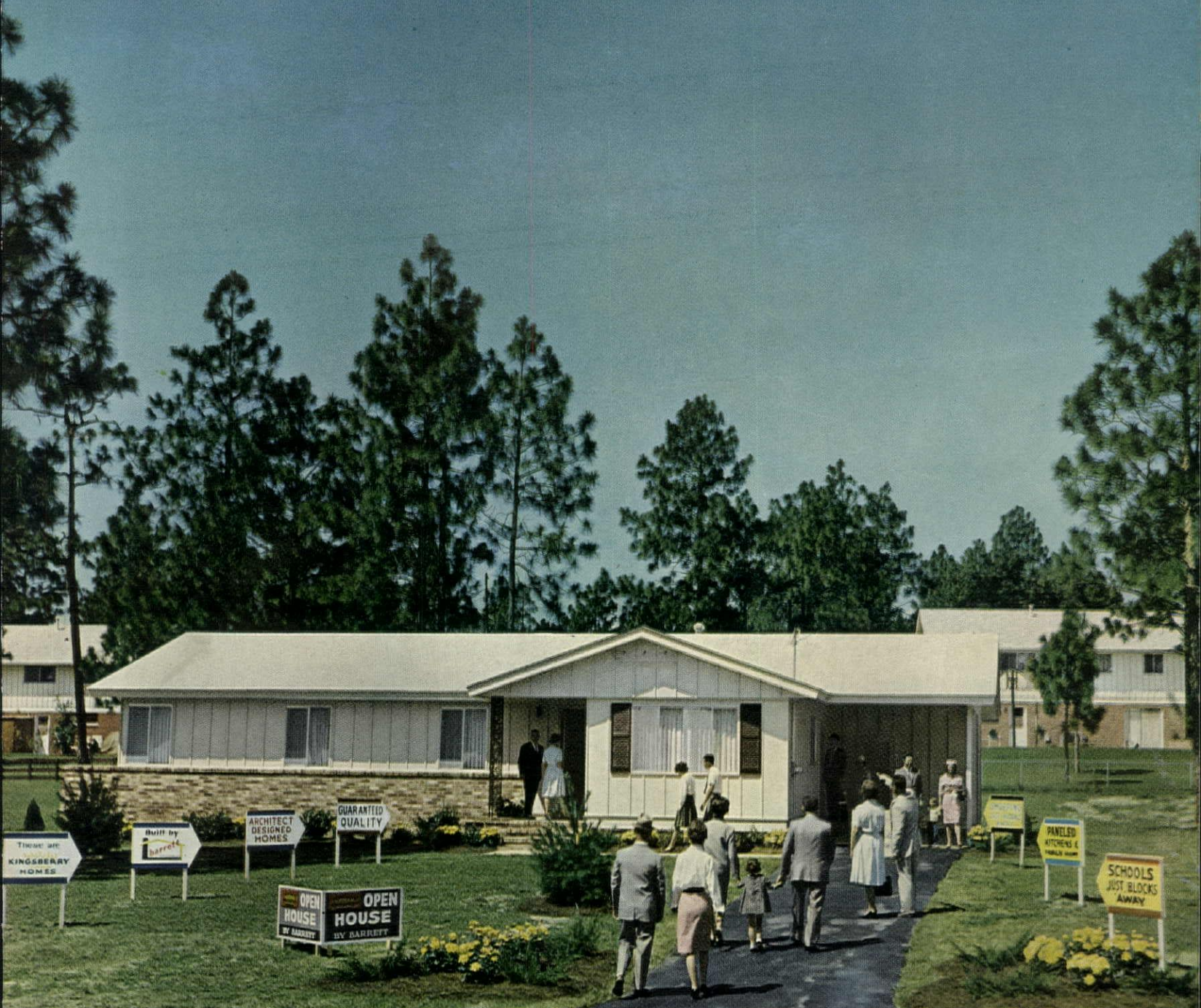


# House & Home

MANAGEMENT MAGAZINE OF THE HOUSING INDUSTRY

DECEMBER 1964



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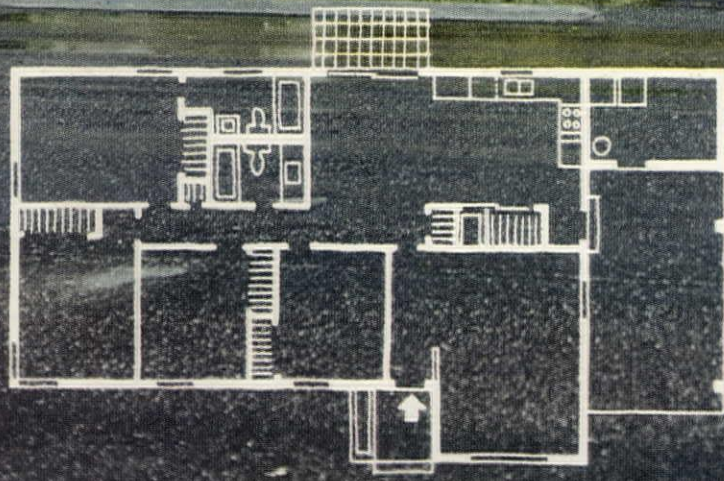
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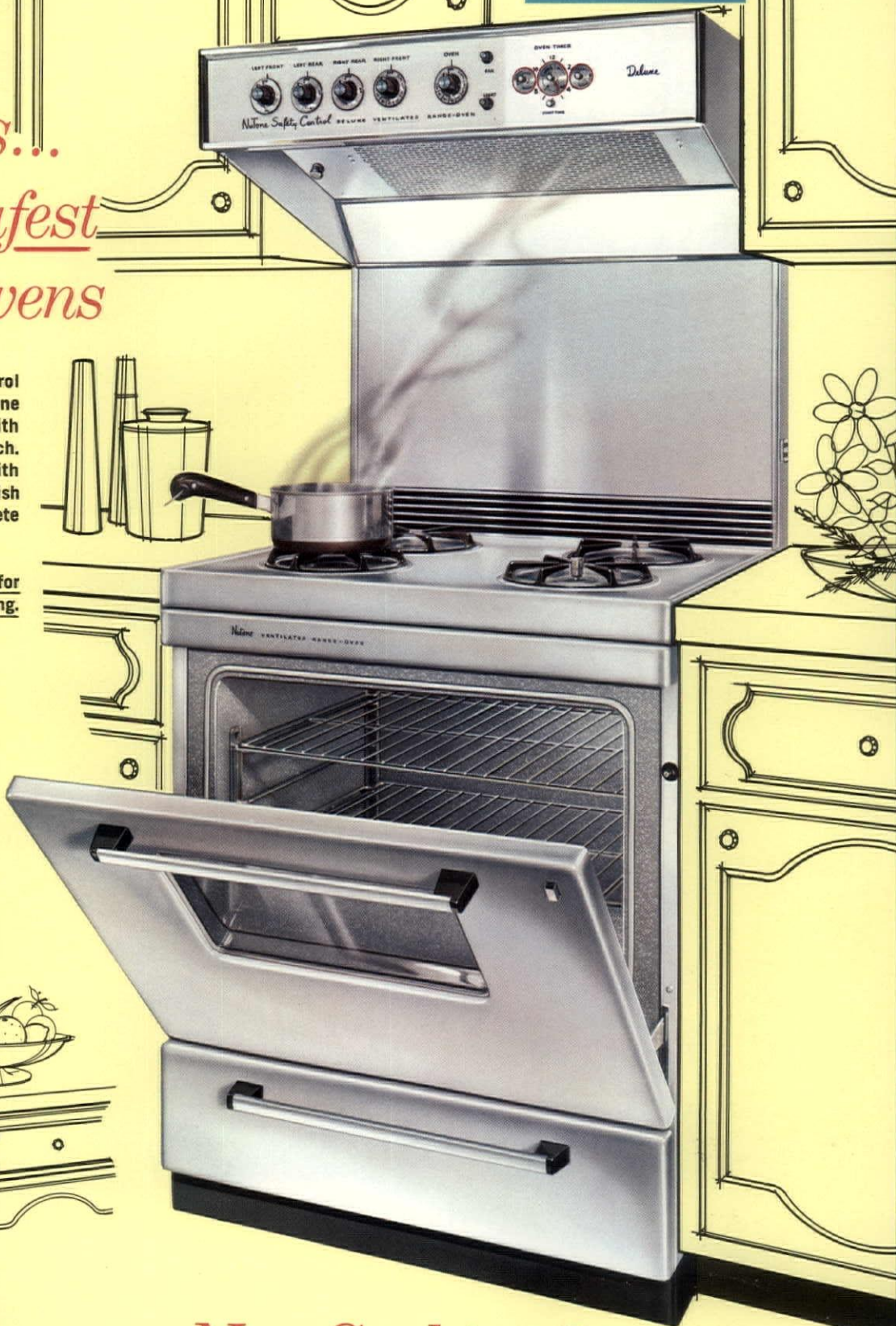
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See  
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HOUSE & HOME, Dec. 1964, Vol. 26, No. 6. Published monthly by McGraw-Hill Inc. Founder: James H. McGraw (1860-1948). Subscription rates for individuals: U.S. and possessions and Canada, \$6 per year; single copy, if available, \$1; Latin America & Philippines, \$15; elsewhere, \$20. Executive, Editorial, Circulation and Advertising offices: McGraw-Hill Building, 330 West 42 Street, New York, N.Y. 10036. Telephone: 971-3333. Printed in New York, N.Y. Second class postage paid at New York, N.Y. and at additional mailing offices. Title ® in U.S. Patent Office. Copyright © 1964 by McGraw-Hill Inc. All rights reserved. The contents of this publication may not be reproduced either in whole or in part without consent of copyright owner. Officers of McGraw-Hill Publications: Shelton Fisher, President; Vice Presidents: Robert F. Marshall, operations; Robert F. Boger, administration; John R. Callahan, editorial; Ervine E. DeGraff, circulation; Donald C. McGraw Jr., advertising sales; Angelo R. Venezian, marketing. Corporation Officers: Donald C. McGraw, president, L. Keith Goodrich, Hugh J. Kelly, Harry L. Waddell, executive vice presidents; John J. Cook, secretary; John L. McGraw, treasurer. Postmaster: Please send form 3579 to HOUSE & HOME, 540 North Michigan Ave., Chicago, Ill. 60611. This issue of HOUSE & HOME is published in national and separate editions noted or allowed for as follows: Western W1-W4; Eastern E1-E8; Midwestern M1-M8; North Central N1-N8; Southern S1-S8; Swing SW-1-SW4; Canada C1-C2.

# House & Home

A McGRAW-HILL/DODGE PUBLICATION VOL. XXVI NO. 6 DECEMBER 1964

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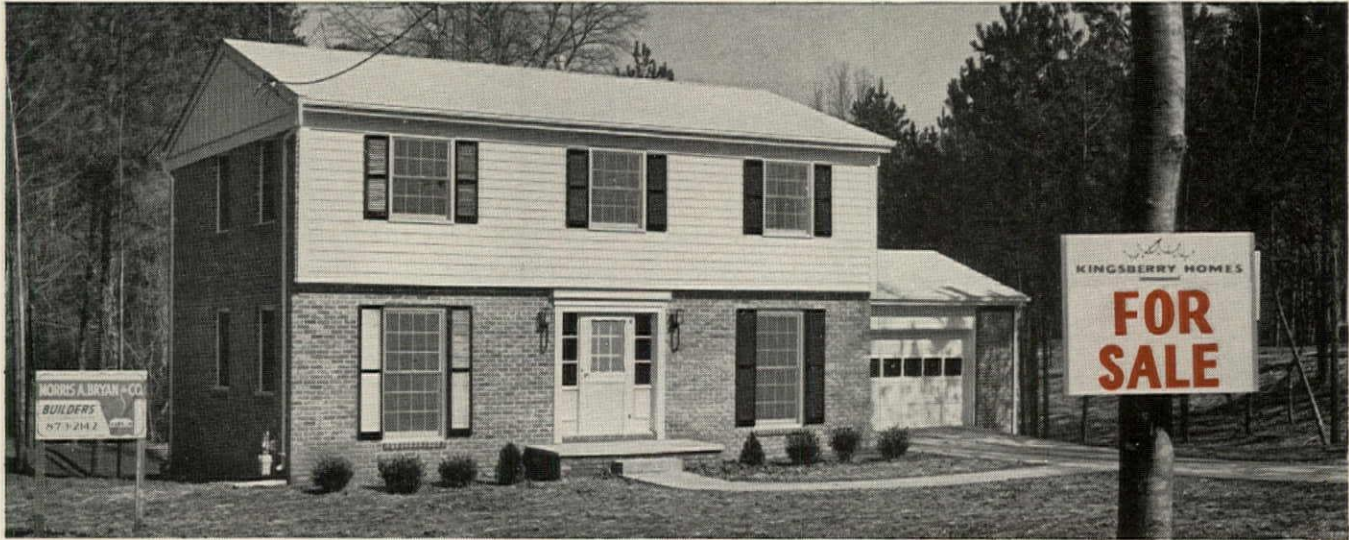
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**Cover:** House in Fayetteville, N.C., by Kingsberry Homes. Architect: Herman H. York, AIA. Builder: Barrett & Co. Photo: Charles G. Hays. For story see p. 75.

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Special report on kitchens: how to plan and design the most salable room in the house . . . How a kitchen remodeler streamlines a custom business . . . NAHB's new president . . . Management ideas from a builder who started in business two years ago and expects to build 1,300 houses in 1965



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## WASHINGTON INSIDE

## GAO probes below-market units

The General Accounting Office is looking into gripes that some families who don't need a subsidized interest rate are living in apartments built under FHA's Sec. 221d3 low-interest (3 7/8%) mortgage program.

FHA sets income limits for initial admission (which, for a family with two children, range from \$4,750 in Diboll, Tex., to \$9,000 in Chicago) but the law says nothing about families whose incomes later exceed these limits. HHFA Administrator Robert Weaver concedes that GAO may find some horror cases, but stands by his wish to avoid over-income evictions. He believes "The American housewife's desire to keep up with the Joneses" will persuade her to move if income rises.

## Real estate limited for SBICs

Worried about possible Congressional criticism, the Small Business Administration has ruled that new small business investment corporations (SBICs) should not invest more than one-third of their funds in real estate (about one-fourth of SBIC total investment of \$441 million is now in real estate). But SBA says it may let some new SBICs go more heavily into real estate if they can show special need. Existing SBICs are not affected by the new rule.

## Southerners refuse code unity

NAHB's drive to write a single residential building code will go forward without help from the Southern Building Code Congress, one of the four proprietary code groups. Meeting in Mobile, SBCC members refused to join the code unity effort. They said differing climates make a single code impractical.

But another proprietary group, the National Board of Fire Underwriters, says it is willing to work with NAHB.

## Lumbermen still under pressure

Indictment of two Long Island Lumber dealers for forging grade marks on lumber has provoked a clamor for lumbermen to change their grade marking practices.

The National-American Wholesale Lumber Assn, recommends that all lumber—including presently unmarked utility grade—be grade-marked at the mill. Lumber producers' promotions are wasted, says NAWLA, if consumers lose confidence.

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## Democratic landslide virtually guarantees cabinet post for HHFA and changes in housing laws

President Johnson's smashing election victory carried so many Democrats into the House of Representatives that pet Administration projects stalled in the House this year are almost sure to pass early in 1965.

The President has told NAHB leaders and others that elevating HHFA to cabinet status as the Housing and Community Development Dept. will probably have top legislative priority. And the 1965 housing bill, expected to be one of the largest ever presented to Congress, will almost certainly contain Administration proposals to expand the Sec. 221d3 low-interest-loan program for moderate-income families, and to provide new grants to help cities and suburbs build water and sewer lines to open up land for homebuilding. Congress will be asked to authorize more spending for urban renewal and public housing.

All proposals are expected to pass easily in some form because the Democrats retained a two-to-one margin in the Senate and added 39 seats in the House where their margin will now be 296 to 139. But even this count tells only part of the House story: seven Deep South Democrats who often voted with Republicans were defeated. So Democrats in reality filled 46 seats with liberal Northerners.

Republican ranks were decimated from top to bottom. Dallas voters ousted Rep. Bruce Alger, an implacable foe of urban renewal, who a year ago filled 19 pages of the *Congressional Record* with an antirenewal polemic.

Gone, too, is Rep. John H. Kyl of Iowa,

another renewal foe. Rep. Oliver P. Bolton of Ohio, who sponsored and lost a controversial amendment to the 1964 Housing Act to give FHA wide power to insure loans (NEWS, Oct.), lost his re-election bid.

And Robert A. Taft Jr., a fellow member of the House banking committee, parent of the housing subcommittee, failed in his bid for a Senate seat.

In all, the new House has lost 14 congressmen (12 Republicans and two Democrats) who were part of a hard core of 68 that opposed the 1964 Housing Act.

The 1965 housing bill probably will be shaped in a housing subcommittee headed by Rep. William A. Barrett, a Philadelphia Realtor and appraiser beginning his 21st year in Congress.

Both the housing subcommittee and the government operations committee—which will consider a bill to elevate HHFA to cabinet status—will have two Democrats to every Republican. This majority is likely to prevail over the go-slow wishes of the Southern Democratic committee chairmen.

Some Washington observers are even predicting that President Johnson's new cabinet proposal may go one step further and put the Home Loan Bank Board back under HHFA, as it was before 1952. The HLBB supervises nearly 5,000 S&Ls. S&L men would oppose the change.

But all observers agree the cabinet proposal, whatever its final form, will come before a House vastly different from the one which in 1962 killed a similar plan by a 264 to 150 margin.

## Nation's first housing secretary? HHFA's Weaver and retiring Rep. Rains are top prospects

Washington observers say Robert Weaver, HHFA administrator since 1961, and retiring Rep. Albert Rains, the Alabama Democrat who chaired the House housing subcommittee for a decade, are President Johnson's most likely choices if Congress creates a cabinet post for housing.

Both have distinguished records in housing, although Weaver has more direct administrative experience. But the choice may be based more on political factors. The 1962 cabinet proposal failed partly because Southern Democrats didn't want Weaver, a Negro, to sit in the cabinet. Some informed sources think President Johnson, with characteristic political inventiveness, may try to split the issue by promoting Weaver to Health, Education & Welfare Secretary and make Rains the housing secretary.

While Weaver's housing views are widely known, Rains' are much less publicized. Here is what Rains has urged recently:

- Expand Sec. 221d3 (which offers apartment mortgages at below-market interest rates, now 3 7/8%) to include for-sale housing, and cut the interest to 3%. To business leaders on the Action Inc. board, he added pointedly: "I'm talking



RAINS

WEAVER

about subsidized interest. That's better than public housing, isn't it?"

- Grant cities half the cost of building water and sewer lines to make more land available to builders at reasonable cost. "If you add these [water and sewers] to the price of homes, you price yourself out of the market. I don't believe we can solve city problems by putting all the costs of community facilities on new homes."

- Increase mass transit grants. "Unless we can break traffic strangulation, we can forget about renewal. Local taxes have become an almost unbearable burden on the people who want to buy a house. So we must learn how to get people downtown and how to get the cost of housing down."

NEWS continued on p. 9



**"ELECTRIC HEATING SURE SAVES SPACE,"** says Jim Foley, shown at the rear of his most recent apartment project. "In this building, for example, I was able to use the entire ground floor for rentable apartments, instead of having to lose valuable space for a heating plant." Another advantage of electric heat that Jim Foley likes is that each tenant's heating can be billed to him individually—according to the amount he uses—along with his other electrical usage.





"ELECTRIC CEILING CABLE is so simple a system that right here is everything I need to put heating into an apartment," says Jim Foley. "And it also combines perfectly with through-the-wall air conditioning to give tenants a complete year-round comfort system that's both efficient and dependable."



OTHER TOTAL ELECTRIC FEATURES in Jim Foley's apartments include a built-in electric range, electric refrigerator and a quick-recovery electric water heater. "Since there's no need for any flue or ventilation," Jim Foley explains, "I can install the unit out of the way right in the back of a storage closet like this."

## "FLAMELESS ELECTRIC HEATING HELPS ME BUILD MY APARTMENTS FASTER AND RENT THEM FASTER, TOO"

**In Lexington, Kentucky, Jim Foley tells how switching to electric heating has helped increase his profits both as a builder and a landlord**

"The way I figure it," reports Jim Foley, "the natural enemy of any builder looking for a decent profit is lost or wasted time. And this is exactly why I've switched to flameless electric heating in my new construction.

"From beginning to end, electric heat saves me time and money in more ways than I can even begin to count up. First of all, its easy installation helps me build my apartments faster. Second, its extra sales appeal means that they rent faster, too—most of the time even before they're ready for occupancy. Then, after rental, I don't get tied up with call-backs on the heating. And maintenance and repair time are down to an absolute minimum."

All across America, more and more builders like Jim Foley are discovering that it pays to install and promote

electric heat in their new homes and apartments. This year alone, for example, it is estimated that 20% of all new homes will be heated electrically.

Why not find out how you, too, can increase your profits with flameless electric home heating? First chance you get, talk it over with your local electric utility company.

**THIS GOLD MEDALLION** identifies a modern total electric home that uses a *single source of energy* for heating, cooling, light and power. When displayed on the homes you build, it helps you to profit more by capitalizing on the fast-growing customer preference for total electric living.



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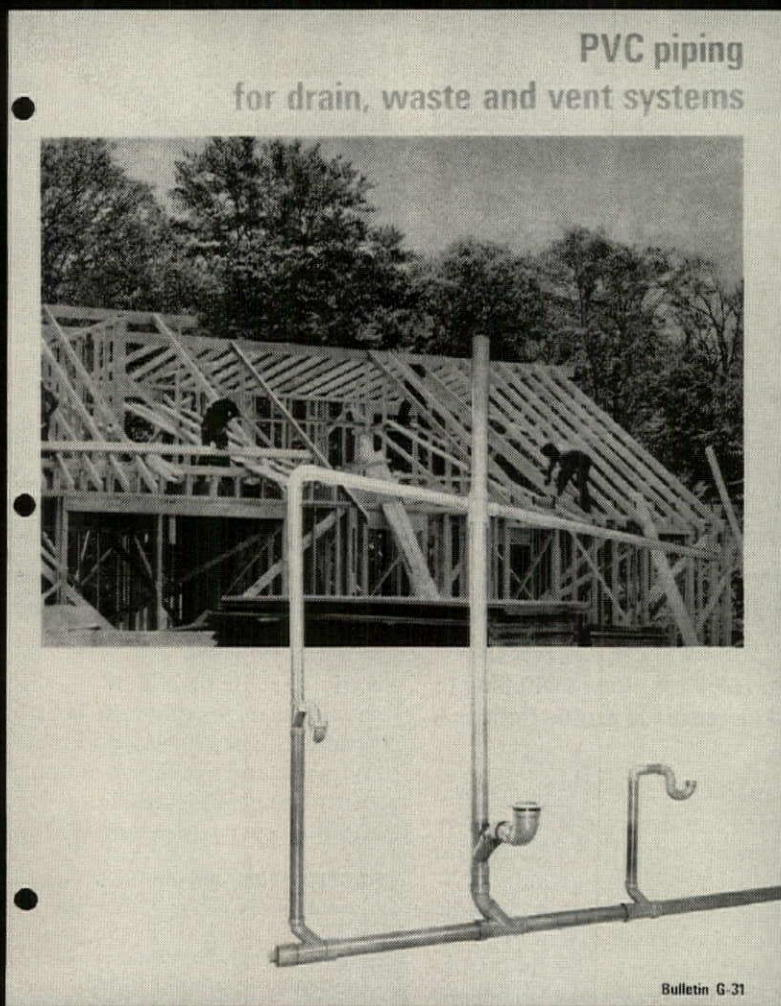
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PARADE OF POSTERS and ads chosen at random shows wide range of emotional appeals

made by the "No on 14" forces (left). "Yes" leaders hit one theme—right of choice.

desired but gave him free choice.

Anti-14 leaders campaigned under the slogan, "Don't legalize hate." They called the proposition illegal, immoral, unAmerican, unChristian and racist.

**Repercussions.** Rights leaders promised fast action to test legality of the new amendment. Meanwhile the federal government announced it would sign no more urban renewal contracts in California and withhold funds to cities which have not resold slum land because the new law prevents cities from adding nondiscrimination clauses to the contracts. HHFA Administrator Robert C. Weaver had warned Californians of just such a cut-off. The state has \$265 million in federal allocations.

### New York State voters reject public-housing bond issue

New York voters turned thumbs down on \$165 million in state bonds to finance 8,200 public housing apartments and rejected a constitutional amendment to liberalize state and local renewal financing. The State Association of Real Estate Boards opposed both proposals, and New York City's voters failed to give them big enough majorities to offset traditional up-state opposition.

Public housing fared better in San Francisco as voters approved 2,500 new units, giving the city 8,500.

Voter reaction to urban renewal spending was mixed; three cities killed renewal proposals and four accepted them.

Baltimore approved \$6 million in renewal bonds, but adjoining Baltimore County turned down a \$3.8-million issue.

South Milwaukee, Wis., rejected a housing code and thereby killed a renewal program in one of the most controversial elections in the city's 67-year history.

Columbus, Ohio, beat down a \$6-million renewal bond plan, although Cleveland endorsed four issues providing \$10 million in renewal funds.

Philadelphia endorsed \$10.5 million for redevelopment of 17 areas. Chester, R.I. passed a \$2 million issue.

## California voters nullify antibias housing law by 2-to-1 margin and stir row over renewal funds

The same California electorate that backed President Johnson in a landslide also voted by 4,147,000 to 2,133,000 to negate the Rumford antidiscrimination law and to write into the state constitution a unique ban against any bias regulation in housing.

Voters in Akron, Ohio, threw out a similar ordinance. Berkeley, Calif., and Seattle and Tacoma, Wash., had previously voided such codes (NEWS, May '63 *et seq.*).

The overwhelming California vote adopted the state's bitterly contested Proposition 14. It reserves to homeowners the absolute right to choose or reject buyers or renters for any reason, including race or religion. And the effect is to abrogate most of the Rumford Act of 1963, which outlawed racial bias in all public and 70% of the state's private housing, and to void sections of the Unruh Civil Rights Act affecting reality. And it requires a statewide vote on future antibias laws.

**Homeowners' fears.** The vote cut across party, religious, racial and economic lines. It represented a clear expres-

sion of opinion by the white laborer and small homeowner. The proposition carried in every county but one, and such single-family-home counties as San Diego, Orange and Los Angeles backed it by anywhere from 2½ to 1 to 3½ to 1. The blue-collar labor vote ran so heavily in favor that Edward McHugh, managing the northern California campaign against the proposition, called it the critical factor.

"These people felt threatened," he said. Another anti-14 leader, Attorney William Jewell, added: "The labor districts voted badly from our point of view. They fear the Negro in job competition as well as in the neighborhood."

**Simple strategy.** The strategy of victory was simplicity itself. The California Real Estate and Apartment Owners associations narrowed their campaign to the single issue of property rights. They hammered relentlessly on the theme, "freedom of choice—sell or rent to whom you choose." They stressed that Proposition 14 did not prohibit sale to Negroes if an owner so

## NAHB takes steps to broaden its role in housing

With its membership at an all-time high of 43,000 and its eye on the housing boom expected by 1968, the National Association of Home Builders has stepped up the tempo of its work in developing constructive programs and legislative policies.

NAHB could have been expected to take a breather after playing a major role in the passage of the 1964 Housing Act, biggest one-year housing bill since 1958. Instead President William Blackfield immediately appointed a 96-man legislative policy committee headed by Legislative Chairman and First Vice President Perry E. Willits and including 12 past presidents.

"They [the committeemen] all have differing views on the federal role in housing," said Blackfield, "but they all have

flexible, fertile and imaginative minds. Nothing radical is expected to come out of the committee, for NAHB's policies have traditionally been ones of evolution, of refinement and extension of current basic policies."

At a two-day meeting the new committee named eight subcommittees to study NAHB's 1965 legislative goals and to shape its long-range policies on: 1) the role of government in housing, 2) land and public policy, 3) urban blight, 4) residential needs in urban renewal, 5) rehabilitation, 6) public housing, 7) low-cost housing and 8) government organization, including the proposed Cabinet post for a Secretary of Housing and Community Development.

Said Blackfield of the Cabinet proposal:

"We want positive thinking, and we can shed ourselves of one shibboleth at the outset—the semantics of the proposal—and concentrate on reaching affirmative decisions on the new department's many intricate aspects."

To tighten its ties with producers, NAHB last month called a meeting of 30 builders and 40 top manufacturers to work out a "common front to expand housing markets and knit closer all elements of the industry." The meeting was sponsored by the National Housing Center Council.

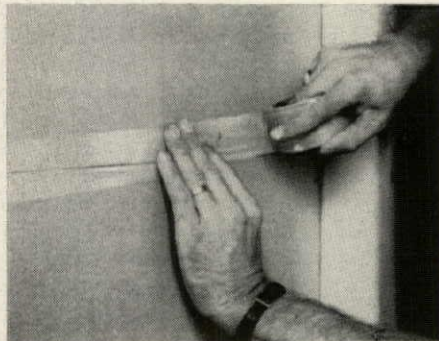
Blackfield said the NHCC will conduct a "long-term campaign that will bring enduring benefits to the American people in terms of more and better housing."

NEWS continued on p. 15



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Outside of nature, a permanent, water-resistant barrier is not easily achieved. Some products require continuous treatment to preserve a moisture-proof state. In the Bestwall Tile Backer Board system, however, we offer an ideal base for adhesive application of ceramic, metal or plastic tile in all high moisture areas — kitchens, bathrooms, utility rooms. Cut edges and joints are sealed with a special vinyl tape and no further water proofing is required. Bestwall Tile Backer Board may also be used above the area to be tiled, then primed and painted along with the rest of the regular wallboard.



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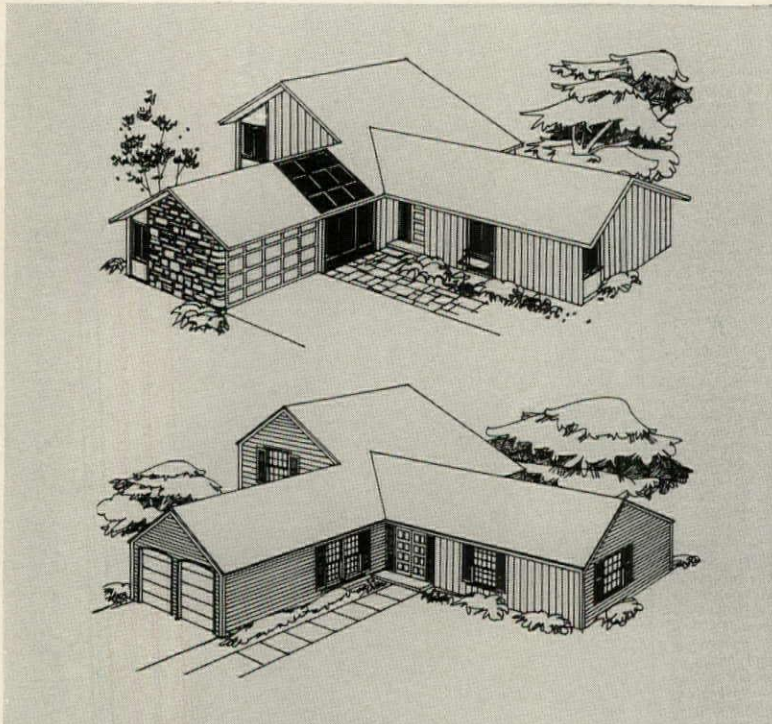
*Manufacturers of a complete line of quality drawer slides, sliding and folding drawer hardware, closet and kitchen fixtures and Handy Hooks for perforated board*

Another trendsetting idea  
from Ponderosa Pine Woodwork

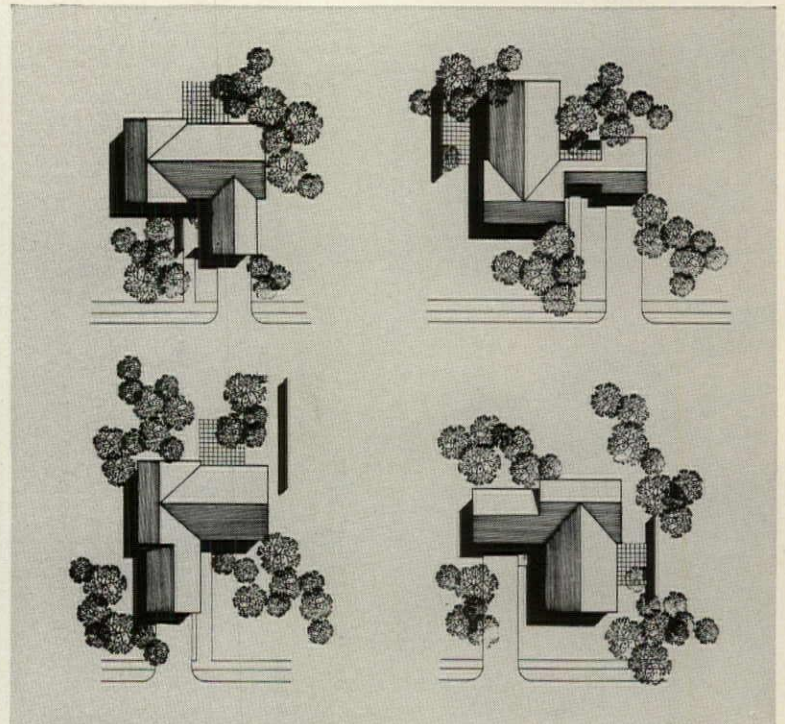
# Total Privacy Zoning

in a house that offers 8 elevations  
from one basic floor plan

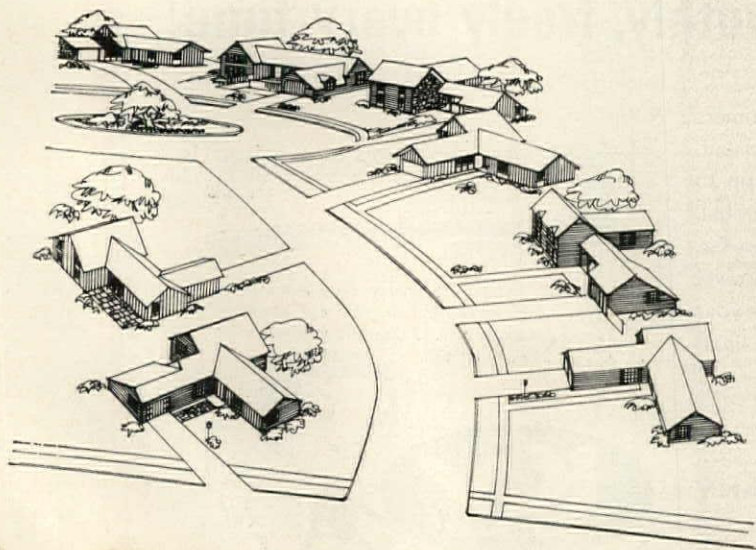
Ponderosa Pine Woodwork makes these  
unique and distinctive plans available in  
order to present new and broader uses of the  
products made by its members. Feel free to  
use any of the ideas put forth.



1 basic floor plan: 2 elevations—plus . . .



4 unusual site orientations . . .



makes 8 different, distinctive homes

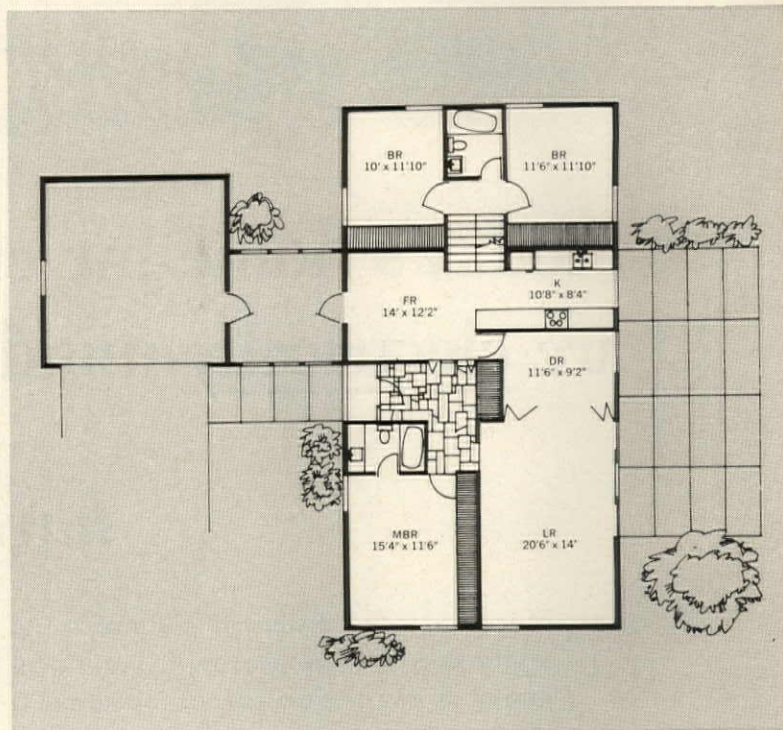
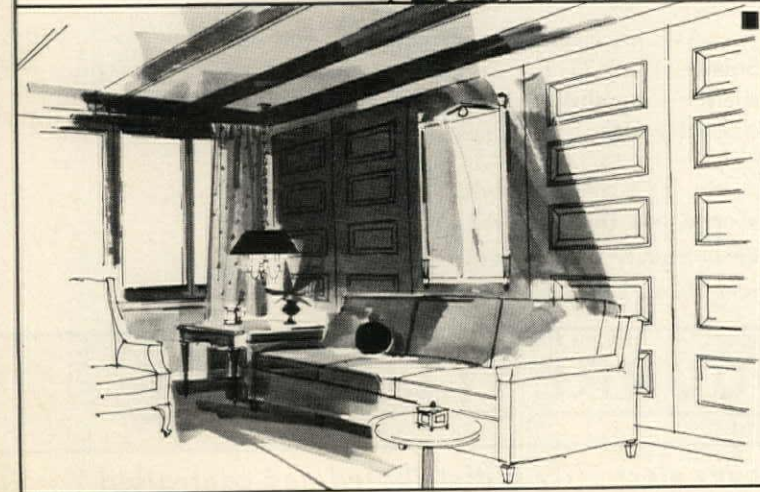
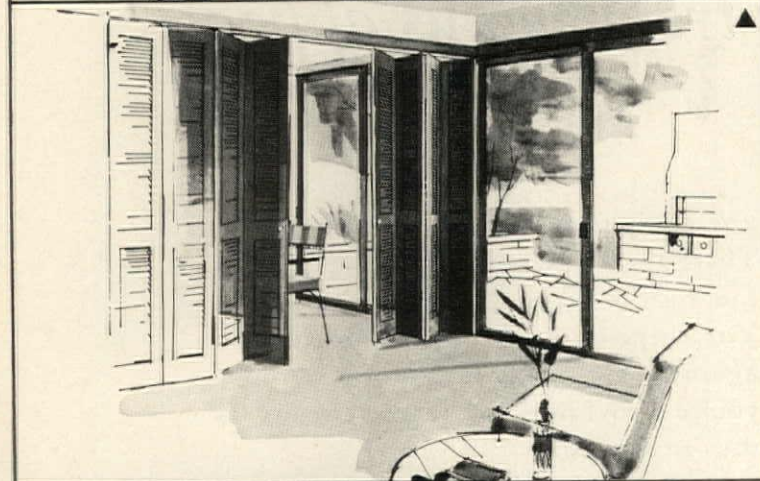
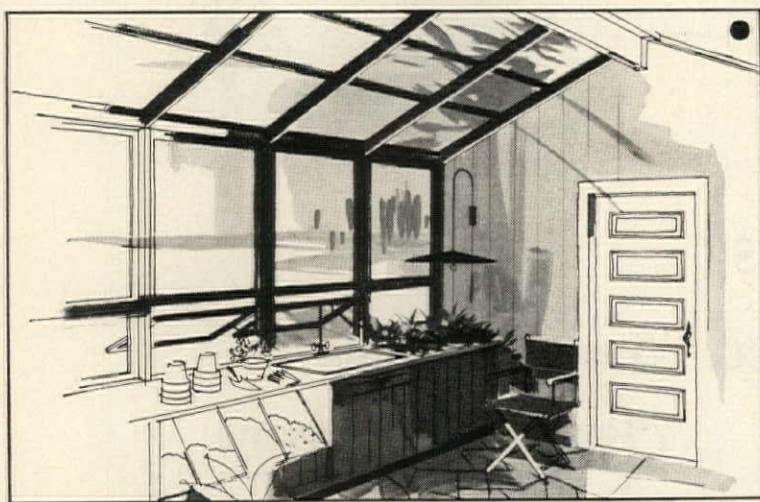


Here is a home that offers the utmost in casual, carefree, modern living . . . and made possible by a revolutionary new concept . . . Total Privacy Zoning. The interior is zoned so that formal areas are away from work areas . . . children away from adults . . . older children apart from the younger ones . . . noisy rooms from quiet areas. Everything is easy to get to yet set apart. And the artful, generous use of elegant Ponderosa Pine woodwork gives this home quiet dignity and warmth. All in all . . . inside and out . . . here is a home carefully designed with sales in mind. Some of the "designed-for-sales" ideas are shown on the opposite page.

Shown here are some "designed-for-sales" ideas you'd expect to find only in custom houses:

- Install Ponderosa Pine awning windows in the breezeway and glass panels in the roof . . . now you have a dramatic sales feature . . . a solarium.
- ▲ Add beautifully crafted Ponderosa Pine louvered doors to turn a common living-dining room into an imaginative, stunning area, perfect for large parties.
- Use standard Ponderosa Pine panel doors as wall paneling in the living room. Gives the house a truly custom appearance . . . a flair of elegance missing in most houses today.

Another outstanding achievement in Ponderosa Pine woodwork is the sliding glass door-wall leading from the living room, dining room, and kitchen onto the rear patio. At long last, thanks to Ponderosa Pine woodwork and the high insulating qualities of natural wood, these door walls are as practical to install as they are lovely to live with. For . . . unlike metal types . . . Ponderosa Pine patio doors are draft-free and sweat-free. Keep out the cold. Keep in the warm.



Look at these other features. 1544 square feet, 3 or 5 bedrooms, 3 baths, family room, sound-deadening closet walls, full basement, 2 car garage and many, many more features you will see when you order your set of working drawings. Use the coupon below. Specify Traditional or Contemporary elevation. List of promotion material available is included.



**PONDEROSA PINE WOODWORK**  
39 S. LaSalle St., Chicago, Illinois 60603

HH-3

Gentlemen: Please send me the following:

Contemporary elevation(s)—  
(\$10.00, additional sets \$2.00 each)

Traditional elevation(s)—  
(\$10.00, additional sets \$2.00 each) Enclosed is my check for \$\_\_\_\_\_

Name \_\_\_\_\_

Company Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_



today's home buyers  
 are electrically-minded ..... *that's why*  
circuit breakers  
*have tremendous appeal!*

More and more, electrical equipment and appliances are being provided and promoted as an integral part of the home. It takes adequate wiring to provide for these "built-in" electrical features and others that will be added later on.

You have a real, merchandisable selling feature when you install QO "quik-open" circuit breakers in your homes. You're providing far more than adequate wiring. You're providing a convenience that's easily demonstrated and readily appreciated. In fact, many buyers have come to consider circuit breakers "stand-

ard equipment" in the modern home. There are no fuses to replace. Even a child can restore service, quickly and safely. You're providing modern protection against overloads and "shorts." And—you're providing for future circuits as they're needed.



As your electrical contractor can tell you, Square D's QO is the circuit breaker that heads the list in quality and performance.

Specify QO... the finest breaker ever built!



May we send you the complete QO story?  
 Address Square D Company, Dept. SA-20  
 Mercer Road, Lexington, Kentucky

**SQUARE D COMPANY**

wherever electricity is distributed and controlled



## U.S. sticks to its strong stand on parklands; wins dispute near Washington, enters another

The Department of Interior has won a legal test of its move to preserve a scenic vista near the nation's capital and has gone into court to bar an apartment project adjoining a federal park in Maryland. Both actions underline the government's new determination to protect public parks and unspoiled land.

A federal court in Alexandria, Va., has awarded \$744,500 to owners of the Merrywood Estate atop the Potomac Palisades as compensation for a scenic easement taken by the Interior Dept. to bar a \$17 million high-rise apartment complex (NEWS, Jan.).

It was a clear victory for the government in the uncharted waters of scenic easements, a new device to protect open space. Merrywood owners had said, "If they [Interior] want to pay three or four million dollars for it [the site] they can have it." And an appraiser, testifying for the Developers Sheldon and Samuel Magazine, had told the Virginia jury the government should pay \$2,059,695 as a fair market price, the difference between the property's \$2,354,695 value without the limiting easement and \$295,000 with it.

But Interior had deposited only \$500,000

when it took the easement to preserve the scenery facing the capital from the Virginia side of the Potomac. The easement restricts the 47-acre site to farms or single-family dwellings.

A government witness testified that \$546,000 would be sufficient compensation, and Assistant Interior Secretary Walter Posen said later he was pleased that the jury had boosted this only 36%.

**Park protection.** In Maryland the Justice Dept.—acting for Interior—asked the Court of Appeals in Annapolis to forbid construction of a \$25-million apartment development next to Greenbelt Regional Park in Prince Georges County. A circuit court had upheld apartment zoning for 76 acres owned by Developer B. Francis Saul 3rd. His tract is bordered on two sides by the federal preserve, and the government charges that the apartments would bring 7,000 people into the area.

On Fire Island, a 26-mile strip off Long Island, federal officials are fighting to preserve areas authorized by Congress for New York's first national park. Builders have rushed to erect new homes on Fire

Island, hoping to find public park areas developing around them. Any structure built after July 1, 1963 can be condemned, but the Park Service may have to pay so much that costs will be prohibitive. Efforts to halt building permits have been upset in court, and at least 60 are about to be granted. Yet Interior Secretary Stewart Udall warns, "If these people think they are going to build with those permits, they are mistaken." He has pledged to speed up land acquisition, and his aides are negotiating to halt the rash of building.

**Uproar in California.** Parks lovers have won a victory in Los Angeles.

A group called the Friends of Santa Monica Mountains State Park persuaded the City Council to freeze subdivisions in the city's last large reservoir of unspoiled land, 92 square miles adjoining Griffith Park, until the election. Then voters approved a \$150-million outlay for state parks and beaches and some of this can be used to buy the Santa Monica site. Seventeen large landholders in the tract, organized as a Santa Monica Mountains Landowners Assn., had contended that the freeze worked a hardship on developers, but park backers argued that if the freeze were lifted, property values would rise so fast that the state could never buy.

## Water-sewer controls stalled two years by foes' protests

Objections by the water-pump and well-drilling industry have led the U.S. Public Health Service to recall the model law it sent to all 50 State legislatures last spring in hopes of obtaining controls over sewer and water systems in suburbs.

A two-day Washington conference between PHS and industry representatives has produced a choice of milder substitutes. But a draft will not be ready in time for action by the 47 legislatures meeting in 1965. Most legislatures meet only in odd years, and only 20 will convene in 1966.

The delay gives homebuilders more time to lobby against the legislation if they decide it could restrict building in fringe areas. NAHB has already alerted local and state affiliates the draft is coming.

The original model law was attacked by the Water Systems Council, composed of about 60 pump makers, and the National Water Well Assn. They argued that state laws requiring connections to sewer and water mains might hinder building of 500,000 homes now going up each year in urban-fringe or rural areas. And they said the cost of extending mains from populated areas would be prohibitive.

The industry won a major concession. Instead of one law, PHS will suggest three. One would apply controls to both water and sewer systems. The other two would contain separate controls for the systems. Other changes: 1) derogatory language about private systems is deleted, 2) states could restrict private water systems only when they endanger health.

## ULI tells builders how to make private parks work

The Urban Land Institute and FHA have aimed a massive new book squarely at local government officials, neighborhood protective associations, mortgage investors and even FHA district offices—a loose coalition which has frustrated innumerable builders attempting cluster subdivisions.

Most cluster plans are shot down by the fear that their private parks won't work and the local city, village or town will wind up maintaining a weed-filled field.

Now a ULI task force, sponsored by FHA and led by Byron Hanke, FHA's land planning chief, debunks that fear with an awesome array of data, *The Homes Association Handbook*.<sup>\*</sup> Items:

- Over 100,000 homeowners belong to private associations owning and operating private parks and recreation facilities.
- Some homeowner associations have been operating since before the turn of the century.
- Most collect \$10 to \$30 yearly from homeowner members.

ULI amassed data on 350 subdivisions with parks operated by homeowners. It concludes:

"The most dependable type is the association in which each lot owner is automatically a member and each lot is automatically subject to a charge for a proportionate share of the expenses."

For builders planning a cluster subdivision, the book gives this rule of thumb:

<sup>\*</sup> ULI Technical Bulletin 50, by Byron Hanke, Jan Krasnowiecki and William C. Loring, Urban Land Institute, 1200 18 St., N.W., Washington, D.C. 20036.



FHA's HANKE  
New approach to an old idea

Best results will be obtained by setting up automatic owner associations in tracts ranging from 200 to 500 homes. Typical yearly charges will range from \$75 for a 200-house tract to \$30 for 500 houses.

The book is packed with valuable details: typical cost-cutting cluster plans, sample sales brochures actually used in marketing tracts with common space, model legal documents and guides to setting up associations in low-priced tracts which typically attract first-time buyers.

The joint NAHB-ULI Land Use Committee was a prime mover behind the project. Other co-sponsors with FHA were the Public Health Service, Office of Civil Defense, Urban Renewal Administration and Veterans Administration.

NEWS continued on p. 18

# 1964 HORIZON HOMES

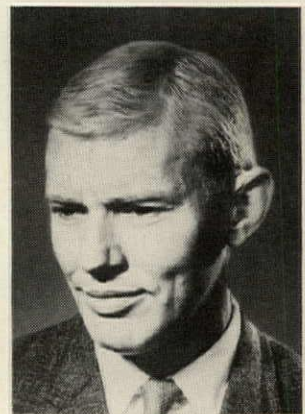
PROGRAM

**More effective selling methods... more imaginative home designs!** The 1964 award winner dramatically demonstrates the outstanding results of the annual Horizon Homes Program. And everywhere, model Horizon Homes have impressed home buyers with the beauty and livability of modern concrete.

Backed by widespread publicity and promotional support at both national and local levels, the Horizon Homes Program is doing an effective job of helping builders *sell more homes*.

*To find out how you can participate in the 1965 program, stop in at the PCA exhibit at the NAHB convention.*

Rudolf Hermes, Vice President of August Hermes & Sons, Cincinnati, Ohio, is the winner of the 1964 National Award. The awards jury selected the home for its many excellent design features and for the effective merchandising support it received.



**PORTLAND CEMENT ASSOCIATION** An organization to improve and extend the uses of concrete



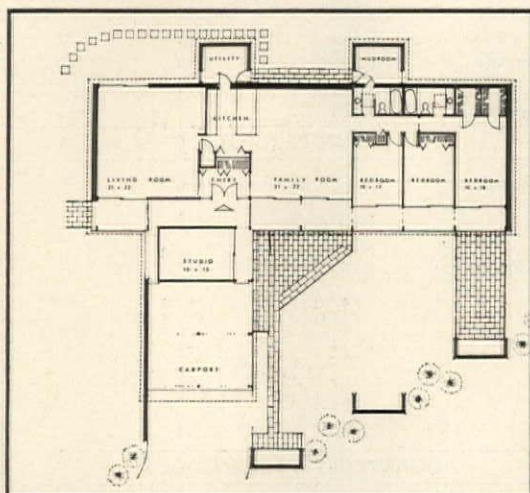
Attractive concrete split block of interior walls provides intriguing, rough-textured background for furnishings. Truncated pyramid ceilings have central skylights.

**SEE HORIZON HOMES EXHIBIT at the NAHB CONVENTION**

# NATIONAL AWARD WINNER



This year's award-winning Horizon Home is designed to provide maximum use of the entire lot, while assuring complete privacy from street.



The floor plan shows how the home is oriented to the winter sun. All rooms face south, and into an enclosed courtyard.



Textured patio stones and planters of precast concrete bring added charm to garden areas, harmonize with color and texture of house walls.

Spaces 1150-1151 McCormick Place **DECEMBER 6 TO 10**

## Quality quest: city bans overhead wires, lender requires air conditioning

An ordinance requiring underground installation of all utilities serving new houses has gone into effect in Carlsbad, Calif., near San Diego, without a complaint from subdividers or utility companies.

And a savings and loan association in St. Petersburg, Fla., has struck another blow for quality in housing by penalizing applicants for mortgages on \$15,000-plus homes without air conditioning.

Some small prestige communities have always required underground wiring, but Carlsbad is the first town of any size (12,000) to join these ranks. City Administrator John Mamaux says the San Diego Gas & Electric Co. and the Pacific Telephone Co. both agreed with the plan.

First development affected will be Falcon Hills No. 3, a 40-unit subdivision being built by the Kayman Construction Co.

Utility companies estimate the ordinance will add \$150 to \$300 to house price.

In Seattle a survey of 1,365 homeowners has just disclosed that about 75% of them would pay \$400 for underground wires. In St. Petersburg, Fla., President Robert Elston says his First Federal S&L subtracts from an appraisal the cost of complete air conditioning with ducts, if such a feature is not part of the original plan.

### Three-bedrooms for \$4,000? Maybe, says research panel

Gov. Terry Sanford of North Carolina recently asked his state's Board of Science and Technology a question that builders have been asking for years:

"Why can't we find a way to build a sturdy, movable three-bedroom house using new materials and processes for about \$2,000? I believe we can come close."

The board asked the Research Triangle Institute in Durham to make an initial study. A research team has just reported\* such a house could be built for \$2,000 to \$4,000 if two problems—neither of them exactly new to the homebuilding industry—could be solved:

- High labor costs. The report said self-help or volunteer labor might be one way, a plan HHFA is testing in Rapid City, S.D.

