

June 1954

house + home

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The four-bedroom house

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State of homebuilding

- ▶ **Sales good, mortgage money plentiful as builders thrive on no-down-payment homes. Recession talk diminishes**
- ▶ **Spring brings small wave of labor pay boosts, but dipping materials prices and rising efficiency may keep costs level**

Homebuilding was booming into summer—unfettered and bullish. Builders and buyers, after a short siege of shock, had divined that there was still an FHA and were making use of eager mortgage money. The market for old houses was sticky in some spots, but there was no trouble with new developments. Sales of 50 to 60 homes over a week end were not uncommon. A development of 142 homes for \$15,400 apiece (near Philadelphia) went out in two weeks' time for fall delivery.

New wage agreements between unions and contractors were pushing labor pay up, but rising efficiency and dipping materials prices indicated costs were still on a broad plateau. BLS figures on wage rises showed little change during the first quarter: an increase of 0.3%, according to a survey of seven building trades in 85 cities, which was the same as for the corresponding period last year. Average wage scale April 1 was \$1.00 an hour. It was higher now—strike and nonstrike settlements had pushed construction pay up about a dime an hour in many places—but it was still too soon to be sure how widespread union pay boosts were going to be.

Assistant Commerce Secretary Lothair Teetor stated last month that the economy was "about ready for another advance." Pessimists, he said, "may well be caught out in the bright sunshine with their umbrellas and their overshoes on." Something of the same sentiment (more optimism than pessimism, anyway) was echoed by other experts—Secretary Humphrey, Economist Hauge, Budget Director Hughes, CEA's Arthur Burns. There was less talk about plugging in the administration's public works reserve program and more about private plant expansion and modernization. Unemployment dropped to 10.00 in April and although it was mostly a seasonal downturn it was still the first since last autumn. A strong point of agreement: keep construction of all kinds going to guard against economic slack.

in VA, FHA interest n—perhaps by summer

Over the year's time, mortgage money had come full cycle from scarce to abundant in nearly every corner of the nation.

Last month, easy money was bringing VA and FHA mortgages so close to a universal standard (see table, p. 44) that experts began forecasting a cut in interest rates sometime next summer.

Economist Miles Colean gave the Mortgage Bankers Assn. this prophecy at its Denver conference: "I think that a 4½% rate will in a matter of weeks be a par for FHA and VA loans in most of the country. . . . If VA and VA mortgages begin to sell at a premium over a considerable area—as seems probable by late summer—the agencies will be faced with pressure to drop the rate back to 4%. At the same time there will be pressure for instituting more liberal terms. It is certain that it will not be possible to resist to both pressures, since to do so successfully would require the existence of a much greater supply of mortgage funds than is probably available."

Looking further into the future, Colean predicted that if the "general economy" of the

country "should drag along sluggishly or continue to sink lower throughout the year, then mortgage activity probably would get a fairly marked setback toward the end of 1954 or early in 1955." So far, he noted, "the ponderous momentum of building activity" was greatly responsible for carrying the nation (and construction) through an eight-month business dip.

Lenders' push-out-the-cash attitude was reflected, at mid-May, by the unanimous report from mortgage bankers in ten major cities across the nation that there was "plenty of mortgage money." Said MBA President Will A. Clarke of Philadelphia: "That has been true for the last 60 days and there is no foreseeable possibility of change for the next six months." VA's no-down-payment terms were growing more and more popular. In Houston, Mortgage Banker John F. Austin Jr. estimated 85% of the area's guaranteed loans were 100% loans. Nationally, this was reflected in a tidal wave of VA applications—up to a total 42,928 for April, highest figure in 3½ years.

Many a thoughtful mortgage man was worried over the spread of the nothing-down (except closing costs) house. Said Byron T. Shutz of Kansas City: "I wish it wouldn't,

but there has been a considerable increase in no-down-payment loans here. I don't think it should be permitted because it will result in overbuilding both here and elsewhere." A former—and still highly influential—NAHB president agreed: "The nothing-down loan," he told HOUSE & HOME, "only leads people to buy more house than they can really afford. Moreover, it's inflationary."

If it guaranteed nothing else, the flood of money made a million-plus housing year certain—whether or not Congress passes a liberalized housing bill. But easier terms, if needed to fight recession, would be needed before Congress could get around to taking another look at housing.

Taft-Hartley revision bill blocked by split interests

Administration hopes for revision of the Taft-Hartley Act this year were all but smothered April 7 as a solid bloc of Democratic votes in the Senate swept the measure back to committee for more study. Back of the recomittal vote (50 to 42) was an odd mixture of partisan politics, labor apprehensions and reluctance on both sides of the political aisle to risk a showdown on attempts to tack on a civil rights rider. Spokesmen for organized labor preferred to see no bill at all. They felt the odds were Congress would adopt amendments not asked by President Eisenhower to tighten instead of loosen the law. Homebuilders did not like the proposed revisions, either, fearing they would make it easier for AFL building unions to organize the nonunion half of housing. One provision in the Senate bill would remove the ban on secondary boycotts on a construction job. Another would allow employers and unions in construction (and others with intermittent or casual or temporary employment) to enter into prehire agreements requiring union membership within seven instead of 30 days. General contractors supported the amendments.

The Senate labor committee is unlikely to make further effort to rewrite the legislation this session. In the House, there is even less sentiment to amend the law.

Rises of 10¢-19¢ for unions as strikes reach settlement

As wage-negotiation activity picked up around the country, a couple of long-term strikes ended and some new ones broke out in several areas. The settlements:

- ▶ Cook County plumbers (the Chicago area) obtained a 13¢ rise and quit a 55-day strike. The plumbers—about 2,500 were out at the strike's peak—signed a five-year contract for \$3.13 an hour and continued contribution by the contractor of 15¢ an hour to the union's pension fund and 9¢ an hour to the health and welfare fund.
- ▶ Five construction unions in central Ohio—some 3,800 workers—went to work with a 13-

month contract and an increase of 10¢ after a 27-day strike.

► After a short strike, 400 carpenters and 500 laborers in Greenwich, Conn. went back to work, carpenters with a 19¢ increase (to \$3.24) and laborers with a 10¢ increase (to \$2.22 and \$2.50).

On the other side of the scale, unions resorted to strikes in several areas in an effort to win demands. After four months, negotiations in the Bridgeport (Conn.) area, 3,000 carpenters, bricklayers, masons and plasterers and laborers failed to report to work. In Kearney, N. J., Congoleum-Nairn, Inc., had its first strike in 66 years of operation as members of the rubber, cork, linoleum and plastic workers union picketed for a 20¢ rise. In Suffolk County, Long Island, 1,500 union carpenters were on strike for a 30¢ rise and reduction of the work day to seven hours.

Complicated negotiations by the building trades in the Cleveland area had been partially resolved, but complete agreement was held up by a difference of opinion between the local building trades employers association and the homebuilders association. The union council, which had demanded 32½¢ at the start of bargaining, had been offered 12½¢ by the BTEA and had accepted. The homebuilders association (not a member of BTEA) had refused such a rise. Result: commercial jobs were going ahead, but an estimated \$45 million worth of new home construction in a four-county area had been shut down. The biggest project halted was the 400-suite, \$5-million expansion of the Cedar Apartments public housing job. Meantime, the AFL asbestos workers union had asked for an increase greater than 12½¢.

Illinois jury indicts four on shakedown charges

A grand jury in East St. Louis, Ill. (across the Mississippi from St. Louis) returned indictments against four area AFL leaders last month on charges of violating the federal anti-racketeering law. The big boys were Evan Dale, 38, of Carbondale, Ill., president of the Southern Illinois District Council of laborers and hodcarriers, and his buddy, James Bateman of Murphysboro,

St. Louis Post-Dispatch



DALE

man of Murphysboro, business agent of Local 161 of the pipefitters union. Also indicted: Orville Soucie of Terre Haute and Orville Rhodes of Danville, officials of the AFL operating engineers union. Dale and Bateman were charged with conspiracy to extort over a million dollars from Ebasco Services, Inc., a New York engineering and construction firm, and Electric Energy, Inc., for labor peace during construction of the latter's new power plant in Joppa, Ill. Dale is head man of a four-local pool established by the laborers

union to supply workers for the Joppa project, the TVA plant and the Paducah atomic project, also recruits and controls homebuilding labor in the area.

Construction of the \$160-million Joppa plant has been delayed by close to 40 work stoppages in the last two years. The original contractor was forced to give up the job because of delays and mounting costs. Dale and Bateman were charged with offering labor peace to three officials of the two companies for a total \$1,030,000. The offers were rejected. It is charged that in their extortion attempt they obstructed and interfered with interstate commerce. Soucie and Rhodes faced similar charges of shakedown and interference with interstate commerce on a railroad construc-

Chicago Housing Authority told that Negro tenant in Trumbull Park was 'ill-planned'

Ever since last August, when Donald Howard, 25, his wife and two small children moved in, Chicago's Trumbull Park public housing project had been the scene of the most protracted race rioting in Chicago's history. Despite massive, round-the-clock police protection, mobs tried to rush the Howard's apartment, smashed their windows 15 times and caused \$200,000 damage in the area. Howard, a former mail carrier recently working for his brother-in-law's interior decorating firm, is a Negro. He was the first to move into the 462-unit project in Chicago's racially tense South Side. At times, as many as 1,000 cops were on hand to control the mobs. Lately, the detail had been cut to about 70 policemen per shift. Protecting the Howards—and ten other Negro families who moved in later—had cost the city between \$2 and \$3 million in salaries.

Last month, at police urging, Howard moved to a five room flat in a transition neighborhood. Said Howard: "We suffered. . . I thought that we had sacrificed too much." Police hoped for an end to the riots, but one housing official said skeptically: "I feel it's 'one down, ten to go'."

Ironically enough, after letting Howard in, the Chicago Housing Authority accused him of falsifying his family income (by not reporting his wife's \$55 a week as a telephone operator) and won a suit to evict him. Howard appealed, but the point is probably now moot. In January, a mayor's committee which looked into the case reported Howard's admission was "due to an error." While urging that public housing projects be racially integrated, the committee warned: "Administrative procedures of the Chicago Housing Authority [must be] so organized as not to allow such an ill-planned or unplanned move-in as touched [off] the Trumbull Homes disturbances." Among steps needed, said the study committee, were 1) a big "information and education program" before Negroes move into

tion job to a power plant near Dan

The East St. Louis jury is separate from grand jury in St. Louis proper which indicted 16 building union leaders, including Paul Hulahan, who was subsequently sentenced to 12 years in prison (AF, Feb., '54, News). Juries are both after the same kind of evidence however, and it is notable that Dale is one of the 16 indicted by the first jury. Last month came further news: the investigation was pushed to 39 more counties in Illinois, 14 in the central and western parts of the state. US attorney John B. Stoddard Jr. of Springfield said he had obtained "voluminous reports of alleged racketeering in that area stemming from investigation by the jury in East St. Louis.

white neighborhoods, 2) stronger enforcement of building and zoning laws in transition neighborhoods, and 3) assurances from lenders that "normal credit resources" will be withdrawn from transition neighborhoods "as long as property was well maintained."

The housing segregation battle elsewhere

► In Sacramento, Calif. the Natl. Assn. for the Advancement of Colored People charged in a suit that the Sacramento realty board and most of the city's big realty firms were violating the law by secretly agreeing to refuse to sell homes in new subdivisions to Negroes. NAACP attorneys called this the first suit of its kind. It developed when Charles A. Ming, an employee at the Air Force McClellan Field, allegedly was refused a home in a new subdivision because of his

► The Philadelphia Commission on Human Relations, after a survey made by the Philadelphia Housing Assn., announced that 22% of the city's Negro families and 22% of white families live in blocks where there is "some" racial integration. In 27% of the 13,085 blocks Negro and white families live side by side. In the 1940-'50 census decade home ownership among Philadelphia Negroes rose 340% (compared with 57% among whites) although less than 1% of the housing since 1946 was sold or rented to Negroes.

► In Washington, D. C. Col. Campbell Johnson, president of the Washington Housing Assn., told a meeting that unless racial integration proceeds in the suburbs as well as in the city, Washington may become a Negro city.

► In a Los Angeles talk, W. Miller Barbour, western field director of the National Urban League, asserted many western cities were repeating "the blunders committed 100 years ago by eastern cities" in an "apathetic approach to minority-group problems which tends to encourage slum development."



TOP TEMPOS at Vallejo, Calif. were built during war for Navy shipyard workers. The first units of this project went on sale for removal to more rural parts of California in April. A man in the foreground, who has spent all his nine years there, asked HOUSE & HOME's photographer: "Why are you taking pictures of these houses, mister? They're no good."

Temporary housing: a wartime hangover creates headache for PHA, blight for cities

In the rush days of World War II, when millions of new workers and servicemen moved into plants and posts, the nation turned to temporary housing—any kind of housing—and built it fast. To help meet the crisis, Congress in 1940 passed the Lanham Act, appropriating \$1.7 billion and providing for 626,000 units of public war housing. Some were "permanent" units, but close to 70% went under the heading of "temporary" housing, quickly built to substandard specifications and intended for a maximum occupancy of two to five years.

Today, 10 to 14 years after they were put into use, 100,000-odd of these "tempos" are still in operation. Bleak, worn-out boxes, they linger in cities occupied by low-income veterans, minority groups, migrant laborers.

What is being done to get rid of them? In San Francisco's bay area, where there are 100 still in operation—the nation's biggest single concentration—many demountable units are being sold at bargain prices and taken away for re-erection in rural counties where there are no building or zoning laws to stop them. Many of these have ended up in towns already fighting their own slum problems and have made anti-slum programs and orderly city development more difficult. The same thing has happened elsewhere, although PHA is now bringing destruction of an increasing number of the worst tempos.

Disposition dilemma. The government is in an awkward position: "damned if it stays and damned if it doesn't." If it sells the units for scrap only, PHA is accused (especially by Congress) of not recovering enough of the taxpayers' money. Yet if it keeps them intact, so they can be transplanted, federal authorities are criticized locally for aiding in the creation of new slums. More disposal is often complicated by politics and pressure groups who like the under-the-table rents and by military officials who want to keep the units open to provide cheap housing for their low-paid personnel.

In California, most 10-to-12-year-old projects have been specifically designated "blighted areas" by the state. One buyer purchased 171 demountables from Richmond's Harbor Gate project, is setting them up as permanent rental housing near the bustling Travis Air Force Base. In these units state housing officials note five violations of the city building code, two violations of the state housing act. A PHA official described them as "basically excellent dwellings." But state men complain that joists are rotting, plywood floors and siding are badly deteriorated in some cases, that wiring has been cut and buyers plan to replace it later in violation of codes.

Early this year the Vallejo Housing Authority sold 532 units from its Chabot Terrace project to a San Francisco wrecking

Photos (except bottom): John Le Baron



DEMOUNTABLE TEMPO, after the buyer spent \$3,000 on new asbestos siding, hip roof, picture window, sits on watery meadow near Santa Rosa, Calif.—an area not governed by building regulations. It cost the owner \$500, will eventually sell for \$4,500. State inspectors claim the wall clearance is still too little for proper venting of the room heater.



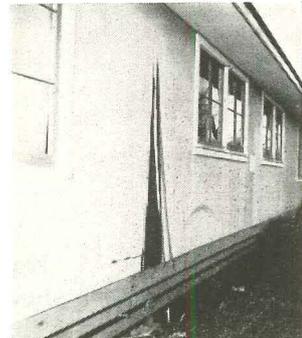
RE-ERECTED UNITS at Stockton, Calif. look handsomer, but city officials assert substandard specifications mean new slums are being made.

company. When they started appearing by the dozen in Sonoma county, the county planning commission prepared a stop-gap ordinance to make them conform to minimum standards. The county board of supervisors was ready to adopt the emergency measure, and a permanent building code, too, when the agricultural interests started howling "creeping socialism" and "dictatorship" and killed both measures.

At the state level, officials say they have been unable to rally builders or real estate groups behind any sustained effort to stop sale of the demountables.

The Stockton city planning department is hopping mad: "These units will quickly deteriorate into slum dwellings, due 1) to their poor original construction and 2) to the complete lack of site development standards and controls. If located as private property, either inside or adjacent to the city, these substandard buildings will permanently obstruct orderly city development. The original law states one thing, the disposition orders

PEELING PLYWOOD shows on a two-family unit sold at Richmond's Harbor Gate project. Contractor who bought 171 of units painted siding, barged houses across the bay to Suisun for re-erection.



say another. Policy conflicts, blanket orders, no coordination with the communities concerned, lack of a recommended program for communities to relocate their displaced persons, apparent disregard of the ramifications of interjecting substandard units into the local physical pattern—all these things are the basis of local objection. The federal order to sell these units intact is in complete opposition to the efforts being made in Stockton and in communities all over the nation to rehabilitate and redevelop slum areas. The cost to local governments and the eventual cost to the federal government in dealing with such units in slum clearance programs far outweighs the meager monetary return that can be realized from outright sale of temporary war housing units."

Gathering momentum. Elsewhere, the disposition program is picking up speed after the three-year freeze brought about by the Korean war:

► Milwaukee is taking fresh steps to hasten removal of its remaining 741 units, which have been in use for seven years instead of the two originally contemplated. The city is closing up each unit as a family moves out, consolidating remaining families to allow disposal of empty buildings.

► Arlington, Va.: Rep. Joel Broyhill (R, Va.), Arlington homebuilder, has bought the last of Washington's wartime housing units, the 870-family Shirley Homes project, is demolish-

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them to make way for 1,000 garden apartments.

Haven, at the insistence of its new 37-year-old Mayor Richard Lee, has condemned "traps" four projects of 281 units built in 1966 for five-year occupancy.

New York: the PHA regional field office, following disposition from Maine to Pennsylvania, has required complete demolition of all tempohomes to date, with the exception of the Brook Farms, N.J. This project was retained and extensively remodeled to conform with high standards.

Los Angeles: over a seven-month period all families living in two temporary housing projects have been relocated without need for additional new housing; the projects have been

► Dallas: a year ago 250 units were sold intact without restrictions, have appeared as rental units and tourist courts outside the city. The remaining 1,400 now being sold must be completely broken down so they cannot be rebuilt elsewhere.

► Chicago: in this district PHA has been concentrating on sale of permanent units, has disposed of only 900 of its 17,300 tempohomes. All these have been dismantled and sold for building material. PHA has queried localities about their desires, will demolish the rest completely if requested.

PHA, pinched between Congress and local opinion, feels that what tempohomes have been erected lie mostly on sites too scattered to be potential slums. Says Clifford "Casey" Ireland, assistant to PHA Commissioner Charles Slusser: "We're trying to make this a matter

of cooperation with local communities. But we can't prevent what we can't foresee and somebody is always trying to make a fast buck. Even in some cases where tempohomes are completely torn down, people have been able to put them together again and outsmart us."

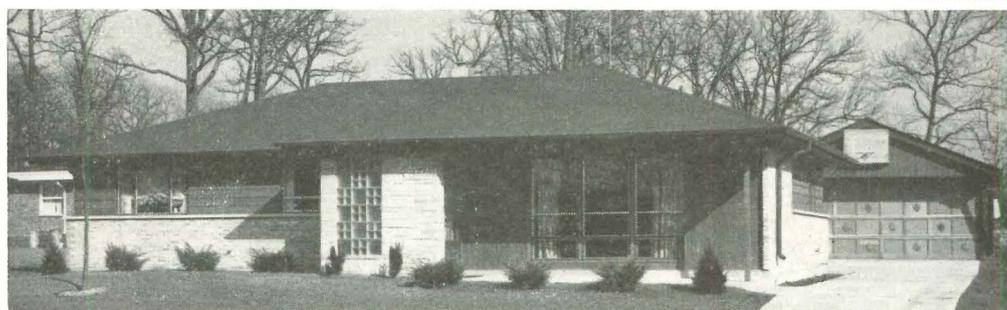
Ireland also points out, with justice, that communities which don't want substandard tempohomes have ample means of preventing them. The mayor of a southern California city but-tholed Slusser not long ago while the commissioner was on a swing around the country, complained that tempohomes were blighting the fringes of his pleasant residential areas. "You have to attach water lines, sewers to these units," Slusser told him. "You license these as a matter of course. You can control it if you want to." Ireland says the mayor changed the subject.

Chicago builders design tract house for temporary use as school

Bernard Klein

Places in postwar America have had more serious school problems than Park Forest, Ill., where American Community Builders in five years has converted a prairie-style thriving city of 23,000 persons, 40% of whom are under 14 years old. To meet the need, ACB's Nate Manilow and Phil Mick set up nonprofit corporations to build schools for the community, then leased buildings to school districts at debt-free cost. As the school districts' bond-power permits, these buildings are being leased by the district from the nonprofit corporations or "school foundations" as Manilow terms them. Among the emergency measures taken at Park Forest to keep up with the rapidly swelling school population was the conversion of apartments in ACB rental row houses as temporary classrooms. A dozen of the apartment units are still in use as classrooms but are gradually being converted to dwelling units as school building projects.

Last month, with Park Forest still expanding and over fist, ACB came up with an emergency measure: adaptation of ten of their three-bedroom homes for use as classrooms. Each home, originally designed as a 1,000 sq. ft., bath-and-a-half, three-bedroom house, will contain two elementary school classrooms plus cloakroom and wash-facilities. The classrooms will be small



EXTERIOR VIEW SHOWS DUAL-PURPOSE HOUSE-SCHOOL FINISHED OFF AS A HOUSE

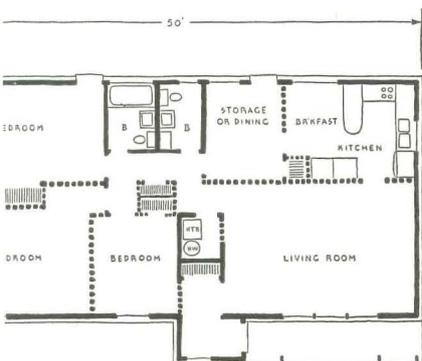
—500 sq. ft. instead of the conventional 800—but otherwise, their designers insist, they will be as bright and attractive as those in the best modern school.

Financing at cost. The ten "school-houses" will be constructed by a nonprofit corporation which is financing the project with conventional mortgages and with funds advanced directly by ACB. When completed, they will be rented to the school district (it happens to be 201-U) at actual debt service cost, computed on a 20-year, 4½% mortgage basis. When the district eventually gets adequate permanent school facilities (probably in three to four years), the nonprofit corporation will be at liberty to sell the "school-houses" to home buyers for conversion into residences. The corporation will have on its board of

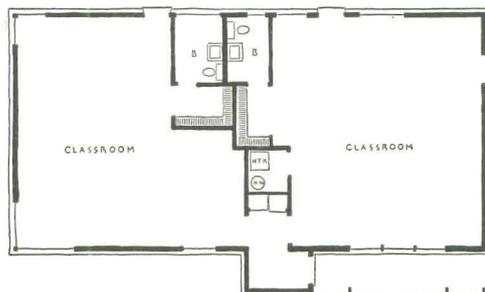
directors representatives from ACB, from district 201-U and from the Park Forest community. Any profit the corporation might eventually gain from sale of the "school-houses" to home buyers has been pledged to 201-U.

ACB's treasurer, Edward L. Waterman, estimates that each school-house will cost approximately \$12,000 to build. This is raw cost, not counting land or a fee for Architect Joseph Goldman, ACB's vice president in charge of construction. On a classroom basis, the school-houses will cost about \$6,000 each. This compares with \$20,000 to \$24,000 per classroom for recent suburban school construction in the area. The great difference is partly explained by the smaller size of the school-house rooms, the absence of wasted corridor space, the absence of administration rooms, recreation rooms, gymnasiums, etc. It is partly explained, too, by the fact that these ten school-houses will be built by the same mass construction technique ACB uses on regular homes.

Conversion for \$3,000. The new school houses have been designed with a sharp eye to eventual conversion into homes. Window locations, plumbing and wiring have been planned accordingly (see floor plans, left). About the only thing that will need to be changed when the school district is through with the houses is the interior partitioning. Waterman estimates it will cost not more



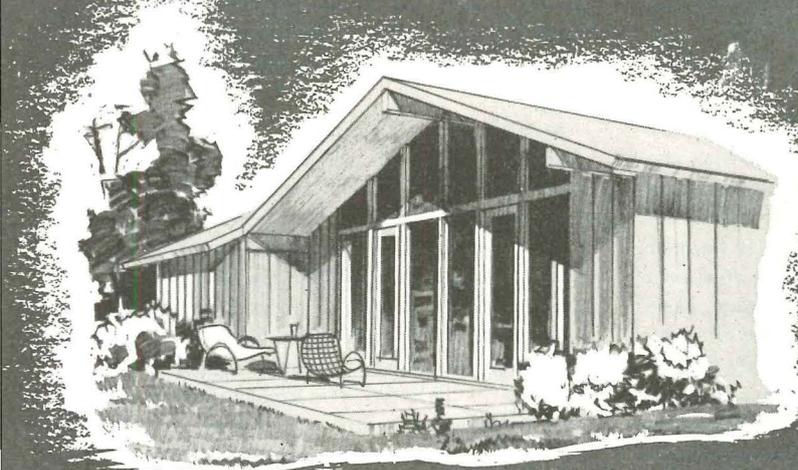
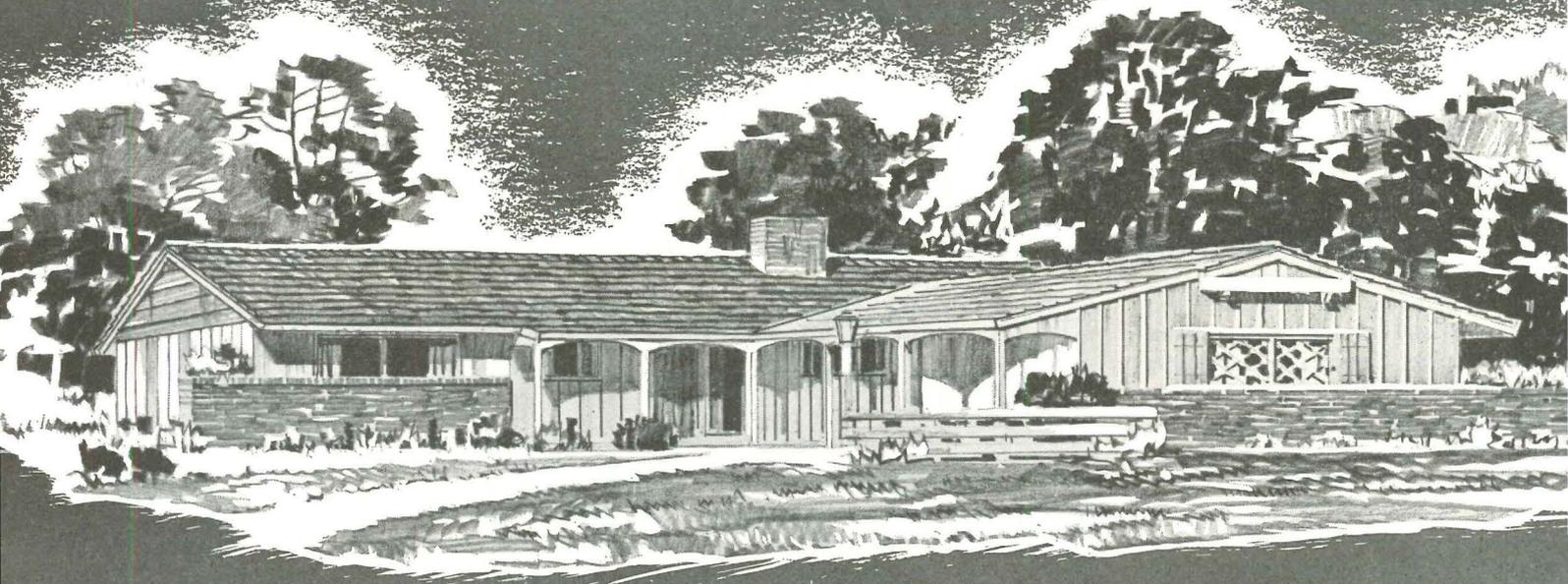
HOUSE, unit would get added partitions (dotted lines) and kitchen.



AS SCHOOL, unit is built with some partitions omitted, kitchen plumbing roughed in.

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terrace view

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A close look at South Carolina reveals cozy tieup between ex-FHA chief, 608 operatives

HOUSE & HOME is no apologist for abuses in FHA. As we said last month, FHA is the best thing that ever happened to the US homebuilding industry. By and large, with rare exceptions, it is staffed with devoted public servants, many of whom work for less than they could earn in private business. Yet there are cases where the operations of FHA have been open to grave question.

Lest anyone think HOUSE & HOME would sweep any of FHA's shortcomings under the rug, here are the facts about some of what went on under Sec. 608 in South Carolina. As a matter of fact, this magazine pointed out as long ago as July '51 that there was so much smoke arising from FHA operations in South Carolina that "it seemed more than likely Congressional investigators would find quite a fire there, too." Congress still has not got around to looking into the matter.

Most of what follows below—in small type for the record—has never before been published anywhere. None of it, when this was written, had been aired in either of the two Senate investigations of FHA.

In Dec. '51, Richard Nixon, then a senator, asked FHA if it ever had investigated "the purported associations between Leonard D. Long [South Carolina's biggest builder] and Herman E. Bailey, South Carolina FHA director?" In reply, Deputy FHA Chief Walter Greene wrote Nixon: "I can assure you that we have no such evidence." About two months later, however, FHA quietly "accepted" Bailey's resignation after 17½ years in office. Since then, the stories that used to circulate through the industry about FHA's South Carolina operation have dwindled.

Last month, it was not yet clear whether HHFA or Dept. of Justice investigators had their eyes on South Carolina, in particular on how the Sec. 608 program operated there under "Judge" Bailey's regime—all of it under Democratic administrations. Meanwhile HOUSE & HOME conducted an investigation of its own in South Carolina. It turned up the following facts:

1. "Judge" Bailey made a 300% profit out of an involved stock transaction in a fire insurance company whose president also headed one of the state's largest FHA-approved lending institutions.

2. "Judge" Bailey mortgaged his beach house on the Isle of Palms, near Charleston, S. C., for \$12,500 to a wholesale liquor distributor who 1) had received a \$100,000 FHA commitment and 2) was a member of the Democratic "Thousand Dollar Club" (contributing that sum to the 1948 presidential campaign).

3. J. C. Long, the largest builder in South Carolina, had entered into a private agreement with a contractor to construct a 608 apartment house for \$400,000 less than the commitment, although they both signed FHA forms asserting that the cost of construction was to be above the amount of the commitment.

4. The same J. C. Long sponsored a now-foreclosed 608 project in Orangeburg, S. C. and conducted the land transactions in such a way that any future buyer of the apartment house may be forced to buy from Long a lot valued at \$25,000.

5. The same "friends and neighbors" concept of South Carolina housing that seemed to prevail at H-bomb plant housing prevailed in the earlier 608 program. One lawyer, by his own estimate, closed somewhere "between 40 and 50" of the 89 Sec. 608 projects built in the state; one architect designed and supervised "about 50" of them. One bank made a majority of the construction loans. And a majority of the mortgage brokerage was done by two firms. Because FHA records have been impounded, exact figures are impossible to obtain.

"Judge" Bailey profited from the insurance company stock in an involved series of transactions. His son, Herman Bailey Jr., appears on the records of the Metropolitan Mortgage Co., Columbia, S. C. as an original subscriber at \$8,000. Metropolitan, formed July 31, '47, when Bailey Sr. was state FHA director, was absorbed by Great Southern Insurance Co., also of Columbia, on Jan. 31, '50, and Bailey Jr. was given 40% of the stock of the new company for his interest in Metropolitan.

Only stockholders. The sole stockholders in Great Southern at the time it was formed were Bailey Jr., 40%; Bonner Baxter, a former state FHA employee, 20%; and C. W. Haynes, 40%. Haynes is and was president of Great Southern, and also is and was president of C. W. Haynes & Co., an FHA-approved lending institution which acted as broker for many 608 projects.

The senior Bailey resigned as state FHA director on Feb. 29, '52 and the stock held in his son's name was transferred to him on Dec. 17, '52. On Oct. 1, '53, the other stockholders paid Bailey Sr. \$25,000 for his entire holding in Great Southern.

Bailey's comment on his interest in Great Southern is somewhat contradictory. He insisted, in a recent interview, that "I had a lot of money, made from fees while I was probate judge of Anderson County, before I ever went into FHA." He also said: "Any official of FHA can own stock in any approved mortgagee, and there's not a thing wrong with it. I made an affidavit on it to the FBI, and they couldn't find anything wrong with it."

The relatively pretentious beach house Bailey owns at the Isle of Palms has long been a subject of speculation. "I know that," Bailey said. "Why, even Drew Pearson called me about it. Anybody that wants to look will find that it's mortgaged."

Research in Charleston shows that the house was built by J. C. Long, also promoter of the Isle of Palms. The mortgage, taken on Aug. 15, '49, is held by Vincent Chicco, according to records in the Charleston county courthouse. It is for \$12,500 to be paid in 15 installments at 4% interest and, by the record, will end on Aug. '64. Chicco is, according to clippings from the Charleston News & Courier, sponsor with J. C. Long of the Chicco apartments in downtown Charleston, for which they received a \$100,000 FHA commitment. On Dec. 4, '44, a news item identified him, along with J. C. Long and his brother, L. D. Long, as being three members of the "South Carolina One Thousand Club," of the Democratic Party.

Deal with a contractor. The details of J. C. Long's agreements with a Charleston contractor, Skinner & Ruddock, Inc., are disclosed in the records of a \$1 million lawsuit, Savannah River

(continued on p. 91)

\$3,000 to convert a school into a home. The original school-house costing \$12,000 the conversion job another \$3,000, ACB ultimately have their three-bedroom houses at a cost of \$15,000, not counting land. They have built the same house outright, Waterbury estimates, would have cost between \$13,000 and \$14,000. (The home design model which the school-house design is based on with a 60' x 130' lot, for \$16,500.)

District 201-U plans to put between 20 and 25 pupils in each of the 500 sq. ft. classrooms. It is not certain whether all ten of the build-out (20 classrooms) will be needed for classroom purposes. If not, one house may be used as an administrative center, recreation center or for some other school purpose. Not until fall enrollment shapes up will district officials be sure. And by that time, if present rules are maintained, all ten buildings will be ready.

The ten houses are being built in a row, and so that eventually they may be broken up into 70' x 130' lots. At the back of the school houses there are ten acres of school district land which the district plans to equip for playground area.

BOCA makes 95 changes to basic building code

A new broad concept of urban renewal is changing the work of building code officials across the nation heavier and more important than ever before.

Philadelphia last month, at the 39th annual convention of the Building Officials Conference of America, James W. Follin, head of the city's slum clearance and urban redevelopment division, took note of this trend and its beneficial results. These were beginning to appear in 200-odd cities now starting to conform with requirements for "workable" sanitation and code enforcement programs. The pending housing bill would make it a prerequisite to federal redevelopment or relocation help. Reported Follin: "Some of the cities are adopting building, plumbing and electrical codes for the first time and are strengthening building departments. Many others are revising and modernizing old building regulations. . . ."

Changes. Only one of 95 proposed changes in the basic and abridged BOCA codes caused much debate before its adoption. It authorized the use of "reinforced thermosetting plastics" in some kinds of glazing, roofing and roofing without being subject to basic code's requirements covering structural characteristics, protection of wall openings and fire resistance. (Approval for the use of other plastics, subject to these requirements, was voted a year ago.) The code officially defined the newly-approved specific product as follows: "A thermosetting plastic reinforced with a glass fiber mat having not less than one and one-half ounces of glass fiber per square foot." BOCA President Arthur J. Benline was re-elected.



BAILEY

HOUSING STATISTICS:

VA appraisal requests, spurred by easy mortgage money, reach 3½-year peak

VA appraisal requests for proposed homes soared to a 3½-year high of 42,928 units in April. This record exceeded last April's total by 95%, and had been topped only in Oct. '50, when applications were filed for 91,900 units in a historic stampede to beat the deadline for Reg. X. The March-to-April rise in VA activity was a healthier-than-seasonal 18%. It was good evidence of the rising availability of "nothing down" which is the first to dry up when credit tightens.

April also marked the first time this year that private house-building ran ahead (1.5%) of the corresponding month in 1953. Final revisions of 1953 housing starts set total housing volume at 1,103,800 units, of which 1,068,300 were private and 35,500 public. New private residential building for the year thus came within 200 units of 1952, no competition for 1950's whopping 1,352,200 units.

BLS' index of wholesale building materials prices exhibited continued stability, slipping back one tenth of a point to 119.2 in April. Market conditions in fir lumber, plywood and pine were artificial due to threats, then postponements, of strikes. Mill price for index grade Douglas fir plywood regained its March loss, stabilized at \$80 MSF for early June shipment. Average lumber price was \$64 MSF, and as high as \$67 in some instances.

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
1953						
January	476	111	278	92	441	1,400
February	503	109	268	84	424	1,391
March	605	126	316	92	488	1,627
Total	1,584	346	862	268	1,353	4,418
1954						
January	467	108	263	85	449	1,372
February	517	105	274	85	444	1,425
March	666	124	335	103	556	1,784
Total	1,650	337	872	273	1,449	4,581

Change 3 months

1953 to 54	+4.2%	-2.6%	+1.2%	+1.8%	+7.1%	+3.7%
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Source: Federal Home Loan Bank Board

MORTGAGE MARKET QUOTATIONS

(Originations quoted at net cost, secondary market sales quoted with servicing by seller)
As reported to HOUSE & HOME the week ending April 16

City	FHA 4½'s		VA 4½'s		FHA 4's Secondary	VA 4's
	Origina- tions	Secon- dary	Origina- tions	Secon- dary		
Boston: local	par-101	a	par-101	a	a	a
Out-of-state	a	99-par	a	98-99	a	95
Chicago	97-97½	98-99	97-97½	98-99	a	a
Denver	99-par	99-par	99-par	99-par	a	a
Detroit	98-99	a	98-99	a	a	a
Houston	99	par	97½-99	98-99	a	95-95½
Kansas City	97-par	98½-par	96-99	97-par	a	a
Los Angeles	97½-99	99-par	96½-99	96½-98	97-98	92½-94
New York	99½-par	99½	99½-par	99½	a	a
Philadelphia	par	par	99-par	99-par	a	a
Portland, Ore.*	99-par	99-par	99	99	a	a
San Francisco	par	par	97-par	97-par	a	a

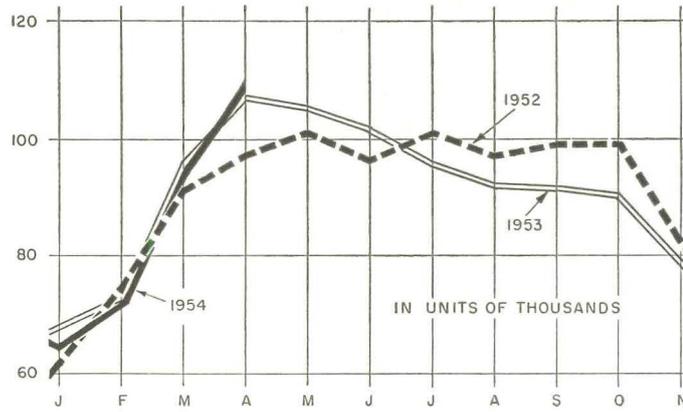
* No market.

* Also indicative of rest of Pacific Northwest.

SOURCES: Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Murray Wolbach Jr., vice pres., Draper & Kramer, Inc.; Denver, C. A. Bacon, vice pres., The Title Guaranty Co.; Detroit, 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.; Los

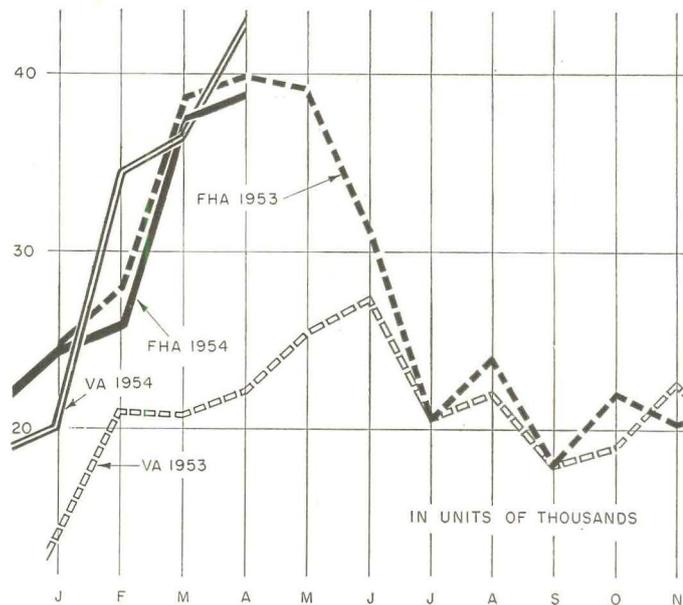
Angeles, John D. Engle, pres., Insurance Funds Mortgage Co.; New York, Hugo Steiner, Berkeley-Steiner Inc.; Philadelphia, Lawrence Stabler, vice pres., W. A. Clarke Mortgage Co.; Portland, Franklin W. White, pres., Securities, Inc.; San Francisco, William Marcus, senior vice pres., American Trust Co.

PRIVATE HOUSING STARTS



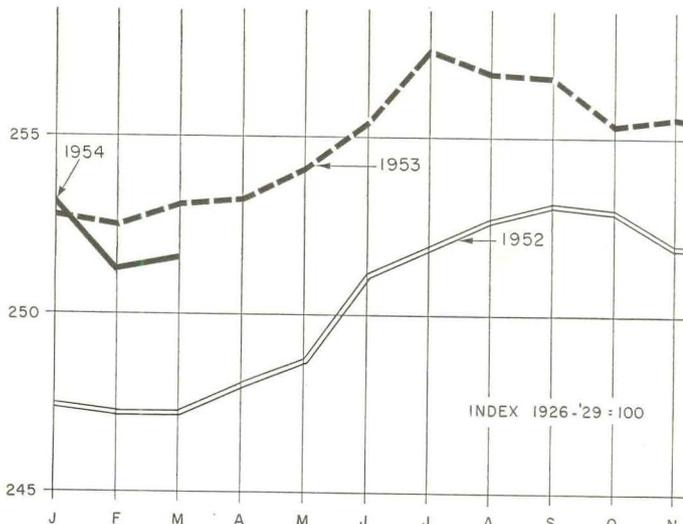
Private nonfarm starts rose to a springtime height of 109,100 in April, compared with 107,400 last year. For the first third of the year, 1954 private housing activity was only 1% behind 1953 (345,500 vs. 345,500 units).

FHA AND VA APPLICATIONS



April FHA insurance applications climbed to 38,860 new dwellings, compared with 37,335 a month earlier, and 31,450 a year earlier. VA appraisal requests on proposed homes totaled 42,928 units in April, substantially higher than 1953, when the tally was 22,037.

RESIDENTIAL BUILDING COSTS



E. H. Boeckh & Associates' index of residential construction for March was 251.6, a whisper above the March reading of the lowest since June '52.

Slum cleanup leads to murder

Inspector shot in Texas; New York tackles "slumlords" and tenants; New Orleans owner says rehabilitation pays

Weeks ago a 71-year-old landlord in Houston, Tex. fired a .12-gauge shotgun at three sanitation inspectors tacking unfit-for-occupancy placards on his houses, killed one and mangled the other two. "I am very sorry that I had to shoot these men but I am glad I did it and if I had to I would do it again," Oscar McCarley told police. "They are going to rob me of my life's earnings."

What the inspectors were in fact trying to do was to get McCarley to improve the condition of his ten double-decker houses. ("The walls and floors are only a single layer of plaster," commented one inspector, "and the plumbing is a conglomeration of bad plumbing.") The Houston city council passed an ordinance last November authorizing the health department to tag buildings that had not been inspected and found unfit and then give the owners 45 days to fix things up. If they failed to do so, the department could order the tenants out. The new legislation was directed chiefly at the city's big slum areas, but McCarley had delayed its application there. The inspectors picked McCarley, long a thorn in the side, for a test case. He was being held in the county jail, without bond, on a charge of murder and two charges of assault on a police officer. Trial was set for June 7.

