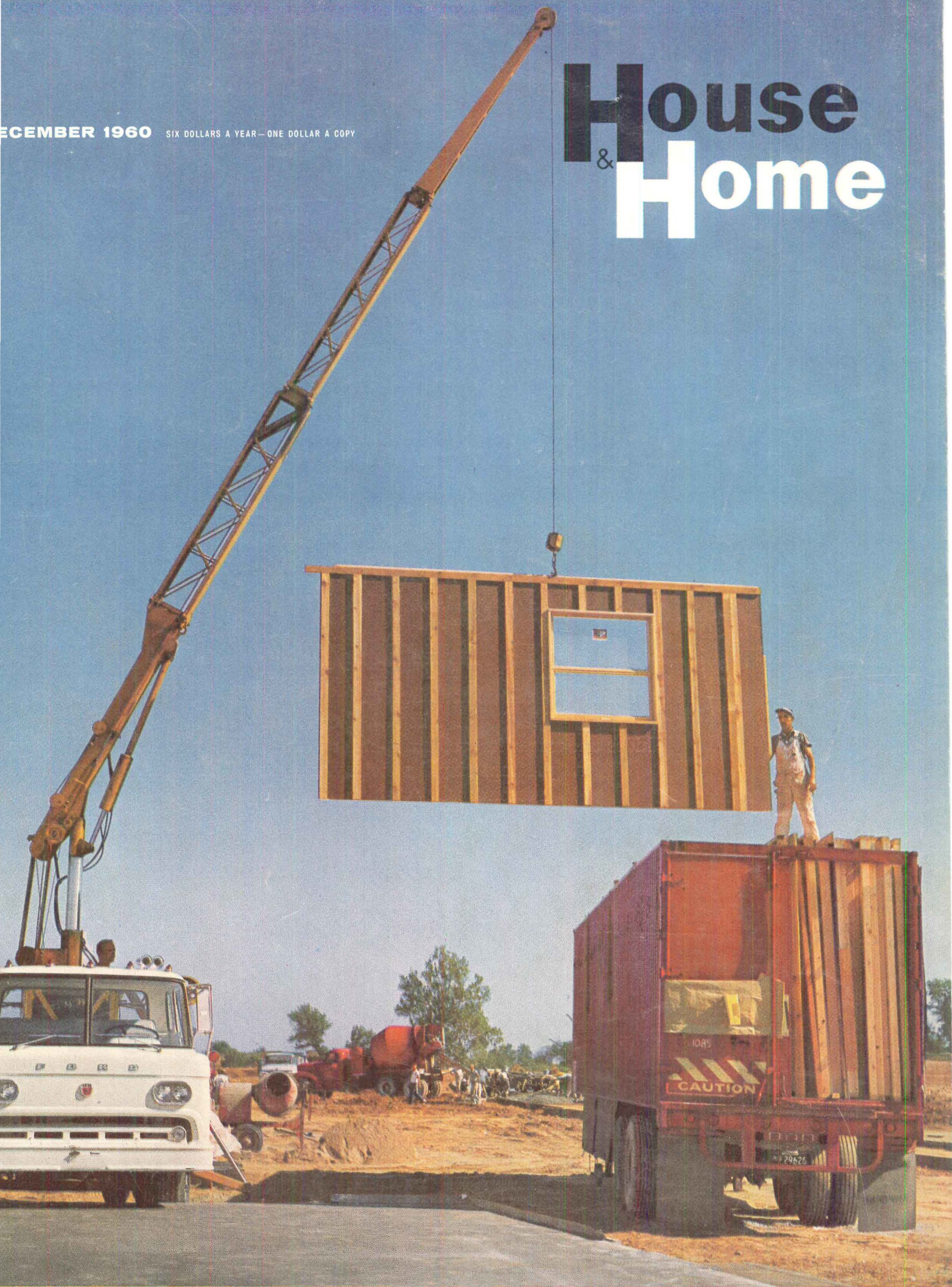


CA'S BIGGEST INDUSTRY MONTHLY FOR AMERICA'S BIGGEST INDUSTRY

DECEMBER 1960 SIX DOLLARS A YEAR—ONE DOLLAR A COPY

House & Home



Celebration... Sellebration...
now an **INLAID VINYL** flooring with
Sellsational home selling features!

AMERICANA

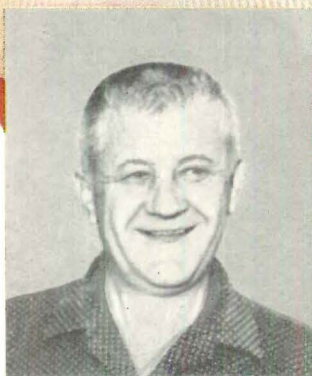
Congoleum-Nairn proudly introduces a Flor-Ever® Vinyl floor that for the first time gives your homes every selling "extra"—with no extra in cost!

Flor-Ever Vinyl, you know, has been the quality symbol in millions of homes. Now, "Americana" offers three *new* features.

1. Flor-Ever in a luxury design with decorative "chip colors" in the newest style—to correlate with today's color trends in appliances, top coverings, paints and wall coverings.
2. A blend of Flor-Ever's famous features (the non-porous quality that defies household staining and gives easy-care glow) with a beautiful new sateen finish that disguises scuffs, hides underfloor irregularities and resists indentation... a magnificent vinyl by the yard for a virtually seamless expanse of floor.
3. A pricing policy that fits EVERY home selling budget—plus Congoleum-Nairn's great "Model Home" policy and promotional selling helps.

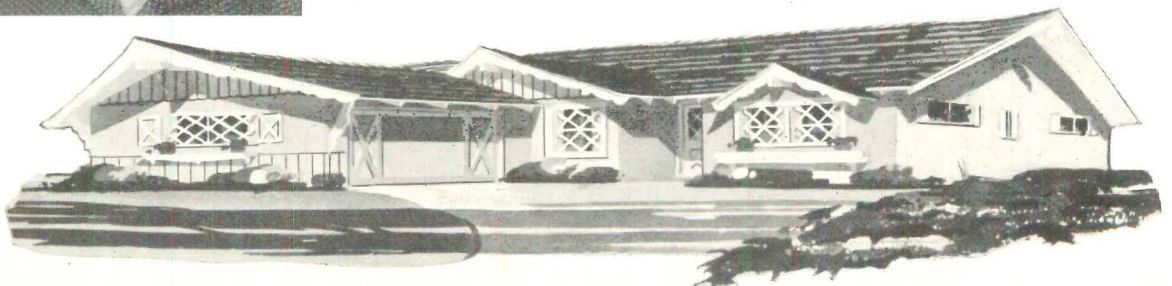


Congoleum-Nairn
FINE FLOOR



**"...will help SUN RAY sell
luxury and comfort—at sensible prices"**

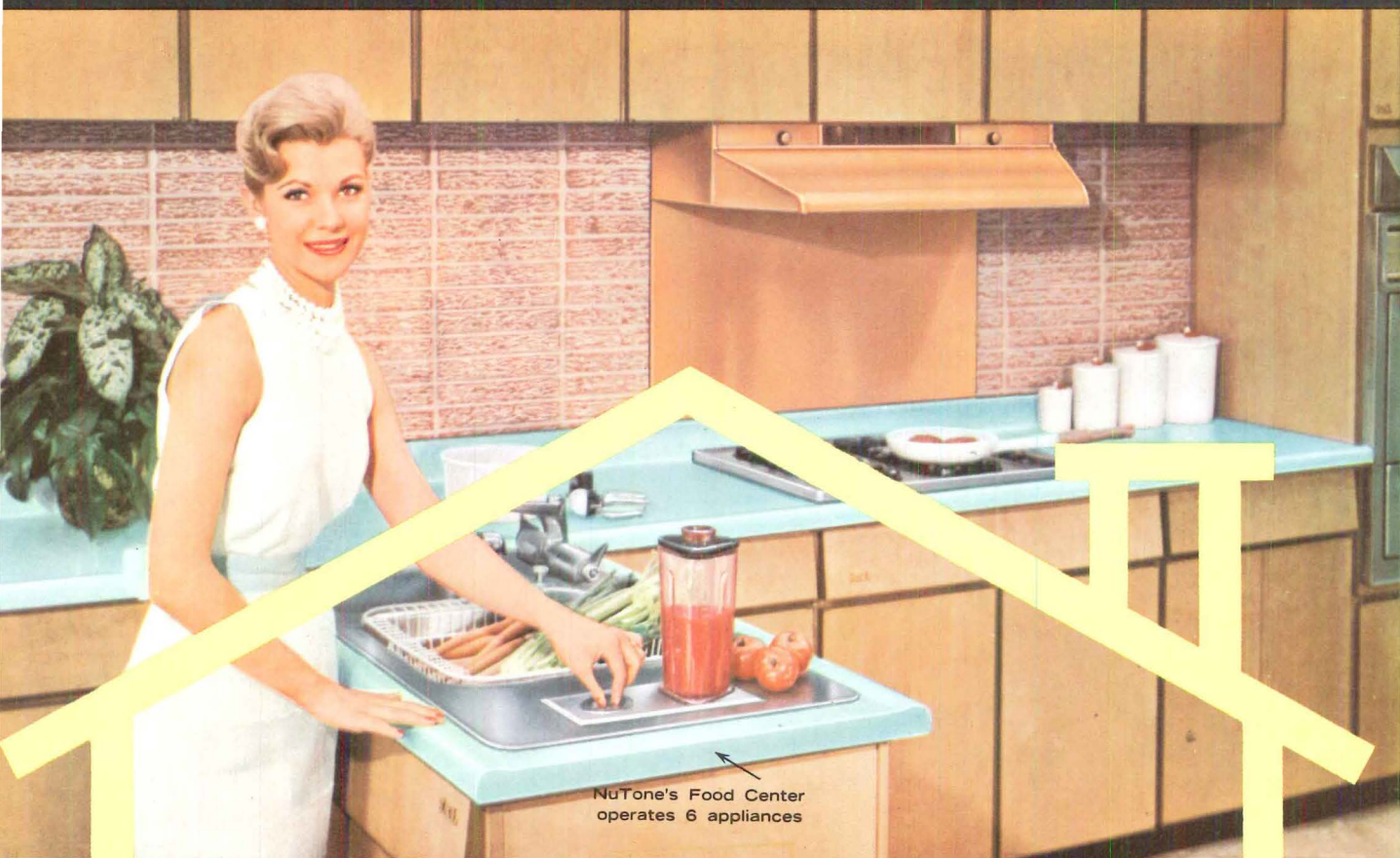
says James R. Murphy, sales manager of Sun Ray Estates, the highly successful development created by R. A. Watt. And to Mr. Murphy's shrewd appraisal of Americana Vinyl's value for smart builders need be added only the fact that Sun Ray's color coordinator, Mel Grau also selected Americana for his sales-exciting interiors.





Built-In Food Center!

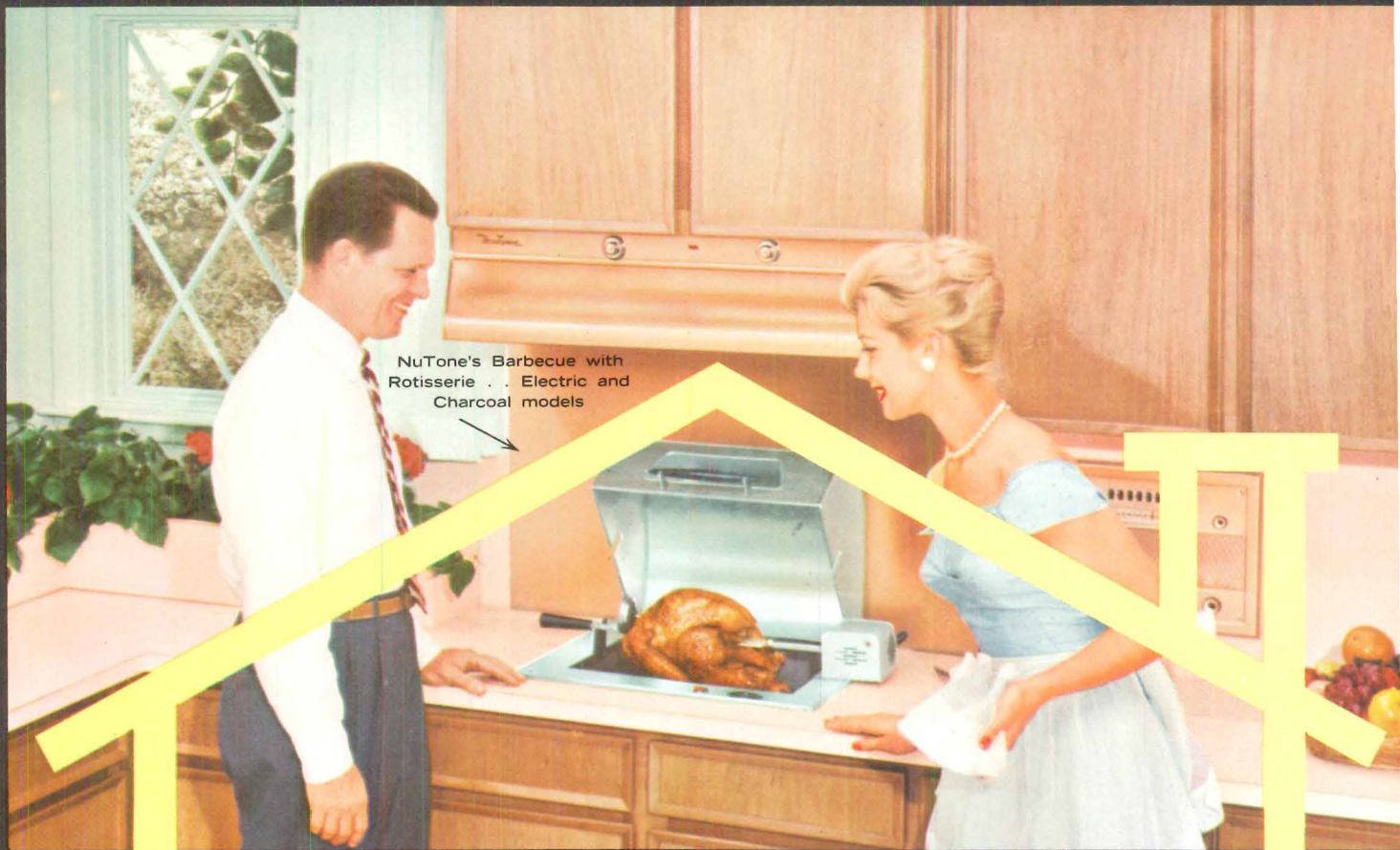
For Better Selling in 1961



The Kitchen helps
SELL the Home

..and NuTone Food-Center
 helps SELL the Kitchen

For Better Selling in 196



NuTone's Barbecue with Rotisserie . . . Electric and Charcoal models

The Kitchen helps
SELL the Home

See
Other
Side



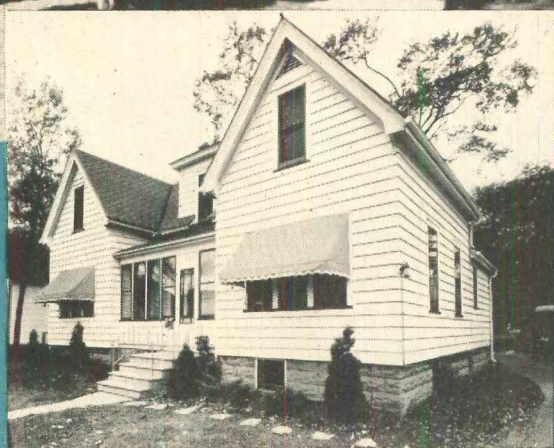
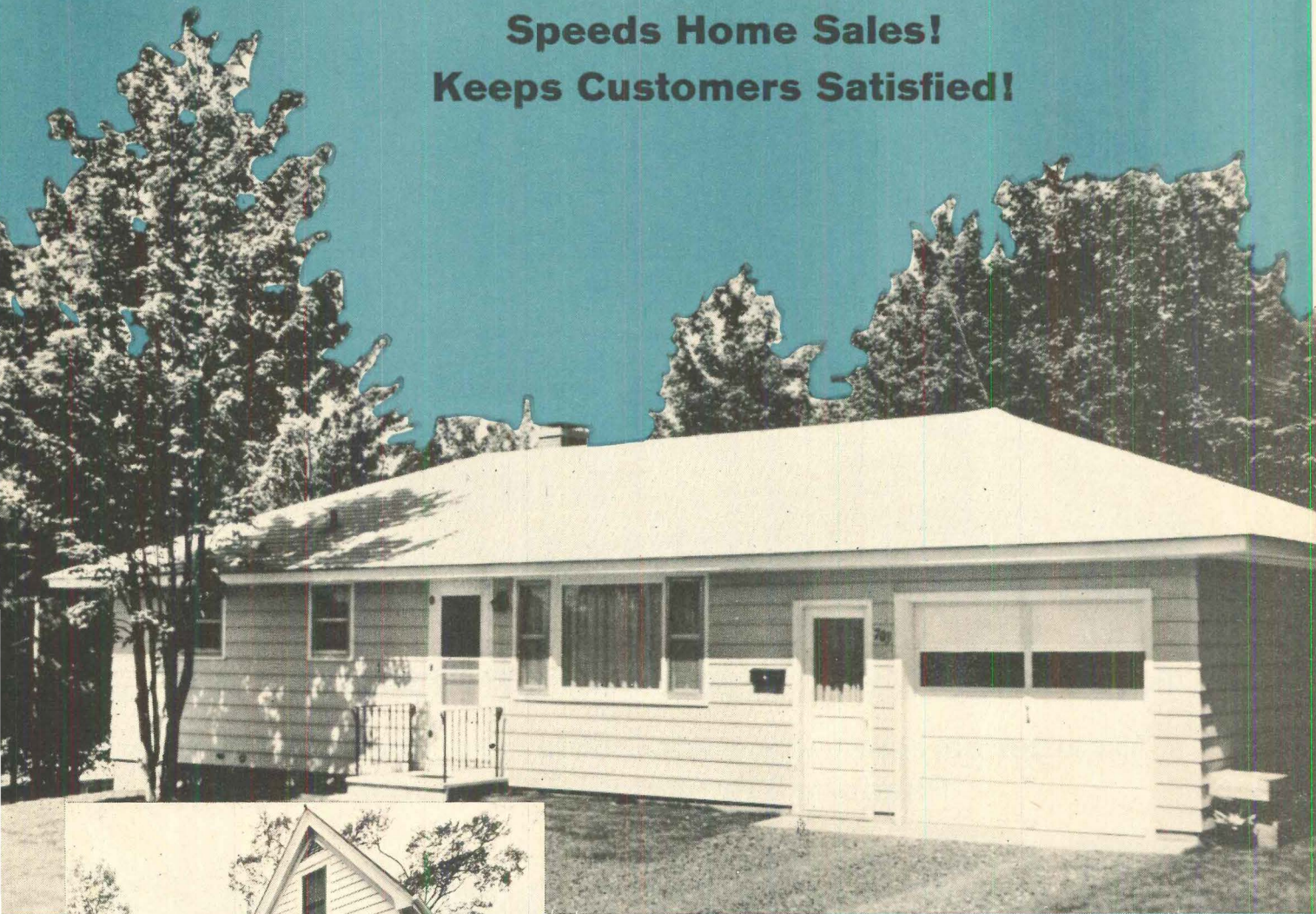
...and NuTone Barbecue
helps **SELL** the Kitchen

GIVE THEM GLAMOUR . . . in your family room or kitchen!
And that's exactly what NuTone's Barbecue does. It brings
outdoor cooking fun . . . indoors. Fits into any standard cabinet.

Write for Free Catalogs . . . NUTONE, Inc., Dept 12 Cincinnati 27, Ohio

ANOTHER BUILDER LEARNS HOW...

**Vinyl Coated Aluminum Siding
Speeds Home Sales!
Keeps Customers Satisfied!**



▲ One of 45 new homes erected by Williams and Banas, Utica, N. Y., made faster, easier selling by aluminum siding finished with beautiful, longer lasting, baked-on vinyl coating. Siding supplied by Keene Aluminum Products, using coatings produced by Sherwin-Williams Company from BAKELITE vinyl resins.

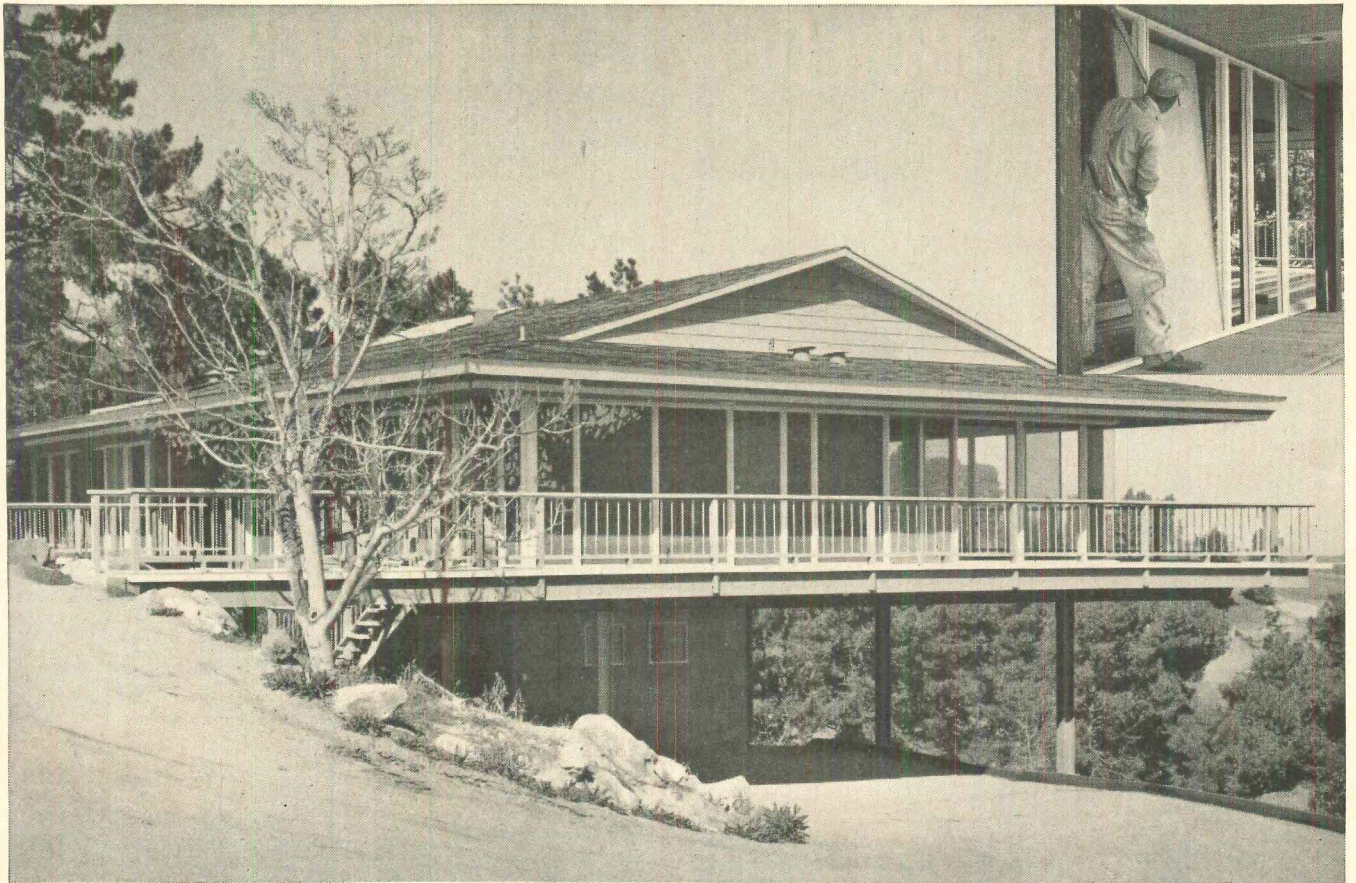
◀ In excellent condition after 11 years! That's the record of vinyl coated aluminum siding on this Milwaukee, Wisc. house — longer than any other aluminum coating has achieved.

Another 45 new homes became fast sellers because the builders, Williams and Banas of Utica, N. Y., covered them with tough, weather-fighting aluminum siding coated with baked-on vinyl plastic.

In sparkling white, pastels, and natural grain finishes, many thousands of homes with this superior vinyl coated siding have sold faster, gotten builders' money out sooner. Customers praise the initial beauty—are delighted with the prospect of reduced maintenance. Just an occasional washing down keeps the siding looking like new. Expected savings in maintenance often permit larger mortgages, further

Sell *your* homes faster—with *vinyl* coated aluminum siding. Your building supply dealer has the full story. Meanwhile, you'll be interested in our vinyl coated aluminum siding advertisements currently appearing in "Better Homes & Gardens" ("New Home Idea Book" and "Home Improvement Idea Book"). Union Carbide Plastics Company, Division of Union Carbide Corporation, 270 Park Avenue, New York 17, N. Y. In Canada: Union Carbide Canada Limited,

**UNION
CARBIDE**



"House on stilts," Los Altos Hills, California

NEW HOUSE HAS NO OUTSIDE WALLS

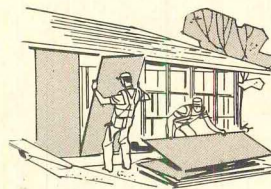
"Weather screens" of a remarkable new structural material—Phenolic Timblend—are used instead!

This remarkable "house on stilts" seems poised in the air as it juts out from its California hillside site. But it's solidly supported by a special steel framing system.

Builder, William Roth, and Architectural Firm, Johnson-Hawley & Associates, wanted a feeling of spaciousness inside too. So they dispensed with conventional outer walls. Instead they used a unique screening of weatherproof Phenolic Timblend (exclusive man-made board) that protects against wind and rain. Without adding bulkiness or excess weight.

Phenolic Timblend was chosen for other reasons too. It's exceptionally strong and dimensionally stable. Virtually warp-free. It takes and holds paint . . . beautifully. With Phenolic Timblend there's no checking, no knots, no grain raise.

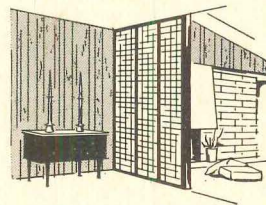
If you are interested in learning more about this amazing new wood product send for a *free* sample and our Phenolic Timblend bulletin. Write: **Weyerhaeuser Company, Roddis Division, Marshfield, Wisconsin.**



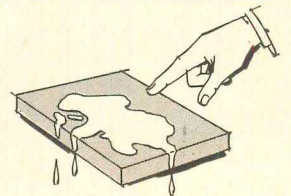
Use for siding



Cabinets, underlayment



Sculptured applications



Warp-resistant, weatherproof



Weyerhaeuser Company

Roddis Division

Weyerhaeuser Company, Roddis Division, Dept. HH-1260
Marshfield, Wisconsin

Please send me a free sample and Phenolic Timblend bulletin.

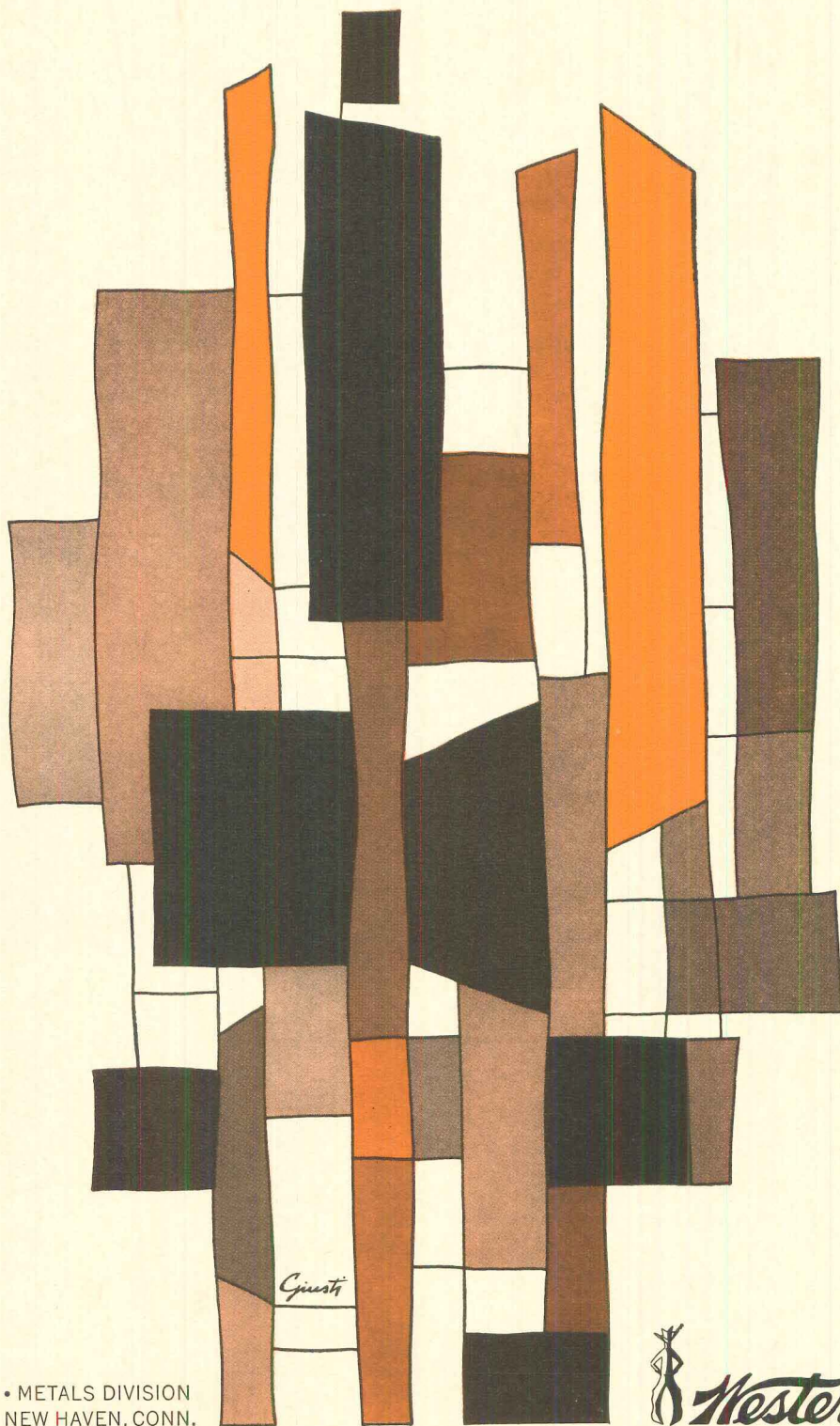
Name _____

Company _____

Address _____

City _____ State _____

Selling Beauty? Brass gets the idea across faster. Brass would be a bargain even if it weren't so handsome. Ageless and strong—plenty of sales appeal there for prospects. But add the richness of brass...that glow that time can't touch...the classic note it adds to contemporary design...and you'll see why solid brass fixtures and hardware are silent salesmen of subtle potency. And the finest brass products are made from **Western Brass**, the material that's "tailor-made" to your suppliers' individual needs.



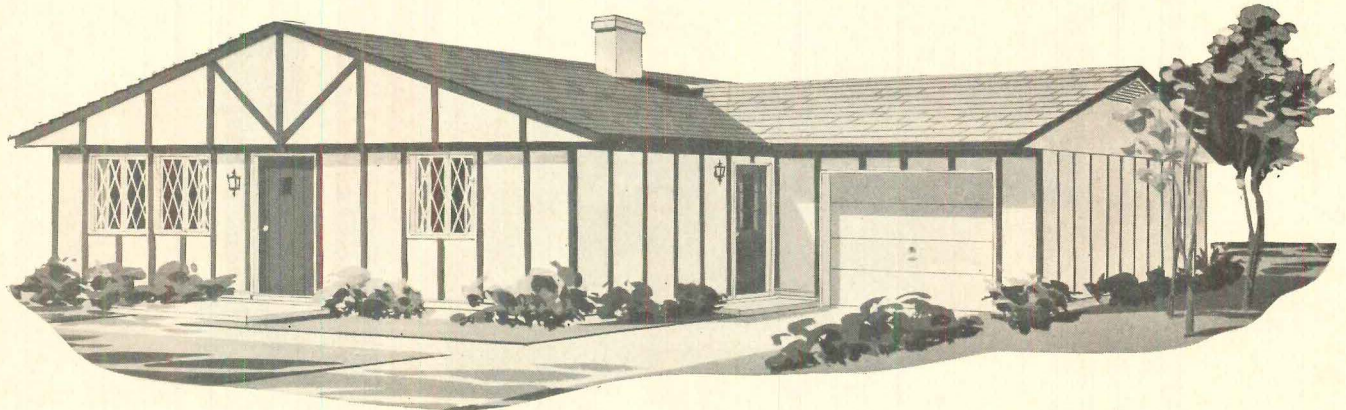
Six ways you'll profit as a **USS** Homes Dealer

- 1 You'll be identified with U.S. Steel Homes**, a name nationally recognized for quality construction, superior design and low erection costs.
- 2 You'll have an opportunity to become a volume dealer**, selling more homes at less cost. You'll have 4 styles—including Colonial, French Provincial, Old English and Contemporary—10 basic models, 127 floor plans and 508 elevations from which to select the right plans for your market . . . your customers.
- 3 You'll be eligible to utilize the many services** U.S. Steel Homes offers to qualified franchised dealers, including a comprehensive financing assistance program to help your business expand and profits grow.
- 4 You'll benefit from national advertising and sales promotions**, prepared by professionals to back you up in your own local market.
- 5 You'll get merchandising help** in the form of sales and merchandising kits, salesmen's manuals, site signs, consumer hand-outs and other helpful literature.
- 6 You'll get technical assistance** from U.S. Steel Homes Representatives on all phases of your building and sales programs . . . from planning the programs through erection and sale of your U.S. Steel Homes.

USS is a registered trademark



**United States Steel Homes
Division of
United States Steel**



United States Steel Homes Division
United States Steel
525 William Penn Place
Pittsburgh 30, Pa.

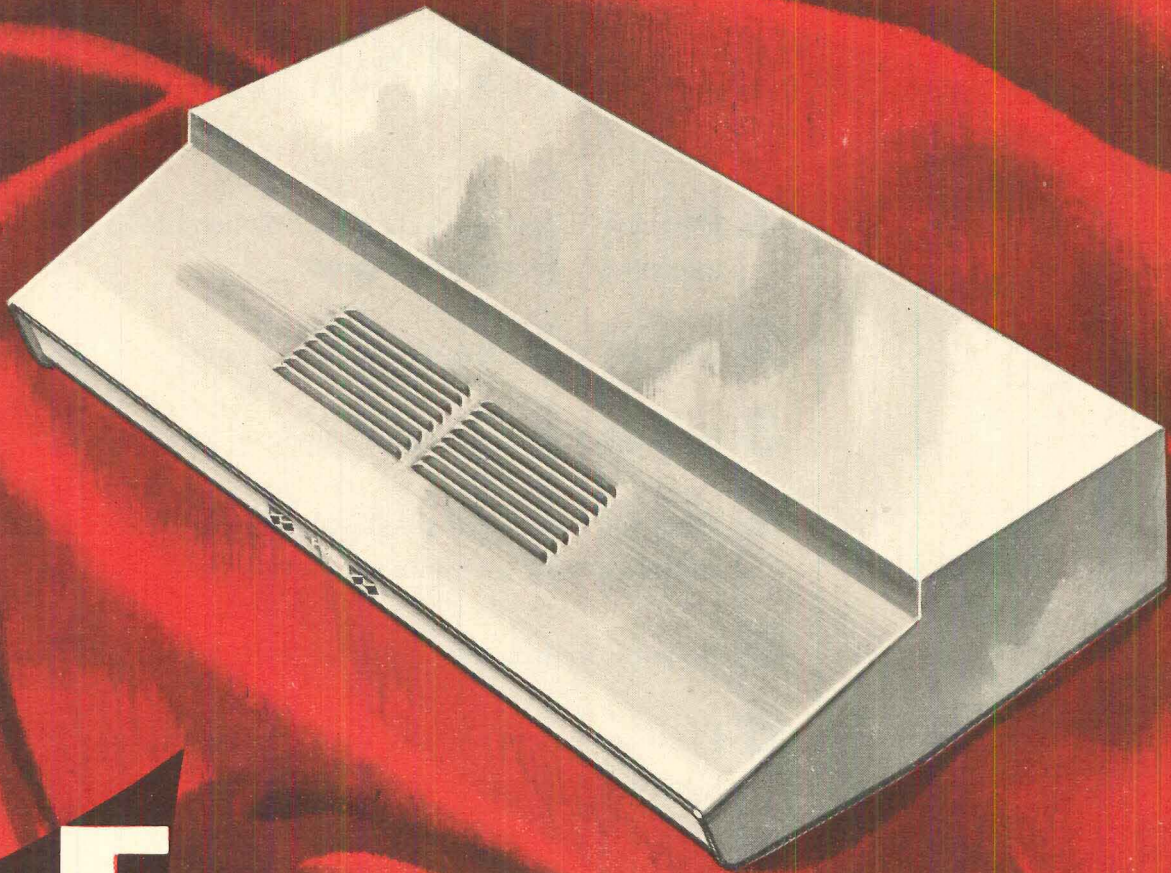
I want to know more about the 1961 U.S. Steel Homes line.
Please send me your PROSPECTIVE DEALER KIT.

Name _____

Firm _____

Address _____

City _____ Zone _____ State _____



FASCO

introduces

A NEW ERA IN RANGE HOODS

At the Housewares and Builders' Shows in Chicago FASCO will usher in a new era in range hoods! FASCO'S revolutionary Series 62 Electrostatic Hood will be unveiled.

The Series 62 Electrostatic Hood features clean, smart styling and quality construction, plus unique 3-step air filtration . . . a brand new product with a new approach and sales appeal!

You can't afford to miss this opportunity! See FASCO'S display of the revolutionary Series 62 hood in its premiere performance at the Housewares Show (space 747-9) and Builders' Show (space 356-8). This electronic product is designed to electrify your sales!



7 questions to ask prospective homebuyers if you've installed Carrier 5-Dimension Heating

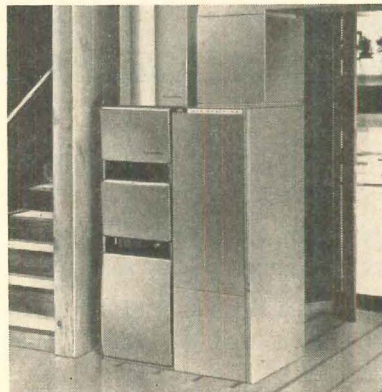
- 1** How would you like to be rid of pungent food odors—like cabbage—as soon as the cabbage is eaten?
- 2** How would you like to cut your dusting and cleaning time in half?
- 3** Is anybody in your family a hay fever or allergy victim?
- 4** Have you ever found an effective way to remove dense tobacco smoke and close, stale air when you have a party?
- 5** Do your children suffer from bone-dry air that irritates nasal passages?
- 6** Did you ever wish you could find a way to stop your valuable furniture from developing loose, creaky joints in the wintertime?
- 7** Will you ever consider installing air conditioning in the future?

Housewives, especially, are going to give you a lot of "yes" answers to these questions, and it takes only *one* to establish a big plus for your home—provided it's equipped with Carrier 5-Dimension Heating. The 5-D System has real housewife appeal, thanks primarily to the Carrier Air Purifier that controls winter humidification, provides whole-house odor removal and automatically cleans the air. All this is in addition to the closely regulated temperature (within 2° of thermostat setting). All Carrier oil or gas furnaces are designed for the addition of future cooling.

For more information, mail coupon on the right.



Key to this 5-D Heating Package is the new Carrier Automatic Air Purifier, to the right of Carrier furnace.



Carrier Air Conditioning Company
Syracuse 1, New York

Please send me complete details on Carrier's new 5-Dimension Heating.

Name _____

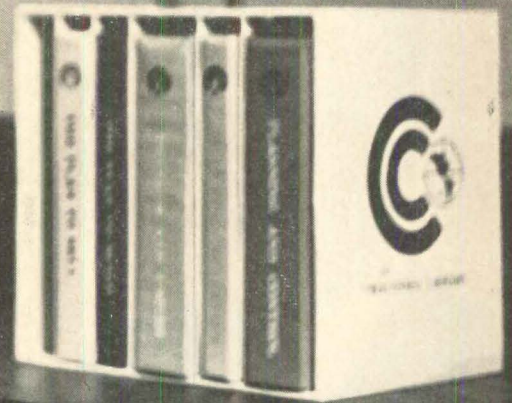
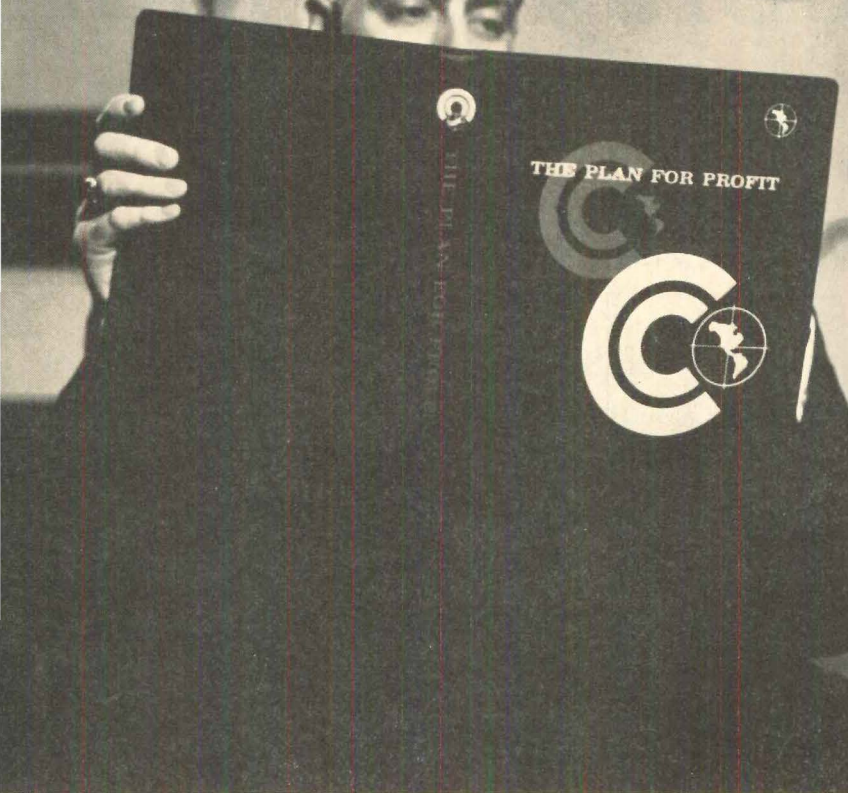
Company _____

Address _____

City _____ State _____

Carrier Air Conditioning Company
A DIVISION OF CARRIER CORPORATION

YOUR PROFIT IS OUR PRODUCT



THE PLAN TO BUILD • THE PLAN TO SELL • THE PLAN FOR PROFIT

YOUR PROFIT as a builder is important to Crawford Corporation! To insure your profit and a continuous building program, Crawford Corporation offers the Crawford Library with your PLAN FOR PROFIT as the key volume. It is prepared by a staff of specialists and backed with more than 25 years of Crawford accomplishment in housing and financing.

The Crawford Library is only part of the "Total Housing" services available exclusively to all Crawford Home builders. They receive thorough assistance in Land Development and Acquisition, Design, Engineering, Merchandising, Financing, Insurance, Construction and IBM RAMAC Accounting and Control to assure a PLAN FOR PROFIT. With this unique library as a firm foundation, builders of Crawford Homes are finding success easier and quicker to attain.

If you are a home builder, realtor or land owner in the Gulf South, Arkansas, Tennessee, Georgia, North Carolina, South Carolina, Virginia, Maryland, or the District of Columbia, and are interested in making more profit, write or call M. R. Groves, Sales Manager.



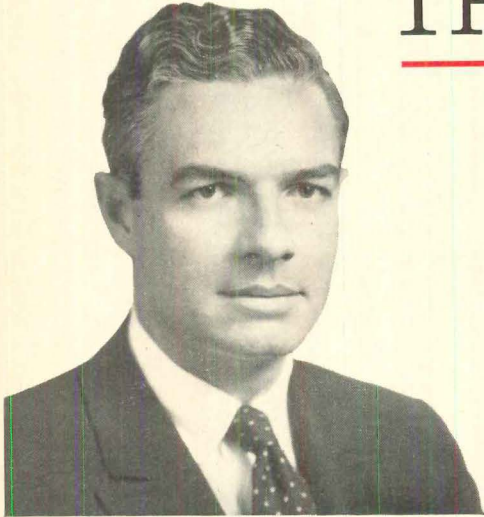
CRAWFORD HOMES
DIVISION CRAWFORD CORPORATION
DRAWER 2551 BATON ROUGE, LOUISIANA

Today's Building Boon

For Kingsberry Builders

AND HOW YOU CAN MAKE

THE MOST OF IT



“Money-making builders of Kingsberry Homes are breaking sales records right and left in depressed markets. 1960 is a record year for Kingsberry with the highest dollar volume in our history—a result of our builders’ successes in ‘busting markets wide open’ throughout the South. Write today and let me show you how you can make ‘The Fabulous Sixties’ come to life *for you.*”


Albert Hildebrandt

President, Kingsberry Homes Corporation

THE 1961 KINGSBERRY MARKET-BUSTER PLAN

- 1.** *We sell the South's fastest selling manufactured homes.* Builders report far faster turnover with the Kingsberry line. Exclusive designs, many variations in size, materials and plans, give builders the best selection of homes between 700 and 2,000 square feet.
- 2.** *The South's strongest promotion.* Today Kingsberry offers the industry's most generous cash contribution to your local advertising plan PLUS new “News-Maker” advertising service, “Sales-Maker” merchandising aids, national advertising in big-name magazines.
- 3.** *Top-profit potential.* Now the Kingsberry System can cut on-site labor costs as much as 62% . . . a sizeable profit-building saving. With the Kingsberry System job-site material waste goes way down too.
- 4.** *Construction money available.* Kingsberry offers 4 distinct types of financial aid to fit individual builders' construction financing requirements. Be sure to ask your Kingsberry Representative to explain the advantages of each.
- 5.** *The Kingsberry representative . . . your profit is his goal.* Your Kingsberry Man is picked for his sound business knowledge. He's up to date on all the fine points of home construction, financing, marketing . . . an *extra* expert on your staff, at your service whenever you need him.


KINGSBERRY HOMES

Manufacturers of the  South's Finest Homes
FORT PAYNE, ALABAMA PHONE: FORT PAYNE 610

Since I started building Kingsberry Homes I've increased my annual net profit 400%," says Robert C. Fox, Oliver Springs, Tenn., "and in 1960 alone my housing starts are up 25% over last year. Kingsberry houses go up easily and sell out fast, giving me more time to expand my program. Switching to Kingsberry Homes was the best thing that has ever happened to my building operation."



Here's how hundreds of Southern Builders have proved you can increase sales . . . production . . . boost profits . . . with the Kingsberry System

A year ago Kingsberry announced a completely unique Market-Buster Plan that achieved, in a short time, far greater success than we ever thought possible. Even with "tight" money, plus a drop-off in housing starts, Kingsberry has posted a remarkable sales increase for 1960—(solid proof the Kingsberry program is helping Southern builders increase sales and profits). And now, faced with the brightest build-out prospects in years, Kingsberry has added important news to this profit-proved Market-Buster Plan.

new ways to cut your costs. Kingsberry research engineers have achieved remarkable "firsts" in design, purchasing, packaging. Result? You'll cut building and shave job-site labor costs.

new designs. Handsome new ranch

models, popular new split-levels make the '61 Kingsberry line broadest in our history. With so many floor plans, such variety in trim and custom options, *you could build over 2,000 houses and not have identical twins!*

New promotion. Kingsberry will invest up to \$3,000 in advance advertising money for your kick-off opening weekend. Newsmaker advertising aids have been revamped to give your local advertising a bright new look, more "sell." And Kingsberry Market-Busting promotion includes "Sales-Maker" merchandising program to "Turn Traffic to Sales" . . . generous cash contributions to your local advertising . . . plus Kingsberry-paid local advertising (in 4-color where available).

Construction money for every need. Name it and chances are your Kingsberry

Man can arrange it; construction money for model houses, presales, operative builder commitments, speculative houses.

Protect your profit, turn your capital faster. The Kingsberry System offers pre-finished floors, pre-hung doors, prime painted siding and trim, many other pre-finished parts to save you time and expense. Sign one check for 60% of your total house cost. Turn your money over faster than by stick-by-stick, old-fashioned building methods.

Today Kingsberry offers the South's finest profit opportunity for the enterprising builder with land ready to go. For full information on how you can increase your production and profits with the Kingsberry System mail the coupon below today or better yet, call us direct.

Start a building boom in your market today!
MAIL THIS COUPON NOW!

ALBERT HILDEBRANDT, KINGSBERRY HOMES, Dept. H-1, Fort Payne, Alabama
Please have your representative call with full information about the 1961 KINGSBERRY MARKET-BUSTER PROGRAM—and show me how it fits into my present operation.
(Please check your interest and fill in number.)

I have _____ lots ready to build on. I have _____ lots being developed.
 I am interested in construction financing.
 I am interested in model home furnishing financing.

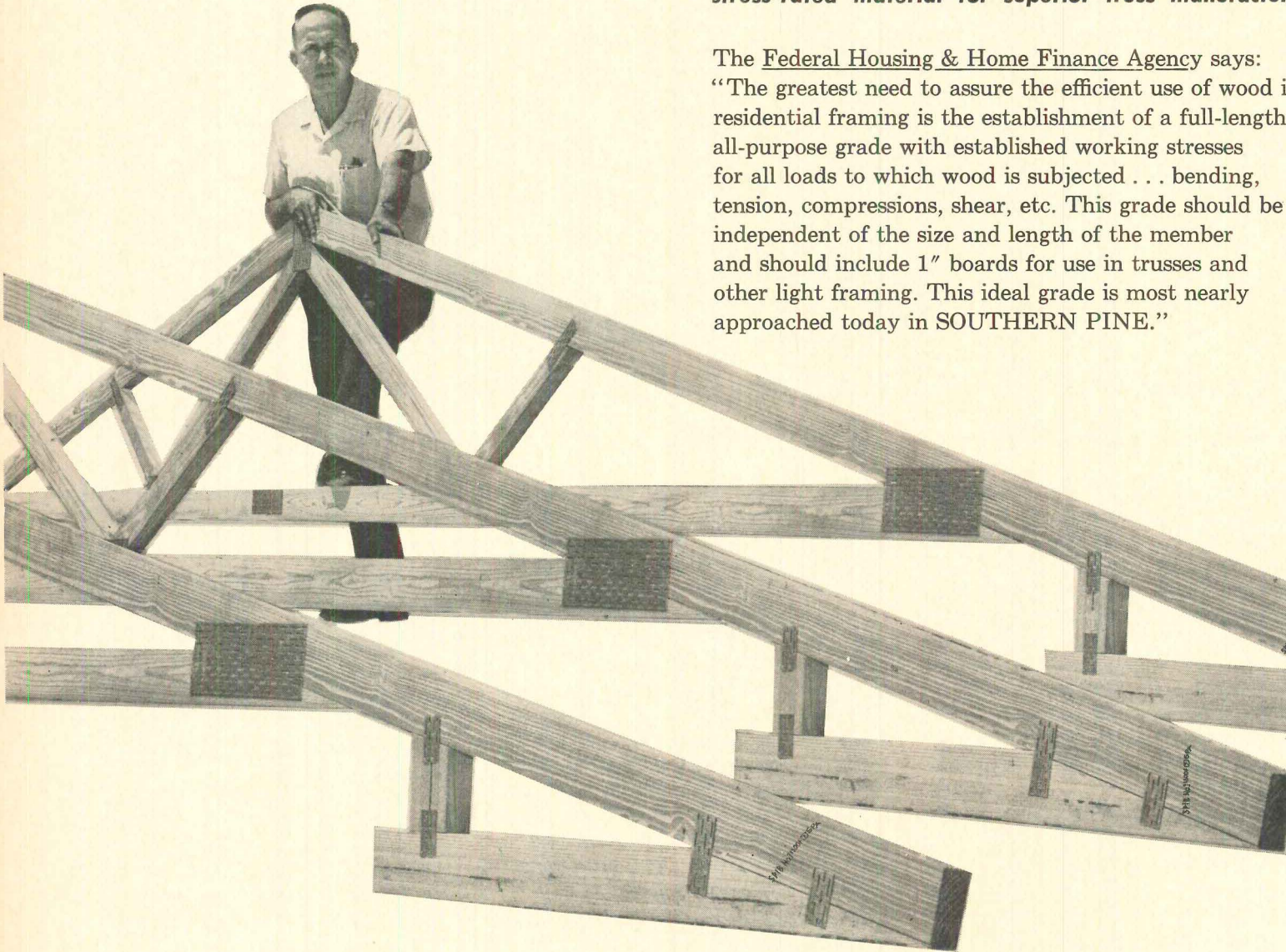
Your name _____
Firm name _____
Street _____
City _____ Zone _____ State _____

SOUTHERN PINE meet
 the exacting requirements for
TRUSSED RAFTERS —
 That's why I use it exclusively.

SAYS HERBERT O. ROOT, President,
Dade Truss and Manufacturing Co., Inc.
Leading Florida Truss Manufacturer

**"Southern Pine's grading features, including proper
 seasoning, plus its ready availability, make it the ideal
 stress-rated material for superior truss manufacturing."**

The Federal Housing & Home Finance Agency says:
 "The greatest need to assure the efficient use of wood in
 residential framing is the establishment of a full-length
 all-purpose grade with established working stresses
 for all loads to which wood is subjected . . . bending,
 tension, compressions, shear, etc. This grade should be
 independent of the size and length of the member
 and should include 1" boards for use in trusses and
 other light framing. This ideal grade is most nearly
 approached today in SOUTHERN PINE."



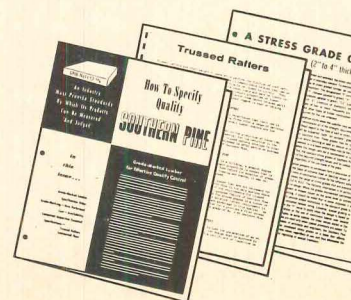
DRY SOUTHERN PINE OFFERS THESE ADVANTAGES:

- Uniform grading throughout its length permitting simple beam, cantilever, continuous or tension-loading design.
- Uniform size because it's properly seasoned.
- Superior gripping power for nails and other fasteners.

Write today for these **FREE** bulletins!

- Stress Grade Guide
- Trussed Rafter Data
- How to Specify Quality Southern Pine

SOUTHERN PINE ASSOCIATION
 P.O. Box 1170—New Orleans 4, La.

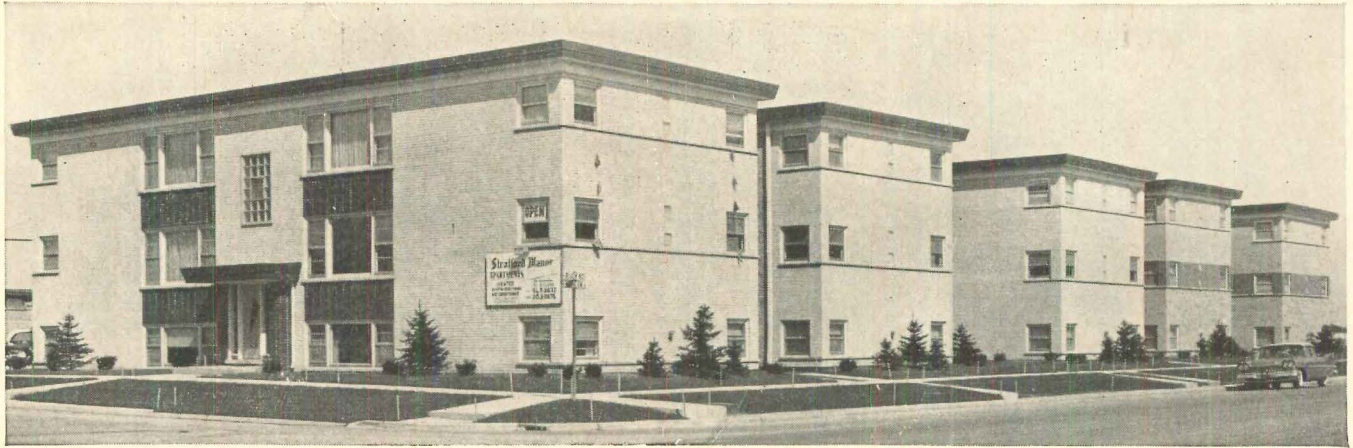


The same superior qualities that make Southern Pine "the ideal stress-rated material" for trussed rafters are yours for any other structural use when you insist upon grade-marked, trade-marked

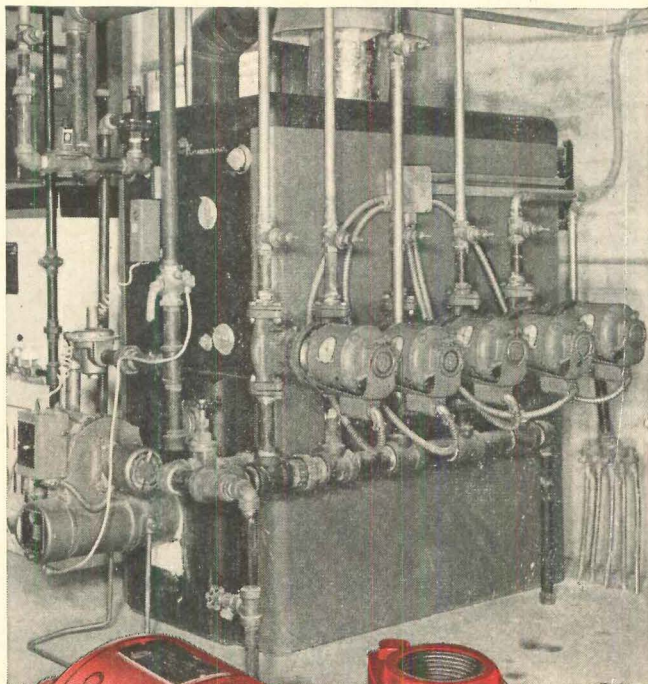
SOUTHERN PINE

FROM THE MILLS OF THE SOUTHERN PINE ASSOCIATION . . . IT'S DRY





**TENANTS SELECT THEIR OWN TEMPERATURE IN 25
APARTMENTS ZONED BY B&G *Hydro-Flo*® SYSTEM**



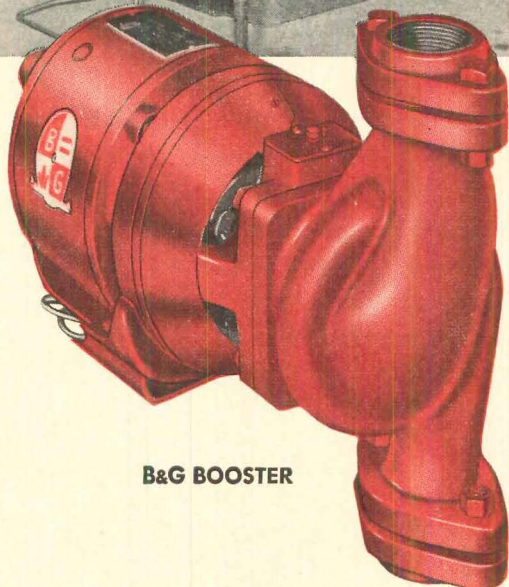
Stratford Manor Apartments, Schiller Park, Ill., attracts tenants with such luxury features as *individually controlled Hydro-Flo* Heating for each apartment.

Five buildings, each with five apartments, are heated with one boiler in each building. Five B&G Boosters, together with auxiliary *Hydro-Flo* equipment, are installed on each boiler to provide thermostatically controlled circulation to individual apartments. Tenants receive all the comforts of *radiant hydronic* heating plus their own choice of temperature. Only a forced hot water heating system can provide zoning so effectively and economically.

The B&G *Hydro-Flo* Systems installed in these apartments have proved so satisfactory that the builder plans to install the same system in 92 additional housing units to be built.

**B&G BOOSTER®...key unit of the
B&G *Hydro-Flo* System**

Engineered for compactness, silent operation and years of service, this electric pump circulates boiler water for heating. It is built by precision manufacturing methods which translate good design into a superior product. This key unit and other auxiliary *Hydro-Flo* equipment can be installed on any hot water boiler.



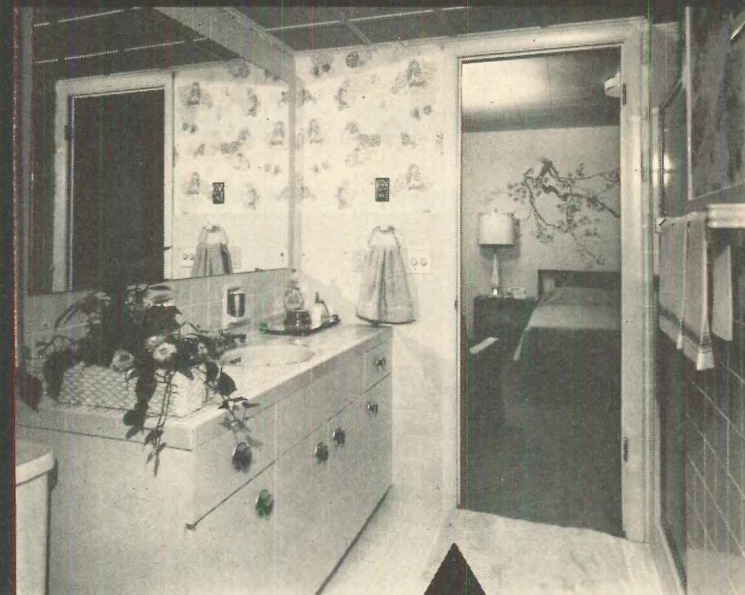
B&G BOOSTER



BELL & GOSSETT
C O M P A N Y

Dept. GL-10, Morton Grove, Illinois

Canadian Licensee: S. A. Armstrong, Ltd., 1400 O'Connor Drive, Toronto 16, Ontario




Save a place in your plans for



No matter what size or type of home you plan to build, you'll find Qualitybilt Kitchens perfectly adaptable . . . *cost-wise, quality-wise, design-wise!* "Cabinetmaker" quality units are produced from the finest birch wood in economical quantity-production methods developed through 85 years of millwork experience. Over 120 carefully designed units can be blended in thousands of combinations to exactly conform to any floor layout . . . and finished to suit any decor. The result . . . coordinated Qualitybilt Kitchens with a "custom quality" look, at reasonable prices. Call the Qualitybilt Distributor in your area TODAY for complete details!

FARLEY & LOETSCHER MFG. CO.
DUBUQUE, IOWA

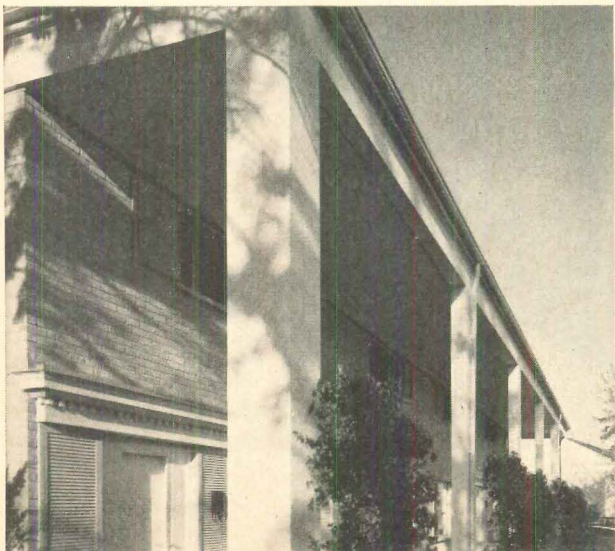
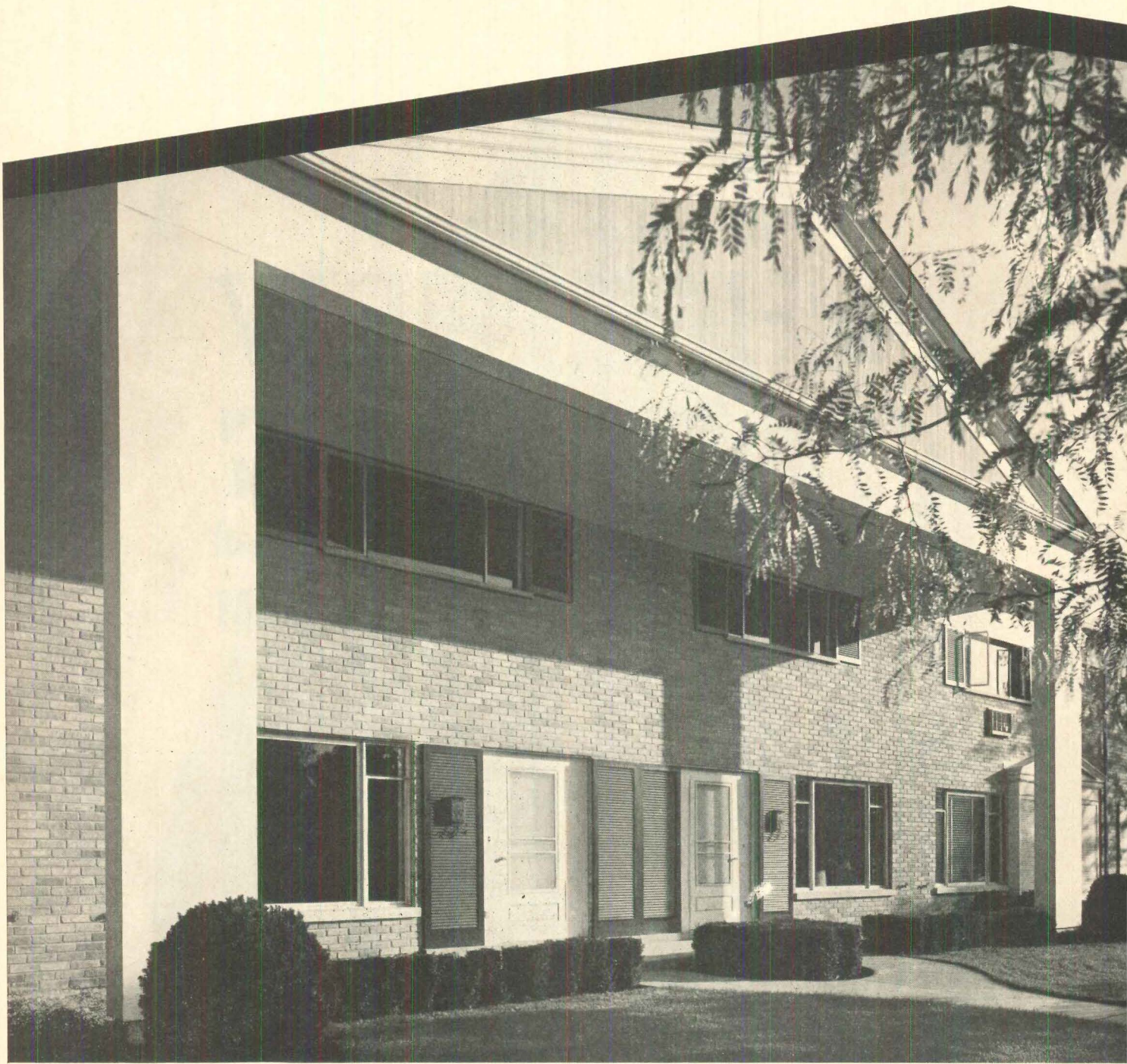
- Entrances • Doors • Frames • Sash • Blinds • Casements • Glider Windows • Sliding Doors
- Screens • Combination Doors • Storm Sash • Garage Doors • Mouldings • Interior Trim • Sash Units
- Louvers • Kitchen Cabinet Units • Cabinet Work • Stairwork • Disappearing Stairs • "Farlite" Laminated Plastics



**A HOT NEW
GAS LINE**

GM ... ON ITS WAY FROM
DELCO

JANUARY 2nd



WIDEWOOD

THE BIG MATERIAL FOR THE BIG IMPRESSION

Hines Widewood is bigger than the logs it's made from. It consists of selected pieces of kiln-dried Ponderosa Pine precision joined and electronically glue-set to give you what you want in wood—all in one piece.

In the Irvin A. Blietz "Carriage Hill" development in Glenview, Illinois, Widewood was used for pillars and fascia in 24" to 32" widths, creating massive wood trim elements to relieve the expanses of brick in large town houses and enhance their architectural beauty.

In this application, Widewood cost the builder about \$500 less per thousand feet than custom-glued panels. It was easier to work with than plywood because its solid wood edges eliminated the problem of finishing plywood edges in the pillars and its long lengths required fewer end joints.

The built-up structure of Widewood resists the warping and cracking sometimes experienced with large pieces of ordinary lumber. It's the ideal material for fascia, counter tops, shelving, cabinets, platforms, soffits, cornices—any use where a warp-resistant, extra wide board is desirable.

Available in three grades: Common, Selected and 100% Clear. Standard sizes (4" to 12" and 18" to 24" widths) in stock in many lumber yards. Other sizes available on special order. Lengths to 24'. Widths to 52".

"We used several sizes of Widewood for fascia and decorative columns... We couldn't have achieved the same results with any other material."

**Bruce Blietz, vice-president of the
Irvin A. Blietz company**

HINES

Edward Hines Lumber Co.
Sawmills at Hines, Westfir,
Dee and Bates, Oregon.
Other plants: Plywood, Westfir;
Hardbord, Dee; Millwork, Baker
and Hines, Oregon.
Engineering and
Development Division:

Edward Hines Lumber Co.
200 S. Michigan Ave., Chicago 4, Illinois

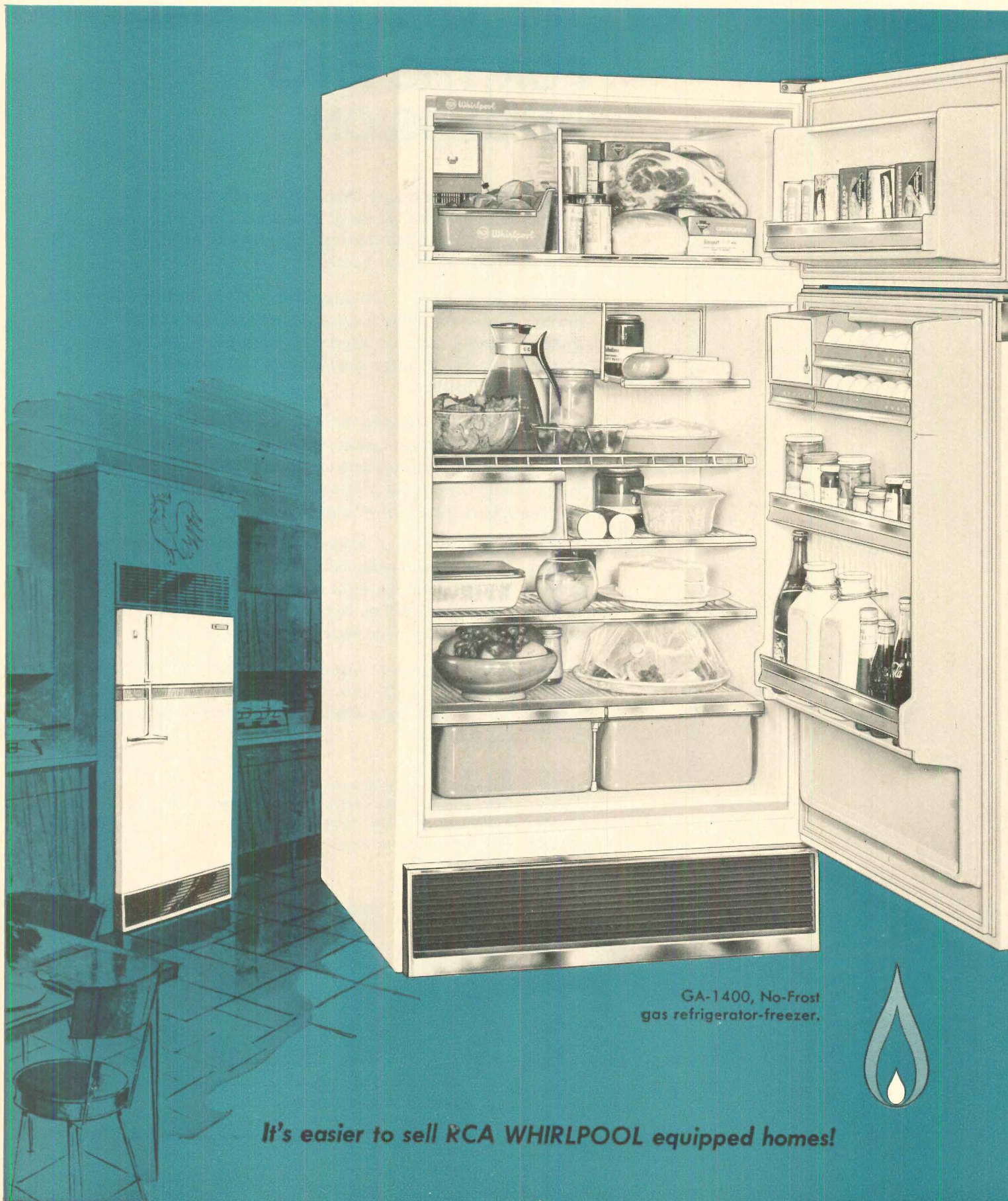
Dept. 112

Please send me free samples and information about Hines Widewood.

Name.....

Just clip this coupon, sign your name, attach to your letterhead and send to the

FIRST AND ONLY NO-FROST



GA-1400, No-Frost
gas refrigerator-freezer.



It's easier to sell RCA WHIRLPOOL equipped homes!

RCA WHIRLPOOL GAS appliances...

GAS REFRIGERATOR-FREEZER

Now! For the modern gas kitchen
...get everything with one
brand name at a package price!

1 No-Frost gas refrigerator-freezer

There's nothing else like it. *No frost build up in either refrigerator or freezer.* Slim, trim, squared-up design for flush fit and built-in look. New foam insulation permits thinner walls and doors; up to 35% more storage in the same floor space.

2 Built-in gas ovens and surface units

Gold Star approved for outstanding performance. Fixed orifices and automatic pressure regulators eliminate fussy adjustments and service callbacks. Oven has removable door for easy cleaning. The surface "Burner with a Brain" makes every utensil automatic.

3 Free-standing gas ranges

For automatic cooking at its best! Offering exclusive, radiant-heat Bar-B-Kewer[®] meat oven with rotisserie, built-in griddle, thermostatically-controlled top burner, automatic clock controls and removable doors for easy cleaning.

4 Super-Speed gas dryer

Shuts off at "dry enough". Pamper the clothes with Tempered-Heat. Simple to use and it's so fast . . . a full load dries in less than 27 minutes. Time and temperature are tailored to fit the fabric. All clothes come out fluffier and softer.

5 "Self-setting" gas washer-dryer

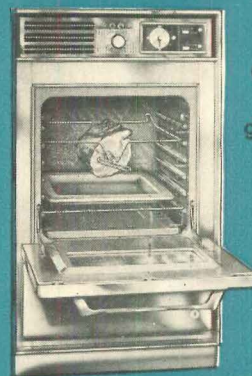
Washes and rinses wrinkle-free . . . dries wrinkle-free in one continuous operation. There's tailored washing for every fabric—with 5 push-button cycles, tailored drying with 3 separate cycles. Handles a giant 10-pound load.

Write to the Contract Sales Division, Whirlpool Corporation, St. Joseph, Michigan for complete details.

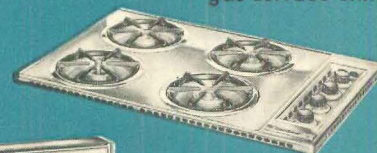
Your family will love our family of home appliances



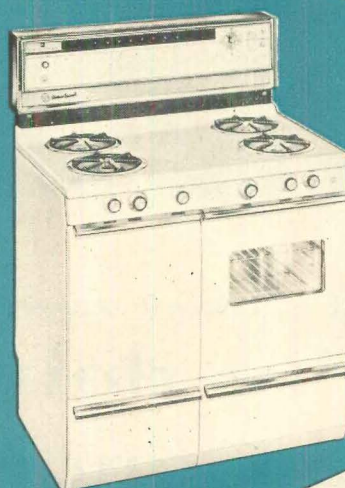
Products of WHIRLPOOL CORPORATION St. Joseph, Michigan



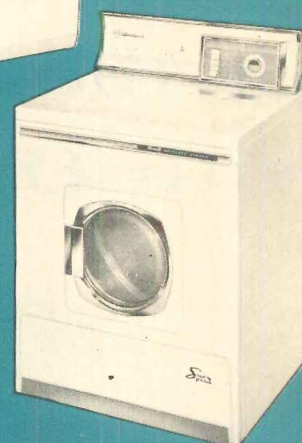
G1-178
built-in
gas oven.



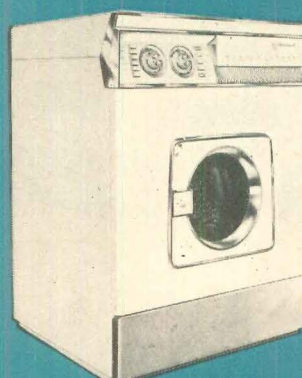
G1-508
built-in
gas surface unit.



G1-369
free-standing
gas range.



HD-96
Super-Speed
gas dryer.



GC-55
"self-setting"
gas washer-dryer.



Left, W. P. Markert, Director of Promotion for National Concrete Masonry Association. Right, J. P. Walker of Roche, Rickerd & Cleary, Inc., NCMA advertising agency

NCMA's Bill Markert says:

"We're doing an Up-Selling Job for the Concrete Block Industry with Our Ads in House Beautiful"

This typical NCMA page ad in House Beautiful gave readers a stunning sample of creative work that has been done with block by Frank Lloyd Wright.



Not so very long ago, concrete block was the "plain Jane" of home building.

Not any more! Thanks to our modern architectural designers,* the utilitarian advantages of block are now being combined with smart, versatile, positively fashionable new beauty, in wall patterns, in basic structural effects.

And thanks to the National Concrete Masonry Association, this wonderful new world of block is being made known with a continuous up-selling program, spear-headed by advertisements addressed to the more than 900,000** Pace Setter Families that read House Beautiful. This has proved to be good business for NCMA and its members. It can be good business for your firm or your association.

House Beautiful Pace Setter Families have the urge and the income to be first. Because they are first, others can only follow. And follow they do. By the millions! Moral:

Don't waste good money talking to followers when you can talk to leaders!

House Beautiful

572 Madison Avenue, New York 22, N. Y.

ONE OF THE 13 KEY HEARST SELECTIVE MARKET MAGAZINES

*House Beautiful's "Arts of Daily Living" showed concrete block used decoratively as early as October, 1940. That's setting the pace!

**Publisher's projection, last six months, 1960.

Duraflake Industrial **TECO** Tested

Duraflake

Duraflake Industrial **TECO** Tested

*the stronger wood formed
board with a smoother,
flawless surface*

Duraflake Industrial **TECO** Tested

Duraflake provides you with greater internal strength in a wood formed board. This combined with its smooth surface lets you take advantage of more building economies. As a building material it will perform better for cabinets, closet doors and counter tops . . . also, ideal for partitions, single-wall construction and floor underlayment. Duraflake will not telegraph, warp or indent. It is easy to work and has excellent cutting, drilling, routing and screw and nail holding qualities.

Duraflake Industrial **TECO** Tested

Duraflake Industrial **TECO** Tested

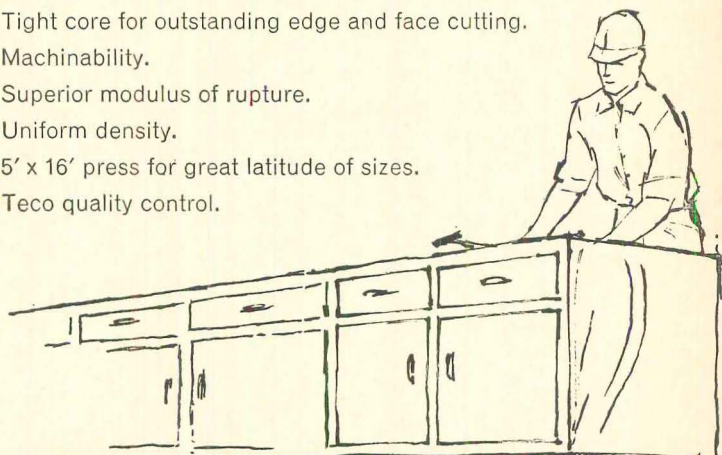
Tests Prove Duraflake Outstanding Features:

Duraflake Industrial **TECO** Tested

- Fine surface eliminates telegraphing.
- Excellent screw holding properties.
- Strong internal bond.
- Maximum dimensional stability.
- Tight core for outstanding edge and face cutting.
- Machinability.
- Superior modulus of rupture.
- Uniform density.
- 5' x 16' press for great latitude of sizes.
- Teco quality control.

Duraflake Industrial **TECO** Tested

Duraflake Industrial **TECO** Tested



Duraflake Industrial **TECO** Tested

Duraflake Industrial **TECO** Tested

Mail coupon for your DURAFLAKE SAMPLE and information on specific applications.

Wood Fibreboard Company

P. O. Box 245 • Albany, Oregon
Telephone WAbash 8-3341 • TWX Alby 696

Duraflake Industrial **TECO** Tested

WOOD FIBREBOARD CO. P. O. Box. 245 Albany, Oregon

HH-3

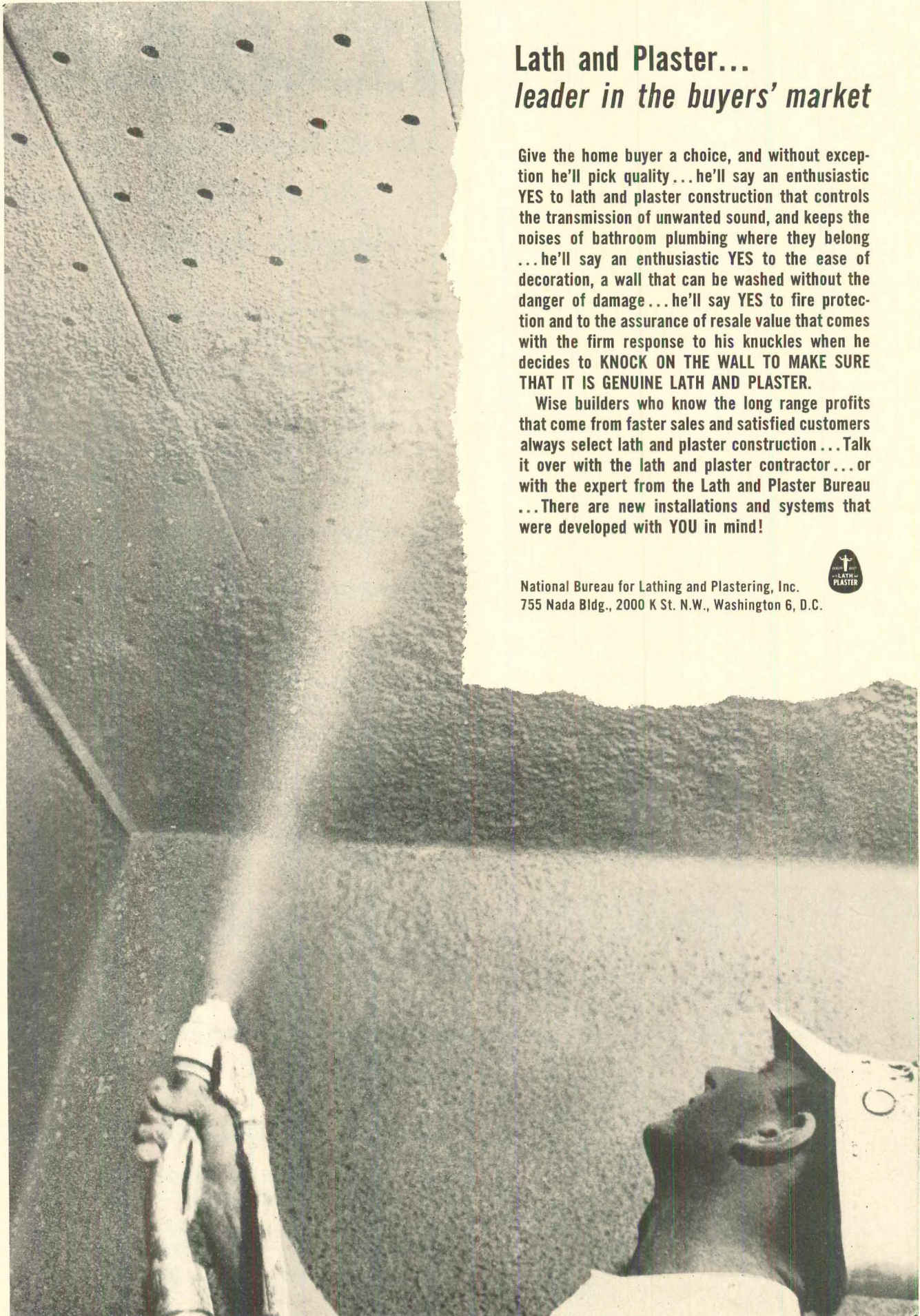
Send me a sample of DURAFLAKE and specific information on its use in

Name _____

Address _____

Duraflake Industrial **TECO** Tested

Duraflake Industrial **TECO** Tested



Lath and Plaster... *leader in the buyers' market*

Give the home buyer a choice, and without exception he'll pick quality... he'll say an enthusiastic YES to lath and plaster construction that controls the transmission of unwanted sound, and keeps the noises of bathroom plumbing where they belong... he'll say an enthusiastic YES to the ease of decoration, a wall that can be washed without the danger of damage... he'll say YES to fire protection and to the assurance of resale value that comes with the firm response to his knuckles when he decides to **KNOCK ON THE WALL TO MAKE SURE THAT IT IS GENUINE LATH AND PLASTER.**

Wise builders who know the long range profits that come from faster sales and satisfied customers always select lath and plaster construction... Talk it over with the lath and plaster contractor... or with the expert from the Lath and Plaster Bureau... There are new installations and systems that were developed with YOU in mind!

National Bureau for Lathing and Plastering, Inc.
755 Nada Bldg., 2000 K St. N.W., Washington 6, D.C.



NEW

 **Textured
Textolite®**
*

FOR
FLUSH
CABINET
DOORS



* a new laminated plastic finish developed by General Electric

General Electric Company
Dept. HH-120, Coshocton, Ohio

PLEASE SEND G-E TEXTURED TEXTOLITE

Cabinet Fabrication Samples
Folder T-CDL-498T

Please have your representative call.

NAME _____

FIRM _____

ADDRESS _____

CITY _____ ZONE _____ STATE _____

New General Electric Textured Textolite wood-grain patterns offer a warm note of luxury to flush doors and drawer fronts of new or modernized kitchen cabinets. The soft, textured appearance eliminates glass-like glare, looks and *feels* like real wood.

Advantages in kitchen cabinet applications are: ease of fabrication on the job; show-through caused by imperfect core or glue line has been reduced; abuse resistance is high; and the textured surface reduces noticeable wear, and is easy to keep clean.

Your finish trim man can easily fabricate Textured Textolite surfaced cabinets or they can be furnished by your cabinet supplier. Mail the coupon for more

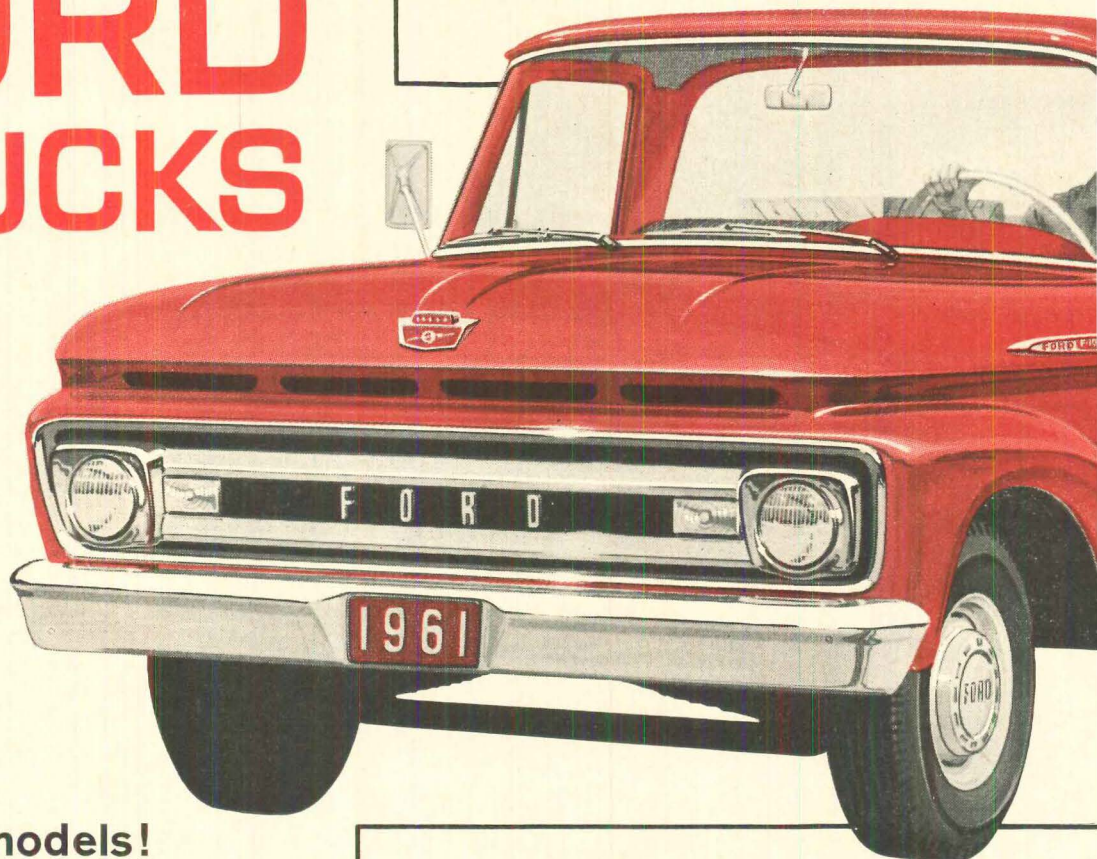
information, or contact your G-E Textolite distributor... he's listed in your yellow pages under PLASTICS. General Electric Company, Laminated Products Department, Coshocton, Ohio.

Textolite®
LAMINATED SURFACING

GENERAL  ELECTRIC

**ECONOMY NEVER
CAME IN SUCH
A CHOICE**

NEW '61 FORD TRUCKS



619 new models!

All engineered with one idea in mind . . . **economy!** New one-piece cab-body design for Styleside Pickups! New "Big Six" power for 2-tonners! New Econoline models that pack bigger loads in three feet less truck length! All at prices that give you a flying start to long-term savings. On all 1961 Ford Trucks, each part, except tires and tubes, is now warranted by your dealer against defects in material and workmanship for 12 months or 12,000 miles, whichever occurs first. The warranty does not apply, of course, to normal maintenance service or to the replacement in normal maintenance of parts such as filters, spark plugs, wiper blades and ignition points.

New Falcon Pickup

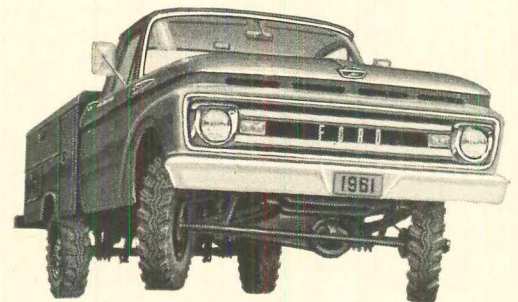
Economy never had such style!

Meet the pickup that's priced* as much as \$231 less than leading conventional pickups! It delivered over thirty miles per gallon in certified tests! Big six-foot box with low (25.2 inch) loading height! And now—a new 170 high-performance Six per the 144 Economy Six engine!



New 4-Wheel Drive Pickups

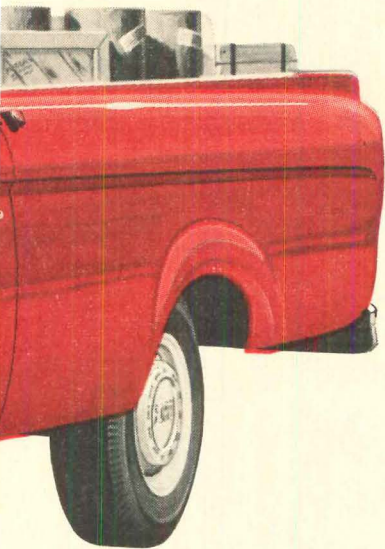
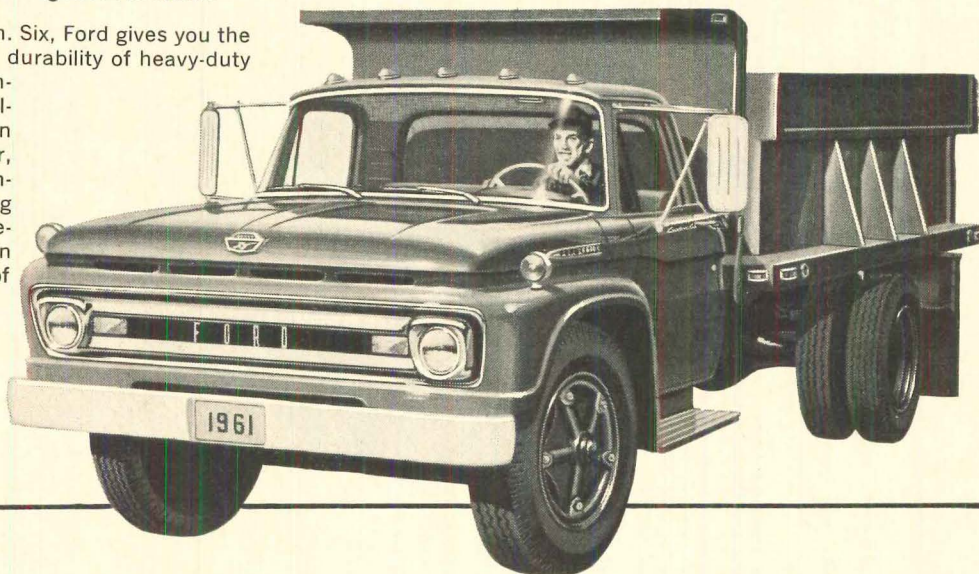
Ford's low-priced 4 x 4 models have the getup and traction to go most anywhere . . . road or no road! You can choose from two modern engines—the gas-saving 135-hp Six or the 160-hp V-8 that gives extra power and smoothness with "six-like" economy.



New "Big Six" Engine

More power for America's savingest 2-tonners

... in a new, big 262-cu. in. Six, Ford gives you the power of big displacement, the durability of heavy-duty construction, plus the gas economy of a 6-cylinder design! Available early 1961. New 2-ton toughness, too, with a stronger, heavier frame... new riding comfort with new, smoother acting springs... and a rugged truck front suspension that can stand up to twice the tire life of "car-type" suspensions!



New Styleside Pickup

Leader in looks, loadspace and low costs!

Ford's 6½- and 8-foot bodies both offer greater loadspace for '61—as much as 16% more! New one-piece cab-body design on a longer wheelbase gives greater strength, new comfort! And look at these savings:

Save up to \$157 on price*! Ford Styleside Pickups are priced below all other comparable pickups! Save up to \$219 on gas! Ford Sixes beat all leading competitive sixes in certified tests—scored up to 27% more mpg. That figures out to \$219 in 50,000 miles! Save up to \$150 on tires! In certified tests of truck suspension systems, Ford front tires lasted up to twice as long. In 50,000 miles, that can add up to \$150!

FORD TRUCKS COST LESS

YOUR FORD DEALER'S "CERTIFIED ECONOMY BOOK" PROVES IT FOR SURE!

FORD DIVISION, *Ford Motor Company*



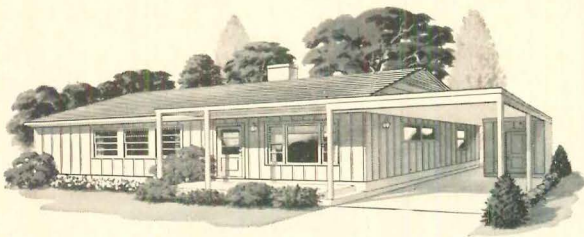
New Econoline

America's lowest-priced* pickup—bar none!

Meet a revolutionary new pickup that saves more ways than any truck you've known! Modern cab-forward design pares away over a thousand pounds of dead weight, yet you get as much payload capacity as standard ½-tonners! It's three feet shorter over-all, yet there's a big 7-ft. box with 73 cubic feet of loadspace! You get lively performance in a proven Falcon Six that delivered up to 40% better gas mileage in certified tests!



*Based on a comparison of latest available manufacturers' suggested retail delivered prices

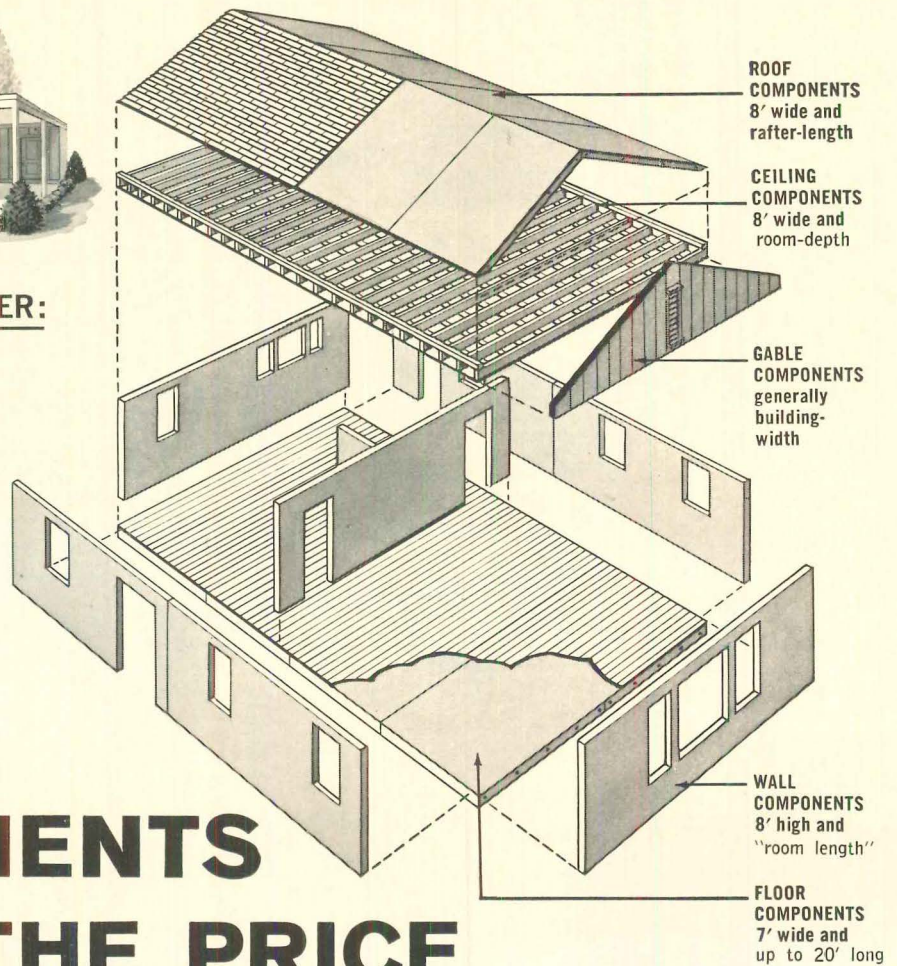


MR. ARCHITECT . . . MR. BUILDER:

More people can now own their own homes because down payments can now be reduced by \$100 or more

THE REASON:

P-B COMPONENTS LOWER THE PRICE



Take a 3-bedroom house with 1040 sq. ft. of floor area. Cut your building costs by \$1150... *cut the down payment by \$100*... a vast new market is now open to you. P-B Components make up the largest part of the house. By building them out of the weather and under controlled conditions, major savings are inevitable.

Every single P-B Component is custom-built to your specifications—to fit your plan. There are no arbitrary "unit" sizes. They are precision-engineered of finest materials in the plant of your near-by building material's distributor—and delivered to your site.

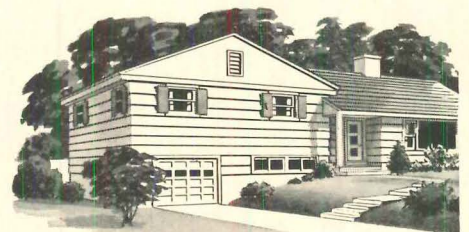
You save many unnecessary handling, storage and re-handling costs... you save by sharing in the distributor's maximum volume discounts... you save at least 200 field-hours per house—17 working days—a minimum of \$600... you save your overhead on the components, while they are being built in the distributor's shop—a saving of at least \$400.

P-B Components are BIG. It takes four men only 11 seconds longer to put an 8' x 14' component in place—than to position a 4' x 8' "baby panel". But you have completed 3½ times as many square feet! With big components, the average house is enclosed in one day—and you finish out in 3 to 4 weeks.

