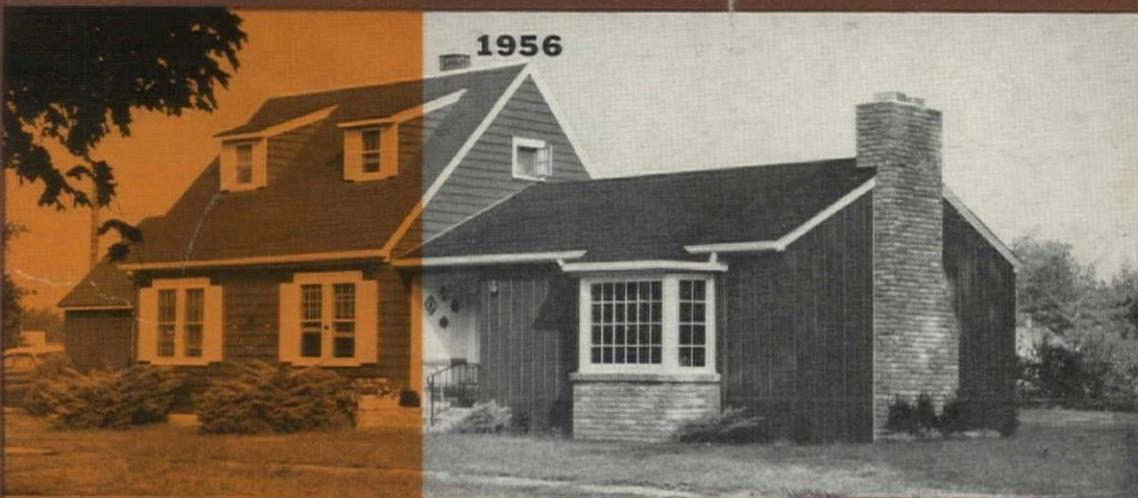


House & Home

MANAGEMENT MAGAZINE OF THE HOUSING INDUSTRY

MARCH 1963

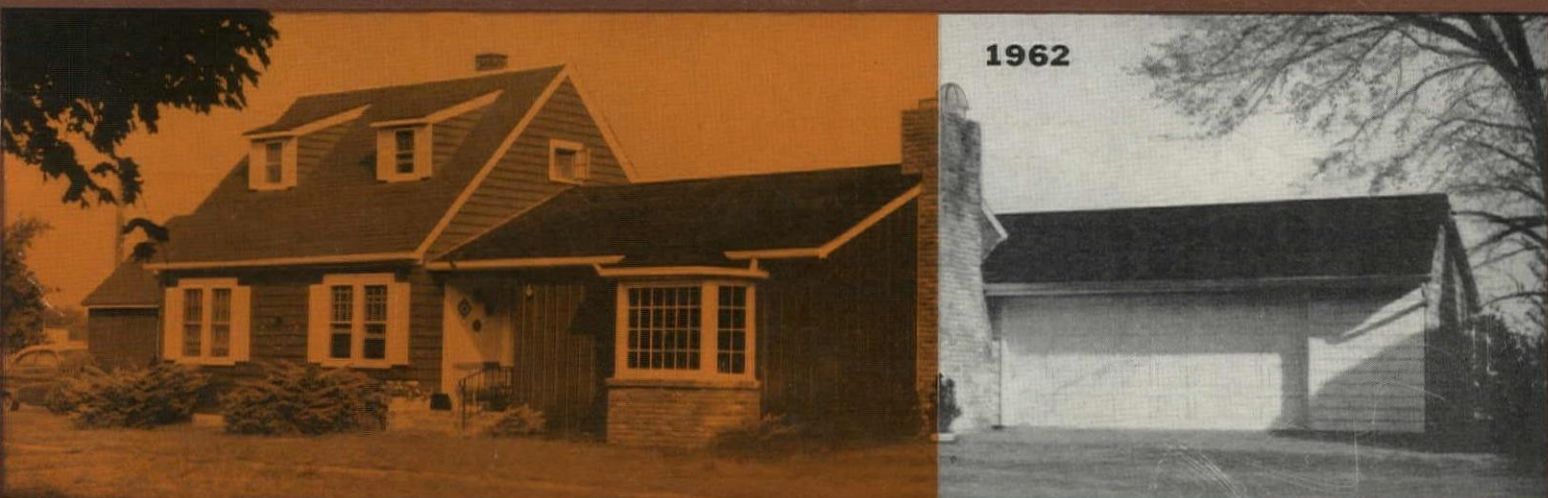


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of the shell house boom





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ROUNDUP:

Housing sales show a surprise mid-winter surge

You can find no evidence in statistics yet, but just when housing should have been in its traditional mid-winter doldrums, many builders suddenly found themselves making more sales than they had for months. Builder Don Huber says sales in Dayton and Chicago soared. Detroit and Phoenix builders Kaufman & Broad moved into southern California and sold 300 town houses in Huntington Beach in a week at \$9,990 to \$14,990 prices. Boston sales held strong despite cold weather, and Atlanta's FHA office had a record January.

Housing forecasters are growing more optimistic. FORTUNE magazine now expects 1.5 million housing starts this year (vs. 1,430,900 private non-farm starts last year), and predicts a solid first six months. Reason: the seasonal rate of building permits jumped nearly 14% at year-end to 1,361,000 units. The National Association of Home Builders is returning to an earlier prediction of 1.4 million starts, after dropping back to a 1,350,000 estimate in the jitters following President Kennedy's anti-bias order (NEWS, Jan.).

Rental vacancies—as counted by Census—still show little sign that apartments are being overbuilt, as many realty analysts fear. Rental vacancy rates inside met areas were 7.0% in the last quarter of 1962, up 0.1% from year earlier levels. The Mortgage Bankers Assn. says loan delinquencies are now 0.06% below the year-ago level of 3.10%. FHA delinquencies are up 0.09%, VA down 0.21%.

Impact of internal revenue decisions reaches avalanche size

The Internal Revenue Service has hit the housing industry with a series of adverse rulings. Builders, S&Ls, mortgage men are affected. Items:

- Real estate investment trusts that deal in construction loans or mortgage warehousing may lose their special tax-exempt status (*see p. 40*). Predicts one mortgage banker: "Prices of their stocks will drop, and substantial sums of money will go out of the market."
- IRS is questioning the right of builder-leaders of NAHB to deduct the cost of their travels to committee and board of directors meetings. And it has refused to allow as a business expense trips by some builders to explore the market for housing in Latin America (which the government is trying to promote).
- Revenue agents are putting liens on escrow funds of foreclosed homes after winning a Supreme Court decision that federal tax claims have priority over other claims (*see p. 35*).
- IRS says some S&Ls, notably in Colorado, are lending to non-members, hence owe back taxes on income added to their formerly tax-free reserves. The S&Ls claim borrowers are legally members. Washington is deciding.

Housing help for Latin America: builders prod JFK

The government's risk-guaranty program to spur housing financed by U.S. investors in Latin America has been on the books for 18 months. But so far, the Agency for International Development (AID) has approved just one loan; \$5¼ million for 2,000 middle-income homes to be built by International Housing Capital Corp. in Cali, Columbia.

Builders and even some staff men inside AID consider this much delay scandalous—the more so because wretched housing conditions in Latin countries promote Communism. On January 30, some 70 experts in housing abroad gathered at the National Housing Center in Washington and promptly built a verbal fire under AID. Sen John J. Sparkman (D., Ala.), chairman of the housing subcommittee and author of the housing aid law, said bluntly that AID's "performance under this program has not been very satisfactory." AID staffers candidly explained that AID headquarters has only one man and two technical aides to cope with applications that more than cover the \$60 million earmarked for Latin American housing help under Sec. 224 of the 1962 Foreign Aid Act. "It's ridiculous," snapped AID's Raymond McGarry. Echoed former HHH Administrator Norman Mason: "Some people running housing programs (i.e. AID's top brass) think housing is a low priority item. It's getting worse every day."

The conference called on President Kennedy to speak up publicly as to whether he believes the U.S. should make encouragement of private housing in underdeveloped countries a major aspect of U.S. foreign policy, and to speed the appointment of a government-private industry committee to advise AID.

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How Kennedy's tax bill would affect housing

JFK lumps tax cuts and 'reform' of long-time tax breaks for housing into a fragile package

President Kennedy has sent a \$10.2 billion income tax cut-and-reform bill to Congress which proposes these sweeping upsets in tax laws affecting housing:

- A limit on itemized deductions that could erode the incentive to home ownership now built into the deductibility of mortgage interest and real estate taxes.
- An end to fast tax write-off of real estate—the tax shelter which lets apartment owners receive a tax-free cash return from depreciation.
- A curb on multiple corporate set-ups which now can avoid 52% corporate income taxes by keeping income of each company below \$25,000 where the corporate bite begins.

But the President's tax plan also gives housing men one big boost: professionals like architects, engineers, and real estate men could average high incomes from a single year as if earned over a five-year span.

On Capitol Hill, the bill is being interpreted as spelling the end of chances for genuine tax reform. The limit on itemized deductions will go nowhere. And the President has asked too little tax reform in other areas to be meaningful, while making it plain his first interest is a vote-getting tax cut.

But Treasury Secretary Douglas Dillon insists he would recommend the President veto a bill containing all the politically-appealing cuts with no painful reforms.

The tax package is so unorthodox economically and so bold politically that it seems a good bet to dominate Congressional debate this year. For President Kennedy is proposing a vast and voluntary imbalancing of the federal budget with an \$11.8 billion deficit in fiscal 1964 (beginning July 1) to force the nation's economy to a higher level of activity. Politically, the President is counting on the lure of more dollars in taxpayers' pockets via the giant tax slash to overcome the liability of planned deficit spending.

Taxpayers would pay \$13.6 billion less, spread over three years. The bill would cut basic income tax rates from their present 20% to 91% range to 14% to 65% in three stages between now and calendar 1965. Companion reforms would add \$3.4 billion.

The undeductible 5%. By far the biggest share, \$2.3 billion, of the money raised from reforms would come from not letting taxpayers deduct the first 5% of itemized deductions beginning in 1964. By then, the second stage of lower rates would be in effect, so few taxpayers would be hit by a tax increase.

Two of the itemized deductions—interest on mortgages and real estates taxes—were put into the tax code specifically to boost home ownership. Builders and sponsors of homes and co-op apartments constantly stress these tax breaks in ads. In 1960, last year for which facts are available, 29% of the \$35.3 billion deducted by taxpayers came from these two sources—\$4.1 billion for taxes and an estimated \$6 billion for mortgage interest.

The President defends his plan by asserting: "Incentives to home ownership or charitable contributions will remain. In fact this tax program as a whole, providing as it does substantial reductions in federal tax liabilities for virtually all families and individuals, will make it easier for people to meet their personal and civic obligations."

Housing analysts are skeptical. They see the plan as a camel poking its nose under the

tions (NEWS, Feb.): Tax shelters "are giving rise to increasingly uneconomic investment practices and are threatening legitimate real estate developments."

The Treasury adds these alleged bad results: "gross overvaluation of properties, excessive burdening of the properties with mortgage indebtedness, and the formation of highly complex and unstable financial structures."

But the Administration is backing down slightly from its plan of a year ago to end capital gains treatment for all depreciation. It now presents this plan, worked out in a Senate committee last year but never adopted:

Accelerated (or double declining) depreciation would be abolished. But a building owner could still figure depreciation by the straight line method; if he resold the building, he would be taxed on any profit like this:

If he had held the building six years or less 100% of the amount taken as depreciation and recaptured by the sale would be taxed as ordinary income. He would get a 1% reduction in this tax rate for each month he held the building beyond six years. At the end of 14½ years, none of the depreciated amount would be treated as ordinary income.

Treasury says the law would work like this: a man buys an apartment building for \$100,000 on July 1, 1963. After taking depreciation of \$30,000, he sells the building (not including land, which is non-depreciable) for \$110,000 on June 30, 1974, or \$40,000 more than the depreciated value of the building. Under the present law the \$40,000 gain would be subject to 26% capital gains tax, or \$10,400. But under the new proposal, 1% of ordinary income treatment would be deducted for each of the 60 months beyond six years he owned the building. Hence 40% of the depreciation taken (or \$12,000) would be taxed as ordinary income, and \$28,000 classed as capital gains.

Realtors attack. Realtors concede there have been abuses, but contend they stem from rapid depreciation followed by quick resale. They note that today's apartment boom followed the start of accelerated depreciation in 1954, and warn that the Administration's plan might cause an equivalent bust in rental building. Cry directors of the National Association of Real Estate Boards: "The so-called structural reforms will have such an adverse effect on home ownership and the flow of investment capital into construction as to seriously impede commerce in real estate."

The National Association of Home Builders supports the tax cuts but opposes tinkering with the mortgage interest and realty tax deductions which would "diminish the benefits of home ownership."

Dillon is under fire from Congress. Rep. Howard Baker (R, Tenn.) asserts the plan will discourage home ownership. "You're going to favor the person who doesn't own his house, who doesn't pay local real estate taxes," accuses Rep. John Byrnes (R., Wis.). But Dillon contends that cutting taxes for low-income families will help them become home buyers.

Builders are divided. Ike Jacobs of Fox & Jacobs in Dallas says his company might build more apartments and fewer one-family homes if the tax changes pass. Don Huber of Dayton says the change would have limited impact: "People buy a home because they want to own something tangible, not because of the tax savings," he says.

Walter Bennett



TREASURY'S SURREY
Attack on home ownership?

tent of home-buying incentives. Home owners would not pay more income taxes now, but if rates were raised in the future without disturbing the 5% floor, they would.

The man who. Housers looking for the source of this attempt to erode housing's tax status point at Assistant Treasury Secretary Stanley Surrey.

Surrey's dislike for homeowners' tax treatment is well known. In 1959, while a professor at Harvard Law School, Surrey championed having each homeowner figure the rental value of his home and add the amount to his taxable income.

Now that he is tax policy adviser to Treasury Secretary Dillon, Surrey's role in developing the tax reform bill is carefully shielded from public view. The Treasury never has officially adopted Surrey's 1959 idea and plays it down in briefings with newsmen. The official version says that developing a complex tax bill is a team effort not dominated by one man. But Washington-wise housers aren't buying the story.

End of tax shelters. The Administration is reviving its cry of a year ago that capital gains treatment for profits from the sale of real estate should be cut back drastically (NEWS, Feb. '62). Says the President, apparently with an eye on the collapse of syndica-

A break for professionals. Architects, engineers, real estate men, and other professionals who can have widely fluctuating incomes get a new way to cut taxes.

The proposal applies to anyone whose income suddenly shoots 133% and \$3,000 ahead of the average for the four previous years. He could figure his income under the lower rates he would have paid if the money had been earned over the five year period. Treasury says this method will not require taxpayers to file amended tax returns for preceding years.

But the plan has a limit for housing men: capital gains are partially excluded in calculating the income subject to averaging. Only that part of capital gains which is counted as taxable income (all short-term gains, and 30% of long term gains) is eligible.

Treasury gives this example: a man with \$3,000 income for four years suddenly earns \$44,000. He subtracts 133% of his average income, or \$4,000, from the \$44,000. Then he divides the remaining \$40,000 by five and computes the tax he would have to pay for the base income plus the one-fifth share of fluctuating income. This amounts to \$2,040, which is multiplied by five to give a total of \$10,860. His saving: \$7,100.

Multiple corporation reins. The Treasury says groups of subsidiary or brother-sister companies can escape paying the 52% corporate income tax by keeping income of each company under the \$25,000 surtax limit. The Internal Revenue Service has cracked down hard on this in recent years.

But Treasury says new laws are needed. The proposal: companies that are members of an affiliated group through 80% stock ownership would get only one \$25,000 exemption. The limit would apply to corporations with 80% of stock owned in substantially the same ratios by no more than five persons. The Treasury plan would go into effect over five years.

S&Ls attack plan for federal charters for savings banks

The 4,800-member U.S. Savings & Loan League is leveling its politically potent punch at a bill to grant federal charters to mutual savings banks (NEWS, Jan.). The action disappoints savings bankers. President Morris D. Crawford of the Bowery Savings Bank in New York City, leader of the drive for charters, has been counting heavily upon S&L support. Reason: The bill would let S&Ls convert to savings bank charters and get broader lending powers.

But the U.S. League says it is just this raiding feature which sours it on the idea. "The League believes that passage of the federal savings bank bill and the conversion of some savings and loan associations into savings banks would divide and weaken the savings and loan business and set it back many years in terms of its possible ultimate development," says a new policy pronouncement. "The League sees no need for a completely new type of federally chartered financial institution and is opposed to the creation of such a new system."

U.S. League leaders who drafted the policy stand say they recognize that "the gradual convergence of the paths of the savings banks and savings and loan associations is desirable." But they insist "improvements in the federal savings and loan statute" is the best way to promote it and suggest more savings banks join the Home Loan Bank system.

FHA plans boost in spending, resales

FHA's annual tug of war with Congress to get permission to spend the money it collects from permit fees and insurance premiums is on again.

FHA wants to spend \$88 million to run its Washington and district offices in the fiscal year beginning July 1, a 10% boost. The increase would let the agency hire 487 new staffers in the year, well over half the 802 new jobs which all of HHFA's agencies would get in the budget. FHA says the money and new jobs are needed to keep up with a rising workload.

Despite predictions elsewhere that President Kennedy's anti-bias order will cause a swing away from FHA financing, the agency forecasts insurance applications for new and existing homes will rise 3% to 950,000 in fiscal 1964. FHA expects its home improvement programs under Sec. 203k and Sec. 220h will reach their "full potential" in the year, totaling 12,000 units compared to 6,500 this year.

The totals mask the fact that FHA expects only minuscule increases for new one-family homes in fiscal 1964. The predicted increase: 525 units from 233,525 to 234,050. The basic Sec. 203 program would stay exactly level at 205,000 homes. Nor is FHA expecting much more from multi-family building; it's expected to rise only 8% from 109,500 to 118,000 units.

Speedup in resales. FHA clearly was caught flat-footed by the floodtide of house foreclosures last year. A year ago it expected to have 95,879 units on hand next June 30 after foreclosure or assignment to FHA. Now, FHA revises this count upward to 101,598. A big reason: Red tape slowed reselling to the point where FHA was getting rid of only six homes for every 10 it took back.

FHA raises its income lid for middle-income housing

The change comes as a result of persistent efforts by a New York City group to build Sec. 221d3 apartments in a city where high land costs until now have kept the controversial middle-income program for middle income families dormant. Projects are built with subsidized 3½% mortgages, and FHA limits the income of tenants as a result.

The sponsors, headed by Charles Warden, president of the Negro National Association of Real Estate Brokers, proposed 38 units.

After a year of pre-application talks with FHA, they found that the income limits for New York City (\$6,900 for a family of two children) would yield only 90% of the money needed. They pressed FHA to change the limits set over a year ago (NEWS, Oct. '61).

At first FHA hesitated. But last month FHA blandly announced it had "made current" the income limits for New York City. The new ceiling: \$7,600 for families of two children. FHA explained the old limits had been compiled from preliminary reports of the 1960 Census; newer reports now show that the median incomes—and hence the definition of middle income—is rising in New York City.

Says Real Estate Analyst Robert Jones, who represented the sponsors: No one thought of refiguring the income range for New York City until he pressed the point. Now FHA apparently will do the same in other cities where builders seek the change.

FHA has just extended its Ft. Worth plan to wholesale foreclosed houses to builders (NEWS, Oct.) to all offices and so expects to double its resales in fiscal 1964 to 35,975 units. The resales will bring in \$459 million, up sharply from \$152 million expected this year. Result: FHA overall will show a net budget surplus of \$143 million in the year instead of a loss of \$110 million in 1963.

More new subsidies. The Administration wants Congress to vote it \$500 million to promote mass transit over the next three years. The taxpayers' money would pay two-thirds of the cost of building, modernizing, or equipping mass transit systems operated by public agencies.

A similar plan was approved by both House and Senate committees last year but died in the adjournment rush. The U.S. Chamber of Commerce warns the bill could bring more federal control of transit. Says the Chamber: "It will open a Pandora's box. It is even conceivable it could rank second only to the multi-billion dollar farm program."

HHFA wants \$70 million to add to its attractive Sec. 202 direct loans (at 3½% interest repaid over 50 years) to let non-profit groups build housing for the elderly. The money would be added to \$225 million already approved for this controversial program; HHFA estimates 25,000 units will be financed by this plan by mid-1964.

HHFA is asking Congress to double, from \$5 million to \$10 million, its program for grants to demonstrate new ways to house low-income families (NEWS, July *et seq.*).

Public Housing Administration seeks to boost subsidies to localities from \$180 to \$205 million. PHA will use its 1961 allocation of 100,000 new units by mid-1964.

Commercial bankers begin push for secondary market

The American Bankers' Association is stepping up the tempo of its drive for new marketing facilities for conventional mortgages.

In a series of speeches ABA's deputy manager, Dr. Kurt F. Flexner, began boosting the plan before such diverse groups as Minnesota bankers and Northeastern lumbermen. The burden of his message: "Being located in capital-scarce areas would no longer be a handicap to the home buyer or home supplies . . . small lenders [could] participate in the housing and mortgage fields without fear of locked-in investments."

The plan is the outcome of a year's work by a committee pulled together by the ABA. Twin bills now before Congress would permit federal charters for 1) private companies to insure mortgages in the same manner as FHA operates, and 2) private companies to buy and sell conventional mortgages as a secondary market outlet (NEWS, Aug.) operating like the Federal National Mortgage Assn.

Both the National Association of Real Estate Boards and National Association of Home Builders have endorsed the general principle of the ABA plan. But other housing trade associations are cool. Staffers of the Mortgage Bankers Assn. believe capital and debt-to-equity requirements in the draft bills would make it extremely difficult for the private companies to stand on their own financial feet. But Flexner insists that specific points

such as this should be hashed out before a Congressional committee.

The secondary market plan was clouded further last month when President Frank B. Yeilding Jr. of the U. S. S&L League called for a secondary market to buy and sell participation loans made by S&Ls. In participation lending, an S&L can sell up to 75% of the amount of mortgage loan it has made to another S&L.

The U.S. League has decided to seek laws to let the Home Loan Bank set up and supervise such a secondary market, says Yeilding. "It would be an excellent vehicle to buy participations in the large blocks in which originators usually like to sell them and break them up into smaller lots for sale to smaller institutions," he adds.

The U.S. League is throwing its weight behind a proposal to boost Federal S&L Insur-

ance Corp. insurance on S&L accounts from \$10,000 to \$25,000. Says the League: "Various studies have all borne out the same fact that numerous investors, some by choice, some because of law, will not or cannot build savings capital beyond the insuring limit." A companion bill would duplicate the increase for Federal Deposit Insurance Corp. on commercial bank savings accounts, but the League is taking no stand.

Row erupts in California over more housing subsidies

When Gov. Edmund G. (Pat) Brown (D, Calif.) appointed a Housing Advisory Commission a year ago to analyze his state's housing needs and problems, the first thing the commission did was to hire as consultants two of the nation's leading exponents of bigger housing subsidies for more people.

It paid Prof. William L. C. Wheaton, director of the Institute of Urban Studies at the University of Pennsylvania and former president of the National Housing Conference, chief lobbyist for public housing, \$5,000 for advice on how it should spend the bulk of its \$150,000 budget on research. It retained Lawyer Charles Abrams of New York City, frequent United Nations consultant, head of the National Committee Against Discrimination in Housing, and a past director of NHC, for \$23,000 as chief consultant and author of its just issued 80-page report.

The 11-man commission itself, chaired by Builder Edward P. (Ned) Eichler of Palo Alto, was stacked with labor leaders, do-gooders, and other non-representatives of the housing industry. (One exception: Vice Chairman Karl Falk, past president of NAHRO and president of First Federal S&L in Fresno.

Considering the backgrounds, it should hardly have surprised the private housing industry when the commission's final report (News, Feb.) proposed that California embark on the most massive program of state intervention in private housing and building ever considered in the U.S. When this article went to press, the governor had not yet disclosed how many of the commission's sweeping plans he will ask the legislature to enact into law. But he had said his housing message would generally follow the commission's suggestions. And homebuilders, real estate, and S&L men alike were disturbed, resentful, and in a fighting mood. If the commission "had deliberately set out to stir up a hornet's nest it couldn't have done a more thorough job," commented the Los Angeles Times.

Middle income subsidies? No. 1 target of private housers' ire is the commission's proposal that California adopt an interest-subsidized plan for middle income rental housing like New York's controversial Mitchell-Lama program. Under Mitchell-Lama, the state uses its power to issue tax-free bonds to provide 50-year mortgage money at sub-market interest rates. As a result, Mitchell-Lama builders can undercut private rentals. The fiscal formula works. Mitchell-Lama apartments costing \$15,000 to \$17,000 per unit rent for 32% less than comparable privately financed apartments, and the state has nearly \$800 million worth of them built, under construction, or in planning. Indeed, so much subsidized middle-income rental housing is rising in New York City that some sponsors found (while



CONSULTANT ABRAMS
For the West, New York-style aid

New York still had newspapers) that they had to take big display ads to fill up with tenants.

The California report asserts such new housing aids are needed because: "Under today's social standards, zoning and building codes new houses can only be built for those earning upwards of \$7,000 a year . . . Almost no FHA-insured homes have reached the lower third income group. Only about 14% have reached the lower half."

Not only is the assertion itself questionable, but Housing Expert Abrams, a veteran foe of FHA, omitted from his otherwise massive report the statistics most relevant to the question: how much existing housing goes to middle-income families on FHA terms. This is crucial because even in fast-growth California, new housing adds only about 4%-a-year to the stock of housing. Stated another way, this means that for every family that moves into a new house, four families move into an existing one. When HOUSE & HOME pointed this out to Chairman Eichler prior to publication of the report, he shrugged it off.

Actually, the assertion that FHA chiefly serves upper income families is based on its new house business, which is less than half of FHA's total business and it is based on national statistics (FHA does not disclose buyers' incomes by states). Comparisons of FHA volume with the income groupings of US non-farm families in 1959, latest year reported by the Commerce Department's office of business economics, show that FHA gets substantial business from all but the lowest 21.1% of non-farm families, those earning less than \$4,000 a year. With families in the \$4,000 to \$6,000 bracket, FHA in 1959 did more than a proportional share of its total business:

INCOME	US FAMILIES		FHA-BUYERS	
	24.2%	28.9%	28.9%	33.8%
\$4,000-\$5,999	24.2%	28.9%	28.9%	33.8%

When the OBE data are grouped into approximate thirds of the non-farm population,

they show that in used homes FHA does nearly 20% of its business with families in the bottom third of income distribution:

INCOME	U.S. FAMILIES		FHA-BUYERS	
	32.7%	11.9%	17.5%	39.0%
Under \$4,999	32.7%	11.9%	17.5%	39.0%
\$5,000-\$7,499	29.3%	39.6%	39.0%	39.0%
(\$6,999 FHA)	29.3%	39.6%	39.0%	39.0%
Over \$7,500	38.0%	48.5%	43.5%	43.5%
(\$7,000 FHA)	38.0%	48.5%	43.5%	43.5%

Since FHA may insure no mortgage on a substandard house, this means that a sizeable chunk of adequate housing is actually going to the people Abrams insists are frozen out of the housing market.

Ignoring the facts, Gov. Brown told a press conference the day after the report was unveiled: "People in the [income] brackets of less than \$500 a month are priced out of the market at the present time. They just cannot get rental housing or buy housing . . . I hope I can sell the legislature on at least a part of the New York program."

State planned new towns? Curiously, little visible opposition has developed so far to the commission's most startling scheme—perhaps because the need for somebody to do something is becoming increasingly clear to Californians. Brown's housing advisors suggested that the state itself should plan and develop a number of entirely new cities instead of relying on haphazard urban sprawl to provide homes and jobs for its soaring population.

"By 1980 California population will be twice its present size. Five million new homes will be needed," says the report. "If suburban scatteration is permitted to bulldoze the entire metropolitan landscape, as it has been doing since the war, the dream of 'beautiful California' will be shattered forever." The commission proposed that a new state housing agency take over the planning of such new towns as well as make direct loans to cities and counties, and private developers to buy and develop land. It advanced the idea that the locations of new communities are really up to the state. "Where the waterlines are laid is where industry will go and people will settle." Where the state opens up roads is where access is opened. Attracting industry would be a by-purpose."

Among other things, the commission also called for:

- More teeth for state laws against racial bias in housing, notably creation of an administrative agency to bear the cost of prosecuting suits against landlords.
- Much more study of the impact of local tax structures on land development and study of how land speculation is affecting development patterns.

HOUSING MARKET

Better housing facts: how to get them and who should pay

In Washington last month, materials producers, lenders, planners, and mortgage men sat down for two days with the federal officials who collect housing's myriad of statistics. Their object: to make the data more accurate and more useful.

The concern is more than casual. President Kennedy is asking Congress for a 143% boost in spending to \$7.1 million next year (NEWS, Feb.) to sharpen the work done by the main statistics-collecting agencies: the Census Bureau, HHFA, Federal Reserve Board, Home Loan Bank Board, and Office of Business Economics. So the Federal Statistics Users Conference called the group together to find out exactly what new facts would be most useful to housing men.

Instead, conferees split sharply over whether the federal government should be the chief fact collector (with a hefty spending increase) or whether private groups like trade associations and companies should do most of the work with their own funds. At issue: how much detailed information should the federal government collect for the use of private companies or local officials?

Who should pay? Disagreement came first over a proposal to spend \$725,000 to let HHFA, on contract with Census, find out the age, income, housing expense, and previous residence of families buying new homes and renting new and existing apartments. A companion study would investigate how housing needs vary during the life cycle of a family, and probe why families migrate to new cities. "If you're going to do an effective job of anticipating the characteristics of housing over a period of years, you have to have these facts," explained E. Everett Ashley of HHFA.

Some materials producers were enthusiastic. "If we can determine the trends and wishes of people in advance, we would be much happier than with more tabulations of existing data," said Robert J. Maher of Aluminum Company of America. Added Market Analyst Peter Rosik of Weyerhaeuser: "My problem is local—so I can get materials to the right localities. I would like data on a county basis."

But Economist Al G. Matamoros of Armstrong Cork Co. dissented again and again. "I think we should try to isolate the public and private sectors," he advised. Private industry should take basic facts collected by the government and add any supplementary detail the company needs. "All the money [spent by industry] could be wasted if the underlying data is weak. So I think we should try to make the bones stronger."

When David Levine of U. S. Plywood Co., later supported a second government plan to collect and publish more information on the end uses of building materials, Matamoros cried: "If anything irritates me, it is the business community which deplores interference by government but will try to get something for nothing."

Matamoros' stand won support from Virginia Holran of the Institute of Life Insurance, who said "local areas and local industries could fill in the gaps" in national data.

Economist David Gillogly of NAHB argued that the government should collect statistics open to everyone to help "the optimum operation of a free market economy. We're making a great mistake trying to distinguish between the private market and public policy.

"We think only the large materials companies are able to employ economists to send to a meeting like this," he continued. "The small businessman is at an increasing disadvantage. We are very much interested in seeing information [about materials use] done in the public domain."

Census Bureau officials offered one solution: they could collect the data on materials use they need to estimate site and secondary employment. If producers of specific products wish finer breakdowns of materials use, the companies would have to pay the additional cost.

Those bouncing starts. "Now that we have a better series on housing starts than before, we are much unhappier than before," moaned NAHB's Gillogly. He was speaking of the kangaroo-like antics of the seasonally adjusted annual rate of housing starts (*graph below*) which has fluctuated so wildly for the last year that more and more analysts are losing faith in what once was housing's basic barometer.

"I don't think Census realizes what happens the day after a monthly starts release," complained Vice President John W. Brown Jr. of American-Standard. "You set off a series of decisions that is awfully hard to reverse. Then 30 days later you come out with a revision that changes the picture again. We have to come to grips with these gyrations."

"Either the housing industry is a lot harder to count or is a lot more erratic than we had thought," commented Gillogly. He ticked off these reasons why Census' rate of starts is so erratic:

- *The number of working days is almost impossible to count.* A good many houses are started on Saturday and Sunday by grading contractors who work weekdays on highway construction. Holidays vary from region to region and with the relative strength of the labor unions. "Would this require a different adjustment for areas of highest unionization, in California, and the lowest area, New England?" wondered Gillogly. Too, rain can halt work in the middle of the day.

- *The effect of weather is difficult to measure.* A year ago floods in southern California practically paralyzed building at a time when California was given special weight in ad-

justing to an annual rate. Result: the starts rate nosedived. Sometimes a rainy weekend in one month will keep buyers away from model homes and depress starts in the following month.

- *Apartment starts bulk much bigger in the totals than they once did.* "An apartment house builder starts 100 units all at once," said Gillogly. "Whether he starts in February or March makes a big impact." Gillogly also questioned whether Census should assume that building permits for apartments are converted to starts at the same rate as for one-family homes. A study of FHA applications shows a much longer lag for apartments. "So some consideration for separating one-family from multi-family starts should be given."

"Would it be better to abandon publishing the starts figure?" asked Armstrong's Matamoros. "When you publish a figure, the phone starts ringing. This would avoid misinterpretation."

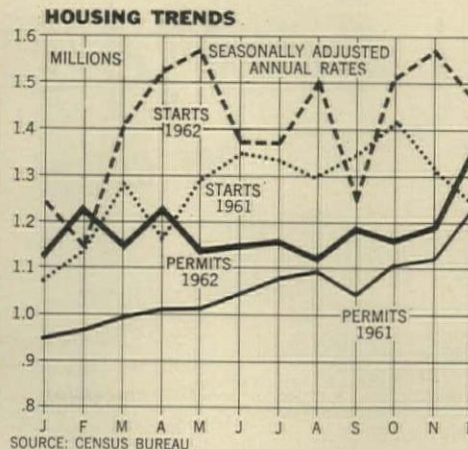
Census' man in charge of starts, Samuel J. Dennis, dished out point-by-point replies: 1) "We have looked at the question of working days twice in the last two or three years and concluded we could not take out whatever factor it is that is causing trouble. It depends upon what set of months you are looking at; in the last six months of '61 we had a smooth series without working days adjustment. 2) As far as weather is concerned, we are trying to do something about that. 3) I think the observation made on counting apartment starts is correct. . . . We may change our definition of what is a start. We are also asking questions on both the number of stories and elevators in apartments and soon will be able to give a breakdown on this. 4) As for abandoning the monthly adjustment or making it quarterly, we are in the hands of the users. There is a kind of middle ground you might consider, of putting in a moving average of the monthly figures. This is something that is relatively easy to do."

Local vacancy rates? Census' national and regional vacancy rates for apartments and homes—the leading danger signal of overbuilding—were soundly criticized. "A national figure is meaningless," argued Michael

continued on p. 12



NAHB'S GILLOGLY is "much unhappier" with erratic housing trends.



BOUNCING ANNUAL RATE creates confusion instead of giving help, sometimes breeds wrong decisions; permits show a steadier trend.



CENSUS' DENNIS says his agency is trying to overcome defects.

Photos: Vincent Finnigan

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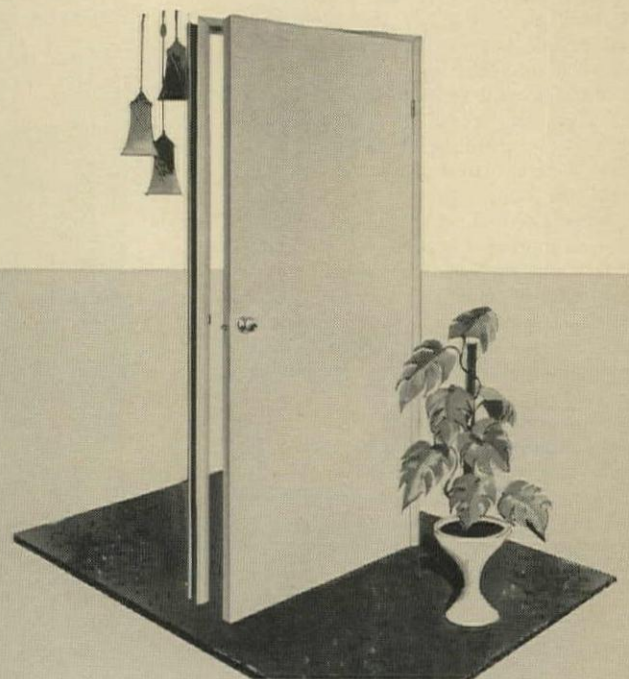


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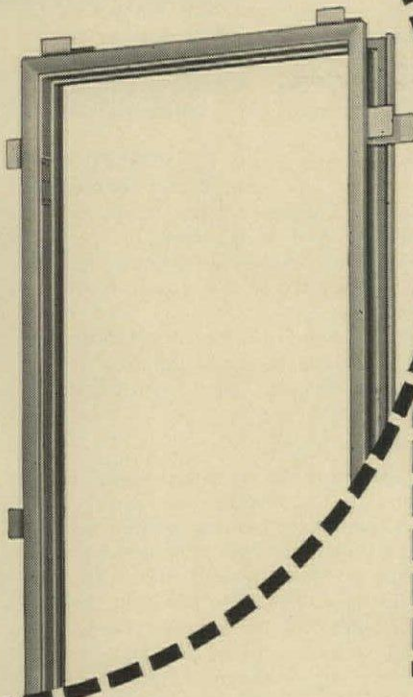
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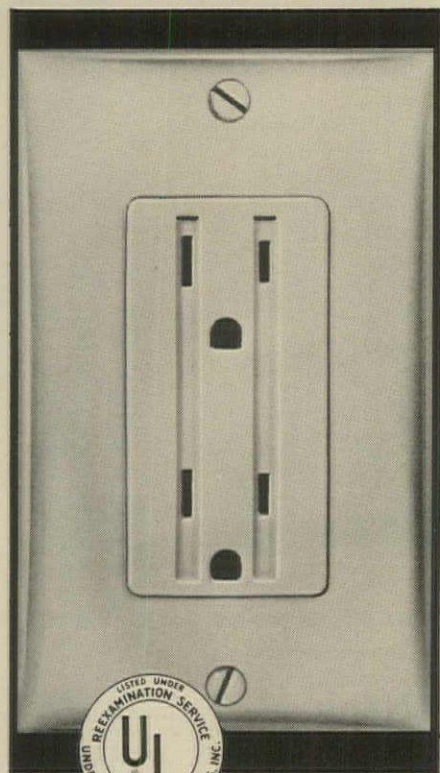
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Sumichrast of NAHB's economics staff.

"I agree that we have to have a national figure—but local figures that could be aggregated into a meaningful national figure would be most helpful," added NAHB's Gillogly.

Census is asking Congress for \$675,000 to gather just this kind of vacancy data. The money would let Census tabulate vacancy rates in 25 metropolitan areas; the following year 10 to 15 met areas would be added.

In addition, Census will begin giving technical aid to local communities (working through both official planning bodies and private organizations) to teach them how to make vacancy counts. By using similar definitions and categories, the locally-gathered figures would compare to national rates.

In the end, support developed for counting only 12 metropolitan areas and separating the central city market from the suburban market. Other conferees pressed for checking such items as whether vacant units are new or old, what rent or sale price is being asked, and how long the units have been vacant.

Arthur Young of Census' housing division estimated adding rent levels would boost the cost of the surveys about 10% or 12%. Other studies planned in the program will add more detail on the occupancy of units, he noted.

Expanded sales figures. Last year Census, under contract with HHFA, started counting the houses started, completed, sold, and unsold at the end of each month (NEWS, Sept.). The figures, along with sales prices and type of financing, give new insights into how the housing market operates.

To provide a sharper look at today's new house, HHFA soon will publish the floor area, number of bedrooms and bathrooms, and presence of garage or basement in the new homes. The agency will also report whether the sales price included appliances like stove, refrigerator, dishwasher, washing machine, dryer.

Now the agency is asking for \$600,000 to extend this study to apartments, counting units completed, occupied, and remaining vacant monthly. And facts about the new occupants—age, size of family, income, rent or monthly payments, and previous residence—would be collected.

The conferees endorsed the idea heartily. "The sales data could be a real indicator for calling turns in housing," said Armstrong's Matamoros.

Better price reports. Officials admit the present statistics to measure the price of materials and land going into houses are fuzzy. The Census Bureau fielded this complaint by announcing it expects to start publishing a price index for new one-family homes starting in July. The index will tell not only changes in labor and materials prices, but take into account changes in productivity. The index will also let builders weigh the relative costs of parts of houses, so a builder can tell how much a second bathroom will add to the cost of a standard house.

Today's reports of wholesale prices of materials are inadequate, conferees complained. "The real question is what the cost-in-place is," said Economist Robinson Newcomb of Washington. "What we are concerned with is how many manhours it takes to put lumber in place," added E. R. Gillis of the National Lumber Manufacturers Assn. "When you run up against sheet materials like particle board and gypsum board, it's important."

The budget request also calls for spending \$50,000 to develop a land price index, since

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land is the most rapidly rising housing cost. "I can conceive of an index that is flat because prices stay the same as builders are forced farther and farther out," cautioned Research Director Oliver Jones of the Mortgage Bankers Assn. Census officials said the index would be based on actual sale prices but would not include lot sizes under present plans.

Counting the mortgages. "I think the most important need today is data on mortgage lending," urged Research Director Saul Klamon of the National Association of Mutual Savings Banks. Klamon attacked an HLBB proposal to increase its count of mortgages under \$20,000 recorded to a \$35,000 limit.

"What would you have? Not a count of one-family houses, not a count even of residential lending—but a count of mortgages under \$35,000," cried Klamon. Most people do not realize that many mortgage loans actually finance education or travel. In the past two years, while starts plunged and rebounded, mortgage debt increased by almost 20% each year. "I submit that in 1962 one of the reasons the mortgage debt expanded so greatly must have been that people were borrowing for other purposes—but we don't know."

What is needed is a new series on new mortgage loans made by financial institutions, said Klamon. The data are readily available, he said, but not collected in one single place.

MBA's Jones put at the top of his reform list "getting definitions and classes that are identical. The definition of a foreclosure used is fantastic."

MBA will soon give mortgage bankers a new report on mortgage lending, said Jones. Included will be loans closed, loans sold, commitments outstanding, and similar facts.

Jones suggested much valuable information is buried in public records, and could be reported quickly on a sampling basis once the series got started. Local universities might aid in the reporting.

"I get the impression that when we get something started, we hang onto it. Let's not be afraid to try something new."

Wholesale evasion of FHA down payments?

FHA's voluminous study of foreclosures, which FHA officers have only talked about up till now (NEWS, Nov.) has been sent to Congress containing an astonishing statistic no one has mentioned before.

The fact: buyers of nearly half (47% of a special sample of the 16,291 homes foreclosed in the first six months of 1962 may have made no cash investment in their homes. FHA foreclosure detectives say the buyers settled their purchase with "cash on hand," unidentified "bonds," or had "already paid" the down payment to the seller.

"The possible absence of cash investment by 47% . . . is hard to evaluate," commented FHA cautiously. "However, since most FHA programs permit something less than a 100% mortgage, it seems possible that these cases represent a violation of FHA's regulation prohibiting a secondary financing. Even if they were not evasions of regulation, the absence of cash investment by the borrower would certainly have the effect of decreasing the margin of safety in the loan transaction."

Snapped the Baltimore *Sun*: "An outright violation of the law is more serious, and in the purchase of a home requires collusion between the buyer and the seller. It is hood-winkery and the FHA ought not to put up with it."

Why loans went sour. The report confirms what former FHA Commissioner Neal Hardy said months ago—that 29% of original borrowers would have been rejected if credit reports had not been deficient or inaccurate. But the study of one-fifth of all foreclosures in the nine months ending last March 31 adds these new facts:

- Another 12% of original borrowers probably would have been given lower credit ratings if credit reports had shown missing facts—like evidence of slow payment of debts.
- FHA officers showed poor judgment in approving 3% of the original cases. Said FHA: the quality of processing broke down when applications began to backlog and "put the office under great pressure to speed up processing. This pressure comes from builders and lenders. It also comes from FHA's Washington office." One office had its worst record when it doubled its staff in 10 months to catch up on backlogs.

- Another 27% of foreclosures came from borrowers who had assumed existing FHA loans without FHA approval. Over half of this group were found with unacceptable credit records. FHA could not even compile data

on the other half because they had moved or gone into bankruptcy.

- Highest foreclosures rates were in Sec. 903 homes for Korean War families and Sec. 221 units for displaced families.

Lowdown on low down. FHA repeats and repeats what housing observers have been saying for years: The lower the down payment a buyer makes, the higher are the chances of foreclosure. A buyer paying only 3% or 4% down has seven times as great a foreclosure record as a buyer paying 10% to 14% down. Practically no homes with 20%-or-more down payments were foreclosed.

In the sample, FHA found that 88% of the foreclosed homes were insured in 1958 or later—the year after 3% down payments for \$10,000 homes were started. "There can be no question that the assumption by FHA of progressively increasing risks to accomplish the legislative objective of making home purchase more widely possible has had an influence on recent FHA property acquisition experience," says the report.

FHA also confirms what Economist Miles Colean and others have been warning: The

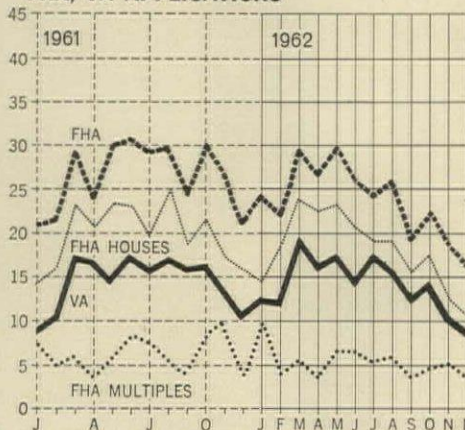
small cheap house has the greatest chance of trouble. A \$10,000 house had five times as much chance of being foreclosed as an \$18,000 home. Homes under 1,000 sq. ft. had much higher chances of foreclosure than houses over 1,500 sq. ft.

What FHA loses. FHA reappraised all 1,867 foreclosed homes and found a median drop in value of \$661, or 5.5%. But 260 homes dropped \$2,000 or more. On this basis, FHA estimates the loss on each foreclosed home at \$1,500 to \$2,500—compared to an average of \$1,500 lost on actual resales.

The high foreclosure rate "gives no cause for alarm either for the adequacy of FHA's insurance reserves or for the soundness of FHA's programs for broadening home ownership," wrote former Commissioner Hardy in the report. "Does this mean that we must return to the overly conservative, low-ratio lending of the past. I think not."

But at the prodding of key Congressmen, FHA is restudying last summer's credit-report tightening. Congressmen argue (as do builders) that the crackdown hurts low-income families who normally pay their rent but have poor installment-payment records.

FHA, VA APPLICATIONS

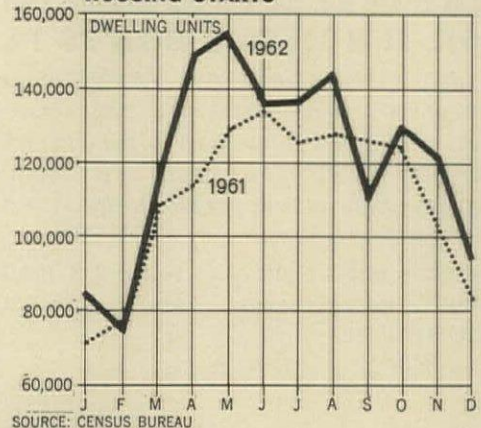


Usual seasonal lulls and the President's anti-bias order combined to slice FHA applications in December. Applications totaled 15,850, down 12.7% from November and off 25.7% from last December. New home applications of 11,693 were 10.5% below November.

Applications for new units last year totaled 283,729, off 10.7% from 1961; new house applications were down 9.3% at 221,060 and new project applications fell 15% to 62,669.

VA appraisal requests on new and proposed units totalled 171,173 for 1962, down 3.7%.

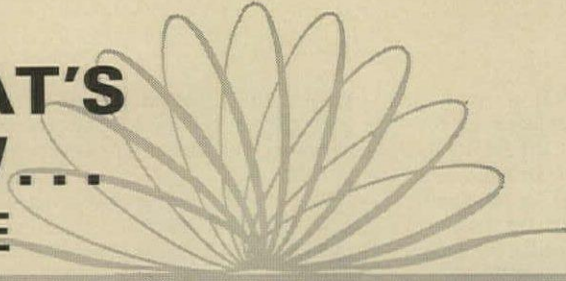
HOUSING STARTS



Private housing has just had its second best year since 1955. Preliminary Census figures show builders started 1,430,990 private nonfarm units, a jump of 11% over 1961 and a record topped only once (in 1959) in the past seven years. Apartments were up 36% through November while one-family homes increased only 2%.

By contrast, public starts in 1962 were down 45% to 28,700. This brought the year's total nonfarm starts to 1,459,600, a rise of 9.2% over 1961 but still 4.7% behind 1959, when Census began its new series of statistics on housing starts.

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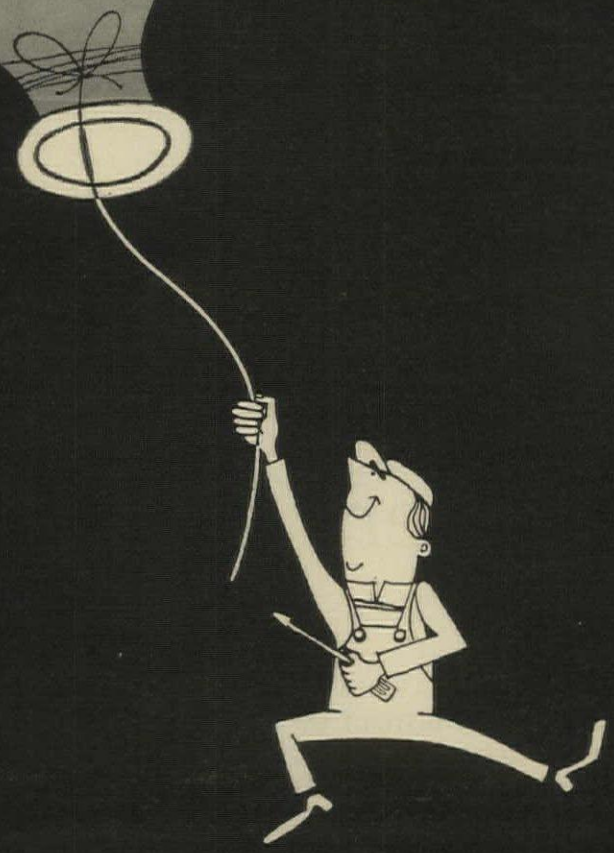
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LOCAL MARKETS

Newcomers tap Atlanta's hot market

Atlanta: An invasion by big-volume mobile builders and an expanding role for the pre-fabricated house are shaking up the market.

For an area starting 10,000 to 12,000 units each year to house 30,000 newcomers, Atlanta has surprisingly few big hometown operators. Of the Home Builders Association's 100 members, no more than a dozen put up more than 100 houses annually—and most do less than 25.

One big attraction: DeKalb County's polished planning commission makes it unnecessary for builders to deal with a flock of small-town zoning boards as in most other met areas. And land is only \$1,000 to \$1,200 an acre.

C. D. Spangler moved in from Charlotte to put up the high-rise Peachtree Towers Apartments with 326 units under Sec. 207. R. V. Welch came from Indianapolis, raised 107 units in 1962 and plans 250 this year in far-out Clayton County. Edwards Engineering, from New York, built 22 homes in six months and drew plans for 60 more in '63 in the \$15,000 to \$20,000 bracket. Lewis Brothers, from Birmingham, added 10 units and plans 25 this year. By year end outsiders had captured an estimated 20% of the market bonanza.

And more is to come. Gateway Development is due from New York to build a Southeast Expressway project of 1,200 units.

The new operators are putting up model homes and selling from them. One newcomer

put up 10 models, landscaped and furnished them and began taking orders. Atlanta's smaller builders can't afford that many model homes.

Atlanta's own builders greet the invasion with attitudes ranging from studied unconcern to guarded expressions of distress. The metropolitan area is spending at the rate of \$50 million a year on residential building, and builders feel there is enough for almost everybody. But one developer puts it this way:

"I think they're scared. Miami is so close, and there are so many big operators in Florida. The great American success story is 'big business,' and these outside firms have a lot more capital than Atlanta builders and can afford to do things the Atlanta builder can't. They do all their own financing, buy their materials in car lots, and their labor is the only thing not imported. This is bad for the Atlanta builder, who can't compete."

The prefabs captured an estimated 20% of the market for homes in 1962—and a whopping 25% of the market under \$20,000. Three of the biggest makers—Kingsberry, Knox and Crawford—put up 800 and 551 and 224 units respectively, and all expect to do far better this year.

Portland: The prospect of two multi-million dollar projects by combinations of local and out-of-town interests is Topic A in hous-

ing circles. The two:

- Centex Construction Co. of Dallas and H. R. Watchie & Associates of Seattle are planning an 11,000-home satellite city on 6,600 acres ten miles west of the city. Value: \$100 million. Their 12-year program (together with a similar plan for 13,000 homes in Benecia, Calif., east of San Francisco) is scheduled to get underway this year. About 750 units are slated for the first phase.

Centex will be responsible for construction and Watchie for land development. But they plan to invite local builders to participate as development of Somerset West proceeds.

- A \$56.6 million renewal project in downtown Portland combining residential and commercial structures will start in July. The sponsoring Portland Center Redevelopment Corp. has hired Architects Skidmore, Owings & Merrill. The project brings together the William J. Moran Co., engineers and constructors of Alhambra, Calif., and Fluor Corp. Ltd., of Los Angeles, each with a 45% interest. Local interests hold the remaining 10%. The center, scheduled for 1967 completion, is to include 1,836 apartments.

Buoyed by a strong market, builders and developers pushed their land subdivision 27% ahead of the 1961 rate through August, reports the Metropolitan Portland Real Estate Research Committee in its semi-annual market survey. Hottest area is bedroom Clackamas County where building lots are being created twice as fast as a year ago.

COMMUNITY FACILITIES

A buried battle for buried wires

Largely hidden from public view, a creative San Francisco subdivider and his engineer are waging a court fight for underground wiring that may well revamp the wirescape of northern California. Both sides are publicly mum but court records tell the story.

At stake is the final appearance of Foster City, a proposed community for 35,000 people to occupy 2,600 acres of filled land in the southwest corner of San Francisco Bay.

A 110' utility easement has for years run through the site. Pacific Gas & Electric Co., one of the nation's most unyielding utilities in the matter of hiding wires, plans to erect overhead transmission lines, looming 150' to 200', on the the easement it wants widened to 300'.

But developers T. Jack Foster Sr. and Jr. are convinced their careful plans for a \$500 million development would be violated esthetically by the chain of giant towers. They want the lines buried and have offered PG&E \$750,000 to do so. PG&E refused. This demonstrates the classic problem in burying utilities in California: The cost is made prohibitive by the mass of regulations perpetuated by the state and by the utilities company.

High cost of burial. Electrical engineers say the cost of putting the lines underground under present regulations would be about \$2 million, or roughly \$600,000 per mile. So it's easy to see why PG&E spurned \$750,000.

PG&E has already won court permission to condemn 33 acres beyond the 110' easement it owns. The court says the wider easement is a public necessity. To build the towers carrying 220,000-volt transmission lines, state rules

require 300'. The Fosters are appealing.

They argue PG&E could save the cost of all the land it must condemn by going underground. The extra 33 acres is estimated to cost \$10,000 an acre. And Foster City may also seek extra compensation for loss of land value for the 12,000 units that are planned.

Cooperation elsewhere. The Foster City case has led the utility to grow more flexible in putting residential lines underground. PG&E resists underground wiring, many builders have complained, because state laws requiring grounding when wires are on towers are also applied by the company to underground utilities. So buried wiring cost more than \$1,000 a lot in one Millbrae subdivision.

But Foster City's electrical engineer, Ken Oliphant, has been able to persuade PG&E to approve specifications that cut costs by two-thirds for residential lots. They call for a grounded system that eliminates half of the transmission and insulation cost, much of the raceway system, as well as some problems of splicing and other work. The new specs figure at \$300 to \$350 a lot. In time, this could open the way for buried wires at feasible cost in an area notorious for its wires and poles.

Plumbing maker buys part of water and sewer company

American-Standard has bought a "small stock interest" in Miami-based Southern Gulf Utilities Inc. At the same time the two are forming Water Pollution Control Corp., 50% owned by each firm. President Norman J.

Davidson of Southern Gulf will head the new company.

American-Standard is the second materials producer to help builders provide needed water and sewer lines. Last summer, Johns-Manville offered to finance, build, own, or operate (on an interim basis) water and sewer plants.

A-S emphasizes that the new company will only do engineering and contracting of centralized water and sewer systems for land developers and municipalities and will not operate or finance plants (which Southern Gulf specializes in).

Say officials of the big (1961 sales: \$469 million) plumbing, heating, and air conditioning firm: "We have a vital stake in the health and growth of housing, and this investment is compatible with our corporate growth objectives." A-S will seek two seats on Southern Gulf's seven-man board.

Davidson set up Southern Gulf in 1958. The company now operates water and sewer plants for 140 subdivisions in Florida, Texas, and South Carolina.

Almost simultaneously Water Industries Capital Corp., formed as a small business investment company in 1961 to invest in small water and sewerage concerns, quietly voted to recommend dissolution to its stockholders and distribution of its assets (current book value: \$9.90, vs. an offering price of \$11).

Said Chairman Robert R. Dann: "We're quitting because of the slow rate of commitment in the specialized field to which we are limited." He pointed out that builders who could be depended upon to produce the needed number of customers for a utility tended to be too large to qualify as "small business." If the builders had 1,000 or more customers, they usually arranged other financing for their systems.



Chicago Tribune

MORE NEWSPAPERS are sending writers to remote spots to check land sales—something many

buyers can't do. Here's Norma Browning, *Chicago Tribune* press service, on her Arizona lot.



Bill Nixon, Arizona Republic

ARIZONA REPUBLIC showed readers this stretch of Lake Mead Rancheros' 200 miles of roads.

LAND

Desert tracts: should the U.S. step in to protect buyers?

The smoldering controversy over whether the nation's senior citizens are being roundly swindled in the mail-order land market has now reached the attention of the U.S. Senate. Its special subcommittee on the aging has just taken a quick look at the question at Washington hearings. After listening to demands for more federal policing, Chairman Pat McNamara (D., Mich) said evidence of shady dealing warranted a full-dress committee inquiry into the whole range of frauds practiced against the aged.

Sen. Barry Goldwater (R., Ariz.), who is not a committee member, stepped completely out of character after sitting in to hear about some of the zanier operations under way in his home state. The senator, who has often voiced more fear of Washington than of Moscow, asked the subcommittee to make a complete investigation of land sales—in Arizona. For his stand the *Arizona Journal* of Phoenix cried in editorial outrage: "There is no need to call in the Congress or any other branch of the federal government to drag the good name of Arizona in the mud."

It was Arizona's colorful Real Estate Commissioner J. Fred Talley who demanded outright U.S. intervention to halt phony sales. After Talley's testimony, the senators began talking of legislation to let the Federal Trade Commission and/or the Securities & Exchange Commission police interstate homesite sales.

Why all the furor? Promoters' land operations, fanning like wildfire into big-time business in half a dozen states, have been arousing more and more suspicion for months. The National Association of Real Estate Boards tried to step in last spring with a draft of a law to combat land frauds (NEWS, June). Attorney General Louis Lefkowitz of New York joined postal inspectors in a crack-down on telephone boiler rooms in New York City that were promoting worthless land. The nation's chief postal inspector, Henry B. Montague, said recently that the mail's land-fraud cases had doubled in a year and that his staff was investigating 150 promoters.

Nobody writes more letters to his Congressman than a senior citizen, and senators had been alerted to the land schemes months ago. Their pulse quickened when Talley's Assistant Cavett Robert warned recently: "We are on the verge of a national scandal over land sales."

Dreamland or sucker trap? The big daddy of all the land-peddling states is Arizona. Some 630 "subdivisions" have proliferated over its deserts in 18 months and 60,000 lots have been sold to buyers all over the country, mostly sight unseen, in Mohave

County, twice the size of Massachusetts.

Fred Talley means to stop "predatory promoters" with all the legal force and publicity he can muster. So when he got before the U.S. Senate last month, he promptly attacked a wasteland called Lake Mead Rancheros as "one of the most glaring examples of misrepresentation of lot sales." Said Talley: Rancheros headquarters in Miami sell 1/4-acre lots at \$10 down, \$10 a month until \$595 is paid. Lake Mead itself is 50 miles away, but Bikini-clad cuties romp through the pages of brochures that shout, "Livable now!" President David P. Randell wrote a customer: "Property complete with all utilities necessary."

The utilities, said Talley, are 15 miles away in the desert. At Rancheros, asserted Talley: "There are absolutely no utilities available. Six miles from the nearest lot and 10 from the principal part of the subdivision is a tank-operated machine where one can deposit a quarter and water runs out of an old inner-tube. At the same distance are a telephone line and power line along the highway."

Between the utilities and the lots runs a dirt road, and Talley said a 10' ditch cut by rain blocked the thoroughfare on his last trip. "A bulldozer cut scars across the desert and gave the fancy names of boulevards, drives and streets," he said. Looming like a mirage is a billboard proclaiming, "This is it," but as far as the eye can range there is not a building—only sagebrush and sand.

Talley complained that postal officers had told him "there was no need for us to act because a criminal case was about to be filed. Why this was not done is a mystery to me."

Talley emphasized that the vast majority of Arizona developers are honest, and he cited Del Webb's Sun City near Phoenix as the very model of what a community for the retired might be.

"The pitiful part is that numerous senior citizens are moving West to retire on this land of milk and honey to find houses. They are too proud or too poor to go home."

Who, us? Lake Mead Rancheros reacted as might a scalded cat. It rushed up full-page ads on a time tested theme: "Don't Sell Arizona Short." Much of the rebuttal made even more interesting reading than Mr. Talley's indictment. Items:

- "Lake Mead Rancheros has established at U.S. 66 and Hackberry Road a coin-operated water meter so any owner can pull a water-hauling tank up to the meter . . . Including, of course, the Rancheros Hauling Co. trucks."

- "We have completed 200 miles of unpaved roads . . ."

- "We refused to register in California . . . We sincerely believe the state in which the land lies should have jurisdiction."

- "The purchaser pays only \$10 a month. Who are we hurting? . . . How can we filch life savings at \$10 a month, charging no interest and no carrying charges?"

Who does get hurt? Some pathetic answers were beginning to turn up. A Chicago family that bought two parcels of desert and moved there without seeing them sued in Maricopa County (Phoenix) for the \$634 purchase price, plus \$2,000 moving costs and \$10,000 damages. Mr. and Mrs. Felix Ciolkosz, pleaded that they had brought a retarded child from Chicago on the false representation that special teachers were being obtained for schools in a project called Arizona City. The Arizona Development Company denied all charges.

A Phoenix resident, Henry W. Ziolkowski, 75, sued Clevenger Realty Co. asking \$10,500 on another fraud charge. He bought \$35,000 worth of desert at \$55 an acre, he said, on the promise that it could be turned over for \$110 an acre to a new subdivision. Only then did he learn that the land had no water and that its previous owner had been offering it at \$37 an acre.

But litigation is slow and—for senior citizens—costly.

Should U.S. act? Some states can handle the problem. Florida, for instance, which learned a bitter lesson when speculators sold the Atlantic shelf off shore toward Bermuda in the boom of the '20s, has set up a governor's committee on interstate land sales and is policing for keeps. California is widely praised for its prompt and effective regulatory action.

But only five of the 50 states have full-disclosure statutes letting buyers find out exactly what they are getting—and one of these is Arizona.

In the wake of Talley's testimony came hurried actions to make amends. Talley began using power he has had—but never used—since June 1961 of requiring subdividers to file advertising copy with him for prior approval. And he halted sales until developers could clear title defects.

Other states are following suit. New Mexico is pondering a bill to fine developers \$200,000 and jail them 10 years for misstating or concealing facts. An Oregon bill seeks full disclosure about both local and out-of-state land.

But Talley, in his testimony, maintained that the states have long since have lost control. The tendency in Washington seems to be to agree.

NEWS continued on p. 25

PUBLIC HOUSING

Is tax money used to back groups that lobby for public housing?

The General Accounting Office has unloosed a blast against the use of public funds on activities of two groups which provide much of the political support for subsidized public housing. Targets: the National Association of Housing & Redevelopment Officials (NAHRO) and the National Housing Conference (NHC).

In a report to Congress, GAO takes a hard slap at personnel and contract review policies of 31 public housing agencies* and the failure of the Public Housing Administration to set guidelines for the local agencies. And it sharply criticizes the amount of travel expenditures allowed their officials to take part in NAHRO and NHC activities.

Travel expenses, employee salaries while on travel status, and membership and registration fees add up to more than \$560,000 a year, estimates GAO. These costs are charged as operating expenses and thereby increase the federal subsidy to run low-rent public housing projects.

Exchanging ideas at a convention is valuable, GAO says, but more people are being sent to such meetings than necessary. Attendance by groups of five or more isn't unusual, GAO says. Examples:

- One local housing authority sent 13 representatives to a NAHRO convention more than 2,500 miles away. Cost: \$7,800.
- Another sent 17 persons to a NAHRO re-

*GAO refuses to reveal the names of the 31 local authorities, which operate 137,353 units, or 28% of PHA's total.

gional conference 100 miles away, seven persons to an annual NAHRO convention about 380 miles away, and four persons to an NHC meeting over 750 miles away.

• The executive director of one local housing authority made 13 trips within a 14-month period to attend meetings of NAHRO committees. As a result, he was away from his office for over 30 workdays.

What they do. NAHRO membership consists mainly of local housing authorities, officials and employees of public agencies who administer public housing and urban renewal in communities throughout the U.S. A national convention was held annually through 1961 (when a biennial schedule began), plus periodic meetings, conferences, and clinics.

NAHRO does not register as a lobbying organization, but members of local housing authorities and renewal agencies, in their capacity as NAHRO officers, regularly appear before Congressional committees to support or oppose changes in proposed housing legislation. For years, NAHRO campaigned for less federal supervision over public housing.

It has two types of memberships, for individuals and public agencies. A public agency's dues are based on the number of dwelling units owned by the agency. Since July 1, 1959, agency annual dues are: 1,000 units and under — 24 cents per unit but not less than \$12; 1,001 to 3,000 — \$240 plus 18¢ per unit over 1,000 units; 3,001 and over — \$600 plus 9.5¢ per unit over 3,000 units, maximum \$990.

About 85% of all housing organization costs goes to NAHRO, says GAO.

NHC is a registered lobbying organization with a \$70,000 annual budget. Its membership is composed of individuals and religious, labor, educational, welfare, women's and veterans' organizations. NHC does not accept memberships from official agencies of the federal government or from local housing authorities or redevelopment authorities receiving federal assistance. However, many individual employees of these agencies are members.

NHC is the No. 1 lobbyist for public housing. It also takes a stand on a gamut of housing controversies.

Both NAHRO and NHC sell publications to their members. NAHRO's dues for public agency membership include \$5 for a year's subscription to the monthly *Journal of Housing*. NHC sells its yearbook (which promotes NHC views) at \$3 a copy. GAO says it found some local housing authorities bought substantial numbers of the NHC yearbook. In 1959, one agency purchased 200 copies and two others purchased 60 copies each. GAO says 9% of the housing organization cost went to NHC activities.

Can limits be set? GAO sent a proposed statement of policies limiting attendance by local officials at NAHRO functions and requiring documentation for travel reimbursement to PHA in November 1960. PHA consulted NAHRO about it. While NAHRO representatives said at the time that an overall policy guide would be helpful, PHA has issued no guide. "We are not aware," adds GAO, "of any further consideration given to the matter by either NAHRO or PHA."

John Lange, NAHRO's executive director, says: "We are for reasonable controls. But the problem is that to avoid abuse, you may have to establish too many restrictions."

URBAN RENEWAL

How a dream plan became a nightmare

When Redeveloper James Scheuer of New York City and one of the West Coast's oldest renewal builders, Barrett Construction Co., teamed to rebuild a wartime federal slum in Marin City near San Francisco, they tried to make the job a showcase of good land and house planning.

Landscape architects worked out a site plan that disturbed little of the natural contour of the hilly land. Architect Vernon DeMars, head of the architecture department at the University of California, came up with the idea of telephone-pole foundations as an excellent way of fitting the houses to the terrain within the \$10.30/sq. ft. price ceiling set by the Marin County Redevelopment Agency. The project, for families from wartime housing being torn down, offers homes for \$15,950 to \$18,500 under both VA and FHA Sec. 220.

The houses were different—so different that a protest citizen's committee suddenly emerged among the Negro families living nearby who were to be relocated into the new houses. The leader: Hardy Westmore, an unemployed butcher who is suing the Retail Butchers' Union to regain his job.

A self-appointed committee last summer began writing letters and soon their protests

erupted into a series of nerve-fraying public meetings and radio debates. By the end of September, Barrett officers thought the episode had died down—with only one of 34 buyers demanding his down payment returned (NEWS, Nov.).

But the expected return to normalcy never came. Instead the committee fired off letters to the Marin County grand jury. Wonder of wonders, the grand jury, prodded also by realty interests who dislike public housing and renewal, began investigating.

Barrett officers—who had offered to open their books to the protesters and were rebuffed—were summoned before the jury. Hundreds of man-hours were churned up preparing reports and testimony for the investigators.

After hearing all sides, a committee of the jury wrote a report that virtually apologizes for its probe. Samples: "The selling price is compatible to the present real estate market . . . The use of poles in the construction of these homes was recommended by competent architects and accepted by the redevelopment agency . . . The committee feels strongly that this company should be commended for building adequate homes at a fair price."

Says Scheuer: "Maybe the lesson is that

if you are dealing with low income groups, you have to build what they are used to seeing. If you don't, the interpretation that will be placed upon it will stagger the imagination."

Scheuer is disappointed that responsible Negro organizations like the NAACP and Urban League never took a public stand on the issue. "Instead of having the responsible leadership tell the people to grab the houses and run with a bargain, a number of non-white families are being misled and won't get the bargain we wanted to give them. There's a \$2,500-per-house land subsidy in the project. After they've been offered—finished—to displace for five days, we can sell them to anybody."

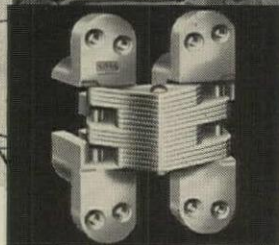
Another materials producer gets into renewal building

The General Electric Co. says it "expects to become a co-venturer" with Reynolds Aluminum Service Co. in building 250 high-rise apartment units in Louisville. The company's proposed investment has not been revealed, but by the transaction GE joins a growing parade of producers taking an active part in building (H&H, Jan.).

The apartments are part of a \$20 million rebuilding of a riverfront site on the Ohio River in downtown Louisville. In all, 1,000 apartments are planned.



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PEOPLE

Conway quits as HHFA deputy

With mystifying abruptness **Jack T. (for Thomas) Conway**, 45, resigned as the No. 2 man at HHFA. Conway had served 15 years as right hand (and heir apparent) to President **Walter Reuther** of the United Auto Workers before coming to HHFA in 1961 (NEWS, Apr. '61). Now, he becomes Reuther's executive assistant in the AFL-CIO's Industrial Union Department. "I will be permitted to utilize the years of experience I acquired in the labor movement prior to my coming to government," he told HHFA Administrator **Robert Weaver**.

Some Washington circles attribute Conway's exit to the fact he was not tapped for any of three top jobs he wanted: FHA commissioner, assistant labor secretary, and a spot at the Pentagon.

Conway's departure, plus **Neal Hardy's** resignation as FHA chief (NEWS, Feb.), removes from the housing agencies two men on whom the Administration was counting heavily to help enforce President Kennedy's order against race bias in federally-backed housing. At



HHFA'S CONWAY

Return to labor's camp

recent meetings Weaver, a Negro, had introduced Conway as the man who would do much of the detailed work of carrying out the edict.

In his two years at HHFA, Conway also became the agency's representative at labor and community meetings. In the fall of 1961 he spent a month in Europe inspecting housing there and represented the U.S. at a United Nations-sponsored housing meeting.

Walter Daran



S&L MAN CRAMER

A campaign gone sour

S&L leader kills self after indictment

Floyd Cramer faced an uphill struggle for success when, at age 26, he came to New York City in the depression year of 1931. One of nine children of a Smackover, Ark. farmer, his job experience included stints in the Marine Corps and as a cotton picker, harvest man, and bauxite mixer.

Cramer took a job as bank messenger and began studying nights at the American Institute of Banking. In 1941 he quit as assistant manager of the Harlem Savings Bank to found the Washington Heights Federal S&L in Manhattan.

Cramer was spectacularly successful. With Cramer as president, Washington Heights grew into a \$220 million institution. S&L leaders regarded him as a bright, progressive thinker and elected him 1962 president of the National League of Insured Savings Institutions (NEWS, Oct. '61). He took time out from his chores to help set up the first S&L in Ecuador

He liked politics, too. In 1954 he ran for Congress as the Republican choice to succeed **Jacob Javits** when Javits became state attorney general. He lost.

But the campaign carried a delayed hangover. In 1960 **George F. Martocci**, a Bronx mortgage broker, was indicted for failing to pay income taxes on funds his now-defunct Colonial Mortgage Co. had received from Washington Heights S&L.

A federal grand jury last fall began looking deeper into the dealings between the S&L and the mortgage company. The jury heard testimony that beginning in 1952 officers of the S&L had directed Colonial to spend funds for charitable and political contributions, including some of Cramer's campaign expenses. The jury was told also that Colonial was used as a conduit in 1954 to contribute \$17,000 to the capital funds of Eureka Federal S&L before it was merged into Washington Heights.

At 1 p.m. on Jan. 31, the grand jury indicted Cramer, Martocci, and five other Washington Heights and Colonial employees for perjury in testifying about the deals.

One hour and 50 minutes later, Cramer, 58, was found hanged in an apartment over the S&L offices. Police called it an apparent suicide.

NEW ASSIGNMENT: **Carl Norcross**, 61, executive editor of HOUSE & HOME and one of the best known and respected figures in housing, has become a vice-president of Crawford Homes Corp., Baton Rouge, La. home manufacturer. He will head development of a 1,300-acre project near Washington, D.C., from initial land planning to sales of finished houses.

Editor Norcross (a Ph.D. in economics from Columbia University) had long expressed the wish to "do some of the things H&H is always writing about." When Crawford sought his advice as a consultant on the project, Norcross became so enthusiastic about its possibilities that he accepted the offer to quarterback the entire development.



S&L COUNCIL'S BRADY
Oil for creaking machinery

S&L advisory council gets full-time staffer

The 17-member Federal Savings & Loan Advisory Council has been the legal bridge between the Federal Home Loan Bank Board and the Federal S&L Insurance Corp. since it was set up by law in 1935. But over the years the council acquired a reputation, whether deserved or not, as a punchless part of the creaking HLBB administrative machinery.

Now HLBB Chairman **Joseph McMurray** and Council Chairman **Lloyd S. Bowles** of Dallas have

acted to give the council a shot-in-the-arm by hiring its first full-time executive secretary.

He is lawyer **John J. Brady**, 39-year old insurance company executive. A Brooklynite, Brady comes from the Buffalo Insurance Co., New York City, where for the past 7½ years he has been chief administrative officer. Previously, he was a district manager for Kemper Insurance Co. in New York for five years.

ARCHITECTS: To **Alvar Aalto**, 64, goes the gold medal of the American Institute of Architects. Third Finnish-born designer to receive the coveted award (after **Eliel** and **Eero Saarinen**), Aalto is world renowned for furniture design and city planning as well as architecture, and **Frank Lloyd Wright** once called him "a genius." His best-known U.S. work is the serpentine MIT dormitory at Cambridge, Mass.

AIA's fine arts medal goes to Sculptor **Isamu Noguchi**, of New York City, and its allied professions medal to Engineer **R. Buckminster Fuller** for his work and achievements with geodesic domes. New York's **G. E. Kidder Smith**, FAIA, won the architectural photography medal. The kudos will be presented at AIA's Miami convention, May 5-9.

ASSOCIATIONS: The National Association of Home Builders has promoted **Oliver W. DeWolf** to director of administration. He has been executive assistant to Executive Vice President **John Dickerman**. DeWolf, former Associated Press newsmen in the Senate, will coordinate work of all NAHB departments.

The planning legacy of James Felt

When **James (Jack) Felt**, 59, a stocky, balding and spectacularly colorless Realtor and civic leader, was appointed chairman of New York City's planning commission late in 1955 by Mayor **Robert F. Wagner**, the last thing expected of him was planning.

Autocrat **Robert Moses**, master builder of highways, bridges, parks and renewal projects, was the man who shaped the future metropolis, along with the Port of New York Authority, the city's huge and jealously independent public housing authority and a host of local bureaucracies with hegemony over streets, schools, and public works. Few foresaw that the humble newcomer, addicted to baggy suits and hand-me-down, clip-on bow ties inherited from his father, would challenge this anarchy. Even fewer thought he might win.

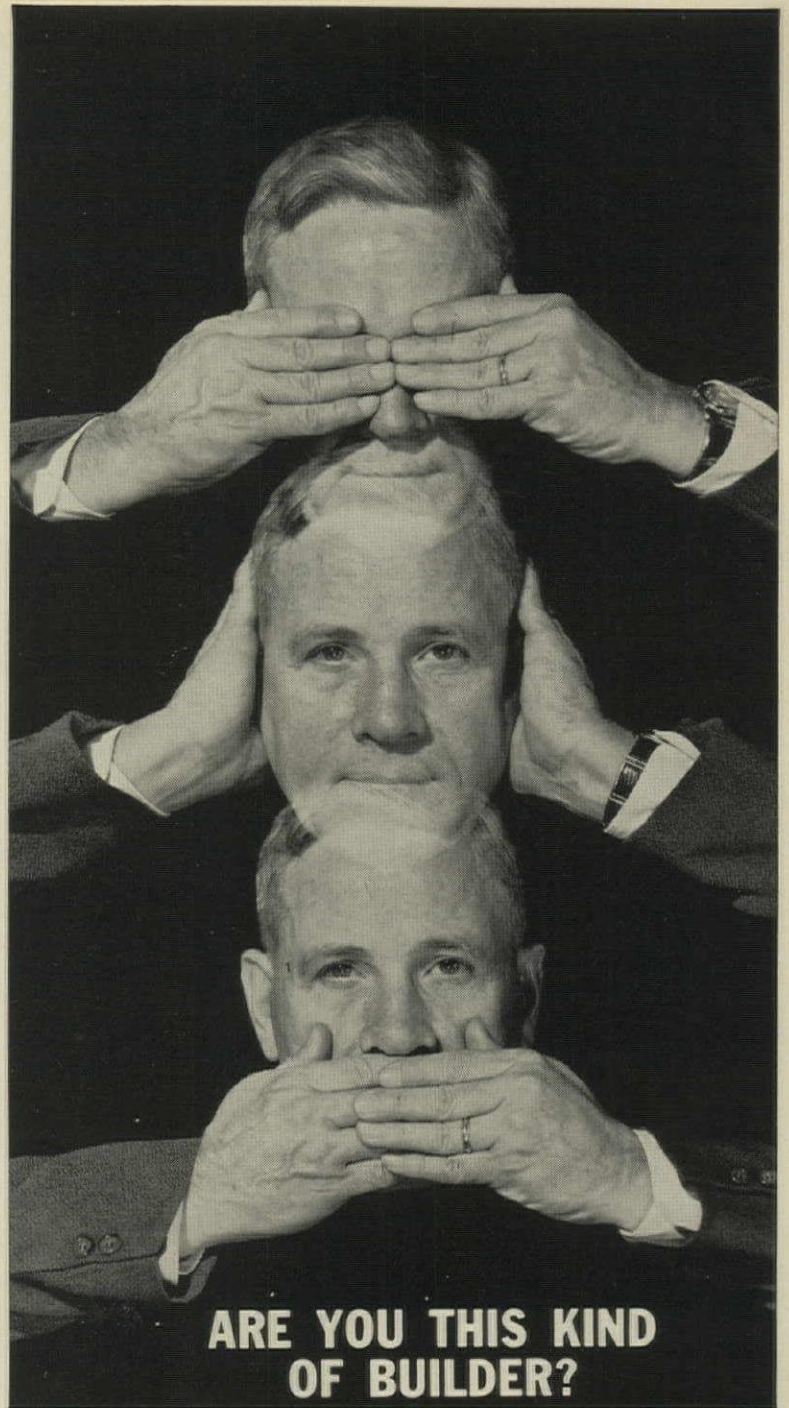
Win he did. Staying on for seven years—longer than any other chairman since the commission was set up in 1938—Jack Felt turned a feeble and obscure burial ground for political hacks and ineffective do-gooders into a

power at city hall and his own job into the city's chief housing and planning post. He smashed Moses' grip on the \$2 billion renewal program, was moving to usurp Moses' control over high-way planning and created almost single-handedly a planning organization that gives reasonable hope of doing the impossible: ordering the chaotic growth of a city supposed to be too big, complex and dynamic to govern properly, let alone plan at all.

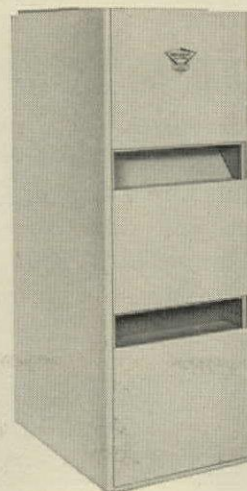
Last month Jack Felt stepped down as chairman of the commission, leaving behind an extraordinary legacy. Its chief jewel: a new city zoning code, the most advanced model of any major U.S. city and the first overhaul of New York's basic ordinance since the city adopted the first one in 1916.

The new law took effect Dec. 15, 1961, one year after its passage and five years after Felt began a quiet campaign by first hiring (for \$150,000) the architectural firm of Voorhees, Walker, Smith, Smith & Haines to make a

continued on p. 31



—you may not want to *look* at furnaces . . . you may not want to *hear* about furnaces . . . you may not want to *talk* about furnaces? Then, this is for you . . . a furnace you can install and forget. We've just come up with your kind of furnace—with your kind of price tag. We call it Temp-O-Matic. And right in the heart of this 'ready-to-install' furnace we've plunked our top-of-the-line heat exchanger. That's why Temp-O-Matic is the furnace you install and forget.



The best way *NOT* to see, hear, or talk about furnace problems is *NOT* to get 'em . . . get

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GAS OR OIL—IN LO-BOY, HI-BOY, AND COUNTER-FLOW MODELS. ALSO 50,000 BTU APARTMENT MODEL.

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CHECKED OUT 40,000 MILES in city, mountain, desert driving.

In a grueling performance test that criss-crossed the country from Detroit to San Francisco, this new, improved Corvan ran up 40,000 miles of trouble-free performance under all conditions—highways, desert heat, driving rain (with nearly 7,000 miles of stop-and-go running

through the busy streets of hilly San Francisco!).

There was no babying this Corvan . . . just hard, steady going, often running night and day with time out only for fuel or driver changes. Tough? You bet it was, but this truck came through with flying colors. The run demonstrated Corvan toughness—the kind you can put to work on the roughest delivery route with assurance it will pay off in lower truck costs.

NEW, IMPROVED CHEVROLET CORVAN...TOUGHEST, HANDIEST DELIVERY TRUCK YOU CAN BUY!

Put this one to work on your toughest delivery route . . . pile up the miles . . . then you'll know the reasons why Chevrolet's new Corvair 95 Corvan takes to work like a duck takes to water. It offers the best of everything . . . tough unitized construction, economical air-cooled engine, loads of load space . . . and all at a new low price!

You'll like the handy utility of Corvan design. With a space-saving engine (only 17" high) swung low between the rear wheels, there's a big easy-to-get-at cargo area.

Big double doors on the right side open up to a load floor only 16 inches off the ground so that you can load a 4-foot crate with ease. There are wide-opening double doors at the rear, and optional* double doors on the left side just as big as those on the right.

For load access from the front, the driver pivots easily from seat to cargo area. All 191 cubic feet of cargo space is there to be *used*—easily and quickly.

In addition to a big load space, Corvair 95 rear-engine design gives other important benefits. Extra weight on the rear wheels gives sure-footed traction on slippery roads—even when the truck is empty. And with the main cargo space cradled near the center of the truck you get balanced handling whether the truck is empty or carrying a full 1,700-lb payload.

On a 40,000-mile endurance run or just on a jaunt across town, the Corvan's well behaved handling pays off in real satisfaction and driving ease.

