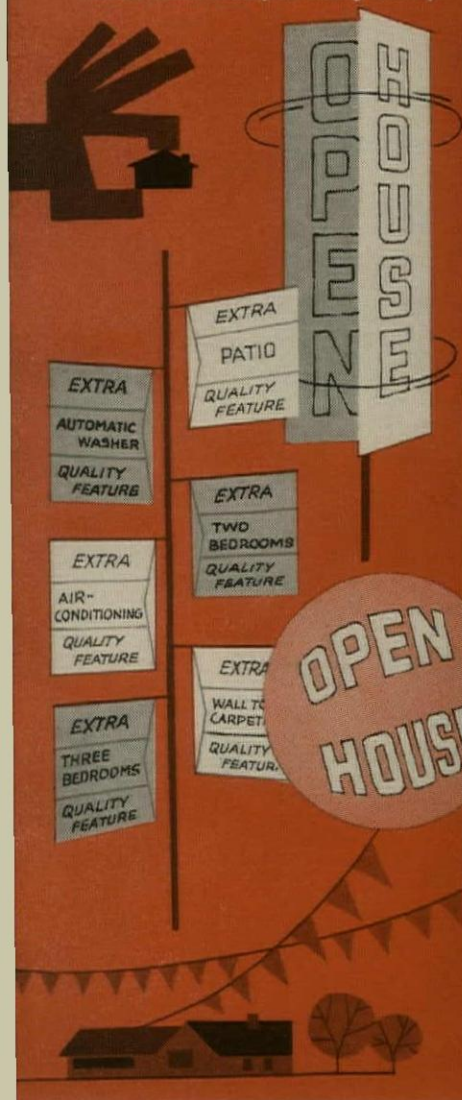


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## 2. Builder Promotion Package (Items illustrated plus many more.)



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# FIRED WITH IMAGINATION

The distinctive look of Gerber closets is the result of expert designers who are fired with imagination. Their enthusiasm shows throughout the line of Gerber closets. The result is handsome, functional styling . . . a welcome addition to any bathroom. Craftsmen take painstaking care in translating these designs into actual being, for each fixture is identified for life with the caster's number. He, alone, makes the entire fixture from raw clay to finished stage. In the kilns, the fixtures take on their deep, lustrous for-a-lifetime finish.

All Gerber closets are offered in Stainless White and six exciting colors matching lavatories and bathtubs of the Gerber line in Petal Pink, Forest Green, Wedgewood Blue, Driftwood Tan, Cloud Gray, or Daffodil Yellow. Think what that means to the woman who wants a wonderful world of color in her home!

Who else likes Gerber closets? Plumbers! All Gerber closets install easily and quickly, all have an extended horn that assures plumbers a tight seal with a minimum of installation time. (And that, of course, is good news for the builder too.) In addition, service calls are rare indeed, because no Gerber closet leaves the factory until it has been painstakingly examined and double-flush tested.

These Gerber features add extra value to building projects without adding extra cost. Check Gerber soon and find out for yourself. For complete catalog of lavatories, bathtubs, closets, shower cabinets, and matching brass, just write.

The Mount Vernon reverse trap closet (illustrated) is available for 12-in., 10-in., or 14-in. rough-ins; has a quiet, positive flushing action. Equipped with volume control ballcock, also available with anti-siphon ballcock. All Gerber closet tanks are interchangeable with the complete line of Gerber bowls.



## plumbing fixtures

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CAST IRON ENAMELWARE    STEEL ENAMELWARE

GERBER PLUMBING FIXTURES CORP., 232 N. CLARK ST., CHICAGO 1, ILLINOIS    Factories: Kokomo, Ind., Woodbridge, N. J., Delphi, Ind., Gadsden, Ala., West Delphi, Ind.    Export Division: Gerber International Corp., 500 Green St., Woodbridge, N. J.

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*the* **action** *line*



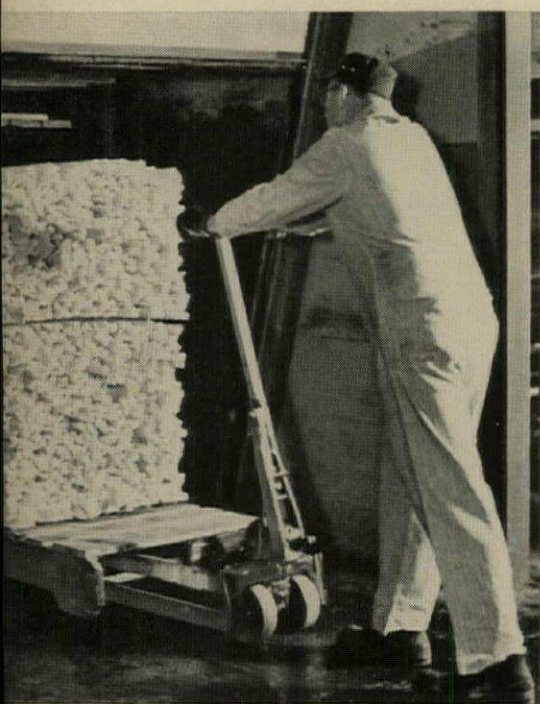
**1** Andersen quality starts with designs based on 60 years' experience in creating pace-setting windows...



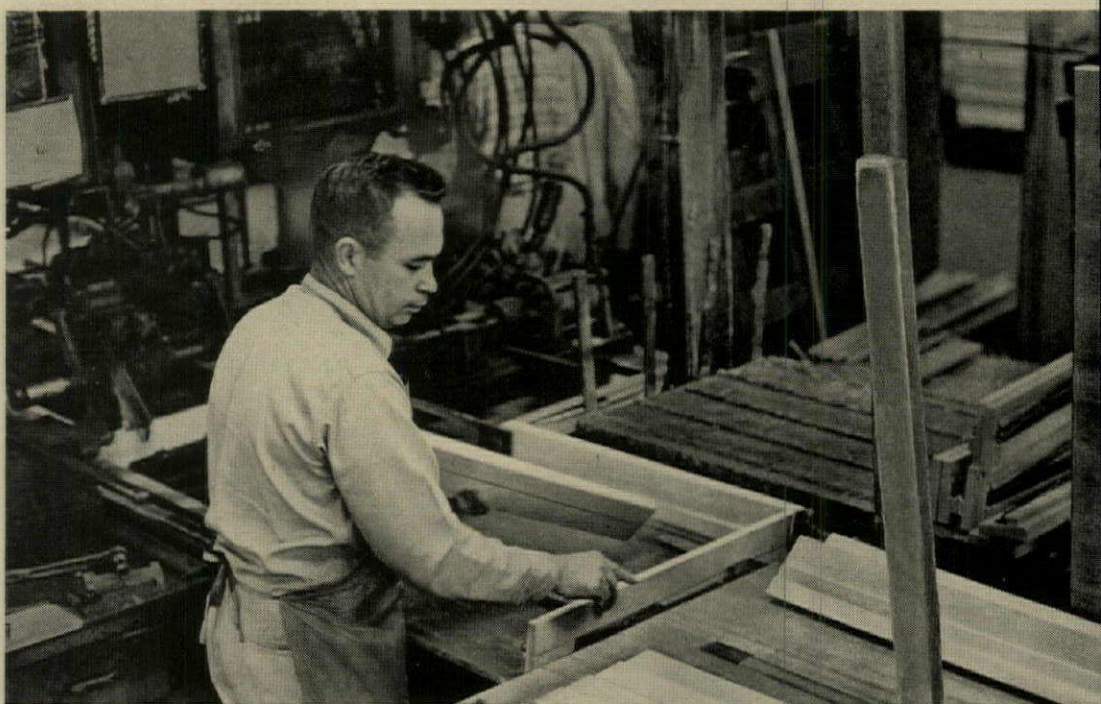
**2** using only the finest, moisture-controlled lumber...



**3** milling it on high-speed, high-precision machines...



**5** toxic treating it for lifetime protection from termites and decay...



**6** precisely assembling complete units—automatically squaring, nailing and drilling holes for...

## SLASH PROFIT-ROBBING CALLBACKS WITH

**NO MORE WINDOW CALLBACKS?** Not only possible, but probable. The secret lies in making windows where potential "headaches" are *designed out*... where skilled craftsmen take pride in *building in* quality at every step of the way. We just can't afford *not* to build them better... it's what makes our exclusive field-service program practical. Here's how we do it:

**PACE-SETTING DESIGNS... THE BEST MATERIALS.** Andersen quality involves selecting the best glazing, metals, lumber, plastics and glass (either vision-tested single glazing or Thermopane® or Twindow® welded insulating glass is used)... using each material only where it should be used! Take wood for example. Andersen starts with the finest kiln-dried pine, inspecting each carload for case hardening and moisture content. Assures windows free from warping, checking, paint blistering, binding and sticking.

**PRECISION MILLING.** Wood blanks are milled to precisely controlled tolerances. It's the reason for Andersen's extra-snug, extra-weather-tight construction... and the assurance of a lifetime of smooth, no-bind, no-stick operation.

**PENTA TREATING.** All exposed wood parts are completely immersed in a 3-minute bath of pentachlorophenol. Gives a lifetime of protection against staining, termites and decay.

**HIGH-ACCURACY ASSEMBLY.** Most Andersen Windows are squared, nailed and glazed on high accuracy machines. Virtually eliminates racked sash and frame problems. Produces a square, trouble-free unit.

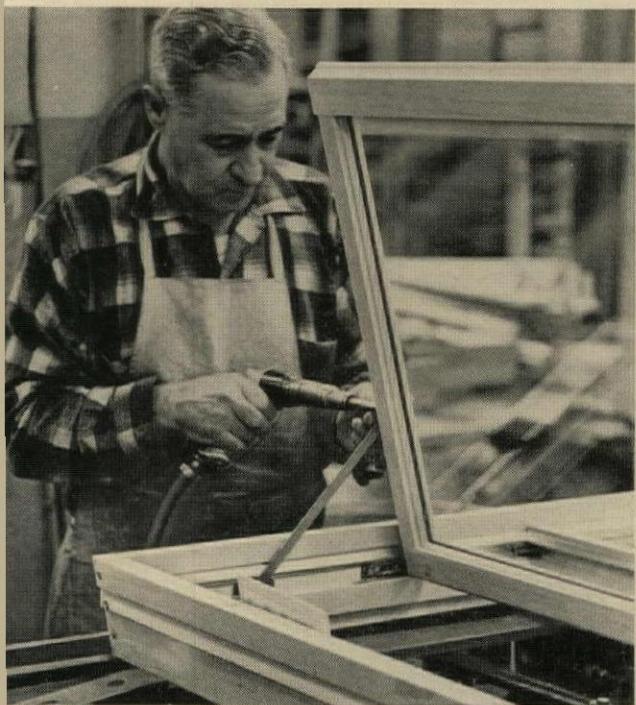
**SPECIALLY DESIGNED HARDWARE.** Strong, handsome, custom designed hardware is built to exacting specifications. Designed to the specific needs of each of Andersen's seven types, hardware is built to insure smooth, silent operation for the life of the homes you build.

*Need more reasons for building with Andersen Windows? How about these:*

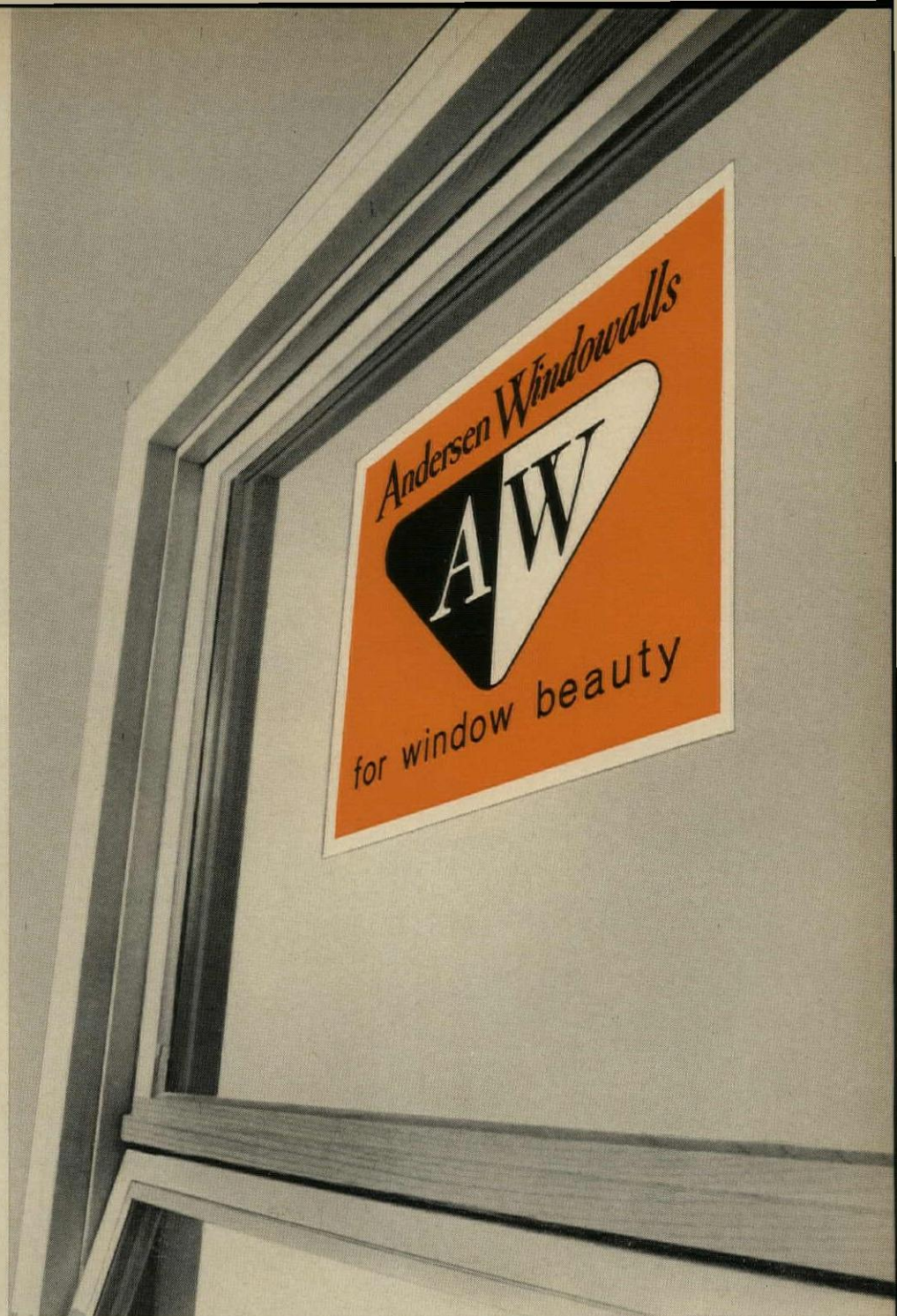
- Low installed cost**—with the Andersen Strutwall\*... the complete window-and-wall component... you can add Andersen quality at no premium in price. It's because Strutwalls are so fast and easy to install... reduce labor costs dramatically.



**4** maintaining incredibly close tolerances . . .



**7** durable, custom-designed hardware.



Result? Windows with potential "problems" designed out . . . quality built in!

## ANDERSEN WINDOWS MADE LIKE THIS!

- Selling power of the Andersen name**—your prospects know Andersen Windows through continuing advertising in LIFE, BETTER HOMES & GARDENS, AMERICAN HOME, HOUSE BEAUTIFUL, and HOUSE & GARDEN. They recognize the Andersen name as one of the best signs of quality throughout your homes.
- Fuel savings—a good selling point**—homeowners can save substantially on heating and cooling costs. It's because they're extra weathertight . . . up to 6 times tighter than windows that only meet commercial standards.

Isn't it time you let the extra quality of Andersen Windows cut your callbacks to the bone . . . put more sales appeal in your homes? Call your distributor or dealer for facts on the complete line.



QUALITY ASSURANCE is backed by Andersen's service team of 25 field-based specialists who are ready, at a moment's notice, to help solve on-site window application problems.

# Andersen Windowwalls\*

\*TRADEMARKS OF ANDERSEN CORPORATION



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**HUNT**  
ELECTRONIC  
DIMMING CONTROL

TAP ON TAP OFF  
AT ANY  
LEVEL OF LIGHT  
TRY IT!

# HARD SELL with SOFT LIGHT

## Both Provided With Hunt Electronic Dimming Controls

Take two, they're small. (The low-cost PC-6-I, 600 watt capacity unit pictured above fits standard 2" deep single gang box.) Install one in the dining area and one in the nursery or children's room... Hunt provides the "Hard Sell" with the clear plastic wall guards to keep face plate areas clean and at the same time call attention to the modern lighting flexibility you have added in your home design. The "Soft Light" from Hunt Dimming Controls is available at low intensity settings; a romantic, candle light effect for the dining area... a soft, glowing night light for the nursery. Full brilliance, or any desired level of light, for any activity, is of course available with Hunt Dimming Controls, and so is economy, too. (Incandescent bulb life is extended over 1000% when burned at 75% of maximum rated wattage.)

Chances are, that later on you will have other ideas about where Hunt Dimming Controls should be used,

but right now start with two... two Hunt Electronic Dimming Controls, fully guaranteed and ruggedly built for long reliable operating life.

For complete information and specificational data on the complete line of Hunt Electronic Dimming Controls and Systems for residential and light commercial lighting control, contact your local Electrical Distributor, the Hunt Representative in your area, or write: The People Who Bring You The Brightest Ideas in Dimming.



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SEE OUR CATALOG IN SWEETS



## Housing's cost-boosting local fetters . . . best sellers . . . deck costs

### The albatross of localism

H&H: Amen, but—to your article on localism impeding housing advances [Dec.]. Amen, because again, H&H soundly states the case (give and take a few details). But, because most of the housing industry either enjoys the albatross or doesn't mind it enough. Show me a part of the industry spending a pittance to more than palliate the sorest symptoms of the practices you criticize. In their home suburbs, some with apparently most to gain from housing's industrialization can be counted among localism's strongest supporters.

Yet who is to say what values count most? Private enterprise and democratic government reflect pretty well the will of the people. . . What is needed is national debate on the issues you posed, hammering out consensus as to the facts, desirable goals and necessary actions through genuine discussion, not pre-arranged harangues.

Urban renewal has set the stage for a new outlook on housing. It has committed city administrations all over the country to some housing policy. Understanding is spreading that the issues you raise are closely related to good urban renewal projects and to re-housing people displaced by urban renewal. A few cities have gotten the whole city administration on the team, albeit not yet the suburbs. Those who must act are more ready than they were—if the course of action is made clear.

The response to your call should be greater now than in the past. Action stands ready to help.

JAMES E. LASH, executive vice president,  
Action Inc.  
New York City

H&H: . . . it maintains the high standard I have come to expect from your magazine. Is it possible to obtain reprints of your eight-part series on The New Housing Industry?

CLYDE E. BROWNING, assistant professor  
of real estate and land use  
University of Oregon

• Reprints of the series, bound as a soft-cover book, are available for \$1.50 each. Write HOUSE & HOME, Reader Service, Time & Life Building, Rockefeller Center, New York, N. Y. 10020—Ed.

Subscription offices: HOUSE & HOME, 540 N. Michigan Ave., Chicago 11, Ill. Change of Address: Four weeks are required for the change. Please name magazine and furnish a label from a recent wrapper. If no label is available, please state as exactly as possible the address to which magazine has been sent. Change cannot be made without old as well as new address. Editorial and advertising offices: Time & Life Building, Rockefeller Center, New York 20, N. Y. Address advertising correspondence to the advertising director and editorial correspondence to the Managing Editor. HOUSE & HOME will not be responsible for unsolicited manuscripts or illustrations submitted, and it will not return such material unless accompanied by postage.

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H&H: . . . congratulations on your powerful article. We are in the heart of Albatross country, and that is why our new housing starts (including apartments) have reached a new low—reasonably equivalent to the number of starts in the depression year of 1938.

GEORGE A. FRANK, executive vice president  
Builders Institute of Westchester and  
Putnam Counties Inc., N.Y.

H&H: Again I take my hat off to HOUSE & HOME. "The albatross of localism" is one of the great articles of the 60s. I, of course, look at it subjectively and see myself as the Gulliver tied down by scores of Lilliputians. It is important that all zoning board officials, county commissioners, mayors and councilmen read this. I have always said it is a national problem but can be coped with only on a local level; and that the consumer is paying for housing's fetters.

This article deserves to be publicized outside the housing industry so John Q. Public will know more about what causes the price of housing to be so high. All that is ever printed is the half truths that project the housing industry as a money-grabbing gargyle.

No other industry has so many inflationary strings attached to it. Yet those responsible for the strings complain that the housing industry is not providing low-cost housing . . .

SAMUEL PRIMACK  
Perl-Mack Homes Inc.  
Denver

H&H: . . . a most articulate summation of the ills of an industry plagued by vested interests for much too long.

One of the major obstacles to performance standards lies with manufacturing groups just as unwilling to agree that "there is no longer any defense for islands" as the other local forces. Ralph Johnson (NAHB technical chief) is right in referring to the ignorance factor, but the manufacturing fraternity has often contributed to, if not nurtured, its existence. I know it is difficult for a publication to bite the feeding hand, but a few sharp nudges might awaken the laggard.

I firmly believe true performance standards could eliminate more of the ills than any other single factor—and even have a salutary effect on the most confused of all, the home buyer.

T. E. HUGUNIN, vice president-sales  
Caradco Inc.  
Dubuque, Iowa

H&H: Anyone who has had even the remotest relationship to the problems of creating housing in the U.S. could testify both to the accuracy of this story and the importance of localism as a factor in raising the cost and discouraging the creation of adequate housing at economical price levels. Congratulations on a powerfully written and persuasively presented piece.

JAMES C. DOWNS JR., chairman  
Real Estate Research Corp.  
Chicago

H&H: . . . I am afraid that the albatross will not receive proper interment any time soon, but the spreading of knowledge on the subject certainly comes under the heading of public service.

JOHN L. HAYNES, managing director  
The Producers' Council  
Washington, D. C.

### What's a best seller?

H&H: The \$14,750 home built by Neill Schiff in Miami (BEST SELLERS, H&H, Oct.) instead of being a best seller is the slowest selling home in Schiff's Fairway Pines subdivision. Here is the sales record by models:

Biltmore (\$16,950)	19
Country Club (\$17,290)	8
Arrowbrook (\$15,950)	8
Pebble Beach (\$14,750)	7

The Biltmore is offered in three elevations. Over 70% of buyers picked No. 1, which features various tack-on features such as a cupola, antique lamps in profusion, and simulated brick or fieldstone facades. . .



BEST SELLING BILTMORE



SLOW SELLING PEBBLE BEACH

My respect for Schiff includes admiration or his policy of building at least one outstanding home in every subdivision—with full knowledge that sales of such a model may lag. He did sell 20 Pebble Beaches [as H&H reported], but two thirds of the buyers failed to qualify or changed their minds.

An examination of the ten real best sellers in Dade County would be, at the least, a depressing exhibition. But it has already been proven—in quality of TV programs, quantity of chrome on automobiles—that too often the public prefers tack-on status symbols to good taste.

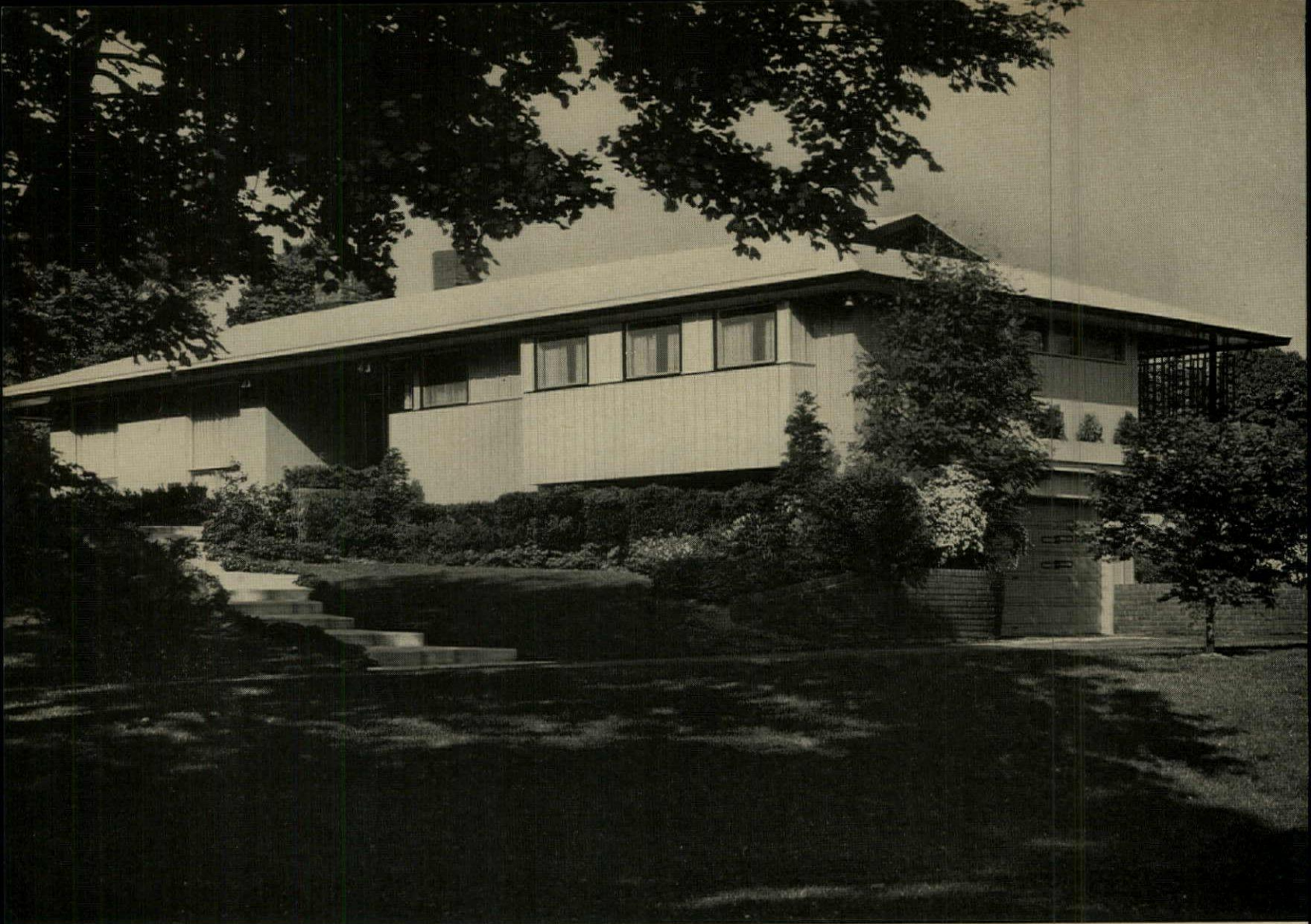
CHARLES E. KIMBALL, economist  
Miami

### Structural deck costs

H&H: In the article on townhouses [Dec.] there are references to the cost of the structural deck as being \$45 per floor. It appears to me that the cost should be about 20 times this amount.

PRESCOTT W. N. GUSTAFSON, builder  
Providence, R. I.

• H&H's printer goofed. We meant \$450 which, for a 760 sq. ft. deck with subfloor and oak flooring, comes to about 60¢ a sq. ft.—Ed.



## It's beautiful to look at, but is it comfortable?

It should be. But even the most modern homes you build probably have at least one of the 6 common heating and cooling problems below.

**Here's why.** Even though home styles have changed over the years, too often we find the old fashioned method of one thermostat controlling the comfort in today's modern homes. This creates problem areas, *and* uncomfortable customers.

1. **Separate living and sleeping areas** obviously require different temperatures—warm and relaxing in the living area—cool and comfortable for sleeping.
2. **If your homes have large glass areas**, the inside temperature changes every time the sun, wind or outside temperature varies . . . even with double-paned windows.
3. **In any split level**, warm air tends to rise to upper levels leaving cooler air in the lower rooms.
4. **Rooms over unheated areas**, such as a garage, often have cold floors and walls.
5. **A finished basement**, because it is below ground level requires more heat than the rest of the house.
6. **With a spread-out floor plan**, sun, shade and wind in different areas of the house can cause widely differing heating and cooling requirements.

**The answer to all six problems is zone control . . .** dividing your homes into two or more areas that can be kept at different temperatures to suit your client's needs.

Zoning isn't a big project. With a hydronic system all it takes is a thermostat for each zone, and a zone valve to control the hot water flow. In forced air systems, it takes a thermostat and a damper motor to control air distribution to each zone.

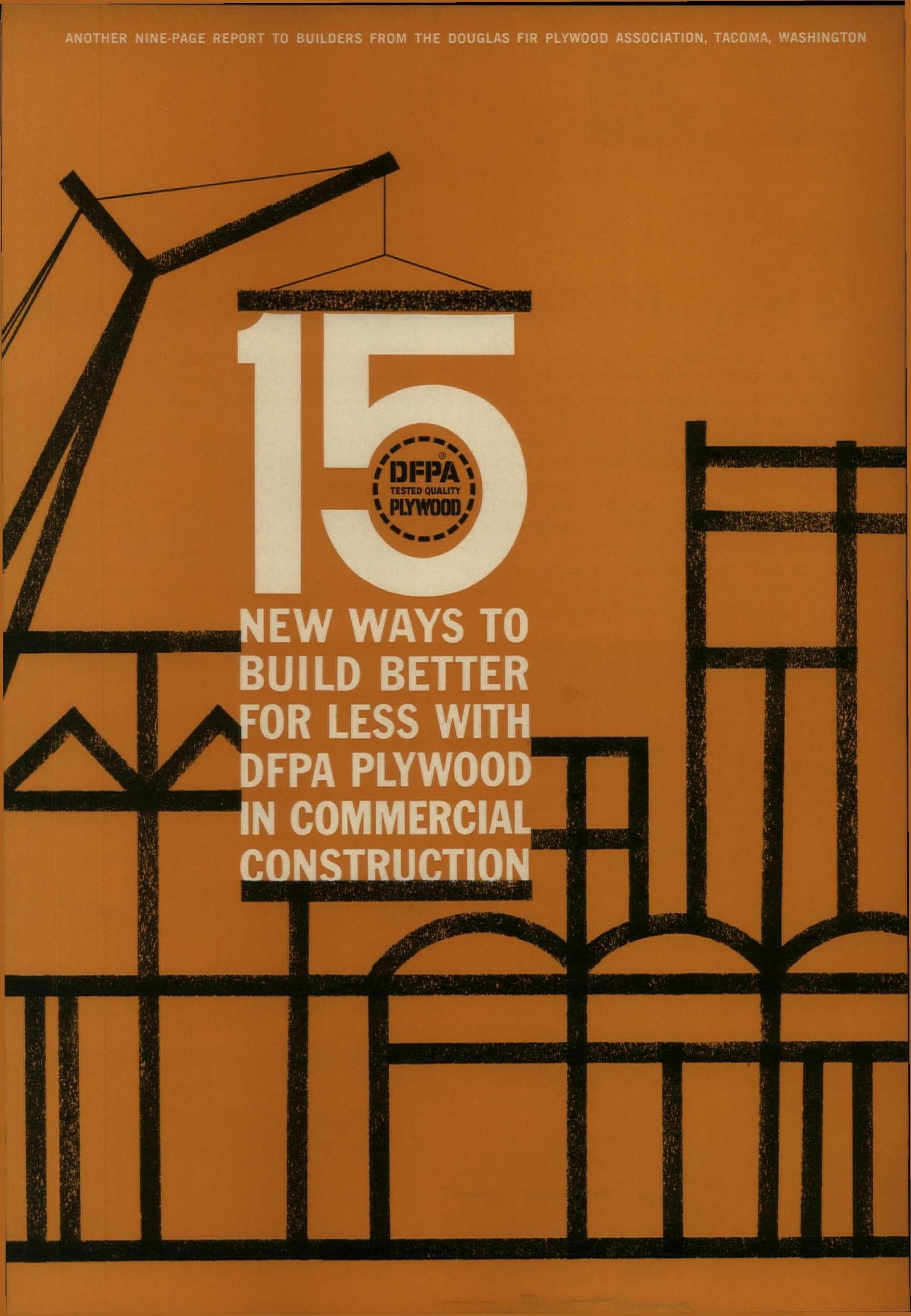
Zoning isn't expensive either. It makes a much bigger difference in comfort than it does in the mortgage payments. Zoning either a warm air or hydronic system probably won't add more than a couple of dollars a month to your clients' payments. And, there's a good chance they'll more than make that up in fuel savings.

**Adequate heating is the most wanted feature in a home . . .** according to a Housing Industry Promotion Operation survey of consumers. And zoning is one of the best ways we know to create whole-house heating and cooling comfort.

So talk to your heating or plumbing contractor about zoning more comfort . . . *and sales appeal . . .* into your homes. He'll give you complete information on installation and equipment costs for your area.

Or, write Honeywell, Dept. HH2-19, Minneapolis, Minnesota 55408 for literature.

# Honeywell



15



NEW WAYS TO  
BUILD BETTER  
FOR LESS WITH  
DFPA PLYWOOD  
IN COMMERCIAL  
CONSTRUCTION



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## 3 ways DFPA plywood cuts sidewall

### **1** Texture One-Eleven<sup>®</sup> siding gives distinction to luxury motel without adding to cost

Texture One-Eleven plywood is largely responsible for the unmistakable look of quality of this unique motor hotel on Seattle's waterfront. The grooved plywood, stained mocha, was specified as siding for the entire 176-unit motel – not only for appearance, but also to get the desired effect at lowest cost. The motel was rushed to completion in 1962 to be ready for Seattle World's Fair crowds. The architect designed the handsome folded plate roof for the same reasons he used T 1-11: labor savings, speed and distinctive appearance. Its big plywood components were fabricated and installed by Panelbild, Lynnwood, Washington. Plywood

was also used for shear walls and subflooring. According to architect James D. Barrington, "We used plywood wherever we could because we knew it would give us the most for the money."

The contractor, H. & J. Construction Co. of San Francisco, used a number of other techniques along with plywood construction to keep up with tight schedules. Most spectacular was erection of a huge canvas "balloon" which was held up by continuous air pressure. Here workmen assembled wall, floor and ceiling units, regardless of weather.

For more information on plywood siding and plywood wall systems, write to Douglas Fir Plywood Association, Tacoma 2, Washington.



# costs in commercial construction

## **2 Plywood as combined siding-sheathing saves 20 percent in apartment wall cost**

Seabold & Wolverton, Portland (Ore.) builders, report the plywood Sturd-i-wall system cost 20% less than a conventional two-layer wall at this new 88-unit apartment. Two plywood sidings were used: Texture One-Eleven, and a new rough-sawn plywood (shown below), which has a textured surface like sawn lumber. According to Harry Seabold, Sturd-i-wall and other plywood applications (floors and roof sheathing) kept cost of the 62,000-sq.-ft. apartments well below \$10 per sq. ft. This includes a swimming pool and other extras. The apartments were designed by L. M. Bruinier & Associates of Portland.



## **3 Fastest way to build a warehouse: preframe big plywood wall sections and hoist them up**

Oscar Hokold, Tacoma, Wash. home builder, put up this warehouse-type building near his shop so he could fabricate his own trusses and other components. By making big (26 x 10-ft.) wall sections with one thickness of 5/8" T 1-11 serving as sheathing and siding, and using his crew during slack winter months, he kept costs down to \$4.50/sq. ft. It took only two days to hoist all 24 of the giant wall sections into place, and another two days to apply plywood roof sheathing over trusses. No sooner was the building up than it was leased by a small manufacturer. Hokold is already starting more commercial jobs like this.



(continued)



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# Plywood subflooring and sheathing

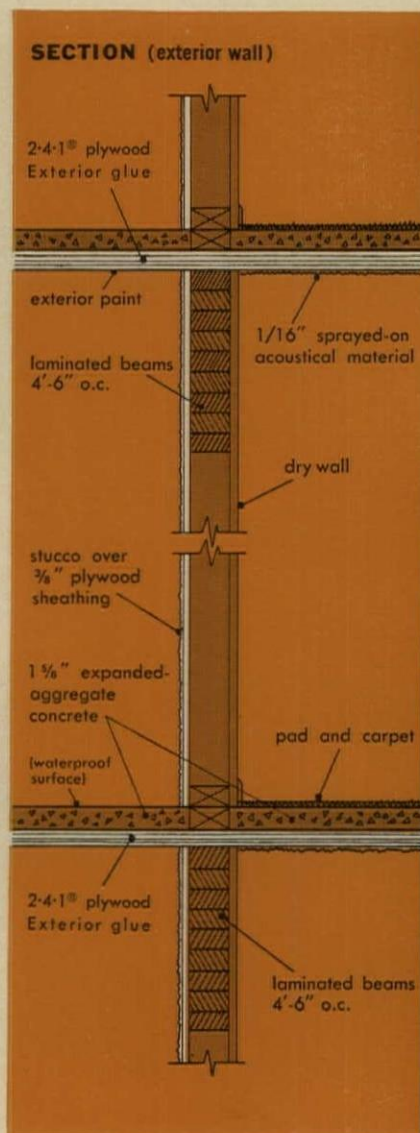
## 4 Apartment builder uses low-cost plywood floor system for superior acoustical control

At the 36-unit Belardo apartments, Larkspur, Marin County, California, an ingenious plywood floor system licks the sound transmission problem. Acoustical control is one of the toughest jobs for builders who want to put up quality apartments at reasonable cost. In this case, architect-owner R. R. Zahm specified tongue-and-groove 2·4·1 plywood for interior floors as well as balcony decks. He ordered the 1-1/8-in.-thick subfloor-underlayment in special 9-ft. lengths, to go over laminated beams 4'6" o.c. The tongue-and-groove joint for 2·4·1 is a new development from Douglas Fir Plywood Association which eliminates the need

for blocking along panel edges, sharply cutting labor and material costs.

The four different surface treatments used in the apartments are shown below. Inside ceiling joints were taped and the 2·4·1 was sprayed with a textured acoustical material. Good acoustics are also due to lightweight concrete plus carpet and pad over the plywood subfloor-underlayment. Zahm's savings are based on the entire system, including laminated beams, compared with a typical joist, gypsum board and 5/8" subfloor system. Contractor for the apartments was Herman Christensen & Sons, San Carlos.

For more information on plywood floor systems, write Douglas Fir Plywood Association, Tacoma 2, Washington.



# make sense for your big jobs, too

## 5 This 41,000-sq.-ft. roof was sheathed in three days with preframed plywood panels

Panels of 1/2" PlyScord<sup>®</sup> were preframed with 2x4 stiffeners and fitted with metal joist hangers to speed roof construction at this new Camac Veneer Co. plant, Eugene, Ore. The system resembles Insta-Floor (preframed plywood floor panels). Construction Fabricators of Portland attached stiffeners and hangers in a jig on the site, then hoisted loads of panels to the roof. Seven men finished the 41,000-sq.-ft. deck in three days. Usually in such applications the face grain of the plywood runs parallel to stiffeners. In this case, two half-panels of plywood were joined with their grain at right angles to framing, for extra strength.



## 6 Use plywood sheathing and PlyClips<sup>®</sup> to save 40 percent or more on most roof jobs

Corpman Construction Co. saved 40 percent in labor costs at this medical center in Yakima, Washington, by using plywood sheathing with PlyClips, instead of conventional blocking. Other builders have reported savings up to 50 percent. Because the H-shaped aluminum clips firmly support panel edges, they eliminate the need to cut and apply blocking between rafters. On this job, Corpman used PlyClips with 5/8" DFPA plywood, supports 24" o.c., and two clips per span. PlyClips are available to fit thicknesses up to 13/16". For more information on PlyClips and plywood sheathing, write Douglas Fir Plywood Association.



## 7 Whole sections of a warehouse are sheathed with plywood, then tilted up

Sand Point Builders Supply, Seattle, cut labor costs 30 percent by prefabbing whole wall and roof sections for a factory-warehouse, then "unfolding" them and tilting them up into place. The two buildings, totaling 13,000 sq. ft., went up in two weeks and for under \$2 psf, excluding foundations. Prefabbed wall sections sheathed with 5/8" plywood were first laid out in pairs on concrete floor slabs, one side with its top facing out, the other with the top facing in. They were then joined with roof trusses which were partially sheathed with plywood. Entire 24-ft. sections were next crane-hoisted upright and anchored to foundations. Cost of the plywood tilt-up operation was more than offset by labor savings compared with conventional construction, according to the owner-builder. And only plywood had the requisite size, strength and rigidity to do the job.



(continued)



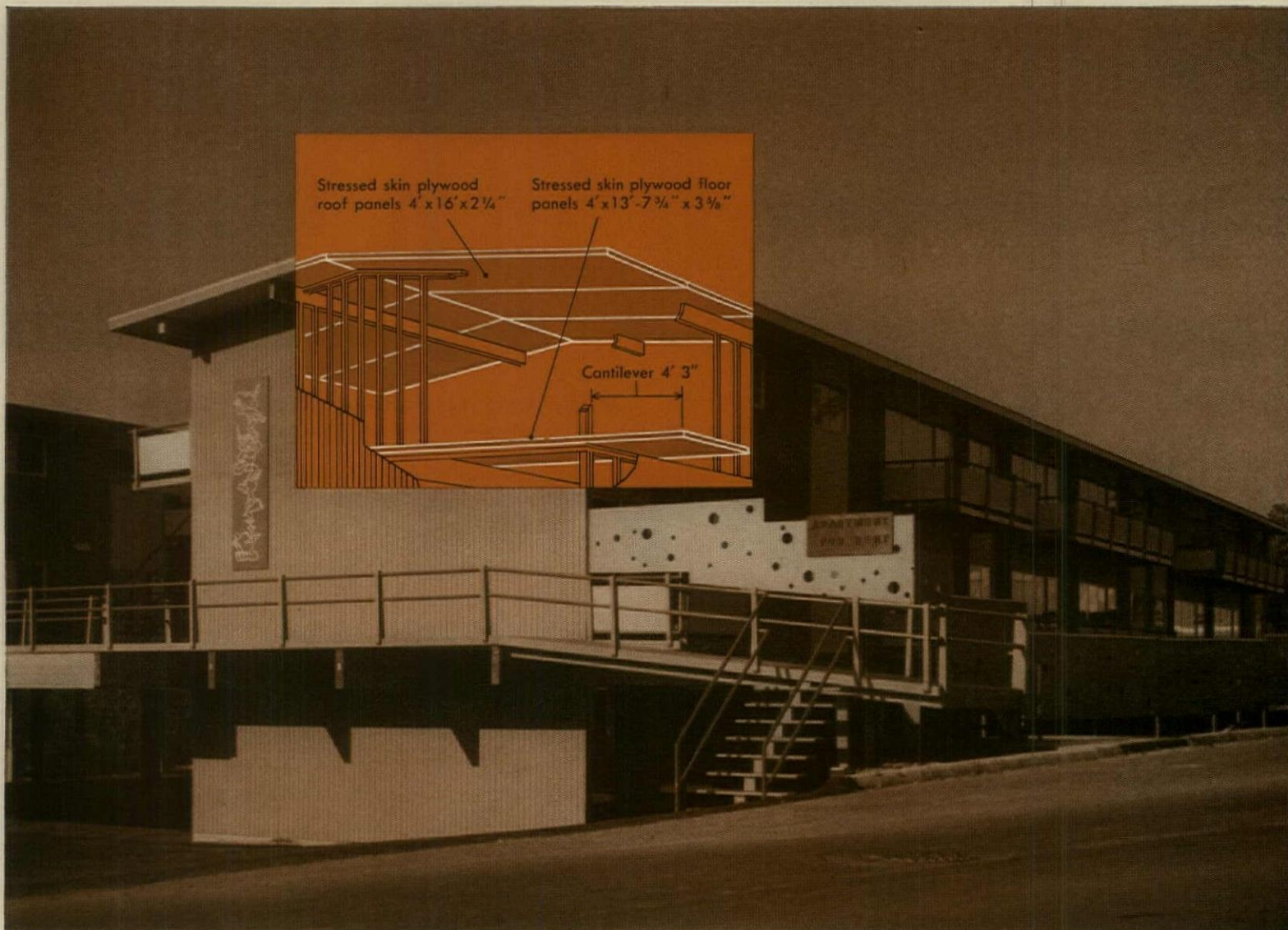
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# Plywood components can slash your

Now you can get quality plywood components, custom-fabricated or in volume, to help you build better for less in any part of the country. Box beams – flat stressed skin panels – curved panels – folded plate roof components – trusses – are made to the rigid specifications of Plywood Fabricator Service by PFS member-fabricators. PFS is an independent, non-profit quality-control affiliate of the Douglas Fir Plywood Association. For information on plywood components, or the name of the fabricator nearest you, write Plywood Fabricator Service, Inc., P. O. Box 7, Chicago 27, Illinois.