- Restrictive building codes. The report found that requirements for specific materials would have to be relaxed.

The researchers said private industry could produce the house once it was designed.

"There is a profit to be made," one research expert said, but he added that the state might have to aid financing.

The governor likes the report so well he is asking \$50,000 for a full-scale study to test the feasibility of his little dream house.

### Department stores move in on home remodeling market

Sears Roebuck is selling the American Plywood Assn.'s add-a-room program in a trial run at its Sacramento, Calif., outlet, and Bamberger's, New Jersey outlet of the Macy's chain, is offering room and porch remodeling packages from its seven stores.

These retail stores are following in the footsteps of big lumber and appliance wholesalers like Weyerhaeuser and Whirlpool (NEWS, Aug.).

William M. Dickson, APA's market promotion chief, says the Sears program, "is quite successful. Their profit is turning out to be good."

Sears and Bamberger's, both seeking to establish themselves as one-stop remodeling centers, offer a no-down-payment job that can be ordered from plans and models designed by experts. Sears says its work is "fully backed by Sears dependability."

\*Feasibility Study on Low-Cost Housing, Phase I, Research Triangle Institute, P.O. Box 490, Durham, N.C.

## Housing market: strong sales trim inventories

One-family houses are currently the merchant builder's steadiest seller. Total sales for the year are running 2% ahead of 1963, according to the latest Census Bureau-HHFA count (see table).

Builders have trimmed 22,000 homes off an unsold inventory which had grown to 264,000 in May because of heavy building activity early in the year. So they will enter the usually slow winter months with about the same inventory they had in 1963. (But the average price tag is appreciably higher:

\$19,400 vs. \$18,600 a year ago.) And housing probably will finish its fifth straight year with one-family starts near one million.

The volatile apartment market seems to have stabilized. Economist George Christie of F. W. Dodge Co. notes that apartment contracts are up from an unusually poor August: "Even if housing activity continues to strengthen in the months ahead, comparisons with year-ago values are not likely to be encouraging because the final months of 1963 reflected a peak."

### KEY HOUSING INDICATORS

		1964	1963	% Change
		DOLLARS (millions)		
Dodge residential contracts	Sept.	1,717	1,789	- 4
	9 months	16,144	15,662	+ 3
ENR advance mass housing plans	Oct.	866	947	- 8
	10 months	7,155	6,280	+ 14
ENR advance apartment plans	Oct.	433	490	- 12
	10 months	3,926	2,885	+ 36
ENR advance house plans	Oct.	213	245	- 13
	10 months	1,433	1,648	- 13
UNITS (000)				
Starts, private nonfarm	Sept.	122.7	143.2	- 14
	9 months	1,182.5	1,209.2	- 2
Starts, seasonal rate	Sept.	1,458	1,712	- 15
One-family starts	Sept.	79.9	90.8	- 12
	9 months	738.6	774.0	- 5
Multi-family starts	Sept.	42.8	52.4	- 18
	9 months	444.0	435.3	+ 2
Permits, seasonal rate	Sept.	1,231	1,371	- 10
New houses sold	Aug.	57	55	+ 4
	8 months	402	395	+ 2
New houses for sale	Aug.	242	238	+ 2
QUARTERLY PERCENTAGES				
Rental vacancies, met areas	Sept.	7.6	7.8	
House vacancies, met areas	Sept.	1.5	1.6	
Mortgage delinquencies	Sept.	3.04	3.17	- 4

Sources: F. W. Dodge Co., division of McGraw-Hill, Inc.; Engineering News-Record; Census Bureau; Mortgage Bankers Assn.

## Rival FHAs court builders in small towns

The FHA, long the mainstay of the urban and suburban residential building boom, is setting its cap for builders in poorer rural areas. HHFA Administrator Robert C. Weaver has just had FHA report on how it can move into small towns.

Competition is the spur. FHA's alphabetical twin, the Farmers Home Administration, is widening its own program of 4% loans to homebuyers in towns up to 2,500 population and in larger towns dis-

tant from regular FHA offices. Result: small-town builders now find themselves courted by both FHAs.

The city FHA is considering an educational program to interest small-town bankers in originating FHA mortgages. It is also weighing a rise in FHA application fees from rural areas. An increase from the present \$45 to \$60 would compensate the agency for the extra time required to service isolated areas. NEWS continued on p. 23

## Redevelopers wrestle with a new snag—property tax 'surprise'—and the old one of multiple delays

Vince Finnigan

Take it from renewal builders, local tax assessors are the biggest new threat to the profitable operation of the 49,000 apartments and townhouses built so far in the nation's renewal areas.

Gathered in Washington last month for the first annual meeting of the Urban Renewal Department of Action (URDOA), the redevelopers sought ways to avoid unpleasant tax surprises—official assessments after buildings are completed that far exceed the estimates they used in financing the project and setting rents.

"This is one of our toughest problems," said URDOA Chairman Lewis Kitchen, Kansas City redevelopers. "They [local assessors] load the taxes on new structures."

Fellow redevelopers agreed: Arthur Rubloff of Chicago cited taxes ranging up to 27% of rent income. The tax surprise in one project was so high that the builder would need 107% occupancy.

**Federal sympathy.** Federal officials agreed the problem was serious. "Some Sec. 220 [urban renewal] apartments have been jeopardized by unexpected taxes and tax increases," said FHA Commissioner Philip Brownstein. "When the tax reaches a point where a project is taxed into foreclosure, I can't see you gain anything."

A Brownstein aide, Assistant Commissioner for Programs Carter McFarland, said recent FHA studies showed unexpectedly high realty taxes and operating expenses are the main causes of foreclosure of renewal apartments (see below): "Cities must realize they are defeating the purpose of renewal by too hungry tax policies. Too much too fast will kill the golden goose."

**Convincing the assessor.** But when redevelopers sought federal aid in forcing assessors to adopt a more sympathetic view, they were rebuffed.

Urban Renewal Commissioner William Slayton rejected a plea to make city control of tax assessments mandatory before spending renewal money. He pointed out that in most areas the county—instead of the city—assesses property taxes.

Slayton suggested instead that redevelopers turn to state legislatures for relief. State laws in Massachusetts and New Jersey already let communities set property taxes at a fixed percentage of rent receipts. In New Jersey the developer must agree to limit profit to 6% before receiving a tax bill of 15% of rent for 15 years.

"If you want freedom to operate your project, then you have to be satisfied to work out the problem with the assessor as you do today," observed W. Beverly Mason, a former FHA official now a consultant with Owens-Corning Fiberglas Corp. Nevertheless, Brownstein pointed out the FHA "will keep up-to-date tax data and try to bring home its importance to the local assessor." So, he said, developers will be backed by FHA when discussing taxes with assessors.



**REDEVELOPER KITCHEN**  
"They load the taxes on"

The redevelopers themselves will try to carry the message to local officials through the national associations of assessors and mayors. Working with these groups, URDOA will try to develop yardsticks for assessing renewal apartments so that they have a fighting chance to hurdle the perilous rent-up period and become self-supporting.

**Delays and the small builder.** Redeveloper Kitchen next turned his fire on renewal's "delays of all sorts at all levels. Gentlemen, we've got to compress the time."

The frightful complexity of renewal—which brings together a local renewal agency, two federal agencies, URA and FHA, and private builders—is keeping out small

builders, argued Redeveloper John Tolan, Barrett Construction, Richmond, Calif.

"It takes a fellow years to get the language of the trade," said Tolan. "We have tried to encourage small developers by buying large tracts and selling parcels to small builders. But sometimes even this hasn't worked out, and we have had to abandon small projects because of time."

As an incentive to small builders, Tolan said the Housing Act should be changed to cut down payments (now 26%) on Sec. 220 buildings with less than 11 units.

But Pittsburgh Attorney Seymour Baskin, an Action adviser, said this would only lead to even more delay: "I think you would harass the agencies with thousands of guys who don't know what they're doing."

Redeveloper John Noonan of Reynolds Metals Development Co. urged cities: "Don't abandon your developer to the assessor, the street department, the FHA and the other agencies." Redevelopers also:

- Heard that a statement by FHA and URA will seek to protect Sec. 220 renewal apartments from competing Sec. 207s.

- Moved to boost rehabilitation of older houses by appointing a separate Action committee, headed by Seth Taft of Cleveland, to attack the problem. URA Commissioner Slayton admitted that after a decade of effort, no workable ways to spur large volumes of rehabilitation had emerged because "we are dealing with so many different pieces."

- Learned that Action is setting up a separate division to advise nonprofit groups like churches and unions about building housing for elderly persons and low and middle-income families. A Ford Foundation grant of \$575,000 will finance it.

## FHA finds what's wrong in some renewal projects

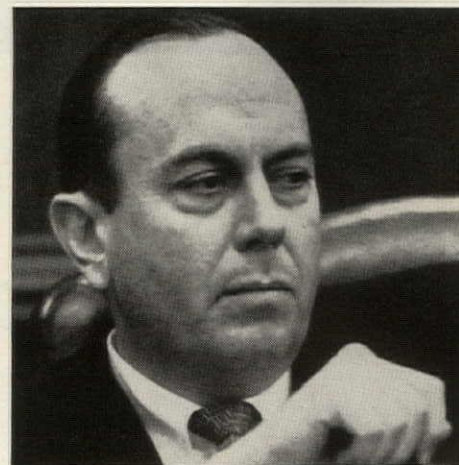
On the theory that builders can learn from their mistakes, FHA has just tried to find out what went wrong with several ailing Sec. 220 renewal apartments.

Its major finding: time is the biggest single aid to renewal apartments. For example: 63 projects opened before 1963 have a 6.1% vacancy rate while 19 projects opened since then are 18.4% vacant. And, says Assistant Commissioner for Programs Carter McFarland, 17 projects which once were in forbearance while renting up are now paying their own way.

McFarland also found five major reasons why renewal projects have flopped:

1. Real estate taxes and operating expenses exceeded original estimates.
2. The builder was thinly capitalized and ran out of operating capital before he could finish the units.
3. Competition from other nearby rental units depleted the market.
4. The builder relied upon poor management.
5. The builder (and renewal agency) misjudged potential rent levels or volume.

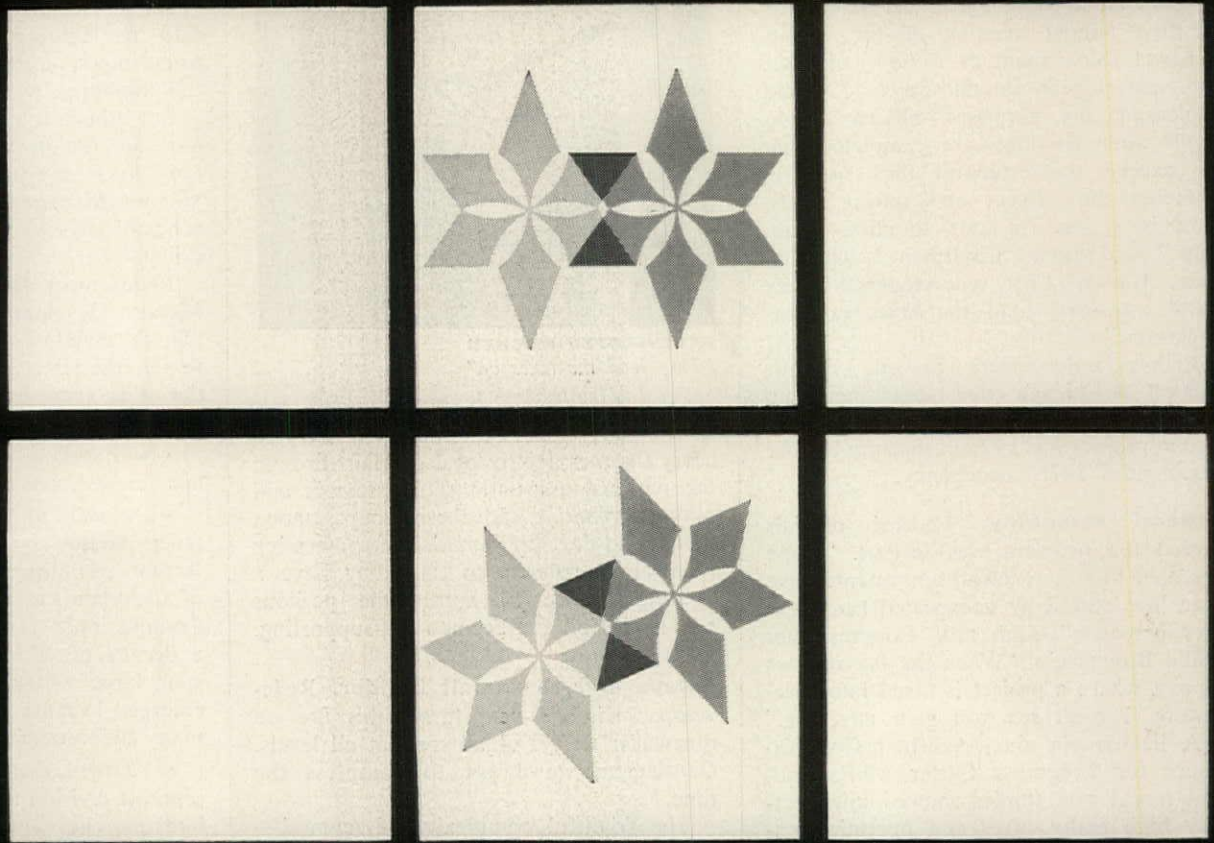
A parallel Urban Renewal Administration study produced this ranking of reasons for slow renting of renewal projects:



**FHA's McFARLAND**  
Making right from wrongs

Poor surrounding neighborhood, 13 votes; torn-up (or bombed-out) look of renewal area, 12; too many units offered at one time, 10; no facilities such as stores, 10; lack of site improvements, 9; poor design, 6; poor management, 5; rents too high, 4.

NEWS continued on p. 27



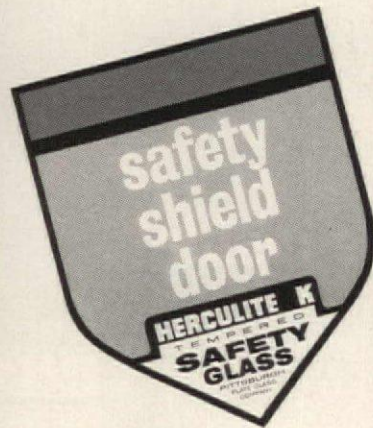
## Put stars in the windows to help sell your homes

Right on these stars, in your model home windows, home buyers learn that PPG TWINDOW® eliminates storm windows, reduces heating bills, cuts downdrafts, reduces fogging and frosting, helps keep noise out.

Right on these shields, home buyers learn

that PPG HERCULITE® K Tempered Safety Glass makes sliding doors safe . . . because HERCULITE K is hard to break. If it should break, it breaks safely—without long, sharp, cutting fragments.

PPG is investing a great deal of money in the magazines home buyers read to tell



## and shields on the doors in 1965.

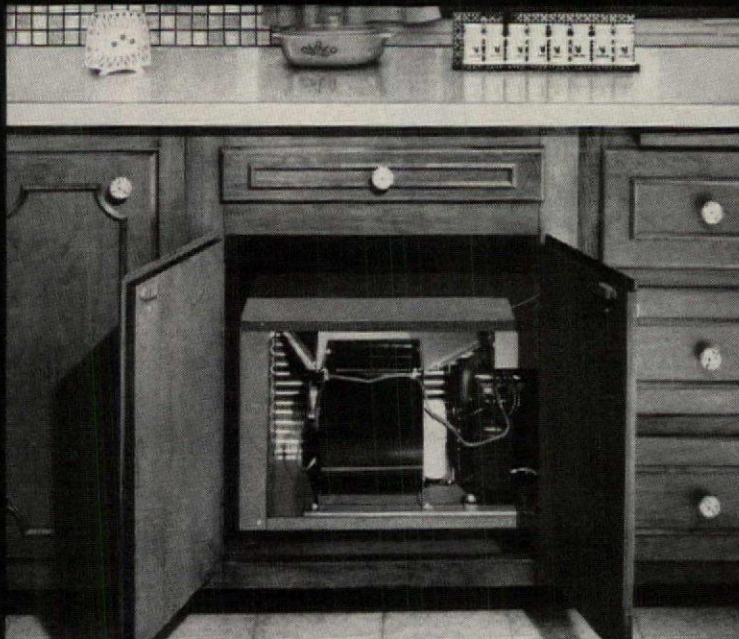
them that Stars in the Windows and Shields on the sliding glass doors mean better homes for their money in 1965. Tie in. Use TWINDOW Insulating Glass and HERCULITE K Tempered Safety Glass in your homes and identify them with these star and shield symbols.

GET THE STORY AT BOOTHS 765 AND 865,  
1964 NAHB EXPOSITION  
IN McCORMICK PLACE, CHICAGO, ILL.  
DECEMBER 6-10, 1964.

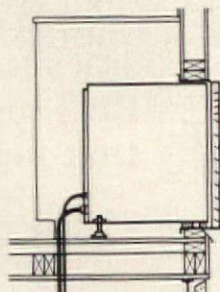


PPG makes the glass  
that makes the difference

## What's new on the inside?



Hide-away cooling that installs through the wall... that's what's new. This Luxaire air-cooled condensing unit is so neat and compact that you can tuck it away almost anywhere... with a blower so powerful that it handles both intake and exhaust even when vented through an 8" block wall. Quiet, too, so quiet that they can be installed in bedroom closets. If this kind of comfort versatility—heating or cooling—could improve the saleability of your homes, you'd profit by looking at our Luxaire Builder Brochure. It's loaded with dozens



of good-comfort ideas. You see Luxaire makes 1155 different pieces of comfort equipment, so there's bound to be a combination that's right for your blueprints, budget and buyers. Contact your local Luxaire wholesaler or write direct.

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The C. A. Olsen Manufacturing Co. • Elyria, Ohio



## Builders are slow to take advantage of FHA's new \$30,000 loan limit

The 1964 Housing Act section which boosted top FHA loans from \$25,000 to \$30,000 is not speeding sales of higher priced houses, according to HOUSE & HOME's panel of leading mortgage bankers.

In one of the best housing markets, the Southwest, the nation's biggest mortgage banker finds only scattered evidence of slightly higher FHA volume in \$25,000-plus lending. Vice President Everett Mattson of Houston's T. J. Bettes Co. reports inquiries about the program but few loans from his managers in New Orleans, Tulsa, Oklahoma City and the big Texas cities.

Others among HOUSE & HOME's 18 mortgage men say builders are apathetic.

But the National Association of Real Estate Boards predicts the higher FHA loan limits, coupled with a shortage of qualified borrowers in the conventional field, will lead to a sharp rise in FHA. NAREB bases its forecast on a survey of 200 Realtors.

**Unheralded advantages.** Mortgage bankers find builders are generally unaware of the program's detailed advantages, perhaps because the FHA has promoted it only through Commissioner Philip Brownstein's speeches and has made little effort toward an educational campaign.

The program's big advantage: it offers a \$30,000 mortgage with an 11 3/4% down payment, 5 3/4% interest and 30 to 35 years to pay. So it presents a way to sell higher-

priced houses without second mortgages used in many conventional loan sales.

Bankers also see little immediate need for the higher FHA mortgages.

"Conventional loans appear perfectly adequate, and they can be obtained so much more quickly," says Sherwin Vine of Detroit's Citizens Mortgage Co.

**Unsuspected market.** And some mortgage bankers believe houses priced over \$30,000 make up such a tiny segment of the new-house market that the higher FHAs will have minimal impact.

Yet the latest Bureau of Census-HHFA counts show that houses priced over \$25,000 accounted for one-fourth of all new merchant-built houses for sale at mid-year. Builders sold 58,000 houses in this price class (20% of all sales) in the first half of the year and had another 56,000 on hand. Last year sales totaled 96,000 houses.

"There is no question about it. This \$30,000 lever can start a trend to FHA because of lower down payments," says Vice President M. F. Haight of American Mortgage & Investment in Oklahoma City.

### Mortgage men agree election won't change price picture

"We will continue to have easy money," sums up Senior Vice President Frank W. Cortright of Bankers Mortgage Co. of California in a typical comment. "Every-

body is breathing a sigh of relief."

Vice President Christian Gebhardt of the Colwell Co. reports Los Angeles mortgage bankers are firm on their new FHA Sec. 203 price of 98 1/2—up a half point from the previous month. HOUSE & HOME's mortgage advisers expect the national market to continue its buoyancy.

### Fanny May sells \$300 million in notes on pooled mortgages

The Federal National Mortgage Assn. has succeeded in substituting private capital for Treasury financing of mortgages it holds for the government. Purpose: to reduce the federal deficit.

Under the 1964 Housing Act, the agency created serial participation certificates based on a \$625-million pool of FNMA and VA mortgages.

Cash proceeds—\$200 million for FNMA and \$100 million for VA—are more than the agencies could have realized by selling the loans on the open market.

President J. Stanley Baughman of FNMA says the program will attract to the mortgage market new money not previously available for mortgages.

Baughman says FNMA will soon test a second way of boosting private housing investment by starting to deal in participations in FHA apartment loans. Details are being worked out for minimum \$100,000 deals.

NEWS continued on p. 31

## MORTGAGE MARKET QUOTATIONS

Prices are those received by mortgage bankers on resale of loan to investors. They allow for 1/2% servicing. Builders may negotiate a slightly different price from mortgage bankers on original loans. Reported to HOUSE & HOME in week ending Nov. 6.

City	FHA 5 1/4s (Sec. 203) (b)				Firm Commitment	Conventional Loans		Interest + fees All lenders
	FNMA Sdry Mkt <sup>xy</sup>	Minimum Down* 30 year Immed <sup>w</sup>	35 year Immed	30 year Fut <sup>w</sup>		Comm. banks, Insurance Cos.	Savings banks, S & Ls	
Atlanta	97 1/4	98-98 1/2	97 1/2-98	97 1/2-98 1/2	a	5 1/2-6	5 3/4-6 1/4	6+1
Boston local out-of-st.	98 1/4	par-101	a	par-101	a	5-5 1/2	5-5 1/2	5 1/4-6
Chicago	97 3/4	98 1/2-99 1/2	97-98	97 1/2-99	99-par	5 1/2-5 1/2	5 1/4-6 1/4	5 1/2-6+1-1 1/2
Cleveland	97 3/4	98 1/2-99	97 1/2-98 1/2	98-99	99-par	5 1/2	5 1/2-6	6+1
Dallas	97 1/4	97-98	97-97 1/2	97-98	99-99 1/2	5 1/2-5 3/4	5 1/2-6	6 1/2-6+1
Denver	97 1/4	98-99	a	97 1/2-98	99	5 1/2-6	5 1/2-6 1/4	6+1 1/2-2
Detroit	97 1/4	98 1/2	97 1/2-98	a	99 1/2-par	5 3/4-5 1/2	5 1/4-5 1/2	6+0
Honolulu	97 1/4	97 1/2-98	97	97	a	5 3/4-6 1/2	6-7	6+1-2
Houston	97 1/4	97-98 1/2	97-98	97-98 1/2 <sup>b</sup>	98 1/2-99 1/2	5 1/2-6	5 1/2-6 1/4	6-6 1/4+1
Los Angeles	97 1/4	98 1/2	98 1/2	97 1/2	par-100 1/2	5 1/2-6	5 3/4 <sup>b</sup> -6.6	6-6.6+1-2 1/2
Miami	97 1/4	97 1/2	97	a	a	5 1/2-5 3/4	5 1/2-6	6+0-1
Newark	98 1/4	par	b	par <sup>b</sup>	99-par	5 1/2-5 3/4	5 1/2-6	5 3/4-6+1
New York	98 1/4	par	par	par	par-100 1/2	5 1/2-6	5 1/2-6 <sup>b</sup>	5 1/2-6 <sup>j</sup>
Okla. City	97 1/4	97 1/2-99	97 1/2-98 1/2 <sup>b</sup>	97 1/2-99	a	5 1/2-6 <sup>b</sup>	5 3/4-6 1/2	6+1-2
Philadelphia	98 1/4	par	99 1/2	par	par	5-5 3/4	5 1/4-6	5 1/2-5 3/4+1
San Fran.	97 1/4	98 1/2-99	98 1/2	98-99	99-par	5 1/2-6 <sup>d</sup>	5 3/4-6.6	5 3/4-6.6+1-2
St. Louis	97 1/4	97 1/2-99	a	97-99	a	5 3/4-6 1/4	5 1/2-6 1/4	5 1/2-6 1/2+1-2
Wash. D.C.	97 3/4	99	99	99	99	5 1/2-5 3/4	5 1/2-5 3/4	5 3/4-6+1

\* 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.

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

Footnotes: a—no activity. b—limited activity. d—limited 6%. e—some 5 1/2% and 5 3/4% available. f—in isolated instances on choice loans. h—depending on % of down payment. j—lower rate for companies with prime credit rating. l—limited 5 1/4%. w—for comparable VA loans also. x—FNMA pays 1/2 point more for loans with 10%. y—prices quoted are net after seller pays 1/2% marketing fee and 1/4% adjustment for stock purchase. Seller must pay 1% of mortgage for stock calculated in \$120 units, of which \$20 is contribution to FNMA capital and \$100 is for a share trading at about \$84.

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, pres., Boston S&S Savings Bank; Chicago, Harry N. Gottlieb, vice pres., Draper & Kramer Inc.; Cleveland, David F. O'Neill, vice pres., Jay F. Zook Inc.; Dallas, Aubrey Costa, pres., Southern Trust & Mortgage Co.; Denver, Allen Bradley, vice pres., Mortgage Investments Co.; Detroit, Sherwin Vine, vice pres., Citizens Mortgage Co.; Honolulu, H. Howard Stephenson, vice pres., Bank of Hawaii; Houston, Everett Mattson, vice pres., T. J. Bettes Co.; Los Angeles, Christian M. Gebhardt, vice pres., Colwell Co.; Miami, Lon Worth; Crow Jr., pres., Lon Worth Crow Co.; Newark, William W. Curran, asst. vice pres., Franklin Capital Corp.; New York, John Halperin, J. Halperin & Co.; Oklahoma City, M. F. Haight, 1st v.p., American Mortgage & Investment Co., Philadelphia, Robert S. Irving, vice pres., First Pennsylvania Banking & Trust Co.; St. Louis, Sidney L. Aubrey, vice pres., Mercantile Mortgage Co.; San Francisco, Frank W. Cortright, sr. v.p., Bankers Mortgage Co. of California; Washington, D. C., Hector Hollister, exec. vice pres., Frederick W. Berens Inc.

## CONVENTIONAL LOANS (combined averages)

	Sept.	Aug.	Year ago
New homes .....	5.77	5.77	5.81
Existing houses .....	5.93	5.90	5.94

Interest charged by various lenders, new homes			
S&Ls .....	5.88	5.88	5.92
Life ins. cos. ....	5.49	5.47	5.51
Mortgage companies .....	5.72	5.67	5.72
Commercial banks ....	5.67	5.61	5.62
Mut. sav. banks .....	5.53	5.50	5.56

	Length of loans (Years)		Loan to price (%)	
	Sept.	Year Ago	Sept.	Year Ago
S&Ls .....	24.6	24.3	76.4	76.3
Life ins. cos. ....	26.9	25.8	69.8	67.4
Mortgage companies .....	28.5	27.6	76.9	74.8
Commercial banks ....	18.0	18.0	62.5	60.6
Mut. sav. banks ....	24.5	23.3	68.2	68.2

Source: Federal Home Loan Bank Board

## NET SAVINGS DEPOSIT CHANGES

	% change			
	Sept. '64	from Sept. '63	Year to % change date from 1963	
Mut. sav. banks .. \$480	15	\$3,042	35	
S&Ls .....	1,115	19	7,301	-4
Commercial banks .. 900	12	13,000	-5	

Sources: National Association of Mutual Savings Banks, U.S. Savings & Loan League projections, Federal Reserve Board.

## NEW YORK WHOLESALE MARKET

FHA, VA 5 1/4s  
 Immediate: 97-98 Futures: 97-98  
 FHA, VA 5 1/4 spot loans (On homes of varying age and condition)  
 Immediate: 97-97 1/2  
 Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies. Majority of loans being sold today are spots.  
 Prices cover out-of-state loans, reported the week ending Nov. 6 by Thomas P. Coogan, president, Housing Securities Inc.

Denver builder Ken Ensor did something different this fall...



*K. C. Ensor, a Copper Award Home builder, is President of the K. C. Ensor Construction Company. This company has erected more than 4,000 homes in the Denver area since 1932.*

He built a model home that featured extensive use of copper, brass and bronze. He included gleaming copper gutters and downspouts... copper roof flashing and attic ventilators... a copper fireplace hood... copper switch plates... copper wall tiles and range hood... bronze weatherstripping... solid brass and bronze hardware... and he even used an X-Ray wall to show the copper plumbing and copper drainage piping. Then he promoted what he did.

In Ensor's words, here's what happened... "A record opening—and a high level of traffic of well-qualified buyers!"

Did it cost Ken Ensor more to use copper? Of course it did. Copper, brass and bronze have never been sold as the cheapest materials. But you'd be surprised at how little the difference really was. The rain carrying equipment cost more. The plumbing and drainage lines cost less. But the unquestioned sales value that was added to the house by the builder's use and emphasis of these features, more than compensated for any slight difference in cost.

More lookers came to see the model house. And more lookers became buyers. How? By demonstrating quality and value rather than just talking about it.

In today's market, isn't that more than half the battle?

#### On the exterior

"The copper ventilators, flashings, gutters, downspouts and decorative trims on the exterior excited comment from the public prior to their entry into the home. They liked the 'no painting' feature."

#### In the interior

"The warm bronze and copper tones used in the interior decoration blended with and accented the copper metals used in the home, creating a 'welcome home' feeling."

#### In the bath

"The unique 'X-ray plumbing wall' in the bathrooms created a great deal of interest and permitted people, many for the first time, to see compact copper plumbing and drainage components that are normally hidden behind a finished wall."

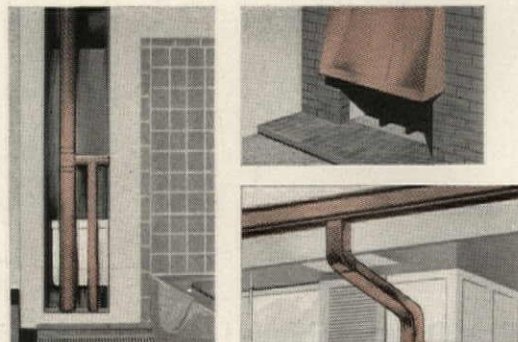
\*A superior new protective coating called Inbralac has been developed for copper, brass and bronze which helps eliminate maintenance problems. Inbralac was developed and tested by the International Copper Research Association.

#### In the kitchen

"The copper range hood, accented with copper tile and blending with the bronze-tone built-in range and oven, brought favorable comment."

#### In the family room

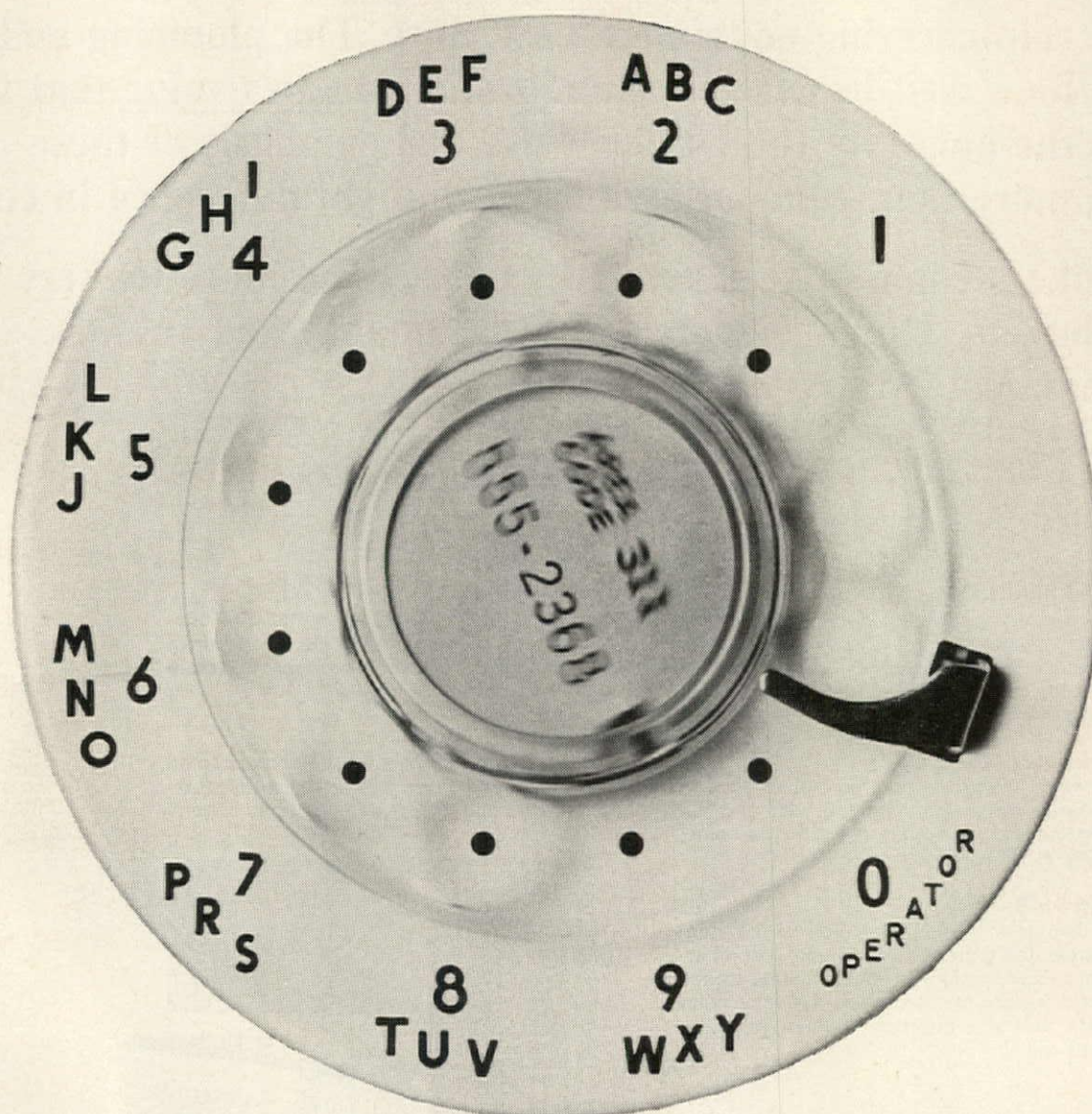
"The family room, with the fireplace accented by a sheet copper hood, gave a feeling of relaxation and warmth that invited people to linger."



Copper Development Association Inc.  
405 Lexington Avenue, New York 10017



**This emblem brings action**



**Display this Yellow Page emblem freely. It means business...it reminds prospects to look for your ad when they're ready to buy.**

**And people who read the Yellow Pages are ready to buy. (Aren't you when you look in the Yellow Pages?)**

\*That's if you're in the Yellow Pages. If not, call your Yellow Pages man—he's in the Yellow Pages under ADVERTISING—DIRECTORY & GUIDE.

## NAHB President Blackfield plans mortgage trust with \$10 million offering; Kingsberry Homes sold

Filing of a \$10 million issue by WESTERN MORTGAGE INVESTORS of Honolulu marks further expansion in the operations of NAHB President Bill Blackfield, already both a mortgage banker and a large builder in San Francisco and Hawaii.

Western Mortgage Trust, which Blackfield chairs, was organized in August. It is now seeking Securities & Exchange Commission registration of one million shares at \$10 a share, with underwriters receiving a 10% commission. The first 94,180 shares will be offered on an all-or-nothing basis.

Like three other mortgage trusts, WMT will invest in FHA and VA loans and make construction and land-development loans. Blackfield is sole owner of the trust's adviser, Mortgage Advisers Inc.

Blackfield follows 1957 NAHB president George Goodyear into the mortgage trust field. Goodyear's SOUTHEASTERN MORTGAGE INVESTORS sold \$10 million in stock last year (NEWS, July '63).

**Kingsberry sale.** As expected (NEWS, Nov.), BOISE CASCADE CORP., Boise, Idaho, building materials producer and dealer, has bought KINGSBERRY HOMES of Chamblee, Ga., in a straight stock swap. No purchase price was announced for the privately held home manufacturer, which grosses \$16 million from its two plants.

"Joining with Boise Cascade is a logical move," says Kingsberry President Albert Hilderbrandt because Boise's strong position in the West gives Kingsberry "a strong base from which we can sustain growth." BC owns component plants in the West.



BLACKFIELD

HILDEBRANDT

Photos: Fred Schnell

**With the public companies.** ADMIRAL HOMES of West Newton, Pa., will build a 50,000-sq. ft. plant in Rocks, Md., about 30 miles from Washington.

Two companies are securing new financing. BRENTWOOD FINANCIAL, Los Angeles-based S&L holding company, privately placed \$2 million in 20-year, 5 3/8% unsecured notes. MACCO REALTY of Paramount, Calif., is seeking SEC registration of \$1.5 million of convertible debentures.

The return of housing companies to the stock market for financing reflects new strength in building, mortgage and land development issues last month. But S&L issues, still slipping in Wall Street's favor, last month dropped 9.5% to an average 14.89. As a result HOUSE & HOME's average of 86 stocks fell 4.8% to 8.95. The averages:

	Sept. 2	Oct. 7	Nov. 6
Building . . . . .	5.19	5.18	5.38
Mortgage banking . . . . .	9.84	9.98	10.15
Prefabrication . . . . .	8.58	8.64	8.03
S&Ls . . . . .	16.45	16.48	14.89
Land development . . . . .	5.93	5.64	5.66
<b>AVERAGE . . . . .</b>	<b>9.44</b>	<b>9.40</b>	<b>8.95</b>

## Lusk's apartments help raise gross income to \$20 million

This is a record high for the Phoenix company, which last year grossed \$16 million. And the rising sales raised profits 2 1/2 times—from \$137,598 to \$477,932.

Apartment sales jumped 131% to \$15 million, more than offsetting a drop in single family house sales (down 55% to \$4 million). Seeking further growth, Lusk has started apartments in St. Louis and Sacramento, and plans a condominium project in the New York City area.

JIM WALTER CORP., shell home builder, raised its profits 35% this year.

MCCULLOCH OIL Co., one of many oil firms that has recently entered housing, turned a profit of \$992,741 on six months of lot sales at Lake Havasu City, a new town it's building in Arizona. Last year it lost \$167,436 over the same period.

The profits are not reflected in the company's earnings (below); they are deferred until installments are paid.

Company	Year ending	Revenues (000)	% change	Net (000)	% change
Christiana Oil	June 30 <sup>b</sup>	7,705	-30	1,472	53
Jim Walter Corp.	August 31	161,588	14	6,511	35
Laguna Niguel	July 31	6,483	48	1,177	10
Levitt & Sons	Aug. 31 <sup>b</sup>	21,064	27	618	2
Louis Lesser Ent.	June 30	10,881	-13	1,031	84
Lusk Corp.	June 30	19,857	27	478	246
McCulloch Oil Corp.	June 30 <sup>b</sup>	6,095	549	810	L
Mensch Corp.	June 30	1,598	1	231	129
Penn REIT	June 30	3,290	48	375	-14

<sup>a</sup>—gain of less than 1%. <sup>b</sup>—6 mos. report. L—loss in previous year. <sup>c</sup>—Rental revenues only.

Tommy Weber



## Kissell lists on Amex with an eye to future mergers

The Kissell Co. of Springfield, Ohio, is the first mortgage banker to list its stock with a major exchange. Chairman Howard B. Noonan (left) and President Philip L. Greenawalt watch in New York as American Stock Exchange's newest symbol, KSL, crosses tape. The "A OPD 7 1/8" signifies that 100 Class A common shares opened at \$7.125 per share. Second tape shows the closing price of 6 7/8. Three days later it rose to 7 1/2, hit 9 a week later.

Kissell, seventh largest mortgage banker with \$570 million in servicing, listed on Amex to facilitate expansion. Noonan and Greenawalt say the move will enhance their ability to acquire other mortgage banking companies by tax-free stock exchange.

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## HOUSING'S STOCK PRICES

COMPANY	Oct. 7 Bid/Close	Nov. 6 Bid/Close	COMPANY	Oct. 7 Bid/Close	Nov. 6 Bid/Close
<b>BUILDING</b>			<b>LAND DEVELOPMENT</b>		
• Adler-Built Inc. . . . .	23c	23c	All-State Prop. <sup>b</sup> . . . . .	1	1 3/8
• Capital Bld. Ind. . . . .	1.40	85c	• American Land . . . . .	1 1/4	1 1/4
Cons Bldg. (Can.) . . . . .	9 1/4	8 5/8	Am. Rlty. & Pet. <sup>b</sup> . . . . .	2 1/2	2 1/4
• Dev. Corp. Amer. . . . .	2	1 3/4	Arvida . . . . .	5 1/2	5 1/8
Dover Const. . . . .	4	3 3/4	Atlantic Imp. . . . .	12 1/2	14
Edwards Eng. . . . .	4 1/2	5	Canaveral Intl. <sup>b</sup> . . . . .	3 5/8	3 5/8
Edwards Inds. . . . .	5/8	3/4	Christiana O. <sup>b</sup> . . . . .	5 1/2	5 1/2
Eichler Homes <sup>b</sup> . . . . .	5 1/4	5 1/2	Coral Ridge Prop. . . . .	2	1 3/4
First Nat. Rlty. <sup>b</sup> . . . . .	2 5/8	2 1/2 <sup>d</sup>	Cousins Props. . . . .	15 3/4	15 5/8
• Frouge . . . . .	4 1/4	4 3/8	Crawford . . . . .	3	2 7/8
General Bldrs. <sup>b</sup> . . . . .	2 1/2 <sup>d</sup>	2 1/8	Deltona Corp. <sup>b</sup> . . . . .	10 1/8	10 5/8
Hawaiian Pac. . . . .	5 1/8	5 1/8	Fla. Palm-Aire . . . . .	1 1/2	1 7/8
Kavanagh-Smith . . . . .	3 1/8	3 1/8	Forest City Ent. <sup>b</sup> . . . . .	5 1/2 <sup>d</sup>	5 1/2 <sup>d</sup>
Kauffman & Bd. <sup>b</sup> . . . . .	16 5/8	18	Garden Land . . . . .	6 3/8	6
Lou Lesser Ent. <sup>b</sup> . . . . .	4 3/8 <sup>d</sup>	5 1/2	Gen. Devel <sup>b</sup> . . . . .	4 1/2	4 1/2
Levitt <sup>b</sup> . . . . .	6 3/8	6 1/4	Gulf American <sup>b</sup> . . . . .	5 1/2	5 1/2
Lusk . . . . .	2 1/4	2 1/2	Holly Corp. <sup>b</sup> . . . . .	7 1/2	7 1/2
Pac. Coast Prop. <sup>b</sup> . . . . .	10 1/4	12 1/8	Horizon Land . . . . .	2 1/2	2 1/2
Pres. Real. A. <sup>b</sup> . . . . .	8 <sup>d</sup>	8	Laguna Nig. A. <sup>b</sup> . . . . .	9 1/2	9 7/8 <sup>d</sup>
U.S. Home & Dev. . . . .	1	3/4	• Laguna Nig. B. <sup>b</sup> . . . . .	5 1/4	5 5/8
Del. E. Webb <sup>c</sup> . . . . .	67/8	6 5/8	Lake Arrowhead . . . . .	9 1/8	9 1/8
Webb & Knapp <sup>b</sup> . . . . .	5/16	3/4	Macco Rlty. . . . .	7 1/2	6 7/8
			• Major Rlty. . . . .	1/16	10c
			• McCulloch Oil <sup>b</sup> . . . . .	a	8 1/2
			So. Rlty & Util. <sup>b</sup> . . . . .	1 3/8	1 1/4 <sup>d</sup>
			Sunset Int. Pet. <sup>b</sup> . . . . .	8 3/8	8 1/4
<b>PREFABRICATION</b>					
Admiral Homes . . . . .	1 1/4	1 1/8			
Albee Homes . . . . .	2 3/4	2 3/4			
Gt. Lakes Homes . . . . .	3 1/4	3 1/2			
Harnischfeger <sup>b</sup> . . . . .	31	29 1/2 <sup>d</sup>			
Hilco Homes . . . . .	1 1/2	1 1/2			
Inland Homes <sup>b</sup> . . . . .	7 <sup>d</sup>	7 3/8			
Madway Mainline . . . . .	11	10 1/2			
Modern Homes . . . . .	3 7/8	4 1/4			
Natl. Homes A. <sup>g</sup> . . . . .	3 1/8	3			
Richmond Homes . . . . .	4 1/2	3			
• Scholtz Homes . . . . .	2 3/4	3 1/4			
• Seaboard Homes . . . . .	1 1/2	10c			
Steel Crest Homes . . . . .	14 1/2	12 1/2			
Swift Homes . . . . .	2 7/8	2 5/8			
• Western Shell . . . . .	1/16	9c			
			<b>MORTGAGE BANKING</b>		
			Advance . . . . .	8 1/4	8 1/8
			Associated Mtg. . . . .	6 7/8	7 1/4
			Charter . . . . .	7/8	7/8
			Colwell . . . . .	13 3/4	12 1/2
			Cont. Mtg. Inv. . . . .	20	22 1/4
			• FNMA . . . . .	82 1/4	81 1/8
			First Mtg. Inv. . . . .	14 7/8	14 3/8
			• Kissell Mtg. <sup>b</sup> . . . . .	a	9
			MGIC . . . . .	25 7/8	26 3/4
			Palomar . . . . .	2 1/4	1 7/8
			• Southeast Mtg. Inv. . . . .	10 1/2	10 1/2
			United Imp. & Inv. <sup>b</sup> . . . . .	3 1/4	4
			Wallace Invests . . . . .	3 3/4	3 3/4



**They put the heating and air conditioning on the roof to save money.**

**They used multiple units to save money.**

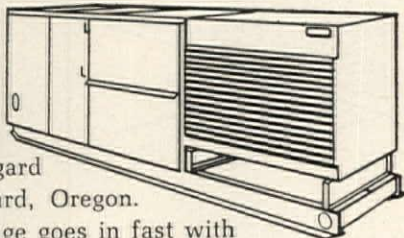
**They specified Janitrol to save money.**



## Saving money has always been part of the "specs" with us at Janitrol.

Case in point: Eight roof-mounted Janitrol Skyliners at the W. T. Grant Company, Tigard Shopping Plaza, Tigard, Oregon.

The Skyliner package goes in fast with less labor. Equipment is shipped completely factory assembled, tested, charged, wired, ready to install. No water cooling towers, refrigerant piping or equipment rooms needed. Not a single cubic foot of usable inside space taken up. Conditioned air is circulated through a ceiling diffuser located beneath the unit or into a ducted system.



One or more Skyliner units can be used to provide zone-controlled comfort, with each Skyliner controlled by its individual thermostat.

A wide range of models fit the demands for each zone . . . allows more efficient utilization of heating and cooling capacity; cuts operating costs.

The Skyliner is completely enclosed in a weather-proof, insulated, low silhouette, aluminized steel cabinet.

Detailed information on Janitrol's complete line of heating and cooling equipment is available through your local Janitrol district manager or franchised Janitrol dealer. The name's in the Yellow Pages.

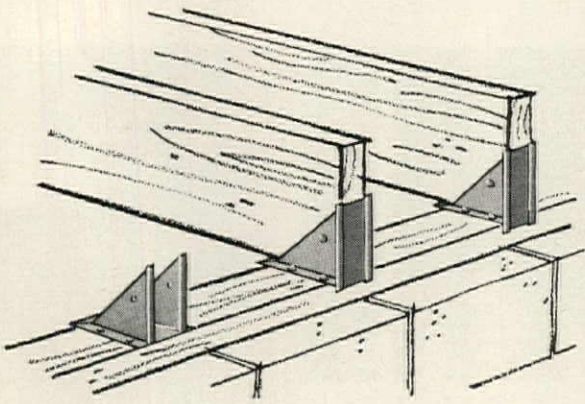
**Janitrol gives you more to work with**

**JANITROL DIVISION**  
Midland-Ross Corporation  
Columbus, Ohio    Phoenix, Arizona



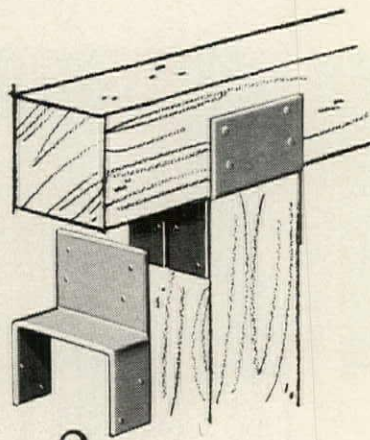
# Still looking for ways to avoid ...splits? ...and just

## here's how, with steel fasteners



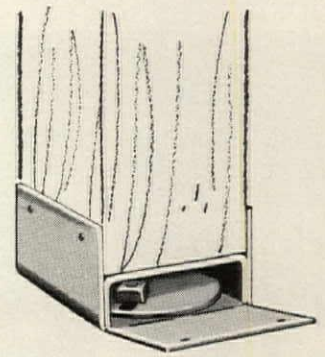
1.

Joist setter levels joists without shims or splits, saves labor and material costs.



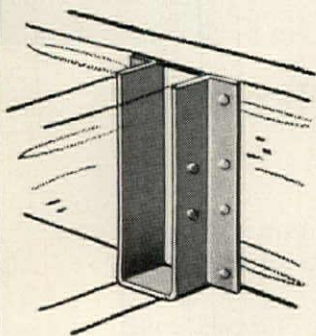
2.

Steel post cap ties 4 x 4's together quickly.



3.

Adjustable steel post anchor cuts labor time 50%, eliminates damp rot, termites.



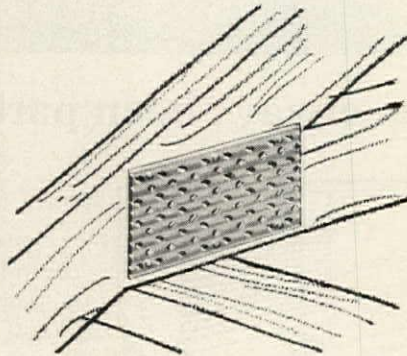
7.

Steel joist supports add strength, install quickly.



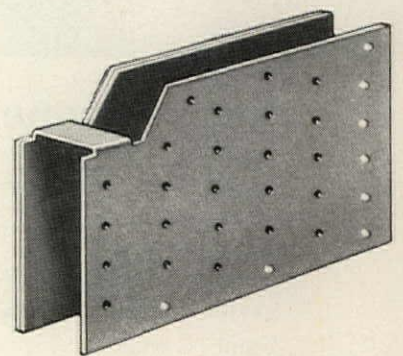
8.

Split ring connectors expand as they go into groove in truss members.



9.

Steel truss plate has pre-punched nail holes.



10.

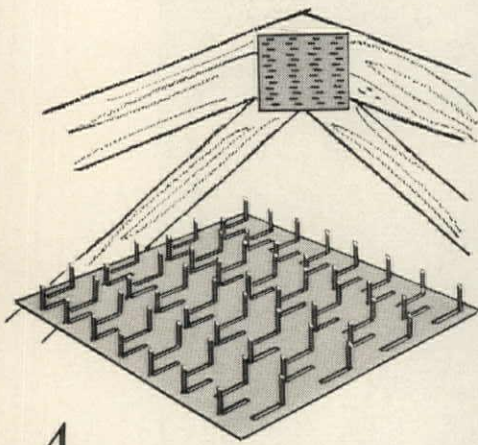
2-sided plate connector is one unit. Nails driven through holes hit backing plate, become self-clinching.



for maximum strength, dependability, economy

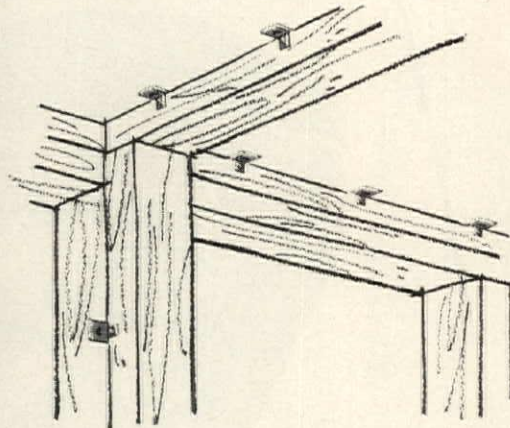


# ...fastening into end grain? plain aggravation?



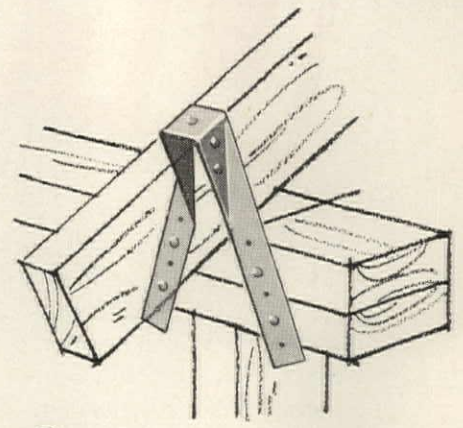
4.

Component assembly with steel plates saves time, money, adds strength.



5.

Steel clips replace backing studs, save \$10 to \$15 per house.



6.

Steel rafter ties insure strength against high winds.

These are only 10 different ways steel fasteners and nails can save time and money, and help you build a stronger, more stable house. There are many, many more. Each product shown on these pages is produced by competent manufacturers from quality steel furnished by U. S. Steel (U. S. Steel does produce nails). For more information, mail the coupon.

