

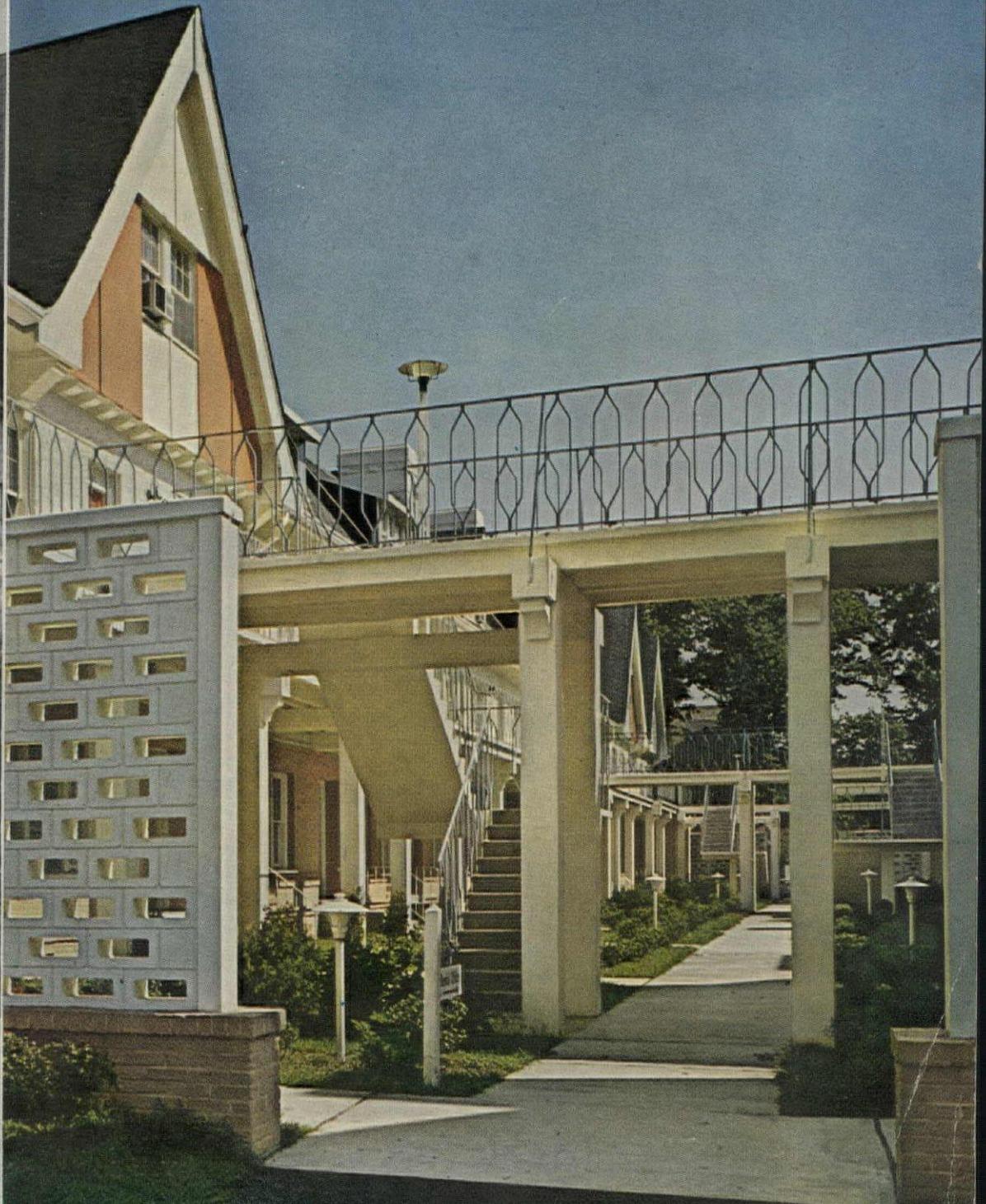
SEPTEMBER 1961

12 ISSUES A YEAR - ONE DOLLAR A COPY

House & Home



Remodeling



If Modernizing is going to be *Remember These*

NUTONE ELECTRICAL BUILT-INS FOR THE KITCHEN



1. EXHAUST FANS

Keep kitchen air clean and fresh . . . get rid of cooking odors, grease and moisture. 12 basic models. Powerful — yet quiet. H. V. I. Certified.



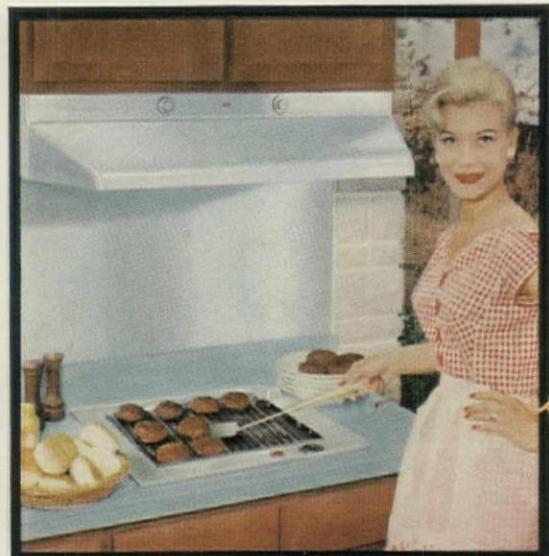
2. RANGE HOOD FANS

A style to fit every need . . . exhaust type or non-duct. Wide selection of finishes, 24" - 30" - 36" - 42" - 48" sizes. Also — Fold-Away models.



3. FOOD CENTER

One concealed power unit to operate six appliances. Interchangeable attachments save space. End the clutter of tangled electric cords.



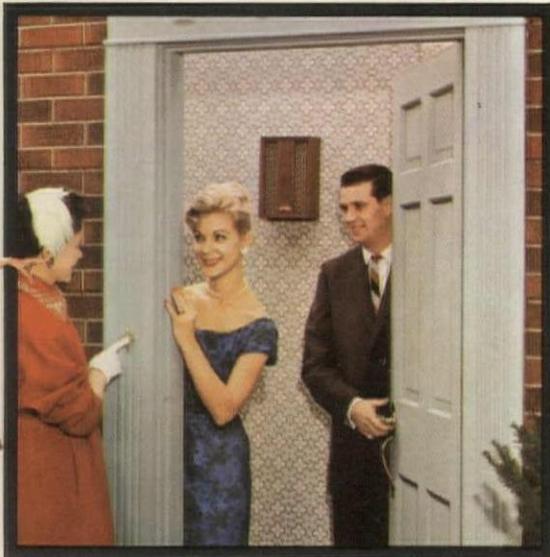
4. BUILT-IN BARBECUE

You just can't beat the lip-smacking flavor of a grilled steak, tempting hamburger and golden brown roast you get with NuTone's Barbecue.

Important to Your Business...

NuTone Features

BATHROOM . . . AND ALL THROUGH THE HOUSE



5. DOOR CHIMES

This "cheerful earful" makes any home more inviting. 23 models to blend with modern or traditional furnishings. . . . Also 16 sparkling pushbuttons.



6. ELECTRIC HEATERS

Provide instant heat for the bathroom on chilly mornings or during cool "off-seasons." Your choice of 7 models for ceiling or wall installation.



7. BUILT-IN STEREO

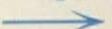
A new dimension in HI-FI music, built into the walls! Stereo at its best, combined with Intercom . . . AM-FM radio, record player and tape deck.



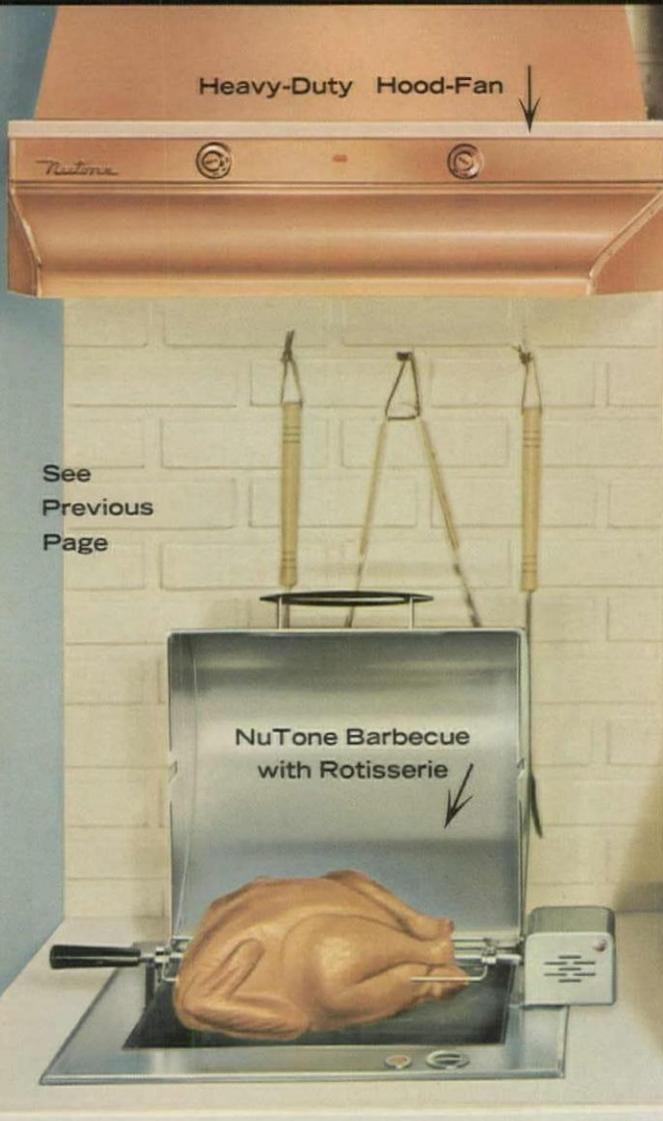
8. INTERCOM RADIO

Luxurious new styling plus outstanding performance! Easy to install in walls 2" or thicker. Remote speakers for Intercom and radio music.

See
Next
Page



RENEW with NUTONE



Heavy-Duty Hood-Fan

See
Previous
Page

NuTone Barbecue
with Rotisserie



NuTone Intercom
and Radio System

NuTone Food Center
Built-In to counter



Fold-Away
Hood Fan

Smart Modernizers know you have to do more than just "Face-Lift" a Kitchen to make it really modern! The replacement of cabinets and fixtures is not enough.

Every woman wants her NEW Kitchen to be filled with NEW ELECTRIC IDEAS! — and that's where NuTone comes in . . . with these FIVE LOW-COST FEATURES

BUILT-IN BARBECUE

Easiest Barbecue to operate and to clean. Easiest to install. "Drops in" to standard cabinets. Charcoal or Electric Models.

BARBECUE HOOD-FAN

Dual-Powered ventilation above the Barbecue for heavy duty service. It's super-quiet! Both power units cushion-mounted.

INTERCOM-RADIO

Room-to-room Intercom PLUS Radio music all through the home! AM or AM/FM sets fit walls 2 or more inches thick.

FOOD CENTER

Takes the muss and fuss out of food-preparation! The Motor is recessed. Counters stay neat. No clutter from plug-in cords.

