SIX DOLLARS A YEAR—ONE DOLLAR A COPY

September 1953

house + home

Sell your homes FASTER...

with NUTONE

CLEAN FRESH AIR IN THE KITCHEN SELLS HOMES FASTER

NUTONE Kitchen Ventilating Fans get rid of cooking odors and grease before they can spread throughout the entire house . . . Keep greasy film from settling on walls, woodwork and furnishings.

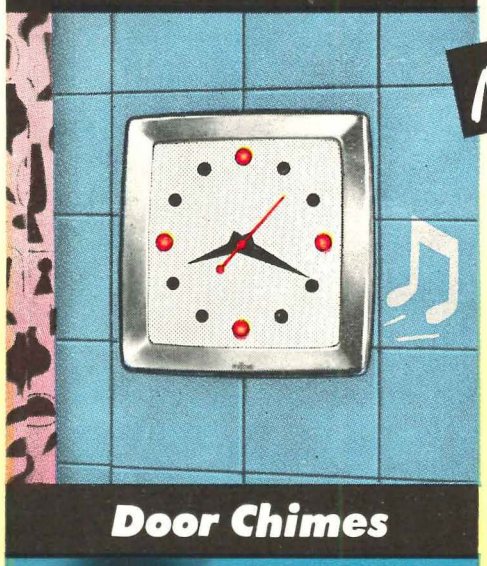
NUTONE 870* TWIN-BLOWER KITCHEN FAN

For installation in Ceiling or inside Kitchen Cabinets over stove. NO LOOSE PARTS—saves installation time. SPRING TENSION Mounting—avoids costly service problems. Patented Grille and "SNAP-IN" Assembly—for easiest cleaning. "PLUG-IN" Motor guaranteed 5 years. $38.50 list.

NuTone offers nine basic Wall and Ceiling kitchen fans . . . 8″ or 10″ . . . in white or bright mirror finish. $24.20 to $38.50 list.

A "CHEERFUL EARFUL" AT THE DOOR SELLS HOMES FASTER

NUTONE Door Chimes make any home more inviting . . . with a real musical welcome each time guests come calling. So pleasing to the ears . . . attractive to the eyes . . . and easy on the nerves.



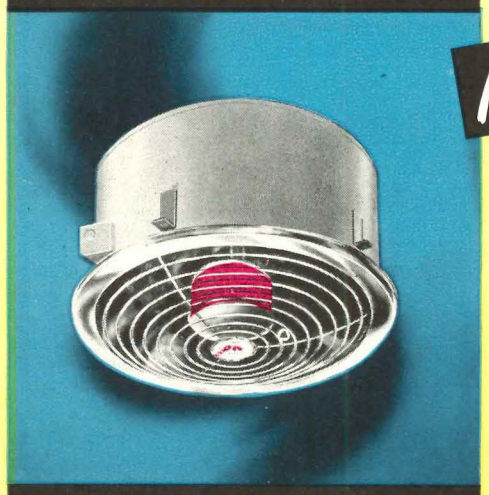
NUTONE K-35* RECESSED CHIME and KITCHEN CLOCK

Here's modern simplicity in a RECESSED door chime plus KITCHEN CLOCK . . . a functional design to blend with modern kitchens. Both clock and chime operate from 16-V transformer. Two loud clear musical notes for front door, one for rear. $19.95 list.

Choose from 17 long or short tube NuTone door chimes. Styled for Modern, Ranch-type and Colonial Homes. $4.95 to $89.95 list.

A 'TOASTY-WARM' BATHROOM SELLS HOMES FASTER

NUTONE Electric Ceiling Heaters are the World's SAFEST! No danger of shocks or burns . . . out of harm's way from children. Warmth all around the body, not just one side . . . makes wall type heaters old fashioned.



NUTONE 920* RADIANT ELECTRIC CEILING HEATER

Never before a heater like this! NuTone's Radiant Electric Ceiling Heater revolutionizes "heater thinking" of architects and builders . . . because it's built into the CEILING . . . saves wall space. No overheating because of EXCLUSIVE "SAFETY COOLING" system. U.L. listed. $29.95 list.

Besides this Radiant model NuTone offers the famous HEAT-A-LITE . . . Ceiling Heater *plus* light and air circulator. $49.95 to $67.95 list.

*U.S. and Foreign Patents Pending

FREE Send for color catalog and installation data. No obligation. Write . . .
NUTONE, INC., DEPT. HH-9, CINCINNATI 27, OHIO

Published by TIME Incorporated

EDITOR-IN-CHIEF Henry R. Luce
PRESIDENT Roy E. Larsen
EDITORIAL DIRECTOR John Shaw Billings

HOUSE & HOME

EDITOR AND PUBLISHER
P. I. Prentice

EDITORIAL CHAIRMAN
Douglas Haskell, AIA

EXECUTIVE EDITORS
Joseph C. Hazen Jr.
Suzanne Gleaves

ART DIRECTOR
Paul Grotz

ASSOCIATES: Edward Birkner, W. C. Bixby, Peter Blake, Gurney Breckenfeld, James P. Gallagher, Marilyn Grayboff, Jane Jacobs, Mary Jane Lightbown, Walter McQuade, Carl Norcross, Vernon Read, Richard Saunders (Washington), Ogden Tanner, Arthur McK. Stires, Stephen G. Thompson, Arthur Watkins.

ASSISTANTS: Rosalind Klein Berlin, Gwen Hodges, Henry T. Martin, Alice O'Connor, Adam Ooms (Los Angeles), Dorothy Stone O'Shea, Olive F. Taylor.

ART STAFF: Associate Directors, ARCHITECTURAL FORUM: Amnon Rubinstein, Ray Komai; HOUSE & HOME: Madelaine Thatcher, Nina Rittenberg. Assistants: Lily H. Benedict, Martha Blake, Salvatore T. Caltabiano, Mary Villarejo. (In military service: Jan V. White.)

MARKET RESEARCH DIRECTOR: Arthur S. Goldman.
CONSULTANTS: Miles L. Colean, Ruth Goodhue.
PRODUCTION MANAGER: Lawrence W. Mester.

GENERAL MANAGER
Robert W. Chasteney Jr.

ADVERTISING DIRECTOR
Richard N. Jones

HOUSE & HOME is published monthly by TIME Inc., Time & Life Building, 9 Rockefeller Plaza, New York 20, N. Y. Yearly subscription payable in advance. To individuals or firms (and their employes) engaged in building—design, construction, finance, realty; material distribution, production or manufacture; government agencies and supervisory employes; teachers and students of architecture and trade associations connected with the building industry; advertisers and publishers: U.S.A., Possessions, Canada, Pan American Union and the Philippines, $6.00; elsewhere, $9.50. Single copies, if available, $1. All copies mailed flat. Reentered as second class matter September 15, 1952 at the Post Office at New York, N. Y. under the Act of March 3, 1879.

TIME INC. also publishes TIME, LIFE, FORTUNE and ARCHITECTURAL FORUM. Chairman, Maurice T. Moore; President, Roy E. Larsen; Executive Vice President and Treasurer, Charles L. Stillman; Executive Vice President for Publishing, Howard Black; Vice Presidents, Allen Grover, Andrew Heiskell, J. A. Linen, P. I. Prentice; Vice President and Secretary, D. W. Brumbaugh; Comptroller and Assistant Secretary, A. W. Carlson; Manager, MARCH OF TIME Division, A. R. Murphy.

VOLUME IV, NUMBER 3

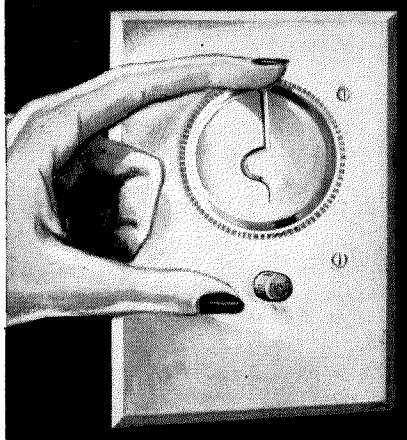
house+home

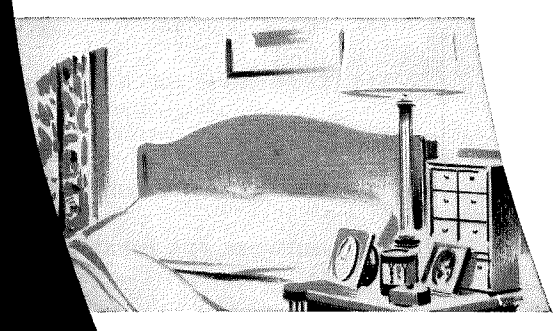
September, 1953

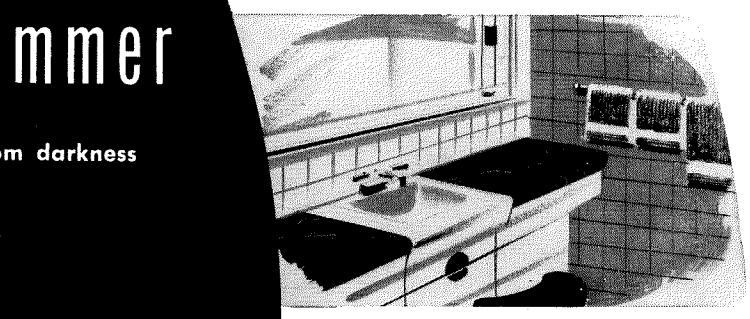
Cover: Burton Schutt's builder house. Photographer: Julius Shulman

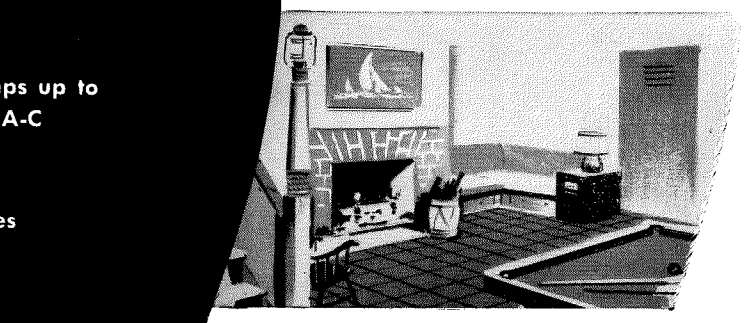
LIGHT...

just right for any occasion









with the **powerstat** Wallbox Dimmer

- Any amount of light from darkness to full brightness
- Use in place of ordinary on-off wallswitch
- Cool, smooth, flickerless silent operation
- Dims any number of lamps up to 360 watts at 120 volts, A-C
- Easy to install
- Underwriters' Laboratories Approved

THE SUPERIOR ELECTRIC CO.
BRISTOL, CONNECTICUT

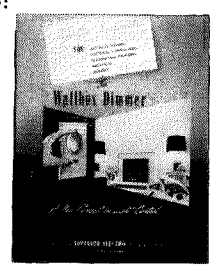
Now, a new concept in light control... the **powerstat** WALLBOX Dimmer offers the beauty, comfort, convenience and versatility of *controlled light* for every room in the home.

By simply turning a knob, any amount of light can be selected — to provide the correct light for every occasion and activity . . . subtle and flattering light for entertaining, bright light for reading and sewing in the living room . . . bright light for table arranging, candle glow for dining in the dining room . . . bright light for reading, lower light for dressing and night light in the bedroom . . . bright light for working, intermediate for serving in the kitchen . . . bright light for safe illumination, lower for night light in hallways and bathroom . . . bright light for games and cards, lower for conversation, television or movies in the recreation room.

Learn more about ***controlled light*** write to:

THE SUPERIOR ELECTRIC CO.
14093 Demers Avenue, Bristol, Conn.

NAME _____
POSITION _____
COMPANY _____
CO. ADDRESS _____
CITY _____ ***ZONE*** _____ ***STATE*** _____



"Get an Expandable Home with a DELTA SHOP – and Complete It Yourself"

PROVES JACKPOT IDEA FOR QUINN HOME BUILDERS, INC.

On June 14, 1953, an ad in the Chicago Sunday Tribune by Quinn Home Builders, Inc., invited inspection of new Expandable Homes, each equipped with a DELTASHOP, combination of four famous Delta Homecraft Power Tools. The idea was simple: get an attractive home and save a lot of money by completing the expandable area yourself, using the DELTASHOP and detailed plans furnished as part of the package.

"Several thousand people got the idea and liked it well enough to take a look," says Harry Quinn, architect-brother who designed the homes. "It's astonishing how many men had always wanted Delta tools; and the chance to get a DELTASHOP, a real Utility for Men, was a big inducement. In fact, we'd already sold three houses from the plans, before foundations were in—and the DELTASHOP was an important factor."

MERCHANDISING SELLS HOUSES. It is one thing to build good houses; it's quite another to recognize people's deep-seated desires and wants, and utilize them to *sell houses*. What Quinn is doing is an open secret. If you'd like to investigate how you might put the plan to work in your business, write us. *Delta Power Tool Division, Rockwell Manufacturing Co., 5421 North Lexington Ave., Pittsburgh 8, Pa.*

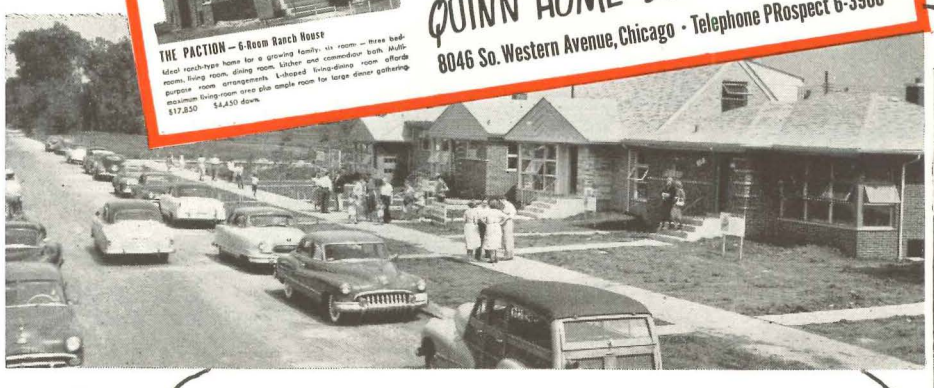
DELTA QUALITY POWER TOOLS
Another Product of **Rockwell**

DELTA QUALITY MAKES THE DIFFERENCE

DELTA MILWAUKEE

What Buyers said about DELTA SHOP

"I like the DELTASHOP compactness—all four tools on one stand," says John P. Janus, an early buyer of a Quinn 4-room Expandable House; "and including the tool in the price of the house made it easier to buy."
Others said:
"Looks to me like a swell idea." "With tools like that it shouldn't be too hard to finish the place."
"Maybe it's a good idea for a guy like me who doesn't know a saw from a hammer."



"People like the DELTASHOP," says Harry Quinn. "Visitors came steadily that opening Sunday, from 8 A.M. until 10:30 at night—several thousands.

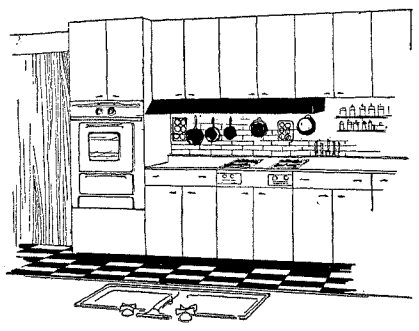
"Fully one-third of the visitors were really enthusiastic about the DELTASHOP idea. One man bought a non-expandable house, and asked for a DELTASHOP—agreed to the extra cost.

"We sold over half the houses in two days—will sell all the rest within three weeks."

When it comes to **small kitchens**... nothing make

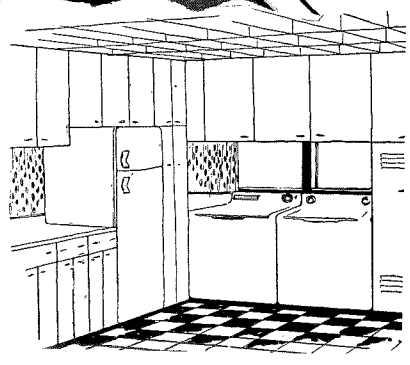
Both the 30" range shown above and the separate range units below are made to "CP" standards by the **Geo.D.Roper Corp.**

Cabinets by **St. Charles**



Left: Even a kitchen as small as this can have the excitement of Gas separate range units built right into the cabinets.

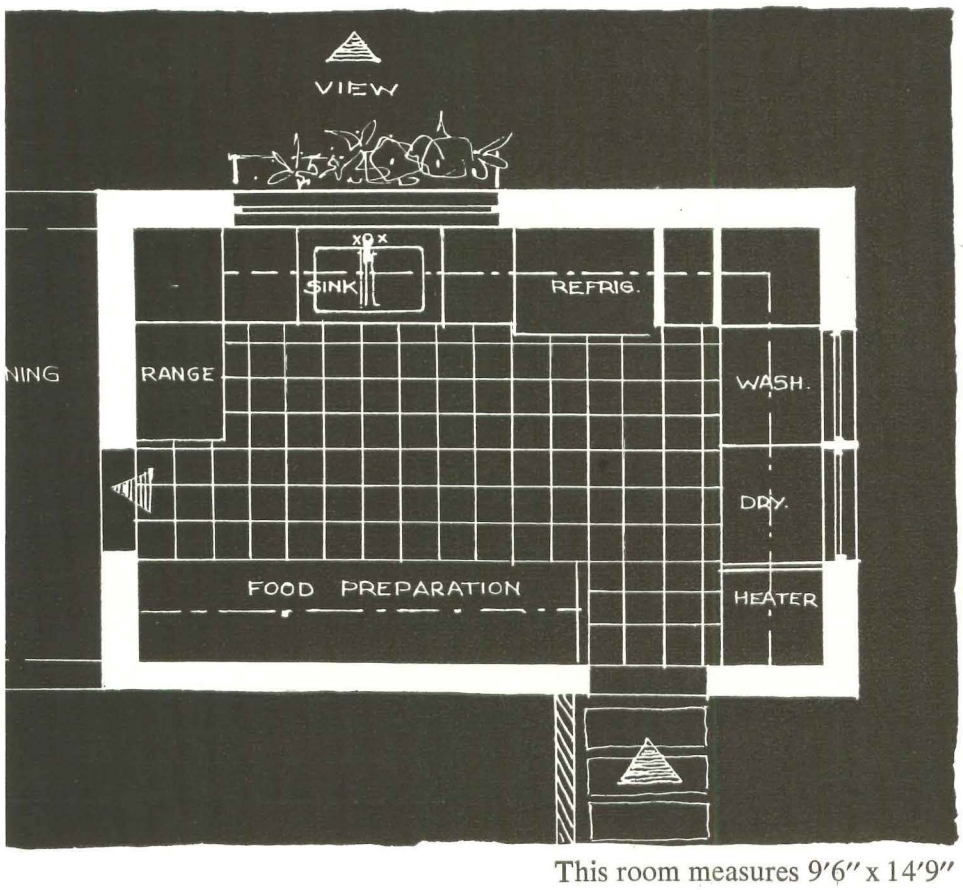
Right: Famous for silent Gas refrigerators, **Servel** features an ice-maker that starts itself, stops itself, supplies its own water, makes ice cubes without trays. More, its freezing system is so trouble-free it carries a 10-year warranty.



as much sense as Gas

The budget-minded customer who's conscious of cubage costs will appreciate the fuel-cost saving Gas represents. In most areas Gas is cheaper. In all areas Gas is faster — reducing its operating cost again. Yet the most modern-looking ranges of all are fueled with Gas — ranges with clock controls, chrome tops, colored fixtures, separate ovens and a myriad other features. And the newest, most advanced refrigerator in the world is Gas. (It puts ice cubes in a basket automatically!) Consult with your Gas company or Gas appliance dealer to find the models that will make your small kitchens as distinctive as a signature. And remember: every woman who sees a Gas range *knows* it cooks as well as it looks!

Shown: **Caloric** automatic Gas clothes dryer; **Rheem Coppermatic** automatic Gas water-heater.



This room measures 9′6″ x 14′9″

In laundry areas, Gas makes the most sense. Take water-heaters. A 30-gallon automatic Gas heater actually gives more service than an 80-gallon tank run by any other all-automatic fuel. Gas is 3 times faster! A Gas automatic clothes dryer needs no warm-up period, is therefore twice as economical per load. In remodelled homes, it's far cheaper to tap the Gas line for appliances like these than to install a 220-volt cable. But new home or old home, in every home, Gas is faster, thriftier, better!

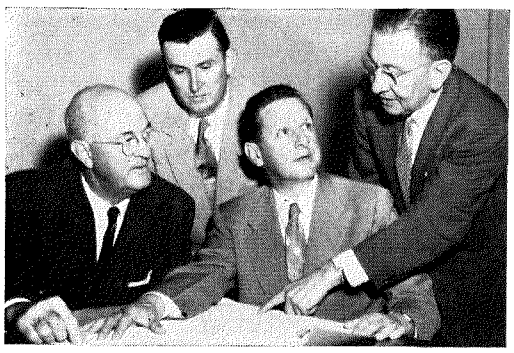
Your local Gas company will be happy to work with you on any problem.

Only Gas is so fast . . . so economical

GAS — THE MODERN FUEL FOR AUTOMATIC COOKING . . . REFRIGERATION . . . WATER-HEATING . . . HOUSE-HEATING . . . AIR-CONDITIONING . . . CLOTHES-DRYING . . . INCINERATION.

AMERICAN GAS ASSOCIATION

Dallas Morning News



John S. Savage

Stephen Lewellyn

In Dallas, HHFAdministrator Cole displayed deft touches of humor which dissolved tension as groups ranging from bankers to CIO and NAACP presented conflicting views. Pictured with Cole (3rd from l); Mortgage Banker J. W. Jones, Builder Hal McGaw and ex-MBA President Aubrey M. Costa. **In Omaha,** Cole (c) presided over hearing flanked by Federal Reserve Economist Woodlief Thomas (l) and Asst. HHFAdministrator Neal Hardy. **In Chicago,** the housing chief took time after sessions to inspect Lake Meadows, the city's No. 1 redevelopment project with (l to r) Housing Coordinator James C. Downs Jr., Lake Meadows Manager William Reardon and Vice Chairman Herman O. Walther of the Chicago Land Clearance Commission.

Al Cole takes his shirtsleeve conferences on tour

▸ Meetings in six cities convince the HHFA chief he ought to act to ease the mortgage market's jitters

▸ But Congress has tied his hands on interest rates and the Budget Bureau will not let Fanny May resume buying

With Presidential blessing, HHFAdministrator Albert M. Cole last month took his "shirtsleeve conferences" on housing policy for a nationwide tour. In seven days, Cole held public hearings in Chicago, Omaha, San Francisco, Albuquerque, Dallas and Memphis, listened to some 300 plain and fancy citizens with an interest or an ax to grind in housing. He returned to Washington, he told HOUSE & HOME, convinced of two things:

1. Builders had not been crying wolf about the VA-FHA mortgage pinch (see p. 38).

2. He was going to have to do something to ease the mortgage market's jitters.

Everywhere the story Cole heard was the same, except "the farther west we went the worse it got, and it was blackest of all in the Southwest." He found builders were hard pressed to find financing irrespective of whether they were big or little operators, no matter how long they had been in business. Cole was impressed with efforts by savings and loan associations to relieve the drought. But he did not believe they could do significantly more than "meet the market they have traditionally met."

Relax down payments? Cole knew that pumping new vigor into the FHA and VA mortgage market would be a tough problem. Said he: "I'm not going to take the defeatist attitude I can't do anything about it." First, he expected to remind builders they can no longer sell homes automatically, urge them to shift more into minority housing and low-priced homes under FHA's Title I, Sec. 8. While declining to be more specific, Cole also hinted there were "some things FHA can do to improve the market tone." He did not necessarily mean an interest rate hike, he said. (On that point, FHA's hands were politically tied. VA interest rates were already at the 4½% ceiling imposed by Congress. Boosting the FHA rate above 4½% would put VA loans at still more disadvantage. Most observers thought last month that the administration will leave the FHA rate where it is, lay the problem before Congress again in January.)

Easing down payments or amortization on homes—a step which *Business Week* and *Engineering News-Record* claimed was imminent—would do nothing to bring out more mortgage money. Moreover, in the long run, it would reduce the supply of payoff money, which normally flows back into mortgages. Announced Cole: "Lowering of FHA down payments . . . is not presently being considered. We do not feel that such action would assist the flow of mortgage funds at this time. . . ."

Can one for one work? Among the ready tools for relief, Cole felt Fanny May's one for one plan could contribute more than it had so far. In its first four weeks of operation (July 27-Aug. 21), it produced only $8.5 million in sales of VA and FHA mortgages under deals giving buyers the right to sell Fanny May an equal amount of VA or FHA loans within a year. Options to buy out of Fanny May's portfolio reached $90 million—still only a trickle.

Others close to HHFA felt one thing Cole and his aides could do—and probably were doing quietly—was to lecture lenders on their responsibilities for the long-range welfare of the building industry, over and above the immediate question of yield.

What mainly concerned Cole was keeping homebuilders from growing discouraged enough to make drastic cuts in their 1954 production. Last month, he remained optimistic enough to expect next year's volume can be kept close to his goal of 1 million houses "if everybody keeps his pants on."

Economy troubles. While Cole toured the hustings, Budget Director Dodge's order to slash government spending piled up new troubles for him. What Dodge demanded (in a letter setting policies for future government spending):

> "New commitments for direct loans, mortgage purchases, and guarantees and insurance of loans will be restricted so as to be consistent with the restrictive budget policies for other types of programs and will be made on terms consistent with the administration's credit and monetary policies. Private participation will be maximized by confining direct loans and mortgage purchases to only the most urgent requirements and by substituting guaranteed or insured loans wherever possible. The maximum feasible reduction will be made in existing loan and mortgage portfolios by an aggressive and realistic sales policy."

Cole intended to do what he could to cut expenditures. But he promised: "There will be no dumping of Fanny May's portfolio FHA will not have to cut down the volume of its mortgage insurance business." Dodge's orders, however, would probably force Fanny May to postpone indefinitely any resumption of over the counter buying. Cole thought this would not make too much difference. Fanny May's available $380 million "would only be a drop in the bucket."

FHA applications off 40% as mortgage pinch continues; NAHB says some lenders gouging

The VA-FHA mortgage crisis began to reveal itself in painful statistics. FHA applications for old and new housing combined (including projects) were off 40% from May to August; normally they drop 13% (without projects). The figures:

May	57,552	July	34,978
June	47,738	August	34,000

In new housing, FHA's main program, Sec. 203, sagged 13% from July to August, FHA reported after looking at preliminary weekly figures on applications. Normally, it gains 3%. VA appraisal requests dropped like this:

May	25,318	July	20,752
June	27,185		

Market disorganization and paralysis was also reflected in discount offerings of 94 and 95 for 4½% loans (see table, below)—far out of line with historical relationships between FHA and VA loans and other investments. One big eastern insurance firm, HOUSE & HOME learned, took a block of FHA 4½'s offered at 93.

NAHB viewed the problem with growing concern. Warned its Washington Letter:

". . . Builders should not start any projects for which they do not have firm (preferably written) financial commitments. . . . Where lenders failed to honor previous commitments, builders were forced to dump mortgages at severe discounts or actual losses. No one knows how many million dollars worth of these distress mortgages are still depressing the market. . . . Some major lenders have established limited loan quotas; others have virtually withdrawn from the market. . . . Some are apparently determined to extract every ounce of net yield that the distressed condition in the market will permit."

To FHA Commissioner Guy T. O. Hollyday, NAHB's warning not to start homes without written commitments for financing made "awfully good sense in the present situation." But he reiterated that he was not going to recommend another hike in FHA interest rates. Said he: "If the builders can keep their belts tight, there is a good possibility that this situation will soon change and money will start looking for new outlets. I see hope . . . if the builders can carry themselves into 1954."

The political entanglement of mortgage lending got a fresh demonstration at the Veterans of Foreign Wars convention in Milwaukee. Delegates rejected a moderate resolution drafted by the VFW housing committee in favor of one condemning the Congressional boost in GI loan rates to 4½%, and asking Congress to reestablish a 4% rate and expand direct VA lending.

MORTGAGE MARKET QUOTATIONS

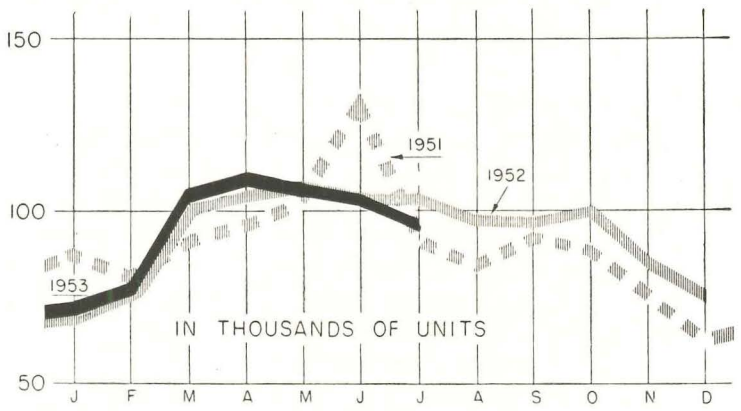
City & Source	FHA 4-½'s Originations	FHA 4-½'s Secondary	VA 4-½'s Originations	VA 4-½'s Secondary	FHA 4¼'s Secondary	VA 4's Secondary
PHILADELPHIA — William A. Clarke, pres., W. A. Clarke Mortgage Co.	96-½	a	96-½	a	a	a
KANSAS CITY — Byron T. Shutz, pres., Herbert V. Jones & Co.	a	a	a	a	a	a
HOUSTON — John F. Austin Jr., pres., T. J. Bettes Co.	95-99*	95-99*	95-99*	95-99*	93	91-92
SMALLER TEXAS CITIES — Same	a	a	a	a	a	a
DETROIT — Irving Rose, pres., First Mortgage Corp. of Detroit	97	97	97	96-97	a	a
BOSTON — Robert M. Morgan, vice pres., Boston Five Cents Savings Bank	Local a	94½-96½[b]	par-101	94½-96½[b]	a	a
	Out-of-state 94½-96½	——	94½-96½	——	a	91-93
CHICAGO — Maurice A. Pollak, vice pres., Draper & Kramer, Inc.	94-½	96-½-98	94-½	96-½-98	a	a
NEW YORK — J. Maxwell Pringle, pres., Pringle-Hurd & Co.	97-par	a	97-par	a	95-98	93-96
SEATTLE — Carroll, Hedlund & Associates	par	96-99	par	95½-98½	a	a
DENVER — Aksel Nielsen, pres., The Title Guaranty Co.	97-½-98	97-½-98	97-½-98	97½-98	a	a
SAN FRANCISCO — William Mareus, senior vice pres., American Trust Co.	a	a	a	a	a	a

[a] No market or market too unsettled to record stable quotations.
[b] Local prices for out-of-state business.
* 99 paid by insurance companies on a quota basis.

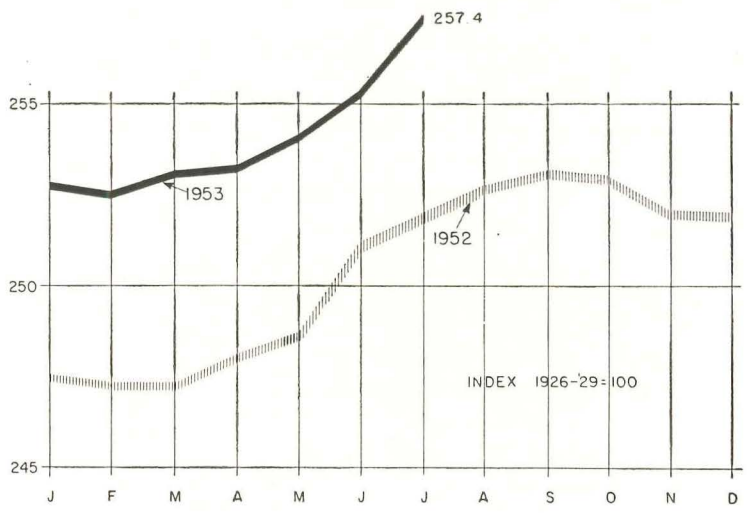
HOUSING STATISTICS: starts drop for third straight month; costs continue rising

Housing starts slipped 7% from June to July—the third straight month of decline. But the Bureau of Labor Statistics had this reassuring word: "Although the decline was widespread geographically, it was about the amount that might be expected for this time of year." Private housing dropped only 5% from June to July (101,100 to 95,600). And BLS noted it was the second biggest private housing July on record.

The sag continued during August. The Commerce-Labor Dept. estimate of expenditures on construction put in place showed a 2% drop in new private residential building, from $970 million in July to $950 million in August. Overall, construction outlays set a new monthly high. Gains in commercial and public utilities construction more than offset housing's slide.



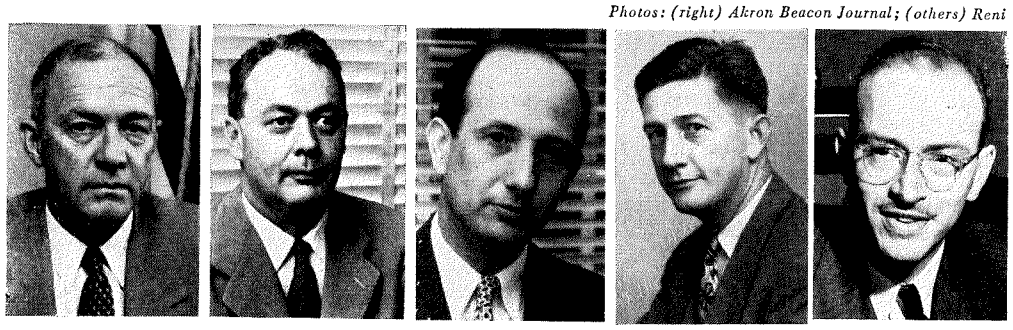
HOUSING STARTS as estimated by the Bureau of Labor Statistics were 96,000 in July, a 7,000-unit drop from June. The 400 public housing units started was the lowest monthly volume since March 1948.



BUILDING COSTS for residences, as measured by E. H. Boeckh & Associates, rose for the fifth straight month despite dropping lumber prices. The gains were largely caused by higher wage rates. Boeckh hazarded a forecast that housing "is on the verge of pricing itself out of the market."

Chairman Lawrence Ottinger of US Plywood Corp. warned his stockholders that the West Coast fir plywood industry has expanded so fast that plywood is being overproduced. Mill prices on green fir dimension shrank to around $56 per 1,000 board feet, the lowest since 1949.

Photos: (right) Akron Beacon Journal; (others) Reni



HAZELTINE KETCHAM McINTIRE WELCH CURRIE

New faces in government housing

Six staff aides are named by HHFA, three by FHA. Coogan quits military housing job. Top housing men lose civil service job protection

August produced the biggest crop of new faces on the federal housing scene since the GOP administration took office seven months ago. Slowly, Ikemen were getting real control over the agencies they headed.

Six new staffmen went to work for HHFAdministrator Cole. **John Hazeltine,** 53, asst. manager of Richfield Oil Corp.'s construction and maintenance department in Los Angeles, became HHFA's commissioner of community facilities and special operations. He succeeded **Pere F. Seward,** who was demoted to asst. commissioner. Before joining Richfield in 1948, Hazeltine was president for two years of Adams-Marshall Co. of Paramount, Calif., manufacturers of rubber tile and mats. From 1934 to 1940, he was president of Hazeltine Lumber Mills and Steamship Co. **John C. Ketcham,** Grand Rapids, Mich. lawyer who is also a former president of the Grand Rapids real estate board, was named a special consultant on slum clearance and urban redevelopment. Builder **Gerald W. Landis,** former Indiana congressman who was a co-author of the Lanhan Act, became a special (and reportedly temporary) consultant on field operations. **Harry M. Dawdy,** on leave as executive vice president of the Missouri division of the American Cancer Society, took a temporary post as a special consultant on Cole's shirtsleeve housing policy conferences. **W. Herbert Welch,** 37, former editor of the twice-weekly Buckhannon (W. Va.) *Republican-Delta* and an Eisenhower advance man during last fall's campaign, became a special assistant on review of housing programs. A third shirtsleeve consultant was lawyer **John L. McIntire** of Fairmont, W. Va., who was an unsuccessful candidate for state attorney general last year.

Public Housing Commissioner Charles E. Slusser reached back to his home town of Akron to pick his first aide. Ex-Mayor Slusser chose **John D. Currie,** Akron's finance director, to be a $12,000 to $13,000 a year special assistant. Currie's PHA assignment: to be Slusser's private "Hoover Commission" in reorganizing public housing. First, Slusser told newsmen, he will ask Currie to revise PHA's system of auditing accounts of local housing authorities. Then he will study "where we can cut out duplication and improve efficiency," said Slusser. "I want to move ahead of the President's commission on reorganization." Two other new PHA men: **Clifford Casey Ireland,** former staffer on the Wisconsin Republican state committee, who was named assistant to the commissioner for liaison (including press liaison); **Philip Sadler,** new assistant to the commissioner for race relations.

Civil service shuffle. One of the most important ways in which Eisenhower men took a firmer grip on housing agencies was a technical one. The Civil Service Commission shifted 26 top jobs in HHFA, PHA and FHA from the "A" list to the "C" list. Schedule A jobs are civil service protected. Schedule C jobs are not. Their occupants serve at the pleasure of agency chiefs. The shift did not mean all 26 incumbents were about to be replaced (some of them were new appointees). But it did pave the way for a quick exit for some. The affected posts, with the incumbent in parentheses following:

HHFA—deputy administrator (B. T. Fitzpatrick); asst. administrator for plans and program (Neal J. Hardy); general counsel (B. T. Fitzpatrick); asst. to the commissioner for international housing (Jacob L. Crane); community facilities commissioner (John Hazeltine); asst. to the commissioner for race relations (Frank S. Horne); slum clearance director (James W. Follin); deputy slum clearance director (a new job, unfilled); field coordination director (Paul E. Ferrero); president of Federal National Mortgage Assn. (Stanley Baughman); confidential asst. to the administrator (Annabelle F. Heath).

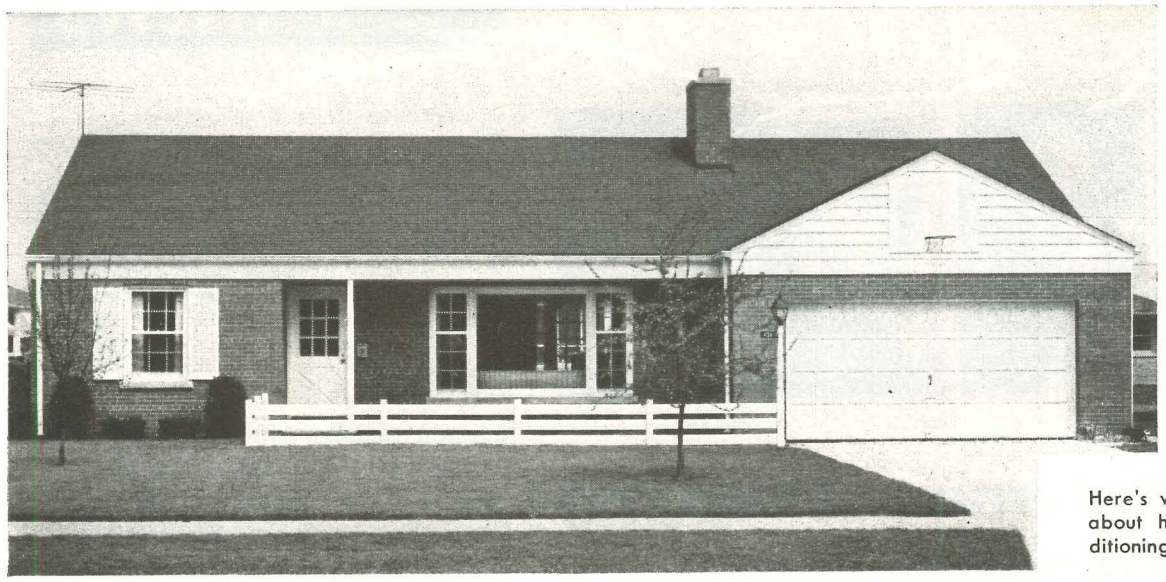
FHA—deputy commissioner (Walter Greene); asst. commissioner for underwriting (Curt C. Mack); general counsel (Burton C. Bovard); asst. commissioner for field operations (Hugh Askew); asst. commissioner for rental housing (Clyde L. Powell); asst. commissioner for Title I (Arthur J. Frentz); asst. to the commissioner (Edgar C. McIntosh).

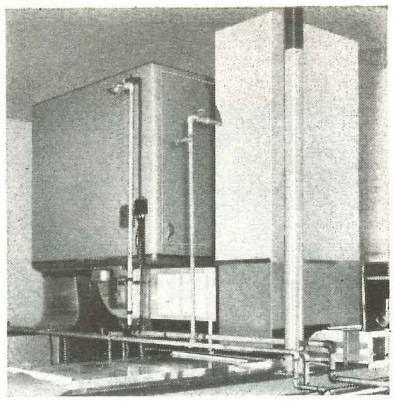
PHA—first asst. to the commissioner (Warren J. Vinton); general counsel (Marshall W. Amis); asst. commissioner for development (unfilled since W. P. Seaver resigned last year); asst. commissioner for management and disposition (Orvil R. Olmsted); asst. commissioner for operations (Abner D. Silverman); and three assts. to the commissioner (John Currie, Clifford C. Ireland, Philip Sadler).

Coogan resigns. The new command at the Pentagon put its mark on military housing. Under a reorganization engineered by Defense Secretary Wilson, the Armed Forces Housing Agency headed by former NAHB President **Thomas P. Coogan** would be scrapped—despite the fact that the Rockefeller committee recommended keeping it. Coogan, who had served nearly two years without pay, resigned. He will concentrate on his New York mortgage firm. There was every indication that Coogan quit because he felt Pentagon brass were mishandling military housing programs, but for the moment he had no public criticisms.

Another anticipated Pentagon departee was **Frank Creedon,** whose now-abolished directorate of defense installations won plaudits from Congress for clamping down on waste and shining light into the confusing darkness of military construction. Superseding Creedon, a construction technician and able civil servant, was **Franklin G. Floete** (pronounced Float-ee), 64, who was appointed to the new assistant defense secretaryship for properties and installations. Floete, a retired small city banker and former Des Moines auto dealer, had some construction experience. From 1932 to 1941, he was controller and later president of the Wood Bros. Construction Co. and several affiliates in Lincoln, Neb. The firms did levee and highway construction, are no longer in business. Said a high ranking member of the Senate armed services committee: "The military brass will run circles around him. He knows little about the technical aspects of construction, even less about the ramifications of government contract procedure from the Washington end. Before he knows the score the program will be right back where it started—wallowing in waste and extravagance."

New FHA directors. FHA named its 25th new district office boss since the Republican administration took office. The job (there are 72 of them) is traditionally a political plum. No. 25 was Jo O. Ferguson, Pawnee, Okla. publisher. He will head the Oklahoma City office, succeeding Acting Director John F. Pratt. Other new FHA directors: H. Miller Day, Salt Lake City; Edmund B. Chapman Jr., Topeka; Frank C. Wahrman, Des Moines; Forrest P. Smith, Columbus.





Here's what Jean Huff of Park Ridge, Illinois, says about his Chrysler Airtemp "Yearound" Air Conditioning installed in May 1945.

Easier to sell with CHRYSLER AIRTEMP

comfort

"We have our Chrysler heating and air-conditioning system so balanced that for the past three years, winter and summer no matter what the temperature out of doors, we sleep under a single light blanket all night long . . .

health

One of our youngsters has been troubled with hay fever and during those summer months when the air-conditioning system is in operation, he is afforded complete relief from pollen irritation during the periods when he is in the house and of course, all night as well . . .

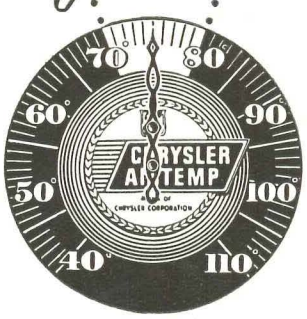
low operating cost

First, I was most surprised with the operating cost which has not exceeded $70 for any complete summer season and this cost includes both power and water...

cleanliness

It is my own personal opinion that our home has stayed so clean on the interior as a result of air-conditioning, that our reduced maintenance and decoration costs have more than paid for the operating cost."

Comfort Zone



REPLACEMENT OR A REFUND OF MONEY
Guaranteed by Good Housekeeping
IF NOT AS ADVERTISED THEREIN

Chrysler Airtemp

HEATING • AIR CONDITIONING
***for* HOMES, BUSINESS, INDUSTRY**
Airtemp Division, Chrysler Corporation, Dayton 1, Ohio

Airtemp Division, Chrysler Corporation
P. O. Box 1037, Dayton 1, Ohio

H&H-9-53

Please send full details about the Chrysler Airtemp Comfort Zone.

*Name*_____

*Address*_____ *Phone*_____

*City*_____ *Zone*____ *State*_____

Public housing scene of Chicago race riot; bank group quits buying tax-free bonds

Troubles multiplied for public housing. The worst of them was in Chicago.

In July, Negro Mailman Donald Howard, 25-year-old ex-GI, moved with his family into all-white Trumbull Park, a 462-unit public housing project near the steel mills in South Chicago. On Aug. 10 came the racial explosion that police feared. They bore down on Trumbull Park to find an ugly crowd of 3,000. Teen-agers were breaking the windshields of Negro-owned autos; someone threw a brick through the window of a tavern which had served Negroes; anonymous voices were threatening to throw the Howards out of their home.

Ever since a race riot ran wild in suburban Cicero in July 1951, Chicago's police had been drilled for such an outbreak. Using their billies like bayonets, the cops poked a rough path through the mob, arrested 30 of the leading troublemakers, threw a cordon around the area, closed the taverns and put a 24-hour-a-day guard on the Howards.

Gasoline for flames. The Housing Authority also responded to the problem. It ordered Negroes admitted to the city's four remaining all-white projects. One result: on Aug. 27, a series of incendiary fires broke out near Trumbull Park and a crowd stoned police who tried to restore order. To Chicago cops, it was all in a day's work. Since January 1, they had quelled six other major race disturbances without anyone suffering serious injuries. Last month, they were maintaining round-the-clock details at the homes of 25 Negroes who had recently moved into former white neighborhoods.

In New York, public housing ran into signs of money trouble. The day after PHA announced another $125.2 million tax-free housing bonds will be offered Sept. 22, one of the two syndicates that have been buying them announced it was no longer interested. The group, known as the "bank dealer" syndicate and headed by Manhattan's Chemical Bank & Trust Co., charged there had been "all too frequent" offerings of housing bonds in a tax-exempt market that promised to be cluttered with a huge supply of other issues before year-end.

Both the bank group and the "dealer" syndicate (which said it will remain in the market for tax-free housing bonds) have been under increasingly sharp criticism by private enterprisers for buying them. NAREB renewed this attack last month before the House ways & means committee studying tax law revisions. Albert A. Payne, asst. secretary of the Realtors' Washington Committee, testified that tax-free bonds yielding 3% (last May's issue was marketed at an average of 2.82%) would net a person in the $50,000 to $60,000 individual income bracket as much as a tax-paying bond at 13.04%!