Exterior and interior walls, ceilings and gables are ready for painting, papering or other decoration. Floor panels are covered with 2½/32" factory-finished oak flooring (which you protect with Sisalkraft paper until owner occupies.) Roofs have 5/8" Homasote sheathing already applied—with all joints flashed.

A house built with P-B Components is a quality house, quiet throughout—free from drafts, dampness, mildew, cracking and bathroom noises. It is cooler in Summer and more economical to heat in Winter.

You get customers in fast—sell at a lower figure—make greater profits.



FOR A HOME OF ANY TYPE OR SIZE!

Write or wire today for fully-illustrated 8-page brochure giving the complete details. Kindly address Department M-3.

To save money in conventional building—send us your blueprints for a free Cost-Reduction Analysis. They will be returned with an engineering report on the savings you can make with Homasote Materials. Homasote Board-and-Batten and Grooved Vertical Siding construction are lower in cost than anything else you can use currently for exterior walls.



HOMASOTE COMPANY

TRENTON 3, NEW JERSEY

Homasote of Canada, Ltd. • 224 Merton Street • Toronto 7, Ontario

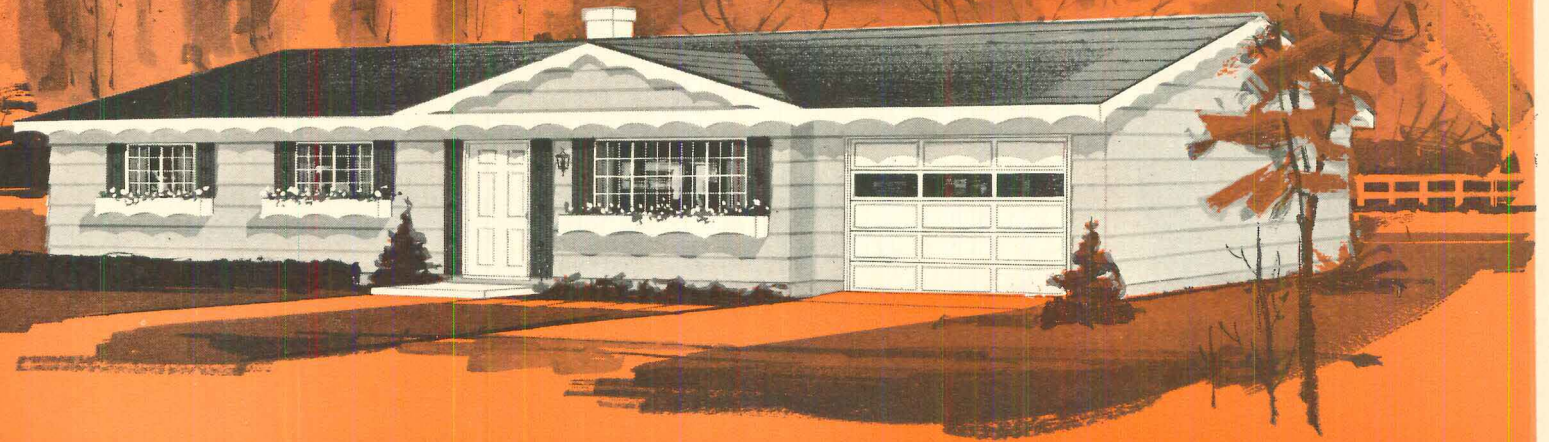
THE MAGNIFICENT NEW

LOW
COST



MATADOR

BY INLAND HOMES





Dominate the \$10,000 home market


(INCLUDING LOT)


(or the \$11,000 market including bath-and-a-half, garage and lot)


MATADOR FEATURES THAT ASSURE VOLUME SALES


 **12 distinctive Matador designs** by the industry's top designers: Colonial, Contemporary, Ranch, French Provincial and Swiss Chalet. Choice of slab, crawl space, or full basement. Single car garage available.


 **Over 1,000 sq. ft.** with outstanding traffic pattern.

 **Unique family area** and spacious kitchen, 3 roomy bedrooms, and a large living room.

 **1½-baths** or 1-bath and walk-in closet in basement and garage floor plans.

 **Plenty of storage space.** Big closet in every bedroom, guest and linen closets, handsome birch wood kitchen cabinets.

 **2" x 4" construction throughout.** Cedar shakes factory applied, double coursed. Horizontal siding also available, or sheathing only for brick.

 **Finest brand name materials** and unexcelled craftsmanship throughout.

MODEL HOME FINANCING AT NO COST

Inland Mortgage Corporation will supply complete construction financing for a Model Home in your subdivision . . . at no cost to builder-dealers.

Contact Inland Homes today! Write, wire or phone (PR 3-7550). Neal B. Welch, Jr., Vice President—Sales, Department H-12, Piqua, Ohio.

INLAND HOMES

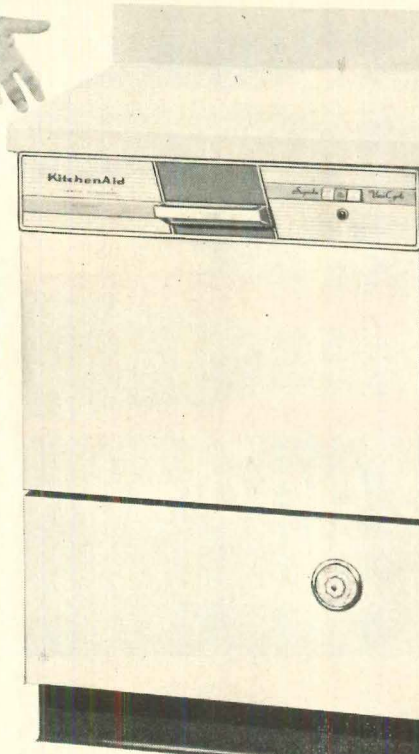


INLAND HOMES CORPORATION Executive Offices: Piqua, Ohio
Plants in Piqua, Ohio; Hanover, Pa.; Clinton, Iowa
MANUFACTURER OF AMERICA'S FINEST HOMES

Three Series... a model for every kitchen... any buyer



The **SUPERBA VariCycle** KitchenAid now says "quality home" stronger than ever. The new Superba is truly the finest dishwasher ever designed, loaded with new and traditional features that help sell kitchens, the key to most new-home sales. Capitalize on KitchenAid's reputation for quality and trouble-free performance. See your distributor or write for all the facts on KitchenAid, "the dishwasher of proven quality," made by The Hobart Manufacturing Co., KitchenAid Home Dishwasher Division, Dept. KHH, Troy, Ohio. In Canada: 175 George Street, Toronto 2.



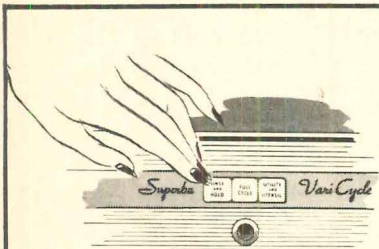
NEW Automatic Rinsing Agent Dispenser... for spot-free tableware, regardless of water conditions.

NEW Automatic Dual Detergent Cup Fill one section of cup for power pre-rinse and single wash... fill both sections for double wash.

Dual Filter Guards... trap food soil and prevent spray-back over dishes. Recirculated wash-and-rinse water always filter-clean.

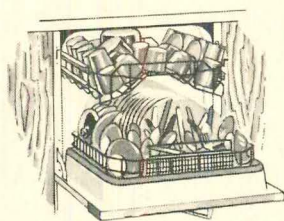
Exclusive Flo-Thru drying... forces sanitized hot air over and around each piece for safe, thorough drying.

NEW Easier installation... built-in "U" drain tube for easier, quicker, more economical installation on pump-drain models. Double pump-out feature after final rinse.



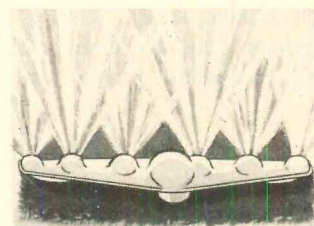
NEW VariCycle Push-Button Selection

Push-button controls. Rinse-and-Hold gives partial loads a short power-rinse... removes food particles... stores dishes until racks are full. Full Cycle gives tableware exclusive KitchenAid complete wash-dry action. Utility-and-Utensil Cycle gives pots and pans special treatment... helps soak away baked-on foods, eases scraping chores.



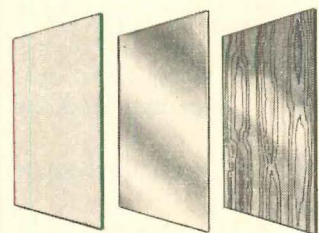
NEW King-Size Capacity

Individual, "load-as-you-like" racks take 12 complete NEMA standard place settings... a whole day's supply for an average family. Adjustable dividers in 2-position upper rack permit variable arrangements for big pots and pans. Heavy Plastisol coating cushions china.



NEW Washability

Big, blue, lifetime wash arm, with newly designed jet openings, scrubs... while others just spray or shower. "Guided Action" wash—controls and balances both water volume and velocity for the most effective washing of every piece in both upper and lower racks.



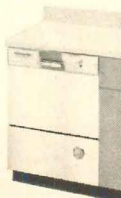
NEW Vari-Front Panels, Including Wood

Wide choice of finishes now include wood, stainless steel, glowing copper and gleaming white. You can even use plastic laminates, or change panels easily to meet customer desires. Match special woods and colors locally.

TWO OTHER NEW SERIES AVAILABLE IN MANY MODELS

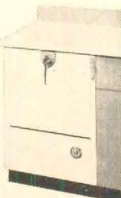
THE IMPERIAL

King-size capacity for 12; dual wash (or choice of pre-rinse and single wash), triple rinse; wide choice of finishes with Vari-Front panels. Rinsing Agent Dispenser optional. Built-in, dishwasher-sink, convertible-portable and free-standing models.



THE CUSTOM

KitchenAid quality with real value for the economy-minded. Variety of finishes. Same KitchenAid lifetime wash arm, Dual Filters, exclusive Flo-Thru drying. Built-in and free-standing models.



THE RETURNS ARE IN...

The distributors who elected to handle SLIDAROL Aluminum Horizontal Rolling Windows this past year achieved LARGE SALES INCREASES despite the fact that building starts for the year were down.

Certainly, this fact warrants your ATTENTION!

If you want a FAST MOVING, TROUBLE FREE window line that is QUALITY built and features: TUBULAR CONSTRUCTION throughout, completely REMOVABLE PRIME and STORM INSERTS, DUAL AUTOMATIC LOCKING devices, "NO-GLUE" U-CHANNEL GLAZING, NYLON ROLLER BEARINGS, REMOVABLE TRACKS and much, much more—then the window for you is SLIDAROL with F.F.F.

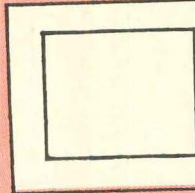
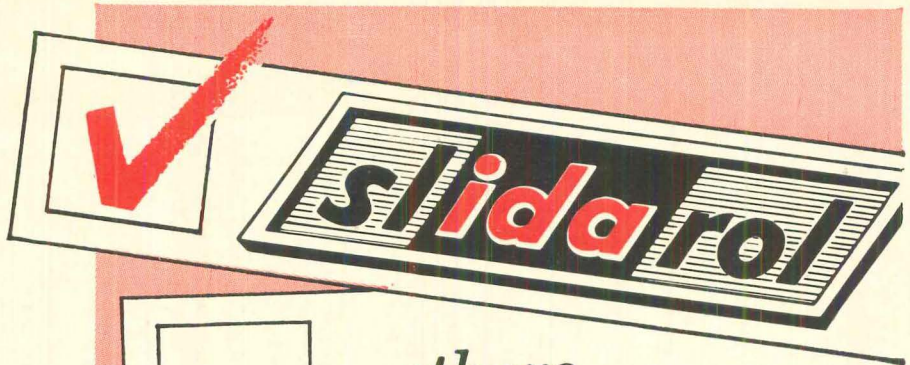


HORIZONTAL ROLLING ALUMINUM PRIME WINDOWS

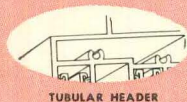
Manufactured by

SLIDAROL PRODUCTS COMPANY
 3001 Miller Avenue
 Detroit 11, Michigan
 TRinity 3-8700

*F.F.F.—Frost Free Feature



others



TUBULAR HEADER



WEDGE INTERLOCK



STORMS AND SCREENS



DUAL AUTOMATIC LOCKING DEVICE



HARDENED VINYL RUNNERS



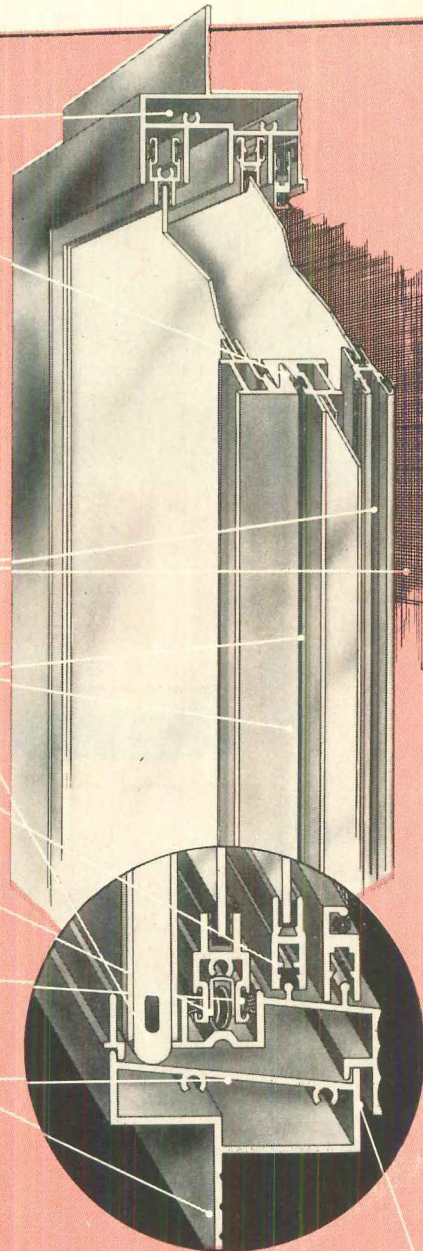
NYLON ROLLERS



WEATHER STRIPPING PILE



TUBULAR SILL AND NAILING



FROST FREE FEATURE—REMOVABLE VINYL TRACK

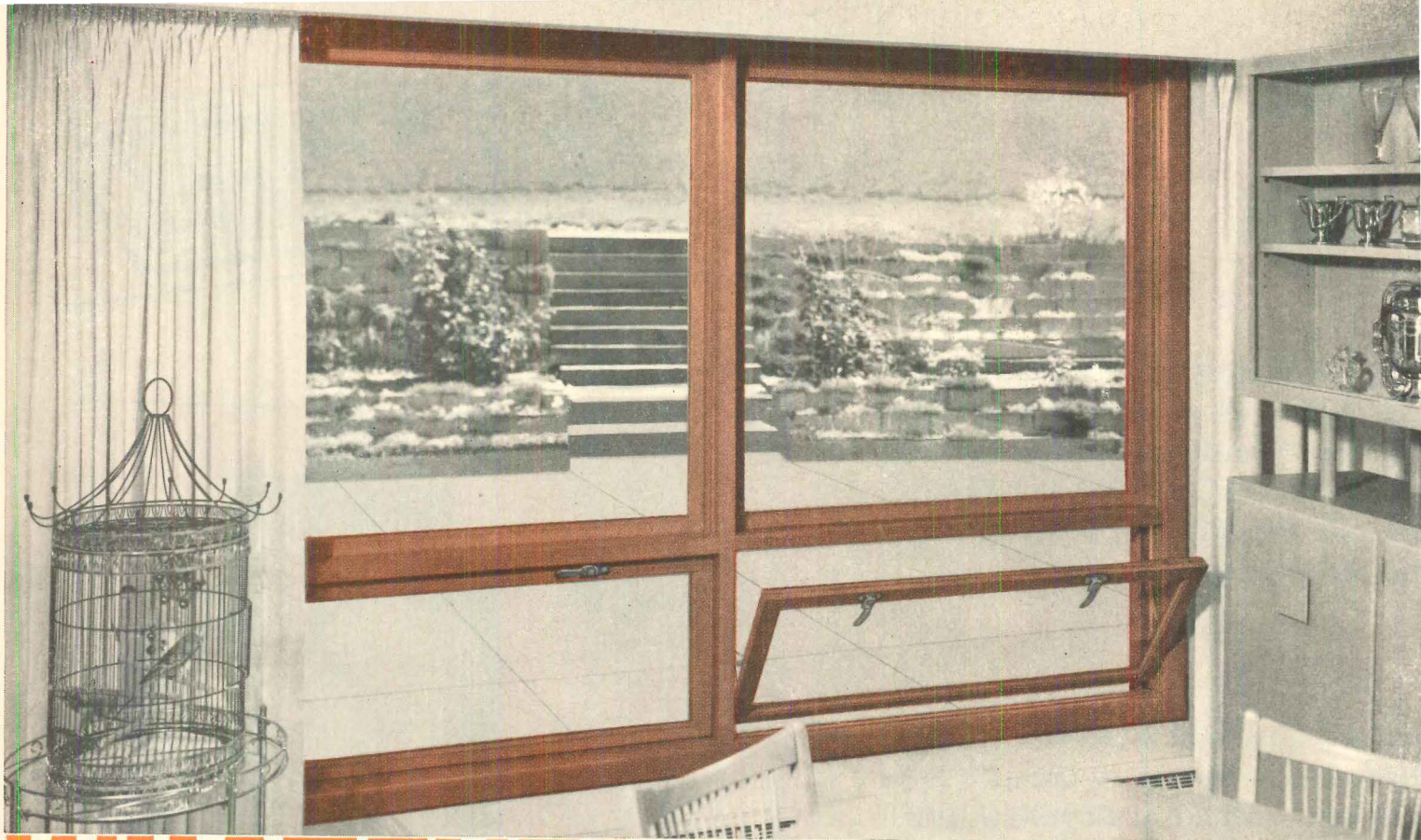
Send me all the facts about an exclusive SLIDAROL franchise today.

Company _____

Name _____

City _____ Zone _____ State _____

at the N.A.H.B. show Booth #441/



WHATEVER

YOUR BUILDING METHOD

RIMCO®

WOOD WINDOW UNITS

COMPLETE

YOUR PROFIT PICTURE

Whether you are a prefabricator or a conventional builder, your profit margin can be increased through the use of "Rimco" Wood Window Units. Here's why: "Rimco" Units install easier, trim out and finish faster . . . all saving time, your number one cost factor. Here's a *complete line* of competitively priced Wood Window Units that should be included in your '61 plans. By "Unit" we mean sash installed in frame, hardware, outside trim applied . . . all ready to set in place. All you do is trim out the interior and Finish. *All* "Rimco" Wood Window Units are preservative treated with deep-penetrating woodlife applied by the Dri-Vac *controlled* process.

Ask your Lumber Dealer or write Rock Island Millwork Company,
Factory Division, Rock Island, Illinois.

See RIMCO Wood Window Units on parade at the NAHB Exposition in Chicago, January 29 — February 2, Booth Nos. 290, 291, 292

RIMCO®

DESIGNED AND ENGINEERED BY ROCK ISLAND MILLWORK COMPANY

HELPING BUILD AMERICA FOR OVER 90 YEARS

ROCK ISLAND MILLWORK COMPANY

FACTORY DIVISION
Rock Island, Illinois

REVOLUTIONARY READY-TO-INSTALL REMOTE AIR CONDITIONER



PUTS MOST-WANTED FEATURE INTO NEW HOMES... FAST



ADDS \$1200-\$1500 TO THE SALES VALUE OF ANY TRACT HOME...FOR AS LITTLE AS 50¢ PER SQ. FOOT

The Big Idea in homebuilding—now in a remote whole-house air conditioner.

All the costly and critical installation procedures formerly done under makeshift on-the-site conditions, are now performed better—and at lower cost—by Fedders' technicians under fully controlled factory conditions.

Ask your heating contractor to quote the Fedders FlexHermetic Air Conditioner on the home you're building right now. And be ready for an agreeable surprise: He won't have to figure out the installation, subcontractors or mechanical

your site fully assembled...charged...sealed...tested. No forms to set, no concrete slabs to pour. No outdoor wiring either, for this remote air conditioner.

A two-man crew can install FlexHermetic air conditioning in four or five homes in a single day. Because FlexHermetic is sealed and charged in the factory, costly accessories required for conventional installations are not required. The installed cost to home-builders is little more than that of a built-in kitchen appliance.

A modest investment in Fedders FlexHermetic

most-wanted of all new-home features—and a bigger profit, dollar for dollar, than any other thing you can offer.

FLEXHERMETIC
UNIFIED REMOTE CENTRAL AIR CONDITIONING SYSTEM BY

FEDDERS

Central Air Conditioning Division, Dept. HH-12
Fedders Corporation, Maspeth 78, New York
Please send information and specifications on
Fedders FlexHermetic Air Conditioners ; Fedders
FlexAire Furnaces ; Have a Representative call .

NAME _____

FIRM _____

The Kitchen sells the home...

Long-Bell Kitchen Cabinets

sell the Kitchen

For Homes on Quality Hill—New Super Micro-seal® process gives Long-Bell's Natural Wood Kitchen Cabinets that hand-rubbed brilliance to enhance your finest craftsmanship.

For Homes in Suburbia—And Long-Bell's Super Satin Surface® needs no additional sanding . . . no primer coat . . . saves you up to 75% of the completed finishing costs.



For High-Profit Long-Bell Kitchen Cabinets can be finished to match any decor . . . are delivered setup or knocked down. Made of Birch or Rift grain fir in 3" modules.

With Loads of "Convenience Extras". Special condiment cabinets . . . Lazy Susan corner cabinets . . . Mixer cabinets . . . Elevated oven cabinets . . . Breakfast bar . . . Utility cabinets . . . and many other cabinet "firsts."



For complete information and prices, contact your local Long-Bell representative or, WRITE—WIRE—PHONE

INTERNATIONAL PAPER CO.
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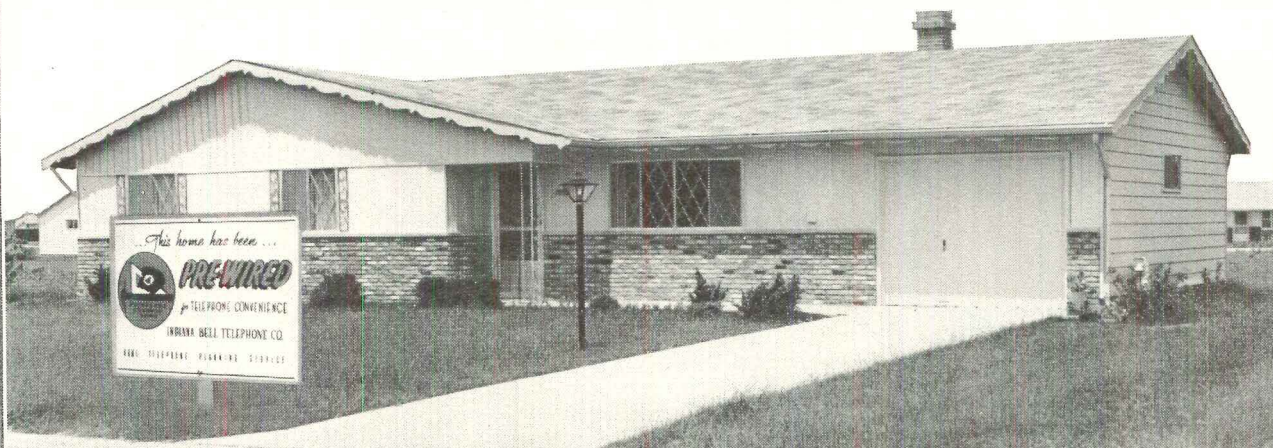
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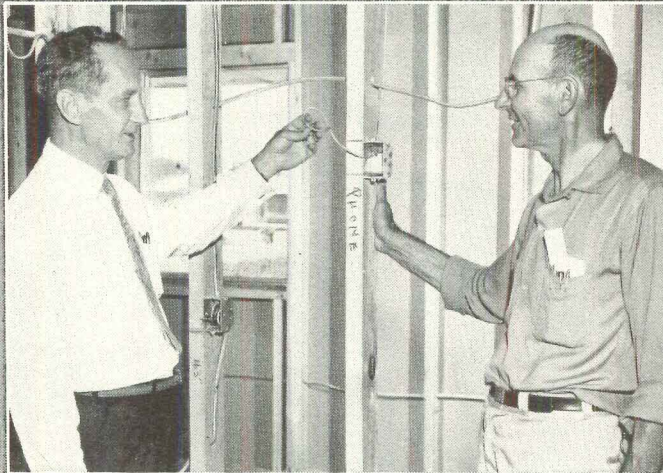
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Telephone man J. D. Douglas (left) checks telephone outlets with builder Charles Bartel.

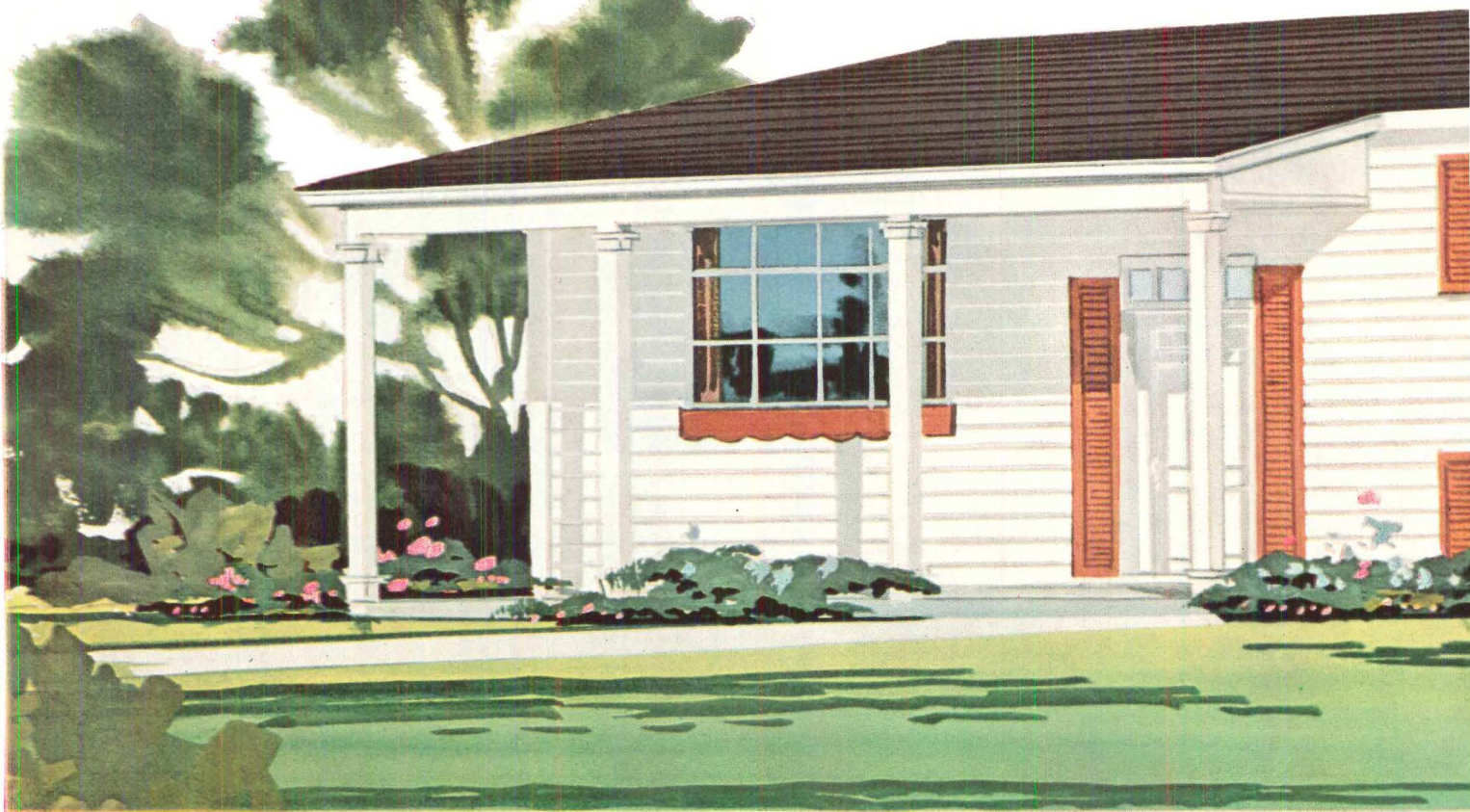


Your local Telephone Business Office will gladly help you telephone-plan your homes. For details on home telephone installations, see Sweet's Light Construction File, 11c/Be. For commercial installations, Sweet's Architectural File, 34a/Be.

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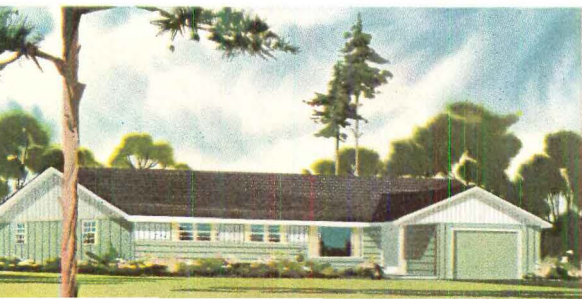
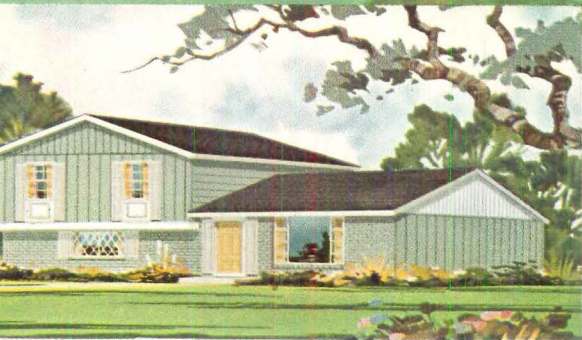
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More predictions for housing gains next year

The fall forecasting season is in full swing again. Most of the predictions for 1961 housing agree it will bounce back from its 1960 slump. They vary on how much. The Commerce Dept looks for only a modest 4% gain in *farm and nonfarm* starts (from a scaled-down forecast of 1,300,000 this year to 1,350,000 next). It predicts 1,300,000 private starts for 1961—assuming “a strong recovery in the second half.” But the current slump, says Commerce, “has bottomed out”—apparently in September. But it figures that “rising vacancy rates, relatively high interest rates and rising construction costs” will damp down the recovery.

In dollar volume, Commerce forecasts a 3% gain for *nonfarm* private housing next year (from \$16.3 to \$16.75 billion). It expects additions and alterations to increase 6% (from \$4.75 to \$4.85 billion).

F. W. Dodge Corp prophesies that *nonfarm* starts only will gain 2% next year (from 1,300,000 to 1,325,000). American-Standard expects a 5% jump in starts to something between 1,350,000 and 1,400,000—which would still be about 10% below last year's near-record pace.

Builders, manufacturers team up to spur sales

The No. 1 news from NAHB's fall directors meeting in New Orleans is that organized builders have voted to spend \$75,000 of their own money to start a long-range program aimed at selling 250,000 more homes a year. Manufacturers, through the Housing Industry Council will put up an equal amount. First step, which is expected to cost the \$150,000 earmarked so far, is motivation research on why people buy. Next would be test marketing and third a big national sales campaign. Builders are prodding manufacturers to push the idea of home ownership more in their national advertising copy, instead of concentrating so much on their own branded products.

NAHB is setting up a home improvement committee to help builders interested in remodeling. Explains Leonard L. Frank, NAHB second vice president: “As things stand now, home remodelers aren't part of the association. But if we extend our scope to include the remodeling trade, pressure could be brought against . . . unethical practices.” Actually, a few NAHB chapters take in remodelers, some with great success. Nationally, NAHB sets no policy on admitting fixup contractors. But forming the committee indicates the association is moving in that direction.

President Joseph Grazier of American-Standard came down to New Orleans to make a pitch to other manufacturers at the session to see that some of their own pension funds are channeled into mortgages. “If we don't make this industry click, we won't eat,” he reminded them. NAHB directors tabled a resolution to take no action asking FHA to cut its interest rate. “We're always for the lowest interest rate we can get,” noted President Martin Bartling. “But why tie the hands of our legislative people?”

Court rebuffs attempt to stop Capehart 'overbuilding'

Efforts by local landlords to balk construction of Capehart Act military housing are getting nowhere. Federal district court in El Paso has just thrown out a suit by local owners who contend a 510-point project at nearby Ft Bliss was unfair competition when they were already confronted with ruinous vacancies. Judge R. E. Thomason ruled that the government cannot be sued without its consent.

WASHINGTON INSIDE: These are some of the men who are being mentioned in the running for HHFA Administrator under the Kennedy Administration: Mayors Richard Lee of New Haven, Ben West of Nashville, Raymond Tucker of St. Louis. Another possibility is Developer Phil Klutznick of Chicago, who was public housing commissioner under Presidents Roosevelt and Truman. Joseph P. McMurray, able former staff director of the Senate Banking committee who is now president of Queensboro Community College in New York City, would like the job. His chances are not rated too high, because HHFA may well be boosted to a cabinet post . . . James Cash, chief staffer for the Senate housing subcommittee, is mentioned for FHA commissioner. He was once on the FHA staff.

Real estate syndicators face a crackdown by the Securities & Exchange Commission. Too many who should do so have been skipping filing a registration statement, SEC contends.

(11) of the 1933 Securities Act, which exempts offerings confined to a single state. This exemption, warns SEC Chairman Edward Gadsby, is “extremely restricted.”

MARKET MURMURS: “There will be a major emphasis” on urban renewal, slum clearance and minority housing in the near future.” This is the view of one of the nation's most respected bankers, Senior Vice President William F. Keesler of First Natl Bank of Boston. Two big reasons: 1) the backlog of unfilled demand for project homes is satisfied and 2) rental vacancies are climbing rapidly . . . A group of realtors led by Robert E. Walker of Indianapolis have just set up a cross-country trade-in group, Inter-city Real Estate Referral Service, to buy and sell homes to transferred executives. They figure 1 million families are now transferred every month. Basis will be a guaranteed trade-in price, based normally on 85% of FHA appraisal.

What the election portends for housing

Paul Schutzer, LIFE

Cabinet rank for HHFA looks likely, and so does a costly boost in renewal subsidies. Major row looms over subsidies for 'middle-income' housing

Will Sen John F. Kennedy's squeak-through victory in the Presidential election let him carry out campaign promises of big new subsidies for new and (to many a private houser) controversial housing programs?

Or will additional conservative strength in the House of Representatives balk some schemes, tone down others? Will Kennedy's end-of-the-campaign promise to defend the value of the US dollar lead him to postpone some costly housing plans while he tackles the much more urgent problem of the nation's gold outflow and balance of payments? For deficits, debt, cheap money and inflation will only worsen this new No. 1 economic problem.

In the silence at Palm Beach that followed the campaign's torrent of words, there were still more questions than answers. It was a good guess, said insiders, that the President-elect would not get around to naming his top housing aides until mid-December. Even so some items in housing's politically-dominated future seemed reasonably clear.

No. 1 bet is that Kennedy will upgrade HHFA to a cabinet job. The Democratic platform urges this. Kennedy himself has spoken out strongly for it. Such a move won't affect spending very much, of itself. Look for Kennedy to ask legislation to upgrade HHFA to cabinet status early in the session. As a second step, look for Congress to re-enact the lapsed Reorganization Act, giving the President power to transfer agencies into the new department from elsewhere in government—subject only to Congressional veto—(eg federal aid for building sewage plants and hospitals, or the independent Home Loan Bank Board). The second stage is much more likely to produce a fight in Congress than the first. S&Ls, for one, are expected to resist any move to tinker with the HLBB's independence—although they would prefer coming under a Department of Housing & Urban Affairs to getting shifted, for instance, to the Treasury Dept. The Bureau of Public Roads, now in Commerce, has a well entrenched lobby behind keeping it where it is. Air and water pollution control seem sure to come under the new department.

Taken together, these activities promise to make the Urban Affairs Dept a much more potent arm of government than most people realize. Housing, as outgoing HHFA Administrator Norman Mason predicts (*see p 48*), may well wind up far less prominent than it now is, as the department grows to embrace all kinds of aid to cities, including some not even the experts now envisage.

Subsidy programs. Urban renewal is a good bet to get a lot more money, and on a ten-year basis. The long-term idea was broached by the Eisenhower Administration. Kennedy backs it too. And he won the election in the big cities—most of whose mayors are heavily committed to more renewal spending. But the idea that the federal government should pay more than its present two-thirds share of land write-down cost seems to be dead, at least for the moment.

Public housing is likely to get an open-end authorization to build as many units as cities want to build. Look for much more emphasis on pocked-sized projects, as public housers

struggle to get away from the institutional look.

Aid for private housing? Will the new Administration cut FHA interest rate from 5¾% to 5¼% to try to give slumping starts a shot in the arm? Some Washington analysts figure this is about the only thing Kennedy can do quickly. Their reasoning runs this way: with the postwar housing shortage gone, housing no longer responds contra-cyclically to the availability of mortgage money. The problem is sales. But there has been so much talk

PUBLIC HOUSERS' PROGRAM

First housing group to come forth with a comprehensive legislative program for housing in the wake of Sen. John Kennedy's election as President is the National Housing Conference, No. 1 lobbying group for public housing. NHC, alone among housing associations, came out flatly in support of Kennedy during the campaign. It hopes to see this \$7.6 billion "crash" program enacted by the 87th Congress during the first 100 days:

- A cabinet post for housing and urban affairs.
- \$1 billion more authorization for urban renewal, good until used.
- 100,000 more public housing units—the balance uncommitted from the 1949 Housing Act—also good until used.
- \$1 billion to the new Secretary of Housing for direct loans to meet "unmet housing needs" (ie, displacees, elderly families, farm families, migratory workers, large families, minority groups and "all others now priced out of the market." NHC would use the mechanics of HHFA's just starting direct loan program for the elderly: 98%, 50 year loans at no more than 3½% to public or private nonprofit or limited dividend corporations, to build either for rent or for sale.
- \$4 billion more authorization for FHA, good until used.
- A one-year extension for FHA Title I repair loans.
- \$400 million more for college housing loans.
- \$500 million more for Fanny May to buy at subsidized prices, cooperative housing mortgages/and another \$500 million for special assistance loans on renewal housing.
- Federal aid to planning and development of urban mass transit.
- \$20 million for more aid to metropolitan area planning.
- \$200 million for research and training in housing and planning.



PRESIDENT-ELECT KENNEDY
2 million new houses a year?

about high interest rates some potential buyers back off. Moreover, families who might trade up to a bigger house don't like the idea of signing up to pay a much higher rate on their new mortgage than what they are paying on the old one. So cutting the FHA Sec 203 rate might give housing a psychological lift.

Housing's sales problems make all the campaign talk about 2 million houses a year look silly. Who would buy them the way they are built and sold today?

50 top jobs. In the housing agencies, the new administration will have some 50 top-drawer jobs to fill—FHA, URA, CFA and PHA commissioners, their deputies and assistants. Next, experts look for the Democrats to oust the 50 FHA district directors, who were put under civil service by the GOP. All this would need is an administrative reclassification. FHA will run out of mortgage insuring authority early next year. But with the Democrats in control of both the White House and Congress, the old maneuver of holding FHA hostage for less acceptable housing subsidy programs via an omnibus housing bill may vanish; it wouldn't be needed.

Race bias order? During the campaign, Kennedy plumped for a Presidential order to bar race bias in *all* federal housing programs—a move which would torpedo public housing in the South and might wreck FHA in many areas, too. Said Kennedy, back in August: "Eleven months ago, the Civil Rights Commission unanimously proposed that the President issue an executive order on equal opportunity in housing. The President has not acted during all this time. He could and should act now. By such executive action he would toll the end of racial discrimination in all federal housing programs. I have supported this proposal since it was made last September. The Democratic platform indorses it. A new Democratic Administration will carry it out."

Will he? Kennedy owes his election to support from both the South and from Negro voters. Whatever he does, he risks alienating one group.

Monetary policies. Businessmen are finding comfort in what Kennedy said on this score as the campaign closed. In pledging himself to defend the "value and soundness" of the dollar, he undertook a major policy swing back toward a middle-of-the-road posture away from his New Dealish line earlier in the campaign. Said he: "By committing ourselves

VIEWS ON THE NEWS:

Fight in the dark

Do the contenders over middle-income housing have the relevant facts to prove their case?

By Gurney Breckenfeld

The biggest and most significant housing fight in next year's Congress will probably come over subsidizing middle-income housing. At the coming session, for the first time, there is a good chance some kind of law may be passed.

Senator Kennedy's thin margin of victory—49.8% of the popular vote—might seem to provide no mandate for tilting housing this far into social welfare. But it also seems clear that the new Administration will be uniquely responsive in this area to the alliance of Democratic big-city mayors, labor and public housers who have been pushing this kind of legislation for years.

Why does the world's best housed nation, where 62% of its families own their own homes, need to tax all its citizens to provide housing for families whose incomes are—many of them—just as big as those of home owners? Perhaps the simplest explanation was offered by that champion of big federal spending for housing, Sen Joseph Clark (D, Pa.) before the Senate housing subcommittee last May. Describing the bill he and Sen Jacob Javits (R, N.Y.) had jointly introduced (S. 1342), he said something more needs to be done for families "whose incomes are too high for admission to public housing but too low to afford the range of sales prices and rents required for satisfactory *new* private housing being produced under the existing federal programs of assistance to private enterprise in housing."

The Clark-Javits bill, which died on the Senate calendar last year, would have set up a Federal Limited Profit Mortgage Corp with power to issue up to \$2 billion of tax-exempt bonds. *The proceeds would have been used for 90%, 50-year loans at borrowing cost plus ½% for administration—or about 4% at that time.

Advocates of the idea argued this way: a 30-year FHA mortgage of \$12,000 at 6¼% (including the ½% insurance premium) would cost a homebuyer \$73.88 a month. Under Clark's plan, this would shrink to \$56.55 a month. In rental housing, the Clark-Javits scheme would produce rents about 15% under the rents for an FHA Sec 220. Thus a two-bedroom apartment in a two- or three-story walkup costing \$12,500 to build would require about \$130 a month rent under FHA, but only \$110 a month with subsidized interest and limited profit. The National Housing Conference, one of the measure's chief backers, testified that FHA units so priced were suitable for families with incomes of \$7,800 up, while the middle-income plan would make the same apartments available to \$6,500-a-year families.

Such arguments are superficially appealing, at least. But they are largely beside the point. The real point is how badly is the middle-income third of the nation's families now housed—in new and used housing? What can they buy or rent now, and at what prices?

The crowd promoting middle-income housing subsidies makes the odd assumption that anybody who can't afford a new housing unit is somehow excluded from the market for a good place to live. AFL-CIO spokesmen contend 60% of the nation's families are thus "excluded" from the market because of high construction costs (for which labor is heavily to blame) and high interest rates.

Actually, new housing can add only about 3% a year to the stock of US housing. Even if it is pumped up—artificially or otherwise—to the 2 million units a year Democrats talk of it will add less than 4% a year to the national supply of housing. The big source of housing, for middle-income families and everybody else, is and will remain existing units. The typical buyer of an FHA used house in 1959 (latest figures available) had an income of \$6,575 (for new homes it was \$6,912). True, only 4% of FHA used house buyers (under Sec 203 only†) had pretax incomes of under \$4,000. But 52½% of FHA used-

* Backers of middle-income housing subsidies have now switched to a plan to get money even cheaper: use the formula already in the law for direct loans for housing for the elderly. It calls for 50-year loans at ½% more than the average interest of all federal borrowing. Most federal borrowing is short-term. So the rate today on loans for housing the elderly is only 3¼%.

† FHA discloses statistics only on its Sec 203 program. Presumably, families with smaller income

to monetary policy as the sole means of halting price rises, we have had to maintain interest rates at an artificially high level—stifling investment, expansion and growth. Despite these high rates, prices have continued to rise. As a result, each successive peak and trough in the economy has ended with high interest rates accompanying heavy unemployment, low production and a slack economy.

"We do not reject monetary policy as an instrument of controlling inflation. And we are also aware that sharp declines in the short-term rate can further aggravate the balance of payments problem, as foreign investors seek better money markets."

Kennedy's sophisticated statement drew on advice of his chief economic consultant, Prof Paul Samuelson of MIT. It criticized the Federal Reserve's policy of buying short-term bills only, on the ground it drives foreign investors to take their money out of the US while leaving long term interest rates (eg mortgages) high enough to "stifle the investment which would lead to great productivity and employment." Kennedy plumped for faster tax write off to stimulate plant modernization, and urged the federal government to work with labor and management to develop wage and price policies "consistent with reasonable price stability."

What will Congress vote? The coalition of Republicans and southern Democratic conservatives—which stalled many housing subsidy measures the Democratic platform calls for—will be even stronger in the next Congress than it was in the last. The GOP gained 22 seats in the House, which will produce a lineup of 261 Democrats and 176 Republicans. But Rep Howard Smith (D, Va.), chairman of the powerful Rules committee, can count on at least 40 or 50 of the 99 Democrats from the 11 states of the old Confederacy to join the coalition on most key votes. That would yield a one-vote majority for conservatives. With absences and vacancies, it's rare that over 200 votes are necessary to win.

So the key to how much of his housing program Kennedy can carry out as President lies in the House. It is there that industry groups who oppose cabinet-status for housing (NAREB, MBA, the US S&L League) will press their fight. There has been much talk of clipping the wings of the Rules committee by purging Rep William M. Colmer (D, Miss.), who worked against Kennedy in the campaign. Colmer and Chairman Smith have voted with four conservative Republicans on rules to produce a 6-6 stalemate that has stymied many a big spending program in housing (and other areas). But this, in turn, has prompted speculation that Republicans and southern Democrats might team up in a floor fight and muster a majority for Colmer's reappointment to the committee, over the Administration's objections. This is a key item to watch.

What Kennedy has said so far on housing issues

President-elect Kennedy not only laid more stress on housing and urban problems in his campaign than did his unsuccessful rival, Vice President Nixon; he emphasized federal aid to cities more than any Presidential candidate in history. His focus on this was climaxed Oct 10 at a Pittsburgh conference on urban affairs that Kennedy himself called. From this and other campaign statements emerges this picture of what Jack Kennedy advocates:

Needed: more facts on middle-income housing

continued from p 41

house buyers had incomes from \$4,000 to \$6,999. FHA will not accept a substandard house nor let a family allocate more than an experience-tested percentage of its income to housing. Yet this is the middle-income third of the nation's families that public housers and labor are crying about.

Moreover, America has been wiping out poverty so fast that all the income groups below \$5,000 are shrinking. Between 1950 and 1958, according to the Commerce Dept, the share of US nonfarm families in the under-\$2,000-income bracket dropped from 12% to 6%. The \$2,000-\$4,000 bracket shrank from 34 to 17%. The \$4,000-\$6,000 bracket inched down from 30% to 27%. To state it another way, 33% of US nonfarm families have incomes above \$7,500. Another 31% have \$5,000 to \$7,500. Only the lower third have incomes under \$5,000.

National data, of course, are not very precise in pinpointing local housing problems—and all housing problems are local. New York City, which is still saddled with rent control, has a problem and will continue to have one. It should be no surprise, then, that much of the ballyhoo for new subsidies for middle-income housing comes from New York.

In fact, New York's Mitchell-Lama middle income housing law is being held up as a model for the nation. It uses the state's credit to float tax-free bonds (thus providing cheap interest at the Federal Treasury's expense) to finance 50 year loans to limited profit (6%) housing companies at ½% more than the borrowing cost. Currently this means 3¾% loans, and with tax abatement added, it produces mostly co-ops selling for about \$500 a room down and \$23 a month per room. Builders get their profits—which aren't limited to 6%—as a construction fee. Families with incomes up to \$10,000 a year qualify.

Unfortunately for New York—and perhaps for the nation—the Mitchell-Lama Act perpetuates the mythology that New York housing should be available to nearly everybody at below-the-market prices. It is a palliative which makes New York City's housing mess slightly less hopeless, and so postpones the fundamental reform that is essential if New York is ever to solve its housing problem short of total socialization. The New York approach is an unsound crutch, although it does cut the cost of housing for a lucky few.

The cry for middle income housing aid does not square, either, with a renewal vacancy rate that is approaching 8%, with the concentration of vacancies heavy in the cheapest units.

In Columbus, Ohio, Remodeler Jack Havens finds trouble renting units at \$30 and \$40 a month while more costly units are full. An FHA 221 rental project (\$67.50 to \$87.50) had been

deeded back to FHA after its occupancy plunged as low as 13%. In Milwaukee, renewal officials are dumfounded to discover the highest vacancies in areas they thought were overcrowded.

What is really needed, in the argument over middle income housing, is up-to-date figures on family incomes and housing costs, by metropolitan areas. Nowhere in the burgeoning argument has anybody come forward with these. When the 1960 Census data are tabulated and published next year, most of this hard-to-get information will become available.

To set up a costly new national housing program without looking at these facts first would be worse than silly.

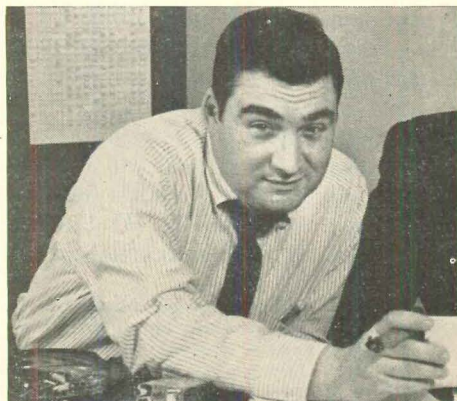
Presidential press aide is former H&H editor

Pierre E. (for Emil) Salinger, press secretary to President-elect Kennedy, is a former associate editor of *HOUSE & HOME*. He joined the staff in December 1956 when *Colliers* magazine died, leaving a few months later to become a top investigator for the Senate rackets committee. At *Colliers*, Salinger had written up a yet-to-be-published piece scorching Teamster Boss Jimmy Hoffa; the rackets probe promised him a chance to dig deeper into Hoffa's affairs. At H&H, Salinger was on the news staff, wrote on such topics as minority housing, urban renewal and the housing problems of booming factory-growth towns.

Salinger, now 35, is a jovial ex-newspaperman with a penchant for chain-smoking cigars. San Francisco-born, he became a piano prodigy at 6, graduated from high school at 15. He commanded a Navy sub chaser in the Pacific at 19, then worked nights as a copy boy while finishing college at the University of San Francisco. At 25, he was night city

editor of *The Chronicle* there. In 1954, he managed Richard P. Graves' unsuccessful bid for governor of California.

Walter Bennett



PRESS SECRETARY SALINGER

From H&H to Capitol Hill to The White House

President-elect Kennedy's views on housing issues

continued from p 41

day goes to provide housing for the upper one-third income group—even though it is in the lower groups where the critical housing shortage exists. The FHA's mortgage insurance program could act as a powerful stimulant to home construction—but its policies must be refashioned so that it can do the job."

Urban renewal: "The national government should give a long-term commitment to urban renewal—in place of the present year-to-year approach—so that cities can make long-term plans with the assurance that aid will not be suddenly cut off . . . This program has shown what wonders can be worked through federal-city partnership. Before there was a national program, there were almost no local programs . . . Federal action has stimulated local initiative . . . An expanded urban renewal program should be made effective in conserving and restoring older areas, as well as in clearing and rebuilding areas that are beyond conserving . . . I propose a ten-year federal-local action program to eradicate slums and blight."

Middle-income housing: "Our housing programs should be brought into better balance—so they will be designed to build homes not only for higher-income families but also for lower-income and middle-income, not only in the newer suburbs but also in our older cities. We need a new, effective middle-income housing program."

Housing goals: "We should be building half again as many homes every year as are being built this year."

Cabinet status for HHFA: "The government should raise to cabinet status . . . all of its activities relating to urban development and metropolitan planning . . . Such a reorganization would cut delay and duplication, stimulate guidance and research, and more effectively channel available funds."

Research: "The President must lead a new effort to use modern science and technology to develop new housing techniques. Today almost no money at all is spent for research in housing problems—and yet that kind of research might save us millions in housing dollars."

Kennedy also endorsed without qualification a far more sweeping 3,500-word program that emerged from the Pittsburgh conference. Private enterprise housers may well shiver to read it. Items:

MIDDLE-INCOME HOUSING: "Our cities face a critical shortage of decent housing for low and middle-income families who are the majority of their people. There are 8 million families with incomes of less than \$3,000 a year. There are 15 million families with incomes from \$3,000 to \$6,500 . . . High interest rates have put new sales and rental housing out of reach of these families."

HOUSING GOALS: Total production should be increased to more than 2 million units a year."

DIRECT LOANS: "To make this possible, the home building industry must be given the mortgage assistance necessary for lower interest rates, long-term mortgages and reduced down payments. Where necessary, direct government loans should be provided."

PUBLIC HOUSING: should shift from large to small projects which blend into existing neighborhoods, as well as rehabilitation of existing substandard private units.

Oregon expands interest-subsidized veterans loan plan

Oregon's controversial GI home loan program—No. 1 source of mortgage money in the state until funds ran out last year—has been extended.*

Voters approved a constitutional amendment pumping a fresh \$135 million into the program and setting the cutoff dates as 1980 for World War 2 vets, 1988 for Korean vets. The measure was opposed by bankers, mortgage men, and savings & loan men who argued that it has been economically unbalanced, unfairly competitive to private lenders, and no longer necessary to help veterans. Realtors split. The Portland board was against it, the Oregon State Assn of Real Estate boards for it (in small communities with no big S&Ls, the program is a mainstay of sales). Builders took no stand. Plumping also for the amendment were veterans' groups, the AFL-CIO and the State Grange. They countered that the program has been self-supporting and vital to housing in Oregon.

How it works. Started in 1945, the program has made loans at 4% interest on homes and farms totalling \$150 million. Terms: on homes, up to 85% of valuation to a maximum of \$13,500 for 25 years; on farms, 85% to a maximum of \$30,000 for 30 years. Almost all loans have been for homes.

The program is financed by tax-free bonds (current interest: 3¼% and 3½%) which are retired from loan repayments. Under the old law, bonds issued could not exceed 4% of the state's assessed valuation. The limit was reached last year. The new amendment changes the limit to 3% of true cash value of real estate in Oregon. This not only permits an immediate bond issue of \$135 million but also an additional \$13 million next year and more thereafter as property values rise.

The influential Portland *Oregonian*, after a soul-searching analysis, also opposed the amendment. Acknowledging that the program has stimulated building and has paid its own way, the *Oregonian* said: "The purpose is not how so much to help veterans as to help sustain the state's economy. Perhaps this is desirable. But this is not what the people voted for. Maybe they want Oregon to get frankly into the mortgage loan business, but they haven't said so. And if the state is to do this, the loans should be available to all, veterans and non-veterans alike."

More subsidies. NEW YORK state voters approved a \$5 million annual increase in subsidies for state-aided public housing and urban renewal, hiking the yearly tab to \$44 million.

Of the total, \$4.85 million will go for public housing subsidy, only \$150,000 for renewal projects. Officials said the boost was necessary to keep subsidized rents low in the face of rising interest rates.

Builders and realtors fought the proposition. They argued that, under State Housing Division policy, families with incomes up to \$10,000 a year are eligible as "low-income" families for state-aided housing—a level "as large or larger than the incomes of 90% of today's home owners in Brooklyn, Queens, Nassau and Suffolk Counties." Higher subsidies would call for higher taxes, said opponents. Cried builders: "It's unfair to force one group of citizens to support another group equally able to support themselves."

The vote was close. A 2-1 edge in New

York City (which gets the bulk of state-aided public housing) offset a substantial vote against the plan upstate.

New York State voters also approved a \$75 million bond issue to finance buying land for parks and recreation areas before it is lost to residential and industrial development. The proposition had lukewarm opposition from the New York State Home Builders Assn and realtors (but also support from some local builders groups). It passed overwhelmingly.

Tax policies. A controversial constitutional amendment granting lower tax assessments for farmland in suburban residential areas won approval in MARYLAND. Civic groups denounced the measure as a "bonanza" for land speculators, which would let them buy property and maintain a pseudo-farming operation at low taxes until they sell to subdividers.

The amendment had support from both political parties and the Suburban Maryland Home Builders Assn. Blair Lee 3d, Annapolis Democrat who sponsored the measure, said that the state's Department of Assessments & Taxation has a list of criteria to see if a land owner is truly a farmer, not a speculator.

Under a state law which was declared unconstitutional, land has been taxed on the basis of its present use. If the amendment had failed to pass, farm land and other open land would have been assessed according to its

market value (ie, value to speculators). This, warned Lee, would boost the taxes on farms and golf courses near subdivisions extravagantly, force sales to subdividers.

Elderly low-income home owners get a tax break under a new amendment to NEW JERSEY's constitution. People over 65 making less than \$5,000 a year get a realty tax exemption up to \$800 a year.

Other election results:

- ALABAMA adopted a constitutional amendment letting mortgage lenders buy loans in the state without having to qualify as doing business there. Out-of-state investors may not originate the loans but must deal through local mortgage brokers. Builders and realtors hope the amendment will draw in \$10 to \$20 million from out of state.

- MISSISSIPPI moved to reassure prospective industry of equitable tax treatment. A constitutional amendment provides for assessment and taxation by uniform rules, removes some of the vagueness from previous tax practices.

- Urban renewal got a shot in the arm in OHIO. Cleveland okayed \$3 million to help revamp the city. Youngstown voted \$6.5 million.

- The importance of sewage disposal in the urban picture was highlighted by these actions: Kansas City voted a \$75 million bond issue for treatment of raw sewage being dumped in the Missouri River and for building sewer mains. Omaha, Neb. approved a \$10.7 million sewage bond issue. Philadelphia voted a \$18.3 million water and sewer program.

Ex-FHA press aide wins House seat

Housing industry figures met mixed success as candidates for office in last month's elections.

Republican John Rousselot, young (33) Los Angeles publicist who resigned as FHA's director of information last spring to run in

H&H staff



REPUBLICAN ROUSSELOT
From FHA to Capitol Hill

California's 25th congressional district, defeated the Democratic incumbent, Rep. George Kassem, a lawyer. Rousselot, a conservative, got his first taste of politics in 1946 as a precinct worker for Richard Nixon when Nixon was first elected to Congress from the district Rousselot now will represent. He subsequently managed 11 political campaigns, served as president of the California Young Republicans (1956). He went to FHA in 1958.

ern Virginia's 10th district. He defeated another builder, Democrat Ralph Kaul of Arlington, president of the Kaul Corp and former (1952) assistant to the HHFA administrator. Broyhill has been in Congress for eight years.

In Oregon, Rep Al Ullman, a Democrat and former Baker homebuilder, won reelection to Congress in the state's second district, defeating Republican Ron Phair, Klamath Falls businessman. But Portland Realtor-Mortgage Banker Ward Cook, Democrat, lost his bid to unseat the incumbent Republican state treasurer, Howard Belton.

In New York City's 20th congressional district (west side Manhattan), where Title I housing scandals were a big issue, Reform Democrat William Fitts Ryan ousted Liberal Rep Ludwig Teller, whom he accused of failing to probe profiteering in slum clearance.

Missouri Realtor Anthony C. Schroeder, a Republican, lost his race for a congressional seat in the 9th district. Schroeder, president of the Franklin County Board of Realtors and a partner in the realty firm of Hansen-Schroeder, Union City, was defeated by Rep. Clarence Cannon (D, Mo.), dean of the state's House delegation.

Although there will be a few new faces in the House & Senate banking committees, which pass on housing legislation, the overall complexion will show little change. Alabama's John Sparkman, chairman of the Senate housing subcommittee, and Albert Rains, House housing subcommittee chairman, were re-elected easily. Gone from the banking committees will be Rep. Joseph Barr (D, Ind.), Rep. Byron Johnson (D, Colo.) and Sen. Allen Frear (D, Del.). Frear voted more often with Republicans, likely will be replaced

How Mason is undoing FHA reforms of his predecessor, Zimmerman

Rotund Norman P. Mason is moving swiftly to erase many of the reforms instituted by his predecessor as FHA commissioner, Julian H. Zimmerman.

Mason, 64, onetime North Chelmsford, Mass. lumber dealer who served as FHA commissioner from April 1954 to Jan 1959 and then stepped up to become HHFA Administrator, took on the FHA commissioner post as an additional duty in October when Zimmerman resigned to head Lumbermen's Investment Corp in Texas (News, Nov.)

Mason took on the extra job, Washington insiders say, with orders from The White House to avoid any shakeup. Mason himself blandly insists that his aim is "to make as few changes as possible in FHA" because the agency "has been proceeding nicely and I want to keep it that way."

During the first month of his unprecedented dual command, Mason upset no less than five changes ordered by Zimmerman—some of them changes widely applauded by housing groups when they were put into effect. Specifically, Mason:

1. Quietly killed an order forbidding FHA's technical division from issuing its own directives on how FHA rules apply to specific cases. This had had the effect of wiping out the independent suzerainty of FHA appraisal & mortgage risk and architectural standards sections. Mason explains that he intends to let staff aides "make up their minds" just as they have always done.

2. Moved to wipe out the assignment of a mortgage credit examiner to each of FHA's six regional zones. This Zimmerman innovation was intended to make sure the 75 local offices followed the agency's sweeping new directives (H&H, July) aimed at requiring less income for the purchase of a house built of quality construction and materials. Mason says he will shrink the size of this supervisory force and put what is left in the office of the FHA assistant commissioner for operations.

3. Abolished the post of assistant commissioner for administration (which was set up in conformity with a recommendation of the Hoover commission on government reorganization.) Asst Commissioner Horace B. Buzan was demoted to the vacant post of budget officer, ordered to report to the top through FHA's comptroller. Mason says he intends to "put more people in the budget office," and widen its duties to include a "review function."

4. Stopped a Civil Service order which would have downgraded Deputy Commissioner Cy Sweet from \$17,500-a-year Grade 18 to \$16,335-a-year Grade 17 in civil service job classifications, and given the higher grade to Deputy Commissioner Les Condon. Sweet, another onetime lumberman, was brought into FHA by Mason when he was commissioner. Condon, imported by Zimmerman from HHFA to be his second-in-command, may well be transferred out of FHA, some Washington sources predict. One possibility: he might be shifted to the Grade-

17 job of deputy public housing commissioner, now held by Abner Silverman, who would have to be demoted.

5. Shifted Ed Callahan, a longtime careerist in the FHA legal department, back to FHA from the Urban Renewal Administration where he had been banished a month earlier. Callahan was named executive assistant to the commissioner.

Mason's maneuvers should be popular with many oldtimers on the FHA Washington staff, who chafed at Zimmerman's blunt ways of carrying out his own policies. They also reflect this philosophy that FHA should attach "first importance to the people who use the agency"—ie, builders, realtors, lenders. Zimmerman took an opposite view that his job was to protect the public's interest from pressure groups.

Processing backlogs and budget overspending are FHA's two biggest current problems, says Mason.

Despite a unit slump of 22% in applications and 26% in loans insured for the first ten months of this year, FHA has been spending its income faster than the pinch-penny budget it got from Congress allows. As a result, FHA had to dip into funds for the second

LOCAL MARKETS:

Kaiser starts leasehold 'city'

Hawaii: Back in 1954, Henry J. Kaiser visited the Hawaiian Islands and decided they were ridiculously underdeveloped. Since then he's been trying to correct the situation. First, he built a huge Hawaiian Village Hotel complex (1,900 units costing better than \$20 million). Then came a medical center, convention halls, and a cement plant that doubled the Island's production and uses crushed coral as a component.

But rampaging Henry J's biggest dream is

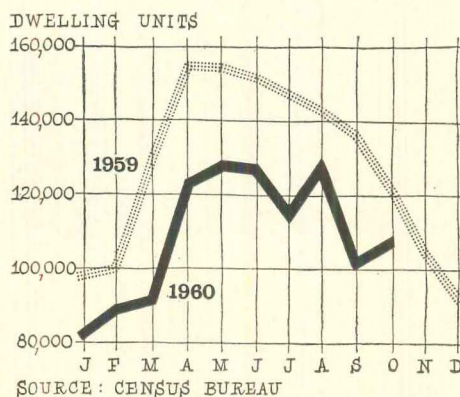
fiscal quarter before the first quarter ends Sept 30. If Mason cannot find ways to save, he presumably will have to ask Congress for a deficiency appropriation next January.

Why should there be processing backlogs when FHA business is slumping? Mason blames overemphasis on supervisory and checking-up functions during Zimmerman regime. Other knowledgeable sources disagree. They blame overuse of fee appraisal by many offices—a setup which began when Mason was FHA commissioner the first time. Moreover, they add, FHA geared this year's budget to an assumption it would have 5,000 foreclosures. This was based on experience with its mainstream Sec 203 program. Actually foreclosures may come closer to 9,000 because of a bigger default rate on other programs, like 207 rental housing. Many builders blame Congress for handling FHA complex new programs (eg, homes for the elderly, nursing homes) without boosting its budget accordingly to let it hire more people.

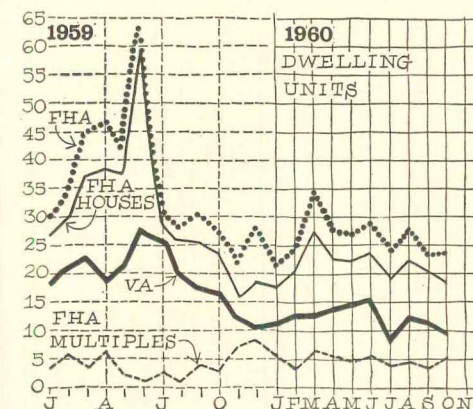
A revival in Midwest housing could be choked off because FHA offices are so understaffed, charges Vice President Leslie Rose of Advanced Mortgage Corp. "Because of budget limitations the Detroit FHA office had to free one of its specialists, already fully occupied, for five months to gather the necessary information to start these (elderly & nursing homes) programs, he says.

When Mason took over FHA Oct 21, processing time had stretched to 21 days or more in 15 FHA offices, he says.

a mammoth pink project called Hawaii Kai—a 6,000 acre city-in-the-building which will probably run to 75,000 people and cost close to \$500 million. Included: 11,000 single family lots, apartments, hotels, parks, schools, a tight-line sewage system (cutting sewage disposal costs 25%), restaurants, shops—everything. The first tract (Maunalua Triangle, 113.5 acres, most in 1/3 acre lots), is ready. Among the model homes now on display: *continued on p 5*



HOUSING STARTS, which behave more erratically than they used to because Census has changed the counting method, jumped 6.3% in October. The total: 106,600 (103,000 private, 2,800 public). The annual rate for private starts rose more than twice as much: 14.2%, to 1,192,000. But for the first ten months of 1960, private starts showed an annual rate of only 1,282,000—nearly 19% below the 1959 pace. This means private starts for 1960 are unlikely to top 1,250,000.



FHA, VA APPLICATIONS: For new units, FHA applications rose 0.6% in October (to 23,440). But this leaves them 14.2% behind October 1959. Rental projects were up 59.6% from September—offsetting an 8.8% drop in home applications (to 18,350). New home applications of 214,438 for the first ten months are 36.1% below the same period a year earlier. VA appraisal requests shrank to 9,958 in October. This was 14.1% below September and 40% below October, 1959. So far this year, VA is off 42%.

REMODELING:

Photos: H&H staff



REMODELING TRAINEES from across the nation listen in at the opening of Richheimer Modernization Systems training course. Pupils were so eager to pick up trade secrets they quizzed Richheimer the first day on topics covering almost the whole gamut of the two-week school.

Can cram courses turn a trade into a business?

Remodeler Herb Richheimer starts a school to teach others how he does it. His first franchisee scores hit

in a long, brightly-lit basement meeting room of Long Island's Roosevelt Motel, 18 men sat down at 8:30 one morning last month for what could become a historic milestone in the remodeling industry's trouble-strewn road toward becoming a coherent business.

It was the start of Remodeler Herbert Richheimer's school for home improvement contractors. In a two-week cram course, Richheimer and his associates hoped to give 15 trainees (who paid \$2,000 each for the schooling) the insights and know-how that have let Richheimer grow in seven years from a one-man firm with \$67 capital into a three-state business grossing around \$4 million.

Richheimer's aim is to convert home remodeling from a personalized handcraft into a volume business dominated by one-stop contractors, to whose gyp-free showrooms the public will go with confidence.

This is a formidable job. But Richheimer is coupling his school with a just-started national system of franchised remodeling operators. And the first of these, in Miami, has scored such a success that prospects for a Richheimer-led breakthrough in remodeling seem plausible.

Builder franchise. Richheimer hooked up with Miami's F&R Builders (500 homes in 1959), who wanted to diversify to take the seasonal dip out of home building. President Gene Fisher hired an aluminum awning salesman named Bernard Miller to study Richheimer's system. (The school wasn't opened yet, so Miller took the course privately as the first guinea pig.) Then they opened Richheimer-Miller Home Modernizers in a one-story showroom, called it America's first "museum of modern home improvements."

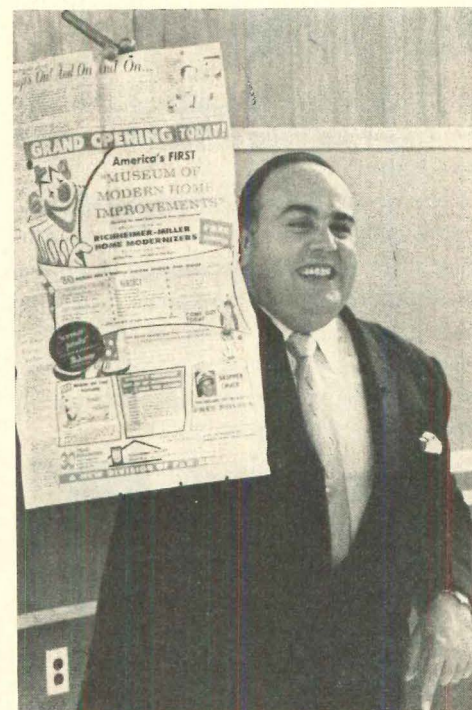
Lured by big two-color newspaper ads, a heavy schedule of radio spot announcements, a circus clown and free balloons for the kiddies, 14,326 Miamians queued up to see the 4,000 sq ft showroom the first weekend. Its 30 rooms—everything from a new pool and patio to a "years ahead" kitchen—cost Richheimer-Miller only \$7,000 for labor, because most manufacturers donated materials' samples as sales promotion. Richheimer figures the showroom is worth some \$35,000.

The payoff: \$97,000 of business the first month vs a \$35,000 break-even gross.

And when Richheimer-Miller ran classified ads seeking more help, salesmen, draftsmen, and cost estimators from other Miami remodelers asked for jobs. Before Richheimer,

Biscayne Blvd had jalousie rooms, often unmanned. Now, smiles Richheimer, "two or three other modernizers are building showrooms."

What it costs. Franchisees of Richheimer Modernizing Systems Inc (280 Madison Ave, New York 16) will pay 2% on their gross up to \$750,000 a year. In return, they get



REMODELER RICHEIMER displays a tearsheet of two-color advertisement that launched his franchised modernization center in Miami on its first month's spectacular sales. Richheimer surnamed copy drawn up by a local ad agency

full details of Richheimer's notably successful estimating, cost control, accounting, merchandising, and management systems. Richheimer (board chairman), President Charles Abrams (successful one-stop Westchester County modernizer), Vice President Don Moore (former executive director of the Home Improvement Council), and other Richheimer executives will help them get started, be on call as trouble-shooters. RMS has plans for national promotion, if the system grows big enough.

Trainees at the school get the same information, both orally and written in four looseleaf tomes that delve all the way down to such vital details as dollars and cents cost estimates for almost every typical home improvement job, operating budgets, management control forms, form sales letters.

Students at the Richheimer school may or may not ask for five-year franchises, as they choose. Abrams says their goal is 25 franchises the first year, 50 the second year, 200 in five years. But he figures even this would not saturate the nation's big markets because a 30-mile radius is about all one remodeling showroom and operator can profitably serve. In Chicago, for example, RMS envisages room for 15 franchises.

The 15 students at the first Richheimer school formed a cross-section of the scattered welter of enterprises in remodeling or about to get into it. Four were lumber dealers. Two were sales executives of manufacturers who hope to boost their volume in the remodeling market (US Plywood, Armstrong Cork). Two were small builders. One was a realtor-builder, one a furniture dealer planning to go into one-stop modernizing. Five were already home improvement contractors.

Why did they come from as far away as Tacoma? Said Lumber Dealer George Mormon, Ypsilanti, Mich, at the opening session: "The future of our industry is in modernizing. We are phasing out of the lumber business and into modernization." Said US Plywood's Robert M. Murray: "We felt where we were primarily dealing in a specialty item, we had been missing a bet by depending on secondary means of distribution [ie, selling through lumber dealers]."

One easy lesson. Rotund Herb Richheimer, puffing his ever-present cigar ("I can only relax when I'm smoking"), was the star professor—at least of the first day's class. A German immigrant (at 14) with a passion for figures and a salesman's flair for anecdotes, Richheimer held the floor for nearly four



all the advantages of wood . . . and then some!

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The cost for this assured protection is surprisingly little . . . about 2% of total costs in residential construction, even less in commercial and industrial structures. Next time you are looking for a long-life construction material, be sure to specify Wolmanized pressure-treated lumber. It's branded for your protection.

For the story of Wolmanized pressure-treated lumber, how it is produced, where to use it, how to specify it and where to get it, write for 16-page booklet, "Safeguard Building Dollars."



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to bring 20th century business methods volume techniques to remodeling. At them:

1. You can start a one-stop remodeling business with less than \$5,000 capital, but \$10,000 is more typical. With \$20,000, Richheimer recommends this budget:

Showroom	\$4,000
Sign	2,000
Office supplies and forms	2,000
Advertising	2,000
Deposits (phone, etc.)	2,000
Working capital, three months	12,000

2. Set up a showroom—perhaps 20' x 10' and try to keep the rent below \$250 a month. Participation by national manufacturers can help keep the cost—mostly for labor—as low as \$3,000. The first showroom in town has a big edge on the competition; manufacturers may balk at giving sample merchandise to many showrooms in the same market.

3. Splurge on advertising when the showroom opens. "It must draw a big crowd the first day. People talk. So you've got to be different. Once you get prospects inside, the rest of your sales problem is over." Keep coming by remodeling the showroom every year or two." Exhibits and give-away samples sometimes work, sometimes flop. Richheimer confesses he gave away 300 chairs over Washington's Birthday (at \$10 each) without making a sale. But a display of Italian handicrafts brought out droves of customers of Italian descent; sales followed.

4. Get credit for materials. "If your lumber yard wants cash, find one that gives credit," counsels Richheimer. But don't try to go into the supply business because "you'll have broken before you get started in modernizing." His advice to lumbermen-modernizers: "Just because you buy your materials 20-30% less, don't price your modernizing accordingly. Make your markup in the lumber yard regardless of your modernizing division."

5. Subcontract all your work. Reason: many of today's "workmen" loaf, in lumber yards and carpenter supervisors. "If business is slow, a job that should take two and a half days takes three days," says Richheimer, "or a one-day job like a dormer will take one and a half plus four hours, and the crew will always have some excuse about what went wrong."

6. Control the quality performance of your subs by withholding about 5% of their subcontract price. Richheimer sets prices he pays subs on a take-it-or-leave-it basis. They do it because he does enough volume to give them a steady business. If subs botch a job, Richheimer orders them to fix it or uses the 5% held in escrow to pay another man to do so. He keeps one carpenter on his payroll, says 90% of the man's time is charged to subcontractors' escrow accounts. To protect yourself some protection with new and tried subcontractors, deduct \$50 for escrow the first week that a carpenter sub, for example, works for you.

7. Get your repair loan financing from a lender who can also lend you working capital if you need it later to expand to handle increasing business. Richheimer prefers small commercial banks because "you can get the president."

8. Try to deal with a bank that will make an FHA Title I repair loan, because these loans give your customers less interest than most of the all private bank fixup loan plans. The interest on a \$2,500 of an FHA repair loan is discounted

MATERIALS & PRICES:

Why do many lumber dealers fail? NRLDA blames out-of-date methods

During 1961 some 1,400 retail lumber dealers will go out of business. The reason: inability to keep up with the times.

So predicts Winfield B. (for Buford) Oldham, president-elect of the National Retail Lumber Dealers Assn. Oldham's forecast came in San Francisco where a crowd of 19,000 flocked to NRLDA's 7th annual Building Materials Exposition. Their chief purpose: to take a fresh look at the problems besetting their embattled business. If few of the problems were new, there was a new urgency in their discussion, underscored by Oldham's prediction. Among the problems:

- An assault on retail lumbermen's traditional markets, by outsiders pushing new materials and methods with superior sales know-how, that is steadily shrinking the building importance of the industry's staple: wood. One example, reported by Builder John D. Lusk of Los Angeles: though 28% of his materials' dollar still goes for wood, "that's 35% less than it was before we started putting in poured cement floors. Of the large-selling homes in our area, 40% now have slab floors. Most of the time they cost us more than hardwood. But the slab people have done a real selling job on the basis of insulation against winter cold and summer heat. People want them."

Adds Dealer Don Wilson of Diamond National Lumber Corp, Chico, Calif.: "The roofers, aluminum window salesmen and building block builders aren't sitting home taking inventory. . . . They're out ringing doorbells and selling. As for advertising our wares, we're bad—the worst there is. Why shouldn't the manufacturers pass us by? . . . We've been slow to mechanize . . . expecting to pass along higher labor costs to the buyer, then we're hurt when they scream about our prices."

- A demand for new services and outlooks to match growing competition and integration in the housing industry. Complains Architect Champ Sanford of Yakima, Wash.: "The representatives of other industries keep up with what we're doing and keep us up to date on what they have to offer. Lumbermen

don't. We don't want any more color brochures from the mills; what we need is pricing help from lumber dealers." Lumbermen, add other critics, need to know and do a lot more about such extracurricular matters as land development, management services for contractor customers, provision of financing for contractors and retail customers alike.

- Widespread inefficiency from use of outmoded operations, which can be fatal in a market that still puts a premium on price competition. With profits already shaved to the vanishing point, lumbermen say more efficient operation is the only way to survive. How it can pay off is illustrated by figures from US Gypsum Co, whose J. D. May told lumbermen that a \$1,000 saving in yard operating costs, through mechanization and other improvements, is the equivalent of \$20,000 in extra sales.

Big news for lumbermen seeking ways to retain or regain markets is Douglas Fir Plywood Assn's account of the vacation home market. Says Donald A. Jaenicke of DFPA: it has increased tenfold in the past four years (from \$100 million in 1956 to \$1 billion in 1960). Moreover, it offers dealers control of 70 to 80% of materials involved. Predictions of a 200,000 unit-a-year volume by 1970 make it a ripe field for lumbermen, he says.

NRLDA's new president, who predicts competition in the coming year will be "tighter than ever" is, at 54, a 34-year, second generation veteran of the industry. He quit college to go to work in his father's Oldham Lumber Co of Dallas, and after an apprenticeship ranging from common labor to a vice presidency, has headed the firm since 1933.

Oldham has long been interested in retail lumbermen's affairs, has served continuously as president of Dallas' Associated Lumbermen's Credit Corp since its founding in 1933. In 1960 he was NRLDA's first vice president. He hopes to spend half his time on association affairs, surveys the 240-day record of his predecessor, Paul DeVillie of Canton, O., with a wry grin. "I hope I don't have to spend that much time," he draws. "I couldn't afford it." *NEWS continued on p 48*



ADVERTISING CRITIC: President Charles D. (Dal) Reach of Reach-McClinton, New York City, told remodeling trainees: "The advertising business has defaulted in serving your industry." Reach said selling techniques that work for mass-merchandized products like food and autos will not work for remodeling.

15%, which equals 9.7% simple interest. Most banks charge 6 to 7% discount, which means 12 to 15% interest (but most of them involve less red tape than FHA and will make repair loans on items FHA spurns).

9. *Work hard to persuade one bank to let you offer your customers mortgage financing for big modernizing jobs* (Richheimer's average package is \$2,800.) "The banks in New York laughed at me when I asked them to make 6% mortgage loans," says Richheimer, "but after I persuaded one small Long Island bank to try it, they all came to me."

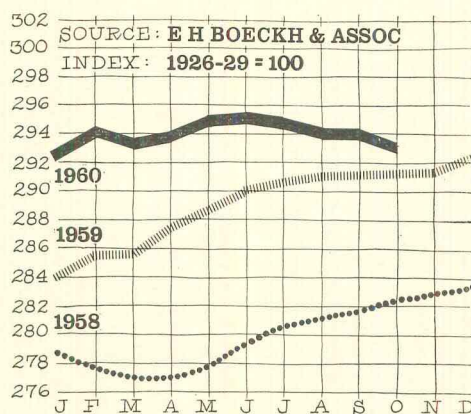
10. *Give salesmen a drawing account, but make new salesmen carry themselves until they start earning.* Limit a salesman's draw to about \$300 or make him sign a promissory note. Top salesmen can earn \$30,000 a year.

11. *Price every job to yield a profit.* Too many remodelers go broke because they don't know their real costs. Richheimer includes a 30% gross profit margin on every job—which is a 43% markup above his costs. The 30% margin covers 17% overhead, 8% sales commission, 5% profit.

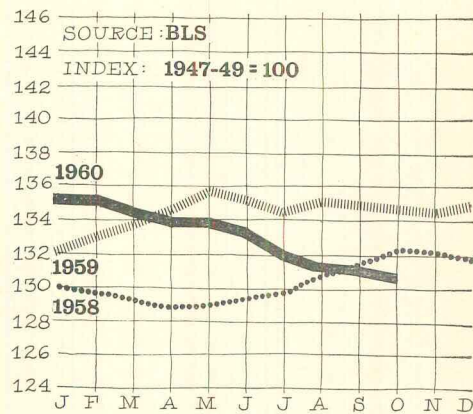
12. *Watch the price you pay for materials and take cash discounts for prompt payment.* Materials are usually one-third of the sales price of a modernizing job. So a 3% difference in the cost of materials for a \$3,000 job is \$30. Your net profit on such a job should be \$150; if you pay \$30 too much for materials, profit drops 20% to \$120. A 2% discount on the \$1,000 worth of materials in a \$3,000 job is only \$20. But that's 12% of the potential profit.

13. *Tailor your organization to your business volume.* If you are grossing over \$250,000 a year, you can't run it right as a one-man firm. If you gross over \$500,000, you need both a sales manager and a production manager. In between: whichever talent you are weakest at.

14. *Be firm but fair about cancelled orders.* Have an escrow agreement with salesmen as well as subs "to protect the public from lousy salesmen." Richheimer has a non-cancellable clause in his contracts, is still trying unsuccessfully to get a court test of it: when customers' lawyers look at the contract, they don't sue. Cancellations cost customers 20% of the contract amount, but Richheimer says if the customer has a hardship reason for cancelling the order (eg, loss of a job, death



HOUSING CONSTRUCTION COSTS fell 0.8 point in October on Boeckh's index to 293.2. Despite this decline costs are still 0.7% higher than in October 1959, and 3.8% more than October 1958. Col. E. H. Boeckh credits the current price drop to the slump in housing. Material prices dropped



MATERIALS PRICES fell in October for the ninth month in a row. They now stand at lowest point since August 1958. At 130.6, the BLS index is 0.4% below its September mark and 3.3% lower than October 1959. Biggest contributor to this drop is the decline in lumber prices—down

Realtors move toward broader policy role

Dallas convention stresses political activity, raps federal school aid. Syndicates, investment trusts get major attention for first time

The nation's 68,340 Realtors—largest trade group in housing—are veering toward a wider effort to promote their brand of conservatism in economics and politics.

This was the standout trend at the 53d annual convention of the Natl Assn of Real Estate Boards last month in Dallas. It showed up in everything from NAREB's policy statement to its choice of speakers and topics. Items:

- For the first time, NAREB's policy statement went afield from realty matters to take a strong stand against federal aid to public school financing. And NAREB backed retention of the controversial Connally Reservation, which now lets the US determine whether to let the World Court take jurisdiction over an issue to which the US is a party.

- As expected, NAREB came out against creation of a cabinet post for housing and

urban affairs (which is backed by President-elect Kennedy and the Democratic Party platform). "It would put housing in a bind," contends President C. Armel Nutter.

- NAREB also called for "progressive withdrawal of the federal government from participation in and direction of existing projects whose basic nature is essentially local, or private." Does this include urban renewal? The policy statement is silent on this point, but it speaks of renewal only in terms of rehabilitation and conservation and demands that federal renewal be cut off from cities that cannot show "actual performance in enforcing a modern housing code."

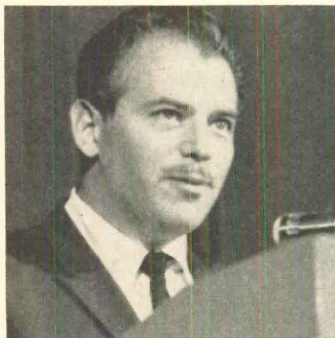
- As it has before, NAREB called for unfreezing the 5¼% VA interest rate, denounced public housing ("the social evils generated by public housing have aggravated rather than alleviated the problems of hous-

ing dependent families"), and rapped omnibus housing legislation.

- NAREB demanded that the Pentagon "suspend all planning of future military housing projects pending a complete review of the need for [them]." Fearful that the armed forces will build more than is really needed, Realtors urged the President to make FHA, not the Pentagon, responsible for fixing how much Capehart Act military housing should be built.

- Backing NAREB's stand against Big Government with action, the convention devoted a major session to NAREB's political education program (PEP) which seeks to spur Realtors to get into politics at home and so shape public policies to their liking. Warned Past President Hugh Prather of the Dallas Chamber of Commerce: "Through default, businessmen have allowed a system of growing government control to threaten the foundation of this nation, the free enterprise system." Cried Clarence Manion, former law dean at Notre Dame: "Our time-honored constitutional limitations on the power of the federal government are now, for practical purposes, unenforceable." The result, Manion added, "is that fearsome concentration of power"

Photos: H&H staff



SYNDICATES offer these "fetching" lures to investors said Syndicator Richard H. Swesnik of Washington, D. C.: 1) a cash return on investment of 9 to 11% a year—partly tax-free, 2) equity-building via amortizing a conservative mortgage. Don't syndicate property too small to carry a full-time manager, he cautioned.



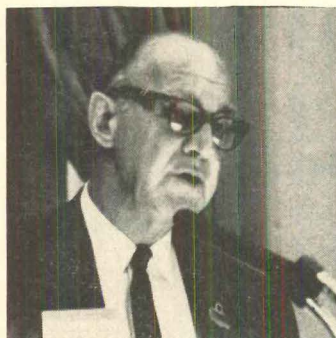
REALTY TRUSTS have formed a trade group, the Natl Assn of Real Estate Investment Funds, announced Past NAREB President Joseph W. Lund of Boston, who heads it. No. 1 aim is to police the newly revived trust field. Trusts will not "open the door to tax exempt speculation," warned Lund.



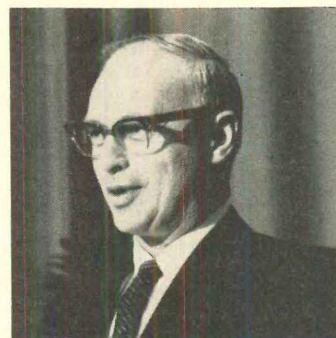
LAWBREAKING: "A large number of syndicates are getting away with not going through SEC registration," warned Lawyer William J. Casey of New York City. He said SEC is "not enforcing the law very rigidly or effectively" now but forecast a stepup in enforcement. Casey predicted "a wave of public ownership" in trusts.



MORTGAGE TRUSTS—permitted by the same tax law that authorizes realty trusts—will become "a powerful instrument" to get more money into mortgages, predicted President Robert Tharpe of the Mortgage Bankers' Assn. He forecast they will compete with "other types of investment," not with other mortgage investors.



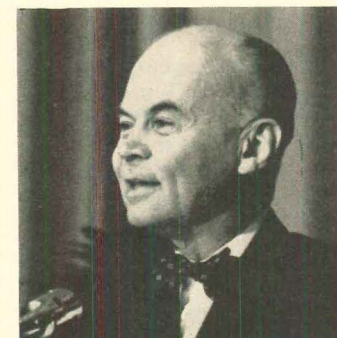
REALTORS VS. LAWYERS: American Bar Assn was denounced by Past NAREB President Clarence Turley (and others) for its growing efforts to prevent Realtors from filling out standard legal forms to execute sales and rentals. NAREB will fight through the highest courts, he said, against what the bar association calls unauthorized law practice.



MULTIPLE LISTING SERVICES are "in grave danger" of being destroyed by "abuses," warned Executive Vice President Eugene Conser. Internal Revenue Service has revoked the tax-free status of several local boards which operate MLSs, but NAREB is appealing to the courts. "Properly used, MLSs have value to our business and the public," said Conser.



FEDERAL SPENDING alone "can never solve our urban housing problems," counseled HHF Administrator Norman Mason in his final trade-group talk. "The inspiration, the impetus, the initiative, ingenuity, has to come from within the communities themselves." Of 826 renewal projects underway, over 600 were approved by the GOP Administration, he noted.



BETTER SELLING is today's No. 1 need in US housing, said Editor-Publisher P. I. Prentice of House & Home. "The average American family could afford to trade up to a home priced 71% higher" than what it lives in, he said. "But those 40 million families won't buy until they are offered a much better product and sold much better."

which ex-President Woodrow Wilson called a condition that "always precedes the death of human freedom."

Bureaucrat's swan song. HHFA Administrator Norman Mason,—"a bureaucrat delivering his swan song," he said—offered an eloquent 12-point prophecy of what lies ahead for housing, some of it hopeful, some of it disturbing to the 6,400 convention delegates:

1. A nationwide industry will emerge "equipped to rehabilitate and restore entire blocks or even entire neighborhoods." It will become "a powerful force in reviving our cities."

2. "States and communities will face up to the fact that too often prevailing tax laws indirectly encourage slum conditions." As it is now, this cuts usefulness of federal renewal subsidies.

3. Localities will enforce housing codes "on a scale unknown heretofore." Reason: "code and zoning enforcement is to a city what a sterile gown is to a hospital surgeon: unless the patient is guarded from infection, the operation is useless."

4. Research on housing problems will be greatly increased—and "the government will have a part in it."

5. Localities "will face up to the fact that the concept of a city as a self-contained geographical entity will be outmoded." Philosophized Mason: "When men lived in caves they had cave mentality; in villages, village mentality; in walled cities, the city mentality. Now we're distributed over hundreds of miles of metropolitan area. We will raise our sights."

6. "Somewhat in the future" today's costly and cumbersome methods of transferring title to real estate will be modernized. "Transfers will be cheaper, quicker, easier to negotiate. This will help almost everybody."

7. Realtors will do a bigger business. "If we

are to use the 1.7 million houses we shall be building annually in 1965, we will need your services, drive, know-how, promotion ability."

8. Commuter transportation problems will get "a far saner solution than is evident now." This will be a shot in the arm for realty sales.

9. HHFA will be converted to a cabinet-level job, but this will involve "a de-emphasis on housing and a new emphasis on our cities' affairs." Mason called this a step "where free enterprise may seem to be dwarfed or overshadowed by municipal programs."

10. The home buying public will show more appreciation for good design.

11. New avenues of financing will expand the realty market. Among them: real estate investment trusts, individual purchases of FHA mortgages (which the SEC has ruled do not require listing with it as securities).

12. "Growing claims of financial dependency on the federal government by our cities will be intensified, not reduced—and I doubt seriously that they will be resisted. The inevitable tendency will be in the direction of increased federal domination."

Syndicates & trusts. These came in for so much attention than ever before at NAREB conventions that one staffer mused: "It's almost like a brand new dimension in real estate." Speakers agreed that the new tax law giving realty investment trusts the same tax-free conduit treatment as investment trusts (NEWS, Sept) will open a new era of wide public investing in real estate. "We are living in the age of cooperative investments," said Tax Lawyer Robert H. Weir of San Jose, Calif. He forecast for realty markets "the same kind of development we've seen in investing in the stock market."

High priced homes are selling much better than low and medium priced homes, a panel of brokers agreed. President John Tysen of



PLAQUE OF APPRECIATION was presented to just-resigned FHA Commissioner Julian Zimmerman (left) by NAREB President Armel Nutter, who said: "We want you to know that 68,000 realtors were behind you." Zimmerman, who fought many a battle with organized builders and with HHFA Administrator Mason, responded with a talk critical of federal officials (he named no one) who "grow enamored of the Washington scene, of their own importance." When he took over FHA two years ago, said Zimmerman, he found it "a slave to inertia and hyper-caution." As commissioner, "I kept my neck well extended, but no one was successful in chopping it off—and few tried," he said.

Previews Inc, which sells luxury-bracket housing worldwide, noted that "the higher the price of the property [over \$75,000] the greater the shortage." Realtor Willard L. Johnson of San Francisco reported prices of homes selling from \$75,000 to \$90,000 are rising, despite the slump in housing. Said Realtor Jack Justice of Miami Beach: "The better class home [\$40,000 up] is holding its own in prices."

Most Realtors took the election as a signal the nation is in for more inflation, which they figure should boost business.

New NAREB president, O. G. Powell, is 'typical broker'

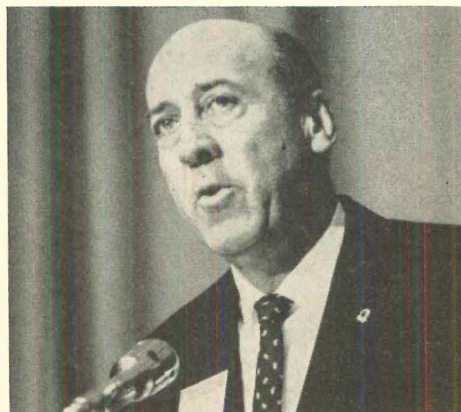
H&H staff

NAREB's president-elect, O. (for Orville) G. "Bill" Powell, 56, is a tall (6'1½"), balding and blue-eyed farm boy who likes to describe himself as a "typical real estate broker."

His five-man Des Moines office handles chiefly residential sales and insurance. Powell himself, the sole owner, also specializes in appraising.

For many years, Powell was also a home builder (about 2,000 units, all told). He stopped putting up new homes in 1954 because he ran out of land and liked neither the prospect of buying lots from other developers "with the profit all milked out" nor the alternative of going out into the surrounding farmland. But Powell is still an active member of NAHB in which he holds an honorary lifetime directorship.

Despite the election of a Democratic Administration with a platform espousing dozens of economic programs Realtors oppose, Powell is undisturbed about prospects for this year as head of the nation's 68,340 Realtors. "I don't expect Congress to go wild on spending measures," he told a knot of newsmen just after his unopposed nomination in Dallas. He bases his optimism on NAREB's analysis of the composition of the new House of Representa-



PRESIDENT-ELECT POWELL

Prospect: no wild-eyed federal spending

Powell has a claim to expertise on political predictions. His biggest NAREB job up to now has been as chairman of NAREB's lobbying arm, the Realtors' Washington Committee, in 1958. He has also been president of the Des Moines board and the Iowa Real Estate Assn (the latter named him "Realtor of the year" this year), a regional vice president of NAREB in 1953 and a member of its execu-

tion as a boy) was born on Christmas Day 1903 in Lorimor, Iowa, where his father raised the typical Iowa crops: corn, hogs, and cattle.

He played forward and center on the Lorimor High basketball team, but turned down proffered university athletic scholarships to go to work with his brother, Oscar, retailing meat and groceries in Des Moines. Oscar later shifted into real estate, leaving Bill to run the grocery store. From 1928 to 1935, Powell was a salesman for a Johns-Manville distributor, H. B. Buckham Co. Then he rejoined his brother in the realty business. Oscar, now 69, retired in 1951 but the firm still bears his name.

Powell is proud of the fact that he still lives in a house he built himself—21 years ago as part of a 30-house project (\$10,000 to \$10,500). It is a three-bedroom, one-story brick and frame ranch house on what was the west edge of Des Moines.

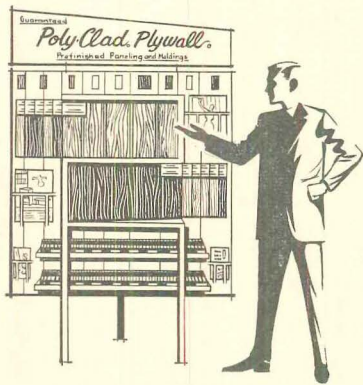
Powell loves to hunt and fish for pike and trout in the lakes of Minnesota and Canada. And once a year, he tries to get West for salmon fishing—often as not with Robert Patrick, financial vice president of Bankers Life, Des Moines. Last year, they went all the way to Ketchikan, Alaska. Powell and his

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MORTGAGE MONEY:

Interest rates keep sliding; even used houses are easier to finance

The trend continues toward par FHA prices and lower conventional mortgage rates. Stronger investor demand and a shortage of immediate-delivery loans point to cheaper money in the months ahead, mortgage men agree. Some guideposts:

• Fanny May is selling mortgages out of its \$2.8 billion secondary market portfolio at a rapidly growing clip. Last year the agency sold only \$3.4 million worth of loans. By the end of this September, 1960 sales had reached \$7.8 billion; sales will pass \$15 billion—a fivefold increase—by year end, say FNMA officials. Most sales are FHA 5¾% loans sold at par. Among major buyers: savings & loan associations and a General Motors Corp pension fund which bought a whopping \$2.1 million in FHA 5¼%’ers (at 96). This was the first FNMA sale to a pension fund, agency officials believe.

• Winter weather will keep starts down, loans scarce. Forecasts MBA President Bob Tharpe: “It will take five to six months for volume to get cranked up.”

• Homebuyers can shop around, wangle conventional loans at rates under the average in many areas. And, says NAREB, this trend is spreading.

• Investors are showing more interest in mortgages on used houses. “Because of the competition for loans,” says Executive Vice President Harold Finney of Detroit’s Citizens Mortgage Corp, “lenders are becoming more lenient in requirements for location, age, type of structure on used homes.”

• Many investors, convinced that mortgage yields will keep declining, now want futures. In particular demand: tract offerings for delivery in over six to eight months, reports one mortgage banker. Some mortgage men shy from deals for futures at today’s prices because of the prospect of better prices a few months hence. In California, a handful of mortgage companies, gambling that the market will keep rising, are making FHA commitments at 98 (price for immediates: 97½) without takeouts. Many builders refuse to do business for less.

“Mortgage yields will continue to drop, at least ’til the end of the year,” predicts George W. Patterson, Jr., of New York’s Crawford Housing Services. “There is a good likelihood that FHA loans will go to par and VAs to 96.”

Election of a Democratic president may spur the trend to cheaper mortgage money, mortgage bankers agree.

Both John F. Kennedy and party platform are committed to lower interest rates. One possible result, prophesies Executive Vice President Donald McGregor of Houston’s T. J. Bettes: homebuying may pick up right away because people, fearing inflation under a Democratic regime, will try to hedge by buying real estate with harder money now. “Our business will see added volume and cheaper money in the next few months,” says McGregor.

Discounts and interest rates keep dwindling, HOUSE & HOME’s monthly survey of 17 cities shows.

FHA minimum-down immediates showed these price improvements: in San Francisco, from 97-97½ to 97½; in Atlanta, from 97-97½ to 97-98; in Jacksonville, from 96½-97 to 97; in Washington, from 97½ to 98; in Philadelphia, from 99 to 99½; in Cleveland, from 97 to 97½; in Houston, from 97-97½ to 97½-98; in Newark, from 98-98½ to a flat 98½; in Honolulu, from 95-96½ to 96½.

VA no-down immediates moved up thus: in Newark, from 92-93 to 93; in San Francisco,

from 93-93½ to 93½; in Atlanta, from 93-93½ to 93-94; in Jacksonville, from 92½-93 to 93; in Washington, from 93½ to 94; in Houston, from 93-93½ to 93½-94.

Conventional rates also eased, with Newark and Washington reporting 5¾%-6% instead of a flat 6%. In Houston, banks and insurance companies softened to 5¾%-6% from 6% and S&Ls to 6% from 6-6¼%. In Atlanta, S&Ls are now 6-6¼% instead of 6-6½%. In St. Louis, S&Ls dropped to 5¾%-6.6% from 6-6.6%.

FNMA is switching more heavily to short-term public borrowing to finance its secondary market purchases.

Up to six months ago, the agency obtained its money through selling stock to borrowers, debentures to the public, and short-term loans from the US Treasury. Then it began offering to the public short-term discount notes with variable maturities to add flexibility to the agency’s secondary market operations. Sales of the notes have reached \$500 million, representing 45% of FNMA’s borrowing

MORTGAGE BRIEFS

Cut FHA premium?

Outgoing FHA Commissioner Julian H. Zimmerman—in one of his last moves as head of the agency—told newsmen he “wouldn’t be surprised” if FHA trims its insurance premium from ½% to ⅜% next year.

Such action would require Congressional approval. Since 1938, the ½% insurance premium on the outstanding balance has been the legal minimum the agency may charge.

If the cut is made, the saving to a family taking out a \$15,000 mortgage would be about \$1.55 a month the first year. As the loan is paid off, the saving would dwindle.

