

January 1954

house + home

Housing policy report

THE BIG CHANGE

California

President's committee recommends tying public housing to rehabilitation, urges private central mortgage bank and wholesale overhaul of FHA terms

Ohio

Competition brings far better values: FHA Commissioner Guy Hollyday gives the green light to progressive design; Economist Miles Colean warns lenders not to put their money in behind-the-times houses (p. 92)

Oklahoma

Design pioneer Eichler pioneers again—this time with packaged lot design (p. 96)

Kentucky

More cities go for Scholz innovations (p. 102)

Tulsa welcomes gay colors, glass walls, low-pitched roofs (p. 108 and below)

Out-of-state Builder Crawford upsets the conservative applecart (p. 112)

Indiana

Andy Place lists 106 improvements in his new houses (p. 118)

Minnesota

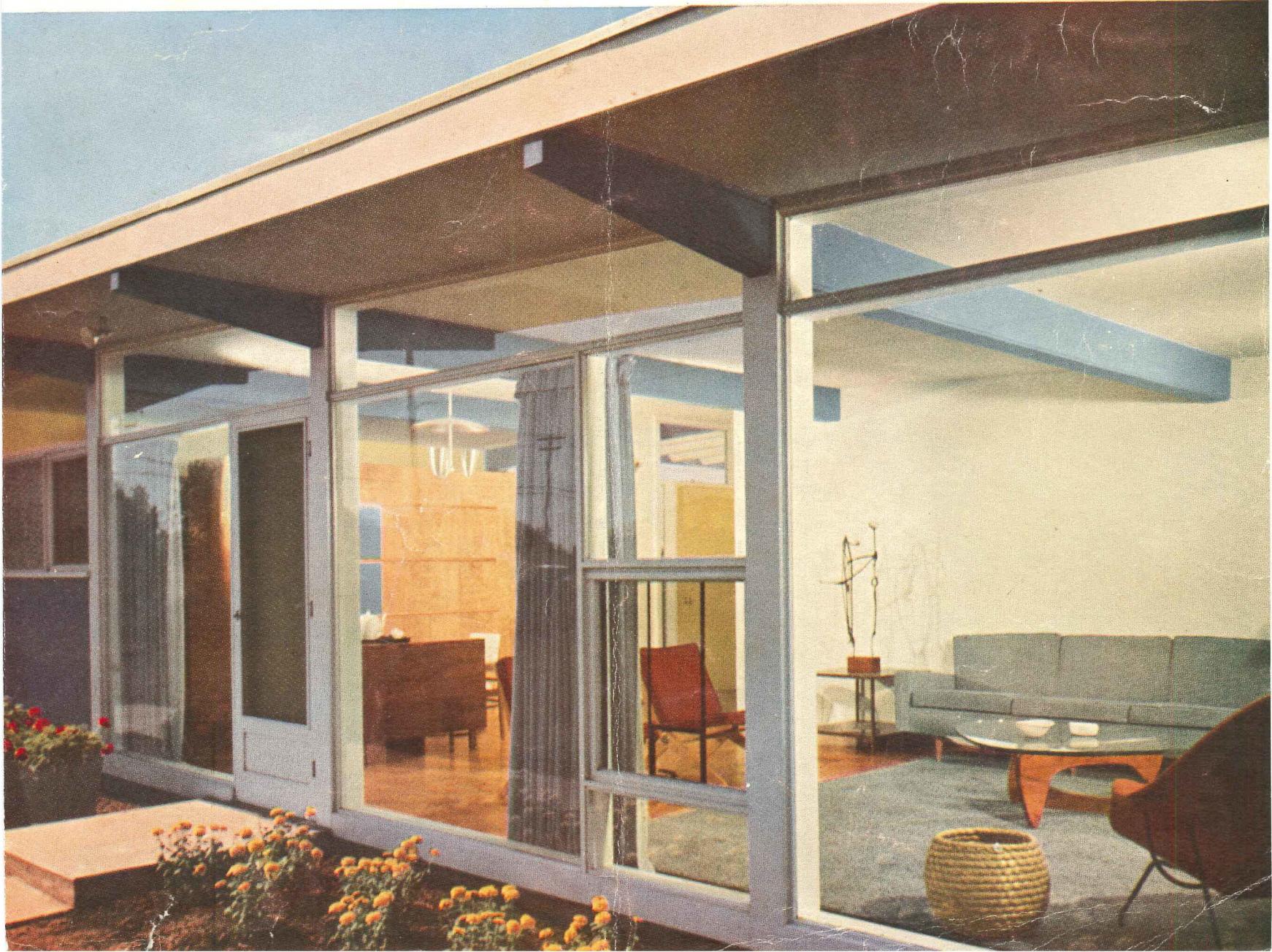
Engineer-builder shakes modern design loose from California (p. 123)

Kansas

Houses spread to accommodate families; prices per sq. ft. stay put (p. 128)

Michigan

Bob Gerholz takes the lead toward modern design (p. 130)



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White House boosts rehabilitation

► **Presidential Assistant Sherman Adams, in New Orleans for Mayor's meeting, calls pilot slum fixup 'wonderful'**

► **Mayors continue support for public housing after hearing debate between officials of Los Angeles, Philadelphia**

At the American Municipal Assn. conference in New Orleans, rehabilitation received a pat on the head from the highest federal official yet to remark on the NAHB-NAREB plan to outlaw slum conditions. Presidential Assistant Sherman Adams, after visiting the pilot rehabilitation block in a run-down Negro section of the city, told the nation's mayors it was "a wonderful project." Said Adams: "I have been impressed, as have so many others, with the ingenious and effective approach which you in New Orleans have made in experimenting with your own problem. I was interested enough in it to go out and see it this morning. Here is a laboratory for many a community in America which is confronted with like conditions. I know that with private initiative and public cooperation, there are possibly thousands of such programs which can be both sound and successful with much the same approach.

"It indicates not only the progressiveness of the city, but a real determination to get something done with only the resources of the community—and that's refreshing."

Public housing debate. Adams' views contrasted strikingly with those of PHA Commissioner Charles Slusser,* another speaker at the conference. Slusser, hewing to the standard line of public housing advocates, declared: "It [public housing] is the best tool we have for rehabilitating the slums of America and the people that live there.... I think the federal government is the only body, with certain notable exceptions, that is in any position to establish sufficient credit to enable us to provide public housing."

The angriest words over public housing came from Mayor Joseph S. Clark Jr. of Philadelphia and Mayor Norris Poulson of Los Angeles as they debated whether AMA should continue to endorse the program. Said Clark: "I have no desire to belittle the value of rehabilitation. We must make a major effort to renew existing dwellings before they become totally obsolete. Adequate zoning and health codes are also a vital part of urban renewal. But these things are not in them-

selves enough. They do nothing to increase the supply of modern housing...." Clark called Los Angeles' housing program "atavistic and irresponsible." He insisted: "The heart of the problem is to be found in the Housing Act of 1949. We need large federal subsidies."

Poulson retorted that public housers favor "paternalistic government." He warned: "If the AMA takes sides in this issue, it'll be the death knell of AMA. It all resolves down to what is your philosophy of government. Do you believe in the sanctity of man, or do you believe that the government is supreme? We give lip service to free enterprise. Why can't we accomplish the same thing within the framework of private enterprise?... Did public housing take care of the poor? It took care of the people in the \$50, \$60 and \$70 rent brackets." Poulson charged that applicants "had to be left-wingers to get in public housing units" in Los Angeles. Public housers seeking sites, he said, "went to the hillsides, to the areas where a family has to



PRESIDENTIAL ASSISTANT Sherman Adams (l) was shown through New Orleans' pilot rehabilitation project on Conti St. (H&H, Dec. '53, News) by Mayor deLesseps Morrison (r). The mayor, an ardent booster of repairing blighted housing by law enforcement, was given a plaque by NAHB during the AMA sessions. It congratulated him for helping "show the way for all our people to build a new face for America." Frank Cortright, retired NAHB executive vice president, made the presentation.

have two cars.... That's the type of area they built in. And immediately they took in people, some of them making \$600 or \$800 a month."

After hearing the two mayors, Slusser and NAHB's rehabilitation director, Yates Cook, who told what rehabilitation can do but did not decry public housing, the AMA voted to maintain its support for public housing. They wanted one change: more local autonomy in executing projects.

Chicago voting \$2 1/2 million for codework as rehabilitation-conservation drive gains

Successful rehabilitation programs have four phases—civic awakening, planning, organization, action. Last month, slum-choked Chicago was moving into the fourth phase. Its citizenry was aroused to the danger of its spreading 23 sq. miles of slums. Most of the legislation needed to backstop a comprehensive program was on the books. The organizations to do the job were in being.

A Community Conservation Board, which would in time become the key agency for the effort, had been formed and was preparing for a court test of its powers. As board chairman, Mayor Martin Kennelly had named a pugnacious investment banker, 56-year-old John Walter Clarke, who won a reputation for cleaning up the city's formerly corrupt Civil Service Commission. The board was established under the Butler law passed last summer by the state—already evoking widespread interest in other cities which, despite smaller problems, were far behind Chicago in tackling them. The board will designate conservation areas, formulate rehabilitation plans, administer a follow-through program. Its broad powers include condemnation of property to carry out its aims.

It costs money. Clarke's first act as chairman was to go before the city council finance committee to demand enough money to do the job. He got it: \$129,000 for the first year—about 3½¢ per capita. That did not mean rehabilitation was so cheap the cost was negligible. The \$129,000 was only for preliminary planning and the court test.

More symptomatic of the price tag on actual enforcement of building and housing laws was the 45% (\$778,042) increase the same finance committee approved for the Department of Buildings budget (which totaled \$1.7 million this year). There was still some haggling about the exact amount of the boost, but the committee's action virtually assured Lt. Gen. Richard Smykal, the city's new special deputy building commissioner, that he would have the money he wanted to reorganize and expand building code enforcement, the keystone of rehabilitation. With the extra cash, Smykal wanted to raise salaries, hire 99 more people (69 of them inspectors) and begin consolidating an almost hopelessly confused and scattered system of filing building inspection data. Still under dispute was whether Smykal, a suburban

* PHA tardily admitted last month—after the news was spilled in Chicago—that on Nov. 19 it had quietly lifted its July 24 ban on preliminary work on the 35,000-unit backlog stalled by the 20,000 start ceiling imposed on public housing by Congress. Such furtive administration was apparently intended as a sop to the antipublic housing bloc in Congress. Some Capitol Hill observers thought it would boomerang.

homebuilder, could have 69 new inspectors, or only 50; whether he could give his full recommended pay raises or only a flat 5%. (Some inspectors were being paid only \$3,480 a year. Smykal proposed a minimum of \$4,500—which he hoped was enough to buy honesty and hard work.)

One cut the committee was sure about: a requested \$2,500-a-year pay boost for \$12,500-a-year Roy T. Christiansen, the city's ineffective building commissioner who had managed to weather the storms about his office. In withdrawing a recommendation for Christiansen's pay hike, Kennelly's housing coordinator, James C. Downs Jr., said: "We didn't intend it for Christiansen, but for the next commissioner, whoever he might be."

Higher fees defray cost. To pay for the bigger building budget, for Community Conservation Board expenses, for 15 new fire prevention inspectors and for anticipated increases in court prosecution costs, the city council voted into law a 50% rise in building inspection fees and permits. This was expected to produce an extra \$1 million a year. Smykal, making the presentation, pointed out that some fees had not been raised for 30 years. Best of all, it provided the answer to the problem plaguing most city governments: "Where's the money coming from?"

In the midst of these goings-on, the long-awaited revision of the city's enforcement procedures was laid before the council. It was a complete rewrite of chapter 39 of the Municipal Code. It was done under sponsorship of the Southeast Chicago Commission and the Hyde Park-Kenwood Community Conference, two leaders in rehabilitation efforts around the University of Chicago. Much of the actual legal work was that of Calvin P. Sawyer, a young member of Winston, Strawn, Black & Towner, a prominent Chicago law firm which donated Sawyer's efforts to the cause.

The new chapter 39 will incorporate recent powers granted the city by the Illinois legislature. One is to repair deficient property and put a lien against it to cover the cost. Another is to seek an injunction against property owners who do not maintain their holdings in accordance with the building code. (If the owner disregards the injunction, he would face jail.) Also included: provisions designed to make it easier to fine violators daily for not repairing property. The present law permits this, but cumbersome procedures require a new suit to be filed each day. The new chapter tries to avoid this by making the offense not the violation itself, but the failure to correct it within a specified time.

Despite the fact that Chicago had the nation's second worst slum problem (worst: New York), the city was making so much progress that it was giving an important boost to rehabilitation efforts across the nation. For if Chicago could get somewhere at rehabilitation, so could almost any other city. All it took was some money, more brains and a staggering lot of hard work.

FHA takes a new tack

► **The aging agency tries to dust the cobwebs off its ideas, come up with new approaches to aid housing**

► **Big reason for the change: Commissioner Guy Hollyday, the first outsider to get a top FHA Washington job**

Eight months ago, Guy Tilghman Ormé Hollyday was persuaded to give up his prosperous Baltimore title insurance business (and directorates and titles in half a dozen other mortgage and civic enterprises) to become the first Republican appointee to head the Federal Housing Administration since it opened shop in 1934. With Hollyday, its seventh boss, the agency also acquired the first outsider brought in to fill any top Washington FHA job in all those 19 years.

Many a builder and architect felt it was high time FHA had a shot of fresh blood. Not that there was anything morally wrong with filling top echelon jobs on a closed corporation basis. But the result, building men had long complained, was that an ingrown and institutionalized approach had spread from official succession to general policy. In silver-haired and twinkling Guy Hollyday, the industry saw just the new broom it wanted to sweep out the cobwebs and give FHA a new look. At year's end, as the industry counted up the results, Hollyday emerged as an administrative remodeler of deft touch and engaging skill.

As Hollyday explained it himself last month, his approach is "the scalpel, not the cleaver." And he prefers to talk about "what we've learned" rather than "what we've accomplished." So quietly had he cut, that to all outward appearances FHA was still the same far-flung and balkanized empire as ever. Indeed, Hollyday's first act had been to invite his predecessor, able Walter L. Greene, to remain as deputy commissioner, a post Greene held for five years before stepping up to commissioner in 1952. But if there had been no upheavals since Hollyday sat down in the commissioner's big green leather chair, there had been a remarkable change in FHA's attitudes. One way to put it: more open-mindedness, more willingness to respond to new suggestions.

Travels and talks. One of Hollyday's early decisions was to see how FHA's 75 district offices were ticking. He has already visited a third of them, taking advantage of each stop to talk long and fruitfully with the industry people who do business with FHA as well as his own field men.

For instance, it became apparent almost at once that FHA's minimum house program under Title I, Sec. 8 needed higher mortgage limits to operate at today's prices. Hollyday sped action on raising the ceiling from \$4,700 to \$5,700. One result: in Vineland, N.J. prefabricators last month were beginning the first entire subdivision of Sec. 8 homes in the nation. More will follow.

More catalyst than philosopher—more doer than thinker, Hollyday promptly enlisted the aid of some of building's brightest minds to figure out how to make FHA work better. His industry advisory committee works in happy shadow, but its ideas are beginning to blossom throughout the agency.

On discovering that the fast operator

fringe was playing high jinks with charges for property improvement work under Title I, Hollyday tightened up the regulations drastically (H&H, Nov. '53, News).

Interest and guinea pigs. As an experienced mortgage man (1946 president of the Mortgage Bankers Assn.), Hollyday knew the folly of frozen interest rates when lenders with 60% of the money homebuilding needs are free to leave the mortgage market for more attractive investments—and often do. He applied his considerable energy toward getting the rate hiked from 4½ to its present 4¾%. It was scarcely Hollyday's fault that while Congress was slowly making up its mind to raise the rate, the market sped past the point where 4½% did much good.

At persuading habit-hardened bureaucrats to accept new ideas, Hollyday has shown himself to be the same smart salesman who

TIME: Walter Bennett



WITH AIDS, Hollyday of FHA keeps up rapid series of meetings on typical work day. Here, he confers with Mrs. Edith Porter Lapish (l) an executive assistant, and Chief Deputy Walter L. Greene (standing).

broadened the business of Baltimore's Title Guarantee Co. after he became president in 1944. It grew from a purely local to a national concern with issuing agencies in ten states. At FHA, Hollyday's gimmick for wedging new notions into solidified thinking has been his "guinea pig" programs. Instead of issuing ukases from Washington, Hollyday asks a few of the better FHA offices to experiment with new schemes for him—and tell him if they work. He field-tested the trade-in house program that way.

In an effort to learn how to simplify FHA procedure, Hollyday picked the Philadelphia office as a guinea pig, hired a firm of accountants to study in detail how FHA worked, how applications were processed. The results are so new that Washington has not yet had time to study them. But—Hollyday hopes to learn how to deal with FHA's work faster and cheaper. Unquestionably, what he learns will be applied to other offices.

Power of a speech. Hollyday is firmly wedded to the idea that "families who want to live in 1953 model houses should not be penalized because they do not like the Cape Cod architecture of 1934." He is equally opposed to the dogma of some of his own offices that their areas will not accept design innovations such as basementless houses. Hollyday does not intend to let FHA minds stay closed to new architectural or material trends. His method: gentle but firm prodding. For instance, speaking at Miami Beach in November, the commissioner declared himself against "stereotyped plans" in blunt terms. Hollyday was addressing the mortgage bankers meeting. But his remarks (as he candidly admits) were also intended for his own chief architects and underwriters. Yet the method was firm but gentle leadership.

Another sample of reforming by public utterance: Hollyday sounded off in November on the subject of trees. Builders who wantonly strip trees from building sites, he scolded, were making eyesores of many new communities. "They ought not to be that hungry to make an extra dollar," he said.

For years, a frequent industry complaint has been that FHA's headquarters staff is stuffy and change-resistant. Lately, builders have reported a much more cooperative spirit. In Hollyday's eight months, important changes in general FHA standards have won wide industry approval. Some of them: inside bathrooms (with exhaust fans) were approved; movable partitions between bedroom and living room were accepted; the requirement that all bedrooms have access to a bath without passing through another bedroom or habitable room was modified to except third bedrooms if the house plan satisfies local chief underwriters.

Many experts—and not a few Congressional critics—hold that FHA's technical division should not remain under Ass't Commissioner Curt Mack's underwriting wing. On this, Hollyday declines to commit himself, but indications from elsewhere suggest a typically gentle shake-up is in the wind.

A shake-up that has been less gentle involves directors of FHA's 75 district offices. By last month, 41 Democrats had been replaced by Republicans. Hollyday said he expected to replace about 62 of them in time.

Crusader for rehabilitation. Guy Hollyday's biggest contribution to FHA change has been in rehabilitation and trade-in houses. As one of the key men who made the Baltimore plan work in Baltimore as long as it did, Hollyday brought broad insight into slum problems to the agency. He knows well that FHA's basic approach

to mortgage insurance must be altered if it is to be much help in financing older sections of US cities. Most close-in areas are now blacklisted by FHA as unsafe mortgage risks. But he is firmly opposed to any piecemeal tinkering, intends to insist that FHA will extend its program to the wrong side of the tracks "only after the city and building and mortgage men have worked out a coordinated program for urban rehabilitation." What kind of a program? Hollyday says the 15 steps outlined by *HOUSE & HOME*'s Rehabilitation Round Table (H&H, Oct. '53) are on the right track.

A new wood, hot-molded from mill waste, is hailed as dawn of 'new basic industry'

Four years ago, Weyerhaeuser Timber Co. and Eldon Manufacturing Co. of Los Angeles set out to find how to make lumber out of the still extensive mill waste of perfectly good wood. Last month, after committing some \$460,000 to the research, they announced they had found it.

If the new wood—dubbed castwood—lived up to its notices, the money (and another half million budgeted to develop it) would be well spent. The Forestrong Co., formed by Weyerhaeuser and Eldon to make and sell castwood, envisaged its applications as almost unlimited. It can be made like anything from the lightest balsa to wood so heavy it will not float. (The nonfloating wood is used in naval ammunition crates, and for these Forestrong expects this year to sell 33,000 of its 36,000 ton output—worth about \$4 million—to the government.)

The product is made by reducing the fall-down* in milling top-grade lumber to individual fibers of controlled length, applying a film of binding resin to each fiber and then, under varying heat and pressure, molding the mass into the shape desired. Its tensile and impact strength (more than most natural woods), density, smoothness of finish, hardness, resistance to heat, cold, water and solvents can be controlled during manufacture. Castwood can be machined, bored, sawed, planed and sanded, and because the natural grain of the wood has been eliminated, splitting is minimized.

Claimed Forestrong President Walter Burroughs: "This marks the beginning of a completely new basic industry, upon which hundreds of other industries will base the design and manufacture of thousands of products." Reason: costly processing in making many a wood product may be eliminated. Moreover, Forestrong claims castwood, at \$100 to \$180 a ton, F.O.B. Pacific Northwest, is cheaper than most plastics, alloys and

plywoods. The company plans to license other firms to mold the product.

For building, Forestrong saw a market in flooring, roofing, window frames, moldings, decorative panelings, kitchen and bathroom items, slab doors. Its assets: tougher than regular wood, weather-resistant, can be cast in intricate design without expensive tooling.

Cut in down payments proposed in Canada

Almost simultaneous with release of the presidential advisory committee's report on US housing came news that Canada would amend its National Housing Act. On the agenda when Parliament reconvenes after the holidays will be consideration of lower down payments, longer amortization and—most revolutionary—permission for banks to buy mortgages.

Canadian banks have been prohibited by law since 1871 from making loans on residential mortgages, the premise being that banks in young countries which tied up their capital in long-term mortgages were invariably exposed to trouble and frequently got it. Details of the proposed legislation:

► Down payments on houses to be reduced from the present 20% to 10% of the first \$8,000 and 30% of the remainder. (The president's committee in the US has recommended 5% of the first \$8,000 and 25% of the remainder.)

► Mortgage pay offs in 25 years instead of the 20-year period generally accepted now.

► Home buyers to pay an insurance premium of 2% on the amount of first mortgages; of 2½% on rental housing.

Despite stricter terms than some for US housing, Canada's housing starts were 89,978 for the first ten months of '53, a few more per capita than the 952,100 in the US.

While government sources kept mum about whether Canada would consider raising its 5¼% interest rate on mortgage loans from its Central Mortgage & Housing Corp., building men circulated word that a hike to 6% was under consideration. Objective: to siphon US mortgage funds north.

* When big logs are cut into slabs of lumber, their tapering shape leaves irregular pieces of wood, not all of which can find their way to market (e.g. as broom handles, stakes or lath). Castwood, noted Forestrong, is not made from sawdust or bark chips.

Biggest homebuilders of 1953

Bill Levitt, with 7,000 reported starts, keeps his title as nation's No. 1 builder

Among the nation's homebuilders—builders, that is, of one- to four-family dwellings excluding prefab firms—who started the most houses last year? It was no surprise to find bustling William J. Levitt, who has put up some 50,000 homes during the postwar housing rush, again at the head of the line. In his new Levittown, Pa., where a host of suburban communities are springing up overnight around US Steel's new plant, Levitt started 7,000 homes during calendar '53—a good 2,169 more than the second-ranking firm.

Levitt also earned a unique distinction among the top 14 builders; almost all the others were either 1) in southern California, fastest growing region in the nation, or 2) the leaders among the new breed of operators who achieve volume by spreading their activity over as many as 14 different cities (Earl Smith) and sometimes as many as four states (Beck-Utah). The dramatic emergence of the latter group may well signify the dawn of a new era in housing. Builder Joe Maberry of Dallas (who is not among the top volume men) put it this way: "Inside of 15 years, I expect a group of builders will be banded together in a huge corporation working all over the US. I wouldn't be surprised to find prefabbrs doing one-third of the business, the big corporation doing another third, and other builders, including all the small builders, doing what's left. Builders have got to get over being individuals. It doesn't make sense for one man to have to do so many things when so much technical skill and expertness is required."

Many of '53s biggest builders, like Levitt, were hip-deep in defense housing. Indeed, four of the top 14 put sizeable developments in San Diego alone—most of them on the Claremont subdivision, a treeless mesa overlooking Mission Bay and the Pacific.

In all, the 14 biggest operators in *HOUSE & HOME*'s compilation accounted for some 41,473 of the year's anticipated output of 1.1 million housing units—about 3.77%.

LIFE: Anthony Linck



WILLIAM LEVITT continues to rank as the country's biggest builder. Last year, he reported starting 7,000 homes in Levittown, Pa. This "rancher" model has two bedrooms, an expansion attic, sells for \$8,990. Another model, the three-bedroom Levittowner, is \$10,990. Levitt says he hopes to produce about the same number of houses in 1954.

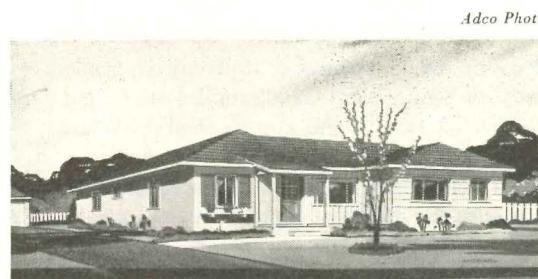


CENTEX CONSTRUCTION CO., Texas' biggest, headed by Tom Lively, started 1,192 rental units for the Navy and 3,639 sales houses in Dallas, San Antonio, Kingsville, Tex., Waukegan, Ill. and San Diego (duplex above). Single units ranged from \$8,500 to \$10,500; rental units were \$75 to \$95 a month. Centex hopes to build cheaper houses this year, with about the same output.



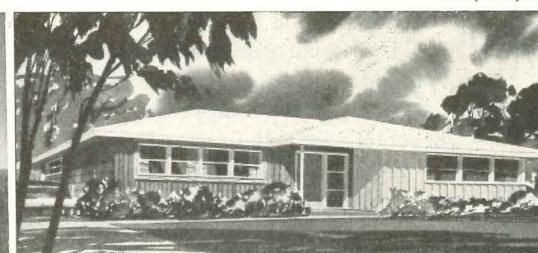
Adco Studios

GRANDVIEW BUILDING CO., a partnership of Barney Morris (pictured) and Edward Zuckerman, started 4,200 units in southern California, ranging up to \$17,000. The typical house (above) has three bedrooms, a two-car garage. This year's plans include a start on a 2,500 project (with another firm) near Inglewood, and 1,500 rental units in the same Los Angeles suburban area.



Adco Photo

AETNA CONSTRUCTION CO. (camera-shy L. V. Harbour, president) started 3,299 houses in the Los Angeles area under the name Carson Park Mutual Homes Co. They were two- and three-bedroom units with one bath. Prices—\$10,000 to \$12,000—included shrubs, trees and grass. Exteriors are stucco with redwood trim. This year's plans: 3,000 to 4,000 rental units.



Joseph Alpern

ALDON CONSTRUCTION CO. is a partnership of Don Metz (pictured), Ira Oberndorfer and Willard Woodrow, operating in Los Angeles. They started 3,298 one-family houses priced from \$9,950 to \$13,000. The three-bedroom "Coronado" (above) is in its Lakewood Plaza project. In '54, the company says it will start at least 916 new units and is planning a new development.



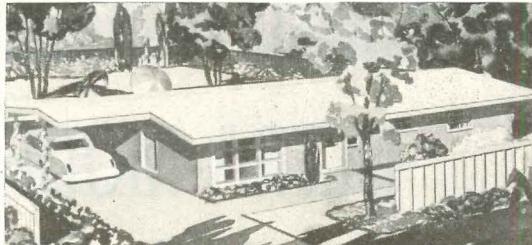
George Shiller & Assoc.

DILLER-KALSMAN, a partnership of Richard Diller (pictured) and Irving Kalsman, started 3,000 homes priced from \$12,450 to \$13,050. The three-bedroom, two-bath house shown here is in the company's Branford Manor project in California's San Fernando Valley. Architect: Martin Sterns. D & K already plan at least 2,165 units this year, will also go below \$10,000.

Biggest homebuilders of 1953 *continued*

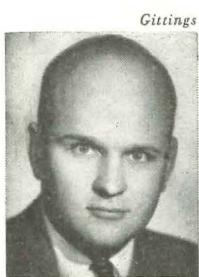
7 **EARL W. SMITH** started 2,700 units (only 120 under Title IX) in 14 cities over a 246-mile span of northern California. The strung out operation requires regularly spaced towns. His three models range from \$6,895 for two-bedroom units to \$8,695 for a four-bedroom, two-bath house (above). Shrubs, trees, lot and seeded lawn are included in the price. 1954 output: about the same.

Gladser Studios



Chas. Pace

BOLLENBACHER & KELTON, a partnership of Walter Bollenbacher (pictured) and Louis L. Kelton, started 2,000 homes in southern California, priced from \$6,995 to \$11,525. The one shown is in the West Covina district of Los Angeles. Loosening of mortgage money led the partners to raise their sights from 1,000 houses in '54 to at least the same output as '53.



8 **BECK-UTAH CONSTRUCTION CO.**, a partnership of the Henry C. Beck (I) Construction Co., Dallas, and the Utah Construction Co., started 2,400 rental units in Iowa, Kansas, Illinois and California. Rents range from \$62 to \$92 a month. The house shown is in the Claremont subdivision at San Diego (where the company operates as Utah-Beck). 1954 output: about the same.

Bachrach



Nowell Ward; courtesy Parents Magazine

12

NATHAN MANILOW, as president of Chicago's American Community Builders and the Manilow Construction Co., started 1,974 units in the Chicago area, 1,024 of which were in ACB's Park Forest development. Hitherto, Park Forest has hewed to traditional design. Future models will be patterned on its "Parents Magazine" house (above). 1954 volume will be about the same.



McLaughlin Co.

9 **F & S CONSTRUCTION CO.**, headed by Samuel Hoffman, started 2,230 two- to four-bedroom units in Phoenix, Tucson, Albuquerque, Denver, Cleveland and Pueblo, Col., at prices ranging from \$7,500 to \$15,950. The Phoenix house (above) sells for \$10,750, includes a fully equipped electric kitchen. In '54, F & S will spread into Texas and California, but volume will be lower.



Francis DiGennaro

13

VICTOR POSNER DEVELOPMENT CO. started 1,245 houses in the Baltimore area, all two- and three-bedroom row homes, priced from \$8,390 to \$10,390. More than half of his houses are sold to veterans. At his colonial-style West Inverness project (above) 250 houses sold on opening day. Posner subcontracts all his work, expects to boost starts to 1,600 in 1954.



10 **HAHN & NEECE CO.**, a partnership of Fritz Hahn of San Diego (I) and J. R. Neece of Dallas, started 2,136 defense rental units in the Camp Pendleton-Oceanside, Calif. area, and in Lomita Village (above), southeast of San Diego. Rentals ranged from \$65 to \$95 a month. San Diegans call it housing that "fills the gap caused by defense needs." This year: commercial construction.



Schneider & Peltcher

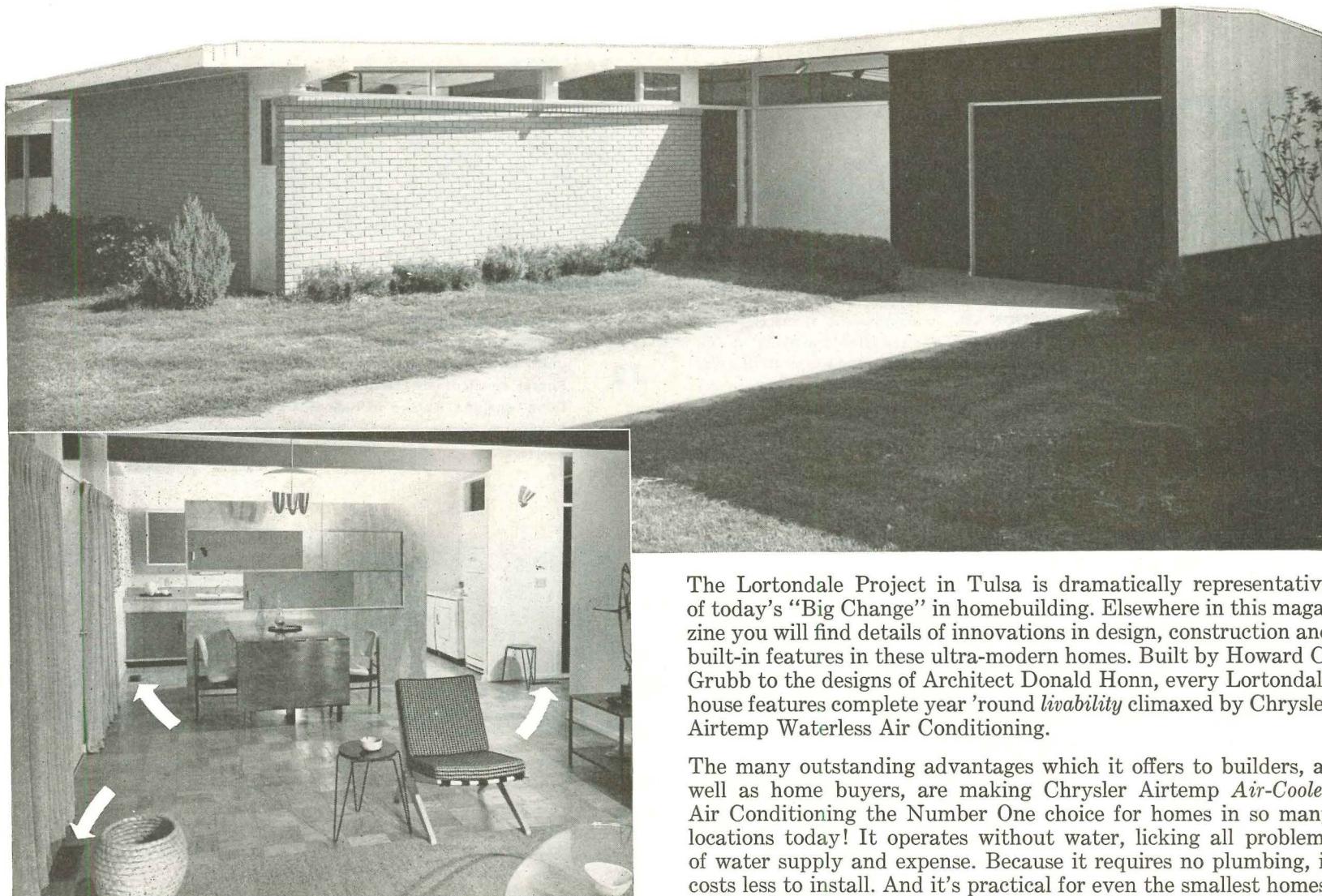
14

BURGENER & TAVARES CO., a partnership of Louis Burgener (pictured) and Carlos Tavares, started 643 rental and 541 single-family units in San Diego's Claremont subdivision, with rents of \$75 to \$85 a month and sales houses from \$9,500 to \$14,500—with some up to \$18,000. Like the duplex above, B & T houses are ranch type with pitched roof. 1954 plans: the same.

As featured in this issue of

house+home

ULTRA-MODERN LORTONDALE PROJECT accents the "Big Change" with CHRYSLER AIRTEMP Air-Cooled Air Conditioning



Arrows indicate outlets for conditioned air provided by a Chrysler Airtemp Furnace and a 3 H.P. Air Cooled Air Conditioner and distributed through a perimeter duct system in slab floor. Says Builder Howard C. Grubb: "I particularly like the Chrysler Airtemp cooling unit because of its flexibility. Compressor can be placed conveniently any place in house or garage."

The Lortondale Project in Tulsa is dramatically representative of today's "Big Change" in homebuilding. Elsewhere in this magazine you will find details of innovations in design, construction and built-in features in these ultra-modern homes. Built by Howard C. Grubb to the designs of Architect Donald Honn, every Lortondale house features complete year 'round livability climaxed by Chrysler Airtemp Waterless Air Conditioning.

The many outstanding advantages which it offers to builders, as well as home buyers, are making Chrysler Airtemp Air-Cooled Air Conditioning the Number One choice for homes in so many locations today! It operates without water, licking all problems of water supply and expense. Because it requires no plumbing, it costs less to install. And it's practical for even the smallest homes, thanks to flexibility which makes installation possible in several ways without using any living area floor space.

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H&H-1-54

Can the economy's 5% dip hurt home sales much?

- Year-end attitudes of businessmen suggest '54 may shape up as a time for ambitious planning but cautious action
- Thanks to economic controls, most economists see no cause for worry. Personal income gains 6%

A homebuilder fresh from Mars might have thought things were shaping up a bit bearishly for the new year. Auto companies were cutting back production to fit dealer demand; the commodity market followed a general decline; department store sales were slipping; steel output hit a weekly low and seemed headed for a seven-year low this month.

It was true that many a sign of economic down-swing was plainly visible. The Federal Reserve industrial production index—widely considered a prime business indicator—was off 5% from its March peak (or 4% below summer levels under the revised index brought out by the Federal last month). But it was also true that various sectors of the economy were readjusting at different times and speeds.

Admittedly the economy was in the middle of a down-swing. The only question was how extensively it had stabilized in its swing. There was rising optimism in Washington that while the easing-off would continue into '54, prospects for a sharp drop were dwindling. The Commerce Dept., for instance, had anticipated a drop in plant and equipment outlays during the fourth quarter of '53. But after a November survey, it reported happily that the fourth quarter rate was \$28.3 billion a year, only slightly under the third quarter rate. And the first quarter of this year should be at about the same pace.

The emotional composite was one of ambitious planning and cautious behavior.

Gab in high places. The principal note of caution passed the length of the land, however, was not to go easy in '54, but to go easy if you planned to talk about it.

► Said Donald Douglas, treasurer of Pacific Car and Foundry: "The chief uncertainty for 1954 is the possibility of a contagious passing on of the recession idea."

► Said a prominent department store president in Atlanta: "The darkest spot I can see is all the conversation about bad business."

► Said the West to the East: "1954 ought to be a pretty good year for us here if the East just doesn't talk itself into a recession."

Bear talk, however, work both ways. Several experts thought businessmen had talked themselves into a depression during the last months of the year and then talked themselves out of it. (It was almost as if the GOP administration, in addition to the economy's other carefully planned hedges against collapse, had instituted a rumor-dispensing agency to keep things in balance.) "The wave of caution which swept over the US during the last half of the year may have been one of the finest things that ever happened to us," said Malcolm Bryan, president of the Sixth District Federal Reserve Bank. Commented Paul M.

His latest model: a "real push-button house" for \$37,500.

► Seattle Builder Albert Balch hammered away on the thesis that people are spending much too low a percentage of their incomes on housing. A person with an income of \$20,000, if he spent the same percentage on a home that he did in the 1940s, would be in a \$50,000 house—but a lot of them are in \$20,000 models.

► Said NAHB President Manny Spiegel: "Rising labor and land development costs continue to exert an upward pressure on new home prices . . . but the 1954 home buyer [may be assured of] greater livability for his housing dollar."

Pros and cons. The builders, in other words, were giving prospective home owners what retailers call "psychological impetus." It will probably be needed, if the expected million starts in '54 are to be finished and sold. There are a couple of significant factors on the builders' side of the situation: 1) the mortgage market had stabilized and there will apparently be enough money around in '54 to supply builders with what they need; 2) the possibility that Congressional legislation will result in a greater flexibility in the interest rate policy of government-aided mortgage programs.

On the other side of the fence: unemployment seemed likely to rise—Chrysler Corp. laid off 7,300 by its own admission (the union said it was more) and the Pennsylvania Rail Road planned to let 7,400 go by the middle of this month; some industrialists were withholding predictions for '54 until they saw what labor's plans were likely to be; a slowdown in growth of the gross national product was expected.



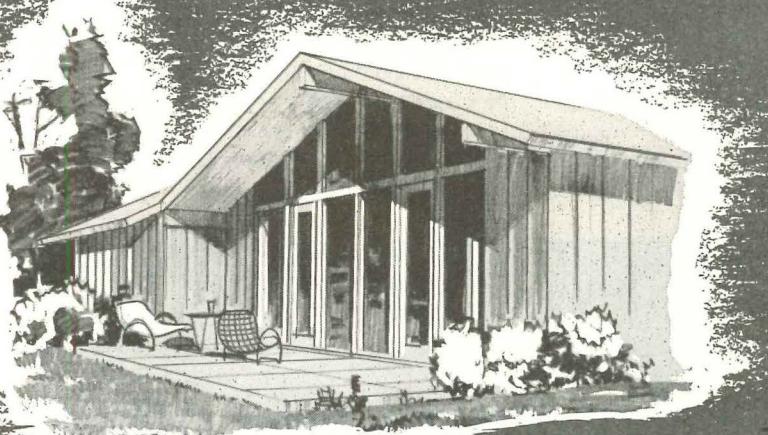
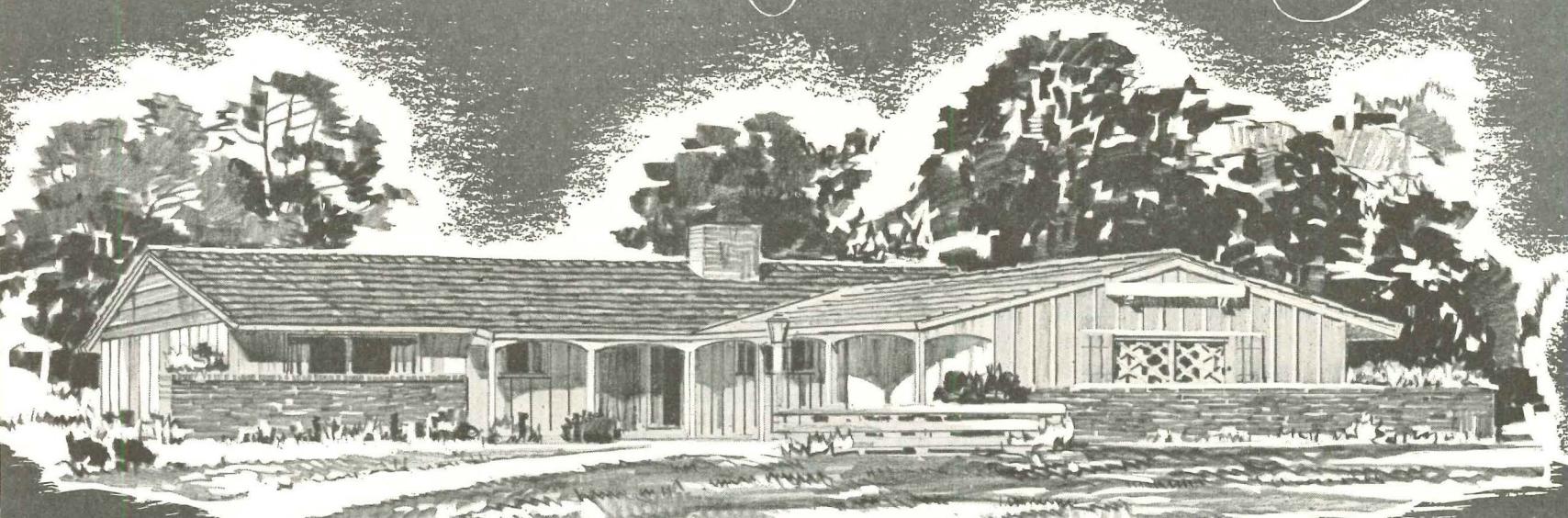
Half-round apartment fits circular lot in Los Angeles

This unusual half-circle apartment building on Sunset Blvd. in Los Angeles was designed by Architect Edward H. Fickett for Samuel Ficks, Los Angeles builder. It is the third apartment house in the same area that Fickett has completed for builder-customers; a fourth is on his drawing board. Ficks occupies one of the eight

luxury apartments in his building, which includes such conveniences as private balconies, an elevator from the entrance court, individual two-car garages and a swimming pool. The lot Ficks bought was circular, formerly used as a turn-around for automobiles on a large estate. The private road to it now serves tenants.