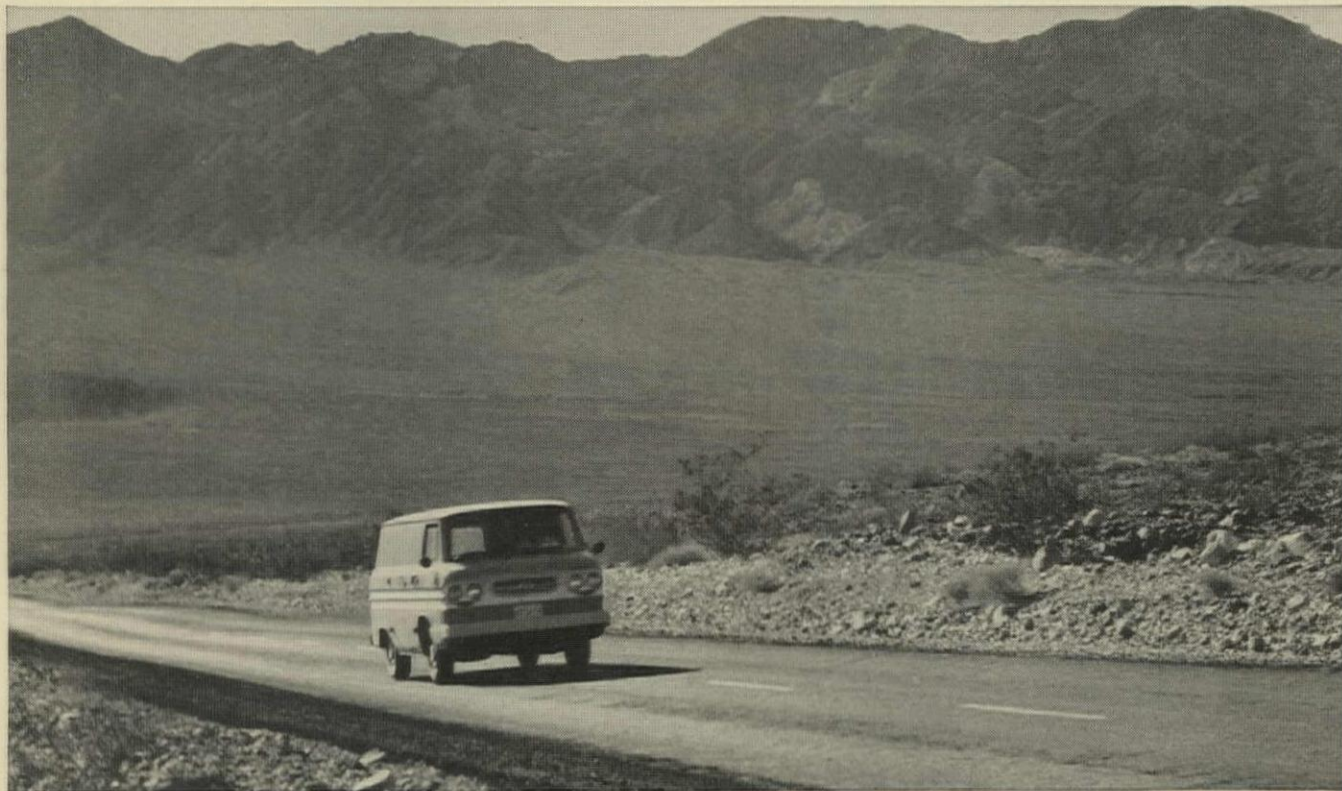
Add to the Corvan's work-saving design the extra toughness of the improved new 1963 chassis. There are new big-truck engine features such as stellite-faced exhaust valves with automatic rotators and new chrome-plated top piston rings to give long-mileage durability. New self-adjusting brakes, Teflon†-lined spherical joints on the front suspension, and newly designed clutch and transmission controls add new reliability and longer life.

We'll say it again...the new, improved Chevrolet Corvan is the toughest, handiest delivery truck you can buy. Test-drive this "New Reliable" at your Chevrolet dealer's and ask him for the good news about the new low price on the 1963 Corvan! . . . Chevrolet Division of General Motors, Detroit 2, Mich.

*Extra cost

†Du Pont Reg. Trademark

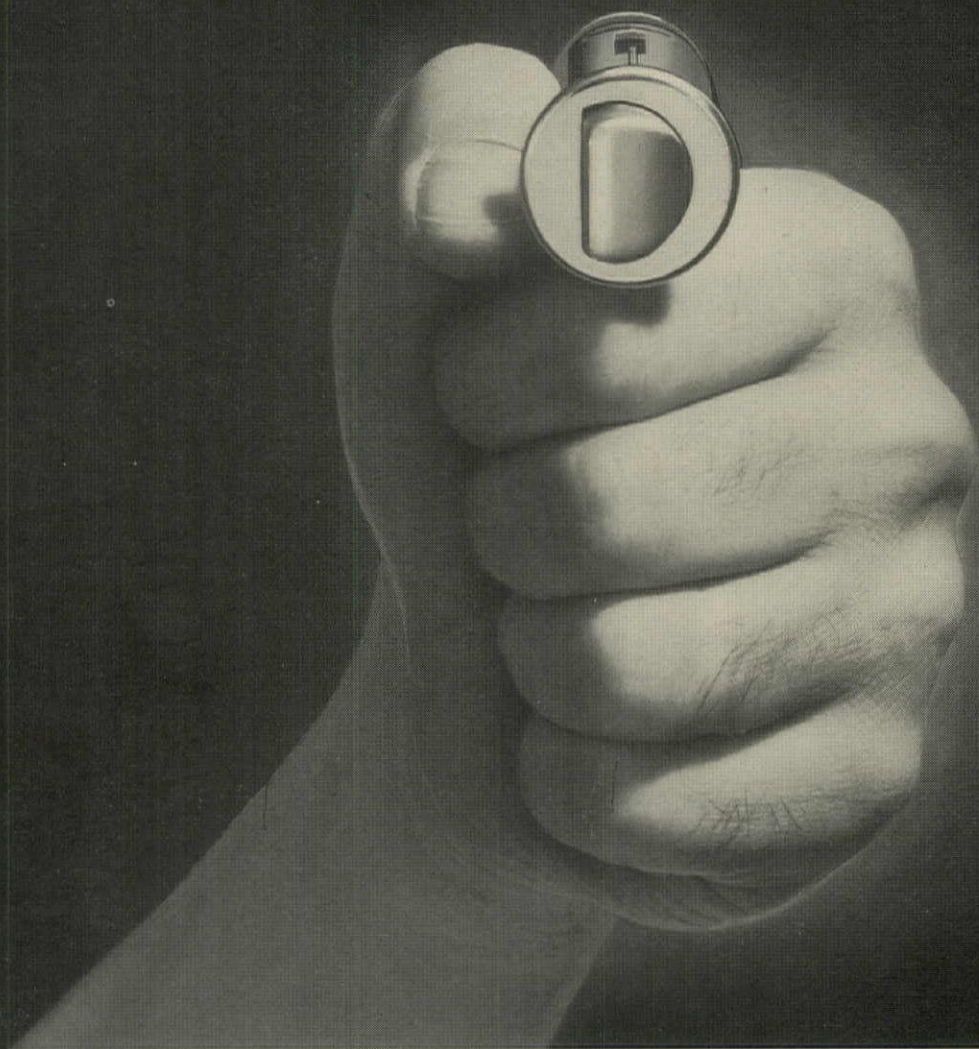
Over 25,000 miles of Corvan endurance run were high-speed day-and-night running in rugged Death Valley desert country to test new engine durability.



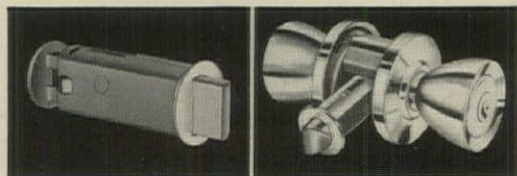
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a dollar-saving
door latch**



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study. Moses' opposition had killed an earlier attempt at code revision and this time his vehemence was partly prophetic. "A revolutionary scheme" of "demon planners," he cried. But his advice to junk the study as a waste of money went unheeded.

The code, in effect, is a flexible master plan for the city's development. It cuts New York's maximum permissible residential population from 55.6 million to 11.8 million. (The old code also would have allowed a theoretical workday population of 250 million.) Using a single-map system instead of three under the old code (which was amended 2,500 times into an incomprehensible morass), the new code divides the city into distinct residential, commercial and industrial zones, carefully buffered from each other.

For the first time, too, the zoning law specifies a parking requirement for all buildings. In apartment buildings, for example, spaces must be provided for a specified percentage of units, the percentage grows lower as the center of the city is approached. To control population densities, it sets maximum room counts based on plot size. But its sharpest break with the past is a new control of building bulk and design.

The old code made bulk and height a function of general area designation and the width of the street on which an office or an apartment building, for example, happened to face. The new code makes this a function of the building's plot size. In effect, each building controls itself through the use of a simple formula, called the floor-area ratio. In a residential zone with a ratio of 10, for example, the highest permitted, the maximum square footage of floor space is 10 times the plot size. Commercial zones run up to 13.

The code encourages the design of straight-shafted towers set in a plaza or park by giving bonuses of extra floor space (up to 10 sq. ft. in office towers and six in apartments) for every square foot of plot left open. And it allows towers to cover up to 50% of the plot vs. 25% under the old code.

So far, the major impact of the code has been to wring much of the water from grossly inflated land values in some areas of the city. The visible impact will be years in coming, although some new skyscrapers like the late Eero Saarinen's CBS tower conform to the new code. Reason: During the one-year grace period before the code's effective date, builders filed a log-jam of "old-code" plans, forming a huge backlog of work. Plans for some 150,000 apartment units were filed in 1961 alone, more than three times the total of the prior three years combined. Less than 4,000 units were planned under the new code in the first nine months of last year.

"I sort of tingle when I think of it," says Jack Felt, of the code. The organized real estate lobby in the city tingled differently but Felt was not a public official they could easily rake over the coals.

Felt will remain one of the six members of the commission and, according to Mayor Wagner, one of his chief housing and planning policy advisers. Although Felt denies any personal friction with his close friend the mayor, undoubtedly the mayor's reluctance to lend strong support to some of Felt's more ambitious projects and their public disagreements (for example, over parking garages for downtown department stores which Felt opposes) increased the abrasions of his job. "I want a change of pace," Felt says.

John Bryson



KAISER'S READY
For aluminum, a jump overseas

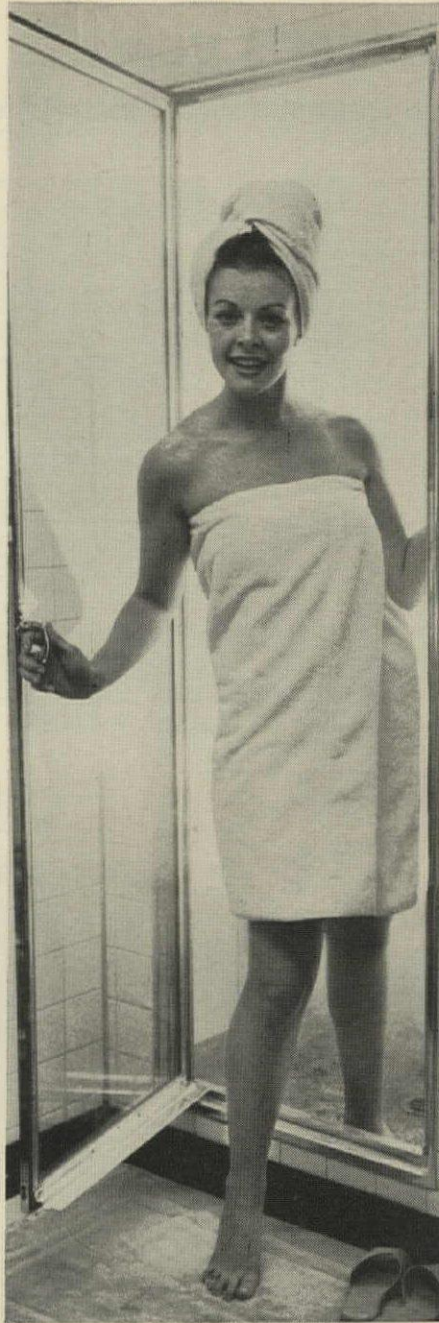
Ready named to head Kaiser Aluminum

Thomas J. Ready, Jr., 52, will step up from executive vice president to president of Kaiser Aluminum Co., one of the nation's three largest producers, on April 1. He replaces Donald A. (Dusty) Rhoades, 60, a Kaiser veteran who is retiring because of his desire to reduce his business activity.

Ready joined Kaiser Steel Corp. in 1942, switched to the aluminum division when it was formed in 1946, and has long been considered Rhoades' heir apparent. Ready has been active in the Kaiser move to set up operations in the European Common Market. Observers predict Ready's international interests will mean a stepup in Kaiser's foreign activity.

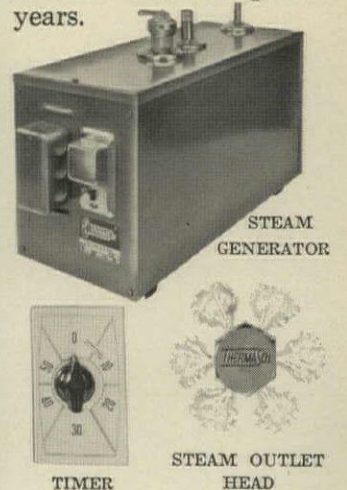
HOME MANUFACTURERS: Clarence T. Wilson, former president of the Home Manufacturers Association, has sold all the St. Louis production and distribution facilities of Wilson Homes, Inc. (1962 volume: 600 units) to the United Lumber Corp. (1962 gross: \$6.5 million) headed by Lumberman and Philanthropist I. E. Goldstein. Sale price: "about" \$750,000.

"The corporate name was not sold, but will be dissolved shortly," says Wilson. Goldstein said operations will continue under the name Trussbilt Homes Inc., as a wholly-owned subsidiary of United. Wilson



A BIG NEW IDEA FOR BUILDERS!
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STEAM BATH FOR THE HOME!

LOOK magazine hails the THERMASOL steam bath for the home as the newest status symbol. It's the biggest new idea to make homes more saleable to come along in years.



THERMASOL's patented electronic steam bath equipment allows the bathtub or stall shower to double as a steam bath without interfering with their normal function. Units are available for dry heat bathing, too.

THERMASOL is so small it can be installed on a shelf, in an attic or closet, in a vanity or hung in a dropped ceiling above the shower or tub. Operation is completely automatic. The bather sets the timer and steps into the tub or shower. In a few minutes, the entire enclosure is filled with steam. The temperature is controlled by the bather — from 70° to 160°. When the bath is finished, the shower is turned on and the steam condenses immediately. It uses only a quart of water and less than a penny of electricity per bath. There is an absolute guarantee against steam damage to tile, mastic, sheetrock, paint or wall coverings.

When homes and apartments are equipped with THERMASOL units, they become neighborhood showcases. THERMASOL adds quality and exclusiveness, and consumers know it.

Install THERMASOL in your model home. See how it generates that keen interest that means faster sales.

As low as \$295.00 list. THERMASOL is the ONLY U.L. approved steam bath equipment.

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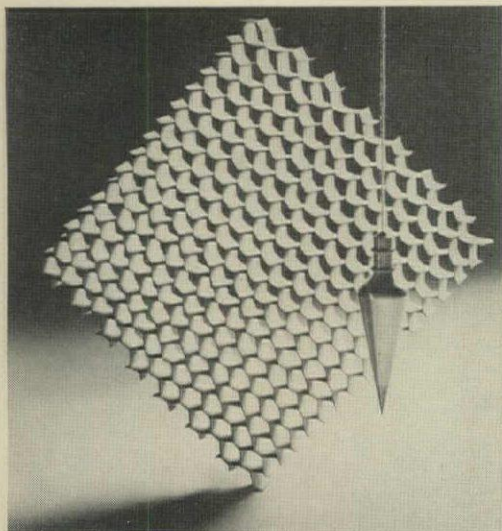


THERMASOL®

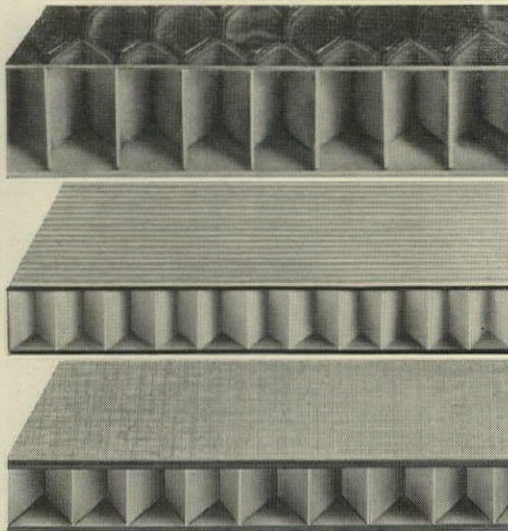
702 E. 12th St., New York 9, N. Y.
Oregon 3-9420 Area Code 212

Homebuilder's guide to Union Honeycomb cores

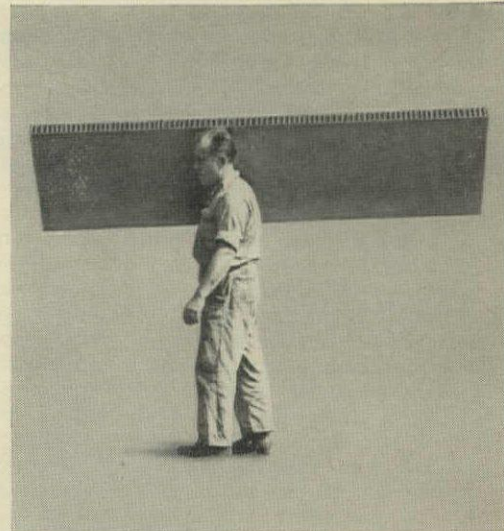
(The versatile structural core material that cuts pre-fabricated component costs)



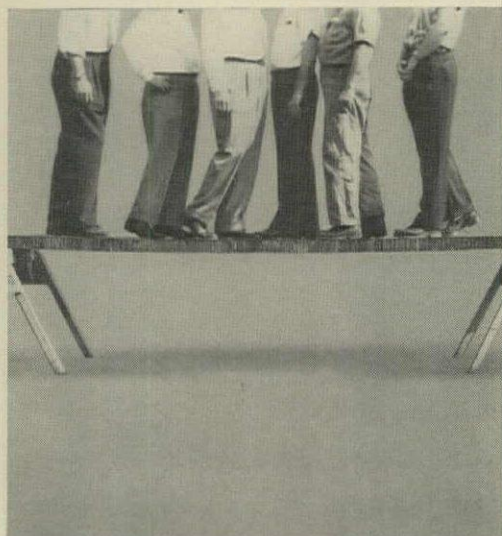
WHAT IS IT? Union HONEYCOMB is a cellular kraft structure which is ideal as an inner core for prefabricated building components. HONEYCOMB core panels can be extremely durable, low in cost and require minimum maintenance.



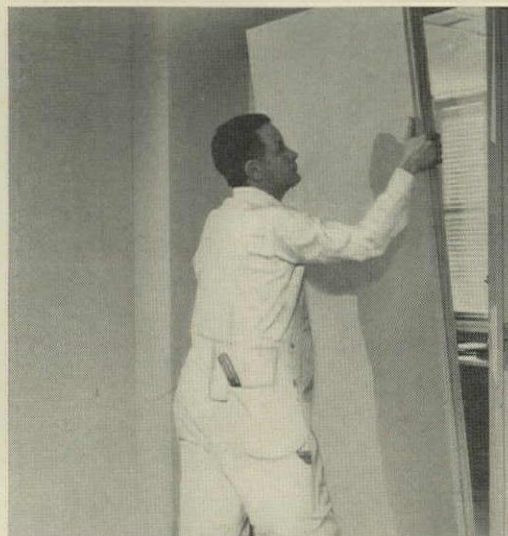
WILL ANY FACING DO? HONEYCOMB kraft cores bond well to metal, wood, plastics, hardboard, gypsum board and many other types of panel facings. Cores may be impregnated with various resins to add strength and other properties.



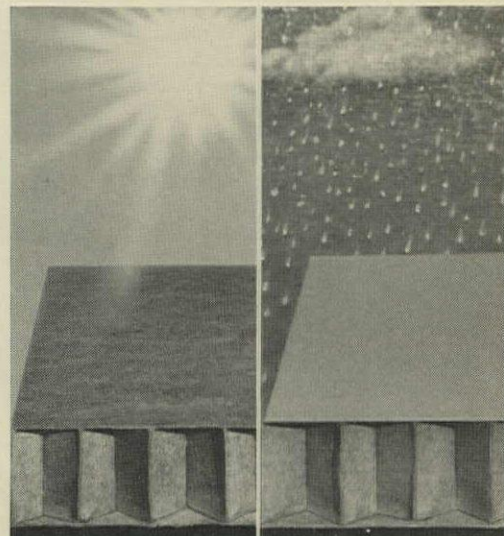
HOW LIGHT IS IT? Union HONEYCOMB cores weigh only .095 to .187 lbs. a board foot—depending on the basic kraft, impregnation and cell size. Their extreme light weight speeds fabrication, handling and assembly—cuts shipping costs.



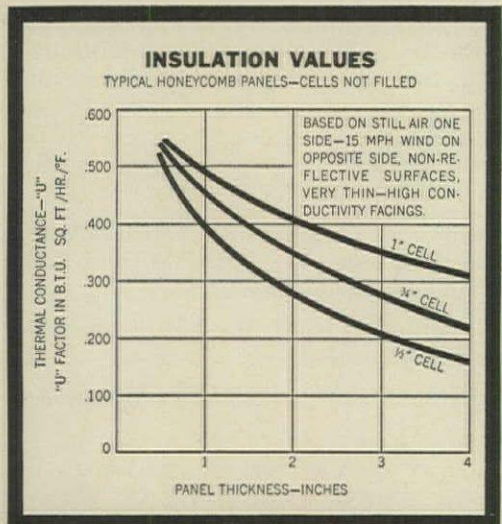
HOW STRONG? On a weight-for-weight basis Union HONEYCOMB is undoubtedly the strongest sandwich core material known. Despite their light weight the cores have corresponding crushing strengths of from 33 to 170 pounds per square inch!



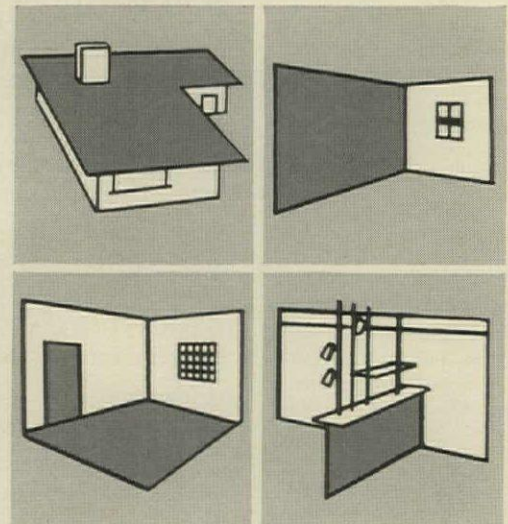
IS IT EASY TO INSTALL? Lightweight Union HONEYCOMB panel sections go up easily—keep labor costs to a minimum. The exceptional flatness of the sandwich panel structures also facilitates erection, finishing and maintenance.



IS IT WEATHER-PROOF? Even 200°F to sub-zero temperatures will not appreciably affect Union HONEYCOMB core components. After years of punishing exposure, panels properly constructed remain stable and fully serviceable.



WILL IT INSULATE? The sealed-air cellular construction of Union HONEYCOMB provides substantial thermal resistance (see chart). It has a sound deadening effect on thin faces and offers resistance to sound transmissions.



WHERE IS IT USED? Roofs, walls, doors, floors and partitions are among the many pre-fab components using Union HONEYCOMB. With different core grades and thicknesses available, a variety of structural characteristics is possible.

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Send me your free, illustrated booklet on the uses and advantages of Union HONEYCOMB cores.

I am interested in Union HONEYCOMB cores for:

Doors Walls Partitions Floors

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HONEYCOMB CORES
Union Bag-Camp Paper Corporation, 233 Broadway, New York 7, N. Y.

said he would remain active in "some phases of real estate and construction."

Forest J. Stump, 42, is the new president of U.S. Steel Homes Division, succeeding **David H. Boyd**, who moved to assistant to the vice-president-purchasing at U.S. Steel headquarters. Stump, Dayton builder and mortgage banker since 1952, has been associated with firms which have built 6,000 U.S. Steel homes in Ohio, Indiana and Pennsylvania.

DIED: Hubert I. Kleinpeter, 57, former vice-president of Frederick W. Berens Inc., Washington, D.C. mortgage bankers until his 1958 retirement, Dec. 24, at Key Biscayne, Fla.; Builder **Carl Metz**, 62, second signer of Philadelphia's NAHB charter in 1937, known as Mr. Home Show after ten years as chairman of the event, and builder of more than 5,000 houses in 40 years near Philadelphia, Jan. 15, at his home in Wyncote, Pa.

CANADA

Builders fight down payment rise

Builders attending the National House Builders Assn. annual meeting in Halifax the end of January were up in arms over the latest directive from Central Mortgage & Housing Corp. on National Housing Act loans. The directive: if the selling price of a house is set lower than the appraised value under the loan, the appraisal will be cut.

For two years now, the rules have let builders get 95% on the first \$12,000 of value and 70% on the remainder to a maximum loan of \$14,800. In the tight market of the past year builders have been trimming prices (and thereby cutting profits) to lower downpayments. For example, a house with \$13,000 appraised value qualifies for a \$12,100 loan. Builders have been chopping the downpayment from \$900 to \$600 by pricing their house at \$12,700. Now, CMHC would drop its appraisal to \$12,700, which would require an \$810 downpayment.

One Calgary builder maintains that 70% of houses sold in the city during 1962 carried a 5% downpayment. "It's going to cut sales considerably."

An Ottawa builder points out another flaw in the directive: "If I am finishing off a subdivision and have 15 houses still on my hands, I'll probably cut prices until I can get rid of them because I want to move into a new development. Under this new directive, these models can be appraised downwards, which leaves me holding 15 houses. And, if I go to build the same model in another area, I may find that lower appraisal still in effect."

Builders also protested current mortgage appraisal practices which they say stifle creative design. They called for broader techniques of appraisal to recognize special construction methods, design features, and new types of equipment.

NHBA urged CMHC to make available, through its local offices, data on lending values which could vary on land, special equipment, and the component parts of a house. They said the information should be available to builders,

home owners and others who have a reasonable right to such information. Other resolutions asked:

- A cut in the present 2% one-time premium charged for NHA mortgage insurance. Builders said they preferred having the mortgage insurance premium paid as part of the monthly mortgage payment instead of in an initial lump sum.
- An increase from 66⅔% to 80% in the loan-to-value ceiling for conventional mortgages.



NHBA'S McCONNELL
For new markets, a research expert.

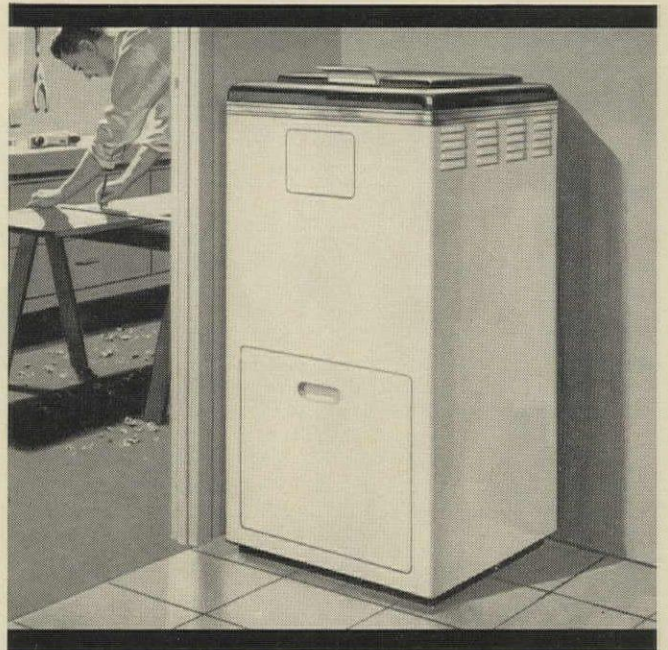
Third engineer in row picked by builders

Chesley James "Ches" McConnell of Edmonton, Alberta, is the new president of the National House Builders Association. He is a professional engineer like 1961 President Graham Lount and 1962 President William M. McCance.

Like his predecessor, McConnell's strong point is research. Since 1958 he has been a member of the federal government's special committee on housing for the National Building Code, and chairman of NHBA's research group.

At 39, he is active in three building companies. He is president of McConnell Homes Ltd., Edmonton, which builds around 100 houses per year, and president of Burntwood Homes Ltd., which has built 150 homes in the last two years at International Nickel Co. Ltd.'s giant project at Thompson, Manitoba. He is a director of Nu-West Homes Ltd., Calgary, Alta. which builds 200 homes yearly.

Why it pays to include MODERN GAS INCINERATORS in your homes



In the highly competitive business of selling homes, the smart builder is ever alert to new features—to plusses that will impress potential buyers. A modern Gas incinerator is just such a plus.

🔥 Homes in a cleaner, quieter, more modern setting . . . this important selling point can be yours with a modern Gas incinerator that eliminates noisy, unsightly garbage cans.

🔥 An obviously attractive point to housewife prospects—and to their husbands, too—is eliminating the mess and nuisance of daily garbage and trash carrying, by installing modern Gas incinerators.

🔥 Your prospects will be impressed by the fact that it will cost less for trash disposal, thanks to a modern Gas incinerator which takes care of all burnable garbage and trash.

🔥 Economical to buy and install, and operate, modern Gas incinerators are smokeless, odorless, automatic.

AMERICAN GAS ASSOCIATION

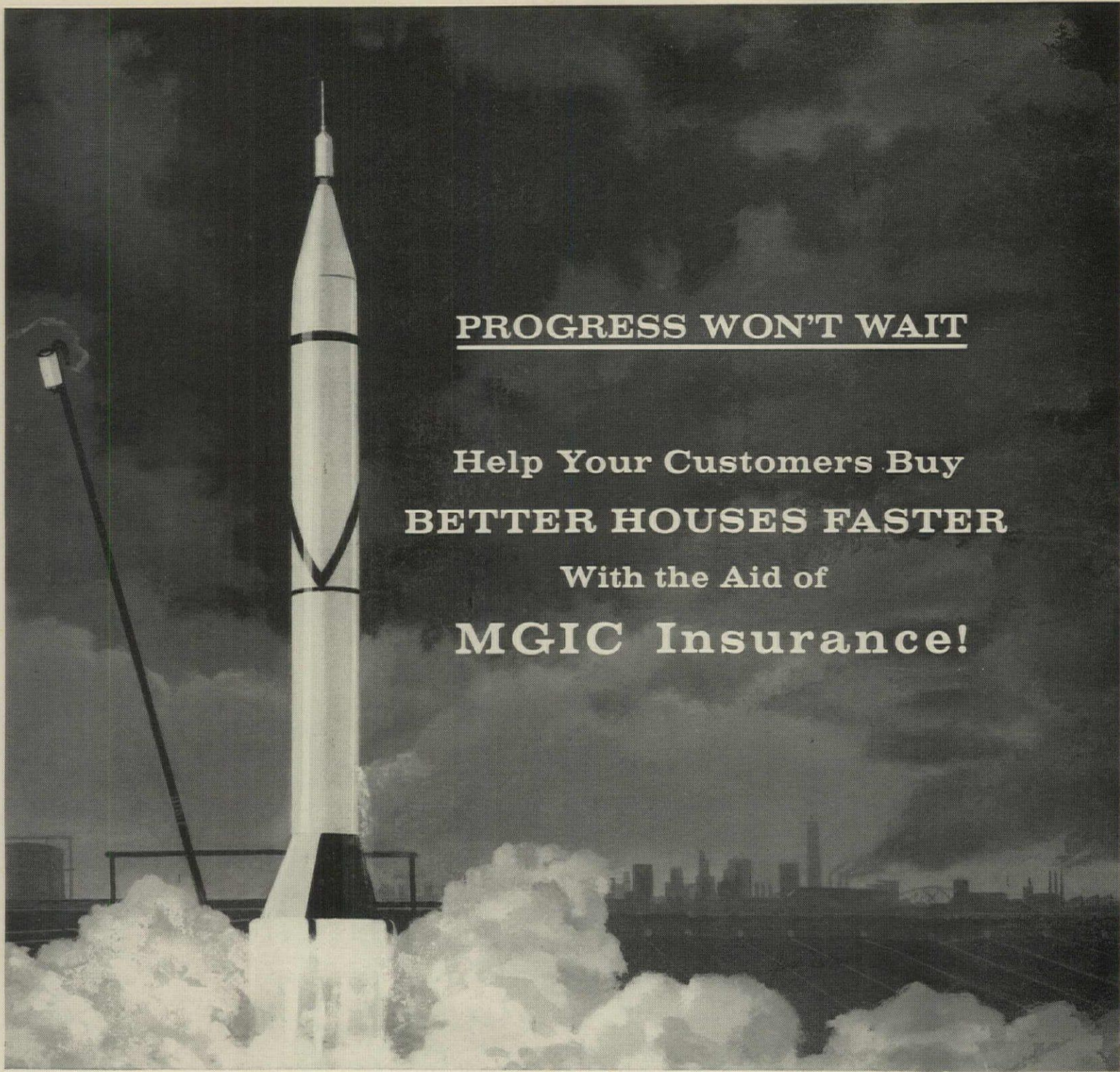
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High-ratio conventional loans up to 90% insured by MGIC, the private enterprise mortgage insurance leader, make good sense in today's tougher housing market where new complications beset builders, lenders and realtors. Here's why:

Today, more than 2,500 qualified mortgage lending institutions—in 42 states and the District of Columbia—make MGIC-insured conventional loans available to qualified borrowers—loans up to 90%. MGIC has insured over 80,000 such loans.

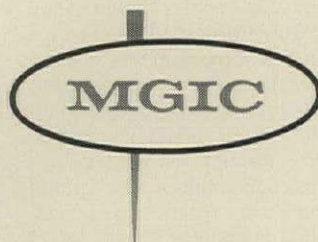
MGIC insurance quickly becomes a key part of your program—*without* the restrictions, red tape, delays and extra expense of other methods—*with* the simple procedures, speed, much lower premium costs and ease of the private enterprise approach.

Every member of today's more astute housing team—architect, builder, dealer, distributor, lender, realtor—should have up-to-date and complete information on the MGIC Plan. Write or phone for it—or call in your helpful MGIC Man for counsel.

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MORTGAGE MONEY

Discounts shrink in six key cities; life companies lead push for loans

A drop of $\frac{1}{4}$ % in mortgage yields which Mortgage Banker Irving Rose of Detroit predicted two months ago (NEWS, Jan.) is beginning to take shape in one of the most chaotic mortgage markets in years.

In Chicago, discounts on FHA and VA loans have shrunk a full point under pressure from lenders to invest an oversupply of cash. Sec. 203b minimum down payment, 30-year loans now are 98-99, compared to 97-98 a month ago.

Percy Wilson Mortgage and Finance Corp. of Chicago is offering no-discount terms for 10% down, 25-year FHA and VA loans on new and existing homes in neighborhoods with community sewers and water supply. Current prices of comparable loans: 98 $\frac{1}{2}$ -99.

In the key Boston out-of-state market, a 96 $\frac{1}{2}$ -97 $\frac{1}{2}$ range for FHA minimum down, 30-year loans has narrowed to 97-97 $\frac{1}{2}$. And investors are pushing the market so strongly that President Robert Morgan of Boston 5¢ Savings Bank expects 98 prices to prevail soon. The Boston change was repeated in four more of the 18 cities in HOUSE & HOME's monthly survey of mortgage trading.*

Small life insurance companies are buying so heavily that some mortgage men predict yields will be squeezed still lower.

The 1963 mortgage lending goals for the small companies are startling mortgage men in Los Angeles and Honolulu because they are much higher than a year ago. Most companies are telling mortgage men to produce the mortgages as quickly as possible and more money will be forthcoming.

"Small companies are pushing the market now," says Morgan of Boston. The companies have reviewed their investment policies for the year and have decided to take a lower yield to get their money out, says Harry Gottlieb of Draper & Kramer in Chicago.

Mortgage Banker George Patterson of Patterson, Kirwin, Hwass in New York City predicts that banking institutions will not pay above 98 $\frac{1}{2}$ —a 4.97% yield after $\frac{1}{2}$ % servicing—for new FHA loans. Recent foreclosure experience shows foreclosure costs cannot be covered without a 2% discount, he says.

But other mortgage men disagree. "Anyone who says lenders won't take less than 98 $\frac{1}{2}$ has mistaken assumptions," asserts Executive Vice President Harold Finney of Citizens Mortgage Co. in Detroit. "They'll reach for anything. Many of our people seem to forget that there was a time when we paid a premium for mortgages, and 4% ones at that."

Boston's Morgan predicts that at 98 $\frac{1}{2}$ most investors will swing to government bonds. The Treasury may be just in time to nudge this along. It plans to auction between \$250 million and \$1 billion long-term bonds in April. As was the case two months ago (NEWS, Feb.) bidding will set the interest rate.

More and more mortgage bankers, caught in a profit squeeze, are selling loans to investors at loss—leader prices to keep their servicing volume up.

The pressure to cut servicing is practically universal in such hot building areas as Los Angeles. Some lenders are willing to pay 99 for new FHA mortgages—if they can get servicing at $\frac{1}{4}$ % for the first four years and $\frac{1}{2}$ % thereafter.

And in their zeal to compete in local markets and build servicing volume, more and more mortgage bankers are paying builders more than they can get from lenders by $\frac{1}{2}$ or 1 point, thus making their loans loss leaders. Some mortgage men disdain this type of subsidy by giving servicing concessions instead—but it adds up to a loss of income just the same.

The $\frac{3}{8}$ % servicing level is becoming common in Miami, as it already has in San Francisco. More mortgage men are committing and closing loans on their own without a direct tie-in with an investor, says President B. B. Bass of American Mortgage and Investment Co. in Oklahoma City.

And mortgage men in Newark and Milwaukee report being hurt by another worry: lenders who pay $\frac{1}{2}$ % to 1% finders fees to real estate brokers who steer mortgages to them.

*For the bellwether Sec. 203b minimum down, 30-year FHA loan, prices in Detroit move from 97 $\frac{1}{2}$ -98 to 98-98 $\frac{1}{2}$; in Washington from 98-98 $\frac{1}{2}$ to 98 $\frac{1}{2}$ -99; in Miami from 96 $\frac{1}{2}$ -97 $\frac{1}{2}$ to 97-98; in Oklahoma City from 97-98 to 97 $\frac{1}{2}$ -98. Philadelphia loans with 10% down move from 99 to 99 $\frac{1}{2}$.

U.S. tax liens win first claim in foreclosures

The U.S. Supreme Court has ruled (8 to 1) that federal tax liens on property sold in a mortgage foreclosure have priority over later local real estate and other tax claims.

The background: In 1946, Buffalo Savings Bank, Buffalo, made a \$2,600 mortgage to Joseph B. Victory. In 1952, a federal tax lien was filed and in 1957 local real estate tax liens were attached. In 1958, the bank began foreclosure proceedings.

A New York court ruled that local real estate taxes had prior claim, but the Supreme Court cited a 1954 case* on lien priorities in reversing the lower court. "The state may not avoid the priority rules of the federal tax lien by the formalistic device of characterizing subsequently occurring local liens as expenses of sale," said jurists.

Mortgage Bankers' Assn. officers say a case going before the Supreme Court later this spring will decide whether attorney fees have priority over federal liens. They say IRS agents are also placing liens against escrow funds, so mortgage bankers should consult a lawyer before payments are made from escrows.

Wanted: private financing in place of public credit

President Kennedy is calling for a massive substitution of private mortgage money for public lending programs in his new budget.

The President is proposing drastic changes in four programs which are draining cash from the U. S. Treasury. Unless the changes are made, the programs could boost federal spending by \$1.1 billion in fiscal 1964 beginning July 1. The President wants to substitute private mortgage money for this quartet of publicly-supported programs: 1) direct home loans by the Farmers Home Administration, 2) mortgages on foreclosed homes resold by FHA, 3) special assistance mortgages bought by Federal National Mortgage Assn., and 4) college housing loans.

Most Washington officials say the President's hoped-for decrease of \$1 billion-plus in spending is optimistic. They doubt private lenders will buy that many mortgages in the year to come. And they recall that a year ago the Administration hopefully talked of selling \$250 million of VA mortgages on repossessed homes. Now, VA has scaled this down to \$150 million, and plans to sell another \$147 million next year.

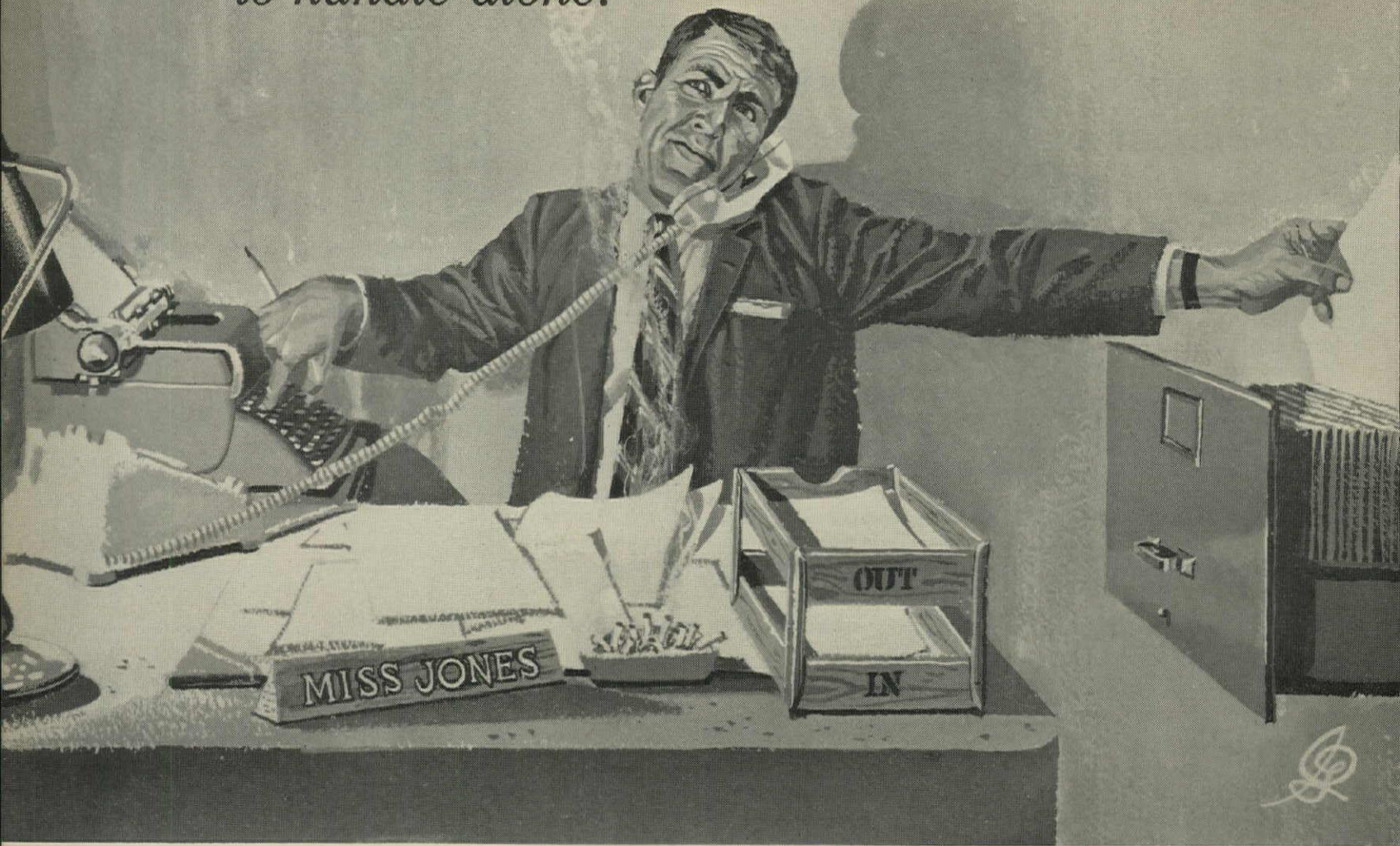
Cash-choked lenders undoubtedly will be shopping the list of new mortgages to be opened to them, but low rates and other strings attached to the mortgages are powerful deterrents. Here's how the Kennedy grab-bag in mortgages shapes up:

Special assistance. FNMA plans to sell a record \$199 million of mortgages in fiscal 1964, compared with \$50 million in '63. The loans carry interest rates from 4 $\frac{1}{2}$ % to 5 $\frac{3}{4}$ % and FNMA expects to do most of its business in under-\$13,500 mortgages purchased under its controversial Program 10 in 1958 (NEWS, May '58). FNMA still holds \$730 million of Secs. 203b, 203i and 222 loans bought then. The agency may also sell some of its \$361 million of Sec. 803 military housing loans and \$55 million of Sec. 231 loans for elderly housing.

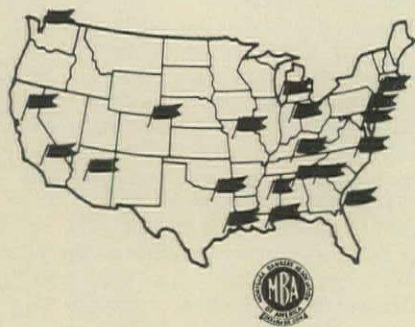
Last year FNMA boosted sales from its

* U.S. vs. City of New Britain

*Some things are too big
to handle alone!*



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A mortgage banker is a "money catalyst" who sparks and sustains the vital contact between two or more interests, making possible a flow of funds from centers of surplus to areas of capital shortage.

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Chicago

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MISSISSIPPI

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NORTH CAROLINA

Cameron-Brown Co.
Raleigh

TENNESSEE

Guaranty Mortgage Co. of Nashville
Nashville

TEXAS

Southern Trust & Mortgage Co.
Dallas

T. J. Bettes Co.
Houston

WASHINGTON

Carroll Mortgage Co.
Seattle

WASHINGTON, D. C.

The Carey Winston Co.
Washington, D. C.

Sec. 220 urban renewal portfolio by agreeing to refund three-fourths of the commitment fee if private lenders bought the loans. (NEWS, Oct.) The change let FNMA cancel contracts for \$176 million last year in addition to selling \$50 million from its portfolio vs. \$13 million 1961. At year end FNMA had \$1,889,827,000 invested in these mortgages.

Foreclosed homes. FHA, under a new policy, will encourage buyers of FHA-acquired homes to get their mortgages from private lenders instead of using FHA-provided mortgages. FHA will begin charging 1/2% as an insurance fee on all mortgages on resold homes. The fee has been waived until now.

FHA on the farm. President Kennedy wants the Farmers Home Administration to get into the business of insuring rural mortgages to be provided by private lenders. The loans would substitute for direct loans with Treasury cash—which totaled \$182 million last year. If Congress approves (and key Congressmen like Rep. Albert D. Rains oppose it), the plan could depress even farther the shell home market (see p. 124). Kennedy's plan:

Farmers Home Administration would make 5% farm housing loans from a revolving fund of \$100 million. This would be the maximum amount of loans that could be made and held at any one time. Loans would then be sold to lenders at a 4 1/2% interest rate with the extra 1/2% going to the FHA as an insurance premium. As with its direct loans, Farmers Home would do servicing.

To encourage private lending, the new operation (to be called "rural housing insurance fund") would sell the loans "within the range of market prices." This means that the loans would be sold at discounts which the agency would have to absorb and hence the loans would carry a higher yield than that indicated by the interest rate.

At the same time the President wants to end the controversial treatment for FHA's old direct loans—which made them as good as a government bond. After three years a lender can resell these 4 1/2% loans to FHA—which buys them at par with Treasury cash.

The budget proposes a drastic change: the loans would be resold instead to FNMA under its secondary market. This means FNMA would pay market prices for the loans. not par. Sellers would have to buy 1% of FNMA stock and pay a 1/2% marketing fee besides.

College housing. In a companion smaller program, the Community Facilities Administration hopefully will offer \$50 million of college housing loans with 3 1/2% interest.

FNMA boosts resale prices of mortgages to cut sales

In the past two months cash-glutted lenders have rushed to buy mortgages from the Federal National Mortgage Assn. Bowery Savings Bank of New York City contracted for \$100 million in loans (NEWS, Feb.) and FNMA sales boomed from \$14 million in December to \$45 million in January. That made FNMA a net seller for the month.

But the Kennedy Administration wants investor's money channeled into new FHA and VA mortgages instead. So last month FNMA posted a 1/2% across-the-board price increase for mortgages sold from its portfolio. It is the first increase since last April. The new prices: 104 for 5 3/4% mortgages; 102 for 5 1/2%; 100 for 5 1/4%; 99 for 5%; 97 for 4 3/4%; 96 for 4 1/2%. NEWS continued on p. 40

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending Feb. 8, 1963.

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

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

City	FNMA Scdry Mkt# ^y	New Construction Only				Existing ^z Min Down 25 year Immed
		Minimum Down ^a		10% or more down		
		30 year Immed	Fut	Immed	Fut	
Atlanta	96 3/4	97 1/2-98	97 1/2-98	98 ^b	98 ^b	97 1/2-98
Boston local	97 3/4	par-101	par-101	par-101	par-101	par-101
out-of-st.	—	97-97 1/2	97-97 1/2	a	a	97-97 1/2
Chicago	96 3/4	98-99	97 1/2-99	98 1/2-99	98-99	98-99
Cleveland	96 3/4	98-99	97-98 ^b	98-99	98-98 1/2	97 1/2-98
Dallas	96 3/4	97 1/2-98	97 1/2-98	98	98	97 1/2-98
Denver	96 1/4	97-98	97-98	97-98	97-98	97 1/2-98
Detroit	96 1/4	98-98 1/2	a	98 1/2-99	a	97 1/2-98
Honolulu	96 1/4	97-97 1/2	97	97 1/2	97	97-97 1/2
Houston	96 3/4	97 1/2-98	97 1/2	98-98 1/2	a	97 1/2-98
Los Angeles	96 1/4	98 1/2	98 1/2	99 ^{ch}	99	98
Miami	96 3/4	97-98	97-98	98 1/2 ^b	a	97-98
Newark	97 1/4	98-99	98-98 1/2	99-par	98-99	99
New York	97 3/4	98 1/2-99 1/2	98 1/2-99 1/2	98 1/2-99 1/2	98 1/2-99 1/2	par
Okla. City	96 1/4	97 1/2-98	97-98	98-98 1/2	a	97-98 1/2
Philadelphia	97 1/4	99	99	99	99	99
San Fran.	96 1/4	98-98 1/2	98	98 1/2	98 ^b	98 ^b
St. Louis	96 3/4	96-98 1/2	96-98 1/2	97-98 1/2	97-99	96-98 1/2
Wash. D.C.	97 1/4	98 1/2-99	98 1/2-99	98 1/2-99	98 1/2-99	98 1/2-99

^a3% down of first \$15,000; 10% of next \$5,000; 25% of balance.

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

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

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

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

Footnotes: a—no activity. b—limited activity. c—for local portfolios. d—on spot basis. e—FNMA is only purchaser. f—lower price is for loans under 80%. g—depending on location. h—limited 5 1/2%. k—for 25 or 30 years. m—some at 5 3/4%. w—interest charged to borrower. x—FNMA pays 1/2 point more for loans with 10% or more down. y—FNMA net price after 1/2 point purchase and marketing fee, plus 1% stock purchase figured at sale for 75¢ on the \$1. z—on houses not over 30 years old of average quality in a good neighborhood.

NEW YORK WHOLESALE MORTGAGE MARKET

FHA 5 1/2s	FHA, VA 5 1/4s
Immediates: 99-par	Immediates: 96 1/2-98
	Futures: 96 1/2-97 1/2

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

FHA 5 1/4 spot loans
(On homes of varying age and condition)
Immediates: 96-97 1/2

Prices cover out-of-state loans, reported the week ending Feb. 8, by Thomas P. Coogan, president, Housing Securities Inc.

CONVENTIONAL S&L LOANS

	(national average, weighted by volume)		
	Jan.	Dec.	Jan. 1962
New homes	6.05	6.01	6.00
Existing homes	6.17	6.22	6.23
Construction loans	6.20	6.08	6.11

Source: Home Loan Bank Board. Based on reports for the first ten days of the month from 189 insured S&Ls with \$25 billion in savings (one-third of all FSLIC-insured S&Ls).

NET SAVINGS DEPOSIT CHANGES

	(in millions of dollars)		% change from 1961
	Dec. '62	from Dec. '61	
Mut sav banks ^a	\$690	+79	\$3,057 +58
S&Ls ^b	1,605	+6	9,424 +8
Commercial banks ^c	1,400	+180	15,000 +45

^aNational Association of Mutual Savings Banks. ^bUnited States Savings & Loan League projections. ^cFederal Reserve board.





ECONOMICAL CEILING CABLE was chosen for Eaton Crest apartments for speed and ease of installation. "It's almost fool-proof to install," comments Mark Handler. "Neither my plasterer nor my electrical contractor had ever worked with ceiling cable before, yet neither had any trouble whatsoever."



CRESCENT-SHAPED POOL is a highlight of the Eaton Crest Club, an integral part of the Eaton Crest development. Other facilities include a children's pool, snack bar, TV lounge and courts for tennis, badminton, handball and shuffleboard.

"I'M COMPLETELY SOLD on electric home heating," says builder Mark Handler, center, as he inspects work on new Eaton Crest apartment with construction supervisor Frank DiBiase, left, and George Engles, Residential Sales Manager, Jersey Central Power and Light.



"WE'RE CONVINCED good insulation is the key to the efficient operation of electric heat," says Mark Handler to Jersey Central representative Oscar Wells. Handler uses insulation batts covered with polyethylene vapor barrier in walls, floors and ceilings in conformance with all-weather performance recommendations.

"MY TENANTS LIKE FLAMELESS ELECTRIC HOME HEATING SO MUCH, THEY'RE ACTUALLY HELPING ME RENT MY NEW APARTMENTS"

Mark Handler, builder-owner of Eaton Crest Club and Apartments, Eatontown, N. J., tells how the comfort and convenience of electric heat help sell prospective clients

"I'm now well into my third series of 60-apartment units," says builder Mark Handler, "and I'm already as sold on it as my tenants are. I don't know anything that adds as much sales appeal—or as much comfort—for so little cost to the builder.

"Here at Eaton Crest, electric heating is so popular with the tenants that they're actually the best salesmen I have for the development—so much so that whenever prospects seem at all worried about the cost or efficiency of electric heat, I simply tell them to 'go out and ring a doorbell.' Obviously, the reports they get are enthusiastic, because I've had no trouble at all renting new apartments.

"Since I'm the landlord at Eaton Crest as well as the builder, I really get double benefits by using electric heating. As a builder, I save time and money on installation. And as a landlord, I like the fact that maintenance after installation is practically down to zero, and I save

on capital investment because I need no resident superintendents to operate the heating."


Mark Handler is typical of the many home and apartment builders who are discovering that it pays to use and promote flameless electric heating in their homes. In 1963, for example, it is estimated that one out of every five new homes will be heated electrically.

You too can profit by using electric heating in your homes. Why not find out about it now? Check with your local electric utility company first chance you get.

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



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 **DON'T MISS THE 12-PAGE GUIDE, "THE JOY OF TOTAL ELECTRIC LIVING," IN THE APRIL 5th ISSUE OF LIFE!**

STOCK MARKET

More syndicate troubles; Sire Plan head indicted

Since 1951 when he launched the Sire Plan (small investors in real estate), Promoter Albert Mintzer had attracted \$7.5 million from 5,000 investors in 25 securities offerings.

Now, the dapper, mustached Mintzer, 57, who worked his way through law school by selling newspapers and working in cloak-rooms, has become the first promoter to face criminal charges growing out of the collapse of real estate syndicates. A New York grand jury has handed up a 331-page indictment accusing him of stealing \$1,172,266 from investors in La Guardia East, a motel he planned near New York's LaGuardia airport.

Mintzer sought to raise \$2.5 million by selling ten year, 10% debentures with \$250 face value and preferred stock with \$50 face value. It was his first attempt at raising money for a new building. But he raised only \$1,692,000, and the motel, due to open last July, stands uncompleted.

A New York judge put all 24 properties owned by Sire Plan investors in the hands of a temporary receiver. The court also ousted Mintzer from the management of 13 companies which control the properties.

Says Mintzer's attorney, Harold O. N. Frankel: "He didn't take a penny. All of the money is accounted for in the books. As a matter of fact, money is owed to Mr. Mintzer. The investors have nothing to fear."

In New Haven, the SEC obtained a preliminary court injunction against S. Robert Taylor, president-treasurer of Mutual Real Estate Investors Inc., New Haven, for using the mail or interstate commerce for securities sales before a registration statement was filed. Taylor said he is filing a registration.

IRS attacks real estate trust for dealing in building loans

First Mortgage Investors of Boston, has been told its income from short-term construction loans and mortgages will bar it from getting tax treatment as a real estate investment trust.

Under a 1961 law, a trust pays no income taxes if it distributes at least 90% of its earnings to its investors. But the trust's real estate activities must be as a passive investor. Internal Revenue Service contends construction lending isn't passive enough. First Mortgage says it will appeal. The law also requires that at least 75% of a trust's income must come from real estate, including rents from properties, interest on mortgages, or interests in properties.

First Mortgage gets over 25% of its income from short-term construction loans and mortgages purchased on an interim basis.

Jack R. Courshon, secretary and trustee, says First Mortgage had 24% of its \$27 million assets in construction loans and 20% in government-insured mortgages at the end of 1962. It applied for a ruling on its policy of investing in construction loans and interim purchase mortgages in October 1961.

PROFITS AND LOSSES

Company	Fiscal year ends	1962 revenues (000)	% change from '61	1962 net (000)	% change from '61
Canav Intl	Sept. 30	\$ 5,076	+32	\$ 1,016	+34
Gulf American	Aug. 31	73,684	+86	10,838	+76
Harnischfeger	Oct. 31	87,388	+9	1,414	-17
Kauf. & Bd.	Nov. 30	22,526	+92	903	+42
San Diego Imp.	Dec. 31	36,504 ^a	+27	7,271 ^b	+42
Sunset Int. Pet.	Aug. 31	16,254	+56	3,233	+44

^a—gross income. ^b—before appropriations for general reserves.

Housing stocks slip again as syndications turn sour

Distrust of real estate stocks, prompted by the recent troubles of several major syndicators (NEWS, Feb.) and an unfavorable ruling from IRS (see above), gathered momentum in January and pulled HOUSE & HOME's index of housing stocks down 0.6% to 10.08. This compares with a 2.1% rise in Dow-Jones industrials (to 682.01) and an increase of 1% in the National Quotation Bureau's industrial average (125.39).

Predictably, biggest losers were REITs, off 12.2%, and realty investment companies, down 2.6%. Continental Mortgage Investors

fell 2 1/2, and First Mortgage Investors sank 2 1/2. But an 8.4% rise in the building category, spurred by Kaufman & Broad's 2 1/2 point climb, helped offset these declines.

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

	Dec. 3	Jan. 9	Feb. 4
Building	4.66	4.62	5.01
Land development	5.54	5.67	5.62
S&Ls	19.87	21.84	21.42
Mortgage banking	12.17	11.77	12.27
Realty investment	8.69	8.05	7.84
REITs	9.63	10.40	9.13
Prefabrication	5.11	5.19	5.33
Shell homes	8.16	8.03	8.47
AVERAGE	9.69	10.14	10.08

HOUSING'S STOCK PRICES

Company	Dec 3		Jan 9		Feb 4		Company	Dec 3		Jan 9		Feb 4	
	Bid	Ask	Bid	Ask	Bid	Ask		Bid	Ask	Bid	Ask	Bid	Ask
BUILDING													
Adler-Built Ind.	3/4	1/2	3/8	1/4	20¢	50¢							
Cons Bldg (Can)	7 3/8	7 3/4	8	8 1/8	8 1/4	8 1/2							
Dev Corp Amer	1	1 1/2	1 1/4	1 3/4	1 1/2	1 1/2							
Dover Const.	4 3/8	4 3/4	4 1/2	5	4 1/2	4 7/8							
Edwards Eng.	4 1/4	4 3/4	4 1/2	4 1/2	5 1/4	5 3/4							
Edwards Inds.	1	1 1/4	1	1 1/4	1 1/8	1 1/8							
Eichler Homes	7	7 3/4	7	7 3/4	7 1/2	8 1/4							
First Natl Rlty	3 3/8	3 3/8	3 3/8	3 3/4	3 3/8	3 3/8							
Frouge	4 1/2	5 1/4	4	4 1/2	3 7/8	4 1/4							
General Builders	3 3/8 ^b		3 1/8 ^b		2 7/8 ^b								
Hawaiian Pac Ind.	3 3/8	4	3	3 1/2	3	3 3/8							
Kavanagh-Smith	3 3/4	3 3/4	4 1/4	4 3/4	5 1/4	5 3/4							
Kaufman & Broad	15 1/4 ^b		14 1/2 ^b		17 ^b								
Louis Lesser Ent.	a	a	a	a	8 3/4	9 1/4							
Levitt	3 1/2	3 3/8	4	4 1/8	3 3/8	4							
Lusk Corp.	2	2 3/8	2	2 3/8	2	2 1/4							
US Home & Dev.	7 1/8	1 1/8	1 1/8	1 3/8	1 1/8	1 3/8							
Del E. Webb	9 3/4	10 3/4	8 1/2	9 1/2	10	11							
Webb & Knapp	1 1/8 ^b		1 ^b		15/16 ^b								
S&Ls													
American Fin	17	17 3/4	18 1/4	19	18 1/2	19 1/4							
Brentwood Fin	9 1/2	10	11 1/2	11 7/8	11 1/4	11 3/4							
Calif Fin	9 ^c		9 ^c		8 7/8 ^c								
Empire Fin	13 3/4	14 7/8	14	15 1/8	14 1/4	14 1/2							
Equitable S&L	28 3/4	29 1/2	32 3/4	33	33 1/4	34							
Fair West Fin	23 3/4	24 1/8	24 3/4	26 1/2	23 1/4	25 1/8							
Fin Fed	64 3/4 ^c		72 1/4 ^c		67 3/4 ^c								
First Charter Fin	31 ^c		34 3/4 ^c		34 ^c								
First Fin West	11 1/4	11 3/4	14 7/8	15 3/8	14 1/4	14 3/4							
First Lincoln Fin	13 7/8	15	16 3/8	17 3/8	15 1/2	16 3/4							
First Surety	15 1/4	17	19 1/4	20 5/8	19 3/4	21 1/4							
First Western Fin	20 1/8	21 1/8	24 3/4	26 1/2	23	24 7/8							
Gibraltar Fin	29 1/4 ^c		29 1/4 ^c		30 1/2 ^c								
Great Western Fin	17 1/8 ^c		17 7/8 ^c		17 3/4 ^c								
Hawthorne Fin	11	11 1/2	11	11 1/2	10 3/8	10 3/4							
Lytton Fin	25 1/2	27 1/2	26 1/2	28 1/2	28	30 1/8							
Midwestern Fin	7 1/4 ^b		8 ^b		7 1/4 ^b								
San Diego Imp	10 1/8 ^b		10 1/2 ^b		11 ^c								
Trans-Cst Inv	16 1/8	17 1/8	17 3/8	18 3/4	17 3/8	18 1/2							
Trans World Fin	17 1/4 ^c		18 5/8 ^c		17 ^c								
Union Fin	7	7 3/4	7 3/8	7 7/8	7 1/4	8 1/8							
United Fin of Cal	21 1/4 ^c		22 1/2 ^c		22 1/4 ^c								
Wesco Fin	36 3/4	38 7/8	41 1/4	43 7/8	40 3/4	43 1/4							
SHELL HOMES													
Albee Homes	11 1/4	12 1/8	9 1/2	10 3/4	11 3/4	12 7/8							
Modern Homes Const.	a	a	a	a	8	8 3/8							
Morris Shell	a	a	1/2	1 1/4	3/8	3/4							
Nationwide	1 1/4	1 3/4	1	1 1/2	1 3/8	1 3/4							
U.S. Finance	7 1/4	7 3/4	7 1/2	8	7	7 1/2							
Jim Walter	12 7/8	13 3/4	14 1/8	15 1/8	13 3/4	14 3/8							
Western Shell	1/4	1/2	1/16	3/16	1/16	1/4							
REALTY INVESTMENT													
Brookridge Dev	1/16	3/16	1/16	3/16	1/16	3/16							
Disc Inc	3 3/4	4 3/8	3 7/8	4 1/2	3 3/8	4 1/4							
Gt Amer Rlty	3 1/8	1/2	3 1/8	1/2	3 1/8	1/2							
Herman & Appley	4 1/2	5	4	4 3/4	3 3/2	3 7/8							
Income Props	8	8 1/2	6 3/4	7 1/2	5 3/4	6 1/4							
Kaymarq Cons	1	1 1/4	f	1 1/8	f	30¢							
Kratter A	15 7/8 ^b		15 1/4 ^b		15 3/8 ^b								
Mensh Inv & Dev	13	14	11	13	12	13							
Presidential Rlty	8 5/8 ^b		8 1/4 ^b		8 1/4	8 1/2							
Rlty Equities	7 1/2 ^b		7 1/2 ^b		6 7/8	7 1/4							
Wallace Inv	8 1/4	9 1/8	7 3/4	8 7/8	7 3/8	8 1/4							
MORTGAGE BANKING													
Advance	8	8 3/8	9	9 3/8	9 1/2	9 7/8							
Charter	2 1/4	2 1/2	2 3/8	2 5/8	2 3/4	3							
Colwell	14 3/4	15 3/4	15	15 3/4	14	15							
FNMA	81 1/4	84 1/2	87 1/2	90 3/4	89 3/4	93							
MGIC	30	30 3/4	27	27 3/4	29 1/4	30							
Palomar	6 1/4	6 3/4	5 3/4	6 3/8	6 5/8	7 1/8							
Stockton, Whatley	11 3/4	12 3/4	11 1/2	12 1/2	11 1/2	12 1/2							
REAL ESTATE INVESTMENT TRUSTS													
American Rlty Trust	9 3/4	10 1/4	9 3/4	10 1/4	9 3/4	10 1/4							
Contl Mtg Inv	11 3/4	12 3/4	13	14	10 7/8	11 3/4							
First Mtg Inv	11	12	11 7/8	13	9 3/8	10 3/8							
First Natl	9 1/8	9 3/4	9 5/8	10 1/8	8 1/2	9							
Liberty	7 1/2	7 3/4	7 5/8	7 7/8	7 5/8	8							
U.S. Realty Inv	8 3/4	9 3/4	9 7/8	10 3/4	9 1/4	10 1/8							
LAND DEVELOPMENT													
All-State Props	3 ^b		2 3/4 ^b		2 1/2 ^b								
Amer Rlty & Pet	5 3/8	5 7/8	4 3/4	5 1/8	5 3/8	6 3/8							
Arvida	6 5/8	7 1/4	6 1/8	6 3/4	5 7/8	6 3/8							
Atlantic Imp	15	15 3/4	17	17 3/4	16 1/2	17 1/4							
C.K.P. Devel (Can)	a	a	a	a	13 1/8	13 3/4							
Canaveral Intl	6 3/4 ^b		6 7/8 ^b		6 3/4 ^b								
Cons Dev	1 7/8	2 3/8	1 1/2	2	1 1/8	2							
Coral Ridge Prop	1 1/2	2	1 1/8	1 1/2	1 1/4	1 1/2							



Every inch is *livable space*... no cold spots...no drafts...no overheating...

when your homes have **B & G Hydro-Flo® HEATING**

B & G *Hydro-Flo* Heating blankets each room with radiant, sunny warmth, controlled to match the weather. It warms the walls, floors and window areas—makes every inch *livable space*! It's a matter of record that in thousands of installations, this *forced hot water heating system* has proved a sales clincher.

No other equipment can offer so much immediate comfort or so many possibilities for more gracious living in the future. The B & G *Hydro-Flo* System endows a home with all the essentials of good heating...the right *quality of heat*...operating *economy*...and *long-life* of equipment.

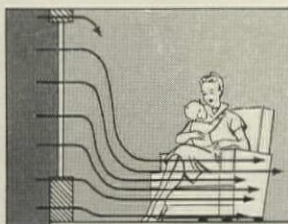
It's *cleaner* heat—doesn't soil walls and draperies. It's *quiet* heat—no fan hum. If desired, the same boiler that heats the house can be equipped to furnish year 'round hot faucet water. *And the B & G Hydro-Flo System can be easily zoned—a particularly important advantage in heating split-level homes!*

B & G *Hydro-Flo* Heating really gives you something to talk about!



B & G BOOSTER

This is the key unit in a B & G *Hydro-Flo* System—a *silent* electric pump that circulates hot water through the system under positive thermostat control. Approximately 4,000,000 are in operation today.



This is what happens when outer walls are not warmed. Icy down-drafts makes space around windows unlivable.



When walls and floor are warm, cold drafts are eliminated—all the space in the room is comfortably warm.



Hydro-Flo® SYSTEM

BELL & GOSSETT

COMPANY

Dept. HM-10, Morton Grove, Illinois

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



NEW International
BACKHOE
for
faster
trenching



NEW "Grandstand" view

. . . just like an armchair in front of a picture window, your operator has an unobstructed view of the bucket—from 16 feet back to directly under the swing cylinder. Bucket control is more precise—no time lost in "feeling out" digging position for precision trenching or excavating around obstructions.

NEW digging power with twin-circuit hydraulics

Tandem pumps supply individual circuits through valves in the armchair-type control consoles. Pump output automatically combines to supply 23 gpm for maximum crowd, then powers lift and swing cylinders *independently* to speed up the dump and return cycle. Prior demand by one cylinder never robs hydraulic power from another in the new 3120—*digging lag is eliminated!*

NEW operating reliability

Uniform, deep-penetration MIG welds give maximum strength to reinforced boom and dipperstick construction. Teflon piston rings reduce cylinder maintenance. Steel alloy aircraft tubing practically eliminates hydraulic line failure.

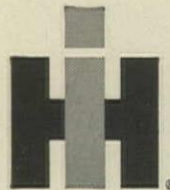
NEW service accessibility

Split console design places all valves in position for quick, easy inspection and servicing—simply remove side panels.

See and try the International 3120—most modern backhoe on the market!

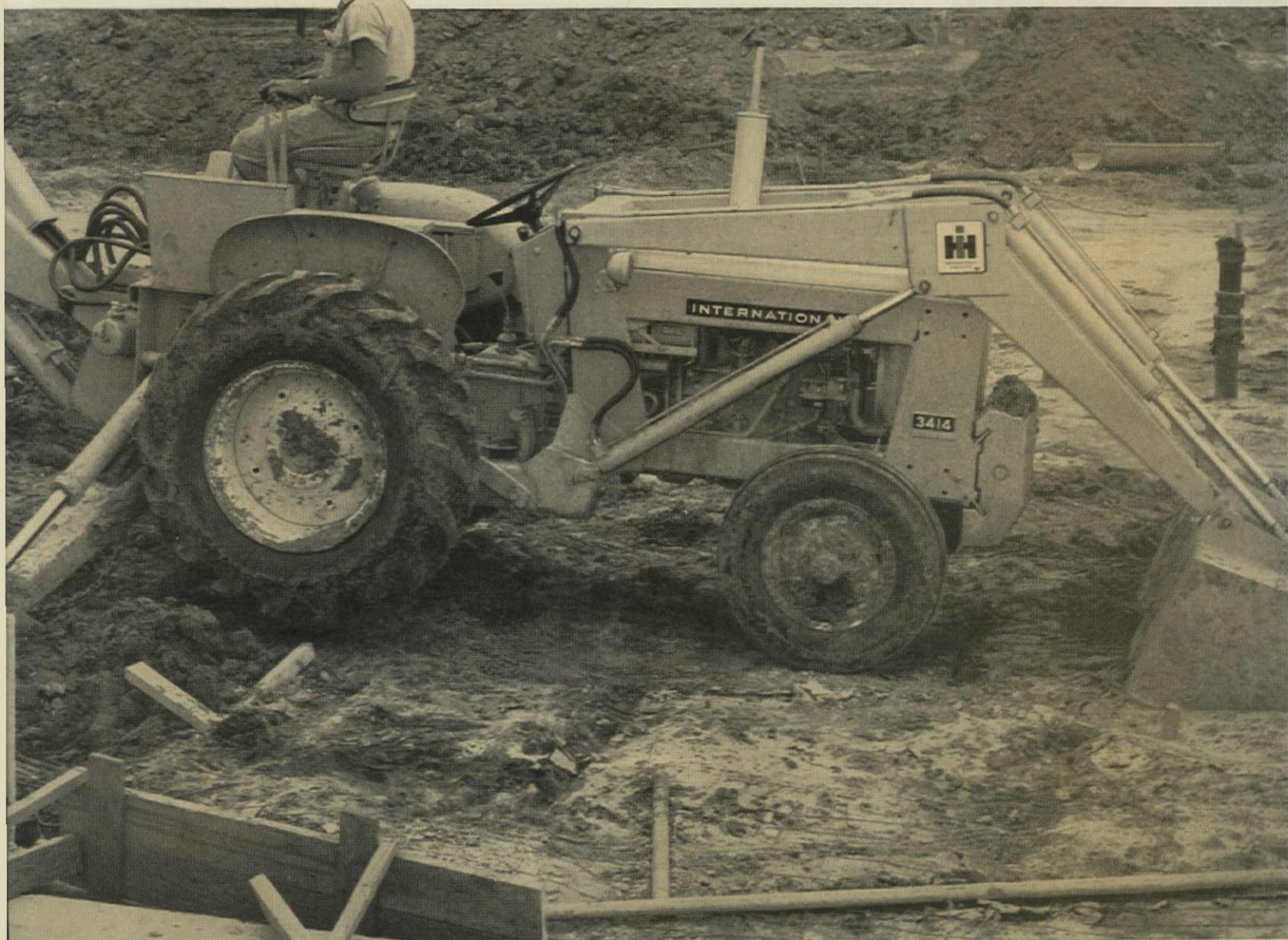
For name of your nearby dealer and specification folder, write International Harvester Co., Dept. HH-3, P. O. Box 7333, Chicago 80, Illinois.

INTERNATIONAL HARVESTER



Boom cylinder is located beneath the boom to give true lever action for greatest power on the most important phase of the digging cycle. The work stroke of every cylinder applies hy-

draulic force to the large ends of pistons for maximum digging power. For speed on return to digging position, hydraulic pressure is applied to the small ends of pistons.



New "Drop-ins" from FRIGIDAIRE.

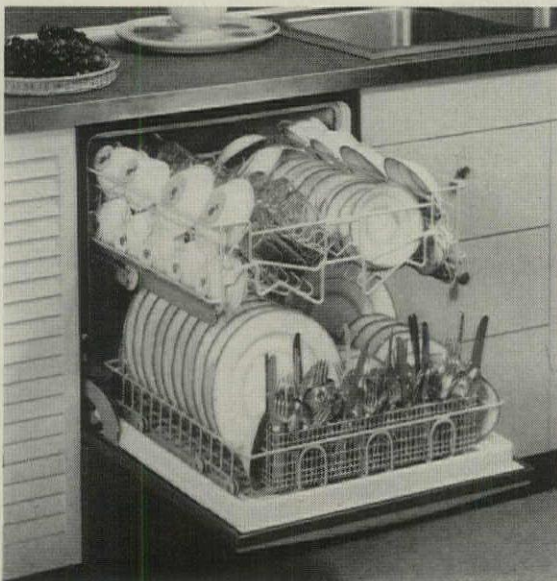


COMPACT 30" RANGE LOOKS BUILT-IN BUT INSTALLS WITH A SCREWDRIVER. Just leave a space in a cabinet or between cabinets for the Compact 30" and ease it in. A screwdriver is all you need and this handsome but inexpensive range is ready to beguile the most blasé prospect. Choose the finish that matches or comple-

ments your over-all kitchen design—Snowcrest White, Brushed Chrome or any of the four Frigidaire Kitchen Rainbow Colors—Mayfair Pink, Sunny Yellow, Turquoise or Aztec Copper.

The Frigidaire Compact 30" Range is beautifully simple to install, simply beautiful to help you sell.

"TRUE" BUILT-INS, TOO. THEY FIT WITHOUT FUSS.



BUILT-IN DISHWASHERS. No modern kitchen is complete without this real time-saver. Frigidaire Dishwashers fit neatly under counter, install easily. Dishes are kept in germ-killing temperatures up to 120 times longer than dishwashing by hand. Easy front loading; exclusive Swirling Water System. Choice of colors.

WALL OVENS & COOKING TOPS. Frigidaire offers a full line of built-in appliances approved for 0" clearance. Choose from Drop-Leaf Door Ovens (single, or double with Pull 'N Clean lower oven), the beautiful French Door Oven and single or double door Flair Wall Ovens. Cooking Tops, some with remote controls.



They install in minutes...LITERALLY



THE MAGNIFICENT FLAIR RANGE. Frigidaire Flair nestles glamorously into standard cabinet arrangements, with or without its matching base. Both the double door and space-saving 30" models look luxurious but cost little or no more than conventional "top-line" ranges. Choice of colors, of course.

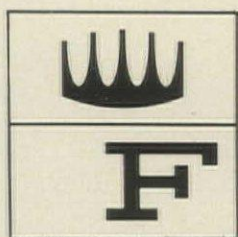


FROST-PROOF REFRIGERATOR-FREEZERS (Type illustrated) as well as all other Frigidaire Refrigerator-Freezers (and most Upright Freezers) quickly become built-ins with the inexpensive, easy-to-use Vent-and-Trim or Flush-to-Wall kits. Frigidaire sells many models in colors at no extra cost.

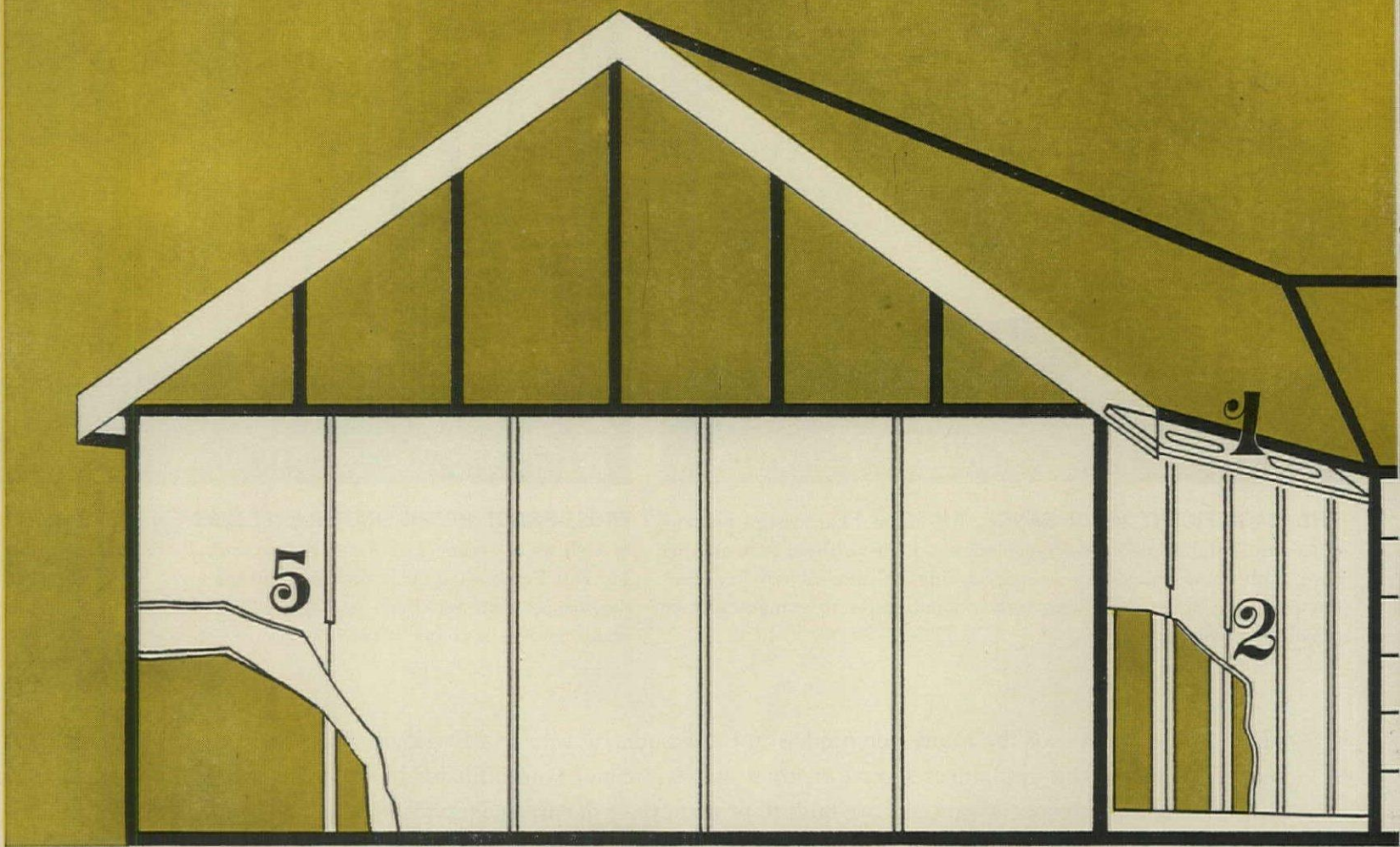
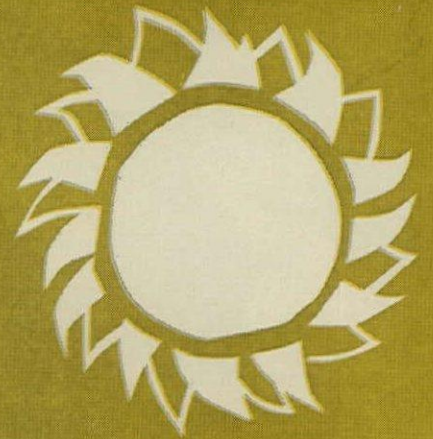
These are just a few of the many fine models in the wonderful world of Frigidaire Appliance convenience and beauty. Many of the appliances shown on these pages are not true built-ins but they give your kitchen that built-in look that prospects want. All are built to provide years of carefree service without costly repairs. All install in minimum time, require few critical tolerances.

FRIGIDAIRE DIVISION, GENERAL MOTORS CORPORATION, DAYTON 1, OHIO

BUILD-IN SATISFACTION...BUILD-IN FRIGIDAIRE



FRIGIDAIRE



PRE-CUT!
PRE-PRIMED!

UPSON NEW-HOME PRODUCTS HELP YOU BUILD FASTER, PROVIDE BETTER VALUE!

1

UPSON SOFFIT SYSTEM

Easy to install in four steps: simply frame, join with single molding, nail and paint. Fully pre-cut, vented, screened and primed eliminating most costly cutting and fitting operations.

2

UPSON DUBL-BILT

All-weather board for permanent exterior walls or decorative facades, offers a siding and sheathing combination in a single, heavy-duty panel. Expressly engineered for board and batten construction, cuts siding and sheathing costs by as much as 40%.

3

UPSON TRIM-BILT

Eye-catching, economical exterior trim board for cornices, fascia and rakes. Trim-bilt is a combination of dry cellulose boards laminated together to 3/4" thickness. Fast, simple installation: nail, clinch, caulk, paint. Primed on both faces and long edges. Available in widths of 6" to 12" by 12' or 16'.

4

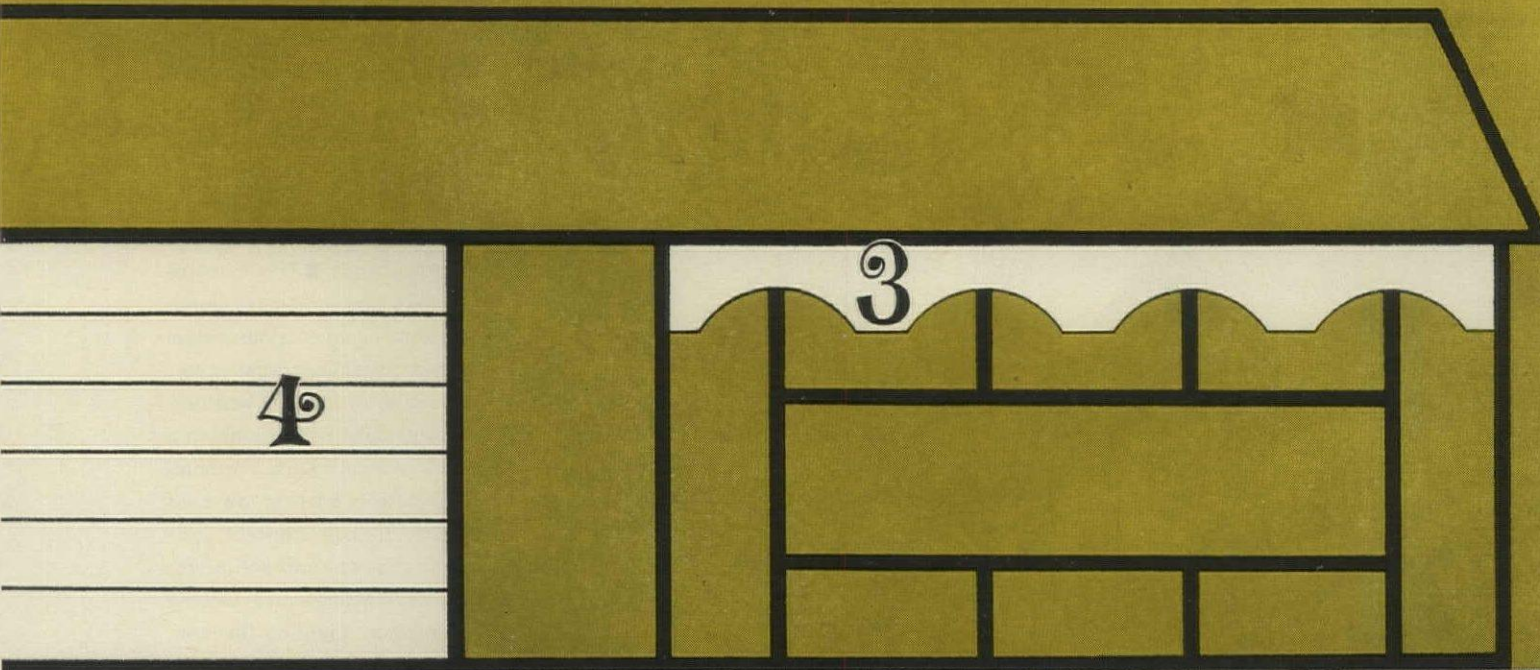
UPSON PRIMED SIDING

Practical, proven lap siding with new Upson invisible aluminum fasteners, 12" wide, 12' long, approximately 3/8" thick. Comes primed on both sides and edges, is water-proofed throughout with automatic venting, no moisture traps. Easy installation directly on studs or sheathing with no exposed nailheads.