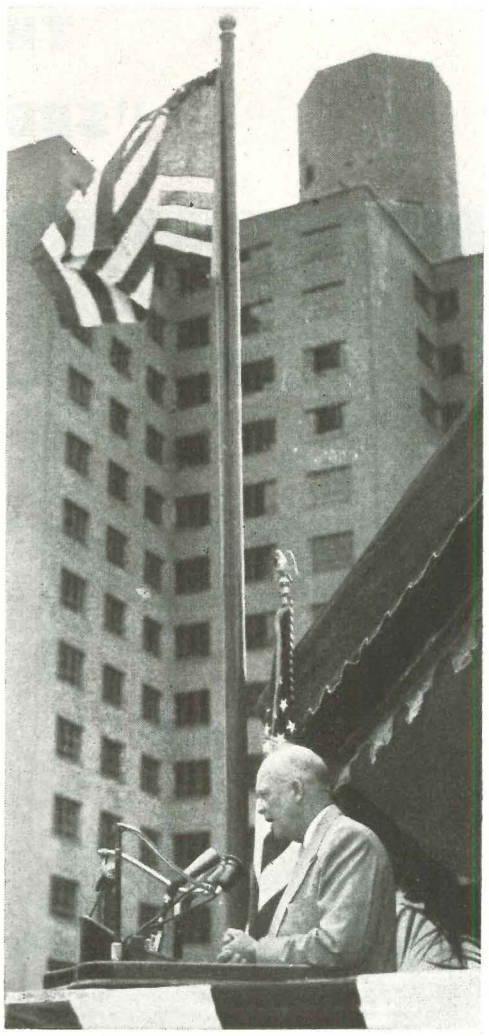
Solomon's choice. At month's end, PHA announced where the year's 20,000 public housing units permitted by Congress could be built. It had to choose among projects totaling 55,946 units which PHA men had hastily signed up before Congress got around to forbidding new agreements. Commissioner Charles E. Slusser spread his ration among 22 states, the District of Columbia and Puerto Rico, managed to include 47 cities and villages. Slusser said the chief yardstick for selection was the investment so far by local and federal governments. The complete list:

Local Housing Authorities	Number of Units (By Projects)
Alabama	
Hartselle	12
California	
Los Angeles, 146, 448, 140, 142, 532. Total:	1,408
Richmond	300
San Francisco, 608, 350, 164. Total:	1,122
H. A. of San Bernardino Co. for Colton	31
Colorado	
Denver	300
Connecticut	
Ansonia	125
New Haven	368
Florida	
Miami	250
Georgia	
Athens, 130, 156. Total:	286
Atlanta	510
Illinois	
Chicago, 566, 471, 195, 595. Total:	1,327
H. A. of Calhoun Co. for Brussels	4
Hardin*	22
Hamburg*	6
Kampsville	12
H. A. of Macoupin Co. for Gillespie	20
H. A. of Madison Co. for Alton	100
H. A. of Perry Co. for Pinckneyville	26
Indiana	
Evansville	108
Muncie	160
Kentucky	
Somerset, 43, 7, 34. Total:	84
Louisiana	
New Orleans, 408, 944. Total:	1,352
Maryland	
Baltimore, 816, 490. Total:	1,306

Local Housing Authorities	Number of Units (By Projects)
Michigan	
Detroit, 270, 8, 128, 148. Total:	554
Saginaw	236
Missouri	
St. Louis, 512, 700. Total:	1,212
New Jersey	
Newark	778
New York	
Buffalo	463
New York, 484, 490, 832. Total:	1,806
Syracuse	331
North Carolina	
Goldsboro	115
Rocky Mount	110
Winston-Salem	244
Ohio	
Cincinnati	230
Youngstown	304
Oregon	
H. A. of Douglas Co. for Reedsport*	14
Pennsylvania	
Monessen	150
Connellsville	100
Philadelphia, 203, 317. Total:	520
Tennessee	
Etowah	54
Texas	
Beaumont	150
Galveston	104
Knox City*	32
Texarkana	125
Virginia	
Norfolk, 200, 428. Total:	628
Portsmouth	515
District of Columbia	186
Puerto Rico	
San Juan	1,150

* Rural non-farm housing

United Press



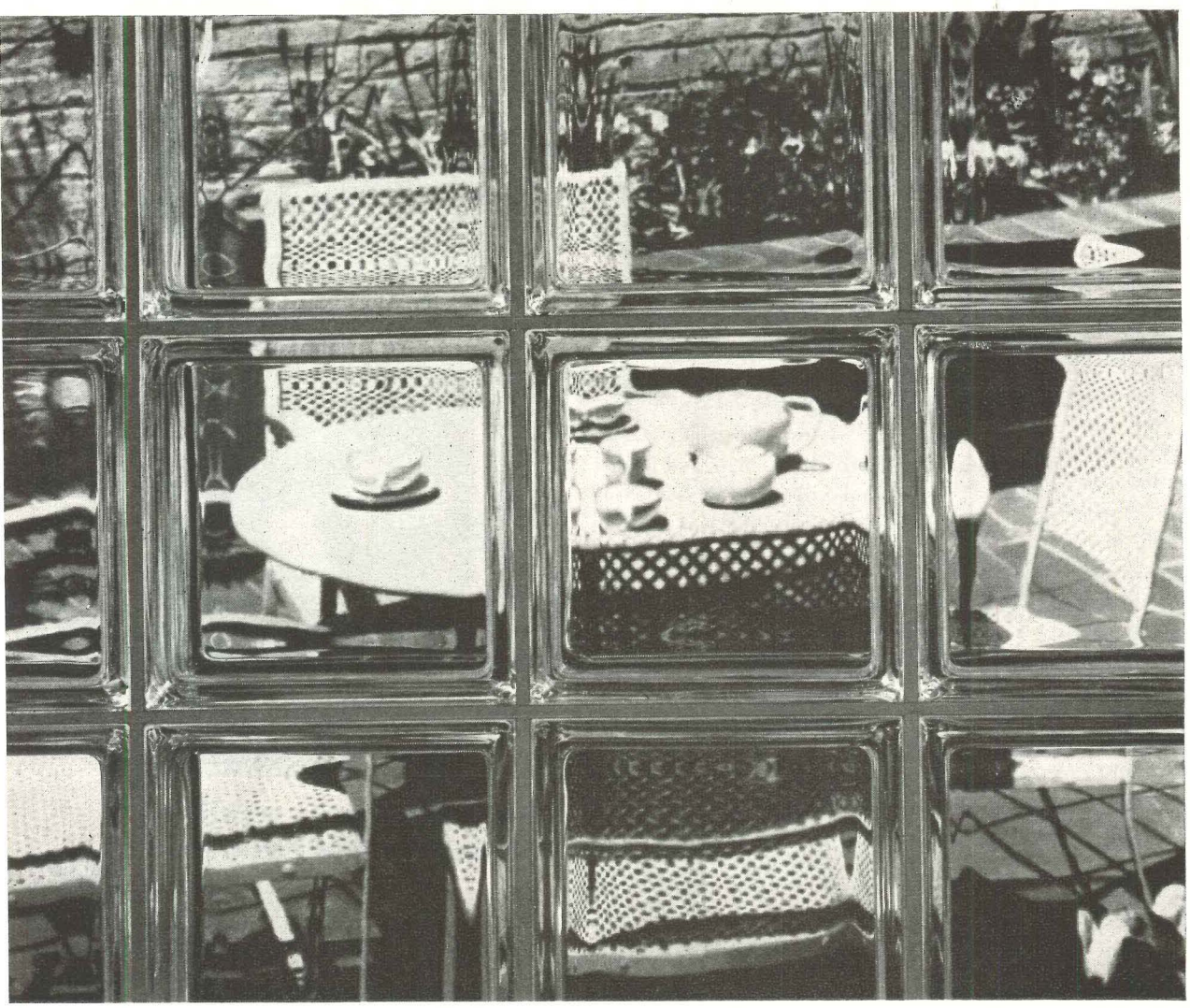
Eisenhower pats public housing on the head

Interrupting his Colorado fishing vacation on Mortgage Banker Aksel Nielsen's ranch, President Eisenhower flew to New York one day last month to dedicate a public housing project. The project: partly-built Baruch Houses, named in honor of the late Dr. Simon Baruch, father of financier-philanthropist Bernard M. Baruch, whose 83rd birthday the President was also honoring.

If the setting seemed strange for a man who has never said forthrightly where he stands on public housing, Eisenhower's handling of it was not. With a finesse politicians could envy, he managed to pat public housing on the head in principle without actually endorsing it. Preceding the President as a dedication speaker, New York Construction Coordinator Robert Moses criticized Congressional cuts in public housing, begged for "clean-cut, surgical removal of all of our old slums," announced his opposition to "phony compromises, however labeled, which look to patching up a few buildings here and there. . . ."

Replied the President: "There was some criticism, I think, a minute ago about the exact size of the appropriations made this year by the federal government for housing. I don't go along with that too much

INSULATED DAYLIGHT
THAT HELPS YOU
"SEE" MORE SALES



Let Insulux Glass Block® help you sell your homes faster by adding visible evidence of extra value

WHAT prospective homeowner's eye wouldn't be caught with a "see through" wall as attractive as this one? You can build such a desired feature into your homes by including panels of Insulux Glass Block.

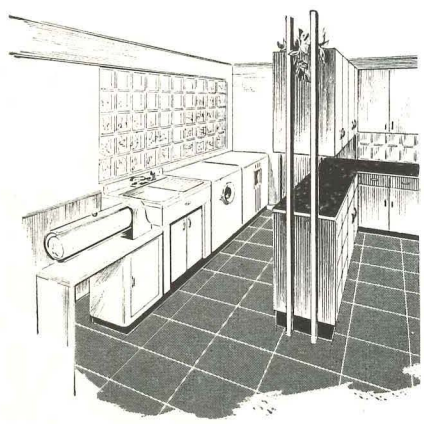
Insulux panels are as practical as they are beautiful. They have the insulating efficiency of an 8-inch brick wall . . . won't frost or sweat in winter. Patterns are available in a wide variety—from the clear block shown above to those that restrict sight completely.

Give the homes you build the benefits that Insulux Glass Blocks bring. Applications are practically limitless. Stairwell, kitchen, utility room and basement, to name just a few places—can use glass block panels to advantage. Start to plan now to use this versatile, practical building material to help you sell your homes, faster.

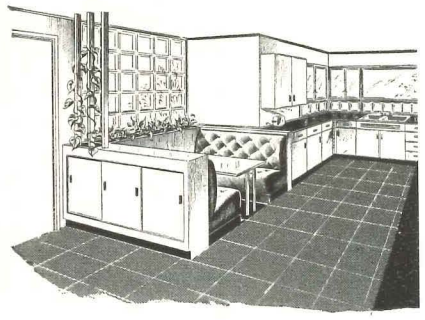
For information about these uses of Insulux or for help with a specific problem, just write Insulux Glass Block Division, Kimble Glass Company, Department MB-9, Box 1035, Toledo 1, Ohio.

Here's the "boss of the house

Because she does much of her work her kitchen counters, include coun lighting to brighten these working s faces. Her wall of daylight won't r nor rot nor lose brightness no mat how often washed or splashed. An casional wipe renews the sparkle.



Counter lighting with Insulux Gl Block adds glamour to normally d places. Used in the laundry, a pa brings plenty of soft light right do on active working surfaces.



A "see-out" dining nook. A panel Insulux super-clear Glass Block lets y see out but ends problems of conden tion, and because of its high insulati value, stops icy drafts . . . keeps roo more comfortable.

Literature for any Insulux Gla Block application is available free charge just by writing to the address the left.

KIMBLE GLASS COMPANY
Toledo 1, Ohio—*Subsidiary of Owens-Illinois Glass Company*

for this reason: there are many vicissitudes in the pulling and hauling and arguments of free government. . . . You can't . . . show that great bodies of citizens are living in hovels, unfit habitations and not get help—help expressed not only from their private purses, as Mr. Baruch has done, but through official channels of appropriations." At another point, the President observed that the construction before him was more than "just bricks and stones of a new house." It was, he said, "the soul of a nation . . . that says its citizens each has a right to a certain standard of living." That was what President Eisenhower had to say about public housing.

HHFA demands cities push rehabilitation plans to qualify for slum clearance funds

The building industry's drive to rehabilitate blighted but not hopeless parts of US cities got a powerful boost from Washington. In late July, Congress wrote a provision into the Independent Appropriations Act barring federal funds for slum clearance aid until city-recipients prove they have vigorous rehabilitation programs in force. Last month, HHFAdministrator Cole moved swiftly to put the law to work. From 70 communities whose applications, loans or grants for slum clearance and urban redevelopment were pending, he demanded detailed and documentary evidence of fix-up programs, vigorous code enforcement.

The implications of the move were sweeping. Congress had, in effect, reversed the underlying philosophy of the federal attack on slums. In place of the Democratic theory of helping cities just because they showed decay, Republicans would help only cities that showed some spine about helping themselves, too. Moreover, the outlook was for vigorous, instead of flaccid administration by HHFA. Newsmen asked Administrator Cole if the threatened forfeiture of federal aid meant he favored a crackdown on slum landlords who let housing rot. Said he: "It certainly does." And James W. Follin, new boss of HHFA's slum clearance division, added that even if Congress had not required it, his administration would have pushed local communities toward using their clean-up and preventive powers. Said Follin: "If we are to win the battle against slums, almost every city in the country needs to tighten up on code enforcement and recognize it has the broadest kind of responsibilities to prevent neighborhood deterioration."

Socialist outraged. To most private homebuilders, HHFA's forthright stand looked like the biggest helping hand anybody had given rehabilitation since the Baltimore Plan was born. To Socialist Mayor Frank N. B. Zeidler of Milwaukee, it looked otherwise. Said he: "This is the end of public participation in slum clearance. We have tried our level best to enforce these [health and safety] laws, but non-cooperation by certain types of owners and tenants makes it impossible except at prohibitive cost." What, asked Zeidler, do you do with people displaced by strict enforcement of occupancy standards?

The HHFA rules would strike hard at the No. 1 recipient of federal handouts for redevelopment: New York City. With $32 million in capital grant reservations for 7 projects, New York had persuaded federal officials to earmark it for more aid than any other city, more than any other state in the nation. Despite this and despite the fact that New York has more public housing than any other city in the country (most of it on former slum sites). New York slums were still spreading at an alarming rate. The city was making almost no effort at all toward rehabilitation or conservation of slipping neighborhoods. To New York, HHFA's order meant simply: pull up your socks or face still faster slum growth.

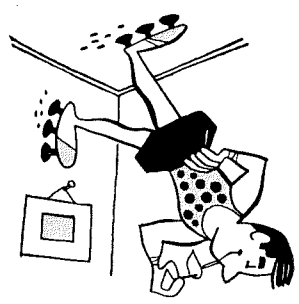
Action in Chicago. While New York idled, Chicago's burgeoning drive against slums picked up speed. The civic outcry had been stirred up by the Chicago *Daily News*' exposé (H&H, July '52, News) of slum profits, over-lenient courts, and false compliance reports by a building department which was making almost no effort to root out slums, anyway. In a matter of weeks, the State of Illinois adopted three laws giving Chicago the greatest slum fighting power ever granted to an American city. One (the amended Neighborhood Redevelopment Act) was designed as a sharp tool for limited local use. It permitted formation of private redevelopment corporations with condemnation powers. When the act was originally written in 1941, such corporations had to include owners of 60% of the land in the area they sought to rebuild. Result: it had never been used. This year's amendment required only the *consent* of owners of 60% of the affected land, which could be anything from two square blocks to 160 acres. As Mayor Martin Kennelly named a five-man commission (required by the law) to supervise neighborhood redevelopment corporations, the *Sun-Times* applauded with a cartoon (see cut) and editorial: "If this can't save such blight-diseased neighborhoods . . . nothing less than demolition following utter slumism possibly can."

FIRST STEP IN SLUM CLEARANCE
Courtsey Jacob Burck & Sun-Times syndicate

The second law was aimed at more general applicability. The Urban Community Conservation Act, sponsored by Sen. Walker Butler (R, Chicago), permitted the city council to begin a major reorganization of the city's slum control, conservation and building inspection programs. It permitted a five-man bipartisan commission with all the power now exercised by the building department, plus power to direct and carry out a detailed conservation program in selected areas. A third law gave cities power to use repair liens to raze or rehabilitate any unsafe or abandoned building.

New slum fighter. While city officialdom began what promised to be a long wrangle over how to reorganize for conservation, Mayor Kennelly named a new commander of the battle. He was Lt. Gen. Richard J. Smykal, a homebuilder from suburban Wheaton, Ill. and former head of Illinois' National Guard. Smykal, at 52 an erect six-footer with iron gray hair, was given the title of special deputy building commissioner. But Mayor Kennelly said his authority to clean up the city's lax housing inspection and enforcement will supersede that of Building Commissioner Roy T. Christiansen, scapegoat for the city's failure to cope with slums sooner. Said Smykal as he took over: "There are certain administrative principles that apply in the military, in government, or in private business. For one thing, you have to have the guts to make decisions and keep them. Government gets into a mess because too many public officials are afraid to make decisions. They'd rather pass the buck."

"Set for silent operation"

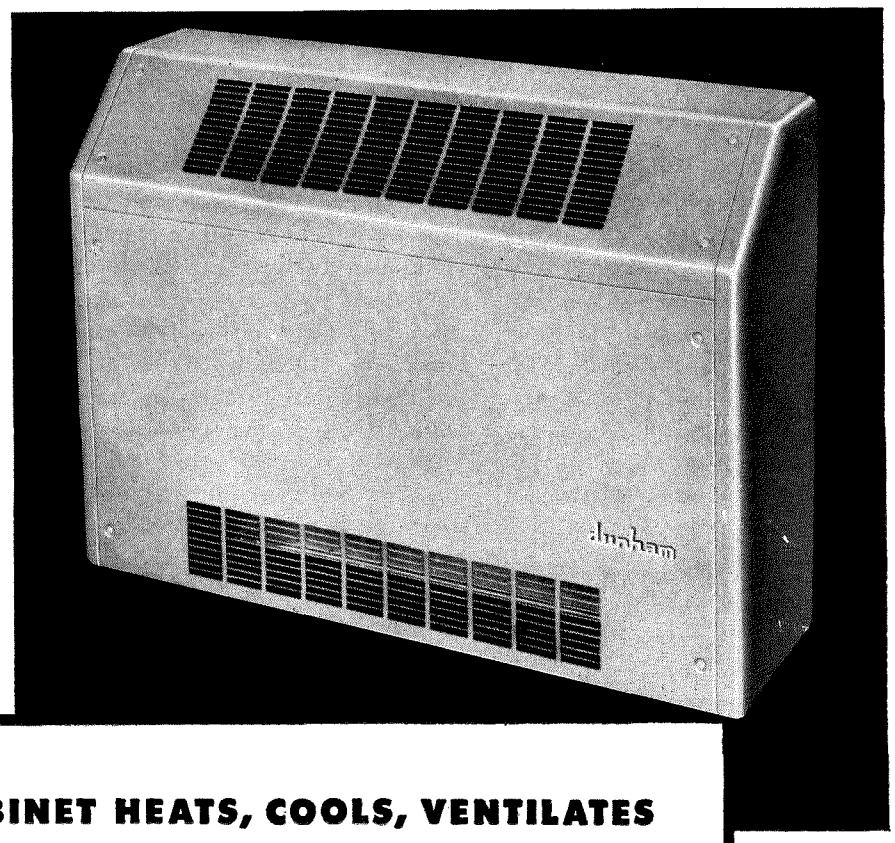


"Easy to mount on floor, wall or ceiling"

"Uses hot and cold running water"

introducing

VARI-TEMP



NEW DUNHAM CABINET HEATS, COOLS, VENTILATES TO SUIT INDIVIDUAL ROOM REQUIREMENTS

New Dunham "Vari-Temp" Cabinets now put year 'round air conditioned comfort within reach of every budget . . . and within easy reach of every room occupant. For "Vari-Temp," with twin blower fans, heats, cools, ventilates, filters and dehumidifies *on an individual room basis.*

Since there's no need for central system duct work, Dunham "Vari-Temp" costs less to install and maintain. A single riser, connected to the unit, supplies hot water for heating—chilled water for cooling. Units are also available for heating with steam coil, or heating and ventilating with non-freeze steam coil.

In addition, these handsome, compact cabinets save space. *One "Vari-Temp"* delivers the same amount of heat as *five radiators* equal to it in size!

For further information about space-saving, money-saving, room-controlled Dunham "Vari-Temp" Cabinets . . . clip and mail the coupon.

DUNHAM **VARI-TEMP CABINETS**

RADIATION • UNIT HEATERS • PUMPS • SPECIALTIES

C. A. DUNHAM COMPANY • CHICAGO • TORONTO • LONDON

C. A. DUNHAM COMPANY
Dept. HH-9, 400 W. Madison Street
Chicago 6, Illinois

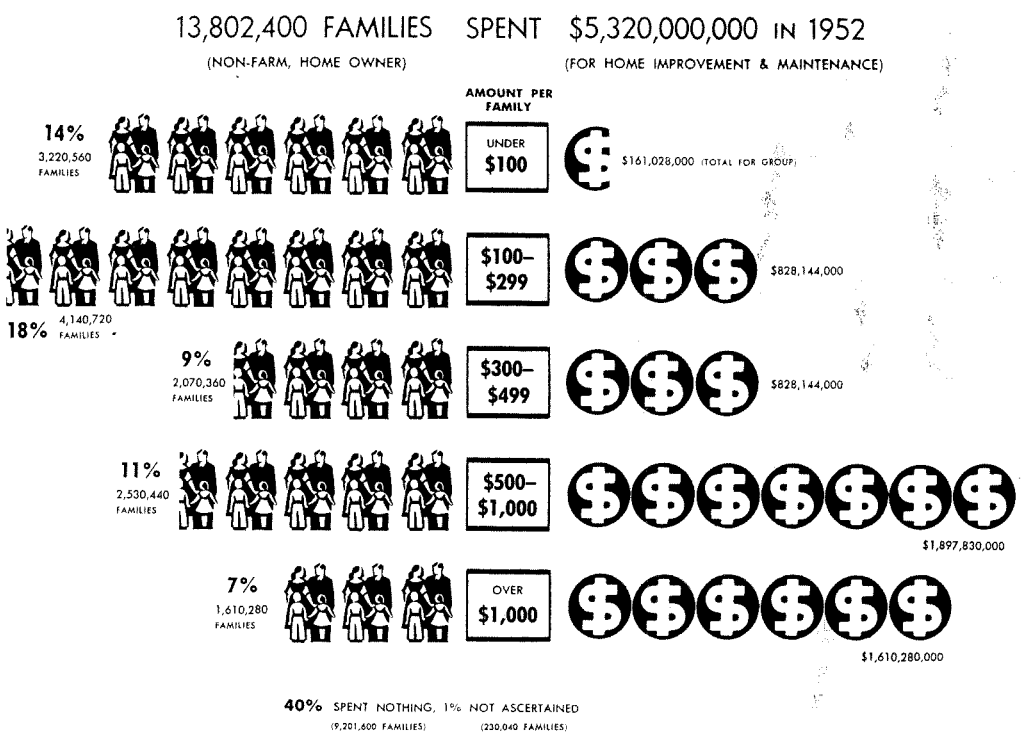
Please send your "Vari-Temp" Literature.

Name_____

Company_____

Address_____

City_____ Zone____ State_____



SURVEY OF HOUSING of consumers by the Federal Reserve divides the nation's home-owning, nonfarm families who spent money for home maintenance and improvements in 1952 into the five categories shown above. The dollar outlay figures are HOUSE & HOME's projections from this data. They indicate a $5.3 billion a year market—a juicy prospect for builders as selling grows tougher.

How big is the remodeling market?

Figures projected from a new Federal Reserve survey suggest $5.3 billion a year. The Commerce Dept. says $4.5 billion. The US Chamber of Commerce thinks it reaches $6½ billion

For years, construction economists have looked askance at the government's only regular set of figures on how much US home owners spend to repair and modernize their houses. Last year, the official Commerce Dept. estimate put expenditures for alterations, repairs, maintenance and additions to private housing at $4½ billion. Of that, Commerce reported, only $1.045 billion went for additions and alterations.

Many doubting experts think the figure is too low. Said the US Chamber of Commerce's *Construction Markets* bulletin last April: "The actual size of the fix-up market is generally much understated. . . . Current activity of this kind might be as much as 50% more than the official estimates." By an involved statistical projection,* the chamber guessed that residential repairs and remodeling probably comes closer to totaling $6½ billion a year. (It also declared: "Another $2½ billions could be added to it.") But neither the chamber nor any other private group could afford the research to compile exact statistics to start an argument. And the last time the Federal Reserve had studied the repair market was 1948.

A fresh statistic. Last month, the Fed took another look, came up with some big caliber ammunition for the bigger-than-you-think school. In a survey of housing (forming part of its annual inquiry into people's buying intentions), the Fed found that 60% of the nation's home-owning nonfarm families still spend some money for home improvement and maintenance. Last year there were thus 13,802,400 of them. The Fed shied away from making its own estimate of how much they spent in total. But it broke down the 13 million families into spending brackets (see graph), thus inviting statisticians to make their own projections with reasonable confidence. HOUSE & HOME has done so.† The result suggests a $5.3 billion a year market.

Some of the details looked even more interesting than the total. For one thing, just the families spending $1,000 or more for home improvement laid out $1.6 billion last year. Adding in families spending over $500, the calculated outlay zoomed to $3.5 billion. That meant something like a quarter to a third the total spent on new housing. It spotlit a market obviously worth cultivation by more builders and dealers. Since the average FHA home improvement loan was $447, most people spending $500 or up would be calling in professional help, rather than doing their own work.

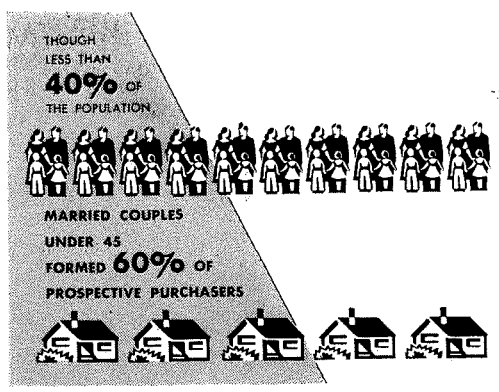
The best prospects. The Fed also threw important light on another aspect of the remodeling market: while outlays for repairs and routine maintenance bore no relation to when a house was purchased, "families who purchased houses during the postwar years made expenditures for improvements more frequently than those who had purchased earlier." The home owner, reported the Fed, is most likely to make major improvements between three and five years after he buys his home. Last year, it said, some 12 million home owners spent at least $50 on their houses. And some 4 million spent $500 or more!

Small but neat. A few statisticians were privately dubious of the Fed's statistics because they are based on a tiny sampling of the US population. Researchers talked to 3,097 families in 75 different spots. But other construction analysts were quick to point out that similar surveys in 1951 and 1952 have proved accurate—even on questions of consumer intentions to buy.

On consumer intentions to buy homes, 1953 has already borne out the Fed's prediction (issued in June) that the US public would "maintain purchases of homes at a high rate."

Last month's housing data was a gold mine of national housing facts. Samples:

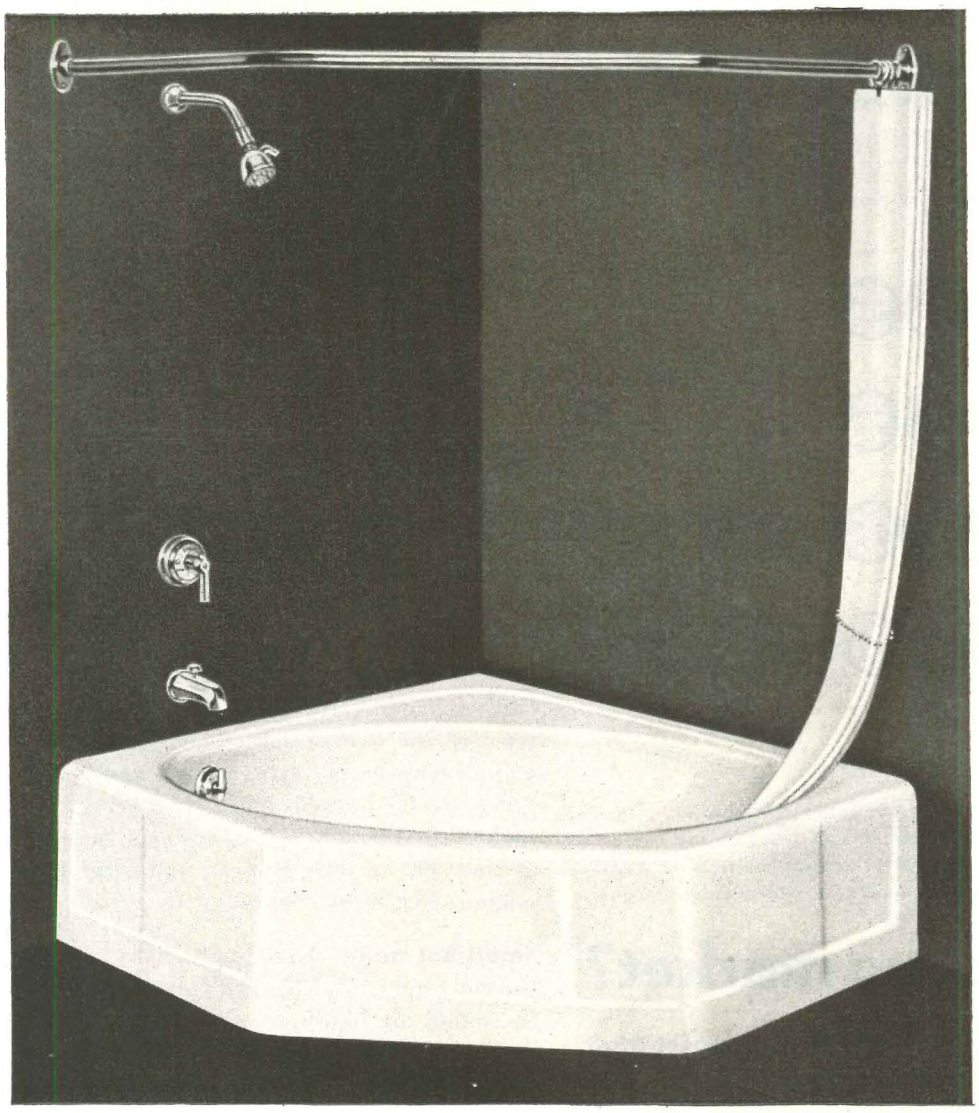
▸ As in recent years, nearly half the people planning to buy homes in 1953 were World War II veterans. That fact alone, observers noted, goes a long way to show why trouble

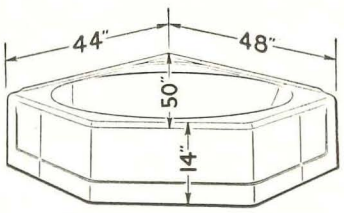


THE BIG MARKET for selling homes this year, the Federal Reserve's study shows, still lies among young married couples.

* Assuming that 60% of the 21 million nonfarm, owner-occupied homes in 1952 were repaired or remodeled to some extent (in line with 1948 Federal Reserve findings), and that the average outlay was $400 (because average FHA repair loan is $447 and the Fed in 1948 found average outlay was $500), the chamber estimated a $5 billion a year expenditure. For the 22 million rented, vacant or seasonally-occupied houses, the chamber assumed an avearge outlay of $150 on half, adding another $1.6 billion. Total: $6.6 billion.

† With these assumptions: the average family in each bracket spent the median figure within the bracket; among families who spent $1,000 or more, HOUSE & HOME conservatively multiplied by only $1,000.





Enameled Iron Corner Bath

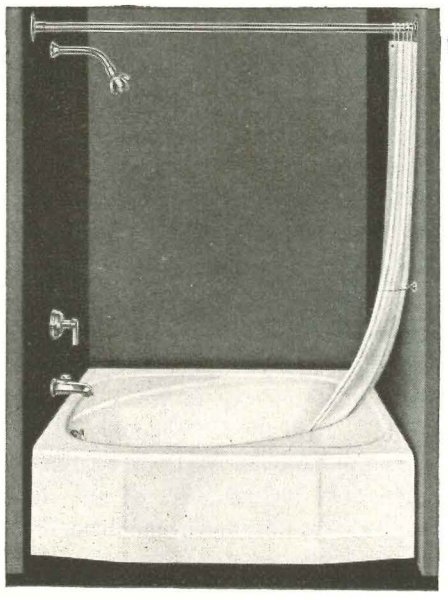
Mayflower corner bath, with Niedecken mixer fitting and multi-spray shower head.

KOHLER
MAYFLOWER

New styling for fine bathrooms

The Mayflower offers opportunities for many interesting new bathroom arrangements plus new individuality and beauty in plumbing fixture design. The distinctive oval bathing and showering area is wide and roomy. Access is safe and easy over the low front. Integral seat is added safety feature, convenient for foot or sponge bathing.

The sparkling, easy-to-clean Kohler enamel is protected from strain because it is fused to a strong rigid base of cast iron. Available in popular Kohler white and six colors.



Mayflower recess bath with two integral seats. Length 48", width 44", height 14".

Kohler Co., Kohler, Wisconsin. Established 1873

KOHLER OF KOHLER

PLUMBING FIXTURES • HEATING EQUIPMENT • ELECTRIC PLANTS • AIR-COOLED ENGINES • PRECISION CONTROLS

in VA mortgages throws such a big monkey wrench into the $12 billion homebuilding business.

▶ Since 1950, the number of homebuyers who spent between $5,000 and $7,499 has been halved—from 16% to 8% of the total. Meanwhile, the percentage of buyers spending $10,000 or more has shot up from 42 to 56%. The full findings:

PRICE CLASS OF ACTUAL AND PROSPECTIVE PURCHASES OF HOUSES

(Percentage distribution of spending units that purchased houses)

	Actual purchases			Prospective purchases[2]			
Price class[1]	1952	1951	1950	1953	1952	1951	1950
Under $5,000	21	24	28	9	12	15	22
$5,000-$7,499	8	15	16	18	20	17	23
$7,500-$9,999	15	22	14	17	13	18	21
$10,000 and over	56	37	42	52	50	43	28
Not ascertained	[3]	2	[3]	4	5	7	6
All cases	100	100	100	100	100	100	100
Number of cases	108	129	166	165	119	122	176

[1] Refers to both new and existing nonfarm houses.
[2] Includes those who had bought in given year prior to interview, those who said they definitely would buy, and those who said they probably would buy.
[3] No cases reported or less than one-half of 1 per cent.

▶ From early 1948 to early 1953, the number of US families renting housing has grown from 17 million to nearly 19 million. Their average monthly rent has risen from $33 to $47. Added the Fed: "Average rent paid has increased relatively more since 1948 than the average income of renters. Average rent payments in early 1953 amounted to approximately 14% of the average money income of renting families as compared to 12% five years earlier." *(This suggested that the time-honored yardstick of families being able to afford 20 to 25% of their incomes for rent bears little or no relation to the way US residents choose to live. It pointed up the argument that the housing industry is not doing an adequate job of selling the value of adequate housing to the American people, who prefer television sets to bathtubs.)*

HHFA research ending; cost $5 million in 3 years

HHFA's three-year-old venture into housing research headed toward a quiet burial last month. The program was never too popular even with the people it was supposed to serve. It fell victim to Congressional economy like this:

Funds appropriated in fiscal 1952-3	$528,000
Truman budget for fiscal '54	950,000
Eisenhower budget	800,000
Voted by Congress	125,000

Actually, the House voted to cut off housing research without a nickel. The upshot was that the $125,000 wangled in the House-Senate conference was earmarked to wind up the program for keeps, pay for publication of some 66 research projects which have already been completed. But even after paring his staff from 60 to 23, HHFA Research Director Joseph H. Orendorff, a dapper and graying careerist, thought he would have money enough to publish government manuals on only 75% of the projects.

It was conceivable that HHFAdministrator Albert M. Cole would urge that some kind of housing research be retained when he hands President Eisenhower and Congress his blueprint for a new housing program next year. At least a nucleus of the research staff will be on the federal payroll until then. If Cole does recommend that Uncle Sam stay in housing research, capitol betting was strong that he would urge its role be confined to technical studies, steering clear of economics.

HHFA's first research chief, Dr. Richard U. Ratcliff, plunged the agency deeply into economic research. Many a segment of the industry feared such inquiries could subtly pave the way for greater government control of housing. fought Ratcliff both openly and covertly. After a year and a half in office, Ratcliff quit to return to his former professorship of economics at the University of Wisconsin. Orendorff succeeded him, but by that time (Sept. '51) most of the $5.3 million HHFA has spent for research was earmarked for specific studies.

FHA to give builders firm commitments on trade-ins

Initially, like many another new housing idea, the trade-in house program hatched by FHA and NAHB had been catching on slowly. Last month, FHA gave trade-ins a shot in the arm. It decided to give builders firm commitments in their own name on the old house taken in as a trade-in on a new house. The commitment will be limited to 80% of the first $7,000 of value plus 60% of the balance of FHA's valuation. The total mortgage will have a ceiling of $10,400. It will be also limited to the amount of the existing mortgage plus the cost of proposed repairs, minus any cash received by the builder in the trade-in deal.

As FHA Commissioner Hollyday pointed out, FHA's aim was to encourage builders to do thorough reconditioning jobs on trade-in houses. Previously, FHA would not give a builder a firm commitment on a trade-in, although the agency would announce how big a mortgage it would give a subsequent buyer, when the builder found one. This meant builders might have large chunks of cash tied up for months. So many shied away from trade-ins, or gave old homes a minimum of repairs. FHA hoped its new ruling was a gimmick that could make trade-ins really work.

Georgia architects adopt fee list for tract design

For architects working with merchant builders, the No. 1 problem is usually fees. Last spring, a study of what architects were being paid for designing tracts (H&H, April '53) showed a range from $17.50 to $170 per house—for varying amounts of service and supervision.

Last month, AIA's Georgia chapter announced a recommended minimum fee schedule for merchant housing, thus becoming the first architect group to take such a step toward order out of chaos. One indication of the difficulty: the chapter already had set up recommended minimum fees for all other types of practice. Explained Committee Chairman George Heery: "We wanted a setup that was workable for the single $30,000 and up merchant house as well as the group of low-cost houses."

The result was a scale that slid so sharply it recommended a fee of $490 for a 650 sq. ft. house and only $680 for a 2,000 sq. ft. residence. This, Georgia architects voted, should cover original design with working drawings and necessary loan commitments and one supervisory visit, plus a color scheme. The free curve hit these marks:

House size, sq. ft.	*Fee per sq. ft.*
under 1,000	70¢ to 47½¢
1,000 to 1,500	47½¢ to 36¢
1,500 to 2,000	36¢ to 34¢
2,000 and over	34¢

Other stipulations:

▶ "When the project is studied for production line methods there will be an additional fee of 25¢ per sq. ft. for the original design."

▶ 50% of above scale "for each superficial variation on the original scheme of design, taking into account general terrain problems to be met and desired functional variety, with one visit and respective color schemes."

▶ 20% of above scale "for complete drawings of the reverse of any of the above plans, to meet requirements of orientation and variety, with one visit, and respective color scheme." 3¢ per sq. ft. "for a repetition of any of the above plans for a different site with individual site drawings, one visit and individual color scheme."

▶ "The client will bear all costs of reproduction of working drawings.

▶ "All drawings and their reproductions are the property of the architect.

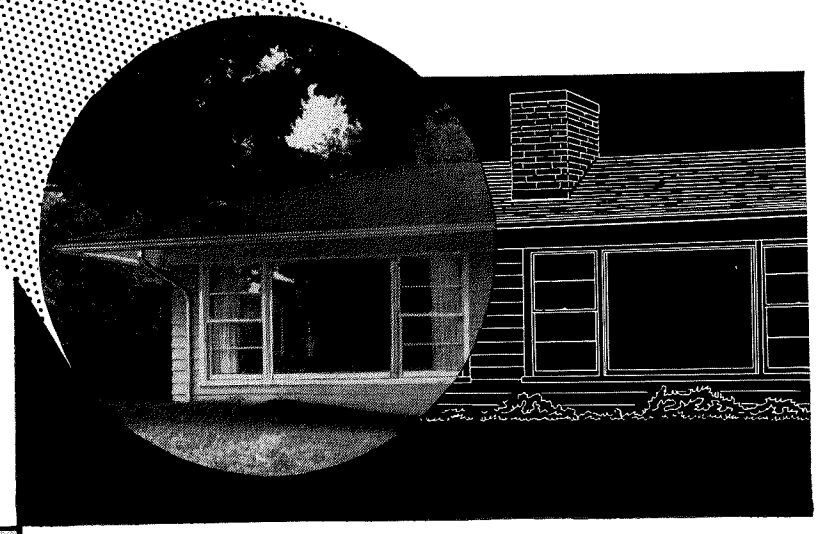
▶ "Any extra desired supervision or conferences above and beyond these services are rendered for $7.00 an hour for each principal, plus expenses."

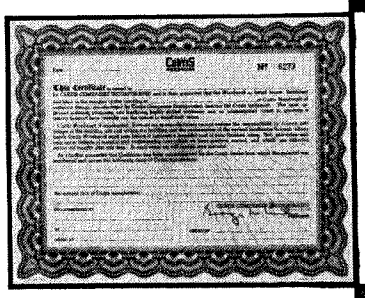
The first contract was executed under the new schedule by Chairman Heery's firm, Heery & Heery of Atlanta. News of the schedule's adoption met mixed reaction. Morgan Yost, chairman of the AIA committee on building, termed it "ridiculous," saying that it put architects in too mercenary a light. Architect Charles Goodman of Washington, DC, felt that if the fees were recommended as a floor, and not a ceiling, the schedule should prove useful.

now value takes the spotlight

Today, perhaps more than ever before, home owners are value-conscious. They want to know what they are getting—respond quickly to product names which are "old friends."

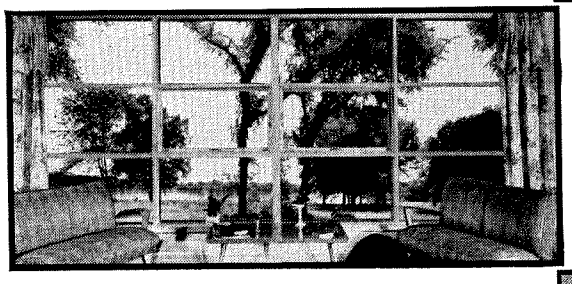
Here Curtis Silentite Windows are a definite help. These wood windows put real meaning into that over-worked word "quality." They are precision-built, pre-fit and pre-assembled units for quick, economical installation. Materials and workmanship are *guaranteed.* Silentite weather-tightness and easy operation are attested by millions of installations. And the name "Curtis"... known for 87 years—has become almost a household word in fine woodwork.





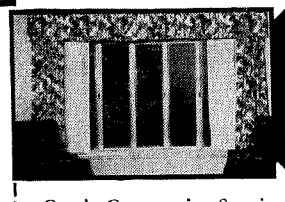
This Curtis guarantee of materials and workmanship is available with every installation of Silentite windows and other Curtis Woodwork. Your dealer will give you complete information.

Curtis makes picture windows in a variety of sizes. Here, a picture window is flanked by the famous Curtis Silentite double hung units with their exclusive "floating" weather-strips, which lower heating costs.



The new Curtis panel windows offer a highly flexible means of providing for any desired number of window openings. Simple, yet rugged in construction, they are available for standard Thermopane or Twindow glazing. Ventilating units and louvres are furnished when desired.

Curtis Silentite wood casements are known as the most weather-tight casements made today. They come in several sash styles and sizes. Their patented operating mechanism provides easy operation —locks casements in any open position.



1866 CURTIS WOODWORK
SILENTITE PRE-FIT
the "Insulated" window

Curtis makes every practical type of window for every style of home. Complete information is yours for the asking—mail the coupon.

Curtis Companies Service Bureau, MB9 Curtis Building
Clinton, Iowa
Please send me booklet on the Curtis line of Silentite Windows.

Name.....

Address.....

City.....*State*.....

Curtis offers a complete line of architectural woodwork and kitchen cabinets for homes of all types and sizes. Make your next home "all Curtis."

PEOPLE: Cal Snyder quits as realtor lobbyist; Hal Braman succeeds Oscar Kreutz as head of National S&L League

Calvin K. Snyder, since 1946 the chief Washington lobbyist for the nation's 50 000 organized realtors. quit last month to become, on Sept. 15. secretary of the Chamber of Commerce in Denver. In his seven years as secretary of the Realtors' Washington Committee. Cal Snyder had waged his principal battles against rent control (now moribund) and public housing (now on the ropes). His best method: building fires in local communities to influence Congressmen through their constituents. Snyder worked quietly. He shunned table pounding, bombastic press releases. Although he did not think up the whole plan himself, he was the man who executed one of the realtors' smartest tactics in fighting public housing—the continuing effort to smother it with local referenda.

LIFE—*George Skadding*

SNYDER

It was not because his long political battles seemed ending that Snyder left NAREB's legislative arm. It was. said men in a position to know. because he felt unsure he was in line to replace NAREB Executive Vice President **Herbert U. Nelson,** 66, who is supposed to retire when a successor is found. Pennsylvania-born Snyder, now 44, spent 12 years as an Elmira, N. Y. newsman, rising from reporter to wire editor to ad manager. In 1940-42, he was secretary-manager of the Elmira Association of Commerce.

Oscar R. Kreutz, executive manager since 1944 of the National Savings and Loan League. will leave October 1 to become executive vice president of the First Federal Savings and Loan Assn. in St. Petersburg, Fla. His job will be taken by **Harold P. Braman,** now assistant manager and Kreutz's deputy since 1945. A former correspondent for the Associated Press, Braman was with the Home Loan Bank Board from 1937-41. served in the Navy during World War II.

How much could construction offset a recession, if one comes? One of the first acts of **Dr. Arthur F. Burns,** Eisenhower's top economic adviser. was to call in two experts to give him some answers and to blueprint machinery for the government to step up construction if there is a business downswing. They were **Robinson Newcomb,** who has been a federal construction economist since the Hoover regime. and **Prof. R. J. Saulnier** of Columbia University. a specialist in housing and finance. Their report was being kept under wraps. But indications were that they could foresee ways to step up federal civil public works and military public works by about $1 billion each in a year's time. The big shortage discovered was of plans. Congress has authorized about $16 billion of federal construction for future years, but only $2.6 billions of it is blueprinted. with another $4.4 billions on drawing boards. Some authorities estimate another $3.6 billion of state and local projects are planned and ready—for a a total of $6.2 billion. The need for public works has been estimated as high as $100 billion. By getting more of it planned now, Ikemen hoped to avoid the experience of early New Deal days when plans were so lacking it took Harold Ickes 18 months to get 100,000 men to work on building.

Five months after resigning as HHFAdministrator, **Raymond M. Foley** opened Washington housing consultant offices.

In line with an expanded hardwood promotion program. **Burdett Green,** secretary-manager of the American Walnut Manufacturers Assn. was named vice president of the Veneer Assn.. headquartered in Chicago.

James M. Kennedy was named chairman and chief executive officer of Revere Copper & Brass, Inc.. succeeding **James J. Rus-**

Werner Wolff

KENNEDY

Pach Bros.

RUSSELL

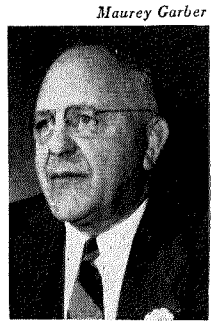
sell who died in New York on August 1 at the age of 67. Kennedy, who has been president a year and a half, will be succeeded by **Charles A. Macfie.**

Henry M. Reed, recently resigned vice president of American Radiator and Standard Sanitary Corp., was elected president and a director of General Plywood Corp. He succeeds **Carl Robbins,** one of six General Plywood officials to resign in the last six months. who is taking over as executive vice president of a Louisville brewing company.

Seattle Mortgage Banker **Walter Williams,** while remaining undersecretary of commerce. took on an almost full-time White House job: selling administration programs to the public. As a White House trouble shooter. the one-time (1934) president of the Mortgage Bankers' Assn. handles a variety of fire-quenching— from answers to grumbling about high interest rates to liaison with some 100 government agencies.

Lawrence Ottinger, 69. who founded U. S. Plywood Corp. in 1919 with a borrowed $500 and built it into the world's biggest plywood producer (gross 1952 sales: $116 million), announced he was relinquishing the post of president while remaining chairman and chief executive officer. His successor as president: **S. W. "Tony" Antoville,** 52, who joined the infant company in 1921 as a peddler, became sales vice president in 1943.

Maurey Garber



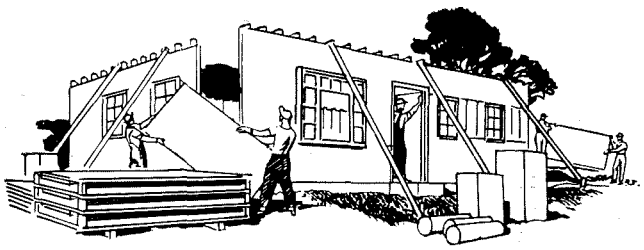
OTTINGER

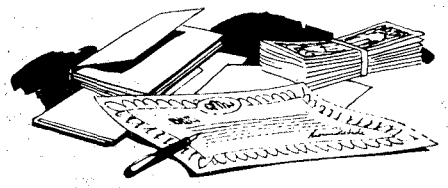
Joyce A. Schnackenberg, former director of FHA's district office at Grand Rapids, Mich., was indicted by a federal grand jury. Two counts charged him with signing the name of Mrs. Faye G. West as treasurer of Albion Homes Inc. and Battle Creek Homes Inc. on balance sheets submitted to FHA. Two more counts accused him of filing false statements to the government about the two projects. Schnackenberg resigned last Jan. 20 while under investigation.

DIED: **Lafayette R. Allen,** ex-newspaperman who became one of the major developers of North Miami Beach, July 25 in Miami; **George M. Brown,** 86, founder and head of Certain-teed Products Co. (roofing, linoleum, beaverboard) until his retirement in 1936, Aug. 10 in New York; **Edgar S. Kennedy,** 91, builder of several apartments and thousands of homes in Washington, D. C., president of Kennedy-Chamberlain Development Co. and Kennedy Bros., realtors, Aug. 21 in Washington; **Walter G. Tomlinson,** 79, founder of Los Angeles American Building & Loan Assn.. now known as the Home Savings and Loan Co., Aug. 5 in Highland Park, Calif.; Architect **Rudolph M. Schindler,** 65. Vienna-born disciple of Frank Lloyd Wright, builder of more than 500 southern California homes, Aug. 22 in Los Angeles.

FOR TODAY'S BEST BUILDING OPPORTUNITY

"Eight-point





1 LOWER OVER-ALL CONSTRUCTION COSTS

Figures show that building the Gunnison way can cut your over-all construction costs as much as 20%. This terrific economy and its resulting competitive edge come from a saving in on-the-site time and labor through factory prefabrication.

2 HELPFUL INTERIM FINANCING

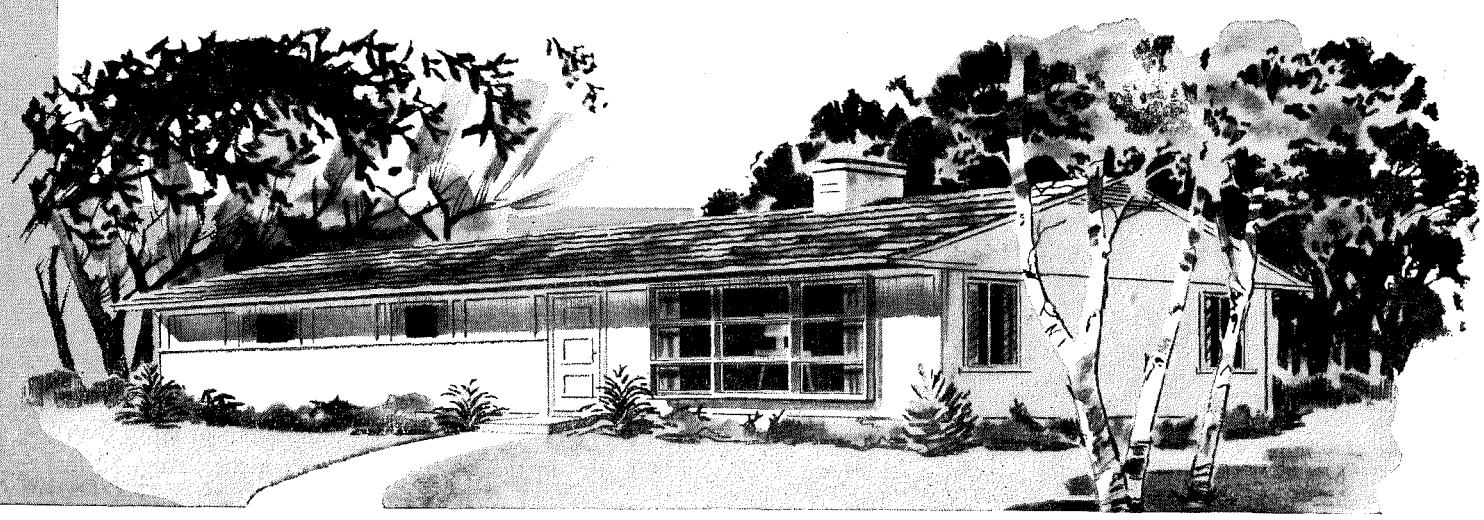
This liberal arrangement allows you to finance not only the cost to you of the Gunnison Home. but an additional 25% of the package cost as well—all on a 90-day note. Fast erection the Gunnison way enables you to have the home ready for occupancy long before the note matures. Thus you have less money tied up for a shorter period.

3 COMPETENT TECHNICAL AND SALES ASSISTANCE

U. S. Steel Homes, Inc. has established seven district offices at strategic locations. Each is manned by specialists ready to give you every assistance with your problems of home erection and home sales. Offices are located in Atlanta, Ga.; Chicago, Ill; Columbus, Ohio; Dallas. Tex.; Louisville, Ky.; Newark, N. J., and Omaha, Nebraska.

4 NATIONAL NAME RECOGNITION

An extensive advertising program in national magazines is telling home buyers of the values they'll find in Gunnison Homes and is establishing the Gunnison name as a standard of quality. And the relation of U. S. Steel Homes, Inc. to the United States Steel Corporation is an added sales feature.