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TRADEMARK



## Redeveloper Scheuer wins House seat—two other builders lose races

After campaigning intermittently for more than two years, Redeveloper **James H. Scheuer**, 44, has finally won a seat in Congress from New York's 21st district in the Bronx.

Scheuer, an outspoken Democrat who is one of the nation's largest renewal apartment builders, started running in 1962, when New York City's Democrat reform wing asked him to try to unseat **James C. Healy**. A \$100,000 effort netted a 1,084-vote defeat in the party primary.

Undaunted, Scheuer campaigned harder than ever this year against alleged bossism and payroll padding in Healy's office, succeeded in edging out Healy in the primary. In the general election his opponents tried to tag him as a carpetbagger because his family lived in Manhattan while he maintained an apartment inside the district. But the heavily Democratic district gave him 85% of the vote (74,584 to 12,898).

Scheuer's election gives Con-



**NEW YORK'S SCHEUER**  
Victory after a two-year campaign

gress its first practicing urban renewal builder. Only one other former builder, Rep. **Joel Brodyhill** (R., Va.), sits in the House.

Scheuer entered renewal quite by chance. From 1948 to 1952 he practiced law in New York City, and for a time was counsel for the Office of Price Stabilization. Then a builder client asked Scheuer to handle a renewal project, and Scheuer became so fascinated with it he entered the business himself.

## Western lumbermen pick Barnes

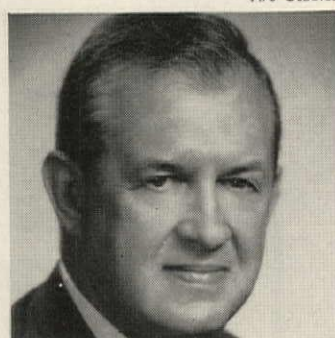
The new Western Wood Products Assn. has tapped **Wendell B. Barnes**, 55, as its first executive vice president.

WWPA emerged early this year from the merger of the Western Pine Assn. and West Coast Lumberman's Assn., joining producers of 65% of the nation's softwood from a dozen Western states.

Barnes, a lawyer and Small Business Administration head under President Eisenhower, will head WWPA's beefed up effort to expand the market for softwoods. To do this, WWPA has allocated \$1.5 million for advertising and promotion next year, more than the combined budget of the two smaller groups.

WWPA is also stepping up its aid to homebuilders. It will maintain a single quality-control and grade-marking division to assure builders that they are getting properly marked lumber. Three inspectors will be added to prevent forging of grade marks (see p. 5). WWPA hopes to simplify lumber specifications and, through a field staff of lumber experts, help builders find the best possible uses of wood.

Barnes steps into an organization that has already started moving under the temporary leadership of **James Turnbull**, who took a three-month leave from the American Plywood Assn. to



**WWPA'S BARNES**  
To expand use, simplify

organize WWPA.

A one-time member of the Oklahoma House of Representatives, Barnes has been a management consultant and lawyer in New York City since leaving the Eisenhower Administration. Joining him on the WWPA staff are **George Whittier**, 55, Portland architect, who will be building code and specifications manager, and **Edward Place**, 62, director of information.

**BUILDERS:** **Richard L. Weiss**, 40, veteran southern California builder, has switched from Larwin Group Companies to vice president and chief of real estate operations for Sunset International Petroleum.

**Martin Seligson** has resigned as president of Atlantic Improvement Corp., which lost a hard

His first apartment project was Capitol Park, built in a former 500-acre of slum area in southwest Washington, D.C. "The area was off-limits to the Army for 150 years," Scheuer recalls, "and was known for rapes and muggings. We finished 400 units and won all types of architectural competitions, but the renters—the people—weren't interested. I would have had to commit rape, robbery and muggings to get somebody to come down here."

Capitol Park took 2½ years to fill up, but it was there that Scheuer established techniques he has since used successfully in other cities. He paid extra money for well-known architects. And he added a whole panoply of amenities—fountains, sculpture and the like—to attract renters.

At first he paid for these items out of his own pocket; later, because of his pleas, FHA agreed to add them to mortgage costs. But sometimes his design ideas have sparked bitter fights, as when he built 59 homes on poles in Marin City, Calif. (NEWS, Nov. '62).

Scheuer has also fought, through articles in law journals, for simpler sales of renewal land.

battle to develop Breezy Point in New York City last year. His successor: **John Marquese**, vice chairman of United Improvement & Investing which owns 16% of Atlantic.

Philadelphia Builder **Norman Denny** has been named president and chairman of Philadelphia's newest bank, Lincoln National.

**Bill Levitt** has strengthened his management team by naming three new senior vice presidents: **Nelson C. Kamuf**, head of production, **Norman Peterfreund**, finance and **Dr. Norman Young**, marketing. **Louis Ferkin** becomes mortgage vice president.

**OFFICIALS:** San Francisco has given its energetic renewal director **M. Justin Herman** a broader new role. He'll coordinate planning, housing and community development.

**Neal J. Hardy**, FHA Commissioner until 1963, has left the Ford Foundation to become deputy Rent and Rehabilitation Administrator for New York City.

### Eight builders indicted in home loan frauds

A federal grand jury has charged eight Oklahoma City builders and a house salesman with falsifying 50 home loan applications to the FHA or to federal savings and loan associations. All nine have pleaded not guilty.

The mass indictment, one of the

As Scheuer takes up his new legislative duties, his HRH Corp. will finish renewal projects in Sacramento, St. Louis and Brookline, Mass.

Two other builder candidates failed to win seats in Congress. Republican **Norman G. Shanahan**, 34, treasurer of the Home Builders Association of Los Angeles-Ventura-Orange Counties failed to unseat Democrat **Charles Wilson** in Los Angeles.

In the suburbs of Cleveland, Redeveloper **Chat Paterson** failed in his sixth bid to defeat Mrs. **Frances P. Bolton**. Paterson, through Midwest Redevelopment Corp., is building in Denver, Jackson, Mich., Minneapolis and Norfolk, Va. Democrat Paterson lost by his usual 21,000-vote margin even though the district went for President Johnson.

**LENDERS:** **Frederick W. Jackson** becomes senior vice president for mortgages for Dime Savings Bank of Brooklyn, second largest in the U.S.

**Clinton C. DeWitt Jr.** has been elected chairman and president of Pacific States Mortgage Co. in Oakland, Calif.

nation's largest on such charges, is the biggest in Oklahoma since a scandal under the Veterans Administration's home loan program in 1952. It charges the builders with falsely stating the amounts of down payments made by new homebuyers.

The indictments cover mortgage applications filed from 1959 to 1963 and involve houses priced from \$14,150 to \$21,800.

Charged with falsifying FHA loan applications are **Melvin Earl Hatley**, **Bill Wayne Slater** (a salesman of Hatley), **Jesse W. Mashburn**, **Benny I. Nall**, **Howard L. Coleman**, **H. T. Jordan Jr.** and **Gervase A. Bryant**.

**Ross L. Robe** and **Frank L. Richards** face 22 counts of false statements to federal S&Ls.

Conviction on the falsification charges carries a possible \$5,000 fine two years in jail or both.

**DIED:** **I. J. Harvey**, 68, president and board chairman of Flintkote Co. for 30 years (1934-64), Oct. 14 in New York City. A champion of research, he once said: "The larger we grow the more money we can devote to research into better ways to do more things at less cost." **Games Slayter**, 67, the father of glass fibers, Oct. 15 in Columbus, Ohio. Former vice president of research and development of Owens-Corning Fiberglas for 25 years, he held over 160 patents and two honorary doctorates.

## Business in the making

### New reports of projects in planning provide leads for future contracts

HOUSE & HOME presents locations, sponsors, architects and estimated costs of representative new projects costing over \$500,000, as gathered by ENGINEERING NEWS-RECORD and F. W. Dodge Co., division of McGraw-Hill Inc., to alert builders and contractors to new business.

#### NORTHEAST

PENNSYLVANIA—Joe De Corp. of Norristown will build 164 houses in Lower Providence costing \$2 million.

NEW YORK—A \$4 million, 190-house project will be undertaken by Seneca-Craftsman Builders in West Seneca.

NEW YORK—Hamburg-Como will build 125 houses in Lackawanna to cost \$1.7 million.

NEW JERSEY—C. J. Kordys of Wayne will plan 168 houses for Chatham Estates in Wanaque.

NEW JERSEY—Plans for a \$5 million, 236-house project in Woodbridge are by Benoist & Goldberg of Union. A. Kaplan & Sons will build it.

NEW YORK—A sewage treatment plant and 150 houses are planned by Cortland Fish in Carmel. Cost: \$2 million.

CONNECTICUT—Stone Inc. of Clinton will build 105 houses costing \$24 million.

#### SOUTH

FLORIDA—Architect James Robinson, Lake Worth, plans a \$2 million apartment and swimming pool project in Lake Worth.

MARYLAND—Tadger-Cohen, Silver Spring, is engineer for \$2 million apartment project in Upper Marlboro. Plans: Cohen, Haft & Assoc., Silver Spring.

FLORIDA—Country Club of Miami will build \$2 million apartment in northwest Miami. Plans by Herbert H. Johnson Assoc., Miami.

TEXAS—William J. Lackey is designing 72 apartment units in San Antonio. They will cost \$1.7 million.

MARYLAND—Northern Parkway Development Corp., Baltimore, will build Greenberry Terrace Apartments, costing \$1.5 million, in Baltimore. Plans: Jewell & Wolf, Baltimore.

#### MIDWEST

NEBRASKA—Bellevue Construction Co. of Omaha are sponsoring 24 apartments costing \$1.5 million in Omaha. Architects: Dunbar & Dunn.

INDIANA—J. B. Pfister Co. of Terre Haute have assigned Miller, Miller & Assoc. to design a 100-unit apartment building costing \$550,000 in Terre Haute.

OHIO—Leonard Fuchs of Beachwood will build 59 homes in Wickliffe. Cost: \$1,380,000.

IOWA—Goodwin Brothers of Indianola will build 58 homes costing \$700,000 in Indianola.

MINNESOTA—Ecklund & Swedlund Construction Co. of Hopkins are contemplating 250 homes in Plymouth.

OHIO—Bert Construction Co. of Cincinnati will build 27 homes costing \$540,000 in Cincinnati.

#### WEST

CALIFORNIA—Encino-Russell Estates will build 170 houses in Sherman Oaks. Plans by Dan Palmer of Los Angeles. Cost: \$3.4 million.

HAWAII—Blackfield Enterprises will receive bids for a 243-home development in January. The Honolulu project will cost \$6 million.

CALIFORNIA—A planned community with 168 houses, recreation areas, swimming pool and commercial buildings in San Pablo will be designed by George Swallow of Richmond.

CALIFORNIA—Eichler Homes and Brown & Kauffmann plan a 264-house development in East Oakland Hills costing \$10 million.

CALIFORNIA—Fullerton-Continental Garden Apartments will construct a \$1 million condominium apartment in Los Angeles. Plans by Cliff Olsten & Assoc., Downey.

COLORADO—A \$1.5 million apartment-office building is planned by Frank M. Weller in Greeley.

NEVADA—Robert Batchelor of San Francisco is architect for a 374-unit apartment in Lake Tahoe. Cost: \$10 million.

CALIFORNIA—A Senior Citizen's housing development planned by Orr, Strange, Inslee & Senefeld, Los Angeles, will be built by Pacific Evangelical United Brethren Home in Santa Ana.

CALIFORNIA—Chester C. Sutter of Carmichael will build a 78-unit apartment in Pacific Grove costing \$1.2 million.

CALIFORNIA—Two 27-unit apartments in Los Angeles will be built by F. Plotkin. The \$6.6 million project is designed by Chester C. Smith of Redondo Beach.

CALIFORNIA—Dr. William R. Nesbitt will construct an apartment with a restaurant and clinic in Fairfield. The \$8 million project will be designed by Bond & Dougherty, Sacramento.

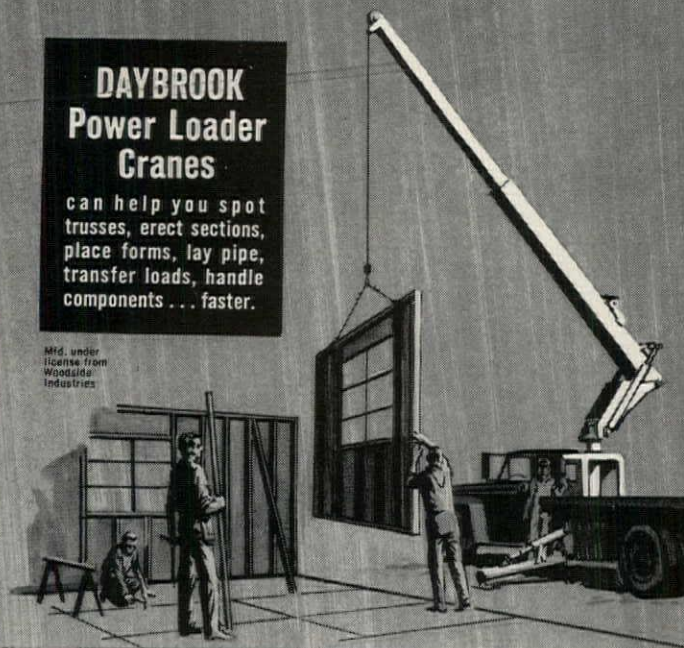
CALIFORNIA—Reinhard Lesser of North Hollywood is architect for a \$1.5 million apartment by Jerome S. Rosenberg in Los Angeles.

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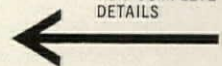
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Andrew S. Place of Place & Co. in South Bend, Indiana, says,

“I think that Consultron is one heck of a fine service that Barrett is offering to aid the building industry. It has saved us thousands of dollars in advance planning.”

Mike Henderson of Henderson Homes in Oklahoma City, Oklahoma, tells us,

“We followed Consultron's recommendations and increased our sales of homes 102% over 1963 sales even though the local residential market was off 44% from 1963.”

From Clarence “Bucky” Pierce of North Shore Suburban Homes, Inc., in Lynnfield, Mass., we hear,

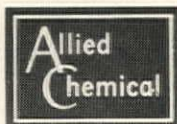
“We can't build fast enough to take care of the customers, and we feel that Barrett Consultron and the marketing ideas contained in the report are major causes of this.”

Julius Rembrandt, Subdivision Manager Holiday Homes of Memphis, Inc., in Memphis, Tennessee

“We feel that every builder contemplating the building of a subdivision should have Consultron advice. If we had had their advice a year ago, we feel that our profits would have been greater and our headaches smaller.”

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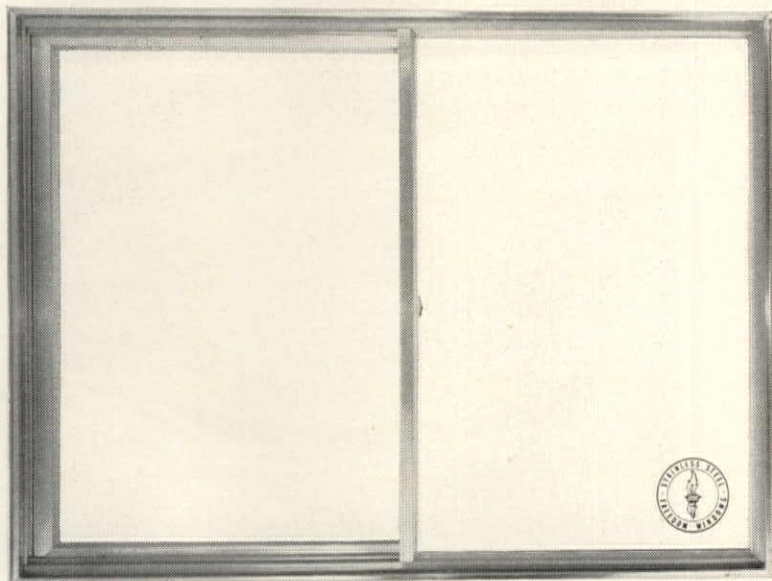
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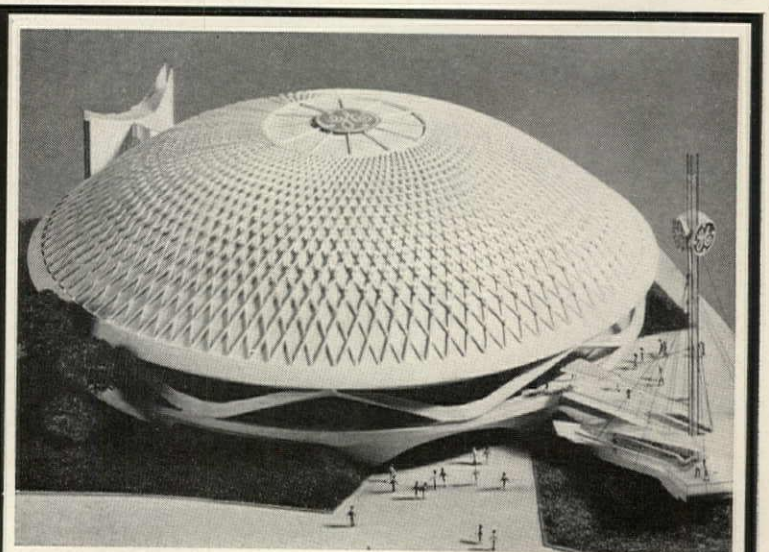
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**Aberdeen East, Matawan, New Jersey**, is an attractive community of 240 Gold Medallion Garden Apartments being built by Arthur Goldberg and Paul Waters of Parr Associates, Inc. The sales appeal of these total-electric apartments is enhanced by the modern General Electric lighting and underground power system.



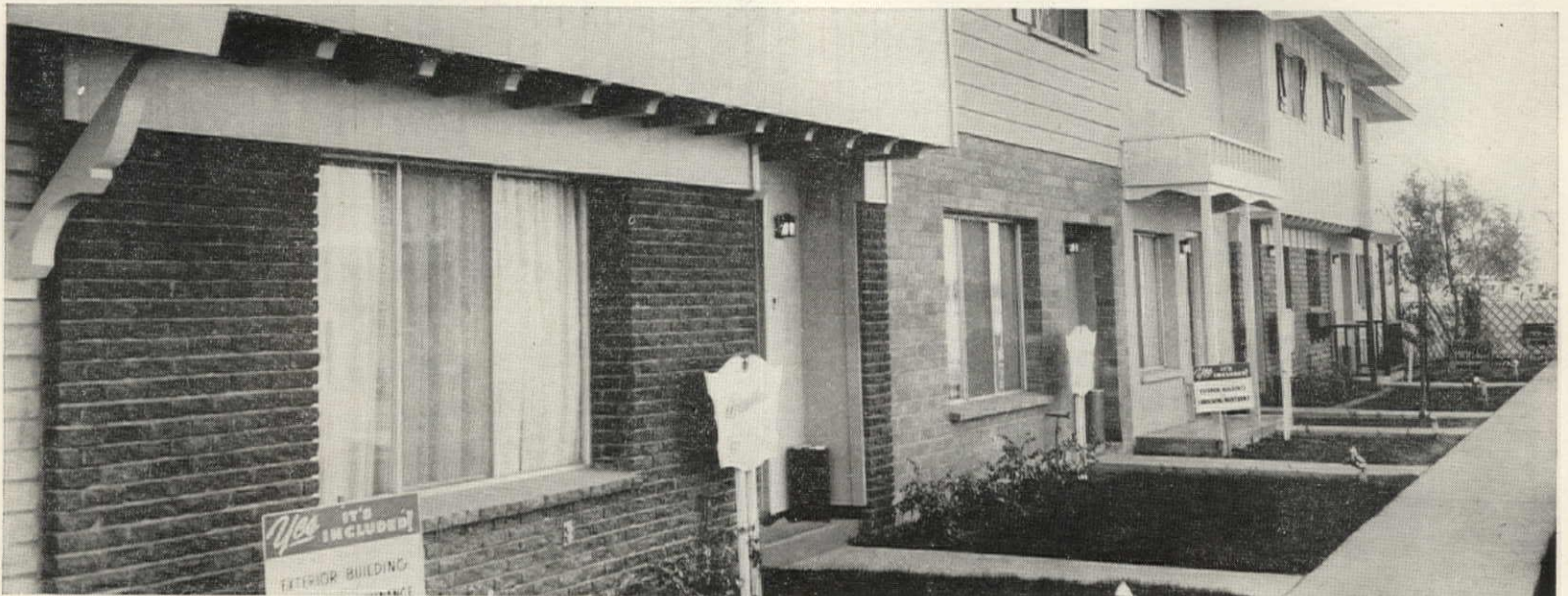
**Ambassador East Apartments, Royal Oak, Michigan**—Builders Allen Layne and Marv Brooks built their 82-unit Garden Apartment complex to Medallion standards, featuring General Electric push-button kitchens and climate control. These sales features, plus attractive exterior lighting, a swimming pool, and beautiful landscaping add to the appeal of this outstanding Detroit-area apartment.



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**Lakeshore Estates, Topeka, Kansas**, where 20,000 people turned out on opening day in the rain to tour George Emery's new Gold Medallion home community. Three hundred all-electric homes will feature a General Electric range, dishwasher, Disposall®, refrigerator, separate freezer, built-in stereo, intercom, hot water heater, central air conditioning and General Electric's ceiling cable heat.



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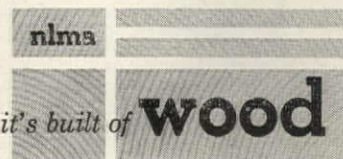
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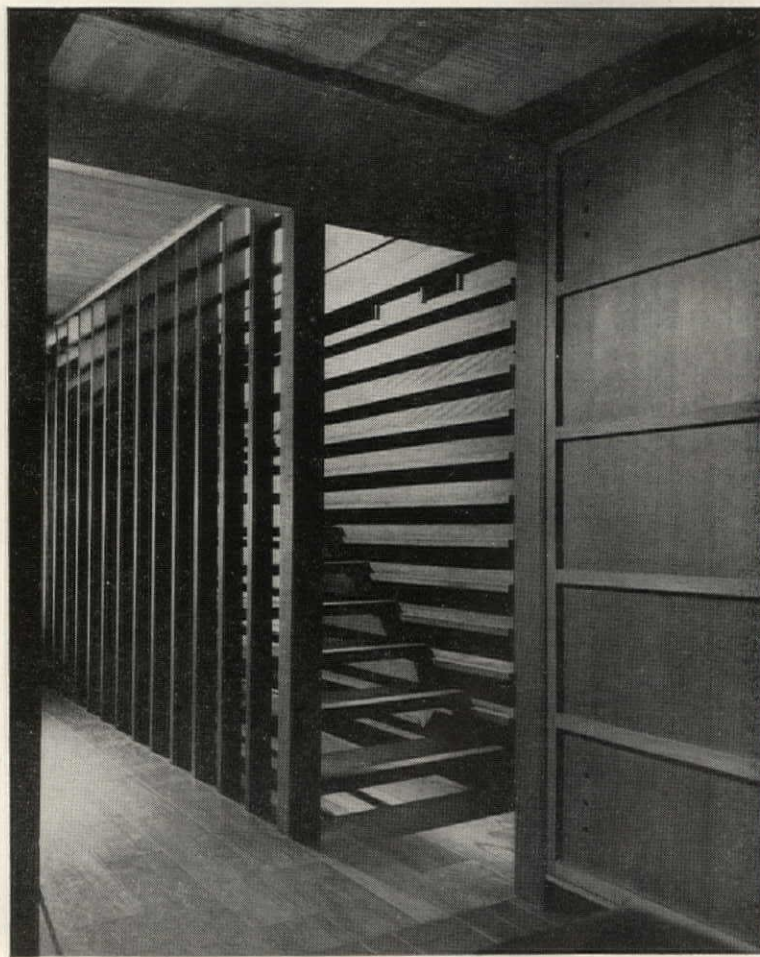
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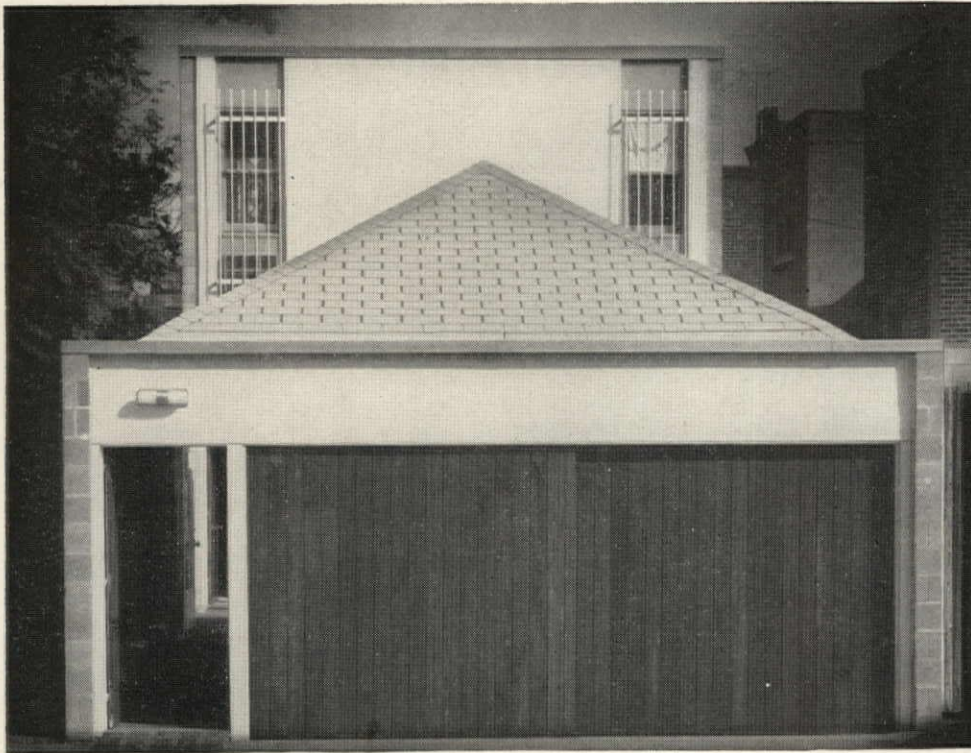
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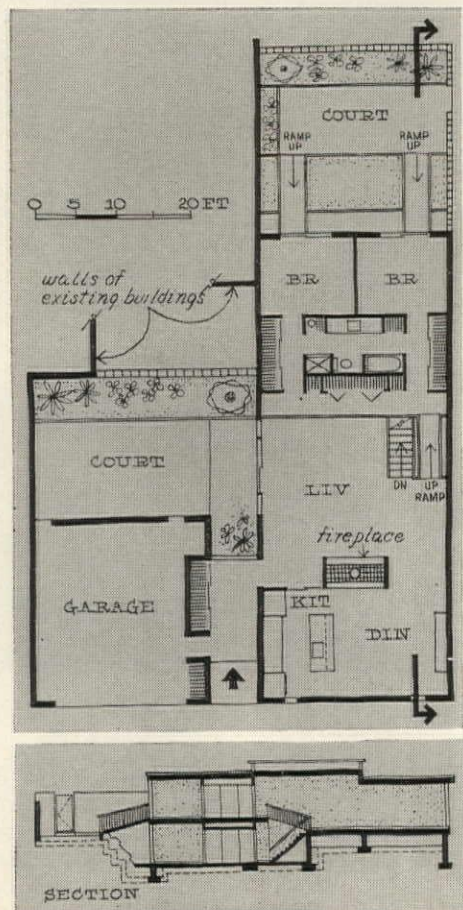
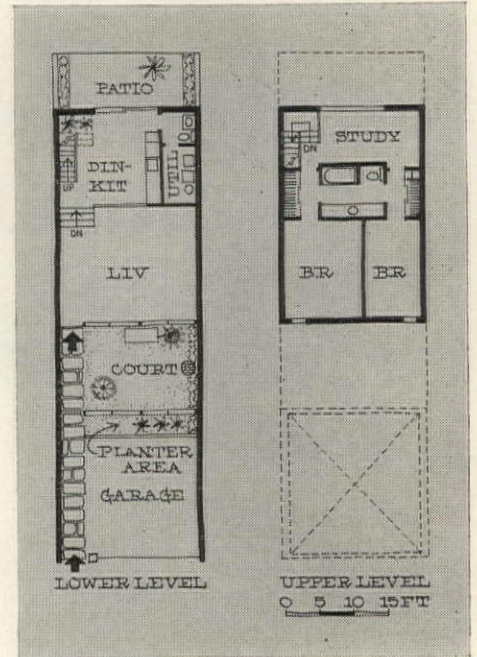
**LENNOX**  
 ®



**Courts give this city house outdoor privacy . . .**

Although this compact house in downtown Philadelphia is on a lot only 22' wide, it provides better indoor-outdoor living than many suburban homes. A secluded entry court (*top photo*) extends the living room, adding entertainment space, light and a view of the garage planter area (*shown in plan*). The

architects (*see story below*) put a second court behind the kitchen-dining area and enclosed it with a high fence for private outdoor dining. A second-floor study overlooks this court, and bedrooms look down into the living-room court and out over the garage. The house cost: \$20,000.



Lawrence S. Williams

**. . . and split levels give this one indoor privacy**

From the street this looks like a small one-story house, but inside it has three levels (*section, left*) and 2,184 sq. ft. of living space. The main level (*plan, left*) includes the living room, a kitchen-dining area directly behind the street facade and a recessed center entry with a view of a large court behind the garage. Two bedrooms and a bath-dressing area on the upper level are connected by a ramp to the living room and by two bridges over a moat to the rear court. On the level

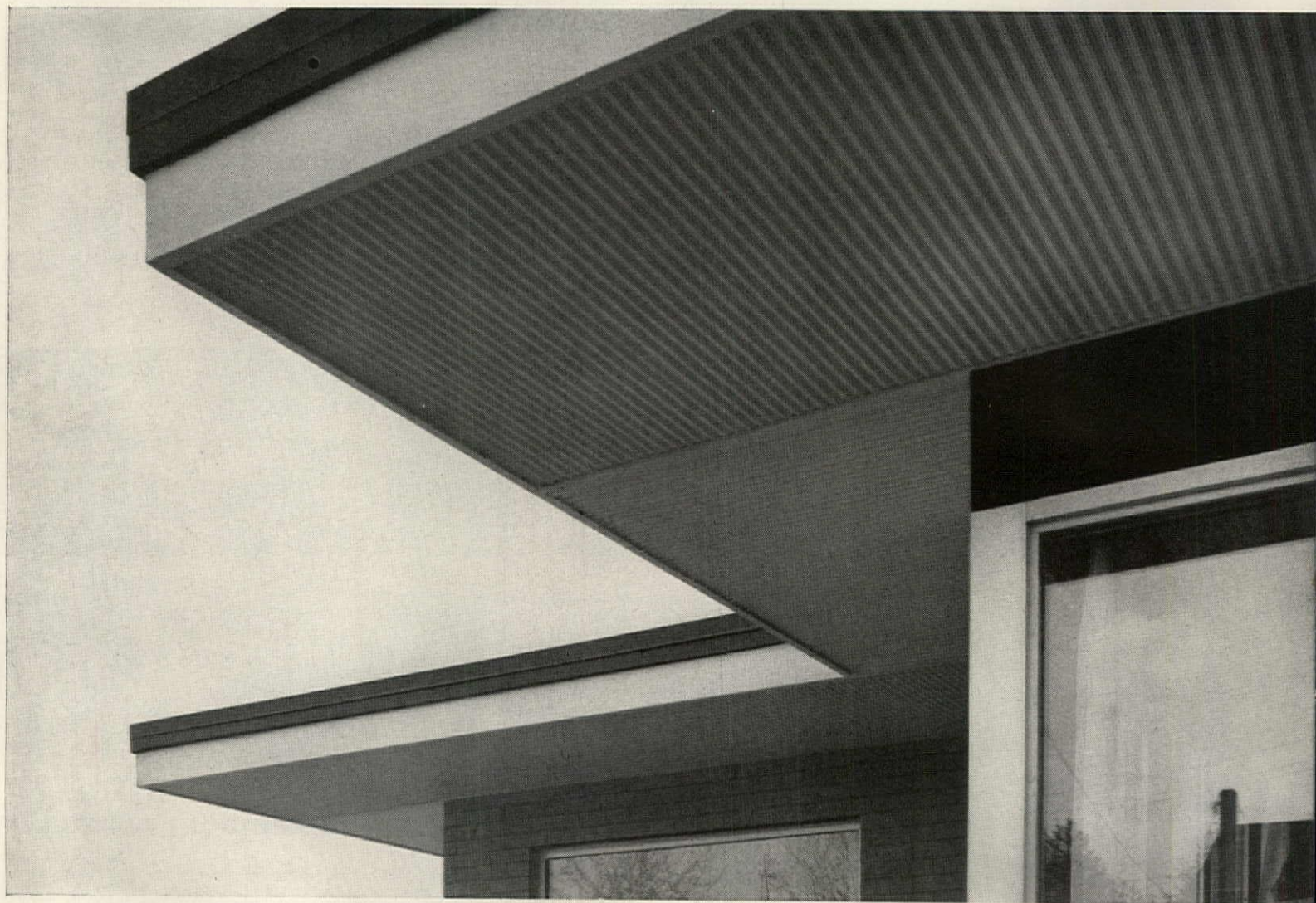
below these bedrooms is space for storage and utilities, plus a bath and a guest bedroom with sliding glass doors opening to the landscaped bank of the moat. The L-shaped house was designed for an irregular 54'-wide lot between existing buildings. Its cost: \$54,000.

Both this house and the one above were designed for individual clients in Philadelphia by Architects John D. Sacksteder and Newton Le Vine.

Leaders continued on p. 56

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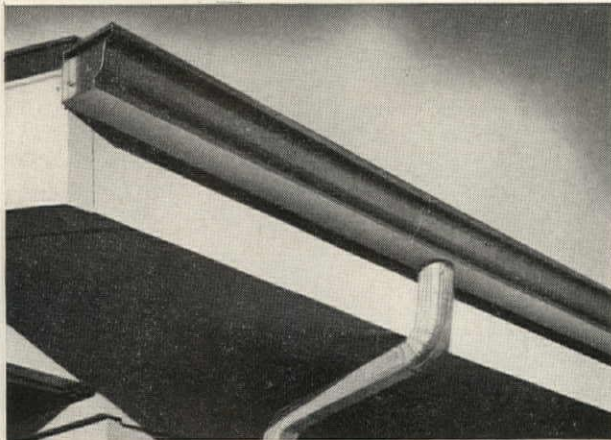
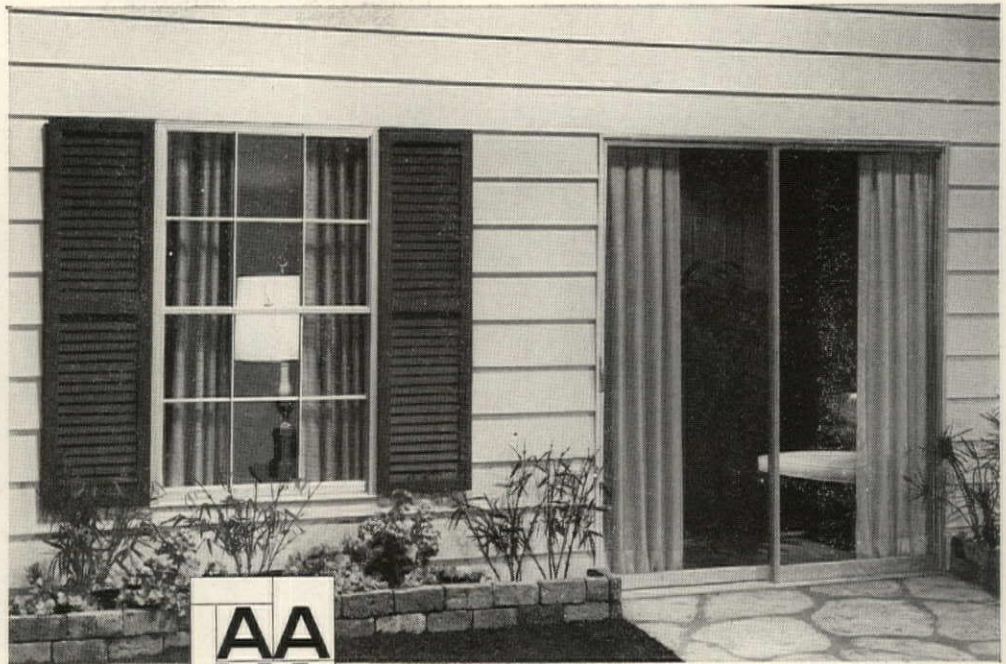
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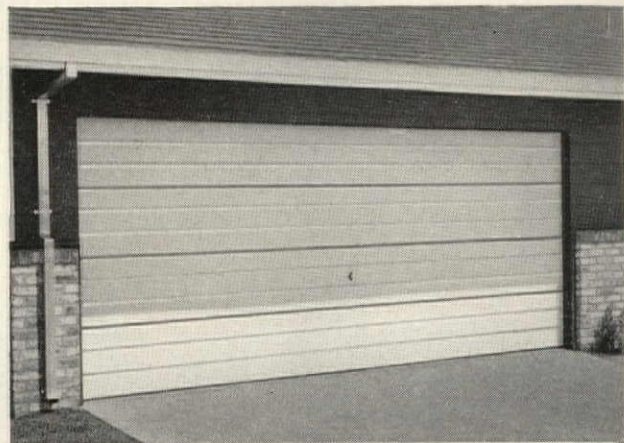


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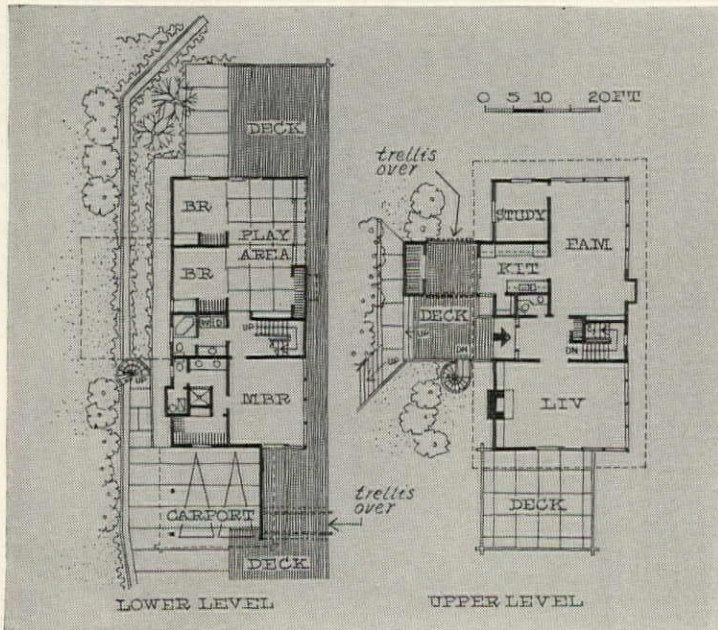
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DECEMBER 1964

# WHAT THE LEADERS ARE BUILDING

starts on p. 53



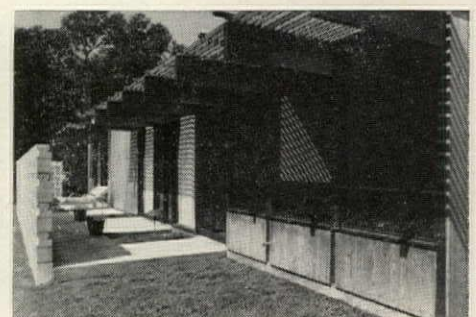
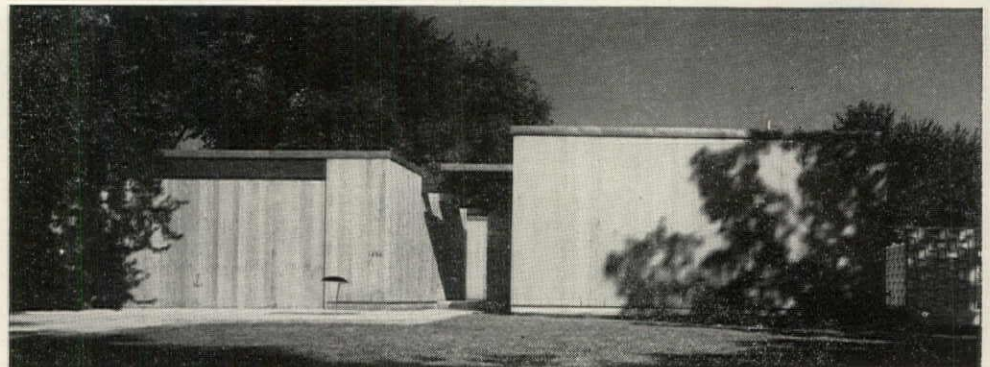
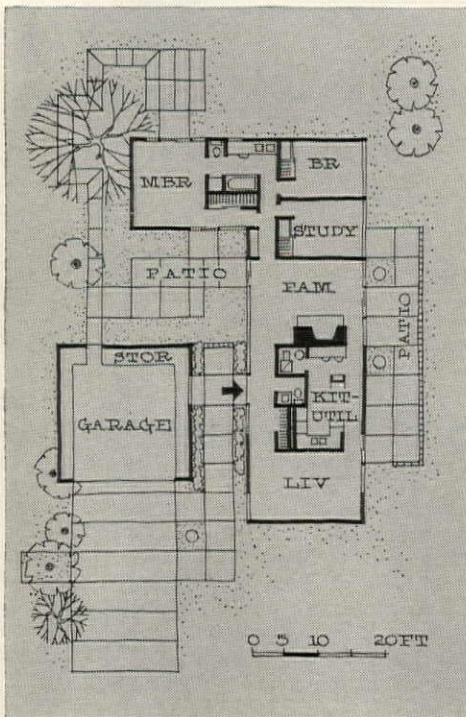
## A deep center hall divides this hillside into two separate zones

On one side is the formal living room and, below it, the master bedroom suite. On the other side are the kitchen, dining and family areas, with children's bedrooms and a playroom below. This division allows complete separation of adult living and entertainment from children's and shared family areas. An

outside spiral staircase connects the entrance deck to the carport.

Since this house is on a hillside, the traditional positions of the levels have been reversed, but the plan would work equally well on a flat site if the bedrooms were upstairs and the living areas downstairs.

The well-zoned plan is one reason why this house, and a similar one on an adjacent site (just out of the photo above) won an Award of Merit in the recent FHA design program (H&H, Nov.). Architect-owner Clement Chen Jr. built the 2,400-sq.-ft. house for \$40,000 in San Carlos, Calif.



Don Eastman

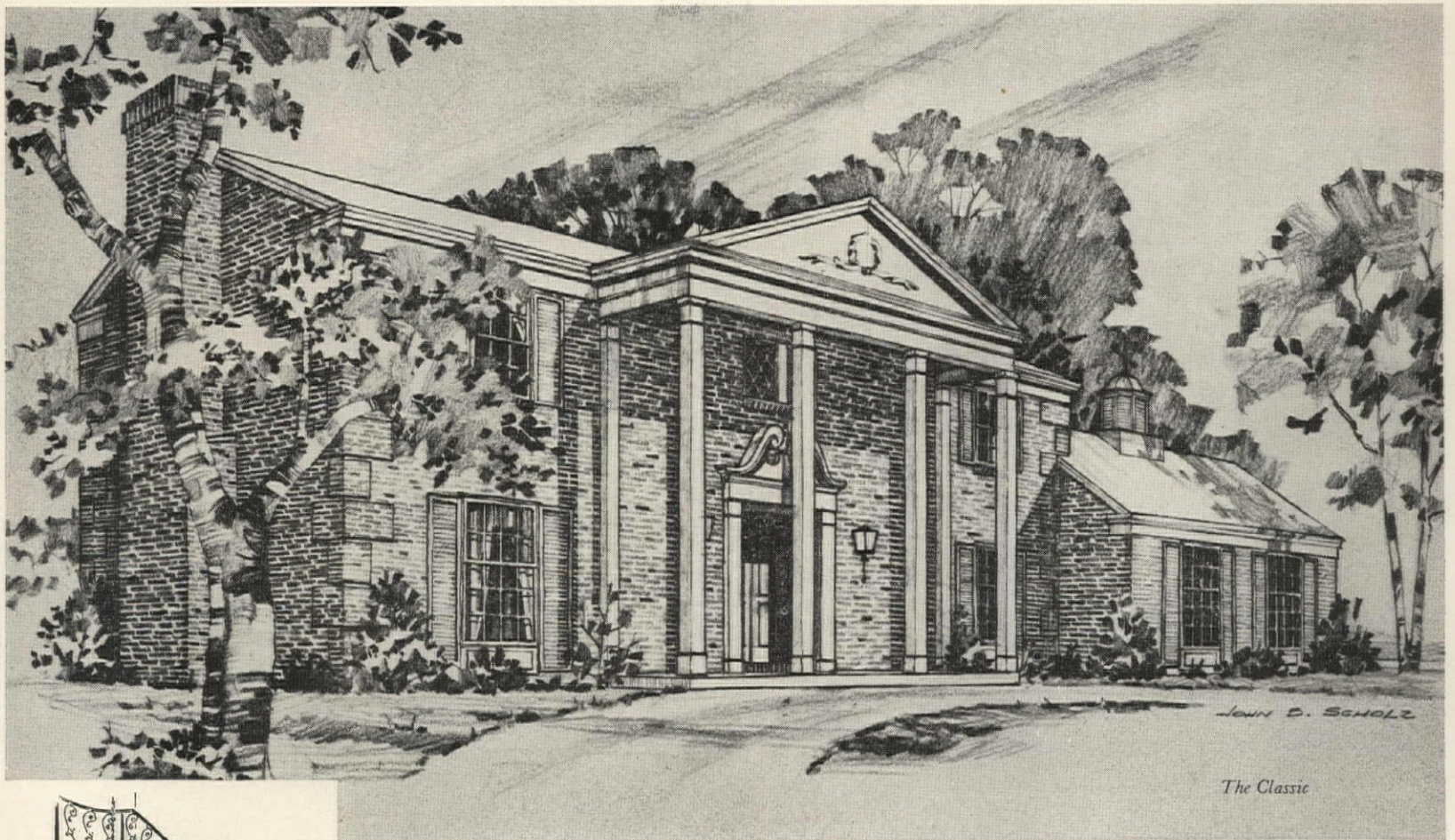
## This open yet secluded house is designed for a transitional area

The house was planned for a 70' lot in an undistinguished neighborhood, yet the owners wanted attractive outdoor views and plenty of outdoor living space. So Architect Charles McAfee put a patio (photo, lower left) between the bedroom wing and the rear garage wall to provide both controlled views and

outdoor privacy for the master bedroom and family room. Another patio—with access from the living room, family room and study—is screened by a sculptured concrete block wall (photo, lower right).

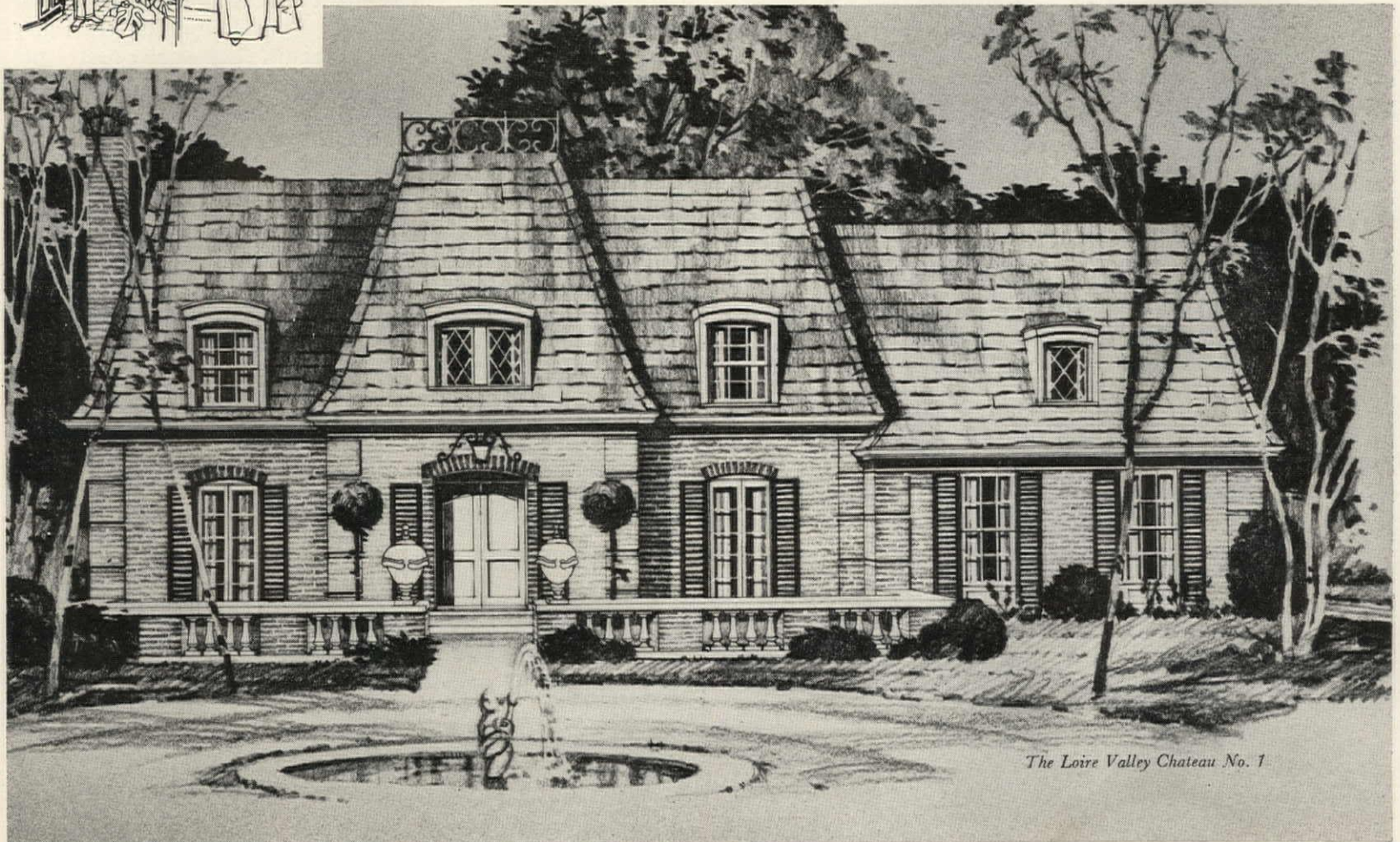
The facade, closed to the street, has a covered entrance walk leading into a side

foyer which, with the kitchen-utility area behind it, separates the formal entertaining area from the family room. The 1,550-sq.-ft. house in Wichita won a First Honor Award in the FHA design program. Cost of the house, including land and central air conditioning: \$20,500.