5

PRIMED ALL-WEATHER PANELS

Applied over sheathing, Upson All-Weather Panels provide superior, high-quality board and batten exterior walls and gable-ends. You get flat surfaces, freedom from paint-peeling and from raised grain and other faults inherent in conventional building materials.



Upson new home materials add new dimensions to modern home-building—and selling. Upson soffits, siding, trim, exterior and wallboard all come precision pre-cut and primed. Installation is simple, fast . . . so fast that in many cases builders are making substantial savings in labor costs while constructing fine, completely finished homes. And cost-savings aren't the only important advantages of Upson products. ASTM accelerated aging tests prove Upson building materials will not crack, chip, splinter or check. They last a lifetime—a beautiful lifetime that adds extra eye-appeal for buyers, helps make Upson homes among the fastest-moving on the market. Send in the coupon for complete information.



The Upson Company, 833 Upson Point, Lockport, New York

I'm interested in the Upson way of new home construction. Please send me your free brochure detailing all the Upson advantages.

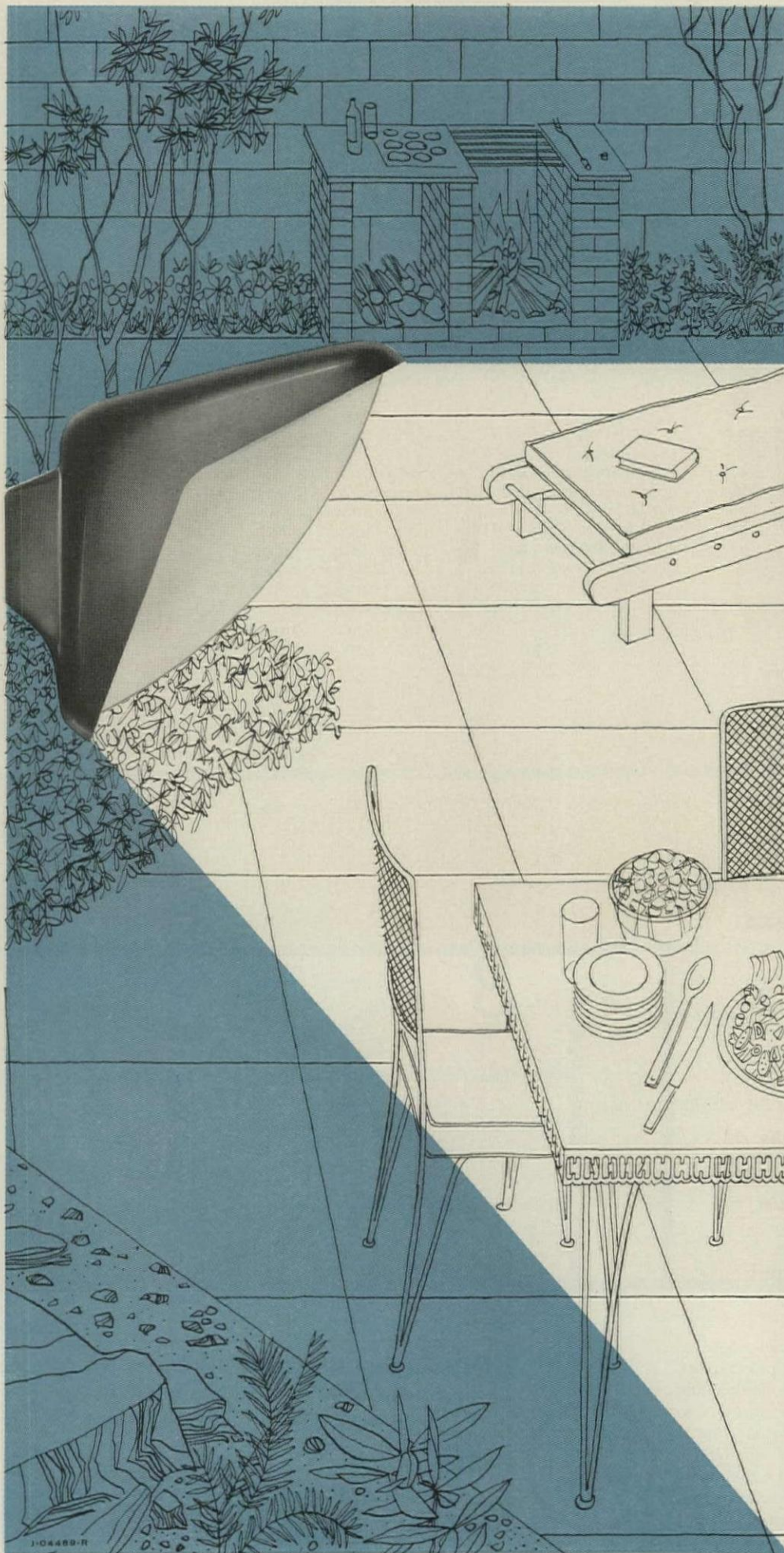
Name _____

Company _____

Address _____

City _____ State _____

THE UPSON COMPANY · LOCKPORT, NEW YORK



TWI-LITE LUMINAIRE

controlled lighting with a standard lamp — for walkways, patios, driveways, lawns, gardens, pools.

Mount the Twi-lite on a post-top, wall, or pipe . . . use it with any ordinary incandescent lamp up to 150 watts. It can be positioned to give direct light exactly where it's wanted. "Spill" light is controlled, wasted light eliminated. ■ The translucent acrylic diffuser gives better than 60% light transmission (with no hot spots or streaks). It can't melt or sag from heat, or crack from rain even when unit is lighted. Gasket seal keeps out moisture, dirt and bugs. ■ The Twi-lite luminaire has a die-cast aluminum housing and stainless steel hardware that won't rust or corrode. Exterior finish is weather-resistant baked-on enamel in a choice of four colors. For complete details on this low-cost outdoor fixture, contact your Westinghouse representative, or write Westinghouse Electric Corporation, Lighting Division, Edgewater Park, Cleveland, Ohio. ■ You can be sure . . . if it's Westinghouse.

We never forget how much you rely on Westinghouse



National ads like this are selling house buyers on Southern Pine's "Hidden Values"



Your Home Investment Depends on the Lumber You Can't See

Make Sure of This "Hidden Value"... Build with*SPA Southern Pine

You cannot see the SPA Southern Pine that holds your home together. But it is your best assurance that:
Floors stay trim and even... walls remain smooth...
windows and doors open easily... roofing lasts longer
...and your home has maximum resale value with minimum maintenance.

SPA Southern Pine is "pre-shrunk" by the mills of the Southern Pine Association to make your house stronger, more comfortable and permanent.

And it's beautiful, too. Rich-grained Southern Pine paneling adds warmth to interiors. Siding comes in a variety of patterns for elegance and charm in traditional or contemporary homes.

When building or remodeling, consult your retail lumber dealer.

FREE BOOKLET: "How Hidden Values Protect Your Home Investment"—helpful ideas on what to look for in buying, building or remodeling your home. Write Southern Pine Association, P. O. Box 52468, New Orleans 50, Louisiana.

*Trade-Marked and officially Grade-Marked



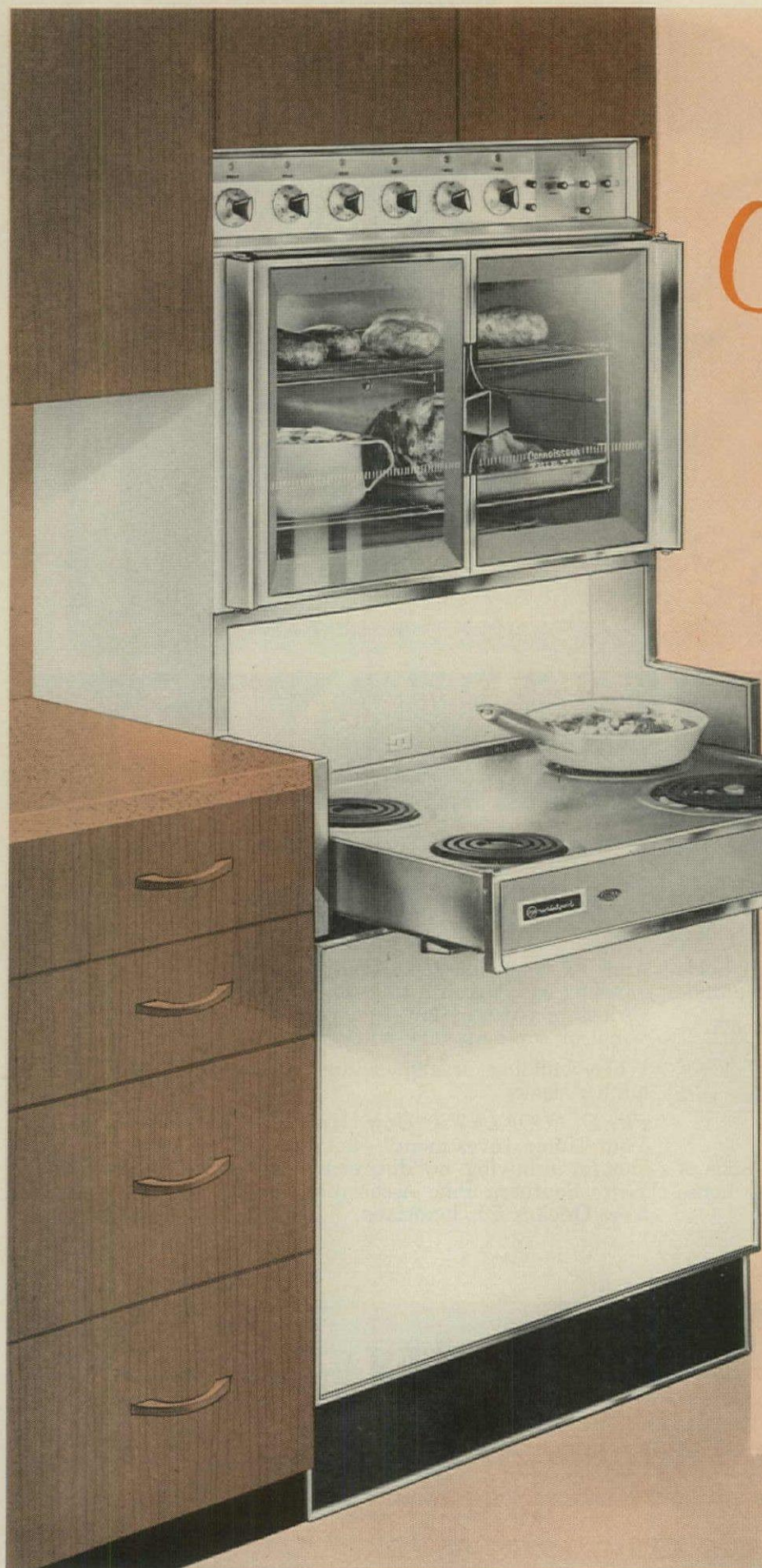
SOUTHERN PINE

Finest structural lumber in the world

FROM THE MILLS OF THE SOUTHERN PINE ASSOCIATION



Look how appliances give homes

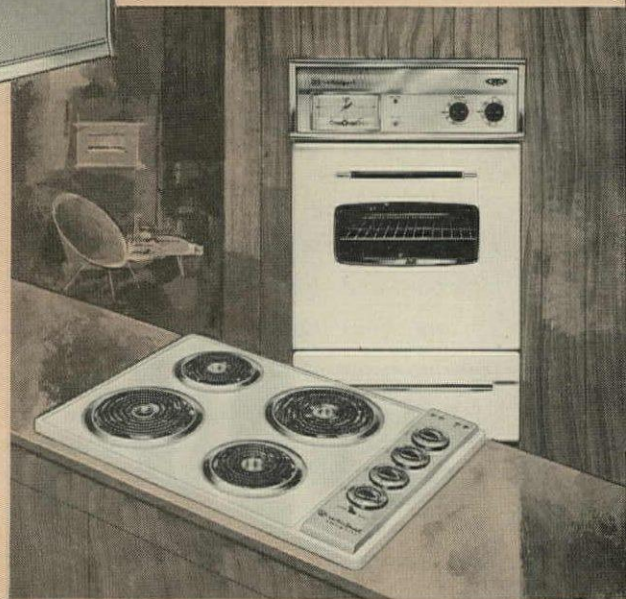


NEW RCA WHIRLPOOL

Connoisseur

RANGE

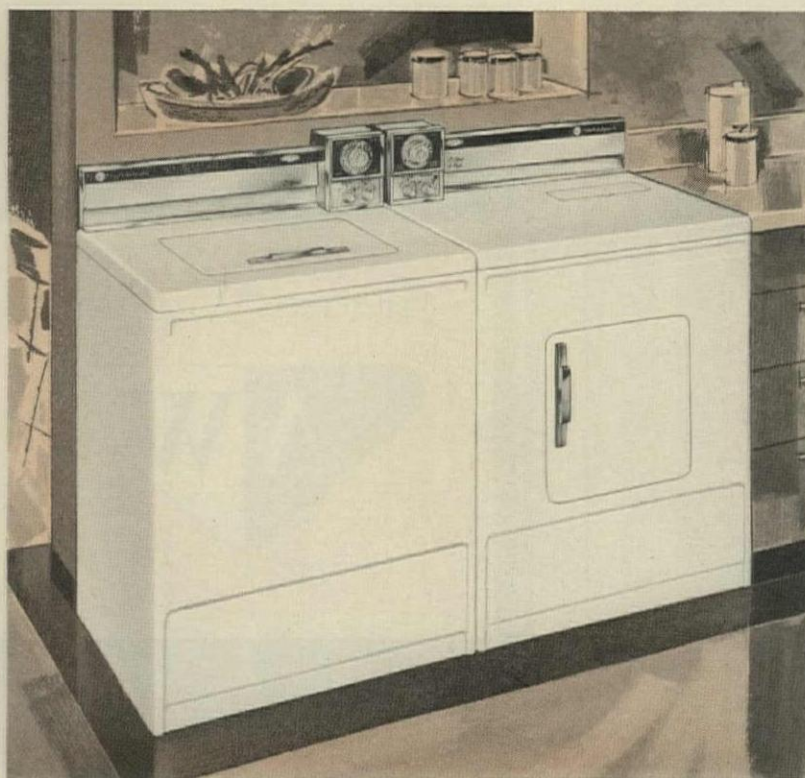
Here's the kind of extra value that's easy for home buyers to measure. It's a complete cooking center with eye-level oven and broiler, hand-high cooktop and huge low oven. So modern, so attractive, yet so practical in saving space, steps and time. Gives your kitchens that built-in look, yet slips into place as easily as a free-standing model. Gas, electric models.



Or offer your prospects a *choice* of gas or electric RCA WHIRLPOOL built-in ovens and drop-in tops, because they both have identical cutouts and are designed for fast, easy installation. Choice of brushed chrome or decorator colors. Models RKE155 and RKE867.

RCA WHIRLPOOL

that extra touch of value!

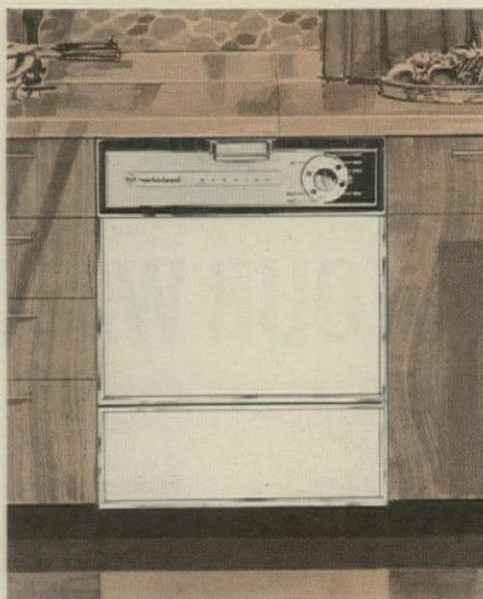


A complete selection of single-door refrigerators or double-door refrigerator-freezers to fit your homes and market needs. Gas or electric models. Model EKT-12F.

Only an RCA WHIRLPOOL washer lets you offer giant 12-lb. washing capacity plus exclusive Surgilator® agitator washing action. 24" or 29" width washers. Matching 29" dryers in choice of gas or electric. Models LJA-44 and LJD-42.



Specify 30", 36" or 40" gas free-standing ranges . . . or 30" or 36" electric models. Exclusive Cabinet-Mate* design fits flush with cabinets, gives ranges a built-in look. Model JU310.



Exclusive Select-A-Door* panels on built-in dishwashers permit you to finish door and service panel with any material up to 1/4" thick. Huge washing capacity, too, with sparkling clean results. Model SKU-70.



RCA WHIRLPOOL food disposers install quickly and easily. Model SHD-31 has automatic reversing system to help clear food jams fast.

Your greatest asset is our quality performance!



CORPORATION
ADMINISTRATIVE CENTER,
BENTON HARBOR, MICHIGAN

Use of trademarks ® and RCA authorized by trademark owner Radio Corporation of America

Manufacturer of RCA WHIRLPOOL Automatic Washers • Wringer Washers • Dryers • Washer-Dryers • Refrigerators • Freezers • Ice Cube Makers • Ranges • Air Conditioners • Dishwashers • Food Waste Disposers • Dehumidifiers



THIS SIGN ON YOUR WINDOWS HELPS

Andersen name gives quality conscious prospects another reason to buy

Your prospects *know* Andersen Windows! They read about them year after year in the pages of LIFE, BETTER HOMES & GARDENS, AMERICAN HOME, HOUSE BEAUTIFUL, and HOUSE & GARDEN . . . continuing advertising which will reach a potential audience of over 40 million adult Americans this year!

Your prospects *prefer* Andersen Windows! Survey after survey proves that they are the overwhelming choice of home buying and building prospects. To them, the Andersen name means quality.

Your prospects are *brand-name conscious!* They recognize the Andersen name on your windows as one good sign of the quality throughout the house. With America's preferred "brand-name" windows in your homes, you have a real selling advantage.

"The Andersen label on the windows is helping to sell our homes," says Mel Wright, Mel and Dan Wright Builders, Huntington, West Virginia. "It's visible proof of the quality of our homes, and customers recognize it."

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

Low installed cost—with the Andersen Strutwall* . . . the complete window-and-wall component . . . you can add Andersen quality at no premium in cost. Strutwalls are so fast and easy to install, builders are actually saving 3 man-hours or more per window . . . cutting window installation time in half! Strutwalls are available in a wide range of Casement and Beauty Line sizes.

Fuel savings—a good selling point—homeowners can save 15% and more on heating and air conditioning costs with Andersen Windows. It's because they're extra weathertight . . . up to 6 times tighter than ordinary



PUT THIS SIGN ON YOUR HOMES!

windows. Double sealed—with tension weatherstripping and a double contact between sash and frame.

"No callback" quality—with Andersen Windows you can virtually forget the nuisance and expense of window callbacks. Why? The secret lies in making a quality window where potential "problems" are designed out! Every Andersen Window is precision-built with factory controlled tolerances. Hardware is custom designed for each unit . . . insures smooth, silent, virtually trouble-free operation for the life of the homes you build. And, Andersen's field-based window specialists are only a phone call away . . . ready to solve any window problems that might arise at your building site *before* and after the home is finished.

Isn't it time you added Andersen Windows for more sales appeal in your homes? Call your Andersen distributor right away for the facts on the complete Andersen line.

I WANT PROOF of Andersen brand-name preference. Please send me the research results . . . survey of 20,000 home buying prospects.

Name _____

Firm _____

Your Position _____

Firm Address _____

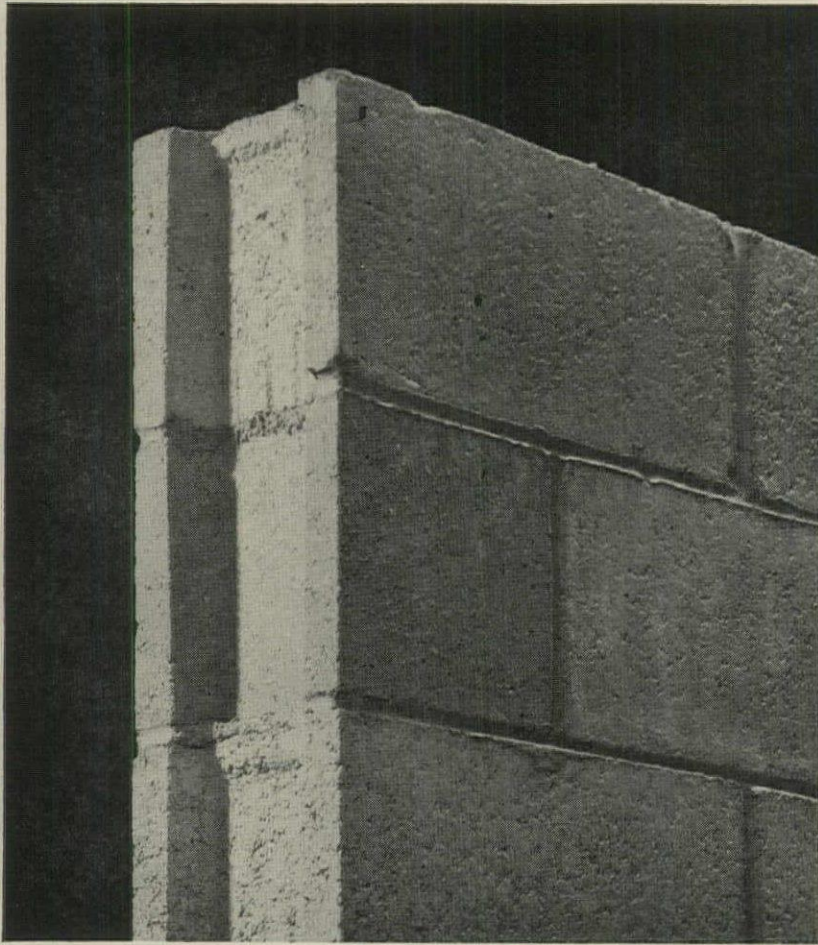
City _____ Zone _____ State _____

Andersen Corporation • Bayport, Minnesota

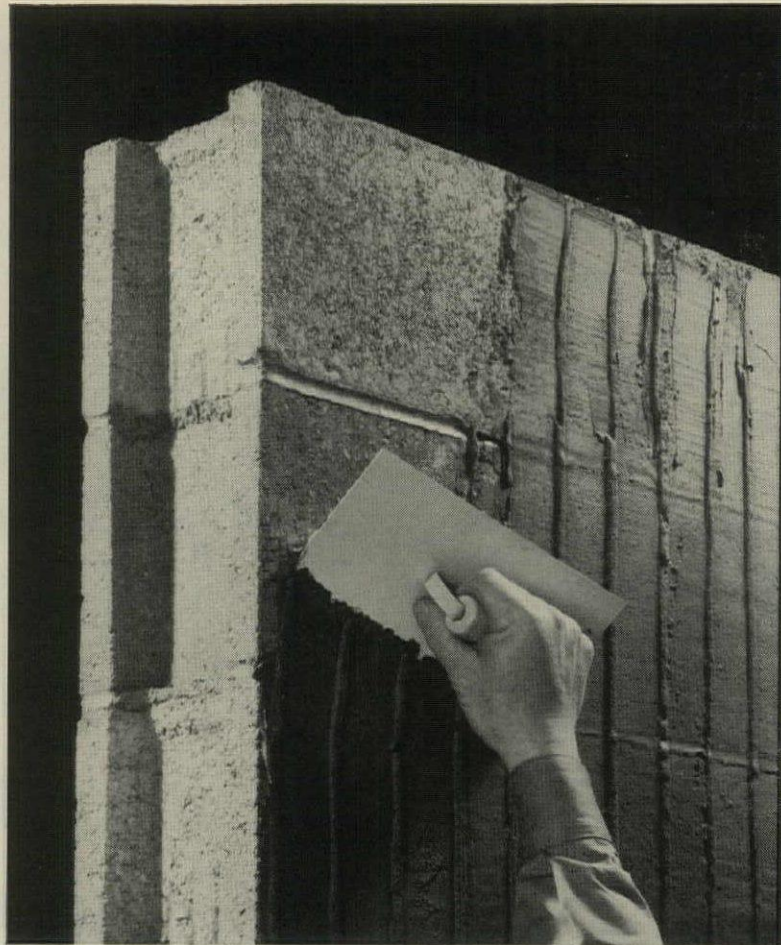
Andersen Windowalls 

... America's Most Wanted Windows

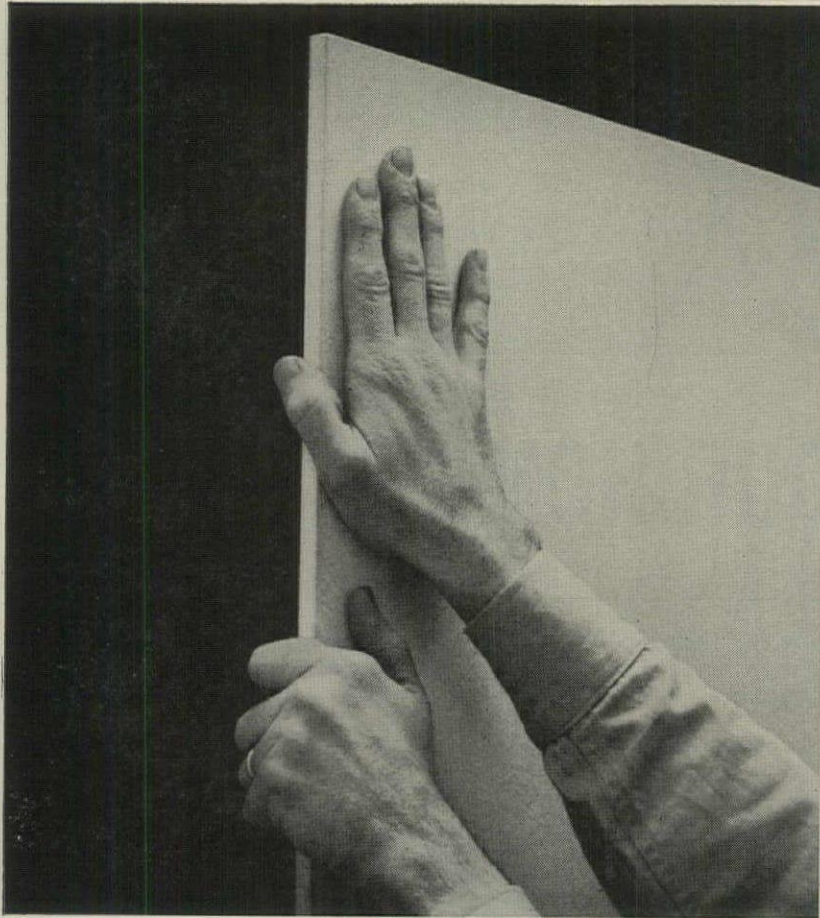
HH-33



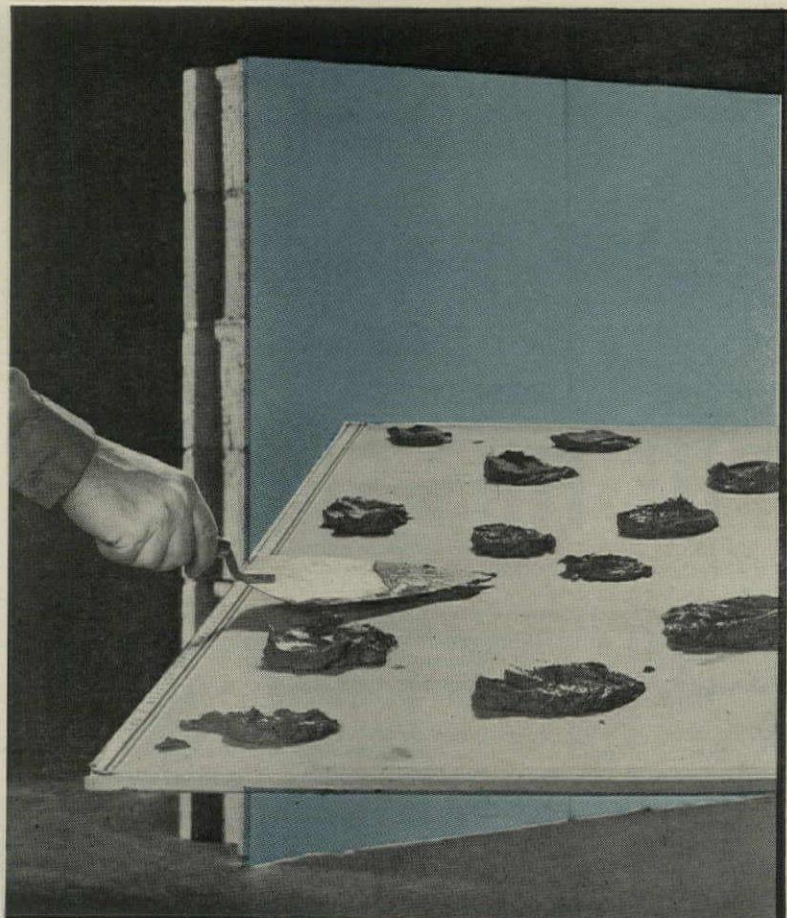
1. To insulate masonry walls well:



2. Start with Styrotac® bonding adhesive.



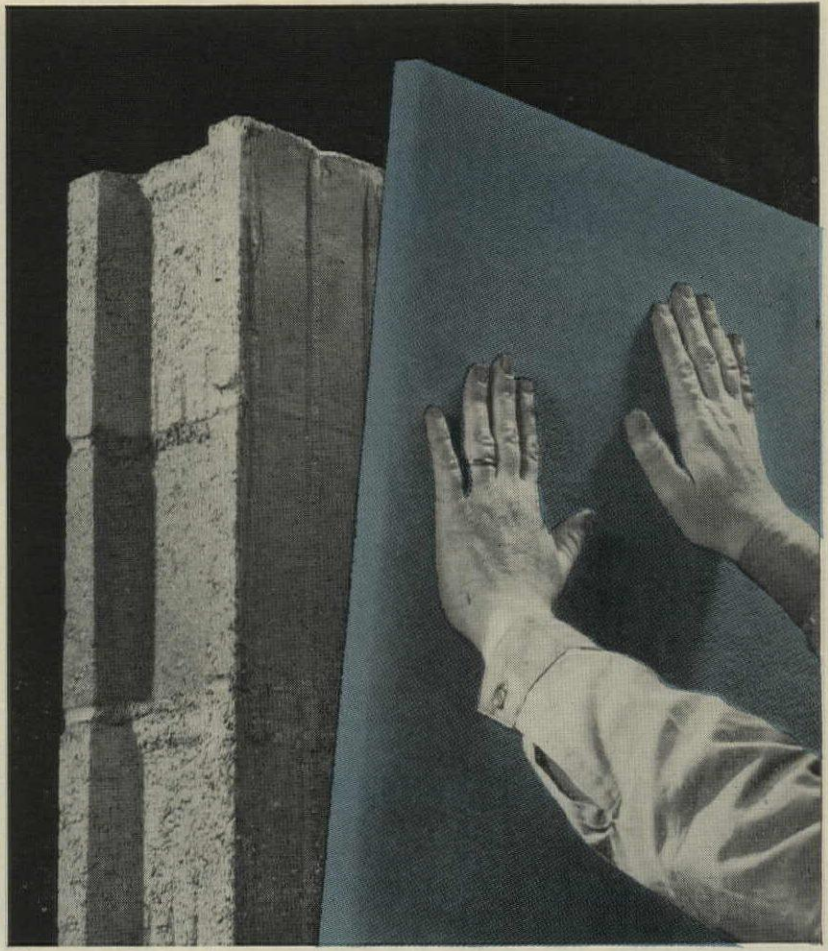
5. Take wallboard. (Forget about furring.)



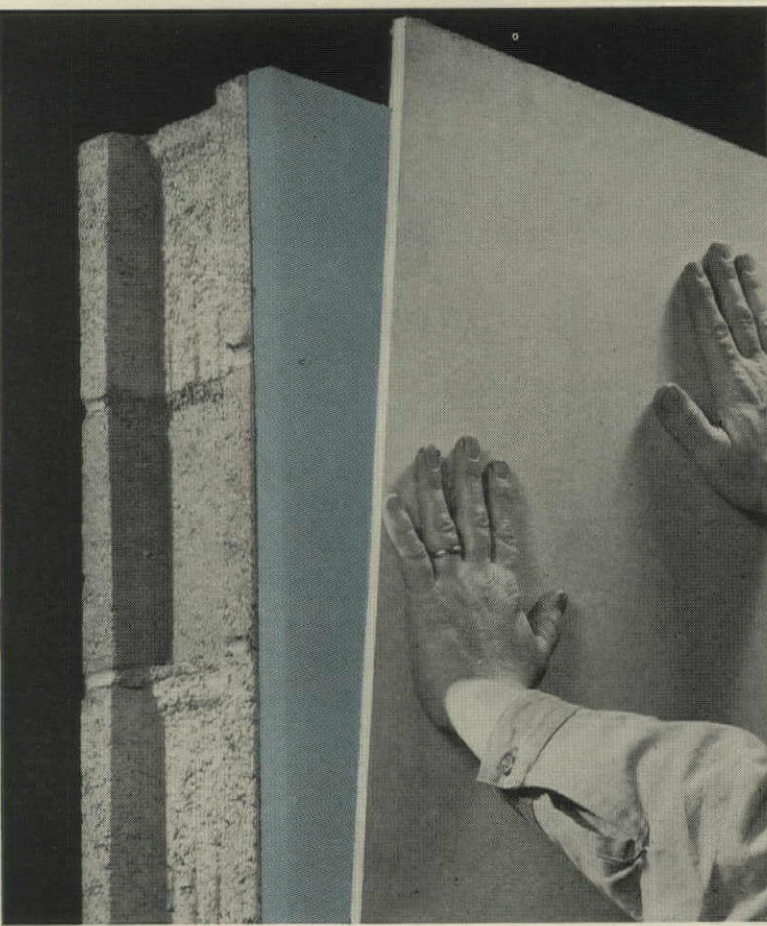
6. Apply Styrotac—no nails, no holes to fill.



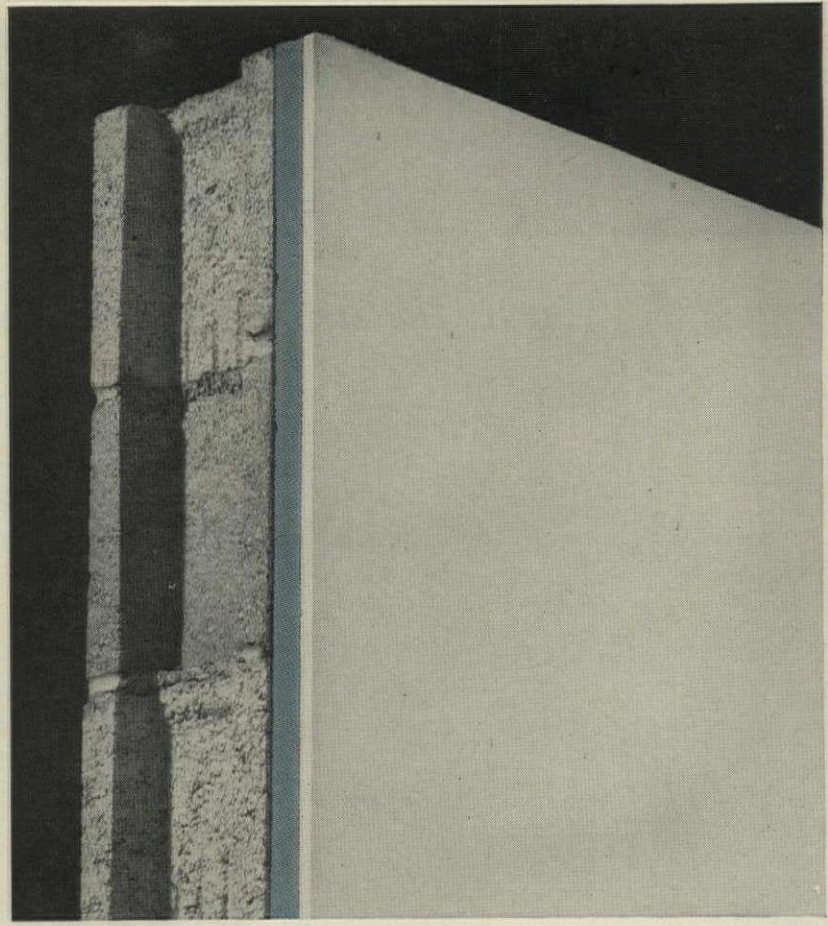
3. Take Styrofoam® FR insulation board. If it isn't *blue*, it isn't Styrofoam FR.



4. Press Styrofoam FR into place. It installs fast, resists heat transfer, stays dry for year-round comfort.



7. Press on wallboard. No warping, no "pops!"



8. Any questions? See Sweet's Light Construction File, or write: The Dow Chemical Company, Midland, Mich.





For the cost of a small patio,
you can give her
Lennox Air Conditioning

...and the added sales appeal of year 'round comfort

A few feet of "ideal weather" living space or 365 day "Spring Clime" comfort throughout the entire house? In most cases the few dollars involved will cover the complete cost of built-in, included-in-the-price Lennox air conditioning.

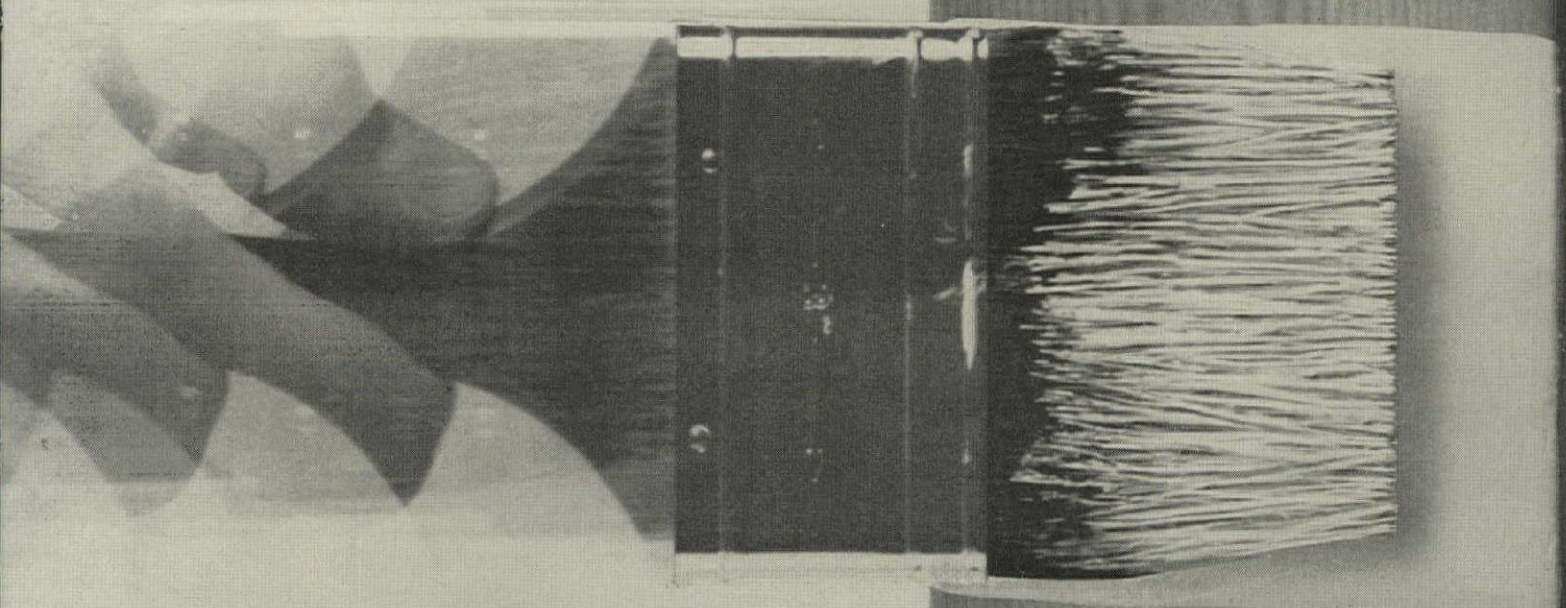
How can Lennox do this and still provide the simple, dependable, assured performance of quality equipment? Mostly through economy in installation costs. With the LENNOX QC BUILDER-PAC™ the cooling coil is included as an integral part of the heating unit, the flexible refrigerant lines can be run through joist and stud spaces quickly and easily, and these quick coupling lines are pre-charged so they attach to coil and compressor in minutes. Learn how Lennox year 'round comfort will give you an added selling feature . . . at new low costs. There is no obligation; for full details write LENNOX, 14 S. 12th Ave., Marshalltown, Iowa.

LENNOX Industries Inc.

Air Conditioning and Heating

Go together... Wolmanized pressure-treated lumber and paint. No greasy surface on this termite and decay-proof wood. Takes paint, varnish or sealer just like untreated wood. No flaking, no peeling . . . only wood's natural beauty plus lifetime protection from costly termite and rot damage. Good selling points to attract home buyers. And this permanent protection costs only pennies more per board foot. Really a buy. Remember this, too: Wolmanized pressure-treated lumber is backed by Koppers research . . . intensive, never-ending research complemented by the skill and knowledge of Koppers engineers. Invaluable intangible. Specify Wolmanized pressure-treated lumber on your next job. Write for brochure "Safeguard Building Dollars." Wolman Preservative Dept., Koppers Company, Inc., 795 Koppers Building, Pittsburgh 19, Pa.

Wolmanized
®
PRESSURE-TREATED LUMBER





**This is a
house-selling
machine!**

It's called MagiVac.

Most people think of it as a built-in cleaning system. But aggressive, merchandising-minded builders know it's a house-selling machine.

The part that you don't see (and that the housewife doesn't have to drag around the house) is the cyclonic power unit installed in the utility area. Also the plastic tubing and low voltage wiring in the walls.

Here's how you use it to help change lookers into buyers:

Just wave the wand and say, "Madam, you carry only this light

wand and hose. Just plug in and start to clean. No noise. No dust. These units will be in every new house in the future. We're offering it to you today. It's features like this that make our homes such an outstanding value . . ."

Technically, mechanically this machine is head and shoulders above anything you've seen. But perhaps more important is the company behind it: The John E. Mitchell Company has been manufacturing fine machinery for almost 60 years. It is rated AAA-1. It holds the #1 competitive position in both of its other

principal manufacturing-marketing-servicing operations.

For details on how MagiVac can help you merchandise your houses, write today.

Some distributor territories open. Inquiry invited.


MagiVac

BUILT-IN CLEANING SYSTEMS

A Product of

JOHN E. MITCHELL CO.
3802 Commerce • Dallas, Texas

Manufacturers of Fine Machinery Since 1905


**Kingsberry means VALUE . . . and value
means BUSINESS!**

V. Clark Plemmons captures 60% of Quincy, Florida new home sales in just two years with Kingsberry Value

For the builder who offers real VALUE, there's business to be done in any community of any size. A good case in point is builder V. Clark Plemmons of Quincy, Florida—population, approximately 10,000.



In the two years that Plemmons has been associated with KINGSBERRY he has sold 60 Kingsberry homes—approximately 60% of the total new home sales—in the Quincy area. Just the beginning! Plemmons, looking to even better sales ahead, has just completed development of 42 additional lots which are now ready for building.

Typical of the KINGSBERRY VALUES featured by Plemmons is "The Cambridge" (above), a three bedroom, 912 sq. ft. beauty which was recently selected as "The Bride's House of 1963" by Bride & Home Magazine. The price tag—\$8,000 (excluding lot) or a value-packed \$8.77 per sq. ft.

It takes VALUE to sell in today's buyer's market, and it takes KINGSBERRY VALUE to assure the builder a healthy profit. Discover for yourself the power of KINGSBERRY VALUE... sound profits at less than \$10 a sq. ft.



5096 Peachtree Road, Chamblee, Georgia
Phone Atlanta: Area Code 404, 457-4301

Kingsberry means VALUE... and value means BUSINESS!

COPYRIGHT - KINGSBERRY HOMES CORP. - 1962



FREE
1963
DENTON
HOUSING
FORECAST

Mr. Jerry Nowak, General Sales Manager
KINGSBERRY HOMES CORP. — DEPT. HH3, 5096 Peachtree Road, Chamblee, Ga.
Please send me the 1963 Housing Forecast prepared by Housing Economist David B. Denton.
I have _____ lots ready to build on. I have _____ lots being developed. I am interested in model home furnishings financing.

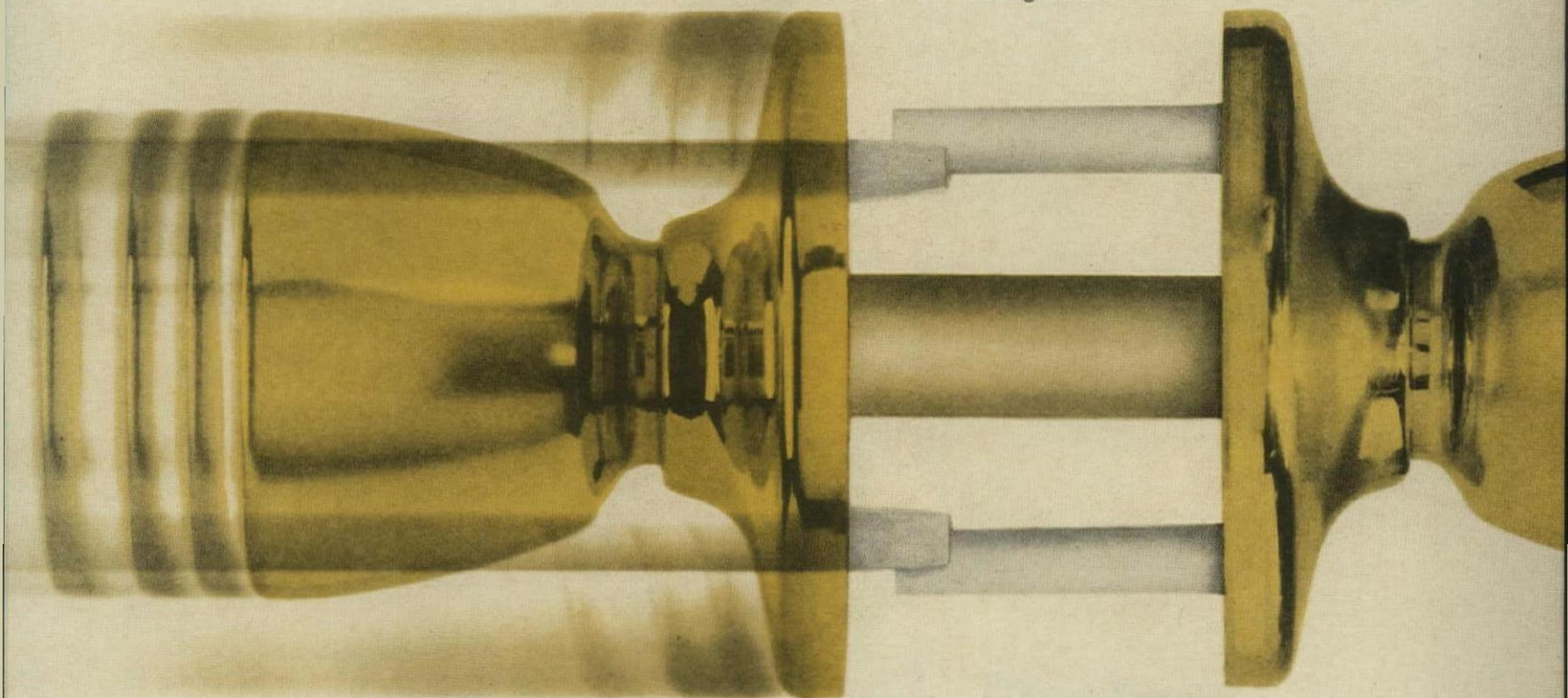
Your Name _____ Firm Name _____
Address _____
City _____ Zone _____ State _____

KWIKSET

WORLD'S FASTEST INSTALLING LOCKSET NOW EVEN FASTER!

EXCLUSIVE NEW SCREW GUIDES are one of the reasons. They cut down installation time even further because they eliminate the time consuming frustration of lining up the rose with the stems. Kwikset's unique screw guides do this automatically, aligning screws and stems so that the screws "track" easily into place — fast!

NEW ADJUSTABLE STRIKE is another time saving reason. It provides a perfect fit every time. No repositioning problems because the strike has an adjustable tang that can be moved forward or backward to eliminate door rattling due to warpage. The strike's new round hole provides a cleaner, neater look, too. And new lip design assures quieter, easier and firmer closing action.



New screw guides and adjustable strike are standard with all "400" Line locksets—at no increase in price. They are two more in a long line of time- and money-saving aids from Kwikset, the lockset made to install — fast!

kwikset  *locksets*

*America's largest selling
residential locksets*

Kwikset Sales and Service Company
A Subsidiary of The American Hardware Corp.
Anaheim, California

Broan's Workhorse Dual Blower Range Hood is so effective she hardly knows it's there!

The Broan Dual Blower is a workhorse all right. Two powerful squirrel-cage blowers tackle cooking odors, grease and smoke with a vengeance.

But the beauty of Broan is its value in overall kitchen design. The Broan Dual Blower comes in 10 colors and finishes to insure complete harmony with appliances and cabinets. Its handsome lines are not obvious for their own sake. They help to bring out the style of other kitchen design elements. The beauty of Broan's Dual Blower is that it does a king-size job without interrupting your design.

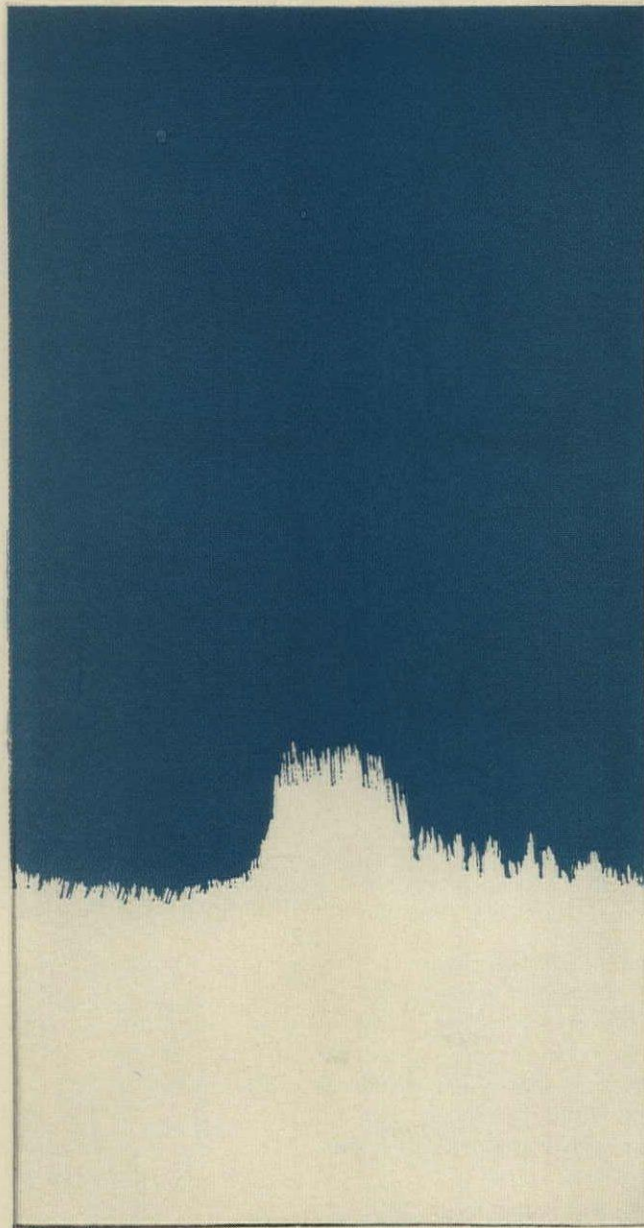
It's a quiet worker, too, so Mrs. Homeowner finds it a pleasure to use. Push-button controls, too, and spring-loaded damper to prevent draft and flutter; heliarc welded seams prevent grease traps under hood.

Ask us for complete information on the Broan line of range hoods, exhaust fans, and bath heaters. Broan Mfg. Co., Inc., Hartford, Wisconsin.

Available in Canada from Superior Electrics, Ltd.



BROAN



OVER HALF THE PAINTING'S DONE...WHEN YOU USE PALCOTE® PAINT-PRIMED REDWOOD SIDING, FASCIA, TRIM

You cut costs, reduce on-site preparation, and eliminate delays from bad weather with Palcote primed redwood. Factory controlled priming and back-sealing assure longer paint life. With handsome off-white primer, homes look "finished" faster, appeal to buyers sooner! *You Know What's Under Palcote Paint Prime!* Certified Kiln Dried California Redwood—time tested and backed by PALCO's reputation for "Architectural Quality"! Complete assortment of mill primed siding, fascia, and trim available. Send for Palcote redwood data and samples; and information on primed nails and corners.



PALCO®

Architectural Quality Redwood

THE PACIFIC LUMBER COMPANY

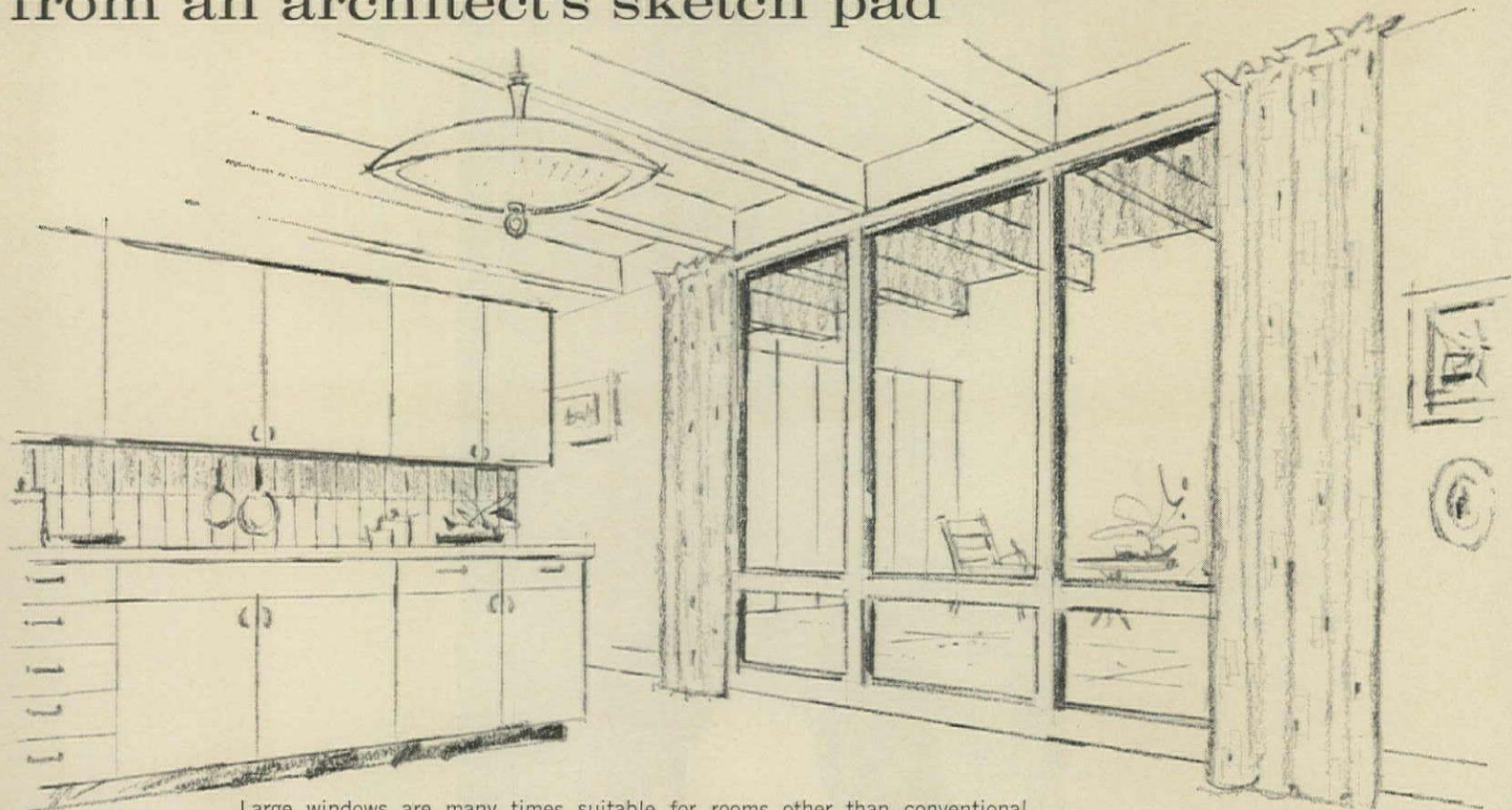
San Francisco: 100 Bush Street, GA 1-3717 • Chicago: 35 East Wacker Drive, RA 6-3622
San Marino, California: 2540 Huntington Drive, CU 3-9078



8289

Creative Window Planning

from an architect's sketch pad



Large windows are many times suitable for rooms other than conventional living room areas. Here, the large picture window overlooks the play area to the rear of the house and permits supervision of the children from the kitchen.

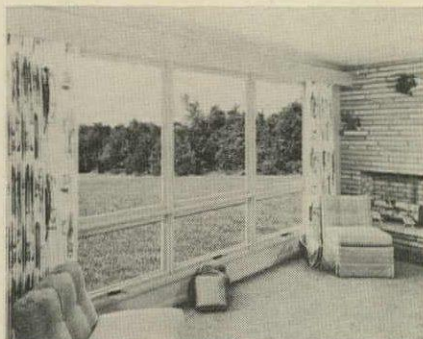
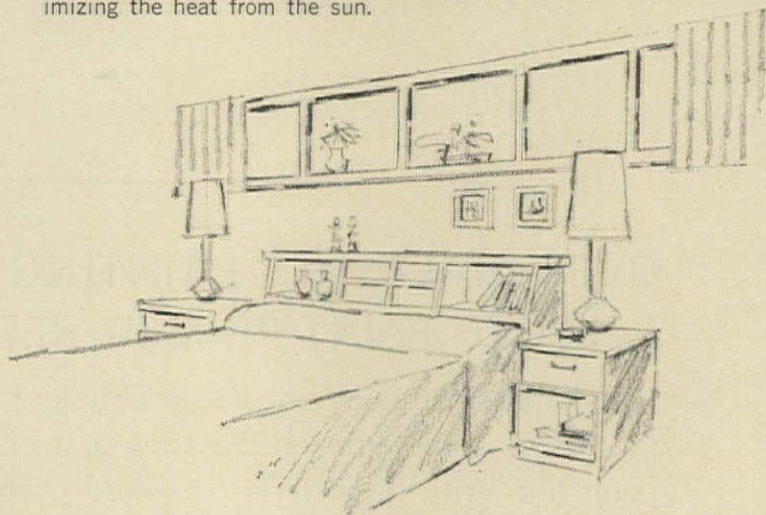
"In planning for windows, consideration should be given to the advantages of large glass areas that give benefits of increased daylight, view and heat gain from the sun. By contrast small window units also serve several purposes well. A bedroom on a western exposure, for example, may employ a series of short high windows that admit ample daylight, provide privacy and yet keep glass areas on this exposure to a minimum so that the rays of the afternoon sun are not objectionable.

"In large glass areas, a combination of window types is best suited for both interior and exterior appearance. The use of picture window units, fixed glass in combination with operating window units, achieves a functional benefit with a pleasing architectural character. Such units permit:

- The head of the window to be placed high in the wall for daylight.
- The sill of the operating section of the window to be placed low in the wall; the best location for natural air movement.
- The middle half of the wall to be left unobstructed for a view."

ZANDO, MARTIN & MILLSTEAD
ARCHITECTS AND ENGINEERS
CHARLESTON, WEST VIRGINIA

Small windows serve several purposes well. In this west bedroom, the short, high windows supply ample daylight, provide privacy while minimizing the heat from the sun.



Malt-A-Vent and Malt-A-Vista combinations

MALTA Wood Windows

Creative window planning starts with quality wood windows. Choose Malta Wood Windows with confidence. Unconditionally guaranteed, fully weatherstripped, smooth working lifetime hardware in sizes and types for every home requirement. Join the trend toward the more effective use of windows as an important design focal point of interest in each room. Make your home plans more original, more effective and more salable by changing to Malta Wood Windows.

Send for Malta's File of Ideas for better window designs. Insist on Malta at your dealers — the window line for better design.

THE MALTA MANUFACTURING COMPANY

120 MILL STREET • GAHANNA, OHIO • PLANT FACILITIES: MALTA, OHIO



M627

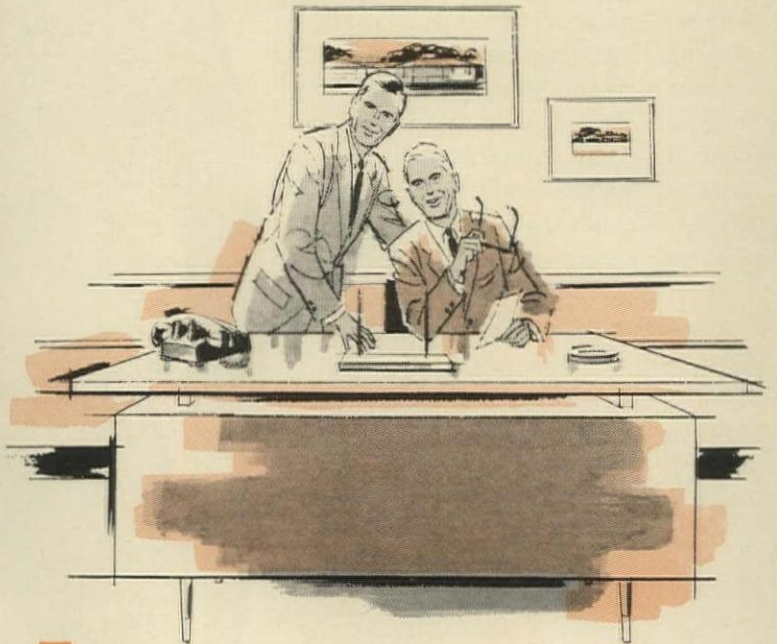
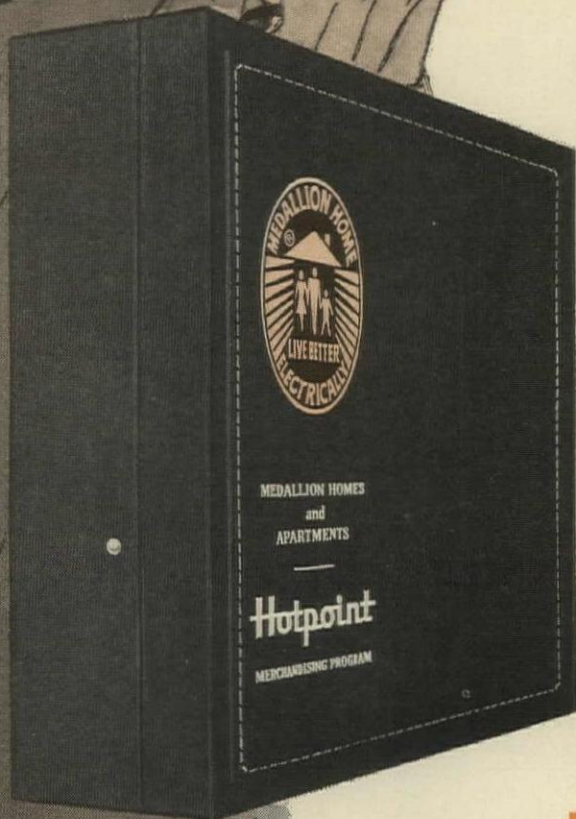
*Listen to the man
with the Hotpoint Plan!
He can help you*

SELL MORE MEDALLION HOMES

The '63 Hotpoint Builder Program offers technical services to put more salability into your Medallion Homes and Apartments—advertising and merchandising support to get buying interest and action! It's a comprehensive program tailored to your needs. Your Hotpoint Distributor has the details—hear him out!

HERE'S THE PLAN

- Expert Electrical System Engineering
- Professional Kitchen Planning Service
- Powerful Advertising and Promotion Support
- Traffic-stopping Site Displays
- Quality-selling Interior Displays
- Individualized Take-home Brochure
- Effective Salesmen Training Aids
- America's finest line of quality appliances, backed by a written 90-day Replacement Guarantee of Satisfaction



Hotpoint

A Division of General Electric Company,
Chicago 44, Illinois

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

CLINCH YOUR SALE for less than \$150* with this AUTOMATIC DOOR DEMONSTRATION

Think what this dramatic demonstration can do for your model home! You get a quicker sale to save interest costs—with full mortgage evaluations.

The "AUTO-MATE" is no stripped-down operator. It has *all* the fine-quality features—safety reversing, overload protection, separate radio unit, extra circuits to handle garage lighting automatically—features that have made thousands of professionally installed "OVERHEAD DOOR" operators nationally famous over the years.

A fine door, too! Heavy hardware and select West Coast lumber—a door with quality you can dramatically demonstrate for prospects, a door with the prestige name they recognize.

**Overhead Door Corporation announces it is producing a quality operator at a price to its distributors which will permit them to sell for a price of less than \$150 installed (less wiring and travel).*



1. IT'S THE NEW **AUTO-MATE** AUTOMATIC OPERATOR

2. AND THE **OVERHEAD DOOR**

A 2-in-1 package deal at the lowest price ever!

Here's how to add an extra 2-in-1 "selling touch" to your model homes — a package deal that makes it possible to include an automatic garage door operator with almost every home you build! Now you can get both The "OVERHEAD DOOR" and new "AUTO-MATE" automatic operator for the lowest price in years! With this sales-clinching combination, you can make a dramatic demonstration at your model home to really turn prospects into buyers!

Make the move that will clinch more sales for you. Call your local distributor today for details. He's listed in the white pages under "OVERHEAD DOOR."

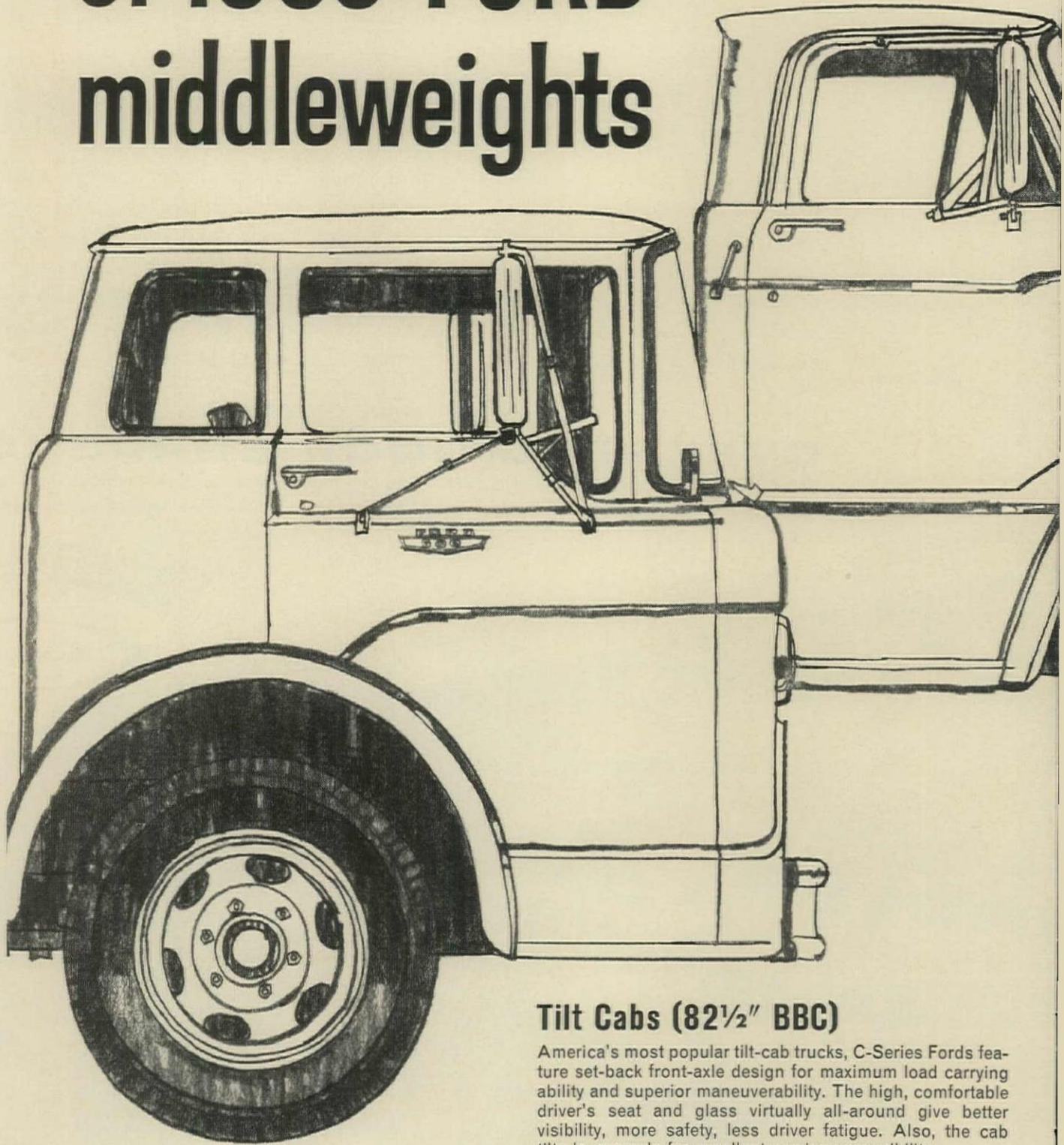
MADE ONLY BY

OVERHEAD DOOR CORPORATION

General Offices and Manufacturing Division: Hartford City, Indiana. Manufacturing Distributors: Dallas, Texas; Portland, Oregon; Cortland, New York; Hillside, New Jersey; Lewistown, Pa.; Nashua, New Hampshire. In Canada: Oakville, Ontario



The three profiles of 1963 FORD middleweights



Tilt Cabs (82½" BBC)

America's most popular tilt-cab trucks, C-Series Fords feature set-back front-axle design for maximum load carrying ability and superior maneuverability. The high, comfortable driver's seat and glass virtually all-around give better visibility, more safety, less driver fatigue. Also, the cab tilts in seconds for excellent service accessibility.



Conventionals (105½" BBC)

Rugged Ford F-Series conventionals are best-suited for those operations where very short overall length and extra-high-front-axle loading are not essential. These popular models are Ford's lowest initial cost two-tonners. And for '63, the F-Series offers further reliability refinements for even greater durability.

POPULAR FORD MIDDLEWEIGHTS

SERIES	ENGINES AVAILABLE	GVW (lb.)		GCW (lb.)	
		Std.	Max.	Std.	Max.
C-600*	262 Big Six, 292 V-8, 292 HD V-8	19,500	22,000	—	32,000
N-600*	223 Six, 262 Big Six, 292 V-8, 292 HD V-8	17,000	23,000	29,000	32,000
F-600	223 Six, 262 Big Six, 292 V-8, 292 HD V-8	17,000	23,000	29,000	32,000

*FORD 330 CITY-SIZE DIESEL AVAILABLE IN 6000 SERIES

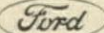
Short-BBC Conventionals (89" BBC)

Only 89 inches from bumper-to-back-of-cab, Ford's new N-Series trucks save more than one foot in truck length over conventionals . . . allow longer bodies within the same overall length. Wide-track front axle and narrow front fender width (85") give time-saving maneuverability in congested areas. Three-point cab mounts and independent mounting of cab, front-end sheetmetal, and fenders mean greater durability. Price? Just slightly above conventionals.

FORD TRUCKS

For
Outstanding
Reliability &
Durability

GAS-DIESEL

PRODUCTS OF  MOTOR COMPANY

WEST COAST DOUGLAS FIR · WEST COAST HEMLOCK · WESTERN RED CEDAR · SITKA SPRUCE · WHITE FIR

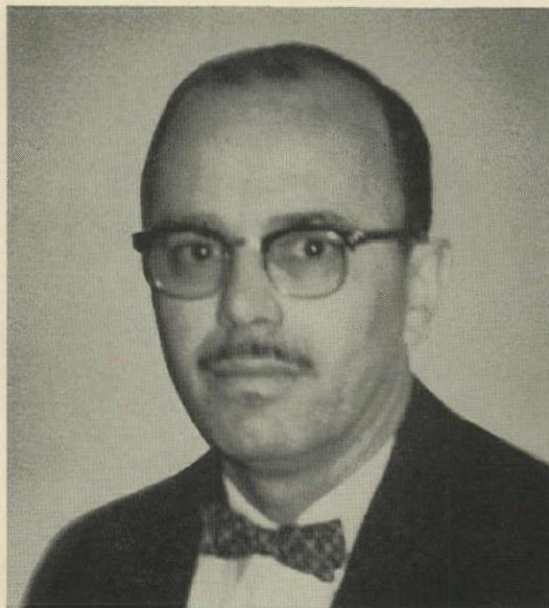


**"Dependable
WEST COAST
LUMBER makes
flat floor trusses
practical,"**

reports

DAVE WINDES,

Vice President, Empire Homes, Inc.
Arvada, Colorado



"The introduction of new techniques in building, such as flat floor trusses, requires dependable materials. This is why we use only the stress grades of West Coast Lumber in fabricating floor trusses in lengths ranging from 22 to 28 feet for house construction and up to 40 feet for industrial and light construction. The width of the flat trusses varies from 16 to 24 inches depending on the length.

"We space the trusses 24 inches o.c. and have found they speed up the erection of a house in addition to cutting down sub-contractor costs in the installation of wiring, plumbing and heating. They also provide flexibility in basement space arrangement because no support posts are required.

"We can't afford to experiment with materials for engineered products that become a basic part of a house—which is our reason for using dependable West Coast Lumber. Builder and buyer satisfaction is important for success and profit in our business."

The standard sizes and grades of coast region West Coast Lumber meet the specifications for modern home building techniques. Regardless of the type of construction—built on the job or prefabricated—West Coast Lumber will perform for you with capabilities which help you build a profitable reputation for quality.

Your retail lumber dealer has the standard sizes and grades of coast region West Coast Lumber available for your particular type of building. He will help you select the grades and sizes to meet your specifications . . . economically.



West Coast Douglas Fir 2" x 4" chords and webs were used in fabricating the flat floor trusses pictured left.

Build with the best . . .



Coast Region
**WEST
COAST
LUMBER**

MADE IN U.S.A.

▶ A copy of West Coast Lumber Grades, Uses and Specifications is available FREE. Write . . .

WEST COAST LUMBERMEN'S ASSOCIATION

1410 S.W. Morrison Street

Portland, Oregon



A step ahead

Offer her a kitchen she can't help loving...



This top-loading dishwasher holds service for 13. Available in deluxe or standard models.



Add an important selling extra to your homes with a Food Waste Disposer. Easy to install.

... with her choice of a top- or front-loading dishwasher. When you sell her, you sell her husband. And Westinghouse helps you do just that with two types of built-in dishwashers—the only ones with a Sanitizer that gets every dish 145° clean . . . plus double-wash and triple-rinse cycles. No hand rinsing ever. *You can be sure... if it's*

Westinghouse

Westinghouse Electric Corporation
W. E. Slabaugh, Manager,
Contract Sales Dept., Mansfield, Ohio



Please send me catalogue and complete details on the dynamic new line of Westinghouse major appliances.

Name _____ H & H-3

Address _____

City _____ Zone _____ State _____

These appliances, plus Heirloom maple wood cabinets, Micarta® Counter Tops, Heating & Air Conditioning, Lighting, Wiring Devices, and Apartment Elevators are all available through one point of contact. See your Westinghouse residential sales manager.



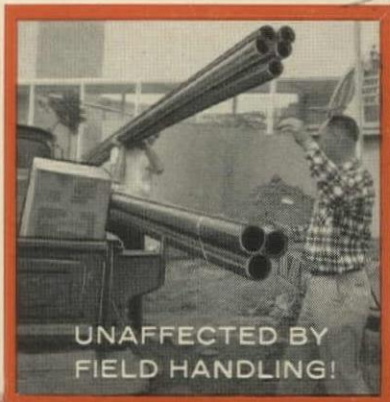
FOR FAILURE-PROOF PERFORMANCE...

**\$7,000,000 DEVELOPMENT USES
ABS PIPE MADE OF**

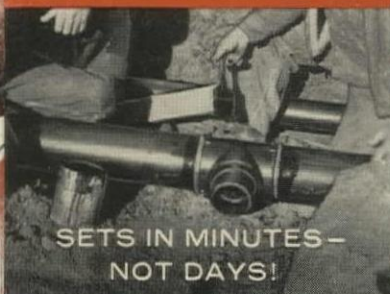
CYCOLAC[®] brand
HEAVY DUTY ABS PIPE POLYMERS

Engineers planning the 65-acre Belmont Shores Mobile Estates and Yacht Harbor in Long Beach, California, compared many types of pipe for potable water and gas services. *Their choice:* the *heavy duty* pipe material... CYCOLAC brand ABS.

This modern, superior pipe won out on the basis of initial cost, installation cost, service and performance. It's lightweight and quickly assembled, yet extremely durable. Field crews work faster—with fewer men—because it doesn't require "kid glove" handling. ABS pipe made of CYCOLAC solvent-welds in minutes. It's free-flowing... won't rust or corrode, and is specifically designed for heavy duty service. For complete details, write on your company letterhead for informative manuals on gas and water pipe—Books II and III. Address Dept. HH-363.



**UNAFFECTED BY
FIELD HANDLING!**



**SETS IN MINUTES—
NOT DAYS!**



**SHOCK
RESISTANT!**

MARBON CHEMICAL DIVISION WASHINGTON, WEST VIRGINIA

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CYCOLAC IS A REGISTERED TRADEMARK OF BORG-WARNER



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9 reasons why it pays to standardize on

1. TWINDOW is the world's largest selling insulating glass! TWINDOW has earned its sales-leader reputation by its unvarying high quality and trouble-free performance. It excels in clarity and surface quality. You can specify it with confidence.

2. Metal-edge TWINDOW provides extra protection with exclusive stainless steel channel. TWINDOW edges are encased in stainless steel for protection against damage to the seal and glass during handling and installation. The flexible channel-to-glass construction accommodates minor structural movement without damage. PPG TWINDOW is practical for installation in even the largest fixed lights.

3. Glass-edge TWINDOW features an electrically-fused glass-to-glass sealed edge. Glass-edge TWINDOW offers about the same insulating qualities as does metal-edge. Appreciably lower in cost, it is available in smaller sizes for glazing virtually any operating sash unit.

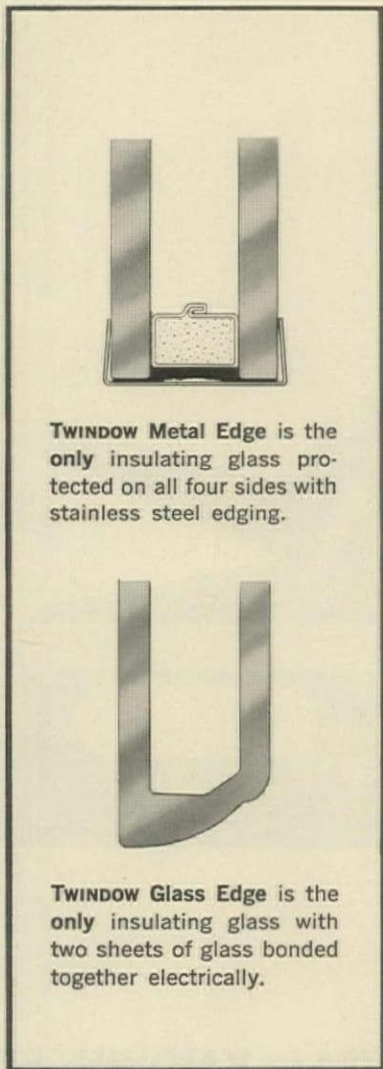
4. TWINDOW helps qualify more prospects! Here's why: TWINDOW reduces single-glazing heat loss by 50% . . . offers buyers savings in heating and cooling fuel costs. FHA recognizes the importance of reduced year-round heating and cooling expense, adjusts buyers' income levels upward to reflect the savings that result from TWINDOW. You are therefore able to qualify more buyers. And, TWINDOW helps conserve your prospect's cash for the down payment because it eliminates the need for additional outlays for storm sash.

5. You can save by installing smaller heating and cooling units! With TWINDOW, you can provide the same heating and cooling efficiency with units of lower capacity, if you choose.

6. TWINDOW completes the home insulation picture! Today's second-time home buyers are pre-sold on the advantages of quality insulation standards for walls and ceilings. They'll also recognize the advantages



A small investment in TWINDOW can often help you qualify a prospect . . . build a more saleable home.



TWINDOW Metal Edge is the only insulating glass protected on all four sides with stainless steel edging.

TWINDOW Glass Edge is the only insulating glass with two sheets of glass bonded together electrically.

TWINDOW[®] *Insulating Glass in the homes you build*

of using TWINDOW instead of single glazing. In addition, TWINDOW muffles outside sounds, reduces downdrafts and smooths out the temperature distribution pattern.

7. TWINDOW is a PPG-identified, PPG-guaranteed product! TWINDOW units carry the TWINDOW trademark sandblasted discreetly in a corner of the glass for permanent identification. And TWINDOW is guaranteed for five years against internal condensation!

8. Wide selection of standard sizes at PPG Branches! There are 248 standard stock sizes of TWINDOW to fit

your needs. You are assured of prompt delivery of pre-glazed sash units or individual fixed lights.

9. PPG products are pre-sold to your prospects on TV and in magazines! PPG building products are nationally advertised on TV network programs and in consumer magazines. PPG product identification is a highly merchandisable selling feature! Home buyers recognize it as a quality symbol!



Pittsburgh Plate Glass Company

Paints • Glass • Chemicals • Fiber Glass In Canada: Canadian Pittsburgh Industries Limited



(WELL-KNOWN FORMULA AMONG SMART BUILDERS)

Bostitch tools have a hard-won reputation among builders for making many jobs easier, faster, and less costly. Two good reasons are the T5 Gun Tacker and the H2B Stapling Hammer.

BOSTITCH T5 GUN TACKER—The standard by which all spring tackers are compared:

- front door loading; no springs to pull out.
- locates staple exactly where you want it; no near misses.

- one easy squeeze of fingers drives staple all the way home.
- one-hand operation; other hand free to control work.
- spring tension can be varied to furnish exactly the right driving power.
- small nose permits locating staple as close as 1/16th inch to inside corner.

BOSTITCH H2B STAPLING HAMMER—a medium-weight hammer for fast, sure work:

- holds 160 staples; drives one with every swing.
- long reach; one-hand operation.
- less effort than conventional hammering, and much faster.
- one stroke drives staple flush.

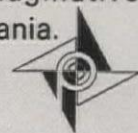
Try Bostitch tackers and stapling hammers on your next job. There are models and staple sizes to fit almost any requirement. See these Bostitch tools at your building supply dealer.

Fasten it better and faster with



523 Briggs Drive, East Greenwich, R. I.

From chandelier to bent glass, from pendant to post lantern, Progress lighting fixtures lend variety to your homes, the touch of spice that makes sales easier. Increases value, too, by adding individuality at surprisingly low cost. And only Progress meets ALL your residential lighting needs, indoors and out! See your local Progress distributor, or send for catalog no. 107. It's filled with imaginative lighting ideas. **PROGRESS MANUFACTURING CO., INC.**, Philadelphia 34, Pennsylvania.



VARIETY IS THE SPICE OF LIGHT



TAPPAN

There's a lifetime of cooking satisfaction built into every Tappan range



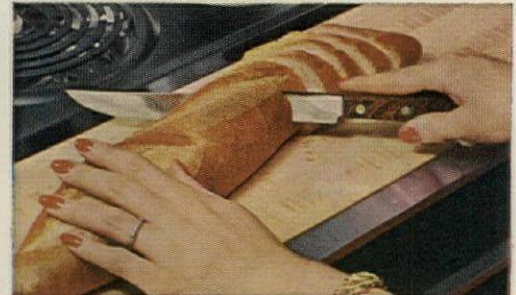
Tappan 'Fabulous 400'—40-inch model available in gas or electric



All controls are at convenient eye level



Two ovens, broiler, at reach-in height



Hardwood cutting board; hideaway elements



Single oven model only 30 inches wide

Tappan 'Fabulous 400' . . . the instant built-in. All the beauty and sales appeal of a built-in, with reduced installation costs. Set the '400' on a cabinet or hang it from a wall, to turn any kitchen into a show place. 40-inch model available in either gas or electric. Install the range that forced the change to the new built-in look. Use Tappan to sell your new homes easier, faster.

The Tappan Company, Dept. HH 3-63
Mansfield, Ohio

I want more information on Tappan: 'Fabulous 400' gas electric; Built-ins gas electric; Space-Saver Ranges gas electric; Free-Standing Ranges gas electric; Dishwasher.