FOLD-AWAY HOOD

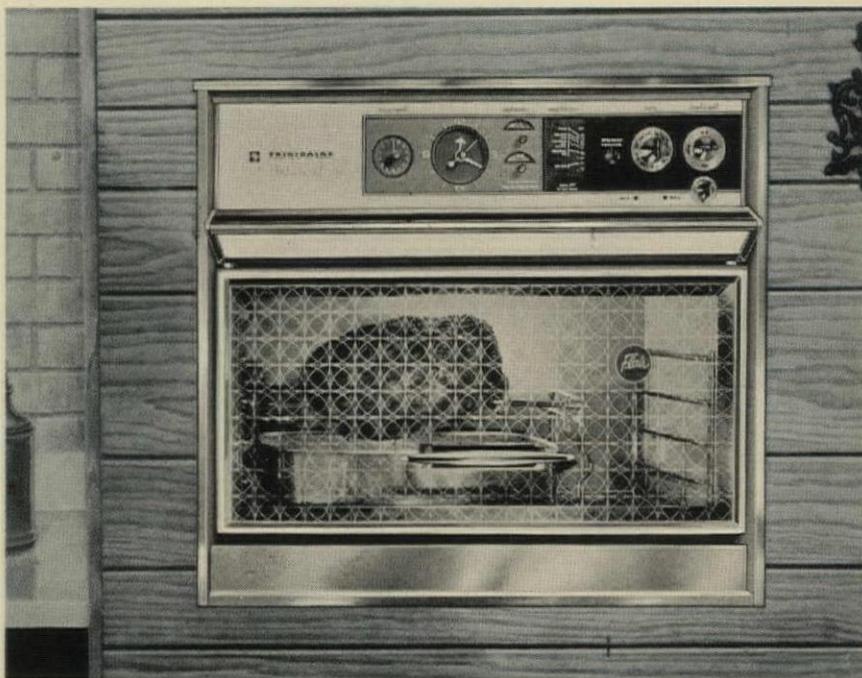
Hood folds flush with cabinets when not in use — folds out to become a powerful exhaust fan. The Panel matches the cabinets.

FRIGIDAIRE APPLIANCES

When she can see herself in your kitchen—
she can see herself in your home

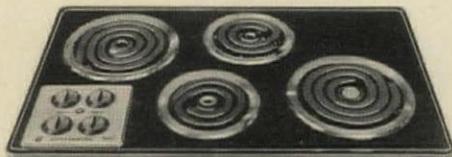
... the respected line that gives
every home a **SELLING EXTRA**

When you put Frigidaire Appliances in your kitchens, you automatically "build-in" the immense popularity and the great respect that the Frigidaire name has earned with America's millions. It's a mighty sales EXTRA that requires only your signature on an order for the Frigidaire Appliances shown on this page. Frigidaire Division, General Motors Corporation, Dayton 1, Ohio



Dazzling, new-fashioned Frigidaire FLAIR WALL OVEN. Looks, cooks, and cleans like no wall oven you've ever seen. Exclusive Glide-Up door. Eye-High controls and See-In oven. Every advanced Frigidaire feature. 2 models for 33" cabinets. Frigidaire "minute man" installation.

Easy-Cleaning FRIGIDAIRE WALL OVENS. Choice of French-Door and Drop-Leaf Door for up-close cooking and cleaning. Exclusive Pull 'N Clean lower ovens. Single and double oven models. Many exclusive work-saving features.



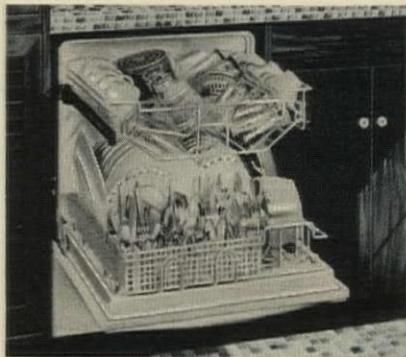
Matching style FRIGIDAIRE COOKING TOPS. Models for every budget in porcelain enamel colors and Satin Chrome. Also Fold-Back Surface Cooking Units. Choose from most-wanted Frigidaire features. Easy installation.



Complete your "packaged" kitchen with the swift, efficient **FRIGIDAIRE FOOD WASTE DISPOSERS.**

Big capacity FRIGIDAIRE DISHWASHERS. Easy under-counter installation. All models front-loading. Roll-To-You Racks, Swirling Water Washing Action. Once-a-day dishwashing for an average family of four.

Many Frigidaire Appliances available in Sunny Yellow, Mayfair Pink, Turquoise, Aztec Copper, Charcoal Gray—plus Snowcrest White and Satin Chrome.



in 1961, put a
Flair
in your kitchen

*Now! Best Buys with
That Frigidaire Touch!*

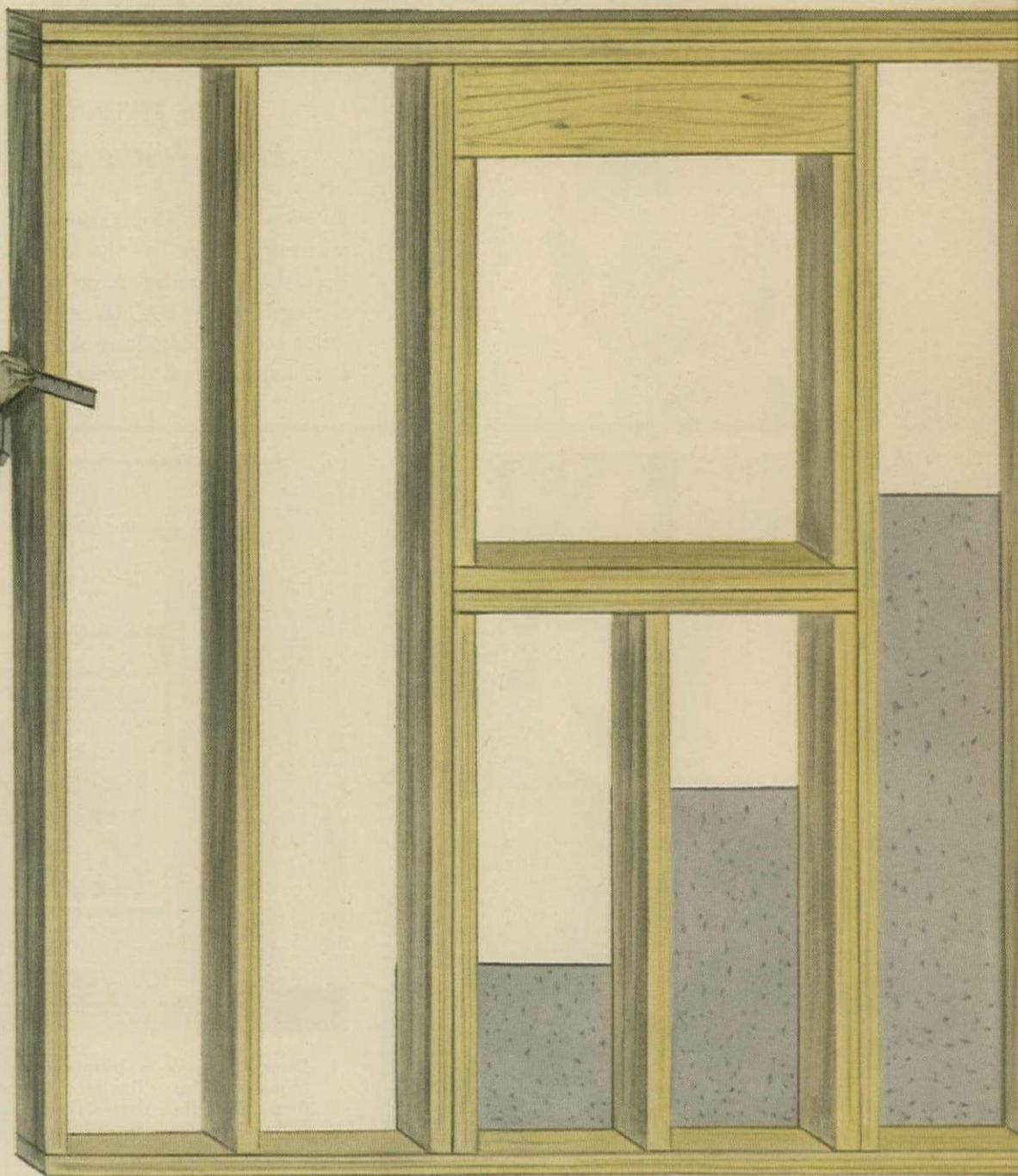


a touch you love in features
a touch you see in styling
a touch you feel in craftsmanship
a touch you trust in engineering

... a touch you'll find only in
products bearing this symbol



FRIGIDAIRE FACTORY-TRAINED SERVICE DEALERS EVERYWHERE



THIS WALL* IN PLACE: 2" x 4" STUDS—18¢ + 3/8" GYPSUM BOARD—10¢ + 2" FOIL-COVERED BLANKET

WHAT ARE YOUR IN-PLACE

**COMPARE THEM
WITH THE
NATIONAL AVERAGE**

*Figures are derived from *Means Building Construction Cost Data, 1961*. They do not include delivery, overhead, contingencies or profit. Wage rates are figured at \$2.75 for a construction laborer and \$3.85 for a carpenter.

	Cost/Sq Ft
2" x 4" Studding	
16" Centers	
Double Top Plate	
Single Bottom Plate.....	.18
3/8" Gypsum Board.....	.10
2" Blanket Insulation, Foil-Clad.....	.15
Aluminum Siding.....	.54
TOTAL.....	.97

Get to know Alcoa® Aluminum Siding better. It's just about the best you can buy.



INSULATION—15¢ + ALCOA SIDING—54¢— TOTAL COST 97¢ PER SQ FT

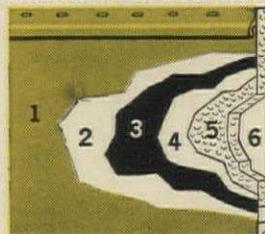
WALL COSTS?

Alcoa Siding has many other virtues. It comes in a wide range of lasting colors, already applied. Its resistance to heat flow is high, so you may want to consider a smaller heating system. In many climates, you can forget conventional sheathing and nail insulated Alcoa Siding directly to the studs.

Write to Alcoa Building Products, Inc., 1857-J Grant Building, Pittsburgh 19, Pa., for more complete information on in-place wall costs and insulation values with Alcoa Siding.



MADE BY ALCOA



1. Almalure® Finish
2. Chemically Pretreated Surface
3. Alclad
4. Alcoa Aluminum
5. Insulating Foam
6. Alcoa Aluminum Foil

For exciting drama watch "Alcoa Presents" every Tuesday evening—ABC-TV



Stylon CERAMIC
TILE

the deliberately lavish bathroom

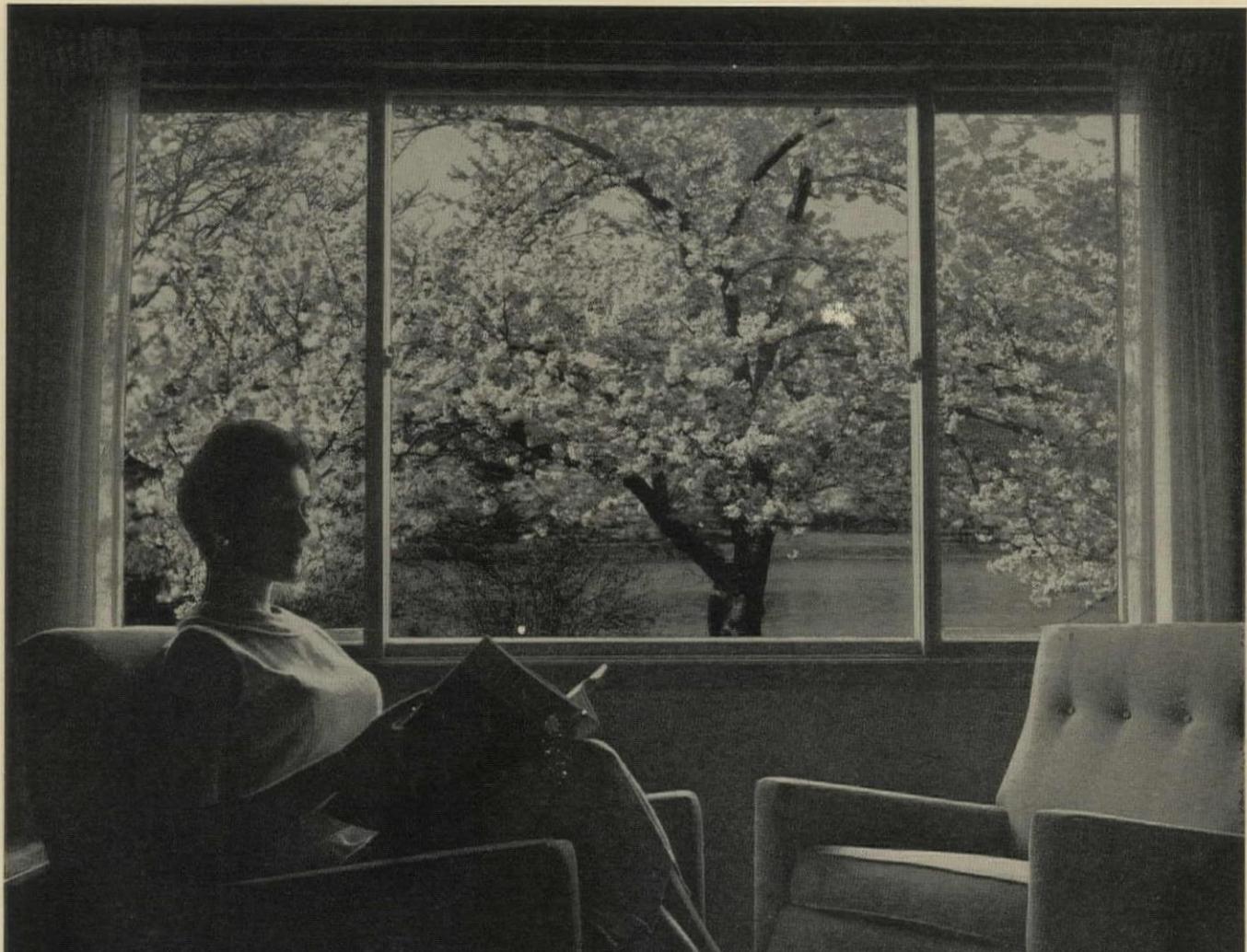
... offers unusual new ideas, a unique new Stylon convenience — all for your individual adaptation! It's a double bathroom, with separate shower and sunken tub ... twin sinks ... twin toilet rooms. It uses Stylon high style ceramic tile extravagantly. And it features the new drip-free molded ceramic counter edge, "V-cap" ... ideally suitable also for industrial and commercial sinks.