## **8 Apartment builder cuts labor 75 percent with stressed skin plywood panels**

Stressed skin plywood panels used at all three levels of this 26-unit apartment took 75 percent less on-site labor than a conventional floor and roof system, according to Edmund Stafford, contractor and owner. Underside of the panels serves as ceiling; top provides subfloor-underlayment, ready for finish flooring. Insulation and wiring are inside. Panels are supported by laminated beams; most panels span 9 ft. Cost, installed, was competitive with other materials, and the plywood panels are far better looking, require simpler framing, and offer superior acoustics and insulation. The apartment is in Winslow, Washington.

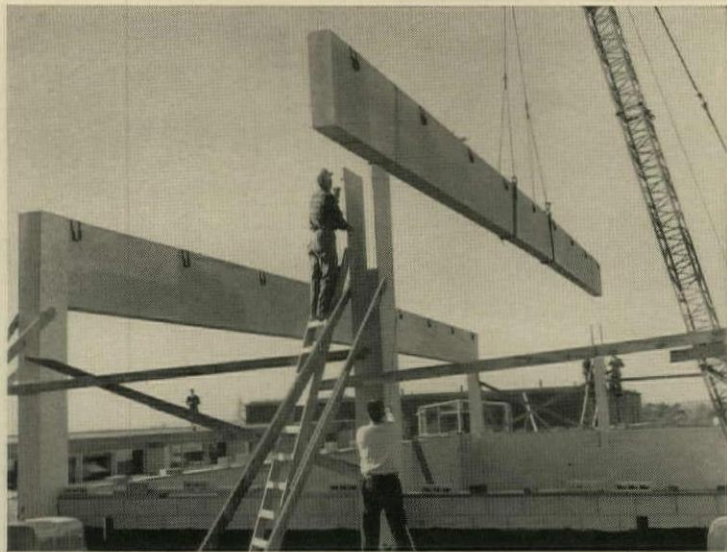




# on-site labor costs by 75 percent

## 9 Plywood box beams prove most economical long-span roof supports for school gym

At this school in Bourne, Mass., 86-ft. plywood box beams won over several other structural systems for the gym roof. Steel was rejected on the basis of appearance; other supports would either have entailed a pitched roof, or delivery time and cost would have been exorbitant. Shipping the giant beams 80 miles was no problem; nor was erection. Only one crane was required. Beams in the gym span 84 feet; in the cafeteria, 58 feet. Both types are supported by plywood columns of similar construction. Beams were fabricated by Wood Fabricators, Inc., Cambridge, Mass. Contractor was Theodore Loranger & Sons, New Bedford.



## 10 Plywood folded plate roof components help hold school costs to \$8.86/sq. ft.

Careful planning and an economical plywood folded plate roof system kept costs of this South Carolina school well below the district's \$9.50/sq. ft. average. Architects W. E. Freeman & Associates invited contractors to confer with them on construction methods in advance. Of 12 bidders, only Triangle Construction Co., Greenville, took them up on the offer – and got the job. Roof plates – 8' or 10' plywood sheathing panels nailed to 3 x 4 rafters and 4 x 6 chords, ripped at an angle – were bolted together in pairs on the ground, then hoisted onto pipe column supports and bolted to adjoining bays.



## 11 Plywood vaults make an attractive, low-cost canopy for Maryland supermarket

Plywood vaults proved the most economical way to get a distinctive roof shape for this mall between sections of a supermarket in Reistertown, Maryland. It took 150 curved plywood panels, four feet wide and spanning 12 ft., to make the ten 60-ft.-long vaults. Supports are three-ft.-deep plywood box beams. Fluorescent lights were installed along their sides to illuminate the vaults. All components were prefabricated by the Champlin Co., Hartford, Conn. The whole job of installing beams and vaults took about two weeks. Even with the 330-mi. delivery, cost of the roof was competitive with other systems, according to Robert Kahn, architect for the owners, Food Fair Properties.

(continued)



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# This building system puts any home

## **12 Rigid frame office with Texture One-Eleven<sup>®</sup> achieves unusual effect at reasonable cost**

The rigid frame system, originally developed as an answer to the need for a low-cost farm building, is just as logical for commercial construction. It makes it possible to enclose space for less than \$1/sq. ft. Basic unit is a load-bearing arch made of four lumber members rigidly connected by nailed plywood gusset plates. Series of these frames are tied together structurally by plywood walls and roof. Construction techniques are simple, quickly mastered by your regular crews. Parts are easy for any builder to assemble, off-site or on, and set in place. With the many design and span variations available, you can use the rigid frame

system for anything from classrooms and stores to warehouses and large farm buildings.

A case in point is this Mobile, Ala. auto dealer's office. Designer E. C. Latham and the owners, Mel & Bob Motors, wanted low cost and striking appearance. Builder Marvin Massengale put up a 30x32-ft. clear-span building for \$10/sq. ft., including air conditioning, landscaping and many other extras. Texture One-Eleven plywood acts as sheathing to tie frames together, as well as decorative siding.

DFPA has design information for rigid frame buildings with spans from 24' to 52', and construction data for hundreds of variations. Write: Douglas Fir Plywood Association, Tacoma 2, Washington.



# builder in commercial construction

## **13 Rigid frame buildings are very adaptable; this church classroom was first a chapel**

First built in 1960 as a temporary chapel for a Seattle church, this little rigid frame structure was subsequently moved with no ill effects and now serves as a classroom. It is a good illustration of the versatility of the system, as well as of the fact that rigid frame buildings need not look plain and utilitarian but can be very attractive. Architect Roy Koczarski of Seattle used basic DFPA design recommendations but placed windows outside haunch gussets and modified the shape of the end-wall facade. The 32 x 42-ft. building has cedar siding, and a composition shingle roof over plywood sheathing.



## **14 Rigid frame system still can't be beat for low-cost all-round farm buildings**

Most farmers and an increasing number of builders know that the rigid frame, first developed for farm use, is still the simplest, most economical way to enclose space and get basic shelter for less than \$1 per sq. ft. It can be, and has been, used for almost every type of farm building. Poultry houses like the one below have been put up for less than 80¢ per sq. ft. In another recent application, two 40 x 300-ft. clear-span potato warehouses were built in Eastern Washington for less than \$1.50 per sq. ft. — including insulation, wall lining and a shingle roof. For more information on plywood farm buildings, write DFPA.



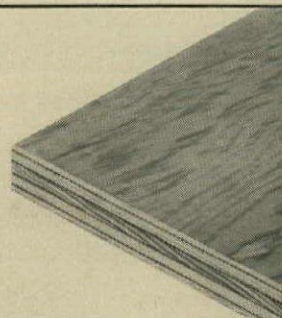
## **15 Three-car garage, built to DFPA rigid frame plans, cost less than \$1/sq. ft.**

This 24 x 32-foot garage was put up by a Rainier, Ore. builder for his own use for only 68¢ per sq. ft., including foundations. He used DFPA's plans for the 32-foot clear-span rigid frame building. The garage has ample space for two cars and a pick-up, as well as storage and work area. Exterior plywood on walls was simply painted; roof was finished with asbestos roof coating.

### **The DFPA trademark is your assurance of quality plywood**

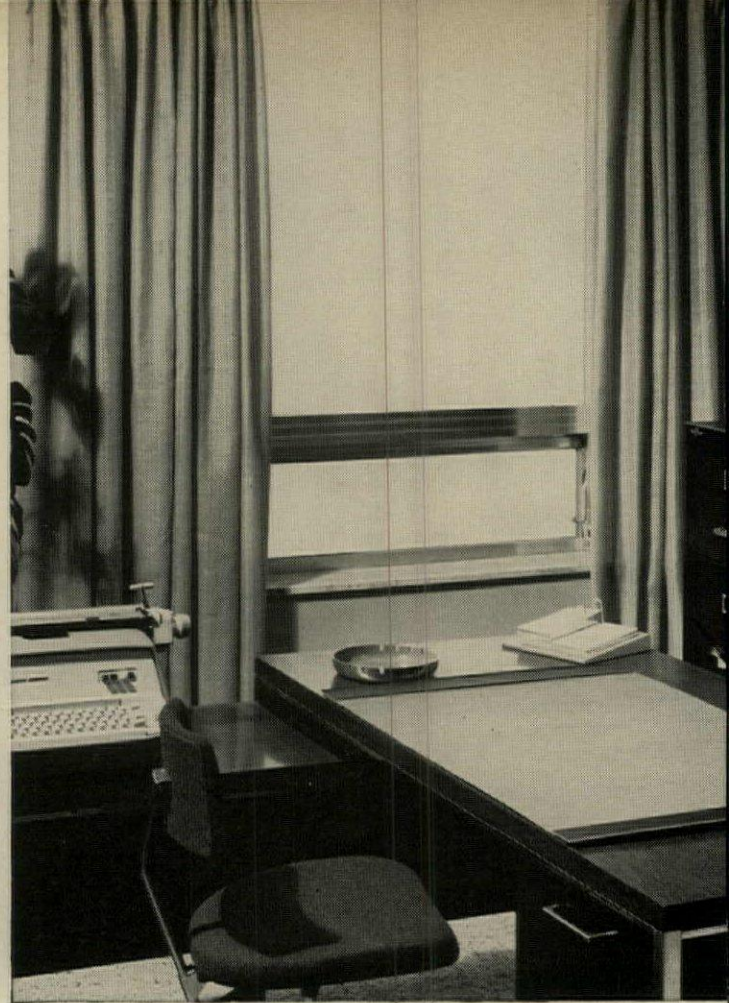
Your reputation depends on the quality of your construction. That's why it pays to specify only DFPA grade-trademarked plywood. It's the only plywood backed by an industry-wide quality control program and a quarter century of experience in plywood testing and inspection. This program includes rigorous laboratory testing, and factory inspection at every critical point of manufacture. Look for the letters "DFPA" when you buy plywood.

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**Remember Styrofoam for masonry walls.**



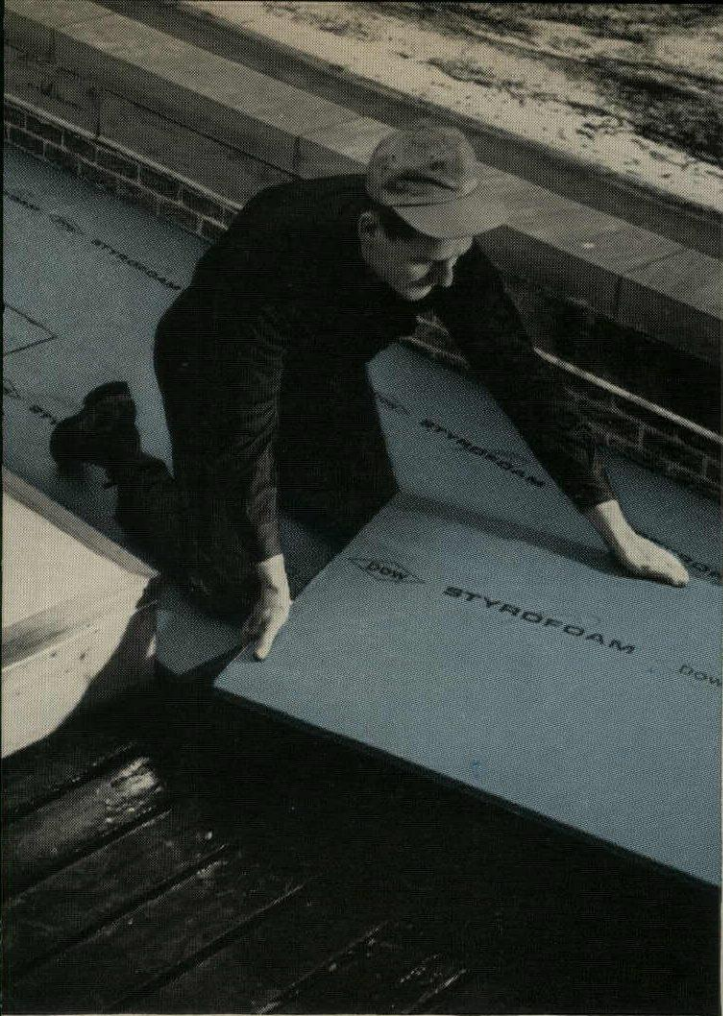
**Then forget it.**



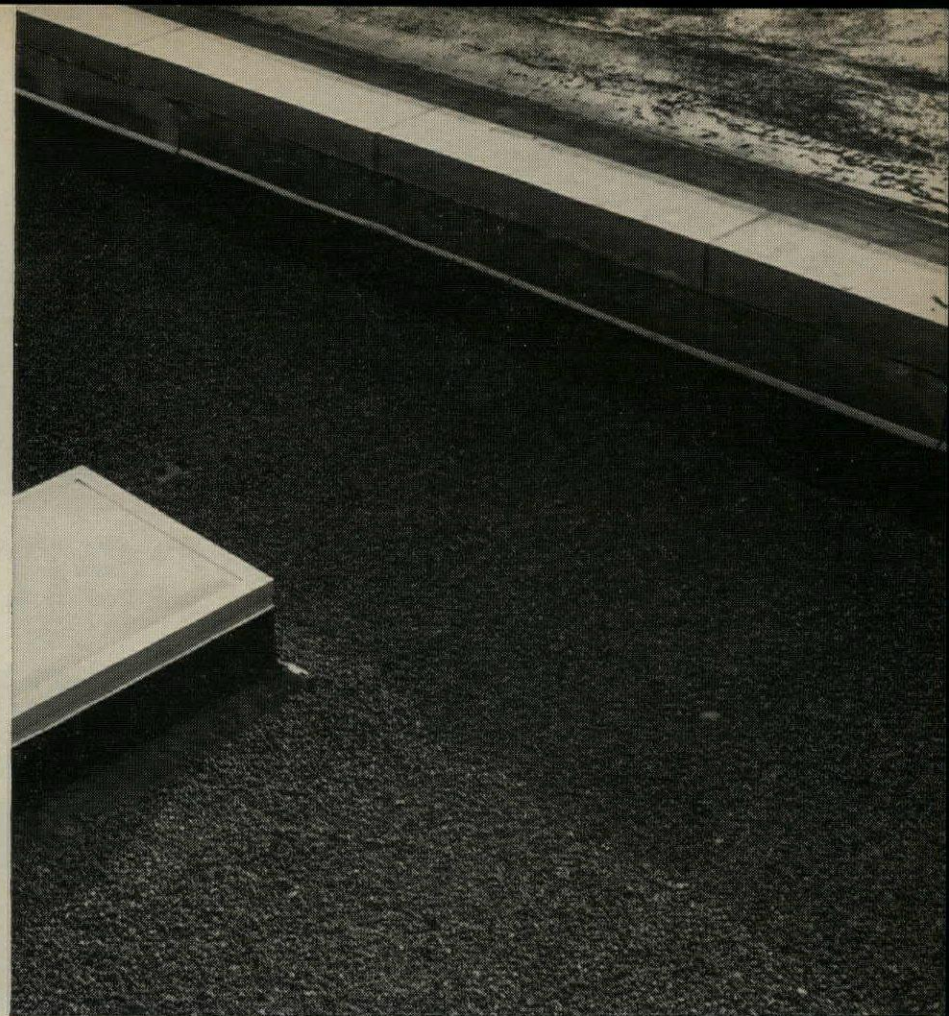
**Remember Styrofoam for slabs and foundations.**



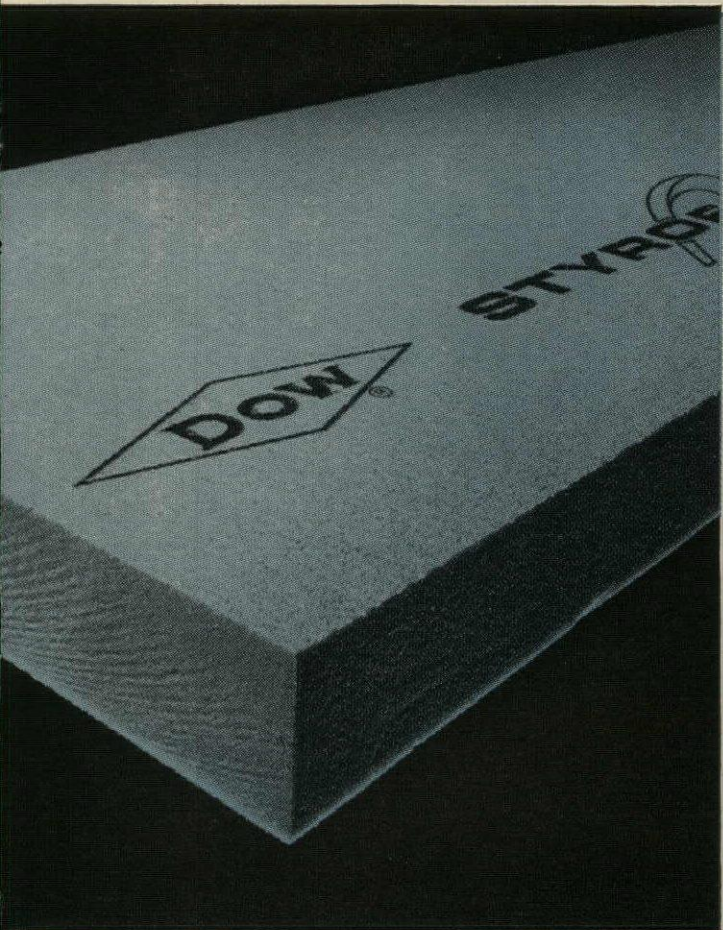
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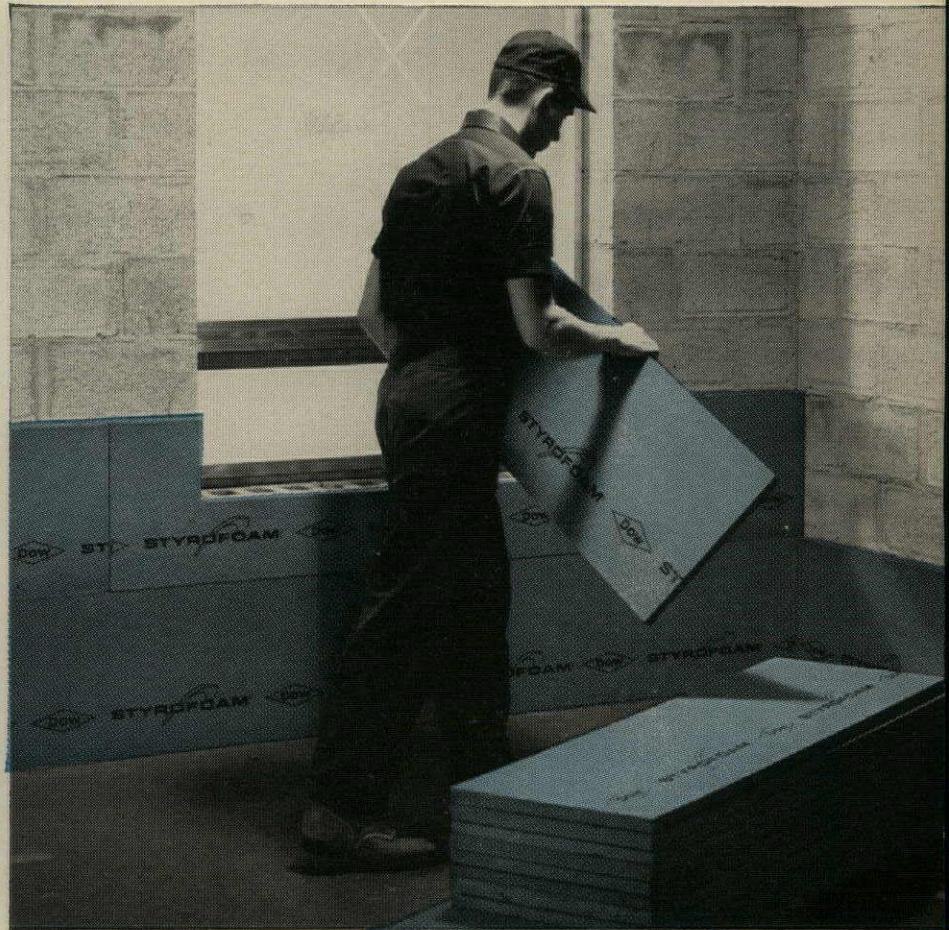
**Remember Styrofoam for built-up roofs.**



**Then forget it.**



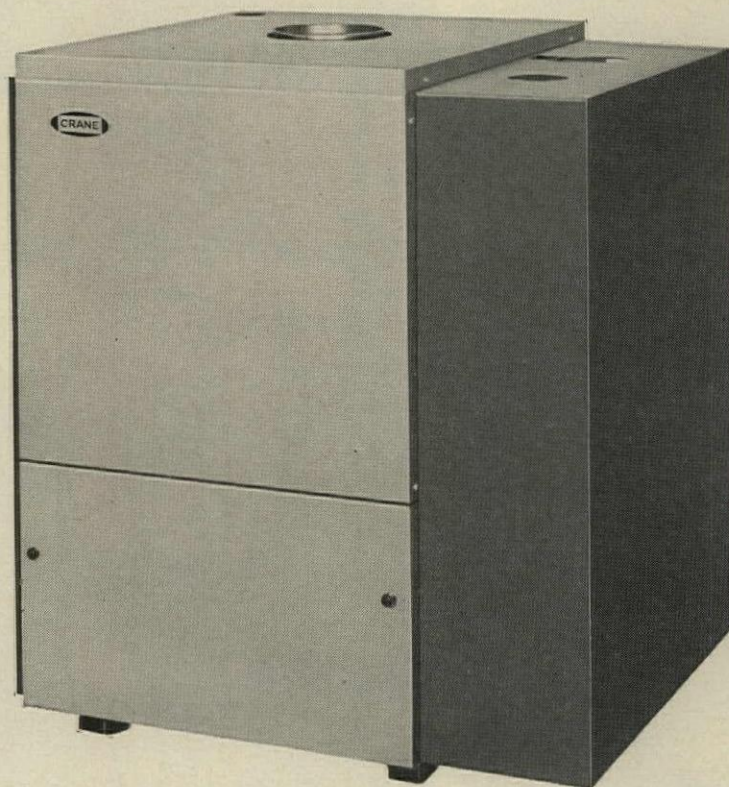
**Remember Styrofoam®** brand insulation board when you want an insulation with a permanent low "k" factor, that serves as its own vapor barrier, that can't absorb water, that you can install and forget—forever.



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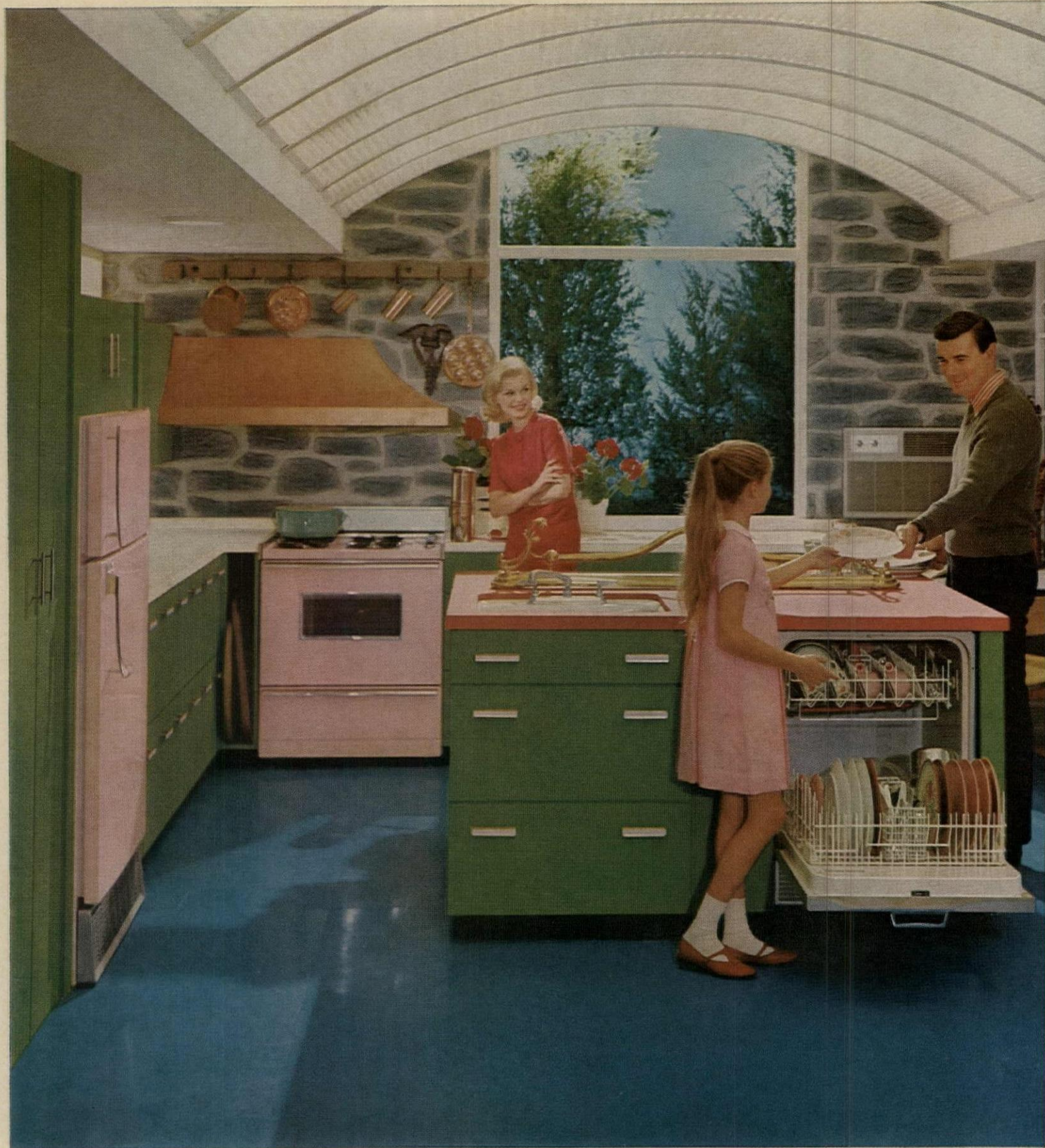
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Luxuria is a *complete* line of kitchen cabinets—118 different units. Their 3-in. modules make Luxuria Cabinets extremely versatile for installation in any shape and size kitchen. Luxuria Cabinets are available in four styles—

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Shadowline, Provincial, Contemporary, and Shadowline with Provincial moulding—and in three finishes—birch tone, walnut tone, and white and gold. Long-Bell also offers you the Pacesetter line of lip door cabinets. All the cabinet sizes and accessories offered in the Luxuria line are available in the Pacesetter line.

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EDITORIAL

## Let's stop building vacancies

We have enough vacancies to worry about now; some 2,500,000 units, both single-family and multi-family, both old and new. And this year we will build at least 500,000 more housing units than the population will add to housing demand.

Latest figures from Census warn us that there were 265,000 unsold merchant-built houses last October—almost half as many as the 560,000 houses that merchant builders managed to sell in the preceding 12 months. So the jump in homeowner vacancies from 0.2% to 1.6% in the third quarter of 1963—biggest jump in four years—may well foreshadow a whole new look in the one-family house market.

Census also warns us that apartment vacancies in metropolitan areas have been moving up steadily since mid-1962. And the third quarter vacancy jump in 1963—from 7.2% to 7.8%—indicates that still more new apartments are putting pressure on the market.

*Too many of today's new homes and apartments are obsolete when they are built.* What kind of obsolescence? Well, lack of air-conditioning—the biggest improvement builders have been able to offer since they brought the toilet indoors. Three successive FHA commissioners have warned that within a few years any houses without air-conditioning will be obsolescent anywhere summers are hot (which means almost everywhere in the nation).

*Consider adequate storage.* Survey after survey finds second-time buyers listing lack of adequate storage as one of the two big reasons they wanted to move. This is clear warning that any house without adequate storage is obsolescent now and a bad mortgage risk. Yet many a lender still goes along with FHA's very minimum storage requirements. It costs less than \$100 to double storage space during construction, five times that to do it later.

*Too many houses are built with noisy toilets, inadequate wiring, inadequate windows, inadequate noise control.* But physical faults are only one kind of vacancy-threatening obsolescence. There is wasteful obsolescence—embodied in houses built at inflated featherbedding costs, inflated land prices, inflated code costs. For such costs, lenders put up money to pay for items that add nothing to long-term value of their security. FHA has a simple formula for handling this: the greater the waste the higher the appraisal. If a local code makes builders waste \$75 on use-

less floor bridging or \$100 on a useless and oversized vent for every plumbing fixture, FHA adds that much to its valuation. But builders are slowly finding ways to squeeze out these costs; sooner or later the re-sale value of homes built at excessive costs will fail to meet the competition of new homes built more efficiently.

There is social-change obsolescence. Millions of fine homes are for sale today at a fraction of their reproduction cost because they are too big to be run without servants. That's old hat. But consider how many homebuyers now put much higher store on homes that have recreation facilities close by. Smart renewal builders know their projects today *must* include a community swimming pool. If recreation facilities are essential to revive blighted areas, they are equally vital to long-term value of suburban housing.

There is market obsolescence. The market for tiny two-bedroom homes was overbuilt after the war, so two-bedroom homes were hard to sell when demand shifted to three-bedroom homes in the 50s. Now, the market for low-priced houses shows signs of glut in all but a few fast growth areas, so it's nonsense for politicians to keep clamoring for more houses built too cheap to be really good—which means too cheap to keep their value for the life of their mortgage.

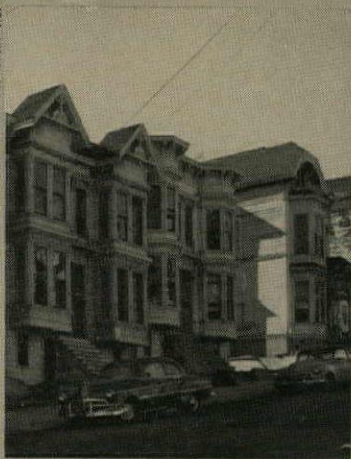
*Our guess is that less than half of today's 55 million housing units are the kind people will want to live in ten years from now.* By then, the average family will have an income of close to \$10,000 in 1960 buying power—enough to qualify FHA for a \$25,000 house. Who then will put up with all that's wrong with most of today's existing homes and with too many of the homes we are still building?

*A whopping speed-up in the rate homes grow obsolete is beginning.* This will be bad news for builders who try to go on selling outmoded homes. It will be bad news for mortgage lenders who sink their depositors' money into prematurely obsolete housing.

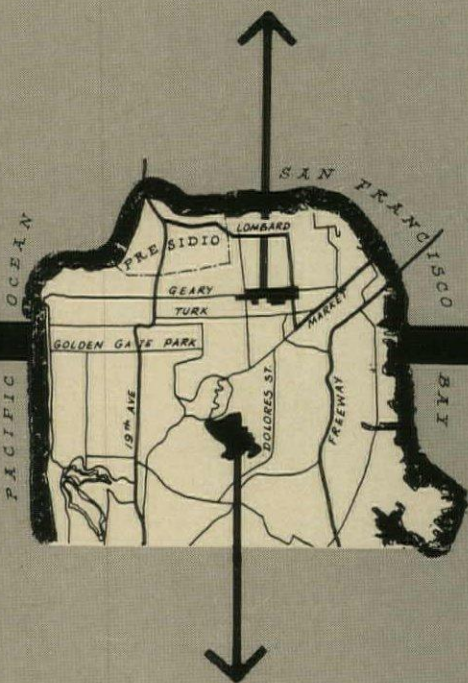
It will be good news for everybody nimble enough to adjust to change, for faster obsolescence will add a giant replacement demand to what the wartime-baby boom will soon add to the normal housing market. It will make almost everybody's job harder—but that's the way the ball bounces.







Western Addition, spared by the 1906 fire, had become a Negro slum of rundown homes—many sliced up into rooming houses. Cleared, the site (left) has a galaxy of housing in park-like settings.



Diamond Heights was a never-developed swath of steep hills and ragged gullies. Given sensible re-platting and land assembly, it harbors a wide variety of houses (left) by top architects and builders.

*Nowhere else in the U.S. has a big city come up with such a showcase of handsome residential projects only minutes from downtown. San Francisco's breakthrough is an object lesson for the nation.*

## Two renewal projects set a new standard of quality in urban housing design

On the next eight pages are two of the most exciting—and strikingly different—urban renewal projects in the country.

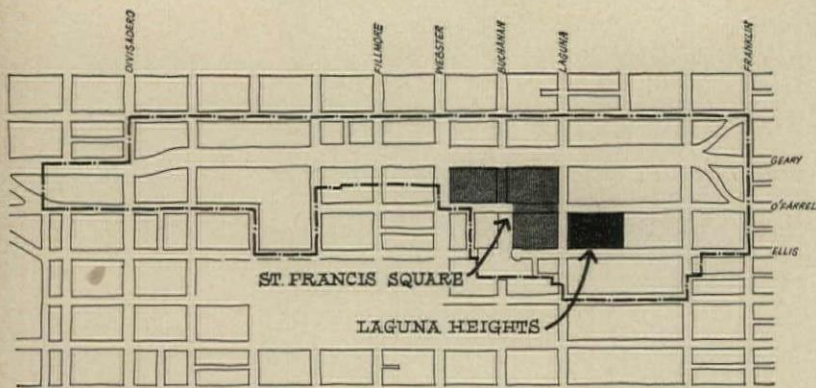
One involved the clearing and rebuilding (with both low- and high-income co-operatives and rental apartments) of a piece of the rundown Western Addition neighborhood of San Francisco (3/4 of a mile from chic Nob Hill). It escaped the 1906 earthquake and fire, but had long since deteriorated into largely Negro ghetto of over-populated and undermaintained tenements.

The second grew out of a history-making court decision that the city legally could declare Diamond Heights, a steep, gullied mountain shoulder of mostly vacant land, as a blighted area. It was condemned and bought, and the 1863 gridiron plan that had kept developers from its 330 acres was scrapped. The hill was replatted into contour-following lots that were sold both to builders and to private owners, so the area's development would capture the same kind of compact variety that contributes so much to San Francisco's celebrated charm.

The secret of this renewal success is two-fold: 1) a man, M. Justin Herman (*p. 98*), who slashed bureaucratic red tape, built a first class, nonpolitical staff and used every available governmental tool to get a sluggish agency moving and 2) a philosophy that quality of design is at least as important as economic feasibility. Each proposal is evaluated by a design review panel of qualified professionals who recommend specific plans to the agency, which makes the final decision. "The people must decide, and we represent the people. When the advisory board has left and gone their various ways, we're still here," says Executive Director Herman of the Redevelopment Agency.

This system has resulted in top bids sometimes being turned down in favor of better designs, in co-ordinating the plans of different builders in the same renewal areas and in a requirement that all builders of for-sale houses submit their plans to the agency for approval. Result: a high standard of center-city housing without the cookie-cutter sameness that can come from a single developer.

## Two co-ops side by side: a low-income 221d3 and \$300-mo. luxury units



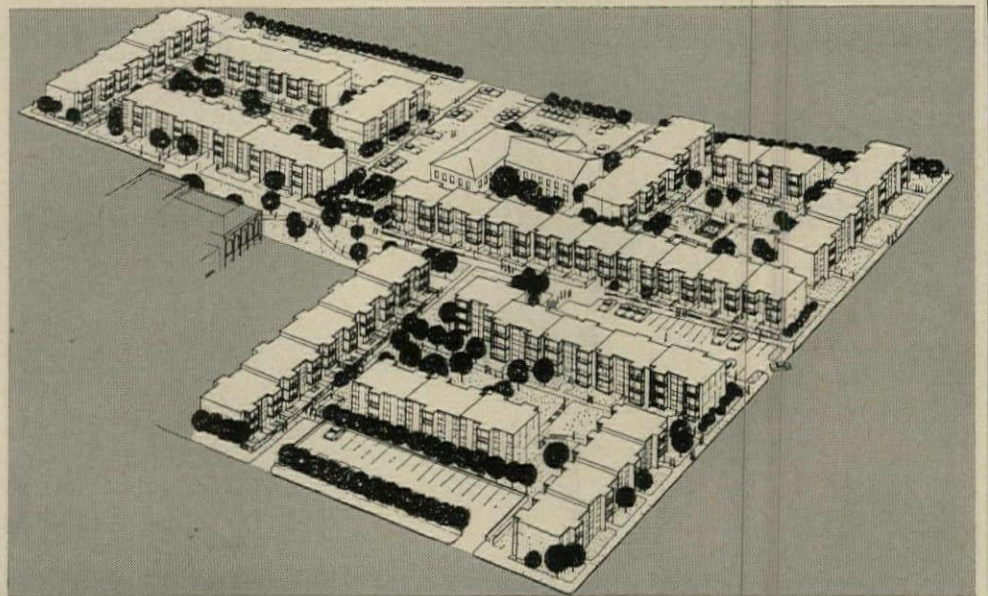
Western Addition—in planning ever since 1950—posed two typical renewal problems: how to provide housing for low-income families evicted from the original site, and how to persuade middle- and upper-income families to return to a neighborhood long considered undesirable.

For low-income families the 299-unit FHA, Sec. 221d3 project below was sponsored by a longshoremen's union nonprofit corporation, with equity money from the union-employer pension fund. The units, priced at \$12,295 to \$20,350 with \$450 to \$650 down and monthly payments from \$95 to \$135 despite the subsidy of 3 1/8% interest, still proved too high for most former residents. At the other end of the income scale, Eichler Homes (*opposite page*) built three-bedroom, two-bath luxury apartments priced from \$34,000 to \$43,000 with monthly payments of \$272 to \$332.

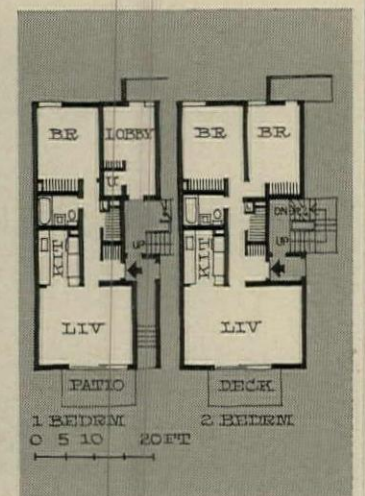
**ST. FRANCIS SQUARE** sold out its 299 co-op units on a racially-integrated basis (population mix of buyers is 50% white, 25% Negro, 23% Oriental, 2% other) in only three months. The sponsor set the racial quotas with agency assent.

The product of a close collaboration between Architects Marquis & Stoller and Landscape Architect Lawrence Halperin, the project has a continuous park with play space, sitting areas. Walks and plazas wind through the three-square-block site. Costs were under \$11 per sq. ft. of dwelling area. Says Architect Robert B. Marquis: "We had little money for architectural gymnastics or frills. The design depends strongly on the use of open spaces and landscaping."

Karl H. Riek

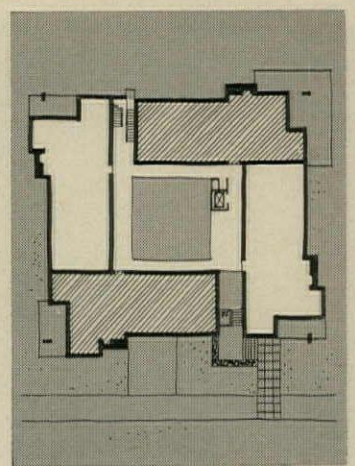


**L-SHAPED SITE** puts all parking within its boundaries. Public streets are closed within project.



**TYPICAL PLAN** has two-bedroom unit above a one-bedroom layout. One lobby serves six apartments.

**ALL DECKS** face landscaped courts contoured to provide different grades for visual interest.



**FLOOR PLAN** is alike for all floors of all buildings. Private entries open off central courtyard.

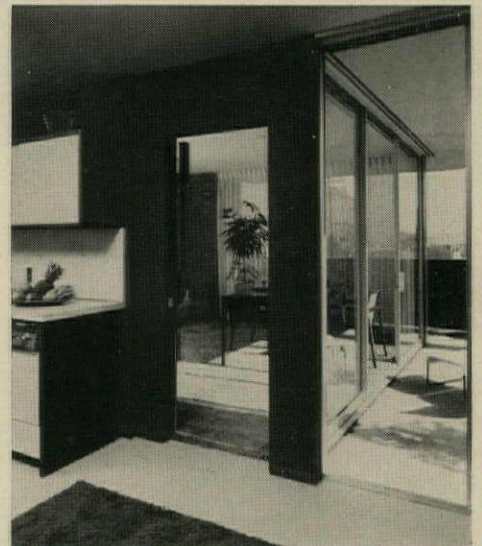
**SIX BUILDINGS** are grouped around a central mall. Eichler high-rise, *top left*, is nearing completion.



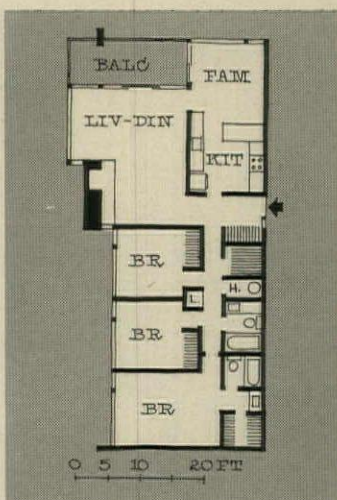
**LAGUNA HEIGHTS** represents a major effort to woo suburban families back to center city. Results still hang in the balance. The first 45 buyers are mostly upper-income (\$17,000 average), have few school-age children. Partly this comes from a reluctance of young families to live in former slum areas. Eichler Homes' Pieter Goodewaagen notes: "Our buyers tend to have grown children. We've sold suburbia so well that it's hard to turn homebuying young families around."

The buildings, by Architect Claude Oakland have four apartments per floor, alike except for balcony variations. Down payments on the 60 co-op units (12 units in one building are rented) are \$3,337. Monthly payments run \$272 to \$332.

**CENTER MALL** has twin pools as focal points, is dotted with handsome benches and light fixtures.



**VIEW ONTO DECK** is from multi-purpose room adjoining kitchen. This one unit has extra-large wraparound balcony (*see plan, above*).



**UNIT PLANS** are all three-bedroom, two-bath layouts, faced out to the perimeters of the buildings.

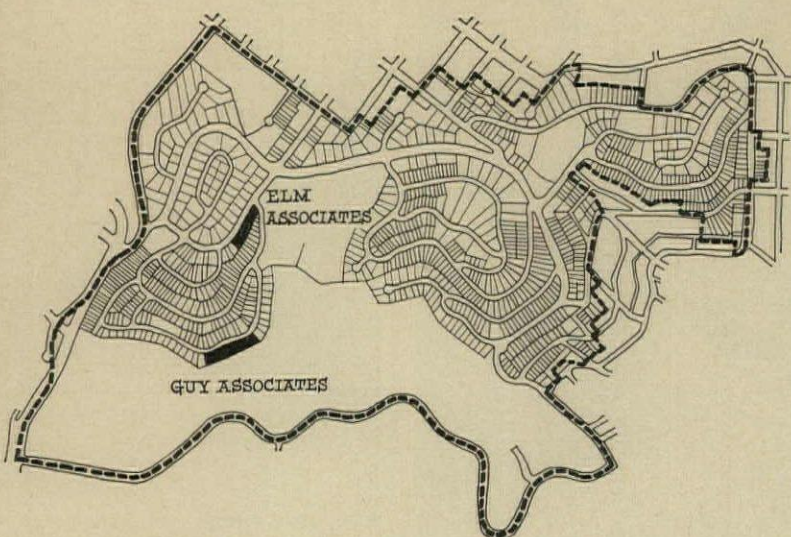
**LIVING ROOM** is generous (17'8" x 20'), looks larger because of balcony beyond sliding glass doors.