Name _____

Address _____

City _____ Zone _____ State _____

Electronic—Most modern cooking . . . amazingly fast



Space-Saver—21" or 30" low cost, gas or electric



Tappan Dishwasher—All service from the front



Remodeling the postwar house.

Almost 19 million single-family houses have been built since World War II. Many of them—especially the millions rushed to completion during the early shelter shortage—are small and poorly equipped by 1963 standards. Today, they form the prime slice of the huge modernization market—a slice that often goes to the remodeler who can offer the homeowner the most imaginative design solution for enlarging the house, or at least for making it work like a larger house.

Remodeling the postwar house presents very different problems from remodeling older houses.

Space is seldom a problem in remodeling houses built before the war. But the need for space is usually the starting point for modernization of most postwar houses. Some 43% of owner-occupied units have two bedrooms or less—and it is a safe bet that a big proportion of these are houses built since the war. And often the opportunity for expanding them—or making them live like bigger houses—is limited. Many have truss roofs, so there is no expansion space in the attic. Many are built on slabs, so there is no way to create livable space in the basement. Few have porches (as many vintage houses do) that can be converted into year-round living space. And most are on small lots that limit the size and direction of possible expansion.

More and more builders—as well as some new faces—are moving in to compete for the big market. Census calls remodeling and modernization a \$13 billion market. With do-it-yourself and simple maintenance costs culled out, it boils down to a \$5.5 billion remodeling market that professionals can tap in 1963 (H&H, Nov.). This considerable piece of business opportunity has stirred a lot of interest. Items:

- R.H. Macy, the giant New York department store chain, opened a home-remodeling center at its Roosevelt Field (Long Island) branch in December. The center signed up over 50 jobs in two weeks, and experts predict the Macy operation should gross over \$10 million a year within ten years.
- Sears, Roebuck has just opened an “experimental” one-stop remodeling center in Detroit. The implication: If it proves profitable, Sears will expand into many other market areas.
- Gene and Jerry Squires’ Modernization Inc.—which pioneered one-stop remodeling service through department stores (H&H, Sept. 1961)—now operates in stores in four cities.
- NAHB’s remodeling section headed by Dennis Garrehy has increased its efforts to help the homebuilders tap their share of the market. Its management and design workshops have already drawn over 1,500 builder-students and 12 more seminars are scheduled for 1963. Program co-sponsors are: American-Standard, Douglas Fir Plywood Assn., General Electric, Kaiser Aluminum, Owens-Corning Fiberglas, U.S. Gypsum, and Weyerhaeuser. A recent survey of NAHB builder-members showed that 40% were doing some remodeling work—compared with only 28% in 1959.
- The National Lumber & Building Materials Dealers Assn. has given remodeling management and operation training to over 700

dealers through its HAPI (Home & Property Improvement) program.

- Masonite has signed up Remodeling Consultant Herbert Richheimer to train all its field salesmen and to develop a complete program for its more than 2,000 lumber dealers. And many others—including Georgia Pacific, U.S. Gypsum, and DFPA—have developed major programs offering management, sales, design, scheduling, estimating, and advertising help to remodelers.
- The National Home Improvement Council, which now claims over 800 local members, is working with LIFE and other consumer media to promote reputable remodeling contractors. And NHIC also arranged to have President Kennedy declare 1963 Home Improvement Year.

The market for remodeling will grow bigger and more attractive if financing becomes easier and cheaper. And it may. Most especially: FHA is trying new methods to make its new remodeling programs (Secs. 203k and 220h) work. So far these twin programs, created by the 1961 Housing Act, have not been popular because 1) consumers don’t know about them; 2) lenders are reluctant to make the loans because of the low return (6% interest plus 2½% originating fee); 3) processing takes too long (up to four weeks compared to the instant service on Title I loans); and 4) remodeling contractors do not know how to submit proper paperwork. But FHA has at least raised the originating fees from the original 1% (see News, Dec.), and is trying to work out ways to speed processing and to publicize the loans. And last October NAHB published an illustrative case study which shows all the forms, explains how to fill them out, and gives a complete history of a hypothetical case.

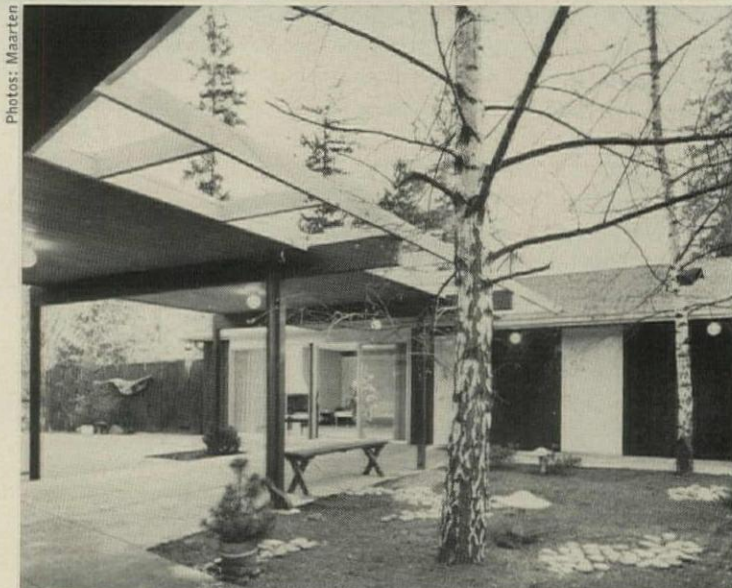
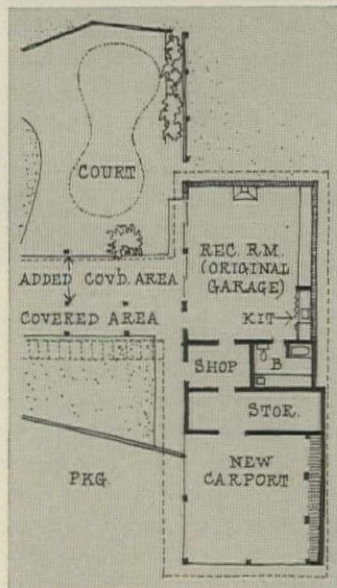
Tapping this big and complex market calls for a full range of homebuilding skills—good construction techniques, good costing, good scheduling (H&H, Sept. 1961 and July 1960). But most especially, it calls for good selling, and . . .

Most smart remodelers count on good design to give them a competitive edge. The best have staff designers and some employ architects—so that they can offer a better design solution to the prospect’s problems. Says long-time Oklahoma Remodeler W.T. Jameson: “The key to sales is good design—the extra design attention that makes the customer proud of the results and builds referral sales.” On the next eight pages are 5) design solutions to common problems in remodeling the postwar house—all the kind of imaginative solutions that help make sales and build new sales among the customer’s friends.

continued



RECREATION ROOM/CARPORT was made by enlarging the existing garage (small photo), is connected to (and integrated with) the house by a canopy-roofed walk. The entire wall of the garage was knocked out and replaced with a wall of glass opening to an enlarged patio between the two buildings. The old garage roof was extended to form the contemporary carport, and a perforated masonry wall was built to screen the patio from the street.



Photos: Maarten

REMODELING THE POSTWAR HOUSE:

Some additions can be made without changing the existing floor plan

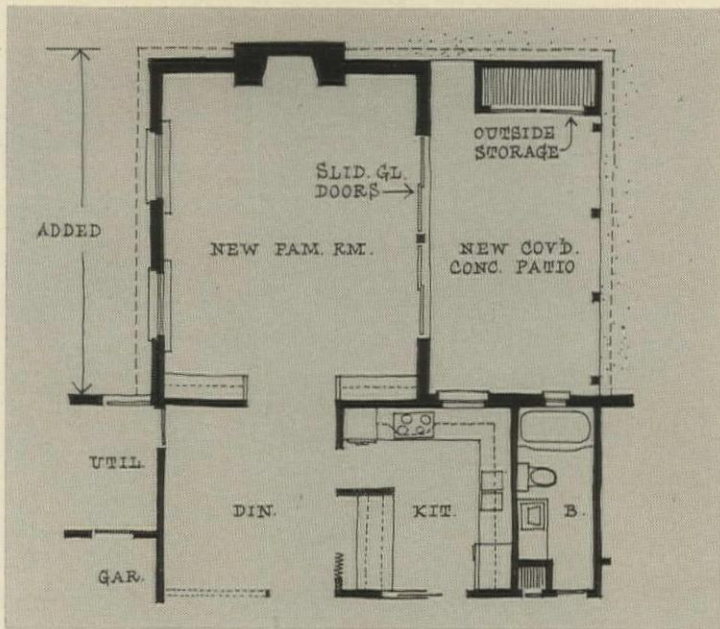
Adding new space without changing the plan is usually the cheapest way to expand a house—and it is certainly the easiest kind of improvement for an owner-in-residence to live with.

Like any kind of addition, the new space must meet three requirements: 1) It must work with the existing traffic pattern of the house (access to the addition should not turn an existing room into a traffic lane); 2) it should look as if it was planned as part of the original house (siding, roof lines, and windows should match or complement the existing exterior); and 3) it must fit within the setback limitations of the lot (and these should be checked before any major decisions are made).

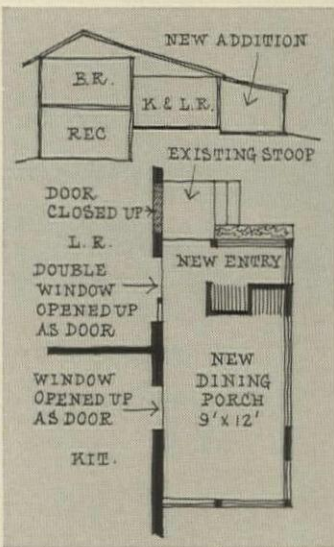
To meet these requirements takes as much (and sometimes more)

design skill as starting a house from scratch—which is why the best remodelers usually have a qualified design staff or work closely with architects. And most have their designers sketch the proposed addition—since few customers can visualize the addition from plans and elevations. (Salesmen for [NAHB President] W. Evans Buchanan's remodeling service take a staff artist with them on sales calls to draw perspectives for the customer.)

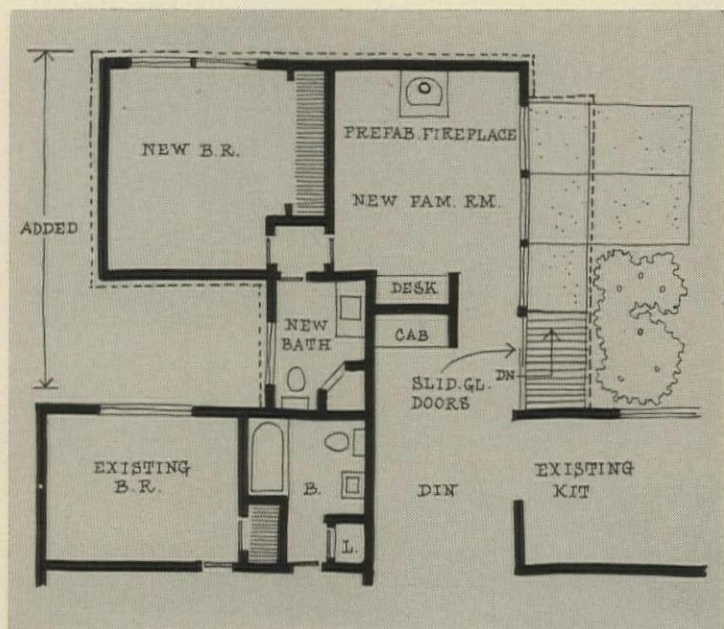
The add-on design ideas shown on these pages are from: Custom Design Contractors Inc., Tacoma; Douglas Fir Plywood Assn.; Joe Hoots Construction Inc., Gig Harbor, Wash.; Maintenance Modernizing, Bethesda; L.J. McDermott & Sons, San Francisco; and Multicrafts Inc., Aurora, Colo.



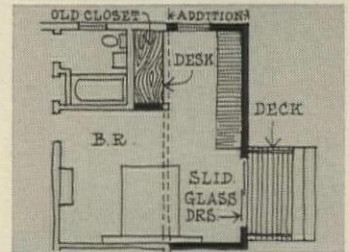
NEW FAMILY ROOM—built behind the dining room of a standard three-bedroom house—is convenient to the kitchen. A free-standing storage unit at the rear of the newly formed patio serves as a privacy screen. Design will be sold as a package in a 1,500-house development; can be completed with a minimum of disruption of the daily routine of the customer's family.



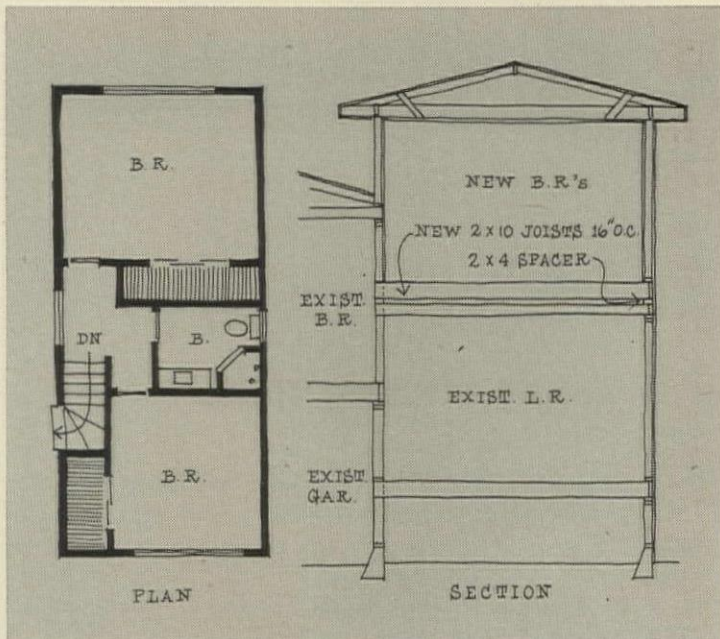
NEW DINING ROOM (left) is attached at the front of the house—off the kitchen and living room. Costs are held down by using the existing front stoop without change, and by opening up existing windows as the kitchen doorway and as the new entry to the living room (which had served as a living and dining area).



FAMILY ROOM-BEDROOM-BATH is connected to the existing house by a narrow neck that serves to lengthen the existing dining room. This design blocks no existing windows except in the old bath; and the backed-up plumbing and a prefabricated fireplace help minimize costs. This packaged addition will be prefabricated and sold for less than \$3,500 in place.



EXPANDED BEDROOM (right) has a built-in desk in place of an old closet. A study, a 10' wardrobe, a sitting area, and sliding glass doors (opening to a small deck) have also been added. The room—originally 9'x12'—is now 17' long. This addition is a good solution where some side-yard space can be used.



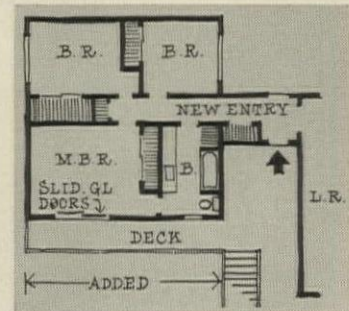
TWO-BEDROOM ADDITION is built above the kitchen-dining-living room level of a narrow split-level house (lot restrictions made it impossible to add to the side or rear of the house). The ceiling of the lower level was left in place, and new 2x10 floor

joists were set on top of 2x4 spacers to support the new level. The stairway to the new bedrooms is over the existing stairway. A bath has been added between the bedrooms, and the new plumbing ties into the existing kitchen stack.

Richards Studio



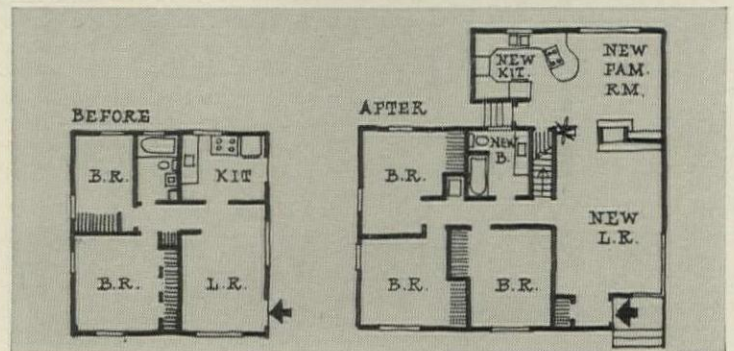
THREE-BEDROOM WING was added to a small two-bedroom house. This solution was about 25% cheaper than the second story the customer had originally planned because nothing had to be torn out and because only a small passageway to the existing house was needed. Another bonus: The space under the hillside addition was planned and finished as a large general-storage area with a special area for storing the customer's boat.



continued



WRAP-AROUND ADDITION includes a new entry, living room, family-dining room, and kitchen—and forms a protected patio. The old living room became a new bedroom and a hall; the bath was moved into the old kitchen; a washer-dryer was installed in the new hall, and many closets were added. Stairs lead to a new expansion attic. Old and new outside walls were covered with grooved plywood sheets installed horizontally. Gable ends are Texture-1-11 plywood.



REMODELING THE POSTWAR HOUSE:

Some additions can lead to new and better use of existing space

Sometimes the best way to add a family room is not to add it on—but to add on a new living room and convert the old living room into a family room. This kind of add-and-alter remodeling can often make a too-small house work better—by improving the traffic circulation, or by relocating the living room at the rear of the house so it can be opened to private outdoor-living space, or by converting a two-small living room into a separate dining room.

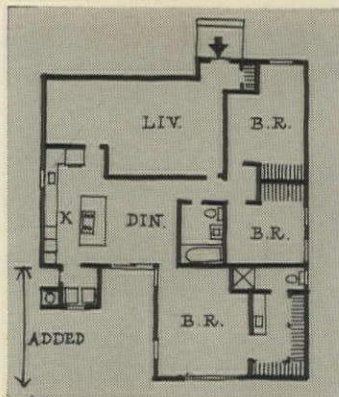
This kind of remodeling is sometimes the only way to add space where it is needed—when, for example, setback rules make it impossible to add a new bedroom at the bedroom end of the house.

Perhaps the most common add-and-alter job: Add a new garage big enough for two 1960-size cars, and convert the old garage—

which is often right off the kitchen—into a new family room.

Next to planning, the biggest problem in this approach is the high cost of tearing out what is already there. Changes in plumbing, wiring, heating, and bearing walls in the house can be very expensive. Costs can be held down if new or relocated bathrooms and kitchens can be tied into existing plumbing.

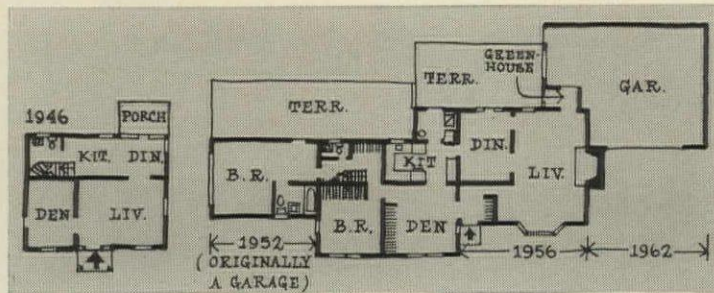
The design ideas on these two pages are from: Buchanan Renovating Services, Rockville, Md.; Cramer & Co. Inc., Burlingame, Calif.; Douglas Fir Plywood Assn.; Hilco Builders, Philadelphia; Homsmith Inc., Redwood City, Calif.; Nelson Dye Construction Inc., Anaheim, Calif.; Owens-Corning Fiberglas; Planarena of Higbee's, Cleveland; Vaughan's Pacific Ave. Lumber Co., Tacoma.



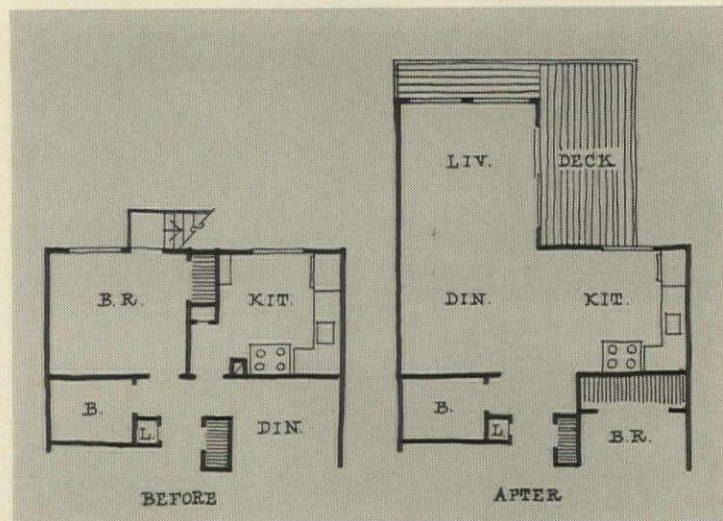
SPLIT-LEVEL ADDITION (right) to a small cottage (above) adds two bedrooms upstairs and a storage-utility room below. Ten-foot addition at left of cottage contains a new kitchen. Old kitchen is now a separate dining room.



MASTER BEDROOM SUITE and new front and rear entries were added to this two-bedroom house. The master suite has a large dressing room and a compartmented bath; the rear entry includes laundry equipment. Inside the existing house, the wall between the kitchen and the dining room was removed and the kitchen was completely remodeled, including an island range and snack bar. Sliding glass doors open to the backyard.

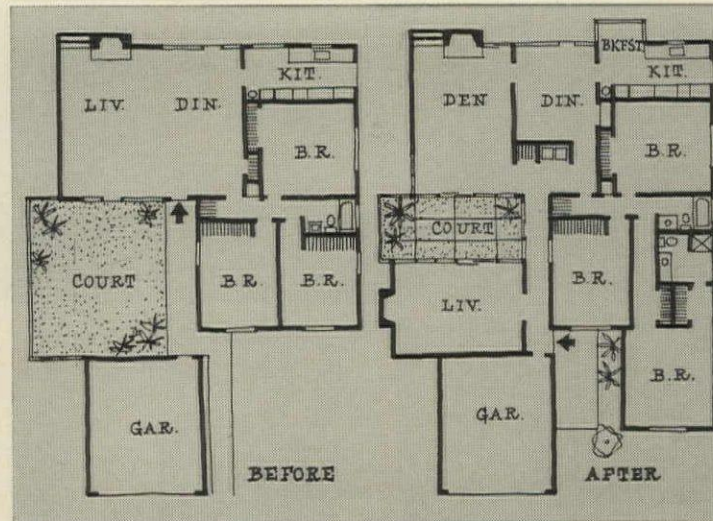


SERIES OF ADDITIONS (left) to the Cape Cod shown on the cover started with a garage, far left in drawing. Then a new entry, living room, and dining room were added. The old entry was closed, the existing living room became a den, the existing den became a bedroom, and the kitchen was modernized. When the second garage was added, at right, the first garage addition became a bedroom and bath.



NEW LIVING ROOM incorporates an old bedroom and opens to a private sun deck. Only one new heating register had to be added to heat the enlarged room. The existing kitchen was left almost unchanged, except

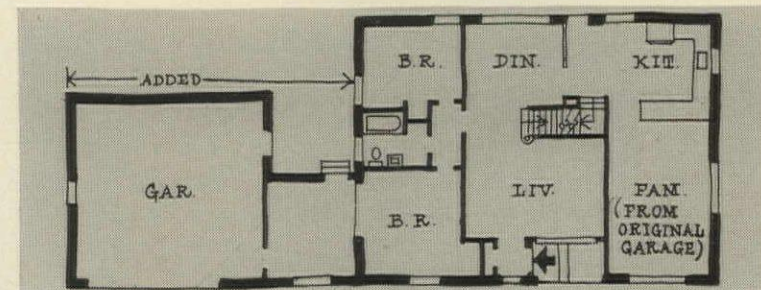
that it is opened to the new living room. The old dining area and living room now serves as a spacious master bedroom suite and is closed off from the kitchen with walls of storage space.



THREE-PART ADDITION put a new dead-ended living room behind the garage, added a breakfast nook to the kitchen, and pushed one bedroom forward (which created room for an extra bath and formed an

entry court). The old living room was made into a den, the dining area became a formal dining room, the kitchen and bath were modernized, and a laundry was added. In the new plan, no room serves as a hallway.

R. Marvin Wilson



TWO-CAR GARAGE and breezeway were added at the left of this house (before at left, finished house at right). This freed the old one-car garage for use as a new dead-end family room with a kitchen at the rear. The old kitchen became a separate dining room. Exterior materials and design lines were maintained.

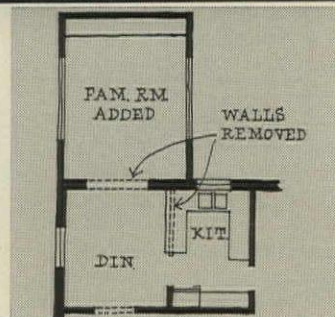


continued



Photos: Olsen Photographic

KITCHEN-FAMILY ROOM was created by removing a wall between the existing 7½'x11' kitchen and the 10'x11' dining room (photos left) in this 13-year-old tract house. Cabinets serve as a divider between the two areas. Construction costs were cut by using a dropped header to replace the wall. Job sold for \$7,500 including a 13'x16' family room addition with a built-in storage wall (rear in photo above).



REMODELING THE POSTWAR HOUSE:

Kitchen remodeling should first improve efficiency—then add glamour

Most remodeling customers want their new kitchen to have all the appeal of the kitchens they see in new houses and in the consumer magazines. But the kitchen is first and foremost a work room—so the starting point for redesign should be efficiency.

Efficiency starts with a good floor plan—and the familiar work triangle (sink-stove-refrigerator) is still the best planning method. The next point to consider: appliances—adding a dishwasher makes sense for most modernizations. Few older kitchens have enough storage, and new storage space should be tailored to the housewife's shopping and cooking habits, with flexible shelf space where she wants it. Finally, each counter and appliance needs good working light in addition to general lighting.

Only after this part of the redesign has been worked out should questions of color and style be settled. Most remodelers use photographs of sample kitchens, catalogs, and materials samples to help the buyer. And most show perspective drawings.

The kitchen designs ideas on these pages are from Armstrong Cork Co.; Bond Built Construction Co., Detroit; Custom Design Contractors, Tacoma; Frigidaire; General Electric Co.; Hotpoint Co.; Jameson's Inc., Norman, Okla.; Langlois Kitchens, Muskegon, Mich.; Architect Fred Liebhardt, La Jolla; Nelson Dye Construction Inc., Anaheim; Donald Panushka, Salt Lake City; Tile Council of America; West Coast Lumbermen's Association; Weyerhaeuser Co.; Whirlpool Corp.; Whitehall Kitchens, East Rockaway, N. Y.

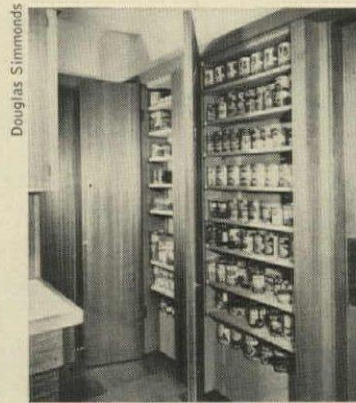


BUILT-IN BARBECUE near door to patio is a big sales attraction. Note electric outlets for portable cooking appliances.



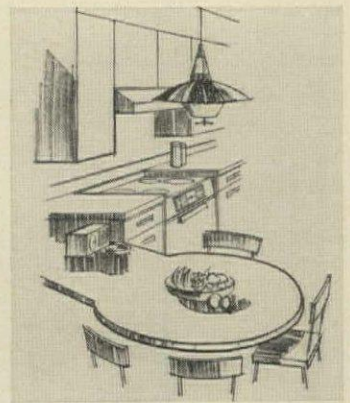
Richards Studio

DIVIDER-SNACK BAR in new wall between kitchen and dining room has counter top made of prefinished hardwood strip flooring.



Douglas Simmonds

SHALLOW STORAGE—only one or two cans deep—can be run from floor to ceiling without making a kitchen seem narrower.



BUILT-ON TABLE at end of counter provides eating space for four, is more comfortable and more usable than a snack bar.



BAR SINK can be assembled from standard kitchen components. But costs can skyrocket if a new plumbing stack is needed.



CABINETS run down to counter appeal to some women because they hide the usual clutter at the back of the countertop.



CHINA CABINETS with glass doors are built along a dining room wall and substitute for cabinets in a too-small kitchen.



Julius Shulman

KITCHEN PLANNING DESK should have space for storing cookbooks, bills, stationery, and a telephone—and good light.



LUMINOUS SOFFITS in space above cabinets create good general lighting. Some light (over sink and refrigerator) is directed down.



Ben Schnall

SLIDING SHELVES (right) hold heavy casseroles below range. Narrow pull-out units (left) hold canned goods and pot lids.



WATER HEATER fits under a hard-to-use counter corner and lets the existing water heater serve an added bathroom.



Douglas Simmonds

DRY GARBAGE BIN is placed in baking area. It is built like a laundry hamper and lifts out for easy dumping and cleaning.



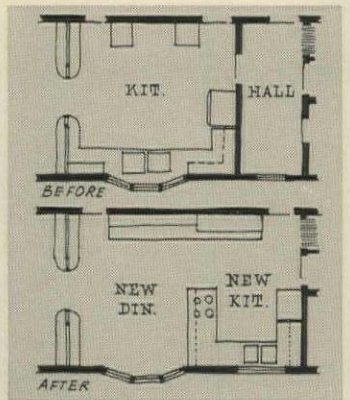
FOLD-DOWN SNACK BAR provides eating space in a too-small kitchen, but is out of the way when it is not in use.



CORNER SINK puts useful counter space on both sides of the sink (original sink was at the left end of the counter).

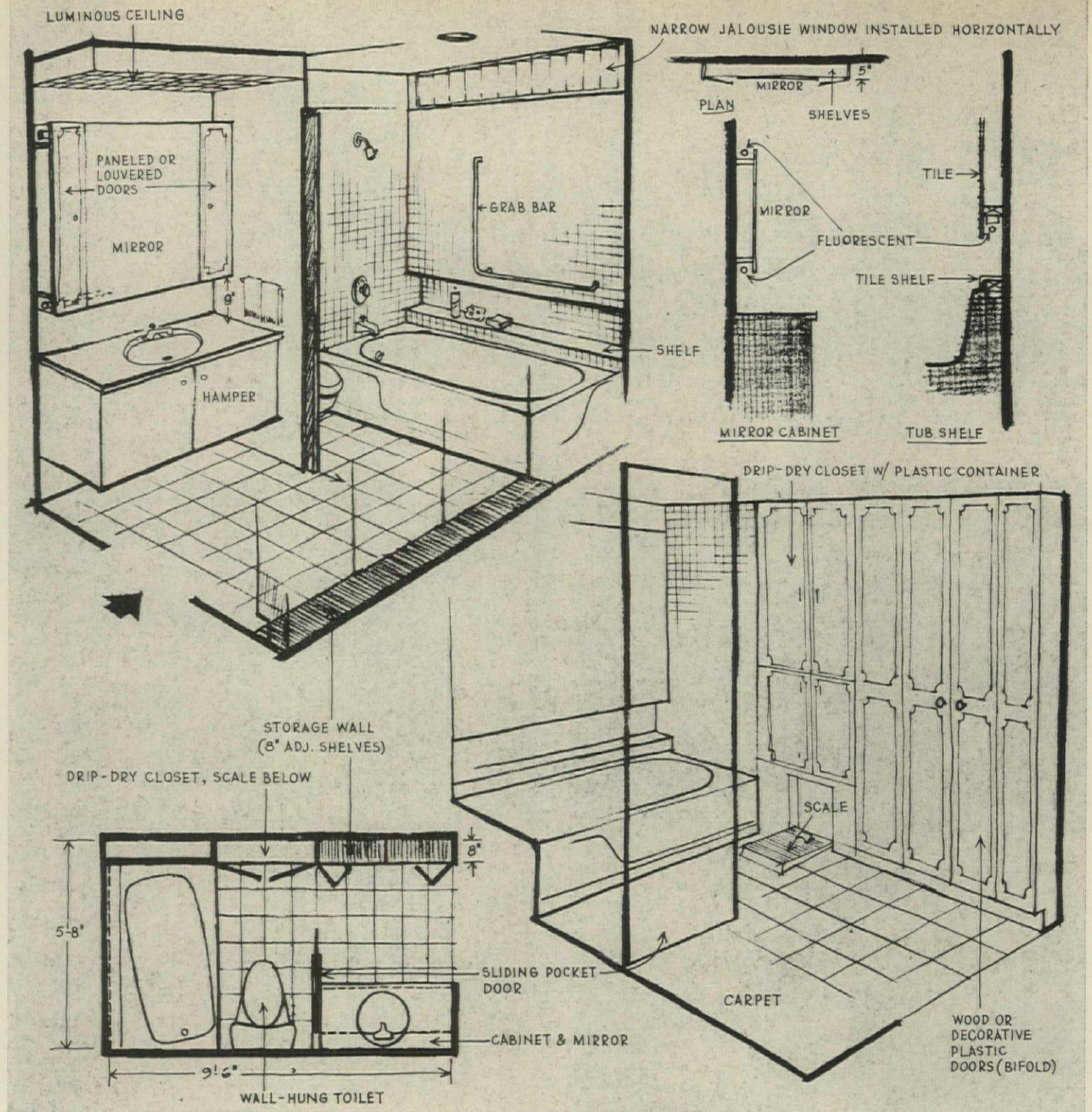


WALL CABINETS, mounted on legs, provide shallow storage in a kitchen too narrow for full base cabinets on both walls.



SERVICE HALLWAY can often be incorporated into the kitchen. Here it has made space for a dining room without expanding the house.

continued



COMPARTMENTED BATHROOM and sink, drip-dry cabinet, 8"-deep storage wall, recessed scale, grab bar at the tub, and a laundry hamper in the vanity.

REMODELING THE POSTWAR HOUSE:

Bathroom redesign means improving an old bath or squeezing in a new one

In either case, the results must produce the quality, convenience, and at least some of the glamour consumers constantly see in magazines, advertising, and in model homes.

"In remodeling old bathrooms," says Designer T. M. Sheppard of Nelson Dye Construction Co., "the bulk of the work is changing visible surfaces and fixtures." This means new lighting, mirrors, medicine cabinets, vent fans and heaters, wall and floor materials, fittings and accessories—plus expert decorating and color coordination, lots of new storage space, and an occasional new fixture. (But any new fixtures must be carefully color matched—even if the color is white.)

Enlarging too-small baths is always a problem. It is sometimes

possible to borrow space from an adjacent closet or bedroom. And a single bath can sometimes be made to work much more like two baths if it is compartmented—tub and toilet in one compartment and lavatory in the other—or if it is equipped with two lavatories.

Extra care should be taken to make powder rooms chic. They are for guests, and it is the guests the housewife wants most to impress.

These bathroom redesign ideas are from: Allied Builders, Los Angeles; American Olean Tile Co.; American-Standard; Crane Co.; Eljer Co.; Kohler Co.; Macy's Home Remodeling Center; Modernization Inc., Cleveland; NAHB; Nelson Dye Construction Inc., Anaheim; and Tile Council of America. JONATHAN ALEY



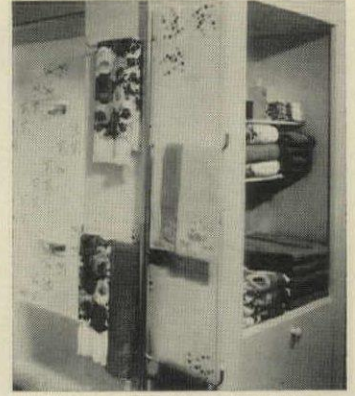
DIVIDER between lavatory and toilet gives compartmented feeling—and contains more shelf space than most cabinets.



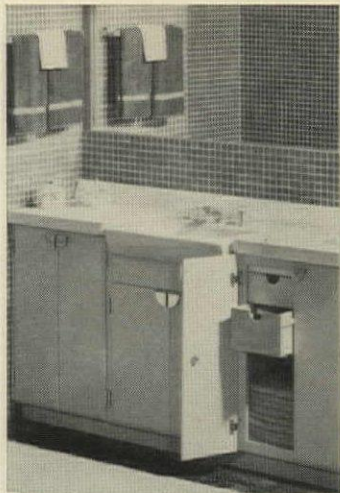
WASHER AND DRYER stacked at end of tub keep down plumbing costs and save the space of a separate laundry.



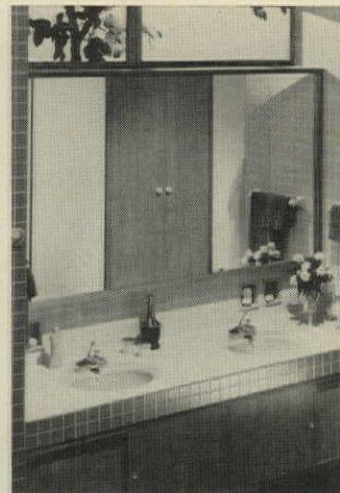
SHUTTERED STORAGE UNIT is just deep enough for folded towels and adds warm look of wood on the wall away from water.



SHELVES AND HAMPER help enclose the tub, and provide a lot of storage space for towels and other bulky items.



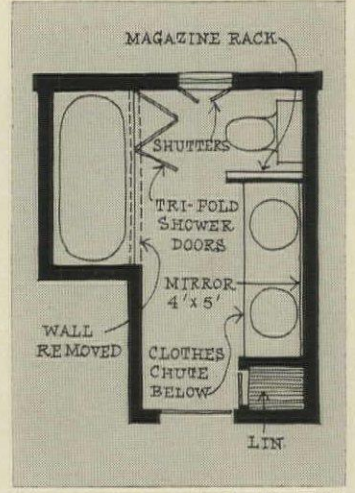
DRAWERS IN VANITY take the place of a medicine cabinet, and permit big single mirror which adds a feeling of spaciousness.



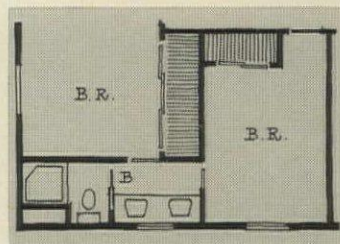
INDIRECT VANITY LIGHTING can be built in behind the top and bottom of cabinets with sliding mirrored doors.



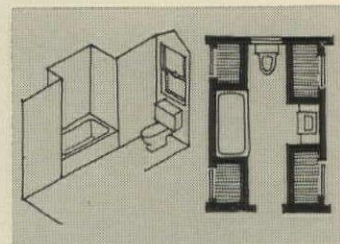
SHELF BEHIND TUB stores bath needs, has concealed fluorescent strip lighting that brightens the whole room.



NARROW BATHROOM (5' wide) was enlarged by setting tub into space borrowed from adjacent room.



LONG NARROW BATHROOM, in space taken from large bedroom, can serve two bedrooms, is compartmented for privacy.



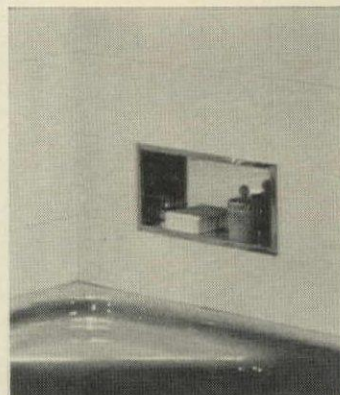
GABLE-DORMER BATHROOM puts toilet in dormer, recesses tub and vanity between pairs of closets in adjacent bedrooms.



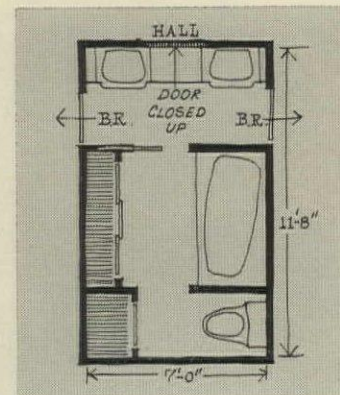
TWIN LAVATORIES can sometimes be run around a corner when there is not enough room for side-by-side installation.



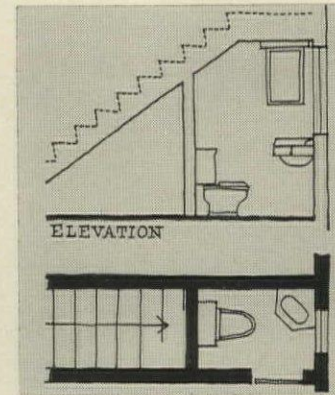
BATH ONLY 4½' WIDE gains storage space with square tub, gains counter space with the vanity extended over the toilet.



RECESSED SHELF UNIT over the bathtub provides ample space for soaps, shampoos, and decorative bathroom containers.



REMODELED BATHROOM, once open to hall, now opens to two bedrooms, has two lavatories and is compartmented for multiple use.



UNDER-STAIR POWDER ROOM saves space with a corner basin and a short toilet. It fits in a space only 3'x4½'.



CORNER TOILET with triangular tank can solve space problems in either too-small bathrooms or in powder rooms.



SIERRA NEVADA FOOTHILLS rise from the billiard-table plain of the Sacramento Valley at El Dorado Hills. Elevations range from 500' to 1,300'.



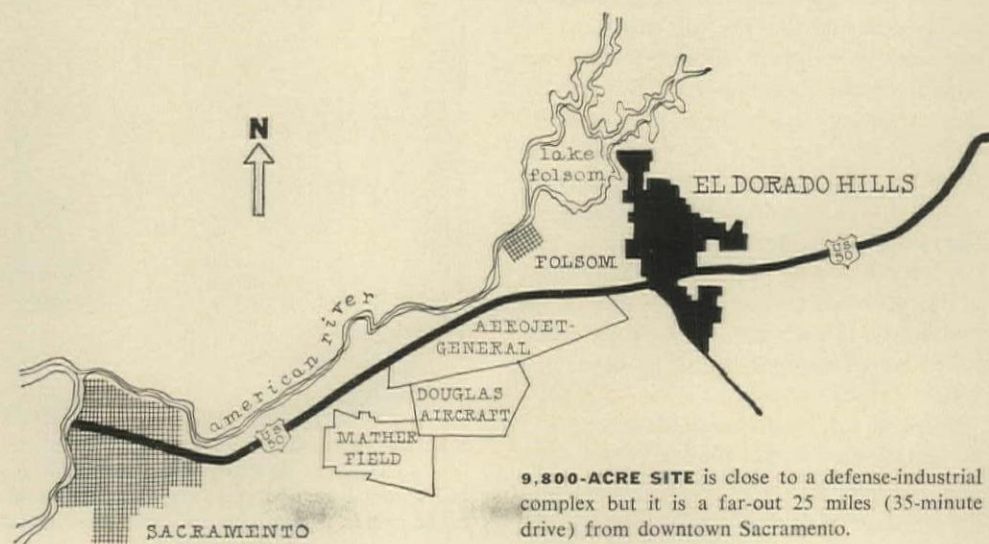
More than 15 square miles of this rolling, lake-fringed land are—with giant investment and meticulous planning—being transformed into . . .

El Dorado Hills: new model for tomorrow's satellite cities

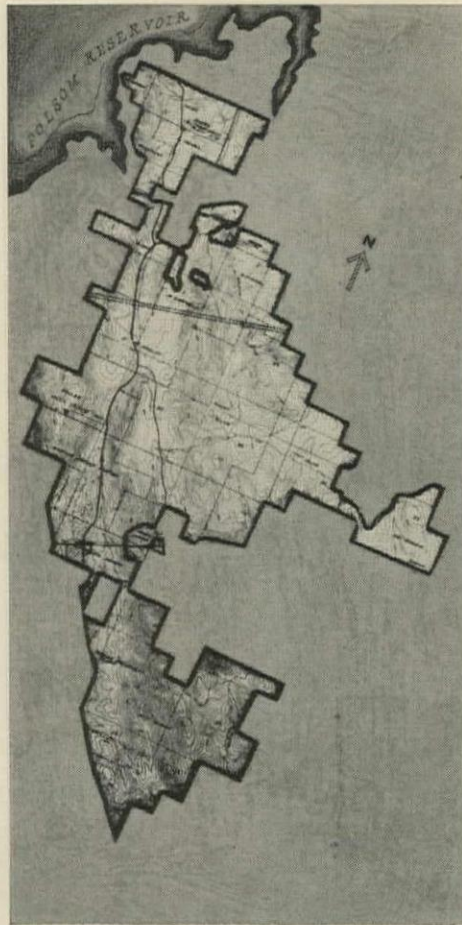
The planning for this land has set a high standard for future growth in California—the fastest growing part of the country. And so it may point the way to better planning of better communities in other fast-growing areas (which now account for 40% of housing activity).

This is more than land planning on a vast scale. It is an attempt—backed by the profit motive—to offer homebuyers something better than the dreary sprawl that has marked explosive expansion around many cities. El Dorado Hills will eventually reach 75,000 population—but not as one big city. Instead, it will be a network of 12 villages—each with its own special characteristics. The human scale is visible in all the planning, so nowhere will residents feel lost or overpowered. Every acre has been studied for best use—for housing in many price brackets, for many kinds of recreation, for safe and easy traffic flow, for small and large shopping centers. A galaxy of big-name planning and design experts has provided something for every kind of family—and seems to have avoided the dangers of giantism.

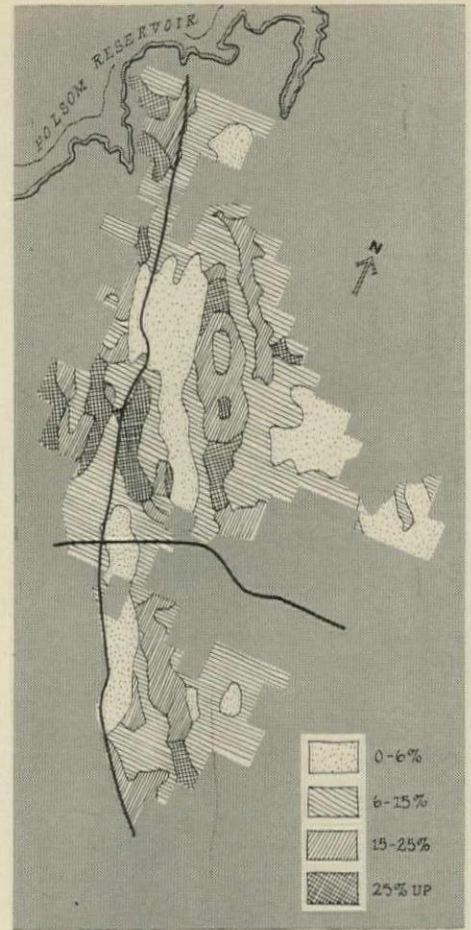
El Dorado Hills has much to teach developers and builders everywhere. Many of the good ideas used here (and detailed on the pages that follow) can be used to advantage in much smaller communities. But the project also has a warning: Its future success (or lack of success) will be an early test of whether the average builder can survive against such giant and well-heeled challengers—or whether his new role is to join in building these big new communities.



continued



1 CONTOUR MAP which provided basic topographical information is a 1953 U.S. Geological Survey map, which shows contour lines at 20' elevation intervals for the entire tract.



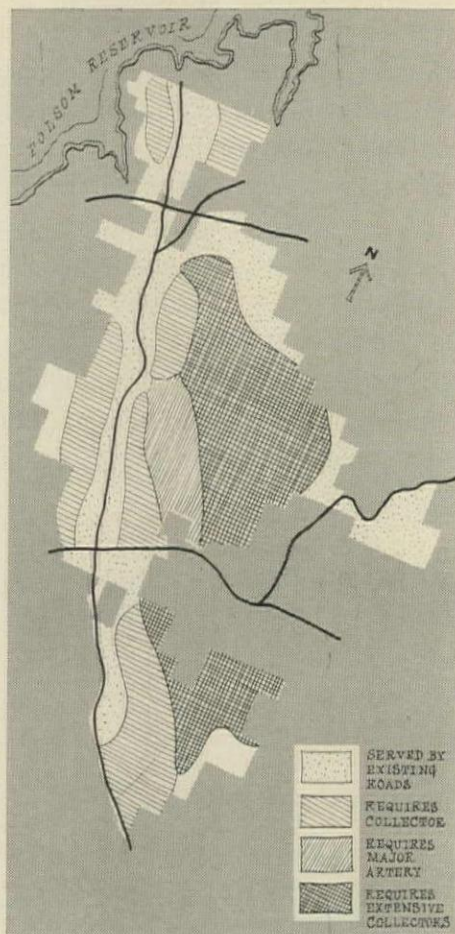
2 SLOPE ANALYSIS—done from maps and on-site study—shows where land has 0-6%, 6-15%, 15-25%, and over-25% grade; indicates how much land is economically feasible to develop.

Step-by-step analysis assures best use of the land

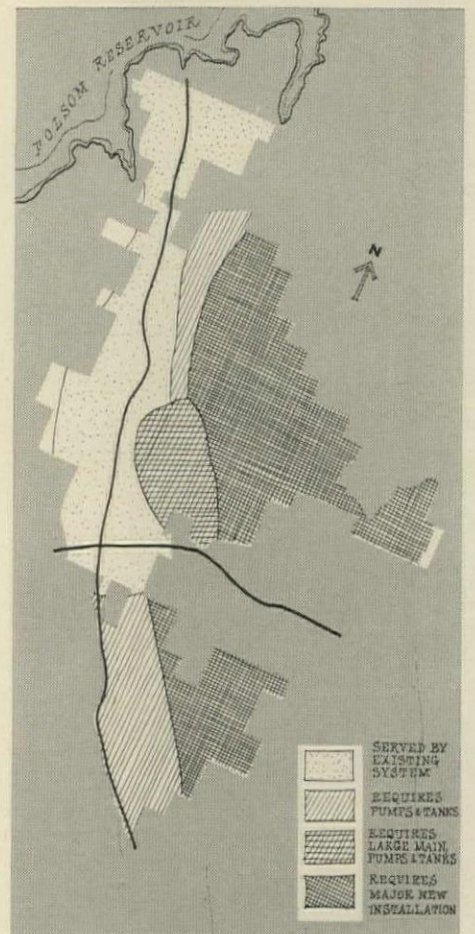
There are 9,800 acres in El Dorado Hills, and each individual acre was studied and analyzed in extraordinary detail. As a result, there is less guesswork embedded in this huge development than in many tracts one-tenth its size. The planners know which parts of the tract should be developed first—and why; they know which parts of the land should get high-priced houses, or low-priced houses, or apartments, or commercial development—and why; they know which acres should be left as greenbelt or developed as recreation facilities—and why.

The maps shown at right are simplified versions of some of the hundreds of 5'x10' maps drawn at 1" to 500' scale for the entire project; and they show the two main avenues of analysis. The top row (starting with the government topographical map which anyone can buy for any area of the country) shows how the planners analyzed the slope of the land and the views to rate the desirability of each acre—and thus determine the price range of the houses that should be built on it. The bottom row shows how the difficulty (and cost) of developing roads, water mains and sewers in each part of the tract established which sections would be developed first.

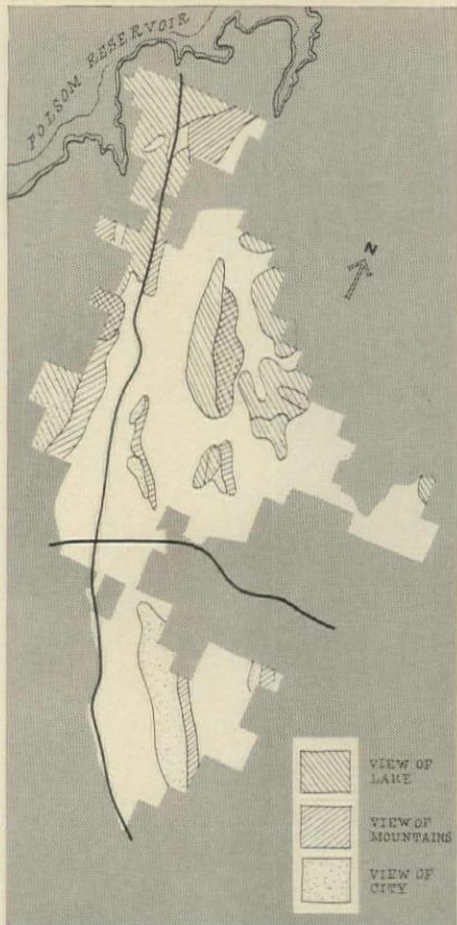
Most of this mapping and planning was done by Victor Gruen Assocs., which took into account economic feasibility studies by Larry Smith & Co.



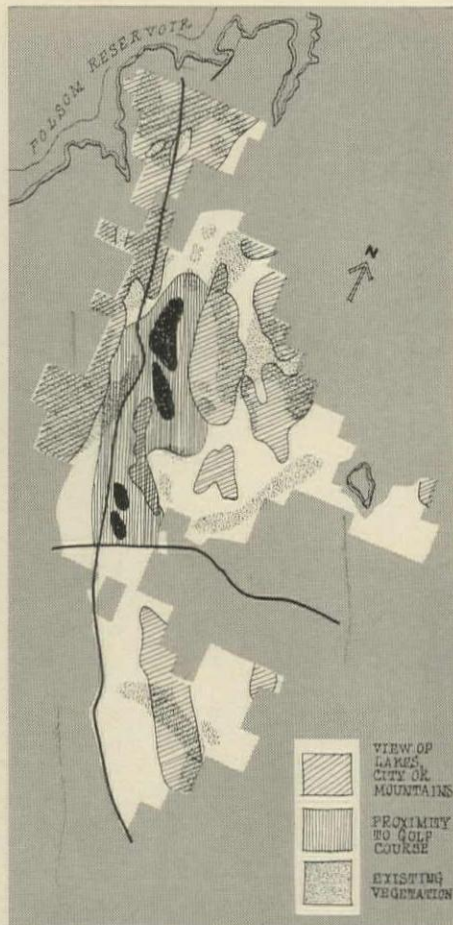
6 ROAD ANALYSIS shows which sections of the tract could be served with simple collector roads, which would require more expensive roads—a major item in figuring relative development costs.



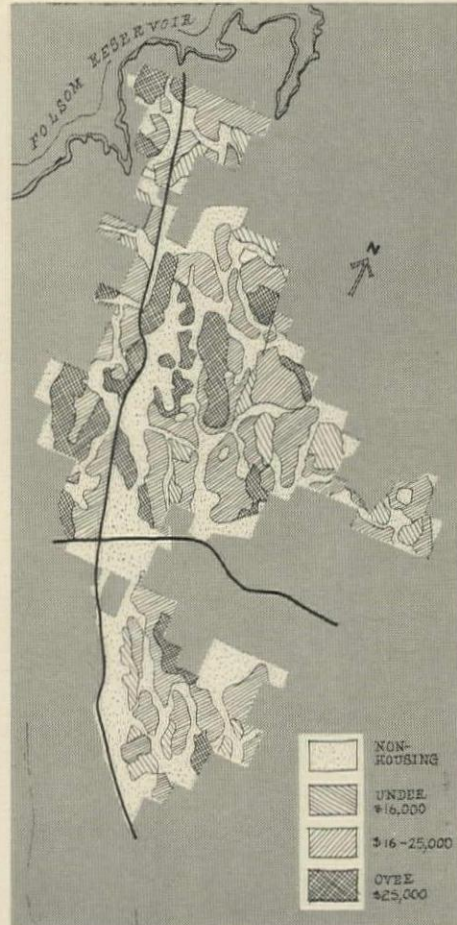
7 WATER-MAIN ANALYSIS shows sections that can be served by extending mains laid early in the development and which areas (because of topography) need lift pumps or storage tanks.



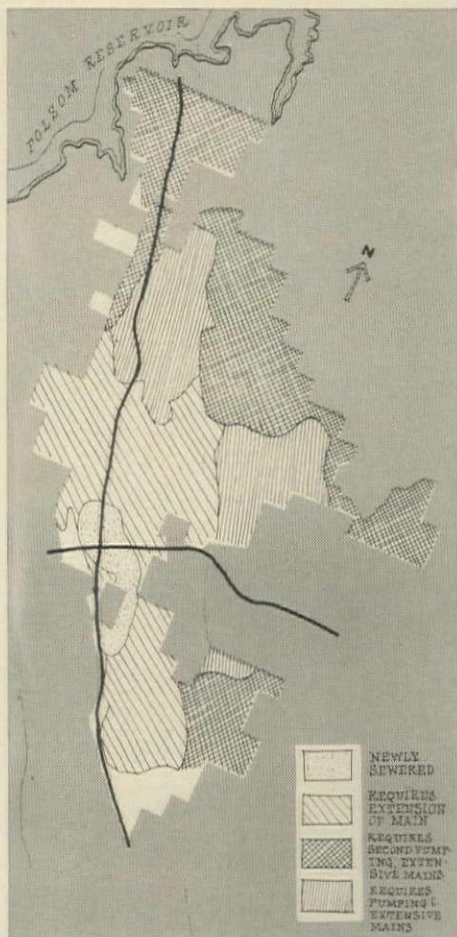
3 VIEW ANALYSIS pinpoints each acre with a view of city, mountains, or lake. This early step helped in planning best location of housing, streets, and recreational facilities.



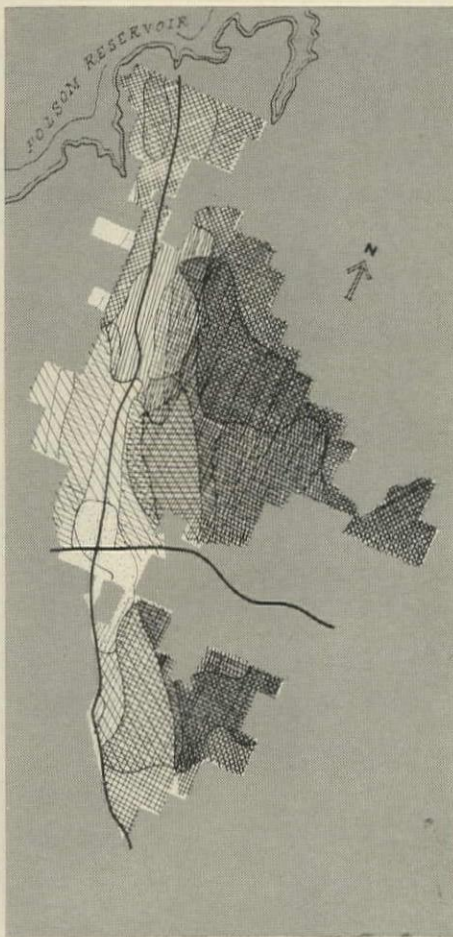
4 DESIRABILITY ANALYSIS combined basic views (map 3) with views of golf course and other vistas to aid in locating houses, shopping, and other facilities.



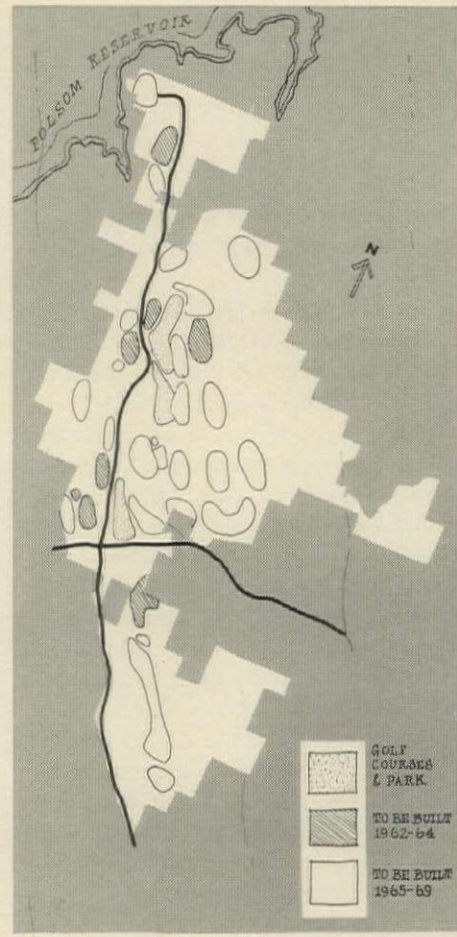
5 PRICE RANGE MAP, based mostly on the desirability analysis (map 4), shows where houses in each price range should be built to get the most value from the land.



8 SEWER ANALYSIS shows areas that can be served by sanitary sewers built in first stages of development and areas that would require a costly new treatment plant.

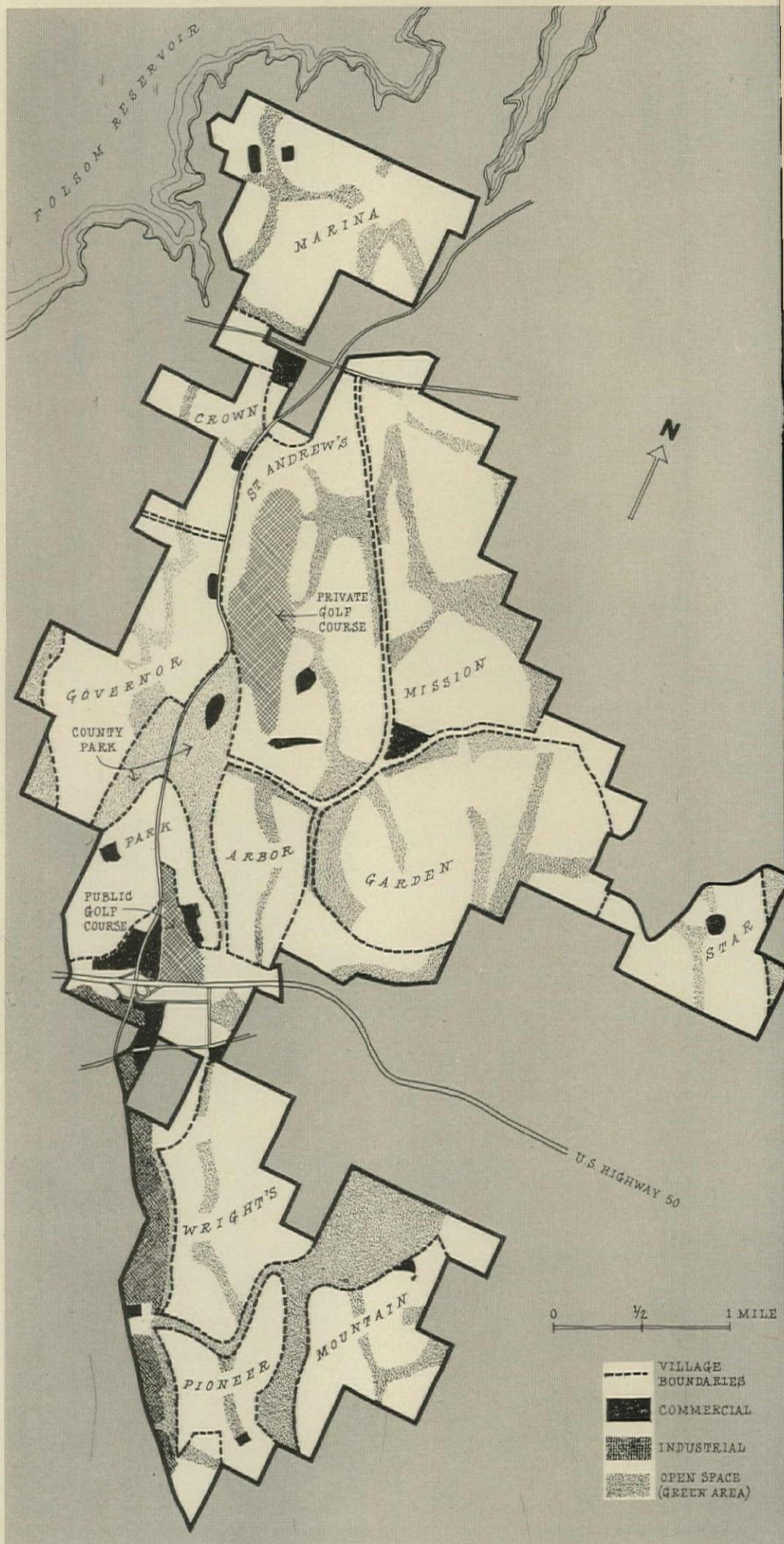


9 COMPOSITE MAP combines road, water, and sewer maps to indicate the relative difficulty (and cost) of developing various sections of the huge tract. The darker the shading, the greater the cost.



10 DEVELOPMENT ANALYSIS, based mostly on the composite map (9), shows which areas will be developed early—through 1969—because they are the cheapest to develop.

continued



Community plan combines city, village, and resort life

The master plan divides the tract into 12 separate villages—ranging in size from 895 to 2,700 units, and separated by more than 2,000 acres of open space.

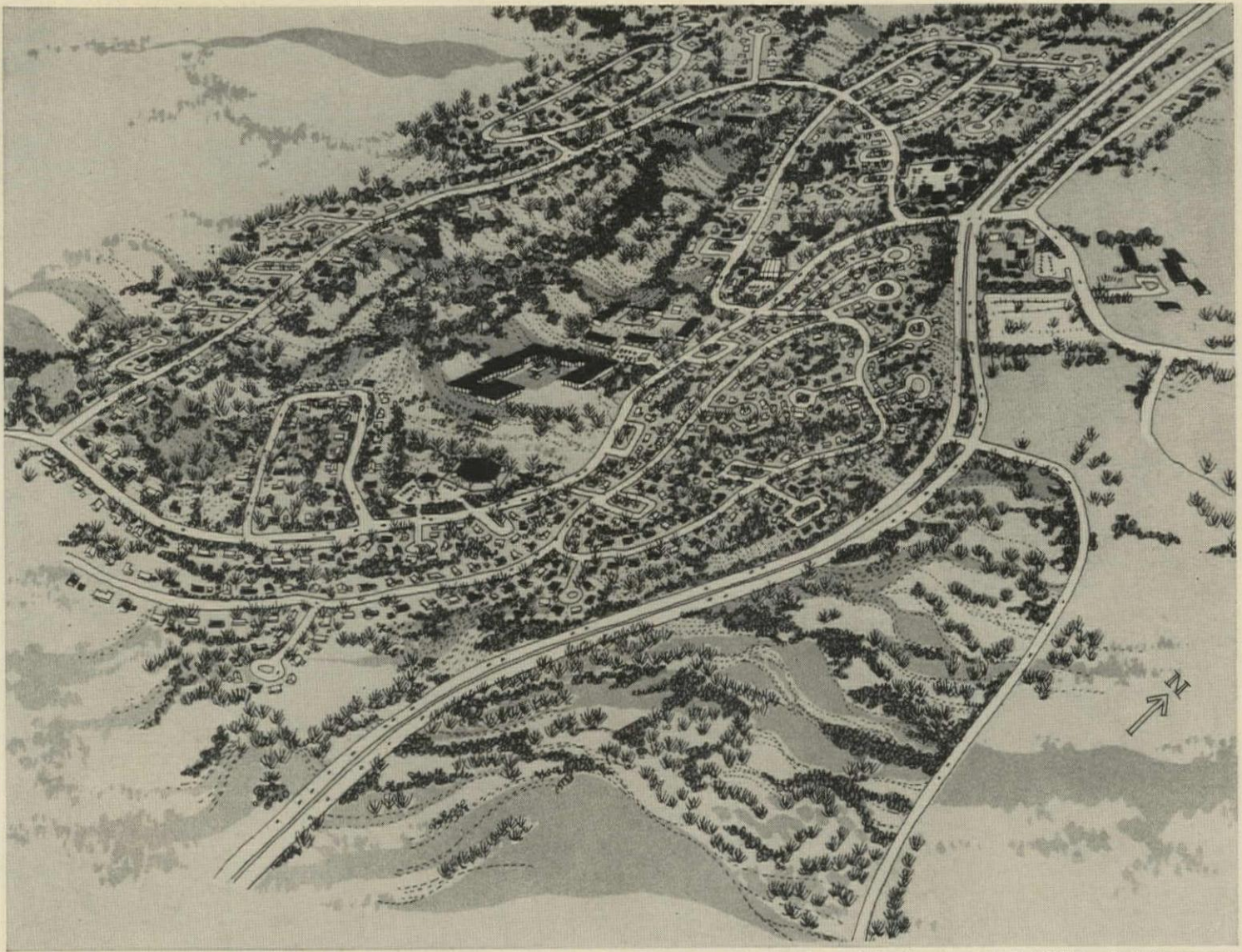
Each village will have a different appeal because each is planned around a different kind of recreation (see p. 112). Each will include both houses and multi-family buildings covering a wide price and rental range, to encourage a mix of families of various age groups and economic levels. And each village will be built over a period of years to maintain the vitality of growth.

Twenty percent of the land is left open. These greenbelts include steep unbuildable land, plus the parks and golf courses and other recreation areas between and within the villages. Housing density is about 2½ units per acre—and this density is maintained in almost every village.

Each village will have a small shopping center; a regional shopping center will go up near the center of the tract.

TWELVE VILLAGES are separated by broad greenbelts. Boundaries were determined mainly

by topography. No building will be located on Route 50—the freeway to Sacramento.



TYPICAL VILLAGE has winding secondary roads and cul-de-sacs—and is divided by a broad green-

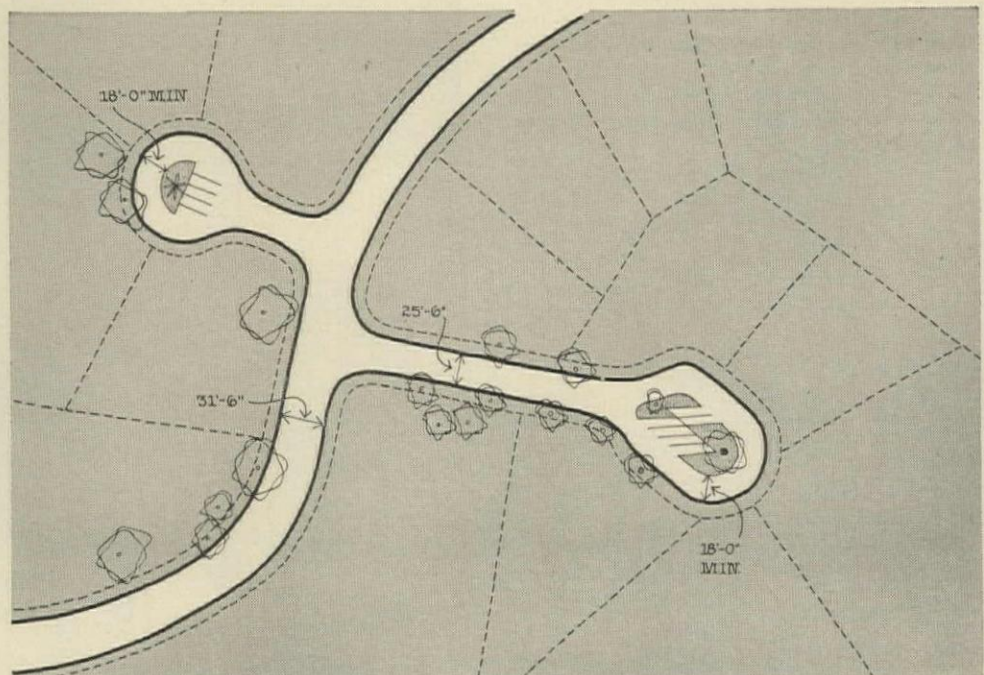
belt. Houses on bluff at left overlook Sacramento Valley; most others have park views.

Village plans put all houses on quiet, safe streets

Almost all of the houses at El Dorado Hills will be built on cul-de-sacs or quiet loop roads. No driveway opens to a main traffic artery, and few houses even face a busy street. This creates a more pleasant environment for the owners—and more handsome and safer streets. Specifically:

The drawing above shows Governor Village as it will appear when completed in about ten years. No building is planned along El Dorado Hills Blvd., a main north-south highway that skirts the mile-long village and connects most villages with the freeway to Sacramento. Only one main collector road leads from this highway southward through the village. A few homes face this collector, but all driveways open to cul-de-sacs or parking bays.

Nearly half the houses will be on cul-de-sacs like the two shown at right. These are designed to provide parking spaces in the center of each turn-around, reducing the danger of accidents by leaving the full width of the street open for traffic.



NEW CUL-DE-SAC DESIGN provides landscaped, off-street parking bays in the center for delivery

trucks or visitors; makes traffic flow easier and safer, and makes a more handsome street.

continued

Giant cluster plan allows a full range of facilities

Each village will be oriented toward a specific recreational activity—private flying, hiking and camping, tennis, boating, hunting and fishing, golf, and horseback riding. Each will have a community club building. Exchange privileges will let residents use facilities in several villages. The city's central core will have more recreation facilities for regional use—for example a stadium, several athletic fields, and outdoor theaters.

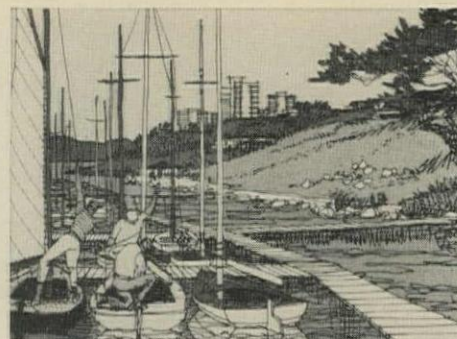
Each village, in addition to its neighborhood shopping facilities, will have one to three primary schools and at least one church. The central core will offer major shopping facilities, motels, and a plant nursery.

Elsewhere in El Dorado there will be a large cemetery (which a complete city requires—and which can be very profitable) and a private airport.

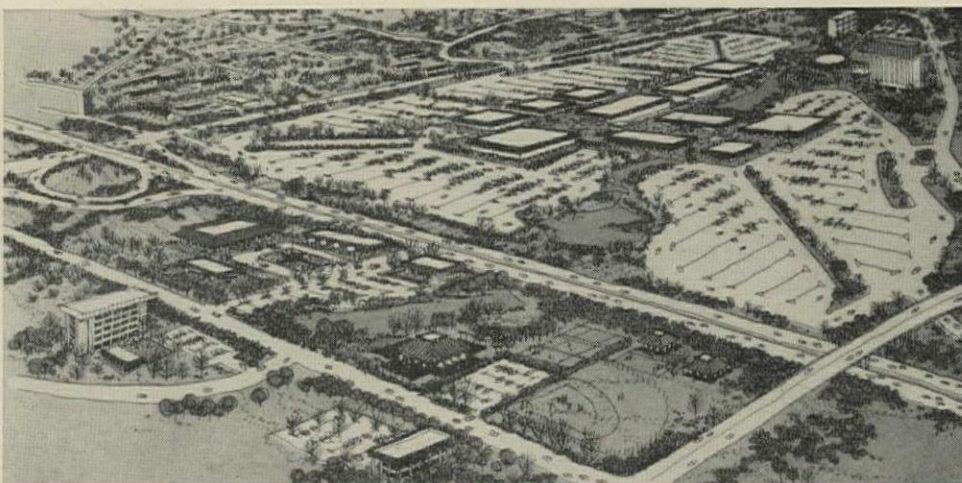
TWO GOLF COURSES will serve quite different purposes at El Dorado Hills. One (drawing at right) will be a 27-hole private course on a plateau in St. Andrew's Village. Hills rise on three sides, creating tiers of valuable lots for houses and apartments with a view of the big course. The second, already built, is an 18-hole public course off Highway 50 close to the city center (see below). This course is only 4,206 yards long (par 60) but it has proved a rousing success with players and the developers alike. Reasons: 1) It is a good lure for prospective buyers employed in nearby industry; 2) it can be played quickly—between closing time at the plants and dinner time; and 3) the lush green of the fairways assures the prospects water is plentiful, which they know is not the case at some developments in the Sacramento area. Robert Trent Jones, the famed golf-course designer, did the planning for both of the courses.



FISH AND HUNT CLUB in Mission Village will offer fishing, skeet, and dog-training facilities.

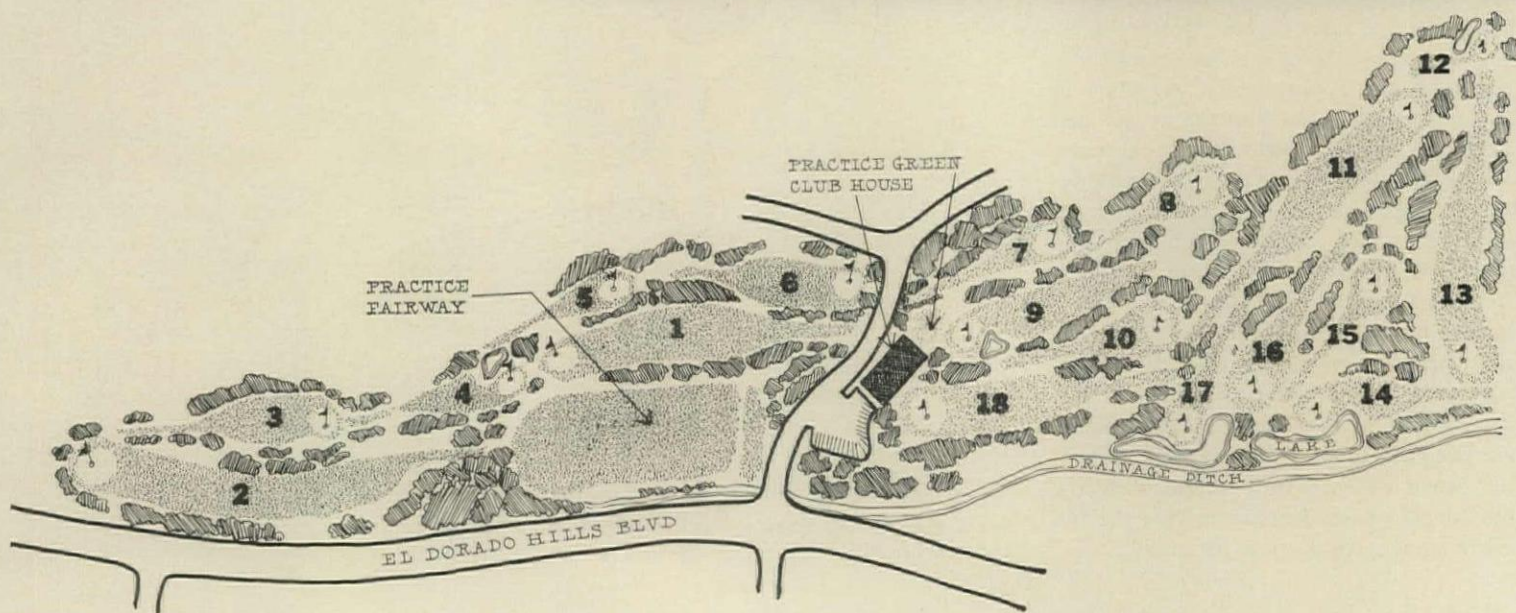
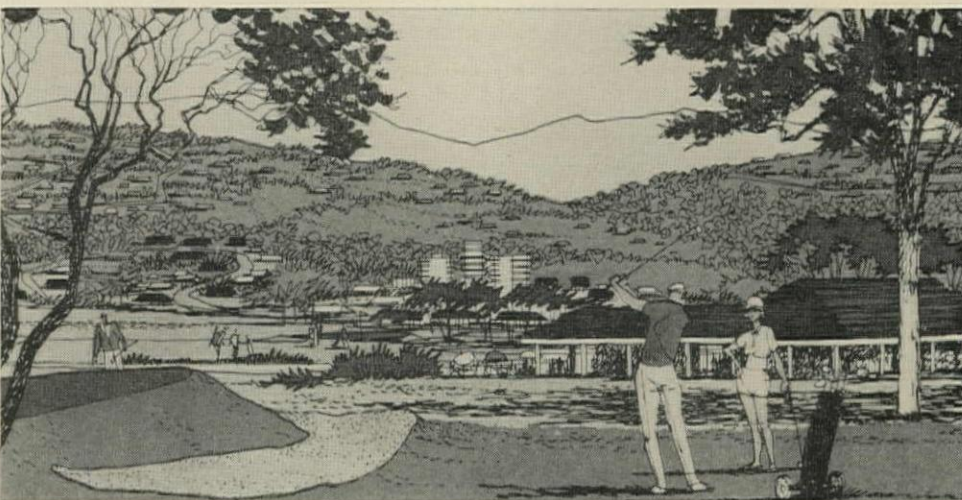


MARINA on Lake Folsom will offer boating facilities to all El Dorado Hills residents.



REGIONAL SHOPPING CENTER is at the intersection of main highways at center of the project.

It has been planned for major stores, recreation use, automotive sales, and motels.

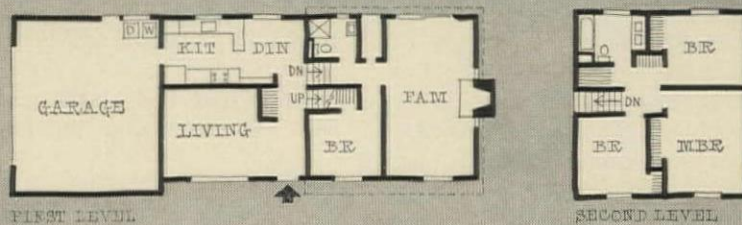
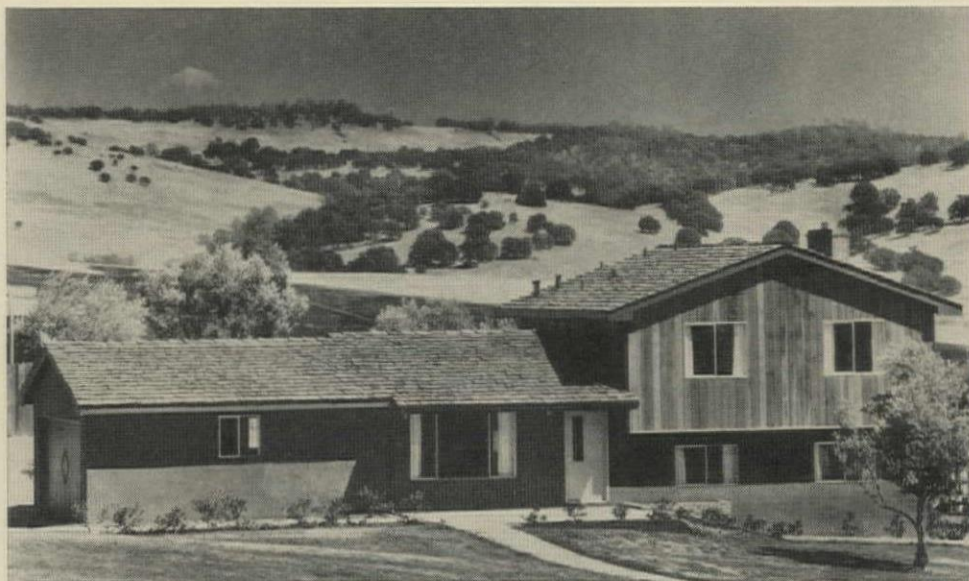


Model houses were designed to fit the land—and the demand

The models were designed by Architects Anshen & Allen of San Francisco to blend with the wooded landscape and meet regional design tastes. Wood shingles, wood, brick, and stucco exteriors and glassed indoor-outdoor areas are dominant. Floor plans were worked out in close cooperation with Realtor Lindsey & Co., whose commanding position in Sacramento's new-house market gives it the know-how on competitive design and pricing.

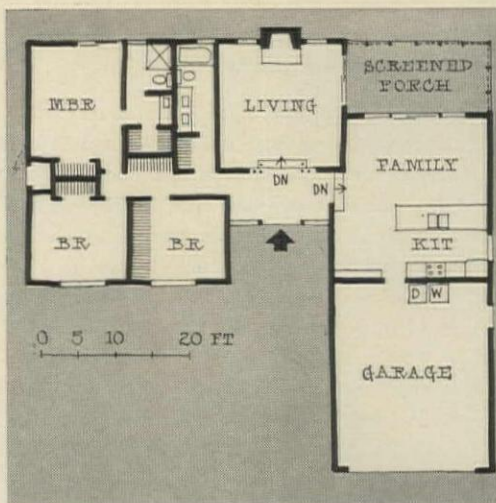
Sales the first five months came to 64 houses, with 103 solid-waits pending map recordings that will release more lots. Lindsey is confident that the goal of 250 sales in the first 12 months will be met.

Prices of the houses built so far range from \$20,000 to \$24,000, including most appliances, built-in tv antenna, rear-yard fences, and landscaping of the average 9,000 sq. ft. lots.

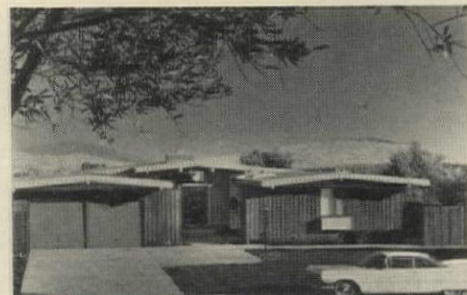
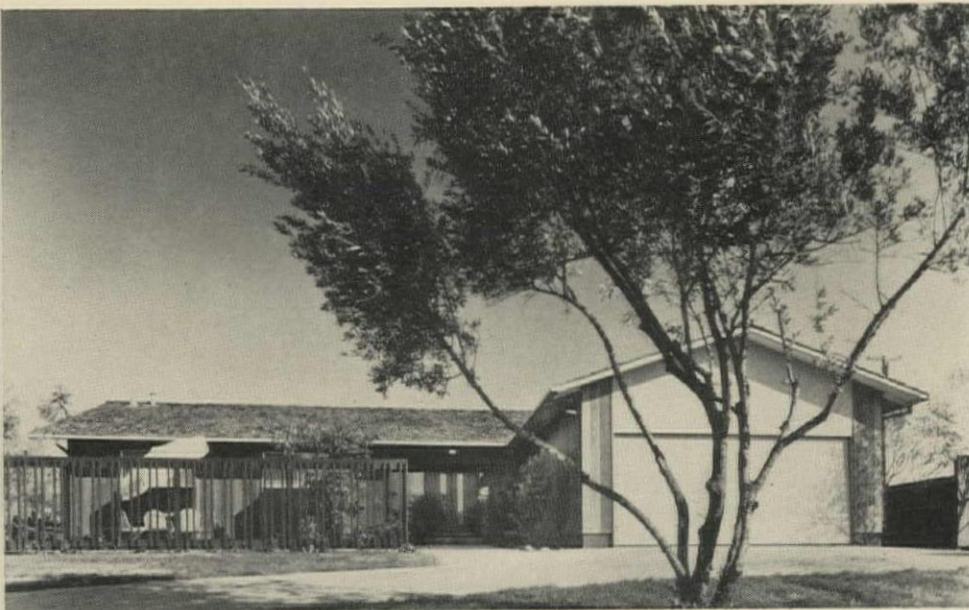


SPLIT-LEVEL MODEL is the best-seller, probably because it offers the most space for the money.