Note also: the recessed towel closet, the dropped ceiling and sky windows.

Designed by Alfred Browning Parker, F.A.I.A. Color Planned by Lee Childress. Tile Contractor: Midland Tile Company. Room size 10'8" x 18'. Bathroom floor, tub and side walls: Stylon unglazed porcelain ceramic mosaic Brandy blend. Back wall: Creme de Mocha bright glazed wall tile; special one-inch glazed decorative inserts by Lee Childress. Drip-free counter: Stylon's Redondo "Wear-Ever" tile with V-Cap edge, Fawn color. Won't spot, rot, stain, cut, burn or wear out.

SEND TODAY FOR STYLON'S NEW HOME COLOR PLANNER
36 complete coordinated color schemes, created by Stylon and famed color consultant Lee Childress, to aid in your selection and creative use of color as it applies to ceramic tile. Use this coupon to obtain your Color Planner, and literature on Stylon's new "V-Cap" counter edge ... both free of charge, of course!

STYLON CORPORATION Dept. 85 - Milford, Mass. Please send me Stylon's new Home Color Planner.
 Literature on Stylon's new V-Cap counter edge.
Name.....
Address.....
City.....Zone.....State.....



THERE IS A DIFFERENCE

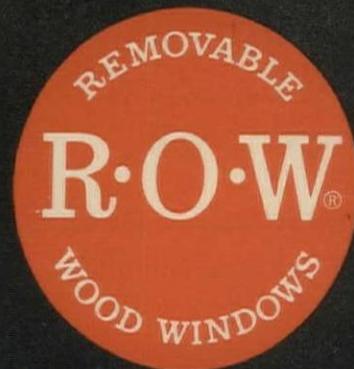
Both gliders and double-hung R·O·W windows are instantly removable from inside the house, for cleaning, painting or glazing. Both are spring-pressure snug during all seasons. Both are built to outlast the homes in which they are installed.

In appearance, quality and features, there is a real difference between R·O·W wood windows and all competitive units — wood or metal.

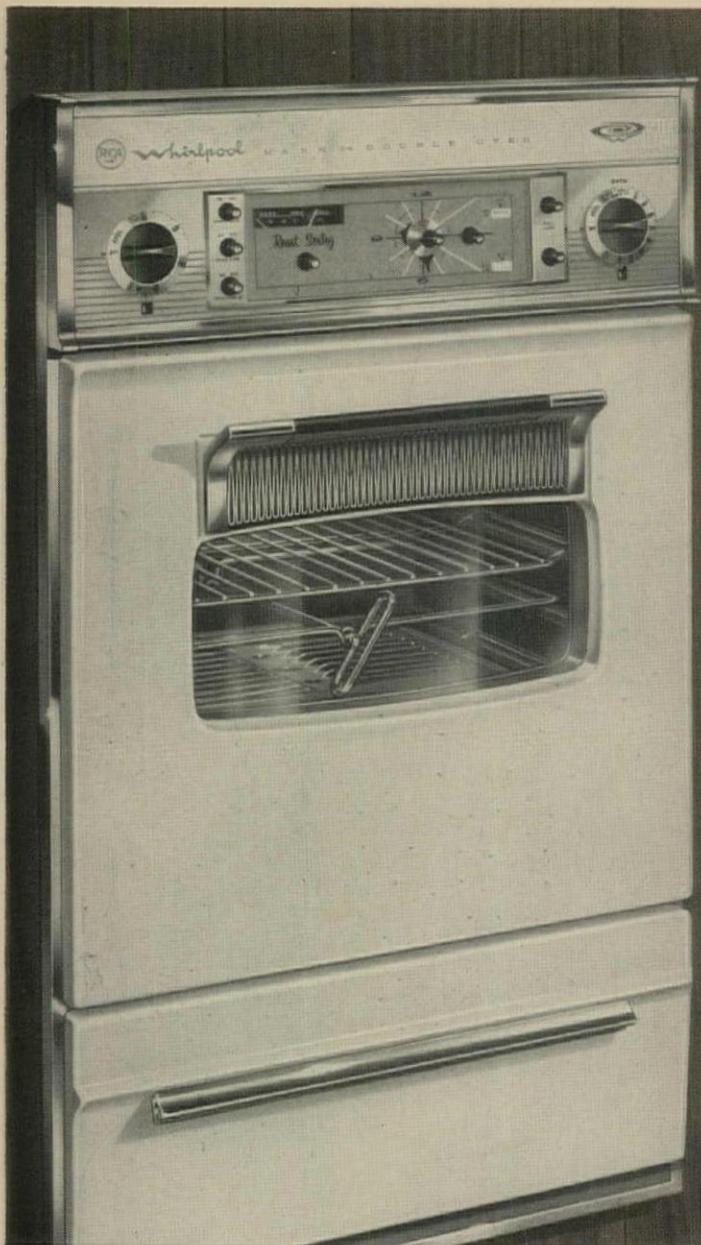
R·O·W WINDOW SALES CO. • 1365 Academy Avenue
Dept. HH-961 • Ferndale 20, Mich.

Please send me the Home Planners book, "67 Homes for Town and Country." These Convenient-Living homes feature beautiful exterior and practical floor plans by famous designer Richard B. Pollman. Ten cents (in coin) is enclosed to cover part of your cost.

Name _____
Address _____
City _____ State _____



R·O·W and LIF-T-LOX are registered trademarks of the R·O·W Window Sales Co.



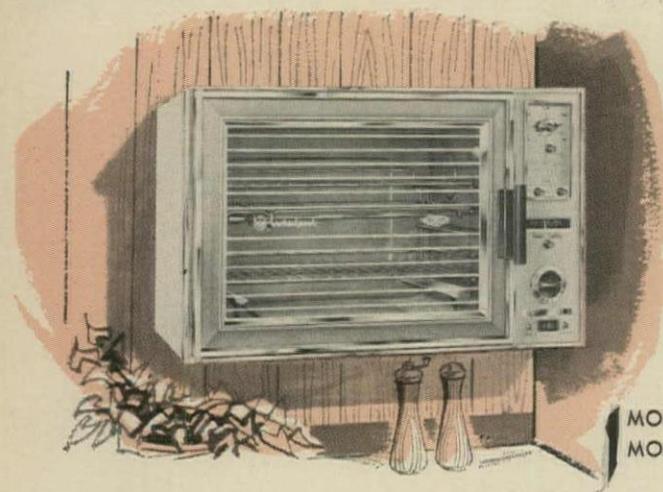
MARK 24 MODEL HE1958 OVEN

IMPERIAL MODEL HE867 RANGE TOP



NEW! MODULAR RANGE

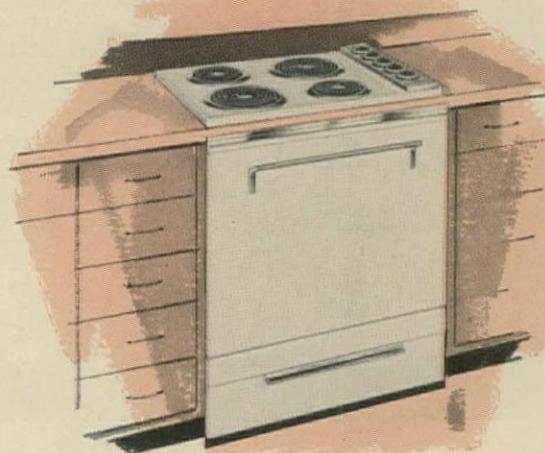
The advantages and economy of a conventional range, plus the beauty and extra convenience of a built-in, the slender range top slips right into standard countertops for a true built-in fit. Giant Balanced-Heat oven fits snugly to cabinets and walls for true flush installation. Counter high and counter deep, with squared-off corners, this architecturally styled oven slips into place easily . . . needs no costly installation.



MODEL HE2900
MODULAR OVEN

NEW! MODULAR ELECTRIC OVEN

Hang it at eye level, mount it on a base cabinet or stack it, this revolutionary new Modular Oven combines the style of a built-in with the practical movability of a conventional range. It's completely self-contained . . . can be quickly installed for a fraction of built-in costs in old or new homes and requires no alteration of structure. Less than 30" long and 18" deep . . . yet this oven automatically handles big cooking tasks with ease!



MODEL HE3000 RANGE

Buy gas or electric from one source at a package price.

YOUR GREATEST ASSET IS OUR QUALITY PERFORMANCE

NEW RCA WHIRLPOOL BUILT-IN COOKING CENTERS

SAVE YOU TIME AND MONEY



New! Common cutout for gas and electric ranges

RCA WHIRLPOOL gas and electric ovens and drop-in tops are dimensionally designed to fit the same standard cutout—complete interchangeability for gas or electric. Ovens are easily secured by means of 4 mounting holes in the front frame. This results in considerable savings in both time and money on each job for the builder.

New functional design and architectural styling

Crisp, new architectural styling and new features are designed to attract those with a flair for dramatic beauty, but with an eye toward cooking practicality. Now they can bake a cake and broil a steak at the same time with RCA WHIRLPOOL built-in electric double ovens. Balanced-Heat ovens provide even baking that is immediately noticeable. Eye-level controls are in an illuminated panel. New Flame Master Lo-Temp Balanced-Heat ovens in gas models provide the right flame for extra-slow heat or for extra-fast broiling. Both gas and electric models have lift-off doors for easy cleaning. Ovens are available in 24" and 30" models.

Surface units offer new Flip-Top controls, Spill-guard* tops and thermostatic controls. Most gas models are equipped with pressure regulators. Write to Contract Sales Division, Whirlpool Corporation, for all the details of these new ranges that save you time and money, plus putting new sales appeal in your kitchens.

*Tmk.



CORPORATION

ADMINISTRATIVE CENTER,
BENTON HARBOR, MICHIGAN

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

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

NEW SALES AID FOR BUILDERS



\$5000 TERMITE DAMAGE PROTECTION

Now offered at low cost by your local Bruce-Terminix Company

Here's one good way to get the jump on competition: In offering your homes for sale, feature Terminix Insured Protection against the damages of termite attack.

