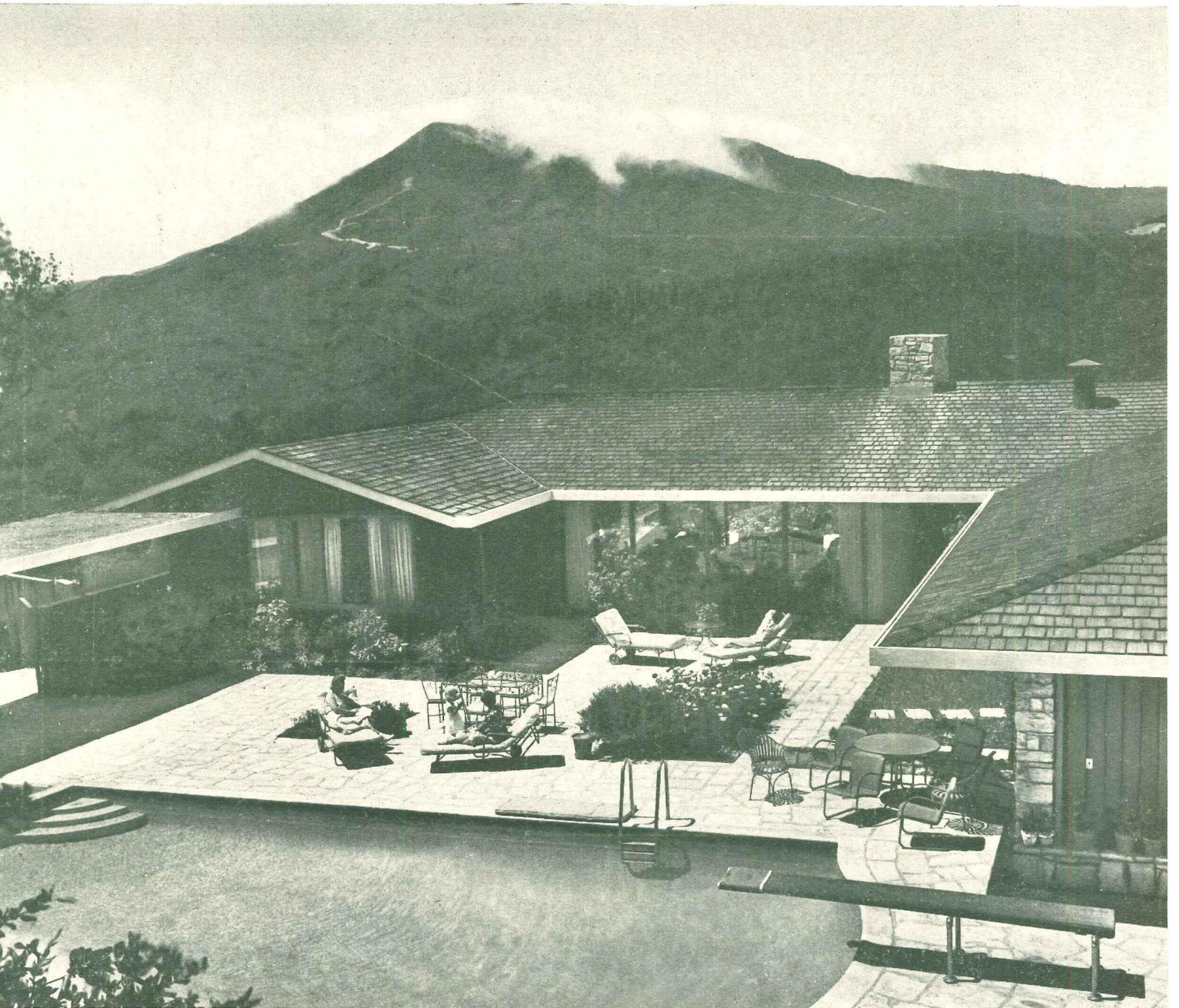


House & Home

T 1956 SIX DOLLARS A YEAR—ONE DOLLAR A COPY



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■ Editorial: Let's do something about money! – page 144

Landscaping can help sell your house – page 168

See what's happening in the East's newest housing boom – page 158

How the right house can make a 50' lot really spacious – page 152

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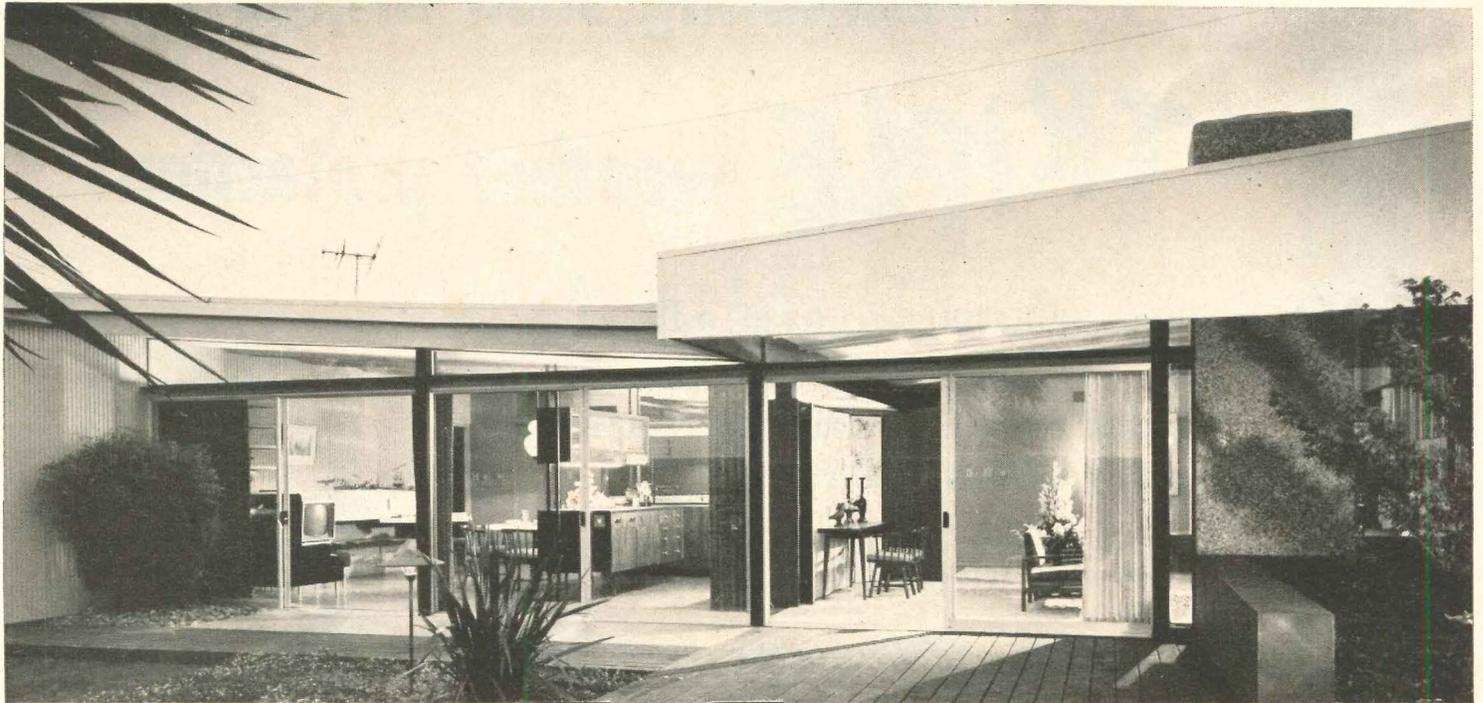
their three-bedroom, two-bath, \$12,950 houses have taken up Builders **Don** and **Charles Huber** on this offer. That is 75% of their customers.

Alex Simms quits building, goes into land development

Veteran builder (30 years) **W. Alexander Simms** of Dayton, Ohio, is leaving home building for the less frenetic land-developing end of the industry.

After a recent, slight heart attack, Simms decided to "let the younger guys fight it out with FHA," turned over 150 sites in his Eastview subdivision to **C. W. Sharp & Sons**, which will retain the Simms staff and house design. Another 100 lots will be developed by three young builders, **William Siebenthaler**, **John Burneson**, and **Robert Hathaway** (former executive officer of the Dayton home builders chapter). Simms has promised guidance and some financial back-

continued on p. 113



90,000 people line up to see Japanese-flavored model at Los Angeles home show

The Japanese flavor, which is beginning to pervade house design on the West Coast, has cropped up in a home-show house.

More than 90,000 spectators stood in line at the **Los Angeles Home Show** to file through this \$30,000 plywood and glass "Signature House" designed by tract-wise Architects **Palmer & Krisel** and built by **Midwood Construction Co.** (**Jerry Snyder** and **Max Levine**).

The styling—more advanced than models displayed this year at most other home shows

—points up two lessons:

1. Builders often pick a more contemporary house for such exhibits than they are likely to build in quantity for the area involved.

2. Because such displays have an educational impact on the house-buying public, designs in this year's home shows can become the style of mass-produced homes next year—or the year after.

The light and airy Signature House is topped by a butterfly roof of plywood panels

supported by a 40' laminated beam. Bedrooms and living areas open onto private patios and the children's wing and master bedrooms are on opposite sides of the house. In the children's patio is a steel pipe abacus, strung with giant wooden beads and strong enough to double as a Jungle-Gym.

Wide interest in the house have led Palmer & Krisel to begin revising the plan slightly to adapt the house to builder-production. In production, they hope cost will drop to \$20,000 including appliances but not the lot.



Photos: Julius Schulman

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House & Home

August 1956
Volume X, No. 2

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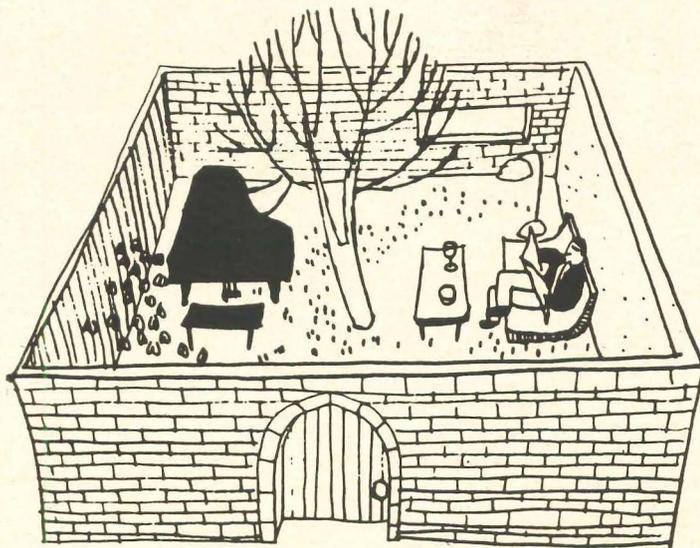


Cover: a good patio is an outdoor room
(see p. 124). Photo: Andreas Feininger—LIFE





THE PATIO:



A place to enjoy the outdoors in privacy

Two years ago this month, *HOUSE & HOME* published a 17-page feature story on the merits of patio houses. It said, in part:

Your nicest room can be outside your house

it can sell your house faster than just about anything else

—and look what happened: all over the US, patio-houses are fast becoming the most popular plan-type since the split level. Even on Long Island, where splits are driving out the potatoes, the only real challenger to the split level to appear in four years is a patio house introduced last fall in Morton Village at Plainview.

Opinions differ on what makes a patio a patio. Some people think of a patio as a back porch or a slab on grade pretending to be a terrace. Actually, a patio can have a porch and it can be paved. But the most important thing about a patio is that it must be surrounded by walls, fences, screens or hedges *so you can enjoy the outdoors in privacy.*

So, for most practical purposes, the patio is simply an outdoor *room*. For reasons why this outdoor room is becoming so popular, please turn the page.

Patio in Seattle house. Translucent glass screen assures outdoor privacy (see also pp. 130-131.) Paul Thiry, architect. Drawing above by Carlos Diniz, from Garrett Eckbo's "The Art of Home Landscaping"

Builders' houses

Julius Shulman



LOCATION: Anaheim, Calif.
DESIGNER: Jones & Urmoston
BUILDER: Ross Cortese

J. Alex Langley



LOCATION: Plainview, Long Island
ARCHITECT: Rudolph A. Matern
BUILDER: Morton Brothers

Julius Shulman



LOCATION: Sherwood Forest, Calif.
ARCHITECT: Smith & Williams
BUILDER: George Buccola

Julius Shulman



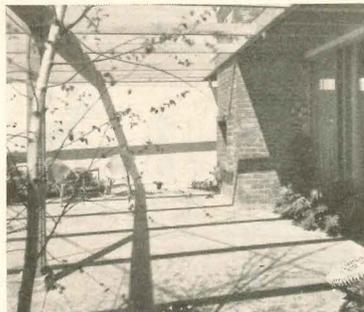
LOCATION: West Covina, Calif.
ARCHITECT: Edward H. Fickett
BUILDER: Koppe-Smith Construction

Ulric Meisel



LOCATION: Dallas, Tex.
ARCHITECT: E. G. Hamilton
BUILDER: Lloyd Smoot Jr.

Mason Weymouth



LOCATION: Palo Alto, Calif.
ARCHITECT: Anshen & Allen
BUILDER: John C. MacKay & Assocs.

Morgan Fitz



LOCATION: Thompson, Ga.
PREFABRICATED BY: Knox Corp.

Julius Shulman

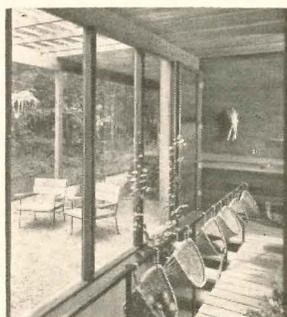


LOCATION: San Fernando, Calif.
ARCHITECT: John Kewell
BUILDER: Cedric Roberts & Son

More builders and architects are turning to **THE PATIO HOUSE** . .

Custom houses

Hedrich-Blessing



LOCATION: Flossmoor, Ill.
ARCHITECT: Schweikher & Elting
CONTRACTOR: E. W. Sprout Constr.

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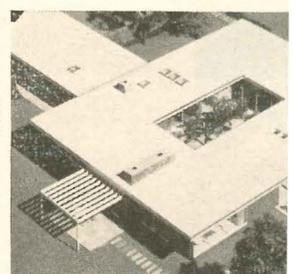
LOCATION: Memphis, Tenn.
ARCHITECT: A. L. Aydelott & Assocs.
LANDSCAPE ARCHITECT: Wiley T. Jones

McFadden Air Photos



LOCATION: Miami, Fla.
ARCHITECT: Morris Lapidus
CONTRACTOR: Escot Construction Co.

Louis Checkman



LOCATION: Bedford Village, N. Y.
ARCHITECT: Antonin Raymond & I
MODEL BY: Theodore Conrad

Fred Winchell



LOCATION: Houston, Tex.
ARCHITECT: Burdette Koeland Jr.
BUILDER: W. K. King

Rodney McCay Morgan



LOCATION: Memphis, Tenn.
ARCHITECT: Robert T. Martin

Rodney McCay Morgan

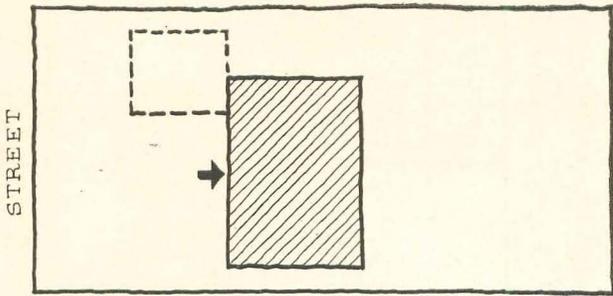


LOCATION: Sarasota, Fla.
ARCHITECT: Twitchell & Rudolph

Ben Schnell



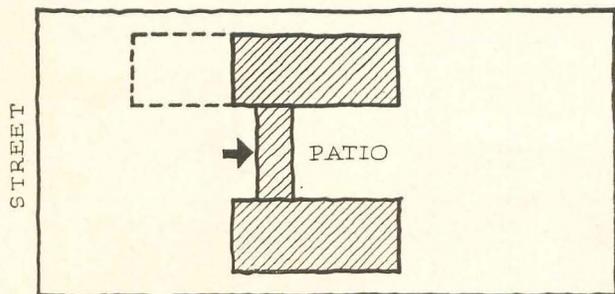
LOCATION: Charlottesville, Va.
ARCHITECT: Edward Stone
CONTRACTOR: Charlottesville Const



The old way of using a small lot:

Here is a typical 1,200 sq. ft. house on a 7,200 sq. ft. lot. It has the usual (unusable) setback from the street, and the usual (public) garden in back. Without extensive use of fences, screens and hedges, this lot has no outdoor privacy at all.

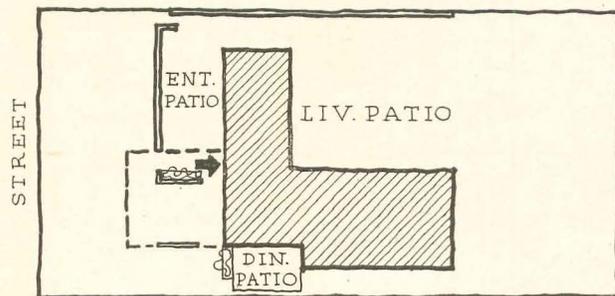
... for better use of small lots



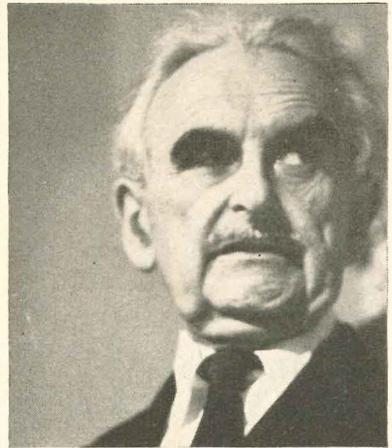
The patio way of using a small lot:

Here is a 1,200 sq. ft. patio house on a typical 7,200 sq. ft. lot—and look at the difference: part of the outdoor area has real privacy, wind-protection and shade. It is an extra room that costs very little to add. For details of how such a plan could work inside as well as out, see pp. 136-137.

Below is a slightly different kind of patio house on an even smaller lot: a New Orleans house in the New Orleans tradition. A wall surrounds the 60' lot. Result: the whole lot has become usable. Details pp. 132-133.



Thomas Hollyman



THE PATIO HOUSE:

an ancient concept that can solve a modern problem

by Richard J. Neutra, architect, FAIA

The history of man's shelter is a progression that starts with the cave and leads, step by step, to the patio of today.

"Man, the Southerner" was driven into the caves of Monte Castillo and other, similar hollows during the last glacial period. When the supply of natural caves was exhausted, man began to *construct* cave-like structures for thermal defense. But he soon discovered that caves were not a perfect solution, for the absence of heat rays inside produced a clammy atmosphere that favored microbic growth. And so man began to open up his living spaces to the beneficial rays of the sun. The patio was the result (FIG. 1).

Photos: Julius Shulman



FIG. 1

Rome and Etruria are generally considered the principal sources of the atrium but, actually, the patio was internationally accepted. Something very much like it was created, independently, in such far flung

continued on p. 196



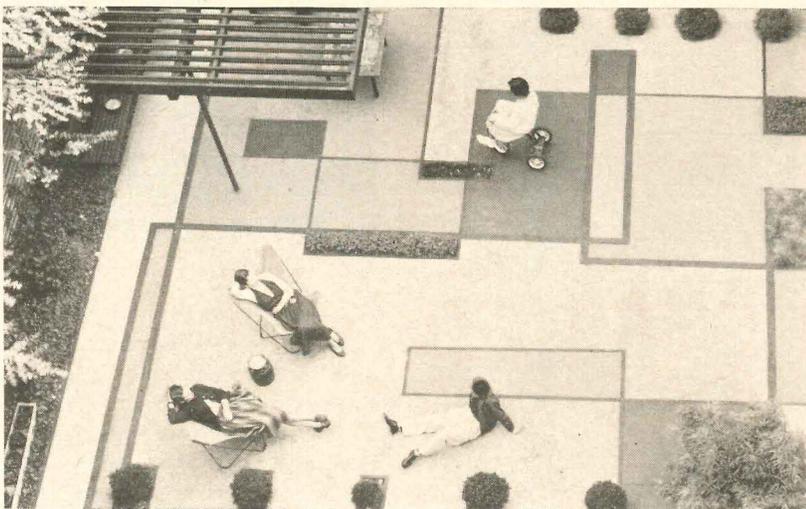
LOCATION: Lafayette, Calif. ARCHITECT: Walter H. Costa

A PATIO is just another room . . .

LOCATION: San Francisco, Calif.

LANDSCAPE ARCHITECTS: Eckbo, Royston & Williams
CONTRACTOR: George Hitchcock

Ernest Braun



. . . with floors . . .

LOCATION: Orange, Conn.

ARCHITECT: Marcel Breuer
CONTRACTOR: Emerson A. Daniels

Ben Schnell



. . . a ceiling . . .

... with built-in furniture ...

LOCATION: Pleasantville, N. Y.
ARCHITECT: Giorgio Cavaglieri
CONTRACTOR: Dorchester Construction Co., Inc.



LOCATION: Pacific Palisades, Calif.
ARCHITECT: A. Quincy Jones & Frederick E. Emmons
BUILDER: Pat Hamilton

Bill Early

... with a fireplace ...

... with a focal point ...

LOCATION: Frimkess, Calif. ARCHITECT: Kemper Nomland, Jr.



Julius Shulman



LOCATION: Pacific Palisades, Calif.
ARCHITECT: A. Quincy Jones & Frederick E. Emmons
BUILDER: Pat Hamilton

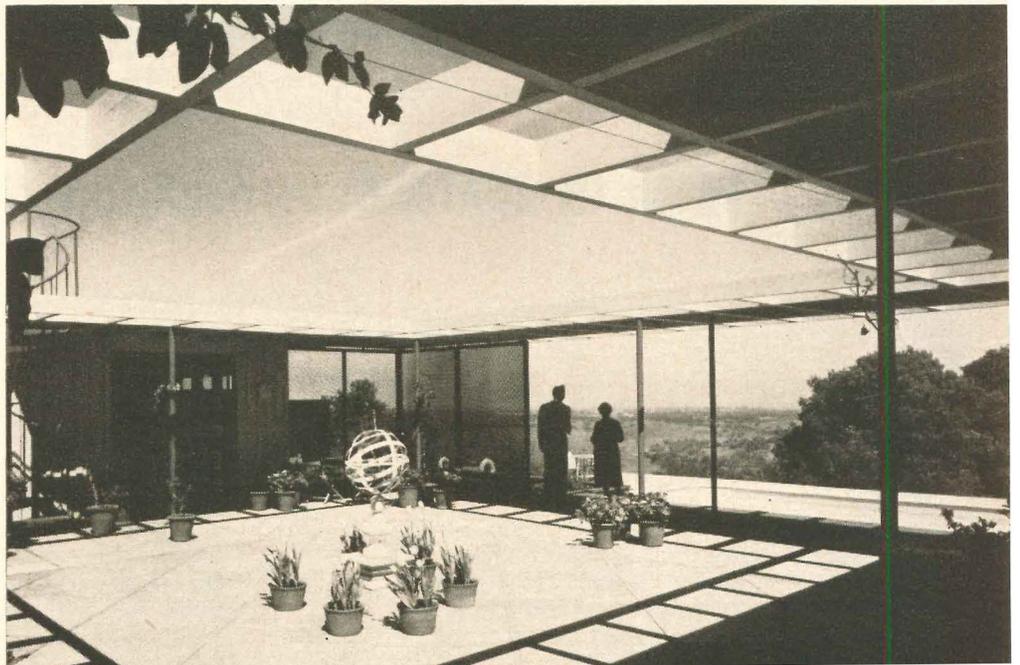
Julius Shulman

LOCATION: Westbridge, Calif.
ARCHITECT: E. Jay Miller & Robert D. Steiner
CONTRACTOR: R. A. White

Rondal Partridge

... with walls ...

... and with a view





Slate floor of living room extends out into patio, through wide sliding glass doors

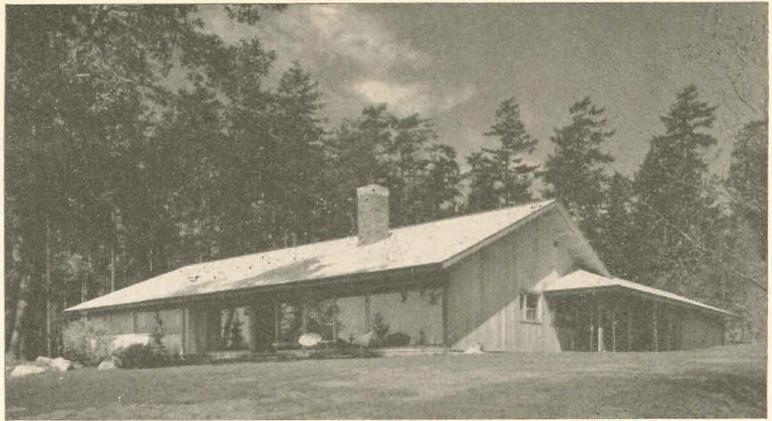
PATIO IN SEATTLE: an outdoor extension of the living room

Here is a patio that actually doubles the size of the living room for a large part of the year.

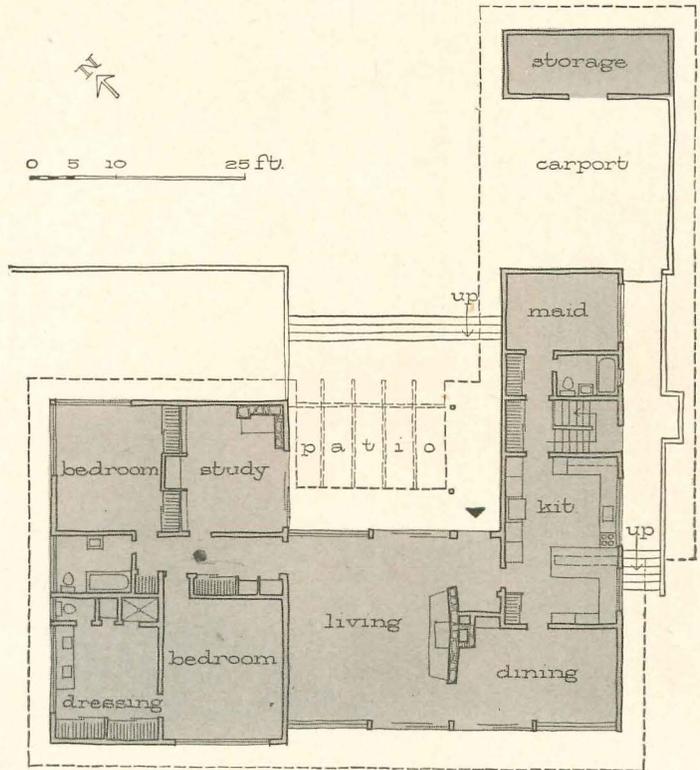
Located in the center of a U-shaped plan, this patio serves as an extension of the main living area, as an extension of the study, and as an entrance court as well. It actually faces the main approach to the house and is given privacy by a translucent glass screen.