Of the law. The McCarley incident is illustrative more of the temper of Texas than of any sudden or widespread landlord reaction to rehabilitation legislation. Such a reaction, experts agreed, could not have occurred in the Midwest or East. Disreputable landlords in these areas may have felt the breath of law enforcement—indeed, in some cities they were feeling it—but if they were in the mood to shoot anybody they were being quiet about it. Court action, or the threat of court action, was one of two increasingly important factors in the rehabilitation drive. The other was a long overdue appreciation and utilization of a key man in an official fight-blight program—the housing inspector.

In New York, a Johnny-come-lately among cities moving against profiteers in slum areas, put more steam behind its campaign. There were more summonses to the magistrates' court and more rent-cut enforcement (in some cases) by the State Rent Commission against landlords who failed to make good for repairs during a seven-day grace period. The city's recently completed block-block inspection experiment of close to 100 buildings (a basic procedure, of course, in any rehabilitation drive) was judged a success. City Administrator Luther H. Gulick recommended that it be continued permanently. One typical effect: the first day of the experiment 69% of the "test" buildings had violations; eight days later, as news spread in the area that the inspectors were on their way, the score for the day dropped to 23%.

Sauce for the tenant. Bernice P. Rogers, newly arrived assistant commissioner of the housing and building department, who shows signs of becoming a catalytic influence on the city's antiblight drive, drew applause at a local realtors' lunch last month with announcement that landlords were not the only black sheep in the business. The new angle: handing summonses to tenants for violations of the Multiple Dwelling Law. Commissioner

James Connaughton



MRS. ROGERS

Rogers reported that four inspectors were checking for such violations and that 30 summonses had been served the first two days. "The daily press has wanted a scapegoat in the past few years and the landlord has been the scapegoat," said Mrs. Rogers. But the frontal attack was still directed toward derelict owners: "We're fishing now [for landlords] and we're not fishing for the occasional offender, but for the man whose whole philosophy is to gouge all the money he can. We're convinced that if we get some of these really bad operators it will be of benefit to you because the caricature will not harm all of you."

Chief Magistrate John M. Murtagh, who set up a special housing division of Municipal Court recently, urged that the financial structure of slum buildings weighted down with mortgages be reorganized so that total mortgages do not exceed 50% of the value of the property. "When the ownership is encumbered with three or four layers of mortgages," he said, "the so-called owner has little incentive to maintain the property in a decent state of repair. Such financing is manifestly predicated on the assumption that the property is not to be maintained in accordance with law or human decency." Magistrate Murtagh was moved to this suggestion in a Saturday session during which he heard testimony from a landlord facing 40 charges of violations in 26 buildings. It was discovered that there were as many as six mortgages on some of the properties.

Another item: the city council doomed old-fashioned rooming houses by passing a bill to prohibit future conversion of apartments and homes to so-called "single room occupancy." Local realtors saw passage of the bill as "indication that the city means business."

Making it pay. The fact that improvement of property can be good business has been proved by a New Orleans attorney who is not only the city's biggest owner of blighted property but also one of the loudest and most convincing voices in its drive for rehabilitation. Label Katz, 33, is as close to the situation as a man can be. On the death of his



KATZ

father (who was convinced when he was 15 that real estate was the best investment in America and made two fortunes in it), Katz and his two sisters fell heir to 1,000 low-rent housing units. Katz says that his father had been rehabilitation-conscious, but that he was delayed in putting the properties into good shape by the war. Consequently he and his sisters were shocked to find that more than a third of the dwellings lacked toilets and bathtubs and could not measure up to minimum standards. Even before NAHB's Yates Cook arrived and sold the Baltimore Plan to New Orleans (see p. 47), Katz had launched a campaign to fix his homes. At last count, 200 had been put in shape; the other 150 were to be done within two years. "There is a personal satisfaction in improving property," said Katz recently, "but in addition, it is good business. I have found that when a property is rehabilitated, the potential sale value increases more than the cost of the improvements. Beyond that, it has been my experience that rents can be increased to the point where the additional annual return is 10 to 11% of the amount spent on rehabilitation. Tenants have generally told me that they are happy to pay the increased rent—we don't jump it too much—in return for better living conditions." An important factor in Katz's success: he has his own organization of carpenters, plumbers and electricians, will tackle jobs that other contractors might shy away from.

Out of the salt mines. Cincinnati was not going in heavily for summonses, but it was getting places through a stepped-up inspection program. With the addition of ten inspectors to the department of buildings staff (bringing the total force to 17), over 49,000 inspections were made last year and 2,829 orders for repair issued. One project: a narrow strip of bottom land between the Ohio River and the hills, where 1,731 dwellings were inspected and three out of four found wanting. Two thirds of the orders issued have been complied with, at an average cost of \$521 per building, amounting to something less than half a million dollars for the area. Said Supervising Inspector Donald F. Hunter: "We noticed that as soon as the original resentment at our intrusion died down, the people quickly realized the benefits of our inspection program and many of them exceeded our fondest hopes. . . ."

Cincinnati was smart about its building in-



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PEOPLE: John Root to oppose Clair Ditchy for AIA president;

Yates Cook quits as NAHB rehabilitation chief

ors. The city was of course fortunate to be able to augment its staff (Milwaukee was subsisting, for dwelling work, on two men) but getting an appropriation was only half the battle. In Cincinnati, housing inspection comes under the jurisdiction of the commissioner of buildings, all inspectors are called building inspectors and must be able to double in brass—work both on existing and construction jobs. "Some doubted we would ever be able to do it," said Hunter, speaking of efforts to recruit ten men who would be able to pass the double-barrel civil service examination. His answer: "The use of in-training for the ten 'students' selected from applicants." "We started from scratch," said Hunter, "and based our program on the premise that these men knew absolutely nothing about the housing business and had never been in a tenement or blighted area and had never been able to stay awake for more than two or three pages of the building code." The older men received remedial courses; Hunter ended up doing 24 hours' homework before teaching a class. The supervisor's opinion: "These men are now that housing work is no longer an assignment in Siberia or a tour of duty in the salt mines, but an opportunity for a career unparalleled in public employment."

action in the struggle:

REB's Build America Better Council laid out to sponsor state legislation to enable cities to wage war on slums. Specific aims: strengthening of local powers to enforce housing codes; right of cities to finance streets, parks and schools in conservation areas; creation of a municipal conservation committee.

When the New Jersey legislature extending the session to June 27, proponents of a state enabling law to help cities fight blight felt they had a chance to get results. The push was coming from Camden, where the *Courier-Examiner* (circ. 74,000) had been waging a front-line attack on blight almost daily since Yates came through in March and fired civic activists. (He told Associate Editor Jane Hunter that Camden was the first city among those he had visited where the local paper had spearheaded the initial campaign for rehabilitation.)

Cook and Camden's John Di Mona, assistant director for the Health Dept., spent most of his time trying to fashion a "perfect" anti-bligh enabling act. The document, still being worked over by interested parties, will contain at least one basic idea: legislation to enable a municipality—if it so chooses—to require a homeowner to keep his home in good repair. This would be a revolutionary law in New Jersey, which has nothing of the kind now and where, say blight fighters, no state government would ever dare apply such a law without a state enabling act.

The Arizona legislature passed a "slum clearance and redevelopment law" granting extensive powers for fighting blight, including provisions for bond issues and the exercise of eminent domain. Phoenix and Tucson would probably be the first to go to work

Often, AIA presidents have been re-elected without opposition to a second one-year term. Last month, AIA President **Clair W. Ditchy**, FAIA, of Detroit found his re-election would be contested. His opponent: **John W. Root**, FAIA, of Chicago, senior partner of the big architectural firm of Holabird & Root & Burgee and chairman since 1951 of AIA's public relations committee, which has been trying to help architects cope better with one of their peskiest problems. Root was nominated by members of the Chicago, Cleveland, Dallas, Memphis, southern California and Utah AIA

Hedrich-Blessing



ROOT

Roger Dudley



DITCHY

chapters. The election will be at AIA's convention this month in Boston. Other contested offices: first vice president, **Howard Eichenbaum** of Little Rock vs. **Earl T. Heitshmidt** of Los Angeles; treasurer, **Leon Chatelain Jr.** of Washington, D. C. vs. **Edward L. Wilson** of Ft. Worth. Eichenbaum is also the lone nominee for second vice president. Most architects predict he will withdraw for one post by election time.

Chicago Building Commissioner **Roy T. Christiansen** resigned his \$12,996 job under fire after six-and-a-half years in office. Four days before the resignation, the *Chicago Daily News* had come up with a story that Christiansen was a partner in one of nine architectural firms drawing plans for the city's parking garage program and was sharing in the firm's profit. A city ordinance forbids any department employee from having outside employment. Christiansen stated two days later he would not resign, changed his mind under increasing demands from aldermen. **Richard Smykal**, deputy building commissioner, was scheduled to take over as acting department head.

OPINIONS: These intellects shed the following light on matters of moment to housing:

► Few people realize that the bricklayers' union has rebuilt its ranks since World War II at a faster rate than any other construction trade. One out of every three brickmasons in the union today has been trained since the end of World War II.—**Harry C. Bates**, president of the AFL bricklayers, masons and plasterers union.

► "You artists ought to be appreciative of us designers and decorators. We have done more

for you than you think. Your pictures are selling quicker and in greater volume than ever before. Why? Because we designers and architects have made the American home so cold and bare and severe that the people must buy your paintings to put some beauty into their homes."—Designer-decorator **Paul Laszlo** of Beverly Hills, in a talk to the Westwood Village Art Assn.

For a little over a year, **G. Yates Cook** had been rushing from city to city as head of NAHB's new housing rehabilitation department, helping builders to develop ways and means of fighting urban blight. The results were encouraging: New Orleans, where Cook focused more of his efforts than anywhere else, was off to a good start on city-wide rehabilitation. Some other cities were tailing along behind: Memphis, Ft. Worth, Trenton, N.J. and Columbia, S.C.

But the pace was grueling and the attack scattered. In 14 months on the job, NAHB's slum fighter figures he has traveled 55,000 mi., spoken in 41 cities to at least 290 meetings. At 44, Cook, who was the principal city official behind development of Baltimore's block cleanup method of attacking slums, longed to turn again to carrying out an anti-bligh program from top to bottom in one place.

Last month, a group of 14 top Washington businessmen gave Cook the opportunity he wanted. They announced the formation of an interim citizens' committee to mount a broad attack on urban ills. Staff director: Yates Cook, who will quit his NAHB post at the end of June, although he will remain on call to help the homebuilders put on more training schools for rehabilitation leaders akin to those held last September in New Orleans and last April in Trenton, N. J. The new organization will do much more than slum rehabilitation, stressed Publisher Philip Graham of the *Washington Post* and *Times-Herald* in announcing its formation. Said he: "Our central purpose is to try to support intelligent efforts to improve traffic, parking, housing and to meet other related problems which impede the city's progress."

Reni



COOK

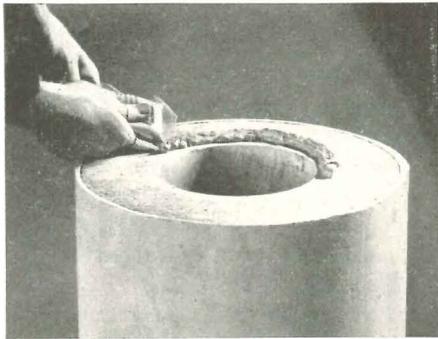
CONGRATULATIONS: To Dean **William W. Wurster** of the University of California's school of architecture, who was appointed a fellow of the Royal Academy of Fine Arts in Copenhagen for his "great contributions to architecture"; to **Ralph Rapson**, assistant professor of architecture at MIT, appointed head of the University of Minnesota school of architecture; to **Melvin H. Smith** of Brooklyn, N. Y.,



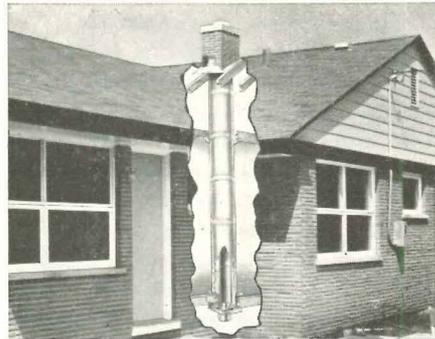
Time and material for chimney construction is being cut 30-50% on average new housing installations with the Van-Packer Packaged Masonry Chimney. It goes up with 2 ft. genuine masonry flue sections — installs with one man in 3 hours or less, with two men, 1½ hours. Ceiling or floor suspended (under

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Genuine masonry Van-Packer chimney goes up by sections in 1½ hours



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A HOUSE FOR FLORIDIANS BY JACKSONVILLE BUILDER SHAFFER

BUILDERS AT WORK:

Redwood & plate glass

Redwood, larch, masonry blocks and marine plywood have gone into the five completed houses in Joseph O. Shaffer's handsome Seabrook Manor development in Jacksonville (photo above). He plans five more there—to sell from \$18,500 to \$27,000—and also contemplates a subdivision of 45 contemporaries in the \$16,000 to \$20,000 bracket. About 4,000 people inspected the model Seabrook Manor home the day it was opened and Shaffer reports a number of contracts to duplicate the house in other areas. Its basic plan includes three bedrooms, exposed beam ceilings, a slightly pitched roof (one of the features adapted to the specific taste of Floridians, according to Shaffer) and much use of glass. Windows in the living room are deep and wide, shallow in the rest of the house. Other items: freestanding cabinets and closets and patios off the master bedroom and living areas.

Pulse of the market

Detroit's Edward Rose & Sons entered the trade-in house business—with encouraging results. A Friday ad in the *News* brought nearly \$500,000 in sales of new homes over the same week end, compared to sales of \$232,000 the previous week end. The company has set up a division to handle trade-ins exclusively. . . . Testing the reception a contemporary shed-roof house would get in hitherto tradition-minded Milwaukee, M. A. Cagan Home Builders scattered 45 of them in its 100-home Capitol Crest subdivision. So far, 20 of the 40 houses sold (all are priced at \$15,500) have been in the contemporary style. Says President Larry Glaessner: "We've had it [contemporary design] in the back of our heads all the time and we now feel that people are ready for it."

Out to Long Island

The Long Island market for week-end type bungalows continued to flourish with projects like the 1,000-home development (with beach rights) that Eugene Romano will build on a 500-acre tract in Riverhead. Designed by Herman York, the two-bedroom houses will sell for \$5,999, carry an FHA down payment

of \$290 and monthly payments of \$41.95. Carports are optional. In Brentwood, 215 Title I houses will be offered at \$5,990 by the Edelson Realty Co. They are two-bedroom homes with carport.

In the millions

A \$30 million residential and commercial project in Marple Township, near Philadelphia, is planned by Ralph Bodek, president of the Philadelphia Home Builders. Of the 600 acres in the development, 350 will be devoted to 1,500 single-family homes on 7,500 sq. ft. lots; 50 acres to houses with lots of 12,000 and 20,000 sq. ft. Design will be split-level and ranch-type.

Other new multimillion dollar projects: a \$20 million subdivision in Olivette, Mo. (near St. Louis) for 1,000 homes developed by Marvin H. Glick . . . a \$12 million project near Chicago for 450 ranch-style and split-level homes selling for \$17,500 to \$25,000, to be developed by the Cooperative Home Builders, Inc. . . . a \$7 million residential project within the corporate limits of Cincinnati, to include 250 one-family houses, priced from \$20,000 to \$35,000, and 17 apartment buildings; developer: The Faxon Co. . . . a \$6 million, 300-home project in Bellaire, a Houston suburb, with a price range of \$13,500 to \$18,500; developer: Melvin H. Godbold.

Builders put up exhibit hall

A building for the exclusive use of a building products show—and for only 17 days a year—is rising in Los Angeles (cut, below). The hall, designed by A. Quincy Jones and Frederick E. Emmons, AIA, is a \$100,000 project

of the Building Contractors Assn. of California, who will open it Sept. 17 for its Builders' New Products Show at the Angeles County Fair. After the show, hall will close until the 1955 show. Covering nearly 30,000 sq. ft., the hall will be open on the east side and open above 10' walls on the west. It will accommodate more than 125 displays in 10' areas.

Development rush in Oregon

A housing boom fueled by easy mortgage money was developing in western Oregon. Some evidence: McKel Inc., using a no-down payment mortgage as bait, sold every one of its 126 homes in the Merrifield Addition in Portland even before the formal showing of the five \$10,000 models. There is a waiting list, too. . . . The Cedar Hills development in Tualatin Valley will improve 400 lots this year, as against 225 in 1953. . . . The successful postwar development in the Portland area, Vermont Hills—Clairmont subdivision which was started in 1948 by Milverton McIver, expects to reach its goal of 500 homes this summer. Located in a rolling hill section, houses range from \$9,500 in the flatland to \$26,500 for those with a view.

Biggest air-conditioned project

Demand for space in Builder Elbert Fausett's proposed 700-home housing project in a residential section of Little Rock has thus far exceeded the speed at which Fausett can get the units up. He had sold 79 homes (under construction) at last count and started another 30 to cut away at the waiting list. Some 15,000 visitors were channeled through two model homes in the project (called Broadmoor) last autumn—channeled through carefully so that the full benefit of the air-conditioning would be felt. Broadmoor, says Fausett's promoters, will be the largest air-conditioned housing project anywhere. Designed by Architects William Van Valkenburg and Elbert Fausett, the three-bedroom brick homes have received FHA appraisals an average \$10,000 over their price tags of \$11,000 to \$17,000. The air-conditioning angle on the project is an interesting one. Fausett at first figured that the homes were going to need a 3-ton model. After consulting air-conditioning engineers, however, he and his architects widened their wings for extra shading, increased the insulation thickness in walls and roof and with

(continued on p. 58)

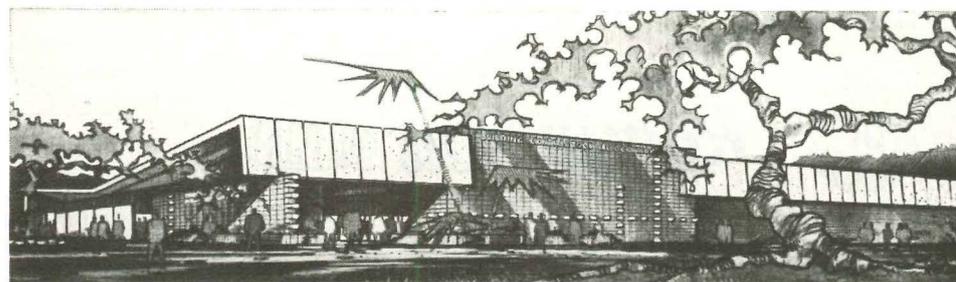
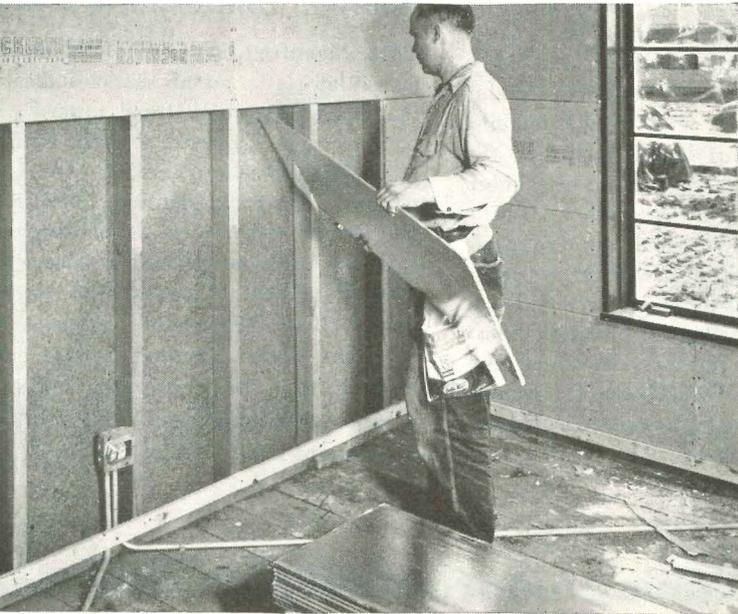


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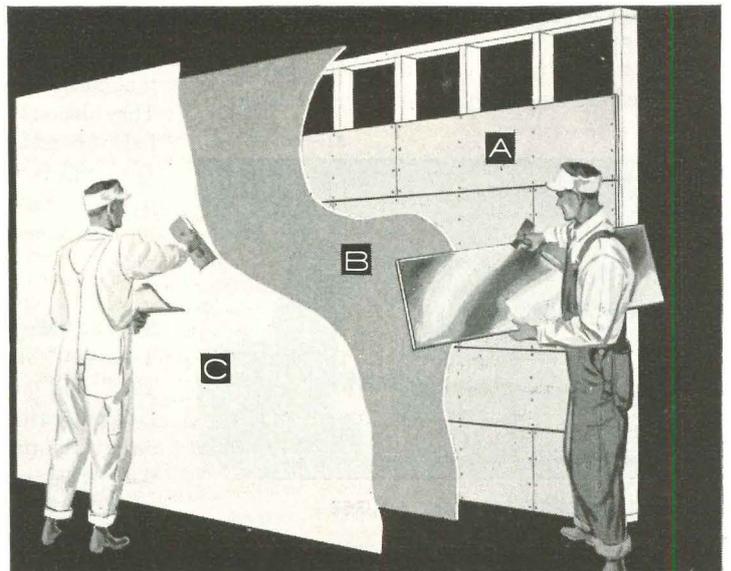
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similar measures whittled down the cooling load so that a 2-ton conditioner could handle the job with ease. By using a gas unit, together with all gas appliances, in an area that has cheap natural gas available, Fausett says that total gas cost for heating, cooling and all utilities will average no more than \$15 a month around the year. Half of this cost is for heating and cooling.

Fast-selling brick in Virginia

The first 42 three-bedroom brick homes planned for a 350-house subdivision by Stafford Builders, Inc., Fairfax, Va., were sold the first day they went on sale in April. By the beginning of last month 47 of the 48 homes in the second section were sold. Construction was going along at a rate of 1½ starts a day, with the first section scheduled for completion in July, the second in October. Two more sections will follow. Designed by Architect Robert Parli of Church Falls, Va., the homes include a daylight basement with fireplace and a bath roughed in. The first section houses sold for \$17,950 to \$18,950; those in the second section for \$19,700. All but ten of the homes sold thus far went to GI buyers for down payments of \$950 on the first batch, \$1,300 on the second (cut, below).

Bannockburn-on-the-Potomac

Builder Ernest Cook has carved 45 building sites out of the rough and fairways of the old Bannockburn golf course in Maryland, northwest of the District of Columbia, was offering three-bedroom homes for \$19,950 including \$3,000 for land and water-sewer connections. Carports raise the price, but have proved the most frequently requested addition

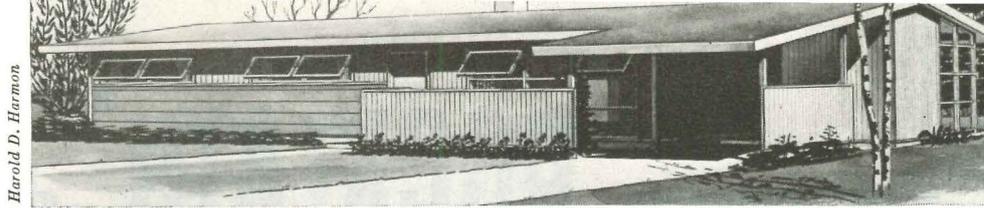
Robert C. Lautman



HOME ON MARYLAND GOLF COURSE



BRICK HOUSES IN FAIRFAX COUNTY, VA.



Harold D. Harmon

NEW RICHARD POLLMAN PREFAB TO BE PRODUCED BY THYER MANUFACTURING CORP.

to the basic plan. Architects McGaughan & Johnson of Washington and Builder Cook thought at first that split levels were indicated when they examined the rolling terrain, but decided in favor of a cheaper-to-build two-level structure. It includes kitchen, all-purpose room, den and bath on the lower level and bedrooms, living room and bath above. Two single-level models are also available. Their placement involves extensive grading and tree removal for compliance with the FHA ruling of a maximum 12' elevation difference between house entrance and street. The lots—mostly 75' to 80' x 110'—are of irregular shape to fit the curved street pattern and the contours of the land (see cut).

Another contemporary pre

Thyer Manufacturing Corp. of Toledo brought out a low-slung prefab model indicating the increasing prefab trend toward contemporary design. This one, designed by Richard B. Pollman, was even called "The Contemporary." The basic plan has 1,056 sq. ft. of floor space and 384 cu. ft. of storage space. It comes with or without a basement, with or without a carport (23 sq. ft. shaved off the house-wide living room in the basement model) and has a wide entry hall and three bedrooms. The selling price is expected to range from \$14,000 to \$18,000 exclusive of land (see cut above).

Air-conditioning men foresee perennial boom despite rising trouble with overloaded wiring

Despite the fact that the mean temperature of New York City is scheduled to rise only 3.3° in the next hundred years, air-conditioning manufacturers continued to wax as bullish as anybody since the cry of "gold" rocked the nation in 1849. The climate argument is now only one of a number of benefits that manufacturers impress upon the public. They looked forward to tapping a mother lode of 1.2 million room models this year (two thirds to new customers, one third to present users) and the prospective state of the thermometer was only incidental to their plans.

So far so good. "The words 'slump' and 'recession' are unknown in the industry today," said one of the biggest manufacturers. He had reason for confidence. His company's orders for the first quarter were 100% over the period last year. Another firm reported a rise of 52% for five months ending March 31. The fact that the industry was in "a steep growth phase," as its own proponents term it, was undeniable. Production of room models has increased 15-fold since 1947; the biggest jump took place last year, when output moved up from 341,000 in '52 to over a million.

As production increases, so does competition. The buyer this year will be faced with nearly 100 different brands of air conditioner, manufactured by 45 different companies. To drum up even more trade than they feel they already have in the bag, manufacturers ad-

vertised choice of color, more portable sensitive thermostats and quieter opera-

Can wires stand it? The worst sales problem that the industry faced (worse than the voltage shortage problem, which is being avoided by switchover to air-cooled room models and the installation of roof tanks for whole building) was lack of adequate wiring. This is an urban problem. In New York, for example, some 94,000 room air conditioners were installed last year; it has been estimated by the Consolidated Edison Co. that 157,000 could have been sold if the prospective buyers' homes and apartment dwellings had been adequately wired. The company figured that 78% of private houses in the metropolitan area were inadequately wired, not only for air conditioners, but also for other appliances. In 2,700 families in Metropolitan Life's Cooper Village were told they could have had air conditioners if they paid for the sets' maintenance and the necessary rewiring. Cost: \$100 for the first year and \$50 for each succeeding year on each unit installed. In Washington, hearings began to find whether the electrical code should be changed to prevent overloading caused by air conditioners.

Another industry handicap, according to one manufacturer (who believes, incidentally, that the industry is "as nearly recession-proof as any you can find"), was a shortage of trained manpower at all levels—engineer, manufacturer, installer and servicemen.

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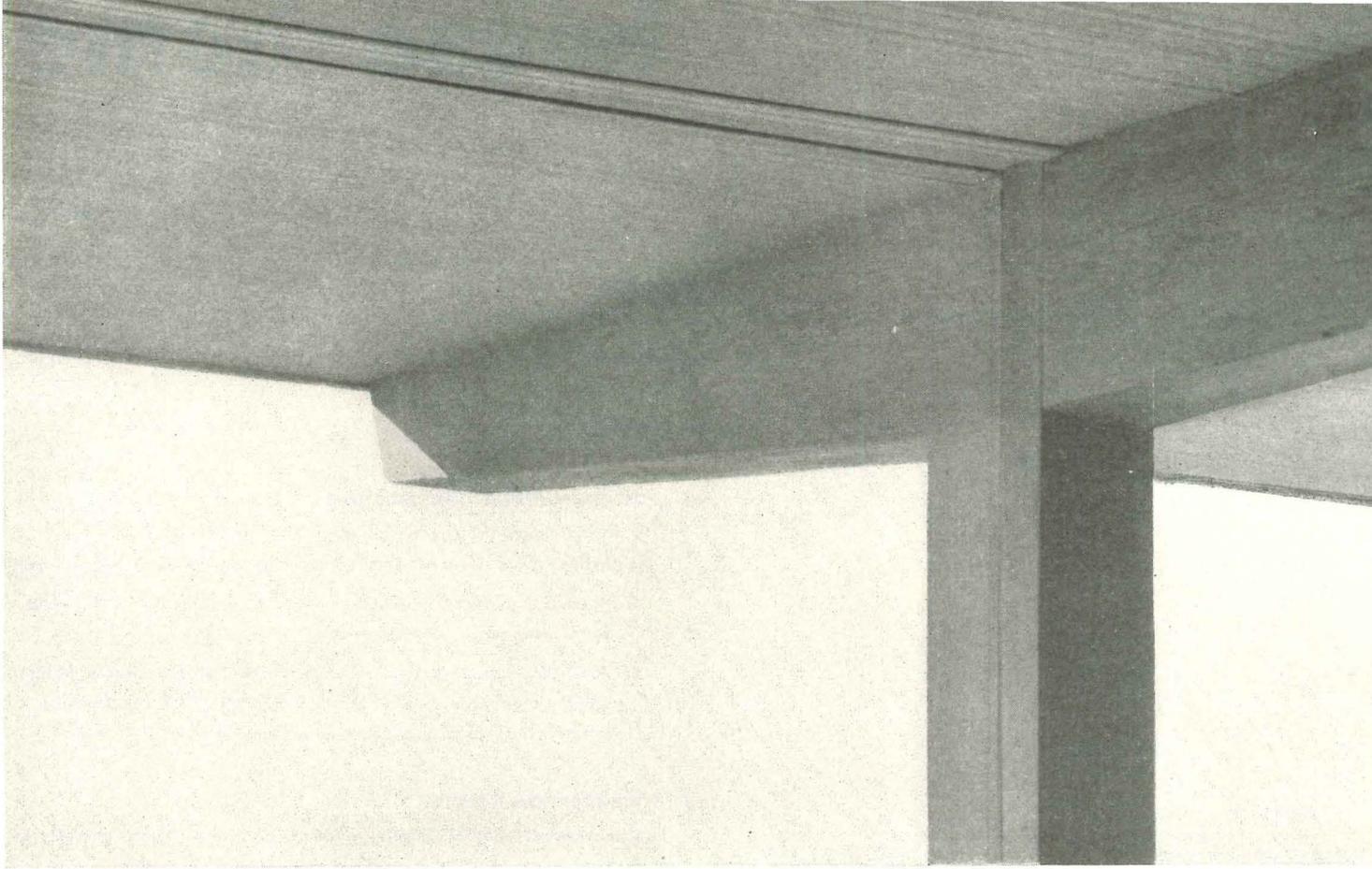
LIFE's 26 million readers are now armed with a 40-question version of Southwest Research's check list; builders' houses will be tested by them.

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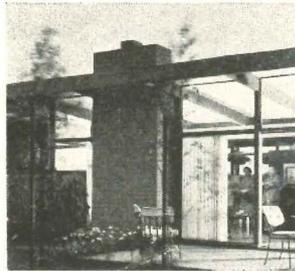
Techbuilt, Mass.



Duenke, Mo.



Burke & Wyatt, Calif.



Morris, N. J.



Caldwell, Wash.

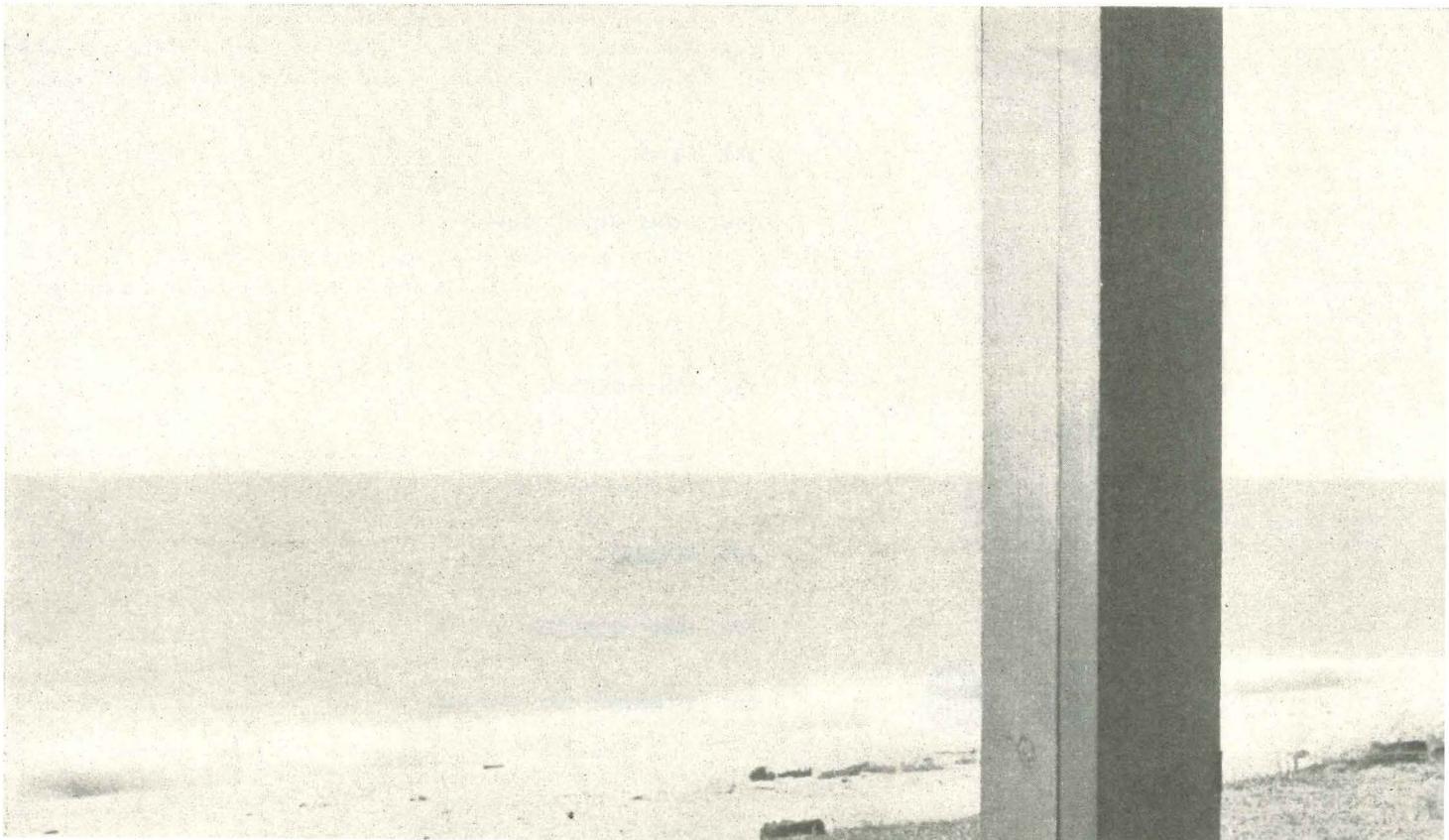


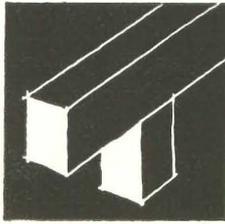
O'Neal, Fla.



Why have all these builders switched

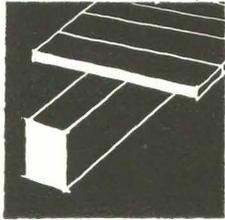
Photos: © Ezra Stoller; Ben Schnall; Hedrich-Blessing; Rondal Partridge; Lionel Freedman; Charles R. Pearson; Brignolo; Haseks-Terrel, Inc.; James T. Strong; Maynard Parker; Robert C. Lautman; Rondal Partridge; F. L. Miller.





Post-and-beam

Plank-and-beam

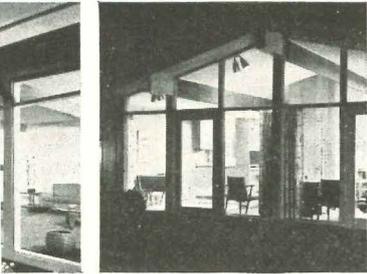


This issue of HOUSE & HOME contains several stories on post-beam-plank construction—not because we think that all houses should be built this way, but because post-beam-plank offers more advantages than many members of the homebuilding team—architects, builders, lenders or suppliers—seem to realize.

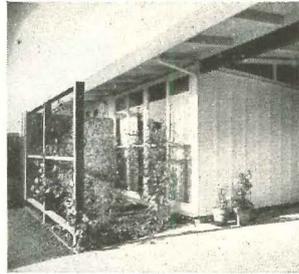
The system has a very long tradition. In fact, it is one of the oldest ways of building with wood. What is new about post-beam-plank is that today, with our improved tools, our improved assembly methods, our improved engineering know-how and with new sheet materials and panels readily available, this fine old system of wood construction is re-appearing in more and more contemporary houses.

To find out why this is happening, the editors of HOUSE & HOME herewith present four stories on post-beam-plank: a story on part of its history—p. 138; a story on its use by three builders—p. 116; a story on its revolutionary potentials as demonstrated in a home show house—p. 146; and this story on all its pros and cons, its costs and economies, its advantages and problems.

Scholz, Ohio



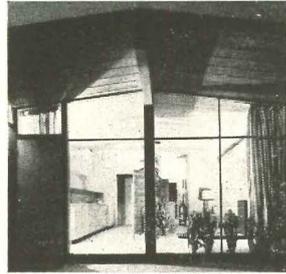
Stern & Price, Calif.



Bridges, Va.



Eichler, Calif.



Loucks, La.



t-and-beam and/or plank-and-beam?

Is it cheaper?

Can it help your plan?

Can it give you a better-looking house?

The answer to all three questions is “yes—but” or “sometimes—if.”

For detailed reasons, please turn the page.

Post-beam-plank is a wonderful structural system *if you use it right.*

Every builder knows that there is no such thing as one perfect structure that will fit each and every house. But there *is* such a thing as a near-perfect structure for a specific type of house.

Post-beam-plank is such a structural system, for it offers certain specific advantages to a specific kind of house: it offers advantages of openness, of flexibility, of ease of construction, of good looks to modern, glassy, open-plan houses.

Whatever you may have thought about the system in the past—

don't try to build a modern house until you have investigated post-beam-plank

Chances are that it will save you a great deal of money on *parts* of the house (the glassy, open-plan living areas) and you may find it more economical to use in the rest of the house as well.

Obviously, the system may not save you any money the first time you try it (although it *did* save Builder Joseph Eichler 10% after the first 20 houses, almost 25% after the first 80—once his carpenters got used to it). The system may not save you any money on a traditional house with its big wall areas, small window openings and tight little rooms. It may not save you very much money on a two-story house (although Techbuilt used it in theirs, and liked it). And plank-and-beam is not a very good system where you may wish to conceal ducts or wiring in the ceiling (1), or where you may want a heavily insulated roof.

But with all these qualifications clearly stated, we still say that post-beam-plank can be cheaper, can help your plan and can give you a better-looking house. As Builder Jack Sargent of the Jayhawk Co., Topeka, Kan., says: "It is a very clean and simple type of construction, and we will continue to use it until something better comes along."

So here is why so many builders have switched to post-beam-plank—and here is how to exploit the system to the full:



Yes: post-and-beam can be cheaper . . .

- . . . because the system requires fewer structural pieces of wood and fewer structural connections between those pieces.
- . . . because the rest of the house is nonstructural, which means that it can be assembled and prefinished in a shop, then inserted into the structural frame. Result: less site labor.
- . . . because the system works best when designed on a module, and any module is an aid to simpler and faster construction.
- . . . because you can—if you design your structure right—cut down your foundations (in a slab house) to a very few 4'-deep concrete piles (2).
- . . . because you can get a big cantilevered floor (in a crawl-space house) supported on a very small foundation.
- . . . because you can easily get deep, cantilevered roof overhangs along at least two long sides of your house (3).
- . . . and because you can sometimes eliminate heavy lintels over glass along those same two sides of the building.

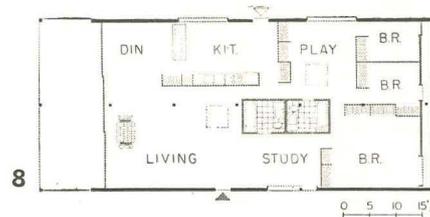
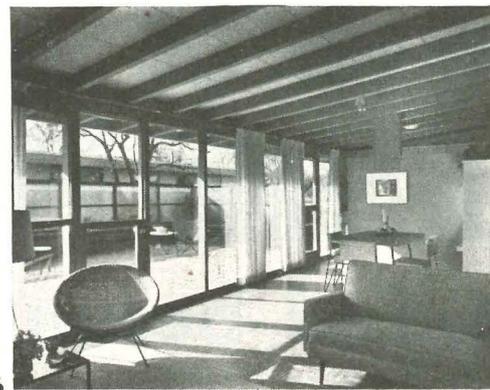
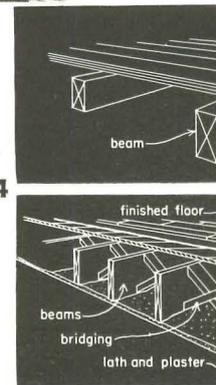
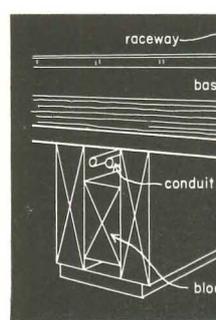
Says Builder Joseph Eichler, San Francisco, Calif.: "Last year we built some houses using a truss system. While this figured out cheaper on paper, it was actually more costly because of the many more operations that were required . . . those extra operations made the over-all operation more costly."

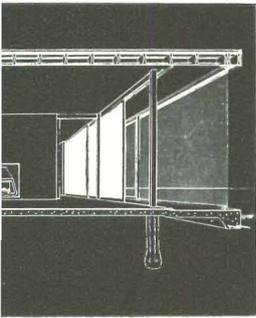


Yes: plank-and-beam can be cheaper . . .

- . . . because it can give you a finished ceiling free of charge with your roof deck.
- . . . because this means big savings on bridging, joists, sheathing, lath, plaster and their installation (4).

Photos: D. Wann; Ezra Stoller; Roger Sturtevant; Julius Shulman; Russell Illig; Maurice Hodge.





2

Harold Sleeper, archt., 2. Gene Leedy, archt., J. B. Lee, designer, 4. Harold Sleeper, archt., 5. Harry S. Weese, archt., Anshen & Allen, archts. for Eichler Houses, Inc., J. B. Lee, designer, 8. G. Nemeny, archt. . . . All storage units are movable, 9. Smith & Williams, archts., 10. Anshen & Allen, archts., 11. Western Homes, James C. Gardiner, archt.



5



7



. . . because you can nail planks onto the tops of beams more easily and quickly than you can toenail joists on top of beams—and you can make the planks thinner by making each plank span across three or more beams. . . . because the system gives you added ceiling height without increase in over-all cubage (since the roof is only a couple of inches thick, and the dropped girders can be spaced so far apart that they do not “read” as a lower ceiling plane (5).

. . . and because the system enables you to have deep roof overhangs on all four sides of your house, without any trouble and at little extra cost.

Says Edward Diehl of Techbuilt, Inc., Cambridge, Mass.: “Plank-and-beam makes a thinner floor and roof construction possible, thereby producing more living space for less building envelope. . . . We prefinish the undersides of our roof and floor panels at the mill. An actual plank roof needs expensive, rigid insulation in our climate. Hence we use a stressed skin floor and roof panel in place of the planks.” [The principle remains the same, however. Other builders report that wood planks should be of choice grade fir or redwood to avoid shrinkage. Numerous synthetic planks are on the market, have worked out extremely well—as, for example, in the Eichler house on p. 116.—ED.]



Yes: post-and-beam can help your plan . . .

. . . because you can fit large sheets of glass, large windows or large glass doors between the posts around the perimeter of your house. Result: a merger of indoor and outdoor spaces, which makes the indoors look much bigger than it really is (6).