FOLLOW GUNNISON HOMES'

path to profits"

5 **ADVISORY FINANCIAL SERVICE**

To assist you in your development work. U. S. Steel Home's staff includes financial specialists who will assist you in dealing with your lending institutions. You'll find their services helpful in making arrangements to finance specific development projects.

6 **ELIMINATION OF ARCHITECTURAL AND MATERIAL PROBLEMS**

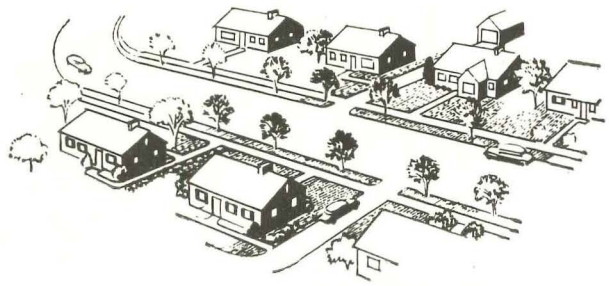
When you build the Gunnison way, you offer your customers the finest, most modern architectural design from the boards of men like the nationally-known residential architect, Henry Hill, while eliminating a retainer fee of your own. And temporary material shortages cause no holdups, because everything you need is included in the Gunnison package.

7 **HOME PLANNING SERVICE**

All the decorating help you need is available from U. S. Steel Home's. Paints, colors and fabrics are suggested in modern taste for these truly modern homes. And complete furnishings packages are available to you at extremely low cost for use in your demonstration homes.

8 **GREATEST 1953 LINE IN THE BUILDING INDUSTRY**

It's a line so extensive that you can build a project of 50 homes or even more without a single duplication. This great Gunnison line is based on four different models — the new "Talisman" and better-than-ever "Champion," "Coronado" and "Catalina"—each with several sizes and a choice of exterior treatments. 72 elevations in all.



If you'd like to follow this "eight-point path to profits"

. . . write to us on your business letterhead. We'll send you complete information on this successful enterprise that offers today's greatest home values in the $6,500 to $12,000 price range.

United States Steel Homes, Inc.

Formerly Gunnison Homes, Inc.

GENERAL OFFICES: NEW ALBANY, INDIANA

Plants at New Albany, Indiana, and Harrisburg, Pennsylvania

"Gunnison"—trade-mark of United States Steel Homes, Inc.

SUBSIDIARY OF **UNITED STATES STEEL** CORPORATION

MODERN MORTGAGES

A monthly report on important developments in the modernization of mortgage credit, with particular emphasis on the expanding potential of the package mortgage, the open-end mortgage and the expandable mortgage.

Open-end mortgage: good business bet, not a legal problem

Lenders today are concluding that the open-end mortgage has passed beyond the legal phase and is only a business risk question. not a legal problem. That was the consensus of top-drawer lending and legal talent speaking in a seminar on Mortgage Financing and Electrical Living held in New York last month by the Edison Electric Institute in collaboration with LIFE and HOUSE & HOME magazines. Panel members included VA Loan Guaranty Director Bert King, savings bank and savings and loan association officials. Guests were a 40-odd man group of sales managers from major electrical utilities across the US who also heard a spokesman for the building materials industry describe the open end's high-powered potential.

"Lenders who still view the open-end mortgage legalistically rather than practically have only to get their lawyers to make a study of it and bring it before their boards. From that time on they will invariably conclude that it is only a question of business risk," said David Ford, president of the Savings Association League of New York State.

Legal reassurance. Dispelling the legalistic bugaboo about intervening liens taking priority over additional advances, Horace Russell, US Savings & Loan League general counsel, told the group: "The open-end type of mortgage financing stems from old law. All the courts in every state of the union have upheld that a warranty deed to secure a debt is an open-end mortgage. It is good in every state between the parties. It is good at common law. It is good in about one-fourth of the states against intervening liens *even* when there is actual notice of such liens.

"The risk that there is an intervening lien when a lender deals with a person who signs a certificate stating there are no other liens is so nominal that 10¢ put in reserve against the contingency of perjury would be more than enough to pay for any losses."

Lender reassurance. Said George Johnson, president of the Dime Savings Bank of Brooklyn, biggest originator-holder of mortgages in the US: "Particularly in states where a lender can get low-cost title insurance [it is now available in such big cities as Los Angeles, Chicago, New York, Minneapolis *] there is nothing to keep the lender from using the open end in the most ordinary course of business. We have been doing it now for years without loss.

"Besides, it isn't consistent for any lender to advance funds to Smith, a stranger, and not advance funds to Jones, an old customer whose credit history the lender knows. Nor is it good business to penalize the many honest folk because a few dishonest ones might pull a fast one."

Said Harry Minners, president of the Bankers Federal Savings & Loan Assn., New York City: "We only require an old mortgagor who wants a small additional advance to sign an affidavit stating there are no intervening liens or claims against his property. A borrower who signs this affidavit can walk out with a check for the advance after signing the necessary papers. A larger advance might require a short title search and an inspection of the property. To a large degree the amount advanced determines what procedure is used."

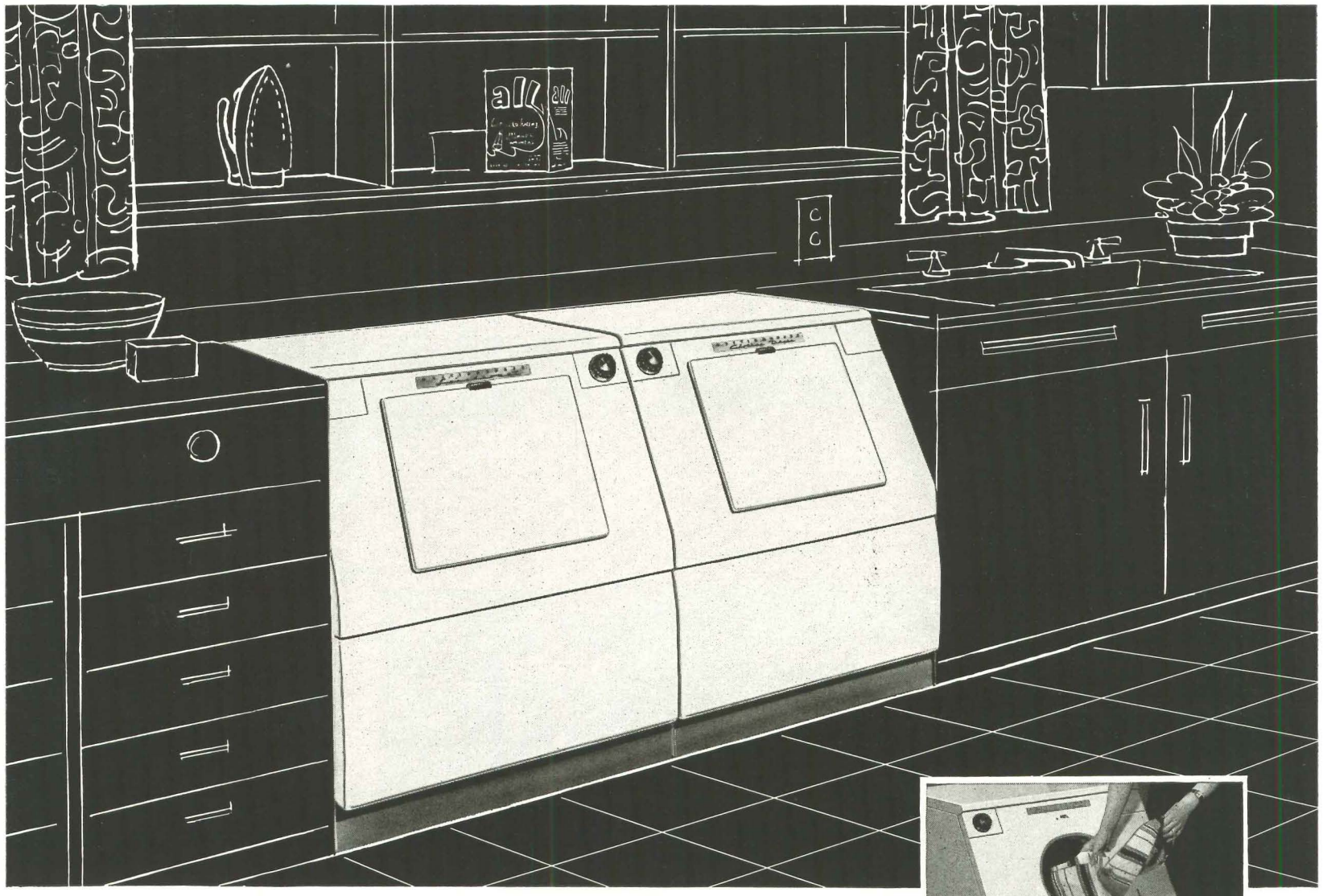
Practical answers. "To lose on an open end," said Emil Gallman, executive vice president of the New Jersey Savings & Loan League, "an awful lot would have to be wrong. First that the lender made a bad credit check—and since the borrower is a mortgagor his credit history is an open book. Second, that the borrower might lie when signing an affidavit stating there are no liens, or that he knows of none. The answer to that: most people don't lie, and most people know. Third, if the borrower defaults and the property is bid up by another party beyond the lender's first mortgage *and there is an intervening lien*, the question of actual notice arises, but it does not necessarily follow that the intervening lien would prevail. No question, of course, arises unless there is default. Fourth, assume that a court would reverse what is generally considered sound law and grant priority to the intervening lien. It is reasonable to assume that if the lender has been normally efficient in determining credit, a default would not occur until some time after the additional advance was made and at a time when the advance had been substantially reduced. If the loss were $500 or $600, a lender would count himself lucky: he can't get out of every foreclosure that cheaply. At most, legal questions are only remote possibilities."

Open-end potential. "The bread and butter of the building materials industry," said Joseph Wood, assistant treasurer of Johns-Mansville, "is not new residential construction but repairs, modernization and improvement work. The open-end mortgage is vital to that industry. When you stop to think that almost 50% of all US housing is 35 or more years old, you realize what a terrific potential the open end has for that industry and what a boon it can be to the rehabilitation of American housing.

"Much of the trouble in the past has been that the building materials industry has either not understood the open end or thought it extremely complicated. In fact, segments of the public have been unaware of it; there are probably thousands of home owners who have open-end mortgages and don't even know it. But with the growing promotion and use of it, the public is going to start asking questions. And the lending institutions must be able to answer the questions and satisfy the demand."

---

* Through Los Angeles' Title Insurance & Trust Co., Chicago Title & Trust Co., New York's City Title Insurance Co., Minneapolis Title Insurance Co. of Minnesota.



. . . of course, it's electric!

Now! a twin bonus for builders

Famous **Westinghouse Laundry Twins** ...available **At New Low Prices**

Now you can add the proved "buy appeal" of a Westinghouse Laundromat® and Clothes Dryer to even the lowest priced home . . . because these famous laundry twins are now available in new models at attractive builder prices.

The *new* Laundromat and Clothes Dryer still give you Westinghouse quality. The Laundromat, model LS-7, is completely automatic. Its cycle can be stopped, started, or repeated, by the flexible single-dial control. Its patented Agi-Tumble action washes regular loads and delicate fabrics thoroughly, gently, and safely.

The Clothes Dryer, model DS-7, is full sized, and fully automatic, too! Its time control dial, together with direct air flow drying, offers faster drying for all types of clothes.

There's simply no comparison with any other low-priced laundry equipment. In every way, the Westinghouse Laundromat and Dryer are truly "America's Favorite Laundry Twins".

Ask us for full details.

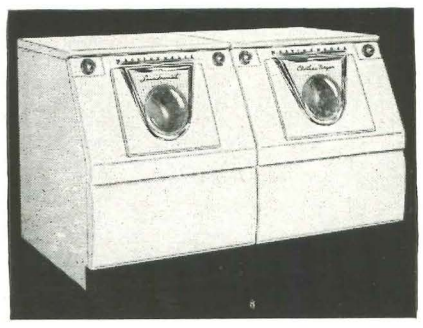
EXCLUSIVE SLANTING FRONT
on each of the twins permits easy access into basket. Large door makes extremely handy loading and unloading platform.

LARGE-SIZE LOADS
Laundromat will wash up to 9 lbs. of clothes, dry weight. Clothes Dryer will dry same load.

WESTINGHOUSE ELECTRIC CORPORATION
Electric Appliance Division • Mansfield, Ohio

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

YOU CAN BE SURE...IF IT'S Westinghouse



DE LUXE MODELS FOR EXTRA APPEAL
Model LB-6 Laundromat has extra convenience features, such as Weigh-to-Save Door and Water Saver. D-6 Clothes Dryer has 3-Way Dry Dial and Singing Signal.

Photos (except pp. 106-107) by Julius Shulman

Schutt's custom houses *often include elaborate grilles and tropical plants for pattern, privacy and to filter light*

Builders' $16,950 house has rich relations

It was designed for glamour and sales appeal by Hollywood's Society architect

Burton Schutt has probably planned dozens of homes for movie stars and movie magnates. In Los Angeles his name is a synonym for expensive, dramatic houses.

Now he has designed an *inexpensive* dramatic house (opposite), which Builders Burke & Wyatt are selling for $16,950 to $17,500. Its handsome appearance and livable qualities show how much a smaller house can borrow from its rich relations.

In designing these houses Schutt says: "I tried to offer the same feeling of romance, the same warmth, the same glamour I try to give my custom clients."

How well he has succeeded is shown in the pictures in these ten pages and on the cover. His builder houses have a style and an elegance that is seldom offered at this price. Much of the sense of the theater which Schutt gives his stage-minded clients has been artfully transferred to these 1,300 sq. ft. houses.

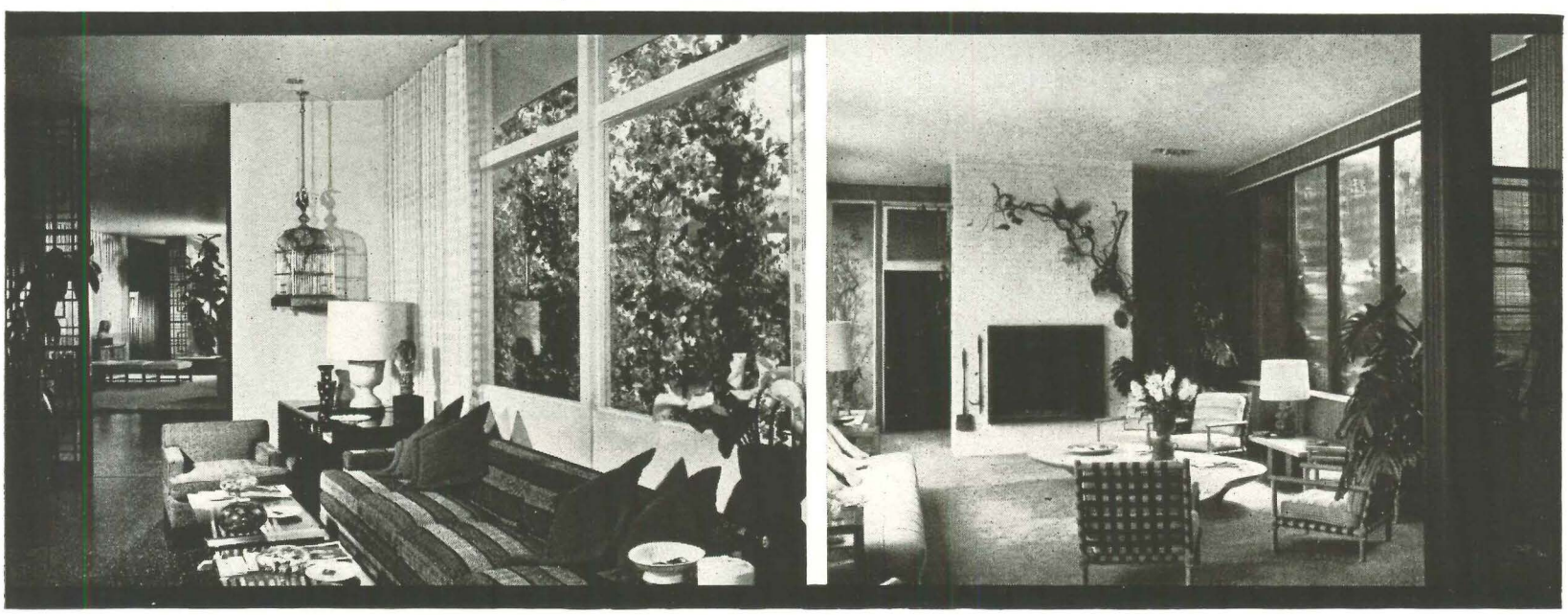
Contract Builders Burke & Wyatt of Los Angeles moved to Palo Alto to do their first tract. They bought land for 192 houses right across the street from contemporary Builder Joe Eichler on the same theory that a new ten cent store moves into the same block with a well-established rival: each store helps bring the other new business.

Burke & Wyatt have sold 35 houses in three months, are gearing production to sales. They have known the architect for years, have built a number of his large houses. They pay him $130 per house and are delighted with their bargain.

H. G. Keller of Allied Building Credits, which buys the mortgages, says: "The primary plus factor in financing this tract was our conviction that its excellent architectural design would appeal to a class of buyers who would constitute solid and stable mortgage risks. Sales experience has borne this out."

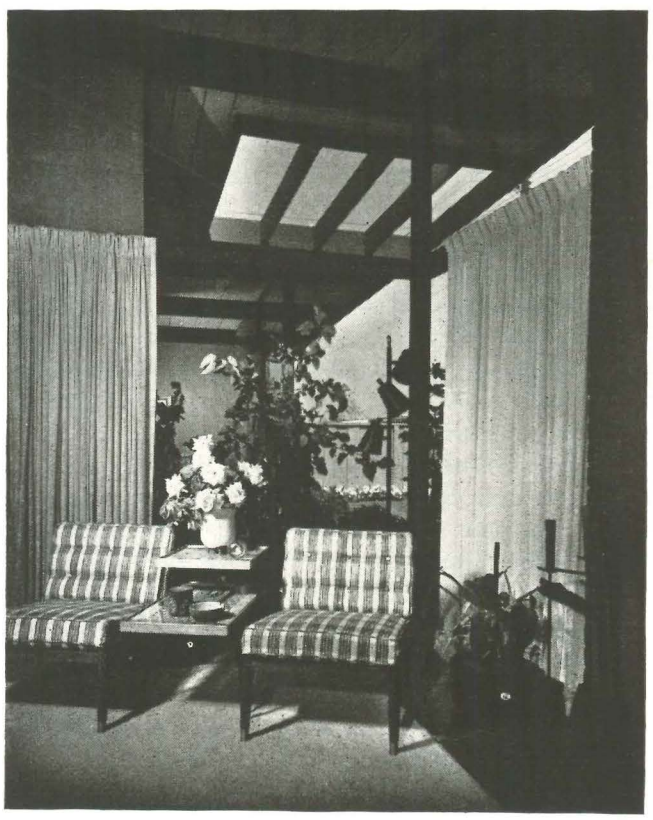
LOCATION: Palo Alto, Calif.
BURKE & WYATT, builders
BURTON A. SCHUTT, architect
PEGGY GALLOWAY, interior colors
ALLIED BUILDING CREDITS, financing
1,300 sq. ft. for $16,950 to $17,500

Schutt's builder houses *have simpler grilles and native plants for pattern, privacy and light. Here they surround a patio with radiant heated slab floor which half the buyers paid $750 to have enclosed, glass doors moved, cork put on the floor, side walls paneled.*



***Schutt custom designs** are marked by long vistas seen through Oriental sliding screens. Overscaled room adds to spaciousness*

High ceilings, windows and doors give luxurious space flow



***Builder houses** have long view from living room through planting area into bedroom beyond. Open latticed roof and high windows give typical Schutt feeling of height and space.*

From the $100,000-and-up houses he designs for Hollywood's big-income families, Burton Schutt adapted these ideas for Burke & Wyatt:

To create privacy and a custom-house look:

A planting court cut into the rear wall, vine-covered trellises over and around a patio, use of lush plants.

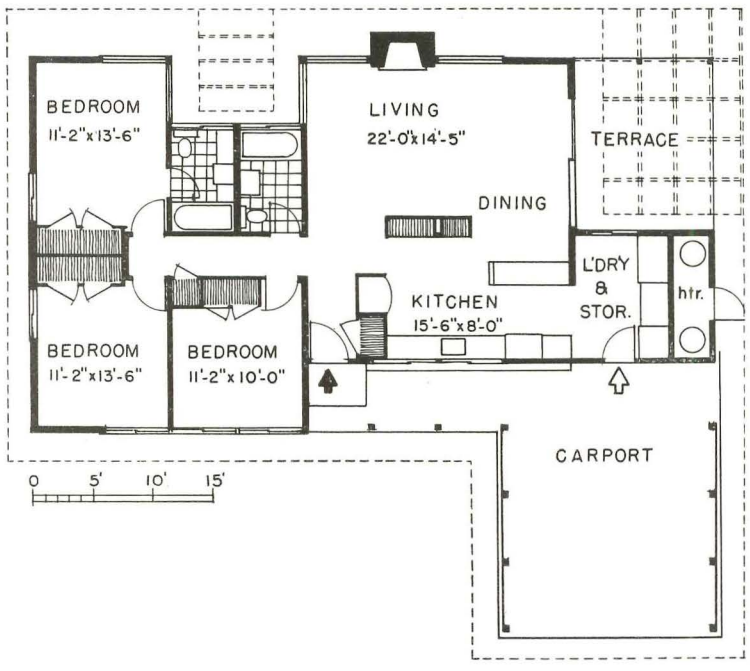
To create good living for families:

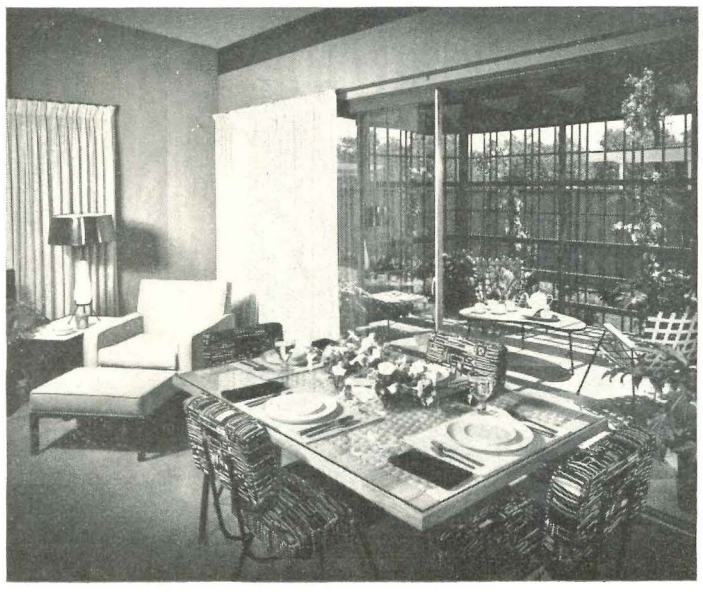
- Radiant-heated floors and patio, rear living room, sliding doors for comfortable indoor-outdoor living.
- Privacy from street and neighbors by use of patterned open screens that don't cut off view from inside; use of solid fences where practical.
- An oversized kitchen that seems almost as large as the living area because it is wide open to living-dining area and also to an adjoining utility room.
- Two bathrooms that have the abundant counter and storage-space characteristic of the entire house.

To make the house seem larger than its 1,300 sq. ft.:

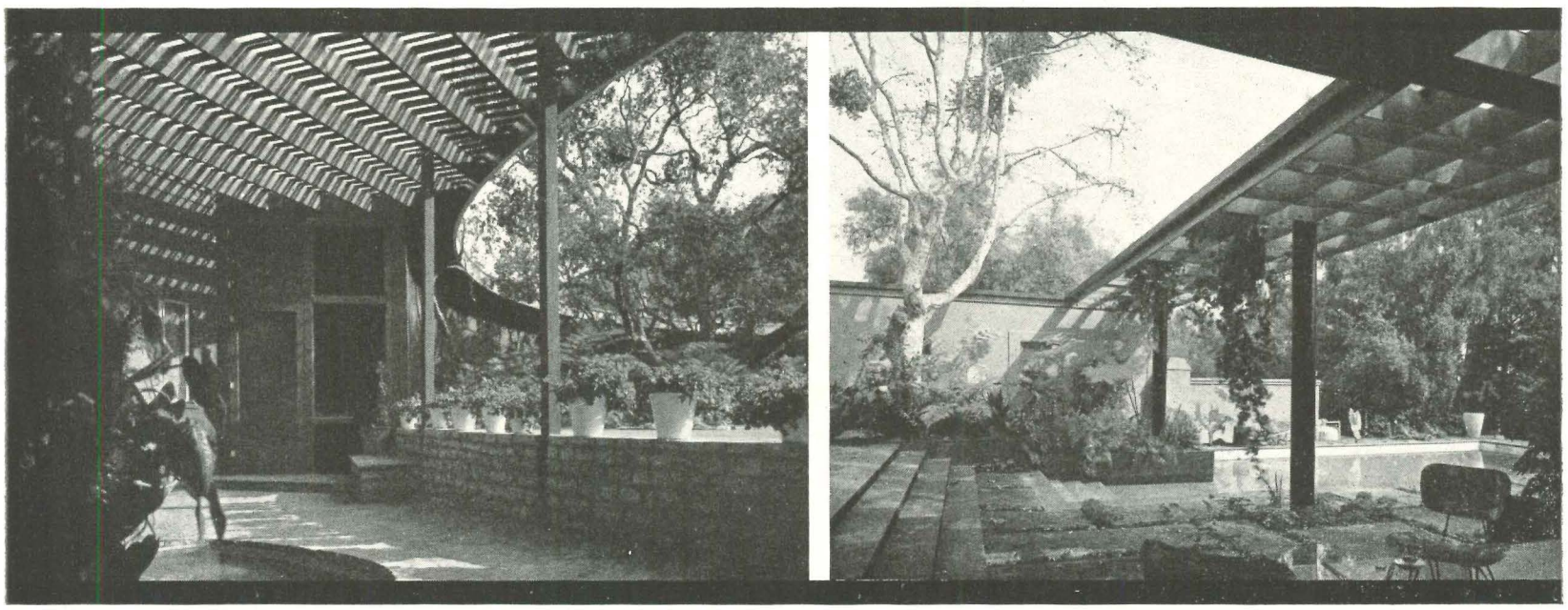
- High ceilings uninterrupted by door framing in the living-working areas.
- Continuous floor-to-ceiling windows at the rear.
- Some interior partitions that do not go to ceiling.
- An open plan, combined with large glass areas, for a dramatic sense of space and long vistas inside, outside.

Builder houses *with high, beamed ceilings, large glass areas, distant views have an air of elegance seldom found in their price class. Sales assets are smart colors, cork floors, Philippine mahogany walls, fireplace, and an over-all feeling of spaciousness and good living.*



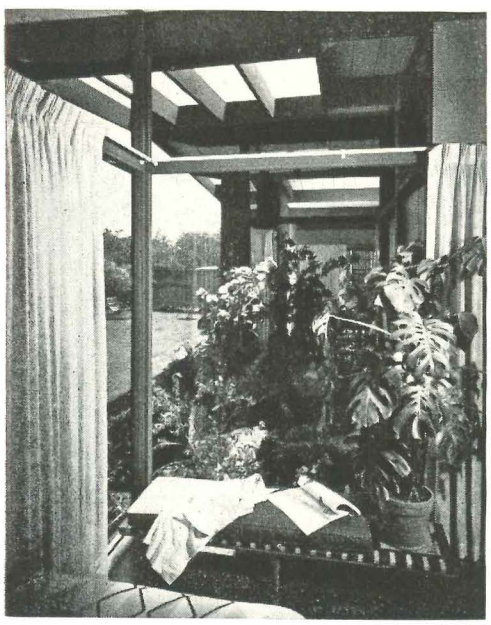


Landscaped terrace *gives attractive outlook from dining area. Plan, left, is best seller because living room terrace is already half enclosed, master bedroom has glass wall to planting bay, larger kitchen seems even larger because it is wide open to living room, adjoins open laundry room.*



In his custom houses, *Schutt shows his love for tropical plants, always uses them to create lush surroundings and to embellish architecture*

Trellised patios give dramatic shadow patterns to Schutt houses



In Burke & Wyatt house, *one bedroom adjoins planting bay, which creates mood for pleasant living similar to that of Schutt's custom houses.*

Ever since he practiced architecture in the Hawaiian Islands Burton Schutt has loved tropical plants. A lush use of plants both outside and inside his houses is as much of a Schutt trademark as his smartly tailored designs. So to give the Burke & Wyatt display models an expensive, lived-in look, Schutt designed planting areas that help to lift these $17,000 houses far above their price class.

Burke & Wyatt do not provide buyers with this landscaping. From the three display houses buyers can see how professionals do the job, can make their own variations or get local nurseries to put in landscaping for about $850. Thus far, nearly half the buyers have said they want the entire landscape package.

Builders in colder parts of the country can utilize this same kind of sales appeal by using local plants and shrubs that stay green the entire year. Burke & Wyatt are among the growing list of California builders who realize that they are throwing away sales if they do not show potential customers how to landscape a house. They have learned that buyers no more expect to get all the planting around a model house than they expect to have the furnishings included in the sales price. To be effective, they concluded, landscaping must be done by professionals.

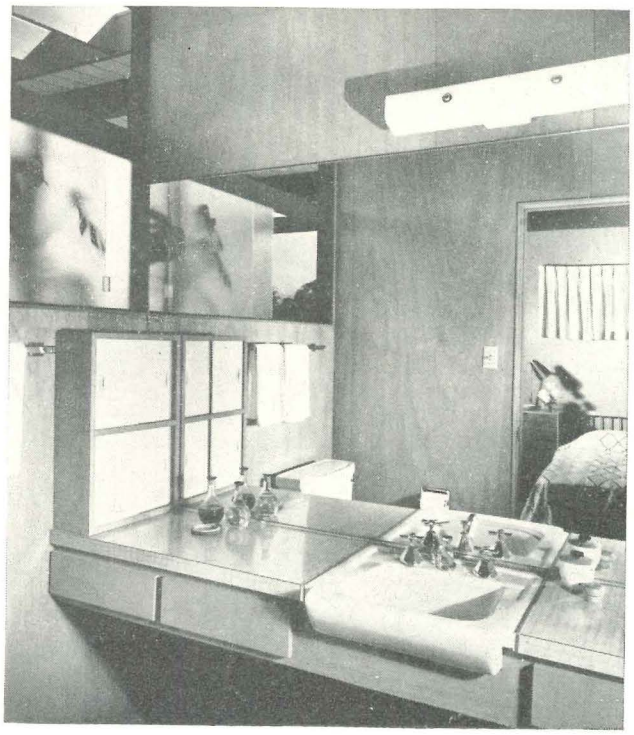
→

Builders' display houses *attracted enthusiastic comment because of landscaping like this which could also be approximated in colder climates.*

In custom houses *light, well-planned kitchens and large bathrooms that do not look like bathrooms are a Burton Schutt trademark*

Opulence of custom kitchens and baths is also designed into builders' house

Builders' kitchen *with storage cabinets under windows and open utility room (at rear) has enormous sales appeal. Dishwasher, disposal, exhaust fan, double sink are included.*

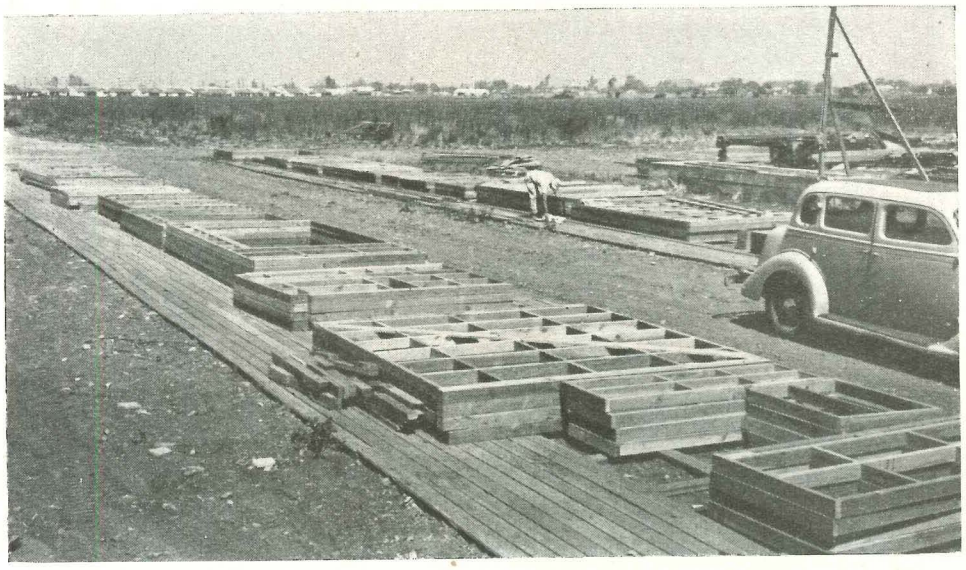


Two baths *are feature of each house. Large mirror replaces the usual medicine cabinet, with storage in wall cabinets left, and in drawers under well-planned counter space.*

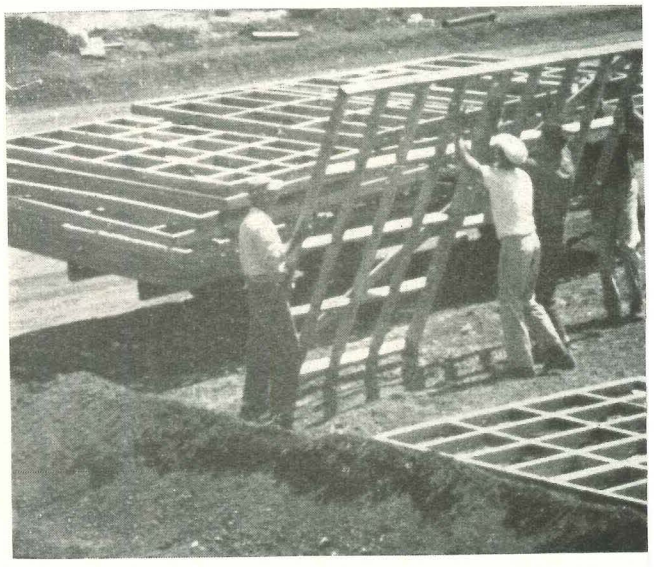
Scored redwood *siding, same as used on luxury houses, gives rich appearance*

"Even a small house can have elegance," says this architect

Rear elevation, *below, has strong fascia line that makes house seem wider and lower*

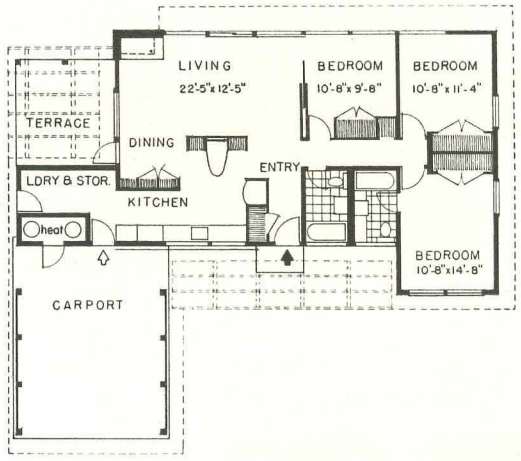


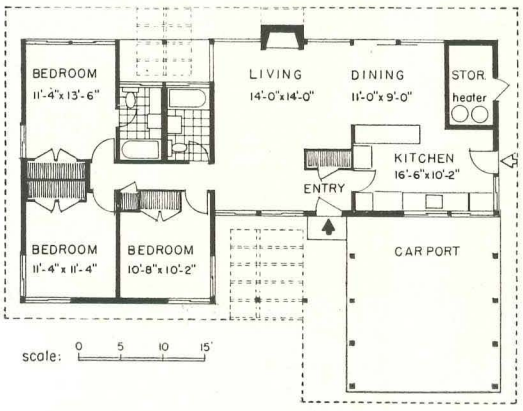
Framing panels *are made on site next to cutting tables. First panel is precisely made to serve as a pattern for others assembled on top of it. One model has 28 panels, all laid out on this open-air line.*



Deliveries, made close to slab, *are never more than a few hundred yards. Builders say this system is 15 to 20% more efficient than making panels on each individual slab.*

How they build and sell their houses





Top plan *was less popular than plan on p. 105. It lacked planting inset, had "ironing board" eating counter, now eliminated. Storage room of lower plan has now been opened to kitchen, and kitchen is more open to dining area. Terrace at rear is less popular than in corner.*

Sales Manager James San Jule has probably sold more contemporary houses than anyone else in the country, as he worked for Joe Eichler several years. He says a salesman must believe in contemporary design, live in such a house so he knows its benefits, and above all he must never apologize for it. The sales job is to show people they can live better here, with less work, less furniture, cleaning, painting and maintenance and with a lot more comfort. To prove these claims a builder must start with a well-furnished model, as people cannot understand contemporary design unless they see how well the furniture fits.

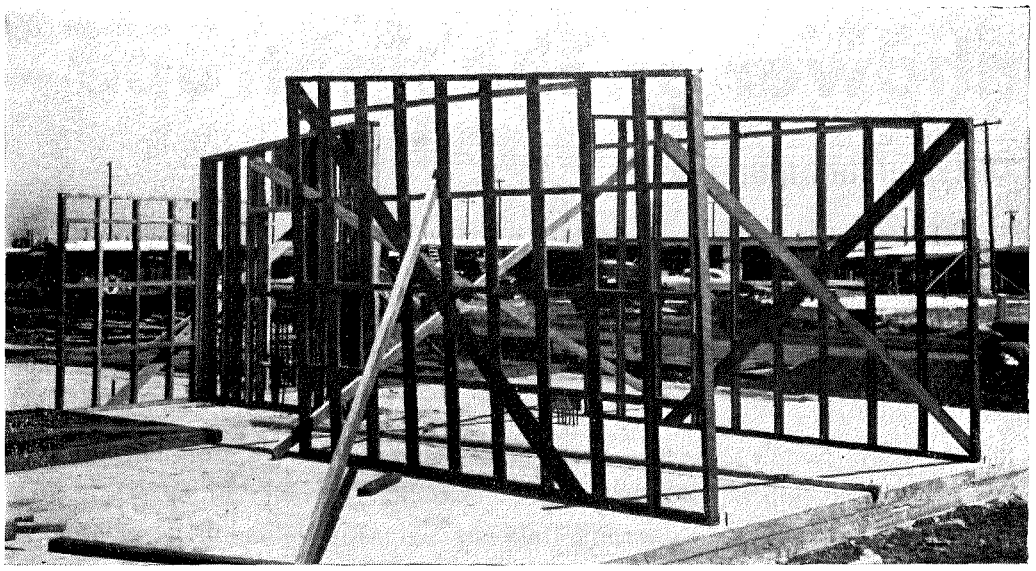
Burke & Wyatt use more direct mail for the size of the project than almost any other builder. Each month they send 10,000 letters to carefully selected lists.

On Sundays they use large ads in San Francisco and suburban newspapers promoting contemporary houses and their location. Three model homes are open daily, with a saleswoman in attendance. Basis of sales methods is market research. San Jule believes a builder must know the market potentials, what price house will sell, what people want. Their over-all best sales appeal has proved to be good design.

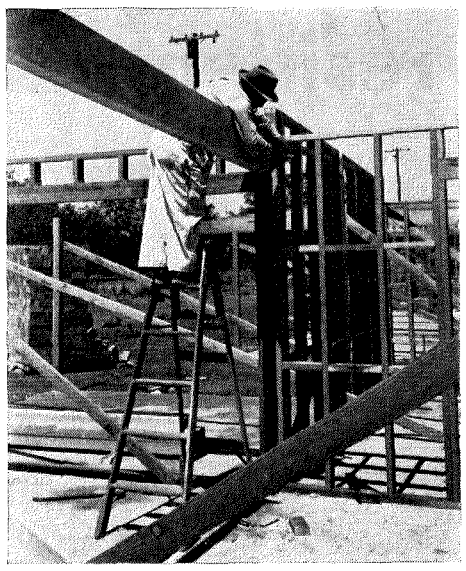
Construction facts. Accompanying photographs show the framing panels and the post-and-beam construction. No side sheathing is used. Interiors are Philippine mahogany plywood.

Man-hours for carpentry and labor total 482: panel assembly 31, panel erection 36, roof framing 62, roof sheathing 52, fascia and lattices 34, exterior siding 75, windows and jambs 50, interior paneling 50, trim 16, doors 20, hardware 16, setting storage cabinets 40. Carpentry labor, originally $1,400, is now $1,100 and will soon be $1,000. Lumber costs run $1,400 to $1,800.

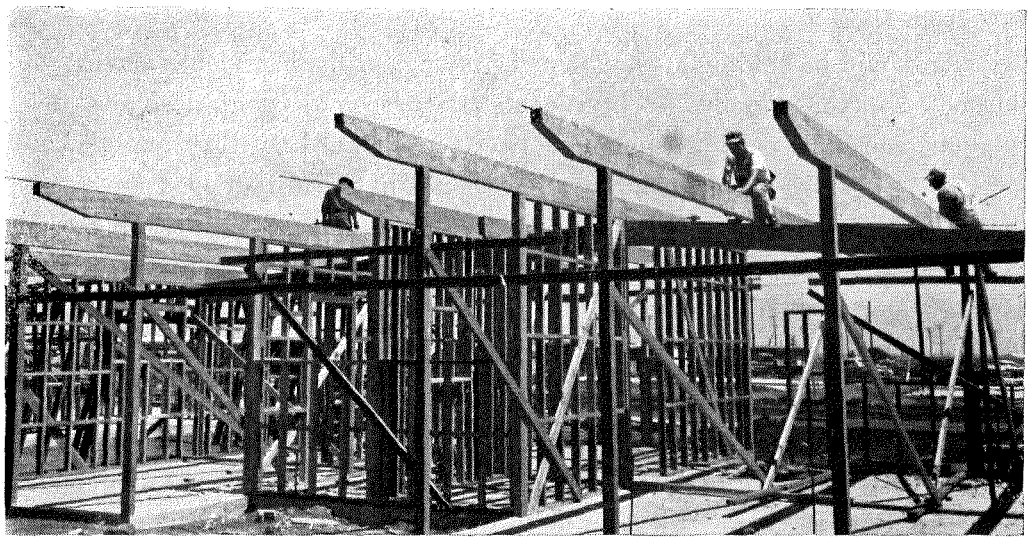
Purchasing is for 450 houses as the builders also have a Las Vegas project. Scored redwood costs 6¢ per sq. ft. more than stucco, or about $65 more than if same size house were stuccoed.



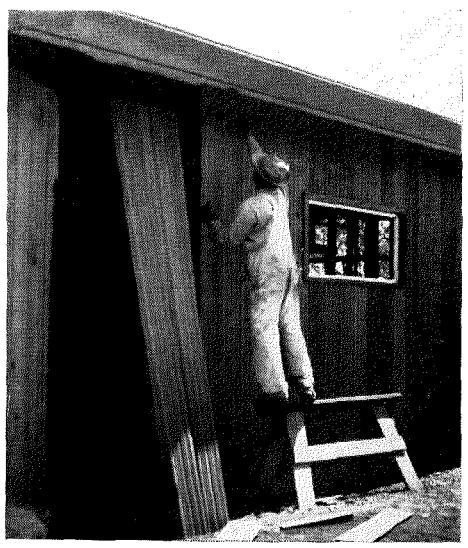
Interior partitions *are propped up first, become anchors for 4" x 4" posts and outside panels. On typical house builders use 31 man-hours to make panels, 36 more to set up posts, partitions, exterior panels.*



Massive beam *is spiked into place. Horizontal 2 x 4's in panels are 30" apart for interiors or for stucco exteriors, 24" for wood siding.*

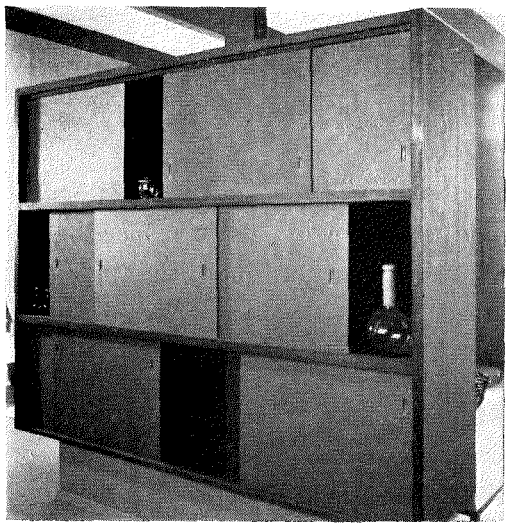


Over heavy ceiling beams *are nailed 2" x 6" T&G redwood planks, slightly V-shaped on lower side for improved appearance. On top is insulation, built-up dolomite roof.*

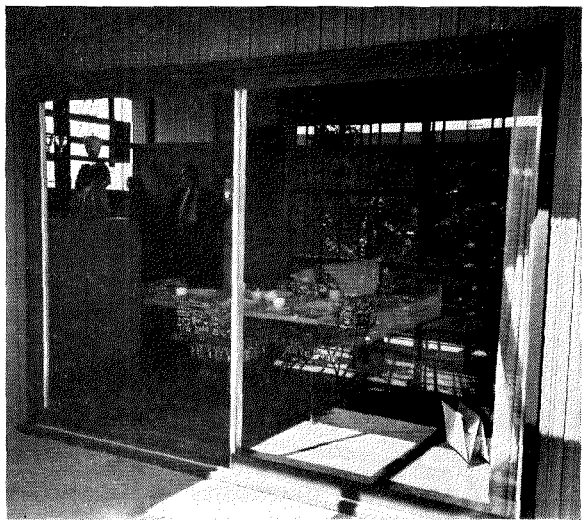


Most popular siding *is redwood: 1" x 4", 1" x 6", 1" x 8", scored in mill according to special Schutt design which minimizes joints.*

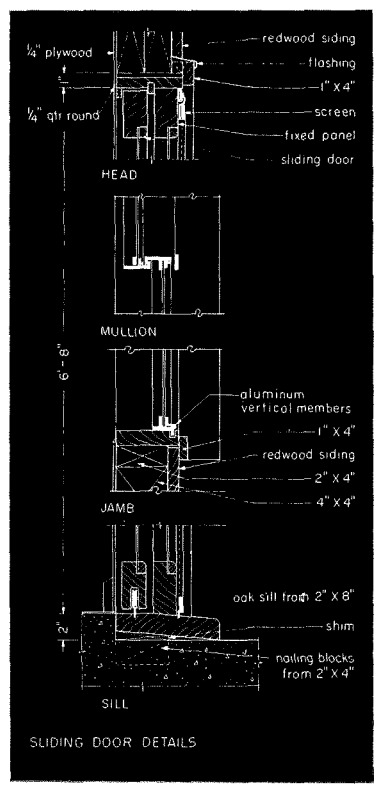
Photos: (below) Rondal Partridge; (others) H&H staff photographer



Storage wall *in one model separates kitchen from living room, has sliding doors on each side. House has far more than average storage space.*



Sliding glass doors *with wood top and bottom, aluminum sides and frame, builders say are about half price. A south California firm makes them. See details at right.*



President Eisenhower on the tightrope—

Where does that leave the homebuilding industry?

Can President Eisenhower halt inflation without starting a major depression?

That is the $64 billion question—the question which may ultimately decide the success of his administration at home and abroad.

It may be easy enough to keep a boom humming while prices are going up. It may be easy enough to stop inflation by cutting off credit. But maintaining prosperity and stopping inflation at one and the same time is a tightrope balancing act of almost unbelievable difficulty. A crash can come almost without warning, as Herbert Hoover and millions of other Americans learned Oct. 24, 1929. And once prosperity collapses all the President's horses and all of his men may have trouble putting it together again, as Franklin Roosevelt and 7 million unemployed learned in the long hard years from 1933 to 1939.

Everyone should be holding his breath and praying for the President's success on this tightrope. Everyone should be cheering the skill he is showing, despite a few miscalculations and some perilous stumbles. Everyone should be willing and glad to make sacrifices to help him succeed. Inflation should have been stopped long ago, before it wiped out half the fixed savings of the people. But we might as well recognize here and now that if President Eisenhower does succeed in keeping prosperity safely balanced on credit reform he will have achieved a miracle that has seldom if ever been performed.

At such a time the homebuilders would be ill-advised indeed to put pressure on the government for special favors that might upset the difficult balance he is trying to achieve. Homebuilding prosperity could hardly survive national prosperity for a day.

But at such a time the President in his turn would be ill-advised indeed if he fails to give careful thought and attention to the problems of homebuilding, which is perhaps the most dynamic of all America's industries—the industry whose prosperity sparks the prosperity of well over half of all the other consumer durable industries, an industry whose prosperity may be even more essential than farm prosperity to the economic health of the country.

The dramatic rise of the new homebuilding industry was perhaps the biggest single factor in Truman prosperity. Its collapse could be the biggest single factor in an Eisenhower depression.

The homebuilding industry cannot get along without far better understanding and support from the new administration. But the administration, in its turn, needs the understanding and support of the homebuilding industry far more than it realizes.

The homebuilders should understand that:

1. America's economy is expanding so fast that credit demand is greater than savings can supply without some resort to inflation, so credit control is sure to squeeze somebody.

2. A tight money market is almost bound to affect homebuilding more seriously than any other industry, because homebuilding requires so much more long-term credit—more new long-term money, in fact, than all city and

state bond issues together plus all corporate bond issues.

There is nothing inflationary about homebuilding as such—quite the contrary. But nothing could be much more inflationary than the fiscal policies under which homebuilding was financed from the end of the war through February 1951—policies which encouraged big investors to buy VA and FHA loans with money raised by selling their government bonds to the Federal Reserve, which could pay for them only with printing-press money.

The homebuilders' *basic* financing problem is that since the Reserve called a halt to this practice they have found no new source for their tremendous volume of financing. There is still no assurance that the new 4½% interest rate will produce all the money they want and need.

With today's discounts, VA and FHA mortgages already offer a yield close to 5%, making the spread between government bonds and government-guaranteed mortgages wider than ever. If the 4½% rate fails with these discounts,* will a still higher rate just force other borrowers to raise their bids? And how much higher can the interest cost of a VA or FHA loan go without seriously affecting sales?

As long as the gap between supply and demand for savings continues wide, the homebuilders will continue to have financing troubles. Perhaps their best hope lies in the encouraging evidence that the new sound money policies are stimulating a big increase in savings.

3. The mortgage money pinch will get tighter as down payments are reduced and repayments are slowed down. The first of these changes will call for more mortgage money. The second will cut into and perhaps cut off one of the most important and dependable money sources for new mortgages—the run-off of existing home loans. Last year's $12 billion run-off topped the refinancing of existing homes by only $1 billion. With down payments cut and amortization lengthened, the run-off may soon cease to play any part at all on balance in the financing of new construction.