Savings bankers bark back

New York state savings bankers have just told builders they are barking up the wrong tree by agitating to curb their out-of-state lending. In fact, warn the bankers, such restrictions would drive deposits down and so hurt the banks, the national mortgage market and New York builders themselves.

The warning was contained in a 94-page study by Prof Chester Rapkin of the University of Pennsylvania’s Wharton School. If curbs were imposed, Rapkin predicts, New York MSBs would have to cut their dividend rates ¼%. Reason: banks depend on boosting their earnings through high-yield loans in money-shy out-of-state areas. Even worse, predicts Rapkin, states that rely on New York banks for residential construction loans might retaliate.

New York banks have not slighted builders in their own back yard, Rapkin contends. New York mutuals have accounted for 70% (\$5 billion vs \$2 billion for other lenders) of all the VA and FHA loans in the state between 1948 and 1959. Only 43% of their portfolios are out-of-state loans (vs 78% for the New York life insurance companies).

Managing Director George M. Penney of the state savings bank association underscores Rapkin’s finding. He told a meeting of New York builders that a special fund, set up by the banks to help builders get mortgages in money-shy parts of the state (News, Aug), hasn’t had any takers.

Bankers vs S&Ls

Commercial banks have been rebuffed in court in a suit to prevent savings and loans from accepting “deposits” in “savings accounts.”

Ruled Federal Judge Edward A. Tamm in Washington, D.C.: “The court must look to actualities rather than terminologies.” The difference between a bank depositor (creditor) and S&L depositor (shareholder) is defined by law, and using the word “savings” for “shares” doesn’t change their legal positions, the judge ruled. But he added significantly: “The question of whether the conduct of federal S&Ls in accepting ‘deposits’ in ‘savings accounts’ constitutes ‘engaging in banking business’ is not before the court for decision.”

The suit was brought by the Wisconsin Bankers Assn against the Federal Home Loan Bank Board. It attacked the legality of a 1949 HLBB regulation which lets S&Ls take “deposits” in “savings accounts.” The banks argued this was prohibited by the 1933 Home Owners’ Loan Act which lets S&Ls raise capital only by “payments on shares” and banned “deposits.”

Loan rates will keep easing, S&L men predict

Conventional mortgage rates will drop slowly in the next few months, but savings & loan dividend rates will stay at their present high levels until at least the middle of 1961.

This was the consensus of delegates at the US Savings & Loan League's 63d annual convention last month at Miami Beach. Upshot, agreed the delegates unhappily: the squeeze on earnings will get tighter.

How much will loan rates slip? (Perhaps $\frac{1}{4}\%$ to $\frac{1}{2}\%$," forecast outgoing League President W. O. DuVall of Atlanta. "There will be no drastic downward movement in the next six months. A lot will depend on how much demand there is for money if housing picks up in the spring."

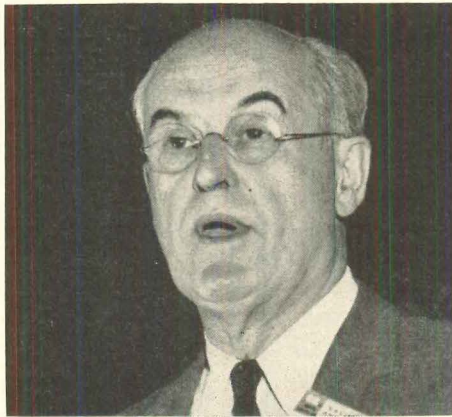
But delegates admitted that pressure to cut loan rates is mounting because of deposit growth (S&Ls are headed for another \$8 billion growth this year like 1959), a shortage of loans and increasing competition from other investors.

"Insurance companies are coming back into our state," cried Elwood L. Hansen of Bayview Federal, San Francisco. "This is putting further pressure on our rates." S&L men also report insurance companies are more active in Florida and the Southwest.

Everett Pope of Workman's Cooperative Bank, Boston, predicted that Northeast S&Ls again have more money than they can invest locally next year, will seek more out-of-state mortgages.

The convention heard strong suggestions that it would be smart to trim both loan rates and dividend rates now. Pointing out that dividend rates went up from an average of slightly over 3% in 1955 to 3.74% in 1959, Chairman Albert J. Robertson of the Federal Home Loan Bank Board said: "Savings continue to flow into the association at a record rate while mortgage demand has been declining. We may need lower lending rates to stimulate borrowing."

Prof Edward E. Edwards, financial expert



HLBB'S ROBERTSON

Should dividends come down?

from the Indiana University school of business, told the record 4,500 delegates: "It has been said that the S&L industry pays too much for its money and has excessive operating costs. If this is not true, the industry should act as if it is. In too many cities, a conventional loan is not universally regarded as the best way to finance a home. To be competitive, you must be the lowest cost lender."

Dean Arthur Weimer of Indiana counseled S&Ls not to wait for competition to drive dividend rates down. S&L men should anticipate competitive changes, he said, and "move dividend rates down so that you will be able to move them up again later to get another big slice of the available savings that such upward moves will bring. Timing is the key."

But there is no evidence that dividend cuts are in sight. Said the league's executive vice president, Norman Strunk: "I know no section of the country where there is a likelihood of reductions."

Said Mark Taper, Los Angeles stock S&L magnate: "The $4\frac{1}{2}\%$ dividend [standard in California] is unrealistic in comparison with

US bond yields. It should come down. It may next year, but it will come slowly. One S&L doesn't want to do it unless the others do, and it's hard to get them all together."

Added San Francisco's Hansen: "Man would love to come down, but they're afraid to go it alone."

A mortgage market panel—including Hansen, Pope, David B. Albright of Ohio, W. F. Nutt of Iowa, J. Harry Jeanes of Texas, Thomas Wilburn of Florida, and League Economist Leon Kendall—concluded that dividend reductions, if they come, will occur in the last half of 1961.

Summed up Past President C. R. Mitche of Kansas City: "Dividend rates won't come down until the mortgage rate trend is an established pattern. If loan rates move down $\frac{1}{2}\%$ and the outlook is that the lower rate will prevail, then dividend rates will go down. But it won't be until after the middle of next year."

Confronted with a slack homebuilding *continued on p 5*

Showdown looms in fight over tax-free reserves

"Are we going to let a few greedy bankers write the tax legislation for the country?" asked League Legislative Chairman Henry Bubb. Cried delegates: "No! No! No!"

The coming year will produce a showdown in Congress over S&L taxation changes backed by the American Bankers Assn, S&L men expect. The fight was Topic A at the convention.

A provision in the Mason bill offering complete tax deduction of all interest paid by banks on time and savings deposits but limiting deductibility of S&L dividends appears to have been knocked down, President W. O. DuVall said. The big issue now: S&Ls' 12% tax-free reserves (vs about 3% for commercial banks).

Pointing out that S&Ls and mutual savings banks provide more than 50% of the nation's home financing, DuVall said that tax legislation hampering savings in these institutions will hurt all homebuilding.

Bubb, a league past president (1950), told delegates the House ways & means committee has indicated it will treat the whole field of taxation, including S&L status, in a major tax bill next year.

"We can expect the commercial bankers to increase their activities in support of punitive and crippling tax legislation for mutual thrift institutions," he warned. "They want to reduce competition by forcing our dividend rates down and our lending rates up—the want to curtail our growth—and limit our service to the American saver and homebuyer."

Gist of the S&L position is that the reserves are necessary because the association invest 85% or more of their money in long-term mortgages which are exposed to loss during depressions whereas banks deal mainly in less vulnerable short-term loans and also receive 70% of their money free via demand deposits.

Incoming Vice President M.L. Dye of San Lake City, introduced a resolution calling for a continuance of existing S&L taxes as "the minimum arrangement consistent with the safety and soundness of the savings & loan system." It was adopted.



US LEAGUE'S STRUNK, KNAPP, DYE & DUVALL

Is this the year of decision in the tax fight?

market and the need for yield to pay their dividends, some S&Ls are showing an increasing interest in buying mortgage participations, particularly high rate (6½-7%) California paper. Chairman Robertson reported that S&Ls have now bought \$506 million in participations.

Said incoming League President C. Elwood Knapp of Pittsburgh: "Because of their yield, California participations help hold up dividend rates around the country."

Knapp predicts housing will pick up again next year, probably in the last six months. "There will be a delay because of uncertainty," he forecasts. "Builders will feel their way along, and their plans will crystallize in the last half of the year."

Other convention highlights:

- *S&L land development loans can help solve the small builders' problem of the high cost of improved lots.*

By offering a small builder the chance to buy his own land and develop it, the builder may be able to obtain a lot that otherwise would cost him \$6,000 for a little over \$3,000, an S&L man pointed out. "It would take the small-scale operator out of the clutches of the big land developer and help him keep down

the cost of the house," he added. "As it is, he's a victim of the developer."

S&Ls have not gone into land loans aggressively enough, a panel agreed. One reason: an S&L can put only 3% of its assets into such high risk loans. A League committee proposed asking for a higher limit.

Said Du Vall: "The land loan may not be the small builder's salvation, but it sure will help him."

- *Too many S&L men are "conservative people," reluctant to accept new materials and techniques that would cut building costs, contended NAHB President Martin L. Bartling Jr. "If we're going to solve the housing problem, we must bring down prices," said Bartling. He urged more liaison between S&Ls and NAHB on new methods.*

DuVall disclosed that the league is already acting to bring S&L men up to date. An architect has been added to the league staff to guide members in new developments in homebuilding. He is John L. Schmidt, 30, Kansas-born graduate of the University of Illinois. Schmidt did research for the university's Small Homes Council, was a senior architect with Clark, Daily & Dietz of Urbana, Ill., before joining the League.

"It's human nature for all lenders to resist change," said DuVall. "Our new program is aimed at breaking down this resistance to change in design and methods. It will close the time lag for acceptance of new ideas."

- *Cautious optimism was the prevailing mood of the convention. Few S&L men look for radical moves from the incoming administration. One prospect most S&L men like: new faces in the HLBB.*

- *Concern over low FSLIC reserves prompted a new proposal to put S&L insurance on a sounder footing.*

Walter W. McAllister of San Antonio, former HLBB chairman, said the Home Loan Bank system has nearly \$1 billion in capital—more than it needs—while the FSLIC reserve ratio has dropped to 65¢ for every \$100 of liability (vs. FDIC's \$1.40 per \$100). His proposal: cut required purchases of FHLB stock (equal to 2% of S&Ls' outstanding mortgages), divert the money to the FSLIC until reserves reach 1½% of liabilities. Then S&Ls would resume buying FHLB stock equal to 1% of home loans, pay the other 1% to the FSLIC. Building up FSLIC reserves would take ten years, McAllister estimated.

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending Nov. 11, '80.

FHA 5¾s (Sec 203) (b)

FNMA Scdry Mkt ^{xy}	New Construction Only				Existing ^z Min Down 25 year Immed	City
	Minimum Down* 30 year Immed	Fut	10% or more down 20-25 year Immed	Fut		
97	97-98	97-98	98	98	97-98	Atlanta
98	par-101	par-101	par-101	par-101	par-101	Boston local
—	97	97	97	97	—	out-of-st.
97	97-98	96-97½	97½-98	96-98	97-98	Chicago
97	97½	97½	98	97½	97½-98	Cleveland
96½	96½-98	96-97½	97-98½	97-98½	96½-98	Denver
96½	97-97½	97	97½-98	97½	96½-97	Detroit
96½	96½	96½	97	97	96½-97	Honolulu
97	97½-98	97½-98	98½-99	98½-99	98	Houston
97	97	96½-97	97½-98	97½-98 ^b	96-97	Jacksonville
96½	97	96½	98	97½ ^b	96½-97	Los Angeles
97½	98½	98	99	98	98½	Newark
98	98	98	98	98	98	New York
96½	97	96½-97	97½-98 ^b	a	96-97	Okla. City
97½	99½	99½	99½	99½	99	Philadelphia
96½	97½	97-97½	98 ^e	97	96	San. Fran.
97	95-97½	95-97	95-98	95-98	95-98	St. Louis
97½	98	98	98½	98	98	Wash., D.C.

VA 5¼s

FNMA Scdry Mkt ^{xy}	New Construction Only				Comm. banks, Insurance Cos.	Savings banks, S & Ls	Construction loans ^w Interest + fee
	No down 30 year Immed	Fut	5% or more down 20-25 year Immed	Fut			
93	93-94	93-94	a	a	5¾-6	6-6¼	6-6½+2½
94	98	98	98	98	5½-5¾	5½-6 ^a	5½-6
—	93	93	93	93	—	—	—
93	91½-92½	91½-92½	91½-93	91½-92½	5½-6	5½-6¼	5¾-6¼+1½-2½
93	93	92½	93	92½	5¾-6	6-6¼	6+1-1½
92½	92-93½	92-93½	92-94	92-94	6-6½	6-6¾	6-6½+1-2½
92½	93-93½	93	93½	93	5¾-6	5¾-6	6+½
92½	92½ ^b	a	a	a	6½-7½	6½-7½	6½+1½
93	93½-94	93½	a	a	5¾-6 ^a	6	6-6½+1½
93	93	92½-93	93 ^b	a	6	5¾-6	6-6½+1½
92½	93	92½	a	a	6-6¼	6½-7.2	6+1½ ^e
93½	93 ^b	a	94 ^b	a	5¾-6	5¾-6	6+1
94	94	94	94	94	6	6	6+1
92½	92½-93	92-92½	93	a	6-6¼	6-6½	6-6½+1-2
93½	a	a	a	a	5¾-6	5¾-6	6+1
92½	93½	93-93½	a	a	6-6¼	6½-7	6-6½+1½-3
93	a	a	a	a	5¾-6½	5¾-6.6	6-6½+1-2
93½	94	94	94½	94	6 ^f	6 ^f	5¾-6+1½

* 3% down of first \$13,500; 10% of next \$4,500; 80% of balance.

SOURCES: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Robert M. Morgan, vice pres, Boston Five Cents Savings Bank; Chicago, Murray Wolbach, Jr, vice pres, Draper & Kramer Inc; Cleveland, David O'Neill, vice pres, Jay F. Zook Inc; Denver, C. A. Bacon, vice pres, Mortgage Investment Co; Detroit, Harold Finney, exec vice pres, Citizens Mortgage Corp; Honolulu, Gordon Pattison, vice pres, Bank of Hawaii; Houston, Donald McGregor, exec vice pres, T. J. Bettes Co; Jacksonville, George Dickerson, vice pres, Stockton, Whatley, Davin & Co; Los Angeles, Robert E. Morgan, exec vice pres, The Colwell Co; Newark, William F. Haas, vice pres, Franklin Capital Corp; New York, John Halperin, pres, J. Halperin & Co; Oklahoma City, M. F. Haight, first vice pres, American Mortgage & Investment Co; Philadelphia, Robert S. Irving, exec vice pres, W. A. Clarke Mortgage Co; St. Louis, Sidney L. Aubrey, vice pres, Mercantile Mortgage Co; San Francisco, Raymond H. Lapin, pres, Bankers Mortgage Co of Calif; Washington D.C., Hector Hollister, exec vice pres, Frederick W. Berens Inc.

► Immediate covers loans for delivery up to 3 months; future covers loans for delivery in 3 to 12 months.

► Quotations refer to houses of typical average local quality with respect to higher in surrounding towns or rural zones.

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

Footnotes: a—no activity, b—very limited activity, c—commercial banks do little mortgage lending in Texas, e—S&Ls charging 6-7 plus 2½-4 point fees, f—occasional loans available at 5¾%, g—great deal of bank activity on 10%, 25-year loans, n—some banks quoting 5¼% for 70% prime residential loans, w—six-month construction loans unless otherwise noted, x—FNMA pays ½ point more for loans with 10% or more down, y—FNMA net price after ½ point purchase and marketing fee plus 2% stock purchase figured at sale for 50¢ on the \$1, z—on houses no more than 30 years old of average quality in a good neighborhood.

NEW YORK WHOLESALE MORTGAGE MARKET

FHA 5¾s

Immediates: 97-97½
Futures: 96½-97

VA 5¼s

Immediates: 92½-93½
Futures: 92½-93

FHA 5¾ spot loans

(On homes of varying age and condition)
Immediates: 93-95

FNMA STOCK

	Oct 18	Nov 15	low	Month's high
Bid	63	65½	63	66
Asked	65	67½	65	68

LOCAL MARKETS

continued from p 44

3-bedroom, 2-bath, 15,000 sq ft with carport and lanai for \$38,000. All Hawaii Kai land is leasehold. Residential housing costs are 25-40% higher than on the mainland; for high-rise the figure is 12-15% more. Higher cost comes from importing most materials, ordering (by small volume builders) in small lots. Kaiser works to cut costs in both areas. Besides using coral in cement, he is developing a chipboard out of Ohia wood, hitherto thought unworlable, using coral for drive-ways and secondary roads, using cinders for making building blocks. Predicts Kaiser's Hawaii Kai boss, David Slipper: "That \$38,000 house will sell someday for \$30,000 perhaps in a couple of years."

Memphis: Sales are lagging 20% behind last year. FHA Director James E. Kerwin reports that builders, "running ahead of the rabbit," have built up a sizable (around 2,750) inventory of unsold houses. The problem, according to Frank Stuedlein, research chairman of the HBA, "is not that the market is overbuilt, but undersold." Companies with trained, aggressive salesmen report generally favorable business, and houses in the \$18,000-and-up class move well if they offer value and good location.

Portland, Ore.: A rush of apartment building is boosting vacancies in newer rental projects. Vacancies in older buildings are dropping.

Apartment operators attribute this surprise to razing of buildings for urban renewal and other downtown projects. Many new apartments in good locations are filled almost from opening, despite an overall 8.01% vacancy rate among rental buildings under 15 years old. The vacancy ratios, according to the Oregon Apartment House Assn:

Date	Apts over 15 years old	Apts under 15 years old	Total
Oct '59	4.80%	4.80%	4.80%
April '60	4.45	7.38	5.47
July '60	5.06	6.60	5.72
Oct '60	3.88	8.01	5.26

Miami: Unsold overhang is not as big as many pessimists believed. A report by the Home Builders Assoc of South Florida shows that of 9,722 homes built or building since Jan 1, only 14%, or 1,560, are vacant (this includes 611—or 5½%—model homes). Starts, say the University of Miami's bureau of business statistics, are down 22.6% from the comparable nine month period in 1959.

The Miami survey reports only 142 homes unsold after one year, 116 of them in South Dade County. There is no appreciable difference in unsold inventory between large and small builders.

Neighboring Broward County, with 4,562 permits issued through August, is down 21%. The Babcock Co says only 1%-down houses are moving: "A man will put out \$150 or \$200, but when you talk about \$600 he backs away. Big Builder Herb Heftler (headquarters: Los Angeles) says his sales were the same this summer as last year. He expects to sell between 1,500 and 1,700 houses in Dade County this year. "If I thought the market was bad," he says, "I'd leave."

Business isn't booming, overall, but there are differences of opinion as to whether there is a genuine recession or only a temporary slowdown caused by Hurricane Donna, the closing of the Cuban market, the loss of tourists to Latin islands to the south. Heavy rains hurt real estate sales; less than half the hotel rooms in South Florida are occupied.

Realty trust seeks SEC approval

The first real estate investment trust is attempting to organize under the new conduit tax law (NEWS, Oct) has gone to SEC for approval.

Real Estate Mutual Fund, San Diego, seeks SEC registration to sell 200,000 shares at \$5 a share. The prospectus lists the fund as an open end trust that will keep at least 75% of its money in real property, mortgages, notes secured by trust deeds, cash, accounts receivable and shares in other real estate investment trusts. The balance will be in other securities.

Under the new law, realty trusts can pass their earnings on to shareholders without paying corporation taxes, the same as securities investment trusts. Trusts are tax-free only if they pass on at least 90% of their ordinary income to shareholders.

On share sales up to \$10,000, the Fund's distribution charge is 8.5% (including dealer's commission of 6%). The charge slides downward on sales over \$10,000 to sales of \$100,000 or more where the charge is 2.5% (dealer's slice: 1.75%). All shares have equal voting, dividend and asset rights.

Officers are: president, Byron F. White, a lawyer; vice president, R. F. Bachman, vice president of Union Title Insurance Co; vice president, John Cotton, president of O. W. Cotton Co, realtors, and the Cotton Property Management Co; secretary-vice president, Charles W. Froelich Jr, lawyer; and treasure-vice president, Paul A. Peterson, a lawyer.

Under a five-year agreement, the fund will be managed by Real Estate Mutual Inc for a monthly fee of 1/24 of 1% of net trust assets for advisory services and a monthly fee based on a percentage (not exceeding 5%) of gross income from all property it manages. Officers and sole stockholders of the management company: White, president;

PRICE INDEX MOVES UP

Average prices of housing stocks showed a mild recovery last month after slipping in October.

HOUSE & HOME'S index was 0.8 points higher, largely because of a 5.9 boost in shell house stocks. Realty stocks were down 6.9. Land development stocks fell 3.3. The average housing stock prices last month was 10.81, up slightly from October's 10.73 but still under September's 11.22.

The Dow-Jones industrial average moved up from October's 596.48 to 604.8 but this left it well below September's 609.35. The National Quotation Bureau's average of 35 over-the-counter industrial stocks, slipping in November for the second straight month, stood at 99 (vs. 99.80 in October, 105 in September).

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

	Sept 12	Oct 14	Nov 14
Building ...	\$ 5.60	\$ 5.08	\$ 5.07
Land	7.21	6.59	6.37
Finance	17.06	16.32	16.32
Realty	8.69	8.66	8.06
Prefab	7.89	7.47	7.59
Shell	20.88	20.25	21.44
TOTAL:	11.22	10.73	10.81

Froelich, secretary-treasurer, and Peterson, vice president. Cotton Property Management Co will advise for a fee (not over 5%) of gross from property managed.

Exclusive agent for sales of shares is Real Estate Mutual Distributors Inc. Officers—and sole stockholders: White, president; Froelich, secretary-treasurer, and Peterson, vice president. General counsel for the fund: White, Froelich & Peterson.

NEWS continued on p 59

HOUSING'S STOCK PRICES

Company	Offering Price	Sept 12	Oct 14	Nov 14
BUILDING		Bid Ask	Bid Ask	Bid Ask
Eichler Homes... e	6 3/4	6 3/4 5 3/4	6 1/2 5 1/2	5 7/8
First Natl Rlty & Const (pfd) . s	8 1/4	8 3/4 9	9 1/2 8 7/8	9 1/4
First Natl Rlty & Const (com) . 2	2 1/2	2 1/2 2 1/4	2 1/2 2	2 3/8
General Bldrs ... e	4 5/8	4 3/4 4	4 1/4 3 7/8	b
Hawaiian Pac Ind 10	a	a 11 1/2 12	12 13 1/4	
Kavanagh-Smith... 5	7	7 1/2 6 3/4	6 3/4 5 3/4	6 3/8
Levitt10	5	5 3/4 4 5/8	5 4 3/8	4 3/4
US Home & Dev. . e	2 3/4	3 1/4 2 3/4	3 1/4 1 3/4	2 1/2
Wenwood e	2 1/2	3 2 2 3/4	3 1/2 2	2 1/2
Wise Homes ... e	11 3/4	12 1/2 10 3/4	10 7/8 11 1/2	12
LAND DEVELOPMENT				
All-State Prop . e	6 3/8	b	5 b	4 3/4 b
Arvida e	8 1/2	8 7/8 10 3/8	10 3/4 10 5/8	11
Cons Dev (Fla) . 5	5 1/4	6 5 1/2 6	5 1/2 6	
Coral Ridge Prop. e	2	2 1/4 1 7/8	2 1/4 1 1/2	1 3/4
Fla Palm-Aire... e	2	2 3/4 1 7/8	2 1/4 1 3/4	2 1/8
Forest City Ent..10	13 3/4	14 1/4 11 3/4	b	11 1/2 b
Garden Land ... 6 1/4	6 1/4 6 3/4	5	5 3/4 4 3/8	4 7/8
Gen Dev e	14 7/8	b	13 5/8 b	12 1/2 b
Grt Southwest ..18	12	12 3/4 10 1/4	11 1/4 10 3/4	11 1/2
Laguna Niguel . e	10 7/8	11 1/4 9 3/4	10 3/8 9 3/4	10 1/4
Lefcourt e	3 3/4	b	2 7/8 b	2 1/2 b
Major Rlty e	2	2 1/4 2	2 1/4 1 5/8	1 7/8
Pac Cst Prop ..10	7 3/4	8 1/4 7 1/2	8	7 7/8
United Imp & Inv e	5 3/8	b	4 3/8 b	5 1/4 b
FINANCE				
Calif Fin e	20	20 1/2 21	21 1/2 21	21 1/2
Emp Fin e	10	10 3/4 8 3/4	9 1/4 10 5/8	11 1/8
Fin Fed e	25 3/8	c	23 7/8 c	25 1/8 c
First Chrtr Fin. e	54 1/2	56 51	52 1/2 48 1/2	50
First Fin West . e	9 3/4	10 3/8 9 3/4	10 1/4 10	10 1/2
Gibraltar Fin .. e	21	21 1/2 22	22 3/4 21	21 1/2
Grt Wstrn Fin . e	29 5/8	c	27	27
Hawthorne Fin . e	8	8 1/2 7 1/8	7 5/8 7 3/4	8 1/4
Lytton Fin ... e	12 1/2	13 11 1/2	12 11 1/4	11 3/4

Mdwstrn Fin . . 8 3/4	7	7 7/8	7	7 7/8	8	8 3/8
Palomar Mtg ... e	7 1/4	7 5/8	7	7 1/4	6 5/8	7 1/8
San Diego Imp. e	7 7/8	c	7 7/8	c	8 1/2	c
Trans Cst Inv .15	13 3/8	14	13 3/8	13 3/4	12	12 1/2
Trans World Fin. 8 5/8	8 3/8	8 3/4	8 1/2	8 7/8	8 5/8	9
Union Fin15	13 3/8	14 1/4	13 3/4	14	13	14
United Fin of Cal10	19 1/4	20	19 1/4	19 3/4	18 1/2	19
Wesco Fin e	22	22 3/8	19 1/2	19 1/2	20	20 1/2

REALTY INVESTMENT

Gt Amer Rlty .. e	7 11/16	3/4	1	5 3/8	7 3/8	
Krattner A e	21 3/4	b	21 1/2	b	20 3/4 b	
Rlty Equities ... 5 1/4	4 7/8	5 1/4	5 3/4	b	5 b	
Wallace Prop .. 6	7 3/4	8 3/4	7 3/4	8 3/4	6 3/4	7 1/4

PREFABRICATION

Admiral Homes . e	2 3/8	2 3/4	2 3/8	2 7/8	2 1/2	3
Crawford13	10	10 1/2	9 3/4	9 3/4	9	9 1/2
Harnischfeger . e	24 1/2	b	23 b		22 7/8 b	
Inland Homes . e	8 3/4	9 1/4	8 7/8	9 3/8	9 1/4	b
Natl Homes A... e	10 1/4	10 3/4	10	10 1/2	10	10 1/2
Natl Homes B... e	9 3/4	10 1/4	9 3/4	10	9 7/8	10 3/8
Richmond Homes. e	1 3/8	2	1 1/2	1 3/8	1	1 1/2
Scholz Homes... e	3 3/8	4 3/8	3	3 1/2	3 3/4	4 1/4
Techbilt Homes.. e	1 3/8	3 1/8	1/16	3/16	5 3/4	15 3/4

SHELL HOMES

Bevis d	3 1/4	3 3/8	3	3 3/8	3 3/8	3 3/8
Jim Walter..... e	38 1/2	39 3/4	37 3/4	38 3/4	39 1/4	40 1/4

a stock not yet marketed
b closing price (American)
c closing price (New York)
d issued in units, each consisting of five 50¢ par common shares, one \$8 par 9% subordinated sinking fund debenture, due Feb 1, 1985, and warrants for purchase of one common share and one \$8 debenture at \$9.50 per unit, expiring Dec 31, 1962 and 1964, respectively, at \$15.50 per unit. Prices quoted are for common stock.
e stock issued before Jan 1, 1960
Sources: New York Hanseatic Corp; American Stock Exchange; New York Stock Exchange.

Interiors by Anna Marsh

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are
the
doors
that
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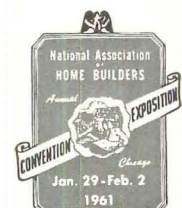
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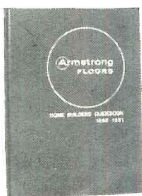


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LOOK FOR SUBURBAN IN YELLOW PAGES
AMERICA'S FINEST BUILT-IN RANGE

Why FHA Sec 221 rental projects flop: no profit-incentive left for sponsors

It is only a small part of the agency's role in urban renewal, but FHA's Sec 221 rental housing program has achieved the unenviable distinction of the worst record in FHA history for projects that flopped.

Of the 2,098 units (13 projects) built and occupied, 44% are in five projects which have failed. Another 5½% (113) of the built and occupied units are in two projects which teetered on the brink of default long enough so FHA has agreed to let them postpone repayment of the mortgage principal.

Sec 221 was written into the 1954 Housing Act to rehouse families displaced by urban renewal. The idea was to give them extra easy terms. So 221 offers displacées no-down 40-year loans on homes priced up to \$9,000 (up to \$12,000 in 48 high cost areas). If a builder puts them up speculatively, he must hold them 60 days for sale to displacées. After that he can sell on the same easy terms to anybody. This 221 sale program has proved most popular. But 221 can also be used for rehabilitation of homes and rehabilitation or construction of new apartments. And all 221 mortgages are eligible for FNMA special assistance, which means much smaller discounts.

No profit, no attention. How did 221 rentals get into so much trouble? One problem—so say some veteran FHA officials themselves—is that FHA underwriters have taken the spirit of non-profit sponsorship of 221 rentals so zealously that nobody is left in charge with the interest plus the competence to cope with the least bit of trouble.

The law allows a 100% mortgage to non-profit 221 rental sponsors. And the loan is based on replacement cost, not value—the same mechanism that let smart builders reap millions in mortgaging out windfalls under Sec 608. But FHA underwriters require that builders completely divorce themselves from such projects. They must even sign a “non-identity of interest” statement.

What happens, say experts, is that the non-profit builders run away as soon as a project gets into trouble. And the directors—who tend to be ministers and civic-spirited citizens without housing know-how—can't keep things going.

If a builder wants to keep an interest in a 221 rental project, FHA processes it like an ordinary 207 rental. Nominally, this means a loan up to 90% of value (not replacement cost), but insiders agree FHA loans come out closer to 80% because underwriters sniff at most of the neighborhoods involved.

Is there a remedy? One that appeals to some renewal experts would involve only a small change in FHA regulations. Let a builder be the stockholder or a stockholder in a non-profit corporation. Cost certification now will prevent construction windfalls. And FHA regulations forbid the mortgage to be paid off in less than 40 years without special permission from FHA. This prevents 221 rental sponsors from refinancing their project—if it clicks—and jacking up rents.

Why would bringing the builder into the sponsorship help? Because a builder doesn't want to be associated with a flop, say propo-

Why five failed. So far, FHA has taken back five Sec 221 rental projects—930 units—through foreclosure or mortgage assignment. In Youngstown, a 154-unit project flopped because it was completed just after the 1959 steel strike began. Three in Columbus, Ohio, made a classic mistake that builders should by this time have learned to avoid: they went so far out to get cheap land that the displacées (Negroes) would not follow because it involved leaving accustomed shopping and entertainment areas.

In Dayton, the 221 rental was built close to a public housing project. Prospective ten-

ants—also Negroes—turned up their noses at paying \$90 a month rent in a neighborhood identifying them with public housing.

Actually, FHA mortgage insurance now covers 3,188 units of Sec 221 rentals (in addition to the 930 units FHA owns outright). But 1,090 units of this total are in projects not occupied up to Sept 15. Some are not due for occupancy until next May.

RENEWAL BRIEFS

Nudge for 220 rehab

FHA has rejiggered its rules to boost Sec 220 rehabilitation. Now, individuals may obtain maximum benefits for 220 multifamily mortgages (90% loan) without incorporating. The relaxation applies to structures with no more than 11 units.

• • •

Some remodelers fear URA's new Sec 12 regulations calling for “reconditioning” projects (NEWS, Nov) impose a “death sentence in advance” on declining neighborhoods. The effect, they cry, will be to cut them off from all fixup financing except FHA Title I repair loans—and even costlier private fixup loans.

Vacancies plague renewal co-op

Detroit's \$30 million center-city Gratiot renewal project is still struggling with consumer resistance that could ultimately force it into mortgage foreclosure.

In early October, there were still 80 vacancies among 189 completed town-house units (see photo). And many of the occupied units are merely rented, not sold, as 3 b/r, 1½ bath with down payments ranging from (\$1,035 to \$4,854).

This problem has plagued the handsome Mies van der Rohe-designed project almost since it was opened in December 1958 (NEWS Oct '59). For Lafayette Park, only 20 min leisurely walk from the heart of downtown Detroit, used to be its worst Negro slum. And it's still boxed in by Negro slums, though insulated by industrial and institutional structures and a depressed railroad right-of-way on three sides. The project has its own public grammar school. But Miller Junior High is 90% Negro. Even some of the Negro professional families who live in Lafayette Park won't send their children there.

By contrast, the lone high-rise (22 stories)

Sec 220 apartment so far built in Lafayette Park has now reached a profitable 4.4% vacancy rate (15 of 340 units). This took about a year. It offers apartments that are high-priced for Detroit (\$125 to \$150 for efficiencies, \$160 to \$210 for one-bedroom, \$190 to \$250 for two bedrooms).

The Detroit market-flop has many resemblances to the troubles Redeveloper James Scheuer has undergone with his Capitol Park Apartments in the southwest Washington renewal area. Scheuer, who built the first Sec 220 high-rise in what used to be a Negro slum, suffered vacancies from 40 to 60% for nearly a year. Now, he has reached a safe 93% occupancy level. What is the lesson of Gratiot's troubles so far? (The project is far from completed, but Redeveloper Sam Katzin, who took it over when an airplane crash killed Herbert Greenwald, will probably move slowly as long as he is footing deficits.)

Gratiot pioneered housing on three fronts at once. It put Bauhaus modern design in a city that is notably free of clean contemporary housing. It sold co-op in a city which, accord-

continued on p 61

H&H staff



THEY SOLD MORE HOUSES IN 1960

THROUGH THE COMFORT-CONDITIONED HOME PROGRAM

It has been proved that houses can be sold in the toughest markets. An independent search study showed that 70% of the Comfort-Conditioned Home builders surveyed had equal or greater sales in 1960 than in 1959. The industry's largest, most successful home selling plan will continue in 1961 with these new builder-designed additions added to the basic Model Home Merchandising Kit:



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- *Increased sales assistance by manufacturers' representatives.*
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to Mrs Barbara Hubbard, who handles the Lafayette Park town house model, "is low on jobs and high on home ownership and suburbs." And tried to switch a low-income (and Negro) slum into a high-income neighborhood of sophistication.

Experience—in Detroit and elsewhere—

SEGREGATION:

Crowding drops in racially shifting neighborhoods, new study reveals

Just a big-city neighborhood that goes black always get a shove toward slumdom from overcrowding?

Until now, the answer has almost always seemed to be yes. The growth of racial ghettos has been a classic prelude to the spread of slumdom. Now, a noted sociologist has come forward with evidence that this may not be true in the future.

Instead, says Prof Davis McEntire of the University of California, a far different picture has begun to emerge:

White dispersion to the suburbs is making so much center-city housing available to minorities so fast that the growth of ghettos in some major cities seems to be outpacing the demand for housing in them. The result: instead of overcrowding, racial transition in some neighborhoods has meant less crowding than before.

McEntire's chief evidence—a special census of Los Angeles showing racial residence patterns from 1950 to 1956—is not new. But it is only now revealed. Presented in McEntire's latest, fact-packed new book, *Residence and Race**, it gains new perspective and import. The Los Angeles pattern, says McEntire, is . . . in some measure typical of recent changes in many large northern and western cities. In less than six years, the nonwhite population of Los Angeles increased by almost 100,000, or nearly 50%. Instead of heightening the congestion of nonwhite residence areas, this rapid growth . . . was accompanied by an expansion of minority living space sufficient to permit considerable decongestion. Nearly all census tracts that were nonwhite in the majority in 1950 experienced population losses between 1950 and 1956. The group of census tracts with 1950 populations 10 to 50% nonwhite lost 74,000 whites while gaining only 18,000 nonwhites. This was a dramatic reversal of the 1940-1950 situation, when the areas open to nonwhites were receiving four arriving Negroes for every departing white or Japanese."

The emergence of this "spacious ghetto" does not, by itself, mean minority housing problems are easing or segregating ending, says McEntire. He finds: ". . . Segregation can be judged to be either increasing or decreasing depending on the criteria employed." As racial ghettos grow, a larger proportion of the nonwhite population of any city tends

suggests that pioneering three ways at once usually doesn't work in former slum areas. At best, big center-city slum ghettos seem to need several years rest—as fallow piles of leveled rubble—before enough buyers realize things have changed to make a gleaming new project click.

to live in them. "At the same time . . . a growing number of nonwhites are living in desegregated situations; and an increasing number and proportion of the neighborhoods in most northern and western large cities are becoming racially mixed in some degree . . . [Apparently] southern cities are moving toward stricter segregation according to both standards, but in the North and West, fewer and fewer neighborhoods remain totally white."

McEntire's book is his personal summary and report as research director of the nation's most intensive (and expensive) study of minority housing: the \$400,000, two-year study for the Commission on Race and Housing, financed by the Fund for the Republic. The commission's own report on the results, "Where Shall We Live?" appeared two years ago (NEWS, Dec '58). Parts of the research have been published in detail from time to time since. McEntire repeats or summarizes some of this material and the judgments that it supported. He also underscores some points with new material and perspective, adds some new insights. Items:

- Dismissing the question of whether tolerance can be legislated, McEntire plumps for "action focused directly on controlling discriminatory conduct, rather than attempting to change attitudes of prejudice." He explains: "Attitudes are important in discrimination, but they are not the cause either of discriminatory or nondiscriminatory behavior." The bulk of Americans have no strong attitudes on discrimination. Such controls, together with well-organized and vocal leadership against discrimination, will create an atmosphere in which "decision-makers"—like builders, lenders, brokers who might move toward equalizing the housing market but are intimidated by social and business pressures—can act more freely.

- With the pent-up demand for housing by minorities that has existed since World War II beginning to ease, the minority market for new housing—especially in open-occupancy developments—is far from a sure thing. And builders tend to make it more risky. How? By building for the larger but economically far less competent low-income non-white group instead of aiming at the smaller but growing nonwhite middle class, who are more acceptable to lenders, and whose credit performance rivals that of whites in equivalent income brackets.

- Racially mixed neighborhoods may show more stability in the future than they do now. "The enforced concentration of non-white housing demand in a few areas, because of their high density, has made it difficult to

increasing freedom in the housing market, as seems likely, they will enter more areas than they can conceivably fill . . . [and] the grounds for anticipating a turnover of racial occupancy in many areas will be removed."

- Liberal credit to buy segregated housing is a "mixed blessing." It may merely bid up the price of a limited housing supply. "The fact . . . that nonwhites pay more for housing of equivalent quality suggests that a great deal (of such bidding) has taken place."

- The central issue in minority housing has changed—from one of equal-even-if-segregated housing to one of equal-access-to-all housing. Why? Minority groups (95% Negro), now one-sixth of US population, still suffer from housing "far inferior to the general standard," and suffer severe competitive disadvantages in improving it. Their economic capacity, cultural standards, and social responsibility are improving and so is their housing. But their leaders now generally agree that "it is unlikely that the housing of minority groups can be brought up to the general standard of quality while segregation persists."

McEntire makes no forecast about how fast Negroes may move toward the open housing market they seek. Does this obvious omission imply he thinks it is a long-range problem with no quick solutions? This idea seems to ooze from every chapter. But he doesn't say it right out.

Builder sues Negro couple as false-front purchasers

When Dr James E. Robinson, 38, a dentist, and his wife, Lelabelle, a pediatrician, tried to buy a house in exclusive Shaker Heights, the Cleveland suburb, they ran into a stone wall. The Robinsons are Negroes. Shaker Heights is overwhelmingly white. Builders told the Robinsons they were afraid to sell them a house for fear of jeopardizing their business.

The Robinsons took a liking to a \$47,000 two-story brick house put up by the Helpers Bros Building Co, an old and respected firm (20 to 25 houses a year at \$30,000 to \$55,000). The Cleveland Council of Human Rights, interceded but failed to persuade the Helpers to sell.

Last September 6, a buyer turned up for the Helper house: Walter S. Haffner, a white lawyer employed by Lorain Title & Trust Co, Elyria. He paid \$45,500. The transaction was recorded Sept 26. Three days later Haffner resold the house to the Robinsons for cash. The Robinsons moved in October.

Norman S. Helper, one of three brothers in the building firm, telephoned Robinson, offered to buy the house back. After the dentist refused, the Helpers sued the Robinsons, charging that they obtained the house by "fraud and conspiracy" with Haffner. They asked the courts to void the sale, give them \$200,000 damages.

Buttressing the Helper suit, say legal observers, are a number of cases upholding the right of a property owner to sell or refuse to sell to whomever he chooses without having the right circumvented by deception. One such case was decided in a Cleveland court some four years ago. A property owner in a residential neighborhood refused to sell his home to Jehovah's Witnesses who proposed putting up a hall on the site. The property was sold to another person who resold it to the religious sect. The court returned the property to the original owner. Cleveland's de-
 clare



McENTIRE

H&H staff



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appreciates the improvement in resale value an air conditioned home offers. All members of the family appreciate the way air conditioning's noise reduction makes home quieter and more peaceful.

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ANNING:

Uncle Sam shovels out money to plan build a rainbow of local facilities

FA's little known, little noticed Community Facilities Administration is a creeping octopus that threatens to strangle local governments? A question has been raised recently in diverse quarters as analysts question CFA's fabulous rainbow of grants and loans for planning and building everything from aquariums to sports arenas and toll bridges. How much of the money goes for such municipal staples as water and sewer systems, schools, hospitals and college housing (which includes everything from dormitories to classroom buildings to student unions with swimming pools).

Critics see it, such items are almost the ultimate in local problems. Why should localities let the federal government bribe them with federal tax money to cope with them? The answer is easy, too. Federal taxes gobble up so much money that many a locality would have trouble raising the cash for such projects through its own strained resources.

The dilemma got a refreshing airing lately in Deerfield Beach, Fla. (pop. 9,453) when the city fathers voted reluctantly, 3-1, to seek a federal grant of \$99,000 to help pay for a sewer system. Mayor Wilson cast the dissenting vote "as a matter of principle." He said: "I'm against this pork barrel sort of thing. It all adds to the cost of government. With the government sending millions of dollars overseas and one man running to Washington for a handout, we are spending our money out of existence."

Deerfield Commissioner Lester Boese: "Most of us like to stand on our own two feet . . . But the rules of the ball game have been established. We have paid income taxes and other taxes to build the fund." City Commissioner Barney Chalker added that Deerfield would be "not to go after the federal handout. After all, "everybody's got to do it," he noted.

URA gets into the act, too, with outright grants for what is known in federal jargon as "comprehensive plans."

When the Chicago suburb of Highland Park, Ill. (pop. 25,433) requested a \$6,000 loan to draw up a master plan, Columnist Jack Keeler of the Daily News complained: "This is nearly the ultimate absurdity of federal intervention in local affairs. The absurdity is compounded by the fact that Highland Park is a very wealthy suburb controlled largely by hard core Republicans who live in large expensive homes and spend a good deal of time bellyaching about federal spending and socialistic schemes."

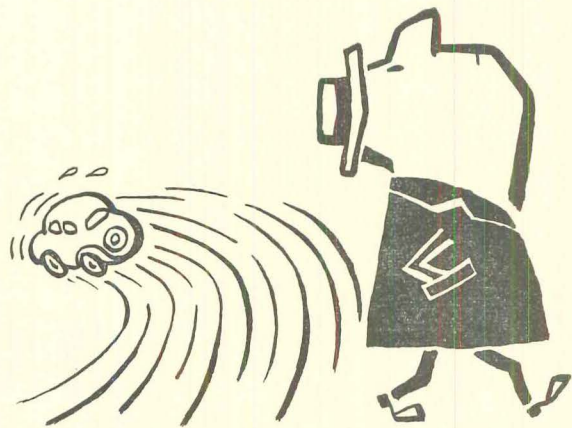
Up to this fall, CFA had ladled out \$1.1 billion for college housing—subsidized interest rates—plus another \$89 million in public facilities and \$47 million in interest-free advances for public works planning. URA has approved \$13 million for comprehensive planning in communities, with states and localities adding a like amount. Most of it goes in drips and drops to little towns. Here, for instance, is a list for September and October:

CITY	AMOUNT	LOCALITY	AMOUNT
<i>Comprehensive plan for growth and development</i>			
Massachusetts & Lakeland, Fla.	\$43,000	Algoma, Sheboygan & Wisconsin, Dells, Wis.	\$14,350
Myers, Kissimmee & Baxley, Fla.	10,000	Batavia, Verona, Whitetown, & Oriskany, N.Y.	13,980
Harlem, Perry, Waycross & Maxton County, Ga.	16,000	Bastrop, La.	9,000
Franklin, Maxton, Rocky Rapids, Rocky Mount, Selma, Statesville, Wilson, N.C.	51,900	Red Bluff, Calif.	1,600
Rocky Mount, Selma, Statesville, Wilson, N.C.	32,810	Corvallis, Hillsboro, Myrtle Point, Newport, Oswego, Roseburg, Scappoose, Toledo & Umatilla, Ore.	25,750
Rocky Mount, Selma, Statesville, Wilson, N.C.	20,000	Baltimore	50,000
Holden, Somerset, West Springfield, Mass.	6,970	Geauga County, Ohio	22,500
Mars Hill, Old Orchard Beach, & Rockland, Me.	48,175	Sitka, Alaska	4,700
Rockland, Me.	25,000	Rayne, La.	5,200
Rockland, Me.	184,508	Binghamton-Broome County, N.Y.	40,000
Rockland, Me.	62,870	Cleveland	50,000
Rockland, Me.	14,700	Minneapolis-St Paul	50,000
Rockland & Bowling Green, Ky.	15,970	Arlington, Attleboro, Cohasset, Hull & Northborough, Mass.	33,825
		Denver	52,526
		Berky County, Pa.	25,000

<i>Water supply and distribution systems</i>			
Brookings, Ore.	\$7,500	Brookings, Ore.	\$7,500
Kinsley, Kans.	1,200	Kinsley, Kans.	1,200
West Panama City Beach, Fla.	9,000	West Panama City Beach, Fla.	9,000
Beverly, Mass.	31,000	Beverly, Mass.	31,000
Kelleys Island, Ohio	12,000	Kelleys Island, Ohio	12,000
Port Mansfield, Tex.	4,500	Port Mansfield, Tex.	4,500

<i>Municipal and court buildings</i>			
Brookings, Ore.	\$28,500	Brookings, Ore.	\$28,500

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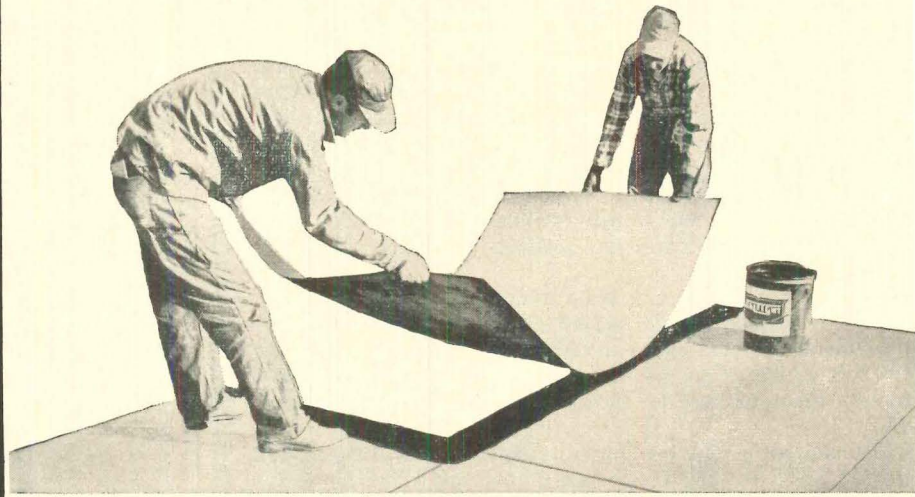
EMERSON ST. LOUIS, MO. 

PRYNE POMONA, CAL. KEYSER, W. VA.

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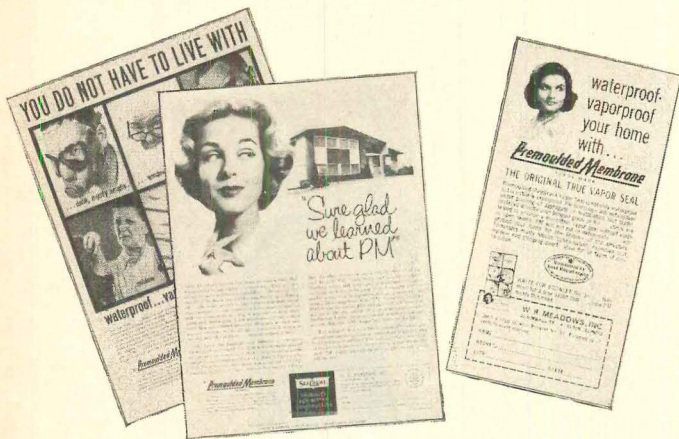
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Public housing lobbyist quits

Cis X. (for Xavier) Servaites is stepping down as executive vice president of the National Housing Conference, No. 1 public-housing lobby group, to become director of the National Capital Housing Authority in Washington, D.C. Servaites, 49, will succeed **James Ring**, veteran public-housing official who retired (News, 1/15) because of ill health. Both will receive a \$15,000 a year. Servaites, a Dayton-born, onetime school teacher of English, Spanish, and public speaking, took

H&H staff



PUBLIC HOUSER SERVAITES
in lobbying to operations

the Washington-headquartered NHC in June, 1958, after 10 years as area representative of the Public Housing Administration in Puerto Rico. During his office stint, public housing in Puerto Rico and the Virgin Islands grew to a \$213 million empire of 100 units and Servaites acquired a reputation as a "pusher who gets things done."

Public housing became so big and popular there, Servaites once told **HOUSE & HOME**, because 1) racial segregation is almost unknown on the island, and 2) unlike the recent trend to industrialization in Puerto Rico had almost no middle class and so nobody thought of public housing as in the US. In some island communities, he said, public housing has "grabbed the only good site in town."

At NHC, Servaites operated on a meager budget of about \$75,000 a year, with only three full-time employees (including himself). Much of the money comes from the AFL-CIO and its affiliates. A possible successor: Rep. **John L. Johnson** (D, Colo.), a Chicago-born economics professor who was defeated for reelection last month after serving a single term in the House.

New York City FHA Director **John Nardone** resigned last month in the midst of an investigation of charges that he received free electrical and carpentry work on his Bronx home from Builder **Bernard Axelrod**, officer of a company sponsoring a ten-block North Harlem Title I redevelopment housing

investigation commissioner, who said the city controller's office became suspicious of a \$370 bill for "special electrical work" by the Kritzer Electric Co, submitted by Axelrod. Nardone admitted the work was done on his home, Kaplan said, but insisted he repaid Axelrod. Nardone couldn't remember the date or amount of the payment, Kaplan added. The repair work was reportedly done in 1957, five years after the project was approved. Nardone became director of the office in 1958.

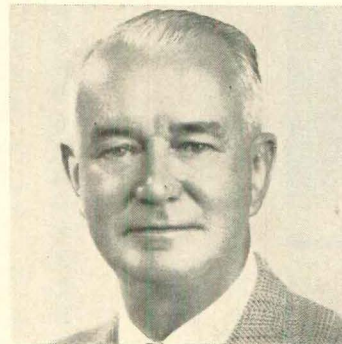
Nardone quit after FHA Commissioner **Norman Mason** suspended him while HHFA's compliance division looked into his case. New York Mayor **Robert Wagner** handed the Kaplan report to the district attorney for possible action. Snapped Wagner: "From reading the report, Mr. Axelrod is not the kind of sponsor we want."

Axelrod is a partner with his father in the Axelrod Management Co and an officer of Harlem Estates, Inc, and the East-Dell Realty Corp. Nardone, 44, is a lawyer. He joined FHA in 1953.

Board Chairman **Charles Kendrick** of Schlage Lock has given the University of San Francisco \$1 million to put up a new law school building. Kendrick, 84, one-time real estate broker, has headed Schlage since it was founded in 1920. Today it is one of the nation's Big Three (along with Yale & Towne, P&F Corbin) in making residential and industrial door locks, handles and allied hardware. Kendrick is chairman of the Jesuit school's advisory council. His building will be a three-story snail-shaped structure by Architect **Milton T. Pflueger**.

Buyers thank builder with testimonial dinner

Over cocktails, residents of a development in Woodbury, Long Island, got to talking and they

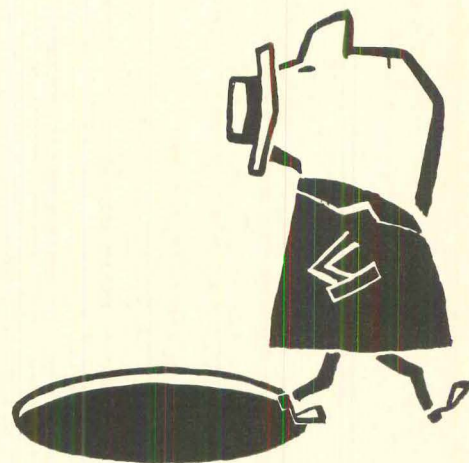


BUILDER HEATH
From buyers: unsolicited testimonial

arrived at a rare conclusion: **John Heath** was a prince of a fellow.

What made the conclusion remarkable is that Heath, a vice-president of Wates & Co, is the man who built their homes. And,

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mon as wings on a bull-
The 100-home development
00-\$45,000) was the first
tial venture here for the
company, a subsidiary of
Construction Co of London,
d.

Resident **Gregory Canavan**,
broker: "Each of us had
to contribute concerning
practice of making a truly
unlike job of every house
t." Canavan recalls that his
was improperly graded and
d water. Mostly in jest, he
Heath about the puddles,
lumbfounded when seven
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ame clear that something
be done for Heath. The
Heath, a Britisher, last
became one of the few build-
be guest of honor at a mass
of homeowners thanking
r a job well done.

**Center union bosses
icted of bribery**

ree top officials of the
Brotherhood of Carpen-
Joiners—President **Maurice**
cheson, Vice President **O.**
Blaier and Treasurer
Chapman—have been con-
of bribery and conspiracy
Indiana road scandal. Cli-
a three-year legal fight, an
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of paying \$15,800 to **Harry**
t, a state highway depart-
fficial, for plans of proposed
outes. The union men then
land on intended rights-of-
esold it to the state for a
tial (\$81,000) profit, the
ound. The unionists face
up to \$15,000 each, prison
of 2 to 14 years. Chapman's
y has asked for a suspended
e for his client because of
th (cancer and diabetes).

J. Martin, 69, has retired as
ng director of the National
shed Repair, Service &
ement Contractors Assn
(NARCA). Replacing him as
director: **Richard R. White**,
ld secretary. Martin previ-
was an executive adminis-
with the Natl Electrical
cturers Assn. He came out
ement to work for NER-
n 1958 with the understand-
would only stay a few
explained President **Peter H.**
n.

human, general counsel for
orida Real Estate Commis-
became the center of a rhu-
with the state's realtors after
in which he said the profes-
as being run by "unskilled
ntrained" people. Prompted
ltor howls, the commission
d Shuman to clear all
es before delivery. Said Com-
member **Sylvan Maxwell**,
resident of the state's re-

man was comparing the educational
requirements of doctors and law-
yers vs. brokers, Maxwell explained.
But it was also learned that the
commission, concerned over the
number of brokers being licensed,
is thinking hard of stepping up edu-
cational requirements.

**NAHB executive officers
elect J. A. Martineau**

Joseph A. (for **Armand**) **Mar-
tineau**, executive secretary of the
Seattle HBA, is the new president
of the NAHB executive officers'
council. He succeeds **Clifford St.**
Clair of the Ohio State HBA. His
election, at the annual EO's meet-
ing in New Orleans, came while

Seattle Times



EO's MARTINEAU
From a hospital bed

Martineau was in a Seattle hos-
pital awaiting an operation for a
slipped spinal disc.

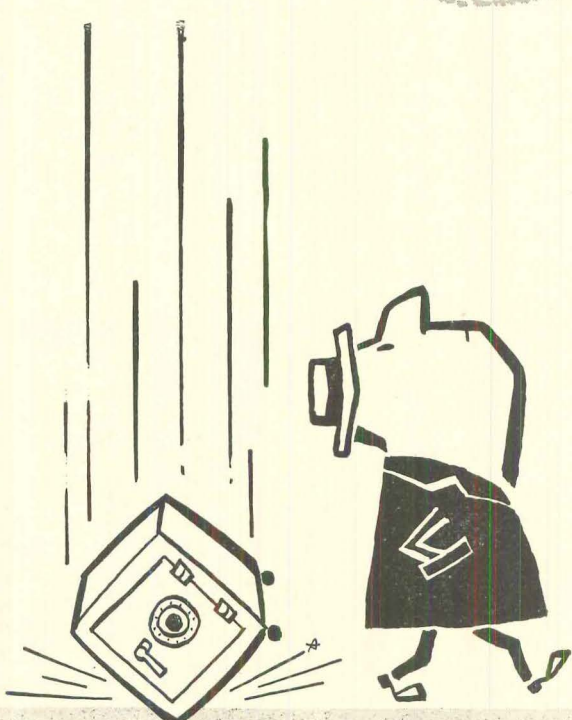
Seattle-born Martineau, now 38,
started out to be a mechanical
engineer but left Seattle University
in 1942 to go into the Army Air
Corps. Emerging from World
War 2 a first lieutenant, he went
to work in the Seattle office of the
Veterans of Foreign Wars, got
acquainted with building through
advising vets on housing. Later, he
was assistant property manager
and salesman for the real estate
management concern of White &
Bollard Inc, executive secretary of
the local VFW, an employee in
the Kings County clerk's office,
and an inspector for the city
building department. He was hired
as executive secretary of the old
Seattle Master Builders in 1956,
kept the top job when the associa-
tion merged with the Seattle
Builders & Contractors Assn four
months later. The newly formed
HBA had a combined mem-
bership of 300. Today, it is 425.

**California builders
feud over land deal**

West Coast building circles are
buzzing over the feud between the
McKeons and the Callans, two
of northern California's most
prominent construction clans.

The squabble, which has been
simmering for a couple of years,
began to generate steam last year
when **Chris McKeon**, 71, wealthy
San Francisco builder, accused
Michael Callan, 40, of refusing to
go through with a real estate deal.
The deal, claimed McKeon, hinged

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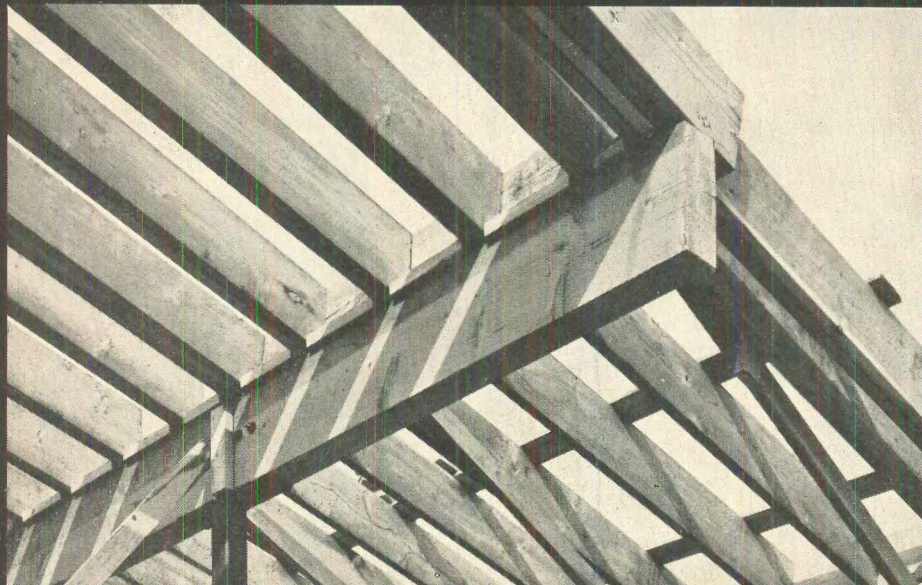
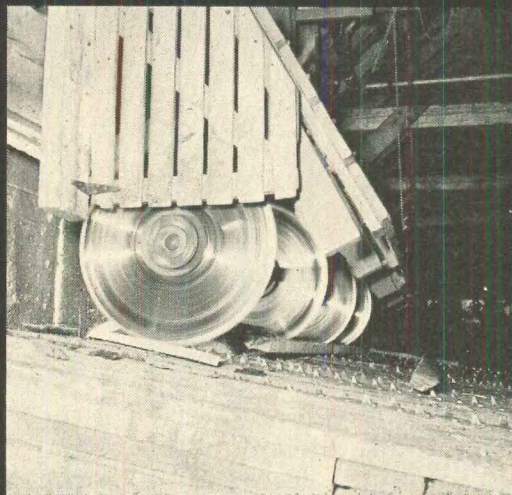
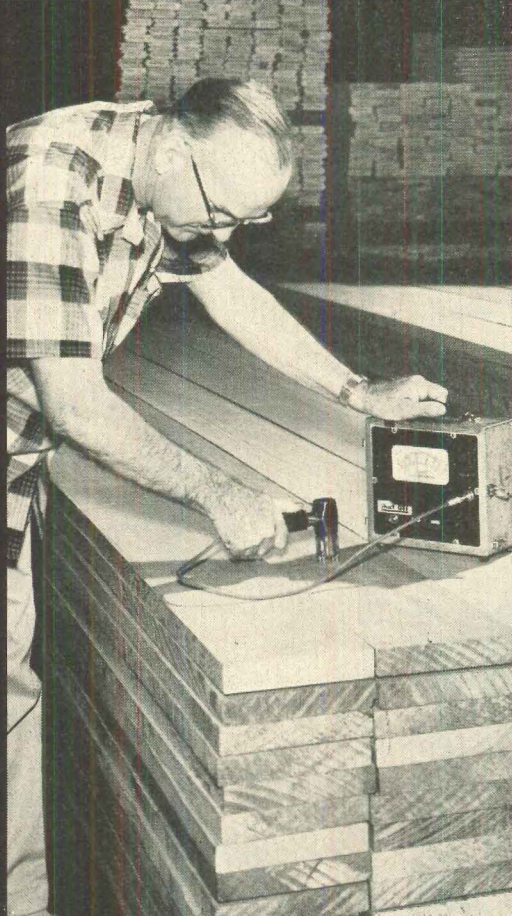
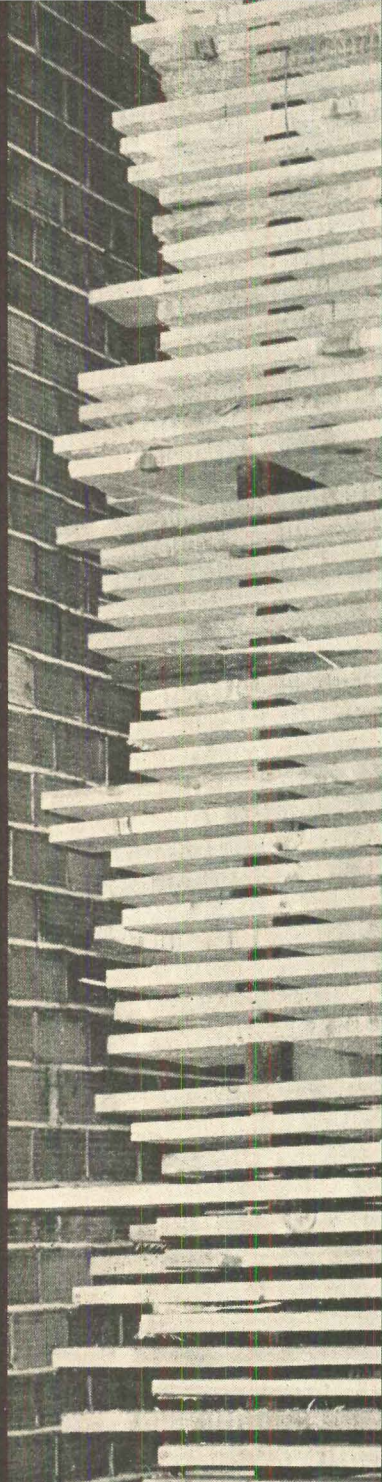
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BITTENHOLCE



Quality Control... the single standard of Western Pine Region lumber

This inspector is using an electronic meter to double-check the moisture content level of seasoned Western Pine Region lumber... before shipment. This is one of the many quality control steps at Western Pine Association mills aimed at customer satisfaction.

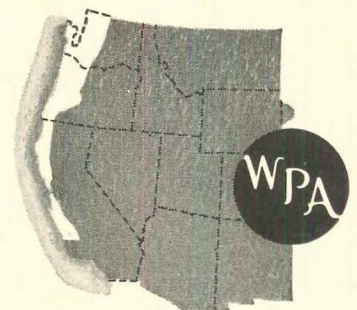
QUALITY—reliable, dependable, constant—is the goal of Western Pine Region lumber manufacturers.

Framing and sheathing lumber is available at controlled moisture contents which meet and exceed the most rigid requirements of the building industry.

Precise milling after expert seasoning is the hallmark of Western Pine Region products—not only rugged construction lumber but also interior and exterior finish, trim and cabinet stock.

Our research laboratory constantly guides the industry in modern seasoning methods. A field staff of specialists covers the entire 12-state region, checking and advising to help mills do a top job of uniform lumber drying.

The Western Pine Association mark (WPA) stands for reliability. When you specify Western Pine Region lumber, you are ordering lumber of quality manufacture and dependable grade.



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Yeon Bldg., Portland, Oregon

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ENGELMANN SPRUCE / LODGEPOLE PINE
INCENSE CEDAR / RED CEDAR / WESTERN HEMLOCK

but before anyone saw the Callan decided against the McKeon contended, without that had he won. Callan son of **Thomas Callan**, big Mateo County landowner and eran hand at controversy him- It came to a full boil this year Mike Callan asked Daly City nex Callan Park, an 871-acre in an unincorporated section n Mateo County on which he his brother, Thomas Jr., 36, used a \$150 million develop- of 3,000 homes, 3,000 apart- and a big shopping center. sing the annexation: the ons.



MIKE CALLAN
Annexation row

r the Callans, annexation of development by the city of- substantial financial advan- San Mateo County demands ots; Daly City permits 33' -which yield two and a half homes per acre. e Daly City council approved annexation, 4-1. But the ns were snagged by a tax- s' referendum petition. The yers' action was spearheaded Citizens Committee for Good rnment which seemed to have e funds from undisclosed es. Both McKeon and his George, denied giving money e committee. But it was no t where they stood on the ation issue.

e committee's claims that tak- n Callan Park would boost the taxes and hopelessly over- ded the schools were disputed ously by the Callans. The on produced an unexpectedly y turnout at the polls and a ping defeat for the Callans annexation, 6,842 to 3,640. spite the costly setback, Mike n said he would go ahead this development anyway in mincorporated area—with 50'

three principal builders of ago's celebrated Park Forest opment (and their wives) settled \$254,683 in federal ne tax claims for \$137,344. and Mrs **Philip M. Klutznick**, in the government said owed 50 in back taxes, settled for 39. Mr and Mrs **Nathan low**, from whom the govern- asked \$104,658, settled for 467. Mr and Mrs **Sam Beber** d a \$50,575 claim for \$35-

public housing commissioner, was chairman of American Com- munity Builders, which put up the 7,322-unit Park Forest south of Chicago in 1948-58. Manilow, former first vice president of NAHB, was president of ACB. Beber was vice president. They turned ACB over to ten em- ployees in 1958 (NEWS, May 58).

The government contended Ma- nilow and Klutznick each got \$125,000 in dividends from ACB which were not reported as in- come, and that Klutznick claimed bond premium interest and amori- zation which was disallowed. It contended Beber had \$62,500 of unreported dividend income plus disallowed bond premium amorti- zation.

Planners' Institute elects Corwin Mocine

Corwin R. Mocine, Oakland (Calif.) city planning engineer, has been elected president of the American Institute of Planners. He succeeds Detroit Planning Di- rector **Charles A. Blessing** who has headed AIP since 1958. Other new officers: **Patrick J. Cusick Jr.**, executive director of the Pitts- burgh Regional Planning Assn, who moves up from secretary- treasurer to vice president, suc- ceeding Mocine, and Minnesotan **C. David Loeks**, director of the Twin Cities Metropolitan Plan- ning Commission, who was elected secretary-treasurer.

Mocine, 49, a bespectacled ex- World War 2 Marine Corps cap- tain, is a native of Los Angeles and a graduate (BS in landscape architecture) of the University of California. He began his career with the Rural Resettlement Ad- ministration in 1935, moved to the



PLANNER MOCINE
In AIP presidency

San Mateo County (Calif.) Plan- ning Commission, the Virginia State Planning Board and then to planning director of Phoenix. In 1948 he was named planning di- rector of Berkeley, Calif., and in 1954 planning staff director in Oakland.

Organized in 1917 with 24 members, AIP grew slowly to nearly 200 members at the start of World War 2. It shot up to its present 2,500 in the big postwar expansion of planning jobs. It re- mains smaller than the 4,000-

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DALE BELLAMAH, Albuquerque, New Mexico: "The first impression a prospect receives of a new home is most important. For this reason exterior design and materials are critical. We have been specifying RUBEROID roofing and siding on the last twenty sections we have put up. The colors are right, and we know the product will be of the highest quality. In many cases RUBEROID's

unique product features have cut our costs tremendously. RUBEROID certainly helped us build 1,521 houses in 1959."

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g Officials. AIP members be professional planners. includes lay members of planning bodies.

Angeles superior court has ed former NAHRO Presi- **ward L. Holtzendorff**, ex- director of the Los Angeles ousing Authority, of charges sed public funds for politi- poses in 1953.

zendorff was accused of g Housing Authority stenog- to type addresses on politi- paign literature for **Fletcher**, a supporter of public-; who was running for re- as mayor. The original in- at listed 52 counts of falsi- records and embezzling public

J. Howard Ziemann called dence unclear as to whether funds were misused. The added he was not convinced dorrff was aware of irregu-—if they existed.

TUTES have elected as pres- the following men: Natl Wool Insulation Assn, **Dutcher**, vice president of Manville Sales Corp; Insti- of Appliance Manufacturers, **oldin**, Whirlpool Corp's re- marketing manager; Natl Insti- of Wood Kitchen Cabinets, **W. Mernick**, vice president e & Son Inc. **D. J. Renkert** Metropolitan Brick Inc was chairman of the Facing Tile ce. **Robert N. Smith**, first resident of Temco Inc, was chairman of the Porcelain Institute.

Architect **Harold Reeve**, 67, FAIA, whose books awings on details and speci- s set a standard for US ers, Nov 10, in Manhattan. per, who for a time was a e contributor to HOUSE & was an adjunct professor

Maurey Garber



TECT SLEEPER
ecs: standards

Columbia University school hitecture and a member of York City's board of stand- and appeals. His chief tech- work, *Architectural Graphic ards* (with **Charles G. Ram-** in 1951, is now in its fifth a. AIA, naming him a fel-

were *Architectural Specifications* (1940) and *Building, Planning & Design Standards* (1955). He also wrote popular books which AIA called "of high educational value to the public."

A graduate of Cornell Uni- versity, he began work in New York in 1915, went into practice for himself in 1928. He was a former president of the New York Chapter of the AIA and the Architectural League of New York.

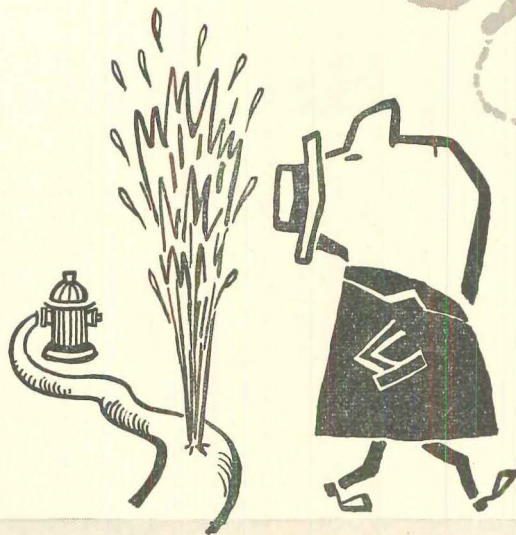
DIED: Sewell Lee Avery, 86, who, in his 50 years as a chief executive 1) built US Gypsum into one of the nation's biggest building materials' suppliers, 2) rescued Mont- gomery Ward from depression deficits, and 3) became renowned as the epitome of autocratic ty- coons, of a cerebral hemorrhage Oct 31, in Chicago. Born in Sag- inaw, Mich., Avery graduated as a lawyer from the University of Michigan, and became secretary of a small Alabaster, Mich. gypsum firm which was partly owned by his father. In 1902, when this com- pany and 30 others were merged into the new US Gypsum, Avery went along as eastern sales man- ager. Four years later, at 32, he became president.

US Gypsum—which he affection- ately called "Gyp"—rang up a phenomenal record under his lead- ership. In its worst depression year, it showed a \$1.6 million profit. Avery stepped up to board chair- man in 1937, retired in 1951 in favor of **Clarence H. Shaver**, who is still chairman.

Impressed with Avery's perform- ance at US Gypsum, J. P. Morgan & Co asked Avery to take over shaky Montgomery Ward in 1931. In three years, he turned a \$9 mil- lion deficit into a \$9 million profit, battled unions, President **Franklin D. Roosevelt**, the New Deal, and the US Army (soldiers had to carry him out of the Ward office during a wartime labor dispute). He retired from MW in 1955.

OTHER DEATHS: A. R. Gallaway Jr, 75, partner of Wright & Kim- brough, real estate firm, who helped develop many residential districts and subdivisions, Oct 18 in Sacra- mento; **Ernest L. Kurth**, 75, one of the South's best known lumber men, president of the Angelina County Lumber Co, past vice president of the National Lumber Manu- facturers' Assn and past president of the Southern Pine Assn, Oct 26 in Lufkin, Tex.; **Bruce Waybur**, 45, urban economist at Stanford Research Institute and former senior economist with Pacific Plan- ning & Research of Palo Alto, Oct 28 in San Francisco; **Lyle W. Maley**, 69, lawyer and former vice president of Chicago Title and Trust Co, Oct 31 in Highland Park, Ill.; Architect **Theodore I. Coe**, 88, former technical secretary of AIA and executive secretary of the US Construction League, who supervised construction of the

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460 NAHRO
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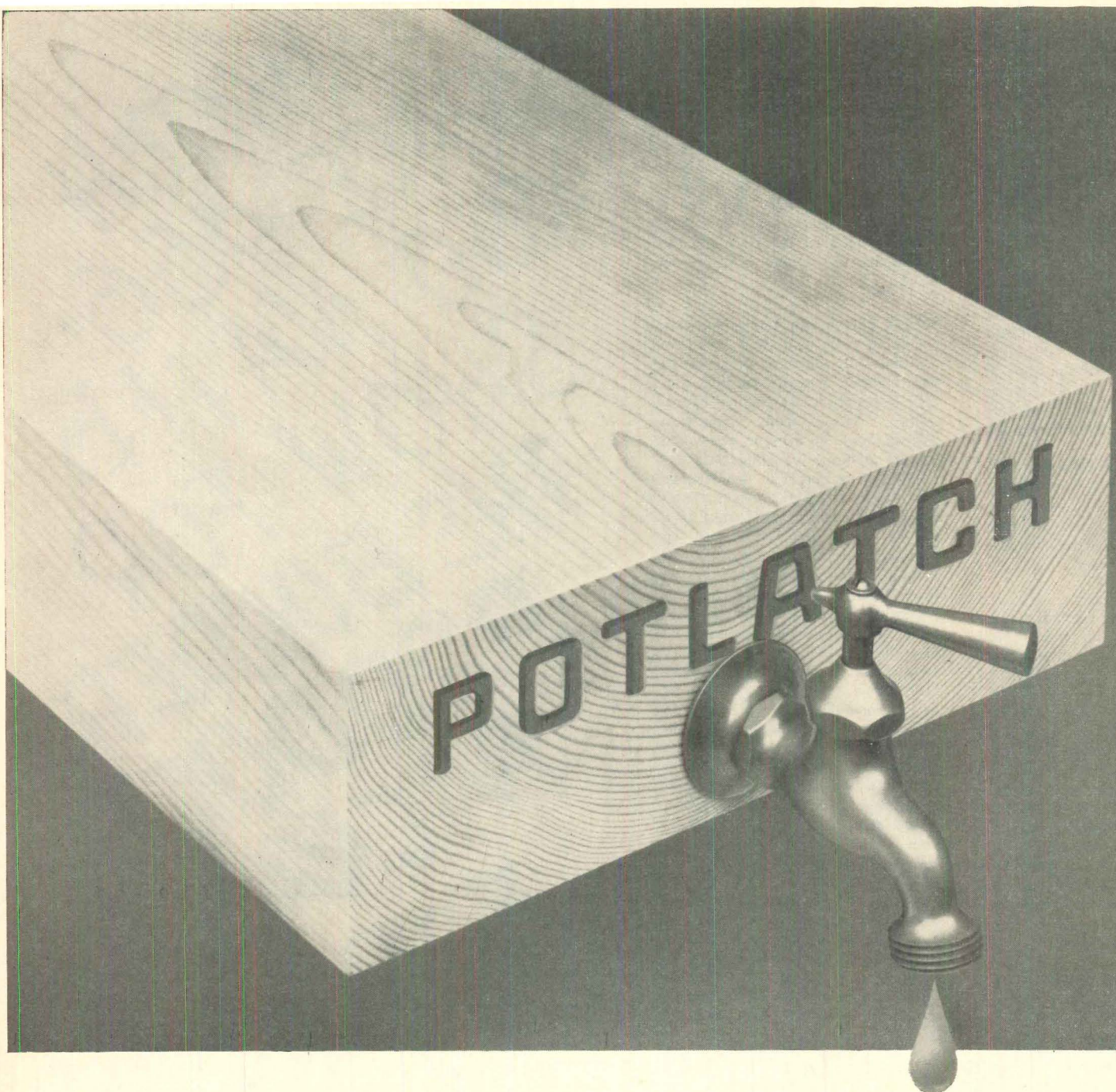
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shrinkage. Kiln-Dried wood is easier to work, does a better job . . . and every cost-conscious builder knows it costs less to use the best. Ask your dealer about Potlatch Kiln-Dried lumber.

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CANADA:

Bigger loans, longer term

Canadian builders have just been granted the most favorable housing legislation in six years.

The government has boosted the maximum loan under the National Housing Act from \$12,800 to \$14,900, cut down payments from 10% to 5% and stretched the repayment term from 30 to 35 years.

Under the old law, in effect since 1954, a borrower got 90% of the first \$12,000 plus 70% of the balance over 30 years. Now, a borrower can get 95% of the first \$12,000 of the value of his house plus 70% of the remainder. Under the new law, a borrower can demand terms up to 25 years. It is up to lenders whether they approve longer payback. The \$12,000 loan limit applies to four-room homes. For three-bedroom homes, the ceiling is now \$10,000.

The government has made three important changes in housing law:

1. Central Mortgage & Housing Corporation will now lend municipalities up to two thirds of the cost of developing community facilities. It will write off 25% of the loan on work completed by March 31, 1963.

2. An existing provision of the law which let CMHC and local municipalities split the cost of housing in urban renewal areas has been extended to include rehabilitation.

3. Universities will get loans for dormitories on the same basis now offered for dividend rental housing: 50-year loans at 5 1/8% interest vs 6 3/4% for regular NHC loans.

By Natl Housing Code

Canada's new national building code for housing—two years in the making—is due to be issued at the end of this month, will probably be effective early in 1961.

Experts hoped the code would help standardize building regulations across the country, because it can be used by Central Mortgage and Housing Corp as the construction code for all NHA housing. Unfortunately, says Builder-Engineer J. McCance of Sernia, chairman of the Natl House Builders' research committee: "It would be almost inevitable that CMHC will prepare a set of interpretations and some form of acceptable methods for carrying out the provisions of the code. Why? Says McCance: "On many occasions throughout the history of the authority having jurisdiction is given considerable leeway in determining acceptability of methods or materials."

Although builders are disappointed that the new code has not gone as far as was once hoped, it does give Canadians an enviable position of code unity. Some 541 of the 542 cities in Canada are now

form of the Natl Code (an increase of 162 in one year). Most of the holdout cities have agreed to study the new edition and try to incorporate its provisions as soon as possible. An added assist to code unity may come from a building officials association due to be formed next year from an unofficial group called together by the building research division for several years. One of its main objectives would be to push for Canada-wide use of the national code.

Most changes in the new code are relaxations. Samples:

All minimum room areas have been reduced; so have minimum dimensions.

Bedrooms can be smaller when built-in storage and a desk are provided.

More consideration has been given to installation of automatic laundry equipment.

Houses no longer must have two outside doors.

More deflection is allowed in ceiling joists when ceilings are not plastered.

Asphalt shingles may be used on roofs with less than 4/12 pitch.

No minimum foundation depth is specified in many cases (making slab-on-grade more practical).

Here's how CFA ladles out funds

continued from p 63

LOCALITY	AMOUNT
<i>School facilities</i>	
Chinle, Ariz.	\$6,000
Portland, Ore.	19,635
Solana Beach, Calif.	19,800
Monterey County, Calif.	2,770
Seattle	127,280
San Jose, Calif.	\$14,000
Benner Township, Pa.	20,267
Havre, Mont.	20,575
Stoughton, Mass.	31,221
Auburn, Ala.	16,065

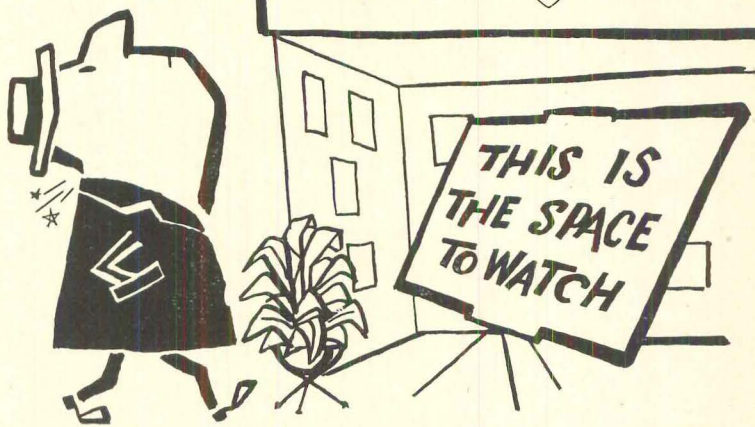
Sewerage and sewage treatment

Jackson, Miss.	\$47,000
Normandy Park, Wash.	8,550
Plymouth, Minn.	57,000
Seattle	75,600
Scottsdale, Ariz.	31,250
Napa County, Calif.	26,600
Marshall, N.C.	2,000
Rutherford, Tenn.	1,500
Eugene, Ore.	15,400
Sabetha, Kans.	4,100
Lindsborg, Kans.	1,225
Hot Springs, N.C.	2,000
Wheatfield, N.Y.	10,800
Pueblo, Colo.	43,750
Berlin, Vt.	14,000
Orange County, Calif.	7,100
Winchendon, Mass.	4,200
St Johnsbury, Vt.	60,500
Liberty, Pa.	25,300
Commerce, Tex.	3,990
Stark County, Ohio	53,350
Union Township, N.J.	46,500
Spencer, Mass.	\$15,200
Jordan, Minn.	2,000
Ocean City, N.J.	38,550
Bradford, Vermont	2,500
Murray, Ky.	28,000
Rostraver Township, Pa.	31,662
Winooski, Vt.	48,900
Parsippany-Troy Hills, N.J.	129,675
Annandale, Minn.	4,500
Patton, Pa.	19,950
Dauphin, Pa.	11,200
New Providence, N.J.	33,000
Folsom, Calif.	10,000
Prestonsburg, Ky.	24,173
Winthrop, N.Y.	16,000
Bernards Township, N.J.	42,000
Terre Hill, Pa.	27,450
Mareed, Calif.	2,250

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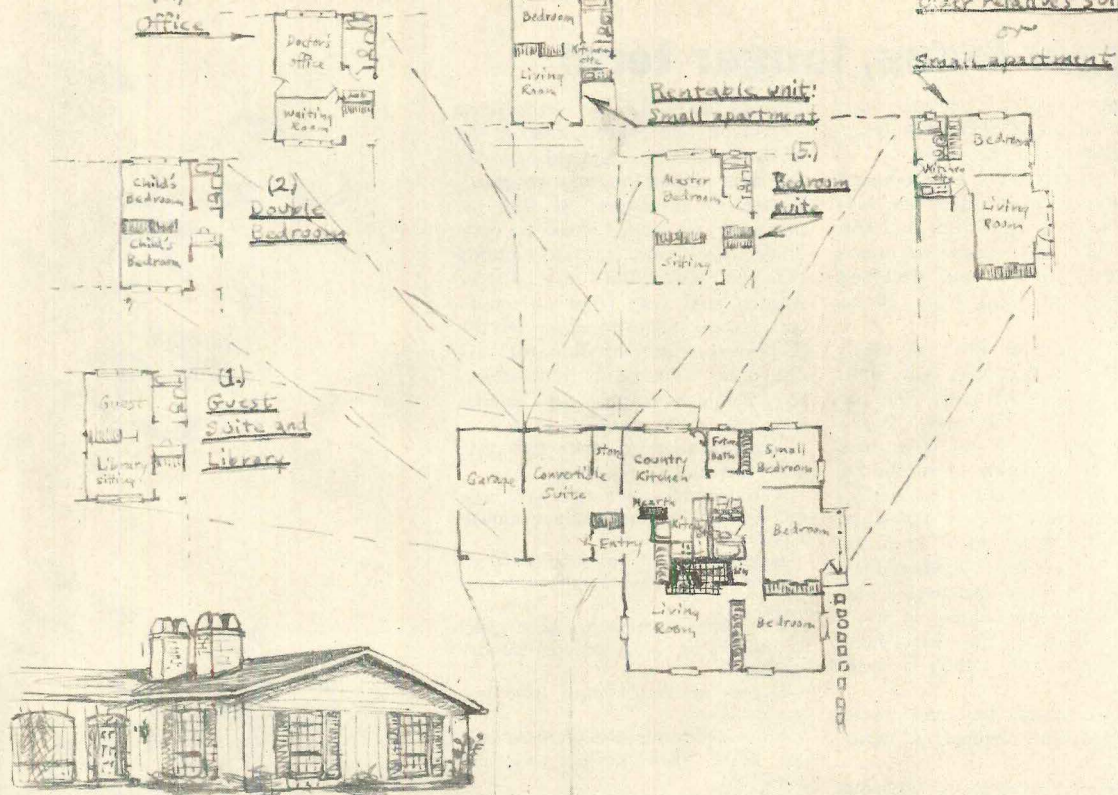
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IMPERIAL

RITTENHOUSE



The St. Louis House by Fischer & Frichtel with:

- (1) - slightly extended main section - a 3' addition for a larger coat closet, room for fireplace and heater room, and enlarged "master bedroom."
- (2) - an extra garage-width extension of the ell to allow inclusion of a "CONVERTIBLE SUITE" useful for a variety of purposes at all stages of the owner's life:
 - second garage
 - breezeway porch and storage room
 - shop
 - hobby room or recreation room
 - double bedroom suite for children
 - office suite
 - small apartment
 - guest-library suite
 - large master bedroom
 - nursery or school room
 - meeting room
 - small theater
 - music room
 - photographic studio
 - dining room & library
 - stable for a horse
 - children's play room
 - small gymnasium
 - study for a scholar
 - music studio

Note: that for a widower or widower needing but a bedroom, the house can be converted to a two or three apartment dwelling, one to be occupied by the owner. Rents from the two small apartments should gross at least \$100 a month even in low rent areas.

Reader's sketch suggests "the convertible suite" as a new feature



The Fischer & Frichtel house shown on page 156 of the October issue of HOUSE & HOME has interesting possibilities:

I enclose a drawing of the plan expanded a bit in two ways to allow it to offer a variety of possibilities to owners throughout their lives. An important feature of the expanded plan is that it suggests what could be the next big talking point in house plans.

Special design features grow, bloom, and fade. In succession we have seen the corner tower, the billiard room, the big hall, the parlor, the front porch, the porte cochere, the sun porch, the rumpus room, and the recreation room. Each has had its day and then declined into oblivion. The "family room" is in full vogue now, but the idea is already wilting from over-use. House builders will have to have another exciting idea to offer pretty soon.

One possible idea is what I've called "the convertible suite" shown in my sketch of the modified plan. There will have to be many houses built where old people can live cheaply beside their children under one roof. Present ranch houses or "splits" cannot be modified to accommodate extra residents. The house of the future needs a "convertible suite."

A house like this would be as good as an insur-

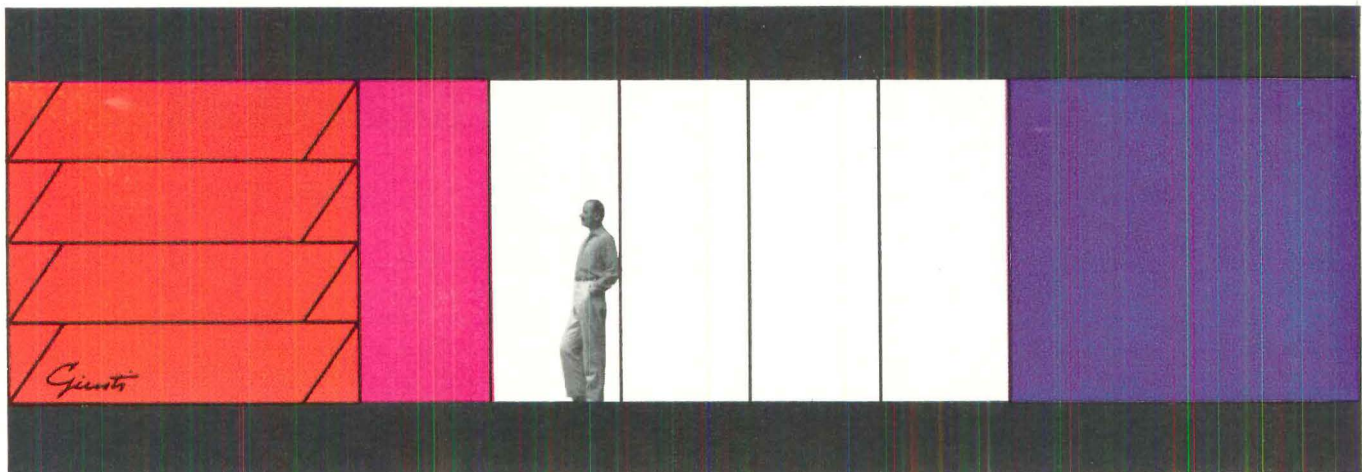
ance policy. One could buy it knowing that it would always be quickly salable and that it would be in the care of its owner and never be a burden at any point in his life. For young owners the "convertible suite" might be a shop where they would make furniture for the house; then later it could be a hobby room, a party room, a master bedroom suite, a double bedroom for children, a playroom, or a rented apartment. Later, if the owner decided to go into business for himself, it could become an office. Eventually, on the death of either husband or wife, the surviving partner would want less room and probably a smaller income. The house could then easily be converted into one spacious master suite with one bedroom, and two small one-bedroom-apartments, one of which, being convenient in design and on ground level, ought to rent very readily to single people. The house plan also offers the possibility of taking in an aged relative and of giving him or her pleasant quarters—a living room, bath, bedroom and kitchenette—away from the main stream of family life and yet just a few footsteps away.

NORMAN R. ATWELL
University of Illinois
Chicago.

Letters continued on page 75

Olin Aluminum works wonders with windows...brightens sales outlook

Ten years ago, only one window in 20 was made of aluminum. Today, it's almost one out of every two for this material that doesn't rust, rot or swell. If you've ever been called back to paint or restore a window...you'll know why. Esthetically, too—trim, strong extrusions of aluminum enhance any design. More and more Olin Aluminum is helping sell homes—in windows, doors, awnings and canopies, siding, gutters, railings and roofs. Aluminum is demanded by beauty-conscious, practical homemakers—and their husbands. Upkeep is so easy. Exterior and interior applications require only minimum maintenance. All over the house, Olin Aluminum works for you. For more detailed information, write for your copy of our interesting free booklet, "Aluminum for Architecture."



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Delivered in three finished sections they are erected complete . . . ready for occupancy . . . in one day on the builder's foundation . . . at a firm finished price by 20th Century Homes' own erection organization. Gone for all time are cost uncertainties . . . production delays, and a finished cost \$1500—\$2000 under comparable houses in most markets.

And yet . . . all of this in strikingly beautiful houses—that speak of quality in every facet . . . incorporating an architectural variety capable of creating a community development of which the most discriminating builder can well be proud.

Developed by the Scholz organization which first brought design, quality and elegance to the manufactured house field, the specifications incorporate luxury appeal throughout . . . beam ceilings . . . large family room-kitchen with Formica counters, pure vinyl floors, built-in range and oven, and beautiful light walnut finish cabinets and doors with clear long lasting protective finish . . . separate dining room . . . sliding aluminum patio doors . . . indirect lighting . . . quality clear ponderosa pine colonial windows and exterior doors . . . insulating sheathing . . . long lasting acrylic exterior finishes . . . mosaic ceramic tile baths . . . optional 100% DuPont nylon wall-to-wall carpet with 5 year warranty.

Added to all of the obvious cost savings which the controlled assembly line manufacturing techniques make possible, the remarkable erection time eliminating the need for construction loan financing (cost disbursements being made direct out of closings) results in substantial cost savings as well as eliminating requirements for large amounts of working capital tied up in homes in process.

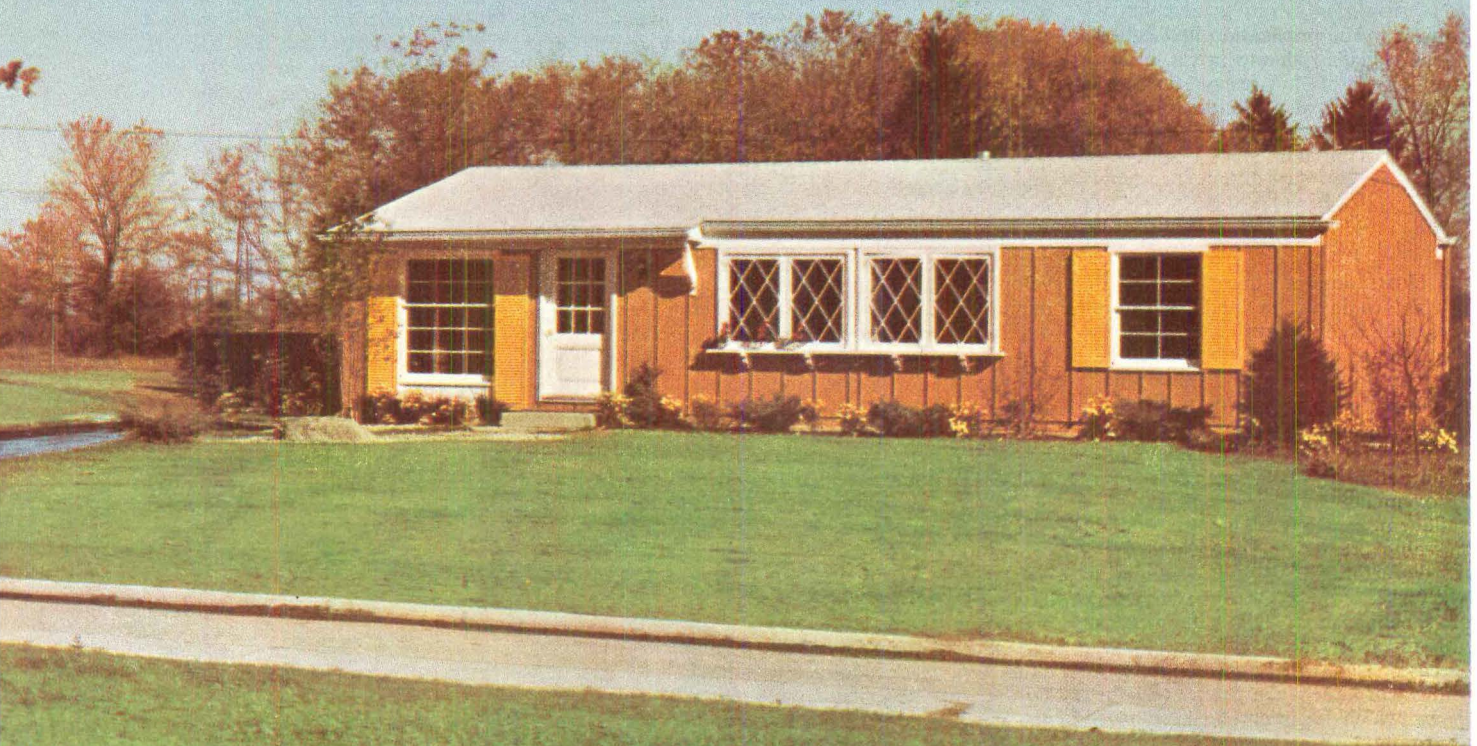
To insure the successful pre-selling of these houses which the price and luxury design of this house make possible, 20th Century provides a complete display model sales program including display model furniture package which accompanies the builder's first house, and a remarkable new 90% conventional financing program in most areas in which buyer need not make first payment for six months from occupancy. Where builder will take his profit in a second mortgage, house can be sold on a no money down basis.

20th Century homes are available anywhere east of the Mississippi and north of the Mason-Dixon line.

The number of builders who can be franchised to build in any area must necessarily be limited. Your early investigation is advised. Call or send coupon provided.



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COMPLETED IN ONE DAY \$8950

20th Century Highlights

- Completely erected in one day ready for occupancy on builder's foundation.
- By 20th Century's own erection organization at firm price to builder—\$8950*.
- Finished cost \$1500—\$2000 under comparable houses in most markets.
- 90% conventional mortgage financing plan for purchasers in most areas—no money down sales program if builder takes profit in second mortgage. Buyer's payments start 6 months from occupancy.
- Complete sales and promotional program including advertising and display model furniture.
- No cash invested in houses in process—all payments disbursed from closings on pre-sold program.
- Crawl space or basement models.
- Wide architectural variety in colonial styling.
- Quality ponderosa pine colonial windows, doors and millwork.
- Long lasting DuPont acrylic exteriors.
- Large family room-kitchens . . . separate dining rooms.
- Luxurious beam ceiling living rooms.
- Aluminum sliding patio doors.
- Luxury walnut furniture finish cabinets and interior doors.
- Mosaic tile bath—pure vinyl floors.
- Formica kitchen counters—pure vinyl floors.
- Built-in range and oven.
- Indirect lighting.
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*Plus State Sales Tax where applicable



Please have your representative call on me with complete details of the 20th Century Program

Name _____ Address _____ Phone _____

I am interested in Project Building "On Your Lot" Operation

I have been building _____ homes per year in the \$ _____ price range.

I presently have _____ developed lots available.



Not the man, but the law

I have been seriously discouraged by your land issue which went to great extremes in condemning land owners and investors for, in effect, their great faith in the future of our country.

I don't know why land investors are being used as the whipping boys. Also, I don't know why land investors are referred to as responsible for all the economic, inflationary, and taxing problems in the country. I don't know why you refer to "speculators" as a nasty word. . . .

What is happening to our great country, when a giant in the publication field, questions an individual's rights to invest in land and favors reprisal by heavy taxation? Does not anyone who decides to risk losing great sums of money have the equal right to risk making great sums of money?

RANDOLPH J. SPIETT, *captain USAF Savannah, Ga.*

HOUSE & HOME does not question an individual's right to invest in land, nor does it "favor reprisal by heavy taxation." In suggesting that more of the tax burden be borne by unimproved land and less by improved property HOUSE & HOME is seeking a more equitable distribution of the cost of improved facilities. Today improved property pays the bulk of taxes for improvements and community facilities, while raw acreage reaps the increment in value created by those improvements and facilities. Winston Churchill said it better:

"I am dealing more with the process than with the individual land owner who, in most cases, is a worthy person utterly unconscious of the character of the methods by which he is enriched. I have no wish to hold any class up to public disapprobation. I do not think that the man who makes money by unearned increment is morally worse than anyone else. . . . It is not the individual I attack, it is the system. It is not the man who is bad; it is the law which is bad. We do not want to punish the landlord. We want to alter the law."—*Ed.*

Scheuer on Sec 220

I found "How to Make Money Building Apartment Houses" in the October issue most interesting, but I must demur on two grounds for the absurd positions wholly incorrectly attributed to me.

First, I have never said that Sec 220 presently requires "only about as much cash as the builder's fee allowance." I have said that this would be the ideal situation (what experienced developer or builder wouldn't agree?). My experience to date with four mortgage insurance commitments issued under Sec 220 and three more in process, is that the developer requires from 7% to 10% of total project cost in cash. This does not differ significantly from the cash requirements under Sec 207, nor in my view, does it justify the "Special assistance program" label placed upon the Sec 220 program by the Congress, or, indeed, the extra time, effort and problems involved in building attractive new communities in former slum areas, as compared to the attractive suburban land generally involved under the Sec 207 program.