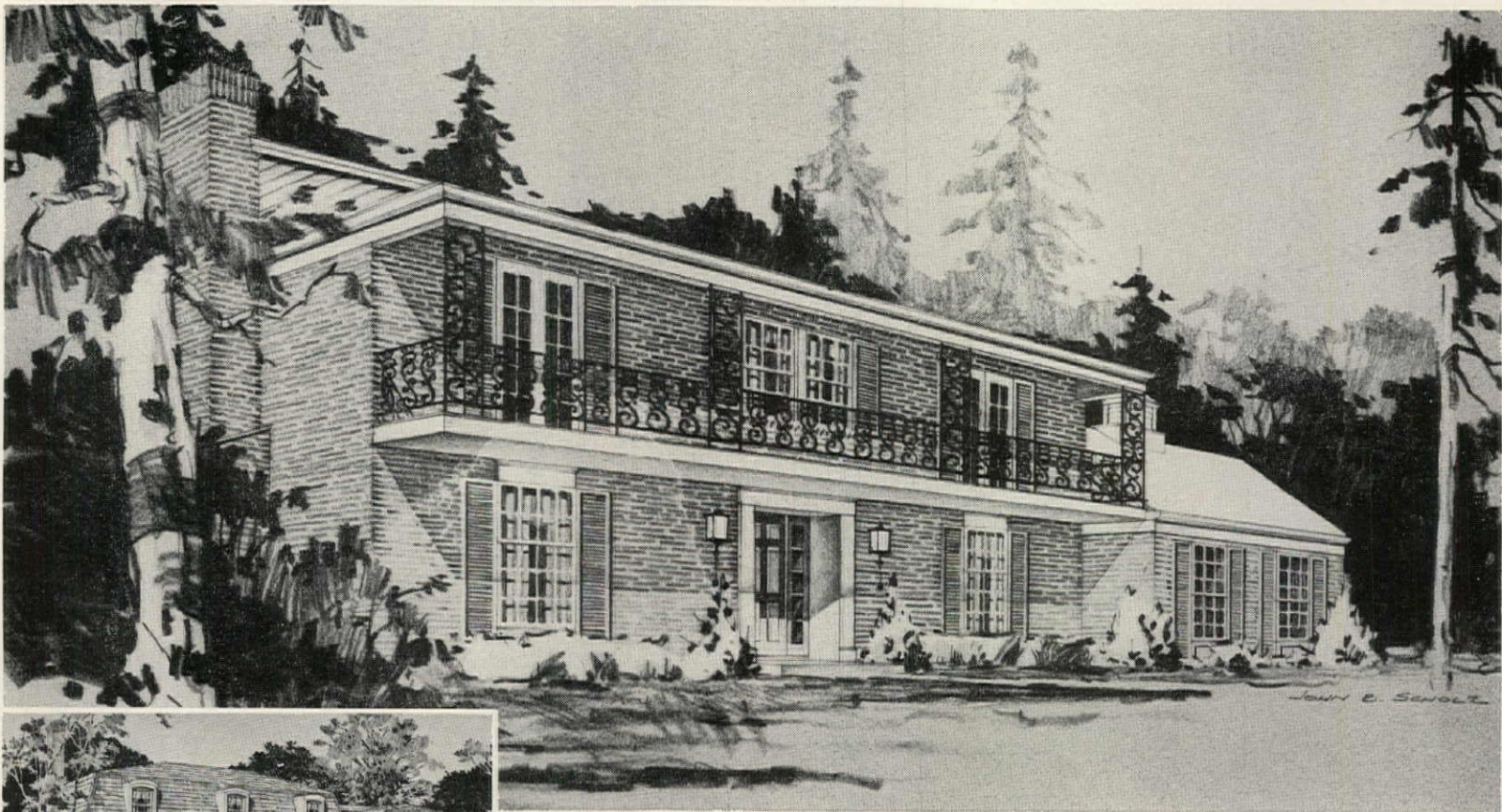


*WHY ARE THESE THE HOTTEST  
SELLING HOUSES IN AMERICA?*

See next page



# 19 REASONS WHY SCHOLZ HOMES ARE NOW



*The Monterey*



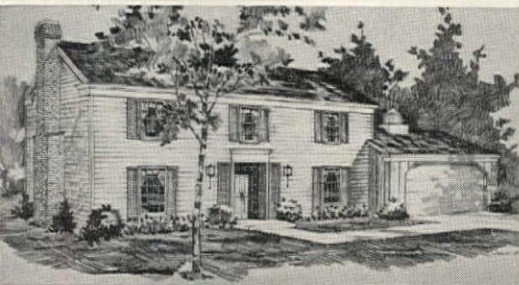
*The Mansard Roof • French Provincial*



*The Plantation Colonial*



*The New England Colonial No. 2*



*The Cape Cod*



*The French Regency*



*The New England Colonial No. 7*



*The New England Colonial No. 6*



*The New England Colonial No. 4*

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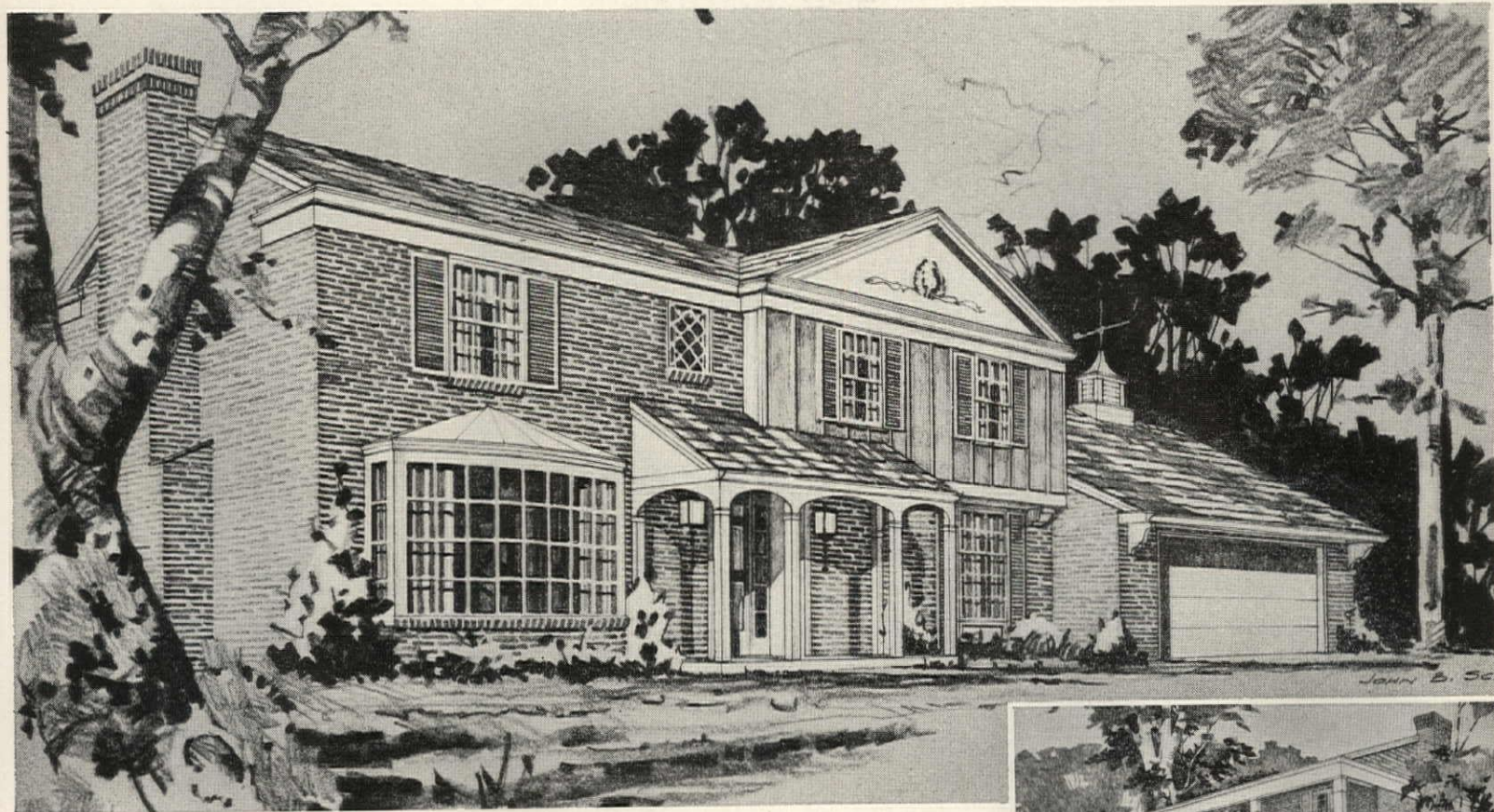
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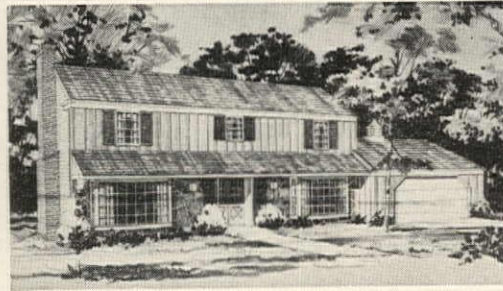
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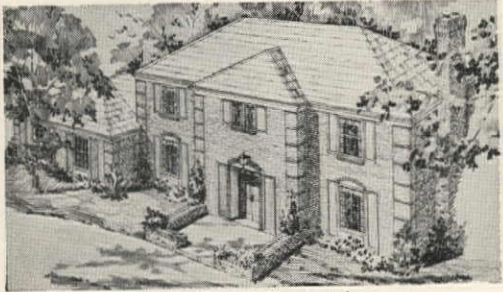
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*The Loire Valley Chateau No. 2*



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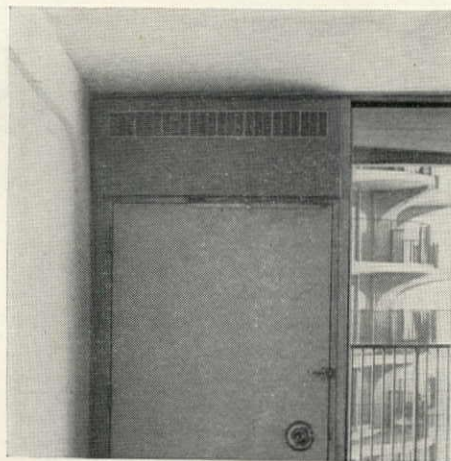
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## How Bertrand Goldberg used General Electric Zoneline Air Conditioning to design Marina City "for the varying needs of the individual tenant."



Again demonstrating its flexibility, a Zoneline unit has been installed above a door in a typical Marina City apartment.

Bertrand Goldberg explains a step forward in apartment design: "Today we are designing as flexibly as possible for the varying needs of the individual tenant. In the past we've frequently forgotten that each tenant has needs and preferences which are different from his neighbor's."

This new approach to apartment design is exemplified in Mr. Goldberg's Marina City, a 60-story project in Chicago housing 896 families, recreation and shopping facilities and a 700-boat marina.

"At Marina City individual Zoneline air conditioning units for each room allow not only each tenant—but each room occupant—to enjoy exactly the temperature and air environment that he desires. The push of a button gives each room occupant his choice of hot or cold air, automatic or manually controlled and either

re-circulated or filtered outdoor air."

Goldberg is also enthusiastic about Zoneline because it can be used so unobtrusively that "it doesn't compromise the integrity of the architectural design."

In addition to Zoneline room air conditioning, Marina City features 117 three-ton and 117 five-ton G-E central air conditioning units. Using both room and central air conditioning in the same building is just one more example of how Zoneline's flexibility and custom design can make it an integral part of any architectural design. For details, write Air Conditioning Department, General Electric, Appliance Park, Louisville 1, Kentucky.

GENERAL  ELECTRIC

## Land prices and land planning . . . design awards . . . urban fix-up

### Land report

H&H: Congratulations on your land issue [Sep.]. HOUSE & HOME is noted for the prominence it has given to the land problems of the homebuilding industry and especially to the problem of speculatively over-priced land. And it has repeatedly warned of trouble ahead from this cause.

WELD S. CARTER, executive secretary  
Committee on Taxation, Resources and Economic Development  
Milwaukee

H&H: Some people thinking on an admittedly bad situation [urban sprawl] fasten on to one idea: the unbuilt-on open spaces are the villains.

The question should be raised: if we should succeed in getting buildings on these open spaces, would we not then increase the pressure on those who are losing the open spaces to go out farther to gain what they are losing?

Instead of condemning these open spaces should not we be thanking Allah that we still have these left? Should we not turn our attention to getting these lands for city parks before it is too late? We have a legal process available for acquiring these lands, namely eminent domain. The national study of recreational needs headed up by Lawrence Rockefeller arrived at the conclusion that the most needed and the most useful recreation areas would be those provided the nearest to where people live, which they could enjoy in their daily lives.

We are setting up millions of acres in a National Wilderness System. Yet only a small percentage of our total population will ever get to use these remote areas and then only for a brief part of the year. How about applying some of our vision, foresight and millions of dollars to making parks out of open spaces in cities or at least many of them?

F. J. HELMICH, president  
Helmich Investment Corp.  
Phoenix

H&H: Your September issue telling of some of the abuses of stupid zoning has practically saved our real estate economy here.

FRANK SWEENEY  
Hot Springs, Ark.

H&H: Your land issue is most impressive. It assembles the prime ideas and problems in-

involved in this whole subject and does so in a convincing fashion.

WILLIAM A. MCINNIS, director, planning resources  
East Central Florida Regional Planning Council  
Titusville, Fla.

H&H: Sometimes an article that shows how to cut [land] costs without stating the sacrifice in privacy and good engineering practice will tend to do more harm than good, unless these aspects are pointed out:

Less than standard cul-de-sacs with stub-street designs are not practical in getting garbage trucks in and out. This is the same problem with all delivery service on tee-head, dead-end streets.

Some layouts disregard the basic rules in turning radius and reverse curves, bad intersections and the like—all in the interest of squeezing in several more lots per acre.

Sewer and water mains, off-street parking and telephone and power lines are almost impossible to put in a 40' right-of-way without a shoehorn.

MARION WELLFORD, P. E.  
Smally-Wellford & Nalven  
Sarasota, Fla.

H&H: You said what has to be said—that underimproved land has to be assessed at the same ratio as buildings and improvements.

Undertaxation of land in the U.S. is more than the No. 1 problem for builders, homeowners, businessmen etc. It is the No. 1 problem of the nation's economy and of the economy of this hemisphere. Praise be for the editorial courage of HOUSE & HOME.

JACK MOTLEY, director  
Statewide Homeowners Association of Calif.  
Los Angeles

H&H: The land-price spiral articles are most informative and should give our men excellent background information.

LOIS GAINES, public relations  
Property Research Corp.  
Los Angeles

H&H: I am sure that your thoughtful special report will be helpful to both the public officials and our industry in St. Louis.

ROBERT J. DESUTTER, executive director  
Home Builders Association of Greater  
St. Louis

H&H: It was facts such as you presented that convinced the county executive and members of the board of assessors that we must review our vacant-land assessments.

HORACE Z. KRAMER  
Nassau County Board of Assessors  
Woodmere, L.I., N.Y.

### FHA-PHA award winners

H&H: I have just seen your 12-page November coverage of our Housing Agency's design award winners and want to express my appreciation for the way you have handled it.

I realize that space limitations could not

permit your editors to show all the winners. Since this is the case, it is most encouraging that you included some of the public housing projects among the winners published.

ROBERT C. WEAVER, administrator  
Housing and Home Finance Agency  
Washington

### Urban remodeling

H&H: I read with a great deal of interest the article on urban remodeling in Chicago's Lincoln Park [Oct.]. I would like to put a copy of it into the hands of all our city officials and the innumerable people connected with urban renewal in Easton, since the attitude here is to demolish and bulldoze—no matter what neighborhood character is destroyed or what fine examples of the various periods of American architecture are lost in the process.

CONRAD C. MILLER, Jr., president  
Collins and Maxwell Construction Co.  
Easton, Pa.

H&H: We have heard many favorable comments on the article, and I think they reflect the care you put into its preparation. I was also impressed with the discretion you exercised in keeping the tone of the article essentially constructive. You undoubtedly saw evidence that official action in the area is moving very slowly, if at all, and that some of the private activity looks more like exploitation than conservation. Thanks for what you have done for us and for the neighborhood.

R. OGDEN HANNAFORD, architect  
Y. C. Wong, R. Ogden Hannaford & Assoc.  
Chicago

H&H: We were so pleased by the H&H story that we told the Department of Urban Renewal that we would be delighted to accept and distribute 15,000 reprints at their expense, which we shall be doing soon!

WILLIAM FRIEDLANDER, executive director  
Lincoln Park Conservation Assn.  
Chicago

### Erratum

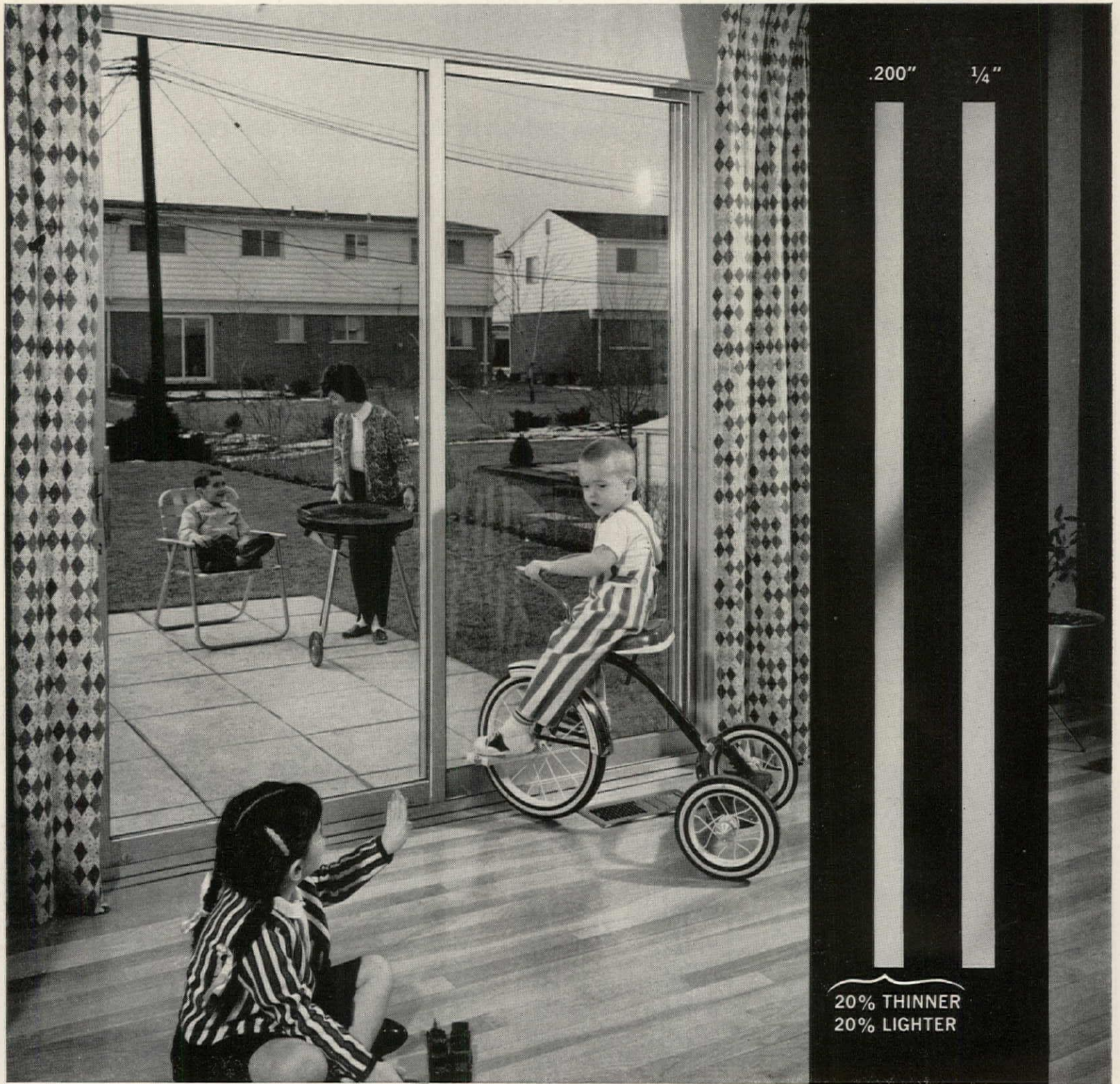
H&H: We make errors too, and, goodness knows, we are sympathetic, but the error in your October report on Community Research and Development Inc. is specially distressing as it comes just as our new stock issue is being offered to the public.

You erred in reporting that "the company showed a \$2,195,905 net loss in the year ended May 31 on gross income of \$5,494,848." If you will read our annual report again, you will find that the net loss for the year was \$437,420—not \$2,195,905. This "loss" is after depreciation reserve (noncash items) of \$1,379,118. Net earnings before depreciation were reported at \$949,232.

JAMES W. ROUSE, president  
Community Research and Development Inc.  
Baltimore

HOUSE & HOME's apologies to Reader Rouse. For the story of his company's newest venture—a revolutionary approach to planning a new town—see p. 82.—Ed.

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## EDITORIAL

## A cabinet post for housing

Thomas Jefferson said, "The care of human life and happiness is the first and only legitimate object of good government." Jefferson's precept is especially important today as the Administration lays its legislative plans for President Johnson's "Great Society"—plans which will go to an overwhelmingly Democratic Congress.

Of all the housing legislation headed for Congress next year (*see p. 5*), none is more important than the creation of a cabinet post for housing and urban affairs. Its importance stems from a desperate need for better solutions to urban problems which the present housing agency is almost powerless to solve. The economic decline of central cities, inadequate transportation, slums and blight, urban sprawl and scatteration—all these problems spawn ugliness where there should be beauty, hopelessness and want where there should be hope and abundance.

One of the greatest domestic challenges now facing the nation is to make our cities more livable. Today about 70% of the U.S. population is clustered on just 1% of our total land mass, and in a few years this urban-suburban concentration will be up to 80%.

Few would favor a stronger federal role in urban policy if there were some other way of solving our urban problems. But the forces of economic growth and shifting populations are already well beyond local control. For instance, we have clearly reached a point where our urban slum problem alone is greater than the farm problem. And Congress gave cabinet recognition to rural needs when it created the Department of Agriculture in 1889 at a time when less than two-thirds of our population lived in rural areas.

The obvious question: what would a cabinet post do for housing that is not already being done? Here are a few possibilities:

- *Administration.* Cabinet status for housing would spotlight housing problems more prominently and bring them to Congress with more urgency. The HHFA administrator cannot provide the leadership that housing and urban programs now need. Reason: his authority is limited to general supervision and coordination of five major constituent agencies

two of which (FHA and PHA) can, if they choose, disregard his policy directives,

- *Community facilities.* Cabinet status for housing could broaden grants and loans for new community facilities (e.g., water and sewer lines) and lead to FHA loans for new land development. Such federal programs could relieve builders of huge capital investments, which most of them can't afford and open up new suburban land for housing.

- *Land planning.* Cabinet status for housing could produce more effective regional planning. In the nation's 220 top metropolitan areas, there are thousands of cities, towns and villages—each with its own set of land controls. The result is a jigsaw puzzle of meaningless land-use patterns.

- *Rehabilitation.* Cabinet status for housing could provide the coordinated administration necessary to end rehabilitation bottlenecks. After a decade of well intentioned efforts by FHA and URA, rehabilitation—the most pressing need in urban renewal—is still not a going proposition. An executive department could provide a completely fresh start, removing rehabilitation from its present administrative straitjacket. The U. S. has already staked \$4 billion on some 1,500 urban renewal projects in 787 cities, and the biggest handicaps these projects face are the rundown fringe areas surrounding them. Most of these areas could be salvaged through rehabilitation. But until they are, they will act as brakes on project completions and rentals.

A cabinet post for housing need not lead to unnecessary increases in programs and spending. Only Congress can establish new programs and appropriate funds for them. True, our urban problems will require greater expenditures in the years to come, but a cabinet post for housing could provide more for the money through tighter control and better coordination of housing and urban programs.

As housing men deliberate their policy toward the proposed cabinet post, HOUSE & HOME urges them to keep in mind that the government is not an enemy but an instrument to accomplish common goals. And in this case we think the common goal will be best served by giving housing cabinet status.

—RICHARD W. O'NEILL



## The big change in today's prefab market

The most important thing to be said about prefabbing today is that it is growing. Since 1962, when HOUSE & HOME made its last major survey of the industry, the volume of prefabricated housing has risen more than 20%. This year the industry will turn out an estimated 250,000 units—15% of all the country's housing and an impressive 22% of all detached houses.

The second important fact about the industry is that it is losing one market but gaining two others. Prefab's share of the low-priced tract market is dwindling; in its place there are growing markets for more expensive houses and for apartments like the one pictured at left.

Finally, the prefab industry itself is changing. The giant home manufacturers—who produce over 1,000 houses a year—have almost doubled their share of the market since 1962; the medium-sized firms — 500 to 1,000 houses — have lost almost three quarters of their 1962 share; and a rush of newcomers into the field—most of them lumber dealers—has caused the under-500-house category to more than triple its 1962 production.

To establish these and other facts about today's prefab market, HOUSE & HOME mailed questionnaires to 258 established prefabbers; their replies represent a volume of some 70,000 units—more than a quarter of the industry's total.

*For a closer look at the significant findings of the survey, and at the picture they paint of today's prefab industry, turn the page.*

**APARTMENT FRAMING COMPONENTS** are a big item for Davidson's Lumber Co., Southport, Ind.

## The small builder is the key to today's prefab market

For the past two years the average prefab builder-dealer has built less than ten houses a year on scattered lots and in small subdivisions. This small builder has become the prefabbers' most important customer and, as such, has brought about some major changes in the way prefabbers operate. Specifically:

1. *He demands more design variety* and thus is forcing home manufacturers to expand their product lines enormously. Because he builds in many locations and many price ranges, he is putting the prefab market virtually on a custom basis.

2. *He has forced new sales policies on the prefab industry.* All of the highly standardized prefabbers who used to be sustained by high-volume tract builders have been compelled to make it easier for the small builder to buy from them. Dealer sales quotas have been lowered, and prospective dealers whose current volume is low but whose potential seems high are getting much closer consideration.

Nevertheless, it is harder for the prefab-

ber to sell the small builder. A few years ago a salesman might sell 500 houses through half a dozen dealers; today that same volume may require ten times as many calls.

But the emergence of the small builder has in many ways been a boon to the prefabber. Scattered-lot and small-tract building does not require large-scale land acquisition and development, formerly a big and expensive part of many manufacturers' aid-to-builders programs. Today, land buying by prefabbers is a thing of the past (although some are still involved in liquidating land investments made for their builder-dealers). And while builder services—especially market analysis—are more important than ever, the small builder requires much less splashy and expensive promotional assistance than does the large tract builder.

*But the most important fact is this: the growing importance of the smaller builder is both the cause and the result of a major shift in the prefabricated house market.*

### Prefab's biggest gains are in the over-\$20,000 range

Almost half of the prefabbers surveyed by HOUSE & HOME reported gains of 50% or more in their sales of \$20,000-and-over houses during 1964. And almost one-third said their biggest gains were in the \$15,000-to-\$20,000 range. Conversely 70% said they had either no increase at all or else a decrease in their \$15,000-and-under sales.

One reason for the changing market is, as noted above, the growing role of the small prefab builder; his low volume makes it impossible for him to build profitably in the lower-price brackets. The other reason is the change in the over-all housing market: the second and third-time buyer is more important than ever; rising land costs make low-cost housing less and less feasible; the apartment boom has diminished demand for low-cost housing; and mobile-home manufacturers have grabbed off a big slice of the \$10,000-and-under market (see p. 78).

Here's how the shift in price range has affected some of the major prefabbers:

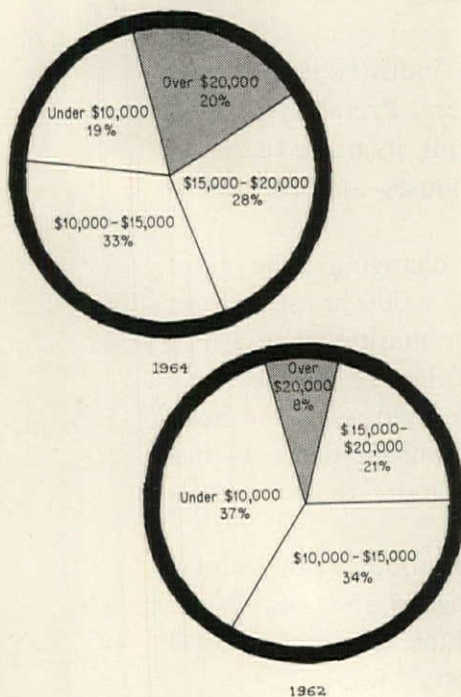
National Homes, which two years ago put 80% of its production in \$15,000-and-

under houses, this year sold only 40% in that price range. One of National's dealers—Dougherty Co. of Chicago—has started a project with nothing but \$30,000-and-up models.

Concord Homes of St. Louis, a market area in which one-fourth of this year's single-family starts were prefabs, builds exclusively in the \$19,000 to \$24,000 range (with land) although the average St. Louis house sells for under \$19,000. And Concord doesn't build a house with a one car garage. They're all two-car—evidence that most sales are to second and third-time buyers.

Presidential Homes of Pemberton, N.J., reports that 44% of its 1964 volume is in over-\$20,000 houses, which include such custom features as entrance porches, large foyers, formal dining rooms and master-bedroom suites.

*Buyers in these higher price ranges—and particularly those who buy houses on scattered sites—have a wide variety of space needs and design tastes. This has pushed prefabbers further away from offering only a few highly standardized models.*



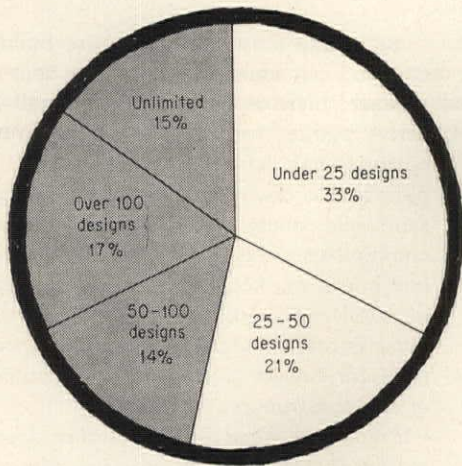
SALES IN THE TOP PRICE RANGE HAVE MORE THAN DOUBLED IN JUST TWO YEARS

### Today's prefabbers are offering close-to-custom design

Only a few home manufacturers—chiefly smaller firms—provide complete custom service. But more than half of those surveyed by HOUSE & HOME say they do some customizing for their higher-volume dealers. And almost all manufacturers offer

enough standard models (an average of 55) and variations to satisfy most builders' needs for variety. Some examples:

Kingsberry Homes of Chamblee, Ga., offers 16 design types and 96 models plus hundreds of additional options. Wind



ALMOST HALF THE COMPANIES MARKET MORE THAN 50 BASIC DESIGNS

may be wood doublehangs, aluminum sliders, aluminum awnings or aluminum doublehangs; exterior finishes include beveled cedar, cedar shakes, vertical plywood with battens and fiberboard with metal ties affixed for brick veneer. Result: Kingsberry dealers can buy literally thousands of different designs.

Pease Woodwork Co. of Hamilton, Ohio, will accept a builder's custom plan, but staff architects adapt it to the factory's module and end up with a design close to one of Pease's basic models. Pease can satisfy most builders because it has a wide selection of basic designs and an even

wider selection of finish and plan options: 150 window sizes, any style of siding ranging from Tedlar to rough-texture cedar and a variety of cabinets, fixtures and flooring.

Great Lakes Homes of Sheboygan Falls, Wis., is the one giant that operates a completely customized prefab service. Great Lakes' five plants (which supply a nine-state area) turn out nothing but one-of-a-kind houses to builder-dealer specifications—and in so doing have made Great Lakes the third largest prefabricator.

*But prefabricators are finding that this all-important ability to turn out nearly-custom design is putting them in a serious bind.*

## Design variety helps sales—but hurts production

"The overriding problem," says John King, president of New Century Homes, "is how to achieve speed and quality and still satisfy a full range of buyer preferences." Greater standardization means lower costs but fewer design variations. Greater design variety means less standardization, hence higher production costs.

Most manufacturers solve the dilemma by compromising: they start with basic design objectives, then, to a greater or lesser degree, adapt the designs to factory production.

At one end of the standardization scale are companies like Great Lakes Homes, which turns out a pre-cut package with little more than hand power tools. At the other end of the scale are the sectional house manufacturers (see p. 78) whose products are so standardized that their assembly lines can turn out a completely finished house every half hour.

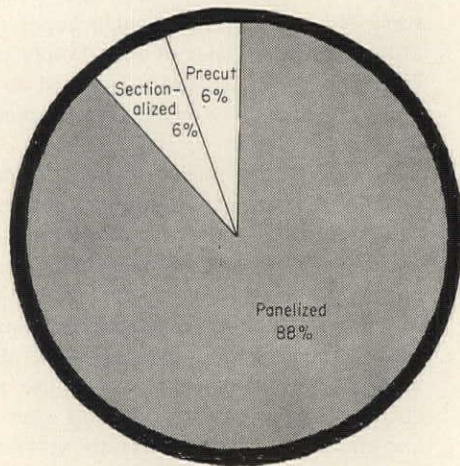
Between these two extremes lie most home manufacturers, pressing as far toward automation as they can without sacrificing their all-important design flexibility.

"You simply can't have the full benefits of mass production in this industry," says assembly-line designer Bob Abramson. His firm, Roberts & Assoc. of Midland Park, N.J., has redesigned the production plants of Arbor Homes (Waterbury, Conn.), Hilco Homes (Philadelphia) and Admiral

Homes (Pittsburgh) by approaching them from the point of view of an engineer rather than a builder. Abramson feels that despite the limitations imposed by non-standard design, prefabricators could go much further toward making their assembly lines more efficient if two basic problems were solved: 1) the lack of automatic machinery ("The big need is for assembly machines," says Abramson) and 2) the lack of production-conscious managers in most prefab plants.

Nevertheless the industry is making progress. The three home manufacturers noted above expect their revamped assembly lines to improve efficiency appreciably (one company claims a 40% speedup). And others are increasing their flexibility without lowering their present efficiency. Ivon R. Ford of McDonough, N.Y., is adapting its production to a much wider line of basic models. And over the past two years National Homes, which pioneered the wired, plumbed and fully finished wall, has devoted much of its highly mechanized operation to open-frame panels, allowing much greater design flexibility.

*But these are, at best, minor improvements. The sad fact is that home manufacturers simply can't use the kind of advanced technology—most of it available right now—that would really cut their production costs.*



MOST PREFAB HOUSE SYSTEMS ARE STILL BASED ON THE OPEN-FRAME PANEL

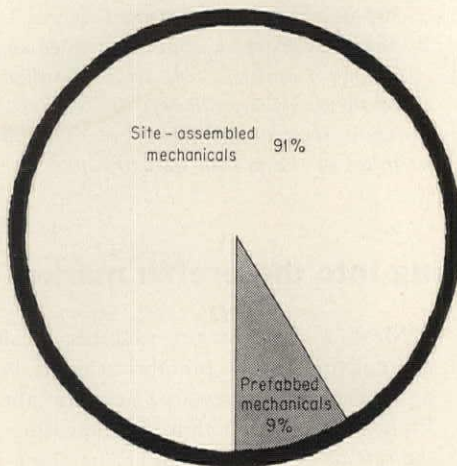
## Most prefabricators shy away from unorthodox systems

There's little question that many advanced construction techniques—notably entirely prefinished walls—could cut building costs appreciably in volume production. But both prefabricators and builders have learned—some of them the hard way—that local codes and buyer conservatism are, for the time being at least, insurmountable barriers. Two examples:

1. After a two-year try, General Homes of Fort Wayne, a subsidiary of Koppers Co., stopped producing houses built of Laminite, a foamed-plastic-core panel.

(Koppers promptly sold General back to a local syndicate.) William Hall, former president of General, blames slow code acceptance and a consequent low volume for the failure. But Koppers has not given up the panel. It has licensed Rohr Homes of Fullerton, Calif., to use the foam cores in prefabricated steel houses now going up in San Diego and Las Vegas.

2. Alside Homes of Akron, Ohio, quietly shut the doors of a \$7½-million plant designed to turn out 12,000 to 15,000 highly contemporary houses a year (H&H, Oct.)



ONLY A FEW COMPANIES TRY TO SELL PRE-INSTALLED PLUMBING, HEATING OR WIRING

*continued*

when it became apparent that the design and the price were not going to click in the marketplace. Alside's models and brochures generated national excitement but no sales, and most observers agree that prospective buyers were as leery of the distinctive tubular steel frame and aluminum-skinned sandwich panels as they were of the advanced design.

Says Presidential Homes' Joseph Grasso of the General and Alside failures:

"It shows that neither the public nor the housing industry are receptive to the unorthodox in design and materials unless there are very big economic advantages. Today's market definitely prefers traditional designs and materials." (Presidential's specialty is Colonial houses.)

But while most prefabbers are building conventional houses to minimize code resistance, there is nevertheless a small but active market for prefabs with such unconventional construction features as plumbing cores, plumbed and wired walls, sandwich panels and steel and aluminum components. This is the vacation or second-house market, which exists primarily in rural, non-code areas. Labor in such areas is often scarce, so there is a special need for houses that require a minimum of site construction (*see p. 76*).

*Prefabbers have found another special market that holds great promise. Although it is less than four years old, it already accounts for about 15% of the prefab industry's total output.*

### Apartments are prefab's fastest growing special market

Two years ago only half the country's home manufacturers were producing apartments. Today, according to HOUSE & HOME's survey, almost three-quarters of them are supplying this market, and many of this group attribute almost all of their 1964 volume increase to apartments.

Broadly speaking, prefabricated apartments fall into two categories:

1. Standard apartment packages, usually fourplex, sixplex or eightplex buildings, are produced by established home manufacturers with multi-state distribution. These packages, almost as complete as detached-house packages, contain flooring, fixtures, hardware and exterior materials as well as basic framing components.

2. Large custom apartment projects with more than ten units per building are generally prefabricated by manufacturers or lumber yards with plants close to building sites. These prefabbers supply only framing components, rather than complete packages, because the size of custom apartment projects usually makes it possible for the prime contractor to buy other components directly from manufacturers and wholesalers. The prime contractor uses the prefabber more or less as a factory in the field—and demands fast delivery of components and a high degree of flexibility to meet a day-to-day construction schedule.

Given a choice, most prefabbers would quickly choose houses over apartments. Apartments are far less profitable because

the package is seldom as complete; engineering and production costs are higher; and a whole new selling approach is necessary. National Homes, which reports an 86% increase in sales of multifamily units in the first half of 1964, has had to recruit a whole new sales organization to attain this volume.

The day-to-day aspect of supplying components for bigger apartments can raise havoc with a prefabber's assembly-line schedule. Davidson's Lumber Co. of Southport, Ind., is supplying up to four projects simultaneously, which means producing at least 12 apartment units per week along with its normal single-family house production. All too often Davidson's assembly line must be switched over to apartment components to meet an apartment builder's revised schedule.

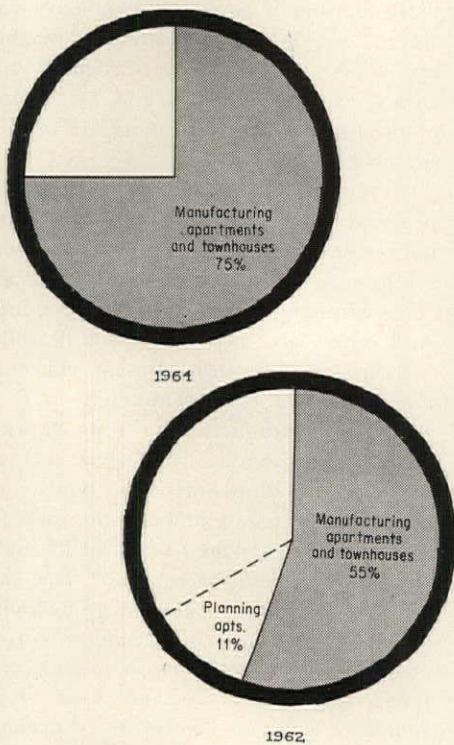
But, problems or no problems, apartments are serving an important purpose for prefabbers: they are helping to keep production volume at profitable levels at a time when single-family house sales are moving at a lethargic pace. County Lumber Co. of St. Louis, for example, has had to add a night shift to its prefab operation to supply framing components for a 500-unit garden apartment being built by the Lusk Corp. a couple of miles away.

*County Lumber's role as a supplier of components is significant. It typifies the growing importance of a relatively new member of the prefab industry.*

### Local lumber dealers are pushing into the prefab market

As of the moment, they do not constitute a serious threat to the big, established home manufacturers. But their growing importance is shown by the chart on the facing page: the under-100-prefabs-a-year category, into which most lumber dealers fall, has almost tripled since 1962.

Most forward-looking lumber dealers are convinced that prefabrication is both a logical and necessary step for them. Prefabbing's production is increasing at the rate of 10% a year, and some observers think that by 1970 one-third of all the homes built will be prefabricated. Obvi-



IN TWO YEARS  
20% MORE PREFABBERS  
HAVE GONE INTO  
MULTI-FAMILY PRODUCTION

ously, the local lumber dealer must share in this trend if he is to survive and grow.

Fortunately, the dealer is in an ideal position to move into prefabrication. Consider these three advantages:

1. The local lumber dealer starts out with an established clientele. His salesmen know every builder in the area, and they know each builder's market, his financial status, his business ability and his potential. So the dealer starts with a big lead over the established home manufacturer: he already has customers—he needs only to sell them on the benefits of prefabbing.

2. The dealer sells in a limited area, so much of his prefab business can come from referrals attracted by nothing more than a job sign. And he can pick up leads by watching the local paper for land sales, building permits and zoning changes.

3. The dealer has an easy transportation problem. The jobs he supplies are comparatively close to his yard (few lumber dealers ship more than 50 miles), so he can afford to deliver a house in three or four loads instead of one. He can deliver each load just when the builder needs it, stockpiling the rest of the house in the yard. And, of course, his total transportation costs are lower.

The local lumber dealer does face one serious disadvantage in his prefabbing operations—just as in his conventional lumber business: he is completely dependent on the economic health of his local housing market. The big regional prefabber, on the other hand, supplies many market areas, and a housing slump in one area is balanced by strong markets in others.

Nevertheless, most lumber dealers who have turned to prefabbing during the last few years are doing well. Some examples:

Union Mfg. & Supply Co. of Fort Col-

lins, Colo., supplied components to 35 builders for several hundred units this year—and increased its prefab business 45% over 1963. Some 70% of Union's production was complete house packages, and 50% of these were in the \$15,000-and-up price range. Union provides its builders with both merchandising and design aid, also leaves a trailer-mounted crane on each job as part of its standard service.

W. J. Conrad Lumber Co. of Coos Bay, Ore., is supplying components to 50 builders within a radius of 120 miles. Conrad plans next year to increase its activity in low cost, built-on-owners'-lot housing.

Tylander's Inc. of West Palm Beach, Fla., increased its prefab business 50% in 1964 by concentrating on special markets. Half of Tylander's volume is in apartments, 40% in utility buildings and 10% in vacation houses.

County Lumber Co. of St. Louis started prefab operations in 1962 and is already moving toward a 1,000-unit-a-year volume. In three years County's gross annual volume has jumped from \$1.5 million to \$3 million, and 40% of this increase represents sales of components and packages.

County began prefabbing operations in an unusual way—by merging with a home-builder, Duenke-Vorhof, which had been running a factory in the field for several years. Duenke-Vorhof's 200-house-a-year volume gives County's prefab operation a strong underpinning, also serves as a design guinea pig that helps screen design flaws out of County's prefab packages.

*But neither the lumber-dealer prefabber nor the established home manufacturer can survive simply by supplying components or packages. Today's builder-dealer demands—and is getting—both guidance and financial assistance tailored to his special needs.*

## Service to the builder is still prefab's biggest asset

Every established home manufacturer—and almost every prefabbing lumber dealer—gives its builder-dealers free design and construction help, advertising and promotion assistance that often includes sharing of costs, market and sales guidance and, in the case of some high-volume prefabbers, construction financing.

And inherent in the prefab package itself is what is to most builders the biggest service of all: a single price tag that covers just about everything in the house and gives the builder automatic cost control.

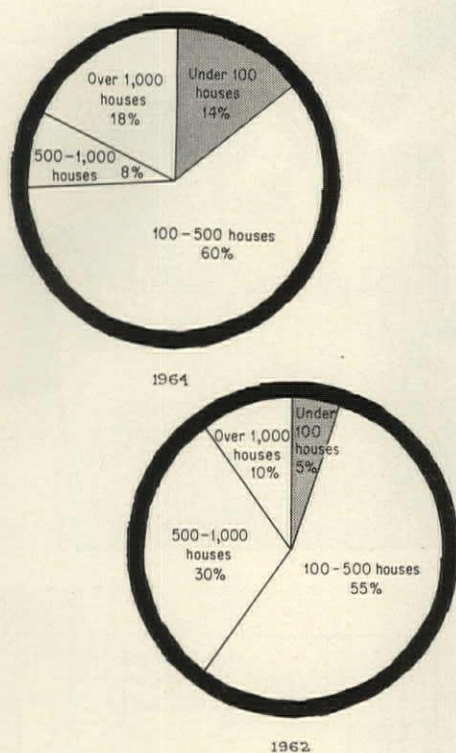
As the small builder becomes the prefabbers' prime customer, services like these become even more important than price. The cost of retaining an architect, a marketing consultant or an advertising agency is way out of this builder's reach. But the prefabber, who distributes the costs over a much larger and more consistent volume, can include all of these services for a few

hundred dollars a house.

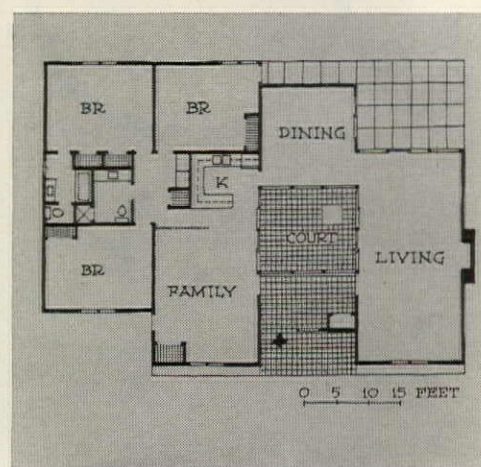
"They give me a good product and they help me sell it," says Builder C. P. Sims of Winchester, Pa., explaining why he buys 15 to 20 houses a year from Kingsberry Homes. Sims' profits are no greater than those of the average conventional builder of his size, and many conventional builders could match his construction time (about four weeks). But what a conventional builder cannot match is the \$400 to \$500 worth of services that Sims gets as part of each house package: market-proven designs, market research, cooperative advertising, low-rate construction financing, decorating help, management and sales training and merchandising aid.

*It is through merchandising, more than any other service, that prefabbers are now trying to increase their appeal to the small-tract and scattered-lot builder. To see how, turn the page.* —H. CLARKE WELLS

*continued*



THE GROWTH OF LUMBERYARD PREFABBERS IS REFLECTED BY THE INCREASE IN COMPANIES SELLING UNDER 100 HOUSES



**PREFAB IN DEPARTMENT STORE** gets about 25,000 visitors a month, creates prospects for

dealers in Philadelphia area. A similar display is planned for a Boston department store.

## Merchandising is geared to help the smaller builder-dealer

And prefabbers have discovered that the most effective way to provide this help is to become directly involved in the small builder's efforts to find and sell home-buyers. Some examples:

Arbor Homes, which distributes its prefabs in nine Northeastern states, lines up prospects itself, then turns them over to dealers. Arbor maintains a 2,400-sq.-ft. atrium house in John Wanamaker's main Philadelphia store (*photos, above*). This model generates customers for dealers in the Philadelphia area and also publicizes the company's name over an even wider area. Some 25,000 people tour the house each month, and salesmen refer serious prospects to specific dealers. Arbor also runs ads with coupons in regional consumer magazines and refers reader-prospects to dealers in their area.

Davidson's Lumber Co. has its dealers

concentrated around Indianapolis, hence can provide more direct merchandising assistance. Davidson spends close to \$40,000 a year on advertising and promotion for its dealers and devotes a large share of this budget to sponsoring a mobile broadcasting unit. Each Sunday afternoon from April to October the unit is stationed at a builder's model home for four hours, and an announcer ad libs about the builder and his operation between segments of the radio station's regular programs. Davidson's furnishes a billboard to announce the unit's visit to a particular site and also runs announcement ads in local newspapers. This program assists the 25 most active of the 150 builders who buy components and house packages from Davidson's. For promising builder-dealers outside the mobile unit's 25-mile range, Davidson's provides equivalent support in the

form of co-op advertising.

Many prefabbers consider it important to keep a strong guiding hand in the builder-dealer's daily sales effort. At the Home Manufacturers Assn. convention in Dallas this fall, members discussed a possible mutual sales training program, and there was as much interest in ways to train the dealer and his salesmen as there was in training the prefabber's own salesmen. Thomas Ferguson of Inland Homes summed up the problem thus: "It isn't enough for a manufacturer to teach his own salesmen to sell prefabs to builders. He must also get into the builder's business."

To this end, many companies have designed step-by-step programs that tell the dealer what kind of house to build, how to sell it and how much to spend on merchandising it. On the facing page are some examples of such programs.



### **Vacation-house program guides developers**

Stanmar Inc. of Sudbury, Mass., sells high-quality packages to developers and realtors who own or have ready access to vacation resort property. It recommends building a model at the tract, but tells the developer not to use conventional house merchandising on vacation buyers. Stanmar suggests these ideas for presenting a vacation model:

*Put in low-maintenance landscaping.* Pine needles and myrtle are good substitutes for grass. This shows the prospect how easily he could care for a vacation house (and it also simplifies the developer's maintenance).

*Choose decorating and furnishings that reflect the easy life.* Items:

1. Use colorful window shades instead of curtains.
2. Use an old foot locker for a cocktail table.
3. Use dull floor finishes that don't need constant care.
4. Use furniture that is easy to relax in.
5. Do not emphasize the kitchen. The housewife wants to forget this aspect of vacation home living.
6. Emphasize mudrooms and other areas where people coming off the beach or from skiing can clean up.
7. Include a freezer as one of the appliances.

*Give the house a lived-in look.* Eliminate large signs, roped-off areas and product displays that detract from this look.

*Stay open on rainy days.* A model in a resort area gives people something to look at when they can't go swimming or boating. Stay open at night for the same reason.

*Provide benches outside the model.* This creates an outdoor viewing area—especially important if the model is surrounded by trees and can't be viewed from a distance.

### **Model promotion program stresses door prizes**

National Homes advises its dealers to use s&H Green Stamps and other gifts to sell houses. It has outlined a referral program the dealer can promote by offering a reward of 20,000 Green Stamps or \$50—of which National pays \$25—for each customer sent to him. And stamps can also be used as premiums for model-home visitors. Here is National's "12-Month Traffic-Builder Calendar," combining model-home door prizes and an electric heat promotion, as presented to dealers three months ago:

- September-October:* Give s&H Green Stamps for model visitors' ideas and comments.
- November-December:* Give fur coat door prize.
- January-February:* Promote hot water electric heat.
- March-April:* Give appliance door prize.
- May-June:* Give original paintings as prizes.
- July-August:* Give sporting goods or outdoor-living door prize.

National added electric heat to its line this year to give the dealer something new to sell—"hot water heat without plumbing." This makes the dealer eligible for promotional assistance from his local power utility.

### **52-week program budgets merchandising money**

Starting with a budget for the model opening, Kingsberry Homes will help the dealer map out a week-by-week "Salesmaker Program" geared to the peaks and valleys of his needs and market trends. If a builder doesn't know how much promotion money he can put into his product and still make a profit, Kingsberry will show him. Here is what the prefabber tells dealers:

*The model home is the most important investment.* Kingsberry will advance two-thirds of the money needed for an opening day promotion, and the builder repays the advance only if the promotion succeeds.

*Set up a semi-permanent closing room.* Kingsberry will furnish the signs for this area and suggests using an enclosed double carport.

*Use the correct ad message.* Kingsberry sample ads stress location, product or price, and the Salesmaker program determines which ad to use and when. Two-for-one co-op assistance pays up to \$220 per ad for each house.

*Sell benefits rather than features.* Kingsberry will teach the dealer the difference: i.e., "Don't say 'two windows,' say 'cross ventilation.'"

*Make customer service part of the business.* This must be a consistent program to establish and maintain the dealer's reputation.

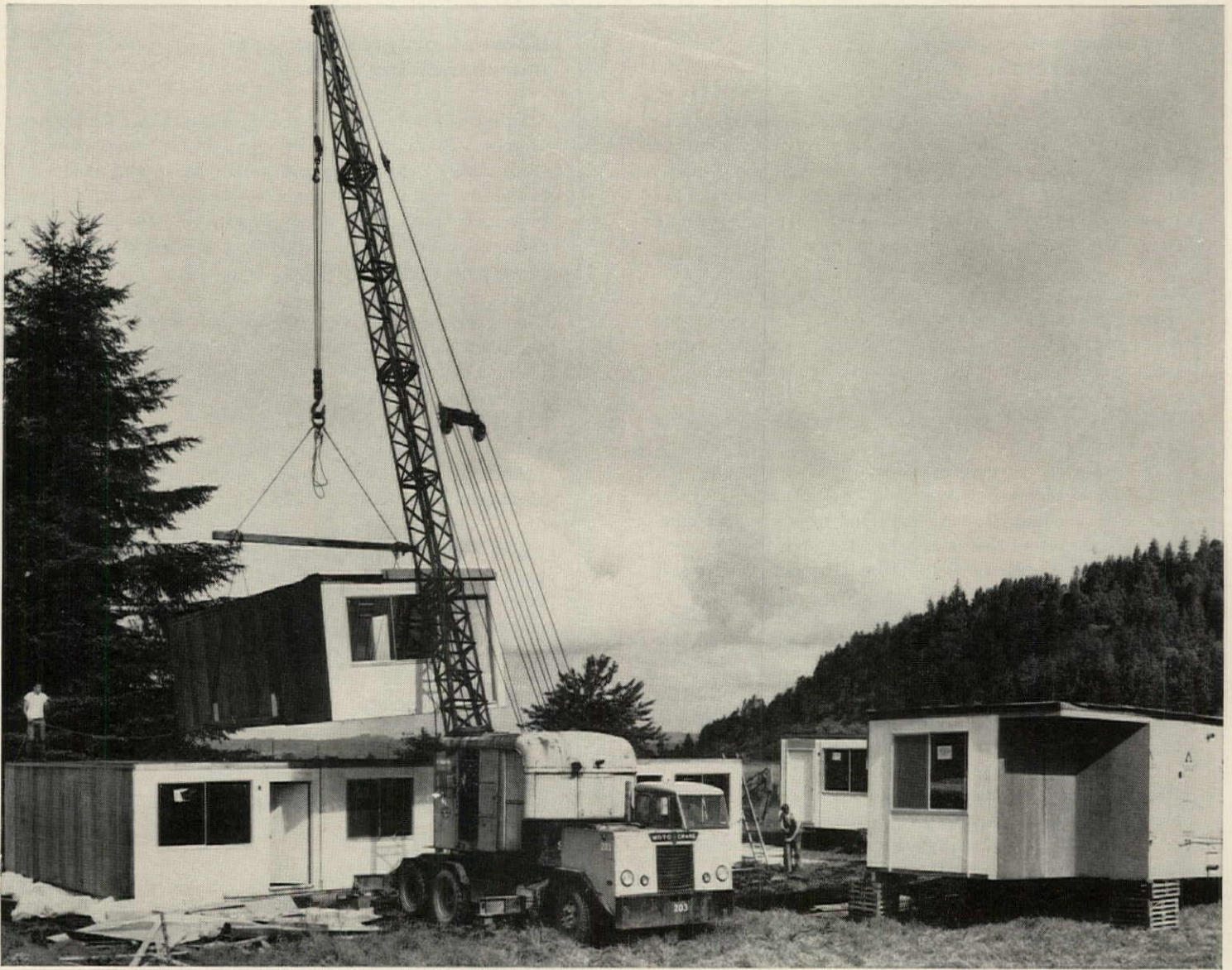
*Use furnishings that fit.* To help the dealer show off his model to best advantage, Kingsberry makes available low-cost furniture packages, contemporary or traditional, that are scaled to room size (to keep a small bedroom, for instance, from looking crowded). Its packages are detailed to the extent of including an open knitting basket, eye-glasses on an open book and a table set for breakfast.