Architect Paul Thiry faced this little oriental garden east to protect it against winds and rain driving in from the south and west. So, the patio forms an intimate, sheltered garden, fully usable even when the weather would normally keep the owners indoors.

LOCATION: Seattle, Wash.
ARCHITECT: Paul Thiry
CONTRACTOR: Harold Pettijohn



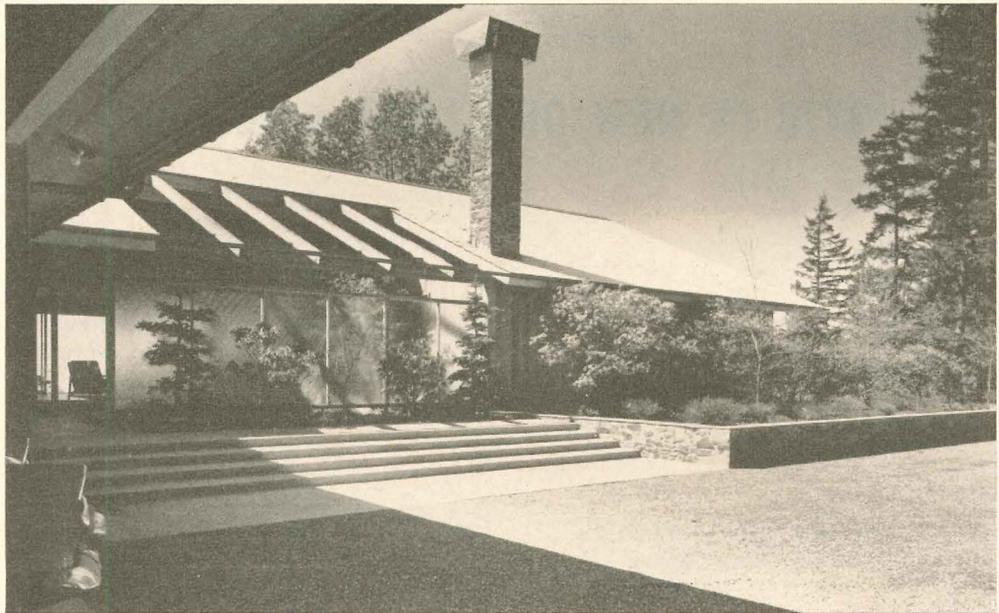
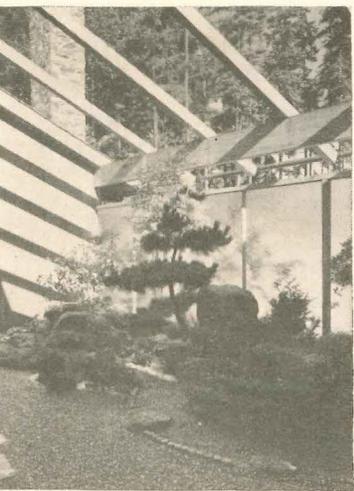
Southwest side of house has large glass areas to take advantage of dramatic view of Puget Sound and the Olympic mountains. Exterior finish is vertical grain redwood.

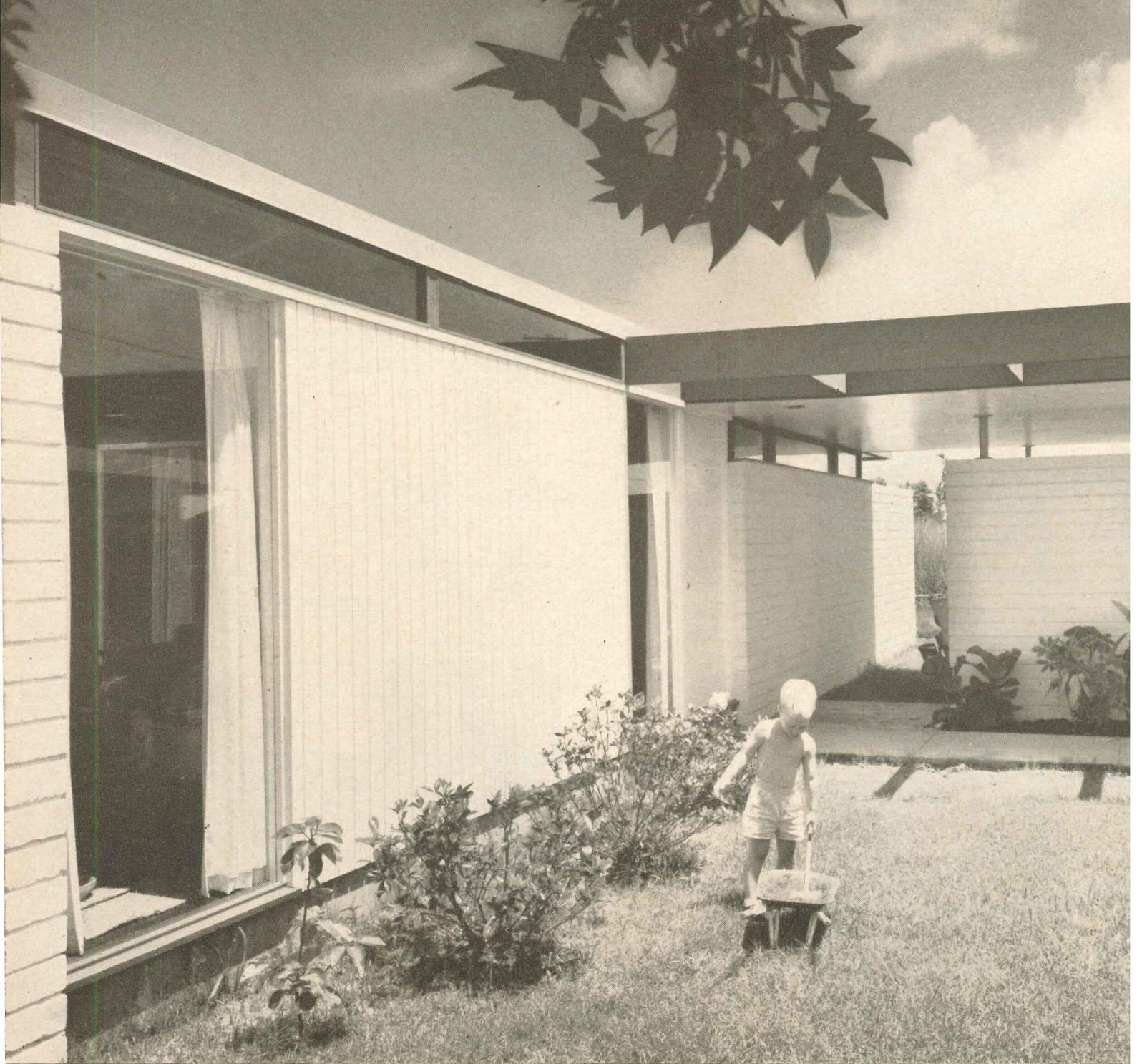


Living room and patio form a continuous, glazed expanse in the center of the house.

Approach side of house shows translucent glass screen shielding the patio. Oriental landscaping is effectively silhouetted against screen.

Patio has open trellis roof resting on laminated girders.





Entrance patio is shielded against street by 6' high block wall (right), so children can play in safety

PATIO IN NEW ORLEANS: protection and privacy on a 60' lot

The glass-walled, flat-roofed house shown here is really one of the most traditional houses built in the US this year: its patio plan is in the tradition of New Orleans and Charleston. Chief difference: this house was built on a 60' x 114' lot—the typical small lot found today in every American suburb.

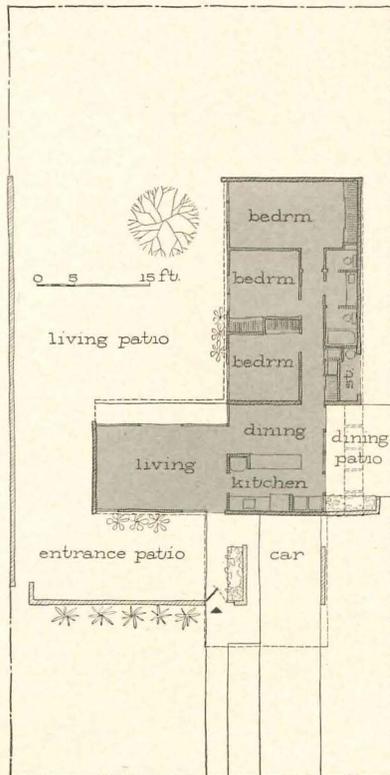
Because the house, like the lot, is typical (three bedrooms, 1,250 sq. ft. plus carport), there are important lessons to be learned from it. For here, at last, is a small-lot house with most of the outdoors a private garden; a small-cubage house whose every room has an outdoor extension that doubles and triples its usable size; and a small-budget house that could be built for \$10 per sq. ft. *including* more than 100' of privacy walls that surround the lot.

LOCATION: Jefferson Parish, La.
ARCHITECT: Victor Bruno

Photos: Frank Lotz Miller



Street view shows long, low-slung facade consisting of privacy walls and carport. Entrance gate is near center.



Plan has three outdoor areas complementing indoor spaces. Twenty foot setback from street (a zoning ordinance) is only wasted lot-space.

Bedrooms and living area face a completely private walled garden. Under such conditions, large glass areas make sense even on small lots.

Wrought iron gate, a traditional touch, leads into entrance patio.





Pitched roof trellis over entrance court is supported on two rows of lally columns—one running along ridge line, the other offset

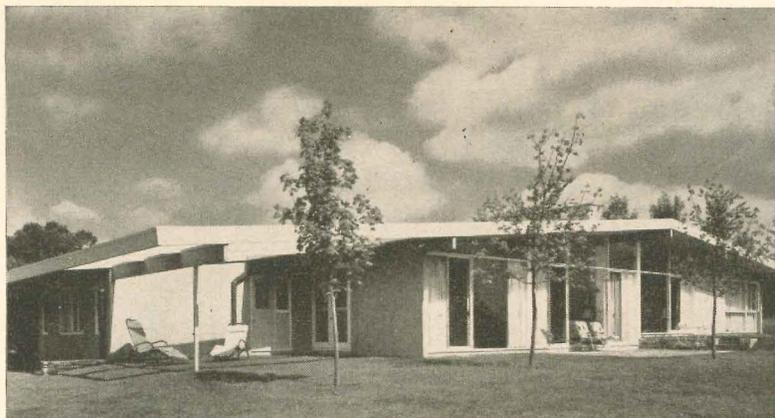
PATIO IN MARYLAND: a formal entrance for a formal house

One of the many lost arts in architecture is the art of making a grand entrance. Here is an attempt to resurrect that art, using the patio as a spacious “outdoor foyer” that leads up to the front door.

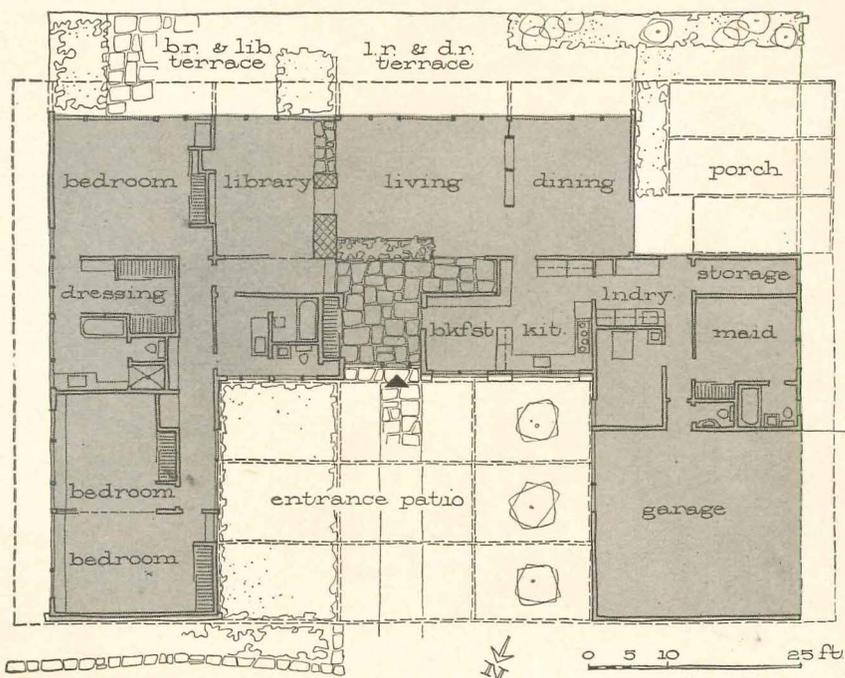
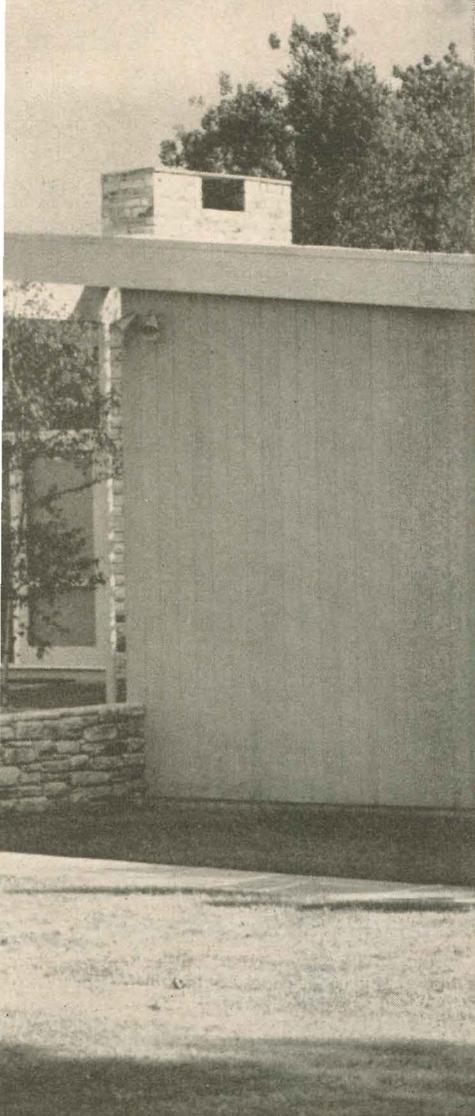
Architect Dan Schwartzman found this entrance patio useful in more ways than one: it helped to divide the plan of the house into three major elements—the bedroom wing, the library-living-dining wing, and the service wing. These three were grouped around the patio in a logical U-shape.

Most modern patio houses tend to have flat or shed roofs, since the irregular plan-shapes created by interior patios produce a complicated pitched roof structure. Here the architect took up the challenge of the pitched roof, solved it with considerable grace.

LOCATION: Baltimore, Md.
ARCHITECT: Daniel Schwartzman
MECHANICAL ENGINEER: John D. Dillon
GENERAL CONTRACTOR: Pasarew Construction Co.



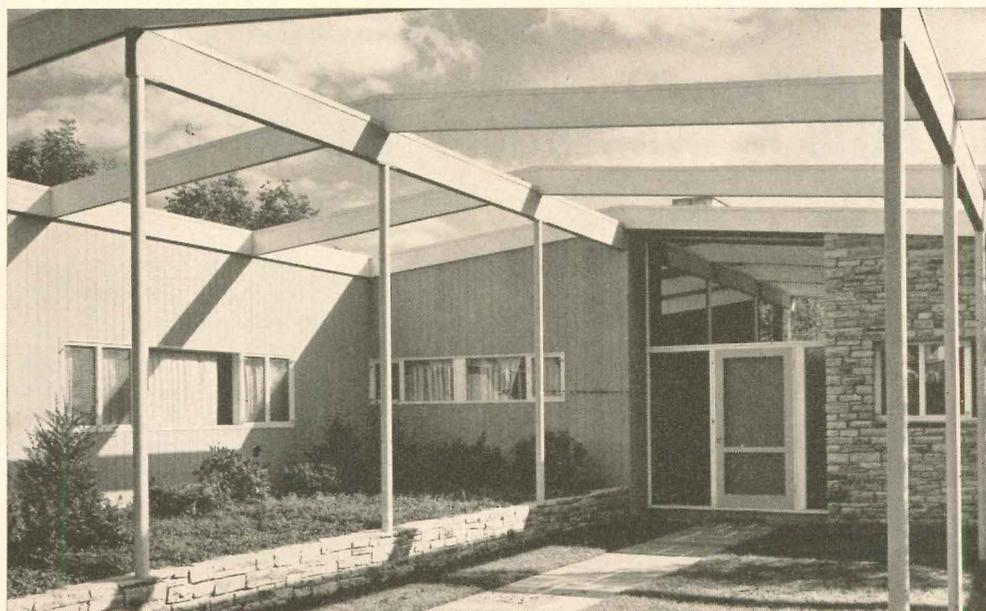
Roof frame is unifying design element, even where it is left open. Here it helps make dining porch part of the over-all house shape.



Generous floor area was heated by system of hollow partition tiles set into slab to form warm air plenum. Roman Emperor Tiberius used similar system 2,000 years ago.

Front door is reached after formal approach through entrance patio. Roof frame design gives both sun, shadow.

Terrace along south facade serves master bedroom, library, living and dining rooms.





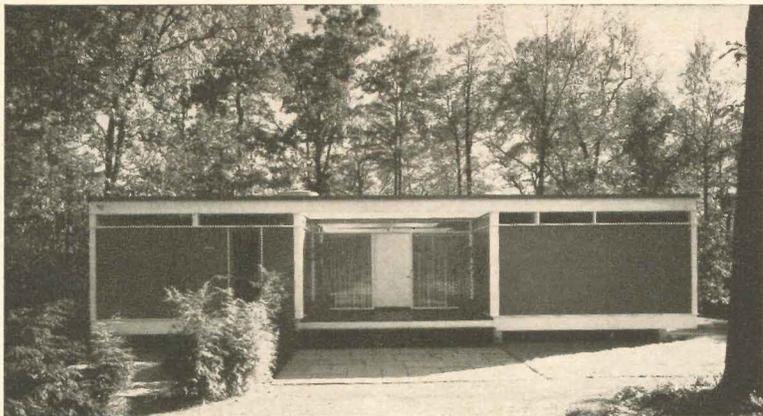
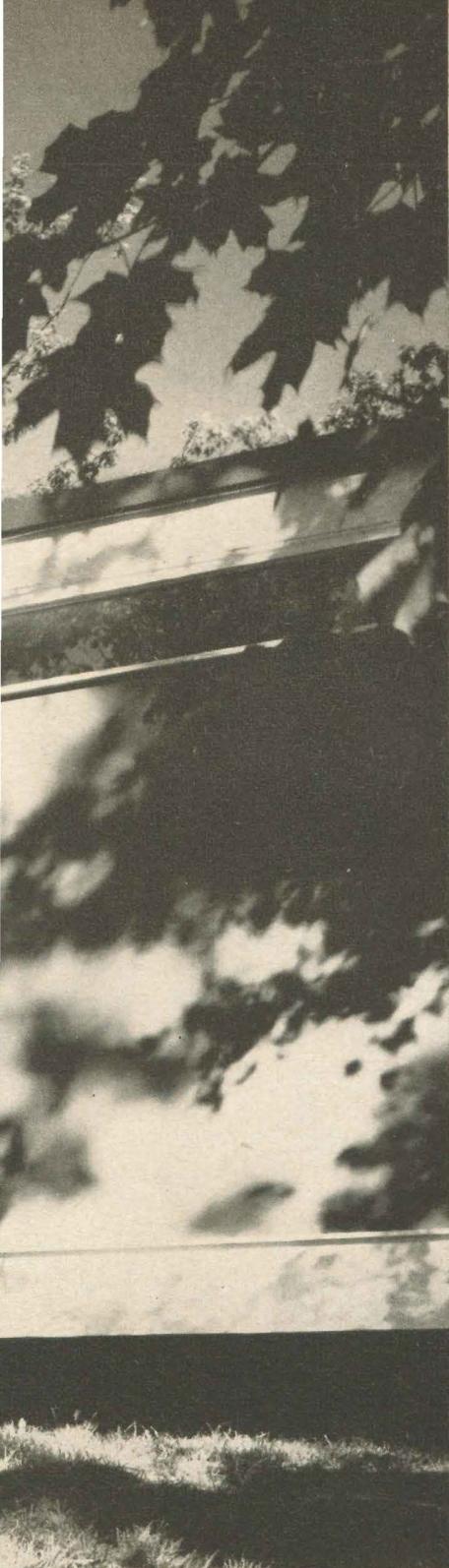
Central patio faces south, has deep trellis roof that serves as sun-break during the summer

PATIO IN CONNECTICUT: a buffer that divides the house in two

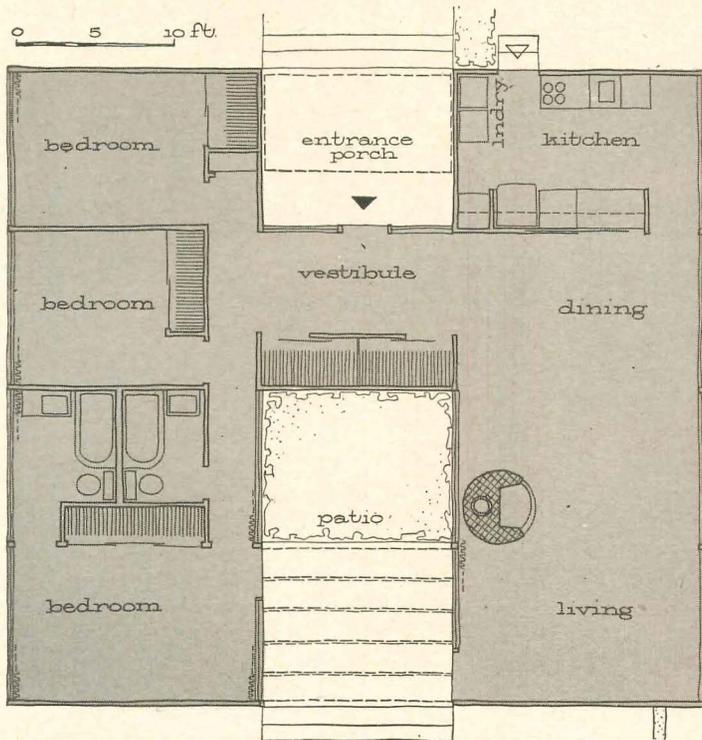
Nowhere is privacy quite so important as in a small house. This small house plan uses a central patio to provide privacy indoors—as well as out.

Architect John Johansen divided the 1,400 sq. ft. of enclosed living area into two equal zones (one for sleeping, the other for living) linked by an entrance foyer. Between these zones he provided an entrance porch to the north and a formal patio to the south. The resulting 15' wide buffer zone assures bedrooms and living areas of privacy from each other, while extending the useful living area of each. Both the master bedroom and the living room face onto the central patio, a shielded retreat for most of the year.

LOCATION: New Canaan, Conn.
ARCHITECT: John MacL. Johansen
LANDSCAPE ARCHITECT (& OWNER): Paschall Campbell
INTERIOR DESIGNER: Stephen Gasparez
CONTRACTOR: T. deF. Hobbs



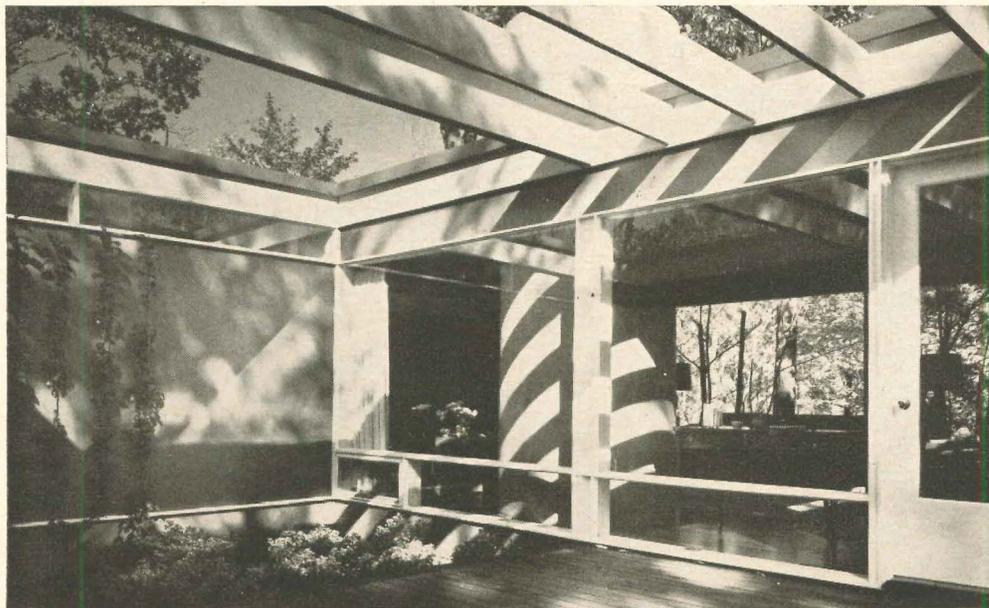
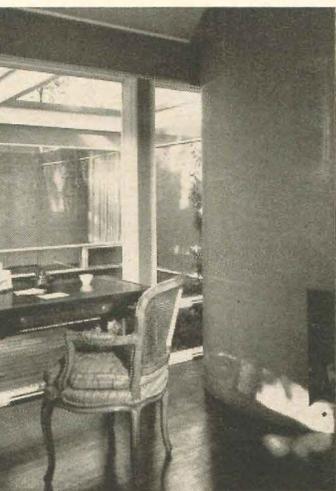
Entrance faces north, is formal, near-symmetrical. Post and dropped beam construction was used throughout. Slots of glass fill in space between ends of beams.