Second, if the building is held until the mortgage is paid off, no doubt the developer-owner will enjoy a satisfactory

equity in the total package he has produced—land and buildings. But, the language attributed to mere speculative profit in land is sheer nonsense.

One of the most elementary and yet most misunderstood facts of the Title I program is the question of land price or value. The write-down in land value is a "subsidy" that goes not to the builder, but rather to the local community, to enable it to absorb the economic value of slum improvement plus the reduced value of the land caused by the imposition of high standards of density and coverage. Only by absorbing this loss in value occasioned by razing the profitable slum buildings and up-grading the planning standards under which the land will be "re-energized," can the community place the land back in the stream of commerce as land. In effect, the community, in absorbing the loss presently shared two-thirds by the Federal government and one-third by the cities, is paying for its non-feasance over half a century or more in letting the slums develop and thrive, imposing their physical, human and financial blight and wreckage on their communities and neighborhoods.

By law the developer must pay "fair market value" for the land subject to the controls of the locally-adopted Redevelopment Plan. To infer that the write-down in land value is a subsidy on which the builder can make a wind-fall profit displays a total failure to understand the mechanics and objectives of the Title I program.

I am a builder with faith in the central city, and the role which good architecture and design and attractive site amenities can play in the rebuilding of our central cities, on an economically sound basis. To date, my experience under Sec 220 has not justified this faith so far as the economics of the program to the developer are concerned. Perhaps if we can get a meaningful special-assistance program administered with vigor and purpose, Sec 220 investment will be as attractive as competitive investment media, and we will have a resurgence of imaginative and vital central city reconstruction.

JAMES H. SCHEUER, *president Renewal & Development Corp New York City.*

Ferro research house

Since your article on the Ferro house [H&H, Sept] pointed out its similarity to the Lustron house, the differences between the two should also be brought out:

The Lustron house was conceived as a single model to be repeated identically but the Ferro Research House is conceived as a series of standardized components which can be arranged in a number of ways to vary the size and plan of the completed product. Our aim as architects of the Ferro house was to design the minimum number of components which could be variously arranged to produce a number of different houses. These components consist of a structural frame system, a wall and window system, a roofing system, a utility core. Among other differences are these: the Ferro roof has one-fifth the number of joints of the Lustron house and far fewer special pieces. The wall sections have only one-quarter the number of joints and proportionally fewer special pieces. This means much greater economy in fabrication, inventorying, erection, and maintenance.

In the case of the Lustron house, there was corporate control with ultimate responsibility for the complete house. The Ferro house, on the other hand, was produced by voluntary association of the participating manufacturers and no one person had final compelling overall responsibility for the complete house as a product. I feel that the Ferro Corporation and all the other companies who worked so hard to put this house together deserve A for effort. I think we all learned a great deal by doing the job and the main thing that was learned, at least by us, does not appear in the final house: coordination of control of the complete product can and must be improved the next time to justify the time and effort expended in learning on this one.

CARL KOCH, *AIA Carl Koch & Assoc Inc, Cambridge, Mass.*

Round table pays off

The gas industry will continue to capitalize on the good work of your Round Table (H&H, Oct).

All the talk about water heaters impressed me to do something about them in the area we serve. As a result, we are now having an excellent water heater manufactured for us and are offering it to our customers at a good price (\$99.50 retail, \$52.50 to builders for the 30-gal model) and with a ten-year protection plan for which we will assume the warranty and service to the homeowner.

The water heater is enjoying a fine reception from our customers. Obviously, it was the right thing to do.

G. T. TANKERSLEY, *president Western Kentucky Gas Co.*

Hurray! Hurray! for Jack Tankersley—*Ed.*

Discretionary spending

The housing market is more and more a matter of discretionary expenditure by the consumer.

While a portion of housing starts arise out of new family formations, the real "kicker" is upgrading by families already housed. Whether or not these already housed families are willing to upgrade their accommodations is going to depend increasingly on the price and quality of the product offered them. Personally, I feel this will continue for some time and that we are faced with a massive change in the character of the housing market.

Certainly, I think most experts agree we have about exhausted the potentialities of tinkering with credit. We must make a more strenuous, more constructive, and more direct attack on lowering costs and upgrading housing quality. Let those who want a glimpse into the future look at what the restoration of the buyers' market did to the automobile industry.

CHARLES WELLMAN, *executive vice president Glendale Federal Savings & Loan Assn Glendale, Calif.*

ASLA

The announcement of the Mobile Home Park Competition in your October issue was in error in designating me as President of the Southeastern Chapter of the American Society of Landscape Architects.

I would appreciate your calling this to the attention of your readers.

EUGENE R. MARTINI, *ASLA, AIP Martini & Assoc Atlanta.*

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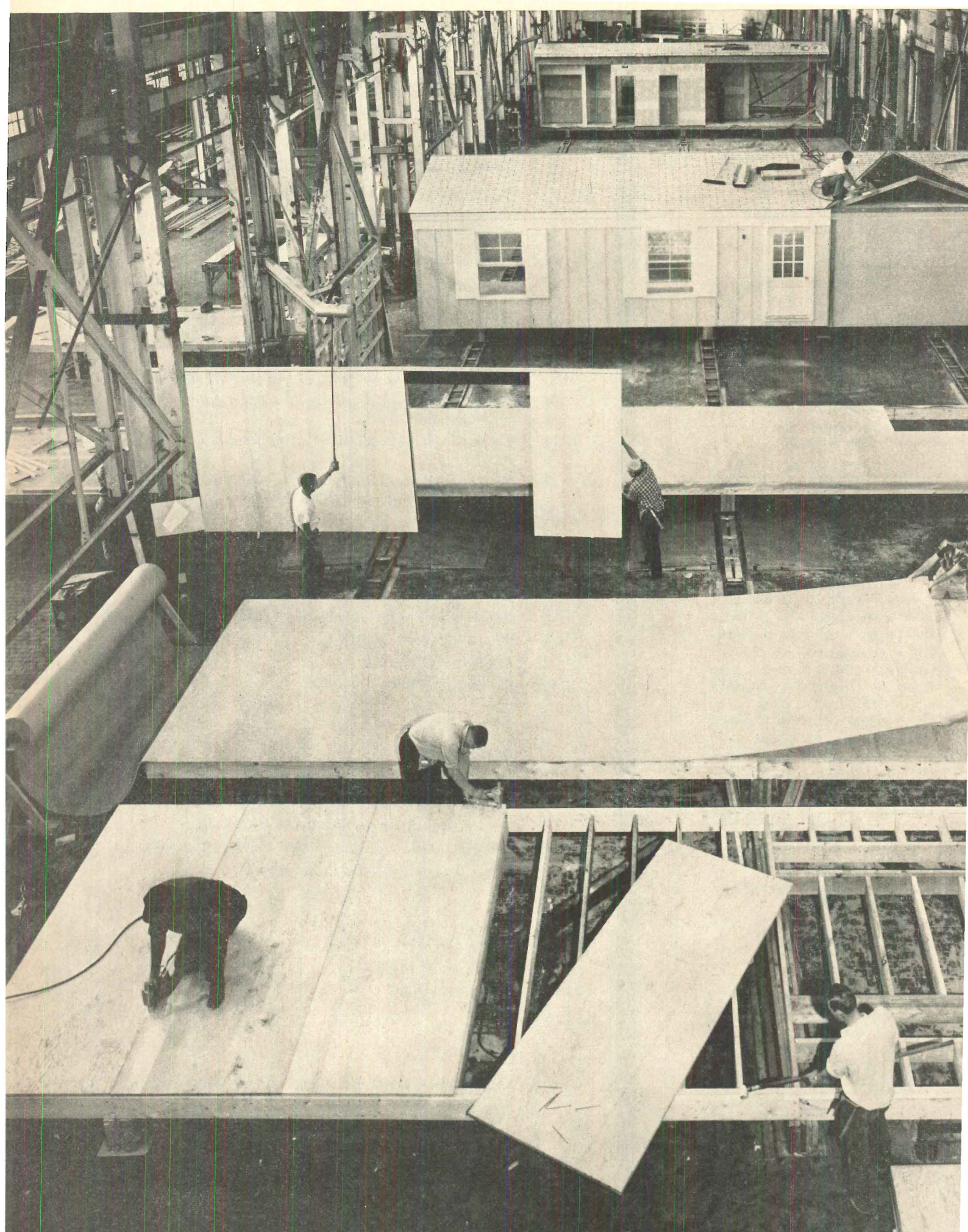
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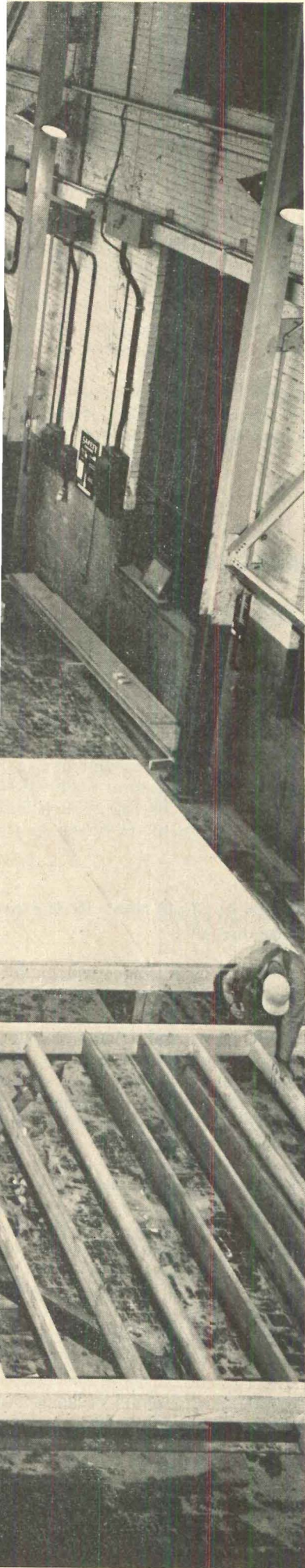
Manufactured house by Fischer & Frichtel's Concord Homes
Photo: ARTEAGA

COMING NEXT MONTH

1961 progress report on the industrialization of homebuilding



NEW PRODUCTION LINE in Don Scholz plant in Toledo is producing completely plant-finished houses. Complete details on p 88.



James T. Strong

1960: the home manufacturers weathered an off year better than most conventional builders

Manufactured-house starts dropped about 10% this year from 1959's near-record volume.

That estimate is based on figures supplied by the Home Manufacturers Assn (which represents 60 manufacturers producing over half of all manufactured homes) and on a survey of 150 firms made by HOUSE & HOME.

Conventional builders clearly did not do as well, since Census Bureau figures show that total US starts were down 19% through September (News, Nov).

About half of the top 25 firms (firms which produce over 400 houses a year) increased their volume from 5% to 25%. Other leaders dropped somewhat, but National—the industry giant—accounted for a big chunk of the fall-off. Its production dropped by 15,000 units from last year's record 45,000.

But the biggest news of the year is the emergence of the all-factory-built house. Scholz and Lytle Modern Homes, along with a host of firms new to home manufacturing, are now assembling completely finished houses in the factory (photo, opposite) and shipping them to the site in one or more sections. For details, see p 88.

Manufactured houses sold strongly in prefabrication's traditional strongholds: the so-called Midwest Triangle, the Southeast, and the Middle Atlantic states. Business picked up in New England, on the West Coast, and in the Northwest. But the Southwest and Rocky Mountain states are still holdouts so far as the home manufacturers are concerned.

Low-price houses still account for the greatest volume, but many more higher-priced houses were sold in 1960. The year saw a much

broader price spread because the manufacturers were building whatever house would move best in their different dealers' markets.

National, Pease, Harnischfeger, US Steel, Crawford, Scholz, and Hilco report that 50% or more of their production this year was in houses priced over \$16,000. National built its huge volume last year mostly in small houses but, says National's Chairman Jim Price: "There is now a lower rate of family formation. So there are not enough first-time buyers who are looking for shelter at a minimum price to keep our volume up. Land and market dictate what you can build. Most of the land our dealers control is relatively high-priced, and most of their buyers are second-time buyers. So, to keep our dollar volume up, we're producing more bigger and higher priced houses, with emphasis on space and quality features, to sell to second-time buyers."

While the high priced house was making news in the industry, the low priced house that originally built the home manufacturers' volume (and accounted for over 90% of production in the last two years) still cut a wide swath in the

market. National Homes' single best seller is the Corv model (see p 103) priced at \$8,500 without land. This model will make up about 35% of National's production in market areas from the Rockies to the Atlantic Coast, except for parts of the Southeast. Inland Homes' Matador, in same price class, will account for at least 90% of its production throughout the Midwest and Middle Atlantic states.

For the FHA 203i program, almost all the leaders in the industry have houses selling as low as \$6,500 without land.

Most manufacturers continued to expand into new lines. Almost half of the firms in the industry are either producing apartment units or tooling up to produce them. Both Harnischfeger and Crawford believe that in their market areas apartments will offer a bigger market than low-priced houses.

Almost 60% of firms were finding business all over the country in vacation houses (for some examples, see pp 135, 137.)

And although shell houses had proved something of a boon for home manufacturers, almost 40% of firms were still willing to produce them if their dealers had a market for the

Hard-pressed builders, looking for ways to cut costs and boost sales, turned to the home manufacturers for help

Harnischfeger, for example, increased its dealer list almost 60% during the year. US Steel has 30% more dealers. And in a 100-day promotion last spring, Kingsberry Homes added 105 new dealers to its list.

Here is why so many builders became prefab builder-dealers this year:

By going prefab, builders could switch overnight to components—and with no capital investment

In many areas, skyrocketing costs made many conventional builders realize that they had to switch to some form of fast, component construction. The home manufacturers offered a ready-made solution.

Labor costs were the biggest factor to most dealers. The rising cost of on-site labor priced many conventional builders right out of the market this year. On Long Island, for instance, carpenters are getting up to \$7.10 an hour (including benefits and welfare). Conversely, union carpenters are getting \$2.68—for year-round work—in one manufacturer's plant. While these figures are extreme, the average differential in rates, and the difference in on-site and in-plant productivity, set up a price spread many builders could not continue to absorb.

Material costs were the next biggest factor. In many cases, because home manufacturers purchase as capital goods producers and sell through a retailer (the dealer), they can get bigger discounts than even the biggest builders; and they pass this saving on to the dealer. The big home manufacturers have so controlled their costs that house package costs today are virtually the same as they were three to five years ago, in spite of a general increase in building costs of 6% to 8% per year.

Many builders switched to prefabs so they could build year-round. If a dealer sets his slabs in the fall (and mortgage commitments through the home manufacturer let him do this) he can build year round—an important sales advantage. Often a dealer can get lower subcontract prices during the slow season. And sometimes his summer subcontract costs may also be lowered because he can use the promise of winter work to bargain with.

And many switched to cut construction overhead. Using manufactured house packages, dealers are relieved of many problems of purchasing, accounting, supervision, inventory and inventory handling, and pilferage. (Pilferage can be a big item: Washington Builder Buck Buchanan, now a prefab dealer, says that in building a 22-unit subdivision of conventionally built houses last year, he lost enough lumber through pilferage at the construction site to frame an entire house.)

By going prefab, builders got help with all the problems of running their business

Here, for example, is what Inland Homes will do for builder-dealers (and these services are typical of those provided by most of the big prefabbers). Says Inland President Gene Kurtz: "We locate and often negotiate suitable land, an especially important service to the mobile builder operating in more than one place. We may even supply the capital for land purchase if the dealer's equity position is strong enough. We analyze land development and construction cost, including subcontracting.

"We stabilize package prices to protect the dealer from price increases during the season. Our market analysis tells us the number of houses that can be sold in a given area, and on this basis we analyze sales and advertising expenses, line up construction and mortgage financing, assist in working with planning commissions and code bodies. We work out cost flow charts, land planning and production schedules, and see that the dealer holds to them."

Crawford Corp will even buy land outright, develop it and sell it to the dealer, and keep the dealer's books for him.

Almost 40% of the top 70 firms in home manufacturing will help good dealers acquire land. Twenty-one home manufacturers now have mortgage company subsidiaries, and almost all of the rest provide financial advisory services to help dealers get credit from local lenders.

In this slow year, perhaps the most important service manufacturers offered was help in market research and selling. Executives of most of the big home manufacturers will help their dealers in planning a new development. They will help analyze the market by talking with local bankers and realtors, surveying new-house buyers.

And all the manufacturers offer, as part of their package, quantity and quality of merchandising material that few builders could afford to develop on their own—even if they had the staff to do it. You can learn about this merchandising program in detail on page 94.

Why do the manufacturers do so much for the dealers? Says Clarence Wilson, President of HMA and Wilson Homes, "This is the surest way of building stability into the industry; once the dealer gets used to working like this, it's the way he wants to work."

the home manufacturing industry expanded this year—as the big manufacturers got bigger and new firms came in at a record rate

Although industry production was off, business in most markets was good enough to encourage many firms to increase their plant capacity—or at least make plans to add capacity in the next year (see below).

And the number of firms in the industry jumped from around 400 at the beginning of the year to over 450 at the end of the year. (Actually, about 60 new firms came into the industry while about a dozen already in the business pulled out.) This growth rate is far higher than in any previous year.

Several big manufacturers boosted plant capacity 30 to 50 per cent—and others searched for new plants

This year's relatively good market prompted a lot of additions, some complete plant modernizations, and a lot of production line changes which increased production capacity at existing plants.

The only significant new plant was built by Inland in Clinton, Iowa—a location that expands its market area considerably. Inland's other two plants are in Piqua, Ohio and Dover, Pa. Inland is also looking for a new location in the fast growing Southeast market. (With four plants Inland could be, industry experts believe, the No. 2 firm in the industry by 1962.)

Harnischfeger, following hard on Inland's rapid growth, is also looking for a new location in the Middle Atlantic market. And at least eight other leaders are known to be searching for new locations in either the Southeast or Middle Atlantic markets.

The spate of mergers expected this year did not take place, but the idea is still attractive to manufacturers

In 1959, when National and seven other firms consolidated, a spate of additional mergers was frequent. But the only firm which actually did expand this way in 1960 was Great Lakes, which bought a small firm in Illinois, another in Ohio.

More than a few firms are known to be looking for merger possibilities, for one or more of these reasons: A well planned merger can increase a company's working capital, bring in

good personnel, put new life into an operation, and get tax benefits (operating loss carryovers and depreciable assets).

The new firms could inject some fresh ideas into the industry—but experts feel many are undercapitalized

The biggest group of newcomers to home manufacturing are ex-lumber dealers.

To get into home manufacturing, most lumber dealers brought in a key man to handle home manufacturing as a subsidiary business. For instance, Fort Wayne Builders Supply set up a subsidiary firm this year headed by Neal McGiehan, a finance expert who worked for General Homes. Ex-Kingsberry VP Gus Gustafson set up his own sales firm to tackle the odd lot builder for Unique Homes, a large Chattanooga lumber dealer and prefabricator.

Big-volume homebuilders like Fischer & Frichtel (see cover) of St Louis and Ed Ryan of Pittsburgh, who went into home manufacturing to cut costs in their own operations, are beginning to sell packages to other builders in their areas.

The most important influx of new ideas (and the toughest potential competition in the industry) may come from mobile home manufacturers who have turned their hand to house production. They bring to home manufacturing great production and transportation know-how. They are now hauling completely finished houses as far as 500 miles from factory to foundation (for a detailed report, see p 88).

Industry leaders feel that much of this new competition, except the established businesses which are launching out from other fields, is undercapitalized. Their view is summed up this way by Inland's Gene Kurtz: "Roger Thyer and I started Inland in '52 with \$200,000, and within months had to borrow money to stay in business. I wouldn't go into this business today unless I had \$1 million, because today your early losses would wipe out half that before you really got established as a bona fide home manufacturer.

"The mistake that a lot of new firms are making is that they think they can run a manufacturing business on construction money—and you can't. It takes big capital for distribution, plant, inventory, payroll, and accounts receivable—you have to give your builders 50 day credit."

But home manufacturers still face unsolved problems of capital, distribution, management and codes that are slowing their growth

In 1950, manufactured homes accounted for 6% of new-house starts; today the figure is something like 12%. But this showing does not please the manufacturers, who less than five years ago were predicting that—by 1960—they would account for 25% of all new-house starts.

Why haven't they reached their goal? By their own analysis, the manufacturers' biggest problem is lack of capital.

Money for new plants, for land acquisition, for sales programs, and for development of better, more completely industrialized houses is still in short supply throughout the industry. One sixth of the top 100 firms in the industry are now publicly owned, but the sale of their stock has produced enough money to put only the biggest in position for the big break-through.

"Our industry just doesn't have the money yet for large and rapid growth," says Jim Pease of Pease Woodwork, "and our profits are too slim to attract a lot more capital. The reason that our profits are slim is that we still do not add enough value to the package of basic materials."

Adds Al Hildebrand of Kingsberry: "Another reason we have trouble getting more money is that our initial capitalization is so low—something like \$200 per worker. A basic materials manufacturer might be capitalized at ten times that figure."

Says Harry Black, general manager of US Steel: "Breaking into a market can take a lot of long range selling of builders, building commissions, and money men—softening up a market takes money and a big program."

Selling the builder on manufactured houses is still a key problem. Says Bob Richards, vice president in charge of National's Tyler, Tex plant: "First you have to sell him away from thinking about his houses as his own creations. Then you have to sell him the idea of a standardized method of construction, and on your design ideas. When that stage is completed, it still costs you \$1,000 to set a dealer up in business so he can produce a fair amount of houses per year."

And almost all manufacturers feel they need more money for research. On an average, home manufacturers spend less than 2% of their gross for research—a fraction of what manufacturers in other fast-growing industries spend. "If we are ever going to add more value to the package—and put ourselves in a better capital position by providing a better house—we are going to have to do a lot more research," says John Odegaard of Kingsberry. "As things stand now we are producing, dollar-wise, only a third of the house in the plant. We are going to have to produce much more than that, or someone else may do it for us."

Only one manufacturer was set up to reach the best markets all over the country

In 1960, National Homes was the only manufacturer that could reach (and profit from) markets from New York to California.

While other leading firms were making plans to enlarge their market areas through mergers and by building new plants in new locations, none see themselves in National's enviable position in the near future.

Two firms, Virginia Lee (Kirkland, Washington) and Ford Homes of New York were preparing to follow Don Scholz' lead, and franchise big lumber yards or other home manufac-

turers in other market areas to use their designs, technique and merchandising program.

Manufacturers found it difficult to make their existing plants serve a bigger area. Effective trucking distance for most firms is still 350 miles (although Midwestern Homes of South Dakota was shipping all the way to Alaska by truck). Beyond 400 miles trucking adds too much (over \$200) to the package price.

Sales and management personnel shortages are a critical problem for most firms

"There are not enough trained and experienced people in all our companies put together to form one big new home manufacturing firm," one industry leader complains. "In other industries you could form a new company tomorrow by going around and hiring good men."

In the past when a home manufacturer needed people he raided the competition. But as operating differences between companies have grown, this practice has become less profitable, because even experienced men have to be retrained to their new employers' techniques. More and more leaders in the industry are now hiring bright young men from other industries all over the country and giving them on-the-job training—but this takes time and effort and never quite seems to fulfill their needs.

Despite progress, local code problems are still a hindrance in some areas

"Half the cost of the house is in finishing and mechanical work; and in many regions restrictive, specification-type codes make it impossible for us to make even a stab at reducing these costs by more in-plant fabrication," says Tom Koenig, president of Harnischfeger.

On the other hand, code experts like Carl Boester of Inland's John Mangan point out that something like 50% of all houses built today are built in areas where performance codes are used. With proper test data, a performance code body can approve almost any system. Kingsberry Homes finds it fairly easy to get approval of its prefabricated plumbing wall, so it is now working on a mechanical core system. "However," says Kingsberry's Al Hildebrand, "just because a town uses the Southern Code, your path is not clear—a great many of these towns put addendums on the code that still require late using this or that. When they do this, the whole value of a performance code—and all your work to perfect new systems—can be jeopardized."

The manufacturers made continuing progress towards complete industrialization and started a new line of research

Progress in industrialization during 1960 fell short of what the manufacturers had hoped for. But there were a number of encouraging developments (see below).

Perhaps the biggest step forward for the home manufacturers was neither a new panel nor a new technique. It was their new emphasis on eliminating field-assembly problems: they spent more engineering dollars to be sure every part in their houses fitted exactly in the field, reducing on-site labor for trimming and fitting.

Manufacturers succeeded in building more of the house in the plant—and hoped to do even more next year

General Homes, Harnischfeger, Home Building Corp, and Ford Homes supply roof panel systems (framed and sheathed) that cut down field labor appreciably.

Harnischfeger and HBC ship floor panels (4' wide and

14' to 24' long) for crawl space and basement models. A number of other firms are readying floor panels for the 1961 markets.

Almost half the leading manufacturers now ship wall panels with interior drywall applied (a few years ago only a hand-applied drywall).

A dozen manufacturers ship roughed-in plumbing in a framed plumbing wall (a few years ago not more than three firms did this). The only firm that ships a complete plumbing core is Home Building Corp. But Kingsberry Homes, which has been shipping roughed-in plumbing walls for three years, is getting ready to try a more complete core.

General and HBC now prewire their wall panels, and manufacturers who apply drywall in the plant install fishwire in their panels.

And more manufacturers are standardizing more of their parts. The number of different doors, windows, hardware, and other items inventoried by manufacturers dropped sharply

year. For instance, National Homes, which stocked 76 different window sizes for its standard houses last year, used 16 sizes this year. By standardizing windows on one model, Inland Homes cut the price of screens from \$80 to \$60 per house.

You can also look for these developments by 1962:

National Homes hopes to use 8'-wide sheets of drywall attached with a contact adhesive (applied only to the studs). This would cut field taping and spackling as much as 60%.

Other firms, working closely with gypsum and adhesive manufacturers, hope to have a one-coat tape system for fielding drywall in one day instead of three. Likeliest material: a mineral-filled epoxy cement.

Some firms hope to have a new heat duct which could be placed under a concrete slab. It would cut dealers' slab-installation costs and—more important—be ready for use if concrete slabs are ever replaced by floor panels laid on a pre-laid subgrade.

Several firms are also working on ways to lower the cost of combination heating and air conditioning. This would permit the use of fixed windows—and lower house cost still more.

But manufacturers were still troubled by the same old plumbing blocks.

Item: They still had not solved their plumbing problems. The most costly single part of a house is the plumbing and finishing around it. Researchers are beginning to worry that a prefinished plumbing core may not after all be the answer because: 1) it permits little or no flexibility in an area of the house that can make or break sales; 2) it is difficult to handle except by crane and bulky to ship (too much weight in load); 3) local plumbers and laborers (except in some localities) will not touch it. Possible answer: a "Model T" roughed-in plumbing tree that could fit up to 32 different bath and kitchen layouts.

Item: They still have not solved their electrical problems. Most wiring was done in the plant, wiring costs could be cut from \$500 or \$600 down to \$250 a house. But local

codes make it almost impossible to pre-wire walls and distribution panels and still ship to widespread markets.

Item: They still have not solved their materials problems. Says Clarence Wilson, HMA president: "We are working in the plant with materials produced for site fabrication. These are materials whose dimensions, strength, and compositions are geared to handling and erection by men in the field. What we really need are materials geared to in-plant production by machines. We have the plant to produce the industrialized house, but we do not have the materials that would work best with our manufacturing ability."

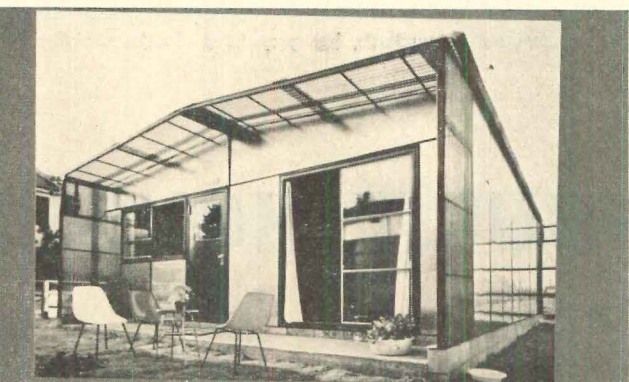
The manufacturers started research in new materials and systems suited to in-plant production

Most manufacturers are concentrating their long-range research on new systems based on the sandwich panel—two skins and a core (bonded together) that replace the eight layers of a conventional wall. The thin skins are strong enough to resist bending, edgewise loading, and racking (and thus could be used for roofs, walls, and floors). The core resists shear, prevents buckling, and insulates.

For the skins of these panels, manufacturers are experimenting with plywood, gypsum, paper, hardboard, and asbestos cement. For cores, they are trying foams of polystyrene, urethane, epoxies, and phenolics. Manufacturers estimate that if the cost of plastic resins could be cut to about 20¢ a pound, foam plastic walls would be competitive with fire-framed walls.

And several manufacturers are working on mechanical systems to be used with sandwich panels. Says one researcher: "The long range answer may come from solutions worked out for today's high-cost mechanical elements. Electric wiring would be cheaper today if it were kept outside the wall, and with sandwich panels outside wiring would make more sense than ever." Adds another researcher. "If we can develop a 'Model T' roughed-in plumbing tree to suit any number of conditions (see above) we could apply it to the sandwich panel house."

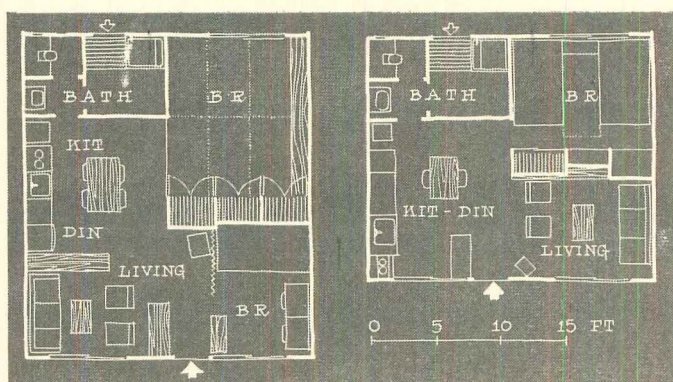
Few manufacturers are concerned about public acceptance of sandwich panel houses. Most feel that: "If we come up with a good way to build a \$15,000 house for \$10,000, we will not have any sales problems." /END



鉄とアルミとプラスチックがカチリとスクラム組んだ新しい住宅
セキスイハウス



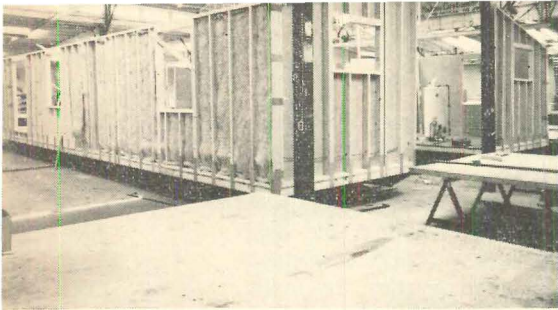
INTERIOR ELEVATION (top) shows overhang and windbreakers of corrugated plastic. Interior photos (bottom) show family kitchen, children's room, and living room of larger "Japanese style" model.



FLOOR PLANS show typical Japanese layout (left) with two bedrooms, 525 sq ft of area; and an "Americanized" vacation house version (right) with one bedroom in 400 sq ft.

Japanese prefab: new competition?

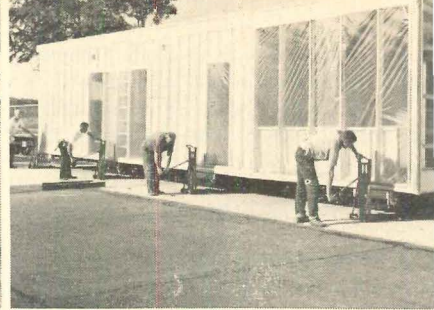
It may well be. Although this house is small by American standards, it is built with same ingenuity and engineering skill that makes Japanese cameras, radios and sewing machines a problem to their US competitors. It uses the newest materials: aluminum skin, steel ribs, and plastic walls. It has a clear span roof, allowing complete flexibility of room layout. It can be ready for occupancy three days after the foundation is poured. Price: \$1,600, delivered in Tokyo. Manufacturer: Sekisui Kagaku Kō Gyo, Osaka.



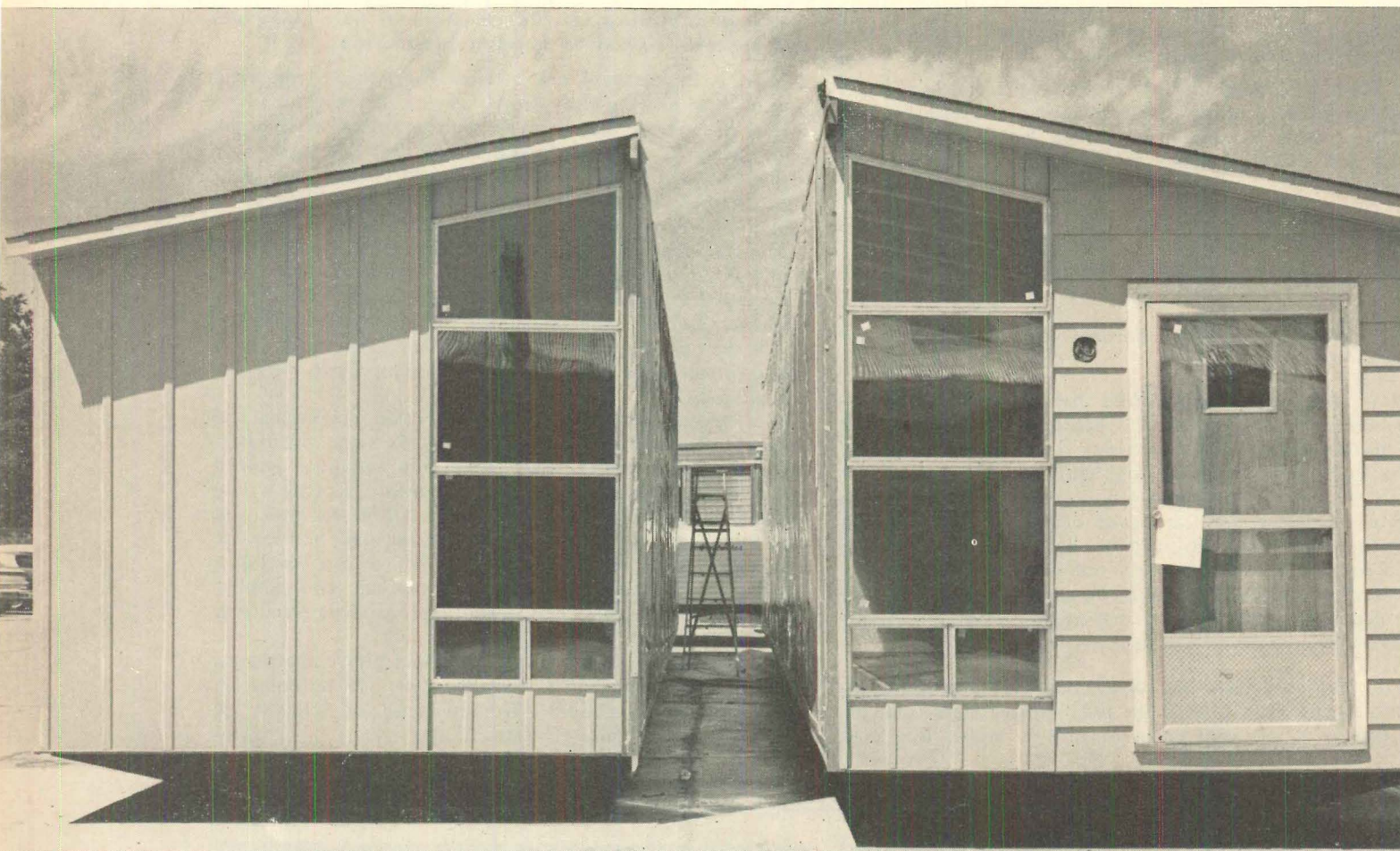
IN PLANT Guerdon house is prebuilt and prefinished; all plumbing, heating, and wiring is installed.



ON ROAD each unit of two-section house is trucked to site. Sections are 48' long, 9'10" wide.



AT SITE house section is jacked off trailer. ethylene sheet protects open side from weather.



TWO SECTIONS which form 950 sq ft house sell for \$7,500 (FOB Guerdon plant). House meets FHA standards, has pre-painted aluminum siding.

1960's biggest prefab news is

THE ALL-FACTORY-BUILT HOUSE

And all kinds of companies are making it

Ever since World War II a few companies have been supplying a limited market—mostly military—with houses that are built in the factory, trucked to the site, and simply set on a foundation. This year, for the first time, many new makers are moving into the field—and designing their factory-finished houses for big civilian markets.

Item: One of the nation's biggest homebuilders—Centex Construction Co of Dallas—has bought a 50% interest in Midwest Homes of Carlisle, Ind (see p 90), which ships all-factory-built houses to 43 states. Says Midwest President H. C. McKinley: "We think all houses under \$15,000 will be factory-assembled within five years."

Item: One of the ten biggest home manufacturers—Scholz Homes of Toledo—has set up a subsidiary (20th Century Homes) to market a full line of all-factory built houses (see p 92).

Item: Several major manufacturers of mobile homes are adding their know-how to the production of all-factory-built-houses.

One of the three largest—Guerdon Industries of Marlette, Mich—is marketing the 950 sq ft, two-section house shown above at right. Guerdon has plants in five other cities.

Champion Home Builders Co of Dryden, Mich (with plants in Georgia and Nebraska) is building a house a week, now "more orders than we can fill," and will soon go into mass-production. The 1,000 sq ft, two-section, factory-finished Champion house sells for \$6,295 (plus foundation and land) within 50 miles of Dryden plant. It will be displayed next month at the National Mobile Home and Travel Trailer Show in Louisville.

Vagabond Coach Manufacturing Co of New Hudson, Mich (with a second plant in Alabama) has developed an 800 sq ft

ection house for which it sees a tempting retirement and
ion market.

elody Home Manufacturing Co of Ft Worth (with another
in California) is experimenting with a pair of 360 sq ft units
e with two bedrooms and a bath, the other with a kitchen,
y room, and third bedroom—to be set on either side of a large
b living core. Melody expects to sell a complete house with
for \$10,000.

ys Melody's President William Norris: "We see as much
e in these houses as in mobile homes." Says a Champion staff
Paul H. Jones: "This is the next forward step for our indus-
We are well equipped to build finished houses in the factory."

all-factory-built house may be the answer to home manufacturing's key problem

*big criticism of today's component prefabrication—as most
e manufacturers practice it—is that it does not go far enough.
e cheapest part of the house is prefabbed in the plant. The
e expensive part—finishing the interior and exterior and install-
e plumbing, heating, and wiring—is still left for on-site labor.*

*ly about 33% of the price paid by the consumer for the
age manufactured home (without lot) goes for the prefabri-
d part of the house. Because so little value is put into the
age at the plant, the manufacturer's profit margin is low—and
profits have meant slow growth.*

*he big promise of the factory-finished house is that it carries
abrication to the ultimate.*

*Almost all the value in the house is built in at the plant. Houses
the one shown here and those on the following pages are
ered complete in one or more sections—finished inside and
and with all plumbing, wiring, and heating installed. The only
ite jobs: building the foundation, joining the sections (if there
more than one), and hooking up the utilities.*

*hat's more, the factory-finished house offers financing benefits:
It requires little or no interim financing because so little work
one at the site. Says Guerdon Industries' Senior Executive Vice
ident Philip Duff: "We figure we save a builder about \$400
nancing costs."*

*It may (like the mobile home) provide a way to cover
ishings with the house mortgage. Several mobile-home manu-
urers who are now turning out factory-built houses say they
arranging financing to include the furnishings.*

*any old-line home manufacturers are eyeing factory-finished
es with interest.*

*ut right now only two—Scholz and Lytle Modern Homes of
rborn, Mich—are building them. And only two others—Home*

Item: Lumber dealers—among the first to ship pre-assembled houses to the site—are now building bigger houses than ever and shipping them farther than ever. The heart of this activity: West Texas. The prime example: Avinger Lumber Co of Lubbock. Avinger, which started 20 years ago with a 288 sq ft cottage, recently completed a 2,880 sq ft house (32'x90') in its outdoor plant. Some Avinger houses are shipped 350 miles to southwestern Kansas.

Item: Even house movers are interested. In Syracuse, NY, Del Nero tried conventional homebuilding but was dissatisfied with the value he was able to offer. So he rented a former munitions plant, hired an architect, and now offers three factory-built models priced from \$8,985 to \$9,855 without land.

Building Corp of Sedalia, Mo (with a prefab plumbing and utility core) and General Homes of Ft Wayne (with panels prefinished on the inside)—are moving in that direction.

All the other home manufacturers are still cautious. Here, they say, is why:

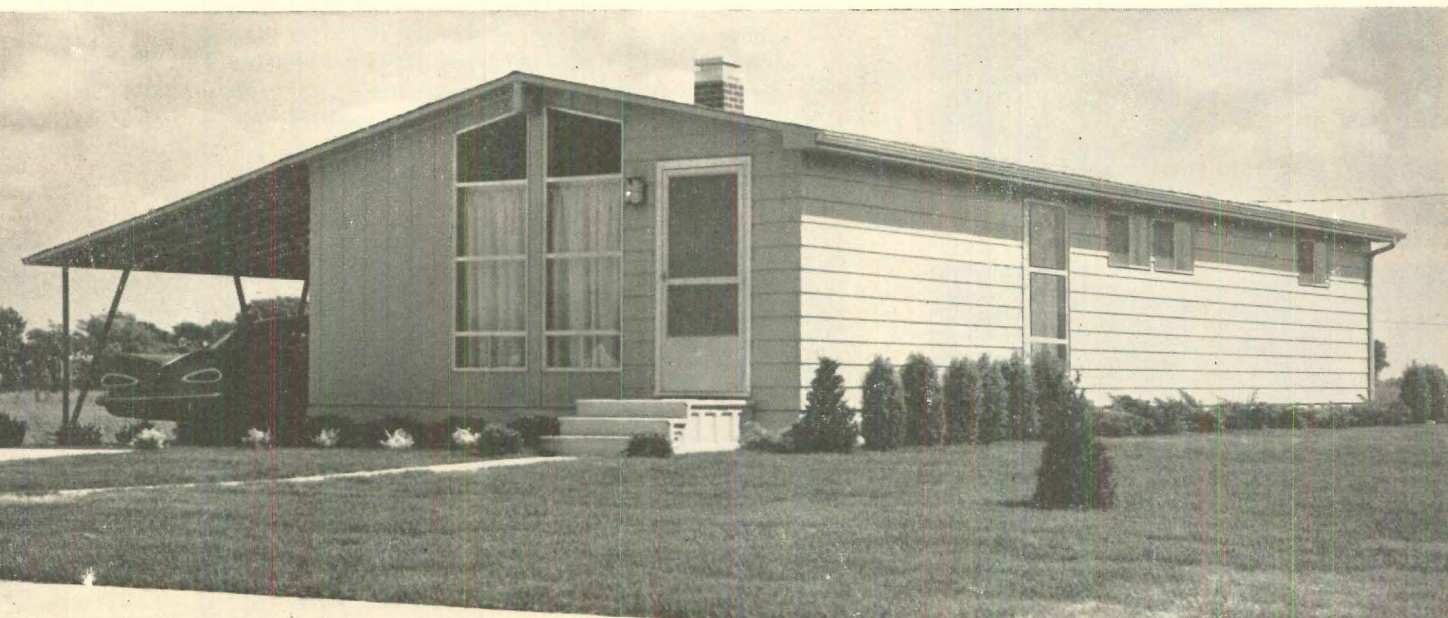
1. Markets are limited by local codes and opposition from local unions and subcontractors. Most big home manufacturers now sell prefab packages within a 300-mile radius of their plants—in areas where they have done enough missionary work to overcome the code, union, and subcontractor problems. But they don't feel they could sell enough factory-finished houses in the same areas to justify the cost of an extra production line.

2. Transportation costs are high—roughly 2½ times as much as for the average prefab package. Shipping a prefab package 300 to 400 miles costs about \$200; shipping a factory-finished house the same distance costs about \$500. Reason: most prefab packages can be packed on one truck; the sections that make up most factory-finished houses must be shipped on two or three trailers.

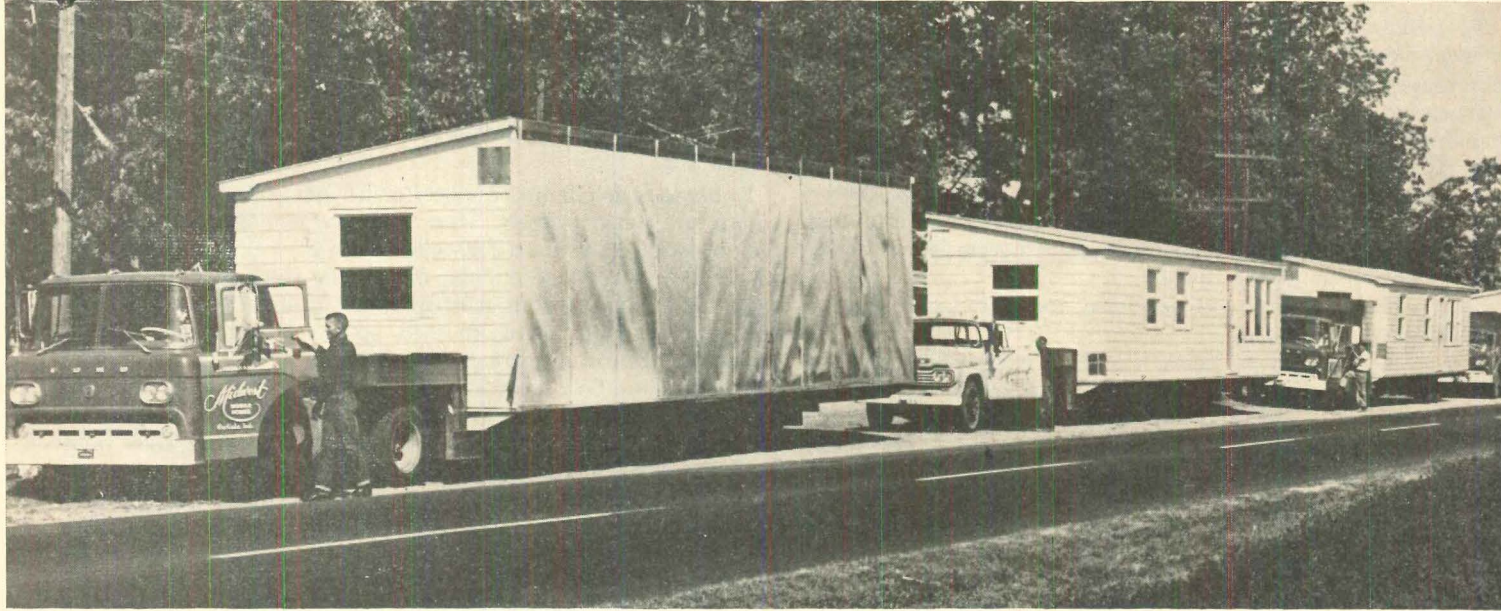
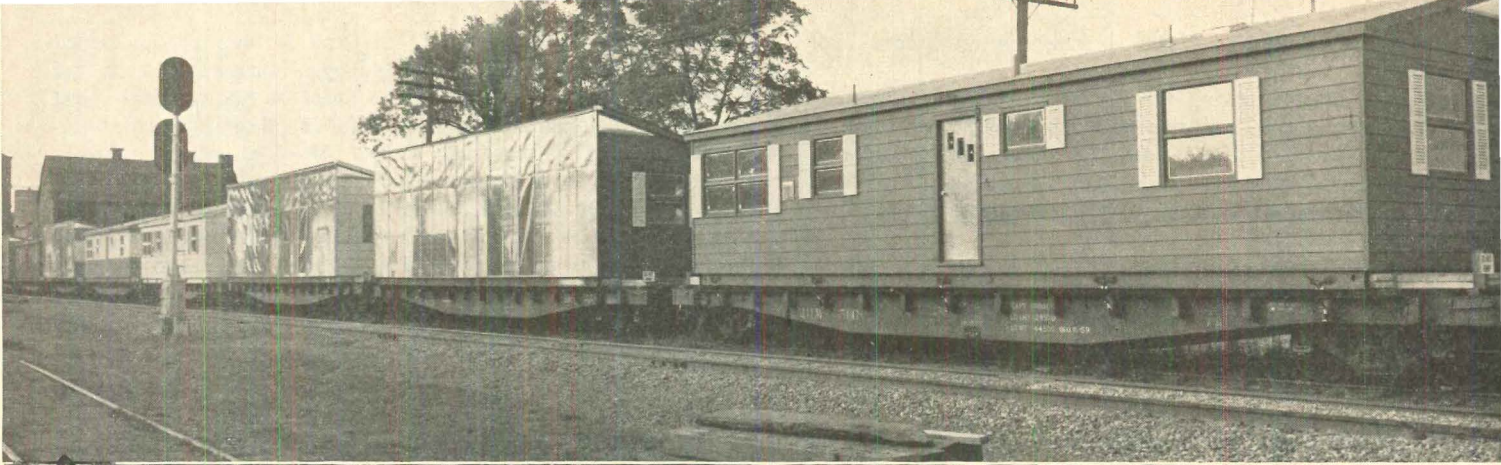
3. Some technological bugs have not been ironed out to the satisfaction of home manufacturers. They are concerned about how to join house sections at the site, about how to keep the joints from marring the looks of the house.

And some home manufacturers are still wary of risking their hard-won public acceptance. They remember well their early efforts to convince consumers that the manufactured house was not simply a small, cheap, and rather temporary house.

But although many home manufacturers are cautious about the all-factory-built house, many also see it as an inevitable development in today's prefabrication. Sums up Don Scholz: "The advantages far outweigh the disadvantages."

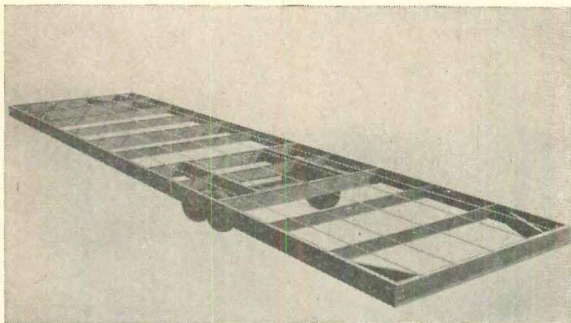


HOUSE IS READY FOR BUYER two days after sections arrive at site. It has three bedrooms, bath, built-in kitchen, 19' living room.

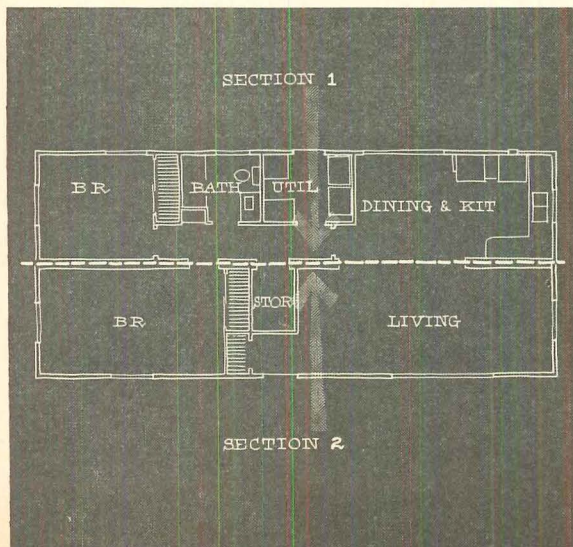


HALF-HOUSE SECTIONS from Midwest Homes are shipped by rail or truck. Midwest sold 800 houses this year, is planning West Coast and Florida plants.

Most factory-finished houses come to the site in two sections



BIG STEEL DOLLY, on which house section is built in plant, becomes floor frame of house (plan, below) at site.



The two sections form a complete house when they are joined on the foundation—a one-day job, according to Midwest Homes of Carlisle, Ind, which built the units shown above.

Midwest makes 10' and 12'-wide sections (for different models). Each section is factory-built on a steel dolly (left) which becomes a floor frame when the wheels are removed. Sections are joined at the site with a horizontal jack, fastened together with floor and roof bolts. Ceiling joints are covered with battens, floor joints with tile, wall joints with prefinished jamb casings. A builder can buy a 1,056 sq ft Midwest house for \$8,432, put it on his own foundation, and sell it for \$13,500 on a \$2,000 lot.

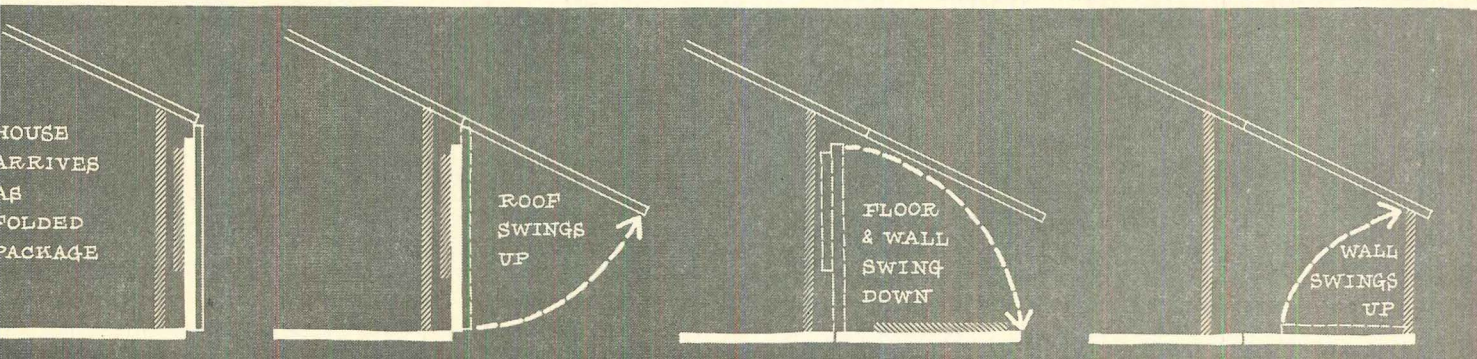
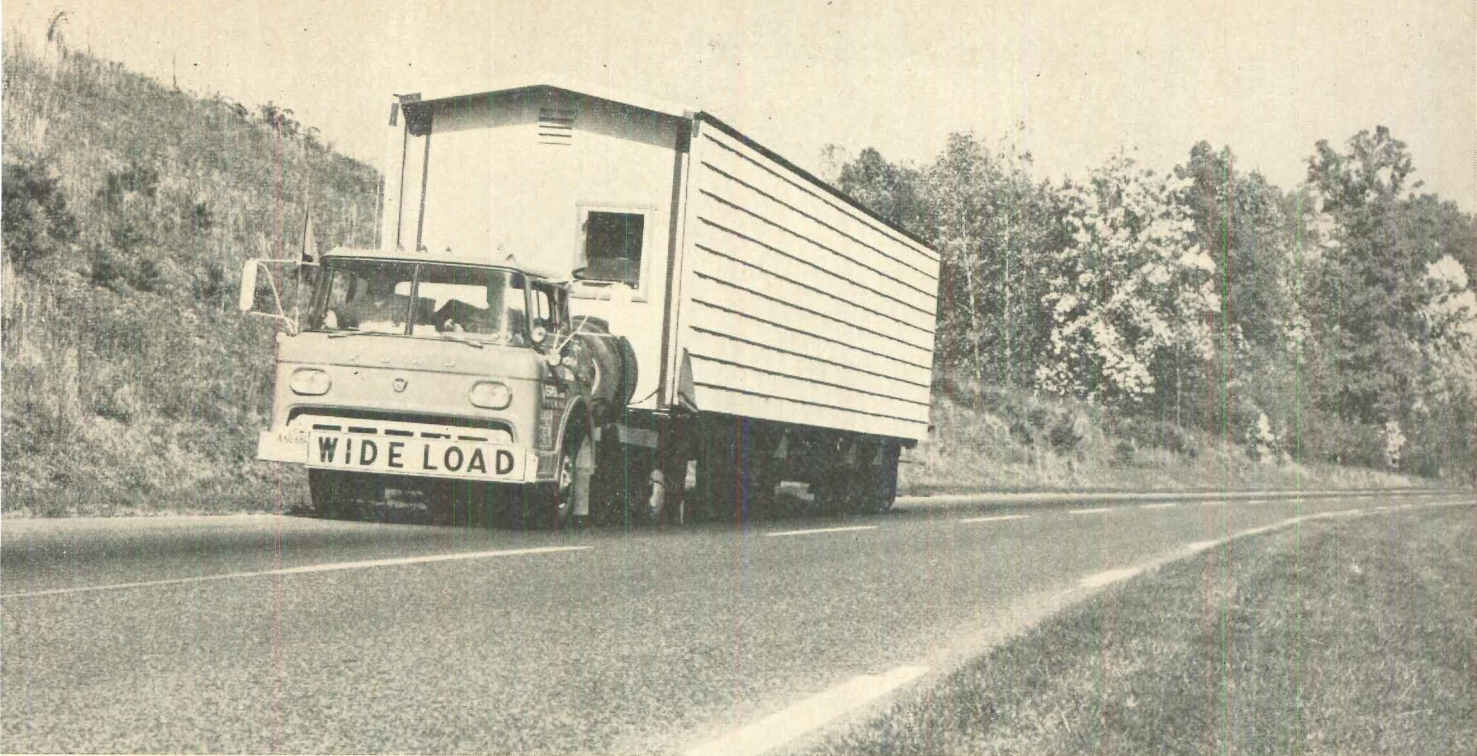


BATHROOM in Midwest house was pre-finished and fully equipped in plant.



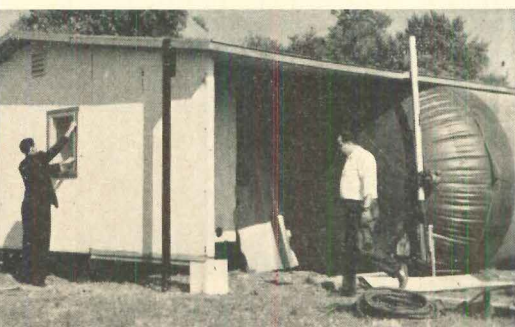
Kaufmann and Fabry Co.

U-SHAPED KITCHEN, also factory-finished, has in range and oven, free-standing refrigerator.

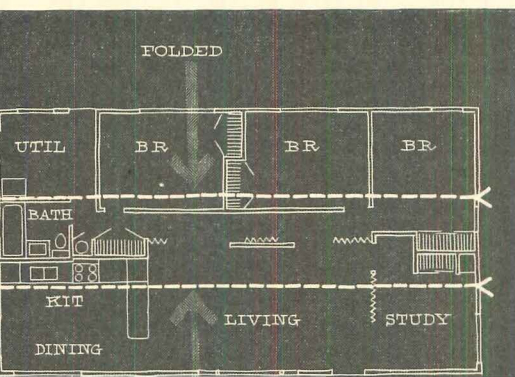


FOLDED HOUSE fits on one trailer. Diagrams show how roof, floor, and side walls unfold. End walls (not shown) fold out from inside side walls.

... but some come as a single fold-out unit



BALLOON is inflated with vacuum cleaner to raise folded roof. Broken lines (plan, below) show where house folds.



The fold-out system shown above—developed by Transa Structures of Fullerton, Calif—permits shipment of a 1,080 sq ft house on one trailer.

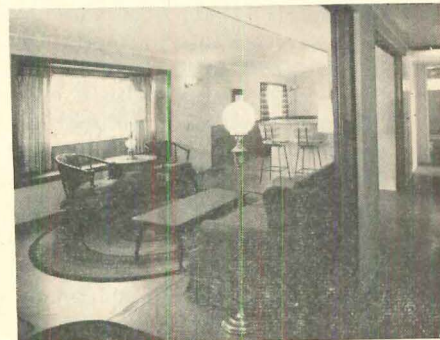
At the site, the house is unfolded with the help of a balloon (left), which is inflated to raise roof sections and deflated to lower floor sections. Piano-type hinges join roof, floor, and wall sections; metal strips seal joints after the house is unfolded. Total on-site labor is 36 man-hours. The house (about \$12,500 without lot) can be moved easily to a new site because steel tripods bolted to the floor frame rest on a temporary (wood-pad) foundation (permanent foundation can also be used). Transa has sold to the government since 1947, will soon enter the civilian market.

Chic Donchin

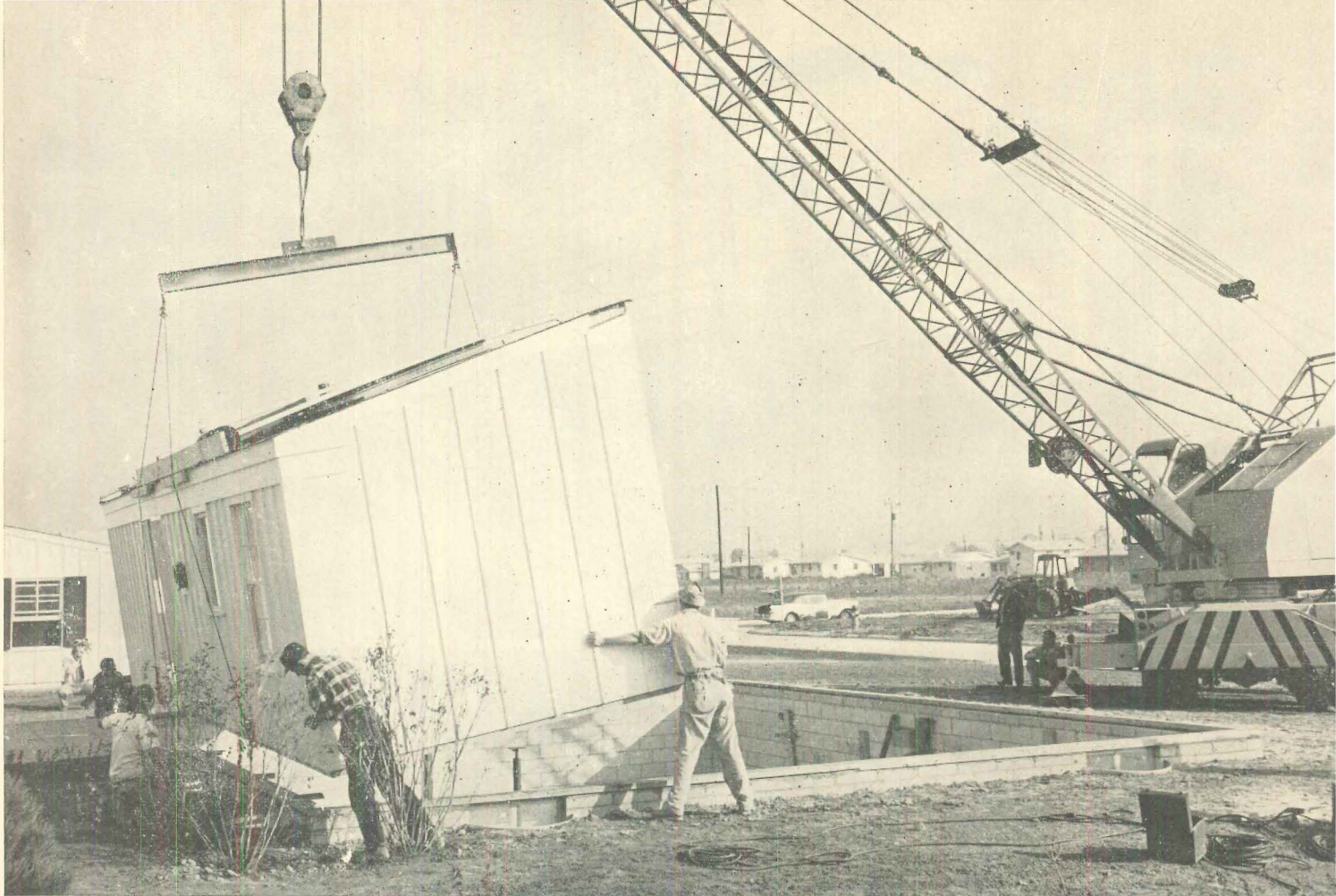


IN-LINE KITCHEN puts factory-installed sink and appliances against bathroom wet wall.

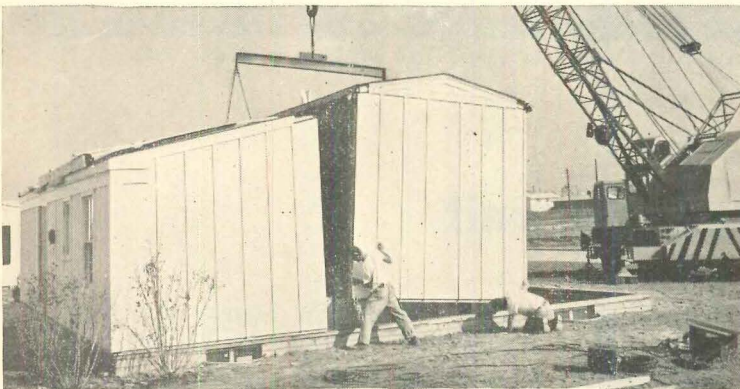
Robert H. Murray



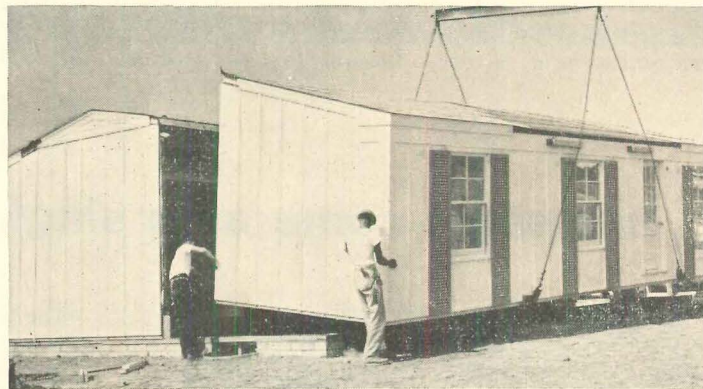
FLEXIBLE LIVING ROOM can be opened or closed to bedrooms with accordion doors.



FIRST SECTION of three-section house built by Don Scholz's 20th Century homes is set on foundation by crane. On-site crew: crane operator, four carpenters



SECOND SECTION is added, screwed to first at roof beams and floor joists.



THIRD SECTION completes house. Time to join three sections: three ho

And some factory-finished houses come in three sections

This three-section house sells for \$2,000 less than an equivalent conventionally prefabbed house by the same manufacturer.

So says the manufacturer—Don Scholz of Toledo.

The 1,200 sq ft factory-finished model (the "Classic") sells for \$15,000; the 1,224 sq ft conventionally prefabbed model (the "Palm Springs") for \$17,000. Both houses have three bedrooms, two baths, and similar equipment. Both prices include a \$2,300 lot and 10% profit for the builder. Delivered to the builder's site, the three finished sections cost \$9,384, the prefab package \$4,318.

Why is the factory-finished model priced so much lower? Here, says Scholz, are four reasons:

1. Its materials and equipment cost less because *everything* can be mass-produced with capital goods producers' discounts.

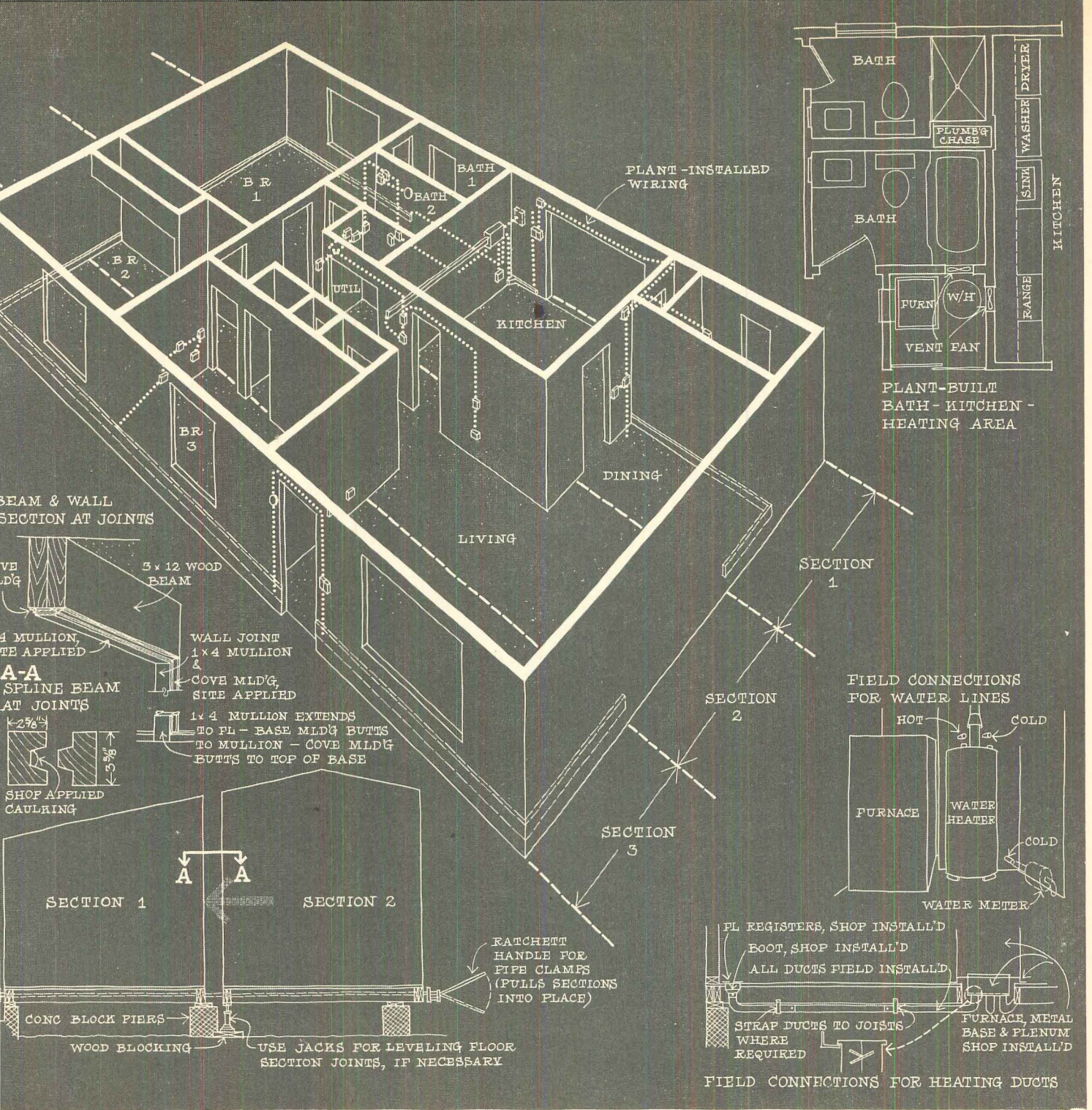
2. Its inside and outside finishes cost less because they are applied under controlled plant conditions instead of at the site. Examples: roof shingles are laid out by one man, fastened down

by a second man with a pneumatic gun; the house is spray-painted. Says Scholz: "Even though we pay a painter 25¢ over union to use a spray gun, we paint a house at a fraction of on-site cost."

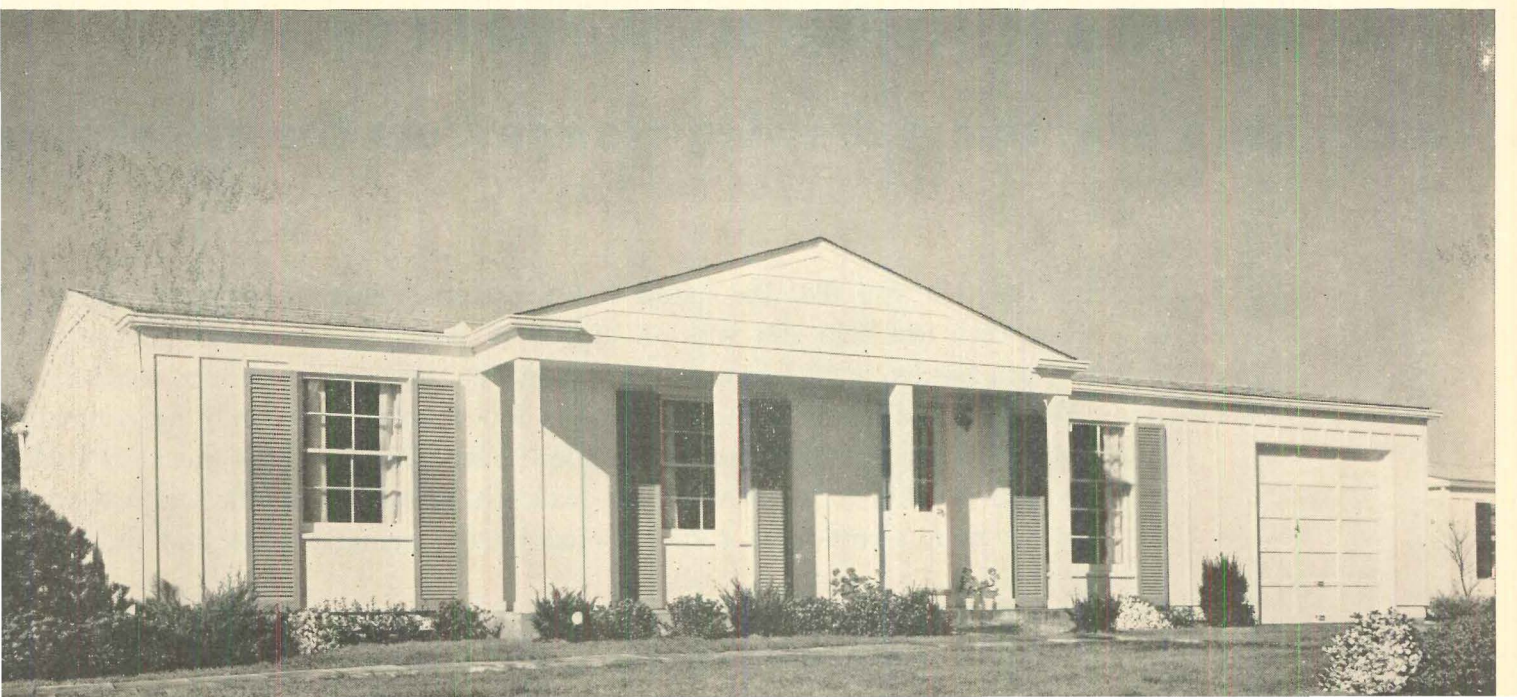
3. Its plumbing, heating, and electrical installations cost less because they are made in the plant. Says Scholz: "We pay union rates for all these trades and still beat the cost of on-site plumbing. In fact, they equal the cost of on-site wiring and provide better quality and halve the cost of on-site plumbing."

4. And it practically relieves the builder of interim financing because practically no time is spent on site work.

Scholz marketed his first factory-finished model—a two-section \$10,000 house (H&H, Dec. '56)—four years ago, but discontinued it after a year. His new models are bigger and higher-priced. The new models start at \$14,200, will soon go to \$18,000—for a 2,000 sq ft house on a \$3,000 lot. He says: "The bigger the house, the bigger the benefits of finishing it in the factory."



METRIC (above) of house (below) shows how plant-installed mechanicals are connected at site. Prebuilt porch is included in price; garage is extra. /END





PROSPECTS LINE UP to see new Kingsberry houses in Ft Payne, Ala. The manufacturer planned this opening as a demonstration for its dealers.

Do you want crowds like this at your model houses?

You can learn a lot about drawing crowds from the prefabbers

They will tell you that the model house is homebuilding's strongest selling tool.

And they can help you with all phases of model house presentation—they can show you how to attract prospects to the model and how to use it to close the sale.

You can find all this practical help in the detailed merchandising manuals that home manufacturers supply to their builder-dealers. The quality of this merchandising help, and the skill with which builder-dealers have used it, is reflected in the better-than-par sales record (see *p 83*) scored by the manufacturers and their dealers this year.

On the following pages you will see the basic merchandising ideas used by the home manufacturers, and a sampling of their specific advice to their dealers.

Start planning your opening year in advance, and set up step-by-step timetable

Since the model house is all-important, most manufacturers supply their builder-dealers with a detailed schedule for every step in the planning, building, and promotion of models. The purpose: to make sure the dealer doesn't overlook any of the hundreds of details that must be handled at the right time and in the right way to assure a successful opening. The model-house timetable described below and the schedule at the right is typical.

Timetable prepared by General Homes starts 11 weeks ahead of opening—with land purchase Working on the principle that good merchandising is not something a builder does after he builds a house, but rather is everything the builder does to make a salable product, General Homes begins its model-house schedule with advice like this on land procurement and development:

11 weeks before production:

Choose your land. Land procurement is often the most of the biggest delay in a housing project. Before you commit yourself have your General Home staff look it over. Is it high and/or easily drained? Are utilities and water available? Is the location desirable near schools, stores, recreation, churches and within reasonable distances of employment? Is it suitably located with regard to city growth? Can it be developed at a profit? Are you protected against future changes? Is it too close to future factories?

Improve your land. Take your tentative plan to the FHA or VA for help with details. When approved, set negotiations on price and size of houses, building lines, and protective clauses. Finish the plot map. Have the surveyor mark street and lot lines. Get two bids for the phase of land development.

Finance your land. Arrange to finance land development. See General Homes for assistance."

Timetable gets more detailed as the model-house promotion gets into full swing

The chart and its caption at right are a capsule summary of the suggestions offered by General Homes in handling the last 10 weeks before full production.

GENERAL HOMES PROMOTION & DEVELOPMENT CALENDAR													
TIME SCHEDULE	NUMBER OF WEEKS FROM FULL PRODUCTION		11	10	9	8	7	6	5	4	3	2	1
	WEEKLY DATE SCHEDULE	MO. WE.	52										
LAND PROCUREMENT			•										
LAND IMPROVEMENT			•	•									
LAND FINANCING			•										
VA - FHA PANELS				•		•		•		•	•	•	•
BUILDING FINANCING				•									
PLANNING PROMOTION				•	•		•	•	•	•	•	•	•
SUB-CONTRACTS				•	•								
MODEL HOMES				•		•	•	•		•	•	•	•
PUBLICITY				•						•	•	•	•
ADVERTISING <small>NEWSPAPER, TV & RADIO</small>					•		•	•	•	•	•	•	•
LITERATURE					•		•	•		•	•	•	•
OUTDOOR ADVERTISING					•		•	•		•	•	•	•
TENTS & DISPLAYS					•		•			•	•	•	•
SALES STAFF				•	•		•	•		•	•	•	•
SHOWING CREW								•	•	•			
WEEKLY CHECK													

Time table for building and promoting the model house

10 weeks before full production

Choose location of models with great care. Discuss tentative date for open house, models, access routes, parking, location of reception tent, displays, sales methods.

Line up subcontractors, get two bids for each job. Prepare written subcontracts.

Order model houses for delivery four weeks before opening.

Assign staff publicity man. Get prominent person for ground-breaking ceremony. Issue news releases.

9 weeks before full production

Consult General Homes field man about advertising and promotion budget. Schedule sales staff meeting, assign jobs for advertising, literature, billboards, displays, tents, landscaping. Assign subcontracts.

8 weeks before full production

Complete model house construction through slab stage. Check house delivery, FHA-VA for design approval.

7 weeks before full production

Hold third staff meeting. Check price on ads and promotion. Apportion promotion budget. Decide on all ads, sales literature, displays. OK grading, landscaping. Discuss and decide on sales methods, review traffic routing and parking, select door prizes, get estimates on cost of movies for children, refreshments and reception tent furnishings.

6 weeks before full production

Get final FHA-VA approval for model houses this week or postpone your opening. Erect model homes, get FHA-VA inspection. Make furnishing plans.

Order literature, outdoor advertising, signs. Complete advertising layouts and copy, radio or TV scripts. Order tents, flooring, food and soft drinks if used. Select and organize open house staff. Recruit part-time guides.

5 weeks before full production

Issue publicity, tell neighborhood papers about preview. Order advertis-

ing, get OK on radio-TV scripts. Check sales tent displays.

4 weeks before full production

Monday: request third FHA-VA inspection. Inspect models and order corrections. Begin grading, seeding, sodding, landscaping.

Erect billboards, make final check on food, movie cameras and film, reception tent furnishings. Engage photographer for Saturday.

Tuesday: check proofs of ads, printed literature to be delivered Thursday, delivery of tent.

Wednesday: place furnishings. Make final check of radio and TV schedule.

Thursday: inspect models and furniture placement. Place prompting cards (signs) in house. Erect tents.

Friday: erect displays, outdoor directional signs, hold final meeting with parking men. Hold final meeting with General Homes field man. At sales meeting assign specific duties and brief salesmen on all details. Hold training session for any new people.

Saturday: clean street and walks. Have entire open house staff for final checkup and rehearsal with preview guests. Get professional photos of model houses.

Sunday: opening day.

3 weeks before full production

Keep models scrupulously clean. Start processing FHA or VA firm cases immediately to insure early building dates. Place tentative orders for houses based on average FHA-VA processing time. Check signs, outdoor displays, all displays and material in reception tent and sales area. Reorder literature if necessary. Prepare releases for newspapers, radio, TV, send them photos. Keep staff alert for good publicity stories.

Salesmen keep appointments with prospects. Put prospect names on file cards and assign for follow up. Begin follow-up.

Last 2 weeks before full production

Plan sustaining advertising program with newspapers, radio, TV and award contracts. Review sales methods with staff and discuss methods for improvement. Plan activities for future Saturdays and Sundays.

Furnish and landscape your models— and then group them carefully for the most effective presentation

Emotional appeal is such an important element in merchandising that most manufacturers have carefully studied the art of creating appeal—and pass their best advice along to their dealers.

The manufacturers tell their dealers: “Furnish your models”—and show them how to do it

At least once a year, all the leading manufacturers invite their dealers to the home office to see the new models—and the models are always furnished with great care as a standard for dealers to follow.

And the manuals supplied to the dealers promote careful furnishing. For example, Crawford tells its builders: “Twice as many houses are sold from furnished models.” It strongly recommends “the guidance and counsel of professional decorators.” But it also offers specific advice. Samples:

“Always use a monochromatic color scheme: one basic color or shades of the same color throughout the house—this gives an illusion of greater space, a sense of continuity and a flowing relationship. Rooms painted contrasting colors tend to appear smaller. Use light shades, which recede; not dark tones which make rooms seem smaller. . .

“Always under-furnish bedrooms. Show one bedroom with twin beds. Do not use ‘suites’ of bedroom furniture. Low chests make a room seem larger. . .

“The living room makes both the first and the last impression, so spend the maximum amount here. Draperies should be as lavish as possible and should go from wall to wall if feasible. Furnish the way the magazines do. The tremendous circulation of women’s magazines has made every woman conscious of attractive furnishings. . .

“Remember your market. Furnish to appeal to the taste and income level of your market. One of the common mistakes builders make is to furnish beyond the income level to which they are appealing.”

The manufacturers show their dealers the principles and importance of landscaping

Most of the “model” model-display areas that the manufacturers build to show their new models are extensively landscaped—again to give dealers a good example to follow.

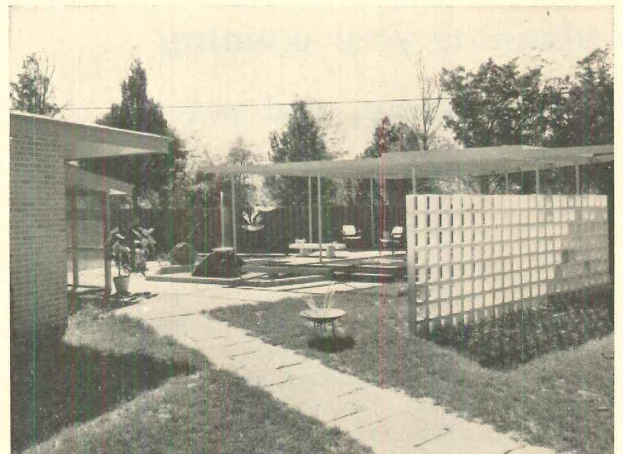
And again, the manuals are filled with suggestions on landscaping. Crawford, for example, includes several pages of advice on the placement of shrubs and bushes to set off the model, and make house and lot seem larger. Many manuals suggest plants and shrubs that, in their market areas, are quick growing, colorful, and hardy.

The manufacturers show their dealers how to group houses along a model house street

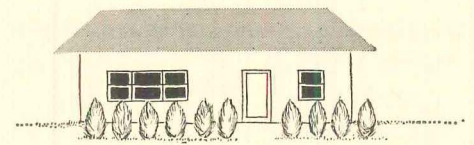
The manufacturers display their new models in an arrangement and setting which a dealer can copy or adapt in his area. These displays show 1) how to group various models along a curving street or cul-de-sac or at a corner to avoid an uninteresting “line-up” of houses, 2) the importance of trees, and 3) the value of leaving space between models both to set off the houses and leave room for later models.



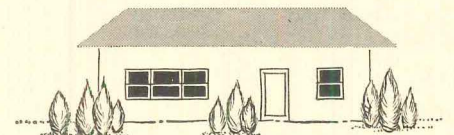
MODEL ROW in Lafayette, Ind is used to show National Homes dealers how to set up an effective model presentation.



LANDSCAPED GARDENS in Dealer Jim Powell’s sub-division are shown to all Crawford dealers as example to follow.

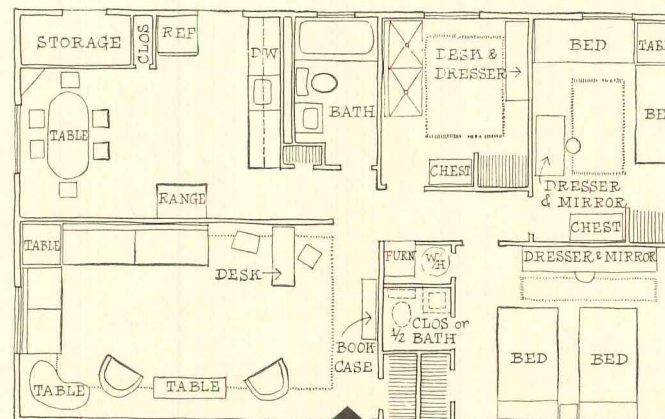


DO NOT PUT SHRUBS IN STRAIGHT LINE ACROSS FRONT OF HOUSE



DO GROUP SHRUBS AND EXTEND BEYOND EDGE OF HOUSE FOR BEST CURB APPEAL

LANDSCAPING SUGGESTIONS, like this drawing taken from Crawford’s manual for dealers, are offered by most manufacturers.



FURNISHING PLAN like this one is supplied by General Homes for each model in its line. Dealers can buy or rent suggested furniture.

Make detailed plans for handling prospects in the models and sales area

Unless you plan the traffic flow, crowds will mill about your sales area; and this often makes it impossible for salesmen to spot the good prospects.

That's why, in their manuals, almost all of the manufacturers suggest—with drawings like those at the right—traffic patterns for reception areas, the models, and the sales area.

Let the manufacturers spell out the sales points to make as prospects tour the models

Here, for example, is Kingsberry Homes' outline of points to be made in each area of the model house shown in the center drawing at right (area they refers to numbers on drawing):

"Area 1: Receptionist meets visitors and gives personal welcome.

"Area 2: Guests enter and are directed around living room. Call attention to luxurious furnishings, the 16 ft of glass sliding doors.

"Area 3: Call attention to storage area and guest closet in entry hall.

"Area 4: Main hall is divided by colored sash to keep traffic moving. As traffic goes down hall, point out the bath and its luminous ceiling.

"Area 5: Traffic enters bedroom. Display cards point out closets. . . . Call attention to private bath. (Bathroom door should be removed.)

"Area 6: In this bedroom, note built-in shelves and other features. As traffic re-enters hall and goes past third bedroom, point out that this is third bedroom.

"Area 7: In this room (usually a family room) have display cards to point out glass sliding door or wall windows. Call attention to alternate use as dining room.

"Area 8: Call attention to entry area, washer-dryer space, storage cabinets. Mention that family has choice of three rooms for serving meals. From here traffic goes to patio, furnished attractively.

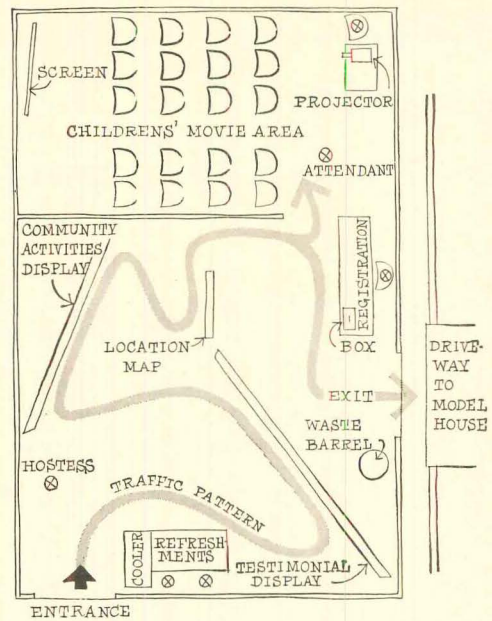
"Note: use oversize light bulbs throughout model to give maximum light, particularly in hallway. Lots of light creates feeling of space."

And some manufacturers even suggest the sales talk for the builder's staff

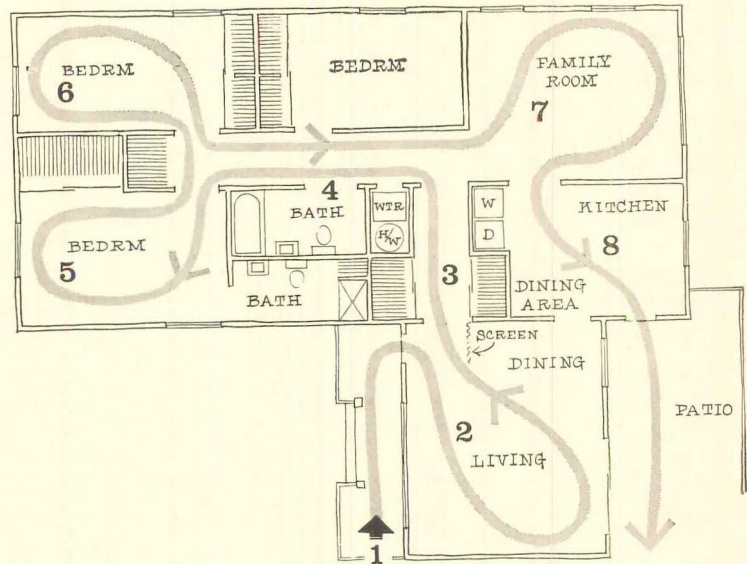
For example, National Homes in its manual tells builders: "Six people are required to staff your show house: an attractive young lady at the front door, plus one demonstrator in the living room, kitchen and each bedroom. At a preliminary meeting show them how to demonstrate all features. Then let them practice before you, using phrases like these:

"In the living room: 'Notice how large this living room is, and how much wall space you have for easy furniture placement—it's just right for good conversation grouping.'

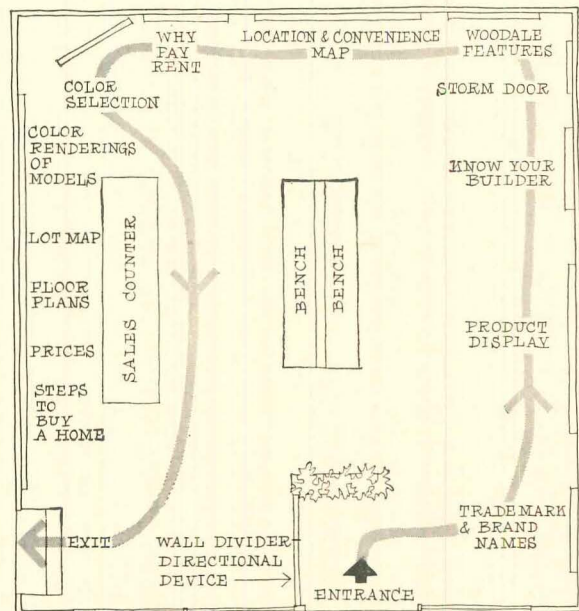
"In the kitchen: 'Adequate space is provided here for a second dining area. You have access to the rear without going through the living room. Notice this beautiful walnut vinyl finish on the wall and base cabinets. This finish is mar-proof and so easy to keep clean. . . . The work space is convenient to both the refrigerator and range—saving many steps.'"



RECEPTION TENT LAYOUT in General Homes manual includes refreshment, amusement areas.



MODEL HOUSE TRAFFIC FLOW is suggested in this drawing from Kingsberry manual. Numbers refer to text at left.



SALES AREA PLAN suggested by Harnischfeger Homes is designed to fully utilize the space in a two-car garage.

Plan your advertising campaign and your promotion to attract your most likely prospects

While prefabbers rarely create special campaigns for individual dealers, most of them offer so much varied advertising and promotion material that any dealer with a knowledge of his prospects can select material with the right appeal for his market.

The illustrations at the right are typical of the choices offered by the manufacturers in their merchandising kits. In addition . . .

All manufacturers offer detailed advice on planning advertising campaigns

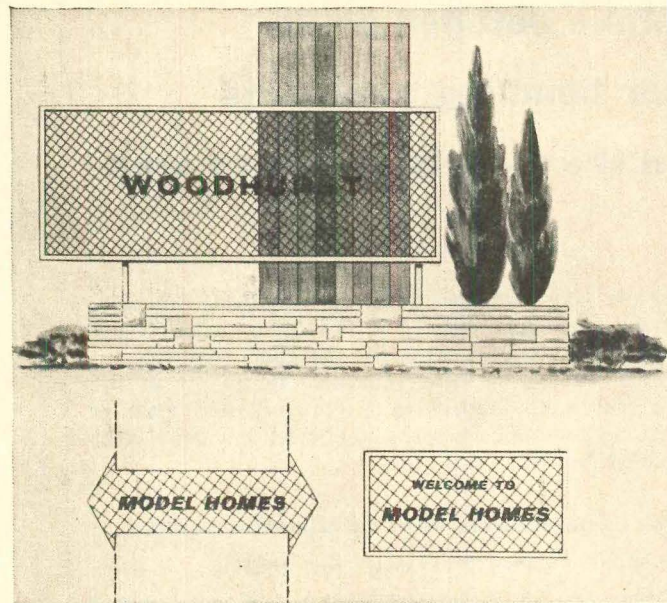
For example, Harnischfeger gives this advice on general approach: "Your advertising should be dominant [ie, stand out among competing advertising], factual, interesting, timely. Establish a good subdivision name and an appropriate symbol. Decide on a theme and integrate all these elements into your campaign. Select your media carefully . . . and make your budget dollars count. Break big (not necessarily biggest) space on your first advertising prior to opening. Use both display and classified. Spot your radio messages at times when you get maximum listening on both home and car radios. Make your billboards and signs colorful, informative, but brief. Shape is important and helps you achieve dominance. Have good informative handout literature, including information on location of subdivision; proximity to transportation, schools, shopping, and industry; elevations, plans, prices, payments.

US Steel Homes offers this advice (and help) on outdoor advertising: "We will supply you with a 24-sheet outdoor poster in color for standard billboards 12' x 25'. If you want to build your own board on your property make sure it is extra smooth on the surface. Paint the surface white to prevent show-through and serve as a border. Get an experienced bill poster to put up the sheets . . . You will probably want your roadside 24-sheet posted by your local outdoor advertising firm, which can advise you on best locations. Standard posting period is 30 days. A single board usually costs \$60 to \$100 dollars for 30 days. Illuminated signs cost more."

Crawford Homes offers this advice on newspaper advertising: "The newspaper is still the builder's best advertising friend. Display ads . . . establish the builder's name and subdivision. Do not expect all the results to be noticed on the same day the ad appears. Consistency brings the best results. In most cities the regular real estate section is the right place to let people know you are in business. Teaser ads are best in a series—they don't tell much but they excite interest."

Most manufacturers encourage advertising by helping pay for it

The amount manufacturers pay usually depends on the number of house packages a dealer buys. One manufacturer pays for two display ads, and a portion of the cost of radio and TV time, for a dealer's opening. Another, for a sustained ad program, allows builders up to \$20 a house in matching funds. Each manufacturer has his own method of cooperative advertising, and some of the schemes are extremely liberal.



IDEAS FOR OUTDOOR SIGNS are included in most manufacturers' manuals. This is a Crawford Homes' design.



INDOOR SIGNS and display cards are part of Place Homes' sales kit.

**MARKET TESTED
IDEAS**

**Suggested Scripts for
Radio and TV Advertising**

HOW LOCAL RADIO AND TV ADVERTISING CAN HELP GET BIG CROWDS OUT TO YOUR OPEN HOUSE.

RADIO: Should be used on a saturation basis. Repetition is essential for maximum impact. Use a minimum of ten spots a day on Friday, Saturday and Sunday of your Open House — more if your budget will allow. Radio stations will gladly help prepare your commercials. Show them the suggested scripts in this kit, which they can adapt to fit your own local marketing situation.

RADIO AND TV SCRIPTS which can be adapted for local use by dealers are prepared by an advertising agency for National Homes.

THE BIG VALUE!

THE BEST HOME FOR YOUR MONEY
\$000.00 DOWN
LOW PER MONTH
\$00.00 PER MONTH (PLUS TAXES & FEES)

the GENERAL LEE

OPEN DAILY 9 TO 6 P.M.
COMPLETELY FURNISHED

Sales Agency, Inc.

ADVERTISING LAYOUTS are part of General Homes' service. This one of several proposals, each with different appeal.

BUT—most important of all—

you must develop new selling ideas

that set you apart from your competitors

As says Builder-Dealer Gene Glick, who added his own selling ideas to his manufacturer's packaged program — and who is now outselling all his competitors.

Glick is one of several successful National Homes dealers in Indianapolis. Last year he sold over 300 houses. In 1960's slower market, he knew he would have to do something special to set himself apart, not only from conventional-builder competitors, but also from three nearby National dealers who are selling the same models with the same merchandising helps. What Glick did (see list below) made him the biggest-volume builder in Indianapolis.

1 *Glick retained a top-level merchandising consultant.*

He persuaded California's Kelly Snow to come to Indianapolis to make an intensive study of his sales problems. Together they set up a market strategy committee of Glick's key personnel, and worked out a vigorous new sales program (see below).

2 *He hired new salesmen, selected only after careful testing.*

Snow recommended using newly developed psychological tests [Executive Analysis Corp, New York City] to select the best among several candidates for sales jobs. "The tests were excellent," says Glick, "and we found some fine men."

3 *He introduced new models one at a time in "continuous openings."*

In a major change from the usual technique of presenting several new houses at one big opening, Snow suggested bringing out a new model every month. This plan, he reasoned, would keep Glick in the news, give him something new to talk about in his adver-

tising, and keep prospects coming to the subdivision. For the July 3 opening of a new subdivision, Glick used his best-sellers of previous months, added one new National model. He added a newer National house in August, another in September, and still another in October. The houses were quite different from each other: a two-story, a split level, a mid-level entrance and a new ranch. Each kept the crowds coming and sold well. Says Snow: "Only a prefabber could have supplied us with a new model each month. A builder working by himself could not afford it."

4 *He gave his salesmen intensive training on each new house.*

Snow analyzed each model Glick offers, and coached salesmen on the kind of family most likely to buy each house. Here are excerpts from Snow's 600-odd word analysis of one model: "If the Regent [model] can be considered the family station wagon, the Dover is the two-tone convertible. This puts it in a small but highly specialized market. Some buyers will be so thrilled they will not be able to see anything else. But most buyers attracted to it will need considerable reassurance that they are making a wise buy. Play up the practical features like [list followed]. The Dover is absolutely ideal for the type of buyer who must make a good showing because of his business position . . . It is possible to add to the Dover those extras which impress company and which at a hair over \$18,000 look like \$22,500. . . . The Dover might also appeal to the older couple

of considerable means, particularly if the wife has a flair for dramatic decor." Snow's analysis of this house was so effective that Glick's staff sold 23 of a higher-priced version filled with extras, while another National dealer sold only six of a stripped down version.

5 *He hired a new advertising agency and doubled his budget.*

Says Glick: "Our new campaign, including full pages in two color on Sunday, helped to bring out families with higher incomes and was a major factor in raising our average sales price from \$14,500 to \$16,500."

6 *He built a community pool as a major sales attraction.*

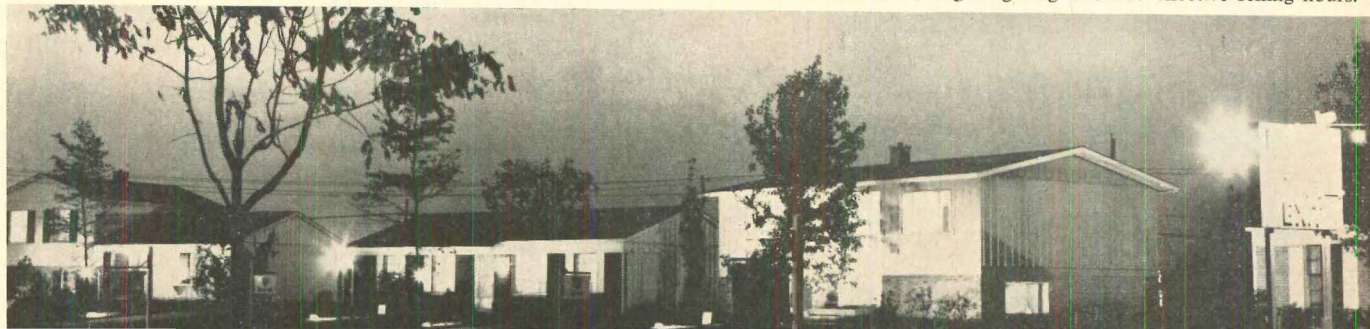
This was an innovation in Indianapolis and became a strong selling factor for Glick. (Impressed by the market reaction to pools built by Glick and a competing National dealer, National's chairman Jim Price now recommends them as part of all dealer's model house promotions.)