Ernest Braun

*continued*

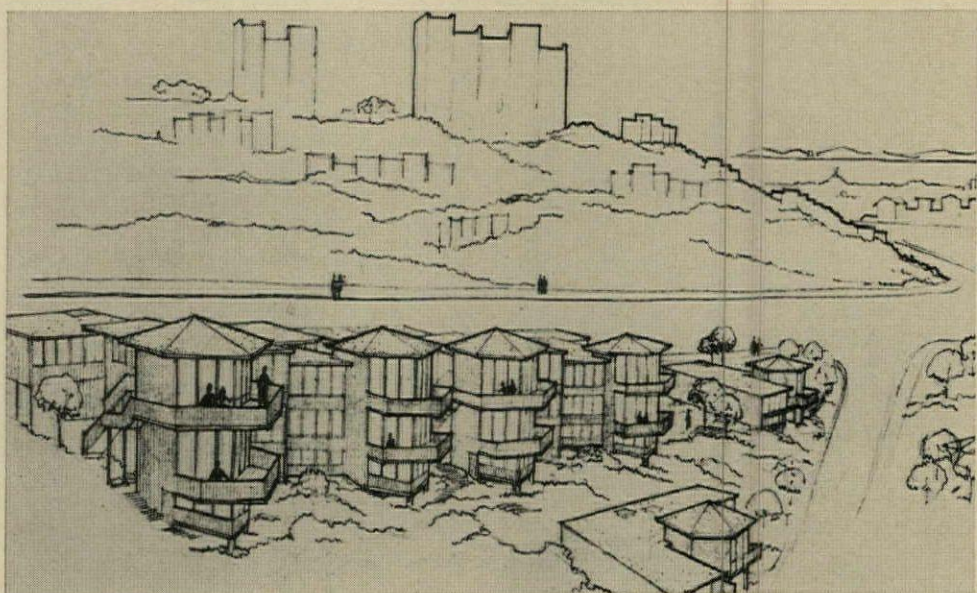
## A craggy goat pasture becomes an oasis of handsome varied housing



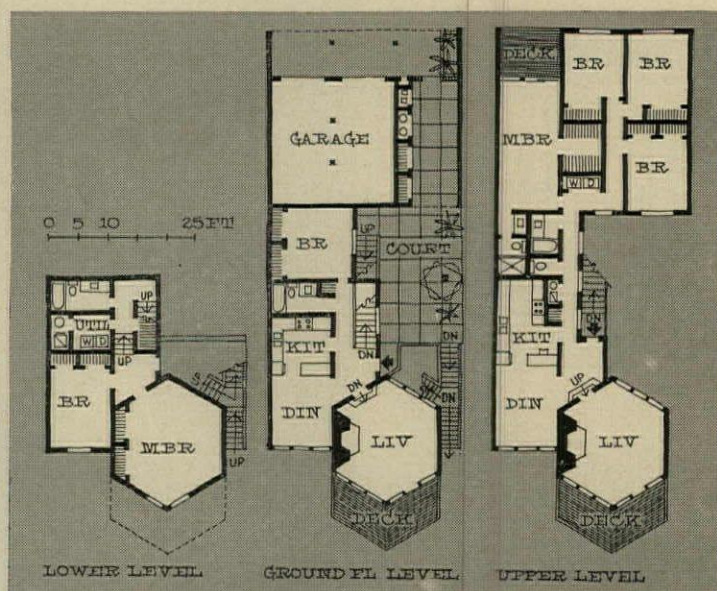
Diamond Heights presented unique opportunities, for it was a choice area at the crown of the hills west of downtown San Francisco. But it was rendered undevelopable privately by scattered land holdings amid a gridiron plat that left many ravine lots with no access. Replatted to follow contours, Diamond Heights' land was promoted like a real estate development and the Redevelopment Agency got prices high enough (some hilltop lots went for as much as \$15,000) so the project will need no federal subsidy. Moreover, by pricing prime sites high, the city took in enough money to sell sites for middle-income units (yet to be built) at artificially low prices—a Robin Hood policy of letting the rich help pay for housing the poor that is provoking some criticism (see p. 99). Handsome as the area now is, some critics like Elisabeth Thompson call parts of it "narrow and congested."

**ELM ASSOCIATES** built six of these two-family houses on some of the steepest sites, hopefully for sale at \$89,000. When they failed to sell, Owners William Jensen and Robert Milne took title themselves, easily rented all twelve units (at \$235 and \$260 per mo.), and turned back three unused lots to the agency (they will be re-auctioned).

Architect Merrill Jew got a variance to build most of the structure over the steep downhill slope, and kept his level area as large, sheltered interior courts. His hexagonal high-ceilinged living rooms derive from the city's ubiquitous bay windows, and the resulting rooflines make his houses more pleasant to look upon from other houses above them on the hill.



**HILLSIDE SITE**, just below townhouses on Red Rock Hill (p. 97) has eight duplexes on interior lots and two 1-story single houses at the corner. Hexagonal roofs and broken rooflines help soften the view from above.



**WIDE DECKS** (left) are cantilevered over the downhill slope, give an unobstructed view south.

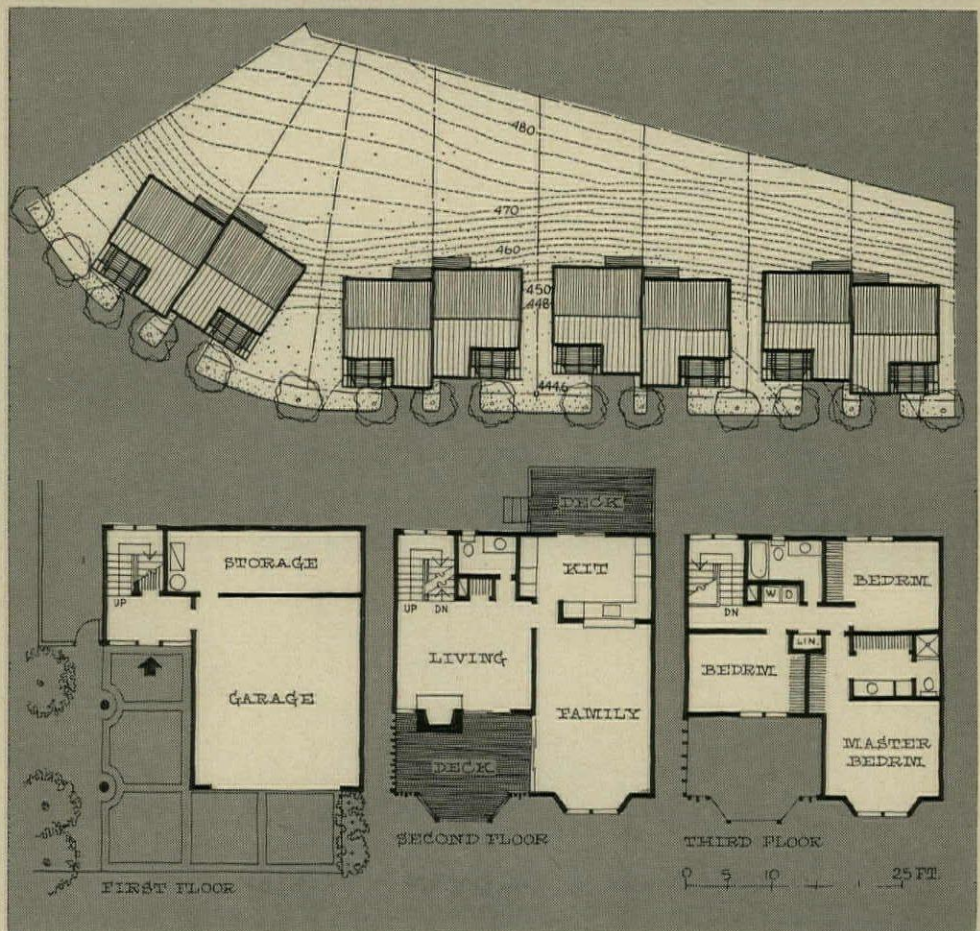
**TWO-FAMILY** plan has three-bedroom unit on two lower levels, a four-bedroom house above.



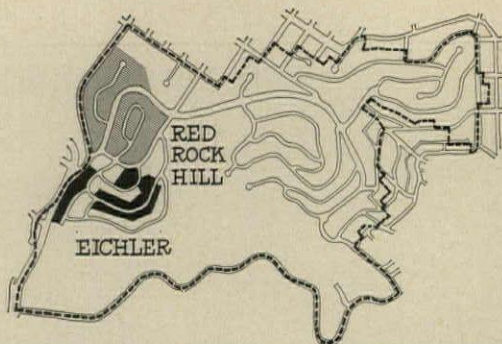
**THREE-STORY HOUSES** on steep lots are kept shallow (32') to minimize excavation of the rocky hillside. Two car garages are beneath.

**GUY ASSOCIATES** bought 11 rocky, up-hill single-family house sites, and Architects Campbell & Wong gave them an unexpected and subtle three-story plan that puts the living and family rooms above the garage and storage area. The homes gain color and warmth from the familiar Bay Area shingle and stucco exteriors. Of the eight houses completed, three have been sold (at \$42,500 to \$45,000). Builder Hoover Chin says sales got off to a good start, but that recent announcement of mid-income FHA Sec. 221d3 housing for Diamond Heights has dulled sales. "When people see that this 221d3 housing (*see p. 99*) will be on the other side of the hill, not next door, and how goodlooking it is, sales will pick up again," he forecasts.

**LIVING LEVELS** are raised to afford a view of the city over the roofs of houses across the street. The three-bedroom, 2½-bath houses also have a dining deck opening off the kitchen to the hillside at the rear.



*continued*



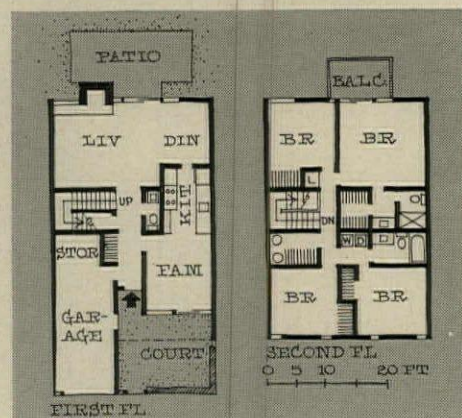
**EICHLER HOMES** has one of the heaviest builder commitments in Diamond Heights (102 lots, costing \$575,200), and one of the best sales records (63 sold out of the first 72 houses built). Eichler offers seven different plans by Architect Claude Oakland (who also designed the Western Addition co-op apartments on p. 92), at prices from \$36,950 to \$46,950. Conventional-mortgage down payments range from \$8,750 to \$13,950.

The townhouses stress privacy by facing a blank facade to the street, keeping their openness and lightness for the family inside. Both uphill and downhill models use a hidden entrance court that was first introduced successfully in Eichler single-family tract houses.



H&H staff

**STREET SLOPE** is matched by facades of townhouses. Triangular bay windows in houses at top are used to vary the elevations.

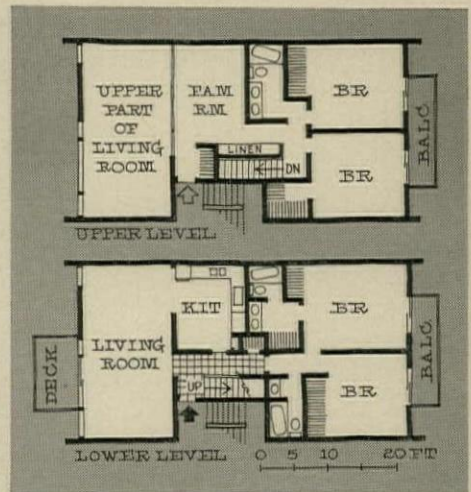


**TYPICAL PLAN** puts living and activity areas on ground floor, four bedrooms and two baths above. Other models have three-bedroom plans.

**OPEN FEELING** of living area (*below*) is heightened by glass wall opening onto patio. Downhill models have wood decks instead of patios.

Gerald Ratto





**FLOOR PLAN** is one of 11 variations in townhouses. Bedrooms on two levels allow separation of children and adults.

**OVERALL PLAN** (left) shows high-rise rental apartments to be started in 1964. The hilltop site has a 360° view.

**RED ROCK HILL'S** design is the final survivor of 90 plans for the hilltop entered in a \$10,000 design competition sponsored by the Redevelopment Agency and AIA. After a blue-ribbon jury picked ten designs for \$1,000 prizes, the agency selected four and made it a condition of bidding for the prime site that the winner use one of the four. San Diego Builders Irvin J. Kahn and Norman R. Smith paid \$4½ million for the property and picked the combination of high-rise towers and two- and three-story townhouses by Architects James K. Levorsen and B. Clyde Cohen of San Francisco. The condominium units are priced from \$29,900 to \$58,000. The first 28 sold averaged \$36,000.

Photos: Vano-Wells-Fagliano



**BALCONY** and family room overlook two-story living-dining room and floor-to-ceiling windows, left, in four-bedroom model (plan above, right).

**OPEN DECKS** (right) off living and bedroom areas look out onto central court and swimming pool. Each unit has parking on the lower level.



continued

## Man behind the breakthrough: a fiercely independent bureaucrat

Friend and critic alike admit that redevelopment in San Francisco today is what it is largely through the deft and dogged efforts of a stocky, 54-year-old self-proclaimed bureaucrat: M. Justin Herman.

Other cities have redeveloped more land, built more buildings, and sounded their horn in more piercing prose. But San Francisco, in the opinion of many thoughtful housing experts, architects, redevelopers and city officials may well be without equal on two counts:

- The excellence of its renewal buildings, commercial and residential alike;
- The ingenuity and inventiveness of its approaches to the renewal task.

It is a record built in just four years.

### When Bureaucrat Herman took over, San Francisco renewal was moribund

The city had three projects in various stages of planning: Western Addition, 28 blocks of Negro ghetto close to the geographical center of the city; Diamond Heights, 324 acres passed over by private builders because an idiot of antiquity had platted gridiron streets on 85° grades; and Golden Gateway, 44.6 acres of valuable downtown land—five minutes walk from the heart of the West's No. 1 financial district—occupied by the produce market.

Nothing was built. Two years had been spent fighting to establish the legality of the state renewal law. The celebrated Diamond Heights Hayes case resulted in a Supreme Court decision upholding not only renewal in California but redevelopment of vacant land as well.

While San Francisco renewal limped over its legal hurdles, Herman was HHFA regional administrator in San Francisco.

In March 1959, HHFA administrator Norman Mason, a Republican, suggested Democrat Herman move aside for Republican Annabelle Heath, one-time secretary and later an assistant administrator to Mason's predecessor, Albert M. Cole.

Herman, having decided he would not leave San Francisco, resigned and made plans to become a consultant. But even before he found an office Mayor George Christopher (also a Republican) asked him to take over San Francisco's redevelopment agency. Its director ineffectual Eugene Riordan, 69, had just retired.

Herman moved deftly and quickly to get results. Reflecting now on what he found, Herman says: "There was an attitude that you shouldn't do anything on the second project until your first is completed." The board majority had what he calls "no concept of the social, political or fiscal operations of the agency. They had not even let Riordan sign correspond-

ence without their prior approval."

Herman fired nearly 40 staffers confidently. He had the mayor's carte blanche and promise of freedom from political pressure. (Herman promised only to see people the mayor sent over for jobs.) And he hired what he calls "the finest renewal staff in the country."

He let city supervisors know where he stood: "This agency is as close to a business as you can get while still having public accountability. We made it clear to the supervisors we would respect them but we wanted them out of our hair."

And he recalls: "We went to work on every facet of the program, including community education. We doubled and quadrupled our operations in tandem, not in sequence." He astonished renewal critics by taking bids for renewal sites before the agency even owned them—conditional sales aimed at starting programs sooner. And he moved not on just one project but two, then three at a time.

### Good design shared top billing with economic feasibility

His procedure, then and now, calls for an architectural panel on each project. The panel—typically including one or two architects, a landscape architect, an artist and perhaps a mortgage banker—evaluates competing designs but the agency makes the final choice.

First major design competition involved the Golden Gateway. Bidders submitted offers for the land and plans for its \$85 million redevelopment into housing and offices. The advisory panel appraised four design concepts, submitted its criticism. Agency members and the public had a week's exposure to the comments. Explains Herman: "You must bring the public along in sympathy with what you're doing."

On decision day, the board rejected the high land bid (higher by several million dollars) of Kern County Land Co. for what it considered a better design from Perini-San Francisco Associates. The architects: Wurster, Bernardi & Emmons plus DeMars & Reay.

The arrangement is altered to fit other situations. In Red Rock Hill, prime multifamily area of the Diamond Heights renewal area, the agency sponsored an architectural competition in conjunction with AIA. From 90 entries the design advisory board recommended ten and each won a \$1,000 prize for the architect. From these ten the redevelopment board chose four. Then the land was put up for bid. Bidders were required to submit, with their offer for the land, a signed agreement with the architect of one of the plans. It was their choice which one.

H&H staff



**M. JUSTIN HERMAN** was born in New Bedford, Mass., worked briefly there in the Twenties as a reporter for the *New Bedford Times*. His father, a merchant, lost most of his money in the crash, so Herman worked his way through the University of Rochester as a soda jerk and cheese salesman. He graduated Phi Beta Kappa, won a \$1,000 scholarship to Harvard Business School, then became an executive trainee at Eastman Kodak, aide to a girdle manufacturer, and, in 1934, a WPA statistician. He got into housing in World War II as a Navy employee, and headed HHFA's regional office in San Francisco from 1951 to 1959.



In the Western Addition, where a number of builders are involved, Herman required that they all build models of their plans—to the same scale. They brought the models to Herman's office where they put them on a scale model of the land site. Result: they quickly realized that some of the spacing and orientation, planned independently, were wrong when related to one another.

Herman has a simple reason for his heavy emphasis on design excellence: "Design individuality can make urban life worthwhile, a fresh experience. We *must* insist on it or all we do is meaningless."

### Moderate-income housing also has top priority with Herman

"The program as started in 1949 [nationally]," he comments, "had some noble objectives with a fair amount of machinery. But it overlooked an important fact: where to put the people who move out of redeveloped areas. It is a serious problem in a city as large as this one."

The first step: the agency set aside three blocks—St. Francis Square—in the heart of the Western Addition. The redeveloper was required to build moderate-income housing—"maximum amenities at the lowest carrying charge," says Herman. "If we hadn't done something like this our program would be dead today." It was important to find housing for other than wealthy families, he insists, and it was essential to offer housing which Negro families could afford since 90% of the residents dislocated were Negro.

But Herman admits that almost none of the families who could afford to buy the International Longshoremen's and Warehousemen's Union units are among the families forced out of the miserable frame slums which were razed. What happened to the slum dwellers? "They moved into other slums," says Herman. "And the relocation problem is very hot in San Francisco today. If we continue in redevelopment without building new things like our moderate-priced housing or solving the public housing impasse, it won't be good enough."

His effort has been helped by a new subsidized land scheme. Herman calls it his Robin Hood plan. It involves reducing the cost of specific parcels of land in a renewal area to hold down cost of housing built on it. Some of the difference between market value and actual sales price is made up by higher prices for the rest of the land.

It worked in Diamond Heights. Six sites were offered for moderate-income housing, priced at about half of market value: \$1,547 per unit. "It was a great opportunity for imaginative use of land," says Herman. "The moderate-income residents will have as much play area and view as people in \$65,000 houses" (who

paid \$9,000 to \$15,000 for some lots). Herman's innovations have made him a target for snipers.

Produce merchants fought their eviction from the Golden Gateway site and made Herman their chief target. In Diamond Heights he has encountered fierce opposition to moderate-income housing from prosperous families who bought hilltop luxury sites. They object that the plan increases density. Groups in older neighborhoods down the hill also object. "They are fearful this will bring in the wrong kind of person," meaning Negroes, says Herman.

Some redevelopers also snipe at him. They don't like his insistence they make payments in lieu of taxes after they successfully bid on land but delay taking title. Some dislike the design review.

On the job, Herman holds to a man-killing pace. Up at 6 a.m., he is at his desk by 7:30—and he often gets up to work an hour or two during the night. He seldom leaves his office before 6:30 p.m., often hits a business cocktail party en route home. He seldom takes time for his former leisure pursuits, swimming and tennis. "Now, in sheer desperation, I walk and if the weeds get too high I cut them," says Herman. For vacations, he goes to the mountains and hikes.

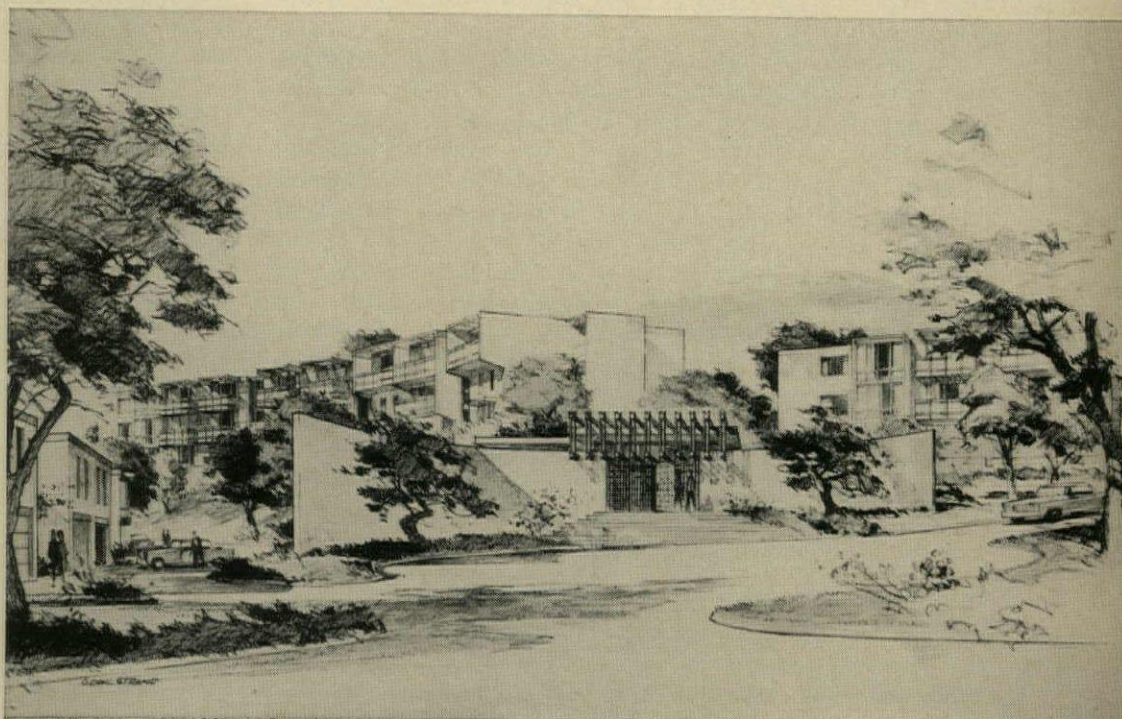
Herman and his wife have gone three times to Japan and he calls himself a Japanophile. This shows in the exquisite Japanese prints hung in his neat office. It shows up in renewal, too. One of his pet projects is Nihon Machi, a traditional Japanese market and cultural center for the second Western Addition.

### What lies ahead for renewal? Here is Herman's philosophy

"There can't be redevelopment unless you continually look for and take new approaches," he says. "We will get more and more government all the time. The challenge is how to keep government honest, good, sensitive and responsive."

One problem to which Herman is particularly sensitive is housing Negroes—even though Negro leaders criticize him for dislocating hundreds of Negro families without building new buildings for them in the immediate area. "Anyone who is thoughtful and sympathetic realizes that there is not just discrimination but also a deficiency [among Negroes]. Neither can be corrected exclusively," says Herman. "I'm currently fearful that those who are pressing may lose their friends. The moral goal is just—to equalize the opportunity. But if it were theoretically possible to eliminate discrimination, Negroes still don't make enough money to get into housing in San Francisco.

The answer, Herman contends, is more job training for Negroes, giving them a chance to raise their incomes so they can afford better housing. Meantime, "we need to provide public housing or its equivalent in some way if we are to house these people." Thus Herman is proposing that 200 units of scattered public housing be included in the second Western Addition—mostly existing structures. This can be done as an experimental program, avoiding the state law that requires a local referendum on proposed public housing, he notes. —JOHN A. SENNING



**CONTROVERSIAL NEXT STEP** in Diamond Heights is to be mid-income apartments under

FHA Sec. 221d3 renting from \$106 to \$159 a month. Architect: Neill Smith.



## Factory in the field: umbrella for lower cost

"Take away our factory," says Builder Andy Place of South Bend, Ind. "and our houses would cost us better than \$1,000 more."

The photo above illustrates a major reason why. It was taken when outside construction was impossible: the temperature was 2F and there was 3" of snow on the ground. Moreover, the weather had been like that for more than a week. If Place were a typical on-site builder, his 85-house-a-year schedule (average price: \$18,000) would have been seriously—and expensively—disrupted.

But Place is not a typical builder. Inside his factory, located in the middle of his current subdivision, crews were rapidly—and comfortably—completing the components for two house shells. The finished components for a third house were stacked on a trailer. Only one good day was needed to haul them to the site and erect them; from that time on interior crews could finish the house, even in a blizzard.

Place's factory is the most important step he has taken towards eliminating the 4% to 6% extra that bad weather—particularly in winter—used to add to his building costs.

### Here's how the factory cuts bad-weather costs

"It has cut our weather-vulnerability time—the time between the foundation and finished shell—to a minimum," says Place. "When we built on-site it took us at least three days to close in the shell. With the factory operation it takes one day. Bad weather comes in long stretches, so without the factory we might

have had to wait two or three weeks for those two extra buildable days. A house that sits idle that long eats up a lot of overhead. Worse yet, we have to lay off carpenters, and in our area layoffs mean losing our best men to big commercial jobs."

(To decrease his weather vulnerability still more, Place has developed an almost-weatherproof foundation-and-deck system. It is shown in detail on p. 104.)

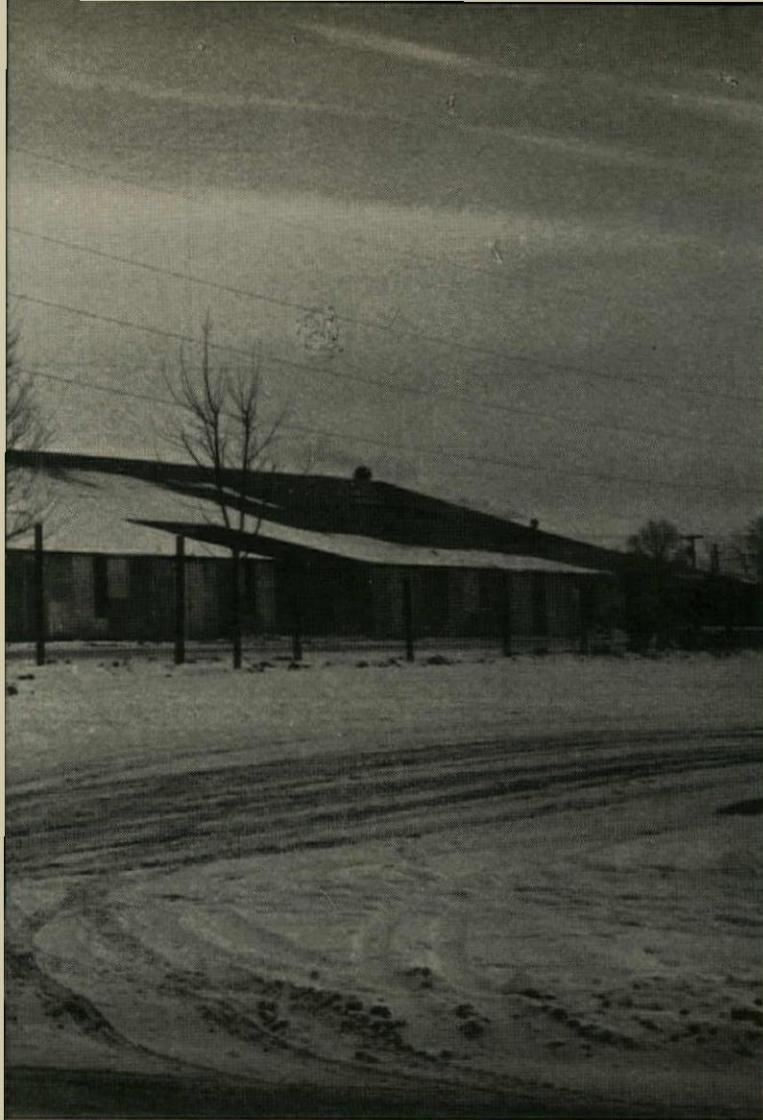
While weatherproof building is a major contribution of Place's factory, it is by no means the only one. Specifically:

*Place's factory cuts his exterior framing costs 10% to 15%.* "First," says Place, "our factory crews (7 to 9 men) work in one place all day long. They waste no time traveling from the shop to the site, or from one house to another. Second, they work on jig tables (p. 102) which is far more efficient than working on the deck of a house. And third, all their materials are stored in the factory—close to where they are assembled. There's no need to hold up the job because someone forgot a window or a bundle of siding."

*Place's factory let's him do more direct buying.* Says Place: "You can't buy in quantity unless you have a place to store in quantity. The factory provides that storage space—and, not incidentally, keeps our materials under lock and key."

Another point: Since the factory is a real manufacturing facility, it gives Place OEM (Original Equipment Manufacturer) status. He can thus buy directly from the producer many items which, as a builder, he could only buy through a dealer.

*Place's factory helps cut his subcontracting costs.* Place has



H&H staff



**ON-SITE FACTORY** (left) has 19,000 sq. ft. of space, is completely demountable. Skin is corrugated aluminum. Side sheds, right in photo, are for subcontractors.

**FRAMING CREWS** assemble wall sections inside the factory. New section of factory, foreground, is framed with clear-span steel bents; older section, rear, has wooden trusses supported by girders and wood posts.

## and almost-weatherproof building

provided individual sheds along the side of the factory (*photo above and plan, p. 103*) for his plumber, electrician, heating contractor, painter and sheet-metal contractor. These subs store materials in their sheds—and do some prefabricating there—so they have lower materials handling costs.

“At eight in the morning, our subs report to their sheds, not to a shop ten miles away,” says Place. “Their materials are delivered directly to the barn, so they don’t waste time—and money—driving back to their own shop for extra pieces. And of course the sheds weatherproof the subs just like our own crews. On bad days the sheet-metal sub has a place to make gutters, and the plumber has a place to prefabricate trees.”

As a result, some subs have cut their prices as much as 15%. Others have held their prices despite recent increases in both materials and labor costs.

The sheds also help keep Place’s own men on schedule. If a field crew needs a fast wiredrop, for example, the foreman can telephone the factory and get an electrician to the site in a matter of minutes.

Place’s factory boosts sales by speeding house-delivery dates. Place guarantees his buyers delivery within 45 days after the contract is signed, and in good weather his actual delivery time is usually nearer 35 days.

“This is very important in our tough market,” says Place. “Most of our buyers are moving out of old houses and they won’t sign a contract until those old houses are sold. But then they

want their new houses right away. Between 10% and 15% of all our houses are sold because we can guarantee fast delivery.”

### The factory is a relatively low-cost operation

As it stands today, it represents a \$33,000 investment. Half of the building was moved from a previous subdivision, and its cost, including moving expenses, was \$14,000. The new half, including most of the prefabbing equipment, cost \$19,000.

“When we finish building in our present subdivision,” says Place, “we’ll have built all of its 600 houses in the factory. To run the factory—including taxes, insurance, heat, power and depreciation—costs just over \$8,000 a year. At our current rate of 85 houses a year, the factory costs us less than \$100 a house. It is saving more than ten times that much.”

Moreover, the factory will cost even less on Place’s next site. It is completely demountable (the asphalt slab will become part of a playground) and Place estimates that it can be moved and re-erected for about \$15,000.

### The factory idea is not just for big builders

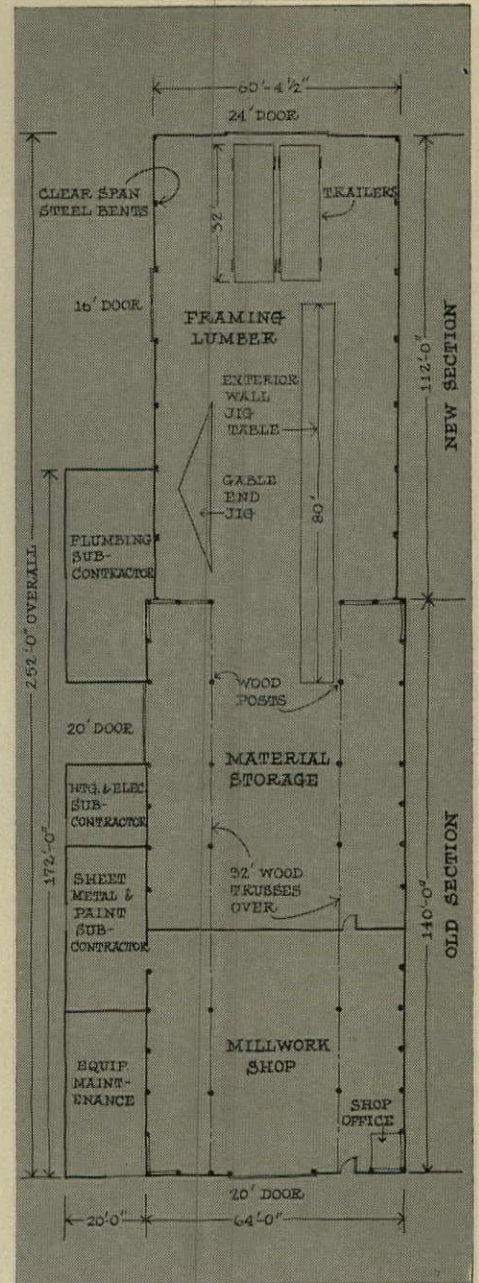
Says Place: “I’m sure a 40-house-a-year builder could put up a shop about half the size of our factory and make money on it.” And Place agrees with Builder Bob Schmitt (H&H, Jan.) that a builder producing as few as 25 houses a year could bridge together a pair of house shells and run a profitable factory-warehouse operation. *To see how Place runs a profitable prefabbing operation in his own factory, turn the page.*



**EXTERIOR WALLS** are prefabricated on 80' jig table. Lumber for studs and plates is at left, sheet materials are at right. Roll in foreground is building paper. Note the wide span at far end of the factory, made possible by open-web steel bents. Doors (*rear*) are 20' high, 24' wide.



**BAY WINDOW** is framed, glazed and trimmed right on the wall panel. Since window protrudes, panel will be the last one loaded on the trailer.



**FACTORY LAYOUT** shows areas for prefabbing (*top*), millwork (*bottom*), subcontractors (*left*) and general storage. Jig table stops short of doors (*top*) to leave room for panel trailers.

## Inside his factory, Place does a more complete prefabbing job than many prefabbers

"Our aim is to finish the house shell as completely as we can in the factory," says Place. "Everything we can build inside instead of outside saves us money." Here are the components Place builds and how much he finishes them:

*Exterior wall sections* are built on an 80' jig table (*top photo and plan, right above*) in the wide-span section of the plant. Siding is applied, glazed windows are installed, and door frames and trim—all primed in the paint shop adjoining the factory—are put on. When the section is finished it is loaded on trailers (reclaimed farm trailers with a vertical steel supporting frame) with a pair of overhead one-ton hoists. The walls for an average house can be completed in one day—about half the time as the same job done on a house deck and tilted up.

The jig table itself is simple. It is built of wood with angle iron

plate rails. Studs are positioned by spring-loaded snap buttons that can be depressed for cripples or uneven studs.

*Gable ends* are built on a flat wooden jig table that can be adjusted for all spans and roof pitches that Place builds. Gable ends are completely finished except for rake trim. Place does not build his own trusses. Reason: "We can buy them so cheaply it wouldn't pay us to build a special facility to manufacture them."

*Millwork like cupolas, arches, columns and bookcases* is made in a shop in the older section of the factory and sent to the site primed and ready for installation. The shop also does odd jobs like make a billboard which Place will erect on the site of his next subdivision.

These components are by no means the end of Place's plans. Says Place: "We're finding new ideas every day." Some examples:



**GABLE-END JIG** can be adjusted for different widths and pitches. Metal stops are set in holes which are color-coded for various sizes. Box (rear) contains shorts cut from scrap for gable studs.



**PANEL TRAILER** has steel frame to support panels. Spaced-member floor locks in panels permits skirts to extend below. One-ton hoist hangs from girder.



**COMPLETED PANELS** are stored on trailer ready to be erected. Open panel on side will abut the garage ell of the house. When the weather breaks, the house can be hauled to its lot in minutes.

### ... that's why his houses leave the factory ready to be put under roof in a single day

*Exterior doors, storm doors and garage doors* will soon be installed in the exterior walls before they leave the plant. Place estimates this will save \$20 a house.

*Prebuilt cornice sections* will go into production in the next few weeks. They can be built up to 32' long, chopped off to fit, and nailed on the house in less than 30 minutes. Probable saving: \$50 a house.

*Exhaust blower units* are in the experimental stage. They contain both motor and blower and will be connected to bathroom grills with flexible ducts. Hung in the attic, they will take most of the blower noise out of the house.

The crews that build these components are highly flexible. Normally, seven to nine carpenters—all journeymen—are assigned to the factory. If there is a backlog of site work they can work

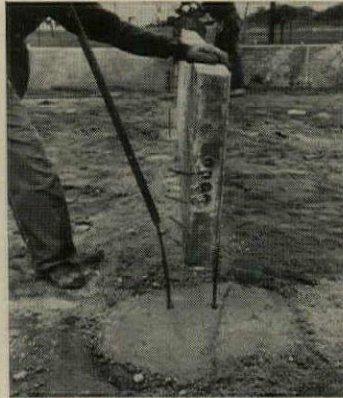
outside. Conversely, site crews work inside during bad weather and stockpile components. (Even so, Place is considering hiring some millworkers' union carpenters for the factory. They could not work outside, but they would be paid \$1.50 an hour less than journeyman carpenters.)

Place ultimately plans to complete virtually the whole house in his factory. "We're waiting for approval of lightweight steel foundations, like the one in NAHB's last research house," says Place. "Then we'll build the house in two or three sections, each with foundation, deck walls, partitions and roof, and wheel it to the site on dollies. That should cut our weather vulnerability to just about zero."

*Place is already building the fastest, least weather-vulnerable foundation in the country. To see how it works, turn the page.*



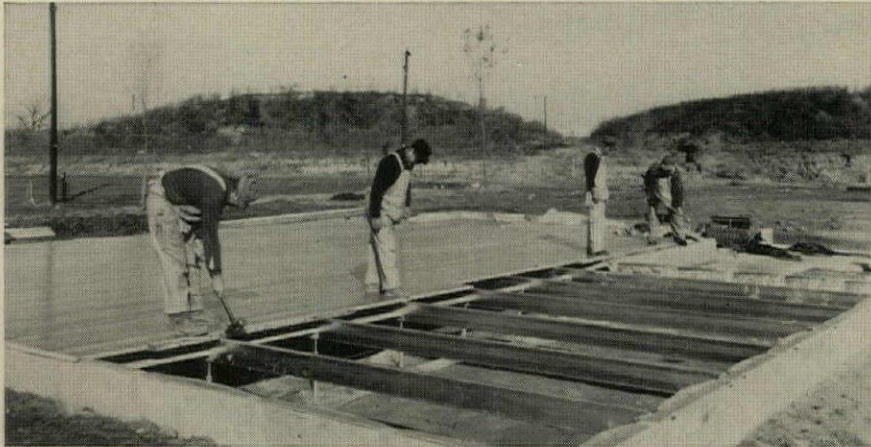
**PRESTRESSED GRADE BEAM** is lifted off truck by front-end loader with "ice-tongs" on bucket.



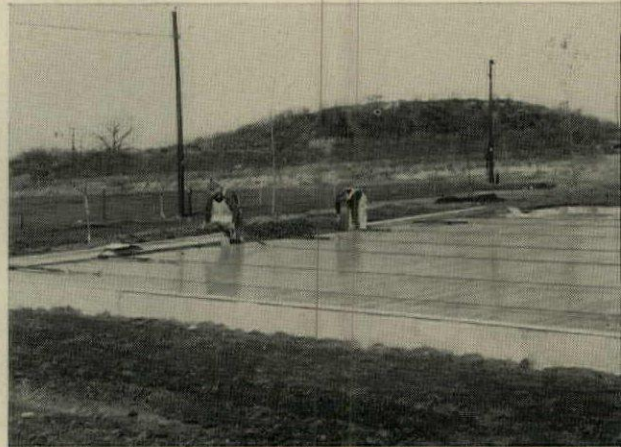
**CONCRETE PIER** supports beam. Steel fingers on beam are wrapped around pier rods, then spot welded.



**PERIMETER INSULATION** is fastened to beam with pressure-sensitive tape (right). Shallow concrete pads, bottom, provide bearing for steel joists.



**BUILT-UP OAK FLOORING** with t&g edges is laid over beams. The 2x4s are set between beams to keep proper spacing, prevent lateral movement.



**FLOOR IS TIGHTENED** by screw jacks, left, attached to hooks, right, by steel cables. Up to this point, floor planks are laid but not fastened.

## To beat the weather, Place has a 1½-day foundation system—including finished floors

"Our fast closing-in schedule would be wasted if we didn't have a fast foundation schedule to match it," says Place, "because foundations are even more weather-vulnerable than shells."

Place's crawl-space system, shown in the sequence photos above, is extremely fast: 1½ days from piers to deck. It is also inexpensive. Says Place: "Our total cost is 90¢ a square foot. That's just what we'd pay for a conventional slab. And our foundation gives buyers oak floors."

Place's foundation goes up fast because, like his shells, it is assembled from components manufactured off-site. Specifically:

*Prestressed concrete grade beams* are cast by a local concrete company. They are 4" thick, 24" high, can be made to any desired length, and can span up to 13' between piers.

*Galvanized steel box beams* are delivered cut to length by a

local steel distributor. They are made of 14-gauge steel, have a 3"x7" section, and will span 14' with less than half the deflection of a conventional wooden-joist floor.

*Built-up wood flooring* is 1½" thick, 12" wide, and up to 16' long. The top veneer is a ⅝" layer of prefinished oak, so in one layer the material includes subfloor, flooring and finish.

*Place's foundations crews have just two operations to complete before the foundation is set:*

1. The site must be graded. Says Place: "It's quite inexpensive to grade enough sites in the fall to last all winter.

2. Piers must be poured. This can also be done ahead of bad weather if there is a backlog of contracts. But Place has little difficulty pouring piers even in frozen ground. He thaws the areas with a steam probe hooked up to an old steam jenny,



**STEEL FLOOR BEAMS** are set in hangers on beam. Plastic vapor barrier is set under jacks, then folded back so workmen will not damage it.



**SCREW JACKS** are placed under steel beams for intermediate support. They permit use of same depth beam to span any width of the house.



**SPIRAL-SHANK NAILS** 2" long are driven through flooring directly into the steel beam.



**COMPLETED SHELL** (right) was closed in just before snowstorm struck. Carpenters and mechanical subs can now finish house regardless of weather.

### ... so with factory-built components, he can go from grade to shell in three days

then augers out the pier holes and pours. Within a day the piers are ready to receive the grade beams.

Setting grade beams, steel joists and insulation takes about one day. This job can be done in any weather, with these exceptions: 1) the foundation area must be clear of snow, and 2) arc welding (to fasten the grade beams to the pier rods) cannot be done in heavy rain because the welder gets a mild electric shock.

Laying the floor deck takes Place half a day on an average-sized house, and it must be a dry half day. Once the deck is laid, it is covered with a layer of sisalcraft paper (to prevent framing crews from marring the surface) and polyethylene (for waterproofing). From that time on the deck is weatherproof. When the house is finished, the coverings are cut away.

Exterior wall panels are set up around the edge of the deck,

and fastenings are gunned through the bottom plate with a powder-actuated stud driver. This holds the plate to the deck, and holds both plate and deck to the foundation wall. A paper sealer strip (*photo second from right in bottom row*) makes an airtight joint between foundation and deck.

Place's mechanical work is completely weatherproof. Until the shell is closed in, no mechanical work is done in the house. Heating ducts and plumbing lines (which for a slab house take one to two days before the slab is poured) are installed under the deck after the shell is finished.

Place's crawl space provides an efficient low-cost heating system (H&H, Oct., '61). Warm air is forced under the deck and reaches the house through registers cut into the floor. Result: even heat and a warm floor.

—MAXWELL C. HUNTOON JR.



Richards Studio

## Vacation homes:

- Engineers are cautiously puncturing a test bore through the spine of the Continental Divide of the Colorado Rockies, marking the route of Interstate Highway 70. When the highway is completed, thousands of families will pour into virgin mountain country, seeking recreation—and second homes.
  - By next year, three new interstate highways will lace through Connecticut, opening the hills and lakes of northern Connecticut to metropolitan Boston, New York and New Jersey.
  - Near Louisville, Ky. Developer Harry Bray is watching road builders push through Interstate 71. When completed, the highway will halve travel time between Louisville and his Crystal Lake Development—from 36 to only 18 minutes.
- Down the new highways will come a new breed of second-home buyer.

### **Today's second-home buyers earn more and have more free time**

So they are spending more than ever before on recreation (*see graph*). More important, these families will carry with them demands for convenience that have been nurtured through almost two decades of prosperity. These are not campers, trailer-pullers or shell-home finishers. They are families that represent an exploding new market—a market almost undetected less than ten years ago.

For years, the second-home market has consisted largely of custom-built homes for the relatively rich. About five years ago, it became clear that vacation housing was poised for fast growth. Some housing men figured the expansion might concentrate in the low-price end of the



*Today's buyers of second homes have turned the vacation-home market of five years ago upside-down. They are families who demand convenience with their recreation, families who may want a year-round retreat or a pre-retirement investment as well as a place to vacation. And to satisfy most of them, second-home builders are now finding they must plan whole communities—communities that offer both housing and pleasure within easy reach.*

## an exploding market takes on a new shape

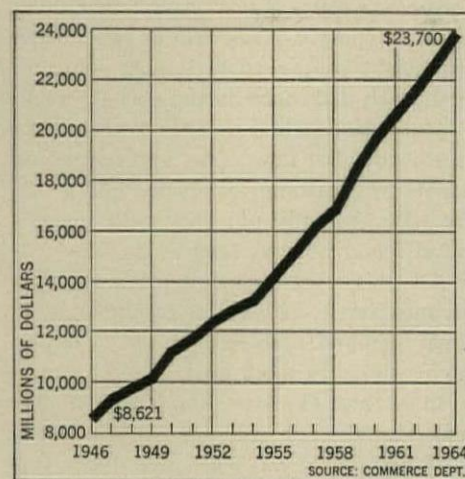
market—among do-it-yourself cabin builders who sought the solitude of the forests. But the do-it-yourself cabin market, says Douglas Fir Plywood Association, is a "will-o-the-wisp" that accounts for probably less than 10% of the entire second-home market. (DFPA has just completed a 70-page report called *Builders Guide to the Second Home Market*.) Second-home buyers—more and more—want the same kind of turnkey housing that merchant builders give them in town, plus, of course, recreational opportunities for their children. Says Stanley Miller, general manager of Stanmar Inc., a Sudbury, Mass. home manufacturer that is selling A-frames and other second homes in New England and New York: "Most of our buyers are in their established thirties. They all have children. In fact, children are the leading reason for their buying a vacation home. Thirty percent of our buyers have said they started thinking about vacation homes right after their last child was born."