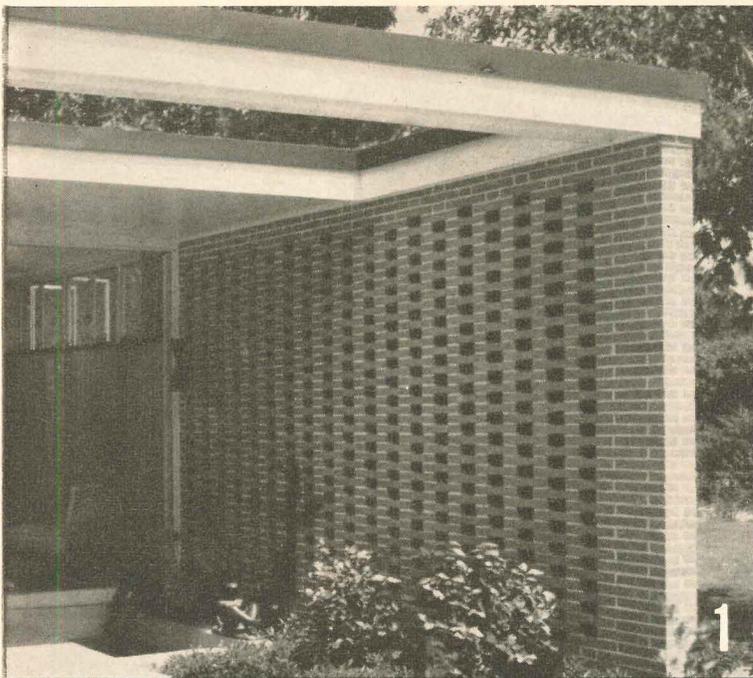


Plan shows simple, neat organization into two zones separated by 15' wide buffer. House would fit on a 60' lot.

Patio itself is divided into two areas: a wooden deck accessible from living room and bedrooms; and a square planting box. Only deck is shielded by sun-break.

Living room 16' wide looks twice as wide because patio extends it.





1



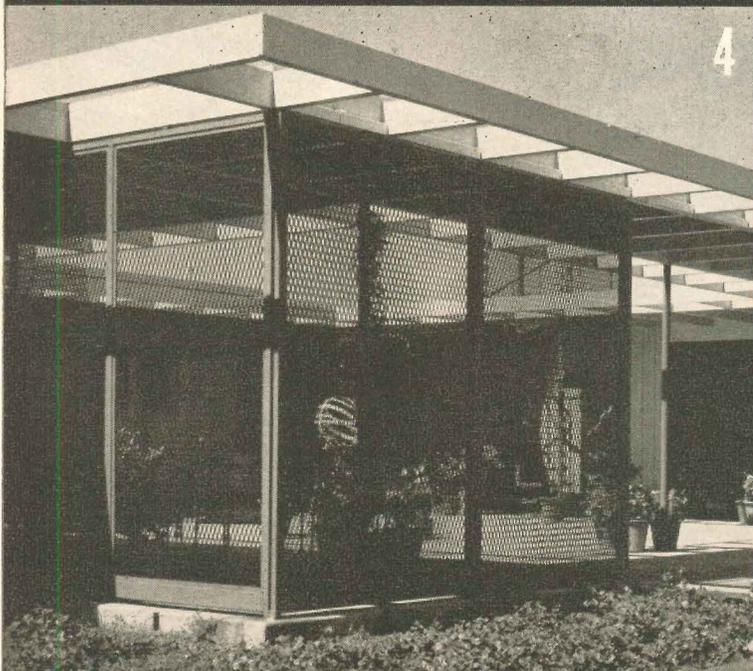
2

Morley Baer



3

Bill Early



4

Rondel Partridge

PATIO WALLS

1. Perforated masonry gives lots of privacy (except head-on), can support light roof structures.

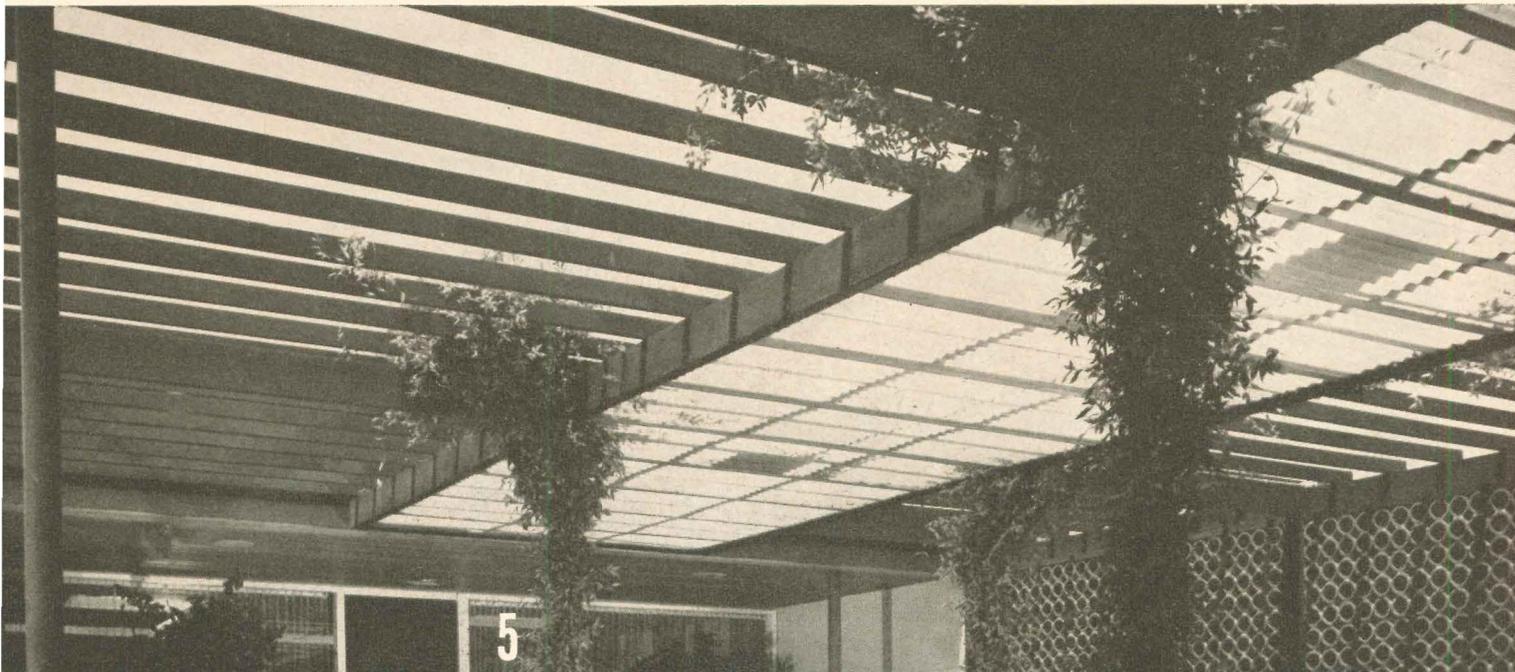
2. Reinforced plastic, in sheets of different colors, can be nailed directly to wood trellis, makes a good shading device to the west.

3. Translucent glass, set into steel frame, lets in light, screens out neighbors, passers-by. Steel uprights are set directly into concrete footings.

4. Expanded metal attached to posts with ordinary glass stops, gives illusion of privacy, can be covered with creeping plants.

CREDITS:

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- 2. LANDSCAPE ARCHITECTS: Baylis & Holdeman
- 3. ARCHITECTS: Jones & Emmons
- 4. ARCHITECTS: Miller & Steiner
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- 6. ARCHITECT: Victor Bruno
- 7. DESIGNER: Peter Fraser Jr.
- 8. ARCHITECT: William M. Bray



Ulric Meisel

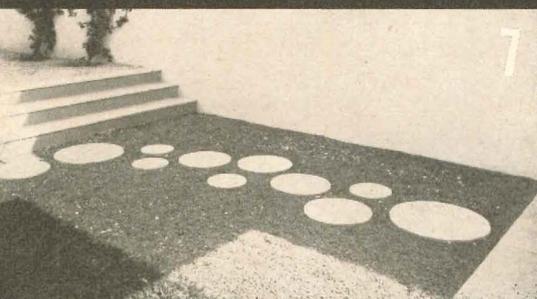


Frank Loiz Miller

PATIO CEILINGS

5. Corrugated plastic is light, rigid, comes in good colors. Here it is screwed directly to wood trellis overhead.

6. Screening, can be used to enclose entire patio where insects are a serious problem. Glass fiber screening, particularly, has great stability, comes in several colors.



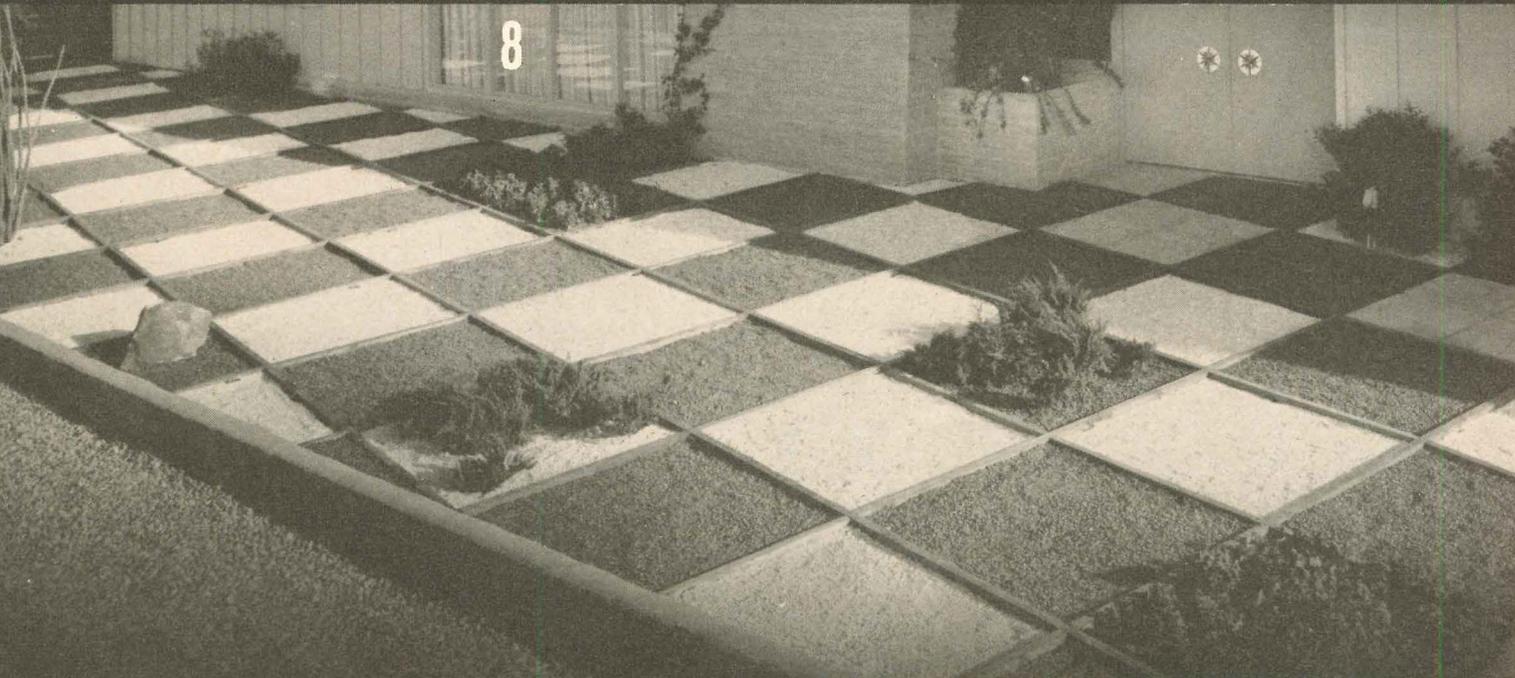
Rudi Roda

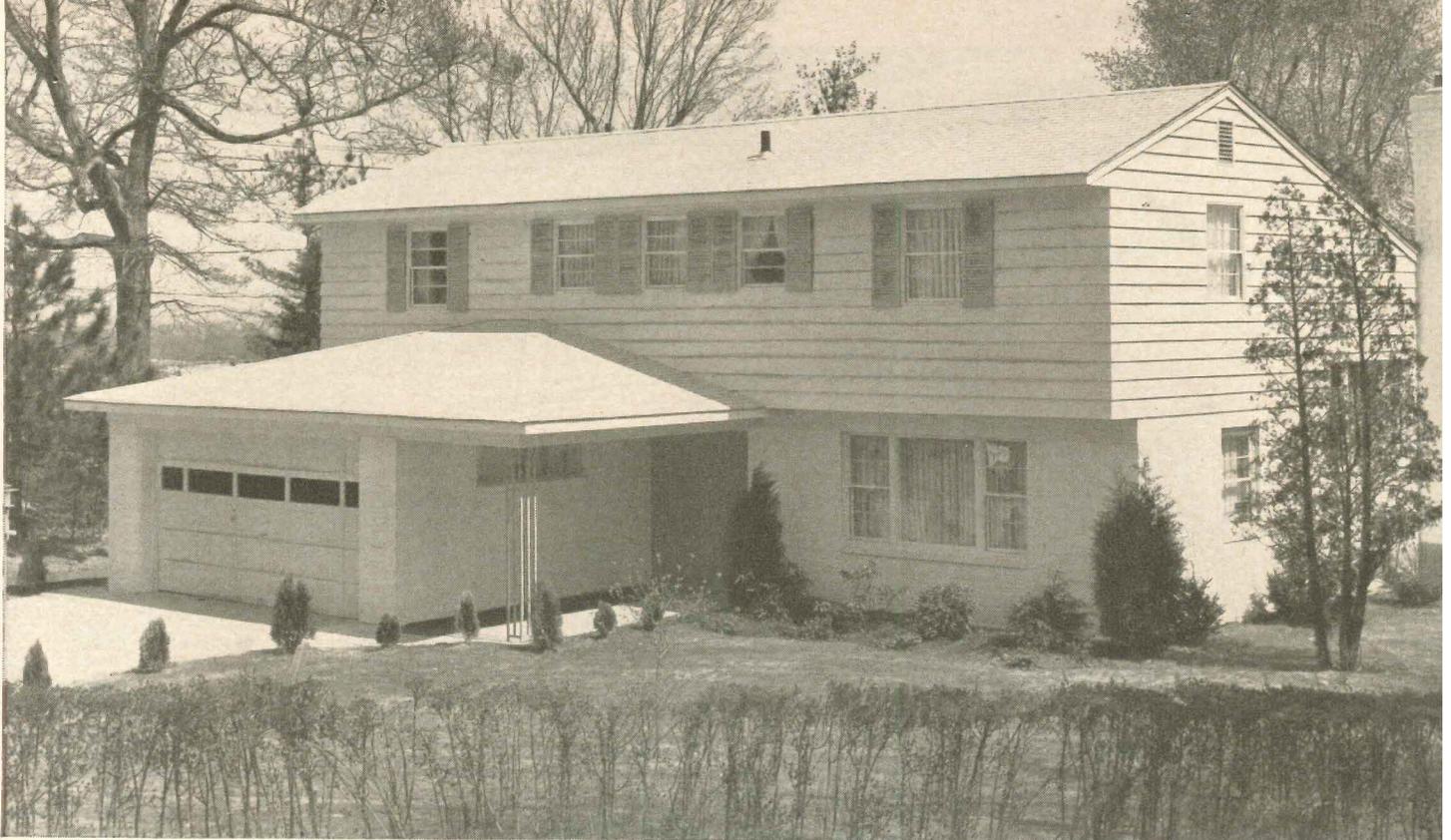
PATIO FLOORS

7. Concrete circles can be precast, then set directly into ground. To get smoothest surface, use glass for bottom of form. Integral coloring can be added.

8. Gravel squares, outlined by redwood 2 x 3"s or 2 x 4"s set on edge into bed of sand, can be varied with squares of planting, brick or concrete.

Robert C. Cleveland





Acker Photo Ser

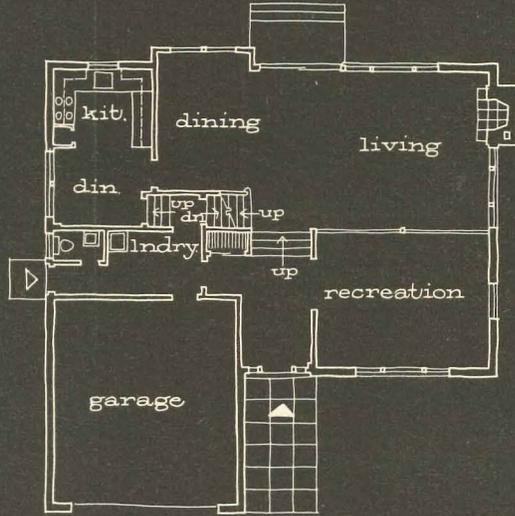
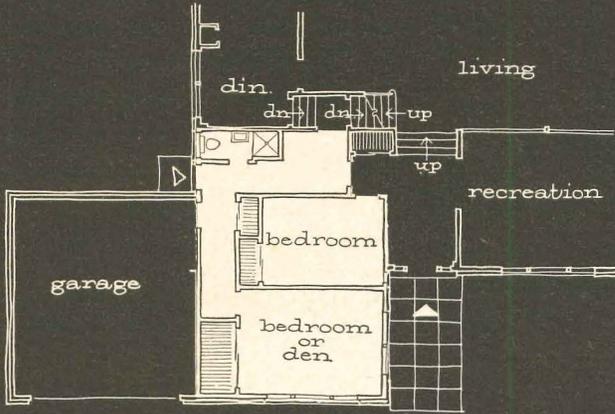
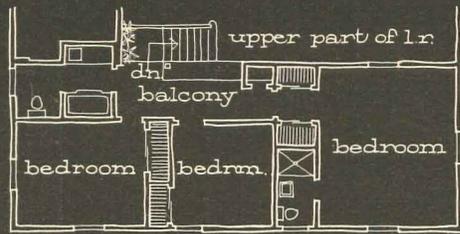
Market trend:

These \$25,000 houses started selling fast

Peter S. Van /



For families who need four and five bedrooms, optional plan (below) converts the original garage of split-level model into a bedroom wing that adds two extra rooms. To give this wing bath facilities a stall shower is added to the existing first floor powder room. Fixed price for this option: \$3,100.



when builder offered fixed-price options

Here's more market evidence that today's successful house must "have everything."

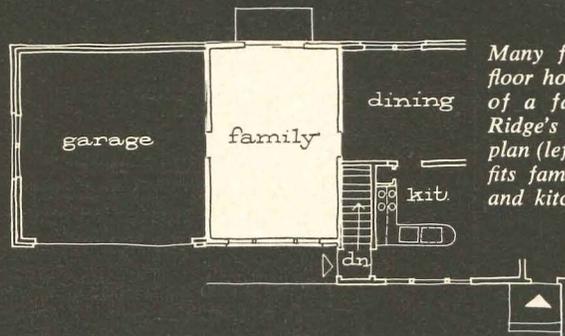
To meet stiff Long Island competition, builders Fabian and Ray Alexander and their partner Sol Goldstone put an impressive array of "extras" into their houses at Rolling Ridge (see the next two pages). They included three bedrooms and two baths in their plan. They offered buyers a choice of split level or ranch style houses.

But even these good selling techniques weren't enough for today's choosy buyers.

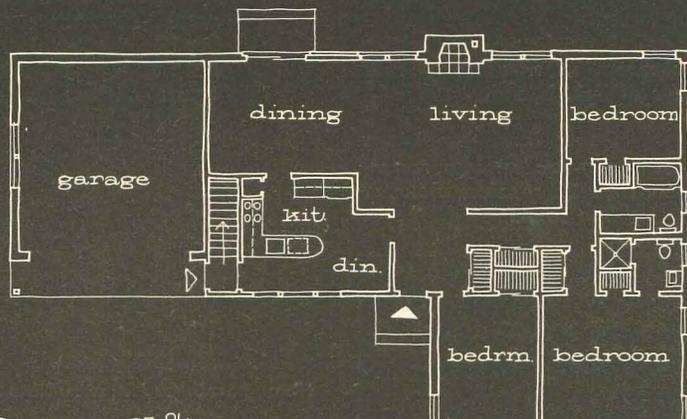
It wasn't until the builders began to offer an optional plan at a fixed price that Rolling Ridge sales began to boom.

Says Fabian Alexander: "After we watched good prospects walk away because they needed extra bedrooms or a family room we didn't have, we decided that a rigid plan was a luxury we couldn't afford."

Their architect, Alwyn Cassens, revised his plans to include these two sales clinchers and the builders quoted a firm price for the variations. Under their conventional mortgages, full valuation was given for the additions and only 25% of the increased cost is added to the required down payment.



Many families who want a one floor house balked at the absence of a family room in Rolling Ridge's ranch model. Optional plan (left) lengthens the house 13', fits family room between garage and kitchen. Fixed price: \$1,500.



0 5 10 25 ft.



Pegwood wall in garage permits out-of-way storage of tools, outdoor equipment. Wall is displayed in models.

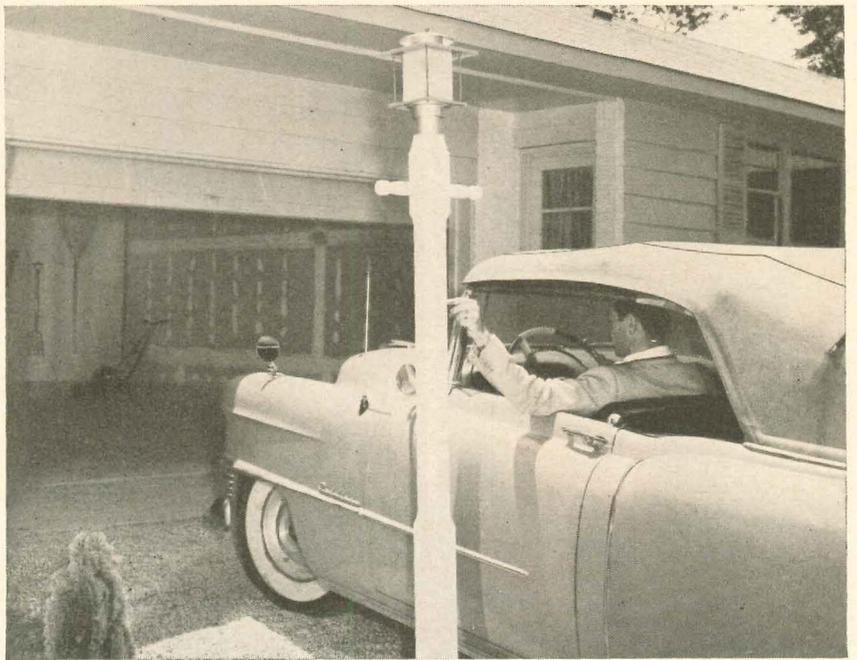


Double front doors on split level model have hardware mounted in center, open into generous front hall.



Dimmer switch on dining area lighting fixture works like rheostat, permits wide range of light intensity.

Hi-fi components are set into recreation room wall, with speakers mounted in ceiling for best sound.

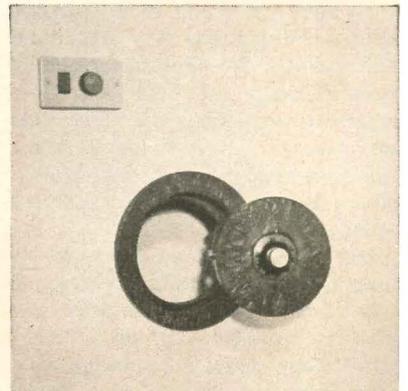


Post light also houses key-operated garage door opener. Garage opening can be at side of house on corner lots.

This big \$5,412 equipment package goes

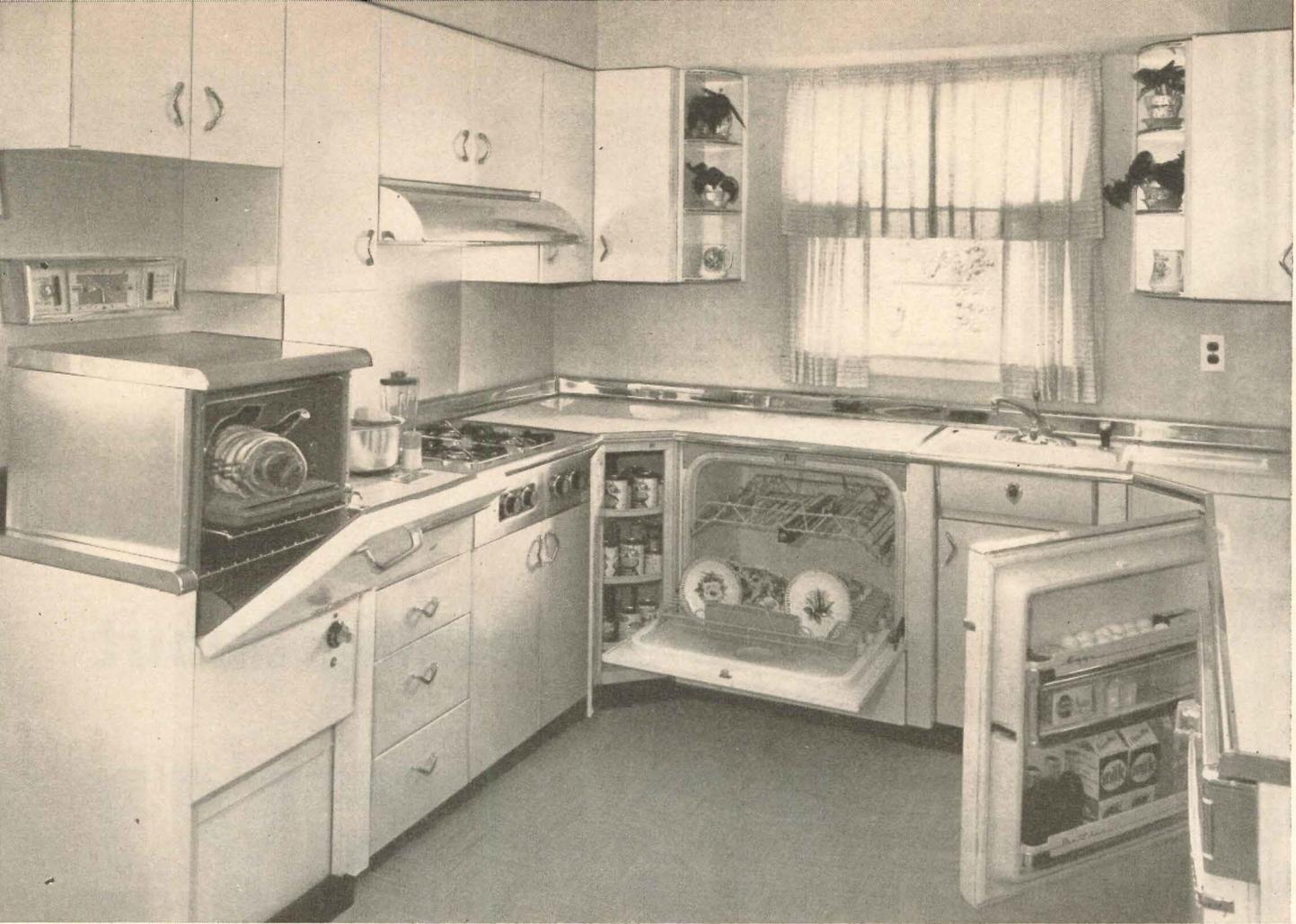
Here's the itemized list:

Built-in refrigerator	\$349.95
Built-in freezer	349.95
Elevator oven	329.95
Timer and control center	59.95
Exhaust hood, light and fans	127.70
Built-in food preparation center	89.95
Cabinets, cooking top and dishwasher	1,889.92
Air conditioning unit (3-ton)	1,300.00
Hi-fi components	240.00
Electronic garage door opener, post light, pegboard wall, remote control lighting, dining room dimmer switch, single handle faucets, built-in safe, knobless door latches, bath equipment rack	675.00
Grand total	<u>\$5,412.37</u>



Wall safe in master bedroom can be used for temporary storage of valuables, is not really burglarproof.