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terrace view

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Toledo, Ohio



Indiana prefabbrer joins contemporary design parade

For 1954, Richmond Homes Inc. of Richmond, Ind. decided to produce this contemporary prefabricated house planned by Architects K. O. Small, W. W. Wirtz and Chief Designer P. B. Henderson. Dealer reaction was "excellent," the firm reported, with only 10% anticipating any

sales resistance. The three-bedroom, 1½-bath, 1,000 sq. ft. model will sell for about \$16,000, including a \$2,500 lot. It has a 12' x 20' carport and storage walls. Production of 1,200 is scheduled this year, and more contemporary models are under consideration.

BUILDERS AT WORK:

Free office space

No office-space problems trouble Upper Darby, Pa. homebuilders. They get it free, plus unlimited phone service, from the Upper Darby First Federal Savings & Loan Assn. S&L President W. S. Peace and Secretary-Treasurer Daniel G. Kelly started the service when the institution was founded 17 years ago. Now 95% of its \$30-million-a-year mortgage business comes from its free tenants. This month, the association will open a remodeled headquarters with 4,500 sq. ft. of small offices to accommodate some two dozen builders, many more than before. Added service: a roster of more than 700 approved subcontractors that builders can employ without further investigation by the savings and loan organization.

Cheer in Albuquerque

Albuquerque Homebuilder Edward J. Mankin felt business this year would beat 1953s. In his 600-unit Carlisle Plaza addition he expected to erect 150 houses, compared with 100 last year. His basementless four-bedroom, one- and one-half bath, 1,170 sq. ft. dwellings sell for \$9,990 on VA and FHA terms. About 10% of his buyers order optional air conditioning for \$250 extra, said Mankin. He opened the project late in 1952 with a popular "talking house" model. Loudspeakers broadcast talks about features of the house. And when visitors asked questions about it, a concealed spiller who heard them answered over the public-address system.

Prefab Trade Secrets house

Variations on the NAHB Trade Secrets house for 1953 (H&H, Jan. '53 *et seq.*) took a new turn. In Ann Arbor, Mich. Builder Elmer A. Clark erected one using 8" x 16" x 5¼" prefabricated insulated lightweight aggregate concrete panels that required no treatment except interior and exterior painting after being set in place. Architect for the modification was Gil Savage of Detroit.

An idea from the farmhouse

North Lake Estates, Inc. started a group of 130 builder houses priced from \$25,000 to \$32,000 on the former White Plains, N.Y. estate of the late Adolph S. Ochs, publisher of the N.Y. *Times*. Four models were designed by Architect Max M. Simon, two of them split-levels, two one-story houses. Featured in one of the single-story models: a large 11'-4" x 14'-4" all-purpose "family room" opening off the kitchen, with a door to the back terrace, and connected with the bath and bedroom-wing hallway. It can be used as playroom, TV or rumpus room,

breakfast, study or workroom; if necessary as a fourth bedroom. It was inspired, said Simon, by the old-fashioned farmhouse kitchen where the household did its informal living. Its location makes it accessible to kitchen, bathroom or bedrooms without going through other parts of the house.

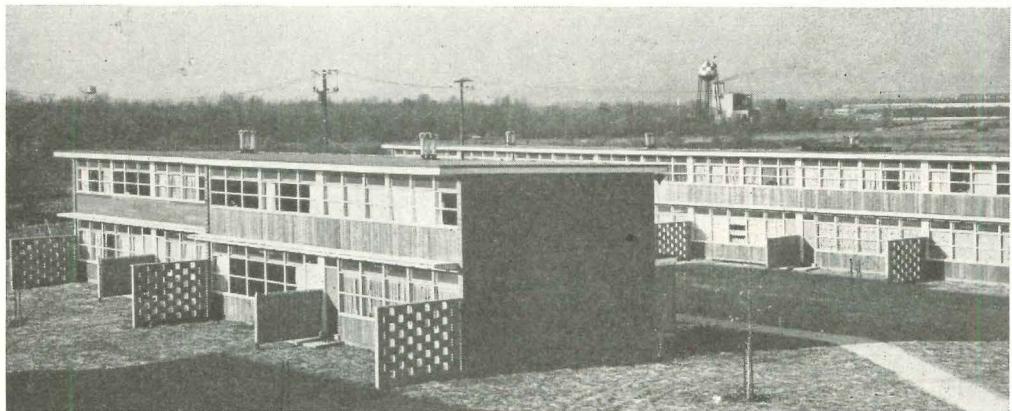
New tunnel—new town

Last fall, a new highway tunnel was authorized that will go under the hills east of Oakland, Calif. and bring the tony and once-rural Contra Costa County suburban area behind this range within about half an hour's drive from downtown San Francisco. Result: last month Utah Construction Co. announced it had purchased 5,000 acres near Moraga, site of St. Mary's College, and planned a city of 8,000 homes, from \$10,000 to \$50,000 each, a civic center, park and shopping areas.

Pulse of the market

In Waukegan, Ill., 40 miles north of Chicago Tom Lively's Centex Construction Co. completed the first units of its 1,343-home Lake County Gardens defense housing rental project. As the builders got into stride finishing ten new houses a day last month, they had a waiting list of 850 applicants. Rents were \$75 and \$85 for full-basement two- and three-bedroom houses of 760 and 850 sq. ft. designed by Newark, N. J. Architect Erwin Gerber. . . . In Luling, near New Orleans, R. P. Farnsworth & Co. were finishing site improvements and this month would start erecting 228 three-bedroom, 964 sq. ft. brick

Joe Munroe-David Strout



Ohio FHA coop goes modern, finds good market

Northern Ohio's first FHA Sec. 213 cooperative is Snow Village in Parma, fastest-growing Cleveland suburb, near large new Ford and Chevrolet plants. Typical buildings (above) contain four three-bedroom duplex apartments that sold for \$12,985 each including screens, storm windows, washers, driers, garbage-disposal units. Terms: \$1,585 cash and \$93.36 a month, which includes maintenance, water, janitor service, snow removal and lawn care, as well as payments applied to the 40-year, 4% mortgage.

As designed by Architect Max Ratner of Oberlin, the flat-roof buildings have brick side walls, redwood siding, continuous strip windows, 3' first-floor and roof eaves in front. The first-floor overhang is strong enough to hold a man

washing the second-floor windows. Main entrances are in the rear. In front are 8' screening walls of concrete blocks or cedar paling to form patios and separate each unit.

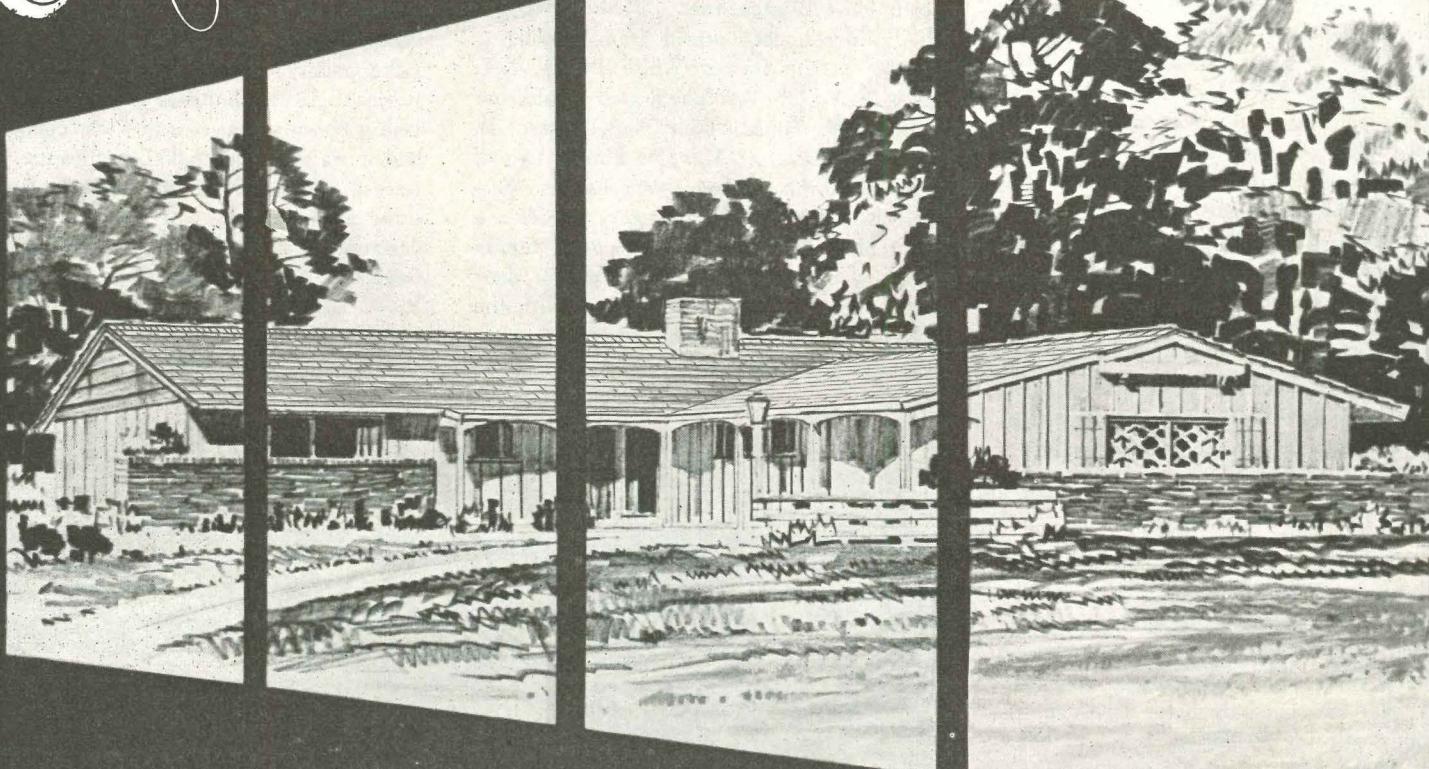
Individual duplexes are 24' square, and density is only nine families per acre. The first 48 units are completed, 28 are under construction and 36 others about to be started. Sponsors Ratner, Oscar Steiner and Chat Paterson originally planned 500 units, but trimmed the project to 112 when they found bad rock conditions on part of the site. Next they expect to erect another 532 cooperative units, 380 rental apartments and a large shopping center in Cleveland's Area B Title I urban redevelopment approved in a recent referendum.

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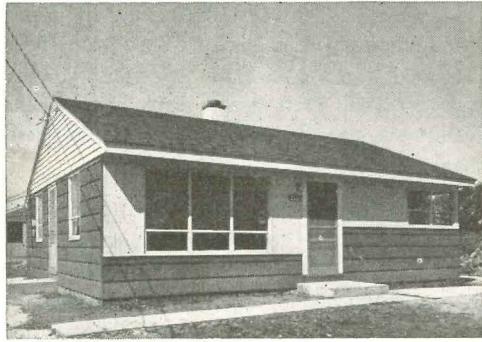
EAST WALPOLE, MASS., NEW YORK, N.Y., CHICAGO, ILL., SHREVEPORT, LA.

houses priced from \$11,000 to \$13,500. . . . New York City's Chanin organization used to erect large office buildings, but after World War II switched to the single-family house market on Long Island. Its latest venture: a 619-family FHA Section 213 garden-apartment project under construction on the former Samuel Untermyer estate in Westchester County. . . . In North Dade County, Fla., Jones-Frederick & Associates started almost 400 units from May to December in a subdivision of 1,524 single-family houses they hoped to complete early in 1955. In South Dade County, on the opposite side of Miami, Fla., Sun Deck Homes started more than 300 units last year as they continued the development of their 6,000-house Leisure City. . . . In October building permits in the nine San Francisco Bay Area counties dropped 36% from Oct. '52, according to BLS data. Construction was heavy for the first six months of 1953, however, and permits for the first ten months of the year were only off from 27,280 to 26,497. Old house prices were off 10%.

Nonwhite housing projects

In the Coliseum Park section of San Antonio, Builder Ivy Goolsby last year sold nonwhite purchasers more than 90 two- and three-bedroom houses of 800 and 900 sq. ft. each at \$8,950 and \$9,950. The houses were approved for FHA and VA financing. But none was available. So sales were on conventional terms, sometimes with second mortgages and without cash. Well satisfied with the market among racial minorities, Goolsby started 15 similar houses last month in a new development for San Antonio Mexicans. He expected to put up at least 60 before 1954 ended.

Kranzen Studio



First houses occupied in new town near Chicago

Last July, work began on Cook County's newest town, Rolling Meadows, 25 miles northwest of Chicago between Arlington Heights and Palatine. By last month, Kimball Hill & Associates, the developers, had started 372 houses, had 204 under roof. Thirty-two were occupied. Sales were past the 400 mark. The complete community will consist of 1,385 houses on minimum 10,000 sq. ft. plots, plus schools, churches and parks.

The house shown above is a two-bedroom, 861 sq. ft. model designed by Architect A. J. Del Bianco and priced at \$11,390, including washer and drier. A three-bedroom, 1,016 sq. ft. model costs \$12,890. Prudential Insurance Co. was providing financing on FHA terms.

SIDELIGHTS

A thought for conventions

With the winter convention season again upon the building industry, the timeless problem of name tags crops up again. Some thoughts on the subject came not long ago from Poet Thomas Hornsby Ferril in his whimsical column in the weekly Rocky Mountain Herald: "I strolled through the Cosmopolitan lobby the other day watching the behavior of a mob of delegates to some convention along toward vespers when they were all sopping up booze. Each man wore a tag, only slightly smaller than a skillet, with his name printed on it. I've worn these damned things myself and they do no good. You ease up to somebody and he eases up to you; then you both drop your eyes with maidenlike modesty to try to read the name on the opposite dog tag without getting caught at it. Then you say 'Hello Joe' and 'Hello Bill' as if you'd both just been apprehended stealing pencils from a blind man.

"My solution to this problem is cheap, effective and less dishonorable than the current practice. It eliminates embarrassment completely. You merely print your name in small letters on a tiny strip of masking tape and stick it between your eyebrows. This enables Joe and Bill to look each other squarely in the eye (I've checked it and the angle is negligible) and recall the good old days when they played shinny together in Ottumwa. . . ."

Fire danger in wiring

New York City's gas and electricity commissioner came up with news that 2,800 fires in the city last year were traceable to faulty or overloaded wires. "Most of the city's buildings were designed to take a 25 to 30% increase in the electric load," said D. F. Paduano. "The increased load has gone far past that now." (There are 60 different electrical appliances for sale today—three times as many as in 1930.) The problem reflected once again the new demands that appliances and air conditioning are imposing on US housing—demands which suggest a growing replacement market for better wiring.

Left hand vs. right

Residents of a Lanham Act public housing project in Suitland, Md., couldn't believe their eyes when a crew of workmen turned up to paint. They were even more surprised a few days later when more workmen came to repair sidings. The tenants knew the temporary project was to be demolished next year and had been expecting their walking papers any time. PHA had originally planned to vacate the units in June '55, then changed the date to Dec. '54. Explanation: the National Capitol Housing Authority, which manages the project, contracted for the paint and repair jobs before it found out PHA changed its mind. The authority made one compromise: one coat of paint instead of two.

One in five still on the move

Slightly over one-fifth of the nonfarm civilian population (27.8 million people) changed dwellings during the year ending in Apr. '53, according to a Census Bureau report issued last month. This mobility rate is about what it has been in previous years; two out of three movers stay in the same county.

Lady pays for extras

The husband usually meets the mortgage payments and the wife pays for the television set, the electric dishwasher, new house furnishings and the family car, according to L. A. McLean, president of the Southern Trust Co. in Louisville. McLean said about 70% of the families buying houses through his company include working wives. "In all my years I've never seen such a high percentage of working wives. And these folks today are making an amazing number of monthly payments." In many instances he observed, the wife's salary is used almost wholly to pay for "extras." "That's why she works, to have all those extras," McLean commented. "They have everything—except home life."

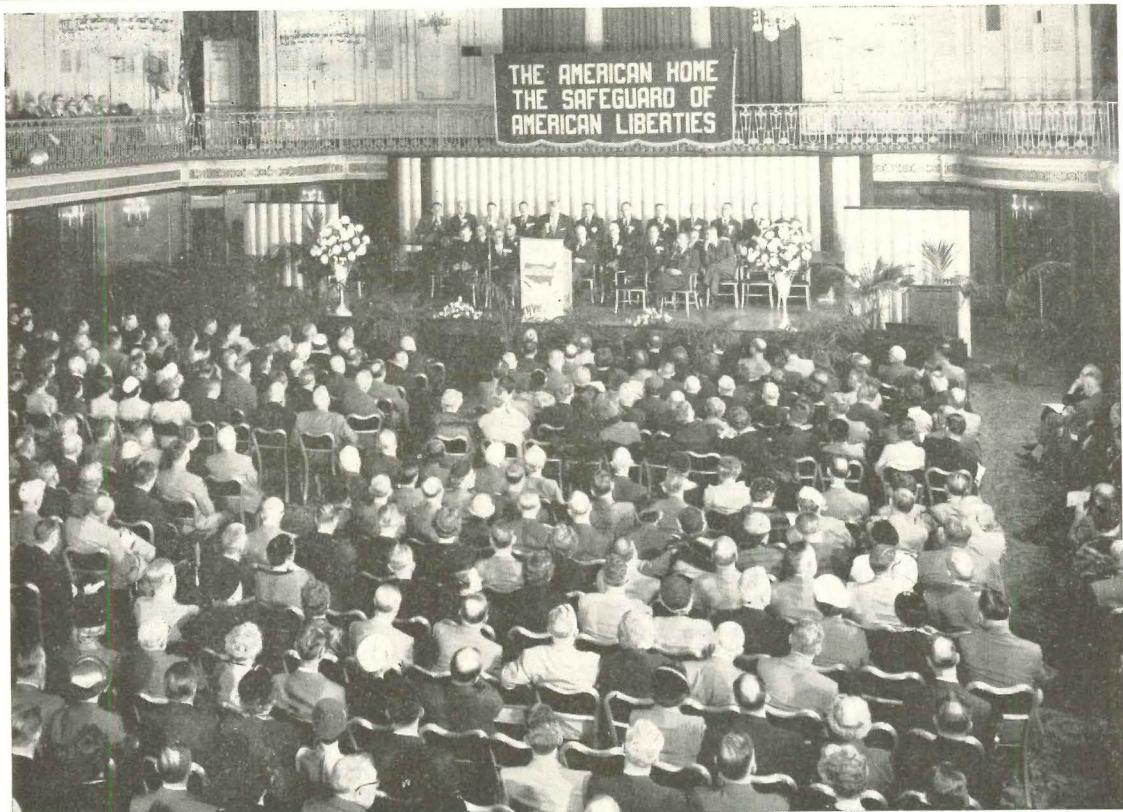
Antitrust under the GOP

The course of antitrust suits against various segments of the construction business under GOP rule took on a clearer pattern. The Supreme Court agreed last month to review a lower court decision in Illinois dismissing the government's monopoly charge against two AFL plasterers' and lathers' unions and two employer associations in Chicago.

The government had charged that Chicago plaster contractors barred out-of-state firms from the metropolitan market through a complex system of agreements with lathers. It also contended that both unions would approve only their own members as contractors, thus driving building costs artificially high as the number of lathing contractors in Chicago shrank from 100 to 36. The judge did not rule on the issues. He held interstate commerce was not involved. But he virtually invited appeal by observing: "The Supreme Court might see this matter otherwise . . . it certainly is a matter for the Supreme Court to interpret." Review proceedings, brought through an appeal by the Justice Dept., will be in the works for awhile; the decision will be worth the wait.

In September, 89 cement companies were let off the hook as an eight-year-old case against them was dropped. Antitrust Chief Stanley Barnes felt called upon to point out that the basic purposes of the suit had long since been achieved: dissolution of the Cement Institute, an end to basing-point pricing and no more identical bids on government contracts.

In Cleveland, a consent decree was negotiated in a case against 14 building-materials supply companies. They agreed not to fix prices or use any uniform pricing system, but denied the government's case was valid.



US SAVINGS & LOAN CONVENTION OPENING SESSION IN THE PALMER HOUSE BALLROOM

US Savings & Loan convention

- **Ex-President Ben Hazen argues that housing's financial salvation lies in boosting S&Ls to finance 60% of market**
- **Chicago area associations reported ready to pioneer in erecting own housing projects, but blocked on first try**

Interest in short-range homebuilding problems discussed at the 61st annual convention of the US Savings & Loan League in Chicago late in November waned rapidly. In the offing were the recommendations of the President's advisory committee on housing, (see supplement) which would soon create a whole new frame of reference making most prior housing policy proposals passé.

Under the circumstances the meatiest convention talks were those exploring long-range problems. Outstanding among these was an analysis of the housing industry's "dilemma" delivered before the board of directors by 1952 League President Ben H. Hazen of Portland, Ore.

Open market ills. "We [savings and loan associations] finance homes because that is our charter obligation," said Hazen. "Every other source of home mortgage money does so because of market attraction. In other words, the two sources of home finance are a 'dedicated' market [loan associations], and an open market in which individuals, commercial banks, life insurance companies and mutual savings banks participate as they find home loans more attractive than stocks, bonds, commercial loans or other types of investment."

"Last year we furnished \$6 billion of the \$18 billion used in home financing. . . . This year we . . . will furnish 38% while the open market provides 62%! In 1925 we held 32% of [outstanding] home debt. At the beginning of this year we held 30.8%!"

"The same thing that attracted other sources of finance into the housing field also caused the disruption in home financing

in 1953. We made mortgages marketable [through FHA and banking law changes] to attract other money into the housing field . . . so tremendous accumulations of capital could come into the open market to buy and sell the obligations of the American home owner, the best financial risk we have. The result was a great change in the ownership of home loans. Ownership by individuals and others dropped from 35 to 20% of the total, and that of commercial banks and insurance companies climbed from 21 to 39%."

"The effect of making home loans marketable was to stimulate two great housing booms, one before World War II, and the larger one afterward. But occasionally it kicked back, when the open market turned against it. That happened dramatically in 1953."

"The dilemma of the housing industry: it depends too strongly on the investment whim, judgment or policy of the open market."

40% marriage. As Hazen noted, savings and loan associations are wedded to homebuilding whether they like it or not. But faithful though savings and loans may be, builders can depend on them to finance only 35 to 40% of the housing market next year. Said Hazen: "The answer to what money will be available for the bulk of home financing next year greatly depends on the market judgment of [open market] investors. It is not a question whether they will have the money to invest. They have more money than at any time in history. The question is, how do they plan to invest it? They have a variety of choices."

Hazen's remedy: the housing industry should help build savings and loan assets until they can finance 60% of the industry's annual output. This was his case:

► "The spigot could not be suddenly turned off on home lending. Savings and loans must finance homes or go out of business."

► "The danger of overproduction would be under control of local boards, who know conditions—removed somewhat from large financial centers and from Washington, D.C."

► "The open-end mortgage, encouraging new advances to old borrowers at mortgage rates, would help finance consumers at lower cost. Funds for repairs and for house equipment would be available more readily and economically. [A resolution adopted by the convention called open-end mortgages "one of the most helpful devices developed for encouraging sound home ownership" and recommended "wider use" of both open-end and package mortgages.]

► "The amount of money required would be only 25% more than the mortgage need, as against 300% more if it were passed through insurance assets, and 1,300% more if passed through commercial banks. These proportions are based on the fact that savings and loans put 80% of their assets into home loans, insurance companies 25% and commercial banks 5 3/4%."

Rehabilitation backed. Retiring President Charles L. Clements urged league members to take a bigger role in slum prevention and neighborhood rehabilitation. He suggested savings and loans investigate "to see what ways can be found . . . to purchase land in slum areas and have it cleared for the construction of single-family homes and small apartment buildings." He added: "Here in Chicago, a group of state-chartered associations on the northwest side have begun a dramatic project in this direction and may be blazing a trail for other institutions in other cities to follow."

As it happened, the Chicago trail-blazing program was languishing—having been ambushed by hostile neighborhood residents who hit the warpath when it was suggested that their area was blighted.

Nevertheless, the plan had merit. It was receiving attention elsewhere. If the idea could be carried out it could become one of

Photos: Chicago Photographers; Oscar & Associates, Inc.

the most powerful tools in the rehabilitation kit. Reason: it would break up big slum clearance and redevelopment projects into small bites, so small neighborhood savings and loan associations could buy little parcels and build small local-investment housing developments in the same way large insurance companies have undertaken huge redevelopment projects.

US subsidy available. If carried out under Title I, small projects could qualify for the same two-thirds federal subsidy that larger projects get on the loss involved in buying and clearing slum land.

Neighborhood resistance and other kinks might still require straightening out. But Illinois earlier this year authorized state-chartered savings and loans to make equity investments of this kind up to 10% of their assets, and President C. Oran Mensik of the Chicago City Savings & Loan reported that his and other northwest area savings and loans were ready to pioneer such ventures as soon as small enough sites were put up for sale in a Title I project.

Fewer starts, more money. Looking to 1954, the league's committee on trends and economic policies headed by Roy W. Larsen of Minneapolis predicted 900,000 to 950,000 new housing starts, a 10 to 15% decline from 1953—one of the season's gloomiest forecasts. It saw "a shift toward larger houses and a substantial volume of alteration and improvements." President Clements and Executive Vice President Norman Strunk said the recent easing of the government's hard-money policy was "certain" to provide more money for the 1954 mortgage market. They expected both veterans and nonveterans to find it easier to obtain loans, with a trend to slightly lower interest rates. "But a long wait is probably in store for those waiting until down payments are cut to the vanishing point or eliminated," they said.

Looking backwards, Clements and Strunk said tighter mortgage conditions over the last two years caused housing costs to level off. "The choking off of inflationary home credit," they said, "has been the biggest step in recent years toward giving the American homebuyer more value for his money."

Merger move marks time. Conspicuously absent from league business sessions this year was Morton Bodfish, who was put on the retirement shelf last month (H&H, Nov. '53, News) after 22 years active league service. He attended a few general sessions and visited with old friends, but did no politicking. His retirement, however, gave no speed to a proposal for a merger or reunion with the National Savings & Loan League. This issue, in fact, was scarcely mentioned. There appeared to be no criticism of the executive committee for offering an olive branch to the rival organization, which broke away from the US league ten years ago. But until the branch was taken (prospects dim) there was nothing more they could do.



INCOMING PRESIDENT Ralph R. Crosby (l) and outgoing President Charles L. Clements calculated that assets of the 4,100 associations in the league now total \$20.8 billion. They estimated that savings and loan deposits last year were a record \$3.7 billion, half a billion dollars more than in 1952, while mortgage loans totaled \$7 billion, about \$1 billion above 1952.

Crosby, 49, is a native Cape Codder, born in Osterville, where his father was a naval architect. After graduating from Brown University in 1926 he worked for the Boston First National Bank. In 1929, he joined the Old Colony Cooperative Bank in Providence, the smallest state's largest savings association. He became president in 1948.



EX-PRESIDENTS Walter W. McAllister (l) of San Antonio (1947) and Henry A. Bubb of Topeka (1950) paused at lunch for a picture with new Executive Vice President Norman Strunk (c).

Addressing the convention in his new capacity as chairman of the Federal Home Loan Bank Board, McAllister said the board is giving "very careful consideration" to a new rule to "restrict dividend rate advertising," particularly in areas outside the territory normally served by an association. Also under study: ways to curb merchandise gifts to persons opening new accounts, especially when the value of the gift is scaled to the amount of the account. McAllister criticized this practice as a concealed form of paying a higher dividend rate.



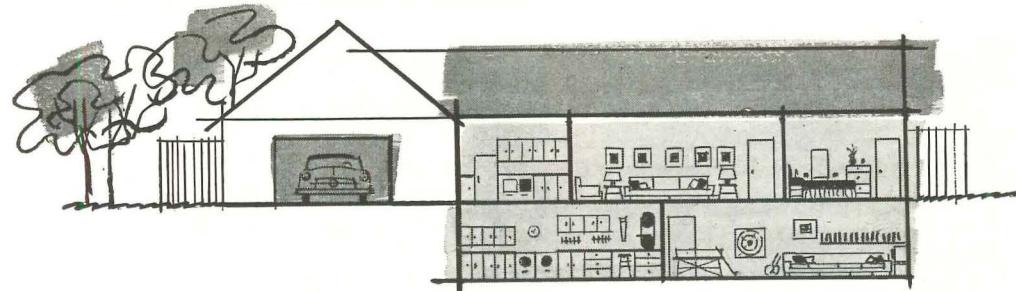
NO FAVOR is done a community or an individual by a mortgage so big, for so long, or at interest that makes default chances more than average, said President Richard Booth of Springfield, Mass., representing the National Assn. of Mutual Savings Banks.



TREASURY SECRETARY George M. Humphrey warned that preventing inflation depends on whether the public has "guts" to reject "a little more inflation." He added: "... Every thrifty person is aided by higher interest, and there are more savers than borrowers."



SHOP-TALK BREAKFASTS were so popular that one stretched from 8 to 11 A.M. Speakers devoted to problems of associations with \$5 to \$8 million assets were (l to r): George L. Fuessler, Erie, Pa.; Carl C. Smuck, Washington, D. C.; Moderator Stephen G. Slipper; Iveyaux W. Andersen, Neenah, Wis.; Irwin Hurley, Covington, Ky.; Warren W. Oliver, Newtonville, Mass.



All through the house...



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New! Simplified installation features! Now G-E Textolite is so quick and easy to install that your own crews can make on-the-job installations. The new G-E pressure contact adhesive eliminates weights or clamps, sets in less than an hour. That means a big saving in time and labor problems!

For further information and your copy of the new full-color pattern booklet and application instructions, write: General Electric, Section 421-1, Chemical Division, Pittsfield, Mass.



IN THE KITCHEN



IN THE BATHROOM

Offer Beauty and Durability—specify
G-E Textolite* plastics surfacing

It's easy to plan new convenience features when your specifications include handsome, durable G-E Textolite plastics surfacing. Originally developed for long service on kitchen sink and counter tops, G-E Textolite is now winning wide acclaim for bathroom vanity and medicine cabinet installations, game rooms, children's work and play surfaces, laundries—wherever your specifications call for beauty plus extreme durability.

With G-E Textolite plastics surfacing, you'll find a pattern for every purpose, from original new designs like G.E.'s CROSS CURRENT, MEDLEY, and MING to distinctive wood-grains that harmonize with your finest interiors.

*Reg. U. S. Pat. Off.

Years of Wear with Minutes of Care
GENERAL ELECTRIC

HOUSING STATISTICS:

Construction costs—actual vs. index figures; starts through November reach 1,031,300

When the consumer cannot or will not pay all of the higher price required to cover increased production costs, the producer can resort to various courses. He can do less business, or take a lower profit. He can reduce the size or quantity of his product for the same price. He can reduce quality. Or he can try combinations of these courses.

Each consumer, and each producer, may react differently to changing costs for a multitude of different personal, unascertainable reasons. When they are all through, however, the apparent results will be statistical data on production, sales, costs, etc. In the chart at right, and the table below, are data on average costs of new single-family houses erected from 1940 through 1952, and additional computations that may put it in a rough frame of reference. Most obvious are the diverging trends of the index of residential construction costs and the average costs of the houses actually produced between 1941 and 1944, when wartime restrictions ruled out the construction of all higher-priced or luxury dwellings. For other years the spread between these two elements, theoretically at least, may reflect a reduction in the floor area or size of the average houses homebuilders erected. It also might reflect higher or lower profits, increased or decreased quality.

	Av. cost of new one-family houses*	Cost as a % of 1940 av. cost	Residential construction costs (1940 equals 100)†	Cost of av. 1940 house adjusted to cost index	Variation of av. cost of new houses from adjusted cost of 1940 av. house
1940.....	\$4,075	100.0	100.0	\$4,075	—
1941.....	4,250	104.3	108.2	4,409	+\$159
1942.....	3,900	95.7	114.1	4,650	—750
1943.....	3,675	90.2	119.3	4,861	—1,186
1944.....	3,450	84.7	127.7	5,203	—1,753
1945.....	4,650	114.1	138.9	5,660	—1,010
1946.....	5,525	133.1	152.6	6,218	—693
1947.....	6,750	165.6	184.6	7,522	—772
1948.....	7,850	192.6	207.7	8,464	—614
1949.....	7,625	187.1	202.4	8,248	—623
1950.....	8,675	212.9	213.5	8,700	—25
1951.....	9,300	228.2	229.8	9,364	—64
1952.....	9,475	232.5	236.0	9,617	—142

Sources: * Bureau of Labor Statistics, † E. H. Boeckh.

MORTGAGE LENDING ACTIVITY

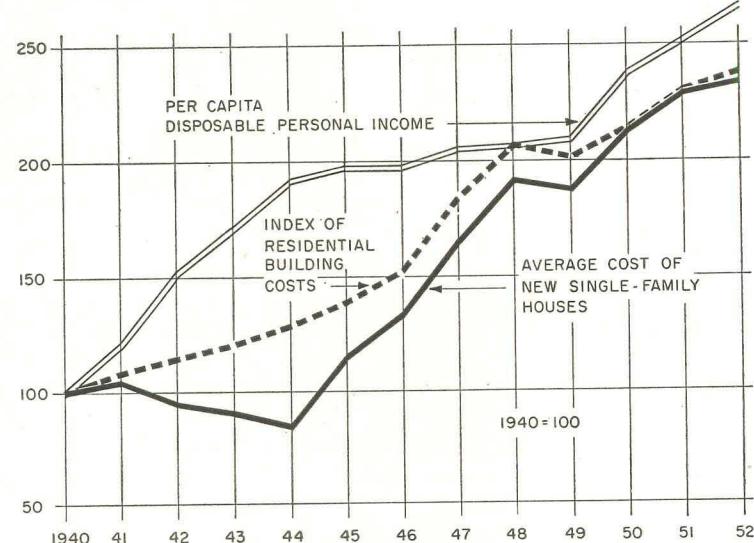
(Investments in millions of dollars in nonfarm mortgages of \$20,000 or less by various types of lenders)

	S&L assns.	Ins. cos.	Comm. banks	Mutual savings banks	All others	TOTAL
1952						
1st 7 months	3,573	806	2,024	592	3,061	10,059
August	592	118	313	108	465	1,597
September	592	118	316	103	456	1,587
October	627	134	342*	117	505	1,727
1st 10 months	5,386	1,178	2,996	921	4,489	14,970
1953						
1st 7 months	4,284*	869	2,154*	729*	3,391*	11,392*
August	670	122	310	110	495	1,709
September	654	124	314	123	495	1,729
October	658	128	319	122	521	1,746
1st 10 months	6,232*	1,239*	3,098*	1,085*	4,919*	16,576*
Change: 1st 10 months of year	+15.7%	+5.2%	+3.4%	+17.9%	+10.7%	+10.7%

* All-time high.

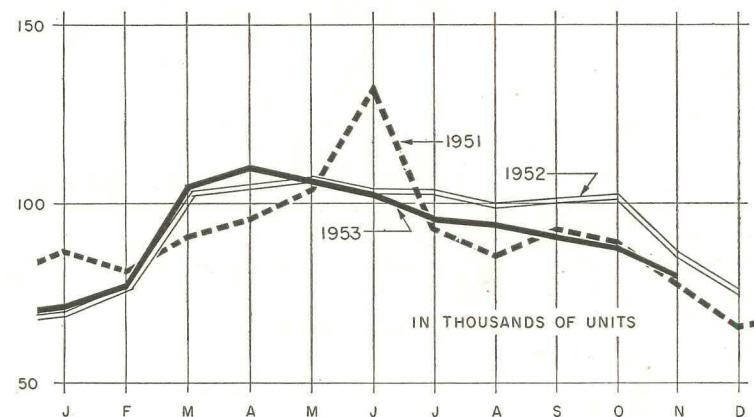
For Jan.-Oct. '53, nonfarm mortgage loans for \$20,000 or less totaled \$16.5 billion the Home Loan Bank Board reported. That was not only a ten months' record, but was more than the mortgages recorded for all 1950 (\$16.2 billion)—the peak year of housing output—and all 1951 (\$16.4 billion). In '52, mortgages reached a record \$18 million. From the trend so far, '53 seemed a cinch to top it.

CONSTRUCTION COSTS



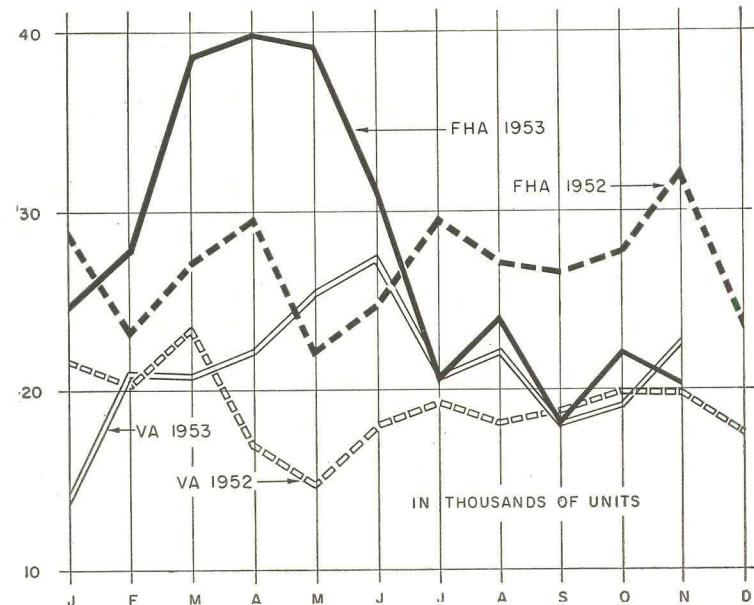
Average house construction costs since 1940 (see story at left)

HOUSING STARTS



Nonfarm dwelling units started in November: 80,000. Of these, 78,400 were private, 1,600 public. This sent 1953 starts past the 1 million mark (to 1,031,300). For the first 11 months of 1953, private starts totaled 997,100, only 3,800 under the 1,000,900 for the same '52 period.

FHA AND VA APPLICATIONS



Insurance and appraisal requests to FHA and VA for new housing units showed a small net increase of 1,627 from October to November. FHA applications dipped from 21,950 to 20,295, but VA applications rose from 19,270 to 22,552. For 11 months of 1953, FHA applications totaled 305,851, up 2.4% from the same period in 1952. VA requests were 232,421, an 11% increase. Combined increase: 30,899, or 6%.

NEWS

PEOPLE:

Los Angeles paint dealer heads NAM; building experts added to President's Council of Economic Advisers

Los Angeles Paint Manufacturer **Harold Chadick ("Chad") McClellan**, 56, was elected president of the National Assn. of



MCCLELLAN

He is noted for his effectiveness as a mediator and for his enthusiastic work for NAM during the past six years, including service as a regional vice president.

Jackie Robinson, the Brooklyn Dodger baseball player, placed a deposit on a 13-room, \$47,500 house in the residential district of North Stamford, Conn., an upper-bracket New York suburb, caused local discussion on whether his purchase of the home would depreciate property values. Hearing that the Robinsons (they have three children) had met opposition in their house-hunting because they are Negroes, 50 Stamford residents, including five ministers, signed a statement commending the proposed sale. They said: "We . . . believe that exclusion of any person solely for reasons of race, creed or national origin could only lessen the spiritual, economic and social development of our area." Commented a housewife who signed: "It's a difficult and unpleasant situation and it's a pity the Robinsons have to be involved."

Two construction experts and a money theorist were added last month to the Council of Economic Advisers, the White House brain-trust group working under the chairmanship of **Arthur F. Burns**. The three: wiry **Robinson Newcomb**, co-author of the authoritative *Stabilizing Construction* (H&H, Jan '53), back with the council after several years to study the use of public works in case of a recession; **Clarence D. Long**, author of *Building Cycles and the Theory of Investment* and expert on employment statistics; **Walter Stewart**, 68-year-old money and credit scholar who made economic history 30 years ago by setting up the statistics and research division of the Federal Reserve.

Two mortgage industry leaders were among those named by former President Hoover to a task force to study the activities of government lending agencies under auspices of Hoover's Commission on Organization. The two: New Jersey Banker **Paul Bestor**, former vice president in charge of Prudential's mortgage loan and real estate department and **George L. Bliss**, president of the

Century Federal Savings & Loan Assn. in Manhattan.

CONGRATULATIONS: to **H. W. Prentis Jr.**, board chairman of Armstrong Cork Co., for winning the Pennsylvania Society's gold-medal award for public service; to Long Island Builders **Joseph Shapiro** and **Martin Buxbaum**, given a bronze plaque by occupants of a 400-unit project recently completed by the two in East Meadow, L.I., in appreciation of their "interest and cooperation in the welfare of our community."

DIED: **Alonzo H. Bankston**, 60, of Savannah, president of the Bankston Lumber and Export Co. and a director of the National Hardwood Lumber Assn. since 1940, Dec. 5 in Savannah; **Franklin D'Olier**, 76, of Morristown, N.J., former chairman of the board of the Prudential Insurance Co. of America, Dec. 10 in Morristown.

Charles Donahue, veteran adviser on the Taft-Hartley Law for the Labor Dept., quit to become research director of the AFL plumbers union. Some officials said his departure after 14 years of government service resulted directly from pressure from the White House and the Republican National Committee. Donahue, however, said: "No one connected with the government urged me to resign," although he did concede that "people on the Hill have been trying to push me out." He was a foe of the Taft-Hartley Law, played a major role in drafting the presidential message urging 19 amendments to it (which never went to Congress), and helped with President Truman's message vetoing the act when it was passed in 1947.



Two Texas homes win architectural merit awards

A chalet-type home in Orange (l) and a graceful modern dwelling in Austin (r) with a full-length porch were among merit award winners in the Texas Society of Architects' 1953 state-wide competition. The architects gave one honor award (to a church in Victoria) and eight merit awards. Judges called the Orange home "informal" and "free from the over-intellectual approach that we find in some tries at housing." Architects: Cato, Austin & Evans. (Sabine-Neches Construction Co., contractor.)

Harold W. Sweatt, 62, president of big Minneapolis-Honeywell Regulator Co. since 1934, was elected chairman of the board last month, succeeding **Mark C. Honeywell**,



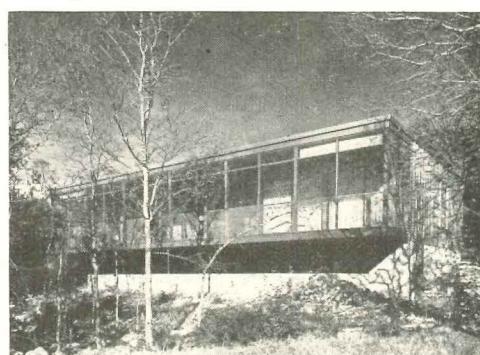
SWEATT



WISHART

who was named honorary chairman. Sweatt started in the business at the bottom, saw phenomenal growth in Minneapolis-Honeywell during his presidency. (The word in Minneapolis: "H.W. will never be satisfied until everything in the world is automatic.") It was clear that he is not retiring, will continue to be a power in the company, which looks forward to sales of \$200 million (of 9,000 different products) during 1954. Sweatt's successor as president is articulate **Paul B. Wishart**, Annapolis graduate and former auto salesman who has been vice president and general manager since 1952. He becomes the fourth man to hold the presidency of Minneapolis-Honeywell in the company's 68-year history.

D. E. Mackelmann, deputy housing and redevelopment coordinator in Chicago and secretary of the city's neighborhood conservation committee, was named chairman of NAHO's committee on rehabilitation and conservation. Mackelmann told HOUSE & HOME two of his chief aims would be 1) clarification of approaches and terminology, and 2) cooperation with other national groups grappling with the problem. He was "particularly pleased" (continued on p. 54)



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into a closet, or into a
corner of the basement.