The President in his turn should understand that:

1. The homebuilders dependent on FHA and VA mortgage financing are taking by far the heaviest rap for the government's stiffer monetary policy

This is not because the credit reformers planned it that way. It is only because homebuilders are caught in the middle between the higher rates required by the new fiscal policies and the rigid interest rates prescribed by VA and FHA.

Installment-plan credit pays close to 9% interest, so installment-plan credit is getting more money than ever—some $6 million more last year than the previous peak. Corporate bond interest has gone up a point, so corporate financing is breaking all records. Conventional mortgage interest has risen to 5% and 6%, so more money than ever is going into conventional mortgages. But the ceiling on VA and FHA mortgage interest has made the FHA and VA builders low men on the totem pole. Alone in the whole economy, they have not been allowed to meet the market, so they are taking almost the whole cutback from tighter money.

2. Nothing less than 1 million new homes a year will permit any progress at all in raising the American standard of housing, which has lagged far behind the rest of the American standard of living. For 30 years now blight has been marching across our cities faster than we could build new houses to replace those falling into decay.

We need at least 700,000 new units a year just to keep up with new family formation. We need at least 300,000 more to start replacing the 3,000,000 existing homes no longer fit for human habitation and then to keep on replacing the rest of our 44 million existing homes over a 130-year cycle. We need at least 200,000 new units a year to make any dent in the overcrowding, which is the principal cause of slums.

In every industry there are strong forces working to cut production in order to keep prices and profit margins high; in homebuilding these forces are reinforced by strong interests working to sustain the price level of existing houses. Such a cutback of homebuilding would play right into the hands of the political left, which has long argued the need of a vast public housing program on the plea that private enterprise will build only the housing on which easy profits can be made. In the long run homebuilding, like every other industry, will serve its own interests best by serving the interests of its market.

Good housing is not a political crop whose production must be kept up in the face of surplus just to keep the producers prosperous. Quite the opposite. America still lacks good housing for nearly a third of the people.

---

* Big investors do not like to rely on big discounts to get satisfactory yields, for this reason: their accounting practice is to enter purchases at par, and this leaves them open to embarrassing questions if the gap between par and the purchase price is large.

3. VA and FHA loans are far more essential to homebuilding than over-all figures reveal.

It is true that these mortgages constitute only 1/3 of the total, but they have been financing nearly half of all new construction, 72% of all new construction in the mass market between $6,000 and $12,000, and 80% of all rental housing.

The savings and loan societies and other conventional lenders perform a very important function in refinancing existing houses and in financing new houses for individuals, particularly in the higher price brackets, but they play only a minor part in financing volume building. It is most unfortunate that the present crisis is being confused by jealousies within the industry and jockeying for short-term competitive advantage.

The VA and FHA builders are, in the main, the most progressive element in homebuilding—the merchant builders who serve the mass market. These are the men who, at long last, have been bringing the economies and efficiencies of assembly-line production to the housing field.

4. The VA and FHA money shortage has hit the volume builders at a particularly difficult time, just when the end of the war-born housing shortage and the drop in family formation was ending the sellers' market and making them adjust all their operations to a buyers' market. In this transition period, the end of inflation by itself would be a sufficient added difficulty, for it is making buyers much more critical than they were when prices were going up and up.

5. The dangers against which the homebuilders have warned have not been escaped, they were only postponed; and the fact and manner of their postponement make the present situation all the harder.

For two years the Truman Administration hid from the realities of the VA and FHA mortgage crisis it had precipitated by two escapisms:

- The government itself used Treasury funds to take more than $1 billion worth of unmarketable FHA and VA mortgages off the market at a fictitious par value through FNMA. *This is one big reason why FNMA does not have adequate funds now to perform its proper function of maintaining an orderly market.*

- Builders put off the day of reckoning on nearly $1 billion more by warehousing with commercial banks. *As a result, this hangover of 1952 financing is now competing against new construction for funds. In many cases it is hot money competing at desperation prices.*

6. The market for VA and FHA loans is now so disorganized that nobody can be sure yet where the bottom is or how many months it will take to restore order.

Not until then can anyone tell for sure whether the new FHA and VA interest rates will be adequate or whether still higher rates will be necessary. This uncertainty will, in itself, be a continuing cause of future uncertainty, making it all the more difficult to attract money for VA and FHA loans. This confusion will probably continue as long as the government leaves so much in doubt as to its intentions on inflation vs. deflation and the future general level of all interest rates.

Meanwhile the government has not helped matters by its abortive crackdown on warehousing last spring, by keeping FNMA almost out of the market all summer, or by setting such one-sided terms for the FNMA one-for-one deal.

7. The irresponsible talk in Congress about liquidating the $2,500,000,000 FNMA portfolio at a time like this is little short of fantastic, and it is still more fantastic that the director of the budget should abet such nonsense. Would Congress choose a big break in the price of wheat as the time to unload the government's wheat holdings to help balance the budget?

8. Many lenders are taking advantage of all this market distress to get a government guarantee to which they are not entitled—a government guarantee on what are in effect little more than conventional mortgages. This nullifies the veterans' loan program, which seeks to help veterans buy houses with minimum down payments.

9. Homebuilding is not a subsidized industry and does not want to be a subsidized industry. The industry as we know it today was indeed very largely created by the advance commitments and volume financing made possible by FHA and VA, but for over eight years the total cost to the government for creating this tremendous industry was less than it spent to support a single year's crop of peanuts. In fact, FHA has yet to cost the Treasury a dime. FHA is not a subsidy system. It is a cooperative insurance system designed to make lower down payments safe and lower interest rates attractive by spreading the risk and letting savings flow freely across state boundaries. The theory of VA is roughly the same, except that the government absorbs the insurance cost as part of its program to help the veteran.

If FHA is a cooperative insurance system it should stop writing its policies as if the risk on good houses is greater than the risk on inferior houses.

10. Low down payments are essential to homebuilding progress and higher housing standards, because:

- Volume building, with all its promise of lower costs and better values is impossible without volume selling.
- Volume selling of houses, like volume selling of everything else, is possible only with easy financing.

Bankers who sigh for the good old days of the 60%

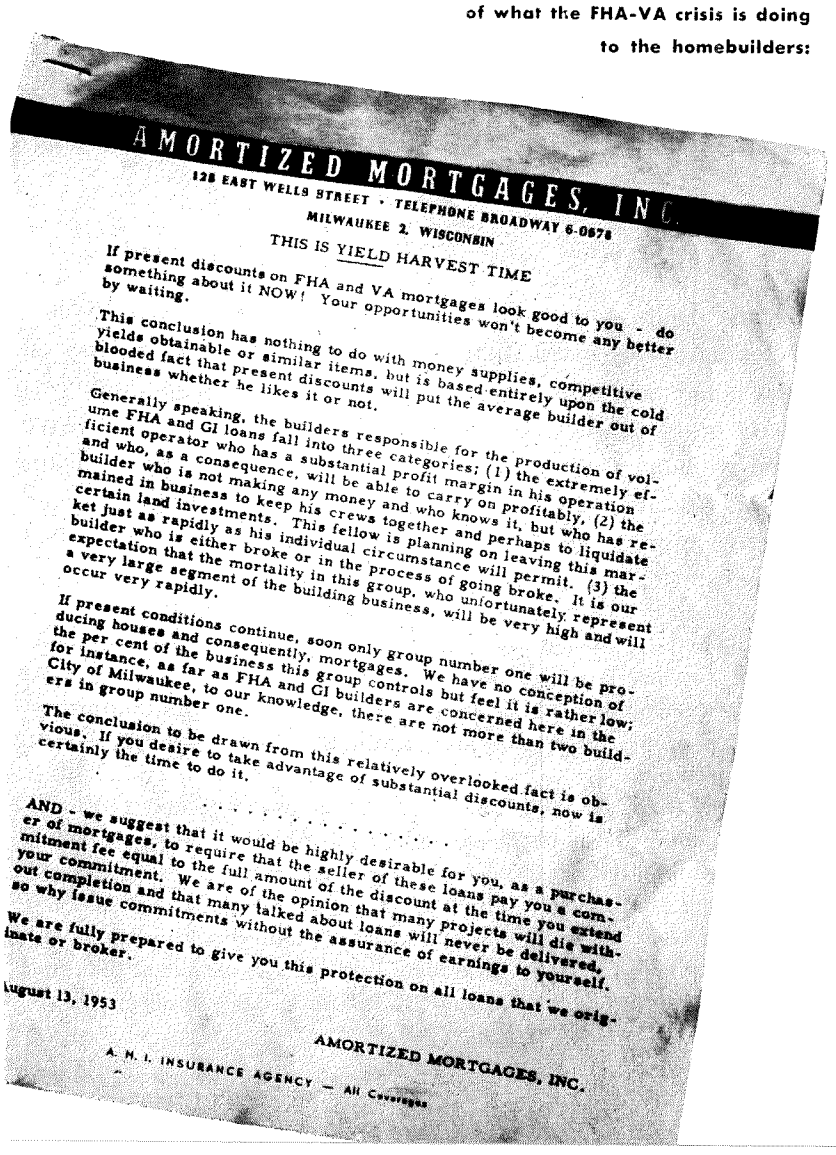
mortgage are just showing how little they know about housing and how little qualified they are to influence the nation's mortgage policies. It was precisely those high down payments that kept homebuilding such a backward industry and denied homebuilding a chance to put its operation on a volume basis and so, at long last, to enter the industrial revolution. The high down payments required before the coming of FHA and VA were one of the biggest reasons why the American standard of housing lagged so far below the American standard of living.

Now there are two big new reasons why low down payments are more important than ever:

1. High taxes make it hard for renters in any income bracket to save enough for a substantial down payment.

2. Rent control has scared investors out of rental housing, so millions of families who would normally rent are compelled to buy. Home ownership with low FHA and VA down payments is, in fact, "a new type of tenancy," developed quite by accident. Experience has shown it to be better than conventional tenancy, for it combines the flexibility of renting with the pride and better upkeep of owning. It is well suited to the needs of a mobile population with as many as 36 million people moving from one home to another every year.

Here is one mortgage banker's estimate of what the FHA-VA crisis is doing to the homebuilders:



AMORTIZED MORTGAGES, INC.

128 EAST WELLS STREET · TELEPHONE BROADWAY 6-0878
MILWAUKEE 2, WISCONSIN

THIS IS YIELD HARVEST TIME

If present discounts on FHA and VA mortgages look good to you - do something about it NOW! Your opportunities won't become any better by waiting.

This conclusion has nothing to do with money supplies, competitive yields obtainable or similar items, but is based entirely upon the cold blooded fact that present discounts will put the average builder out of business whether he likes it or not.

Generally speaking, the builders responsible for the production of volume FHA and GI loans fall into three categories; (1) the extremely efficient operator who has a substantial profit margin in his operation and who, as a consequence, will be able to carry on profitably, (2) the builder who is not making any money and who knows it, but who has remained in business to keep his crews together and perhaps to liquidate certain land investments. This fellow is planning on leaving this market just as rapidly as his individual circumstance will permit. (3) the builder who is either broke or in the process of going broke. It is our expectation that the mortality in this group, who unfortunately represent a very large segment of the building business, will be very high and will occur very rapidly.

If present conditions continue, soon only group number one will be producing houses and consequently, mortgages. We have no conception of the per cent of the business this group controls but feel it is rather low; for instance, as far as FHA and GI builders are concerned here in the City of Milwaukee, to our knowledge, there are not more than two builders in group number one.

The conclusion to be drawn from this relatively overlooked fact is obvious. If you desire to take advantage of substantial discounts, now is certainly the time to do it.

. . . . . .

AND - we suggest that it would be highly desirable for you, as a purchaser of mortgages, to require that the seller of these loans pay you a commitment fee equal to the full amount of the discount at the time you extend your commitment. We are of the opinion that many projects will die without completion and that many talked about loans will never be delivered, so why issue commitments without the assurance of earnings to yourself.

We are fully prepared to give you this protection on all loans that we originate or broker.

August 13, 1953

AMORTIZED MORTGAGES, INC.

A. M. I. INSURANCE AGENCY — All Coverages

11. Low monthly payments are almost as important to progressive homebuilding as low down payments, but this importance of low monthly installments is partly a legal fiction created by the FHA eligibility procedures for screening borrowers. This last is a hangover from New Deal paternalism, which should be carefully studied.

The administration is committed to a policy of encouraging savings, and one of the very best means of regular monthly savings is through mortgage amortization payments. Yet the present eligibility procedure is such that any increase in savings required to buy a home makes thousands of purchasers ineligible to buy.

Easier credit is not the only way to stimulate sales—far from it. But as long as FHA rules millions of prospects out of the market for every $5 increase in monthly amortization, the homebuilders will be forced to give slower amortization top priority in their program.

12. Now that the housing shortage is over, no good can come from VA and FHA continuing to pressure builders to build houses too cheap or too small. Too many such houses have already been built.

Good housing for low-income families can be provided much faster and cheaper by modernizing and rehabilitating existing homes than by new construction.

From now on the social purposes of housing can best be served by encouraging better standards for homes both new and old.

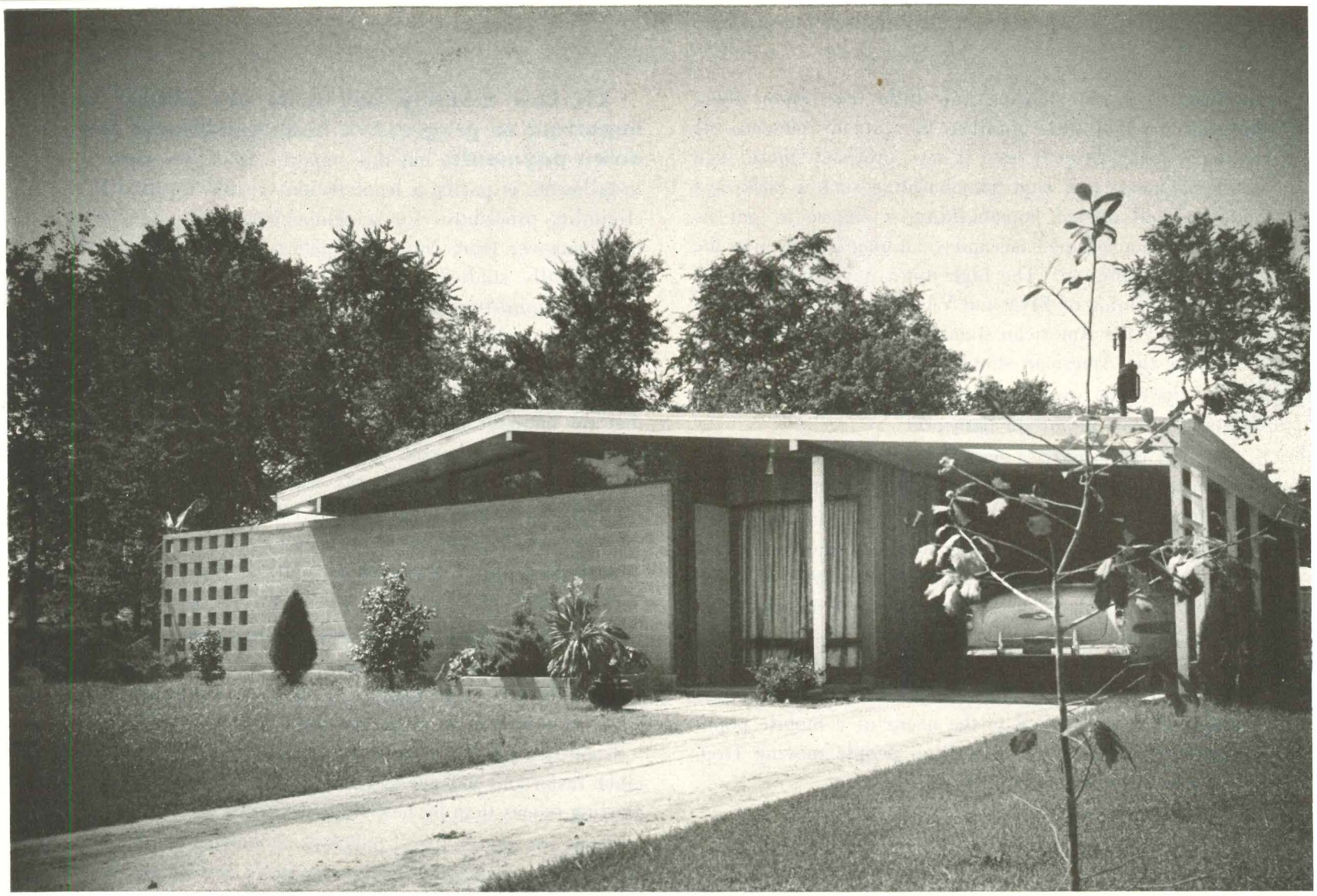
FHA was created at the depth of the depression, when one of the great government objectives was to create jobs. That explains why FHA soon began to favor new construction and neglected existing housing. FHA had its great expansion during a period of critical shortage under a Fair Deal administration. That explains why FHA insurance policies and FHA appraisal methods were distorted to favor minimum houses for low-income groups.

Whatever their original justification, these discriminations are no longer warranted. To meet today's needs:

1. The FHA mortgage pattern should be modified at once to end the uneconomic discrimination against middle-income housing. There is no reason why the down payment on a $12,000 house should be nearly seven times the down payment on a $7,000 house. Too many too small houses have already been built, and any more would be a poor mortgage insurance risk compared with better houses.

2. FHA and VA appraisal practices should be corrected at once to end their discrimination against better architecture and higher-than-minimum standards of room size, construction, materials, equipment and site planning.

3. FHA should recognize that improving the 44 million existing homes is at least as important and as sound economically as building new houses. It should undertake to insure mortgages on existing homes modernized to meet today's standards on approximately the same terms as mortgages on new construction.



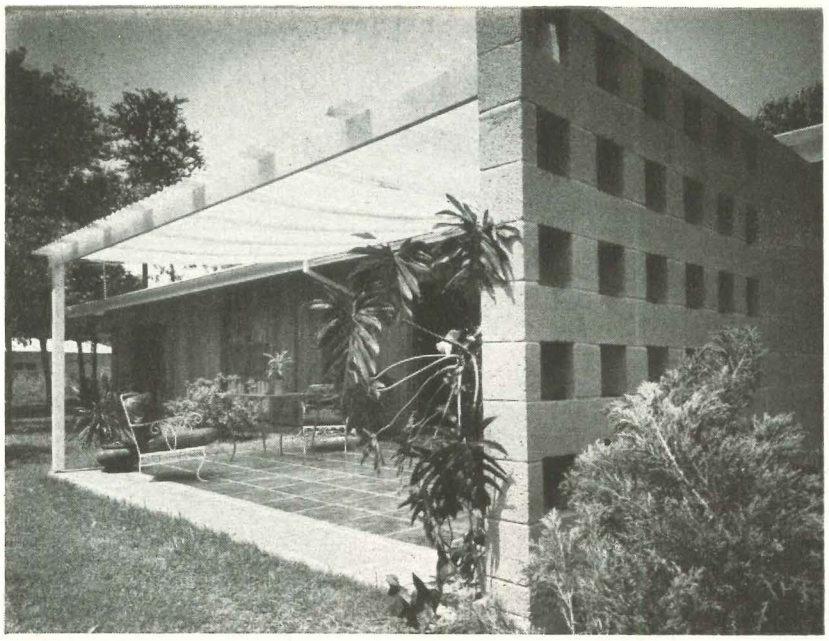
Cool and contemporary in New Orleans

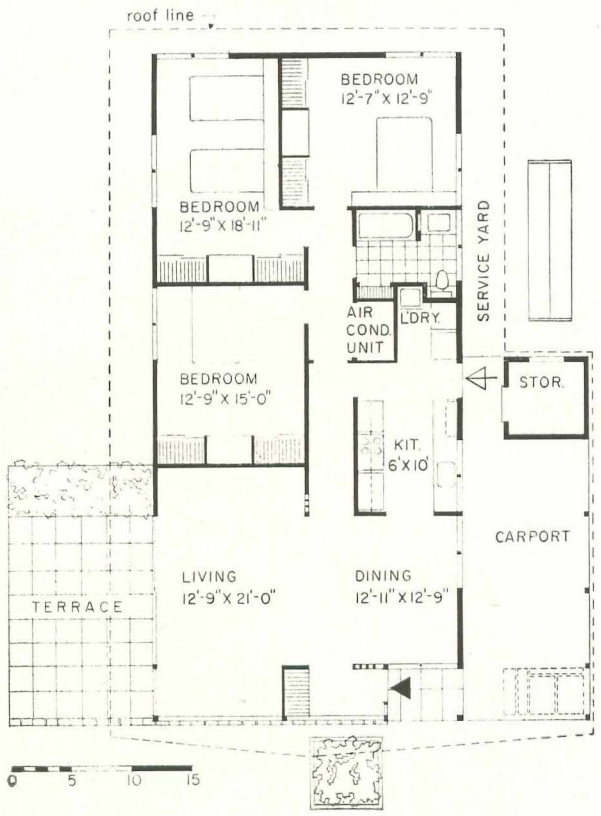
CURTIS & DAVIS, architects
FRED C. LOUCKS, builder-developer
TEXAS LAND PLANNING INSTITUTE, land planner
WILFRED G. GEHR, financing

New Orleans' Delta country is low-lying, but only in topography; summer temperatures often hit a sopping-wet 102°. It is long on traditional houses, short on contemporary design. Its high land costs (choice city building sites have sold for as high as $25,000) force even expensive homes onto small lots. But this summer, New Orleans home buyers are getting their first look at modern design *combined* with effective climate control: a new 23-house subdivision called "Laux Manor."

Architects Curtis & Davis, in their first venture into a production house, gave the builder a fresh—but not radical—plan, unified under a generous sweep of roof, so cleverly varied that no two of the 23 houses are alike. As bonuses, buyers get outdoor living and an openness that shades into privacy where needed, planning for efficient air conditioning, and a topnotch over-all community appearance.

Luxury prices ($23,500 to $27,500, including $3,500 lots only 60′ to 85′ wide) and walloping down payments ($7,500 to $11,500) preclude Levitt-size sales figures, but Builder Fred C. Loucks feels confident that sales will closely follow the building schedule (the first four completed are sold; six others are under construction). Both builder and architect were pleased with the often-voiced public reaction: "It's about time." Next project of the team: a tract of contemporary houses in the $15,000 to $18,000 bracket.

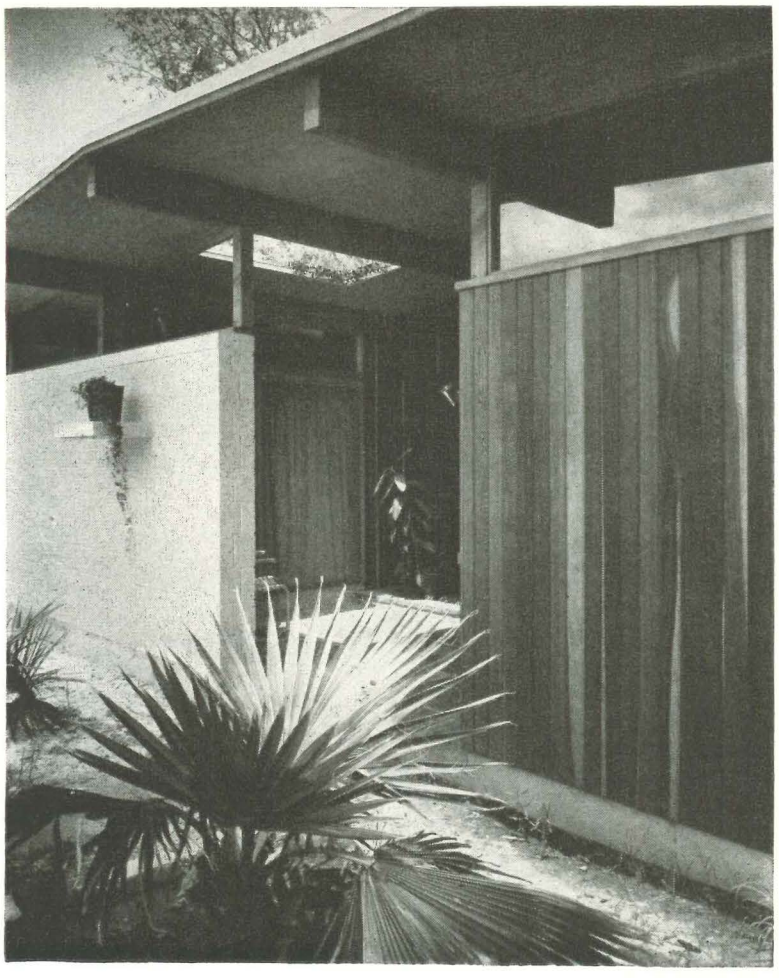




Living terrace *is shielded from street by an extension of the house's concrete-block front wall; openings admit welcome breezes. Plan and pictures here are of house "A," which fits narrow (60') lots by turning short side to street.*

A solid wall, *high gable window in living room, below, assures privacy from the street. Sloping ceiling and glass under eaves lend light and space to interior. Closet creates a small entry hall; glass wall opens to terrace at right.*

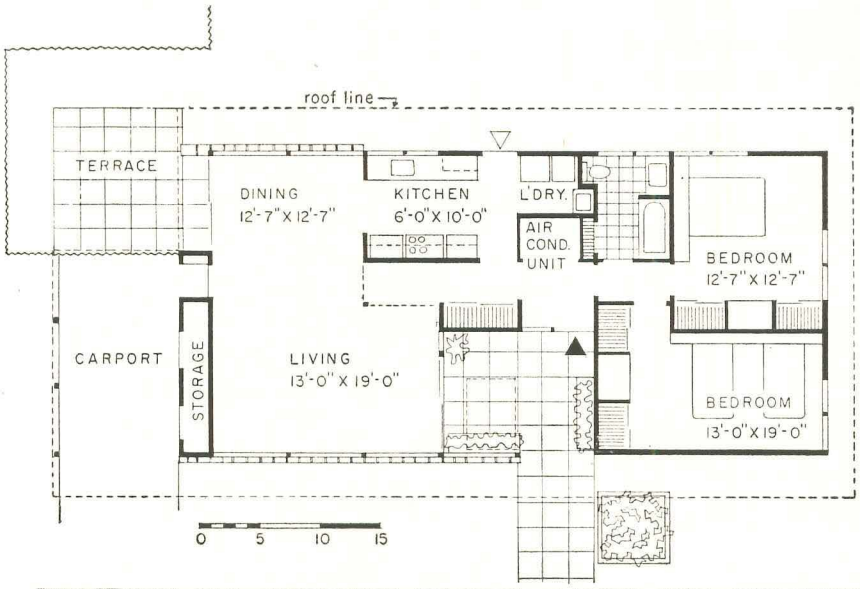
Spacious living areas *result from open floor plan; green-tinted ceilings are cool, restful in a hot climate. Floors are of concrete squares, colored and polished.*



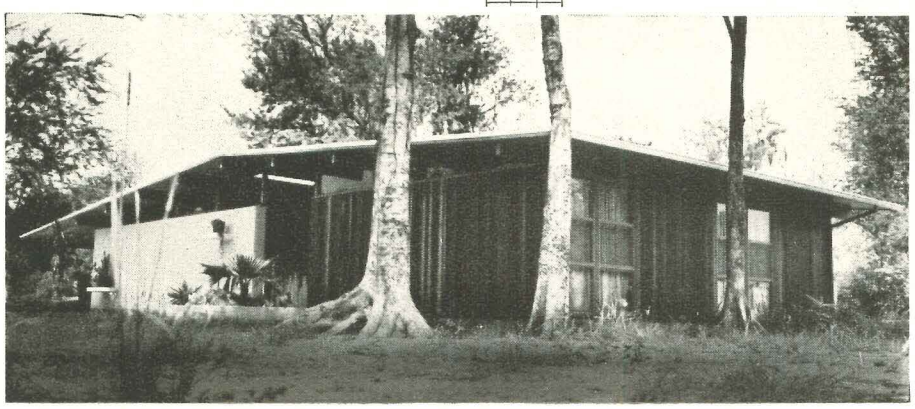
Entrance patio *doubles as a shaded spot for relaxation. If necessary, it could be converted into a third bedroom, as in plan type "A" on preceding page.*

One corner *of the living room can be opened to the entrance patio through big sliding glass doors. The hall ceiling is furred down to accommodate a run of air-conditioning ductwork above.*

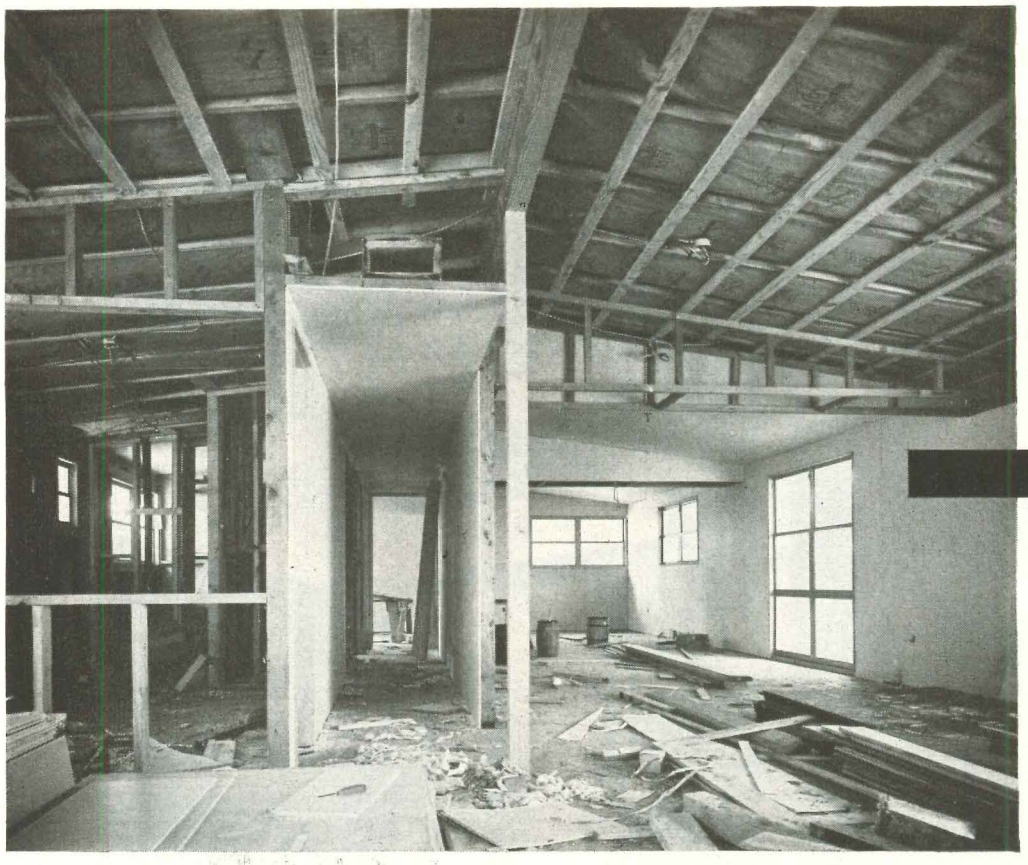
Planned for open living

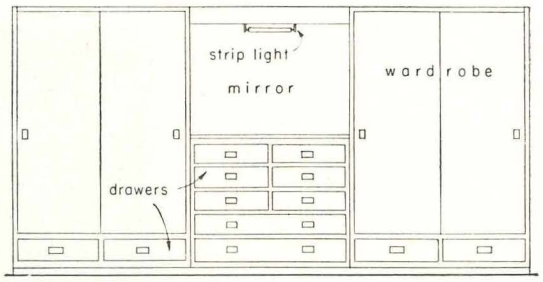


House type "B" *is essentially the same as type "A" with broad side turned toward street, entrance patio taking the place of the third bedroom, different locations for carport and living terrace.*

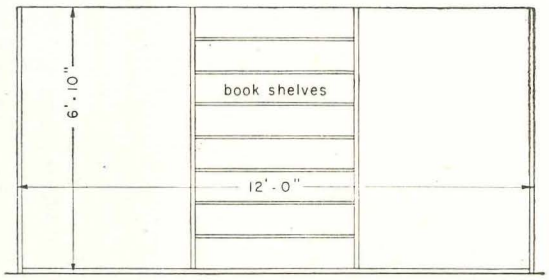


Only high windows *face street in "B" house, help keep interior private and make the long, unifying roof line seem to hang above the rest of the structure.*

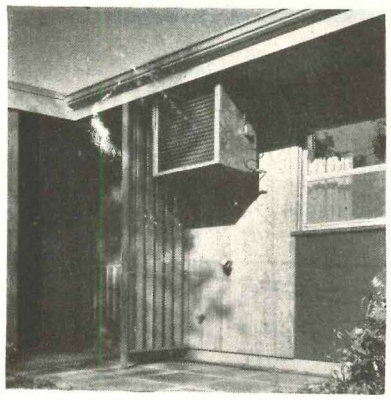


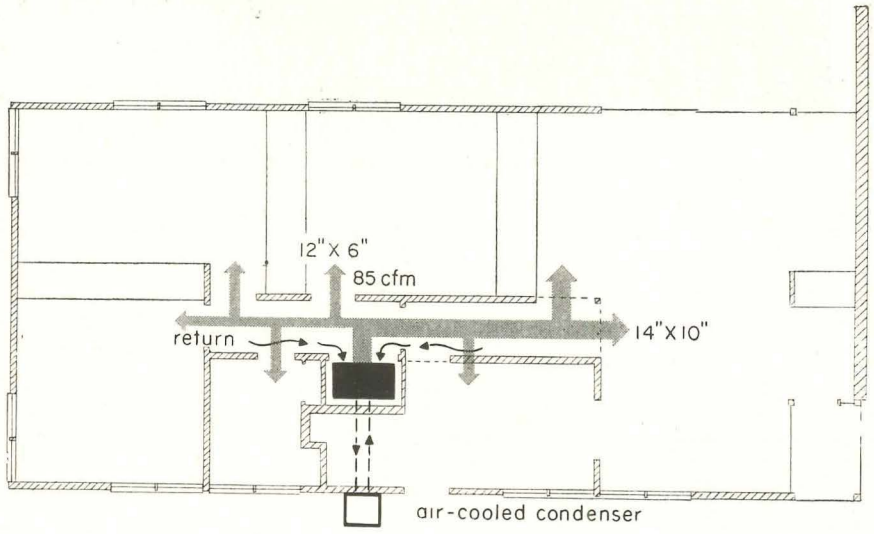


Storage walls *are economically prebuilt in shop, set into place after interiors are finished. This saves cutting wallboard and flooring to fit each room. Arrow indicates where storage wall will be installed.*



Planned for quick construction





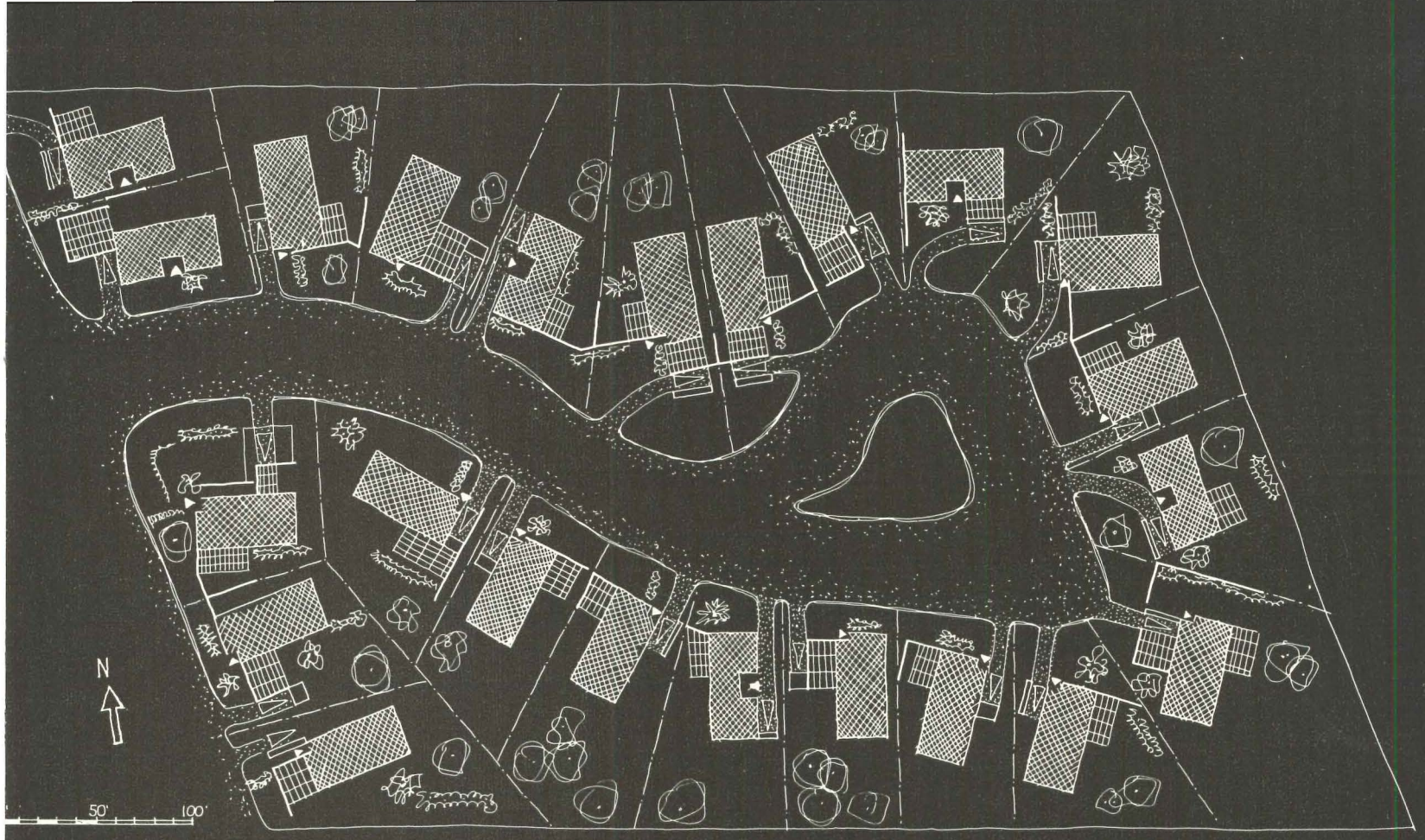
Planned for air conditioning

Stifling New Orleans summers are tamed by 2 hp cooling units, which furnish air conditioning for the 1,350-1,500 sq. ft. of enclosed area at a cost of $1,500 per house (included in purchase price). Cool air is circulated from central utility closets, while air-cooled condensers are mounted under the shade of the eaves on the kitchen side (see photo above, and "How to save water in home air conditioning," p. 150). For efficient cooling, there are six special design features in the houses.

- White marble-chip roofs bounce off sun's direct rays.
- 3'-6" overhangs protect glass areas from sunlight.
- Two-layer reflective foil insulates ceilings.
- Slab floor stores cold against the heat of afternoons.
- Simple duct system is straight run in the hall ceiling (sketch above).
- Trees, carefully saved during construction, throw shade on roofs.

Cost of operating the air-conditioning units is running from $15 to $20 per month, or about $150 per season.

Central location *of air-conditioning unit keeps runs at minimum length. Refrigerant is circulated to air-cooled condenser, located under eaves for efficiency. Unit is standard, not optional, equipment.*



Planned as a community

One basic plan *makes 23 different houses, oriented for maximum privacy on small (60' x 100') lots. Quiet cul-de-sac has island for easy turn-around. Country look was gained by saving trees, omitting sidewalks.*

Why don't today's houses use more lumber?

Why do the 1,100,000 new houses of 1953 use less wood than the 396,000 new houses of 1916?

And what can the lumber mills, lumber fabricators and lumber dealers do to win back a larger share of the new house dollar?

For almost every use in the house wood can offer some definite advantages to answer the advantages offered by its new competitors. Then why has wood lost 90% of the roofing market, 25% of the finished flooring market, 30% of the window-frame market for new houses? Now aluminum and asbestos are readying their bid for the siding market; steel is challenging for the door and door-frame market; and soon steel will make its play for the framing—the most important lumber market of all.

Can lumber live on modernization?

For a time lumber may continue to prosper on maintenance and modernization. But how long can lumber keep these old house markets if it lets other materials capture more and more of the new house? Modernization means making old houses look like the new ones—so modernization will soon demand the same materials the new houses use. And ten years after a new material gets a foothold in the new house, it will almost automatically capture the same proportion of the replacement market for maintenance and repairs.

Have lumber prices fluctuated too much?

Perhaps one reason wood has lost some of its old markets is that the price of some wood products has whipsawed up and down too widely. Another reason might be: the cost of wood has risen more than the price of other building materials. Compared with 1926, the lumber price index is up 252%, the general building material index up only 127%. But even today the price of wood products is strongly competitive.

So a more important reason might be some lumbermen's hesitation and delay in adapting their products and their pricing to the revolutionary changes the past 20 years have brought to homebuilding—the revolutionary change implicit in the new architecture, the revolutionary change explicit in the new assembly-line erection system and the rise of the merchant builder.

Thirty years ago almost every house was built almost entirely of wood. Wood dominated the house as the lumber dealers dominated the small and usually credit-hungry builders who then erected most houses. In such a situation, the lumbermen had very little to gain and everything to lose from change—so some slowness in adjusting themselves to new conditions was only natural, human, understandable.

Has it also been costly? Too costly to continue? More specifically:

Should not lumber join with new forces?

1. Many fabricators and many dealers are already adjusting their prices and their service charges to the needs of the merchant builders who now erect 77% of all the professionally built houses in America. Has the time come when all fabricators and all dealers would find it profitable to follow suit?

The builders in their turn should realize that the dealer can save them real money by warehousing and scheduled deliveries, and they should find it much more profitable to work with and through the local dealer if his price structure gave them a break in relation to the service required, the quantities involved, and the credit asked.

2. Has the time come when the lumber industry must redouble its efforts to fit all its products to the changing requirements of a new architecture and a new assembly-line erection method whose No. 1 objective is to minimize the amount of costly handicraft labor required on the site?

Many leaders among the lumbermen think that time has come. To that end, for example, many fabricators have already re-engineered their product. And through the Lumber Dealers' Research Council and the National Retail Lumber Dealers' Engineered House program, lumber distributors have been making a notable contribution to the development of new and better ways to use wood in tomorrow's house.

But how widespread is this acceptance of change?

How many lumber fabricators and how many lumber dealers are studying the new architecture to find new markets to replace the old markets they are losing?

Specifically, how many of all our own subscribers among the lumbermen realize that the new type of house shown in our pages—the new type of house that more and more Americans are learning to expect—is at least as important to them as to any architect, builder or mortgage-lender subscriber? How many realize that their own business future is being remade for them by the new design features shown by these houses?

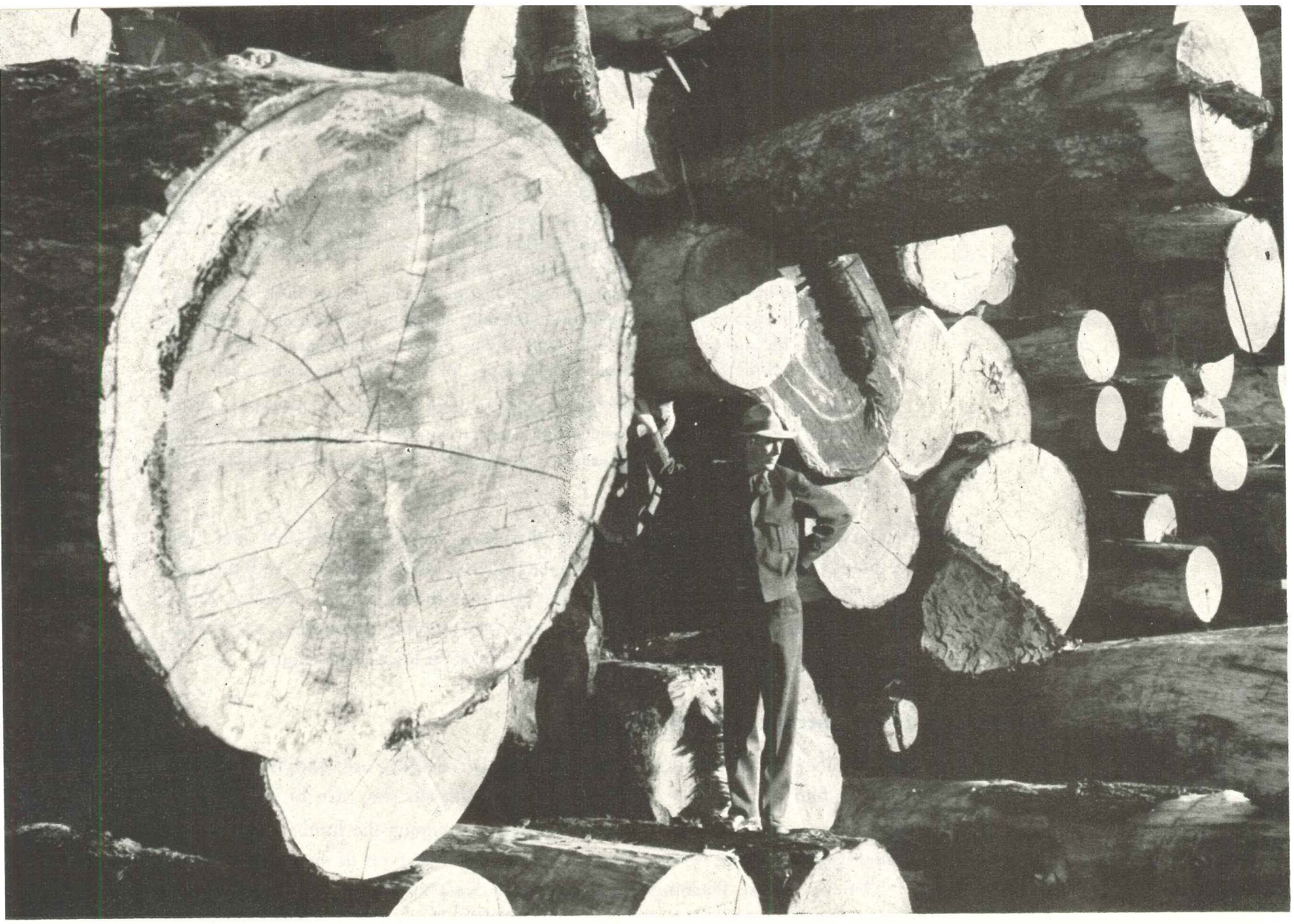
More specifically, how many of our lumbermen readers studied the forecast of tomorrow's house outlined by the nation's leading architects, homebuilders, mortgage lenders and lumber dealers at the HOUSE & HOME Round Table last spring—studied it paragraph by paragraph looking for new markets for their products? Is any lumber manufacturer promoting the wide roof overhangs the Round Table sponsored—wide overhangs that could use a quarter of a billion more board feet of lumber a year? Is any lumber dealer cultivating the new market for lumber offered by the new trend to 100% built-in furniture forecast by the Round Table? What about storage walls? What about fences? What about wood paneling?

Is lumber exploiting new standards?

How many manufacturers and dealers have recognized how deeply their own business will be affected by the standard dimensions for builders' houses jointly sponsored by the AIA and the NAHB—the standard 8′ plus ceiling height, the standard door height and widths, the standard bathroom dimensions, etc? Is any manufacturer prefabricating the standard stairs made possible for the first time by the new standard floor-to-floor heights?

With this issue HOUSE & HOME is starting a new series of articles spelling out for the lumber industry and its customers the significance of some of the new trends and just what they mean to the market for wood products in the home.

The first study deals with millwork.



Aren't these logs headed

why do modern houses cost so much? Well, one reason is

the cost of modern millwork

It's three or four times too high

That's a lot of money considering that a very glassy modern house uses around five times as much window-and-door framing millwork as a traditional house. And considering, too, that between 4 and 10% of the cost of these glassy modern houses now goes into window and door frames.

Why is modern millwork so expensive?

The answer is that it's all "special." Nobody mass-produces it and no lumber dealer stocks it.

And whose fault is that?

Frankly, it's the fault of builders and architects who have never got together on just exactly what type of modern window and door frames they'd like to see in their local lumber yards. For if they could only agree, every US lum-

For the past 2 months, HOUSE & HOME editors have gone through hundreds of window and door details designed by leading US architects, found their details remarkably alike—even though their houses were as different as apples and bananas.

On p. 132 you will find half a dozen "common denominator" profiles which we think represent the consensus of opinion among the vast majority of modern US house architects.

We would like you to ask yourself two questions:

1. Would I use these profiles if I could buy them cheaply from my local dealer?
2. What don't I like about the H&H details?

Then let us know—right away.

As soon as we have your comments, we will try to develop and publish a line of stock millwork profiles that most architects and builders in the US would use if they were available cheaply.

And we will then try to persuade the lumber mills to produce those profiles, and the lumber dealers to stock them.

If this program succeeds, no US architect will have to think of detailing his windows and doors any more than he would think of detailing his kitchen stove. He would have his design work reduced—and his building costs might drop by as much as $1,000 for every $20,000 house.

So will you, please, take a good look at these ten pages, and let us know how you feel about our proposals?

Robert M. Damora

the wrong way? **Or, to put it differently:**

ber dealer would be delighted to stock a standard line or two of modern windows and doors.

The odd thing is that, whether they know it or not, ***most modern architects are very nearly agreed on what they want in their millwork. They want:***

LOW COST (comparable to low cost of Colonial frames)

SIMPLICITY (to go with simple modern design)

LIGHTNESS (especially light projecting edges)

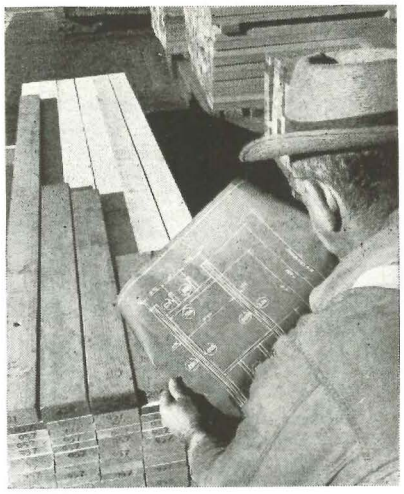
STRENGTH (because some mullions are structural)

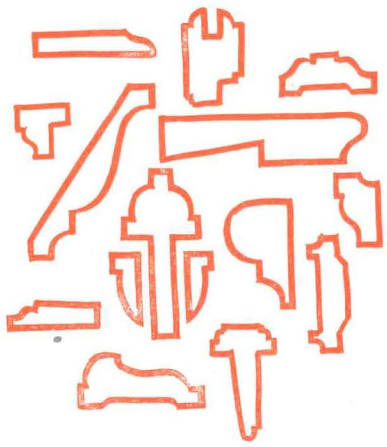
QUALITY (because modern houses make very ugly ruins)

FLEXIBILITY (i.e. millwork profiles that can be used to fit many different conditions).