. . . because your roof “umbrella,” in this system, is supported on a very few points (and not on bearing walls) and these points can be spaced very far apart. Result: adjacent rooms can be made to flow together, to form “open plans”—which means that even small rooms can appear big. Note: it is true that post-and-beam systems may, occasionally, give you a free-standing post in the living area. Far from forming an obstacle to good planning, such free-standing posts can help support built-in units, “space-dividers,” etc. Good architects have used them that way for years (7).

. . . and because your walls, partitions, closets, etc., are in no way tied to your structural system. Result: you can place them anywhere you like, at any angle or in any curve; you can move them around at will; slide them open or shut; and you can alter or *expand* the house at any time without having to worry about impairing its structural safety (8).



Yes: post-and-beam can give a better-looking house . . .

. . . because the system tends to give your facades a regular rhythm or pattern, especially if the post-spacing follows a module. Result: you can have as many different materials, textures and colors as you like—and you will still end up with an orderly, coherent facade (9).

. . . because the system also tends to give your ceilings an orderly look. Since the dropped beams will, in most cases, span the *short* direction of your living areas, the rhythm of a series of beams spanning in that direction will make the room appear broader than it really is (10).

. . . and because the heavy, exposed outrigger beams in roof overhangs can give a handsome shape and pattern to the edge of your roof.

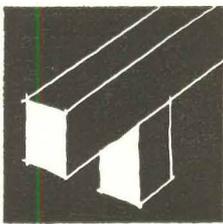


Yes: plank-and-beam can give a better-looking house . . .

. . . because the inexpensive, extra ceiling height made possible by a plank roof makes for a very attractive living room (11). In a truss (or similar) roof all ceilings—whether in the 35 sq. ft. bath or in the 500 sq. ft. living-dining area—are equally low. This may have one or two structural advantages, but it makes for an oppressively dull house.

. . . and because the deep, inexpensive roof overhangs on all four sides of your house can make a 1,000 sq. ft. house look twice its size.

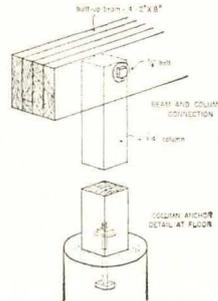
The houses on the next eight pages demonstrate some of the advantages—and problems—at post-and-beam construction



POST-AND-BEAM: it can give you open plans and glassy walls

The Florida house (shown on these pages) dramatizes one of the main advantages of post-and-beam construction: for this house is supported entirely on 22 posts, each 4" x 4" in size.

To put it another way: this 1,500 sq. ft. house is supported on less than 2 sq. ft. of load-bearing floor area. What does this extraordinary ratio mean in terms of flexible planning, simplicity of construction, better appearance?



▶ It means that its architect, Gene Leedy, was able to develop a completely open plan—so open, in fact, that half his walls slide away whenever cross-ventilation becomes desirable.

▶ It means also that he has no load-bearing walls or partitions. Hence his vertical divisions could be of glass, screening or jalousies. Many of them can be shifted around at will. (Leedy's post-and-beam structure carries a joist roof, with the joists hung between beams to produce a flat ceiling throughout the house.)

▶ And it means that problems of future alteration or even addition will be negligible: no load-bearing walls to punch through, for example.

Here are some additional ways in which Architect Leedy has taken advantage of his post-and-beam system:

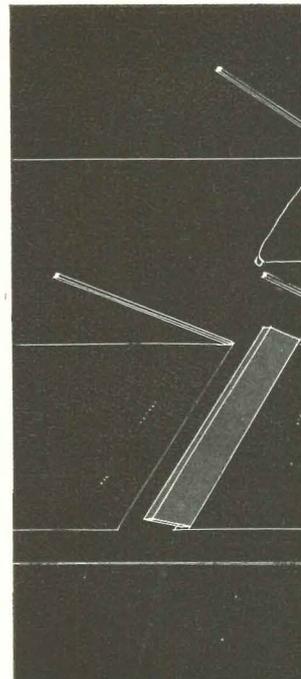
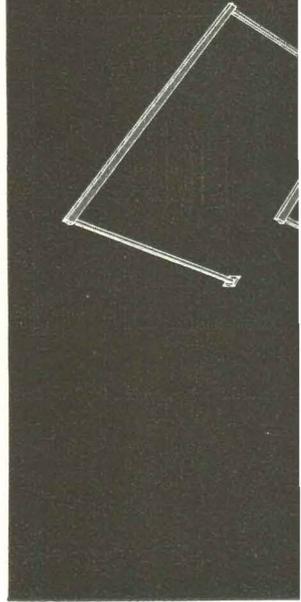
▶ He has protected his interior spaces with 4'-deep overhangs on the two long sides of his house. The overhangs are an inexpensive by-product of his cantilevered post-and-beam frame.

▶ He has done away with deep, continuous footings around the periphery of his house and instead used 8" diameter concrete piles under each post.

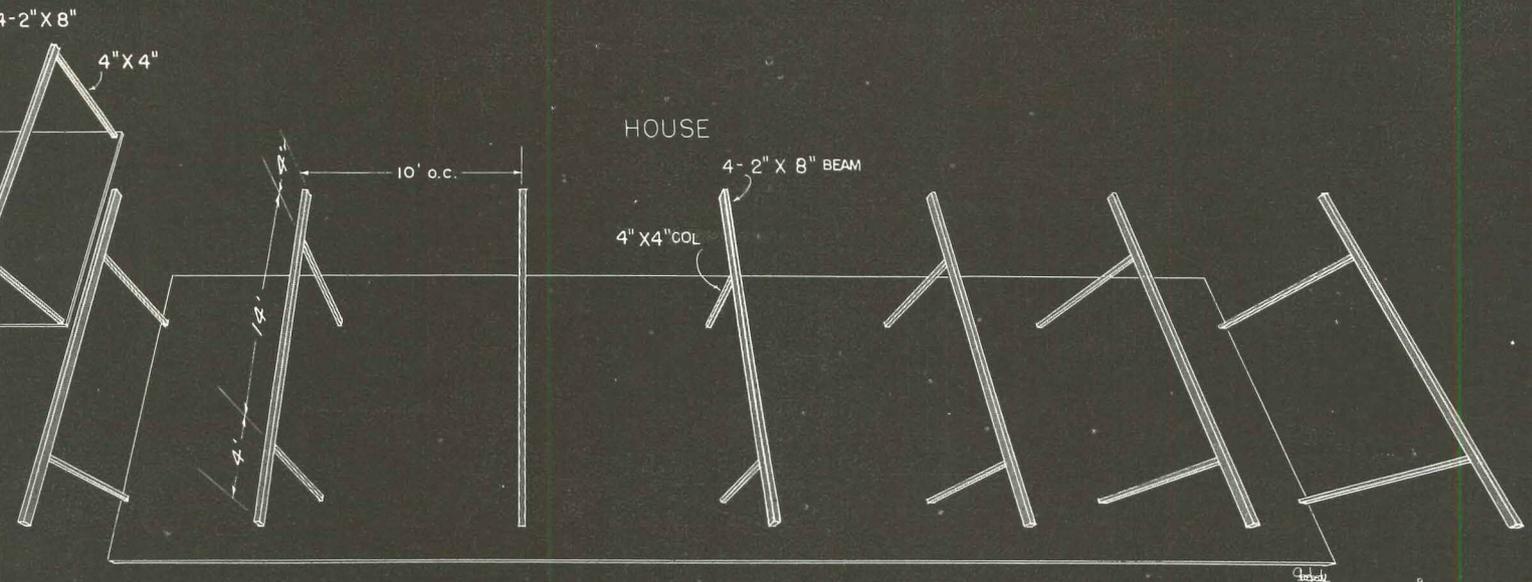
▶ He has hung his joists between beams. Since the joists take very little of the roof load, he could get away with 2" x 6"s. Result: enough clearance between tops of joists and underside of roof deck to get a completely ventilated roof (see detail on p. 105)—as well as a completely insulated one.

Finally, this seems like a textbook house for any other hot and sometimes rainy region: completely screened, only one room thick all the way, the house becomes a perfect breezeway on hot and humid days; and its deep overhangs afford excellent protection to the interiors during tropical rains.

Jack Holmes



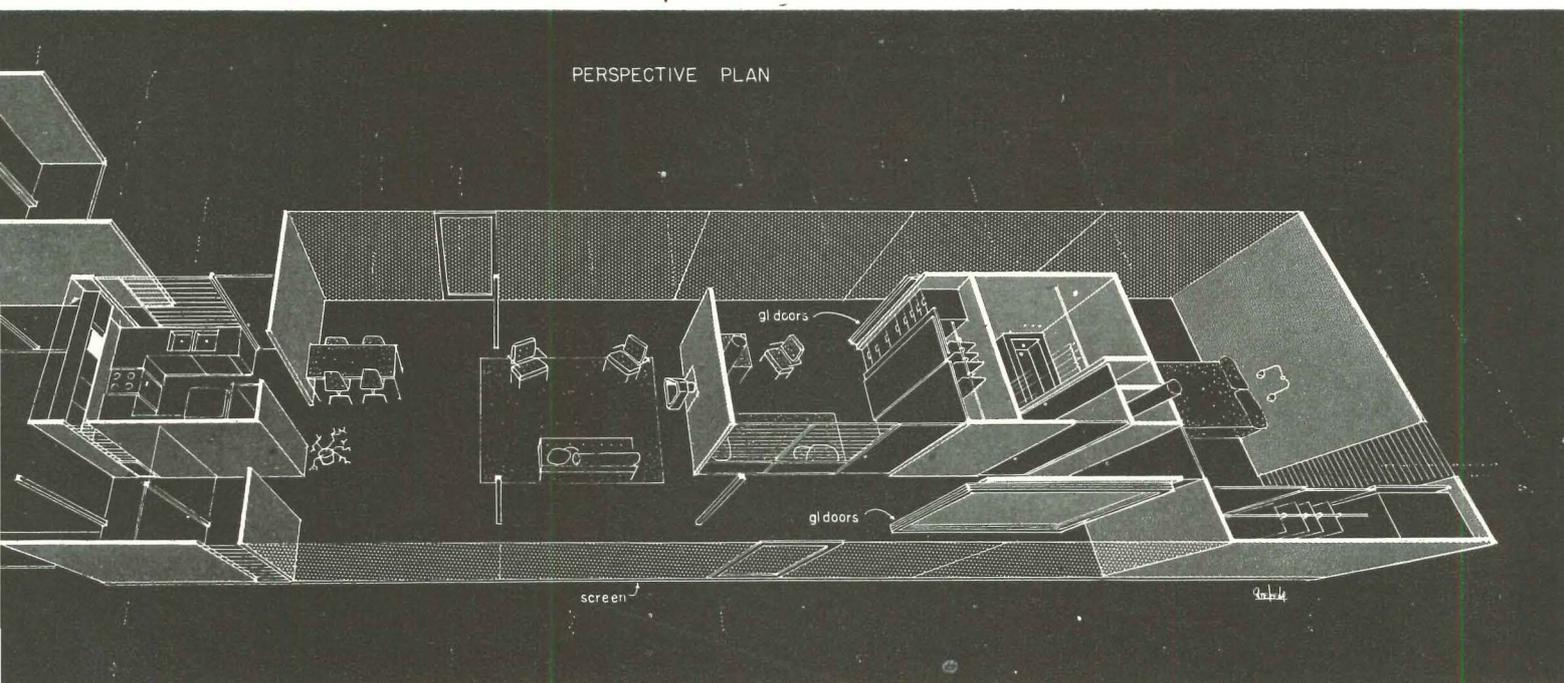
Carport faces street, with long in-line house using the of the narrow lot. Fence planting were used to give p to the glassy house and lot.



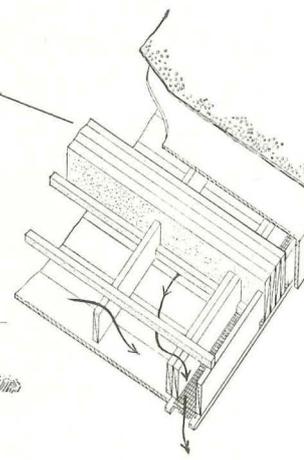
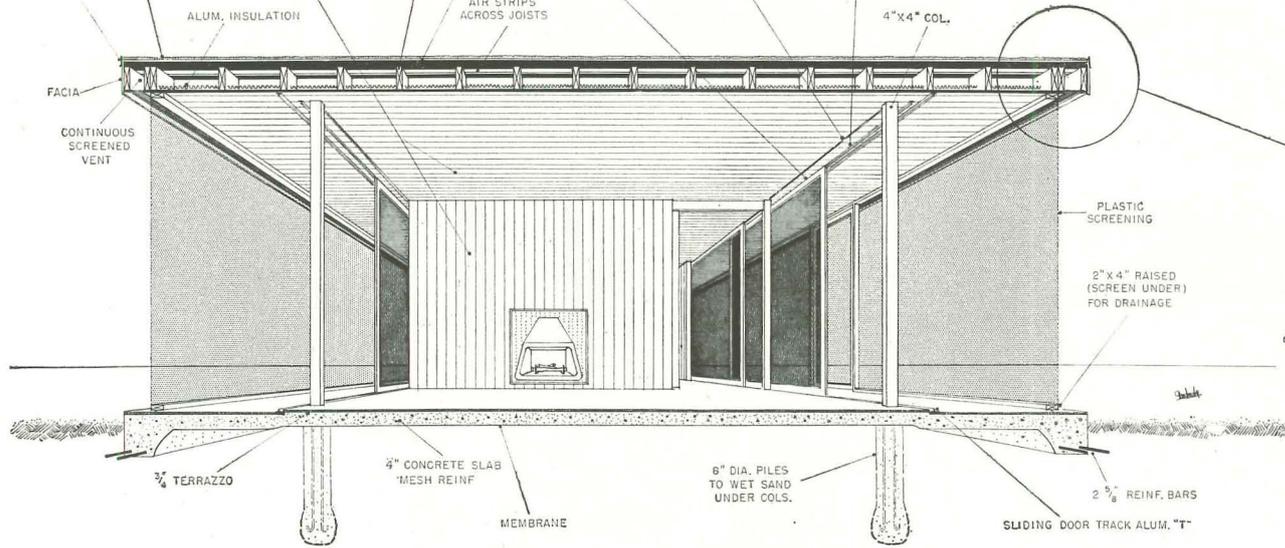
Posts-and-beams carry the load

Twenty-two posts, 4" x 4" in size, and 10' o.c., carry 11 beams. Each beam consists of four 2" x 8"s, has a clear span of 14' with 4' cantilevers at each end to provide roof overhangs for the house proper. Joists 2" x 6" hang between beams, span 10' width. While the house sits on reinforced concrete slab with terrazzo finish, real footings consist of 8"-diameter concrete piles directly under posts.

Partitions divide the space



Interior could hardly be more open: no walls or screens are load-bearing; posts and plumbing fixtures are the only permanent features in the plan. Exterior "skin" of house is of plastic screening, on line with edge of roof overhangs. Sliding glass walls are 4' farther back of this line, just outside posts. Sliding walls can be retracted into a pocket to turn the entire house into a screened breezeway. Jalousie partitions contribute to better cross-ventilation—an extremely important factor in Florida.



Typical section shows 4" x 4" posts carrying cantilevered beams which in turn support 2" x 6" joists. Undersides of joists and beams are flush so as to produce flat ceiling plane. Ceiling was finished with cypress boards stained a warm gray.

Extreme outside "skin" of house is of plastic screening; 4' inside this "skin" is wall of sliding glass panels. Note individual concrete pile footings under each post. Diagram (above, right) shows ventilation through insulated roof deck.

Leedy house (continued)

Wide open structure

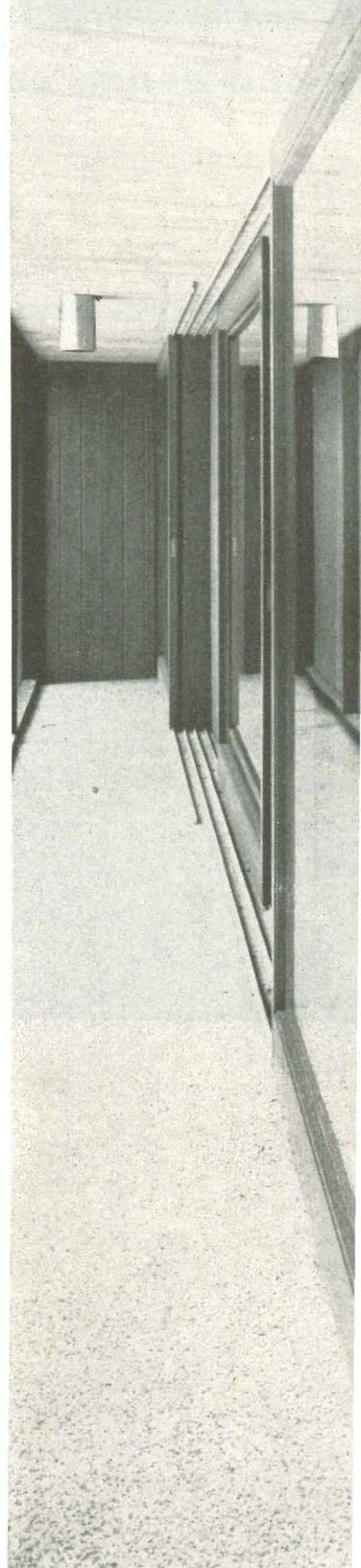
turns house into big breezeway

J. J. Steinmetz

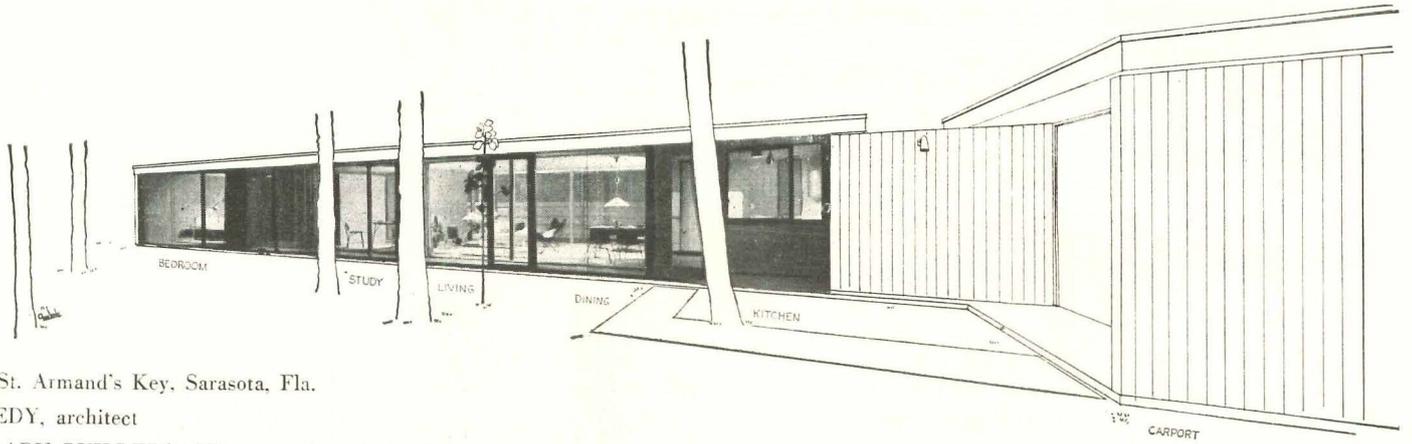


Dining area with kitchen beyond. Floor is 3/4" terrazzo

Living area is normally confined between sliding glass walls, can be expanded by 4' on each side to produce 20' x 22' breezeway between fixed panels of plastic screening. Sliding walls are guided, top and bottom, by aluminum T-sections. Slight drop and pitch in floor of peripheral "galleries" protects living area from driving rains.



Combination drawing and photograph explains arrangement of in-line plan:



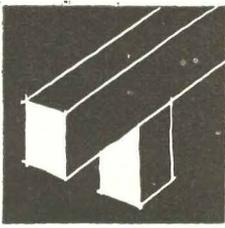
LOCATION: St. Armand's Key, Sarasota, Fla.

ARCHITECT: NE R. LEEDY, architect

GENERAL CONTRACTOR: CONTEMPORARY BUILDERS INC., general contractor

Jack Holmes





POST-AND-BEAM:

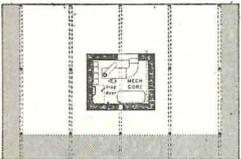
its frame must be braced and balanced

This post-and-beam house by and for Designer John Black Lee has a wooden floor as well as a wooden roof; and in its simple and very logical structure Lee has demonstrated some of the outstanding advantages and problems of the system:

▶ This house stands on 15 pins. Nobody, as far as we know, has yet figured out a smaller foundation for a four-bedroom house.

▶ Even supposing the house had been built on a more conventional crawl-space foundation, the cantilever advantages of post-and-beam would still give you 560 sq. ft. of "unsupported" floor space in this 1,900 sq. ft. house (see plan-diagram).

▶ The length of any necessary foundation wall could have been reduced from about 175' (for a conventional house) to about 145' in a cantilevered post-and-beam floor system. Actually, Designer Lee could have cantilevered his floor out on the fourth side as well.



▶ The structure goes together like a Chinese puzzle, with interlocking posts and beams forming very rigid connections. Two important points: 1) Designer Lee

used standard ring connectors with all bolted connections, thus greatly increased rigidity of his joists; 2) while *floor* beams could "embrace" posts for extra rigidity (see cut), *roof* beams had to sit on tops of posts and be strapped to them. Reason: single, floor-to-ceiling plate-glass panels could not have been scribed to double beams (see small picture, opposite page).

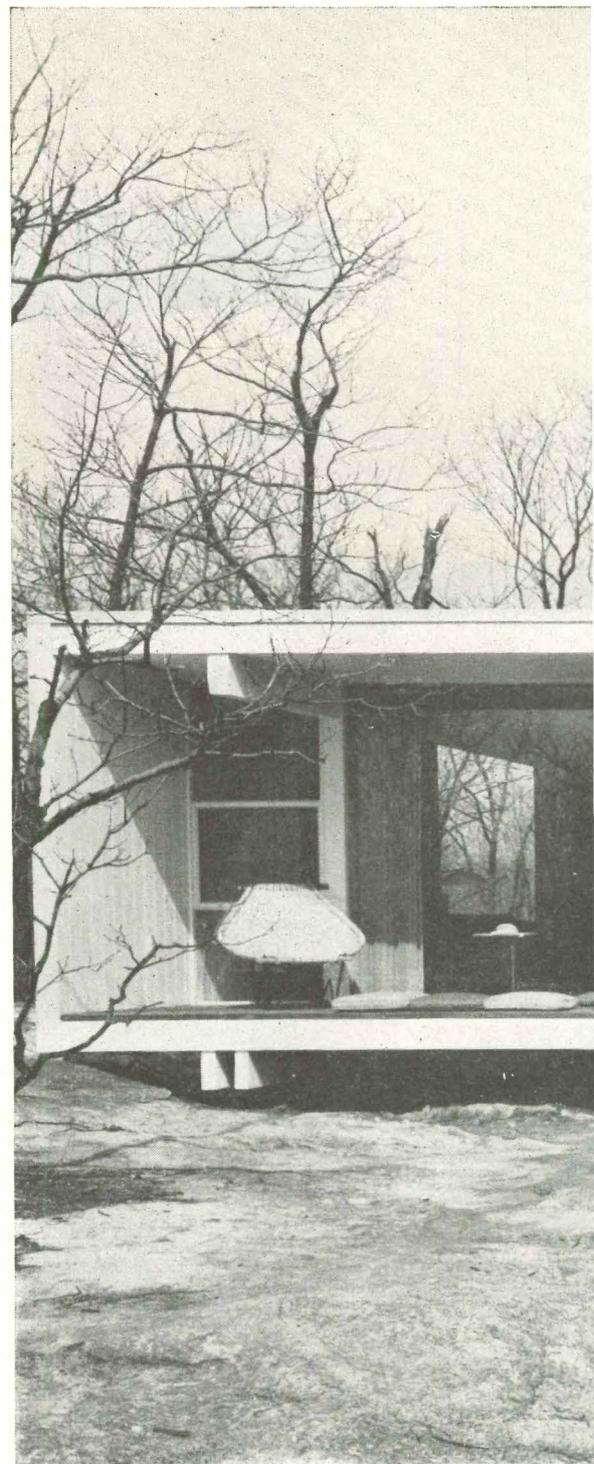
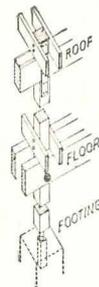
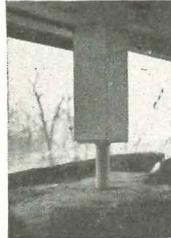


▶ Lee closely integrated plan and structure, was able to use interior partitions and solid exterior wall panels to brace some of the bays in his open grid frame. This is one of the best ways of

bracing post-and-beam.

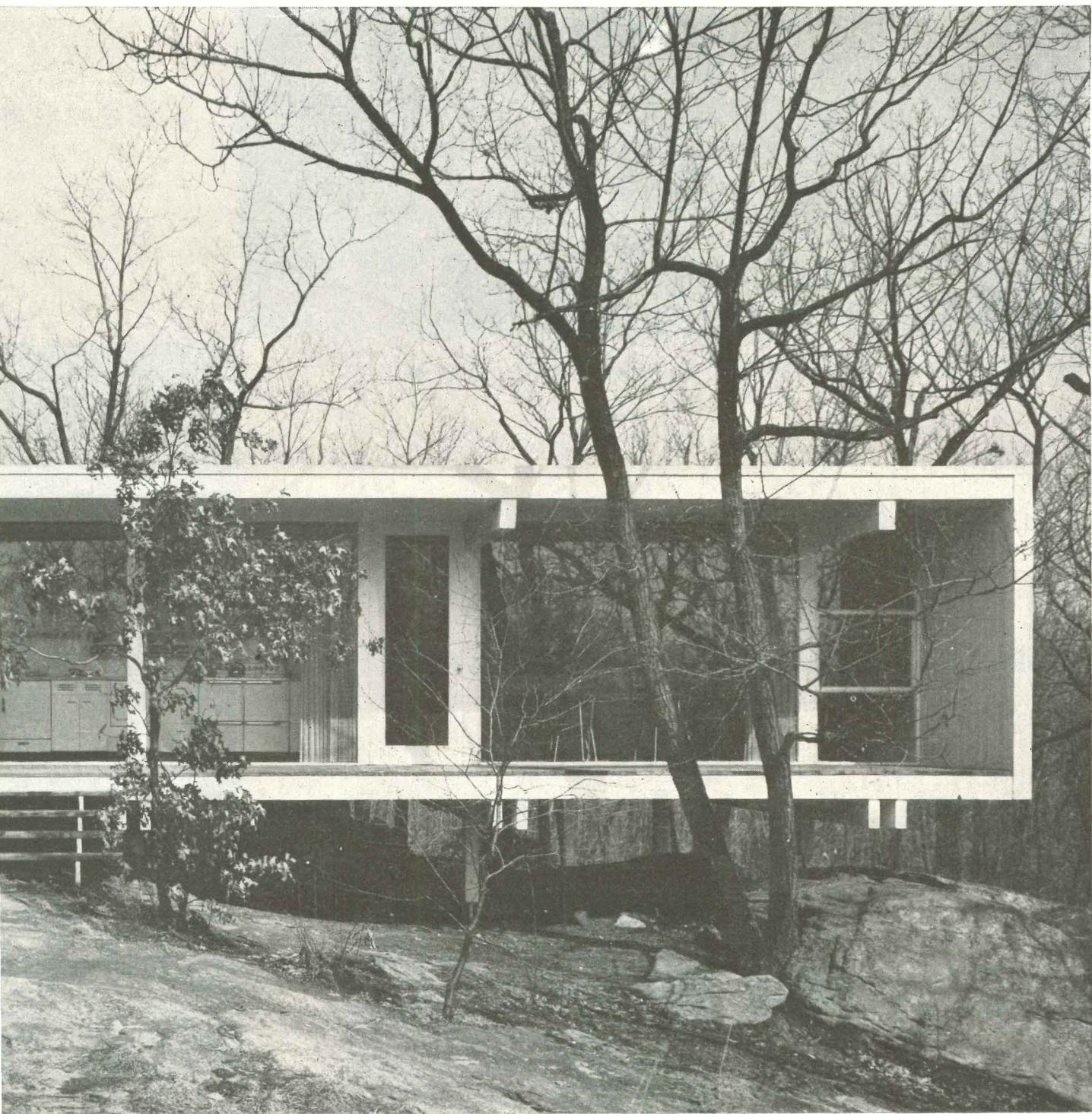
▶ Lee demonstrated how to make good use of the freestanding posts you tend to get in the living area of a post-and-beam house: use them to help support a built-in piece of furniture (e.g. a fireplace built into a counter).

This house is remarkable in several other ways: first, Lee has concentrated all services in a sky-lit utility core. Second, he has included a multipurpose family room. The room also works as a dining area, as a laundry and workroom, and as a playroom. It is so placed that it can be controlled from the kitchen. Finally, there are four bedrooms in addition to the two living areas—all in a 1,900 sq. ft. house.

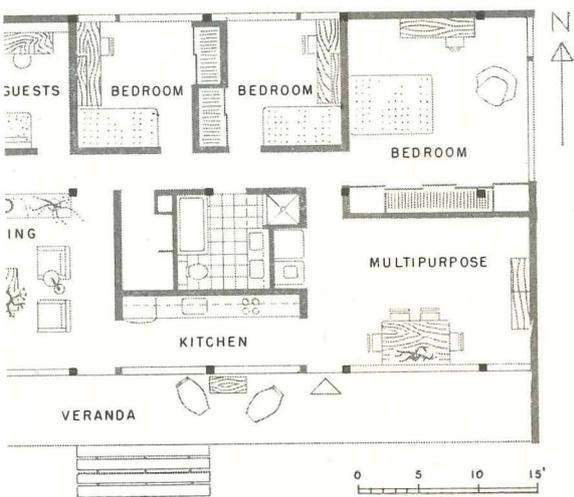


This post-and-beam

LOCATION: New Canaan, Conn.
JOHN BLACK LEE, designer
ERNEST RAU, general contractor



evered way out beyond its footings



Plan illustrates integration of space divisions and posts. Many fixed partitions and walls help brace the structure. Structural parts are shown solid black, nonstructural elements are shown in gray. Typical glass-wall detail (right) shows how easy it is to fit sheet materials between posts, and how simple it is to cantilever roof overhangs.

Photos: Danny Wann



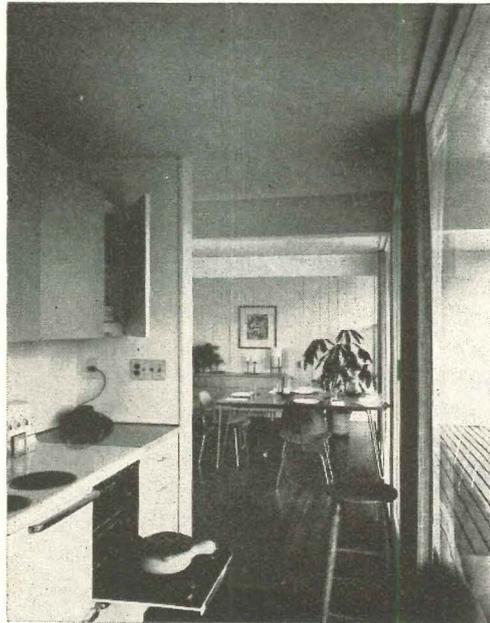


Perched high on a rock, this house has distant views across treetops. Master bedroom is at right

Lee house (continued)

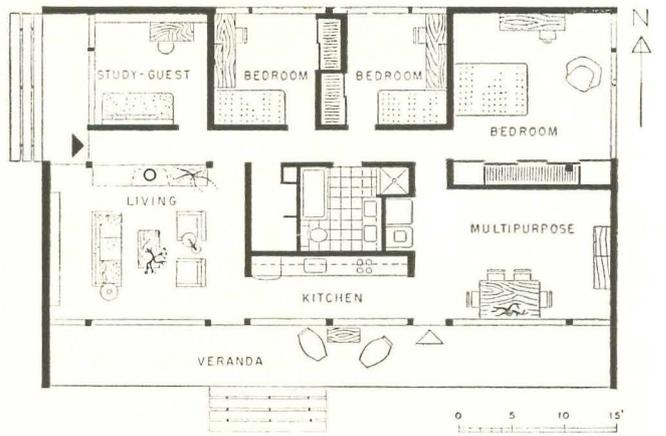
Grid plan and grid structure form an integrated house

Photos: (below and near right): Danny Wann



Family room contains laundry and dining facilities, can be controlled from central kitchen





ing living-room feature is built-in metal fireplace. Designed as a "space-divider" cabinet, the metal unit helps heat the area. te unit is hung between two structural posts. Open passage cabinet counts as part of spacious living area.



PLANK - AND - BEAM: lots of advantages, plenty of problems

On the next five pages you will find a detailed analysis by Harold Sleeper, F.A.I.A., of plank-and-beam construction for floors and roofs. Next month, *HOUSE & HOME* will publish another five pages by Mr. Sleeper, showing how to calculate plank thickness, plank span and beam sizes in this system.

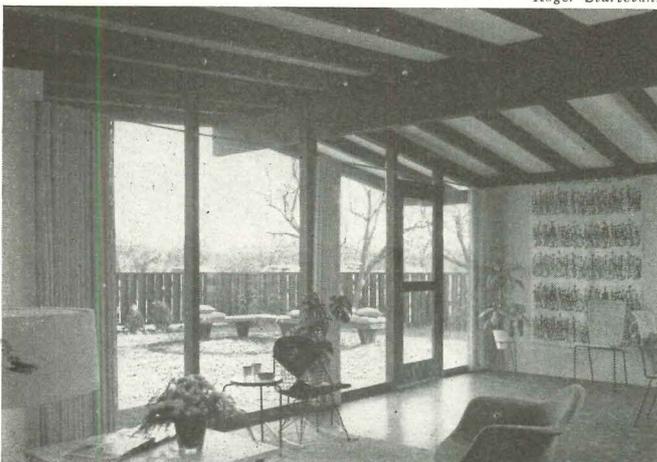
These Sleeper details are based upon HHFA's new booklet on plank-and-beam. The authors state, in passing, that most of the plank-and-beam research on which their booklet is based was undertaken by the National Lumber Manufacturers Assn. in 1938, and that it was obvious even then—16 years ago—that the system had tremendous merit.

Now this is a fascinating fact: for it indicates that it took 16 years for consumer acceptance to reach the point at which plank-and-beam could be sold to home buyers.

For plank-and-beam, like post-and-beam, makes most sense in a modern house. This was clear in 1938—but there was no widespread acceptance of modern then. Today there is—and plank-and-beam is coming into its own.

Eichler house, designed by Architects Anshen & Allen, uses post-and-beam-plank. Synthetic planks are 1½" thick (p. 116).

Roger Sturtevant



Here is a summary of the most important advantages of plank-and-beam construction:

- ▶ It gives you a roof deck that doubles as a finished ceiling.
- ▶ It is a faster, cheaper system of building.
- ▶ It gives you more ceiling height for less over-all cubage, and it permits you to vary your ceiling heights and shapes—which you cannot do with a roof.
- ▶ And you can get deep, inexpensive roof overhangs on all four sides.

Now, what about some of the problems?

Problem No. 1: INSULATION

▶ A 2" plank roof, even when protected by 2" of rigid insulation, still has a U-factor of around .11. Now that is not good enough to prevent considerable heat loss in winter or excessive heat gain in summer—in some parts of the U.S. at least. One way of dealing with the heat gain problem is to build the house in the shade of some trees. But the only sure way of getting the U-factor down to a desirable .07 or even .05 is to add 4" to 6" of insulation.

▶ Condensation: regardless of how much insulation you have on your roof, you still need a good vapor barrier on top of your plank and under the insulation. In the deep South and on the West Coast, where condensation is not a problem, vapor barriers can be omitted.

Conclusion: a 2" plank roof needs additional insulation in many parts of the US—unless your house is shaded by trees. Condensation is a problem in some areas.

Problem No. 2: CONCEALMENT

▶ It is quite difficult to conceal wiring in a plank ceiling (but it can be done) and more difficult to conceal ducts. Says HHFA: "Much of the saving possible with plank-and-beam can be lost by a poorly planned electrical system."

▶ However, since today's houses use many more base outlets than ceiling outlets, wires should be run at baseboard level anyway, with occasional exceptions to the ceiling wherever necessary.

▶ Moreover, there is usually no reason why a modern builder house requires any ductwork in the ceilings over the living areas. Ductwork may prove desirable in some areas in the bedroom part of the house, but a plank-and-beam house might well employ a dropped ceiling over those areas anyway.

Conclusion: you certainly have to think about problems of concealment in plank-and-beam, but you don't have to let them discourage you.

Problem No. 3: FINISHES

▶ Many architects and builders agree that you need choice grade fir or redwood planks—if you use wood at all—to avoid shrinkage and checking.

▶ Architects Anshen & Allen believe that some planks are too green when they arrive on job, cause moisture troubles during first year of drying out.

Conclusion: whether you use wood planks or synthetic planks will be determined by the general, architectural character of your house, and by cost. If you use wood planks, insist on good quality.

Despite all these problems, plank-and-beam is a good system

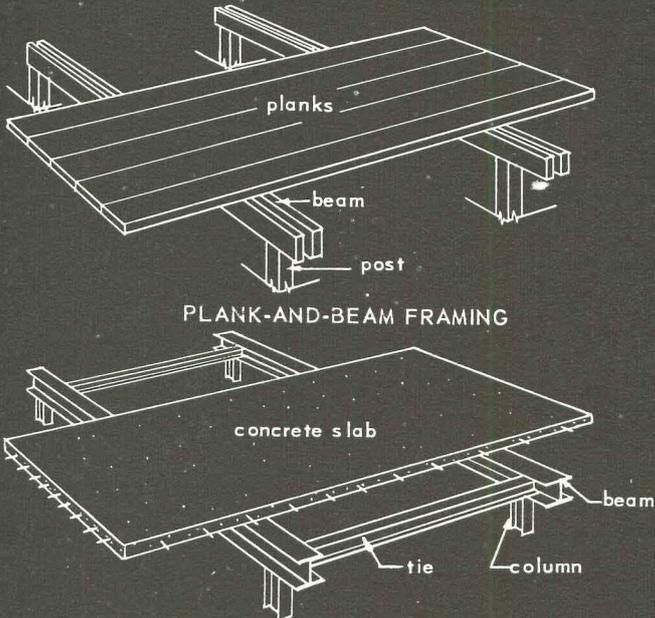
Builder Don Scholz, who uses a modified system with dropped, exposed beams and a ventilated, insulated roof on top, has this to say about his system:

"The tremendous increase in the apparent size of rooms and the elimination of the low ceiling takes a commonplace house into the realm of the spectacular"

The next five pages explain how to get these spectacular effects.

PLANK-AND-BEAM SYSTEMS FOR RESIDENTIAL CONSTRUCTION: part one

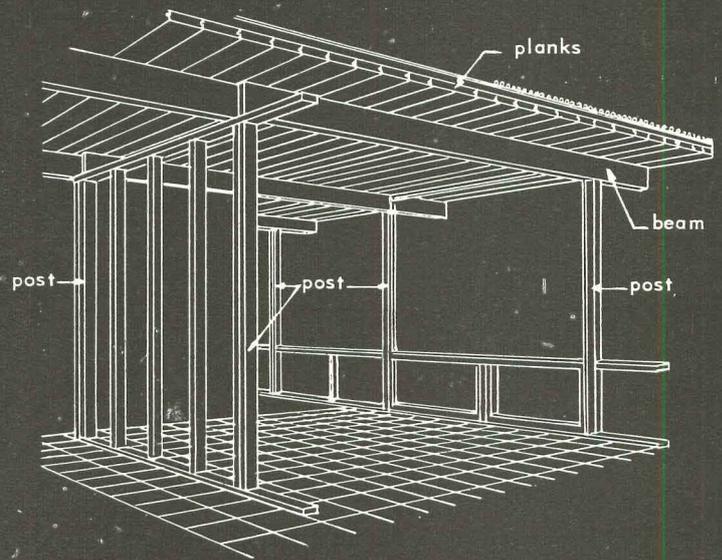
PLANK-AND-BEAM FRAMING



PLANK-AND-BEAM FRAMING

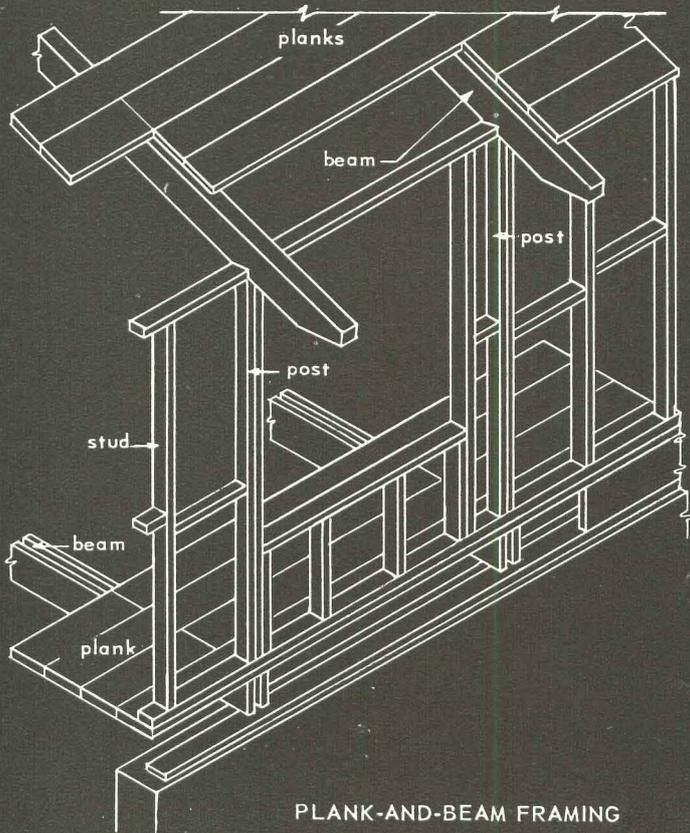
CONCRETE SLAB OVER STEEL

To show its characteristics more clearly, plank-and-beam wood framing can be compared to standard steel framing, which is very similar in principle.



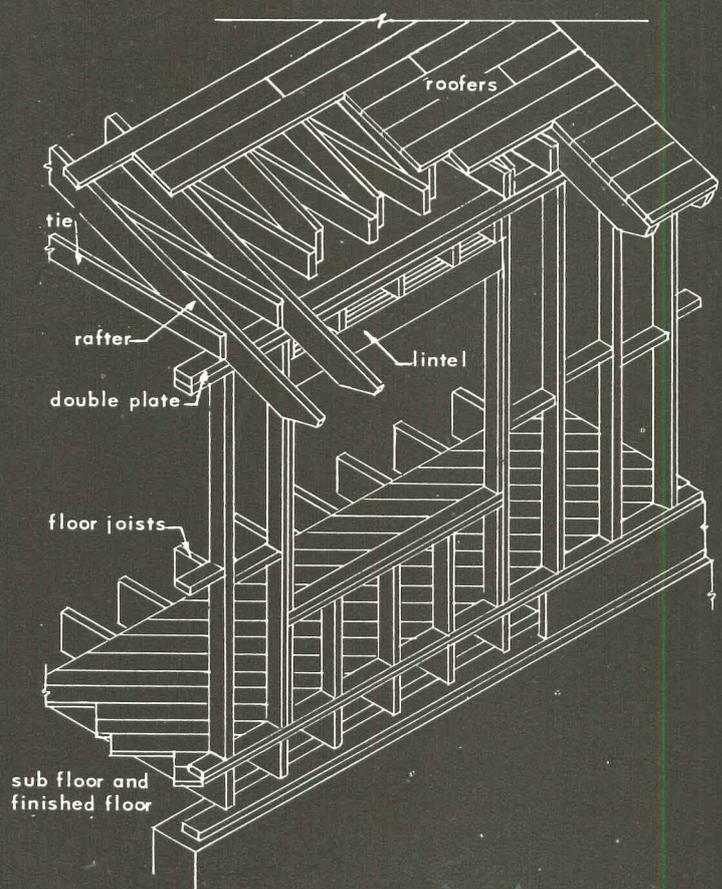
PLANK-AND-BEAM FRAMING

Full benefit of this system is obtained in residential work with an open plan and a modular panel treatment such as 4'-0" dry-wall units and large glass areas.