You don't have to scrap
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QUIET • completely insulated, heavy-gauge steel cabinet and
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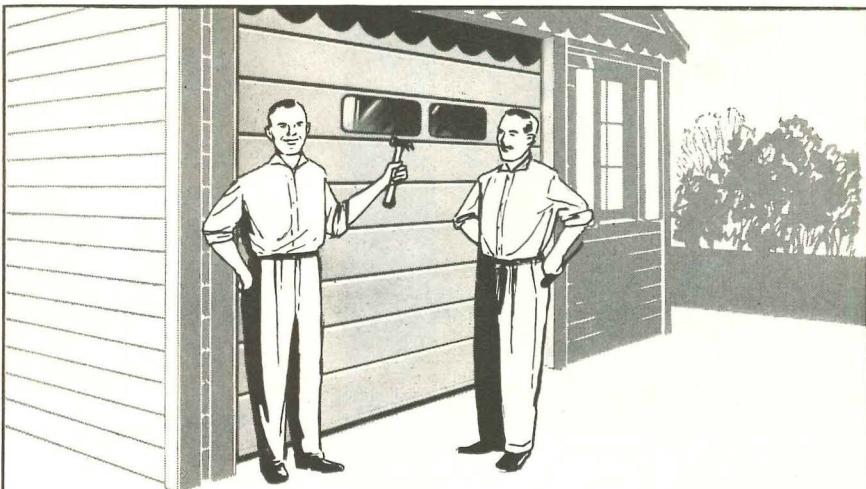
NAME _____

FIRM _____

ADDRESS _____

CITY _____ ZONE _____ STATE _____

NEWS



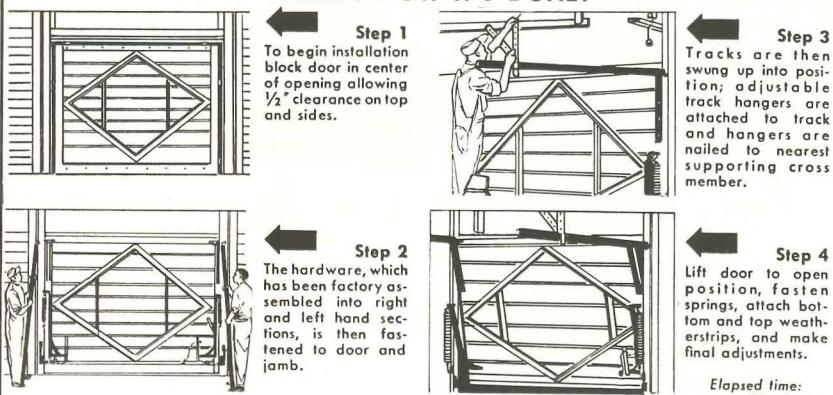
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that Commissioner Guy T. O. Hollyday had agreed to serve on the committee as representative from FHA.

Lustron house echo in a Chicago federal court: Judge Joseph Sam Perry ordered the acquittal of the former Commercial Home Equipment Corp. and three of its officers, who were indicted in Apr. '52 on charges of defrauding the Lustron Corp. of \$235,000 by collecting rents for truck trailers they failed to provide. The judge told the jury the government's evidence showed an utter lack of fraud, said the company and its officers should never have been indicted. Individuals acquitted: James Gottlieb of Chicago, president and treasurer; Ben Spector of Evansville, Ind., vice president and general manager, and Carl O. Buckley of Newtown, Conn., a former Commercial Home Equipment stockholder and a Lustron director.

Dean Robert McLaughlin of Princeton's school of architecture brought three professional architects into his second-year classroom to give students a helping hand with projects. The three: Manhattan's Gordon Bunshaft of Skidmore, Owings & Merrill; Walter Kilham of O'Connor & Kilham, and Edward D. Stone. At least one of the architects attends each class; sometimes all three turn up and pitch in on a round-table discussion of problems in progress. Dean McLaughlin said he was "delighted with the way things are going."

Gov. Goodwin J. Knight of California last month ousted Gen. Leroy P. Hunt, \$12,000-a-year state building and loan commissioner, and named Milton O. Shaw to take his place. Knight said he had no fault to find with the work of the retired Marine general, who was appointed in February by the then Gov. Warren. Knight just did not consider him particularly qualified to cope with the increasingly busy job. Shaw has been assistant building and loan commissioner since 1947; before that was for 17 years the agency's chief examiner.

William I. Rafsky, \$100,000-a-year executive secretary to the mayor of Philadelphia, was named city housing coordinator (at \$15,000) by his boss, Mayor Joseph E. Clark Jr. The mayor had set up the new job in the '54 budget because he felt that housing was "Philadelphia's No. 1 headache." Among Rafsky's headaches: to prepare a master plan "to attack and solve the social disintegration which springs from inadequate shelter." Philadelphia is the second city to create the post of housing coordinator. James C. Downs Jr. was named to a similar post in Chicago a year and a half ago.

Three Californians were sentenced last month in a Sacramento federal court for making false applications for FHA home remodeling loans. Ralph Kushner of Beverly Hills was ordered to serve three years in prison and

was fined \$7,500 (he has appealed). His partner, **Carl D. Dumbra** of Sacramento was fined \$1,500 and placed on probation for five years. A salesman, **Elmer Alterman** of Los Angeles, was fined \$750 and placed on probation for a similar period.

Thomas B. Malarkey resigned last month as president of M & M Woodworking Co. in Portland, Ore., the nation's third largest plywood manufacturing firm. It was the fourth resignation among the company's high brass in four months. (The others: Vice Presidents **Noel Keeler**, **Verne Breitenbacher** and **Lachlin Mackenzie**.) **Eberly Thompson**, senior vice president and a director, emerged as interim chief executive. He is a member of the powerful executive committee, which includes **Herbert Malarkey** (cousin to Tom), an ex-director and ex-president of M & M.

Ernest Becker, president of the San Fernando Building Contractors Assn., received the California BCA's achievement award for 1953 for his work on the San Fernando Valley Parade of Homes (H&H, Nov. '53).

May & Choate win second major plagiarism suit

California Designer Cliff May and his associate, Architect Chris Choate, this month won a second major victory over plagiarism of their house plans and building techniques.

The case was a long step forward in what May called a campaign against copyists "trying to move in like a pack of wolves." Last July, he and Choate won a \$50,000 out-of-court settlement from Alcap Investment Corp., which had announced its intention to build 100 copies of a May-Choate house in Fresno without permission of the designers (H&H, Aug. '53, News). In the new suit, the designers won formal court approval for the methods they have taken to protect their ideas. Their new protection went beyond mere floor plans. Superior Judge Hilliard Comstock of Santa Rosa ruled, in effect, that their basic structural processes cannot be copied or disclosed by dealers who have signed contracts to buy or produce their kits, or by others who might glean the techniques from dealers.

Specifically, Judge Comstock decided to enjoin two defendants from "using, duplicating or disclosing to others, in whole or in part, without permission of the plaintiffs, any of the information, schemes, devices, plans, specifications, drawings or arrangements" they obtained from May and Choate under a contract binding them to confidence.

To be enjoined: Ben H. Hardister, 32, a Santa Rosa building contractor now working on commission as an expeditor for the Schutt Construction Co. of Sacramento, and the F. & D. Co., a Santa Rosa building firm, inactive since last June, of which Carsten F. Dedekam was president and Hardister a half-owner. The court said it would not enjoin Dedekam because he is "an elderly gentleman" (76) in poor health, who had

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MR. BUILDER: Here's real profit opportunity for you! A revolutionary new type fool-proof slider window has been added to the already famous line of PER-FIT and BEST-VENT aluminum double hungs.

This new slider window—the "JOB-CONDITION SLIDER" was developed after intensive job investigation and laboratory research to meet an unfilled demand for a *fool-proof* horizontal slider window easily adjustable to all job requirements—one package to fit all through-wall thicknesses from $4\frac{1}{8}$ " to $5\frac{3}{8}$ "!

These four great windows . . . "the PER-FIT line" . . . offer you your best opportunity to satisfy the growing demand for modern aluminum windows.

"JOB-CONDITION" SLIDER WINDOW—New, complete package—designed for fool-proof on-the-job adjustment. Fits any through-wall thickness from $4\frac{1}{8}$ " to $5\frac{3}{8}$ ". Installs in rough opening by simply nailing through flashing fins, which are concealed by integral exterior finish. We challenge any other slider window on the market to match our features!



PER-FIT—The aluminum window with custom features—at mass-production prices. Every feature of this solid, rigid window spells quality . . . with spiral-spring tension balancers on both upper and lower sash—welded sill corners and internally brazed sash corners—permanent weather seal. Compare its quality—then compare its price!



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BEST-VENT—Here is the window acclaimed by all three: the architect, the builder, and the user! Famous BEST-VENT has counter-balanced sash—both top and bottom open simultaneously, at the touch of a finger. The most modern aluminum window in America—at surprisingly low cost! Easier to sell, easier to install.

You owe it to yourself to take a good look at all *four* of these great new PER-FIT products. If your materials dealer does not stock them, ask him to write for samples and prices . . . or contact the factory direct for the name of the PER-FIT dealer nearest you.

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"...has given our sales a boost,"

says C. Harry Swanson, builder and contractor in South Bend, Indiana.

...that's the beauty of

Higgins Block*



Note how builder-contractor Swanson uses Higgins Block and Higgins Gnarled Oak Paneling in this luxurious recreation room. Higgins Block was used as facing for the bar—durable, scuff-resistant.

***SPECIFICATIONS:**

9" x 9" net face hardwood blocks — easy to install
3-ply cross-grain construction—when properly installed will not warp, buckle, cup or crack
Selected oak face—comes with final finish
Pressure bonded with marine-type glue—water-repellent, climate-proof

Deep-impregnated with famous "Penta"—rot-proof, termite-proof
Grooved back anchors into adhesive — quiet and comfortable
Can be laid without special preparation directly on concrete slab — ideal for radiant heat
Blocks fit flush—without large, visible V-grooves

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INC. THE WORLD-FAMOUS BOAT BUILDERS



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NEWS

not before or since been in building, wanted only to get out of it.

No copyright test. The Santa Rosa decision for May & Choate did not uphold their plans because of their copyright. That had not yet been tested in court. Instead, Judge Comstock reached his decision on the basis of six separate agreements Hardister & Dedekam signed with May & Choate between Nov. '52 and Feb. '53, in which the defendants promised to respect the confidential nature of the designs, acknowledged May & Choate's ownership of them, and agreed not to "contest or assist others in contesting the ownership, scope or validity" of the Los Angeles partners' copyrights or patents.

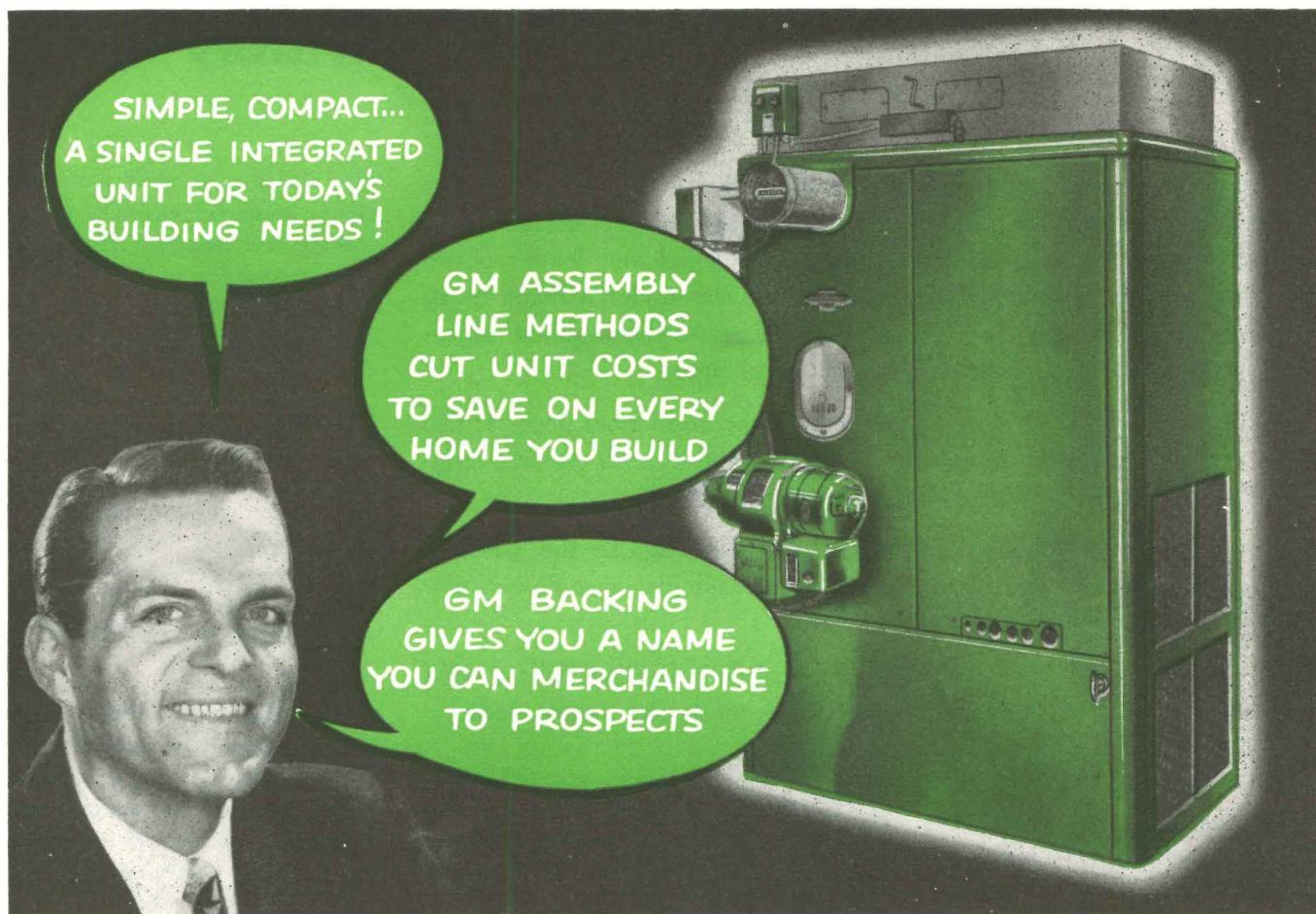
Judge Comstock ruled that the contracts required a "confidence that should remain inviolate." He added: "Whether the plaintiffs have any valuable secret or not, the defendant knows the facts, whatever they are, through a special confidence that he accepted. The property may be denied, but the confidence cannot be. . . . The first thing to be made sure of is that the defendant shall not fraudulently abuse the trust reposed in him. . . . If there is any disadvantage in the fact that he knew the plaintiff's secret, he must take the burden with the good."

The too-similar houses. Both sides agreed that the F. & D. Co. produced nine prefab housing kits this year under contract with May & Choate's wholly owned sales organization, Ranch House Supply Corp. After delivering these, F. & D. hired a former May & Choate employee to "rework" the drawings and sold six houses from these designs without permission and without paying May & Choate. Subsequently, Hardister joined the Schutt firm, where he "worked up" designs for prefabricated panels (used in at least two houses) that closely resembled the May-Choate panels. Then, Hardister testified, Schutt switched to a more conventional pre-cut panel at least partly because it feared a lawsuit.

Although Hardister testified he had no intention of adapting any features of the May-Choate panel in the future, the court observed: "Hardister is presently [the trial occurred from Nov. 2 to 5] employed by a contractor to do anything useful to aid him in his business. Some of the panels designed by Hardister for this employer and used recently are so similar to those delineated by the May & Choate scheme that the conclusion is inescapable that the idea was generated in Hardister's mind by his familiarity with said scheme. It appears to the court that acts in the recent past speak more strongly of probable future intentions than present statements. An injunction is the only reasonably safe method to prevent repetitions."

After the decision, May said he and Choate intend to proceed, one by one, against other plagiarists. Next: a suit against another builder and his AIA architect.

GENERAL MOTORS OFFERS BUILDERS NEW DELCO WINTER-SUMMER CONDITIONAIR



See this unit—Booth 344, NAHB Convention, Sherman Hotel, Chicago

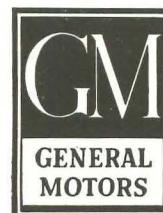
New low-cost way to add extra sales appeal to your homes

Now every builder can answer the rising demand for air conditioned homes at reasonable prices. Here's the sensational new Delco Conditionair that uses either gas or oil for heating and electrical refrigeration for cooling. It provides complete air conditioning, ventilation, filtering and humidity control.

One cabinet houses both heating and cooling mechanisms. Has Delco-Heat Circle-air heat transfer system, centrifugal blower, Multipath Cooling coils, twin filters, and sealed reciprocating compressor. It's low in first cost, low in operating cost, and packaged for easy installation. The cabinet is made of heavy duty furniture steel and is finished in the rich Delco green. In appearance, performance, and cost it's your best answer to adding the magic of year 'round air conditioning to the homes you build.

For detailed information, contact your Delco-Heat Distributor. Or write or wire Delco Appliance Division, General Motors Corp., Dept. HAH, Rochester 1, N.Y. In Canada, Delco-Heat, Toronto 13, Ontario.

... a complete line of automatic oil and gas fired conversion burners; Conditionair forced warm air furnaces, heating, cooling units; boilers; water heaters; electric water systems.



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MODERN MORTGAGES

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

Package mortgage: the more widely used, the more widely accepted

Package-mortgage financing is making rapid strides among US mortgage lenders and homebuilders. But the fact that it is not yet an integral part of the home-building-home-financing pattern is largely caused by legal and lender objections to including easily removable household appliances under a home mortgage, or the reluctance of some local FHA offices to insure them. These objections are in the face of three package-mortgage advantages:

- Home buyers who want, need and expect more of the appliances necessary to daily life can better meet their obligations if they get these items under a long-term amortized mortgage than if they use short-term credit.
- Builders and appliance dealers and manufacturers recognize the package mortgage as an important means of marketing the increasingly large flow of new products from our expanding economy.
- Lenders can increase their business, still safeguard their lending risk: a chief reason for home mortgage foreclosure is overextension of short-term credit.

Horace Russell, general counsel of the US Savings & Loan League and legal authority on the package and open-end mortgages, scotches the objections to even wider use of the package mortgage with:

"There should be absolutely no reluctance for any mortgagee to do package mortgaging because of any question of title or lien rights."

"What is real estate is the land and what is on the land and what is used with the land. Intention is the sole and only controlling question as to what is real estate."

"The rail fence which is well recognized as a part of real estate is never mentioned in a deed conveying a farm with a rail fence on it. I have found only one case where anyone even contested ownership of such a rail fence and he lost the case. He claimed he agreed when he sold his farm that he was going to take the rails off and sell them. But the rails went with the farm, even though they were not attached to it. They were just laid on the ground, the way rail fences are laid. Custom says that the fence was intended to be a part of the realty."

Changing customs. "It is a gradually evolving business as to what custom makes a part of the realty. It is only in comparatively recent years that electric appliances have been put in single-family residences and made a part of the real estate. And such is the intention.

"If a mortgagee wants to be positively sure that any household appliances in a house are considered realty, he can do three things:

"1. Establish 'actual notice of lien' by labeling appliances with stickers saying they are subject to a mortgage held by a lender.

"2. Go even further in making it a traditionally legal fixture by building in an actual physical attachment like a piece of sheet metal nailed to the appliance and to the wall. *But neither of these steps is necessary.*

"3. Write in the mortgage that the mortgage is to cover the real estate and everything used in connection with it. No legal question of title remains if a specific agreement covering the items in question is made in the mortgage and signed by both parties.

The wording of such a mortgage might simply state, for example, that the range, washer, refrigerator, frozen-food locker, etc., are subject to a first lien under the terms of the mortgage and are therefore considered part of the property covered by the mortgage."

Necessary step? Many lenders back up their first-lien status by taking a chattel mortgage on packaged appliances, whether or not the items are mentioned in the real estate mortgage, but Mr. Russell insists this is an unnecessary step and that the specific agreement made in the single real estate mortgage itself fully sets forth adequate title claim.

Objections overruled. Two other objections raised by some lenders are that items covered by package mortgages are either 1) easily removable (and subject to theft by a delinquent mortgagor), or 2) do not have nearly so long a life as the basic real estate. Yet FHA removed the first obstacle in large part when it agreed to insure all but \$100 of the total value needed to replace stolen realty and repair willful damage. Says Frederick T. Backstrom, vice president of First Federal of New Haven: "We have used the package mortgage since 1935 and never have suffered one penny of loss."

As to appliances wearing out before the life of the mortgage, proponents of more packaging point out that paint, wallpaper and other "nondurable" items are already included in the house mortgage.

More use, more acceptance. Package mortgaging is relatively new in a legal sense, does not have a great backlog of court decisions—the only reason for any substantial question on the point of establishing claim. But it is in sufficiently widespread use to assure its acceptability by the courts and actually the more commonly it is used, the sooner all questions about its validity will disappear.

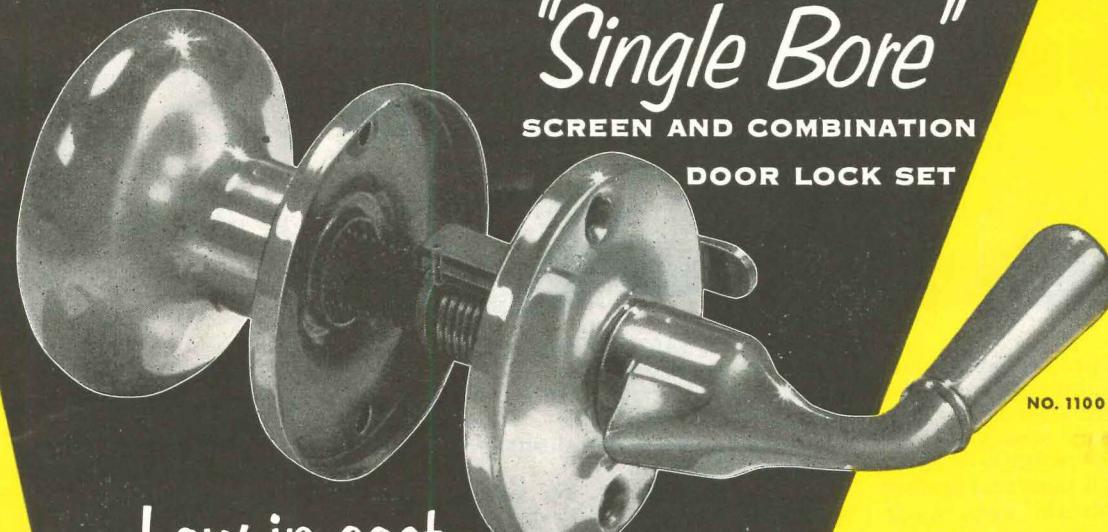
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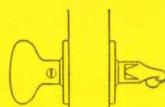
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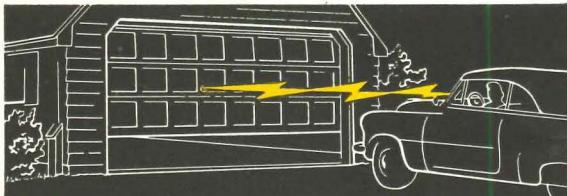
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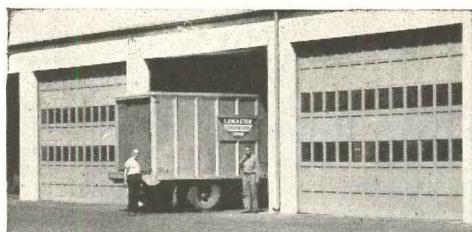
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LETTERS

MODERNIZATION

Sirs:

I appreciate your sending me the article on the conservation and rehabilitation of urban housing (H&H, Oct. '53).

In my opinion this is an outstanding presentation of the problems involved in an effective attack on urban blight.

ALBERT M. COLE, administrator
Housing & Home Finance Agency
Washington, D.C.

Sirs:

When I opened my October House & Home, to my great astonishment I saw my name on the dedication page.

Not only do I want to express my appreciation for this honor, but also to tell you that I feel this issue is exceedingly fine. Those who at times become discouraged because of complacency on the part of the public in matters of city decay can take heart when a publication such as H&H devotes an entire issue to this problem.

ELIZABETH L. VIRRICK
Hoover Research Fellowship
in Municipal Government
University of Miami

Sirs:

In my judgment the most comprehensive yet concise and clear statement of the various aspects of this problem which has yet appeared in print. Although I have worked intensively in this field for something over a year, I learn new things or improve my perspective every time I reread the article.

I am going to send a copy to the Mayor and members of the City Council of Chicago, to each member of the Conservation Committee of the Metropolitan Housing and Planning Council, to the members of our new Community Conservation Board, to the members of the Chicago Land Clearance Commission, to the principal people in the Citizens Committee to Fight Slums, to some of our leading architects and to a varied group of others who are interested and influential.

I prophesy that it will be an important educational force in many cities.

EARL KIBBEN, vice president
Metropolitan Housing & Planning Council
Chicago

Sirs:

. . . Should contribute a great deal to the thinking of everyone on what we must do if we are really to tackle the slum problem in America. It is gratifying to me to note that many of the NAREB suggestions impressed you to the point that they were included among those things which are of importance in solving the problems with which we are dealing.

May I take this opportunity to thank you for all the good work which you are doing and to say to you that the influence of HOUSE & HOME for good in the betterment of the

continued on p. 70

house+home

January, 1954

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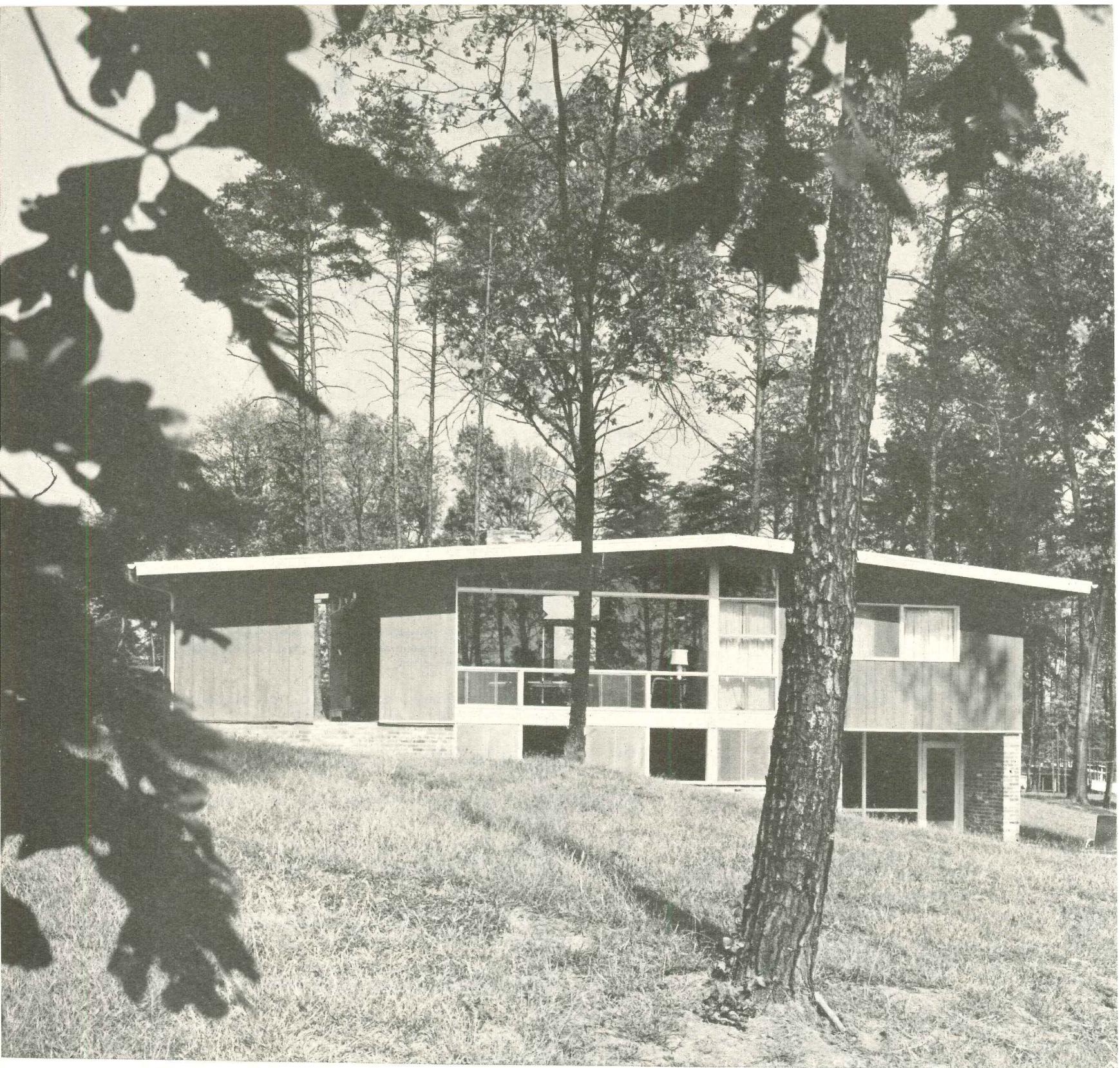
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Cover: Tulsa house, Donald Honn, architect, Howard Grubb, builder; photo: Hawks-Terrell, Inc.



1954 model of Luria Bros. house by Architects Keyes, Smith & Satterlee has long look, is well-integrated with site. Contrast it with a typical builder's stock-plan house (below).



The big change in builders' houses

In the decade since NAHB's birth, homebuilding has become an industry. This industry plans and builds almost 80% of US houses bought or rented each year. Its job now is to provide home buyers with a quality of design and material once available only to people who bought their own lots and chose their own architects.

But the dynamic, expanding economy that brought merchant building to its peak and the stature of a built-for-sale industry is also responsible for **the changing trend in customers:**

► Families are getting larger. Third and fourth children born last year number almost a million. Houses must be bigger, have more bedrooms and baths, additional play and recreation space where the housewife-mother can supervise her children.

► The great increase in our wealth and the revolutionary redistribution of it have produced demands unimaginable ten years ago. Middle-income families (\$4,000 to \$7,500 disposable income) are up to 18 million, have 42% of US purchasing power. The junior executive group has living standards comparable to those of top-income groups. It keeps up with the Joneses.

► Families have more leisure, spend more time at home, during which their interest is concentrated on their biggest single investment. Sales of garden tools and furniture, barbecue equipment and home hobby gear are skyrocketing.

► The pattern of entertaining is informal. It is no secret that the housewife cooks dinner and her family and her guests help her serve it. Open planning is a necessity.

► Today's home buyer is a savvy customer. Three out of four home-buying prospects already own houses. They will not invest until they are sure they will get a new home better than their old one, more house for their money.

Add these statistics. American restlessness is a continuing source of housing demand: over 20% of us move every year. The rate of new household formation is expected to be closer to 950,000 per year than earlier estimates of 900,000. The number of old people and their ability to maintain their own household boosts the need for more separate dwellings above what it was 10 or 20 years ago.

What the big change means. The vast improvement in the income of the average family has created a tremendous urge for a better way of life. The building industry can direct that urge into improved housing. The slogan of the homebuilding industry could well be "A better home, a fuller life." A hard selling job has to be done to meet the competition for the home-buyer's dollar. The sales effort will have to be backed up with something the public is eager and able to buy. "This means," says Miles Colean, housing economist, "quality, novelty and price."

The lender's stake. Colean also points out that the mortgage lender has an important stake in changing trends, says: "His influence on the builder is often critical. He can encourage or discourage novelty. He can aid his builder client in learning more about what people want. The lender can, and must if he values his salvation, cooperate in the great advancement in building technology that is now under way. The old idea that novelty itself adds to risk has to be discarded and in its place must be established the principle that well-considered novelty—novelty that produces a real advance in comfort, convenience and eye-appeal—can diminish risk. And incidentally, the lender can do a great deal to get this principle better understood in some of the moss-grown reaches of FHA."

What about FHA? FHA Commissioner Guy Hollyday already promises that if Congress is willing, FHA architectural policies will get a thorough overhauling. Says he: "We've been forcing builders to build to a mortgage pattern instead of for the housing market. . . . If Joe Smith wants to live in a ranch-type house we want him to have the opportunity without having a hint given that he could get a Cape Cod through FHA faster. The attitude of some FHA people toward architectural design has resulted in penalizing progress and rewarding mediocrity. . . . I hope there will be a marked improvement soon."

For a forecast on how these factors affect house design, see the next page

BIG CHANGE

MINNESOTA



OHIO



OKLAHOMA

MICHIGAN



INDIANA

The houses shown here and on the next 38 pages indicate which way the trade winds are blowing and forecast building trends. Significantly, house design is not imposed on buyers by builders; instead it is an outgrowth of the American customer, 1954 model. To sell the 1954 family, follow these trends:

Bigger-house look. Houses are bigger. From an average of 900 sq. ft. in 1950, they have grown to 1,000 or 1,200 sq. ft., promise to get even bigger. But even small houses look larger.

On the outside, roof lines are cleaner, uninhibited by false gables, jutting dormers. Houses hug the ground, sit lower on their foundations. Front elevations are uncluttered with hodge-podge materials. Strong horizontal lines carry out the long, low look. Fences, planter boxes, garages and carports extend house length and depth. Landscape colors relate house to land, enhance apparent size, borrow the dimensions of all outdoors. Tops and bottoms of windows line up on all exterior walls. Greater areas of glass sweep the eye across a full facade. *On the inside*, plans are open, allow one room to borrow space from another. Pass-throughs, partitions that stop short of the ceiling add still more optical space. Window walls, wisely placed for southern exposure, bring the outdoors inside.

Bigger-house performance. Bedrooms are growing bigger. Living rooms are giving way to larger living "areas" with space borrowed from adjacent rooms. The living room is no longer a runway from front door to kitchen: a foyer with guest closet frequently is the main artery into the house. Rooms are laid out for easier furnishing, have more and better located storage. A side or back (service) door is handily located, opens to the kitchen. Kitchens are easily accessible from the living room.

Luxury look. More paneling in natural tones is used in living and/or dining areas. Some kitchen appliances are enclosed in plywood. Textured materials are on the increase: in flooring, plank and beam ceilings, painted concrete block, exposed brick.

Changing trends for 1954



Photos: R. C. Lautman; J. T. Strong;
Hedrich-Blessing; Wolfe's; Russell Illig; © Ezra Stoller



CALIFORNIA



KENTUCKY

More complete packages. Many 1954 houses include a complete package-mortgage kitchen with a full complement of modern appliances, finished landscaping, etc.; all 1954 houses have more amenities than their predecessors. Some builders are even including carpeting and curtains in the selling price.

Added living space indoors. Living rooms are gradually being shifted to side or back. If in front, there is some provision for a second or "family" room at the back. On hillside lots, daylight basements become summer kitchens or additional play and recreation space with grade exits. Split-level houses almost invariably have an added basement room for TV, study or guests.

More usable living space outdoors. Outdoor living is one of the great new facets in American life. A terrace, porch, patio or garden becomes an outdoor living room. Lots are getting bigger; fences are used for privacy.

Family plan for family living. Kitchens, the hub of family life, have more counter space, greater storage, better integration of appliances and sink. More storage space is found in closed-off portions of carports or in the backs of garages. Builders with low-pitch roof designs use folding stairways to attic storage. Parents get a dressing table, a separate half or complete bathroom. Children get added play space near the kitchen.

Multipurpose space. Because of better planning, every inch of the house is put to work. Stud walls are losing out to storage walls. Flexible room ideas include an activities/laundry area near the kitchen, dining areas that become part of the living room or part of the kitchen by use of folding partitions. Even bathrooms serve both as powder room and master baths or are close to the kitchen and/or rear door and still serve the master bedroom. Multiuse also extends to the garage or carport that doubles as hobby shop, play space or covered patio. Storage rooms at the rear of garages are finished off as work, sewing or rainy-day playrooms, sometimes as guest bedrooms.

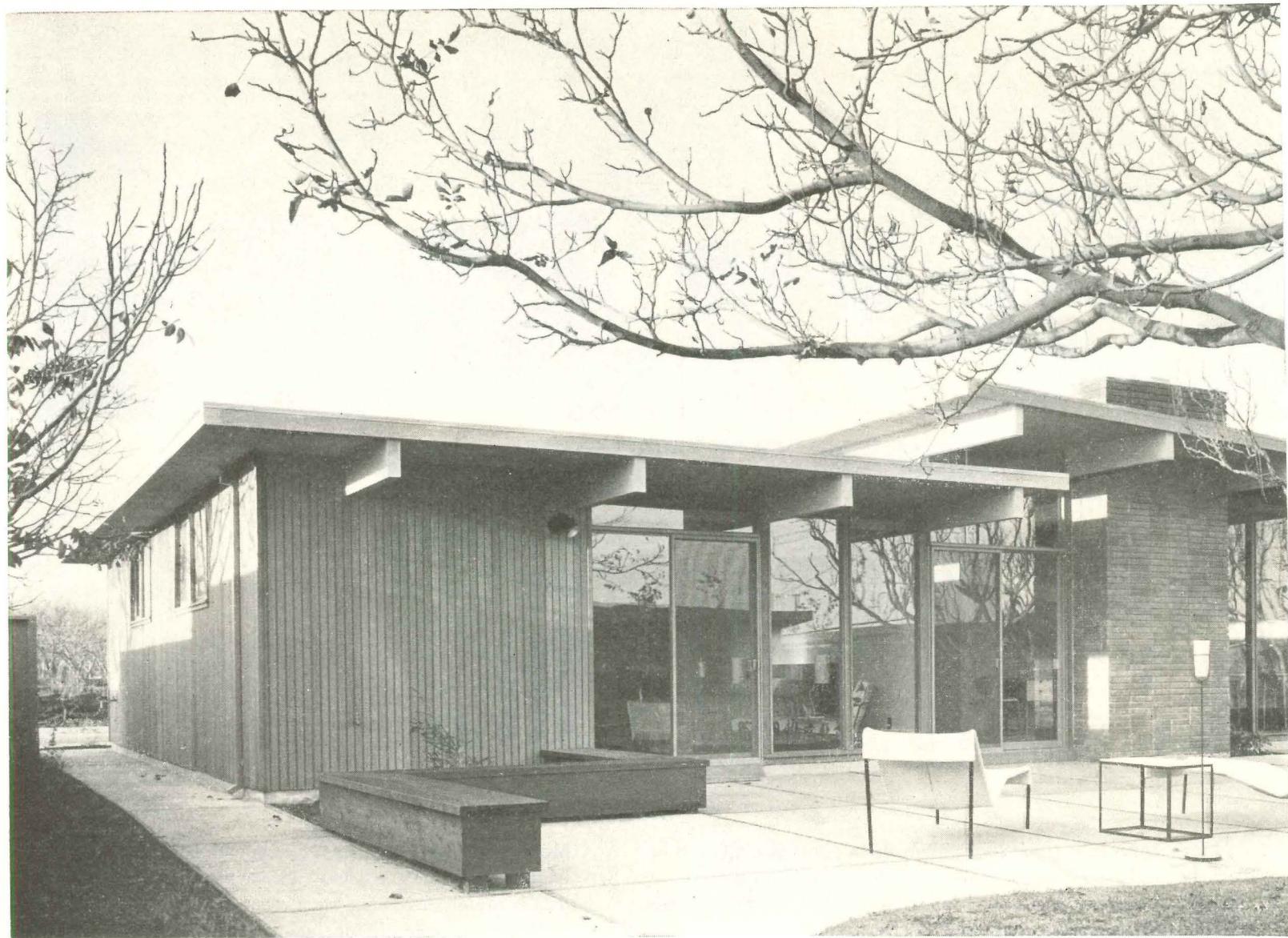
More bathroom facilities. Every tenth house has an extra half bath, every twentieth house two complete baths. A bath and a half is rapidly becoming the minimum. And the bathrooms are getting more comfortable and convenient, have more storage space, built-ins like clothes hampers, auxiliary heating, closets for toilet articles as well as towels. Medicine cabinets are bigger, frequently have sliding doors, greater expanses of mirror.

Easier maintenance. Hall space is reduced. Flush-fitting cabinets and appliances in the kitchen reduce hard-to-clean corners. Floors, walls, counter tops are designed for trouble-free maintenance. In increasing use are tile, melamines, linoleum, plastics. Windows have fewer lights, are easily washed.

Better heating and insulation. Houses are warmer in winter, cooler in summer. Better and more insulation, double-glazed windows, more efficient heating plants, completely weatherstripped doors and windows add to winter comfort. More houses have summer air conditioning. Houses are protected against the summer sun by wide overhangs, shading devices, are kept cool by attic fans, proper use of color and insulation, wiser orientation.

More wiring, better lighting. Circuits are being doubled, even trebled in the better-planned houses because of the increasing use of home appliances. Cove lighting supplies indirect lighting in living/dining areas where lamps are used for direct lighting. Kitchen and bathroom lighting is more wisely planned.

To pay the bills—The buyer, with his larger income, is paying for a good many of the newer, bigger, better things he gets with his house, but the builder is also compensating for increased costs by increasing efficiency, gaining construction economies through preplanning, precutting and preassembling more and more house components. He is cutting his time of construction by planning his operation, and he is doing a smarter job of merchandising. Set to tackle their task in a competitive spirit, US builders could make 1954 the second best year on record.



Paving permits outdoor living in back, good circulation and

The big change in California

House and garden in



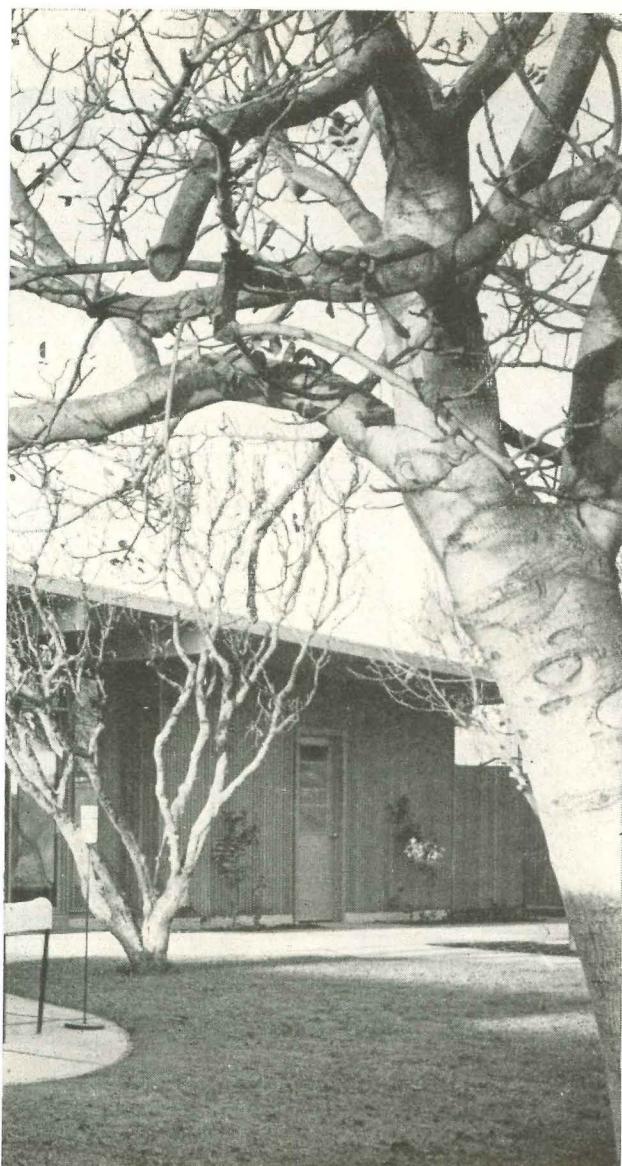
Joseph L. Eichler jumped into the lead in 1950 when he switched from a small conventional operation to contemporary housing on a big scale. This year he and his team of architects and landscape architects offer an even better house, with a lot ready for outdoor living and several big improvements inside.

In building more than 1,800 contemporary houses in the past three years, Joe Eichler has pioneered many ideas new to the mass market. One of the most popular is the back yard as an "outdoor living room" walled with fences, floored with concrete, furnished with built-ins and decorated with planting.

Instead of leaving the back of the house to weeds and the buyer's imagination, Eichler has gone further every year to develop the yard into a big extra room that can be seen from and used with his glass-walled indoor living areas.