Photos: Peter S. Van Alst; Acker Photo Service

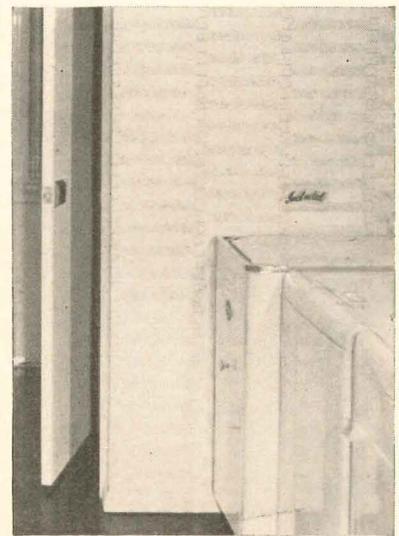


Showcase kitchen is impressive, even in Rolling Ridge's \$25,000 price range. Builders went all out on theory that most families in this income bracket would purchase this much equipment and its inclusion in house package would be strong sales point. So far, no buyers have asked to have any items left out.

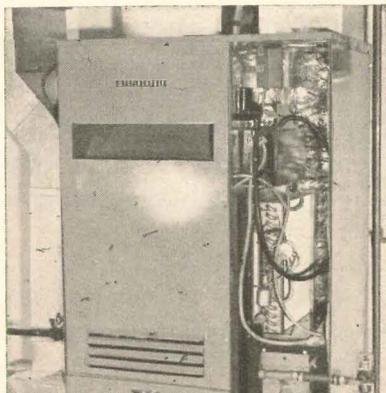
with every Rolling Ridge house



Freezer and refrigerator are at waist height in one-floor model, but are mounted below counter top in split level kitchen.



Laundry tub is included, but washer and drier are not. Builder thinks buyers have many brand preferences.



Air conditioner is in basement in both models. Gas fired summer/winter unit distributes air through ductwork sized for cooling load./END

Let's do something about MONEY!

For six years our industry has bounced from one mortgage crisis to another.

For six years we have listened to pious talk—pious talk urging us to have faith in the free market for money, pious talk bidding us be patient and wait for added savings to provide the money we need, pious talk suggesting we follow Mr. Micawber's example and wait for something to turn up.

For six years we have listened to foolish talk—foolish talk saying we are already getting too much money, foolish talk calling our present rate of mortgage borrowing a menace to the whole US economy, foolish talk saying we ought not to be asking proportionately more money for mortgages than we got in the Twenties.

For six years we have also listened to wild talk—wild talk demanding that the Federal Treasury play Santa Claus to solve all our money problems, wild talk demanding that the Federal Treasury buy through Fanny May all the 4½% mortgages the banks and insurance companies do not buy, wild talk demanding, in brief, the free and unlimited coinage of 4½% mortgages at par.

For six years we have listened to pious talk, foolish talk, wild talk, but in six years nobody—but nobody—has done anything about it. Right now our mortgage money mess is worse than ever, with no relief in sight.

Enough is enough. We have had enough wild and foolish talk. We have had more than enough mortgage money trouble.

Let's try to talk sense about money:

Let's talk sense about money controls and why today's money controls can hurt us more than they hurt anyone else. Let's talk sense about inflation—how much inflation do we want, if any? Are we getting less than our share or more than our share of the inflation that is going on right now?

Let's talk sense about what the Federal Government can do for us and what it is likely to do, which is another way of saying: let's talk sense about what the taxpayers can and will do about paying more taxes to lend us more money. (Answer: they won't.)

Most important of all, let's talk sense about what we can do to help ourselves. Let's face the unhappy truth that many of our mortgage troubles are troubles of our own making. Let's stop kidding ourselves that the good fairy will soon come to our rescue. Let's take a fresh look at the needless costs we now borrow to pay. Let's take another look at the 30-year mortgage and why it is reducing the biggest single source of new mortgage money.

Let's admit we've been living in a fool's paradise where we could sell terms and financing instead of houses—a fool's paradise where we could always compensate higher costs with slower pay-offs. That was all very well while the money lasted. It was all very well when the banks and insurance companies were selling billions of dollars worth of war bonds to the Federal Reserve, to be paid for, in effect, with printing press money. It was all very well before the Federal Reserve pulled the plug on the bond market.

But what good will easy terms and easy financing do us now the easy money is gone?

Let's state the problem simply:

1. *Everybody wants to borrow a lot of money. In fact:*
2. *Everybody wants to borrow a lot more than anybody has to lend.*
3. *There is only one common pool of money from which to borrow.*
4. *Our industry wants to borrow more money from this pool than anybody else, and*
5. *Our industry does not want to pay as much net interest as the other borrowers pay. That makes us low man on the totem pole.*

That's simple enough. It's so simple everyone could understand it and everyone could understand what to do about it—if only the figures weren't so big.

But the figures are more than big. They are stupendous, colossal, staggering, overwhelming. They are so big and so overwhelming that sensible people seldom talk sense about them. They are so big that few can see the problem whole—so a lot of people who should know better keep hoping this Brobdingnagian problem can have a Lilliputian answer.

For example, some mortgage lenders hopefully suggest the problem could be solved if only people would save more money instead of spending it so fast. And some home builders hit a new high for optimism by suggesting that the problem would vanish and disappear if only Fanny May (who, alas! has no money of her own) would just loosen up and lend more freely!

Let's look at the figures:

The figures are so colossal they don't mean anything, so perhaps they are hardly worth repeating:

Last year America upped its over-all borrowings by \$50 billion plus.

This year America is adding another \$50 billion.

By 1963 the increase will be running \$70 billion every year.*

Nobody has that much money to lend. Almost nobody even understands what that kind of money means. So instead of talking about how many dollars we all want to borrow, let's see what we want to borrow enough money to do.

*So says Mr. Carrol Shanks, president of the Prudential.



This 8-page editorial was written in collaboration with home building's No. 1 economist, MILES L. COLEAN



Let's look at the colossal facts that explain the colossal figures:

We want and need to borrow enough money to finance simultaneously the greatest population explosion the world has ever seen on top of the biggest economic explosion the world has ever known.

In a single generation our population is shooting up almost as much as the total population of England and France combined. During this same generation we propose to more than double our whole standard of living. To finance this double explosion:

1. American industry wants to borrow enough money to increase our industrial production in the next five years by more than the total productive capacity of the second greatest industrial nation in the free world.

Did you know that American industry is spending \$46 billion a year on new plants and equipment? Did you know industry needs an average of \$12,500 new capital to create just one more job for one more worker?

On top of that:

2. Our own industry wants to borrow enough money to build almost as many houses each year as a whole new city as big as Los Angeles and Philadelphia combined—a city of much nicer, bigger, better equipped homes, a city with a far higher standard of living and housing. And by 1965 we will want to borrow enough money to build a new city each year as big as Los Angeles plus Philadelphia plus Baltimore plus Boston plus Oklahoma City!

Did you know the mortgage demand by 1965 will top \$50 billion a year, of which at least \$20 billion will have to be new money?

On top of that:

3. We want our local communities to borrow enough money to provide all the schools, hospitals, streets, parks, sewers, and water supplies needed to supply all these new homes and keep up with the fabulous increase in our population. (The alternative is to send the babies back where they came from.)

Did you know the bill for new sewer facilities already approved in just 13 of the 48 states will be \$40 billion, with a lot more than that still urgently needed?

4. We want to borrow enough money to do all this regardless of cost at a time when labor is scarcer than ever and prices are higher than ever!

Does that give you a feel of how much we want to borrow?

Let's state the problem another way:

We want to borrow 50% more money in the next five years than it cost to run the Federal Government for the whole 150 years from 1789 to 1939, including the Civil War, World War I, and all the New Deal spending!

We want to borrow \$50 billion more than the Government borrowed to fight World War II!

We want to borrow more money than the whole assessed worth of the whole US west of the Mississippi River!

Here indeed is a problem too big for any little solution. Here is a problem too big for any ONE solution.

This huge problem can't be solved without a huge increase in savings . . .

To provide all the money everybody wants and needs to borrow, "People would have to save at twice the rate of savings in 1955." So says Carrol Shanks, President of the Prudential.

We can't get anything like that increase in savings unless we *do something*.

1. *Government must cut income taxes hard and leave more money for savings. It must reverse the tax policies born of the depression, when the New Deal set out to discourage savings and force consumption.*
2. *Borrowers must pay more interest, to make it worth while for lenders to save.*
3. *Prices must be kept level. People won't put money aside to spend tomorrow if they know they will get less for their money unless they spend it now.*
4. *New ways to save must be developed. Most saving today is involuntary. For example: manufacturing corporations alone save \$8 billion a year for their stockholders by paying out less than half their profits in dividends. Insurance companies save \$4 billion a year for their policy holders by piling up huge reserves against claims that will not come due for many years. Business saves nearly \$2 billion a year for its employees by putting money aside in pension trusts. The government saves \$11 billion a year from almost everybody by taxing everyone's pay for social security.*

Perhaps the best way to speed up involuntary savings would be to encourage home owners to pay off their mortgages faster (see page 151).

But the problem is too big to solve by savings alone . . .

Let's not kid ourselves that the people will *double* their rate of savings, as they must to meet our money needs by savings alone. Quite the contrary. Instead of increasing their rate of savings, people are actually spending more and more and saving less and less of their incomes. And American business is spending billions of dollars in advertising and super-selling to make sure people keep spending more of their income. Even Mr. Shanks says:

"Prosperity is the end result of the high spending of consumers, and it would disappear quickly if consumers stopped buying."

Nobody wants to risk killing the goose that lays the golden egg by cutting spending to increase savings. Nobody wants to finance our needs for tomorrow by cutting consumption for today as the Russians did under Stalin's terror.

The insurance spokesmen were whistling for the wind when they told Congress savings can provide all the money we need. They were indulging in wishful thinking. They may have been facing the realities of money, but they were hiding their heads from the realities of housing.

They were assuming a house is a house is a house, whether it has an inside toilet or not, whether it is dilapidated or not, whether it is fit to live in or not, whether it is located in a fast-growing state or a state that is losing population. They were assuming the American standard of housing can remain anchored (as it has) at the 1925 level while all the rest of the American standard of living continues to double. They have listened to economists who have told them to figure on replacing our present housing inventory at a rate between 100,000 and 150,000 a year.

This is the kind of trap figure men walk into when they keep their eyes so glued to their figures that they cannot see the reality those figures are supposed to represent.





So let's look at these realities!

The reality is that right now between six and eight million nonfarm families are living in units hardly fit for human habitation—units without private inside baths and often otherwise dilapidated. Does any one really think we can wait 50 years to get these junkers off the market 150,000 a year?

The reality is that America is wiping out poverty so fast that by 1965, according to US Chamber of Commerce figures in constant dollars, we will need six million *less* homes than we already have for families with under \$6,000 a year—and 11 million *more* homes than we have now for families with incomes over \$6,000! And let's remember it takes a lot more money, including a lot more mortgage money, to provide a new home for a \$10,000-a-year family than it takes to provide a new home for a \$3,000-a-year family.

So the problem is too big to solve without a huge expansion of credit

There's nothing necessarily wrong with borrowing against future savings when present savings can't keep up with extraordinary demands for credit.

Credit expansion brings price inflation only if the credit supply is expanded faster than production is stepped up. If the supply of money is increased faster than the supply of goods, then prices rise. Conversely, if the supply of goods is increased faster than the supply of money, prices fall.

So the faster we step up production to meet our colossal needs and carry out our colossal expansion plans the more credit expansion we can take without inflating prices.

From the days of Menes the Egyptian, every advance in wealth and prosperity has been sparked by a big increase in the supply of money and for credit. America grew to be the richest and most powerful nation on earth by borrowing more than we saved nearly every year for 307 years—from the founding of Jamestown to the outbreak of World War I. We have had continuous credit expansion (and most of the time out-and-out inflation) in this country almost every year since prosperity came back in 1896. The only big exceptions were the tragic years around 1929-1932 and the sharp recessions of 1906-07, 1920-21 and 1937-38.

In the unparalleled prosperity we have enjoyed since World War II there has been only one year when savings were enough to meet the demand for debt and equity funds. (In some years the gap was more than \$10 billion.)

In brief, the question is not whether we want and need credit expansion or whether we are going to have it.

The only questions are:

1. *How much credit expansion (or inflation) do we want?*
2. *Who is to have first crack at the new money so created?*

The answer to the first question is easy:

We want all the credit expansion we can take without inflating prices

That is another way of saying:

The more we all do in other ways to hold prices in line, the more credit expansion we can have and the more new money we can borrow to do our job.

The less we do to hold prices in line the less credit expansion we can have and the less new money we can borrow to do our job.

This is exactly the credit policy the Federal Reserve is following right now.

Our money problem can't be solved without a better credit facility

We need a new and better answer to the urgent question of who should get first crack at the new money. We must *do something* to get it.

The stock answer has always been that only short term borrowers should be allowed direct access to money created by credit expansion. It should not be used to finance long term investment.

This is an answer which may suit the commercial bankers. It is not an answer that can satisfy our industry. It is not an answer that can satisfy the customers of our industry or the people who should be customers of our industry.

Until we get a better answer we cannot hope to build enough good houses to provide a good home for every family. Until we get a better answer we can do very little for the eight million nonfarm families now forced to live in bathless and often dilapidated units because there are not enough good homes to go around.

Until we get a better answer we can do little about the 20 million aging homes that are drifting into blight. Until we get a better answer the American standard of housing will continue to fall further and further behind the rest of the American standard of living.

So the livest housing issue today is not public housing, which will soon be a dead duck, killed off by the growing shortage of poor families and the growing surplus of low rent housing (see News index p. 41). It is not middle-income housing, which is a political red herring. It is not the extension of VA home financing, which has been so abused that neither the veterans nor the home builders seem to care much whether it lives or dies.

This is the livest housing issue today:

The livest housing issue today is what can be done with the Home Loan banks and what can be done with Fanny May to get us a bigger share of savings growth and credit expansion.

Nearly 40 years ago Herbert Hoover focused national attention to the need of a better credit facility for home building, and 36 years ago his administration set up the Home Loan Bank system. By now it could and should have grown up to a stature comparable to the Federal Reserve among the credit agencies of our country.

Nothing of the kind has happened. For 36 years the Home Loan Banks have been stunted, first by the depression which stopped building, then by Democratic indifference to this Republican creation, then by the hostility of the big institutional lenders, finally by the foolish feud between the savings and loans and the home builders, who backed a rival credit facility in Fanny May to serve as a dumping ground for unattractive mortgages and a prop for below-the-market interest rates.

The net result is that neither the Home Loan Bank system nor Fanny May commands enough respect and neither the Home Loan Bank system nor Fanny May is doing the job we need done for us.

Right now the US Savings & Loan League is taking the lead to transform the Home Loan banks into a major instrument for making more savings available to lend for better homes. Such a system could be as important to the mutual savings banks as to the savings and loan associations. It could meet the warehousing needs of the insurance companies; and it could be the best thing that has happened to the home builders since FHA. It's high time the mutuals and the home builders got smart and teamed up with the savings and loan forces to make the Home Loan Bank System just exactly the credit facility we need.

Incidentally, this may be the logical place for the function now sporadically performed by Fanny May.



Our money problem can't be solved unless and until we help ourselves

It can't and won't be solved until we recognize that many of our money troubles are troubles of our own making, troubles the insurance companies can't solve for us, troubles the banks can't solve for us, troubles the savings and loans can't solve for us, troubles FHA can't solve for us, troubles the taxpayers won't solve for us. They are troubles we can't even expect other people to worry much about until we *do something* about them ourselves.

Already we are getting a bigger share of the country's savings than ever before.* Already we are getting more inflation than we can stand, for our inflated costs are pricing us out of the market. (Used houses are selling better than ever, but new house sales are lagging from coast to coast in the richest year America has ever known.)

If we're still having money troubles in spite of all the prosperity, all the savings, and all the inflation we are getting, it's high time we began wondering how much of the blame should fall on our own shoulders.

The Lord helps those who help themselves. Let's see what we did to get into so much trouble, and then let's see what we can do to get ourselves out.

*Except for those never-never days when the big lenders were cashing in their 2¼% Government bonds to buy 4¼% Government guaranteed mortgages and the Federal Reserve was running its printing presses overtime (so to speak) to help them make the switch.

The big reason we are in trouble now is things were too easy in 1947-1951

In those years of critical housing shortage and easy mortgage money everything sold. In those easy years costs hardly seemed to matter if you could just get FHA to cover them in its appraisals, so we let our costs get away from us and we've never gotten them back in hand. In those easy years we learned to hide increased costs under easier terms. What difference did it make if your price went up from \$10,000 to \$12,000 if extending the mortgage from 15 years to 20 years made the monthly payment lower on the higher price? And if costs went up again, why not hide them even deeper by borrowing still more money and making the mortgage run for 25 years? Or 30 years? Or perhaps 40 years?

Our money problem can't be solved as long as we borrow more than we need

That makes three big reasons we must get our costs in hand.

Reason No. 1: We are pricing ourselves out of the market.

Reason No. 2: The Federal Reserve rightly views our price inflation with alarm.

Reason No. 3: We can no longer borrow money to waste.

In the easy money days we forgot about costs. Now our costs have caught up with us, and our industry's biggest problems are (1) where to find buyers willing to pay those costs, and (2) where to borrow the money to finance those costs.

All of us know plenty of ways to cut our costs and build better houses for less. It's high time we got together to *do something* about them.

It's high time we got after the senseless waste of money entrenched in our local building codes. It's high time we got after the needless inflation of land prices (best and quickest way to do it: make land carry a bigger share of the local tax load and ease the tax burden on improvements). It's high time we got after our labor costs (other industries insist on higher productivity for higher wages). It's high time we got after our materials handling costs (they eat up 25% of the cost of a house).

It's high time we got after the waste involved in hundreds of uncoordinated sizes. It's high time we were all building with parts instead of pieces. It's high time we were all using prehung doors, preglazed windows, preprimed millwork, precut lumber, prefitted hardware, preassembled plumbing, preassembled trusses. It's high time we got after hundreds of other neglected ways to build better for less, so we won't have to borrow so much.

Until we get our costs in hand we are hardly ready for more money. Right now the first result of more money would be more inflation in land prices, more inflation in material costs, more inflation in labor costs—and more houses priced out of the market.

Our money problems can't be solved until we turn our money over faster

Biggest single source of money for new mortgages is the pay-off of old mortgages. In a less explosive housing market (i.e., if we didn't have to build more houses like crazy to keep up with today's population explosion and today's income explosion) those pay-offs alone could provide just about enough money to equal the demand for new mortgages.

Today's extraordinary mortgage needs make it important as never before to *do something* to speed up those pay-offs and get the money back faster, so we can lend it again and borrow it again.

But the fact is we are all doing many things to make pay-offs slower instead of faster. For example:

Most lenders penalize prepayment, in some way and FHA adds its own special 1% penalty.

Many lenders refuse to let mortgagees who get ahead on their monthly payments reborrow the prepayment in case of need. Some lenders, in fact, hold a borrower who has prepaid six months in default if he misses the next payment.

And the home builders fight like stuck pigs to get mortgages extended to 30 or more years instead of the 20-year term on which FHA started.

The 30-year mortgage makes our money problem worse instead of better, for three reasons:

1. It keeps home buyers from building up enough equity in their homes to trade them in for the down payment on a better house;
2. It makes us pay bigger discounts to get mortgage money, for lenders don't like to tie their money up for 30 years for the same yield as for 20 years.
3. It slows down the flow of amortization money back into the mortgage pool.

Every year for the first 20 years the amortization on a 30-year mortgage puts 48% less money back into the pool than the amortization of a 20-year mortgage.

The family that borrows \$10,000 on a 30-year FHA or VA loan pays off only \$1,995 in the first ten years—if it lets the mortgage run that long. Actually the average FHA mortgage is refinanced (often into a bigger mortgage instead of a smaller one) at the end of 8 years and 4 months (i.e., before the 30-year monthly amortization hits 16%).

Home buyers don't need 30-year terms

Right now some 20 million car buyers are paying off \$700 a year on new cars priced at \$2,000-\$3,000; another 20 million are paying off \$200-\$300 a year on used cars priced under \$1,000. It's nonsense to say home buyers can't pay off more than \$200 a year to buy a new \$10,000 house.

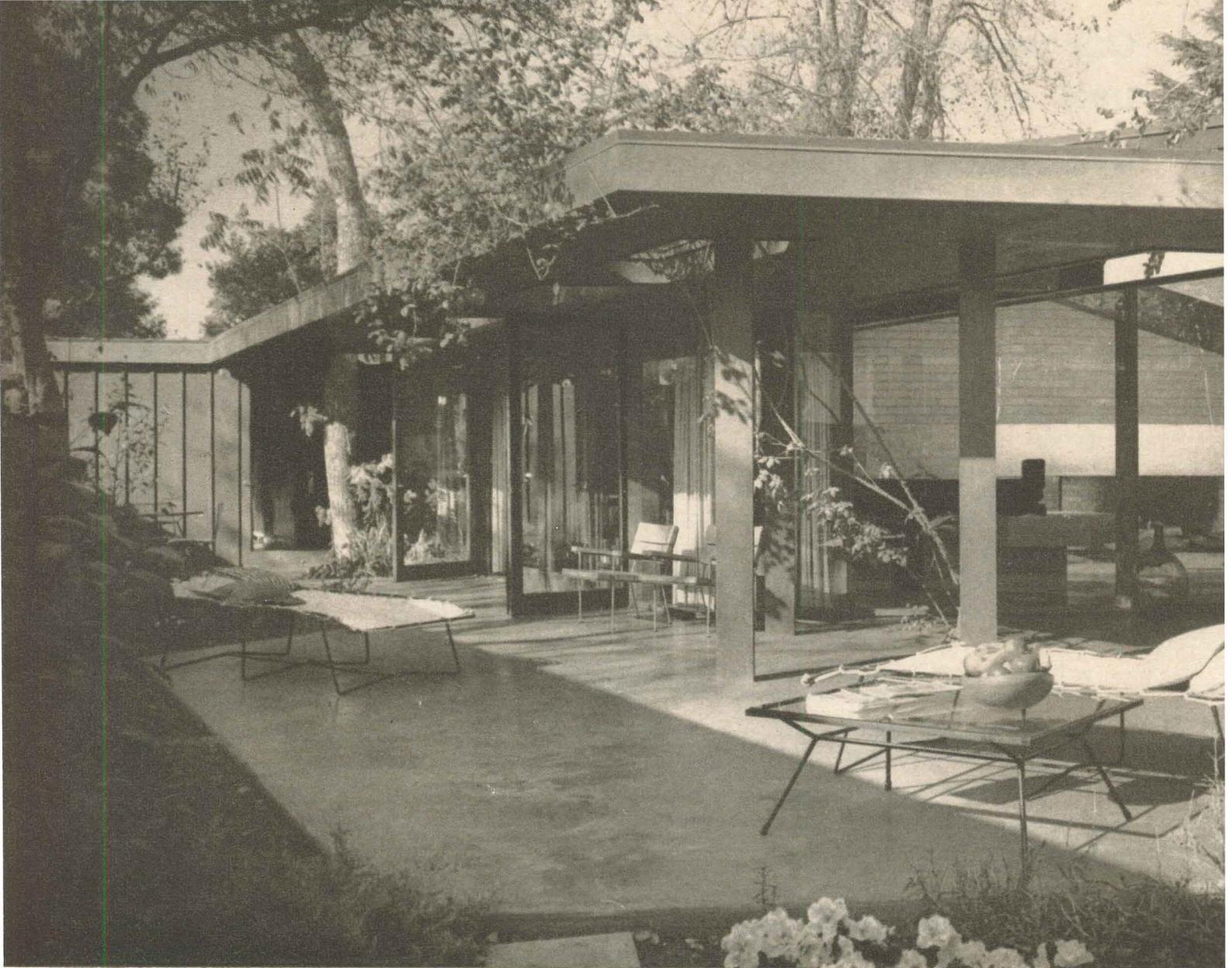
Once again the problem starts with VA and FHA.

The biggest reason home builders fight for 30-year terms is that FHA and VA so word their minimum income requirements that slower amortization makes millions more families eligible to buy. FHA and VA thus penalize saving by confusing amortization with depreciation and counting every penny paid off on the mortgage a cost instead of a saving! So small wonder the home builders want slower and slower pay-offs.

It is high time VA and FHA stopped discouraging saving in this way. Their minimum income requirements should consider not amortization but depreciation. In that case the home builders might ask to have the depreciation period extended from 30 to 40 to 50 or even to 60 years, but they would have little reason to object to 20-year terms and many good reasons to favor them. On a 50-year write-off basis the depreciation on a \$10,000 house would be \$200 a year. That is almost exactly the same as the first year amortization on a 30-year \$10,000 mortgage, so there need be no difference in the minimum income required to buy the house.