7 *He pushed his trade-in plan to attract prospects.*

"Trades are a big thing with us," says Gene Glick. "If we didn't take trades we couldn't sell our \$16,500 to \$17,500 houses. You can't sell a small home today because people who need and want a small home are taken care of. We took ten deposits last Sunday and nine involve trades."

Summarizing, Glick says: "Gimmicks and give-aways are useless today. The only thing that sells is a quality home. You have to create desire for something new and better. /END

GLICK'S MODEL HOUSE AREA is landscaped, enhanced by full-sized trees which were moved in. Night lighting extended effective selling hours.



Here is a sampling from the home manufacturers' 1961 catalogs



On the next 13 pages you will see 26 of the hundreds of stock models home manufacturers will be offering in 1961.

In this year's models there are fewer period styles than in previous years and fewer examples of unrestrained "storybook" sentimentality. But textured exterior surfaces are increasingly popular and so are multi-level houses (both two-story and split-level). The L-shaped plan is making a comeback, and there continues to be wide variety in choice of exterior finishes: brick, stone, vertical siding, shingles, and clapboard. (But there is a noticeable trend away from excessive combination of these materials.)

The center hall—or other forms of separate entry space—is relatively uncommon, even in the medium and higher priced models. In the lower price range two baths with three bedrooms are unusual. Some models offer attractive versions of the country kitchen which serves as dining and family room as well as the food preparation center.

Several manufacturers, notably National (see opposite), Harnischfeger, and US Steel, are putting more stress in their 1961 lines on houses in the \$16,000 and up range and more emphasis on quality features in all of their models. Comments Harnischfeger's President Tom Korb: "In our markets the sales pattern shows that our dealers are selling over 60 per cent of their units in the \$16,000 and up price bracket."

Not every manufacturer is represented in this catalog sampling, but the models shown are a cross-section of the choice builder-dealers will be offered in 1961. Prices quoted are for finished houses without land.



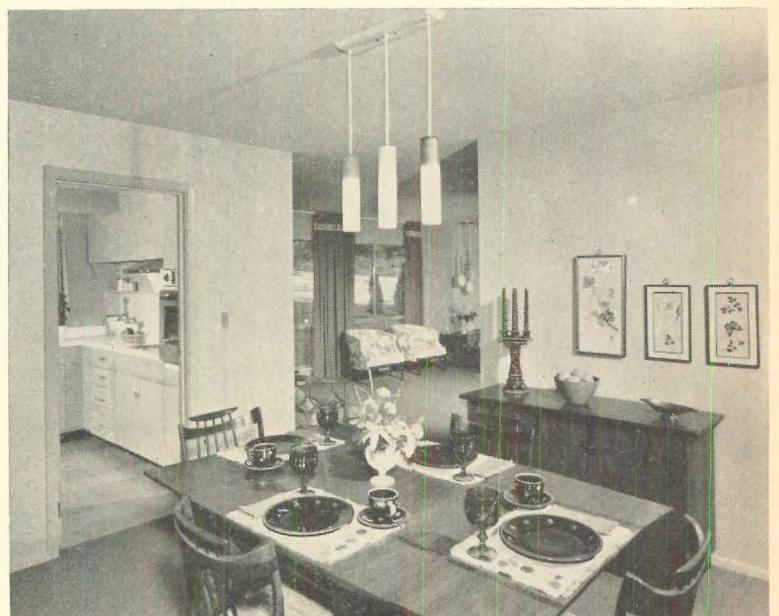
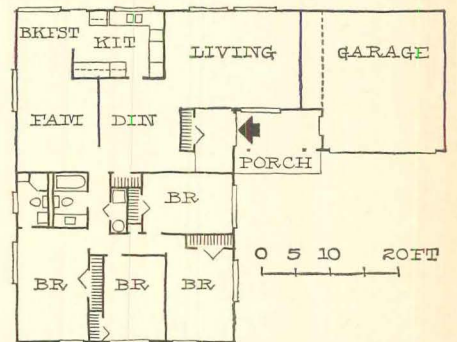
NATIONAL HOMES' CATALINA (\$22,665)

Both formal living and family living are given lots of space in this 1,748 sq ft ranch house. The family room has its own dining area next to the kitchen (see plan, right); the large living room is placed in a "dead end" location so it carries no through traffic; and there is a formal dining room, separated from the family room by a decorative plastic divider (see photo, below left). The front entry is separated

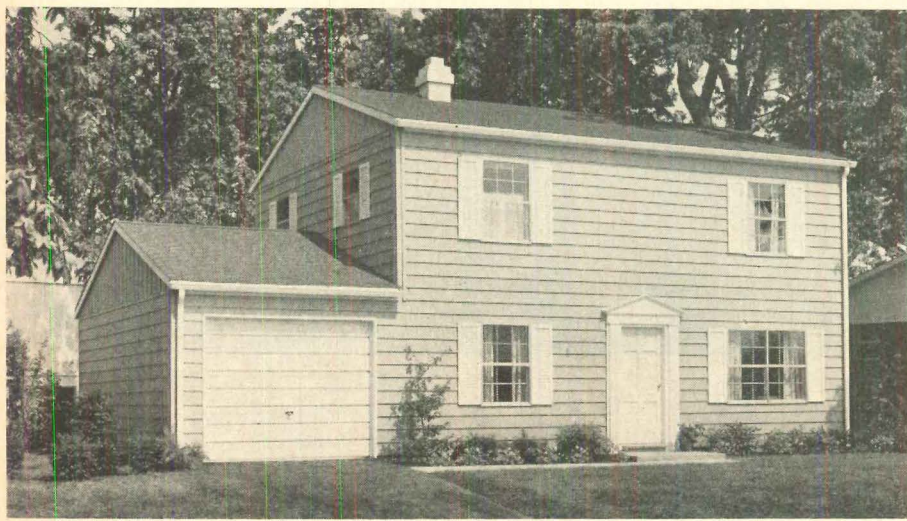
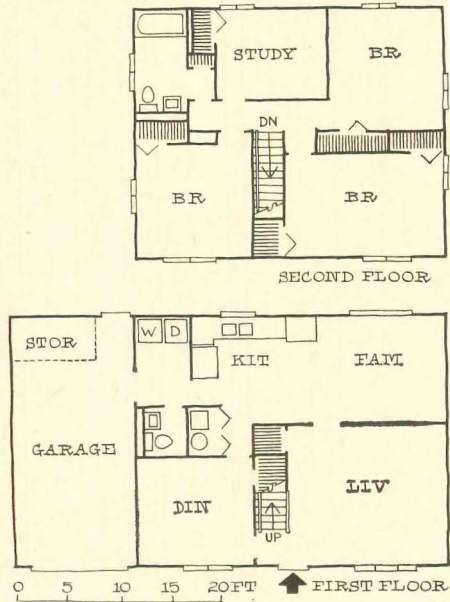
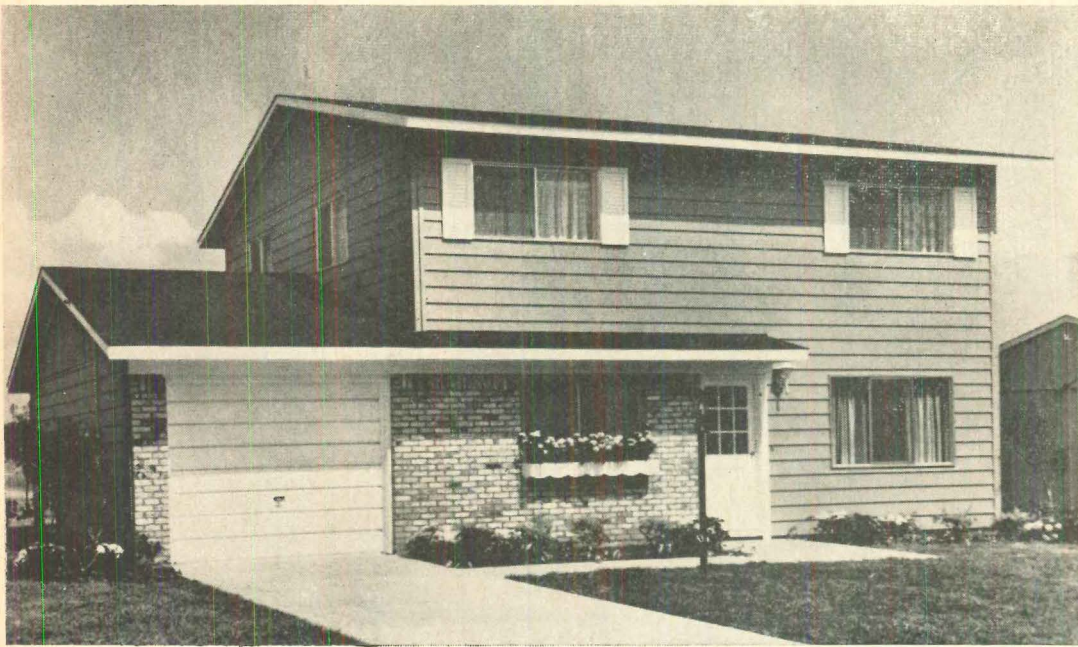
from the dining room by a short closet wall.

The main section of the house is 32' wide, allowing an unusual four-bedroom layout. Three bedrooms are placed across the back of the house. The fourth is put on one side, directly opposite the two baths.

The model pictured above has aluminum siding. The package is also available with hardboard or brick veneer.



FAMILY ROOM, above, is separated from dining room by plastic divider, right. **FORMAL DINING ROOM** is next to kitchen, left, opens to living room, rear.



Hedrich-Blessing

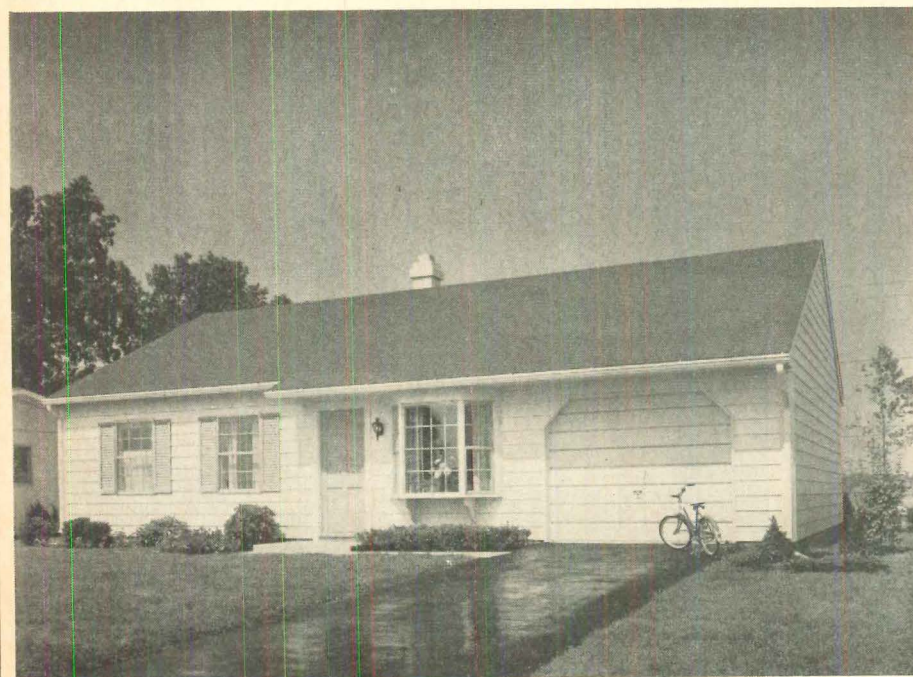
NATIONAL'S CORVETTE, MODEL 1405 (\$13,220)

This is the first full two story house ever offered by National which expects it to become one of the three best selling models in its 1961 line. Here's why National thinks so:

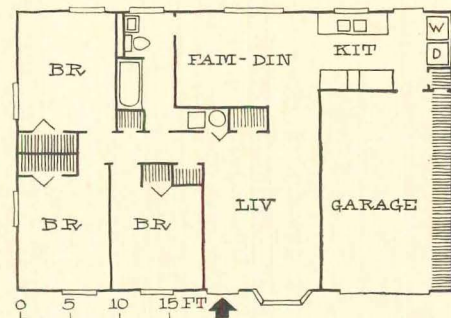
It is a big house (1,528 sq ft) for its price. It has three bedrooms upstairs, and a study that can be used as a fourth. And it has a separate dining room downstairs, as well as a big family kitchen.

It can save land costs. The two-story plan lets the house be put on narrower lots (as narrow as 60').

Shown here are two of six available styles. The contemporary, above, sells well in the southwest, while the colonial, below, does better in northern markets.



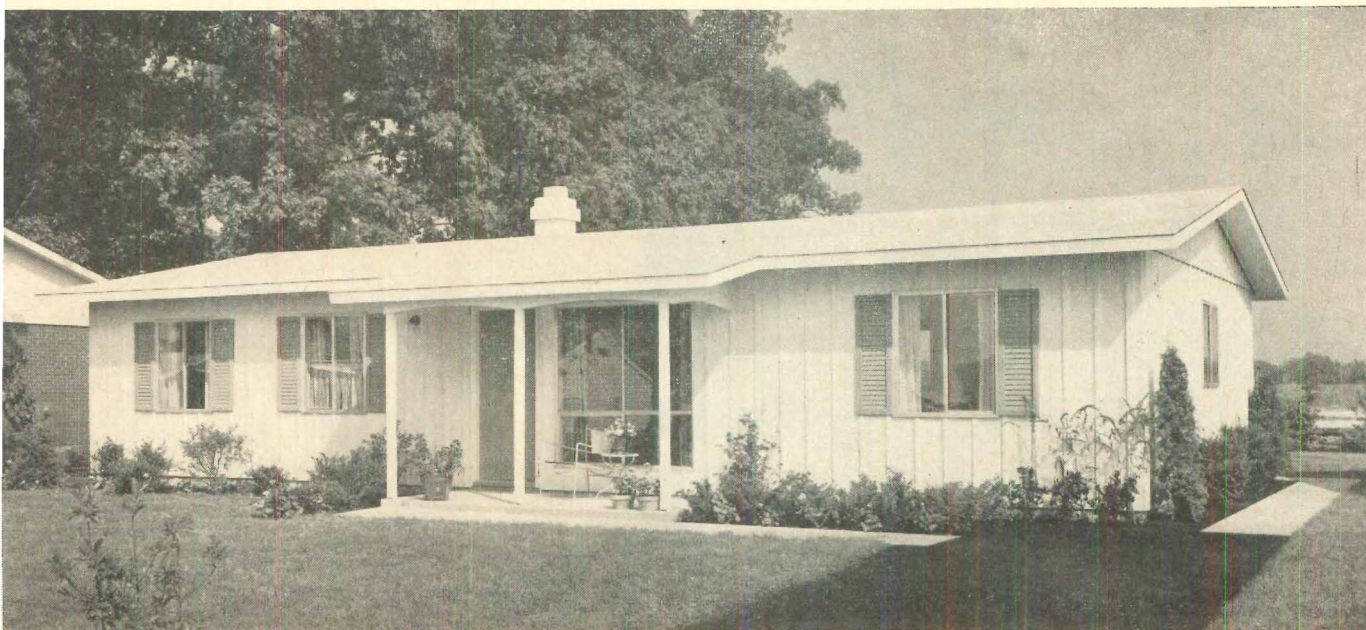
Hedrich-Blessing



NATIONAL'S CORVETTE, MODEL 1877 (\$10,725)

The outstanding feature of this house is its colonial design, the work of Architect Royal Barry Wills. And the most popular feature of the design has proven to be the big bay window in front.

The plan shows a family-dining room that is unusually large for a small (1,035 sq ft) house. The kitchen is located entirely behind the garage, leaving what would normally be the kitchen as a 150 sq ft family room.



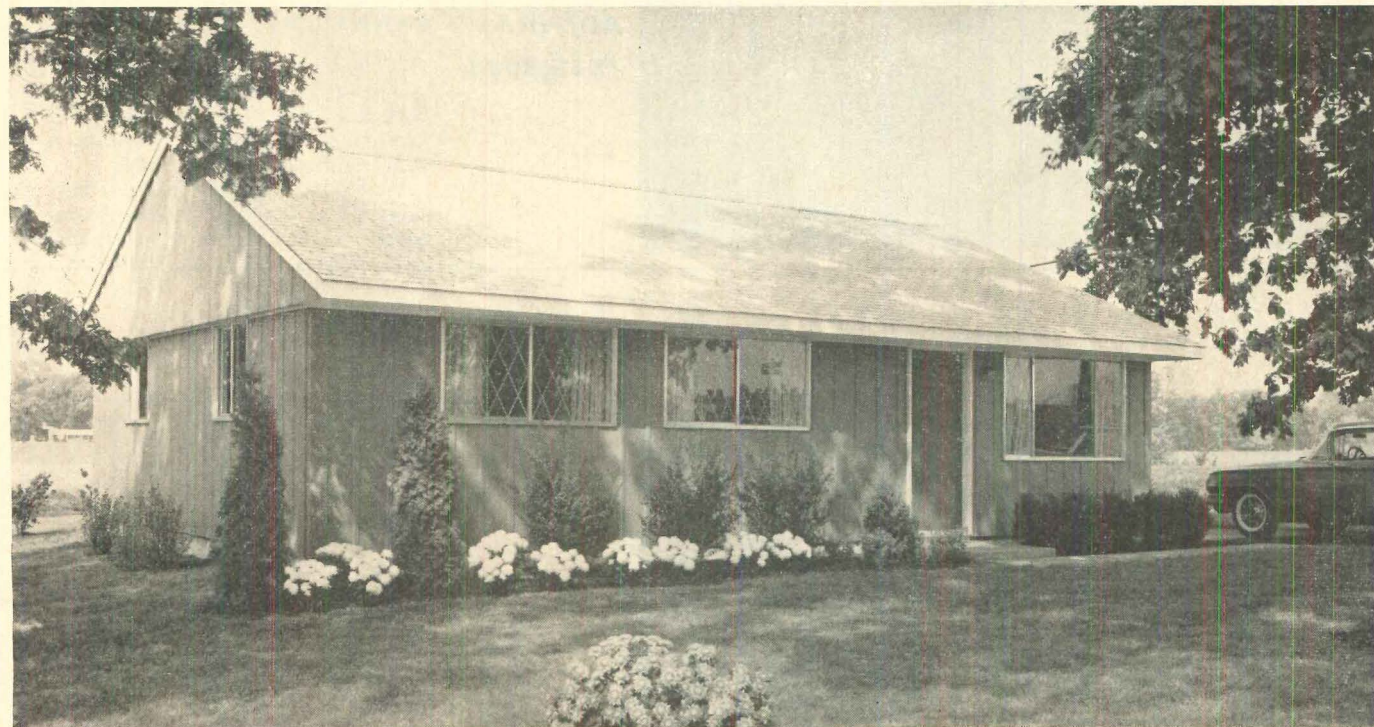
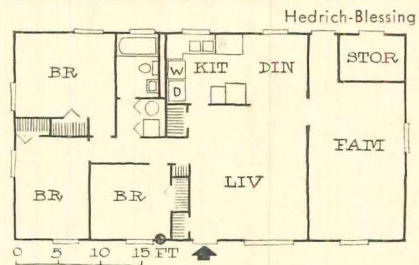
NATIONAL'S CORVETTE, MODEL 1482 (\$10,375)

Last year, a model virtually the same as this was a "run-of-the-mill seller". This year, says National, dealer interest indicates this model will be among the sales leaders. The difference is the result of two changes in the floor plan:

1. The area that last year was a garage

has been turned into a family room that is 280 of the house's 1,209 sq ft.

2. The partition between the kitchen and living room has been 1) shortened to open up the living area, and 2) moved back 3' to increase the size of the living room by 20%.



NATIONAL'S CORVAIRE (\$8,625)

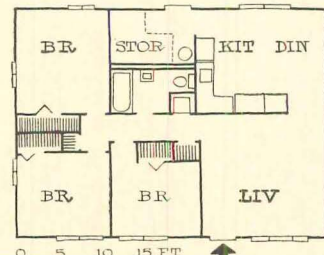
This is expected to be the single best selling model in National's line, accounting for as much as 25% of unit sales. A major reason is the way its 989 sq ft are used.

Areas are combined, creating fewer but larger rooms: the kitchen is also the family room, the dining room, and the laun-

dry; and the storage room in back doubles as a rear entry.

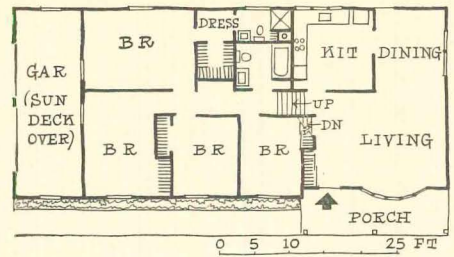
There is lots of storage. Besides the back room there are big bedroom closets (which also aid sound insulation).

The scale of design is large. The roof is high (a 5-in-12 pitch), windows are big and a single siding is used throughout.





Dick Duffield

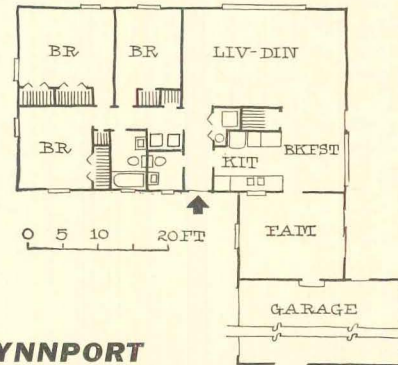


PRESIDENTIAL'S CONNECTICUT

(\$22,000)

Size, the maker says, is the reason why this split level is a "fantastic best seller". In its 1,924 sq ft it has four bedrooms (with a big dressing room off the master bedroom), 2½ baths, and a big recreation room on the lower level.

Provisions for outdoor living include a roofed porch in front of the living room, a sun deck off the master bedroom, and a patio accessible from the dining room.

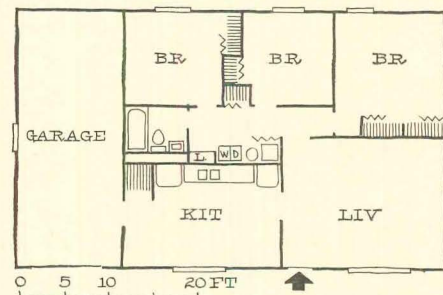
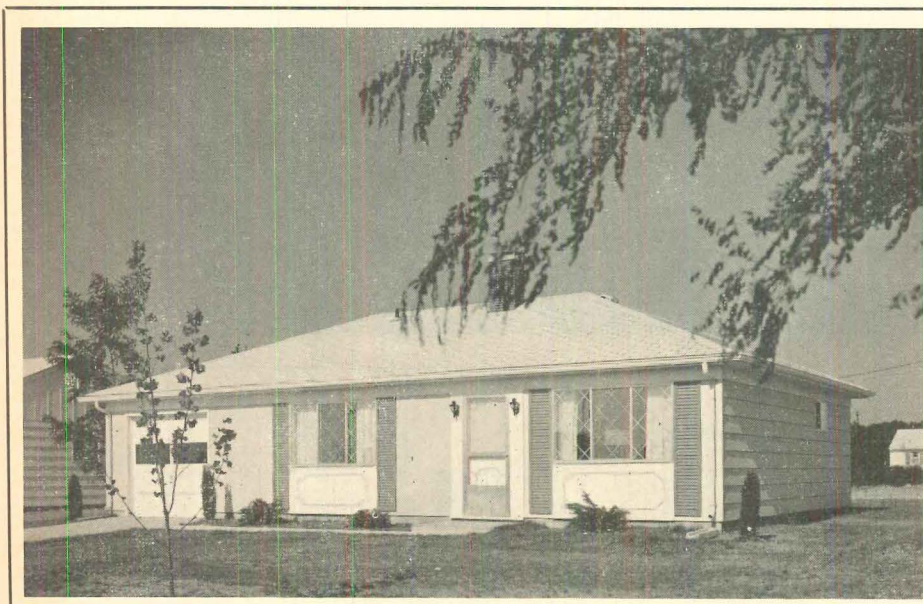


ADMIRAL'S LYNNPORT

(\$16,500)

This is one of the few moderate-sized (1,440 sq ft) manufactured homes with a centerhall plan. The 12-ft front hallway makes all areas of the house accessible with a minimum of cross traffic.

Traditional exterior features like diamond-paned windows, window boxes, and cupola are included in the basic package.

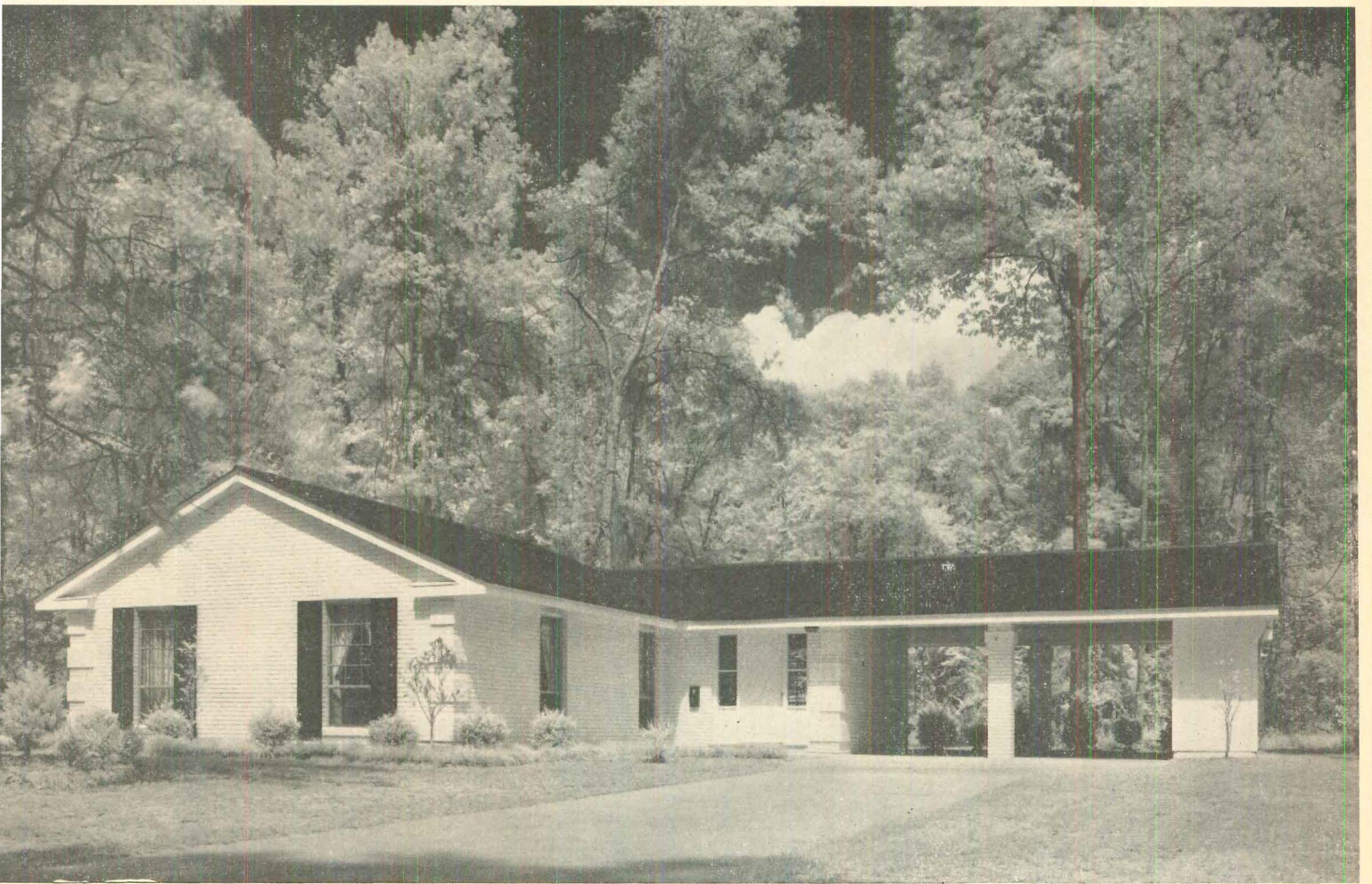


NEW CENTURY'S DOVER

(\$11,000)

A big kitchen is the chief feature of this 1,008 sq ft house. It provides dining space, and is big enough to serve some of the purposes of a family room.

The position of the laundry, off the bedroom corridor, saves space. It can be curtained off when not in use. The kitchen, the laundry, and the bath all share a common plumbing wall.



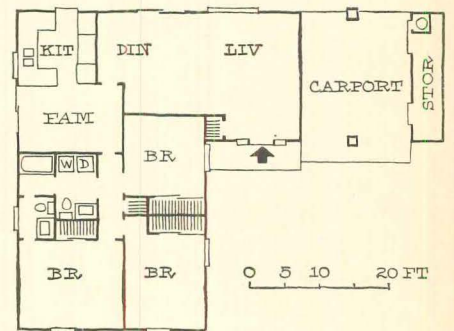
CRAWFORD'S DELMAR (\$16,000)

This model," says staff architect Perry Aub who designed it, "seems to have revived our dealers' interest in the L-shaped house. It looks much bigger than its 1,262 sq ft of space."

The principal reason for the bigger look is the 34'-long roof that covers the double carport and the outdoor storage area. Full-length windows on the front and side also help to give the house larger scale.

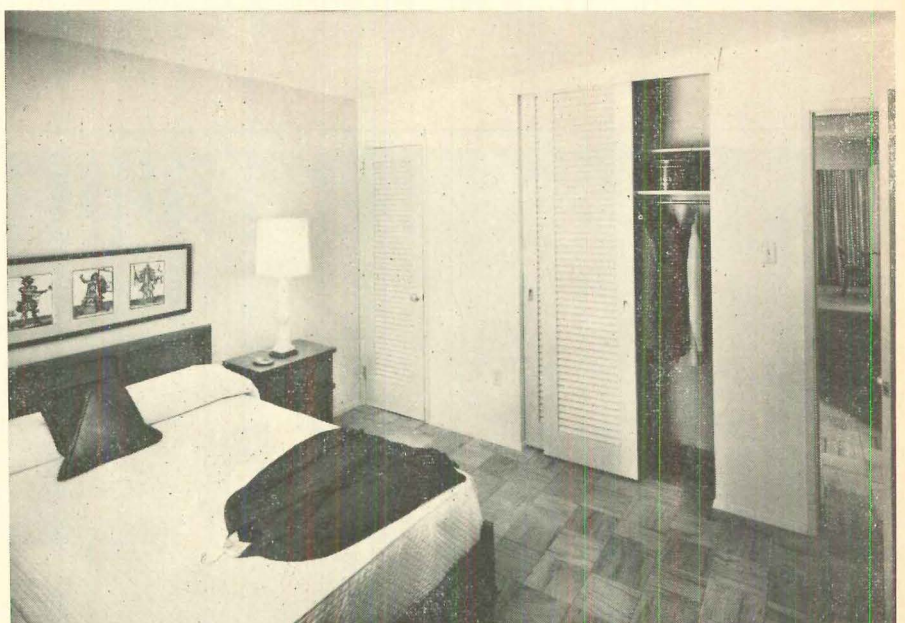
The version of the Delmar shown here has a 5-in-12 roof pitch and is described as "colonial". This model also comes in other traditional versions as well as in contemporary styling with a 2½-in-12 roof pitch. (The roof can be supplied either as a pre-cut package or as 8' x 18' panels.)

The bath area (which includes a laundry) is a feature of the plan. It is compartmented, with one tub serving two "half baths".



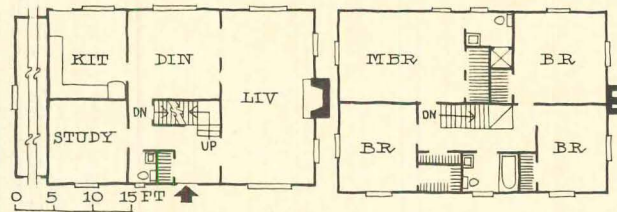
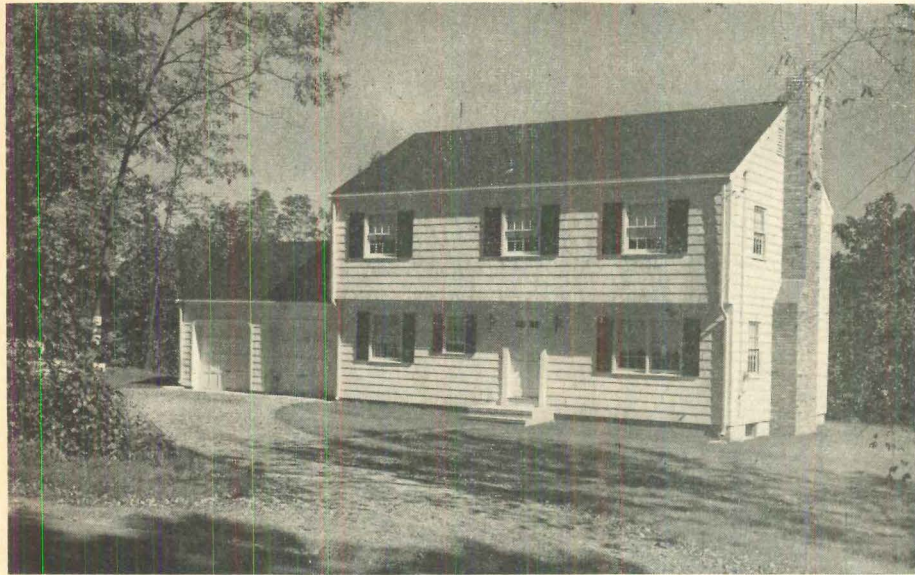
ANOTHER VERSION of the Delmar is typified by this front door treatment. A diamond grille is added to the door, and diamond patterns to panel at left. A planter is also attached to panel.

Photos: Frank Lotz Miller



MASTER BEDROOM in this model has louvered closet doors, and louvered passage doors leading to bath, left and hallway,

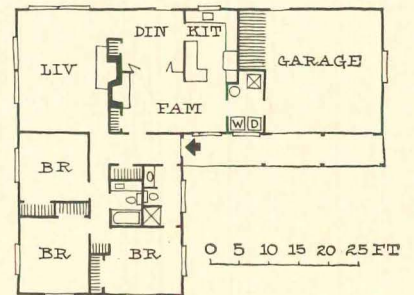
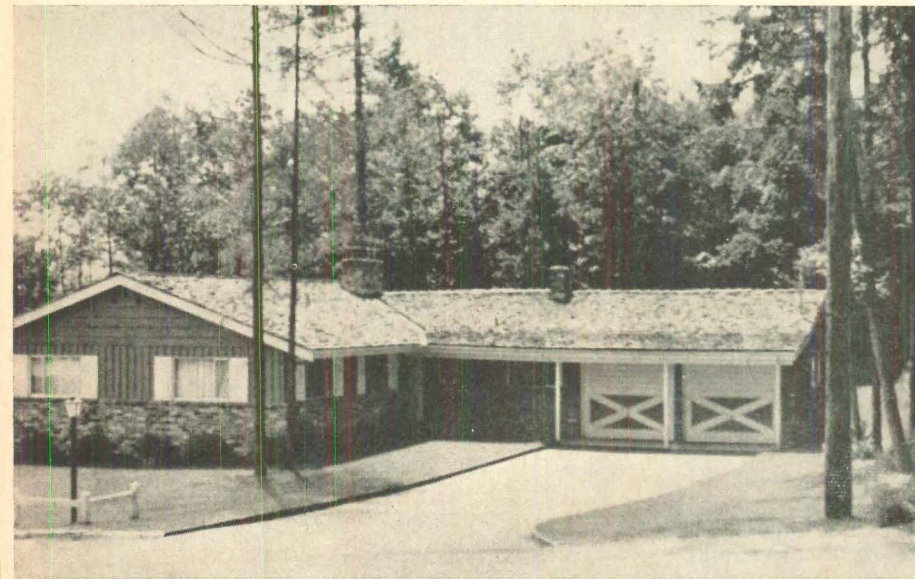
right. They are optional; luan flush doors are standard. The 5/8" oak block Plyfloor is also part of the standard package.



FAIRFIELD'S LITCHFIELD (\$28,000)

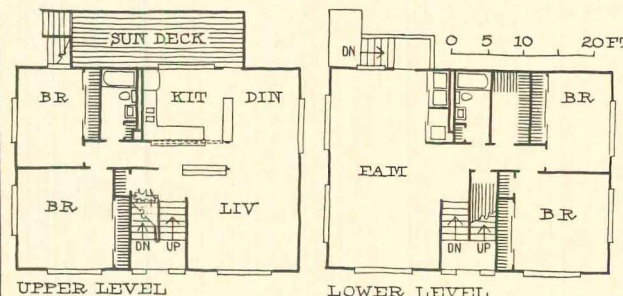
Several advantages of a two-story plan are illustrated by this house. It is roomy (1,862 sq ft, plus a full basement and a two-car garage). And it gets good circulation from center halls on both the first and second floors.

The design is simple and clean, and the garrisoned second story adds upstairs space. Walls are shipped as house-length panels, with doors, windows, and siding installed at the factory.



VIRGINIA LEE'S BELTINA (\$18,500)

A good floor plan is the big feature of this 1,580 sq ft model. Living, sleeping, and utility areas are well separated; the living room is entirely free of cross traffic; and a fold-back divider lets the dining and family rooms be merged into one large room. The master bathroom also opens off the front entry, allowing it to be used as a guest bath.



ROYAL'S KENSINGTON (\$28,000)

This "halfway house" offers lots of space in a relatively small (28'x40') rectangle. Its 2,200 sq ft includes four bedrooms, huge family room, and extra large closets throughout. And the living-dining-kitchen area is open to give a feeling of spaciousness. Plumbing costs are kept low by grouping two baths, kitchen, and laundry on one two-level wet wall.

Newman Studio

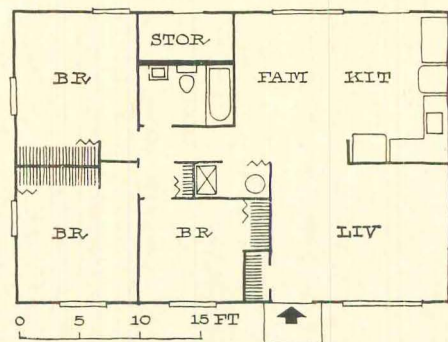
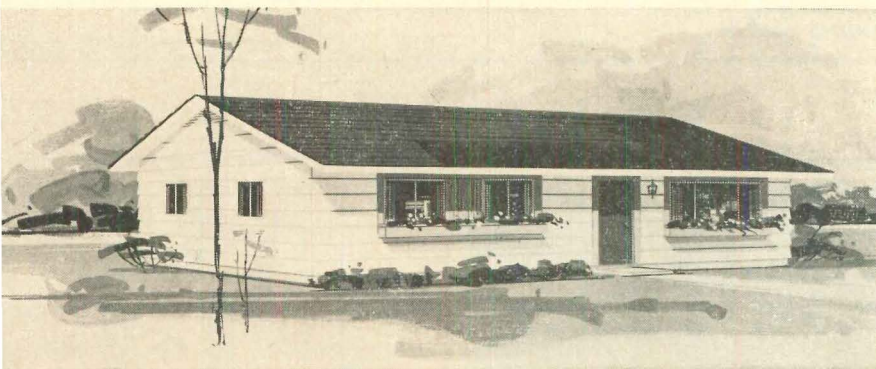
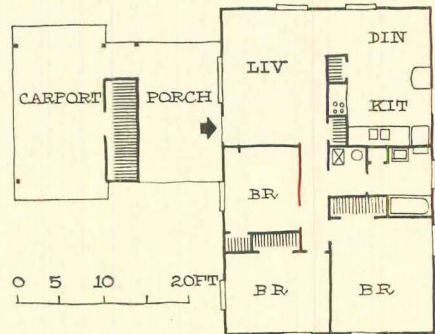


Walter E. Shackelford

WRIGHT HOMES' PINEVIEW (\$9,750)

This is a small house (990 sq ft) that is designed to look much bigger than it really is. A long roof juts away from the basic rectangle to cover the carport, the 384 sq ft outside storage unit, and a "front porch" outside the front door. (This porch shelters the front entrance, and it can also be fenced off and screened in as a protected living area). A single siding material (hardboard and

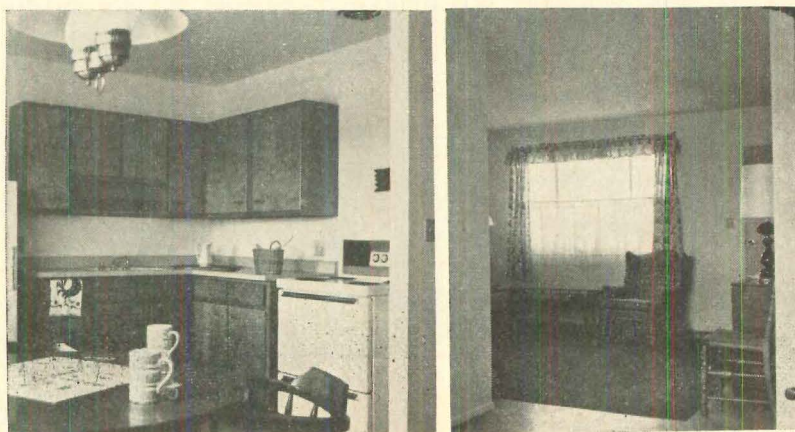
batten) is used for the entire house, so there is none of the chopped-up effect that comes from a mixture of materials. And white posts and cornerboards add to the feeling of size by emphasizing the expanse of darker siding. Optional exterior finishes include aluminum and asbestos cement shingles. National Gypsum's new sandwich panels are available for interior partitions.

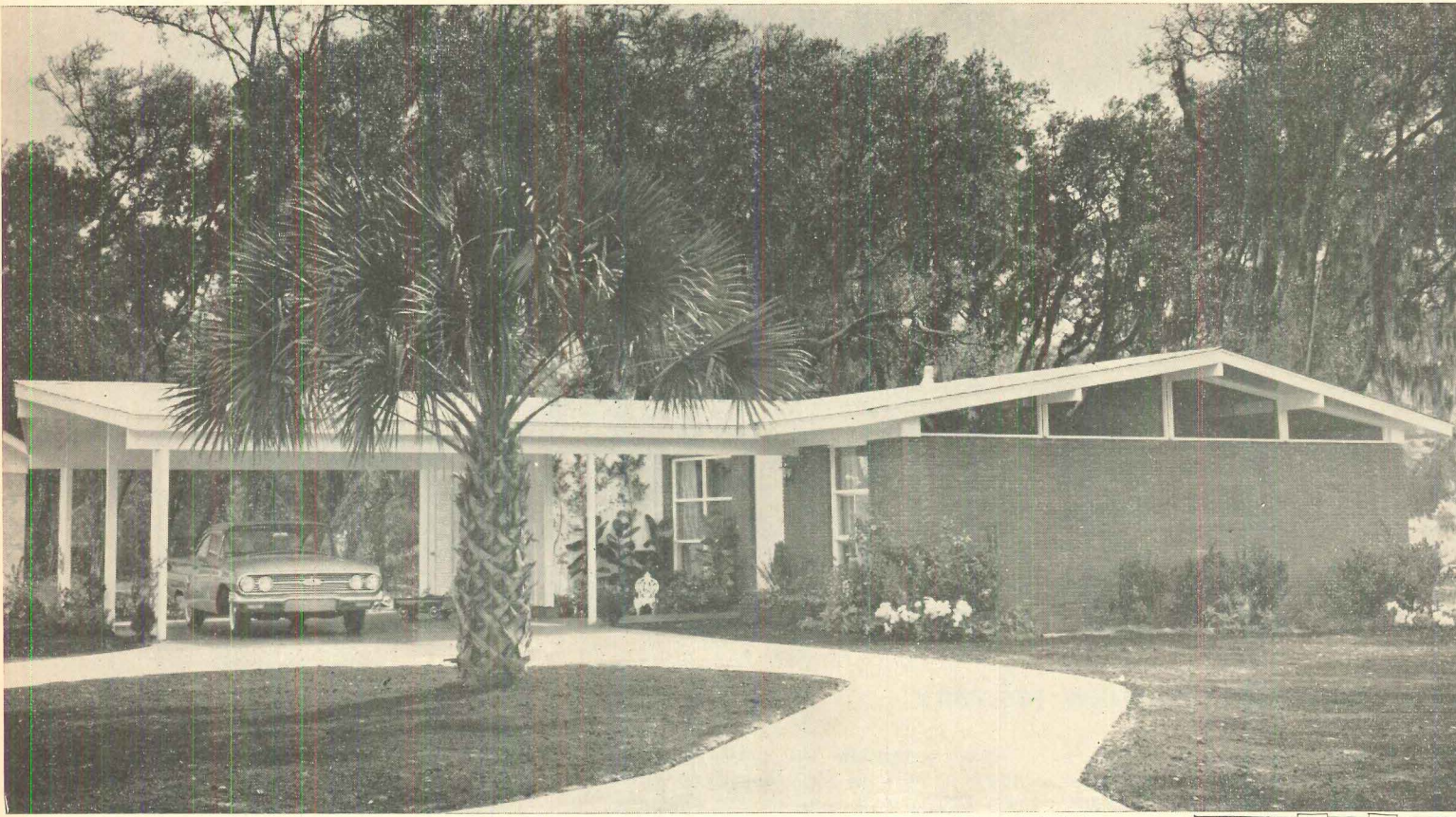


INLAND HOMES' MATADOR (\$8,500)

The manufacturer expects this model to account for 90% of its 1961 sales. The reason: the house offers 1,008 sq ft of living area for its low price. Dealers are given a choice of 12 designs, ranging from contemporary to French provincial. Their other major options include another half bath in what is now the storage area, and an attached garage. These extras will raise the price approximately \$1,000.

OPEN PLANNING makes living area of house seem larger. Work and dining section of kitchen-family room, left, is open to living room, right.





KINGSBERRY'S ROSALIND (\$14,500)

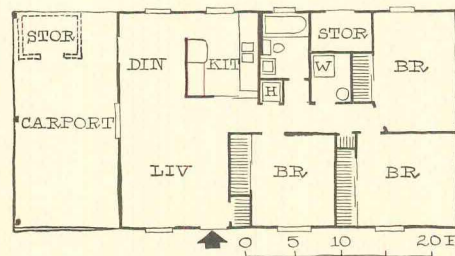
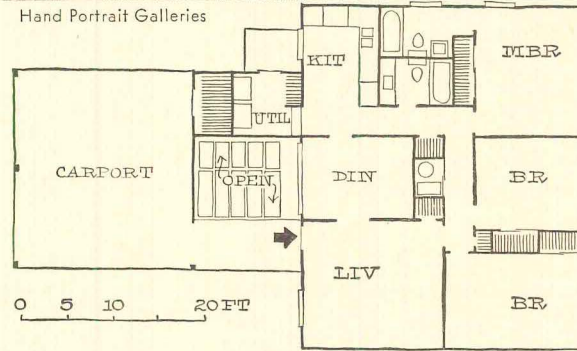
A well-designed plumbing center helps hold down mechanical costs in this model: two baths back up to each other and to the kitchen to keep pipe runs short; and a pre-built plumbing tree, including the stack, is available for the wetwall between the baths.

Most of the 1,300 sq ft of living area is in the nearly-square main structure. The big carport wing includes an enclosed stor-

age and utility area, and a planter terrace with an open grid in the roof to let in sunlight.

The exterior finish in the model pictured is brick veneer, laid up in big "panels". Other siding options are cedar shakes, beveled cedar siding, or hardboard and battens. A pre-cut floor deck can be included in the package along with the basic panels with installed windows.

Hand Portrait Galleries

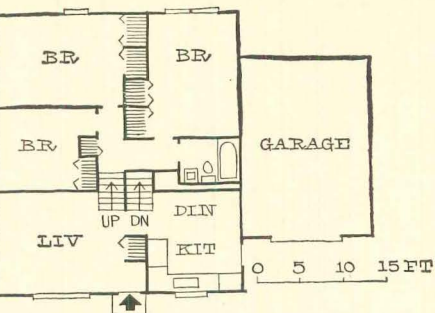


KINGSBERRY'S BARTON (\$10,000)

An expandable plan makes this house one of the most popular in its manufacturer's catalog. In its basic form, shown here, it has 912 sq ft of living area. It can be lengthened two feet at either end to add space to two of the bedrooms, or to the living-dining area.

Two other options are available to buyers: 1) the kitchen and the dining room can be interchanged to put the kitchen next to the carport door; and 2) the outdoor storage area can be moved again into the house and turned into a half bathroom. (Another storage area must then be built to meet FHA requirements.)

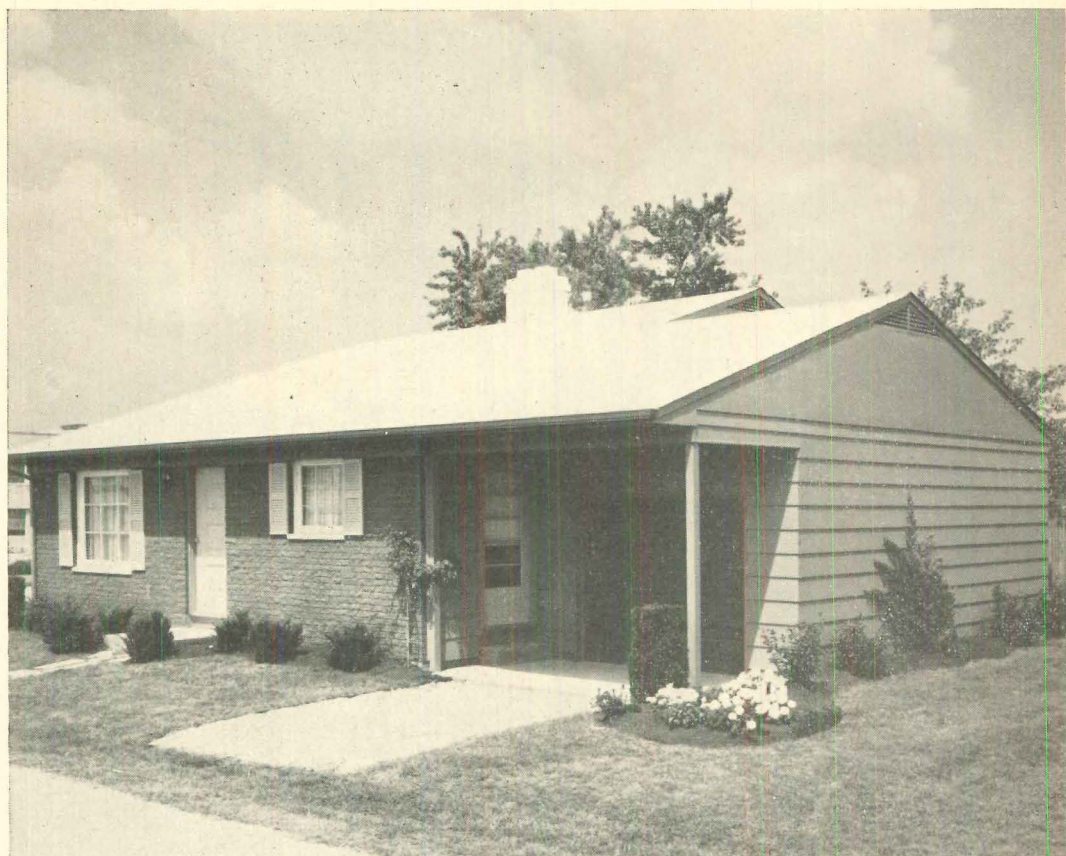
Hand Portrait Galleries



**S STEEL'S BROCKTON
(\$14,500)**

Space is the feature of this front-to-back split level, one of the few of this type offered by a home manufacturer. It has 730 sq ft, 600 of which is on the lower level. It can be built as a stripped model, with an unfinished lower level and no garage, for \$13,500. Or it can be completely finished with a game room and a full bath downstairs, and a double garage for \$15,900.

The package includes panels with insulation installed and interior gypsum board applied. Wiring raceways are built into the panels with their pull wires in place. Stairs are included in the package, and so are center kneewall panels, including one that spans the stairwell.



PEASE'S GARDENWOOD (\$23,000)

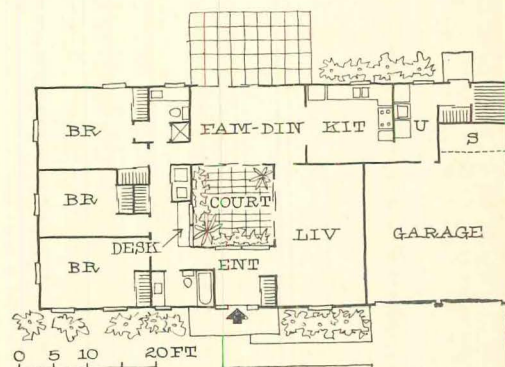
The floor plan of this house is wrapped around a skylighted interior court. The court puts a garden inside the house, and brings light into all major areas.

All four walls of the court are glass: on the living room and family room sides there are sliding glass doors; full length windows of fixed glass open to the front entry; and in the corridor of the bedroom wing two windows are set above a built-in desk. The skylight over the court has panes

set in aluminum frames. Sections on either side of the ridge can be opened greenhouse fashion for ventilation.

The house is large (1766 sq ft) and its 32-ft depth permits three bedrooms to be lined up along one side. The depth also allows space back of the garage for a utility room and part of the kitchen.

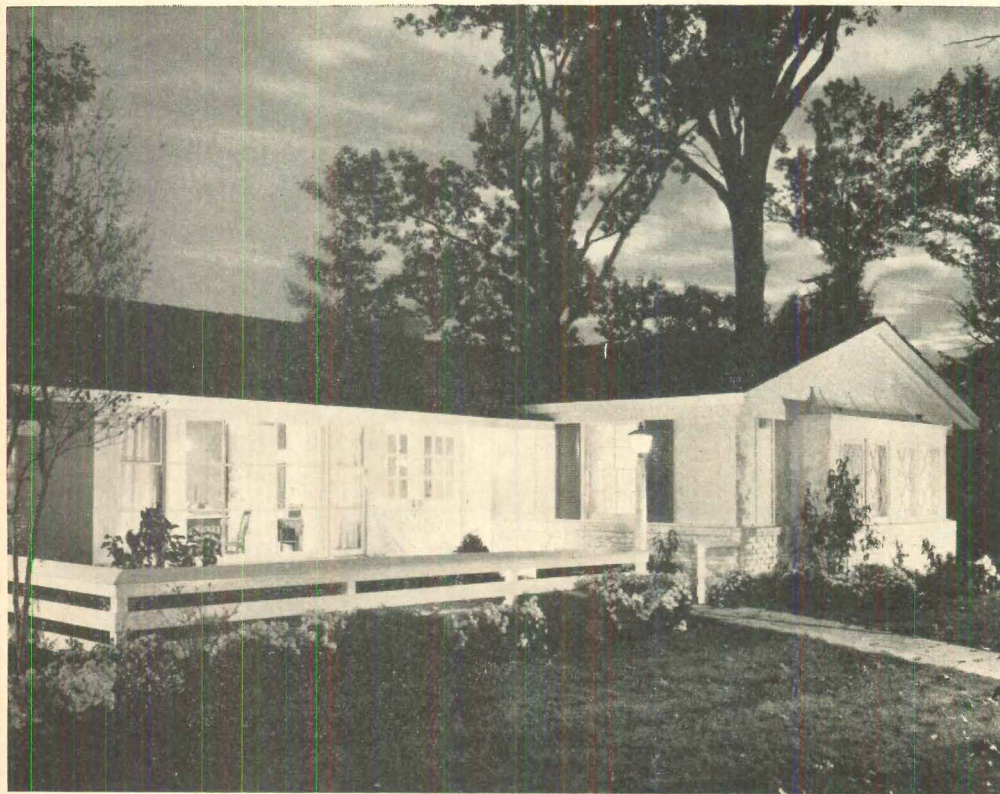
The bedroom corridor runs to the family room, carries traffic to this area, making it unnecessary to wall off a hallway between the living room and the center court.





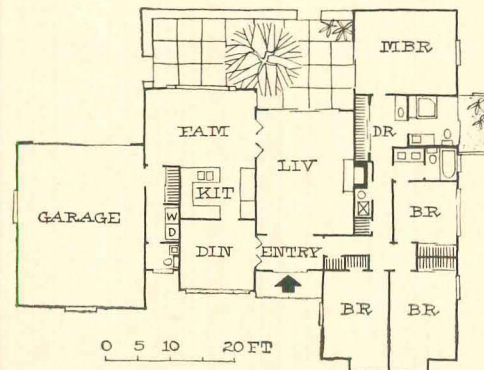
Photos: James T. Strong

SCHOLZ HOMES' MARK 61 C (\$34,500)



In his newest model, Don Scholz has stuck to his successful formula of recent years—a contemporary look with lots of glass in back (above), and warm, traditional styling in front with diamond window panes, shutters, bat windows, and a recessed double front door (below). The house has four bedrooms and 2½ baths in its 2,100 sq ft living space.

The package includes Thermopane in the sliding glass doors (one of which is in the master bath); a Tappan "400" oven and range; a Revco built-in refrigerator and freezer; and a GE garbage disposer and dishwasher.

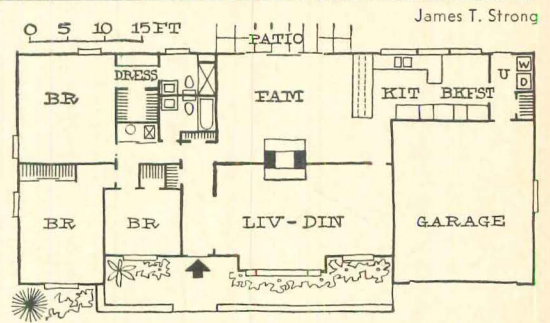




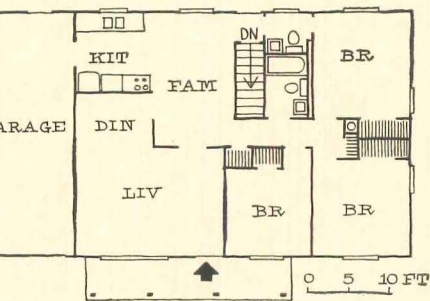
SCHOLZ HOMES' RIO GRANDE (\$28,000)

The French provincial style of this model is proving to be very popular," says the manufacturer. "We've had more inquiries than on any other house we've produced up to now."
The strongest feature of the design is the hipped (7-in-12) roof with its irregular line and many hips and valleys. It accounts for most of the difference in price

between this model and two other versions of the same plan (a contemporary and a colonial). But it creates a big storage attic.
The plan has 2000 sq ft of space, and can be lengthened six feet to accommodate a fourth bedroom. A center hall keeps traffic out of the living room. And a two-way fireplace serves both living and family rooms.



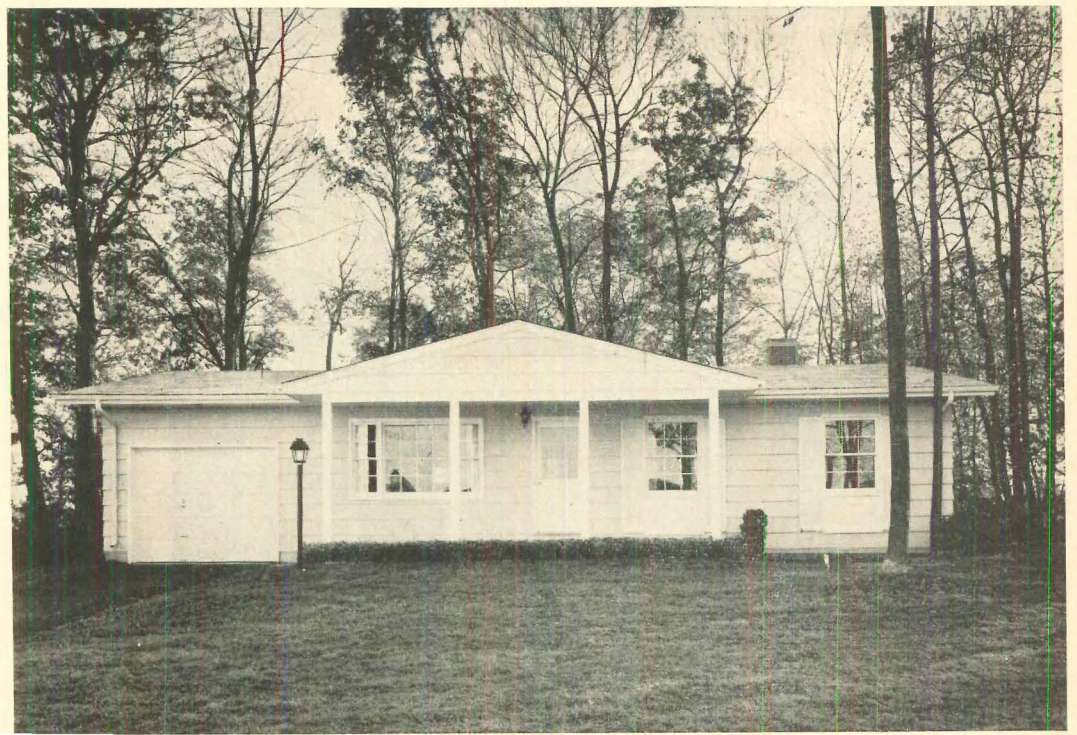
James T. Strong

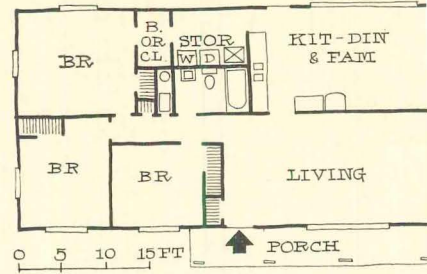
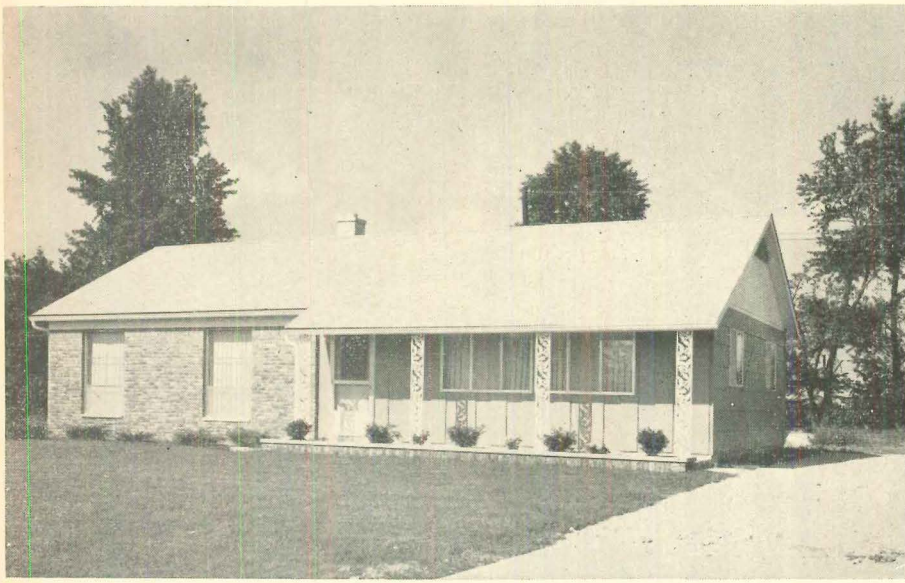


**ARNISCHFEGER'S
"WILLOWOOD" (\$14,500)**

The outstanding feature of this house is the big front porch. It gives a colonial look, provides front door shelter, and gives builders a way of varying design in a development.

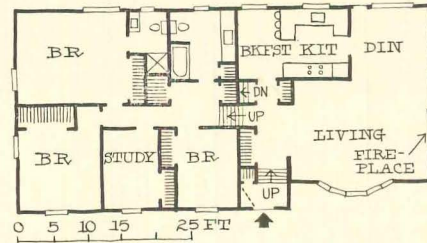
Options on this 1,121 sq ft model include the garage, basement, appliances, carpets, and types of kitchen cabinet. The options give the Willowood a price range of \$12,900 to \$15,250. The package includes interior partitions and outside panels with installed windows.





GENERAL'S GENERAL LEE (\$10,000)

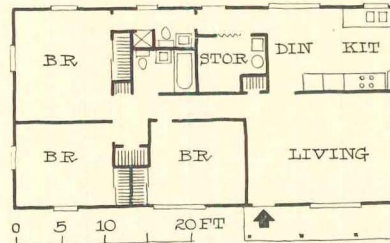
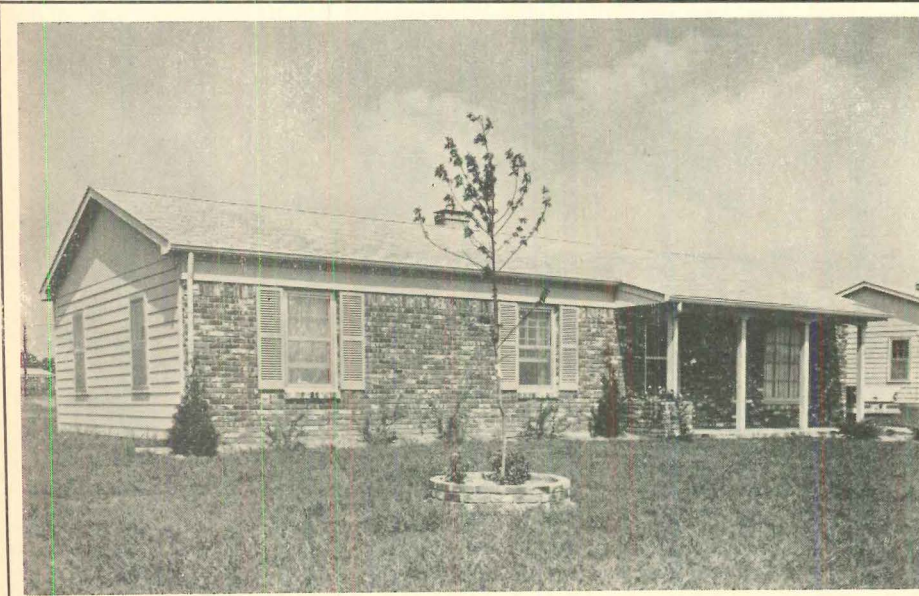
There is plenty of storage space in this 1,248 sq ft house. A big store room-laundering room is located off the kitchen, and a 900-cu ft attic is reached by a pull-down stairway. The package is unusually complete. Windowing is factory-installed in both exterior and interior panels, and walls and ceilings are supplied with finish applied.



PAGEANT'S BEAUMONT (\$22,500)

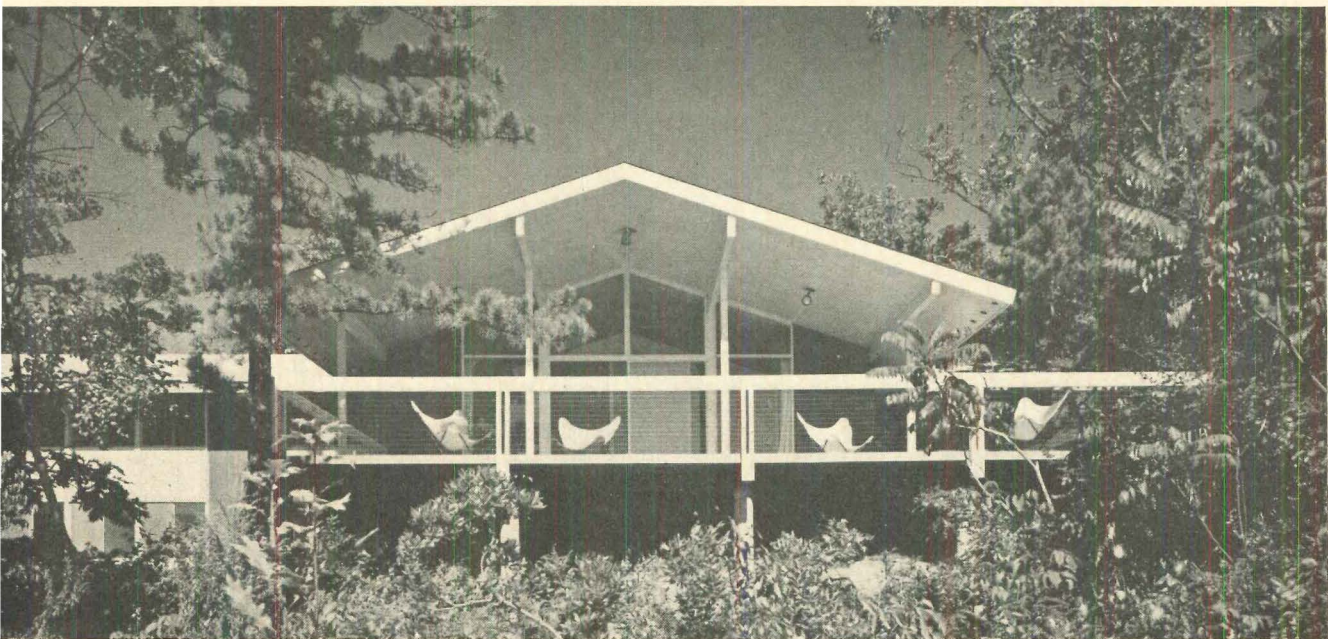
An unusual feature in this tri-level model is the extra room on the sleeping level. It is called a study, but it can also be used as a small fourth bedroom. Five hundred of the house's 2,189 sq ft are on the lower level, which has a 14'x30' recreation room, laundry, half bath, and work shop. The front entrance is also on the lower level.

Hersey's



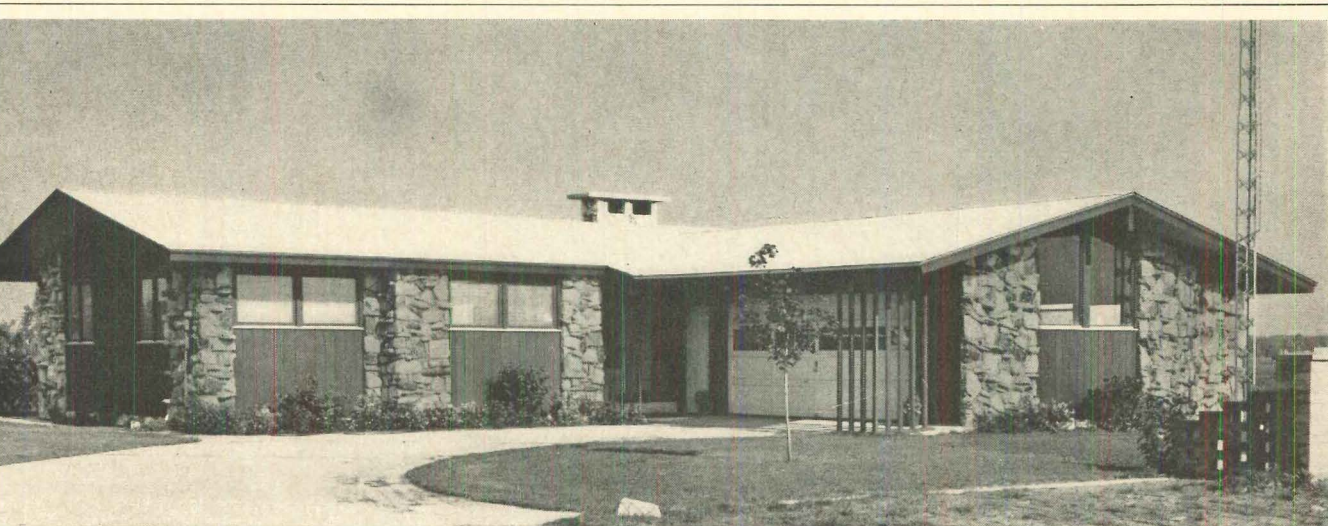
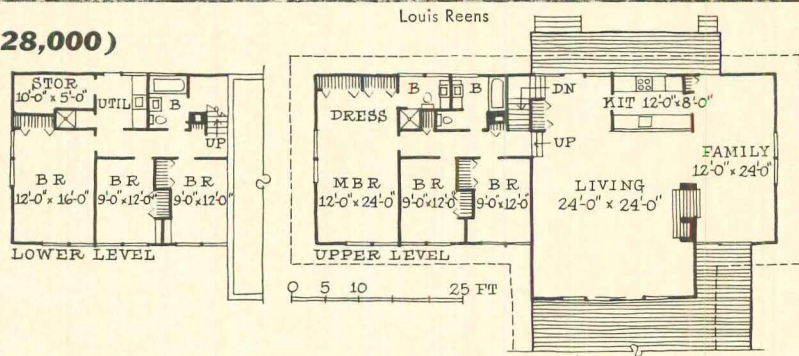
PRECISION'S CONCORD (\$12,000)

This plan works especially well for a family with young children. The master bedroom opens to the back entry for use as a nursery room. And the large heater-storage room is opposite the back door where it is handy for bicycles and other outdoor playthings. Exterior finish on this model can be brick, bevel siding, hardboard, aluminum, or a combination, as shown above.



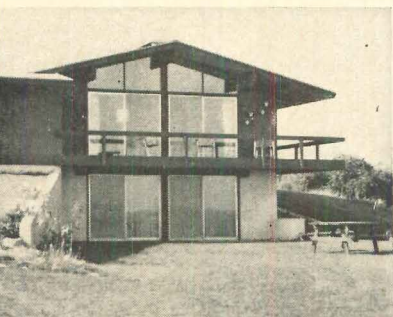
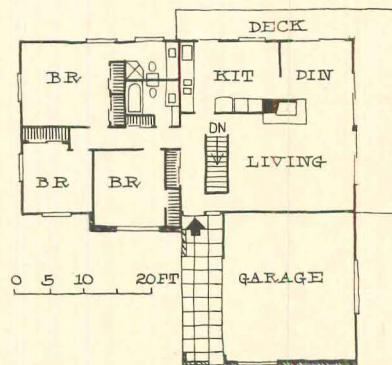
CHBUILT'S MANCHESTER 680 (\$28,000)

This three-level, 2,592 sq ft house has six bedrooms, three baths plus a separate master-level shower, and a large all-in-one living-dining-kitchen-family room area. The wrap-around porch extends 12' to shelter outdoor seating on the 20' x 32' deck. Basic package includes wall, floor and roof panels, Hotpoint appliances, Dunkirk boiler, specially designed Rittling baseboards, and Geneva XL cabinets.



RYCENGA'S HOLLYBROOK (\$23,500)

This hillside house has 1,326 sq ft of living space (plus a 24' x 26' garage) on the upper level. This includes living-dining space with studio ceiling, corner fireplace, and sliding glass doors to wraparound deck (left). On the lower level, there are 1,326 sq ft more for recreation room, laundry, and utility room. Package includes Philippine mahogany siding, redwood plates and soffits, hardwood flooring, double-glazed sliding doors and gable lights. This house is also available in a slab model.





One kind of housing started booming in 1960

THE VACATION HOUSE

Is the boom really a boom? Can you make money in it?

How long will it last?

What do you need to know about finance? Design? Selling?

Where is the market? How can you get in?

This year, many a smart housing professional spotted the upswing in the vacation-house market and asked himself questions like these.

More than a few found the right answers. For across the country, many architects are busy with new clients who want a vacation house and have the money to pay for it. Many builders are finding new volume and new profits in custom- and built-for-sale vacation houses. This is adding up to increased business for realtors, lenders, and suppliers. In short, the vacation house market is beginning to offer real opportunity to many housing professionals. Consider the evidence:

It is a big market right now. There are no separate statistics, government or private, on the vacation-house market, but many housing experts think that as many as 100,000 units will be built this year.

Three years ago NAHB Economist Nat Rogg calculated the market at 50,000 to 75,000, and since then there has been a sharp jump in vacation-house building. Says Don

Gaddis of MacPherson Realtors, biggest realty firm in Washington, and agents for a new 6,000-acre vacation development near Seattle: "House sales in general are way down this year, but vacation-house sales are definitely up. This market has really boomed in the last two years." Says Henry Bickford, president of Mohawk Log Cabins (a vacation house prefabricator): "Starting last year, the market really began to climb. I expect to double my 1959 dollar volume this year." Editorializes the Christian Science Monitor: "... the big demand for summer homes now comes not from millionaires but from families in the \$6,000 to \$10,000 a year bracket. The salaried worker has been catapulted into his new domiciliary opulence by

standing at the right place when business enterprises leaped on the springboard of technology.

"The combination of up-to-date merchandising methods and low-cost product is bringing dividends of added weekend pleasure to the buyers and hard cash to the makers and distributors of second homes. . . ."

It is going to be a much bigger market tomorrow. Estimates range from 200,000 to 500,000 vacation houses a year by 1970. Nat Rogg points out: "If just one family out of every 50 that makes over \$10,000 a year were to buy a second house, we'd double the market in the next ten years. And this is a conservative estimate of the poten-

tial vacation house market."

Says NAHB Past President Carl Mitnick, whose North Cape May (NJ) development is over 30% vacation houses: "There's no doubt about it. This market is turning up sharply." Says Robert Murray, vice president of Prudential Savings & Loan, Salt Lake City: "We've made many more loans on vacation houses this year than last. This looks like a coming market for the next decade." Says John Ritchie, director of special products and advertising for the Douglas Fir Plywood Assn: "In 1959 we advertised ideas for vacation houses—no plans—in a few smaller consumer magazines. We got 150,000 responses. And as many of them came in December as in July."

Here are the five big forces that are feeding the vacation-house boom:

1. *More and more people are earning enough money to buy a second home.* There are already more than 10-million families with incomes over \$7,500, 5-million families with incomes over \$10,000. By 1970, according to Economist Miles Colean, these two groups will total almost 22-million families.

These higher-income families are the most likely prospects for a vacation house. They are already spending a great deal of money on recreation. Item: According to SPORTS ILLUSTRATED, Americans spent almost \$2½-billion on boats and boating during 1959. Item: over 6,000 families built private swimming pools last year at an average cost of \$4,000—a figure not far below the cost of many small vacation houses.

2. *More and more people are getting the idea they can own a second home.* They are getting the idea from the consumer magazines (for details, see p 119). They are getting the idea from builders and developers who are creating and promoting vacation-house developments (for one example, see p 126). They are getting the idea from

home manufacturers, more than half of whom include vacation houses in their line. They are getting the idea from trade associations — notably the Douglas Fir Plywood Assn—which are commissioning vacation house designs, building prototypes, and promoting them in the consumer magazines. And they are getting the idea from the increasing number of their friends who are buying second houses.

3. *More and more people who were planning a retirement house for the future are buying the house now,* using it as a vacation house until they reach retirement age. There are some 1,200,000 people retiring each year; and according to Carl Mitnick, who is building for this "vacation-now, retirement-later" market, people are buying this second house as much as 15 years before they expect to retire.

4. *More and more people are moving into city apartments* (H&H, Oct), and they are prime prospects for vacation houses. Many of them are former homeowners, and although they now prefer the convenience of an apartment, many still want "a home of their own"

and a chance to "stretch out in the fresh air." Further, many renters have good incomes and a cash reserve from the sale of their original house.

5. *More and more land suitable for vacation-house building is being made accessible to urban areas by our growing super-highway system.* Today there are 20,000 miles of divided, controlled-access highways in America; by 1970, according to the National Highway Users' Conference, there will be 70,000 miles. This means that many more second-house prospects will be able to drive, in say two hours, to vacation areas that today are too hard to get to.

All these pressures add up to opportunity for housing professionals in every part of the country. For the people who will design, build, finance and sell the second house or vacation house are the same ones that now design, build, finance, and sell the year-round house. And the second house market is by no means confined to areas like Cape Cod or Florida or Squaw Valley; there are good vacation-house areas within comfortable distance of nearly every major housing market in the country.

Location is the single most important factor in the vacation-house market

Says Robert Murray, vice president of the Salt Lake City Prudential Savings & Loan: "We want to know that the house is in a good vacation area. Only after that is the house itself a factor."

Here are the two basic considerations for good locations:

There must be good recreation facilities. And although many of these, like golf courses and tennis courts, can be

added later on, water for swimming, boating, and fishing is usually essential. Says Dr. E. M. Freeman, President of Shenandoah Development Co., Arlington, Va. "I wouldn't even consider

development that didn't have waterfront property."

The vacation house must not be too far from the everyday house. Just how far "too far" is varies with geography; buyers in Washington, D.C. might consider a 90-minute drive too far, while in Seattle a 2½-hour trip might be taken as a matter of course. Says Carl Mitnick: "As a rule of thumb, we don't want our second houses to be more than two hours from the principal first-house markets in the area."

The vacation-house market is a market for

two different types of houses

One part of the market wants a house for vacation in now, retire to later. The other part is interested chiefly in a recreation house for vacation and week-end use. And the different interests create two different patterns of design, construction, and appeals. Here are the major differences:

The vacation-now, retirement-later house is like a conventional first house, both in design and construction. It is finished inside and out, is insulated to suit the climate, is heated if necessary, and has a basic kitchen appliance package. Says Carl Mitnick, NAHB past president, whose North Cape May development is making many sales to this market: "The only difference we've found between these and conventional houses is that this market wants more space, bigger porches, and brighter colors."

The buyers tend to be older (over 40), to have established or grown families, and to be able to spend more on a house. So the houses they buy are

usually priced from \$8,000 to \$20,000, with the biggest volume in the \$11,000 to \$14,000 range.

2. *The strictly-vacation house is designed for part-time living over relatively brief periods of time.* It is simply built, largely unfinished, carries a lower price tag.

Says Henry Bickford of Mohawk Log Cabins, Inc., who has been building vacation houses in Maine and New York for the past 15 years: "Our biggest volume is in the \$3,500 price class. We also do well up to \$6,000 (for a house in place, without land); but over \$6,000 the market seems to fall off sharply."

The easier demands of part-time living also give vacation cabins these characteristics:

1. Small size. Bickford's bestseller is a 360-sq ft cabin (\$3,500), but he also sells one as small as 144 sq ft; his largest model that sells in any volume is only 600 sq ft. In a vacation development outside of Washington, DC, the

most popular model offered by Shenandoah Development Co is a 600-sq ft (plus porch) "efficiency" cabin. Spencer Co of New York reports that a 600 sq ft (plus porch) prefab designed by Campbell & Wong is its most popular house.

2. Simple construction. Much of the house is left unfinished—studs are exposed, partitions made with a single skin. There is usually no insulation and, unless the house is to be used in winter, no heating plant. To save the cost of a masonry foundation and eliminate the need for grading, houses are usually built on simple piers.

3. Off-site assembly. To save labor (since work crews often come high in vacation areas) or to save errors by semi-amateur builders, some degree of prefabrication, panelization, precutting, etc. is desirable. This helps keep prices within reach of the market.

For more details on vacation-house design, see p 133.

Your best chance to build volume in the vacation-house market

is in the vacation-house development

The basic reason: as in all building, volume development cuts the cost of a vacation house, brings it within the reach of more buyers.

But there are five other reasons, familiar to the vacation-house market:

1. *Good developments get better financing.* Individual houses on individual lots very often have to be financed with personal loans, which can be expensive (p. 118). But the houses in a good development, set up under favorable business conditions, will have the

sense of permanence that lenders want to be aware of before they make longer term loans.

Says John B Guernsey, comptroller of Shenandoah Development Co: "We get good financing because the banks know we're here for keeps. We have a permanent recreation area, and we have a big investment in clubs in each of our two developments outside of Washington. Banks naturally shy away from fly-by-nights—but they recognize and respect, the permanence of developments like ours."

In Ocean City, the newly opened

it will come to within 19 miles. This will mean a drive of less than 2½ hours, which is perfectly acceptable."

The vacation-now, retire-later house has this special location requirement: It must be much nearer civilization than the recreation house need be. Retirees want things like supermarkets, movie theaters, and the other amenities they have near their present homes. And they want people around them all year round. So houses for them should be in or near a year-round community.

For more details on vacation-house design, see p 133.

2. Developers can buy and develop land in big pieces. Vacation houses are low-cost houses, and lot prices must also be low. Moreover, most lenders require the buyer to own his land outright before they will finance a house

6,000-acre vacation development near Seattle, the developers are putting in 100 miles of streets, plus sewer and water, expect to get 75% 15-year financing at 6½% to 7% interest when these facilities are completed.

For more details on financing, see the next page.

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on it, so the lower the lot price the sooner the buyer will be able to build. The developer also can afford community services—like sewage disposal plants to prevent the pollution of the ground, drinking water supply or of recreational ponds and lakes.

3. *The developer can afford to build more and better recreation facilities to attract more buyers.* His land costs are relatively low, leaving more capital to put into golf courses, pools, clubs, etc. And he can tailor these facilities to the wants of his buyers.

(But this does not mean that the developer must put in all his recreation

areas at once. Says Richard Robbins, a vacation development consultant for many years: "You start with the basic facilities—swimming, and perhaps a small club—and add other things as the development grows.")

4. *The developer can afford a bigger and more effective merchandising program.* This is especially important in the vacation-house market, where prospects are considering not just a house, but a whole new concept of living. Says Dr E M Freeman, president of Shenandoah: "You've got to make people realize they can now buy something they've always wanted but didn't

know they could afford to buy."

5. *The developer can offer services that the individual lot buyer can't.* Some developments have real estate offices where second-home buyers list their houses for rent for part of the season. The buyer can often rent enough to carry the cost of his house. And some developments have day-care and baby-sitting facilities for the children of buyers. ("It's important for vacationing parents to get away from their children some of the time," says Richard Robbins, "but at the same time they want to know the kids are being well cared for.")

Financing the vacation house can be easy— but more often than not it is tough

Just how easy or how tough depends on the type of house, where it's built, and how completely it's finished.

The future-retirement house presents the least problem. It is usually built in an established community, is completely finished, can be sold either as an everyday house or a second house. The only limitation on a sale is the financial status of the buyer.

"Financing is not a serious problem in this market," says Carl Mitnick. "Most of our buyers own an everyday house that is close to being free-and-clear, so they can carry two houses. Many of them have FHA loans on both their first and second house. And we have many, many cash buyers—so many that we're planning a special program to encourage more."

But the strictly vacation house is often hard to finance. Here's why:

1. The market is comparatively new, and few lenders have had the chance to study it fully. (Most banks that do make vacation-house loans are local banks in established vacation areas.)

2. Vacation houses are often built far from established communities, established markets, and so are unattractive to lenders.

3. Vacation houses are often built as shells that owners plan to finish themselves. Until they are completed, they do not have a mortgage value.

4. Vacation houses are a luxury product—in hard times there would be a poor market for them and no security for the lender.

The result: up to now, most vacation house financing has been short-term personal loans which carry high interest—as much as an eight-point discount (on a five-year loan this is equivalent to more than 15% normal interest).

But in some circumstances, long-term financing is available for strictly vacation houses. In two developments outside of Washington, Shenandoah Development Co guarantees 100% financing of the house (and above the lot), works through local banks to get 6% loans for 10 to 15-year terms.

And selling on a one-at-a-time basis, Richard Robbins has been able to get 6%, 20-year mortgages for his Campbell & Wong-designed vacation houses costing up to \$9,000.

Does it make sense to lease lots to vacation-house buyers?

Yes, says Richard Robbins, who has served as consultant for two leasehold developments. Here is his reasoning:

Leasing saves closing costs that can amount to as much as \$200 a lot.

Leasing lets the buyer start building right away without waiting for full payment on the lot. This builds up the value of the whole development more quickly.

Leasing makes it possible for buyers to list charges for more services, club maintenance and upkeep of recreation facilities as taxes — and deduct these charges from their income tax.

Here's the way Robbins' lease system works: Total term is 99 years. For the first seven years, the buyer pays \$200

a year; for the next three years, \$100 a year. "At the end of this time," says Robbins, "the buyer has, in effect, 'bought' his lot for \$2,000 and he owes no more rental.

"In addition, he pays a maintenance fee every year. In these particular developments, they are \$350 to \$450 a year. They cover everything — taxes, club dues, community facilities, etc.

"When the buyer is ready to build, the developer takes the lease to the bank, takes out a mortgage, then in turn, makes a loan to the buyer at the same interest rate. As it ends up, the bank owns the first mortgage on the house; the developer owns the land outright, pledges the land to the bank for

the house and mortgage."

One important point, says Robbins, is a contractual clause forbidding the buyer to use his house year-round. He can use it from May 15 to Oct 15, weekends and holidays all through the year, but not more than ten consecutive days outside the summer period.

The reason: schools.

"State laws," says Robbins, "often require that if a child is in a local school more than 60 days during the school year, the community must provide for the child with schooling. This way, the community will never have to do this. The school then keeps taxes low since school costs are the biggest part of a small town budget."



The vacation house is getting its greatest promotion from consumer magazines

"Look how much fun you and your family can have in your own vacation home! Today's new vacation houses are good to look at and good to live in—and they don't cost too much."

That—in essence—is what the mass-circulation magazines—for years the tastemakers in housing (H&H, Nov)—are telling their tens of millions of readers.

Almost all the consumer magazines—shelter magazines, women's service magazines, and general circulation magazines—are stimulating the second-house market. They are featuring vacation houses, promoting down-to-earth planning and building ideas that put a second house within reach of many families, and publishing broad-gauge articles that start people thinking about building or buying a leisure-time house.

And these magazines report that readers are enthusiastic!

Reports American Home: "We featured a collection of six houses for two-home families in July and got more inquiries than from any article we've ever published."

Reports Better Homes & Gardens: "We published a vacation house in June. Even though we didn't show blueprints, we got hundreds of inquiries—and we expect them to keep coming for at least a year."

Reports House & Garden: "Whenever we publish a vacation house—in the magazine or in our 'Book of Building' supplement—we get an overwhelming response."

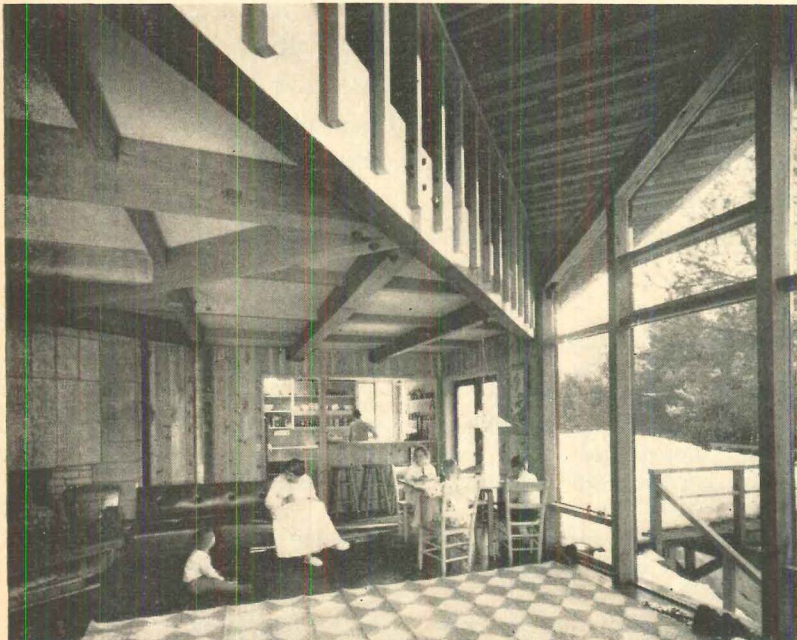
Reports Living for Young Homemakers: "Every year we find more and better vacation houses. This year our 'Guide to Home Planning and Remodeling' featured vacation houses. The reader response showed a decided interest in part-time houses—particularly prefabricated structures."

On the next six pages, you will see three examples of how magazines are helping to create today's new second-house market.



MULTI-GABLED ROOF of Squaw Valley, Calif. house is steeply pitched to shed snow. Laminated 2x4 decking is topped by 1" insulation and built-up roofing.

Sunset promotes a vacation lodge for use in all seasons



DEEP BALCONY, used as den, projects over two-thirds of living room to create snug seating area around fireplace. Concrete-block fireplace has metal back to radiate heat. Kitchen and snack bar are in background beyond glass doors to deck.

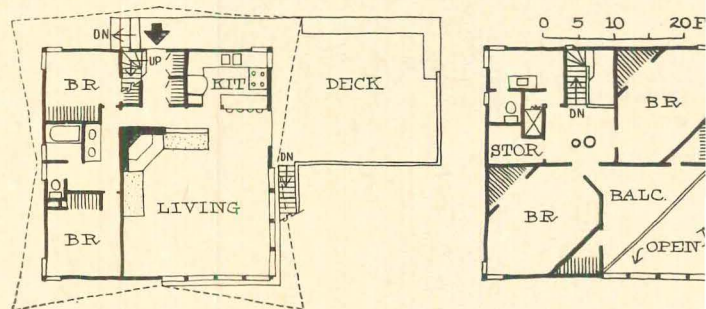
SQUARE PLAN (32'x32') has 1,024 sq ft on main floor, 800 sq ft on second floor, 660 sq ft in basement (not shown); puts closets in sections where steeply pitched roof dips lowest; and opens living area to 500 sq ft deck (opposite).

The magazine reminds its two-million readers that a mountain lodge like this one is fun to own the year round, "a comfortable gathering place for skiers and summer mountain vacationers."

It is easy to heat in winter because the square plan permits maximum space inside a minimum wall area. And it is cool in summer because its two-story glass walls face the southeast (away from the hot western sun).

The house won a Special Award in the 1959-1960 AIA Sunset Western Home Awards program. Its most striking architectural feature: a steeply pitched, four-gable roof that creates usable space on the second level just as dormers do in a 1½-story house. Four folded plates form the integrated roof and ceiling. They are made of 2x4s laminated on edge and supported by exterior walls and heavy valley rafters.

To save on-site labor, Architect George Rockrise, who designed the house for himself, used the DFPA 2-4-1 floor system (1⅛" plywood sheets on 4"-wide beams 4' on center). Builder: Squaw Valley Construction Co.





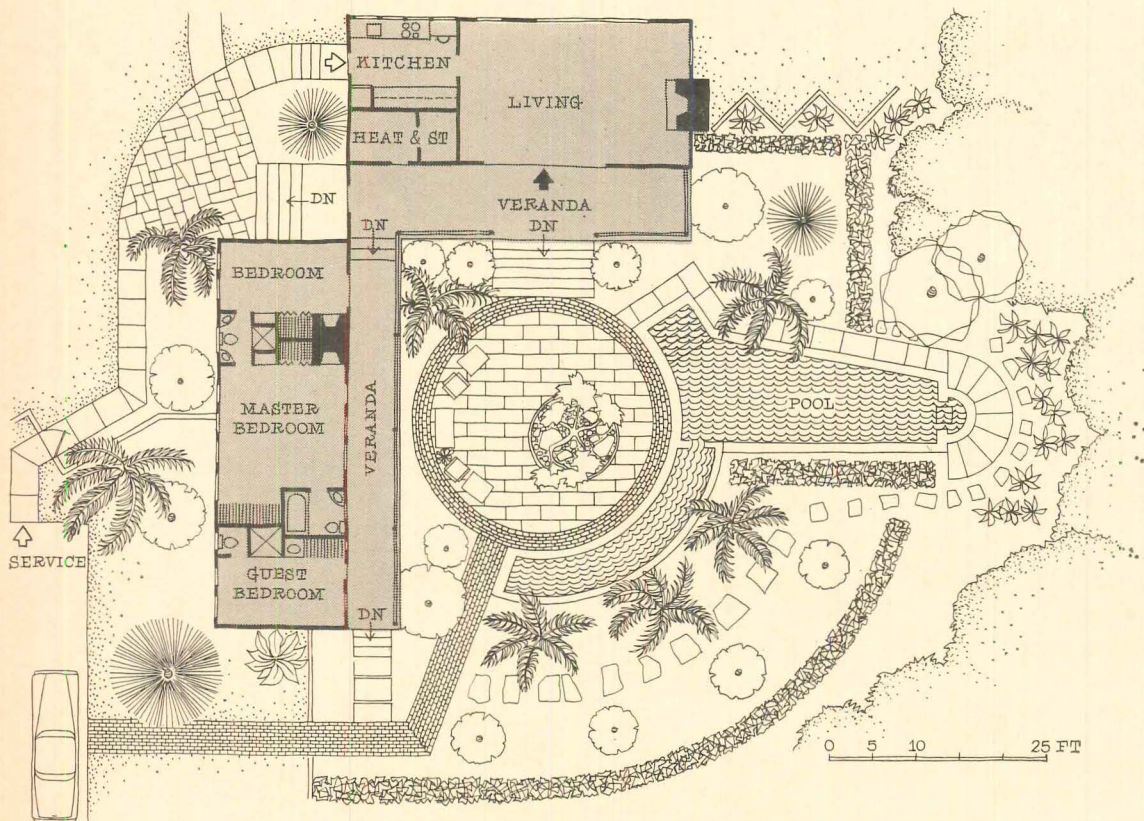
GLASS GABLE overlooking mountain stream lets light into living room and balcony above it. Conventionally framed walls have cedar board & batten siding



RAISED WINGS of house are at different levels, open to verandas. Bedrooms are at left, living room, right.

House Beautiful

promotes a hot-weather house that is all breezeway



L-SHAPED PLAN rims terrace, uses verandas as halls, has 1,085 sq ft of inside space, 445 sq ft of verandas.

The appeal of this L-shaped Florida house is that both its wings are only one room wide, so every room is cooled by breezes from two directions.

To capitalize still more on the breezes, Architect Kemp Caler raised the house several feet off the ground and lined the inside of the L with deep verandas. The raised living and sleeping areas give the owners a view of their garden and the ocean beyond. The verandas serve as sheltered outdoor hallways.

The house, in North Palm Beach, also meets other vacation-house requirements:

It can be closed tight or opened wide with jalousie windows and glass doors that slide into wall pockets.

It is easy to maintain. Rot-resistant cypress was used for siding and veranda posts. Stair treads were stained and spaced to prevent warping and cupping. And because the structure is raised, it is ventilated and less susceptible to dampness.

It is designed for outdoor living. In fact, as the photos and plan on these pages show, the house is dominated by terraces, a pool, and gardens.



ING ROOM WING becomes almost part of outdoors when it is opened to veranda and circular terrace by glass doors that disappear into wall pockets.



DOWNHILL SIDE OF HOUSE looks out to view through a glass wall or from partly roofed deck. House juts from slope on post foundation.

Woman's Day promotes a vacation cabin with mass-market appeal

The magazine describes this "jaunty" cabin as "stuff of which dreams are made" and then assures its five-million readers that "the dream can come true" for many of them.

Here is how *Woman's Day* stresses the practicality of this "vacation cabin:"

It points out that the house suits all kinds of sites: "The cabin rests on posts which can be cut longer or shorter, to fit the contours of any plot . . . This is a very simple kind of foundation to build."

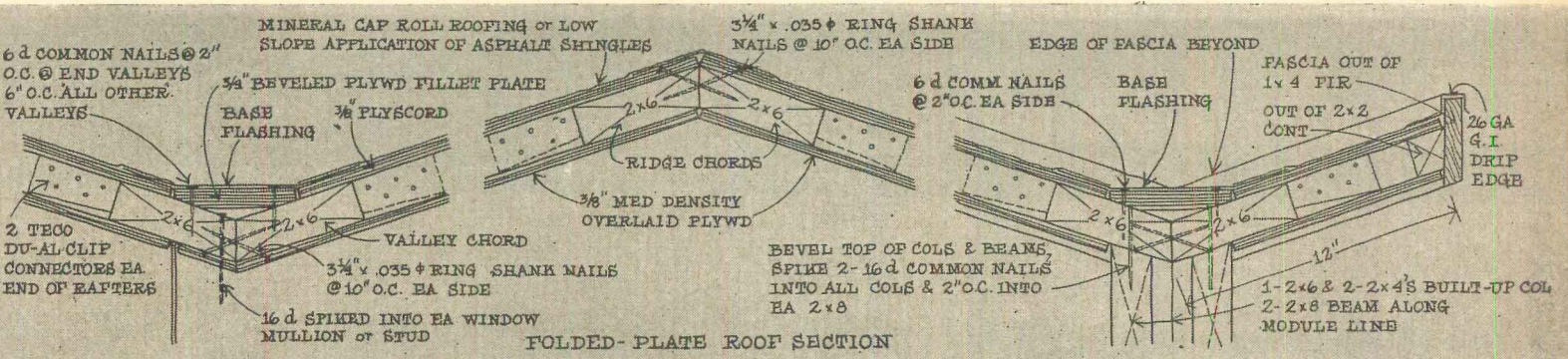
It points out that the house is inexpensive to build: "The materials to build it cost only a down-to-earth \$2,098.27 (not including plumbing, wiring, or kitchen equipment). . . . The cabin was designed on a 4' module to accommodate standard-size materials and simple panel construction. . . .