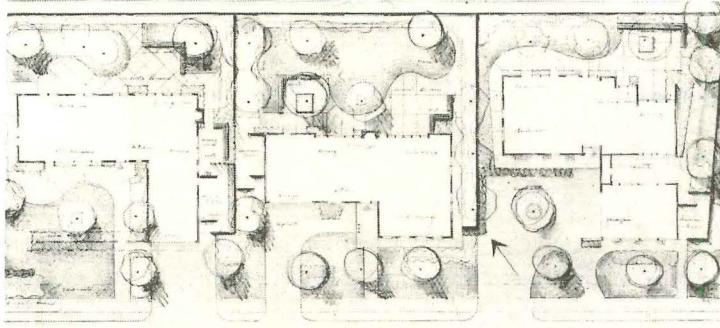
This year for the first time he includes landscape architecture in the price of the house, sells all but his lowest-priced houses with plots developed by Landscape Architects Thomas Church, Katherine Stedman.

Eichler allots an additional \$2,000 per house (about 10% of the sales price) for driveway, walks and planting in front, and in the rear, big concrete terraces, plant boxes, benches, fences, fruit trees, a service yard, sometimes a children's sand pile and paved play area. Of the \$2,000, labor and materials account for some \$1,600, shrubs \$150, design fee \$250. Both FHA and VA allow full value, and buyers are happy to get expert landscaping advice and wholesale prices wrapped up in the mortgage.

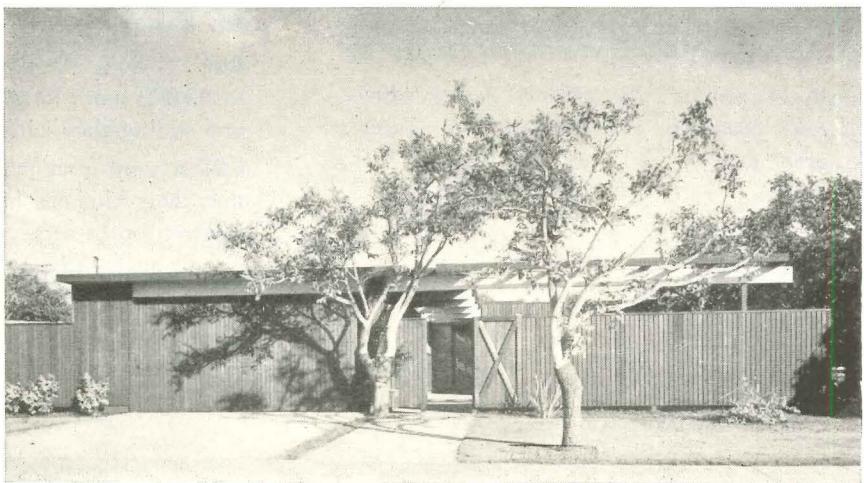


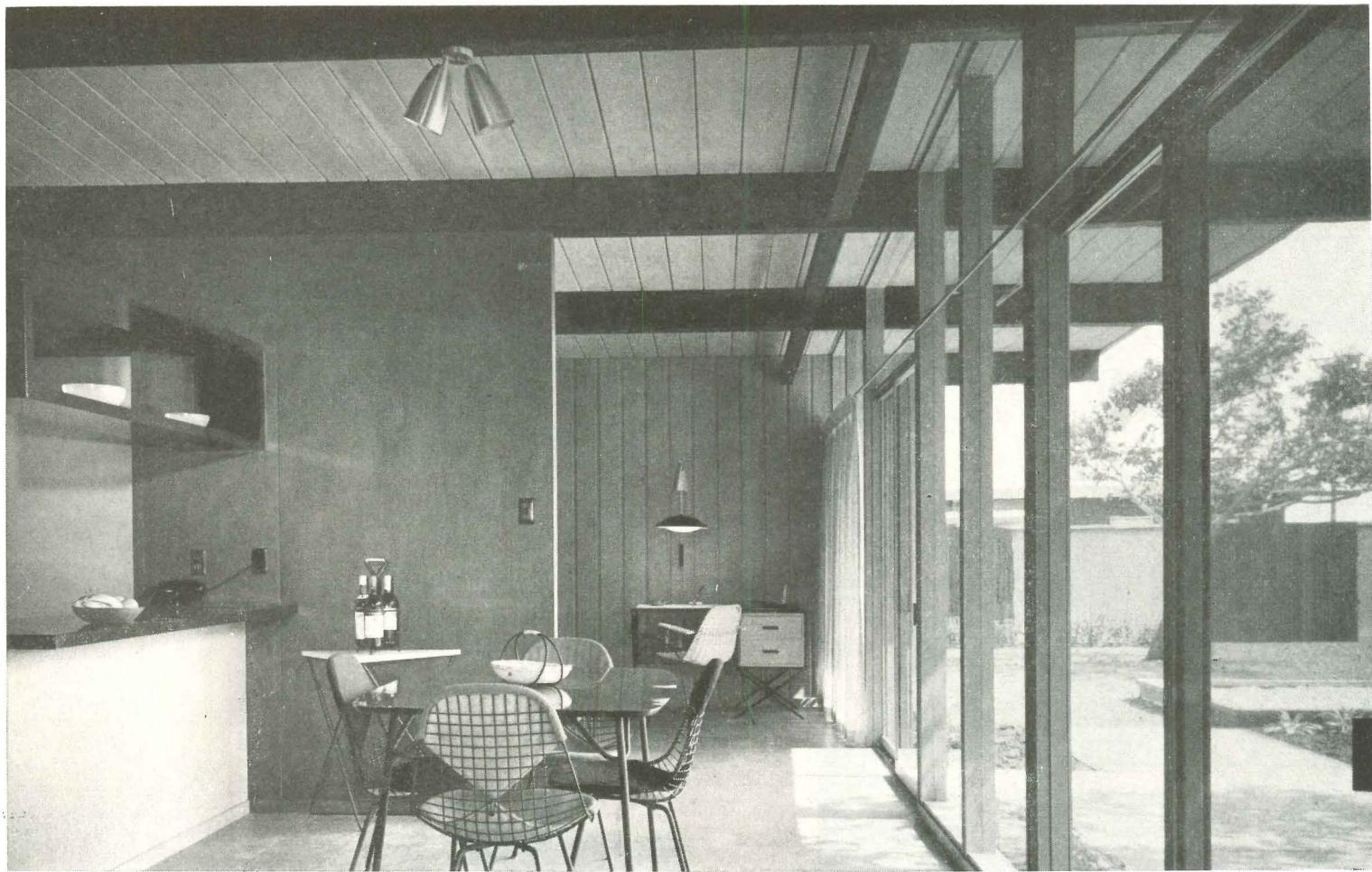
drainage (see center plot below)

one finished package



Rear patio of \$21,000 house comes with concrete terrace, trees, partial planting. Below, front shows fenced entry court right, service yard left, integrated walk, driveway on 80' lot.





Five changes inside—Eichler revamps his plans to fit a buyer's market

Photos: Russell Illig



Family room in this \$20,500 model adjoins children's bedrooms, helped house win "Parents Magazine" award.

Today Eichler's clients are very different from the young novices of three years ago. His new prospects have more money, more children, more possessions, more savvy about their housing needs. Over 60% of them already own a home, and in many cases Eichler has to hold houses an extra month while buyers sell their old ones.

What does this new buyer want? To substantiate his own observations and those of his associates, Eichler hired a professional research firm to survey 135 families living in his houses. The results:

► **79%** feel his contemporary design was the most important factor, after cost, in their decision to buy.

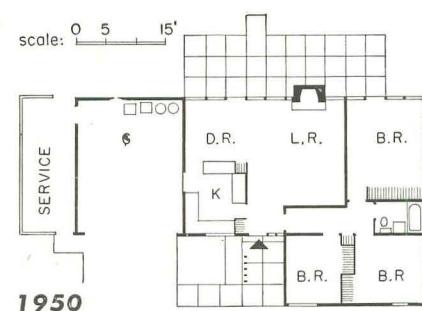
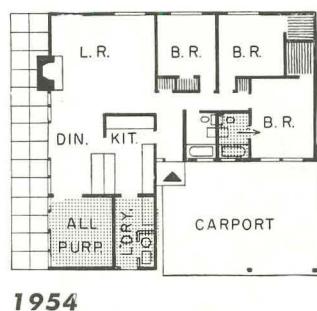
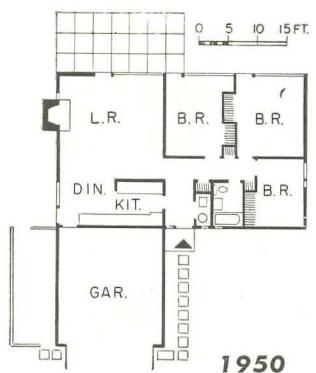
► **75%** consider radiant heating the best single feature in the house, followed by indoor-outdoor living and spacious interiors.

So, Eichler has kept these features, gone even further in contemporary styling.

But . . . 86% want two baths instead of one and 57% said they would pay up to \$2,000 more to get a second bath, plus such luxury features as cork floors and sliding-glass window walls.

► **20%** want more storage space, better lighting, and a majority of women insist that their kitchens have a big window with a view of the street, front walk, children's play area.

So, Eichler's plans have gone back to the drawing boards of his architects, Anshen & Allen and Jones & Emmons, as they have more than 100 times since the first prototypes came out in 1950. The latest models, shown here, are tailored to the latest market.



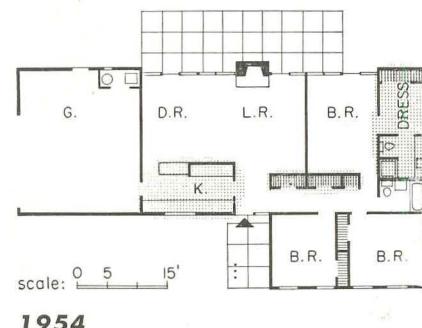
Evolution of a plan: one of the new models went through several changes, now has an all-purpose room and laundry-storage room near the kitchen, a second bath opening to master bedroom, new walk-in closets.

1. More all-purpose and storage space

Every Eichler home now has either an all-purpose room (above and photo left) plus a laundry-storage room or an extra-size garage with laundry, workshop and storage facilities. Larger models have both. Eichler will build no more carports except in larger houses where bulk storage and multiuse space are provided inside.



More improvements: in contrast with its predecessor above, new plan (below) has larger rooms, a wider garage, better kitchen plan, new hall closets, a second bath and a dressing room off master bedroom.



2. Two full bathrooms with more glamour

A second bath is now standard in all models, and it opens directly into the master bedroom instead of the hall, often with a dressing room in between. All bathrooms are being glamorized to meet consumer demand with basins sunk into long plastic counters, large medicine cabinets with sliding mirrors, glass shower doors over tubs. Added cost: about \$250 per bathroom.

3. Kitchens have better equipment and finishes

Now included in purchase prices are electric range and vent fan, garbage disposer, self-edged plastic counter tops, stainless-steel sinks. Natural birch cabinets with sliding doors of enameled hardboard have replaced metal and plywood swinging-door cabinets. Nearby laundry spaces are wired for 220-v. electric dryers. Some \$20,000 models have built-in ovens and counter-top burners. Drawers and cabinets have hand-holds instead of hardware.

BIG CHANGE IN CALIFORNIA

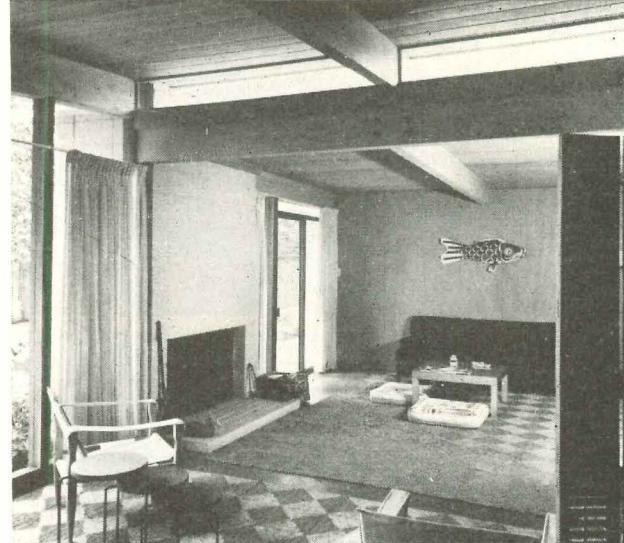


Rich interiors have cork tile floors, mahogany paneling, sliding window walls

Photos: LIFE—Fred Lyon; Russell Illig

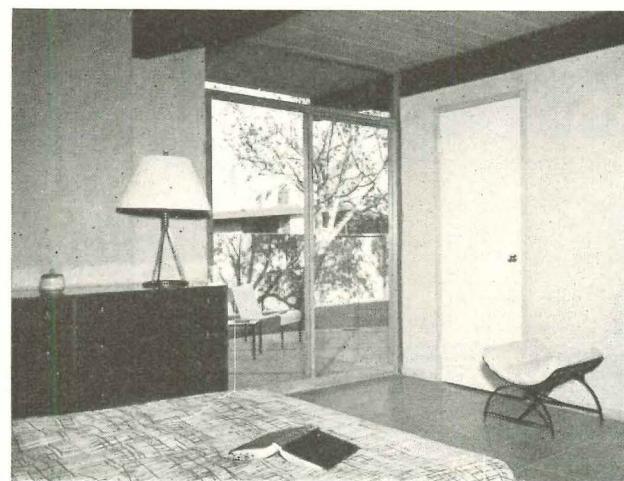
4. New "luxury" materials, finishes and colors

Cork floors have replaced asphalt tile; clean-edged concrete block with paint finishes is being used instead of brick in many houses. Philippine mahogany plywood in 10'-high wall panels is now standard, giving a rich appearance and eliminating the unsightly horizontal seams left by the 8' redwood panels formerly used. Trend is toward natural finishes, browns and white, which please most buyers, offend none. Six special stains are used on interiors and on new vertical exterior siding. Last year Eichler tried a few truss roofs with plasterboard ceilings, found no appreciable cost saving and returned to his handsomer plank and beam ceilings.



5. More glass areas, new windows

Sliding glass doors in steel frames have supplanted swinging wood sash in all living rooms (above), and in master bedrooms of higher-priced models (right). Narrow glass strips (above, right) are being used more and more to give interiors extra daylight and help break up the "boxed-in" feeling of continuous roof and wall planes.

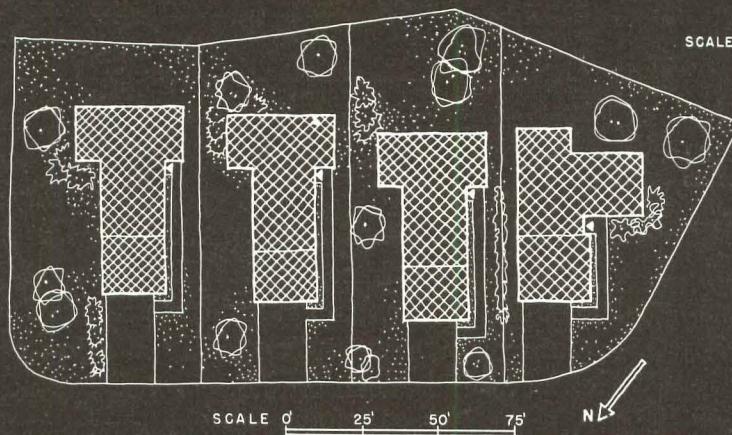
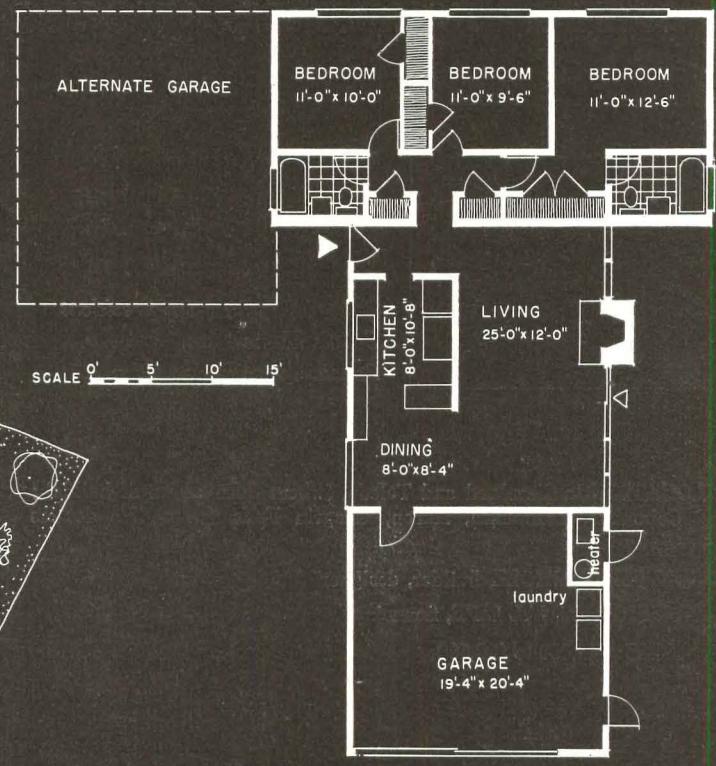




Side terrace allows outdoor living; plan can be oriented for sun and wind

BIGGEST SINGLE CHANGE IS A BEST-SELLING HOUSE FOR NARROW LOTS

Selling far ahead of construction (18 sales on opening week end alone) is Eichler's new plan No. 501, his answer to the perennial problem of the 50' lot. Good points: side terrace plus back yard; bedrooms in private wing away from street; master dressing room-bath; kitchen near garage with window on entry walk; storage and work space in garage. Starting at \$13,950, this 1,118 sq. ft. house ranges up to \$15,950 on costlier lots, at which price it wins a \$12,000 FHA commitment, no down payment to veterans, 30-year, 4½% mortgages.





The big change in Ohio

More livability, greater luxury in already successful



Donald J. Scholz, president
Scholz Homes, Inc.
Scholz Construction Corp.

LOCATIONS: Cleveland and Toledo (where Scholz himself builds); Columbus, Cincinnati, Akron, Chagrin Falls (where his dealers are building)

DONALD J. SCHOLZ, builder, designer

PACIFIC MUTUAL LIFE, financing

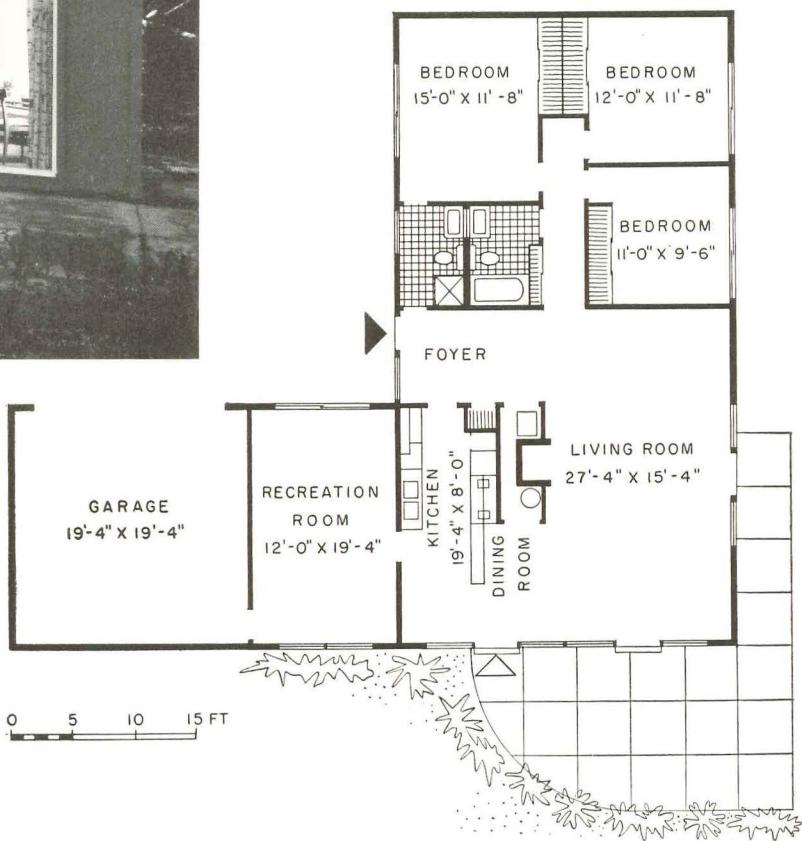
PRICES: \$16,000 to \$32,500

Don Scholz, who blazed the trail for large-scale contemporary building around Toledo, is now finding his path as wide as Broadway. Not content with the fast-selling "panelized" houses that made a big impact on Ohio builders and buyers, he has now improved his designs to add more livability and greater luxury. Major changes: a double-service second bathroom in a three-bedroom house in three price brackets (from \$18,950 to \$32,500), added family recreation space, open kitchens as luxurious looking as living rooms (pp. 103-107).

Since Scholz's successes, many Ohio builders have forsaken the straight and narrow path of colonial, Cape Cod and traditional designs to go contemporary; and builders who never built a contemporary house in their lives are scurrying to architects' offices. Big Builder Maurice Fishman, who has made a gradual and successful transition to contemporary in Cleveland (but builds in a lower price bracket) says: "Builders call me the poor man's Don Scholz." Scholz already has a \$14,000 house (without land) coming up.



The new \$32,500 Forest Hills house has double-glazed gable end, floor-to-ceiling double windows that replace "egg-crate" type in earlier models (see below). Convinced that public taste is far ahead of most builders, Scholz points out that his most extreme all-glass-wall models are most popular, fastest sellers in all price classes. In his Rocky River model—a smaller, less expensive version—flat ceilings that salesmen insisted he offer got cool buyer reception: customers preferred sloping ceilings.



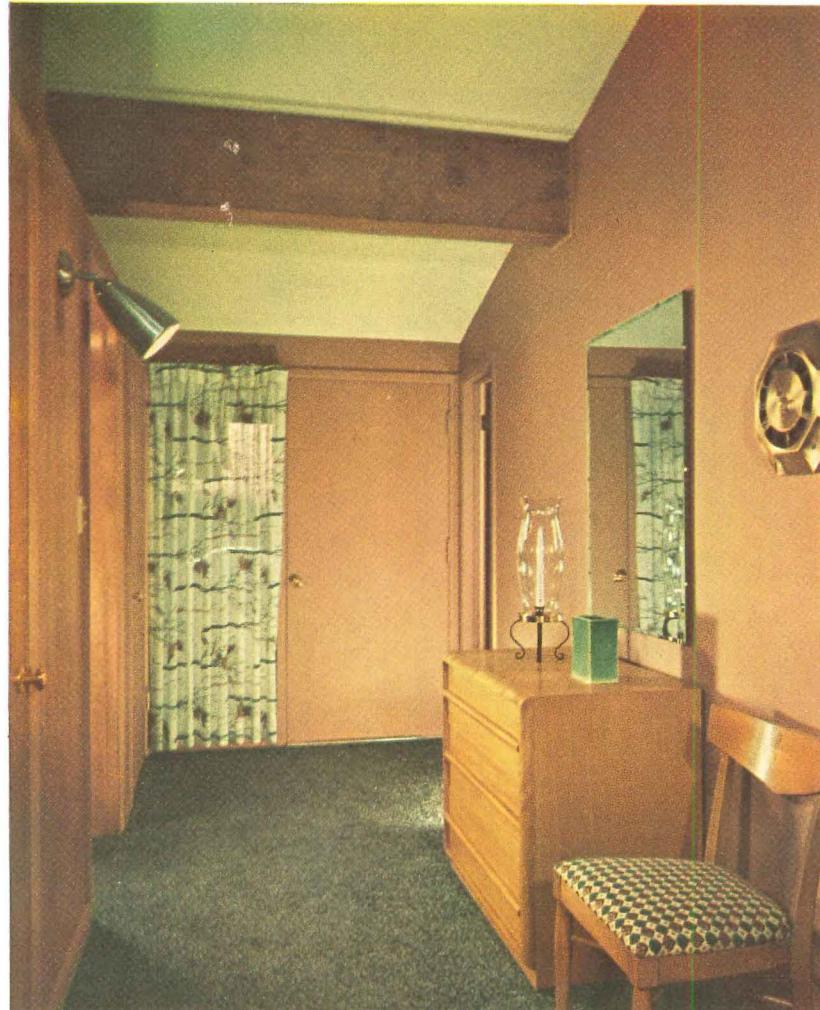
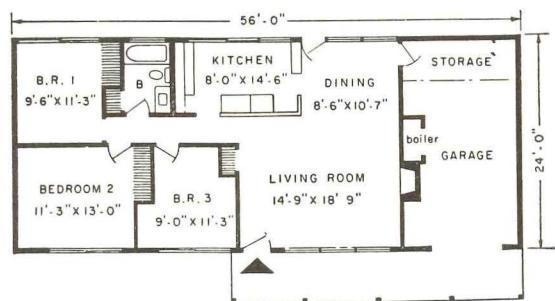
Foyer, wide enough to furnish, adds its space to living room

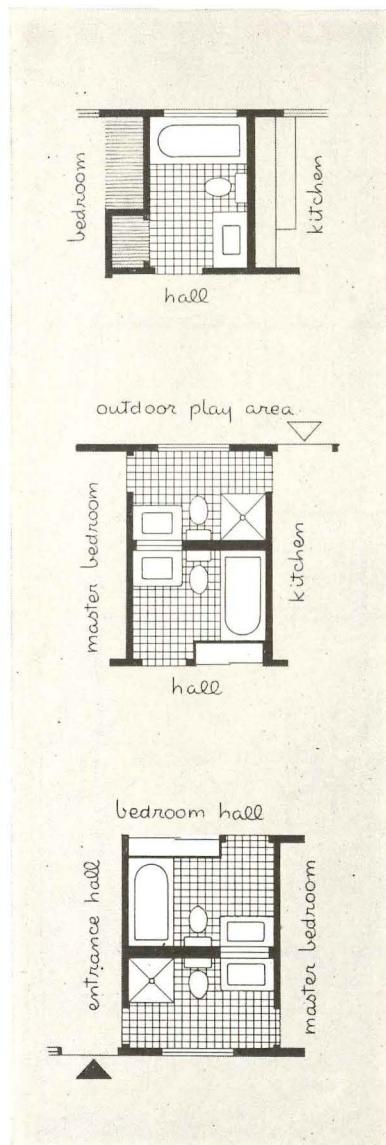
contemporary houses

Photos: James T. Strong



Compromise with contemporary was scalloped flourish on porch, so popular that Scholz restricted its use in 1954 models to prevent monotony.





1952-53 three-bedroom models had single bathrooms typically located off bedroom hall with plumbing backed on kitchen.

1954 houses with three bedrooms have second bath located off master bedroom, close to kitchen-activities space, outdoor play area.

Second bath in higher-priced houses doubles as powder room off entry and serves master bedroom. Economy is achieved by back-to-back plumbing.

A second bathroom

that gives double service

Scholz sold so many houses before completion, with as many as 15% of his buyers requesting a second bath, that he decided to meet a growing-family need by offering two full baths in all three-bedroom houses. With little or no change in price, this promised to give him a big jump on competition.

He says: "Comparison of 1950 and 1954 houses shows 1950 houses with a single bath had 1,200 sq. ft., sold for \$21,000 with a one-car garage; our 1954 models in the same price range have two baths, a two-car garage and 1,450 sq. ft. By making one of the baths serve both the activities area or foyer and the master bedroom, we offer better circulation and more convenient access from kitchen, front or rear door and master bedroom."

Few prospects realize that one is an inside bath. If they are bothered by the lack of a window, Scholz salesmen point out the ceiling ventilating fan, explain it is more effective than a window that is as likely to blow odors into as out of the house.

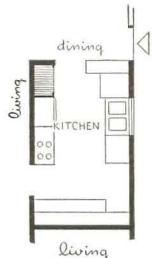
Owners of Scholz houses, asked how they like contemporary design, praise it roundly, invariably add: "We got more house for our money than we could otherwise." Prospects for Scholz's \$23,000 and \$18,950 models agree they are unable to find two-bathroom houses selling for under \$25,000 in Toledo.

Combination powder room and master-bedroom bath (here in \$32,500 model) has shower instead of tub, used in bath serving other two bedrooms. Wash basin is set into a tiled counter with slanting front covering storage space. Over-size cabinet above basin has full-width mirror. Door back of camera leads to master bedroom. Privacy-high window, right, faces street.





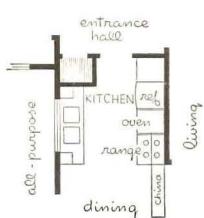
All-white kitchen appliances were standard in Scholz's older houses, still are in \$16,000 models. Exposed rafters (above) were features of older houses, have been abandoned because customers objected to cracking of wood. New models (below) have enclosed rafters on exposed beams, as in new Cliff May houses.

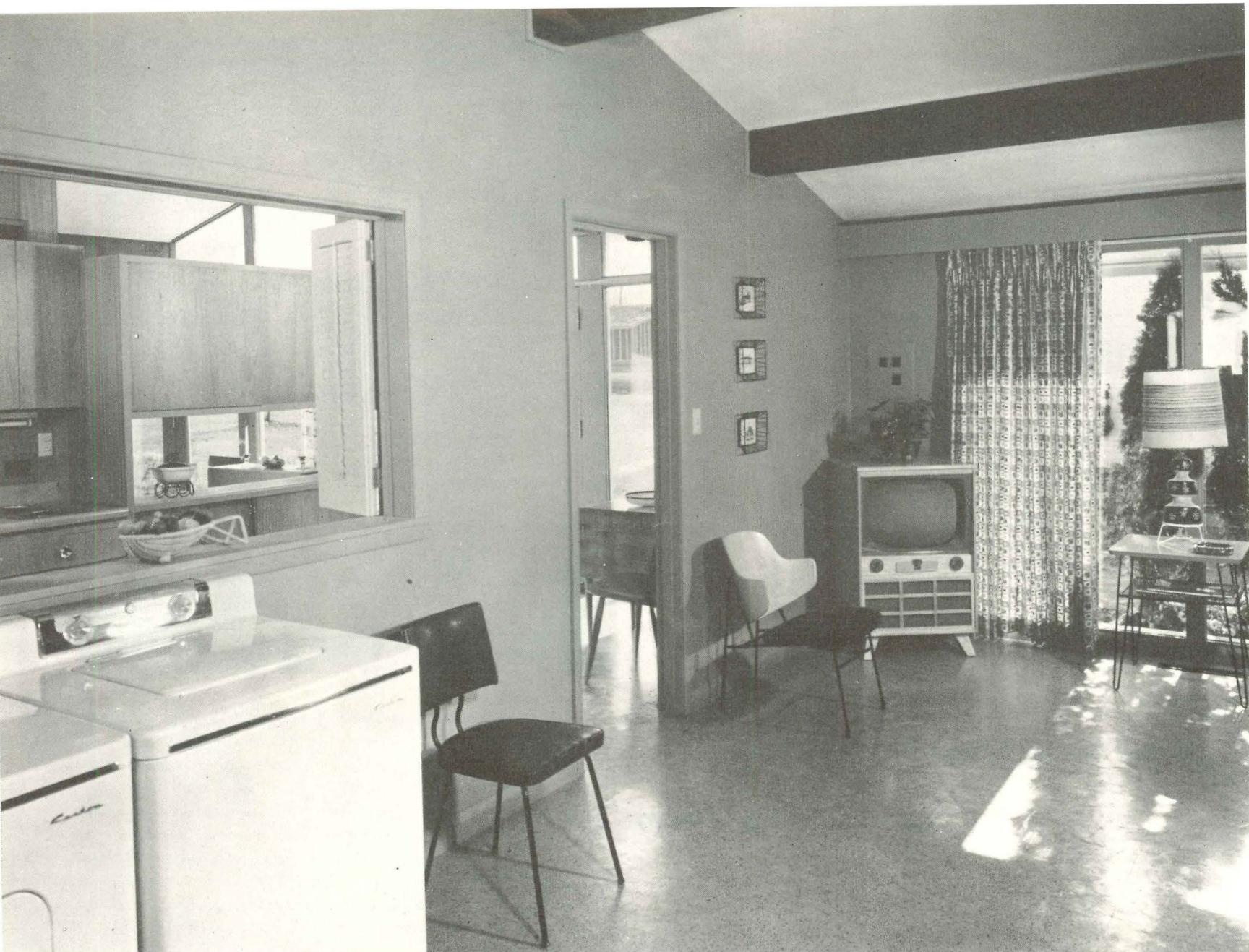


Light mahogany paneling covers all appliances except refrigerator in new houses, furnishes an eye-catching expanse of sales appeal to prospects. Less hardware is exposed; cabinet doors open by touch latches. Since wood grain is uninterrupted and the entire face of the cabinets is cut from one piece of plywood, all cabinet surfaces have luxurious appearance as seen from either pass-through (far right, above) or from opening in breakfast nook (location of camera in photo below). Louvered pass-through over kitchen sink (below) overlooks recreation area where washer and drier are located.

Kitchen as luxurious looking

as the living room





More play and living space on one floor

Scholz, who traveled widely through major cities surveying buyer trends, found: "People now want everything on one floor with plenty of light and air and where their investment shows. As a corollary, they demand plenty of storage, adequate laundry area and space for children's play—all of which builders will ignore at their peril—particularly in basementless houses." Noting increasing resistance to a closed-off kitchen, Scholz opens his not only to a recreation room that doubles as a laundry (expensive-house buyers do not want washer and drier in kitchen) but even opens it directly into living room by means of a pass-through (photo above) and to space for breakfast table.

Recreation room, furnished as study (right) and/or TV room (above) is economical way of providing more room for less money by multi-purpose plan. Same multiservice idea is used in smaller houses (see plan, opposite) where a combination laundry and children's play space makes supervision easy for the housewife-mother.



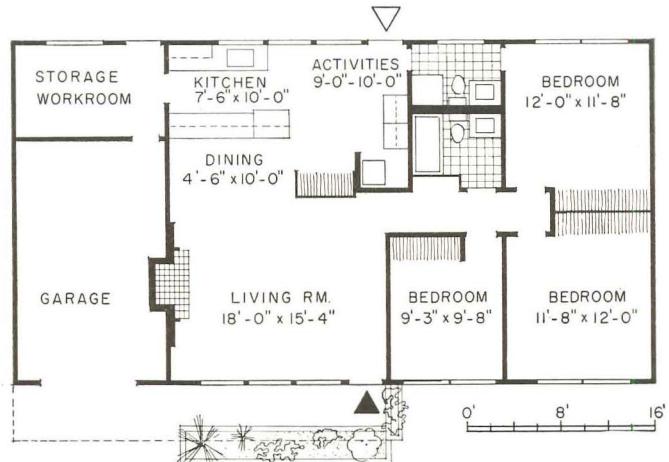


\$18,950 house, built in Toledo and Rocky River, is deeper than earlier one-bath house (plan, p. 103), but looks as long from street, aided by bland, uncluttered front elevation, much glass.

Planned community, planned promotion, a complete package

Scholz lists three important elements of change in merchant building, says builders who are using these ideas "are successfully cornering the market lost by those who don't":

- Planned community, planned promotion. "People do not buy just a house, they buy an environment. Good contemporary design involves more than a good house plan; it involves orientation and the right neighborhood atmosphere. Let's face it: contemporary houses do not belong wedged among older houses on lots that do not permit freedom of orientation and view."
- A more complete package. "This would include more landscaping outside, more appliances, carpeting, curtains inside."
- Slab floors. "Invariably a builder whose sales have backed up says you can't sell basementless houses in this town, and invariably you find the fastest-selling house in town is a slab job."



Rocky River version at \$23,000 of his \$32,500 Forest Hills house (p. 103) is shown on this page. Sales agents took deposits on 22 of the first 28 of these houses from buyers within a month. Big walls of double glazing did not bother buyers. One woman, asked if she thought so much glass was an invasion of indoor privacy, replied simply: "That's why I have curtains; I can just draw them when I want, but I prefer to see outdoors and it makes the living room seem much larger."





The big change in Oklahoma

Tulsa takes to glass walls,



Team: Architect Donald Honn (left) has designed for Builder Howard Grubb (right) for five years. Grubb pioneered forced-air heating, slabs, pier and grade beams, bigger windows, more color, many other items.

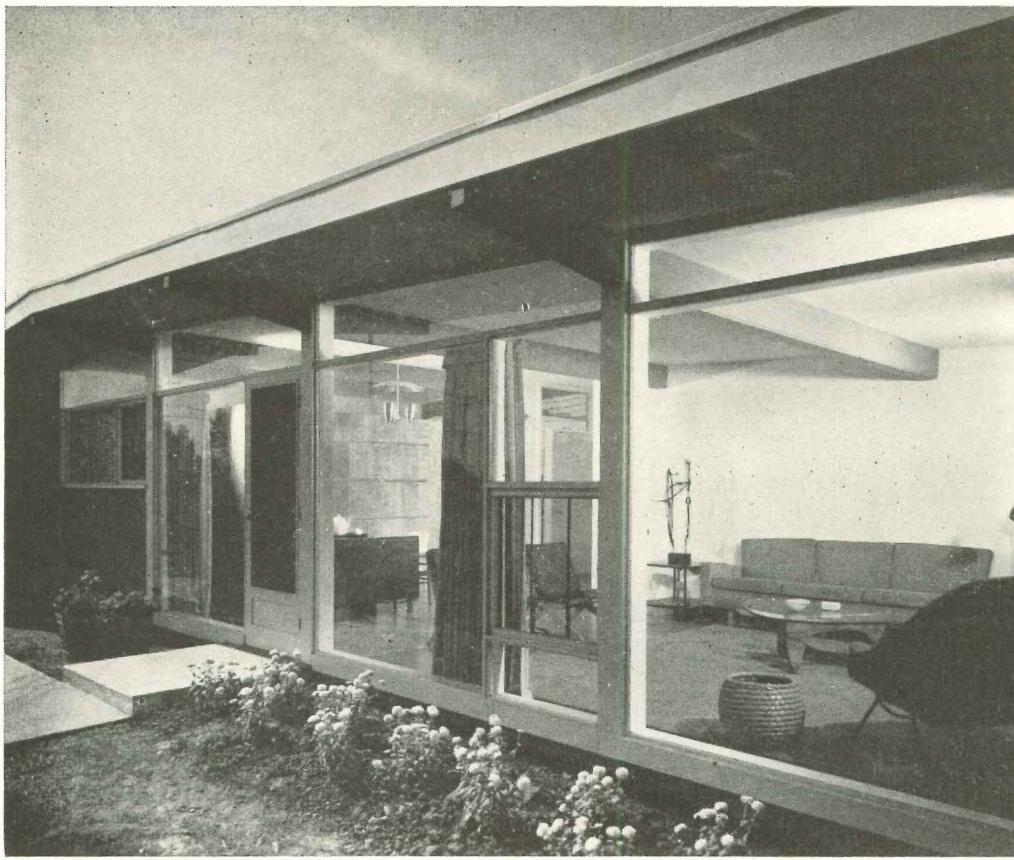
LOCATION: Tulsa, Okla.
HOWARD GRUBB, builder
DONALD HONN, architect
NORTHWESTERN MUTUAL LIFE through
Julian Rothbaum & Co., Inc., financing
Central Savings of New York financing for \$9,650 project
PRICES: \$8,000-\$16,000

In three subdivisions where prices run from \$8,000 to \$16,000, Tulsa's biggest builder, Howard Grubb, finds his modern houses outsell traditional competition.

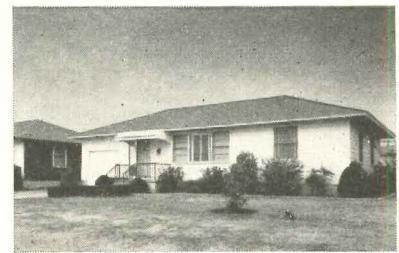
To prove to dubious VA-FHA officials that the public is eager for his new houses, Grubb put his medium-priced, \$9,650 to \$10,100 line (see p. 111 for photo) on the market first and let them sell themselves. Without advertising or even a price on his street sign, he sold 63 of this group of 65 in two months, got plenty of good prospects.

His larger, \$15,000 to \$16,000 houses (shown on these two pages) went into production last month but he is not pushing sales until he gets FHA-VA valuations. In the meantime he is inaugurating an \$8,000 group, which he will do with four other builders.

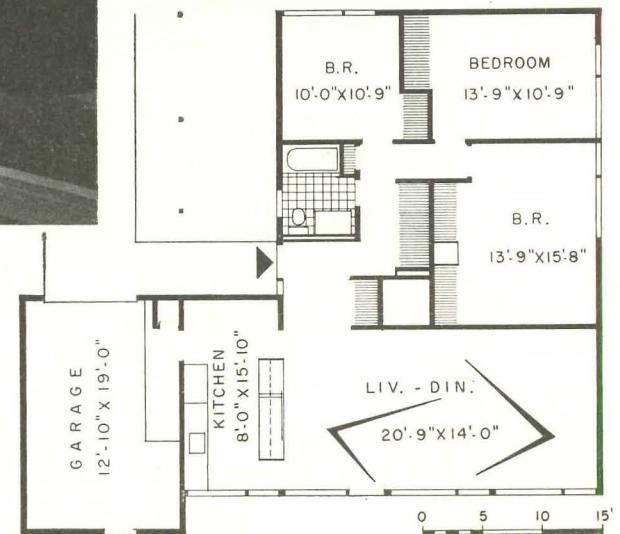
Grubb's certainty that he is on the right track comes from enthusiastic public reaction to six experimental houses he has built in the past two years. From these guinea pigs, he and Architect Honn developed production models which are proving to be what the buyers want.



"I've staked my entire future on these new designs," says Grubb. He based his gamble on the fact that the public liked rear living rooms, large glass areas in experimental houses. As photo (at left) shows, big windows face lawn or garden, houses get privacy from fence through middle of block. The \$15,000 price includes a \$2,400 lot 65' x 130', 3-ton air conditioner, dishwasher, disposer, kitchen fan. Project has 560 lots, will include four swimming pools built by Grubb, but given to his home-owner's association for management and maintenance.



Old house sold for \$9,000 to \$9,500, was popular enough to carry Grubb's production to 300 a year. Now sales of this type are slow.



New \$15,000 house plan
with camera angles shown

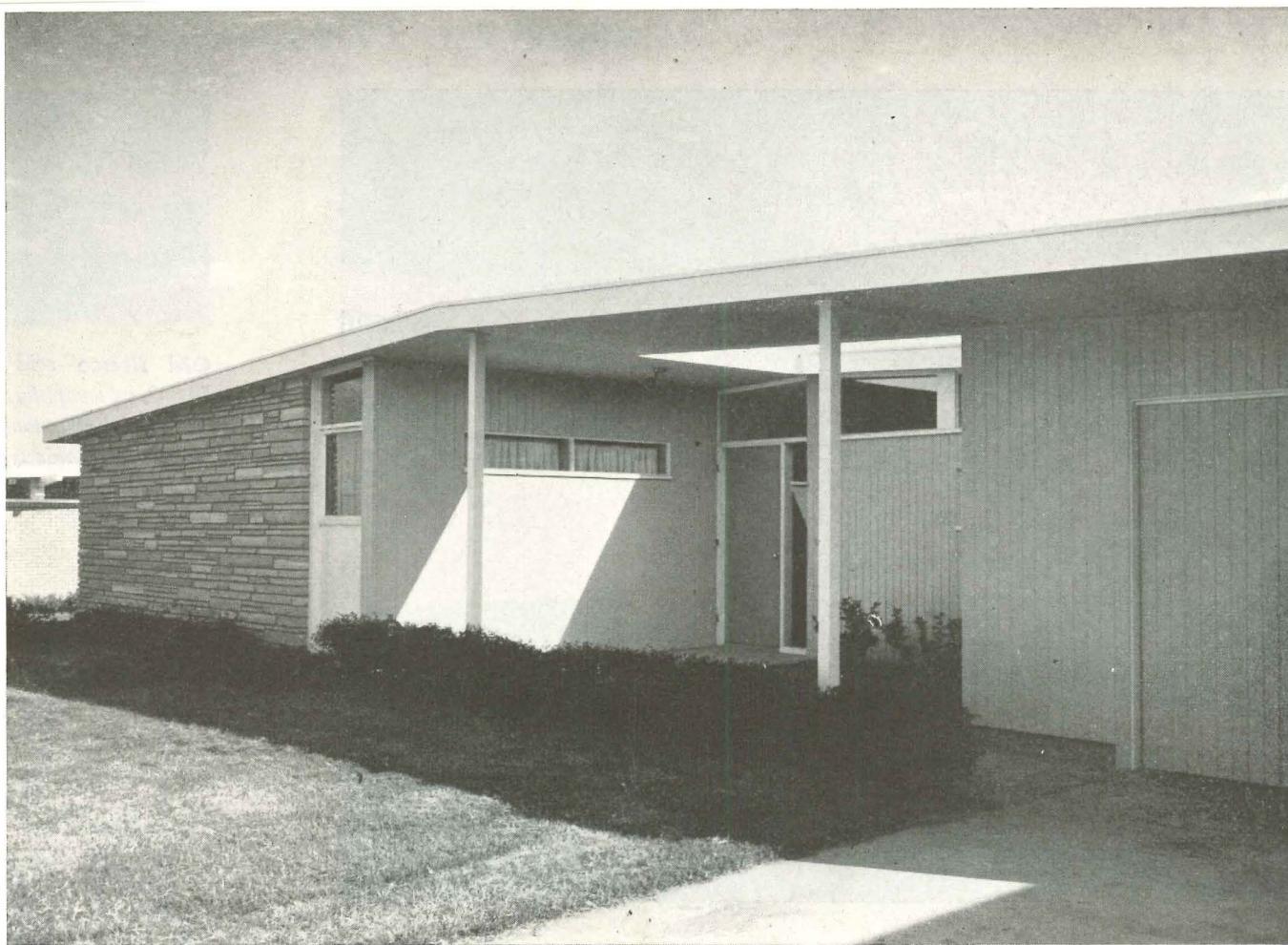
rear living rooms, gay colors

Photos: Hawks-Terrell, Inc.