This focus on children has already given the second-home buyer a restless mobility that prompts him to shift from one vacation home to another as his family matures. Says Richard Robbins, vacation-home consultant: "The average stay in a second home is from seven to ten years. After that, families begin looking for another second home, one with more adult recreation. Children grow up. They get tired of the same scene every year. As teenagers, they want new activities, new friends."

As the family grows up, income increases too, compounding the desire for change. "We notice that many families

who bought some of the cheaper models four years ago are selling out," observes Richard Badger, sales manager for Pinkham Associates, North Conway, N.H. real estate firm that represents ten New Hampshire second-home developments. "They earn more now and can afford to move into more expensive models."

"We find that the owner gets tired of the place after about four years, and



### Spending for recreation: nearly triple since '46

Americans will spend almost \$24 million on recreation this year, H&H estimates. This compares with about \$8 million in 1946. Consumer recreation expenditures, as measured by the Commerce Dept., cover a range of purchases from power boats to theatre tickets, and reflect a demand for recreation that has increased every year since World War II. It is this upward trend—product of rising incomes and more leisure—that underpins the expanding second-home market. The more consumers spend on recreation the more they are likely to consider a home where recreation is the focal point.

many have sold out with a profit," says H. S. Nagle, of Ward & Bosely Co., Bel Air, Md. a real estate firm that has built seven second-home developments in the last five years.

### Second homes have become much more than just vacation houses

These homes, located on lakes and seashores miles from the edges of today's urban fringe, will eventually become the cores of new communities.

That is what is happening at Arrowhead, a 60-acre development on Lake Tawakoni, an hour's drive east of Dallas. Developers Robert D. Johnson (president of Home Mortgage & Investment Co.), Don Moore and Jack Garrett Jr. conceived of Arrowhead as a second-home community, serving the recreation-minded Dallas resident. But now—only eight months after Arrowhead's opening—the developers are already looking to permanent homebuyers for sales. Says Moore: "A buyer can live at Arrowhead just as cheaply as he can live in one of the newer Dallas apartments. After downpayment, his costs average \$130 a month."

The developers of Crystal Lake, 26 miles from downtown Louisville, also looked first to the second-home buyer for their sales. "Now," says Bernard Noland, sales manager, "it appears that half our sales will be in permanent homes."

Builders and developers are not in the second-home market long before they realize they can also tap another source of buyers—the expanding retirement market. In fact, Grossman Homes, a New England home manufacturer, says 99% of its second-home buyers have retirement

in mind. F. M. (Don) Donelson, developer of Hide-a-Way Hills near Columbus, Ohio, surveyed his buyers and found 60% were thinking of retirement when they bought lots. At Mystic Islands, Tuckerton, N.J., Developer Sanford Miller says 200 of his 800 sales were to New Yorkers who moved to south Jersey to retire.

Retirement is the main advertising theme at Cherokee Village, a second-home community in northern Arkansas. John A. Cooper, president, invites buyers to select a home with a view to "graduated retirement." The offer has drawn more than 8,000 buyers (average age: 47) from 48 states and seven foreign countries.

**Major problem for builders of second homes is financing**

The market has grown so fast that lenders in many parts of the country are still suspicious of it. "We can't afford to spend the time to service and manage a loan like this," says Senior Vice President Arthur Neeley of California Federal S&L. Says DFPA: "Financing accounts for more problems in second-home building than any other factor. Many lenders shy away from vacation-home financing because they're unsure of the market."

Because they are pushing into a new field, second-home builders are finding they must assert themselves before lenders.

Stanmar, the Massachusetts prefabber, hired Harvard Business School students to telephone every lender in New England. Says Stanmar's Stanley Miller: "We got financing by just calling on the banks over and over again until they came in."

This forceful approach is endorsed by Jerry Lenz, a furniture dealer turned developer in Minnesota: "You shouldn't be bashful about walking into the local savings and loan association. They are awakening and are going to move on this thing. If the developer is aggressive, he gets the financing he needs."

Usually, second-home builders must invest considerable sums of money before they arouse lender interest.

Fred Schultz, promotion manager for Incline Village, a vacation community at Lake Tahoe, reports: "We broke open the construction loan problem in the Tahoe area, and convinced banks and building and loans to come in after we used our own money [some \$25 million] to get started. Before that, they would only loan 50% of the appraised value, and the appraisal value was only two-thirds of the actual value. Right now we have 100% commitments on the cost of building from five S&Ls and two banks."

Once leaders get a taste of second-home financing, they usually are eager for more.

Says Lenz: "Our experience has been an extreme loosening up. The savings and loans are definitely becoming interested. In fact, some are offering terms along the

same lines of those for first homes."

When a developer insists that second homes in his community be built to permanent-home standards, he can expect a favorable response from lenders. At Cherokee Village, where all homes are permanent, Vice President Joseph Besore reports his buyers seldom have trouble lining up financing. Savings and loan associations are offering 10- to 20-year terms at 65% to 80% of value. Interest rates range from 5¼% to 7%. Some buyers even get FHA loans, says Besore.

One item that gives lenders confidence in Cherokee Village is its accent on retirement. "It might be a good idea to slant your entire promotional program toward retirement because lenders look more favorably upon buyers who plan eventual retirement in their second homes," observes J. J. (Jud) Henniger, developer of Wee-Ma-Tuk Village, Cuba, Ill. "In all our promotional literature and ads, we use the theme 'Relax now—retire later.'"

**The second-home market is also spawning new ideas in financing**

At Cherokee Village, for example, buyers purchase land from the developer (10% down and the balance at 6% simple interest in seven years). The developer, in turn, can use these accounts receivable to qualify for new financing. Says Besore: "We use the receivables as collateral for a line of credit. This way we avoid the discount in factoring."

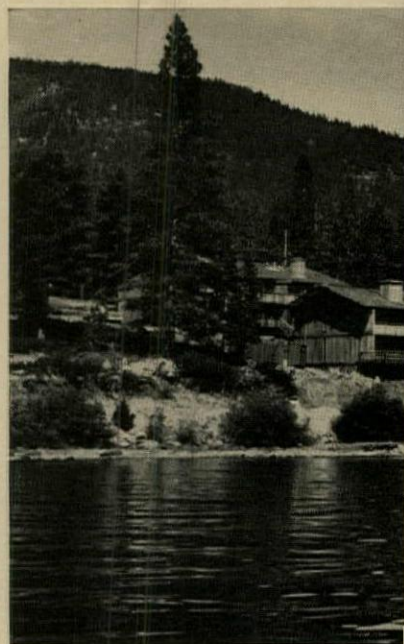
Buyers can also use their second homes as income-producing property. Skiers can rent their lodges to summer vacationers for up to \$150 a month. And if they don't mind skipping a skiing trip or two during the height of the snow season, they get that much and more during a single week.

Many buyers line up their own tenants in the city. But developers and real estate agents are learning the game. For a 6% to 10% commission, they will lease a buyer's home for as long as he likes.

All this cuts the cost of owning a second home and may, if the home is in great demand, give the buyer a second home almost without cost.

In warmer climates—the Virgin Islands and Hawaii, for example—resort hotels have turned the buy-lease idea into a formal financing tool. Buyers get vacation cottages they can use two months during the off season, eventually end up with a retirement home. During the rest of the year, the hotels rent the cottages to guests.

The Kauai Surf Hotel in Hawaii sold 17 cottages this way in six months last year despite stiff terms. Each buyer put \$17,000 down and agreed to 1) pay \$28,000 more in five years and 2) let the hotel lease his home for ten years. In return, he gets free maid and room service when he occupies his home plus a 25% cut of the rentals and free maintenance.



**TOWNHOUSES** designed by Architect Sherrill Broudy exemplify emerging trend to condominiums.



**SHOPPING CENTER** designed by Architect Hewitt Clark is first of three. One will be a regional center.



**TEMPORARY SCHOOL** designed by Architect Clark will be converted to a shopping center.



**BATH HOUSE** serves Burnt Cedar Beach, a beach for residents. Architect: Michael Grady.



**SERVICE STATION** with eye-catching roof line was designed by Architects Broudy and Roy Anderson.

**Pre-planned communities:  
the big new opportunity  
—but they take big tracts  
of land and major capital**

Today the pre-planned community has become recognized as the best answer to the second-home buyer's insistence on convenience. It has become, by far, the most profitable way to tap the vacation-house market on a large scale.

Says DFPA: "No matter what the details, the combination of recreation, land and the second home is the easiest to merchandise and the easiest to finance."

One of the most remarkable of these new communities—where the promotion of land and home ties in closely with recreation—is Incline Village (left). This 9,000-acre development on the northeastern shore of mountain-rimmed Lake Tahoe (elevation: 6,225 ft.) on the California-Nevada border offers golf, swimming and boating to second-home buyers who travel five hours and more from San Francisco and other cities in California. It has attracted buyers from other states in the West, some of whom fly to Tahoe for a weekend. Buyers from as far away as Texas and New York now look to the community for summer vacations.

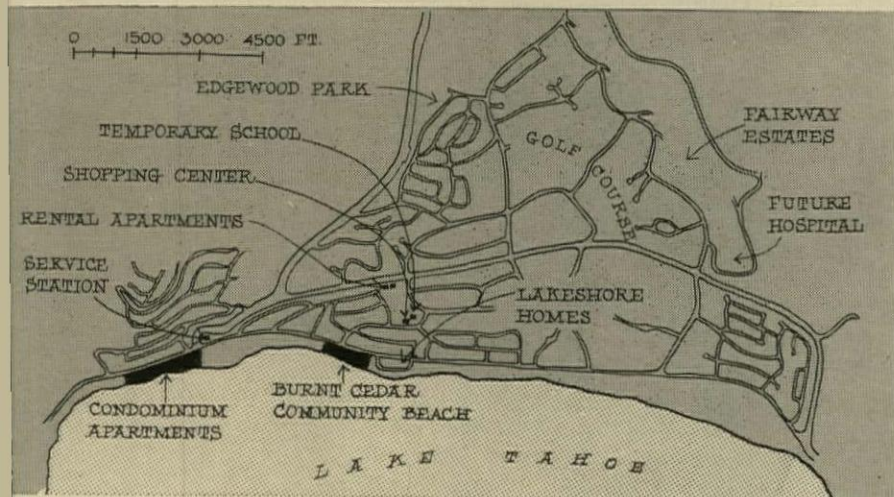
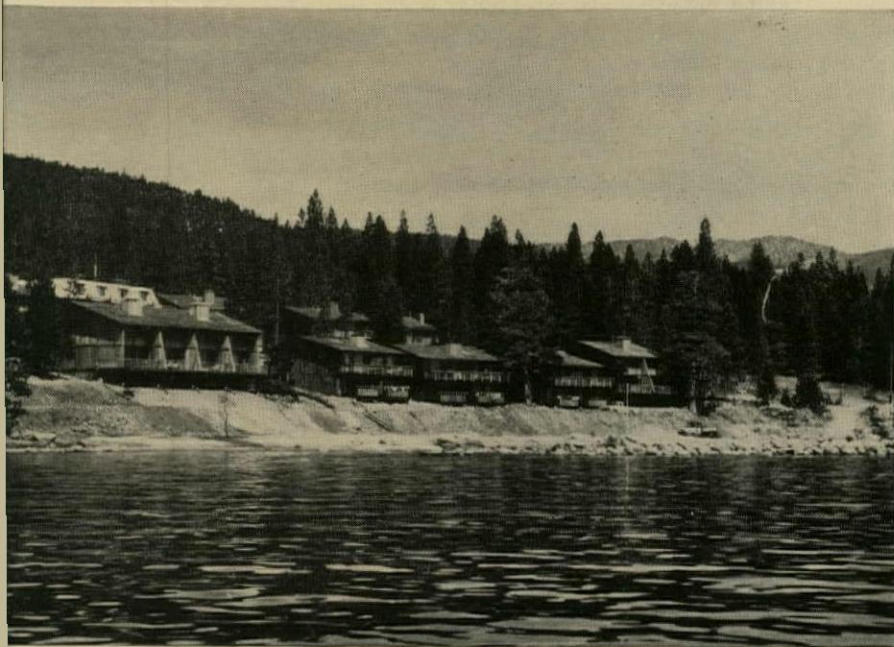
But Incline Village is more than homes and recreation. Three shopping centers are planned (one is already built) in addition to service stations, a hospital, churches, a civic center and light service industries. There is even a tree nursery in the overall plan.

Incline Village is planned to serve 25,000 residents when completed in 1980. Of these, 70% will be second-home buyers. The rest will be permanent buyers working in the expanding Tahoe resort basin.

Today Crystal Bay Development Co., has begun seven of 14 planned neighborhoods each catering to separate income groups and each offering its own recreational orientation. In Lakeshore, on Lake Tahoe itself, lot prices begin at \$22,500. In this exclusive section (only 50 lots are provided) it will not be uncommon to find homes ranging between \$100,000 and \$150,000 in price.

The Fairway Estates neighborhood, curving around an 18-hole golf course, offers 235 lots, ranging from \$12,000 to \$22,500, to the golfing enthusiast. Edgewood Park, a modest neighborhood set back from the lake, provides lots for \$6,500 to \$9,000. Buyers here are but a short walk from boating, swimming and golf. Lot buyers (there have been 800 since 1960) may purchase homes from Crystal Bay. These vary within a narrow price range, \$23,750 to \$27,750.

*continued*



**SITE PLAN** by Planner Raymond Smith divides Incline Village into 14 neighborhoods plus sections for multifamily units and hotels.

**Resort city for 25,000  
plans varied appeals**

Incline Village is a year-round vacation community on Lake Tahoe's north shore, serving second-home buyers who commute mainly from the San Francisco area. Land cost was high: for 9,000 acres, Crystal Bay Development Co. paid \$25 million (averaging \$2,778 per acre). To this, Crystal Bay has added \$20 million for development, including \$2 million for recreational facilities.

In little more than two years, Crystal Bay has attracted 800 buyers of residential lots, priced from \$6,500 in the woods to \$39,000 for lake-front property. On lot sales, Crystal lets buyers put a minimum of 25% down, and pay the remainder in 7½ years at 7%. Buyers may build on their lots before payments are completed.

Since last June, Crystal Bay has built over 100 homes on speculation, and by year end had sold 72. Total house sales are expected to reach 200 early this year.

Crystal Bay keeps a variety of models on view—at present it has five open. These models range in price from \$23,750 to \$27,750 (without land) and offer 1350 sq. ft. to 1800 sq. ft. in living space.



**APARTMENTS** designed by Architect Roy Anderson were built by Pacific Bridge Co. Rent: \$125 per month (annual rate), \$175 for summer only.



**HOMES** may be purchased from the developer, or, as for this home, the buyer may hire his own builder. This home is on \$12,500 lot.

But Incline Village is not dedicated solely to the homebuyer. As many developers have found, it is wise to add flexibility to second-home communities by offering rental units and even hotels.

At Incline Village, at least four hotels are planned (one, the Sierra Tahoe to be built by Pacific Bridge Co., of California, will open in June 1965). In addition, there are rental apartments and condominium units. U.S. Plywood is building the condominium project on 3,000 feet of lake front. Prices for the apartments: \$32,500 to \$35,500.

**How big should a community be?  
How much equity does it take?**

At Incline Village, Crystal Bay Development Co. has contracted for \$25 million in land (although only \$5 million was paid initially to landowner George Whittell). Beyond that, Crystal Bay says it has spent \$20 million on land development and recreational improvements over 14 years. In return, the company has posted \$14 million in sales, chiefly from 800 lots.

Giant financial investment has become the hallmark of the second-home community. Mainly because his project must be large enough to encompass residential lots plus recreational and service facilities, the second-home developer cannot escape buying large tracts of land. According to Consultant Richard Robbins, a pre-planned community cannot be built on less than 300 acres and sometimes 400 acres may be too small.

Don Donelson, chairman of NAHB's second-home committee, and developer of Hide-A-Way Hills in Ohio, goes even further. "I'm convinced that our development with about 1,000 to 1,200 acres is about the right size," he says.

Even if a developer tries to meet Robbins' minimum, he will need at least \$1 million before he begins—"and he must be able to lay his hands on \$2 million more quickly," adds Vice President Joe Besore of Arkansas' Cherokee Village.

Three million dollars in three years is what Porter & Rounds Lumber Co., Wichita, needed for land and recreational facilities in its new second-home community in Breckenridge, Colo. But it also needed nearly \$1 million more for something it had not counted on—a loss of \$875,000 in the first two years of operation.

Money alone will not assure success in the second-home market. Today's vacation community requires planning.

A developer must study his market. How far, for example, will second-home buyers travel? Sanford Miller, developer of Mystic Islands in New Jersey, calls the limit two hours. Charles Pinkham of Pinkham Associates, a New Hampshire real estate firm, says that skiers will drive for three hours from their homes in Bos-

ton to second homes among the ski trails of New Hampshire.

Breezy Point is attracting second-home buyers from Minneapolis, 150 miles away. San Franciscans will drive five or six hours across California to reach Lake Tahoe or other spots in the Sierra Nevada. Most buyers at Cherokee Village live six or seven hours away. But Ward & Bosely, in Bel Air, Md., insist that buyers will travel no more than an hour to lakeside cabins.

DFPA has concluded that there may be a correlation between the value of a second home and the number of hours a buyer will spend traveling to it. The higher the price, the greater the travel.

But once the developer has decided on his market range, he must know how to attract his buyers. How much of that precious first million should be spent on land, how much on development?

Says Robbins: "It is right here that the second-home developer gets into trouble. Either he tries to get away with too little and fails to attract the kinds of buyers he needs. Or he tries to do everything at once, and ends up with no money for promotion and maintenance."

Even for small projects, the cost of development can run many times above the original cost of the land.

Says William S. Cassilly, former president of the Home Builders Association of Greater St. Louis: "You can get land for second-home projects practically free [Cassilly paid \$7,500 for 160 acres adjoining his 500-acre farm], but the expense is in the improvement. It's amazing how much the improvement of a road can cost when you make it all-weather. People don't want to come out to a development of this kind unless there is a flush toilet and water they can drink.

"We put in our own water system. The dam cost \$10,000. The well cost \$7,300 to drill and \$2,500 to install a distribution line to 20 lots. An insulated well house to prevent freezing cost \$500. We spent \$4,000 on sewers."

Because of necessary development costs like these, Robbins offers this rule of thumb: "A developer should pay no more for his land than one tenth of the price he thinks he can get for it developed."

At Cherokee Village, this ratio of raw land to developed lot is much greater than the one-to-ten ratio that Robbins prescribes. The 2,400 acres in the first land purchase originally cost \$100 an acre, Besore reports, but lot prices begin at \$1,000 for a third of an acre. Considerable development costs, involving an \$800,000 man-made lake, an airport, and 120 miles of roads, account for some of the variance from Robbins' guide.

Where developers of second-home communities run the greatest risk of spending too much on development is in the recreational facilities they offer.

Says Robbins: "The developer who wants to do things right should offer just enough to convince buyers that he intends to build a full recreation program."

In a 2,000-acre community that will eventually accommodate 600 families, Robbins figures: "You'll probably need at least two neighborhood pools, but you can get away with one in the beginning. This is in addition to the lake. You'll need a large club house, too. But in the beginning, you can satisfy buyers with a small building that can later be converted into a shopping center. Beyond that, a ball field, a bridle path and stable, perhaps, and one tennis court will do."

But even in this early stage of a second-home community, a developer should not overlook supplementary sources of income. Continues Robbins: "You can rent out a fish hatchery franchise to a private contractor. You can charge extra for bridle horses. During the week, you can open your development to community organizations in the area. This is a good way of making your clubhouse serve a dual function. At the beginning, it's a good idea, too, to consider a small motel operation. This not only brings in income but provides a place for prospects who want to stay overnight."

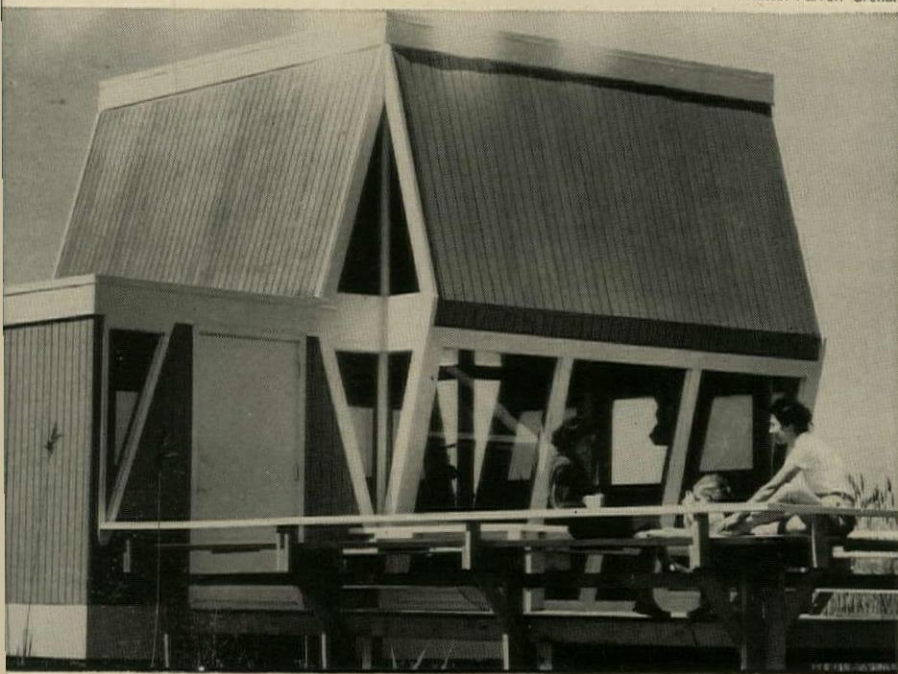
**When you are ready to promote,  
use a rifle approach**

The market for second homes is still a limited one. Developers must sift through available advertising media to find the one that brings the best response. Shotgun advertising will not work.

Incline Village has used *The Wall Street Journal* to good effect. Stanmar advertises in sports sections of Boston newspapers to attract prospects for its dealers. Donelson runs guided tours through Hide-A-Way Hills, and Joe Besore insists that his prospects must come to Cherokee Village before they buy. Once there, Besore reports, 46% of his prospects purchase a lot.

Robbins suggests that developers make personal calls on selected prospects. Says he: "Send a salesman out to each prospect with the instructions that he spend no more than an hour explaining the project. After that, if the prospect isn't interested, there's no sense wasting more time on him."

A modification of this approach is used by Ocean Shores, a 6,000-acre community on the Pacific Coast at Gray's Harbor, Wash. Here real estate salesmen in metropolitan markets receive \$15 for every potential buyer they turn over to the community, plus half of a salesman's commission if the prospect is sold. To qualify, metropolitan salesmen must first buy a lot in Ocean Shores (at \$2,395) and be willing to give prospects a tour of the community. At least one out of every two prospects buys a lot.



## Three other ways to tap the vacation-house market — without a bundle of cash— and how to make them pay

The small builder can cut himself a share of the second-home market, even if he can't offer a pre-planned vacation community. But unlike the community developer, who can create his own recreational attractions, the small builder cannot ask the buyer to come to him. Instead he must go where the buyer already is—to the resort areas, to the seashore, to the lakes.

For the builder who can do this, there is a wide range of opportunities in the second-home market.

### 1. Build on scattered lots for buyers who own land

Builders in all parts of the country are doing it successfully. C. N. Wilson of Texas sold more than 400 homes last year, mostly to buyers who owned lots costing from \$200 to \$2,500. Wilson's Great Texas Lumber Co., Lufkin, Tex. builds and sells cabins in a \$7,000 to \$9,000 range.

Ray MacNeil of Westfield, Mass. sells more than 50 homes a year on scattered lots to second-home buyers.

In Milwaukee, William E. Plewe sells about 50 second homes a year on scattered lots with a one-man sales staff.

For the builder who owns no land and plans to build on scattered lots, it is crucial to recognize the role that land is still apt to play in his operation. Few scattered-lot builders can afford to promote homes to prospects who have not already picked out their plot in the woods or by the lake. Only these prospects are ready to buy.

For best results, scattered lot builders should identify their promotion with land in resort areas. C. N. Wilson has the right idea: he has erected a model on a free-way leading to major Gulf Coast recreation areas.

Other builders use newspaper advertising with a clip-out coupon. They follow up by direct mail to prospects who say they already own land.

To catch prospects with advertising, a time-tested approach is to show a free-wheeling design. A-frames are good attention getters.

Stanmar finds that many buyers consider the A-frame to be synonymous with vacation homes. They request information on A-frames but when they see other models they usually choose something entirely different, says Stanley Miller.

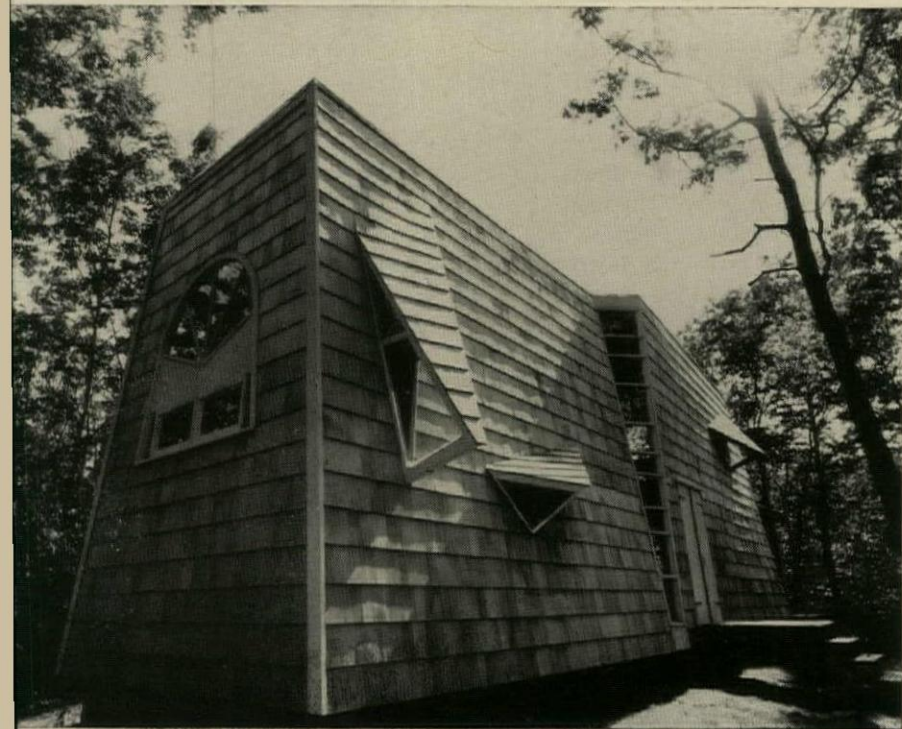
Vacation buyers, by and large, are not as conservative as their suburban neighbors in adjusting to new designs. There is considerable opportunity for contempor-

### For second-home buyers, fun comes in fresh shapes

For vacationers on Long Island's eastern end, Designer Andrew M. Geller offers second homes that break from suburban convention.

His designs symbolize relaxation and vacation—a box kite (*above*), the slanting walls of a Long Island wind mill (*left*). In another design, Geller has pushed out his windows, as if by a beer can opener (*below*). Prices ranged from \$10,000 to \$12,000 without land.

Throughout, Geller gives the second-home buyer relief from the squares that encase him at home and at work. There are catwalks and circular stairs. Says Geller: "Of all the forms of dwelling place, none allows so much room for freedom as a summer house where one works with sunlight and space."



ary architecture in the second-home market. Many builders will get requests for highly individual styles, such as the Long Island houses shown on page 111 and the Pacific Coast home at right.

Builders often find that second-home buyers select first a modest design, reflecting their desire for economy. But later, when the emotion of buying a home takes hold, they expand their choice into a plan costing thousands of dollars more. This is not only whim but also the basic desire for comfort.

Says a second-home buyer in New England: "We used to rent an old farmhouse, but now we have children, and when you have a small child you want comfort. If there's a blizzard, you want to know everything will work, and that you aren't going to be sitting in the dark."

**2. Tie-in with the developer of a planned vacation community**

Cherokee Village Development Co. is about to start work on a new second-home community—Bella Vista, a 15,000-acre development in Arkansas. There will be chances here, says Vice President Joe Besore, for builders to serve as contractors. For fortunate builders, this can mean getting in on the ground floor of rich opportunity. Once in a vacation community, builders will find demand from buyers who are not satisfied with a developer's model and want a custom home.

Many developers prefer to work with just a few builders this way because they want to establish design standards.

Another way builders can infiltrate a pre-planned community is through realty agents. Dick Badger, sales manager for Pinkham Associates, has often recommended builders to developers and to homebuyers who buy sites in the ten vacation developments that Pinkham represents in New Hampshire.

Francis L. Newton, Redwood Coast Realty, Mill Valley, Calif. helps lead builders to developers and second-home buyers in California.

Once established in a vacation market, a builder will find his business growing through referrals. Builder Eric R. Bibens has received several orders for ski homes in the Ludlow, Vt. area because one satisfied skier tells another.

Now, Bibens has found a more reliable path to prospects. He has become a director of Okemo Mountain Ski Resort, one of Vermont's many that have diversified into the second-home market. From his vantage point as a director, Bibens gets first crack at skiers who buy lots at Okemo. And buy lots they do: in six weeks last year, Okemo sold 20 lots—without spending a penny for advertising.

Okemo has just opened a second section of 20 acres for vacationers and skiers who want second homes located within walking

distance of ski slopes and lodge.

For builders who can't become ski directors, Bibens offers this tip: watch for land transfers in ski areas. Often you'll be able to get to developers of new second-home communities *before* they start casting around for builders.

Of course, a builder need not stop at general contracting and custom building once he's found a second-home developer. "There's no reason why a builder can't buy a few lots right here at Okemo and speculate on his own," says Bibens.

Dick Badger of Pinkham agrees: "There's plenty of opportunity for small builders to come into second-home communities and speculate on a few homes." There will be similar opportunity for builders at Bella Vista in Arkansas, reports Besore.

Often, such opportunities for building second homes slip by local builders and fall to more aggressive competitors from out of town. For example, Breezy Point, a 1500-acre development 150 miles north of Minneapolis, failed to interest Minnesota builders. All speculative builders at Breezy Point are from out of state, says Jerry Lenz, a partner in the development.

**3. For builders with some cash—a small project of your own**

There is still limited opportunity for builders who can afford to risk a moderate investment in land that can be converted into a small vacation development. The key here is the land. It must offer enough natural recreation to avoid heavy development costs. In most cases it must offer some water. Even a stream will do, say Maryland Developers Ward and Bosely, as long as it is only an hour's drive from a major residential center. Perhaps more important: the land must be scenic, to offer relief from the hard grey environment of cities.

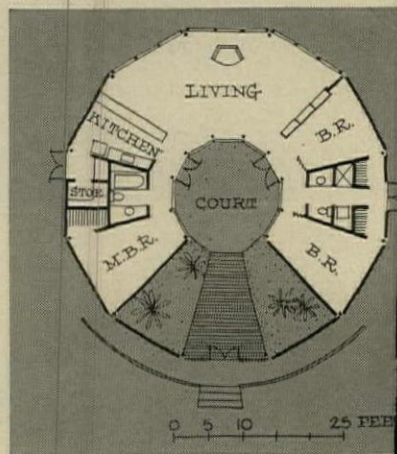
Thirty miles east of Louisville, four developers led by Realtor R. J. Stewart found 22 acres of suitable vacation-home property. They paid \$1,000 an acre for it and have sold off half the land without doing much to develop it. Why? The land adjoins a 350-acre lake, was already served by a county road and rural electrification.

In New Hampshire, similar opportunities exist for builders who can find land close enough to ski trails to attract skiers from out of the state yet far enough away so its price is low. "We have a rule of thumb about such developments," confides Dick Badger. "A builder should be able to get his money back without much investment in development just by the sale of his roadside lots. After that, he stands to make about \$300 on his other lots free and clear. On a small development, say 20 acres, a builder can get in and out pretty fast." —ROBERT L. SIEGEL

Photos: Ernest Braun



**SEASHORE HOUSE** (priced at \$20,000 without 60' lot) faces ocean in rear, hills in front.



**CIRCULAR PLAN** gives maximum access to the center courtyard and offers double exposure for all rooms.



**OVERHEAD VIEW** shows how the inner courtyard leads to front gate with bedrooms on either side.



**Circular design solves need for fun—and privacy**

This \$20,000 home at Stinson Beach, Calif., provides a good case study of how an architect can satisfy the often demanding wants of second-home buyers.

Here a family of seven wanted a holiday atmosphere (supplied through the frolicsome folded-plate roof) and protection from the winds that blow in from the Pacific. A 12-sided house with an open courtyard in the center is Architect Jock MacKay's answer.

The family wanted views of the hills and of the ocean, but privacy from homes on nearby lots. MacKay opens the home toward the hills, and leaves large glass walls to face the surf. Where the view is toward the neighbors, MacKay restricts the use of glass.

Like many second-home buyers, the family intends to rent when they are away. MacKay gives them a locked storeroom for personal belongings. How do you minimize sand in the home? MacKay provides a second bath with an entrance from the beach.

**INDOOR LIVING** area is an arc-shaped playroom-dining room leading to an open kitchen.







## SHOWPLACE OF VACATION DESIGN: ASPEN'S EXCITING HOMES IN SHAPES RIVALING ITS SCENERY

Perhaps the toughest thing about designing a house for the country around Aspen, Colo. is to match, in some measure, the magnificence of the mountainscape. But in this robust—and affluent—environment, clients and architects (sometimes they are the same person) continue to try. On these pages are some of their most successful efforts.

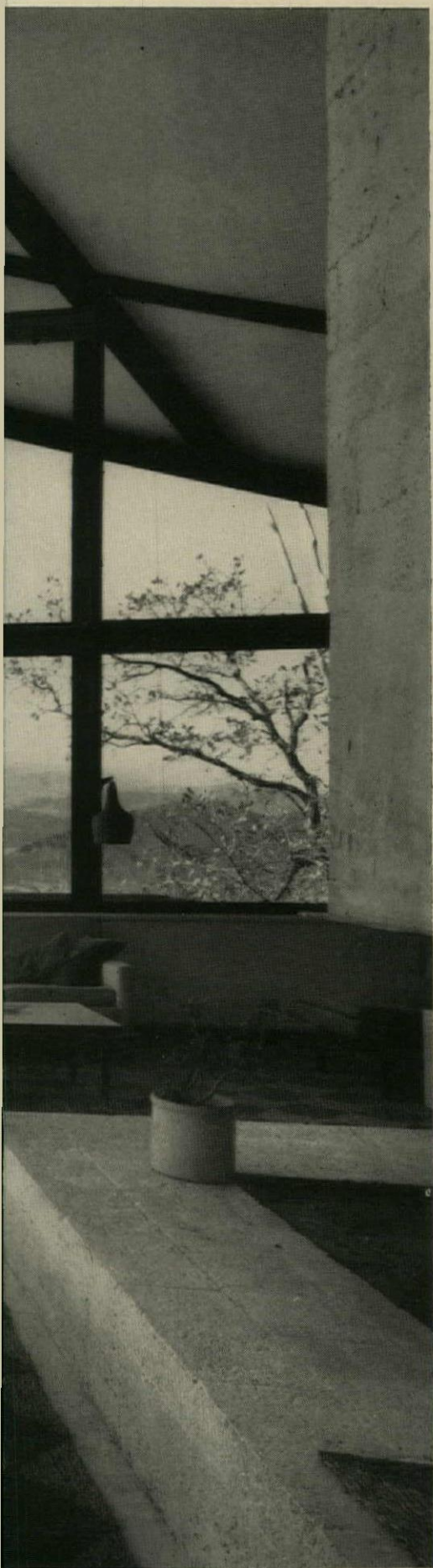
Much of the Colorado mountain country is a hollow collection of ghost towns, remnants of the once-thriving silver and gold mining industries. But Aspen, riding on the wings of its superb scenery and the largesse of the late industrialist, Walter P. Paepcke, is a gem of the Rockies. In 1945, Paepcke, then board chairman of Container Corp., and his wife came to Aspen. They were so enthralled by the town and its possibilities that they started it on the road toward becoming a mountain showplace. Today it is the center of a thriving resort business, both winter and summer, and of a sizable intellectual colony. Most of the clients for custom houses are well-heeled and have substantial notions about what constitutes good architecture. They build with considerable verve, despite considerable difficulties. Building costs run about \$20 per square foot. And there is a rather uncertain supply of mortgage money. The typical loan-to-value ratio on new construction rarely tops 70% on house and land. Loans from the Bank of Aspen, Glenwood's Rocky Mountain S&L and the First National Bank of Glenwood are usually short term (about 10 to 15 years) at 6% to 8%.

### **Walls of glass bring mountainscape into a small house**

Designer Eleanor Brickham built her own home like a ship's prow overlooking the town of Aspen and Aspen Mountain. The year-round house is 31' square, has two-story-high glass walls on two sides. Its open living and dining area faces a V-shaped sundeck (*right*), has a free-standing fireplace (hearth in near corner of left photo). Second fireplace is on a 16'x16' bedroom-bath mezzanine suspended over a study and lavatory. Contractor: Rudolph Pecjak. Engineer: Edgardo Contini. Cost (without land): \$18,000.



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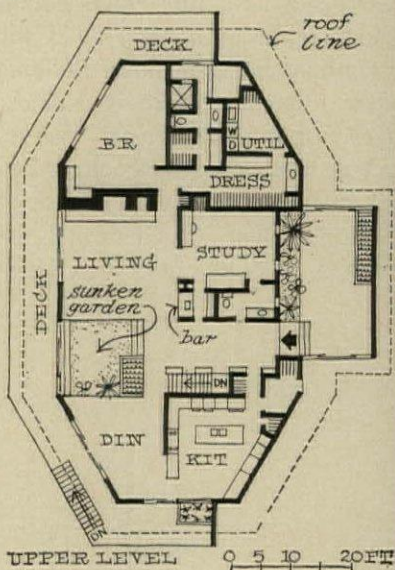
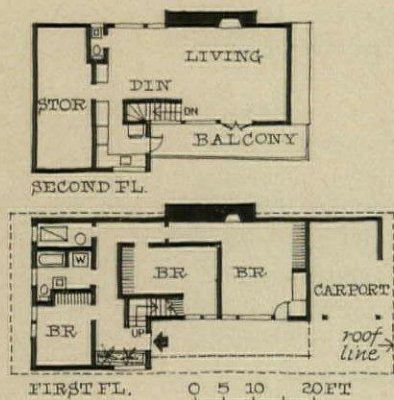
Photos: Milmo



Photos: Milmo

**Upside-down plan adds privacy to house on in-town lot**

The living room, dining area and kitchen of the house above are on the second floor, the bedrooms at ground level. Reason: to give the active living space more privacy from the street and a better view. Architect Fredric Benedict, who bought Aspen property in 1945 and is responsible for much of the area's good architecture, designed and built this house 12 years ago for a relatively small (half-acre) lot. The roof sweeps down over one end to form a carport. Exterior materials are reclaimed brick and stained vertical siding. The house cost \$24,000.



**Octagon-shaped house opens to a big deck on five sides**

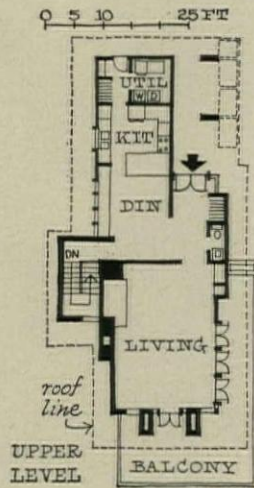
Sliding glass doors open the living room, dining room, master bedroom suite and interior sunken garden (see plan) of the house at right to an 800 sq. ft. deck partly sheltered by 5' roof overhangs. Designed by Eleanor Brickham, the 3,600 sq. ft. house includes a lower level (not shown in plan) with a bedroom, sitting room and bath. The exterior is vertically grooved plywood. The house is set into a hillside on a two-acre lot, cost about \$70,000 and was built by Horace Hendricks.



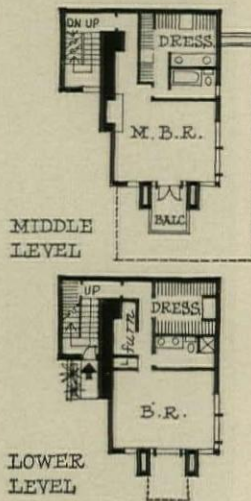




Photos: Milmo



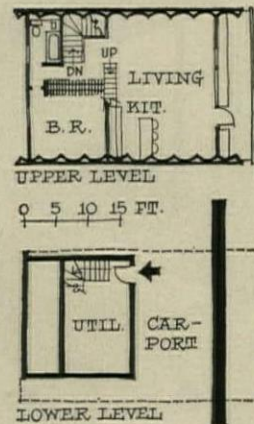
**Three-level house sits back into a steep hillside**



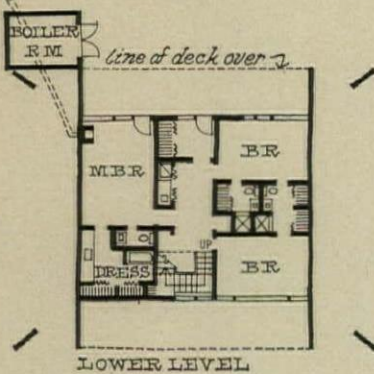
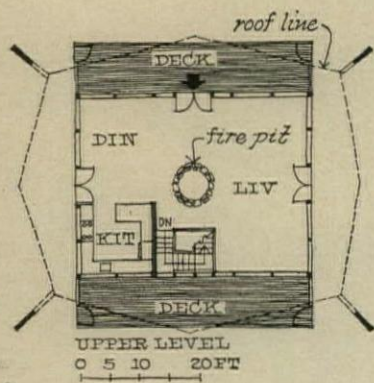
Architect Jack Walls designed the 2,500 sq. ft. house above to solve the steep-site problem and to capture a striking river view. Two masonry piers and a hefty chimney keep the house from looking like a cliff-hanger. Balconies and the upper-level living area—where a part-flat, part-pitched ceiling adds spatial variety—make the most of the view. Siding and balcony railings are rough-hewn native spruce with an applied bleaching agent. Builder: Alpine Construction Co. Cost: \$44,000.

**Small A-frame has a barrel-vault roof system**

The laminated plywood vaults—visible through the glass end wall at left and indicated on the plan at right—form the roof structure which is covered with cedar shakes. Why did Architect Robin Molny use them? Partly because they do the job well, partly because they add interior interest and partly because client Dale Mars manufactures them. The 24'x34' house perches on a fieldstone foundation, has electric baseboard heat, cost \$22,000.