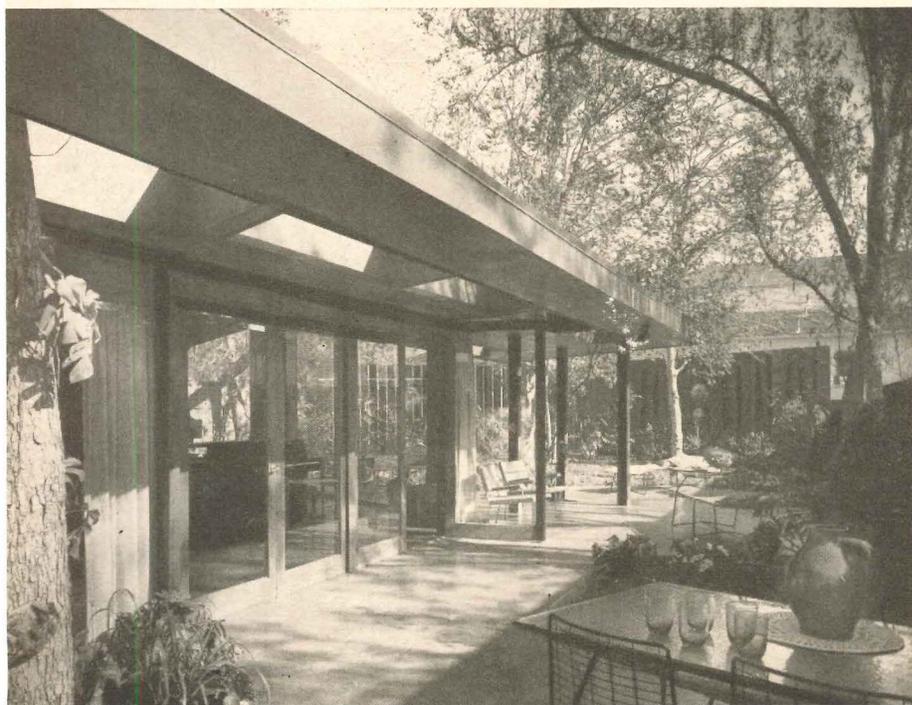
The only difference would be that the minimum income requirement would be the same no matter how long or how short the term of the mortgage, so builders would no longer have good reason to pressure for the slower pay-offs that add so much in other ways to their money troubles.





1. Terrace gets 65' of length on a 50' lot by following pattern of long walls and angles. (See heavy line on plan)

Here's how to make a 50' lot

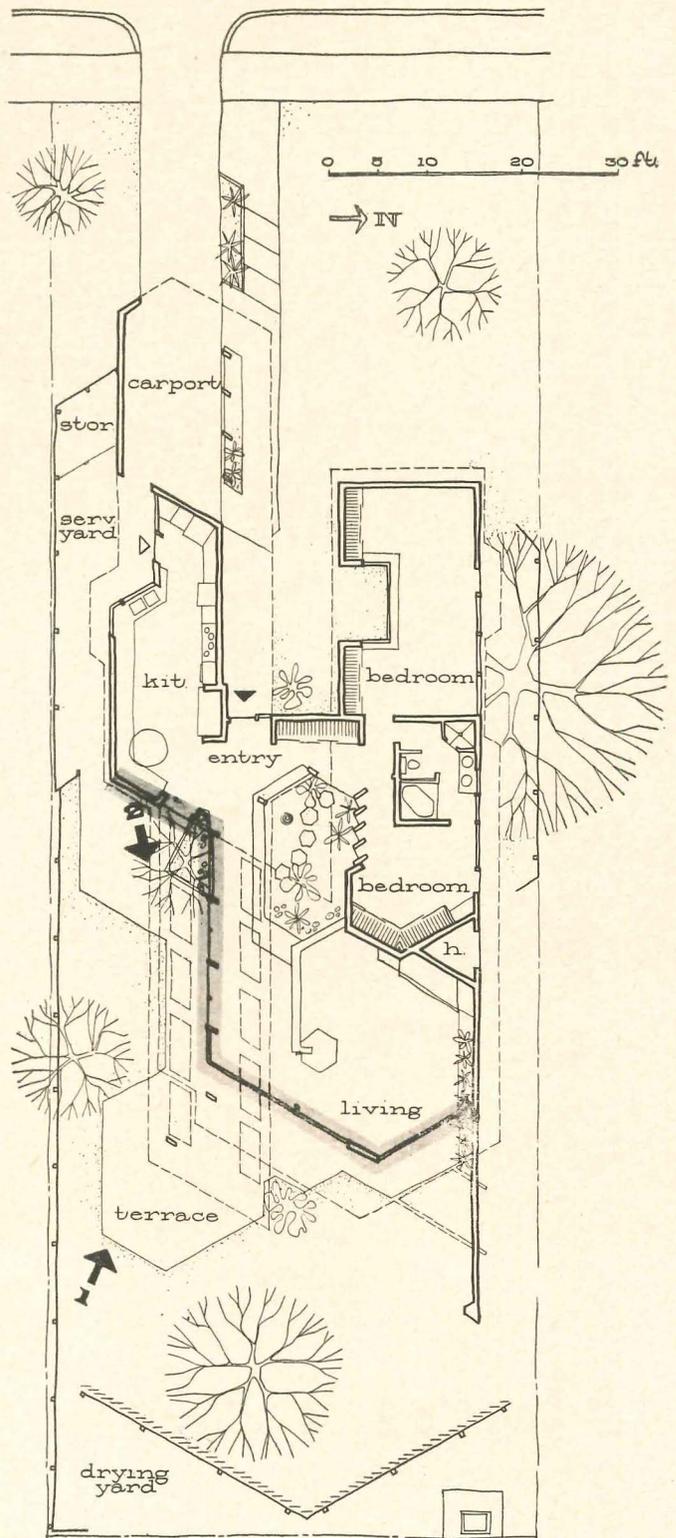


ARCHITECT: Aaron G. Green, AIA
OWNERS: Mr. and Mrs. Harry Reif
LOCATION: Los Angeles, Calif.

2. Overhang with unbroken line stretches along terrace, carries view to fence at end of lot.



Photos: "House Beautiful"—Maynard Parker

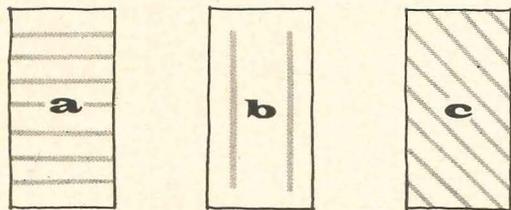


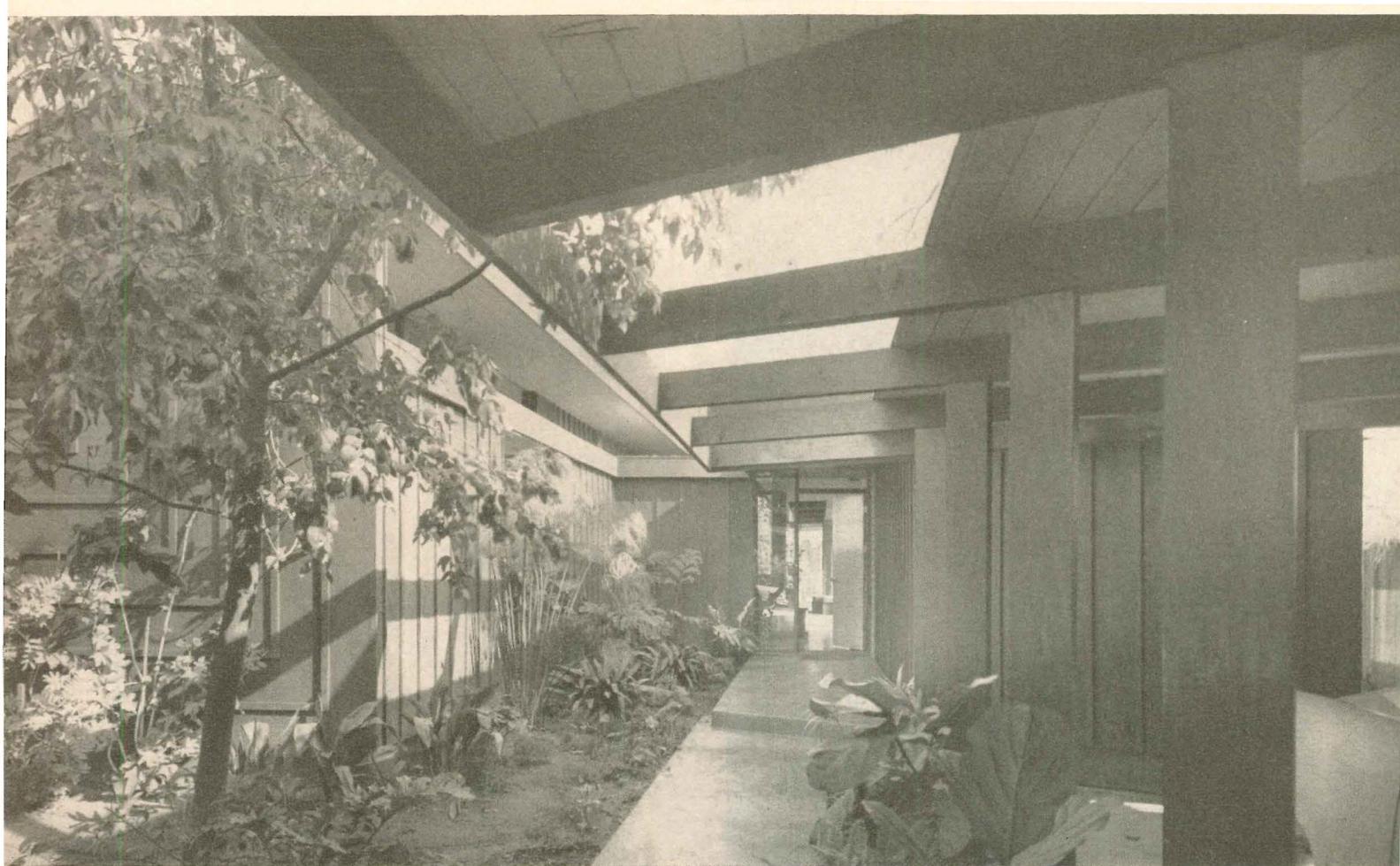
really spacious

The obvious way to get plenty of space within the limits of a long, narrow lot is to turn the house the long way of the site, but architect Aaron Green went a step further when he also angled the end walls to lead the view from one area to another.

So instead of long narrow rooms which repeat the shape of the lot, here each room is angled to catch a view of the next, and of the small garden court at the center. Then to make even more of the lot, fences are used to give the outdoors the privacy of another room. With many floor to ceiling glass walls, the view extends to the farthest fence, creating extra space and privacy.

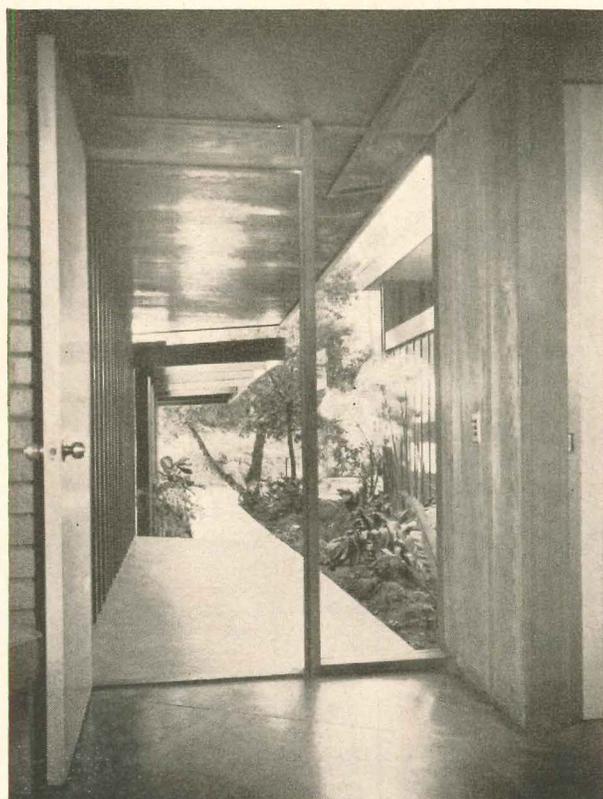
Plan of house (above) shows how, by combining long walls and angles and using fencing for privacy, the architect makes both house and lot seem spacious. When lot is long and narrow (diagrams below), turning house shortest distance limits space. Turning house long way increases possible length; angling walls continues view farther, makes house and lot seem larger.





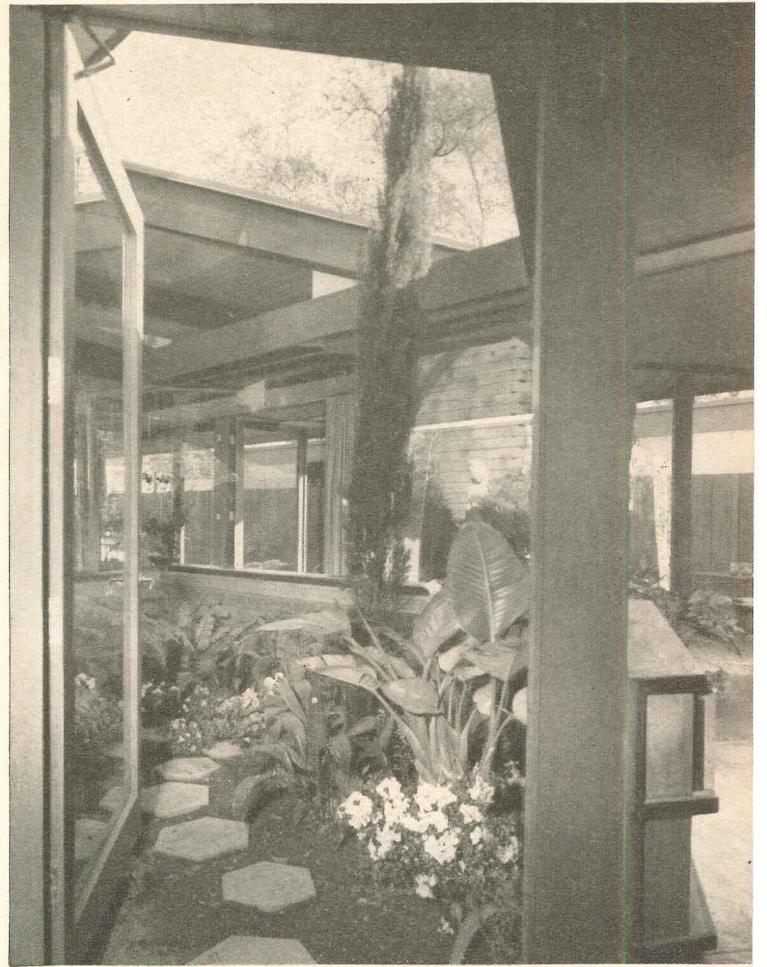
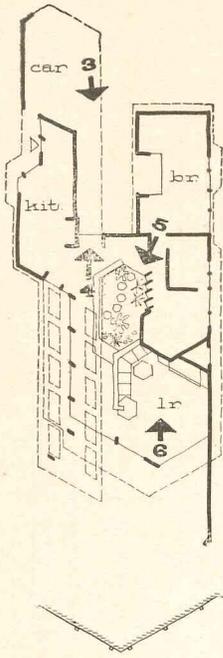
3. Open front door shows how view carries through house for entire length of lot

This entrance emphasizes distance and privacy . . .



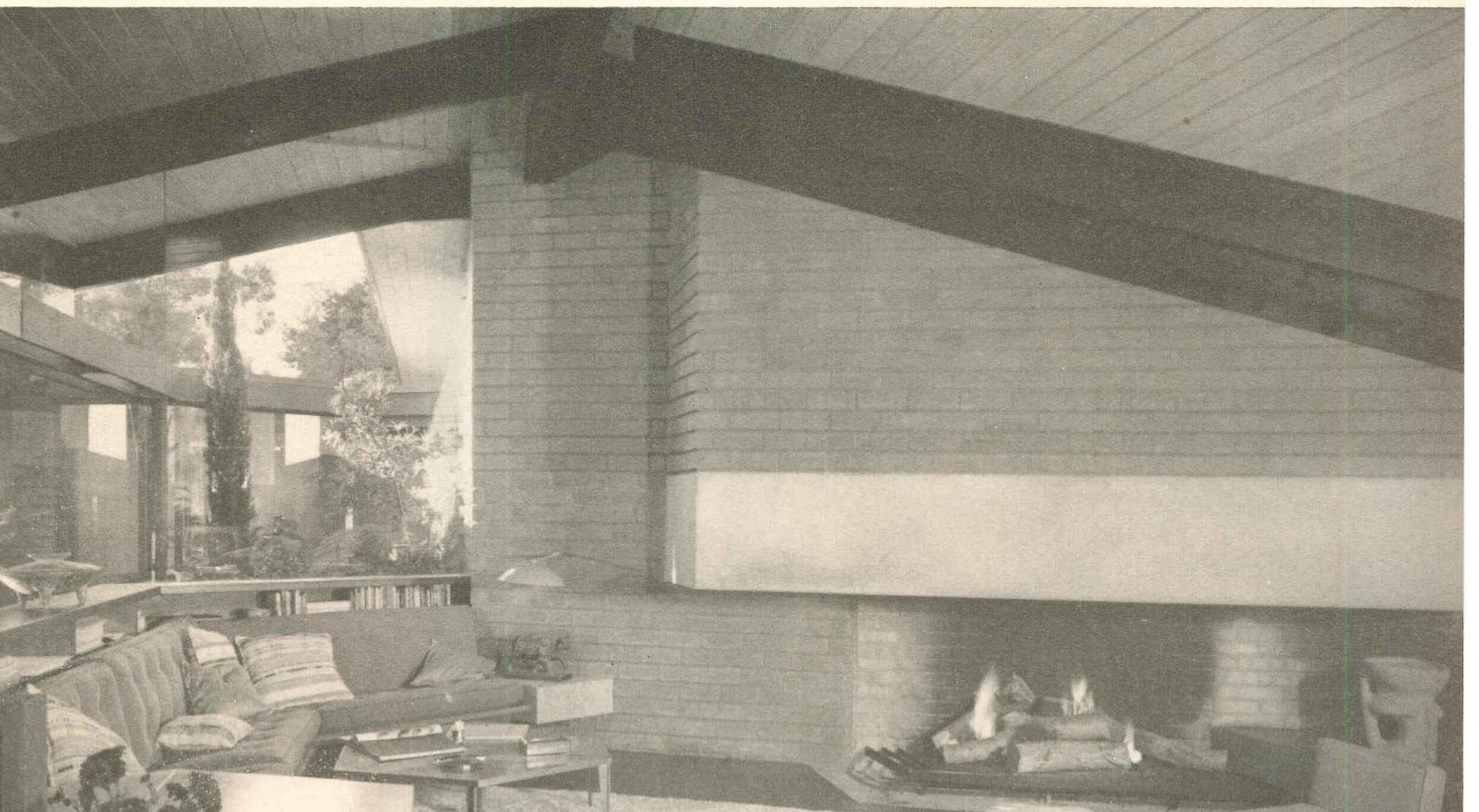
← 4. View from entrance (left) shows how it is removed from street to increase sense of privacy. Location at center of plan gives easy access to all parts of the house.

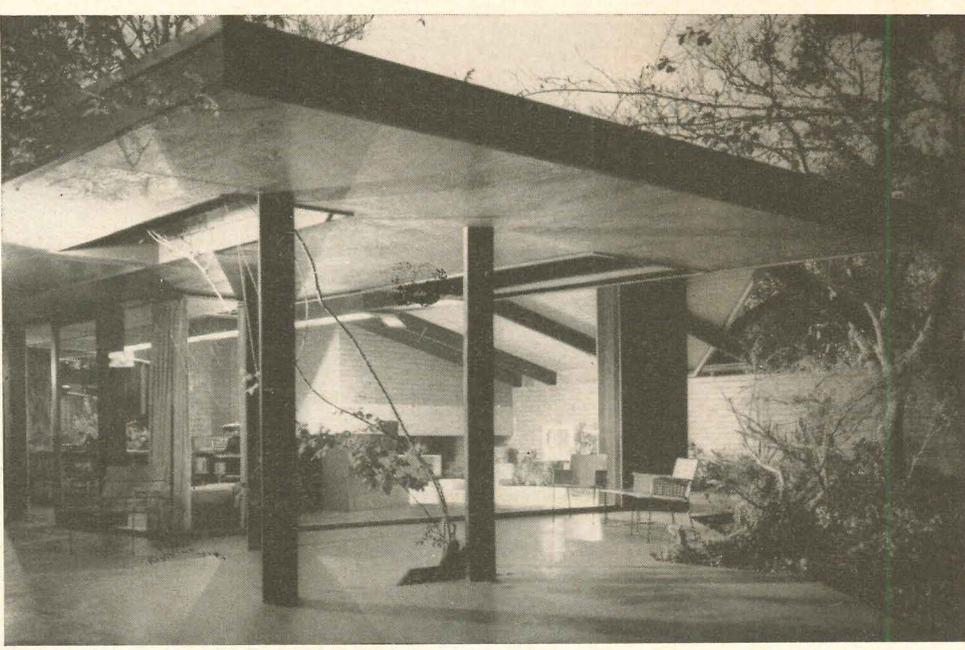
5. Living room (opposite) seems larger and lighter → because of extra view of garden court, visible past handsome fireplace. This landscaped view from center makes 50' lot seem much larger than it is.



6. Hexagonal garden court (right) brings light, air \rightarrow to center of house and creates immediate impression of a series of indoor-outdoor areas.

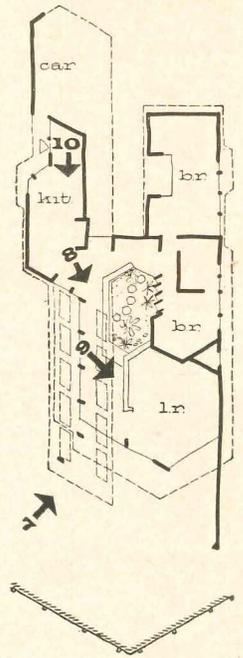
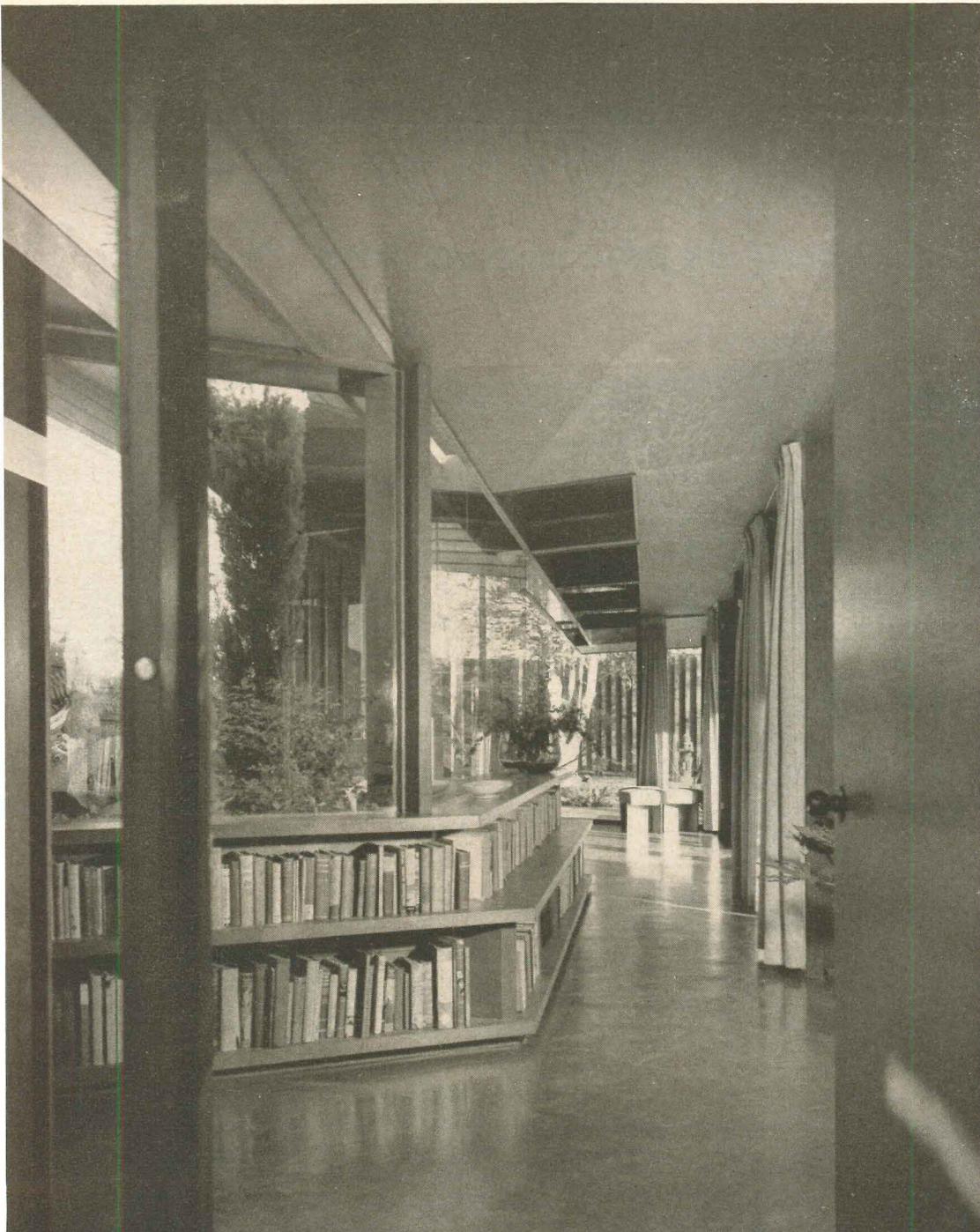
and tiny garden court gives most rooms a two-way view



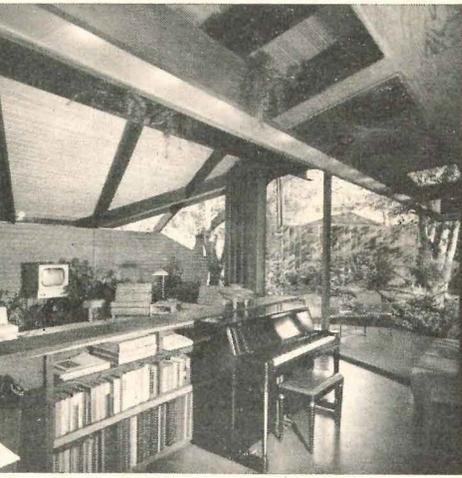


7. Floor to ceiling glass walls make actual living space as large as terrace and living room combined.

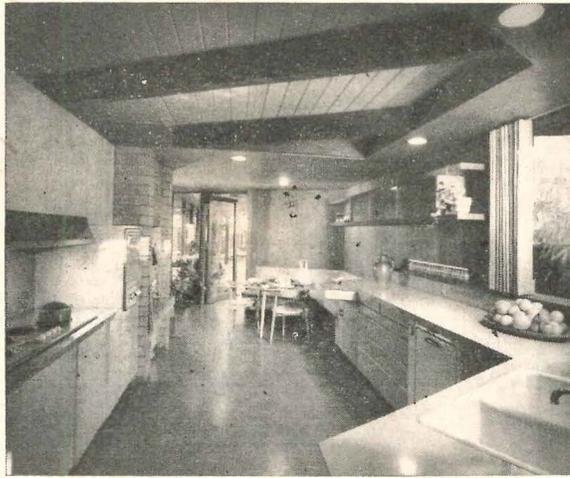
Big glass walls are skillfully angled



B. View at entry past garden court (left and opposite) shows how rear half of lot combines with house to form one large, private living area, with distant fence as fourth wall. Repetition of greenery blurs indoor-outdoor separation.