Home buyers have confidence in Terminix, which now protects over 350,000 structures. They've seen it advertised in The Post and other leading national magazines for twenty years.

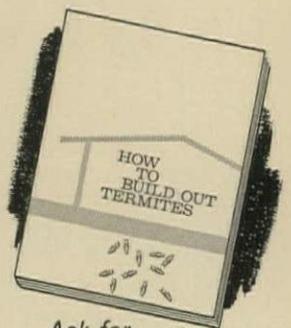
Terminix will relieve you of future complaints and responsibility for termite attack. Renewable at the owner's option, Terminix Insured Protection provides the homeowner: 1. Periodic inspections.

2. Treating when found necessary. 3. Repairs and/or replacements of any termite damage to building or contents up to \$5000.

Performance is guaranteed by E. L. Bruce Co. and insured by Sun Insurance Office, Ltd.

Look in the yellow pages and phone your local Terminix company (usually listed under "Termite Control"). You'll find his advice helpful and dependable on any problem involving termite protection for new or old homes.

SEE OUR CATALOG IN SWEET'S FILE



Ask for
this aid to sound
construction

TERMINIX DIVISION, E. L. BRUCE CO., BOX 397-Z, MEMPHIS 1, TENN.

Chemical treatment during construction

Treatment as required for infested structures

Protection without treatment for qualified termite-free structures

A nation-wide
termite control service





*pre-designed
for your
proposal...*

MERELY SAN FRANCISCO'S FINEST VIEW

DIAMOND HEIGHTS, RED ROCK HILL— Choicest and fairest in all San Francisco, will be sold on a simple dollar bid basis October 24, 1961

 Here in the City's heart is a twenty-two acre residential site, pre-designed and developed for about one thousand apartments

 Available to developers are four architectural designs, chosen in national competition  Write to San Francisco Redevelopment

Agency, 525 Golden Gate Avenue, San Francisco 2, for Developers Guide Statement, DIAMOND HEIGHTS, RED ROCK HILL. 

3 BETTER BUILDING

They'll Save You Money...



1

Cuts Costs!*

STURDY-BRACE[†] Insulating Sheathing

NO CORNER BRACING NEEDED

Exceeds FHA bracing strength requirements . . . nailed OR stapled . . . without corner bracing! Rugged new 1/2" asphalt-impregnated STURDY-BRACE sheathing adds to your homes the extra insulation only fiberboard provides.

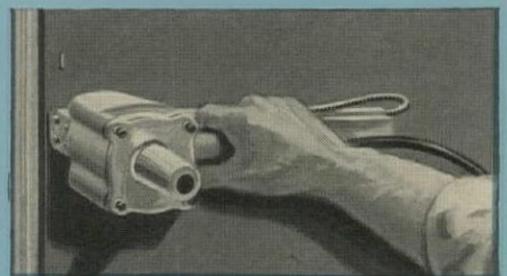
Goes up fast! Strong, rigid, yet light, easy to lift. Men like to handle non-tiring STURDY-BRACE sheathing, all day long. 4' x 8' or 9', to cover sill and plate.

Your CELOTEX dealer inventories this and other famous Celotex insulating sheathings: 1/2" STRONG-WALL® nail-base . . . Double-Waterproofed and Impregnated 1/2" and 25/32" sheathings.

*

SAVE \$20 per M sq. ft.!

(Average cost of corner bracing—labor and materials—reported by contractors and builders in nationwide survey. Can be much more in 2-story and multi-level construction.)



CUT APPLICATION TIME 50% (or more) with power stapling

You can make big extra cost savings with power stapling because STURDY-BRACE sheathing exceeds FHA strength requirements without corner bracing when nailed OR stapled.

If it's "by CELOTEX" . . .
you get **QUALITY, plus!**

PRODUCTS by CELOTEX

Help You Build Better... Help Sell Homes!



2

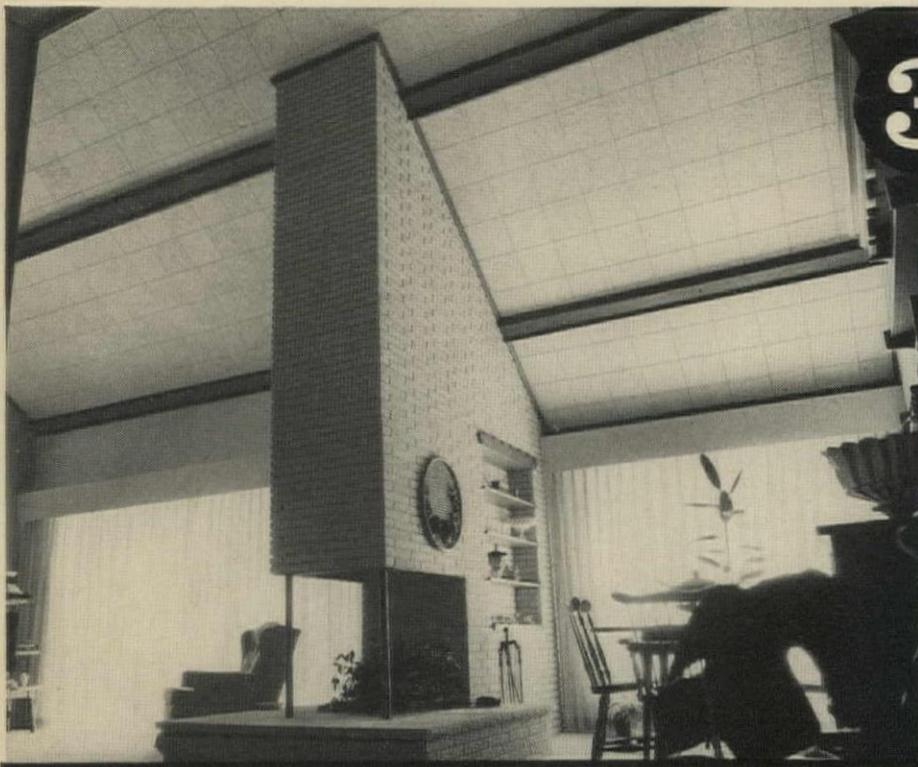
New beauty... new economy

SHADOWCAST[†]

Hardboard Siding

EASY TO NAIL... DOESN'T DIMPLE!

Extra thick (7/16") for deep, sharp shadow lines. Smooth, tough, hard-to-dent surface resists bumps, scuffs, hail. Prime-coated, face and all edges; finish coat can be applied as much as 60 days later. Back-sealed for moisture resistance. Nails drive flush; no surface dimpling or fracturing. 12" wide; long lengths for rapid coverage and fewer joints. Guide lines, on both long edges, speed application.



3

HUSH-TONE[®]

Acoustical Ceilings

by Celotex

Help Sell Homes

This year more leading builders than ever before will install acoustical ceilings in their homes (based on recent study among 400 Builders Other Builders Follow). In Housing Forums across the country, women have voted acoustical ceilings one of the "most wanted" construction features in family rooms. New exclusive Celotex patterns give you three compelling sales points: (1) the comfort of quiet, (2) distinctive beauty, (3) quality-famous brand name.

CELOTEX BUILDING PRODUCTS

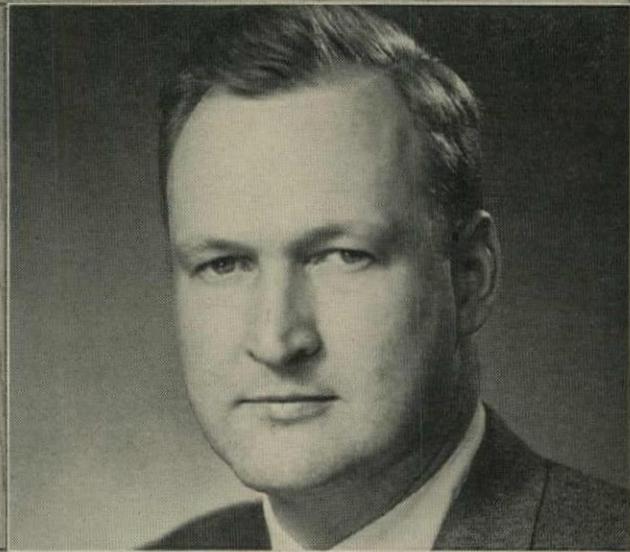
REG. U. S. PAT. OFF.

THE CELOTEX CORPORATION • 120 SOUTH LA SALLE STREET • CHICAGO 3, ILLINOIS

[†]Trade Mark

**“Concealed telephone wiring?
I find it a valuable sales
aid—especially with
second-time buyers”**

**SAYS JACKSON F. BLACKMAN,
BUILDER OF “BRINTON LEA” HOMES
NEAR MEDIA, PA.**



“The home buyer is becoming more discriminating all the time,” says Jack Blackman, award-winning builder of Media, Pa. “I must plan for as many conveniences as possible in my homes. And one of the most important of these is telephone planning. Prospects recognize its advantages. My salesmen know how promotable it is.”

Mr. Blackman is building more than 100 homes in “Brinton Lea.” He installs concealed telephone wiring outlets in each home, including one over the front door to accommodate the door answering unit of the Bell System’s new Home Interphone. He also puts outlets in garages and laundry rooms, thus providing for every possible telephone location, present and future.

“Most of my customers are second-time buyers who know what they want in a home,” Mr. Blackman adds. “That’s why I call in telephone company representatives on *all* my jobs. Pre-planning allows me to place concealed telephone wiring where it’s best for the customer—and best for our carpenters.”

* * * *

Your local Telephone Business Office will gladly help telephone-plan your homes. For details on home telephone installations, see Sweet's Light Construction File, 11c/Be. For commercial installations, Sweet's Architectural File, 34a/Be.

BELL TELEPHONE SYSTEM



The **Country Squire** model at “Brinton Lea” near Media, Pa.—featured in American Home as “Best home for the money in Pennsylvania.” House and grounds: \$27,000.