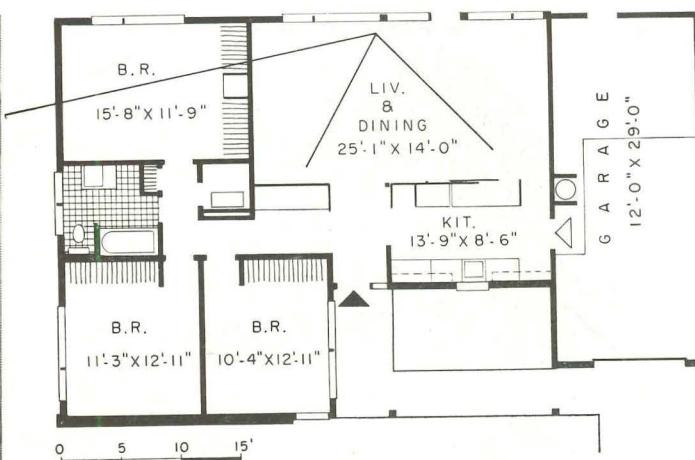
Open-but-kitchens were popular in prototype houses, women wanted laundry in garage, not kitchen—which is also better for air conditioning. Living room (right) has dining area next to kitchen, seems unusually large for a 1,295 sq. ft. house. Architect Honn did the color planning, used gay primary colors for strong accents.



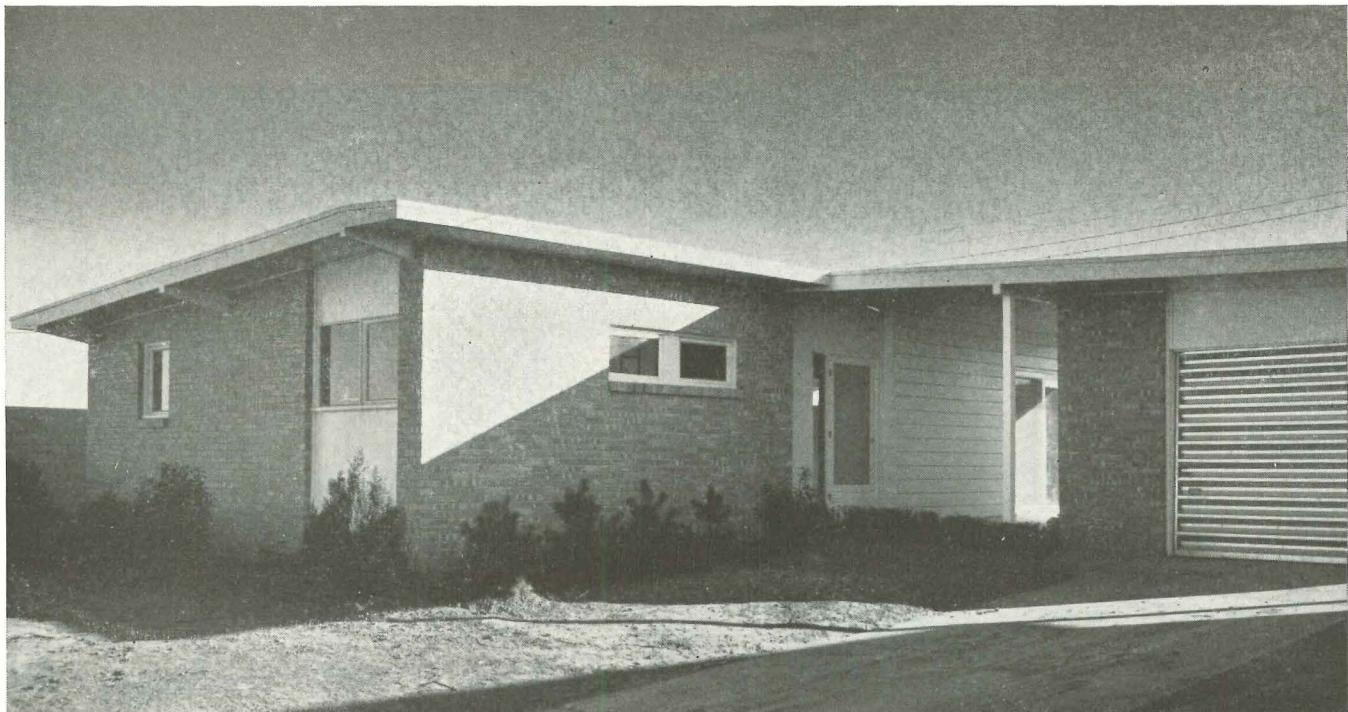


While there are only two basic floor plans, there are numerous variations so houses present different facades. Through careful design, orientation and land planning, Grubb hopes to make this project one of the best in the country. "The main thing we learned from our prototypes" (like the one above), says Grubb, "is the public thinks they are wonderful."

Crisp, simple lines mark exterior, interior



Only divider between kitchen and living room is a 6'-high storage wall and pass-through counter, open to both sides. Pleasant colors in kitchen, including some cabinets, plus fact that refrigerator cannot be seen, give kitchen a pleasing appearance from living room. After prototypes were built and opened to the public it became clear some families wanted two bathrooms and a two-car garage, which are now optional.



Tulsans put their money on breezeway model

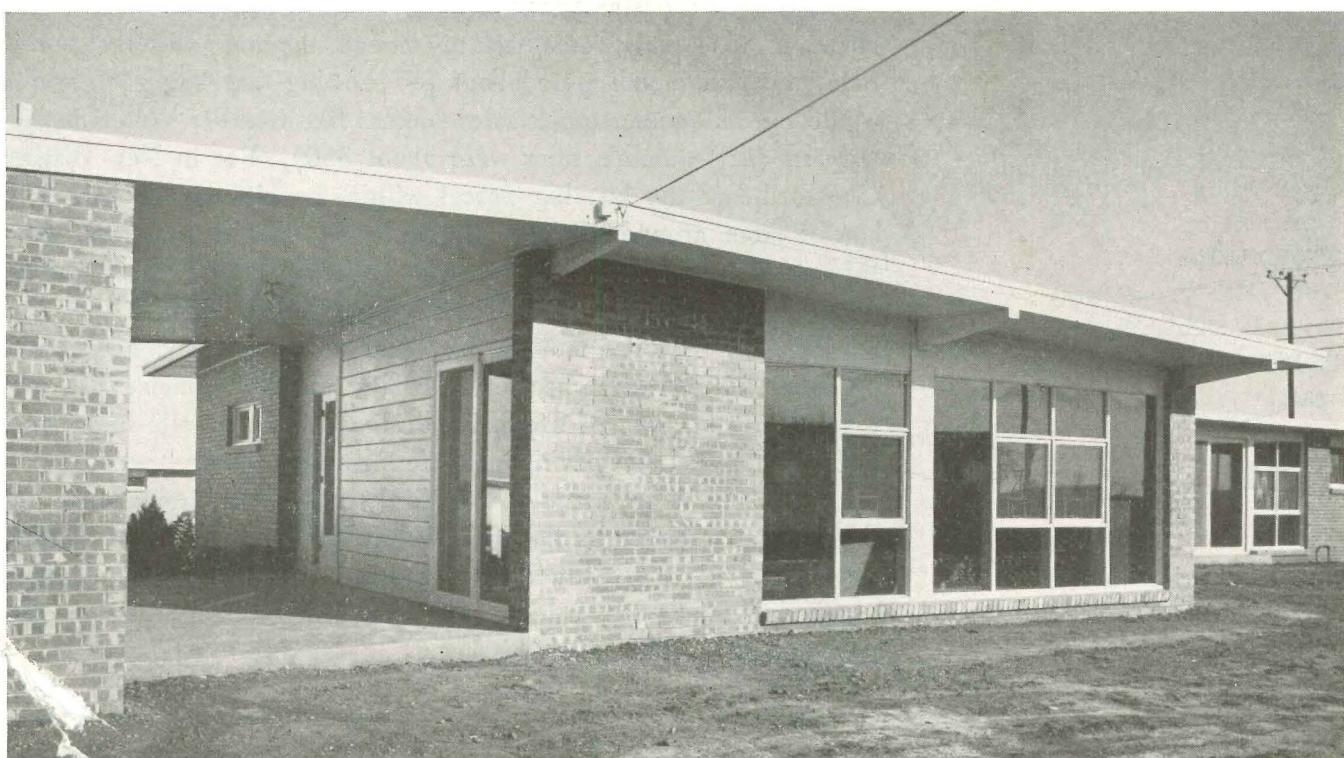
Buyers in Tulsa are like buyers everywhere: they want their houses to look large. Grubb gave them various choices for \$9,650 to \$10,100. Top choice went to the house above because, though its narrow end fronts the street, the enclosed garage, hooked to the house by a breezeway, makes the house nearly as wide as its lot.

First visitors traipsing through the unfinished, unadvertised houses assumed prices were far higher than they are. Many could have paid more. Down payment is \$500, closing \$300, monthly charges \$62 to \$66. Yet Grubb outsells other comparable projects where there is no down payment.

In switching from conventional to contemporary design, Grubb anticipated some difficulties with his crews. The first three houses were used to teach construction, then production speeded up and now the men are enthusiastic about the ease with which these houses go together. Production is now two per day.

Says Kermit P. Helgerson of Central Savings Bank of New York, who bought the mortgages: "We have confidence in Grubb and in the community. Tulsa is progressive, and has a lot of people who represent the new life—who are not afraid of tomorrow."

80% of Grubb's buyers want this model with covered breezeway, rear living room, big rear windows. House costs \$450 more than nonbreezeway models. About 40% paid an extra \$100 for special buff or pink brick. Lot is 60' wide, house has a warm-air radial duct system in the slab, carefully studied circulation plan with easy access to kitchen from the front door or breezeway.





© Ezra Stoller

The big change in Kentucky

Out-of-state builder moves into Louisville



Hamilton Crawford is both a prefabricator and a builder, represents a new type of big builder who moves into any community where he sees a market.

HAMILTON CRAWFORD, builder
J. A. JONES CONSTRUCTION CO., construction
J. WESLEY LEAKE, ALLAN SIPPLE, architects
PRUDENTIAL LIFE INSURANCE CO., financing
PRICES: \$12,764 to \$32,510

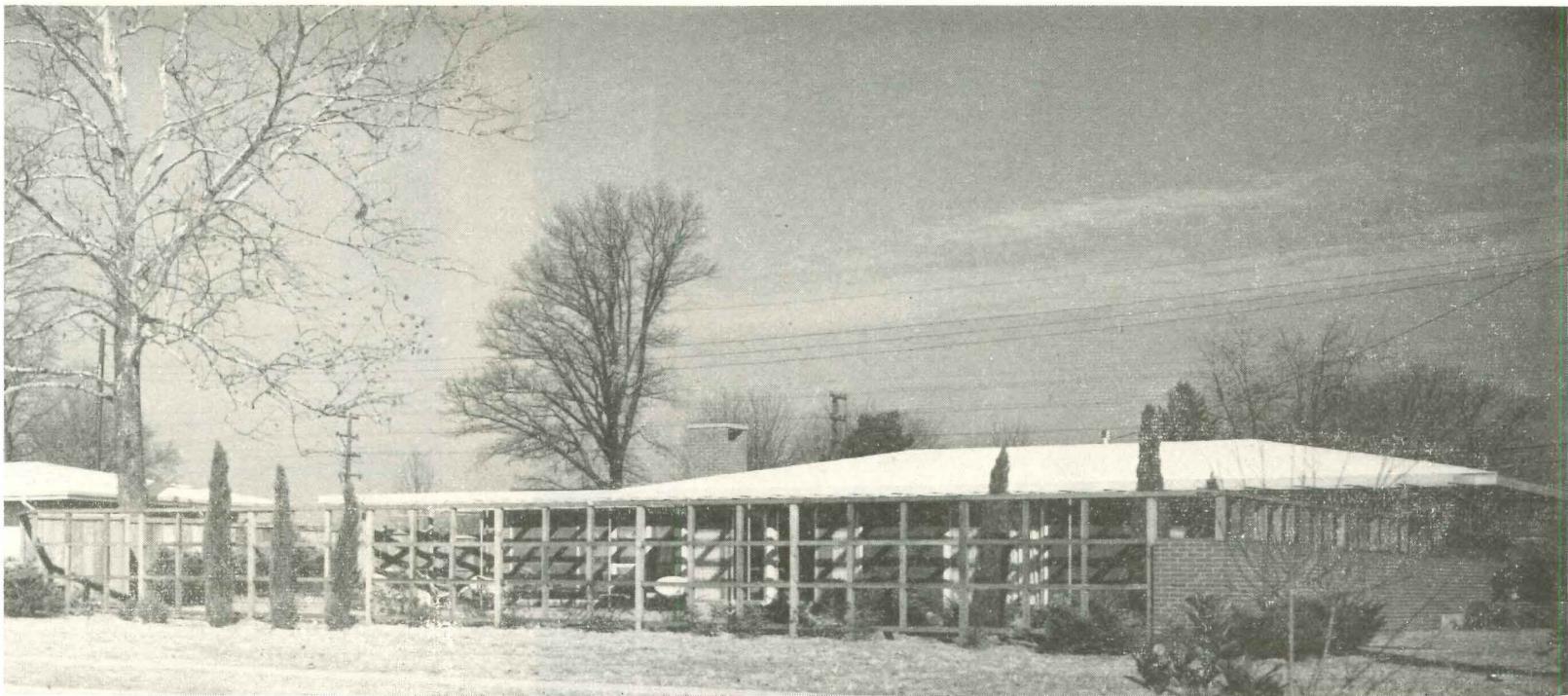
Hamilton Crawford, one of the country's large mobile builders, moved into Louisville last month in another of his growing series of big projects in various cities. In partnership with the J. A. Jones Construction Co. of Charlotte, N.C. and a large New York investment house, he opened 31 display houses in a beautifully laid out subdivision of 1,200 lots, is using supermarket sales techniques. Crawford is putting on a housing show different from anything seen there before.

The big change for Louisville is larger than the size of the project. Brand new to most visitors are the low, white roofs, slabs, dry wall, open plans, sophisticated colors, big windows and landscaped patios.

Despite the Christmas-shopping season, visitors crowded the display houses on week ends, came back to compare the many different houses. Sales the first month were about 75, showing that Highgate Springs would not be another quick sales success like Gentilly Woods in New Orleans (first month's sales were about 350). But in New Orleans, Crawford had the last big parcel within the city limits, priced his houses from around \$8,000. In Louisville land is plentiful, Crawford is six miles from downtown, and prices begin at \$12,764 and run to an impressive \$32,510. Down payments are high: \$1,295 VA, \$2,900 FHA. This is a more de luxe deal and he expected slower sales.

Houses are not cheap because both land and development costs were high, partly because of expensive drainage, a three-mile main sewer line, and the fact that paving and sidewalks were costly.

All the houses are made in Crawford's factory in Baton Rouge, and shipped to Louisville on flat cars. While the J. A. Jones Co. does all the on-site building, Crawford's organization has done the planning, handles all sales. This same combination will probably take on other new projects in other cities this year.

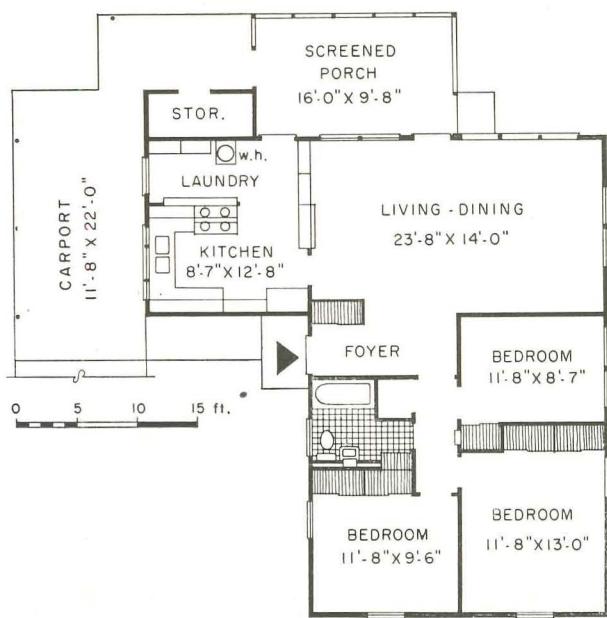


with newest designs, largest project



Visitors liked what they saw and comments such as, "Umm, I could live here!" were frequent. Says Sales Manager J. M. Powell: "Our best seller is Model 1172 [next page] at \$16,454 to \$18,526. There's been an unusual amount of interest in our two most expensive models."

BIG CHANGE IN KENTUCKY



Best seller (above) and plan (left) is same as New Orleans best seller but is 122 sq. ft. larger with more extras. Of 31 display houses, 11 are variations of this model, priced at \$16,454 to \$18,526 with lot. Buyers liked it because it looks large, has a big 23'-8" living room with a rear bank of windows, a door to rear screen porch, an efficient plan.

Will low, open-plc

A runner-up in popularity is this long, low 1,116 sq. ft. house which sells for \$12,236 plus lot. Although living room is in front it has dining room immediately behind it, opening up house front-to-rear. As in most other models, there is good coordination between front door, kitchen door and carport. Lots for smaller houses are 54' to 61' minimum, are 60' to 70' for this size, run up to 80'.

Photos: © Ezra Stoller





Exhibition houses made a good impression, helped sell visitors on character of future neighborhoods. Buyers showed great interest in large white house (above) which has 1,466 sq. ft., sells for \$23,472 on this \$4,890 lot with air conditioning, completely fenced rear lot. House has two baths.

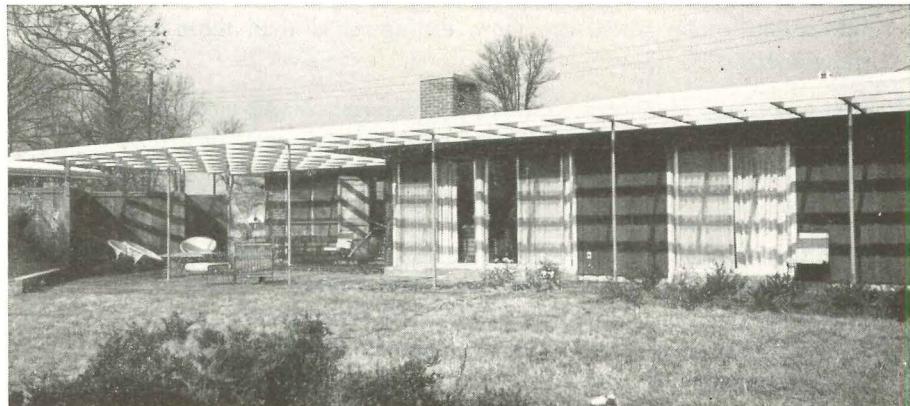


Competitive houses sell for \$12,800-\$14,500

outdoor-living house replace old Kentucky home?

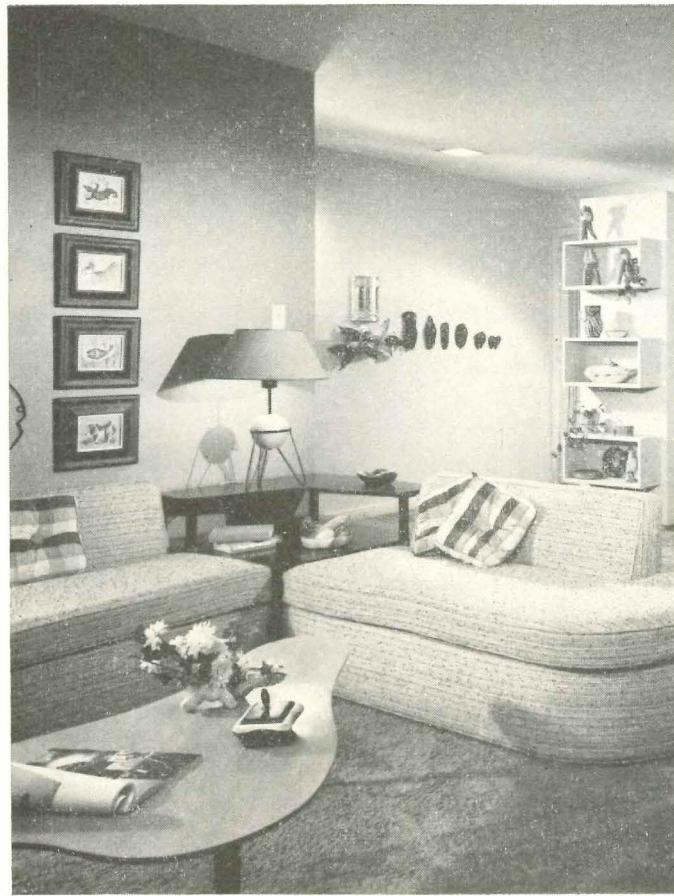
Buyers have choice of egg-crate louvers,
fences, landscaping

Most expensive house, right, has 1,353 sq. ft., sells at \$23,500 plus lot (with air conditioning). This model is loaded with extras, sells for \$32,510 on this big lot. A standard Crawford house, it was modified by Architect Allan Siple for "House Beautiful's" climate-control program. Landscaping shown, and fences, are extras and have not been pushed by salesmen. California Architect Siple designed a variety of wood fences which can be bought later, give privacy to outdoor living areas.



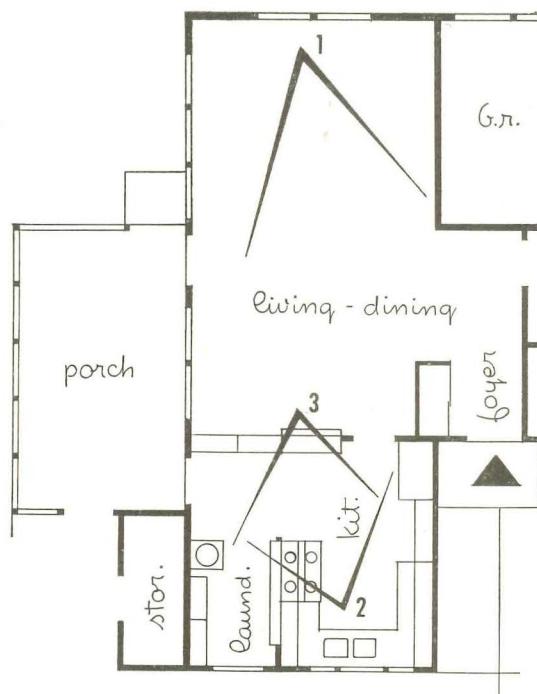
15 changes Crawford made for Louisville

1. Houses are 75 to 125 sq. ft. larger than in New Orleans, where Crawford had more two-bedroom than three-bedroom models. Only two of the eight Louisville houses have two bedrooms.
2. Prices are higher, from \$12,764 to over \$30,000 for what is clearly a higher-priced subdivision than in New Orleans. Here the average sales price is around \$16,500, in New Orleans was \$13,000.
3. Larger kitchen-laundry areas get most of the added space and some of the extra cost. In New Orleans such items as dishwashers, disposers, kitchen fans, wood floors were optional extras; here they are standard. Improved also are the counter tops, lights, cabinet space, eating areas, storage.
4. Rear-yard living is featured in more houses, with easy access to outdoor terraces, side or back screened porches, and houses have carports that may be turned into outdoor rooms.
5. Windows are larger with larger panes of glass. Previous Crawford homes had 16-pane, double-hung windows. Now they are four-paneled, plus the large window walls.
6. Exterior materials include more brick, cedar shingles, a variety of rich-looking materials.
7. Wider overhangs are more prevalent. Overhangs and the lower-pitch roofs make the houses seem larger.
8. Color schemes, outside and inside, are among the best in the country. Architect Allan Siple spent months working out a family of harmonious colors which are more distinguished than those in many a \$100,000 house.
9. Bathrooms have more ceramic tile, better lighting, larger medicine cabinets with sliding mirror doors, built-in electric wall heaters.
10. Mechanical features throughout the houses have been improved. A counter-flow, radial warm-air system is standard and for \$110 extra Crawford will prepare the house for future air conditioning (adds jacket beneath heater, 220-v. line, and drainage for water), or any buyer may have two tons of air conditioning for \$1,118, or three tons for \$1,337. Attic fans are standard in houses which are not air conditioned.
11. Electric wiring includes a ten-circuit, three-wire system and 13 circuits in the two larger models, and all houses have a 220-v. outlet for a drier, are wired for an electric stove, have telephone raceways, a generous supply of outlets including some outside the house for Christmas tree or outdoor lighting.
12. Storage closets are larger, easier to get at, better arranged.
13. Floors are wood block except in bath and kitchen.
14. Construction is better, with 1" wood sheathing and insulation. Some houses in New Orleans had no sheathing.
15. Better livability: two years and over 2,000 customers later, Crawford's salesmen have had reactions and suggestions from their own customers and from many other builders to whom factory-made houses are sold. These suggestions have been turned into improvements for better-living houses.



1

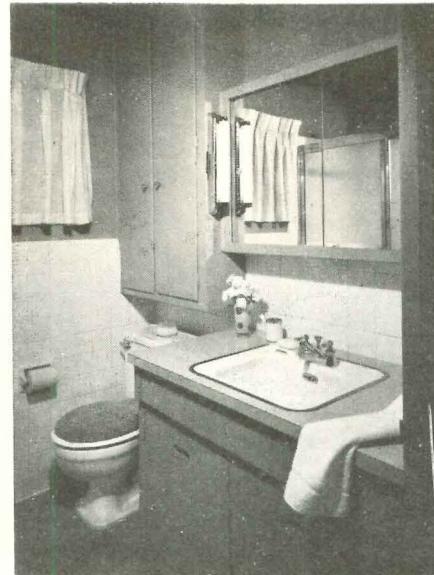
Standard items in living rooms include flush ceiling lights, freestanding coat closet with projecting shelves facing room, a pass-through to kitchen, frosted glass partitions on one side of kitchen cabinets. Houses were furnished by five different department stores.



Plan shows camera angles for living room and kitchen photos.

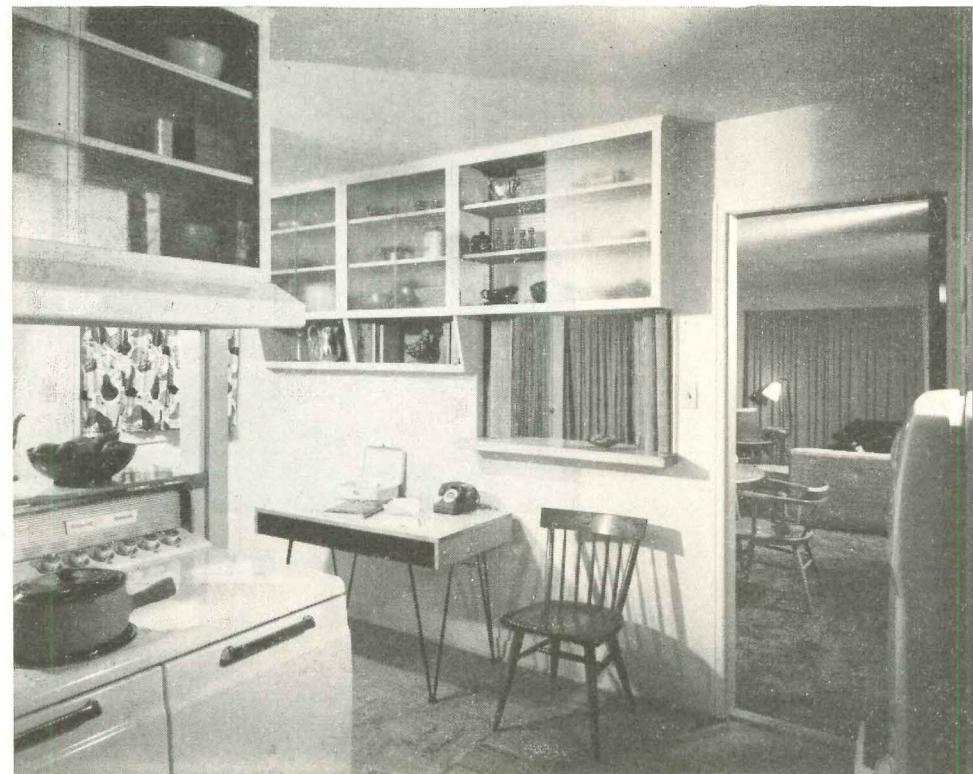


Big sales feature, Crawford kitchen (right) is considerably larger than in earlier models, and is offered in various arrangements. Most have a breakfast counter or space for eating table. Stove hood is standard, has light, fan, grease filter. Some kitchens are open to living room; others are divided from it by swinging doors.



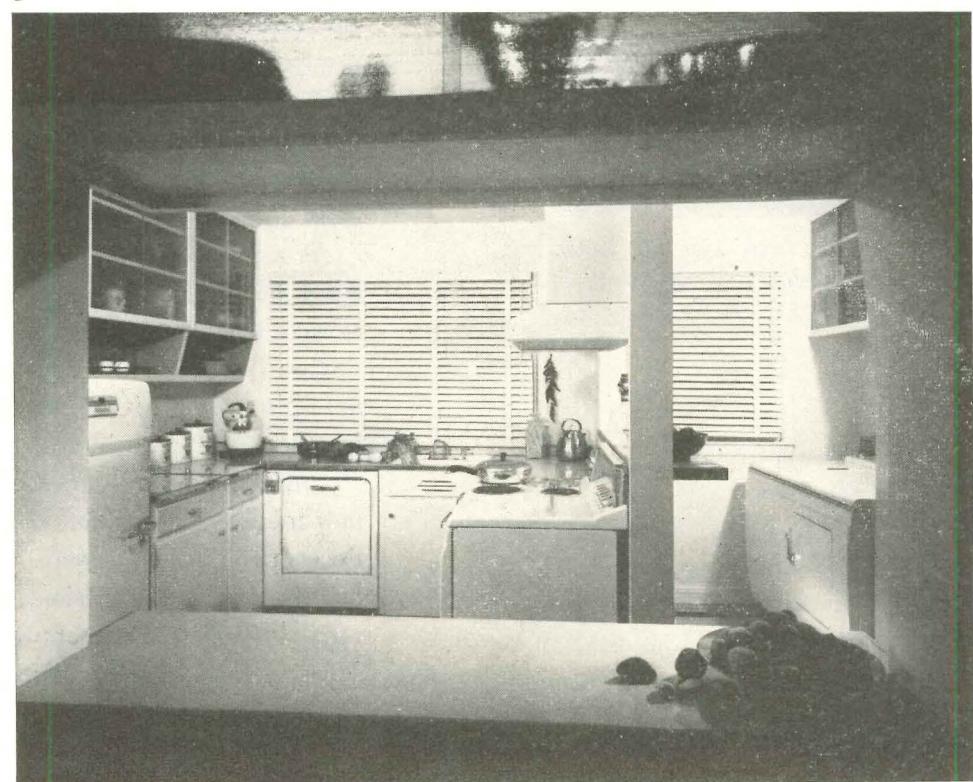
Best bathroom (model 1466) has storage under the counter and over the toilet. Others have no counters.

Photos: © Ezra Stoller



2

3



Laundry (right) is usually part of kitchen, partially separated by a counter breakfast bar. Dishwasher, disposer, exhaust fan, flush ceiling lights, Venetian blinds, sliding glass cabinet doors are included. Optional items which can be covered by package mortgage are electric or gas ranges, freezers, clothes washers, refrigerators, ironers as well as air conditioning.



The big change in Indiana

Roy Stevens



Andy Place, who with his father, V. A. Place, brother Bob and brother-in-law Jim Peacock, form the family firm.

LOCATION: South Bend, Ind.

PLACE & CO., builders

WILLIAM WEIST, design engineer

E. DON SPINNEY, architect

PRUDENTIAL INSURANCE CO., financing

PRICES: \$12,975 to \$44,400

Progressive builder makes

High on any "All American" team in the building industry would be Place & Co. of South Bend. This experiment-minded firm has such a forward-looking attitude toward its customers and its houses that progress is inevitable.

The Places' approach to housing is that nothing in materials, methods or ideas is so good that it cannot be improved, nothing is sacred merely because it went well last year. So they constantly study, experiment and keep an ear to the ground with last year's buyers.

As a result of this unconfined attitude, practically every item in Place & Co. houses has been re-engineered in the past three years—from a new storage truss in the attic to a new moisture barrier under the slab. Quite obviously the customers get the benefits and Place keeps selling houses, not only at retail in South Bend but also to a growing number of builders in other towns who buy a complete package at wholesale.

Unlike many builders who require a Caesarean operation to produce a new model, Place's staff of designers and engineers gives birth to half a dozen new houses a year. They always have two or three experimental houses under construction, delight in cooperating with universities, technical organizations, manufacturers and others who want to try out new ideas. (For a partial list of Place's 106 improvements, see p. 122.)



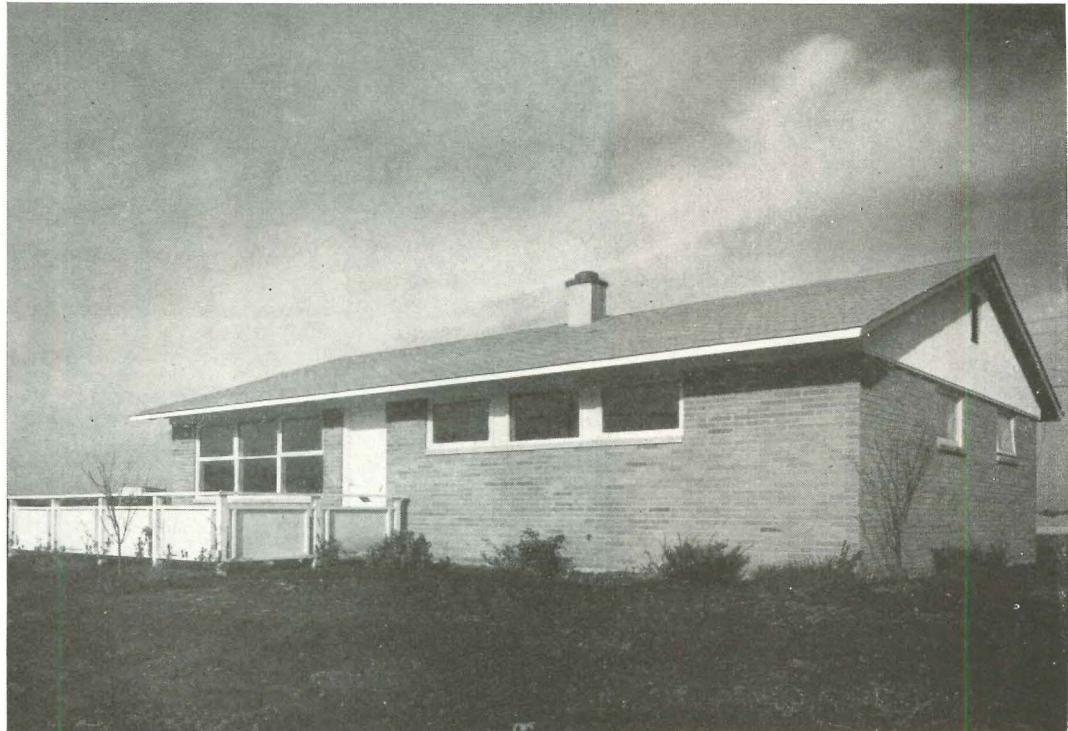
An opening Sunday in Place's Twyckenham Hills, where largest houses cost \$44,400

106 improvements

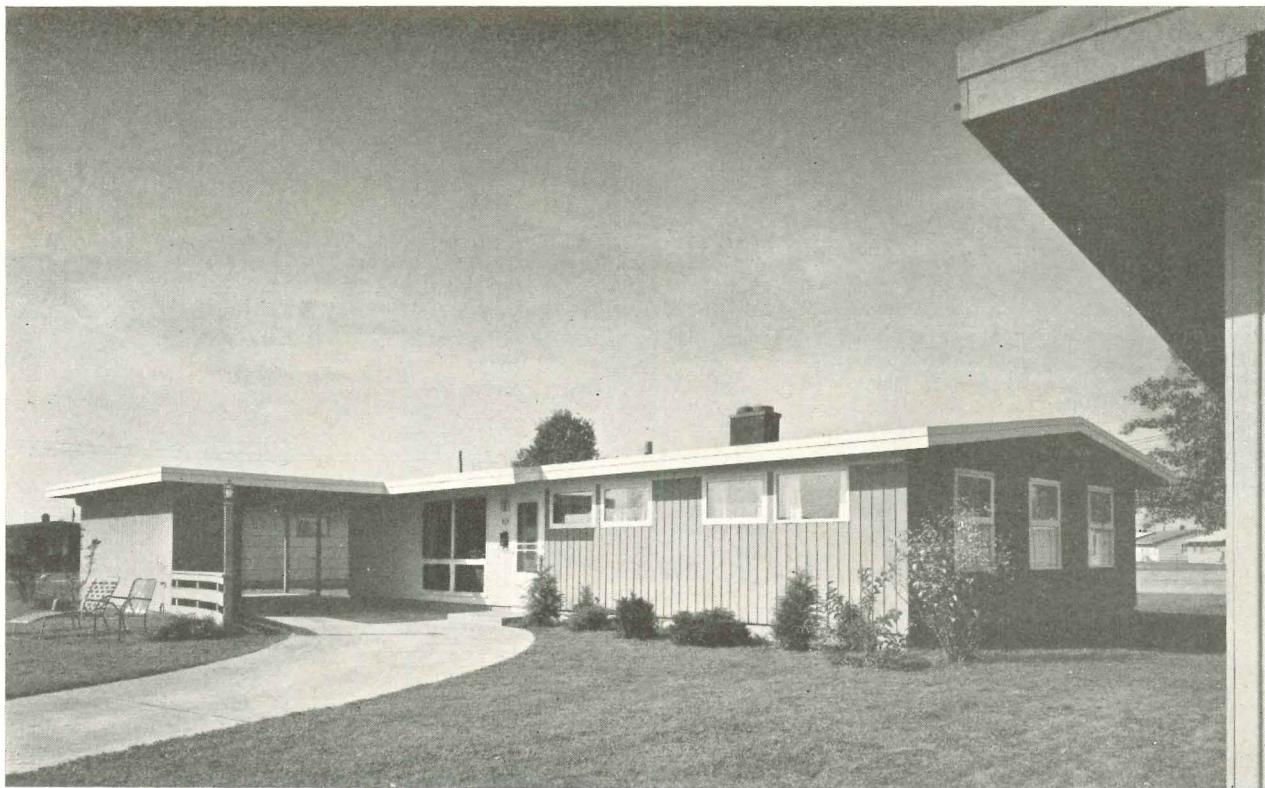


1950 Place house was 24' x 36'

Brick version of 1,176 sq. ft. house (right) on 70' lot sells for \$14,250, other models for \$12,750. It has four bedrooms, 1½ baths. All houses this year will have a 28" overhang on all sides, some considerably more.