PLANK-AND-BEAM FRAMING

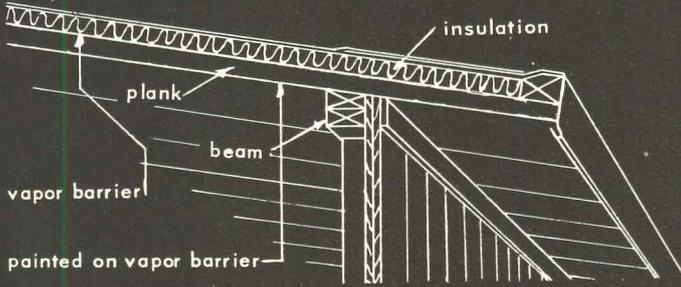
In this construction, a few large members replace the many small members used in typical wood framing. This results in a saving in the number of members, and, due to rapid site assembly, makes possible a saving in erection labor costs.



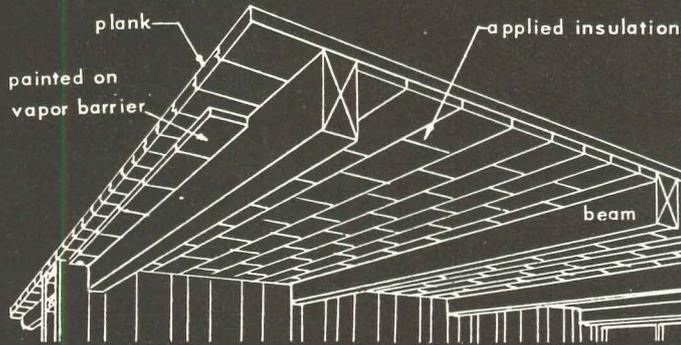
CONVENTIONAL WOOD FRAMING

PLANK-AND-BEAM SYSTEMS FOR RESIDENTIAL CONSTRUCTION: part one

ADVANTAGES OF THE PLANK-AND-BEAM FRAMING SYSTEM

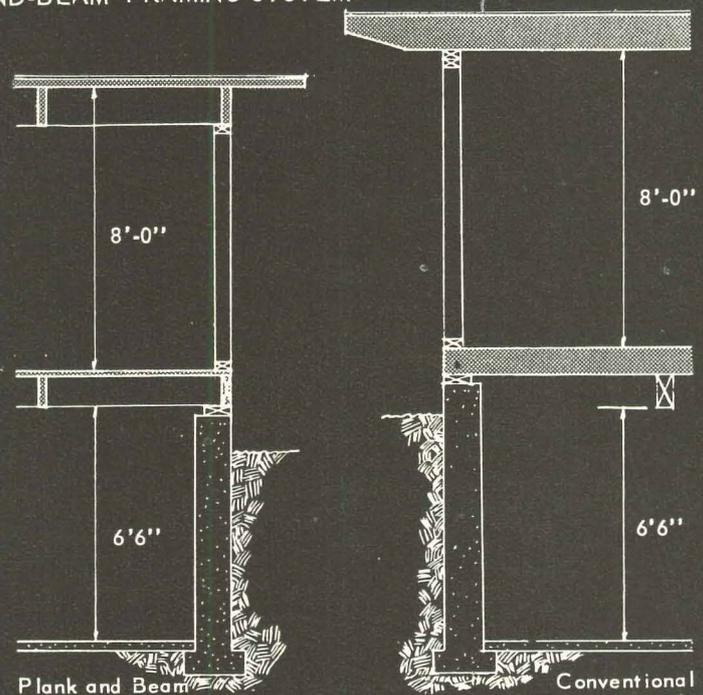


PLANK-AND-BEAM



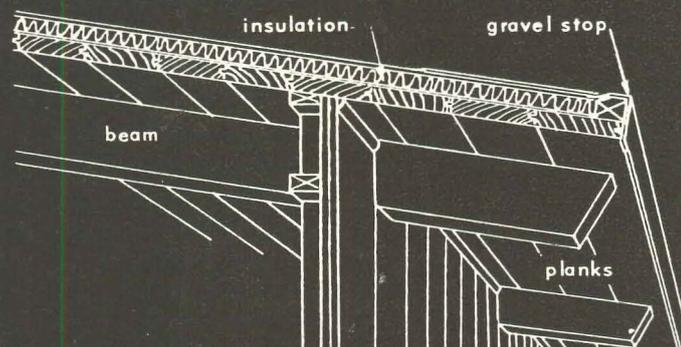
PLANK-AND-BEAM

Lath and plaster may be eliminated by placing the insulation on top of the planks and finishing their undersides or by affixing exposed insulation to the lower side of the plank members.



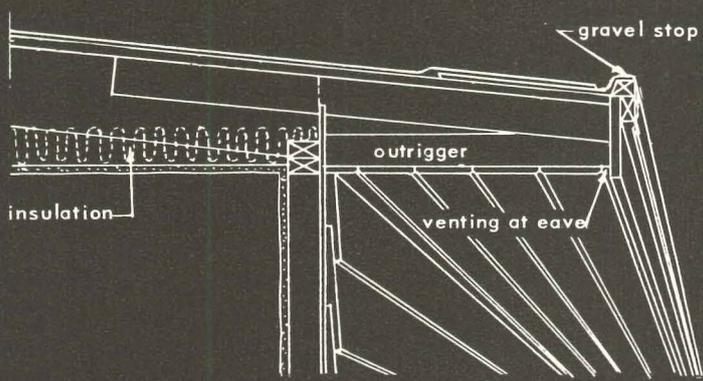
HEIGHT SAVING OF PLANK-AND-BEAM CONSTRUCTION

Plank-and-beam framing saves on building height, making it possible to use shorter wall studs and shallower basement foundation walls.

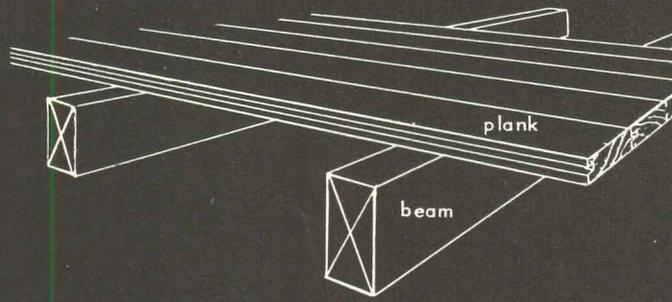


PLANK-AND-BEAM - EXPOSED OVERHANG

Overhang planks can be left exposed without marring the exterior appearance of the building, saving special soffit treatment fascia and molds.

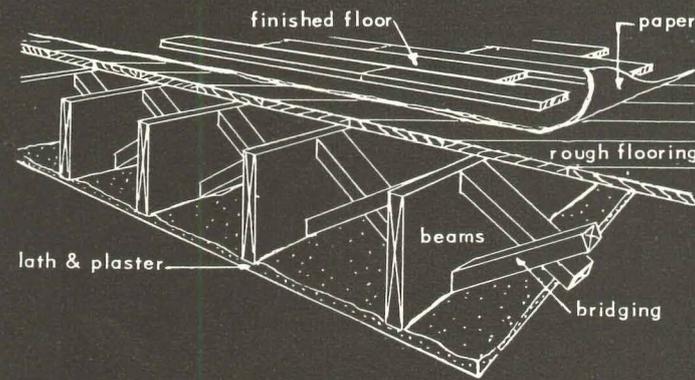


CONVENTIONAL BOXED OVERHANG



PLANK-AND-BEAM - ROOF OR FLOOR

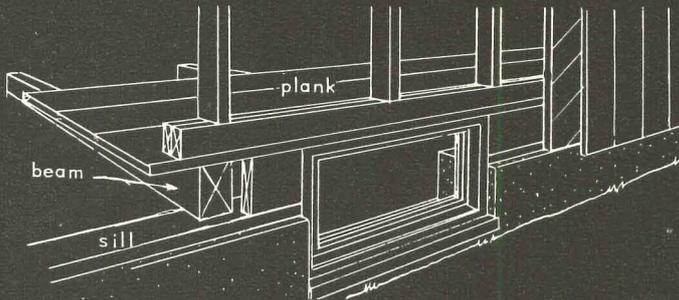
One thickness of heavy planks, finished on both sides and supported on beams, may form the entire floor construction, replacing the usual finished flooring, subflooring, paper, framing, bridging, and plaster ceiling.



CONVENTIONAL FRAMING - ROOF OR FLOOR

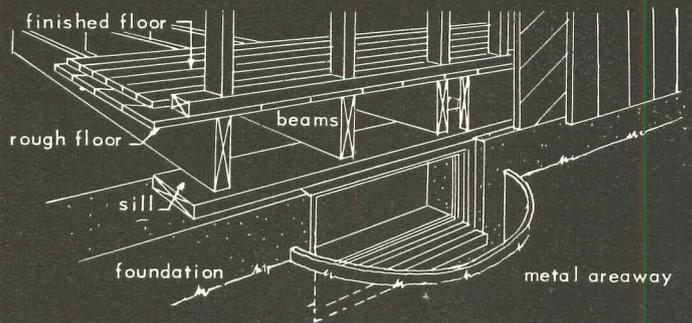
Compiled from "Plank-and-Beam Systems for Residential Construction" - Housing and Home Finance Agency

PLANK-AND-BEAM SYSTEMS FOR RESIDENTIAL CONSTRUCTION: part one

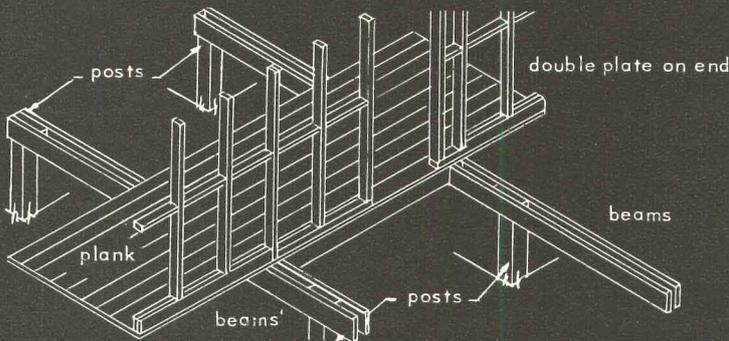


PLANK-AND-BEAM

Basement windows may be placed higher, making it unnecessary to use areaways.

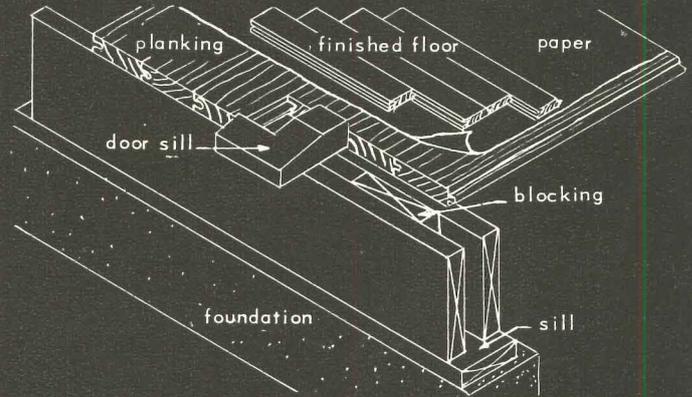


CONVENTIONAL



PLANK-AND-BEAM

Additional framing is necessary under concentrated loads such as partitions and bathtubs. Cross beams or double plates can be used to take care of these conditions.

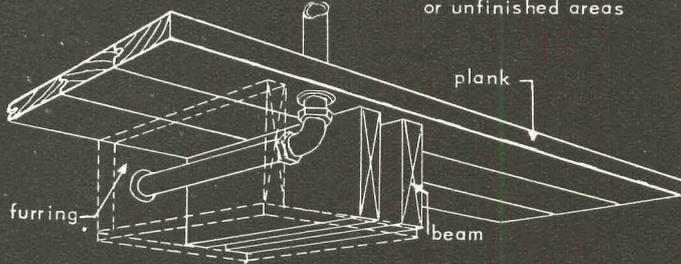


DETAIL OF DOOR SILL

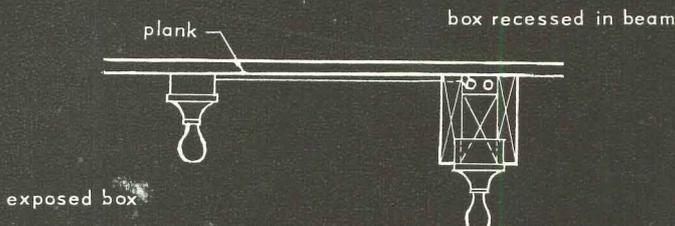
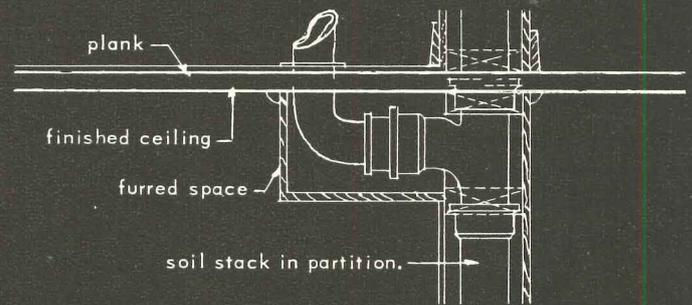
PLANK AND BEAM FRAMING

MECHANICAL AND ELECTRICAL CONSIDERATIONS OF PLANK-AND-BEAM FRAMING.

Furring may be used to conceal pipes, exposed for basement or unfinished areas

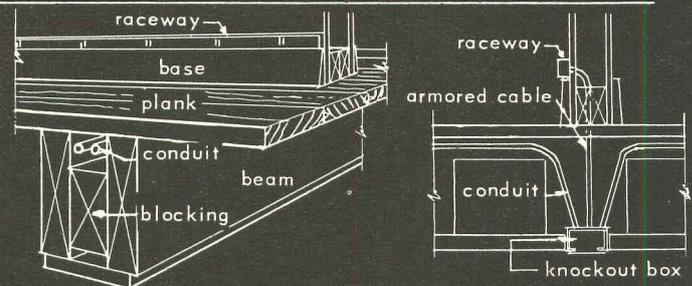


PLUMBING CONCEALED IN FURRING



CEILING FIXTURES

Electrical layouts for plank-and-beam framing should indicate actual locations of runs and details of installation. Conduits left exposed on the ceiling become less conspicuous if they are run along the top side of beams or along the joints of the planking. In some cases the conduit may be concealed in a built-up beam.



SURFACE MOUNTED RACEWAY

Elimination of ceiling lighting fixtures simplifies this problem. However, when desired, they may be left exposed or they may be recessed in the beam.

Surface mounted plug-in strips may be used in place of base receptacles and over kitchen counters to reduce wiring costs.

PLANK-AND-BEAM SYSTEMS FOR RESIDENTIAL CONSTRUCTION: part one

Plank-and-beam framing may produce economy in construction if its design is carefully studied. In all cases local building codes must be consulted.

Following is a summary of possible economies in this construction.

1. Fewer different lengths and sizes of lumber are handled and placed.
2. Such items as bridging, subflooring, plastered ceilings, fascias, moldings, etc., can be completely eliminated.
3. Increased insulation is provided without extra cost.
4. Shorter wall studs and shallower basement foundation walls are required.
5. Areaways can be eliminated.

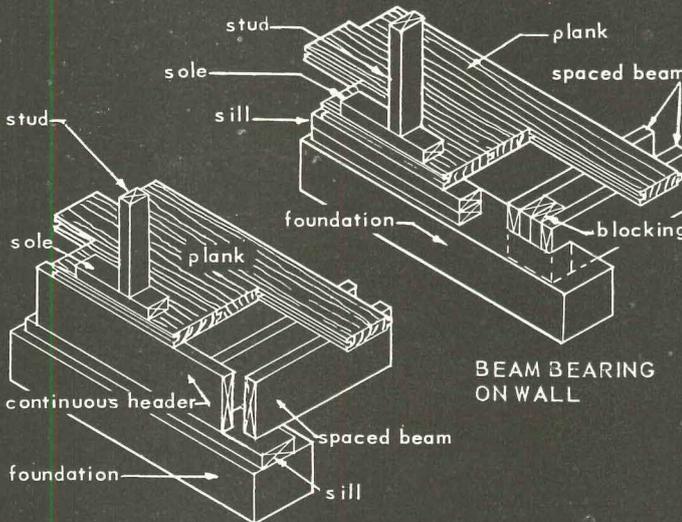
CONSTRUCTION DETAILS AND FASTENINGS

The members of built-up beams should be securely spiked together from both outside faces. When beam members are spaced, they should be blocked at frequent intervals, and each member should be securely nailed to the blocking.

Where planks butt over a single member beam, a nominal beam width of three or more inches is necessary to provide a suitable bearing and nailing surface for the planks. Planks should be both blind and face-nailed to the beam.

Beams should not be notched unless additional section is added.

At the first floor exterior, a sill may be used, or the beam may bear directly on the foundation wall.

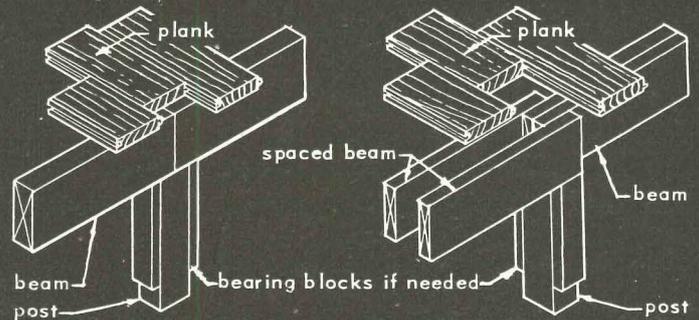


Adopted from data by the National Lumber Manufacturers.

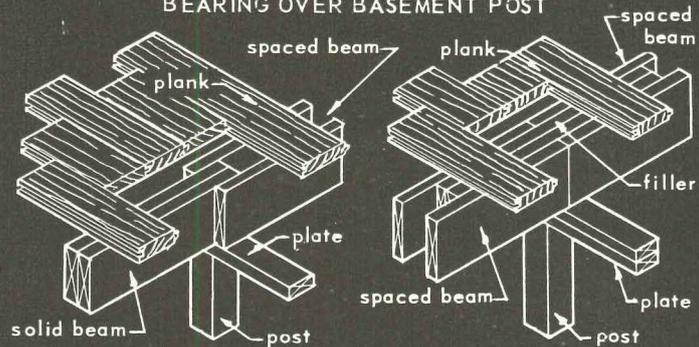
In this construction posts (rather than studs) carry the loads, which are concentrated; therefore they must be individually designed for each condition. Column ends should be squared to provide uniform bearing for the beams. Posts, either free-standing or in a partition, should not be smaller than 4 x 4 in section, and when they are built up, the members should be securely spiked together.

When solid beams butt at a column, a nominal column dimension of 6 or more inches parallel to the direction of the beams is recommended to provide suitable bearing for the beams. It may be necessary to spike bearing blocks to the column to increase the bearing surface. Columns should not be notched unless extra section is provided.

In two story plank-and-beam construction it is best to cut the studs at the second floor and cap them with a plate to provide bearing for the second-floor beams.



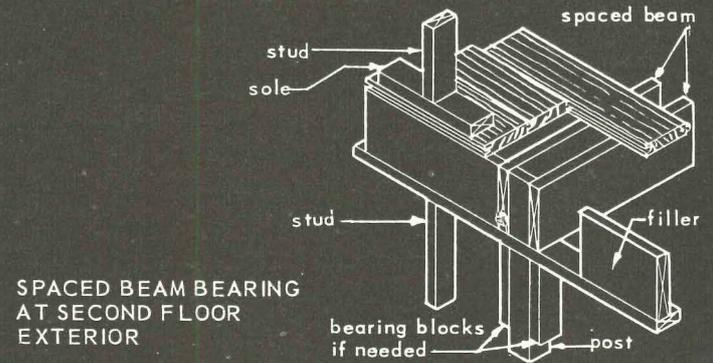
SOLID BEAM BEARING OVER BASEMENT POST



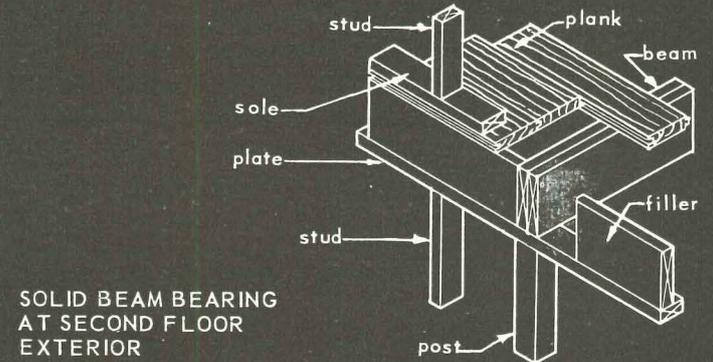
SOLID SPACED BEAMS BEARING AT SECOND FLOOR INTERIOR

Adopted from data by the National Lumber Manufacturers

At the exterior wall, solid blocking (box plate) should be provided between beams and between members of built-up beams. The plank flooring should extend over the blocking and studs should rest on a plate placed on top of the planking. The beams should bear on solid or built-up posts which are adequate to support the load.



SPACED BEAM BEARING AT SECOND FLOOR EXTERIOR

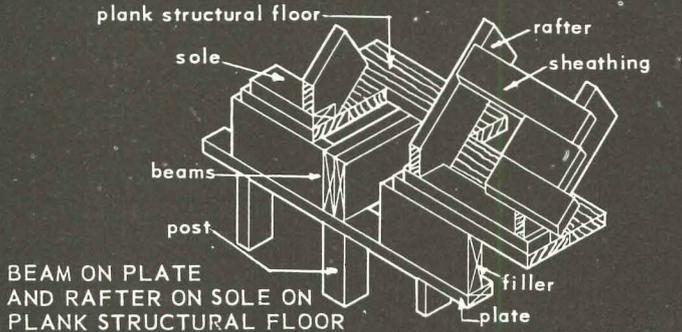


SOLID BEAM BEARING AT SECOND FLOOR EXTERIOR

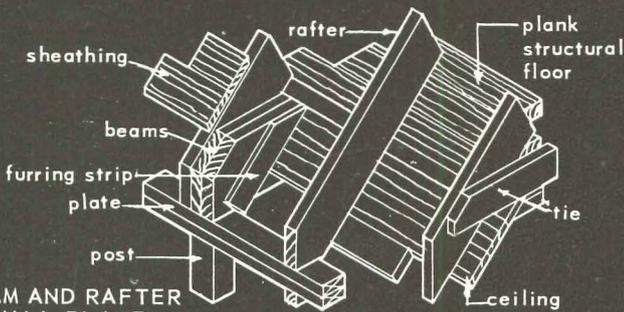
Adopted from data by the National Lumber Manufacturers

PLANK-AND-BEAM SYSTEMS FOR RESIDENTIAL CONSTRUCTION: part one

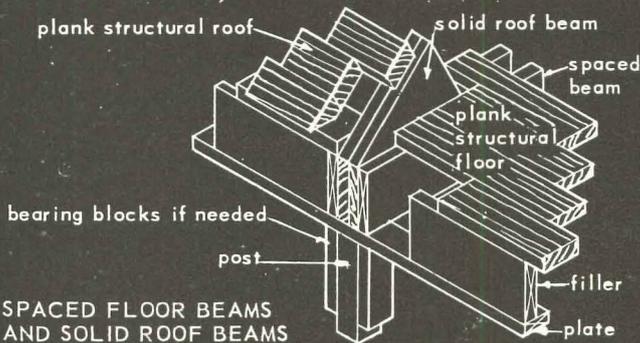
It is necessary to have secure connections between the roof beams (or rafters) and the ceiling beams where they converge at the exterior wall.



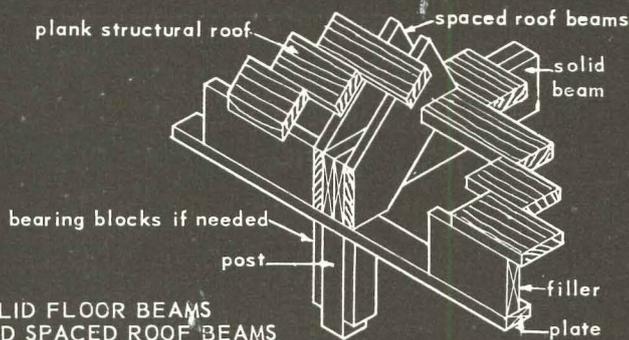
BEAM ON PLATE AND RAFTER ON SOLE ON PLANK STRUCTURAL FLOOR



BEAM AND RAFTER ON WALL PLATE



SPACED FLOOR BEAMS AND SOLID ROOF BEAMS



SOLID FLOOR BEAMS AND SPACED ROOF BEAMS

Adopted from data by the National Lumber Manufacturers.

Where the ceiling beam serves as a tie, it must be considered as a continuous member in tension. Where these tie beams butt together they should lap or be spliced together and spiked securely.

Because plank-and-beam framing utilizes larger members, each carrying larger and more highly concentrated loads than members in conventional frame construction, it is absolutely necessary that the connections and fastenings between these larger members be designed accordingly. Structural members must be securely nailed to each other to provide a well integrated structure. It is advised that all connections in a plank-and-beam framing system be thoroughly checked for strength.

INSULATION AND CONDENSATION

Much more study is necessary to select the proper amount and type of insulation and vapor barriers which are to be used in plank-and-beam framing, than would be necessary for conventional framing where the insulation is concealed between joists or rafters. In plank-and-beam framing the insulation is either exposed to view on the ceiling, or installed over the planks and under the roofing.

Insulation used on roofs should be sturdy enough to support the weight of men working on it. Since small leaks will develop in any roof, it is best to use an insulation which will not rot, deteriorate, or fall apart when slightly wet, and one whose resistance to the flow of heat is not appreciably lowered by slight wetting.

Condensation on walls and ceilings is caused when moisture-laden warm air comes in contact with a cold surface. This generally occurs in the winter months when there is a great temperature difference between outside and inside.

Warm air can hold more moisture, by weight, than cold air. When warm moist air hits cold air or a cold surface the warm air is cooled to a dew point where it can no longer hold all of its moisture and thus drops particles of its moisture in the form of droplets called condensation.

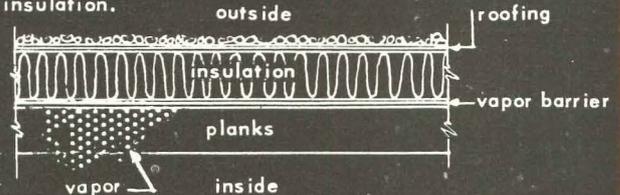
Therefore, if the moisture in a house is kept to a minimum by exhausting moist air created from such activities as cooking, bathing, laundering, etc. through the use of exhaust fans, this condensation is much less apt to take place since the warm air in the house will contain less moisture.

A dwelling vented in this manner need not have an inside relative humidity of more than 40 or 45 percent at a design temperature of 70 degrees F. If such a condition is achieved vapor barriers may be omitted.

Uncontrolled condensation in a plank-and-beam roof may cause paint to peel, planks to rot, or a blistered and leaky roof.

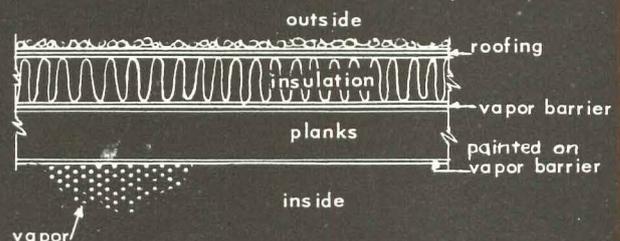
Insulation installed above roof planks should be thick enough to keep the vapor barrier between the insulation and the roof planks warm enough so that the dew point is reached at the point of the barrier.

If the temperature of the roof planks can be kept close to the air temperature in the room, condensation will not occur. As an additional safeguard it is recommended that a vapor barrier be placed between the roof planks and the insulation to keep the moisture in the warm air from penetrating the insulation.

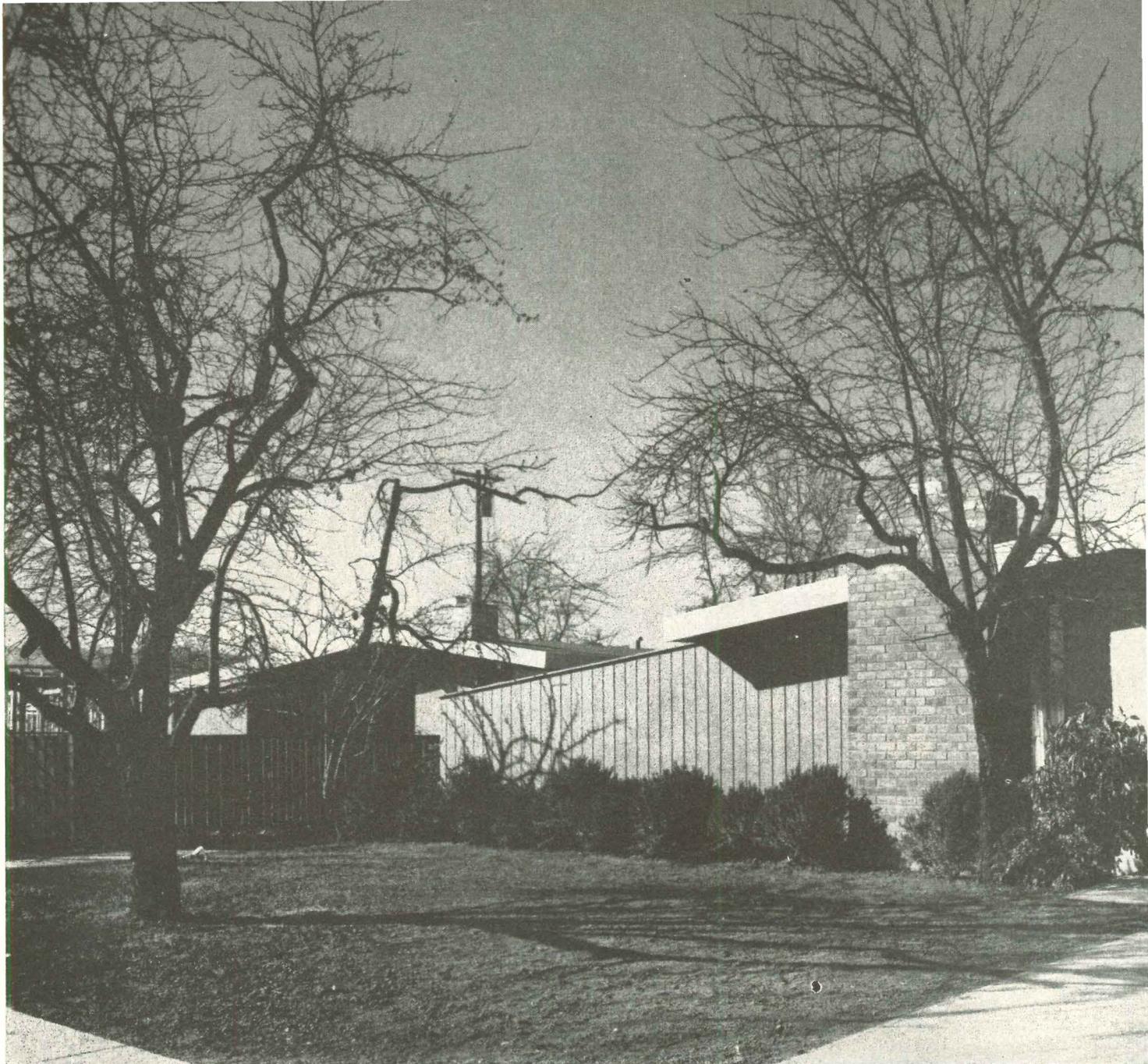


INSULATION AND VAPOR BARRIER

An additional vapor barrier on the underside of the ceiling will prevent the moisture-laden air from penetrating the wood. This additional protection can be provided by applying various finishing materials to the planks. Several types of paint and "natural" wood finishes are to a high degree impervious to vapor. However, ruptures in this protection may occur from the expansion and contraction of the planks.



INSULATION AND VAPOR BARRIER



Photos: Roger Sturtevant

Four bedrooms solve space squeeze

The US is now experiencing an acute case of space squeeze because Americans are continuing to raise bigger and bigger families. Total births rose to an all-time high of almost 4 million last year. Women are bearing more second, third, fourth and *even fifth* children than they've borne in years; 453 children were born every hour last year.

Beginning in 1951, the three-bedroom house rapidly established itself as minimal for American families. By last year this size and larger houses were 65% of production. This year, four-bedroom houses are doubling (9% over 4%) last year's output. Builders on both coasts are making fast sales with four-bedroom houses. Even prefabbers are adding them to their lines. Among them are Admiral, American, National, P&H.

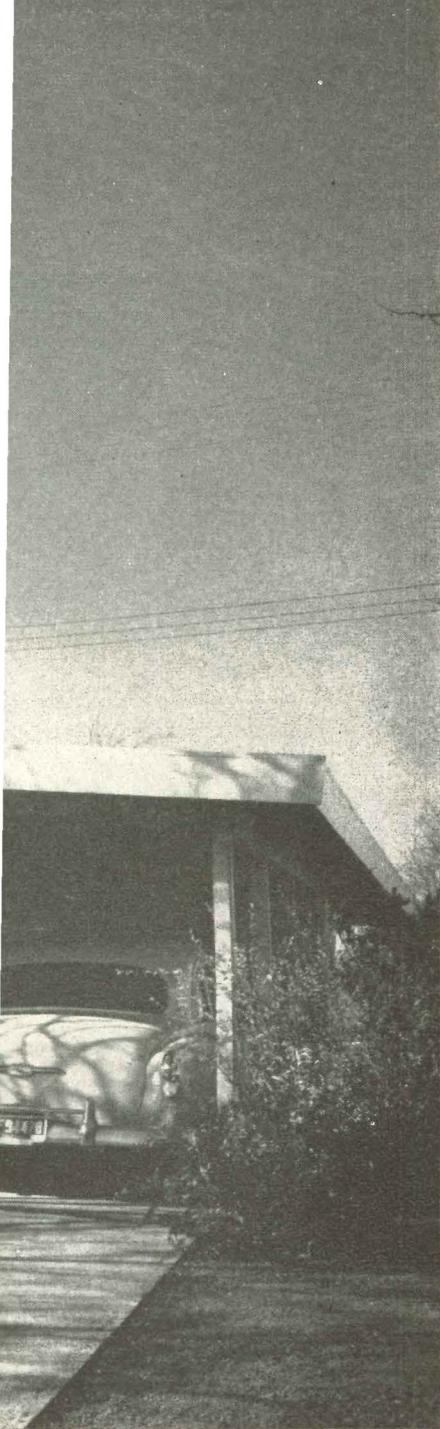
But building four-bedroom houses raises new planning problems. The three plank-and-beam houses shown on these ten pages demonstrate problems raised and their architectural solutions.

Builders Mackay & Associates moved fast and logically as they saw one builder outselling all competition with a four-bedroom house:

First, they retained Architects Anshen & Allen. Says Mackay, "I'd never used architects before because I didn't think it was necessary to sell houses and I didn't think architect costs. But today the market is so competitive that builders want good design to sell; and I found that Anshen & Allen knew the market."

Next, Mackay & Associates got the jump on competition by building the first four-bedroom, two-bath house in the below-\$20,000 range in their area. "Now," says Mackay, "at least half a dozen others have jumped on the four-bedroom bandwagon and are building or planning four-bedroom tracts."

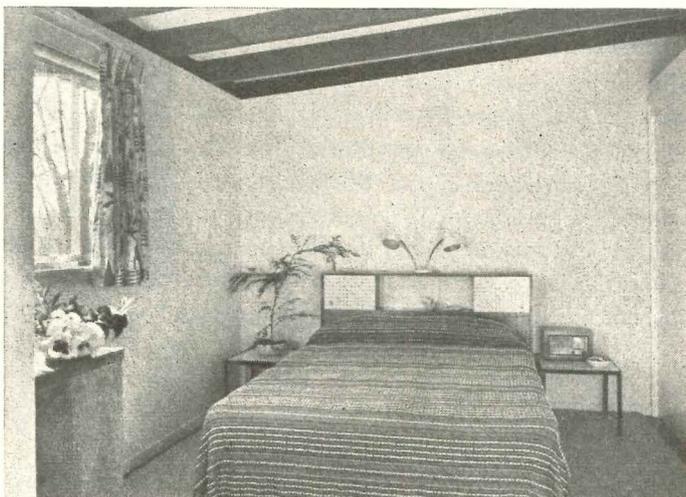
Mackay was so pleased with his first collaboration with Anshen & Allen that he is using Anshen & Allen on three other tracts.



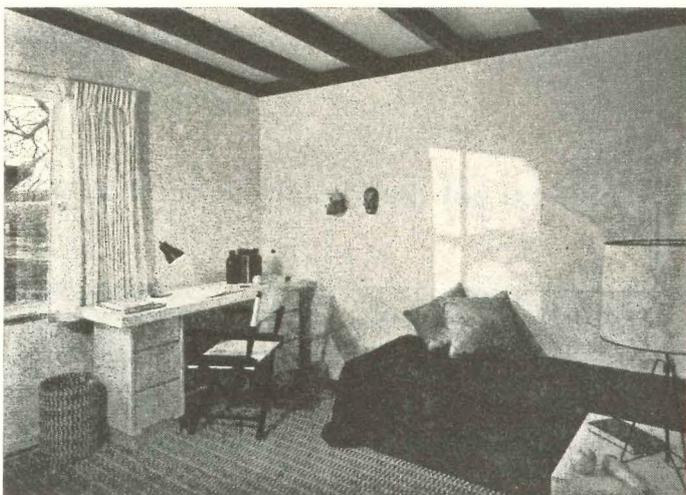
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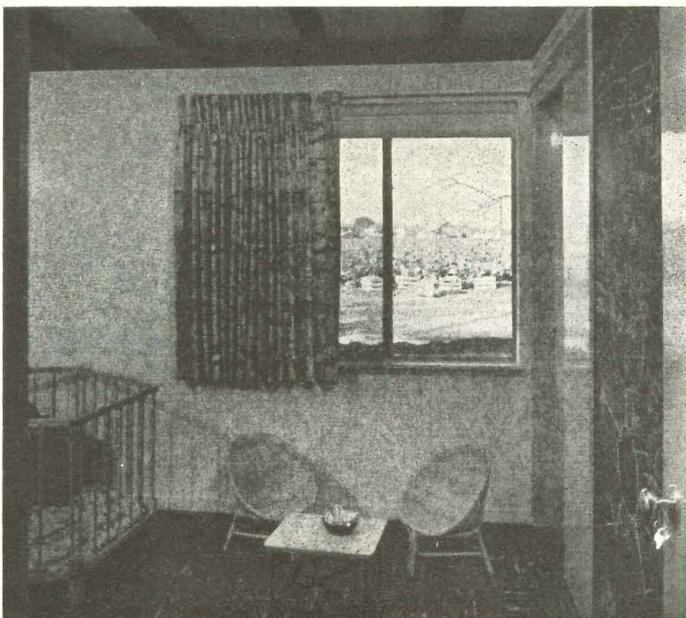
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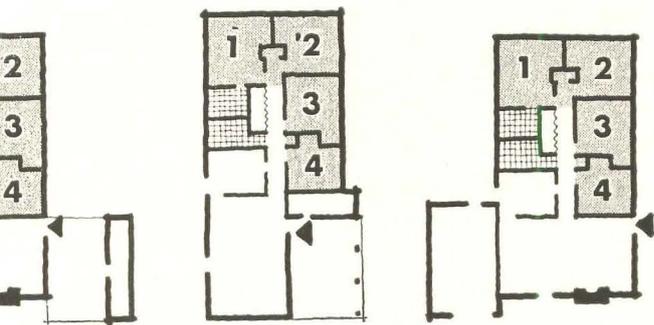
3



4



ON: Palo Alto, Calif.
 N & ALLEN, architects
 Y & ASSOCIATES, builders
 RUTH, engineer
 MORTGAGE CORP., financing
 URNE REALTY, sales
 SIEGMAN, landscaping
 REISS, decorating



omomy, bedroom-bathroom-kitchen arrangement remained fixed; for
 and privacy living-dining area, garages or carports were switched.

I. The problem inside

These four-bedroom houses were a phenomenal success (a 118-house sellout in four months) not only because of price (from \$11,250 to \$11,550) but also because the builder left special problems to specialists.

▶ Mackay, a 200-houses-a year builder, gave the architects freedom to concentrate on design while he tackled the broad problems of land acquisition, purchasing, financing and promotion. "And," says Mackay happily, "we both collaborated closely on costs."

▶ He subcontracted almost every conceivable operation. ("This leaves the margin for error in the hands of the sub.")

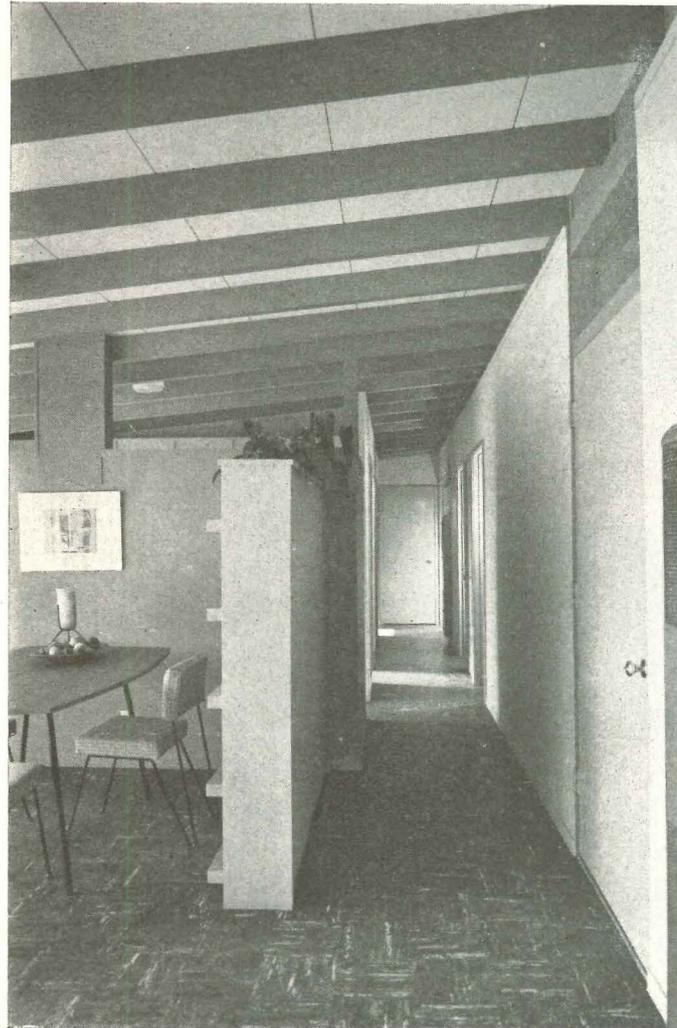
▶ He bought all his lumber precut from the lumberyard rather than set up a shop on site. ("We're sure we save money but, more important, we were able to determine our costs before a house was built, something we couldn't do when we did our own cutting.")

Note the ways Architects Anshen & Allen resolved the major problems posed by the four bedroom houses shown on the six pages.