This is where* HOUSE & HOME *comes in—for HOUSE & HOME is the only magazine which reaches all the members of the homebuilding team—architects, builders, bankers and suppliers alike—and so HOUSE & HOME is in a unique position to try to get architects, builders and lumber dealers together. ***If* HOUSE & HOME *can get architects and builders to agree on six or eight standard, universal millwork profiles, most US mills would be foolish not to mass-produce them and most dealers would be foolish not to stock them.***

This, then, is the purpose of the article on these ten pages. The box at left tells how HOUSE & HOME hopes to get architects, builders, dealers and mills together for their common good and the good of the US home buyer.

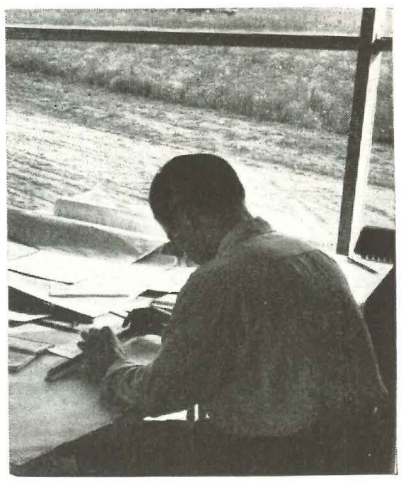


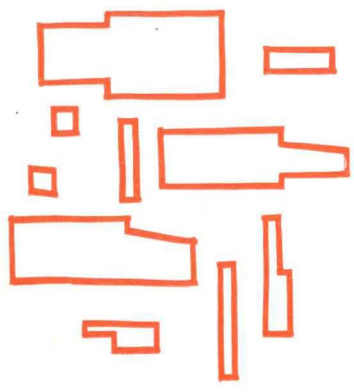


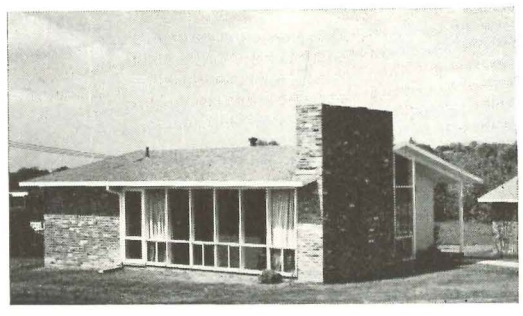
Photos: Robert M. Damora; LIFE—R. Crane; Robt. C. Lautman; J. H. Reed; G. W. Holland

This man stocks this type of millwork today

to build houses that look like this







. . . while this man badly needs this type of millwork

to put into thousands of houses all over the country that look like these

What can modern architects and builders do to get what they need and can't find in their local lumber yards?

They can do one of two things:

▸ ***Either*** they can try to do without special millwork altogether and produce cheap, modern-*looking* details out of stock boards—but these may not stand up very well for very long because joints may open up, boards may warp, the wood may rot. In fact, the only place you can use these details is under deep, protective overhangs—in places like California.

▸ **Or** (if they have wealthy clients) they can design special millwork that may cost three or four times what stock Colonial details would cost and that is made up specially in some local mill or on the contractor's table-saw.

But even special modern millwork will rarely be quite as good as it should be—

because:

- only a big mill can control the quality of its lumber properly;
- only a mass-production operation can provide millwork with all the little saw kerfs, drips, condensation gutters, etc., that make the difference between a first-rate and second-rate window wall;
- and only a scientific lumber operation will assure proper impregnation of lumber to prevent decay.

What does all this add up to?

It adds up to two alternatives for modern architects in the US. They can

either resign themselves to giving their clients a second-rate job;

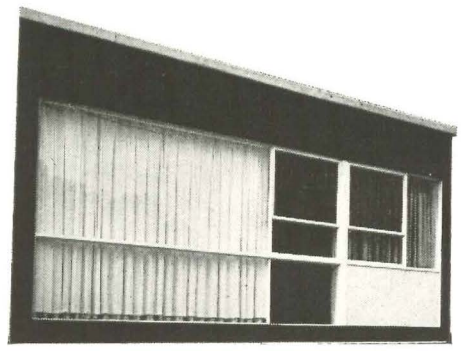
or go to other materials, like steel and aluminum, to get precision, lightness, strength, durability, modern design (see cut).

These alternatives should give lumbermen some sleepless nights. . . .

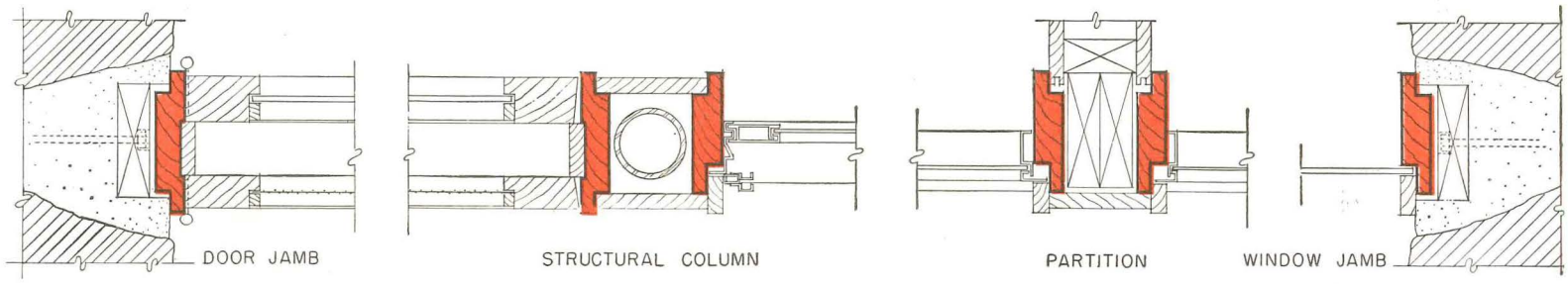
But the outlook for lumber is not all black: most US architects and builders have been doing what should have been the lumber industry's job—i.e., experimenting, testing, designing and redesigning millwork fit for modern houses.

These architects and builders have come up—*independently*—with what looks like a new line of standard modern millwork—a line that every lumber dealer in the US would be very smart to stock, and every mill would be very smart to mass-produce.

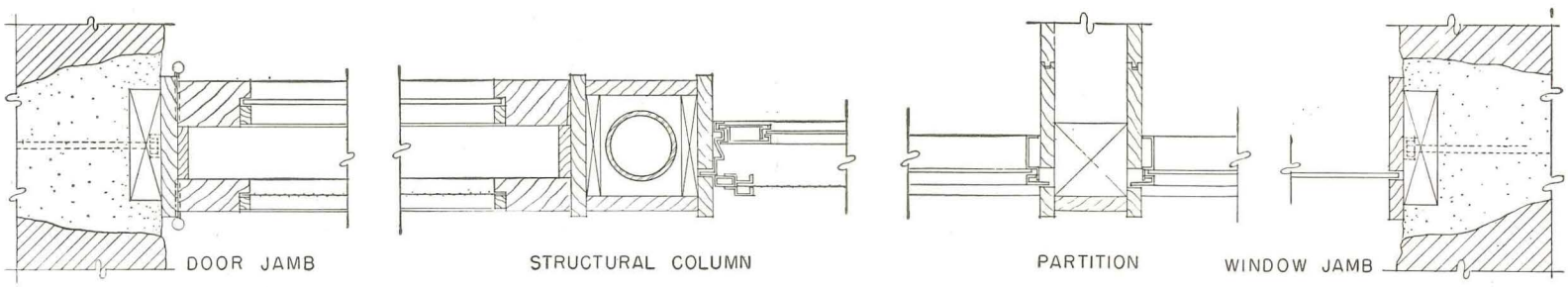
Starting below, and on subsequent pages, HOUSE & HOME editors show how some of these US architects and builders arrived at these new standards. And on p. 132, HOUSE & HOME makes a proposal to the millwork industry, based upon the painstaking research undertaken by these leaders of the US homebuilding industry.



Architect ELIOT NOYES first detailed his window wall with two special millwork profiles

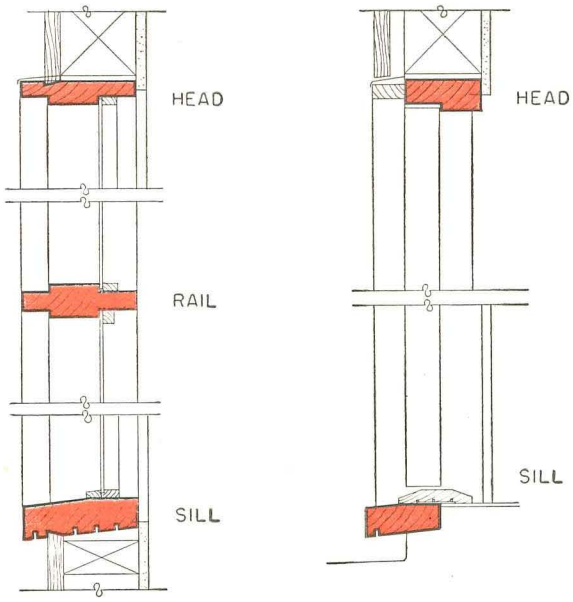


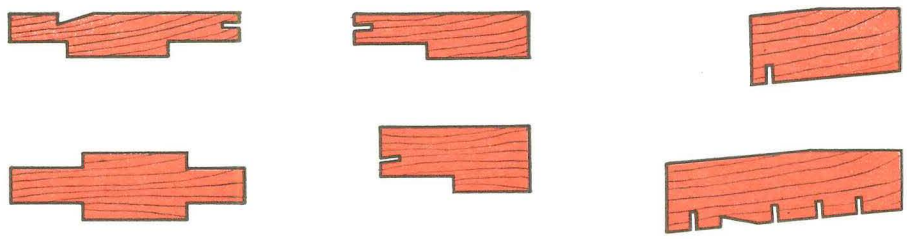
. . . then discovered he could cut his window- and door-frame costs 20% by using no millwork at all



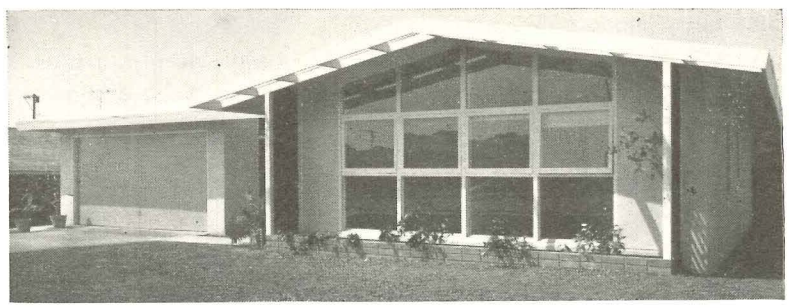
Noyes was able to use cheaper details only under the protection of deep overhangs. His head and sill details (not shown here) use no special millwork since they are similarly protected against driving rains. Architects like Eliot Noyes would much prefer to use inexpensive, standard, modern profiles milled out of well-controlled, well-impregnated lumber.

Architect EDWARD FICKETT uses six different millwork profiles (out of 2 x 4's and 2 x 6's) . . .



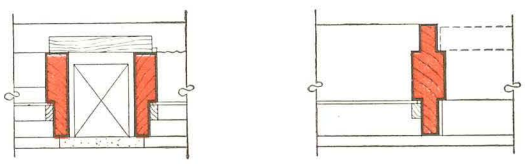


. . . for builder houses that look like this

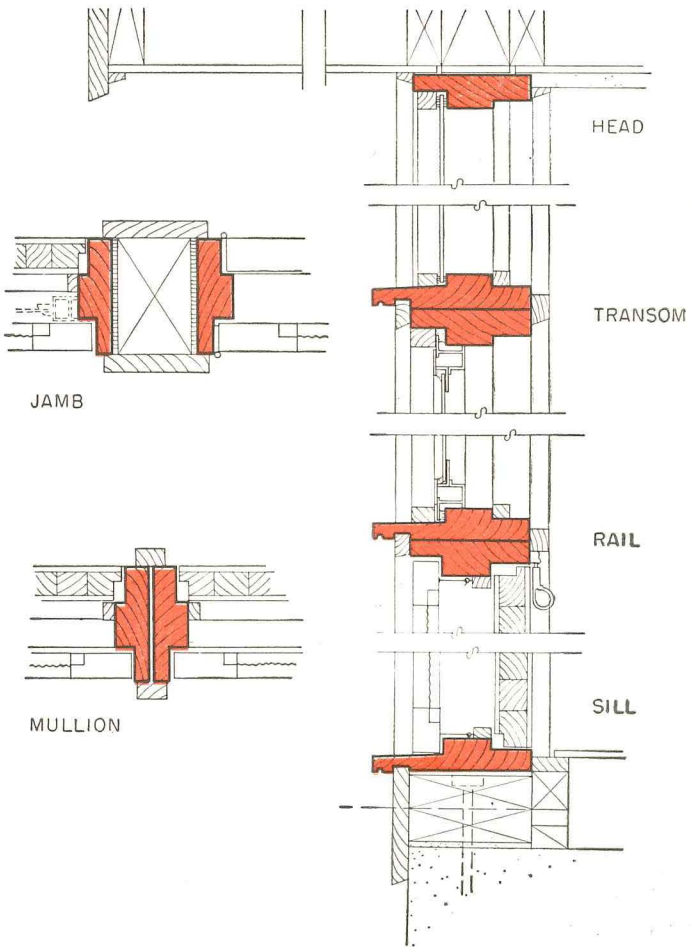


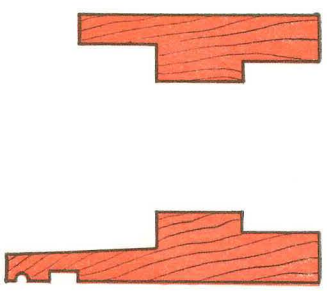
G. de Gennaro

Volume production enables Fickett to design a special profile for each special condition. His detailing standards are very high for builder houses. Slots on some of his profiles receive metal plaster stops.

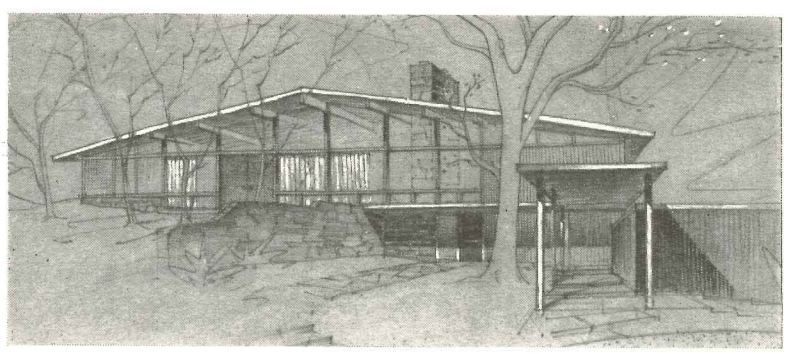


Architects A. & E. KRAMER use two special millwork profiles (out of 2 x 6's and 2 x 8's) . . .





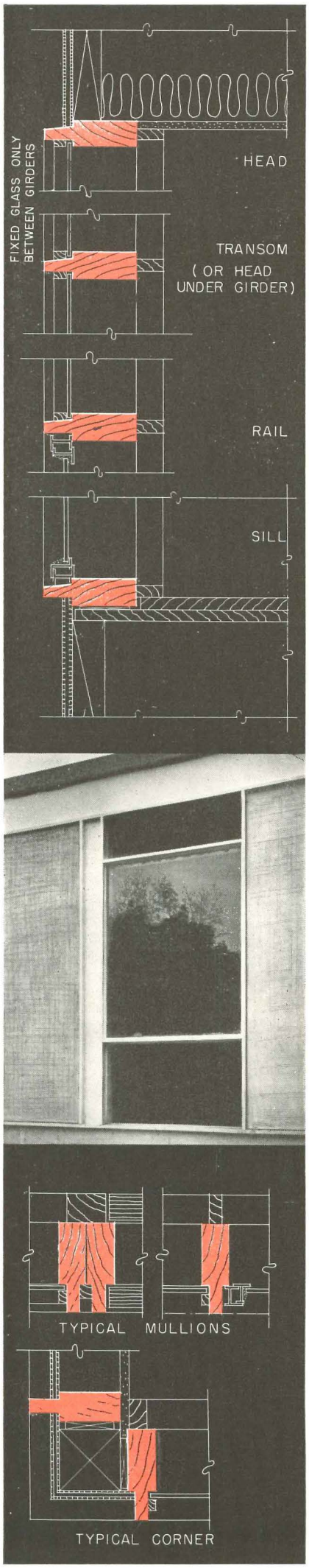
. . . for custom-built houses that look like this



Custom architects like these have to use plenty of ingenuity to design profiles to fit any and all conditions. The Kramers (like Architects Noyes, p. 127, Johansen, opposite, Goodman, p. 130, et al.) try to keep the number of special profiles down to two. Note the smart use of a sill profile in the transom.

Architect JOHN JOHANSEN uses two similar 2″ x 6″ profiles in his millwork frame

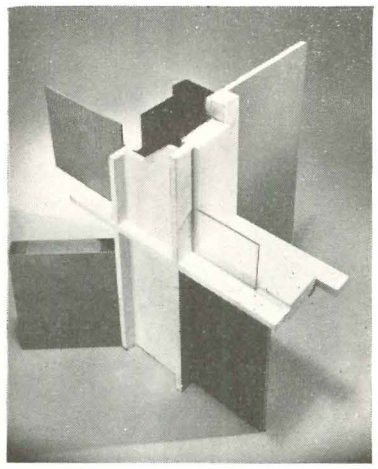
(described also in H&H, June '52)



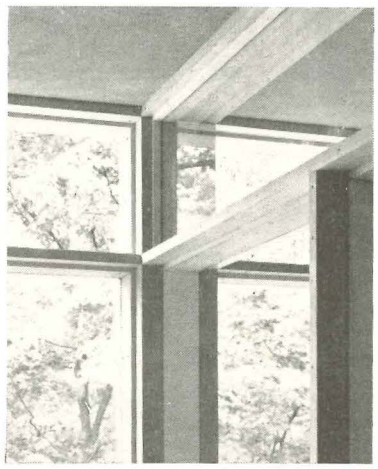
This one fits all vertical conditions . . .

. . . and this one is for all horizontals

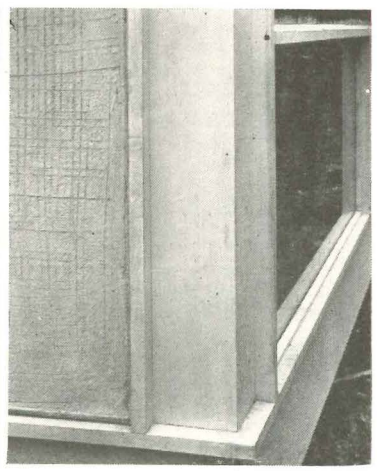
These pictures show how Johansen solves every detail in his post-and-beam houses



Model shows fixed glass, wall, door. Profiles frame different materials.



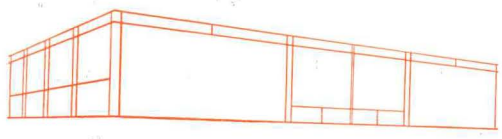
Typical clerestories. glass wall, door, etc. Clerestory sill is at door height.



Typical exterior corner. Note stucco panels. Casing profiles define post.

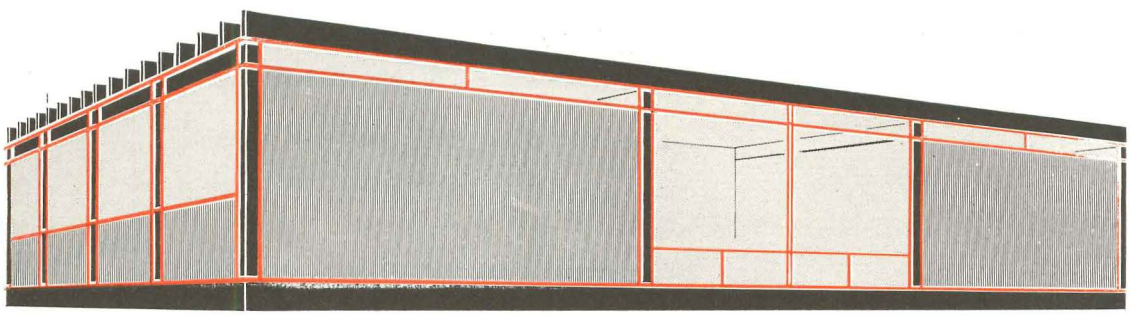
The millwork frame goes up *simultaneously* with the post-and-beam structure

This is the structure . . .



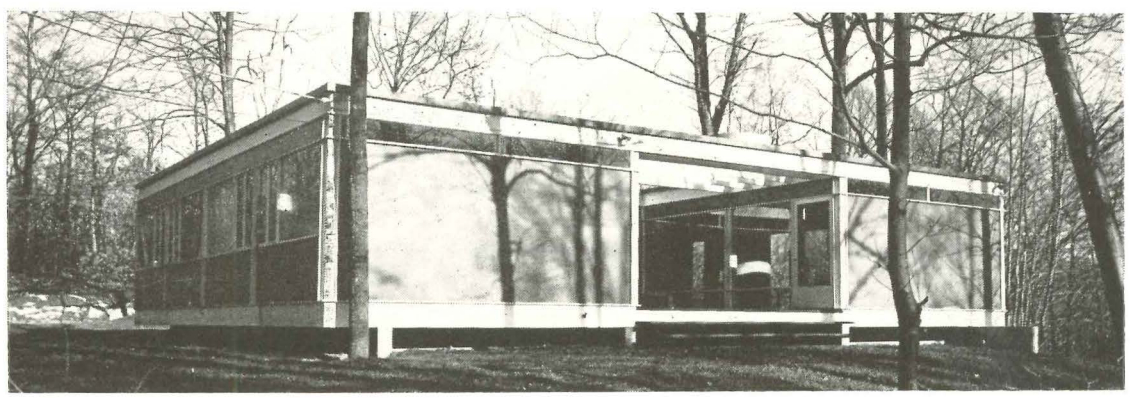
. . . and this is the millwork grid

As the two go up together . . .



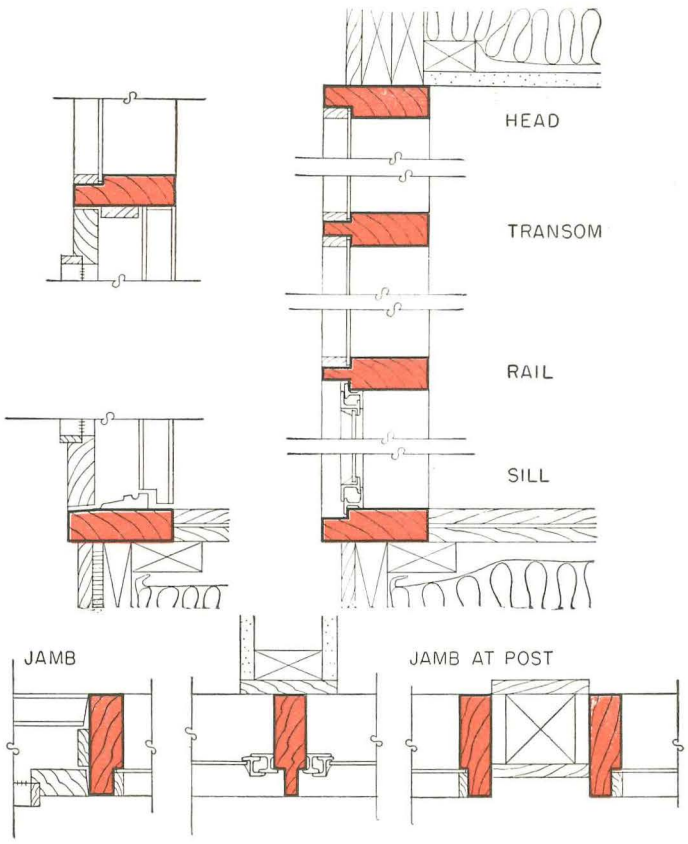
. . . they mesh and become an integrated building

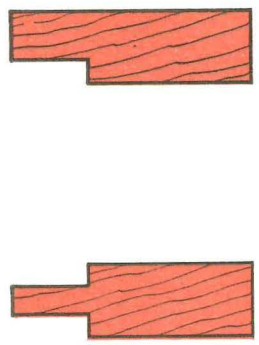
Next: fit glass, plywood, doors, etc., into sharply defined indoor-outdoor grid. Result: a house that looks like the one below. Best application of system: post-and-beam structures with lots of glass.



E. J. Cyr

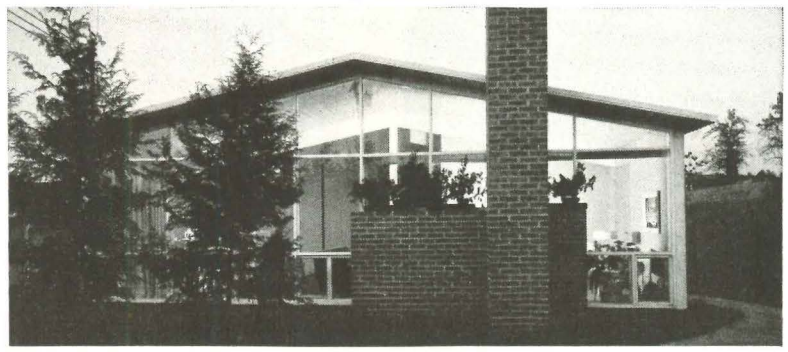
Architect CHARLES GOODMAN needs only two millwork profiles (out of 2 x 6's) . . .





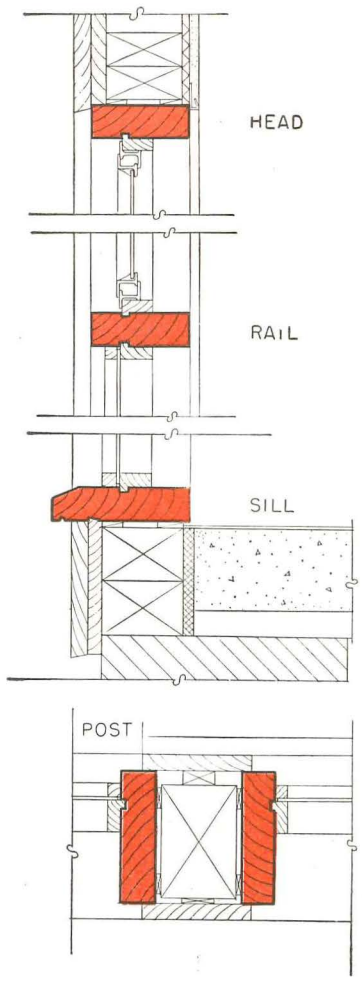
. . . for builder houses that look like this

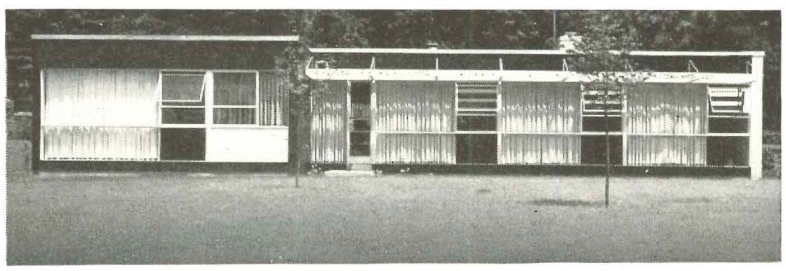
R. C. Lautman



Local mills in and around Washington, D. C. have now set their saws to Goodman's specifications, can turn out his simple profiles at very low cost. Yet Goodman would still prefer better-controlled lumber, says there is a crying need for well-made, mass-produced, standardized modern millwork.

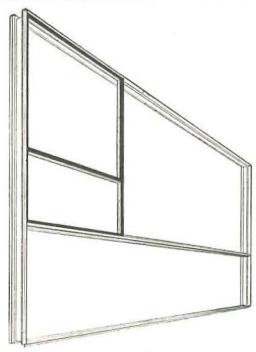
Architect WILLIAM ESHBACH found steel "millwork" cheaper and better than wood . . .





. . in building this custom house

(also shown on pp. 136-139)

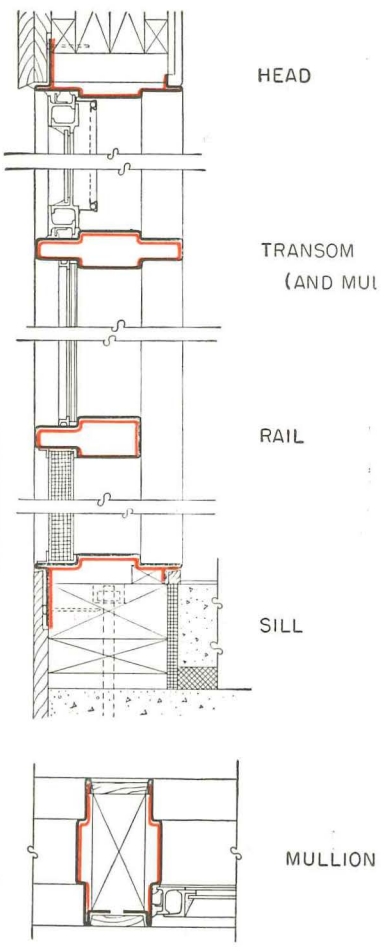


Here is what he did: He went to a local pressed-steel door-buck fabricator, had him assemble 10′ wide units to fit between structural posts. (See details at right.) Units contain all jambs, heads, rails, mullions, sills—*and have all operating sash in place.* This is a drawing of a typical unit.

Here are his costs: All pressed-steel frames around all exterior wall openings —$704. Bids on wood frames as detailed at left came in at $700. Reason: door bucks are standard, wood frames are special.

Here are his savings: He needed no plaster stops around steel "millwork" (because standard pressed-steel door bucks are their own plaster stops). Installation was much faster than installation of similar wood units.

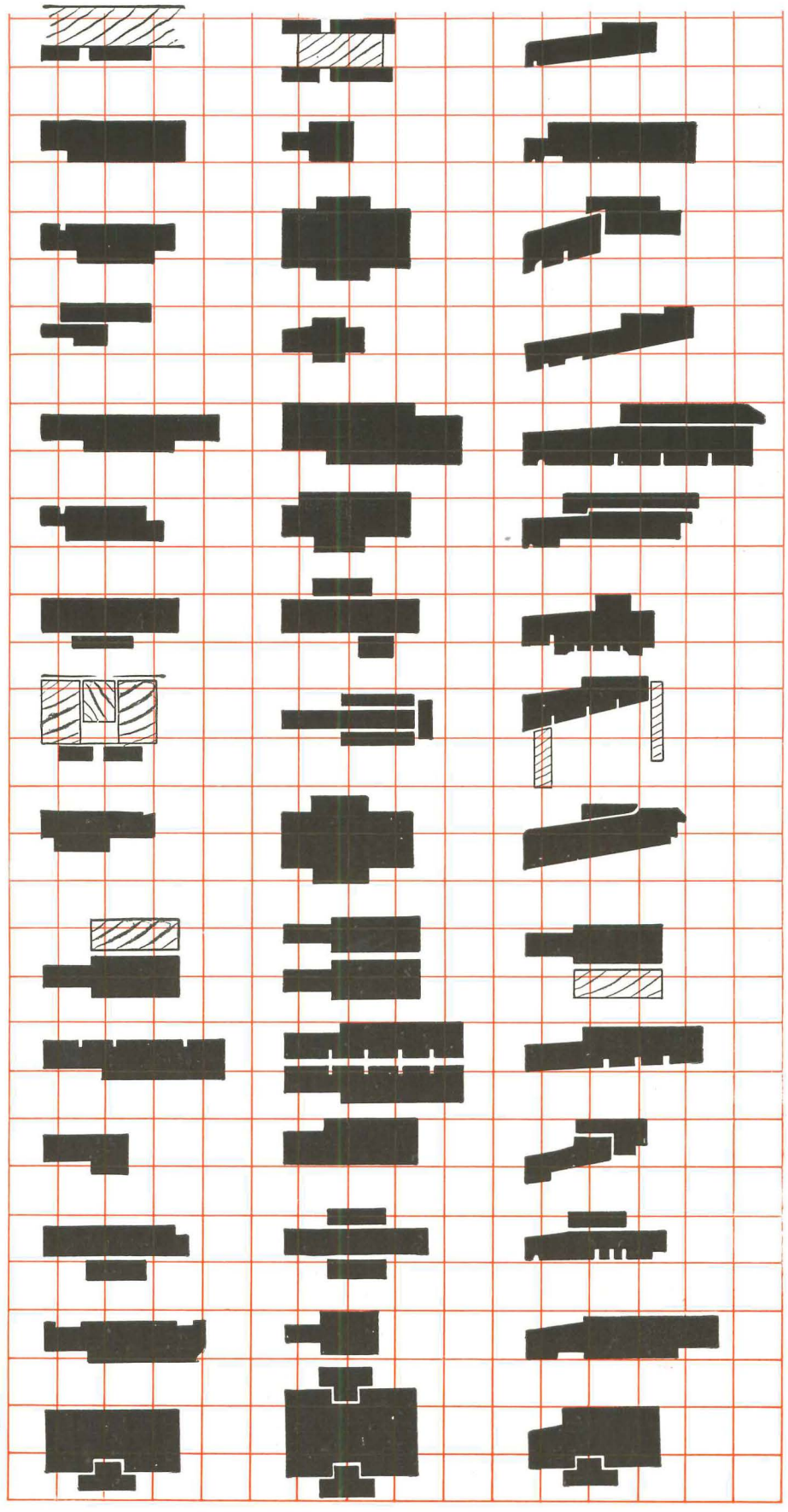
Here is why he liked steel better: His steel details (right) could be much more slim and elegant than the oversimplified wood details he tried first. He also got greater precision, greater strength, extra bracing for his post-and-beam structure, possibly less maintenance.



Here are typical head, mullion and sill profiles used by architects from all over the US

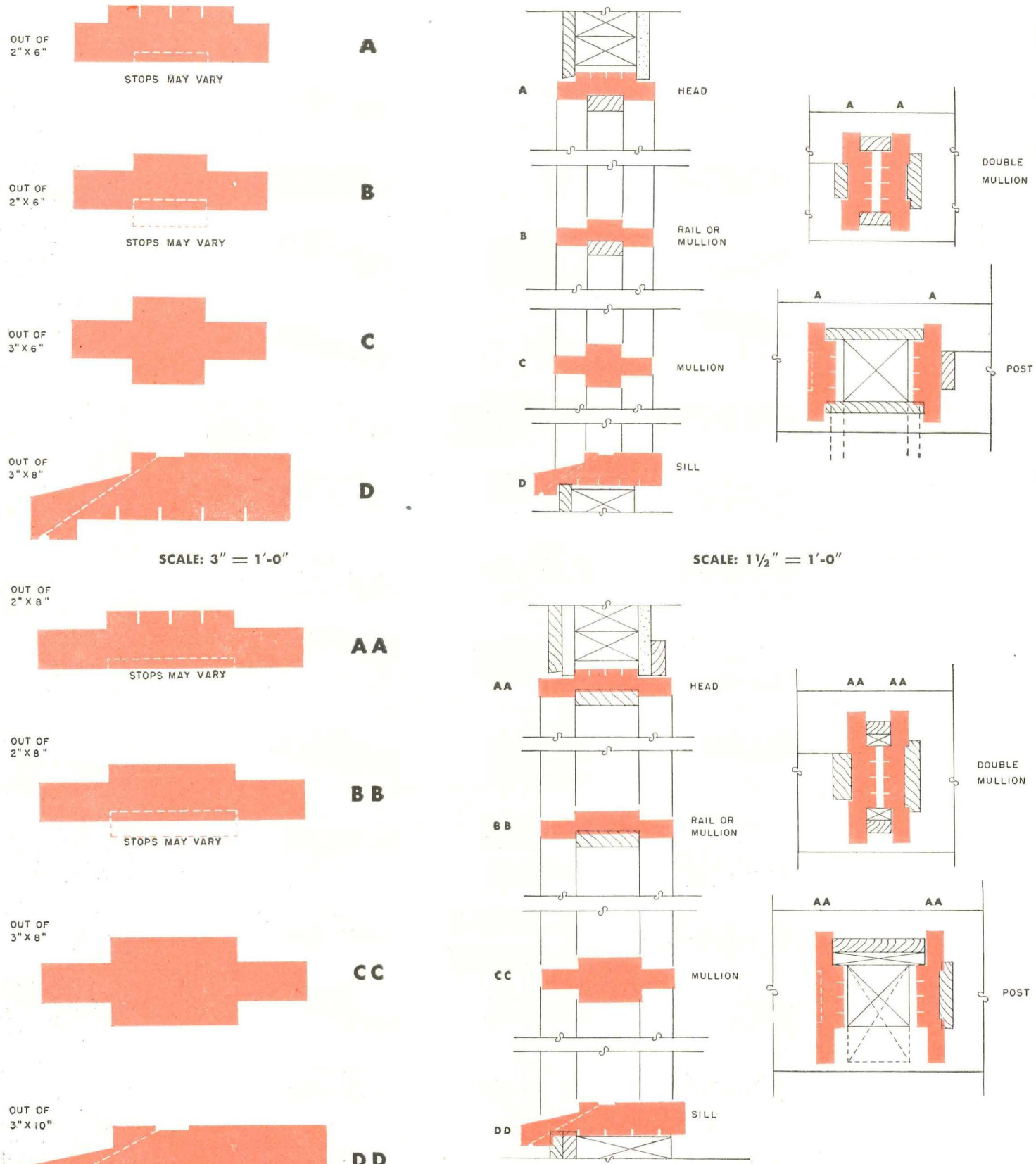
At first glance, these profiles look as different as the houses they go into. But closer study reveals an amazing degree of similarity all the way through. It also suggests that any standard line of modern millwork should be flexible enough to fit innumerable different conditions, accommodate anything from fixed single or double glass to wood or metal sash, glass jalousies, sliding walls—or even solid wall panels.

Background grid is 2″ x 2″ scale.



Here are HOUSE & HOME'S suggestions:

We are proposing two sets of profiles. The first set can be milled out of nominal 2″ x 6″, 3″ x 6″ and 3″ x 8″ lumber. It will work with 4″ deep framing. The second set can be milled out of nominal 2″ x 8″, 3″ x 8″ and 3″ x 10″ lumber. It will take thicker interior and exterior finishes, work with 4″ or 6″ framing. Our reason for proposing some 3″ lumber is that many modern mullions are structural and that many modern sills carry heavy loads.



These suggestions are very tentative: We want all the criticism we can get, and the more detailed the better. We will not go any further until all the votes are in. We think that the profiles shown above will accommodate single and double glazing, most standard metal windows with screens, most jalousie-type windows, most wooden sash, most doors. Please correct us if we are wrong.

Richard Meek

Will you let us know what you think?

NEWS

How many new houses next year?

- **Mortgage money will be easier to get, birth rates remain high, migration is shifting demand to new areas, so . . .**
- **A million houses appear within the industry's reach despite the drop in family formation**

by Miles L. Colean

Despite its trials, despite the headshakings of gloomy forecasters, the housebuilding business still is good and promises to stay good next year.

The possibility of another million, or near a million, new-house year is certainly ahead. Although this would mean about a 10% drop from this year's prospective housing production, whatever is built in 1954 will, of course, be practically all privately financed housing, since the enfeebled public housing program can no longer be counted on to add its 35,000 to 70,000 to the total, as it has during the years just passed. Close to a million new privately financed houses should be a very satisfactory prospect for the housebuilding industry.

The possibility of this attainment will rest mainly on two things: 1) a happy outcome to the present FHA-VA mortgage boggle, and 2) the response of the industry itself to the kind of market it will face. For the first, there is already some prospect of improvement; and, if the issue is not sufficiently resolved by the end of 1953, there is the possibility of aid from Congress before the 1954 building season gets far under way. For the second, the industry, during a troubled decade, has so fully shown its ability to adapt itself successfully to conditions as it finds them that there is no reason for lack of confidence in its performance during the year ahead.

But even assuming no change in present VA or FHA policies, the prospect still is for at least 900,000 new houses in 1954.

From 1946, the first full postwar year, through 1952, we built some 7 million new family dwelling units—an average production of a million a year. In 1953, the eighth year after the end of World War II, we will add another 1.1 million new units or very close to it. In this or any other country, never has there been so much homebuilding for so long.

This very fact has convinced many people that good business cannot go on much longer. There may be something to this point of view but, standing alone, it is not a very sound basis for forecasting. More pertinent are the influences on next year's production that come from the money situation and the underlying conditions affecting housing demand itself. Will there be enough mortgage money in 1953? Will the urge and the ability to buy be present? Most builders seem more worried about money than about their market.

Why mortgage money has been tight

The credit situation in 1953 has been a good deal like a man putting on weight. As his waistline expands, he is less likely to say that he is getting fatter than he is that his clothes are getting tighter. His clothes, of course, are not getting tighter. They may even be stretching a little. That is the way it has been with the money market. It is the person inside the clothes —the demand for money—that has been growing. The money supply has been stretching though not as fast as demand.

Actually more money has gone into mortgage loans in 1953 than in 1952. Moreover, the proportion of mortgage loans to other investments of savings institutions (savings and loan associations, life insurance companies, mutual savings banks, and the time deposits of commercial banks) has been *greater* than in 1952. Government monetary authorities have not reduced the amount of available credit but, on the contrary, have endeavored to bring about a gradual expansion in line with the productive growth of the country.

On the whole they have done a good job. Business has grown. Another inflationary binge has been avoided; and, despite the end of direct economic controls, prices have been pretty well stabilized. In the mortgage world, however, the situation has been greatly complicated by the fixed rates on FHA and VA mortgages, which, through more than two years of generally rising interest rates, have been held at submarket levels. By the time the government raised VA and FHA mortgage rates last June, the basic rate structure had again moved farther upward. The change was thus too little. Subsequent efforts to solve the problem by permitting discounts in the sale of FHA and VA mortgages have so far turned out to be a costly, unpopular and inadequate substitute for a rate of interest that would coincide with market conditions.

Despite such difficulties, the amount of insured and guaranteed loans closed through June 1953 nevertheless exceeded the volume for the same period a year ago. The later months of the year, however, are likely to show a considerable reduction and, if there were no other influences at work, the outlook for new housebuilding in 1954 might be in line with the pessimistic school of forecasters.

Mortgage money will be easier to get in 1954

There is, however, good reason to believe that the worst is over. The government bond market has been much improved. The Federal Reserve has already taken steps to make sure that credit would be available to meet the seasonal demands of farmers and businessmen, and additional increases in the credit base may be expected before the year-end. The Treasury

NONFARM HOUSING STARTS, 1946-54

	Total	Private	Public
1946	670,500	662,500	8,000
1947	849,000	845,600	3,400
1948	931,600	913,500	18,100
1949	1,025,100	988,800	36,300
1950	1,396,000	1,352,200	43,800
1951	1,091,300	1,020,100	71,200
1952	1,127,000	1,068,500	58,500
1953	1,100,000	1,065,000	35,000
1954	**1,000,000**	**980,000**	**20,000**

Source: 1946-1952, Bureau of Labor Statistics; 1953 and 1954 estimated by House & Home

apparently will not be soon again moving into the market with a long-term issue.

The outlook, therefore, is for a steady easing of credit during fall and winter. In the meantime the flow of savings into mortgage investing institutions continues in substantial volume and promises to continue during 1954. An even larger volume of mortgage funds is thus in prospect for 1954 than has been offered during 1953. Interest rates already have passed a peak and probably will drop somewhat farther. Discounts on FHA and VA loans seem certain to narrow and may reach a point where they will not impede a real resumption of this type of lending. All in all, the money situation holds the possibility of not being a major problem during 1954.

What of the market itself? The rate of net new family formation is already markedly down from its peak in 1949. So is the rate of creating new households. So, too, is the marriage rate, though to a much lesser degree. Do such facts portend a drastic softening of demand in 1954?

The chance is that some softening is ahead, but it need not be drastic. The influence of growth as measured by marriages and increase in families and households, is undoubtedly important: but it is not necessarily crucial if jobs are plentiful, personal income remains high, people retain their confidence in the future, and the building industry exerts itself in providing an attractive product.

The underlying strength of the market

Even the growth outlook is not as bleak as a cursory look at the figures may indicate. The end of hostilities and the probable reduction in the draft may prevent any notable decline in family and household formation during 1954, and may indeed serve to keep it at least at present heights.

Moreover, the market should get the full force of all family growth that is generated. Doubling up is no longer either popular or necessary. Young couples, with good income prospects, want their own households at once. Older couples with the security of savings, pensions, and social security, insist on keeping theirs much longer than formerly was the case. Widowed and single persons, as well as natural families, create substantial demands for separate households. Even divorce, under present prosperous circumstances, may add to rather than reduce the number of independent establishments.

At the same time, the output of babies is unabated. The birth rate has continued and will continue at a high figure during 1954. Especially noteworthy is the steady increase in the numbers of second, third and fourth children. Here is demand for space in as pressing a form as new family formation itself, especially since the bulk of the first 7 million postwar houses was made up of very small units. Many families will be in the market for a second time in a decade.

The mobility of the population is another great producer of housing demand. If existing houses are in places where people do not want to live, they do not count in measuring total supply. Not only is there substantial migration from one part of the country to another, particularly to the West, but also, in every locality, are enormous migrations from the older, interior sections of cities to the suburbs. The current demand is for a new kind of house and a new way of living that can be satisfied only in a new location.

The migration demand is due in part to the fact that with their present incomes and good prospects for employment, families can afford to improve their living conditions along the lines of their desire. But it is also in a large measure due to the alertness of builders in sensing that desire and in doing something positive about it. Herein lies the real hope of the housing market in the future.

The crucial role of technology

Already the technological advancement of the housebuilding industry has proved to be a sustaining force. It has been evidenced in better designs, more novel arrangements, better equipment, more eye-appeal, more comfort, and more efficiency in operation. The new kitchen, the new heating systems and now the great upsurge in summer cooling, the new use of glass and the development of outdoor living — all these have made the old houses obsolete and have fed the desire for the houses that are being built today and will be built tomorrow.

The new technology will be reflected not only in improved quality and stepped-up appeal, but also in stable or lower costs. During 1953, with the continued effects of past inflationary policies and vigorous pressure of demand, costs have crept slowly to new highs. Building materials' prices and wages have moved upward; and the unsettled mortgage credit situation has also undoubtedly been reflected in the final price of homes. Without the attention builders are paying to increasing efficiency, costs would certainly have gone even higher.

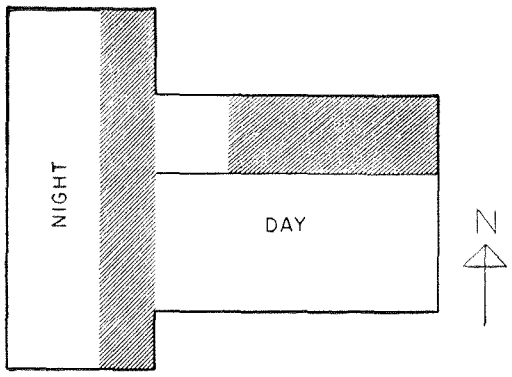
In 1954, the fiscal and monetary policies of the administration may be counted on to keep basic prices on at least an even line. With this assurance of underlying stability, the use of principles of design and methods of construction that reduce waste of materials and save labor, particularly skilled labor at the site, can in 1954 begin to produce some tangible results. The appeal of quality can be intensified by a price that looks right.

The technological change in housebuilding has really only begun. It still has far to go and its rate of advancement can be speeded up. Accelerating technological change is more than the industry's big opportunity. It will be a necessity if homebuilding is to maintain its market from now until those lush years in prospect during the 1960s when another geyser in family formation may bring a return of automatic selling. Until the 60's, automatic selling cannot be depended upon. The product will have to have a special appeal and the producer will have to be ingenious and unremitting in his sales effort.

IN THIS MONTH'S NEWS

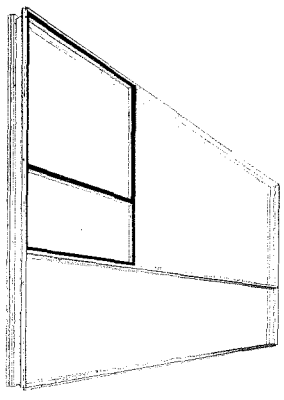
(see pp. 37 through 49)

LOCATION: Wyncote, Pa.
WILLIAM W. ESHBACH, architect
JOHN GLASS, HARRY KALE, associates
HARRY MURPHY'S SONS, general contractor
AREA OF HOUSE: 2,125 sq. ft.
COST: $26,500 ($12.45 per sq. ft.) plus fees & landscaping



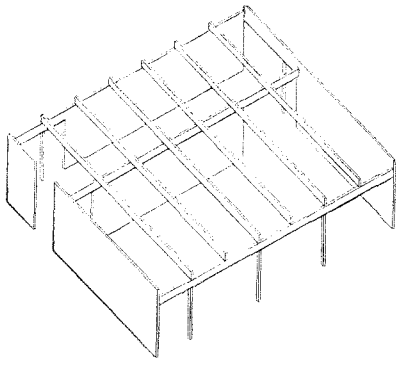
Logical planning . . .

(which means separating day and night areas, achieving compactness as well as spaciousness, providing good storage and services, minimal corridors—see p. 138)



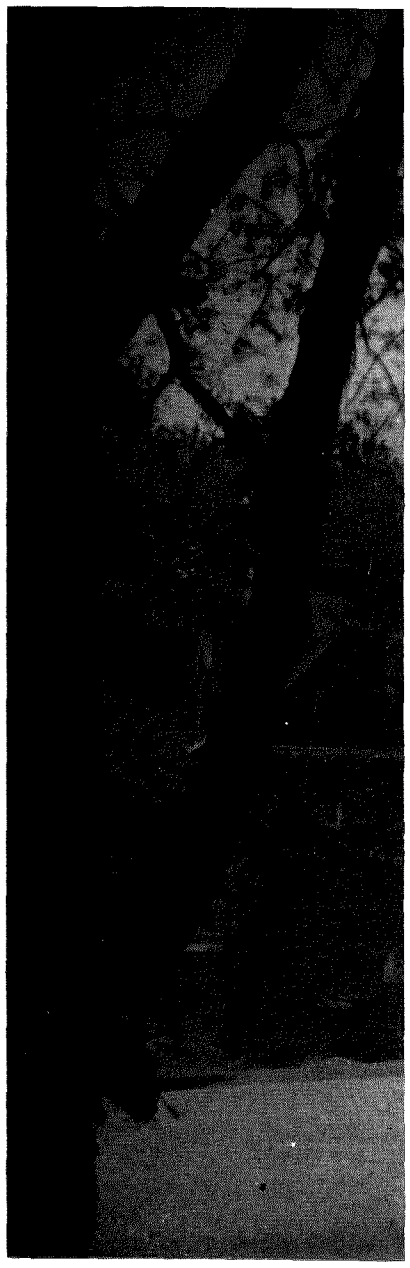
Logical detailing . . .