9. Diagonal walls of living room point outward to terrace, put no stop to sense of space.

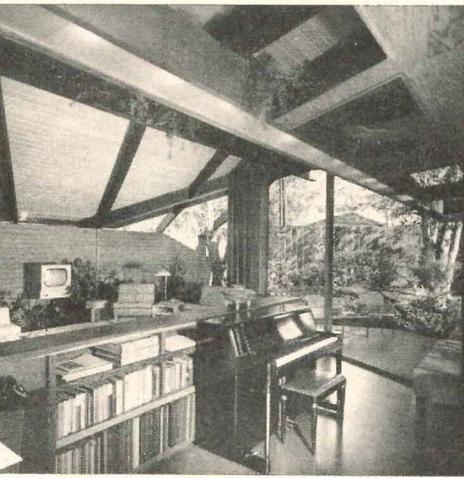


10. Kitchen-dining area opens to terrace, so view is twice as long as room and extends to fence.

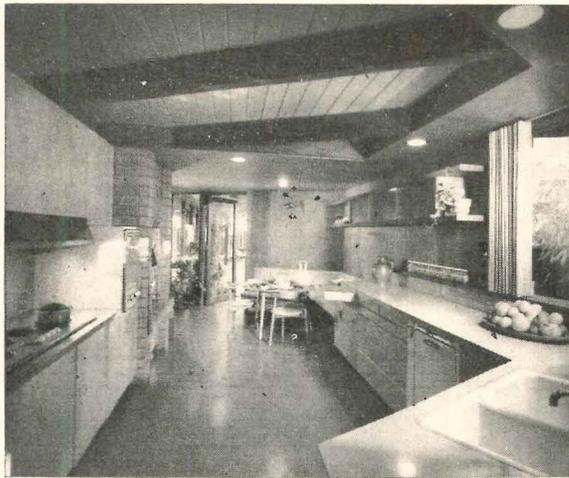
to catch long views wherever you look

Photos: "House Beautiful"—Maynard Parker





9. Diagonal walls of living room point outward to terrace, put no stop to sense of space.



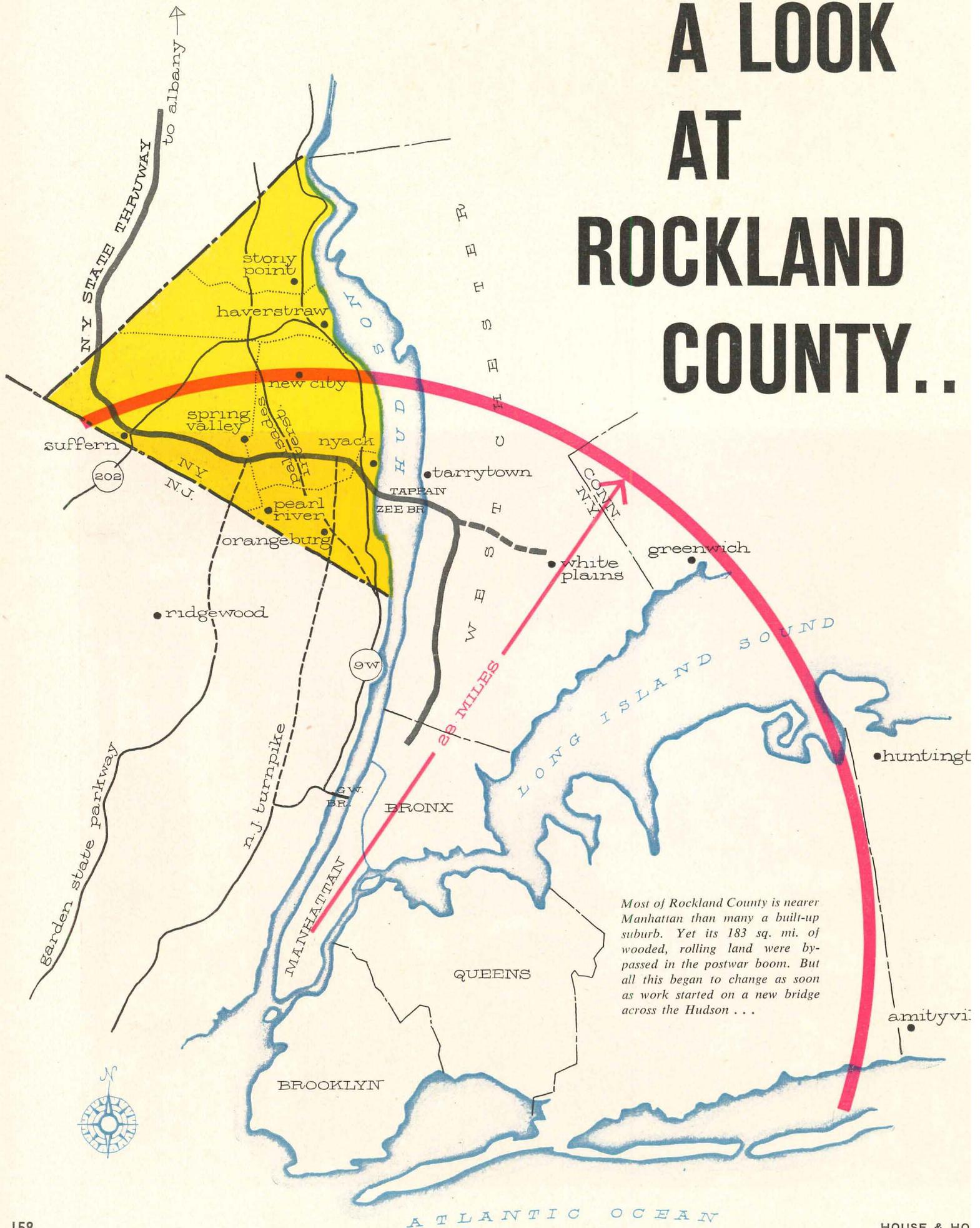
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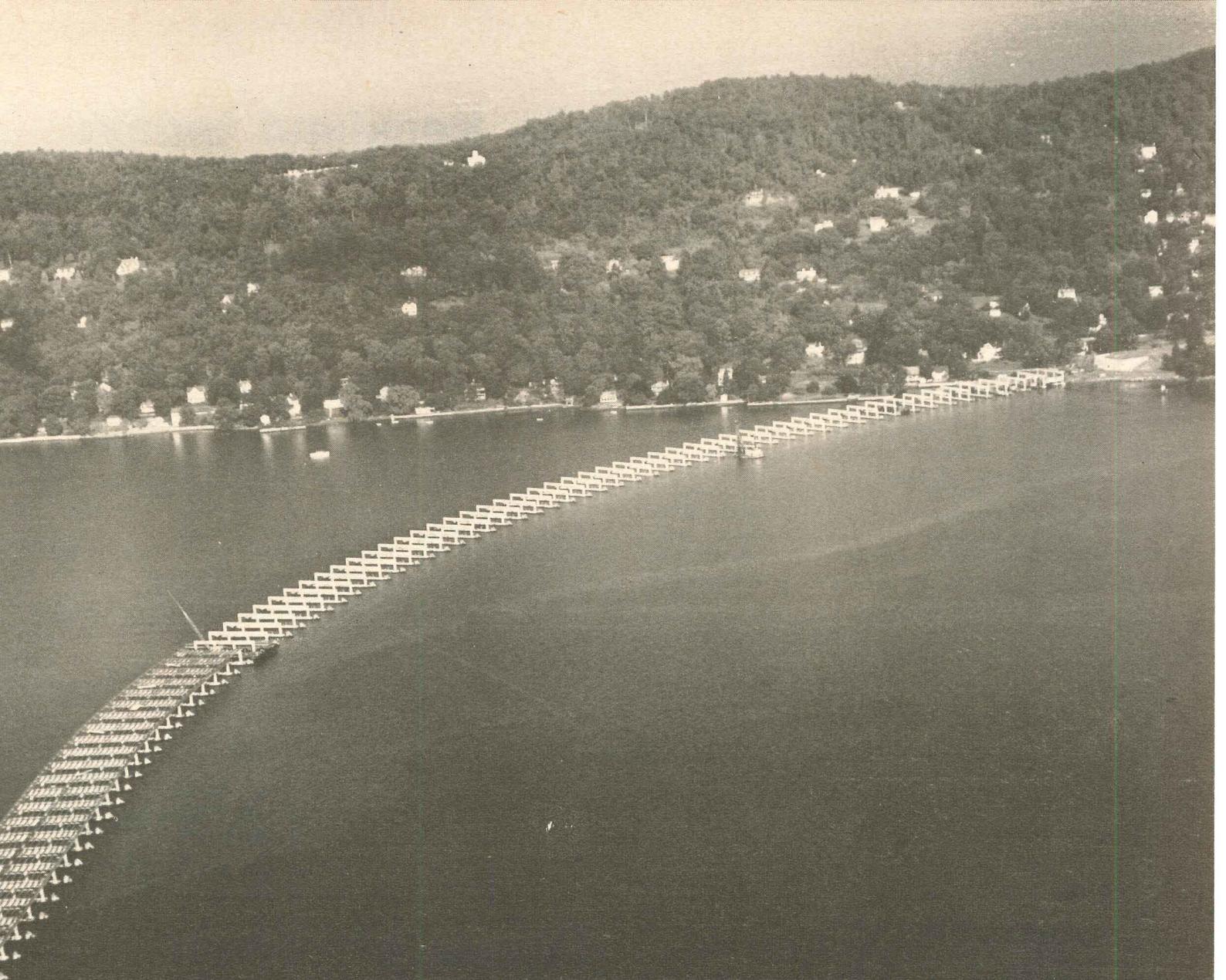
to catch long views wherever you look

Photos: "House Beautiful"—Maynard Parker



TAKE A LOOK AT ROCKLAND COUNTY..





...see what's happening in the East's newest housing boom

...see why the public gets sore at the home building industry

...see why other people make the really big mistakes

...see what it would take to solve most of the tough problems

First step in Rockland story: *New York Thruway's now completed Tappan Zee Bridge opens up hard-to-reach Rockland side of Hudson to Manhattan commuters.*

This is the situation in Rockland today:

Few people inside or outside the county foresaw what would happen in Rockland.

Six years ago the county's population totaled less than 90,000. It was largely a rural county, almost as remote from metropolitan New York as other up-state areas. Only a few hardy commuters traveled to New York City.

Many people were blinded by hope that the *status quo* would remain. Those who knew better could not believe change would come fast. Some members of the home building industry are still short-sightedly bearish in their planning.

Now the character of the county has changed. Nearly 2,000 houses were built in Rockland last year. Population has climbed to 108,000. More and more industries have come in, boosting plant payrolls from 8,000 to 12,000 employees. Many more plants are expected.

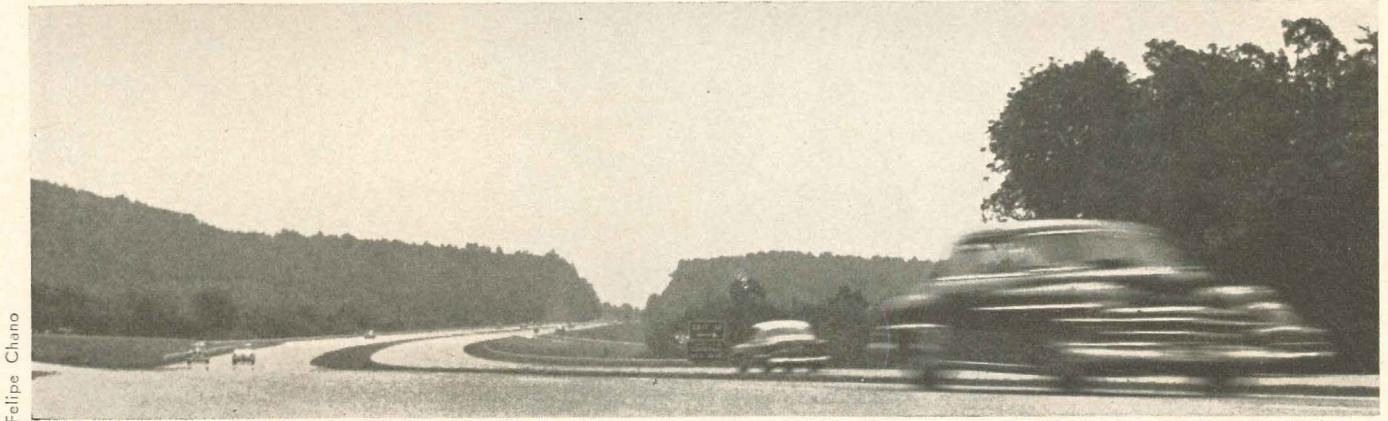
An acre that cost \$1,000 three years ago costs \$3,500 today. This is partly because planners have

carefully zoned much land out of the market, and partly because long-time land owners who see prices spiraling upward refuse to sell today.

Builders are moving in

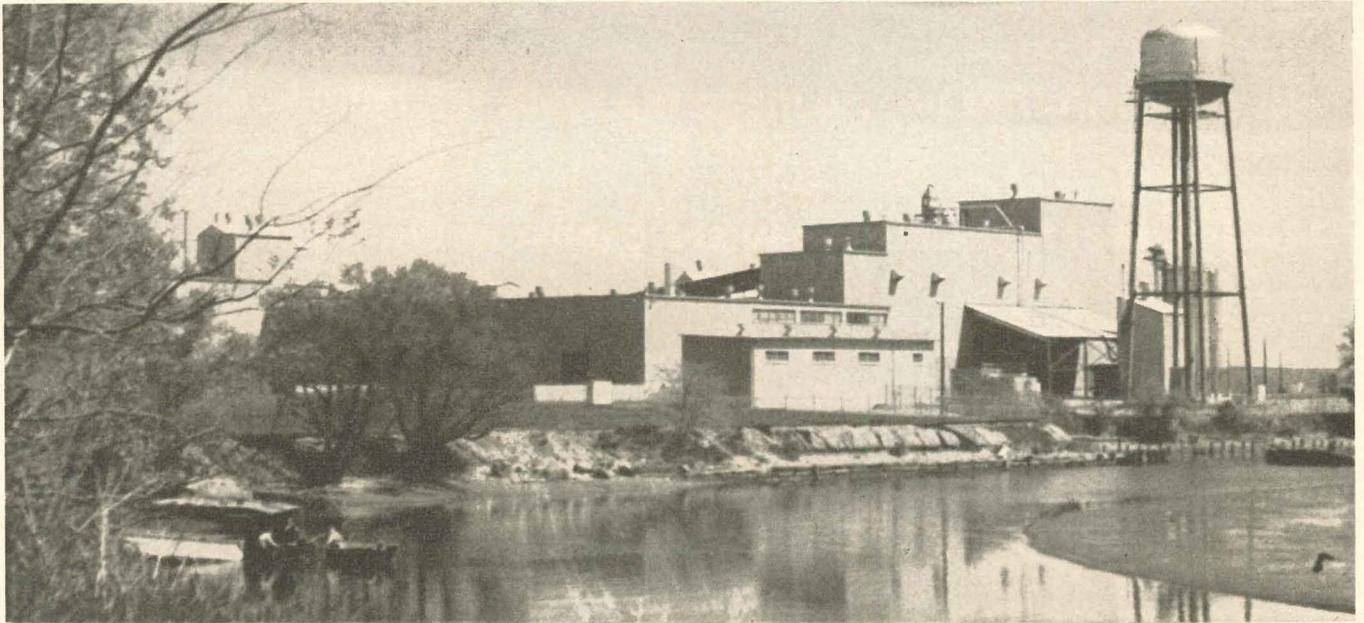
All this has changed the home building industry greatly. Most of the new houses are being built by newcomers from Long Island and New Jersey. Nearly all have had to change their methods, for acres are hard to convert into lots in aptly-named Rockland. Lenders, architects and suppliers have flocked in, too, as word of the boom has spread.

Before the boom, most builders were small, and most of them are going on as before (though they find it harder to buy the single lots they want to build on). But the bigger operators already include a few local men who have taken advantage of the opportunities.



Felipe Chano

N. Y. Thruway provides new road leading from bridge to all parts of county



New factories like this US Gypsum plant near Stony Point are both cause and effect of the boom

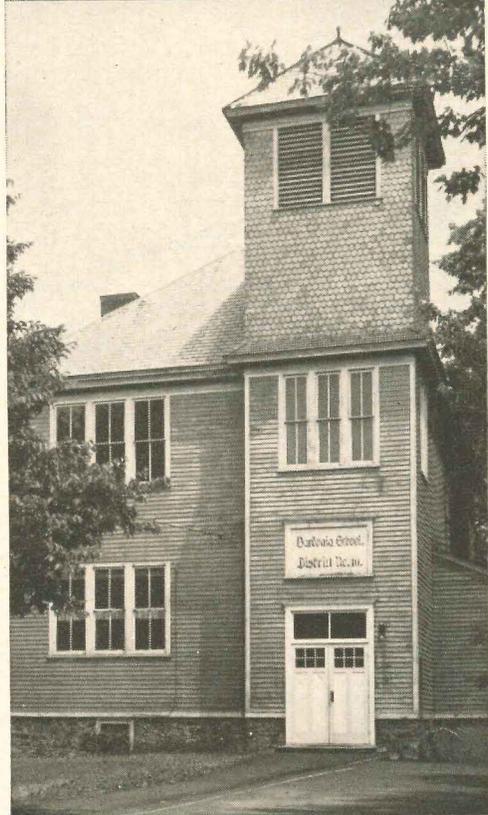


New houses are going up all over the county today as local building industry members and johnny-come-latelies grasp opportunity



School board member argues at a planning board meeting, urges fewer permits be issued to builders because old schools like this one (left) are overcrowded.

Felipe Chano



Native hybrid

This is the way the boom loc



Old house is fixed up. Boom centers around new homes with no trade-ins.



This is typical split-leveling



Felipe Chano

Some custom houses go up, too



Design and merchandising techniques follow earlier booms

o startled Rockland residents

Felipe Chano



The boom goes on and on

No zoning here

Septic tanks drain into streets



Some people call this a bulldozed desert

Contemporaries like this are in minority

Zoning: too little, too late

Large areas of Rockland are still unzoned.

Oldtimers resist zoning most, maintaining stoutly that "nobody's going to tell us what we can do with our land."

The day inevitably comes when the situation gets out of hand. Town facilities get overloaded. Stores and houses go up next to each other and choice land turns into a drainage basin.

When zoning comes, as it always does, members of the building industry often are caught midway in their ventures.

Many building men take a buffeting as officials waver between courses. This has caused bad blood between industry members and local officials. A kind of guerrilla war goes on that could have been avoided by proper leadership within the community. Yet County Planning Director Richard May Jr. has gained national attention for a new type of zoning he has introduced.

Most zoning maps show only what can be done with land today, but May's shows how it can be used both now and in the foreseeable future. He aims at three objectives: 1) to restrict growth to land around each existing village, 2) to retain a countryside aspect between built-up areas, and 3) to prevent scattered growth too far from existing facilities.

How X-zone plan works

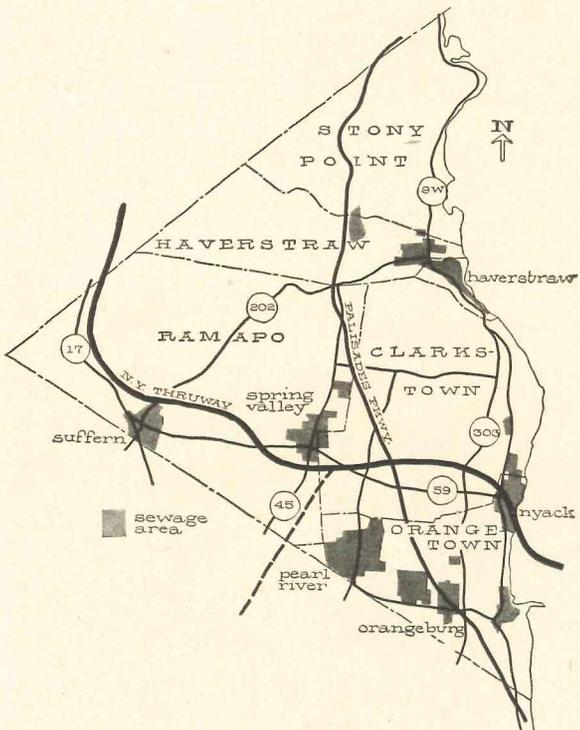
To accomplish these aims, he provides a so-called X-zone surrounding each village. This zone requires acre lots until the village is built out to the zone. Then X-zone lots can be down-graded to one-third-acre lots.

This plan provides for orderly growth, but it has some disadvantages. It limits the acreage available to home building, thus drives up the price of land useful to tract builders. And it does not provide for half-acre lots, which many in the industry want to use.

Toughest problems are zoning, sewerage...

Sewers were voted down

If septic tanks are failing in parts of Rockland County, local authorities can pin most of the blame on themselves.



Sewerage area in Rockland serves most larger villages, but only about half of all existing homes.

They could have had a county-wide sewer system but voted it down five years ago.

Even now the county is putting this No. 1 problem almost last on its "must" list. A month ago the county supervisors finally got around to voting money for a study to find where sewer lines should run, if and when they are ever built, and how much they might cost. But this still leaves public sewerage years away for most of Rockland. For one thing, a large sewerage system cannot be financed in New York until the state legislature passes a special act permitting the county to set up a sanitary district with powers to finance such a system. Although this matter relates closely to health, almost no one has given much attention to it.

Meanwhile, houses having septic tanks must be built on lots of at least 15,000 sq. ft. in most of the county. This limits new houses to lots costing about \$3,500, sometimes more.

Related drainage problems mount

Like many another boom area, Rockland is suffering from increased drainage problems. The county planning board itself has reported: "The handling of surface water drainage in new subdivisions has become one of our most difficult problems [and] cannot be dealt with on a piecemeal basis."

Thus the home building industry gets blamed for drainage woes which could be prevented by the kind of over-all engineering guidance that only the county can provide.

Felipe Chano



One-room school for 75 children is 96 years old

with demand. These two examples are in a district that has kept up with its needs more than most in the county. Rockland has 27 school districts with 27 different dilemmas, each of which affects home building a different way.

In one way, nearly all school boards are alike: they tend to blame homebuilding for their crowded schools and mounting school taxes. Nine times out of ten, when the industry finds itself in a zoning fight, its chief antagonist is a school board.

Boards are often untrained

As in any fast-growing area, these boards are composed of public-spirited, hard-working and long-suffering members. Few are well trained for their part-time duties. They have no funds or staffs for research. They are subject to many pressures and day-to-day crises. It is not surprising then that they postpone long-range planning and try to induce town zoners to take them off the hook by forbidding more home building.

When local planners give in to school board demands to slow down home building, as the equally harassed planners sometimes do, the result most often takes the form of upzoning.

The effect: higher land costs

When land for home building is restricted, the price of remaining developable land goes higher. Thus, when school boards do not keep pace with demand and planners slow the pace of home building to that of school building, the problem of high land costs increases.

By postponing efforts to get new schools fast, school boards compound the problem. Exodus from the city is bound to result in new homes in the suburbs. Fighting the building industry will not solve the boards' problems. The boards' only wise course is to push harder and sooner for the new facilities which it is their prime duty to provide.

and school shortage

Earlier planning is needed

School boards tend to make the home building industry the scapegoat of the suburbs.

The little red schoolhouse above is one of many in the county where teachers still teach two or more grades in overcrowded classrooms. Construction of new schools like the one below have not kept pace

Newest high school will be completed in fall, four years after it was first planned. Another took seven years to plan and build





Ben David

Builder Lester Robbins' Sandra Construction Co. is sponsoring Rockland's biggest project (see opposite page). Here's what he says he has learned from studying Rockland's mistakes and successes:

The industry could take these five steps...

1. The industry needs to act like an industry

"Home building is the biggest business in booming Rockland, but you could never tell it by the way it acts. Our industry simply hasn't grown up, and we keep repeating too many of our earlier mistakes. Equally serious, we have found no effective way to answer unjust criticisms and to mobilize the reserves of good will that should be ours. Part of the trouble is that the different branches of our industry tend to go it alone instead of acting as a team where each member can contribute his specialized skill. Too much is left to the builders to handle alone. What the industry needs more than anything else is to help itself."

2. The industry needs to work closely with planning officials

"The better the zoning, the better for every segment of home building. Houses are easier to sell in a well-planned community, where buyers are assured they will be near schools, churches and shopping centers—and where they won't have to worry about what will go up on the vacant lot next door. The smallest member of our industry must rely the most on good planning, for he, unlike the bigger operator, can substitute nothing for it."

3. The industry needs to help school boards

"No problem plagues the US home building industry more than that of schools. What compounds the problem is that harassed school officials often panic easily. This means the industry as a whole should meet school boards as well as other bodies involved in the problem and attempt to provide mutually satisfactory answers to the problems. Often it can be shown—as Sandra did—that the impact of many new houses will be much slighter than had been suspected."

4. The industry needs to create a way of life, not just shelter

"People don't buy houses today just to keep out of the cold and rain. They want easy, informal family living indoors. They want provision for outdoor living. They want a good neighborhood. Some of these things only our industry can provide. Others are the duty of local government, but often our industry must help local officials provide them."