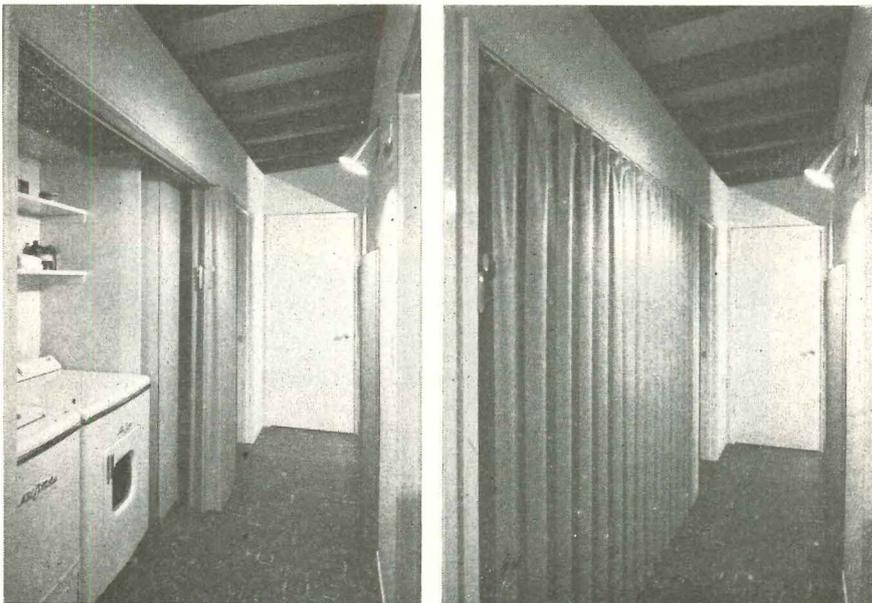
a) How to put the long hallway

(generally wasted space) to good use →

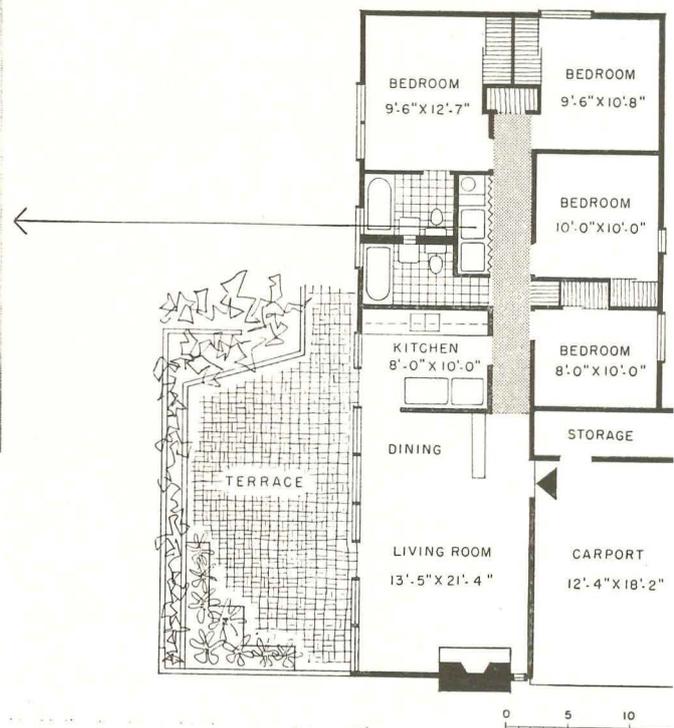
Solution: put the laundry in the hall

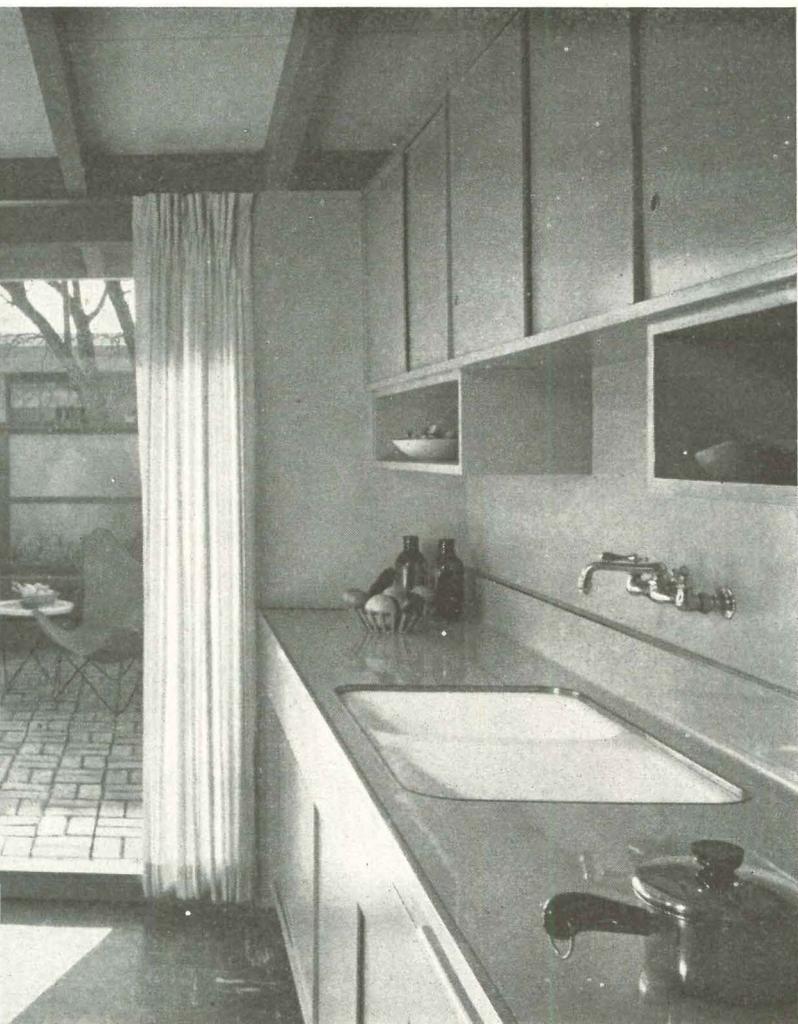


Photos: Rondal



Completely surrounded by bathrooms, bedrooms and kitchen, laundry-utility core is in the center of the laundry load, keeps housewife with a large family from tracking over widely separated areas gathering or distributing linen. Location is better than in kitchen where appliances would take up valuable counter space. Note adjustable lighting fixture and how washer and drier are hidden by folding door when not in use. Vent for clothes drier (and kitchen exhaust fan) is included in over-all price, \$10.25 per sq. ft. for house and land.

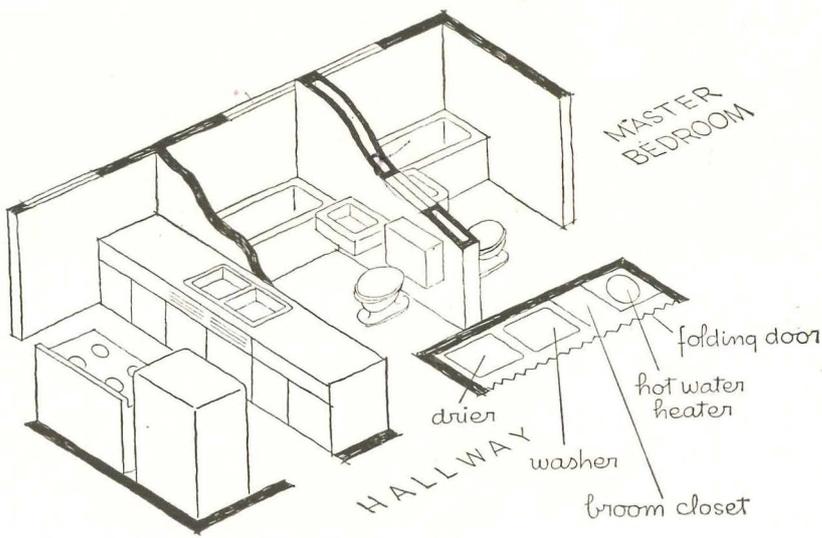




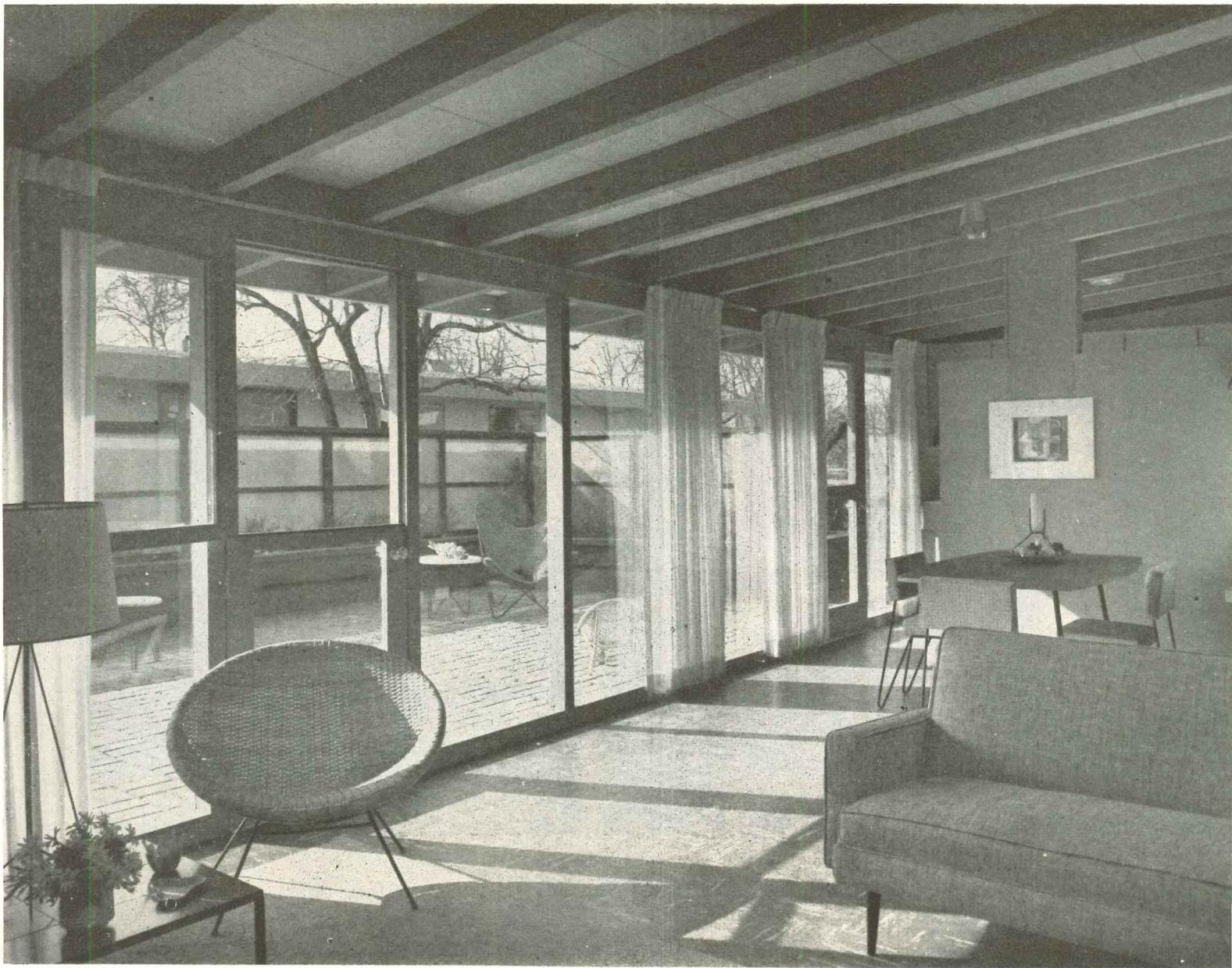
How to pack in two bathrooms, kitchen and plumbing for laundry at low cost

**Solution: back up bathrooms,
put laundry and kitchen on vent stacks
in a "T" arrangement**

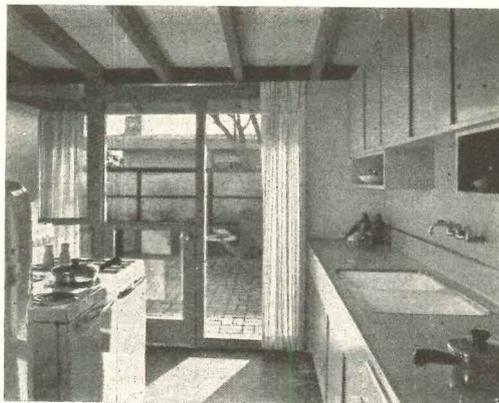
Concentrating pipes and venting within a 64-sq. ft. area, the architect reduced the builder's complete plumbing bill to a low \$950. Positioning of extra bath off master bedroom rather than off hallway was particularly appealing to buyers, gave them a feeling of luxury and unexpected in a low-cost, mass-produced house. Bank of America, which granted construction financing, insisted builder offer two baths rather than bath and a half.



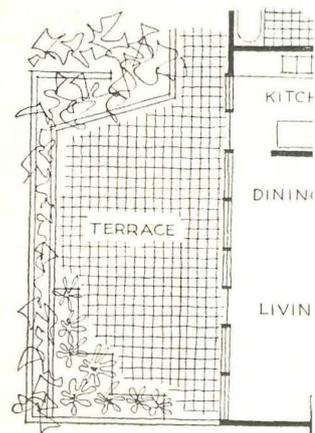
The problem inside (continued)

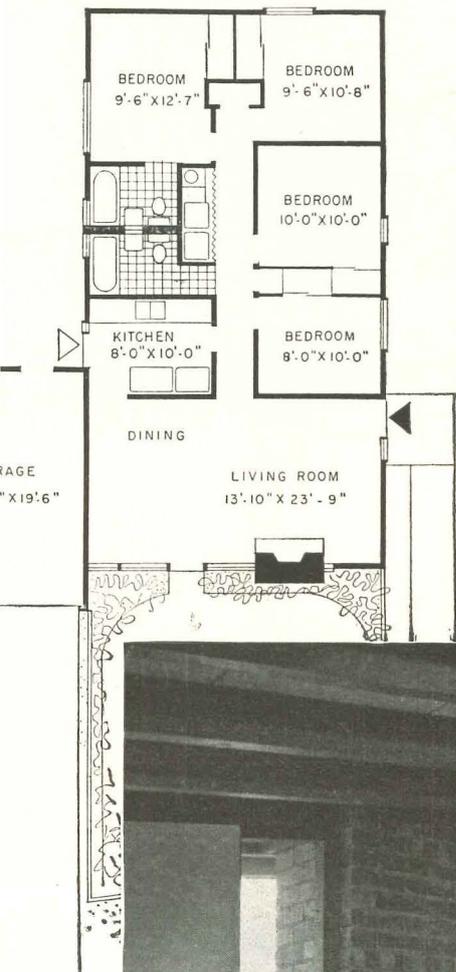
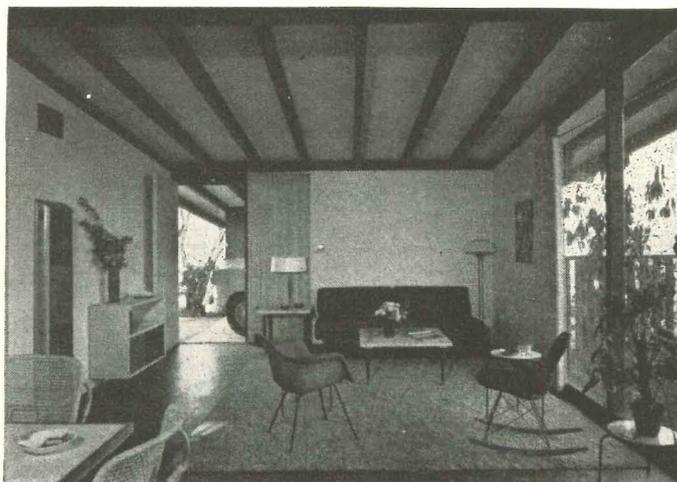


c) How to make such a big house
easy to maintain



**Solution: concentrate kitchen-dining-living areas
to make housework easiest**



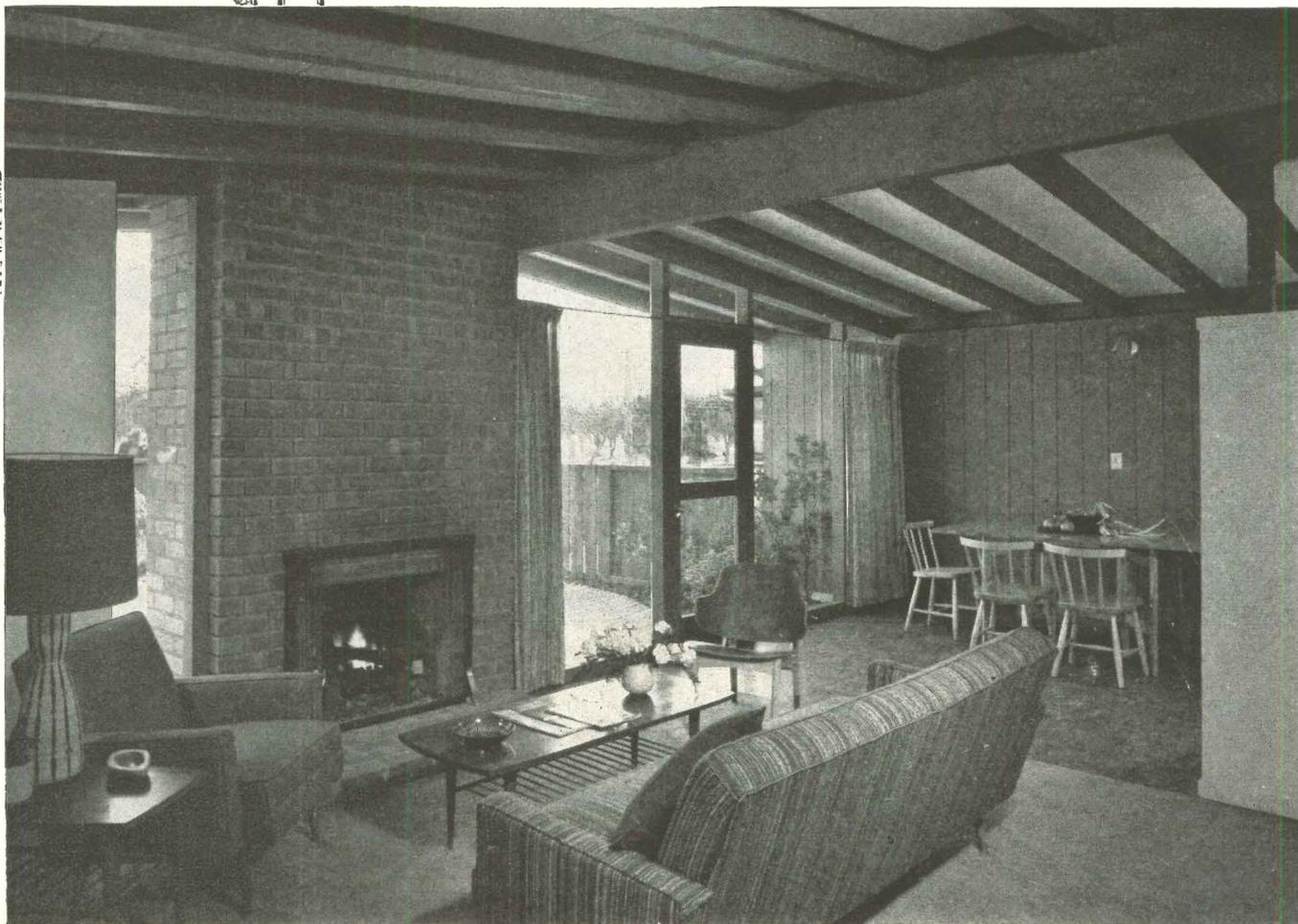


Knowing families in these houses would be servantless, the architects made the kitchen as much a part of the living-dining area as possible so the housewife-mother could take part in family activities while doing her kitchen chores. Note in plans of the two major living-dining arrangements how directly traffic can move from garage or carport to kitchen, thus keeping the spatter of little feet out of the living room. The whole living-dining-kitchen area seems larger because of the glass walls shaded by overhangs ranging from 2' to 3½'. Over-all openness of plan and walls of glass make the interior light and cheerful—a pleasant place in which to do the work that must be done.

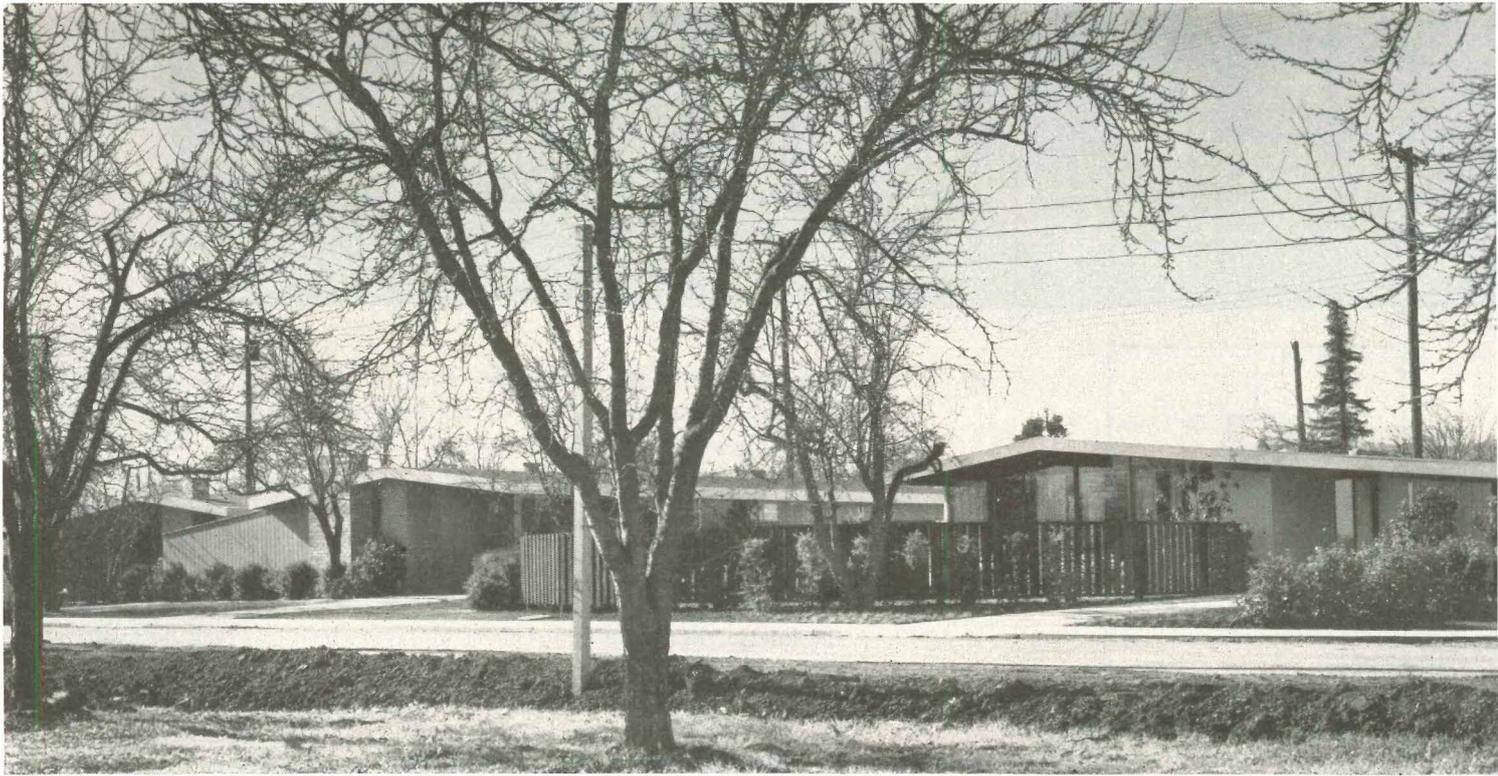
d) How to add a little luxury to a low-cost house

Solution: offer a fireplace at \$300

(98% of the buyers bought them)



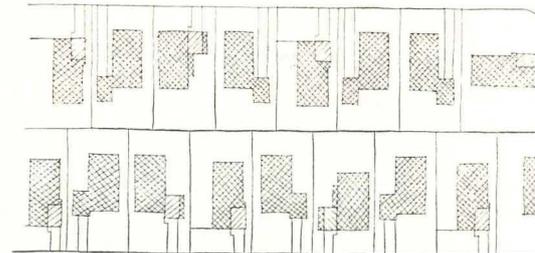
II. The problem outside



Photos: Roger Sturtevant

**a) How to get a four-bedroom house on a 50' lot
(to keep the price down)**

Solution: turn house narrow end to street



b) How to keep the house looking handsome—and long



**Solutions: 1) carry roof line of house
over garage or carport**

2) unify doors and windows



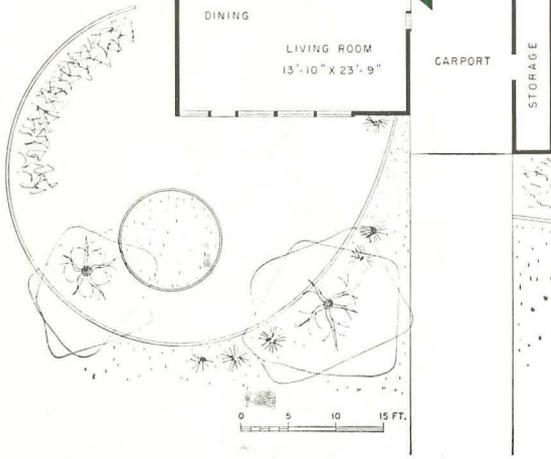
**How to provide
indoor-outdoor living,
play space for children**



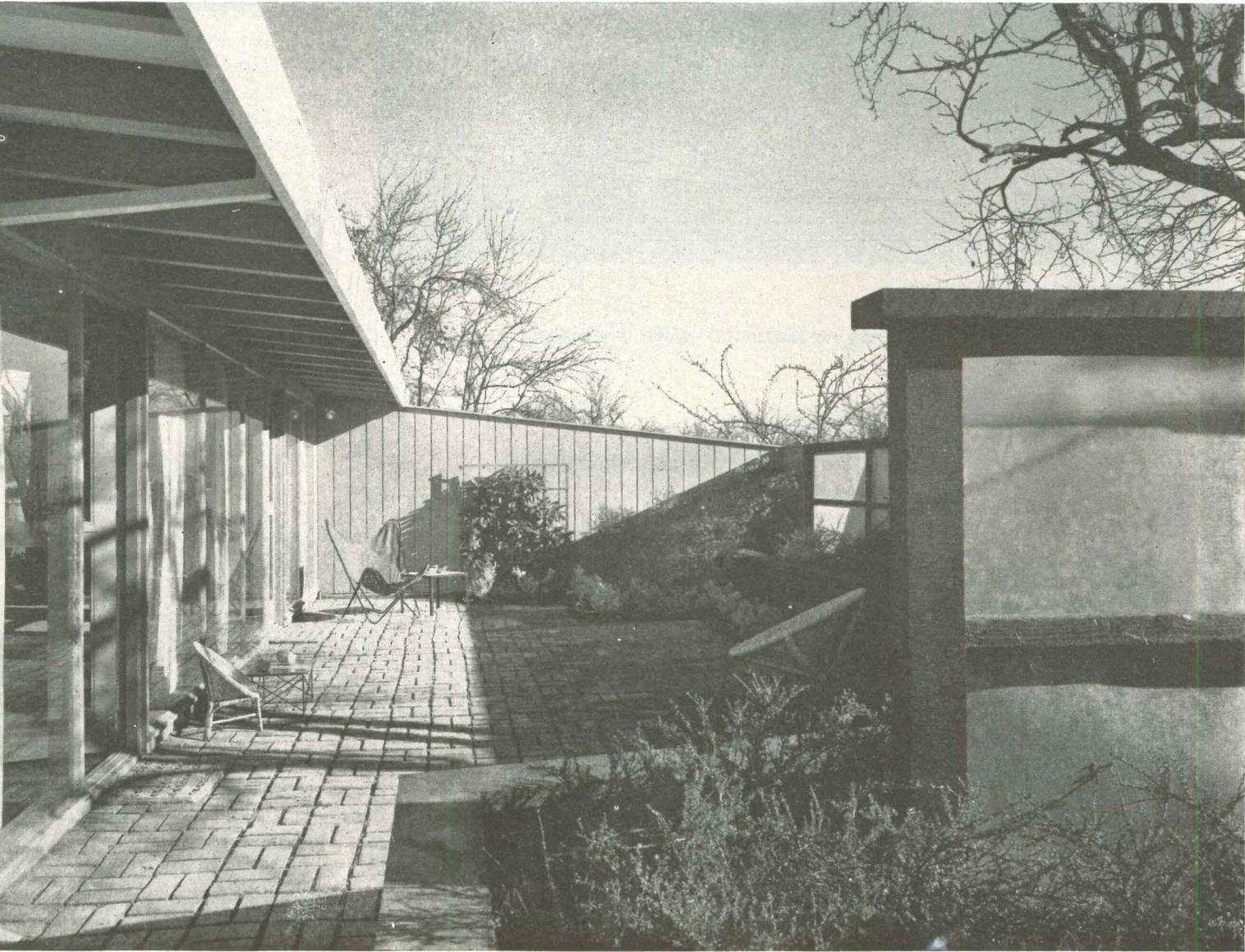
**Solution:
plan glass walls,
a big play yard where
mothers can watch children**



Children are the major consideration in a four-bedroom house, so the architects planned the outdoors—like the indoors—as much for the kids as for the housewife-mother. The builder provided \$150 worth of fences with each house. The architects arranged glass walls and doorways in front or side yards so the mother could keep an eye on the children, even share in the pleasure of outdoor living herself.



**How to maintain privacy
Solution: use fences strategically, front or side**

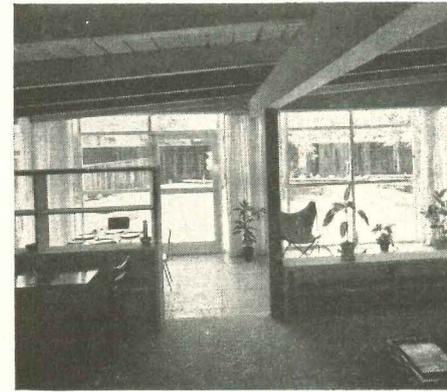


III. The problem of living space indoors



Photos: Rondal Partridge

LOCATION: San Jose, C
 KUMP & ASSOCIATES, archi
 KRING CONSTRUCTION CO., bui
 CROCKER FIRST NATIONAL, fina



At a \$17,500 selling price, this is not an expensive house: total cost for house and land was \$17,500 per sq. ft. for 1,750 sq. ft. of living area. The walls were framed with 4'-wide panels which do not have studs every 4', in effect converting system to post-and-beam. Horizontal 2" x 4"s are 16" o.c. The interior bath (plan, below) and how major circulation faces rear through lanai (left and above). Three houses Kring built had four bedrooms

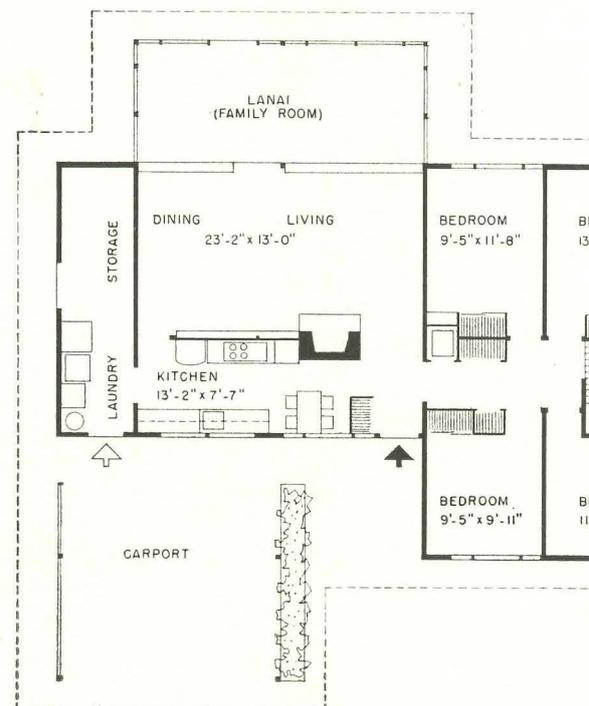
a) How to keep living areas in balance with sleeping areas

Solution: provide an extra room

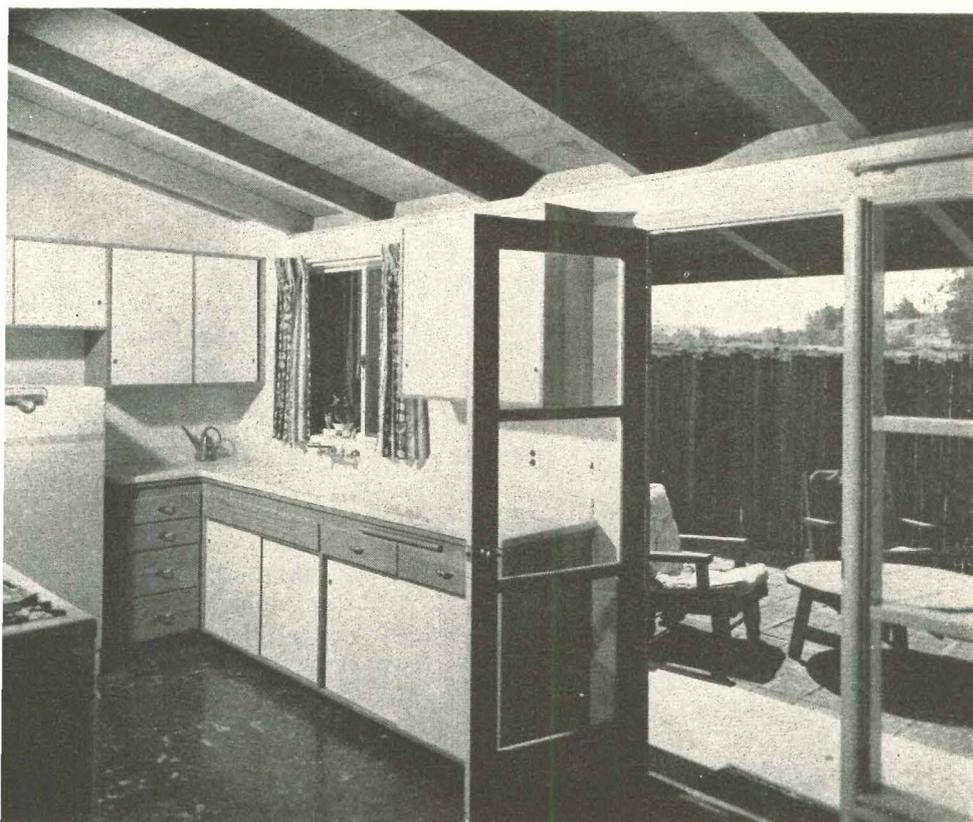
(in this case a lanai)



Movable sash flanking fixed sash in a privacy-high window facing street have balancing appearance of shutters, are far more useful.



nd outdoors



Cal Pictures by Jon Brenneis

LOCATION: Concord, Calif.
 CHRIS GANIATS, builder
 DON STEGMAN, designer
 HAL ALKOL, consulting engineer
 BANK OF AMERICA, financing

Concrete patio directly outside kitchen door permits housewife-mother to keep children under her vigilant eye but not underfoot. Patio is included in selling price. Rough plumbing for laundry was put in storage area.

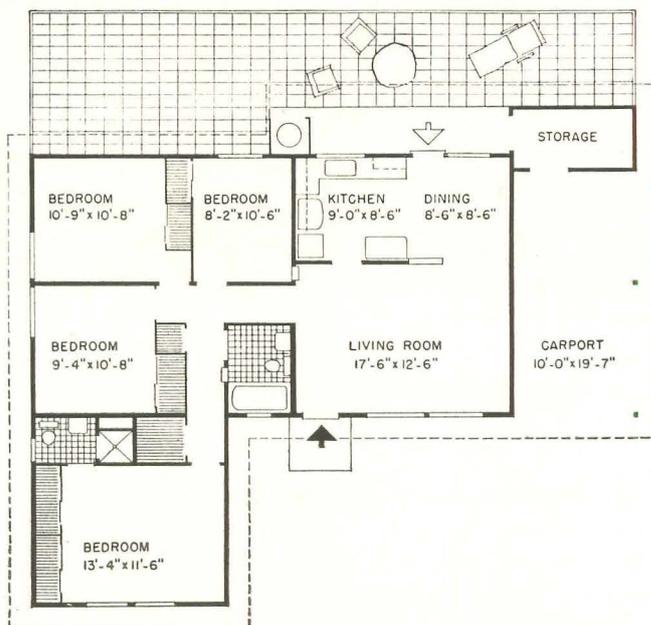
**To keep plan balanced
 if you cannot afford a family room**

Solution: furnish an outdoor room

Builder Chris Ganiats found four-bedroom, two-bath houses selling three-bedroom, one-bath houses three to one, he switched four-bedroom houses in a hurry. And because mortgage funds were tight when he started to build last year, he decided to build for the little-used FHA Title II, Section 203b2D, which permits a 95% loan-to-value ratio on a four-bedroom, \$9,000 house. At a selling price of \$9,450 (including closing costs), down payments were a low \$950 for an FHA-insured mortgage.

In three weeks Ganiats sold out the first unit of 128 houses. He sold 200 of the model (shown on this page) before switching to flooring on crawl space and garage instead of carport—at a cost of \$10,750.

Like Builder Mackay (p. 116), Ganiats was the first in his area to introduce four bedrooms and two baths. Unlike Mackay, Ganiats does all his precutting in his own yard. He prefers not to use panels with applied sheathing in the yard, believes it is an economy to transport bulky panels to site.



Conscious that living area was much smaller than sleeping areas, Ganiats and Designer Stegman framed a rough opening in wall between living room and carport so owner could enclose the carport for living space later at a minimum cost.



The industry speaks up for FHA

Sirs:

It is about time that someone rose to the defense of FHA and the tremendous contribution it has made to the people, the homebuilding industry and the national economy.

Your editorial is continuing proof of your complete appreciation of the importance of preserving the FHA.

NATHAN MANILOW
First vice president, NAHB

PLEASE RUSH 200 COPIES "NOW IS THE TIME TO SPEAK UP FOR FHA."

MORTGAGE BANKERS ASSN.
of America

Sirs:

I intend to take up your editorial at our next Board of Directors' meeting and in all likelihood our Detroit Assn. will go on record in the way of a resolution supporting in its entirety the facts you have brought out.

I know that our group heartily endorses the contents of this article and that we believe it may do a great deal toward overcoming the damage done to FHA.

ROBERT A. TAGGART, *president*
Detroit Mortgage Bankers Assn.

OPPORTUNIST POLITICAL ACTION

Sirs:

In your further treatment of the subject I would like to see you touch on what I believe is the fundamental point. That is the fact that the Administration has chosen to treat FHA as a purely political agency and has completely ignored its technical importance in the credit picture. Many of us have felt that its independent, nonpartisan nature should be increasingly stressed, and that following recent payment of its borrowings from the federal treasury, further steps in this direction could be taken.

This hope was shattered when FHA was made subject to opportunist political action.

HERBERT S. COLTON
Counsel for NAHB

• Said the Round Table which prepared the Open Letter to President Eisenhower (H&H, Jan. '53): "The independence of FHA should be restored. We believe the experience of the past five years has confirmed our fears that putting FHA under HHFA would subject it to pressures based on political and welfare state considerations rather than sound economics. In principle, we

To give HOUSE & HOME readers the vital facts and the whole truth of the "FHA scare" HOUSE & HOME editors added a 16-page "Extra!" to the May issue. An editorial of our belief in the services FHA has rendered the nation and the national economy.

Said HOUSE & HOME: "Now is the time for everyone else who knows and understands and values what FHA has done for the country to speak up clear and bold."

The industry's response was immediate. And overwhelming. It flooded in by mail, from every section of the country, from leaders in every group serving homebuilding. Some of it appears here, some on pp. 70, 74, 78, 82. With a united voice, the industry was speaking up for FHA—clear and bold.

believe that lending and insurance agencies should be independent, just as the Federal Reserve System is independent."—ED.

Sirs:

. . . Definitely to the point . . . constructive . . . factual.

R. O. DEMING JR.
Past president, MBA

FIRESIDE CHAT

Sirs:

I so thoroughly and wholeheartedly agree that I am sending your editorial to my good friend Mike Monroney, Senator Bob Kerr and six Congressmen.

I hope that every member of Congress will receive a copy. The whole truth should be presented to Congress with all speed possible to make certain that FHA is not seriously impaired.

In the best interests of the economy of our nation, can't some of you persuade President Eisenhower to give the American public a fireside chat to restore confidence in FHA financing and the homebuilding industry in general?

W. P. ATKINSON
Past president, NAHB

Sirs:

Congratulations for coming out with this fine work at this time, as I am sure it will help clear up some of the misunderstanding that has been created in the minds of uninformed readers.

W. BRAXTON ROSS
Associate governor at large
Region 9, MBA

Sirs:

I agree with all you say about mishandling of the whole matter.

To paraphrase Mr. Hollyday's testimony as reported in HOUSE & HOME. "May his face never be red for errors he never committed." It's too bad for our country's largest industry that he was forced to resign before he had a chance to finish the excellent job he had started.

My sympathy to him and his successor, my friend, Mr. Norman P. Mason.

CHESTER T. HUBBELL
Director, National Retail Lumber Dealers Assn.
Past president, Northeastern Lumbermen's Assn.

Sirs:

You have pointed up with clarity the truths underlying the so-called FHA scare.

Your editorial guidance and leadership sorely needed in the industry at this time, there is such a lack of true understanding of FHA operations at top government level.

The prestige of FHA and its importance to a continuance of normal building operations must be preserved. We must all work together to repair the damage that has been done. The first step would be to have administrative leaders read, reread and understand the report of the President's Advisory Commission.

MAURICE R. MASSEY JR., *past president*
Peoples Bond & Mortgage Co.
Philadelphia

CONGRATULATIONS. HOPE YOU SEND A LETTER TO ALL CONGRESSMEN AND SENATORS.

GEORGE S. GOODYEAR, *director*

FACTUAL . . . CONSTRUCTIVE

Sirs:

I have used the May issue of HOUSE & HOME in a communication to a member of the Senate Finance Committee and I appreciate having several other copies because I consider your approach to the problem most factual and constructive.

FREDERICK P. COLEMAN
Past president, NAHB

Sirs:

I concur 100% and admire your courage in attacking the problem the way you did.

M. J. BROCK, *past president*

Sirs:

We have just completed a Southwestern mortgage clinic attended by 300 mortgage bankers from all over the US, and I am sure you have hit the general theory of the thinking of the entire group.

RALPH E. BRUNEAU, *member*
Board of Governors
and Executive Committee

Sirs:

I am heartily in accord. . . It is a happy thing when anybody goes off half-cocked. It is particularly unhappy when the consequences are so widespread and long-lasting so much misunderstanding.

RICHARD A. BOOTH, *president*
Springfield Institution for Savings
Springfield, Mass.

sure that everyone in the homebuilding industry is in hearty accord with the position you have taken.

FRANK W. CORTRIGHT
Former executive secretary, NAHB

gratulations for getting this to your hands so quickly.

eva, Indo-China, and McCarthy-Army so monopolized newspaper space during the last several weeks it is with particular appreciation that I have read this splendor of the facts.

ROBERT H. MORRIS, *general manager*
Ponderosa Pine Woodwork
Chicago

NG HOUSE

National Association of Real Estate and I abhor any irregularities, but fear and attack on a program which has been dead for nearly four years is unfair and unjust. It is like burning the house down to get rid of the bedbugs.

NAHB has done a magnificent job in the implementation of the program.

Such an investigation can be very damaging to the homebuilding industry and can also be detrimental in defeating the Housing Act of 1949 now passed by the House and before the Senate.

HAROLD S. GOODRICH
Vice president, NAREB

I believe it imperative that each member of the industry be given the opportunity to get the message as you have so well displayed them.

EARL W. SMITH, *board chairman*
NAHB Research Institute

Magnificent job. The fair and objective way in which you have handled this matter is particularly refreshing when compared with the way in which the same matters have been handled by the newspapers.