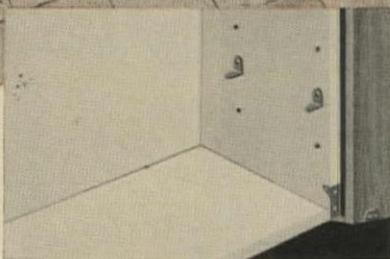
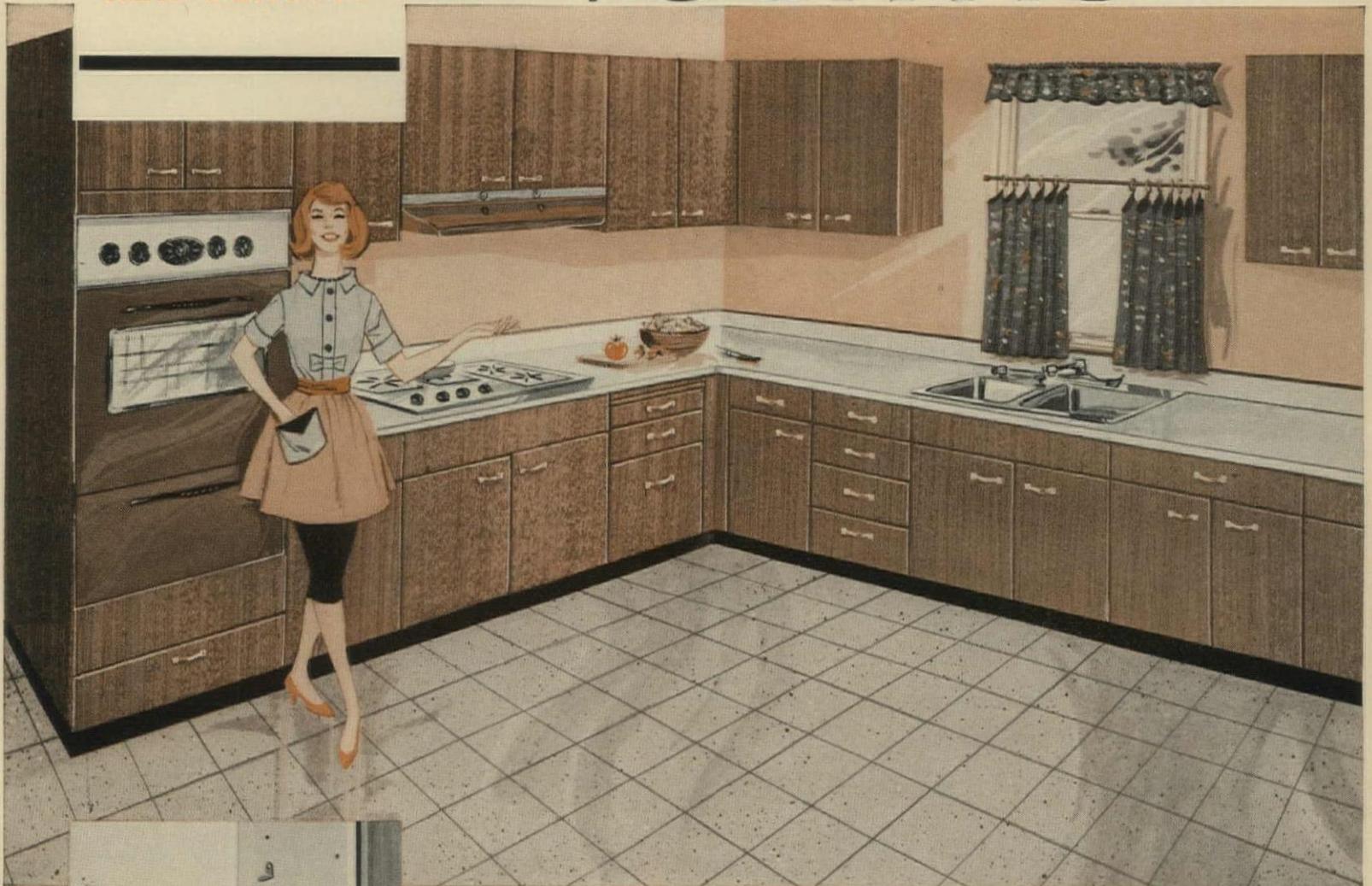


NEW FINISH!

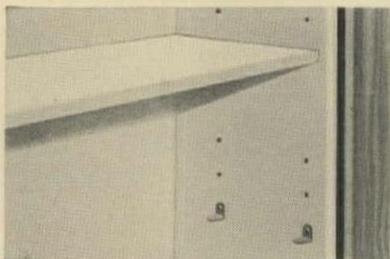
NEW BEAUTY!

DURA *flair* KITCHENS

by CURTIS®



Smooth, flush surfaces for easy cleaning.



Adjustable shelves women say are a "must."



Post-formed doors add touch of distinction.

- ★ Builder-designed for today's component kitchen planning needs.
- ★ Decorator-inspired with two of today's most wanted colors.

New Beauty in plastic now face-covers doors, drawers, all exposed surfaces with a hard shell of non-porous polyester plastic, preserving the natural beauty and appearance of real wood grain. The smooth, non-gloss surface *never needs refinishing!*

Two Popular Finishes to choose from:

Imperial Walnut for exciting, new and dramatic decorator schemes—traditional or contemporary.

Natural Birch, always a popular finish, always in demand; blends so well with *any* color scheme!

Post-Formed Doors with rounded edges lend a new softness to the straight lines of good cabinet design. Add that touch of distinction women notice.

Interiors have smooth flush surfaces for easy cleaning. All surfaces coated with an extra-hard finish for a long life.

Installation Costs reduced through larger component sections, factory-applied hinges, doors, pulls, end panels and 4½-inch toeboards.

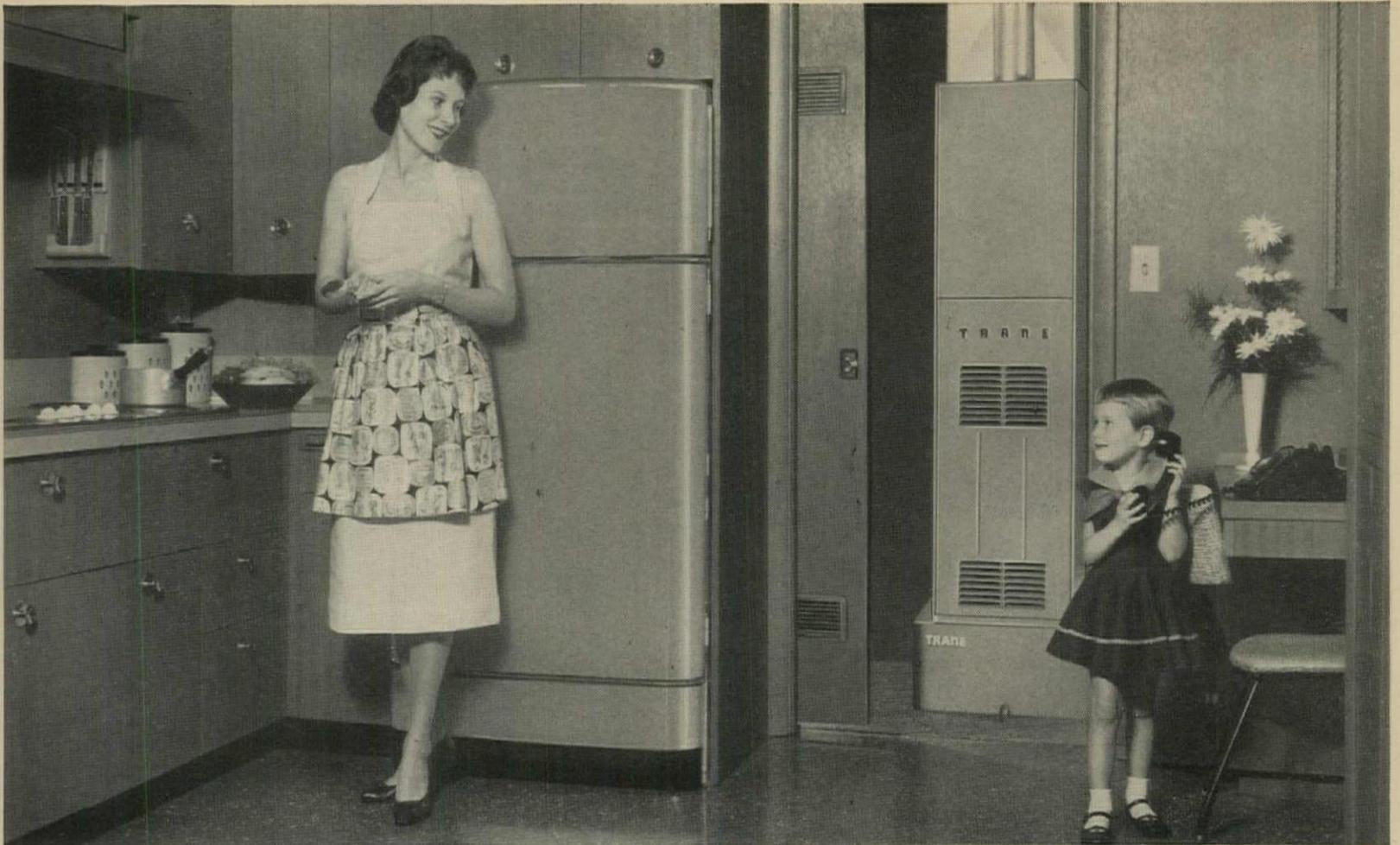
Component Kitchen Planning is made easier with this new, simplified line of DURAFair cabinets. Why not contact your Curtis kitchen distributor and *see for yourself* how you can enhance the sales appeal of your new kitchens...and save money at the same time!

Or write to Curtis for the name of your Curtis representative. You'll also receive complete catalog and specification data. No charge, of course. The entire line is immediately available. Put glamor in your kitchen with DURAFair by Curtis.

CURTIS COMPANIES INCORPORATED / CLINTON, IOWA

Individuality and Quality

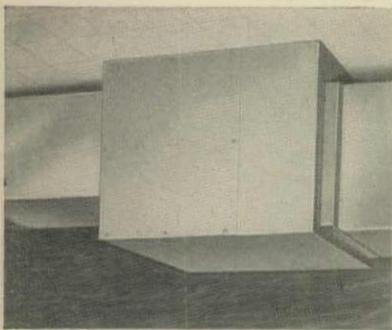
in windows, doors, cabinets and fixtures



1—HEAT AND COOL any home with this TRANE Climate Changer! (Downflow unit for basementless homes shown.) Oil or gas-fired heating units in sizes and types for any home, in any climate. Matched compressor unit located outside.

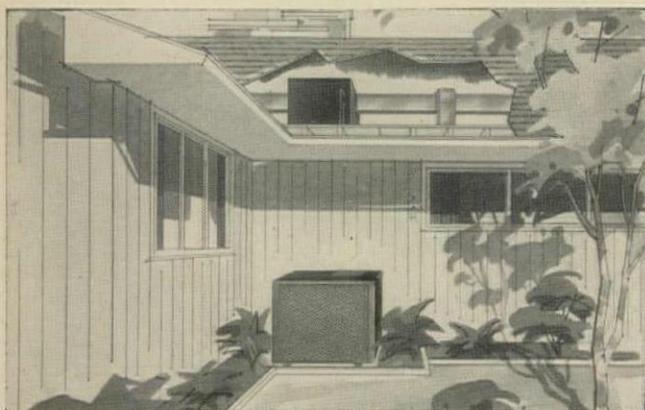
2—OFFER OPTIONAL COOLING! Install just the heating unit now—point out to your customer he may easily add the cooling (lower section) later. Uses same ductwork; and units are *matched* for easy installation, peak performance.

Trane gives you 4 ways to heat, cool—or both—while holding building costs down!



3—SEPARATE COOLING SYSTEM—not connected with heating system. Fan-coil unit is ideal for use with TRANE Baseboard heating or other types of wet heat, or with electric resistance heating. Tucks away in attic, crawl space, basement, utility room.

4—NEW HEAT PUMP HEATS, COOLS! Air-to-air type heat pump uses no water; heats and cools entire home. Operates on *electricity*; no chimney, no flue needed! Same ductwork system delivers heating and cooling throughout entire home.



THESE new TRANE Climate Changer units give you a wide choice of systems for heating, cooling—or both. And it's *quality* air conditioning, from TRANE, leaders in big building systems. It's *matched* equipment, built together to work together. Remember: the name TRANE on your heating-cooling system helps mark yours as a quality home because TRANE is nationally advertised, nationally recognized for its quality air conditioning equipment. And every TRANE system is carefully installed by a selected air conditioning contractor. For complete facts, just call your nearby TRANE Sales Office, listed in the Yellow Pages under "Air Conditioning." Or write TRANE, La Crosse, Wisconsin.

For any air condition, turn to

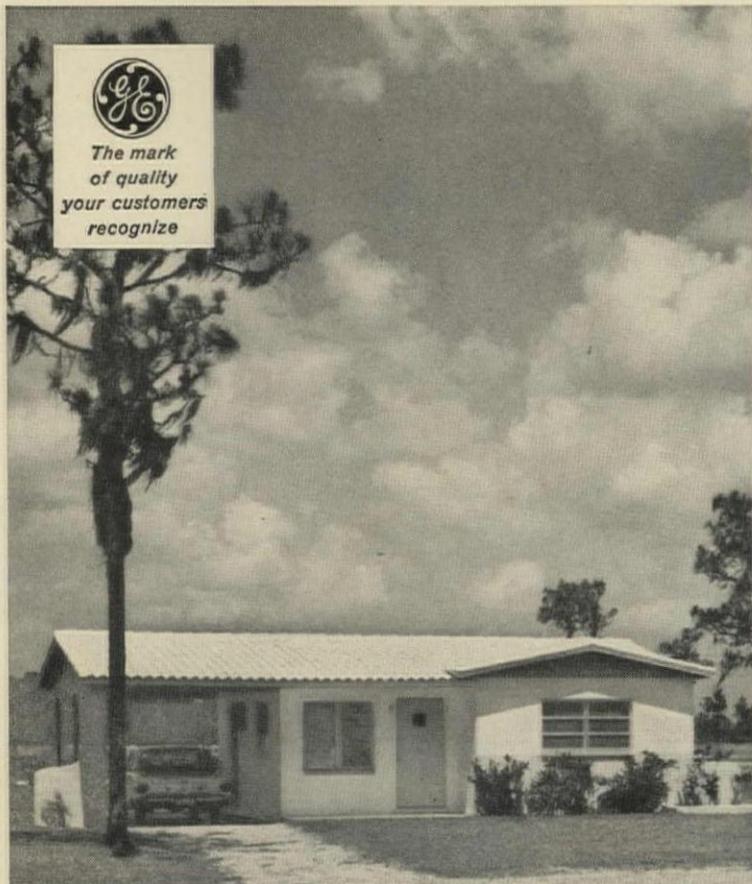
TRANE

MANUFACTURING ENGINEERS OF AIR CONDITIONING, HEATING, VENTILATING AND HEAT TRANSFER EQUIPMENT.