Roof sections [opposite, top] can be assembled in advance and stacked ready for on-site erection."

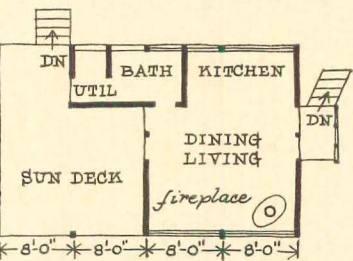
It points out that the house offers plenty of outdoor living: "A broad wood deck, partly under roof, makes a fine spot for communing with nature, for outdoor living and entertaining. Or, it might be screened and used for extra sleeping quarters."

It points out that the house is easy to expand (opposite bottom): "What most of us want in a vacation house is simple, carefree living. We'll settle for a small, one-room house to start with and perhaps add onto it later."

The house, built in New Hampshire, was co-sponsored by the Douglas Fir Plywood Assn and designed by Architects E. H. and M. K. Hunter.



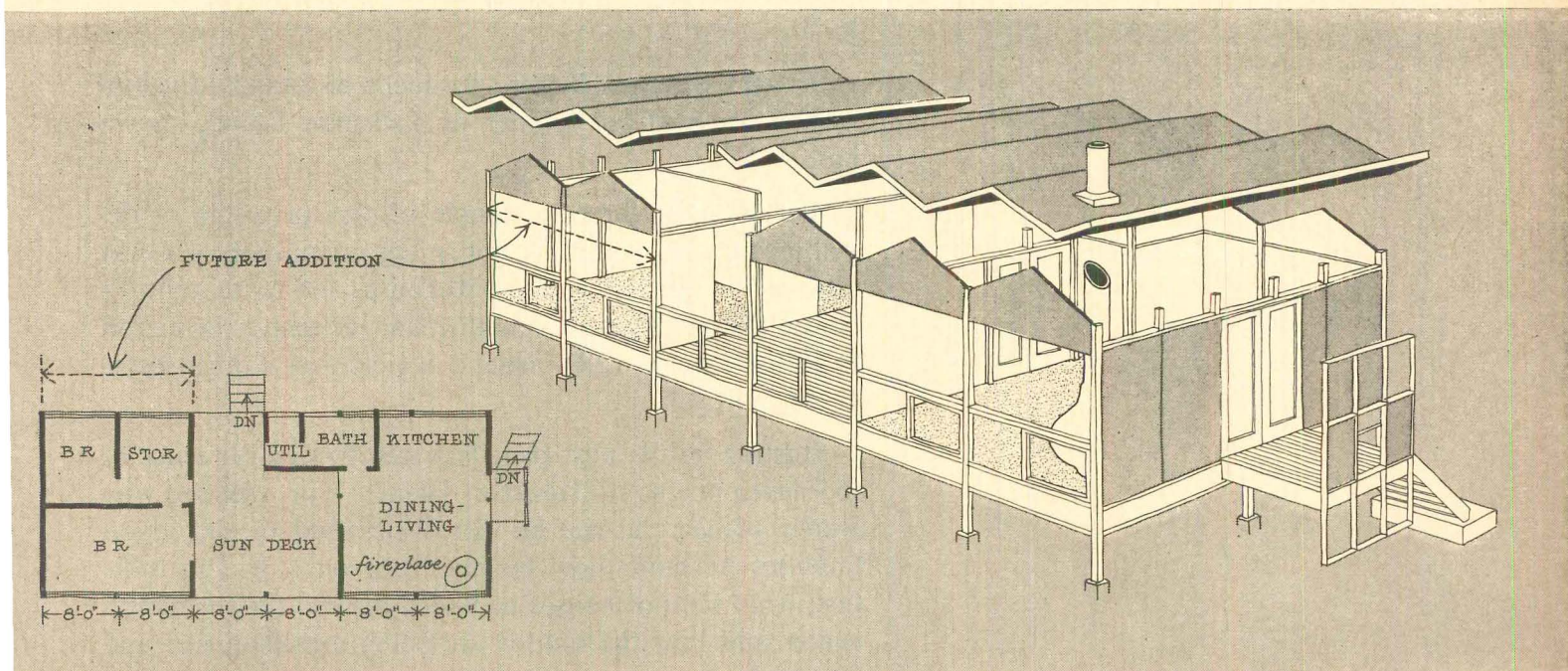
FOLDED-PLATE ROOF has $\frac{3}{8}$ " plywood faces foam core. Panels are nailed to columns high 2x6 edge chords. Lateral rafters are laid flat 2' oc.



FLOOR PLAN divides space between enclosed (368 sq ft) and partly roofed sun deck (320 sq ft). Kitchen area can be closed off folding wood curtain.



GLASS WALL (right) opens living room to outdoors. Studs are exposed. Underside of roof has smooth finish. Prefab fireplace needs masonry for base or chimney.



FOR FUTURE EXPANSION adds three bedrooms (320 sq ft) on opposite side of sun deck. Addition, like rest of house, is designed on 4' module.



CLUBHOUSE AREA of Talisman Island is shown from end of dock on bay side. Apartments are at left, clubhouse at center, boathouse at right.

Talisman Island: a lesson in creating a vacation-house community

“Building a vacation-house development is a lot different from building an ordinary development. You don’t start by building houses. You start by building a place where people can have fun, and then build your houses around it.”

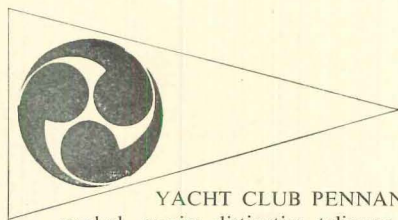
So says Michael Butler, president of Island Development Corp and the builder of Talisman Island, shown here.

Talisman is a good example of this principle of development. Though it is not a big community—it will ultimately have fewer than 150 houses and rental units—before the first house was built it had extensive recreation facilities (see p 128) around which everything else is being built.

Starting on the next page is a step-by-step sequence of the development of Talisman Island. You will see why Butler picked the site he did, what kind of recreation facilities he built, how he put them on a paying basis fast, what kind of houses he added around the recreation center and how the houses are being merchandised and financed.



Frederick J. Miller



YACHT CLUB PENNANT is prestige-building symbol, carries distinctive talisman trademark.

STEP 1

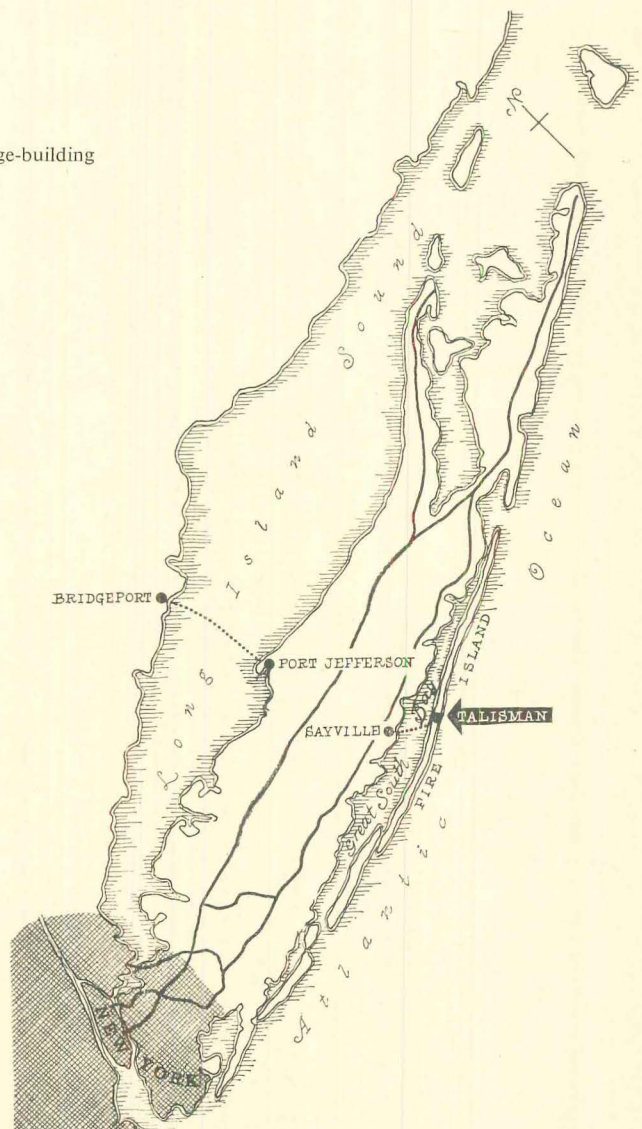
Start with a site in an established vacation area, near a good market

"Near almost every town or city, there's a popular vacation area—on the shore, or a lake, or in the mountains," says Butler. "This is the first place to look for a site, because these vacation areas have the natural recreation facilities you need, and they are usually easy to reach.

"In our case, the ideal place was Fire Island."

Fire Island is a long, sandy strip off the south coast of Long Island. It has been a summer-house area for many years, can be reached from New York in a little over an hour and a half by car or train and water taxi. Where Talisman is located, Fire Island is less than 500' wide, so the development fronts both on the ocean, with excellent surf bathing, and on Great South Bay, which offers sheltered swimming and boating.

All lots at Talisman are waterfront. Raw land costs were high, and finished lots sold last summer for \$7,500 on the ocean, \$6,000 on the bay.



MAP shows location of Talisman just 50 miles from New York.

Build a basic core of recreation facilities and club house

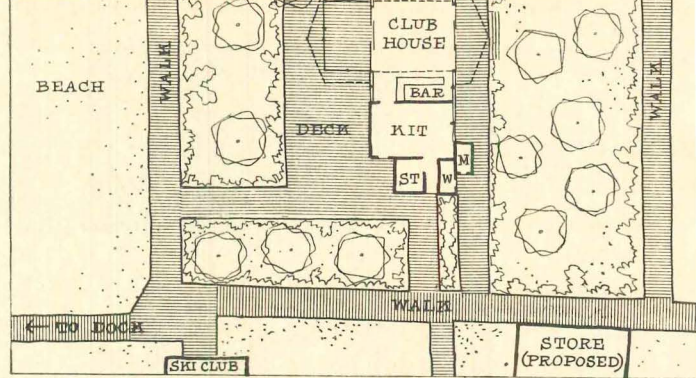
"People who build in a vacation development are sports-minded and want to live in a club-like atmosphere," says Butler. That's why he built, before anything else, a clubhouse and the basic recreation facilities shown in the photos.

The clubhouse has a 1,000 sq ft dining room and bar, a big screen porch and a long oceanside dock. It also has a kitchen, storage rooms, and rest rooms.

A 30' x 50' pool is next to the club. Though the site has two natural beaches, the pool was considered important because the ocean is often too rough or too cold for bathing, and many people prefer fresh water to salt.

Other water-sports facilities include a dock (later to become a marina) and a boathouse.

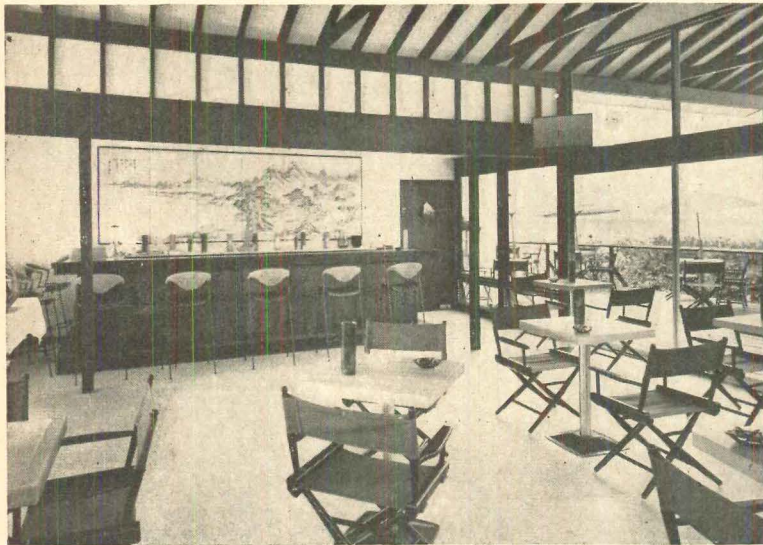
Planned for next year: tennis courts, a second clubhouse.



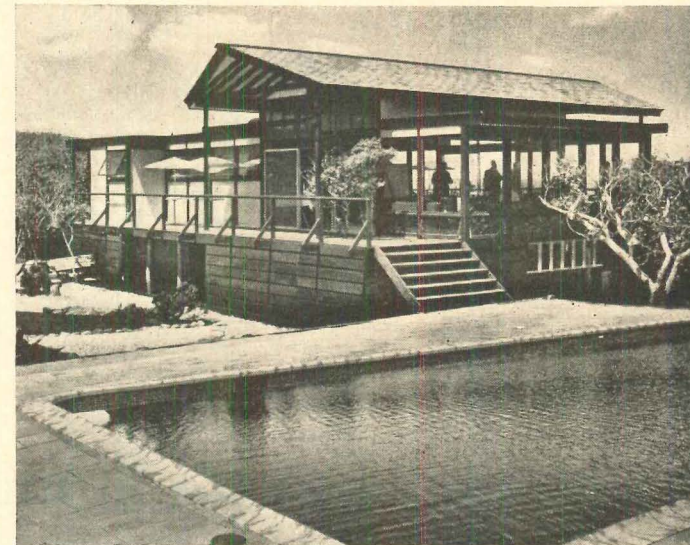
BASIC CORE OF DEVELOPMENT includes clubhouse with restaurant and bar, center, swimming pool, top right, and boathouse, far left.



BOARDWALKS connect clubhouse, right, with boathouse (out of picture in foreground) and rental units (in background).

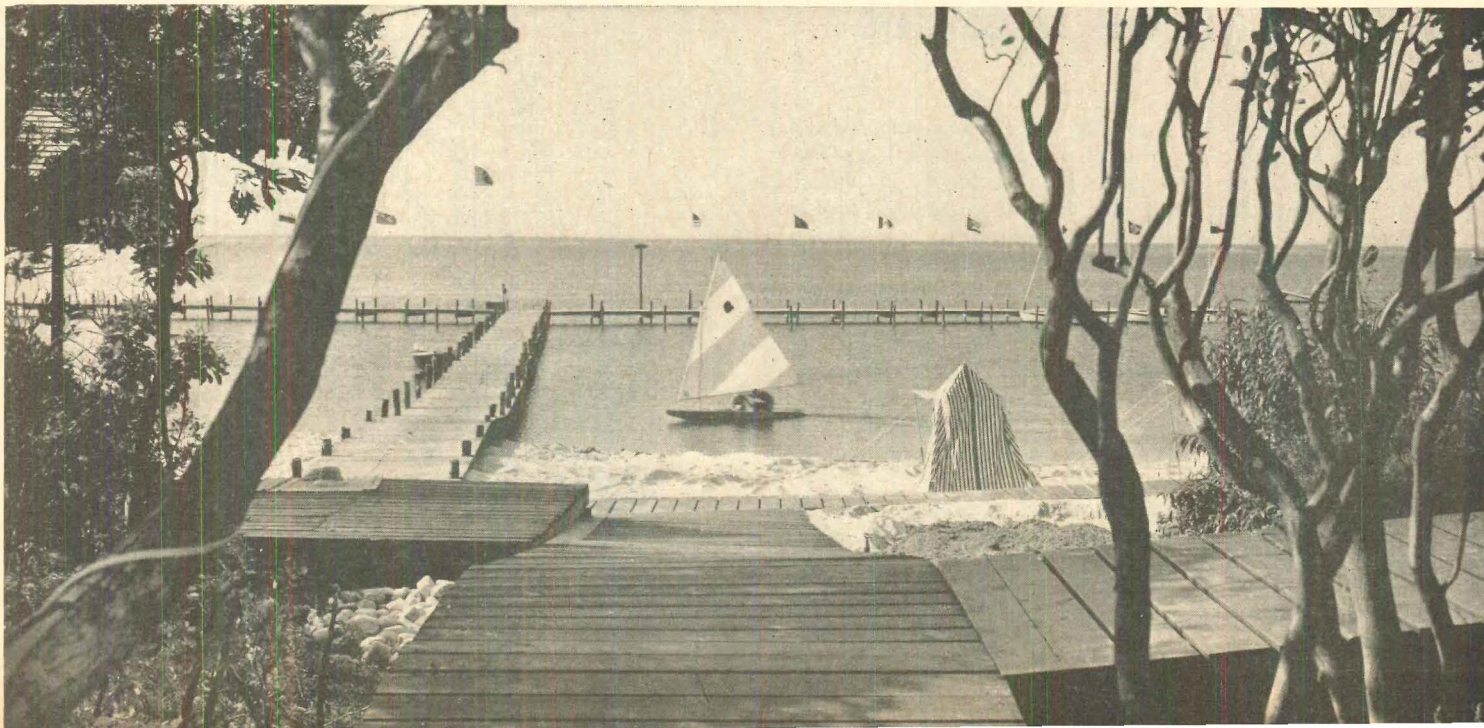


INTERIOR OF CLUBHOUSE includes large dining room with bar, at rear. Kitchen is behind bar. Deck beyond windows at right is for outdoor eating.



EXTERIOR OF CLUBHOUSE has Japanese styling that keynotes development. Fresh-water swimming pool is in foreground.

DOCK ON BAY SIDE forerunner of extensive marina. As development grows, enough finger piers will be added to berth up to 60 boats.

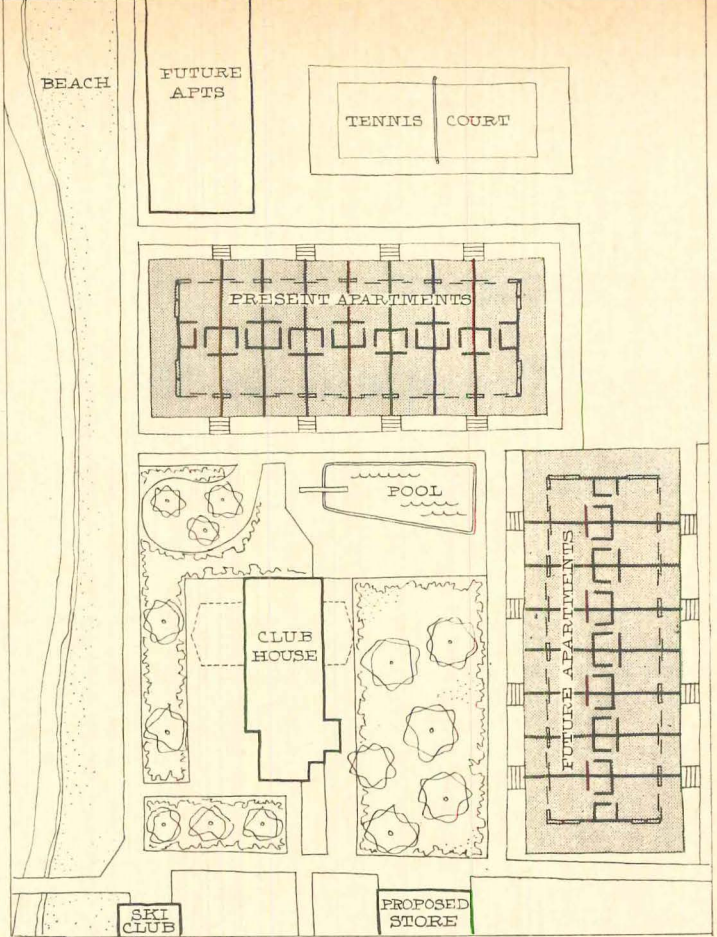


STEP 3

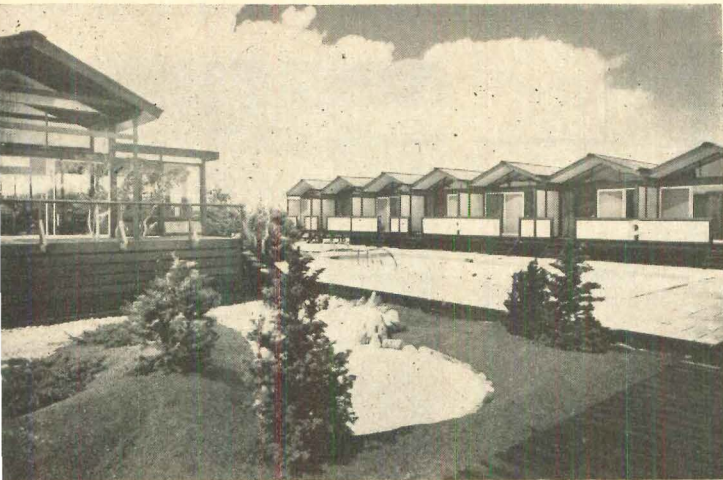
Build rental units to get your development off to a fast start

"Rental units are important in vacation developments," says Butler. He gives three reasons: 1) They put your clubhouse and other facilities on a paying basis fast. 2) They give prospective buyers a way to "try out" an area before they invest in a house and lot. And 3) they reassure homebuyers who don't want to pioneer and hesitate to buy until there are other people living in the area.

Butler started with a block of 16 rental units (photos below), plans to add another block every year for the next three years. The units can be rented by the season, month, week or weekend. Says Butler: "We almost broke even last summer, even though we were staffed for twice as many apartments. When the next block is built, we should show a good profit."



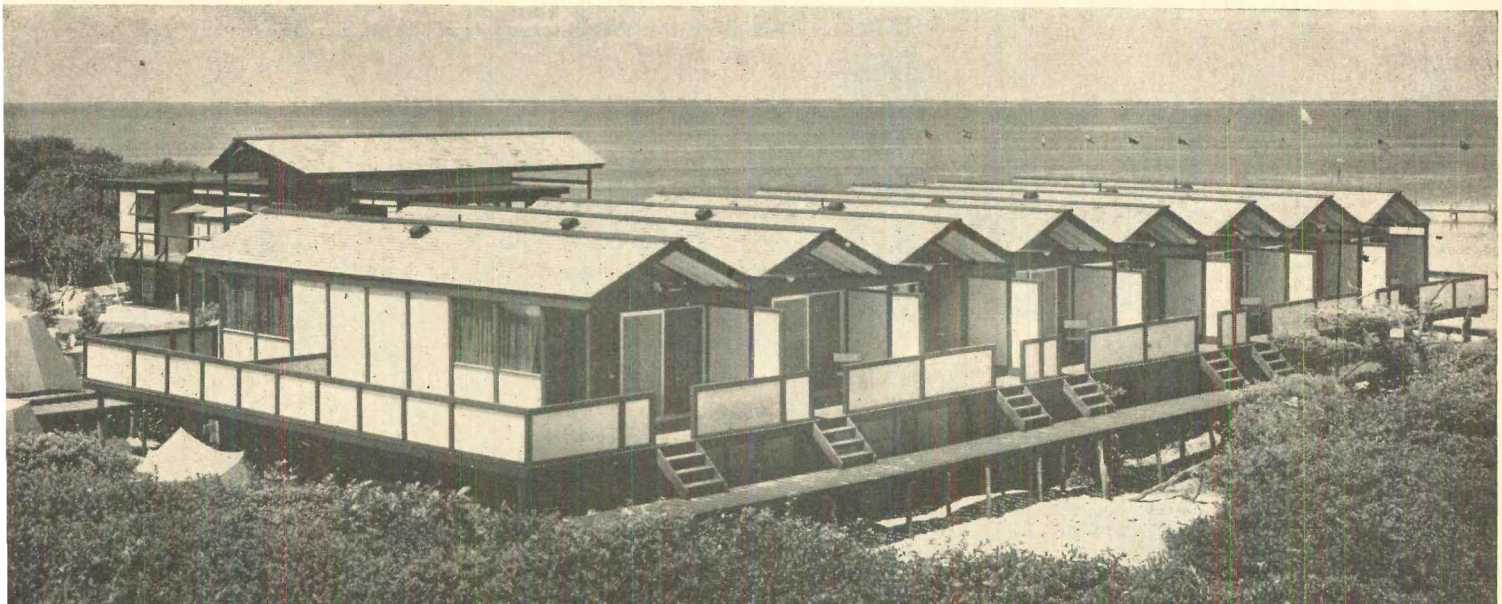
FIRST BLOCK OF RENTAL UNITS is built across pool from clubhouse. As area grows, more apartments will be added around recreation core.



FRONT ROW of apartments faces pool. Club is at left. Apartments were designed by Architects Peter Blake & Julian Neski of New York City.



FUTURE APARTMENT SITE is along boardwalk, right. Tents are for guests who cannot be accommodated in present apartments.



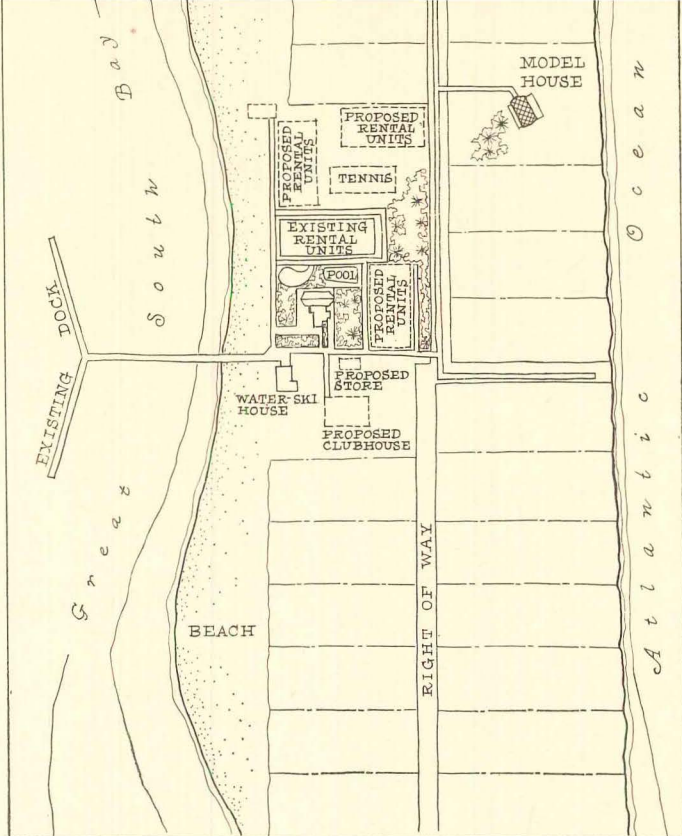
REAR ROW of apartments is full story above grade. Lower level is used for storage and utility rooms, also to house club employees.

Build houses that will appeal to the market you want to attract

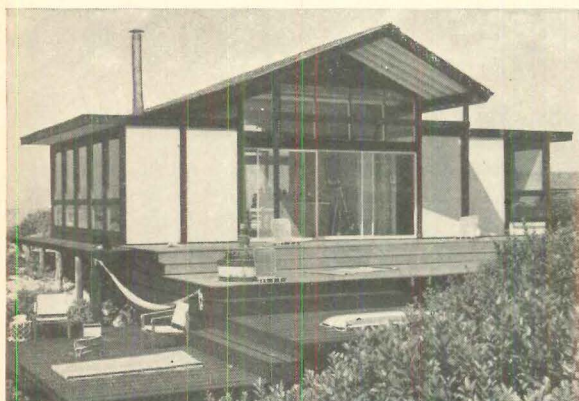
"People's tastes in vacation house design are even more varied than their tastes in year-round homes," says Butler. "Some like rustic cabins, some like glass-wall flattops. You've got to analyze your market before you decide what kind of house to build. We knew most of our prospects would be New Yorkers with higher-than-average incomes and urbane tastes."

The first model Butler offered to meet this market is (like the clubhouse and rental units) basically Japanese in style. It has 800 sq ft of living area plus a multi-level deck in front, sells for \$9,000. It is expandable: buyers can add a two-bedroom-plus-bath wing for \$3,000; a one-bedroom-plus-bath wing for \$2,000.

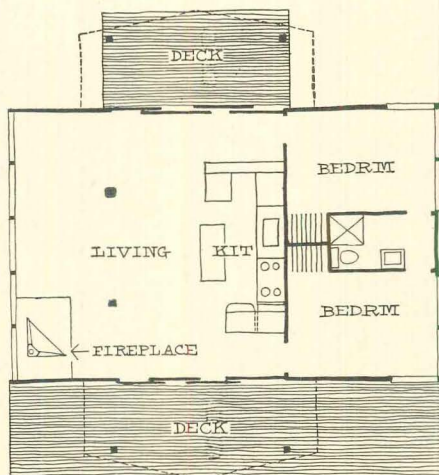
Next spring Butler will begin offering at least one more model, including a smaller house priced \$1,000 lower.



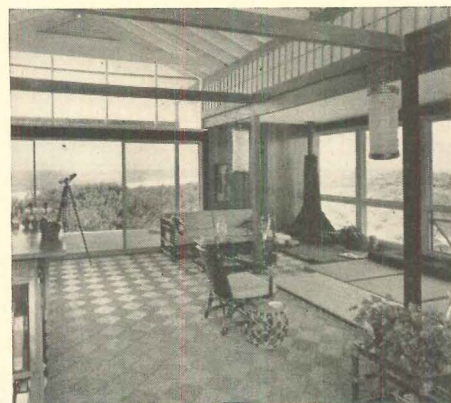
MODEL HOUSE SITE is close to recreation area. Buyers have choice of 70 ocean and bay front lots on both sides of community center.



MODEL HOUSE has same basic design as community center. Stained trim emphasizes panelized look.

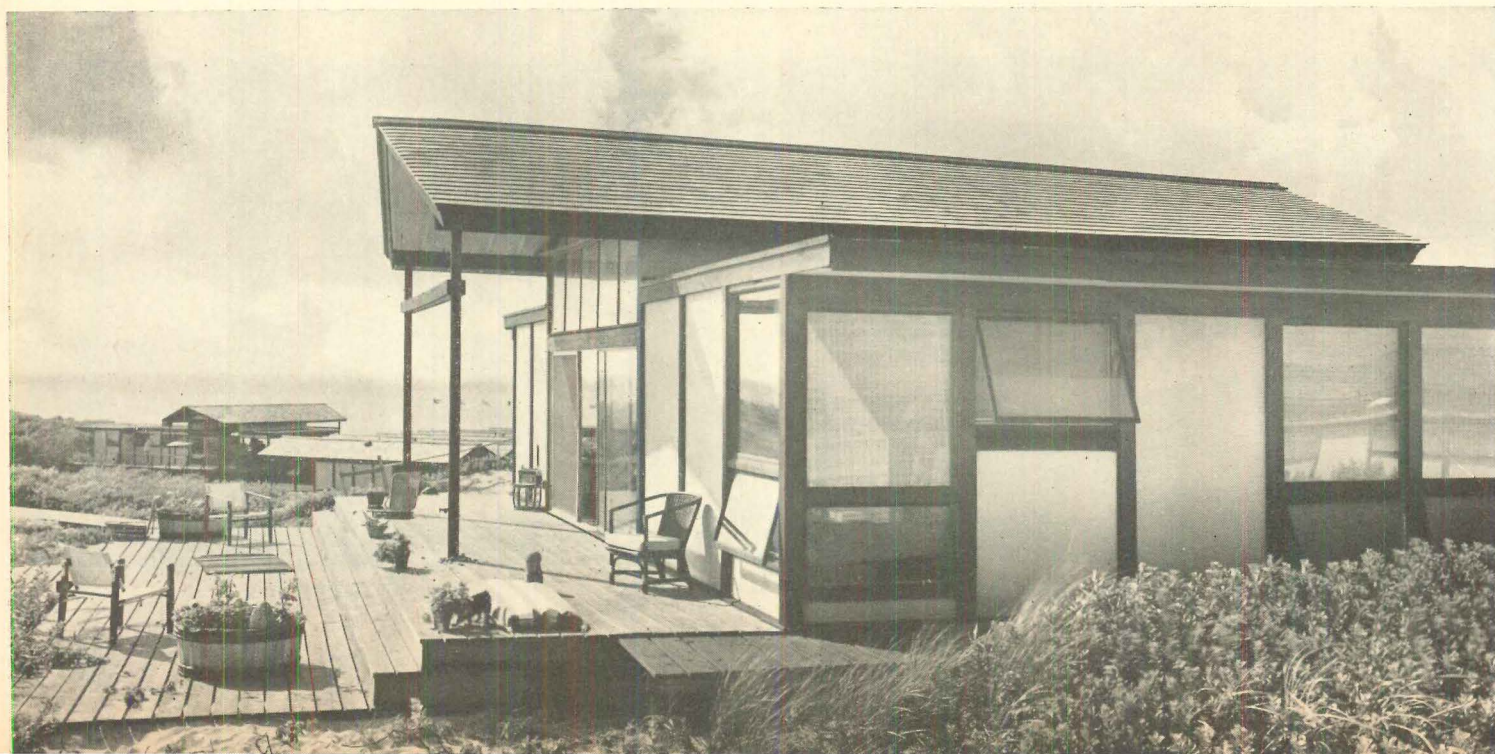


BASIC FLOOR PLAN can be enlarged by adding bedroom wing off living room at left.



OPEN LIVING AREA is achieved through use of post & beam framing, large areas of glass.

DEEP OVERHANG covers upper part of front deck. Roof has wood shakes. Wall panels are asbestos-cement faced panels, left their natural gray.



in your merchandising appeal to our most likely prospects

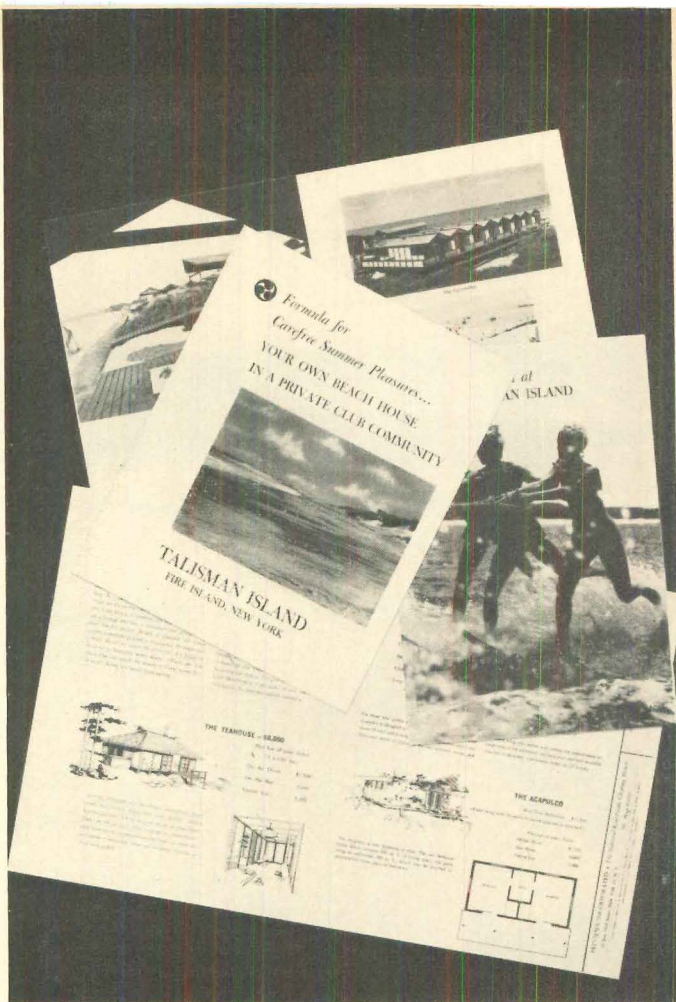
"This means knowing just who your best prospects are," says Butler, "knowing how to reach them, and knowing what it takes to attract them."

To reach his market of higher-income New Yorkers, Butler went to Previews Inc, a realty firm with an international reputation for selling prestige properties.

Previews set up an advertising campaign which ran only in *The New York Times*, *The Wall Street Journal*, and *The New Yorker*—which count among their readers most people with higher incomes in the New York area.

In the advertisements and in their brochures (right), Previews stressed the "private club" atmosphere of Talisman Island; pictured the empty sweep of beach, sailboats in the bay, wine on the luncheon tables.

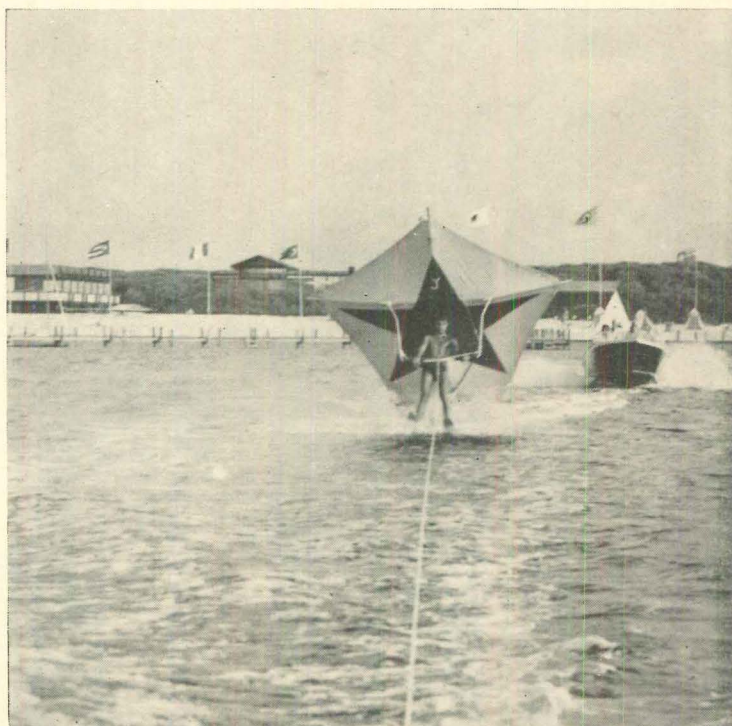
The photos below show at-the-site merchandising.



BROCHURES were sent to people who answered newspaper ads, were also made available through the club to guests and friends of members.



END PARTIES were given by developer partly for members of the club, partly for home-buying prospects.



WATER SKIING DEMONSTRATION was part of special exhibition sponsored by Talisman to promote recreation facilities.

Even the financing at Talisman is tailored to the market

According to Butler, easy financing can be more important for a man buying a \$15,000 vacation home than for the buyer of a \$6,000 house.

"The people who buy at Talisman are young, aggressive executives who live hard and play hard," Butler says. "They usually have high salaries but little cash savings, while the buyer of a small vacation house has often saved for his house and may well pay for it in cash."

at Talisman last summer.

"We know this wasn't good enough," he says. "This year we're shooting for 1/3-down mortgages with a ten-year term. And what we'd like to do eventually is get the down payment on both houses and land to just \$2500."

Butler is also considering leasing the land to the house buyer on a ten-year basis and giving him an option to buy at the end of that time. "This would have the same effect as easier down payments" says Butler.



VACATION HOUSE overlooking the bay at Small Point, Me. is a standard model produced by Techbuilt with a big deck added for outdoor living s

Today's new vacation houses offer better "design for leisure" — at a cost that meets the growing market

Today's new vacation houses are far different from yesterday's rough-and-ready mountain cabin or "summer place at the shore." And most have little more than a family resemblance to the year-round house.

For as demand has grown, architects have given more and more attention to the very special requirements of a vacation house. They are now creating fresh designs that are fun to live in, houses that can be built at a cost many people can afford.

The new designs start with the assumption that the outdoors should be part of the scheme—almost all of them have big glass walls that open the house to the view and the breeze, and big decks that provide extra outdoor living space.

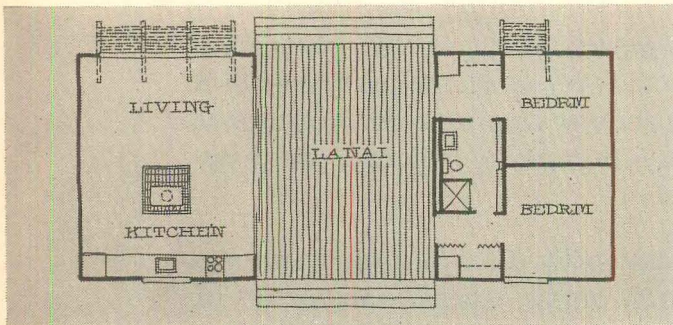
The new designs show great attention to costs. Most vacation houses have simple-to-build structures resting on post or pier foundations; are built of natural, rugged materials that require no finishing and little upkeep.

And the new designs show great attention to detail. Most have extra storage space for supplies (so shopping trips can be minimized) and for bulky vacation gear. Many are designed so they can be easily "closed up" when the owner leaves. Most have plenty of built-in furniture—especially couches that can be used for sleeping extra guests



LAKESIDE CABIN encloses 640 sq ft in two units. Open deck between has "convertible" canvas roof as shelter against sun or rain.

This minimum-cost cabin is designed for easy expansion

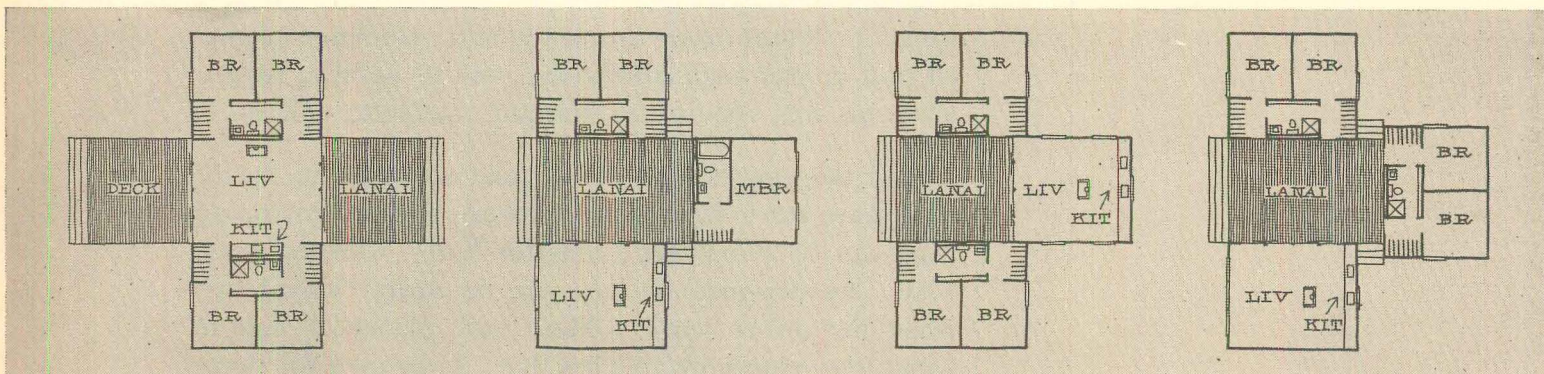


PLAN shows how living-dining-kitchen unit, left, and two-bedroom-and-bath unit, right, both open to the canvas-roofed deck between them. Each unit is the same size: 16'x20'.

It costs little to build because it is hardly more than two flat-roofed rectangular boxes made out of standard sheets of plywood.

It is easy to expand. You can enclose the "empty" center bay (photo above) or add identical rectangular units (alternate plans below). You can arrange the interiors as you wish; none of the partitions are load-bearing.

The two-unit cabin shown here cost \$4,299 to build in the Pacific Northwest. This figure includes plumbing, wiring, paints, floor tile, range, refrigerator, prefab fireplace, and all labor, but not the contractor's profit. The cabin was designed by Architect Henrik Bull for Douglas Fir Plywood Assn.

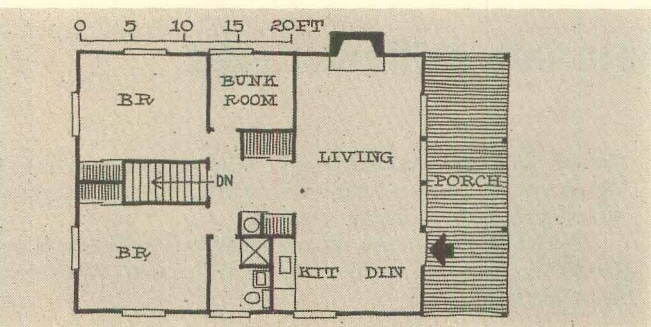


PLAN VARIATIONS show how basic design and structural system can be expanded to create various models that fit the needs and budgets of different buyers.



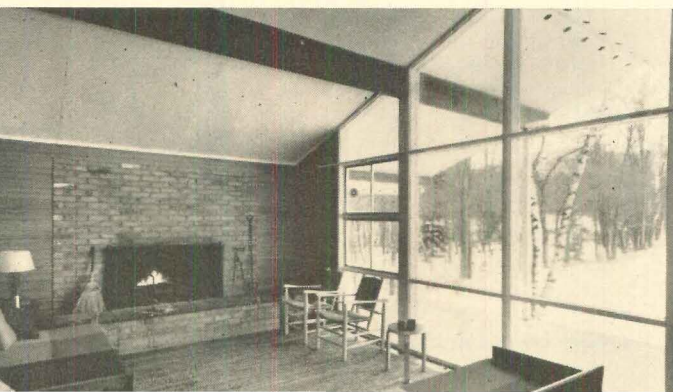
ROOFED HOUSE has simple lines, trim detailing. The roofed-over deck extends the summer-time living space, shades the glass wall from rain and glare.

Despite its finished look, this house is quick-and-easy to build



has open living-dining-kitchen area, three bedrooms, compact kitchen-
re for plumbing economy. Stairs lead to full basement.

KITCHEN-DINING AREA opens wide to deck and outdoors. Raised
e is focal point for relaxation after winter sports.



It was prefabricated in a shop, closed in on the site in less than a day, and finished with a minimum of local labor. This solves a very common vacation-house problem: the scarcity and high cost of skilled labor in remote areas.

The house was planned for both year-round vacation and retirement use. So it was fully insulated and given a higher-than-usual quality of finish inside (see photos below). It has a complete heating system, and a full basement which will be fitted out as a bunkroom.

The house is based on a standard Techbuilt vacation-house package, with modifications including the basement, a brick fireplace, and an added 4' module in the bedroom area.

BUNK ROOM sleeps two in compact 7'x8' space. Large built-in drawers under lower bunk provide needed storage space.





BEACH HOUSE sits on pier foundation which protects it from dampness and storm tides. Overhangs shelter house and deck at rear from glare and

This house gets high style from simple materials skillfully used

Unfinished stucco panels, separated and set off by creosoted posts and trim, give this house the panelized look now in vogue (H&H, Nov). The floor-to-ceiling window panels and pier foundation repeat the vertical pattern and simplify the construction.

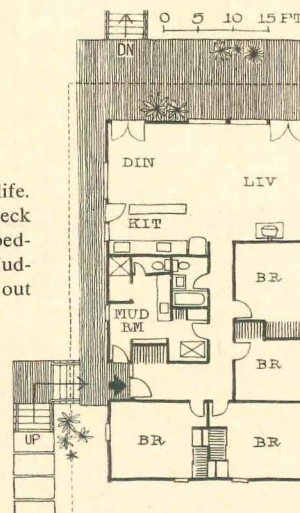
Inside the house (photo below), bare board walls, exposed

trusses and roof decking assure easy upkeep and help down costs. The wall sheathing was set on the diagonal bracing as well as design interest.

The 1,620 sq ft house was designed by Architects Ham & Goody, built for summer use in Gloucester, Mass. by Liam M. Read.



PLAN is zoned for beach life. Main living area opens to big deck and ocean view. Compact bed-and-bunk rooms sleep 12. Mud-room-bath keeps wet bathers out of living area.



LIVING-DINING-KITCHEN AREA, with bare board walls and exposed roof system, has informal feeling appropriate to vacation living. Area over bedrooms (behind kitchen wall) is enclosed for bulk storage.



ACME HOUSE has 18'-tall glass end wall. Living area opens through glazed doors, left, to cantilevered deck. Roof is redwood clapboards.

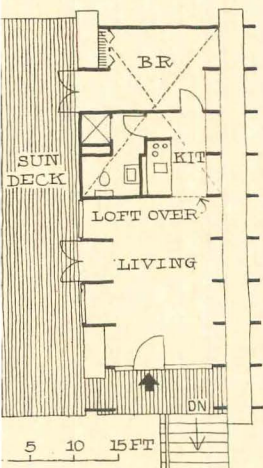
The unusual form of this pre-cut house keeps building costs down

The basic shell (not including wiring, plumbing, or kitchen appliances) costs less than \$5 a sq ft. Reason: The house rests on inexpensive grade-beam foundations and is framed so simply it can be erected in 1½ man-days.

This packaged house has other advantages: The structure is strong enough to withstand 100-mph winds and mountain

snowdrifts. The redwood used inside and out needs no maintenance. And the modular design allows the house to be built in many sizes to fit buyers' requirements. Sturdi-Bilt Homes (Portland, Ore.) packages models with seven to thirteen 4' bays (528 to 1,056 sq ft). Prices for the package range from \$3,035 to \$4,995.

Photos: Acme



shows modular design, arrangement of kitchen, and room plumbing.

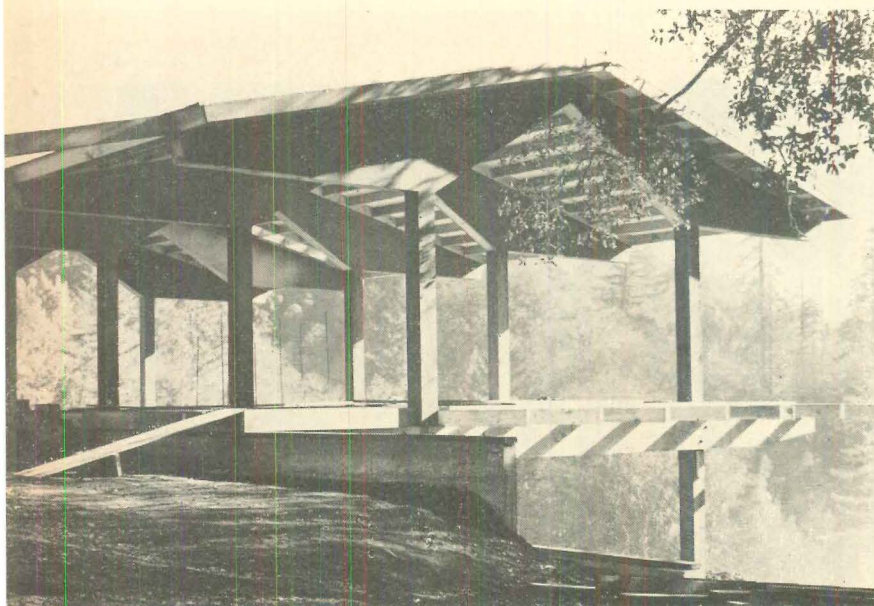


LIVING ROOM is 16'x16', seems more spacious because of glass walls and high ceiling. Ladder leads to sleeping loft.



HILLSIDE HOUSE rests on posts that support cantilevered floor and roof systems. At roof line, triangular box beams supporting roof acts as decoration.

The structure of this house allows complete flexibility in plan and design.

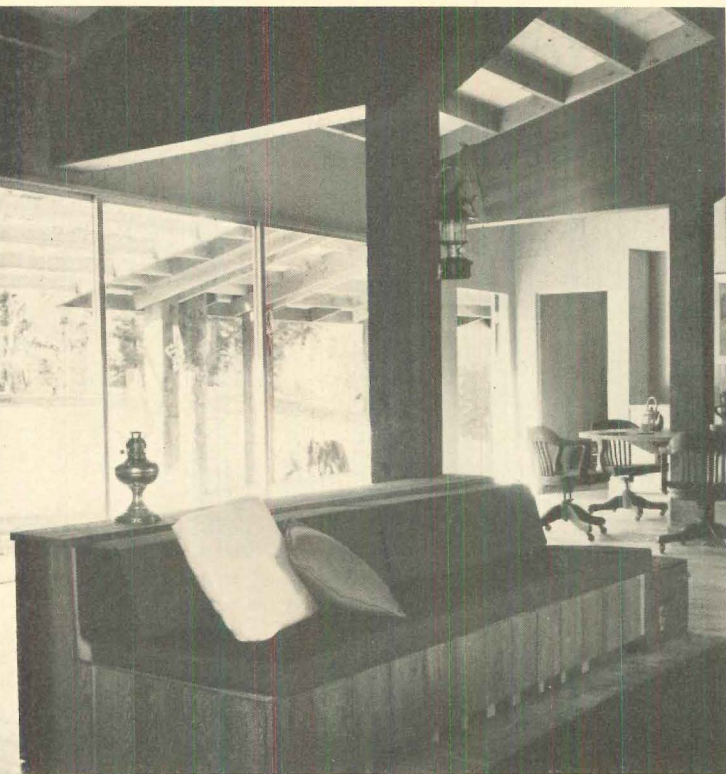


None of the walls or partitions are load bearing. They can be made of any material (eg, the entire outside wall of the house could have been glass) and can be located anywhere that makes planning sense. This design freedom is possible because the big roof, which sweeps far out beyond the foundation line and exterior walls, is supported entirely on triangular plywood box beams resting on interior posts (see plan, right). The floor platform, which cantilevers out beyond the foundation line, also hangs from the posts.

The structural system offers three other advantages important in vacation houses: 1) No single part, including the beams which span 38', is too heavy for two men to handle. 2) The system is modular—the house can be made larger simply by adding bays. 3) The structural system is visually pleasing, so it can be used as a major design element in and out.

This 1,800 sq ft house in Boonville, Calif. was developed for Georgia-Pacific Corp. by Designer John Matthias. Built by Walter Tuttle. Contract price: \$18,000.

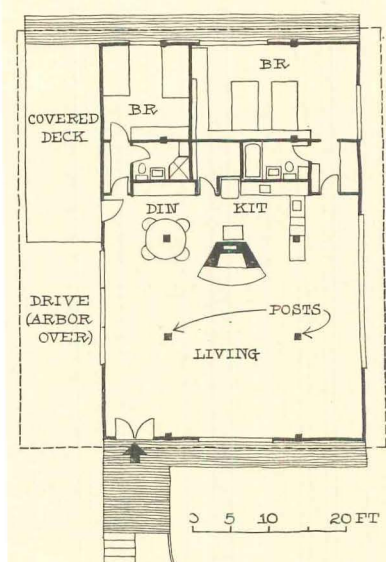
BASIC STRUCTURE is a cross between post & beam and structural bent framing, is technically a "three-hinged arch." Walls will be halfway between posts and eave, play no part in supporting the



LIVING AREA is opened to view with sliding glass. Plywood panels (not visible) are hung from track outside, can slide over glass during severe storms, be bolted from the inside for security when the owners are away.



DINING AREA has round table hung from a structural post. The strong structure is emphasized as a design element; posts, box beams, and purlins are stained to contrast with the unfinished plywood walls and the roof decking.

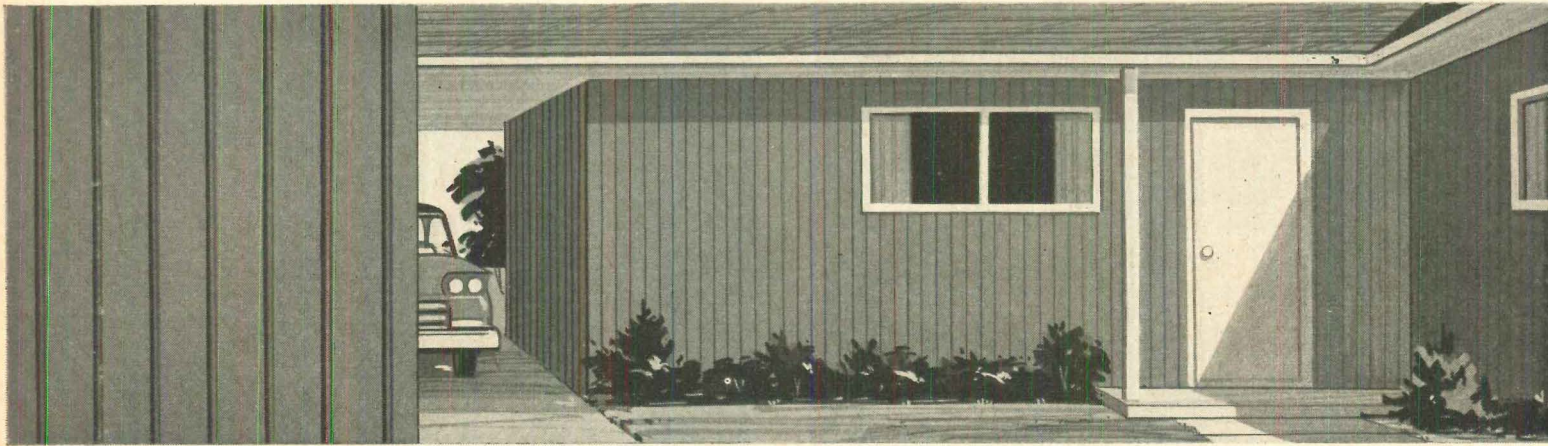


PLAN shows wide-open arrangement in living area, zoned from bedrooms by kitchen-bath umbing core.



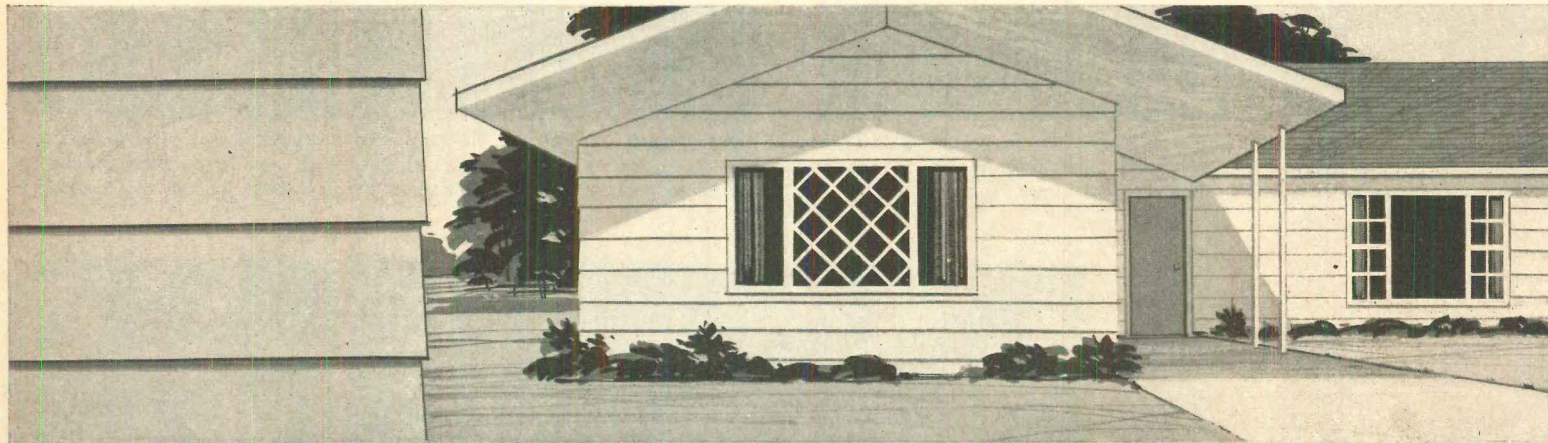
FREESTANDING FIREPLACE zones open space into living area, foreground, dining area, and kitchen, right. /END

WELDWOOD SIDINGS BRING EXTERIOR VARIETY TO YOUR HOUSE



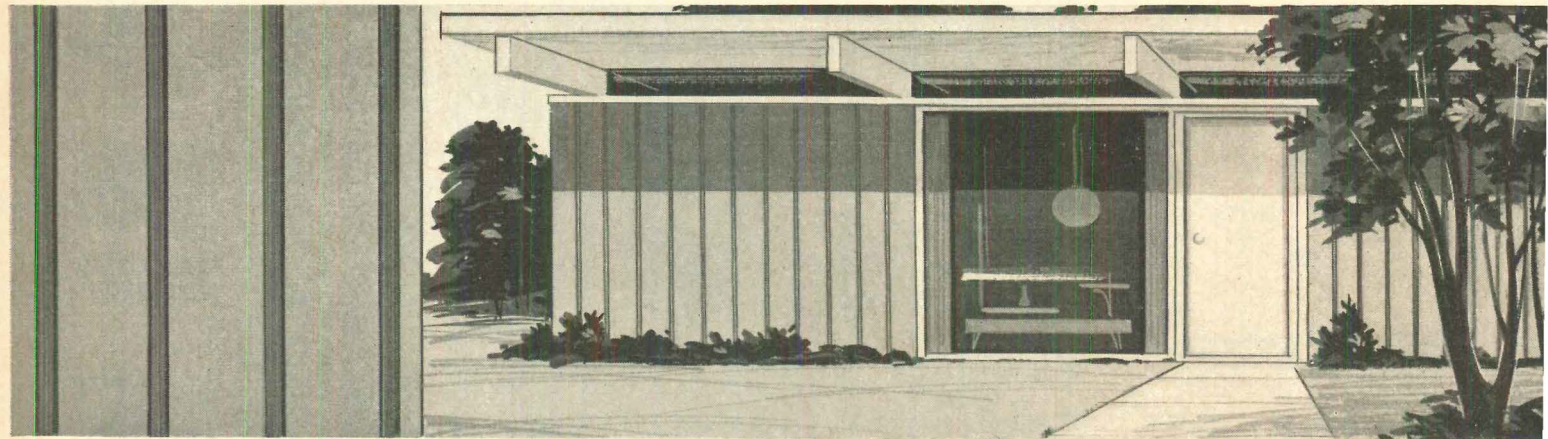
TEXTURED sidings include new Lauan 1-11 with *paint grade* faces of genuine Philippine Mahogany—a wood proved in marine construction, now available in siding form. Comes with deep ($\frac{1}{4}$ "

grooves spaced 4", 8", and 16" o.c. in 8', 9' and 10' lengths. Other Textured Weldwood® Sidings for variety and quality at low cost: Weldtex®, Formtex®, Ply-Sawn® and Cedar Texture 1-11.



HORIZONTAL, deep shadow lines are formed by Duraply® Lap Siding. Duraply's smooth plastic and fiber surface results in beautiful paint jobs without danger of peeling, checking or blistering.

Like all Weldwood Sidings, it can be applied directly to studs, resulting in huge material and labor savings. All Duraply sidings are available factory-primed for one coat on-site painting.



VERTICAL effects are accomplished with big 4' wide sheets that go up quickly, easily and economically. This is Duratex®—a Duraply siding with vertical bands of striations which create pro-

nounced light and shadow patterns. Other Duraply sidings: Duraply Ivy League, V-6 and V-8, and Duraply Flat Panels which can be used as is, or with vertical battens for traditional effects.

With Weldwood's wide variety of plywood sidings, you—

- *avoid "look alike" houses*
- *reduce labor, material and painting costs*
- *build stronger, lower maintenance quality houses.*

WELDWOOD SIDINGS

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NEW WAYS TO BUILD BETTER

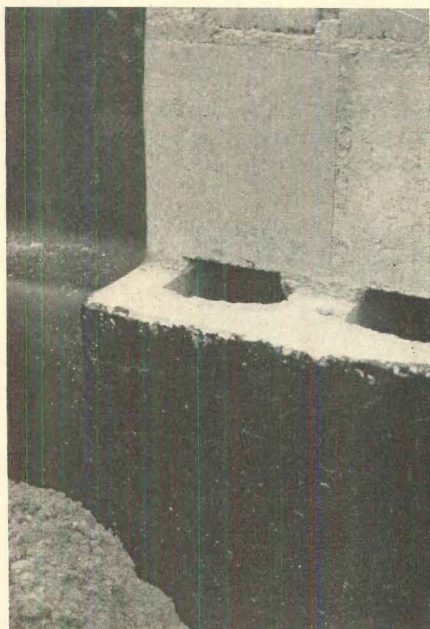
A monthly report on home building ideas, products, and techniques

Starting here

New products



Stainless steel panels of various sizes are now being fabricated by the rawall division of Birdsboro Corp. Ultra-thin stainless skins are bonded to any core materials with a plastic adhesive that gives with thermal expansion and contraction. Cores can be used on either or both sides with stainless steel. Light veneer panels as thin as 11/16" are made for interior use, insulating panels up to 3" thick for exterior use. Panels are 4' x 10', lightweight, maintenance free, easy to erect, can be worked with common tools. Birdsboro Corp, Birdsboro, Pa.



Thin-gauge plastic flashing, for most waterproofing applications not exposed to direct sunlight, is now offered by Dow. Saraloy 200 can be used many places that do not need the extra margin Saraloy 400 gives. It is tough, flexible, self-extinguishing, water and corrosion resistant, is easy to bond, fabricate, or paint, can be used to flash window heads and sills, spandrels, belt and base courses, foundations (above), tunnels, swimming pool aprons, shower pans. Sheets are 1/32" thick, 3' wide, in 50-lb rolls (about 200 sq ft). Dow Chemical, Midland, Mich.

And on the following pages

Technology

One-day, all weather foundation system cuts cost almost in half. . . . New way to use waste wood. . . . New power source for gas heat. *page 158*

What the leaders are doing

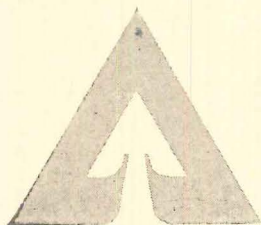
Housing Forums in 15 cities turn up fresh facts about what people want in a new house. . . . Two models that meet preferences of Forum delegates. *page 167*

Publications

How to install insulating glass. . . . How to build a bomb shelter. . . . How to sell modernization. . . . What you should know about urethane foam. *page 194*

More New Products

New ideas in gas appliances. . . . New sliding doors and door hardware. . . . New sliding drawers. . . . New fiberglass spray gun.

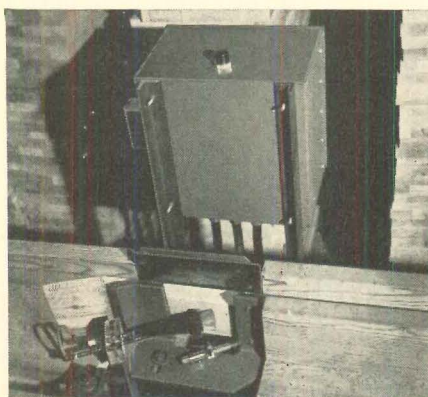


Weyerhaeuser 4-Square Lumber and Plywood make quality count in two important ways

- **Hidden Values that make homes more saleable**
- **Time, material, and labor savings in construction**

When you build with Weyerhaeuser 4-Square Lumber and Plywood, you gain a nationally accepted brand name to show your buyers—and a highly effective “hidden values” sales story. The greater inner core of strength and structural stability that results from kiln-dried framing creates all of these important features:

- Solid, yet resilient floors that will stay smooth and level
- Neat, tight joints on door and window trim, baseboards and mouldings
- Reduced danger of plaster cracking in walls or ceilings
- Tight, draft-free floors, doors, and windows for minimum heating (and air conditioning) cost
- Lower maintenance cost, year after year
- Greater durability—these same features will benefit subsequent owners, thus improve the home's re-sale value.



"Moisture meter" check is an extra quality control.

The extra quality of Weyerhaeuser 4-Square Lumber and Plywood results from three important factors: (1) selective cutting of prime trees in a variety of species from Weyerhaeuser's tree farms and timberlands, (2) extra manufacturing care and skill in modern, well-equipped mills, and (3) continuous research and product testing. Research is aimed at developing new lumber products and improved processing methods

which will help you cut labor costs, speed construction, and reduce waste.

Many examples of the way Weyerhaeuser quality works for you can be cited. Scientifically controlled kiln-drying, in addition to other benefits, makes lumber lighter, easier to truck and handle. Eased edges and precisely squared full load-bearing ends improve Weyerhaeuser 4-Square Lumber still further.

Weyerhaeuser Water Repellent Treatment—frequently specified for siding and trim—provides effective moisture resistance before and after installation, thus allowing greater freedom in scheduling work. It also provides an improved paint base.

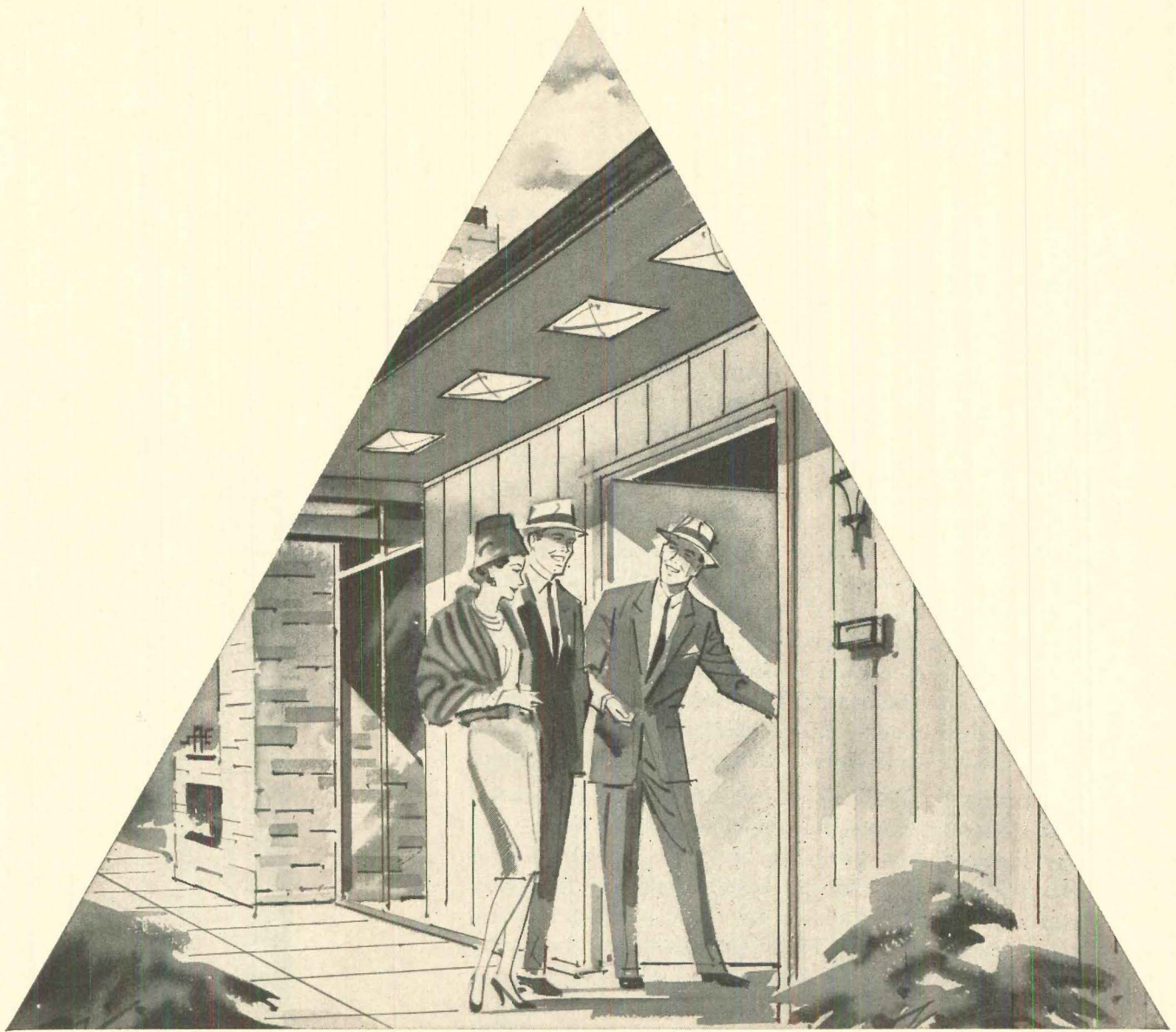


Made-to-measure NU-LOC saves time and labor.

Weyerhaeuser 4-Square NU-LOC is lumber that is made-to-measure in extra wide widths and long lengths. Ordered to exact size, it eliminates waste and costly, time-consuming on-site cutting and fitting.

Weyerhaeuser plywood for roof and sidewall sheathing, helps get framing under cover fast to provide protected storage for other materials, and permit you to keep your crews working regardless of weather.

Whether you've had problems in selling, cost control, or both, you'll find the *quality* of Weyerhaeuser 4-Square Lumber and Plywood can help you overcome them. For further information write: Weyerhaeuser Company, Dept. B-51, Tacoma Building, Tacoma 1, Washington.

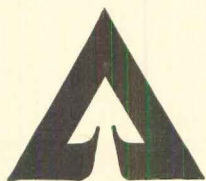


Quality: your key to faster building— and selling!

Today, quality features are more important than ever—and they become really effective when they're backed up by the Weyerhaeuser 4-Square trademark—America's best-known name in lumber! When you talk quality, you can put meaning behind it that your clients and prospects understand if you're talking the quality of Weyerhaeuser 4-Square Lumber and Plywood Products. Many of these sales points are explained on the facing page . . . probably

you can add many more from your own building and selling experience.

And remember: Weyerhaeuser 4-Square quality works for you in building as well as in selling. The right product, manufactured to precision standards, can often save time and labor costs—even material costs. The way to make sure you're taking full advantage of this fact is to talk over each job, big or small, with your Weyerhaeuser 4-Square Lumber Dealer.



Weyerhaeuser Company
Lumber and Plywood Division

How to build more house for less money

Easy to say but tough to do in this day of spiraling costs. Building better housing at lower cost takes three ingredients: the right ideas, the right materials, and painstaking research and development. These are three reasons why United States Steel works closely with the home builder.

In our Monroeville, Pa., Research Center a team of research specialists constantly tackles cost problems by devising better building methods. They have the best accepted building material in the world with which to work: steel. Their ideas are fashioned in steel with fabricating equipment right on the premises, and tested "seven ways to Sunday." Under test, you'll see slim, trim steel windows with neoprene gaskets to keep the weather out, steel doors being slammed for days on end by an intricate mechanical contraption, shining new insulated steel building panels. You'll see architects and engineers hard at work over drawing boards. You'll see stacks of steel strip, sheets and sections waiting to be shaped into cost-cutting components. You'll see everything but useless gadgetry.

United States Steel works closely with the National Association of Home Builders' Research Institute. One development that you'll be hearing a lot about is a revolutionary new drywall building method that substantially cuts construction time and costs. And there are many more in the wind that mean more house for your money. Watch for them.

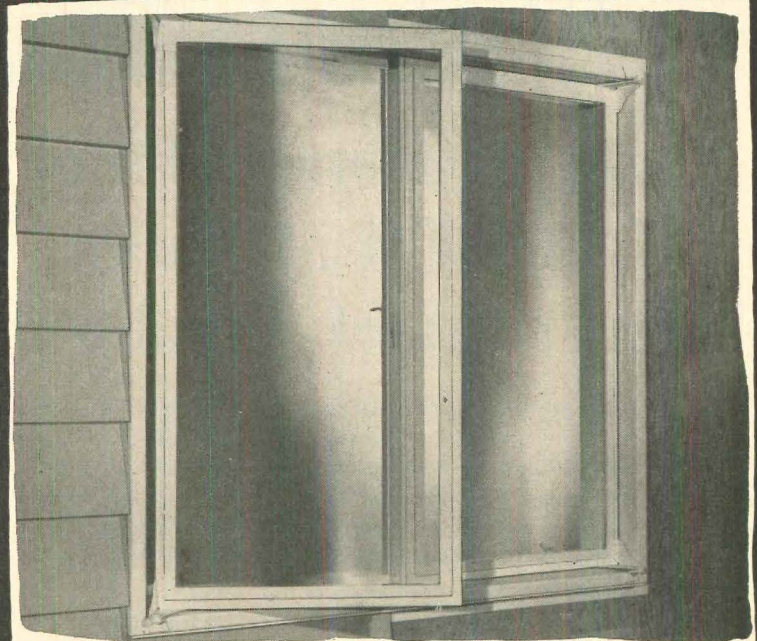
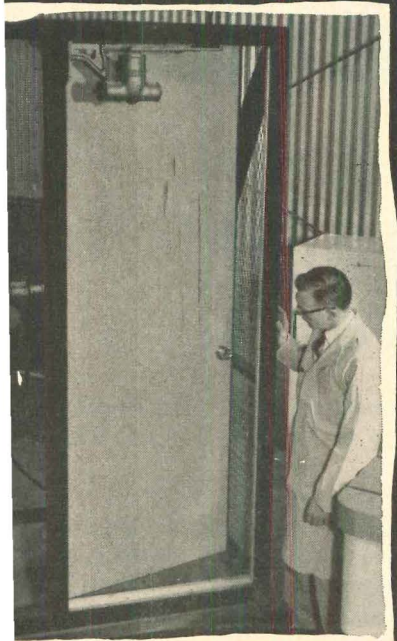
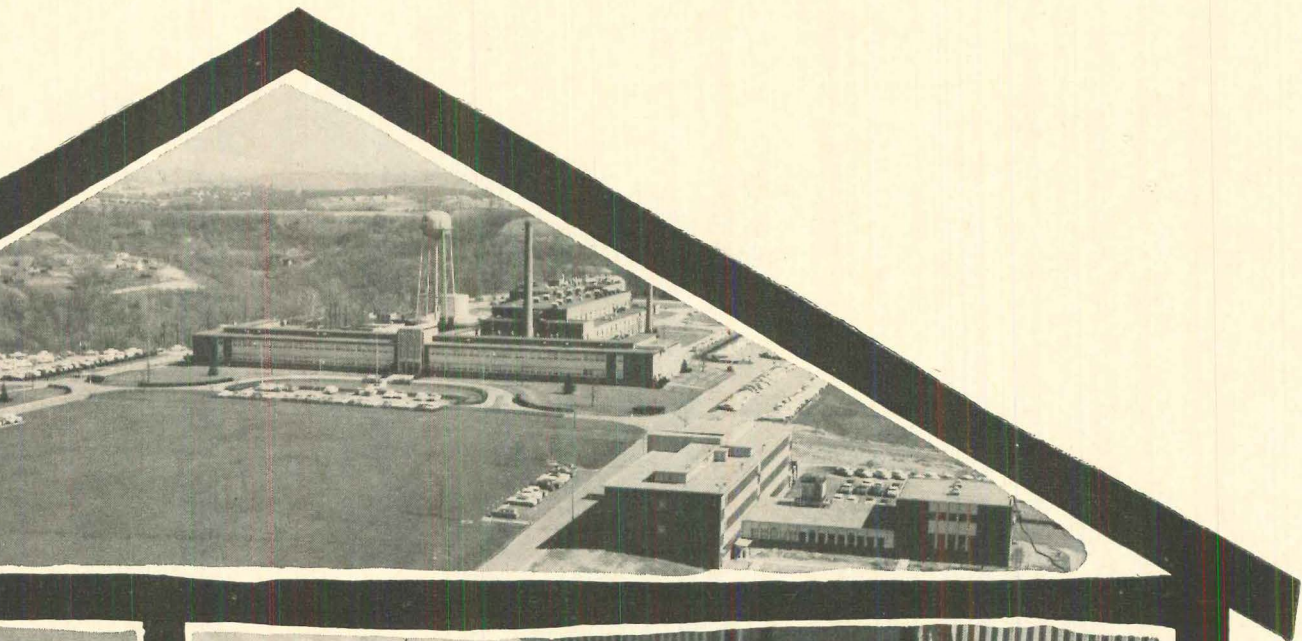
USS is a registered trademark

This mark tells you a product is made of modern, dependable Steel.

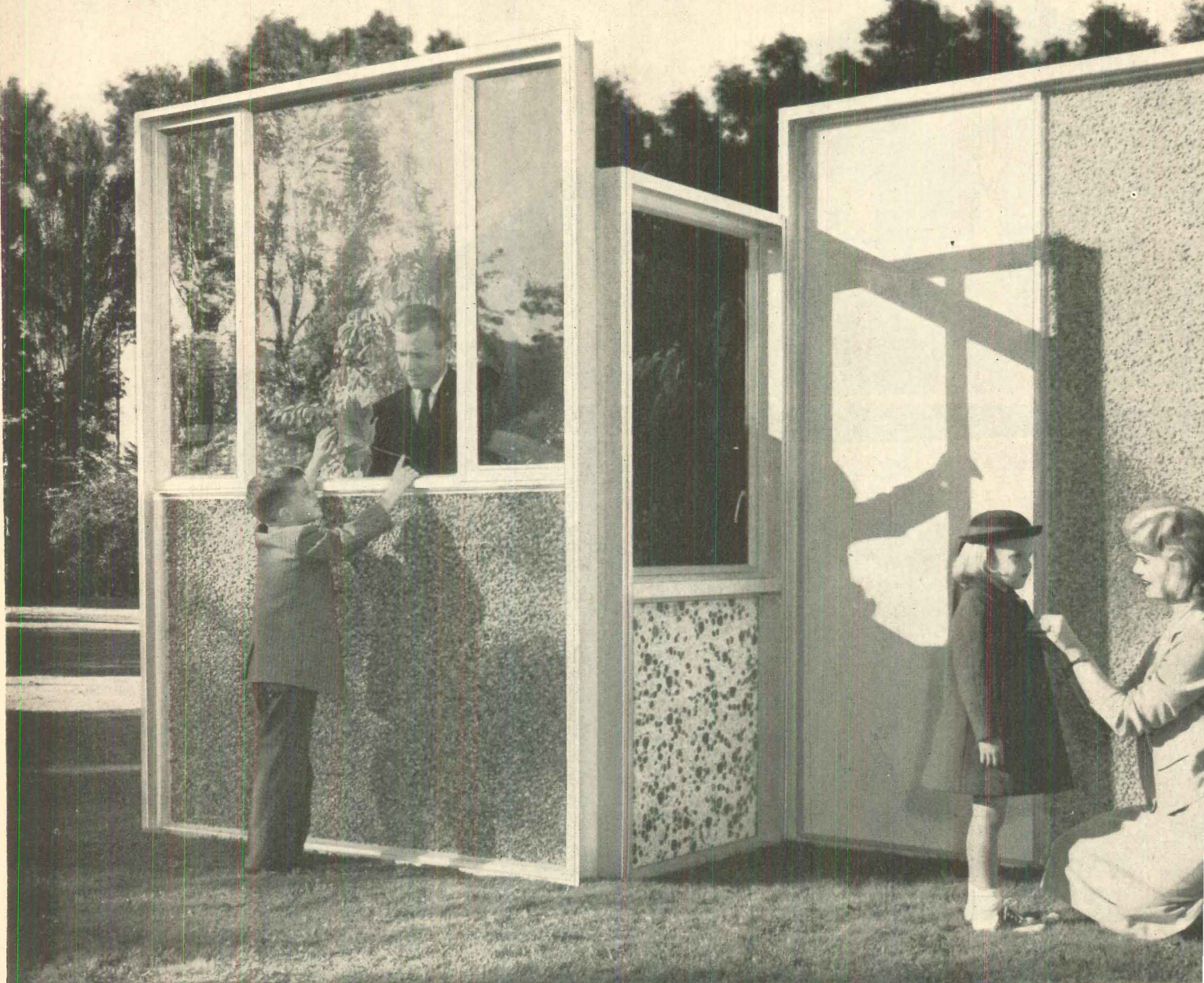


USS United States Steel





Put Fentron's creativity to work for you!



These pre-fabricated wall sections in ALUMINUM...GLASS...PLASTIC combine prospect appeal with economy

Would you have thought that pre-panelized construction could be the key to greater elegance and individuality in your homes? It's true, thanks to this creative design concept of Fentron Industries. Fentron produces pre-glazed and pre-insulated wall sections . . . delivers them to the site ready for immediate erection, together with integrated aluminum truss and roof systems. The photo, above, shows what makes this line unique: the great variety of exterior materials and interior surfaces available for your specification.

Exteriors include marble chips, glass mosaic tiles, porcelain enamel, aluminum anodized in

a variety of colors, and of course, glass. Interiors can be furnished with virtually any surface — from plaster-board to ceramic tile.

This represents a merchandising bonus for you. You can give your prospect his own choice of materials . . . or individualize each of your houses by varying them yourself. And this without any custom-building expense or on-site labor costs!

As a supplier of quality glass to Fentron—and practically all other producers of pre-glazed building supplies—American-Saint Gobain is proud to be associated with such imaginative design advances.



The A-SG Lustra-line:
 your key to better basic glazing . . .
 extra-feature glazing . . .
 harder-selling glazing!



LUSTRAGLASS® by A-SG

Today's prospects are looking for more and more light in their homes. Give it to them . . . through lustrous, flawless Lustraglass. It's the sheet glass with lowest distortion, yet it costs no more. Use it when you glaze . . . as so many pre-glazed sash and door manufacturers do.

LUSTRAGRAY® by A-SG

Glare-reducing Lustragray makes a world of difference in picture windows and other large-area glazing. This fine, neutral-tinted glass keeps unpleasant rays out, yet never interferes with the view. From the outside, it's more opaque—for increased privacy. It does away with that 'fishbowl feeling'.

LUSTRACRYSTAL® by A-SG

This heavy sheet glass is ideal for windows or doors that have to stand up to punishment. Use Lustracrystal for large openings, and wherever children will play. Prospects appreciate this extra foresight and security.

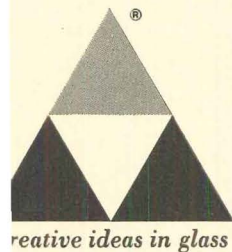
And for the glamorous accents that can clinch a sale, remember the inexpensive decorative possibilities of Blue Ridge® patterned glass by A-SG! A patterned glass entrance . . . room divider . . . bathroom wall . . . carport screen . . . shower or cabinet enclosure . . . adds value far exceeding its cost.

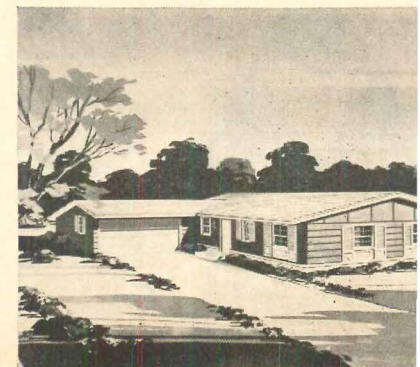
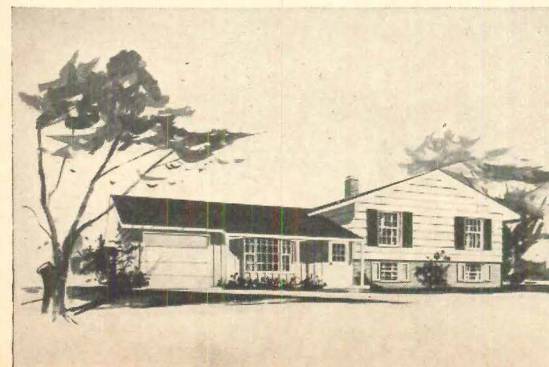
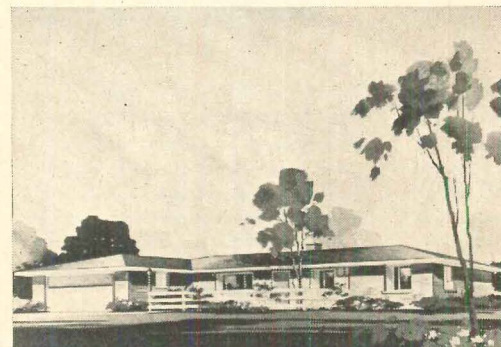
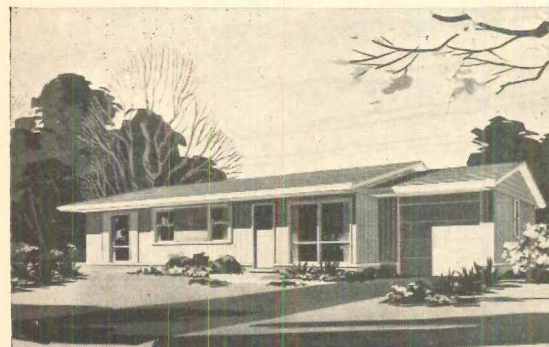
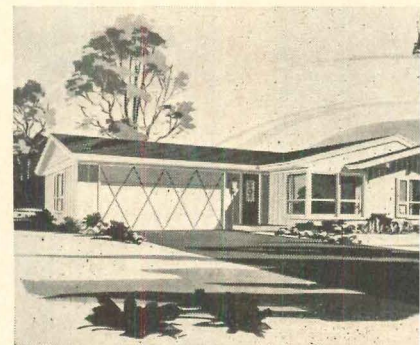
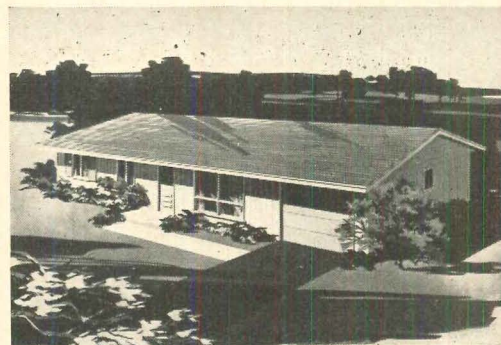
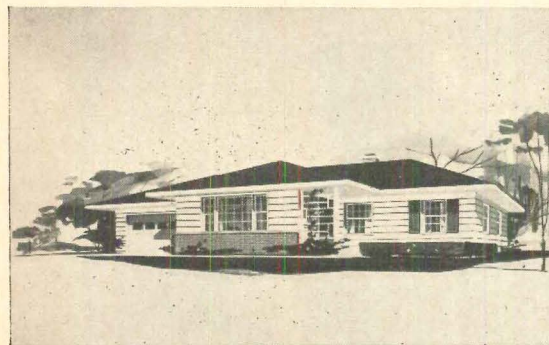
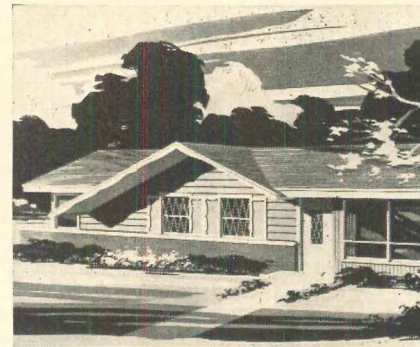
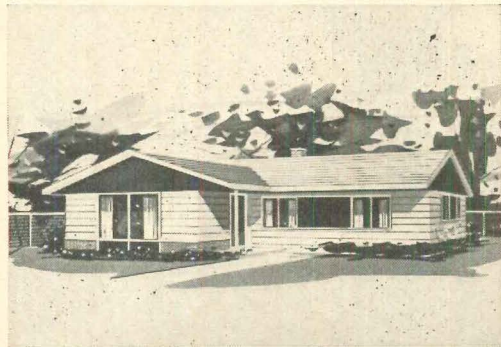
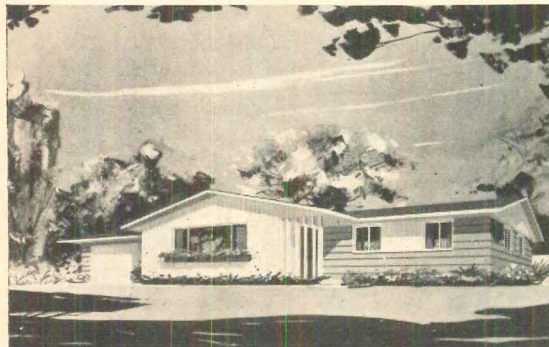
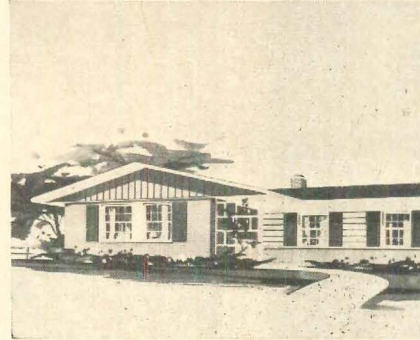
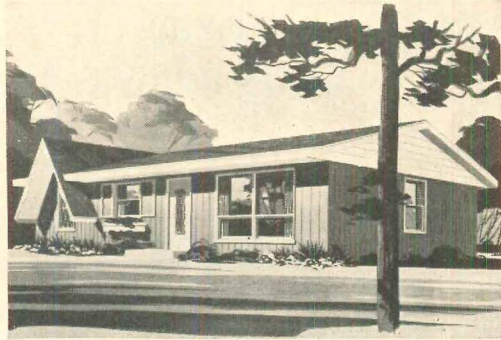
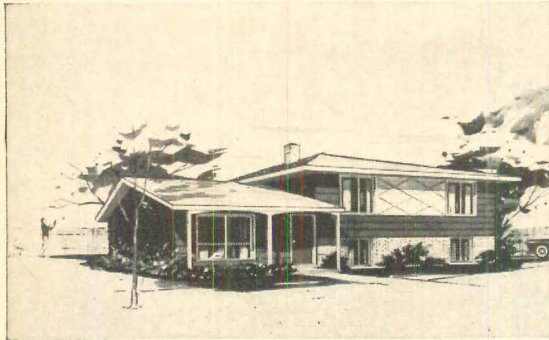
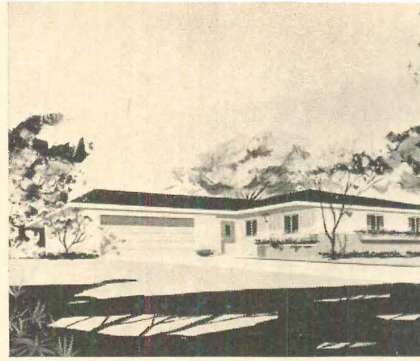
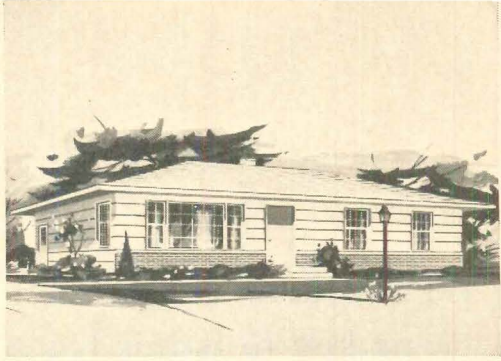
Contact your local glass jobber, or our district office nearest you.

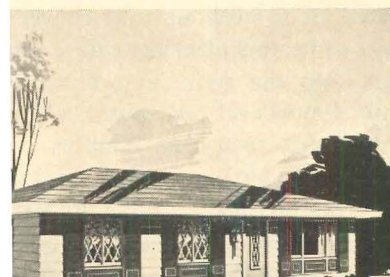
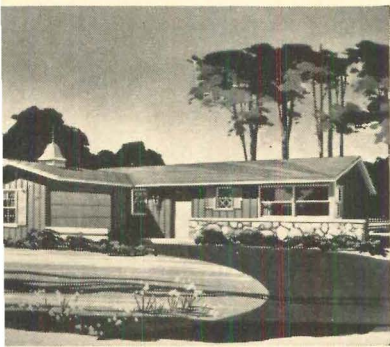
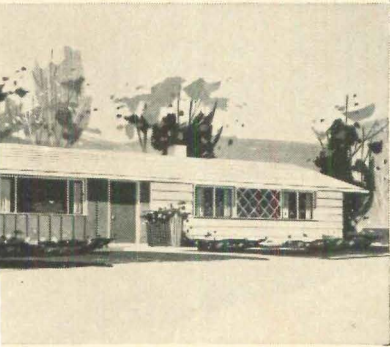
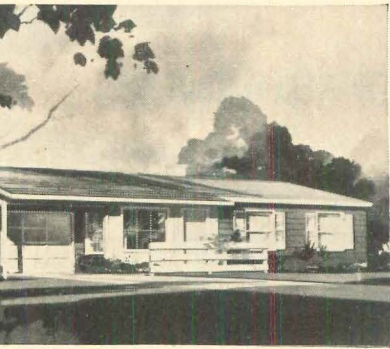
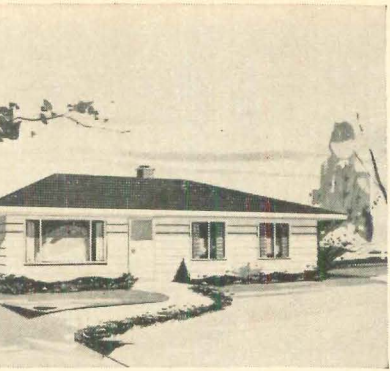
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Harnischfeger Homes are designed for magnetic consumer appeal, for faster erection with fewer man-hours, for faster turnover. Every one of these homes carries the Parents' Magazine Seal of Commendation. And every one gives you a good margin while you hold your prices at a rock-bottom competitive level.

In addition, Harnischfeger gives you more personal services than any other home manufacturer. We help you build more houses with the same operating crew and capital, help you control overhead while you grow. You benefit from land-planning and financial assistance, from *custom-designed* promotion material created especially for your land and your houses.

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Presents
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**Baseboard + Forced Air
gives ideal heat at lowest cost**

This entirely new type of electric heating system gives even floor-to-ceiling temperatures. A quiet low-speed centrifugal blower pulls in cool floor-level air and moves it over a series of heating elements before sending it back into the room at the selected temperature. Floor-level thermostat and return air inlet maintain ideal comfort conditions, with minimum heat loss. Forced Air Baseboard costs less and is easier to install (flush or recessed) than convection baseboard. Available in 1000 to 4000 watt capacities—UL approved. Mail coupon for catalog.

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**New Convection Baseboard
increases warm air delivery**

In the new R&M-Hunter Convection Baseboard, heating engineers have combined a fast-action, highly efficient rod-type heating unit with newly designed Honeycomb heat cells of non-corrosive aluminized steel. Result: greater metal-to-air ratios provide more efficient heat transfer at lower surface temperatures. Directional outlet speeds circulation of warm air into room, away from wall. High and low density sections (240 and 208 volt), built-in thermostat and convenience outlet sections, thermal cutout, and complete



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Wood walls and a beamed ceiling make a dramatic setting of easy elegance. Wood blends beautifully with any color scheme and any furniture period, makes homes readily salable.

Because wood offers the most exciting inside story

built of WOOD means built to sell

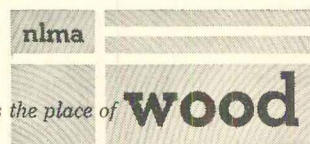


Now you see it; now you don't. This hideaway refreshment bar, built in the paneled wall, plays hide-and-seek with guests and family. It's convenient for use when wanted, a decorative wood wall when closed.

More prospects become *customers* when you finish the inside of your houses with wood. Nothing else matches so many homebuyers' tastes. Wood paneled walls glow with warmth and charm. Paneled or beamed ceilings dramatize any room.

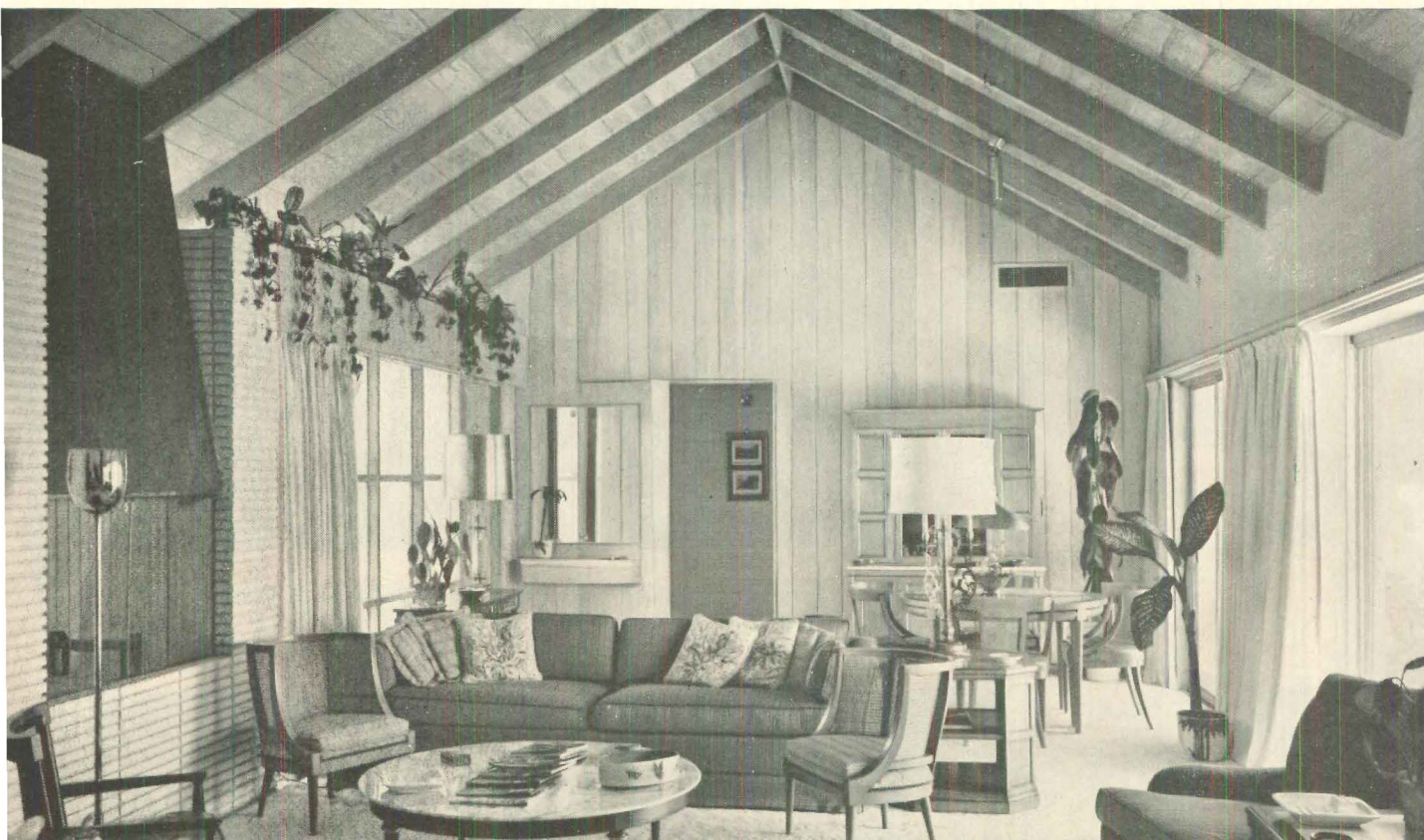
Wood interiors give your homes a look of character and value far beyond their cost . . . make prospects feel they are getting much more for their money. And they are! You can offer a wide choice of wall paneling—patterned boards, hardwood plywood, or specialty wood panels. Ceilings provide an equally wide variety. And, beams can be either solid-sawn or laminated. Wood makes the best first impression, the best lasting impression, too. Build better, sell faster with wood interiors. For more information on better homes of wood, write:

NATIONAL LUMBER MANUFACTURERS ASSOCIATION
Wood Information Center, 1319 18th St., N.W., Washington 6, D. C.