J. MAXWELL PRINGLE, *president*
Pringle-Hurd & Co., Inc.
New York City

A magnificent statement. . . . An outstanding service to the entire house construction industry as well as to the public at large.

shall distribute 2,500 reprints in the areas where we believe it will do a great deal of good and I am hoping that we may be able to go further in presenting it to the general public in even more definite form.

O. J. HARTWIG, *executive vice president*
L. I. Home Builders Institute, Inc.

Sirs:

. . . A very objective and factual presentation which should go a long way in restoring the confidence of the buying public.

L. F. MERRICK, *president*
Home Builders Assn. of Greater Cleveland

Sirs:

Congratulations. There is no question in our minds that FHA has done a terrific job in helping to make our country the best housed nation in the world. The attitude of your magazine, as declared in the editorial, I am certain will greatly help to make the public realize that the over-all program is tremendously successful.

EDWARD C. HOLMES, *president*
New Jersey Assn.
of Real Estate Boards
Newark, N. J.

ACCURATE AND DIGNIFIED

Sirs:

You have brought the FHA-Hollyday matter to the American public in an accurate and dignified manner.

I hope you will give permission when it is requested to reprint this discussion.

E. R. HALEY
Member of Board of Governors, MBA

VOTE OF CONFIDENCE

Sirs:

Enclosed you will find a resolution introduced by me and passed by the Greater St. Petersburg Contractors & Builders Assn.

MARK J. EMDEN, *first vice president*
Greater St. Petersburg Contractors
& Builders Assn.

A letter to our Congressmen and Senators:

The membership of Greater St. Petersburg Contractors & Builders Assn. respectfully urges you to help put an end to the most disgraceful and wholly undeserved persecution of the Federal Housing Administration.

We believe, as builders, citizens and taxpayers, that the 19-year record of faithful service which FHA has rendered to the people, service which has made America a nation of home owners and has helped the construction industry to become one of the nation's greatest industries, entitles FHA to the grateful appreciation of the American people.

The few cases of irregularities which the investigation has disclosed represent a very inconsequential percentage of FHA activities and affect a very small portion of its officials and employees and should not be made into political ammunition and used to destroy the people's confidence in FHA at the time when our nation's economy needs bolstering.

Sirs:

I have already made several talks to the different associations in my region, setting out a somewhat similar stand and embodied much of the information in your editorial.

Thank you for your wholehearted support of the homebuilders and the FHA, most of which have not had one breath of scandal in their years of operating.

RUSSELL SHOWALTER
Regional vice president, NAHB

EDITORIAL ON FHA CRISIS OUTSTANDING. PLEASE INDICATE IF AUTHORIZED TO USE SAME IN WHOLE OR IN PART IN OHIO BUILDER MAGAZINE.

CLIFFORD M. ST. CLAIR, *executive secretary*
Ohio Home Builders Assn.

TARRED AND FEATHERED

Sirs:

You have expressed my feelings completely. Thousands of employees of FHA who are doing an excellent job as well as the thousands of people in the homebuilding business have been unjustly tarred and feathered in the eyes of the public.

A. H. RAHLVES
Chairman, labor committee, NAHB

Sirs:

We cannot afford the time to repair the damage already done to the industry and the FHA program. I don't know what the President was thinking of to embarrass his own housing program and appointee at a time like this. It could mean an early demise of a short-lived Republican administration.

If the administration is to retrieve the ball quickly, it will become necessary to abolish FHA and reorganize its function under another name and possibly combine with its other No. 2 problem, a workable secondary mortgage market facility.

MARTIN J. JASKA
Director, NAHB

Sirs:

Anyone who disagrees with the basic principles of this article is, in my opinion, one who does not keep himself informed.

W. W. SALMON
GI committee member, MBA

Sirs:

This editorial is excellent. I believe that it conveys what most of us connected with financing or housing would like to express.

DONALD E. NETTLETON, *president*
The Lomas & Nettleton Co.
New Haven, Conn.

Sirs:

. . . Very timely and much to the point. There is no question in my mind but that the building industry in the past few years has done some things not in the public interest, and it is my belief that we are entering into a new era in which our prevailing "moral climate" will be much higher. It certainly behooves every builder to do his level best to give a better product for the money.

M. L. BARTLING JR., *member*
Executive committee, NAHB

continued on p. 128

Sirs:

It is gratifying that someone has espoused FHA's cause. Our association is in a very poor position to state the facts as we can be branded with a selfish profit-seeking motive.

I hope this wonderful editorial gets in local papers throughout the country and into other magazines where it can be read by the general public.

ALBERT G. LOCKWOOD, *president*
Associated Home Builders
of the Greater Eastbay, Inc.
Oakland, Calif.

Sirs:

I wish there were some way of publicizing your side of the story in the press.

L. ROBERT ROLDE
Boston

Sirs:

This editorial is so true and to the point it is a shame that the newspapers which have been publishing the headlines on "FHA Graft" won't headline some such articles.

H. Goss
Fulton & Goss, Inc.
Cleveland

AMEN, BROTHER!

Sirs:

I do not, of course, know who wrote this editorial, but to that gentleman I wish to say, "Amen, Brother! Amen."

Members of Congress are kept alive by, and returned to Congress by, the favorable publicity they are able to cloak themselves in while they are in office. Obviously, Congressional committees are excellent sounding boards for such activity. No one objects to this under ordinary circumstances. However, when the desire for publicity reaches the proportions where its effect damages a healthy segment of our economy and at the same time disgraces a man of the caliber of Guy Hollyday, I say it is time to speak out in louder words than you have done.

DAVID H. WILSON
Trinity Corp.
Louisville, Ky.

... AN EXPRESSION OF TRUTH FROM A GREAT SERVICE ORGANIZATION.

FRANK W. SHARP
Houston

Sirs:

This editorial is the first clear explanation of the alleged Section 608, Title I scandals, and we would like to have 500 reprints for circulation among our builders and mortgage lenders.

I have dealt with 20 or more of the state and district offices of the FHA and never encountered a single instance of collusion or suggested dishonesty.

E. E. KURTZ, *president*
Inland Homes Corp.
Piqua, Ohio

Sirs:

I am sure that no account of the FHA difficulties will be written more to the point. . . . As I see it, it is now the job of our industry to have this article copied in as many of the unspecialized magazines as possible, together with newspapers all over the country.

I wish to thank you in the name of the Indiana Home Builders Assn. for what you have done for our industry by sticking with FHA in its time of need.

RALPH L. SHIRMAYER, *vice president*
Indiana Home Builders Assn.
Fort Wayne, Ind.

I PRESENTED YOUR EDITORIAL TO TALLAHASSEE BUILDERS ASSN. AND THEY LIKED IT SO MUCH THAT WE WANT TO PUT IT IN OUR LOCAL NEWSPAPER USING WHOLE PAGE.

HORRIE B. CULPEPPER
Tallahassee Builders Assn.

BADLY SHAKEN

Sirs:

Great harm has been done to the mortgage lending business and the housing industry in general, as the confidence of the American public has been badly shaken in FHA's operation. The accomplishments already achieved and the tremendous needs for the future far out-weigh any alleged deviations from good principles on the part of a few.

My contact with FHA includes business handled with individuals in district offices up to those in command in the Washington headquarters. To create doubt in the minds of the public about all of these good people and their fine record is disturbing.

I regard Norman P. Mason highly and shall join in helping him and his good organization wherever possible.

AUBREY M. COSTA, *president*
Southern Trust & Mortgage Co.
Dallas

Sirs:

Your "A Little Knowledge Is a Dangerous Thing" editorial comment on well-meaning Eisenhower's dismissal of Guy Hollyday will be deeply appreciated by everyone in the homebuilding industry.

Such press reaction may not erase harm already done but perhaps it will tend to stop the spread of damage.

JOHN MATTHEWS
Regional vice president. NAHB
Little Rock

Sirs:

We applaud the stand HOUSE & HOME has taken concerning the present "scandal" in FHA and Washington.

We regret very much that the national press has taken an opposing view since the public in general have formed their conclusion on this half-truth.

NED A. COLE, *chairman*
Air-conditioning committee. NAHB

Sirs:

Hogan does it in 69!

HOUSE & HOME does it in—nothing, f
E. J. SORENSON
Hotpoint Co., Ch

Sirs:

Believe me, your editorial expresses sentiments entirely.

As we all know, this recent FHA hot scandal is nothing but a political gesture the part of certain individuals. It is extremely unfortunate that this issue should be brought out at this crucial time when the hot legislation is going before the Senate.

Let us all hope and pray that as a result of this scandal, our housing legislation not get set back. If it does, so too will building industry and the economy of country be set back years.

WILLIAM F. HENDY, *trea.*
The Arcose Co.
Cincinnati

URGENT AND REFRESHING

Sirs:

The need for your courageous statement is "urgent, immediate and impending." recall that bit of WPB parlance aright. whole facts, for a change, are refreshing

CLYDE J. VERKERKE, *president*
Home Builders Assn. of
Metropolitan Washington, Ir

Sirs:

Because Sherman Adams was a mediator not a prime mover in the ouster of Hollyday, I thought it proper to write him.

I want to commend you for the timeliness of your article and its depth.

L. L. FREEMAN, *president*
L. L. Freeman, Inc.
Racine, Wis.

Mr. Freeman's letter to Mr. Adams:

... At no time in my long experience of the FHA did we find the organization conducted on a higher plane than under the administration of Guy T. O. Hollyday. . . .

As a long-time active member in the Republican Party, I realize the difficulty of finding good men to serve the government was pleased to learn of Mr. Hollyday's final appointment, but that was all changed when I learned of his removal and its method.

Because our practices have always been along the lines advocated by Mr. Hollyday since his appointment to office, we can point to the fact that there has been not only improvement in the Title I program since he headed the organization. I firmly believe that the whole incident reflects discredit both the FHA and the Administration. It is only right that you know how those of us who are active in both the mortgage business and the Republican party feel about the situation.

... investigation has been a blow to the industry and to the government agency that reverberated across the country. The unnamed man in the street has convicted and anyone having anything to do with cause of the screaming headlines used the press. Very few have bothered to read the biggest material below the headline. This article is a step in the right direction. I hope it will be picked up and given wide dissemination.

JAMES M. ALBERT
*Albert Construction Co.
Miami*

Y CAB DRIVER

... I heartily concur. Every cab driver in Miami knew that they were being abused and they have also known about the Title I racket, so when sensible people try to convince Washington that things need investigating, my greatest hope is that the present administration give it attention *at the time* instead of years too late.

C. W. KISTLER, *president*
*C. W. Kistler Co.
Miami*

... you have hit the nail right on the head. It is the public knew the facts. Without doubt there have been some bad deals but I would say that the percentage has been very good.

A. O. ALDRICH
*Aldrich Home Builders Inc.
Morton Grove, Ill.*

... Guy Hollyday is too fine and honest to have anything happen to him. I have voted the Republican ticket since I came of age in 1920 and am certainly disgusted with the party at the moment.

JAY F. ZOOK, *president*
*Jay F. Zook, Inc.
Cleveland*

... I am very pleased to see this type of editorial because it is important that as many people as possible be better informed of what a tragic mistake has been made by the administration in dismissing Guy Hollyday.

... It is too bad that informed persons were not consulted prior to this action being taken; it destroys our confidence in the administration. The action could not have been more timely.

WALTER C. NELSON, *president*
*Eberhardt Co.
Minneapolis*

... Clear, concise and most timely. I concur 100%.

RALPH DANIELS
*The Brown Organization
Dallas*

Sirs:

... Excellent. If anything it's too mild.

I am trying to do what I can locally to put people straight on FHA.

I regret to say that I now believe that Eisenhower is another Hoover—his intentions are wonderful but his performance is lousy. It seems to me as though we are headed for another 20 years of Democratic, left-wing misrule.

God help us—obviously the Republicans can't.

JOHN BONFORTE
*Bonforte Construction Co.
Pueblo, Col.*

Sirs:

I concur 100%. Having been with FHA for five years, I could only add that I am a Republican and feel that this is the most ill-advised thing any Republican administration has ever done.

WILLIAM R. HARVEY, *president*
*Harvey Construction Co.
Bettendorf, Iowa*

Sirs:

I definitely agree with the stand you have taken on this matter that could well ruin our housing industry.

WILSON H. BROWN
*The Brown Organization
Dallas*

Sirs:

I do believe that the fear created in the mind of the public will be somewhat allayed after reading your fine presentation.

J. L. BASWELL, *executive vice president*
*Birmingham Assn. of Home Builders
Birmingham, Ala.*

Sirs:

Until a few weeks ago, the FHA had been held up as one of the outstanding public agencies in our country. Today it is discredited in every headline. It is timely, therefore, to emphasize that the FHA system has been a great force for good in this country.

MILFORD A. VIESER, *vice president*
*Mutual Benefit Life Insurance Co.
Newark, N.J.*

Sirs:

As we all know, any industry that provides 22% of the national income is bound to have a small amount of abuses and scandals. However, it is extremely important to counteract the political desires of a few small-minded politicians by bringing the entire FHA picture to the general public.

One of the many faults of the homebuilding industry has been its apparent failure to impress upon the public its great importance to the national economy.

I would like to have permission to reprint portions of your editorial.

RALPH E. STAGGS
*Regional vice president, NAHB
Phoenix*

WILL YOU PLEASE SEND ONE DOZEN REPRINTS OF THE FHA ARTICLE?

EDWARD R. HWASS, *general manager*
Houses Division
Harnischfeger Corp.
Port Washington, Wis.

LESS POLITE

Sirs:

... One of the most thoughtful, constructive articles that you have ever put forth. When I say this please remember that I am biased because Hollyday is one of my best friends.

I, too, have done a little writing, and at least in dealing with Senators Dirksen and Capehart I haven't been quite so polite as you have been.

GEORGE H. DOVENMUEHLE, *president*
*Dovenmuehle, Inc.
Chicago*

Sirs:

This type of reporting helps establish the building industry in its proper place. It is heartening to know builders are supported by such a great magazine.

JOHN L. BELLINGER
*Bellinger Construction Co.
North Syracuse, N.Y.*

Sirs:

It is gratifying to know that we still have in this country men who have the courage of their convictions and who will speak out in times of crisis such as is being experienced by the Federal Housing Administration. My deep and sincere appreciation to you for this wonderful contribution to the housing industry and America.

AL WESTMORELAND, *president*
Missouri Real Estate Assn.

Sirs:

Congratulations...

I would like to have 25 copies of the editorial.

JULIAN J. ROTHBAUM, *president*
*Julian J. Rothbaum & Co., Inc.
Tulsa, Okla.*

Sirs:

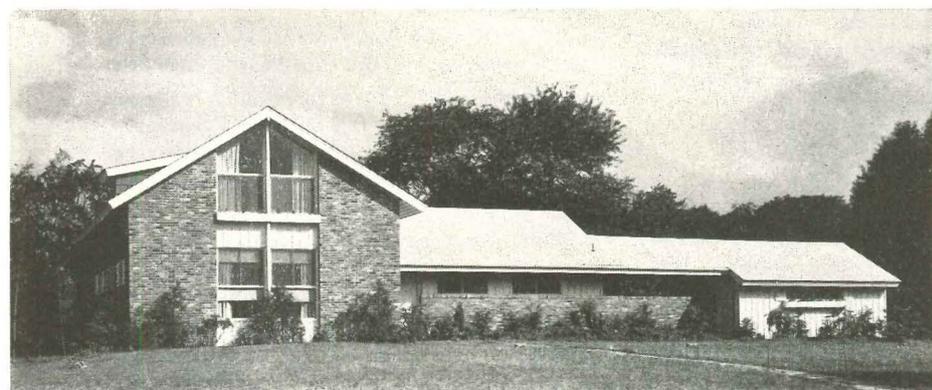
I don't believe that there was a stronger or more energetic group working to elect Mr. Eisenhower than the homebuilding organizations in Texas. As a result of this FHA fiasco, if Eisenhower were running today, I don't believe he would get enough votes to be elected dog catcher!

Congress seems to have overlooked the fact that 608 was designed for private industry to furnish quick housing. Naturally, the builder anticipated a profit in some manner, or he wouldn't have gone into it. Insofar as an aggregate of a hundred million dollars of loans being insured in excess of actual cost, an additional editorial estimating what this many housing units would have cost if constructed by the Public Housing Authorities might give these Congressional committees something to think about.

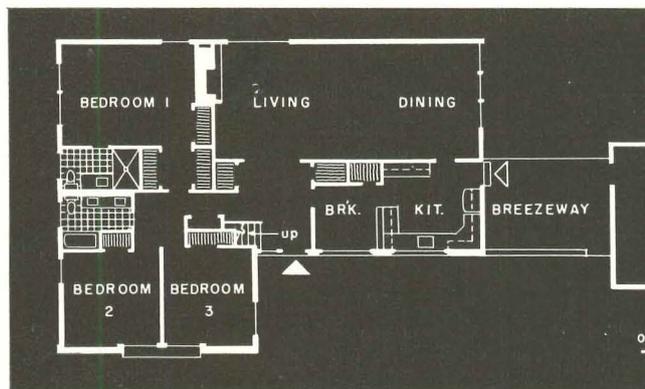
J. E. FOSTER JR., *president*
*J. E. Foster & Son, Inc.
Ft. Worth, Tex.*



Two-story wing gives expandable TV-recreation room plus fourth bath upstairs at half the cost of expansion on ground floor.



Photos: Herman Kroll



Architects



Siegel



Rapp

turn builders

Sales features of living-dining room (right) in house shown on these pages are its big size (33'-6" x 15'-4") and high ceiling; a large window at far right; redwood and brick fireplace wall. Some buyers preferred dropped living room to separate it from dining area. Built-in TV was not popular as most families wanted TV in the upstairs studio or recreation room. With upstairs finished, this model has 2,350 sq. ft. and sells for \$39,600 on half-acre lots.

Buyers wanted breakfast table next to kitchen but definitely not in it. Refrigerator, range, dishwasher, exhaust fan, lights over work counters are standard equipment. Wood cabinets here are painted yellow, in other models are birch or knotty pine. Door (left) leads to large storage pantry.



The rough and tumble competition among Long Island homebuilders, says Herman H. Siegel and Ernest D. Rapp are demonstrating that success can turn builders and make a distinct success of it.

In their Beverly Hills project, they are completing a group of 23 houses priced at \$32,900 to \$55,000 which have sold well and are a credit to the market. No long-haired theorists, they had studied the market, watched trends, and knew what buyers wanted. In 1950-51 they built 63 \$13,900 to \$23,000 houses, and now they have built four more at \$34,000 to \$40,000, which served as guinea pigs.

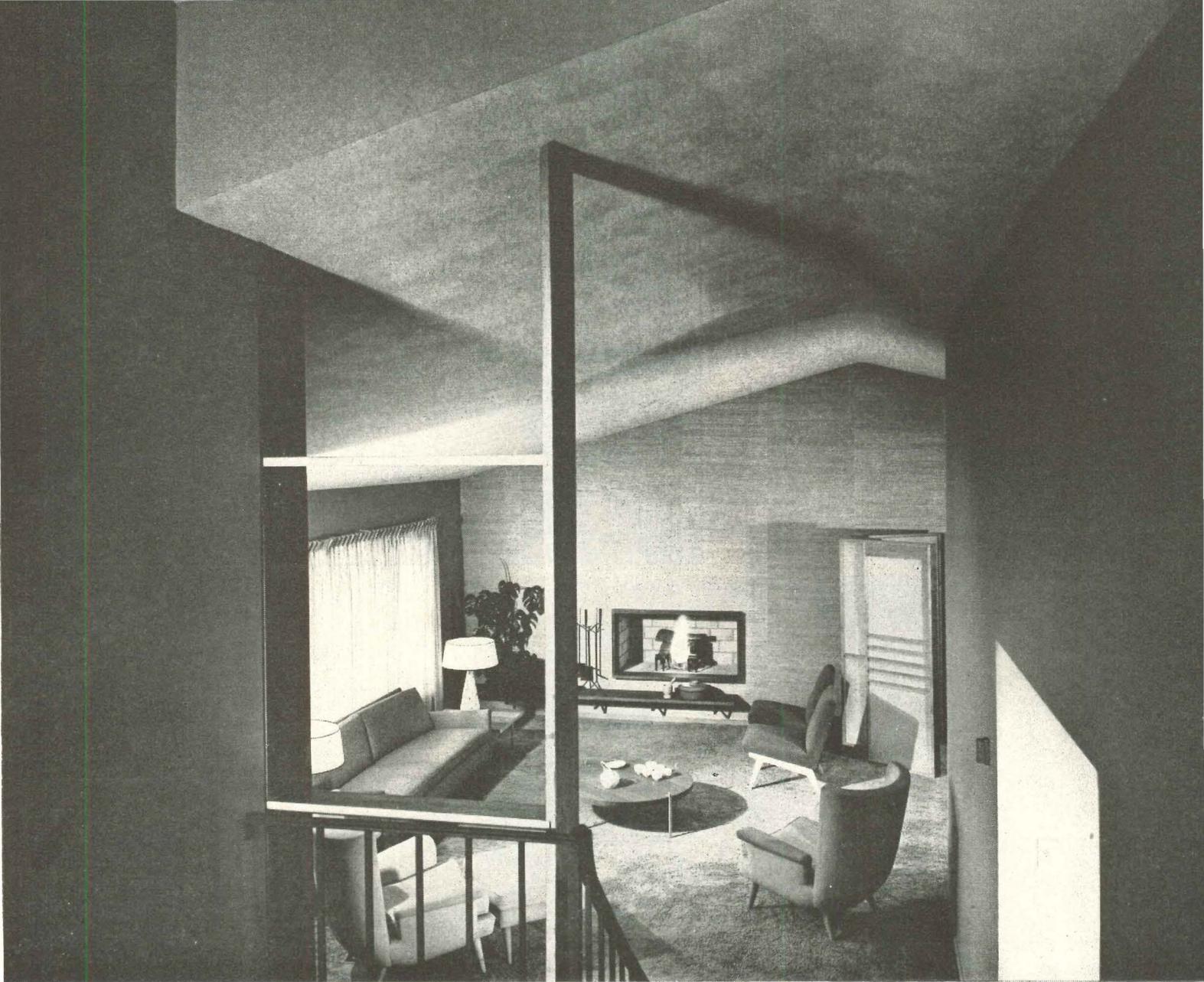
Their conclusions: buyers in this price class want big, impressive-looking houses on big lots, with a large living room plus a family room, and, in addition, four bedrooms, two baths, a maid's room and bath. Buyers will not buy rubber-stamp houses that look alike. So floor plans must have some extra space that can be adapted to individual family requirements and builders must be ready to make many changes in the prototype plans. Public opinion change and new designs must keep up with the trends.

"Because, as builders, we have complete control of the job, we do as we please," says Herman Siegel, "and get more satisfaction than when we just follow designs. It is good to draw plans and then see the houses grow. After the work we enjoy the field work. But we probably spent five times as many hours on plans as architects ordinarily would. We've had to be very cost-conscious, too. Our cost sheets are as important as our planning sheets."



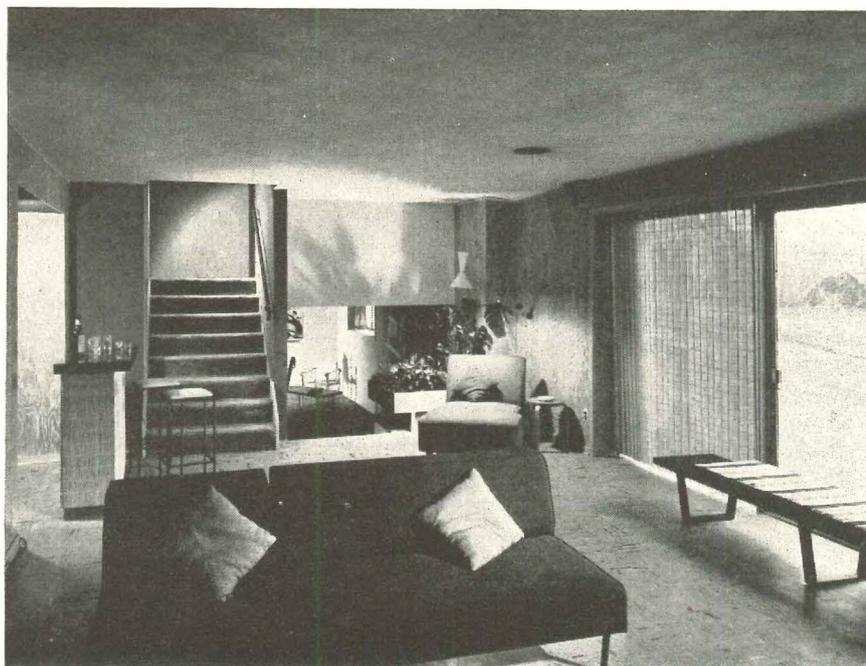
Master bedroom is 17'-8" x 13'-6", has separate bath and either three or four closets. "Storage in a house like this can't be overdone," say architects. On right wall (not shown) is a floor-to-ceiling window which is a big sales feature. It helps remove the "bedroom look" and gives "sitting room" appearance. Wall (at right) has a grass-cloth covering. Some master bedrooms had a dressing alcove. Siegel & Rapp furnished this house as a model and it was an important factor in selling the other houses.

real success

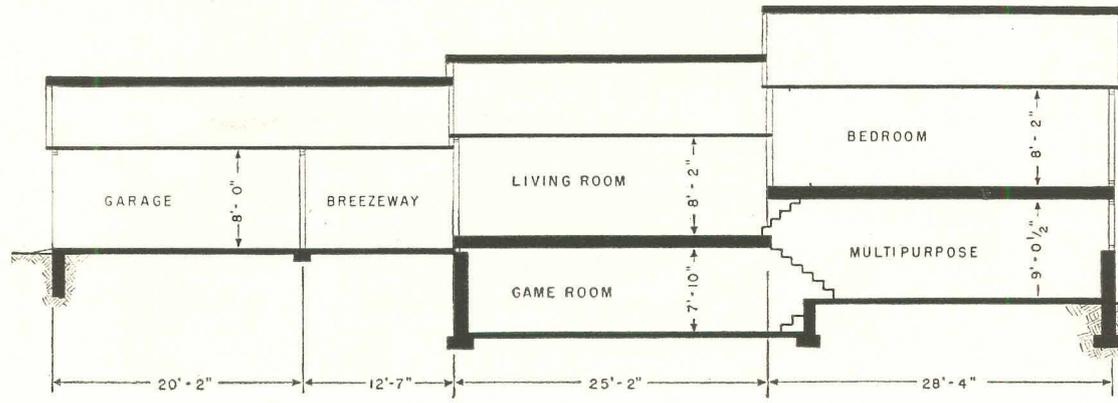


Newest split level combines best sales ideas

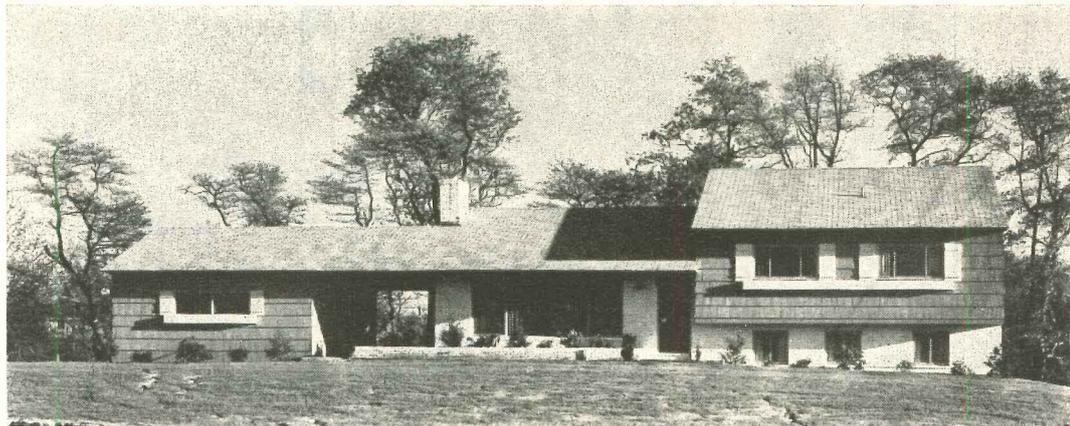
Siegel & Rapp's newest split level (photos and plans on these two pages) has 2,426 sq. ft. plus double garage and breezeway, sells for \$39,900 on a one-acre lot. Living room (above), seen from bedroom hall, has impressive high ceiling, large windows. A sales feature is big family room (right) with 15' window wall at grade level facing rearward, with a 10' sliding glass door. Game room in background can be closed off if buyer wishes. This split turns 75% of basement area into livable space, in contrast with 35% in architects' earlier split (shown on next spread). They believe this is far better way to use basement than for garage.



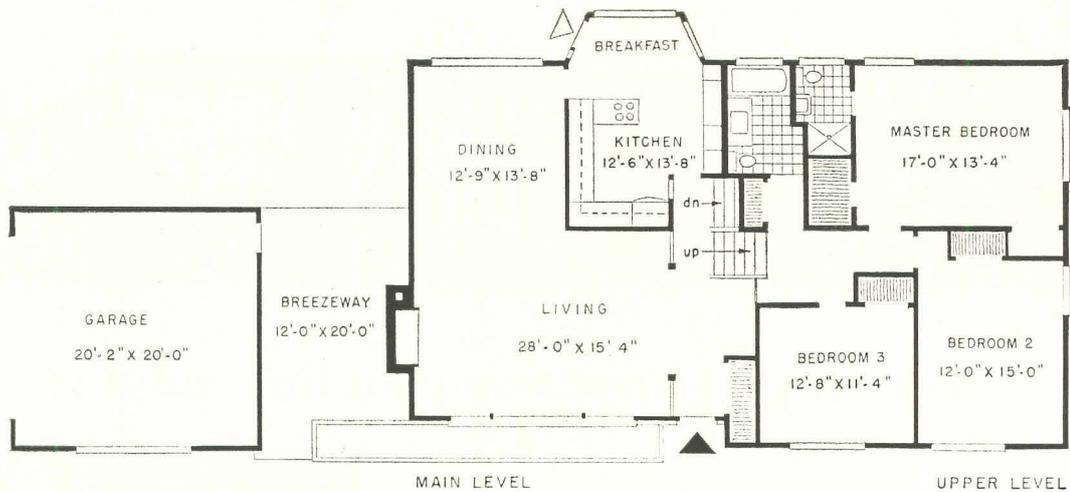
...s agree with Long Island buyers that a split-level house is most house for the money because bedroom is on top of a slightly elevated basement foundation. This is a four-level house, with game room at basement level and maid's room at grade level. Living room and dining room wing on two levels above them.



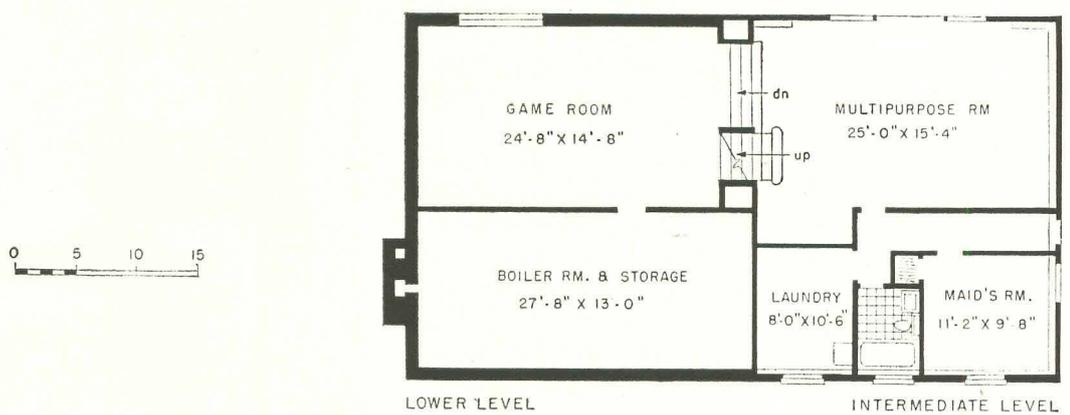
...a long house, which is why architects used a split-level design and garage to stretch this out 80'. Most splits are done under house but Siegel & Rapp decided grade-level living room was better used for living. Garage costs only \$5 to build. Most breezeways are screened.



...plan incorporates Siegel & Rapp's sales experience. Buyers want a separate dining room or an L-shaped eating area in kitchen is larger, is cantilevered over the living room, has large bay windows. Most rooms have large windows. Stairs to bedrooms and to den are extra wide. Master bedroom is large, has its own bath.

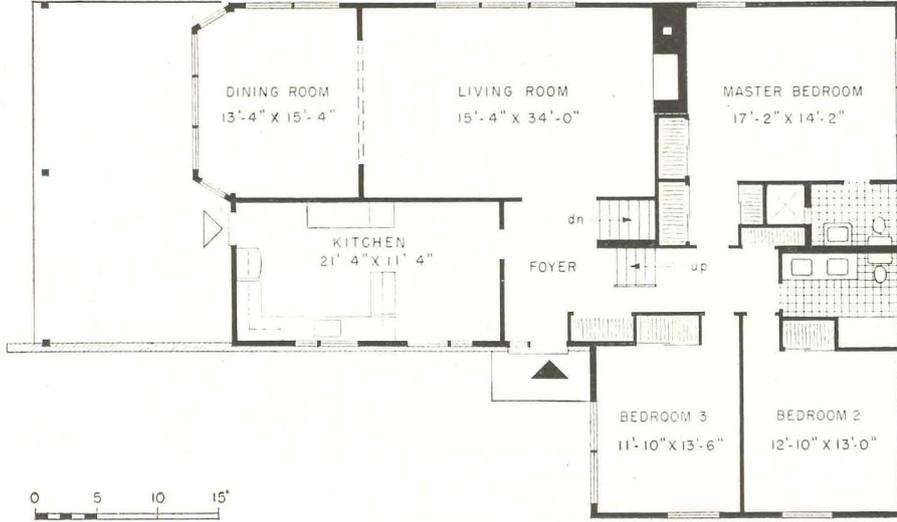


...plan has great flexibility, with large den plus living room. Most buyers want maid's room, bath and laundry room at front of house, with separate maid's entrance at rear. Families may add patio outside of den. About \$1,000 extra for 3 tons of air conditioning or \$2,000 for a two-story house. This model is most popular.



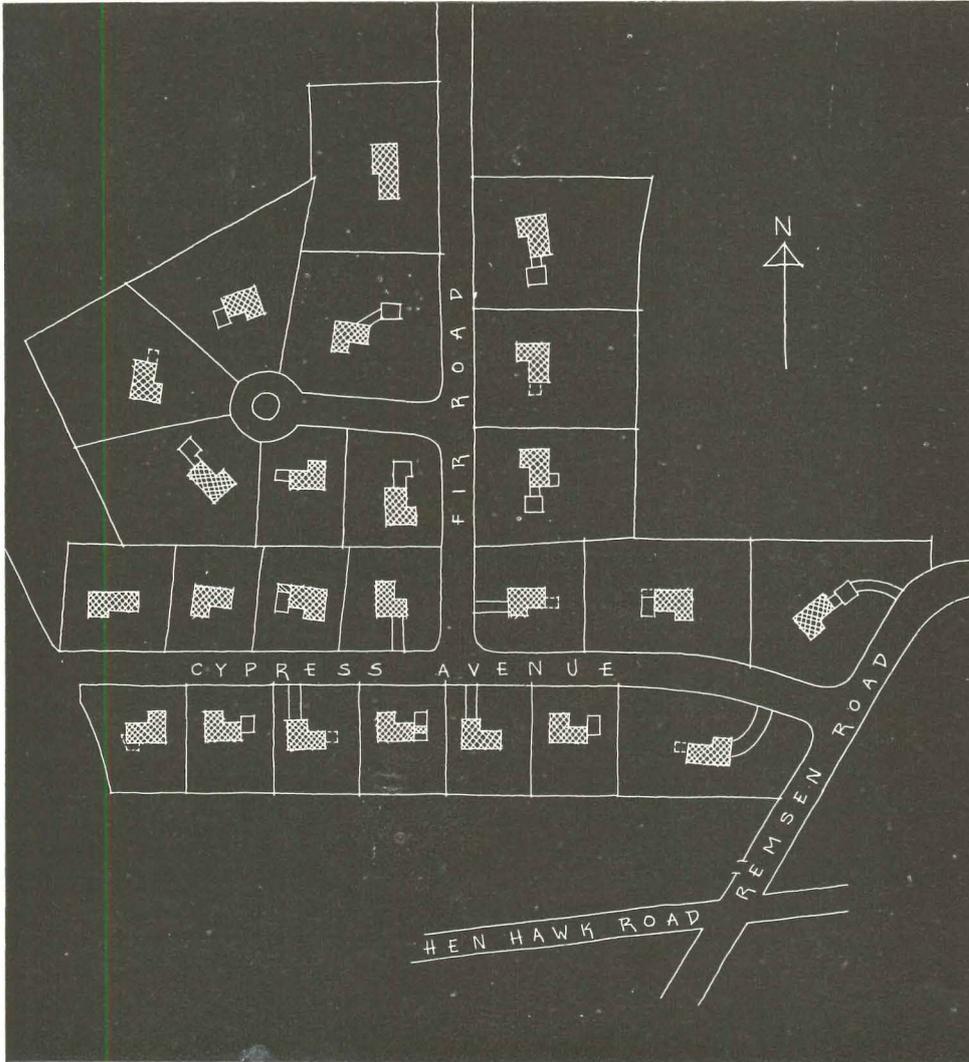


Siegel & Rapp's first split level (left), had garage u
 bedroom wing (often with garage doors at end, not in fr
 and was stretched out by means of roofed-over porch
 shown here.) Porch could easily be glassed-in to exp
 house. Original plan had dining area as part of li
 room but most buyers wanted noticeable separation bet
 two rooms. This house originally sold for \$36,900, is
 \$37,900 on half-acre lots. Full acres cost \$4,000 more. L
 split level combined foyer with living room to save sp



Widely spaced hou

First section of 23 houses is shown in street layout (bel
 Construction began last June, will be finished this mo
 Thirteen one-half-acre lots sold better than full acres. T
 were saved, very little earth was moved and houses
 hand-tailored to each site. Architects had four basic
 different houses plus numerous variations. Two-story h
 (at right below) was popular and was an interesting varia

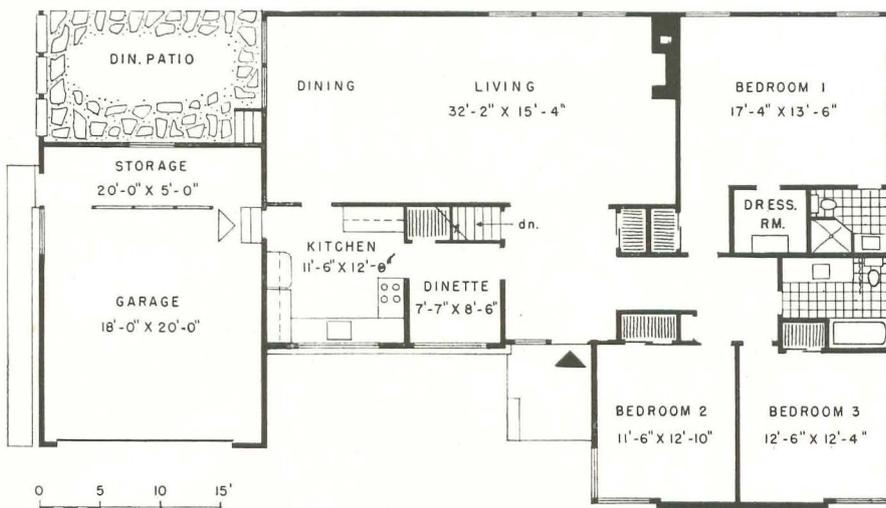


at \$32,900 was smallest, cheapest, least popular. It was small, had no recreation room, could not be expanded. Most houses had combination of brick and wood. Exterior wood walls here are plywood, in other houses heavy, hand-split shingles. Interiors are conventional construction including plastered walls. In this third group of houses, the architects were cost-conscious. They used room sizes on standard beam lengths, carefully planning layouts, interior panel sizes.



Smart designs make sales

LOCATION: Great Neck, L. I.
 ARCHITECTS: [Name] & RAPP, architects and builders
 FINANCING: ISLAND CITY SAVINGS BANK, financing
 PRICE RANGE: \$32,900 to \$55,000
 SALES AGENTS: [Name] REALTY, sales agents

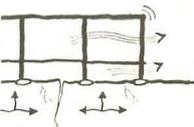




The "moon porch" of the famed Katsura Palace (seventeenth century)

The Japanese had so

long before our Pilgrim fathers raised their first rude cabins, the carpenter-architects of Kyoto had made housebuilding a fine art. All they had to work with was wood, paper and straw—and trade secrets passed on from father to son. Yet they achieved many of the refinements of design we are still “discovering” today: climate control and indoor-outdoor living, flexible open plans, multiple use of rooms, modular planning, standardized parts, a sensitive expression of materials and structure. Through centuries they worked out exact codes of proportions that brought grace and lightness to their craft, and they came to know wood well enough to bring out its whole character.



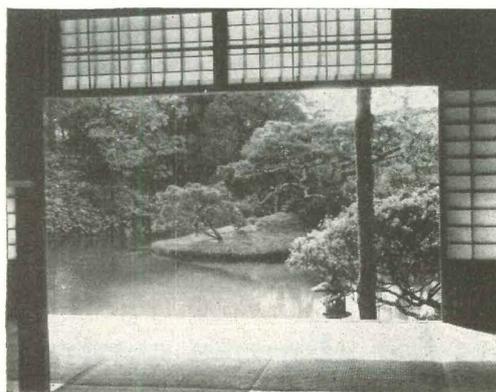
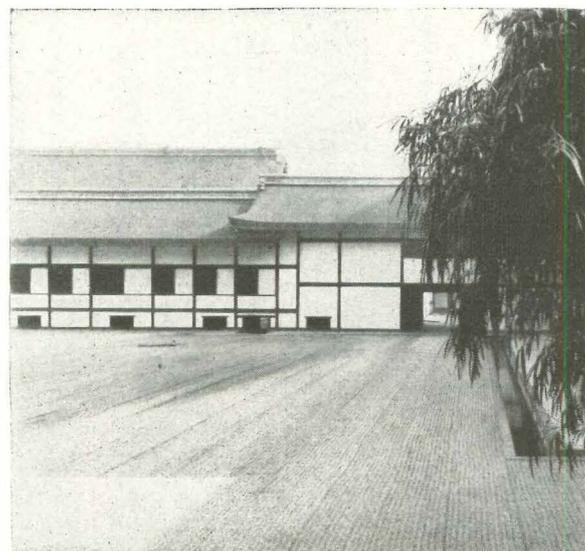
IDEA NO. 1

Post-and-beam for openness

Japanese house design grew out of three simple facts of nature: 1) hot summers, 2) heavy rains, 3) frequent earthquakes. To keep cool in summer's sticky heat, the Japanese used the wood from their abundant forests in posts and beams that gave wide openings for breeze through and under the structure (sketch above). To keep dry in the rainy months, they raised their floors 2' off the wet ground. And to ride out earthquakes, they set the posts on foundation stones (see photo opposite) so the frame would dance lightly on the surface. Had Japan's houses been built of masonry anchored in the earth they would have crumbled to dust long ago.