5. The industry needs to live up to its own best standards

"No member of our industry should be so short-sighted as to fall below the level of good current practice. Yet too many of us only ride along with a boom; too few make the most of it. We should increase our effort to achieve a high standard in design and to find better construction techniques so we can provide more attractive houses at lower costs."

to solve its problems

Although Robbins' big Rockland project (1,513 houses, 407 apartment units) is only a plan on a piece of paper now—and still unnamed—it shows how Rockland's lessons can be applied.

The plat at right is *not* what Robbins' Sandra Construction Co. had in mind when it paid \$2,501,000 last fall for the 691-acre tract.

Opposition came quickly

As soon as the Sandra group bought the property (the Army's Camp Shanks during World War II), they ran into trouble. Some people opposed any new houses; school boards sought to have the tract zoned for larger lots; town officials hinted they would ask for free community facilities.

Instead of slugging it out, Robbins' group decided to work with local boards and see if each side couldn't help the other. The first Sandra step was to make sure its own team was complete. Robbins, who has built 7,000 houses, had the building know-how. His partners included a lumber dealer and a realtor. In rounding out this team, Sandra retained Architects Charles Warner, Walker Field and Danforth Toan, well known locally, and Consulting Engineer Michael Burris of nearby Englewood, N. J.

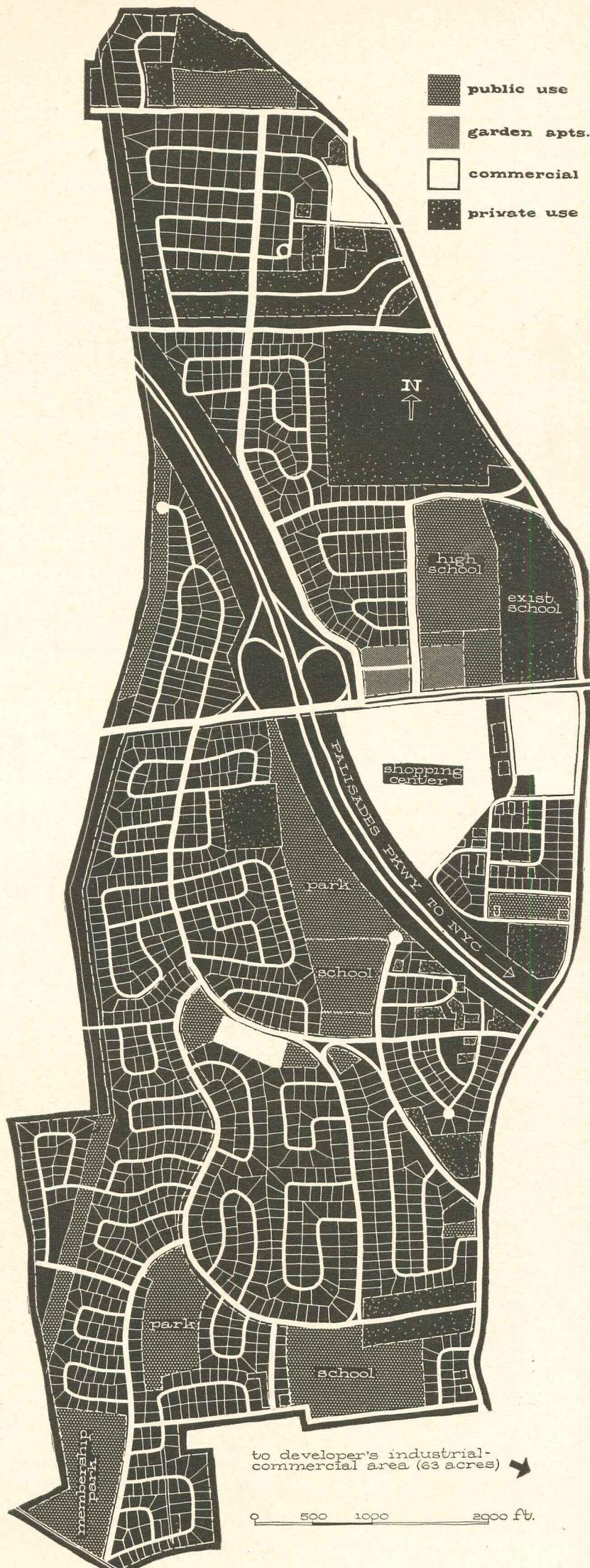
Sandra made clear to the Orangetown planning board that it wanted to cooperate on all problems, but insisted that school issues be decided as far as possible by the planning board. This reduced the builders' need to negotiate on two fronts at once.

Both sides learned and traded

In give-and-take meetings with the planning board, Sandra agreed to provide land for schools and other facilities if the planners would allow it to build on enough smaller lots to compensate for the land given up. The board accepted this principle on the advice of County Planning Director Richard May Jr., whom it consulted throughout. May and his staff actually worked out the details of Sandra's approved plat.

Sandra and the town planners both feel the resulting plan provides a self-contained community with uncommon appeal to a wide variety of buyers. (Houses priced at \$15,000 to \$22,000 will be built on lots ranging from 8,000 to 20,000 sq. ft.) The plan gives Sandra as many lots as it originally asked, even though the builder will now devote 120 acres to parks, schools and other facilities.

Last minute school board opposition was overcome by three moves. Sandra agreed not to build before 1958-59 in the southern third of its tract where one school district would be most affected. Sandra also offered to build a school to rent and eventually sell to this district. And Sandra introduced a tax study which showed local fears of steep tax increases were groundless.





Entrance to development is bordered by this large sign and a botanical garden. Developers are building a ten-acre shopping center, have land set aside for schools, parks and churches. Photo opposite shows typical landscaping.

This project's big appeal is in its landscaping

Builder Ross Chamberlain knows that a handsomely landscaped model is a merchandising natural.

At Foothill Farms, Chamberlain's new 1,160-acre subdivision near Sacramento, he makes a big point of the appeal of built-up, built-in outdoor living.

What Chamberlain actually sells, however, is a three-bedroom, two-bath house set on a 60' x 100' lot—he gets his buyers to put in their own landscaping!

Chamberlain uses six model homes and gardens to help tempt prospects and each house and lot is decorated and landscaped as though a family were actually living in it.

Buyers who see these models—priced from \$12,250 to \$17,275—can picture themselves in Foothill Farms, living like the “typical” families around whose day-to-day activities the models are designed.

Here's how Chamberlain merchandises

With each house Chamberlain gives away a 42-page landscaping primer written by Landscape Architect Douglas Baylis. Based on soil conditions at Foothill Farms the primer shows owners how to plant their lots and develop gardens and outdoor patios.

Foothill Farms maintains a supply yard where owners get nursery plants and materials at a cost far lower than they could buy from greenhouses and lumber yards. The supply yard also rents heavy equipment for tilling soil and putting in paving. The yard, combined with an ingenious package of outdoor built-ins like attachment points for trellises and screens and outlets for lights and appliances, spurs owners to fix up their lots. To help, Doug Baylis gives owners free advice.

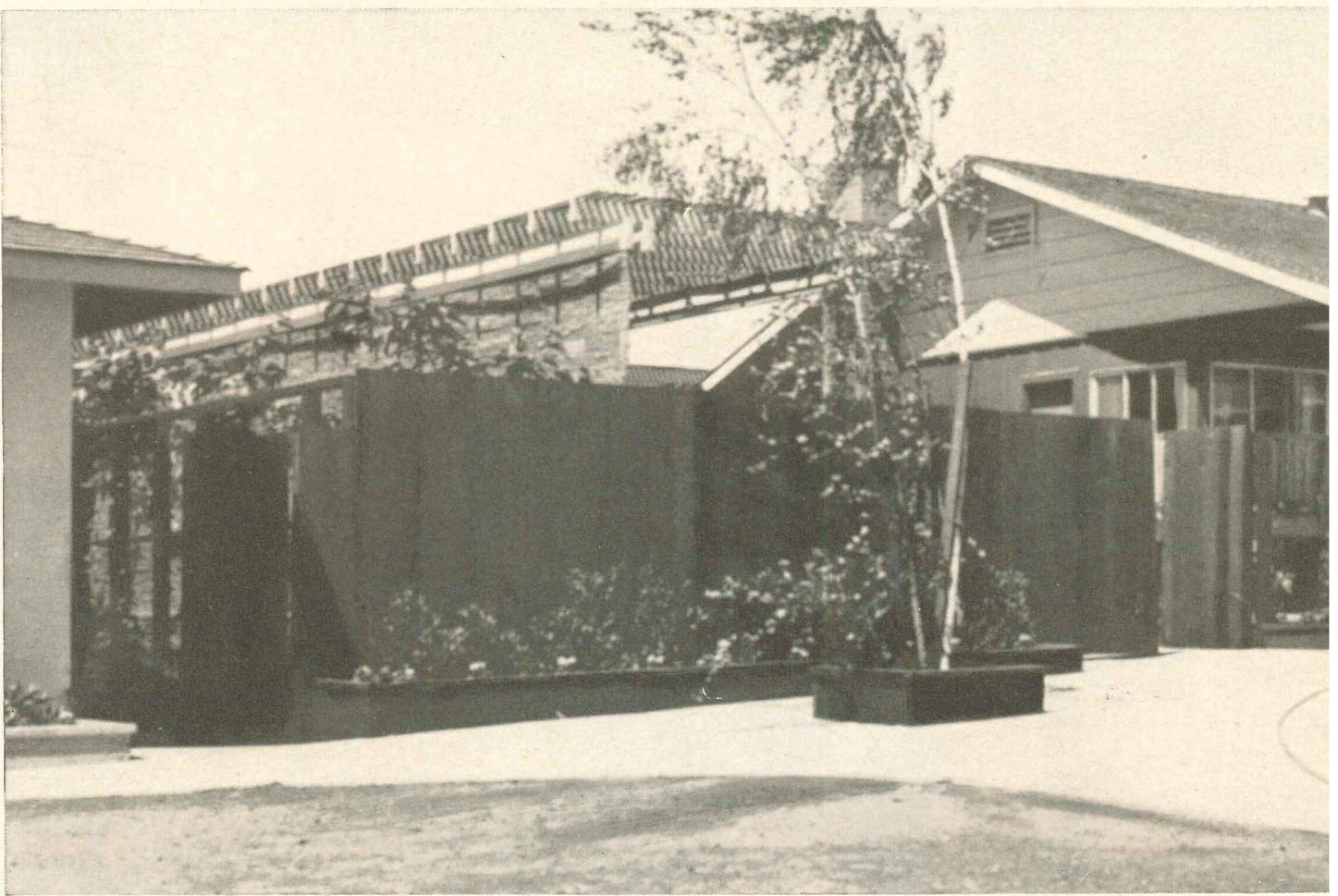
Good merchandiser Chamberlain claims that with today's emphasis on outdoor living, this scheme makes sense. With his first 300 houses already sold buyers seem to agree. He plans to build at the rate of 500 a year.

By 1965 when the final total of 5,500 houses planned for Foothill Farms has been reached, Chamberlain is confident that sales and land values based on owner improvement will more than compensate his original outlays.

“In time,” says Chamberlain, “everyone should be better off: the land developer, the builder, the banker, the mortgagee and most important: the community as a whole.”

BUILDERS: Ross Chamberlain, Fremont B. Hitchcock
LANDSCAPE ARCHITECT: Douglas Baylis
DECORATORS: Frances M. Baer and Peter Rocchia
LOCATION: Sacramento, Calif.





Model house shows one way builders introduce planting on street side. Redwood fence, low bushes give a finished look to house. Builder Chamberlain selected trees.

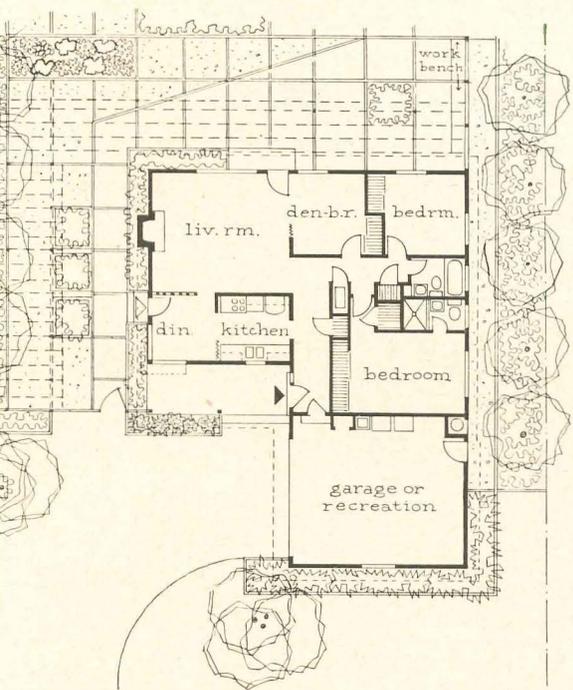
Landscape appeal begins at the street

Patio view is good example of how models are planted for maximum enjoyment of outdoor space. Screen at right separates this yard from the next to give complete privacy.





heads out all over the lot

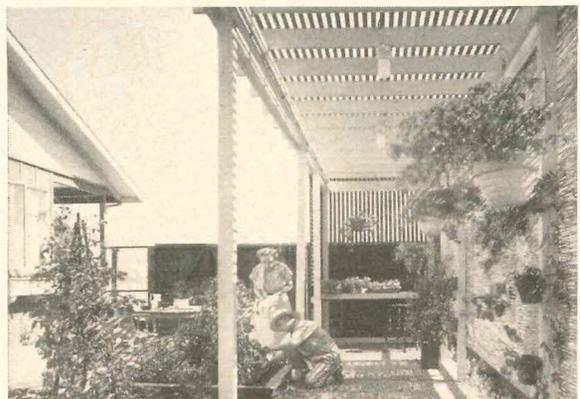


shows how garden is extended right around the house, maximum outdoor areas at the rear. Even smallest houses two baths. Because of conservative Sacramento market, Berlin built modified contemporary design.



Grid system, described in buyers' landscape primer, is basis of each garden design. Three foot modules defined by 2x4 headers are filled with plants, paving or flowers.

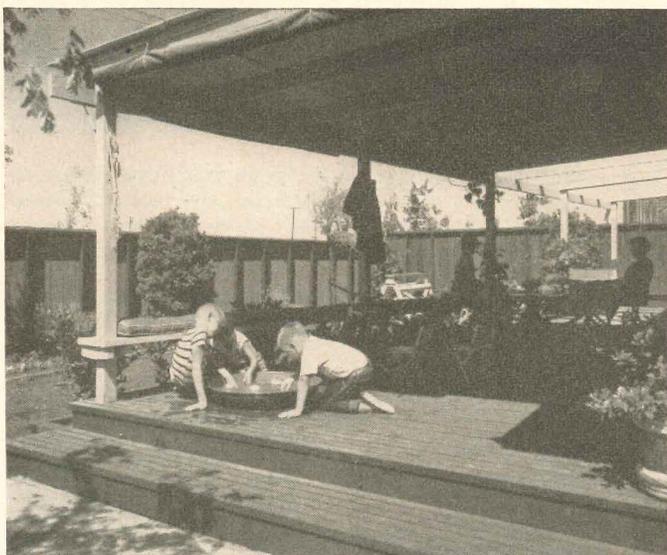
Lath shelter is one of many sun shades builders show. Garden theme is carried down the long path by potted plants suspended on a screen, raised beds at left.



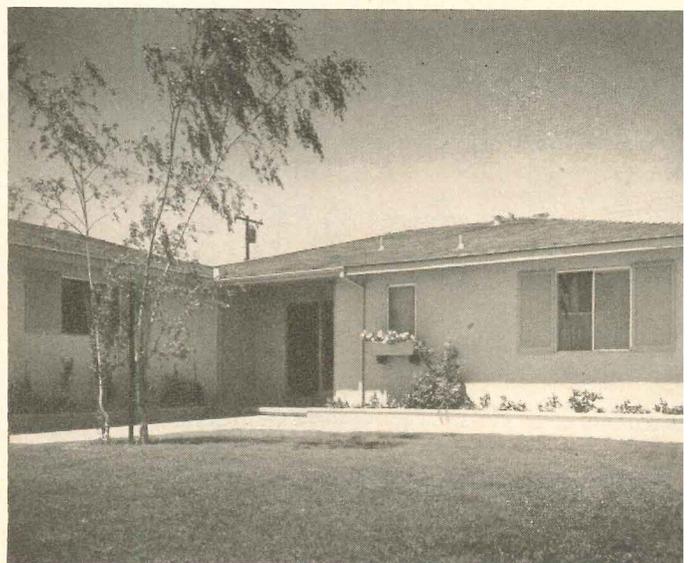


At night, wide wooden deck becomes an outdoor living room for informal entertaining. Builders put in electrical outlets so porch can be lighted after dark. Buyers' guidebook tells how to make hanging lanterns and the benches along the front of the deck.

This model makes a feature of night and day



During day, deck is playground for children. Overhang on this house is partially closed, partially open so owners can have both sun and shade without leaving the porch. Model was designed for a couple with three children, has play equipment and toy storage.

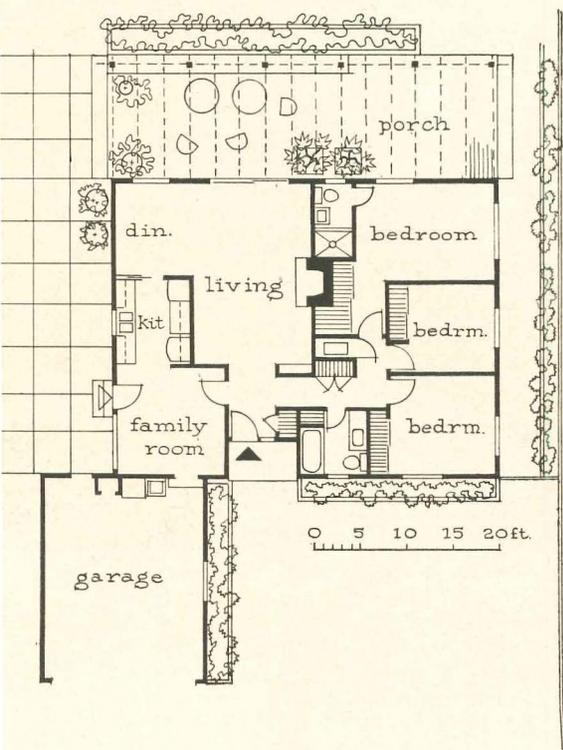


Corona model is popular with buyers. Garage can be turned into room. Builder provides built-in support for storage deck. Plan (opposite) presents a clean front to the street, turns living areas to rear to give as much outdoors space as possible.

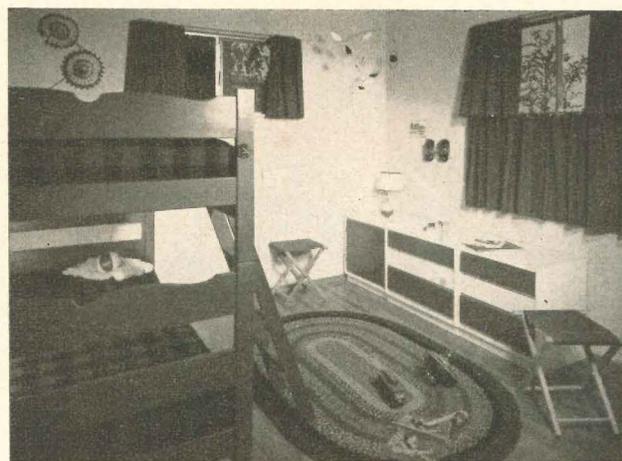


Living room has its own view of the garden. Wide doors open onto the deck to make one large indoor-outdoor area. Tubbed plants around fireplace carry indoor-outdoor theme one step further. High fence at the rear property line screens garden and house from its neighbors.

Indoor-outdoor living



Letters and a set of keys on hall table are typical of the way Chamberlain personalizes his models. Prospects get a feeling they are seeing houses where people actually live. It helps them identify themselves with project.



Children's room is furnished inexpensively with camp stools and a painted chest that can take hard wear. Double-deck bunk helps conserve space in a small room. Furnishings were planned for family on tight decorating budget.

Here's Chamberlain's system:



House is sold minus landscaping, ready for owners' work.



Company yard sells nursery stock, shelter materials at rock-bottom prices. Local merchants don't object, say their related sales have jumped since project opened.



Expensive tools are rented from yard.

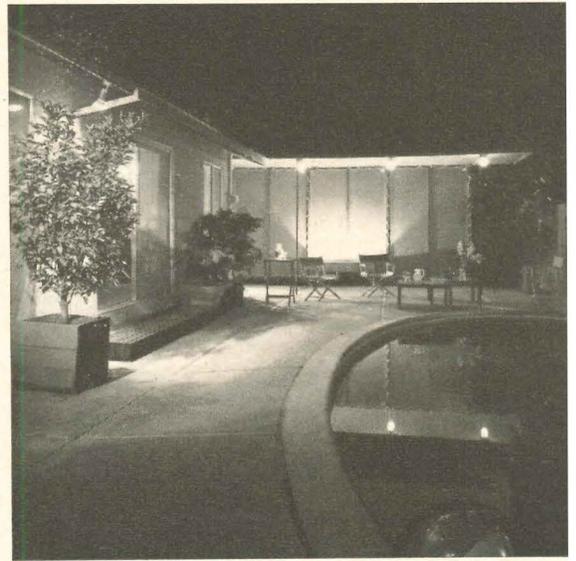


"Sweat equity" is Chamberlain's name for owners' work program. "People learn how property improvement boosts land value," he says.



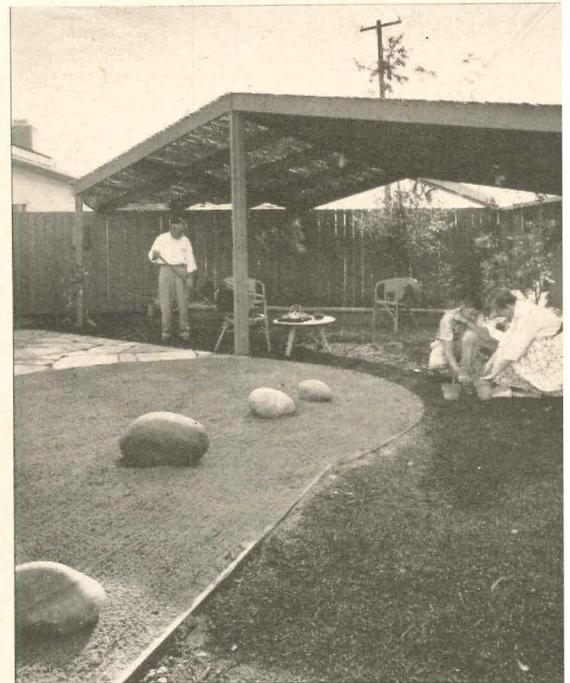
Ross Chamberlain, left, plans 1957 development at Salt Lake City like Foothill Farms. Past building ventures included partnerships with Dave Bohannon, Andy Oddstad.

Douglas Baylis, right, was landscape architect for model gardens, wrote guide book for owners. He gives owners free advice about planting.



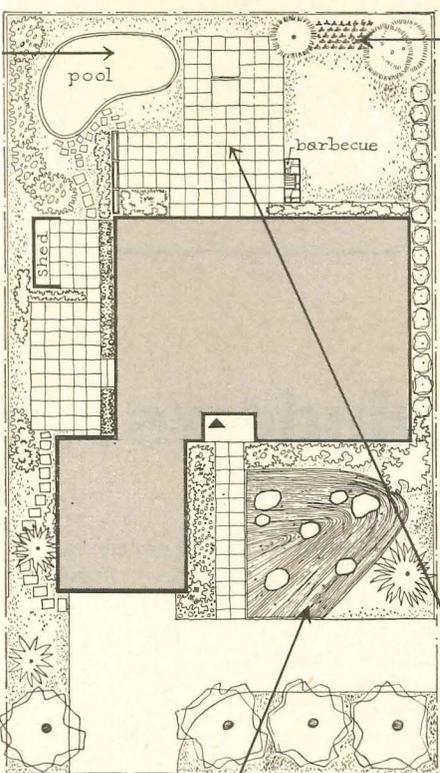
Swimming pool is not hard for owners to put in because builders provide extra connections in the water and sewerage lines. They also include a T-outlet for gas so pools can be heated, fix wiring outlets for outdoor lights. Baylis' landscape book tells owners how to make tree tub and canvas shelter screen.

Here's how the system helps owners make same size lots look different



Sand and boulder garden is popular lot treatment for owners who don't want to do much planting. Appearance of lot is also affected by addition of triangular reed roof shelter. Owners can buy materials from corporation yard for about \$120. Light under ridge pole takes advantage of builders' provision of outdoor wiring.

Composite plan shows how these four gardens can be fitted on the lot.



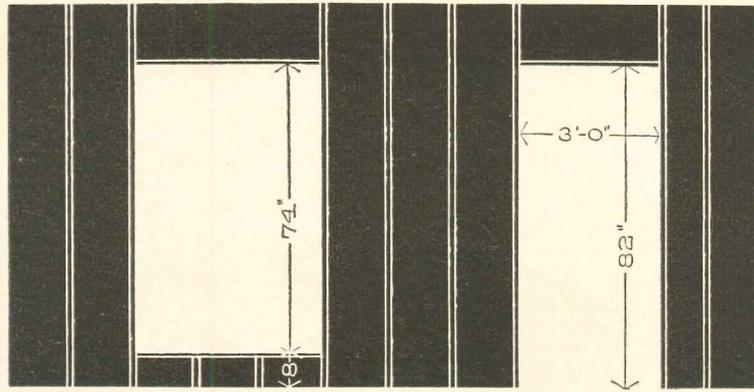
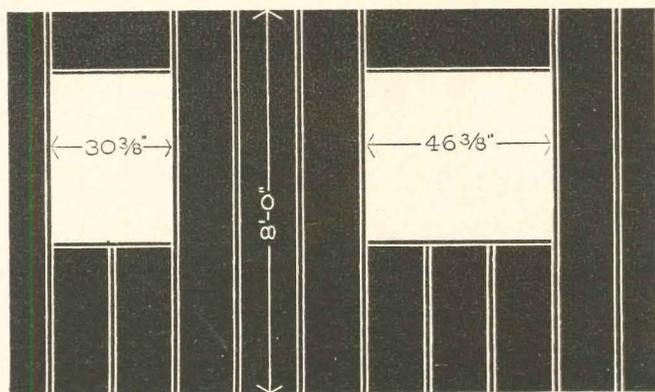
Large garden makes full use of lot and of materials from company yard. Owners get as much free sand and gravel as they can carry away, learn from landscape book how to lay brick paving, set out plants and shrubbery to make each lot distinctive. Builder provides concrete piers that make it easy for owners to put in fences.