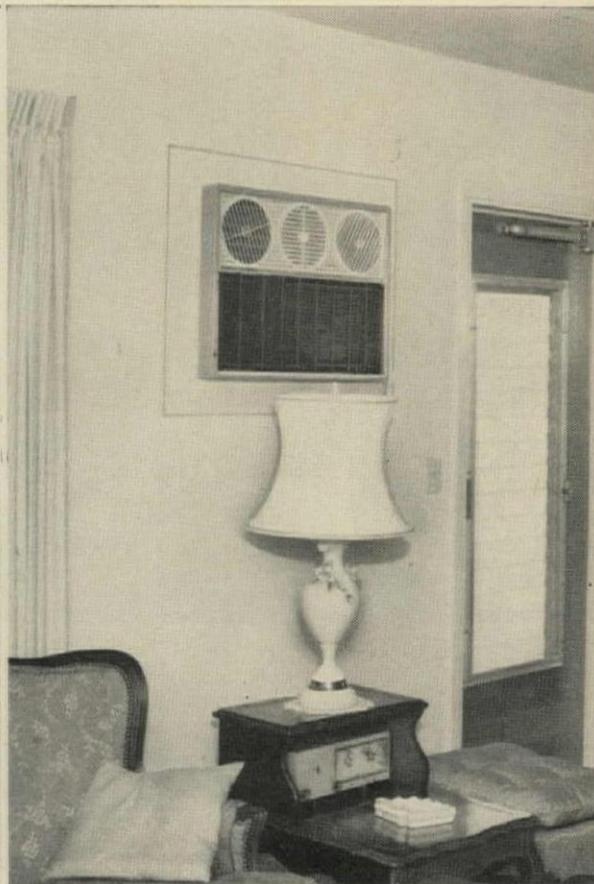
THE TRANE COMPANY, LA CROSSE, WIS. • SCRANTON MFG. DIV., SCRANTON, PA. • CLARKSVILLE MFG. DIV., CLARKSVILLE, TENN. • TRANE COMPANY OF CANADA, LIMITED, TORONTO • 100 U. S. AND 19 CANADIAN OFFICES



The mark
of quality
your customers
recognize



Sebring Homes are designed especially for modern Florida living on low-budget incomes. Each 650-sq.-ft. home uses a single General Electric Heat Pump Air Conditioner, installed through the wall, for both heating and cooling.



One single unit provides the whole house with clean, healthful, air-conditioned comfort all year long—both heating and cooling. Unit face is attractive, blends with décor.

“I didn’t believe it was possible ... to heat and cool an entire house with one General Electric unit!”



“Frankly, I was skeptical that one unit could cool, let alone heat, one of our houses,” says James Rosati, of Sebring Lakes, Inc., a 9,000-unit project of small, low-cost homes at Sebring, Fla.

“When I saw the General Electric Heat Pump Air Conditioner in action, I was amazed. These built-in units do an exceptionally fine job of *both* heating and cooling.

“And in this particular locality, their operating cost averages out at about \$5.00 per month. With our type of buyer, mostly retired people, this is a mighty important advantage. From now on, it’s strictly General Electric for us.”

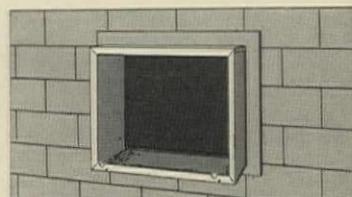
In single residence, or in any type of con-

struction, General Electric Heat Pump Air Conditioners provide dependable year-round comfort. There’s no expensive ductwork or plumbing to install. Maintenance is simple and inexpensive.

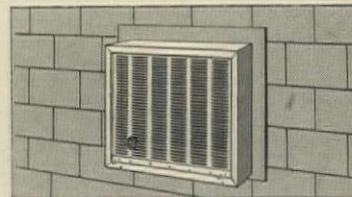
And other General Electric Air Conditioners are available for cooling alone. Choose from 18 different models ranging from 6,000 to 18,000 BTU/Hr.* There’s a model for almost every wiring or installation need.

See your General Electric representative for details, or write: General Electric Company, Room Air Conditioner Dept., Appliance Park, Louisville 1, Kentucky.

*Cooling capacities are tested and rated in compliance with NEMA Standard CN 1-1960, and are stated in terms of British Thermal Units.



Galvanized steel sleeve is cemented right into wall during construction.



General Electric Heat Pump Air Conditioner slides in later, seals tightly. Unit is removable in minutes for servicing, if necessary.

Progress Is Our Most Important Product

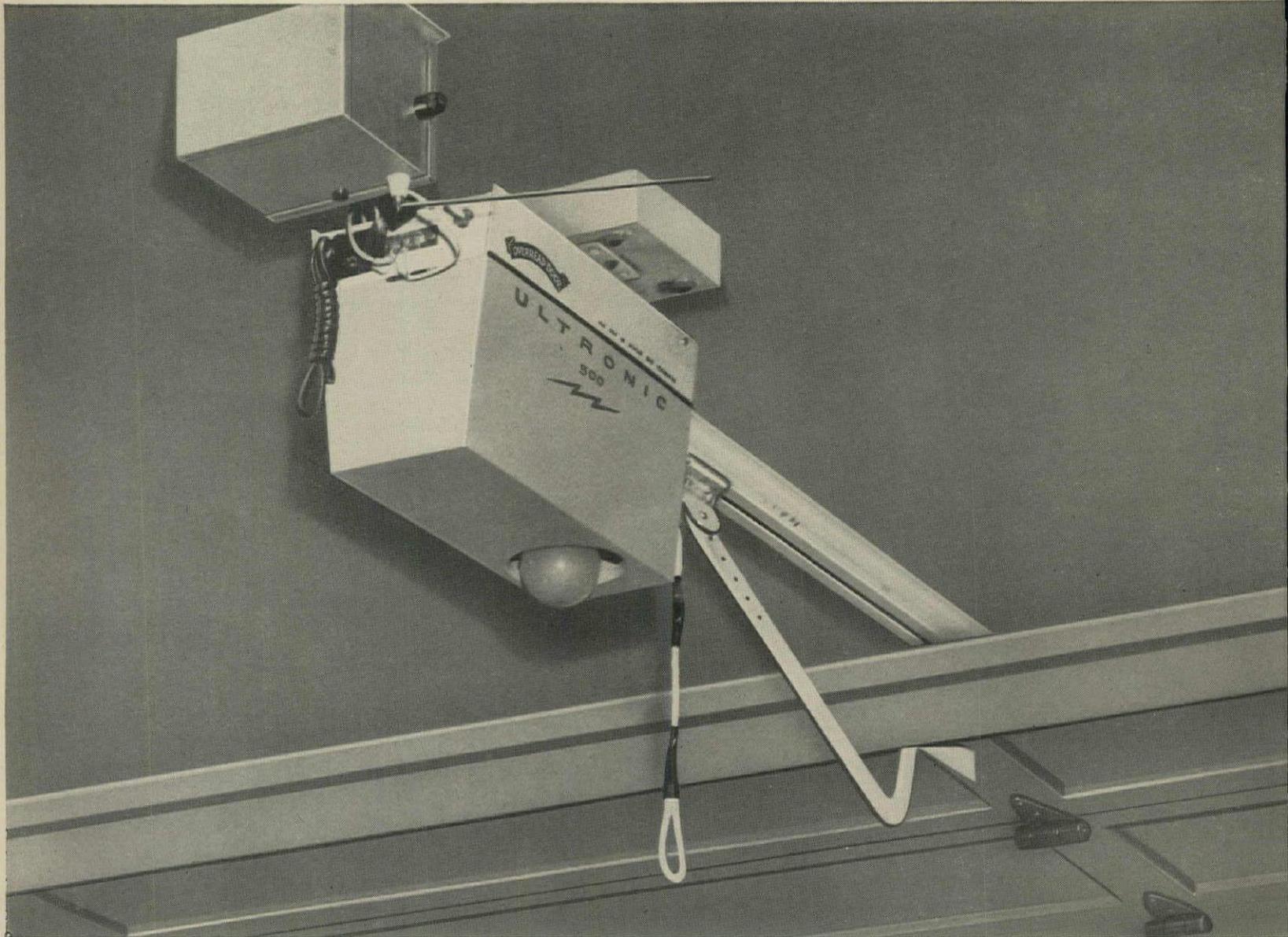
GENERAL  ELECTRIC

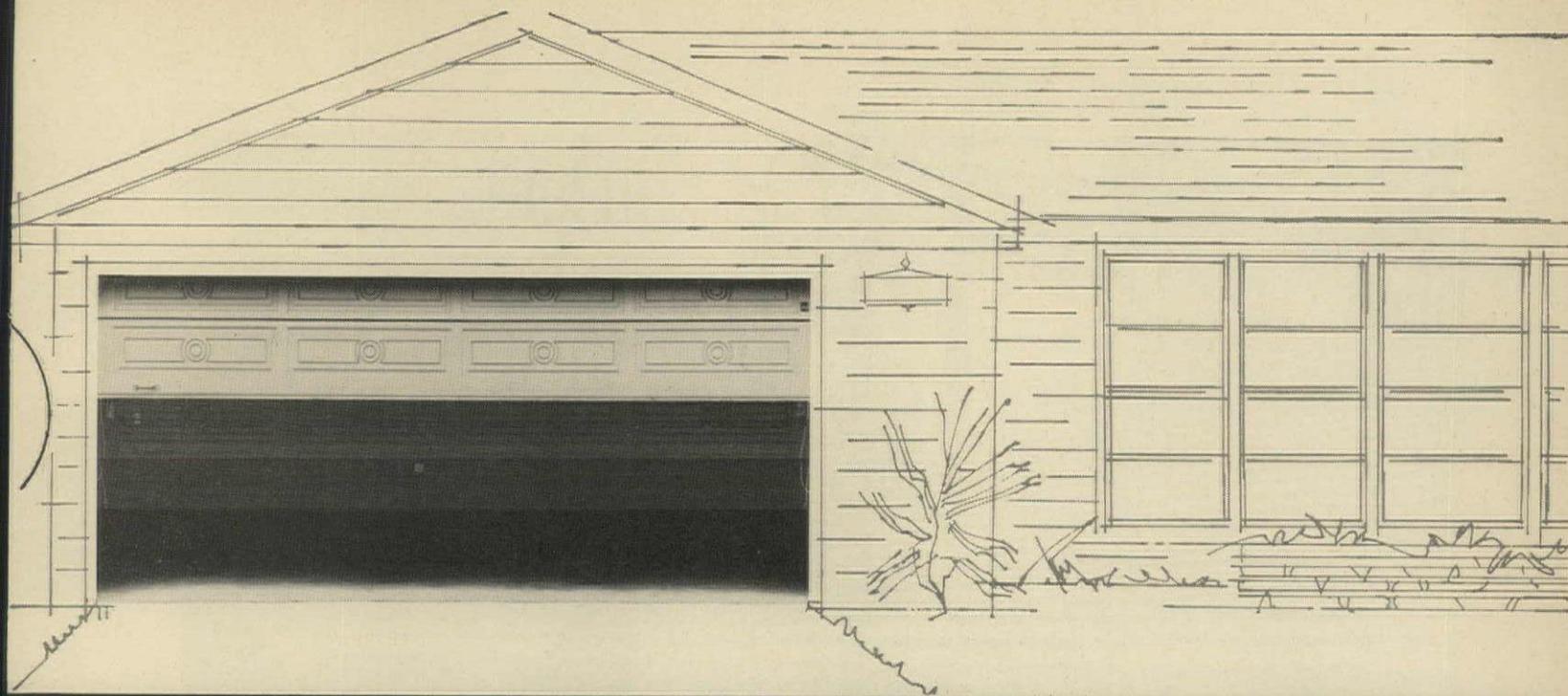




Sell 'em with
convenience
they can't resist!