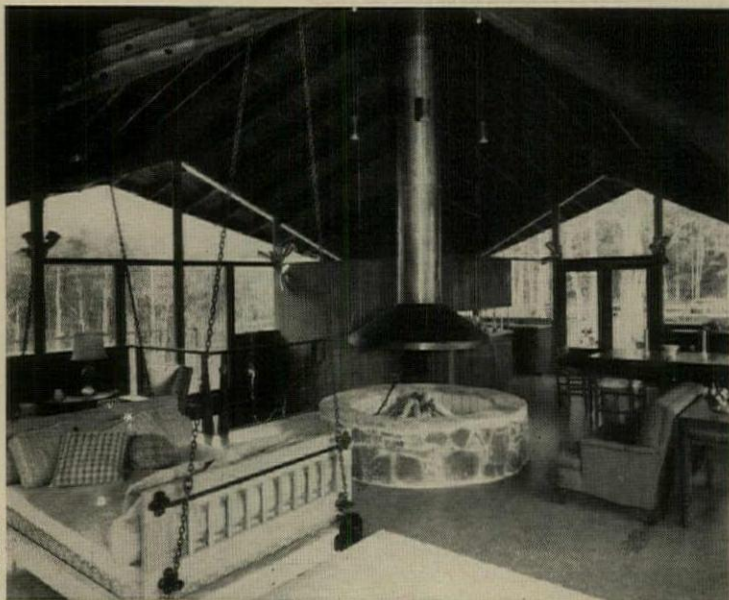


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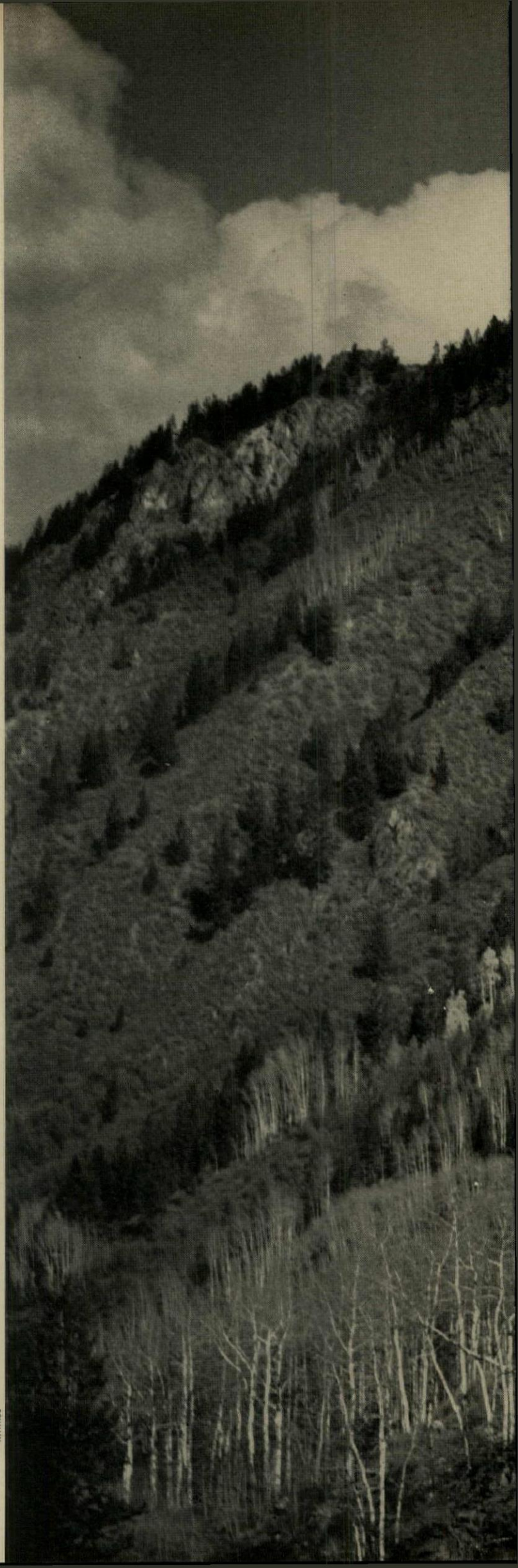
**Tent-like roof shelters an open-plan vacation house**

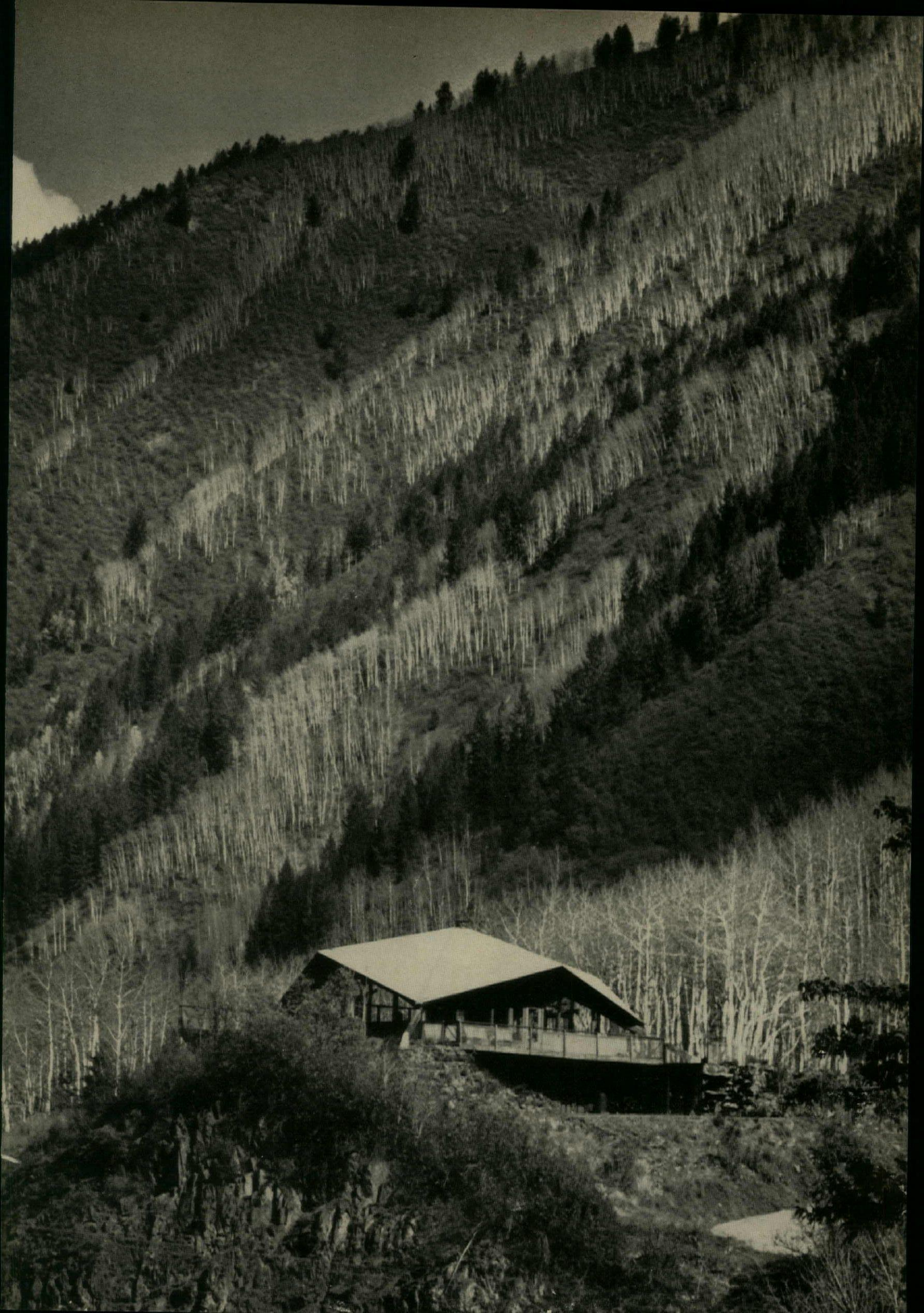
The upper-level (active-living) area of this house is a single 1,170 sq. ft. room (*photo below*) focusing on a freestanding fireplace and extended at two sides by 330 sq. ft. decks. But this big open space has a strong feeling of shelter because the four-gabled roof is carried down at the corners where its beams are anchored in concrete buttresses. Architect Robert Roy set the upper level at grade atop a ridge. The lower (sleeping) level was cut through the ridge. Built with century-old cypress salvaged from a razed New Orleans warehouse, the house cost \$52,000. Contractor: Horace Hendricks.

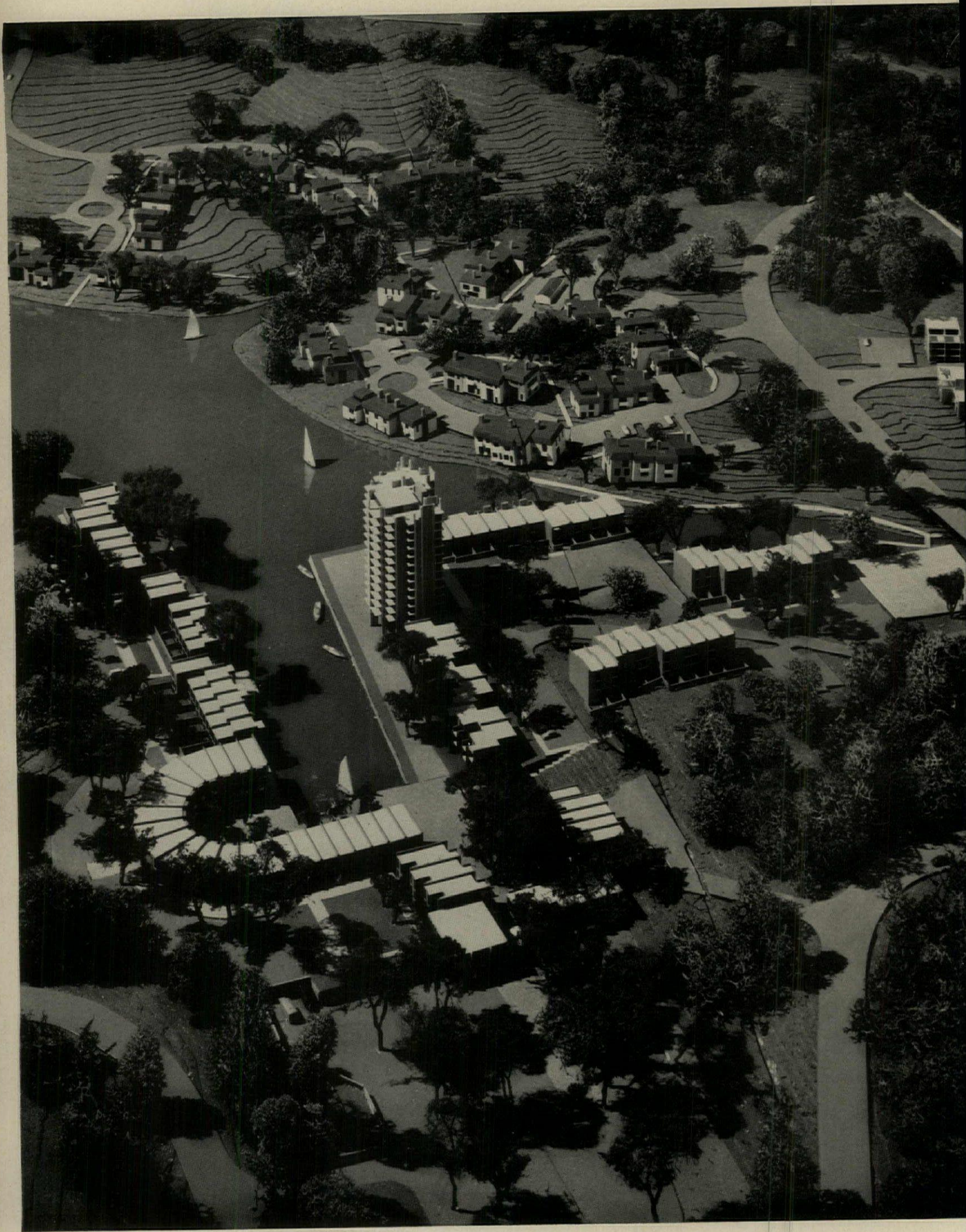


Berko Studio

Milmo









*The biggest new market force in housing is so big it staggers the imagination. By scores that soon may grow to hundreds, the emerging housing giants are developing . . .*

## New towns for America

Across the U. S. there are at least 75 completely planned communities of 1,000 or more acres where developers are creating facilities to house more than 6 million people. And by 1985 when these 75 new towns should be completed, their aggregate built-up value probably will exceed \$75 billion.

This news is staggering because it involves such astronomical figures—equal to more than three years' total U. S. housing production. Yet these big new communities are now taking shape in or on the edges of metropolitan areas, most particularly in areas of the greatest population growth. In five years, these new towns may well account for 9% of our annual housing output.

All this is hard to grasp because most of these new towns differ radically from the kinds of communities that most housing industry people have created in the past. How many can believe, for example, that a community like the one shown opposite in scale model form will really ever exist? Yet by next December it should actually be completed as shown here—the first of seven villages that will eventually make up the 75,000-population city of Reston, Va., on the highway between Washington, D. C., and Dulles International Airport. (In fact, this first village of town houses and apartments designed by three top-name architects—Chloethiel W. Smith, Charles M. Goodman & Associates and Whittlesey & Conklin—is being built in toto as a \$15 million showcase just to convince the skeptical that Reston is as real as it is visionary.)

The impact these new towns will have on the housing industry will be, if anything, greater even than their numbers indicate—and soon. Doubting Thomases should be warned that two-thirds of the 75 big communities will be at some stage of building this year, and all will be active fairly soon. Their significance should be lost on no one in housing, for everyone will feel the effect:

*The new towns offer opportunities for everyone in the industry. The smallest custom builders are finding a place for themselves in giant projects as readily as giant builders. And every professional will find a demand for his best work in these projects, for their developers are leaning heavily on the talents of specialists (as consultants and staff officers).*

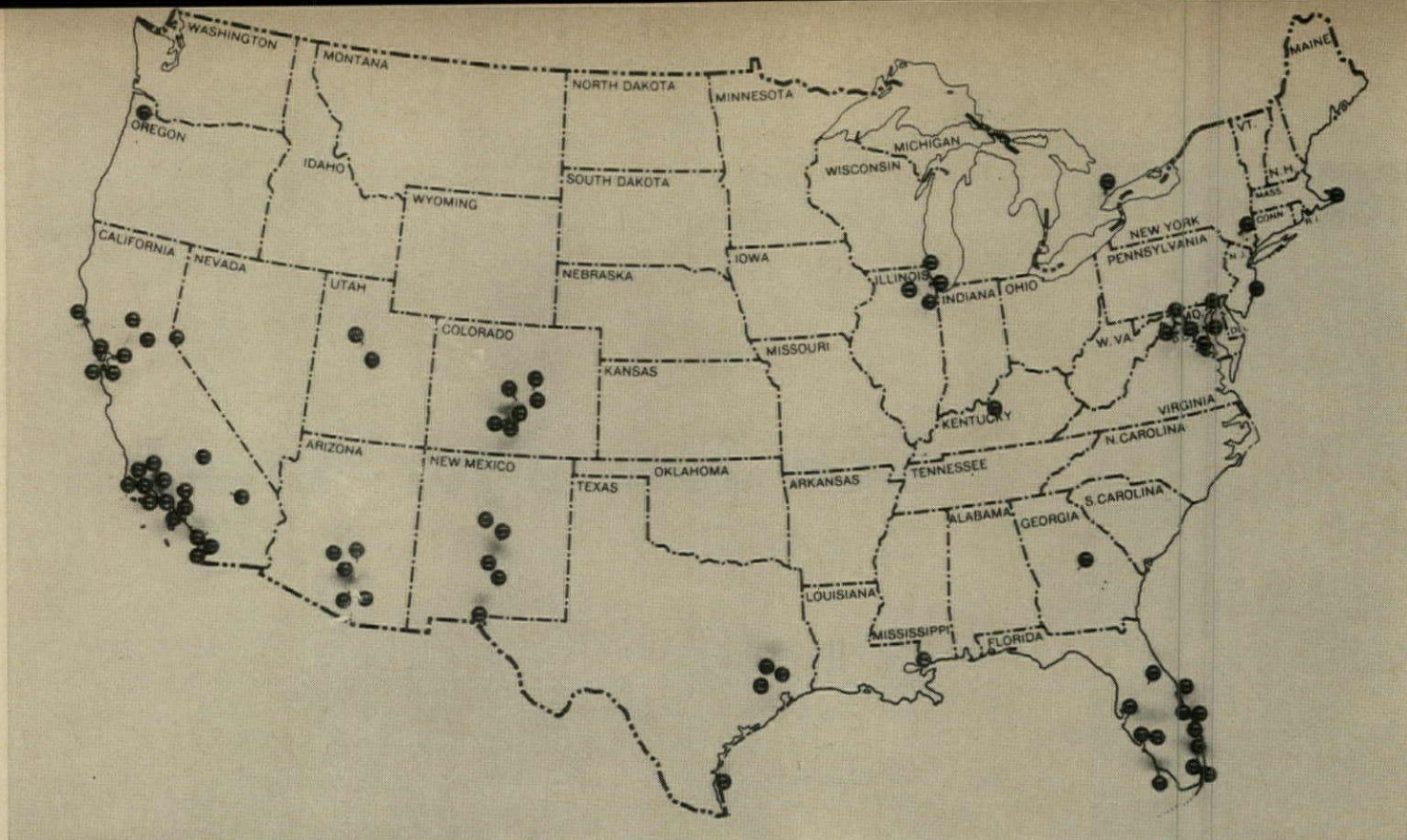
*The new towns are the best answers yet to the problems of urban sprawl. Nearly all have been planned for a better living-working-playing environment than can be found in almost any other built-up areas, new or old.*

*The new towns will inevitably awaken the public to the possibilities for better housing and environments. They may revolutionize the public taste, creating stronger demand for both sales and rental units. They offer the public more house for its dollar because the new towns involve land acquired at lower cost and used more intensely because of zoning freedom.*

*The new towns have pulled new sources of money into housing—and more will follow as the profit potentials become widely evident. This will help the industry meet financial demands that will soar in the boom years ahead.*

But for the present, what are the facts? Where are the new towns? How big are they? What do they include? And who are the people behind them? Answers to these questions will be found on the next few pages, and in subsequent issues HOUSE & HOME will report on some of the most successful towns in greater detail.

*continued*



**TOWN LOCATIONS**, shown by pins, indicate most of the new communities will be built near major metropolitan areas, chiefly along coastlines.

## This map shows the location of 75 new towns in 19 states and Canada

Each pin represents 1,000 or more acres planned for more-or-less self-contained communities now in the planning or development stage. In all, they represent more than 800,000 acres—enough land for a year's supply of new homes at present building rates.

Nearly all are in areas of rapid growth—in the Boston-to-Washington corridor, the warm-weather states, the east slope of the Rocky Mountains, near Atlanta, Chicago, Louisville, and Portland, Ore., and above all in California, which today accounts for 18% of housing starts. In southern California alone, 15 projects are planned to provide housing, recreation, and employment for 1½ million people.

Some of these towns started several years ago. Some will not be off the planning boards until next year. Some will be completed within five years. Others will not be completed by 1980 or 1985. Some may be slow to develop. Some will no doubt undergo plan changes. But most should be successful if smart planning and good management are reliable criteria. (Worth noting are two pioneer new towns: Park Forest, Ill., and Toronto's Don Mills, both started in the late Forties and both virtually complete now, as scheduled. Don Mills expected a population of 30,000 and a total investment of \$200 million; it now reports it has 26,000 residents, 72 industrial plants and \$193 million in built-up value. Park Forest, projected for 30,000 people and \$125 million invested, now estimates having 34,000 residents and \$250 million value.)

### Never forgotten in all the new-town planning is how to sell prospects on all the big benefits

They are easier to describe by what they are not than by what they are. They are not part of suburbia's monotonous whelping grounds, stretching endlessly along dizzying curved streets lined with uniform houses sited kerplunk in dead center of what promoters call estate-size lots. Nor are they completely self-sufficient satellite cities in the sense that some new towns in

Europe are, for our automobile-based society rules out this kind of planning for economic and psychological reasons.

America's new towns *are* arising from economic demand, not through government fiat.

The table on the facing page, listing 50 (to show the variety) of America's new towns, gives details on how they range in size, in types of housing offered, and in employment opportunities. Nearly all offer several kinds of housing (two-thirds offer townhouses and one-fourth will include high-rise apartments as well as one-family, townhouse and garden apartments). Two out of three will have industrial, research, office, or college parks. Several will include motels or hotels, airports, even cemeteries.

Not shown on the table are recreation and other community facilities. All the new towns provide these, many before houses within them are built (*see p. 128*.)

### Developers of the big projects also vary widely, and they are finding land with surprising ease

New-town developers come from all segments of U.S. industry. Among them are a number of well-known developer-builders like Ross Cortese, Centex and Riley Management, and publicly-held realty firms like Macco, CKP and General Development. But there are also entrepreneurs from other industries—rubber, oil, mining, shipping, insurance, banking and department stores who are building the new towns. Some are wealthy land-holding estates now releasing their farms and ranches for development.

Many of the new towns have been giant ranches, particularly in the West and Southwest. Land for several has come on the market as the result of the death of elders and the need to liquidate landholdings to meet inheritance taxes. Even in the Northeast, some developers have been able to acquire giant tracts close in to major cities. (Reston's land was bought in one parcel from the Butler family, which once needed the land for grain in their Virginia Gentleman distillery operation.)

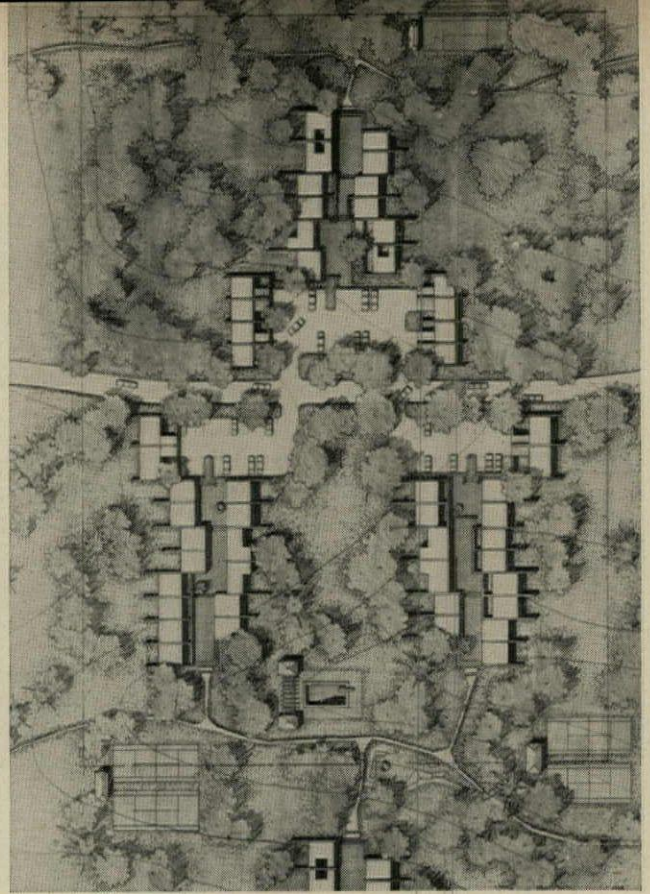
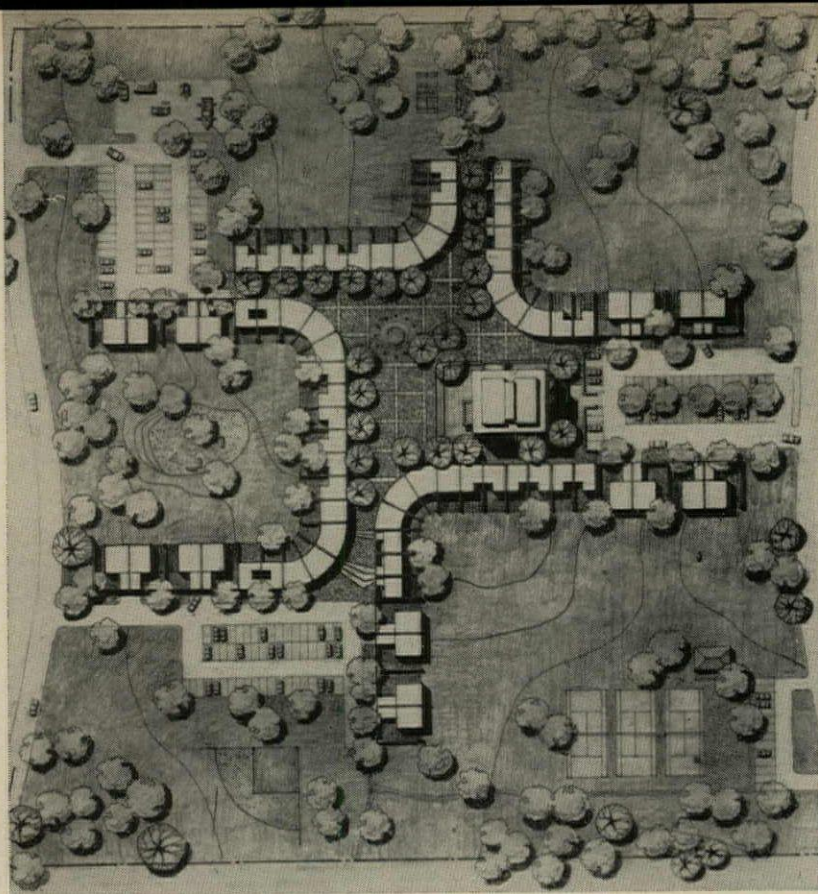
## HERE ARE THE FACTS AND FIGURES ON 50 WIDELY VARYING BIG NEW TOWNS

This table shows (alphabetically by states) how varied are 50 typical new towns of 1,000 or more acres. Data on others will be reported in a later issue.

COMMUNITY	LOCATION	DEVELOPER	Acres (000)	Housing Units (000)	Projected Population (000)	Types of Housing Planned				Industry	Building by end of '64
						1-Fam.	Town Houses	Garden Apts.	High Rise		
Goodyear Farms	W. of Phoenix	Goodyear Tire & Rubber	13		50	X	X	X		X	X
Tucson Green Valley	S. of Tucson	Maxon Construction Co.	10		25	X	X	X			X
New Tucson	E. of Tucson	Horizon Land Corp.	16.5		100	X		X		X	X
Sun City	NW. of Phoenix	Del E. Webb Co.	14		75*	X	X			X	X
El Dorado Hills	Sacramento County	Lindsey & Co.	9.8	22	75	X	X	X	X	X	X
Sunset	Sacramento County	Sunset Internat'l Petr.	12	31	110	X	X	X		X	X
Foster City	San Mateo County	T. Jack Foster	2.7	11	35	X	X	X	X	X	X
San Marin	Marin County	Sunset Internat'l Petr.	2	5	15	X	X	X			X
VII Hills	Alameda County	Edw. Belvilaqua	6		60*	X		X	X	X	X
Rossmoor Leisure World	Contra Costa County	Ross W. Cortese	2.1	10	15		X				X
Conejo Village	Ventura County	Janss Corp.	11		87	X	X	X		X	X
Albertson Ranch	Ventura-L. A. Counties	Daniel K. Ludwig	11.5		100		NOT	ANNO	UNCED		
Diamond Bar	Los Angeles County	Transamerica Devel. Co.	8	20	75	X	X	X	X	X	X
Porter Ranch	Los Angeles County	Macco Realty Co.	4.1	12	43	X		X			
Mountain Park	Los Angeles County	Lazard Freres & Co.	10.7		60	X				X	
Irvine Ranch	Orange County	Irvine Co.	93		500+	X	X	X	X	X	X
Laguna Niguel	Orange County	Laguna Niguel Corp.	7.1		90	X	X	X	X	X	X
Huntington Beach	Orange County	Huntington Beach Co.	1		10*	X	X	X	X		
Rossmoor Leisure World	Orange County (Laguna)	Ross W. Cortese	3.6	18	30		X				X
Crummer Ranch	Los Angeles County	Home S&L Assn.	6.3		50		NOT	ANNO	UNCED		
San Carlos	San Diego County	Sunset Internat'l Petr.	5	9	35	X	X	X			X
Ranch Bernardo	San Diego County	W. R. Hawn, H. Summers	5.4	11	33	X		X		X	X
Erin Mills	W. of Toronto	Don Mills Developments	7		90*	X	X	X	X	X	
Colorado City	S. of Pueblo, Colo.	N. K. Mendelsohn et al.	5		30	X		X		X	X
Village East	E. of Denver	Robert Hayutin	1		10*	X	X	X		X	
Pikes Peak Park	Colorado Springs	Sproul Homes	4.3		30*	X	X	X			
Mill Creek	N. of Wilmington, Del.	Mill Creek Ventures	1.3	5	13	X	X	X	X		X
Canaveral Princeton	SW. of Cape Kennedy, Fla.	Canaveral Princeton Land	2.5		43	X		X		X	
Deltona	SW. of Daytona, Fla.	CKP Developments	15	41	90	X		X		X	X
Lehigh Acres	E. of Ft. Myers, Fla.	Lee Ratner	60		80+	X	X	X		X	X
Miami Lakes	N. of Miami, Fla.	Sengra Development Co.	3	6	25	X	X	X		X	X
Port Charlotte	N. of Punta Gorda, Fla.	General Development Co.	92.7		100+	X				X	X
Palm Beach Lakes	W. Palm Beach, Fla.	Perini Land & Devel. Co.	7		70*	X	X	X		X	X
Chapel Hill	Atlanta	General Builders	1.1		12*	X	X		X		X
Elk Grove	N. of Chicago	Centex Co.	3	10	35	X		X		X	X
Oak Brook	W. of Chicago	Butler Co.	3.6		25*	X		X	X	X	X
Weston	W. of Chicago	Riley Management Co.	4.7		50	X	X	X	X	X	X
Oxmoor	W. of Louisville	Bullitt Trust	1.1		15*	X	X	X	X	X	
New Orleans East	E. New Orleans	Murchison/Wynne	32		175	X	X	X	X	X	X
New Seabury	SE. Cape Cod, Mass.	Emil Hanslin Assocs.	3		16	X	X	X			X
Crofton	Ann Arundel Cty., Md.	Crawford Corp.	1.3	3	15	X		X		X	X
Unnamed	Howard County, Md.	Community Research & Devel.	14.1		100		NOT	ANNO	UNCED		
Joppatown	N. of Baltimore	Panitz & Co.	1.3	3	10	X	X	X		X	X
Northampton	Montgomery County, Md.	DISC Inc.	2.5	9	35	X	X	X	X	X	X
Unnamed	Montgomery County, Md.	Bernard N. Siegel	3.2		35	X	X	X		X	
Paradise Hills	W. of Albuquerque, N. M.	Horizon Land Corp.	8.5		60*	X				X	X
Somerset West	W. of Portland, Ore.	H. R. Watchie	6.6	12	40	X		X			X
Clear Lake City	S. of Houston, Tex.	Del E. Webb Co.	15	40	200	X	X	X		X	X
Horizon City	E. of El Paso, Tex.	Horizon Land Corp.	65		100+	X		X			X
Reston	Fairfax County, Va.	Simon Enterprises	6.7	24	75	X	X	X	X	X	X

\* H&H estimate.

continued



**TWO CLUSTER PLANS** at Reston, Va., provide maximum outdoor space close to all housing units and parking schemes within or outside the clusters.

## Professionally planned new towns are setting new land-use standards

Virtually all the towns' developers are going to the professionals for master plans as soon as they acquire land, and the planners are getting a chance to put their density-zoning, permanent-open-space, and cluster-planning principles in practice—principles which recently seemed years away from acceptance. (In Pueblo, Colo., 3,000-acre Belmont, widely noted for its enlightened planning in the 1950s, is today being replanned to get more cul-de-sac streets.)

More and more plans reflect the villages concept first seen in Emil Hanslin's New Seabury on Cape Cod (H&H, Apr. '62) and Victor Gruen's plan for El Dorado Hills (H&H, Mar. '63). William L. Pereira's work in progress includes 93,000-acre Irvine Ranch, so big it must be planned for several big towns, and 10,000 mountain acres in Los Angeles for ten new villages of homes on hillsides that will be left undisturbed.

For one of the more exciting plans illustrating the trend to break up towns into villages, study the plans for Reston, Va. shown above and opposite.

### **Reston, more than almost any other new town, comes closest to being a self-contained city**

It provides a wide variety of housing types, recreation and community facilities, and a large (900 acre) area for industry and government use. And as the inset map at the top right shows, Reston fits the metropolitan Washington "Year 2000 Plan" for a self-contained city amid open land.

Developer Robert E. Simon Jr., son of a realty tycoon, hired Harland Bartholomew & Associates for the master plan and Whittlesey & Conklin to refine the detailed plans for seven villages locked together with parks, lakes, village and town centers, and two industrial areas. The over-all plan for the 6,700 acres is explained in the accompanying legend. Some amenities and new ideas offered:

- *A wide mix of housing types:* 4,000 single-family houses, 17,000 townhouses, and 3,000 rental units in low-, medium- and

high-rise buildings. Prices and rentals will range widely.

- *Sinew planning for high-density housing:* These units string out through Reston, giving apartment dwellers close access to and views of open land.

- *Restrictions barring bad siting of houses:* Families or speculative builders buying lots must build within circles marked on each platted lot—to assure houses will not be lined up in rows or awkwardly sited in relation to each other.

- *Great variety in recreation facilities:* Two 18-hole golf courses (one ready for play next June) and three 9-hole courses; two large lakes; five miles of bridle paths; large stables and indoor and outdoor riding rings; camping and gardening sites; tennis clubs and swimming clubs in all villages; community houses and art galleries (Reston will initially subsidize community groups). Parks will cover more than 500 acres, but not all open space is large. There will be play areas with exciting facilities near all group housing.

### **Simon has used 30 consultants to plan Reston, now has 51 on his staff as construction begins**

He bought the land two years ago (for only \$1,300 an acre), is almost on schedule for opening in mid-year. Says Simon:

"More profit can be made in real estate than anything else, if you pick the right location, if the population grows as expected, and if you have the right organization. Fortunately, I believe in using consultants and then recruiting top executives. We now have them. But you can't use consultants unless you have an over-riding philosophy. The developer must guide them.

"As for public demand for our promise of a new way of living, I am sure there will be 24,000 families in the Washington area by 1980 who will have the intellectual and educational level to understand and want what Reston offers. Our success will not depend on catering to the beer drinker who is content to sit and watch his TV set, but rather to people who have a wide range of active interests."

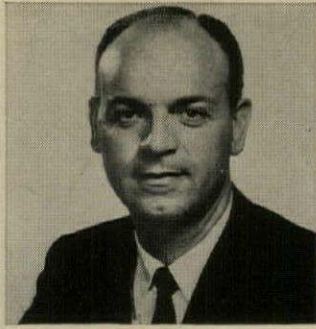
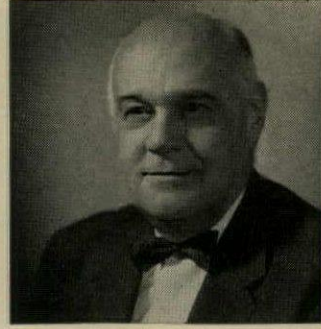


**RESTON MASTER PLAN** provides thorough mix of many types of units on rolling land. This was made possible by residential planned community zoning.

*continued*



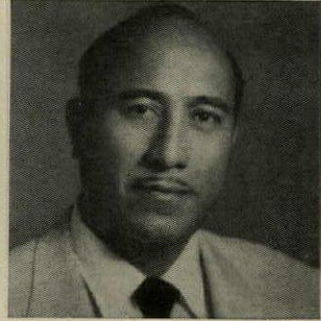
C. Seghers, Fortune

**DANIEL K. LUDWIG**  
*Financier***ROSS W. CORTESE**  
*Developer*

Fabian Bachrach

**LARRY SMITH**  
*Economist***VICTOR GRUEN**  
*Architect-Planner*

Nolan D. Patterson

**WILLIAM LYON**  
*Big Builder***JOSEPH MARTINEZ**  
*Small Builder*

## Many top talents—even small-volume builders—are needed in new towns

The six men shown above are typical of those with the many abilities required to produce big new facilities like those shown at the right and the new planning ideas that make the new towns more attractive for people to live in.

Any giant project requires exceptional teamwork and the talents of many professionals, whether consultants or staff members, and whether long-time housing industry men or newcomers to the field. The men above play key roles:

- Ludwig, a shipping tycoon reputedly worth \$500 million, bought the 11,500-acre Albertson Ranch west of Los Angeles and will invest millions to create a city for 100,000 residents. Says Ludwig: "Today real estate presents by far the best investment prospect in the world." He is only one of many wealthy men moving into housing from other industries.

- Cortese is the longtime builder-developer whose three Rossmoor Leisure Worlds for retirees in California have been outstanding successes (he will open three more new towns near major met areas). He is only one of many such knowledgeable building entrepreneurs heading giant new-town projects.

- Larry Smith, celebrated for met area growth studies, helped developers of Laguna Niguel and El Dorado decide on the economic feasibility of new towns.

- Gruen, famed for apartments, shopping centers and renewal work planned Laguna Niguel, El Dorado Hills and other new towns, has more plans on the boards (he views all plans three dimensionally to assure a good end result). Talents of such top planners are universally recognized as essential for new towns.

- Lyon builds more than 1,000 houses a year in several locations, including Conejo Village and El Dorado. His kind of efficient operation is being sought by most new-town sponsors.

- Martinez builds a few custom houses a year in El Dorado, but his kind of building is important to the success of most of the big new towns where custom houses will help establish the character of the projects.

Never forgotten in new-town planning is how to sell prospects

on all the big benefits. This requires two steps: 1) offer the most overwhelming and obvious benefits at the outset, and 2) match this with top-drawer merchandising methods.

The first step was stunningly demonstrated by Builder Del E. Webb at his Sun City retirement town outside Phoenix. On opening day, Jan. 1, 1960, visitors saw \$1 million worth of physical benefits already built—a shopping center, the first nine holes of a golf course, 75' swimming pool, hobby rooms and outdoor gaming areas. By year's end he had sold 1,600 houses—and since then the lesson has been learned by almost all the other big developers.

Such large-scale expenditure on facilities before housing sales start has now become a standard pattern for new-town development. Most facilities include a championship golf course, and nothing but Olympic-size pools will do. Recreational facilities offered in the various new towns include country clubs, restaurants, tennis courts, bowling greens, auditoriums, cafeterias, and theaters. Current leader in this all-out approach is Ross Cortese, who spent \$2.5 million on housing and facilities before starting to sell. His new 3,600-acre Laguna Hills community opened not only with the clubhouse shown opposite, above, but with a completed Olympic pool and part of a big offices-and-stores center. Still to come: six smaller club buildings, an 1,800-seat auditorium, another \$125,000 pool, a golf course, riding trails and stable, large hospital, and a 120-acre shopping center. Total value estimated when the project is complete: \$500 million.

The second step, all-out merchandising, is well exemplified in Lehigh Acres, a semi-retirement community in southwest Florida. The photo at the right below tells one exciting part of the sales story. In addition, Owner Lee Ratner and President Gerald Gould have assembled a top-flight, high-paid sales and merchandising team that closes sales with 40% of prospects who visit Lehigh. One reason for the success (640 sales last year): their main effort is concentrated on referral sales—keeping residents happy so they sell newcomers.



**\$850,000 CLUBHOUSE** was completed before Ross Cortese opened the gates to prospects in his latest Rossmoor Leisure World in Laguna Hills, Calif.



**\$500,000 TROPICAL GARDEN** lures prospects to Lehigh Acres' 11-model sales circle in Florida. Visitors stay free in nearby motel while deciding to buy.

*continued*



**\$5 MILLION DEFENSE PLANT**, amidst grazing sheep, occupies 100-acre site in a 1,000-acre industrial park at Rancho Conejo northwest of Los Angeles.

## Industrial parks loom as the key to success for most new towns

The building shown looming over a hill above is part of a 360,000 sq. ft. plant that also appears at top right in the aerial photo opposite of Conejo Village, a new town 40 miles northwest of downtown Los Angeles.

This big plant and several others are probably the main reasons for the successful development of this 11,000-acre balanced community over the past eight years. Today there are 6,000 employees in the town's light industry and research plants, and many more are expected. A Stanford Research Institute report says that, thanks to this industrial park, 182,500 people will probably be living in the area by 1970.

This did not just happen. Conejo's owner, Janss Corp., planned it that way. Says Chairman Edwin E. Janss Jr. (whose grandfather bought the tract in 1911 for a ranch and thoroughbred horse farm): "In 1956, we hired Welton Becket & Associates to do the master plan. We set aside 1,000 acres for industry. It appeared silly then. There was no other industry in Ventura County. But we also planned for green spaces around the homes, and miles of bridle trails, golf links, and other facilities. [Janss was helped mightily by a county planning commission that gave him a free hand to plan 2,300 acres in one crack.]

"It is in this type of setting that industries will realize the maximum work from their employees, because we are creating a place for people to work, play and live abundantly. The pattern of suburban development for the remainder of the 20th Century is being set in Conejo Village."

### **Conejo's industrial growth was also promoted by the homebuilding that Janss Corp. stimulated**

Says Ed Janss: "It's a question which came first, the chicken or the egg. First there was some homebuilding, then some industry, then more houses, then more industry. We're now a going proposition."

That is, if anything, an under-statement. Janss has attracted four of Southern California's best-known builders: Harlan Lee &

Associates (builder of Shadow Oaks); Sidney Kibrick (Horizon Hills), William Lyon (Dutch Haven); and latest, Eichler Homes (which until last year built only in its own subdivisions but now builds in both Conejo and Diamond Heights, *see p. 96*).

Part of the lure to such top-drawer builders is land at prices more reasonable than can be found closer to Los Angeles. But part is the merchandising help that Janss provides. Janss President Victor H. Palmieri has developed a method under which the four builders merchandise jointly. This year the joint promotion budget will be \$150,000; Janss will spend another \$300,000 promoting the area, and \$150,000 more will be spent for a sales pavilion in which the area and each builder's homes will be touted.

### **Good as all this sounds, there is some question whether new-town planning is as deft as it should be**

There is no doubt that private industry is today doing a better job of providing the answer to the growing problems of sprawl by creating well-planned new towns. But some thoughtful people are worried. Says Architect Victor Gruen: "Almost none of the new towns provides nearly enough jobs for the people who live in them. Few provide low-priced homes for workers in the plants. Too many new towns continue the waste of land—chiefly because land is so cheap out where they buy, and because developers are afraid to offer the high-density total communities people should have a chance to live in. My first chance to design this kind of city has just come from a new client. The 43,000-acre site will be planned for 250,000 to 350,000 people."

HHF Administrator Robert Weaver has voiced concern over the failure of states to plan for better land use, and the Ford Foundation has granted \$200,000 to the University of California to study the possibilities for even better planning for new towns in California. There are many unanswered questions.

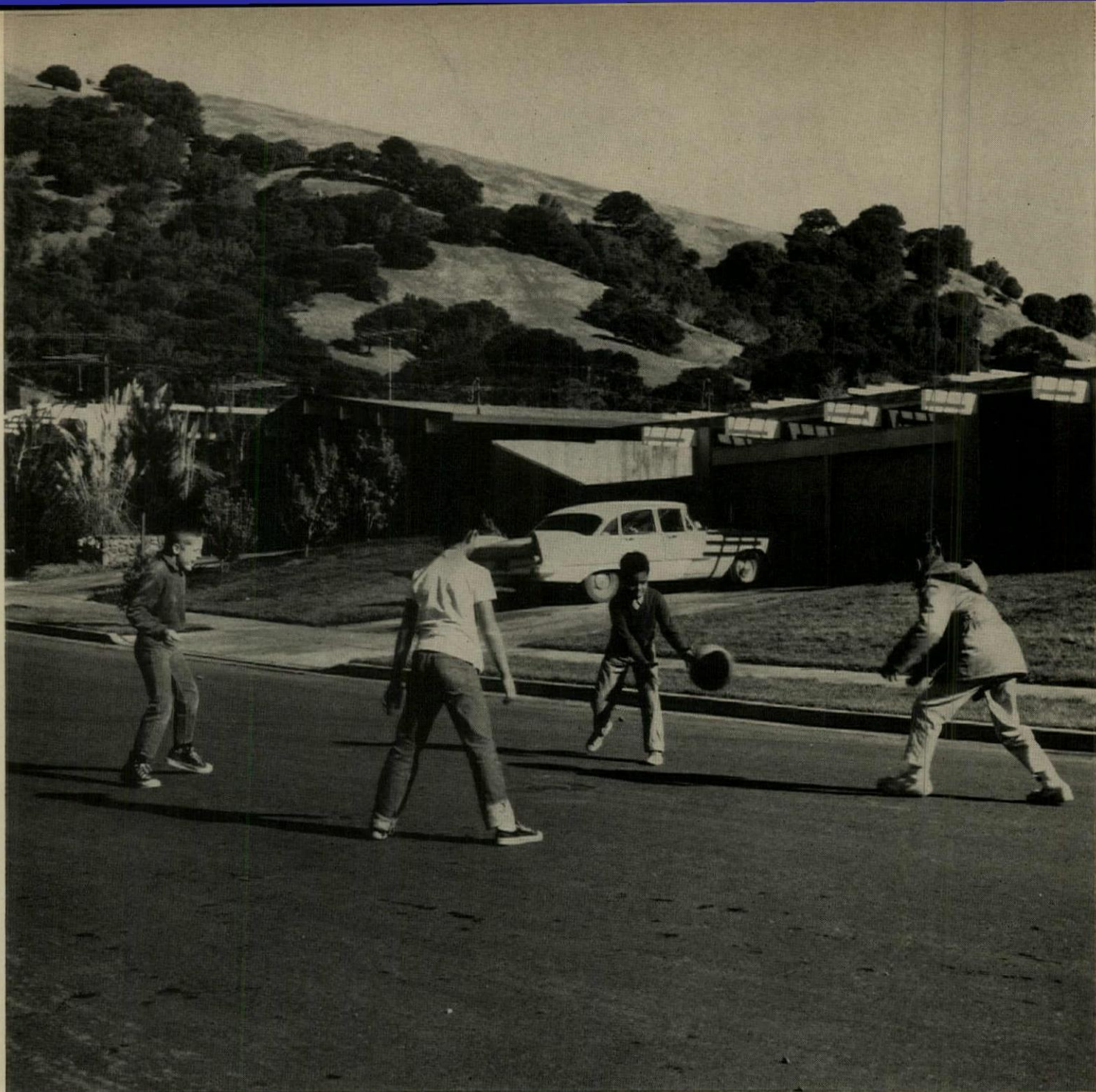
America's new towns are the best effort yet at answering most of them.