L-shaped garden utilizes grid system, fills in modules with bricks. Here, newly-started vines are trained on arbor posts, bamboo strips alternately cover bays. Garden is divided into two zones with a translucent screen windbreak. Storage cabinets for equipment are built-in along rear fence. All homes are planned for easy additions like this arbor.



They want only two widths . . .

. . . in only five heights lined up at the top wi



30 3/8" for studs 32" o.c.

Last year's Round Table proposed four other standard widths to fit studs 24", 64", 80", and 96" o.c. The Research Institute decided not to ask so many standards.

46 3/8" for studs 48" o.c.

Below you can see how Dr. Lendrum, Director of the Small Homes Council, suggests using these 30 3/8" and 46 3/8" windows to fit wider modular openings in the studs.

74" for picture windows

This gives an 8" minimum sill—to permit registers below. This is close to the Round Table's 72" suggestion. Actual sill would vary with window type used.

6' 8" for doors

The Round Table had suggested both 6'8" and 7', with 7' preferable. The Research Institute decided on a single standard. Most doors are already 6'8", and the single door height makes window standardization easier too.

ROUND TABLE result:

Builders call for standard windows . . .

Here is big news about window standardization—big news growing out of the two-day Round Table jointly sponsored by the Research Institute of the National Association of Home Builders, the American Standard Association and HOUSE & HOME (Jun. '55).

The Round Table tentatively proposed standardizing the builder's house win-

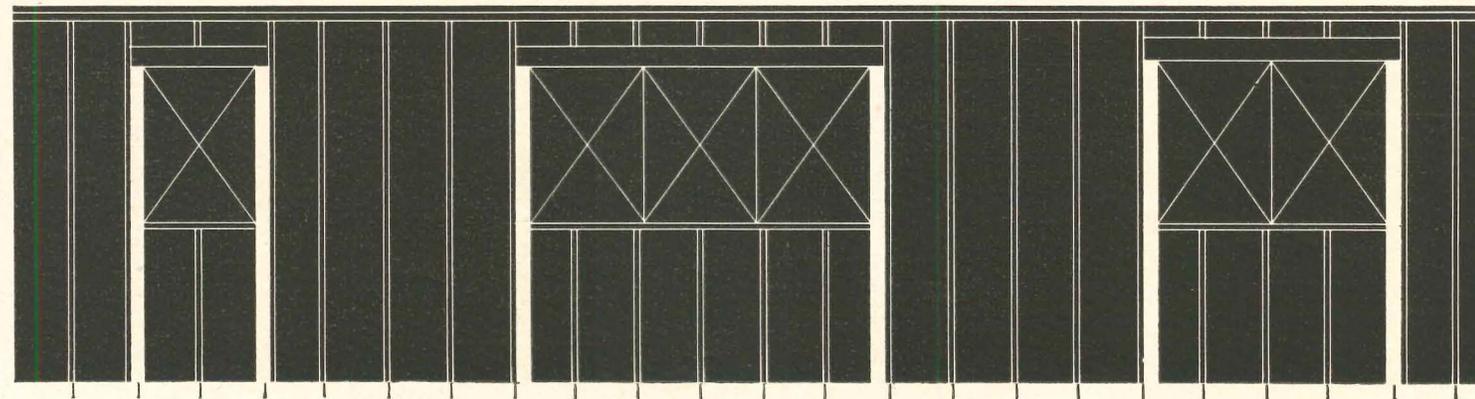
dows on four heights (2' for bathrooms, 3' for bedrooms, 4' for living rooms, 6' for picture windows), and six widths to fit studs 24", 32", 48", 64", 80" and 96" o.c.

Now the Research Institute, after a year of study with the window manufacturers, has streamlined the proposal down to only two of the five widths

the Round Table suggested and five slightly different heights (including special height for kitchens). In proposing these ten sizes to the window manufacturers, NAHB said:

1. The purpose is to cut costs and prices by letting the window maker concentrate on a few sizes (the Round Table had urged the manufacturers to

Below is how Jim Lendrum would use these sizes . . . in multiples . . .



For multiple windows, the trick is the trimmer

For a single window

For a window 30 3/8" or 46 3/8" wide to fit between framing members 32" or 48" o.c.: put the trimmers on both sides of the window on the 16" module of the stud spacing. Put the studs outside.

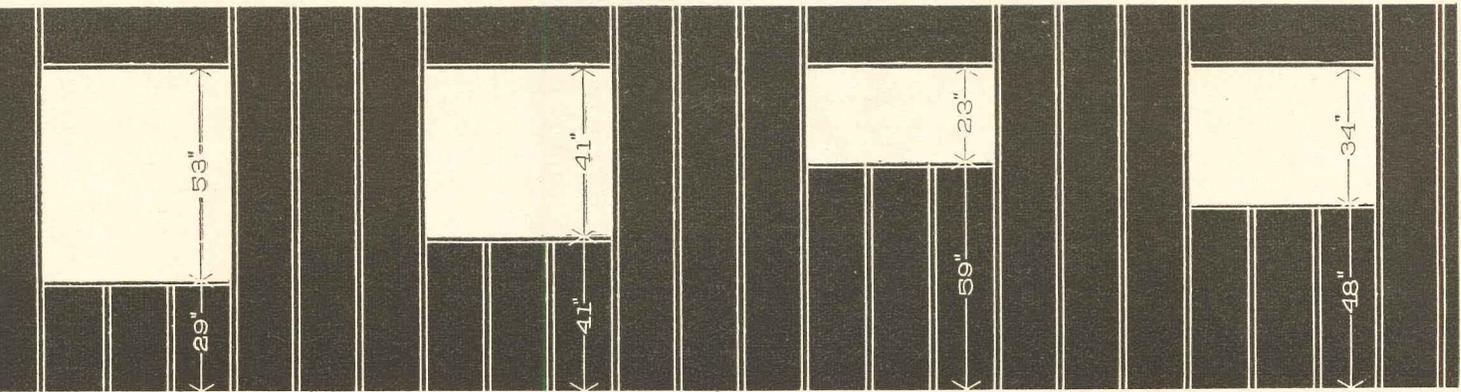
For a triple window

For example: three 30 3/8" units with a combined width of 91 1/8" to fit between framing members 96" o.c. Put the studs on both sides of the window on the 16" module; put both trimmers on the inside.

For a double window

For example: two 30 3/8" units combined to make 60 3/4" to fit between studs 64" o.c. On one side put the stud on the 16" module with trimmer inside; on the other side put the trimmer on the module, with trimmer outside.

... a 6'10" rough opening over a 6'8" door. Sill height would depend on type of window



29" for living rooms.

This gives a 29" minimum sill same height as most tables. (The Round Table had suggested 29".) Double hung windows need larger rough openings for same sill height.

41" for kitchens.

This gives a 41" minimum sill—allowing 1" above a 4" back splash over a 36" counter to avoid a vertical joint. (The Round Table did not ask a special kitchen window height.)

23" for bathrooms

This gives a 59" minimum sill. The 23" unit is also urged for stacking and for limited use in bedrooms. (The Round Table asked this narrow height only for bathrooms, where a special 5' length is needed.)

34" for bedrooms

This gives a 48" sill, lets 4' interior dry wall and 4' exterior sheathing run uncut under the window. The 48" sill is high enough for privacy and furniture. Most architects say higher sills make a room a cell.

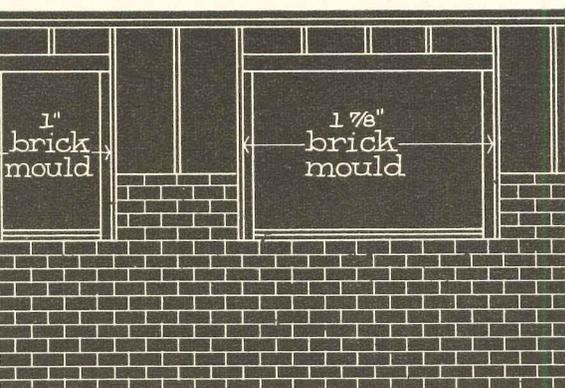
... in only these 10 rough opening sizes

- 1. Note lower prices on the few standard sizes to give every architect and builder a direct selfish reason for using them (instead of odd sizes).
- 2. The sizes finally selected must not favor any one window type or material.
- 3. No one window type would necessarily be needed in all ten sizes.
- 4. Most houses will still need at least

- one window in an odd size.
- 5. Tolerances of + or - 1/4" are needed. NAHB questioned whether these sizes could apply to a "series of windows laid side by side", because every side by side unit would "call for a 1 5/8" reduction in the width of the rough frame opening" (see below left). And Wayne A. Norman of Carr, Adams &

Collier, in a very able report to the Forest Products Research Society, said the recommended widths are "not compatible with the present concept of window design involving combinations of single units into multiple units." NAHB also questioned whether these sizes could apply to typical wall panel systems (like LuReCo).

... to fit masonry openings ...



... in masonry, vary brick mould

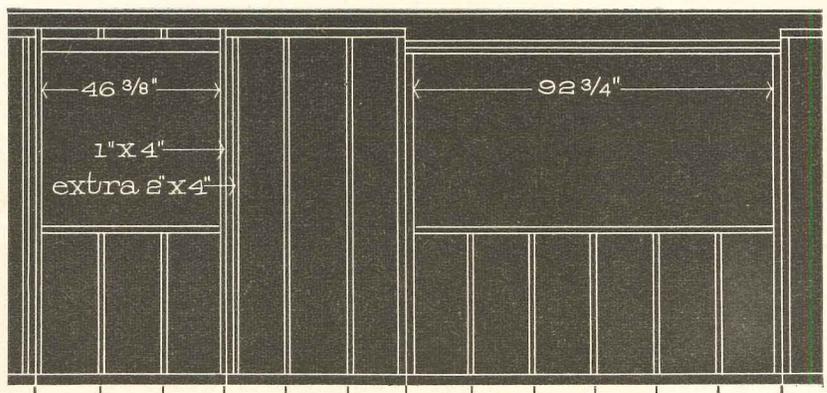
For a single window

... you would need a mould 1" wide on either side, for the brick opening will be 2" wider than the rough opening (e.g., 32") plus 3/8" mortar joint.

For a double window

... you would need a mould 1 7/8" wide on either side. (For a triple window the mould would get too wide to look well.)

... to fit 4' panels like Lu-Re-Co



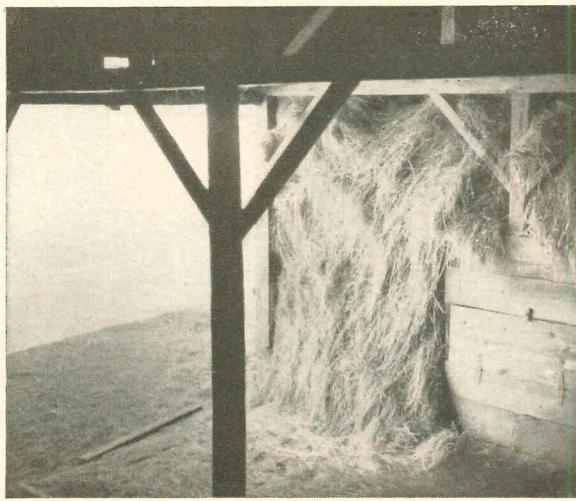
In a 4' panel use 1 x 4" studs

For a single panel

Use 1 x 4"s instead of 2 x 4"s. With the 2 x 4" in the next panel the 1 x 4" could support the plate, but most codes would require an extra 2 x 4" in each adjoining panel.

For a double panel

In a 96" panel space the 92 3/4" window combination will fit just right between the 2 x 4" studs on either side of a double panel.



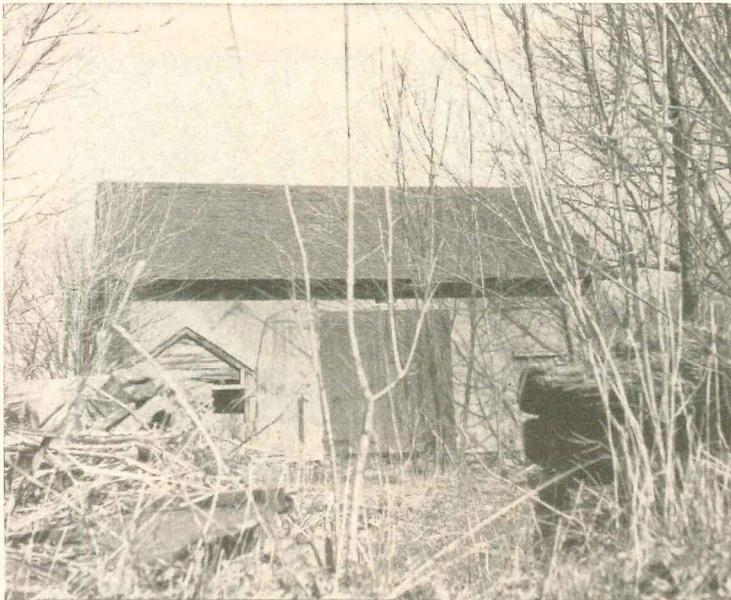
Before

this barn was remodeled,

designers Scott & deCossy had learned well

this basic lesson:

preserve an old building's space and sound structure



Exterior before . . . and after remodeling



and you give it character **After** remodeling

The designers remodeled this barn to keep its most important advantages: generous space, basic structure, and simple character.

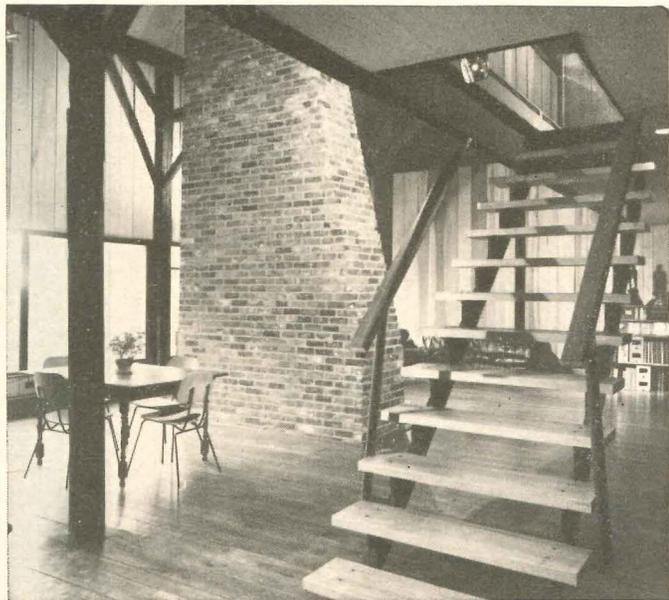
Existing beams (upper photo, opposite) were fastened with mortise and tenon joints, and pegged together. Recognizing the soundness of this original structural system, Cott & deCossy made no major changes in it, did not hide the beams and columns in the finished work.

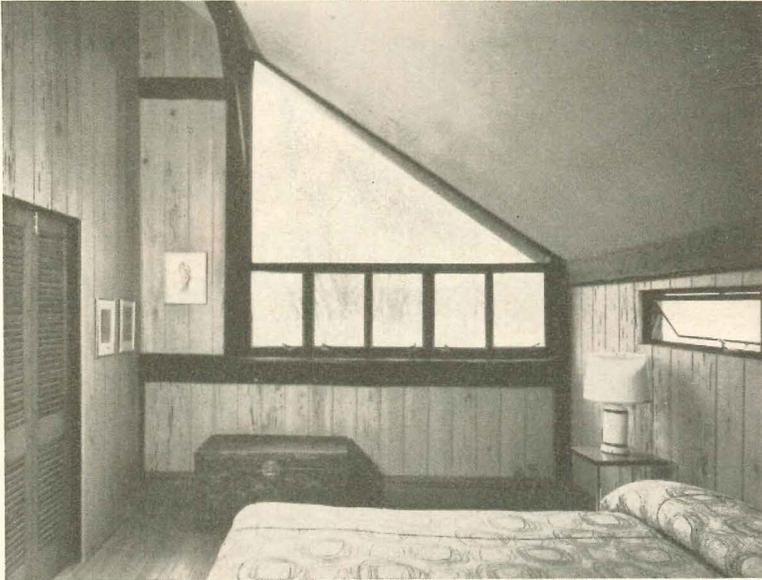
Chief additions were a band of windows along living and dining rooms (opposite), and a second story bedroom-balcony (above).

Barn offered plenty of space (44' long, 34' wide, 27' to ridge pole) and by leaving most of the floor area open (right), the designers avoided a cluttered, busy look.

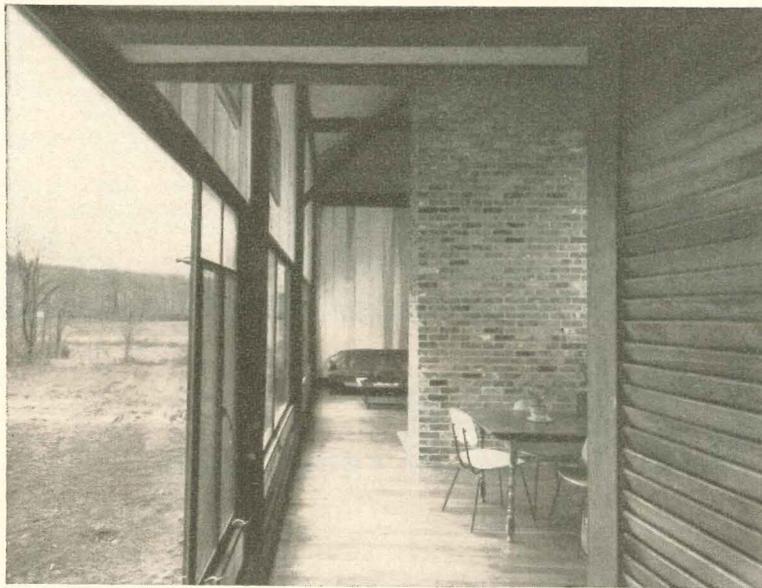
The new bedroom-balcony along one long side actually doubled the floor space in that area, made it easy to locate the smaller rooms (see plan on next page).

Native woods were used as finish materials wherever possible. These, with the exposed structure and the free-standing fireplace, give this converted barn its savor.

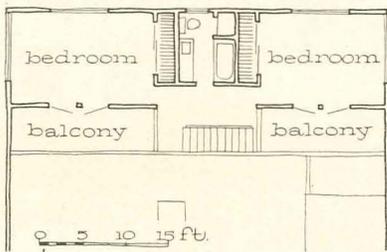




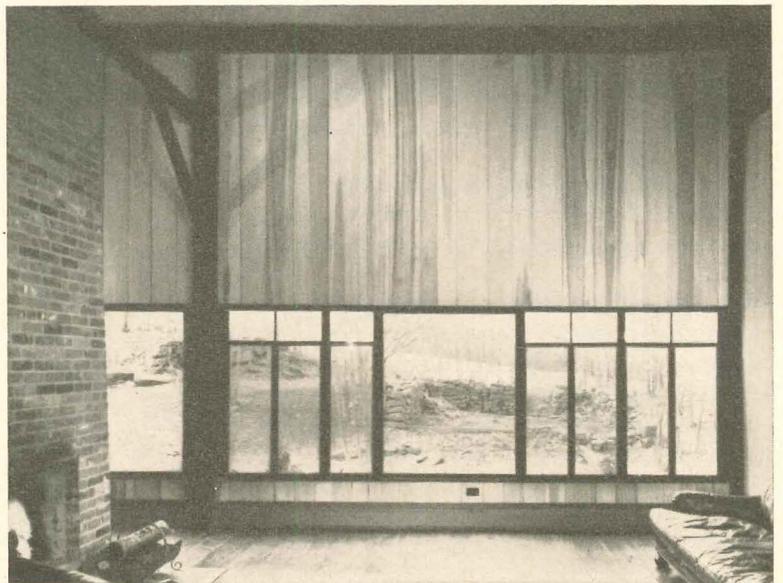
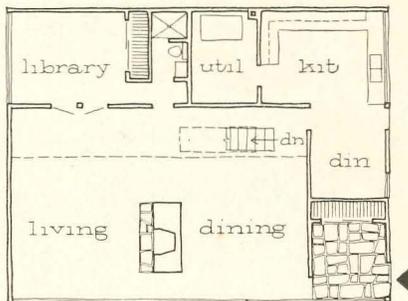
Bedrooms are snug under slope of roof



Entrance view extends full length of building



Plans show first floor and balcony



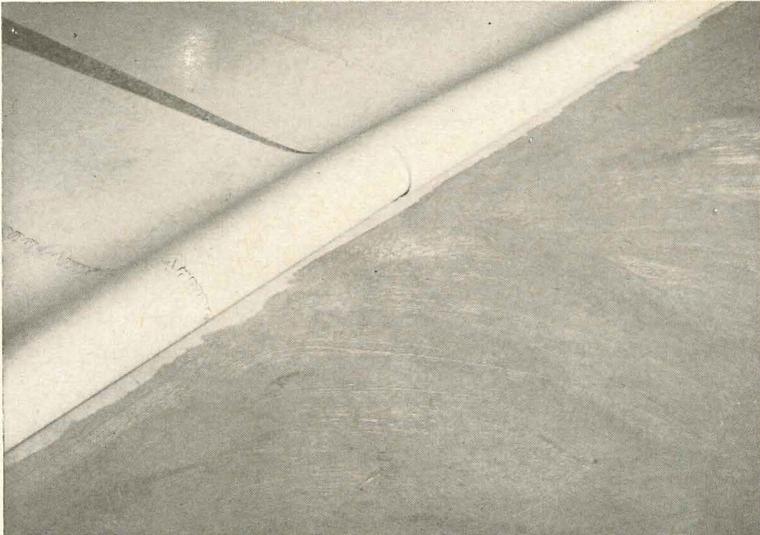
Windows flood living room with light

**Remodeled barn
shows what
contemporary design
can do with
an old building**

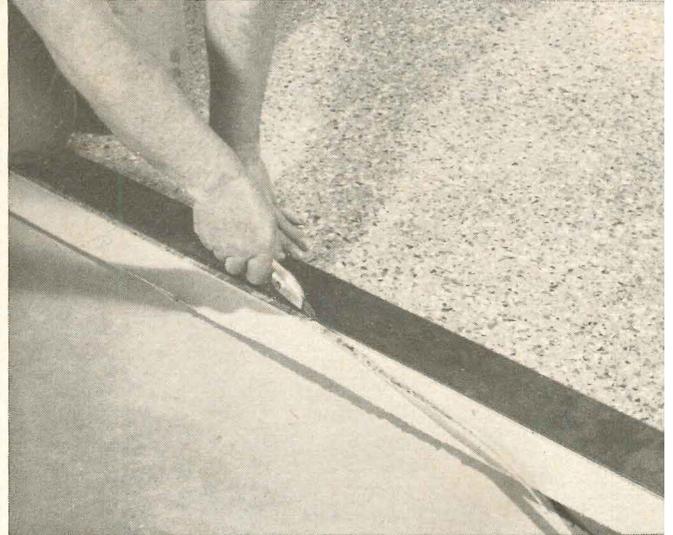


Fireplace chimney rises to ridge pole; room height is emphasized by exposed structural framing

You never saw vinyl floors like these before



Rolled flooring is applied directly on concrete over new adhesive



Edges are cut and trimmed with straight blade knife

B. Roll this floor right over the slab

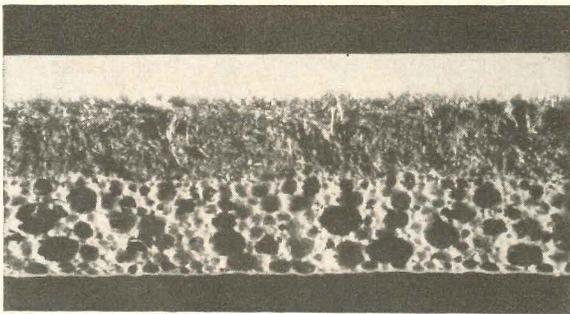
This new vinyl flooring goes down on a concrete slab like wall-to-wall carpeting.

For the first time, builders can now get vinyl flooring in rolls, apply it directly over the slab. A new backing (which looks and feels like asbestos) stubbornly resists alkali and moisture.

Vinyl facing is .07" thick, is as resilient, hard wearing, resistant to dents and scuffs as standard vinyl tiles. Surface colors of the new flooring are brighter, livelier-looking than those found in many resilient tile patterns.

The material is cemented to the slab with a new adhesive that changes color (from milky white to clear tan) after spreading to show you when it is ready to receive the flooring.

Manufactured by the Armstrong Cork Co., the new vinyl flooring comes in two of the firm's patterns—Terrazzo and Decoresque—in 6' rolls. Compared to the cost of low budget tiles, the new flooring is high—about \$4.50 per sq. yd. (50¢ psf. against 15¢-30¢ psf.) but the maker believes the installation time and labor saved by rolling it on may more than make up the difference in cost. For, unlike the fitting and placement necessary for each individual 9 x 9" tile, you roll this flooring on in sheets 6' wide, cut it at room edges just as you would carpet-by-the-yard.



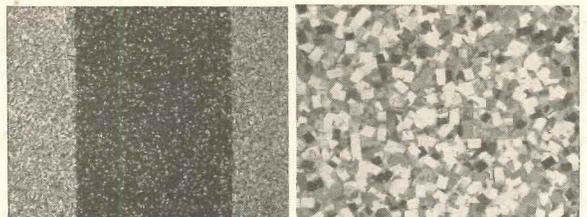
Cushioned flooring has foam rubber under vinyl top

A. This floor lets you walk on air

Cushion-eze aptly describes a new Armstrong floor that fuses foam rubber to a vinyl facing.

You lay this new sheet material (it's 6' wide) directly on the subfloor, without using building paper. Because the foam is resilient underfoot, surface wearing qualities are greatly increased. The extra resilience also helps the flooring to resist particles of dirt and grime which often get ground into other types of material.

The easy-underfoot qualities of the floor, combined with sound-absorption, durability and resistance to stains make it especially good for kitchen installation. You might also think about it for heavily-trafficked areas like hallways, family room and children's rooms. It comes in some bright new patterns that may give you ideas for model house decorating.



Decoresque pattern (left) is one of two styles available in rolled flooring. Mosaic (right) is new Cushion-Eze design. It looks like hand-crafted mosaic tile.