The four-bedroom house has 1,557 sq. ft. of living space, sells for \$20,250 (or \$13 per sq. ft.).



L-SHAPED MODEL has sunken living room, sliding glass doors to screened porch shared with family room. Three-bedroom, two-bath house has 1,494 sq. ft. of space, sells for \$21,750.



U-SHAPED MODEL has 1,709 sq. ft. of living space, is highest-priced model (at \$24,050).



STORY-AND-A-HALF has 1,408 sq. ft. on first floor, an unfinished second floor with 530 sq. ft.



RANCH MODEL, smallest offered (1,328 sq. ft.), has three bedrooms, two baths, two-car garage.

continued

**El Dorado's high standards are based on six development concepts—
plus the owners' willingness to invest heavily and wait for profits**

An estimated \$8 to \$9 million has already been poured into the project by the owners—who can't expect to break into the profit column for several more years.

This long-term commitment is in itself a sign of the high quality of the project, in the opinion of Victor Gruen Associates, the planning coordinator. Says a Gruen report: "The owners . . . are committed to a long-range development program with all that this implies in maximum responsibility on the part of the developer. The degree of commitment may already be measured in part by the caliber of the consulting team which has been assembled to implement the project."

As the drawing opposite shows, the team of planners includes land planners, economists, architects, landscape architects, engineers, a golf course architect, and Realtors.

The investing group, headed by Prentice Hale, California chain department store owner, operates as El Dorado Hills West. All development responsibilities have been delegated to Lindsey & Co., a big Sacramento realty firm, of which Hale is a principal owner. And the man specifically in charge is Jerome Lipp, 40, whom Hale hired away from his job as executive director of the Sacramento Redevelopment Authority 14 months ago to run Lindsey & Co. and El Dorado Hills.

**After 18 months of planning
six basic concepts evolved**

A Gruen report to the county planning board listed them:

1. Keep a large amount of open land, especially wooded areas and steep slopes.
2. Build simultaneously in a number of different areas of the site.
3. Offer a variety of living accommodations, with a strong emphasis on apartments.
4. Put maximum emphasis on recreational use of the site.
5. Provide for all types of commercial and service uses, to assure a well-balanced, semi-independent community.
6. Create a rural as well as an urban character for the entire project.

These concepts led to the 12-village scheme. (Simultaneously, on the opposite side of the country, a similar 11-village plan was being worked out for New Seabury, the Cape Cod resort community being developed by Emil Hanslin. See *N&H*, Apr. 1962.) The Gruen report described the El Dorado plan:

"The villages differ somewhat in concept from the so-called 'neighborhood'

theories utilized in recent years. The prime differences are that each village is to contain commercial and recreational facilities of its own in addition to the residential uses, and that the villages vary markedly in size. Sizes are dictated more by consideration of topography, phasing, and traffic flow instead of being related solely to the optimum load for one elementary school.

"Open areas are used to separate and differentiate the villages. Location of landscaped through-traffic carriers further help to create the differentiation. Certain open lands, however, penetrate through the villages and serve as integrating elements within a specific village."

**Here is how the 9,800 acres
will be used under the plan**

Residential (incl. streets):	Acres
Single family (14,100 units)	5,760
Multi-family:	
Low-rise (5,172 units)	431
High-rise (2,480 units)	62
Mobile homes: (384 units)	29
TOTALS	6,282
Commercial:	
Central district	143
District	33
Village	55
TOTAL	231
Recreation:	
Village clubs	76
Other (stadium and commercial ventures)	143
TOTAL	219
Public:	
Governmental services	23
Schools (25)	371
TOTAL	394
Quasi-public (18 churches)	41
Industrial (incl. airport)	299
Open land (incl. golf courses)	2,251

(These figures do not include some acreage designated for arterial routes.)

**Landscaping has a major role
in El Dorado's development**

The developers are going to unprecedented lengths to preserve the beauty of the land and even to enhance its appearance.

Item: There will be no overhead wires or rooftop antennas to clutter views, for all utility lines are underground and each house will have a built-in TV aerial.

Item: Most of the big wooded areas will be left untouched.

Item: Large trees (mainly olives and oaks) will be moved rather than cut down. Landscape Consultant Morgan Evans has

developed techniques for moving 18'-high trees, replanting them in nurseries, then moving them again to landscape lots or streets. (Buyers have a choice of one big tree from the nursery for transplanting to their lot.)

Item: Landscape Architect Douglas Baylis has prepared a landscaping guide for homebuyers that probably goes further as a useful guide than any other booklet buyers ever got (it even gives different advice for different villages).

Item: Baylis has been assigned to design street furniture, backyard fencing (included in prices of all houses), and planting along all streets to make sure the development keeps its country atmosphere. Says Baylis: "Each village will have its own atmosphere and will need original thinking. I will not compete with what is already there, but will reinforce existing landscape. I would rather save one tree than plant ten." (He landscaped the six model houses, but says he did not do much in the way of outdoor structures "because Anshen & Allen are so good you just don't tack things on the edge of one of their houses.")

**Extensive market research
supports the plans**

First, Economic Consultant Larry Smith developed long-term economic growth data for the Sacramento market and analyzed the probable demand for housing at El Dorado. The study was optimistic, despite a glut of 5,000 unsold new houses in 1961 (currently down to about 2,000). Sacramento is growing by some 1,600 people a month, may more than double in population from 502,000 in 1960 to 1,210,000 in 20 years. Most importantly, El Dorado is in the path of fast industrial growth. It lies just eight miles east of the huge Aerojet-General plant where 18,700 employees are making rocket engines and fuels. These well-paid defense workers are expected to make up the best immediate market for El Dorado.

Second, an exhaustive consumer survey was made in 1961 among Sacramento homebuyers by Dancer-Fitzgerald-Sample, the advertising agency, to gauge public response to the new kind of community El Dorado would be. The study involved telephone interviews with 600 recent buyers and later 2½-hour interviews with 100 of them. (For details, see *NEWS*, June.)

These studies helped Gruen's experts decide on types of housing and facilities to offer and the density of housing. (It is less than 2½ dwelling units per acre.)

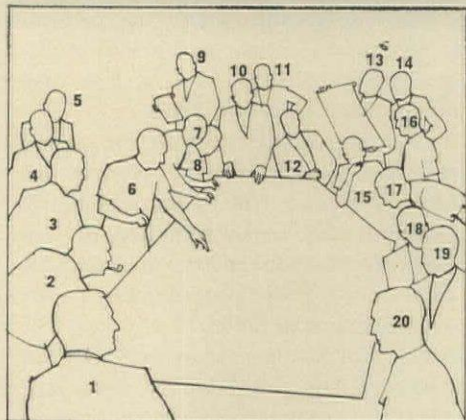
**The project is now underway—
and sales are on schedule**

As soon as the overall plan was firmed up (about a year ago) Lipp gave the go-ahead to build the major north-south El Dorado Hills Blvd., a water system and sewerage system, and called in Anshen & Allen to design model houses (and a shopping area) to go up in Park Village. These were built by Murchison Construction Corp. (not related to the Texas Murchisons), which has contracted to erect El

Dorado Hill's first built-for-sale houses.

El Dorado is now negotiating with other homebuilders for lot sales. Land prices to builders will depend on the number of lots taken. Terms: one-third down, one-third during construction, one-third when houses are sold. About 30 lots in Governor Village have been bought by custom builders of \$35,000-and-up homes (lots there range from \$5,250 to \$7,250). Builders who buy land must submit their plans and designs to Lipp for approval.

Jerry Lipp is bullish about the outlook. He expects sales of 300 to 500 houses in 1963, more and more as the years go on. He voices no worry about the opening this spring of 13,000-acre Sunset City on Sacramento's north side. He points out that El Dorado has a nine-month jump on Sunset International Petroleum's project (H&H, Jan.), is located much closer to Aerojet and Sierra resort areas, and "we're above the ground fog that covers the rest of the valley so much during the winter."



20-MAN PLANNING TEAM includes (1) Allan H. Lindsey, founder and chairman of Lindsey & Co., realty firm in charge of developing the project; (2) Morgan Evans, horticulturist and landscaper in charge of transplanting large trees; (3) Edgardo Contini, chief engineer and partner of Victor Gruen Associates, in over-all charge of El Dorado Hills project; (4) Ben H. Southland, partner of Victor Gruen Associates in charge of planning; (5) Larry Smith of Larry Smith & Co., supervisor of long-term economic growth studies; (6) Jerome F. Lipp, executive vice-president and project manager of El Dorado Hills West Inc., and president of Lindsey & Co.; (7) Dee R. Eberhart, western division manager, Larry Smith & Co.; (8) Douglas Baylis, landscape architect for El Dorado Hills; (9) Robert Trent Jones, golf

course architect; (10) Victor Gruen, senior partner of the land planning firm which has responsibility for creating the master plan; (11) Willard E. Nielsen, vice president, Lindsey & Co.; (12) Irv Borchert, Lindsey & Co. sales manager; (13) Robert Anshen, FAIA, and (14) William Stephen Allen, AIA, architects commissioned to design first models and community buildings for El Dorado; (15) William M. Anderson Jr., general manager of the El Dorado Hills water system; (16) Enoch Stewart, partner of Spink Engineering Co., engineering consultant; (17) Brad Stark, assistant project manager of El Dorado Hills; (18) H. D. Thoreau, president of El Dorado Hills West; (19) Carl Kowall, manager of Lindsey & Co.'s land development department; and (20) Frank Hotchkiss, Gruen's project manager.



In the country . . .

The odd-lot housing market is expanding

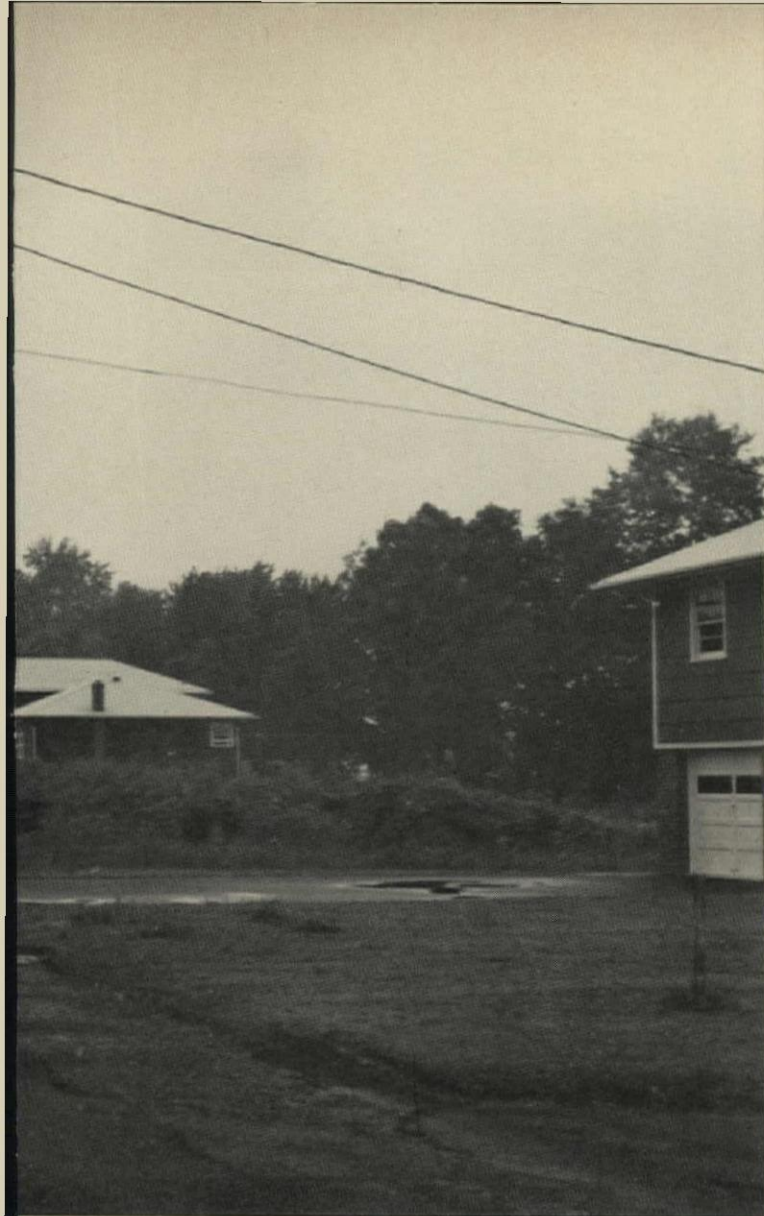
New homes on odd lots may be the biggest single profit opportunity in housing today.

The one unknown fact about the odd-lot market is how big it really is. Estimates range from 100,000 to 200,000 starts per year. In some areas—notably central Ohio—new houses built on scattered lots now outnumber new houses built in subdivisions. The potential? Anywhere from 250,000 to 400,000 units a year, says Economist Robinson Newcomb. The best known facts about the odd-lot business is that it is growing at a pell-mell pace. Reasons:

1. All types of housing can and are being built on odd-lots for all kinds of markets (*p. 118*). Among them: apartments, retirement and vacation housing, duplexes, and co-ops as well as one-family homes. Prices: \$4,895 to more than \$40,000.

2. Many builders are finding the odd-lot market the easiest way to beat the high development costs forced on them by up-zoning. Says one: "The industry is now feeling the cumulative effect of the thousands of communities which fight development builders by requiring oversize streets, oversize lots, and land for parks and schools. So odd-lot houses, with no development costs built into their prices, look like bargains to the public."

3. The return on invested capital is higher (up to 35%) for odd-lot building than for subdividing and building since land improvement costs require more working capital than building



... in the suburbs ...



Ewing Galloway

... and on close-in land ...

in all directions

houses alone. Says another builder: "The law is on the side of the individual who wants to build one house off a hard-topped road. If a developer wants to build several houses nearby, he must usually provide expensive facilities not required of an individual homeowner."

4. Many people already own lots, and in California, Florida, and Texas lots from land-and-lot mail-order houses are being bought at a faster rate than houses.

5. Land for odd-lot building is plentiful. A Census study in 1955 showed the nation had enough vacant platted lots (nearly 13 million) in existing neighborhoods and developments to hold the next ten years of housing starts. Says a spokesman for one of the biggest odd-lot builders in the U.S. (Guaranteed Homes, Costa Mesa, Calif.): "We've never studied the number of available lots because we think the supply is so large that no one can determine it."

6. Odd-lot building requires no special techniques. It does, however, give component builders and home manufacturers an edge over conventional builders in solving an inherent problem of odd-lot building: how to simplify on-site activities and avoid the costly delays faced by a builder when he operates on scattered sites.

7. Financing is no problem. Most lenders consider scattered-lot houses less risky than development housing. As Jerry Cavendish

of Tampa's First Federal S&L points out: "The majority of foreclosures are on project housing where the owner had little or no equity. In scattered-lot housing, the owner has at least the lot value as equity." The Tampa S&L makes 65% to 70% loans on suburban and rural properties with wells and septic tanks and 70% to 75% loans in areas with public water and sewage.

8. Underused lots—many of them vacant—close to the centers of cities are falling in price as cities decentralize, often making them bargains compared with sites in the suburbs where asking prices have multiplied. Here lies a promising market for apartments, offices, motels, service stations, and other light construction.

9. The President's Executive Order against race bias in housing has virtually no effect on the odd-lot builder since most of his buyers already own their lots. Moreover, S&Ls, which do the bulk of lending on odd-lot housing, are not subject to the order on conventional mortgages.

10. Many homebuyers don't want to live in developments. Some prefer an already established urban or suburban neighborhood. And still more prefer a home site out in the country where odd-lot houses can be built without high land or development costs. Eighty per cent of families polled recently by the University of Michigan's survey center said they wanted to live further from, rather than closer to, the city. Even among the suburban households, 20% wanted to move further out into the country.

continued



Hand Portraits

PREFAB, manufactured by Kingsberry Homes, is one of 68 odd-lot houses sold in 18 months by Heritage Homes, a builder-dealer in Asheville, N. C.

← **TRIPLEX** was prefabbed by Arbor Homes, Waterbury, Conn., which sells variety of housing units direct to consumers in New England and mid-Atlantic states.



LOW-PRICED HOUSE (\$8,450) is one of more than 300 odd-lot houses sold last year by Tiffany Homes of Tampa. Price includes hi-fi, appliances, carpet.

← **UPPER-PRICE HOUSE** (\$19,500 in Florida) is one of many built by Cowan Construction Co., Sarasota, which puts most of its houses on leftover lots in subdivisions.

Lionel Murphy



All kinds of structures are built on odd lots by all kinds of builders

The variety of building on scattered sites runs the gamut of light construction (photos above). Odd-lot builders are growing rapidly in number and importance.

In Tampa, for example, four of the city's ten biggest builders now build most or all of their houses on odd lots. Guaranteed Homes, Costa Mesa, Calif. (2,322 building permits last year), has built 10,000 houses on scattered sites since 1956. LeRoy Moore, the biggest builder in Savannah, builds solely on odd lots. Florida's General Development Corp., biggest in the land-and-lots-by-mail business, has just started a build-on-your-own lot program. Alside, No. 1 aluminum-siding manufacturer which plans to enter home manufacturing, expects to have builder-dealers erect houses on scattered lots (dealers will work out of four- and five-house model display areas in metropolitan centers).

Not all odd-lot builders are giants. Builders of odd-lot housing are now found in every nook of the sprawling housing industry. Although some odd-lotters are typical of merchant builders, many are a new breed of builder who has borrowed ideas from tract builders, prefabbers, shell housers, and even department stores.

Small builders are finding odd-lot building the quickest way to expand on limited capital. M.R. Bream & Son, St. Paul, built five of its 18 houses last year on odd lots, thus was able to conserve working capital by not investing in land or its development H.



SELLING ON A HIGHWAY, Durabilt Homes, Little Falls, N. J., displays six models ranging from \$11,000 to \$18,750.

SELLING FROM A STORE in a shopping center, Heritage Homes uses cutaways and product displays to market Kingsberry prefabs.



Juanita Wilson



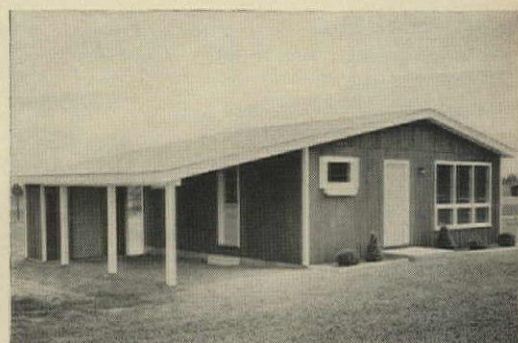
GARDEN APARTMENT was built by Guaranteed Homes, Costa Mesa, Calif. on by-passed urban site. More than half of Guaranteed's business is in rental units.



CO-OP APARTMENT was built by → C. W. Babcock & Sons, Detroit, which specializes in co-ops on by-passed commercial property; 80% of sales are to widows.



VACATION CABIN, priced complete at \$7,490, is built on scattered sites provided for buyers by Glencove Builders of Green Brook Township, N. J.



← **RENTAL-INCOME UNIT** (house in rear yard) was built by Guaranteed Homes. The company has found a big market for such units among retirees looking for added income.

Cadieux & Son, Schenectady, N.Y., after building on odd lots for 13 years, has just started its first two-story apartment on a by-passed city lot. New Jersey's Ed Samojednick, who builds 50 to 60 houses a year on odd lots, found he could expand by offering vacation houses at \$7,450 on buyers' lots.

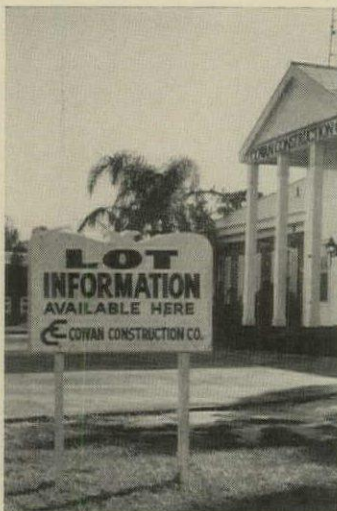
Business and professional men are exploiting a lucrative market long overlooked by subdividers. Ford Dealer James Wilson of Thomson, Ga., took an Imperial Homes prefab franchise and, in his first year, sold 70 houses over a 15-county area. Lawyer Douglass Fischer of Detroit has been building 30 to 60 houses a year on city and suburban lots since 1953—and has only five men on his payroll.

Home manufacturers are finding the odd-lot market well suited to prefabs. Madway Main Line Homes, Philadelphia, which markets through branch offices in 21 states, reports that 90% of its volume is odd-lot housing. Similarly, Hilco Homes, Wayne, Pa. which sells through dealers from Maine to central North Carolina, says 90% of its 800-house annual volume winds up on odd lots. Kingsberry Homes, Chamblee, Ga., fastest growing prefabricator, is testing the odd-lot market in three locations—Johnson City, Tenn. and Asheville and Greensboro, N.C. At Asheville, Kingsberry set up a \$25,000 display in a shopping center.

Realty firms are finding the odd-lot market an excellent opportunity to exploit their own two biggest talents—marketing know-how and knowledge of location. Detroit Realtor Thompson-Brown (H&H, Dec.) last year sold 35 houses (\$22,000 to \$35,000) on odd lots for its 16 builder clients. Schuette Builders of Wausau, Wis., which erects a wholly prefabricated house (prewired walls, bathroom plumbing core, prefab hot-water heating system), markets only to realty firms—46 of them scattered throughout Wisconsin.

Odd-lot building specialists are developing a market that apparently exists everywhere. Durabilt Homes, Little Falls, N.J., has opened three new offices, including one in New York City, to capitalize on its tv advertising in the New York metropolitan area. Sampson-Miller, Pittsburgh builder started odd-lot building less than two years ago, now has nine branches in four states, plans 20 more branches this year. Richmond Homes, Sarasota, one of the earliest and most successful odd-lot builders in Florida, has just expanded to Bradenton. Tiffany Homes, Tampa, sold 250 houses its first full year in business, is now looking for other locations.

How do odd-lot builders tap different markets? On the next four pages are illustrated case studies.



H&H staff

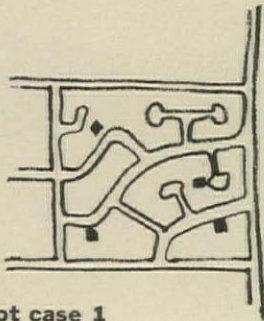


MODEL HOUSE, one of several in one subdivision, has four bedrooms, sells for \$15,700 plus land.

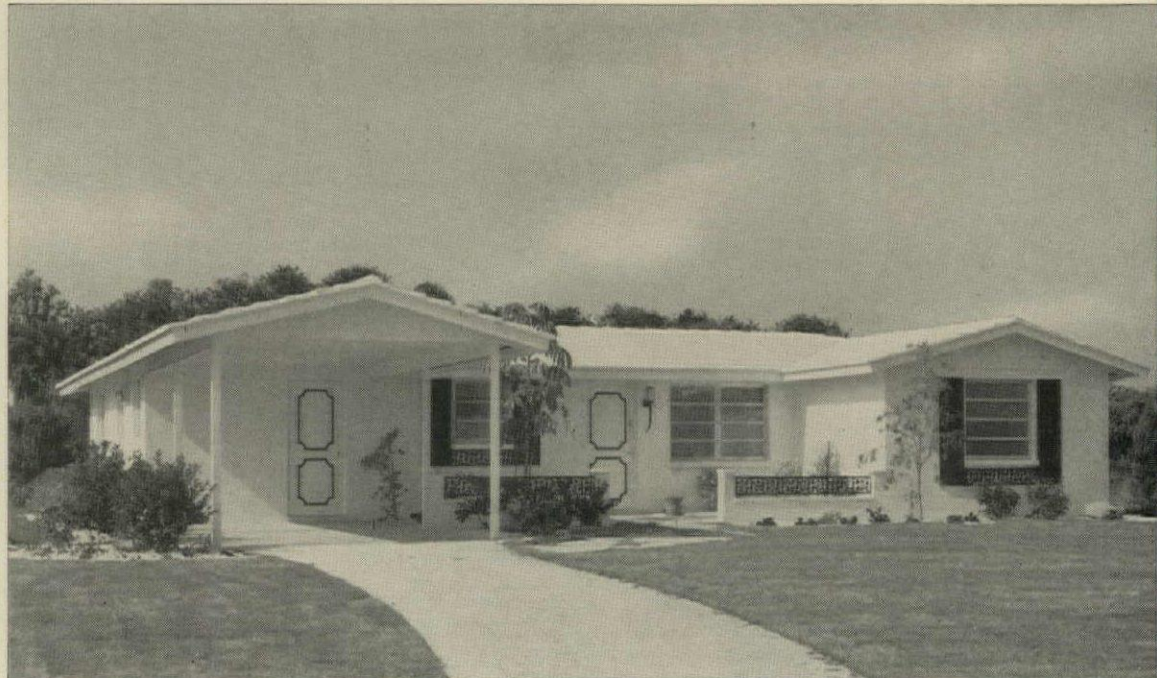
Photos: Lionel Murphy

LOT LISTINGS are posted in Cowan's main office (shown here) and in his model houses along highway.

CUSTOM HOUSE—with three bedrooms, two baths, appliances, and air conditioning—sold for \$11,995.



Odd-lot case 1



Florida contractor builds on leftover lots in incompleting subdivisions

Last year Cowan Construction Co. was Sarasota's biggest builder. It put up over \$6 million worth of housing—80% of it in incompleting subdivisions. "One reason we build this way," says Cowan's marketing vice president, Jack Gross, "is that most of the land around here has already been subdivided; there's little else to buy and build on. But also, it's easier to sell in an already established subdivision—many of the people moving into Sarasota don't want to be pioneers in a new subdivision; women in particular want to know what kind of houses are in the neighborhood."

Cowan builds houses anywhere within a 35-mile radius of its office—from Port Charlotte to Holmes Beach. It displays 14 models—some on expensive commercial lots along main highways, some within the subdivisions themselves. But these are only samples: Ted Cowan is experienced in custom building and will build any house the customer wants. (Less than 1% of Cowan's houses are duplicates of the models.) He can do this at a price because his operation is efficiently organized into four major divisions:

1. *The financial-legal-land department*, headed by the executive vice president, which handles all paper work, bank clearances and construction draws, building permits, lot approvals, credit checks.

2. *The design department*—an architect, a designer, and three draftsmen—which produces working drawings on every house.

3. *The construction department*. Cowan subcontracts everything. But, except for plumbing and electrical work, all work is performed by subcontractors who work only on Cowan houses. To help control the scattered and varied operation, Cowan has set up a detailed scheduling and control system. When each phase of work on any house (foundation, framing, etc.) is completed, the job supervisor calls in on the two-way radio in his vehicle, and the master control board is brought up to date at once. Says Cowan: "A chimpanzee could schedule the building of one of our houses—the system is so simple and complete."

4. *The marketing department*—in charge of model houses and sales. It decides everything from what houses to use as models to the color of roses in a vase in the dining area. "People notice the little things; and these become the important things," says Gross. "Our salesmen must always be clean-shaven, have their shoes shined, wear a tie—and greet the world with a smile."

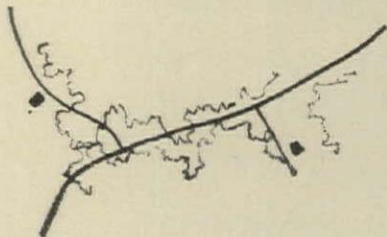
Cowan has used all media for advertising, but finds a big percentage of his business comes from referrals. "We offer a courtesy maintenance service to all our buyers," says Gross, "and sometimes I think it does us more good than our advertising."

Cowan's major problem is codes—six different ones in six different local areas. "We can't fight them. We just have to spend whatever it costs to comply with them."



TWO-STORY COLONIAL with four bedrooms, central entry, and paneled family room sells for \$15,900.

BRICK-VENEERED RANCH sells, with septic tank and well (or hook-up to mains), for \$12,950.



Odd-lot case 2



KITCHEN in highway model exhibits appliances, cabinets, floor, and counter materials included in price.

Indiana builder sells to people who don't like subdivisions

And there are enough of them to make a whopping market for Builder Charles Davis who heads the O. E. Davis Lumber Co., Indianapolis. Last year he sold 687 houses, and became the biggest one-family-house builder in Indiana.

The company started as a shell-house and garage builder in 1951, switched to building completed houses in 1955, and topped 500 houses a year by 1960. Today it has four subsidiary companies—three in Indianapolis, and another in Kokomo.

Davis offers 20 models, sells from furnished model houses along well-traveled highways. Many of his sales are to people who simply spot his models while out driving, but Davis advertises in newspapers, and gets many referrals (seven members of one family bought Davis houses). One reason for the referrals: He provides a three-year unconditional guarantee on septic tanks and keeps four men on the payroll who handle service calls exclusively.

Davis sells houses up to 100 miles from the office, but they are all built by subcontractors working out of Indianapolis. Davis supplies all building materials including brick and concrete, controls his far-flung operation by keeping six supervisors on the road at all times checking the progress of houses. (Davis has 42 employees on his direct payroll including salesmen at each model house. Most salesmen have been with the company nine or ten years.)

All houses are financed through several local savings and loan

associations. Davis asks \$100 down. The lot and some sweat equity (50% of the buyers do their own interior painting, and all do their own yard work) make up the balance of the down payment. Financing, says Davis, is not a problem except where a lot is "really undesirable." Davis never buys a lot, but many developers and lot owners list available lots in his model houses. Ninety per cent of his buyers own their lots before they start shopping for a house.

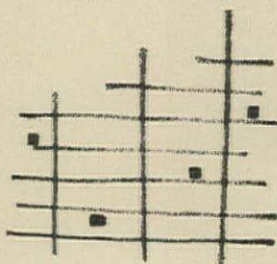
Davis built its volume basically by offering the public a lot of house for the money. His sales price per sq. ft. ranges from \$9 to \$9.50 and includes at least a bath and a half, ceramic tile, deluxe kitchen cabinets, built-in range and oven, vinyl tile in kitchens and baths, gas or oil heat, a 1,000 gal. concrete septic tank (or hook-up with sanitary sewers where available), and a well with submersible pump (or hook-up with water if available). All houses are built with top-of-the-line lumber and finishing materials and range from a 1,000 sq. ft. model without a garage for \$9,450 to a 1,750 sq. ft. two-story with a two-car garage for \$15,900. Davis also expands some of his standard models to 2,000 sq. ft. and prices them as high as \$20,000.

Davis is a tough competitor. When a rival builder offered a sliding glass door and an extra half bath, Davis offered them too, and then threw in a built-in range and oven without increasing his price.

continued

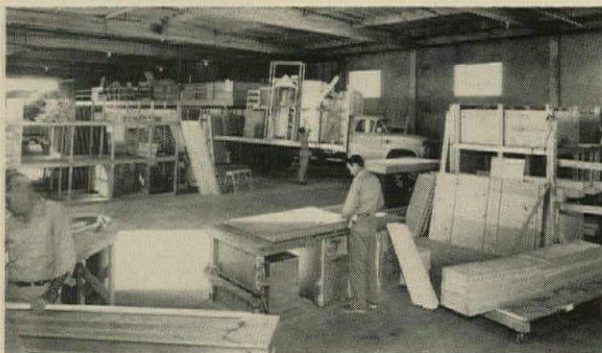


SMALL HOUSE, built on a vacant lot between two older houses in an urban area, sold for \$5,090.



Odd-lot case 3

FINISHING MATERIALS, including sash, doors, and hardware, are loaded on truck in mill-warehouse.



Don Bush



BACKYARD HOUSE like this is usually built for rental income in an R-2 zoned area. Price: \$5,590.

Photos: Camera Craft

Big California builder sells rental-income housing to retirees

More than half of the 10,000 odd-lot houses sold in the last six years by Guaranteed Homes, Costa Mesa, Calif., were bought by low-income buyers looking for added income as they reached social security age. Most of the units—one-family houses, duplexes, and apartments—were built in sideyards, backyards, and vacant lots in R-2 and R-3 zones. Last year the firm sold 2,322 houses, started 1,655 of them. Annual dollar volume runs between \$11 and \$16 million.

Guaranteed operated from one office when it was started in 1956. Now it sells from 30 offices throughout southern and central California. It expanded fast because it has aimed primarily at often overlooked buyers, says Ed Steen, president of Management Control Inc., the parent company. Steen adds: "We have applied the management and marketing techniques used in all other businesses to our business of building houses priced low enough for buyers with an average monthly income of \$513." About 28% of buyers are Spanish-Americans, 5% are Negroes.

Guaranteed looks for communities where lower-income families need better housing. Then it establishes an office to assess the demand and sends out door-to-door salesmen backed up by advertising. Most of the ad budget goes into newspapers. But the company also uses radio, tv, direct mail, yellow pages in phone books, bumper strips, signs on bus-stop benches, and ads on bowling alley score sheets. Sales are generated about equally from

advertising, referrals or repeat customers, and salesmen's field work. If an area looks productive, a model house is built.

Steen puts all this emphasis on selling, he says, because it is the No. 1 problem in the odd-lot business. "Without sales you never get a chance to solve any other problem," he notes. Other problems Guaranteed has faced and licked:

1. How to speed up construction. Guaranteed cut finishing time from four months to six weeks per house by delivering all finishing materials (prehung doors, windows and screens, hardware, appliances, and kitchen cabinets) to the site in one truckload after subcontractors had completed the shell of the house and plumbed and wired it. The company subcontracts all labor and supplies most of the materials, including banded, precut lumber.

2. How to organize branch offices. To expand soundly, Guaranteed makes branch managers full owners of their offices. Each manager puts up as much as \$5,000 in equity capital, signs a contract to observe company policies and procedures, and pays a \$200-per-house fee for plans, sales literature, promotional materials, and the right to buy materials from Guaranteed at volume prices. Branch offices build and sell the houses, but Guaranteed handles interim financing and mortgages—usually conventional loans (with no junior financing) through local S&Ls.

Photos: Frederick J. Miller



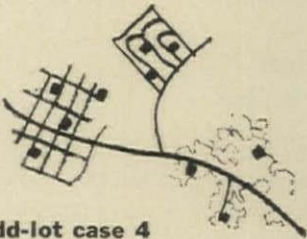
SALES PAVILION for Arbor Homes attracts 30,000 to 40,000 people a year. Cost: \$75,000.

Don A. Coviello



EXHIBITS in sales pavilion include cross-sections of floor walls and plans and renderings of 20 models.

CONTEMPORARY HOUSE with split foyer has 2,250 sq. ft., cost the buyer \$18,000 on his own lot.



Odd-lot case 4



Connecticut prefabber aims sales program directly at consumers

Arbor Homes, Waterbury, Conn. spends most of its advertising dollars in the regional editions of *LIFE*, *Look*, *American Home*, *Better Homes & Gardens* and *New Homes Guide*.

"The reason," says President Paul Posin, "is that there are thousands of people in New England and along the East Coast who want to build houses on lots they already own. So we try to reach them every way we can." Arbor sells some buyers directly through its nine wholly owned Connecticut branches and sells others through 51 franchised dealers in Connecticut and elsewhere on the eastern seaboard. Both branch offices and dealers sell from roadside models. And at its home office Arbor has five models next to the sales pavilion shown above.

"What we've done in essence," says Posin, "is to combine elements of shell housing (a fixed price on the shell, some buyer participation in completing the house), elements of home manufacturing (panelized exterior and interior panels, prehung doors with hardware applied), and elements of merchant building (low-cost, long-term financing). And we've thrown in management control and what we think is the best consumer advertising program in housing. Most of our dealers are real estate men or sales-oriented businessmen. We solve their building problems and free them to handle sales and servicing problems."

Arbor began business in 1949 when it was too poor to invest in land. So it offered to sell people the shell of a house and help

them get it built on their own land. As the company grew (\$5 million in sales last year), it decided to capitalize on its own ability to prefabricate housing and the consumer's desire to complete the house himself.

"Since most people get into trouble in the early stages of construction," says Posin, "we always close in the house and make sure there is financing to cover plumbing, wiring, and heating." A single loan, by a local mutual savings bank or s&L, includes both construction and mortgage financing.

"We leave most phases of construction to the buyer's discretion," Posin adds. "If he wants to hang his own doors or paint his own house, even do his own wiring, he can do so. But we always line up subcontractors who will do certain jobs at fixed prices. Buyers can take these bids or shop around on their own."

Arbor acts as a consultant to both dealers and buyers. If a franchised dealer gets into management trouble, Arbor sends staff men to straighten out anything from disbursing money to teaching dealer how to build better and faster. Customers are provided with building manuals and even with four-hour courses in how to do certain jobs.

"We're progressing toward a more industrialized house," says Posin, "but even if we get to manufacturing the complete house, we will never forget that the ultimate consumer is our customer."

—EDWARD BIRKNER

Too much recourse paper, servicing without fee, unpoliced and unsound hot-rod selling, plus cut-throat competition explain . . .

Why shell housing's bubble burst

Out of a long-predicted crash are emerging fewer but much stronger companies selling a product upgraded in price and content. Some now do only financing.

In 1961, on the four miles of highway between Bessemer and Birmingham, Ala. stood some 45 shell-house model displays and sales offices. Today there are only two. On other shell-house rows outside Jacksonville, Atlanta, Greensboro, and Little Rock the attrition has been almost as severe. In shell housing's brief heyday (1960-61) as many as 200 shell-house companies were in business and shell homes, by some estimates, reached 100,000 starts a year, or 8% of the U.S. total of one-family dwellings. Today only about 20 companies remain, and sales have plummeted. Census says shells accounted for only 5% of one-family starts in the first quarter of 1962, and only 4½% the second quarter.

What happened?

The boom and bust in the shell-house business is the classic realty story of how an overlooked market, successfully tapped by a new combination of old tricks, suddenly looked so hot to builders and investors alike that ruinous competition resulted. But the shell-house story is more than this. In shell housing, with its typical 12% to 25%-interest loans, the big profits are in financing, not the building. Wall Street and commercial credit companies sensed this and, for a time, kept the shell-house boom afloat with massive injections of credit and not-so-massive injections of equity capital. The great bulk of the shell-house companies in business two years ago were merely using low-priced unfinished houses to create installment sales. But most of the profits, thanks in part to bad management, ran not to shell-house producers but to the companies financing their customers. When troubles arose, the money men simply pulled out of shell housing. And that was that.

The shell-house shakeout also raises profound and disturbing questions about the government's role in spurring housebuilding. Thanks to a combination of lofty aims, both FHA and VA have spurned not only the unfinished house but also most of the customers and communities which form the backbone of the shell-house market. If this had not been so, it seems fair to conjecture, things might have been different.

Shell housing's big markets are those which are least served by ordinary mortgage sources: 1) families in the lowest 30% of income distribution, 2) families in small towns and rural areas, and 3) Negro families—who often qualify under items one and two as well. So shell housing, by and large, is financed at consumer loan rates—or about double the interest rate on most mortgages. The typical shell house is so cheap (around \$3,000) and the term of the shell-house loan so short (about seven years) that the high interest rate does not have nearly so much dollar impact as it would have with a 25-year mortgage on a \$15,000 house.

Most lenders consider it unprofitable to make a loan on a house

for less than \$8,000 unless the interest rate is considerably above FHA's legal 6% ceiling. So buyers of cheap shell houses should expect to pay higher rates than buyers of higher-priced, finished houses. There is nothing new in this: Houses on odd lots were financed by small consumer finance companies before World War I.

One success produced a gold rush of unready imitators—and led to abuses

The postwar boomlet in shell housing revolves around the saga of James Willis Walter, 40-year-old industry leader whose success has made him a multimillionaire. Walter began building and selling unfinished homes around Tampa in 1946. He soon ran out of buyers who could finance themselves, and began offering terms. At first, it was 50% down, then 25% down, finally nothing down if the customer's lot was worth 5% of the total loan—a pattern that remains the trademark of the shell-housing business. Next, Walter pioneered the form of add-on-interest mortgage that is standard with the shell business today: a loan based on the cash price of the shell plus a "time charge" equal to about 6% of the cash price multiplied by the number of years the note has to run. (This used to range from four to seven years, but competition has led Walter to offer a 12-year note today on some houses.) The buyer repays the full amount. So the add-on 6% interest actually yields Walter (or whoever does the lending) just under 12% a year.

That 12% makes shell housing look lucrative, as the subsequent history of the industry shows. But the profits of financing avail nothing if: 1) The producer doesn't get them, or 2) his repossession gets too high. It was quite some time before the industry discovered this truth. Jim Walter grew slowly, almost unnoticed. He formed Jim Walter Corp. in 1954, went public in 1955 with a complex \$1 million issue combining common stock, 8% and 9% bonds, and convertible warrants. Despite that equity capital and subordinated debt to boost his borrowing power (most banks will lend up to 2½ times the sum of the two), Walter underwent frenetic struggles to borrow enough money to finance his output. In 1956, he persuaded Walter E. Heller & Co., the Chicago commercial credit firm that has made a fortune lending where banks won't, to give him a \$1 million line of credit (later extended to \$1.6 million). By 1957, his financial position was strong enough to get his first bank loan—at 6%, and secured by specific mortgages. Not until 1958 did Walter persuade the big New York City banks to give him an unsecured line of credit.

From that time on, Walter has been able to borrow the funds

he needs to finance his output profitably. By 1959, he was producing 12,000 houses a year, second in unit volume only to National Homes, was selling through 75 branches in 16 southern states as far west as Arizona (today his operations cover states from Florida to California).

When Walter plunked down \$4 million cash to buy the First National Bank of St. Petersburg (NEWS, Oct. '59), builders everywhere began to take notice. The rush to get into shell housing that followed was just short of hysterical—not only among shell builders but—more ominously—on Wall Street.

From then until the fall of 1961 underwriters all across the country were looking for shell housers they could get to go public. Records of the Securities & Exchange Commission show nearly two dozen shell companies actually floated a public stock issue up to mid-1962. Moreover, commercial credit companies joined the spree. Some pumped as much as \$1 million a month into shell-house companies that didn't have a history of existence, let alone earnings, more than six months old.

Carpenters, hucksters, service-station and country-store operators set up as shell housers. Some became bird dogs to sniff out customers for a fee. Parades, free lunches, and hillbilly band concerts were the lures to get the \$55-a-week laborer with a yard full of children to sign on the dotted line. What the poor man often didn't know was that he had been suckered into the oldest gimmick in the business, a balloon note, which after 59 months of \$30 payments, swells to \$1,000 or \$2,000 for the final payment. Of course, said the shell-house sellers, "we'll be happy to refinance that last payment for you when you reach that stage."

The competitive structure of the industry became self-destructive. Shell housers had to sell more each month to stay alive. Ridiculous commissions (20% or even 30%) were offered to hot salesmen and this drew the worst of the lot. Operations like this need good salesmen, and if they are all honest everybody involved might make a handsome living. But some would spend as much time trying to figure out how to cheat the home office as they would selling. In Florida they call them "snow birds," in Georgia, "hot rods." Their ways are the same. They move into a company, generate a few sales and then turn around and sell their sales volume to a competitor who would buy their deals as is, before even credit evaluations could be performed on the buyers. Shell housers continually raided each other to get this kind of business.

Most of the shell-house companies never acquired enough equity capital to borrow on a large scale to finance their own loans, as Walter did and does. Many of those that went public used the proceeds to expand operations, not to finance loans. So they flocked to the commercial credit companies.

The credit companies bought the shell-house paper for as little as 52¢ per \$1 of face value. Moreover, they usually insisted on two conditions: 1) The shell houser had to collect and service the paper for the life of note, with *no further income* from the paper and 2) if the buyer became 90 days delinquent and the house had to be repossessed, the shell houser would have to reimburse the lender at 100 cents on the borrowed \$1—a formula that automatically would cost the builder \$1.48 for each \$1 of business.

Swallowing too much recourse paper turned profits to losses

There are often 3% to 4% repossessions in consumer installment financing, but some shell companies began experiencing 10% and 20% repossessions, and they had to pour precious capital into buying notes back from commercial credit companies, which kept the good paper. Often the repossessed house was a white

elephant: It couldn't be resold because the original owner did not have clear title to the land.

When Jim Walter started out in shells, his customers' lots were often as big as five acres and if repossession was necessary the land Walter got back easily covered his costs of foreclosure, if necessary, and resale. Under the pressure of growing competition, shell housers took smaller and smaller lots. By 1961, many a shell house was going on lots of 1/3 to 1/2 acre—pieces of country ground not worth \$50. If the shell houser did not get a simple transfer of deed his costs of foreclosure were often more than the value of the land. In Texas a foreclosure costs about \$75, in North Carolina, \$150. And for every repossession a shell houser handled, he lost time in which he might have sold a new house.

Repossessions soared because the shell-house buyer was often in financial hot water before he made his first payment. If he bought a shell—without plumbing, heating, or wiring—for the maximum his paycheck could carry, then he had to buy at retail, besides what he could really pay for, all the mechanical elements of the house. Salesmen, to get their commissions, and shell housers, to get the business, would sell him all they could. Moreover, the buyer often did not care if he found he couldn't make payments. His old country lot wasn't worth all that work and trouble to hang on to.

Beginning of the end: A new entry boosted the financial stakes

Security analysts put the beginning of the end of the boom at the time Certain-teed, early in 1961, came on the scene with its shell operation, the much-discussed Institute for Essential Housing. IEH found 10 and 12-year money (from C.I.T.) to lend to its shell-house buyers. This meant that the buyer for the same monthly payment could get twice as much shell, or a completely finished house, as he could when only four to seven-year money was available. In an increasingly competitive business, other shell housers had to try to match the terms.

continued

Two leaders who survived:



Herb Kratovil, Business Week

JIM WALTER, 40, the Henry Ford of shell housing, is now selling shells all across the country. His average house prices have gone from just under \$2,000 four years ago to almost \$5,000 today. Principal reasons: 12-year money and stricter requirements for buyer's credit—which cut out many who would have qualified four years ago. To diversify, Walter acquired 46% of Celotex in 1962 at a cost of \$13 million.



H&H Staff

GEORGE CHAMPION JR., 33, executive vice president of U.S. Finance Co., formerly U.S. Shell Homes, is a careful moneyman who typifies the new breed of business men in shell housing. Says he: "We have stopped building shells and now simply finance small builders in the shell-house field. Money is our business. It took a lot of money to survive the shell-house crash. We were one of the fortunate few with a good financial base."

At the same time, troubles began to multiply for many of the new shell concerns. Repossessions show on the books as contingent liabilities, so mounting repossessions diluted the equity ratio (the land value versus the loan value) in the paper they wanted to sell the commercial credit companies. And costs of both sales and servicing loans were mounting. To the probing eyes of credit company accountants, the storm warnings were up. One after another, from the spring of 1961 to summer of 1962, credit companies slammed shut their pay windows on shell housers. Wall Street responded the same way. The price of shell company stocks listed in HOUSE & HOME's housing stock table (see p. 40) slid from a combined average of 27.28 in March 1961 to 4.20 in July 1962.

Of the score of commercial credit companies who bought shell-house paper two years ago, only three will touch it today and then only in selected cases: Universal C.I.T., General Electric Credit Corp., and Pioneer Finance Co. of Detroit. On Wall Street, security analysts and investment bankers today are as wary of shell housing as they would be of handling snakes.

The reckoning was cruel. Almost every little shell house operator was wiped out.

Of the 17 major shell housers HOUSE & HOME wrote about in March 1961 only five are still selling, building, and financing shell houses now. They are still alive chiefly because 1) they avoided business pitfalls like overselling or careless credit checks and 2) they had enough capital base to weather the shakeout. The five: IEN; Jim Walter; Modern Homes, Valdosta, Ga.; Madway Homes, Wayne, Pa.; Swift Homes, Elizabeth, Pa. U.S. Shell Homes, Jacksonville, survived but after examining its position and the nature of its business it abandoned building in favor of consumer financing of housing. Today it is U.S. Finance Co.

Stock prices provide a barometer of the heavy weather that hit shells. Wise Homes' stock (Greensboro, N.C.) plunged from a high of 23½ bid in February 1961 to a low of 1/16 bid in December 1962. Now, the company's chief activity is to clean up the paper it still holds. The stock of Bevis Shell Homes (Tampa) fell from a high of 6½ bid in February 1961 to a low of ¼ bid last January. It, too, is cleaning up the paper it holds. U.S. Shell Homes, dropped from a high of 26½ bid in August 1961 to a low of 6 in July 1962, bounced back to 7½ by last January. Jim Walter stock dropped from a high of 60 in April 1961 to a low of 11¼ in July 1962. It has since rallied to 14¼.

Shell housing's big bankruptcy was Leeds Homes, Knoxville. Within a year of going public in June 1961, the company filed for reorganization under the bankruptcy laws and is now up for sale to settle contingent liabilities of \$20 million.

Once big, but now almost moribund are Crumpton Builders, Inc., Tampa; Shell Homes Inc., Columbia, S.C.; Lee Quality Homes, Jackson, Ala. Shell Craft Homes, Baton Rouge, La. and Best Homes, Memphis are out of business. U Finish Homes Inc., of Memphis, is, like U.S. Finance Co., now primarily in the finance end of the business.

On the other hand, Morris Homes Corp. of Knoxville and Family Shell Homes of Augusta managed to weather the storm and are slowly and carefully rebuilding their business.

How big is the steady market?

Perhaps 90,000 shells a year

The consensus of shell housers still in business is that in the Southeast alone there is a steady market for 40,000 houses per year, priced up to \$6,000 and financed at high consumer loan rates. Economist Newcomb estimates the potential at 90,000 per

year, almost all of it in the southern half of the nation. Current production seems to be closer to 65,000 units, but income figures suggest growth potential. Families who buy shell houses have an average income just under \$4,000, say surviving shell makers. The range is from \$2,000 to \$5,000 and they have been blue collar workers all their lives. Only 14% of FHA's 203 new-house mortgages in 1961 were made to families in this income group. According to Census, more than 27% of today's families—12,253,000 out of 45,062,000—have incomes between \$3,000 and \$5,000. Almost 40% of today's families have incomes between \$2,000 and \$5,000. In shell housing's prime market in the Southeast, 70% of the families have incomes under \$5,000.

Who buys shells? Mostly negroes or blue-collar workers—young and old

The ages of shell-house buyers split into two clusters: young families in their early 30s who have been living with relations, in mobile homes and in shacks; and couples in the 50-55 age group whose children have grown and left home.

A large percentage of these buyers are Negro, but the percentage varies widely both by region and price class, so overall figures are elusive. In the fall of 1961, Wise Homes of Greensboro, N. C., a company now inactive, surveyed buyers and found that 46% of them were Negroes buying a home with a cash price of \$2,400 or \$4,130 over the 12-year life of the loan. President Ralph DeLoach of Modern Homes Construction, Valdosta, Ga., says that 30% of his buyers are Negro. Close observers of the shell-house industry say that in the southeastern states except Florida, over half of shell-house buyers are Negro. The percentage in the Southwest is considerably lower. Jim Walter, whose operations are spread across the country, says only 14% of his sales are to Negroes. But Walter, in common with many other survivors of the shell shakeout, has moved toward a much more finished house; his average sales price today is about \$5,200.

What this customer is buying today is a long way from what his fellow blue-collar worker bought in 1960 and 1961. The average shell today is not a shell at all but a *livable* house or a package that can be made livable within weeks. And it sells at a price within the income that the buyer can safely apply to housing. The prices of most livable houses run between \$2,900 and \$3,500 in the Southeast, and from \$4,000 to \$5,200 in the Southwest and from \$4,700 to \$5,800 in the North.

Southern shell housers contend that the big northern shell operators like Swift, Madway, and Albee Homes are not really in their market because their buyers in the long run usually get ordinary mortgage financing. Consumer installment financing available from these companies in effect takes the place of construction money. Often, it consists of a five-year balloon note. But the customer rarely needs it for more than 30 months. By then, he usually completes his home to the point where he can get a conventional mortgage at a much lower rate.

Today's puzzle: Should FHA cut its standards to get into the act?

If a shell-house buyer can meet high-rate time payments over 12 years, he could buy twice as much house FHA with 20 or 25 year amortization. But, say shell housers, today's shell house customer as often as not wouldn't want to buy twice as much house if he could. For instance, they say, a \$3,000 cash price financed at 6% add-on interest over 12 years comes out to the

same amount of cash outlay—\$5,160—as does \$3,000 amortized at simple 6% interest over 20 years.

FHA does insure mortgages on houses not fully complete, but the sweat equity never consists of more than painting, floor tiling, and hanging a few closet doors. FHA once insured mortgages on unfinished houses that needed a lot of work, but Congress wrote that provision out of the law in the early 1940s. Julian Zimmerman, when he was FHA commissioner in 1960, defended FHA's unwillingness to back unfinished houses this way: "Mortgagees found they were investing in a pig-in-a-poke. Instead of enhancing the value of his home by completing it himself, the purchaser really devaluated it by the inept way he did the work."

Shell housers today contend that this isn't so. Most of their blue-collar buyers are craftsmen used to working with their hands. If they don't know how to do most of the work still to be done, they have a relative around who does. Observation tends to confirm this view. In many rundown neighborhoods where shell houses are built, they turn into the best looking houses around.

The real reason mortgage lenders steer clear of shell housing is the cost of servicing pint-sized loans. Says Executive Vice President George Champion of U.S. Finance Co.: "Shell-house financing has to be done the same way a small loan company works. The cost of handling these small loans is fantastic. One small loan can cost as much as \$1 million in conventional mortgages. We have 20 field collectors working full time on 5,000 accounts. They have to visit 2,300 accounts every single month for collection. You have to be there in person with your hand out on the due day or your money will be delinquent 50% of the time. Our usual rate is 7% add on and if we make 2% net on our investment we're lucky. A conventional mortgagee can't afford to touch this kind of lending."

To try to make things easier for the buyer of a low-priced house to get FHA financing, FHA's scattered lot Sec. 203i program has tried to bend over backwards to accept shell-house locations. Under 203i, a lot is acceptable if it is reasonably accessible and is not obviously unsuitable for houses because of chemical fumes, stagnant ponds, unsuitable soil, or the possibility of flooding. Lack of nearby schools, churches, shopping centers, public transportation do not necessarily disqualify the site. Generally, all-weather gravel roads for access are enough. Driveways are not mandatory. And the lot area need be finished and graded only enough so the topsoil will let plants grow. To be sure that a septic tank will work, FHA requires one percolation test.

Except for square-footage requirements in FHA's 203i, most shell houses built today would meet FHA minimums, says Ralph DeLoach of Modern Homes. But the problem here, say the experts, is that a shell house cannot wait for FHA's inspectors. Waiting for inspections on scattered lots would eat up payroll and profits. Worse, in many of the areas where shells are built, leaving a house alone, even overnight, is enough to invite theft of everything on the job. Many shell-house erection crews take sleeping bags out to the job (they subcontract to build the house) and stay there until the house is closed in.

In 1957, FHA started to solve the problems of red tape, waiting, and inspections by launching its Certified Agency Program. Under CAP, approved lenders and appraisers in towns far from FHA field offices handle processing and inspection normally done by FHA. But at last count (November 1962), CAP was handling only 5,150 starts a year. Reasons: internal opposition to CAP plus the fact that FHA killed the 1/2% extra service fee on small (under \$8,000) loans, so lenders shun them.

The Home Manufacturers Association has just suggested another approach. It wants FHA to decentralize operations by using fee appraisers and inspectors. The idea is to eliminate waiting for inspections. Builders would call the inspector's office, say,

six hours in advance of when an inspection would ordinarily be required. If the inspector did not get there in time to inspect, the builder would go ahead.

How the survivors operate today: close cost controls, stiff credit checks

"If you want to come into this business today and stay in it, you have to look at it with the skeptical eye of a mortgage banker," says U.S. Finance Co.'s George Champion.

Most shell housers insist that lots be almost as good as sites for conventionally-financed houses. They require a survey of the land, a title and, in lieu of title insurance, a lawyer's opinion that the title is good. The lawyer must be on the approved list of a title company in that state. Why so much fuss over a piece of land that may not be worth much more than \$100? To protect the shell producer in a repossession, the land must be saleable. The surviving shell-house companies say they do not lose money on repossessions. Jim Walter says his repossessions net a small profit.

Shell housers are making stiffer and stiffer credit checks. Ralph DeLoach says Modern Homes now drops 40% of prospective buyers as bad credit risks. To make sure salesmen don't try to oversell prospects in the first place, commissions are no longer percentages but a flat fee for each sale. The industry standard now runs around \$150 per house.

Shell housers use more than a simple history of the buyer's credit and employment to spot a bad risk. They want to know something about the buyer's need and desire for a house. If the need and desire are not there, good credit may be no guarantee that the buyer will not tire of the whole deal and walk away from it. Who judges a buyer's attitude? The collecting agent for the territory, for if delinquency develops, the collecting agent will have to cope with it.

This system seems to work. Repossessions among the leaders in shell housing now run less than 2% of dollar volume, well within the limits of default for any consumer financing operation.

Where the shell market lies:



ON THE FRINGES of small towns shell housers find almost 70% of their market. Most of the rest of it lies in rural areas with less than 10% in big metropolitan areas. Most neighborhoods that shells go into are upgraded as a result. The shell house pictured here was bought by a middle-aged Negro couple for a 150'x175' lot in Orange Park, Fla. They bought the lot from a man the buyer had worked for over 20 years. His sweat equity in the house: finish flooring, inside painting, and all interior doors; all else came finished. Price: \$3,400. When HOUSE & HOME visited the site last month, his two sons were helping him dig a pit in the sandy soil for his septic tank.



BIG HOUSES on big lots (half-acre minimum) at Kettler's Barcroft Woods community start at \$40,000. Architects: Patterson & Worland of Bethesda, Md.

Ten tips on selling the over-\$30,000 house

If the new HHFA-Census figures* are right, builders are having more trouble selling new homes in top price brackets than any other kind. In the first quarter of last year, 14% of nonfarm one-family homes sold were priced from \$25,000 up. But that bracket accounted for 18% of unsold inventory. In the second quarter (latest figure published by undermanned federal statisticians), the \$25,000-and-over house constituted 15% of output and 21% of unsold overhang.

All this makes the achievements of Kettler Bros. look notable. In the keenly competitive market around Washington, D.C., Kettler sells house-wise buyers with deceptive ease.

One measure of Kettler's success is its sales record, which is 1) steadily improving (from 49 sales in 1957 to 112 last year) and 2) the area's best in the \$33,000 to \$45,000 price bracket. A second measure is the calibre of its merchandising—so high that Kettler won eight sales and marketing awards at last year's NAHB convention. A third measure is the company's standing with other housing professionals: "They've done such a thorough job of creating a good name and protecting it that their need for advertising is zero," says Marketing Consultant James Mills. And a

fourth—and perhaps most significant—measure is Kettler's standing with its own buyers: "There's a referral in at least 80% of our sales," says Milton Kettler, vice president for sales and marketing and one of the company's four partners. The others: brothers Clarence and Charles Kettler, brother-in-law (and president) William Forlines.

At their two communities—Old Farm in Rockville, Md. and Barcroft Woods in Falls Church, Va.—the Kettlers' sales effort looks almost casual. Prospects are never trapped, channeled into sales offices, or pressured. Salesmen never urge a likely buyer to make a deposit because the lot he wants has also attracted others.

But the casual look is calculated—and based on keen understanding of Kettler prospects, why they buy, and what they want. One source of this understanding: a survey of Kettler buyers by Louis Harris & Associates, whose other clients range from auto makers to President Kennedy (H&H, June 1960). Kettler's seemingly casual selling is also the result of lengthy step-by-step planning. Case in point: Ten months were spent designing and revising the models for Montgomery Square, a new Kettler community which opens this month in Rockville.

Typical of the Kettlers' thinking are the ten ideas on the following pages.

* Housing Sales. Census-HHFA Reports C25-1 & 2.

1. 'We pinpoint our marketing costs by breaking our marketing budget into 21 items'

In today's hotly competitive housing markets, more and more builders are setting up controls to keep tabs on building costs. But, Milton Kettler points out, "not one builder in 100" is analyzing, allotting, and controlling his sales and merchandising expenses: "Most of them don't realize that the true cost of their houses includes not only the labor and material that go into them but also such seemingly insignificant items as the phone in a model home and the depreciation on a company car."

All of these items are covered in Kettler's annual marketing budget, which comes to 5.74% of estimated gross sales. For example: This year the partners expect to sell 60 houses at \$31,000 at Montgomery Square, 60 at \$38,500 at Old Farm, and 20 at \$45,000 at Barcroft Woods. Total volume: \$5,070,000. Marketing budget: \$291,018. Here is how the 21-item budget breaks down:

Salesmen's commissions 33.9%	Furniture depreciation 1.6%
Executives' salaries 14.8%	Printing 1.5%
Media advertising 11.2%	Research 1.4%
Model-house expenses 7.5%	Signs 0.7%
Interest on model houses 5.2%	Special displays in models 0.7%
Brokers' commissions 5.1%	Photo service 0.5%
Community expenses 4.9%	Auto depreciation 0.5%
Miscellaneous 3.5%	Art services 0.4%
Office salaries 2.3%	Phones in models 0.4%
Agency services 2.1%	Auto operation 0.2%
Realty tax on models 1.9%	

"Executives' salaries" includes not only Kettler's salary as vice president in charge of sales but also pro-rated portions of the other partners' salaries based on time they devote to marketing.

2. 'We require our salesmen to live in the communities where they are selling houses'

Why? "We want them to become a part of the community," says Milton Kettler. "This way, they are constantly learning more about their buyers, constantly carrying on an informal kind of consumer research."

Is owning a Kettler home a financial burden for salesmen? Far from it. For one thing, Kettler sells them their houses at cost. More importantly, if they are successful—and all of them are—their annual earnings are above the average income of their neighbors. For example: At Old Farm, where family incomes average about \$16,000, Charles Richard (Rick) Wolfe, the salesman in residence, sold more than \$2 million in houses last year.

Kettler salesmen are encouraged to start community activities but not to dominate them: "A salesman may gather the nucleus of a citizens' committee," says Milton Kettler, "but once it gets organized, he steps out. His wife may help get a garden club started, but she's not apt to be the president." At Old Farm, General Sales Manager James Walker and Wolfe took a hand in organizing a homeowners' association, arranging summer recreation for children, and building a neighborhood swimming pool.

When his subdivision is sold out, must the salesman move to another Kettler community? The Kettlers haven't faced that problem yet—and won't face it until 1968 when, if the present schedule is followed, Old Farm's 510 lots will be gone.

3. 'Even if a new salesman has had plenty of experience, we train him for three months before he sells for us'

"There's a sound reason for this," says Milton Kettler. "The Harris survey (see p. 128) showed that 80% of our buyers put complete reliance in the salesman. This is a valuable asset—and one we can't afford to squander by letting a salesman go out on his own before he understands our sales philosophy and exactly how we sell our market. Furthermore, since each salesman really functions as the sales manager of his own subdivision, he should be able to do the job without constant supervision."

The latest product of Kettler's training is Samuel W. Barrow Jr., salesman at Montgomery Square, which opens this month. Before he joined Kettler last fall, Barrow had seven years experience with two realty firms, and had worked in the mortgage department of an insurance company. His three-month training included on-the-job guidance from Sales Manager Walker and salesmen at two other subdivisions and several days learning the routines of each company department. He shopped competitors' houses, took the NAHB AcSellerator course (a training program for salesman) and, with Kettler's other salesmen, completed a special course under Marketing Consultant James Mills. While in training, he drew pay against future earnings.

In January he went out to the unfinished models at Montgomery Square and started writing letters and inviting early prospects to pick out lots. "By that time," says Kettler, "Sam knew our system and could act with confidence."

4. 'We hire housewives who live in our tracts to demonstrate our model houses'

Like the housewife hostesses at Eichler Homes on the West Coast (H&H, May) Kettler's model-house demonstrators impress prospects with their unfeigned enthusiasm.

At Old Farm, for example, the two demonstrators quickly establish rapport with prospects who are likely to have similar interests and similar social and economic backgrounds. They are convincing because they talk about the houses and neighborhood in personal terms ("My husband and I call this sitting room our retreat—it's a marvelous place to hide out when the house is full of kids"). And they know the answers to common questions about schools, bus schedules, trash collection, and where the hairdresser is.

"These jobs are in great demand," says Milton Kettler, "but not primarily because of the pay [\$2 an hour on a part-time basis]. Many women are eager to vary the routine of running a household."

Kettler's demonstrators also open the sales office on weekdays, address mail, send out brochures, answer the phone when the salesman is out, supervise the woman who cleans the models, and tidy up ("They see little things a man wouldn't notice," says Kettler). And, like Kettler's in-residence salesmen, they are one more important link between the builders and their buyers.

Demonstrators' qualifications: "There are no hard and fast requirements," says Kettler. "But we look for women who are attractive, poised, and outgoing; who have children and are reasonably mature, who are representative of the kind of women who live in the community; and who are willing to work odd hours."



5. 'Our advertising creates a mood, mentions a minimum of facts, and costs us less than most builders spend'

Kettler's newspaper ads (samples above) are attuned to what Kettler's rather special market wants most—gracious but casual

continued

living, an attractive neighborhood, and congenial neighbors.

The sell is soft and sometimes humorous. Photo (p. 129): a boy at a pump. Caption: "Complete urban utilities—Old Farm." The ads, written by Milton Kettler (he tried several agencies and found them wanting), run week in and week out, are small (5½" x 3½") and simple—a picture with a minimum of surprinted copy.

Are they imitated? "Yes," says Kettler. "If we put a big X across one of our ads, I wouldn't be surprised if someone copied it the next week. But our imitators miss the most important point: Advertising must be sensitive to the people it is trying to reach."

Kettler's advertising budget is surprisingly low—only one-half of 1% of sales volume (compared to 1½% to 2% for most successful builders). Why not advertise more? "We tried it," says Kettler, "and found more advertising increased traffic but not the number of qualified prospects."

Despite the modesty of his advertising program, Kettler polices it with care.

Item: A wall chart in his office shows how much advertising money he plans to spend each week of the year. Holidays are indicated on the chart because they may call for special ads. So are World Series weekends: "Men are likely to stay home to watch the games on TV, so there's not much point in advertising. The ad program is flexible. Of this year's \$33,600 budget, Kettler has earmarked \$28,000 for weekly ads, but he will cut back if sales go better than expected. And he is holding \$5,600 in reserve for extra or holiday advertising if it's needed.

Item: Kettler surveyed his buyers to find out which Washington newspaper (there are three) was the best medium for his ads. He sent 150 letters and return postcards, got 100 replies. Results? Confidential, he says.

6. 'We don't try to draw big crowds to our models—in fact, we don't want them'

Crowds and excitement are a hindrance—not a help—in selling upper-price houses, contend the Kettlers. Milton Kettler cites four reasons:

1. "Big crowds are bound to include a lot of tire kickers who are not qualified prospects in our limited market."
2. "Crowds of people milling through a house spoil the effect of the rooms and decoration and counteract the image of gracious living that we have worked to create."
3. "Crowds are a problem for salesmen—they waste time sorting out bona fide prospects and answering casual questions from casual lookers."
4. "Crowds and turmoil often alienate likely buyers—they are often unsettled by the lack of privacy, impatient because salesmen can't take time to answer their questions. Many simply walk out and say they will come back when there are not so many people around."

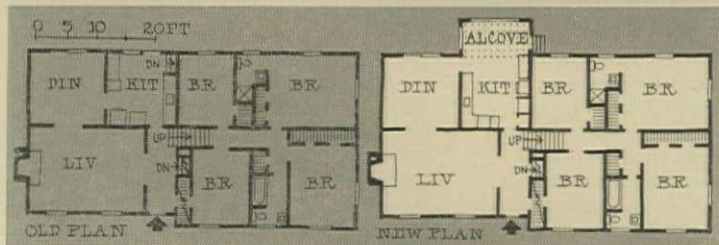
But although the Kettlers don't encourage big turnouts, there is a steady flow of visitors through their models. On a raw gray Sunday in January—and a day when there was no Kettler ad in the papers—from 12 to 20 cars were parked in front of the models.

7. 'Custom changes ordered by our past buyers are a guide to what future buyers will want'

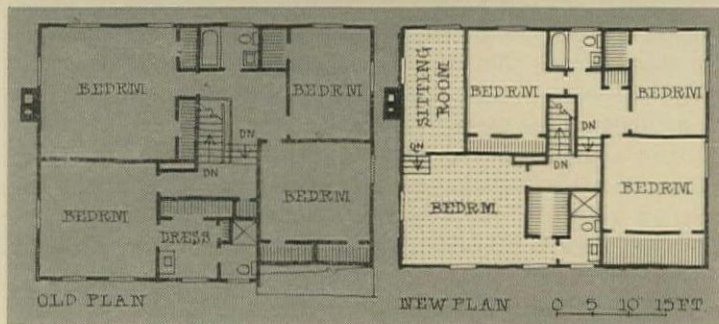
And as a result, many of these custom changes are designed into future models. Two examples are shown in the photos and the old and new plans above right.

TOP: Because previous buyers of the "Oakfield," a split-level priced at \$35,250, asked for more eating space in the kitchen, the Kettlers pushed out the back of the kitchen to form a breakfast alcove. The alcove, which has windows on three sides and opens to a rear patio, replaced a less convenient step-down breakfast room (in the daylight basement under the bedroom wing), which "people didn't like too much." Result: The Oakfield's share of sales at Old Farm jumped from 20% to 28%. What's more, the kitchen alcove turned out to be so popular that nine out of ten

H&H Staff



Charles Baotie



buyers of another model asked for it at extra cost (\$1,080).

BOTTOM: The second floor of the Longmeadow, a \$37,450 two-story with staggered levels, was re-planned to create a private sitting room off the master bedroom. As the plans show, space was borrowed from a large (15' 6" x 16' 8") children's bedroom. Result: The house, which had been lagging behind other Old Farm models, became one of the sales leaders.

In still another house, the two-story Yorktown, the Kettlers removed the den, enlarged the family room, added a breakfast room, put a second fireplace in the living room (there was already one in the family room), installed more and better cabinets in the kitchen, rearranged the closets and dressing room in the master suite, and boosted the price from \$38,000 to \$39,500. Result: The model's share of sales jumped from 5% (four of 80 sales

before the change) to 16% (eight of 50 sales after the change).

The Kettlers analyze custom changes once a year. Among other things, this year's analysis has shown that their buyers now want sliding glass doors in the family room instead of the dining room, a fireplace in the family room instead of in the dining room, a rear terrace instead of a screened porch. And there is less demand for attic fans than in 1962 because more buyers expect to add air conditioning.

Sums up Milton Kettler: "For small-volume builders, the cost of consumer research by professional market analysts can be prohibitive. But anyone can get an idea of what his buyers want by reviewing past custom changes—and it costs only a few hours of your time."

8. 'Unlike most builders in the upper-price range, we post plenty of signs in our models'

Many builders of over-\$30,000 houses would be surprised at the number of signs in Kettler's models—26 in each Montgomery Square house, for example. Their theory: Signs detract from the atmosphere and smack of the hard sell which often repels upper-income buyers.

Milton Kettler concedes there's something to this view but contends the benefits of signs outweigh the drawbacks: "Unless you point it out to them, even housing experts don't see everything when they walk through a model house."

Kettler's signs, all identical in design, point out features the average visitor is likely to miss. Copy, written by Kettler and checked with Merchandising Consultant Stanley Edge, talks benefits in terse terms: "Step-saving laundry chute," "Dust-free door chime," "Minimum-maintenance [brand-name] doors," "Kettler-built roof trusses—strongest construction," etc.

The Kettlers differ with other home merchandisers on another count: They give out no brochures in their model houses—even if a visitor asks for one. Instead, they use a visitor's request for a brochure as an opportunity to get his name. Says the salesman: "We only have a few on hand, and they're already addressed for mailing [he points to four or five brochures on a desk], but we'd be happy to send you one."

The 12-page brochure, "A home for your family," is expensive (it costs the Kettlers \$1.25) but subdued in keeping with the company's soft sell. Inserted in a cardboard container decorated with the Kettler's eagle trademark, it includes sections on market and technical research, land planning, architecture, "variation within the community," landscaping, craftsmanship, and service. Also included are brief biographies of the four Kettler partners ("A firm is people") and a list of outside experts (architects, engineers, etc.) retained by the company. A four-page brochure for each subdivision, spelling out details but not mentioning house prices, is enclosed with the general brochure.

No salesmen's phone calls follow the mailing: "If people come back of their own accord after receiving the brochure, they mark themselves as good prospects," says Salesman Rick Wolfe.

9. 'We go out of our way to sell the kids—but not with the usual hoopla, giveaways, and gimmicks'

Children's reluctance to leave familiar neighborhoods, schools, and churches is a major obstacle to selling new houses. So reported HI-PO (the Housing Industry Promotional Operation sponsored by NAHB and 65 manufacturers) after its depth survey of 1,409 households (H&H, July 1961).

That finding, plus their own research and experience, convinced the Kettlers that children can often make or break a sale. So, not surprisingly, Kettler salesmen direct their sales talk at children as well as parents. They stress community features of special interest to children—a new school, a playground, or activities like bike races and field days. And as they drive a family through the com-

munity, they mention the names of children living in the houses.

"We direct our attention to the children—make them feel important," says Sales Manager Walker. "And why not? Our whole community is planned with children in mind. When Rick Wolfe (the Old Farm salesman) describes the new swimming pool, he may seem to be talking to the parents, but he's looking at the children and gauging their reaction."

Says Salesman Wolfe: "If you tell a teenage girl she'll find lots of friends here of her age, you've removed some of her doubts. I try to make friends with the kids from new families—meet them at the school bus stop, if I'm not tied up, and run them home in the company jeep or stop to chat with them when I get a chance."



Photos: Charles Baptie



10. 'Antique furniture adds interest to some of our models—and keeps visitors around longer'

Of the four furnished models at Kettler's Old Farm community, three are furnished with antiques like those in the photos above. The Kettlers and their interior designer, Stephen D. Jeffery of Washington, put at least one authentic old piece in every room.

"Some builders feel that unusual furniture like this attracts so much attention that visitors don't see the house," says Milton Kettler. "I can't accept this theory. Antiques enrich the rooms, and, more important, they get people to come out to see the houses and to spend more time in them. The longer visitors stay in a model, the more time they have to sell themselves on it and the more chances our salesman have to talk with them."

Sales Manager Walker agrees: "People stay in our models three times as long as in most builder's models. And they bring their friends. Sometimes a couple of women drive up at one o'clock and are still around at four or five."

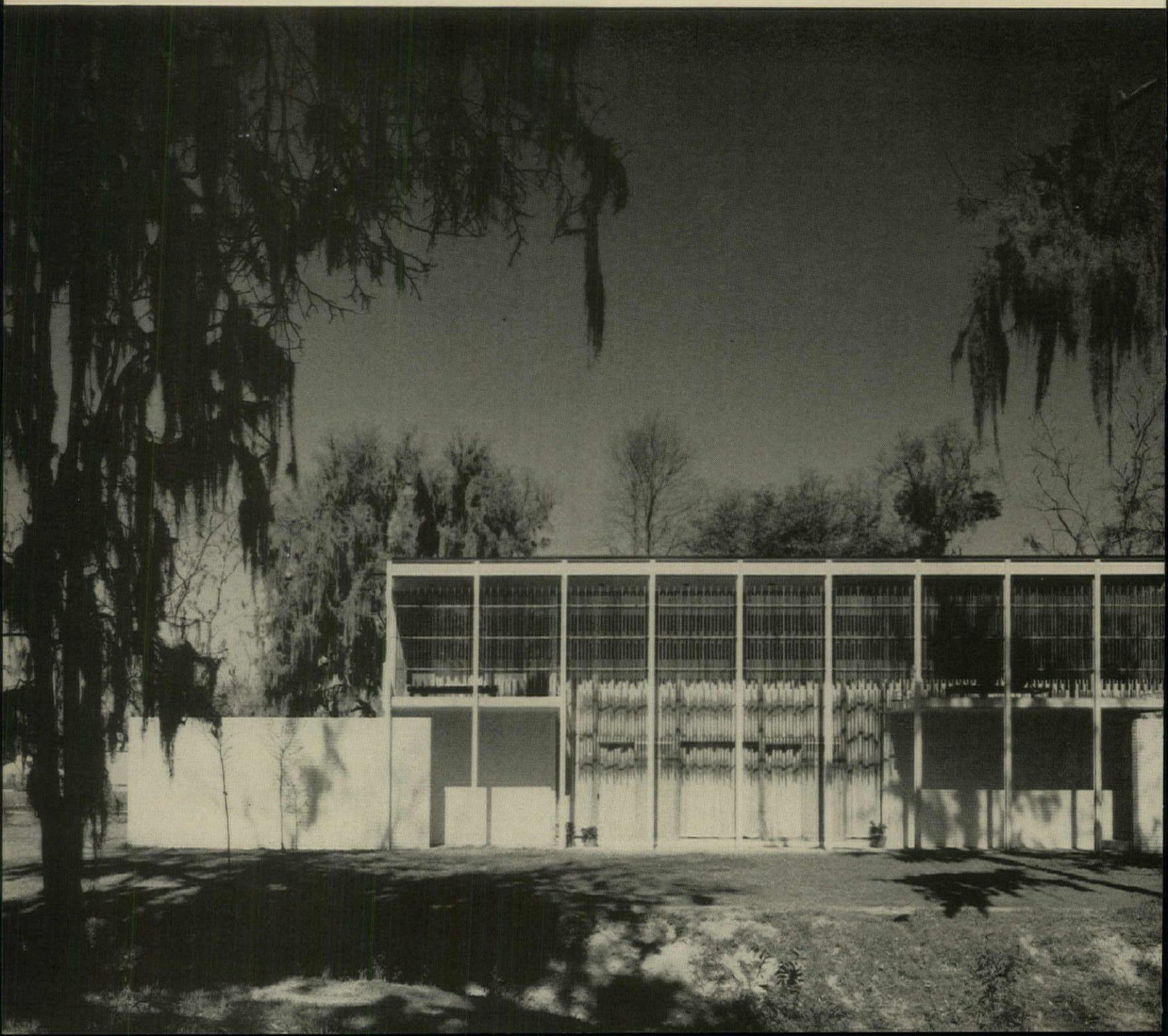
Kettler leases antiques from the Craft Shop in nearby Gaithersburg, Md. (for an undisclosed fee). Furniture and other articles on display are offered for sale (there's an unobtrusive price list in each room). The store sells many of them to Kettler homebuyers but replaces them with antiques of equal interest.

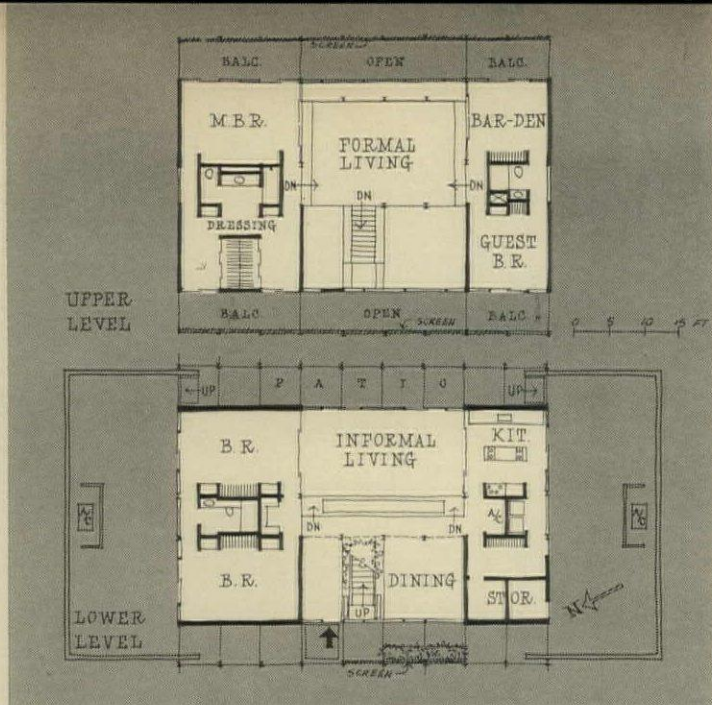
Observes Milton Kettler: "The Craft Shop owners—like many manufacturers of homebuilding products—realize that a builder's model house is an ideal showroom for their merchandise."

Six houses with a common appeal: privacy

These six custom houses—all award winners in the 1962 AIA Homes For Better Living program—are all very different from each other. But they have a single unifying quality: In each case, the architect has carefully planned the house and its siting to give the occupants the two important forms of privacy—privacy from its surroundings and privacy within, between the conflicting activities of the family group.

None of them is on large acreage. None achieves its privacy through sheer space. All achieve their distinction with design devices adaptable to other custom-built or built-for-sale houses. For example. . .





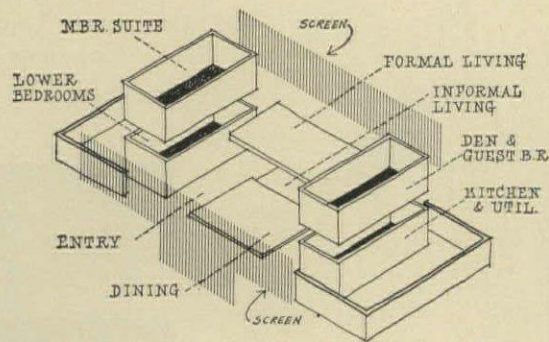
Enclosing walls and sunscreens form a protective shell around the house. Plan is symmetrical, zones children's rooms from adult area.

1. Lacy wood grilles and solid brick walls screen all four walls

In this house, Architect Mark Hampton used a grillwork of red-wood slats to screen the big glass areas facing the street and a golf course at the rear. The wood slats provide a bonus beyond their privacy function: They break up the light streaming in and create a dappling of light and shade like the light that filters through a leafy forest. On the other two sides of the house, rooms open to patios sheltered by high brick walls.

The plan is zoned for a maximum of privacy. Children's bedrooms, kitchen, dining, and an informal living area are on the lower floor while the parents' suite, a den-bar, the guest suite, and a formal living area are above. The guest bedroom lies diagonally across the house from the master bedroom, and each opens to its own private balcony.

Merit award. Builder: DeWitt, Furnell & Spicer. Location: Savannah.



Street facade (above) presents the same interesting, but closed, appearance to the street as the rear elevation (left) does to the view side. Steel H columns are on 6' centers, exposed and painted white throughout. Solid second-floor sidewalls are weathered redwood paneling.

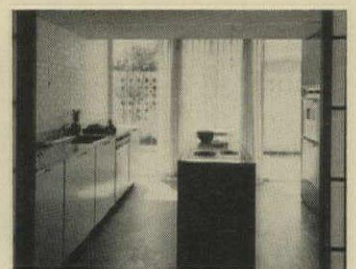


Joseph W. Molitor

Entry is full two stories high, looks onto living areas on both floors. Room dividers echo slat effect of outdoor screens.