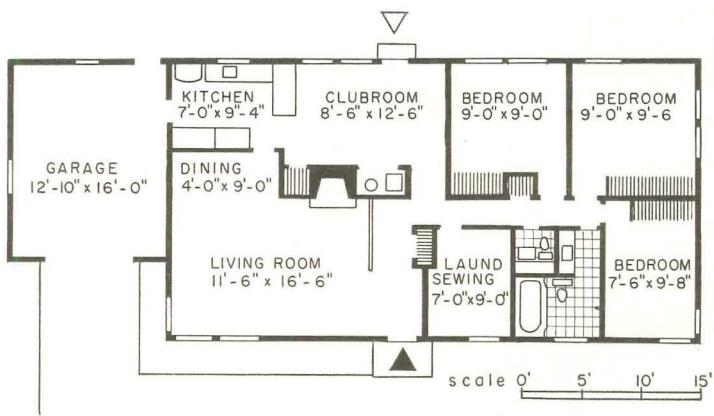


BIG CHANGE IN INDIANA



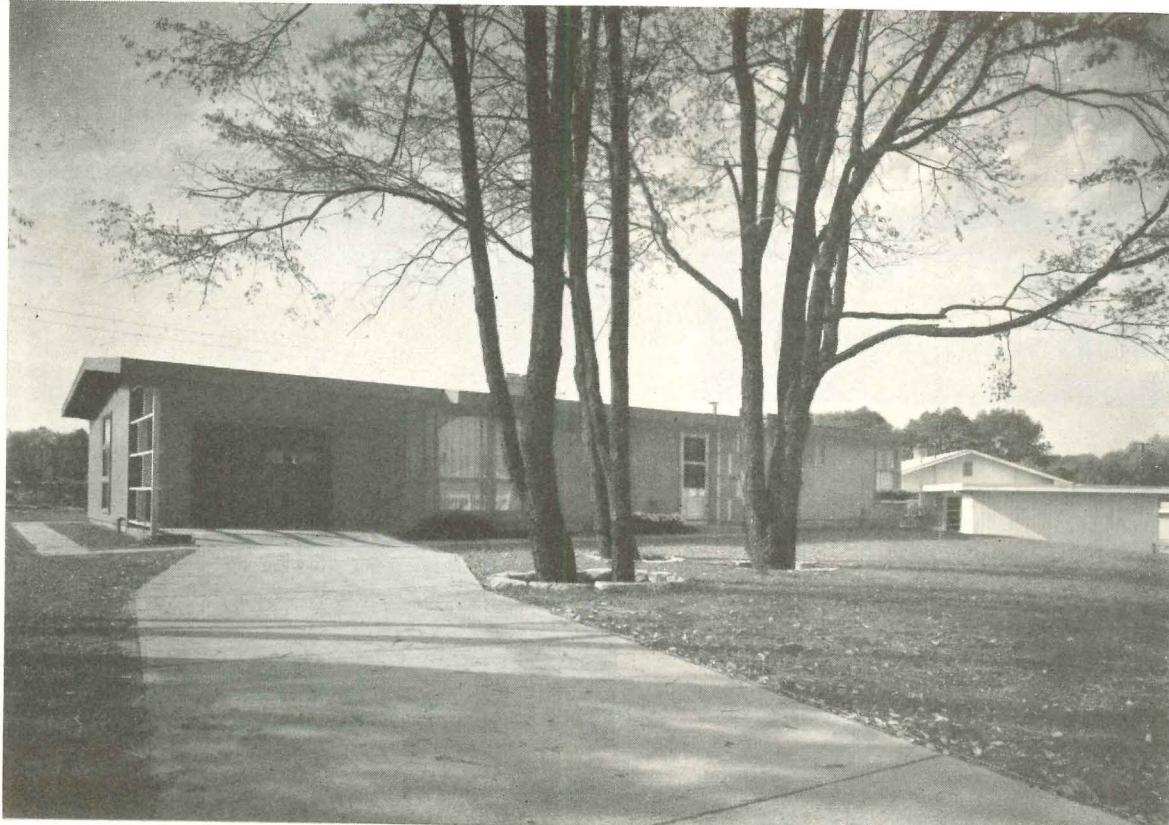
Hedrich-Blessing

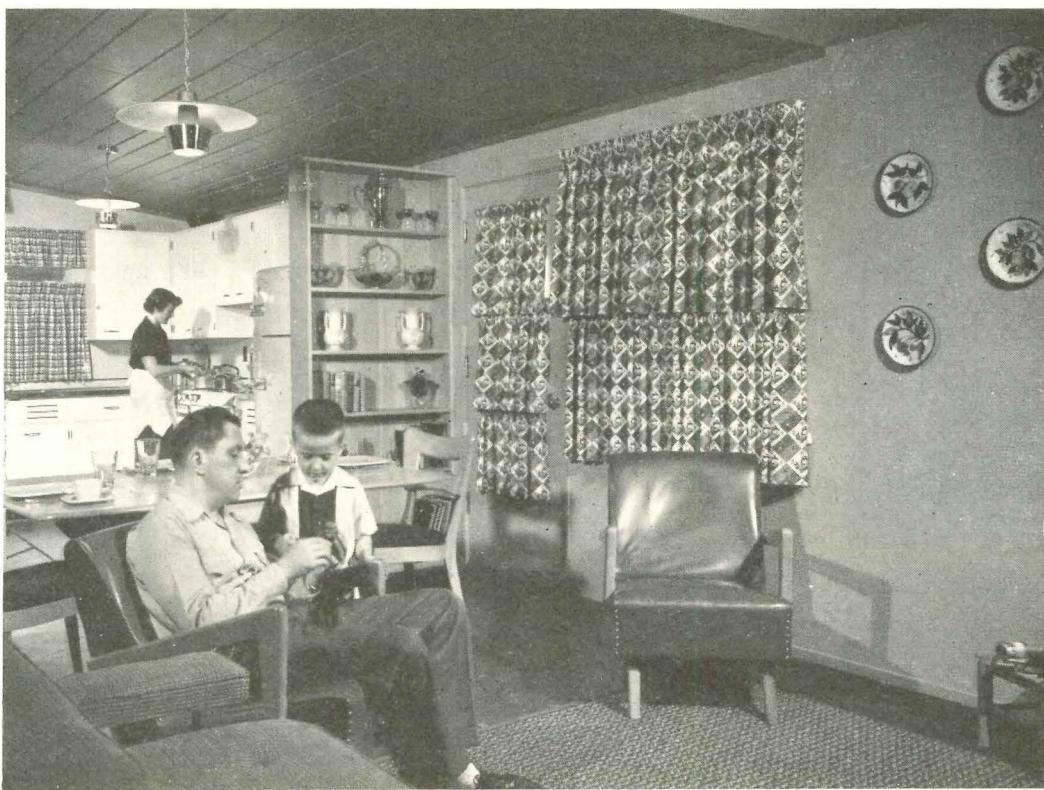
Better-looking houses



Place believes house above combines the best features of Trade Secrets house and other demonstration houses. It has 1,344 sq. ft. (plus carport), four bedrooms, 1½ baths, sells for \$15,250. Half of buyers want 4-in-12 roof, half want 1½-in-12.

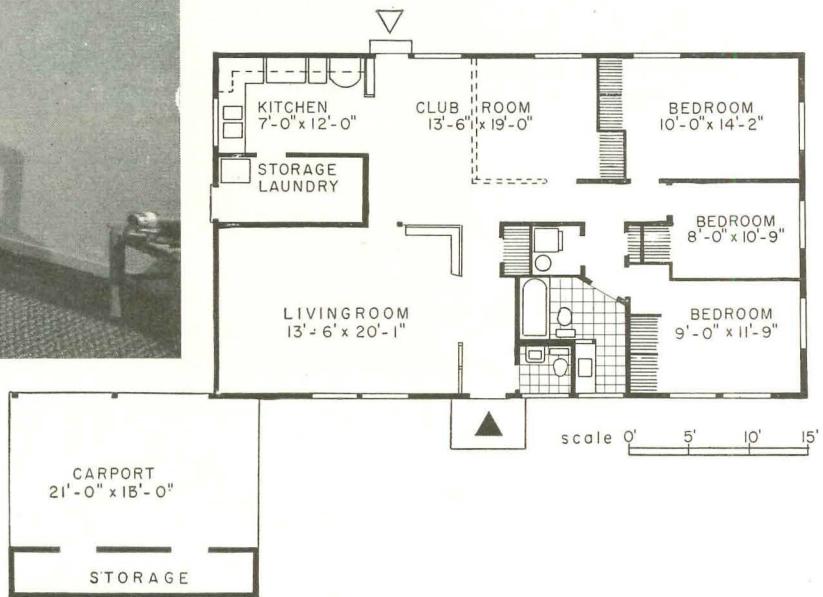
Loaded with equipment, house below is a 1,456 sq. ft. model, priced at \$21,500 to \$22,500. (Plan at left.) To convince buyers it was not too modern, it was successfully exhibited full of antique furniture. Place usually furnishes model house.





for better family living

Larger dining room (above) was made by eliminating one bedroom in four-bedroom plan at right. Many buyers of older Place houses are now buying latest models because the new houses have more room and dozens of improved ideas.

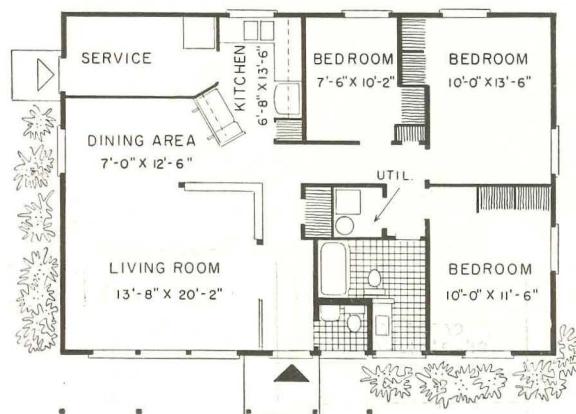


Typical Twyckenham Hills luxury house (below) seen from rear has free-form concrete terrace which is standard. Large window is in clubroom or rear living room adjoining kitchen. This house had just been finished and was not yet occupied.

Photos: Priddy-Tomsett Studio

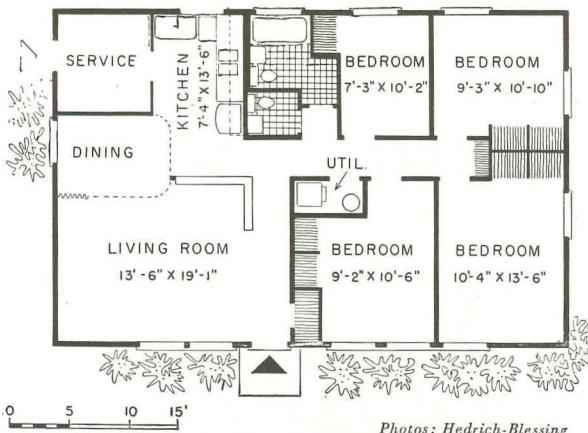


BIG CHANGE IN INDIANA

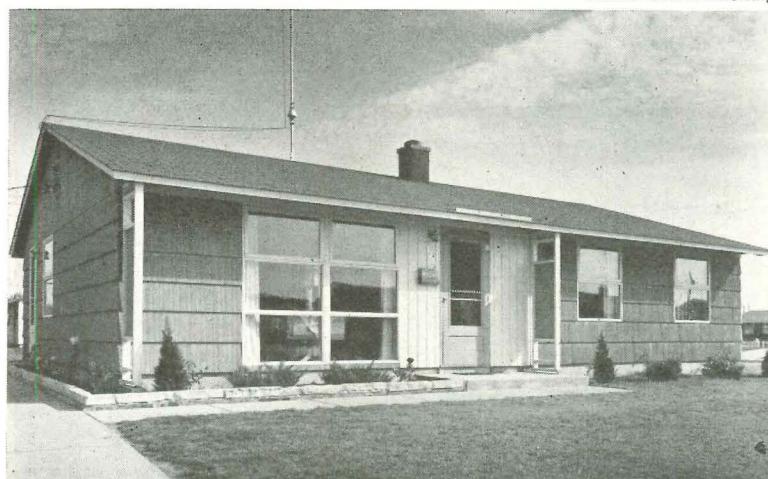


\$12,500 house (above) is 28' x 40', has three bedrooms, 1½ baths, space on lot for garage. Circulation is good, dining room can be shut off.

\$12,700 house (below) has 1,172 sq. ft. on 70' lot. Large laundry and storage room are next to kitchen. This has been a popular model with families needing four bedrooms, 1½ baths.



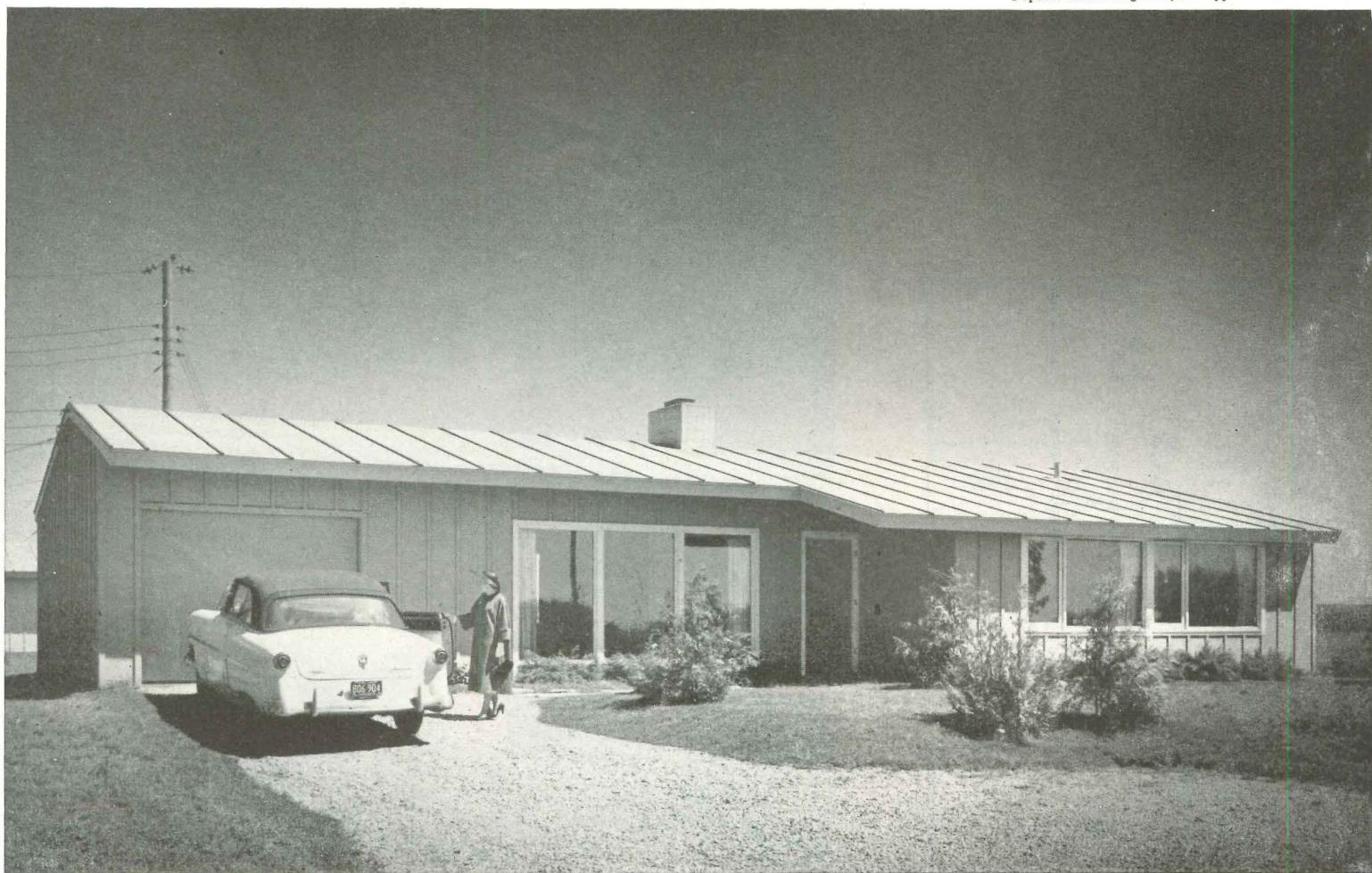
Photos: Hedrich-Blessing



"A hundred and more reasons why . . . "

Place published a sales pamphlet with the above title to tell visitors how his new houses were better. Some of the improvements are

- Wider lots: 60' and 70' instead of 50'; up to 100' or more for the larger houses.
- Bigger houses: 1950 dimensions were 24' x 30' or 24' x 36'. Now houses are 28' deep (giving larger rooms); the smallest is 32' long, the largest over 60', plus double carport with storage or garage.
- Restudied floor plans: better circulation, less waste space, more entrance halls, open planning.
- Better kitchens: larger, better arranged, better lighted, more equipment, more eating space.
- A "clubroom": in larger houses it adjoins the kitchen and becomes an extra dining room or rear living room. This is an idea the Place family found successful in their own houses.
- Larger baths, more baths, with more storage, more ceramic tile, counters, better lighting, more towel bars, built-in heater and fan.
- Ampler, better-planned storage space, including highly usable space in the attic (of even low-pitched roofs, reached via a folding stairway).
- Perimeter heating systems instead of radial ducts, 14" fans instead of 9", better controls, a fresh-air intake that eliminates wall sweating, paint peeling.
- Optional air conditioning in all houses.
- Truss roofs and a double 2" x 6" tie beam around the top of the framing which permits fast construction on the "one big room" principle and lets Place use a window wall anywhere.
- Double-glazed windows with neater hardware, easier-handling screens.
- Overhangs, 28" minimum, even on end walls.
- Finished garage in larger houses, with finished plasterboard, for hobby room, playroom.
- Wider driveways, up to 20', for off-street parking.
- More efficient wiring with more circuits (now 8 to 16), bigger panel box (100 amp.), circuit breakers, 220-v. outlets, more fused, double-base plugs.
- Durable, washable, interior paint.
- Aluminum door with self-storing screen or glass.
- Handsomer color styling outside and in where it harmonizes with natural-finish kitchen cabinets.



The big change in Minnesota

Contemporary design is tailored to a rugged climate

LOCATION: Minneapolis, Minn.
NORSEN CO., designer and builder
NORTHWEST NATIONAL BANK, financing
PRICE: \$15,000

Minneapolis Builder Bob Norsen has shaken his contemporary houses loose from stock California design. Starting from scratch, he is pioneering "nonconfined living for a confining climate," an open-planned house with a spacious air, simply designed. To do this Norsen provides such features as:

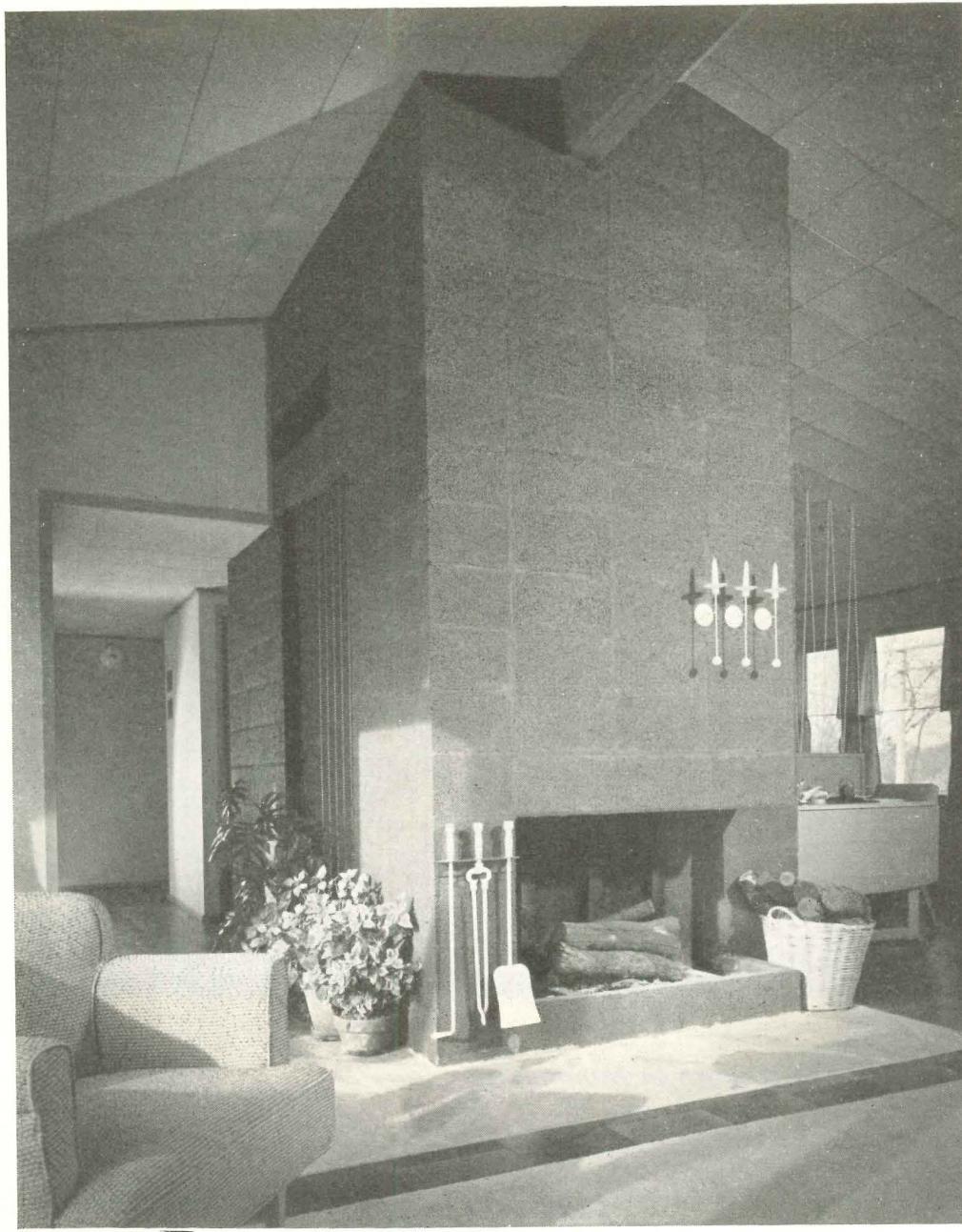
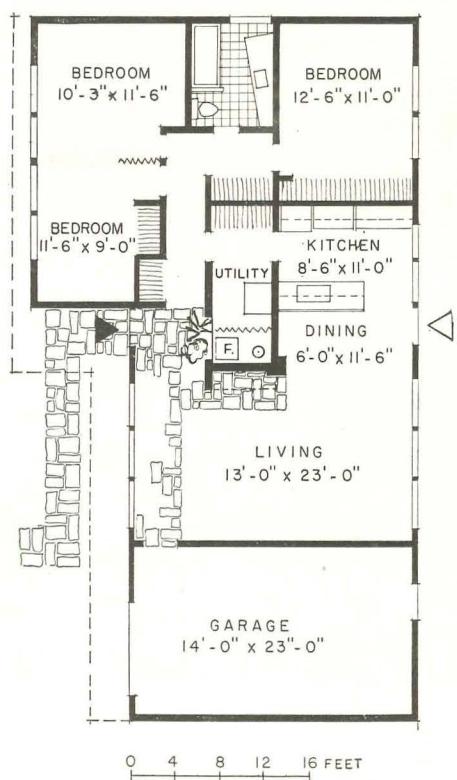
- A vaulted, acoustical, insulated ceiling that runs the length of the house over wall-high partitions, giving an air of great spaciousness.
- A really low-cost (\$225) heating system, which he claims operates for only \$84 a year.
- A new "floating" slab—\$400 cheaper than regular slab construction—covered with both a layer of insulation and a resilient cork floor.

Selling prices for these 1,250 sq. ft. houses start at \$15,000 with a minimum half-acre of sweeping land ten miles south of Minneapolis.



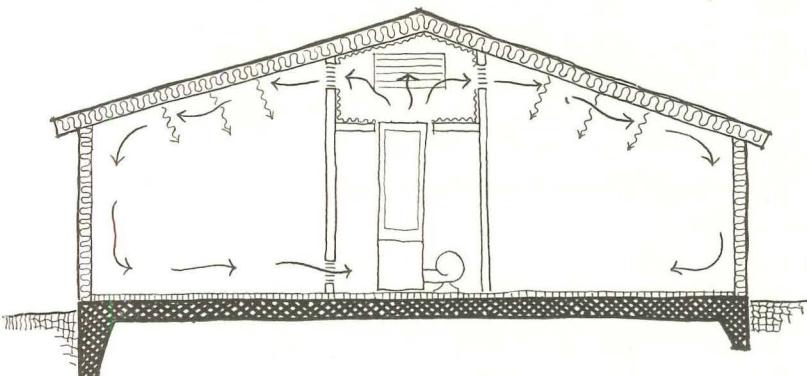
Robert A. Norsen is designer, builder and engineer

BIG CHANGE IN MINNESOTA



Warren Reynolds

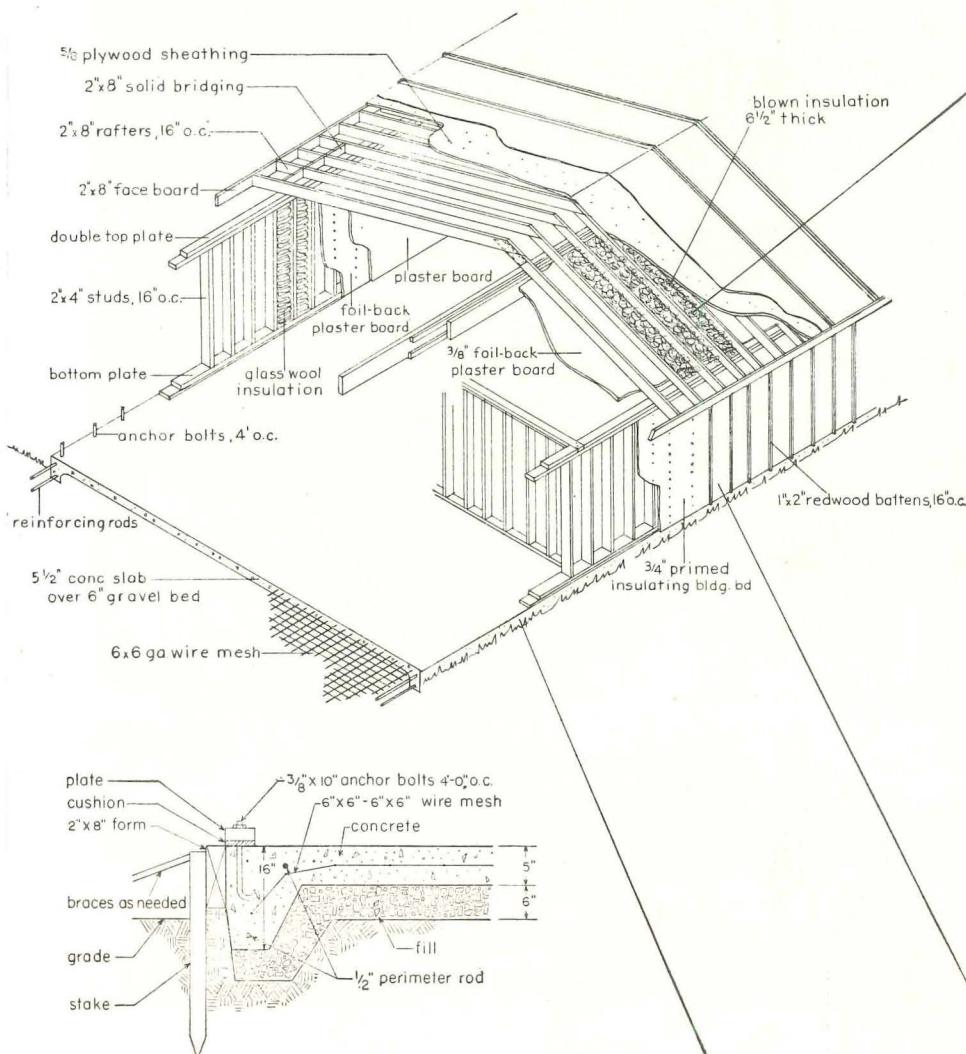
A \$225 heating system in \$15,000 houses because . . .



The furnace is spotted in a central utility core behind the fireplace (above). Warm air is supplied through registers in large plenum over furnace. When buyers request ceiling-high partitions (about 15% do), a large fiber duct is extended from the plenum to the bedroom end of the house. This costs \$50 more than the regular system. Fireplace and utility-core walls are normally of economical concrete blocks which are painted "to give an effect equal to that of stone or brick."

Says engineer-builder Bob Norsen: "People just don't realize that if there's no Btu loss you can heat a house with a candle." In other words, Norsen's theory is to keep cold air out in the first place. So from slab to roof he blankets his houses with heavy insulation (see right) and double-glazes all windows. Total heat loss is cut about 60%, to 33,000 Btu's per hour, based on a temperature of 20° below zero. The average Minnesota house this size requires a heating system costing about \$500 more than Norsen's. In effect, Norsen gets all his insulation and part of his double-glazing free.

Heat is from a compact, 50,000-Btu gravity furnace which simply lofts warm air up to the pitched ceiling and out to all rooms (see left). No ductwork is needed because the warm air flows freely over the wall-high partitions and spreads out to all rooms. Moreover, the ceiling is warmed to 100° and it chips in with a substantial amount of heat radiated through the house. The \$225 heating cost includes furnace, installation and oil tank. Fuel costs average \$84 a year, says Norsen.



engineering cuts heat loss 60%

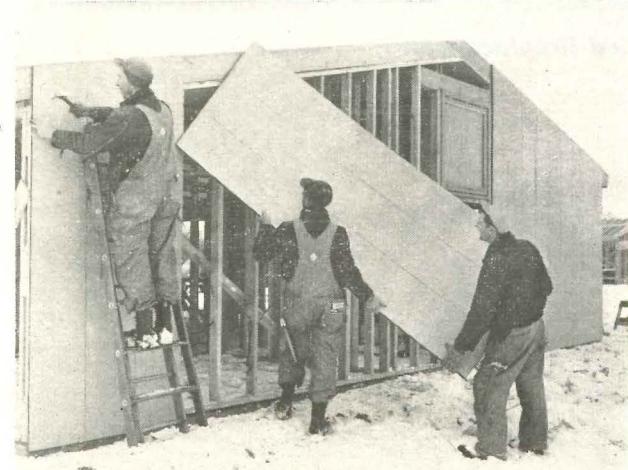


Warmth, safety and easy upkeep are the biggest advantages of this floor. Because Minnesota has a high frost line and concrete is generally hard on the feet, the slab is covered with 25/32" insulation board and a layer of cork. This is costly (75¢ a sq. ft. installed) but cork "stays warmer, is easier to walk on and is neither slippery nor noisy." On the other hand, Norsen reports he saves "about \$400" on his thickened-edge, floating slab. This slab (detailed above) contains a cement dispersing agent.



A vaulted roof-ceiling is very vulnerable to a harsh climate. So after the roof skeleton is up, Norsen underlays it with foil-backed gypsum board (and acoustical tile later). Foil is the vapor barrier. Fiber insulation is then blown in to a depth of 6 1/2". Over this an air space for "breathing" runs from wall to wall. The roof is then capped with sheathing and rolled 90-lb. felt, held down with redwood battens (or shingles). Result: a sturdy pitched ceiling with an amazingly low thermal U of 0.037—twice as effective against heat and cold as the usual attic-roof construction.

Photos: Novah Studios

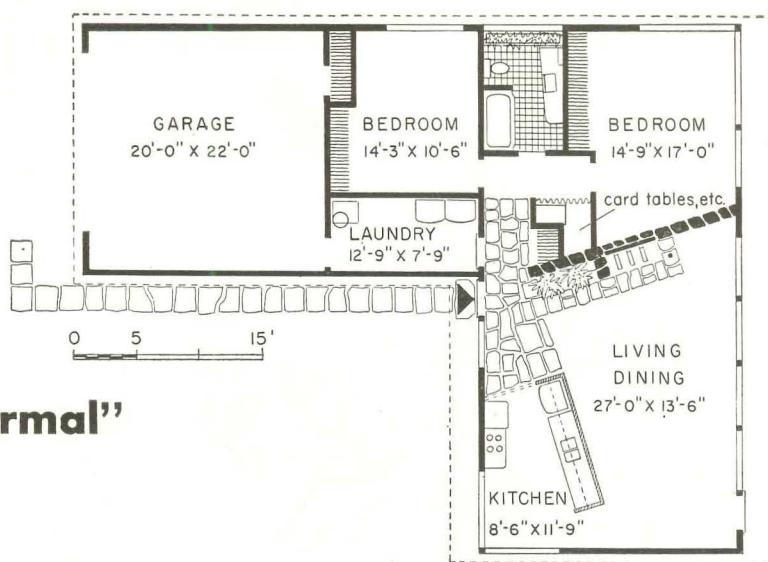


Biggest framing feature is the 3/4" primed insulating building board (above) which does double duty as sheathing and exterior wall. This board is battened down every 16" and later painted. Norsen says; "It's already stood the test of 27 Minnesota winters." It costs about \$150 per M, excluding installation, saves about \$500 a house vs. the cost of conventional sheathing and siding. For insulation, these walls are stuffed with 2" batts and dry-walled with a stiff, double layer of foil-backed plasterboard. Overall wall U is a low 0.067 Btu's per sq. ft.

BIG CHANGE IN MINNESOTA



Angled fireplace wall opens up the living room to the big view at right



"open—simple—informal"

Bleached cedar walls (below) are offered as a variation

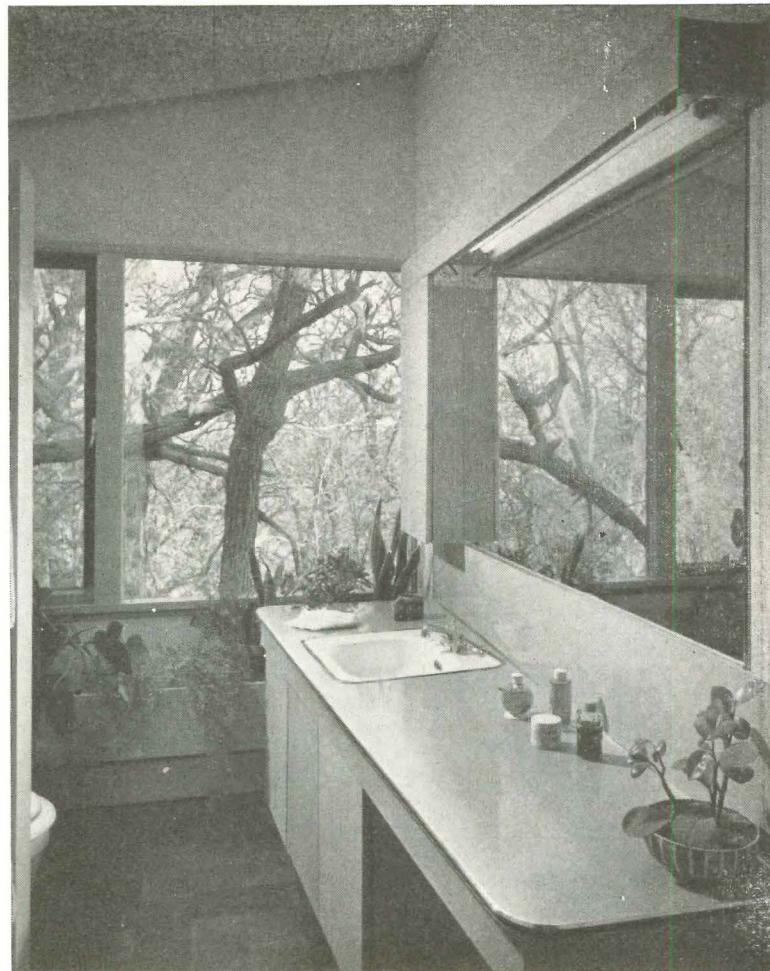


"Today's big design problem is how to get the spaciousness to fit modern living habits at low cost," says Bob Norsen. His formula: open—simple—informal, with multiple use of space. The happy results are shown on these two pages. For spaciousness, partitions are only wall high (except for the bathroom). This leaves the roof-ceiling open the length of the house. There are no box-like rooms. Noise is suppressed by an acoustical tile ceiling. The whole effect adds up to an easy informality that flows from room to room throughout the house.

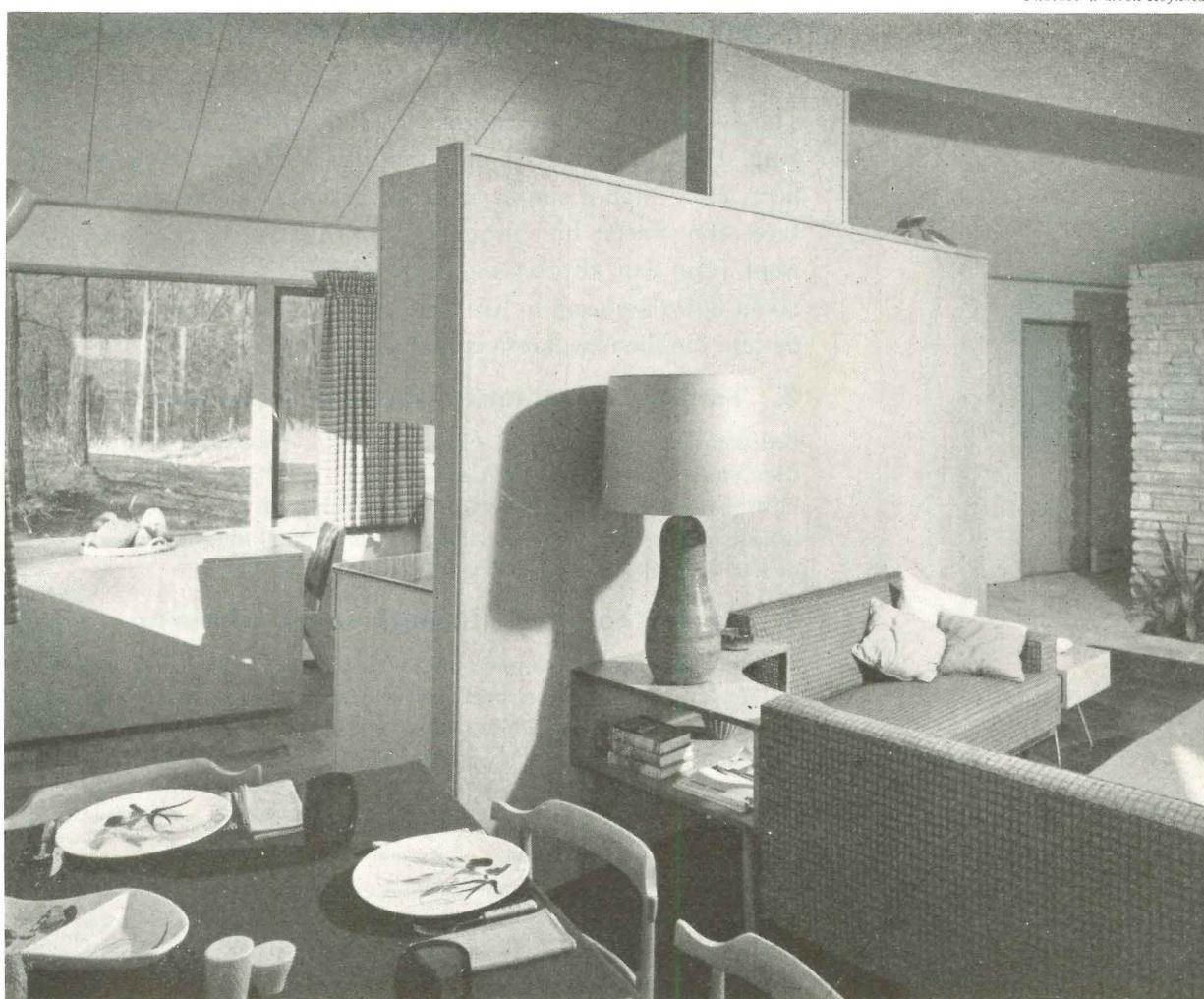
Bath has a large window, a large mirror to magnify its size. Note medicine cabinet, off to side, which can remain open while mirror is being used.



Big windows are double-glazed, let in wide view, shut out summer heat, winter cold. Although Norsen prefers floor-to-ceiling glass, "it would boost cost considerably." Stone wall (opposite) is an extra.



Photos: Warren Reynolds



Space borrowed from living room enhances kitchen and vice versa. Whole house borrows space from outdoors. Wood cabinets are used in kitchen to blend with wood of living-room furniture.



Photos: Wolfe's

The big change in Kansas

From stock plan to a house



Discarded \$8,300 house cost \$12 a sq. ft. New house is far better at lower unit cost.

LOCATION: Topeka, Kan.

JAWHAWK CONSTRUCTION CO., builders

JAMES R. CUSHING, architect

CAPITOL FEDERAL SAVINGS & LOAN, financing

PRICE: \$13,500

The evolution of Jack Sargent's 1,200 sq. ft., ground-hugging, 1954 production house from his 1950 bungalow reflects more than a simple increase in size. The new house faces four facts: his customers' families are larger; they want (and can afford) more amenities; they know more about how they want to live; and they prefer contemporary design. So the new house is planned around:

1. Family convenience, through more space

Bedrooms are large enough (144 sq. ft.) for twin beds, have 3'-wide closets, far exceed FHA minimums. Parents get both a 6' x 7' dressing room and a private bath opening off their bedroom. Linen closets are 6' wide, six shelves high, with sliding hardboard doors. Fenced patios on 80' x 120' lots amplify living areas.

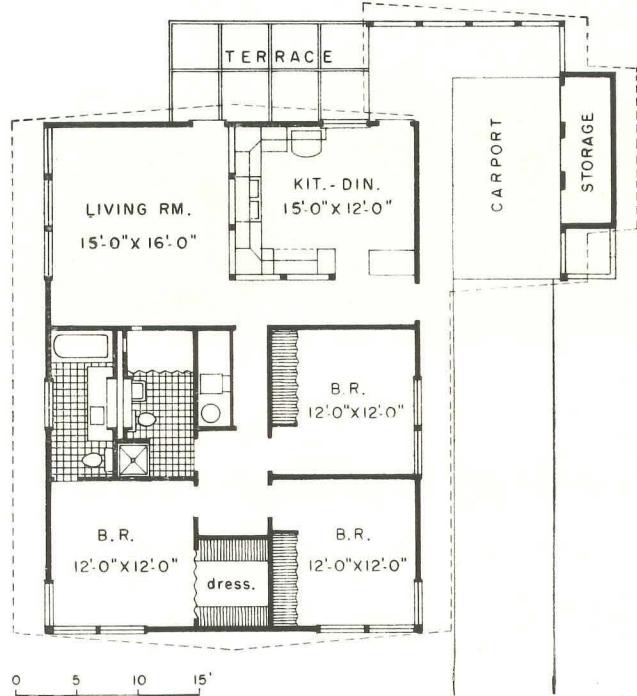
2. Family comfort, through sound planning

The sun that grows Kansas wheat also sprouts Btu's. So two 24" exhaust fans and a heat-reflecting gravel roof make July temperatures more bearable (utility space has room for future air conditioning). Double glazing throughout gives winter and summer comfort. An entrance hall shields the living area from most household traffic. A combination washer/drier was installed in the interior bath because of its central location.

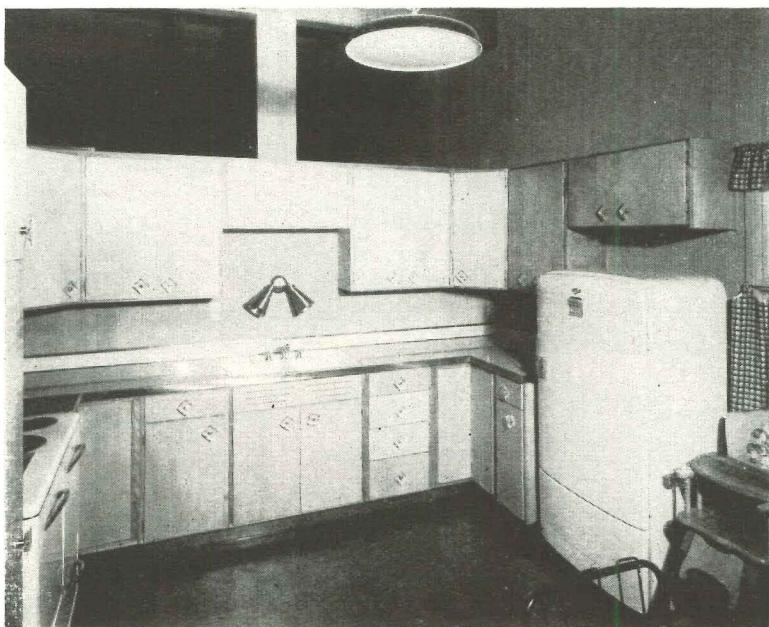
If Sargent had any doubts about the rakish, low lines or the rear living areas, they vanished when he sold out his 23-house subdivision before he could get the model open, in spite of the \$2,500 down payments that the FHA financing demanded.



John C. Sargent Jr., 27,
vice president of Jayhawk,
asked his architect for more
“room to live” at same
price per sq. ft. or less.



for family living

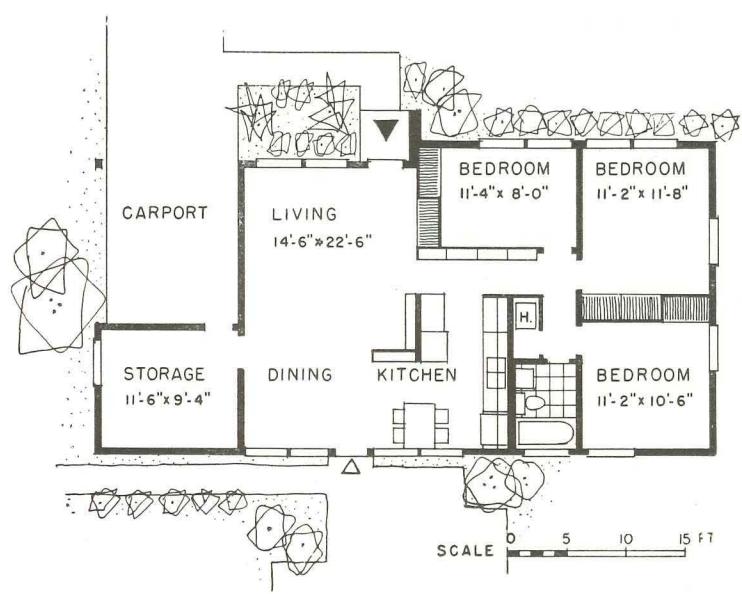


Calculated to appeal to women, oversized (12' x 15') kitchen has natural-finish cabinets (21 lin. ft.), double sink. However, work counters are on inside wall; low partition allows cooking odors, heat, to permeate living room. Dining space in kitchen is losing ground, may be abandoned in 1954.

Added expense—\$125—of beamed ceiling is offset by buyer appeal. Windows look out on side yard, while door opens onto rear patio. A poll at the model house showed 89% favored the rear living room, partly because the yard landscaping allotment was increased from \$50 to \$125 in these houses.

Two-thirds of visitors liked laundry/bath. Others thought wash-day clutter would be better hidden in utility room.