—ROBERT W. MURRAY JR.





**BIG SHOPPING CENTER** (foreground) will expand into Conejo Village town center. Custom homes and industrial park lie beyond.



Street scene at Eichler Homes' Lucas Valley community. Photo: Joyce Wilson

## How Eichler sells open occupancy with no fuss

Eichler Homes is one of the half-dozen best-known homebuilding companies in the U. S.—for its design standards, its merchandising, its position as the biggest builder of \$25,000+ houses, its diverse projects in California. And, not least of all, Joseph L. Eichler and his son, Edward, are widely known as pioneers in selling on an open-occupancy basis. Many industry people have wondered why, and how, and with what failures and successes. Among those interested have been Administration officials concerned about housing minority groups.

To find out what so many want to know, HHFA sent Marshall Kaplan of its division of urban studies to interview Ned Eichler on the evolution of the Eichler policy and its effect on Eichler's operations. *HOUSE & HOME* realizes the Eichlers' experience may be atypical in view of their almost unique position in the industry. But few could doubt that there are lessons aplenty for everyone in housing in the Kaplan-Eichler question-and-answer report. Herewith the verbatim report (necessarily abridged from its original 11,000+ words).

**Q.** How many units have you built since you started in 1948?

**A.** About 9,000. I would say out of about 700 houses a year, about 30 to 40 are sold to Negroes. Maybe it's gradually going up a bit as Negroes go up in economic scale.

**Q.** Did you always sell units on an open-occupancy basis?

**A.** From the earliest date, we always sold to Orientals. I think the first house we sold to an Oriental was in late 1950 or 1951 in Palo Alto. This was the first time this issue ever came up. Some people in the neighborhood got a little upset when he made the deposit and before he moved in. It was nothing of any great proportion.

**Q.** Did you lose any sales?

**A.** Not that I know of. From that time, we sold to a considerable number of Orientals here and there, in our small subdivisions around Palo Alto. We were selling the bulk of our houses at \$13,000 to \$16,000.

**Q.** What was the community's reaction to your selling to Orientals? Any pressures, any changes in zoning?

**A.** No community reaction at all.

**Q.** When did you begin to sell to Negroes?

**A.** In the fall of 1954. We had started a subdivision in Palo Alto for 243 houses. It was the first we had done—and probably the first one in the country—in which there were to be planned community facilities—a nursery school, swimming pool, and a park. We had committed ourselves to a higher price range in volume, at \$16,950 to \$19,500. The subdivision was an enormous success. We had sold, I would guess, about two-thirds of it, and had built about a third, when an unexpected event occurred.

I was working in the office one night when a lady called me up. She asked, "Do you discriminate in the sale of your houses? Do you sell houses to minorities?" I had never heard this question before. I had done some personal selling, but for the most part I directed sales operations. I said, "I don't understand what you mean." She replied that she was a Negro and so was her husband. She said she was renting a small house right across the street from our subdivision. They wanted to buy a better house. She asked me if I would come to her home to talk with her and her husband. I did this. In the conversation, I found that she was a nurse and her husband was a scientist who taught at Stanford and also worked in a laboratory. They said they liked our houses, and

she asked, "Will you sell us a house?"

Well, frankly, I told her the issue had never come up and I would like to talk to my father about it. My father's reaction was somewhat like, "Why are you bothering me about this? I've got a lot of problems, and I haven't got time for these little problems." I went back to these people and said, "Okay, go pick a house and make a deposit and we will put it through the regular procedures."

The house they selected was just started. It was on a cul-de-sac, and I think all the other houses on that cul-de-sac were sold. The couple went through all the usual procedures, processing the loan, picking colors, asking for changes—the usual things that buyers do. They were noticed by some other buyers who were also doing this, and by others who had moved in. There was very, very little feedback to us from this. A few people called. Some talked with a little bit of hostility. They were disturbed about property values. They denied that they were prejudiced. I think in some cases these disclaimers were accurate. To most of these people I said that, as we construed the law, I felt that when we sold a federally-insured and financed unit we were required to sell to any qualified buyer. I admitted that it was questionable whether it was or wasn't the law, and besides many builders were violating it in any event. But I said to these people that I didn't think there would be any problems. This was what we were going to do. If everybody calmed down, there would be no problem. There was one incident with the people who had bought the house next door. The husband came to see me without his wife and said she was very disturbed about the Negro moving in. He said these were not economic concerns but related to the actual social relationships which might ensue. He wasn't trying to talk Eichler Homes out of what we were doing since he thought it was the right thing to do. But he had a personal problem and didn't think he could live there because his wife would be unhappy. Would we buy the house back from him? We did, and resold it shortly thereafter. The Negro family lived there for five or six years, then moved when the husband got transferred to Chicago.

**Q.** There were no other overt community reactions?

**A.** Flat out nothing. Everything went smoothly.

**Q.** What about the kids?

**A.** The kids? Their kids swam in the swimming pool, and so on.

**Q.** No community reaction? No ostracism?

**A.** No. I admit that in those days in Palo Alto our houses were attracting a somewhat special kind of person—college professors and other intellectual types. Yet it seemed that even in our other subdivisions we had people who would be more tolerant just because their educational level was higher. I surely don't want to put this on the grounds of political liberalism, because I guess there were about as many conservatives in our subdivision as in any other. I'm sure that the Negro was accepted more on the basis of just a general tolerance.

**Q.** Do you feel people were concerned more with the quality of housing than with the Negro occupants?

**A.** Right. I think that there was some luck in this because the market was strong—ours particularly. We were a very dominant force in Palo Alto.

**Q.** Were potential customers scared off when they heard or saw that you sold to Negroes?

**A.** I don't think so. This subdivision was nearly all sold by the time they moved in.

**Q.** Did other Negro families move in?

**A.** I don't know whether any moved in by resale since then.

**Q.** Did the Negro family sell through a real estate broker?

**A.** I don't know. Occupants rarely use a broker there. Prices went up over \$10,000 in seven or eight years. Prices of all houses went up, but these went up much more.

**Q.** When did the next Negro buyer come to you?

**A.** About a year later, a couple of doctors who had bought houses in our San Rafael subdivision in Marin County came to see me in Palo Alto. We had then sold 50 or 60 houses in San Rafael, where we owned a terrific amount of land, the equivalent of 600 or 700 lots, which for us was a great deal of land. The doctors came to ask if we would sell a house to a Negro. I asked why they had come all that way, 50 miles, to ask this question. They said they had a friend with whom they both went to Harvard Medical School, a Negro, who was in the Air Force at Hamilton Field but would get out of the service in a few months, would be a radiologist in some local hospital, and wanted to use his GI eligibility to buy a house. They thought he was a great guy, and they knew generally what the real estate situation was. They thought it would be great to get him a house. I said, certainly, I would sell him a house. Tell him to go pick it out.



## If you are going to sell a house to a Negro, you should try to get him moved in

**Q.** Was this pending sale known in the general area?

**A.** Yes. The buyer went out on Sunday with his wife and child to look at the house and the landscaping. A month or more went by and I forgot about the whole thing. Then I got a phone call from a fellow who was very disturbed. He asked questions like, "What are you doing to me?" and "Why are you doing this?" I said I really didn't understand what he was talking about. Then he said he understood a Negro was buying a house. Incidentally, the house the Negro was buying was as far away from his as could be.

**Q.** How did you answer this individual's questions?

**A.** I explained that I didn't think this was a problem. Besides, I said, I just didn't think it was any of his business and he was getting himself upset for nothing. I was a little surprised because I didn't think he was the kind of man to do this.

**Q.** What type was he?

**A.** He was an artist. My prejudices were that it was unlikely for an artist to have this kind of reaction. And he had a very small investment in this house, which I thought would limit concern. I learned from this experience and others that the size of the down payment people make has nothing to do with reactions to any issue. People with no-down payments will feel that they have just as big a stake as somebody who pays cash. Frequently, bigger. In fact, I would say that the people I've had least trouble with on all kinds of issues have been those who make large or all-cash payments.

**Q.** Any other community reaction?

**A.** Well, from that point on, I began to get rumblings from the salesman. Little groups were forming. There were some ringleaders trying to foment feeling. I said to the salesman, "Okay, keep me informed." Finally, the salesman (who was personally committed to the principle of integration) said, "This is getting serious. There are about 20 people who are very upset. There's going to be some trouble." He thought I should get involved.

**Q.** What did you do?

**A.** First I talked to four people immediately around the house the Negro family had selected. I asked them how they felt. One was one of the two doctors, so obviously his reaction was favorable. The other three said, "I'm too busy," "I haven't got time for this sort of thing," and "I don't care." They had other problems. Then I met with a group of eight aroused people,

the ringleader of which seemed to be neurotic. He threatened me physically and with all sorts of actions. I tried to explain that our actions conformed to law, though this was not the principal reason we were doing it. I told them we were going to do it, and if they felt it would hurt their property values we would buy their houses back. Furthermore, we had an enormous investment in this land, and if we thought it was going to hurt property values we would not do this kind of thing. I said we weren't telling them what to do and they were not in a position to tell us what to do. I must say I got nowhere in this conversation. They didn't convince me and I didn't convince them. Some of the activity kept up. It was frightening more people who otherwise would not have been aroused.

**Q.** Was there any outside influence behind this?

**A.** Brokers began to use this against us in a competitive way. It was easy, since Marin County had had relatively little experience with Negroes. A broker would tell some of our prospects, "You don't want to live there. There are Negroes buying there." Several people who finally did buy from us reported this. Some brokers even called us to say we were hurting the county.

**Q.** After your visit, did the adverse reaction subside?

**A.** Well, the rumblings continued. We decided, finally, to have a meeting with a broader group of 20 or so people. My father attended. I wasn't there. My understanding is that, in a rather severe tone, he told these people substantially that he was damned if they were going to tell him what to do. He put it on a very personal basis, that he had a bigger investment than they did, that after all it was his property and his decision. They could take any action they wanted to. He offered to buy their houses back from them. He made this offer specifically to the two ringleaders. They immediately refused, saying their houses were worth much more money than when they bought them. Well, apparently just the force of his personality was such that it knocked off most of the opposition. The minute the Negro moved in, everything stopped. It was the last word we heard about anything.

**Q.** No incidents?

**A.** Nothing. It proved a point that has been with me ever since. That is, if you are going to sell a house to a Negro, you should try to get him moved in as quickly as possible. You will get a large volume of people who are apathetic, you'll get

a small body of people who are violently in favor, and a small body who are violently opposed. Those opposed will probably be able to add to their ranks by fear or by action. Once the sale is made, however, and the family is in, people are faced with a *fait accompli*. . . . Only the fringe will react. People won't cut off their noses to spite their faces.

**Q.** Was the reaction in your San Rafael development complemented by pressure from any local government agency or from local financial institutions?

**A.** I never observed anything of this nature.

**Q.** What year was this now? And what did you plan to do?

**A.** This was late in 1955. We decided we would continue to sell on an open-occupancy basis and that we would establish a clear policy that everybody in the organization understood. But we would seek the smallest amount of outside publicity. We were going to treat it as a business decision, not as a solution of social problems. Every aspect of the operation would be one in which we would simply treat Negroes like any other potential buyers.

**Q.** You have now gone as far south as Orange County, which is considered a very conservative area. Have you run into any obstacles associated with the citizenry or local government?

**A.** No.

**Q.** Were there any obstacles in buying land down there?

**A.** The people who sell land are only interested in the money.

**Q.** I have heard that you had a project where the first nine or ten buyers were Negro and the over-all sales were slow.

**A.** You are probably referring to a subdivision in which there were a variety of problems. Sales were slow for reasons that had nothing to do with the Negro issue. In about a year we sold to five Negroes, I think, out of a total of only about 60 houses, so the percentage of sales to Negroes was somewhat higher than usual. Incidentally, in the last six months the sales have dramatically picked up. We even sold some more houses to Negroes, so while I think that it caused us a little more trouble than we would have had otherwise, the net effect of Negro buyers wasn't very harmful. My general conclusion was that the rapid pickup in sales indicates again that the Negro influence was not the major cause of earlier troubles. There are now eight Negro families out of about 150 sales there.



**NED EICHLER**

At 33, and just ten years out of the Korean War, Edward P. Eichler—whose forceful but restrained remarks are quoted here—is president of Eichler Homes, Palo Alto, and manager of its single-family house division. He has long headed sales and advertising for the publicly held, \$20-million-a-year company. Other stints: chairman of Gov. Edmund G. Brown's advisory commission on housing, which last year urged middle-income housing subsidies and other state action attacked by organized California homebuilders and Realtors, and, during a 1963 leave, consultant with Janss Corp., developer of giant Conejo Village near Los Angeles.

**Q.** Did you at any time have your salesmen try to delay sales to Negroes or delay their moving into the projects until you got more of a percentage of whites?

**A.** No. We talked about it, but decided not to. First, we were nowhere near any kind of really severe situation, and second, we didn't even know how to do it. We never had to face that question. I suppose there might be a point under certain conditions when a builder would have to face that.

**Q.** Most examples of integrated, open-occupancy house developments are not in areas on the fringe of the Negro ghetto. You have built in the central city. In San Francisco you have built right next to public housing. 1) Have you felt that this location hurt your sales? 2) Have you sold to Negro occupants in these particular projects? 3) Do you contemplate it? 4) Would your policy be the same if a Negro came into your development in this kind of area?

**A.** We have a subdivision in San Francisco consisting of townhouses priced from \$28,000 to \$30,000 [H&H, Dec. '62.] It is in an old area of the city right near an old public-housing project built before World War II. The project has about 1,000 units with about one-third Negro occupancy. How the presence of Negroes in that public-housing project is affecting sales, I don't know. But we sold some of the townhouses to Negroes. We have sold about half the project which, when completed, will have 211 units. To date, we have sold about 4% or 5% to Negroes, the usual average.

**Q.** You have sold to a small percentage of Negroes and you are still making white sales in your development?

**A.** Our selling houses to Negroes there has almost no effect on sales at all. I think, in fact, that if the general market were truly open, the middle-class Negro buyer would be as bothered about this location as the middle-class white. I think this is a class distinction. It's the middle-class family saying, "I don't want to live next to the lower class family." I think it has little to do with race, except that most whites associate Negroes with the lower class.

**Q.** Then you don't attribute any negative market factors here to the fact that you have sold to non-whites?

**A.** Not here, though I admit that our general policy probably leads some people not to come at all. Open occupancy here is of no greater impact than any other place. It may be even less, because whites are buying in the city and probably have less expectation of total segregation in the city.

**Q.** What about your project in downtown San Francisco in the renewal area? Did you run into problems there?

**A.** That consists of 72 garden apartments, selling for \$35,000 to \$36,000 or renting for \$260 to \$275 a month (see p. 93). We sold one and rented one to Negro families (current sales and rentals: three to Negroes, 59 to whites).

**Q.** To what degree did the school factor affect your sales?

**A.** The elementary school in the neighborhood is almost entirely Negro and draws from the public housing project. Our big units are designed for families, so I suspect the neighborhood has hurt sales. But this is a class distinction; it applies to Negro and white families equally.

**Q.** Then the Negroes feel objectively the same as whites about school problems?

**A.** That's right. The difference is that the white can say, "Well, I am sorry, I'll live someplace else," and will pay more money or make other sacrifices to stay out of what he feels is a bad area. The Negro has no choice.

**Q.** How long have you been well known to sell to nonwhites?

**A.** At least four years. This came about

largely because of certain disputes we had with the Home Builders Assn. over the general subject. As you know, my dad resigned from the association. Despite the public awareness, we haven't had the rapid influx of Negroes that many predicted we would have.

**Q.** Isn't this a reflection of the price scale of your homes?

**A.** Yes, in part, though some recent Eichler subdivisions have been only slightly above the state average in prices. I don't think, even in a lower price range, that if one of the major builders just quietly decided to sell to Negroes that there would be any great influx. Certainly if most major builders did it, there wouldn't be a great problem.

**Q.** What effect has your open-occupancy policy had on total sales?

**A.** It varies by subdivision. Over-all, it has not hurt. We have had some cases where whites bought our houses just because of our open-occupancy policy.

If someone is really interested in buying a house, and then the issue comes up, in that case we "win" nine times out of ten. There probably is a greater impact among the people who never mention the matter, or who never come at all because they learn that Eichler sells to Negroes. I think this is a very small number of people, statistically. Our policy is a special attitude of responsibility to the industry and the community. This includes producing a good product in a well-designed community. There is a right way and a wrong way to do things.

**Q.** What special sales techniques have you developed to meet market resistance?

**A.** First, I evolved a policy under which no answer would be given to people on this question unless it was asked. If a buyer does not ask anything about the matter, he never hears about it from our salesman or us. If he asks first if we sell on an open-occupancy basis, we answer, "Yes, we sell to any qualified buyer." If he asks, "Are there any Negroes in this subdivision?", the answer is yes or no, depending on the fact. We do not answer more than the question. If you came to us and did not ask if there were Catholics, Jews, etc. in the subdivision, we wouldn't tell you.

**Q.** What about your answer to the perennial question relative to the Negro and property values?

**A.** The salesman gives all the usual responses, ranging from law to "It's the right thing to do," to our own experiences in the resale market. There is another interesting argument. This is that the only time

existence of a minority group, particularly Negroes, leads to devaluation is when there is panic selling by the whites. Thus, because it is well known that Eichler Homes sells on an open-occupancy basis, there is not likely to be panic selling if Negroes buy. This is so because the whites already know our policy when they buy. In a sense, we say that our policy is almost protection.

**Q.** Then in any location you will sell to any qualified buyer?

**A.** Yes. But another control is that we tell the salesman to watch where there may be several Negroes bunching. In most cases, the Negroes themselves will prevent it if they see it. If there are two or three Negro families in a cul-de-sac, and a fourth comes along, the salesman will try to influence the newcomer to take another house. Rarely has this happened. But if a Negro should insist that he wants a particular house next to other Negroes' homes, we would sell him that house.

**Q.** With an open-occupancy policy, is it easier to rent or sell in multi-family buildings than in single-family houses? I have heard it expressed that it's easier to sell single-family homes because of the proximity involved in apartments?

**A.** I think the analysis is incorrect. An apartment offers more anonymity. Also, I think people buying a house have a great feeling of commitment both financially and emotionally. Therefore, they are subject to greater fears.

Probably the basic reason the white is concerned so much is not monetary, though it's fashionable and nice to give that reason. I think the real reasons have to do with social relationships, particularly among children. Adults think if they don't like the Negro they can avoid him—but they know the kids don't work that way. The kids run around, they don't see color, they play. I think this worries people. It's foreign to them so they fear it is bad.

**Q.** Do you think you could have been successful with this policy if you hadn't had the housing background and the necessary means to hold you over a period during any lag in sales resulting from the Negro occupancy?

**A.** I don't think that any fairly large builder's sales will be materially affected by an open-occupancy policy, because he is big enough to absorb it. The chances of getting two Negroes out of the first five, for instance, might really frighten small builders because their scope is so small. I think it is a question of being strong enough so you are completely identified as a builder. That's your business: you are fairly well

known in the community; the bankers, the city council, the planning commission, the building inspectors, the market itself are reasonably familiar with you. Therefore, your switch into this policy will not identify you as being principally a builder of integrated housing but as a builder who is now planning to sell his houses on an open-occupancy basis.

**Q.** Do you conclude, then, that the big builder must take the lead in bringing this along because the small builder faces a greater risk?

**A.** Right. After all, if the small builder is asked to do this initially, and the big builder isn't, the small builder is put at an even great disadvantage competitively.

Look at what happens the other way around, as seen by our experience in Palo Alto, where we have been an enormous influence. By 1956 we were building over 80% of the housing. When it became known that Eichler Homes was selling on an open-occupancy basis, some real estate brokers were upset and started saying they thought this would hurt the city. But this died down quickly, and now almost the whole market has opened up to a wide degree. Resales in our subdivisions are occasionally made to Negroes. Negroes can buy houses in non-Eichler subdivisions. The brokers have become used to it and so have the citizens. The living fact—the demonstration—is the only form of education I think can be truly useful. Here, in a sense, Eichler Homes is in a position to pass its own local fair-housing law.

**Q.** Do you believe that at the price level you are building, the quality and design of the homes, the characteristics of the neighborhood and the community become more important than the factor of white or Negro occupancy?

**A.** Yes. And I also think that at a higher price range it is easier to do this because you deal with people who have more education. They may not be any more tolerant in the classic sense but they will not react as strongly to their intolerances.

**Q.** Is the rate of foreclosure or delinquency payments the same for your Negro buyers as for your white buyers?

**A.** I've never heard of a foreclosure of a house that a Negro has bought. But the rate of foreclosures on our houses is so low I think you could find no statistical basis for a comparison. Our Negro buyers' incomes are, if anything, slightly higher.

**Q.** Is open occupancy good business?

**A.** I haven't said that it is good business. What I say is, I don't think it is bad busi-

ness. Almost every kind of lending institution in the country is aware of our policy and we have never had any problem with any institution on this account. We have not had any problems with local officials anywhere. I think that it is probably not a dangerous practice, particularly for a reasonably competent large builder of at least 100 houses a year. Most of the fears builders have in this regard are greatly exaggerated.

**Q.** Eichler Homes has operated through two recessions and you had Negro occupancies in at least one, in 1957-59. Did you notice a change in your competitive status? Did your resale values hold up?

**A.** In general, our competitive position has been better in a tough market than in a seller's market. In a soft market, we continue to attract people. Qualitative factors become important in a tough market because what happens in a tough market is that people are harder to sell. Therefore, these qualitative factors become more important in a recession.

**Q.** Will you sum up your personal views on open occupancy?

**A.** I think white resistance to living where there might be Negroes results from the white's fear of the unknown, and fear of the relationships which might result with the children. These fears are quickly dissipated as people experience the fact that no great problems develop.

Even though there are some risks in selling on an open-occupancy basis, builders really don't have any other choice. Builders are in a position which they have denied for too long. That is, when they build a lot of houses or apartments they create communities. They create a lot of things in that community which are going to be there a long time after the builder leaves.

I'm convinced that the race question is the one single biggest block to advancement in this society. On all kinds of levels, in terms of personal relationships, in terms of education, in terms of expenditures for education particularly, and for other things we need in our society, we have unused resources and capacity. Builders cannot evade the fact that what they do is going to have an impact on the whole community. They cannot simply say, "Well, I'm just a businessman. I'm here to make a buck." They are businessmen and they have to try to make money—but they are also contributing to the kinds of communities and environments in which people are going to live. I think builders would be much better off if they faced this responsibility.



## Why would these Memphis builders put top-of-the-line KitchenAid dishwashers in every one of their homes after using another brand for 15 years?

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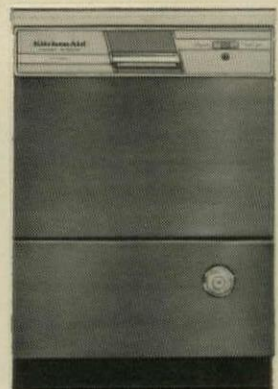


We asked them why. "Competition is getting tougher", said Albertine. "Of course, KitchenAid costs more, but on the other hand, we have a quality reputation to uphold, and we know that a product like KitchenAid instills buyer confidence. It keeps us ahead of the other guy, too".



"It's just smart business to include an appliance that customers respect", added McCrory. "Many of our salesmen tell us that women know and accept KitchenAid. And we know that once you've sold the kitchen, you've practically sold the home".

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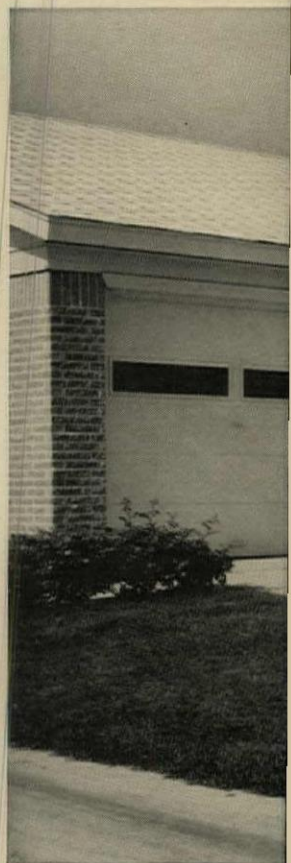
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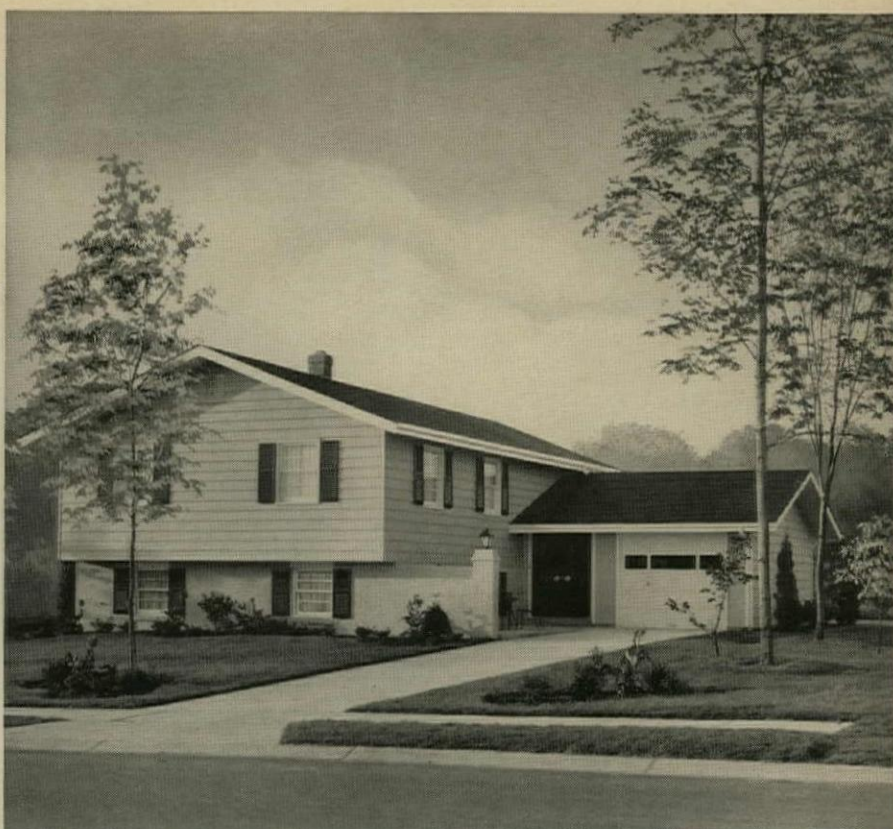
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Builder Fred Peek specified York Central Air Conditioning for these fine homes in Richardson, Texas. Architect is David M. Sweeney.

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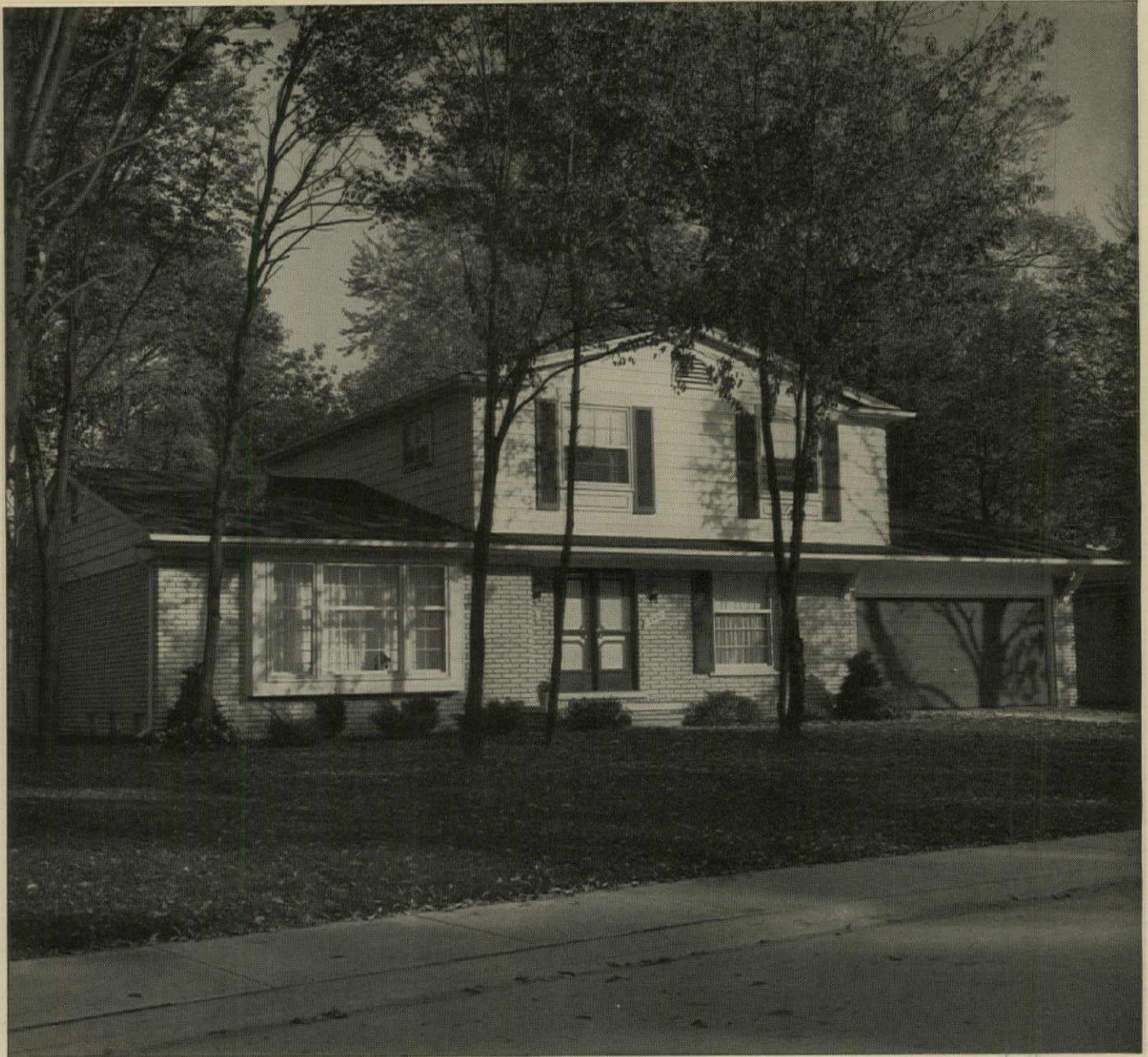
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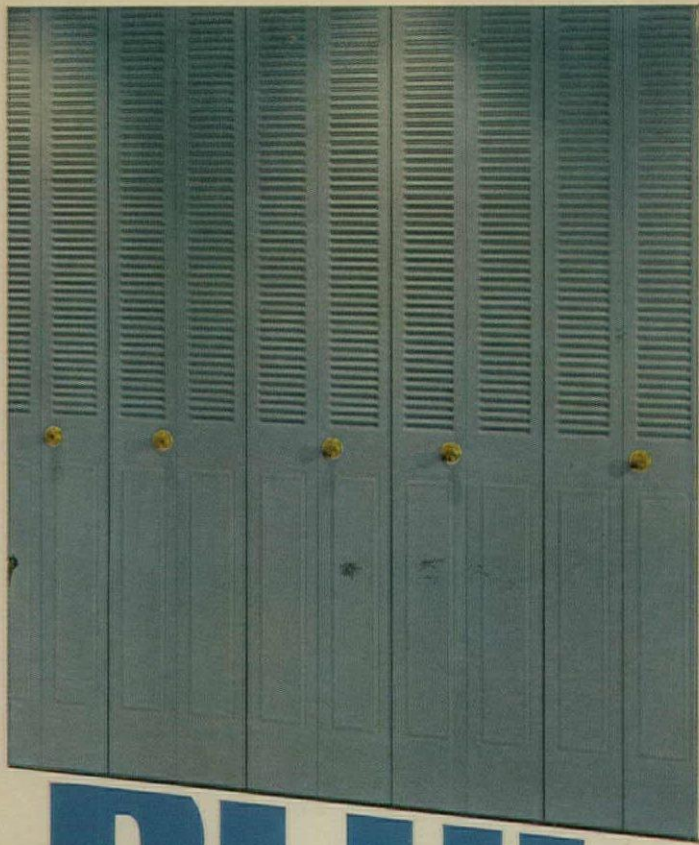
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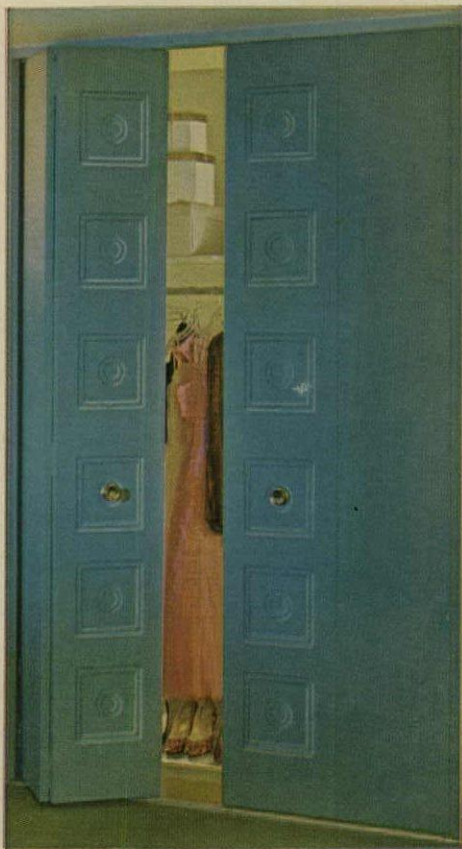


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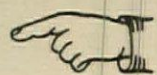
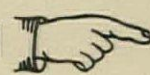
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# U.S. Steel Homes Townhouses 80% sold out before completion

**Daniel M. Knoebel**, Vero Beach, Fla., builder-developer, erected 16 U. S. Steel Homes Town Houses as a market test. Response was so enthusiastic that he sold 11 homes before opening day and is now completely sold out. He has acquired prime beach land to erect 13 additional units, and nine were sold before foundations were poured.

The town house market is one of the country's fastest growing, because town houses make the most economical use of high cost, in-town land, and are ideal for rental investment, urban development, and direct sale. U. S. Steel Homes Town Houses offer outstanding advantages to builders: flexibility of design, fast construction (which means quick occupancy) and low mainte-

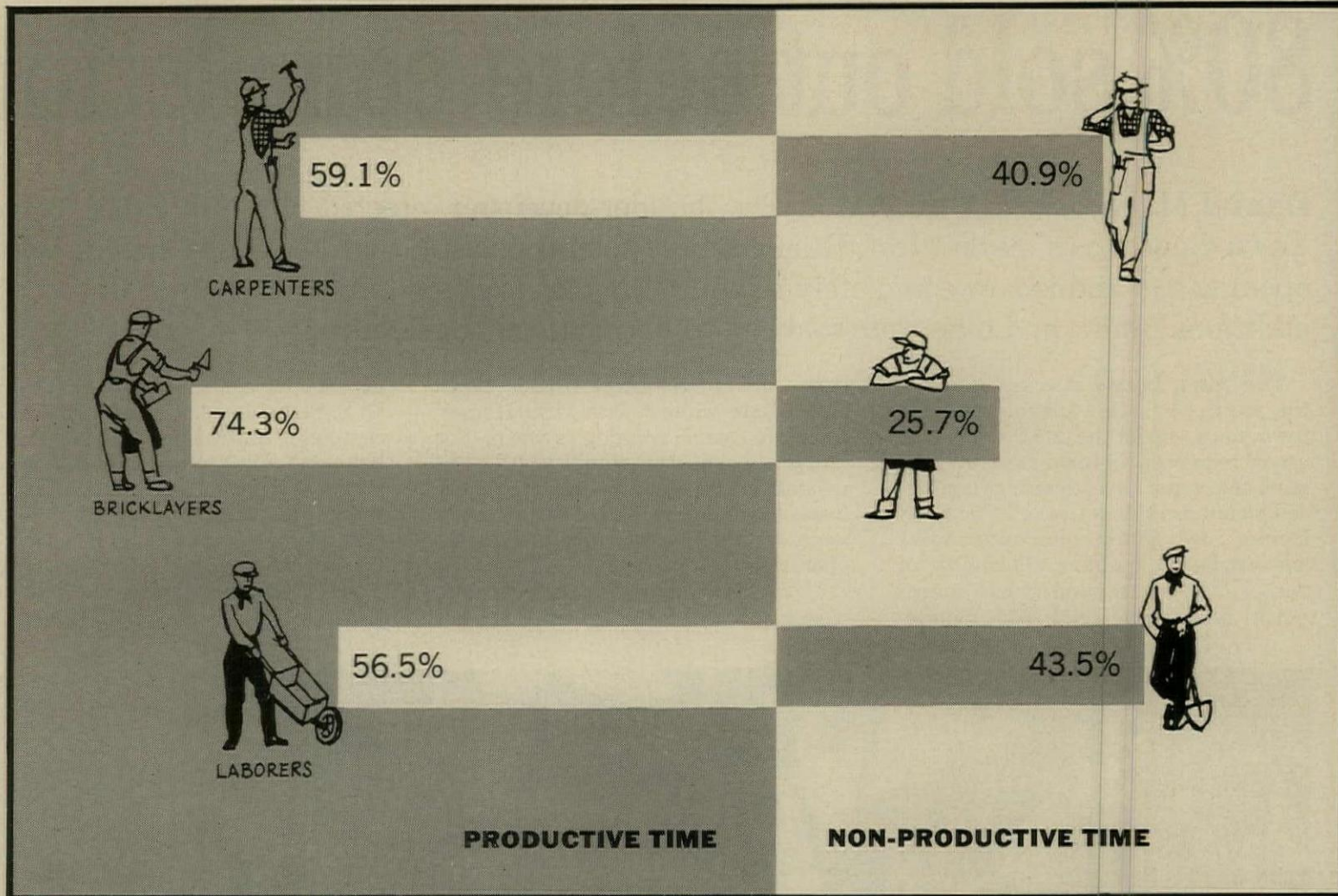
nance. All U. S. Steel Homes Town Houses are framed with USS Homes' exclusive steel framing system, for greater dimensional stability. All components are top quality—and are rigidly inspected and re-inspected during every step of the factory manufacturing operation.

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## Are you squandering nearly half your workmen's time by

Two rude surprises may await cost-conscious builders who scan a new report based on five industrial-engineering studies of Canadian construction projects\*.

*Surprise No. 1:* how much time was wasted on non-productive activities. A study of 12 commercial building jobs in Toronto (summarized above) showed that non-productive time averaged 2 hours a day for bricklayers, 3.27 hours for carpenters and 3.48 hours for laborers. The study—made by the Toronto Construction Assn. and the University of Toronto school of business—also spelled out the cost of such waste. Example: On a \$1 million Toronto job, non-productive time of carpenters and laborers cost the builder \$67,000. And of this total, \$37,000 was paid out for idle time—e.g. waiting for materials, delays caused by other trades, coffee breaks.

Atypical results? Industrial Administration Professor David C. Aird of the University of British Columbia, who edited the report, doesn't think so. He points out that four previous studies of commercial, apartment and homebuilding projects in Vancouver came up with roughly the same findings.

*Surprise No. 2:* who's to blame for non-productive time. The report faults management, says wasted time on the job is largely

the result of inadequate planning and poor supervision.

A close look at the Toronto study—the only one to include bricklayers as well as carpenters and laborers—offers evidence (tables, above right) of the importance of supervision and planning.

Bricklayers are generally better supervised than the other two trades. They also perform more standardized tasks which are easier for management to plan. Results? Bricklayers were idle (no direct work activity) only 9.3% of the time vs. 26.4% for carpenters and 37% for laborers. And they spent 54.1% of their time doing work of their trade vs. 30.8% for carpenters and 28.6% for laborers.

Like NAHB's now-famous Project TAMAP (H&H, Jan. '62 *et seq.*), the Canadian report leans heavily on two points:

1. *Training.* Even highly skilled trades, the report notes, may not know best how to do their jobs. Management should seek better methods by analyzing each job—particularly those that are relatively standardized—with time-and-motion studies and stop-motion cameras.

Management should also make sure that all crew members—or at least lead hands in charge of four to six workers—know the work flow and schedule for each day. This way, they need not stop work to find the foreman and get further instructions.

2. *Logistics.* As the table shows, laborers on the Toronto proj-

\*Manpower Utilization in the Canadian Construction Industry. Order No. NRC 7551, Publications Section, National Research Council, Ottawa 2, Canada. Price: \$1.



### HOW WORKERS SPEND PRODUCTIVE TIME

	Carpenters % of time	Laborers % of time	Bricklayers % of time
Walking with materials, tools, equipment....	12.9	21.0	3.9
Work of his trade.....	30.8	28.6	54.1
Work other than his trade <sup>1</sup> .....	1.3	1.0	.5
Receiving instructions <sup>2</sup> .....	.9	.9	.6
Reaching and searching for materials, tools, equipment <sup>2</sup> .....	4.4	3.4	9.1
Planning, discussing, layout <sup>2</sup> .....	8.8	1.6	6.1
<b>Total productive time .....</b>	<b>59.1%</b>	<b>56.5%</b>	<b>74.3%</b>

### HOW WORKERS SPEND NON-PRODUCTIVE TIME

Receiving instructions <sup>2</sup> .....	.8	.8	.5
Reaching and searching for materials, tools, equipment <sup>2</sup> .....	4.4	3.4	9.1
Planning, discussing layout <sup>2</sup> .....	8.7	1.6	6.0
<b>Some direct work activity .....</b>	<b>13.9%</b>	<b>5.8%</b>	<b>15.6%</b>
Held up by other tradesmen .....	2.9	1.8	.6
Waiting for materials, tools, equipment ...	1.0	6.2	.4
Walking unloaded .....	11.9	14.3	1.0
Idle for no apparent reason .....	7.9	10.6	3.7
Personal delays .....	1.8	1.7	2.5
Coffee delays .....	.9	2.4	1.1
<b>No direct work activity .....</b>	<b>26.4%</b>	<b>37.0%</b>	<b>9.3%</b>
Weather delays .....	.6	.7	.8
<b>Total non-productive time .....</b>	<b>40.9%</b>	<b>43.5%</b>	<b>25.7%</b>

1. Example: carpenter doing the work of a carpenter's helper.

2. These activities are part productive, part non-productive. So percentages were arbitrarily halved between productive and non-productive time.

## poor management?

ects spent more than 35% of their time walking—either unloaded or carrying materials, tools or equipment. Walking time for carpenters was 25%. But for bricklayers it was only 5% because in bricklaying materials are always carefully dispersed and positioned at the job. Similar dispersal and positioning—possibly with materials-handling equipment—would cut out a lot of wasteful walking by other trades, the report points out. And, it adds, materials should be positioned so that a man can reach them without breaking his work pattern.

Unlike the TAMAP engineers, the Canadian researchers gathered all their data with work sampling (TAMAP also used time-and-motion studies, stop-motion cameras, materials records and design records). Work sampling is an inexpensive technique that any builder can use. One observer can check up to 30 men at a building site and cover several sites in a day. He simply checks each worker at random intervals and records what the man is doing—for instance, receiving instructions, reaching for materials, waiting for materials, drinking coffee. When the number of times each activity occurs over a reasonable period are added together, they make a statistically accurate picture of how the worker spends his time. The tables above, for example, are based on a total of 7,506 observations—2,653 of carpenters, 3,041 of laborers and 1,812 of bricklayers—made over a three-month period at the 12 Toronto building sites.

*New products start on p. 159*



## Protect Your Plans

This PLAN HOLD Vertical Cabinet File integrates with standard drawer files. Keeps plans, drawings, prints, maps, charts wrinkle-free and easy to find. Lock and key security, too. Holds 1200 sheets up to size 36" x 48". Write for catalog of 18 filing systems to Dept. H43, P.O. Box 90913, Airport Station, Los Angeles, Calif.



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*World's Largest Manufacturers of Plan Filing Systems*

®Reg. U.S. Pat. Off.

## "Three-in-one" stain finish for all wood paneling



Cabot's Stain Wax used on paneling and wood-work. Architect: Aaron G. Green, San Francisco.

## Cabot's STAIN WAX

STAIN, WAX  
AND SEAL  
IN ONE  
OPERATION

*Choose from 11 appealing  
colors, white and natural*

- stains and seals the wood producing a soft, satin finish
- economical, low in cost, easy to apply and maintain
- brings out the natural beauty of all types of wood
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Send for  
**FREE**  
color card  
and  
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**SAMUEL CABOT INC.**, 230 S. Terminal Trust Bldg., Boston 10, Mass.  
Please send color card on Cabot's Stain Wax and name of nearest distributor.



## BUILT-IN AUTOMATIC TOASTER

*Another Leigh product to help you sell homes*



*The Leigh  
toasting unit  
can be lifted out  
The smart looking  
2-slice automatic  
toaster can be lifted  
out—for use at  
table—for emptying  
bread crumbs—for  
servicing—or for  
replacement. It's  
built to give  
permanent  
satisfaction.*

Win the woman's nod with this newest low cost built-in appliance. Show her how it solves her most annoying storage problem—HOW and WHERE to store a still hot toaster.