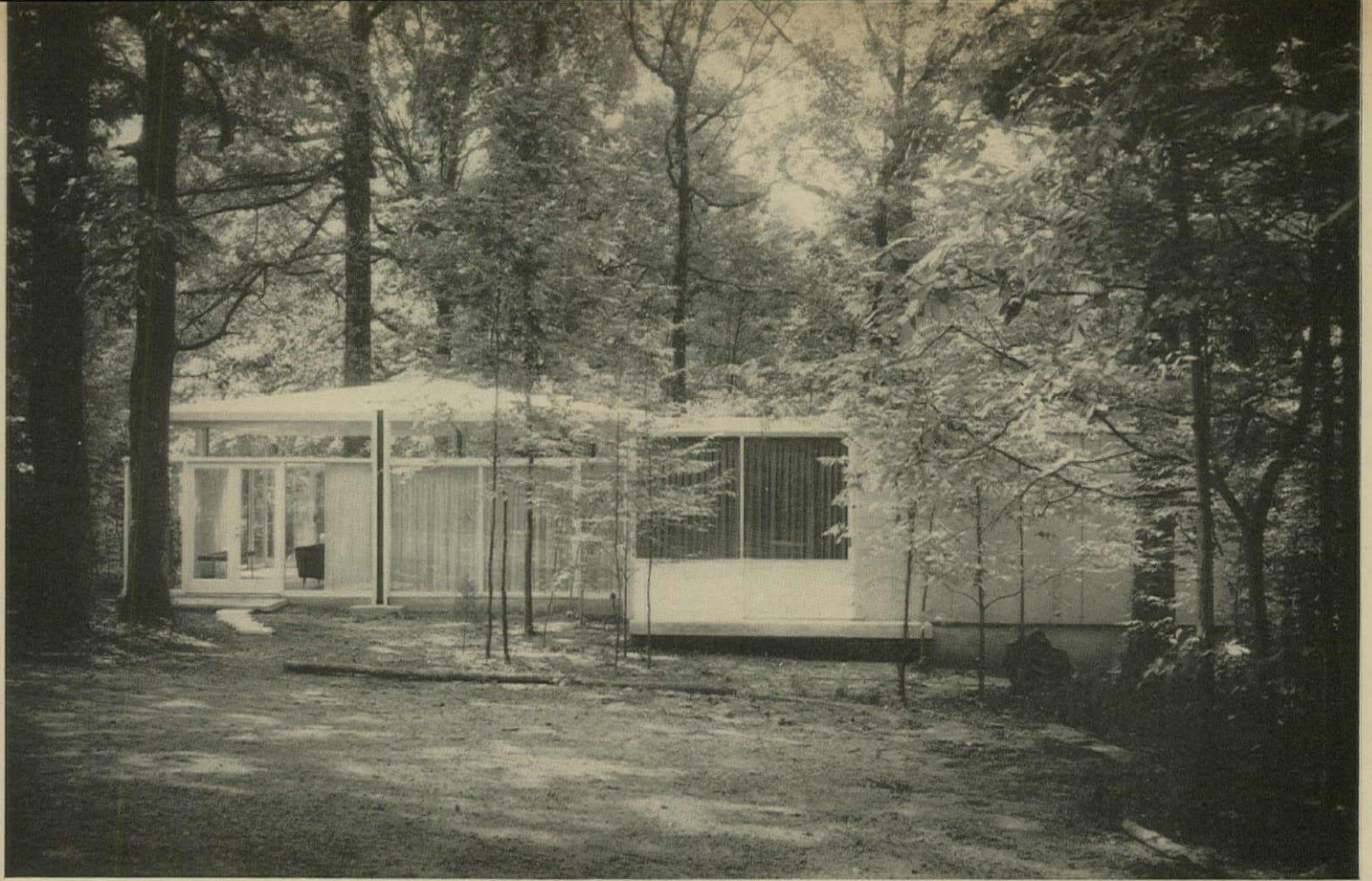


Formal living on second floor is inset 6' from sunscreen, overlooks a golf green. Viewed straight on, slats do not block view out.

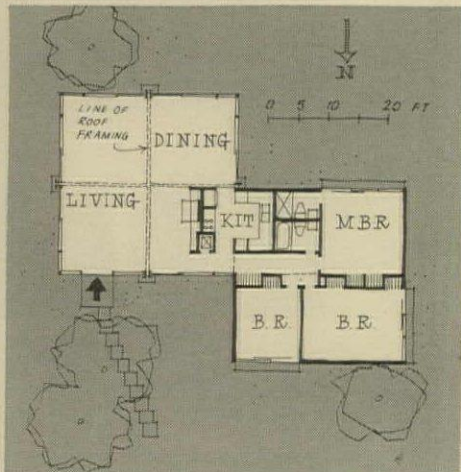


Kitchen overlooks walled patio, is immediately adjacent to family room for informal meals, but separate from formal dining area.

continued



Entrance from street is well protected by a screen of trees and the ample setback. Walls are 4'x8' fluted, asbestos-cement sheets.

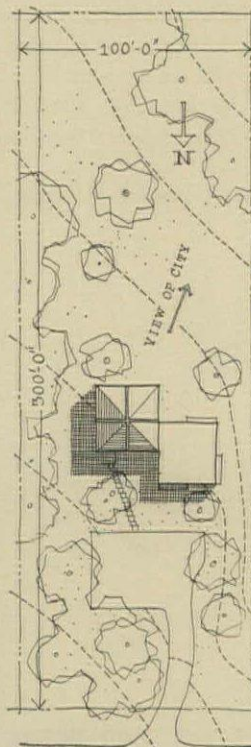


Living-dining area is one big space with all-glass walls on four sides. Compact kitchen-bath plumbing core isolates the bedroom wing.



In living room, fluorescent lighting trough and skylight are formed by divided roof girders. Daylight is filtered through plastic and gray glass.

2. An offset plan zones living and sleeping areas



Narrow lot was by-passed piece of a developed neighborhood, with good view of Memphis.

The 300' depth of the lot permitted Architect Oscar Marshall to get this house well back from the street. But the 100' width of the lot and a budget that permitted no more than 1,600 sq. ft. of living area demanded careful planning of rooms to assure privacy from the neighbors and privacy within the house. Marshall's solution divided the house into two offset squares, one for living-dining, the other for bedrooms, with the kitchen-bathroom core serving as a privacy and noise barrier between.

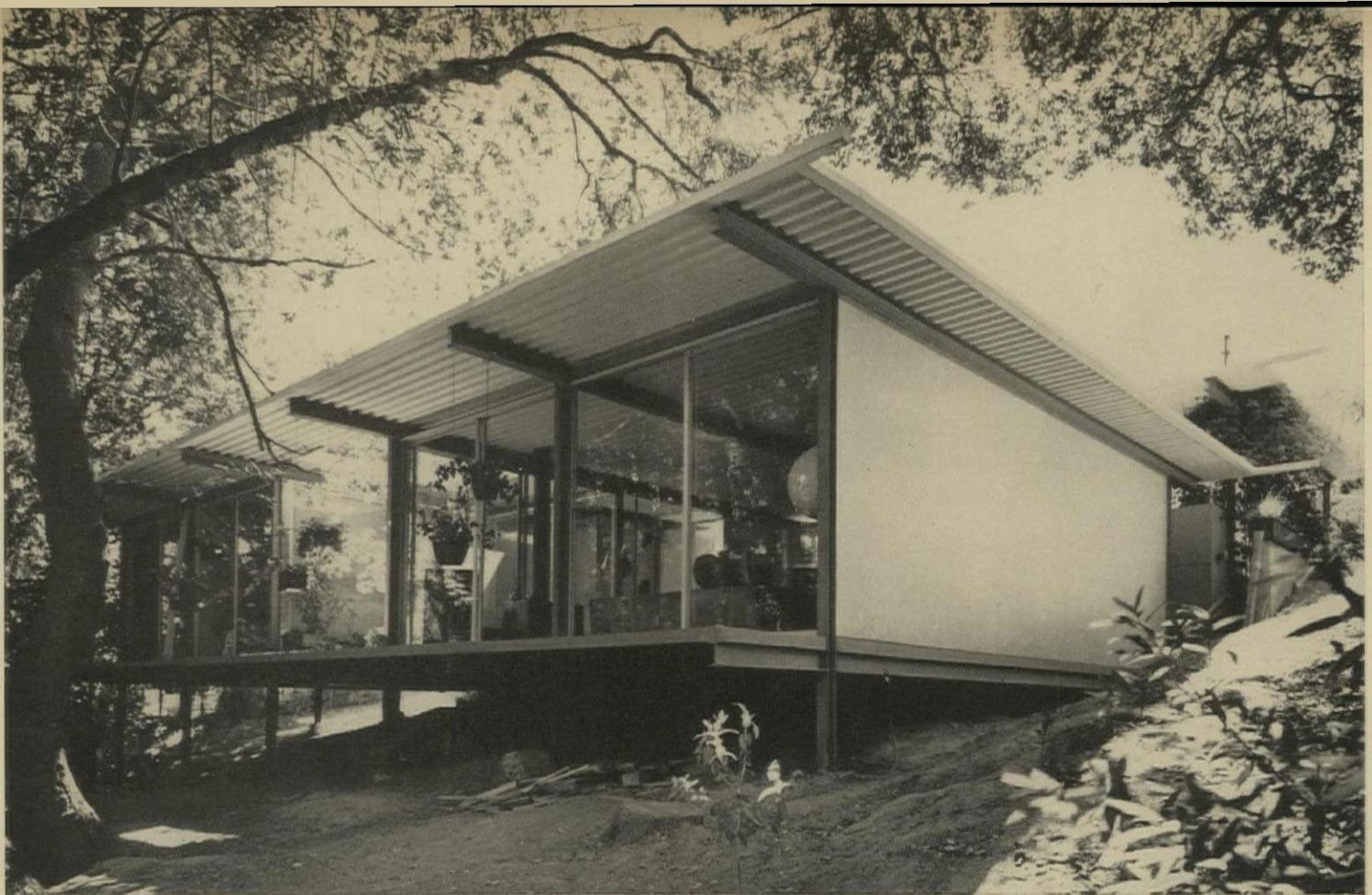
In the 28'x28' living area, the steel framed roof forms a shallow tent, supported by four steel posts at the mid-point of the walls (photo below left).

Honorable mention. Builder: D. H. Taylor. Location: Memphis.

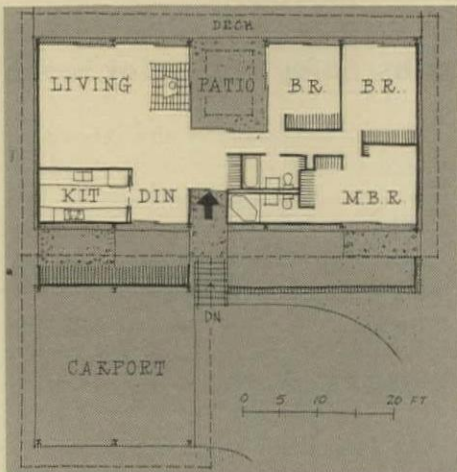


Photos: U.P.I.

Transom above framing of sliding glass doors, with mitred joint in corners, makes the roof seem to float above the living room. Long hall leads to bedroom wing at rear.

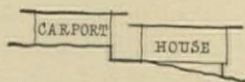


Downhill view of house shows how rooms open onto a covered deck well above grade. Roof is corrugated steel, with 1" insulation.



Modular plan puts three bedrooms, two baths, and big living area into 1,200 square feet. Most partitions are prefabricated storage units.

3. Thoughtful placement on a slope creates privacy



This steel-framed, steel-decked house by Architect Raphael Soriano is isolated from the street because it was dropped down the slope so that only the roof is visible. Glass walls on the street side are screened by the carport and an embankment wall topped by shrubbery.

On the downhill side (photo above) rooms are well above grade, so there is the illusion that you are in a tree house with foliage all around you—able to see, yet remain unseen. A central patio, open to the sky but within the house perimeter, separates the living area from the bedrooms.

Honorable mention. Builder: Frank McCauley. Location: Mill Valley, Calif.

Photos: Ken Knolenberg



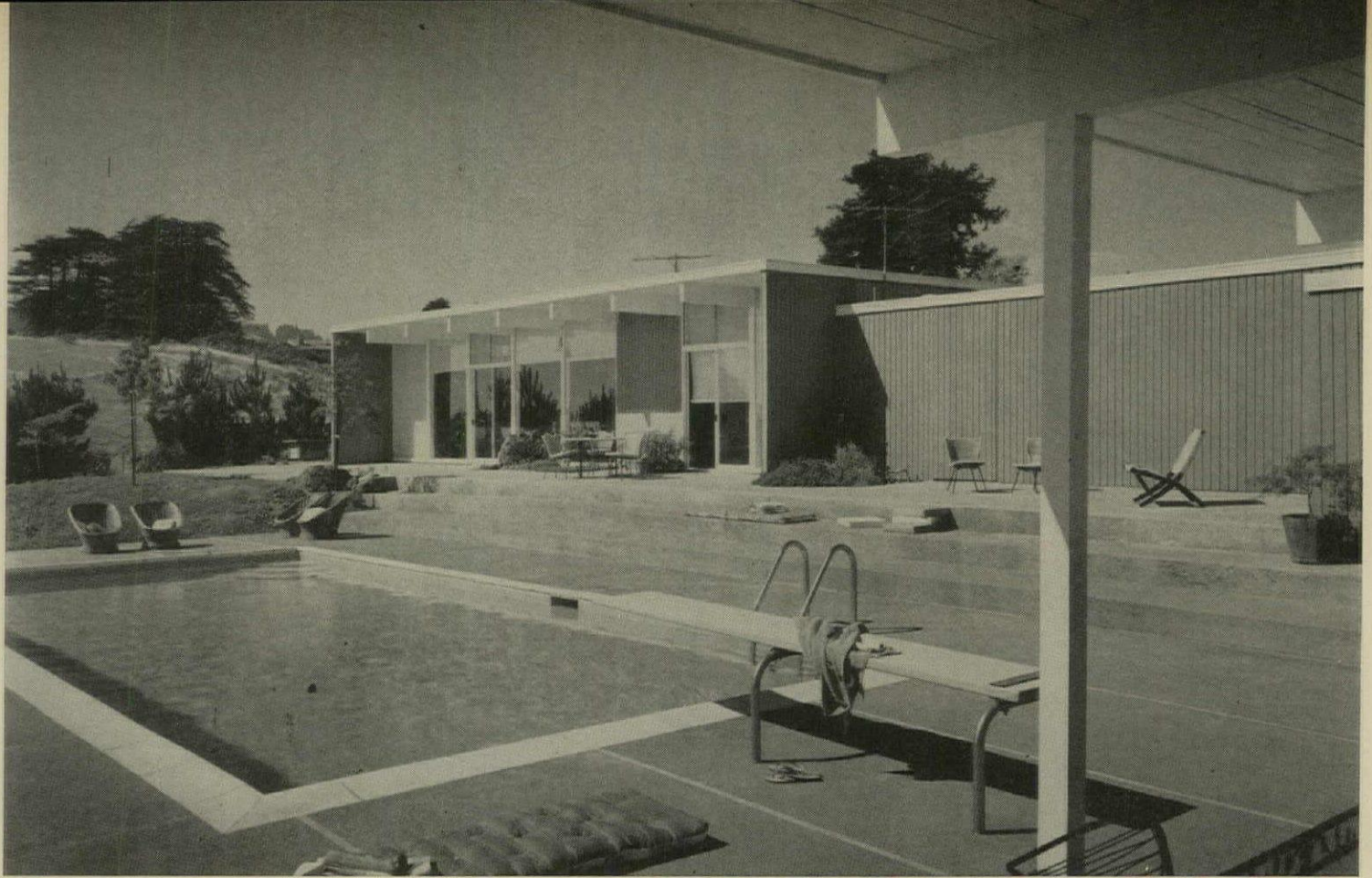
Sheltered court is formed between house and uphill retaining wall. View is from bedroom patio toward outdoor dining area at far end.



Structural system—steel posts on a 10' module—eliminated bearing walls. So walls are mostly big sheets of sliding glass doors. Opaque walls are

built-up fiber panels. Floors are concrete over steel decking, with cork tile finish and hot-water radiant heating embedded in the slab.

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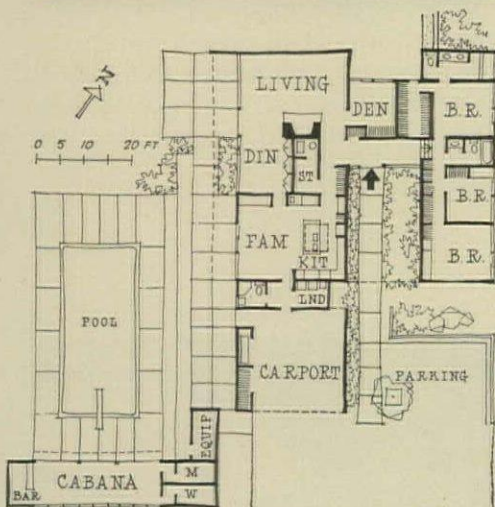
Pool and patio, as well as living, dining, and family rooms, look out over the view side of the knoll-top site, away from the street.



4. A two-level, two-zone plan isolates noisy and quiet areas

Poolside indoor-outdoor living is the keynote of this relaxed but elegant home. Less obvious but equally important is the design solution for achieving quiet and separation for the study and sleeping areas. The architects—Knorr & Elliott—took advantage of the natural slope of the site to put bedrooms on a level four steps above the living area. This quiet area is linked to the living area only by the entry and den. And the living area buffers it from poolside noise. The swimming pool cabana, the carport, and the blank wall of the bedroom wing block views from the street.

Honorable mention. Builder: Gordon Gardner. Location: Oakland, Calif.



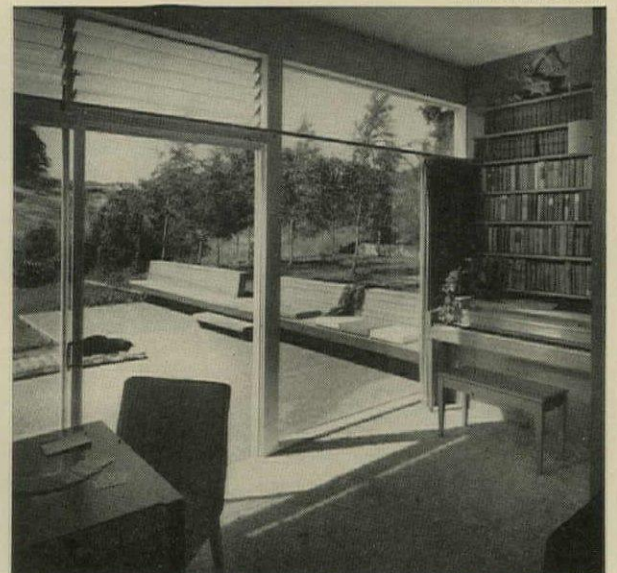
Street elevation (top) and plan present a closed face to the street. Entry doors are set back at rear of central court between living area and bedrooms.



Kitchen is set back in the center of the house, lighted by big luminous panel and glass wall of family room, behind camera. Dining room is to left.



Compartmented master bathroom overlooks garden. There are three other baths, two for guests at pool.



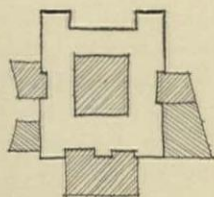
Private patio off the den offers quiet outdoor enjoyment, well away from pool and noise-laden rooms. Glass jalousies above fixed sash allow ventilation even in rainy weather.

Photos: Morley Baer



Living terrace gains privacy (and a better view) by perching on a filled embankment which rises as much as 7' above grade.

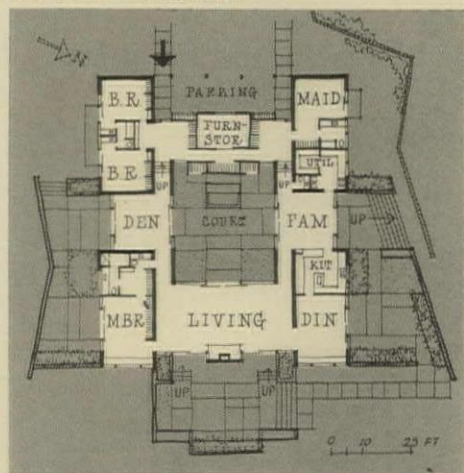
5. Unusual zoning creates privacy for two persons—or 200



The conflicting objectives of this house make privacy seem almost impossible: The owner wanted a private suite, space for regular family and guest visits, plus servant's quarters and the largest possible space to display furniture (the owner is a manufacturer) and to entertain hundreds of guests.

Architect George Matsumoto (in one of his last North Carolina houses before he moved to Oakland, Calif.) resolved these conflicts by putting private areas at each corner of a hollow square, and interconnecting them with open living space and the central court.

Honorable mention. Builder: Superior Construction Corp. Location: Sedgefield, N.C.



Square-doughnut plan uses a central court as the main link between rooms. Living and family rooms open to the outdoors on two sides.



Sliding glass doors open the living room to the court. Blank wall at far side of the garden is the rear wall of the service-storage area.



Sun terrace off the master bedroom is completely hidden from other rooms and terraces. All patio areas are of pebbled concrete.



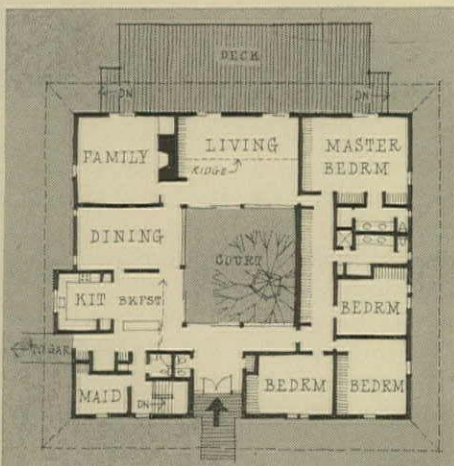
Formal dining room also has its own outdoor area for al fresco meals in good weather. Adjacent kitchen doubles as an informal breakfast room.

Photos: Joseph W. Molitor

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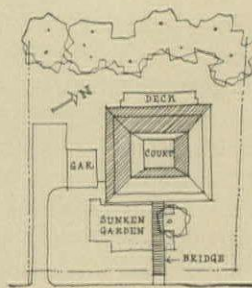


Pitched roof and wood exterior were used to harmonize with the existing neighborhood of development houses. Landscaping is formal.



Floor plan offers excellent interior privacy for all rooms, and most share the view and space of the landscaped court.

6. A big house on a small lot turns inward for privacy



Architect Norval White puts the design problem this way: "The paramount requirement was to develop maximum outdoor privacy on a site 150' wide, bordered closely on either side by conventional split-level houses." To do this he placed a 24' square court at the center of the house (see drawings). Most rooms except the bedrooms open onto this completely private area with big sliding glass walls. From the street and adjacent properties, you can see only relatively tall, narrow windows.

The rear deck is private because it is placed deep on the lot—beyond the sightlines of the houses on either side.

Merit award. Builder: Blauvelt Construction Co. Location: Tenafly, N.J.



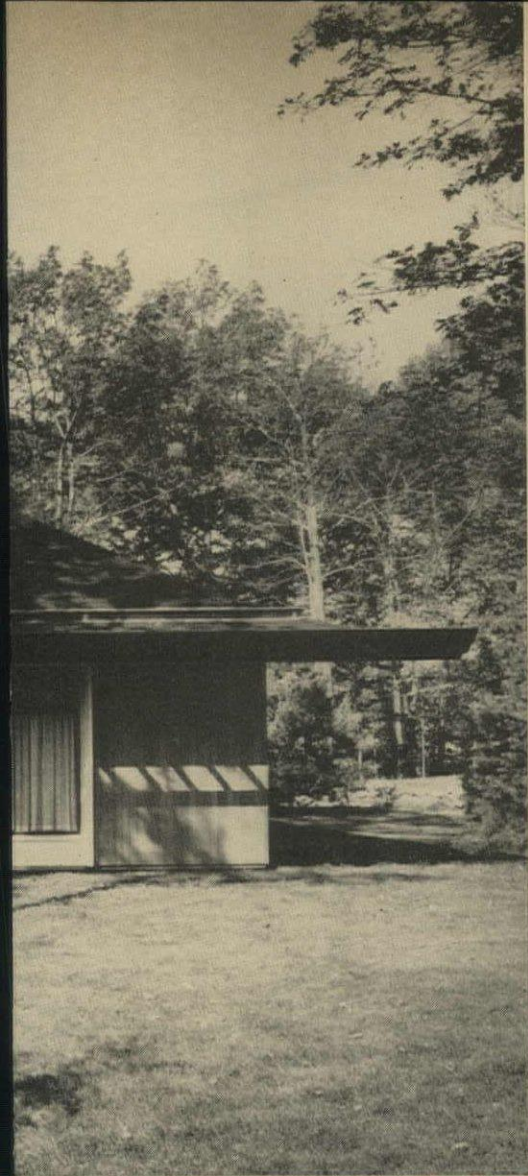
Entry, foreground, looks across the court to the living area beyond. Sliding panels, to left, can open or close dining areas to central court.



Living room ceiling follows pitch of the roof for extra spaciousness. Wood-paneled end wall hides storage space, with family room beyond.



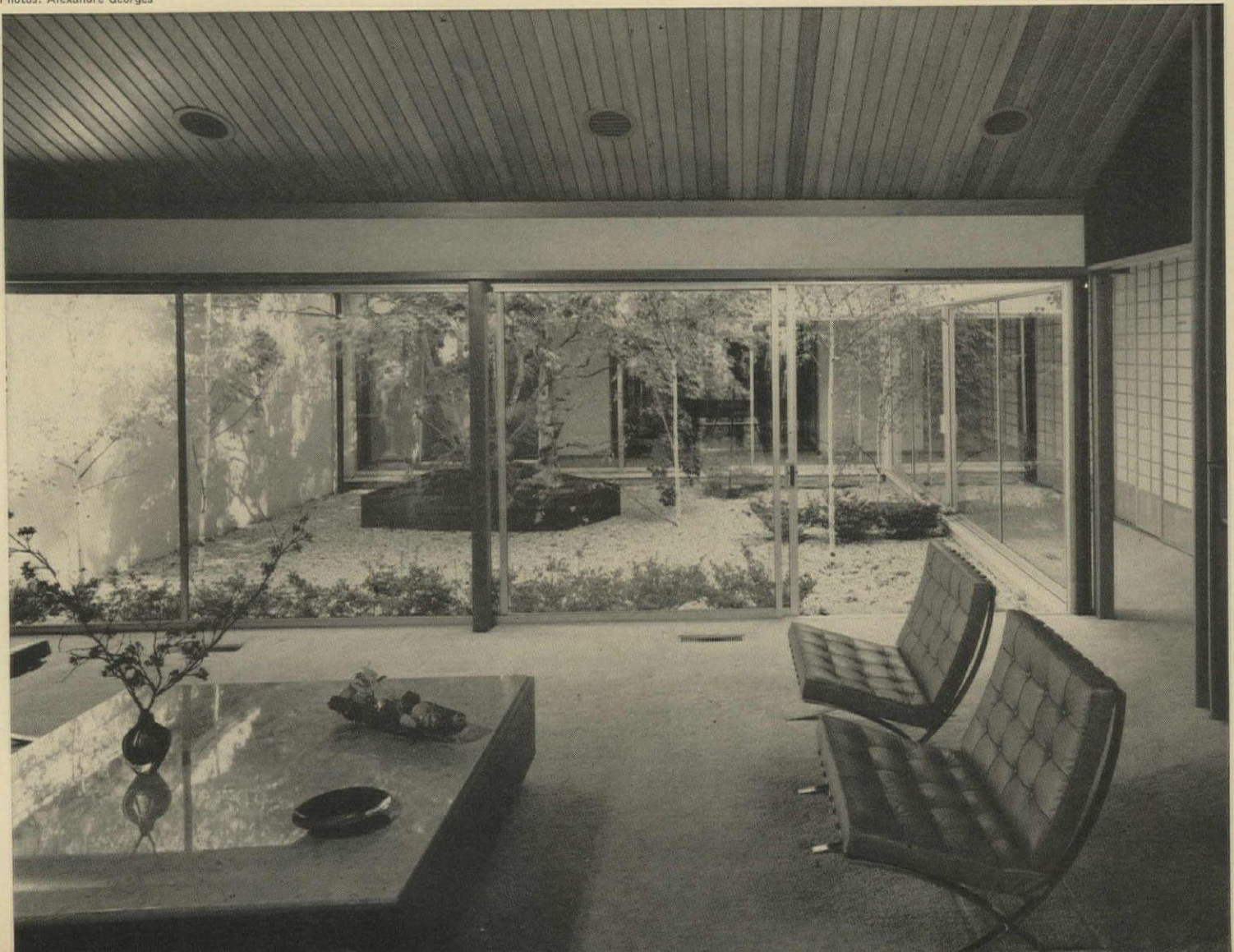
Family room—in contrast with the rest of the living area—has a sheltered feeling, and is isolated from the central court.

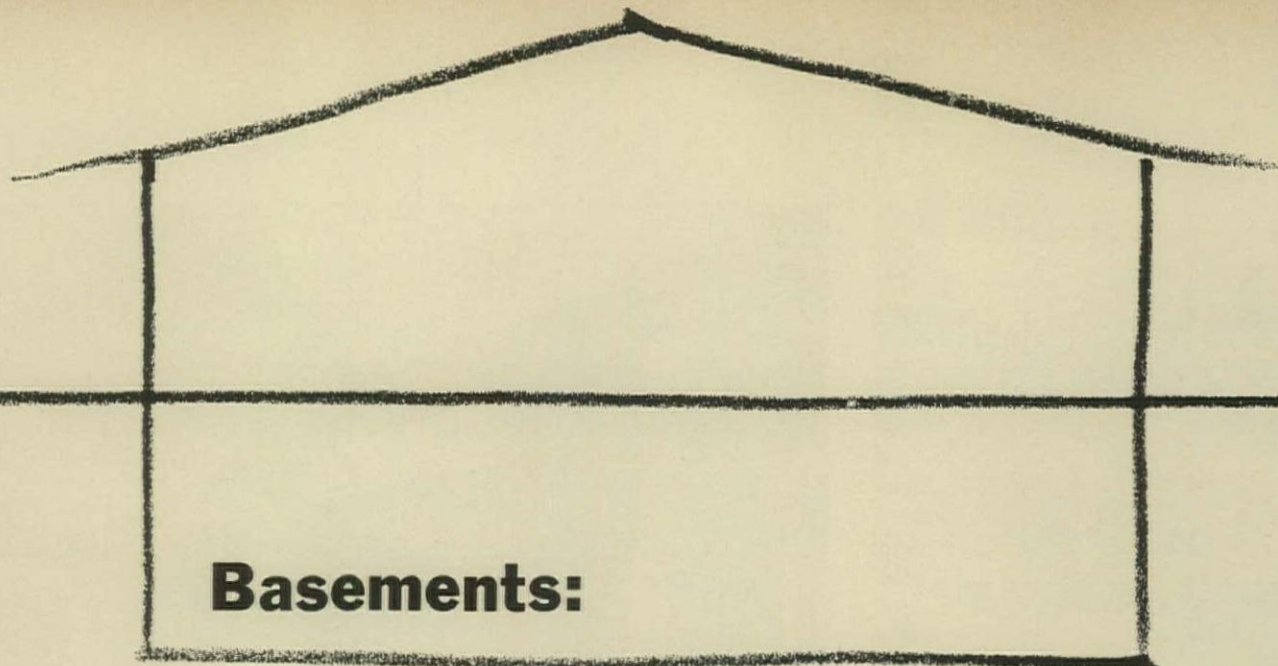


Rear deck, built up from grade, is well protected from view in all directions. A wood banquette extends full width.

Central court (below) has formal landscaping. A single specimen-sized tree—set off with low plantings and a stone base—is the focal point.

Photos: Alexandre Georges





Basements: when do they make real sense?

Most production-minded builders view the basement as an abomination—a costly hole in the ground that causes endless construction problems and puts schedules at the mercy of bad weather and bad terrain. But . . .

Blanket condemnations like this miss one important fact: Square foot for square foot, the basement can be the cheapest space in a house. And it can make some kinds of houses much more livable and more salable.

In colonial days there was good reason for the basement: It served as a year-round food-storage area. Later, as central heating came into existence, the basement was the best possible place for big, dirty furnaces, coal bins, and ash barrels.

These original functions of the basement are reflected in its geographical distribution. According to 1960 Census figures, 80% of all houses in the cold north have basements; in the warmer south and west, only 20% have them. The significant thing about these percentages is that they represent new housing just as much as old. Refrigeration and well-housebroken heating systems long ago made the basement's traditional role obsolete. Yet in areas where there have always been basements, buyers continue to demand them so most builders continue to build them.

In recent years there have been signs that the old tradition is giving way a little. Builders like Bill Levitt in the northeast, and Andy Place and Bob Schmitt in the north central states, have for many years sold slab and crawl-space houses in basement territory—chiefly because they offered houses priced several thousand dollars below competition. (Part of this low price can be credited to the elimination of the basement, and part to the at-

tendant savings of not having to work over a hole in the ground. But most of the savings are due to building operations that are unusually smooth and well planned from start to finish.) New crawl-space foundation systems like Andy Place's prestressed grade beams (H&H, Oct.) and NAHB's new steel system (H&H, Jan.) give promise that other builders may soon be able to make big enough savings to talk buyers out of demanding a basement.

In short, it looks as though the basement may be on its way out, accompanied by cheers from every builder who has ever bailed out an excavation or dynamited an unexpected ledge. But . . .

The basement deserves another look before it is consigned to outer darkness. Despite its obvious disadvantages, it has one all-important virtue: It can provide raw habitable space for one third to one half the cost of the same space above grade. And in some types of houses this low-cost space is highly desirable—and in consequence, highly salable.

On the following pages are: an analysis of just what basement space costs, basic rules for determining when a basement makes sense, and ideas for planning it and building it so it is most useful.

How much does it really cost to build basement space?

The real cost of basement space is the difference in cost of the same house on a basement and on a slab (or crawl space). And it is this difference—not the total cost of building a basement—that determines whether or not a basement makes sense. The figure varies enormously from builder to builder (and seems to depend, among other things, on whether the builder is for or against basements). It ranges from wildly optimistic: "A basement is almost free space. It costs me perhaps 50¢ a square foot," to wildly pessimistic: "Basement space costs me from \$3 to \$4 a square foot, just about the same as on-grade space."

Predictably, the truth lies between these two extremes. In the sandy soil of Long Island or southern New Jersey, basement costs generally run about \$1 a square foot more than a slab foundation. More difficult soil and drainage conditions can raise this difference to between \$1.50 and \$2 a square foot. If the figure is much higher than that, it usually means real problems are present, and basements shouldn't be built on that particular piece of land.

Crawl spaces generally cost from 25¢ to 50¢ more per square foot than slabs, so the cost difference between a crawl space and a basement is considerably less than between a slab and a basement.

Even at \$2 a square foot more than a slab, the basement is a bargain in space. Few builders can enclose raw on-grade area for as little as \$4 a square foot, and most pay \$5 and up. Basement space can sometimes be built for a quarter of that. (And by putting some house area in the basement instead of in, say, an additional wing, a builder may be able to build on a narrower lot.)

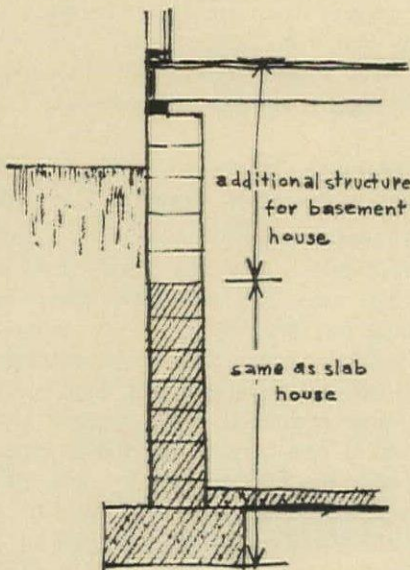
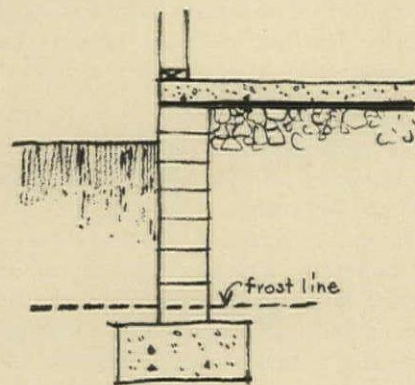
The above figures are for raw, unfinished space. The cost of finishing is just about the same for basement space as it is for on-grade space.

Why is basement space so cheap?

Largely because it uses many of the structural elements already present in the house. It sits under the same roof and on the same footings as the slab or crawl space; and since slab or crawl-space footings must be below the frost line, a basement requires only 2' to 4' of additional foundation wall.

The basement offers some savings over the slab. In a basement house, heating and plumbing are up out of the concrete,

which means one less trip to the site for the plumber, and a simpler slab pouring job for the masonry crew.



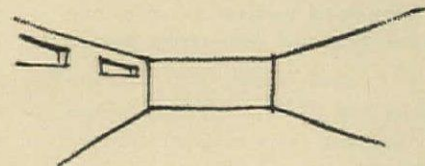
Compared to a slab, the biggest added expense in a basement is the framing and subflooring for the first floor (at 50¢ to 60¢ a square foot). In the crawl space, this framing is already there, so the biggest added expense is the basement slab (at 25¢ to 35¢ a square foot). Drainage is an additional expense in the basement house, and when it includes special storm sewer laterals (see p. 143) it can cost an extra 20¢ a square foot or more. And excavation costs are somewhat higher (although the entire digging bill even for a large basement should seldom be as high as \$100).

Most basements, then, cost between \$1 and \$2 a square foot. To make it simpler, an average cost of \$1.50 is used henceforth.

How much does necessary space cost?

Here lies a neat trap for the unwary builder. Having determined that his basement will cost him \$1.50 a square foot,

he may decide to put a full basement under his 2,000 sq. ft. ranch house. And in doing so, he has made a basic mistake. For unless



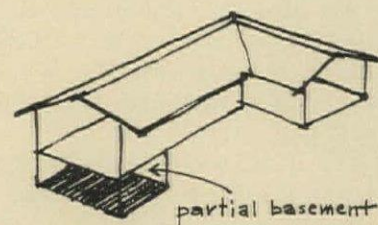
the buyer wants a bowling alley or an indoor croquet court, he will almost certainly not need 2,000 square feet of basement.

This changes the cost picture drastically. If the house really needs only 500 square feet of basement, but has 2,000, the builder is paying for needed basement space not \$1.50 a square foot—but \$6 a square foot.

So it only wastes money—and raises the price of a house needlessly—to create excess basement space. The ordinary family uses the basement for specific purposes: utilities, recreation, hobbies, a workshop, laundry, general storage, and outdoor storage. In most cases, a 1,000-sq. ft. basement is ample for all of them. A 1,500-sq. ft. basement is oversized, but probably still the cheapest way to provide the necessary space; a 2,000-sq. ft. basement is so oversized it is no longer a bargain, and the necessary space probably can be built on grade for the same cost or cheaper.

Partial basements seldom make sense

They do provide a way to limit basement space to just what is needed—but are generally expensive. A partial basement requires selective digging, an extra wall, and very often stepped or other complicated footings under the backfilled portion of the slab or crawl space. As a re-



sult, partial basement space can cost two or three times as much per square foot as full basement space. If the partial basement is small, the space in it can be put on-grade almost as cheaply. And if the partial basement is big, it usually costs little or nothing more to build a full basement.

continued

For some houses and for some kinds of land, a basement makes sense

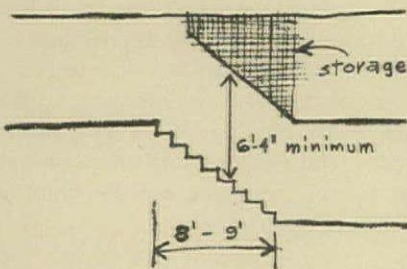
It makes sense if it makes the house more livable and/or more salable at the lowest reasonable cost. More specifically:

A basement makes great sense under a small one-story house

In a small house, both the number of rooms and the size of those rooms are at a minimum. So the buyer feels the need for just plain space—space for storage, space for noisy kids, and space so that every room doesn't feel cramped.

In such houses, a basement helps in two ways:

First, it provides a place outside the first-floor living area for the utilities—furnace and water heater (which take at least 15 sq. ft.) and laundry (which takes at least 20 sq. ft. more.) And if the house has no garage, the basement provides the storage for outdoor furniture, lawn mowers, and other bulky items. Moving this area from the main floor to the basement adds valuable space where it is most needed, even allowing for the 25 sq. ft. or so taken up by the basement



stairs. (The space over the stairs can be used for storage.) Or, though it is less desirable, inside stairs can be eliminated and the stairs can be put outside, perhaps in the form of a hatchway.

Second, the basement provides space for more rooms—a recreation room, a workshop, or a big, all-purpose store-room. And these rooms are separated by a whole level, so members of the family have the psychological advantage of being able to get away from each other when they want to.

To state it another way, the basement is one way a 1,000-sq. ft. house can be made to live more nearly like a 2,000-sq. ft. house. The importance of this to buyers is demonstrated by a small house which Bob Schmertz of Lakewood, N.J., built four years ago. Schmertz offered a 960 sq. ft. house on a slab or on a full basement at a \$1,000 higher price. The basement house outsold the slab house 10-to-1 in a price range (under \$10,000)

where a \$1,000 difference is enormously important.

More recently, Schmertz sent questionnaires to his buyers, asking what improvements they most wanted to make in their houses. The overwhelming majority said the first thing they planned to do was finish off their basements.

As the house grows bigger, the need for a basement grows smaller. A family room next to the kitchen lessens the need for a basement recreation room; rooms are not minimum sized, so the space required for the laundry and utilities on the first floor is a smaller proportion of the overall area; and a deep garage will handle most outdoor storage. Eventually, the amount of needed basement space becomes so small that it is cheaper to put that space on grade where it also makes the house look bigger—and so adds prestige.

A basement often makes sense under a two-story house

Although the two-story house is seldom a small house, it usually suffers from inflexible space. A two-story house big enough for three big bedrooms and two baths on the second floor is often cramped for living space on the first floor within the same perimeter. As is the case with the small one-story house, the basement can take the utilities, laundry, and extra storage that otherwise would have to go into the already crowded first floor.

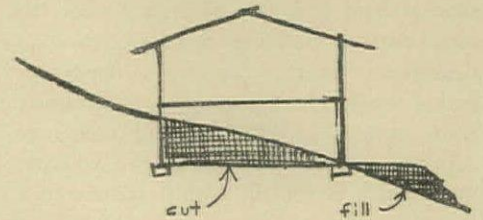
Two other points favor a basement under the two-story house: There is only half as much basement as there is living area—a much better and more economical ratio than with a one-story; and since there must already be a stairway, the added basement stairs need not use any extra floor area.

A basement makes sense under a hillside house

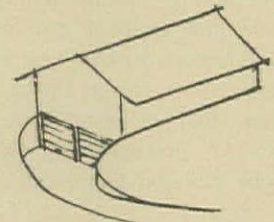
Indeed, the low extra cost of the finished basement under the hillside house, plus the desirability of the living space it provides, make it poor sense *not* to build a basement.

In the first place, the mechanics of the hillside house are such that most elements of the basement are already present. It would be expensive to fill up the grade to build a slab, and it would be ridiculous to cut down the grade to build a slab. The sensible thing is to make a small excavation and run a long-legged foundation on the downhill side. From this point, a

floor slab and some doors and windows in the wall are all that is needed to create a daylight basement opening on grade.



Because the hillside basement has much more wall above ground than a conventional basement, the problems of heating it are increased (see p. 143). But when it is adequately heated, much of its area can be considered prime living area, and the kitchen, the dining room, the family room, and even an extra bedroom can go there.



A basement often makes sense when it can be used for a garage

Even though on-grade garage area is relatively inexpensive (\$3 to \$3.50 a square foot), it is at least twice as expensive as basement space. In the case of, say, a 1,200-sq. ft. ranch, a two-car, on-grade garage would cost about the same as a full basement. By putting a 600-sq. ft. garage in the basement, the builder gets the other 600 sq. ft. of basement for, in effect, nothing.

The basement garage should only be built on sloping ground. And the garage doors should be in the side or back wall whenever possible. Otherwise, the result is too often a design monstrosity with the worst features of the raised ranch.

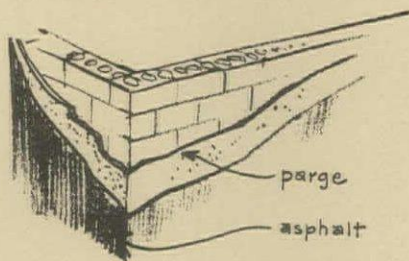
A basement makes sense only if ground conditions are right

As mentioned earlier, when rock, clay, or bad drainage conditions force the cost much over \$2 a square foot, it is often cheaper to put the necessary space on-grade. And if there are any serious water problems that cannot be handled by a good drainage system (p. 143), there should be no question of building a basement in the first place. It will be nothing but a source of trouble to both the buyer and the builder.

Basements should be built so they are dry and comfortable

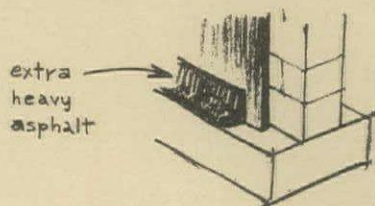
Nothing has given the basement a worse black eye over the years than dampness and water—so much so that “wet” and “basement” are almost one word. Today’s wary buyer quickly heads for the basement and looks for signs of a leak—or worse.

Most of this trouble is unnecessary. It is easy and inexpensive to build a dry basement in normal ground conditions. The important requirement is that each step be taken with extreme care:

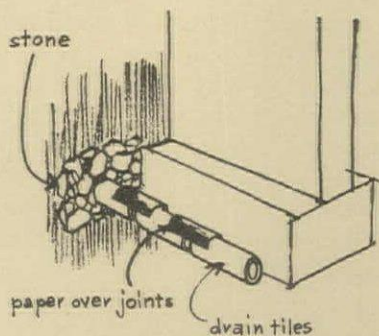


Step 1: waterproof the walls carefully

Parging and a coat of asphalt waterproofing are standard on basement walls; what is too often sub-standard is their application. If voids are left in the parging, the asphalt will not close them. And the asphalt must be applied to every single square inch of wall surface below grade.



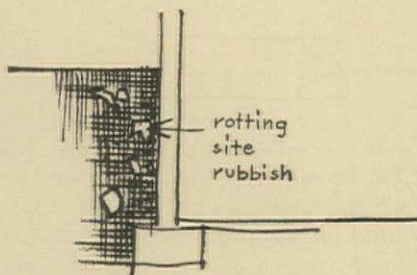
An additional margin of safety can be provided at the critical joint between the footing and the wall by a fillet of thick asphalt tar.



Step 2: place footing drains properly

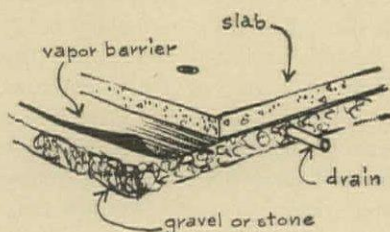
Footing drains should be bedded in gravel, or better yet, in stone. Tile joints should be covered with roofing paper, and paper can also be used over the top of the stone or gravel bed to keep sand and dirt from silting through.

Most important, drains should be alongside the footings, not on top of them. Putting them on top leads water along the wall-to-footing joint, and is asking for trouble.



Step 3: backfill carefully

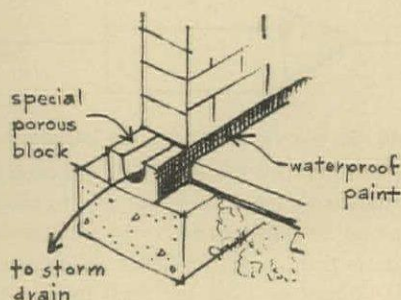
If paper, wood, or other material liable to rot is in the backfill, it will sooner or later disintegrate and leave a void close to the basement wall. This void can fill with water, create hydrostatic pressure, and—very likely—a leak. Backfill should be clean, and it should be placed carefully so that no voids are left.



Step 4: waterproof below the slab

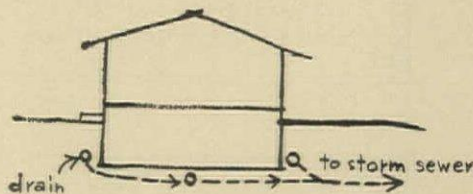
This is important on grade, and it is doubly important below grade. There should be a bed of stone or gravel below the slab so water will not be drawn up to the bottom of the slab. And there should be a vapor barrier between the bed and the slab.

Builder Bob Scarborough of Haddonfield, N. J., takes two extra steps to assure basement waterproofing. He builds in problem ground and had trouble with water in his basements—until he devised these techniques:



First, he uses a bottom course of drain block. This block, which Scarborough had

made up specially, is made in a U-shape of porous material. It is painted inside with waterproof paint, and a drain pipe leads away from it at the street end of the house. Any water which finds its way into the wall runs down through the holes in the blocks, into the drain course, and runs out the front drain. Any water that works through the footing joint passes into this porous block and also is drained away.



Second, he runs all drains to the storm sewer. Footing drains, floor drains, and wall drains in Scarborough’s houses are piped out through laterals to the storm sewer mains. This eliminates the chance of dry wells clogging and backing up and assures drainage in even the wettest weather and ground conditions.

Step 5: keep the basement warm

A basement is easy to heat. Most of it is underground, where temperatures are stable and where walls are not exposed to wind. And a good portion of the necessary heat is provided by the presence of the furnace and ducts. But if a basement is to be finished off in several rooms, provision must be made to run ducts to any of these rooms that are not reached by the main duct.

The hillside basement presents a special problem: One of its walls is exposed to the weather and the others are mostly below grade, so its heating requirements are quite different from the requirements of a standard basement or the main living area.

If hot-water heat is used, the problem is simplified; it is easy to zone the two floors separately. But with hot-air heat, zoning is more difficult, and may require either a separate furnace or a split motorized damper system.

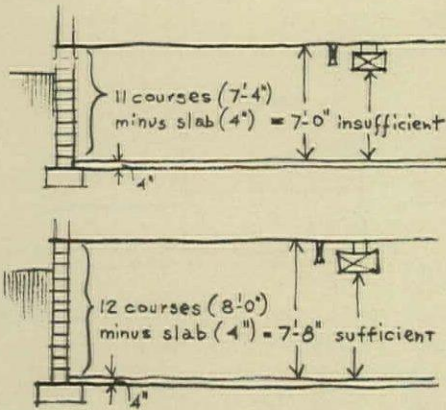
Another possible solution is to supply part of the heat with warm air controlled by the main house thermostat, and part with a supplementary heating system—either electric heat, or radiant hot water coils in the basement slab, supplied with hot water from a 40- or 50-gallon hot water heater.

Either system can give the basement area heat that is adequately tailored to its demands, without the expense of two totally independent systems.

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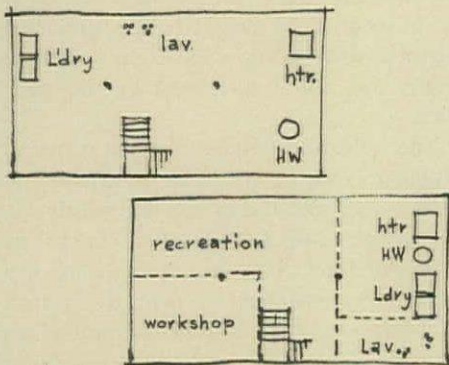
Basements should be planned so they can be used as living space

Buyers may never get around to finishing their basements, but most of them expect to. If they know the basement was planned as living space, not just as space, they will be much more receptive. These basic rules will produce a much more livable basement:



Rule 1: leave plenty of headroom

The typical block basement wall is 11 courses—or 7' 4"—high. The slab uses up 4", and under the resulting 7' ceiling are girders and ducts on which an unwary six footer can bash his head. The solution is simple: one more course of block, giving a ceiling height of 7' 8". This leaves plenty of room for low-hanging ducts, and it makes the basement feel much more spacious.



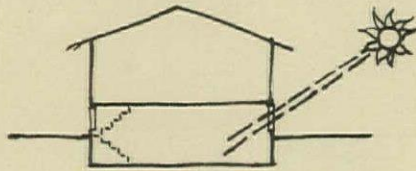
Rule 2: group the utilities

Too often the furnace, the water heater, the laundry equipment, and an oil tank are scattered throughout the basement, making it impossible to lay out a basement floor plan that doesn't have one of these mechanical items in every room. Grouping them together makes it possible to use a small part of the basement for utilities and leaves the major portion uncluttered for living space.

Rule 3: provide both light and view

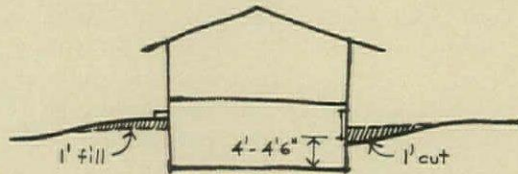
The success of the split level and the raised ranch (or split entry) proved conclusively that in almost any part of the

country people are willing to play, live and even sleep in below-grade space *if*—and



it's a big *if*—this space has lots of light and the windows are big enough and low enough to provide a view.

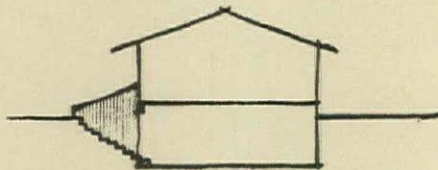
With a relatively small amount of extra bulldozer work, it is possible to offer both light and a view in an ordinary, full-depth basement. If enough earth is scraped from the rear yard to drop the level 1', and this



earth is moved in front of the house so the grade there is raised 1', an additional 2' of rear basement wall will be exposed. This is adequate for a strip of 3'-high windows 4' above the floor, which will give a view to everyone except small children. (Even 4 1/2' above the floor is not too high.) And such a system does not destroy the low look of the house from the front.

Rule 4: make the stairs attractive

It's poor psychology to lead prospects into a potential living area via a dark, narrow stairway. The stairs should be wide enough (at least 3') to feel comfortable, and the stairwell should be finished, not just a flight of open treads. Many builders, in areas where basements are a big sales feature, finish off a small foyer at the bottom of the basement stairs, so the area looks inviting from above.



Rule 5: provide access to outdoors

Few exercises are more exasperating for homeowners than wrestling a lawnmower or a bicycle down a narrow inside stairway. Wide outside steps, or better yet, a hatchway, should be built for such traffic. And a ramp alongside the steps makes it easier to take wheeled impedimenta up and down.

—MAX HUNTOON



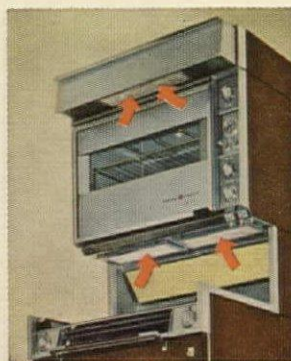
Americana® range Model J795; SD403 dishwasher

What's the easiest way to give your tract house that "custom look"?

Install General Electric's finest range and dishwasher.

Every builder knows how "extra value" in the kitchen closes sales. That's why so many now install General Electric's finest range and dishwasher. The cost of this custom look is surprisingly low. Installation is especially easy and economical. And the exclusive features of the Americana range and the custom dishwasher are powerfully persuasive talking points.

Get the complete details from your General Electric distributor. Meanwhile, write for "Kitchen Concepts"—a colorful new booklet with descriptions and illustrations of great *selling* kitchens. General Electric Company, Box BLD, Consumer Institute, Appliance Park, Louisville 1, Kentucky.



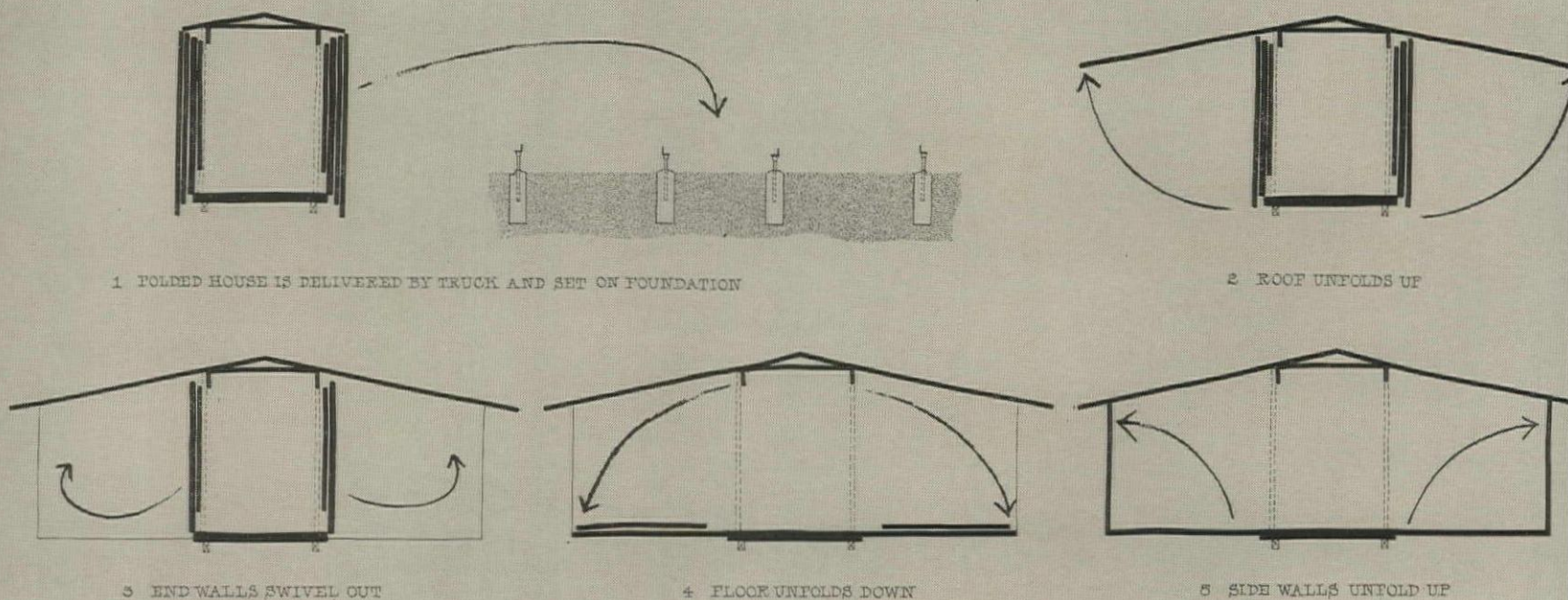
Heat and cooking vapors are drawn through vents at same time. Americana range features new Skylight® window on lower oven, automatic rotisserie, broiler unit in top and bottom oven, and great capacity in less space. 2 full ovens, yet only 30" wide!



SD403 features drop-door for easy loading, holds 16 NEMA place settings, has Power Shower that washes down, Power Tower that washes up, Power Arm that washes all around. Flushaway Drain liquefies soil, flushes it down the drain.

By any measure... There is nothing just as good as General Electric.

GENERAL  ELECTRIC



Fold-out house gets Defense approval for movable-homes program

A 1,150 sq. ft. prototype of the house—erected last month at Eglin (Fla.) Air Force Base—is the forerunner of 1,912 homes for military families on stateside duty. It is also the latest effort to provide military housing that can be easily demounted and moved from one base to another. Earlier efforts—mostly sectionalized houses that were hauled to their sites in two or more loads—failed to satisfy servicemen's families because they lacked enough space and amenities.

Like many sectionalized houses, the new house is factory-finished and factory-equipped. But unlike them, it can be hauled on a single truck because it folds to a width of only 10' (it is 44' long). At the site it unfolds to 26'. Its foundation: four wood beams supported by adjustable steel brackets that are anchored in concrete grade beams.

Although Department of Defense officials approved the prototype, production models will be altered to simplify transportation and erection. Chief change: Waste lines will be run above, instead of below, the floor. Under-floor plumbing made it necessary to carry the prototype with two big steel end frames which were cabled to the house and rested on eight-wheel dollies at both ends.

With plumbing above the floor, the house can be shipped on a low-boy trailer. This improvement, plus others, will cut erection labor, equipment, and time from eight men, two cranes, and 2½ days (on the prototype) to four men, one crane, and one day, according to Sigmund Gerber, Defense's director of standards & design for family housing.

The production houses will be financed by a \$28 million Congressional appropriation and built under Defense contracts to be let by June 1964. Gerber expects contracts for fabrication, transport, and erection to come in at \$10,500 per house (about \$9 a sq. ft.) but says they may be as high as \$15,000. Separate contracts will be let for site preparation.

The prototype was built for \$1 by National Homes in Lafayette, Ind. It was designed under the direction of Architect Leon Lipshutz of Carl Koch & Associates of Cambridge, Mass., whose Acorn house (H&H, Apr. '52), also designed for military families, was the first test of a fold-out house and an early attempt to cut costs by moving labor from the site to the factory. The new house meets FHA Sec. 203 standards and performance requirements of the regional model codes, according to Gerber.

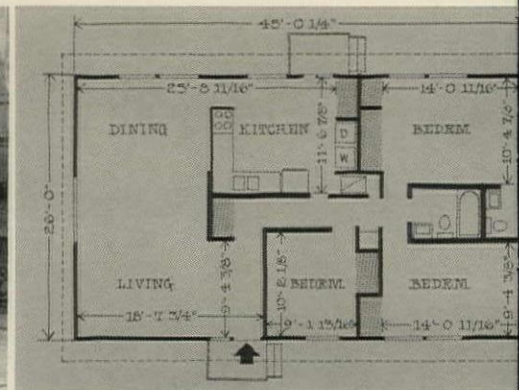
Photos: U.S. Air Force, Climate Test Hangar



TRUCK delivers 10' x 44' house package to climatic test hangar at Eglin Air Force Base.



FINISHED HOUSE is 26' wide, rests on four wood beams supported by adjustable steel legs.

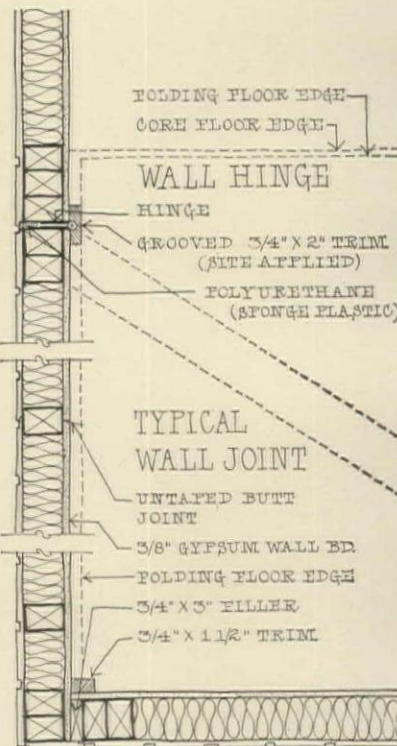
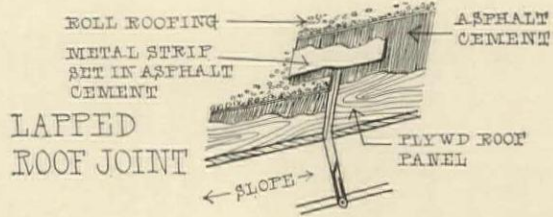


PLAN has 1,150 sq. ft., is similar to plans of many low-priced, conventionally-built houses.

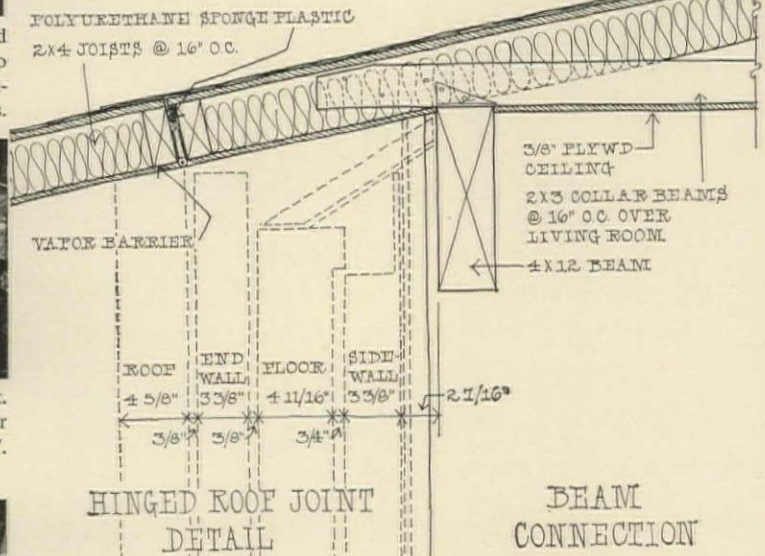
How the house is set on foundation beams, unfolded, and locked in position



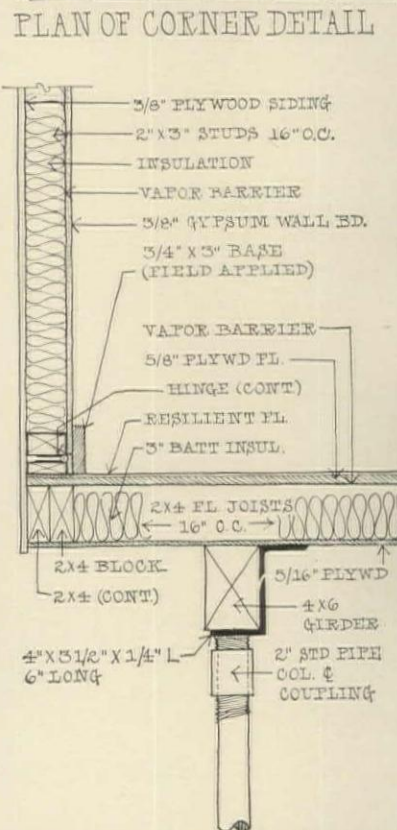
1. Two cranes, one at either end of prototype house, set it on two center beams of four-beam foundation. Beams rest on adjustable legs.



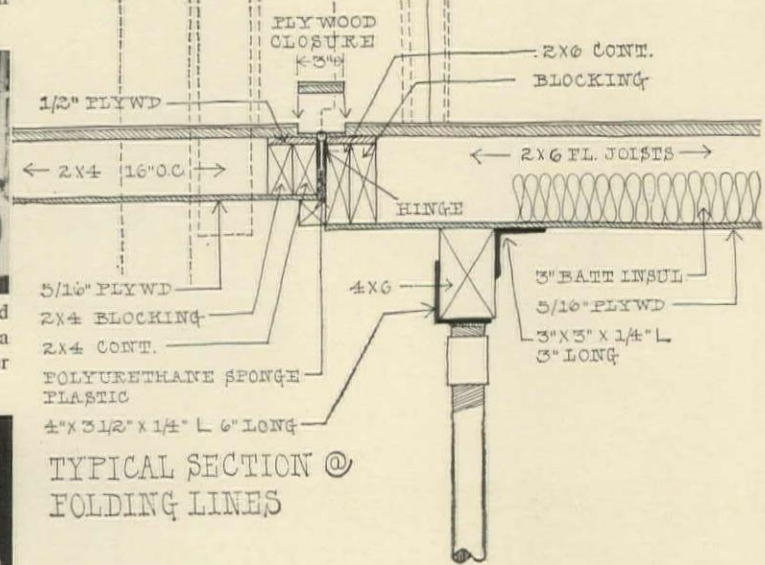
2. Crane lifts one side of roof first. House was erected in test hangar where it would be subjected to 65 F. below zero.



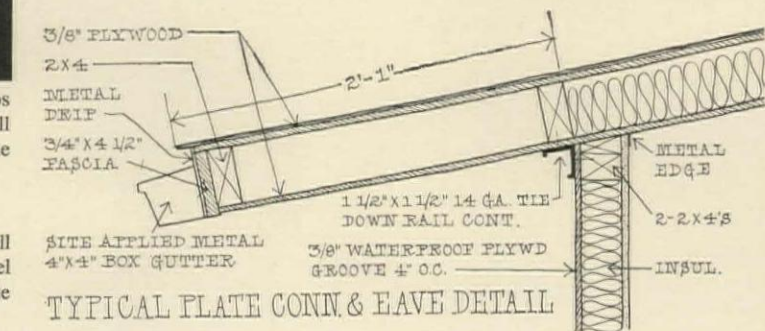
3. Side walls are folded out from under roof. Joint between roof and sidewall is then weather-sealed with urethane foam gasket.



4. Floor panel is gently lowered by roller for forklift. In the field a gin-pole and chain hoist will lower floor to outside floor beam.



5. To raise sidewall, crew steps inside house and manually lifts wall to vertical position. Lag bolts make all connections fast.



ROOF (right) is tied to outside wall all along its length with special steel angle screwed into beveled top plate and continuous roof nailer.

continued on p. 148

NEW DeVilbiss AIRLESS PUMP

**A MAJOR BREAKTHROUGH
IN PAINT SPRAYING EQUIPMENT**

Big boost in capacity . . . Handles all airless caps from .007 through .052. Delivers up to 1 gallon per minute continuous running, 30 to 1 ratio. For single- or multiple-gun operation.

much more versatility . . . Provides smooth, continuous delivery of all common maintenance coatings—alkyds, mill whites, block fillers and latex, oil or water-based paints.

important price savings! New DeVilbiss Airless Pump is priced in the range of so-called 5-gallon units yet outperforms most higher priced outfits. It will pay you to check the facts. See your nearest DeVilbiss representative or write direct for data. The DeVilbiss Company, Toledo 1, Ohio.

FOR TOTAL SERVICE, CALL

DEVILBISS



New DeVilbiss Airless Pump with 10-gallon tank. (Note: 5-gallon paint pail may also be used simply by inserting in 10-gallon tank.)

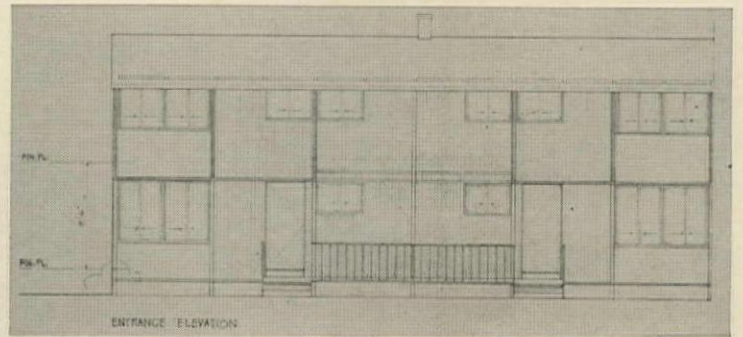
PRICE \$485⁰⁰*

Includes: Pump, lid, 10-gallon container with clamp-type lid air regulator, gauge and blow gun. Portable caster-mounted base optional.

Cart-mounted outfit with pneumatic pump lift, \$618.50*



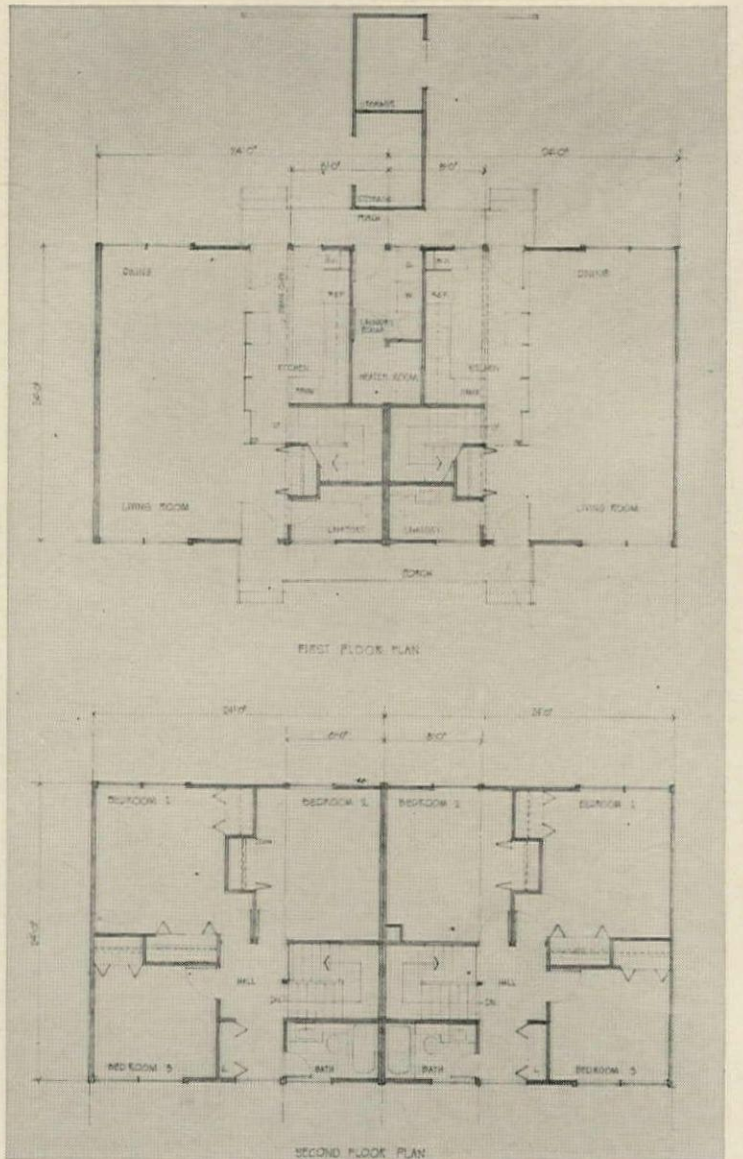
*Slightly higher on West Coast.



FRONT ELEVATION of twin units is made up of six 2-story panels.

For overseas bases: a two-story prefab with factory-built utility cores

Like the fold-out house shown on page 146, the semi-detached house was designed by Carl Koch & Associates and tested last month at Eglin Air Force Base. Its main innovations—shown here in the plan and front elevation of mirror-image units—are two-story wall panels and pre-plumbed bath, kitchen, and utility cores. The Eglin model, erected by Imperial Homes of Griffin, Ga., is the prototype of 1,600 overseas family housing units planned by the Defense Dept. Separate contracts totaling no more than \$30 million will be let by June 1964 for stateside fabrication and for overseas sitework.



PLAN puts stairs and baths in one core, kitchen and utility room in other.

Technology continued on p. 150



Bronzeglow Birch — as seen on THE PRICE IS RIGHT

Sustained excellence in manufacturing kitchen cabinets is the sum total of hundreds of successful operations, from the engineering that predetermines the construction of every part of every cabinet . . . through fabrication by skilled personnel working with the finest tools and machinery available to the industry . . . to utterly dependable shipping demonstrated by years of not missing a scheduled shipment. We are proud of assurances we constantly receive from customers that we have passed every test of excellence, and that for quality alone, or *quality-at-a-price*, or *quality-at-a-price-plus-service*, we have no equal in the kitchen cabinet industry.

The most beautiful kitchens of them all . . .

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KITCHENS

"SHY-riek"



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BRONZEGLOW® BIRCH • ROYAL* BIRCH • HEATHER* BIRCH

*T.M. Reg. U. S. Pat. Off. Applied For

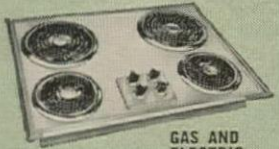
The Quickest,
most practical way
to identify yourself
with EXCELLENCE
PREWAY
built-in appliances



GAS AND
ELECTRIC OVENS



HOODS



GAS AND
ELECTRIC
COUNTERTOPS

GAS AND
ELECTRIC
DISHWASHERS



■ Preway built-ins give you special identity, give you classic matched design in styles and colors that differentiate your kitchen from the commonplace.

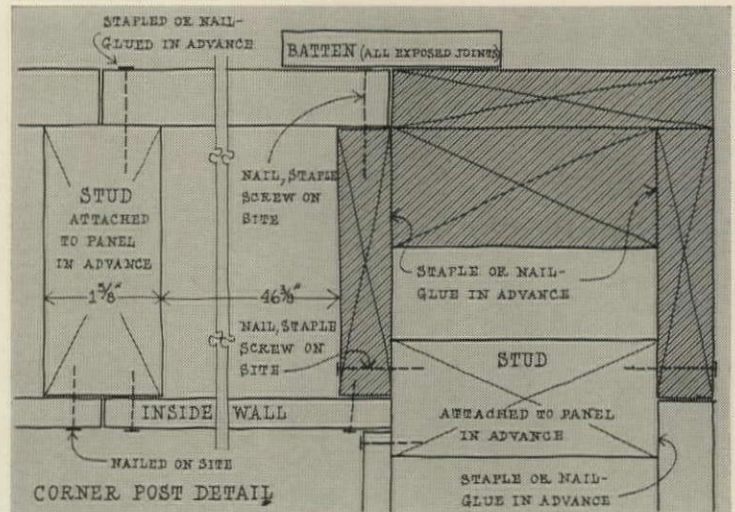
■ Preway specializes in built-ins—high quality units that reflect the best that man and metal can make, gas and electric. They are equipped with the newest in labor-saving, step-saving features . . . and this includes the only gas dishwasher on the market, the Preway 180 — A.G.A. approved.

■ Preway can add positive new muscle to your sales approach . . . as dozens of alert, progressive builders know. You, too, are invited to investigate. Please call or write.

Designed and Engineered in the Image of Excellence

PREWAY

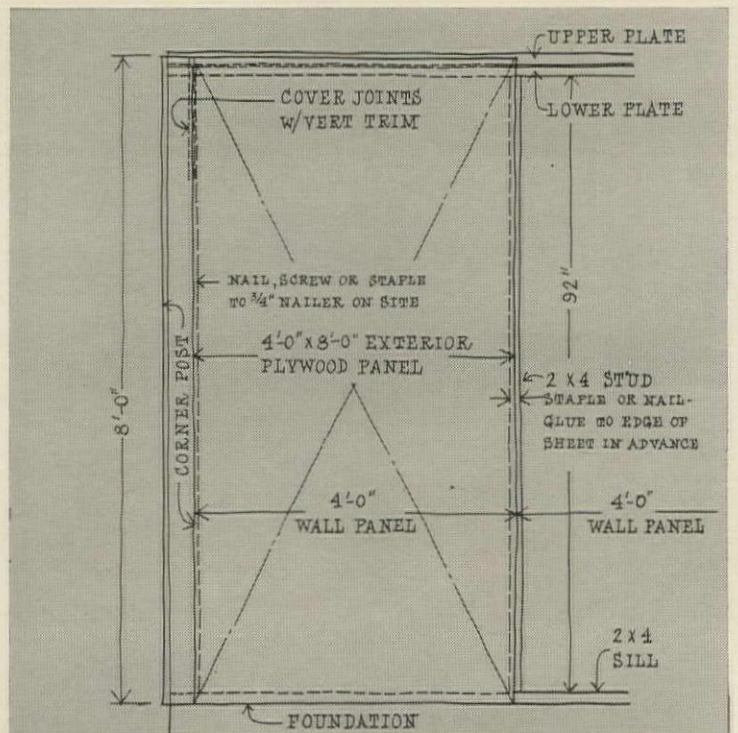
263 Second St., North, Wisconsin Rapids, Wis.
QUALITY KITCHEN APPLIANCES SINCE 1917



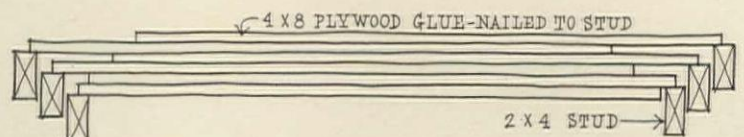
C-POST (shaded)—ordinary boards assembled on a 2x4—forms aligning post for basic panels (drawing below) at corner of wall.

**C-post system cuts cost of framing
inexpensive walls for simple shelter**

The new framing system is designed for buildings not subject to codes—vacation houses, garages, and other simple shelter, for example. If the sill, on a slab or foundation wall, has been correctly leveled and if the dimensions to the inside of faces of studs (4' o.c.) are in 4' multiples, the C-post system requires no rules, square, saw, or level for erecting walls. The in-place cost of walls without interior finish can be as low as 20¢ per sq. ft. The system's basic elements: a 5/8"-thick plywood panel with a 92" stud nailed to one edge and the C-post which, because of its shape, aligns wall panels vertically at the corners. Florida Housing Consultant Gerald A. Stout designed the system.



BASIC PANEL is a sheet of exterior-grade 5/8"-thick plywood with 92" stud at right. Plywood covers sill and top plate.



NEST of panels shows how the walls of a vacation house or temporary shelter built with the C-post system could be shipped.

New products start on p. 157

NEW — FROM RANGAIRE BUILDER-ENGINEERING RESEARCH . . .

announcing

a completely new idea
in Built-In Appliances

Rangaire

quick temp

INSTANT

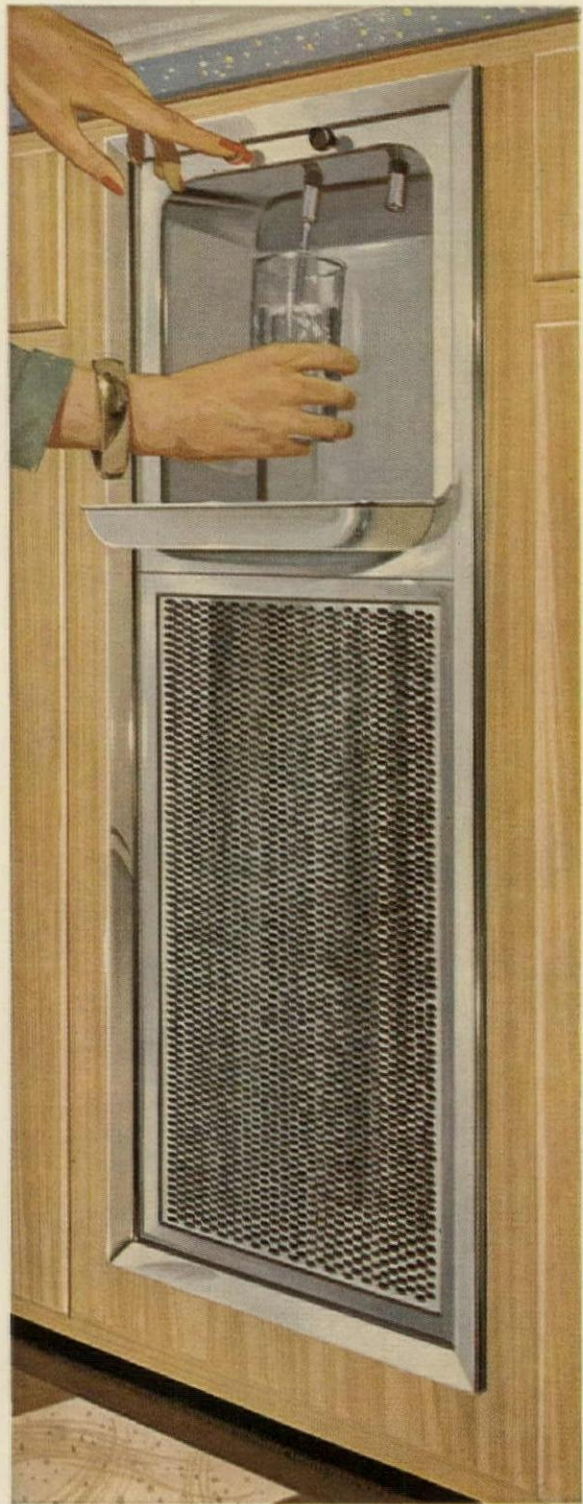
HOT AND COLD WATER DISPENSER

The sensational Rangaire Quick-Temp adds fresh new sales appeal to any kitchen. Women love it! Instant hot and cold water for coffee, tea, juices and drinking water — all at the touch of a fingertip. Reduces refrigerator use and practically eliminates range heated water. Easily installed in a minimum of cabinet space, Quick-Temp brings new convenience and luxury to any home or apartment you build. No other major appliance can be installed so economically — and easily — yet create a kitchen so completely saleable and unique.



FAST, EASY INSTALLATION

Just slip the complete, factory assembled unit into place, make a few simple connections and Quick-Temp is ready for use.



REQUIRES MINIMUM CABINET SPACE

The compact Quick-Temp fits neatly under any standard kitchen cabinet. Unit dimensions 8¼" wide, 25⅞" high and 17⅝" deep.

For complete information and specifications write,

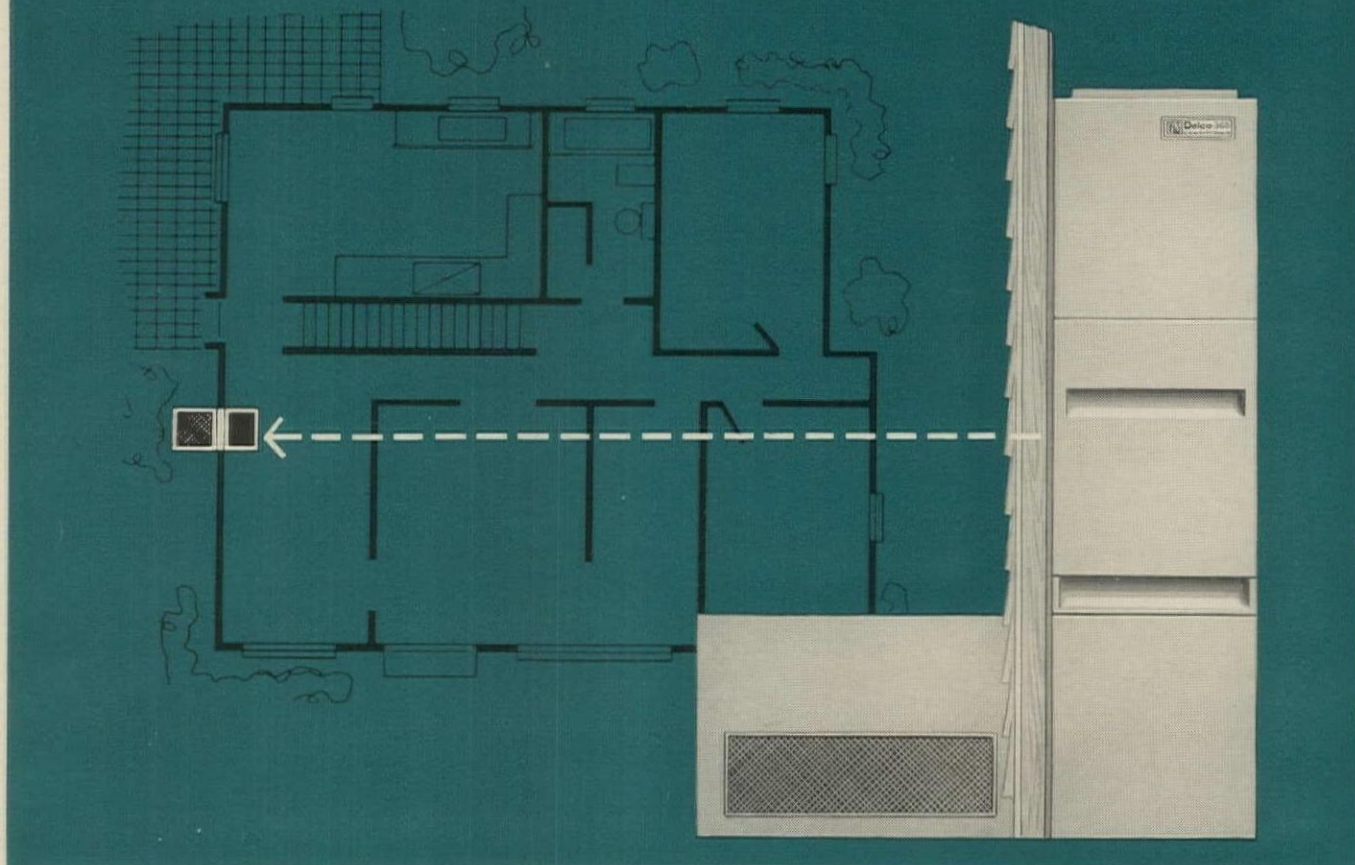
Rangaire

quick temp

Roberts Manufacturing Company, Cleburne, Texas

FROM GM-DELCO **NEW** ANSWERS TO BUILDERS' NEEDS

GM-DELCO THRIFT-PAK SAVES UP TO \$200 IN INSTALLATION COSTS!