Kingsberry tells dealers: "Take the construction money you save by using our package and put it where the buyer can see it." Landscaping is one place: one Atlanta dealer spends \$1,250 for landscaping his \$30,000 to \$60,000 houses. Good finish carpentry is another: a Kingsberry survey showed that the reason 42.8% of homeowners wouldn't buy another house from the same builder was poor workmanship. Other places Kingsberry says extra money should go: a kitchen big enough to eat in; a master bath (homebuyers would rather have two small baths than one large one); more glamorous bathrooms.

Kingsberry's ad assistance starts at the national level: a Kingsberry home was given away on TV's "Price Is Right" earlier this year. At the local level, the prefabber's share of advertising is in direct proportion to the number of houses purchased. Its star dealer, Homer Barrett of Fayetteville, N.C. (cover), has received \$21,000 for ads he has run in the past 12 months. His 1964 volume will be about 200 houses.

There are also special promotions, like Kingsberry's current Colonial classics program. Layouts and scripts have been prepared for local newspaper and radio advertising of 13 Colonial models in the prefabber's line. If the dealer runs the newspaper and radio ads for four week-ends, Kingsberry will pay 100% of the radio cost.

*continued*



**STACKED BOXES** for low-cost fourplex apartments have stressed-skin tiled floors, structural

redwood siding, ¼" paneling as interior finish. Each 12'x30' section weighs about four tons.

## Advanced prefabbing systems find limited applications

Prefabbers have discovered—sometimes the hard way—they can be as progressive as they want in the factory, but not at the site. Strongly unorthodox materials and methods find application only in rural, noncode areas where, as long as the lender approves, there are no restrictions on sealed walls, mechanical cores, sandwich panels or all-prefinished sections like those shown above.

In these remote areas, where labor is scarce and must often be imported, the highly prefabricated house makes good sense. That's why today's number-one market for progressive prefab methods is vacation houses.

Says Graham Schadt, president of Holiday House, Fort Worth, Tex.: "We told our people to forget codes and FHA and design a vacation house that can be built fast and with a minimum of labor." Result: a sealed-wall house of from 800 to 1,200 sq. ft. with siding and prefinished

paneling applied, wiring and plumbing installed in walls and partitions, and kitchen sink and lavatory installed in countertops. Remaining construction and finishing costs are about \$1,000.

Concord Homes of St. Louis makes a plumbed and wired package with three bedrooms. It is adequate for year-round living but is sold chiefly as a vacation house.

Northwest Homes of Chehalis, Wash., builds completely prefinished house sections which can be stacked two-high (*photos above and left*) for relocatable housing (they are being used for apartments at a dam construction site) and hopes to sell the same idea to ski-lodge developers. President George Osborne claims the sections—complete with tile floors, lighting fixtures and finished cabinets—cut costs by at least \$1 a sq. ft.

Two more advanced vacation-house systems are shown on the facing page.



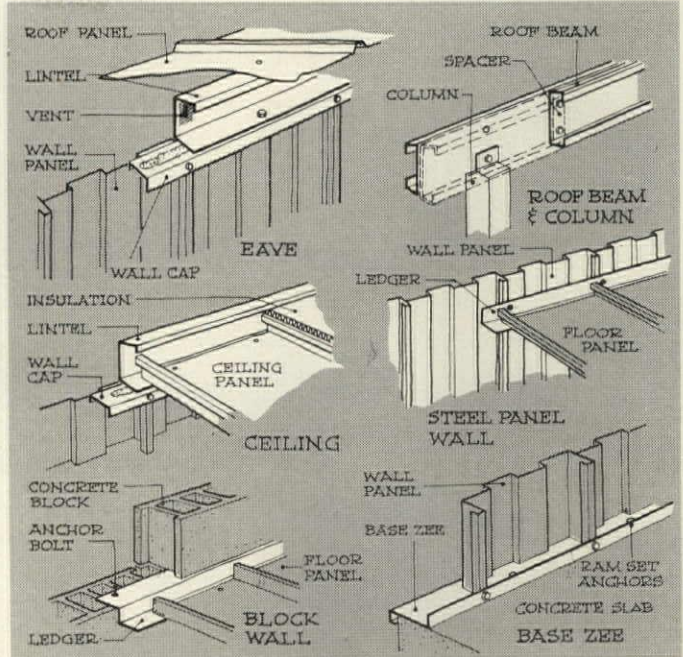
**FINISHED FOURPLEX** built of sections shown above required less than a week of site work.



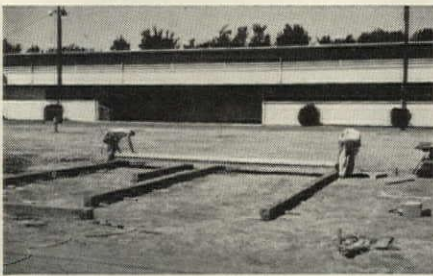
**VACATION HOUSE** by Armco comes in three models, 675-865 sq. ft., retails from \$10,000.

### Steel prefab sets up like an erector set

Armco Steel Corp. says four men can bolt together its new all-steel leisure home in four days. The interlocking wall panels have a baked enamel finish outside, wood paneling and drywall inside and roof panels aluminized to reflect heat. Techbuilt Inc. is distributing the house in the East.



**STEEL SYSTEM**, based on Techbuilt design, uses post-and-beam frame instead of trusses.



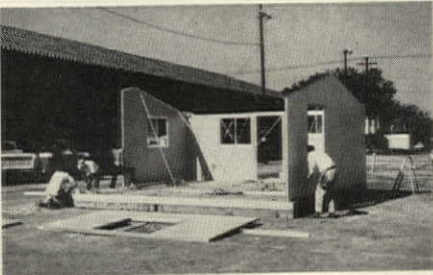
**WOOD FOUNDATION** was used for aluminum house shown at 1964 California State Fair.



**FLOORS** are plywood sheets on 2x6s. Panels are 20', the standardized depth of the house.



**WALLS AND GABLE ENDS**, finished on both sides and wired, are shipped partly assembled.



**BASE CHANNEL** bolted to floor receives walls and partitions. Angles are riveted on at corners.



**ROOF PANELS** bear on, and are riveted to horizontal wall angles. Fascia is riveted on.

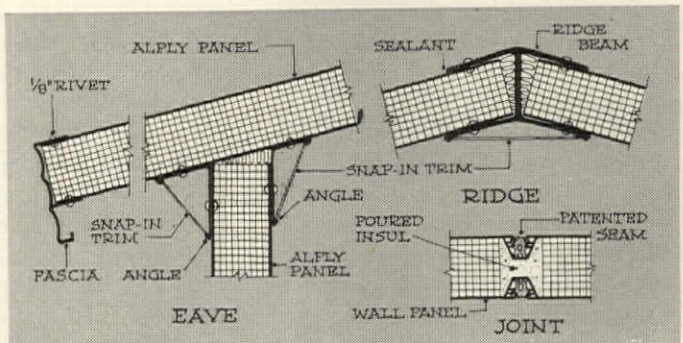


**COMPLETED HOUSE** costs about \$10 per sq. ft. Models range from 500 to 800 sq. ft.

### Aluminum prefab uses foam-core panels

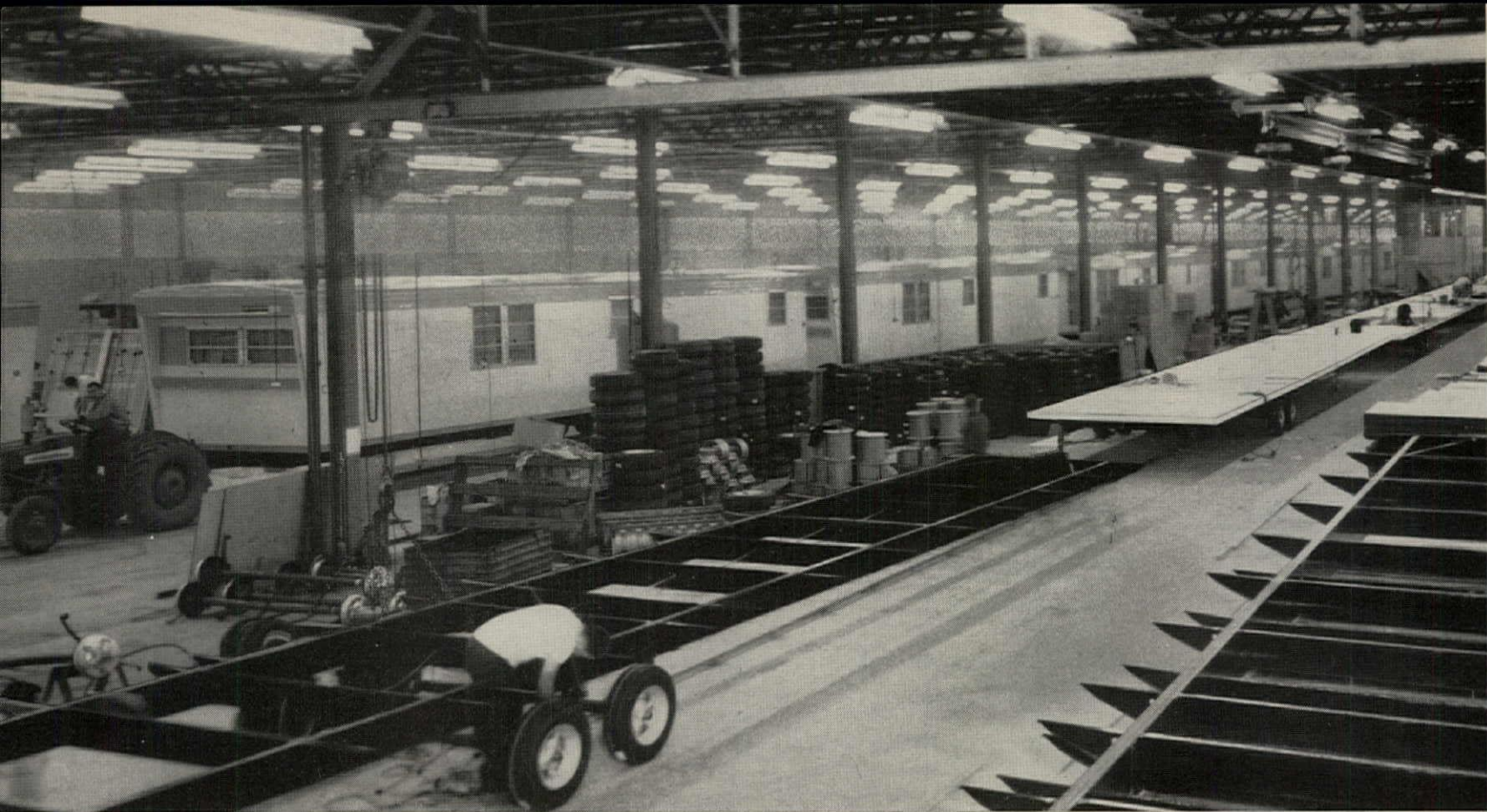
Alcoa's Alply panel—polystyrene foam sandwiched between aluminum sheets—is used for walls, partitions and roof in this vacation house made by A.B.A. Products Co., Sacramento, Calif. It will be sold in Western areas in 1965.

Alply, a load-bearing panel which was introduced to homebuilders at the 1962 NAHB Convention, has an aluminum skin on each side that extends slightly beyond the vertical edge of the insulating core and is roll-formed into a hooked flange. A V-shaped aluminum strip fits over the flanges of adjacent panels, leaving a seam which is filled by a zipper-like neoprene gasket to lock the panels and weatherproof the joint.



**SNAP-IN TRIM** conceals ridge connector and horizontal angles at roof and wall panel joints.

*continued*

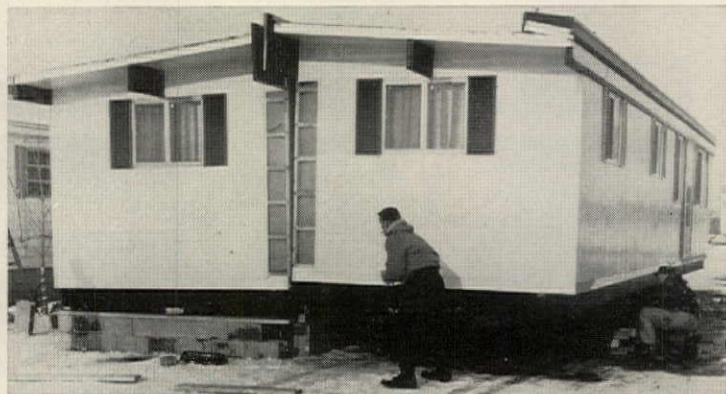


**NEW MOBILE HOMES** roll off Richardson Homes' assembly line every 20 minutes. Components are

assembled at the side (note wall sections at right) and brought to the line by overhead tracks.



**SECTIONAL HOUSES** and mobile homes are manufactured together in Richardson's plant.



**SECTIONAL HOUSE ASSEMBLY** is simplified by integral steel base. Note fold-down gutter.

## Mobile-home makers fill a void in the prefab market

As prefabbers move out of low-cost housing, mobile-home manufacturers are moving in. This year plants like the one above turned out 180,000 units—one third of all the under-\$10,000 housing produced in the country. If they continue their present growth (it has averaged 25% each of the past three years) mobile-home manufacturers could conceivably dominate the low-priced market before 1970.

The mobile home, defined by the industry as a trailer longer than 28' and heavier than 4,500 lbs., has always had an advantage over the low-priced conventional house. It is not subject to code restrictions; its price does not include land; it is readily financed (five to eleven-year loans at 4% to 6% add-on interest); there is a strong market for used mobile homes; and, most important, the price includes appliances, furniture, draperies and rugs.

Now some mobile-home firms are beginning to apply these advantages to the conventional house market. They are building two-section, completely prefabricated houses that can be put together on a conventional foundation in a matter of hours. Even though they are built on the same assembly lines as mobile homes, their construction is changed enough (i.e., 2x4 studs instead of 2x2's) so they can be built in many code areas. And a handful of manufacturers are making sectionalized houses that meet all FHA specifications.

Sectionalized houses are not new to mobile-home manufacturers. But past attempts at marketing them failed because they were sold through mobile-home dealers who were totally unfamiliar with conventional housing. Now the manufacturers are turning to builders, realtors and lumber dealers to market sectionalized houses.

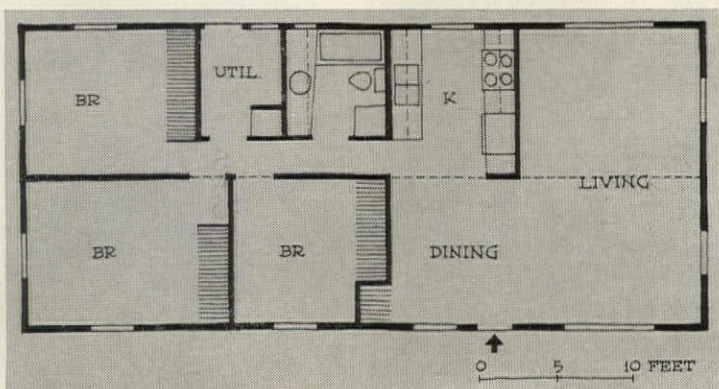
For the moment, however, the basic mobile home is the bread and butter of the industry, and manufacturers are currently pushing sales in two ways:

1. *They are building bigger units.* Mobile homes were only 8' wide until 1956, when the 10'-wide was introduced. In 1962 12'-wide models went into production, and double-wide units—two sections joined at the site—were introduced. Since standard lengths of over 60' are available, a buyer can get close to 750 sq. ft. in a mobile home for as little as \$8,000—fully furnished.

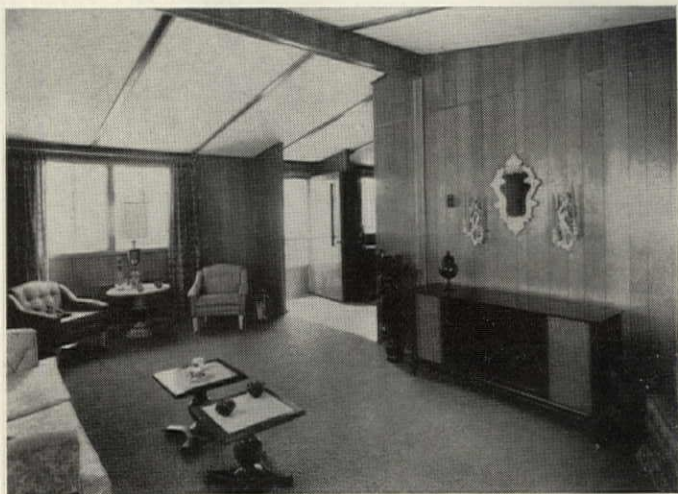
2. *Manufacturers are trying to upgrade mobile-home communities.* Many parks in the past have been run by undercapitalized operators who have nothing to do with the sales of mobile homes and do little to maintain an attractive environment. Manufacturers, concerned with the



**BEST-SELLING SECTIONAL** for Detroit is 1,000-sq.-ft. model retailing for under \$11,000.



**SECTIONAL HOUSE PLAN** has 880 sq. ft. of living space, 32 lineal feet of closet space.



**LIVING ROOM** reflects one change—higher ceilings—made in mobile design to get FHA approval.



**BIG KITCHEN** in sectional house has copper plumbing instead of plastic used in mobile units.

### This sectional gets a state code OK

When Detroit Mobile Homes runs its new two-section houses through the assembly line, a state inspector examines the plumbing and wiring as it is walled up and gives each unit a certificate of approval. Four out of five times this certificate gets local approval in the three states—Michigan, Pennsylvania and Kansas—in which Detroit is producing them.

Since the units are constructed to meet all FHA requirements, they differ too much from the company's basic mobile home to be alternated with it in daily production and instead are run through in special batches of 20 to 30 units.

image such parks give their product, are now encouraging dealers to develop and operate their own parks so they can maintain better standards. In Cleveland, for example, the Columbia park run by dealer Gerald Brookins offers 45'x85' lots (to accommodate the new 12'-wides and double-widths), 30'-wide streets with concrete curbs and shade trees, underground wiring and a shopping center which Brookins built and is leasing. The City of Cleveland has included the park in its official street guide. Parks in California and Arizona are commonly built around golf courses and luxurious recreation and social centers. And many mobile home parks in Florida have private docks.

*But no one in the industry has done more to improve the image of the mobile home than a famous Phoenix homebuilder. To see how, turn the page.*

*continued*



**THREE-SECTION MOBILE HOME**, priced at \$19,000 fully furnished (*plan opposite*), is cost-

liest of Longmark's eight models. All are landscaped and sited like conventional houses.

Photos: J. M. Pakos

## One big homebuilder is moving into the mobile home market

John Long of Phoenix has turned his 17-year, 16,000-house experience to beating mobile-home manufacturers at their own game. Two months ago Long opened eight mobile home models, and during 1965 he expects to be producing nine Longmark units a day in a new 26,000-sq.-ft. plant located in his present ten-acre prefabbing yard.

Long's venture is based on two ideas:

1. Phoenix already has a booming mobile home market. Dealers sold some 1,500 new units last year—90% of them manufactured out of state. And the area has more than 100 mobile home parks.

2. Lots of people who wouldn't think of buying a mobile home will change their minds if offered a unit that looks—and lives—more like a conventional house.

Long merchandises his mobile homes in exactly the same way he merchandises his

conventional houses. The models, grouped in a park-like area among water falls and citrus trees, are lowered into shallow wells to conceal their wheels and bring their floors down to grade (*photos*). They are landscaped, displayed with all extras, and include many interior features that Long puts in his conventional homes.

In addition to his fresh merchandising and design approach, Long has these advantages over competitors:

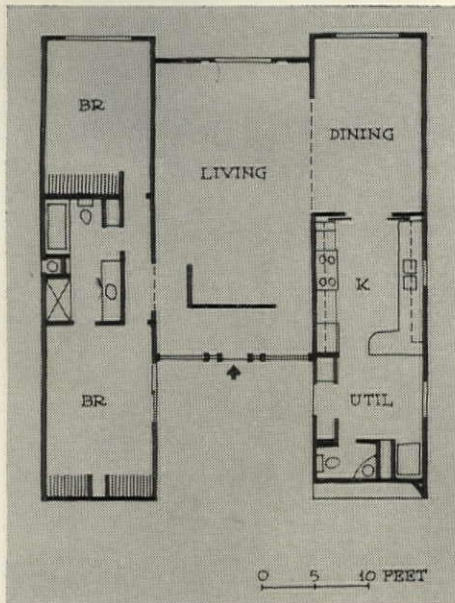
1. He offers the same warranty and service for his mobile homes that he gives with his conventional houses.

2. He is building a model community as a permanent showcase. The 169-unit park is open only to Longmark homes.

Long has talked to mortgage men and hopes soon to offer 5½% ten-year financing to mobile-home buyers who now get seven-year loans and add-on interest.



**LONG'S CONVENTIONAL HOUSES** furnished design and merchandising ideas for mobile models.



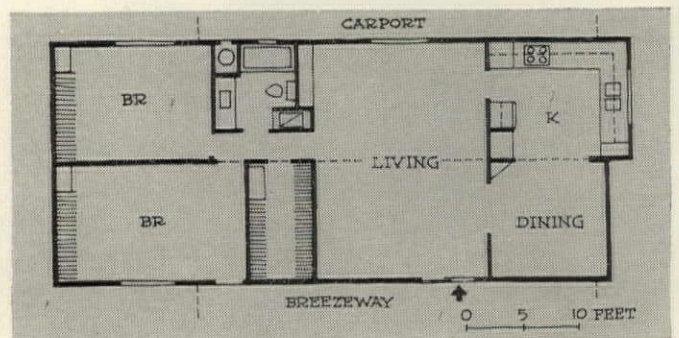
**1,160-SQ.-FT. PLAN** of three-section model (left) includes utility room and half-bath off kitchen.



**RAISED CEILING** over 14'x26' living room of triple-unit is 9½' high. Other ceilings are 8'.



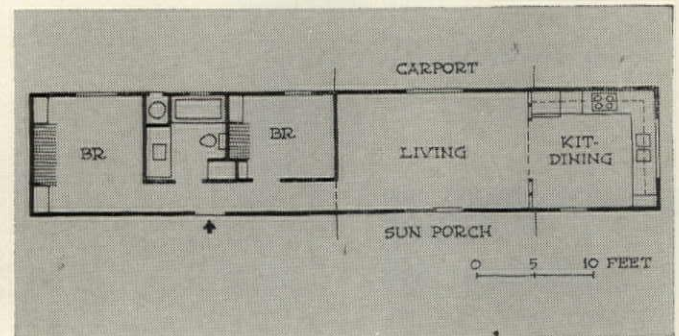
**\$8,000 MODEL**, combining two 10'x55' sections, is extended at sides by patio and carport roofs.



**1,100-SQ.-FT. PLAN** includes such extras as pantry, living-room book shelves, walk-in closet.



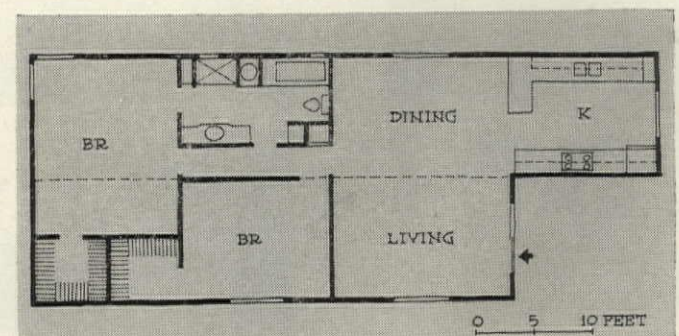
**\$4,500 MODEL** is lowest-priced of line. It can be expanded with optional enclosed porch.



**550-SQ.-FT. PLAN** has tile floors throughout. Higher-priced models have deep-pile carpets.



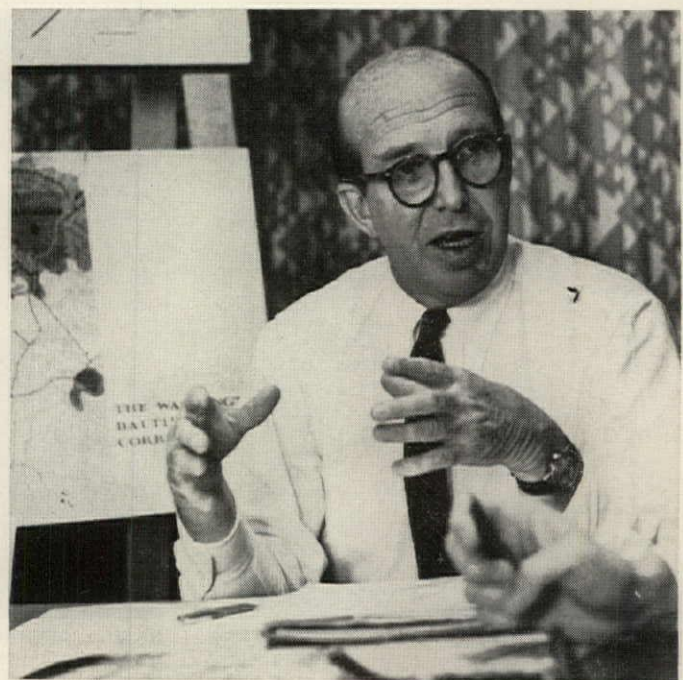
**\$10,000 MODEL** combines 10'-wide sections of different lengths to create setback for entry.



**920-SQ.-FT. PLAN** gives buyer big bath plus space for extra ¾ bath (in walk-in closet).



**WOMEN'S SOCIOLOGY**  
 Antonia H. Chayes, President's  
 Commission on Status of Women



**CHAIRMAN**  
 James W. Rouse, president  
 Community Research & Development



**SOCIAL STRUCTURE**  
 Nelson N. Foote, sociologist,  
 General Electric Co.



**RECREATION**  
 Robert W. Crawford, commissioner,  
 Philadelphia Dept. of Recreation



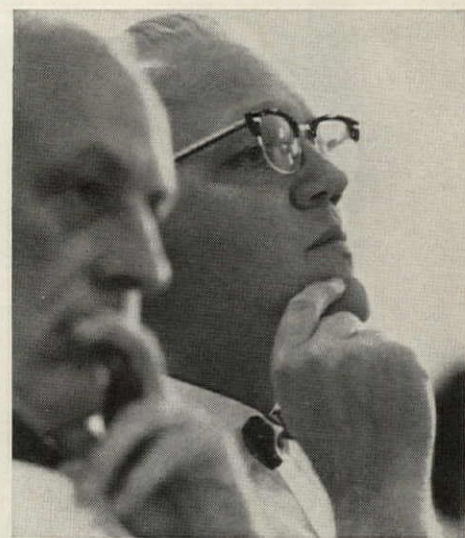
**ECONOMICS**  
 Robert M. Gladstone, consultant,  
 economic research



**LOCAL GOVERNMENT**  
 Henry M. Bain Jr., consultant,  
 administration and government

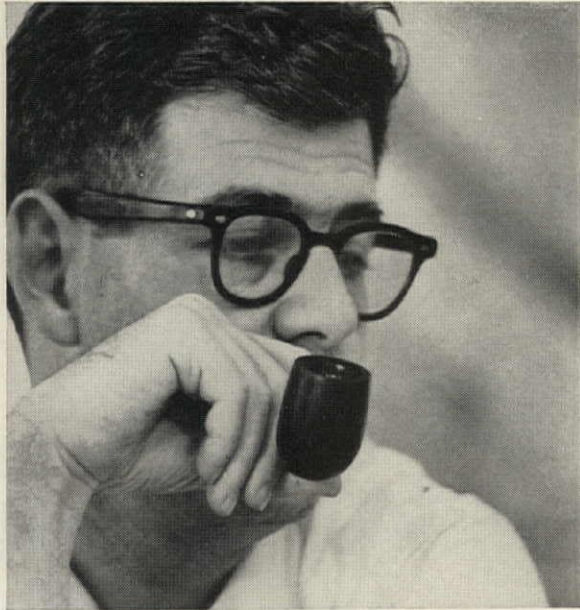


**COMMUNITY PLANNING**  
 Morton Hoppenfeld, chief planner,  
 Columbia project staff



**ADMINISTRATION**  
 Wayne E. Thompson, city manager,  
 Oakland, Calif.





Photos: Robert deGast

**HUMAN RELATIONS**  
Herbert J. Gans, professor,  
University of Pennsylvania



**LONG-RANGE PLANNING**  
William E. Finley, vice president,  
Columbia project staff



**TRANSPORTATION**  
Alan M. Voorhees, consultant,  
transportation and planning

## Can these thinkers help put across a vast new town?

Developer James W. Rouse (*top, center*) thinks they can. That's why he's called on the professionals pictured here, plus others from such remote fields as education, medicine and communication, to help his planners design Columbia, Md., a huge new town for 150,000 people midway between Baltimore and Washington, D.C.

Rouse believes that little is known about the social problems posed by new towns. Do buyers really benefit from neighborhoods that are racially or economically mixed? Is there a way to relieve women residents of the isolation and frustration they often feel in suburban homes? Is there a way to design a large town so that the individual resident feels an identity with it?

Rouse did not expect the social scientists and other consultants to give him solid answers to questions like these; he simply wanted what he calls "shafts of light" to influence the planners of Columbia.

His consultants, brought together in an informal work group, were also to act as judges of Rouse's contention that, somehow, a way can be found to lift community life to a new level of dignity and inspiration.

*For a discussion of the work group's views, turn the page.*



**INTENT CONSULTANTS** listen to Wayne Thompson (*third from right*), city manager of Oakland, Calif., comment on town-government problems.

## Step 1: Work group explores social needs seldom considered by planners

Jim Rouse wants Columbia to be "a garden where people grow," and the consulting work group's job was, so to speak, to help him provide the right soil. The group, which met for over 200 hours, came up with two requirements:

1. The town must have a land plan that is oriented toward people instead of buildings. Explains Psychologist Donald N. Michael of the Institute of Policy Studies, Washington, D.C.: "A good physical plan can actually encourage social activities and encourage individual growth."

2. The town must have enough schools, churches, libraries and playgrounds to meet residents' cultural and recreational needs.

To reach these goals, the work group established three fundamentals of new-town planning:

*A new town can provide the best community facilities without putting a heavy financial burden on its residents or the developer.*

Every school can have an elaborate gymnasium, a lunch room and an auditorium, not just a multi-purpose room that functions inadequately as all three. Churches can be spared their competitive

investment in meeting rooms and parish halls. And valuable land need not be squandered on parking lots at shopping centers.

*The key to these savings is understanding the inherent relationships between seemingly unrelated parts of a community.*

Shopping centers and office buildings, too often separated in the suburbs, can be grouped around a shared parking lot. If the shopping center and the office buildings are properly placed they will attract people to a central area where restaurants and amusement parks will flourish. High-density housing, instead of acting as a buffer between houses and stores, can be built along a main artery, where it will support a transit system that can free the community from its dependence on automobiles.

By placing junior and senior high schools near each other, the developer makes it possible for both schools to share a lavish auditorium, library and gymnasium that might not be economically feasible for just one school. Another advantage: once the educational complex is centered in a residential area, its facilities become available for extensive adult education (an idea inspired by pro-



Photo: Robert de Gast

## Out of these free-wheeling sessions came a raft of ideas for new-town developers

The work group felt that a developer can make valuable contributions to his new town—both in the way he plans it and through the institutions he helps establish. Specifically:

*The developer can teach a new town how to grow.* The key to this idea is an institute of human development. This agency—acting as a sort of planning department for people—would study changing social needs and try to fuse the community's resources (its facilities, talent and money) into new social programs. In the field of health, for example, the institute could evaluate the community's public health service, its doctors, its hospital and foster continuity among all three. And the institute could begin early to collect data that reveal the state of the community's health.

*The developer can teach a new town to talk.* He should not desert the town when it begins to grow, but should give it the means to communicate with itself. Says Work Group Participant Stephen B. Withey of the University of Michigan Institute of Social Research: "Communication in a growing community is like a nervous system. Patterns must be learned, associations must be established and memories must be built." Withey proposes a centralized information center, early creation of a town newspaper, an annual community report, closed-circuit television and a rumor checking service. The last of these would ferret out misinformation (after the manner of the federal government in World War II) and use the local press to set the record straight. Withey would also encourage an occasional Mardi Gras to let the residents "blow off steam."

But the town must also respect individuals' privacy. Says Historian Hamilton: "We don't want a place where someone rings your doorbell on Saturday morning and announces, 'Everybody out for shuffleboard.'"

*The developer can help the new town establish a good image.* A new town is a setting for many subdivisions. The kind of housing built in early subdivisions will set the tone for subsequent projects, so great care is necessary in selecting the first houses built. And the developer must also be prudent in his promotion lest he give potential buyers a distorted picture of the town.

But, says Group Member Robert Gladstone, an economic consultant: "There's a lot of opposition in this country to the company town or the community that smacks of too much planning." He points out there may be some value in merchandising a new town piecemeal and letting each subdivision create its own image.

*The developer must give a new town the means of supporting itself.* A new town destined to grow from 8,000 people (the present population in the Columbia area) to 150,000 in 15 years will put a huge financial burden on its county. Work Group Participant Henry Bain, a private consultant in government, proposes a "fiscal fence" around Columbia to shield the rest of the county from the burden of facilities which would be used mainly by Columbia residents. To do this, he would turn Columbia into a community improvement district with power to float bonds and finance and administer its own improvements, leaving responsibility for police protection, education and certain other functions with the county. This proposal, which would require legislative approval in Maryland, is based on a principle (the Estero municipal-improvement district) used by Foster City, a new town in California. Columbia residents who do not wish to use all the town facilities also should be protected, says Bain, who suggests special user charges for people who do use the facilities.

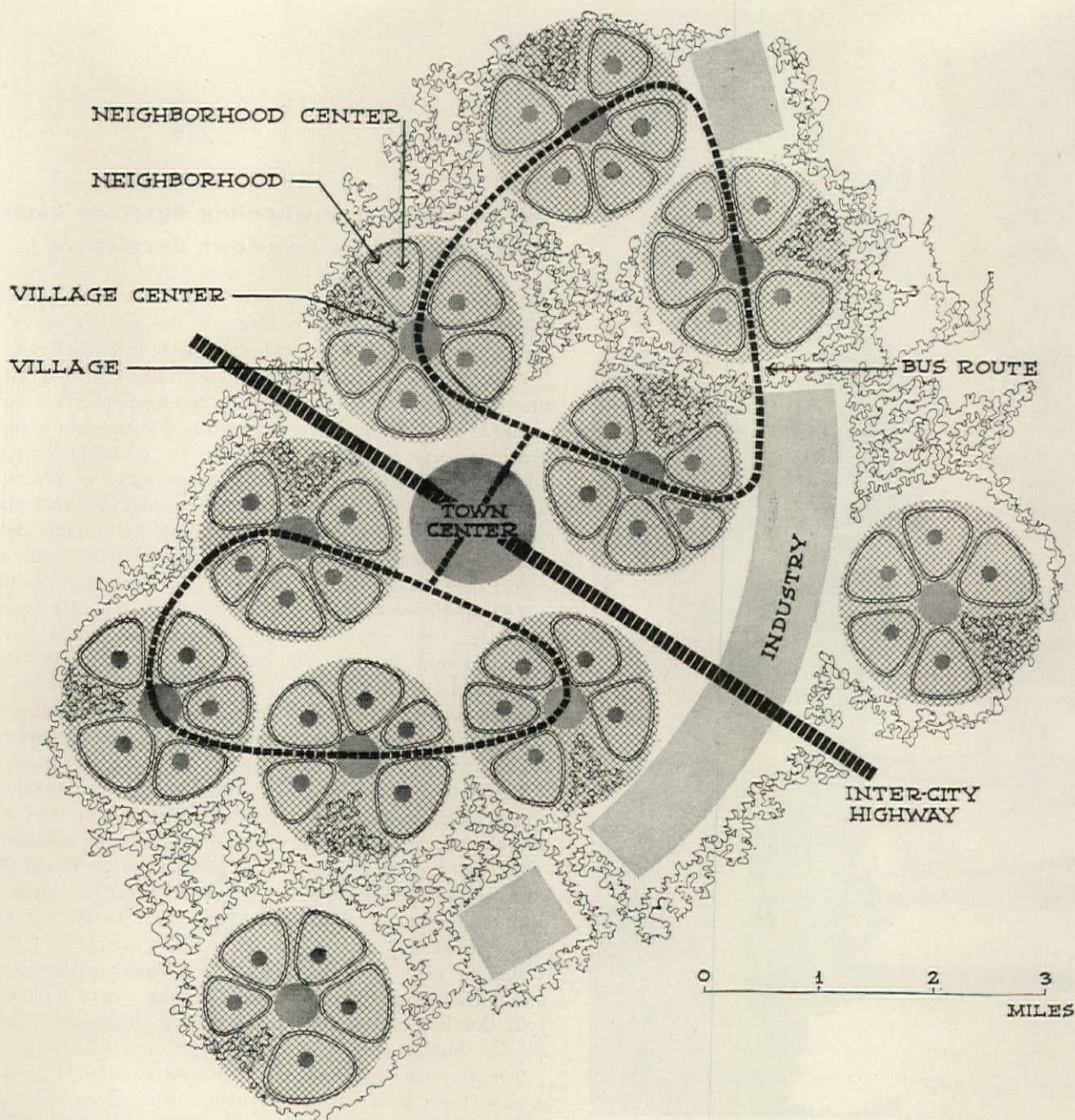
*continued*

grams in New Haven, Conn., and Flint, Mich.). Churches, if grouped near the complex, can also share the buildings. And if a medical building is added to the complex, it makes possible an inter-relation between the community (particularly its schools) and its medical experts.

Says Education Consultant Christopher S. Jencks of the Institute of Policy Studies: "No one has gone as far as this with the principle of shared facilities."

*The result of this planning can be a new sense of freedom in the community.*

Residents who live within walking distance of stores, schools and playgrounds—or within a ten-minute bus ride of a shopping center—regain a freedom they lost when they left the city. And they acquire a freedom for expression usually available only in small communities, where the nearness of recreation areas and meeting rooms gives everyone an opportunity for participation—and leadership. In Columbia, says Wallace Hamilton, project historian, "Nobody need feel like a nobody."



**TOWN PLAN**, divided into villages with open space between them, avoids the amorphous sprawl that plagues most suburban areas.

## Step 2: schematic layout scales a huge new town to social needs

This theoretical plan—produced by Developer Rouse's work group of consultants and planners—takes a town of 150,000 people and breaks it up into manageable units. Here's how it works:

The town itself is divided into ten (mile-wide) villages.

Each village is divided into five neighborhoods.

Town, village and neighborhood each have their own centers (see drawings at right).

Permanent open space is interposed between the town center and the villages—and between the villages themselves.

A bus-route—closed to automobiles—connects eight of the village centers with the town center.

A belt of industry is separated from the residential areas.

*This community-planning scheme goes a long way toward fostering better education, better government and better transportation within the town.*

It improves education by adopting the town plan to school requirements. Each neighborhood has an elementary school located so that all young children can easily walk to school over unob-

structed paths. Each village contains a junior and senior high school no more than a half mile from any house in the village. And the town center itself has a college or university, which becomes the cultural heart of the community.

The work group's scheme promotes better government by encouraging residents to participate in local administration. Consultant Wayne Thompson, Oakland, Calif., city manager, points out that clear village boundaries may even stimulate the residents to form their own associations to handle such housekeeping functions of government as street maintenance and garbage collection. Says Thompson: "We have to turn loose the resources of the public sector for more urgent problems."

The scheme simplifies transportation by providing convenient bus stops in the town and village centers. A local bus can circle the villages in 40 minutes, and it connects with an intercity bus at the town center. For residents who still wish to rely on their cars, two villages (with predominantly low-density housing) are located outside the bus route.

## The key to the scheme: a center for each level of community life—town, village and neighborhood

Ideally, each center must meet these requirements:

It must be so well located that it is surrounded by just the right number of residents to support its services.

It must be so well sized that it is rarely overcrowded.

It must contain the proper mix of facilities to satisfy the residents it is designed to serve.

It must be so well planned that its facilities don't conflict with each other. For example, an elementary school cannot be placed next to a garage.

*The town center should contain the one-of-a-kind resources that must be accessible to a large population.*

It should have a hospital, department store, restaurant, hotel, theatre and perhaps even an amusement park. In addition, the town's administration should be concentrated here, along with office buildings and high-rise apartments. The town center—with its square—should also provide a common meeting ground for all residents.

*The village centers should serve a collection of neighborhoods clustered in villages a mile in diameter.*

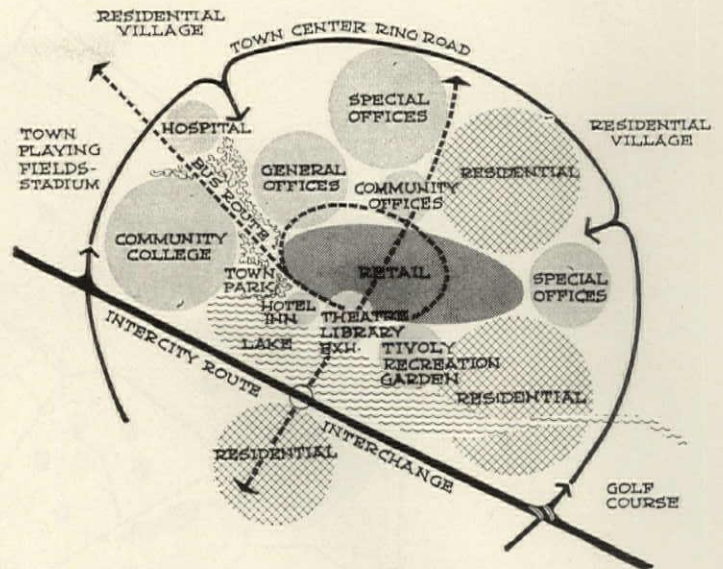
Here will be much of the town's active life, with a center for weekly shopping, teen-age activity and recreation. To keep the recreation facilities in each village in tune with over-all town needs, Work Group Participant Robert Crawford, Philadelphia recreation commissioner, proposed a single corporation to operate all facilities from playgrounds to bowling alleys.

The village center can also offer opportunity to promote religious life. With that thought in mind, the National Council of Churches has studied Columbia's plan and is now considering such innovations as 1) a townwide cooperative ministry, which would provide central administration for church planning, construction, training and community development; 2) an extensive shared-time education program which would make use of public school facilities; 3) an ecumenical institute to promote adult religious education; 4) a national conference center; and 5) a nonprofit religious-facilities corporation to build, own and manage churches in the new town.

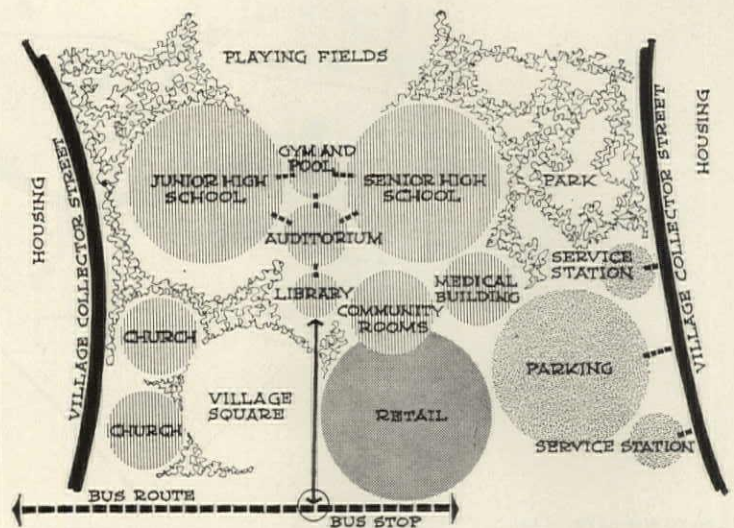
*Neighborhood centers must offer a point of orientation for families and young children.*

They should contain a nursery and a tot lot for infants, a kindergarten and playground for pre-school children, a school and play field for children in the first four grades and a general store which would answer a minimum of shopping needs. The store would also serve as administrative nucleus for the neighborhood and its recreation facilities. The store manager should receive special training for his role. His duties would include maintaining a neighborhood bulletin board, keeping an eye on recreation facilities and issuing sports equipment.

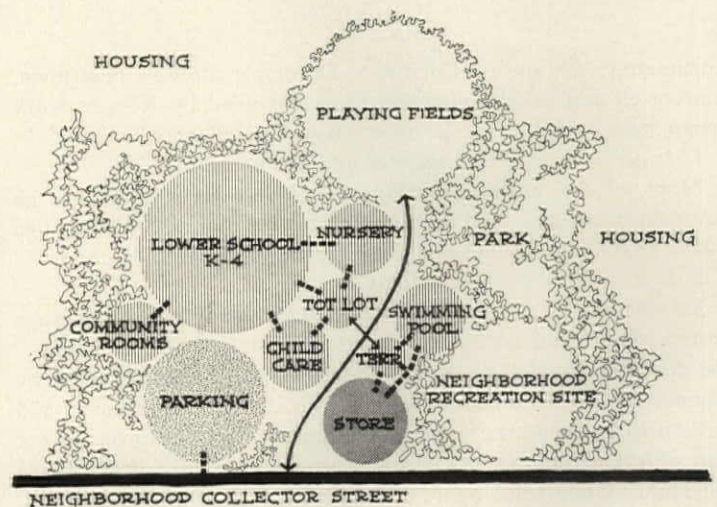
Though the neighborhood is the smallest geographic entity in the scheme, Participant Herbert J. Gans, who conducted sociological research in Park Forest and Levittown, N.J. proposes an even smaller unit—the block. Says he: "This is the major social arena, the major source of friends for many people. Block homogeneity is necessary. Putting well educated with poorly educated, working class with upper-middle class creates conflict. One cannot segregate by education or by child rearing values. So price—which reflects income—is the developer's only form of leverage."



**TOWN CENTER** is the focal point of the entire town, concentrating its commercial, cultural and recreational life in a stimulating environment.

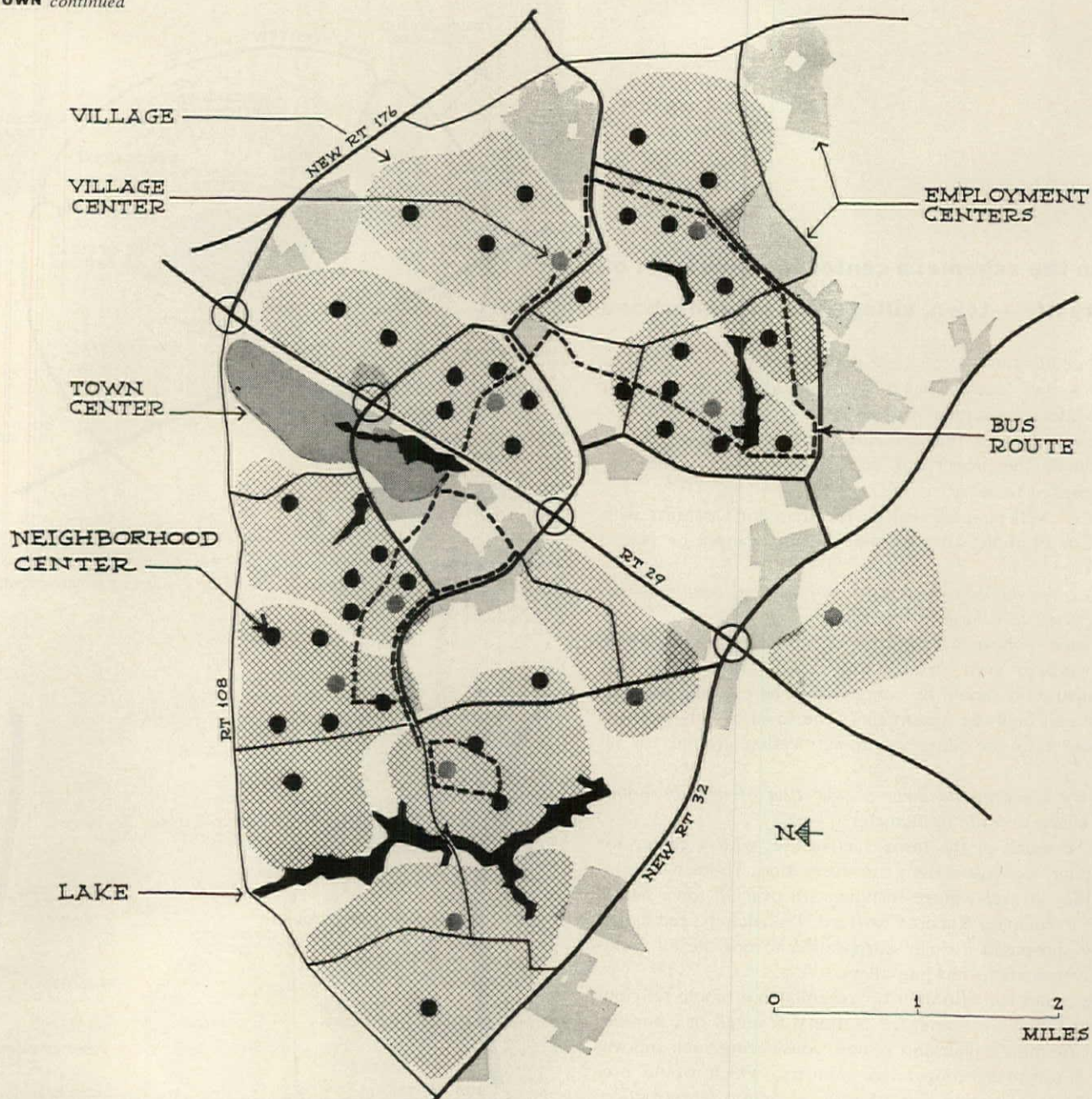


**VILLAGE CENTERS** are the heart of heterogeneous villages of 2,500 to 3,500 families. A bus route links most village centers with the town center.



**NEIGHBORHOOD CENTERS** are the smallest unit of town life. Each serves 500 to 600 families who live in relatively homogeneous neighborhoods.

*continued*



**NEW-TOWN SITE** is bisected by U.S. Route 29, which joins it to Baltimore (to the left) and Washington. Not all neighborhood centers are planned yet.

### Step 3: final plan fits a new social framework to the land

Fortunately, the site of Columbia, Developer Rouse's new town, lends itself well to the planning theory evolved by Rouse's work group (see p. 86). The site offers these advantages:

1. *It divides easily into villages and neighborhoods.*

Much of the terrain is rolling. There are rivers that can be dammed into lakes. And high ground near the middle of the huge tract (18,000 acres) makes a good location for the town center.

2. *It is roughly one contiguous parcel.*

To assemble it required 140 separate transactions at an average cost of \$1,500 an acre. Community Research & Development—the company headed by Rouse—was backed in this purchase by Connecticut General Life Insurance Co., which contributed \$23 million to the venture. Some 4,000 acres within the town are not part of it. One pasture will become CRD property only after a horse dies; other land, including a 300-house subdivision and an orchard, is not for sale. But the town plan is large enough to absorb these thinly scattered tracts without disrupting the scheme of villages and neighborhoods.

3. *It is well situated to attract residents.*

Columbia's site is connected to Baltimore and Washington by major highways and a proposed interstate road. And the site lies in an industrial corridor that itself is a source of new residents because of its attraction for new plants. The town must draw 1,500 new buyers and renters every year to survive—and 2,500 to flourish.

Like most new towns, Columbia will accelerate the development of its rural surroundings, a process that often generates local resentment. Some Howard County residents are exurbanites who settled there after World War II, hoping to outdistance Baltimore's urban sprawl, so they could be expected to oppose the rezoning CRD needs to carry out its plan. But Rouse and his staff have mitigated their fears of urbanization by tirelessly explaining the village concept. Says Mrs. Philip Thompson, publisher of the Ellicott City (Md.) *Times*: "To me, it's comforting to see this town developed by men who are concerned with people and what can be done with the land—and not just with profits."

**Columbia will make it easier for builders to develop, design, build and sell**

Says Developer Rouse: "Builders in Columbia won't have to worry about getting zoning, roads, sewers and the other facilities they need. It will be done for them. Instead of spending all their time at city hall, they will be free to devote their energy to the actual job of building." And Columbia will also help builders with a townwide merchandising and publicity program. As a result, says Rouse, "we'll probably attract the more craft-oriented builders."

Columbia will offer its builders these other advantages:

*The town will permit design that is more practical than aesthetic.*

Builders who locate in Columbia will have to conform to design standards when they build, but architecture will not be an over-riding consideration. Says Rouse: "I don't think we're going to create anything new in design in Columbia." This prophecy reflects Rouse's attitude toward architecture in general: "There has been too much emphasis on the role of the architect as an artist—and not enough on his role as a social servant." Significantly, architects were not represented on the planning work group.

Inevitably, economics will be a prime consideration in determining design, a fact which doesn't dismay Rouse in the least. Says he: "Too often we prejudge what is good in design. I'm a great believer in what the marketplace has to say. And I have a genuine respect for the guy who understands the marketplace—the builder."

Up to now the planning of Columbia has not been crimped by a tight budget. Says Rouse: "We haven't had to make many compromises. But eventually, feasibility will restrict what we can put into this town." One significant work-group proposal has already been dropped: a half-mile-wide green belt surrounding Columbia. This was discarded when some 3,469 acres of permanent open space were apportioned within the town. Says Rouse: "We just couldn't afford another 3,000 acres for a green belt."

*Columbia will offer builders a variety of markets.*

Builders who buy land there will find land planned for a wide choice of housing:

Low-density housing (on plots ranging from an acre to ten acres) will cover 1,420 acres.

Medium-density housing (on quarter-acre and half-acre plots) will cover 4,099 acres.

High-density housing (garden apartments, townhouses and high-rise buildings) will cover 1,220 acres.

Most of this housing will be built by independent builders, though Community Research & Development will probably take on the high-rise and commercial construction.