With the Leigh automatic built-in toaster you simply close it back into its steel nest in the wall. The Leigh toaster uses no cabinet space—no counter space!

The Leigh toaster fits into wall stud space, swings out for automatic toasting, closes back into the wall—safely—even while hot. A double safety switch system prevents heating in any position except full open.

Steel construction. Face and frame are beautifully finished in the unique Leigh brushed chromium. Toaster is chrome-plated.

You add a lot of sales appeal to your kitchens when you install low cost Leigh automatic built-in toasters. For more information write for our bulletin 355-L today.

LEIGH MAKES MORE THAN 150 PRODUCTS FOR THE BUILDING INDUSTRY

**LEIGH PRODUCTS, INC.**, 2564 Lee St., Coopersville, Mich. 49404  
 East Coast Warehouse: Leigh Corp., 255 East First Ave., Roselle, New Jersey 07203. West Coast Warehouse: Leigh Industries, Inc., 2645 Yates Avenue, City of Commerce (Los Angeles) California 90022. Made in Canada by: Leigh Metal Products Ltd., London, Ontario; Western, Canada Sales Agency: E.H. Price Ltd., Winnipeg, Regina, Calgary, Edmonton, New Westminster



## Why Geon vinyls are the material difference in building



The next breakthrough in building had to be in a material; conventional building materials have essentially reached a peak. Builders have been limited in taking advantage of new and better installation techniques and design innovations.

The versatility that's needed is found in products made of Geon rigid vinyl. Geon vinyls are durable, retaining their good looks and serviceability with a minimum of maintenance. They are particularly helpful in building products, which must withstand the ravaging attack of the sun's rays, temperature extremes of winter and summer, rain, snow and ice.

Such abilities clearly indicate that Geon vinyls are the material difference in building. To become better acquainted with the properties of rigid Geon vinyl materials and what they mean in building applications, send coupon for illustrated literature.

## B.F. Goodrich Chemical

a division of The B.F. Goodrich Company

B.F. Goodrich Chemical  
Dept. EN-2, 3135 Euclid Avenue  
Cleveland 15, Ohio. In Canada: Kitchener, Ontario.  
*Please forward illustrated literature on Geon vinyls,  
the material difference in building.*

Name \_\_\_\_\_  
Company \_\_\_\_\_  
Street address \_\_\_\_\_  
City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_



## Versatile Georgia-Pacific saw-textured redwood sells homes inside...

Home buyers have a number of reasons to be impressed by your use of G-P saw-textured redwood. Its versatility is obvious . . . you can install it inside or out, or both. Its durability is a real selling point. You know redwood's *natural resistance to decay and insects*, its ability to shrug off heat, moisture and weather. Your customers will be swayed by this paneling's particular ability to stand up to wear and tear . . . the rough hewn surface *resists scuffs and scars*, stays new-looking longer. That surface is an advantage in finishing, too

. . . *it really holds a finish* and can be stained, painted or bleached. Or, saw-textured redwood needs no finish . . . left natural, it will weather beautifully, and uniformly.

Your nearby Georgia-Pacific distributor has saw-textured redwood in 1x6", 1x8" and 1x10" widths in 8', 10' and random lengths . . . *packaged in plasticized paper* to protect the paneling from sun, dust, scars and water until you install it.

See for yourself . . . send the coupon for a sample kit of Georgia-Pacific redwood.



**and out!**

**MAIL TODAY** to: Georgia-Pacific Corporation, Dept. HH-364, P.O. Box 311, Portland, Oregon 97207. *Please send sample kit of saw-textured redwood paneling.*

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CITY \_\_\_\_\_

ZONE \_\_\_\_\_

STATE \_\_\_\_\_



**GEORGIA-PACIFIC**

lumber • paper • plywood • chemicals

For the first time! A national program that

**TAPPAN**  
MILLION-DOLLAR  
Home-Selling  
Spectacular

**SIGN UP NOW**—put this \$1,000,000 worth



**WIN  
THIS HOME  
AND  
THE  
TAPPAN  
KITCHEN  
IN IT!**

*as seen on*  
**The  
TODAY  
SHOW**  
*starring*  
**HUGH  
DOWNS**  
**NBC-TELEVISION**

**LETS YOU FEATURE YOUR MODEL HOME—  
AS A PRIZE YOUR PROSPECTS CAN WIN!** It's  
a sure-fire traffic builder! A big sweepstakes  
with hundreds of prizes given away! And first  
prize is a \$25,000 home. It lets you promote  
*your* model home as a prize home-hunters in  
your area can win just by coming out, seeing  
it, and entering while they're there! Tappan  
furnishes the prize structure—plus a complete  
merchandising package to make this  
sweepstakes work for you.

# draws people right to your model homes!

## of advertising and promotion to work for you!



**PUTS YOU ON THE NBC TODAY SHOW.** 40 commercials, delivered by Today Show personalities between March 16 and July 1, will be selling your prospects on builders who feature Tappan. And your local TV station will cut in—to direct them to local builders' homes.



**GIVES YOU A COMPLETE MERCHANDISING PACKAGE.** Indoor displays . . . outdoor displays . . . ad mats . . . radio scripts . . . television scripts . . . mailing pieces . . . promotion plans . . . everything you need to make this powerful program work *full power*—for you.



**PUTS YOU IN LIFE, LOOK, SUNSET**—With big, 2-page, 2-color ads announcing the big Home-Hunter's Sweepstakes—and listing your model home as a local sweepstakes headquarters.



**AND TAPPAN FOOTS THE BILL!** You feature Tappan appliances, Tappan does the rest. Contact your Tappan distributor or Tappan representative for full details. Or mail this coupon.

**TAPPAN**  
**MILLION-DOLLAR**  
**Home-Selling**  
**Spectacular**

The Tappan Company, Dept. HH 2-4 Mansfield, Ohio

Send me more information on the Tappan Million Dollar Home-Selling Spectacular.

Name \_\_\_\_\_

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City \_\_\_\_\_ State \_\_\_\_\_



**SIDE IN ANY WEATHER!**  
**HAVE YOUR HOMES READY**  
**TO SELL SOONER!**  
**FEATURE GENUINE PALCO**  
**PAINT PREFINISHED**  
**REDWOOD SIDING —**  
**AT LESS COST THAN**  
**IMITATION SIDINGS!**

Only PALCO gives you certified kiln dried California redwood bevel siding — completely mill pre-painted. PALCO paint prefinished siding has been performance-proved on case study houses in all parts of the U.S. Builders hail the exclusive fastener system that eliminates face nailing, provides vent space between courses to beat condensation build-up, speeds up installation with its self-alignment feature. They also like the fact that PALCO paint prefinished redwood siding can go up in any weather, give houses sales appeal sooner. Longer lasting, gleaming white paint finish ends call-backs, stays brighter years longer, meets FHA requirements. Special formulation was developed by Sherwin-Williams Co. — largest producer of protective coatings — in cooperation with PALCO research. Call, wire or write for complete details.



**PALCO**® PAINT  
PREFINISHED  
REDWOOD SIDING

*Architectural Quality*

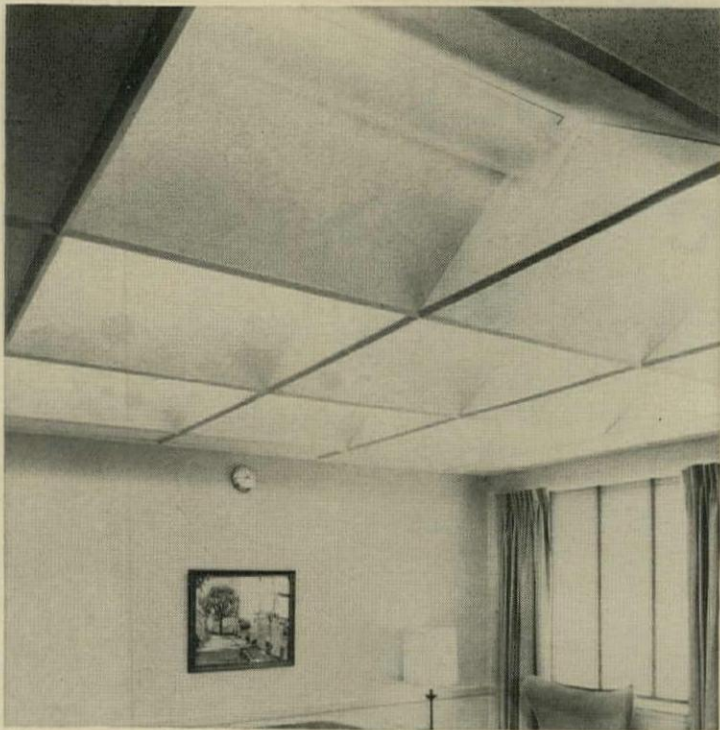
**THE PACIFIC LUMBER COMPANY**

San Francisco: 100 Bush Street • Chicago • San Marino, California

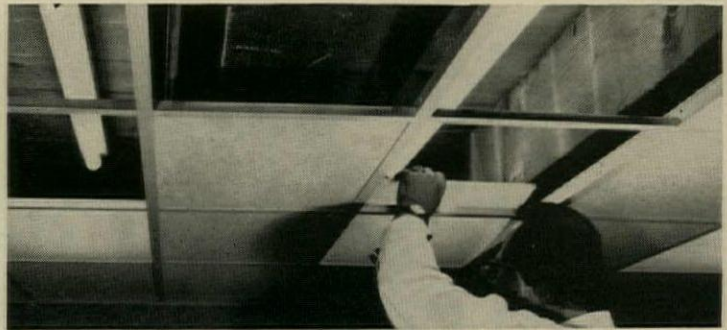
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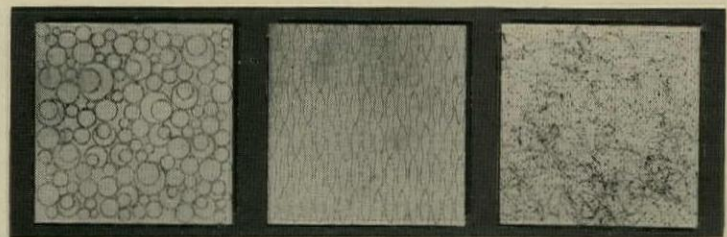
Ceilings



**All-in-one ceiling** integrates lighting, air distribution, acoustical control and decoration in one system. Ventilating acoustical panels are supported at 33° angles to form two sides of the vaulted module. Fluorescent light tubes are at the top of the vault, wiring runs through a 7/8"-diameter hole in the top runner. Armstrong, Lancaster, Pa. (For details, check No. 1 on coupon, p. 176)



**Suspended luminous ceilings** for basements can be dropped as little as 2½" below the bottom of joists. Main T-runners are placed below the 16" o.c. joists, and 16" Cross-Ts snap in between the main Ts. Artcrest, Chicago. (For details, check No. 2 on coupon, p. 176)

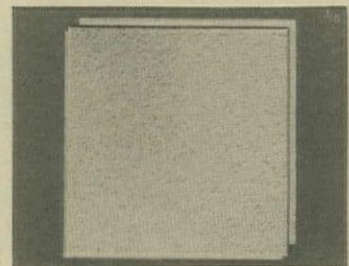


**Textured ceiling tile** is now offered in five new styles: 1) circles, left, a raised circular pattern overlaid with silver; 2) ribbons, center, raised figure-eights overlaid with gold; 3) lame, right, random gold tracing on white acoustical perforations; 4) lame without perforations; 5) a pebbled-finish tile with aqua tones. Flintkote, New York City. (For details, check No. 3 on coupon, p. 176)



**Acoustical ceiling tiles** now come in three new raised geometric patterns (l. to r.): Aztec, Bismark and Flotilla. Sculptured Travacoustic mineral wool tiles have a .65 sound absorption rating, are 12"x12"x3/4". National Gypsum, Buffalo. (For details, check No. 4 on p. 176)

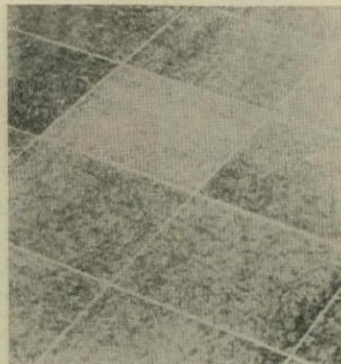
**White-finish tile** has a modular texture that is said to look hand-stippled when installed. The finish provides high light reflectance, and is flame-resistant, washable, and durable. Mayfair tiles are 12"x12"x1/2". Celotex Corp., Chicago. (For details, check No. 5 on p. 176)



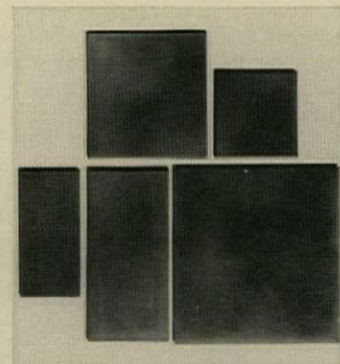
Flooring



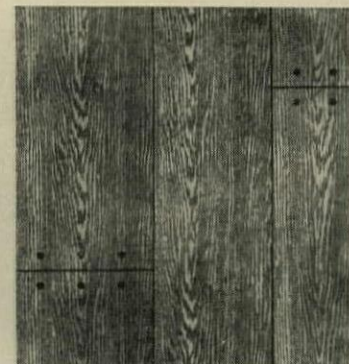
**Decorative floor tile** is made of hard translucent resin with small colored pieces set into it. Pieces include chips of marble, granite or pearl and brown, gray or green pebbles. Jewel-Stone tile is priced from 75¢ per sq. ft. Cipco, Cincinnati. (For details, check No. 6 on p. 176)



**Bonded wood-particle block** has oak or walnut finish topped with two coats of vinyl filler and sealer, and a nonyellowing vinyl surface. It comes in strips 8"x3½"x3/8", or 9" squares 3/8" or 1/4" thick. Forest Industries, Dillard Ore. (For details, check No. 7 on p. 176)



**Red clay quarry tile** is set in a thin-bed mortar like that used for setting ceramic tile. The smooth nonslip surface resists abrasion, grease and acid. Sizes: 8"x8", 4"x8", 6"x6", 6"x3", 4"x4". Price: from 58¢ per sq. ft. Latco, Los Angeles. (For details, check No. 8 on p. 176)



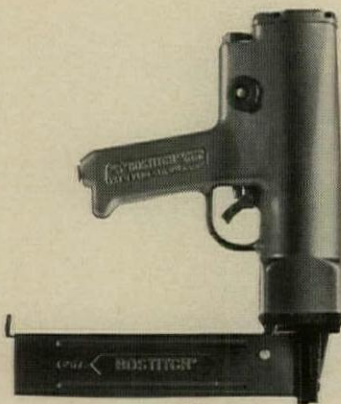
**Random-plank vinyl** comes in two natural wood tones and a white wood finish with gold graining and pegs. Boards are the authentic widths and lengths (6') of early American plank floors. About 47¢ per sq. ft. retail. Congoleum-Nairin, Kearny, N. J. (For details, check No. 9 on p. 176)

New products continue on p. 159

# Over half the nation's builders save money with pneumatic nailers

## So can you

## We're willing to prove it before you buy



BOSTITCH Calwire brand Mark II  
Staplers and Nailers. Operates  
on low pressure. Drives staples  
up to 2"; nails up to 2½".

You owe it to yourself to find out now what  
more than half the country's contractors know:  
pneumatic staplers and nailers save money.

They save enough on every house to make an important  
cost difference when you bid and when you figure profit.

If you're willing to let us, we're willing to prove  
just how much you'll save with BOSTITCH  
Calwire brand pneumatic Staplers and Nailers.  
We'll demonstrate these tools on your job site,  
under your work conditions, according to your schedule.

You convince yourself that Calwire brand BOSTITCH  
machines will help you make more money nailing  
everything from subflooring to roofing shingles.

For your demonstration, call THE MAN WITH THE  
FASTENING FACTS. He's listed under "BOSTITCH" in  
most phone books. Or mail the coupon. But don't wait.

Mark and mail today



BOSTITCH, INC., 522 Briggs Drive  
East Greenwich, Rhode Island

I want you to demonstrate Calwire brand  
BOSTITCH pneumatic Staplers and Nailers.  
I understand this places me under no obligation.

Name \_\_\_\_\_

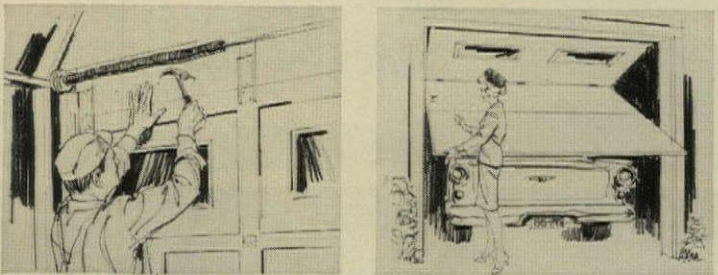
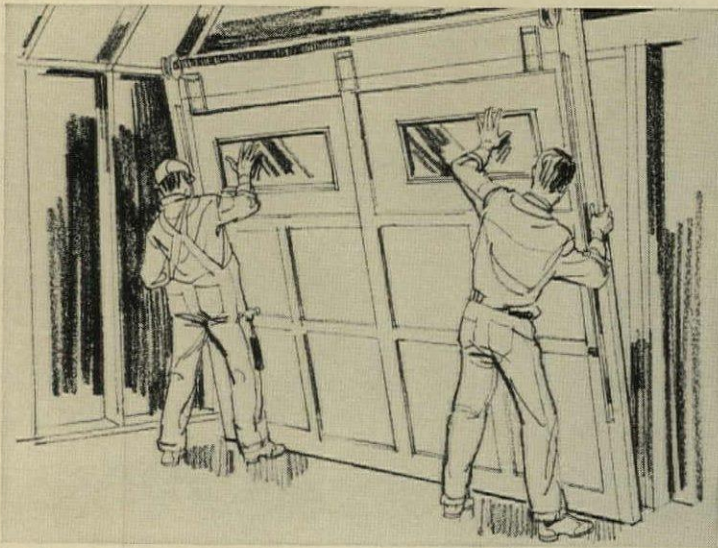
Title \_\_\_\_\_

Firm name \_\_\_\_\_

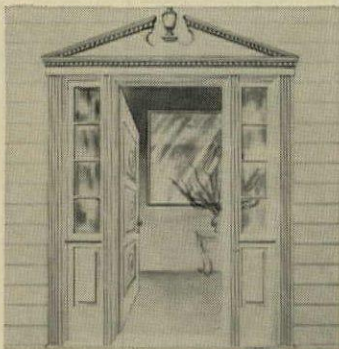
Address \_\_\_\_\_

Telephone number \_\_\_\_\_

**Doors and windows**

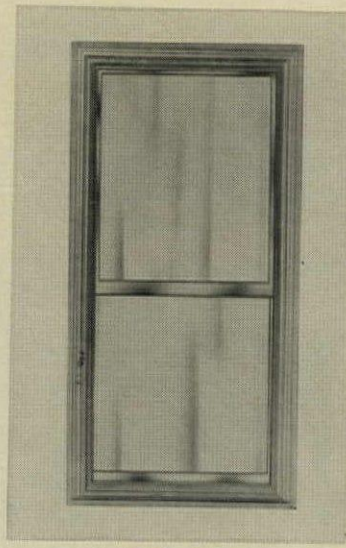


**Bifold garage door** folds open and up with a slight inward push, needs no ceiling hardware, installs in 15 minutes. Completely assembled door is placed against the opening from inside and aligned; then header and jambs are nailed to door frame and spring tension is adjusted. Stanley, New Britain, Conn. (For details, check No. 10 on coupon p. 176)



**Entrance packages** come with one door, two doors, and one door with one or two side lights. There is a choice of seven cap and two side-light styles. All parts except the sill are made of preservative-treated western ponderosa pine. Ideal, Waco, Tex.

*For details, check No. 13 on p. 176*



**Storm window frame** of a new polyvinyl chloride does not conduct heat or cold. Nylachron is noncombustible and proof against rot, sun and rust. White throughout, it never needs paint, cleans with soap and water. Al-Fab Aluminum, Chicago.

*For details, check No. 11 on p. 176*



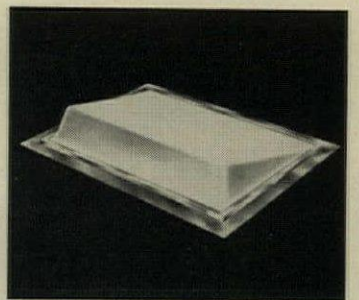
**Double-hung window** has storm panels, provides no-draft ventilation when desired. Weather-stripped sash pivots for cleaning, can't be painted shut. Removable muntins are optional with single-sheet glass or dual glazing. Rol-screen, Pella, Iowa.

*For details, check No. 12 on p. 176*



**Glass fiber skylight** fastens directly to roof with aluminum nails and neoprene washers. Single Lite is molded in one piece including flange; Double Lite has glass fiber panel bonded underneath for maximum insulation. Alsynite, White Plains, N. Y.

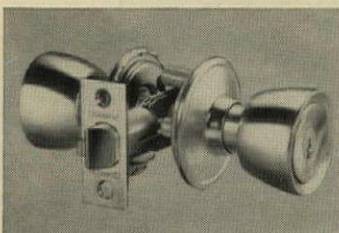
*For details, check No. 14 on p. 176*



**Plastic skylight** is a flat sloping acrylic rectangle framed in aluminum. Dome-within-dome construction provides thermal insulation. Skydome HH sizes are 24"x32" and 48"x32"; lights are clear or translucent. American Cyanamid, Cambridge, Mass.

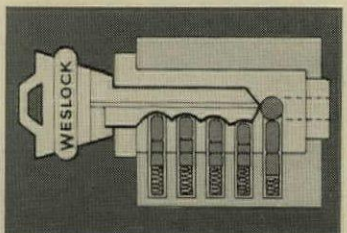
*For details, check No. 15 on p. 176*

**Hardware**



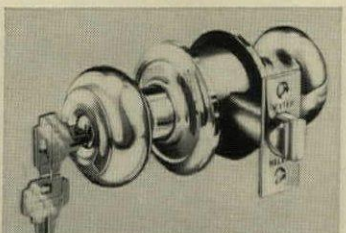
**Tapered-knob lock** assembles in 25 seconds, includes button key set, snap-in security cylinder, stay-grip roses and preset recessed screws. Long backsets and decorative escutcheons are available. Sargent, New Haven.

*For details, check No. 16 on p. 176*



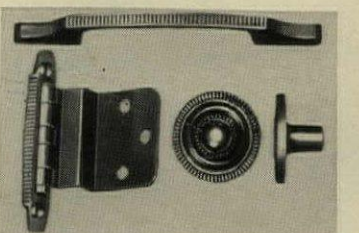
**Changeover lock** gives workmen access to house with master keys which become useless as soon as owner's key is inserted in the lock. It eliminates need to change lock when house is sold. Weslock, Huntington Park, Calif.

*For details, check No. 17 on p. 176*



**Knob design** that complements early American or Colonial architecture comes in six bronze, black and chrome finishes. Knob diameter is 2 1/8", rose is 2 9/16", standard backset, 2 3/8". Dexter Lock, Grand Rapids, Mich.

*For details, check No. 18 on p. 176*



**Decorative cabinetware** in new fluted pattern comes in two finishes—white-gold and antique copper. Patrician line consists of a pull, two sizes of knobs and semi-concealed hinges. Amerock Corp., Rockford, Ill.

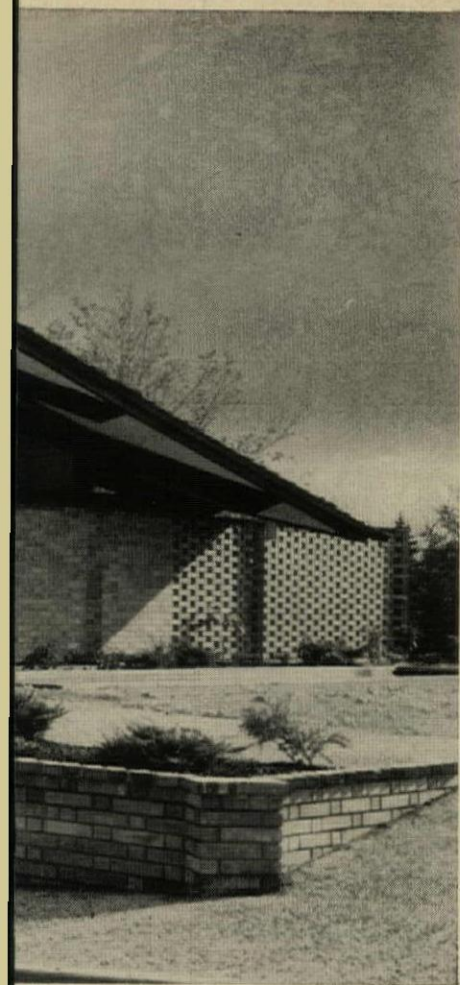
*For details, check No. 19 on p. 176*

*New products continue on p. 163*



Good commercial proposition:  
**Red Cedar Shingles & Handsplit Shakes**





Versatile Red Cedar Shingles or Handsplit Shakes make dollar sense for light commercial buildings. This rugged roofing and siding material lasts for decades. It is light weight, insulative and actually adds strength to a roof. And, cedar shingles and shakes have proved most weather resistant in every major U.S. storm. Above all, their beauty is obvious, their quality unique. These are some of the reasons why successful builders in all parts of the country find Red Cedar Shingles and Shakes a good commercial building proposition. If you would like more information, write: Red Cedar Shingle & Handsplit Shake Bureau, 5510 White Building, Seattle, Washington 98101; 550 Burrard Street, Vancouver 1, B. C.



The Certigrade, Certi-Split and Certigroove labels are your guarantee of consistent quality and grade based on rigid inspection and quality control.



(1) PUBLIC LIBRARY/Bainbridge Island, Washington. The roof of Certi-Split Handsplit Shakes is supported by glued laminated beams. (Shakes are 24" x 3/4"-1 1/4" handsplit-resawn.) Architect: John Harrison Rudolph & Associates. (2) APARTMENT/Lubbock, Texas. Certigrade Shingles over concrete block provide an inexpensive exterior wall that combines beauty with low maintenance and upkeep. (Shingles are No. 2 16" Fivex laid with an 8" exposure.) Architect: Cantrell and Burns, A.I.A. (3) MOTEL/Toronto, Canada. Certigrade Shingles are used for the interesting "pavilion" roofs. (Shingles are No. 1 18" Perfections with 5 1/2" exposure.) Architect: George Robb. (4) AIRPORT TERMINAL/Butte, Montana. Certi-Split Handsplit Shakes combine strength, beauty and insulation in this unique A-frame building. (Shakes are 32" x 3/4"-1 1/4" handsplit-resawn.) Architect: Norman Hamill & Associates, A.I.A. (5) FIRE STATION/Los Altos, California. Handsplit Shakes are used here in a public building that catches the unique flavor of "California design."



*If you're looking for merchandisable features to help you sell---*

## WHAT MODERN CONVENIENCE GIVES SO MUCH FOR SO LITTLE AS CIRCUIT BREAKERS IN YOUR HOMES?



Many builders wouldn't think of using anything but circuit breakers in their homes—simply because they provide the kind of electrical safety and convenience which today's electrical home should have. Trouble is, having provided this quality feature, too many builders fail to *tell* their prospective buyers about it.

You have a real, merchandisable selling feature when you install QO "quick-open" circuit breakers in your homes. You're providing far more than adequate wiring. You're

providing a convenience that's easily demonstrated and readily appreciated. There are no fuses to replace. Even a child can restore service, quickly and safely. You're providing modern protection against overloads and "shorts". And—you're providing for future circuits as they're needed.

...

**As your electrical contractor can tell you—there's one circuit breaker that heads the list in quality and performance. Specify Square D's QO...the finest breaker ever built!**

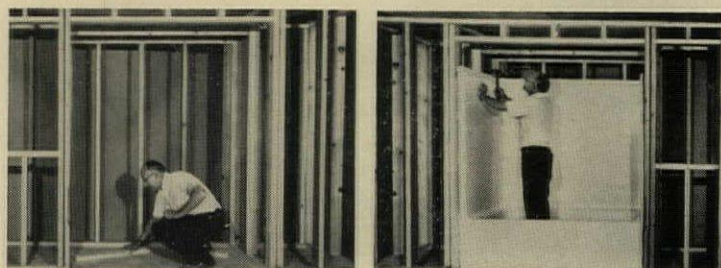
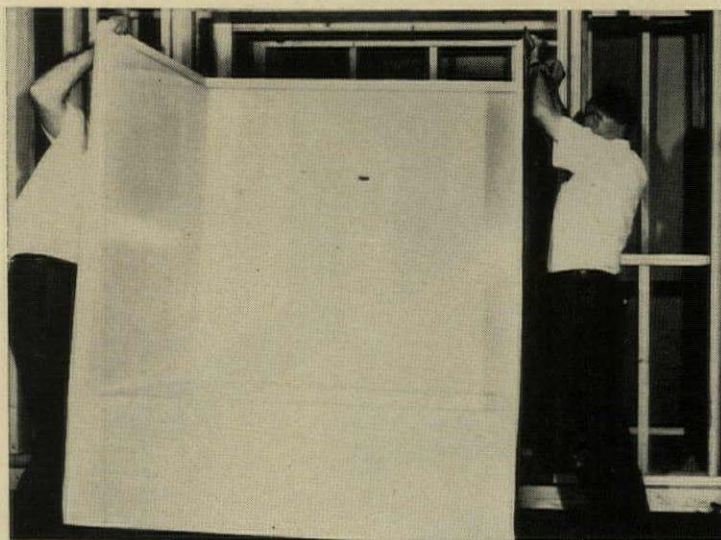
May we send you the complete QO story?  
Address Square D Company, Dept. SA-20, Mercer Road, Lexington, Ky.



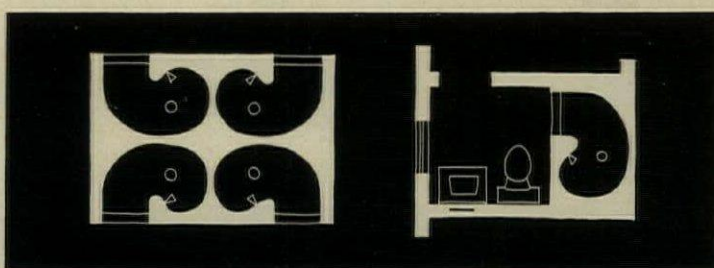
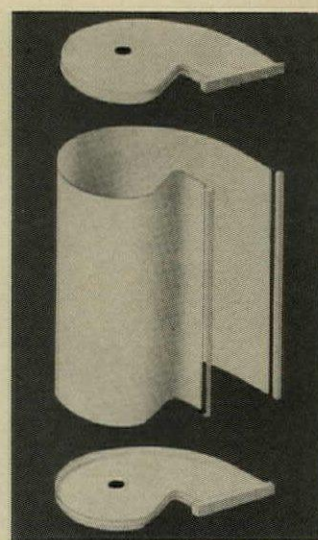
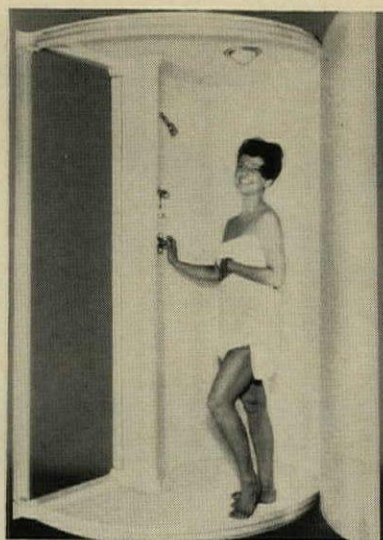
# SQUARE D COMPANY

*wherever electricity is distributed and controlled*

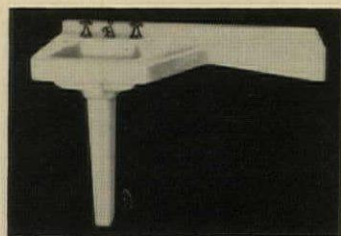
**Baths**



**Glass fiber bathtub** and 6' back and side walls are molded from one piece. Uni-Tub's surface is nonskid, has low thermal conductivity. Unit is set in place, its flanged edges are nailed to studs, and then bathroom walls are finished and plumbing hooked up. Universal-Rundle, New Castle, Del. (For details, check No. 20 on coupon, p. 176)

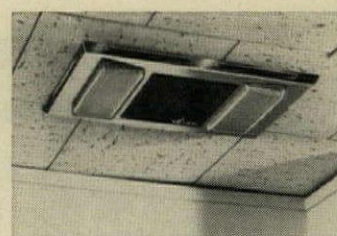


**Glass fiber shower** offers open but private bathing, eliminates need for door or curtain. Shell-shaped unit weighs just 82 lb., needs no extra floor support, uses 4'6"x3'4" of floor space. Drawings show possible layout for home or locker-room installation. Swan Enterprises, Greenwich, Conn. (For details, check No. 21 on coupon, p. 176)

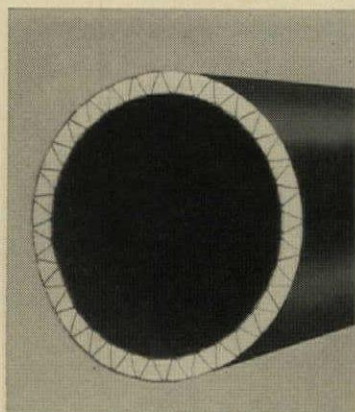


**Lavatory-dressing table** comes with bowl and leg on either right or left side for layout variety. Vitreous china unit is 49½"x18½" with a 2" back-splash; rectangular bowl is 16"x10½"x7". Rheem, Chicago. (For details, check No. 22 on p. 176)

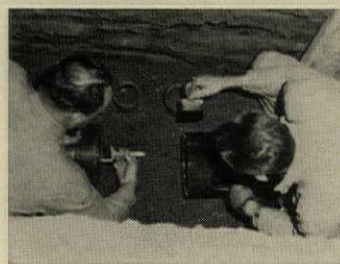
**Bathroom ceiling unit** combines ventilator, heater, light and night light. Light has two 60-watt bulbs, night light a 7½ watt bulb. Reversible motor runs both vent and heater fan. Fasco, Rochester, N. Y. (For details, check No. 23 on p. 176)



**Plumbing**



**Lightweight sewer pipe** has ribs and skins of ABS plastic with perlite filler, is tough, durable and flexible. Joints are chemically welded in 60 seconds, can be buried immediately. Ten-foot lengths can be handled by one man, require 60% fewer joints than conventional pipe. Kyova Pipe, Irontown, Ohio. (For details, check No. 24 on p. 176)



**Trap elbow** is said to be impervious to corrosion and blockages caused by mineral deposits. Molded of acetal resin, the new elbow is guaranteed against defective threads, sand holes and variations in wall thickness. Voss, Kellog, Iowa. (For details, check No. 25 on p. 176)

Publications start on p. 167

**“With Chrysler Airtemp  
air conditioning, we  
get fewer call-backs...”**

**agree Fred Brescia, President, and Sal Ambrogio, Secretary-Treasurer,  
Fleetwood Construction Corporation, Phoenix, Arizona**



Fred Brescia and  
Sal Ambrogio

“Sal and I are sold on Airtemp,” says Fred Brescia, “for some strong reasons. With Chrysler Airtemp air conditioning, we get fewer call-backs, tremendous customer satisfaction, and a powerful selling tool.

“Take the sale. We find the home buyer always looks for fine touches—those built-in features. When he hears the house is air-conditioned, his ears perk up. When we say it’s Airtemp, we’ve got an even stronger sales argument. After all, he’s heard of Chrysler Airtemp. Knows it’s a reliable, top-name brand.”

“This Chrysler Airtemp reliability means a lot to us, too,” says Sal Ambrogio. “We can expect fewer call-backs, complete customer satisfaction. We’ve learned it in the past. And I’m sure we’ll see it again in our latest Fleetwood project, Williamsburg Square. Every home in this community is air-conditioned by Airtemp.”



Fleetwood’s new Williamsburg Square features Chrysler Airtemp 1253 snap-in units with resistance heat. Installer: Climate Control, Inc., Phoenix, Arizona.

Chrysler Airtemp offers you the broadest line of snap-in air conditioners available. A wide BTU range to fit every home, handle every cooling requirement. Economical. Dependable. And Chrysler-Engineered. For more information, call your local Chrysler Airtemp distributor, or write to T. W. Kirby, Vice President-Marketing, Chrysler Corporation, Airtemp Division, 1600 Webster Street, Dayton 4, Ohio.

AIRTEMP DIVISION  CHRYSLER CORPORATION



# WERTAIN-TEED'S NEW IEH HOME BUILDING SERVICE Offers Unusual Opportunity FOR BUILDER PROFITS

A Liberal Mortgage Financing Program (up to 95%) through local Savings & Loan Associations at regular interest rates and terms to 30 years.

Architectural and working drawings of homes ranging from \$10,000 to \$35,000.

Engineering Manuals with full mechanical and structural details, color stylings and specifications.

Costing and pricing summary sheets for close builder control over costs and profits.

Sales promotion materials to help the builder sell homes.

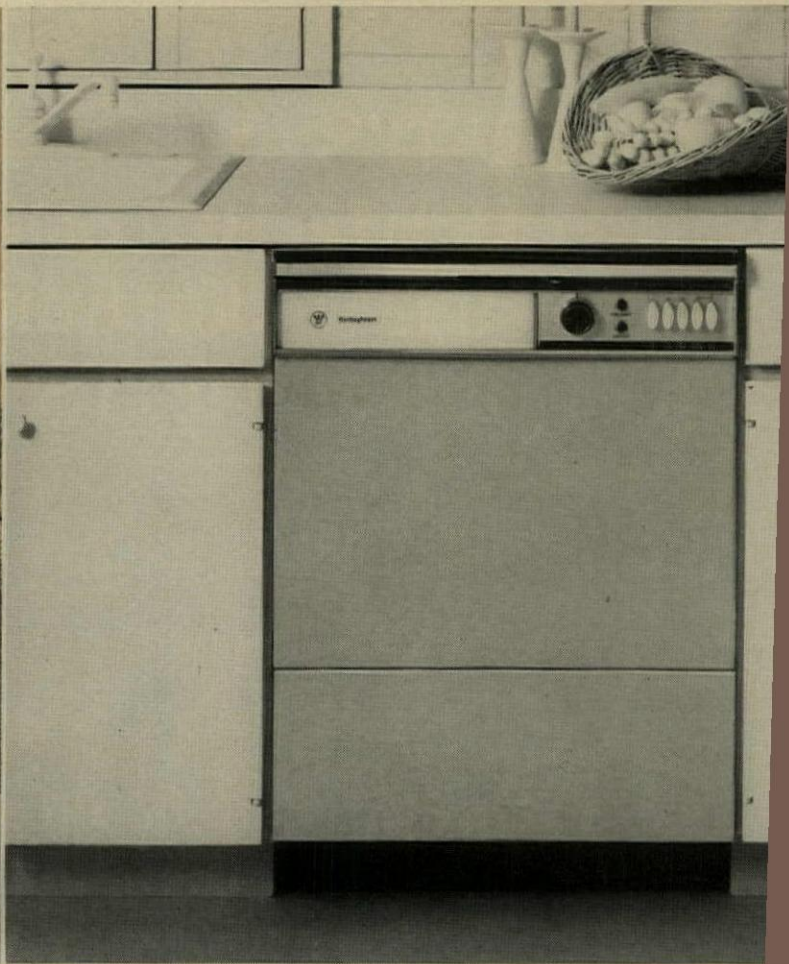
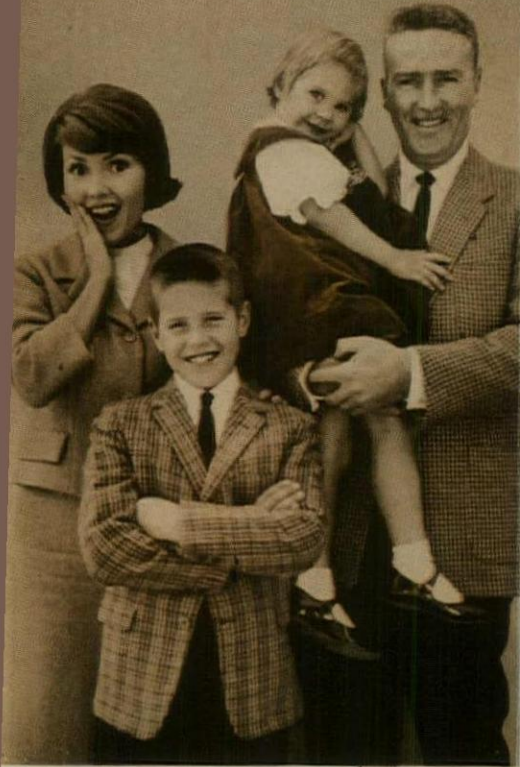
*Home sales can be increased by using this Unique Plan. Call or write for further details:  
IEH Home Building Service,  
Wertain-teed Products Corporation,  
20 East Lancaster Avenue, Ardmore, Pa.*



A PROGRAM DIRECTED TO BUILDERS THROUGH DEALERS

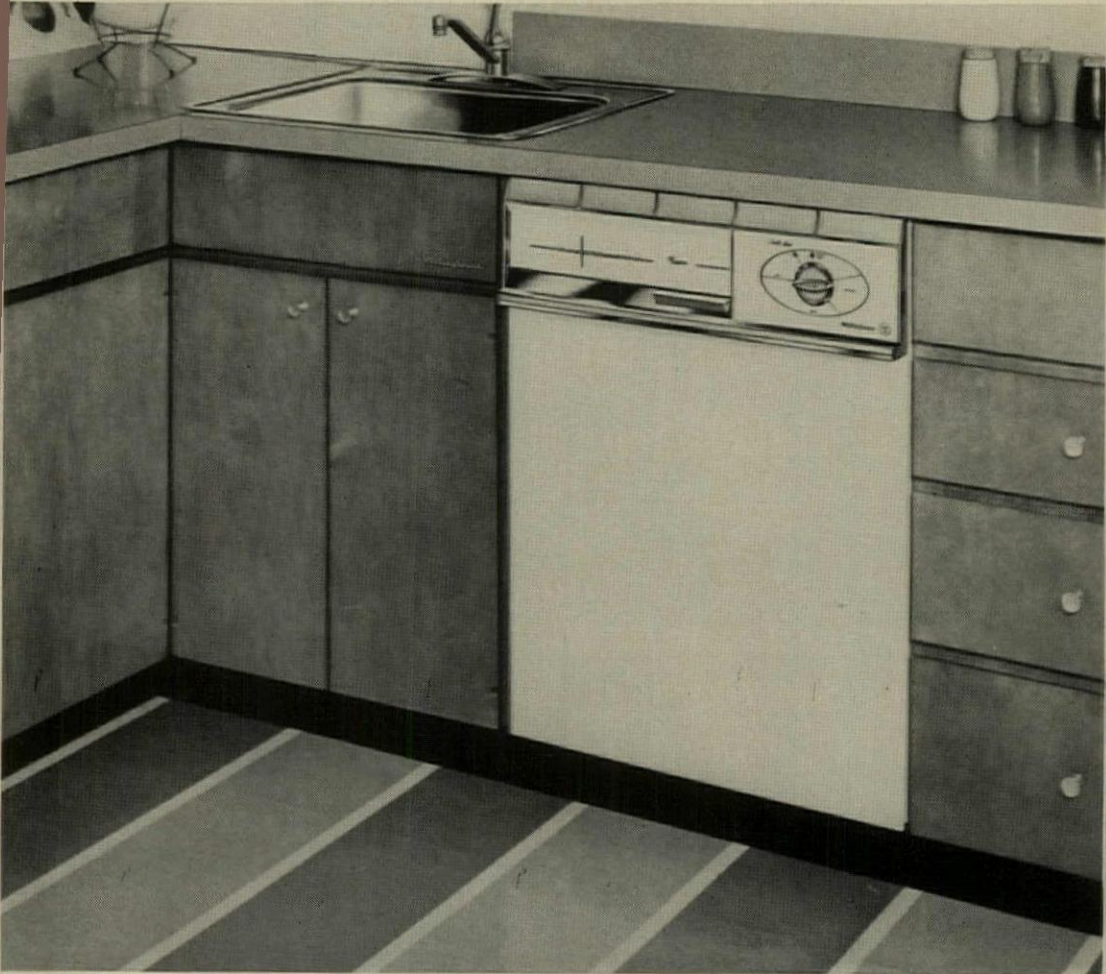


# Distinctive Appliances by Westinghouse



Now Westinghouse offers you a choice of two types of built-in dishwashers to fit all your building needs. Distinctively styled, they're designed to set your homes apart from the competition. Why not see a Westinghouse Representative soon.