NOW! COMPLETE HEATING AND AIR CONDITIONING IN THE THRIFT-PAK!

Thrift-Pak wraps up all kinds of quality "pluses" to make central air conditioning more desirable than ever . . . for the home buyer *and* the installer! Take a look at all the features that put THRIFT-PAK head and shoulders above the rest. Get all the facts and a free Designers Planning Book, as well! Write Delco Appliance Division, Dept. XB-2, General Motors Corporation, Rochester 1, N. Y.

- **THRIFT-PAK:** self-contained packaged unit that can save up to \$200 in installation costs over conventional systems.
- **THRIFT-PAK:** thru-the-wall system that can be installed by two men in just sixty minutes.
- **THRIFT-PAK:** builder-designed to air condition new homes in the low-price range.
- **THRIFT-PAK:** factory charged, sealed. Completely circuited. Up to 32,000 BTU/HR. Guaranteed General Motors certified ratings.

CRAWL SPACE

Fits through wall, connects to distribution ductwork.

OVERHEAD DUCTS

Mounts through wall, over heating unit and connects to distribution system.

BASEMENT

Can be located directly above furnace for conventional heating installation.

SLAB

Installs through wall, over supply plenum for slab type houses.

GM Delco 365
CONDITIONAIR

DELCO APPLIANCE DIVISION
GENERAL MOTORS CORPORATION
ROCHESTER, NEW YORK

BARRETT[®]
BUILDING MATERIALS

Allied
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NEWS FOR BUILDERS!

**BARRETT OFFERS A BROAD LINE OF BUILDING MATERIALS BACKED
BY PRODUCT SERVICE AND A COMPLETE MERCHANDISING PROGRAM**

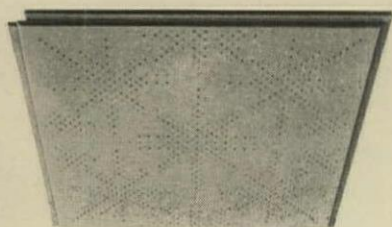


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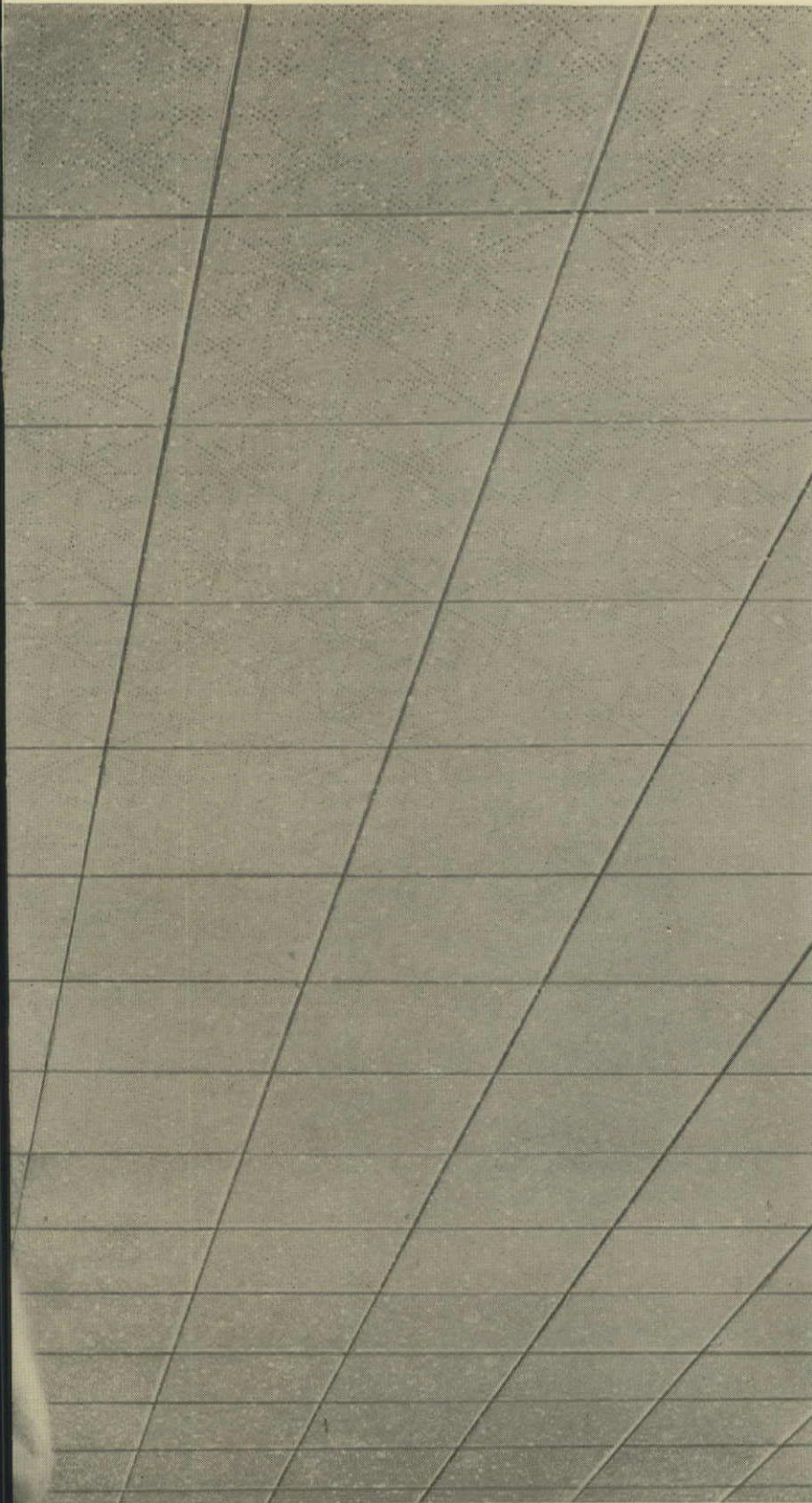


Add beauty to any room with Barrett's new Snowflake decorative acoustical tile that costs no more than plain acoustical tile.



OFFER BUYERS THE PROFITABLE PLUS OF SOUND

In the months to come, more and more buyers will be investigating sound conditioning. Leading manufacturers and builders are employing the latest sound conditioning techniques and quieter equipment for inclusion in new homes. The Insulation Board Institute has scheduled a nationwide promotion on the theme DECORATE WITH QUIET, to inform prospective buyers of new material developments and current exploration in sound conditioning. Your salesmen can use the benefits of sound conditioning and turn this growing interest into profit by showing prospects homes finished with Barrett ceiling tile.



BARRETT DELTA-STUD GYPSUM PARTITION SYSTEM CUTS ERECTION COSTS. Here is the most versatile all-gypsum system available for the erection of lightweight commercial partitions. Completely adaptable to accommodate required fire ratings up to two hours, sound transmission classes up to 40 with wall thickness from 3" to 4½".



A SHEATHING-SIDING COMBINATION THAT INSULATES AND GOES UP FAST! Save \$40 to \$80 a house with Barrett nail-base Rigidwall sheathing, a product so dense you can apply shingles directly to it, so strong it needs no corner bracing. Maintenance-free Barrett asbestos cement siding comes in the widest range of colors, colors sealed in plastic to prevent fading. Available in more locations than from any other manufacturer.



BARRETT SELF-SEALING 240 SHINGLES FOR AN ADDED SELLING FEATURE! Offer home buyers longer lasting, maintenance-free roofing protection with these quality shingles. Virtually hurricane-proof, they cost no more to apply than other shingles.

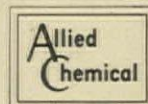



VINYL BUILDING PANELS FOR PATIOS, CARPORTS AND BREEZEWAYS! Here is a new, low-cost vinyl building panel for the fast erection of bright, light, colorful patios, breezeways and carports. Non-combustible, flexible, and available in new longer lengths, Barrett vinyl building panels weigh only 7½ ounces per square foot and can be handled easily on the job.



CONDITIONING WITH BARRETT CEILING TILE

Why use Barrett ceiling tile? For as little as \$33 extra per home, you can have the competitive advantage of offering home buyers sound conditioning in a bedroom, den or rumpus room. Easy to install, Barrett ceiling tile can be stapled or nailed directly to furring strips, or bonded to gypsum lath. With Barrett tile you eliminate the expense of ceiling board, taping and painting. Barrett's fast, on-time delivery ends costly on-job delays. Because of its extra strength, it requires no "kid glove" handling. For complete information contact your Barrett representative or write to us today.



TURN PAGE 

BARRETT'S COORDINATED MERCHANDISING AIDS ARE DESIGNED TO MEET HOMEBUILDERS' SELLING NEEDS

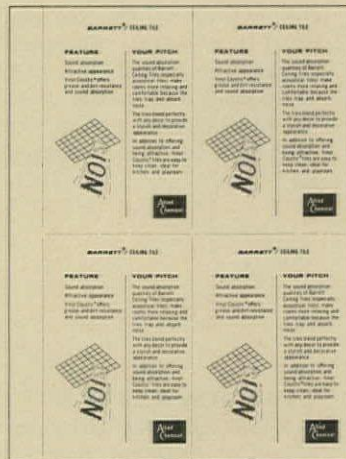
Here, for you from Barrett, are the ideas that received the highest award for merchandising materials in the 1962 NAHB "Ideas For Homebuilders' Contest"! All these valuable sales aids can be used with other manufacturers' materials to give you a completely coordinated program to help you sell your homes.

PRODUCT DISPLAY



Individual boards featuring customer benefits that can be used with other manufacturers' product information. In addition, you can obtain complete plans for easy-to-build displays, plus custom headers for identifying your developments.

SALESMAN "TIP" PAGES



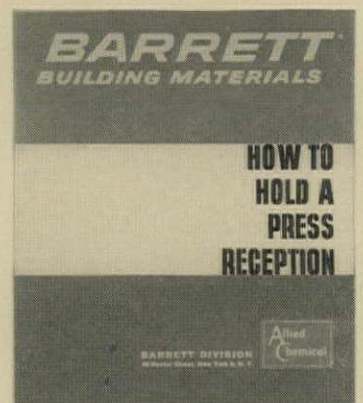
These pocket-size pages help your salesman learn more about the products used in your homes, help him answer customer questions and do a more effective selling job for you.

HOMEOOWNER PRODUCT PAGES



This material emphasizes the quality and benefits of the products used in the home and also gives valuable maintenance tips. These pages can be made into a buyer's manual and distributed to qualified prospects.

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Complete information on how to hold a press reception and obtain the best publicity coverage on the opening of new developments.

BARRETT'S AWARD WINNING CATALOG DESIGNED FOR HOMEBUILDERS



This valuable free catalog was designed to help homebuilders compare and select building materials more efficiently. It contains complete product information and specifications, building code information and the comparative sales advantages of various products used in new home construction.

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Barrett's Award Winning Product Catalog.

Allied Chemical Corporation, Barrett Division
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Please have a representative call.

(Dept. HH3)



Bathrooms



Compact tub (left) is no bigger than a large shower stall, can solve bathroom space problems. The Standish tub is only 42" long, but its extra width (36") makes bathing comfortable. The enameled cast-iron tub is easy to clean, and comes in white and six pastel colors. Kohler Co., Kohler, Wis.
For details, check No. 1 on p. 187

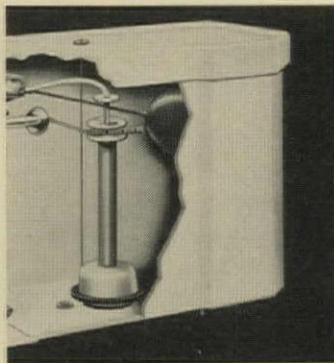
Mirrored medicine cabinet is surface-mounted and has a stainless-steel frame and storage shelf. Mirror is 24" high, comes in five lengths from 24" to 48". Separate lights come in the same five lengths. Cabinet section has mirrored sliding doors, is 4 7/8" high, tapers from 4 3/4" at top to 4 1/8" at bottom. F.H. Lawson Co., Cincinnati.
For details, check No. 2 on p. 187



Toilet with ventilating unit uses normal water pressure to create a vacuum, which pulls air through the overflow tube and forces it down the drain. Nu-Aire works automatically during flush cycle. Briggs, Warren, Mich.
For details, check No. 3 on p. 187



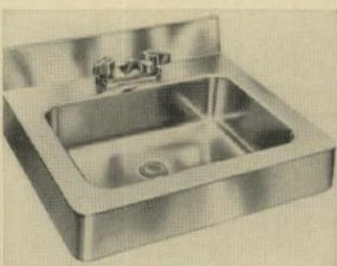
Insulated toilet tank minimizes condensation and does not interfere with the flushing action. The inner wall of the tank is lined with a permanently bonded, 3/16" vinyl coating. American Standard, New York City.
For details, check No. 4 on p. 187



Positive shut-off flush valve eliminates leakage and noise, will operate on less than a full tank of water. Watersaver valve is made of plastic with a heavy-duty neoprene rubber seat. Mansfield Sanitary, Perryville, Ohio.
For details, check No. 5 on p. 187



Wall-hung toilet is now offered at the same price as floor-mounted models. Glenwall has a delayed-action flush valve, comes in all A-S colors. Close coupled tank has low silhouette. American Standard, New York City.
For details, check No. 6 on p. 187



Stainless steel lavatory is designed for schools, hospitals, offices. Model A-33338 has an integral apron on three sides, a sloped backsplash, and rounded corners. Just Mfg. Co., Franklin Park, Ill.
For details, check No. 7 on p. 187



Decorative porcelain basins are available in 12 patterns. Some patterns are random, others come with a band around the perimeter. Patterns were tested to stand 30 years of wear. Regency, San Diego.
For details, check No. 8 on p. 187



Vanity cabinet top has plastic laminated counter in a marble pattern. Mar-Bel comes 1/2" thick, in five colors. Tops are 24", 30", 36", and 42" long with double-bowl models starting at 48". Chicago Pottery, Chicago.
For details, check No. 9 on p. 187



Sit-down vanity has bowl, counter, and storage in various sizes and combinations. Prices for the Tiara start at \$64 for a 24" model. All vanities have Formica surfacing, come in nine colors. Formco, Cincinnati.
For details, check No. 10 on p. 187
New products continued on p. 159

How to
double an
opportunity



Make Sure Your House Has Real Doors

The first impression anyone gets of your house is made by the front entranceway. And richly-detailed panel doors of Ponderosa Pine say "welcome!" with a warmth impossible with the stark, expressionless doors produced from any other material.

Inside, too, Ponderosa Pine panel doors

throughout give continuity to the architecture, harmonize with your own beautiful furniture. There's no "office look." The charm of each room is complete. So in your new house, or in your remodeling plan, see that panel doors of Ponderosa Pine are used. They're so pleasant to live with—so *right* for a home!

Write for your FREE copy of *Door Ideas*, Ponderosa Pine, Dept. HB-2, P. O. Box 4888, Chicago 77, Illinois

PONDEROSA PINE WOODWORK—An association of lumber producers and woodwork manufacturers • 39 South LaSalle Street, Chicago 3, Illinois

WOODWORK OF
Ponderosa Pine

● *Every house* has to have a front door . . . except those that have *two*. You can capitalize on the modern trend towards bigger, more impressive entrances with double entry doors. And panel doors of Ponderosa Pine will make your double entry truly distinctive. Write for FREE copy "DOOR IDEAS" Dept. HH-2.

This advertisement will appear in March 1963 House Beautiful; Spring issue House & Garden Building Guide; April House & Garden; Summer Home Maintenance & Improvement; and Fall issue House Beautiful Building Manual.

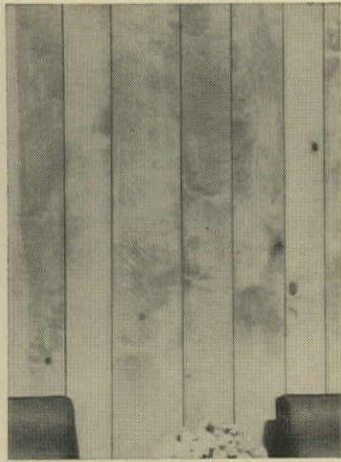
PONDEROSA PINE WOODWORK

An association of Lumber Producers and Woodwork Manufacturers • 39 South La Salle Street, Chicago 3, Illinois

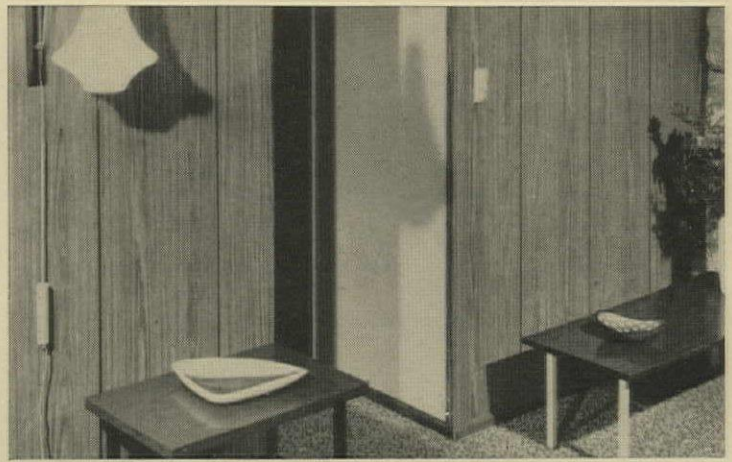
Interior finishes



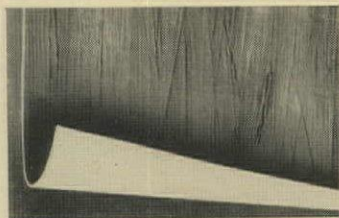
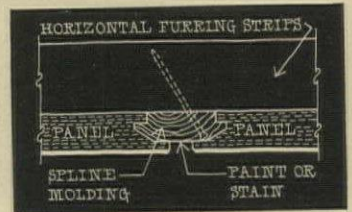
Sound deadening walls are made of 1/2" fiberboard on staggered studs with 5/8" gypsum board laminated on top. Wall is rated at 53-db loss (vs. 37 for standard 5/8" gypsum-board wall). Kaiser Gypsum, Oakland, Calif. For details, check No. 11 on p. 187



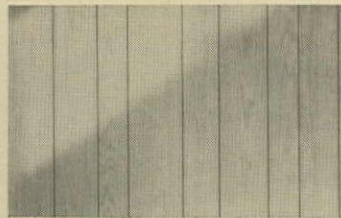
Prefinished plywood panels are priced to compete with unfinished wall materials. Evanite Velvaton is made with light and dark birch finishes in 4'x8'x1/4" sheets with matching nails. Evans Products, Portland, Ore. For details, check No. 12 on p. 187



Laminated plastic panels are installed with wide splines (see drawing, right) to emphasize joints 16" o.c. Narrower splines can be used for V-joint. Panels are 3/8" thick, come in 12 patterns. Formica, Cincinnati. For details, check No. 13 on p. 187



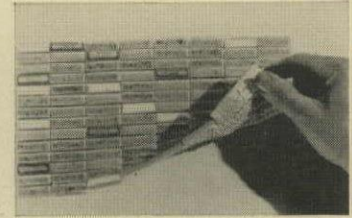
Vinyl wall covering has heavily textured and lined surface. Tigris comes in 16 colors. Vicitrex V.E.F. Vinyl wall coverings are also available in more than 50 other patterns. L.E. Carpenter, New York City. For details, check No. 14 on p. 187



Woodgrain paneling comes in two shades of oak, four of cherry, and three of walnut. Deliberately mismatched panels are random grooved, factory finished, and come in 4'x7', 4'x8', and 4'x9' sheets. Abitibi, Detroit. For details, check No. 15 on p. 187

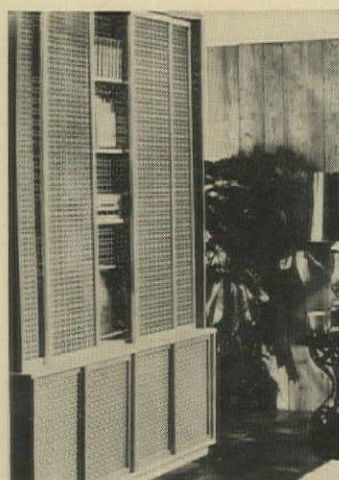


Plastic-finished hardboard can be installed over old walls or any solid backing. Marlite comes in marble, woodgrain, solid color, and decorative patterns. Marsh Wall Products, Dover, Ohio. For details, check No. 16 on p. 187



Rectangular mosaic tiles are mesh-mounted in 12"x12" sheets. Tiles measure 3/8"x1 3/8" and come in 22 stock colors, glazed or unglazed. Matching bullnose and trim caps are made. Latco Products, Los Angeles. For details, check No. 17 on p. 187

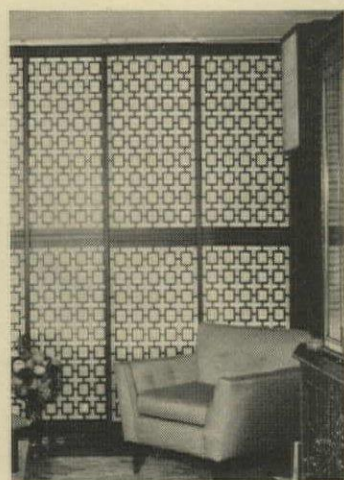
Dividers



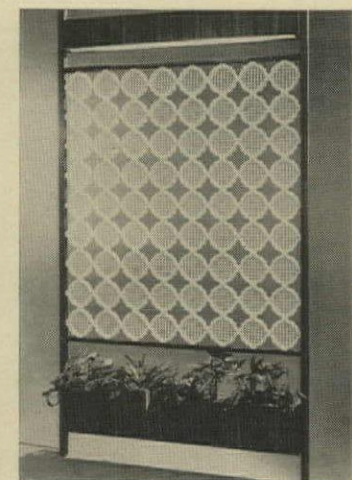
Hardboard grillework comes in three styles: Granada (on upper doors of cabinet), Oriental (on lower cabinet doors), and Venetian (a sheer-lace pattern). Panels come in 2'x4' to 2 1/2'x8' sizes. Panelboard, Newark, N.J. For details, check No. 18 on p. 187



Decorative partitioning is a system of 3'x6' plastic panels (1/8" or 1/16" thick) in an aluminum frame. Posts can be used at ends, centers, or at corners of the partition. Stelzer Moldings, South Bend, Ind. For details, check No. 19 on p. 187

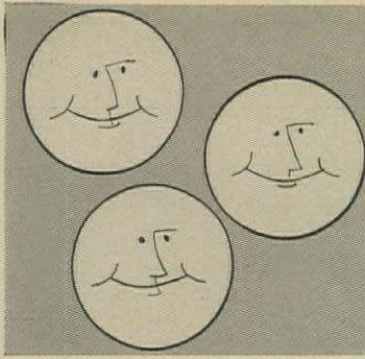


Sliding shoji panels are formed from a sheet of frosted plastic with Philippine mahogany plywood grilles laminated to each side. They come in seven sizes and 12 patterns. Jaffre Products, Brooklyn, N.Y. For details, check No. 20 on p. 187

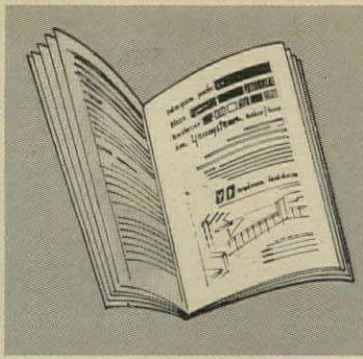


Room divider is made of molded, impact-resistant plastic in many patterns and colors. Units are packaged with posts and an oiled-walnut planter, come 6' wide and in various heights. Harvey Designs, Lynbrook, N.Y. For details, check No. 21 on p. 187

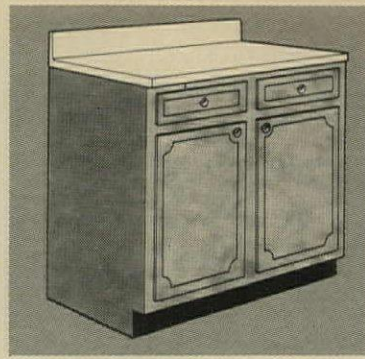
New products continued on p. 161



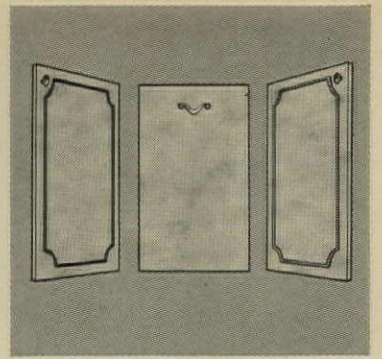
1. REPUTATION. The best! This is the nation's best-known and most-wanted kitchen line.



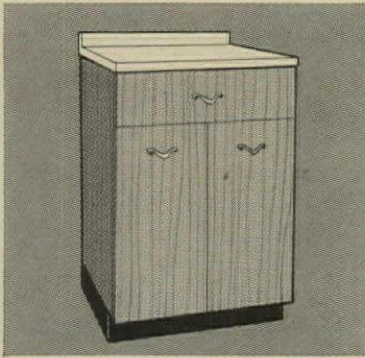
2. ADVERTISING. Real backing for you! It's big-space, full-color continuing national ad support.



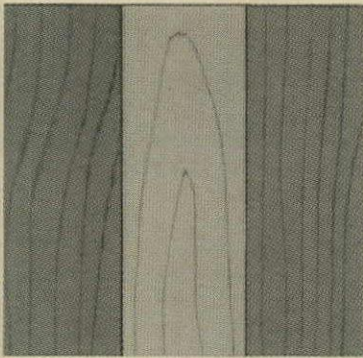
3. WOOD CABINETS. Top quality! They're all-wood, with lustrous Cinnamon Maple finish.



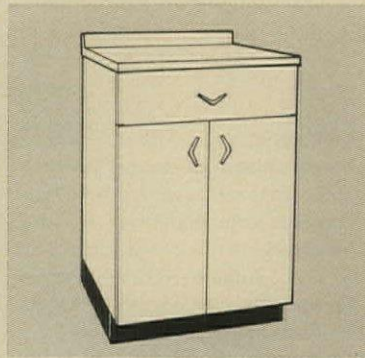
4. THREE WOOD STYLES. To meet all tastes. Choice of contemporary, and etched or applied provincial.



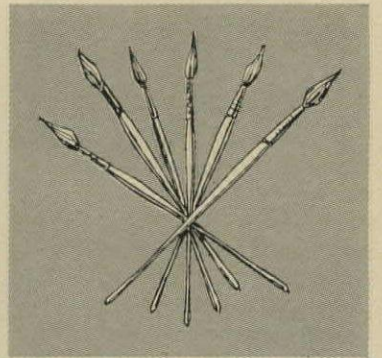
5. LAMINATE CABINETS. Meet the fast-growing demand for this attractive, new easy-care material.



6. THREE LAMINATE FINISHES. Choice of modern or traditional in warm, textured wood-graining.



7. STEEL CABINETS. Beautiful styling, smooth lines, uniform high quality in baked enamel finishes.



8. ANY COLOR FINISH. Steel cabinets come in six colors, any special color made to order.



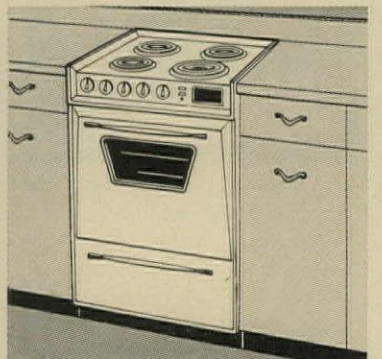
9. DISHWASHERS. Extra-big capacity; unexcelled washing action. All types of matching front finishes.



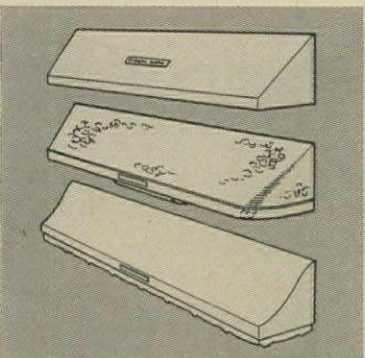
10. DISPOSERS. You have your choice of two extra-quiet models with fast, continuous feeding action.



11. BUILT-IN OVENS, cooking tops. Gas or electric. Many finishes. Wide choice of models and features.



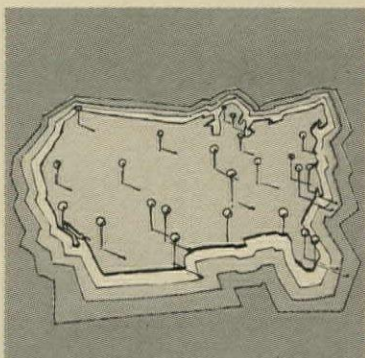
12. BUILT-IN RANGES. Oven, cooking top combinations are space-saving and economical to install.



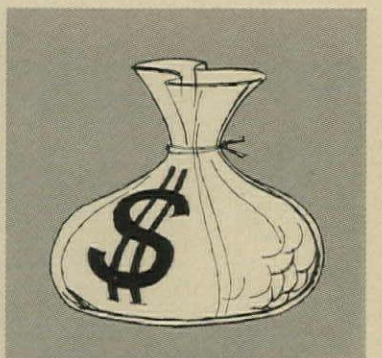
13. VENT HOODS. All types, both vented and ventless, for all kitchen styles, contemporary or traditional.



14. CABINET SINKS. A full line of models and sizes with many extra selling features.



15. SIZE. Youngstown is national ... established. You get top quality control, speedy delivery.



16. ETC. One source for all cabinets and appliances. Only complete kitchen line. More sell—more profit!

There are more reasons why you should pick Youngstown Kitchens than any other kitchen line: Breadth and depth of line. Consumer acceptance. Advertising support. Get the facts now!

Y/K
Youngstown
Kitchens

a division of Mullins Manufacturing Corporation, Salem, Ohio

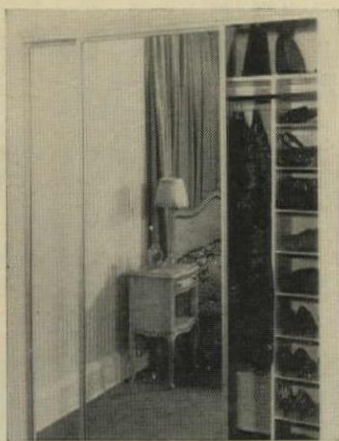
WRITE: Youngstown Kitchens, Dept. HHM-033, Mullins Manufacturing Corporation, Salem, Ohio, for full facts on the new Youngstown Kitchens line.

NAME AND COMPANY _____ ADDRESS _____ CITY _____ STATE _____

Doors



Folding mirror doors permit two-way viewing and add spacious feeling to small rooms. K-Doors come with mirrors and hardware pre-mounted, are 6'8" high and 4', 5', or 6' wide. Kenatrack, Elkhart, Ind.
For details, check No. 22 on p. 187



By-passing mirror doors slide on nylon bearings. Mirrors are mounted in gold-anodized aluminum frames. Doors are 6'8" high; 4', 5', 6', 7', or 8' wide. Price: \$102.50 to \$165. Pittsburgh Plate Glass, Pittsburgh.
For details, check No. 23 on p. 187



Aluminum storm doors are factory colored in beige, pink, green, bronze, black, and white. Price is 10% to 15% higher than unfinished doors. Matching storm windows are available. Season-All, Indiana, Pa.
For details, check No. 24 on p. 187

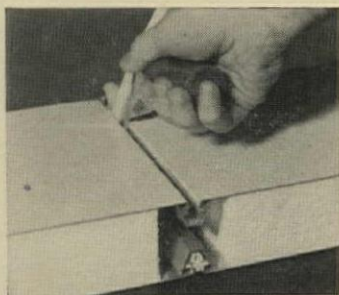


Steel folding closet doors, in louvered or flush styles, come in single and double-door units, 6'8" and 8' high, 1'6" to 6' wide. Baked-on ivory priming can serve as the finish coat. Amweld Building Products, Niles, Ohio.
For details, check No. 25 on p. 187

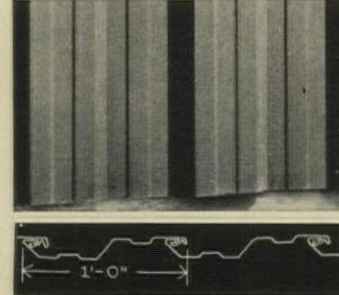
Siding



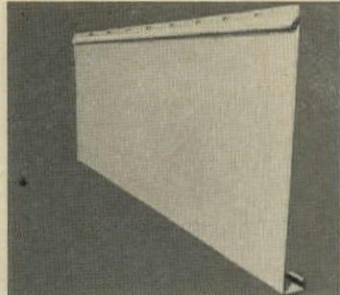
Hardboard siding is primed on all surfaces, has weather-drip edges, and will take any oil-base exterior paint. Horizontal siding is made in 9"x16', 10"x16', and 12"x16' sizes. Wood Conversion Co., St. Paul.
For details, check No. 26 on p. 187



Sandwich panels with new joint eliminate exposed fastenings and through-conductivity. Edges of foam-core panels are hooked into concealed extruded channels, then locked with neoprene gaskets. Alcoa, Pittsburgh.
For details, check No. 27 on p. 187



Aluminum panel for walls or roofs has hidden interlocking joint. Each panel holds the next in place. The ribbed design minimizes joints. Panels, 12" wide, come plain or in colors. Reynolds Metals, Richmond, Va.
For details, check No. 28 on p. 187



Embossed aluminum siding is a 10" clapboard with a grain design and a 3/4"-deep butt. The siding is prefinished in white, green, charcoal, gray, redwood, cream, brown, or sandalwood. Alsar Mfg., Southfield, Mich.
For details, check No. 29 on p. 187

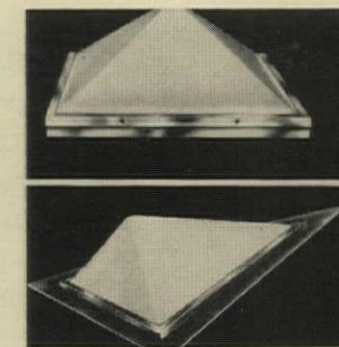
Miscellany



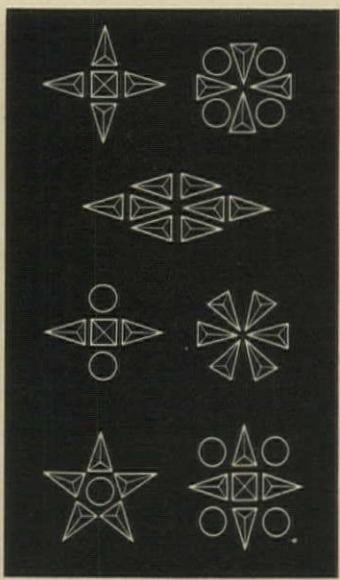
Trash-can storage unit saves indoor space and reduces fire risk by providing sanitary, covered outside storage. Trash-master is made in five sizes for two to five cans. \$158 to \$331. J.G. Wilson Corp., Norfolk, Va.
For details, check No. 30 on p. 187



Built-in clothes hamper fits between studs 16" o.c. In-A-Wall, made of heavy-gauge metal, holds 18 lb. of soiled clothes, is 40 1/2"x19"x5 3/4" and projects only 2" from the wall. Quality Line, Los Angeles.
For details, check No. 31 on p. 187



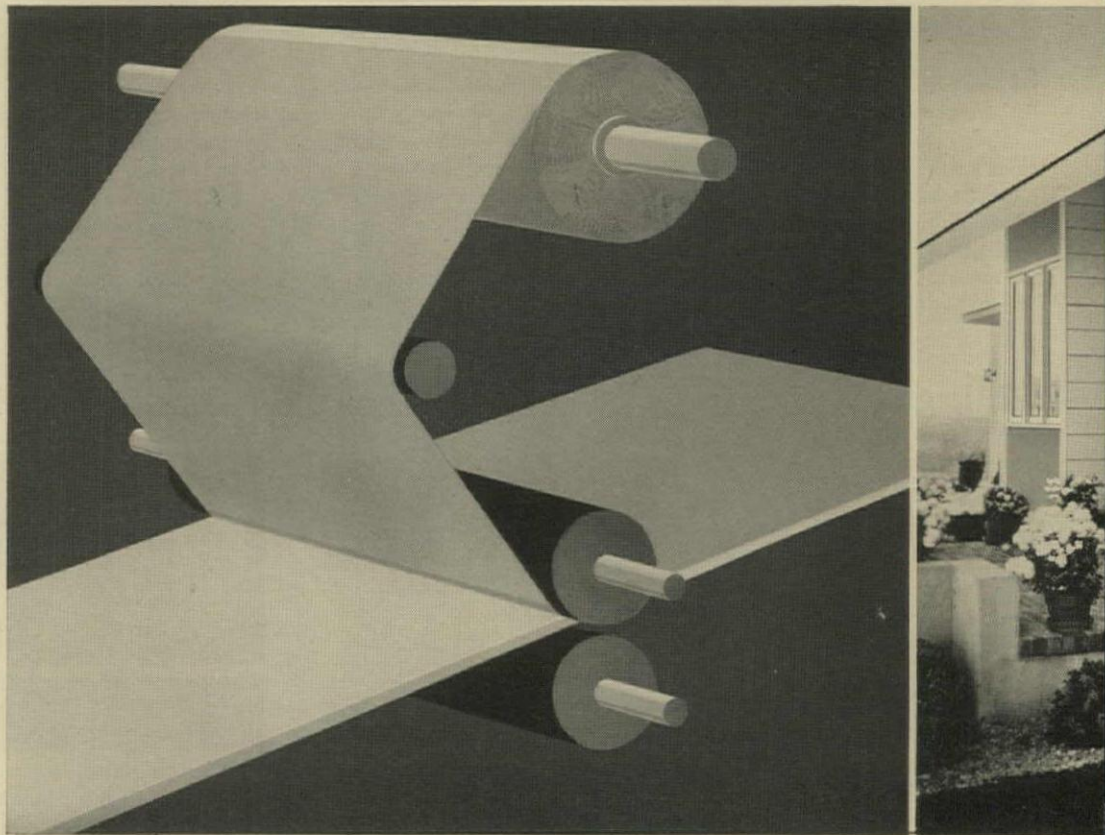
Skylights now come in triangular and rectangular pyramid shapes, in clear or white acrylic. Units can be combined with other Skydome models to form many patterns (right). American Cyanamid, Cambridge, Mass.
For details, check No. 32 on p. 187



New products continued on p. 166

NEW: Du Pont TEDLAR®

This tough film keeps homes
with minimum maintenance



TEDLAR: a film, not a liquid

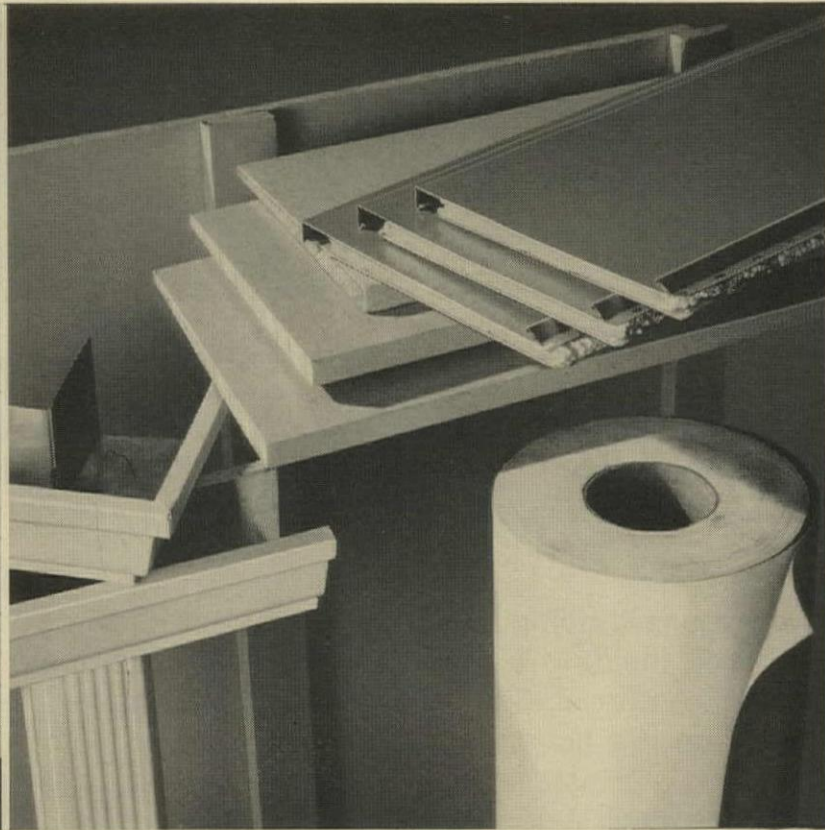
That makes a difference.

TEDLAR *PVF film is an engineered, preformed surfacing material. This is why TEDLAR has uniform thickness and precise color match. It's checked for toughness, weather resistance and elongation before it leaves the Du Pont plant.

Bonded with special Du Pont adhesives to the building product (siding, for instance) by the product manufacturer, TEDLAR becomes part of the material it protects. TEDLAR resists scuffing and marking from on-site handling. It cuts call-backs to the bone. Siding and roofing can go up even during bad weather. TEDLAR helps make building more profitable for you.

*Du Pont registered trademark.

exteriors looking new for years



TEDLAR might outlast the mortgage

This house is new. All of the siding is faced with TEDLAR. Barring earthquake, fire or flood, the siding could look much the same, without any refinishing, when the mortgage is paid.

How long will TEDLAR last? We don't know; we haven't been able to wear it out yet. However, we predict that when properly bonded to a stable material, a surface of TEDLAR may last as long as 25 years or more.

During this time, it won't noticeably fade or chalk. It will be hard to stain and easy to clean. Think how all this will sound to your home buyer. And you can demonstrate many of these features to him before he buys.

TEDLAR now on a variety of products

TEDLAR is being used on plywood and aluminum lap siding, boards and batten strips, prefabricated built-up roofing, gutters, downspouts and doors.

With these products, you immediately have two powerful sales points. First, you can offer your customers the long life and full protection of TEDLAR. Second, you can offer easy, low-cost maintenance.

Today's home owners want timesaving economical homes. Talk TEDLAR, and you'll have what they want plus a unique selling edge over your competition. For more information, bonded samples and a list of manufacturers, write: The Du Pont Company, Film Department, Building Materials Sales Division, Box 44, Wilmington 98, Delaware.



BETTER THINGS FOR BETTER LIVING... THROUGH CHEMISTRY

REG. U. S. PAT. OFF.

NEW FROM AMERICAN- HYDRONIC AT WARM

REVOLUTIONARY EQUIPMENT AND TECHNIQUES SLASH COSTS ON HYDRONIC SYSTEMS

Now your plumbing and heating contractor can deliver modern hydronic heating to your new homes at competitive prices. Recent American-Standard developments make this possible. They include not only revolutionary new equipment, but new planning and installation methods, to trim costs all along the line.

1. NEW LIGHTWEIGHT BOILERS

The boiler is the biggest single expense in a hydronic heating system. New lightweight cast iron boilers designed by American-Standard engineers now bring this cost way down.

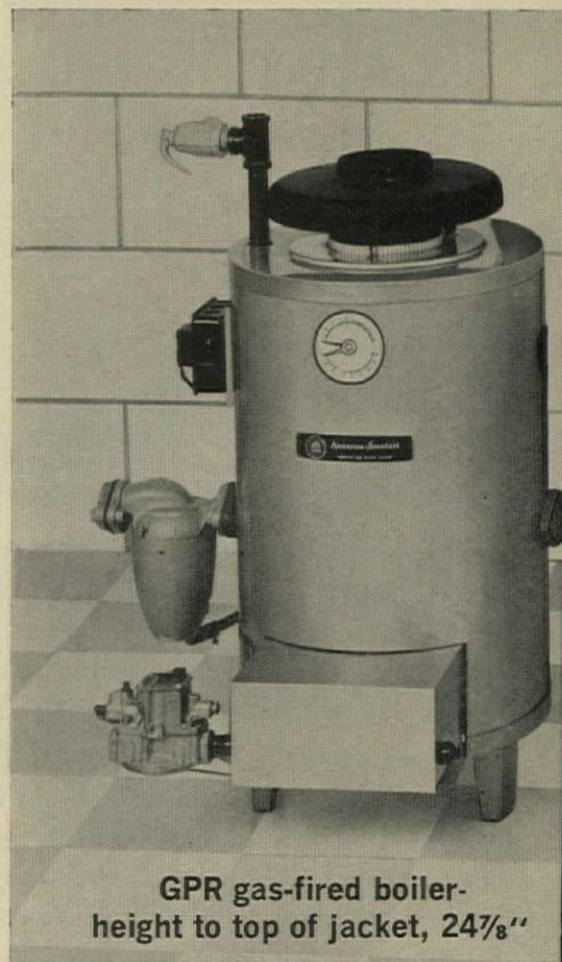
Designed for constant circulation, the gas-fired and oil-fired models take only 2x3 feet of floor space. Yet they handle the heating requirements of any home. The secret of their efficiency is the exclusive THERM-O-GRID sections which deliver an amazingly high ratio of heat per pound.

Moreover, savings have been effected in installation cost, too. The boilers come completely packaged. All controls are premounted and pre-wired. One man can position them on the job.

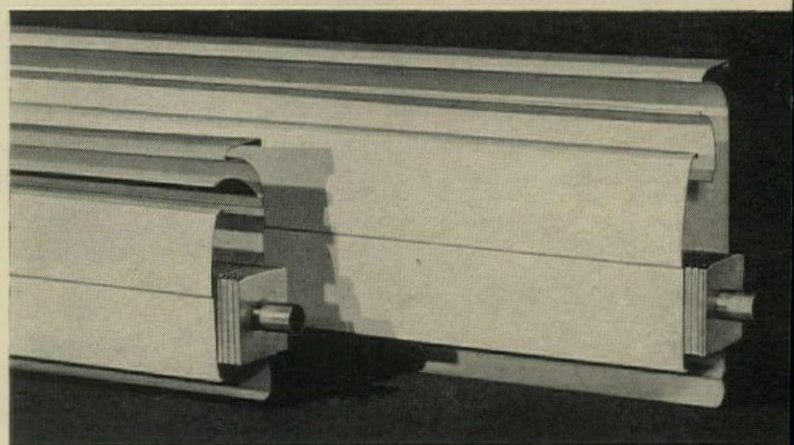
2. SAVINGS AT THE BASEBOARD

A complete line of heating elements gives the installer new flexibility. The new $\frac{1}{2}$ -inch element has basically the same ratings as the popular $\frac{3}{4}$ -inch element — at lower cost.

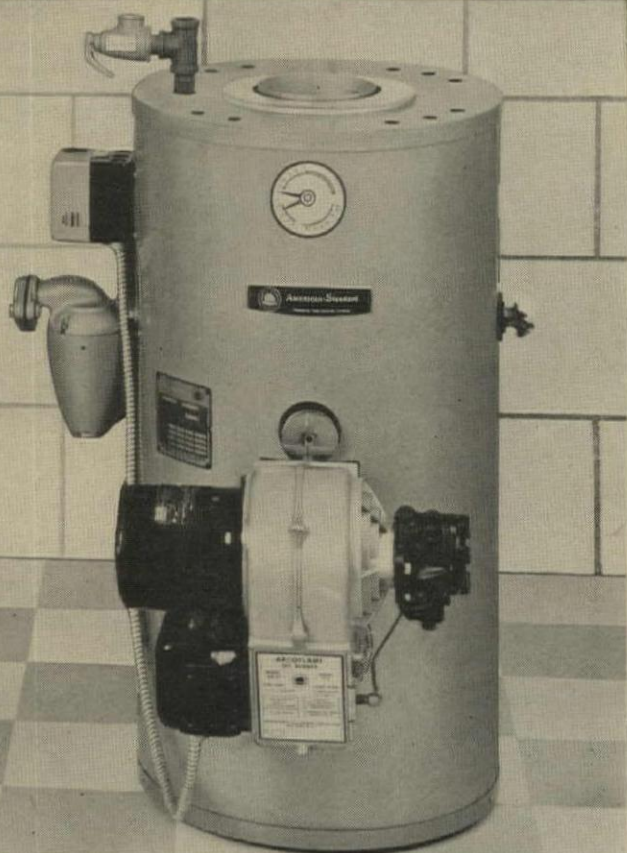
Bulk packaging also helps your plumbing and heating contractor trim his bid. He takes delivery of six elements or three enclosures in one box. This does away with needless disassembling. They come in 3, 4, 5, 6, and 8-foot lengths. No on-the-job cutting to run up his labor costs! Accessories snap on in an instant.



GPR gas-fired boiler—
height to top of jacket, 24 $\frac{7}{8}$ "



STANDARD HEAT AIR PRICES!



APR oil-fired boiler—
height to top of jacket, 35¼"

3. NEW DESIGN METHOD & TOOLS

To increase savings further, American-Standard engineers have developed a new Economy Design Method. Each circuit is automatically engineered for the best and most economical balance of water-flow rates.

Two exclusive new tools—a Tube-Bending Jig and a Heatrim Template—whittle down the number of operations in installation.

HYDRONIC HEAT GIVES YOU SO MUCH MORE TO SELL

EVEN HEAT. Hydronic heat is a combination of convected and radiant heat. Like the rays of the sun, it warms people and objects. There are no sudden blasts of heat or chilly drafts. Rooms are uniformly warm from floor to ceiling.

CLEANLINESS. Draft-free hydronic heating does not depend on forced circulating air. Therefore a minimum of dust or dirt is blown about to cling to walls and furnishings.

ECONOMICAL OPERATION. It is general knowledge that hydronic heating—encircling rooms with a wall of warmth—gives better-balanced heating on less fuel. And cast iron boilers will outlast other heating plants up to 2½ times.

DECORATING FREEDOM. Carpeting can be laid wall to wall, draperies hung to the floor. Panels can be painted to fit décor, and furniture can be placed anywhere.

SPACE SAVING. The new compact boilers free basement space for a playroom or workshop. In basementless homes, they can be tucked into almost any small area. Heatrim panels are installed in place of conventional baseboards. Every inch of floor space is livable.

SMALL PIPES not ducts, carry the heat. No duct framing, no openings in the interior walls.

YOU'VE GOT SO MUCH MORE TO SELL with hydronic heating, and it's available now at warm-air prices. Get the complete story from your American-Standard plumbing and heating contractor. Or write to American-Standard, Plumbing and Heating Division, 40 West 40th St., New York 18, N. Y.

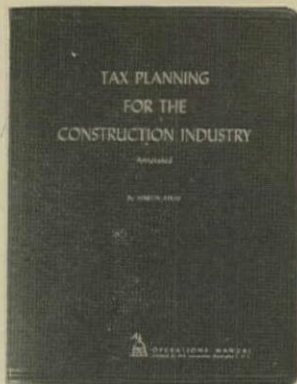
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PLUMBING AND HEATING DIVISION

EVERY BUILDER AND INVESTOR NEEDS . . .



What are your alternatives under the Treasury Department's new depreciation rules? How does the new investment credit law affect your construction business? These and many other questions are answered in the down-to-earth language of **Tax Planning for the Construction Industry**—the most authoritative book of its kind. Author Martin Atlas, nationally-known authority on tax problems, covers every aspect of construction industry tax planning so thoroughly that you'll find this guide indispensable. Write to Dept. PC-1556, and enclose check for \$12.50*—or BNA will bill you later. Return book in 10 days without obligation if you're not fully satisfied.

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Tops for LEISURE HOMES



Illustrated is The "Oslo"—a four bedroom, 750 square foot chalet which retails for \$2,500.00—gives you a 40% mark up on cost.

Prefabs at CARLOAD LUMBER PRICES

TIMBERPANEL HOMES are precision manufactured of fine old growth British Columbia cedar. Floors are 3" thick, roof, walls, and partitions, 2" thick.

Construction is simple, with all parts designed to fit precisely and provide fast, simple, erection.

Available everywhere.

Become an exclusive distributor in your area.

Send for free booklet of homes and cottages, with price list.

Write—Walter Lindal, President.

TIMBERPANEL HOMES, Ltd.
1501 N. Main St., Vancouver, B.C., Canada

Please send me information booklet.

Name

Builder Realtor Lumber Dealer

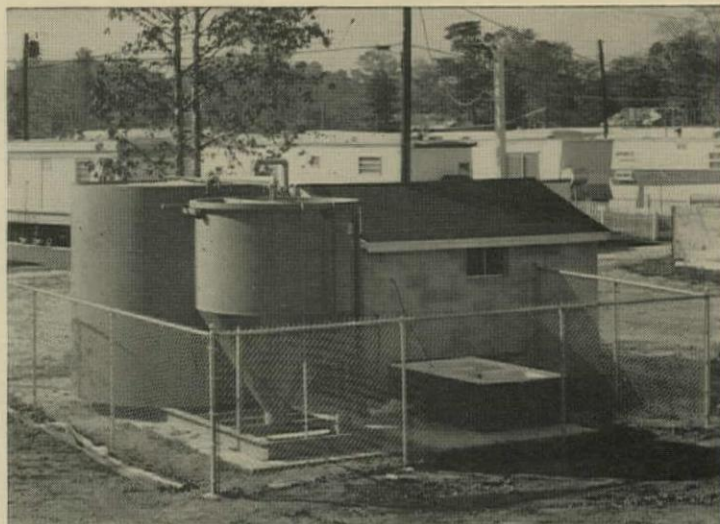
Address

City..... Zone..... State.....

NEW PRODUCTS

start on p. 157

Plumbing



Sewage treatment plant handles up to 10,000 gallons a day. Mobilpack treats sludge through aerobic digestion. Aeration of sewage by pressurized air

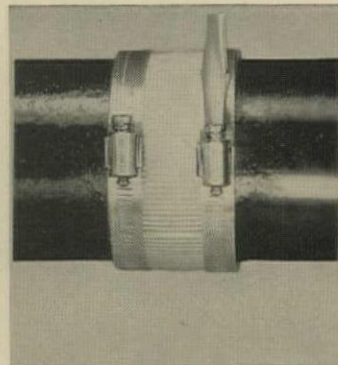
during treatment prevents strong odors. Plant is 10½' wide, 20' long, 10' 8" high, weighs 7 tons. Dravo Corp., Pittsburgh.

For details, check No. 33 on p. 187



Tempering valve mixes very hot water (up to 210F) with cold water to get usable temperatures (120F to 160F). Higher storage temperature provides adequate supply from smaller tank. Dole Valve, Morton Grove, Ill.

For details, check No. 34 on p. 187



Coupling for cast-iron pipe eliminates lead-oakum caulking and bell joints. Stainless steel shield clamps neoprene sleeve over joint. Joint withstands 200 psi hydrostatic pressure. Buffalo Pipe & Foundry, Buffalo.

For details, check No. 35 on p. 187



Asbestos cement pipe for gravity sewer lines comes in 6" to 18" ID sizes up to 13" long. Five crushing strengths are avail-

able—1,500 to 5,000 lb. per lin. ft. Full line of fittings. Certain-teeed, Ardmore, Pa.

For details, check No. 36 on p. 187

New products continued on p. 170

This new *Hallmark*
ELECTRIC RANGE
practically cleans itself!

Imagine your
prospect's reaction.

There's never been a range like this new Hotpoint — the sides, back, even the floor of both ovens slide out, so they can actually be washed just as easily as dishes! And the walls are coated with Du Pont Teflon, the fabulous new miracle finish that keeps spatters from "baking on" They wipe clean in seconds, then slide back in.

We've also designed a new ventilation system that draws off steam, grease spatters and frying odors from the cooktop, and eliminates them without venting to the outside, unless you desire. (Think of the savings in remodeling work.)

And now, for the first time, Mrs. Homemaker can broil the charcoal-like electric way with the oven door closed. She'll warm up fast to the new Hotpoint Hallmark range when she sees all the exciting and wonderful new ideas we've built into it. So will you.

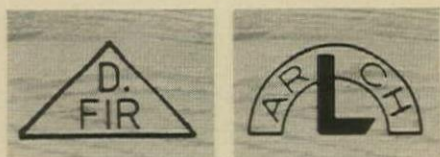
Get all the facts on this revolutionary new Hotpoint Hallmark electric range — call your distributor today.

Hotpoint
A Division of General Electric Company
Chicago 44, Illinois

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



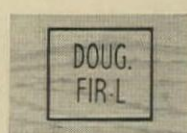
QUALITY SEASONED LUMBER FROM WESTERN PINE ASSOCIATION MEMBER MILLS



RUGGED PRE-SEASONED

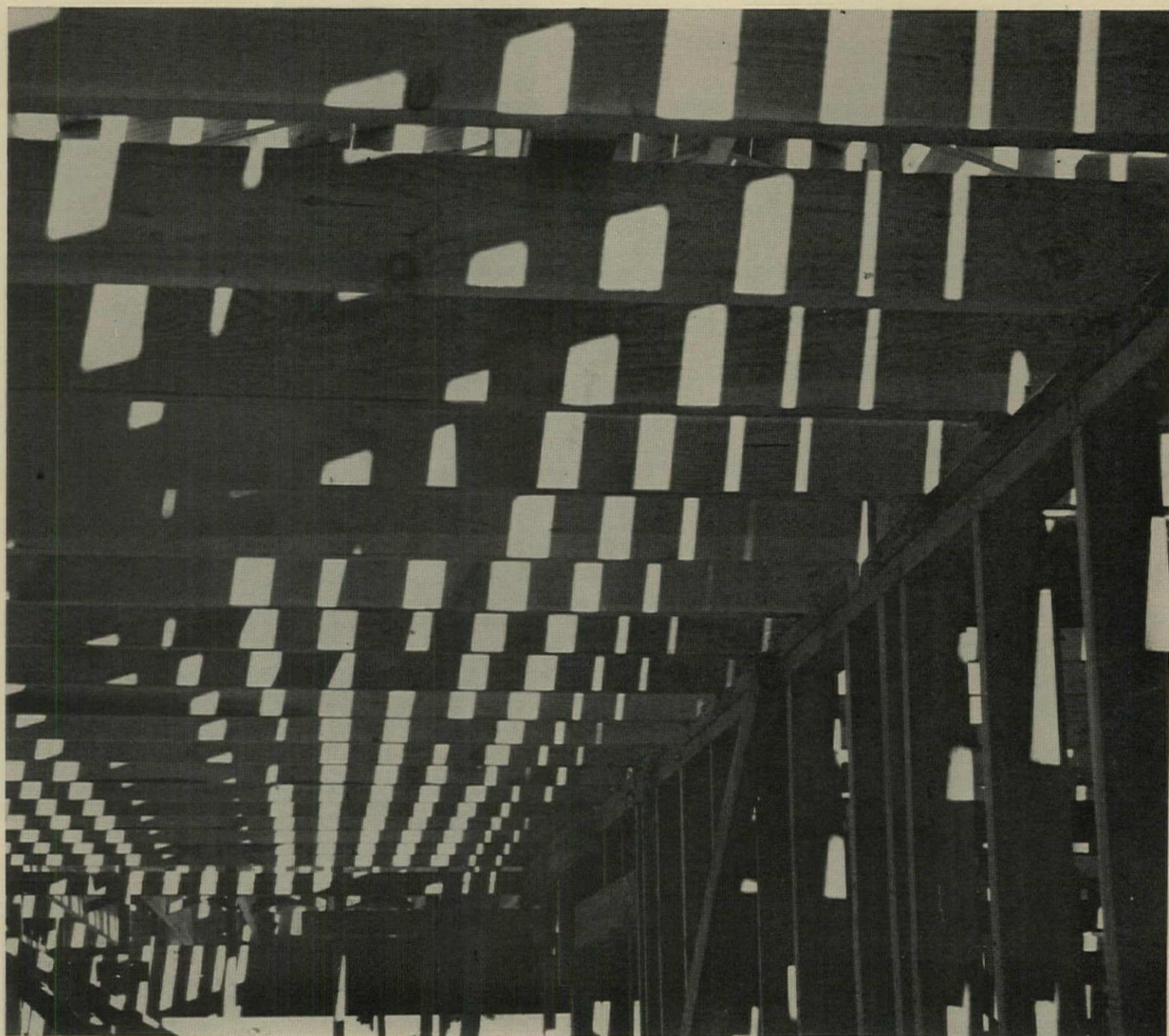


DOUGLAS FIR

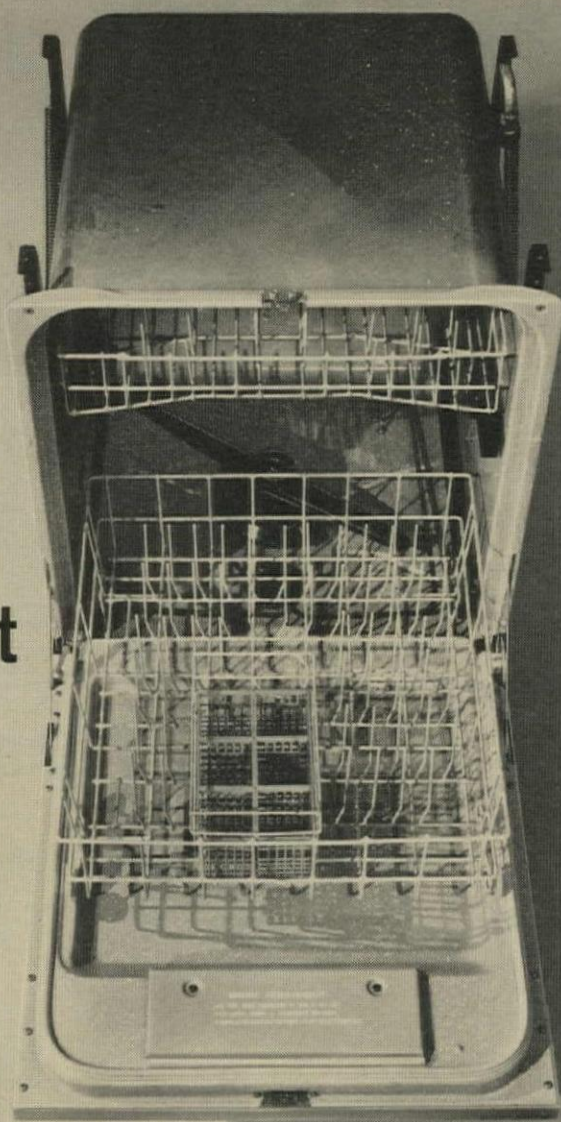


LARCH

Rugged is the word for Douglas Fir and Larch, as pre-seasoned by Western Pine Region mills. These species are among the strongest of all softwoods . . . perfect for structural uses . . . and produced in their finest form by the pre-seasoning processes of the Western Pine member mills. Seasoned before milling, before grading, Douglas Fir and Larch from these mills provide the truest framework . . . the basis for better building. These Western Pine mills products are also stress-graded to give you the ideal wood for each framing function. For construction that's straight and strong, and stays that way, look for the WPA grade and species marks.



The most important
dishwasher news
you'll read
this year

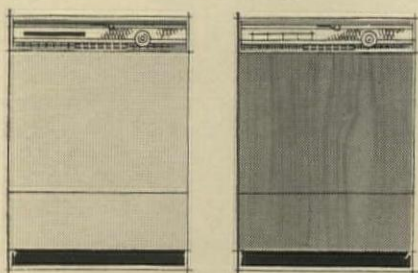


A recent test, made by a highly respected independent organization, rated the Hotpoint economy dishwasher (Model DA35) best of all the "builder" models tested. Superior in washing ability, drying ability and loading convenience — even better than most of the top-of-the-line dishwashers tested!

Yet you can include the wife-winning advantage of this truly fine dishwasher in every home you build for less money than you might imagine.

Here is the greatest value on the dishwasher market today — any way you look at it. And all plumbing and electrical connections are front and center for fast, easy installation, and low in-place cost.

Like our other undercounter units, this model is available in 7 finishes, or with an accessory kit for using wood paneling. Racks slide farther out for easy loading. And new sound-deadening construction makes it extra quiet. See your Hotpoint distributor for prices on this top-value dishwasher.



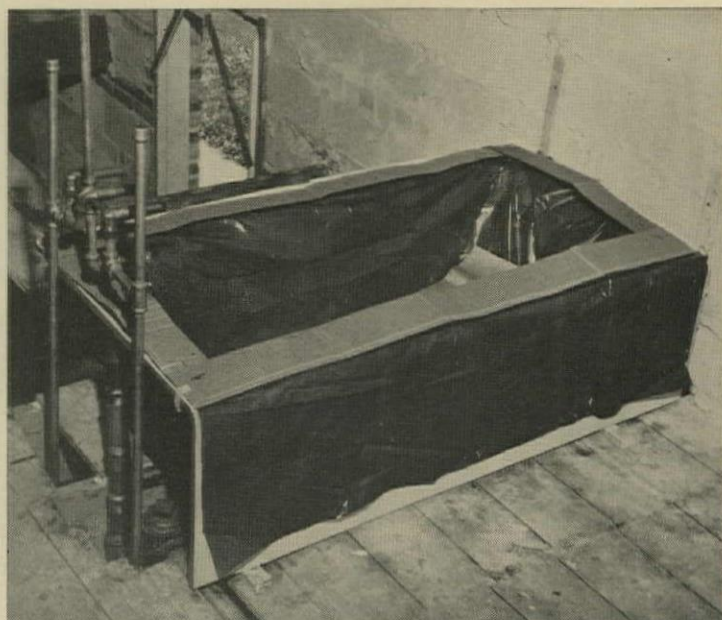
Two other built-in models: Model DA45 — a little more money, a more deluxe model. Model DA65 — top-of-the-line, with 4 pushbutton operated cycles.

Hotpoint

A Division of General Electric Company • Chicago 44, Illinois

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

Tools and timesavers



Plastic bath tub cover protects the tub during construction work, has corrugated cardboard sealed to horizontal surfaces for extra protection. Red Devil

covers are made of waterproof polyethylene film and will fit tubs up to 5' long and 31½" wide. Seal-Zit, Long Beach, Calif. For details, check No. 37 on p. 187



Electric hammer can be used for tuckpointing (above), chipping, drilling. Roto Hammer operates at 2,400 blows per minute or 800 rpm or both. It weighs only 7 lb., lists for \$169.50. Skil Corp., Chicago.

For details, check No. 38 on p. 187



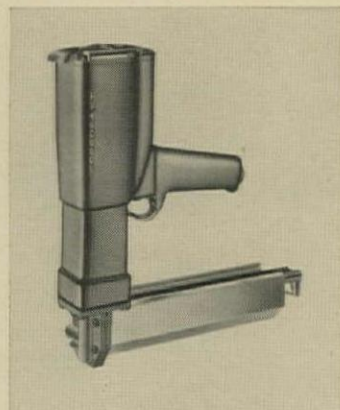
Layout tool automatically marks framing every 16" with an ink line. It can also be set for 24" marking on lumber, walls, floors, and cement block. List price: \$23.95. Pearson Products, Elyria, Ohio.

For details, check No. 39 on p. 187



Electric stapler drives up to 300 staples a minute for tacking insulation, acoustical tile, etc. It holds six staple sizes from 3/16" to 9/16" long, weighs 3 1/3 lb. List price: \$85. Fastener Corp., Franklin Park, Ill.

For details, check No. 40 on p. 187



Pneumatic nailer drives, sets, and countersinks headless finishing nails, called V-nails. V-nails come in nine sizes, 5/8" to 2" long. List price: \$225. Speedfast Corp., Long Island City, N.Y.

For details, check No. 41 on p. 187

Publications start on p. 177



"Yes Sir! We'll wake you at 7:30 A.M. with a Taylor Weather Forecast"

The Towne House Motor Inn, of Rochester, N. Y., gives guests on-the-spot weather forecasts with their Taylor WEATHERSCOPE* Panel. Installed at the registration desk, the weather station tells outdoor temperature, wind speed and direction, and gives a detailed forecast.

WEATHERSCOPE Panels will add interest and salability to the homes and motels you are designing and building. They are uniquely decorative and command

the attention of travellers and weather fans.

The panels are 17" x 12" in size and are available in walnut, mahogany, and maple. Individual instruments on the panel are also available in 6" and 12" diameter dials for custom installation. For more detailed information on WEATHERSCOPE Panels, write for Bulletin 99294. Taylor Instrument Companies, Rochester, New York, and Toronto, Ontario. *Trade Mark

Taylor Instruments MEAN ACCURACY FIRST



The Delta model 520 is the finest faucet you can buy for the bathroom . . . giving years of dependable service. Its mirror depth chrome . . . clean lines and ultimate beauty add up to a real pleasure in your home. Only ONE moving part is your assurance of the finest . . . made by the finest name in faucets . . . DELTA. There are over 400 model applications for the Kitchen, Bath, laundry, etc. Free literature upon request.

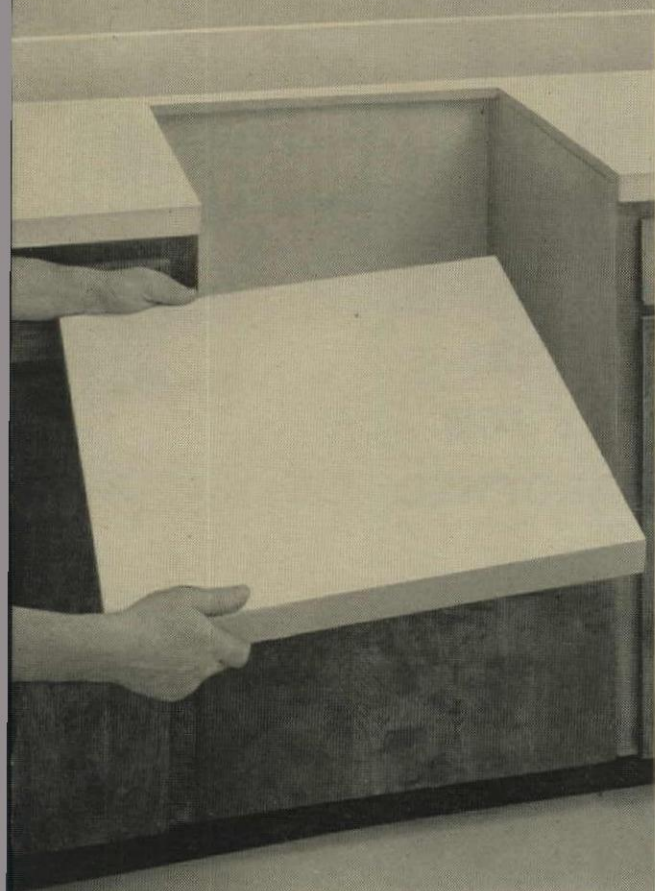
Insist on Delta . . . a compliment to any home.

DELTA free literature upon request. FAUCET CORPORATION GREENSBURG, INDIANA

DELTA FAUCET OF CANADA LTD. — 2489 BLOOR ST. W. — TORONTO 9, ONTARIO

Why pay for
what you
throw away?

This new Hotpoint
can save you
\$15 on
countertops
alone.

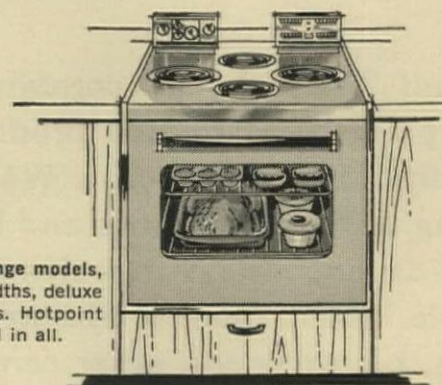


Here's a different kind of drop-in range — the new 24" Hotpoint Town & Country with a built-in rear control panel that is actually the backsplash, too! You save buying 4 extra square feet of countertop (at \$3.75 a foot) and eliminate any cutting-out costs.

This drop-in (Model RF19-D) slides in place between two base cabinets. The full-width control panel adjusts to match countertops from 22" to 25¼" deep. Spring-loaded oven side filler strips and control panel end-caps assure a fast, perfect fit all around.

Plenty of features to impress your prospects, too, in this Town & Country range: 4 surface units, full-size oven, removable oven door for easy cleaning, and lustrous brushed chrome top and control panel. 7 door colors and finishes are available.

Give your kitchens the custom look without paying a custom price. Get full specifications and prices from your Hotpoint distributor today.



4 other drop-in range models, in 24" and 30" widths, deluxe or economy units. Hotpoint quality is identical in all.

Hotpoint

A Division of General Electric Company • Chicago 44, Illinois

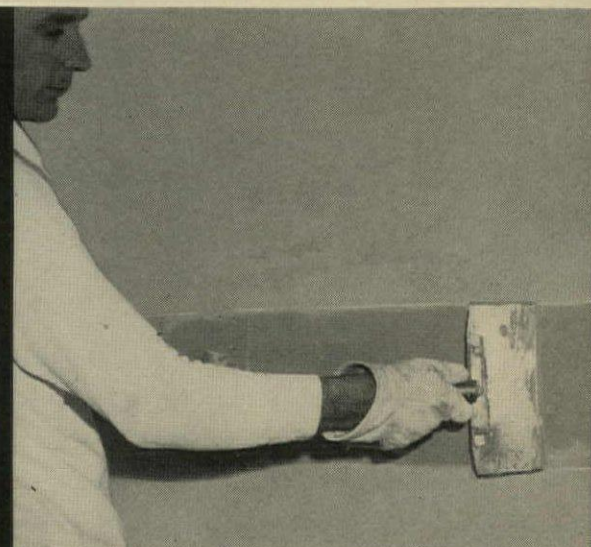
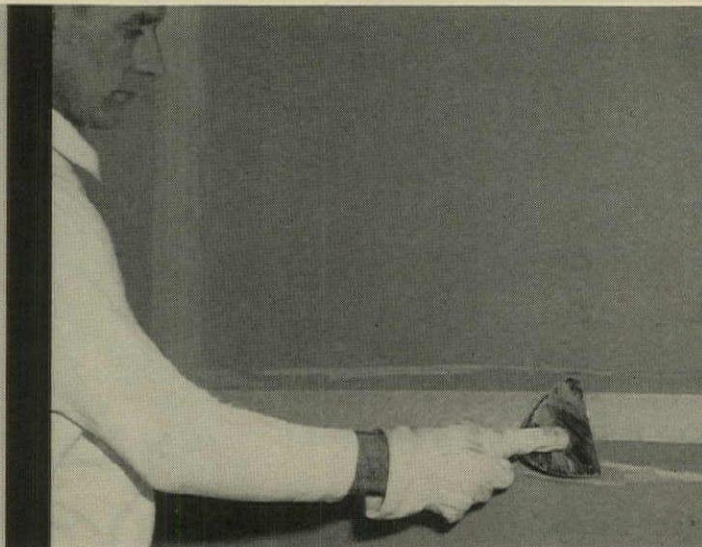
ELECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS
CUSTOMLINE® BUILT-INS • DISHWASHERS • DISPOSALS® • WATER HEATERS
FOOD FREEZERS • AIR CONDITIONERS • ELECTRIC BASEBOARD HEATING

BIG NEWS FROM BESTWALL!

TAPING AND FINISHING IN A SINGLE DAY

WITH NEW BESTWALL 1-DAY WALLBOARD JOINT COMPOUND

HARDENS IN 2½ TO 3 HOURS
SAVES 4 TO 5 DAYS ON THE JOB
WILL NOT SHRINK WHEN HARDENED

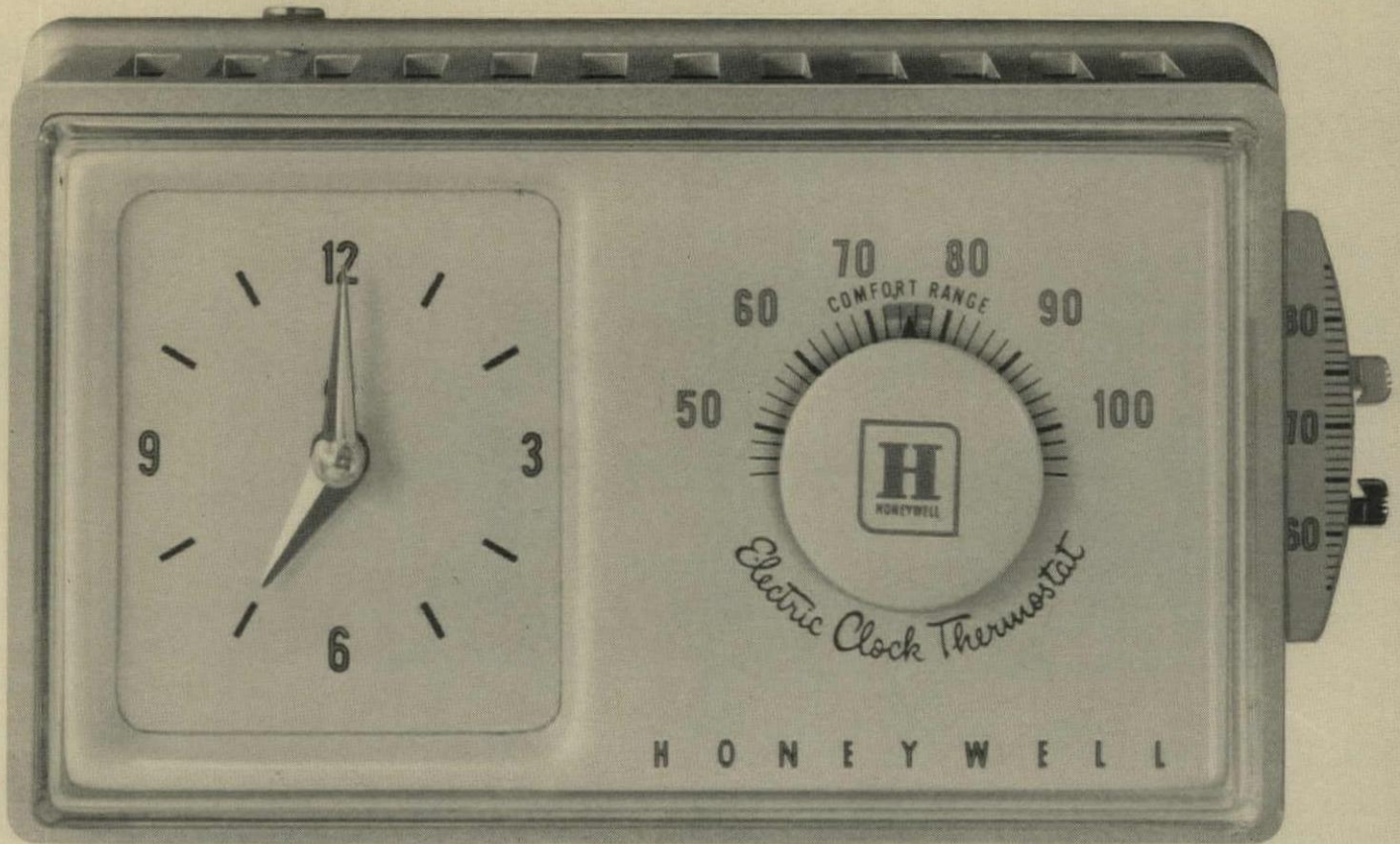


Bestwall Research has combined with our expanded Systems Engineering Service to develop this long-needed product. Field tested in key markets, in climates of varying humidity, Bestwall 1-Day WALLBOARD JOINT COMPOUND: ● eliminates days of heating unfinished homes and buildings ● cuts out lost time traveling to and from jobs ● avoids long delays in waiting for conventional materials to dry and harden ● makes possible faster, more profitable construction ● is ideal for homes, high rise and other commercial buildings. Bestwall 1-Day WALLBOARD JOINT COMPOUND is now available through all Bestwall Certain-teed dealers. Bestwall Gypsum Co., Ardmore/Pa.

PLANTS AND OFFICES THROUGHOUT THE UNITED STATES

FIREPROOF GYPSUM
BESTWALL
BUILDING PRODUCTS

Four pages of HOME SELLING ideas from Honeywell



Honeywell's Clock Thermostat automatically sets temperature down at night, up in morning. Model T852 for heating. Model T861 for heating and cooling.

IT PROVIDES EXTRA COMFORT. ITS NAME IS HONEYWELL.

Can you think of a more economical way to sell quality-minded home prospects?

Few things can help you demonstrate the quality of your home better than having a Honeywell Clock Thermostat on the wall.

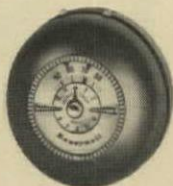
Not only can you sell the extra comfort and convenience it offers, you can sell economy, too. Just point out that it will return its original cost with

savings on the prospect's heating or cooling bill.

So, if you sell the quality of your homes, sell the quality *in* your homes with the best automatic thermostat available—Honeywell's Clock Thermostat.

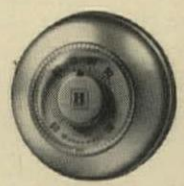
Ask your heating cooling contractor to install it in your next home.

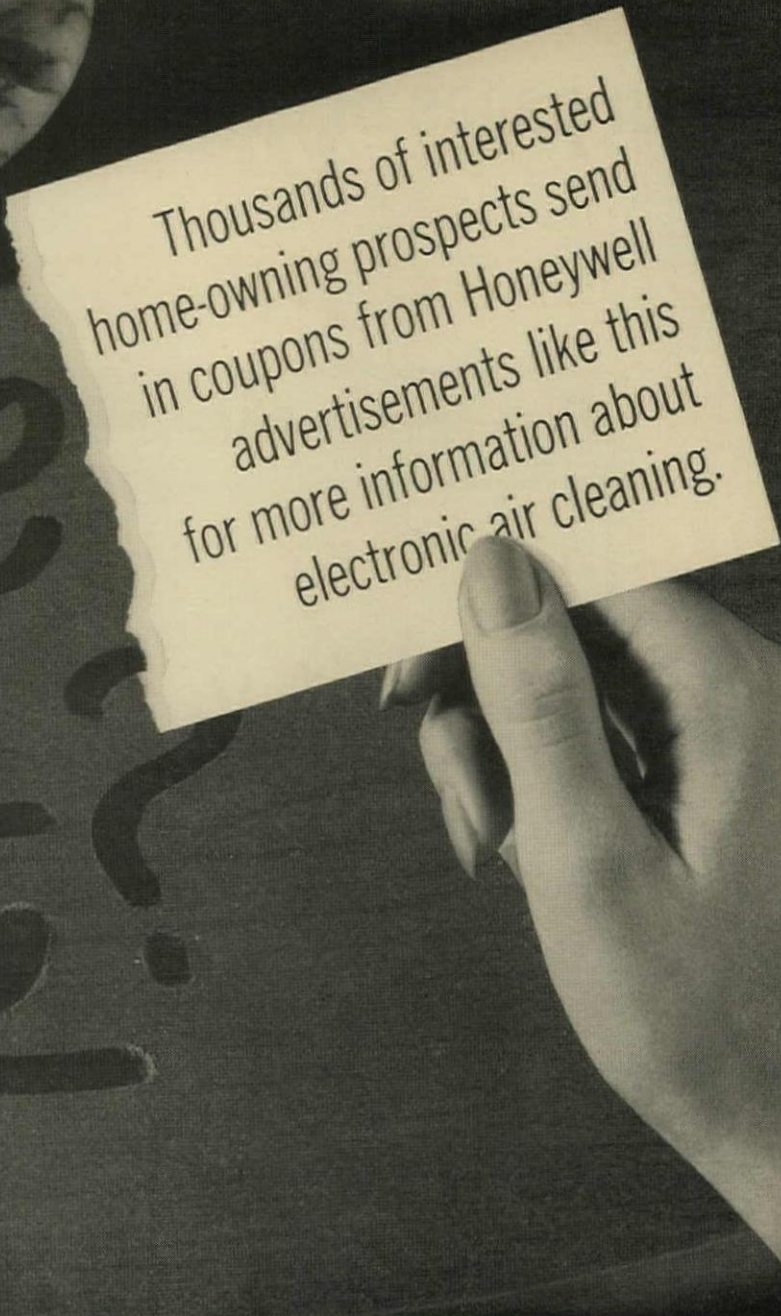
Two more of Honeywell's complete thermostat line



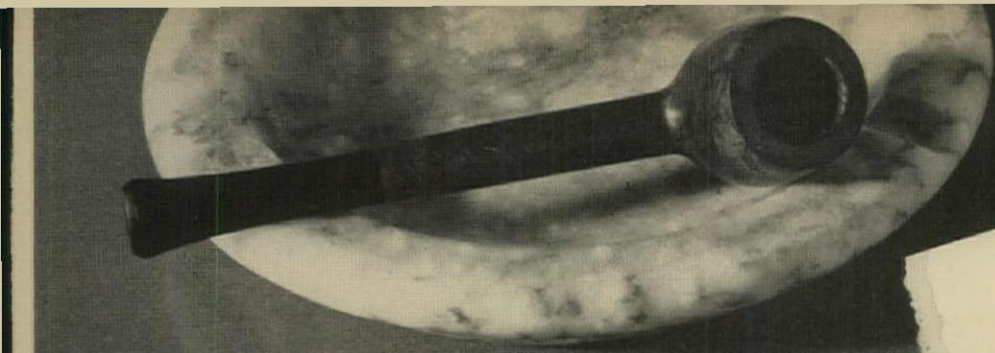
The Day-Nite Round, T832—lower cost than the Clock Thermostat. Semi-automatic. The homeowner sets the temperature down and it brings temperature back up at a pre-selected time—automatically.