*Columbia's builders can promise their buyers one of the largest shopping centers in the world.*

This center will eventually include more than 1 million sq. ft. of space. It will consume much of the 345 acres allocated to commercial properties, though stores are also planned for every neighborhood and village. The center, to be built in stages matching the pace of demand, will feature a covered mall and convenient transportation to and from the villages. When completed, the center will reverse a trend of two decades: it will be the first regional shopping center that contributes to the core of a city instead of competing with it.

Some 1,674 acres are set aside for industry. This property is expected to generate 8,000 primary jobs in Columbia. Community services will create about 22,000 secondary jobs.

—ROBERT L. SIEGEL



**TOWN CENTER**, as shown in model, will hug lake formed by damming of Little Patuxent River. Route 29, at left, is crossed by bus-route bridge.



**VILLAGE CENTER**, adjoining bus route (line of light-colored trees), will have high schools (below ball field) with shared buildings in between.



**NEIGHBORHOOD CENTER** will include elementary school, nursery and neighborhood store (center) grouped next to playground and amid homes.

# What the public is buying and renting in 44 top markets

Local market facts, not national housing statistics, are most meaningful to the builder fighting to increase his share of sales and/or rentals. So HOUSE & HOME has gone behind the figures in 44 major metropolitan markets (*see map*) to tell you what kinds of houses are selling and what kinds of apartments are renting—and also to uncover clues to what buyers and renters in each market will want in 1965.

Certain trends and selling features turned up in city after city. Items: stronger sales of two-story houses (even in the Southwest), a demand for four or more bedrooms, opulent master-bedroom suites and farm-sized kitchens. But despite these and other common trends and features, the most obvious finding was that all housing markets are local markets—largely influenced by local likes, dislikes and economic conditions. Many cities can point to builders who came in with successful models from other markets and then flopped because they failed to recognize the differences in the public's tastes and needs.

The 44 market reports are distilled from hundreds of pages of research. They are based on interviews with builders, realty men and lenders by reporters from McGraw-Hill news bureaus and by H&H staffers like Senior Editor Jim Gallagher, who alone visited 14 cities on a 7,000-mile coast-to-coast trip.

*For the city-by-city story, plus graphs showing each city's six-year trend in housing starts, begin at right.*



**ATLANTA:** one of the biggest housing markets avoids the earmarks of bigness

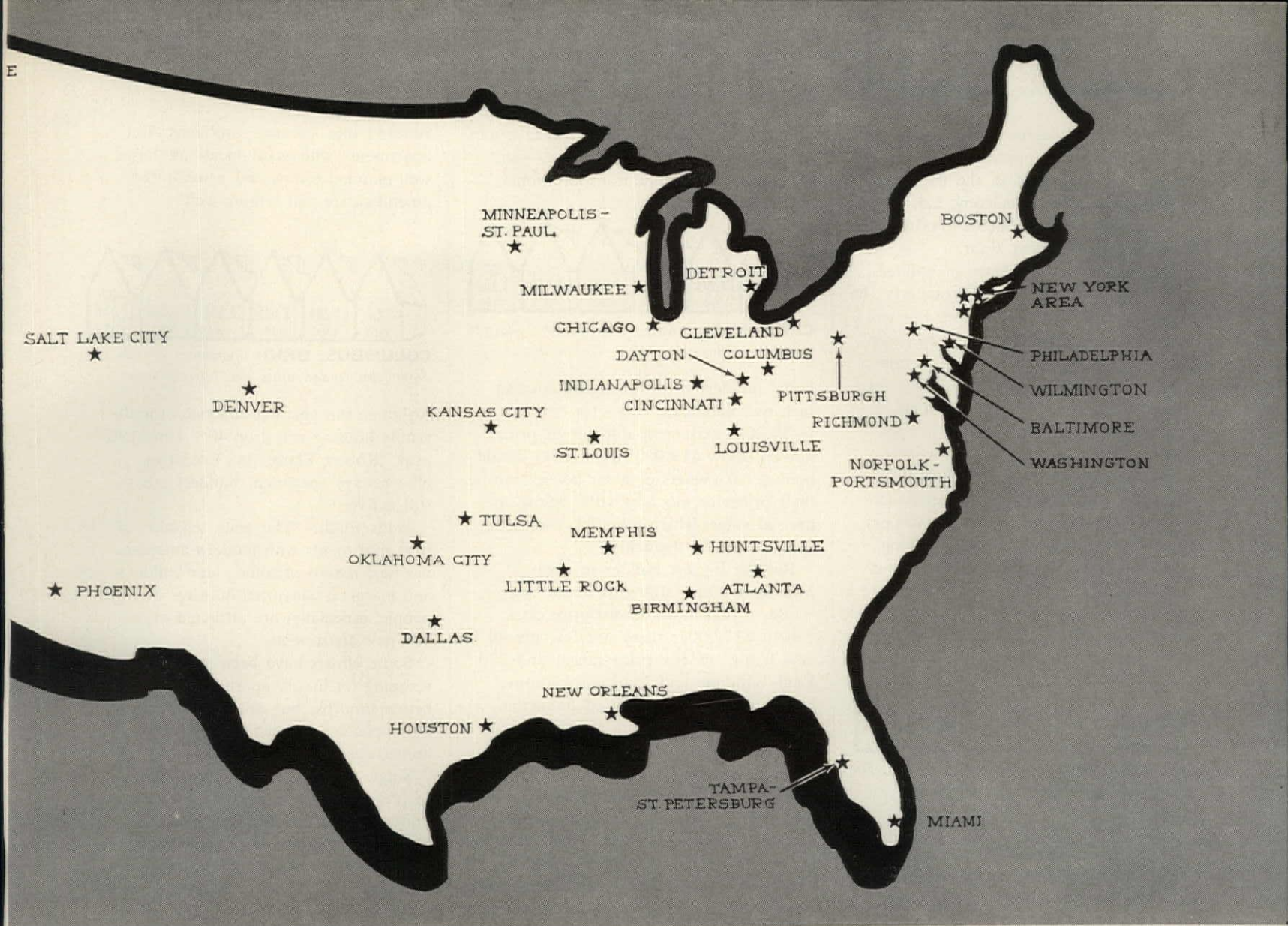
This year Atlanta will be the eighth or ninth largest U.S. housing market. But giant subdivisions and high-pressure selling are conspicuous by their absence.

From the air, the moderate size of Atlanta subdivisions is readily apparent. Most new houses are in groups of no more than 50 to 100, and street patterns change from area to area.

Local builders cite a list of outsiders who came in with much hoopla and big-time merchandising and then fell on their faces. Two new invaders who hope to succeed—and in two completely different markets—are John Arragona of Virginia Beach, Va., and Janis Risberg's New York-based General Builders Corp.

Arragona opened a project of \$13,000-to-\$15,000 houses (a price bracket not now being aggressively sold) in the Southwest quadrant. General Builders, which bought 1,000 acres from Northern Properties, southeast of the city, has opened two models at just under \$25,000

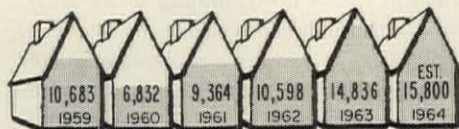




and will also sell sites to other builders. Both projects were badly delayed by wet spring weather, but are moving fast now.

In the over-\$25,000 market, there is little standardization—partly because of market resistance to look-alike houses and partly because Atlanta's generally hilly terrain rarely permits two identical sites. Almost all design is traditional.

The apartment market seems saturated in the \$125-to-\$200 rental range, but some luxury apartments in prime locations have waiting lists. About 7,800 units are expected to come on the market by January 1, so competition should become bitter. Some owners already say it costs up to \$300 in advertising and promotion to rent each apartment.

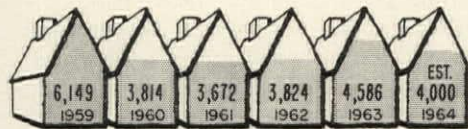


**BALTIMORE:** housing winds up a boom year—and counts on bigger booms ahead

Baltimore-area housing starts are at an all-time peak, but the figures are even better than they look because few of the starts are speculative. Border-state Maryland still fears effects of the Presidential order on open housing, and

few builders want unsold houses sitting available in their subdivisions.

It is southwest of the city, in the corridor that stretches toward Washington, 39 miles away, that the biggest growth is expected. The new town of Columbia (see p. 82), has a potential population of 150,000—three times the present population of all Howard County which surrounds it. Bill Levitt has successfully pulled buyers out to his Belair development near Bowie, and Ross Cortese's proposed retirement community near Olney may bring another 18,000 people.



**BIRMINGHAM:** new apartments put a competitive squeeze on old buildings

New apartments, going up at a rate of 1,000 units a year, have yet to saturate Birmingham's rental market. But vacancy rates are rising in older buildings. HBA Executive Officer George Perkins says vacancies will go still higher unless the old apartments are modernized to meet their new competition.

Local homebuilders are concentrating on middle to upper-priced houses. This

year's Parade of Homes drew 12,000 visitors to see 20 models, all over \$30,000. Many included luxury items like electronic garage-door openers, built-in vacuum systems, carpeting and top-of-the-line appliances. Most builders use conventional financing.

In the low-price market, Builder Vince Mazzara has built 120 houses for Negroes (upper-income Negroes can get excellent custom houses). He is also experimenting with townhouses including a 1,000-sq.-ft. model for \$10,500 and hopes to do some cluster planning in urban renewal areas, if he can pick up small pieces of land instead of major acreage.

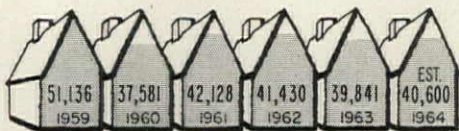


**BOSTON:** apartments move into suburbia, but the single-family market stays strong

There is real strength in Boston's rental market, and apartments are gaining not only in the city but also out in the suburbs. Many older people find the blend of convenience and country living in suburban garden apartments is just what they want. Typical of suburban apartment builders is A. J. Tambone, whose Bear

Hill Manor in Stoneham (20 minutes from Boston) is located opposite a country club. Each apartment in the five-story, 40-unit project has a balcony, hall carpeting and all kitchen appliances; and there is a laundry on every floor.

The luxury and opulence of builder houses in other markets—particularly the West—has yet to reach Boston. For example, although there's a trend to more bathrooms—the one-bath house is now a rarity, and 2½ baths are common in two-story houses—most baths are still small. Builders are offering more built-in appliances, especially the top-of-the-line ranges and ovens, plus a wider choice of paints, wallpaper, tile and appliance colors. When it comes to house exteriors, clapboard siding has always been king in Boston, but steel, aluminum, asbestos and hardboard siding manufacturers are fighting for the market.



**CHICAGO:** newspaper ads cry low cost, but second-time buyers are a prime market

A casual look at Chicago real estate ads would convince an outsider that all houses cost less than \$18,995, but many builders insist that the higher-priced market is still solid. HBA President John Stastny says buyers are looking for three-bedroom (or more), two-bath houses "with lots of amenities." Space has a strong appeal, but it's not so much the number of rooms as their size and usefulness.

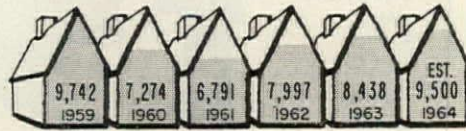
Sound conditioning, a must in apartments, is becoming much more common (and more salable) in middle and higher-priced single-family houses. Some builders offer a "quiet area"—a den, hobby room or library isolated from the rest of the house. Others use acoustic ceilings and quiet appliances. Speaking of ceilings, luminous ceilings in kitchens and baths have caught on like wildfire.

Although suburban activity is still high, there is a growing interest in the inner city, as H&H noted in an October report on remodeling town houses in Lincoln Park. Says the HBA's Stastny: "People want to live near the Loop, close to work and entertainment." Renewal projects like Carl Sandburg Village, University Apartments and the Hyde Park redevelopment have given older neighborhoods strong anchors for rehabilitation.

About 20 Chicago builders are seeking Negro buyers—mostly in odd-lot operations. Arch Hermann of Arjack Co., one of the few builders of subdivisions for Negroes (Maple Park and Golden Gate), found differences in selling this market.

"They're one-car families. Yet both

parents often work—many wives take jobs to help pay for their new homes—so they must have public transportation."

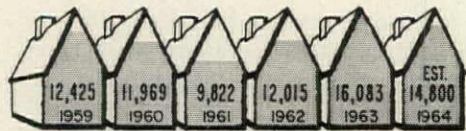


**CINCINNATI:** sales are steady despite sticky used-house market competition

Local builders of lower-priced housing face two handicaps: 1) sites cost up to \$4,000, making it difficult to price houses below \$19,000; 2) a sticky resale market has owners of older houses cutting their prices as much as 10% below appraised value, which often lets them offer close to 100% financing.

But the biggest builder in town, Marvin Warner, still sells about 300 houses a year in the lowest price class (about \$17,000); there are few unsold new houses in any price range; and 270 local building and loan associations guarantee a wide choice of financing.

Well-located suburban apartments, especially large projects that include swimming pools and recreation, are almost all fully rented. One in-town, high-rise apartment in a nonprestige area is reported to have gone back to the mortgage lender, but two others (Madison House and Highland House) are doing well in prime locations. Builder Allan Paul is readying a large garden-apartment project in a bypassed ravine within minutes of downtown.



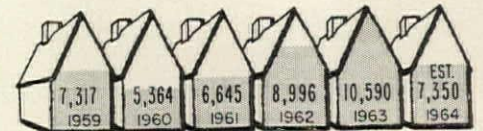
**CLEVELAND:** house-wise buyers demand tasteful styling and good neighborhoods

A market of second-time buyers with plenty of money to pay for what they want, plus keen competition from apartments and townhouses, has forced local builders to upgrade their designs. Styling preferences are still heavily traditional, but now it must be authentic. Buyers will no longer accept lumberyard floor plans and elevations.

Builder Bob Schmitt of nearby Berea says, "People want the feeling that the house is more than protection from the elements. They want to live in a house where a sophisticated movie might be filmed. Good design and good taste are the best trade secret." Schmitt, who also rates neighborhood environment as a key to sales, put in one of the area's first community swimming pools at his Longbrooke development.

Apartments will account for more than 50% of housing units started this year. Poorly built, poorly located units are

running into vacancy problems. But apartments with good locations, large, well-planned rooms and a wealth of amenities are still renting well.



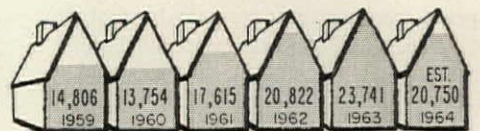
**COLUMBUS, OHIO:** apartment rentals are down, but older units are hurting most

Although this year's production of multi-family housing will drop 40% from 1963's peak, Robert Flath, HBA executive officer, says apartment builders are still active.

Adds Flath: "The wide selection of new apartments with modern amenities has hurt rentals of some older buildings and marginal converted housing. Young people, especially, are attracted to the best new apartments."

Some efforts have been made to get rezoning for luxury apartments in the better suburbs, but only about half the applicants succeed because of homeowner opposition.

Single-family housing stays strong. In fact, it's up a little from last year. Builder Don Ettore has sold more than 500 three-bedroom, 1½-bath Inland Homes prefabs priced at \$12,000. Pittsburgh's Ed Ryan of Ryan Homes is building in five Columbus subdivisions where other builders are also active. Many scattered-site builders will sell 30 to 35 houses this year.



**DALLAS:** builders are turning from big tracts to multi-site operations

"Everybody is a little builder now. Even the big builders are spread out and don't have many houses in one location anymore," says Executive Officer Herb DeShong of the Dallas HBA. "Though their merchandising is still excellent, they can't get the volume of four years ago."

Lawson Ridgeway's Centennial Construction Co. is now building in six locations, with models priced from \$10,000 to \$22,000 (each project has about a \$3,000 price spread). And Fox & Jacobs has seven locations (prices: \$12,000 to \$40,000).

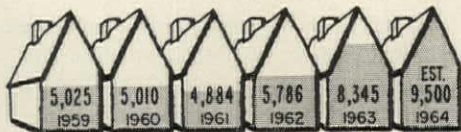
Fred and Harold Peek have jumped their volume 20% over 1963 and are 14 sales ahead of construction although they build no speculative houses and have but a single model. They offer FHA and VA terms in the \$23,000-to-\$25,000 price class, a market generally neglected by other builders in the area.

Apartment construction is still booming

—it now accounts for almost 60% of all new units—although the vacancy rate has been near 14% for the past two years. But Paul Pohly, head of an apartment rental agency, says vacancies are not crippling: "Dallas has a tremendous capacity for absorbing apartments. Out-of-state and older people who are used to apartments are coming in all the time."

Apartment Builder Harvey K. Huie, highly respected by his competition, notes another bulwark under the market:

"Young people make up the biggest part of my market; many of them come here from small towns." Some experts say single persons occupy 30% of Dallas' apartments. The high percentage of single tenants has encouraged "roommate finding services," sponsored by landlords to get multiple occupancy of apartments that are too expensive for one person.



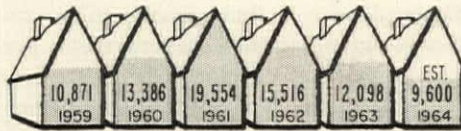
**DAYTON:** sales increase fastest in the upper-price house market

Dayton's housing market is firmly based on two statistics, one high and one low. Local wages and salaries are among the highest in Ohio, and the unemployment rate (2.6%) is the lowest. Result: the fastest rate of increased sales is among over-\$25,000 houses—up almost 50% in five years, according to HBA President Robert Miller of Cornell Builders.

Miller builds 65 houses a year in the \$21,000-to-\$27,500 class. He uses electric heat in all models (although local gas costs are low), puts 6" of insulation in the ceilings and full-thick insulation in the walls, includes insulating glass or storm windows and offers air conditioning at no extra cost. Buyers get a choice of separate electric-heating and air-conditioning systems or heat-pump heating and cooling. All have taken heat pumps.

Dayton buyers want both larger bedrooms (a 10' x 12' room is hard to sell) and more of them. Sales of builder Tony Wenzler's most popular model are equally divided between three- and four-bedroom versions, and buyers are asking for more space in children's bedrooms as well as in the master suite. Wenzler puts a full-size dressing room closet in the bath.

Dean Ward of Ridgewood Builders, who sells 100 houses a year from \$17,000 to \$28,000 (average: \$20,000), has found that 90% of his buyers demand custom changes (and are willing to pay for them), 98% order fireplaces and 50% now take air conditioning. Says Ward: "They seem to be looking for all the things they couldn't afford, or that weren't on the market, ten years ago."



**DENVER:** starts are down, but builders aren't saddled with unsold inventories

This year Denver building will hit only about half of its 1961 peak of some 19,000 housing units. But homebuilders aren't worried. They point out that much of the attrition is in apartments, that the supply of unsold houses is far from heavy and that the city's growth should lead to an upturn for both houses and apartments.

One of the area's biggest builders, Perl-Mack Homes, expects to sell 700 houses this year vs. a peak of 1,300 in 1961. Perl-Mack is one of the nation's top merchandisers, and builders come from all over the country to see the sales layouts at its Northglenn and Southglenn subdivisions. On display at Northglenn are 14 furnished and landscaped models priced from \$12,350 to \$20,950. All traffic enters and leaves the area through a sales office. And salesmen are well trained and enthusiastic. Their big sell: a lengthy list of amenities and equipment (including air conditioning).

An invader from Phoenix—Builder John Hall—has opened Denver's first townhouse condominium, and initial buyer response is enthusiastic. His 207 units range from \$16,200 to \$20,400. The largest: a four-bedroom, two-bath model. Like Perl-Mack, Hall includes appliances, carpeting and a long list of extras.



**DETROIT:** biggest continuous auto boom in history has houses selling like hardtops

Detroit is well into its third straight year of record auto sales, and this prosperity has rubbed off on housing. Many builders are as much as six months behind on deliveries. Says one: "We can't build them fast enough. We were simply unprepared for this kind of boom."

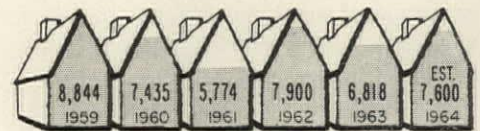
Sales are good across the price spectrum—from \$13,000 tract houses to \$100,000-plus custom houses in Grosse Pointe. In every price bracket, buyers are choosing the most expensive models. And even with well-equipped houses, they are paying for more extras. Says a builder: "We put in everything we thought they wanted, and they still spend another \$2,000 for better light fixtures and other extras."

To meet the healthy Detroit market, builders are offering:

1. More space for the money. Bert Smokler sells a 2,232-sq.-ft. model for \$28,690, and Ed Rose has a 1,387-sq.-ft. house for \$14,990 including land.

2. More bedrooms. Four- and five-bedroom houses are common—and not only in higher-priced houses. Kaufman & Broad offered four-bedroom houses at \$15,900 this year—and sold 150 of them. Says a K&B spokesman: "Buyers with \$5,000-to-\$7,000 incomes often have the biggest families, and there were few houses that filled their needs."

3. More luxuries in the basic house. Built-in cooking is a must. Most houses over \$20,000 have 2½ baths, and some above \$30,000 have as many as four.



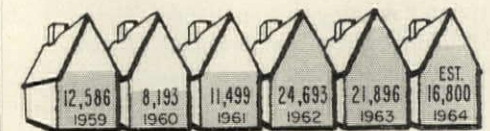
**HONOLULU:** soaring land costs boost house prices and spur demand for apartments

Builders of Honolulu's new apartments are surprised to find their two-bedroom and larger units filling up faster than small ones. The answer: families with children—the usual market for houses—are renting apartments instead.

Behind the need for apartments is a population concentration that has led in part to rising land costs. Eighty per cent of Hawaii's population (estimated at 665,000 in 1960) lives on the 640-square-mile island of Oahu.

Land costs, higher than most in the U.S., range from a \$1 a sq. ft. in outlying areas to \$2 or \$3 in the city of Honolulu and up to \$50 (or over \$2 million an acre) at Waikiki Beach. Half the island's homeowners lease their lots at 3% to 4% of appraised value per year.

Most tract houses start at about \$20,000 without land. Former mainland builders like NAHB President Bill Blackfield, Centex Construction and Henry J. Kaiser are vying with such important Hawaiian firms as American Factors and Lewers & Cooke. Most builders see a trend to four-bedroom houses (the two-bedroom home is fading fast) and say the use of brand-name products is a key to mass sales.



**HOUSTON:** a growth area has a bright future but some growing pains

Three facts jump at the Houston housing observer: 1) the tremendous values offered homebuyers, 2) the steady pace of economic growth and 3) the ability of the housing industry to out-produce fast-growing housing demand.

This year's production will be down from 1963—11% in houses and 52% in apartments. Apartment vacancies are up, but there is no major overhang of unsold

*continued*

new houses. HBA membership is at an all-time high of 750, and Houston expects to have the nation's largest builders' association by 1965.

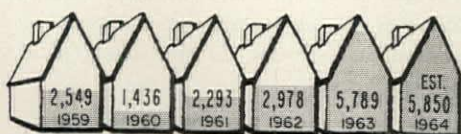
The HBA Parade of Homes drew its usual 100,000 visitors this year to see 20 houses priced from \$17,000 to \$24,000 (most were sold by the Parade's end). Most models cost less than \$12 a sq. ft. and included carpeting, walk-in closets, master-bedroom suites, intercoms, appliances and air conditioning, which is now standard in Houston houses.

Houston builders are also making heavy use of wood paneling, top-grade vinyl floorings in entries, kitchens, baths and family rooms and carpeting everywhere else, and lots of appliances.

Builders are not hurting for reasonably priced land. So many developers sell lots at good terms that small builders have no trouble getting land.

Although Houston is close to Galveston Bay and only 40 miles from the Gulf, the city was never oriented to water and water sports. But now waterfront, second-house developments are springing up. Builders in the Clear Lake-NASA area feature the joys of "boating and fishing from your backyard." Heavily promoted Jamaica Beach on Galveston Island has about 50 houses, most built by odd-lot builders on owners' sites. A new project, Bryan Park, will cover an entire island on the gulf with concrete houses (from \$15,000) designed by a top young architect, Clovis Heimsath, who also did the land planning. By building the island up 9', well above hurricane water, the developers made the houses insurable—and thus mortgageable—which should encourage buyers who fear investing in a house that might be washed away.

Condominiums, too, have come to Houston. Jim Philips sold 20 of 89 units in five weeks despite competition from hundreds of nearby rental apartments. Priced from \$15,000 to \$24,000, his two-story townhouses are restricted to families with no children under 16. They include nylon carpeting, all appliances, air conditioning and soundproofing. Frank Sharp sold 50 of the 132 units in his 16-story condominium in the first month after opening, and has started two similar buildings nearby. Each unit has through-the-wall heat pumps and separate meters.



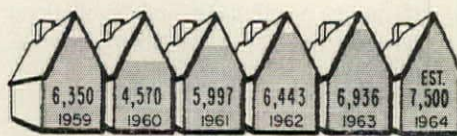
**HUNTSVILLE, ALA.:** a seller's market grows by 5,000 new residents a year

Under the impact of the aerospace explosion at the Marshall Space Flight

Center, Huntsville builders are putting their main efforts into guessing the housing tastes of incoming Civil Service and contractor employees. Merchandising takes a secondary place.

New residents come from all over the country, so builders find a market for a variety of styles, ranging from West Coast contemporary to traditional Southern Colonial. Newest trend is to planned communities, like Willow Brook, Country Club and Mt. Charron, built around country clubs and golf courses. Prices of houses in these communities start at about \$27,000.

The local HBA, now up to 162 members, is trying to educate buyers to the effect of land costs on house prices. Land prices have soared 35% to 55% in four years.

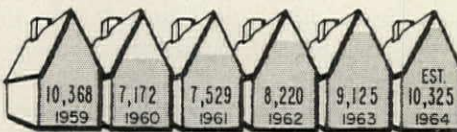


**INDIANAPOLIS:** a strong rental market tops booming 1963 by 20%

A key factor behind the city's demand for rentals is the slow market for used houses. In recent years transferred families have often had difficulty in selling their houses, and this has convinced some people that they should keep their housing investment as fluid as possible by renting rather than buying.

Though 1963 was considered a boom year for apartments, the first half of this year showed a 20% increase, and builders and lenders do not feel the market has topped out yet—particularly in the townhouse and suburban garden-apartment categories.

Most apartments feature fully apportioned kitchens, often including washer and dryer, and units as large as four-bedrooms are being offered. New single-family housing is fighting back with more luxuries and amenities. Almost every house over \$13,000 has a large family room and two bathrooms. This fall the Indianapolis HBA, held its first one-site Parade of Homes, and drew more than 15,000 visitors to see nine furnished models.



**KANSAS CITY:** in a strong—but not flashy—market, builders have no inventory

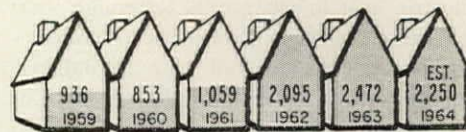
Both the strength of the Kansas City housing market and the depth of the homebuilding industry serving it were demonstrated at this fall's Parade of Homes, the biggest in the nation. HBA Executive Officer Leo Mullin got 87 builders to open 132 houses (most of them

furnished) to the public and put out a 132-page plan book showing the houses.

Most Kansas City builders sell slightly ahead of production and are not plagued by inventories of unsold houses. Biggest builder in the area, which takes in three counties in the two states, is J. R. Stewart, who sold 170 houses from June to October and seems sure to top his usual 200 sales a year. His Stewart Heights East subdivision has a five-model, closed-trap display area that funnels visitors through a sales office ("hospitality house"). The office has plenty of comfortable seating to make it easy for prospects to stay longer and look over literature and renderings of 16 available elevations. Stewart's three-bedroom, one-bath brick houses are all priced around \$15,000. He offers three options: air conditioning (at \$800), taken by about 25% of his buyers; a built-in range and oven, taken by 80%; a half-bath, taken by 10%.

Builder Alex Bascom has a new planned unit development of both townhouses for rent and duplexes for sale. Over-all density is the same as it would have been for detached, single-family houses, and the space saved by townhouses and duplexes is used for a recreation area and swimming pool in the center of the project. Since Bascom must manage and maintain the rental units anyway, he offers his grass-cutting and snow-shoveling service to duplex buyers for a monthly fee.

Here, as elsewhere, there's a trend toward spacious master bedroom suites. Builder Quinton Wells' most popular model (\$30,000) includes a master suite with a dressing area, oversized bath and study.



**LITTLE ROCK:** small builders tap a solid market for semi-custom houses.

This state capital, with a good economic underpinning of insurance company headquarters, absorb over 2,000 housing units annually (1,600 single-family), and has no serious inventory of either houses or apartments. Most builders are slightly behind sales, and do not lack prospects for more.

The three largest subdivisions—the Mathews Organization's Lakewood, Winrock Corp's Indian Hills and Long-Bell Lumber Co.'s Leewood—are well planned and follow the almost-custom-house pattern typical of many Southern markets. At Leewood, Long-Bell builds no houses but sells finished lots to some 25 builders who buy most of their materials from Long-Bell. Recently a 90-lot section was almost sold out in a day. Scarcest commodity in town: good finished lots for small builders in prime areas.



**LOS ANGELES:** a shortage of buildable land pinches this huge housing market

With 1,000 people flocking into California every day, Los Angeles is still the nation's No. 1 housing market. But builders are scrambling harder than ever to find land priced low enough for middle-income housing.

Ratios of land cost to house prices range from 33 $\frac{1}{3}$ % to 65%. Flat land inside the mountain chains that ring the city is rapidly being used up, and builders are paying \$40,000 to \$50,000 an acre for sites that would ordinarily be called marginal. The land pinch is so tight that houses are even being built among oil wells near Wilmington.

All this means that future homebuilding will be largely controlled by companies that can buy and develop huge tracts in the mountains and valleys beyond the city—Sunset Petroleum, Macco, Janss, Occidental Oil and Larwin, for example. Developing these tracts is a blue-chip game. Sunset, for instance, will put \$19 million into the 1,100-acre McCrae ranch.

Market Researcher Sandy Goodkin thinks many builders forget they are competing against not only new houses and apartments but also thousands of older houses for sale or rent: "In the San Fernando Valley alone, roughly 2,000, of post-war vintage, are always for sale."

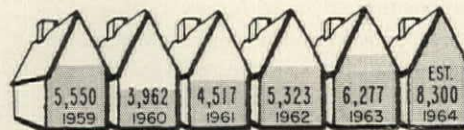
Southern California's biggest builder may well be R. A. Watt. He sells more than 2,000 houses a year in more than 20 projects, including two condominium townhouse developments. One condominium (Scottsdale Homes) is a low-cost group (about \$17,000) with high land density. The other (New Horizons) is a 600-house project restricted to adult buyers and built around a pitch-and-putt golf course, clubhouse and other recreation facilities. Prices: \$19,995 to \$29,500.

Another local giant—Larry Weinberg's Larwin Group—built 1,700 houses in 1963 and expects to do 2,300 this year (Larwin has never built apartments). Most will be in the company's Valley West (\$17,500 to \$24,050) and Kingspark (\$20,000 to 24,000) developments in the Simi Valley, which boomed when the nearby San Fernando Valley developed an industrial base and will soon be tied to Los Angeles by a new freeway. Every Larwin subdivision has five model houses around a landscaped area of water, rocks and shrubbery.

A prime example of the market's large landholders is Janss Corp. which owns 11,000 acres in the Conejo Valley, with direct freeway access to Los Angeles,

Janss's over-all plan called for creating a sound industrial base, then adding commercial and shopping facilities (feeding on nearby existing housing) and finally developing residential areas. Four builders—Bill Lyon, Eichler Homes, Harlan Lee and Sidney Kidrick—are now building on land bought from Janss. Their houses are priced from \$17,000 to over \$40,000.

Townhouses are concentrated in Orange County—at midyear, 27 projects (with 5,000 units) were under way, and 35 others were awaiting planning commission approval. Many of these projects exclude school-age children, according to a study by Shipley-Stewart Corp., market analysts. So there is still a strong townhouse market for families with children.

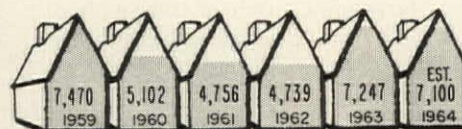


**LOUISVILLE:** here's a market where there's still room for apartment building

Louisville has yet to experience the apartment boom that has hit so many other major cities. Builder George Martin of Bollinger-Martin notes that apartments have accounted for only 15% of starts in 1963 and only 20% so far this year. He is building 60 apartments in his Rolling Hills subdivision and 48 more for an investor.

The city's first townhouse project outside an urban renewal area is selling well, but no one is following suit except in preliminary proposals for a few cluster-plan subdivisions. The pioneer project—Builder Joe Cambron's Heather Hills—has three-level townhouses built with U.S. Steel components. Basements of the hillside units open to grade on the downhill side.

Detached-house sales are steady at prices from \$12,000 to \$30,000. One fast seller, by Builder William Clem, is a French Provincial house with an H-shaped plan and a large country kitchen with an old-brick fireplace. It sells for \$28,950.



**MEMPHIS:** the trend is to higher-priced houses with more space and more amenities

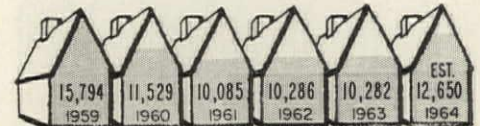
Most Memphis builder are in the over-\$20,000 market, partly because of the steady rise in land costs and partly because of a consumer demand for more space and more expensive features.

A local survey showed that almost 25% of new houses built this year had four or five bedrooms, while only two years ago a house with more than three was a rarity. Builder Avron Fogelman explains: "People want that fourth or fifth bedroom for

conversion to a den or study." Also increasing are large baths with vanities, dressing rooms and sunken tubs.

Two builders—Wallace Johnson and Hewlett Hunt—have introduced atrium houses, and the 1 $\frac{1}{2}$ -story house is gaining popularity because of its expansion possibilities. The city has just passed a townhouse enabling act, but only one townhouse project is under way.

A rash of high-rise apartment building shows no signs of ending, and garden apartments are coming on fast. Most new projects include pools and other recreation facilities in interior courtyards.



**MIAMI:** the market fights a glut of FHA foreclosures

Hanging over the market are 2,000 repossessions by FHA. The agency is now selling some 200 a month, but new foreclosures about equal this. Hardest hit is the low-cost market, and there's some spillover into the middle range because families get frozen into cheap houses they've outgrown.

But Porter-Wagor-Russell has sold 15 houses (\$21,000 to \$24,000) in two months to buyers seeking better locations and bigger homes. Partner Henry Russell says a trade-in program is an important sales factor, but "it was expensive learning about trading and appraising." All P.W.R. houses have two baths with 1" ceramic tile, plate-glass mirrors and shower doors. The company is starting the first 56 of 200 apartments near a golf course it owns on commercial land.

HBA President Neil Schiff, building in the over-\$20,000 class, says all his buyers insist on custom changes. Many decline terrazzo floors in favor of a credit toward vinyl and/or carpeting. Schiff also says 13' x 15' master bedrooms are too small for \$25,000-house buyers.



**MILWAUKEE:** most housing is tailored to demands of practical-minded buyers

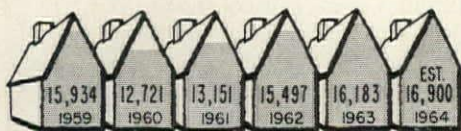
Milwaukee's buyers are more interested in plenty of space and workable floor plans than in eye-catching design and luxury touches.

Builders like Shroeder Bros.—which has nine models—are getting fine customer response to plans that separate formal-living, family and sleeping areas—all with easy access to the kitchen. Buyers also want full basements, big

*continued*

garages (to store boats and camping gear), large utility rooms, prefinished hardboard siding and sliding glass doors in family rooms. And while few houses have formal dining rooms, most have kitchens spacious enough to satisfy even a farm family.

As in other areas, today's increase in large families is spurring demand for two-story, four-bedroom houses. But the 1½-bath house, still common in Milwaukee, lags behind the two- and three-bath standard in other cities.



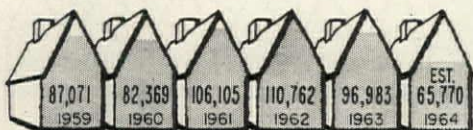
**MINNEAPOLIS - ST. PAUL:** *new apartments and resales squeeze low-priced market*

Sales of houses priced under \$18,000 are slowing down, says HBA Executive Officer Larry Nelson. Reason: competition from hundreds of new apartments and from post-World War II houses now coming on the market with liberal financing. "But," Nelson says, "sales above \$20,000 continue very strong, and apartments (50% of starts) still have sound vacancy rates and are not overbuilt."

Builder Don Partridge introduced the Twin Cities' first townhouses—19 two-story units priced at \$24,900 and \$27,500 in suburban St. Anthony. The first three units were sold while under construction. Buyers pay \$15 a month for outside maintenance and use of a swimming pool and putting green.

Builder Marv Anderson's \$16,200 houses (three large bedrooms and two baths) at White Bear Lake, 12 miles north of town, are served by complete city utilities (a few years ago a project this far out would probably have had wells, septic tanks and dirt roads).

Local builders have borrowed features from fast-selling houses all over the U.S. Items: big bedrooms (often with dressing suites), single-handle faucets, lots of ceramic tile and full appliance packages.



**NEW YORK AREA:** *a spotty market rewards the few builders who guess right*

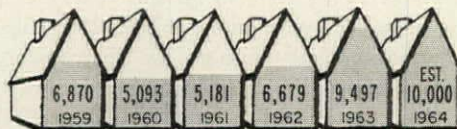
House sales in New York City's suburbs have been slow at best, but two Levitts have scored big successes.

In nearby New Jersey, Bill Levitt's Levitt & Sons has sold all 1,905 houses (prices: \$16,990 to \$25,990) in its Strathmore-at-Matawan community and is well into its 900-site Strathmore-at-Franklin (prices: \$19,990 to \$27,500).

On Long Island, Alfred Levitt's Levitt House Inc. sold out a 325-house development (prices: \$14,990 to \$24,990) in five weeks. No sooner had the last house been sold than Alfred Levitt spotted copies of his models in a competitor's ads—but at \$2,000 higher.

In New York City itself, pending applications for FHA apartments are only 10% of the 1962 boom (when builders were racing to beat a new zoning law). And although the 1962 boom glutted the market, there have been few repossessions or forced sales. FHA Regional Director, Ralph Morhard says his office has foreclosed on only three buildings in the past two years and has four more pending. Suburban apartments have done well despite local officials' consistent opposition to multi-family zoning.

Best merchandising by New York-area homebuilders is in central New Jersey, where Bill Levitt, Bob Schmertz and U.S. Homes Corp. have skillfully planned model-house areas, big product displays and highly trained sales staffs. Schmertz drew more than 50,000 inquiries when he opened his Leisure Village retirement community, has been getting heavy competition from Builder Paul West's nearby, lower-priced project.



**NEW ORLEANS:** *high land costs and tough zoning hamper a healthy market*

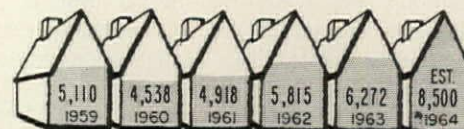
In this city's blooming economic climate—based in part on backlogged shipbuilding and NASA's giant missile plant—builders face a dilemma: high land costs keep them from offering houses priced low enough for most of the market, and zoning often rules out apartments—the logical answer to expensive land.

Only 32% of New Orleans families can afford most of the new housing being built here, according to a massive report by Marketing Consultant Bill Smolkin (who turns out a computerized market analysis used by 40 local builders). So now the builders' goal is to push house prices below \$20,000. But few of them have reached the goal because raw land anywhere near utilities now commands \$10,000 to \$15,000 an acre—prohibitive for under-\$20,000 houses.

Two of the few—Builder Bill Kelly and the Chicago-based Dover Construction Co.—have opened tracts across the Mississippi from New Orleans, an area reached by a toll-free bridge from the heart of the city. Kelly sells National Homes prefabs for \$14,900. Dover has sold 160 houses in the \$14,995-to-\$16,995 class. Most Dover buyers paid \$500 extra for an appliance package (range,

dishwasher, disposer and vent hood), and some paid another \$500 for a refrigerator, washer and dryer.

In the middle-income bracket, Dallas-based Centex has sold 118 homes since February (prices: \$19,950 to \$26,500) in the first phase of New Orleans East, a 32,000-acre complex across the highway from NASA, with its 10,000 jobs.

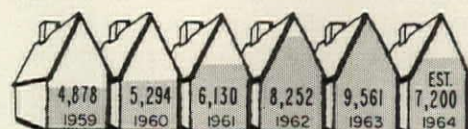


**NORFOLK:** *homebuyers want conservative styling but new ideas inside the house*

Although the Norfolk market accepts all sorts of innovations in floor plans and equipment, even the most California-like interior is clothed in Colonial (southern branch). Almost all custom houses, and many speculative models, are brick, and some areas forbid asbestos shingles.

One spreading innovation is electric heat. Reason: the local utility (Virginia Electric) offers a special heating rate plus strong advertising and promotional support of electrically heated houses.

There is a trend toward combining kitchens and family rooms, which results in informal areas that may be as much as 40' long. Houses with four bedrooms are fast sellers. Most new models have 2 or 2½ baths. And Norfolk is sold on the one-story house.



**OKLAHOMA CITY:** *buyers shop hard for maximum value in a slowed-down market*

Single-family starts have slipped from the record highs of 1962 and 1963, and apartment starts are down 16% in the first nine months of 1964, but builders are still coming up with new models to compete for hard-to-please shoppers.

Builder Harry E. Reeder is challenging the luxury apartment with a deluxe two-bedroom house aimed at families that might otherwise rent plush apartments: well-to-do retirees, young executive couples and childless couples. The 1,400-sq.-ft. house includes a den, two full baths, eight closets and a two-car garage—all on a small (85' x 71'), easy-to-care-for lot. Base price: \$18,500. Results: seven sales in 60 days.

The over-all market for two-story houses is declining here, but a four-bedroom two-story accounted for 23 of 26 recent sales by Schafer Construction Co. Space is its strong point (2,350 sq. ft. for \$29,500), especially in the bedrooms; the smallest is 12' x 15', and the master bedroom is 20' 6" x 14' 9".



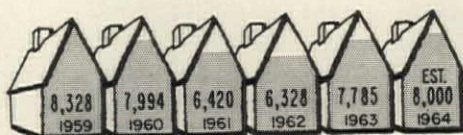
**PHILADELPHIA:** a growing apartment market offsets falling house sales

Although single-family house sales will be off 10% to 12% this year in Philadelphia and Camden, new apartments are likely to keep total starts at the healthy rate this housing market has enjoyed for four years.

Northeast Philadelphia's row-house market, heretofore strong, is now spotty. Big builders like Hyman Korman and A. P. Orleans have little trouble selling their \$13,000-to-\$17,000 traditional row houses, but some small builders have cut back. Korman is moving into the Eastwick renewal project, where he has land for 2,000 units.

Suburban apartment builders like Jack Blumenfeld in Chester County and Dick Fox in the Plymouth Meeting area are doing well with garden-apartment projects. Apartments are also springing up across the Delaware River in the Jersey suburbs around Camden.

In suburban Media, Bud and Ed Arters are selling from three subdivisions and just about sold out in a fourth. In their newest project they have sold 47 houses at an average price of \$34,000, but in others, they have models as low as \$18,900. Says Bud Arters: "To hold our annual volume of 75 to 100 houses, we have to be in different locations and different price ranges."



**PITTSBURGH:** builders bet on two-story models, also eye townhouses

"I wouldn't build anything but a two-story house on speculation," says Arthur C. Schwotzer, who custom-builds in the South Hills area. Next in popularity are the split and the raised ranch. Last in preference: the one-story.

The national demand for more baths holds here, with 2½ to 3 baths in the middle and upper price ranges and at least 1½ in even the least expensive houses. Schwotzer says 30% of his buyers now take air conditioning, and the full package of kitchen appliances under the mortgage is gaining popularity. Also in local favor: plaster walls, hardwood flooring and full basements.

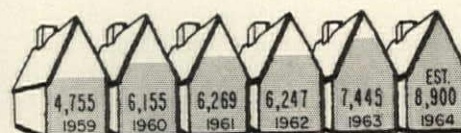
Roland Catarinella, one of the first builders to put up townhouses, has sold the nearly 200 units (\$12,000 to \$18,000) at his East Hills, though not as fast as expected.



**PHOENIX:** buyers seek a wider variety of housing and more custom changes

This city's staple is still the three-bedroom, one-story slab house. But now split-level and split-entry models are gaining popularity; a few houses are being built with basements; a steady influx of retirees is spurring sales of two-bedroom houses; and townhouses, offered by half a dozen major builders, are cutting into the already slow detached-house market.

Fred Godwin of Forrest Cox Homes says in the over-\$15,000 market most buyers demand custom changes, but their needs vary too much to freeze into standard plans, designs and equipment packages. Darkrooms and other hobby rooms are in high demand, as is boat-storage space in garages and carports (lately the garage has gained on the often-messy looking carport). Master bedroom suites well away from the hub of the house are popular. And air conditioning instead of cheaper evaporative coolers is now mandatory in all houses over \$9,500.



**PORTLAND, ORE.:** apartment builders grow wary, but the house market is strong

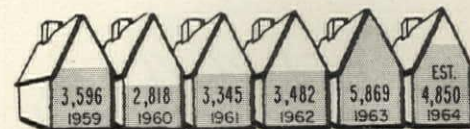
Portland homebuilders are optimistic about sales in 1965, and even in 1966. But apartment builders and lenders think multi-family starts will taper off until the rental market absorbs what has been, and is being, built. Competition has led to rent concessions, and some tenants are moving from one apartment to another, working the landlords for the best deal.

Retirement homes offer the newest opportunity in the local market, and next year four to seven full-service projects will be built in the Portland area. Each will have studio, one-, and two-bedroom units, and complete restaurant and medical facilities. Prices will start at \$10,000, monthly fees at \$125.

Homebuilders see a trend to multi-story houses, particularly split-levels, though the one-story house is still the most common.

Ray C. Hallberg, who builds more than 100 houses a year, also built the FHA Honor Award Bay Roc apartments on five acres of land bordering Lake Oswego (H&H, Nov.). The 109 units cost more than \$2 million and include FM stereo and master TV antenna, carpeting in living

rooms and bedrooms, dishwashers, ranges and refrigerators, plus washer-dryers in the larger apartments.



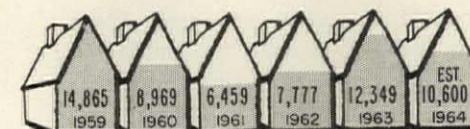
**RICHMOND:** single-family houses rebound after four years of apartment building

In 1960 local builders reacted to a severe shortage of modern apartments by embarking on a spate of multi-family building. By early 1964 the medium and luxury rented apartments had saturated the market, and builders began to find strong demand for medium-priced (\$20,000-to-\$30,000) single-family houses.

Families can rent good two-bedroom apartments for as little as \$90 to \$100 a month. That, coupled with the high cost of building sites (\$4,000 to \$5,000), effectively rules out houses below \$15,000.

Space is the big demand of homebuyers. Most of them want four bedrooms, and five-bedroom plans are not unusual. Two baths are expected, and if there are three, so much the better.

Some Richmond-area likes: natural wood paneling, built-in bookcases, recessed lighting, opulent bath fixtures and fittings, underground wiring, smooth red brick two-story houses.



**SACRAMENTO:** in the face of a huge inventory, merchandisers still sell overhang

Though the local FHA estimates there are 5,000 unsold houses in this area, about 1,500 of them new inventory, good merchandisers are still making sales.

Besco Corp. of Fremont opened its Glenwood development in October to a crowd of 500, made 20 sales in a week. The \$14,950-to-\$16,950 houses featured curving driveways and master suites.

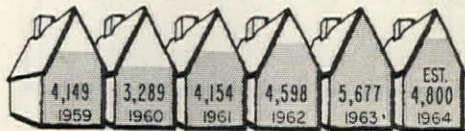
Builder Dick Price is still selling three houses a week (off from a normal seven) in his Rosemont subdivision but notes that, to compete, builders must keep adding features and cutting their profit margin. Item: many builders now insulate sidewalls.

Western Enterprises made a hit with a \$350 landscaping package (builder's cost: \$400) of lawns, shrubs, trees and patio, plus a choice of three FHA-approved landscaping plans. By request, the company extended its offer to already-moved-in homeowners in its Valley Hi project, which will eventually total 3,000 homes.

One luxury garden apartment, Townhouse South, has rented 81 units at

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\$190 to \$220. All have private terraces or patios, Italian marble baths and carports. Tenants have use of a heated swimming pool and a sauna bath.

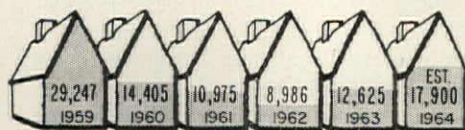


**SALT LAKE CITY:** *condominiums catch on while big-tract building slips*

"The day when Utah builders had 300 speculative houses under way is past," says Alan Brockbank, NAHB past president. "Builders don't want the interest burden, and banks don't want to carry them. Anyone with 20 homes going at once is unusual today."

Salt Lake's slowdown in major tract development shows in a 28% decrease in total starts in the first eight months of 1964. But a swing to rental apartments and condominiums—many of them townhouses—may take up some of the slack. Attorney Keith Romney, father of Utah's condominium law, says 1,200 condominium units have already been built in the state, and another 2,300 are on the way.

Most of the single-family houses built this year in the Salt Lake market are on previously bypassed land close to existing areas. Buyer interest is strong in split-entry models (at \$20,000 to \$30,000) and in so-called pagoda houses with roof-mounted air-conditioning units. Plastic tubs and shower stalls are gaining popularity, as are luminous ceilings in kitchens and baths and pantries with lots of storage space in back-of-door shelves.

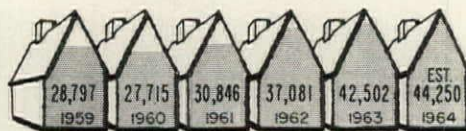


**SAN DIEGO:** *the two-story house arrives—and raises hob in a one-story market*

In this typical California market the typical California house—a sprawling one-story—is facing surprising competition from two-story models. Rising land costs probably started the trend, but many builders say the two-story is gaining because it is "something new and different."

Builders Harvey Furgatch and Martin Gleich of American Housing Guild tried out their first two-story houses last year, mixed in with their regular one-floor models. The experiment turned out so well ("we sold them all") that they will build nothing but two-story houses in a new development called "Upstairs."

Also catching on with San Diego buyers: ceramic-tile countertops, stainless-steel sinks, acoustic ceilings, hardboard paneling with laminated finishes, one-piece glass-fiber shower stalls and tubs.



**SAN FRANCISCO:** *sales are steady, but tomorrow's land must be created*

In the Bay Area's housing industry, no one dismisses land as unbuildable. And a good thing, too, considering the topography and the steady growth of population and industry. The level areas and the easy foothills of the Peninsula have been largely used up, so now builders are tackling the steep hills and bayside salt flats.

Foster City—at the intersection of the Bayshore Freeway and the San Mateo-Hayward Bridge—is one such effort. Developer T. Jack Foster is spending \$13 million to put 18 million cu. yds. of fill into the 2,600-acre tract. And three major builders—Eichler Homes, Kay Builders and Duc & Elliott—have already started construction.

Up on the mountainous spine of southwest San Francisco, Henry Doelger is moving mountains around like molehills to create subdivisions where he is building 1,000 houses and 300 to 900 apartments a year. He puts his houses (priced from \$25,000 to \$30,000) on small lots, keeps close control of landscaping—so even new areas have an established, settled look—and builds his own commercial facilities.

Contra Costa and Alameda counties are the scenes of much large scale building. Volk-McLain's 3,500-house San Ramon Village is now selling well after a slow start caused by underestimating the market. Models were \$13,950; now range from \$17,000 to \$30,000.

One of San Francisco's best marketed, best presented subdivisions is Brad-Rick Builders' Way Out West. Marketing Director Mike Metcalfe insists on low-key selling. For instance: salesmen stay out of model houses and public areas and take over only when prospects ask questions that women demonstrators can't answer. A scale model of the subdivision has plastic houses that are lighted as sites are sold. Results: 325 confirmed sales, at \$19,000 to \$24,000, since midsummer.



**SAN JOSE:** *in a still-active market, housing production has caught up with demand*

Unsold inventory in Santa Clara County accounts for 50% of the Bay Area total, so construction starts are down. But the county is still northern California's most active market.

Most of the unsold single-family houses

have been on the market less than three months. The biggest cluster (386) is in the \$17,500-to-\$19,999 class, but houses over \$35,000 are moving slowest (167 of them are unsold).

The over-all vacancy rate of rental units is disturbing—but deceptive. Hardest hit are papa-mama fourplexes, which have consistently higher vacancies than apartment projects. Of 1,322 fourplexes built this year, 57% are still vacant compared with 19% of two- and three-bedroom apartments and 10% of studio apartments.

Cutbacks in the electronics and missile industries seem to be at an end—a hopeful sign for housing.



**SEATTLE:** *in a hard-hit city, builders refuse to stop trying*

Roughly 30,000 jobs left Seattle within six months when Boeing lost the TFX and Dyna-Soar contracts. Yet there are no long faces among builders who are working hard to reduce an inventory of almost 2,000 houses. Chief worry is for the small builder, with most of his capital tied up in a few unsold houses which must compete with hundreds of existing houses listed at less than FHA valuation. Most builders are sure the area's natural growth will blot up the bulk of the surplus by next spring, because current production has been cut to reflect sales: 2,200 houses were built the first six months of 1964 vs. a normal 5,500 to 6,000.