SELL 'EM WITH BRAND-NEW ULTRONIC





AUTOMATIC GARAGE DOOR OPERATOR

by **OVERHEAD DOOR CORPORATION**

Now, from Overhead Door Corporation research, comes the feature you've been looking for, sales-tested in model homes and sure to fire the imagination of your prospects! It's the ULTRONIC Garage Door Operator . . . with radio controls that open and close the garage door at the touch of a button . . . to make your homes truly modern. This new development makes normal door operation old-fashioned . . . turns a former luxury into a selling feature you'll want for every model home.

Look at the appeal from your prospects' point of view! The ULTRONIC Operator gives them effortless CONVENIENCE every time they drive into the garage. Just a touch of the button (on the compact little radio transmitter in the car) and they drive right in . . . SAFE from theft or assault, WARM and DRY in the meanest weather. They like the FUN of it, and the symbol of STATUS it provides.

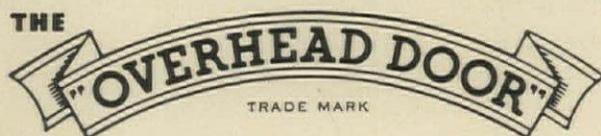
Look at the appeal from *your* point of view. This site-tested selling feature has proved itself

to be one of the most effective "salesmen" that builders have ever employed. To set your homes apart from the crowd, put this operator to work now . . . to sell for you!

SPECIAL OFFER FOR YOUR MODEL HOME!

To prove how much sales persuasion this irresistible feature can add to your homes, "Overhead Door" is prepared to make you an irresistible offer—an ULTRONIC Operator (one to a builder) installed in one of your model homes . . . on a basis so attractive that you simply cannot afford *not* to accept the offer!

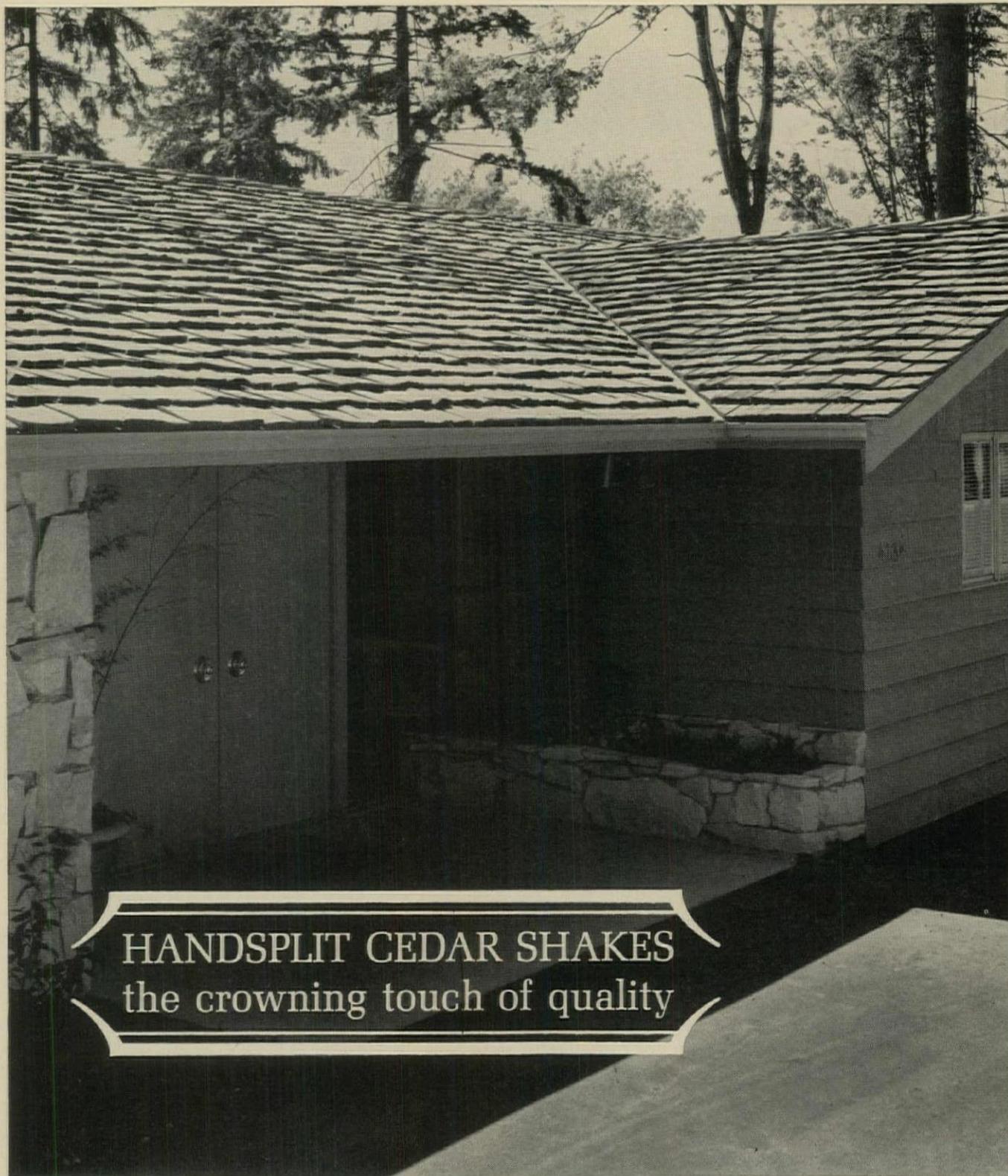
Your nearby "OVERHEAD DOOR" distributor will give you full details, also show you the free promotional aids that are included with the demonstration ULTRONIC Operator. Call him today. His name is in the white pages under "OVERHEAD DOOR." Or write for more information to Overhead Door Corporation, Dept. HH-19, Hartford City, Indiana.



*the original upward-acting sectional door . . .
made only by*

OVERHEAD DOOR CORPORATION

General Office: Hartford City, Indiana. **Manufacturing Distributors:** Dallas, Texas; Portland, Oregon; Cortland, New York; Hillside, New Jersey; Lewistown, Pennsylvania; Nashua, New Hampshire; **in Canada:** Oakville, Ontario



HANDSPLIT CEDAR SHAKES
the crowning touch of quality

There's no mistaking the genuine! A cedar shake roof—with its natural character and hand-hewn texture—says quality in a way prospects understand. And, like all really worthwhile materials, cedar adds a good deal more than beauty. Cedar shakes provide many, many years of service. They insulate against extremes in temperature far more effectively than any man-made roofing yet devised. And, they actually grow more attractive as they mellow with the seasons. If you are building quality, remember **the crowning touch**—a roof of genuine handsplit cedar.

For complete application details, see your Sweet's File, or write . . .

RED CEDAR SHINGLE BUREAU 5510 White Building, Seattle 1, Washington / 550 Burrard Street, Vancouver 1, B. C.



Through the looking glass



REPLACEMENT OR REFUND OF MONEY
★
Guaranteed by
Good Housekeeping
IF NOT AS ADVERTISED THEREIN

Bathrooms seem to grow more spacious . . .
more luxurious . . . reflected in

Miami-Carey's "magic looking glasses". Wide, sparkling Miami-Carey mirror-cabinet combinations like this handsome Broadview have clinched many a home sale. With the Broadview's exclusive "plan-it-yourself" feature, you can recess wall cabinets and a variety of bath accessories behind its rolling mirrors.

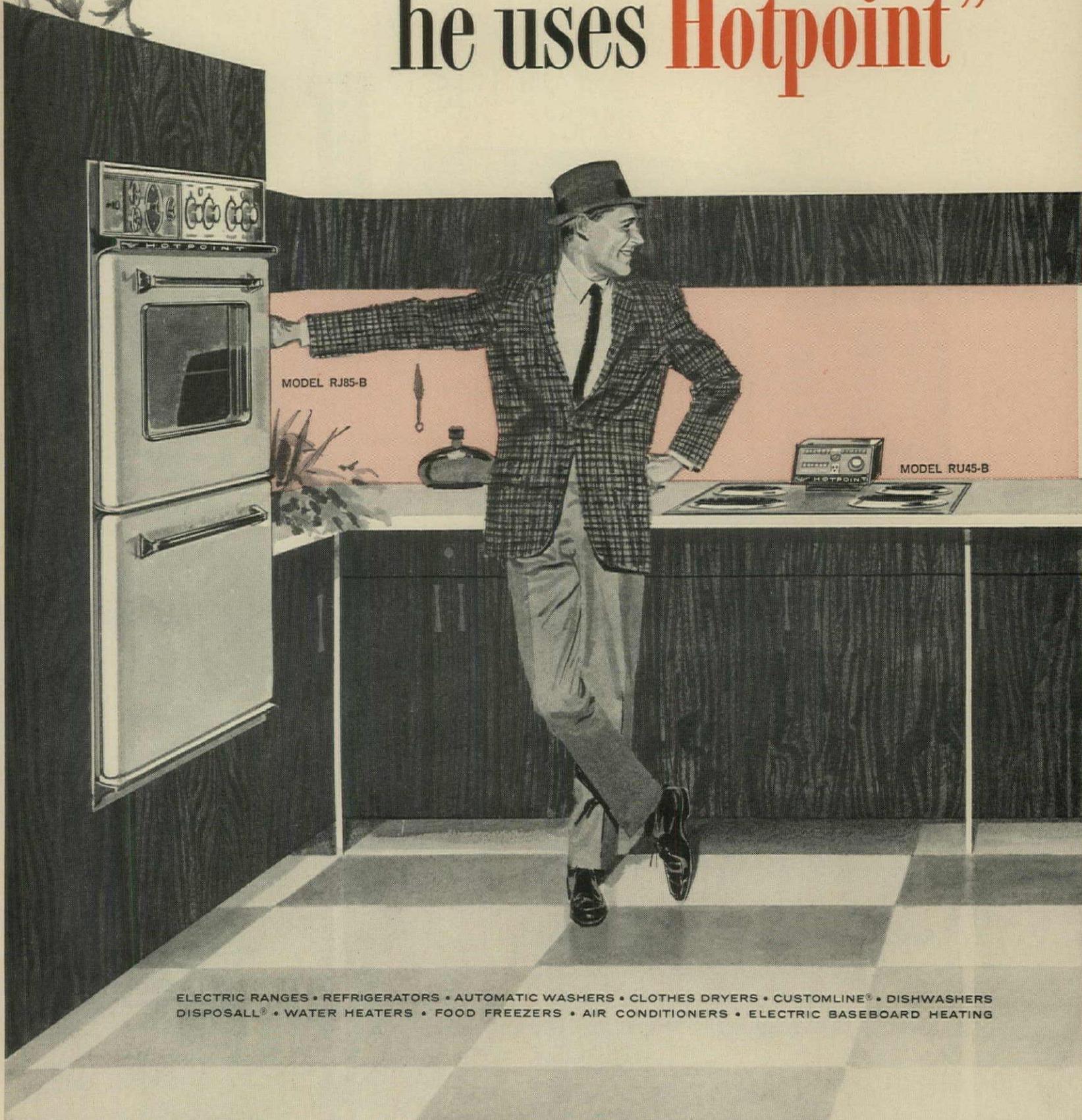
There are fine Miami-Carey bathroom products in every price range. For the new 1961 28-page Miami-Carey Catalog, "Glorifying the American Bathroom", write Dept. HH-96, Miami Cabinet Division, The Philip Carey Mfg. Company, Middletown, Ohio.