The Honeywell Round, T86—world's most popular thermostat. Accurate and reliable, with unique picture window dial, large numerals. Separate temperature and setting scales. Other Honeywell Thermostats are available, too.





Thousands of interested home-owning prospects send in coupons from Honeywell advertisements like this for more information about electronic air cleaning.



Hate dust?

Now, clean the air in your home of dust and pollen...electronically

New electronic air cleaner from Honeywell removes up to 95%* of airborne dust and irritants

Why just hate dust? Let Honeywell's new electronic air cleaner help you do something about it. It fits in the return air duct work of any forced air heating, ventilating or air conditioning system, removing up to 95% of airborne dust and other particles passing through the system.

It catches millions of tiny particles that pass right through ordinary filters (the kind you probably have). It's these bits of smoke, grease and grime that carry soiling power to smudge furnishings, put a dingy haze over windows and mirrors. Nothing will remove the bigger particles of dust that settle before they enter the system except your dust cloth, but these are easy to whisk away.

Air cleaning has been proved practical for years in hospitals and other buildings where clean air is

vital. Now the same benefits can be yours in a system of practical home-size and price. On a 3-year FHA loan, it costs as little as \$14.38 a month, installed.

What a wonderful difference it makes! Air passing through the system will be freed of up to 99% of the pollen†—tobacco smoke and other particles will also be effectively removed. Mirrors and windows will stay sparkling—draperies fresh and clean—longer than before. You'll save on cleaning bills, too. You won't throw away the dust cloth, but you'll surely reduce dusting.

If you don't have a forced air system in your home, you can get cleaner air in *single* rooms with the Honeywell Portable.

So why just hate dust? Do something about it. Send in the coupon now for more information.

*As measured by the National Bureau of Standards Dust Spot Method.

†Electronic air cleaning is not a treatment. Be sure to consult your doctor. Ask him what it may do for you.



Handsome panel in living area shows cleaner efficiency. Signals when unit needs cleaning.



Easily installed in new or existing homes, with little interruption of heating or cooling.

New whole-house *Electronic Air Cleaner*

Honeywell

***More than 15,000,000
homeowners and home
buying prospects
will see Ads like this
in 1963***

***Shouldn't you add the selling
punch of this new appliance
in your homes? It gives you the
greatest, new selling feature
since the introduction of
Built-in Kitchens***



**Low-cost cabinet assembly makes Honeywell
air cleaner installation easy**

The prospect may want air cleaning after he buys your home. Be sure you have the Honeywell cabinet assembly installed. Costs only a few dollars extra when your contractor installs the forced air heating or cooling system. Makes the air cleaner installation easy and inexpensive when the homeowner decides to get it. Gives you the selling feature now of homes that are ready for Honeywell electronic air cleaning. (Can be added to the mortgage.)

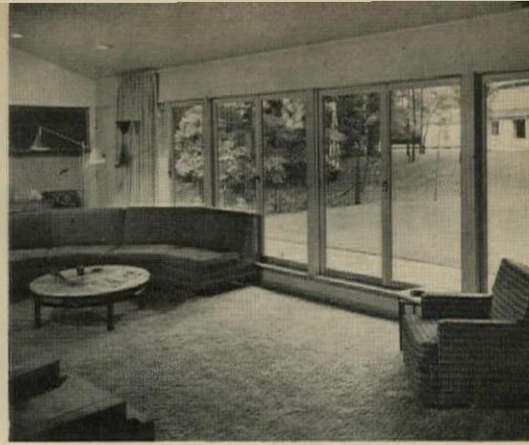


Capitalize on the power of Honeywell's advertising campaign appearing in these magazines and others:

**HOUSE BEAUTIFUL
HOUSE & GARDEN
NEWSWEEK**

**SPORTS ILLUSTRATED
U.S. NEWS & WORLD REPORT
NATIONAL GEOGRAPHIC**

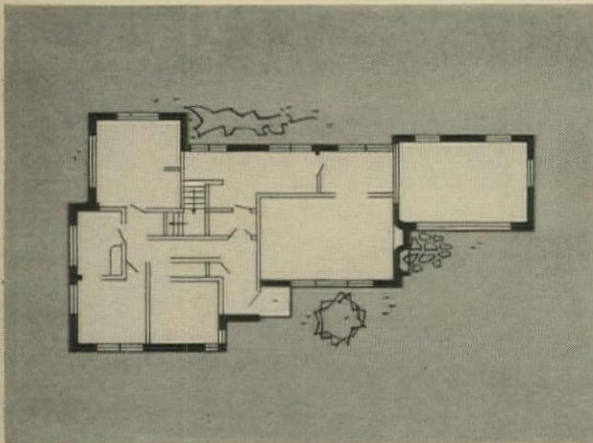
**ESQUIRE
TOWN & COUNTRY
TODAY'S HEALTH**



1 **SPLIT LEVEL** designs. As warm air rises to upper levels, cooler air moves to lower rooms. This can cause uncomfortable areas throughout the house.

2 **ROOMS OVER UNHEATED AREAS**, such as a garage or excavation make the floors and walls cold, can make the room too cold to be used.

3 **LARGE GLASS AREAS**, such as picture windows, alter inside temperature when sun, wind or outside temperature change. Even true of double-paned windows.



4 **SPREADOUT FLOOR PLAN**. The effects of sun, shade and wind in different areas of the home can cause widely different heating or cooling requirements.

5 **FINISHED BASEMENT**. Because it is partially below ground level, the temperature needs in a basement are far different from the rest of the house.

6 **SEPARATE LIVING AND SLEEPING AREAS** require different temperatures—warm and relaxing in the living area—cool and comfortable for sleeping.

You can prevent these heating or cooling problems in your homes

(and make them far more saleable)

Now offer your homes with the most wanted feature—good heating*—with Honeywell Zone Control

Zoning your homes to take care of the problems above can help you sell your homes faster.

Zoning itself is relatively simple for your plumbing, heating or cooling contractor. In addition to two or more thermostats, he installs dampers and damper motors in forced warm air heating; valves to control hot water flow in hydronic heating.

He will lay out a piping or duct system for each zone, and at the time of planning, he can let you offer Zone Control at very little extra cost.

Adequate heating is the most wanted feature in a home, according to the HI-PO (Housing Industry Promotion Operation)* survey of consumers. 65% would insist on adequate heating. So, give them what they want—with Zone Control by Honeywell. For helpful sales literature, send for the information listed in the coupon below.

FIRST IN CONTROL



Honeywell, Dept. HH3-31
Minneapolis 8, Minn.

Please send me literature I have checked on the following Honeywell home comfort controls.

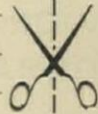
- Clock Thermostat Day-Nite Round
 New whole-house Electronic Air Cleaner
 Zone heating & cooling controls

Name _____

Company _____ Title _____

Address _____

City _____ Zone _____ State _____



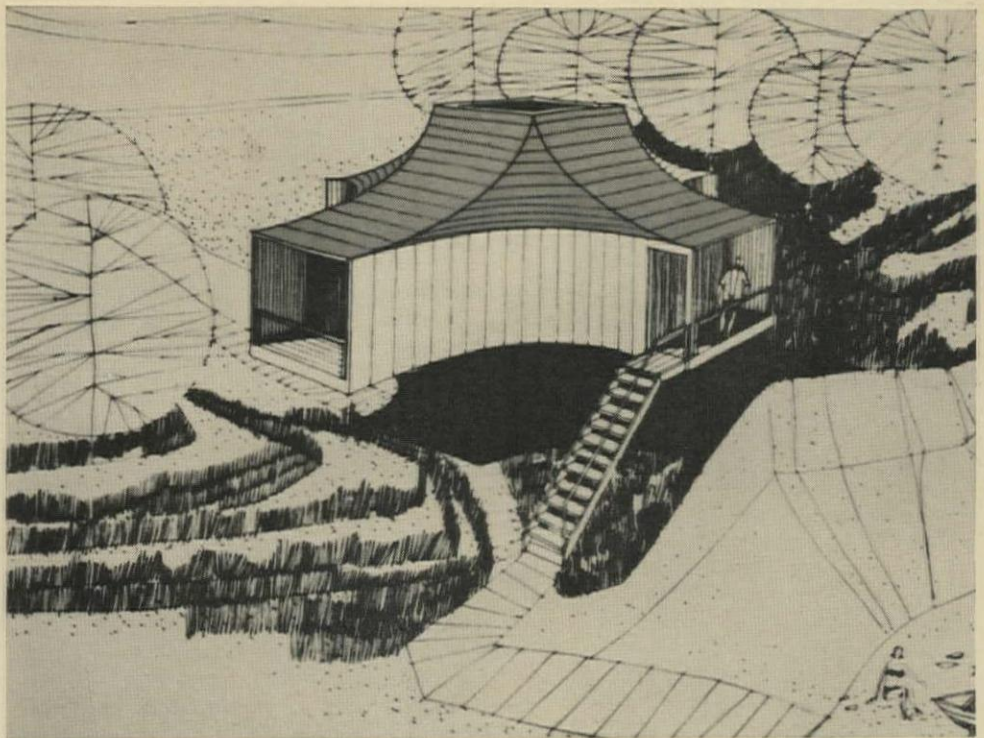
USE THIS COUPON NOW TO GET MORE INFORMATION ON HONEYWELL HOME COMFORT CONTROLS AND AIR CLEANER SHOWN ON THIS AND PRECEDING PAGES

Honeywell

New booklets offer fresh design ideas for vinyl panels

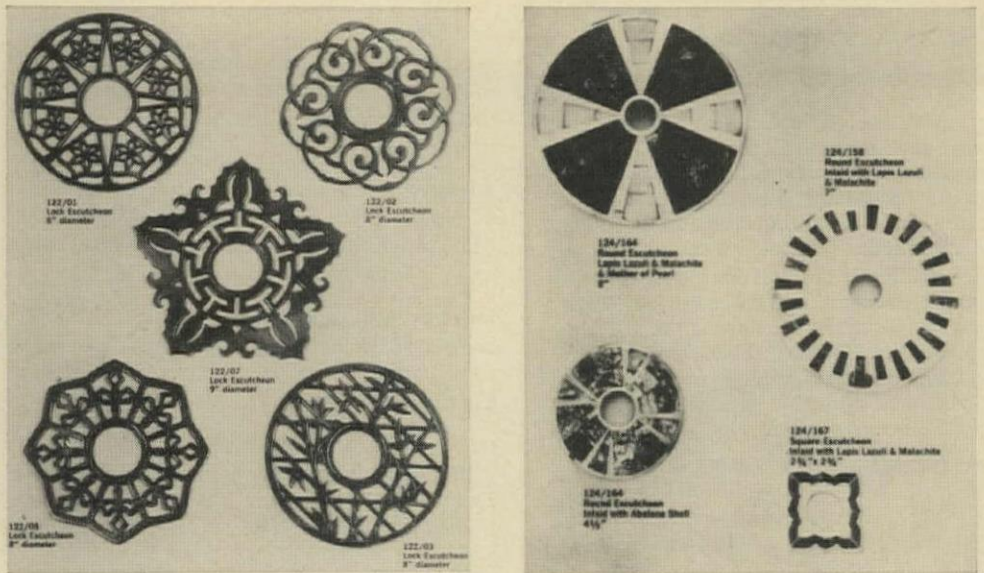
The vacation house shown at right, plus a marina motel, a highway-spanning restaurant, a gas station, a supermarket, a theatre-in-the-round, a roof-top cabana club, and an airline lounge—all designed by Architect William Glickman to suggest new ways to use vinyl panels—are shown in a new 20-page booklet. Included are renderings, floor plans, sectional drawings, and elevations. The designs use polyvinyl chloride panels for roofs, siding, and luminous ceilings. The design booklet is available only to architects when requested on their business letterhead. For copies, write Barrett Div., Allied Chemical, 40 Rector St., New York City 6.

A separate and detachable 12-page booklet, available to all housing professionals, describes the properties of the panels, shows installation of normal siding, sloped and arched roofs, and accessories. (Its contents are included in the architects' booklet.) For the installation brochure, check No. P1 on the coupon, page 187.



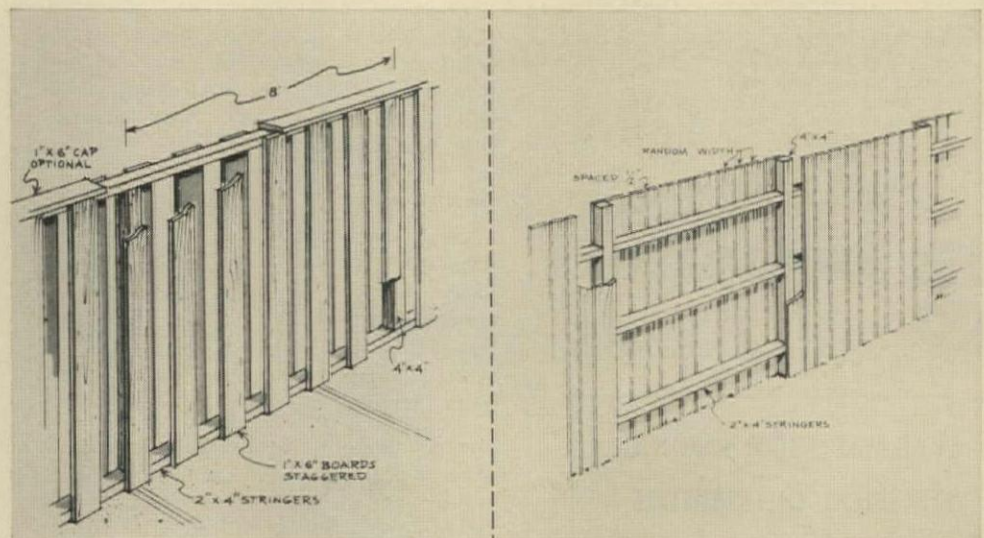
... a look at some unusual and eye-catching hardware

The new Phylrich custom-hardware line includes the brass escutcheons and hardware inlaid with abalone shell, mother of pearl, lapis lazuli, and malachite (shown at right). A 14-page booklet and price list show door and cabinet knobs, escutcheons, bath fixtures and accessories of rosewood, sculpted brass, porcelain, handcut crystal, brass inlaid with semi-precious stones, crushed glass cast in lucite, and handcut opaline. Prices start at 70¢ for brass cabinet knobs. The brass escutcheons shown are \$11.90 each. For copy, check No. P 2 on coupon, page 187. For information on a complete 218-page loose-leaf catalog, write direct to Phylrich Sales Co., 6912 Santa Monica Blvd., Los Angeles.



... details for building a dozen different fences

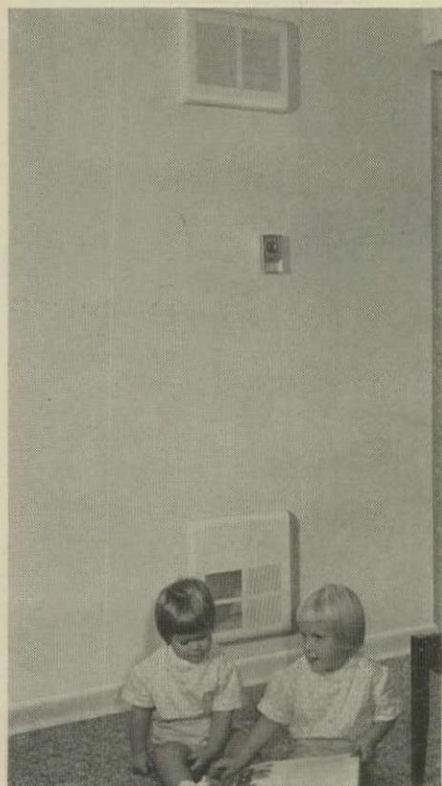
New eight-page folder shows fence styles and explains where each might best be used. For example: Drawings show how horizontal boards carry the sidewall pattern of a house into a fence for backyard privacy, and how horizontal lines of a rail fence give width to a small lot. And wind-flow diagrams show how a louvered fence slows and diffuses the flow of air and acts as a better wind break than a solid board fence. Also included: details for setting posts, attaching rails, and applying surface patterns with description of materials needed for each pattern. West Coast Lumbermen's Assn., Portland, Ore. For copy, check No. P3 on the coupon, page 187.



Publications continued on p. 178

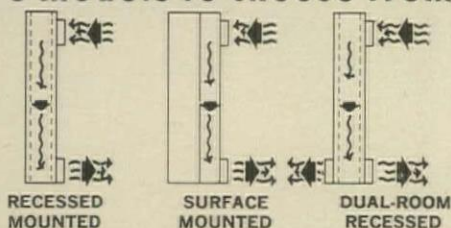
CHROMALOX ELECTREND COUNTERFLOW HEAT

Cuts building costs—
adds "extra" sales appeal—
eliminates flues, ductwork



For new homes, modernization and add-on rooms and wings — Chromalox Electrend Counterflow Heaters provide the perfect, low-installed-cost answer for efficient comfort heating. Individual thermostatically controlled unit takes preheated warm-air off the ceiling and gently draws it down over electric heating elements . . . then redistributes the re-warmed air across the floor at pre-selected temperatures. Models available for surface mounting and for recessing between standard 16" O.C. wall studs. No expensive ductwork or special framing needed.

3 models to choose from



get the full story

Write today for comprehensive bulletin that shows how and where to make the most of Electrend Counterflow Comfort Heating Units. Complete description, detailed drawings.

EDWIN L. WIEGAND COMPANY
7770 Thomas Blvd. • Pittsburgh 8, Pa.



CHROMALOX
Electric
HEATING / COOLING

AVAILABLE FROM LEADING
ELECTRICAL DISTRIBUTORS
THROUGHOUT THE U. S. A.

PUBLICATIONS

For copies of free literature, check the indicated number on the coupon, page 187.

Technical literature

REINFORCED PLASTIC PANELS of translucent fiberglass. 8 pages. Tables show weights, sizes, shapes, and color; heat and light transmission values; loading-strength data. Filon Corp., Hawthorne, Calif. (Check No. P4)

ALUMINUM ROOF AND SIDING PANELS for light construction. 24 pages. Load-span charts, drawings and instructions for installation, layout and structural design, estimating materials, standard tolerances, dimensions, finishes, accessories. Reynolds Metals Co., Richmond, Va. (Check No. P5)

INSULATING GLASS. 8 pages. Charts show cooling-load computations, heat-transfer for various air-space shapes and sizes. Thermoproof Glass Co., Detroit. (Check No. P6)

ACOUSTICAL TILE AND CEILING BOARD with flame-resistant finish. 12 pages. Sound absorption coefficients, sound attenuation factors, specs, installation recommendations. Simpson Timber Co., Seattle. (Check No. P7)

ACOUSTICAL SUSPENDED CEILINGS. Drawings, details, and specs. Donn Products, Westlake, Ohio. (Check No. P8)

Catalogs

FOLDING PARTITIONS. FolDoor information on sound control, construction details, finishes, specs. Holcomb & Hoke Mfg., Indianapolis. (Check No. P9)

ADHESIVES AND MASTICS for all types of tile. 4 pages. Brief descriptions of 23-product Chapco line. Chicago Adhesive Products, Chicago. (Check No. P10)

LIGHTING. 16 pages. Globe fixtures, ceiling-hung and wall-mounted. Drawings, photos; colors, sizes, and prices. Heifetz Co., Clinton, Conn. (Check No. P11)

CHANDELIERS. 48 pages. 75 Coronet models with 2 to 88 lights. Photos, descriptions, sizes. Jay Lighting Mfg., New York City. (Check No. P12)

RESIDENTIAL PRODUCTS from Westinghouse. 32-page booklet covers major appliances, wood cabinets, Micarta, lamps and wiring equipment, heating and cooling equipment, etc. Westinghouse Electric, Pittsburgh. (Check No. P13)

STEEL STORAGE EQUIPMENT. 8-page booklet describes and illustrates T-line and angle-type shelving, lockers, bookcases, cabinets, wire baskets and basket racks. Penco Products, Oaks, Pa. (Check No. P14)

Design aids

DECORATIVE FENCING. 8 pages. Types of fence described with detail drawings: picket, board, louver, basket weave, slat, lattice, and rail. How to build the basic frame: alignment, post holes and setting, attaching rails and vertical members, finishing. Western Pine Assn., Portland, Ore. (Check No. P15)

KITCHEN CABINETS. 9 pages. Consumer survey of the size and number of cabinets in relation to their use for dishes, foods, and cleaners. Owens-Illinois, Toledo. (Check No. P16)

House & Home reveals your unseen research staff

The biggest question any builder has to answer is "Am I building the kind of houses that people really want?" Here is where nationally advertised brand name building products help you. Manufacturers of such products spend millions in research to determine market trends—to pretest products and ascertain consumer reactions. Then they back their findings up with national advertising and promotion. No wonder successful builders use nationally advertised brand name building products!

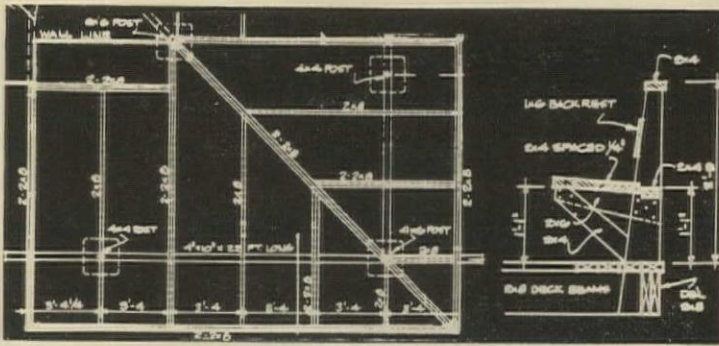


Brand Names Foundation

437 Fifth Avenue
New York, N. Y.

PUBLICATIONS

start on p. 177



Ideas for designing sundecks

A new six-page folder suggests how and where to use wood decks. Pictures show balcony, roof-top, and patio decks—some with railings, glass, louvers, or canvas sides to create the feeling of an outdoor room. Decking is shown for a corner of a landscaped yard, at a poolside, and as a stepped entrance path. Par-

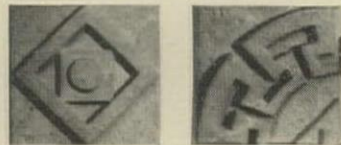
quet and diamond patterns suggest other deck ideas like placing parquet squares around plants to merge the deck into the yard. Drawings show footings and foundation posts, framing for a raised deck (above), and a railing and bench (above right). Western Pine Assn., Portland, Ore.

For copy, check No. P17 on p. 187

Concrete tiles for decorative wall patterns

A new line of sculptured wall tiles cast in lightweight concrete is illustrated and described in an eight-page booklet. Pictures show nine tile patterns and how designs can be made by combining various styles in the Sculp-Decor system. Installation instructions are included. The tiles are 11 $\frac{3}{4}$ " square, 1 $\frac{1}{2}$ " thick, and weigh about 9 lbs. each. They come in a natural gray cement color and cost \$2 per tile FOB factory. They may be cast in white concrete or colored to meet specifications for a slight extra charge. Architectural Elements Corp., New York City.

For copy, check No. P18 on p. 187



New one-stop shopping guide for houses

The 1963 Pease Pricer, a 106-page mail-order catalog, is a handy source for more than

1,000 residential building products and materials. It is also a convenient reference-library addition. Among the items shown are cabinetwork, ceiling materials, countertops, cupolas, doors (including the foam-core Pease Ever-Strait, see NEW PRODUCTS, Dec.), entrance trim, flooring, intercoms, mantels, panelling, prefab fireplaces, roofing, screens, siding, kitchen and laundry appliances, and bathroom vanities and equipment. Listings include sizes, weights, colors, and prices. Most items are illustrated. Where pertinent, installation instructions are given with diagrams. Pease Woodwork Co., Hamilton, Ohio.

For copy, check No. P19 on p. 187

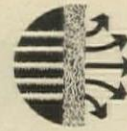
Publications continued on p. 182



HEATS & HUMIDIFIES



COOLS & DEHUMIDIFIES



FILTERS & CIRCULATES



VENTILATES & DEODORIZES

8 FEATURES IN 1 PACKAGE

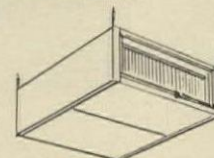
CAN GET MORE FAMILIES TO WANT YOUR HOMES!



CHROMALOX ALL-ELECTRIC ::
season :: aire
COMFORT CONDITIONING



SMOOTH-AIR UNIT
Perimeter baseboard units distribute warm or cooled, conditioned air. Room-by-room heat control.



CENTRAL-AIR UNIT
Ceiling-mounts in basement or utility area; provides heating or cooling, electrostatic filtering, humidification.



COOL-AIR UNIT
Supplies refrigerated solution to Central-Air unit for cooling and dehumidification; mounts outdoors or in basement with duct to outside.

Here is the *complete central* comfort conditioning system that will give your homes all the sales benefits of year-around comfort conditioning. It's the new all-electric Chromalox Season-Aire System that's as easy to install as any central heating system . . . yet gives you eight big selling points . . . features which homebuyers themselves look for in new homes. Put the Season-Aire on your sales team now. Costs are competitive with comparable systems that simply heat and cool, yet you gain so much more in the homeowner benefits that you can promote: room-by-room control of gentle, clean, flameless, draft-free heat in winter; refreshing mountain-breeze cooling in summer; seashore clean air and comfort-balanced humidity every day of the year.

WR-49B

WANT FULL DETAILS?

Send for Chromalox Season-Aire Bulletin. See for yourself how you can put this system to work on your selling team. Complete facts, figures, detail drawings and installation diagrams.

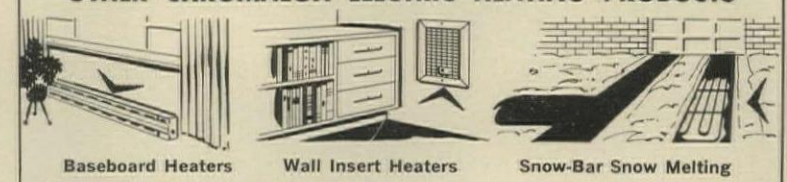
EDWIN L. WIEGAND COMPANY
7770 Thomas Blvd., Pittsburgh 8, Pa.



CHROMALOX

electric HEATING/COOLING

OTHER CHROMALOX ELECTRIC HEATING PRODUCTS

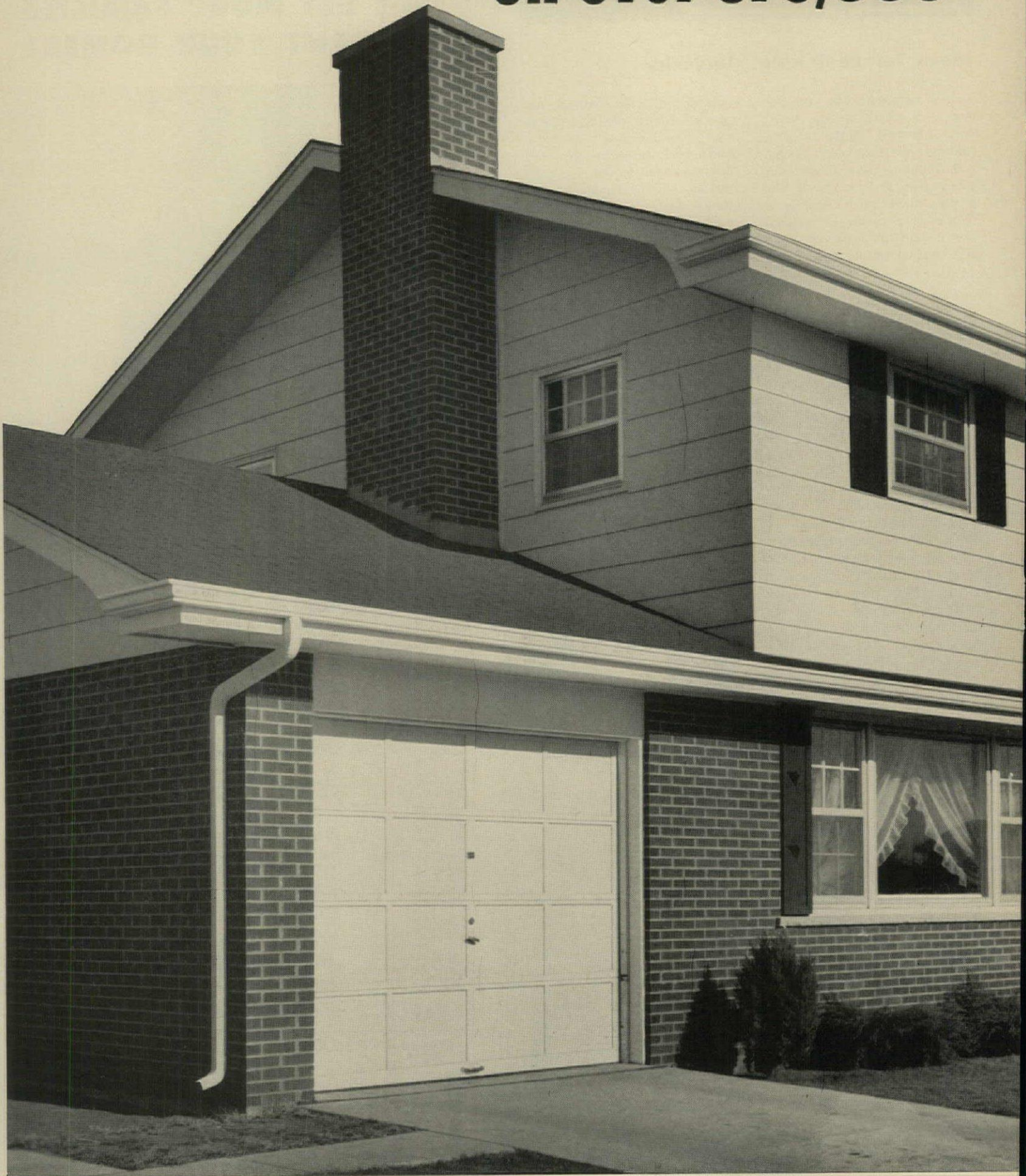


Baseboard Heaters

Wall Insert Heaters

Snow-Bar Snow Melting

**Since 1957 Insulite Primed
on over 375,000**



Siding is performance-proved homes coast to coast

"No other building material has as much curb appeal!"

William L. Lee, W. L. Lee & Company, Inc., Palatine, Ill.

"I tell you, Insulite Primed Siding is the one building material that really pulls prospects into our homes.

"Our customers like the way it looks. It's those deep shadow lines. It's the beautiful way Insulite takes paint. It's the way joints stay tight to create a smooth application.

"It's a lot of things. And they all add up to the kind of curb appeal that pre-sells homes!"

Mr. Lee, who builds 100 homes a year in the \$24,000 and up price range, first used Insulite Primed Siding 6 years ago in Prospect Heights. "We gave it a thorough test," he reports, "to determine how it handled . . . how it went up . . . how it performed . . . how consumers liked it.

"Test results were excellent and we standardized on Insulite for our Cinderella Park and Willow Wood sub-divisions here in Palatine.

"Furthermore," Mr. Lee con-

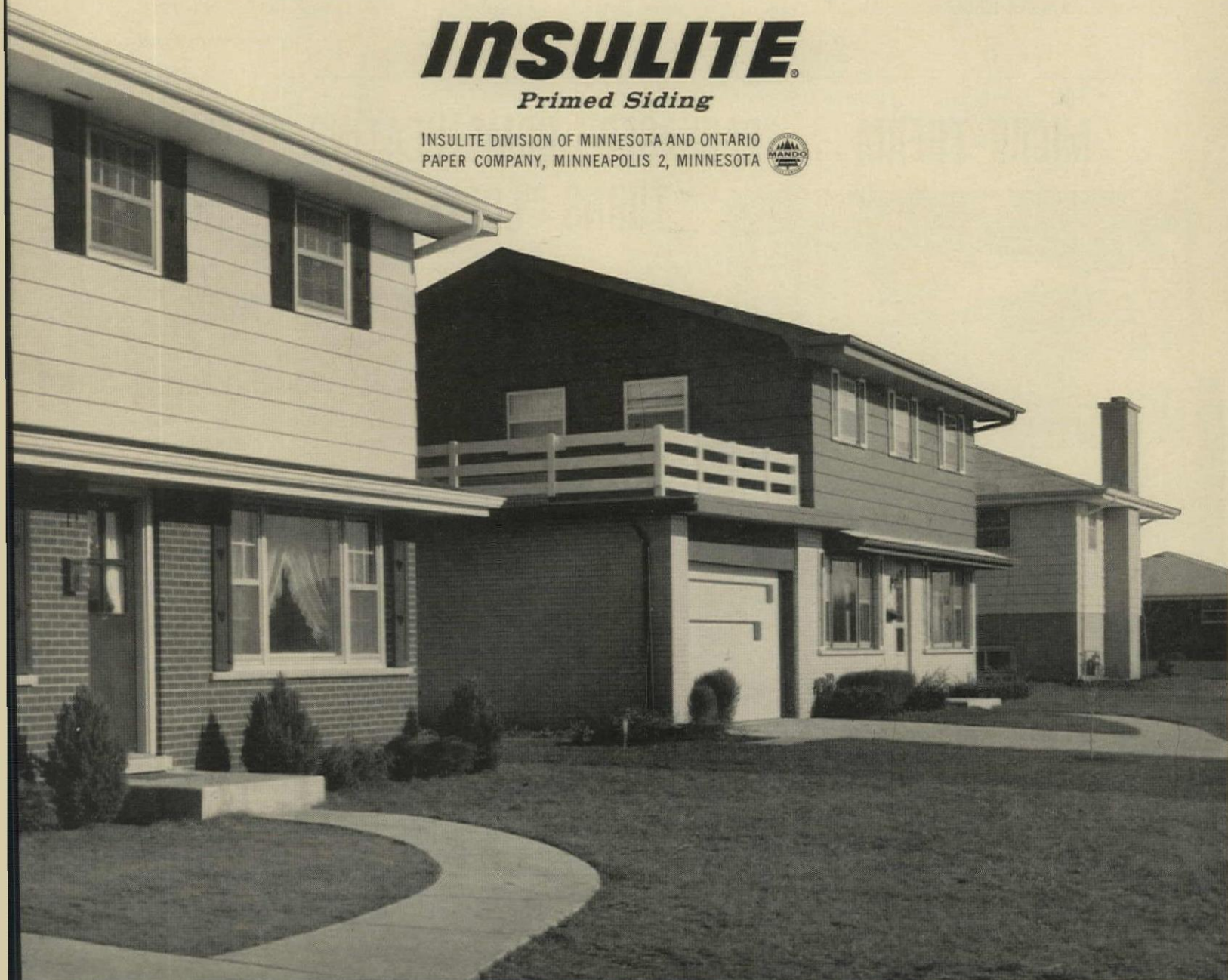
tinues, "our service manager tells me that he has never seen an Insulite Primed Siding failure. No paint blisters, no cracks, no moisture problems . . . no callbacks.

"No doubt about it," states Mr. Lee, "I'm completely sold on Insulite Primed Siding!"

How about you? Isn't it time to put the proven advantages of Insulite Primed Siding to work for you? Ask your dealer about it today. Or, for a fact-filled, full-color brochure, write Insulite, Minneapolis 2, Minn.

INSULITE *Primed Siding*

INSULITE DIVISION OF MINNESOTA AND ONTARIO
PAPER COMPANY, MINNEAPOLIS 2, MINNESOTA



More design aids

TRUSSES. 24 pages. For use in apartments, churches, motels, and houses. Descriptive illustrations and engineering specs. Sanford Truss, Pompano Beach, Fla. (Check No. P20)

INTERIOR DECORATION AND ROOM PLANNING. 24 pages. Illustrations of 26 decorating ideas. Information on Marlite and how to use it. Marsh Wall Products, Dover, Ohio. (Check No. P21)

Installation brochures

HOLLOW PRECAST CONCRETE FLOORS distribute air to outside walls from warm-air heat system. 6 pages. Cutaway perspective and floor plans show framing and distribution path. Flexicore Co., Dayton. (Check No. P22)

WOOD FLOOR SYSTEM. 6 pages. Describes each component of the floor. Six-step installation instructions for guaranteed Versaboard underlayment, Weyerhaeuser Co., Tacoma. (Check No. P23)

LUMINOUS CEILINGS. 12 pages. Step-by-step diagrams show how it mounts directly to ceiling outlet box. Specs. Emerson Electric, St. Louis (Check No. P24)

FIBERGLAS INSULATION. Data sheet. Describes application for sound reduction through in-

terior partitions. Sound-transmission test data. Owens-Corning Fiberglas, Toledo. (Check No. P25)

Product bulletins

MEDICINE CABINETS with wood-framed mirrors. 4 pages. Nine models. Installation and ordering data. General Bathroom Products, Chicago. (Check No. P26)

INTERIOR PANEL SYSTEM. 8 pages. Construction cutaway, features, and installation of Structicore panels. U. S. Gypsum, Chicago. (Check No. P27)

FIRE DOORS AND FRAMES for apartments. 4 pages. Features described. Choice of hardware. Also 4-page folder on motel doors. Amweld Building Products, Niles, Ohio. (Check No. P28)

KITCHEN HOODS. 12 pages. Eight models. Photos, sizes, finishes, dimensional drawings. Emerson Electric, St. Louis. (Check No. P29)

PREFINISHED HARDBOARD PANELING. 8 pages. True color and pattern chips. Aluminum moldings to match Marlite colors and patterns. Marsh Wall Products, Dover, Ohio. (Check No. P30)

FOLDING DOORS: closet doors and room dividers. Data sheet. Details show installation

features, latches, dimensions. Woodfold Sales Co., Tacoma. (Check No. P31)

COMPACT AIR CONDITIONER: 22,000 and 34,000-BTUH models. 4 pages. Features, accessories, dimensions. Coleman Co., Wichita. (Check No. P32)

TRACTORS. 6 pages. Features and specs for D6B and D4C models. Caterpillar Tractor Co., Peoria, Ill. (Check No. P33)

METAL STUD SYSTEM. 4 pages. Renderings show how system goes together. Spacing and sizes given. Eastern Products Corp., Baltimore. (Check No. P34)

GLASS BLOCK. 4 pages. Light-control and decorative types, sizes, and colors. Owens-Illinois, Toledo. (Check No. P35)

GAS BOILERS AND BARBEQUES. 6 pages. Seven Char-Glo units shown with rough-in dimensions. Waste King Corp., Los Angeles. (Check No. P36)

ASBESTOS-CEMENT PANELS with acrylic color coatings. 4 pages. Colors, sizes, weights, scored, corrugated and smooth surfaces. Philip Carey Mfg., Cincinnati. (Check No. P37)

BUILT-IN RADIO-INTERCOM. 4 pages. Three models. Features, specs for master unit, speakers, and accessories. Miami-Carey, Middletown, Ohio. (Check No. P38)

Publications continued on p. 187

MICRO-THERM . . . "PACKAGED" HOME HEATING SYSTEM

URNS "LOOKERS" INTO "BUYERS"

Electro Hydronic Energy Cell Heating System

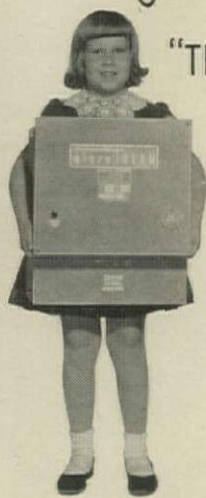
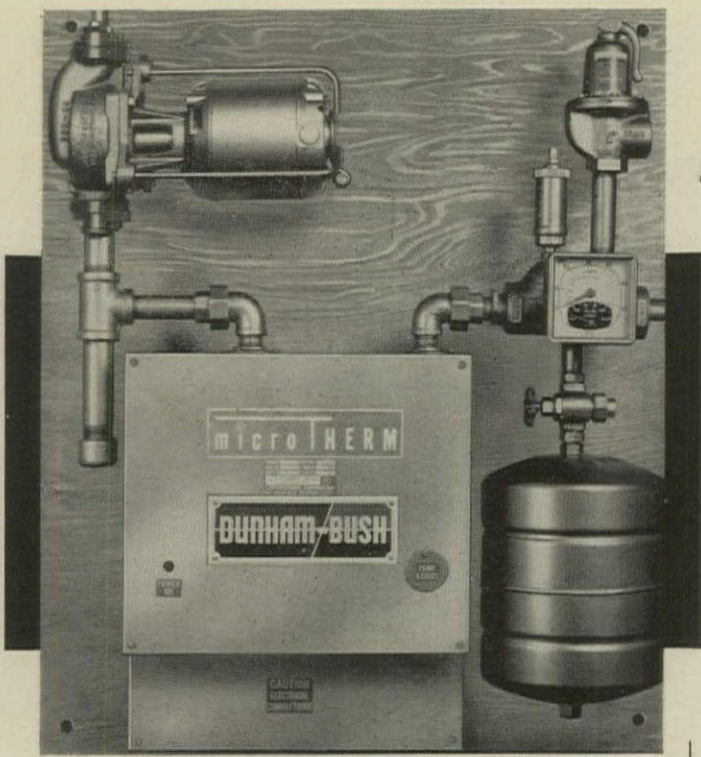
"THE BETTER WAY TO HEAT ELECTRICALLY"

Micro-Therm offers home builders an exciting, revolutionary, time-saving and totally new, home heating concept.

It's a whole system literally "packaged" for easy installation and sales appeal (Micro-Therm eliminates need for a boiler . . . does away with storage tanks and fuel deliveries . . . makes expense of a chimney unnecessary).

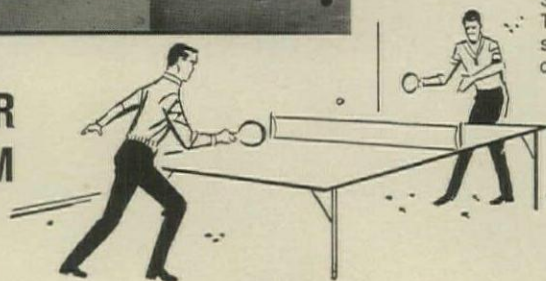
The "package" is a 29" x 34" x 9" factory mounted and assembled system in a crate. You install as one unit all hooked-up except for one electrical and three plumbing connections to tie-in with radiation. The crate's back serves as a heavy wall mounting board after you knock off sides and top.

Micro-Therm answers builders' dreams for a powerful sales booster. It's so unique, customers are sold on sight.



See, a Micro-Therm unit's so small, a child can hold it.

ADDS SPACE FOR AN EXTRA ROOM



manufactured exclusively for

DUNHAM-BUSH, INC.

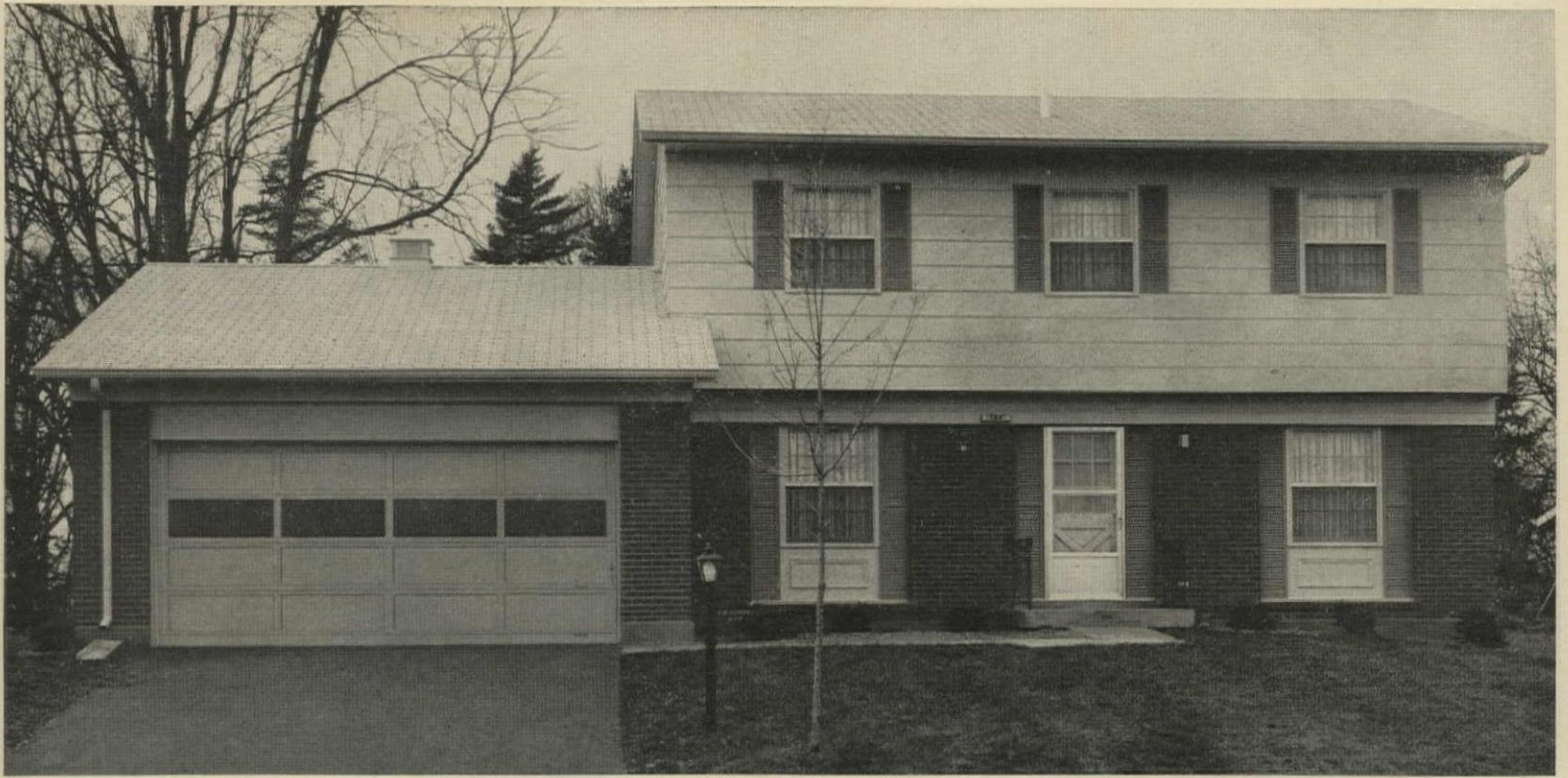
by **THERMOTRONICS CORP.**

WESTBURY, L. I., NEW YORK

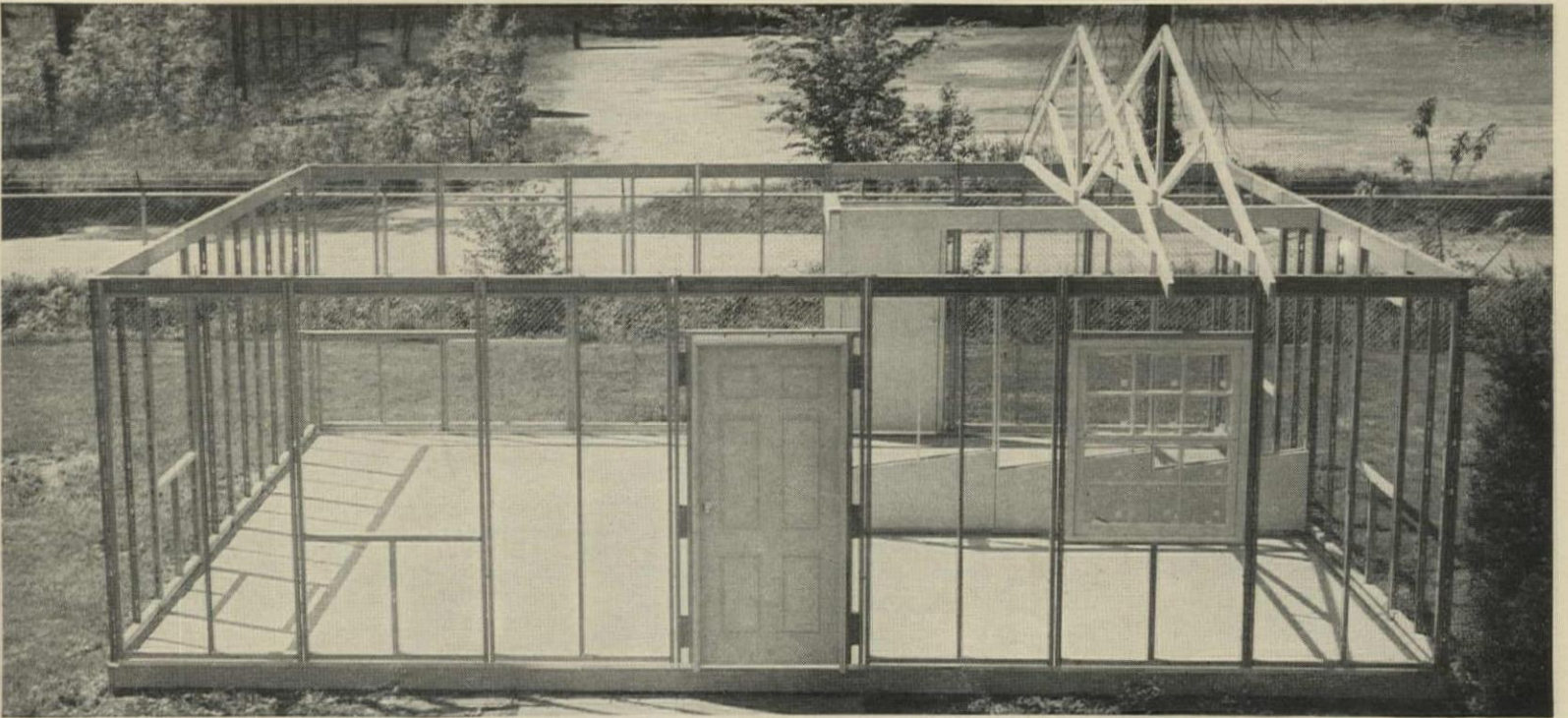
WRITE

DUNHAM-BUSH, INC., West Hartford 10, Connecticut

ALSO AVAILABLE FROM DUNHAM-BUSH CANADA LTD., WESTON, ONTARIO, CANADA



This is the only house on the market . . .



with this steel structural system.

Read how it will help you sell in 1963

The unique steel structural system in every U. S. Steel Home gives our dealers a strong competitive selling point. Now you can offer buyers a home that keeps its like-new soundness longer, requires less maintenance, and saves the owner money through the years. No other manufactured home builder in the country can offer a complete line with this strong, dimensionally stable building system. Remember: every U. S. Steel Home—including town houses—is framed with rigid steel.

U. S. Steel Homes Dealers get much more than a good house to sell. They get comprehensive financial assistance through the U. S. Steel Homes Credit Corp. They get a complete adver-

tising and marketing aid program. They get expert assistance in planning their building program, in FHA and VA procedures and submissions, a complete engineering and plans service, and comprehensive sales training.

There is a complete line of U. S. Steel Homes for 1963: ranches, bi-levels, split-levels, split-foyers, story-and-a-half, and two-story models. There is a U. S. Steel Home for every buyer in a complete range of prices, styles, and sizes.

To find out how you can profit as a U. S. Steel Homes Dealer, write or call U. S. Steel Homes, 2549 Charlestown Road, New Albany, Indiana. USS is a registered trademark.

**United States Steel Homes
Division of**

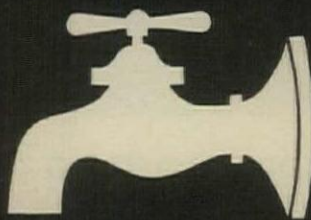


United States Steel

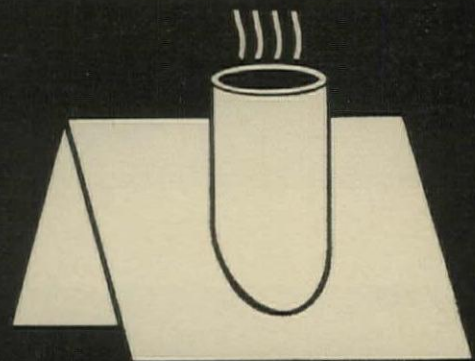
The best to
heat it...



water it...

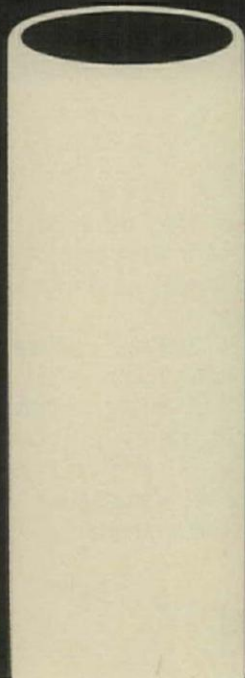


vent it...

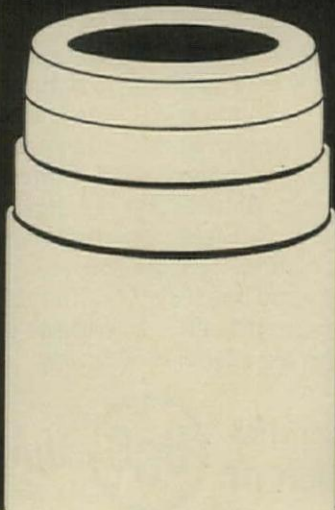


Transite...the best-for-

Transite® Air Duct makes in-slab perimeter heating-cooling systems more efficient and economically practical. It needs no concrete encasement—saves you up to \$85 per house in concrete alone. Better flow of air means smaller duct or blower.




For community water systems, there's no more economical or dependable pipe. Long lengths and light weight permit installation of the most feet-per-day. Rust-free water appeals to prospective home-buyers... means higher appraisals and faster selling. Whether its Transite mains or J-M Plastic Pipe (for water-service connections), you're offering the best-for-the-money quality.

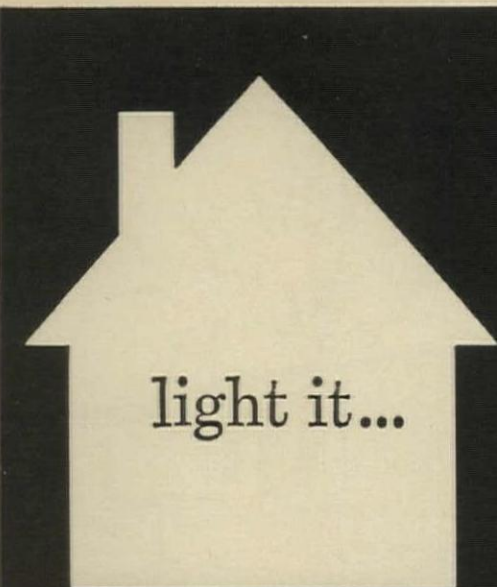
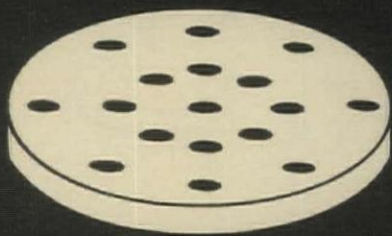


Transite, the "straight-shot" vent for gas-fired appliances, reduces installed costs up to 50%. Safety and performance proved in service. Approved by UL. Transite Plumbing Vent is another cost-reducer. Available factory-cut to your size specification, it can save you at least \$3.00 per house.


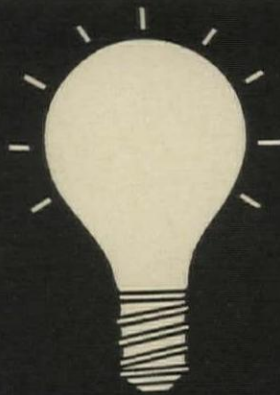




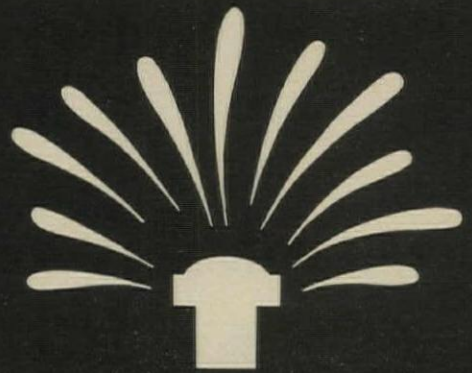
sewer it...



light it...

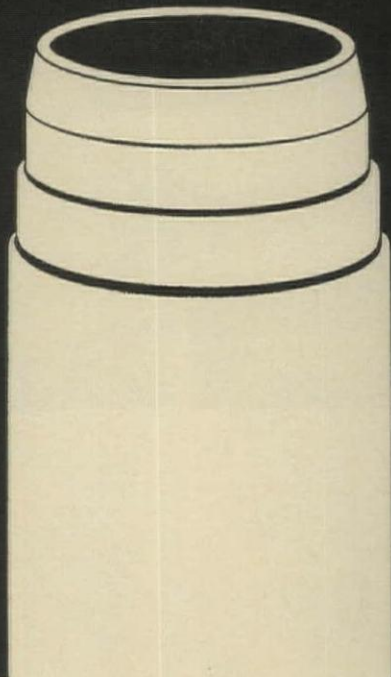


sprinkle it...



the-money quality pipe

Transite Sewer Pipe, with its long lengths and easy-to-install Ring-Tite® Coupling, permits you to install sewer mains and house-sewer lines in $\frac{1}{3}$ the time. Eliminates call-backs. Means more profitable use of time and material.



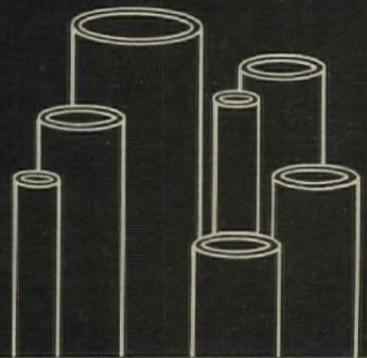
Transite Conduit helps you bury power cables underground, permanently, out of sight. Eliminates ugly overhead lines—reduces power disruptions. Costs a few dollars more a house but adds to the beauty of your development.



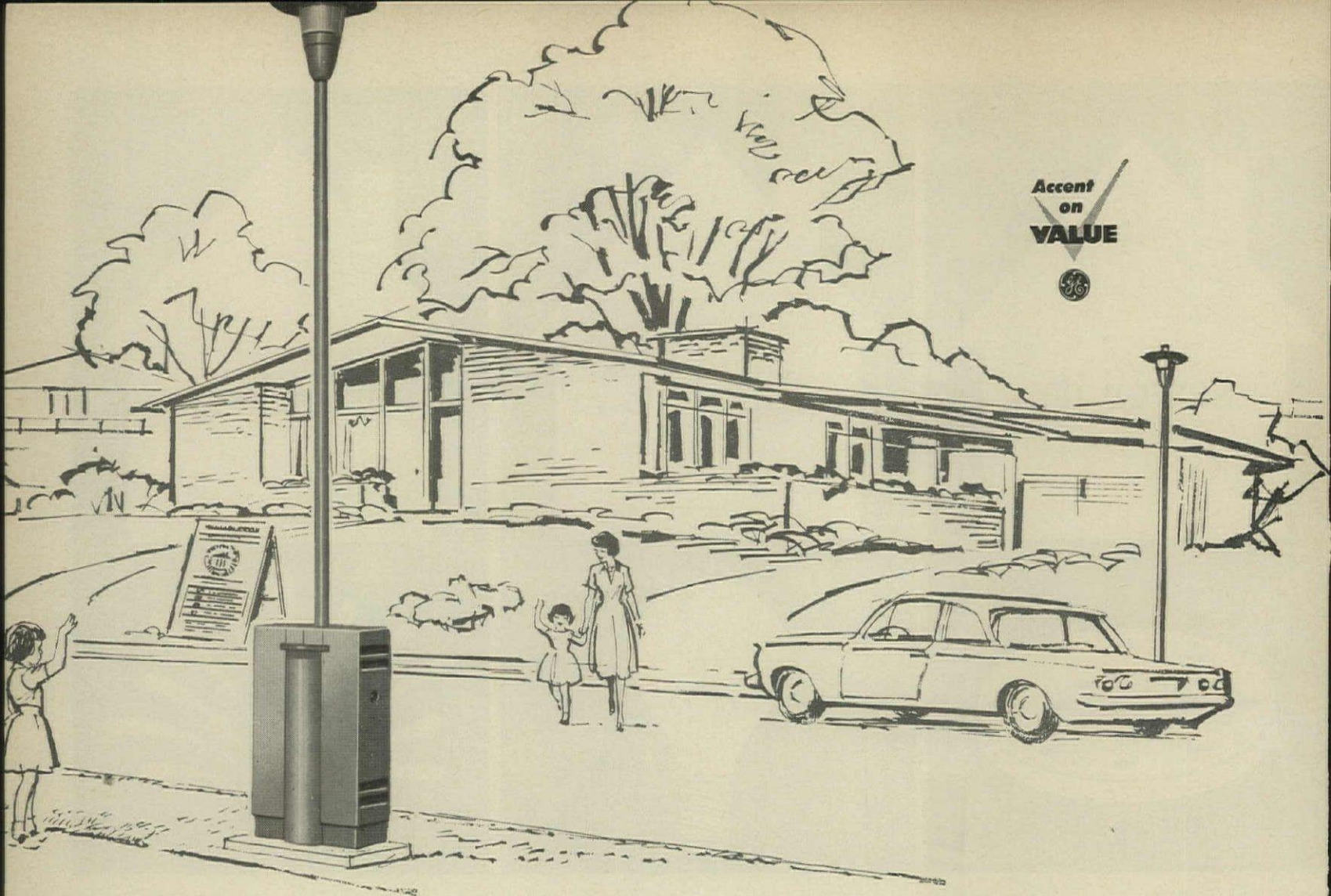
And to help build traffic, offer lawn sprinkler systems designed with J-M Plastic Pipe—another quality product for your quality homes. Get all the facts on Transite*, the white pipe, and on J-M Plastic Pipe. Write to Johns-Manville, Box 362, HH-3, New York 16, N. Y. In Canada: Port Credit, Ontario. Cable: Johnmanvil.

*TRANSITE IS JOHNS-MANVILLE'S REGISTERED TRADE-MARK FOR ITS BRAND OF ASBESTOS-CEMENT PRODUCTS.

**JOHNS-MANVILLE
TRANSITE PIPE**



Accent
on
VALUE



New General Electric Lumitran* Units

Add sales power to your homes!

Decorative street lighting and the wireless view afforded by underground distribution of electric power add value to your development that prospects see instantly. Result: more home sales . . . faster . . . at better profit.

General Electric's compact new Lumitran assembly combines attractive metal-pole street lighting with a distribution transformer (and sometimes meters). It is ideal for economical underground electrical distribution on the same curbside right-of-way serving other utilities.

The choice of stylish luminaires available on Lumitran

units is a proved sales feature for your Gold Medallion development. Evidence is overwhelming that today's homeowners desire the convenience and safety of modern residential street lighting. G.E.'s Lumitran combines beauty and function to help you capitalize on this demand.

Lumitran assemblies are now being discussed with electric utility and municipal power officials across the country. For your complete information on this newest outdoor lighting idea from General Electric, mail the coupon below today. *Outdoor Lighting Department, Hendersonville, North Carolina.*

To: Section 460-22, General Electric Co., Schenectady, N. Y.

- Send me full data on new Lumitran units.
- Send me Roadway and Area Lighting Buyer's Guides.
- Have a representative contact me.

NAME _____

COMPANY _____

STREET _____

CITY _____ STATE _____



Attractive street lighting luminaires available on Lumitran assemblies.

* Reg. Trade-mark of General Electric Co.

Progress Is Our Most Important Product

GENERAL  ELECTRIC

More sales power for your homes with General Electric outdoor lighting



MODERN STREET LIGHTING is the first sign of a well-planned development. General Electric M-250R (left) and PMA-115 mercury luminaires help these builders pull in prospects.



RECREATION-AREA LIGHTING adds hours of pleasure, makes developments with lighted "extras" more appealing. This pool uses G-E PMG-114 filament units for nighttime swimming.



GOLF COURSE LIGHTING is one unusual way developers can boost buyer interest. With G-E mercury floods, used here, and other G-E luminaires, you can profitably light many such areas.

For G-E Buyer's Guides to Roadway and Area Lighting, mail the coupon on the opposite page.

Progress Is Our Most Important Product

GENERAL ELECTRIC

MARCH 1963

PUBLICATIONS

start on p. 177

More product bulletins

KITCHEN CABINETS in Provincial style. 6-page catalog section. Wall and base units, square and diagonal corner units, island units, sink front and fillers, moldings and valances. Dixie Cabinet Co., Morristown, Tenn. (Check No. P39)

FLOODLIGHTS. 4 pages. Features, photometric data, dimensions and accessories for mounting. Price list. Westinghouse Lighting Div., Cleveland. (Check No. P40)

FIRE-PROTECTED WOOD. 12 pages. How lumber is treated, its construction flexibility, insurance,

government, and code recognition. Koppers Co., Pittsburgh. (Check No. P41)

SCRAPERS. 6 pages. Pictures and technical data on ten Gannon models. Earthcavator Co., Buena Park, Calif. (Check No. P42)

UTILITY CABINETS of 16-gauge furniture steel. 4 pages. Three Chromalox draft barrier models and matching storage units. Dimension details and specs. Edwin L. Wiegand Co., Pittsburgh. (Check No. P43)

STEEL DOORS AND FRAMES. 4 pages. Installation, dimensions, and specs. Nine flush styles. Kewanee, Kewanee, Ill. (Check No. P44)

For more information check the numbers below (they are keyed to the items described on the New Products and Publications pages) and send the coupon to: HOUSE & HOME, Rm. 1960, Time & Life Building, Rockefeller Center, New York 20.

NOTE: HOUSE & HOME's servicing of this coupon expires May 31, 1963. If you contact manufacturers directly, it is important that you mention the issue of HOUSE & HOME in which you saw the item.

New products

1. Kohler compact tub
2. Lawson mirrored medicine cabinet
3. Briggs toilet ventilator
4. A-S insulated toilet tank
5. Mansfield shut-off flush valve
6. A-S wall-hung toilet
7. Just stainless steel lavatory
8. Regency decorative basin
9. Chicago Pottery vanity top
10. Formco sit-down vanity
11. Kaiser sound-deadening wall
12. Evans prefinished panels
13. Formica panels
14. Carpenter vinyl wall covering
15. Abitibi woodgrain paneling
16. Marlite marble-pattern hardboard
17. Latco mosaic tile
18. Panelboard grillework
19. Stelzer partitions
20. Jaffre translucent panels
21. Harvey Designs dividers
22. Kennatrack folding mirror doors
23. Pittsburgh Plate mirror doors
24. Season-All colored storm doors
25. Amweld closet doors
26. Wood Conversion siding
27. Alcoa sandwich panels
28. Reynolds aluminum panel
29. Alsar aluminum siding
30. Wilson trash storage unit
31. Quality Line clothes hamper
32. American Cyanamid skylights
33. Dravo sewage treatment plant
34. Dole tempering valve
35. Buffalo Pipe coupling
36. Certain-teed sewer pipe
37. Seal-Zit bath tub cover
38. Skil electric hammer
39. Pearson layout tool
40. Fastener electric stapler
41. Speedfast pneumatic mailer

March

Name Position

Firm Kind of business

Street

City State

I wish to enter a subscription to HOUSE & HOME for 1 year, \$6; 2 years, \$9; new; renewal (U.S. and possessions and Canada only)

Name Position

Firm Kind of business

Street

City State

Publications

- P1. Barrett vinyl panel installation
- P2. Phylrich custom hardware
- P3. West Coast Lumbermen's fences
- P4. Filon reinforced plastic panels
- P5. Reynolds aluminum panels
- P6. Thermoproof insulating glass
- P7. Simpson acoustical tile
- P8. Donn acoustical ceilings
- P9. Holcomb & Hoke partitions
- P10. Chapco adhesives
- P11. Heifetz lighting
- P12. Jay Lighting chandeliers
- P13. Westinghouse residential products
- P14. Penco steel storage equipment
- P15. Western Pine decorative fencing
- P16. Owens-Illinois kitchen cabinets
- P17. Western Pine sundeck planning
- P18. Sculp-Decor concrete tiles
- P19. Pease mail-order catalog
- P20. Sanford trusses
- P21. Marlite interior planning ideas
- P22. Flexicore concrete floors
- P23. Weyerhaeuser wood floor system
- P24. Emerson luminous ceilings
- P25. Owens-Corning Fiberglas insulation
- P26. General Bathroom cabinets
- P27. U. S. Gypsum interior panels
- P28. Amweld fire doors and frames
- P29. Emerson kitchen hoods
- P30. Marlite hardboard paneling
- P31. Woodfold folding doors
- P32. Coleman air conditioner
- P33. Caterpillar tractors
- P34. Eastern Products stud system
- P35. Owens-Illinois glass block
- P36. Waste King gas boilers
- P37. Philip Carey asbestos-cement panels
- P38. Miami-Carey radio-intercom
- P39. Dixie kitchen cabinets
- P40. Westinghouse floodlights
- P41. Koppers fire-protected wood
- P42. Earthcavator Gannon scrapers
- P43. Chromalox draft barrier cabinets
- P44. Kewanee steel doors

\$300

PER SQ. FT.

COST OF NEW HOSPITAL WALL SYSTEM

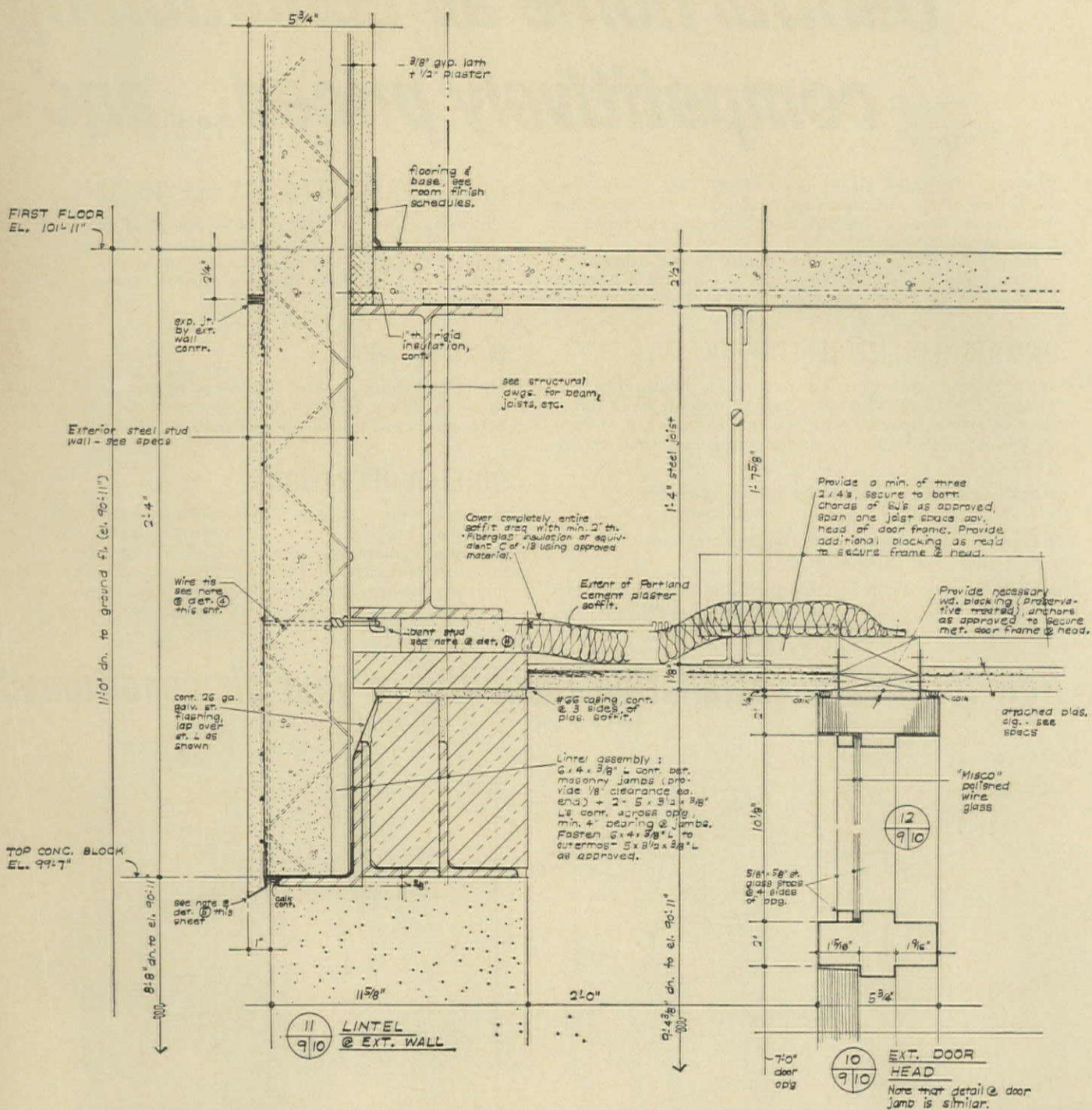
new construction method utilizes simple system of metal studs, KEYMESH® Paperbacked Lath and spray-on exterior wall; gets 2-hour fire rating.*

*This wall meets the 2-hour fire rating for hospitals.

Architectural and engineering ingenuity create an exciting new development in low-cost wall construction for buildings where fire safety is a prime factor. Schools, hospitals, offices and valuable industrial buildings can all use this method of construction—utilizing Keymesh Paperbacked Lath—profitably. Wall surface is flexible to meet any design requirement: Texture, color and finish. For complete information about applying this simple system to your next job, call your Keystone representative, or write

KEYSTONE STEEL & WIRE COMPANY • Peoria, Illinois

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



Eureka Hospital addition,
Eureka, Illinois

Architect: Evan A. Thompson, A.I.A., of
Foley / Hackler / Thompson / Lee, Peoria, Ill.

Plaster Development: L. H. Hobson,
Plaster Development Center, Chicago, Ill.

Mechanical Engineer: S. Alan Baird, Peoria, Ill.

Structural Engineer: Edwin A. Lampitt, Peoria, Ill.

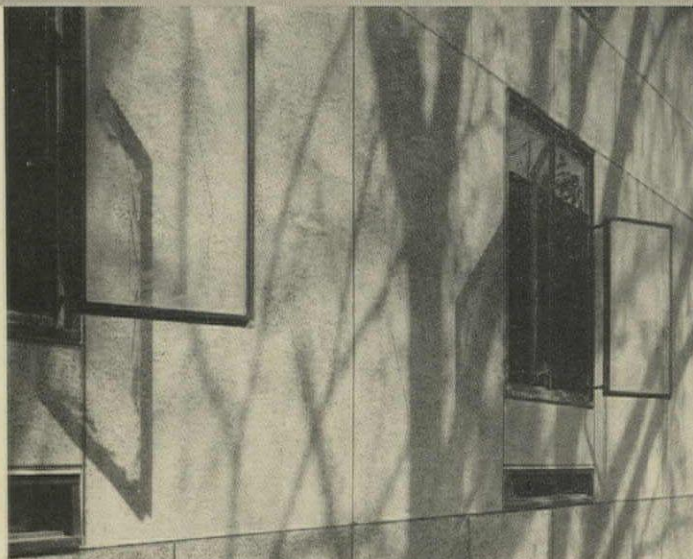
General Contractor:

O. Frank Heinz Construction Co., Inc., Peoria, Illinois

Plastering Contractor:

J. J. Kinsella & Son, Peoria, Ill.

(Note: Construction costs in Eureka, Ill., are approximately
the same as those in Chicago, a high-cost construction area.)



NOW FROM TRANE!

Central home air conditioning competitively priced...and

Whether you build 10 homes or 1,000, here's the complete line of air conditioning that gives you a quality installation for any size, shape, style home you build . . . at a competitive price.

Built with the skill that has made TRANE a leader in big building air conditioning, new Climate Changers give you all of these important advantages:

UNMATCHED SIZE SELECTIVITY!

With TRANE you're not limited by an incomplete line. There's a Climate Changer cooling unit or heat pump to meet exact capacity requirements for any home. Puts an end to unsatisfactory under-sizing and costly over-sizing.

- Split-system cooling units are now available in 2, 2½, 3, 4, 5, 7, 10, 12½ and 15-ton sizes.
- Horizontal self-contained cooling units in 2, 2½, 3, 4, 5 and 7-ton capacities.
- Heat pumps, both split-system and horizontal self-contained, in 2, 2½, 3, 4, 5 and 7-ton sizes.

GREATER INSTALLATION FLEXIBILITY!

There's a Climate Changer to be installed any way you need it. Outside, inside, through-the-wall . . . at ground level, in the attic, on the roof . . . combined with TRANE furnaces . . . tucked away in closets, crawl space or under the stairs.

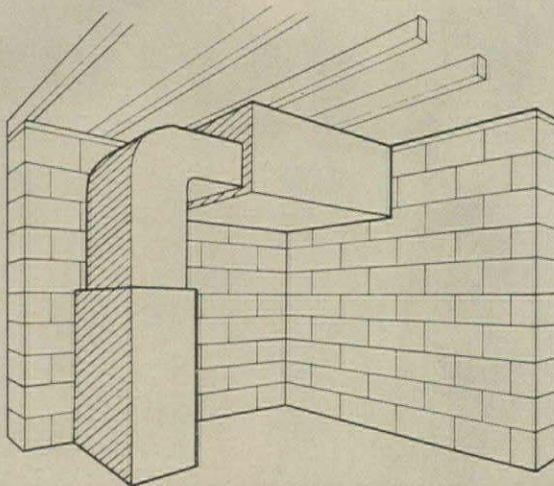
MORE COMPACT!

Up to 50% more compact than other makes of comparable capacity. Results in more installation flexibility, better appearance for outside installations.

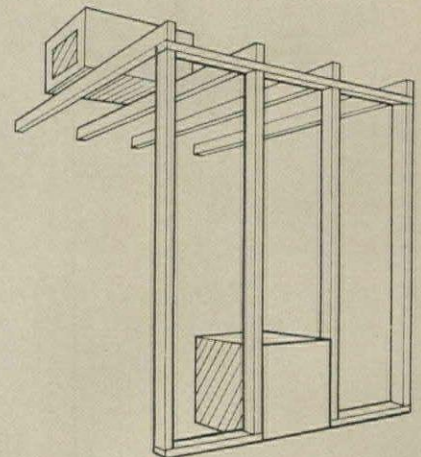
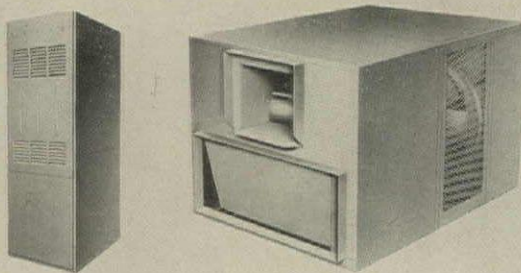
QUIETER OPERATION!

Every Climate Changer fan is carefully selected to provide top efficiency with minimum sound. Fans are accurately balanced before installation . . . are belt driven for quieter operation. Both fan motors and compressors float on rubber. Where even greater sound reduction is required, an accessory sound attenuator is available.

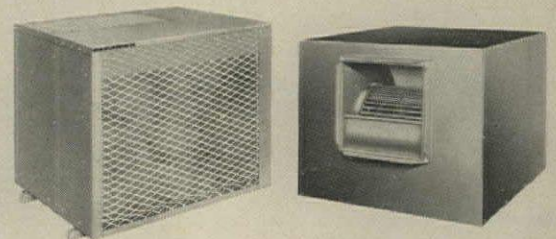
Now for greater installation flexibility in your air conditioned



Horizontal self-contained cooling unit installed through-the-wall, ducted into central heating and cooling system.



Split-system cooling unit. Condensing unit installed inside, or outside, connected to a horizontal fan-coil unit that can be installed in attic, basement, utility room or garage.



that's built with "big system" skill, backed-up by local service!

QUALITY EQUIPMENT COMPETITIVELY PRICED!

With TRANE you get all the experience and know-how of an established leader in air conditioning everything from skyscrapers to jet planes to subway trains. In the multi-million dollar TRANE plant in Clarksville, Tenn., top-grade materials, skilled workmen and careful testing and inspection procedures work to efficiently produce the kind of high-quality, competitively priced air conditioning equipment you want in the homes you build.

LOCAL TRANE SERVICE!

Your TRANE Dealer is a hand-picked expert in the field of air conditioning. He's your assurance that your homes are equipped with the right sized unit, that it's installed right and serviced right. And he's supported by the qualified air conditioning engineers located in the local TRANE Sales Office in your area.

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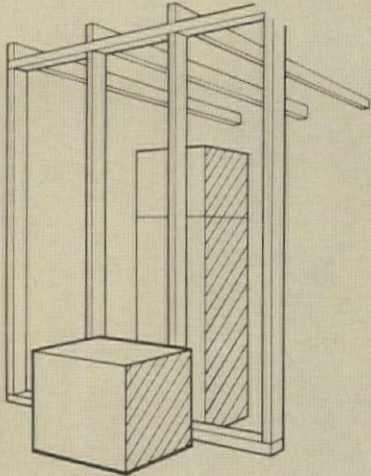
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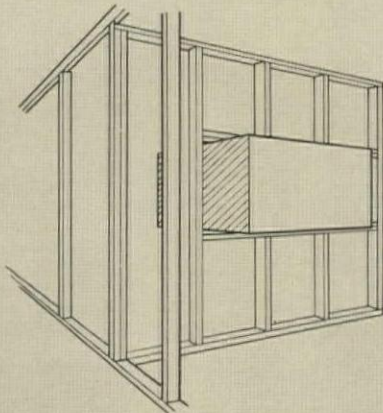
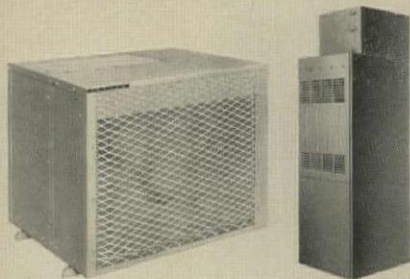
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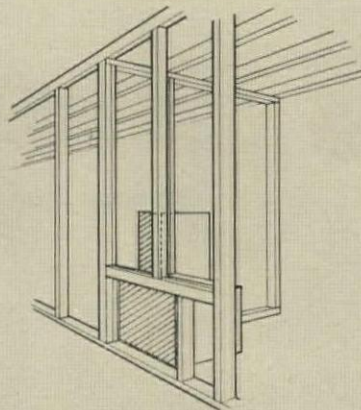
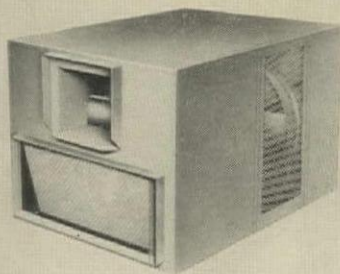
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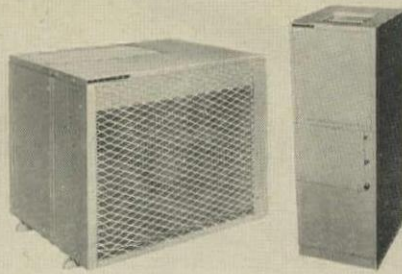
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Horizontal self-contained heat pump can be installed through-the-wall of a standard frame house by cutting just one stud. Offers both heating and cooling from one compact package! Also can be installed completely outside.



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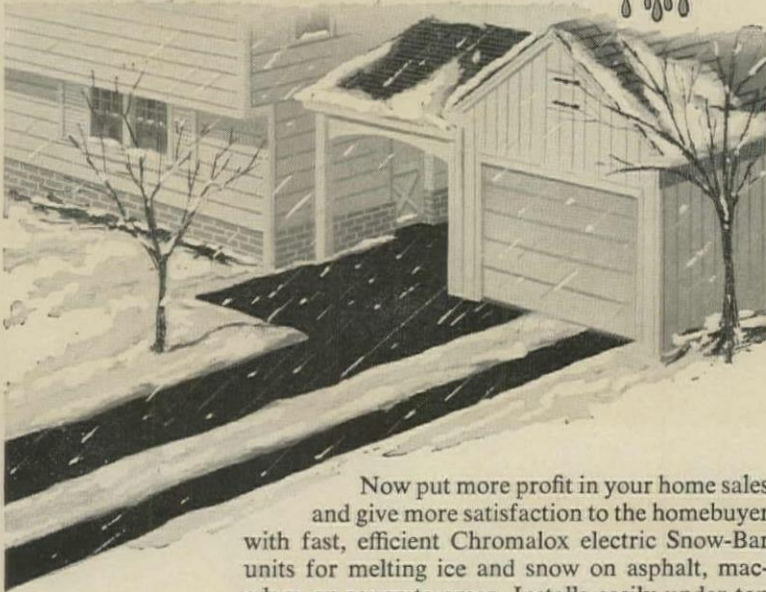
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