The big change in Michigan

Influential builder switches



End-to-street model, with private patio at one side, is one of a dozen houses sold before project opened



Photos: Crooks Studio; Morris Bros.



Robert P. Gerholz is the only man to have been president of both NAHB (1944) and NAREB (1950).

Production-line techniques are fruit of eight-month study of materials and methods. Precut and prepackaged materials are delivered to each site, and Gerholz boasts that "only tools our carpenters need are hammers." To forestall stoppages, 50 slabs were poured before frost hit.

to slabs and indoor-outdoor living

Many builders make design changes only in easy stages. But when Bob Gerholz decided his customers wanted contemporary, he did not pussyfoot: from top to bottom his 1954 houses will be as new as this month's calendar.

Gerholz' switch will be carefully watched by all Michigan builders, but he himself is confident of success (his Dec. 15 opening is too recent for a tabulation of customer reaction). The house is built around features approved by the public in the Trade Secrets House (H&H, Jan. '53) he built last spring.

His "big change" is based on five decisions:

Root up basements. Gerholz uses planned storage as the basement equivalent. Full-height storage walls plus a 120 to 140 sq. ft. utility/storage/play room replaces basements, which Gerholz says are "only fit for storing potatoes and apples."

Lower roof lines. Expansion attics are replaced by low-pitched (4' in 12') roof trusses that permit open floor plans and immediate undercover working areas, but still provide overhead storage for out-of-season articles via a disappearing stair.

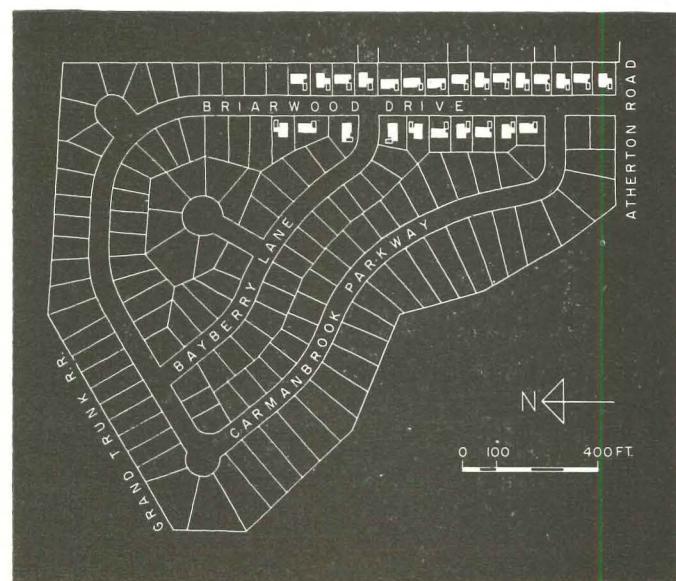
Spread out the house. New models sprawl across 1,150 sq. ft. on 65' to 100' wide lots, with carports and patios adding to the "big house" look. Previous unfinished attic houses had under 800 sq. ft. per floor.

Abolish cubicles. Interiors have been transformed from a collection of small boxes to a free-flowing kitchen/dining/living area, with easy access to utility area and outdoors. Sliding doors across kitchen opening provide dining privacy when desired.

Preplan construction. Framing is modular, wastes little material. The basic roof takes exactly 40 sheets of 4' x 8' plywood, with no cutting. An on-site shop builds trusses, cuts and bundles framing lumber. Storage walls, door and window assemblies are prefabricated. "Cut and try" techniques and thinking have been abolished.

LOCATION: Flint, Mich.
GERHOLZ COMMUNITY HOMES, INC., builders
WILLIAM K. DAVIS & ASSOCIATES, architects
WILLIAM DEAN, land planning
MICHIGAN NATIONAL BANK, financing
PRICES: \$13,500 to \$15,000

Thoughtful site planning and varying setbacks add to new look of Gerholz' neighborhoods, which have always been among the best planned in the state. Specific houses, designed for specific lots, take account of exposure and proximity to neighbors. Widths vary from 65' to 100', and maximum number of odd-shaped sites adds interest, permits cul-de-sacs.

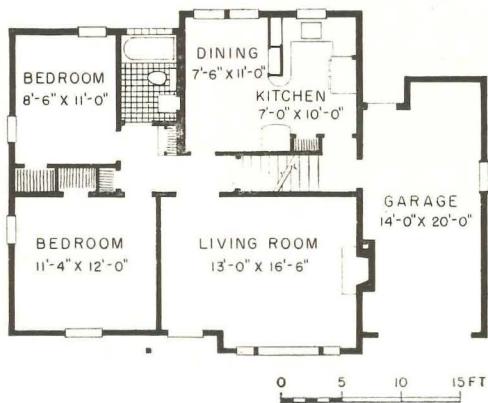


BIG CHANGE IN MICHIGAN

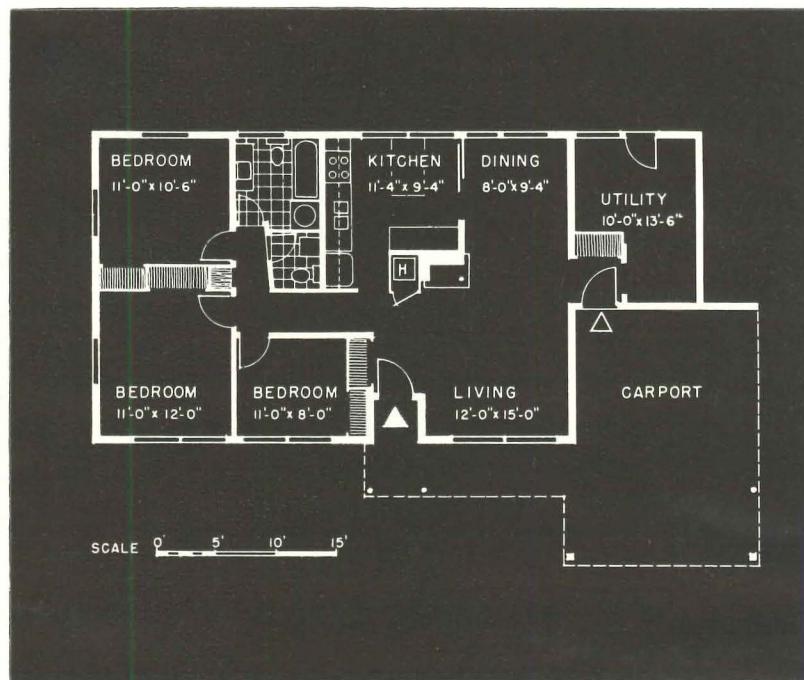


Frank Fulkerson

Previous house at \$12,500-\$13,500 was built until last spring. Garages, finished attics were extras.

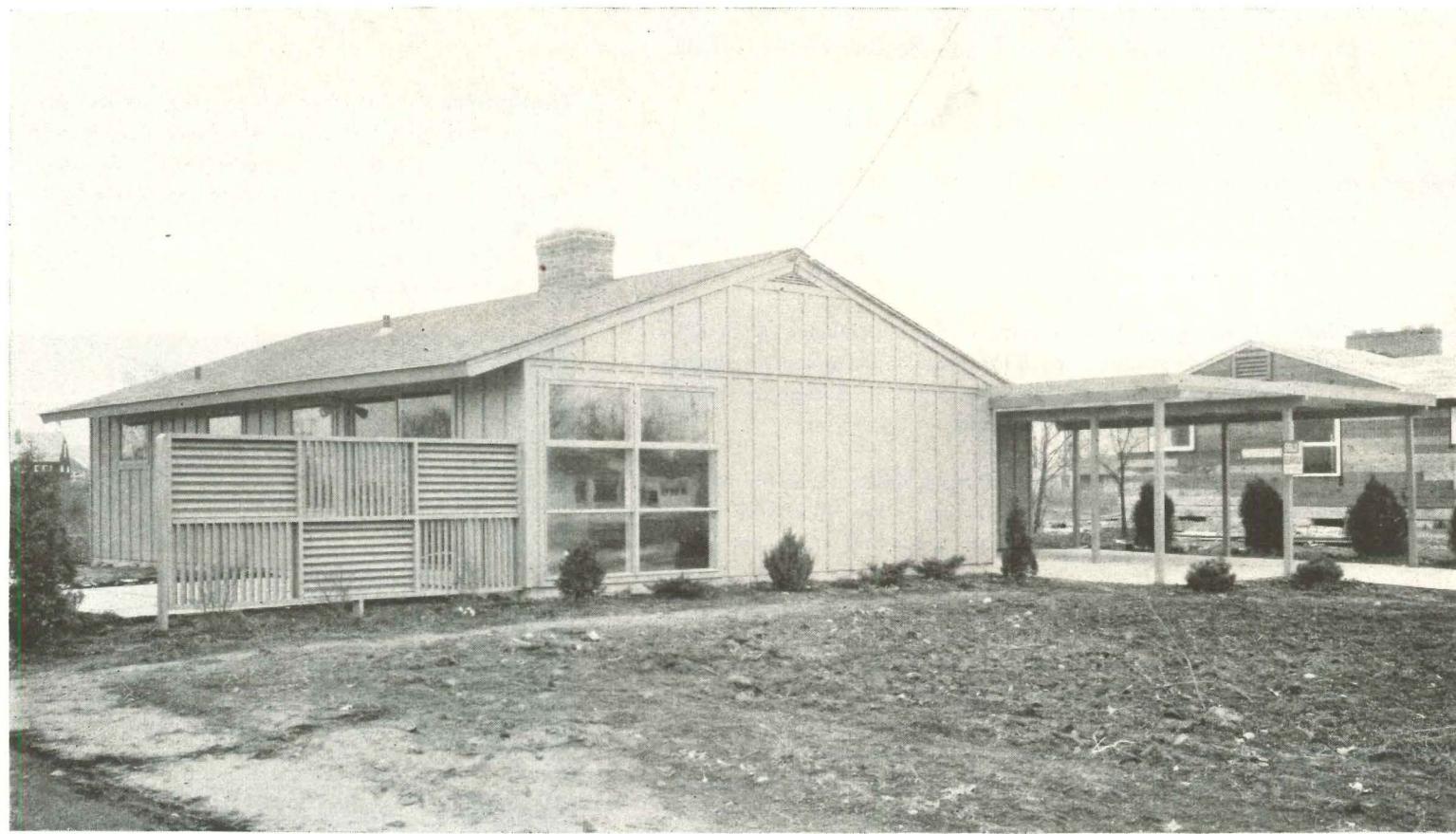


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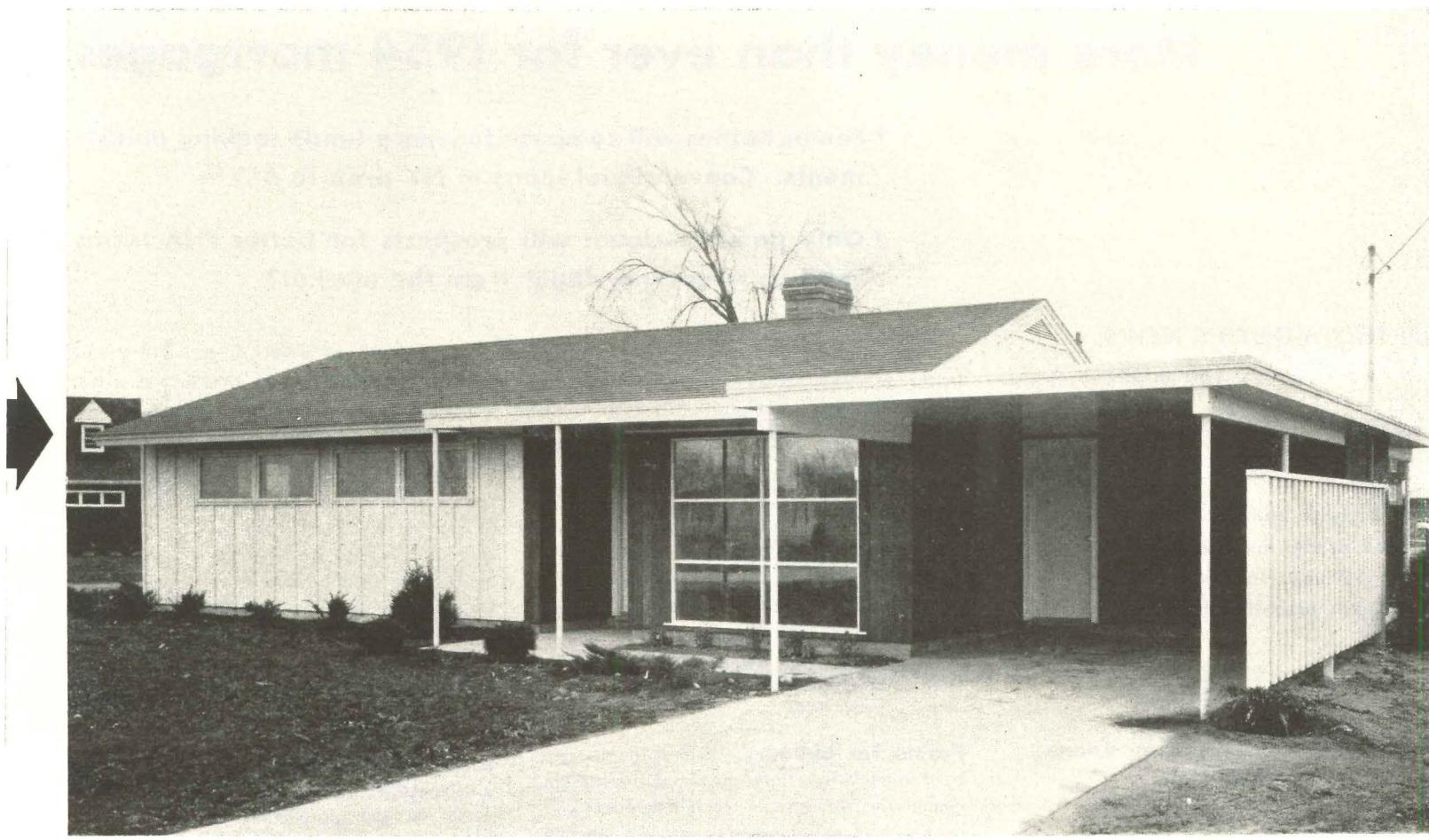


New floor plan

Dormered Cape Cods give way to open plan

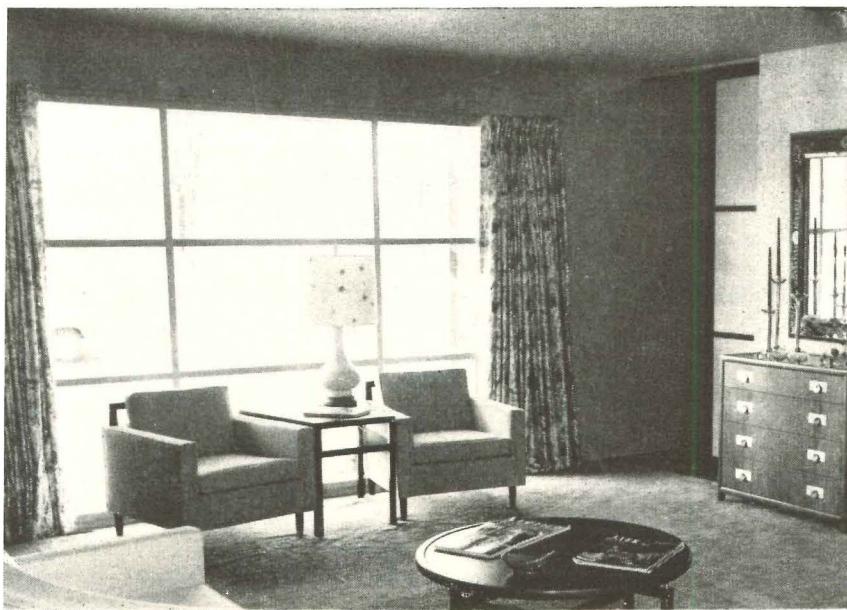


Private patio, with board fence, will bring luxury living to these \$13,500 houses



Crooks Studio

and low-pitched roofs



Customer resistance to dry-wall construction was overcome by selling the system as an improvement on, rather than a substitute for, wet plaster. Wood parquet and asphalt tile are in first houses, but Gerholz may use a rubber-cushioned carpeting laid right over the concrete slab at a nominal extra cost. He finds families eventually carpet their floors, regardless of the surface. Before project opened, builders from all over the Midwest visited it. Gerholz, a believer in exchanging trade secrets, shows them all his techniques, urges them to update traditional designs.

Weather protection was important consideration in design, for Michigan temperatures range over 100°. Indented entrance, wide overhangs (5' over front door and window wall in one model), double glazing, 24" attic fan, orientation help shelter house from heat and cold. Gerholz claims heating bills for 1,150 sq. ft. will be less than for former 720 sq. ft. model. Carports are rare in low-cost houses in this area. Some are fenced and all are accessible from utility rooms to make them as useful for children as for cars. Utility rooms all have heat, light and windows, could double as emergency bedrooms.



Model had well-equipped kitchen, but appliances were not included in price, except for range hood and built-in radio.

NEWS

More money than ever for 1954 mortgages

- Fewer homes will compete for more funds seeking investments. Conventional loans in NY drop to 4½%
- Only possible cloud: will prospects for better FHA terms cause a temporary flight from the market?

IN THIS MONTH'S NEWS

(see pp. 37 through 56)

The biggest builders of '53:
a look at the men who started
the most units last year. Again,
Bill Levitt tops the list

**Presidential Assistant Sherm Adams
endorses rehabilitation—
a boost from the White House
that underscores GOP housing ideas**

**FHA under Guy Hollyday—
a quick-smiling Baltimore
title man has breathed new spark
into an aging, ingrown machine**

**US Savings & Loan League
convention hears a call
to capture 60% of mortgage market**

**A new kind of wood, backed
by \$400,000 research, goes
after the building market**

The outlook for mortgage financing brightened steadily. It was likely to get better and better as 1954 advanced barring: unforeseen upset of the entire money market, or a big and unexpected homebuilding upsurge creating credit needs far beyond last year's.

As the year began, mortgage lenders speculated on what fate awaited the report of the President's advisory committee on housing policies (p. 36A). The 1954 homebuilding rate—and mortgage credit demands—could be deeply influenced by how much of the recommendations is carried out. In them lay a possibility (but not yet a probability) of a spurt that might shove homebuilding ahead of its 1951-53 level.

Puzzle for builders. Homebuilders also tried to guess how the recommendations might change their operations. Should builders proceed with plans for projects geared to current FHA and VA terms? Or should they wait because it might be better to switch to models that would be easier to sell under higher mortgage ceilings and amortization that might be extended as long as 40 years?

How well could a builder sell against a competitor's model tailored to new mortgage patterns? In fact, how well could any builder sell if the buying public decided to wait for easier terms?

Except for uncertainties over changes in government mortgage finance, the '54 mortgage outlook was pretty clear. Virtually all the experts foresaw 1) less demand, and 2) more available funds.

Predicted Roy L. Reiersen, vice president and economist for the Bankers Trust Co. of New York: "Increase in outstanding mortgage debt is likely to be some 15% less than in 1953, with multifamily and commercial financing holding up and home mortgages registering a relatively large decline."

Vice President Harry Held of the Bowery Savings Bank of New York, chairman of the housing and mortgage committee of the National Association of Mutual Savings Banks, called attention to another item: even if new houses started this year tied or topped '53 starts, if the proportion of lower-priced houses rose sharply, less mortgage credit might be required than in '53.

Bigger money supply. On the other side of the coin, the amount of mortgage money poured into housing probably set a new annual record last year. For the first ten months of '53, recorded mortgages under \$20,000 totaled \$16.5 billion. That was more than any other full year except '52 (see p. 51).

When reports for November and December were tabulated it was almost certain the total '53 lending would establish another yearly record, surpassing '52's \$18 billion. All classes of lenders except insurance companies were making mortgage loans at all-

MORTGAGE MARKET QUOTATIONS

City	FHA 4½'s		VA 4½'s		FHA 4¼'s		VA 4's	
	Originations	Secondary	Originations	Secondary	Originations	Secondary	Originations	Secondary
Boston: local	par-101	a	par-101	a	a	a	a	a
Out-of-state	a	96-97	a	96-97	94	92		
Chicago	96 ^b	98-99	96 ^b	98-99	a	a		
Denver	97½-98	97½-98	97½-98	97½-98	a	a		
Detroit	97-98	a	97-98	a	a	a		
Houston	95-97 ^c	95-98½	94-95½ ^c	94½-97½	94½	92½		
Kansas City	96½-97	96½-97	96½-97	96½-97	a	a		
New York-New Jersey	99-100	97-98	99-100	97-98	97½ ^d	92-93 ^d		
Philadelphia	96½-99	98-99	96½-99	98-99	a	a		
Portland, Ore.*	98-par	98-par	98-par	98-par	a	a		
San Francisco	a	98½-99	a	98½-99	96½	94		

^a No market or market too uncertain to record stable quotations. ^d Servicing released by originator to purchasing bank.

^b After deducting 2 pt. construction fee. ^e Also indicative of rest of Pacific Northwest.

^c Includes 1% originators fee.

SOURCES: Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Maurice Polak, vice pres., Draper & Kramer, Inc.; Denver, C. A. Bacon, vice pres., The Title Guaranty Co.; De-

troit, Robert H. Pease, pres., Detroit Mortgage & Realty Co.; Houston, John F. Austin Jr., pres., T. J. Bettes Co.; Kansas City, Byron T. Shutz, pres., Herbert V. Jones & Co.; New York, John Halperin, pres., J. Hal-

perin & Co.; Philadelphia, William A. Clarke, pres., W. A. Clarke Mortgage Co.; Portland, Franklin W. White, pres., Securities, Inc.; San Francisco, William Marcus, senior vice pres., American Trust Co.

time record rates last year. But insurance companies were far from laggards. Through October their mortgages under \$20,000 aggregated 5% more than in the same period a year earlier.

Loans by savings and loan associations for ten months were \$6.2 billion, a fat 15.7% ahead of a year before. Mutual savings banks invested \$1.1 billion, a 17.9% boost.

In the accompanying chart, HOUSE & HOME has illustrated the dramatic, consistent increase in residential mortgage lending by various types of lenders since 1944. Also projected are the still higher rates at which savings and loan associations, insurance companies and mutual savings banks can be expected to finance homes this year.

By December, it was calculated, savings and loan mortgage investments for 1953 would have totalled \$7.2 billion, life insurance company investments \$1.5 billion, and mutual savings banks \$1.3 billion. Allowing for an increase of approximately 10% in 1954 activity by each of these three mortgage market mainstays, their home financing funds this year would be: savings and loans, \$7.9 billion; insurance firms, \$1.6 billion; savings banks, \$1.5 billion.

One-for-one deals grow. Accumulating money for investment and the drop in interest rates had long since solved last summer's mortgage pinch. Now, around New York City, conventional home loans were dropping from 5% toward 4½% interest, making them highly competitive with FHA and VA loans, if the buyer had enough cash for a conventional down payment.

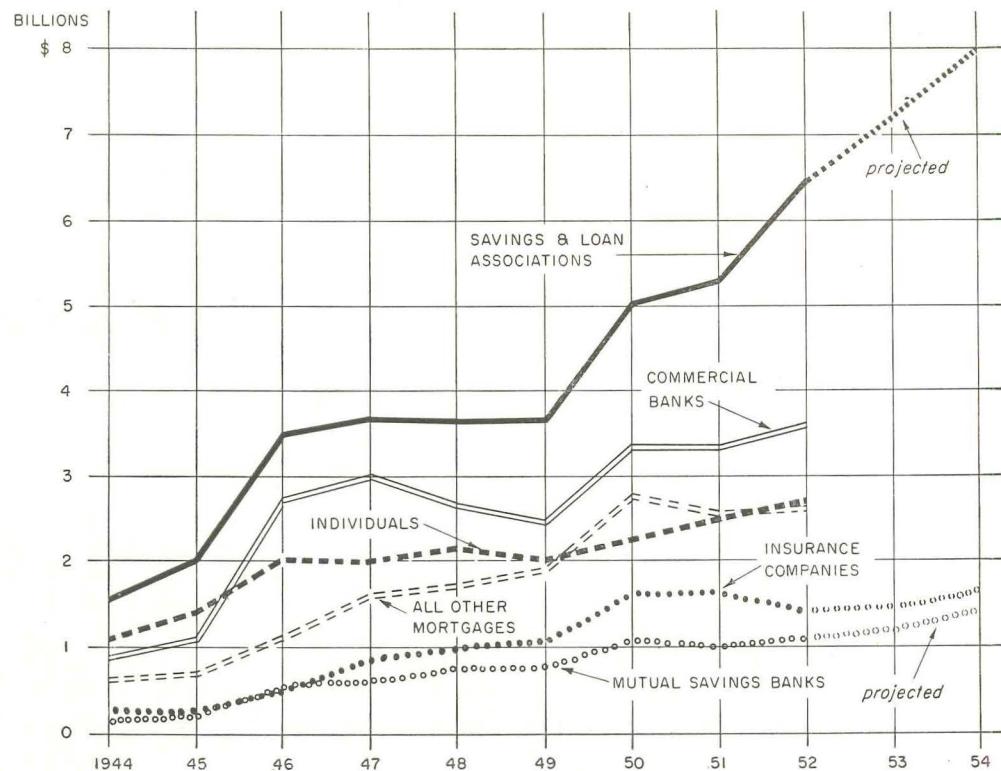
The trend to lower interest rates made buying Fanny May's discounted FHA and VA mortgages under the one-for-one repurchase plan more and more inviting to small operators.

In November Fanny May sales with repurchase certificates reached \$103 million, plus contract reservations for another \$267 million—a total of \$370 million. More and more builders realized that if the discount loss they absorbed was not too great they could gain a big sales jump on competitors by using Fanny May one-for-one certificates. Reason: it permitted 100% GI mortgages with 30-year amortization.

VA planning to simplify open-end mortgage rules

Mortgages guaranteed by VA have two open-end provisions. Without VA's prior approval, lenders can make "additional advances" to a borrower any time for repairs, maintenance, taxes or insurance, up to the amount of his original VA guarantee. With VA prior approval, lenders can make "supplemental loans" for improvements, repairs and maintenance above the original mortgage.

Last month, VA was considering still easier procedures, so all approved lenders (those subject to federal or state banking department supervision) could make supplemental loans without waiting for prior VA approval.



Much criticized 608 rental housing reaches 97.2% occupancy but still has trouble spots

FHA could still be proud of the way its Section 608 veterans' emergency rental housing program helped end the postwar housing shortage. Between 1946 and March 1, 1950, FHA issued commitments for 7,071 projects, and more than 450,000 units sprouted across the house-hungry nation. Builders were lured by mortgages which the rules said could go as high as 90% of current costs. In practice, as FORUM pointed out (AF, Jan. '50) in a story that helped persuade Congress to kill the program, the 90% loan sometimes was more than the builders' out-of-pocket construction costs. Although this riskless aspect seemed to invite overbuilding, the latest vacancy count, revealed last month by FHA, showed that 608 vacancies nationally averaged only 2.8%—identical with the rate for all FHA rental titles. But it was increasingly clear that something had gone wrong with the 608 program in a few trouble spots.

Vacancies reached 11% in Arkansas, 13.7% in Louisiana, 17.6% in Rhode Island, 11.5% in South Carolina, 10.2% in West Virginia. In Puerto Rico, where the program had long since given rise to charges of graft, the vacancy rate was 37.1% and 52% of the island's multistory projects were in default. Puerto Rico's 1,792 vacancies accounted for 13.6% of the entire program's vacancies.

Tender spots. Many a once-vacant 608 project was filling up with tenants again. FHA District Director Lawrence J. Dumestre of New Orleans admitted 608s had struck trouble in southern Louisiana. But he said conditions were on the mend. The 12.7% downstate vacancy rate last March was less than half of the 28.5% rate a year earlier, he noted, and more recently it was cut to

"about 7%." Explained Dumestre: "It was a case of too many being constructed in one short period."

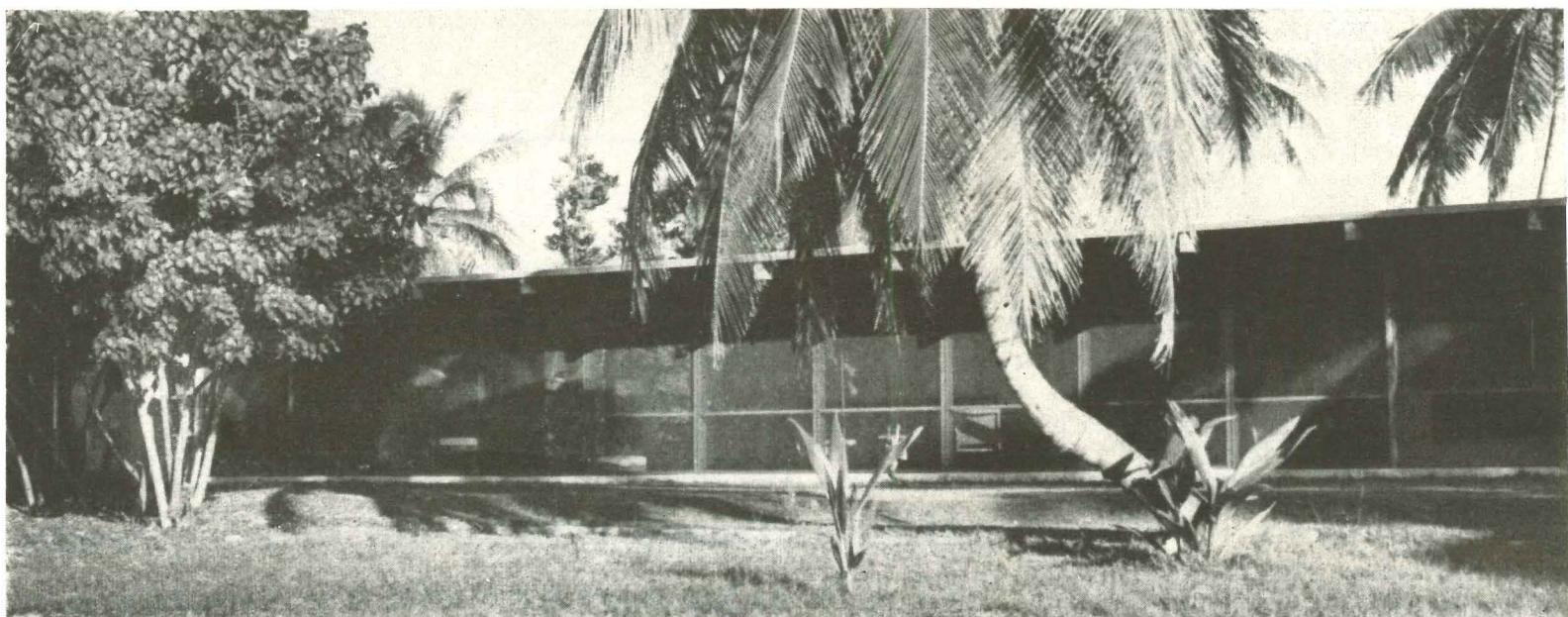
When southern Louisiana 608s were at their worst, FHA took back seven aggregating 1,105 dwelling units. But foreclosures have ended, said Dumestre, occupancy in most foreclosed projects has been restored to normal, and FHA is now about to try to resell two of the largest to private investors.

The Little Rock district office attributed Arkansas' 11.8% vacancy rate to the popularity of readily available single-family houses over apartments. But there are only 217 units of 608s in Arkansas, a mere 0.2% of the national program.

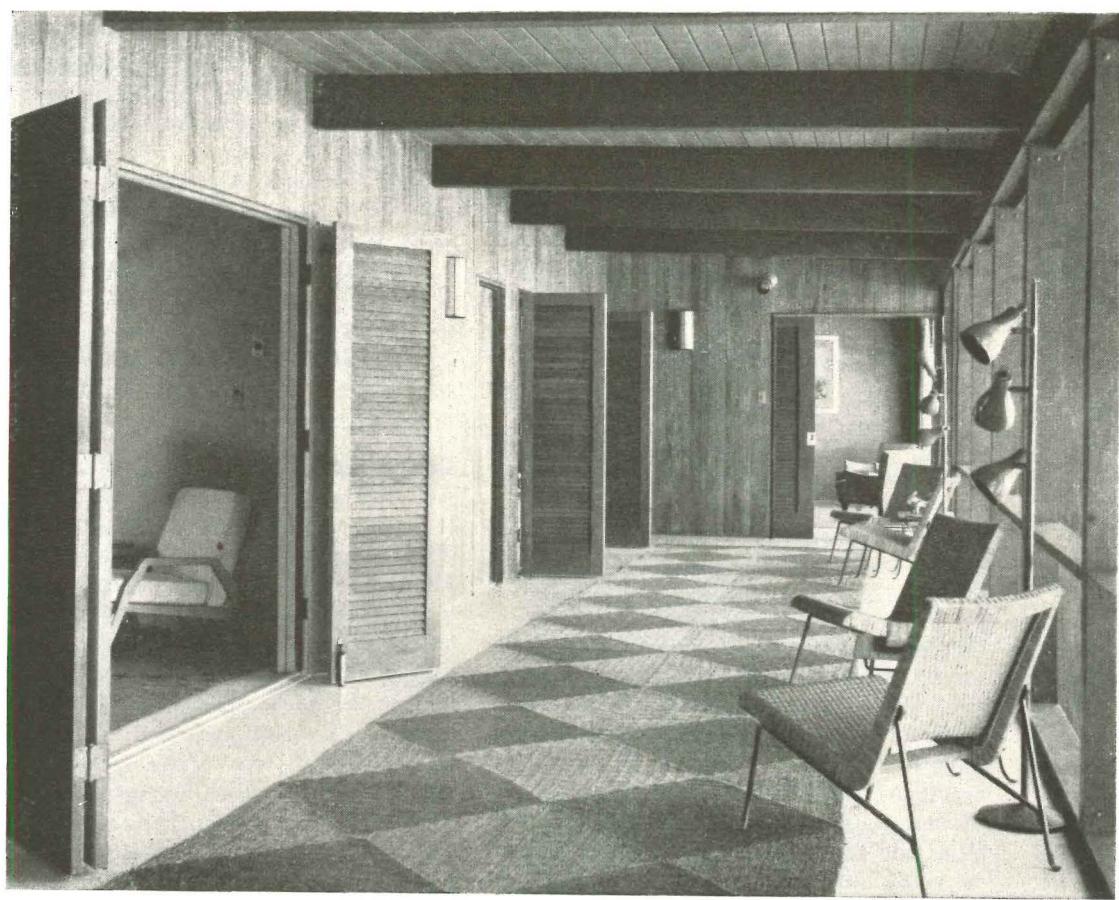
West Virginia's 10.2% vacancy rate, now reduced to 7.1%, meant only 15 of the 209 units in the 608 program in the area were vacant—all in one 45-unit project. This was in Beckley (pop. 19,000), center of a soft coal mining area. District Director F. Guy Ash explained the vacancies arose when coal output was cut back just as the project neared completion.

Conversions battled. In Birmingham, Ala., renting of rooms in two 608 buildings to transient guests led the Alabama Hotel Assn. to petition HHF Administrator Albert M. Cole to outlaw the practice because it "seriously and adversely affected" hotel operators. Said the association's protest: "We think it crystal clear these projects have ceased to be apartments . . . and are being or have been converted . . . to hotel operations with many favorable considerations extended to them by agencies of the government not permitted [other] hotels."

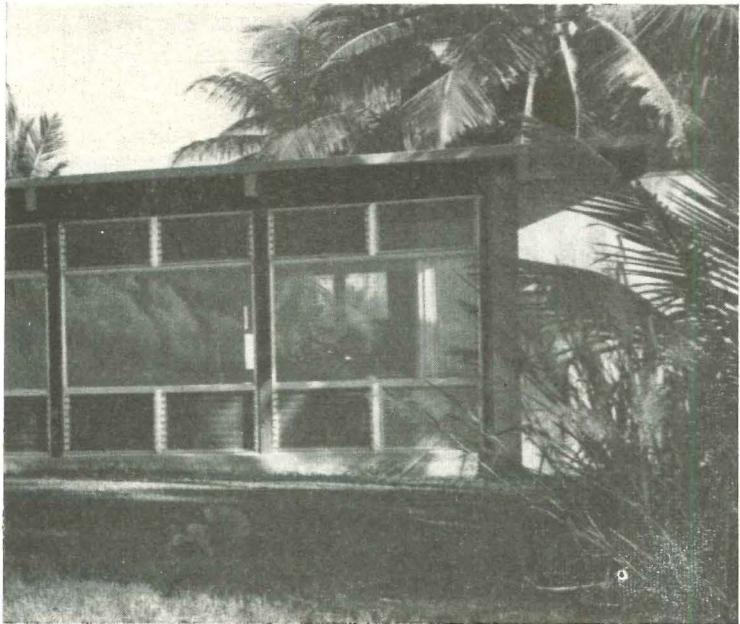
As in a number of other cases, FHA promptly ordered a halt in such operation.



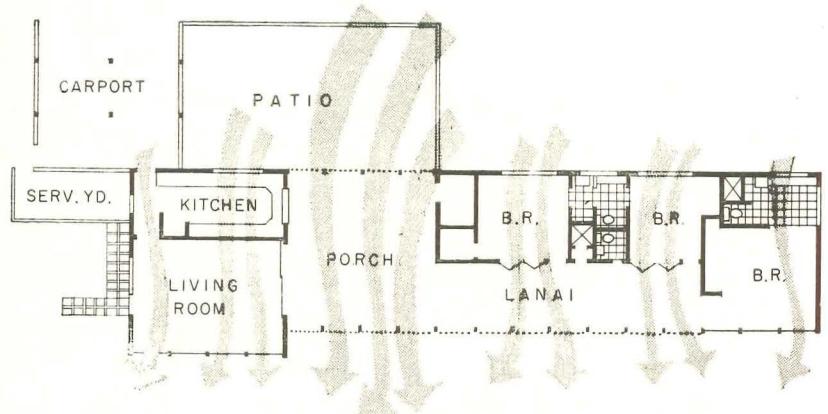
This Florida house is air conditioned



Louvers and jalousies on one side, screening on the other, turn the whole house into one big breezeway. Two smaller bedrooms (left) have folding louvered doors; master bedroom at south end of lanai serves as one of two "storage vaults" for lanai furniture during hurricanes. Opposite: wall of bronze screening opens up views of Biscayne Bay to the west. Four-foot overhangs protect the lanai against sun and torrential rains.



Photos: Rudi Rada



by the breezes

**through walls of screening
that keep out the bugs**

This unpretentious job on Biscayne Bay is a fine demonstration of the kind of logic that makes a good modern house so much better to live with than a traditional house. For southern Florida the modern logic (as employed by Architect Robert Little) might work about like this:

Problem No. 1—how to make use of the constant and pleasant breezes.

Solution—make your house one room thick, cross-ventilate every room, day and night.

Problem No. 2—how to live comfortably despite bugs all around you.

Solution—make your walls of screening.

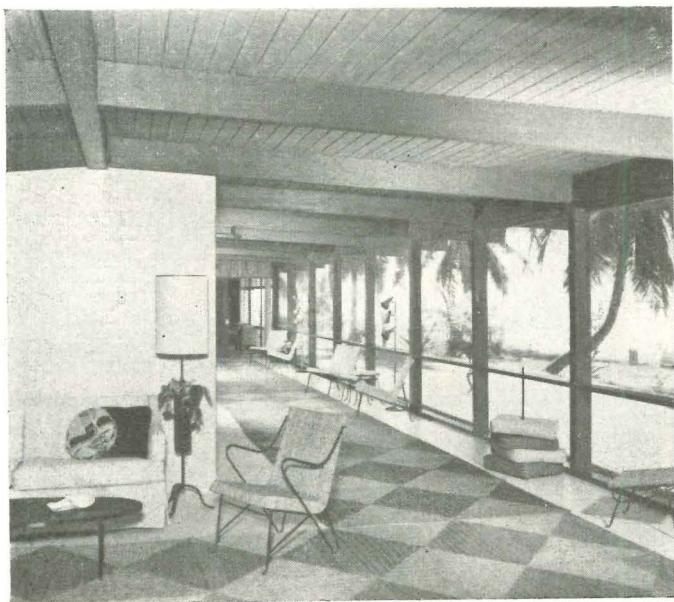
Problem No. 3—how to cope with sudden, torrential rains without having to close up your house (and shut off ventilation).

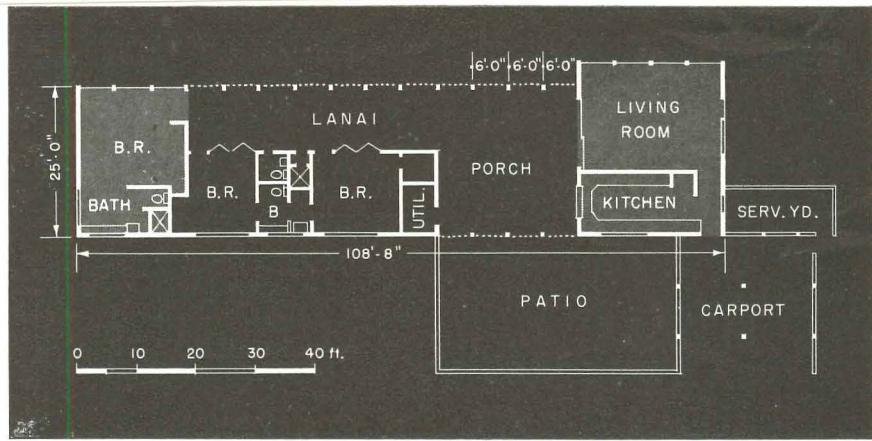
Solution—protect your glass and screen walls by 4' overhangs.

Problem No. 4—how to survive hurricanes.

Solution—turn a few of your rooms into strong vaults in which to store your belongings as soon as you get the first warning. Build the rest of the house so simply and openly that the storm can blow right through it and damage (if any) can be minimal.

Obviously, Architect Robert Little also has convictions about the way his houses ought to look. This distinguishes him from a bright climatologist. But to his clients, and to an increasing number of people who live in subtropical Florida, Bob Little's kind of logic makes so much sense that they will never return to the old "Spanish-mission-with-tile-roof" boxes that once made life around Miami so uncomfortable.





This open plan lets the hurricanes in—and out. They do not meet much resistance. They sweep right through so there is little chance for a vacuum to form on the far side of the house. Result: damage is kept to a minimum. Picture below shows dining end of screened porch with pass-through.