(which means finding the right materials to do the right jobs at the lowest cost, even if you have to mix many different materials to do it—see p. 130)



and logical construction . . .

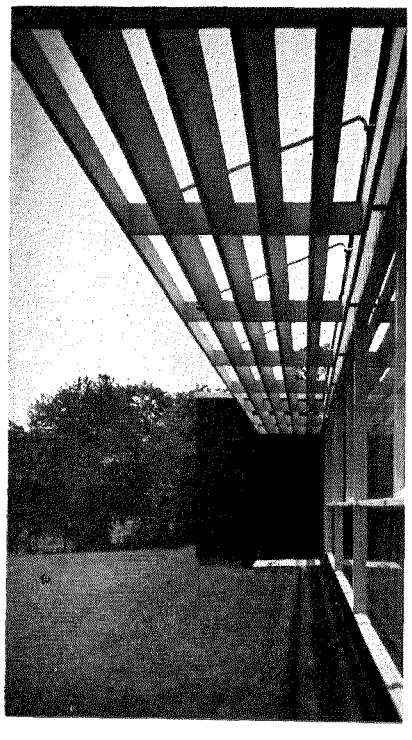
(which means picking a framing system that fits your plan and elevations; e.g. posts-and-beams if your plan is open and your walls are glassy—see p. 139)

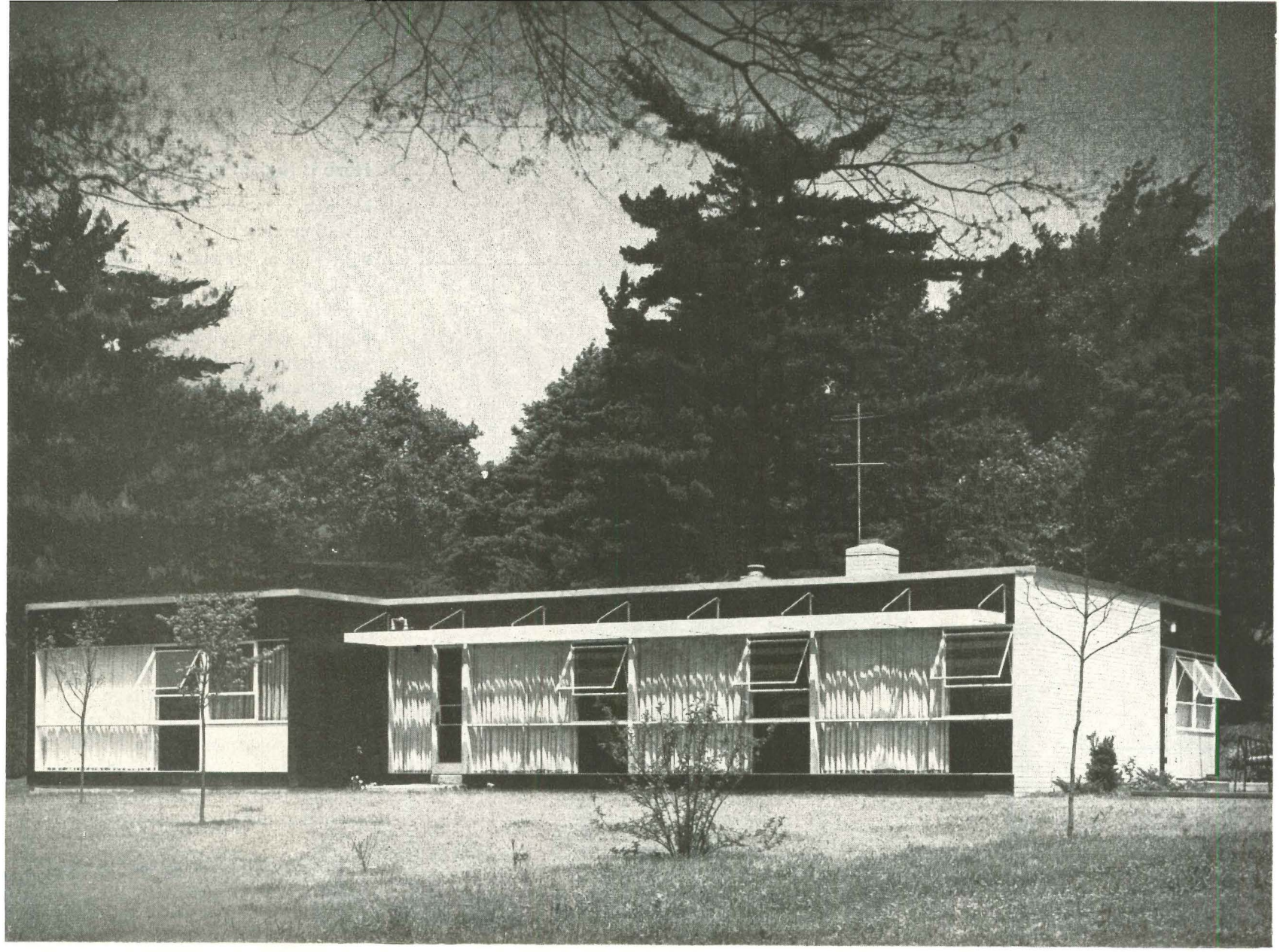


Photos: G. William Holland

+ restraint mak

Louvered sunshade protects *some glass on s*



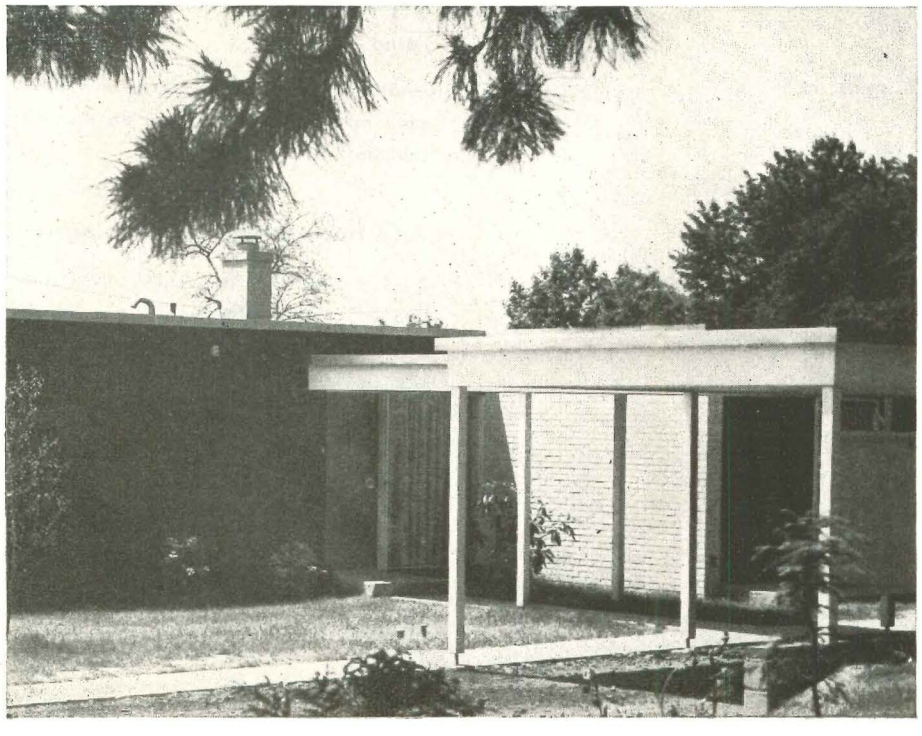


Glass wall makes sense *on garden side, is shaded by louvered overhang. All glass bays are prefabricated of standard steel door bucks* *(see p. 130)*

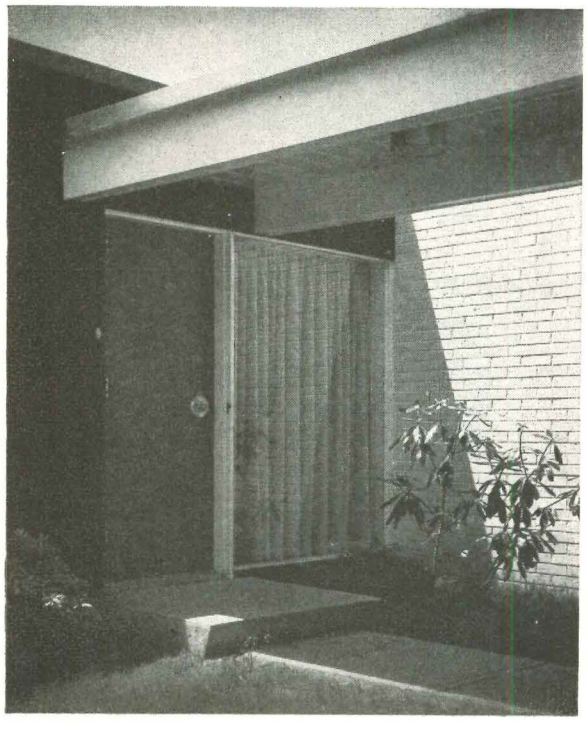
his house an uncommon answer to a common problem

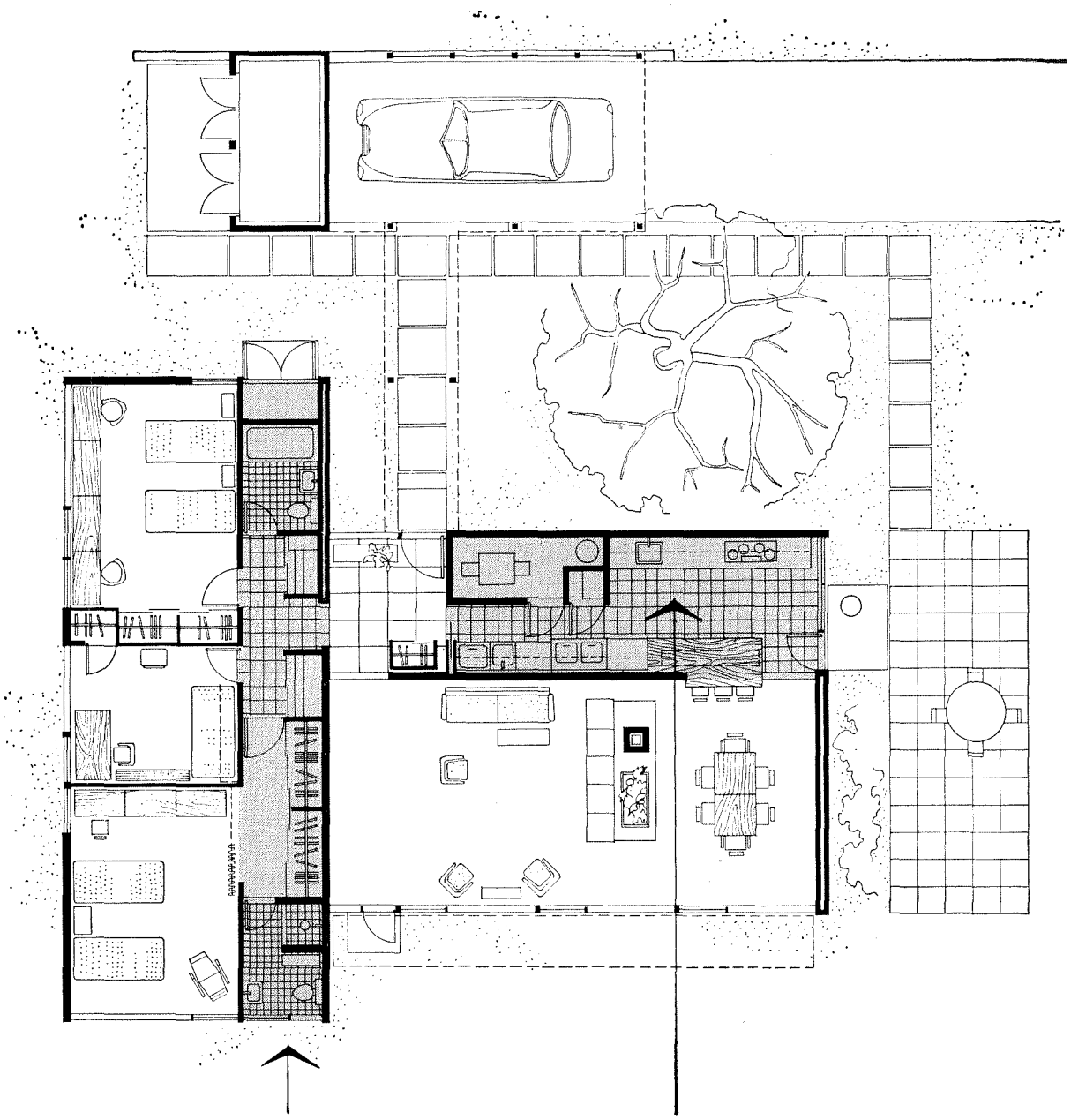
The problem: A three-bedroom house. For the answer, turn the page

Carport is separate structure *on entrance side of house*



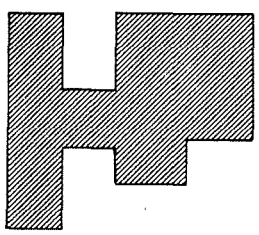
Entrance canopy is link *to carport*



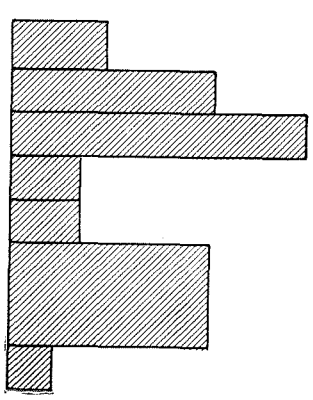


Bathroom-closet tract *forms baffle between bedroom and living-room areas. Note good use of corridor space for dressing room, outdoor storage closet at north end of wing.*

Kitchen-utility room tract *forms baffle between living areas and entrance approaches. Kitchen window looks out to street. Note entrance court formed by garage placement.*



Total circulation area: *Only 115 sq. ft., or 5% of total area of house.*



Total storage-closet area: *190 sq. ft., or about 9% of total area of house. This does not include ample drawer and shelf cabinets in bedrooms, kitchen, etc.*

Here is logical planning—

- a house zoned into daytime and nighttime areas;
- a string of closets and bathrooms used to insulate bedrooms against noise in the living area;
- utility room, kitchen and pantry used to shield the living areas against the entrance approach;
- many different built-in closets, storage bins and storage rooms to compensate for the loss of the traditional storage basement and attic;
- good use of outdoor areas for service yard, outdoor eating, sunbathing;
- open planning in the daytime wing (to get a sense of spaciousness), and closed planning in the nighttime wing (to get a sense of protected shelter);
- and lots of thought given to small, but highly important details: a passage that doubles as a dressing room, a pass-through counter between kitchen and dining room that doubles as an eating bar, a long, narrow utility room that doubles as a corridor.

—All of which means getting the most out of your sq. ft. area.

Here is logical detailing—

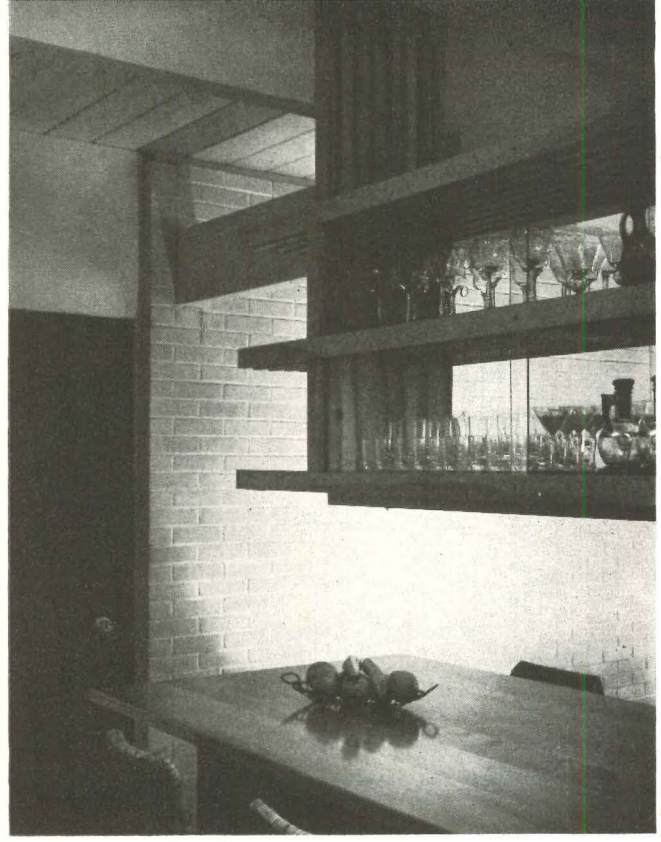
- a system of structural bays framed in wood, but filled in with a standard, inexpensive steel window-and-door unit (this system is discussed at length on p. 130);
- and good use of different materials (brick, wood, glass, steel) and of bright colors to make the house look lively without making it look complicated.

—All of which means using any available material where it can do the best job most economically.

And here is logical framing—

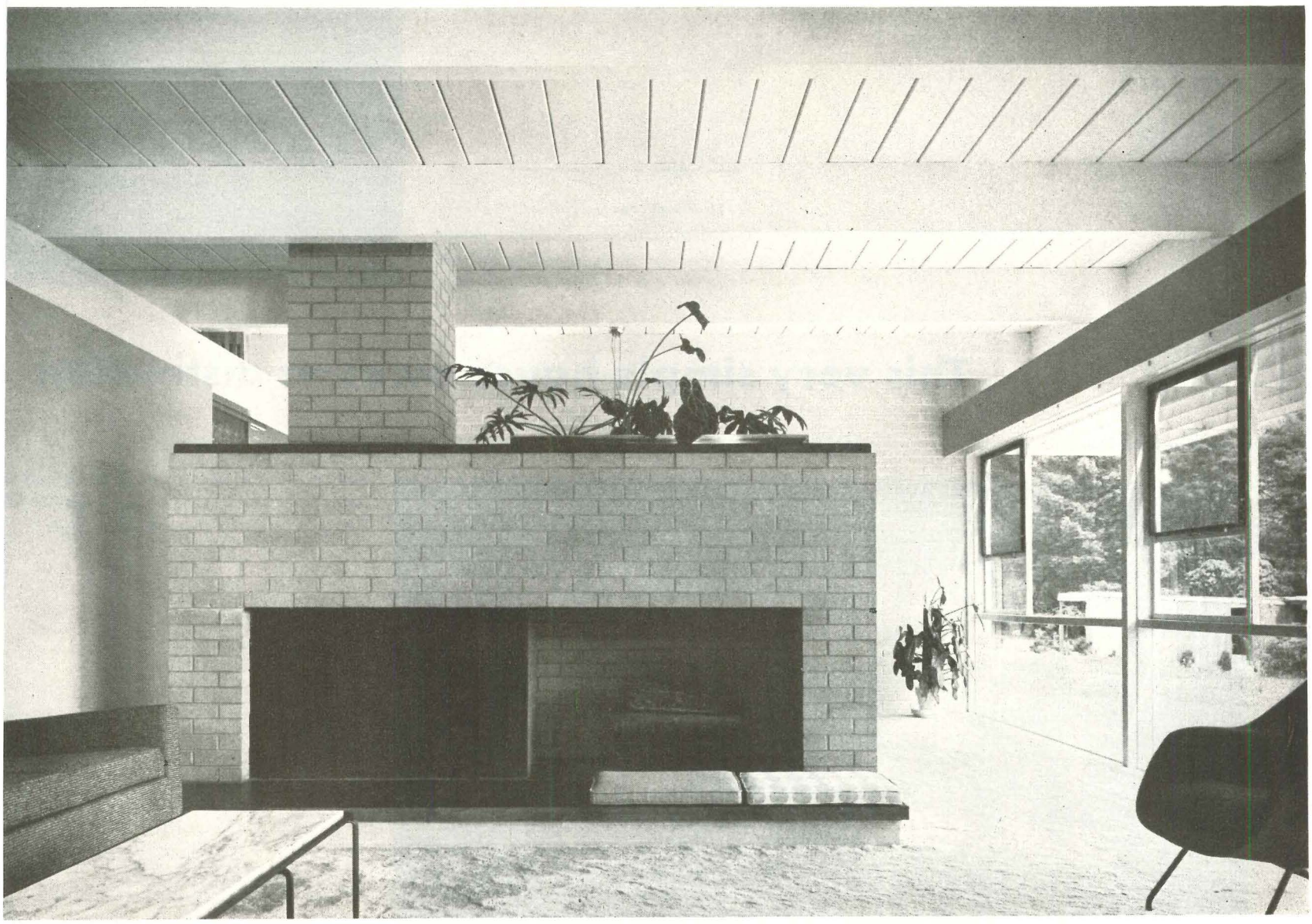
- a post-and-beam structure, widely spaced, where you want open spaces and large expanses of glass (i.e. in the daytime area);
- a bearing-wall structure with traditional joist framing where you have many walls, smaller rooms and smaller windows (i.e. in the nighttime area).

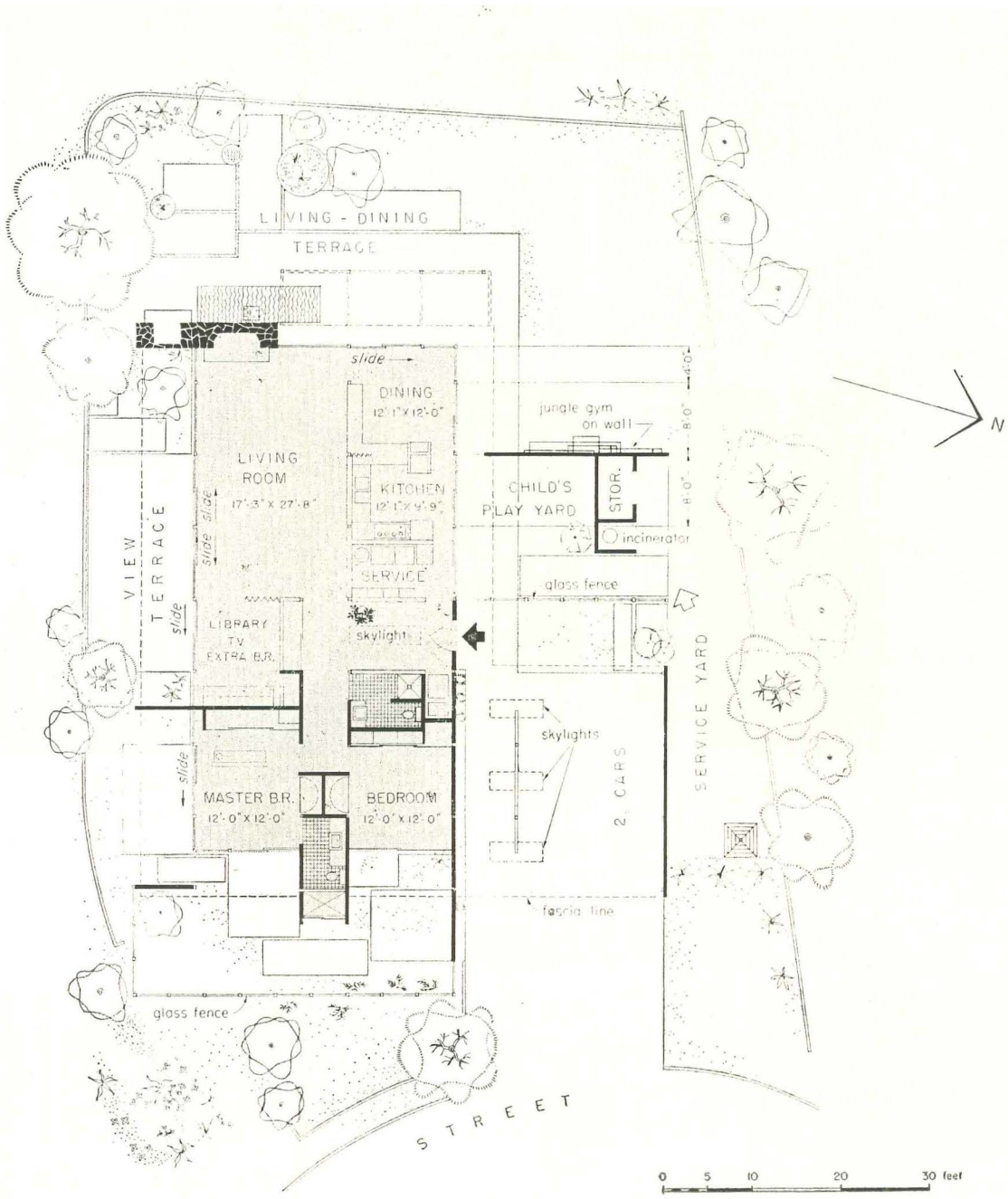
—All of which means making your structure fit your plan.

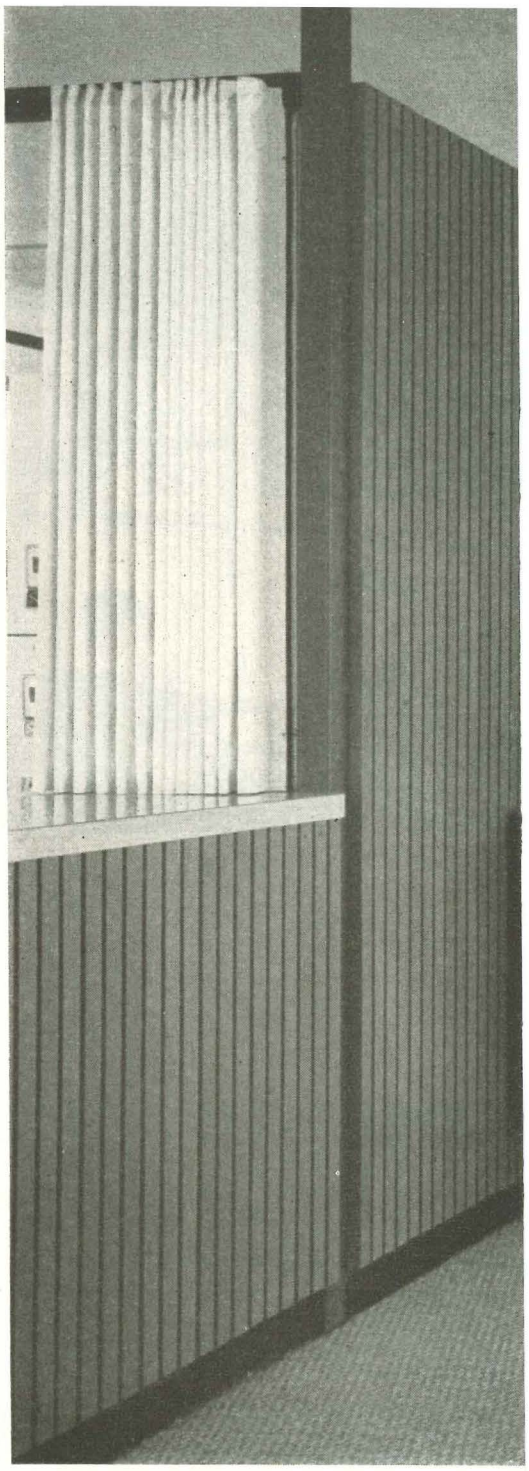


ı-dining areas *are screened from living room by free-standing fireplace. Counter doubles as eating bar. Note interlocking slats in pass-through shelves.*

Living areas, *below, are framed with post-and-beam system: 3" x 6" posts, 10' o.c., carry 4" x 12" girder above glass wall; 4" x 12" beams, 5' o.c., in turn rest on the girder. Other bearing girders run east-west along both sides of kitchen-utility tract. Roof deck is of 2" x 8" planks that span 5' between beams, make an attractive ceiling pattern. Such spacious framing is reflected in (and required by) the spacious open plan.*



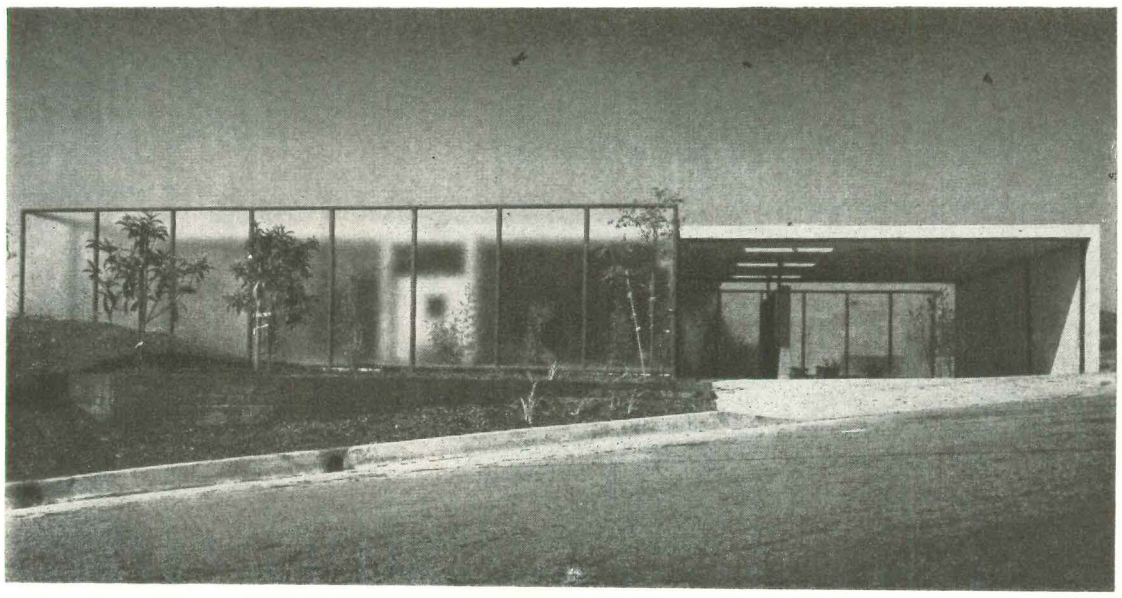




Structural cage *is expressed clearly by exposing beams and columns, painted red. Separation of ceiling and wall panels makes them "hang" in space.*

This very simple house owes its distinction

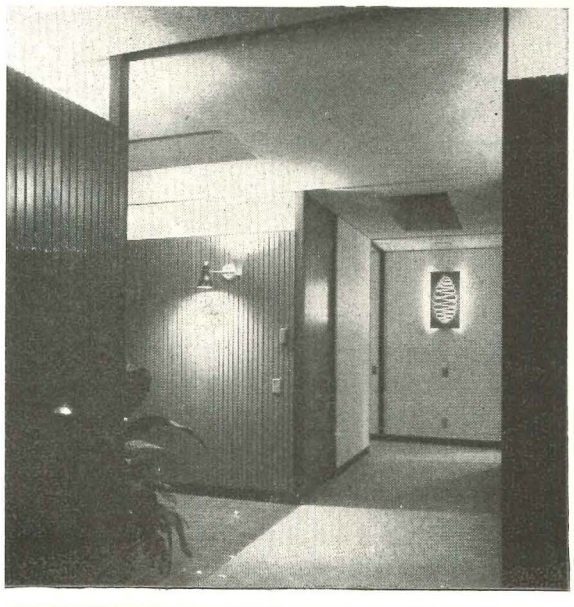
A new Case Study House *designed for the magazine* ARTS & ARCHITECTURE



Pattern of rectangles *is formed by the thin s posts of an obscure glass fence, left, the sh horizontal lines of the carport at right.*

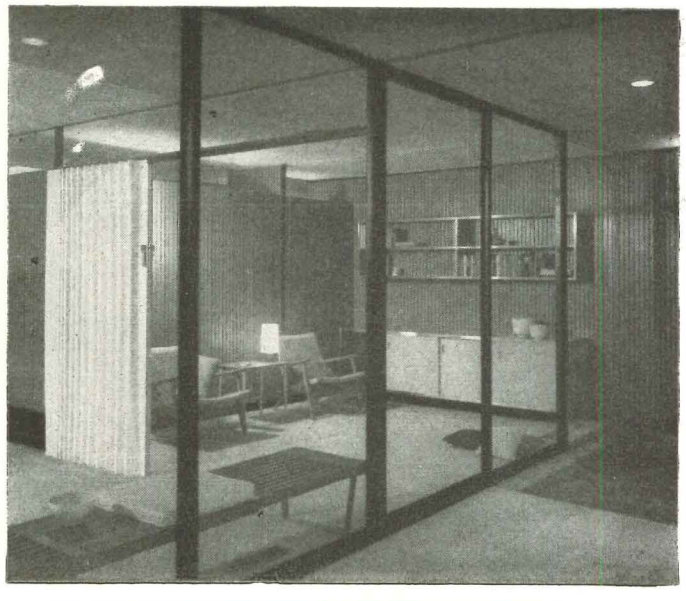
to the fine geometry of its exposed framing

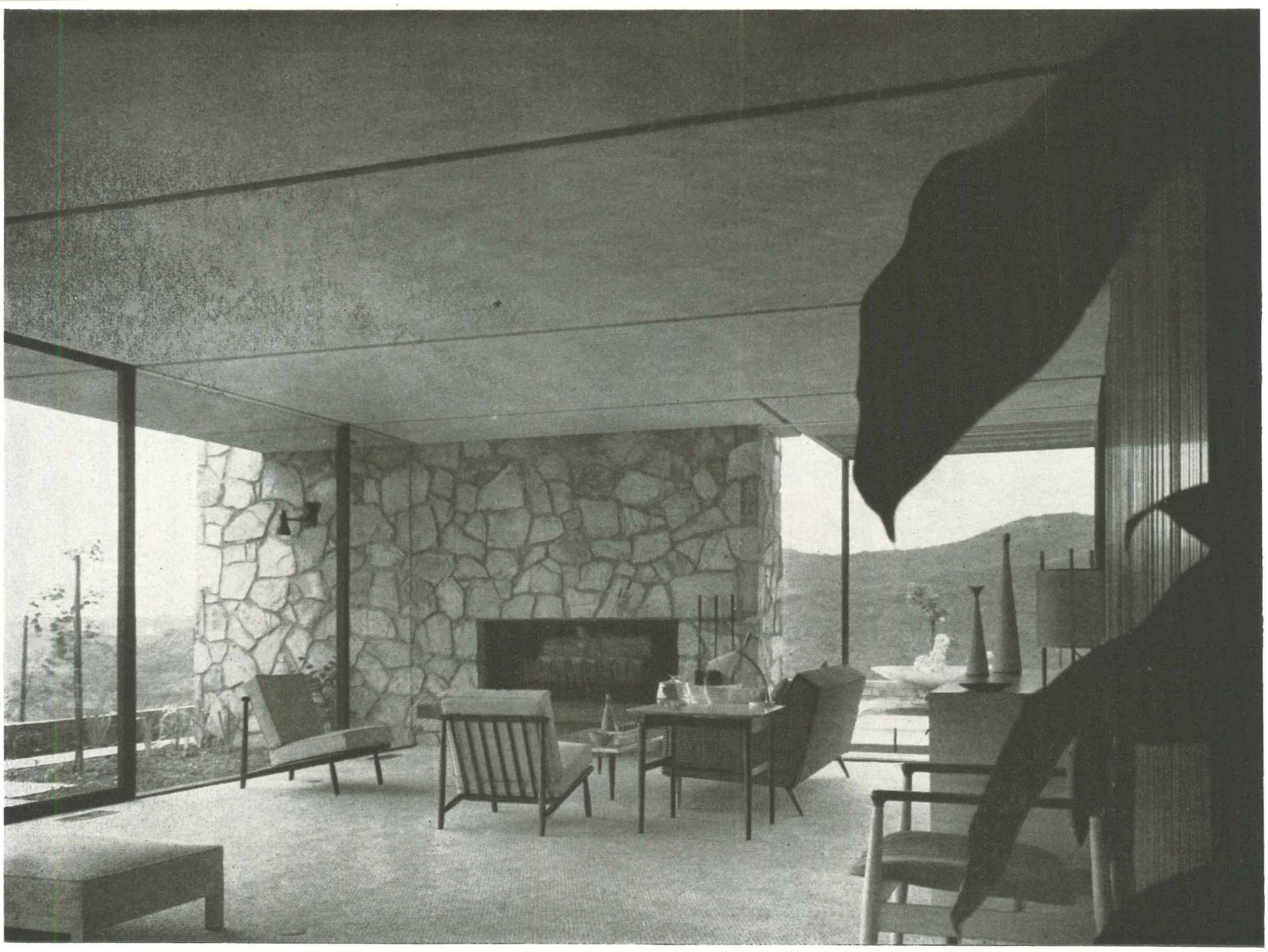
Photos: Martin Rand; (p. 145) Julius Shulman



Skylights *at left admit natural light to central entry and bedroom hall, and through high glass strip to inside bath. All doors are ceiling-high.*

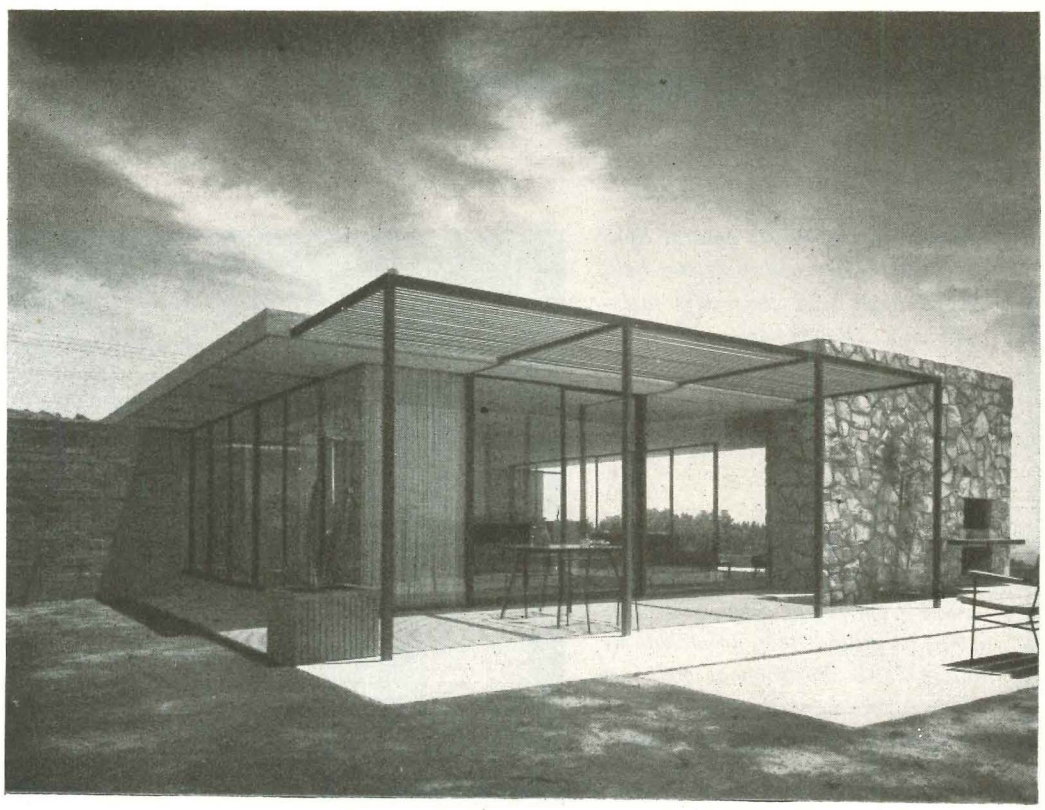
Library *at right opens through sliding glass wall to terrace, is separated from living room, above, by white accordion door, from hall by storage wall. Partition at right extends to ceiling and outside to cut off master bedroom and its terrace.*





Transparent walls *and floating roof are anchored at one corner of living room by a solid chimney wall. Glass sides face away from street toward sweeping views of landscape.*

Almost all the walls are glass . . .

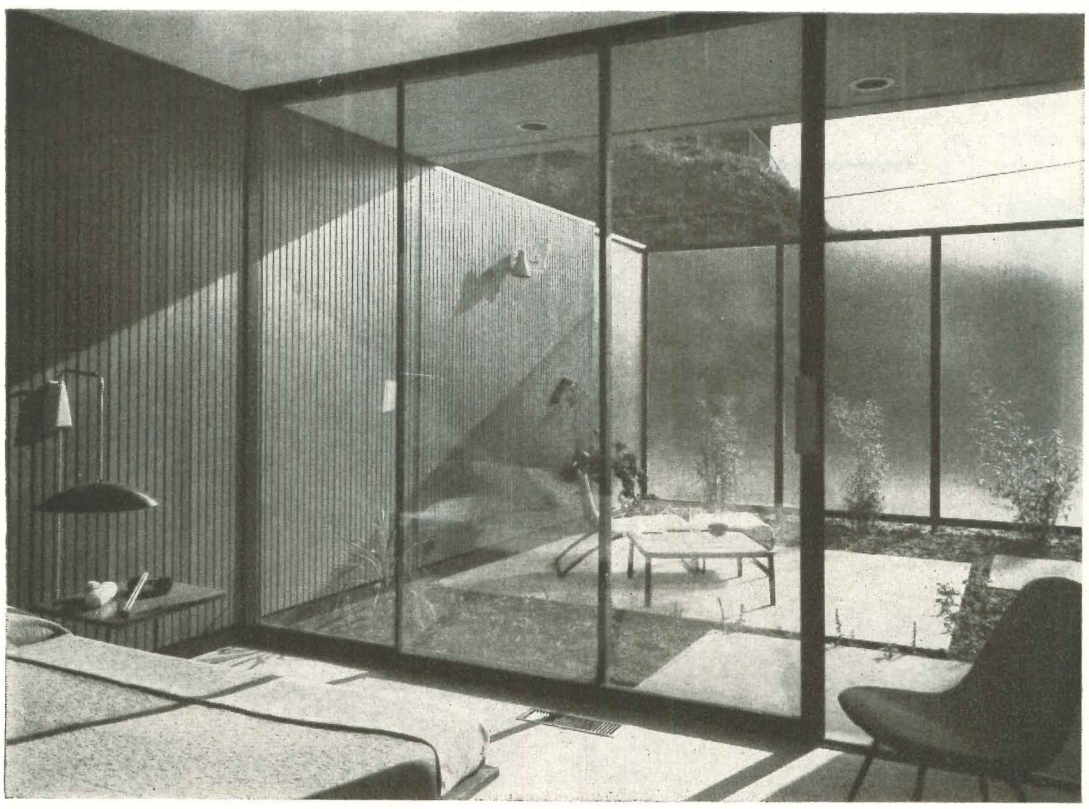


LOCATION: Los Angeles
CRAIG ELLWOOD, designer
HENRY SALZMAN, general engineers
MACKINTOSH & MACKINTOSH, consulting engineers
ERIC ARMSTRONG, landscape architect; Jocelyn Domela, collaborating
STANLEY YOUNG of Frank Bros., furnishings
HOUSE AREA: 1,750 sq. ft.; 3,200 sq. ft. under roof
COST: approx. $35,000

A fishbowl *you can see through, but protected from neighbors by fences and orientation, from hot sun by wide overhangs around its perimeter and by a pergola.*

Massive stone chimney, *left, vertical siding, right, and ceiling plane extend outdoors to frame the "view garden"*

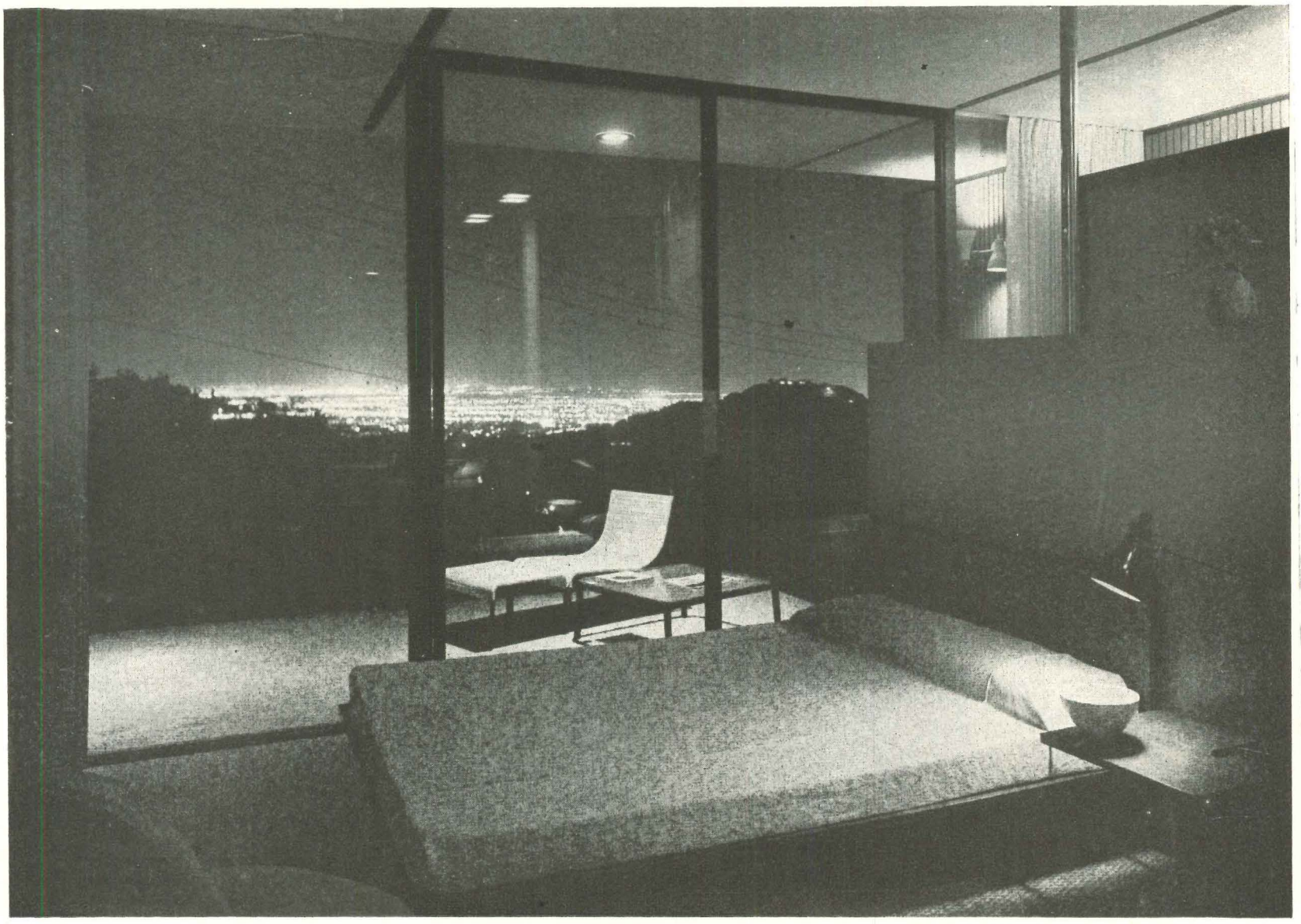
. . . and all the interior planes are continued through the walls



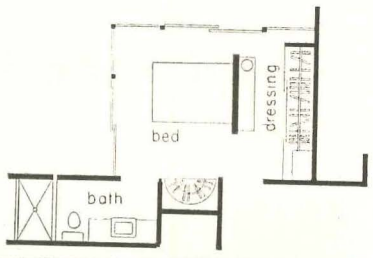
Bedroom wall *extends through glass to form a fence; ceiling becomes a useful roof overhang; slab floor continues into smaller slabs for walking and placing furniture in patio.*

GLASS HOUSE WITH EXPOSED FRAMING

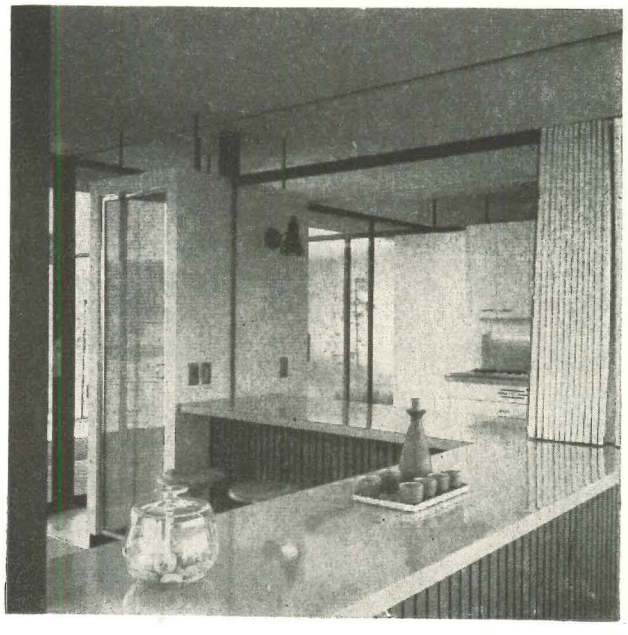
Photos: Martin Rand

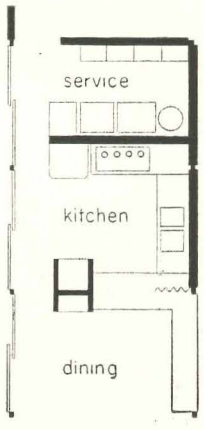


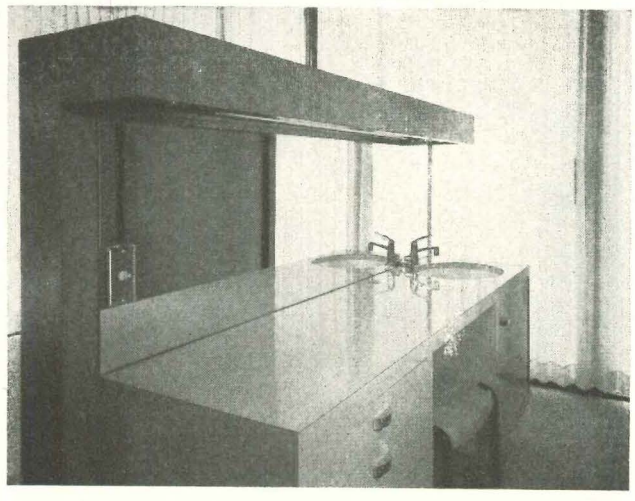
Here are some Case Study experiments



Open kitchen has *counter and folding screen to dining area, left glass wall opening to play and service yards, background. One possible disadvantage: sink and work counters face blank inside wall (see plan, right).*



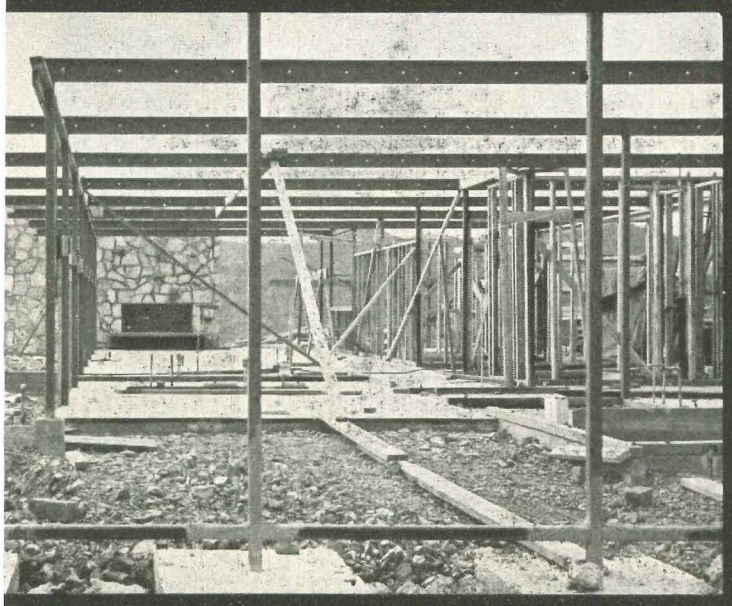


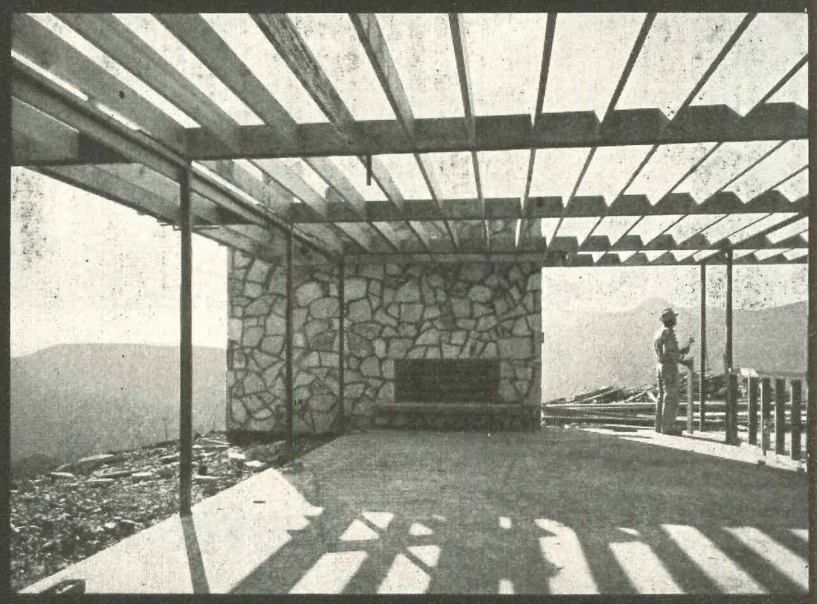


Dressing table—washbasin unit *divides master bedroom, top, into separate sleeping and dressing areas, also acts as a headboard for the bed. The lady of the house can use this place for make-up, leaving bathroom sink and mirror free for husband.*

→

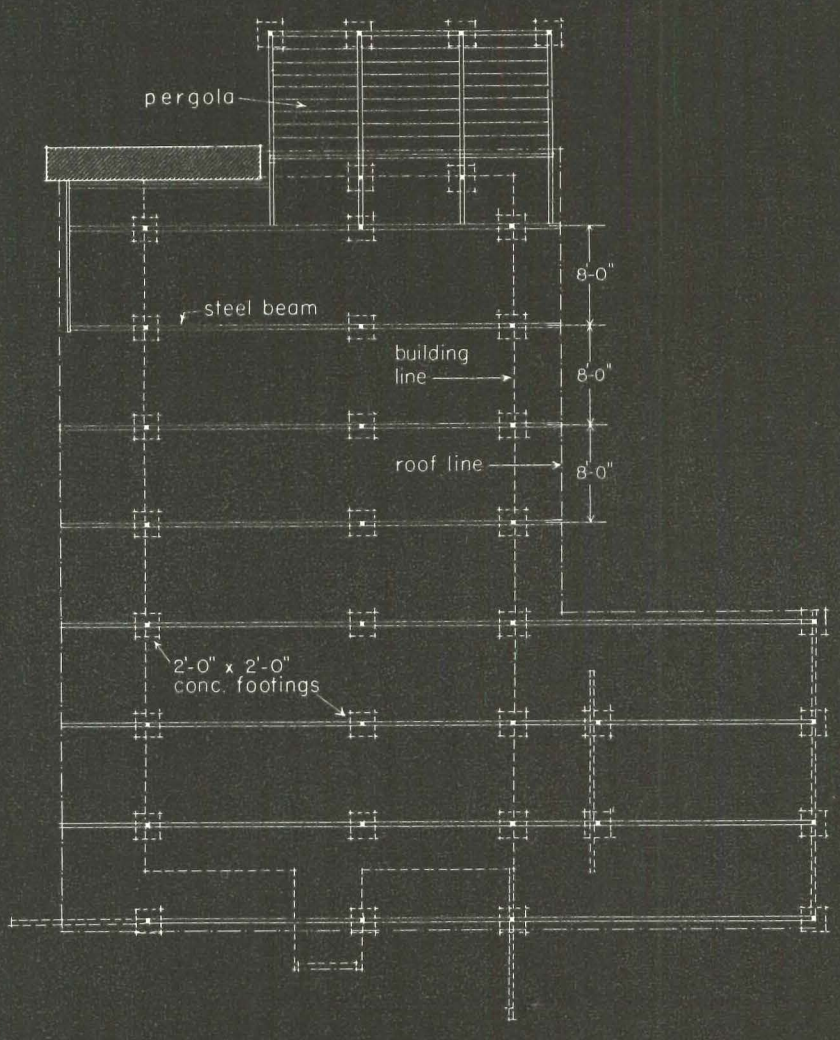
Photos: Julius Schulman



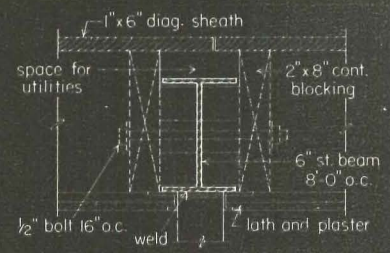


***Modular steel cage** is made up of 2½" square tube columns, lightweight 6" I-beams, 2" x 8" wood ceiling joists—lighter and cheaper than system of H-columns and wood beams first considered. Square columns are easy to detail, give fine lines when exposed.*

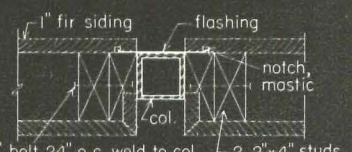
Here is how the house is put together



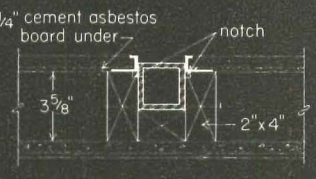
STEEL FRAMING PLAN



CEILING. BEAM, JOIST, COL.