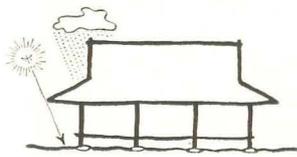
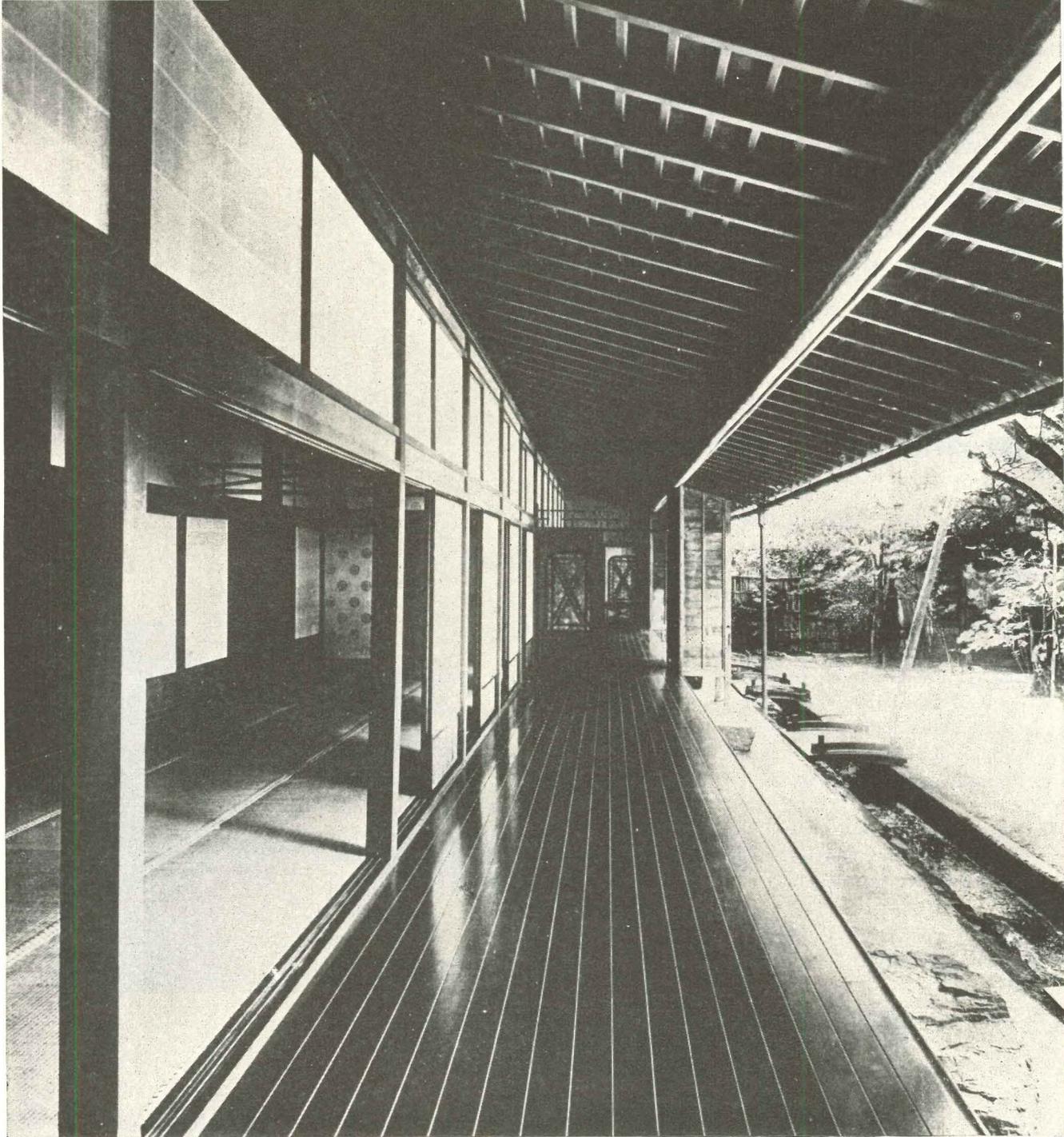
The structure was proudly expressed on the exterior, made into pleasing rectilinear compositions long before Mondrian or Mies were born (photo, right).

Post-and-beam framing allowed wide spans, big openings that brought light in the welcome breeze and the beauty of gardens.



The pictures on these pages are from an exhibition of Japanese architecture now being circulated around the country by New York's Museum of Modern Art. The Museum has built in its 54th St. garden a full-size replica of a seventeenth-century Japanese house (see pp. 140-141), is publishing a book, JAPANESE ARCHITECTURE, by Architectural Curator Arthur Drexler. This article was prepared with the help of Yoshinobu Ashihara, associate editor of the Japanese architectural magazine SINKENTIKU.

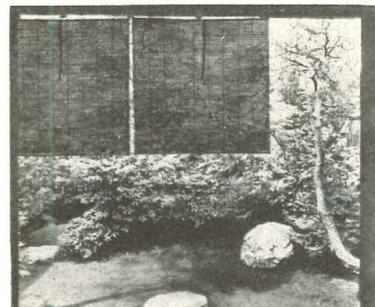
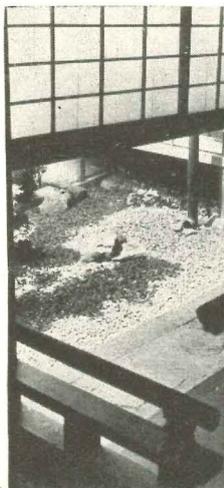
our best ideas—300 years ago



IDEA NO. 2

Big roofs for climate control

Deep overhangs formed verandas and corridors around the outside (above), keeping rain and summer sun out of the rooms and away from the paper-covered screen walls. Other shading devices: translucent paper screens (right), bamboo *sudare* blinds (below).



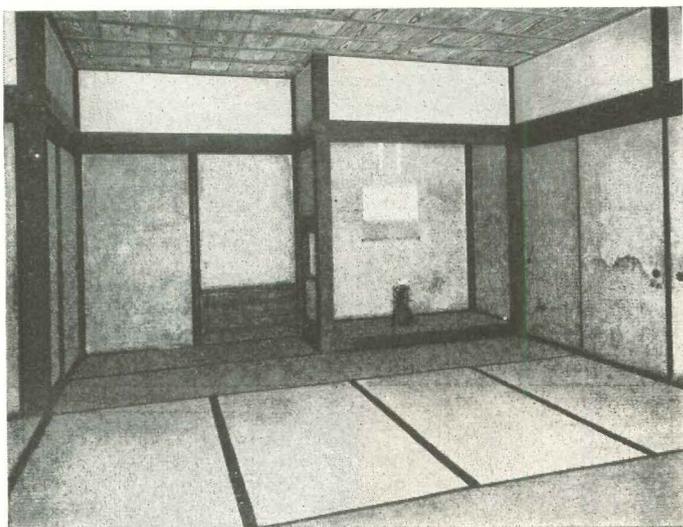
NO. 3 Large modular parts for economy, flexibility



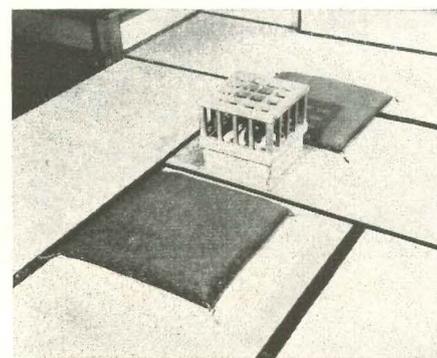
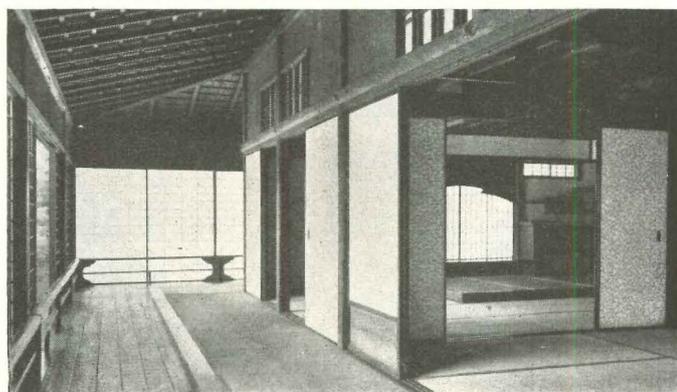
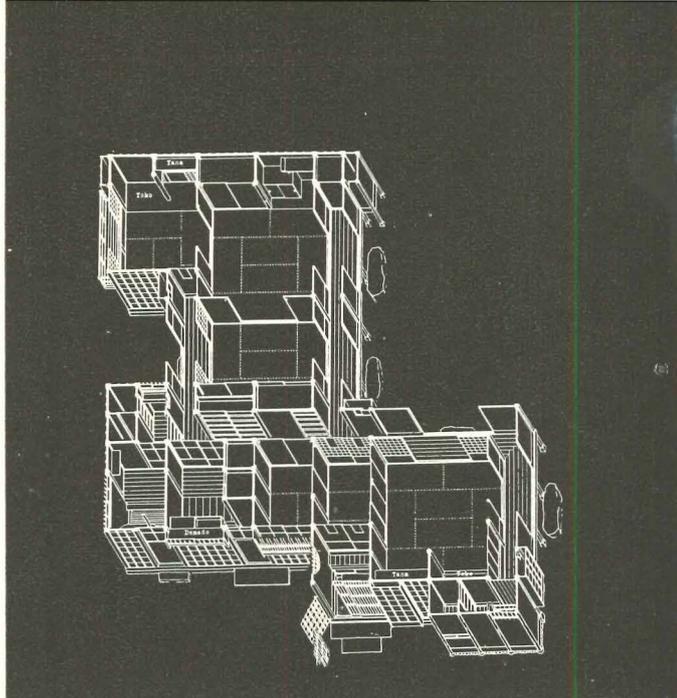
In the best traditional Japanese houses, everything meshed neatly into the 3' module: structural frame, curtain walls and partitions, floor sections, roof frames. The approximately 3' wide *shoji* screens used on the exterior (left and opp. p.) were elegant stock frames papered on one side only to let in a soft, diffuse light, yet give privacy when desired.

Floors in each room, following the 3' module, were made up of standard 3' x 6' straw mats or *tatami* (see plan right, photos below.) With frame, walls and floors so integrated and standardized, the client simply specified an "eight-*tatami* room, *hinoki* wood" and the carpenter knew what to do!

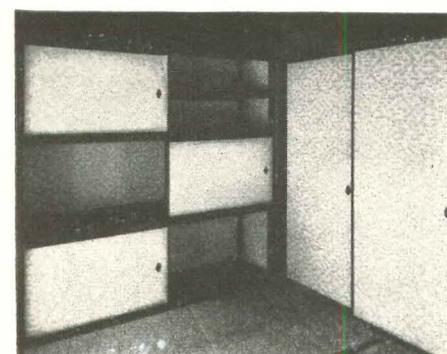
The 3' *fusuma* screens separating rooms were similarly built but papered on both sides, sometimes with delicate silver-leaf patterns (right). All screens were movable (and removable), allowing many different combinations of indoor and outdoor spaces, close control over view and ventilation.

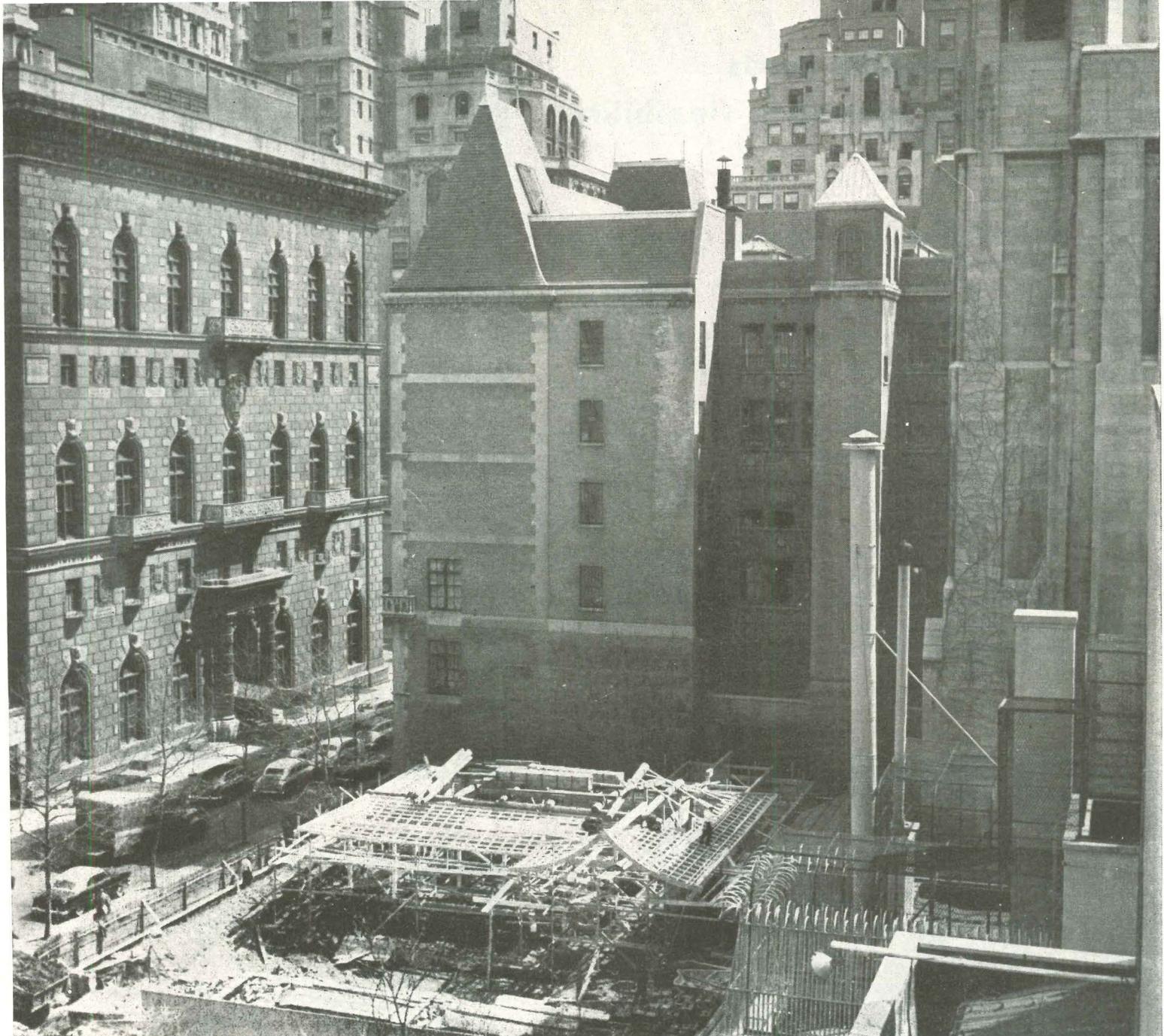


Notice how the 3' module throughout unifies the appearance of the room above; also how the top line of the sliding screens at right, a standard 5'-8 $\frac{1}{2}$ " high, is carried around the upper wall by exposed wall beams. This strong line established a low, human scale appropriate to the small size of the occupants and the fact that they often saw the room from a sitting position on the floor. Above this line the wall height was flexible; the ceiling was lifted if the room was large, lowered if the room was small. In the far right corner of the room is the *tokonoma*, traditional alcove for displaying decorative scrolls and flower arrangements. Dimensions of posts, shelves and other details, and their distances from each other, had been carefully worked out by generations of builders (e.g., in one region of Japan, vertical posts between shelves were always just as wide as the square root of twice the thickness of one shelf!).



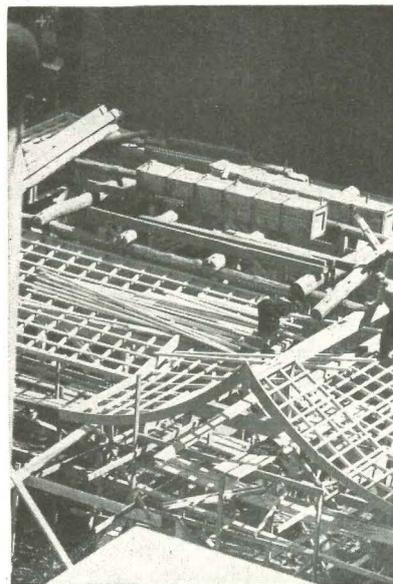
Family and friends left their shoes at the entry and used the straw-mat floor for sleeping, sitting, dining. Furnishings were simple and portable, like the floor cushions and heating brazier (above.) All could be stored in sliding-door closets (below) accurately dimensioned to fit them. This way almost any room could be used for a variety of purposes.





This 17th-century house outdates its 20th-century setting

If you are anywhere near midtown New York this summer, visit the little house shown under construction (above). A replica of a Japanese house of the 16th to 17th century, it is far more modern than the 20th-century buildings towering over it, with its understandable human scale, its simple integrity of design.

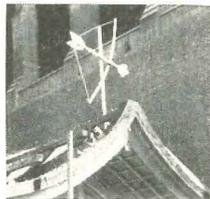


house is a gift from Japan, first erected there, then dismantled and shipped in 636 separate crates to the garden at the Museum of Modern Art. With it came an architect, carpenters, a plasterer and a gardener to help with the reconstruction.

When the framing was nearly complete, workmen and guests gathered for *Mune-Age*, traditional ceremony that even marks the raising of the ridgepole in all Japanese houses (right). Buddhist priests chanted before an altar laden with flowers and offerings (below), asking protection from the elements, lasting happiness for the owners.



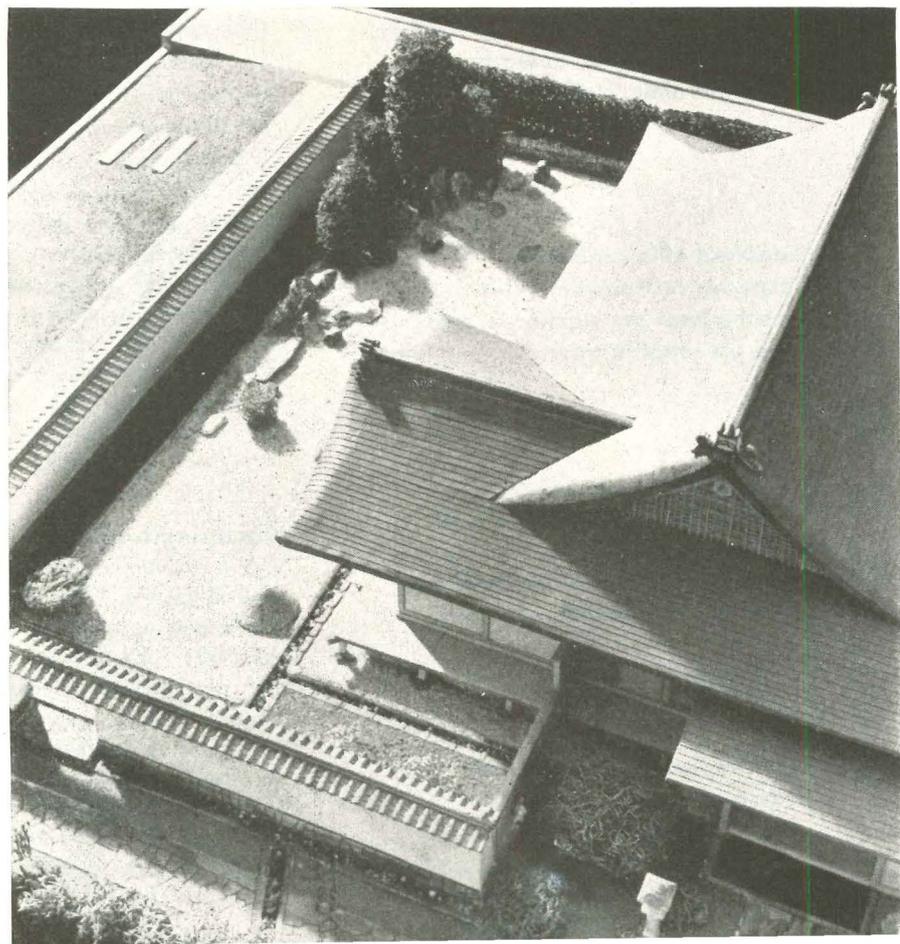
During the ceremony Architect Junzo Yoshimura and workmen offered prayers and sat down to a traditional feast of cakes and sake wine (far right).



On one gable of the house was placed a bow and arrow to ward off the evil spirits of the earthquake. Another was placed upward against windstorms and torrential rains.

Within a month the finished house (shown in model at right) was opened to the public. Visitors will walk from 54th St. (at top left), around the wall enclosing the main garden, and deposit their shoes at the entrance (lower right).

Photos: LIFE—Michael Rougier; courtesy Museum of Modern Art





ASST. ATTORNEY GENERAL OLNEY
Builders thought Justice was blind



GUY T. O. HOLLYDAY
An industry planned a testimonial

Will FHA's scandal cripple the housing bi

- ▶ **The more Congress investigates, the more public disc**
faults with FHA programs lie in law Congress wrote
- ▶ **Industry, suspicious of men who triggered alarums, w**
es them try belatedly to save GOP housing program

IN THIS MONTH'S NEWS

(see pp. 37 through 91)

Builders see a rosy summer ahead, with easy mortgage money, a popular nothing-down house and economic 'stabilization'

Landlord kills sanitation inspector in Houston; cities put the heat on 'slumlords' and step up rehabilitation

Chicago Builders Manilow and Klutznick tackle a big subdivision problem by designing a house that doubles as school

Lanham Act tempos put PHA in a quandary: to sell intact is to further slums, to sell for scrap is branded wasteful

The more the investigatory pot boiled under the "FHA scandal," the more the s evaporated. And the more suspicious much of the housing industry grew of the r of the men who apparently engineered it—top officials in HHFA and the Justice D

While Lumberman Norman Mason, the new acting FHA commissioner, strugg put his shattered agency back in running order and to recruit a new team of top (p. 144), investigations by two Senate committees made it increasingly apparent e the general public that the men chiefly responsible for FHA abuses were the Senato their colleagues in the House of Representatives. Shoestring promoters of Sec. 608 p had indeed pocketed millions of dollars in mortgaging out profits; but nothing Co had written into the long defunct law made this illegal. The record showed Congre considered the possibility of windfall profits many times. (The remaining question, was before the US Tax Court, was whether the profits were taxable as capital g 26% or as ordinary income at up to 75% or more.)

Racketeers had indeed defrauded many a gullible home owner by overcharging or deliv ering shoddy workmanship on Title I repair loans. Nobody condoned these abuses, but the fact was that Congress had repeatedly re fused FHA more money to police the program (although it was also true that FHA had not raised its voice loud enough to warn of what gyps were doing while commercial bankers looked the other way).

Changing tunes. By mid-May, the Internal Revenue Service quietly admitted that its well-advertised 1,149 corporations that had mortgaged out under Sec. 608 were in reality only 502 corporations—somewhat less than half its original allegations. Capitol Hill housing experts thought close examination during Congressional hearings might shrink the list to "perhaps 200."

The night FHA Commissioner Hollyday was fired without a hearing, HHFA administrator Albert M. Cole spoke of "serious irregular-

ities and abuses" which (for Title I, at were "so widespread and numerous head-choppings, file seizure and investi were necessary. One day short of a later, he was telling mutual savings b in Chicago: ". . . Compared to the fe dred home owners who had reason to their experience with FHA financing than 3½ million have acquired good for their families within their means at values." Mortgaging out under Sec. 60 now conceded, was legal (up to a poin haps 20%). He still called it "unet Cole now limited his denunciation to w profits from 25% up, and insisted th "bloody nose" case of a 104% mort out profit suggested collusion or wor tween FHA officials and builders. Bu many cases of 50% or higher profit were, Cole still had not disclosed.

To builders, the crucial question wa would happen to the 1954 housing bill



ADMINISTRATOR ALBERT M. COLE
poiled waters, oil

ays of hearings on how to tighten loop-
n FHA programs, the Senate banking
tee went into executive session at mid-
to write a bill for floor action early
e. But it seemed clear that much of
ent Eisenhower's housing program
be killed by Congress.

a after the bill reaches the Senate
it will face a hard path. Several sen-
not on the banking committee have
ed an interest in tightening up on
on their own. It seemed likely that
ousing bill would emerge from the
so battle-scarred that it will have to
most entirely rewritten in conference.
House passed its version before the
broke over FHA.) Yet in this lay a
hope for homebuilding. Because the
ence committee will play such a vital
Chairman Jesse Wolcott (R, Mich.)
House banking committee called a
of executive sessions to study what all
outing was about. His idea: to get his
tee educated so it can back him up
ference. Wolcott, who is generally re-
as the Republican party's senior
g and finance statesman on Capitol

Hill, has always preferred a closed door
huddle to an open-show type of investiga-
tion when it comes to taking a complicated
government program apart.

Assuming that the bill staggers in to the
conference committee overlaid with Senate
amendments, Wolcott will be able to play a
decisive role in toning down—if he chooses—
the Senate restrictions. Housing dopesters
sized up the final outcome this way:

Mortgaging out — Language to prevent
profits on a mortgage in rental projects and
cooperatives was so inevitable that builders
were focusing their attention not on fighting
it, but on getting language as palatable as
possible. Experts know that even the com-
paratively mild cost certifications now in FHA
defense rental and Wherry Act housing have
scared off some builders.

Flexible interest and terms — The
House knocked out this whole section—heart
of the administration's concept for helping
homebuilding adjust to the economic and
fiscal climate of the nation. With veterans'
groups flooding Congress with protests
against flexible interest rates (lest VA inter-
est rates go up some day), restoration of
flexible interest or amortization by the Senate
was unlikely.

Title I repair loans—After all the hulla-
baloo about gyps in Title I, House banking
committeemen say it is a safe bet that Con-
gress will tighten up the program to give
the public new safeguards against its own
folly. Experts think it likely that lenders will
be made to bear more of the risk by limiting
FHA insurance to less than 100% of any given
loan that goes sour. As it is now, lenders
get 100% protection up to 10% of their entire
Title I repair loan portfolio. The 10% ceil-
ing on insurance may be whittled, too.

FHA mortgage limits—The House adopted
an amendment permitting FHA-insured loans
under Sec. 203 to go up to 95% on the first
\$10,000 valuation and 80% on the remainder

(but left this liberalization dangling in mid-
air through a parliamentary mixup). The
Senate will probably tone it down. Best guess
for the outcome: 95% loans up to \$8,000 with
70% for the excess; extension of the admin-
istration's standby power to raise the terms
to 95% on the first \$10,000 and 80% above.

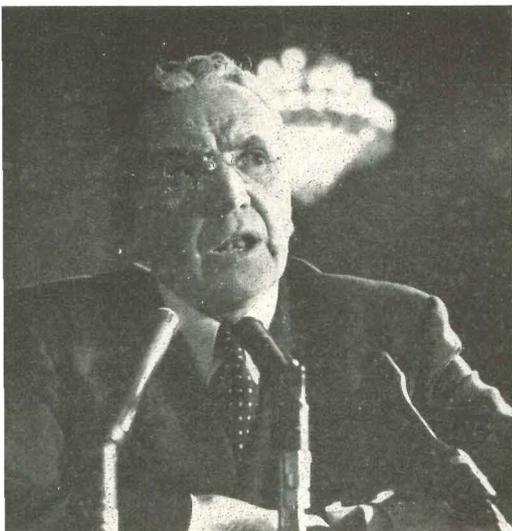
Urban renewal—Although the basic urban
renewal program, a cornerstone of GOP hous-
ing philosophy, will go through unscathed,
FHA Sec. 220 loans for blighted areas are
apt to be enshrouded with safeguards which
may limit its effectiveness.

Low-cost welfare housing—FHA Sec.
221, the administration's proposed experiment
to steer private industry into the public hous-
ing market, will apparently be toned down or
even dropped entirely. In any case, 100%
loans will not be approved by Congress.

Warranty—After all that was said during
Senate investigations into FHA about the
need for providing more protection for the
public, some form of a builders' warranty
was a good bet. The Senate was bound to
go as far as the House did (a mandatory one-
year warranty on one- and two- family homes)
which will leave the conference committee no
choice but to leave it in. Homebuilders figure
they may have to add about 1% to the price
of homes to cover the warranty contingency,
and they will continue to fight it.

Public housing—As usual, public housing
will probably provide fireworks. The Senate
is pretty sure to adopt the Maybank amend-
ment knocking out all the restrictions that
have been tacked on public housing in appro-
priations bill riders. This would open the
way to 135,000 new public housing units a
year with discretion for the President to
boost this to 200,000. Wolcott, who has
always opposed public housing, will prob-
ably balk at anything as wide open as this.
Congressional observers expect a conference
deadlock to result, which would mean the
House would have to vote again on the

Photos: INP; Robert Phillips



FHA COMMISSIONER FRENTZ
Title I boss: dismissal



BOUSTED FHA COUNSEL BOVARD (L) AND ASSOCIATE COUNSEL MURPHY
His attorney called the charges "irresponsible and malicious"

issue. Expected upshot: a compromise with at least 35,000 units for two years, perhaps four years as Eisenhower originally asked.

Senate hearings. The Senate banking committee's hearings on how to tighten up FHA law took ten days. Some highspots:

▶ Asst. Attorney General Warren L. Olney III accused FHA of feeling little, if any, responsibility toward thousands of home-owner victims of Title I dynamiters. He asserted the agency had "torpedoed" chances for the government to bring criminal charges against 608 builders who mortgaged out. Said Olney: "... FHA takes the position that even though we can prove that false estimates and false statements have been submitted by the promoters of these projects, FHA said they don't rely on them and although they admit they are false and lies, because we don't rely on them we can't make a criminal case."

Olney's testimony rankled deeply with most of the housing industry. He asserted FHA could have eliminated Title I frauds "by tightening up on the lending institutions and making them responsible for the paper, the kind of transaction . . ." None of the senators was moved to ask him, but Olney appeared totally unaware of Hollyday's tightening-up regulations last fall—regulations which most experts agreed would stamp out most Title I racketeering. (Olney appeared equally unaware that the fall crackdown had its roots last June when Hollyday called vice presidents of seven commercial banks to Washington to help him write the tougher regulations. At that time, HOUSE & HOME learned last month, putting Title I on a co-insurance basis was considered but shelved lest it drive smaller banks in rural areas—where Title I credit is probably needed most—out of the program.)

▶ NAHB President R. G. Hughes spent an uncomfortable hour and a half in the witness chair while Sen. Homer Capehart (R, Ind.), chairman of the banking committee, lambasted NAHB for decrying the "circus atmosphere" of the hearings (these began in the Senate caucus room but were soon pushed back into the normal committee room by the McCarthy-Army fracas). Protested Hughes: "The impression that the government has lost millions of dollars and that tenants have been charged excessive rent is, in my opinion, erroneous with respect to the vast majority of these projects."

▶ General Counsel Samuel E. Neel of the Mortgage Bankers Assn. tangled with Sen. Capehart the same day but stuck by MBA's assertions that Hollyday's ouster was "unjust" and that the grounds of administrative laxity cited by the administration were "unbelievable." (The Senate investigation did not bring it out, but HOUSE & HOME learned last month that Hollyday wrote a nine-page letter last fall to all 23 members of the President's housing advisory committee urging that HHFA be scrapped and replaced by a board because the agency was interfering with FHA operations and relations with other government agencies including the Justice Dept.

and FBI. HHFA Administrator Cole continued to deny it, but many responsible industry leaders still thought it was this letter that started Hollyday on the skids.)

Tax return leaks. To the separate investigation managed by Sen. Harry Byrd (D, Va.), Internal Revenue Commissioner T. Coleman Andrews presented a list of 1,149 Sec. 608 projects where, he said, mortgaging out "windfalls" reached \$65 million. It was not until the Buffalo *Evening News* discovered that the 46 corporations Internal Revenue claimed had received "windfall" profits in western New York were actually only three cases of *actual distribution* of dividends that Internal Revenue officials conceded they might have made a mistake about the 1,149 "windfalls."

One question disturbed many a career man in the Internal Revenue Service: how far should income tax men go in dangling tax fraud tips before congressional investigators?



REVENUE COMMISSIONER ANDREWS
Should tax fraud tips be fed to Congress?

In the 608 cases, Commissioner Andrews, who comes from Richmond, Va., tipped off Sen. Byrd a year ago. Was this stretching too far the theory of income tax collection that returns of individuals and corporations remain secret, that not even an illegal enterprise need fear that information it gives the tax collectors will be used against it in any other way? Had the Internal Revenue Service not maintained such a tradition, the income tax system could well have grown as futile as France's. The job of assessing income taxes is so herculean that the present income tax can be collected practicably only by self-assessment. On the 608 cases, Byrd had invited Congress to investigate, given out everything but the names of suspected offenders and then handed these, too, at the President's instructions, to the Senate banking committee.

Charges against counsel. By the time the FHA storm was five weeks old, five of its top aides had walked the plank behind Guy Hollyday (see p. 145). Additionally, as a staff of 35 investigators began digging into

FHA's seized files of Title I and Sec. Deputy HHFA Administrator William F. Kenna announced suspension of two men in Philadelphia for not replying questionnaire which asked whether they received "money and other things of value from certain persons with whom they were conducting" FHA business. Suspended Chief Appraiser John P. McGrath and Inspector Wilmer Russell. What McKenna would not disclose: investigation of McGrath and Russell had been started by ex-Commissioner Hollyday, who was scheduled to talk to Philadelphia district director in Philadelphia about 10 days after he was fired.

On May 7, Acting FHA Commissioner Mason filed formal charges against B. C. Bovard, FHA general counsel who refused to resign. The charges (not yet reported elsewhere when this was written) accused Bovard of so much that the immediate reaction was to threaten a sharp fight in which motives of the new FHA regime and HHFA brass who were supervising it would come under attack.

In 6½ pages of charges, Bovard was accused of "a large degree of the responsibility for 'inadequacies and failures of the FHA.' Mason complained: "From the time you came FHA general counsel in 1940 until the present commissioner placed you on leave April 15, 1954, the FHA gradually developed a policy and procedure of callous disregard towards the victims of abuse and mismanagement of the name and facilities of the FHA towards actual frauds."

Bovard was accused of failing to act promptly and adequately to investigate Title I complaints. He was accused of failing "to take any steps to refer the complaints to the FBI since FHA had too few investigators to cope with the volume (an informal arrangement with the Dept. of Justice—now canceled—had given FHA jurisdiction over investigating such cases). Bovard was accused of failing "over a period of many years to inform himself properly or to understand the operations of the legal division of the FHA—and the duties of the general counsel." He was accused of not ordering an investigation when it was reported to him that a lawyer in Puerto Rico "had illegally used the proceeds of a Title I loan to purchase an automobile." He was charged with recommending that an investigation of the Grand Rapids, Mich. FHA office be called off because there was "no evidence indicating that the state director was wrongfully involved in his brother's building operation." (The chief underwriter and chief architect in Grand Rapids were indicted on 20 counts and Bovard revived his investigation. Bovard was accused of "lack of comprehension . . . of the requisites of an adequate investigation" into the celebrated charge that L. Powell, ousted FHA rental housing director, had dropped \$5,000 one night gambling.

'Irresponsible, malicious.' Bovard announced he would fight back. His attorney Clayton L. Burwell, called the accusation

nsible and malicious." He said: "It is a thing for a man with 19 years of ed service to an agency, occupying posi- of importance and prestige in govern-, to be suddenly confronted with vague midentifiable charges of professional in- etence. This is the 'new look' of career nment servants. . . . The charges reached w high of pettiness and lack of founda- To illustrate, under Charge 7, one of the ctions imputed to Mr. Bovard is his fail- of duty in not having seen a list of 500 or items approved as eligible for insurance r Title I. It appears that the list of 500 00 items was not in existence [when Bo- was ousted] and, consequently, he could ave seen the list." Burwell said accusa- that FHA developed, under General sel Bovard, "callous disinterest toward victims of abuse" only "points up the ical motivation" of his ouster. If Bovard's r sticks, cried Burwell, "there will be no ction for career servants of the govern-."

Reorganization delays. At HHFA, too, level personnel changes seemed to be in making. The agency kept it quiet at the , but when Investigator McKenna became ty administrator to run the FHA inquiry, ty Administrator B. T. Fitzpatrick was ped down to general counsel—a job he held as an additional duty. Word circu- in Washington circles that the White se had told Cole to fire Fitzpatrick as kly as possible. Fitzpatrick is considered of the architects of a policy of reorgani- FHA out of much of its present quasi- pendent status.

ost dopesters still figured that FHA would some of its independence in the long-ex- ed reorganization. HHFA's Cole hinted month that this was so by agreeing that HHFA take-over of FHA's compliance din "does part of it." Cole said he "as- ed" there would still be a housing reor- zation plan submitted to Congress by the te House. But whether it will come in time come effective without an affirmative vote ongress seemed in doubt. If the reorgani- n is submitted 60 days or more before gress adjourns, the legislators may veto, not amend it. A reorganization can go effect in less than 60 days only if Con- s votes approval.

Outcome unclear. Would the scandal in- gations seriously disrupt operations of A across the nation? In some areas, build- eported appraisers were already tighten- up. But most districts reported things e about normal. In any case, it was too to be sure what the effect would be: it take another month or two for that to be e clear.

ne of the tartest reactions came at mid- th from Thomas P. Coogan, ex-NAHB ident and former armed forces family ing chief who is president of a New York gage firm. Wrote Coogan: ". . . Well- wn facts have been reviewed and deliber- y classified as frauds when, actually, no

fraud has yet been shown. . . . Those in power appear to be intent on destroying confidence in FHA and making it an unworkable agency." He asked: "Is it a plot to destroy FHA by the groups who would revert to archaic methods of mortgage lending? Is it a political scheme to reduce FHA to a subservient status so that politics can control its personnel and operations? Is it a political scheme to destroy the housing agency in order to discredit the previous administration? Or is it another symptom of the continuing lack of housing knowl-

Norman Mason, acting FHA chief, seeks new staff at low pay for besmirched agency

"My job is to get rolling. Of course I want things cleaned up but that isn't my main job."

In those words, Lumberman Norman Mason, FHA's acting commissioner, sized up last month his efforts to pick up the pieces of FHA and rebuild its top ranks of officials. So many heads rolled in the FHA house-cleaning engineered by HHFA that for a time Mason found he did not have even one assistant or deputy commissioner and thus nobody in Washington authorized to sign mortgages. (That was quickly solved by designating acting assistants.)

Vacancies galore. Mason was in the job market for: 1) a new deputy commissioner to replace able Walter L. Greene, 2) a general counsel to replace the ousted Burton C. Bovard, 3) an associate counsel to replace the ousted Howard Murphy (who was FHA's chief liaison man with the FBI and the Department of Justice), 4) an assistant commissioner for rental housing to replace the most controversial figure of 608 rental apartments, Clyde Powell, 5) an assistant commissioner for field operations to replace Hugh Askew who joined NAHB shortly before the storm broke, 6) an assistant commissioner for Title I to replace the ousted Arthur Frentz. "I'm fortunate to have so many top jobs to fill," said Mason. If, as many housing men felt, the old FHA crew had become an ossified bureaucracy, only such a massive transfusion of new blood would revive the housing administration now. But meanwhile, Mason's dilemma was how to keep the shop running with second- and third-echelon people.

In recruiting, one of Mason's biggest headaches was FHA's pitifully low salary schedule. Assistant commissioners, for instance, were paid only \$10,800 to \$12,800 a year. The key general counsel job paid a top of \$11,800. One explanation, said Washington housing men, was that HHFA had grabbed most of the top pay schedules for its own officials when HHFA was organized in 1947. Generally speaking, FHA was still stuck with its 1934 pay levels.

New industry aides. To study ways to improve FHA operations and policies in what

edge and its importance by the administration's high command?"

The furore would go on for months. Meanwhile, Guy Hollyday, whose ouster started it all, returned to Title Guarantee Co. in Baltimore as chairman of the board. Friends of the former commissioner planned a testimonial dinner for him there at \$12 a plate. Some of the money will be used to outfit a neighborhood meeting house in a rehabilitated area—rehabilitation was Hollyday's pet program. It will be called Hollyday House.

will be the agency's biggest overhaul in its 20-year life, Mason named committees both inside and outside of government. From the industry, he appointed a panel of twelve representative housing lenders:

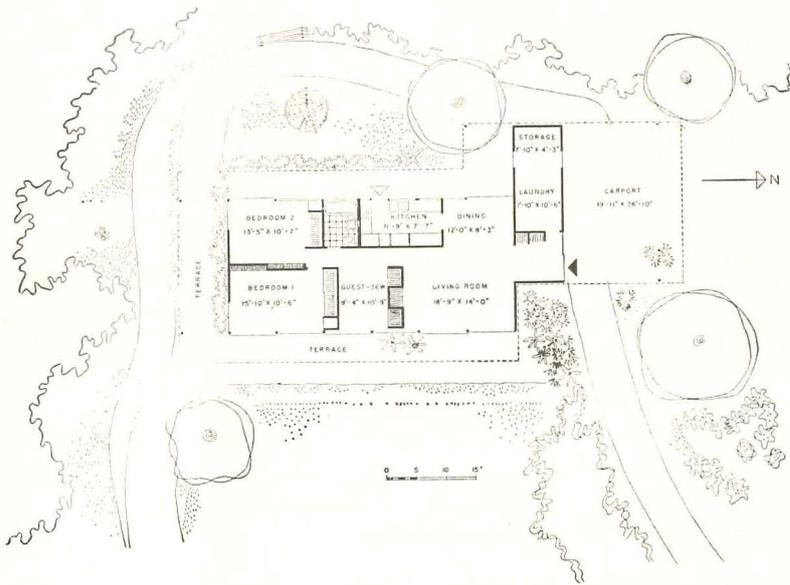
Devereux Josephs, president of New York Life Insurance Co.; Joseph A. Grazier, president of American Radiator & Standard Sanitary Corp.; C. J. Backstrand, president of Armstrong Cork Co.; Douglas Meredith, executive vice president of National Life Insurance Co.; Builder Robert P. Gerholz, former NAREB president; Paul Ely of the Ely-Hoppe Lumber Co. of North Platte, Neb.; MBA President William A. Clarke, head of W. A. Clarke Mortgage Co. of Philadelphia; J. R. Jones, vice president of Security First National Bank of Los Angeles; Harry Held, vice president of Bowery Savings Bank of New York; Philip W. Kniskern, president of First Mortgage Corp. of Philadelphia; W. F. Keesler, vice president of First National Bank of Boston; Norman Schlossman, first vice president of AIA.

On the theory that squabbling would be minimized by keeping differing interests compartmentalized, Mason named a separate panel of eight representatives of housing public interest groups.

Builder by habit. As a man with the job of rebuilding a shattered outfit, Mason could call on the experience of 31 years building a lumber business in a New England area where building businesses are not generally expanding. When Mason took over as head of William P. Proctor Co. of North Chelmsford, Mass. in 1923, it consisted of a wooden box business and—in his own words—"a one-horse lumberyard." Today the firm runs five retail yards in New Hampshire and Massachusetts and has expanded to saw mills in both Massachusetts and New Hampshire.

Before becoming FHA commissioner, Mason sold his interest in the lumberyard to his son, David. He resigned as chairman of the US Chamber of Commerce's civic development and construction department, and as director of the US Chamber. He gave up his post as president of the board of governors of the Building Research Institute, as a board member of the Building Research Advisory Board and as a life director of the National Retail Lumber Dealers Assn. (of which he was president in 1946-48).