For built-in sales appeal, nothing takes the place of

wood

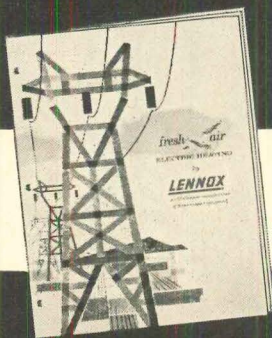


Wood beams and ceiling combine to bring a wanted character to

Now!

LENNOX

TAKES
ELECTRIC HEATING
OUT OF THE
"TRIAL AND ERROR"
ERA!



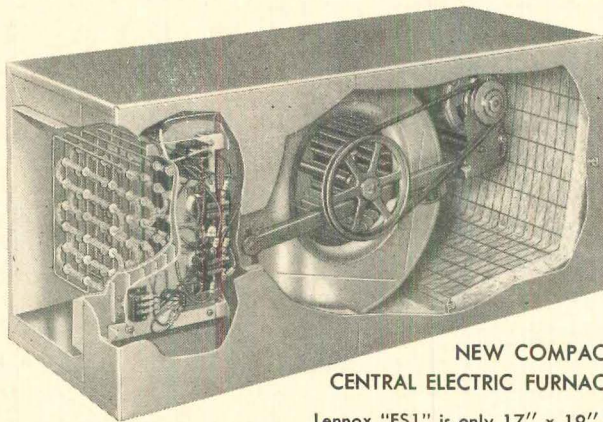
WRITE FOR YOUR FREE COPY OF THIS COMPLETE BROCHURE THAT FULLY EXPLAINS LENNOX FRESH AIR ELECTRIC HEATING SYSTEMS
Address: Marketing Services Dept., Lennox Industries, Inc., 308 S. 12th Ave., Marshalltown, Iowa.

The Long-Time Leader in Developing the World's Finest Indoor Comfort Systems Introduces

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You can offer your buyers their choice of three different systems:

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- * INDIVIDUAL ROOM CONTROL

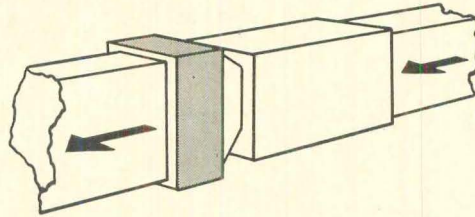


**NEW COMPACT
CENTRAL ELECTRIC FURNACE**

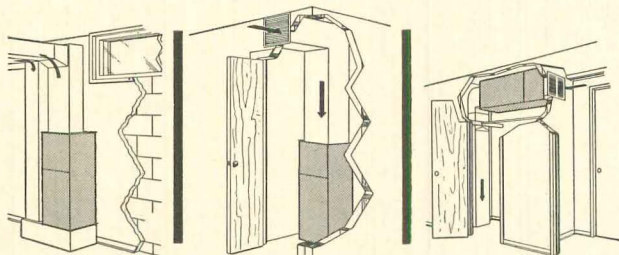
Lennox "ES1" is only 17" x 19" x 42½". Can be installed almost anywhere for up, down or horizontal air flow. 39,000 Btuh. UL listed.

Now, the answer to practical, comfortable and affordable electric heating has been found . . . *Lennox Fresh Air Electric Heating*. This system introduces, filters and continuously circulates fresh outdoor air throughout the home; so vital to comfort in a tight, heavily insulated house. Humidity is kept at a perfect level, and operating costs are held to a minimum. Give your homes the glamour of electric heating, plus the comfort that only a ducted system and sensitive low-voltage thermostats can provide. **IT'S THE SAME SIMPLE, PROVEN DUCT SYSTEM YOU KNOW . . .** installed by a heating expert.

Unlike most electric heating systems,
**YOU CAN EASILY ADD
AIR CONDITIONING!**



Another big plus. Lennox Fresh Air Electric Heating gives you and your buyers easy economical adaptability to air conditioning. This electric heating system's ductwork, filter and blower can be used to air condition the home in the summer . . . providing perfect year 'round indoor comfort.

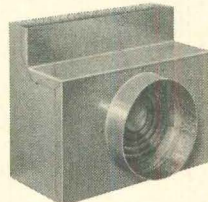
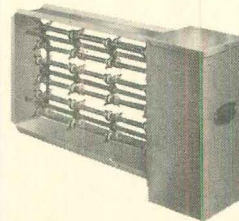


Up-flo in basement or closet.

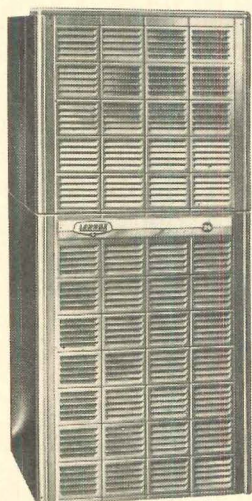
Down-flow in closet or utility room.

Horizontal in crawl-space or above closet.

HEATERS THAT FIT IN DUCT for zone or large-room control. Air supplied by central blower-filter unit. UL listed.



HEATERS THAT FIT IN DUCT OUTLET for individual-room or zone control. Air is supplied by central blower-filter unit.



DELUXE LENNOX LANDMARK central electric furnace for larger homes. Matching cooling and heat pump sections optional. UL listed.

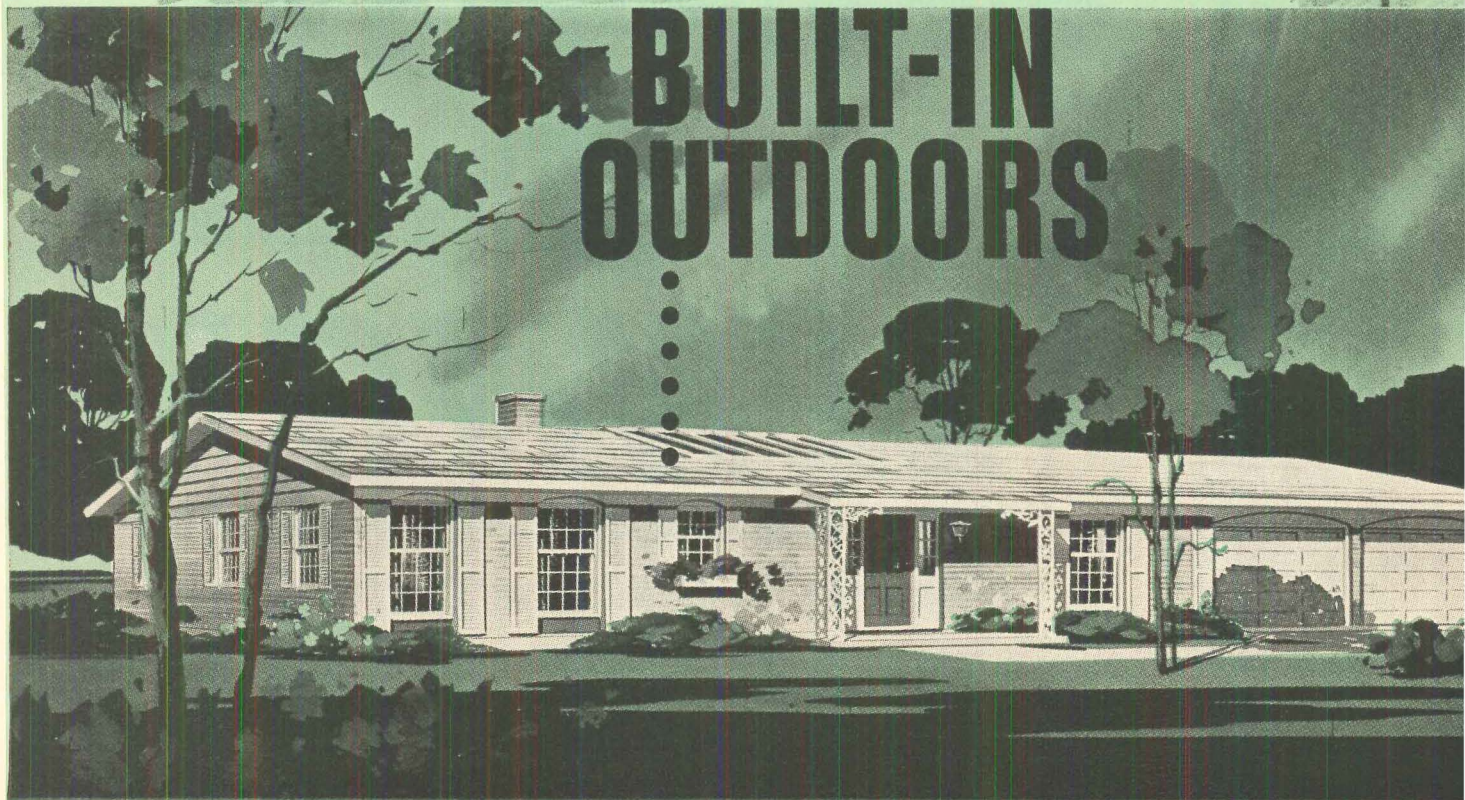
LENNOX

Aire-Flo® HEATING • AIR CONDITIONING

NEW PEASE



THE HOME WITH THE BUILT-IN OUTDOORS



GARDENWOOD

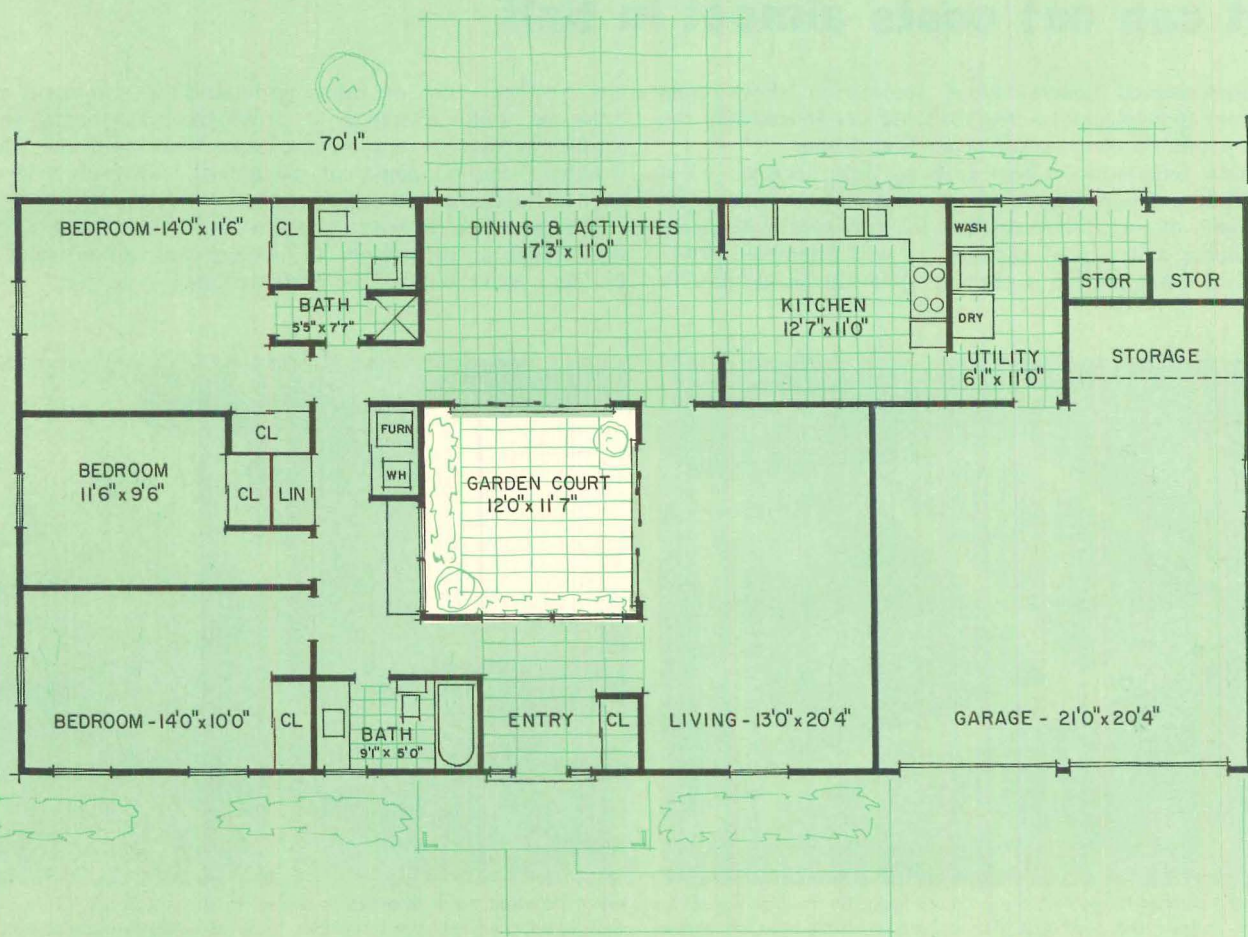
Here is another beautiful new home you've come to expect from Pease!

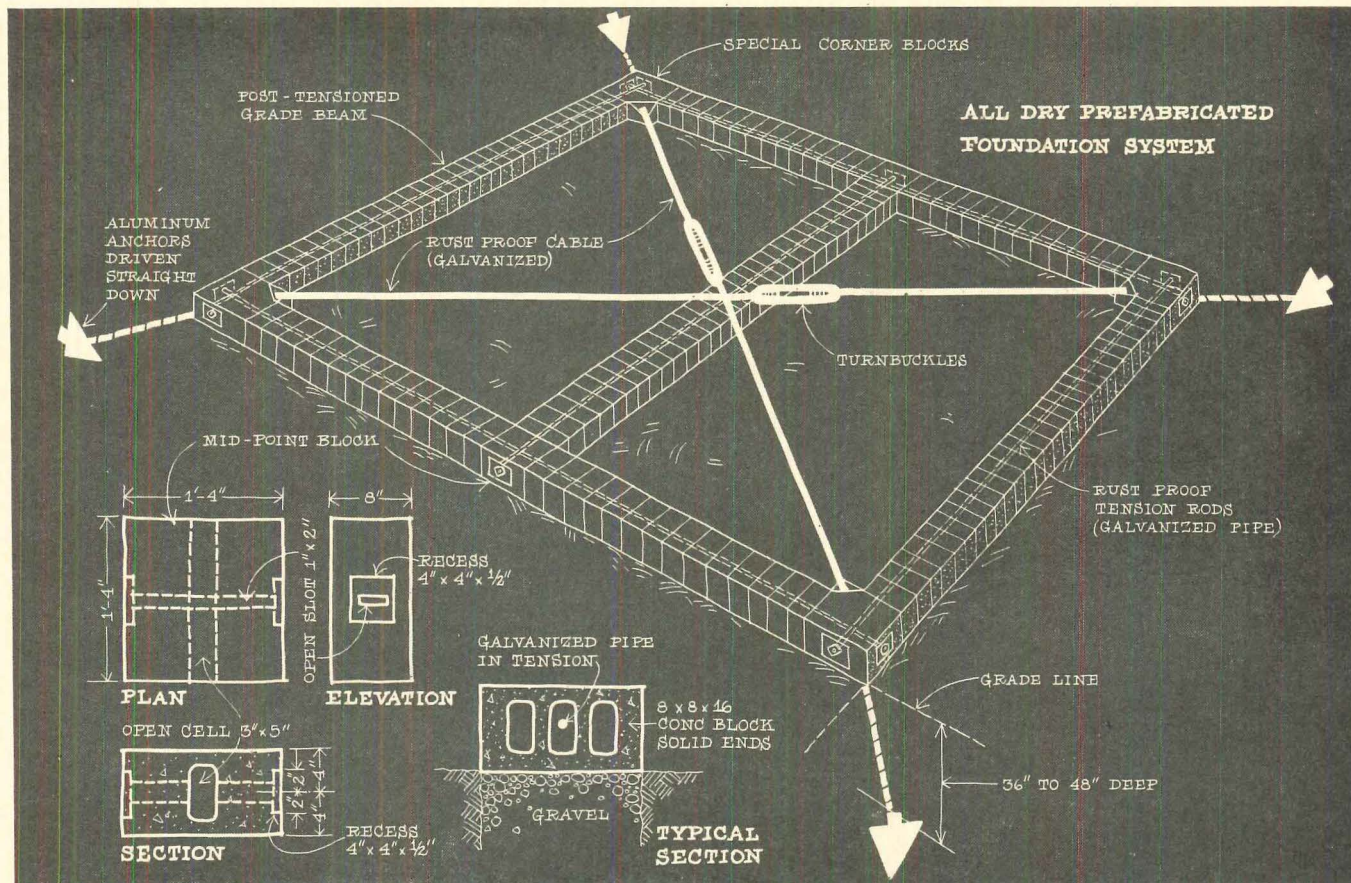
The GARDENWOOD focuses living around a unique inner-court, which adds a new area of privacy for suburban living and creates a focal point for year 'round family enjoyment and entertaining. Arranged with translucent sky-lights and accessible to the entire central area of the home through sliding glass doors, the garden court creates a new expansiveness and dramatic perspective in indoor living.

Designed to sell for approximately \$23,000 to \$25,000, exclusive of land, the GARDENWOOD is typical of the superior styling and quality to be found in the complete line of Pease homes in all price ranges for 1961, including split-level, two-story, L-shape, rectangular, and a new line of "compact" homes to meet the \$10,000 to \$11,000 market — all of which can be customized to suit your particular subdivision.

Discover for yourself the many advantages of the complete Pease program for converting F.H.A. approved land to profits. Write or phone William Stricker, General Sales Manager, and arrange for a sales representative to call. Pease Woodwork Company, 909 Forest Avenue, Hamilton, Ohio.

PEASE HOMES *and Building Materials*





POST-TENSIONED GRADE-BEAM FOUNDATION is made of ordinary concrete block held under compression with galvanized water pipe. It is as square, level, and rigid as a cast-in-place grade-beam foundation. Corner blocks and earth anchors are only special products used.

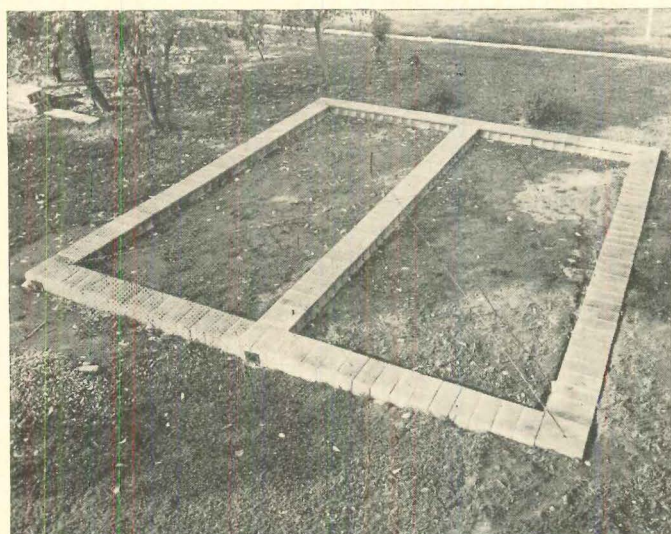
Here is a new one-day, all-weather foundation system that can cut costs almost in half

The post-tensioned concrete-block foundation above costs \$1.60 a lin ft in place—or 90¢ to \$1.40 per ft less than the average poured-in-place, grade-beam foundation.

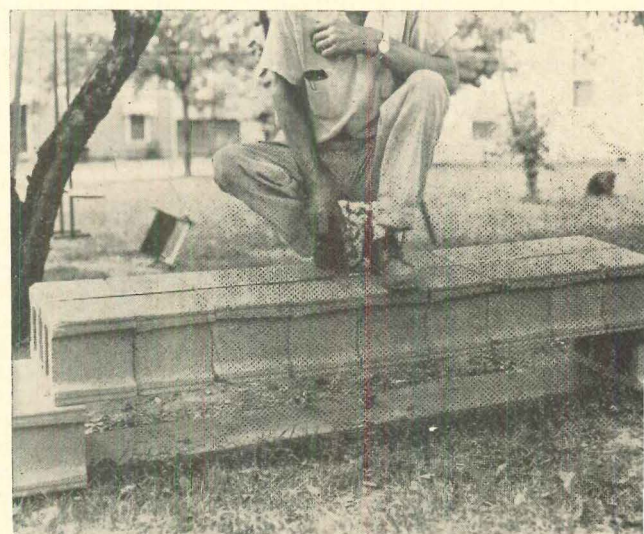
The new foundation system costs so little because: 1) it can be built with unskilled labor working under a supervisor; 2) it is made of common materials—the only special items are corner blocks and ground anchors; 3) it is assembled dry—neither water nor mortar is needed; 4) it can be installed in

any weather—even on frozen ground; 5) it requires a minimum of tools—a sledge to drive ground anchors and torque wrench to tension the pipes that hold the blocks together—and no power or machinery (not even a level needed for the stake out).

Designer Carl Boester, who developed the system, says he will franchise supervisors to oversee foundation work for builders. Stake out will be costs included in the fee.

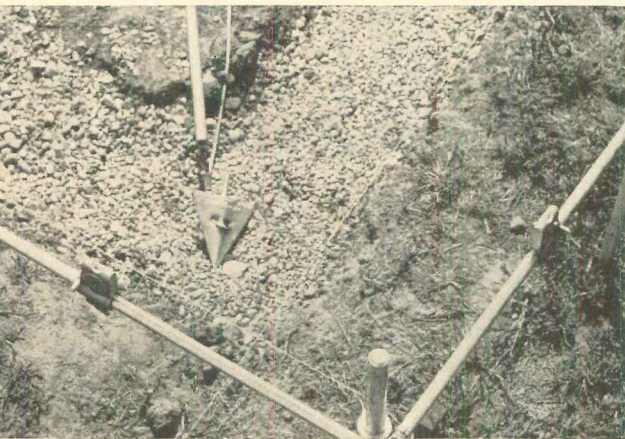


FINISHED FOUNDATION, with center grade beam for bearing partition, can serve as base for a poured slab or can be built up with a few courses of block for crawl-space construction.

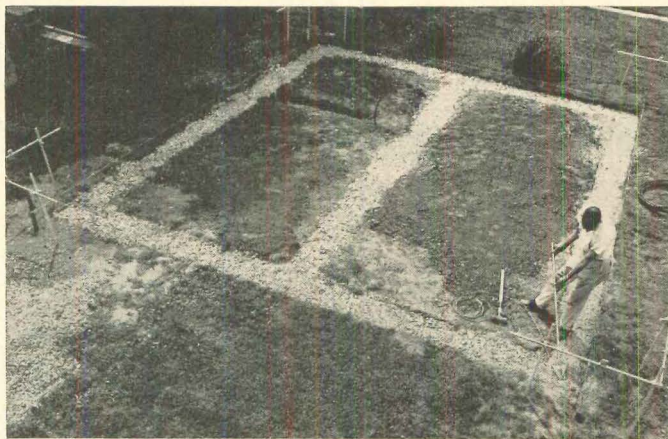


WHY FOUNDATION WORKS is shown in this mock-up. Nine blocks were simply steel-strapped together to form a beam; compression and friction between blocks gives beam its strength, easily supports

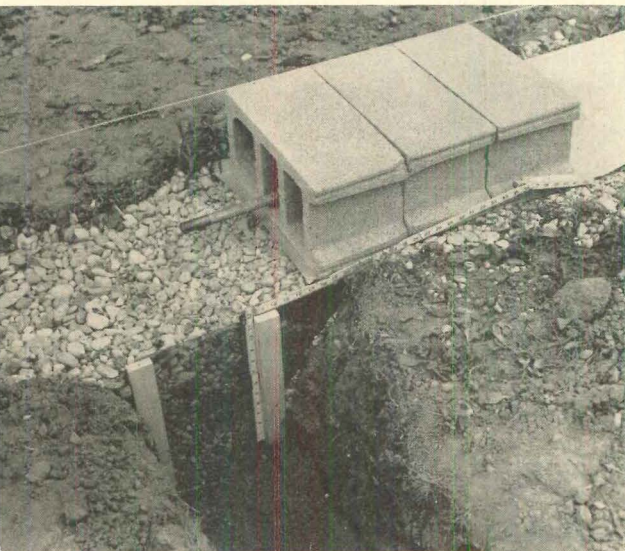
These six easy steps finish the foundation in one day



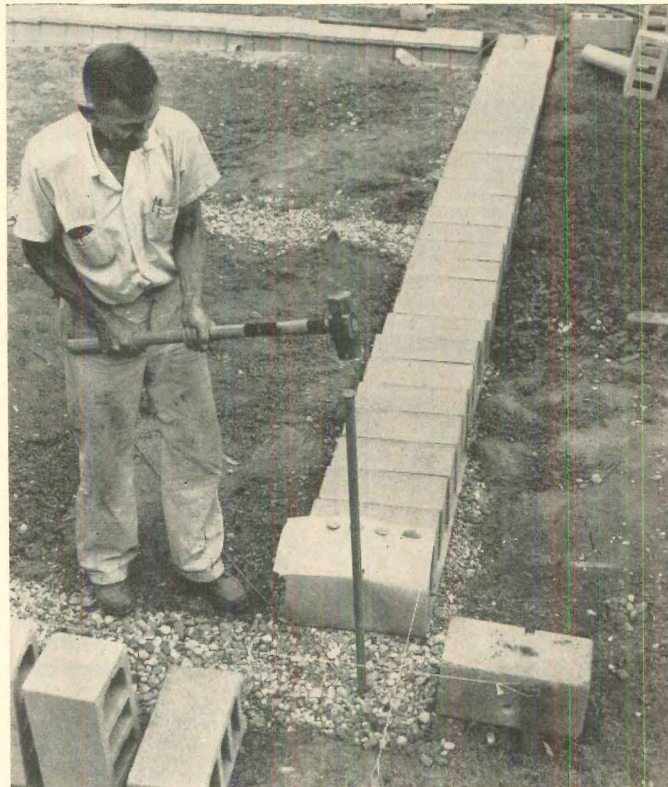
1. FOUNDATION IS STAKED OUT FAST with new Richey aluminum level boards. Boards have built-in levels (no tripod level is needed), saving the time usually required to square and level corner stakes.



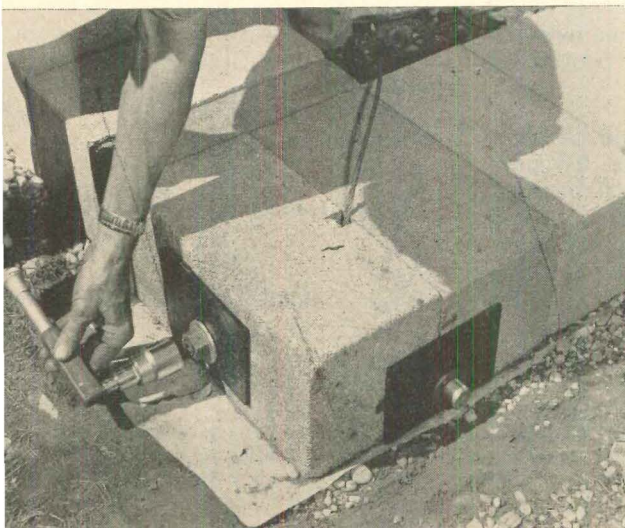
2. SUB-BASE IS FORMED by filling 1'-deep trench with washed 3/4" to 1" gravel and tamping down gravel. (Ground slope for foundation should not exceed 1 in 10.)



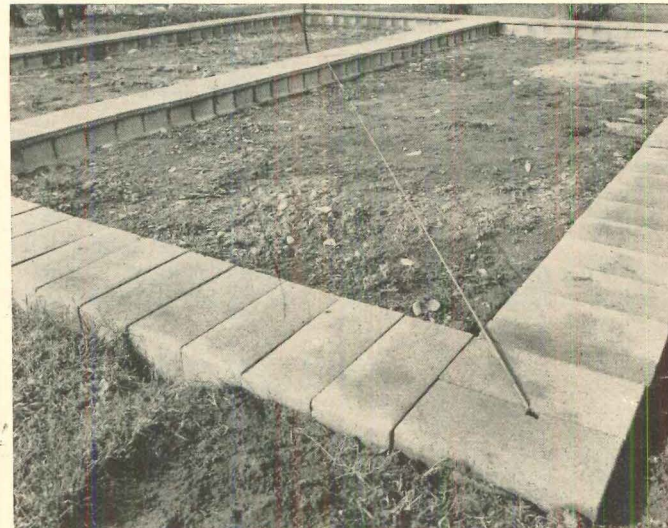
3. CONCRETE BLOCKS ARE LAID on kraft paper to prevent pebbles from getting between them. Blocks will form 16" wide grade beam and are put in compression by galvanized pipe threaded through them.



4. ANCHOR IS DRIVEN before corner block is placed. Workman can drive the pointed anchor (photo, top right) even in frozen ground. Like concrete piers used with poured grade beams, anchor prevents uplift.

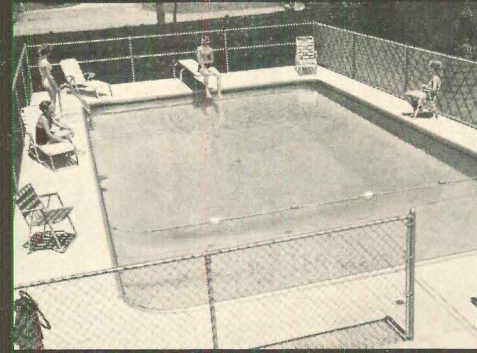
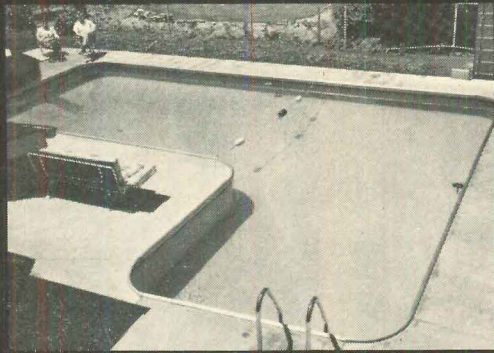
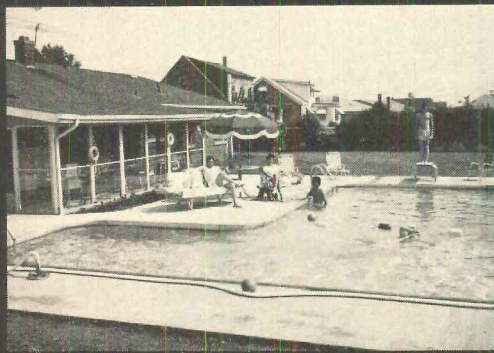


5. BLOCKS ARE POST-TENSIONED with torque wrench which applies the pressure needed to give beam proper bending resistance. Grade beams for H, L, T or U-shaped foundations can also be built this way.



6. FOUNDATION IS TIED DOWN with diagonal bracing cables fastened to ground anchors and tightened by turnbuckles (drawing opposite). An 8" anchor has restraining force of 8,000 lbs at 36" depth.

WANTED: merchant dealers



...AN OPEN LETTER TO THE HOUSING INDUSTRY FROM JEROME G. PILE, PRESIDENT, SWIM QUEEN POOL COMPANY



Swim Queen is a veteran of the young swimming pool industry. Its roots go back to 1955. One of my own companies has been selling and installing pools in the Chicagoland area since 1952. So we know *both* sides of this intensely interesting business.

Now we have built our own headquarters and research center in a Chicago suburb — and after several years of quasi-national operation, during which we have acquired about 300 dealers, we are obviously in this business to stay and are now ready to appoint many more dealers and distributors on a national scale.

Swimming pools are *not* a luxury item. What other home product, today, costs

one-quarter to one-third as much as a less useful product cost only ten years ago? Some of *Swim Queen's* most popular pools can be installed (including a good dealer profit) for about the price of a compact car.

Swim Queen offers a full line of residential and commercial pools, equipment, accessories and supplies. We specialize in Fibercrete pools (fiberglass sidewall panel, concrete floor) of many shapes, sizes and types. Our builder-dealers can offer home owners and buyers a *customized* pool at a popular price.

Housing Industry people can be successful *Swim Queen* dealers. To put you in the pool business the right way — *without a franchise deposit* — we have created a special "Dealer Appointment Package." Briefly, this consists of: (1) Complete pool kit and all

standard equipment for our 12' x 28' *Princess* pool; (2) Complete set of pool installation equipment; (3) Complete 19-part sales kit with every necessary marketing and training aid; and (4) Three days' sales and engineering training, including supervision of installation of your *Princess* pool, by one of our expert sales engineers. Total price — just \$2,495.

No restrictions: your *Princess* pool may be installed at your home, a model home, a customer's home, or a commercial location. For full details, I invite you to write, wire or telephone me personally — Jerry Pile — at the address below.

Jerome G. Pile
 JEROME G. PILE, President

SEE YOU AT THE BUILDERS' SHOW • Visit us at Booths 170-171, 17th Annual NAHB Convention & Exposition, Lake Front Exposition Center, Chicago, January 29-February 2. When in or near Chicago, tour our new headquarters (open daily) and discuss a dealership. We call for you anywhere in Chicagoland. Don't miss your part in America's second largest growth industry. Clip this ad as a reminder.

SQ-61-HI-1

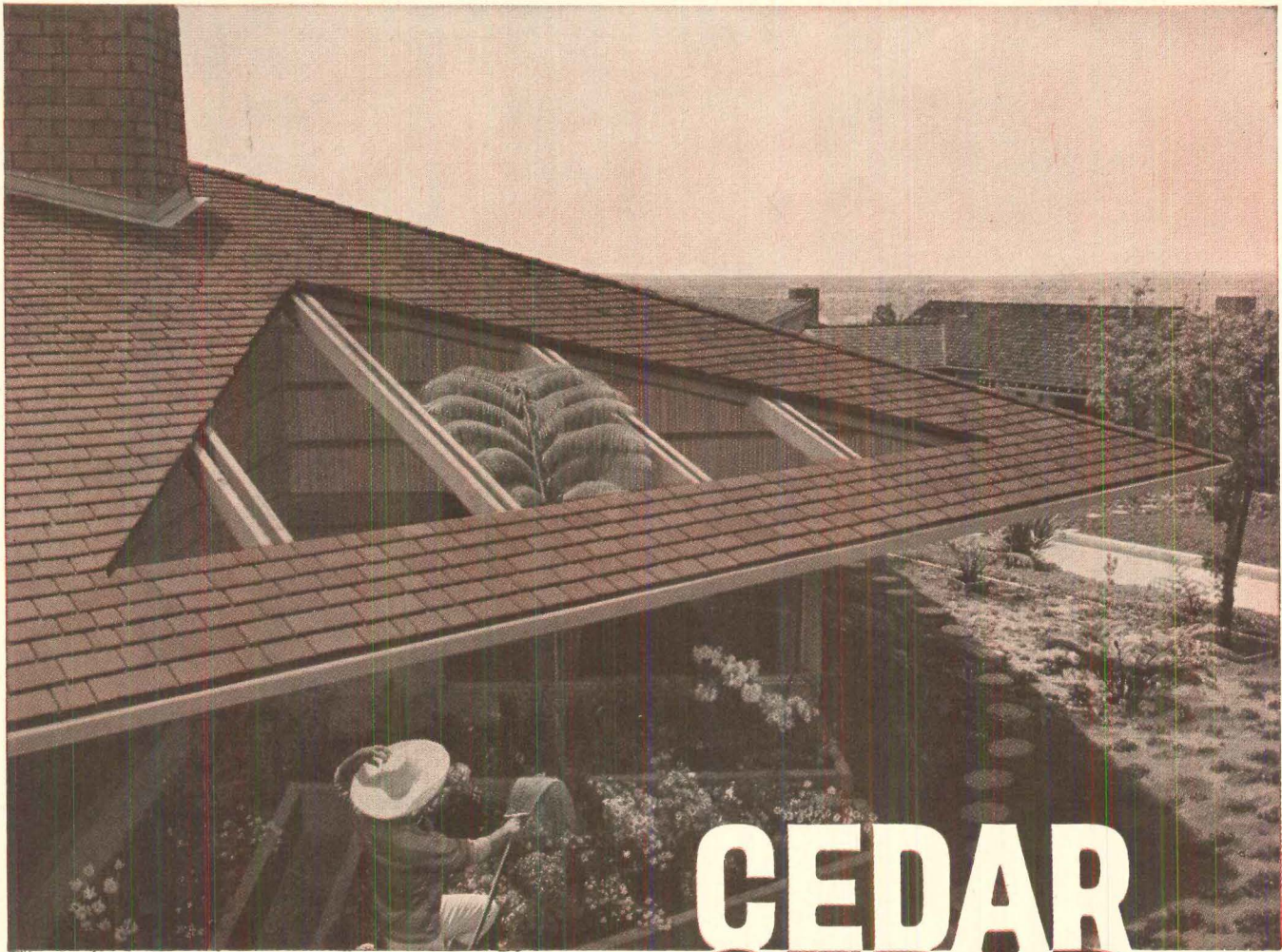


Swim Queen POOL COMPANY

Member, National Swimming Pool Institute

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CEDAR CEDAR

Cedar makes a roof important. It lets you combine prominent textures with protective overhangs... broad expanses with dramatic pitches... natural good looks with genuine durability. Cedar says quality. Top off your next design with three thick layers of genuine red cedar shingles. And watch how quickly it sells!

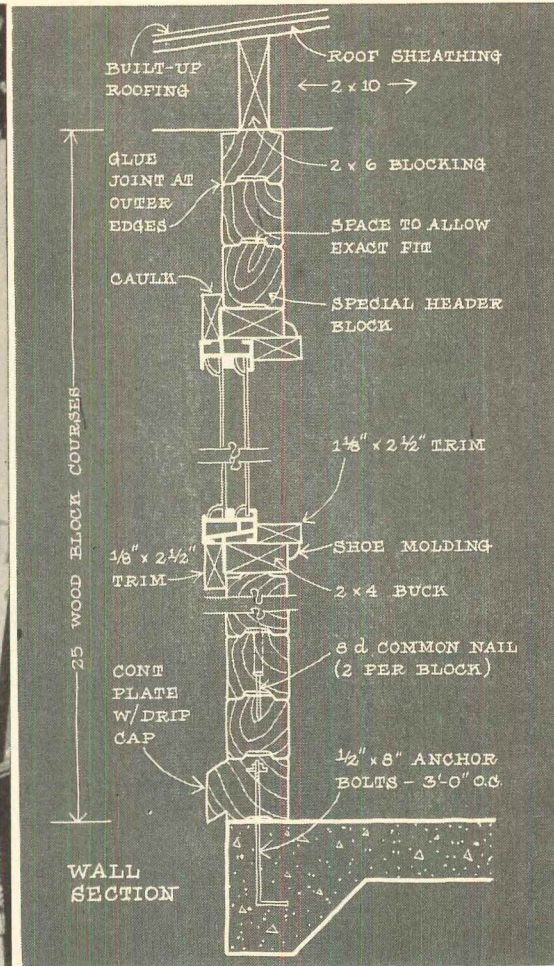
the **RIGHT** roof
for today's
big roof

For complete application details, see your Sweet's File, or write...

RED CEDAR SHINGLE BUREAU

5510 White Building, Seattle 1, Washington
550 Burrard Street, Vancouver 1, B. C.





WALL IS LAID UP with milled t&g wood blocks. Techniques: the same as in masonry with glue and 8 d nails replacing mortar.

Wood block construction: new way to use waste wood

The new system uses wood "bricks" made out of logs that are not usable for dimension lumber or paper pulp. This use of unsalable wood, though it runs counter to the construction industry's trend toward building with bigger parts, has economic appeal where semi-skilled or unskilled labor is cheap and plentiful and low cost housing is needed. It is especially suitable for some vacation areas and for housing in some underdeveloped countries.

The house shown here is a pilot model built in Jasper, Texas by the Southwestern Settlement & Development Co. It cost less than \$3,000, took 290 man-hours to build.

The blocks (4" x 4" x 20" is standard) are rapidly milled to exact dimensions in a machine developed by Italian inventor Enrique Marchetti. The t&g in each block cuts the need for plumb line and level, and provides a more rigid wall. Construction is much like masonry work.

Three special techniques are used in building with wood block



BLOCKS ARE GLUED with a waterproof adhesive that assures a rigid finished wall. Glue is applied to block edges, not tongue.

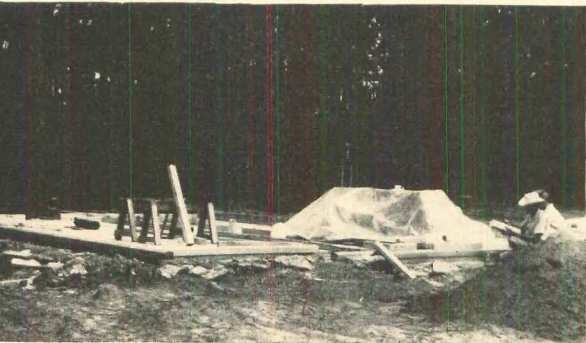


TONGUE IS CHISELED off partition block to get level fit for the next course of block where it ties into outside wall.



WALL IS FINISHED with wood preservative and water repellent to make it resistant to termites and rot, more stable dimensionally.

is how a house is built with wood block



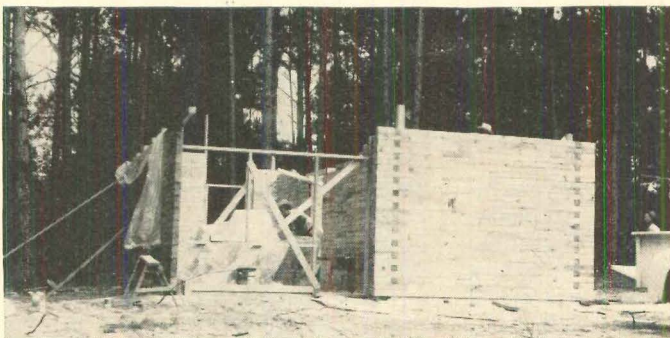
FOUNDATION has anchor bolts at 3' centers around grade-perimeter to take milled sill plate (see detail opposite).



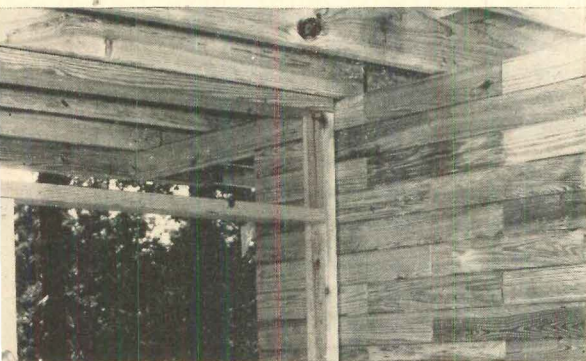
CORNER BRACES made of two 2x4's are set up to keep all walls in alignment until roof is placed. Polyethylene protects work from rain.



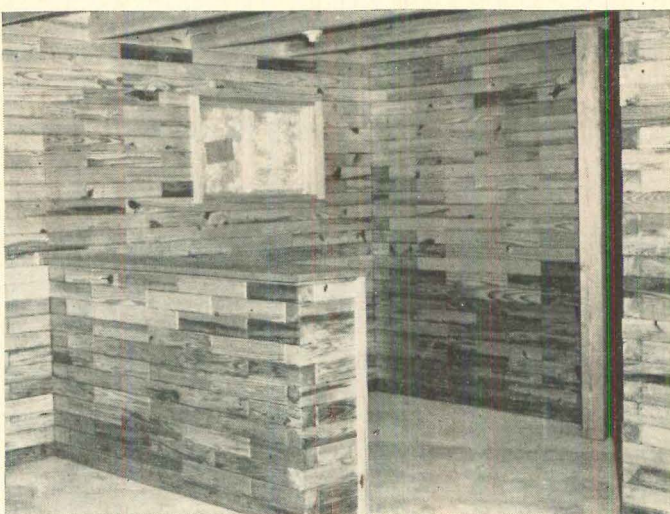
BUCKS are placed when walls reach sill height. Upper ends are trimmed to leave 1/8" between buck and ends of block.



FINISHED WALLS show how partitions tie in—alternate courses run through outside wall. Plumbing, wiring are surface-mounted.

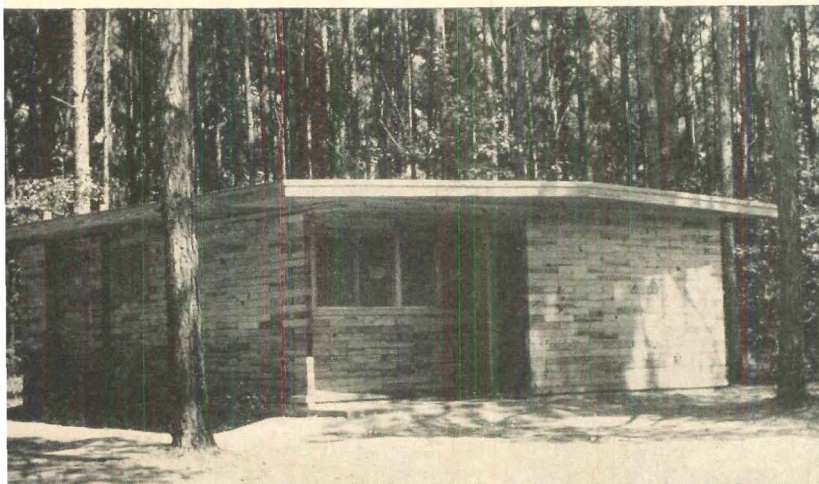


CONSTRUCTION is conventional—2x10 rafters, sheathing, built-up. Overhang support, above, is an extra-long wood block.

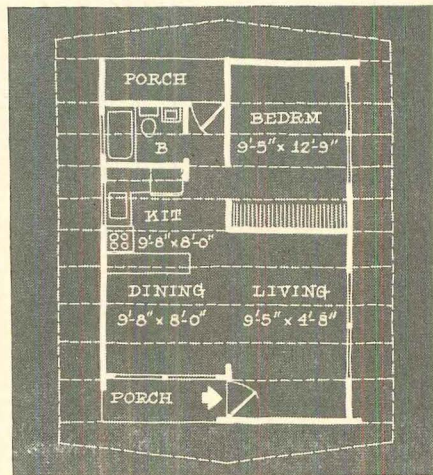


TRIM (right) with kitchen serving counter shows texture of wood block. Trim around doors and windows is kept to minimum.

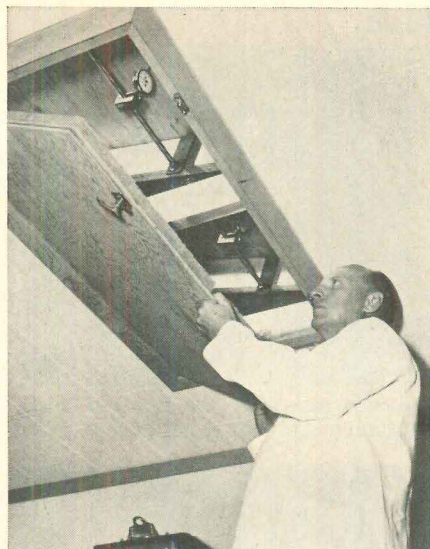
pilot model was built in Texas for well under \$3,000



WOOD BLOCK HOUSE was built for a total cost of \$2,550, including \$830 for semi-skilled labor, plumbing, and electrical work. Total cost of wood blocks: \$700. Mechanical work cost only \$237. Note waste and vent pipes on side of house, left.



FLOOR PLAN shows how kitchen, dining, and living room are combined to give sense of space in small one-bedroom house.



Celotex runs on-the-job tests of its whole product line

Tests like the two shown above are being conducted in two small house-like buildings at the Celotex Research Center outside Chicago. Almost everything in the buildings except the framing members and foundation slabs is a current or experimental Celotex product.

At left above, an engineer is using a micrometer to check rack and deflection of a wall. At right, another engineer is opening a ceiling panel to take micrometer readings on the amount of roof deflection.

In the two buildings 24 micrometers

check movement, 48 thermocouples check temperatures, and 3,000' of metering wire record temperatures under long-term, true-to-life conditions.

Inside temperature is held to 70F year round; relative humidity to 30% in winter, 50% in summer.

Two early findings: 1) the temperature between roof shingles and felt can range from 56F to 128F on one 24-hour summer day; 2) the temperature of ceiling insulation at noon on a summer day drops from 94F on the top side to 72F on the bottom.

Technology briefs

Research group will dig deeper into components and electric heat

Small Homes Council-Building Research Council (at the University of Illinois) is embarking on two new research projects:

1. A re-evaluation of components will include the redesign of the SHC-BRC 4' nail-glued header to adapt it for 7'6" ceilings; time studies of the construction of four types of floor systems; and development of a nail-glued roof frame for a 1½-story house.

2. A study of electric heat will cover the relationship between estimated and actual consumption of electricity in ten electrically heated houses.

Lumber Dealers Research Council is underwriting the first project and a Chicago utility (Commonwealth Edison) the second.

New metal coating system is one-stop job for any metal

The process developed by Pennsalt Chemicals, Philadelphia, is the first to color-coat metals in a single treatment at room temperature. Coatings are applied by roller, dip or spray. A chromate treatment in the coating is said to give exceptional resistance to acids, alkalis, solvents, and oxidizing agents.

Navy works out a faster method for bending plastic pipe

Shipfitters who used to take an hour to bend a tight corner in semi-rigid plastic pipe now do it in five minutes.

The speed-up is the result of a faster and more efficient way of heating pipe for bending. Formerly it was heated with a live steam hose. Now it is clamped in a steam chest and the temperature in the chest is quickly raised to the required level.

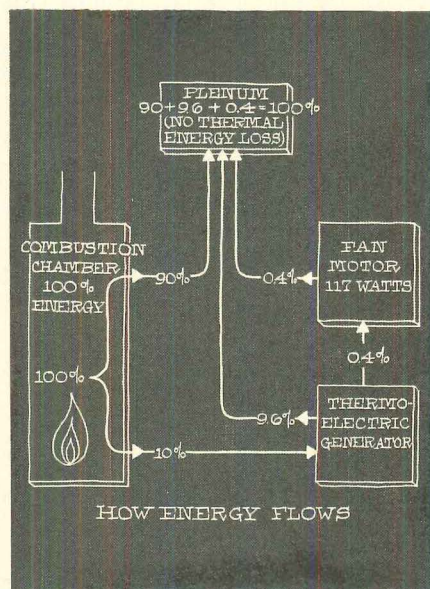
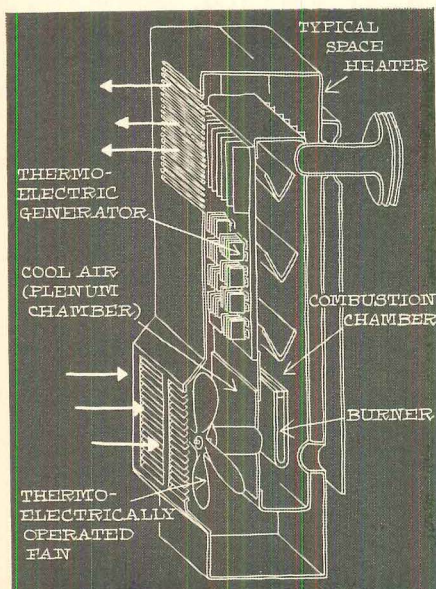
The new technique could mean a lot to homebuilding because it could eliminate many fittings. Up until now the economies of low-cost extruded plastic pipe have often been offset by the high cost of cast or molded fittings.

Are floors in today's houses stronger than necessary?

They may be, judging by these results of strength tests of complete floor systems by the NAHB Research Institute:

1. MPS length limit on 2x6 Douglas fir joists is 2' short, could go from 9'8" to 11'8". (MPS design relies on joist strength alone—a change in MPS might reduce joist material costs for a 1,000 sq ft house by 25%.)

2. Floor-joist bridging with 1x3s adds almost nothing to the strength of a floor system which has a subfloor of ½" nailed plywood. The plywood subfloor alone has twice the bridging ability of the 1x3s alone. /END



New power source replaces electricity in gas heat

The new source of power—an experimental thermoelectric generator—supplies electric power to operate the fan in a warm-air heating system (above) or the pump in a hot-water system.

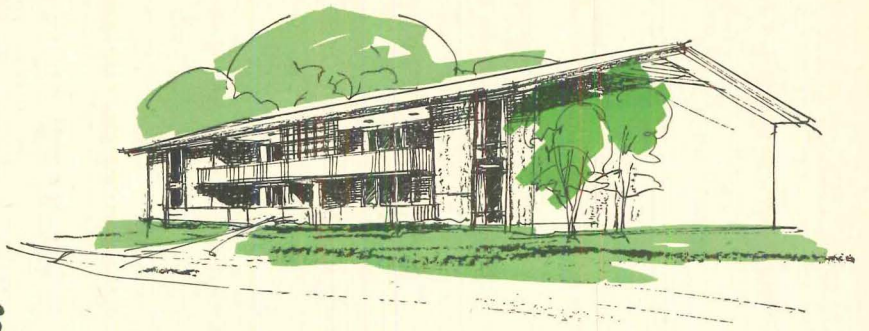
Its significance to builders: it eliminates the need for an electrician (at \$3 to \$7 an hour) to hook up 120-V service to run the furnace fan or boiler pump.

As the drawings show, the new gen-

erator is mounted in the furnace combustion chamber. It operates on burner heat—requires only 10% of the furnace heat output. Exhaust heat is fed directly into the heating system, and there is no loss of energy.

The generator's service life is long enough to cover its first cost in savings on the electrical bill, says Minnesota Mining & Manufacturing, which developed the unit.

for beautiful
Holiday Hills
Garden Apartments



HOLIDAY HILLS APARTMENTS consist of 1,000 garden-type apartments with private patios, private balcony terrace, private fenced yards, and heated swimming pools with outdoor-indoor cabana. Tennis courts, attended playgrounds and golf course are adjacent.

“LOW OPERATING COST AND PRACTICALLY NO MAINTENANCE MAKE KELVINATOR THE CHOICE!”

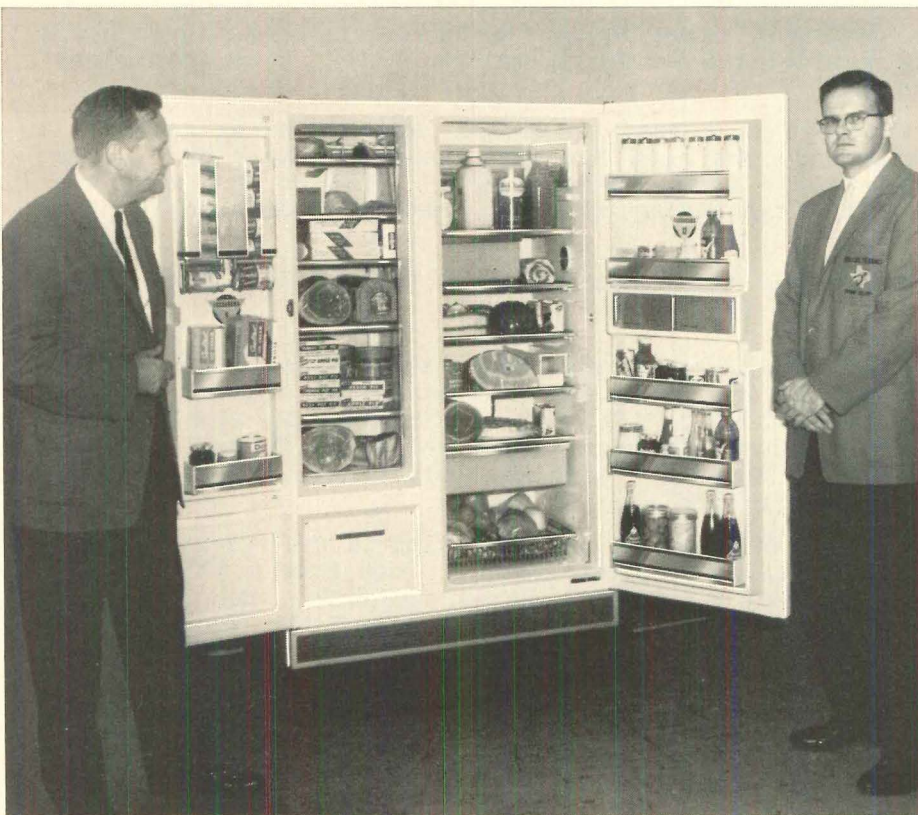
*writes Builder and Developer
Staarnor Bowman of Dallas, Texas.*

“We pay the utility bills and intend to keep these apartments,” writes Mr. Bowman, shown at left with co-owner Lamar Hunt, president of the Dallas Texans Football Club and the new professional American Football League. “Therefore the low operating cost and practically no maintenance features of Kelvinator were really the deciding factors in our decision.”

“These apartments are planned and built as permanent homes for families. We chose ‘Foodarama’ by Kelvinator in the three bedroom and den units for real home convenience.”

In all its luxury kitchens, Holiday Hills apartments feature Kelvinator refrigerators and built-in dishwashers. “The smart styling, quiet operation and good service are important features,” writes Mr. Bowman.

More and more, apartment owners are finding in Kelvinator Appliances the money-making combination of distinctive styling, modern conveniences and down-to-earth economy of operation. If you are planning new apartments, be sure to compare Kelvinator on a “total cost basis.” Write today for more information.



Kelvinator Appliances

Kelvinator Division, American Motors Corporation, Detroit 32, Michigan

Refrigerators • Ranges • Automatic Washers • Clothes Dryers • Home Freezers • Room Air Conditioners • Dishwashers • Disposers
Water Heaters • Dehumidifiers

An open letter

to the 129 men of vision
who see the vast potential
in the "silent millions"

What happened to the great housing boom of the soaring 60's?

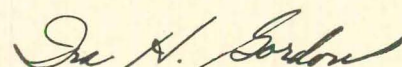
While economists, realtors, money lenders and builders shake their heads over the sagging residential building market - the "home-ownerless" families grow and grow.

Today, in America, there is a vast untouched, eager housing market. It is the "silent millions" who need and want homes of their own ... yet find housing within their income unacceptable. They do not want what they can afford. They cannot buy what they want to comfortably house their families.

Is there an answer to fill the needs for these added millions of homes?
Yes.

The answer lies in the strength of the people that built America ... the families who are willing and able to contribute some, or all, of the manpower, skill and hours that go into erecting "acceptable and liveable" homes. It is these families, to whom Swift sells its houses in price ranges of \$2000 to \$5000 through franchise distributors. Swift arranges all financing - from the ground up.

If you are a man of vision who sees the potential in the silent millions of families willing to build their own homes ... and have a \$25,000 minimum to invest - there may be a Swift Homes franchise open to you in one of the major 129 metropolitan markets east of the Mississippi. Write, wire, or phone Elizabeth, Pa., DUpont 4-7500.



President
SWIFT HOMES, INC.
Elizabeth, Pa.



THE WORLD'S LARGEST SELLING PRE-cision CUT HOMES



STRIPS OF PHOTOS capture the flavor of a typical Housing Forum. These sessions were held for Builder J. D. Spears in Kansas City.

Housing Forums in 15 cities turn up some fresh facts about what people want in a new house

At hard-hitting sessions like the one above, a total of 600 consumer delegates spelled out their housing preferences and their attitudes toward the housing industry.

The Forums (H&H, Jan) were sponsored by *Better Homes & Gardens*, conducted by Merchandising Consultant Stanley Edge, and co-sponsored by a leading builder in each city (box at left). Their purpose: to help each builder pinpoint his market (and to promote him locally).

As a result of the Forums, each participating builder is erecting a Housing Forum house based on the preferences expressed by delegates at his local Forum (for two of the eight Forum houses already built, see p 169).

But participating builders are not the only ones to benefit. Now BH&G and Consultant Edge have put together a report on findings from all 15 Forums. The report—"The consumer's side of the story"—was prepared as a booklet and as a slide film with comment by Edge and BH&G Marketing Manager Robert Burnett. It was first presented

in October at the NAHB directors' meeting (response: enthusiastic), will also be presented at next month's NAHB convention.

Here is how each Forum was run:

The builder selected delegates (30 to 50 per Forum) from among people who could afford to buy his houses. Delegates' average income: \$10,600 (but city-by-city averages ranged from \$7,900 in Baltimore to \$13,500 in Chicago). Their average age: 39. Most delegates (66%) were homeowners.

Sessions lasted two days, were usually held in the builder's model house. On the first day, delegates heard brief talks by experts, filled out questionnaires to show their preferences in exterior styling, floor plans, indoor-outdoor living, construction features, built-ins, and interior decorating. On the second day, they were split into small groups, given a budget (\$18,000) and asked to plan a house including features that appealed to them.

Here is where Housing Forums were held—and who held them:

CITY	BUILDER
Baltimore	Hess Homes, Inc
Chicago	Irvin A. Blietz
Columbus	20th Century Builders
Fort Wayne	John R. Worthman, Inc
Honolulu	E. F. Fitzsimmons, Ltd
Houston	Raleigh A. Smith, Jr
Kansas City	J. D. Spears
Miami	Heritage Homes
Oklahoma City	Glenn E. Breeding
Philadelphia	Solar Building Co
Rochester	Caldwell & Cook
Savannah	John Ahern
South Bend	Andrew Place
Tacoma	George Barclay
Toledo	R. G. Dunbar, Inc.

Here are nine major findings

from the Housing Forum report

by "Better Homes & Gardens" and Stanley Edge

Can you use these findings to check the salability of your houses? Yes—if you weight them with what you know about the peculiarities of your local market. This is an over-all picture from 15 widely scattered cities. Findings varied from city to city—influenced in part by local preferences and in part by the average income level of each consumer panel.

Finding 1 | Most couples need three kinds of houses during their married life

"Family growth goes through three periods," the report points out, and in each period the average husband and wife are apt to want a different kind of house. For example:

1. *Families with babies and small children* want one-story open floor plans and destruction-free features. They want a house "that can be hosed down."

2. *Families with teenagers* want compartmentalized living, for two reasons: to wall off noisy entertainment and to have more privacy for everyone. "This group is strongly influenced by teenagers' exaggerated desire for conformity."

3. *Families whose grown-up children have left home* need less total living space and certainly less informal living space, but they want more formal living areas: "There is a desire for gracious living and elegance. After 20 years, the wedding presents are finally put to use."

Finding 2 | One-story houses are still a favorite, but split-levels are popular, too

Most Housing Forum delegates (53%) now live in ranch houses and, coincidentally, 53% would prefer a ranch house for their next home.

Not so those who live in other types of houses. Only 7% live in split-level houses, but 29% want one. Desire for two-story houses and 1½-stories shows a drop: 19% live in two-story houses but only 11% want one; 8% live in Cape Cod houses but only 6% would want one. (About 13% said they do not live in any of the four types.)

Finding 3 | People want a house that looks different from others—but not too different

Forum delegates want their homes to "project their family personalities," as Stanley Edge terms it, but they "are quite concerned about being too different." They want what they consider "individuality," but they want it "within the bounds of good taste and neighborhood acceptance." One tip-off: many said they prefer colonial design because it is sure to be accepted in almost any neighborhood.

Delegates would like to see more texture on exteriors (most of them said they now live in "basically plain" houses). They are attracted by grooved redwood and board-&-batten siding, shutters, recessed doorways, natural stone, and other features that give light patterns and shadows.

But the Forums made it clear that many delegates are confused about design and especially by architectural terms.

Says Edge: "Consumer definitions of contemporary, colonial, English Tudor, and other styles vary substantially from the definitions of an architect or builder. . . . They have strong preferences for specific window types, but do not know the correct names for windows." Overheard at the Forums: "I want double-hung windows in my new home, you know, the kind that open out with a crank," and "The windows I like are named after a song, *Jealousy*."

Finding 4 | The most important living-room feature is plenty of unbroken wall space

Asked what features they want most in living rooms, Forum delegates showed this preference:

Unbroken wall space . . .62%	Wood paneling29%
Indirect lighting46	Beamed ceiling20
Built-in bookshelves . .45	Room divider13
Glass sliding doors . . .31	

Says the report: "The appeal of good furniture arrangement underlies the selection of 'unbroken wall space' as the most important living-room feature. Present-day interior decoration suggests many beautiful schemes that can be achieved only with a large unbroken wall area. The effective and restful lighting effects obtained from indirect lighting have made it very popular today, particularly in the contemporary home. Built-in bookshelves offer economy of space, convenience, and often are an important decorative addition."

Finding 5 | "The combination of the second bath and the family room is sales magic"

Forum delegates rated a second bath as even more important than a third bedroom and a family room more essential than a living room.

This was learned by showing delegates a list of 13 rooms and asking which eight they would prefer. The answers:

Kitchen96%	Family room62%
First bath96	Living room52
First bedroom93	Living-dining room . .44
Second bedroom90	Dining room34
Second bath76	Entrance hall27
Third bedroom74	Den17
	Fourth bedroom14

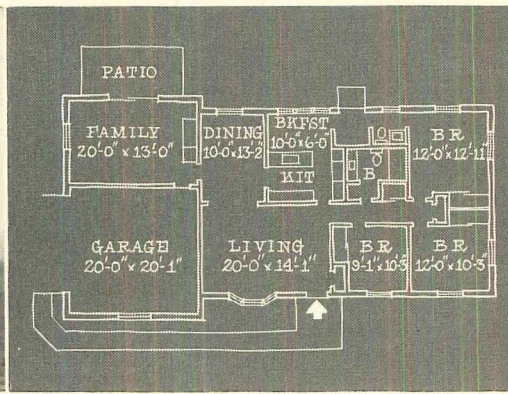
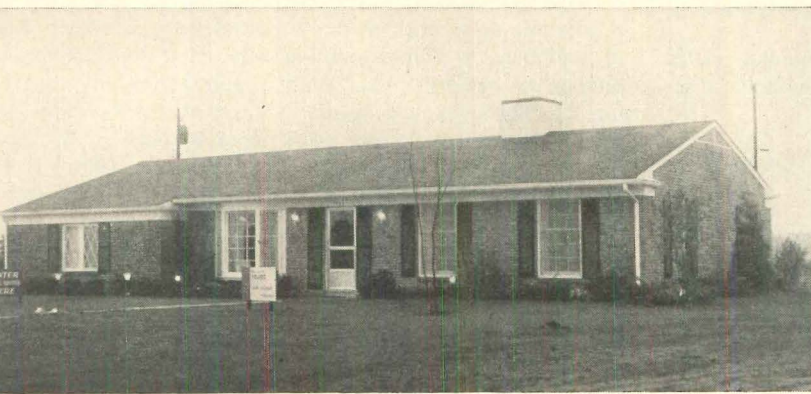
(Some answers were garbled, which explains why 4% did not want a kitchen or bath and 7% did not name a living room or bedroom.)

Panel members also rated an extra bath and a family room first and second in a list of rooms they wish they had in their present houses.

Finding 6 | If there is one thing a new house needs, it is a big kitchen

Says the report: "Many delegates liked the idea of a combined kitchen-dining-family room. This is additional

Leaders continued on p



is \$25,950 house meets the preferences of delegates at the Toledo Forum

is how the 1,542 sq ft model, built by Home Manufacturer Robert G. Dunbar, conforms with the preferences expressed at the Housing Forum co-sponsored by Dunbar:

Its price, though much above the theoretical \$18,000 "budget" set up by VH&G and Edge, is close to what Toledo delegates would expect to pay and could afford on their average family income of \$12,150 a year.

It is a one-story house—preferred by 61% of the Toledo delegates. And it has no basement because 66% said they did not want a basement if the house had "really adequate storage space."

Its exterior is unpainted brick—preferred by 88%.

It has a rear family room—preferred by 88%.

It has a combination living-dining area with front living room and rear dining room—preferred by about two-thirds

of the delegates at the Toledo Forum.

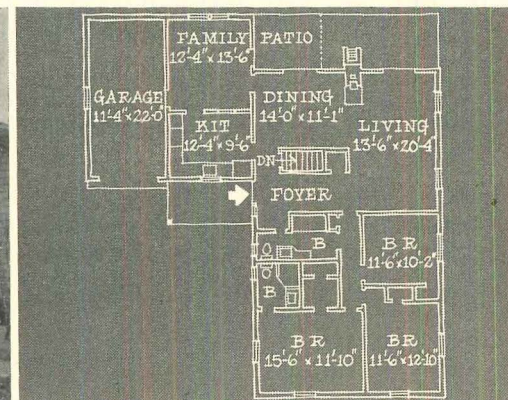
6. Its kitchen is large enough for a table and chairs and commands a view of the backyard—two features that were "overwhelmingly" preferred.

7. It has a paved terrace with a sliding glass door to the family room. Ninety-five per cent of the delegates said they wanted this indoor-outdoor living feature though only 32% have it in their present homes.

8. Its three bedrooms are all in the same area—preferred by 76%.

Says Dunbar: "The Forum house has been a solid success. We sold the model the day it opened, have since sold the other Forum houses site-planned in our Crossgates development. And we have added it to the line of component houses we offer to other homebuilders."

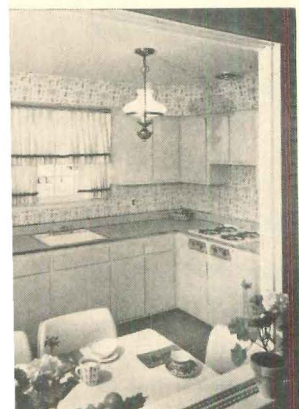
Here are two examples of Housing Forum houses



This \$18,550 house meets preferences of the Philadelphia-South Jersey Forum

Here are some features of a 1,656 sq ft house built in Whitman Square, N.J. to suit delegates who attended a Housing Forum co-sponsored by Builder Bernard Peskin:

1. Its price is well within reach of Peskin's Forum delegates (their average family income is \$9,750).
2. It is an L-shaped, one-story house over a basement.
3. It has clapboard siding, fieldstone, and shutters to suggest colonial design.
4. It has an L-shaped living-dining room. Living and dining spaces are partly divided by a large fireplace—a \$900 "extra" which many delegates said they would want.
5. It has a big built-in kitchen with ample eating space and a view to the backyard (photos at left).



5-THROUGH between kitchen and family room has sliding shutters. When shutters open, front kitchen gets view of back yard.

dence of the importance of the kitchen area as the center of home activity today.”

Says Edge: “Eating space in the kitchen is a major preference.” He cites delegates’ answers to a multiple-choice question on kitchen eating areas and dining rooms:

Only 7% said they would sacrifice eating space in the kitchen to get a large separate dining room.

46% said they would sacrifice space in the separate dining room to get a breakfast bar in the kitchen.

44% said they would give up a separate dining room (and take a combination living-dining room instead) to get space for a table and four chairs in the kitchen.

(3% did not answer the question.)

The report points out: “The kitchen can be a huge source of joy . . . or a constant source of irritation.” For instance, here are some “pet peeves” voiced at the Forums:

No eating space: “Eating space in our kitchen has gradually been reduced to the point where we all stand up at the sink.”

Not enough counter space: “You should see my kitchen when I try to serve eight dinner plates and eight salad plates all at the same time.”

No space for wastebasket and towel rack: “I’m very proud of my kitchen except for unsightly towels that are always laying around. There is no place in the kitchen for a towel rack.”

Poor lighting—not enough electrical outlets: “The last two kitchens we’ve had each had only one electrical outlet for our appliances. This is absolutely ridiculous!”

No space for household office: “Believe me, my next kitchen will have a desk in it! With recipes, correspondence, and household bills to pay, it is impossible to keep things straight. I haven’t got a secretary or a file clerk and 20 filing cabinets, but I’m supposed to run the household with a little tin box for recipes!”

Finding 7 | The biggest need for more storage is in the kitchen and bedrooms

Asked “Which two areas (in the average new house) do you think need more storage space?” Forum delegates answered this way:

Kitchen48%	Family room10%
Bedrooms47	Entrance hall 6
Garage27	Living room 4
Utility room25	Dining room 3
Bathroom12	

Says the report: “The fact that kitchens lead on this question is not surprising when you consider the increased number of appliances in homes today and the great dependence on the kitchen to perform as a family center of activity (see Finding 6). The increased number of personal possessions is one reason for the desire for more storage space in bedrooms.”

Why do the garage and utility room rate relatively high? Because today’s families have more equipment for hobbies, home repairs, and gardening. Observes the report: “In 1970 the average family had a hand lawnmower, a rake, and perhaps a basket for yard work. Today’s family has a riding lawnmower, a lawn sweeper, several rakes, garden cart, spreader, sprinkler, and what-have-you for the yard alone.”

Finding 8 | Built-in appliances are no longer extras —“people now take them for granted”

Explains BH&G’s Robert Burnett: “The fact that people are taking built-in appliances for granted means these items no longer have the merchandising appeal to the consumer that they had a few years ago. Years ago even the furnace and water heater were optional items at extra cost. Built-in appliances are undergoing the same transition. The strong merchandising appeal may no longer be there, but we better try to sell a new house without built-ins.”

Finding 9 | Here, says the report, are other features that people want in a new house

At each Housing Forum delegates were given a “budget” and asked how they would spend it for “extras”. Each delegate made his or her selections from a price list of construction equipment, and lot-improvement features. Interpretation of the results is difficult because of two factors: 1) delegates were not guided by the same assumptions as to budget (some budgets for “extras” were \$2,000, some \$4,000, some \$6,000); 2) major appliances were not included in the published tabulation of preferences. But here, based on the percentage of delegates who selected each, are the 12 most frequently specified features:

Full insulation	69%
Paved driveway	63
Ceramic bath tile	62
Roofing guaranteed 20 years	48
Superior hardware throughout house	47
Linen storage in bath (as well as hall linen closet)	47
Silent electric switches	45
Big recessed medicine cabinet, sliding-mirror door	44
Water heater guaranteed 10 years	44
Additional electric outlets	43
Acoustical ceiling in family or recreation room	40
One fireplace within house	39

The Forums also probed consumers’ attitudes toward the housing industry

Forum delegates were asked whether they agreed or disagreed with the following statements:

“As a general rule, homebuilders are respected members of the community who can be depended on to provide home purchasers with the most house for the money.” *Seventy-two per cent agreed, 28% disagreed.*

“Building material manufacturers have done an excellent job in bringing out new and improved products for use in new home construction.” *Ninety-six per cent agreed, 4% disagreed.*

“During the past 15 years, the cost of new homes has not increased any more than other consumer goods.” *Fifty-nine per cent agreed, 41% disagreed.*

“New homes built today are of comparable or better quality than those built 20 years ago.” *Sixty-two per cent agreed, 38% disagreed.*

Is it fun to buy a house today?

Most Housing Forum delegates did not think so.

“Over and over again,” the report says, “we found this attitude popping up. People have fun buying a car, a boat, or taking a vacation trip. Our industry has a responsibility to take the agony out of buying a home if we are going to compete successfully for the consumer dollar.” /END

What is a good basis for determining quality in aluminum windows?

With literally hundreds of brands to select from and with so many of them looking alike, what is a good quality standard for selecting aluminum windows? Certainly it's not the mere claim of a manufacturer that his are quality windows . . . his are "best."

The real proof of quality in an aluminum window is found in these two questions: Does it meet the AWMA specifications (adopted by FHA) in every detail? Is it backed by an official AWMA Conformance Test Report from a responsible, independent testing laboratory?

Once you see the AWMA "Quality-Approved" seal on the window, you can be sure it's a good, dependable window,—one that satisfies FHA Minimum Property Standards in every respect.

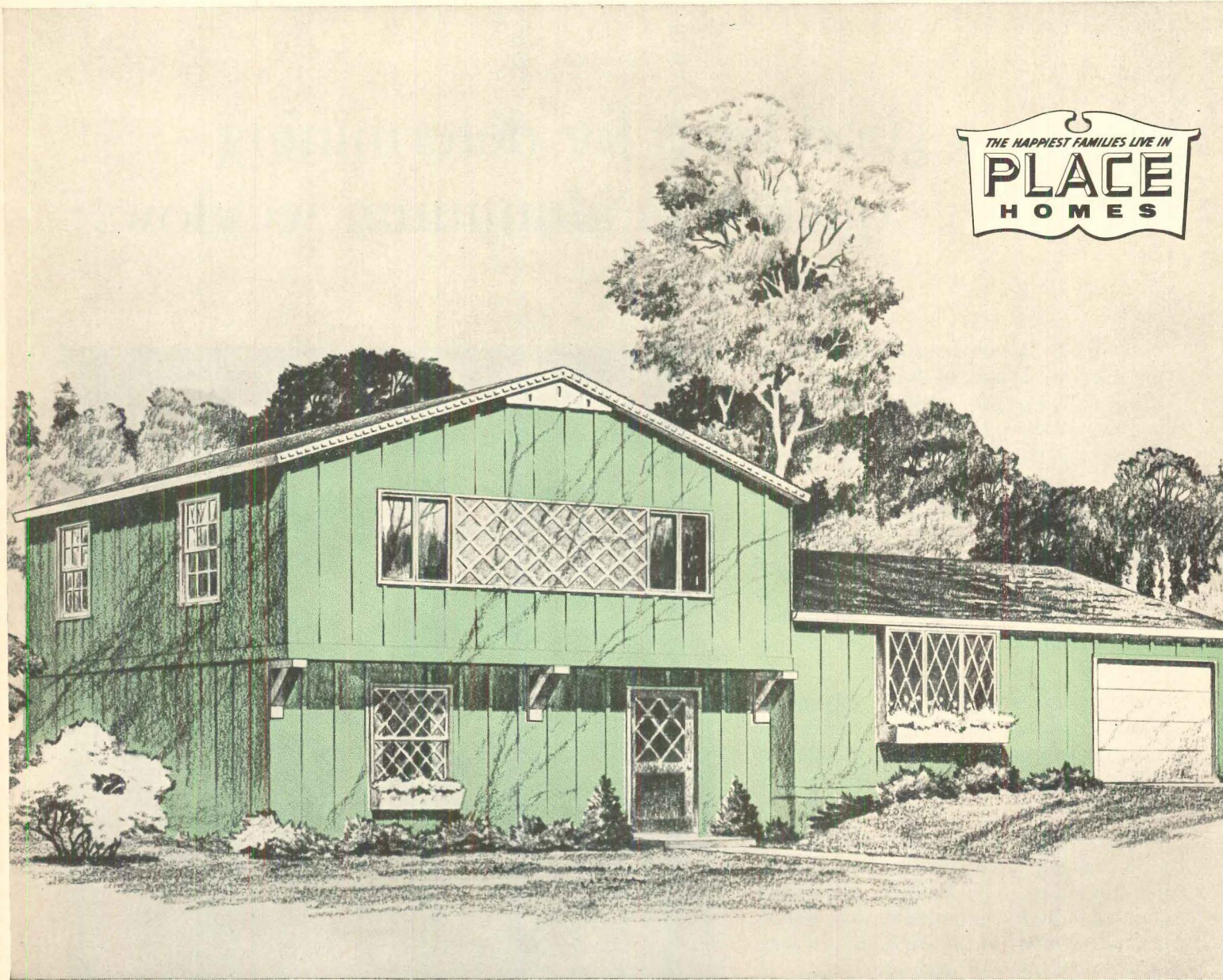
AWMA quality standards are clearly spelled out in detailed specifications that cover the metal alloy used, wall thickness, strength of sections, size limitations, hardware, as well as performance tests for air infiltration, deflection and other physical load tests.

Don't take chances with windows of questionable quality. Before you buy or approve windows for a house, apartment or project, make sure they carry the AWMA "Quality-Approved" seal on each window. It's the safe and sensible thing to do. For the names of approved manufacturers and the types of windows they produce, write to Aluminum Window Manufacturers Assn., 630 Third Ave., New York 17, N. Y. Address Dept. HH-012.



QUALITY APPROVED ALUMINUM WINDOW		TYPE: _____	SERIES: 100
		SIZE TESTED: 3' 8" x 5' 0"	CERT. NO. 400
		MANUFACTURERS NAME CITY AND STATE	

MEMBERS: Adams Engineering Co., Inc., Ojus, Fla.; Albritton Engineering Corp., Bryan, Texas; American Duralite Corp., Loudon, Tenn.; American Metal Window Co., Shreveport, La.; Arnold Aluminum Co., Miami, Fla.; The William Bayley Co., Springfield, Ohio; Capitol Products Corp., Mechanicsburg, Pa.; Ceco Steel Products Corp., Chicago, Ill.; Crossly Window Corp., Miami, Fla.; Fenestra Inc., Detroit, Mich.; Michael Flynn Mfg. Co., Philadelphia, Pa.; Kesko Products, Bristol, Ind.; Mayfair Industries, Inc., Lafayette, La.; Miami Window Corp., Miami, Fla.; Rutherford Industries, Inc., Miami, Fla.; Reynolds Metals Co., Richmond, Va.; Rogers Industries Inc., Detroit, Mich.; The F. C. Russell Co., Columbiana, Ohio; Stanley Building Specialties, North Miami, Fla.; Truscon Div., Republic Steel Corp., Youngstown, Ohio; Valley Metal Products Co., Plainwell, Mich.; Windalume Corp., Kenil, N. J.; Wisco Inc., Detroit, Mich.



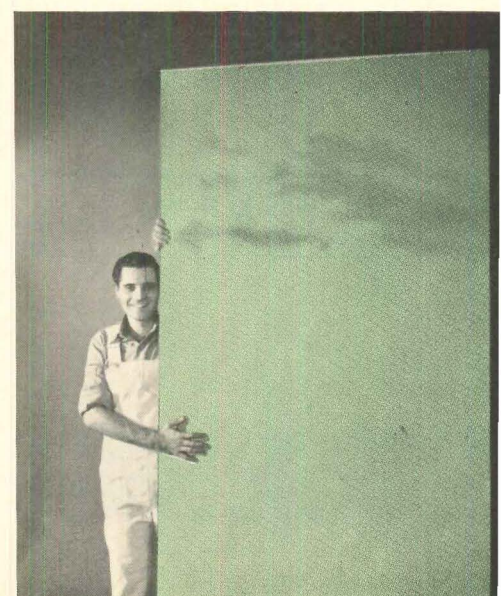
PLACE HOMES, SOUTH BEND, INDIANA

...and new Johns-Manville Permatone Flexboard[®] will give it housetime beauty and protection

When Place Homes says "The Happiest Families Live in Place-engineered Homes!" they refer to their attention to details that give the custom look to manufactured homes—as in the Vanguard 75 shown above.

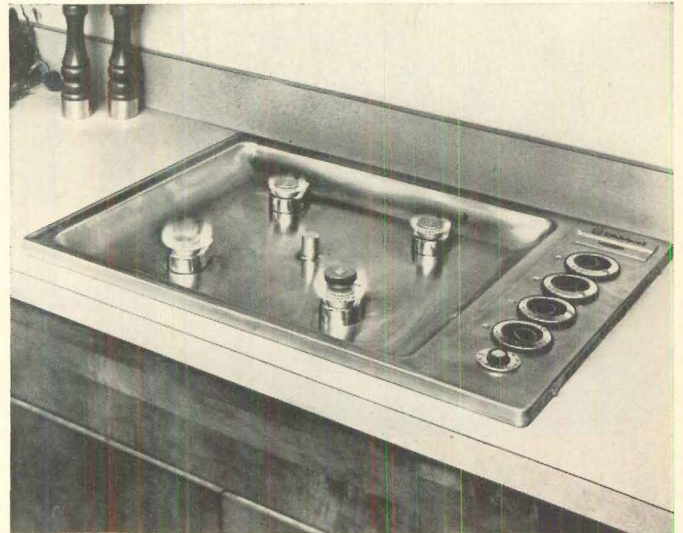
As a part of their continuing building techniques research program, Place Homes is looking to new Johns-Manville Permatone Flexboard for both lasting beauty and protection—and ease of application. These panels of asbestos and cement are protected by deep, rich, factory-applied coatings of modern plastic...keep their good looks for years.

Permatone Flexboard is available in 4' x 8', 4' x 9', 4' x 10' and 4' x 12' sizes, and in 3/16", 1/4" and 3/8" thicknesses. With J-M Permatone Flexboard, you can offer a home that costs less to buy and is easier to build. Ask your J-M Representative for full details, or write Johns-Manville, Box 111, New York 16, N. Y. In Canada, address Canadian Johns-Manville, Ltd., Port Credit, Ontario. World-wide: cable Johnmanvil.



JOHNS-MANVILLE





Whirlpool counter-top range offers five new features

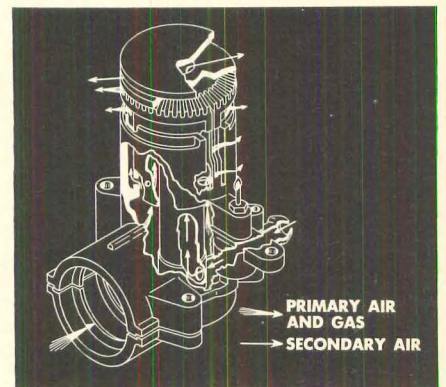
The features: 1) A burner with powered air supply that gives an even heat over a wider temperature spread; 2) a single burner bowl that allows simple wipe-out cleaning; 3) control knobs flush with surface when burner is off; 4) pressure regulator to maintain set temperatures; 5) thermostat controlled front burner with 10° tolerance.

The new burner is the key development. Because secondary air is emitted

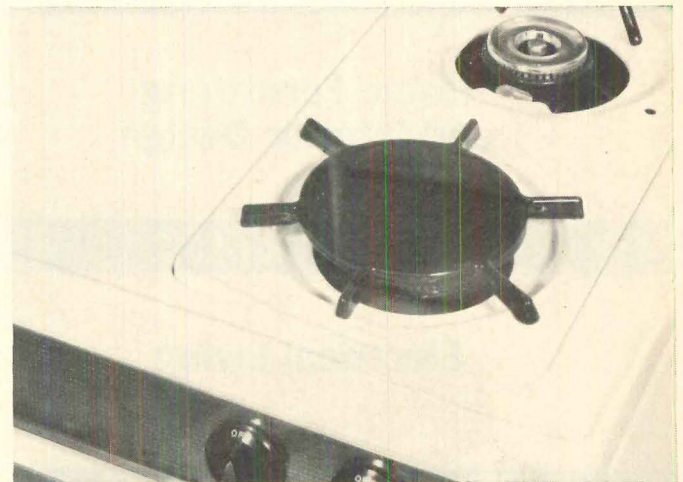
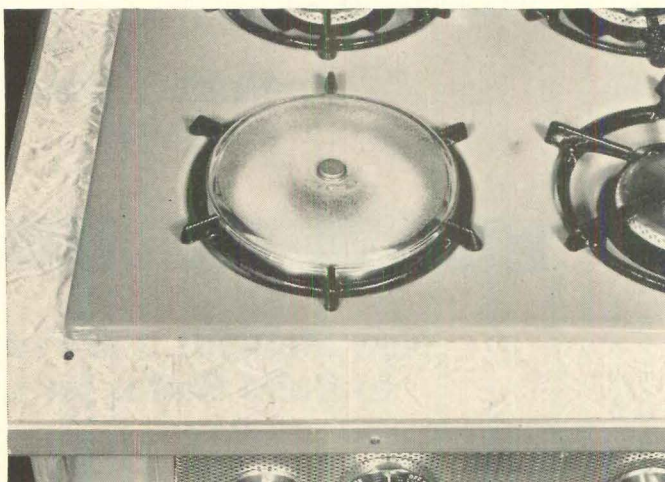
through ports above the flame, the heat spreads horizontally, allows lower low heats, more even high heats. Because all air is supplied from below the bowl, the bowl can be sealed so spillovers can't reach the plumbing (above, right). If electricity fails, the 9,000 Btu back burners will still operate; 12,000 Btu front burners will be cut off.

Whirlpool Corp, St. Joseph, Mich.

For details, check No. 3 on coupon p 196



A.G.A. show introduces new ideas in gas ranges



Hardwick shows new burner, new grate, and new oven

The burner is a new ceramic surface unit (above, left) designed to raise efficiency 12% and improve heat distribution over the cooking area. It is an adaptation of the MicroRay unit used for two years in the company's ovens. A heat-proof glass cover protects the ceramic unit from spillovers, provides a smooth top surface.

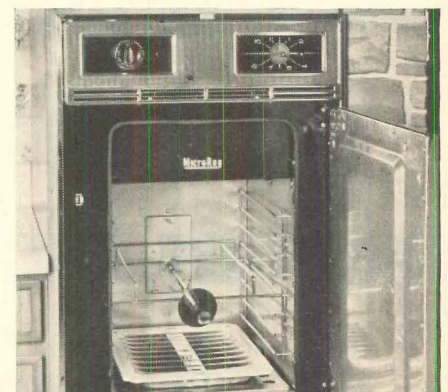
The grate (above, right) protects

regular burners from spillovers; makes ranges fully safe for use in housing for the handicapped, infirm, or elderly.

The oven (right) introduces the ceramic broiler to built-ins. Broiling and rotisserie cooking are claimed to be much faster and more economical with the MicroRay unit.

Hardwick Stove Co, Cleveland, Tenn.

For details, check No. 4 on coupon p 196



HERE'S A PREVIEW OF

House & Home's

EXCITING EDITORIAL PLANNING FOR 1961

JANUARY

Annual
Builders' Show Issue
and Product Preview

FEBRUARY

Retirement Housing

MARCH

Home Furnishing
and Interior Design

APRIL

Electrical Living

MAY

Annual
Merchandising Issue

JUNE

Custom House
Issue

JULY

Modernization Issue

AUGUST

Gas Progress

SEPTEMBER

Apartment House
Issue

OCTOBER

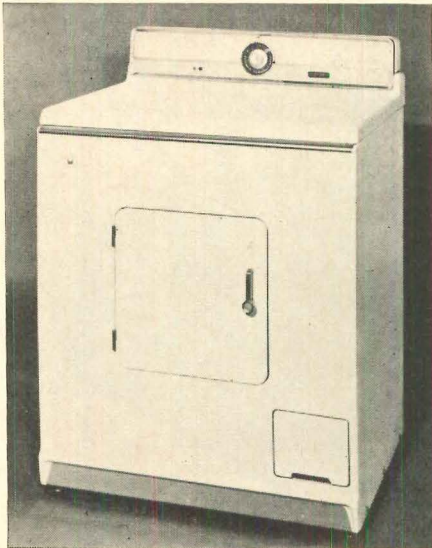
New Methods and Products
to Build Better for Less

NOVEMBER

Houses for '62
including the Annual Prefabrication Forecast
...and the Consumer Magazine Review

DECEMBER

Builders' Show Product Preview
(In 1961, the NAHB will sponsor two
Builders' Shows)

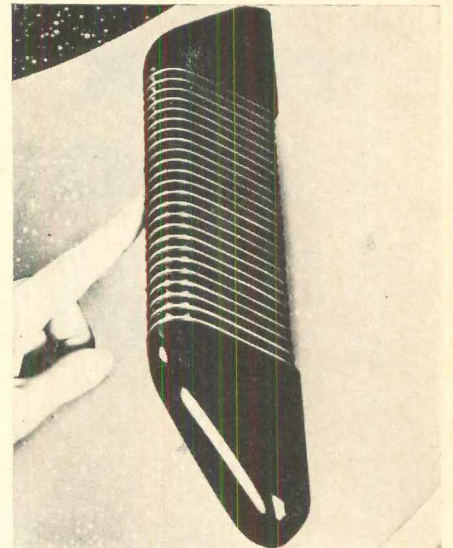


New Maytag dryer has electronic shut-off

When a clothes dryer runs too long, fabrics may become yellow, brittle, and shrink, and time and fuel be wasted. To prevent this, a sensing element (right) is built into Maytag's top line 1961 models. As wet clothes tumble, they produce a slight electric current in the sensing wires. As they dry, current slackens and stops, cutting off heat. New models give three degrees of dryness, an air fluff, and a sprinkle cycle. Cabinet can be flush to wall at back or sides, can be vented from back or either side.

Maytag Co, Newton, Iowa.

For details, check No. 5 on coupon p 196



Frigidaire shows its 1961 freestanding appliances

The news in refrigerators (left) is more frostless freezing. There are now five refrigerator-freezers in 13 cu ft and 15 cu ft sizes that list at \$469.95 to \$699.95 and three 12 cu ft and 16 cu ft freezers at \$379.95 to \$539.95. The 23 unit line starts at \$189.95 for a 9 cu ft conventional refrigerator.

Frigidaire room air conditioners (right) will now be sold by room size and type: eg, a 6,000-Btu unit will be specified for a 270 sq ft bedroom. Full line will handle areas of 270 sq ft to 790 sq ft.

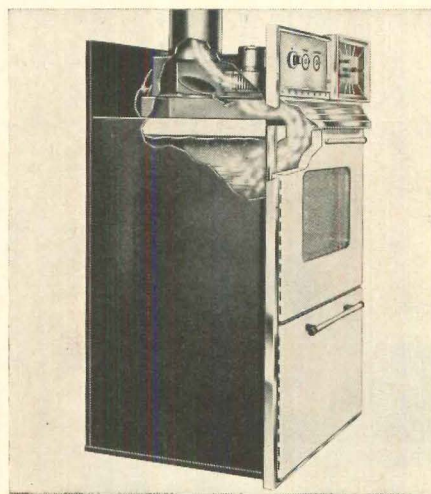
Frigidaire, Dayton.

For details, check No. 6 on coupon p 196



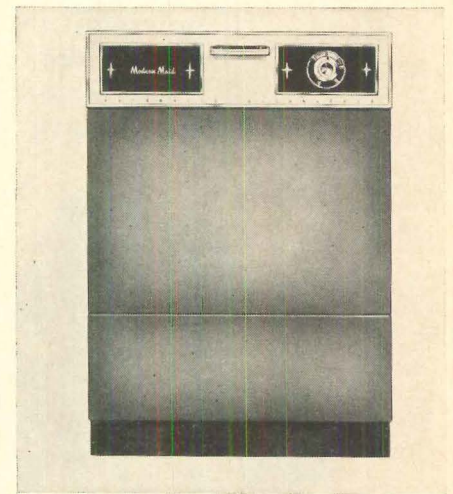
New gas refrigerator from Sears, Roebuck is two-door unit with complete frostless freezing, automatic ice maker, slide-out shelves, foam insulation, magnetic-seal doors. Square lines and absence of protruding tubes allows flush or built-in installation. First model—the 13 cu ft top-freezer model above—will be offered nationwide in January at about \$600.

Sears, Roebuck & Co, Chicago.



New gas oven includes a fan vent to exhaust smoke, odors, and heat. The new Suburban Viscount model is a 21" double-oven unit with deluxe features: built-in meat thermometer, drop-down doors, full-view window, three-spit rotisserie, quick-change color door panels. It is available in white, tan, yellow, pink, and turquoise enamel and stainless steel.

Samuel Stamping, Chattanooga.



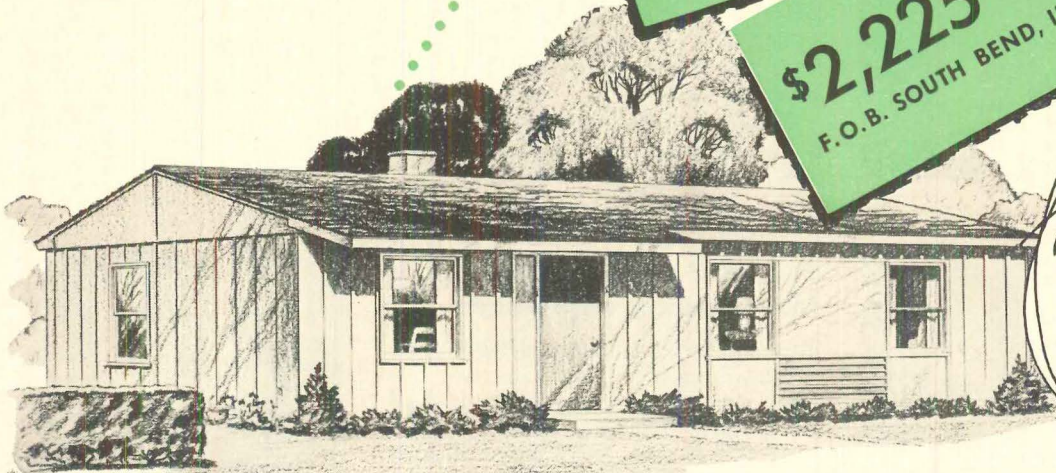
New built-in dishwasher has been added by Modern Maid to match company's built-in ovens, range tops, sinks, and vent hoods. New dishwasher has two washing cycles, four rinses, two detergent dispenses. Water use per load is 10½ gallons. Bottom rack rolls on nylon rollers, top basket rotates during all cycles. Dishes can be added to the load at any time.

Tennessee Stove Works, Chattanooga.

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WITH LOT**

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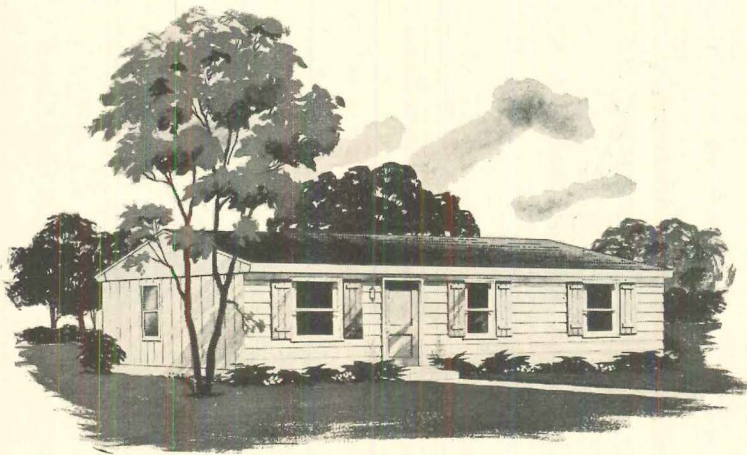
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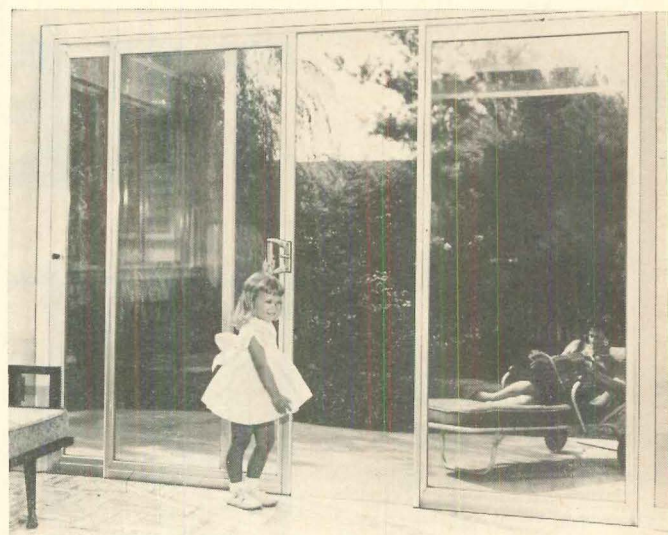
Phone ATLantic 8-9111



Portalume door is designed with builders in mind. It comes in three stock sizes for single glazing or with adaptors for $\frac{5}{8}$ " double glass. Sill is sloped for rain run-off. Locking stiles are tubular. Solid one-piece handle is chrome.

Porta Aluminum Inc, Bellmore, N.Y.

For details, check No. 10 on coupon p 196

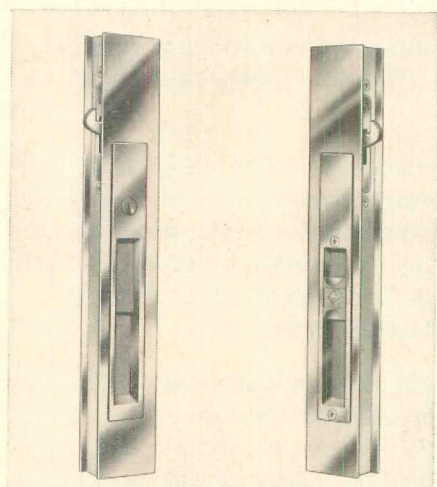


Arcadia Series 150 is now available with $\frac{5}{8}$ " double glass (Model 152) and in 12 sizes and types, from two-panel single-slide doors 5' 10" wide to four-panel double-slide doors 15' 7 $\frac{1}{2}$ " wide (single glazed to 19' 7 $\frac{1}{2}$ "). All are 6' 8" high.

Arcadia Metal Products, Fullerton, Calif.

For details, check No. 11 on coupon p 196

Here are new sliding doors and door hardware



Flush sliding-door lock (left) lets you stack door panels or by-pass screens. Five-pin lock, inside operator, recessed pulls all fit within a narrow stile in a space 1 $\frac{1}{4}$ " wide, 8 $\frac{3}{4}$ " high. Slide button locks inside, key outside.