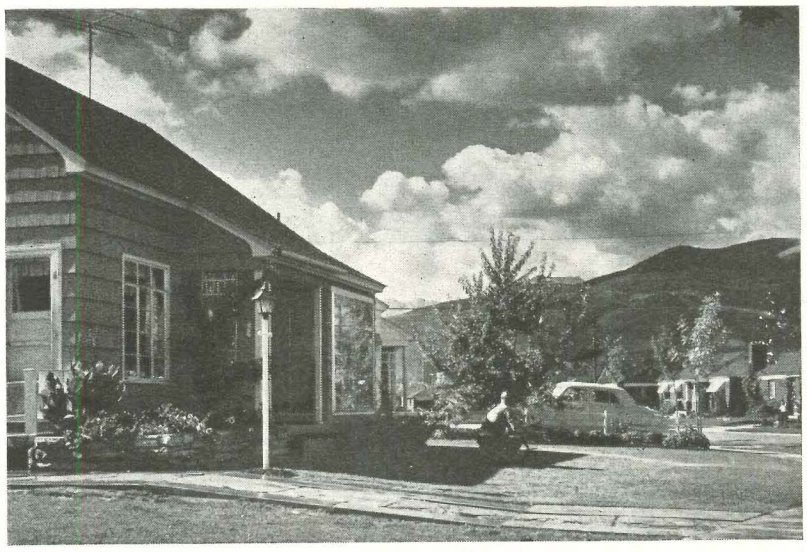
COL. AT SIDING



COL. IN PLASTER

COL. AT FIXED GLASS

COL. AT SLIDING GLASS DOOR



Brockbank's houses *from 1946 (above) to 1953 show his own progress*

In 1948 *his designs were cleaner, still had such features as false gables*

Better design or else—

A guest editorial by Alan Brockbank, *president of the NAHB, 1952*

Photos: Joern Gerdts

Now that I am no longer president of the Home Builders, perhaps it would be helpful all around if I record the four most important things I learned from what I saw and heard as head of the National Association.

During those 12 months I traveled almost continuously in 40 states and five foreign countries. In each of the 82 US cities I visited I went with the local homebuilders to look over the new houses they were erecting. I also tried to see for myself the slums and worn-out housing that needed to be replaced and I talked with hundreds of city officials about how to improve living conditions in their communities. Some of the things I saw and heard made a great impression on me, especially these four points:

1. What the homebuilders need more than anything else is better design and better planning, including better site planning

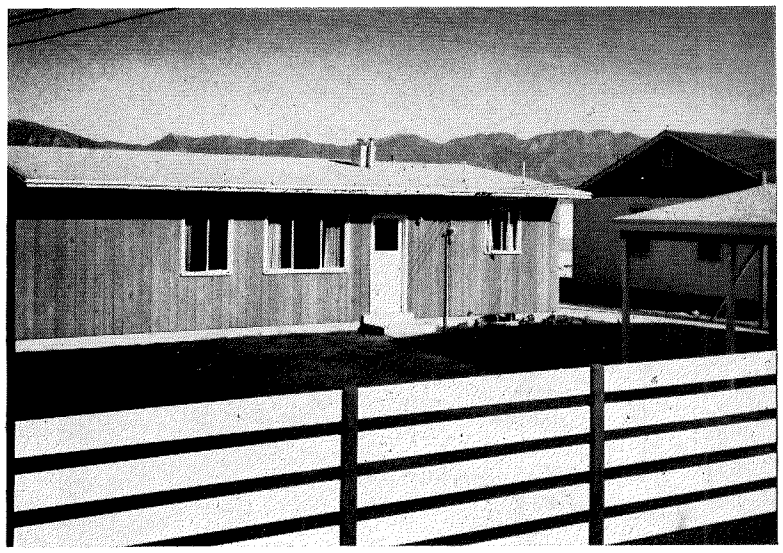
Without this better design and better planning I do not believe our industry can keep on selling 1 million or more new houses a year, and without better design and better planning I believe many individual homebuilders will find it hard to stay in business.

But better design is not just a need and a challenge; it is also the homebuilders' greatest opportunity, for with better design and better planning I am confident we can offer homes so much more attractive than what we have been building that we can open up a brand-new market. In almost every city the need for better housing is close to appalling. We must do far more than just provide enough new homes to keep up with population growth. It is high time America started replacing at least 250,000 worn-out houses a year—houses that should have been torn down long ago.

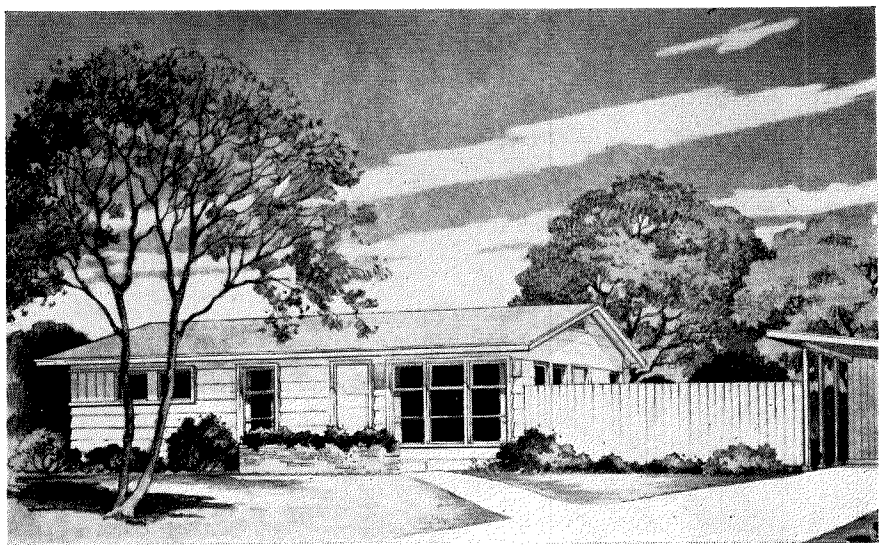
The need for better housing is so great that there is almost no limit to the houses we can sell *provided we make them enough better.*

2. Better community planning and more foresight in the choice of location are almost as important as better design

In real estate someone has said the three most important things are 1) location, 2) location, 3) location. The houses we build are strong enough to last far longer than the 25 or 30 years for which FHA and VA mortgages are written. (In Europe



Architect M. E. Harris Jr. *designed this house for Brockbank in 1951*



Brockbank's 1953 *house, panelized by US Steel, is now being built*

they call a house planned for only 100 years a "temporary" dwelling.) With proper maintenance a good house is almost indestructible. The real threat to the long-term value of the houses we build is not decay but obsolescence. And the most frequent cause of obsolescence is a wrong location.

3. On design, site planning, community planning and good location every builder needs close association with a good architect

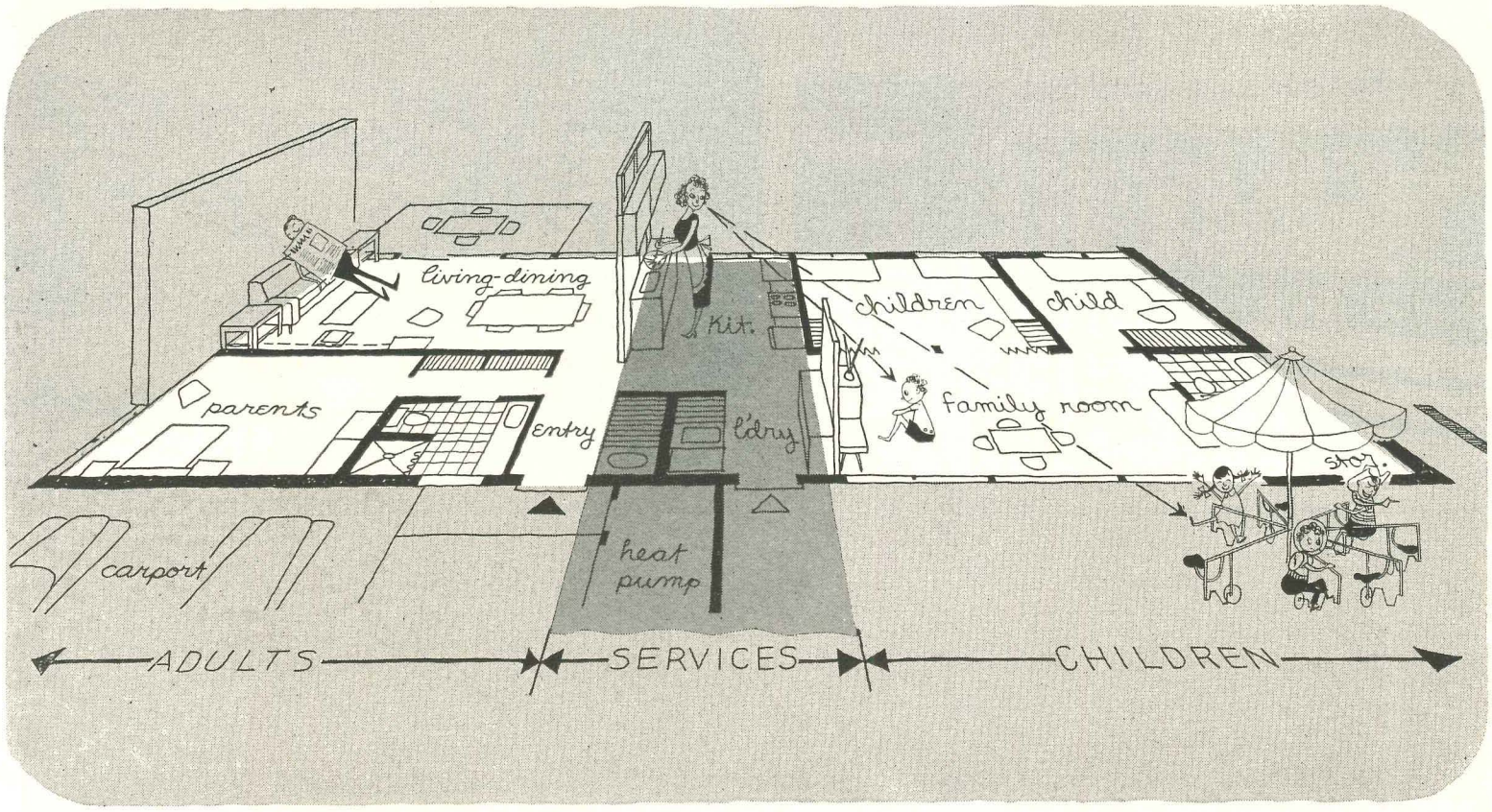
But this association must be a two-way partnership and before this two-way partnership can succeed there must be a much better understanding. I am often asked: "Why are builders allergic to architects?" Perhaps I should now ask, "Why are architects allergic to builders?" Perhaps some of the answers might be put like this:

Too many builders think architects are interested only in their fee and have no real desire to improve housing. Too many builders feel architects are dreamers. Too many builders think architects do not give enough thought to using standard sizes. Too many builders question whether architects are sincerely interested in saving the builder money and in helping the sale of his product through design.

On the other hand, too many architects think builders want to build the cheapest possible house and put out as little as possible for design. Too many architects feel builders are interested only in a quick sale, regardless of the attractiveness or lack of attractiveness of the house. It is high time these misunderstandings were cleared up.

4. Some architects can be a great help to builders, but not every architect is qualified to be any help at all

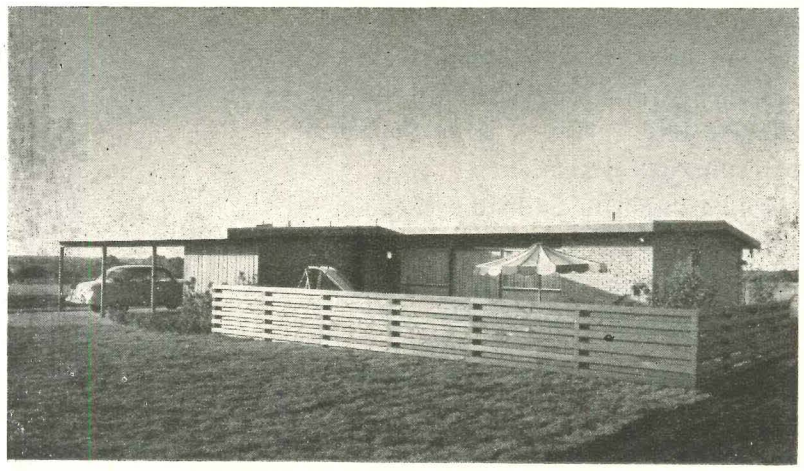
As I visited the country's leading builders, I found a large percentage of them spending many hours of their early planning stage in their architect's office studying the exact cost of installing each piece of material, and I found these builders were becoming very selective about architects. They want their houses well designed to be attractive and have sales appeal, but they also want their houses so carefully worked out that all the mistakes can be corrected and all the waste eliminated on the drafting board. Every builder today faces a problem of very expensive material and labor, and every builder needs plans and specifications so well studied that these expensive materials and this expensive labor will not be wasted.



Don't forget the children

A medium-big family can fit happily into this medium-small house

The secret: a three-zone plan with an extra living room for the kids



Fenced play yard *is outside family room, near laundry and kitchen*

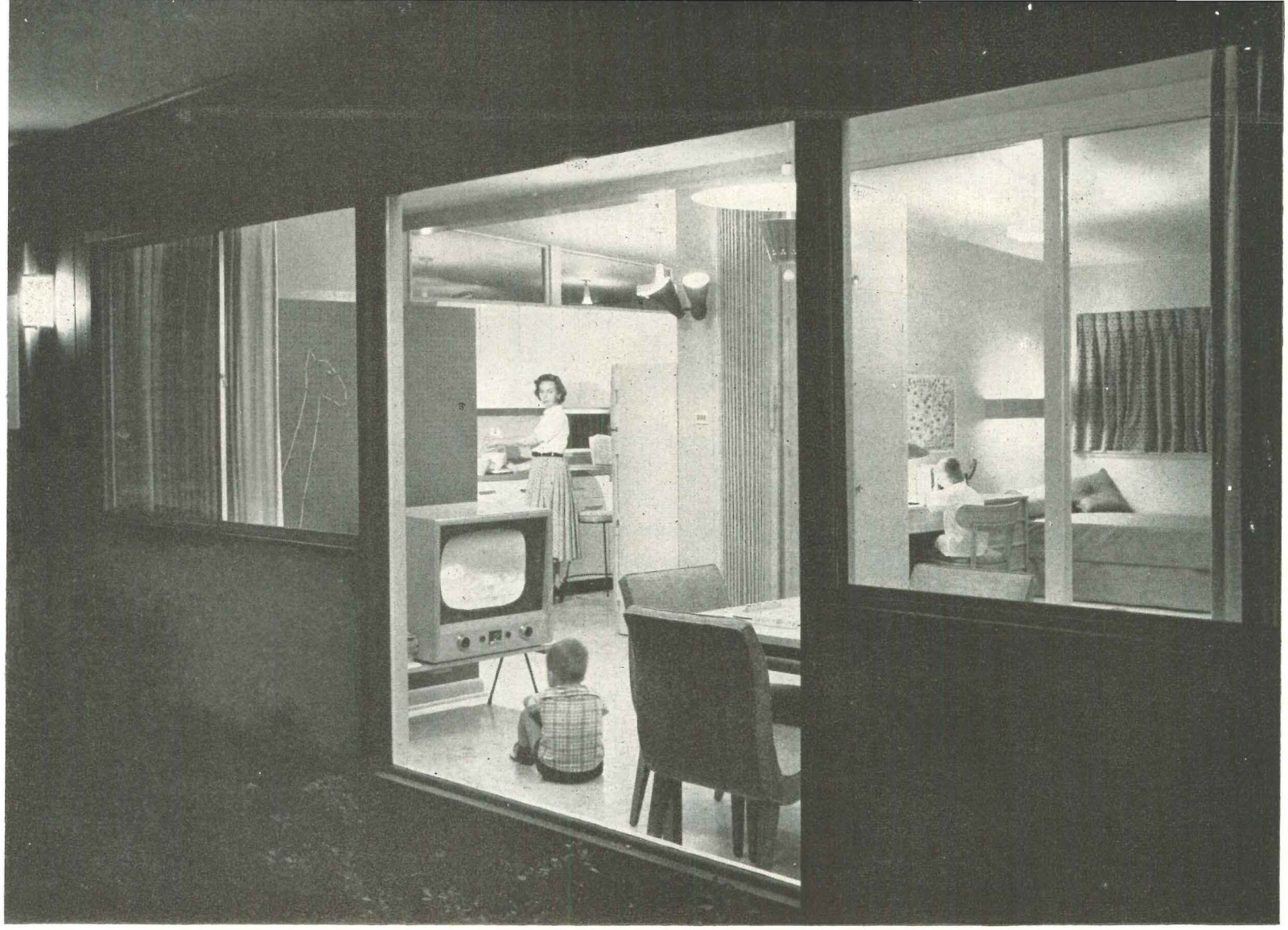
LOCATION: Dallas, Tex.
WILTSHIRE & FISHER, architects
JAMES D. CROW CO., builders
GENERAL ELECTRIC CO., sponsors

In this Texas builder's house, two big ideas come out of the luxury class into the tract-house market:

1. A workable "family" floor plan, divided into an adults' side and a children's side by a service core which both separates and supervises the two main parts of the house. Best feature is a 12′ x 18′ family room on the children's side, wide open to kitchen, sleeping rooms and play yard. Ideal for games, hobbies and informal meals, it can be used by young or old without disturbing the more formal living-dining area (see p. 150).

2. Automatic year-round air conditioning from a single unit: a packaged, air-to-air heat pump. One of the first builder houses to use a heat pump, it shows how the unit is working out after a year and a half on the market—and how a house can be designed around it for more efficient heating and cooling (see p. 151).

Other up-to-date equipment in this 1,680 sq. ft. model, sponsored by GE as one of its 11 "Wonder Homes" across the country: remote-control wiring and circuit breakers, electric water heater, garbage disposer, dishwasher, clothes washer, dryer and ironer, food freezer, range and refrigerator, and wiring for small appliances, radio and television. Completely equipped, the house sells for $28,900 plus lot.



Family room, *seen here from the play yard, is open to kitchen and laundry areas for direct supervision. Folding partition can be drawn across children's double bedroom, seen in photos above and below.*

Why have an extra living room?

Because most people have children. From experience with their own offspring, Architects Wiltshire & Fisher felt strongly that the average-size house, not just the big custom home, should have a special place for informal activities. Result is their "family room"

- where children can play and eat and be under their mother's eye while she works;
- where kids can enjoy themselves without having to be told over and over to be careful of the cherished living-room furniture;
- where visiting children can play too, or watch television, while their parents are being entertained in the peace and quiet of the formal living room;
- where the mother can sew or sort laundry without having to clean up everything when company comes;
- where father and sons can set up model trains, build airplanes or repair toys and not worry about making a mess.

In addition to performing all these functions, this family room puts to good use floor space eaten up in many houses by a bedroom hall. And when the folding partition to the large sleeping room is open, play space is virtually doubled. For a basementless house, this is a more-than-ample solution to the play problem on rainy days The builder reports the family room was a big hit. helped draw 65,000 visitors in the first three weeks!

Photos: John Rogers

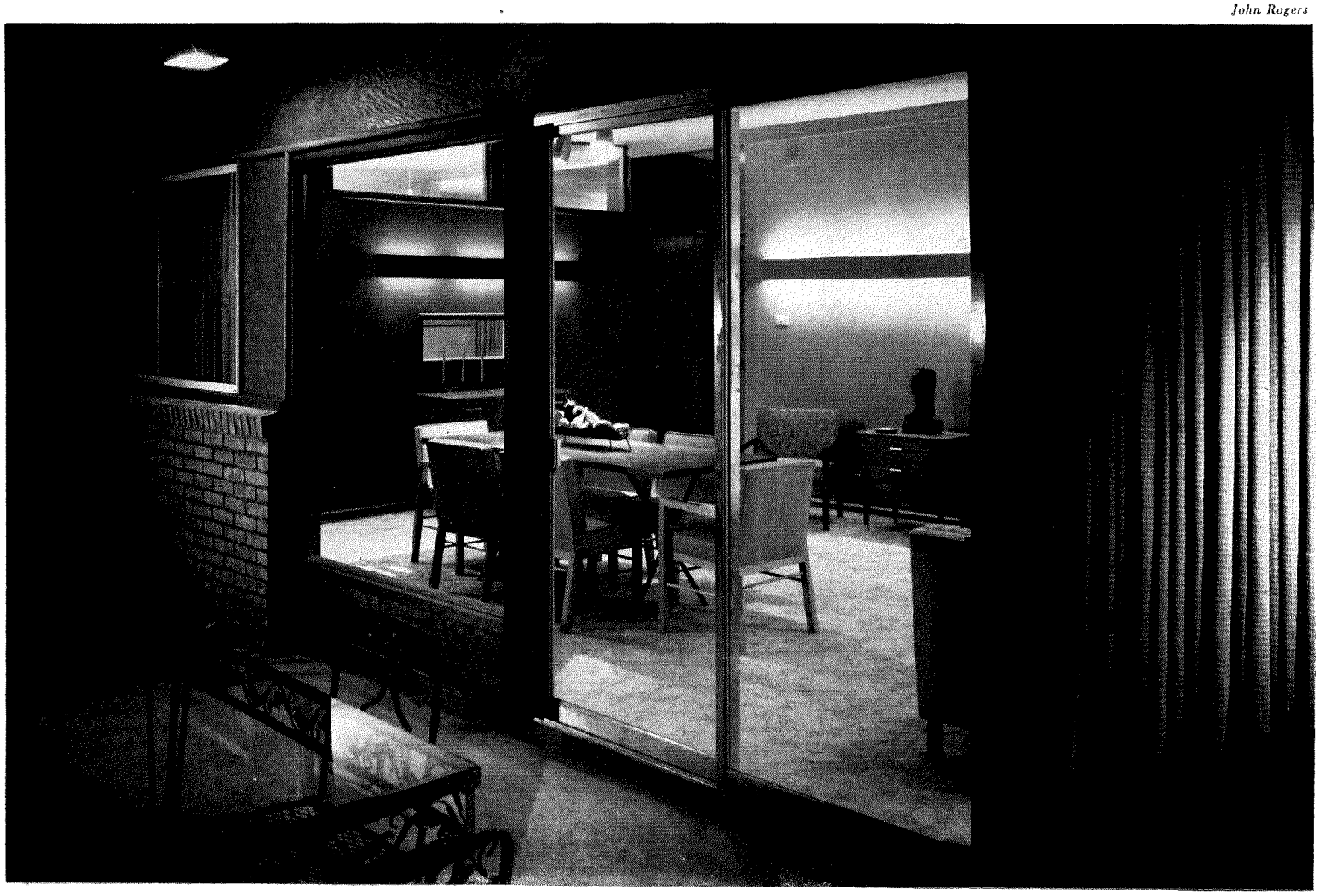
Big bedroom *(nearly 15′ x 15′) is an extension of the playroom during the day, with built-in furniture and plastic tile floors. Diffusing register for warm and cool air can be seen under ship models at left.*

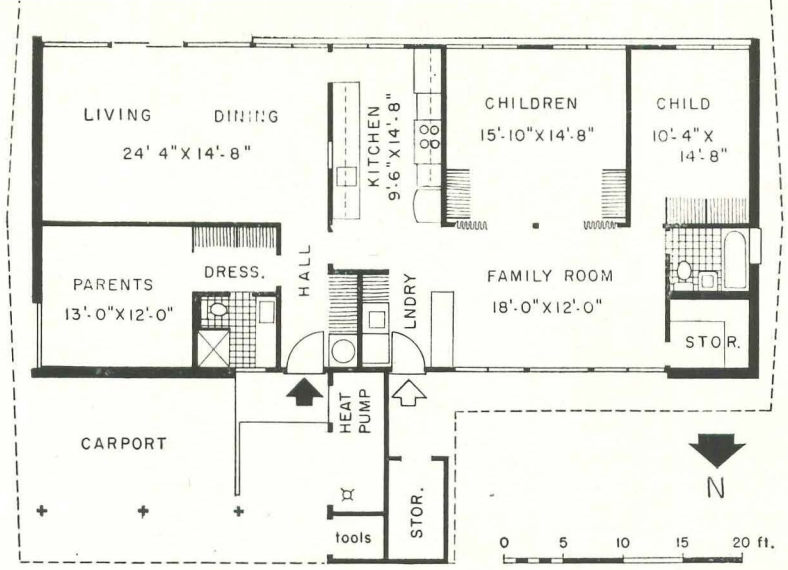
for adults only

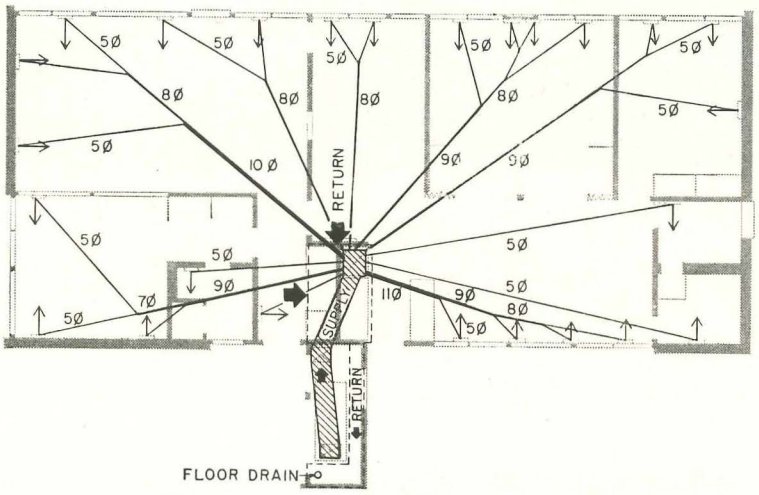
Formal living room *is on the far side of the kitchen core, from noise and clutter. Indirect strip lighting is used throughout house.*

Sliding glass wall *opens living and dining areas onto a quiet terrace. Note glass-topped partition, and pass-through window to kitchen.*

John Rogers







Valuable space *inside house is conserved by putting heat pump outside. Thus ductwork for outside air circuit is eliminated; servicing is possible from three sides. Packaged 5 hp unit is 71" x 28½" x 37" high.*

Insulated supply duct *runs over unit into house, down into plenum in slab. Air then travels through slab ducts to perimeter registers in outside walls. Return-air plenum (dotted line) is over closets. To suppress noise, unit is mounted on cork, and duct connections are canvas.*

The heat pump bids for the mass market

This Dallas house points up the pros and cons of the residential, air-to-air heat pump at its present stage of development—two years after it was first put on the market.

On the plus side, G.E.'s "Weathertron" heat pump* gives:

- All the usual advantages of conventional year-round air conditioning that uses oil or gas for heating, electricity for cooling.
- In addition, by using only electricity 12 months a year, eliminates gas lines, oil tanks, chimneys. Being air-cooled, it needs no water or pipe coils buried in the ground.
- Automatically supplies warm or cool air without the usual bother of spring and fall change-over.

On the minus side, the residential heat pump still costs more to install. In this 1,662 sq. ft. Dallas house:

- Total first cost was $4,600 vs. a $3,200 estimate for regular air conditioning with a cooling tower. (Initial cost of the 5 hp unit will average $4,000 to 4,500 around the US, $3,000 to 3,500 for the 3 hp size, according to GE.)
- Operating costs will run an estimated $340 to 380 a year based on a Dallas electrical rate of 2-2¼¢ per kw-h—a rough average rate for the US. In this case the heat pump costs $50-100 a year more to operate for heating vs. the use of cheap Texas gas. Operating costs for cooling are competitive with conventional units.
- Even in the South, auxiliary electric resistance heaters are needed for cold spells, four strips of 2 kw each in this house.

Most important lesson learned from field testing the heat pump: by taking full advantage of "storage effect" a smaller heating-cooling unit can be used where a larger one was formerly called for. This means designing a house for air conditioning (see H&H, Aug. '53) and guarding against excessive heat transfer between inside and outside. Here is how Architects Wiltshire & Fisher made this Dallas house "heat-tight":

1. White marble-chip roof to reflect hot sun rays.
2. Wide 3'-6" overhangs to keep out summer sun.
3. Minimum window area on the critical east and west walls.
4. Both roof and walls insulated.
5. Big kitchen fan to exhaust cooking heat and moisture.
6. Roof vent for clothes drier.

Biggest trial for this heat pump came when Wonder House was opened recently on a 108° day. Some 4,000 visitors trooped through the house and even with the door opening and closing the indoor temperature was kept between 72° and 75°.

All told, about 1,000 home heat pumps are in use today, mostly in Southern states. However, as the heat pump catches on and faster production permits price cuts, GE predicts sales will climb to $400 million a year by 1962—a higher figure than for current sales of either electric ranges or food freezers.

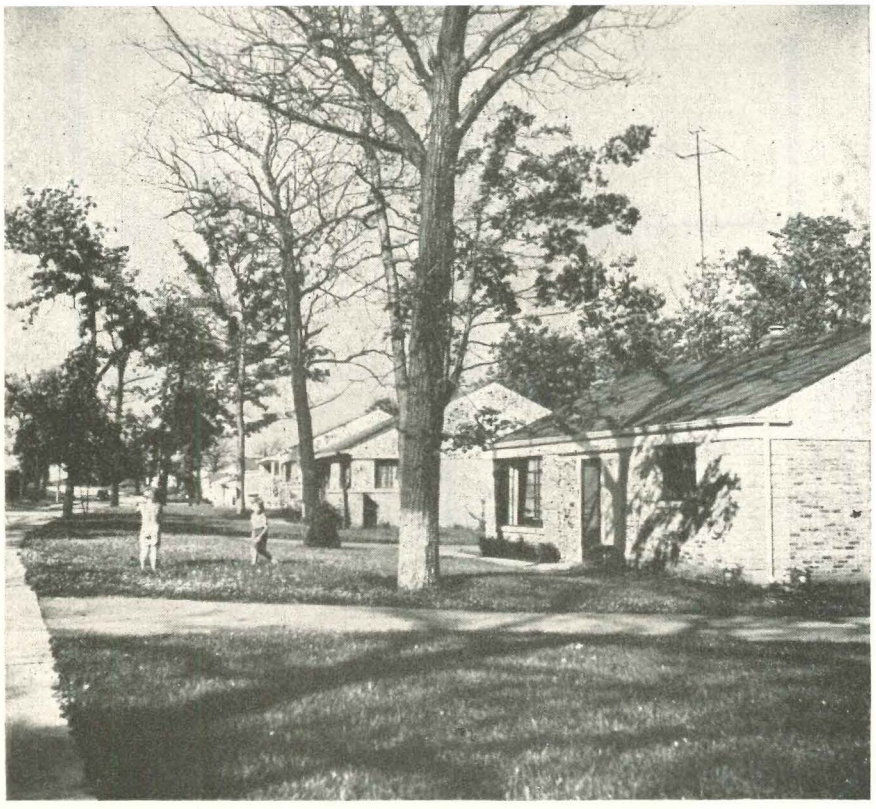
---

* A 5 hp unit for an estimated 74,600 Btu heat loss, a 3-ton cooling load. Since heat-pump systems are usually sized for the amount of heating required, this 5 hp, 4.6-ton unit has a surplus of cooling capacity.

Is privacy or human companionship more important to women left alone at home most of the day?

Where do children prefer to play, and how will that affect the parents' social life and housing needs?

Are friendships formed in the front yard or over the back fence?



Homes area: *children playing on front lawns and street set the social pattern*

Do tract-house suburbanites

Here are some facts about the way people actually live in Chicago's famed new Park Forest suburb that are well worth careful study by any architect, developer or builder planning homes for a suburban tract. They are quoted from a report to our sister magazine* FORTUNE *by William H. Whyte Jr.*

Park Forest, Ill., the prototype of the new suburbia, is almost a "laboratory experiment" in social relationships. In designing the rental courts and the homes-for-sale "superblocks" at Park Forest, the architects happened on a basic design that has proved to be highly functional in shaping people's lives. The way physical design influences social traffic is sometimes capricious; by and large, however, the social traffic follows a logical pattern.

It begins with the children. It is the children who set the basic design; their friendships are translated into the mother's friendships, and these, in turn, to the family's. Fathers just tag along.

Play areas: Since children have a way of playing where *they* feel like playing, their congregating areas have not turned out to be exactly where elders planned them to be; in the homes area the back yards would seem ideal, and communal play areas have been built in some of them. But the children will have none of them; they can't use their toy vehicles there and so they play on the lawn and pavements out front. In the court areas the children have amenably played in and around the interior parking bay out of traffic's way; the courts' enclosed "tot yards," however, haven't turned out as planned; in many courts the older children use them as a barricade to keep the younger children *out.*

It is the flow of wheeled juvenile traffic, then, that determines which is to be the functional door; i.e., in the homes, the front door; in the courts, the back door. It determines, further, the route one takes from the functional door; for when wives go visiting with neighbors they gravitate toward the houses within sight and hearing of their children and the telephone. This crystallizes into the court "checkerboard movement" (i.e., the *Kaffeeklatsch* route) and forms the basis of adult friendships.

* *"How the New Suburbia Socializes," August issue, fourth in a series on "The Transients."*

Rental courts: *residents congregate on the cul-de-sac street. Note "tot yard," center background*

want back-yard living?

Placement of driveways and stoops: The adjoining back porches in the courts and the area around adjacent driveways of homes for sale make a natural sitting, baby-watching and gossip center. So strong is the adhesive power of such adjacent facilities that people sharing them tend to become close friends even though equidistant neighbors on the other side may have much more in common with them.

Lawns: The front lawn is the thing on which home owners expend most time, and the sharing of tools, energies and advice that the lawns provoke tends to make the family friendships go along and across the street rather than over the back yards.

Centrality: The location of one's home in relation to the others not only determines your closest friends; it also virtually determines how popular you will be. The more central one's location, the more social contacts one has. In the streets containing rental courts there is a constant turnover; yet no matter who moves in or out, the center of activity remains in mid-block, with people at the ends generally included only in larger gatherings.

Chronology of construction: Since a social pattern once established tends to perpetuate itself, the order in which an area is built is an enduring factor. If one side of a street is built first rather than both sides simultaneously, the group tends to organize along rather than across the street. This also helps explain why so little back-yard socializing develops; by the time the back yard gets fixed up, the front-lawn pattern has already jelled.

Limitations on size: One reason it is so important to be centrally placed is that an active group can contain only so many members. By plotting each gathering along any block one discovers that there is usually an inner core of about four to six regulars. Partly because of the size of the living rooms (20′ x 15′), the full group rarely swells beyond 12 couples, and only in big functions like block picnics are the people on the edges included.

From this one might gather that the rules of the game are fairly simple. They are not. Where, as social leaders chronically complain, do you draw the line?

Physical barriers can provide a sort of limiting point. Mothers will forbid their children to cross a street with heavy traffic, and by common consent the street becomes a boundary for the adult group. Where court parking bays have two exits, fences across the middle block through traffic; only a few feet high, they are as socially impervious as a giant brick wall.

Similarly, the grouping of apartment buildings into wings of a court provides a natural unit whose limits everyone understands. All in all, it seems, the closest knit groups are those in which no home is isolated from the others—or so sited as to introduce a conflict in the social allegiance of its residents.

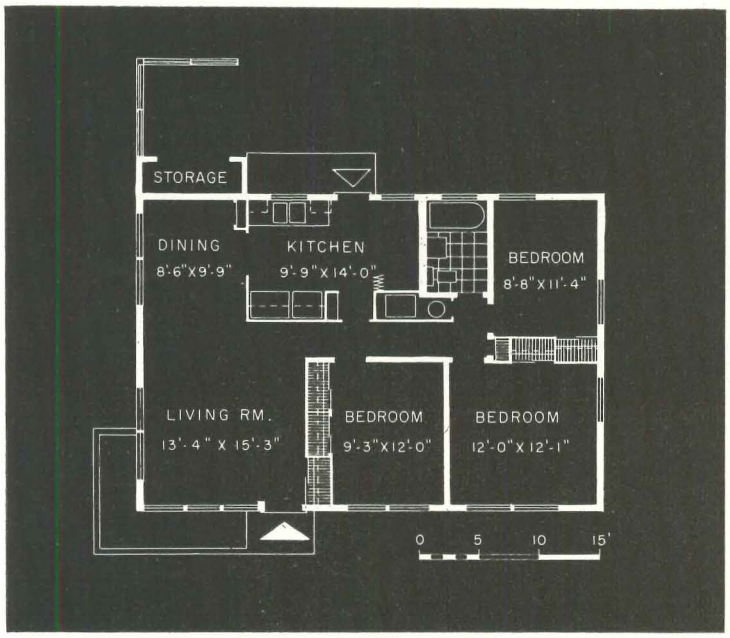
There is common sense behind it. If it is about time you threw a party for your neighbors, the line solves many of your problems for you. Friends of yours who live on the other side understand why they were not invited, and there is no hard feeling.

The leveling: The more vigorous the search for common denominators, the stronger the pressure to alikeness. Sometimes this extends even to house design. The architects have tried to vary the house facades and one might assume that in repainting and the like, residents would try hard to enlarge the differences. This is not always so; in some areas residents have apparently agreed to unify the block with a common design and color scheme.

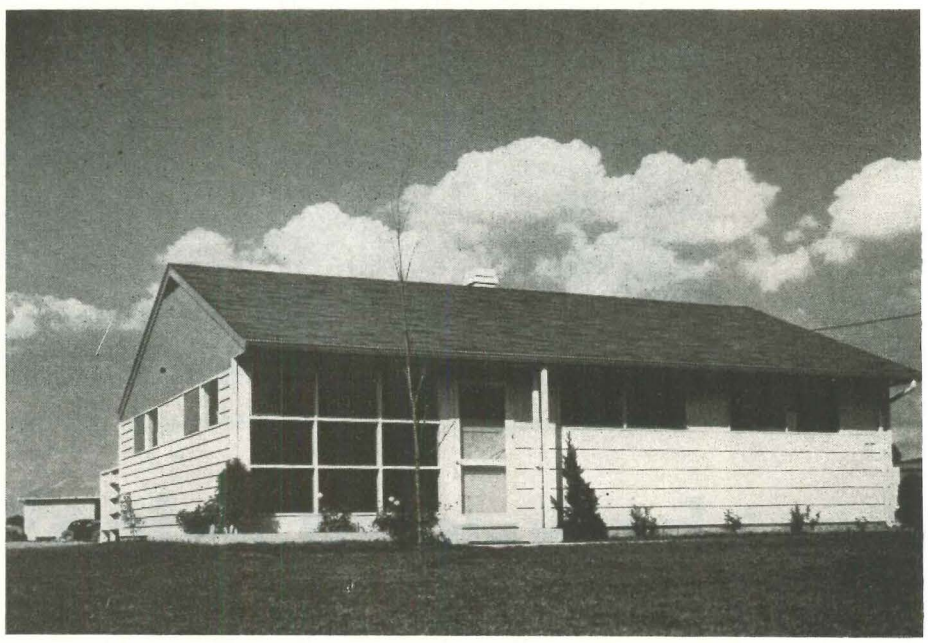
continued on p. 193

The fastest selling houses in the USA

This is the sixth installment in a grass-roots' survey made each month by HOUSE & HOME to show you the fastest-selling houses in the country and tell you why they set records

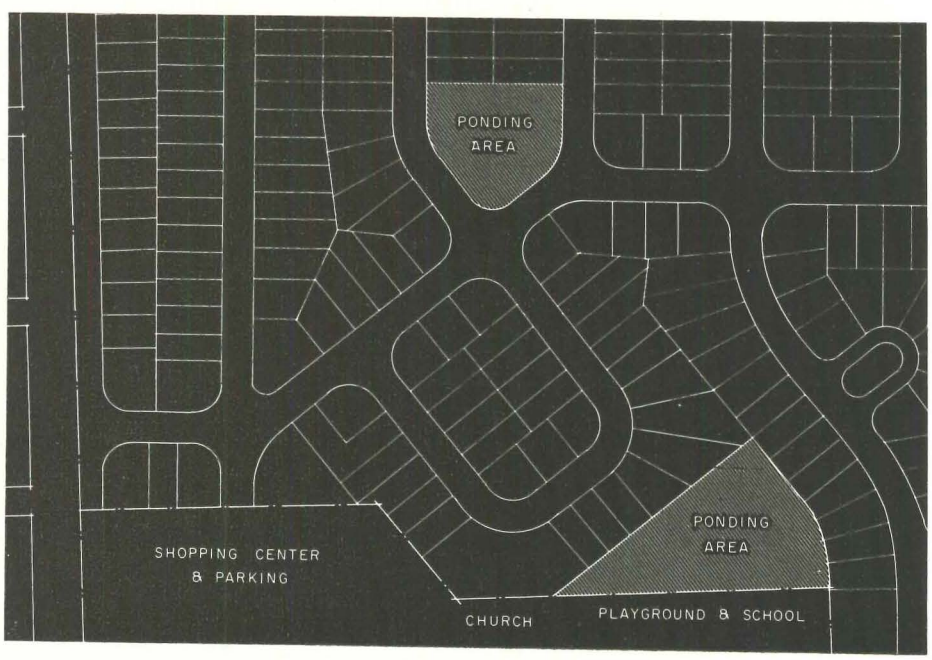


Jam-packed *with storage facilities, house made direct appeal to housewives. Disappearing stair to attic is placed strategically at entrance to kitchen from the hallway. Storage walls provide economical way to partition off rooms.*



Shadow *cast by 30" overhang shows graphically how bedrooms can be kept cooler, how sliding sash in living-room window wall is protected from sun. Big expanse of glass in living room makes it appear bigger than its 200 sq. ft.*

Canopied display *was used to show brand-name products that went into house construction. Display also served to slow thousand-people crowds streaming through Lynnview on week ends. Brand names were used prominently in ads.*



One feeder street *runs through center of tract, curves twice to cut down traffic hazards. Although site was flat, poorly drained, use of two huge dry lakes (ponding areas) takes care of heavy rains, cuts runoff by almost one-third.*

Trinity Corp.'s cost-cutting construction techniques, smart use of previously poorly drained land and first-rate promotion set sales records

Big bargain, well merchandised, makes a Louisville best seller

The three ingredients of Trinity Corp.'s successful sales formula are: 1) big promotion —$14,200 spent on a four-color advertising supplement in the Louisville *Courier-Journal;* 2) smart land planning—a storm-water design system that allowed use of flat, previously poorly drained land to maximum advantage; 3) cost-cutting—five Small Homes Council-recommended techniques sliced at least 5% off costs, kept prices low.

These added up to a fast 50 sales in one week, another 50 in the next two. The builders, David and James Wilson and Herman Lodde, stopped taking orders after that because construction and mortgage money grew tight, resumed selling again in mid-August when more money was available, made another 50 sales to customers on a waiting list.

Big builder town? Trinity's Lynnview development—eventually to be a 540-house $5-million project—may be a preview of what will happen in Louisville in the next few years: reports that Wallace Johnson of Memphis and Hamilton Crawford of New Orleans may move in have circulated recently.

"We're 5 to 10% below the market," says Dave Wilson. "Our three-bedroom house without lot sells for $8.60 per sq. ft., our two-bedroom for $9.30. And this is a high-cost building area. We are working on a small profit margin but we're satisfied."

The two-bedroom houses without kitchen-laundry equipment sold for $9,200; three-bedrooms for $11,000.

Merchandising magnified. Trinity's Lynnview subdivision opened on May 24 amid the biggest postwar publicity fanfare seen in metropolitan Louisville. The special ad supplement in the *Courier-Journal,* presented in editorial style, set things off. Says Wilson: "A great many people read the section without realizing it was a commercial."

Several visitors commented that the arrangement of furniture in rooms varied slightly from photos they had seen in the paper. "That indicates how closely home buyers look things over these days," says Wilson. "The $14,200 for ads was well spent." Construction and interior photos were used lavishly to complement full-color exterior renderings of the houses. Results: over 15,000 visitors streamed through the four display houses the first week end, another 10,000 over the next three weeks.

Customers had sharp eyes for more than newspaper photos and a good house bargain at Lynnview. Other sales features:

▸ ***Design.*** Large, well-placed windows, 30″ front overhang, 5-in-12 pitch of the roof and openness of plan (the latter a comparatively new feature for local houses in this price class) contributed to design, customer acceptance. "Women loved the spaciousness of a kitchen open to the dining area." The partition between kitchen and living room stops a foot short of the ceiling, provides more apparent space because the eye can follow the ceiling line of the living room over to the kitchen. A folding partition between kitchen and laundry hides appliances when they are not in use. Wilson credits much of his success to FHA which "liked the house, gave us excellent cooperation."