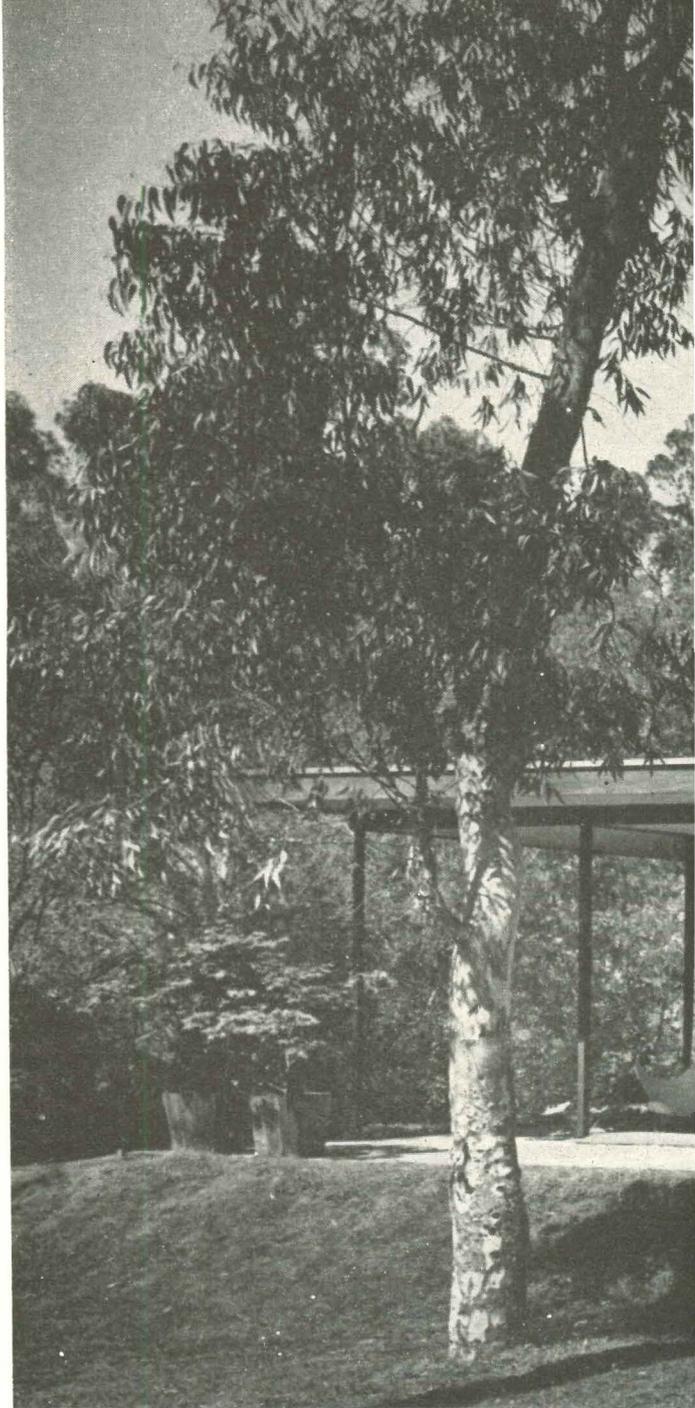
LOCATION: Balboa Park, San Diego, Calif.
 LLOYD RUOCCO, architect
 COST: \$25,000
 GARDEN VILLAS, prefabrication and construction
 HARRIET WIMMER, landscape architect
 DESIGN CENTER, interiors



Photos: Ed Sievers



Part and parcel of Ruocco's system were shop-fabricated roof and ceiling panels, interior storage partitions, exterior glass walls and sliding doors. Once posts, beams, slab were set, major part of on-site work was complete.



Home show hou

Many home show houses are one-shot affairs—expensive, ga loaded and with no ideas for architects or builders. But this by Architect Lloyd Ruocco dramatizes the beauty and advan of post-and-beam construction (see pp. 98-115) and introo steel posts and a prefabricated roofing and ceiling system.

As a first-rate prototype, it points sharply to post-and-l possibilities on a mass-production scale. Here's why:

- ▶ Posts are standard 2½"-square steel 12-ga. shop-welded.
- ▶ Entire frame was erected without cutting during assembly.
- ▶ Plywood and hardboard components are precut 4' x 8' shee
- ▶ Sliding exterior glass doors and glass walls were shop-fini
- ▶ Standard cabinet-making methods were used.
- ▶ Most interior partitions and casework were shop-fabricate
- ▶ It was built in a month without previous prefab experienc



Glass above partitions makes roof seem to float on air

s mass-production potential

From the lessons learned on this house Ruocco believes he has worked out an economy all-wood structure, custom-designed for mass production, with such basic luxuries as two long sides of glass, large sliding doors, central heating, storage partitions, fenced patios and wide overhangs—for from \$10 to \$11 per sq. ft.

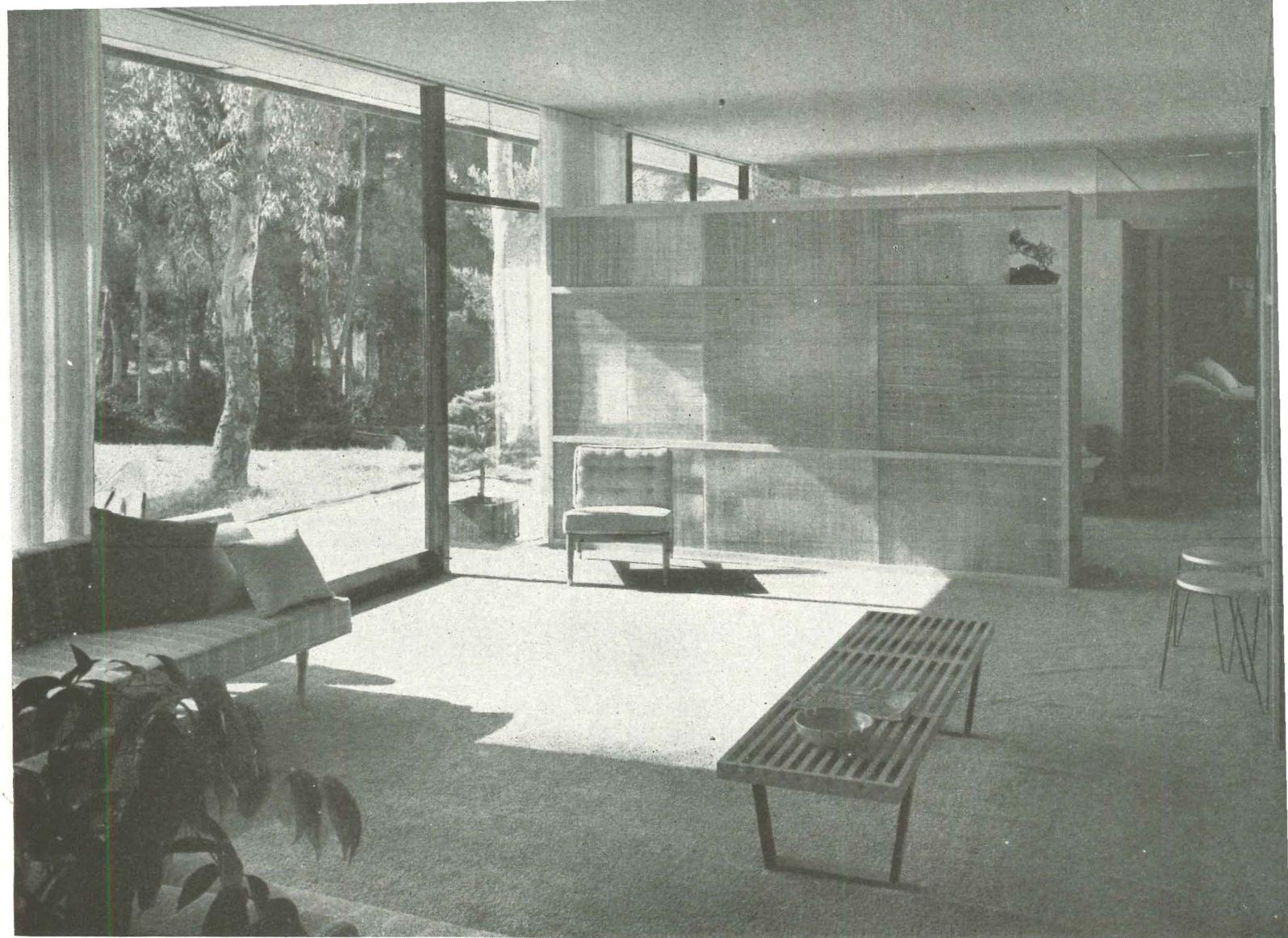
"There is beginning to be some interest in this type of house," says Ruocco. "Time will tell."

Indictment and forecast:

In comparison with other industries residential construction prospects are as dead as a dodo. Inevitably housing will come right out of the package units made by several manufacturers. I can see the day when 4' x 8' x 3" sandwiches of wood, plastic or other material, complete with ribbed bracing and insulation, might be selected from a catalogue by an architect, much as he selects doors and windows today—and in the same variety."

Like many other designers, Ruocco believes dimensional standardization is the key to better and more economical housing, thinks final weight and size of standard units will be determined by what two men can handle easily ("workers in pairs operate most efficiently"). Best bet for standard size: 4' x 8' sheets ("not too bulky, not too heavy"). Like Carl Koch with his paneled roofing and flooring system (H&H, Feb. '54, p. 106), Ruocco carries the idea of plywood one logical step further by stiffening 4' x 8' plywood sheets with 2" x 3"s in the prefabrication stage so they can be dropped in place during erection. His biggest brief for the method: "working with parts instead of with pieces."

Because this house was built in a public park for the home show it was made demountable for a 9'-wide clearance into the site. It was dismantled for \$275 undamaged. "A previous show house," says Ruocco, "was reduced to rubble before moving."



Simplicity of design and luxuriant landscaping—common to Japanese architecture (see p. 138)—were relied upon by Ruocco for beauty. Only element separating house from surroundings is slender steel posts. Ceilings are 9' high. Here living room is seen from entrance foyer.

Supported by only 18 steel

Horizontally moduled at 8' with steel posts, house is automatically divided into regular patterns. Braced by tie rods and high muntins, fixed-glass units could as easily have been solid walls of brick, wood or hardboard to overcome any privacy problems not solved by fencing.





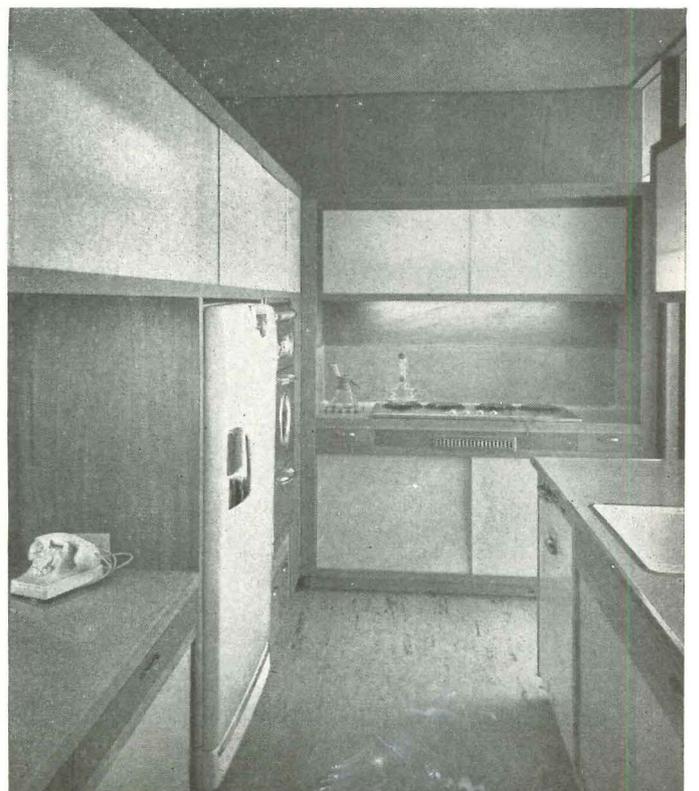
Dining area overlooks jalousied porch, is close to utility room

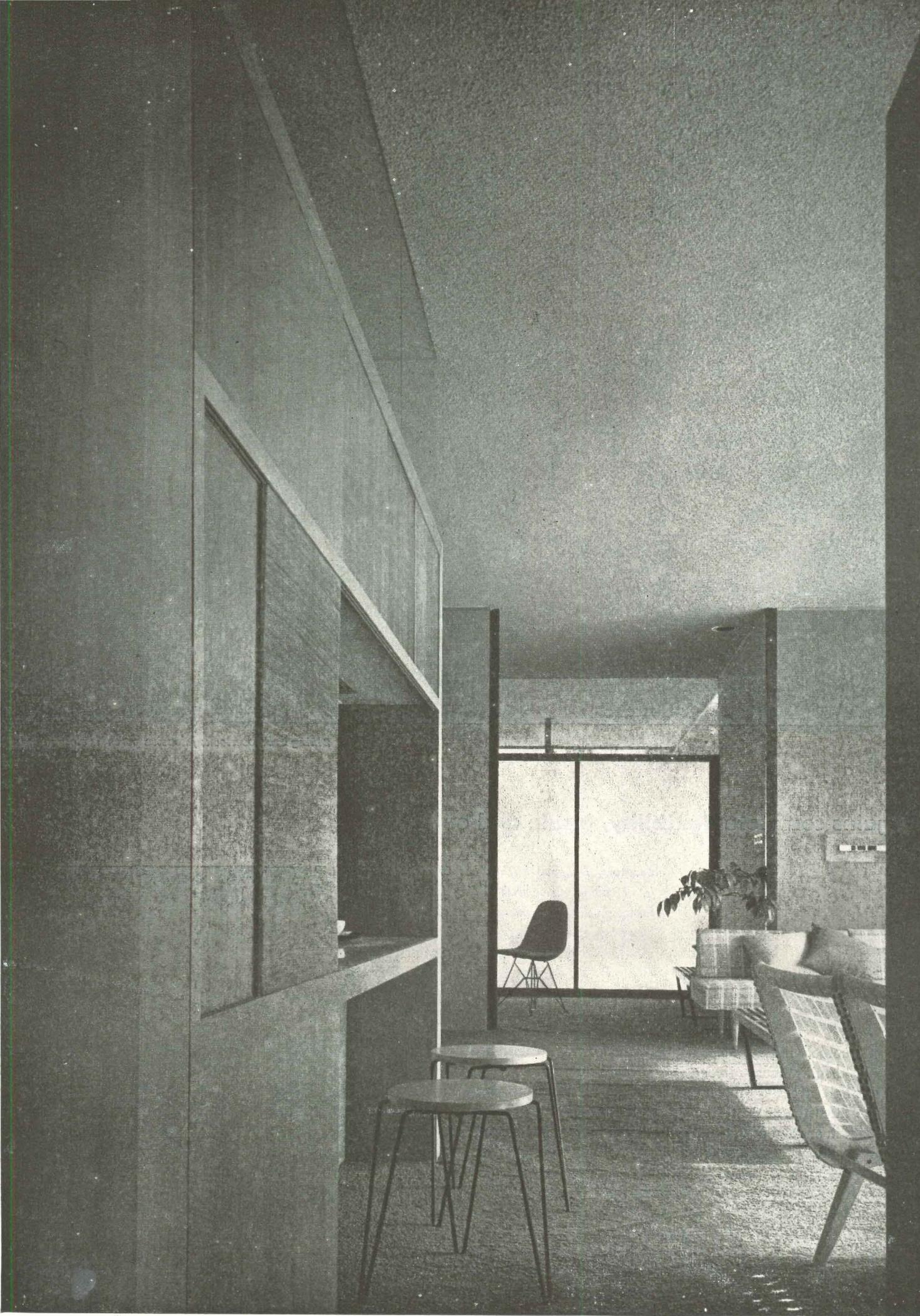
se gains complete flexibility, inside and out

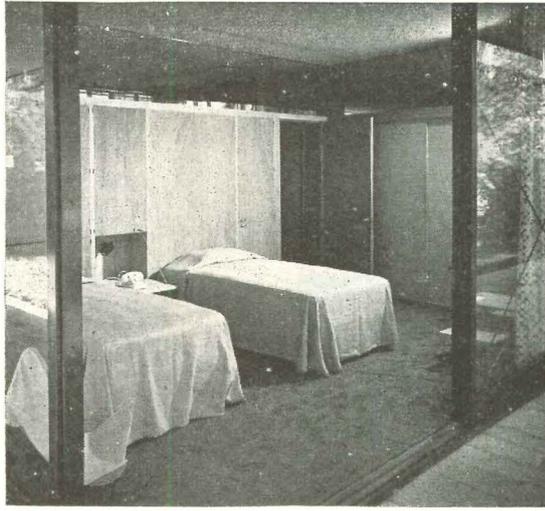
Compact, L-shaped kitchen has 40 lin. ft. of cabinet space with sliding translucent plastic doors that stay out of the way when open. Cabinets over sink have glass above for added light. Refrigerator and built-in oven cannot be seen from the living room.

Architect Ruocco's initial object with this house was to design a newsworthy display house aimed "not so much at solving everyone's pressingly average problems as to make a refreshing statement." He fitted the house to the site so 60,000 visitors who saw it could walk in and out of the house through the sliding glass doors and see every room but the bath without doubling back, savor the freedom of indoor-outdoor living.

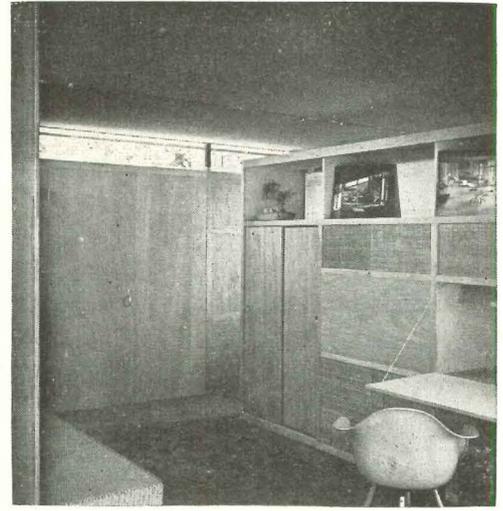
"Now," says Ruocco, "I realize that in any moderately large, say 10 to 25 units, operation, very high-class houses could be quickly and cleanly constructed without dependence on the superficial variation of many different stock plans: real custom design could be achieved with standard units. Careful dimensioning, detailing and layout are of first importance. Lightness, translucency, sun and gardens are the first steps toward a new urbanity."







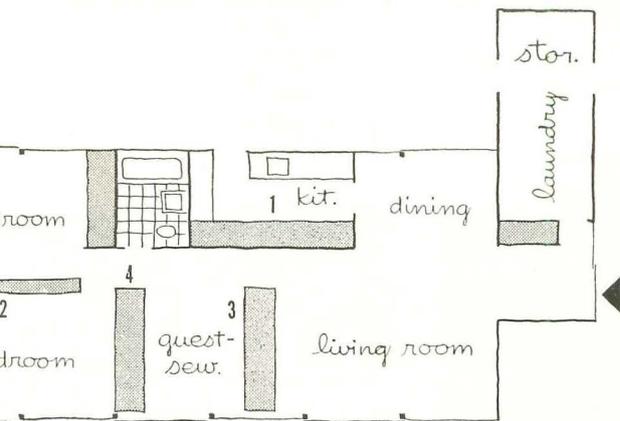
Exterior wall of master bedroom is wholly of glass but is easily curtained full height through use of low-cost curtain track in ceiling. Note built-in, hinged night stand in storage partition (2), proximity of bathroom (seen through open door).



Multipurpose room borrows space from hall, gets additional illumination from transom glass atop kitchen-hallway partition. Storage partition (3) rapidly converts guest bedroom to study with hinged writing surface.

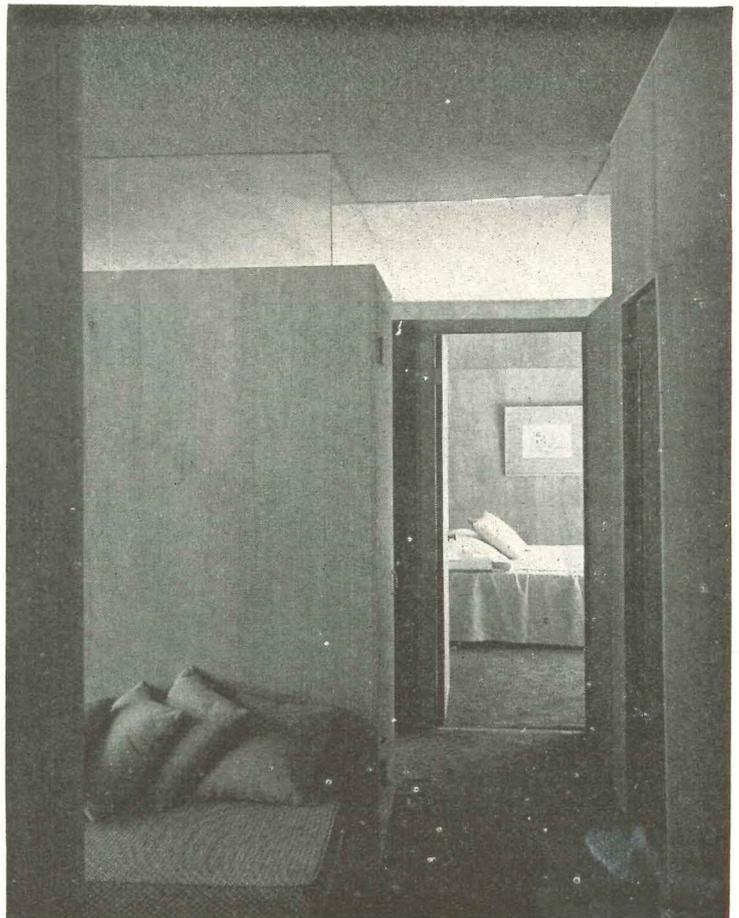
car-pass-through combination has sliding fiber-reinforced plastic doors (1 on plan)

Storage partitions permit variable divisions and use of space



Roof rests only on thin steel posts, storage partitions can be moved at will or whim of owner. Note from photos that furniture units are built right into walls.

Privacy between rooms was deliberately diminished except in bathroom walls (right) by use of glass strips over partitions (4). Reasons: to accent openness of plan, emphasize nonload-bearing nature of walls. Prefabrication extended to interior doors which were shop-finished and hung.



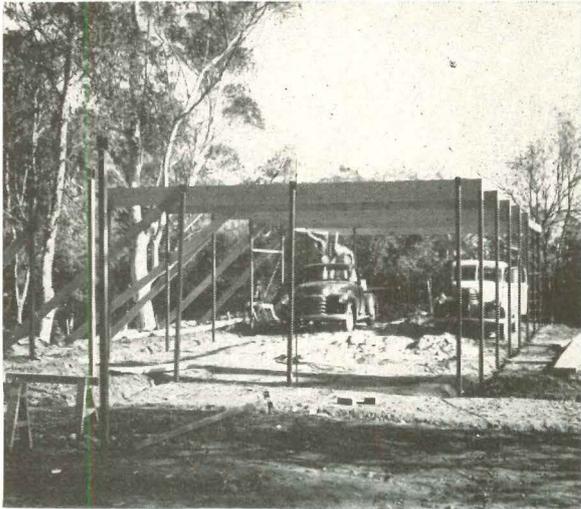


How the house was built

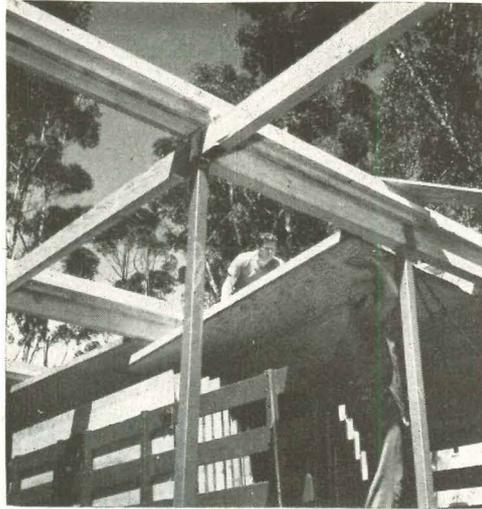
In the prefabrication stage, four men spent 29 1/2 days in the shop. Breakdown of time:

Operation	Carpenter hours	or 8-hour days
Cabinets	480	60
Exterior sliding doors	56	7
Hinged doors, hardware installed in frames	18	6
Ceiling panels	72	9
Roof panels	18	6
Wall panels, both interior and exterior	120	15
Fascia and sill	48	6

"This could be cut from 30% to 50% with a suite up for mass production," says Architect Ruocco.



Steel columns and cover plates were installed in 4 1/2 man-days. Main beams (4" x 14") took 3 1/2. Note how easily trucks "entered" frame.



Longitudinal tie beams (3" x 6") were put in place in 2 man-days; ceiling panels took 9 because of wiring, cutting; roof panels, 2 1/2.



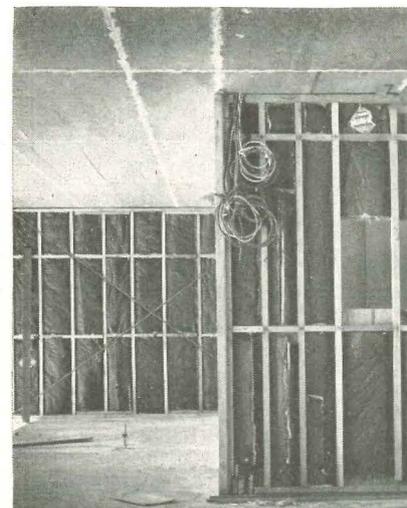
Outriggers were finished in 1 1/2 man-days. at outer edge was left void for later appli wiring, cold cathodes for outdoor night



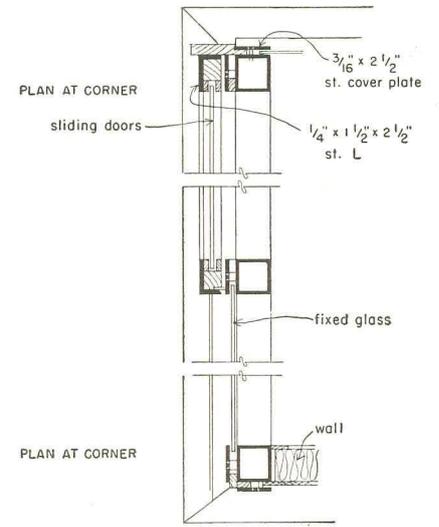
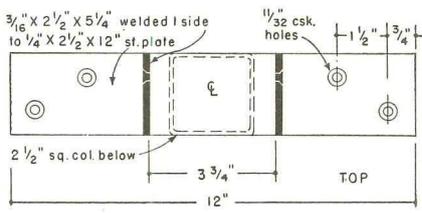
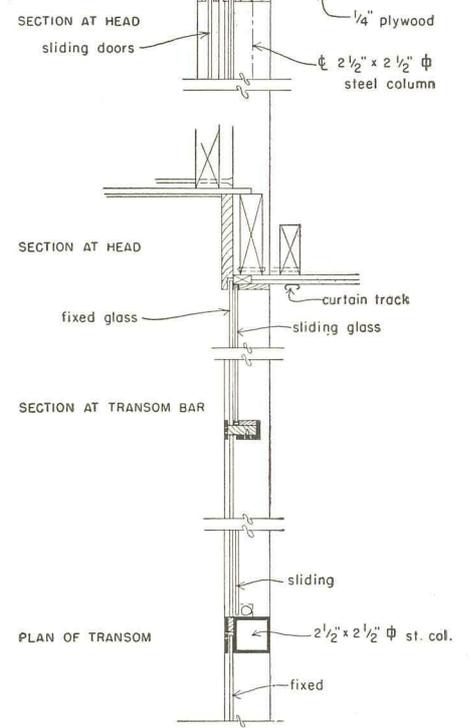
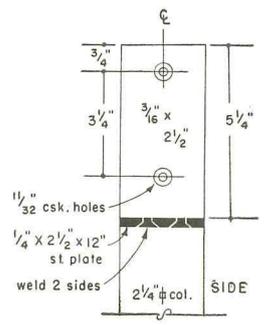
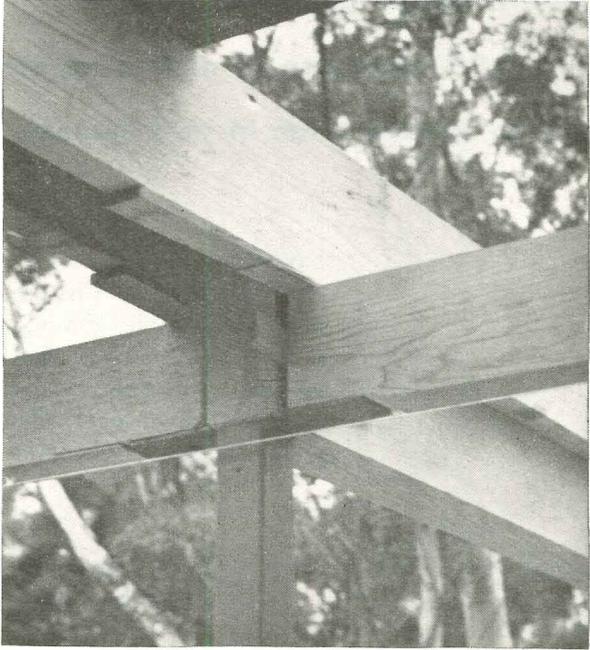
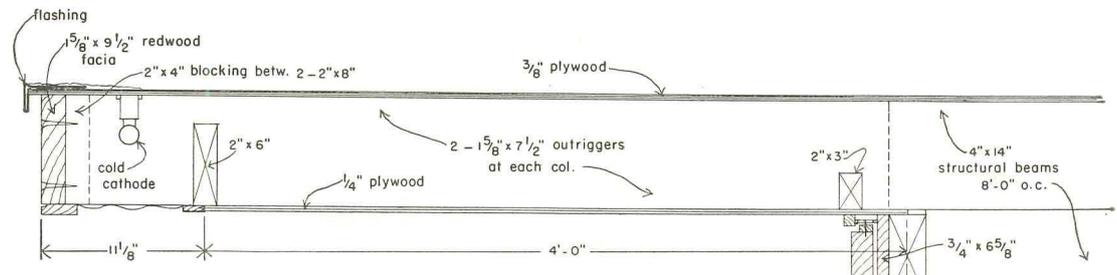
Construction was facilitated by 8' module. Plumbing, heating, under-slab wiring for floor plugs proceeded while framework was erected.



Ledger strips for roof panels took 1 1/2 man-days to nail. Steadier flow of prefab parts could have cut total on-site time to two weeks.

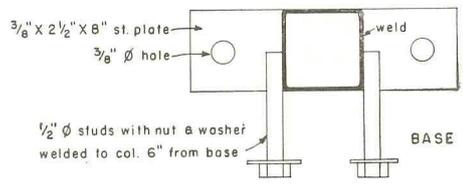
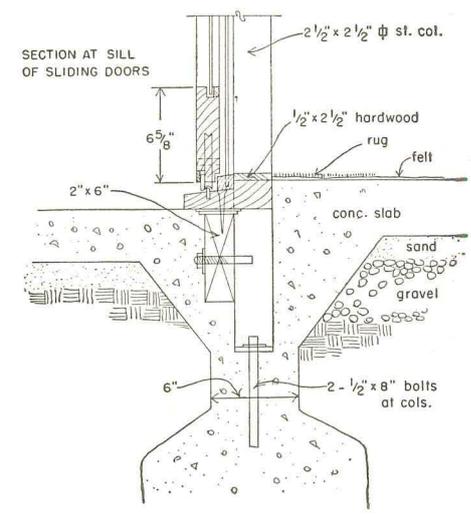
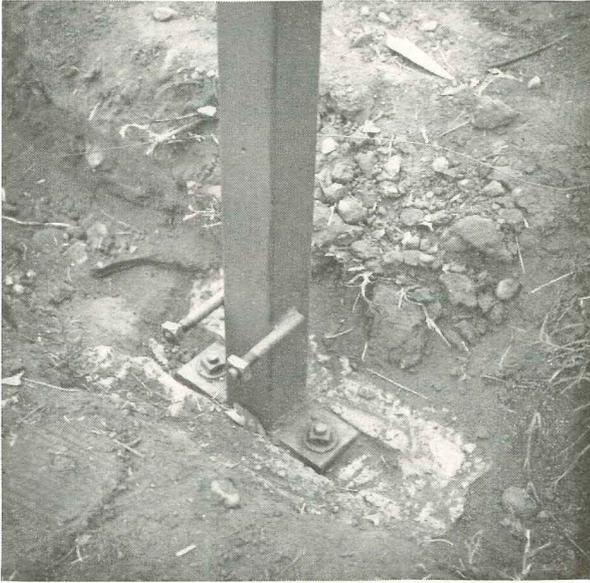


Overhead wiring was run through ceiling dropped to such partitions as one in for bathroom wet wall.



steel columns, $2\frac{1}{2}$ " square, erect structural timbers form structure. Anchor plates, lugs, meter steel studs were welded to shop. Entire frame is demountable with wrench and screwdriver. Plywood diaphragm of roofing makes structure exceptional against lateral stresses, distributes evenly in tie rods. Helpful design of $2\frac{1}{2}$ " x 6" rough redwood runner was bolted to bottom of columns (photo, right) to align and anchor redwood sill holding glass and door tracks. Time: one man-day. Plywood diaphragm on bottom rollers to prevent sagging and support problems inherent in wood head suspension. Exterior sliding doors were installed in two man-days.

Photos: Ed Sievers



Can your houses pass this test

LIFE has just (May 3 issue) broadcast these 40 questions

in 5,400,000 copies to 26 million readers.

You will almost certainly have to answer them in your houses

Says LIFE: few buyers have technical knowledge of building what to look for. This questionnaire is devised to help buy house on the basis of things they can see and recognize. If made a conscientious effort to provide comfort at a fair probably not skimped on materials and construction that ca or judged by amateurs. Each question should be rated acc points allotted it. Top score on this quiz would be 330 poin



1. Are there big trees in the immediate neighborhood? Is there a park, brook, pond or other natural interesting feature? Top score: (17)



2. Do several of the streets curve? Are there short dead-end streets to minimize through traffic? (14)



3. On a street running east and west, has builder put the same window arrangement on houses on opposite sides of the street, ignoring difference in sunlight and breezes? If so, score zero. (10)



4. Is the front of the house "dressed up" with fancier window styles than those on the sides? Does it have scalloped valances, shutters that do not close, fences that do not fence? If so, score zero. You'll get tired of these and wish the builder had spent the money more soundly. (13)



5. Are all large glass areas and doors protected by roof overhangs? They should be. (10)



6. Is there enough space for outdoor living and eating and is it reasonably private? (17)



7. How big is the lot? (Good: 75 ft. frontage or over. Poor: under 60 ft. or 6,000 sq. ft.) (15)



8. Has the builder planted any trees other than "foundation planting" along front wall of house, and has he provided fences or trellises or hedges for privacy from the street and neighbors? (11)



9. What ventilation is provided between ceiling and roof? (If you see a continuous slot under the eaves, or louvers that fill most of the gable ends, score full value. If you see no slots or only a small louver, score zero.) (10)



10. Does the main entrance open directly into the living room? If so score zero; score top value if it opens into a full entrance hall. (6)



11. Is there a coat closet (it should be a minimum of 3½ x 2 ft.) near the entrance? (6)



12. Can you get to the bedrooms and bath from the entrance and also from the kitchen without going through living room or dining room?



13. How many exposures has the living room only one, score zero. (At least two exposures needed for good light and ventilation.) (4)



14. Is there storage space in the living area for books, records, card tables, fireplace wood?



15. What is the total length of the kitchen cabinets (include length of the under-sink cabinet and storage part of range in total)? (Over 8 ft. is good, under 8 ft. 6 in. is poor.) (8)



16. How long is the kitchen "work triangle" which goes from the center of sink to refrigerator to range and back again to sink? (A total length of under 12 ft. or over 20 ft. is poor.) (6)



17. Is there a counter at least 1½ ft. long on each side of the sink, and on at least one side of the range? There should also be one on the opening side of the refrigerator. (6)



18. Is there space for storing an ironing board? And is there enough room to set it up? (5)



19. Is the bathroom big enough? Are the fixtures in compartments so that more than one person can use it at a time? If there are more than three standard fixtures, is the fourth an extra sink? Is there room for storage and hamper? (6)



20. Are the bedrooms large enough? (Remember that children may have to study in theirs, parents may have to use theirs as a sitting room when their children take over the living room.) (8)



naire is a short version of the *Home Buyers' Check List*, the Southwest Research Institute, which has spent five years architects and builders all over the US in an effort to im- . There are 171 questions in the complete check list, which a pamphlet form from Housing Research Foundation, Box onio, Tex. Single copies 25¢ in coin; 10 to 100 copies, 15¢ 1,000, 10¢ each; over 1,000, price by special arrangement.

- 21. Are windows in children's room so high that they cannot see outdoors? If so score zero. (4) _____
- 22. Do bedroom clothes closets open full width? They should. How wide are they (minimum 36" per person, *not* per bedroom) and how deep (22-24" good, under 20" or over 26" is poor)? (15) _____
- 23. Are there conveniently located closets for linen and cleaning equipment and materials? (8) _____
- 24. Is there a convenient place to store trunks, boxes, furniture, skis, sleds, camping equipment, screens, storm sash, etc.? (These are often heavy and bulky, not easy to take up and down stairs. Basement storage is likely to be damp.) (6) _____
- 25. Is there a place accessible to the outdoors to store the lawnmower, other garden tools and garden furniture that is not waterproof? (6) _____
- 26. Can you go from garage or carport to house under cover when the weather is bad? (6) _____
- 27. Is there a place for making minor home repairs? (You need some place to work and a place to store the tools, paints, ladders, etc.) (5) _____
- 28. Is there a suitable place for children to play indoors? An outdoor play area where small children can be watched from the kitchen? (9) _____
- 29. Is there a place in the house where you can read or study without being disturbed? (6) _____
- 30. Do doors and windows open easily and close tightly? Is there metal weather stripping for protection on all outside doors? (4) _____
- 31. What size is the water heater? (Minimum 30 gal.; for a 3-bedroom, 1½ bath house, 40 gal.) (5) _____



- 32. Can you enter the house from any entrance and go through to any room without having to go back and turn off lights? For example is there a switch at each end of the bedroom hall? (3) _____



- 33. Is there good light on the kitchen counters so that you do not work in your own shadow? (4) _____



- 34. Who was the architect of the house? (Rate him by other work he has done. Has it been published? Has it won any prizes or awards?) (10) _____



- 35. What is the square-foot price of the house (sale price divided by floor area—not counting garage, porch, basement, etc.)? Compare with lowest sq. ft. price in your region. (10) _____



- 36. Does the builder give a warranty and if so, for how long a period? (If one year or more, score full value; if no warranty score zero.) (10) _____



- 37. Does the builder make good on defects? (Ask people who have lived in his houses.) (12) _____



- 38. Has the heating been adequate in this builder's houses? (Ask people who have lived in one of his recently built houses for a year or more.) (8) _____



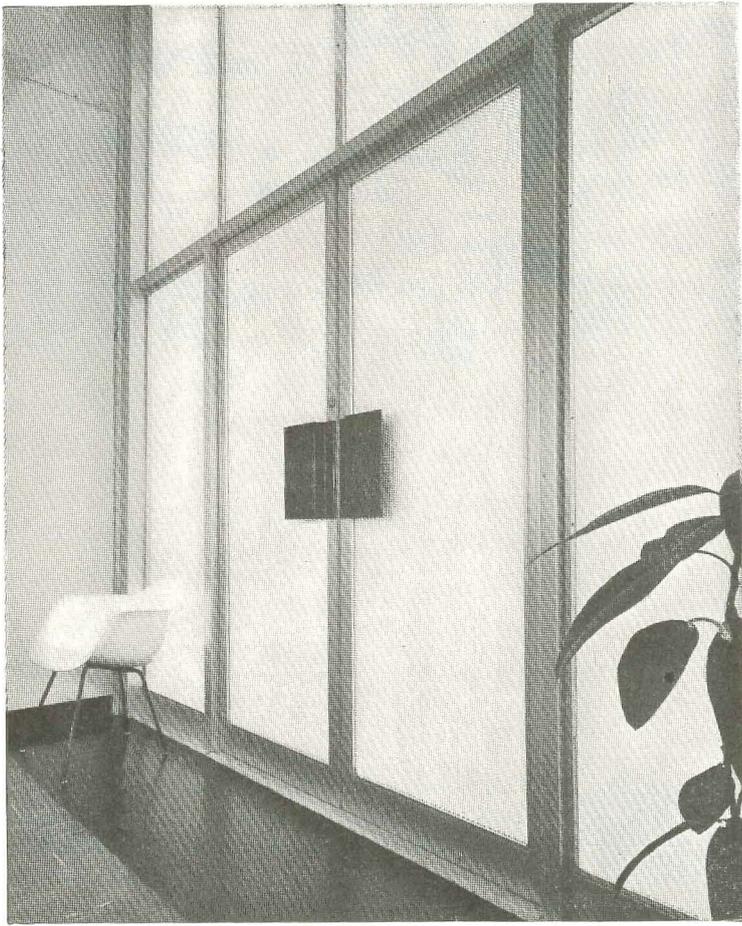
- 39. If there are basements in this builder's houses, are they dry? (Ask people who have lived in one of his recent houses for a year or more.) (8) _____



- 40. PENALTY: If there are only two wires bringing electricity from the power line into the house, deduct 15 points. There should be three. _____

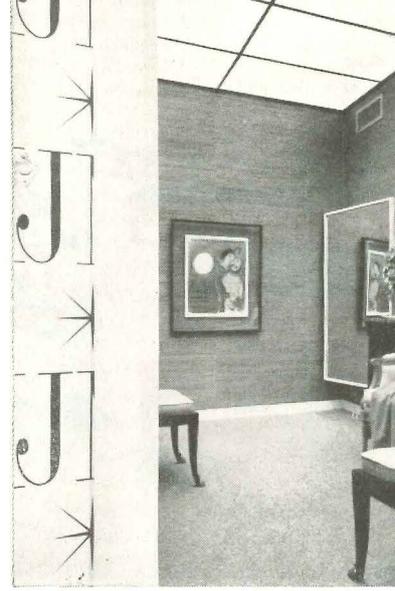
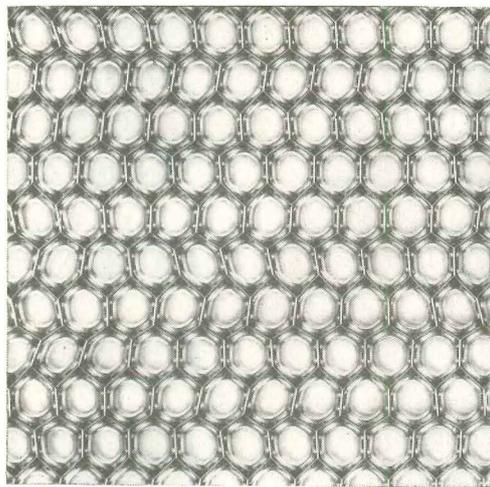
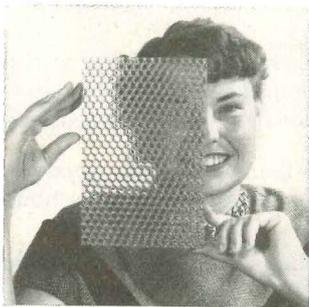
TOTAL SCORE: _____

NEW PRODUCTS



Dramatic entrance results from using Hexcelite in conventional metal door frame

Cells resemble cross-section of beehive. Close-up (right), shows how cells are separated by pre-formed metal foil. Model (below) demonstrates translucency of panels.



Luminous ceiling is made from core material

GLASS SKIN with an aluminum skeleton

Newest addition to the "light, but strong" field are these window-glass panels. Made by on-end 5/16" aluminum cells (used as a core material for aircraft panels), these panels can be used for interior walls or doors, partitions, room dividers—anywhere that translucency is desired.

The intrinsic good looks of Hexcelite have been exposed to view by the combination between two sheets of ordinary glass, with a thermosetting adhesive bonding agent. The adhesive can be colored to add color to the dimensional panel. The resultant panel (Hexcelite) can be installed like plate glass with clips and mastic compound, or set in mastic with mastic compound.

Hard-working good looks

Standard panels are 2' x 4' x 1/2", but other sizes will be made to specifications. Because the U factor of Hexcelite is high, the U factor of the combination is about halfway between window glass and insulated double-glazing (.63). Temperature changes, do not affect it, and hard strikes produce only a "cobweb" failure, no shattering.

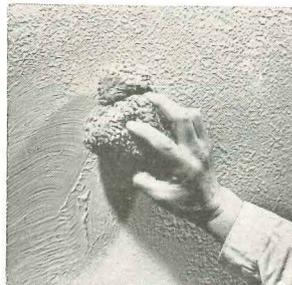
Initial prices will approximate \$1.50 per sq. ft., competitive with other structural materials. Fabricators, now being set up throughout the country, will have quality standards. Panels included in their franchise are available from the manufacturer: California Reinforced Concrete Co., Inc., 955 61st St., Oakland 8, Cal.

continued

Other NEW PRODUCTS in this issue



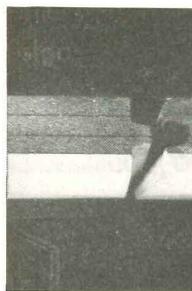
Siding up to 24" wide, p. 180



Patterns in paint, p. 184



Four-way range hood, p. 184



Vapor-barrier decking, p. 184