Builder George Bell of Bell & Valdez has perked up his sales with a new line of all-brick houses in this wood, wood, wood area. He never builds the same house in both wood and brick, so buyers cannot make a house-by-house comparison. Bell feels the split-entry house is a drug on the market. His fastest seller is a four-bedroom, one-story model. His laundry rooms, large enough for ironing and sewing, all include a laundry tub.

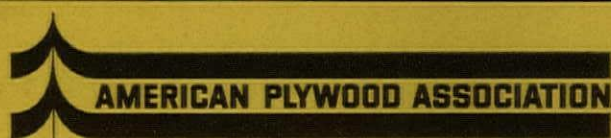
Herman Sarkowsky, who also builds in Portland, Ore., has drawn good traffic to four new models in his Bellewood East subdivision. Prices start at \$20,500 and range up to \$24,650 for a two-story, four-bedroom, 2½-bath center-entry model.

Seattle's first planned unit development has just been opened by Tiffany Homes (Bill Hofius and Bob Brown). It mixes townhouses and detached houses—designed by Architect Larry Higgins and priced from \$15,000 to \$28,000—on cul-de-sac streets, and includes a swimming pool and tennis courts.

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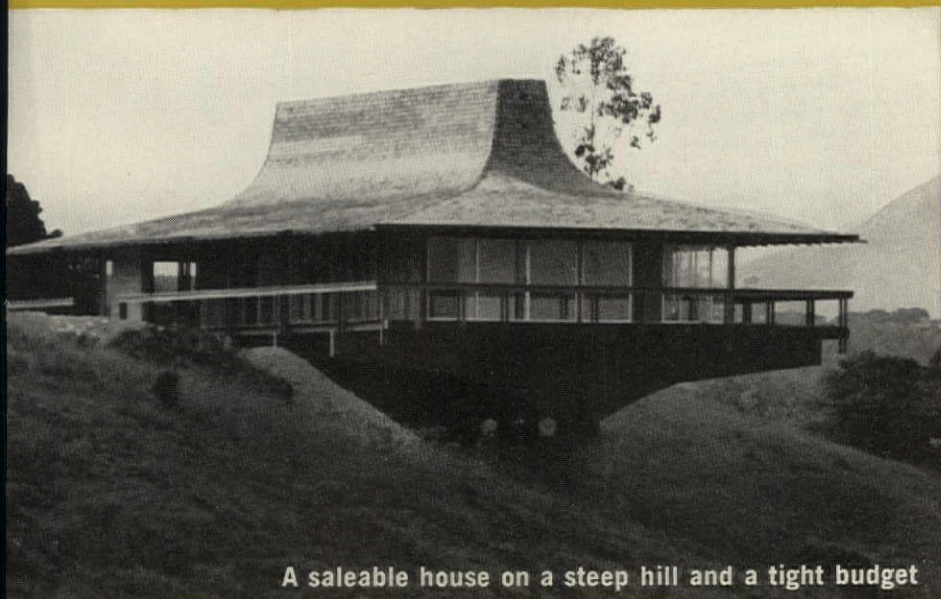
Another nine-page report to builders from



The new name for Douglas Fir Plywood Association.  
Quality-tested by the Division For Product Approval.



## FOUR MORE BUILDING PROBLEMS SOLVED WITH PLYWOOD



A saleable house on a steep hill and a tight budget



Quality compacts at a profit



Keeping big operations on schedule



A house to build in bad weather

☑ ANOTHER BUILDING PROBLEM SOLVED WITH DFPA PLYWOOD

## A house designed for midwinter construction



NAHB 1963 EXPERIMENTAL HOUSE

BUILDER: W. Evans Buchanan  
DESIGNED BY: NAHB Research Institute  
LOCATION: Rockville, Maryland  
SPONSOR: National Association of Home Builders

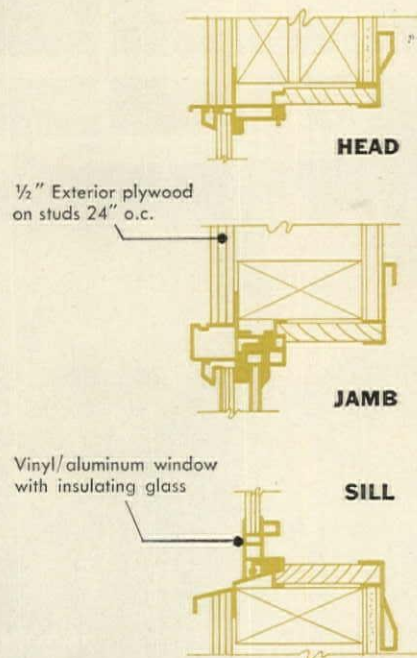
NAHB's 5th research house was deliberately planned for wintertime construction. It demonstrates new materials and methods that let you keep building right through the worst weather, and keep your labor costs to the bare minimum. Sidewalls and roof are Exterior plywood, presurfaced with tough plastic film. (Du Pont's Tedlar on walls, Hypalon on roof.) The plywood came through rain, snow and rough treatment during construction without a mark — and needed absolutely no painting or finishing at the site.

The use of plywood in this house is important to builders for a number of other reasons. You build with big compo-

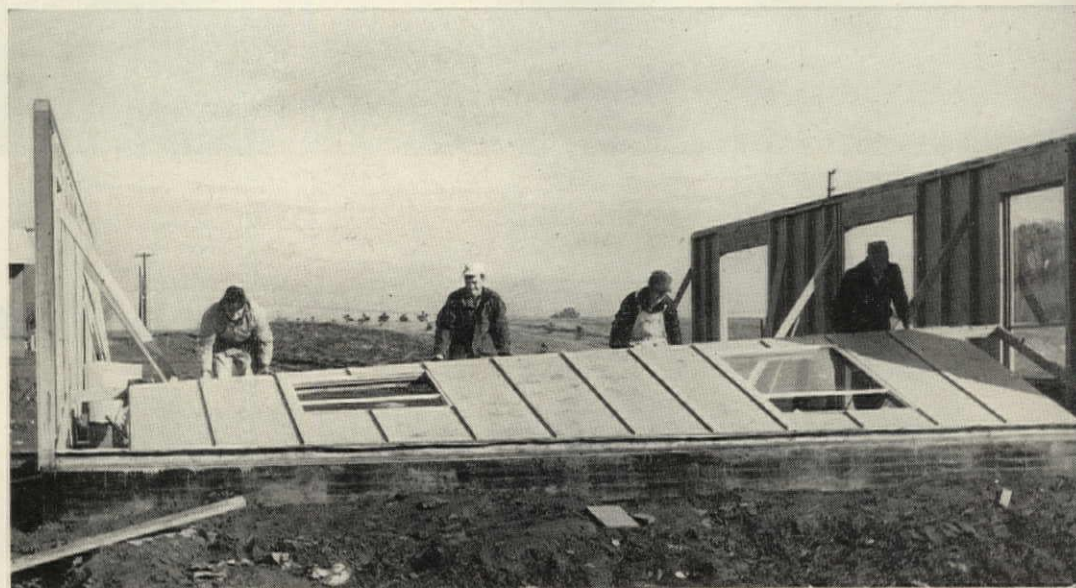
nents — so you close the house in quickly. You use materials that combine plywood's traditional strength with the durable protection of factory-applied plastic surfaces — so they do two jobs at once. One thickness of Tedlar/plywood serves as siding as well as sheathing; Hypalon/plywood provides roof sheathing and finish roofing, all in one step. Finally, you can offer home buyers a better break on maintenance. Du Pont predicts that Tedlar-coated plywood won't need painting for 15 years — maybe 25. For information on these and other new presurfaced plywood products, write American Plywood Association, Tacoma, Wash., 98401.



**SECTION (exterior wall)**



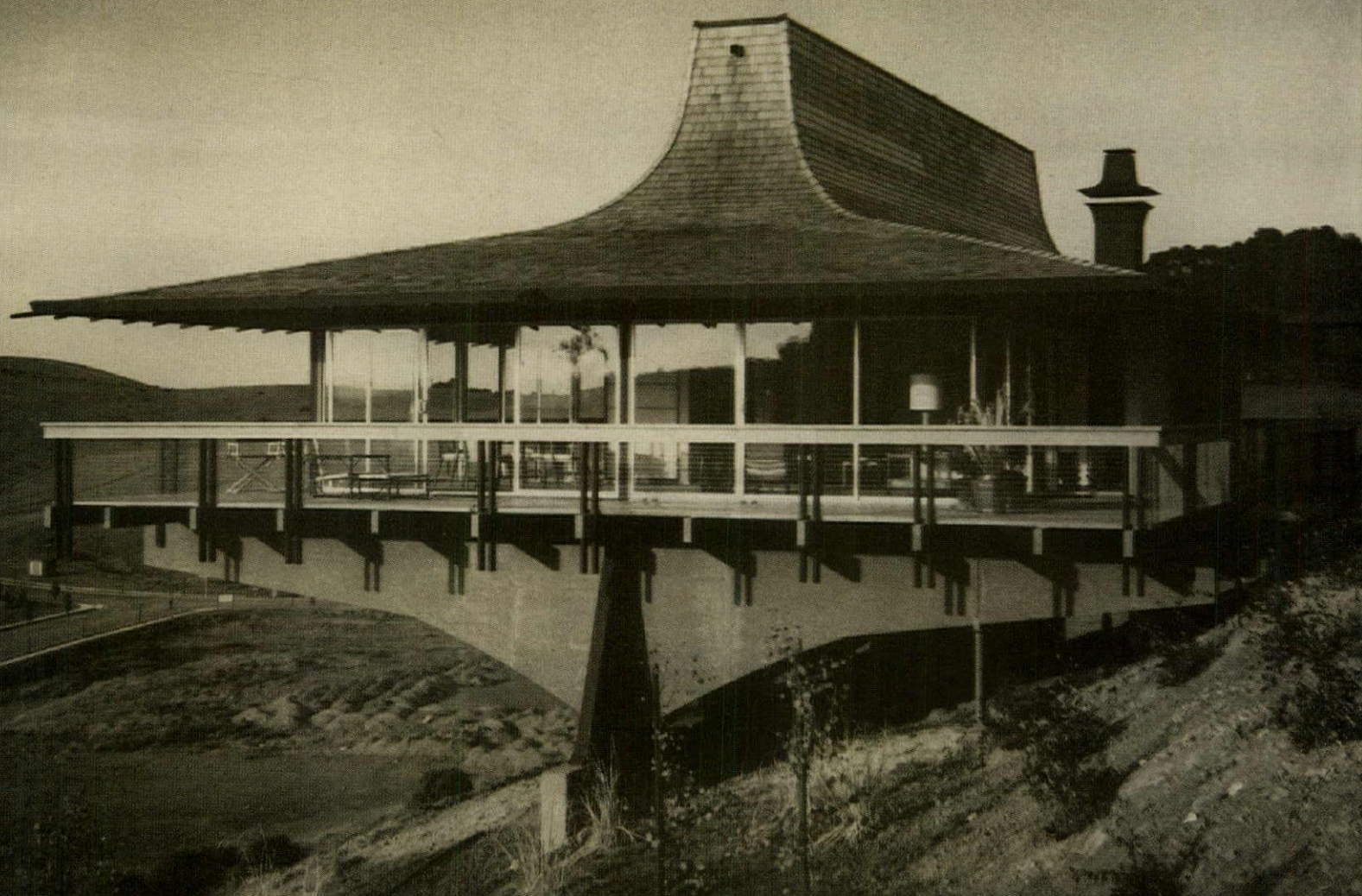
High-speed roof system uses 2 x 10-ft. Bermuda shingles made of Hypalon-surfaced plywood. It took four men six hours to install, starting at eaves with concealed nailing and folding up successive courses of the shingles. Hypalon film acts as a continuous hinge at interlocking horizontal joints.



To make the 28-ft. tilt-up wall sections, 1/2" Exterior plywood, presurfaced with Tedlar, was fastened to studs on 24" centers, then battens were blind-nailed to cover stud nails. Battens, window casings, trim and plywood soffits are also Tedlar-surfaced.

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✓ ANOTHER BUILDING PROBLEM SOLVED WITH DFPA PLYWOOD



"HANGING GARDENS" HOUSE

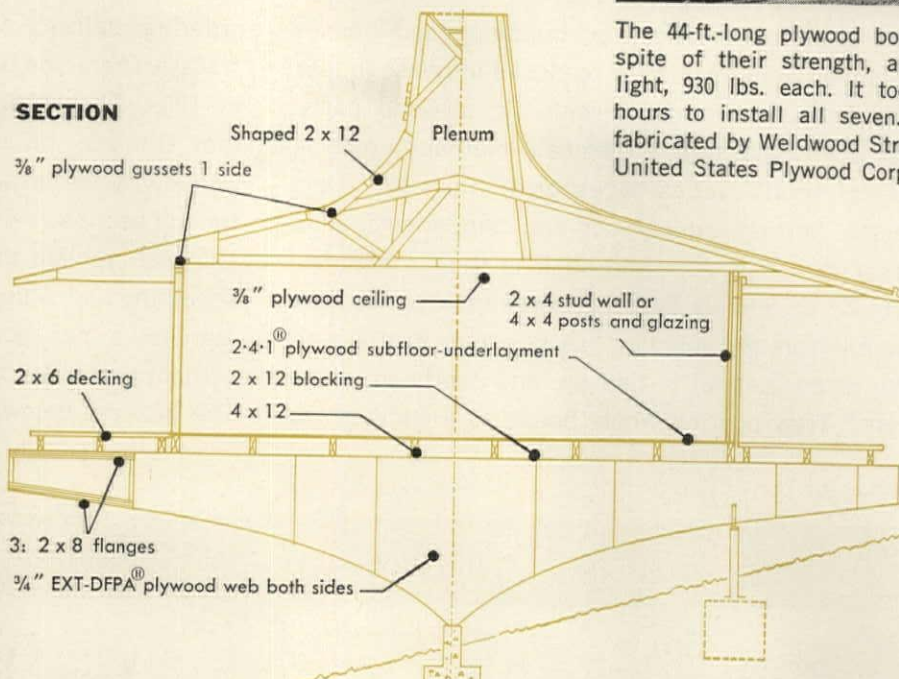
BUILDER:	Twentieth Century Homes
ARCHITECT:	R. R. Zahm, A.I.A.
LOCATION:	Marin County, California
SPONSORS:	American Plywood Association West Coast Lumbermen's Association

**This house had to be built with plywood**



The 44-ft-long plywood box beams, in spite of their strength, are relatively light, 930 lbs. each. It took only two hours to install all seven. They were fabricated by Weldwood Structures Div., United States Plywood Corporation.

**SECTION**



Key to the low cost is the single footing wall and the seven plywood box beams, which bear the entire vertical load. Beams are bolted to the foundation wall through steel bearing plates and stabilized by pipe columns connected to concrete pads near the uphill end. The house itself is simply a plywood-and-glass box built on a platform. The superstructure is held rigidly together by the diaphragm strength of plywood shear walls, floor and ceiling.



Curved plywood soffits conceal pipes, wiring and insulation under the floor. Pre-painted panels of 1/4" EXT-DFPA plywood were sprung between 4x12 framing. This is an easy way to conceal the clutter under a hillside house. The heating and cooling system are also out of sight, in the attic plenum.

A steep site and a tight budget: this combination creates some of the toughest problems a builder can face. Here's a house in Marin County, California, that solves them all with one simple structural concept.

Seven plywood box beams, resting on a single reinforced concrete foundation wall, support a platform on which the house is built just as though it were on a level lot. Site preparation, usually extremely expensive in hillside construction, was less than \$100. The whole substructure came to only \$2.33 per sq. ft. This took care of everything up to and including the floor platform: foundations, box beams,

purlins, plumbing, wiring, insulation, soffits, the 28x72-ft. plywood floor and the 7-ft.-wide perimeter redwood deck.

Twentieth Century Homes of San Rafael built the house on speculation and sold it for \$65,000. It was designed to demonstrate a practical solution to hillside construction problems, and was so successful that the architect, R. R. Zahm, is planning 17 medium-priced homes with the same support system. It could be adapted to build on almost any grade at costs comparable to those for level lots. For more information on plywood box beams and components, write American Plywood Association, Tacoma, Wash., 98401.

(continued)

## Big builders use plywood to keep on schedule

Mayer/Peterson makes money by building good houses fast. They can go from foundation to closed-in house in less than a day because they build with big plywood parts.

"We just don't have time for archaic methods—putting thousands of small pieces together at the site," says Curt Peterson. So they use plywood and components, keep on-site labor to a minimum and stick to their schedules. "We can build so quickly that the buyer moves in before we get the bill from the supplier," says partner Kurt Mayer. "Very little of our capital is tied up, and overhead is cut to the bone." They buy the whole house as a package, so

ordering, delivery and accounting are greatly simplified.

Mayer/Peterson built ten homes in Parkland, Washington in 1959. They'll build about 200 this year. In general they still use the system they started with. For example, wall components are of two standard types: four-ft. pre-framed sections with plywood sheathing on studs, to which siding is applied at the site; or entire wall sections with sheathing and siding. A typical time-saver, worth about two man-hours per house: they apply PlyScord® sheathing without precutting to fit at roof edges, then cut at eave-line. The pictures below show how they build a house in a day.



**1.** Foundation was poured the day before. Plywood floor on this model is 2'4" x 1', the 1 1/8-in.-thick combination subfloor-underlayment, with supports on 4-ft. centers.



**2.** The rest of the parts come just as the floor is completed. Buying is simplified because plywood sheathing, wall panels, flooring, trusses and even interior partitions all come from the same supplier.



**4.** By 10:30 (2 1/2 hours after the start of work) the crew is ready to lift prefabricated gable ends into position. Almost at the same time, they begin installing trusses which are waiting inside on the floor.



**5.** PlyScord roof sheathing is stacked alongside the house so the crew can reach it easily. Mayer/Peterson have never used anything but plywood for roof decking on their houses.



Most Mayer/Peterson houses are between \$10,000 and \$17,000 and are in medium-sized developments like this, a group of 17 near Lakewood, Washington. Most of these were sold before completion. All houses use plywood component systems, but vary widely in siding and architectural styles ranging from ranch to colonial (below).



**3.** Wall components for this M/P model have plywood sheathing on studs; siding will be applied later. Components are stacked on the floor platform near where they'll be used.



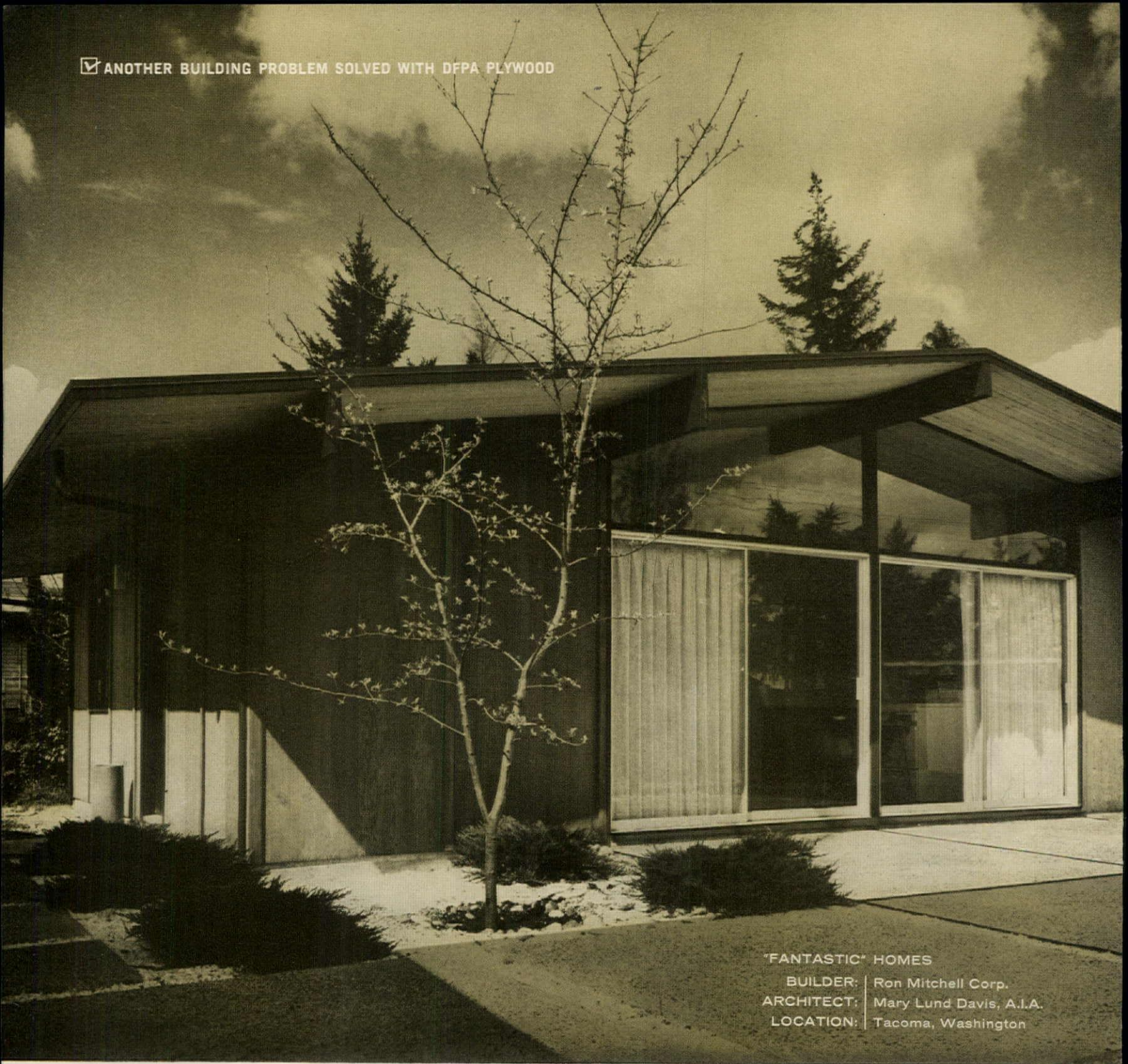
**6.** As soon as roof sheathing is on, the house is enclosed and doors can be hung. Interior work—which uses as many prefabricated parts and materials as possible—can start any time. It's 1:30.



**FOREST HEIGHTS AND MONT VISTA**

**BUILDER:** Mayer/Peterson  
**ARCHITECT:** L. S. Higgins, A.I.A. & Associates  
**LOCATION:** Pierce County, Washington

✓ ANOTHER BUILDING PROBLEM SOLVED WITH DFPA PLYWOOD



**"FANTASTIC" HOMES**

**BUILDER:** Ron Mitchell Corp.  
**ARCHITECT:** Mary Lund Davis, A.I.A.  
**LOCATION:** Tacoma, Washington

## Plywood is your key to profits in compacts

Ron Mitchell of Tacoma, Washington, builds compacts at a profit by keeping costs down and quality up — with plywood construction. He has no trouble selling them because he gives the buyer what he wants.

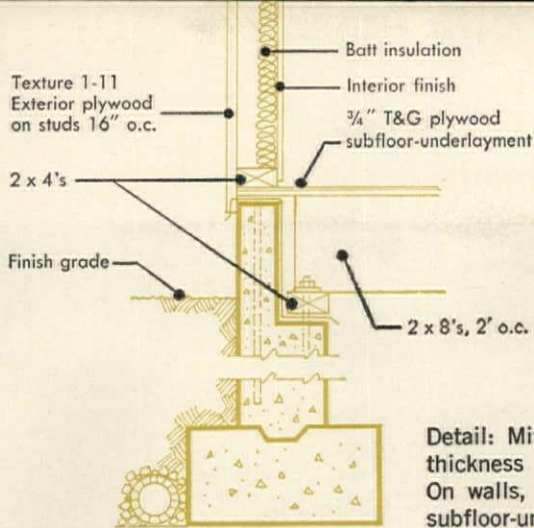
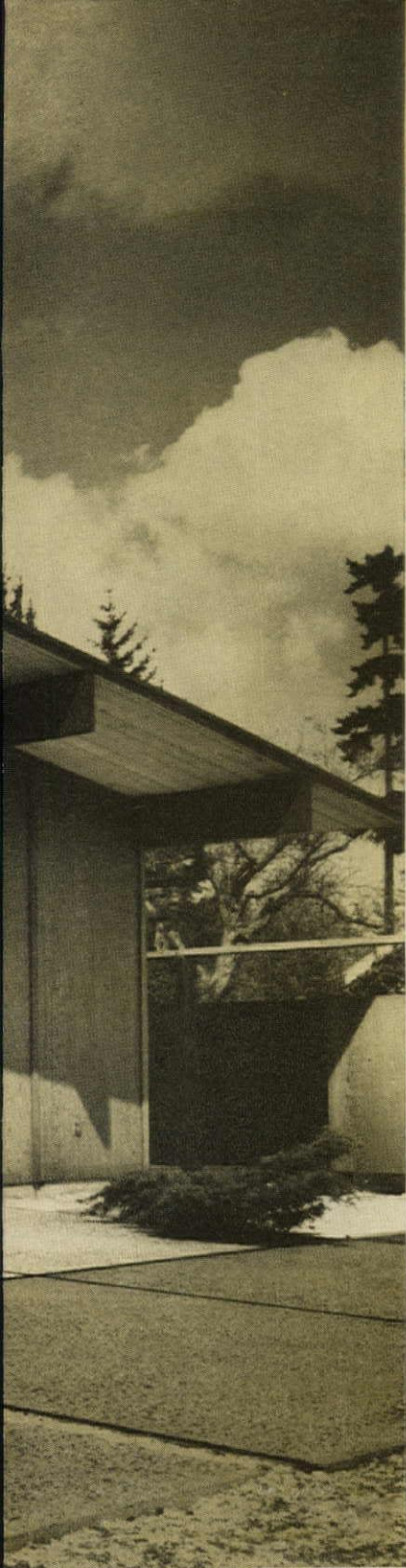
"Low-cost housing does not have to look cheap or small," says Mitchell. All his homes are architect-designed, and have clean, simple lines and attractive siding treatments. He uses a variety of plywood sidings, including the new rough-sawn plywood seen on the contemporary house above, a national award-winner for design. Mitchell's construction methods are geared to use of components which

he fabricates in his own plant. He uses as many other time-saving plywood techniques as he can (see details at right).

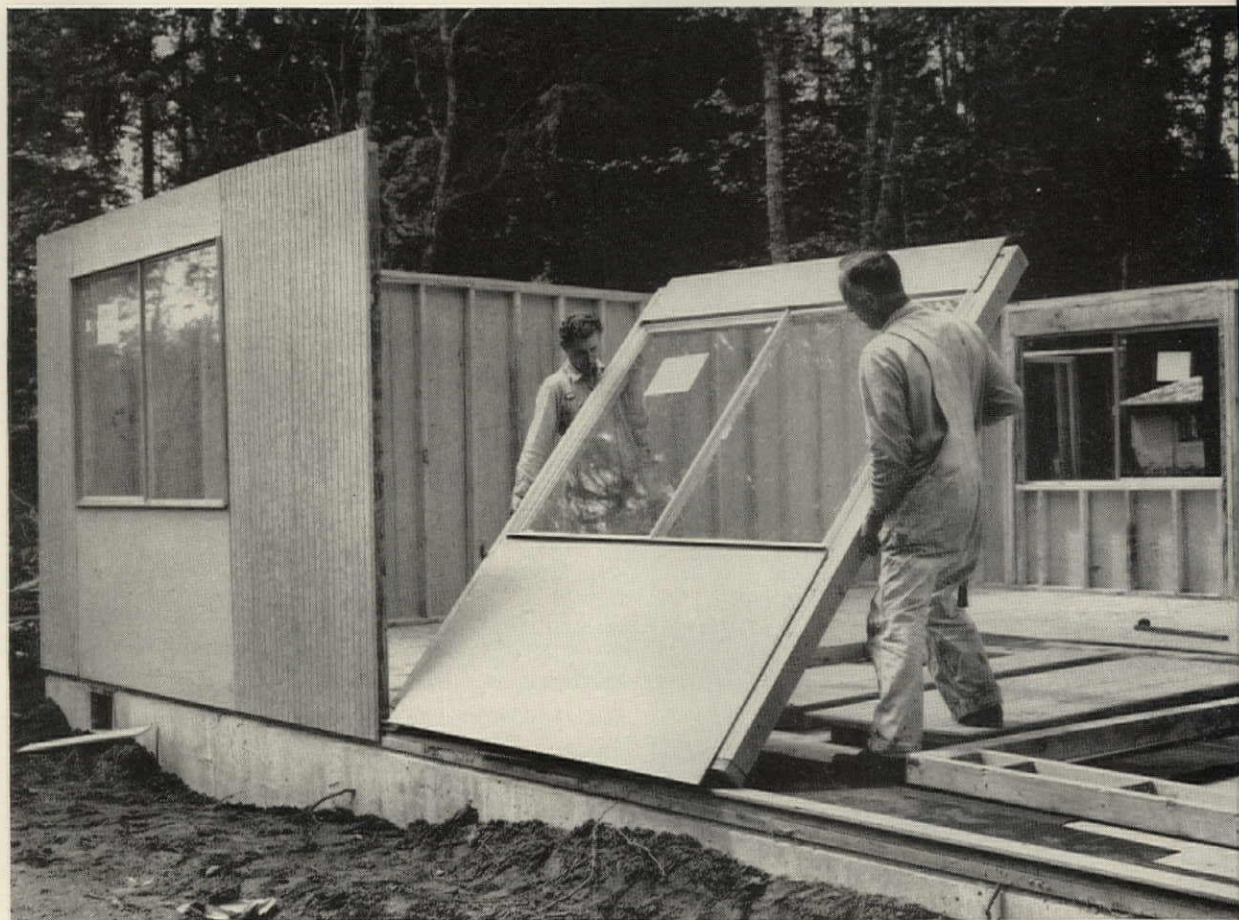
Currently, he sells about a home a day. Sizes of compacts range from 800 to 1,100 sq. ft., prices from \$6,250 to \$9,450 on buyer's lot. Mitchell also builds larger homes from 2,500 sq. ft. on up, at prices from \$10,000-\$20,000.

With the National Plan Service, the American Plywood Association has developed seven compact home plans, which are available to builders. (This does not include the "Fantastic" home above.) For more information, write American Plywood Association, Tacoma, Washington 98401.





Detail: Mitchell cuts costs by using one thickness of plywood for two purposes. On walls, it's siding-sheathing; on floors, subfloor-underlayment.



Wall sections are prebuilt in Mitchell's own plant, to save on-site labor. He uses timesaving equipment such as power nailers to fasten plywood to studs. Walls of this house are Texture 1-11® plywood,

except for panels over and under windows. These are smooth plastic-overlaid plywood for contrast. Floors in most houses are T&G plywood, either 3/4" or 1 1/8" (2·4·1)®, combining subfloor-underlayment.

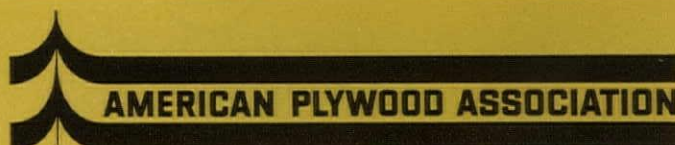


It takes about four man-hours to apply plywood roof sheathing to one of Mitchell's compacts. The house on this page, a little larger than the one at left, has 1,008 sq. ft and sells for about \$70 a month on buyer's lot. It's called the "Holly" and was designed by Robert Bruce Waring of the American Plywood Association.

### American Plywood Association is the new name for Douglas Fir Plywood Association

The new name reflects our members' growth and progress. Instead of making plywood only from Douglas fir, and only on the West Coast, the industry now makes a wide range of plywood products from some 20 different species of wood — and in plants in many parts of the country.

Although the name is new, you can still specify DFPA plywood. These familiar letters in our grade trademarks still mean quality in plywood certified by the association. But instead of Douglas Fir Plywood Association, they now stand for Division For Product Approval. For more information or technical data on plywood, write: American Plywood Association, Tacoma, Washington 98401.



The new name for Douglas Fir Plywood Association. Quality-tested by the Division For Product Approval.

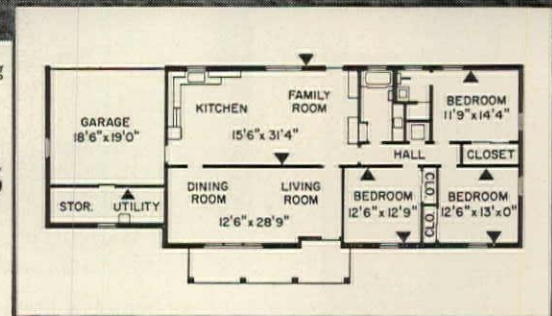




Builder: Perry and Kelly

Feature: Concealed Telephone Wiring

**In Jackson, Mississippi, this house sells for \$22,500**



Customized telephone features

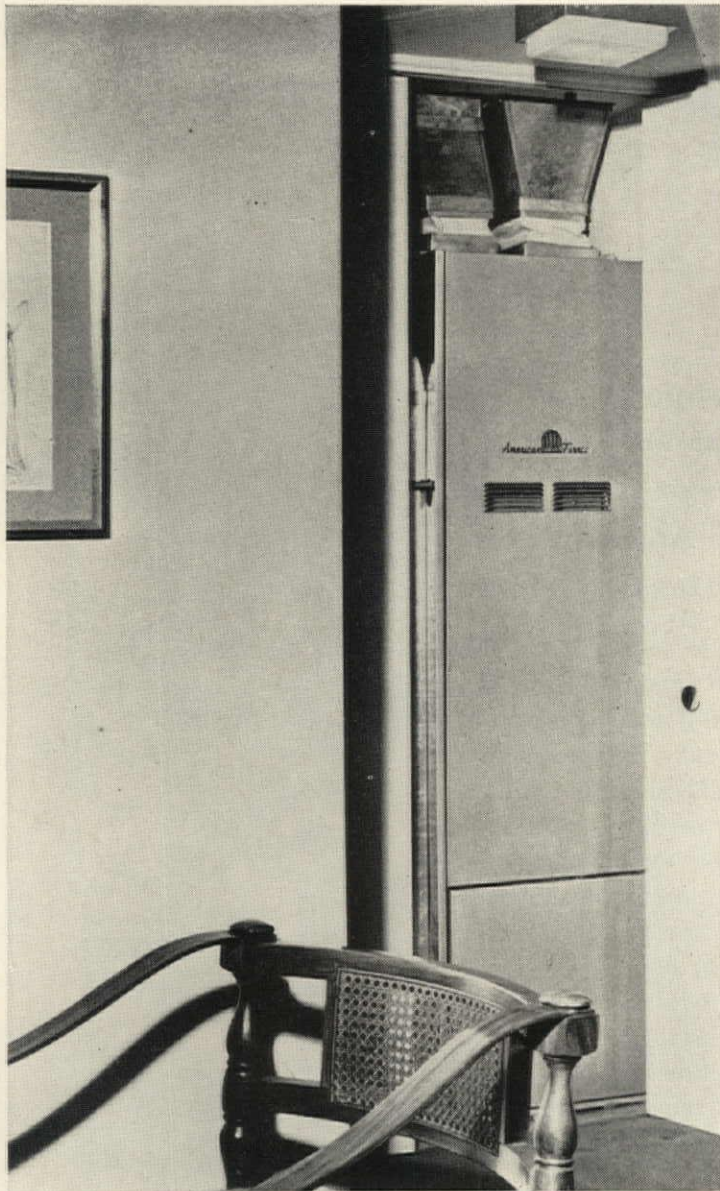
“Concealed telephone wiring gives our homes that extra touch of distinction,” says Thomas B. Kelly, co-owner of Perry and Kelly Home Builders. “We have been building homes for almost five years and have pre-wired every house,” says Mr. Kelly. “The beauty of the walls and trim is not spoiled by wires. Besides, the built-in telephone outlets are conversation starters and help stimulate interest in the homes.” As president of the Jackson Home Builders Association, Mr. Kelly has found that 98% of the homes built in the area feature concealed telephone wiring. For help in telephone-planning your homes, call your Bell Telephone Company and ask for Architects and Builders Service.



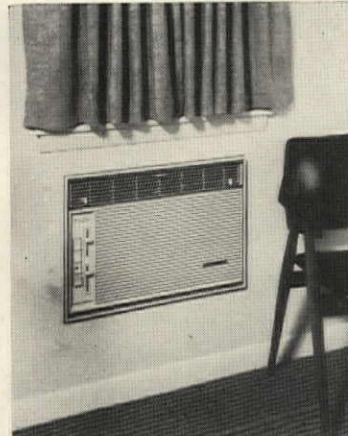
**Bell System**

American Telephone and Telegraph Co. and Associated Companies

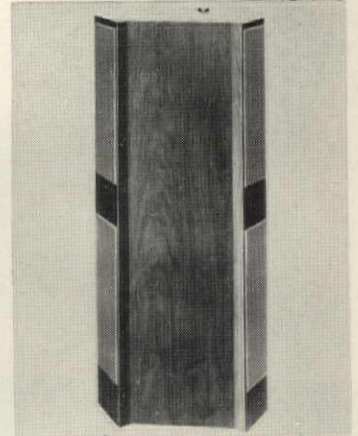
**Heating and air conditioning**



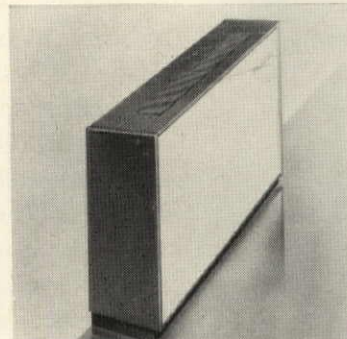
**Electric heating-cooling unit** is designed to condition air in apartments and single-family houses with 800 to 3,000 sq. ft. of space. Units from 5 kw to 20 kw occupy only 3 to 5 sq. ft. of floor space. American Furnace, St. Louis. (Circle 208 on Reader Service card)



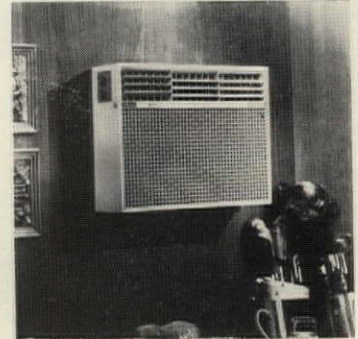
**Room air-conditioners** have optional decorator front panels in fruitwood, walnut or cherry. Eighteen models are offered ranging from 5,500 Btu to 23,500 Btu. They have snap-on grilles and germicidal filters. Carrier, Syracuse, N.Y. Circle 209 on Reader Service card



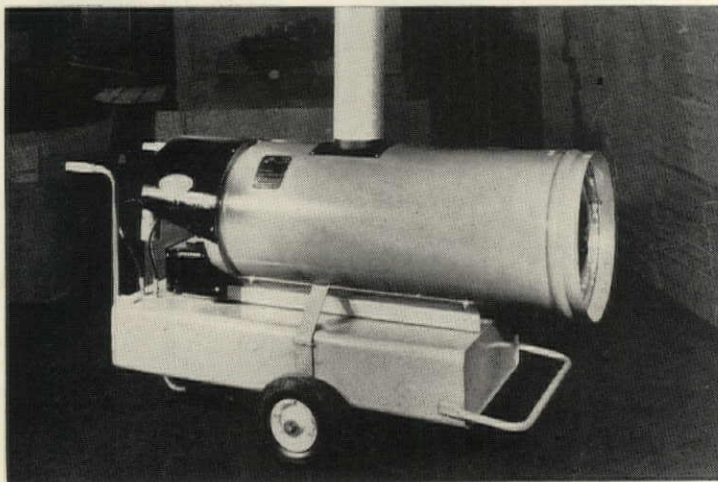
**Humidifier** is a self-contained, automatic, power driven unit with its own power source and humidistat. Model W-12 has a capacity of 12 gals. a day, enough for a tightly constructed home of more than 30,000 cu. ft. Lau Blower, Dayton, Ohio. Circle 210 on Reader Service card



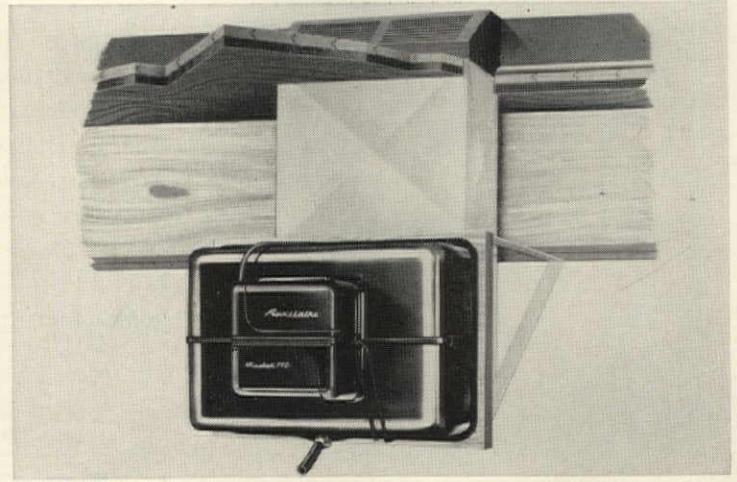
**Package-unit** year-round air conditioner is a quiet heating-cooling plant for apartments, motels and offices. Roommate is made in built-in, wall-hung and floor-mounted models. It is 49 1/4" wide and 25 1/2" high. ITT Nesbitt, Philadelphia. Circle 211 on Reader Service card



**32,500 Btu cooling unit** is only 26 1/2" wide, can be installed through-the-wall, in a standard double-hung window or in a store door transom. All moving parts in the Titan are cushion-mounted to reduce noise. Chrysler Airtemp, Dayton, Ohio. Circle 212 on Reader Service card



**Vented portable heater** lets all combustion fumes be piped outside the building. Model HE-SU-300 has 300,000 Btu capacity, a stainless steel combustion chamber, safety shut-off controls and rubber tires. Aeroil Prods., Hackensack, N.J. (Circle 213 on Reader Service card)



**All-purpose humidifier** has been adapted from forced-air furnace type so it can be used with unducted systems. The unit can be installed between joists in the basement with short room ducts. Research Prods., Madison, Wis. (Circle 214 on Reader Service card)

New products continued on p. 130

"We chose  
**RCA WHIRLPOOL**  
 appliances  
 due to their

# TOP CONSUMER



Rocco Zoppo



Lawrence Merigan

say **Rocco Zoppo**  
 and **Lawrence Merigan**,  
 co-developers of the  
**Park Avenue Apartments,**  
**Hyde Park, Mass.**

"In planning our development", said Mr. Merigan, trustee of Zoppo-Merigan Realty Trust, "we decided it was very important to stress high quality appliances in our kitchens. This quality story, in addition to unexcelled factory service, was the main reason we chose the RCA WHIRLPOOL brand". And, with wall-to-wall carpet, sliding glass wall to balcony terraces, sound proofing and air conditioning, the owners feel they're America's most modern apartments . . . the perfect answer for today's leisure living. "Our lifetime ambition has been to bring a truly quality apartment house like this within the budget of the average American family", said Mr. Zoppo.

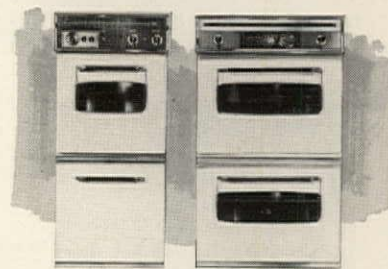
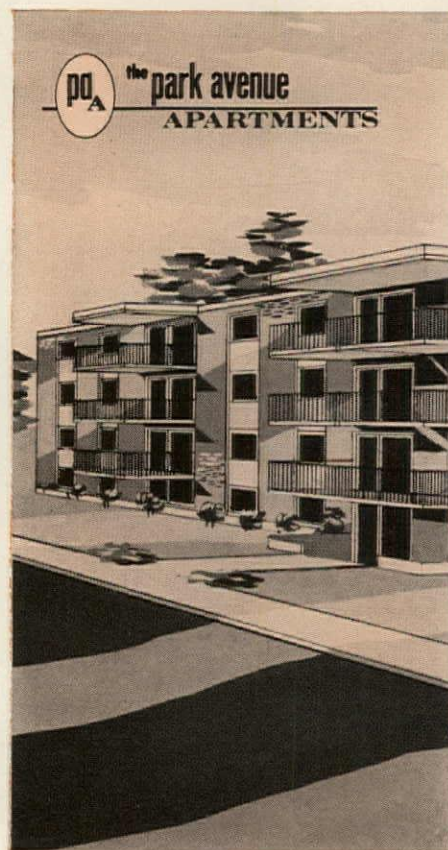
**With RCA WHIRLPOOL appliances you get maximum selection, styling and quality with minimum bother and paper work.** You choose from a full line of *gas or electric* appliances. All are perfectly correlated in color and design. And, because you deal with one man, sign one order, you save time and paper work . . . and enjoy undivided responsibility. Why not let your local distributor show you how the RCA WHIRLPOOL appliance "package plan" can add that extra touch of value to your homes and apartments? Call him today.



Contract and Builder Sales Division, Administrative Center, Benton Harbor, Michigan

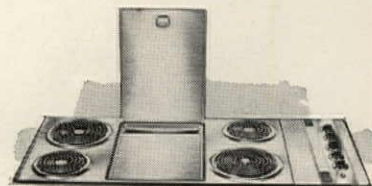
RCA WHIRLPOOL Washers, Dryers, Refrigerators, Freezers, Ice Cube Makers, Ranges, Air Conditioners, Dishwashers, Food Waste Disposers and Dehumidifiers are Products of Whirlpool Corporation, Benton Harbor, Michigan.

Trademarks RCA and used by authority of trademark owner, Radio Corporation of America.



Model RLE1588 Model RLE2998

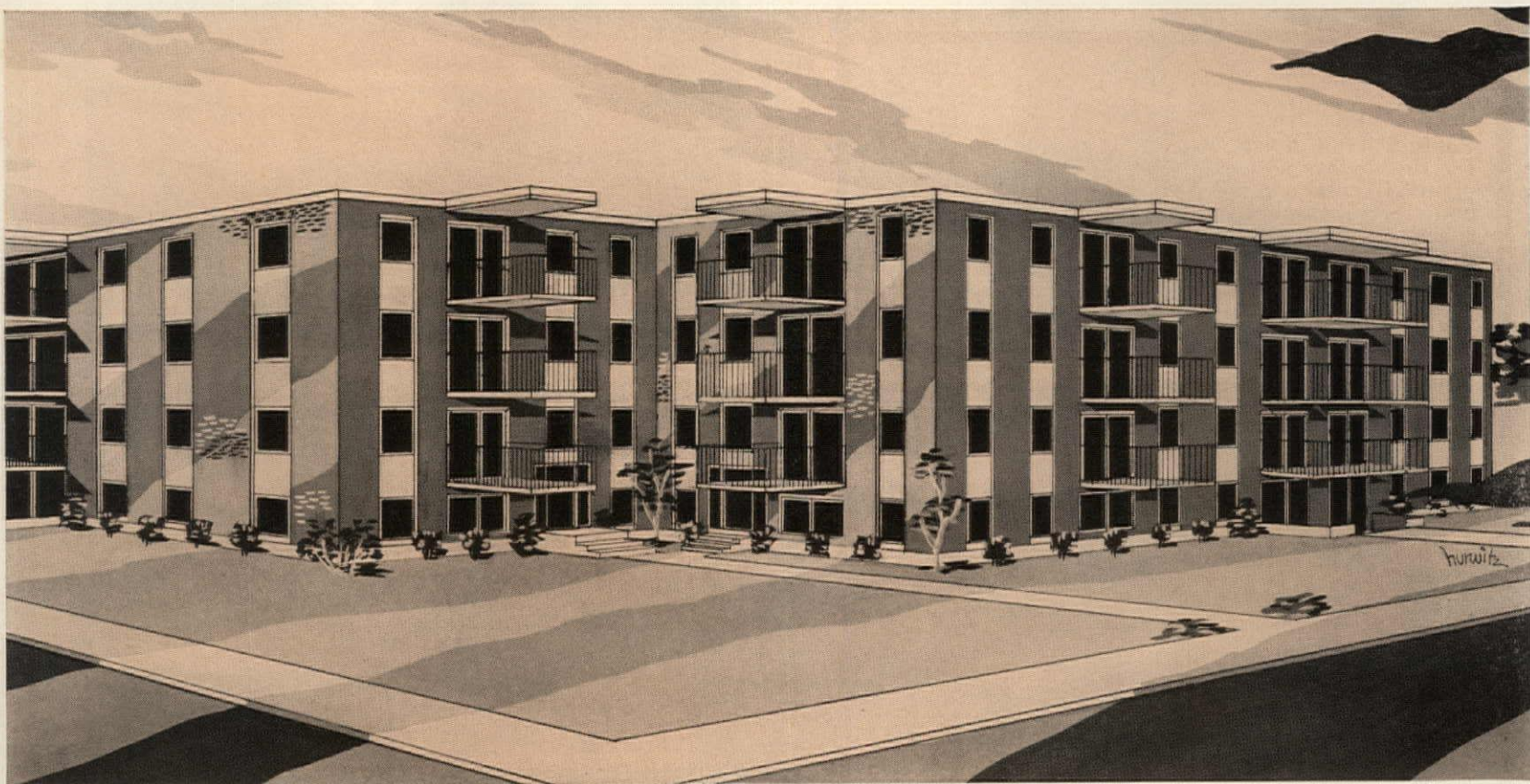
Choose 24" and 30" electric built-in ovens. Double-oven models in each size.



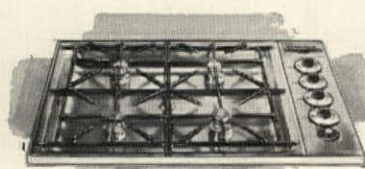
Model RLE887

Four matching electric built-in cooktops offer wide selection.

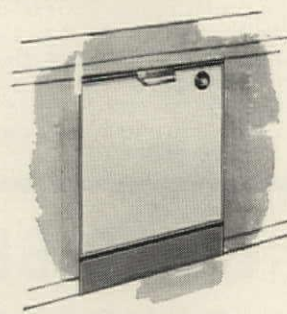
# ACCEPTANCE"...



All built-in gas models feature exclusive BLANKET-O-FLAME® oven. Choice of 24" or 30" models. Model RLG255



Model RLG889 Five built-in gas cooktops; one shown features BLANKET-O-FLAME® burner.



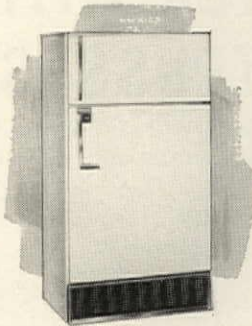
Model SLU-70 Built-in dishwashers and food disposers are easier than ever to install. Big capacity.



Model LMA-440-0 Complete selection of matching automatic washers and dryers.



Model RKE2700 New electric set-in range hangs from the countertop and no bracing is required.



Model ELT-12S RCA WHIRLPOOL refrigerators give kitchens a built-in look, a size and price for any prospect.

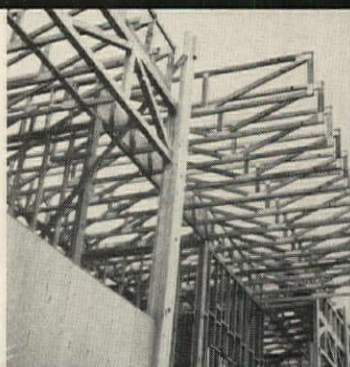


Model SLD-40



**HILLSIDE LOTS** — This home has a substructure of five inverted wood girders, each composed of three Sanford trusses boxed in plywood, mounted on concrete piers. Savings in labor, materials and site grading enabled the builder to use this steeply-sloped lot efficiently.

**OFFICE BUILDINGS**  
Sanford Truss Joists offer the savings and ease of wood construction for commercial structures such as warehouses, manufacturing plants and stores. Send for free "Joists" brochure.



**FARM BUILDINGS**  
The roof of this packing house consists of pairs of multi-panel Kingpost trusses made of 2 x 4's and 2 x 6's. Note the clear-span work and storage area. Free! 8-page Sanford Farm Building Booklet.



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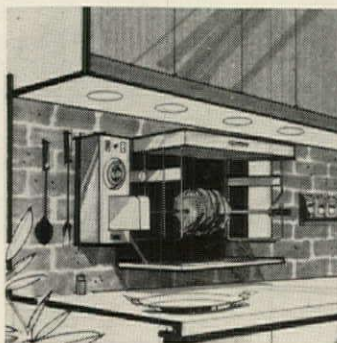
## NEW PRODUCTS

start on p. 119

### Kitchens



**Colonial-styled kitchen cabinets** in Autumn Tone Birch have vertical grooves and solid-core doors. Three baked-on finish tone coats resist water, heat and kitchen stains. Mengel Wood Inds., Union City, Ind. (Circle 215 on Reader Service card)



**Quartz wall barbecue** duplicates charcoal flavor electrically. Requiring 15" x 25½" of wall space, rotisserie broiler cooks without flames and leaves no spatter or ashes. Unit also has a timer. Purecarb Inc., New York City.

Circle 216 on Reader Service card



**Kitchen cabinets** have solid-lumber core doors, edge routing on doors and drawers. Symmetrical construction and finished tops and bottoms allow identical design for left and right cabinets. Noblecraft Inds., Hillsboro, Ore.

Circle 217 on Reader Service card



**Stainless steel bar tops** have single or double compartmented sinks with bottle holders on both sides. Cold-water glass-filler faucets are optional on all three models. Just Mfg., Franklin Park, Ill. (Circle 218 on Reader Service card)



**36" gas range** has two ovens, two broilers and a built-in griddle. Three cooking areas all have eye-level controls. All three models permit simultaneous baking and broiling. Available in white or coppertone. O'Keefe & Merritt, Los Angeles.