▸ ***Storage.*** This was one of the biggest sales-tipping features of the house. Prefabricated storage walls would have cost about what the builders paid to fabricate their own but would have forced changes in what they considered an ideal floor plan, so they set up their own shop. Cabinet space was provided in the dining area and kitchen, designed to fit around the six appliances that could be bought with the house. A broom closet was even planned to fit behind the always troublesome refrigerator door. An outside storage area can house wheeled toys and garden equipment; additional storage for bathroom is under the basin. "Dead" storage area between roof trusses is reached by an attic ladder; actual cost: $30. Sales value: "Inestimable in a basementless house," says Wilson.

Like other volume builders sold on the value of more built-ins, Trinity finds a planing mill essential for efficient fabrication.

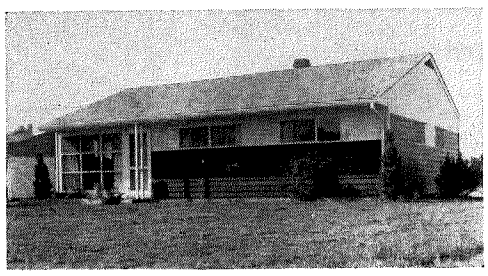
▸ ***Package-mortgage kitchen.*** Trinity went all out to promote home-appliance sales, offered six 1953 major appliances—washer, drier, range, refrigerator, dishwasher and garbage-disposal unit—at 85% of list price. Although mortgage allowance was only $250 for range and refrigerator units and $250 for washer and drier, many buyers scrambled for extra cash to avail themselves of the bargain. Says Lodde: "I expected to run into lender troubles on a package mortgage, but no such thing: our banks were extremely cooperative." All houses purchased with appliances have Adequate Wiring certificates stating that the wiring installation provides for future as well as present electrical needs with full efficiency.

▸ ***Air conditioning.*** For $1,100 customers could get a year-round air-conditioning unit complete with cooling tower in rear yard. Six of the first 50 houses were sold with air conditioning—two for cash.

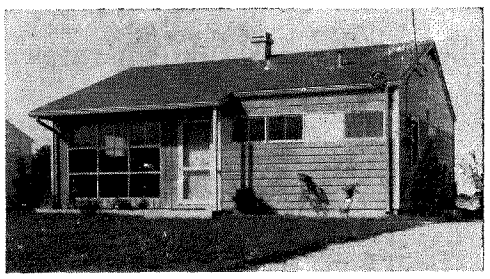
▸ ***Variety.*** Customers had a choice of 15 front elevations. Variety was also achieved by colors based on type of house, location and surrounding shrubs. Unlike developments where use of color gives a choppy effect to each house, Color Consultant W. Shrewsbury Pusey used earthy colors that unite them with site, selected a gradual flow of analogous or harmonizing colors that make houses appear bigger. Fences were also used to augment apparent size of houses.

▸ ***Land planning.*** "This was the first subdivision of its size and price class to be laid out in a wavy, winding pattern with few direct entrances to a busy highway," says Wilson. "It doesn't have the familiar grid-pattern development look."

▸ ***Size.*** Three-bedroom house has almost 1,000 sq. ft. of usable floor space, two-bedroom 700 sq. ft. "People pay little attention to structural details, but they want a house that will take care of all their needs—storage space is a principal one—and they want good-looking houses," says Wilson.



Window alignment *helps carry longitudinal look*



Overhang break *foreshortens two-bedroom model*

Popularity poll. Although the builders expected to sell about 70% of the two-bedroom, 15% each of the three-bedroom and expansion-attic models, they were surprised at the breakdown on the first 100 houses: 40% of sales on two-bedrooms, 30% each on three-bedroom and expansion-attic houses. Explanation of the 40% sales of two-bedroom houses: "Older people who wanted smaller quarters; smaller down payments on the smaller houses."

All sales were FHA since VA money was not available. Says Wilson: "Sales would have gone faster if we could have sold VA."

Developer lessons. The city refused to let the builders start Lynnview unless they could be sure of not adding to the runoff problem since storm sewers were already taxed to capacity. In cooperation with army engineers Trinity solved the problem by digging two enormous dry lakes big enough to store all but the heaviest rainfalls. Water is brought to these "ponding areas" (see site plan) by two large pipes, is run off through smaller ones to the county draining ditch. Says Wilson: "I'm sure the same idea can be used profitably wherever there is flat, poorly drained land."

The builders also created their own sanitary-sewer system with a pumping plant that sends sewage through a cast-iron discharge line uphill a little over a mile to a municipally owned gravity sewer. Such development expenses ran per-lot costs to at least $1,800.

Cost-cutting in action. The builders (with a combined experience of over 84 years) are no strangers to up-to-date cost-cutting techniques. Wilson set out in 1946 to build houses of conventional materials fabricated to the best advantage. He drew on methods learned from the Small Homes Council and around the country but emphasizes: "In Lynnview we use only those materials, methods and designs that are practical at the local level." Example: the SHC truss was not used; its connectors, which add portability, are costly and unnecessary because Wilson fabricates trusses close to the point of use. Five cost savers SHC recommends (H&H, Jan. '52) save an estimated $750 per house:

Precutting and *preassembly* of exterior walls saved about $500 per house.

Roof trusses saved an estimated $50.

Laying floor before room partitions (made of storage walls) were installed saved about $100.

Storage walls themselves saved $100.

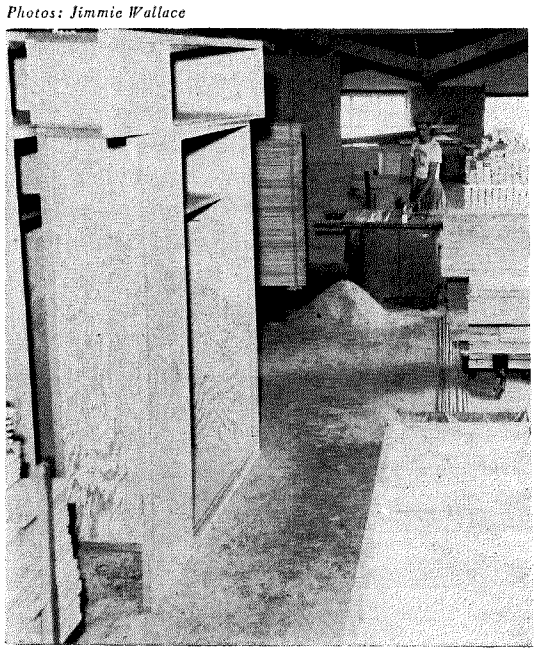
They found, too, they could save about $200 per house by building on slab rather than on 2″ x 8″s and crawl space.

Slab construction with 2″ x 4″ sleepers set in mastic beneath 13/16″ oak flooring was partly drawn from SHC and from the National Warm Air Heating & Ventilating Assn. Oak flooring, the builders find, is a "must" for good market acceptance. They also provided enough duct capacity for summer cooling at little extra cost. Space between slab and flooring is used for running gas and electrical lines.

"Precutting as much material as we do," adds Wilson, "saves a phenomenal amount of material: we can use 2″ x 4″s down to 6″ lengths, 2″ x 6″s down to 8″ lengths. We utilize so much of our material that all scraps and shavings for 100 houses amounted to only two truckloads. Everything goes to the job packaged. If something disappears, we know it disappeared on the job, and usually we find it."

Wilson is sold on on-the-site prefabrication, learned much from a company he worked for that planned to enter the prefabricating business after World War II, cites one interesting fact from intensive study: "So long as present methods and materials are used by prefabricators, they cannot produce shelter as cheaply as the builder who uses virtually the same materials and fabricates economically, with low overhead. The chief need for a prefabricator is a material yet to be developed rather than new methods of fabricating conventional materials."

Photos: Jimmie Wallace



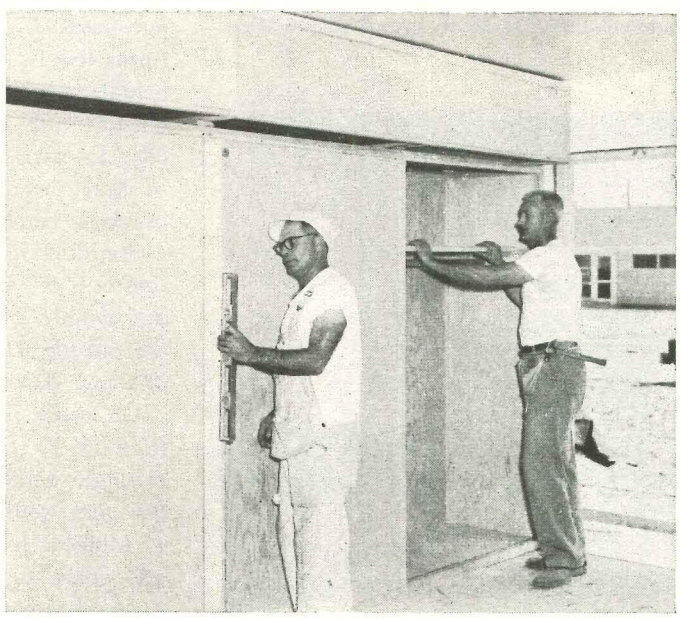
Storage wall *components are precut, preassembled in builder's own shop. In foreground is complete staircase for expansion-attic house. Note use of power saw, material on dolly.*

Exterior walls *with one coat of paint applied are brought to job on special truck. Finished window frames are in place. Larger windows directly below top plate would have cost less.*

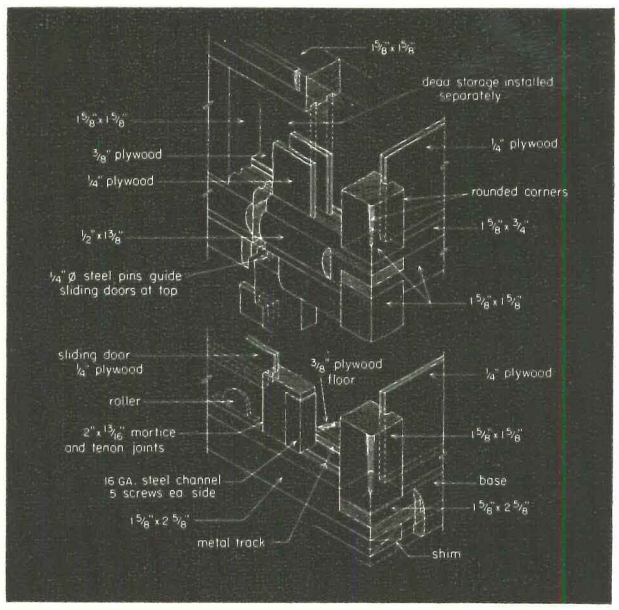
LOCATION: Louisville, Ky.
E. W. AUGUSTUS, architect
TRINITY CORP., builders
CHARLES POWELL, land planning
BOONE-GARDNER, landscaping
W. SHREWSBURY PUSEY, color coordination
FINANCING: Liberty National Bank & Trust

Side walls *are completed down to siding, window frames in Trinity's shop. Jig tables are at convenient work height, materials close by. Overhead travel hoist moves entire panel to back of shop where prime coat of paint is applied.*

Paint roller *is used for both prime and finish coats. Here, gable end gets fast, efficient runover. Builders credit "controlled operation" allowing strict supervision of work and materials for the completion pace of two houses per day.*



Upper portion *of storage wall—for off-season storage—is placed on lower closet section after it is brought through finished door opening. Trim is later affixed to cover joints between components, joint between ceiling and storage wall.*



Isometric *of storage units shows steel pin guide at top, roller at bottom for sliding doors. Builders plan to improve their storage units in future, expand fabrication of built-ins to include dressers, bedsteads, additional cabinets.*

Prize-winning designs become Pine Bluff fast sellers

As defense housing, Bralei homes won an NAHB award of merit, then stood idle for lack of rentals, finally turned up as best sellers

LOCATION: Pine Bluff, Ark.
BRALEI HOMES (Buford Bracy, Paul Leird), builders
YANDELL JOHNSON, AIA, architect
A. E. HAEGLER, consulting engineer (sewage)
MAX A. MEHLBERGER, consulting engineer
STEBBINS & ROBERTS, interior colors
FINANCING: T. J. Bettis Co., FNMA

Design sold these houses. Since Bralei Homes' Miramar addition was planned as a 150-house defense rental housing project, the builders decided it offered a wonderful chance to test contemporary design at little risk. The houses would be rented for two years before they could be put up for sale and by then a ready-made market would exist.

But these plans went awry when the defense stretchout and local strikes eliminated eligible defense workers from the market. Sixty days after the houses were completed and HHFA let them go up for sale (or for rent to all comers), they became best sellers—60 sales in 60 days at a peak period. Says Bralei Secretary C. V. "Cotton" Barnes: "This quickly proved to us that public taste is a lot more advanced than we thought. People see contemporary design in magazines; they don't want the same old thing in houses."

In the almost flat roofs (1-in-12 pitch), sloped ceilings, overhangs as wide as 3′-6″, and open plan, buyers saw things they had never seen in Pine Bluff before. The price was right. A two-bedroom, 758 sq. ft. house with 40 sq. ft. of outside storage sold for $8,350, a two-bedroom, 850 sq. ft. house with carport for $9,000, a three-bedroom house with carport for $10,200.

An NAHB award of merit and the solid success of Miramar are tributes to Bralei and Architect Yandell Johnson, AIA. A member of the collaborative NAHB-AIA homebuilding committee, Johnson likes residential design, works with his wife (also an architect) on many projects.

Controlled variety. Size and number of houses were dictated by a rental program. Johnson achieved variety while maintaining uniformity of character. This was the result of the low roof pitch and generous overhangs; variety came from three basic plans and their reverses, four carport locations, discriminating use of color and rough-textured shingles, and relatively smooth batten-and-board-effect siding.

Sales pitch. Although the builders themselves are licensed realtors, they had a Pine Bluff realty firm handle sales since Bralei is an out-of-town builder (home office: North Little Rock). Salesmen were schooled on a list of 36 brand names used.

Photos: T. Harding, Jr.

Setbacks, *nearly uniform, do not appear so because of curvilinear streets, offsets in faces of buildings. Slab construction relates house to ground closely.*

Design economies. The framing system —new to the area—is similar to a shed with end walls removed: two side walls and the center partition support the entire weight of the almost flat roof.

The low pitch did not scare hot-weather-conscious buyers who soon found that an attic fan (see cross section, p. 159) made houses cooler than conventional designs. Important by-product for the builders: this roof saved over $100.

Side and end walls were preassembled, tilted into place; end walls provide only lateral support.

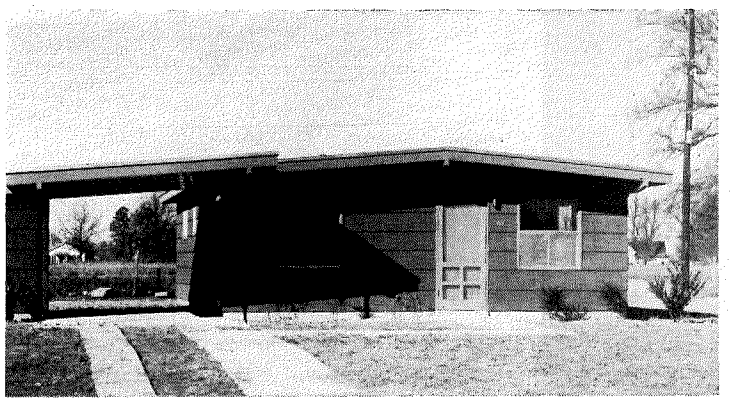
Width of the houses was fixed at 25′ to give two 12′ wide rooms plus three 4″ walls; uncut lengths of dry wall were used to cover ceilings on the 12′ room spans. (Builders did not complete ceilings before putting in cross partitions although they recognize this potential economy, found the one-room principle saved no money for a small volume of houses. Reason: rough carpenters must return a second time to partition after finish carpenters put in dry wall.

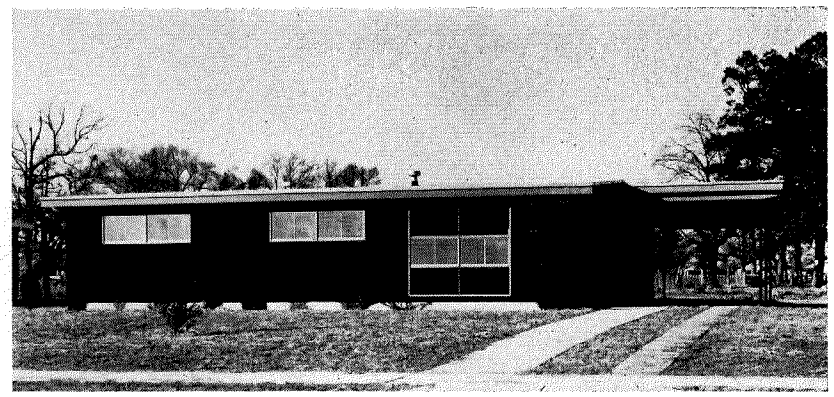
Side walls are made up of normal stud construction. Double 2″ x 8″ top plate forms lintels, establishes window and door heights. Openings up to 8′ wide occur in outside walls without further lintels being cut; no extra headers are used. Extension of lintel beams beyond end walls forms brackets, emphasizes structural system.

Studding length except in center partition is 6′-9″, and with sole and top plates and double 2″ x 8″ plate, room height at the outside walls becomes 7′-7⅝″; height at center partition is 8′-8″.

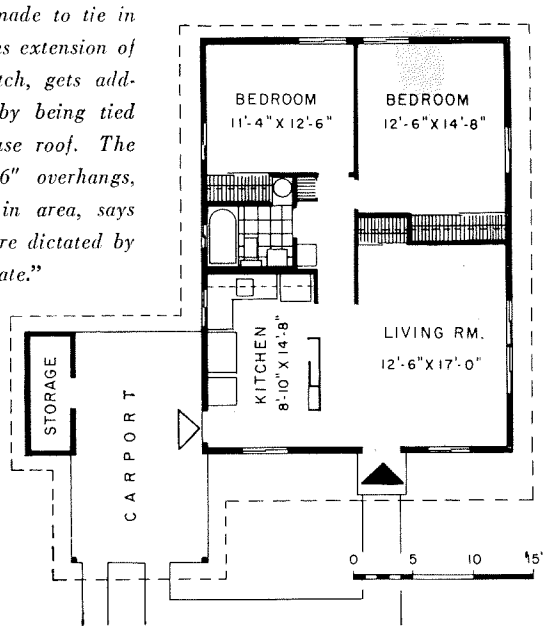
On cross partitions blocking is added to the 6′-9″ studs to bring walls to sloping ceiling's height, which seem taller than flat ones would. Coupled with open plan of kitchen, living and dining areas, they add space to an otherwise small house. Center beam exposed in living room furnishes visual interest.

Given this structural system with its inherent economies the builders managed to add even more of their own (see p. 170).

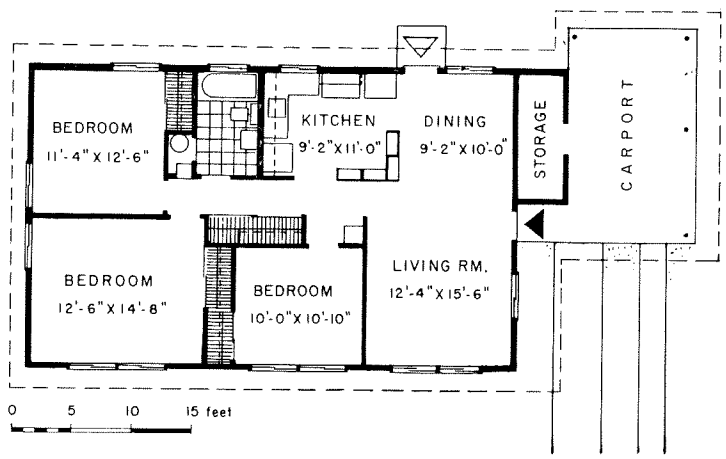


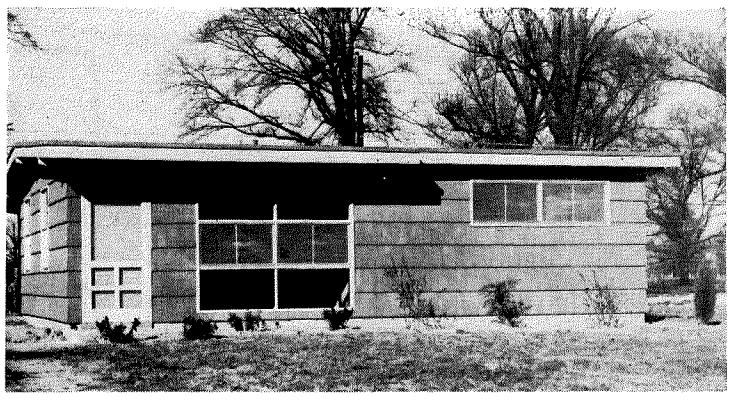


Carport *is made to tie in with house as extension of low roof pitch, gets added rigidity by being tied in with house roof. The 18" and 3'-6" overhangs, not typical in area, says architect, "are dictated by the hot climate."*

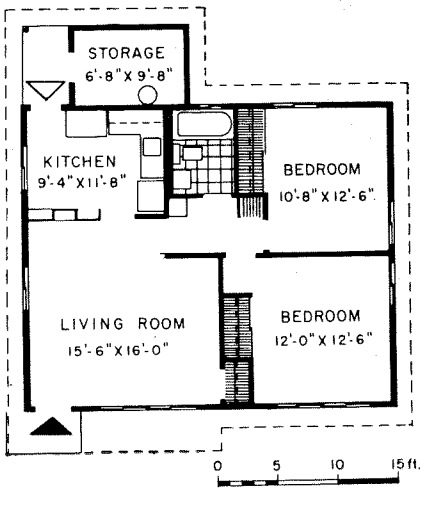


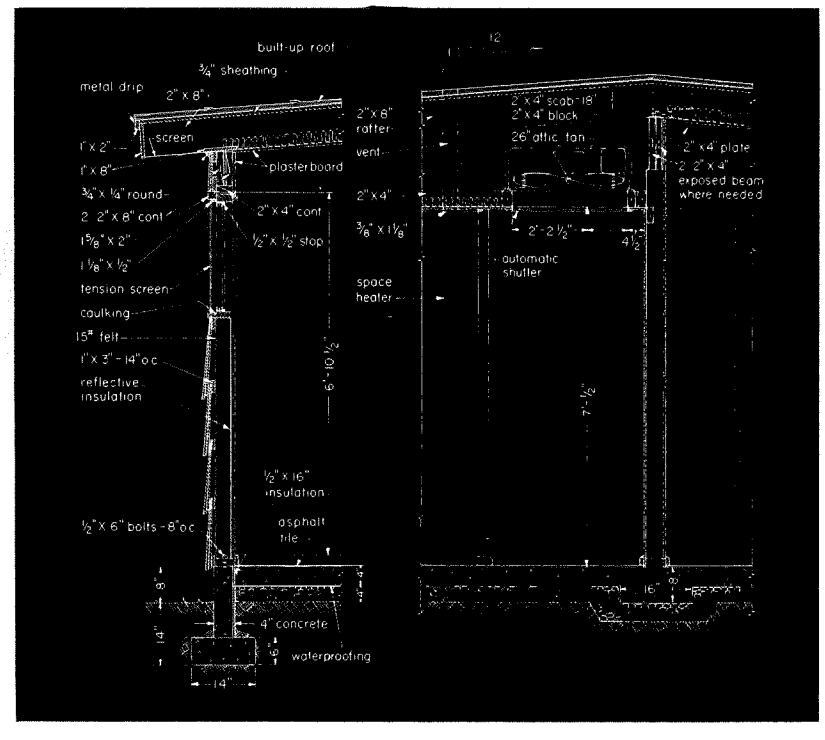
Horizontal sliding windows *in bedrooms have 4'-6" sill height, provide privacy without giving claustrophobia. Carefully framed with outside casings, they do not appear as mere holes.*



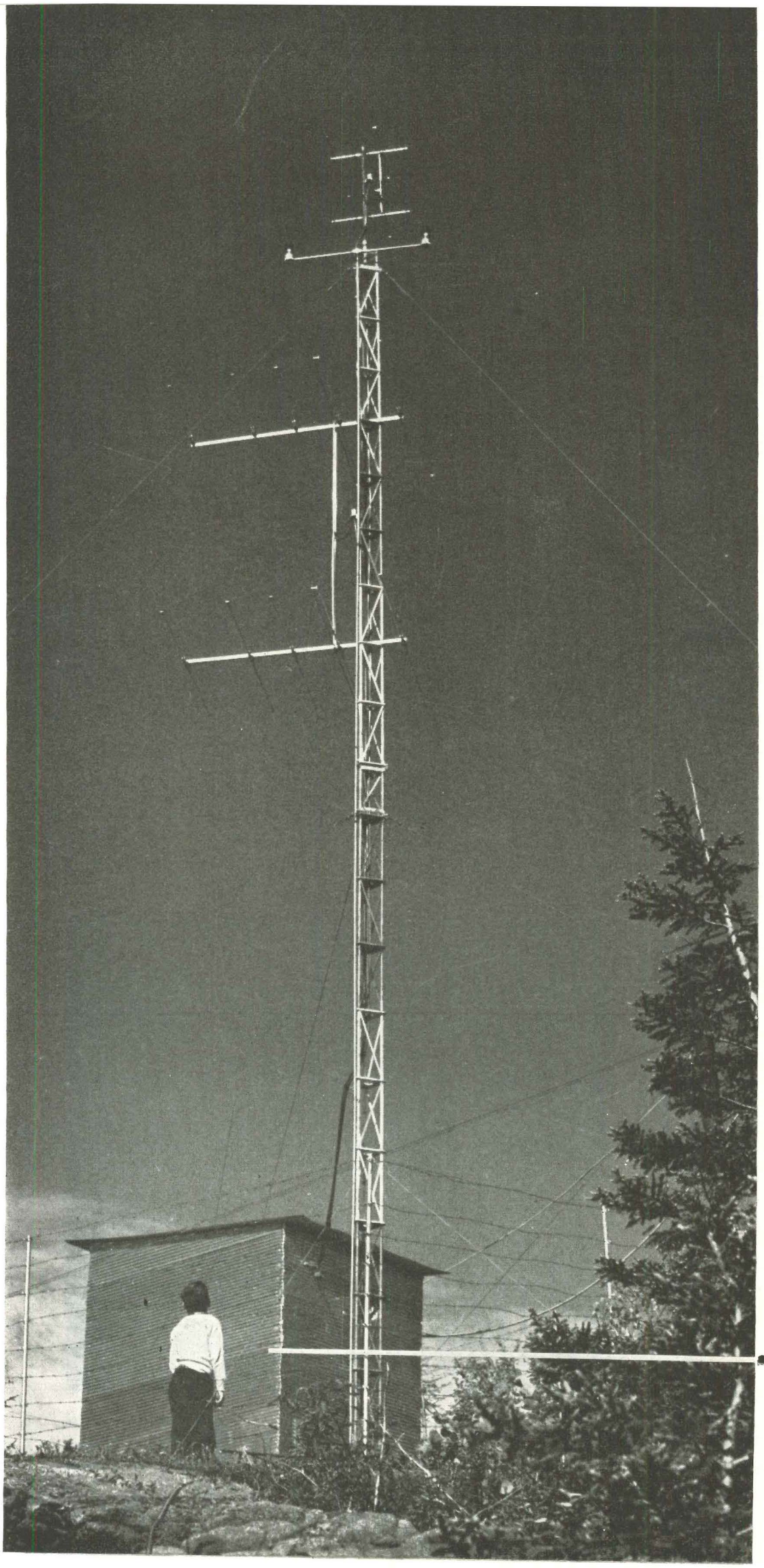


Architect *would have preferred to face big windows away from street, but admits they have more sales appeal in front. He tried to relieve goldfish bowl effect with dividers. Wide overhangs make tacked-on stoops unnecessary. Note how shingles are coursed out to minimize cutting and fitting around windows.*



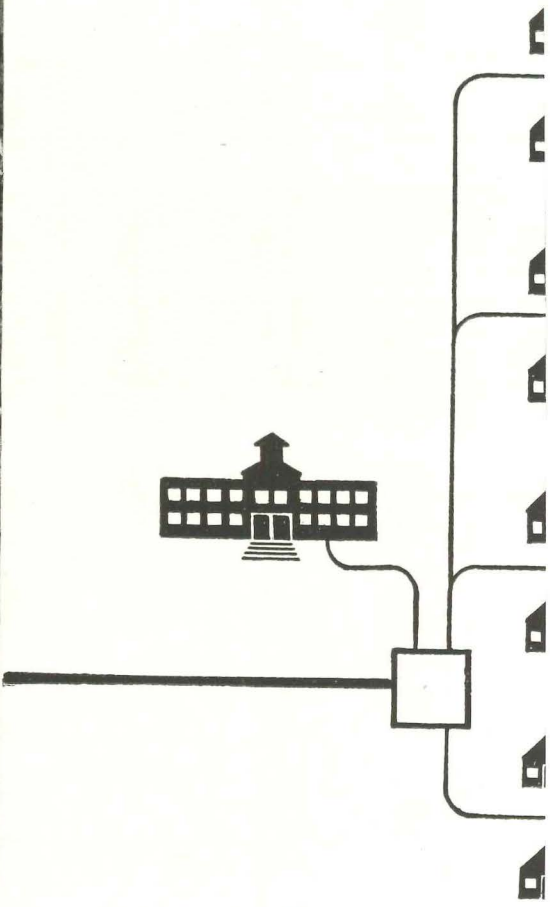


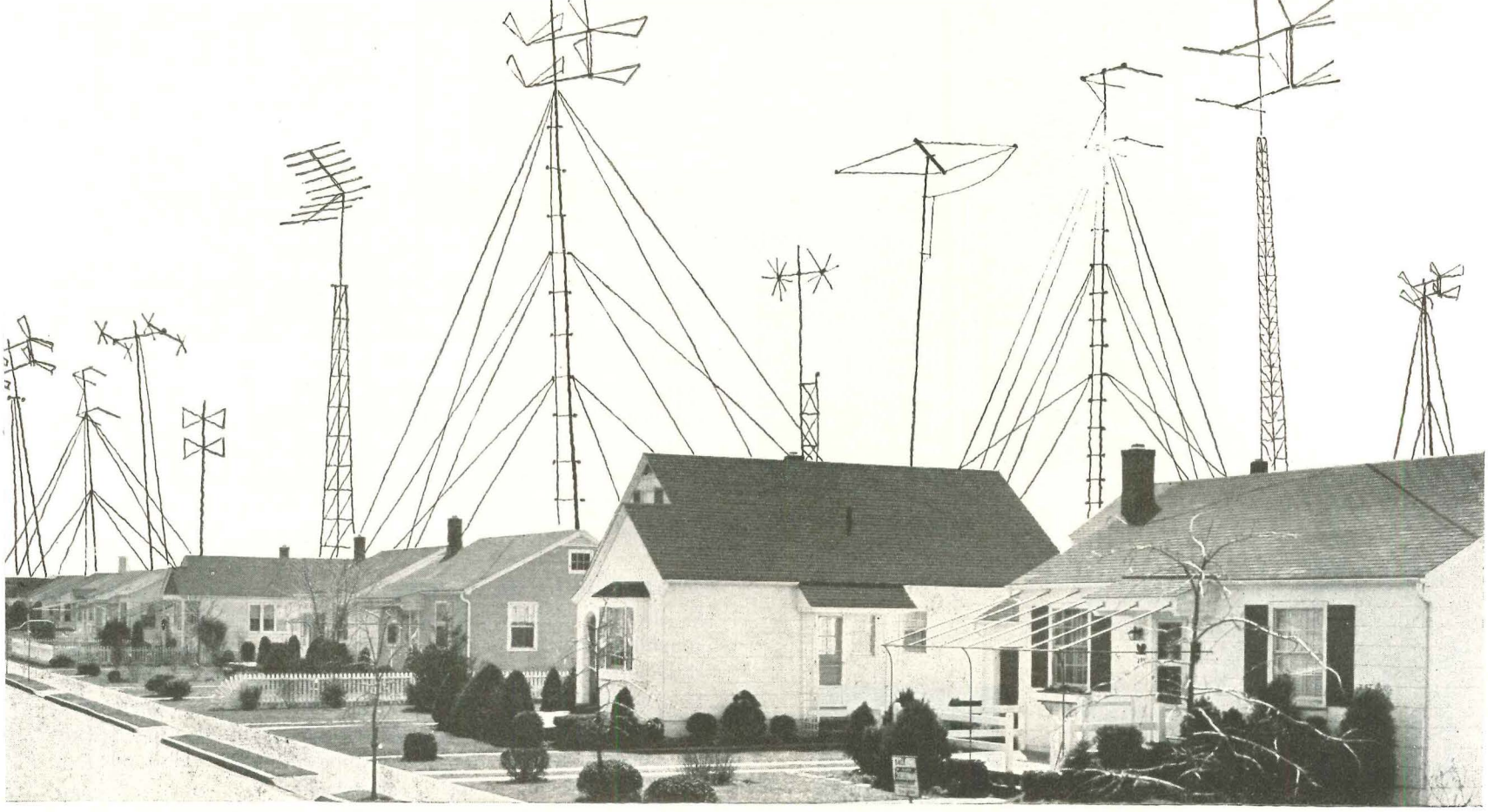
Air wash *above insulation is vented by 26" fan through continuous screening replacing usual soffit material at eaves. Walls are foil insulated. Note use of 1" x 3" strips on which rough-textured shingles are nailed.*



ONE

TV antenna



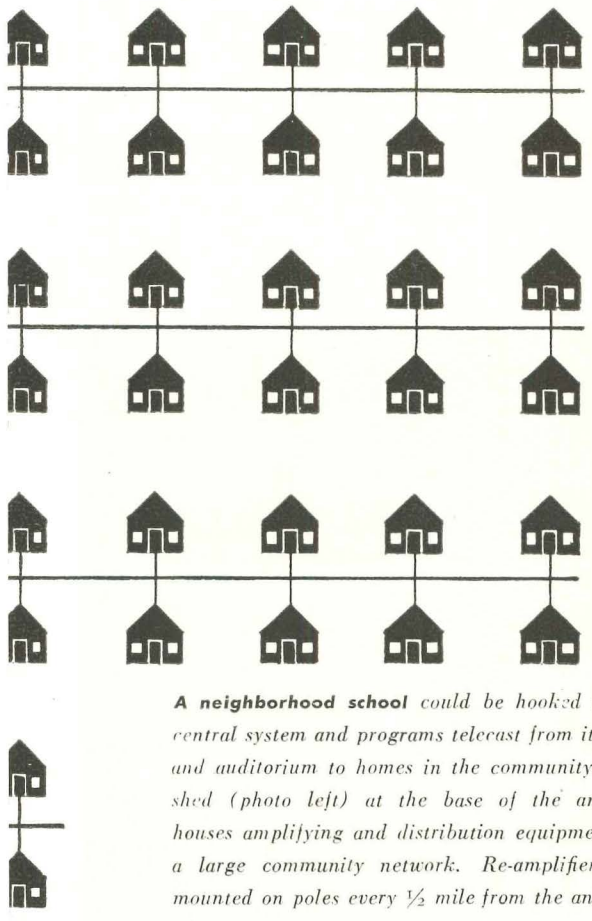


Photos: (opp.) Aldrich; (above) Fred Hess & Son

takes place of rooftop metal maze. Taller but prettier than a telephone pole,

a single tower can bring television to an entire development of houses

TV or not is no longer the question. Most families do want it and soon will expect their homes to be wired for television no less than for toasters and light bulbs. Now there is a logical way to fill consumer demands. Firms producing master antenna equipment are only too delighted to provide *and service* centralized systems hooked up via coaxial cable and simple wall outlets to groups of new, individual homes. Thus, with little effort, a builder can assure the prospective client of excellent picture reception in almost any locale at small cost to himself or home purchaser, and with no maintenance problems for either. (Incidentally, electronic engineers point out that people who are expecting antennaless TV reception momentarily will have a long wait. Unlike radio and sound waves which bend around corners and can be picked up in the atmosphere, TV signals behave like light, travel straight lines, and still must be relayed over bumps and carried down into holes in the earth's surface.)



***A neighborhood school** could be hooked into a central system and programs telecast from its gym and auditorium to homes in the community. The shed (photo left) at the base of the antenna houses amplifying and distribution equipment for a large community network. Re-amplifiers are mounted on poles every ½ mile from the antenna.*

Antennae-loaded apartment houses, hotels and a few garden court developments were the first to swing to central systems, and in the past few years full-grown towns in "fringe-reception" areas stopped battling mass astigmatism and complete blank-outs and were hooked up to master towers. More than 200 of these established over-the-hill communities, whose living rooms would otherwise be bereft of wrestling, ballet, and murder on the docks now pick up telecasts without a single metal-tree hazard riding high on anybody's roof. Two companies have handled the bulk of these installations—Jerrold Electronics of Philadelphia and the Camden, N. J. division of Radio Corp. of America. Both have FHA approval on their equipment. Extensive surveying for usable signals, long runs of cable, installation of re-amplifiers, and pole rental fees to utility companies have made the cost per purchaser

W. N. Schill

All the engineering, *installation and care for the centralized antenna system can be handled by equipment distributor. In large communities, re-amplifiers are mounted on phone poles. In photo at top, engineers, probe a new site for a useable signal. Only part of the system visible inside the house is the simple wall plate, shown above right.*

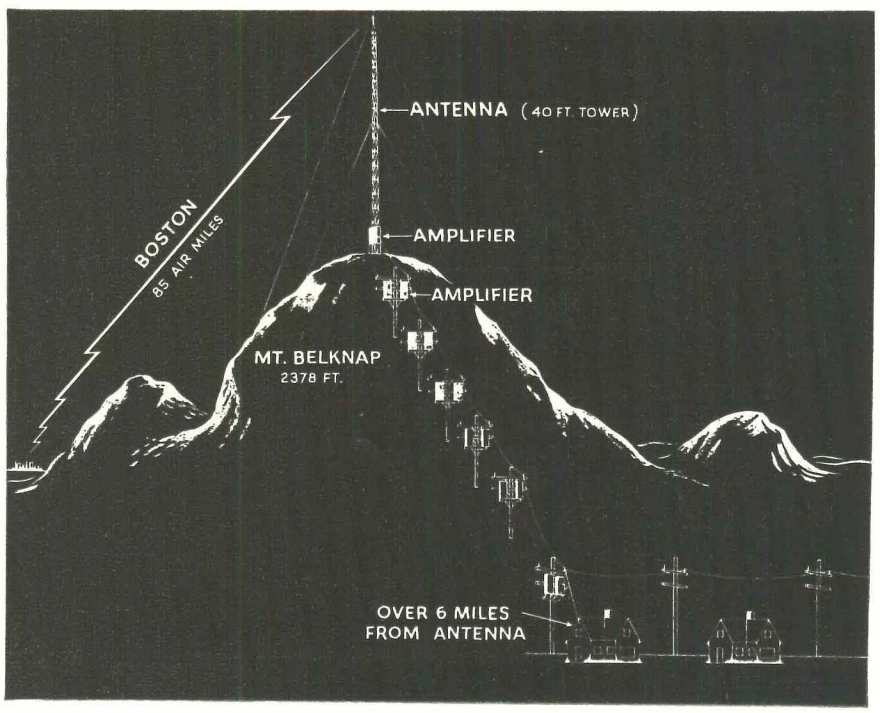
Shadow area, *(right, remote from TV stations) gets poor picture reception even with individual antennae. Tract developers in such locales can use master systems to assure clients of clear programs. Elaborate versions of such antenna systems installed in many communities have worked out satisfactorily for subscribers to the service who pay the initial charge and small monthly fee.*

from $100 to $200 plus small monthly maintenance charges. Seemingly high, these prices are a fraction of what individual antennae might have been in these feeble-signal areas. Both Jerrold and RCA agree that for most new suburban builder projects of 25 to 100 houses, unit costs would run $25 to $60.

Drier, safer, more socially acceptable. Compared to every-man-for-himself installations in good and fair reception areas where 10′ (and sometimes 20′) masts are installed, the antennae costs are about the same. Here the most evident advantage would be the absence of a motley blotch of poles and wands. Also, safety groups, fire departments and insurance companies recognize that many dangers can be eliminated when one sturdy antenna is substituted for separate riggings. Roof leaks can be prevented, insurance rates may be lower, and damage from falling antennae in wind and rain storms eliminated. The features of central systems are even more obvious in poor-picture areas where *I Love Lucy* is ordinarily a gray blob and *Dragnet*, a shivering crosspatch.

Work done by the installer includes a complete field survey of the site to determine the best location for the transmitter, amplifiers, electronic equipment to filter out interference, and distribution outlets which send out the signal, as well as engineering a properly balanced coaxial network. Home owners need no boosters or rotaters. The master systems are also reported to be adaptable to future color reception and UHF (ultrahigh frequency television, which is scheduled to shift into high gear within the next few years). Installation as well as financing and maintenance for central antenna systems work out much like other "utilities" which require regular attention to assure the public of satisfactory service. Several financing plans can be arranged to the builder's convenience. He can underwrite the complete job himself and incorporate the charge in the house price, or the system can be financed by a local television dealer who has a generic interest in neighborhood facilities for TV. Servicing is provided by manufacturers' representatives.

Run it underground. Although the systems are usually engineered for installing the cable on existing utility poles (through contractual agreement with the utility companies), it is not more expensive to run the coaxial lines in conduit where ¾″ size is being used to carry telephone distribution cable. There is room for both phone and TV cables. Accessory equipment (re-amplifiers are required every ½ mile) may be mounted on 6′ stub poles out of toddler reach in inconspicuous spots on the property.



PRACTICAL BEAUTY COMES NATURALLY
—WITH A-O TILE

1. Tiled counter tops can't be harmed by heat, moisture, and strong soaps or bleaches.

2. Tiled window sills are waterproof and sunfast for the life of your home; never need painting.

3. Floor-to-ceiling tile may cost little more than partially tiled walls.

4. Tiled floor will not indent. It is pleasant to walk on—lovely to live with—easy to care for.

TILE SPECIFICATIONS: Color Plate 44. Wall: 26 Clover Red. Counter tops: 81 Spruce Green. Floor: Lattice pattern, Gray Granite, White, Black.

FREE—Source list for all items shown here.
SEND 10c FOR THE "IDEA BOOK OF TILE". 12 full-color pages of ideas and color schemes for kitchens, bathrooms, and playrooms. Use the coupon below.

A TILED laundry is a bright idea

Any housewife—present or future—can see the common sense behind the smart rooms you plan with tile. Plan those rooms with American-Olean Tile, and she'll see stylish colors, accurately matched, and a wide choice of attractive designs.

Remember, too, that you can plan beautiful tile installations to fit big or little floor plans. Their beauty is permanent because American-Olean is real clay tile!

American-Olean Tile Co.

936 Kenilworth Ave., Lansdale, Pennsylvania
Member, Tile Council of America

AMERICAN-OLEAN TILE COMPANY
936 Kenilworth Ave., Lansdale, Pa.

Please send me the following free literature:

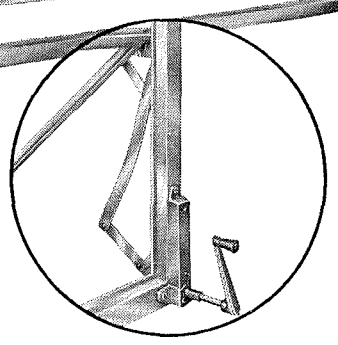
☐ Booklet 202, Reprint from Sweet's 1953 Catalog.
☐ Booklet 300, Industrial Washrooms.
☐ Color Book of Tile.

Name_____
Title_____
Firm Name_____
Address_____
City_____ Zone____ State_____

THE BIG LINE IS GROWING BIGGER!

to give you greater window selection! . . .
to help you standardize on highest quality products!

HERE'S TRUSCON'S NEWEST!



Sturdy operating mechanism protected against weather, sand, dirt, salt spray. Simultaneous, equalized ventilator opening. Positive closing.

Aluminum Awning Windows

● The window advances are coming from Truscon! Last summer Truscon announced the Ranch Window that set new standards in steel windows for popular one-story homes. This spring Truscon introduced its sensational aluminum casement in modular sizes. Now . . . Truscon offers you what the trade has been waiting for . . . its customary quality design and sturdy construction in a brilliantly new aluminum awning window.

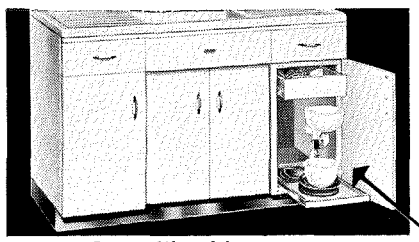
Truscon Aluminum Windows feature modular sizes to match standard masonry dimensions. Approximately 8% more light and ventilation per window opening. Heavy extruded aluminum sections with a minimum frame depth of 1⅞". Weathertight construction with vinyl plastic weatherstripping. Protected operating mechanism. Many more features you'll want to know about. Write Truscon for latest bulletins. Watch the big line for the big news. When Truscon offers a new product you can bank on its satisfactory performance.

TRUSCON
MARK OF MERIT PRODUCTS

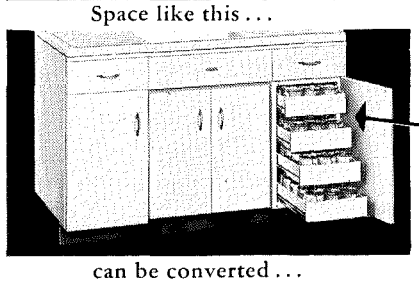
TRUSCON STEEL DIVISION
REPUBLIC STEEL CORPORATION
1056 ALBERT STREET • YOUNGSTOWN 1, OHIO
Export Department: Chrysler Building, New York 17, N.Y.

TRUSCON® a name you can build on

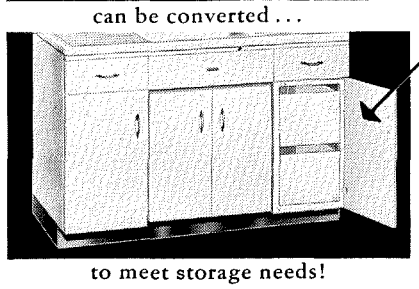
IT'S EASIER TO PLAN with *Convertible* AMERICAN-Standard KITCHEN CABINETS



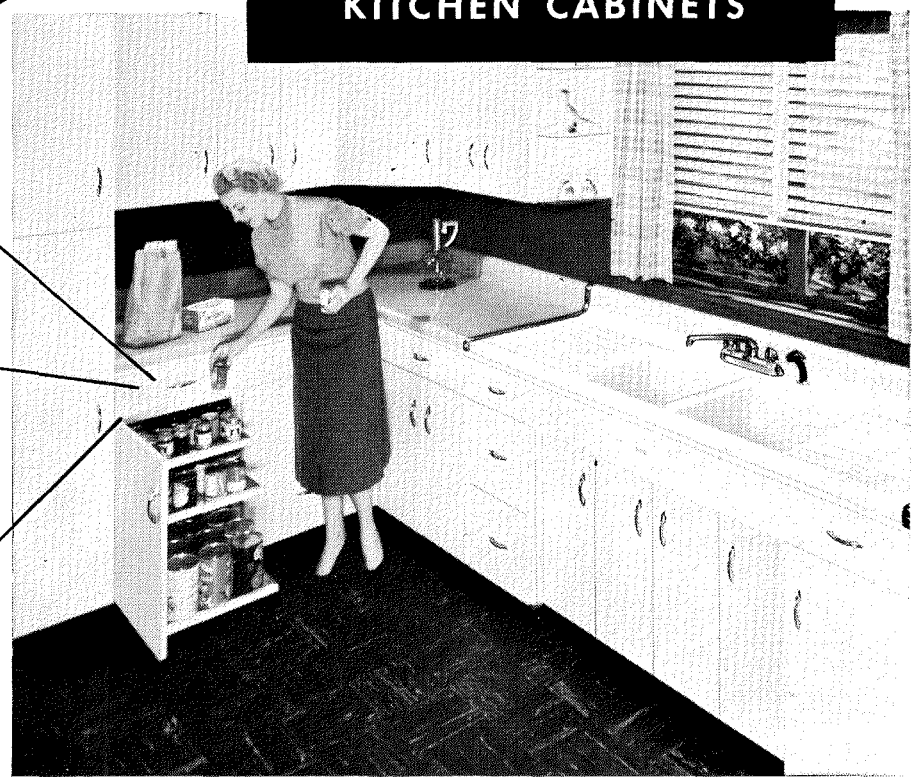
Space like this . . .



can be converted . . .



to meet storage needs!



ADAPTABLE TO FUTURE NEEDS OF YOUR CLIENT

. . . sizes and styles to fit any kitchen layout

Give your clients a feature that *only* American-Standard cabinets can offer—*convertibility*. The position of adjustable sliding shelves or drawers may be changed in any undersink or base cabinet, except the 27″ base cabinet. Each sliding shelf, shallow or deep concealed drawer can be located at any of four levels. Deluxe exposed drawers can replace doors. Wall cabinet shelves are adjustable on one inch centers. These changes can be made easily—in just a few moments.

American-Standard kitchen cabinets offer you wider flexibility of kitchen planning . . . give your clients streamlined, work-saving kitchens that can "grow" with their particular needs. There is a wide variety of sinks, and base, wall, utility and undersink cabinets that can be combined to fit any kitchen shape and dimension requirements.

Rugged construction is another client-pleasing feature of American-Standard kitchens. Made of heavy gauge steel, bonderized for long life, the cabinets are smoothly finished in a glossy white enamel that will stay new-looking indefinitely. They are perfect companions for American-Standard sinks — the finest made — which are constructed of rigid cast iron to which is fused a thick coating of acid-resisting enamel, available in five colors as well as white.

For further information about adaptable, convertible American-Standard kitchens, write for the Kitchen Products catalogue—Form No. KP-52.

For further information on American-Standard products see Sweet's Light Construction File.

American Radiator & Standard Sanitary Corporation
Dept. HH-99, Pittsburgh 30, Pa.

AMERICAN-Standard KITCHENS

Serving home and industry: AMERICAN-STANDARD • AMERICAN BLOWER • CHURCH SEATS & WALL TILE • DETROIT CONTROLS • KEWANEE BOILERS • ROSS EXCHANGERS

Number 11 of a series:

BUILDERS OF AMERICA . . .

Lake Jackson, Texas, financed entirely by the T. J. Bettes Company. Aerial view shows how planners took advantage of heavily wooded oak groves. Gently circling drives wind through development for easy access and minimum through-traffic.

Homes in Lake Jackson sell for $10,000 to $12,000 and were built by the Brazosport Building Company, primarily for employees of Dow Chemical plant at Freeport, Texas.