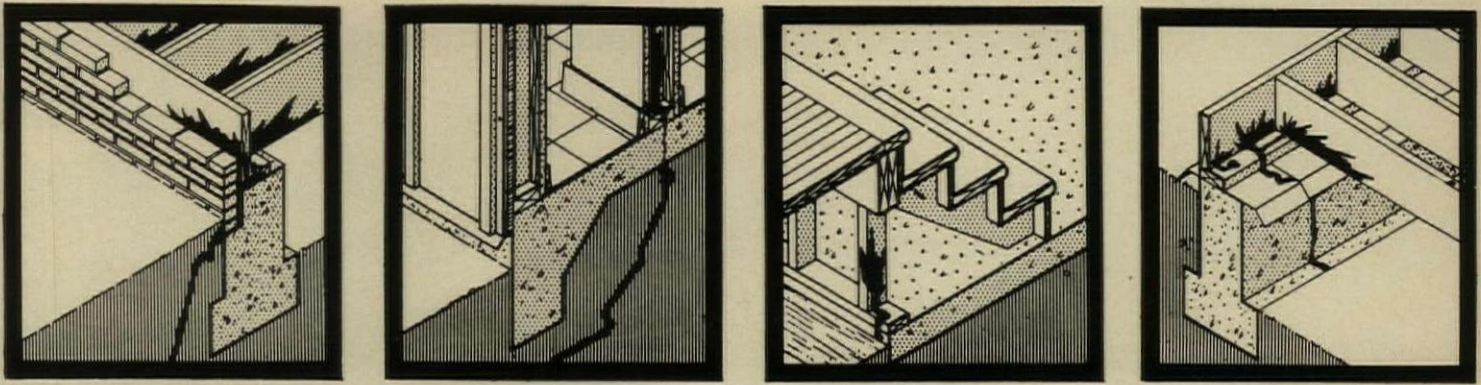
Only Westinghouse provides a front-loading dishwasher with Jet-Scrub Wash plus a Sanitizer that eliminates hand-rinsing and assures 145° water . . . 5 dishwashing cycles . . . all porcelain-enamel steel tub. Door and end panel of colors. Front panel is easily removable for service. And Westinghouse provides water connections up front where electrician, plumber can get at 'em.



can m  
into yo

There's no hand-rinsing with this top-loading dishwasher. Because Double Washing removes food soil on dishes which is Power-flushed rinsed down the drain. Roll-Out Well lifts out fast and easy, makes all connections instantly available for service. Washwell® is alkali-resistant porcelain-enamel on heavy gauge steel. For details, see a Westinghouse representative or write our Contract Sales Dept., Columbus, Ohio.

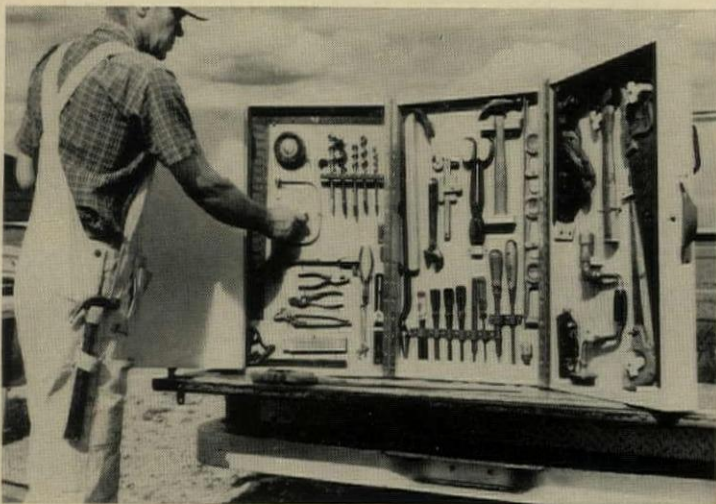
You can be su  
**Westin**



**New booklet shows where and how to block termites**

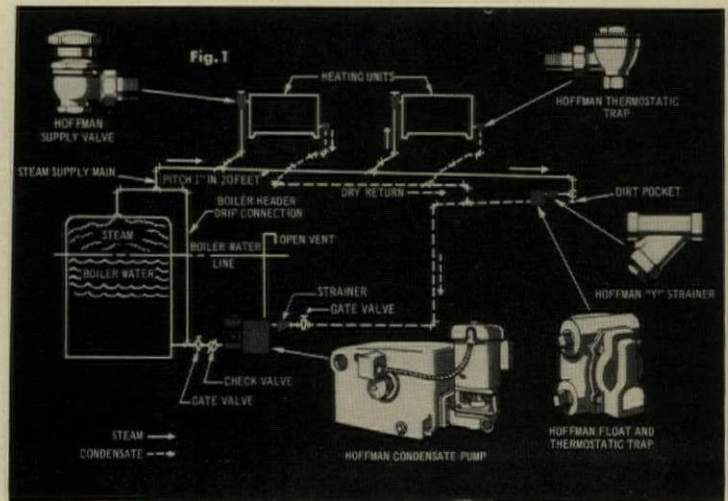
Common points where termites enter a house are discussed and shown in a series of drawings. The drawings above show four such points: behind brick veneer, through a crack in the slab, under stairs, and through an unsealed termite shield. The eight-page booklet explains

three methods of termite prevention: shields, soil treatment and wood preservatives, and recommends where and how each should be used. Small Homes Council-Building Research Council, University of Illinois, Urbana. (For copy, check No. P1 on coupon, p. 176)



**Plans for a TAMAP-inspired tool box**

The box can be carried like a suitcase, opens to a free-standing tool board that makes every item easy to find. NAHB staffers worked out the prototype box and tool list after TAMAP engineers found too much time was spent rummaging in bin-style tool boxes. Plans show a three-compartment model (above) for roughing-in and finishing and a two-compartment model roughing-in only. For plan 63-540, send 10¢ to Douglas Fir Plywood Assn., 1119 A St., Tacoma, 98-401.



**Diagrams explain two-pipe steam heating**

Made up as a wall chart, the diagrams show in clear schematic form the five main types of two-pipe steam-heat systems. Piping layouts show the basic system with a condensate pump, (above), a down feed system, an up-feed system and a vacuum system with and without accumulator tank. Installation and connection tips, definitions and an equipment selection chart are included. Hoffman Speciality Mfg., Indianapolis. (For copy, check No. P2 on coupon, p. 176)

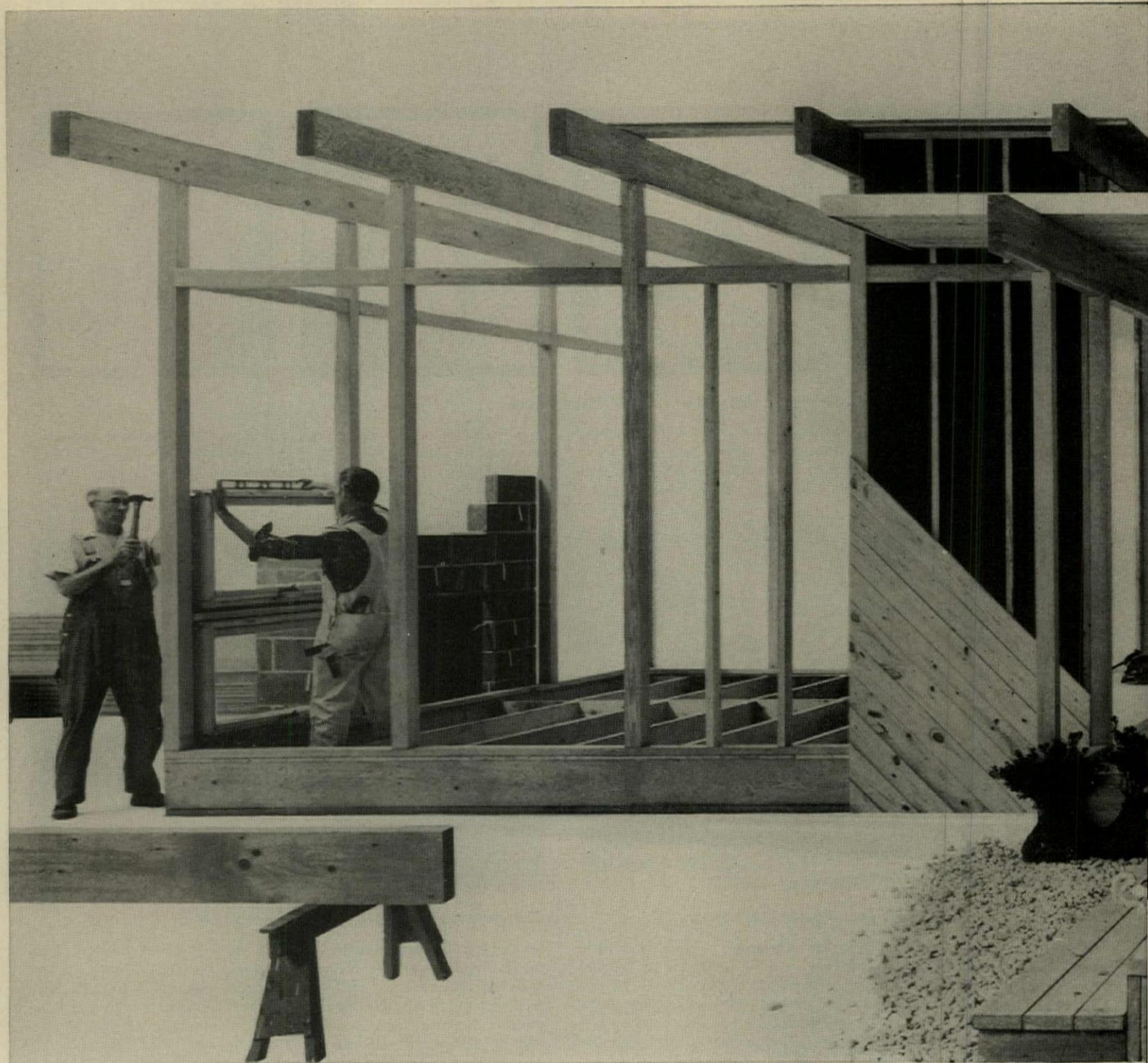
Cement Mortar, Bonded 201	Cement Mortar 204	One Coat Method 205	Organic Adhesives 206

**Updated handbook of instructions for installing ceramic tile**

This revised 20-page booklet now includes installation details on swimming pools and all-tile bathtubs, steam and refrigerator rooms. It gives the latest specs, preparation and detail drawings for installing exterior and interior ceramic tile floor over wood and concrete subfloors, for

exterior and interior tile walls (above), and for shower receptors with control joints, and for countertops. Materials for setting and grouting ceramic tile are discussed. For copy, send 10¢ to Tile Council of America, 800 Second Ave., New York City, 10017.

Publications continue on p. 173



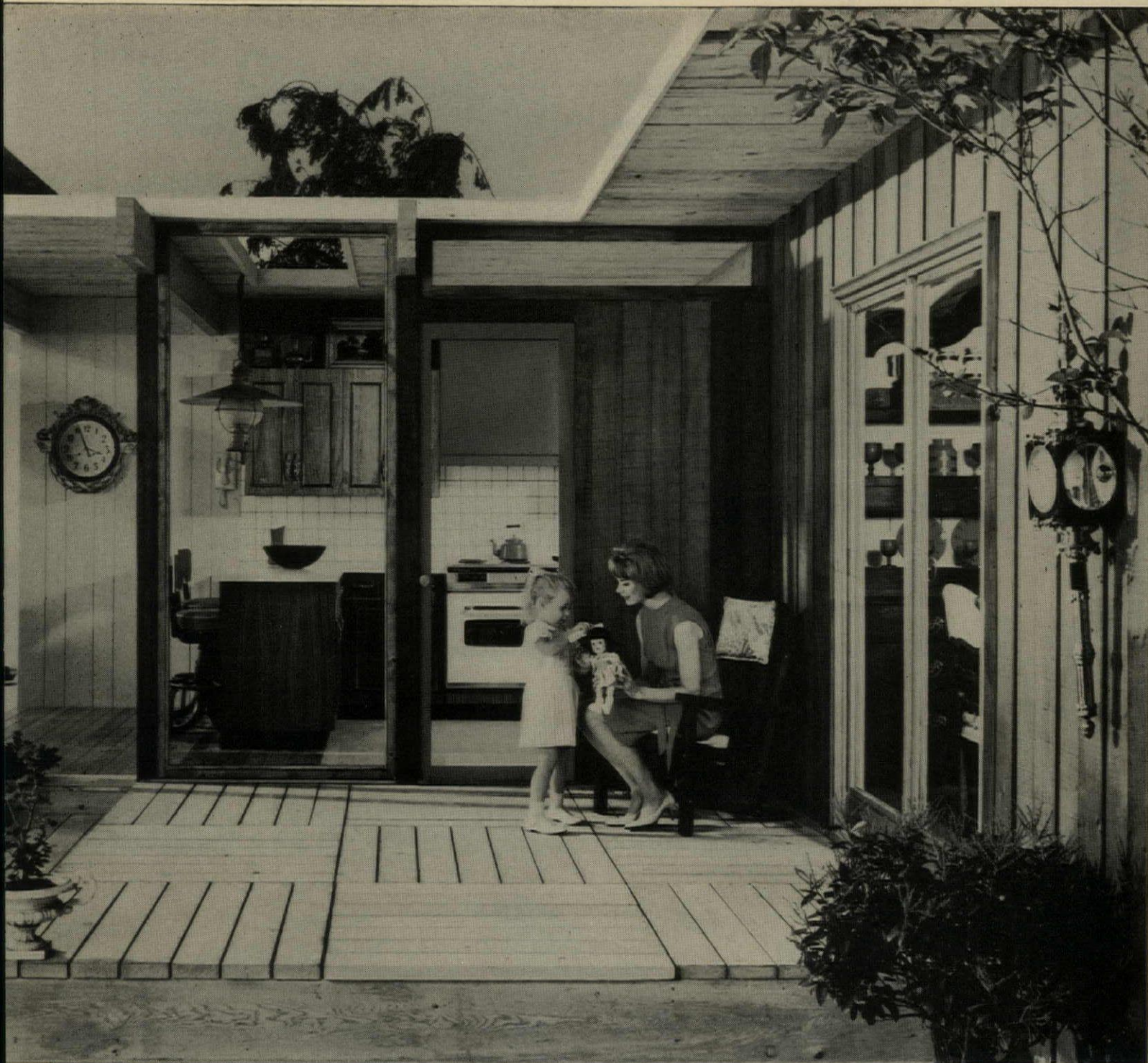
## This is the house that WOOD built

In 1964, the National Wood Promotion Program is selling more than the virtues of wood. It's selling the values of home ownership . . . urging the millions of LIFE-reading families to build or buy *now*. And millions of them can afford to.

In this panoramic photograph, appearing in full color in the first LIFE spread, wood builds a house before the readers' eyes. From left to right, the ad shows the construction of a modern wood home and

the kind of living it offers. From start to finish, it persuades your prospects that a well-planned, well-built, new home of wood is the year's best buy.

The wonders of wood never cease . . . in structural integrity, insulating ability, acoustical quality. Its warm beauty is self-selling. And, what's more important, wood's new savings on the site, through Unicom, provide even greater advantages in building economy.

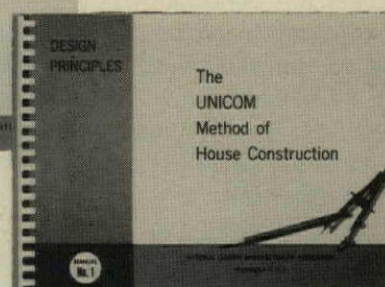
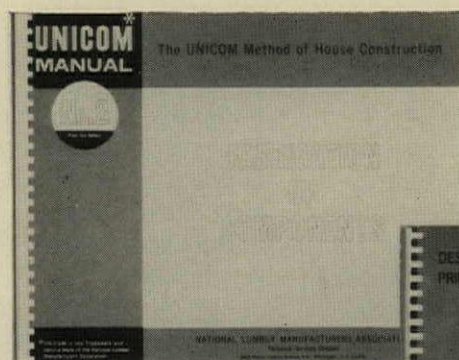


## . . . to help sell more of yours

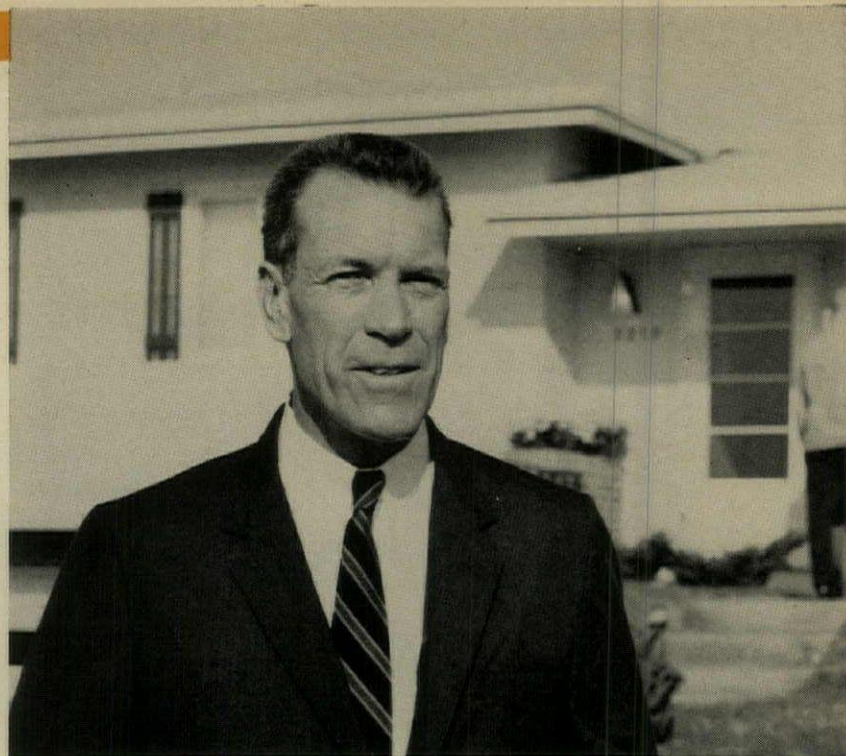
Successful builders know that wood is what gives your customers the best homes . . . gives you the best-selling homes . . . in your community. For more information on building better with wood in 1964, write:

NATIONAL LUMBER MANUFACTURERS ASSOCIATION  
 Wood Information Center, 1619 Massachusetts Avenue, N.W., Washington 6, D.C.

UNICOM MANUALS 1 & 2: "Design Principles" (122 pages) and "Fabrication of Components" (248 pages), graphically detailing the Unicom method of house construction. Single copies of either or both are available without cost to those associated with or supplying the home building industry. Your request should be made under professional letterhead, and sent to UNICOM, National Lumber Manufacturers Association, 1619 Massachusetts Ave., N.W., Washington 6, D.C.

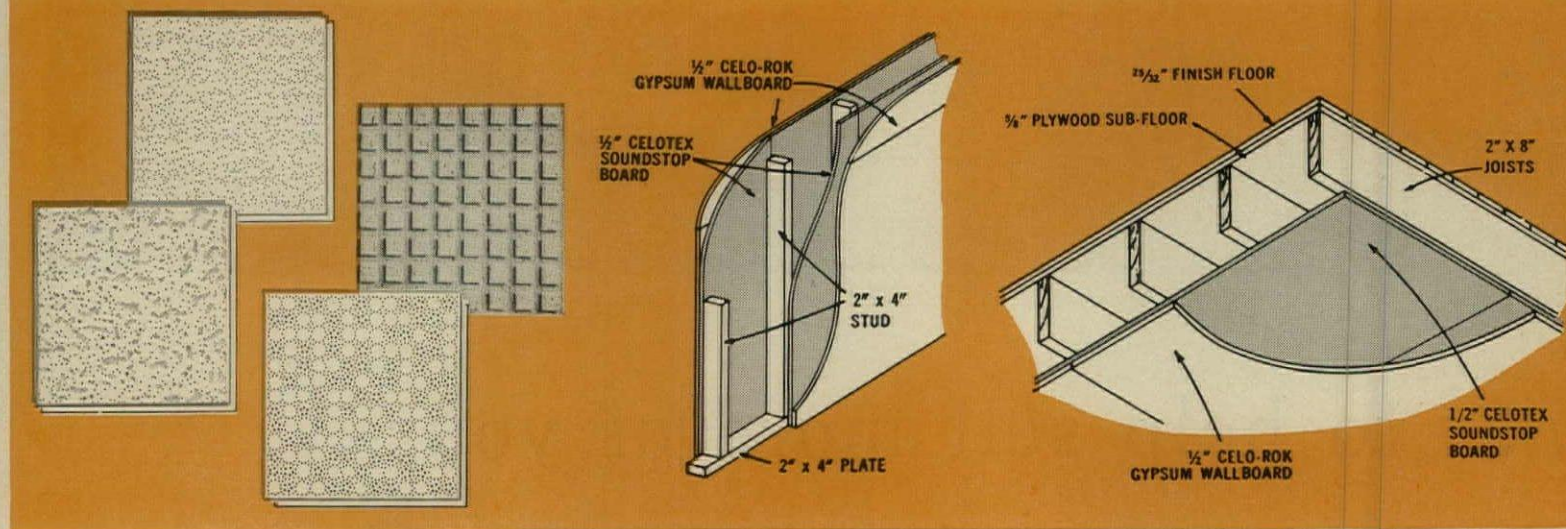


Omaha builder  
quadruples  
traffic, draws  
better-qualified  
prospects  
with



"Quiet Conditioning is long overdue," says N. P. Dodge, builder of Omaha's Maple Village, one of the country's first communities featuring 'The Quiet House.' "We consider it the biggest home building—and sales—advance in 25 years."

# QUIET CONDITIONED



**Quiet Conditioned Living begins** with Acoustical Ceilings by Celotex. In model homes or apartments, prospects can see and *feel* the benefits of quiet, as these ceilings absorb and hush irritating noise. Little wonder that Celotex acoustical ceilings dramatically, convincingly demonstrate extra value! Choose from a wide variety of exclusive Celotex patterns, designed especially to give homes added decorative appeal.

**Partitions that reduce sound transmission:** This sturdy 2-layer construction provides Sound Transmission Loss vastly superior to ordinary partitions.

Both sides have 1/2" Celotex Soundstop\* Board nailed to studs and laminated facing of 1/2" Celo-Rok Gypsum Wallboard. Sound Transmission Class (STC): 46. With 5/8" instead of 1/2" Celo-Rok wallboard, STC is 50. (Ordinary single layer construction with 1/2" gypsum board has STC of only 33).

**Sound-deadening ceiling-floor assembly.** This 2-layer ceiling reduces transmission of both *airborne* sound (e.g., loud voices) and *impact* sound (e.g., footsteps, dropped objects). Sound Transmission Class (STC) for airborne sound: 42. On ceiling side, 1/2" Celotex Soundstop Board is applied to floor joists, with facing of 1/2" Celo-Rok Gypsum Wallboard.

\*Trademark



"Our advertising featured Quiet Conditioned Living. First showings of the model home drew four to five times the normal number of prospects and

they were of superior quality. Sales are excellent. 'The Quiet House' concept certainly works for us."

# HOMES **USING** CELOTEX

## quiet-conditioning products and rated constructions

The N. P. Dodge experience and the experience of other builders prove that Quiet Conditioning is a major attraction for new-home buyers. Buyer demand for it is growing daily, and builders are turning this demand into *sales advantages* for single family homes, town houses and apartments.

Quiet Conditioning can range from the primary

need—acoustical ceilings—to complete treatment, including partitions and ceiling-floor assemblies. The Celotex Corporation has *pioneered* new products and quiet-rated constructions to meet builders' needs. Our helpful brochure defines noise problems and shows drawings for quiet-rated assemblies. Send coupon for your free copy today.

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BUILDING PRODUCTS

THE CELOTEX CORPORATION  
120 So. La Salle Street • Chicago 3, Illinois

Subsidiaries: Crawford Door Company; O. P. Grani, Inc.;  
Big Horn Gypsum Company; The South Coast Corporation

Dept. HH-24, THE CELOTEX CORPORATION  
120 S. La Salle St., Chicago 3, Illinois

Please send me, without obligation, the FREE 8-page brochure, "New Building Techniques for Quiet Conditioned Living."

My Name \_\_\_\_\_

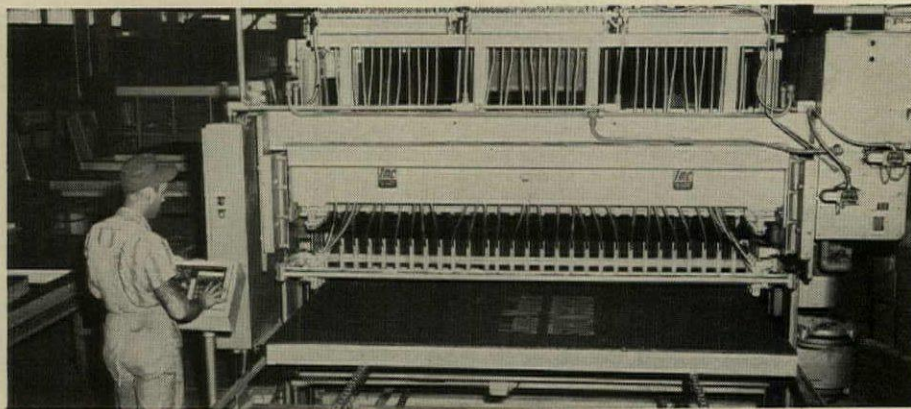
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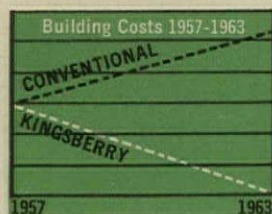
City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

# KINGSBERRY CUTS PRICES AGAIN TO MAKE KINGSBERRY VALUE GREATER THAN EVER

For the third time in four years, Kingsberry Homes Corporation is pleased to announce significant price reductions in certain categories. Effective immediately, price cuts have been made in the following areas: (1) all factory-applied siding, (2) all plumbing, (3) all heating, (4) most kitchen appliances, (5) most miscellaneous materials, and (6) basic and some option prices of apartments.



Increased production efficiency and increased volume again have enabled Kingsberry to pass on its increased savings to builders.



KINGSBERRY has steadily reduced the build-out costs of its houses over the past six years, while all single family residential building costs have risen about 12.6%. This is just one of the many reasons for Kingsberry's phenomenal growth. Find out how Kingsberry value can help you increase your sales and profits in your market. Simply mail the coupon below.



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## Kingsberry means VALUE...and value means BUSINESS!

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Mr. Jerry Nowak, General Sales Manager  
KINGSBERRY HOMES CORP.—DEPT. HH-2, 5096 Peachtree Road, Chamblee, Georgia  
Please send me the 1964 Housing Forecast prepared by Housing Economist David B. Denton. I have \_\_\_\_\_ lots ready to build on. I have \_\_\_\_\_ lots being developed.  I am interested in model home furnishing financing.

Your Name \_\_\_\_\_ Firm Name \_\_\_\_\_  
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1964  
DENTON  
HOUSING  
FORECAST





For copies of the free literature, check the indicated number on the coupon, page 176.

**Catalogs**

**GLASS.** 20 pages. Specification data on plate, sheet, patterned, laminated and spandrel glass—including thickness, dimensions, heat and light transmission values and recommended applications. Special finishes and processes are described. American-Saint Gobain, Kingsport, Tenn. (Check No. P3)

**LIGHTING.** 20 pages. Illustrations of more than 70 fixtures in the Chandeline series. Sizes, finishes and recommended lamp usage are given. Prescolite San Leandro, Calif. (Check No. P4)

**TRUCKS.** Four booklets: chassis-cab and stake models (8 pages), pickup models (12 pages), medium- and heavy-duty models (16 pages), tandem models (8 pages). Photos and performance data. Chevrolet, Detroit. (Check No. P5)

**ABRASIVE MASONRY PRODUCTS.** 36-page manual covers masonry and concrete cutting blades, concrete surfacing, finishing, floor-hardening and slip-resistant products. Sizes, specs, application and recommendation charts. Carborundum, Niagara Falls, N.Y. (Check No. P6)

**FOOD SERVICE AND BAR EQUIPMENT** in stainless-steel with color. 36 pages. Photos, drawings, specs, sizes. Progressive Metal Equipment, Philadelphia. (Check No. P7)

**Design data**

**ALUMINUM WINDOWS AND DOORS.** 12 pages. Sliding and double-hung windows with inner sash, outer sash and screens built into the frame, jalousie windows and doors, sliding mirror doors. Feature, types, sizes, construction cutaways and cross sections, mullion and installation details. Fleet of America, Buffalo. (Check No. P8)

**WINDOW FACTS AND IDEAS.** 20-page handbook covers effects of climate and orientation on window design. Data on sun, landscaping, house design, condensation, heat cost, styles. 25¢. For copy, write Fleet of America, 2015 Walden Ave., Buffalo, N.Y., 14225.

**RED CEDAR SIDING.** 4-pages. Grades, paneling, finishes, sizes, application. Charts comparing red cedar's properties with other woods and other building materials. Western Red Cedar Lumber Assn., Seattle. (Check No. P9)

**INSULATING GLASS.** 8 pages. Specs, sizes and special units. Data on heating and cooling cost reduction. Thermoproof Glass Co., Detroit. (Check No. P10)

**VERMICULITE FIRE-RESISTANCE RATING.** Six data sheets. Construction drawings, descriptions and ratings for vermiculite concrete in various types of columns, beams, girders, trusses, floors and roof decks. Vermiculite Institute, Chicago. (Check No. P11)

**Product bulletins**

**ALUMINUM PLANKS** for use with steel scaffolds. 4 pages. Drawings show safety features and how to use Aluma-Plank. Specs. R.D. Werner, Greenville, Pa. (Check No. P12)

**GARAGE DOORS** with colored, translucent, glass-fiber-reinforced panels. 4 pages. Construction features and specs. Baker-Aldor-Jones Corp., Hialeah, Fla. (Check No. P13)

**COPPER-FOIL MOISTURE BARRIER.** 4 pages. Drawings of typical applications. Also data on radio-frequency interference shielding. Anaconda, Ansonio, Conn. (Check No. P14)

**PORTABLE HEATERS:** 15,000 to 1 million BTU. 4 pages. Cutaway shows features which are also described in text. Selection chart. Ingersoll-Rand, New York City. (Check No. P15)

**ALUMINUM SLIDING DOORS.** 4 pages. Features of single- and double-glazed doors shown. Michael Flynn Mfg., Philadelphia. (Check No. P16)

Publications continued on p. 176



Give Your Bathrooms the  
**LOOK of LUXURY** with... *Safety*

*New 7/32" Spraylite Misco Teams  
Decoration with Visible Protection\**

Transform bathrooms into sheer elegance and luxury with assurance of proven shatter resistance. Fortified with Misco, diamond-shaped, welded wire, the bright mesh is clearly visible as a sturdy web of steel... serves as a constant reminder of its safety features. The hard, impervious surface of the glass makes it carefree and wearfree... easy to keep clean and sanitary. And glass does so much to add exciting beauty that brightens and enlivens the entire bathroom. Specify 7/32" Spraylite Misco. At most leading distributors of quality glass.

\*Meets all requirements of FHA code for tub enclosures and shower stalls (Interim Revision #13A).



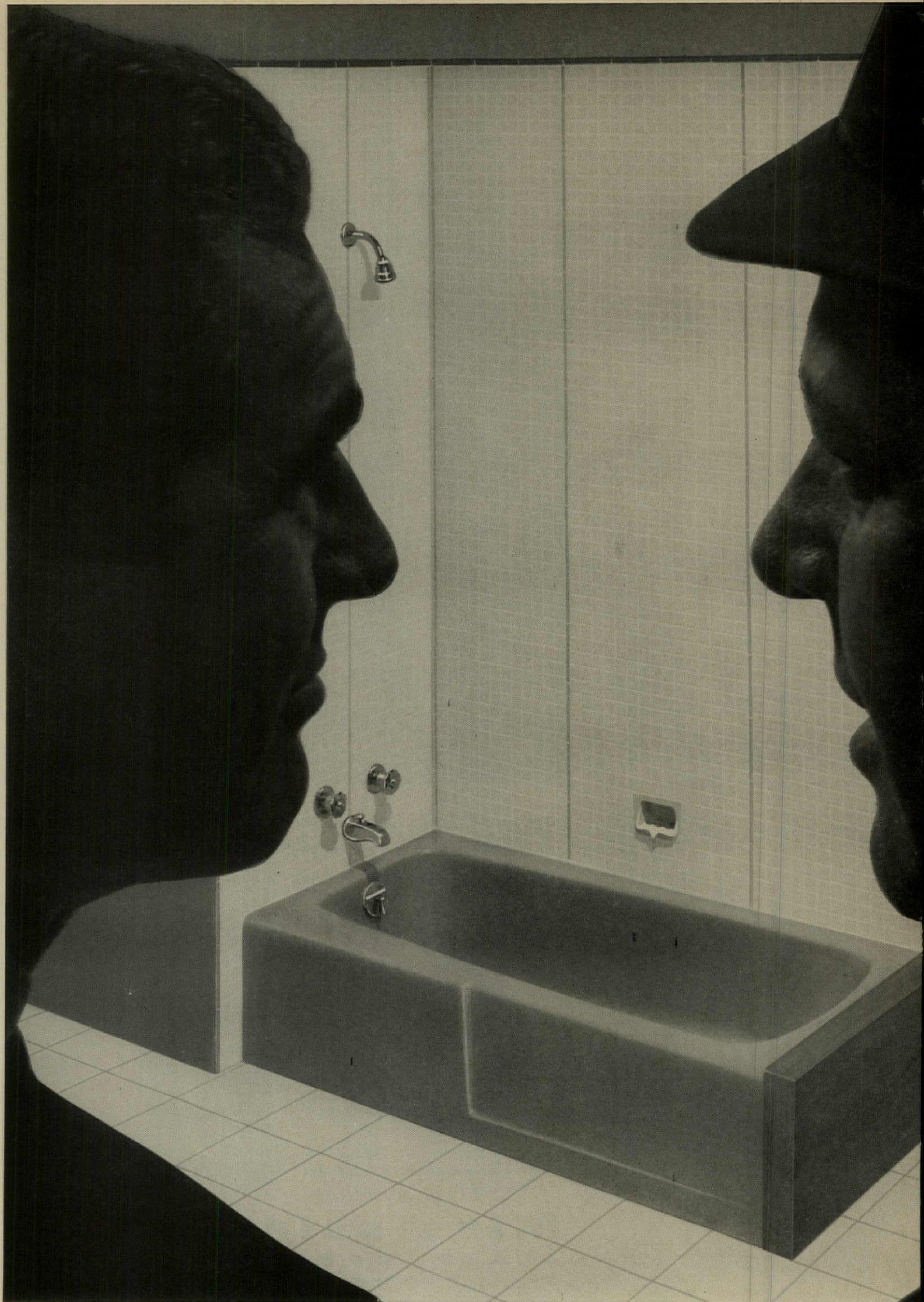
Fixtures, metal and glazing by St. Louis Shower Door Co., St. Louis 32, Mo.

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GLASS COMPANY**

NEW YORK • CHICAGO • FULLERTON, CALIFORNIA

LARGEST DOMESTIC MANUFACTURER OF ROLLED, FIGURED AND WIRED GLASS





# *"Now you're talking— this new Bildor's got it!"*

If you and your plumbing contractor have been looking for an easy way to style up your bathrooms and offer more value—get him to show you the new Bildor. You, too, will find yourself saying, "This new Bildor's got it!"

This cast iron bathtub is all new from top to bottom, stem to stern. New in width. New in shape. New in features women notice. With all its extra value, the new Bildor doesn't cost one cent more than the former Bildor.

Maybe you're one of the thousands of builders who helped make the Bildor the world's largest-selling bathtub. If so, we guarantee you'll like the new Bildor. If your tubs are now of other than cast iron—we believe the new Bildor can offer you sound merchandising reasons for moving up to cast iron.

Look at all these promotable features:

- Extra width—a full 30 inches wide
- Straight front—no costly zigzagging with tile
- New shape—wider where people are wide
- New wide toiletry ledge or seat—drains into the tub, not onto the floor—uses wall as a backrest
- Flat bottom—for safe, sure footing
- Solid cast iron construction—beautifully finished with fused-on, acid-resisting enamel (we don't make any other kind)

We emphasize: *the new Bildor is sturdy cast iron.* The lifetime metal for a lifetime of service. It sets firm and solid. Unlike tubs of thin, flexible metals, it doesn't "give" underfoot and is quiet even with the shower pounding *full force!* It has a thicker coat of enamel, with maximum resistance to scratching and chipping. There are better tubs, and they're called Contours and Neo-Angles—made by American-Standard. All are available in all the new fashion colors that women admire.

See the new Bildor today. Call your plumbing contractor or American-Standard representative. Or write American-Standard, Plumbing and Heating Division, 40 West 40th Street, New York 18, N. Y.



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**AMERICAN-Standard**  
PLUMBING AND HEATING DIVISION

**More product bulletins**

**RADIANT BASEBOARD HEAT.** 4 pages. IBR ratings, dimensions, packaging, accessories. Radiant-Ray Radiation, Newington, Conn. (Check No. P17)

**SWIVEL-HEAD SPOT LIGHT.** 4 pages. Applications, finishes, size. Swivelier Co., New York City. (Check No. P18)

**SHOWER-BATH CONTROL** to regulate temperature and pressure. 4 pages. Photos and installation drawings for concealed and exposed piping. Leonard Valve, Cranston, R.I. (Check No. P19)

**PORTABLE ELECTRIC GENERATORS.** Data sheets on four models. Features and specs. Hearth Industries, Wellsville, N.Y. (Check No. P20)

**ALUMINUM SLIDING GLASS DOORS.** 4 pages. Sizes, specs, verticle and horizontal cross sections, drawings of special features. Fullview Industries, Glendale, Calif. (Check No. P21)

**CEILING LIGHT FIXTURES:** recessed and surface squares. 4 pages. Cutaways of installed fixture

and features described. Six glass types with dimensional and estimator charts. Kurt Versen Co., Englewood, N.J. (Check No. P22)

**HARDBOARD PANELING.** 6 pages show nine Royal-tone woodgrains. Masonite Corp., Chicago. (Check No. P23)

**MEDICINE CABINETS.** 4 pages. Swing and slide-door models with child-protective catches. Specs. Grote Mfg., Cincinnati. (Check No. P24)

**JAMB CLIPS.** Data sheet. Drawings show easy installation. Panel Clip Co., Farmington, Mich. (Check No. P25)

**SLIDING ALUMINUM WINDOWS.** 4 pages. Photos and description of frame features, installation details, types and sizes. Michael Flynn Mfg., Philadelphia. (Check No. P26)

**FACTORY-PAINTED REDWOOD SIDING.** Step-by-step instructions, photos and details for applying pre-painted siding. Pacific Lumber Co., San Francisco. (Check No. P27)

**For more information** circle the numbers below (they are keyed to the items described on the New Products and Publications pages) and send the coupon to: HOUSE & HOME, Rm. 1960, Time & Life Building, Rockefeller Center, New York 20.

Note: HOUSE & HOME's servicing of this coupon expires May 31, 1964. If you contact manufacturers directly, it is important that you mention the issue of HOUSE & HOME in which you saw the item.

**New products**

- 1.  Armstrong integrated ceiling system
- 2.  Artcrest suspended luminous ceiling
- 3.  Flintkote textured ceiling tile
- 4.  National Gypsum acoustic ceiling tile
- 5.  Celotex white-finish ceiling tile
- 6.  Cipco decorative floor tile
- 7.  Forest Industries wood-particle block
- 8.  Latco red clay quarry tile
- 9.  Congoleum Nairn planked vinyl
- 10.  Stanley bifold garage door
- 11.  Al-Fab Aluminum storm door
- 12.  Rolscreen double-hung window
- 13.  Ideal packaged entrance
- 14.  Alsynite glass-fiber skylight
- 15.  American Cyanamid plastic skylight
- 16.  Sargent tapered-knob lock
- 17.  Weslock changeover lock
- 18.  Dexter colonial-style knob
- 19.  Amerock decorative cabinetware
- 20.  Universal-Rundle glass-fiber bathtub
- 21.  Swan glass-fiber shower
- 22.  Rheem lavatory-dressing table
- 23.  Fasco bathroom ceiling unit
- 24.  Kyova lightweight sewer pipe
- 25.  Voss plastic elbow trap

**Publications**

- P1.  Small Homes Council termite control
- P2.  Hoffman two-pipe heating wall chart
- P3.  American St. Gobain glass catalog
- P4.  Prescolite lighting catalog
- P5.  Chevrolet truck booklets
- P6.  Carborundum abrasive masonry tools
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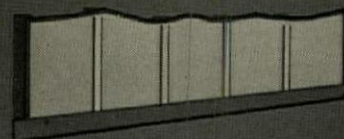
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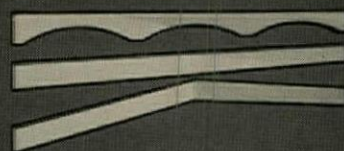
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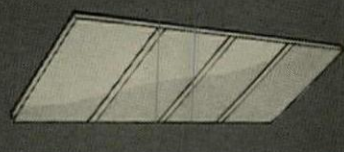
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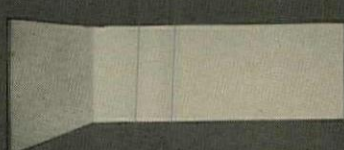
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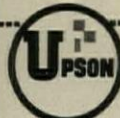
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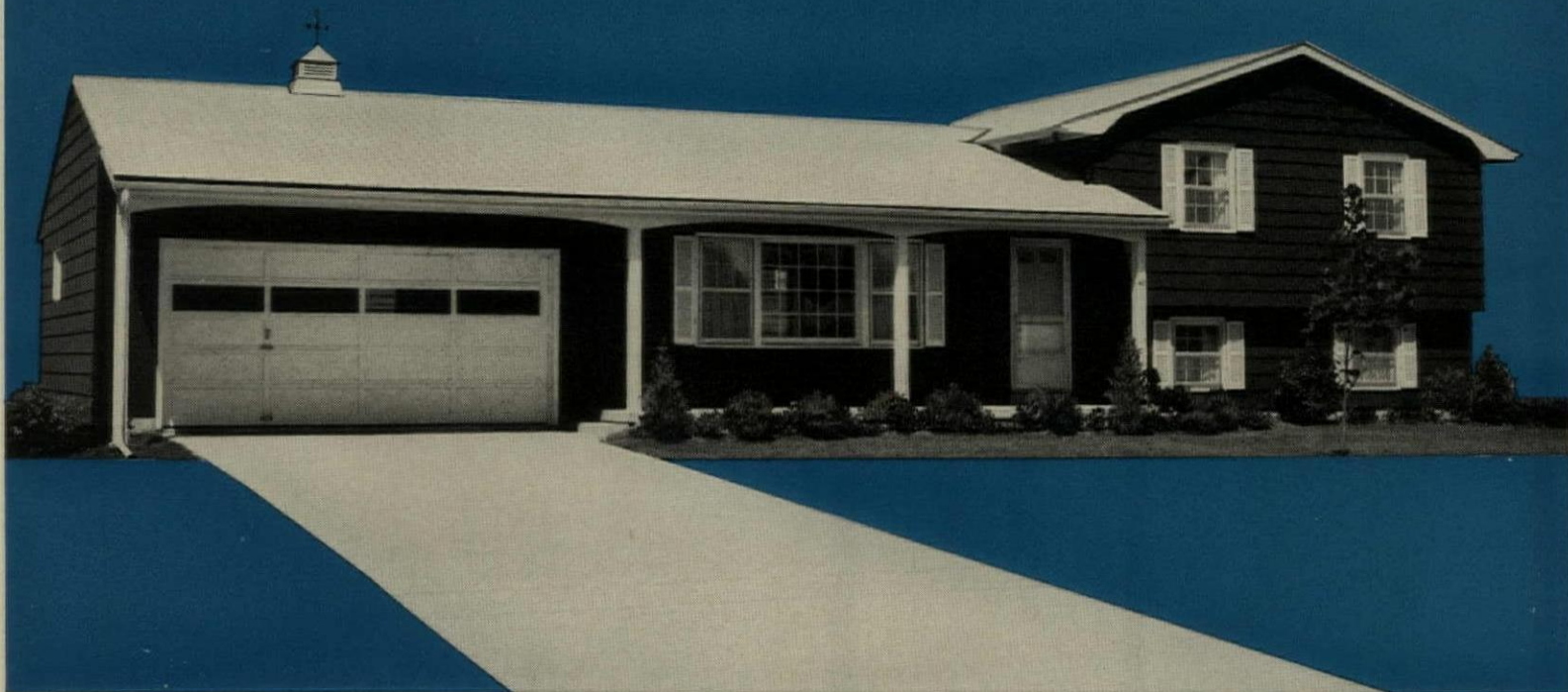
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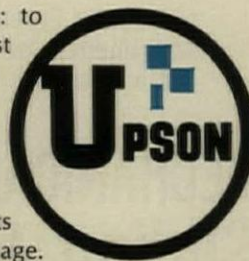
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