Circle 219 on Reader Service card



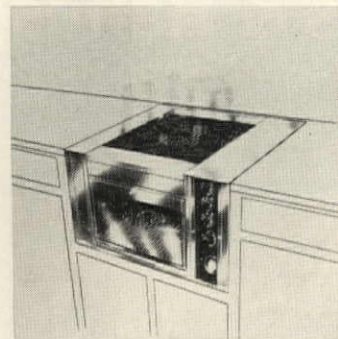
**Raised panel cabinets** are finished in Tawny Maple to blend with most kitchen decors. Door edges are in contrasting brown and hardware is dark copper. A variety of cabinet tops is available. Brammer Mfg., Davenport, Iowa.

Circle 220 on Reader Service card



**Divided refrigerator** has fresh food storage at eye level, large roll-out freezer and illuminated counter in between. The Americana never needs defrosting, includes an electrical outlet and a cutting board. General Electric, Louisville, Ky.

Circle 221 on Reader Service card



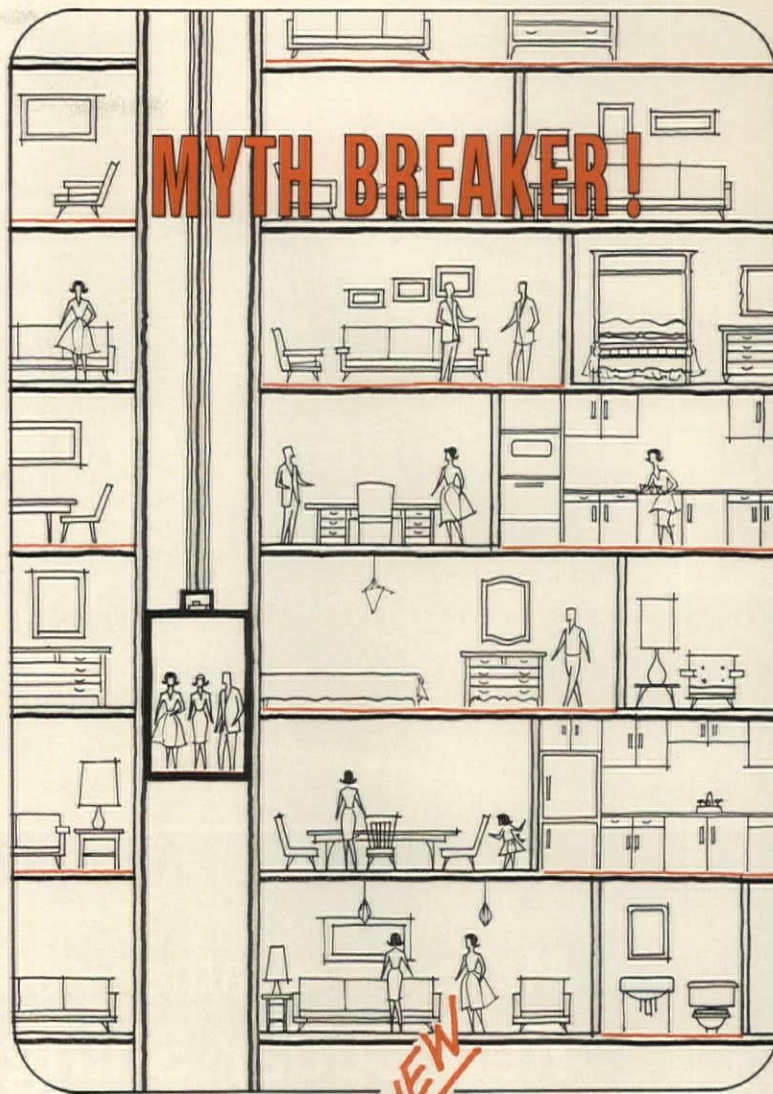
**Built-in barbecue** char broils electrically, also toasts, grills and roasts with thermostatically controlled heat. Unit cooks steaks in ten minutes. Charkel has sliding chrome rack, rotisserie and pull-out grease receptacle. Harvic Mfg., Bronx, N.Y.

Circle 222 on Reader Service card



**Tilt-top range** allows easy cleaning of one-piece splash pan underneath. Eight new models also have raised edge surface panels, lift-off oven doors, pin-point heat controls and 23-inch master ovens. Philco, Philadelphia. (Circle 223 on Reader Service card)

New products continued on p. 136



## FRITZTILE TERRAZZO CAN BE INSTALLED ON UPPER STORIES!

Going up... up... UP! Something conventional terrazzo can not do; NEW FRITZTILE TERRAZZO CAN! Fabulous new product development by Fritz Chemical Co. By substituting a thermoset resin binder in place of traditional cement, a much lighter, stronger and fully as beautiful a terrazzo tile has resulted. May be installed as any vinyl tile... on or below grade, on vertical surfaces, over radiant-heated floors. Surface, 90-95% marble chips... stain, fade and crack proof. WRITE FOR SPEC SHEET TO SEE PROVEN ADVANTAGES IN INSTALLATION, PERFORMANCE & MAINTENANCE AVAILABLE ONLY IN NEW FRITZTILE TERRAZZO.

°1000 series 12" x 12" x 3/8"

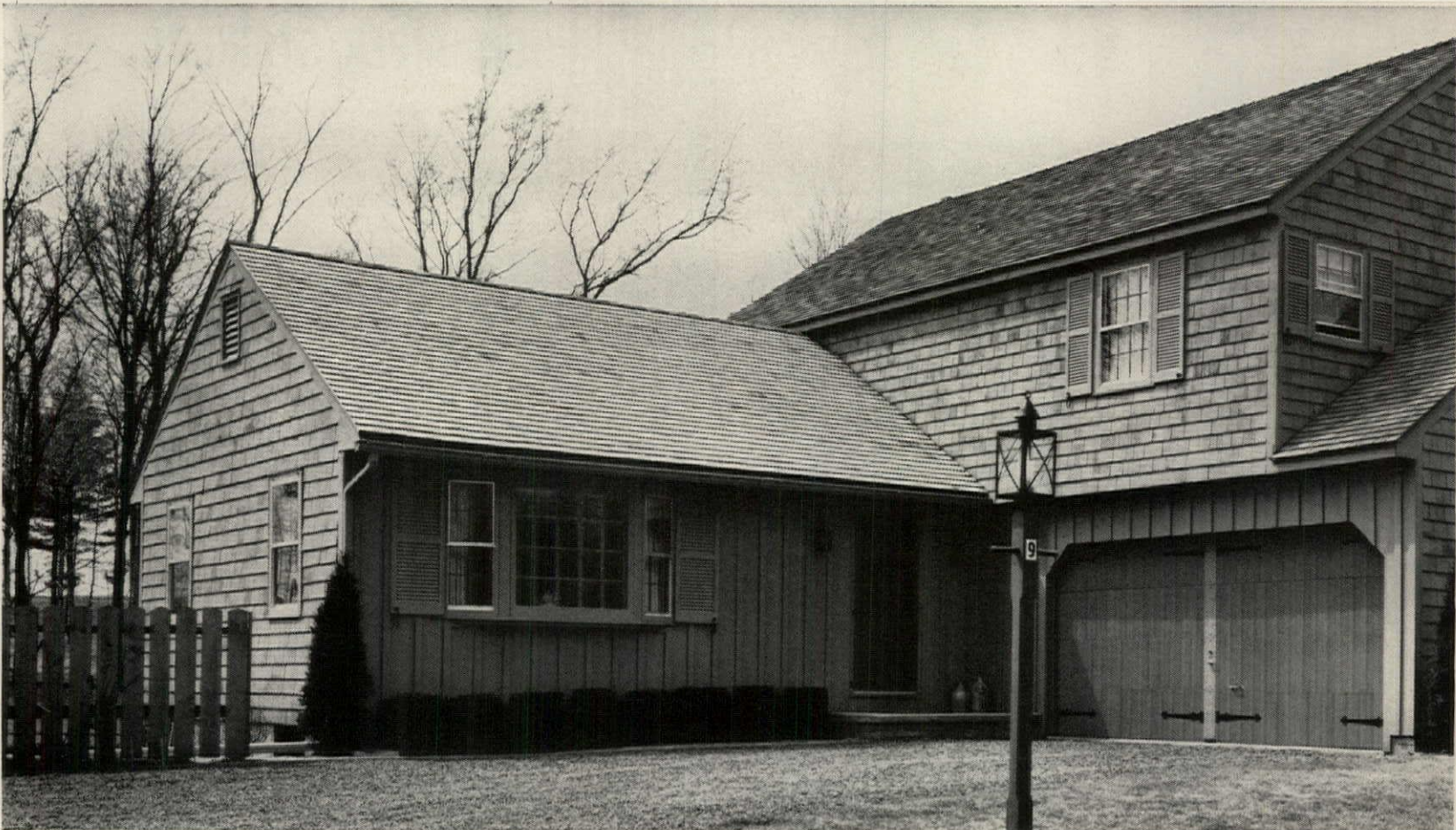


**FRITZ CHEMICAL COMPANY**  
ADDRESS INQUIRIES: P. O. Box 17087, Dallas 17, Texas  
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Circle 39 on Reader Service Card



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**Red Cedar Shingles & Handsplit Shakes**







(1)

Blistering heat, snapping cold — dust, hail, salt air, rain, hundred-mile winds — nothing short of a falling tree bothers Red Cedar roofing. In fact, the worse the weather gets, the smarter a builder looks for choosing it. Couple Red Cedar's toughness with its light weight, high insulating ability, rich appearance, low maintenance and high re-sale value and you can see why builders coast to coast find it profitable to use. For more information, write the RED CEDAR SHINGLE & HANDSPLIT SHAKE BUREAU, 5510 White Building, Seattle, Washington 98101 or 550 Burrard Street, Vancouver, B. C.



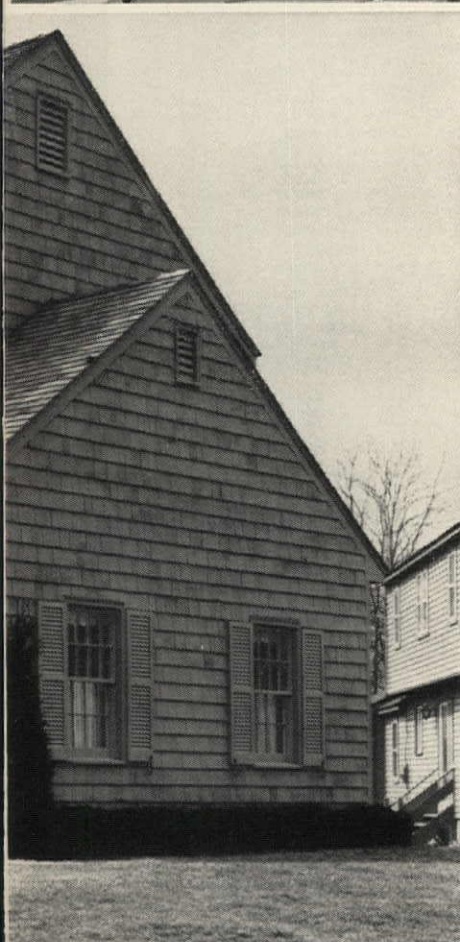
Specify the Certigrade, Certi-Split and Certigroove labels. They are your guarantee of consistent quality and grade based on rigid inspection and quality control.



(3)



(4)



(2)

(1) San Francisco, California / A 294-unit urban renewal project on a 22-acre hillside site. Architects: James K. Levorsen and B. Clyde Cohen. Builder: San Francisco Redevelopers, Inc. More than 2,600 squares of Red Cedar shingles (Certigrade #1, 18" laid with 8" exposure) are used on the sidewalls.

(2) Upper New York State / Residence built by Glenmont Building Corp. The roof shingles are Red Cedar (Certigrade #1, 16" Fivex with 5" exposure.) Sidewall shingles are the same material, but with 7" exposure.

(3) The Red Cedar shingles on this Pacific Northwest home are 55 years old, yet they remained essentially intact during a storm that stripped away part of the newer aluminum over-roof. Winds reached 100 MPH.

(4) Houston, Texas / Red Cedar handsplit shakes were used on the mansard roof of this apartment building. (Certi-Split tapersplit shakes laid with 7" exposure.) Architect: Lucian Hood, Jr. Builder: Roy M. Horlocks.



# Coming Up in January

# House & Home

# GOOD DESIGN IN KITCHENS

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- ★ LAYOUT
- ★ PRODUCTS
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★ ISSUE ★**



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Gainesville . . . . . Hughes Supply, Inc., Phone: 372-8471  
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Sarasota . . . . . Brockman Elec. Supply, Inc., Phone: RI 7-3171  
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Tampa . . . . . Atlas Lighting, Inc., Phone: 236-5707
- GEORGIA**  
Atlanta . . . . . Beck & Gregg Hardware Co., Phone: 521-2010  
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Georgia Lighting & Supply Co., Phone: TR 5-4789  
Dalton . . . . . Southern Wholesalers, Phone: 278-1583  
Marietta . . . . . Cobb Electric Supply Co., Phone: 427-6565  
Savannah . . . . . Morris Electric Supply Co., Phone: 234-2296
- ILLINOIS**  
Chicago . . . . . Bright Electrical Supply Co., Phone: AR 6-4601  
Brook Electric Supply Co., Phone: AR 6-2800 LA 5-2830  
Crystal Lighting Supply, Inc., Phone: 586-0440  
Dobkin Electrical Supply Co., Phone: SE 8-3700  
Hyland Elec. Supply Co., Phone: AN 3-4100  
Westinghouse Elec. Supply Co., Phone: TA 9-5000  
Park Ridge . . . . . Lighting Showplace, Inc., Phone: 825-5309  
Rock Island . . . . . Marlin Associates, Inc., Phone: 788-9371
- INDIANA**  
Anderson . . . . . Dixon Electric Co., Inc., Phone: 643-6950  
Aurora . . . . . Aurora Supply Company, Phone: 602  
Ft. Wayne . . . . . Schlatter Hardware Co., Phone: 742-8311  
Indianapolis . . . . . Central Elec. Supply Co., Phone: ME 5-8605  
First Elec. Co. (Sub. of South Bend Elec.), Phone: ME 5-6421  
Kulwin Electric Co., Phone: WA 5-9694  
South Bend . . . . . Midwest Lite Co., Inc., Phone: AT 8-4427
- IOWA**  
Dubuque . . . . . Universal Electric Co., Phone: 583-1765  
Ft. Dodge . . . . . Electrical Materials, Phone: 573-7166  
Washington . . . . . Sitlers Elec. Supply, Inc., Phone: OL 3-2123
- KANSAS**  
Coffeeville . . . . . Tri-State Elec. Sy. Co., Inc., Phone: CL 1-0484  
Salina . . . . . Kriz Davis, Inc., Phone: TA 7-4497
- KENTUCKY**  
Louisville . . . . . Belknap Hardware & Mfg. Co., Phone: 584-1341  
The Brecher Co., Phone: 897-1561
- LOUISIANA**  
Alexandria . . . . . Mid State Elec. Co., Inc., Phone: 442-4486  
Baton Rouge . . . . . Moncreet & Brister Appl. Inc., Phone: DI 3-6732  
Lafayette . . . . . Lafayette Elec. Supply Co., Phone: 232-1434  
Lake Charles . . . . . Craft-Rushworth, Ltd., Phone: HE 9-9424  
New Orleans . . . . . Lighting, Inc., Phone: 524-0202
- MAINE**  
Bangor . . . . . Standard Electric Company, Phone: 942-6713  
Lewiston . . . . . Lewiston Supply Company, Phone: 784-4983  
Portland . . . . . Maine Hardware Stores, Phone: 773-5605
- MARYLAND**  
Baltimore . . . . . Baltimore Gas Light Co., Phone: MU 5-7670  
Excello Public Service Corp., Phone: 944-6700  
People's Elec. Supply Co., Inc., Phone: PL 2-5335  
Cockeysville . . . . . Balco Electric Supply Co., Phone: 666-1234  
Salisbury . . . . . Arterraft Elec. Supply Co., Phone: 749-6151  
Silver Spring . . . . . Beacon Elec. Sup. Co., Inc., Phone: JU 7-8000
- MASSACHUSETTS**  
Boston . . . . . S. Blechner Co., Inc., Phone: LI 2-6493  
Ralph Pili Electric Supply Co., Phone: 423-0121  
Lawrence . . . . . Finberg Supply Co., Phone: MU 3-8755  
Lowell . . . . . Atlantic Distributing Co., Phone: 458-6887  
West Springfield . . . . . George Elec. Supply, Phone: 734-6429
- MICHIGAN**  
Detroit . . . . . Center Electric Supply Co., Phone: 342-3200  
Madison Elec. Co., Phone: TR 5-1500  
Puritan Electric Company, Phone: UN 3-0503  
Splane Electric Supply Co., Phone: WO 3-4400  
Grand Rapids . . . . . Litscher's Wholesale Electric, Phone: 458-1385  
Monroe . . . . . Monroe Electric Supply Co., Phone: 241-6988  
Okemos . . . . . Modern Wholesale Elec. Supply, Phone: ED 2-6501
- MINNESOTA**  
Duluth . . . . . Northern Elec. Supply Co., Phone: RA 2-0551  
Northland Elec. Supply Co., Phone: FE 2-4481  
St. Paul . . . . . Lax Electric Co., Inc., Phone: 227-6601
- MISSISSIPPI**  
Greenwood . . . . . Delta Pibg & Elec. Supply Co., Phone: GL 3-5623  
Gulfport . . . . . Gulfport Electric, Phone: 864-7731  
Huntsboro . . . . . Prichard Elec., Inc., Phone: 864-1819
- MISSOURI**  
Kansas City . . . . . Kansas City Light & Fixture Co., Inc., Phone: VI 2-4201  
Tiemann-Hess Electric Supply Co., Phone: BA 1-3368  
Springfield . . . . . Southern Electrical Materials Co., Phone: UN 5-2822  
St. Louis . . . . . Gross Chandelier  
Phone: Office & Factory, CE 1-1060 Showrooms, VO 3-1180
- MONTANA**  
Great Falls . . . . . Glacier State Elec. Supply Co., Phone: 761-4220
- NEBRASKA**  
Omaha . . . . . United Electric Supply Co., Phone: 553-4554
- NEW JERSEY**  
Dover . . . . . Dover Electrical Supply Co., Inc., Phone: 366-2800  
Ledgewood . . . . . Campbell Elec. Supply Corp., Phone: 584-7145  
Paterson . . . . . Feldman Lighting Fixture Co., Phone: SH 2-7329  
Vee Dee Elec. Supply, Inc., Phone: LA 5-2324  
Pennsauken . . . . . Uhr Elec. Supply Co.  
Phone: NO 2-3455—(N.J.) WA 5-3000—(Phila.)  
Phillipsburg . . . . . Fromm Elec. Supply Corp., Phone: GL 4-1185  
Ridgefield Park . . . . . Vee Dee Elec. Distr., Inc., Phone: DI 2-5310  
Toms River . . . . . Goodfriend Elec. Sup. Inc., Phone: DI 9-4100  
Union . . . . . Surrey Electric Supply, Phone: MU 8-9430
- NEW MEXICO**  
Albuquerque . . . . . Westinghouse Elec. Supply Co., Phone: 247-3646  
Artesia . . . . . New Mexico Supply Co., Phone: SH 6-2773
- NEW YORK**  
Albany . . . . . Tuang-Barhydt, Inc., Phone: 489-5576  
Binghamton . . . . . Florence Electric Supply Co., Phone: 724-2455  
Buffalo . . . . . Davis Electric Supply Co., Phone: 896-8903  
Cohoes . . . . . Ontario Supply Corp., Phone: CE 7-4723  
Glens Falls . . . . . Hill Electric Supply Co., Phone: RX 3-3436  
Hicksville . . . . . Aetna Elec. Dist. Corp., Phone: WE 1-4400  
Hornell . . . . . Florence Electric Supply Co., Phone: 324-8444  
Lynbrook . . . . . Fairway Electric Supply Co., Phone: LY 3-5400  
Mineola . . . . . National Elec. Supply Co., Phone: OL 1-2525  
New York . . . . . Capitol Elec. Sup. Co., Inc., Phone: LE 4-3546  
Midway Elec. Supply Co., Inc., Phone: AU 6-2300  
U.S. Electric Supply, Phone: CO 7-9472  
Riverhead, L.I. . . . . R & M Elec. Supply Co., Phone: PA 7-3620  
White Plains . . . . . Garfield Electric Supply, Phone: WH 8-8690  
Yonkers . . . . . Coler Elec. Supply Co., Phone: YO 3-3527
- NORTH CAROLINA**  
Charlotte . . . . . Southern States Sup. Co., Inc., Phone: FR 5-6081  
Sanford . . . . . Capt. Rod Sullivan, Inc., Phone: 776-2325
- OHIO**  
Cincinnati . . . . . Richard Electric Supply Co., Phone: 351-1010  
Cleveland . . . . . Westinghouse Elec. Supply Co., Phone: 942-0702  
Dayton . . . . . Westinghouse Elec. Supply Co., Phone: 224-0331
- OKLAHOMA**  
Oilton . . . . . Economy Supply Company, Phone: UN 2-3224  
Oklahoma City . . . . . Cook Electric Supply Co., Phone: CE 5-7461  
Electric Supply of Oklahoma, Phone: CE 2-2108  
Tulsa . . . . . Clark Electric Supply Co., Phone: LU 7-0138  
Nelson Electric Supply Co., Phone: LU 5-1241
- OREGON**  
Portland . . . . . Gardner & Beeson Co., Phone: CA 7-1264  
Platt Electric Supply, Phone: CA 2-9633  
Westinghouse Elec. Supply Co., Phone: 226-7961
- PENNSYLVANIA**  
Bethlehem . . . . . Fromm Elec. Supply Corp., Phone: 867-0511  
Exeter . . . . . J. Friedman Elec. Supply Co., Inc.  
Phone: 654-3371, GL 7-7241  
Gettysburg . . . . . M. A. Hartley & Co., Phone: 334-3175  
Greensburg . . . . . Scott Electric Company, Phone: TE 4-4321  
Harrisburg . . . . . Fluorensent Supply Company, Phone: 234-4109  
Harrisburg Elec. Supply Co., Phone: 564-5803  
Raub Supply Co., Phone: 544-1711  
United Elec. Supply Co., Phone: 234-5000  
Lancaster . . . . . Raub Supply Company, Phone: 897-6221  
Norristown . . . . . Lighting Equip. & Sup. Co., Phone: CH 2-0722  
Norristown Elec. Supply Co., Phone: BR 5-7211, 12  
Philadelphia . . . . . Eastern Elec. Supply Co., Phone: PO 9-0400  
Harry Horn, Inc., Phone: WA 5-6600  
Morse & Robbins, Inc., Phone: LO 4-1752  
Westinghouse Electric Supply Co., Phone: WA 2-8950  
West Phila. Elec. Supply Co., Phone: GR 4-9200  
Pittsburgh . . . . . Allied Elec. Supply Co., Phone: 331-0200  
La Salle Elec. Supply Co., Phone: 322-1450  
Pottsville . . . . . Scranton Elec. Construction Co., Phone: 622-6041  
Prospect Park . . . . . Eagle Elec. Supply Co.  
Phone: LE 2-0783-4-5 SA 6-3555  
Reading . . . . . Fromm Elec. Supply Corp., Phone: 373-5231  
Williamsport . . . . . Raub Supply Co., Phone: 323-6221  
York . . . . . YESCO (York Elec. Supply Co.), Phone: 81561
- RHODE ISLAND**  
Pawtucket . . . . . Equitable Elec. Supply Co., Phone: PA 5-2400  
Providence . . . . . Levitt-Colson Company, Phone: JA 1-8800  
Mastro Elec. Supply Co., Inc., Phone: HO 7-7700, 01, 02  
Tops Elec. Supply Co., Phone: UN 1-0695
- SOUTH CAROLINA**  
Spartanburg . . . . . Lighting, Inc., Phone: 585-6919
- TENNESSEE**  
Jackson . . . . . Southern Supply Company, Phone: 424-1900  
Knoxville . . . . . Square Elec. Supply Co., Phone: 825-9346  
Memphis . . . . . Lighting, Inc., Phone: 682-2426  
Nashville . . . . . Nashville Elec. Supply Corp., Phone: 242-2601
- TEXAS**  
Ablene . . . . . Cummins Supply Co., Phone: OR 2-7837  
Amarillo . . . . . Wilson Supply Company, Phone: DR 3-1705  
Corpus Christi . . . . . Corpus Christi Hdwe. Co., Phone: TU 4-4555  
Dallas . . . . . Buffalo Electric Co., Phone: HA 1-7671  
Meledo Electric Supply Co., Phone: RI 1-3921  
Lynchburg . . . . . Watson Elec. Supply Co., Phone: RI 2-8441  
El Paso . . . . . Elec. & Mechanical Supply Co., Phone: KE 2-4614  
Fort Worth . . . . . Cummins Supply Co., Phone: ED 5-0563  
Houston . . . . . Buffalo Elec. Company, Phone: CA 8-4431  
Marlin Associates, Phone: CA 8-8473  
Lubbock . . . . . Fields & Company, Phone: PO 2-0241  
Odessa . . . . . Cummins Elec. Supply Co., Phone: FE 2-0953  
San Antonio . . . . . Central Distributing Co., Phone: DI 4-0193  
Wichita Falls . . . . . Cummins Supply Co., Phone: 766-0221
- UTAH**  
Salt Lake City . . . . . Westinghouse Elec. Supply Co.  
Phone: DA 2-2441
- VIRGINIA**  
Fairfax . . . . . Beacon Elec. Supply Co., Inc., Phone: CR 3-3000  
Lynchburg . . . . . Eastern Elec. Company, Phone: 847-4441  
Newport News . . . . . Centralite Supply Co., Phone: 247-5874  
Norfolk . . . . . Electrical Exchange Corp., Phone: KI 5-5441  
Electrical Suppliers, Inc., Phone: 627-9531  
Winchester . . . . . Raub Supply Co., Phone: 662-4134
- WASHINGTON**  
Seattle . . . . . Stusser Electric Company, Phone: MA 3-1501  
Tacoma . . . . . Love Electric Company, Phone: FU 3-5561
- WEST VIRGINIA**  
Charleston . . . . . Goldfarb Elec. Supply Co., Phone: 342-2153  
Ronconverte . . . . . Blue Grass Electric, Phone: 647-5200
- WISCONSIN**  
Fond-du-Lac . . . . . Central Elec. Supply Co., Phone: 922-1880  
Green Bay . . . . . Westinghouse Elec. Supply Co., Phone: 435-3751  
Manitowoc . . . . . Manitowoc Electric Supply, Phone: MU 2-3848  
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# THE COMPETITIVE EDGE

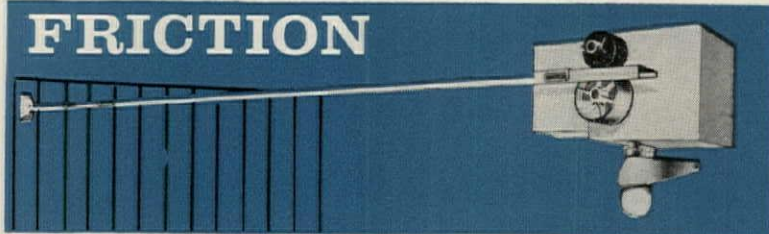
WITH

## ALLIANCE Genie®

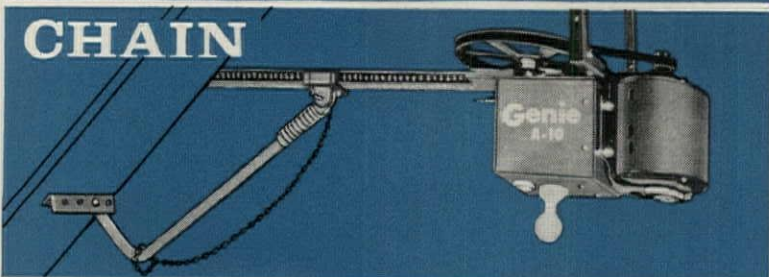


### Genie® Automatic Garage Door Operators

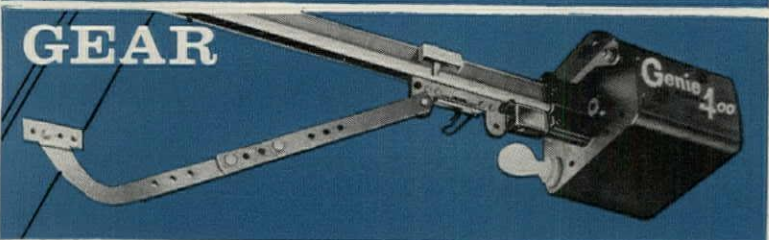
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What a pleasant surprise, when prospects find this quality convenience already installed on your houses! Choose from three types of Genie radio, remote control garage door operators — friction, chain and gear — to fit your building needs. All are available from one convenient source — Alliance. ■ Genie is distributed nationally. Factory service is available everywhere. Contact Alliance today for full information.

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One of the world's largest producers of Sub-Fractional H.P. Motors. Manufacturers of the famous Alliance Tenna-Rotor and Genie Remote Control Garage Door Operators.

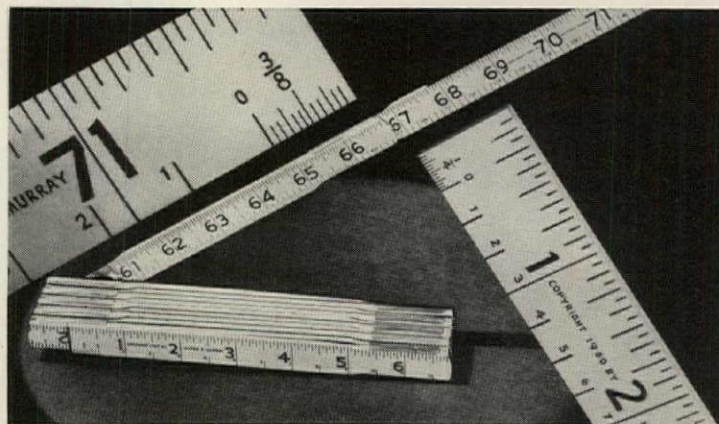
### NEW PRODUCTS

start on p. 119

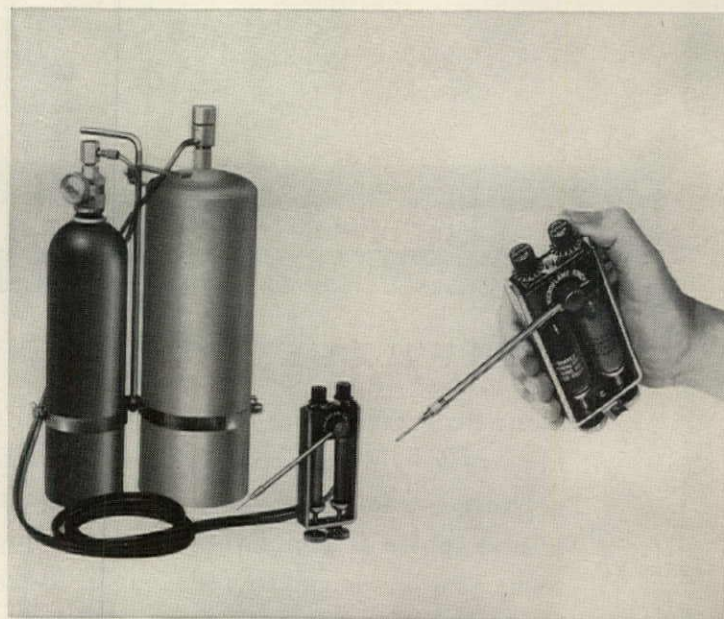
#### Tools and equipment



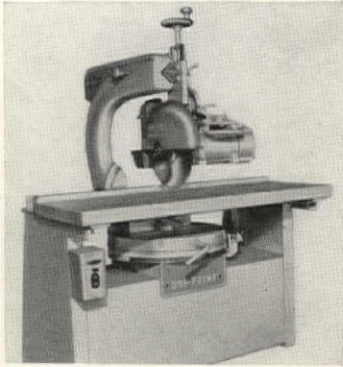
**Lumber buggy** lets one man haul loads up to 2,000 lbs. Wheel-it is 8' long, 3' wide and 32" high (saw-table height). Side stakes fold down for wider items and 20" diameter wheels have roller bearings. Hawkeye Inds., Longmont, Colo. (Circle 224 on Reader Service card)



**Combination rule** has standard six-foot markings on both sides, also is marked with four basic architectural scales— $\frac{1}{8}$ ,  $\frac{1}{4}$ ,  $\frac{3}{8}$  and  $\frac{1}{2}$  inches to the foot—for scaling blueprints. List price is \$4. Murray Equipment, York, Pa. (Circle 225 on Reader Service card)



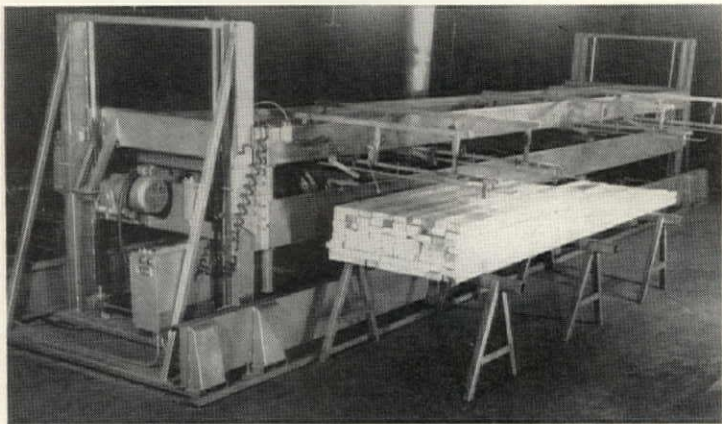
**Miniature gas welding torch** mixes LP gas and oxygen to produce a 5000° F flame. Small unit (right), complete with cartridges fits in hand. Industrial unit (left) has bigger fuel supply, lists for \$64.75. Microflame, Minneapolis. (Circle 226 on Reader Service card)



**Radial saw** called UniPoint is made so saw blade enters the stock at the same point in the table for any angle or miter cut, need not be raised or lowered. Blades up to 18" can be used with the 5-h.p. motor. Northfield Foundry, Northfield, Minn. Circle 227 on Reader Service card



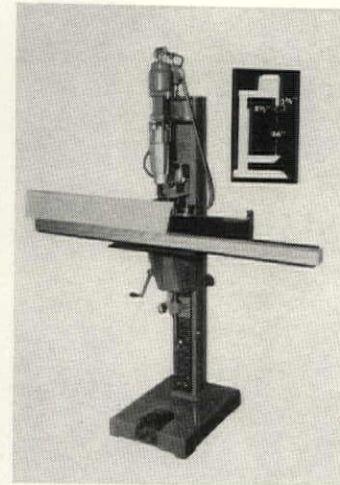
**Super-duty saw** has improved retractable lower guard, push-button blade lock, ball bearings, safety clutch and burn-out protected motor. Model 856 (6½") lists for \$89.95. 7¼", 8¼" and 10" models are also available. Skil Corp., Chicago, Ill. Circle 228 on Reader Service card



**Automatic stacker** is designed to work with automatic cutting machines, can handle sizes from 2" x 2" to 12" x 12". Machine puts from 9 to 27 pieces a minute in a stack measuring 45" x 36". Clary Corp., Fort Worth, Tex. (Circle 229 on Reader Service card)



**Ceiling grinder** eliminates both scaffolding and the operator fatigue normally associated with overhead grinding of concrete ceilings. With this machine, one man can smooth up to 500 sq. ft. an hour. Eveready Brikshaw, Kansas City, Mo. Circle 230 on Reader Service card



**Production nailer** clamps work with 1,000 lbs. pressure, freeing both of the operator's hands for positioning work. Called a Sub-Assembly Nailer, it can drive nails, staples, brads, pins and corrugated fasteners. Spotnails, Rolling Meadows, Ill. Circle 231 on Reader Service card

*New products continued on p. 140*

**...thinking about components?**

... then, you will want a copy of our **DESIGN FILE** containing 125 designs by Richard B. Pollman. All are detailed for component construction to UNICOM standards of the National Lumber Manufacturers Association. It's the most complete source for UNICOM home designs available—anywhere!

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Please send color card and information on Cabot's "Matching" Stains and Paints.

Circle 44 on Reader Service Card

Circle 45 on Reader Service Card

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*about*  
**new products**  
*about*  
**new ideas**  
*about*  
**building profits**

Our NAHB exhibit is the perfect place. We can show you a full line of Masonite hardboards to cut building time and material cost. You'll see new products, new design ideas. And you'll talk to men who know home building and appreciate your problems.

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Also new are Ruf-X ninety siding with its deep-textured, rough-sawn surface, and low-cost, heavy-duty Peg-Board, prefinished in a restful monk's cloth pattern.

Put these on your browsing list, too: Weatherall, an all-purpose outdoor utility panel that can go unpainted up to a year; plastic-coated Colorlok siding that ends maintenance worries; a complete display of rugged, mirror-smooth X-ninety sidings; plus specialty interior panels like travertine-textured Marblitone and airy screens of Masonite Filigree.

You'll find all this at Booth 634 of the big NAHB Show. Come have a look and chin with our people. You'll find it pays.

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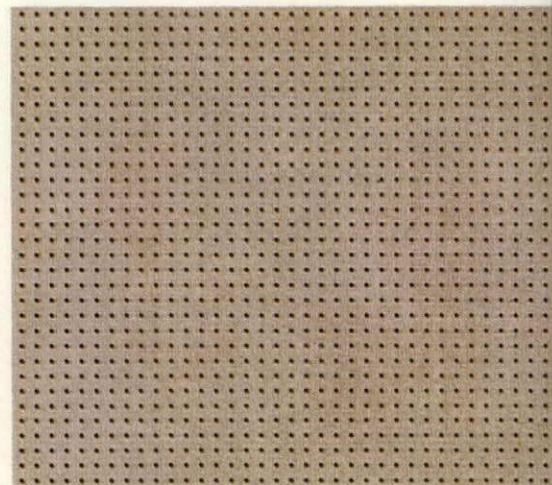
## MASONITE

*shows the way!*

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Ruf-X ninety siding

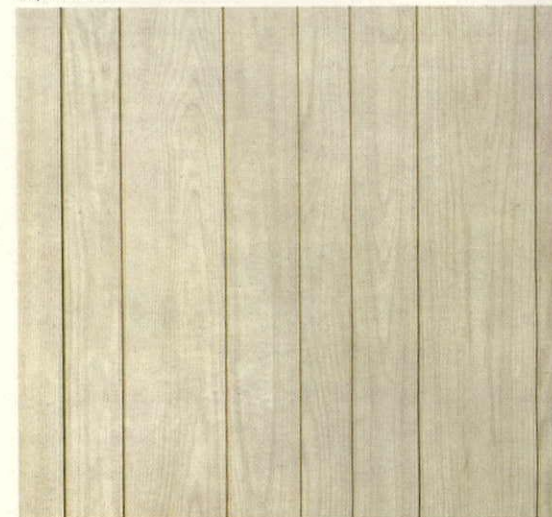


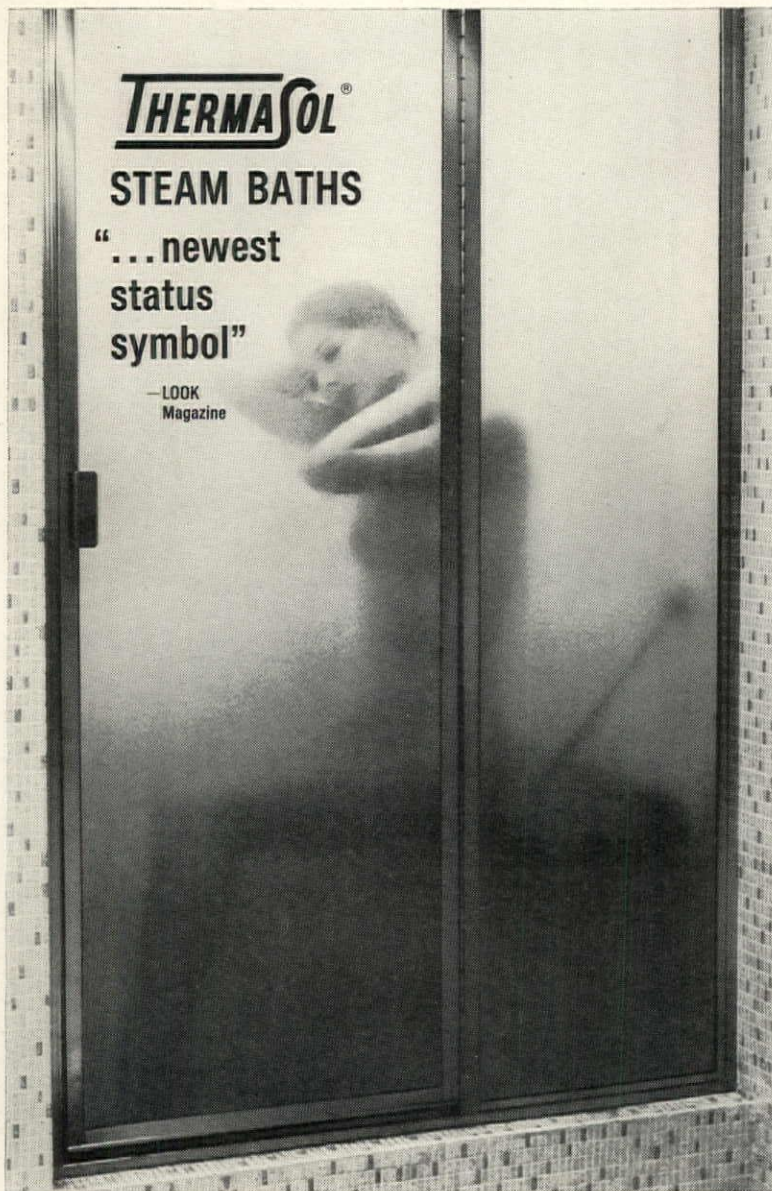
Prefinished Peg-Board



Fireside Birch

Alpine Oak





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**They speed new home sales and apartment rentals!**

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**Thermasol is inexpensively installed in any bathroom . . .** under construction or already built. The stall shower or tub doubles as a steam room, and serves its normal use as well. Thermasol takes up no bathroom space. An amazingly compact steam generator hides away in vanity, closet, ceiling or floor. A steam outlet head and timer switch complete the set-up. FHA-approved, Thermasol adds only a small fraction to the cost of a bathroom. For apartments, the equipment can be leased for as little as 22¢ a day.

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As easy to use as a shower bath—and even easier to install—the Thermasol Steam Bath is the most appealing home "appliance" you can offer.

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Please send complete literature on Thermasol individual Home and Apartment Steam Baths.

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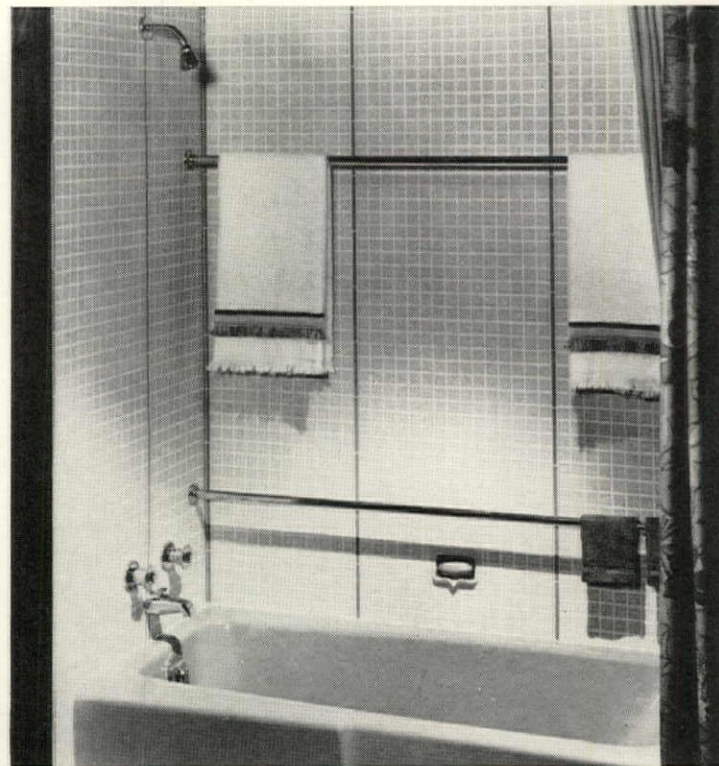
City.....State.....Zip #.....

Circle 46 on Reader Service Card

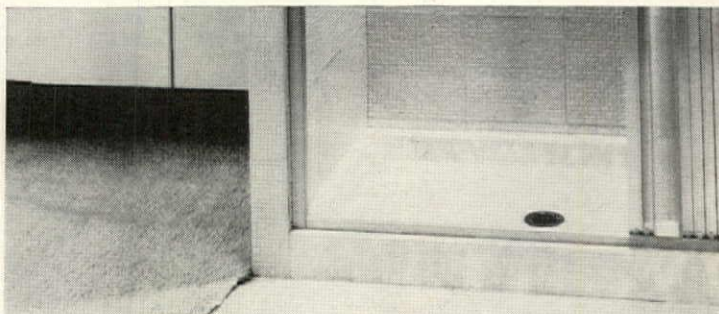
**NEW PRODUCTS**

start on p. 119

**Baths**



**Limited-space bathtub** has 45" bathing well, straight tile edge for easy installation. A narrow outside ledge widens at front corner for seating space. Comes in white and seven colors. American-Standard, New York City. (Circle 232 on Reader Service card)



**Marbled-color shower receptor** is offered in same seven colors as manufacturer's shower doors. Embossed surface prevents skidding, light weight allows one-man installation. Nine models from 32"x32" to 34"x60". Showerfold, Chicago. (Circle 233 on Reader Service card)



**Vanity shelf** made of stainless steel puts all toiletries within easy reach. It can be installed over any vanity-type lavatory. Shelf will resist staining and corrosion indefinitely and is easy to clean. Hall-Mack Co., Los Angeles.

Circle 234 on Reader Service card



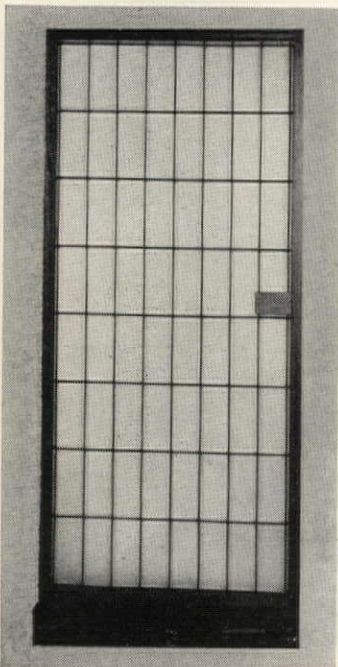
**Medicine cabinet** has vertical sliding mirror with Touch 'N Glide mechanism that maintains any desired position. Unit is surface-mounted, has two electrical outlets at bottom and a diffused top light. Jensen Inds., Los Angeles.

Circle 235 on Reader Service card

New products continued on p. 144



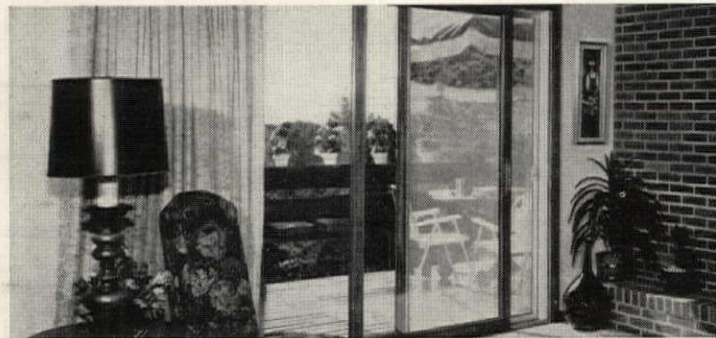
**Doors**



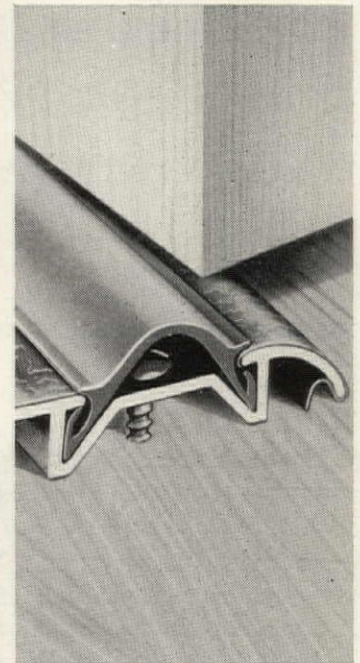
**Glass fiber door** in Shoji design has integrally bonded translucent skins. For exterior or interior use, doors are weather-insulated and limit sound transmission. Five other patterns are available. Cardenas Glass Laminators, Seattle.  
Circle 241 on Reader Service card



**Colonial-styled aluminum storm door** is available for most door openings. Tension-levleed aluminum skins bonded to flakeboard make stiles, panel and head rail wide enough for Early American design. Hess Mfg., Quincy, Pa. (Circle 242 on Reader Service card)



**Sliding patio door** is made of aluminum and reinforced oak with vinyl weatherstripping and thermal insulating glass. Stainless steel tracked tandem rollers and glides permit easy sliding. Caradco, Dubuque, Iowa. ( Circle 243 on Reader Service card)



**Stainless steel thresholds** are self-sealing. Notched and pre-fitted threshold is durable, weather, scratch and rust resistant. Concealed screws and vinyl seal prevent accumulation of dust and dirt. United Inds., Chicago.  
Circle 244 on Reader Service card  
New literature starts on p. 146

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1. Date of filing: October 1, 1964 2. Title of Publication: HOUSE & HOME  
3. Frequency of Issue: Monthly  
4. Location of Known Office of Publication: 330 West 42nd St., City, County and State of New York 10036  
5. Location of the headquarters of general business offices of the Publishers: 330 West 42nd St., City, County and State of New York 10036  
6. Names and Addresses of Publisher, Editor, and Managing Editor: Publisher, Eugene E. Weyeneth, 330 West 42nd St., New York, New York 10036; Editor, Richard O'Neill, 330 West 42nd St., New York, New York 10036; Managing Editor, John Goldsmith, 330 West 42nd St., New York, New York 10036.  
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A. Total No. Copies Printed (Net Press Run)	149,217	142,200
B. Paid Circulation		
1. To term subscribers by mail, carrier delivery or by other means	139,152	135,000
2. Sales through agents, news dealers, or otherwise	—	—
C. Free distribution (including samples) by mail, carrier delivery, or by other means	8,215	6,000
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I certify that the statements made by me above are correct and complete.  
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By JOHN J. COOKE  
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Shares of The Kissell Company, Springfield, Ohio have been admitted to trading on The American Stock Exchange

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October 27, 1964

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**YOU ARE CORDIALLY INVITED  
TO ENTER THE TENTH ANNUAL  
HOMES FOR BETTER LIVING  
NATIONAL AWARDS FOR ARCHITECTS,  
BUILDERS AND HOMEOWNERS**

Sponsored by The American Institute of Architects in cooperation with *HOUSE & HOME* and *American Home*. All the award winners will be published in *HOUSE & HOME*. A selection of the winning entries will be published by *American Home*. All the winning entries will be displayed at the AIA convention in Washington, D. C. and at the Octagon.

Houses and apartments must be designed by a registered architect and built and completed since January 1, 1962 in any of the 50 states. Outstanding architects, housing industry leaders, and the editors of *HOUSE & HOME* and *American Home* will judge the entries. Awards will be made on the basis of outstanding contributions to better living through residential design, site planning, and construction. Winners will be announced at the AIA convention June 14-18, 1965. Awards will be made in three categories:  **CUSTOM HOUSES** designed specifically for an individual owner, in three classes according to size: a) Under 1,600 sq. ft. of living space. b) 1,600 sq. ft. to 2,800 sq. ft. c) Over 2,800 sq. ft.  **MERCHANT-BUILT HOUSES** designed for a merchant builder and sold speculatively, in three classes according to sales price, including land: d) Under \$20,000 e) \$20,000 to \$35,000 f) Over \$35,000, and one-of-a-kind prototypes.  **GARDEN APARTMENTS AND TOWNHOUSES** (walk-up) built for rent or sale. Apartments shall not be over three stories in height from grade, must comprise four or more living units, and may be single buildings or one of a group: g) Single apartment buildings: h) Multi-building apartment groups: i) Townhouses (single or in blocks).

Pertinent information shall be submitted on the registration blank below by January 31, 1965, accompanied by a payment of \$10 for each house or apartment entered. Any number may be entered. A separate registration blank must be submitted for each. Upon receipt of registration blank and fee, each entrant will be sent for each house or apartment entered, an 8½" x 11" binder and full instructions for preparation. It must be completed and postmarked no later than March 21, 1965. It is imperative that the appropriate category be designated on your original registration slip so that you receive the correct binder for your entry.

This registration slip and entry fee must be submitted by January 31, 1965. Make checks payable to: Homes for Better Living and mail to: Homes for Better Living Awards, *HOUSE & HOME*, McGraw-Hill Building, Fourth Floor, New York City 10036, N. Y.

Enclosed is check  money order  in the amount of \$10 covering the entry below.

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For copies of free literature, circle the indicated number on the Reader Service card, page 141.

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## Tracino Corlon: gives you the luxury appeal of a sheet vinyl floor at about the cost of Embossed Linoleum

*and the best-known name in building materials, too!*

It costs very little extra to give your homes the luxury of a sheet vinyl floor, the most popular resilient flooring in America today. The added sales appeal more than compensates for the increased cost over vinyl-asbestos tile, and, if you're using Embossed Linoleum, the cost is almost the same.



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Tracino Vinyl Corlon gives your



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