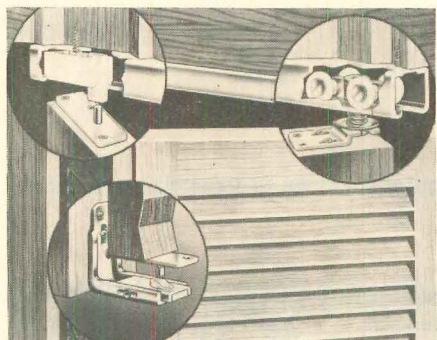
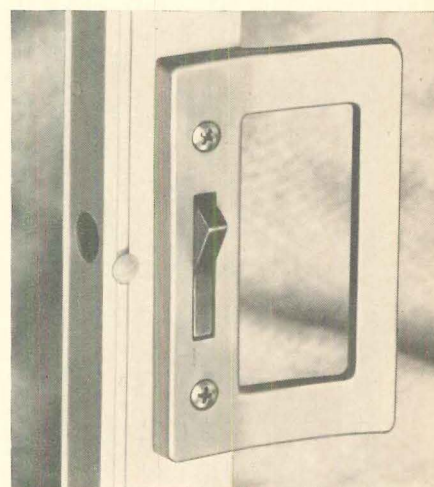
Adams-Rite Mfg, Glendale, Calif.

For details, check No. 12 on coupon p 196

Thumb-latch lock (right) is featured on new low-priced Challenger doors. Or doors may be keyed stock tools. Doors open to either hand, come with optional double weather-stripping, heavy-duty screens, $\frac{5}{8}$ " double glazing.

Ador Corp, Fullerton, Calif.

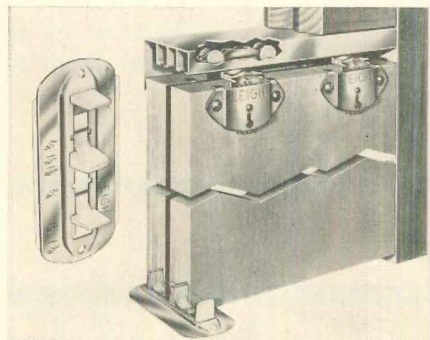
For details, check No. 13 on coupon p 196



Folding door hardware makes room dividers of any number of panels. Unique jamb bracket (bottom inset) keeps doors tightly closed without springs or rubber bumpers. Top-mounted snap-on hangers have four big nylon wheels (top right) and door turns on nylon pivots (top left).

Kennatrack Corp, Elkhart, Ind.

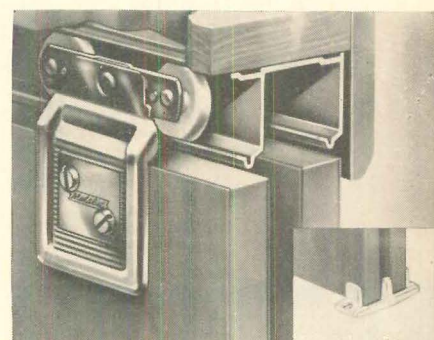
For details, check No. 14 on coupon p 196



Adjustable hangers of new door hardware let you plumb and align doors after they are in. Four nylon wheels assure quiet, jump-proof operation. Track comes in 48", 60", 72", 96" lengths, takes only 1 5/16" headroom. Floor guide, left, is adhesive backed, adjusts to $\frac{3}{4}$ ", 1 $\frac{1}{8}$ ", or 1 $\frac{3}{8}$ " doors.

Leigh, Coopersville, Mich.

For details, check No. 15 on coupon p 196



Jump-proof track is featured in new sliding door hardware. Trough under nylon wheels eliminates wedging, chattering, dirt obstruction. All hangers are zinc plated. Double-wheel hangers have serrated plate adjustment, single-wheel have slot adjustment. Nylon floor guides are also adjustable.

National Lock Co, Rockford, Ill.

For details, check No. 16 on coupon p 196

THE MANUFACTURED

An industry has come of age. The old "prefabbers" have emerged as a vital, vigorous, new "growth" industry with an unlimited future. Home builders across the nation are feeling the atmosphere of change. This message tells WHY.



HOME MANUFACTURERS ASSOCIATION

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A MESSAGE TO THE HOME BUILDING INDUSTRY

The Home Manufacturers Association has just held its 17th Annual Convention. Home manufacturers are producing at a rate of better than 125,000 units per year. This year, 1960, the ONE MILLIONTH manufactured home has been produced and is being happily occupied. Today more builders than ever before are erecting and selling manufactured homes. The variety and price range is almost unbelievable.

From the low cost home (\$6800 plus lot) through the middle price range, to the deluxe residence (\$100,000 and more), there is a home manufacturer whose product will meet your needs and the requirements of your market with an architecturally designed home.

Do you want a well-designed compact home for the mass market? We have it.

Do you want split-levels, two story homes, cathedral ceilings, traditional or contemporary architecture? There is a home manufacturer presently producing your choice.

A Manufactured Home reduces the cost of a home to the builder and to the buyer. Construction costs are reduced because the complete home package is erected in less time and with less labor than is a site constructed home. The cost of interim financing and interest charges is reduced as construction time is saved. The amount of builder's capital needed for inventory of materials is reduced and the builder's own time is saved.

Manufactured Homes are pre-engineered under factory controlled conditions. This alone would enable you to drastically reduce your "call backs" and will greatly enhance your building reputation in your community. Exterior walls, interior walls, roof trusses, plumbing and closet units, cabinets, exterior and interior finishes are all geared to one another.

The builder who uses MANUFACTURED HOMES has the built-in advantage of brand name strength added to his personal identity.

LOWER IN-PLACE COST



T U R E D H O M E

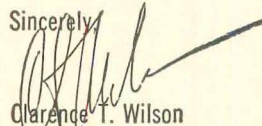
He tailors his own program to the locality in which he builds from the many added services made available on an "option" basis by most home manufacturers.

If you are interested in cost-control, good design, good engineering, increased profits and time savings, any member of the Home Manufacturers Association is qualified to assist you.

A SPECIAL MESSAGE TO BUILDING MATERIAL SUPPLIERS

The suppliers of building materials are and should be playing a greater role in the home manufacturing industry. Many are today devoting extra research to the task of designing materials particularly and exclusively for the factory-produced home. These materials are now in use and are contributing to the points we have made in our letter. We want every supplier to participate in this way—we ask you, therefore, to contact us and let us tell you what we need from you. The result can only be increased business for you, increased and more efficient production for us, greater savings for the builder and more and better homes for the American public at prices it can afford.

Sincerely,



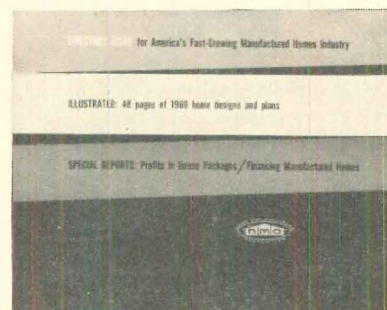
Clarence T. Wilson
President

Home Manufacturers Association

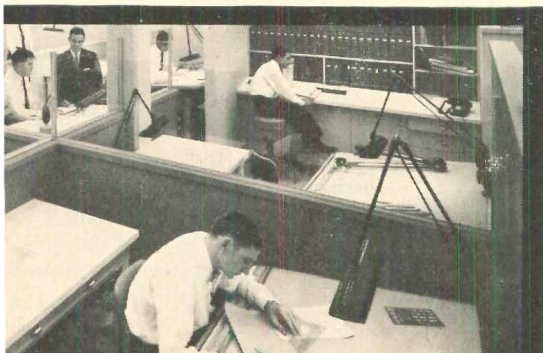
If you are interested in becoming a part of this growing industry—MANUFACTURED HOMES—your task is an easy one. Simply clip the coupon on this page and send it to the HOME MANUFACTURERS ASSOCIATION and you will receive free builders' data by return mail as well as an opportunity to get a copy of our 1961 Housing Annual, which contains a complete catalog of plans and designs of all members.



HOUSING ANNUAL 1961



EXPERT ARCHITECTURAL DESIGN



DEPT. HH, HOME MANUFACTURERS ASSOCIATION
1117 BARR BUILDING, WASHINGTON 6, D. C.

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COMPANY _____

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CITY _____ ZONE _____ STATE _____

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INSTALL LOW COST, PACKAGED, ZONE CONTROL BASEBOARD HEAT

...build your reputation for value!

EDWARDS . . . the one dependable manufacturing source for all hydronic and electric heating and cooling equipment . . . for new homes, older homes, motels, apartment houses, schools, churches, etc. Factory guaranteed . . . virtually eliminates costly call-backs. Edwards zoned systems are competitively priced with non-zone hot air systems and are completely assembled at the factory.

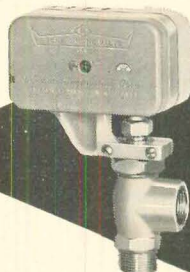
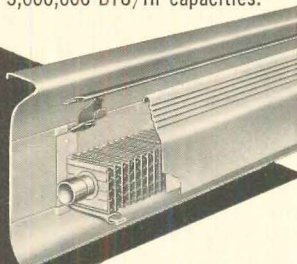


OIL AND GAS HEATING UNIT

Space-saving design (3' long x 2' wide x 3' high). Completely wired. 100% automatic air elimination. Oil-fired units are completely smokeless; feature rumble suppressant design. 100,000 to 3,000,000 BTU/Hr capacities.

HYDRONIC BASEBOARD RADIATION

Lengths from 2 to 20 feet. Installation is simple and fast; quiet wire slide for 1/2" and 3/4" sizes. I.B.R. approved ratings. Available in chrome, copper-tone, wood-grain, white primer coat.

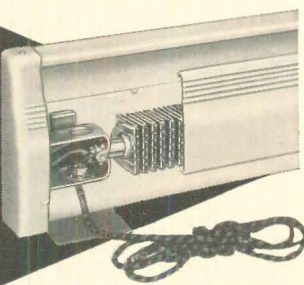


COMPACT MOTORIZED ZONE CONTROL VALVES

Sealed mercury switches. Completely silent, long life. Positive shut-off valve. Powerful electric motor gear drive. For hot water, steam or chilled water systems. 1/2", 3/4", 1", 1 1/4", 1 1/2", 2".

ELECTRIC BASEBOARD RADIATION

Ideal for new construction, remodeling or mobile homes. Low cost. Perfect for zoned heat — just plug it in. No need for pipes, ducts, furnaces or chimneys. Portable models also available. Lengths from 3' to 12' in chrome, copper-tone, wood-grain or white primer coat.

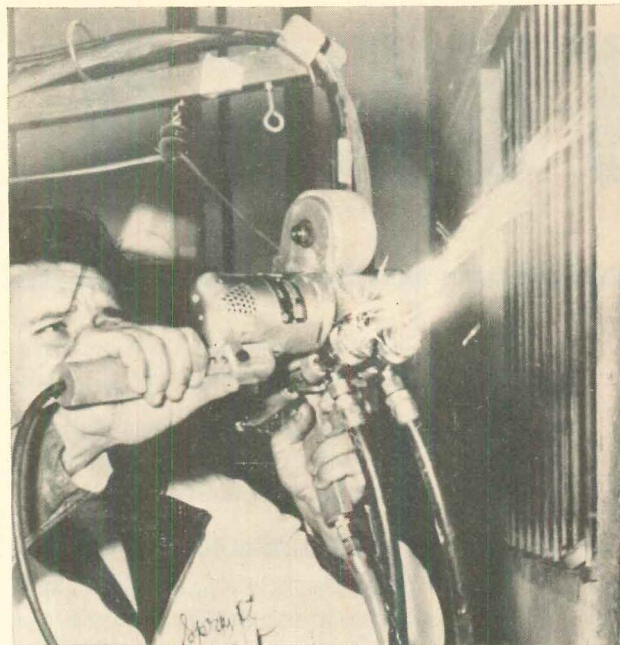


For complete data on any or all of the above EDWARDS products, write today to:



EDWARDS ENGINEERING CORP.

339-2 ALEXANDER AVENUE
POMPTON PLAINS, NEW JERSEY
TEmple 5-2808



Spray-on glass gives low-upkeep finish

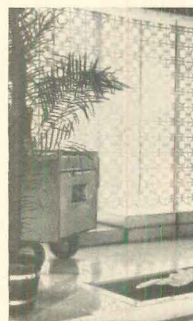
With new guns that simultaneously spray chopped fiber resin, and catalyst, you can coat any surface with 1/16" reinforced plastic for 20¢ to 25¢ a sq ft. Gun can be used to finish, repair, or waterproof walls, roofs, basements, etc. to build skylights, tanks, pools, etc. Spray rigs—including gun, agitators, hose booms, motors, carts, etc.—cost \$1,000 for a small repair outfit, up to \$17,995 for a two-gun, truck-mounted outfit that can handle 2,000 lb in one mix.

Spray-Bilt Inc, Hialeah, Fla.

For details, check No. 17 on coupon p 196

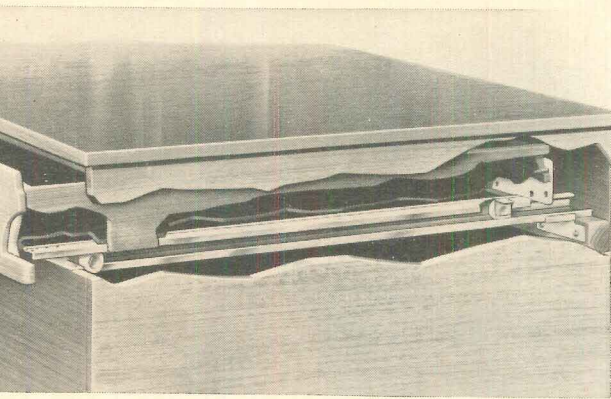


Panel lighting moves a step closer

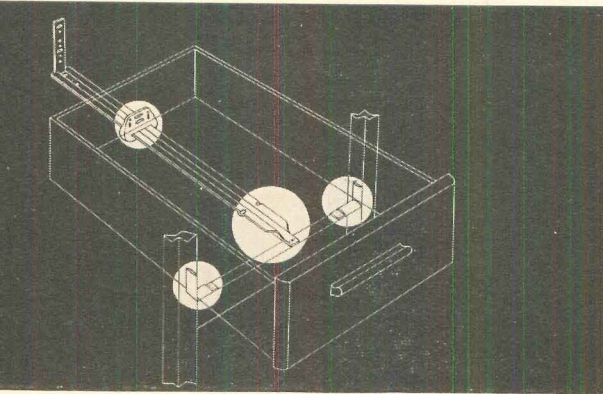


The \$2.49 switch plate above Sylvania a second electroluminescent consumer product (they've sold over a million 98¢ plug-in night lights) but the big news is the luminous wall panels. Panels as big as 3'x5' can be cut and assembled into whole walls for low-cost atmospheric lighting. Original cost is still high, but luminescent panels are now less to operate, have long lamp life. Sylvania, Salem, Mass.

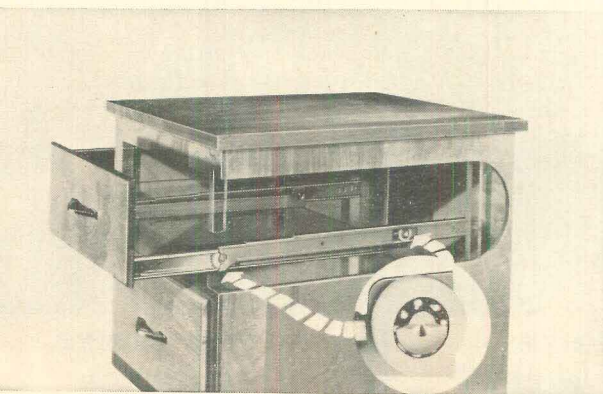
For details, check No. 18 on coupon



Space-saving slide is completely concealed when drawer is closed. Slide mounts in unused space between drawers. Drawer need only $\frac{1}{2}$ " shallower and $\frac{1}{8}$ " narrower than opening. Heavy-duty steel channels and nylon rollers will hold up to 50 lb. Nylon stops prevent accidental fall-out but drawer can be pulled out easily when slide is fully extended. Slide comes in 17", 20", 22", and 24" lengths. *For details, check No. 19 on coupon p 196*



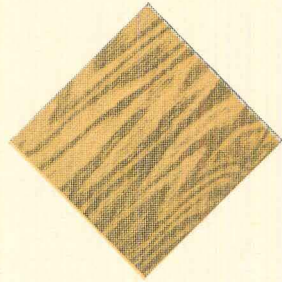
Low-cost slide offers simple production-line assembly. The steel rail is centered in cabinet frame, nylon guides are attached to siderails. Hi-Dx guide is fastened to bottom rear of drawer. There are no moving parts: plastic bearing surfaces are self-lubricating. Single rail holds 25 to 35 lb, safety stops built in. Stock slides are 25" long to fit drawers 22" to 24" long. Other sizes are available on order. *For details, check No. 20 on coupon p 196*



Bearing side slide will carry loads up to 75 lb. Self-lubricating tabs on drawer track eliminate measuring and leveling. Side plate track mounts on bottom rail, flush with opening. $\frac{1}{2}$ " side clearance is needed. Plastic rollers turn on nylon bearings, roll in zinc-plated steel track. Captive rollers on side limit sideplay. Available in 18", 20", 22", 24", and 28" lengths from \$2.95 per set in bulk. *For details, check No. 21 on coupon p 196*

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ADD THE
"CUSTOM
LOOK"



A beautiful, ready-to-install floor — 27 sq. ft. per easy-to-handle package.

You offer your dealers walls and ceilings — so why not take the next logical step and include a beautifully prefinished, precision-cut, conveniently cartoned floor. Beside offering your dealer a more complete building package, with Wood-Mosaic you are offering him quick, easy installation with no call backs for finishing . . . you are offering him the savings of 4 to 5 days interest on construction money . . . you are offering him the selling power of another nationally known "factory finish" product. Plan today to include lustrous-finished, stain-resistant, Wood-Mosaic Block Floors in your homes.

Write for details:



Wood-Mosaic

Louisville 9, Kentucky

See our catalog in Sweet's Architectural



BEFORE



AFTER

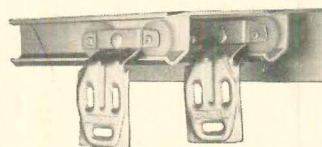
SEE
 outdoor living
 made private
 with the NEW
 expandable
**HOMESHIELD
 PRIVACY
 PANEL
 System!**

See what's new in famous



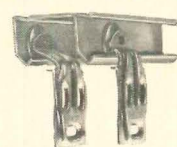
Sliding & Folding Door Hardware

808 SERIES



The glamour series of by-passing door hardware. Set features delicate bronze tone anodized track and pulls. Write for Bulletin 27.

707 SERIES



The most versatile series of by-passing door hardware available. Features famous V-Groove track for 3/4" & 1 3/8" doors. Bulletin H-18.

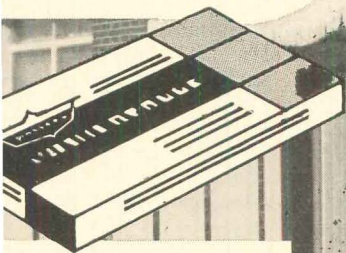
Shield's new Privacy Panel Sys-
takes a dramatic difference in
r living . . . it adds privacy plus
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RS will enjoy its compact, easy
dle package and its excellent
sales characteristics.

ERS will marvel at how it adds
ppeal to new homes by offering
led outdoor living at a moderate

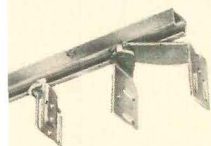
OWNERS will relish the sophis-
ticated, pleasant and satisfying air of
outdoors in the warmth of
winter.

Homeshield's new Privacy Panels,
Privacy Panels and striking new decora-
tive doors at the HOMESHIELD
BOOTH NO. 187 during the NAHB
Show January 29th through February
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Pre-packaged for
Dealer, Builder and
Consumer convenience

SLIDE-A-FOLD



Perfectly engineered hardware
for sliding doors. Features a rugged
design that resists abusive han-
dling. Bulletin 26.

P-38 HANDI-FRAME

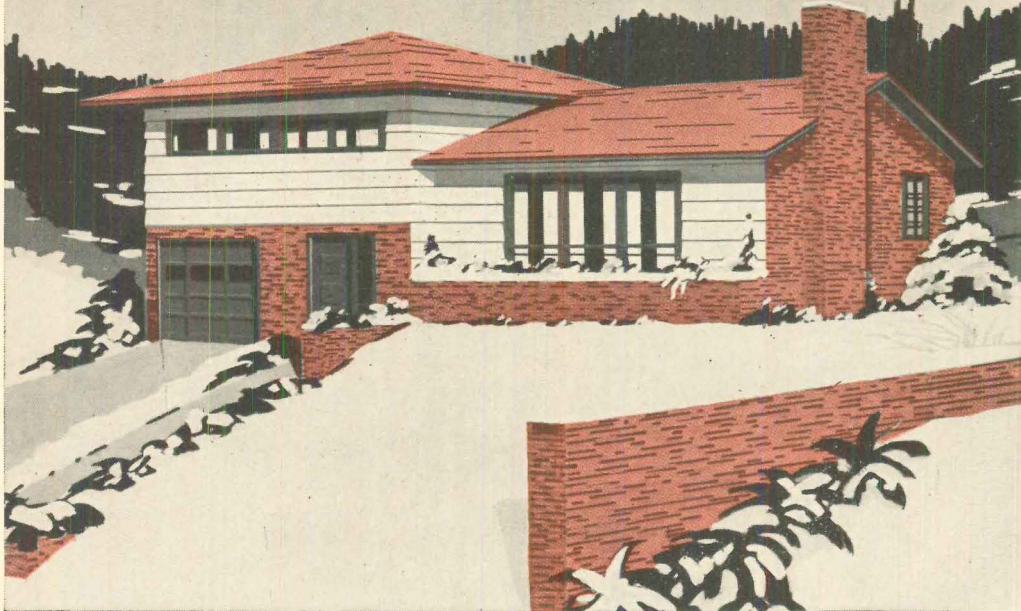


Famous Pocket Door Frame with
adjustable wood header and pre-
mounted track and jamb brackets.
Fits any size opening. Bulletin 25.



AMERICAN SCREEN PRODUCTS CO.
CHATSORTH, ILLINOIS

Visit us at the **NAHB Show!**
JAN. 29 thru FEB. 2 - BOOTH 187



*don't do a thing
until you see these*

FORD HOMES

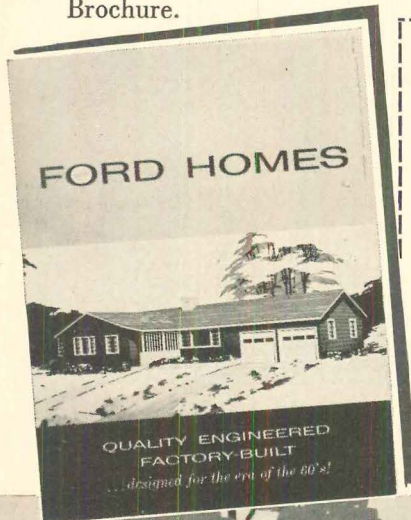
...designed for the era of the 60's!

FACT: You are interested in homes you can SELL FAST and BUILD FAST.

FACT: Your prospects are interested in homes that are attractive—economical to maintain—and they want to MOVE IN FAST.

FACT: You and your prospects both get what you want in Ford Homes because in Ford Homes you get more factory-fabrication to help you BUILD FAST in all kinds of weather so prospects can MOVE IN FAST. Send us the information requested on the coupon and we will send you the complete story.

Manufacturing Franchise available to qualified concerns outside of our 400 mile delivery area. Write on your own letterhead for Franchise & Service Brochure.



IVON R. FORD, INC.

Dept. HH/McDonough, N. Y.

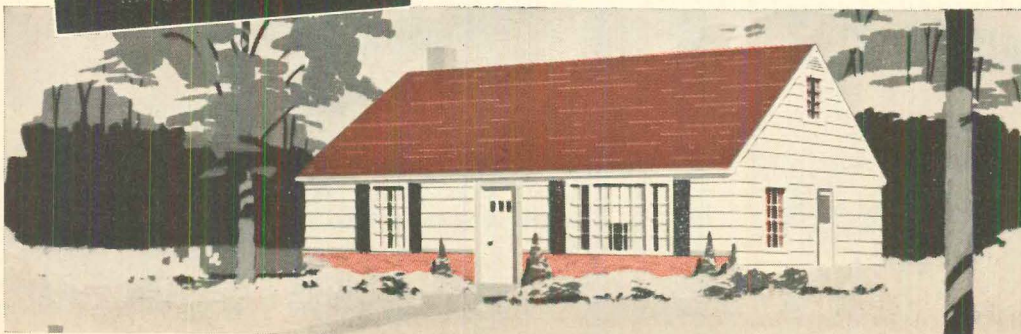
We are contractors We are developers
We build about _____ houses per year.
We have about _____ approved lots

Firm Name _____

Address _____

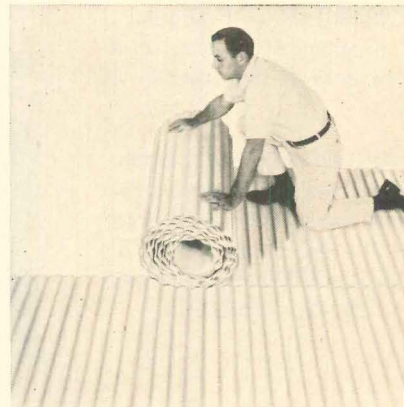
Ask for Mr. _____

IVON R. *Ford* INC., McDonough, N. Y.



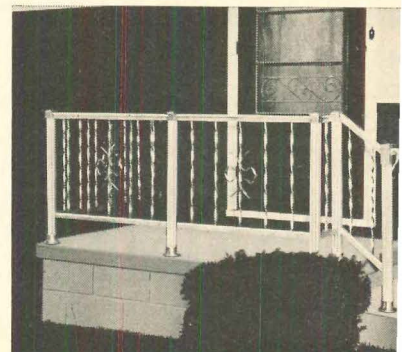
Full aluminum roof includes shingle ridge caps, gable, starter strips, valley, chimney, vent, and in-wall flashing. Entire new flashing and shingles lock together to assure a solid roof. Whole structure nailed with aluminum nails.

Shingles Inc, Fort Worth.
For details, check No. 22 on coupon p



Continuous panels of cross-corrugated reinforced plastic come 40" wide, 50' long to speed installation of long skylights, awnings, clerestories, etc. Rololite comes in 5-oz and 8-oz types and in seven colors. Corrugations are 2½"x9/16". Both sides have crinkle finish.

Filon Plastics, Hawthorne, Calif.
For details, check No. 23 on coupon p



Adjustable railings in aluminum new in Locke's line. Because of aluminum's lower strength per volume and its light weight, new railings and columns come from wrought-iron units. Newel posts are octagonal—to give strength without looking like Spindles are twisted to get more strength in a light element.

Locke Mfg Co, Lodi, Ohio.
For details check No. 24 on coupon p

New Products continued on p

proven by...

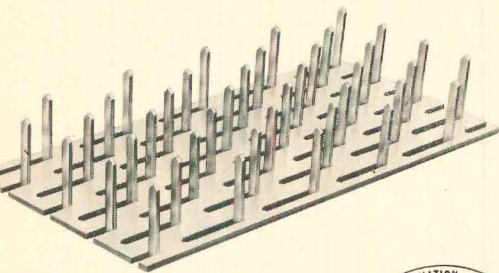
TORNADO AND HURRICANE

This is an actual photo, taken by an Illinois building inspector, following a tornado. He reported that conventionally-framed roof structures failed while GANG-NAIL trussed roofs held fast!



trussed by **GANG-NAILS®**

TODAY'S HOMEBUILDERS CHOOSE GANG-NAILS,* the Ultimate in Roof Truss fabrication, because Gang-Nails STAY in, STAY tight, even through dread tornado and hurricane blasts (actual case histories to prove it). They grip tighter, maintain rigidity, eliminate racking. You frame faster with Gang-Nail trusses because they fit better. And Gang-Nails do not split or damage wood fibers.



the ORIGINAL TRUSS
CONNECTOR PLATE
that requires
NO HAND-NAILING!



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Mommy!...
Why is the
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Hood
the
greatest?

**THE ORIGINAL DUCTLESS HOOD
CLEANS AND PURIFIES AIR BEST**

EVERY kitchen can now include a Ductless Hood and all the benefits that magic name implies: Fresh kitchen air—odors, smoke, grease and pollen banished! NO COSTLY DUCTS OR OUTSIDE VENTS NEEDED. Ductless Hood purifies air by the time-proved method of recirculation through activated charcoal filters.

The original Ductless Hood surpasses all others in performance—performance based on patented design impossible to copy. Permits total freedom in kitchen design. *Sizes and finishes for every decor.*

Write for information:

THE DUCTLESS HOOD CO., INC.
601 Plandome Road
Manhasset 24, N. Y.

Ductless Hood®

U. S. Patent No. 2,886,124

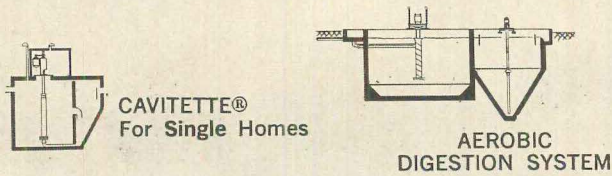
if you've got
the houses...
we've got the
range hoods

Stainless steel hoods. Rich coppertone hoods. White enamel ones. ■ Miami-Carey Coverages, in four basic exhaust types, are made in a full selection of sizes to fit practically every installation. At the right price. ■ Miami-Carey also brings you the finest in dependable, low-cost ventilating fans. They give your homes the big selling point of fresh, clean air in every room. Write Dept. VH-1260 for your copy of our new fan and hood catalog.

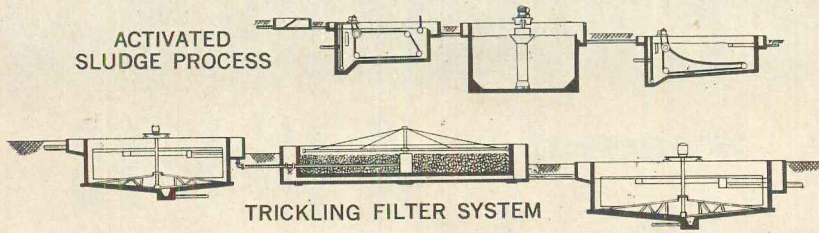
THE PHILIP CAREY MFG. COMPANY
Miami Cabinet Division, Middletown, Ohio

**MIAMI
Carey**

SEWAGE TREATMENT SYSTEMS

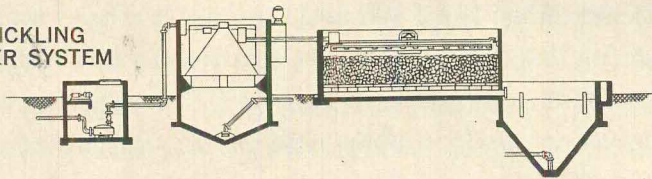


ACTIVATED SLUDGE PROCESS



TRICKLING FILTER SYSTEM

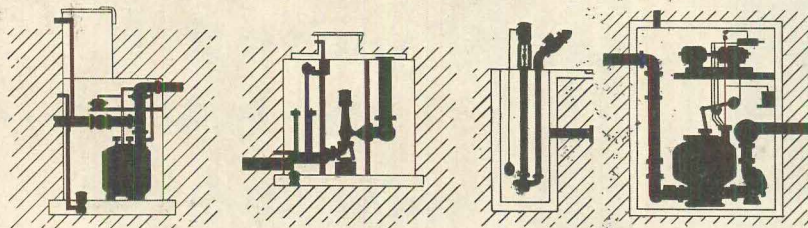
TRICKLING FILTER SYSTEM



Everything a Builder Needs to Treat and Pump Sewage

For 1 home or 10,000 . . . whatever the economics, degree of treatment required, topographical conditions, expected life of installation or expandability, Yeomans offers you the equipment to solve any sewage-handling problem. It is the world's most extensive line and backed by the experience of a specialist. The booklet offered below brings you some of that experience right away.

SEWAGE LIFT STATIONS



PNEUMATIC UNDERGROUND STATION
"Package" design including structure. Easy to service, sanitary, low maintenance.

CENTRIFUGAL UNDERGROUND STATION
Quality "package" design with short-coupled dry-pit pumps. Nominal cost.

CONVENTIONAL WET-PIT
Low first cost, familiar installation and maintenance. Commercial or residential.

TOPS IN DEPENDABILITY
Shone® Pneumatic Ejector—25-Year Warranty! Maintenance free. Lowest over-all cost.

ALL YOU NEED TO KNOW ON HOME SEWAGE DISPOSAL

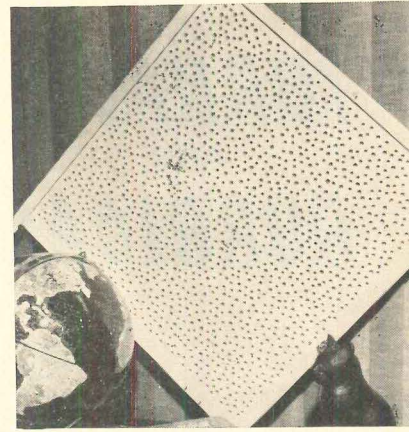
Published especially for builders, this fast-reading booklet gives the solution to any problem you might meet in home sewage disposal. Covers single-home systems, central plants, temporary facilities, connection to municipal lines, different types of terrain, lift stations, and health considerations for one to 1500 homes. Not technical! Forty pages, full of helpful illustrations. Fill out this coupon for your free copy of "The Homebuilder's Guide to Effective Sewage Disposal."

YEOMANS

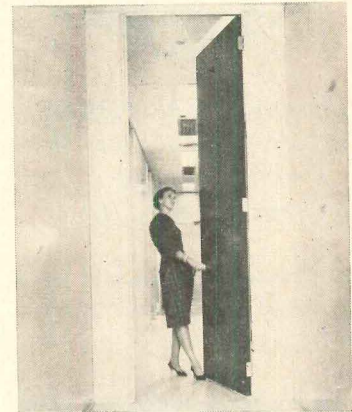
2003-8 N. Ruby St.,
Melrose Park, Ill.
(Suburb of Chicago)

Name _____
 Title or Business _____
 Company _____
 Street _____
 City _____ Zone _____ State _____
 No. of Homes Planned _____; Scattered Lots _____;
 Tract Development _____

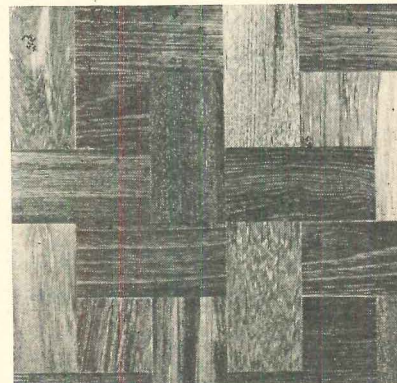
TL-6027



Big acoustical tile for use in suspension grid is 24"x24", 3/8" thick. Gypsum board is random perforated, in flat or lightly textured washable surface. It has .70 noise reduction, .78 light reflection, is reinforced with glass fibers, has a class A fire rating. Bestwall Gypsum, Ardmore, Pa.
For details, check No. 25 on coupon p



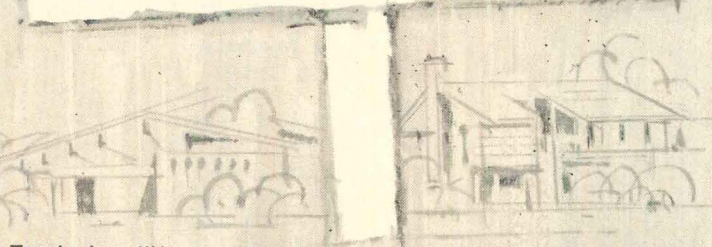
Formica doors in any color, pattern, wood grain are now available. Doors designed for easy installation, are mortised, ready to hang. Custom orders individually packaged, marked for where the door will be used. Doors carry a year guarantee.
Formica Corp, Cincinnati.
For details, check No. 26 on coupon p



Teak parquet is Plyfloor's newest laminated block. Flooring is made in Hong Kong, is imported at prices to compete with resilient flooring. Flooring comes in 9"x9", 10"x10", and 12"x12" tiles and 13/16"x2 1/4" slats. Prefinished or unfinished, for adhesive or nail application. Plyfloor Inc, Hattiesburg, Mass.
For details, check No. 27 on coupon p

New Products continued on p

if you've got
the houses ...
we've got the
chimes



Troubadour "House of Melody" chimes by Miami-Carey. Award styling in compact and recessed chimes, ultra-functional clock chimes, popular non-electric chimes. Eye-catching all! ■ And you just won't find a better selection of sizes and color combinations—32 different models for you to choose from. Everything you could ask for is right here. ■ Of course, Miami-Carey brings you these chimes in every price range. Write Dept. VC-1260 for new catalog.

THE PHILIP CAREY MFG. COMPANY
Miami Cabinet Division, Middletown, Ohio



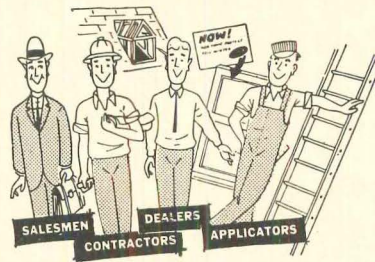
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... the charm of an open fire
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Available in three sizes including our new "4-footer"
Discount to builders and architects.
Brochure on request.



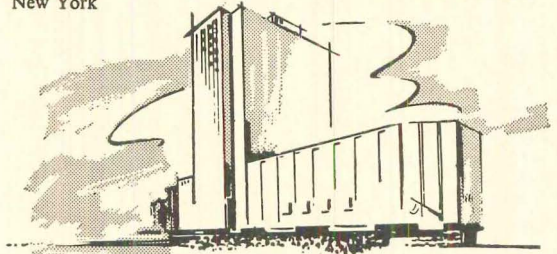
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1961 HOME IMPROVEMENT PRODUCTS SHOW

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Please mail Admission Badge to me. I understand that there is no registration fee and that the badge will admit me to the exhibit floor at any time during show hours.

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FIRM..... (Check type below)

ADDRESS.....

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Additional names with information as requested above on attached sheet Hotel reservations requested.

TYPE OF FIRM—PLEASE CHECK APPLICABLE BOX BELOW

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|---|---|--|---|
| <input type="checkbox"/> Specialty Dealer | <input type="checkbox"/> General Contractor | <input type="checkbox"/> Dept. & Chain Store | <input type="checkbox"/> Manufacturer |
| <input type="checkbox"/> Lumber Yard | <input type="checkbox"/> Builder | <input type="checkbox"/> Hdwe. or Appliances | <input type="checkbox"/> Wholesale only |
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The only shutters with *all the features* home owners want!

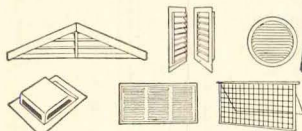


Lo Man Co
Beauty Line
Aluminum Shutters

No other window shutters on the market . . . metal or wood . . . can match new LoManCo Beauty Line Aluminum Shutters for the combination of features and advantages builders and homeowners want! These rugged LoManCo shutters, with one piece aluminum slats locked into a heavy continuous aluminum frame, look good and last a lifetime! They provide the deeper shadow lines which set off and enhance the appearance of any window. They come from the factory completely assembled, with pre-drilled corner holes equipped with eyelets for faster easier mounting. And they're factory painted white ready for trim color. Investigate LoManCo Beauty Line Aluminum Shutters today. Ask your dealer or jobber, or write for information.

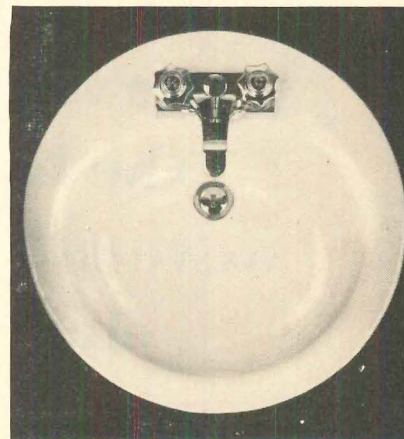
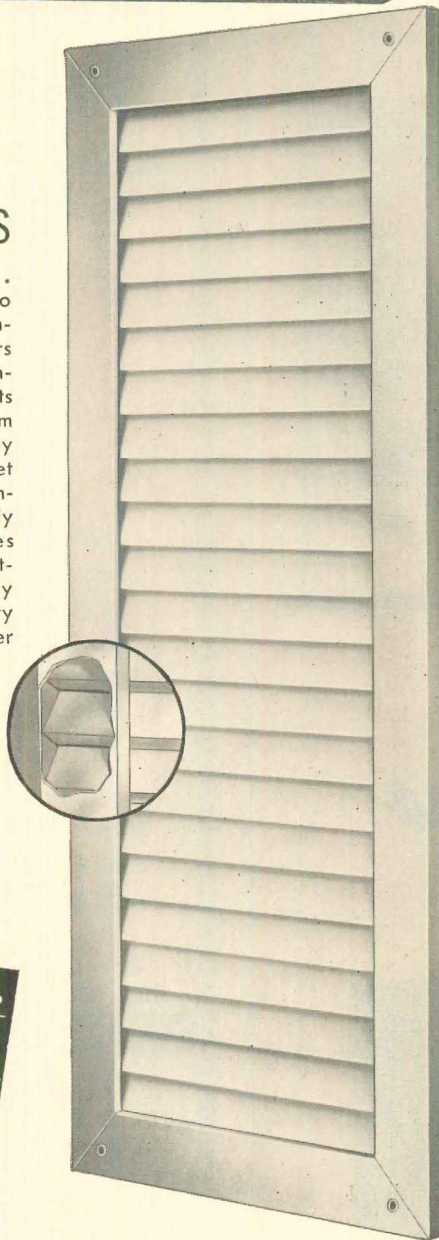
- ★ 100% Aluminum Construction . . . no rotting, warping, cracking or splitting
- ★ One piece aluminum slats locked in continuous frame . . . strong, durable, yet lightweight and attractive
- ★ Completely assembled ready for mounting . . . furnished with pre-drilled corner holes and eyelets and mounting screws
- ★ Complete range of sizes . . . 16 in all . . . for all standard windows
- ★ Factory painted in 6 different baked enamel finishes . . . Mint Green, Charcoal Black, Tile Red, Satin White, Forest Green and White Prime Coat.

*America's Most Complete
Line of Aluminum
and Galvanized Louvers!*



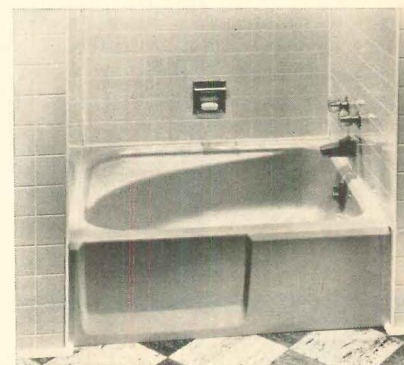
Louver
MANUFACTURING CO.

3607 Wooddale Avenue • Minneapolis 16, Minn.



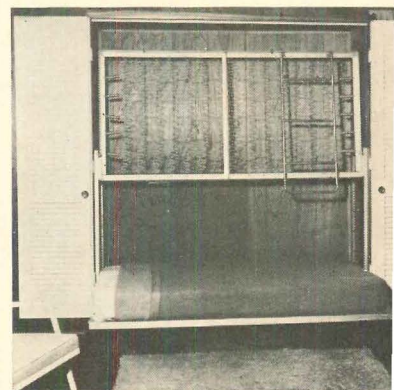
Round lavatory in enameled cast iron is 18" in diameter, has 14 $\frac{3}{4}$ "x11 $\frac{7}{8}$ " basin. Circlyn is installed with a standard mounting frame, is especially suitable for countertop units. Back ledge will fit single-lever, center-set, or spread fitting. In white and six colors.

American-Standard, New York City.
For details, check No. 28 on coupon p



New square tub for recessed installation is Eljer's enameled cast iron Delray. is 48"x42"x14", has a low wide rim to make cleaning easier plus an integrated corner seat for footbaths, etc. Appro straight at the floor line. In white and six colors.

Eljer, Pittsburgh.
For details, check No. 29 on coupon p



Foldaway bunk beds fit into a 15" wall section, hide behind doors, panels or other decorative treatment. Two No. springs, 76 $\frac{1}{2}$ "x36", are hinged to iron end frames that can be fastened ends or back. Mattresses are held by rods on both sides. A double-bed 76 $\frac{1}{2}$ "x52", is also available.

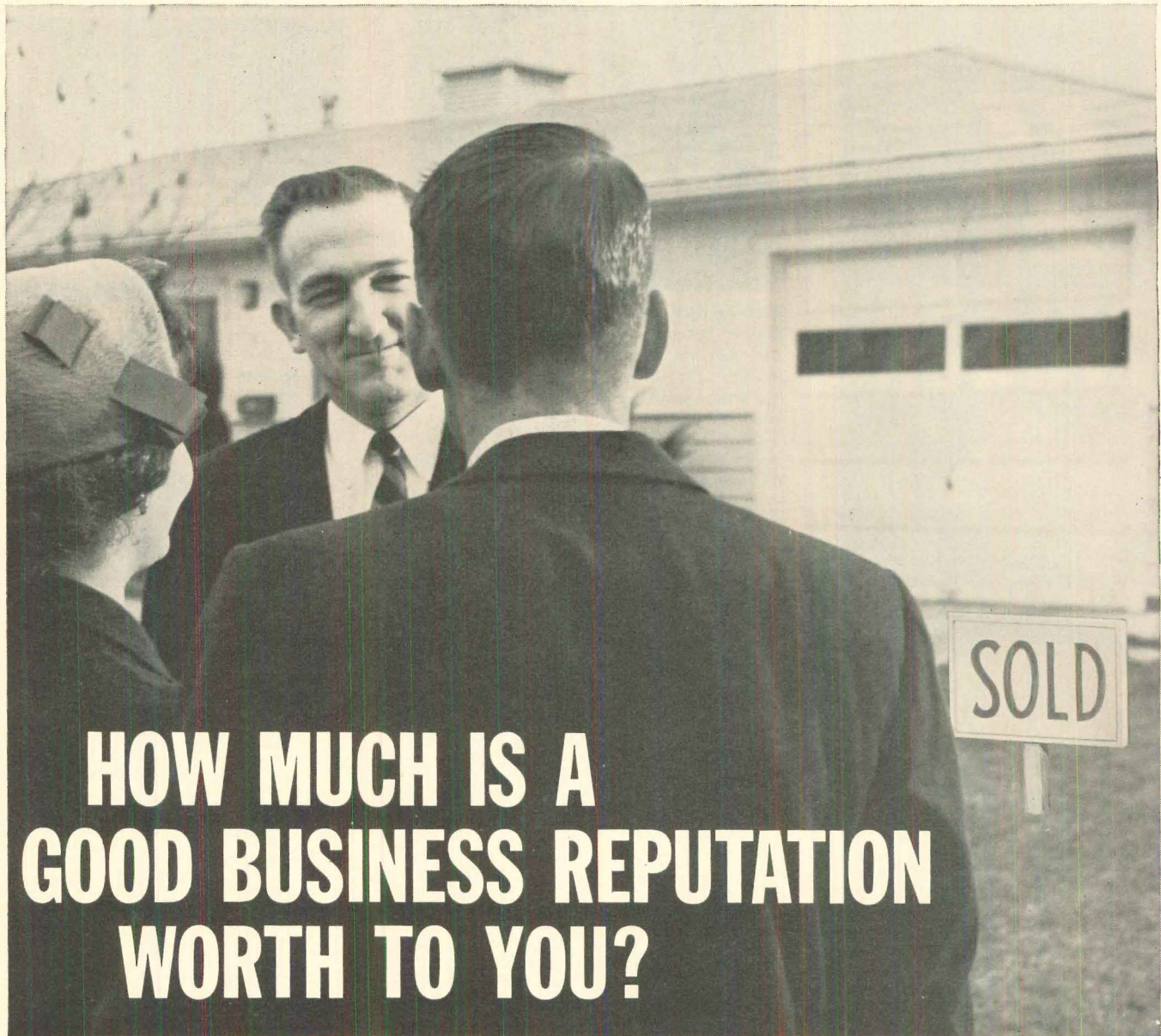
Moore Co, Muncie, Ind.
For details, check No. 30 on coupon p

LOUVER MANUFACTURING CO.

3607 WOODDALE AVENUE • MINNEAPOLIS 16, MINNESOTA

Gentlemen: Please send me complete information on your new Beauty-Line Aluminum Shutters.

Name _____
Address _____
City _____ State _____
Firm _____
Title _____



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ANOTHER NEW PRODUCT FROM
National hardware



HAND RAIL BRACKET

Here's quality that you can actually feel... National's No. V112 Hand Rail Bracket is a zinc die-cast. It's smoother and stronger than competitive cast-iron brackets.

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Builders who value their name and reputation refuse to substitute price for quality. They know how important it is to keep the respect and confidence of their customers. And although hardware is a small part of the total building cost, it plays an important role in keeping your customers satisfied. Next time, if you don't already, insist upon National hardware and be assured of the finest, longest lasting hardware available . . . anywhere.

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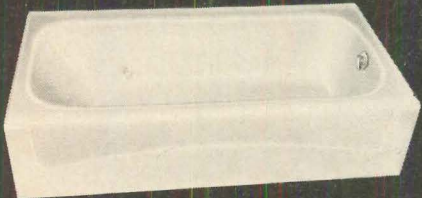
Sterling, Illinois



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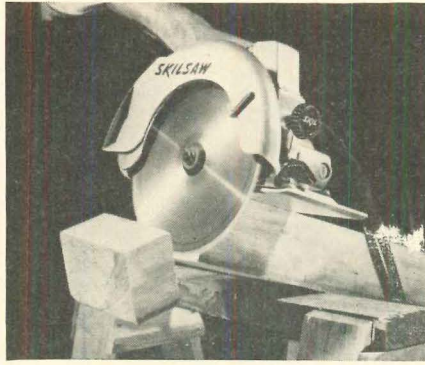
The complete and extensive line of Peerless Fixtures in vitreous china, steel and cast iron enamelware is immediately available in white and 7 matched decorator colors.

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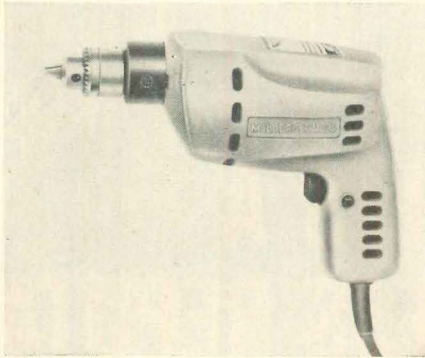
start on p 173



Heavy-duty 10" saw is claimed to be lighter but more powerful than any other 10" saw on the market. Skil model 860 weighs 17½ lb, will cut 3¾" stock at 90°. Rotating guards cover blade even on shallowest cuts. Vari-Torque clutch protects against kickback. No-load speed is 5,400 rpm. Motor is 115 v, 15 amp (other voltages on order).

Skil Corp, Chicago.

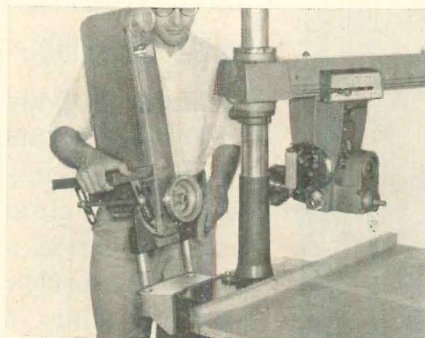
For details, check No. 31 on coupon p 196



Shockproof drill is doubly insulated by its nylon housing and insulated chuck, is surge tested at extra high voltage. Housing—of DuPont Zytel 31—is tough and durable but lightweight. The new drill weighs 20% less than comparable aluminum drills. The 110-v motor is rated at 2.7 amp. Price: \$24.95.

Millers Falls Co, Greenfield, Mass.

For details, check No. 32 on coupon p 196

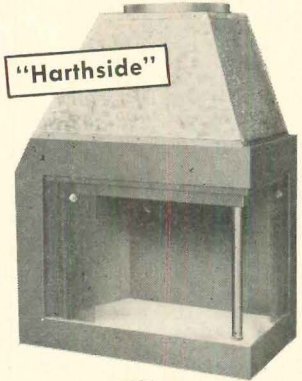
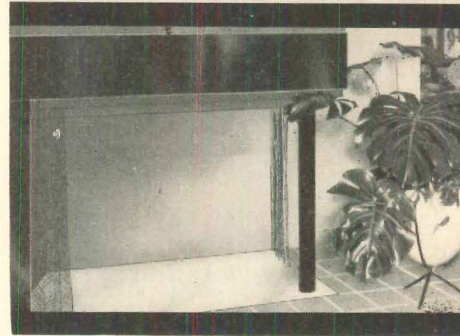


Add-on tools now extend the versatility of Yuba's Sawsmith radial arm saw. A special mount bolted to the saw table will take the twin-tube base of four tools—jointed, bandsaw, belt sander (shown), and compressor-sprayer. Belt and pulley are used to take power from saw motor. Motor speeds are adjustable from 1,700 to 6,400 rpm to provide the right speed for each operation.

Yuba Power Prods, Cincinnati.

For details, check No. 33 on coupon p 196

Fits in your plans
as never before

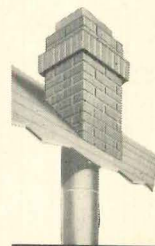


Design this all-metal fireplace in practically any location in your custom home

Majestic thulman CORNER FIREPLACE

The famous factory-built, all-metal wood-burning fireplace, now in a versatile corner model with left or right opening. Affords all the benefits of the expensive conventional brick or stone fireplace at a fraction of the cost. The perfect extra selling feature for custom homes or project housing.

No masonry or mortar needed • Complete with all-metal chimney and top housing • UL-tested and labeled • Absolutely safe even butted against wood surfaces • Thick ceramic liner • Finish with any style mantel or surround



Write for details on front-opening and corner model

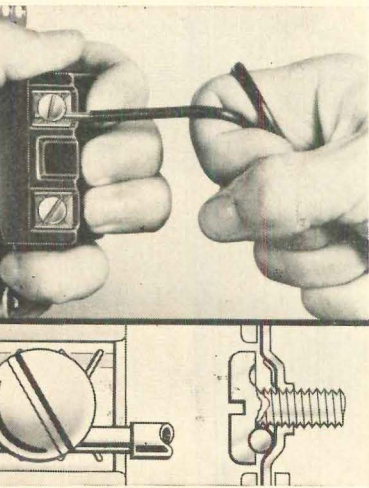
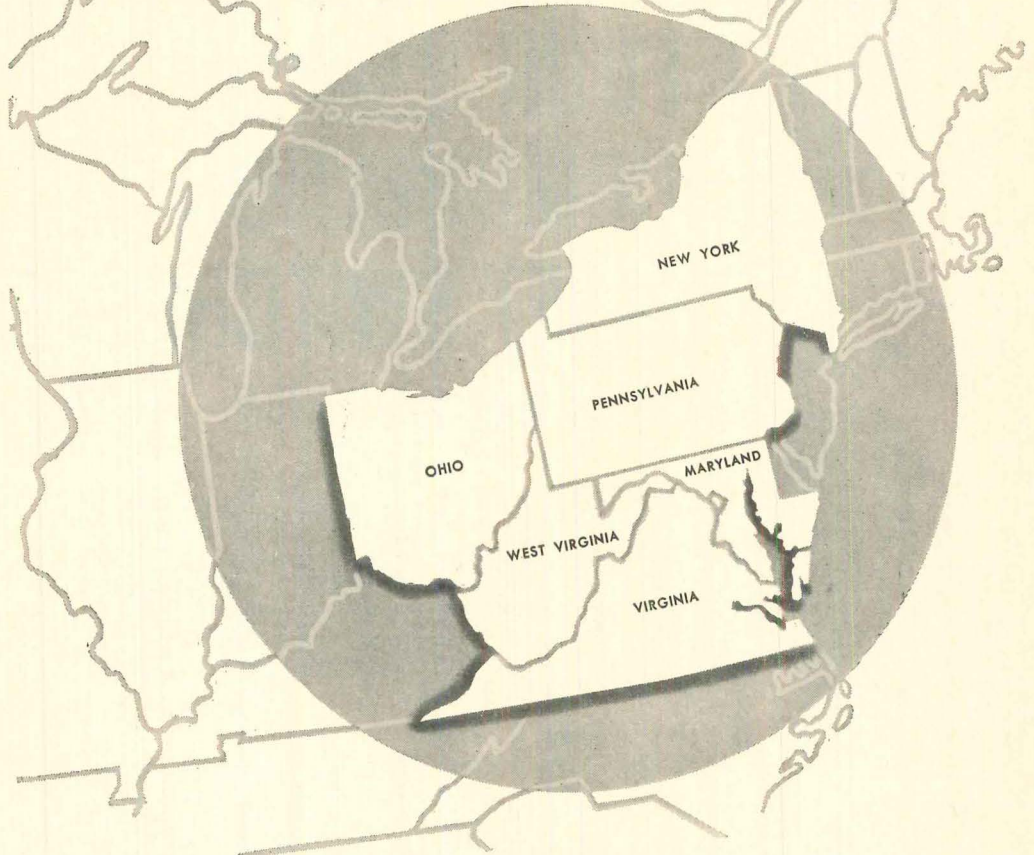


THE
Majestic
COMPANY, INC
416 Erie Street,
Huntington, Indiana

HOUSE &

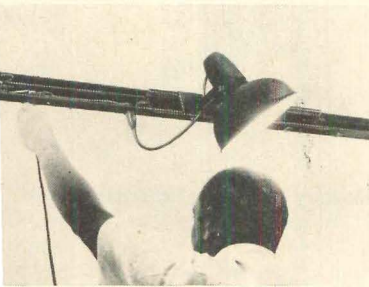
ADMIRAL HOMES TERRITORY...

Where Big Growth Opportunities Await Alert Builders and Dealers!



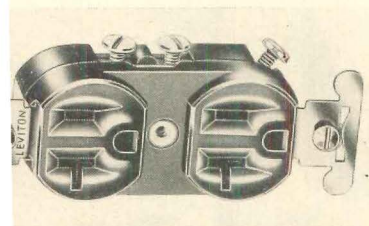
Wiring convenience for back or front wiring is built into terminals of Sierra's location-grade quiet switches: 10 to 14 gwg conductors are simply pushed into open slot and terminal screw tightened. Contact base is curved to match wire and designed to bite one side of conductor. Terminal screw is undercut to bite other side to give four times the contact of normal looped wiring.

Sierra Electric Corp, Gardena, Calif.
 Details, check No. 34 on coupon p 196



Expansion wiring is provided by this outlet twin raceway device. The lower raceway is prewired with 3-wire grounded circuitry. A mounting adapter is placed in place with double screws, lets raceway rotate, 360°, tilt 310°. Miroduct available in 2' and 4' lengths at a net list price of \$1.00 a foot.

Electrojector Co, Inwood, N.Y.
 Details, check No. 35 on coupon p 196



Revised wiring receptacle above is one of the new 20-amp devices developed to conform to the revised NEC code. Specification grade receptacles come single and double, plain or with cover. They have shallow bodies, side mounting and double grounding screws, rustproof. Receptacle will accept all caps—3-prong J-ground as well as parallel blades. Receptacle meets NEMA, ASA, and government specifications. Approved by UL and CAS.

Leviton Mfg Co, Brooklyn.
 Details, check No. 36 on coupon p 196

Admiral Homes, Inc. is an aggressive, fast-growing company which offers quality homes at realistic prices . . . architect-designed homes with consumer appeal. Builders and dealers are enthusiastic about Admiral homes because:

- **Admiral's precision factory-built homes go up faster . . . reduce on-site labor costs . . . release construction money quicker.**
- **Quality-built Admiral homes are priced to sell in the profitable \$9,500 to \$25,000 market.**
- **There is a size and model Admiral home to suit every homeowner's taste and pocketbook: ranch, L-shape, split-level, two story, Cape Cod and contemporary.**
- **Admiral backs its dealers with strong promotion, generous cooperative advertising allowance, complete financing aid.**

IF YOU WOULD LIKE MORE INFORMATION ON PRIME-MARKET DEALERSHIPS IN PENNSYLVANIA, OHIO, NEW YORK, MARYLAND, VIRGINIA OR WEST VIRGINIA, JUST RETURN THE COUPON BELOW. ↓

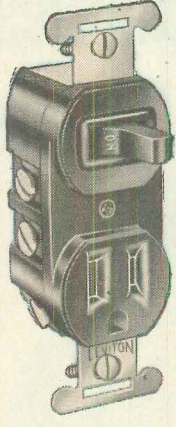
ADMIRAL HOMES, INC.

149 Water Street, West Newton, Pennsylvania

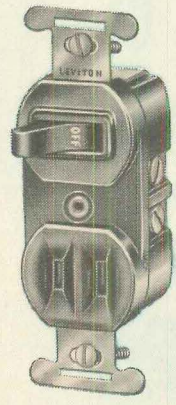
I would like further information on Admiral Homes. Please have your Factory Representative call.

NAME.....
 FIRM.....
 ADDRESS.....

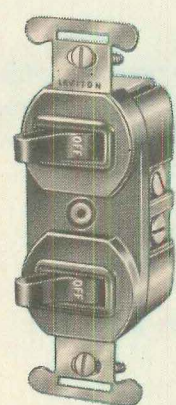
◀ *Newest of the New!*



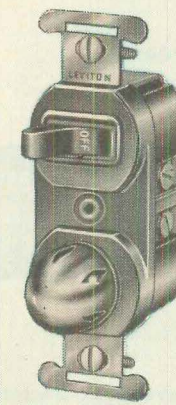
No. 5225



No. 5222



No. 5224



No. 5223 LB

FOUR SPECIFICATION GRADE COMBINATION QUIET SWITCHES

You've been waiting for!

LEVITON is the first to bring you four entirely new devices in the combination duplex line... the now popular mechanical Quiet Switch in combination with power outlets or pilot lights. The Quiet Switches are all precision-balanced with heavy special silver contacts, magnetic arc-snuffing action. The movement? So quiet you can hardly feel it!

The features? All these:

- U-GROUND POWER OUTLETS** offer maximum safety. Conform to N.E.C. requirements. Also accepts any 2-wire plug.
- ALL POWER OUTLETS** have bronze double-wiping contacts for longer life and pressure grip. Can be wired independent of, or controlled by switch.
- PILOT LIGHT** takes standard S-6 candelabra lamp that's easily unscrewed. Nickel-plated protective hood over lamp.
- RUGGED CONSTRUCTION!** Base molded of brown phenolic... covers of either brown phenolic or ivory thermosetting plastic. Heavy gauge rustproofed underslung steel strap is riveted through cover and body to form a permanent assembly.
- EASY TO INSTALL!** Large head No. 8 terminal screws have deep milled slots for easy wiring. Accommodate up to No. 10 conductors. Wiring diagram furnished with unit. Wide plaster ears on strap make wall alignment easier.
- ECONOMY!** Save installation costs and wall space—single gang box and wall plate are all that is needed.

<p>No. 5225</p> <ul style="list-style-type: none"> • SINGLE POLE Quiet Switch with U-GROUND OUTLET • Rating Quiet Switch: 15A-120V • AC only • U-Ground Outlet: 15A-125V 	<p>No. 5222</p> <ul style="list-style-type: none"> • SINGLE POLE Quiet Switch WITH POWER OUTLET • Rating Quiet Switch: 15A-120V • AC only • Power Outlet: 15A-125V 	<p>No. 5224</p> <ul style="list-style-type: none"> • TWO SINGLE POLE Quiet Switches ON SAME CIRCUIT • Rating Quiet Switches: 15A-120-277V • AC only 	<p>No. 5223 LB</p> <ul style="list-style-type: none"> • SINGLE POLE Quiet Switch with PILOT LIGHT • Rating Quiet Switch: 15A-120V • AC only • Pilot Light: 75W-125V
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Listed by Underwriters' Laboratories, Inc.

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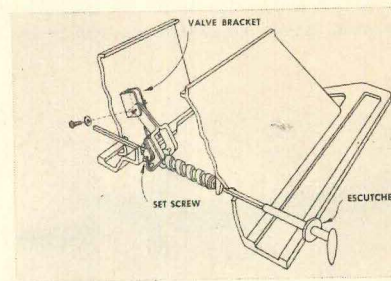
LEVITON MANUFACTURING COMPANY, Brooklyn 22, N.Y.

Chicago • Los Angeles • Leviton (Canada) Ltd., Montreal
For your wire needs, contact our subsidiary, American Insulated Wire Corporation



Roll-up ladder is a convenient portable unit that can be carried in a car trunk. When unrolled, a tensioned cable holds it stiff enough to support a 1,000-lb load. Ladder comes in 12' and 16' lengths. The 16' size rolls into a bundle 20" diameter weighing 24 lb.

Aladdin's Products, Columbus, Ohio
For details, check No. 37 on coupon page



Rotary damper control is new feature of Bennett-Ireland's line of cast-iron place forms and dampers. Control is simple, with few moving parts and no bearing pieces. Valve brackets are cast in damper leaves. Full-length rod will hold masonry facings up to 8" deep. Hand solid brass, escutcheon is drawn brass.

Bennett-Ireland, Norwich, N.Y.
For details, check No. 38 on coupon page



Five-hp trowel is claimed to be a powerful 36" unit available. Four Briggs & Stratton engine turns blades at 110 rpm. Unit will float wet slab at 45 rpm or finish slab quickly at 110 speed. With added weight it will vibrate dry slab. Four-blade unit can take 6" or 8" combination blades or 10" shoes. Weight: 120 lb.

Master Vibrator, Dayton.
For details, check No. 39 on coupon page

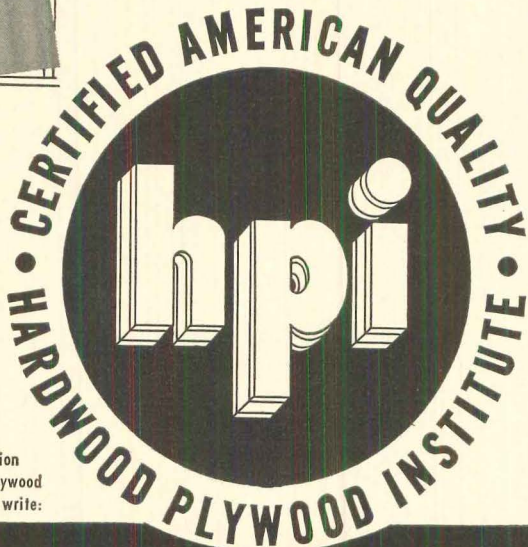
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hpi means quality



**HARDWOOD
PLYWOOD
PANELING**

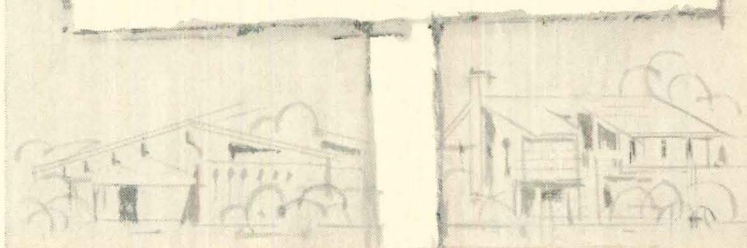
The hpi seal guarantees that the plywood you specify has met the rigid testing and inspection of the Hardwood Plywood Institute—30% more exacting than Commercial Standard.



For more information about hardwood plywood or the Institute, write:

HARDWOOD PLYWOOD INSTITUTE
2310 South Walter Reed Drive, Arlington 6, Virginia

if you've got
the houses...
we've got the
bath accessories



Sparkling, clean-cut bath accessories from the Colonial line by Miami-Carey. ■ They'll hold their good looks year after year because each one is **triple coated**. First a coating of pure copper . . . then nickel . . . finally, a heavy coating of chromium. ■ Miami-Carey's Colonial line offers your choice of recessed accessories in either screw-on or lug type. And these accessories can be purchased in any combination desired. Write Dept. VA-1260 for new bath accessories folder.

THE PHILIP CAREY MFG. COMPANY
Miami Cabinet Division, Middletown, Ohio



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GUEST....**

A Cordial Invitation....
to visit Booth #18
NAHB. Convention
Jan.29 ~ Feb.2
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*Quality Materials
for Builders....*

PANDA | *Vent-a-Ridge*
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aluminum

REAL ESTATE BROKERS . . .
Here's Opportunity Unlimited!

The General Development Corporation of Florida and the Mackle Co., the nation's largest community developing and home building organization is currently embarking on the largest real estate national advertising program ever undertaken.

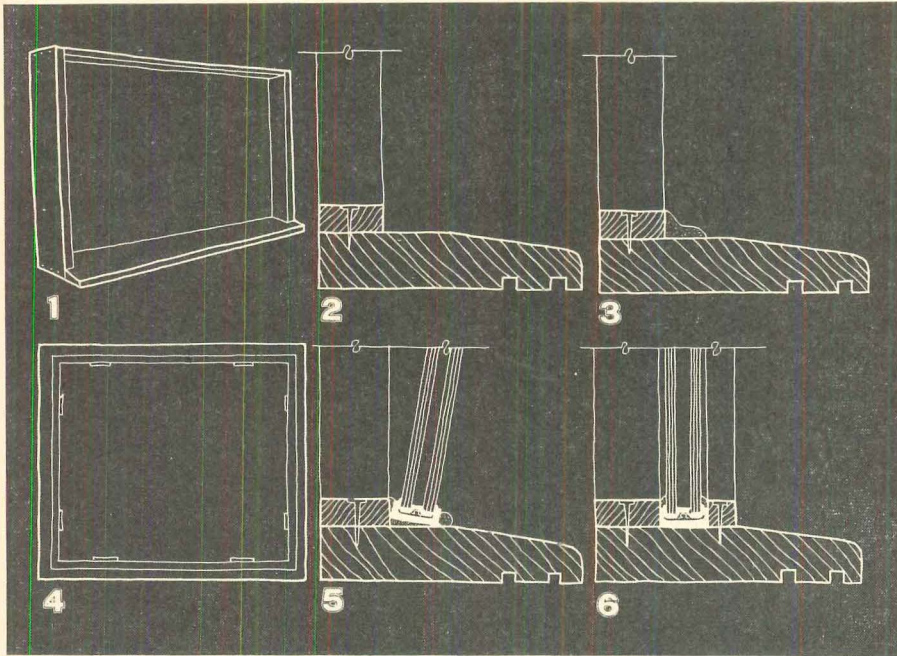
In order to keep pace with the thousands of qualified leads which will be gained (see the October 11 issue of LOOK now on the newsstands and read our SIX PAGE COLOR AD!) from this and other national advertising we are in a position to grant a limited number of local franchises to Real Estate Brokers who can qualify.

You must be an established real estate broker with an aggressive sales organization. You must have a minimum of \$10,000 capital to invest. You must be able to hire and train new men.

In turn, we offer you the most comprehensive training program in existence . . . we'll create your first sales for you . . . give you qualified leads . . . train your older salesmen . . . help you hire and help you set up your new "Florida Division."

If you are interested in building a Division which can result in vastly increased profits over the next ten years . . . and if you would like to see your sales efforts backed with our national magazine and TV advertising, write or wire:

MR. HERMAN PERL, Director of National Sales
GENERAL DEVELOPMENT CORPORATION
300 CHANCELLOR AVENUE
NEWARK 12, NEW JERSEY



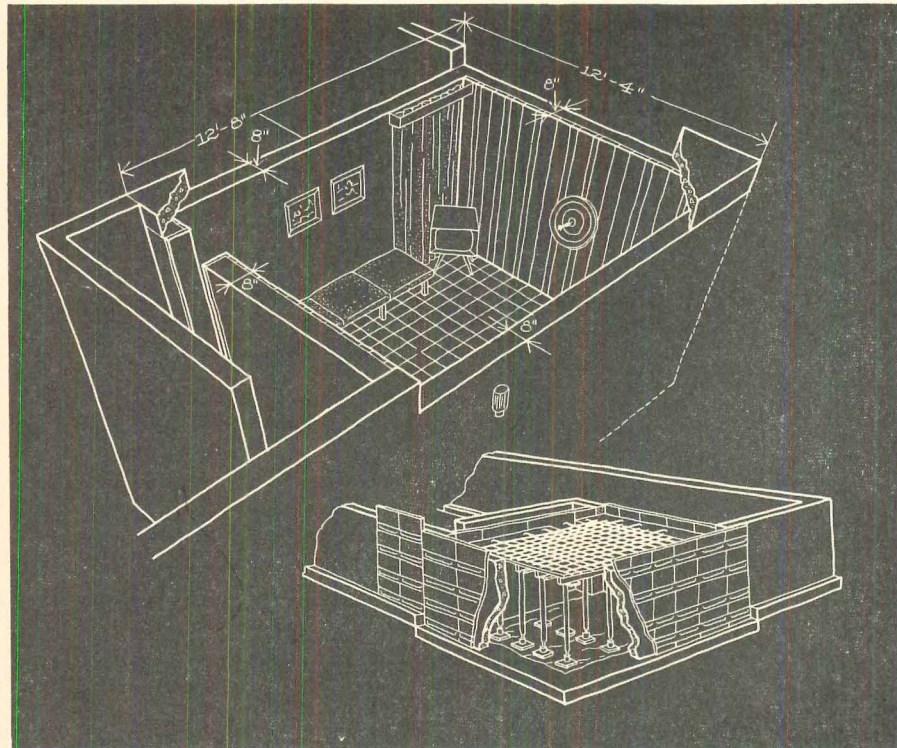
How to install fixed double glazing

L-O-F's new 8-page "Builder's guide for ordering and installing Thermopane" gives a step-by-step method for using insulating glass in a simple wood frame. The process, illustrated above: 1) Top and sides of frame are 2x6, sill 2x8. Frame is 1/2" higher and wider than Thermopane unit. 2) Backstop of proper thickness is nailed on. 3) Gen-

erous bed of glazing compound is applied to backstop. 4) Neoprene setting blocks are snapped on Thermopane. 5) Thermopane is placed in position on a sill and pressed home. 6) Front stop is nailed, voids filled with glazing compound.

Libbey-Owens-Ford, Toledo.

For copy, check No. 40 on coupon, p 196



How to cast a concrete fallout shelter

Simplex forms has plans for a reinforced concrete structure that can serve as a basement den or recreation room now, act as a disaster shelter in time of war, earthquake, hurricane, etc. Drawings show how Simplex forms can be used in pouring the basic structure.

Shelters can be used as a merchandising plus, can usually be financed FHA. Economies come from building the shelter while the house is being built, two basement walls serve as shelter walls.

Simplex Forms, Rockford, Ill.

For copy, check No. 41 on coupon, p 196

How to sell remodeling

Two new sales kits—one for the builder and one for the dealer—have been put together by Andersen to help the housing industry get more modernizing business. Each kit contains slightly different materials but the basics are the same: 1) a treatise on the money to be made in remodeling, 2) ad mats featuring Andersen windows, 3) before and after photos, 4) how to use windows in kitchens, 5) how to use windows to get an extra room, 6) three brochures promoting remodeling.

Andersen Corp, Bayport, Minn.

For copy, check No. 42, on coupon, p 196

Better homes with wood

To celebrate National Forest Products Week, the lumber manufacturers have published "Livability unlimited," a 20-page four-color brochure showing the good living possible in homes made of wood. Among the uses discussed: structural, exteriors, interiors, doors and windows, floors, cabinets and storage walls, furniture.

National Lumber Manufacturers Assn, Washington.

For copy, check No. 43 on coupon, p 196

What's the future for urethane

Mobay Chemical has a large-format 28-page booklet entitled "The profitable present and the fabulous future of urethane foams." It contains basic information on the chemicals, their formulation and production plus specialized treatment of their uses in various fields. Fields covered include: furniture, transportation, architecture, encapsulation, packaging, insulation. But each field discussed has implications for others. The booklet provides a wide knowledge of a new basic material that is moving rapidly into building.

Mobay Chemical, Pittsburgh.

For copy, check No. 44 on coupon, p 196

How many shingles do you need?

To figure the coverage in square feet of a standard bundle of cedar shingles, the Red Cedar Shingle Bureau is offering a small pocket calculator. The device shows the coverage of 16" Fivex, 18" Perfection, and 24" Royal shingles for 20 different exposures from 3 3/4" to 16".

Red Cedar Shingle Bureau, Seattle.

For copy, check No. 45 on coupon, p 196

Wiring accessories

The HI line of wiring tools and fastening devices is shown in an 8-page two-color foldout. Included are plastic and lead screw anchors, toggle bolts, masonry drills, wire connectors, drive straps, and snap straps. Ace motor maintenance products are also covered.

Holub Industries, Sycamore, Ill.

For copy, check No. 46 on coupon, p 196

Publications continued on p 196



A MILLION PROSPECTS FOR THE PRAIRIE LADIES?

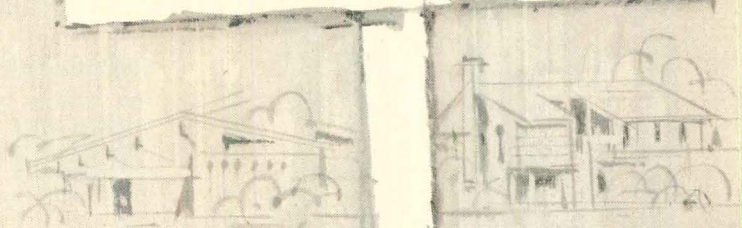
No, not all of the million people who have seen the "Prairie Ladies" at the past four annual Farm Progress Shows are building prospects. But of those who are, more than 100,000 have stood in line at the "World's Fair of Agriculture" to tour these fabulous farm and countryside homes. Hundreds have already moved into their own customized versions of the Prairie Ladies or other Home-Way Models.

Build your business on the largest Open House promotion in the Industry. Write for big, colorful broadside and portfolio of room-by-room pictures of the new "Atomic Prairie Lady #20," with Home-Way franchise terms including qualified list of prospects registered from your territory—and catalog of our Prairie Ladies and 20 other Home-Ways available with thousands of custom-variations.



GBH-WAY
HOMES, INC.
DEPT. HH, WALNUT, ILL.

if you've got
the houses...
we've got the
bathroom cabinets

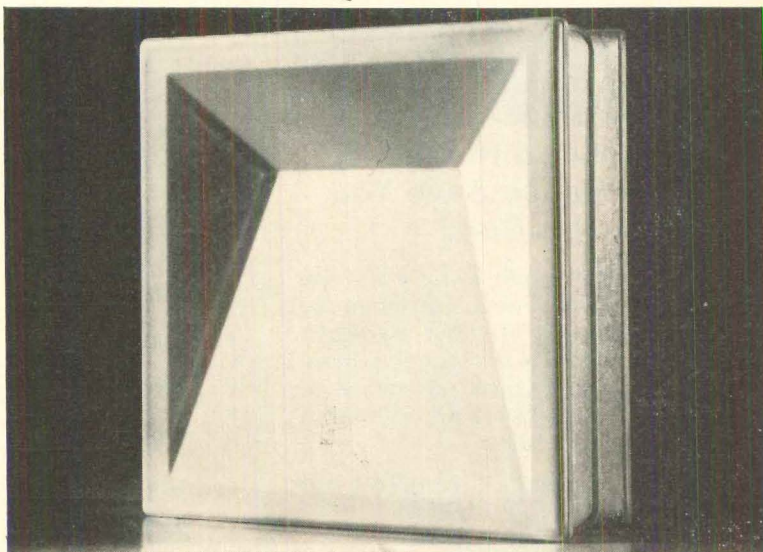
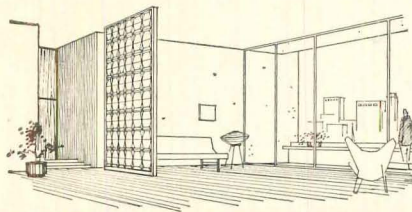


Wall-hung mirrored cabinets that reflect your good taste and good sense to offer customers what they've admired in expensive homes. ■ The clean-cut Hollywood model, for example, is the newest in mirror and cabinet combinations. Sliding door cabinet attaches to base of mirror, gives easy access to toilet articles. ■ Miami-Carey's surface cabinets install easily, quickly. No cutting of walls. No recessing. ■ America's oldest and largest manufacturer of bathroom cabinets brings this versatile line to you at any price you desire. There's a new catalog waiting for you—just write Dept. VS-1260.

THE PHILIP CAREY MFG. COMPANY
Miami Cabinet Division, Middletown, Ohio

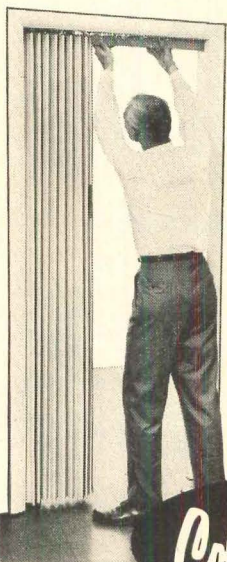


A reminder to House & Home readers



In the October apartment issue of House & Home, a Pittsburgh Corning advertisement described the exciting apartment designs made possible by PC Glass Blocks and Sculptured Modules. You see above one of four Sculptured Module patterns available—and one of the stimulating design possibilities it suggests.

If you missed that advertisement, you may well have overlooked one of the year's most intriguing possibilities for adding excitement and saleability to the design of apartments and apartment buildings. To prevent that oversight, we should like to send you a free copy of our new design catalog. To receive it, simply write to: Pittsburgh Corning Corporation.



Takes
longer
to unpack
than
INSTALL!

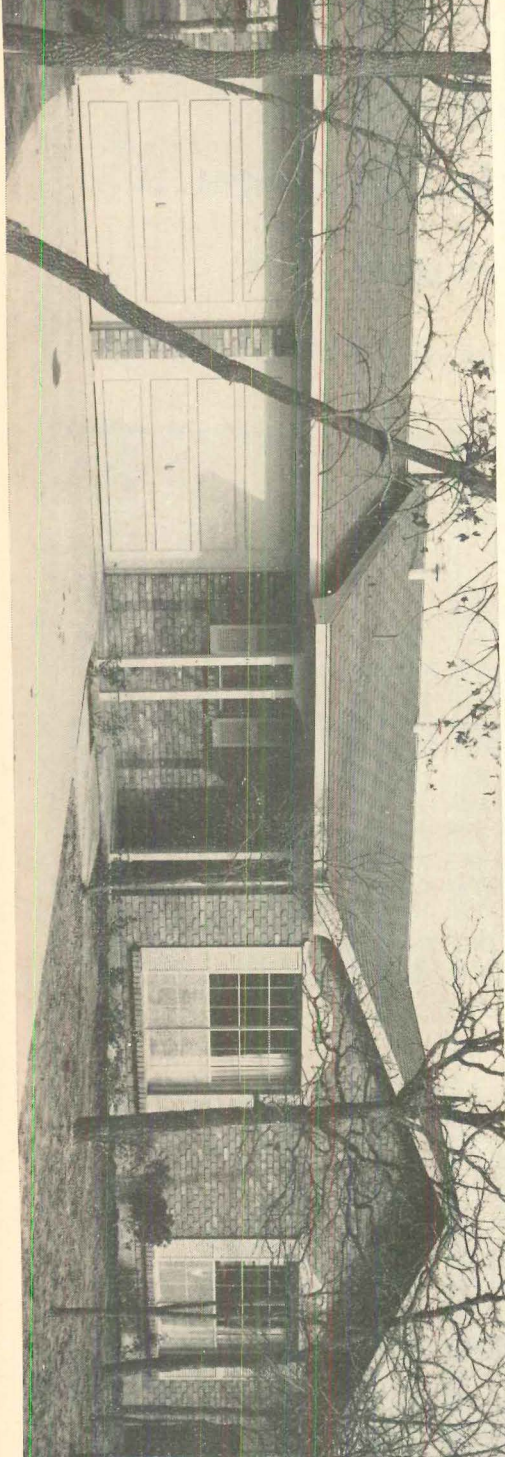
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FABRIC DOOR

Many builders leave the Columbia-matic Fabric Door right in the carton—the buyer installs it later—in seconds. No painting, no hanging, no hardware, no framing necessary. A real space saver. Neat folding, narrow profile, portable, reversible, washable. Lovely vinyl covering, heights to 8', widths to 4', can be hung in pairs.

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MANUFACTURING CORPORATION
FORT WORTH 12, TEXAS



A/C pipe for vents and drains

Johns-Manville now has a 4-page folder on its new Transite underdrain pipe. Photos show how it is installed, diagrams show how hole size and distribution is determined. Minimum crushing strengths are also shown.

For copy, check No. 47 on coupon below

Another brochure from J-M shows how to put together an asbestos-cement gas vent system. Diagrams show minimum clearances, maintenance of clearance, methods of supporting pipe.

Johns-Manville, New York City.

For copy, check No. 48 on coupon below

Flashing and roof data

The makers of Hydro-T-Metal, a new zinc-lead alloy suitable for roofing, flashing, gutters, gravel stops, fascias, etc, have put together a 40-page description of the alloy, with tables of its properties, com-

parisons with other architectural metals, description of its fabrication characteristics, typical applications, cost data. Full details are drawn and described.

For copy, check No. 49 on coupon below

Power staplers and tackers

Duo-Fast's complete line is the subject of a new 32-page catalog. Beside listing the products, the booklet describes the many jobs the tools can be used for. New air-operated tools are covered in detail.

Fastener Corp, Franklin Park, Ill.

For copy, check No. 50 on coupon below

Structural ceramic tile

Four designs in sculptured facing tile are pictured and described in a new folder from the maker. Sample installations are indicated. Typical specifications are given.

Stark Ceramics Inc, Canton, Ohio.

For copy, check No. 51 on coupon below

Want more information?

The numbers below are keyed to the items described on the New Products and Publications pages. Check the ones that interest you and mail the coupon to:

House & Home Room 1960, Time & Life Building
Rockefeller Center, New York 20, N.Y.

NEW PRODUCTS • December

1. Birdsboro Corp stainless panels
2. Dow Saraloy 200 flashing
3. Whirlpool gas countertop
4. Hardwick range developments
5. Maytag clothes dryer
6. Frigidaire appliance line
7. Coldspot gas refrigerator
8. Suburban Viscount oven
9. Modern Maid dishwasher
10. Portalume sliding door
11. Arcadia Series 150 doors
12. Adams-Rite flush lock
13. Ador Challenger doors
14. Kennatrack bi-fold hardware
15. Leigh by-passing hardware
16. National Lock by-passing hardware
17. Spray-Bilt fiberglass gun
18. Sylvania Panelescent light
19. Knappe & Vogt drawer slide
20. Hardware Designers slide
21. Amerock drawer slide
22. Shingles Inc roofing
23. Filon Rololite panels
24. Locke aluminum railings
25. Bestwall acoustical tile
26. Formica architectural doors
27. Plyfloor teak parquet

28. American-Standard lavatory
29. Eljer square tub
30. Moore Foldaway beds
31. Skil 10" saw
32. Millers Falls nylon drill
33. Yuba add-on tools
34. Sierra QT switches
35. Miroflexor twin raceway
36. Leviton grounding receptacles
37. Aladdin roll-up ladder
38. Bennett-Ireland damper control
39. Master Vibrator 5-hp trowel

PUBLICATIONS

40. L-O-F builder's guide
41. Simplex shelter plans
42. Andersen merchandising plan
43. NLMA promotion booklet
44. Mobay urethane foam booklet
45. Red Cedar shingle calculator
46. Holub wiring accessories
47. J-M Transite underdrain pipe
48. J-M gas vent system
49. Hydrometal flashing and roof data
50. Duo-Fast's complete line catalog
51. Stark sculptured facing tile

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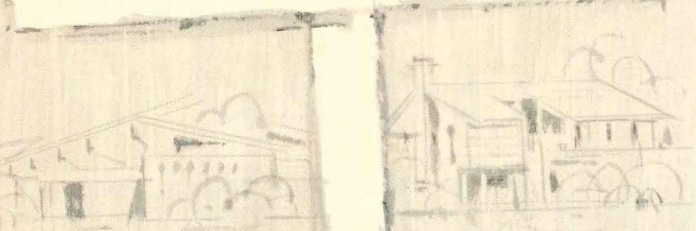
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Cincinnati 15, Ohio

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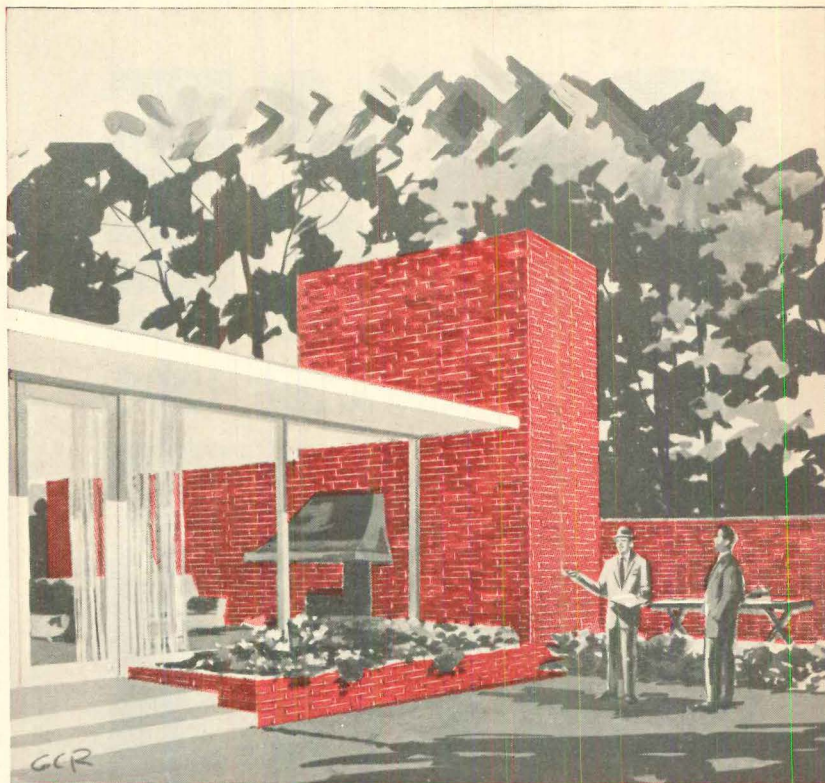


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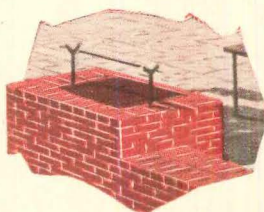


Fact: Today's Home Buyers Prefer Brick Over Any Other Building Material

Brick is the undisputed first choice of prospective home buyers. This fact was most recently confirmed at the 1959 Family Conference on Housing, at which 79% of the delegates stated they prefer brick homes over all other types. Brick was rated 98 of a possible 100% in appearance, durability, economy, prestige, safety, and total value.



Brick has natural selling features: An exposed brick wall lends warmth and luxury to any room, helps sell prospects. A brick patio, wall, walk, or fireplace adds elegance and beauty, built-in sales appeal that turns prospects into buyers. Too, brick's infinite variety in color and texture lends individual distinction to custom and tract houses alike.



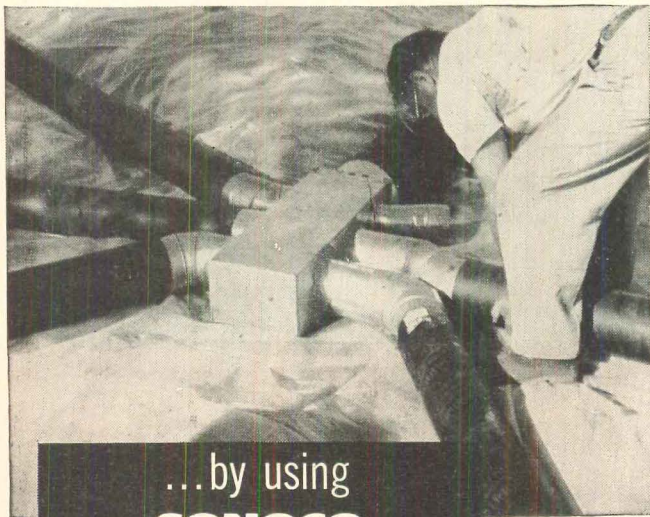
To learn more about using brick to sell your homes, ask your brick supplier for a copy of the new booklet, "Merchandising Magic With Brick."



Structural Clay Products Institute
1520 18th St. N.W., Washington 6, D.C.

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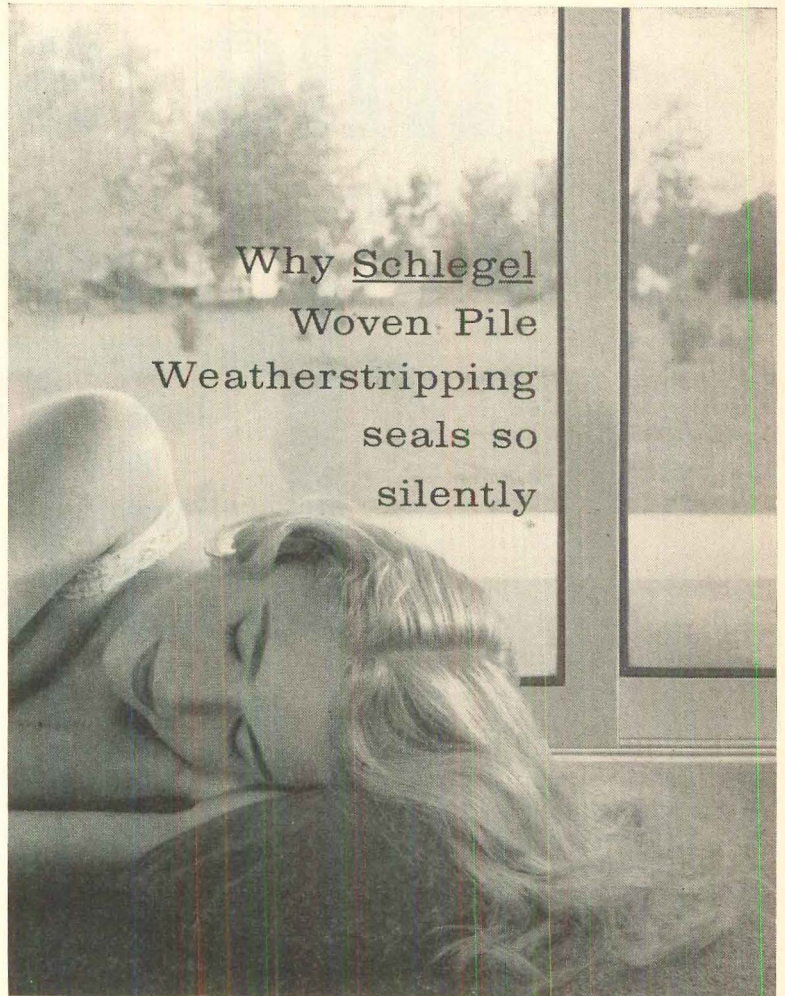
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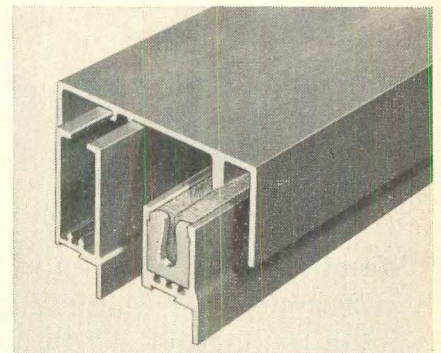
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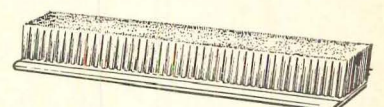
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Cross-section view showing Schlegel Woven Pile Weatherstripping installed in the aluminum frame head section of Arcadia Sliding Doors, Arcadia Metal Products, Fullerton, Calif.



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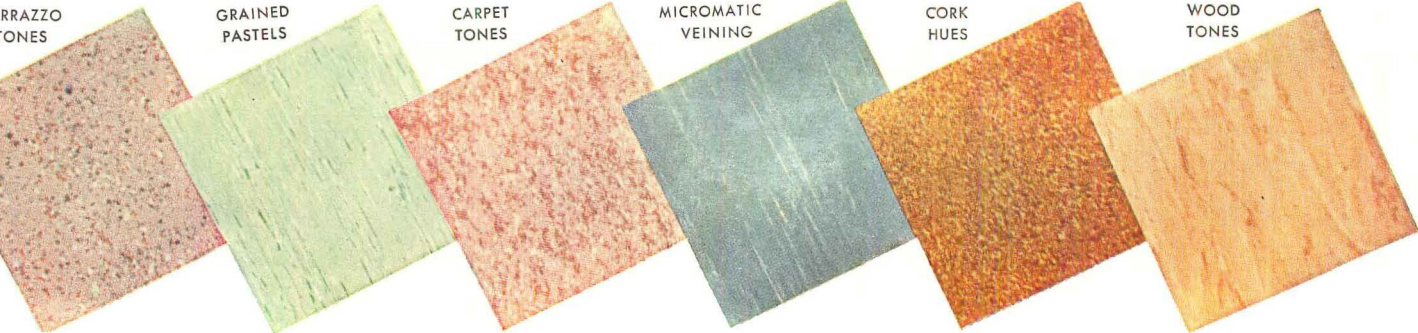
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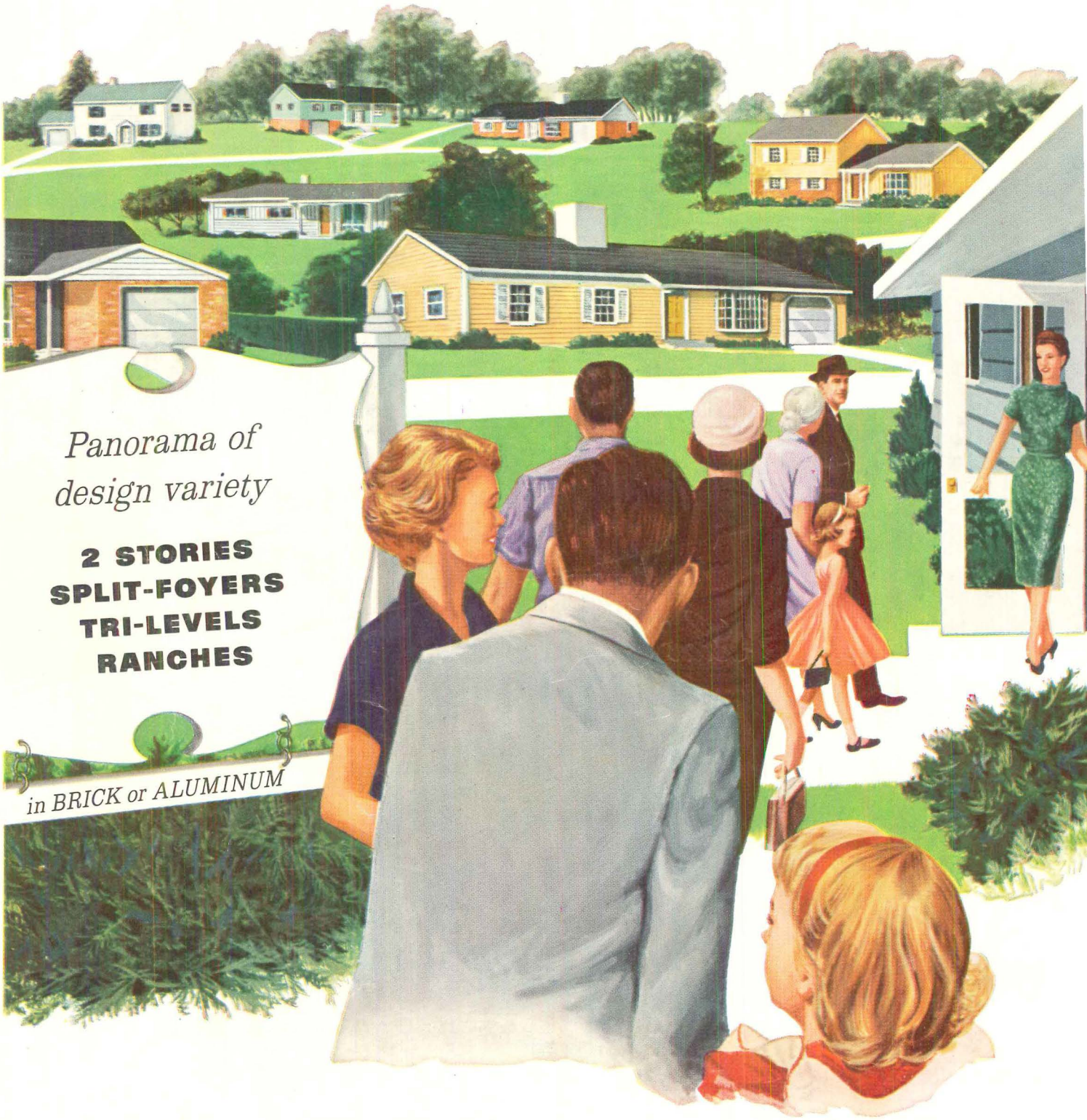
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