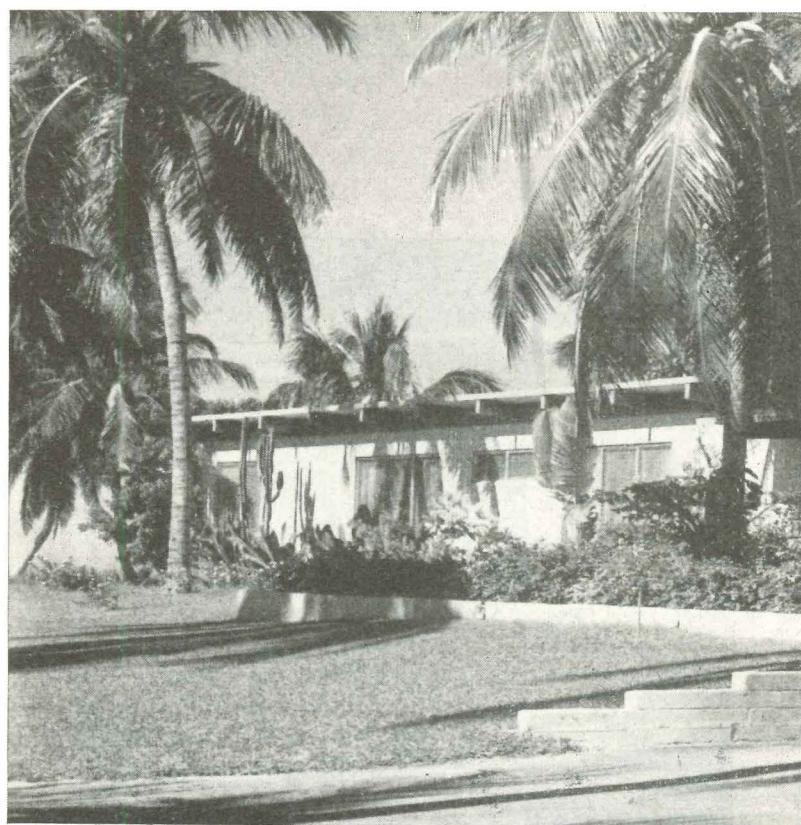


Tip for the tropics:

don't pick a fight with a hurricane

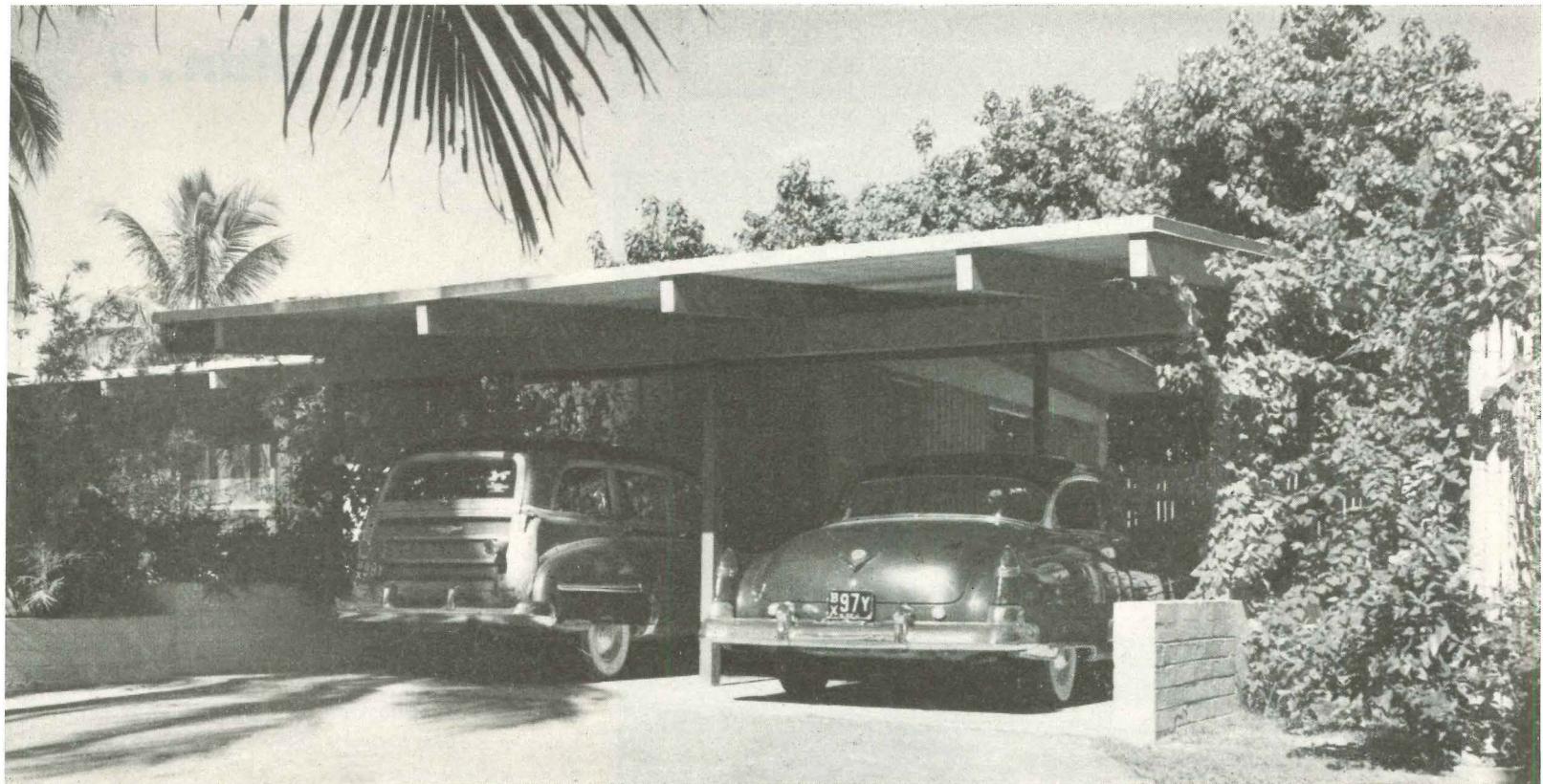
or it will start fighting you

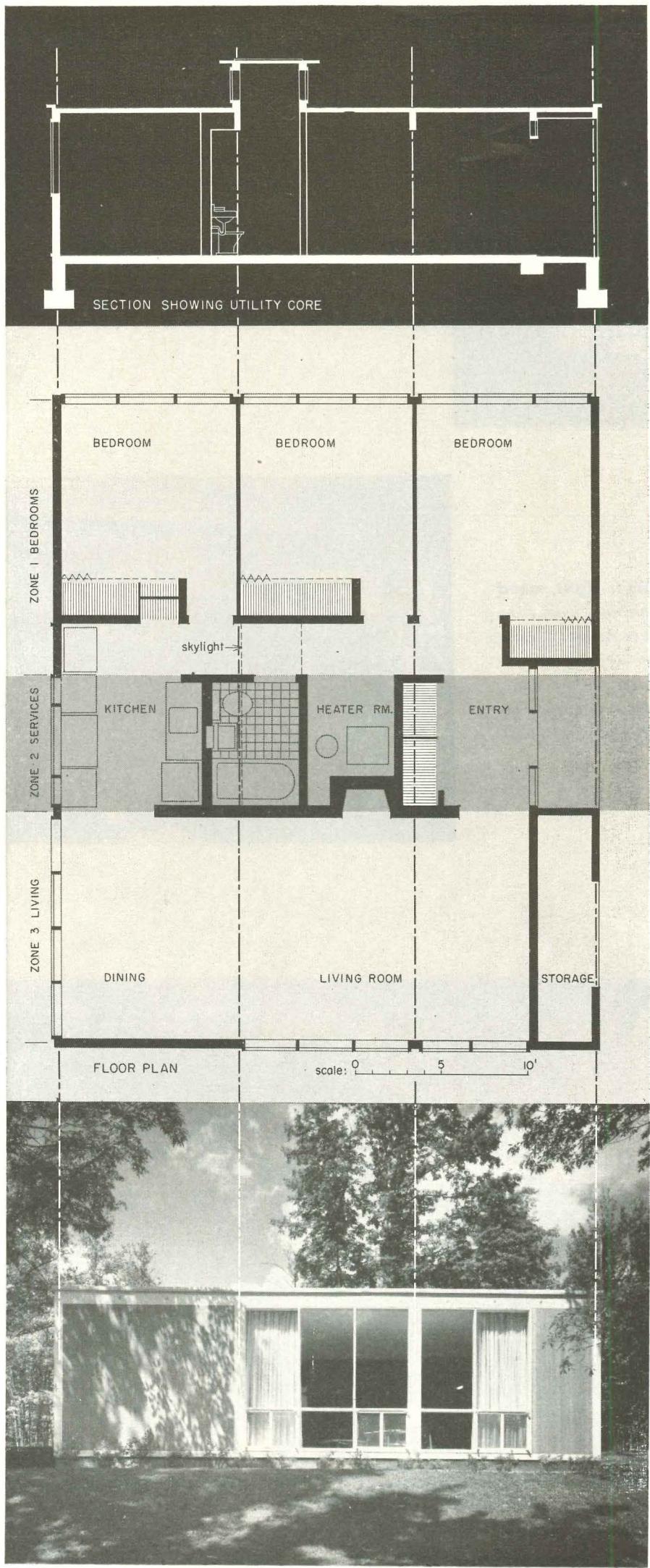
LOCATION: Biscayne Key, Fla.
ROBERT M. LITTLE, architect
HEADLEY CONSTRUCTION CO., general contractor





But two closed rooms can be battened down tight, used for furniture storage during storms. These are the living room (above) and the master bedroom (right). Both have masonry walls, built to resist the full force of the storm. Whenever warnings are received (usually in plenty of time) owners move furniture, valuables, etc., into these two strongholds, leave the rest of the house open. This has worked out fine to date. Below: carport at northeast end of house.





This UTILITY CORE plan...

Structure, plan and elevations work well together: living-room fenestration reflects the post-and-beam structure—the 4" x 4"s supporting 4" x 12" beams are clearly expressed. Beams in turn support 2"-plank roof spanning 10'. Goodman lets thick trees shade his glass walls. Plan shows division of house into nighttime, utility and daytime zones. Utility zone is really a buffer between these. Section shows \$150 skylight over core.



Photos: Robert C. Lautman

...sells the most advanced builder house in the US



LOCATION: Hollin Hills, Va.
CHARLES M. GOODMAN ASSOCIATES,
architects & engineers
ROBERT C. DAVENPORT, builder
PRICE: \$16,500

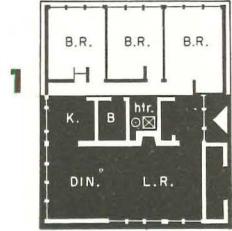
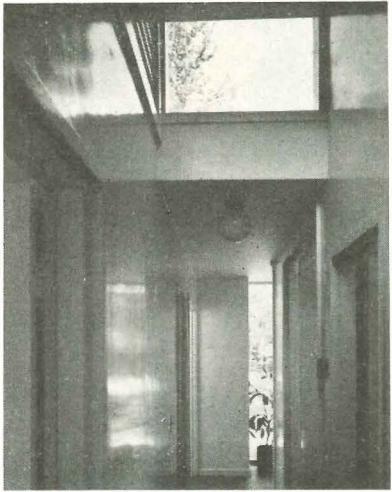
Architects have long been intrigued by the service-core plan because it seems so logical. Carpenters like it because it is easy to frame. Plumbers like it because all utilities are concentrated in the middle. Families like it because it divides, with ease, into three separate zones—one for living and dining, one for sleeping, one for services.

Now—as of June '53—even FHA says that it is OK to have an inside bath.

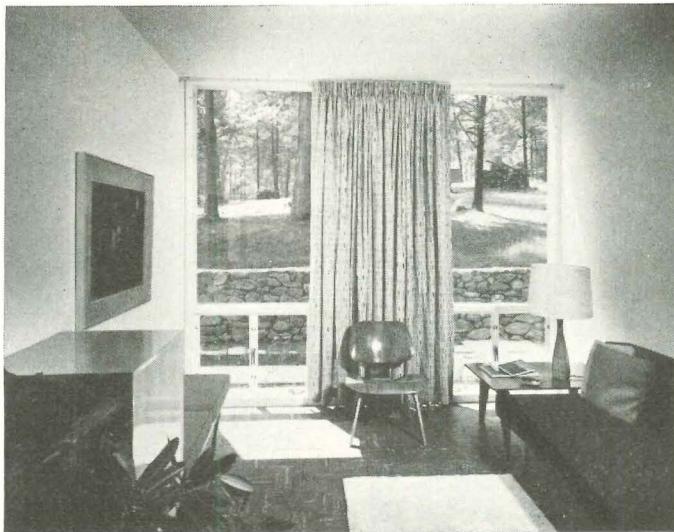
And so, at long last, a daring builder was able to put up the type of house that everyone knows is a near-perfect solution to the three-bedroom, 1,100 sq. ft. problem at low cost.

The builder was daring indeed: for the amazing thing about this house is not only that it has such a well-integrated plan and structure, or such a simple, expressive exterior; it is just as amazing that Builder Robert Davenport let Architect Charles Goodman get away with a design that only ten years ago might have been considered the most *avant garde* house in the US.

Yet here it is—and selling well: the first four houses built were all gone in eight weeks at \$16,500 apiece (including land and financing); six more were sold shortly thereafter. In fact Davenport has now built a two-story version of similar design, and sold the first four of that type right away.

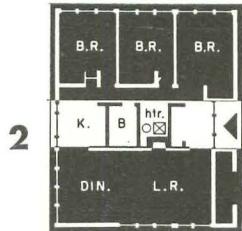


Bedroom zone: three small bedrooms look big because of glass walls. Partitions between them follow lines of beams above. Access corridor is skylit (above). Bedroom nearest foyer can serve as study, will be shielded by utility core against living-room noises—like the rest of this zone.



THE UTILITY CORE separates living and bedroom areas ...

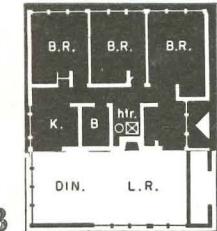
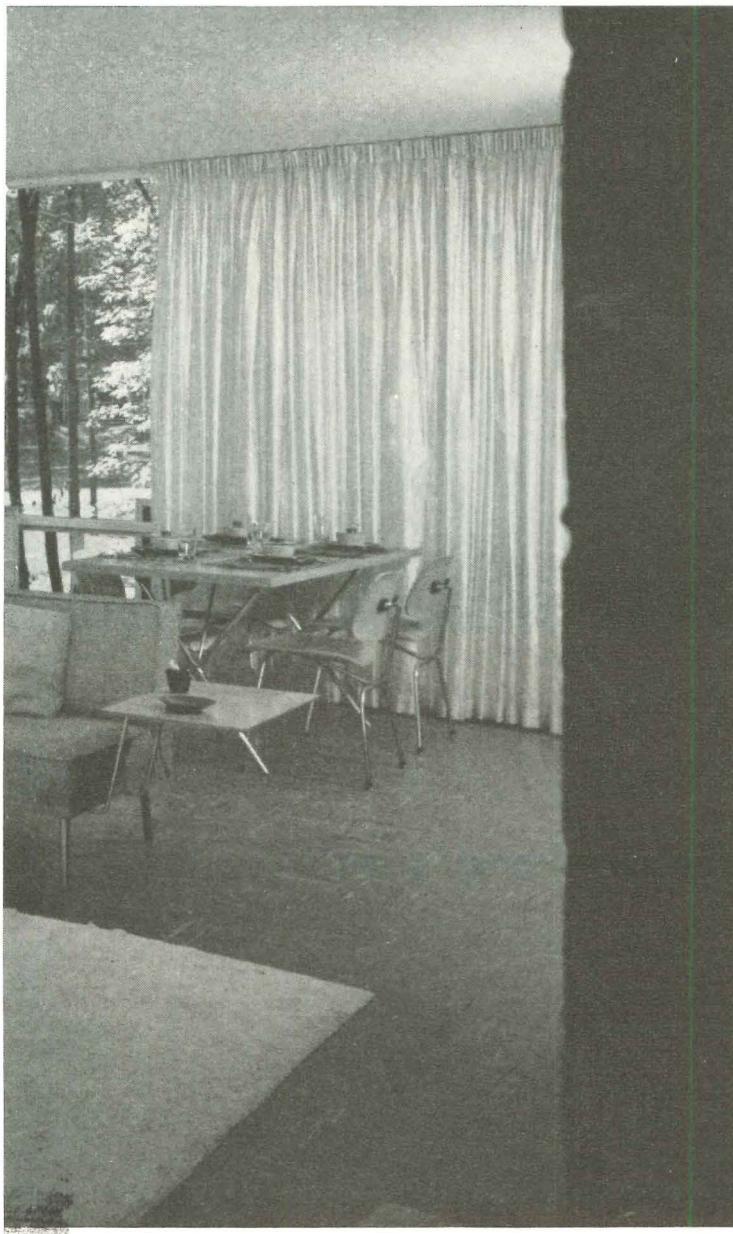




Service zone: the core of the house, this contains all utilities, acts as buffer between living and bedrooms. Kitchen is in controlling position: near dining area on one side, near children's rooms on the other. Interior bath is skylit, greatly admired by public, now approved under FHA's June '53 MPR. Service-core plans like this one have a real entrance foyer, an unusual feature in a 1,100 sq. ft. house. Heater serves forced-air system (with radiant ducts in the slab).



... gives each a sense of privacy rare in small houses



Living zone: a single room, about 13' wide and 27' long with glass walls on two sides. General orientation: southeast. Small dining terrace at one end of room, outdoor storage closet at the other. Strikingly modern interiors were universally admired by public, but severely formal exterior was a little too cold for some. Nevertheless, first four houses were sold within 60 days after opening. Lots are 100' wide, with living areas generally facing street (but set back 40').



Photos: Rudi Rada

Steel and glass make a cool, simple shelter in the warm luxuriance of the Florida woodland.

Two houses by Architect Mark Hampton

1. A TROPICAL PAVILION – with tomorrow's precision,...

LOCATION: Tampa, Fla.

OSTIE MILLER, contractor

FLOOR AREA: 1,180 sq. ft., plus 444 sq. ft.

of carport, covered terraces

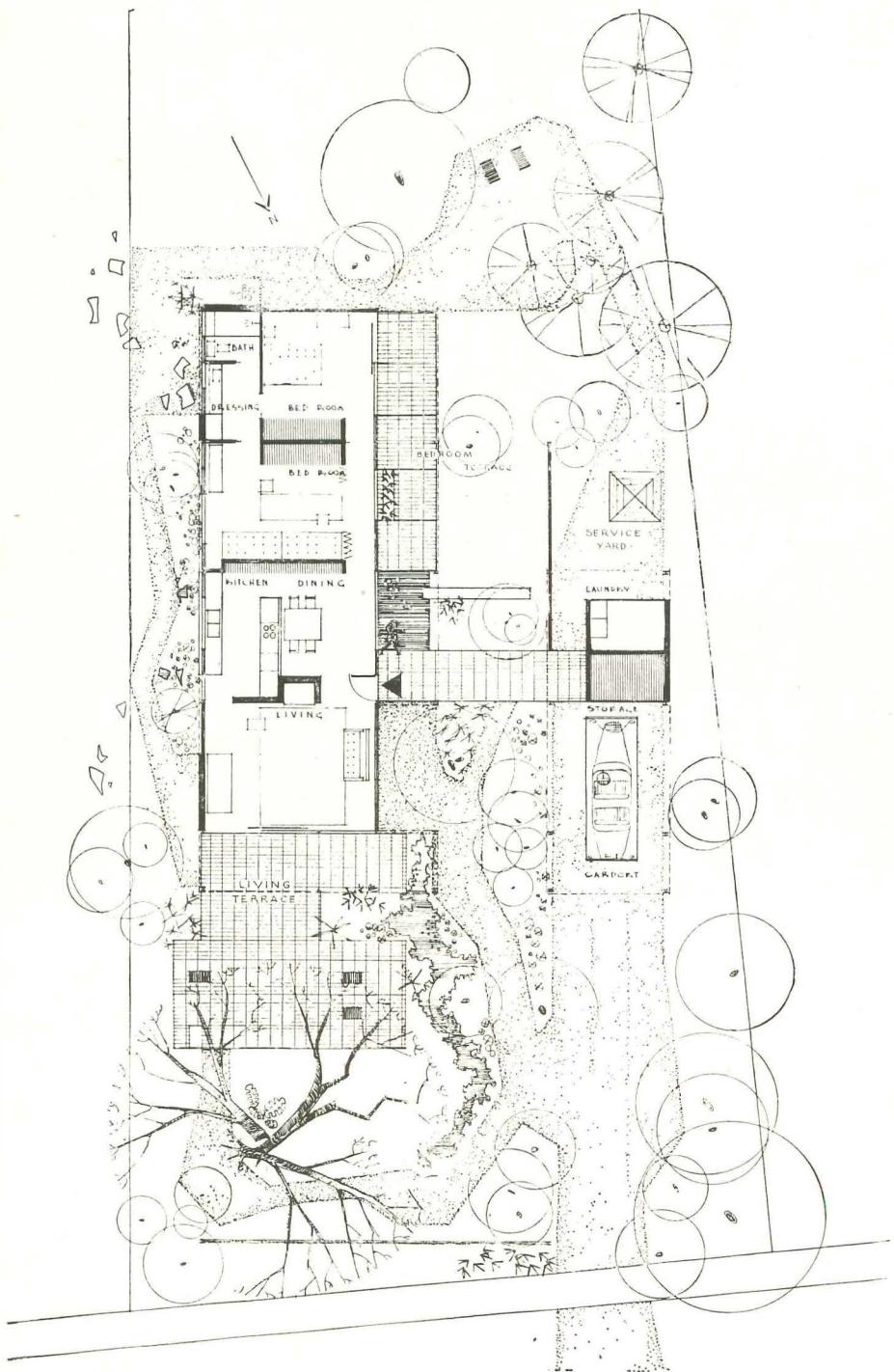
COST: \$17,900 plus lot, landscaping



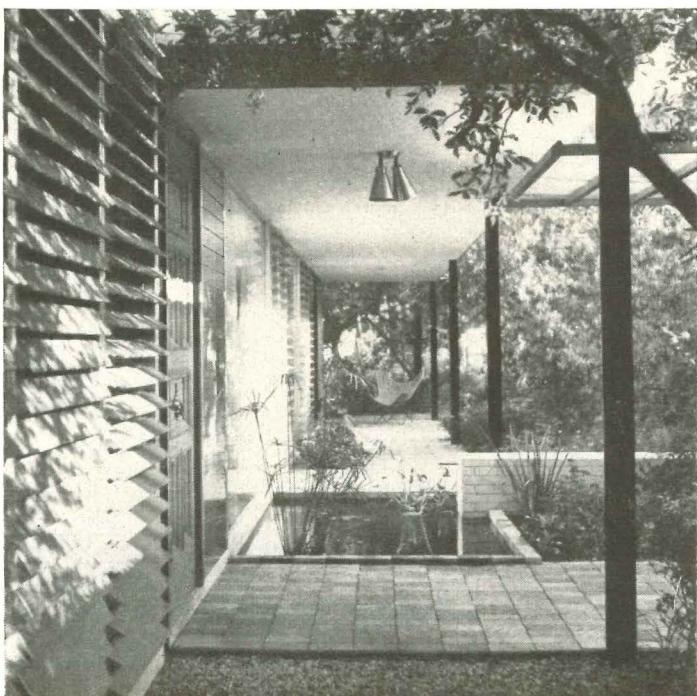
Here sliding glass walls open the living room to its terrace

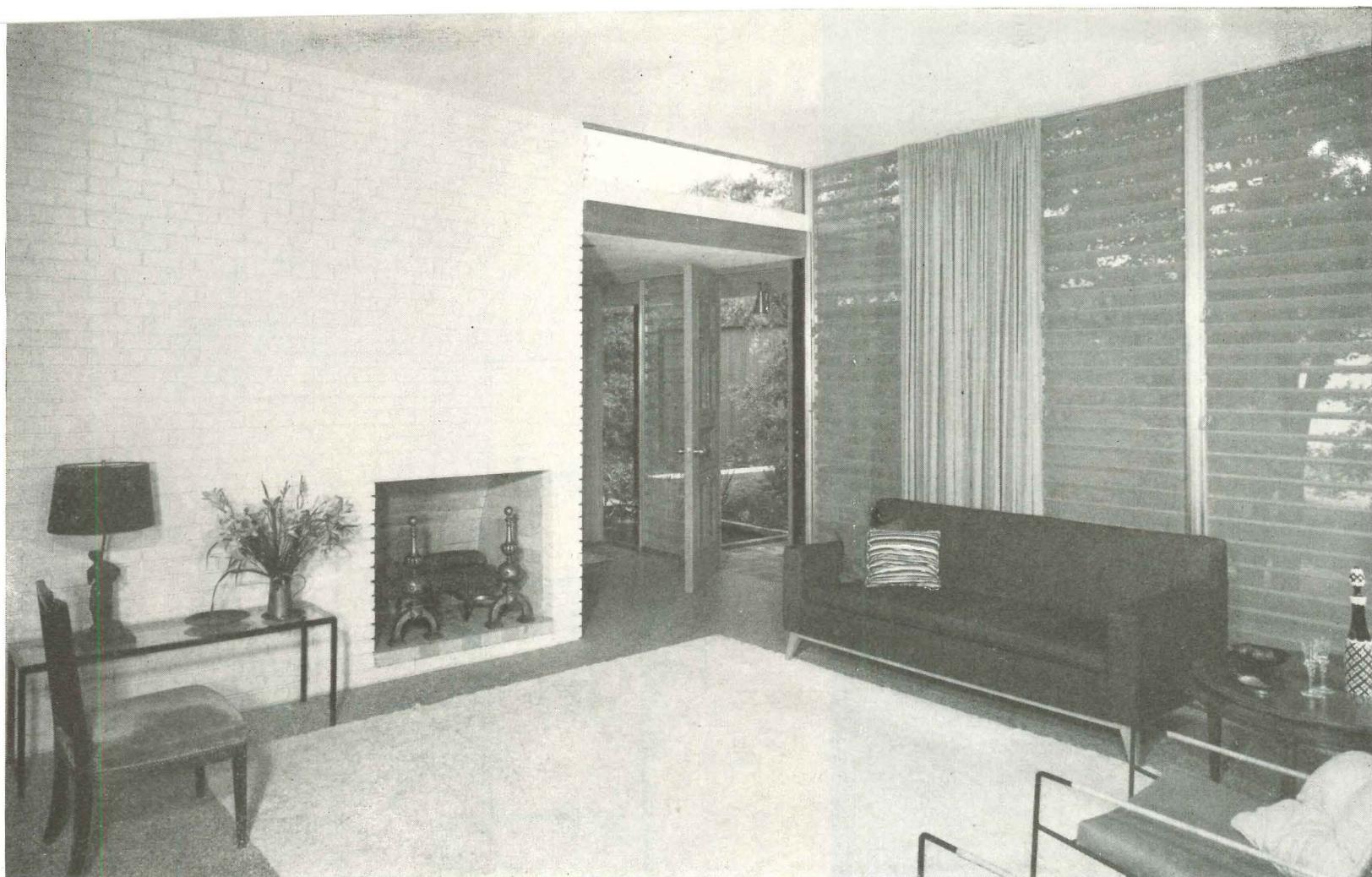
yesterday's charm

Shutter walls (right) create a domestic effect, guide welcome breezes through every room of a narrow house plan (above). These adjustable jalousies are of wood for privacy near front door (foreground), of glass where they overlook the bedroom terrace (beyond reflecting pool).



This house, which won the Florida AIA 1953 architectural honor award appears also in the January issue of "House & Garden."

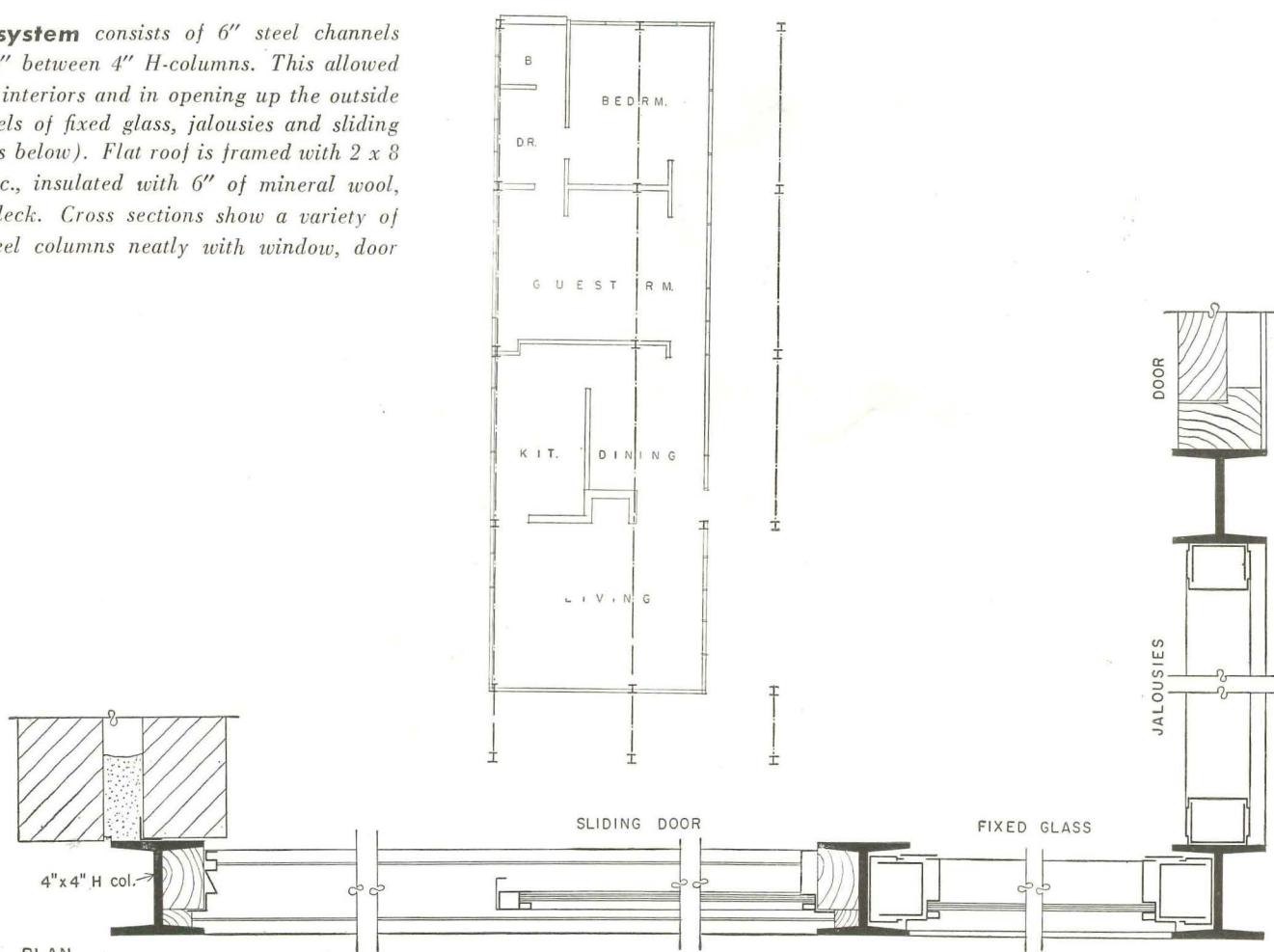


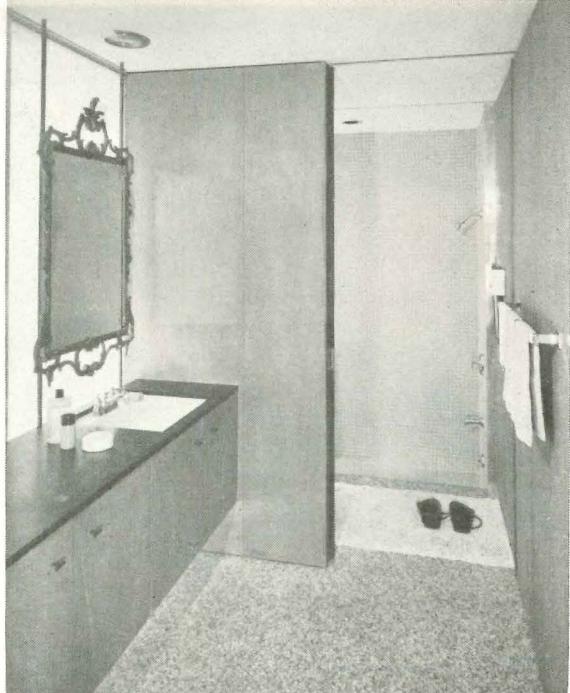


Ceiling rises from 7'-5" to a formal 9'-5" over the living room, to gain light and air

A steel frame gives a wide-open plan...

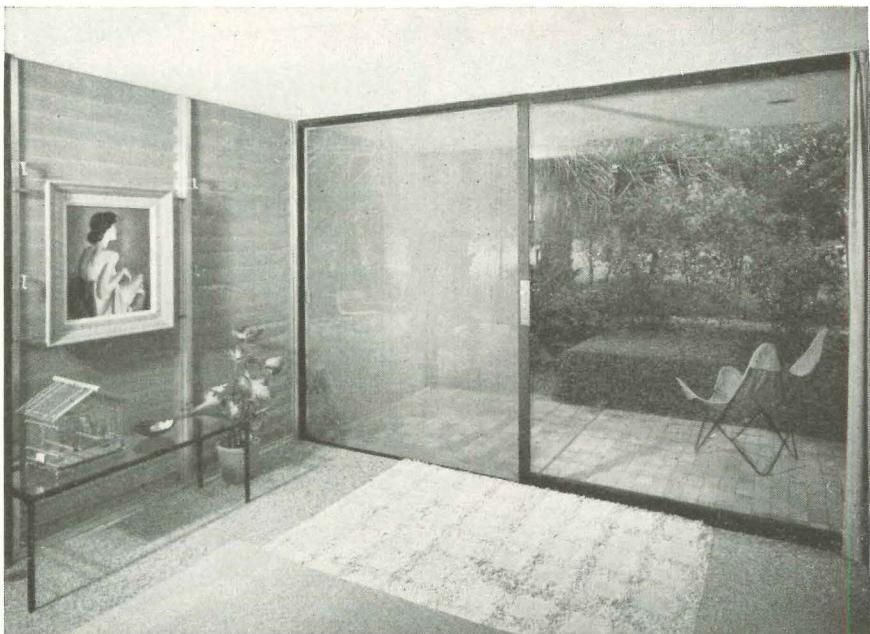
Post and beam system consists of 6" steel channels spanning a full 14'-6" between 4" H-columns. This allowed freedom in planning interiors and in opening up the outside walls with wide panels of fixed glass, jalousies and sliding window walls (details below). Flat roof is framed with 2 x 8 wood purlins 16" o.c., insulated with 6" of mineral wool, topped with 1 x 6 deck. Cross sections show a variety of ways to combine steel columns neatly with window, door and jalousie frames.





Sliding door separates dressing room and lavatory from toilet and sunken tub-shower, permitting two people to use bathroom at once. Obscure glass (at left) floods room with natural light. Cabinet work and most interior walls in house are of mahogany plywood.

Sliding wall opens master bedroom to its covered terrace and gardens beyond. Other outside wall is composed of wood jalousies with insect screening inside. Whole house has terrazzo floors for easy maintenance, plaster ceilings wired for electric radiant heat.



and unbroken spans for window walls



Fixed glass panel 9' wide shows off the shallow reflecting pool (at right). Low partition (at left) hides kitchen; long storage wall for canned goods and tableware has sliding panels with floor-to-ceiling hand strips. Circulation hugs outer wall, needs no hall.



Enclosed terrace offers choice of sun or shade; adjustable plank serves as bench, bar or buffet

Two houses by Architect Mark Hampton

2. AN OUTDOOR LIVING ROOM – bonus space

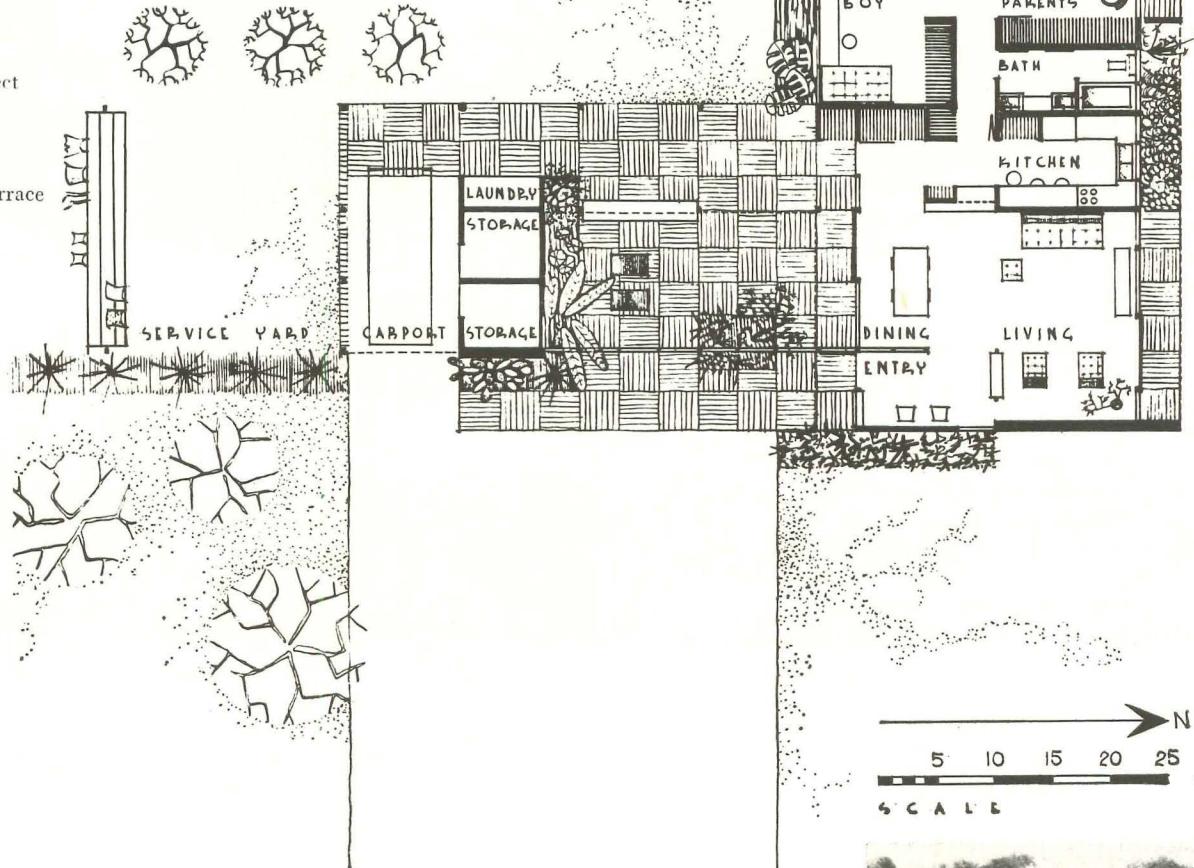
Fence has staggered boards so air can pass through. It continues into house to form a vestibule and to link the living room visually with its outdoor extension. But Hampton now thinks he should have changed the fence indoors into a simple partition of the same height.



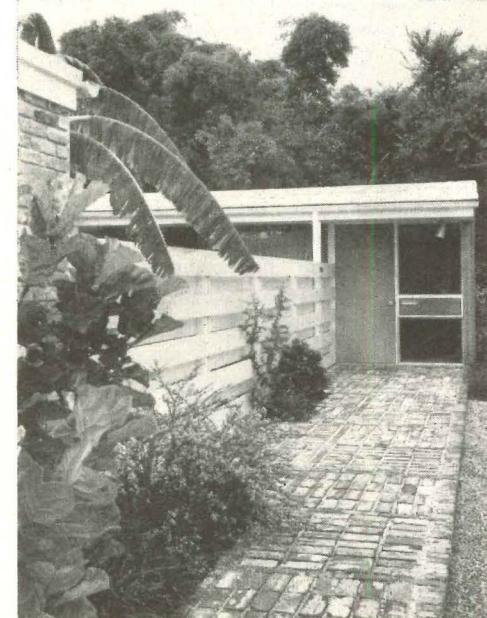
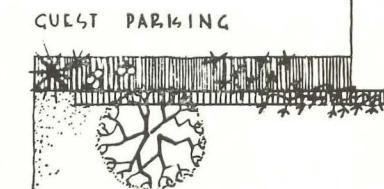


Putting the carport 27' to one side and linking it to the house with fence makes the house look bigger from the street than it actually is. Fence separates family terrace from parking.

LOCATION: Tampa, Fla.
MURPHEY POUND, associate architect
ROBERT CARTER, contractor
FLOOR AREA: 1,275 sq. ft.
plus 660 sq. ft. of carport, covered terrace
COST: \$14,500 plus lot



between house and carport



Family entrance (left) leads under cover from carport to door at center of house near kitchen. Formal entrance (right) is close to guest parking area.

PRODUCT NEWS



FORCED-WATER AIR CONDITIONING. Baby brother of big-building systems promises balanced heating, cooling for problem houses

In many regions of the US builders find home buyers prefer hot-water heating systems, are willing to pay a premium and even go without cooling in warm weather for "wet" heat in winter. (Simple enough to latch on to a warm-air system with ductwork, summer air conditioning presents a costly installation and engineering problem with most hot-water systems.)

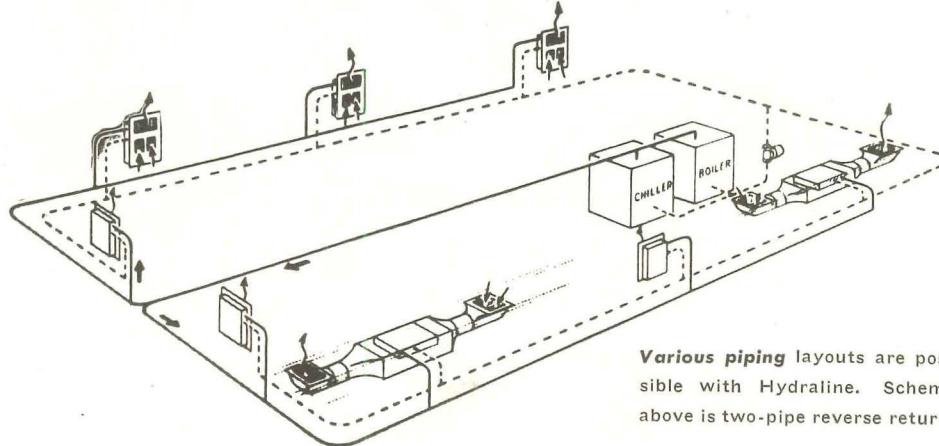
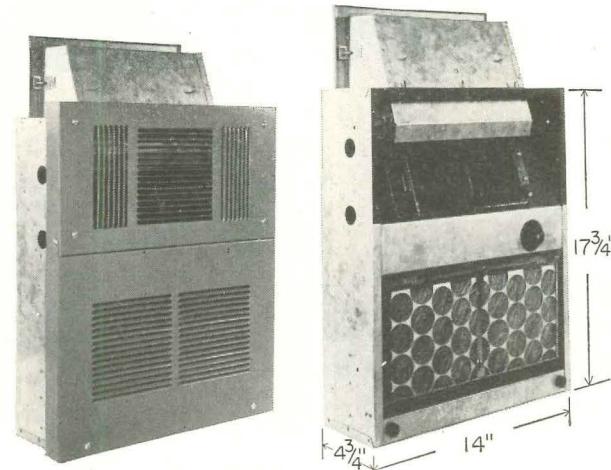
The "wet" advocates no longer have to settle for just the warmed half of the air-conditioning loaf. Borg-Warner, taking a cue from commercial year-round systems, has come up with *Hydraline*, a forced water system that circulates either heated water from a central boiler or cold water from a central chiller to recessed room convectors. In many parts of the country low-temperature well or lake water (50° or lower) can be used and the mechanical water chiller eliminated.

Essential feature of *Hydraline* is its inherent adaptability to various piping layouts for one-floor, rambling split levels, or two-story homes—basementless and basmented.

In most air-conditioning systems slight errors in design and sizing of ducts cannot be easily corrected after installation. Dampers may be adjusted afterward but change in air velocity to one branch affects pressures in all other branches and makes proper balance difficult. The *Hydraline* units each have automatic thermostats and a three-speed blower control which may be regulated manually in addition to central controls. Unit for unit, *Hydraline* air conditioners are said to cost no more than regular heat convectors—around \$50 apiece plus accessories. In a comparative study of over-all costs made in Detroit for a basementless, three-bedroom house, contractor-bid for a year-round (central controlled) air system came to \$2,650 (without insulation for the underfloor duct system); wet heat *Hydraline* system (with individual room controls) came to \$3,062 with a mechanical chiller, \$2,457 if well water could be used for summer cooling.

Manufacturer: Borg-Warner Corp., 346 E. South St., Kalamazoo, Mich.

Each conditioner has its own filter which is easily removed and cleaned, it may be vacuumed regularly along with the carpeting to assure a constant supply of fresh, dust-free air.



Various piping layouts are possible with *Hydraline*. Scheme above is two-pipe reverse return.



Extremely compact, the individual room units can be set between 16" o.c. studs, or may be installed horizontally between floor joists or ceiling rafters. They also can be adapted to serve both sides of an interior wall.