BATHROOM CABINETS AND ACCESSORIES
MIRRORS
RANGE HOODS AND VENTILATING FANS
DOOR CHIMES
ACCESS DOORS

Inside, outside
all around the house

MIAMI
Carey®

“He must be a
quality builder-
he uses **Hotpoint**”



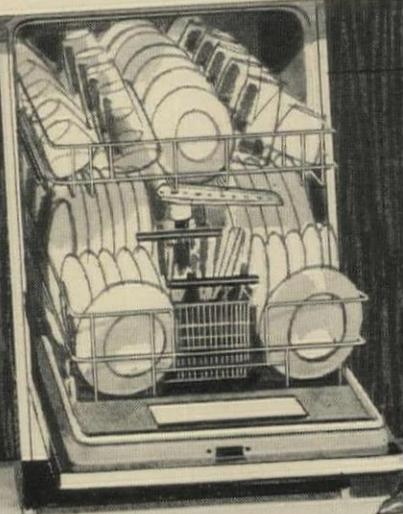
ELECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • CUSTOMLINE® • DISHWASHERS
DISPOSALL® • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS • ELECTRIC BASEBOARD HEATING

Home buyers often judge the construction of a home (which they don't know much about) by the quality of the appliances they find in the kitchen (which they know quite a bit about).

They know, for example, that Hotpoint has been famous for quality flameless appliances for over 55 years. Hotpoint invented the electric range, pioneered the first practical automatic dishwasher, and was the first major manufacturer to offer built-in ovens and surface units.

To millions of people, Hotpoint means quality appliances — and quality homes. Cash in on this fine reputation, and let Hotpoint help sell the quality of your homes.

MODEL DA65-B



Only Hotpoint offers so many quality built-ins for homes in every price range

NEW Hotpoint Bi-Level Ovens

- Two ovens in the width of one—fits in 24" wide cabinet.
- Roast-Right Thermometer, Rota-Grill Rotisserie.
- Doors remove for easy cleaning.
- 9 models in 7 finishes for 30" and 24" cabinets.

NEW Hotpoint Surface Section has faster than gas burner

- Tests show new Super-Matic 3200-watt Calrod burner boils water faster than fastest gas burner found on any stove made for home use today.*
- New control tower has appliance outlet.
- Flameless for cooler, cleaner, safer cooking.
- 5 models in 7 finishes for 30" and 24" cabinets.

NEW Hotpoint Dishwasher has dual jet-spray washing action

- Separate washing rotor for each rack.
- 4 separate washing cycles.
- 2 cushion-coated Roll-R-Racks hold twelve 6-piece settings plus silver.
- All installation connections can be made from front.
- 3 models (24") in 7 finishes in natural wood.



NEW Hotpoint Slide-In Range offers deluxe cooking at big savings

- Slides into counter, yet looks like a built-in.
- Saves on original cost, cabinets, installation.
- Twin control towers for oven, surface burners.
- Giant automatic oven has lift-off door.
- 3 models in 7 finishes for 30" and 24" openings.



NEW Hotpoint Glass-Lined Water Heater

- 10-year tank warranty.
- Extra-thick insulation.
- Flameless safe, no pilot light to go out.
- Installs without flue.
- Available in round or table-top models.



MODEL MB65-B

NEW Hotpoint Switch-Top Disposall® Food Waste Disposer

- Jam-free, pulverizes bones, rinds, corncobs.
- Can be used with septic tanks and catch basins.
- 2 models available.

*Tests conducted by A. J. Boynton and Co. under A.G.A. and N.E.M.A. standards. One 3200-watt Super-Matic burner included on model shown.



Hotpoint

A Division of General Electric Company, Chicago 44, Illinois



MARLITE Colors and Patterns Complement Any Interior!

Beautiful decorator colors. Authentic Trendwood® reproductions. Distinctive marble and design patterns. Marlite paneling, styled by American Color Trends, lends the right decorative touch for every interior. Walls of Marlite stay like new for years, yet require only minutes of care. Unlike many "finished" wall panels that dull with age and damage through use, Marlite's soilproof baked plastic finish shrugs off grease, stains, mars—even heat!

Quickly installed over old or new walls, Marlite offers almost unlimited decorating possibilities in remodeling or new construction. The large 4' x 8' panels or 16" x 8' planks are easy to cut and fit. They reduce your "in place" costs, help you meet promised completion dates.

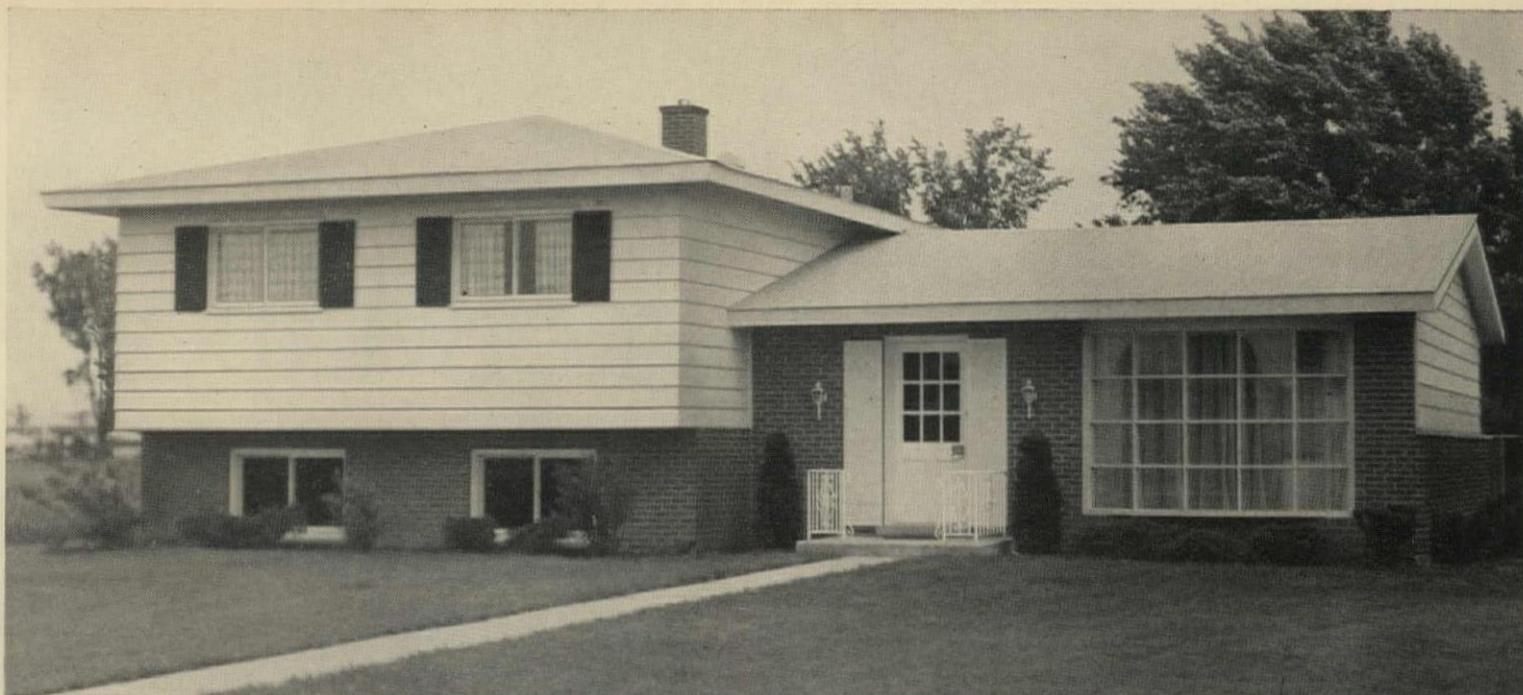
Get complete details from your building materials dealer, consult Sweet's File, or write Marlite Division of Masonite Corporation, Dept. 922, Dover, Ohio.

Marlite®

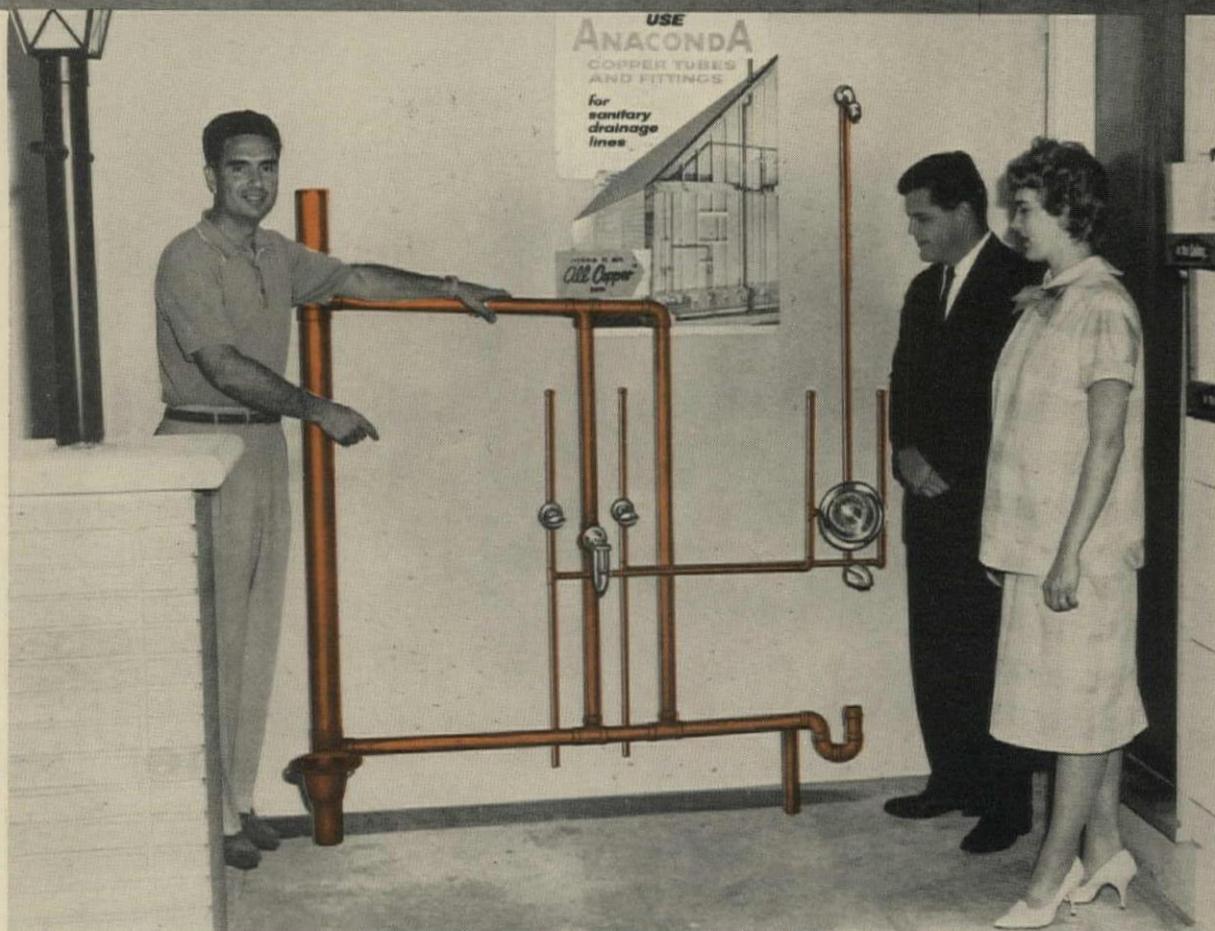
plastic-finished paneling

MARLITE IS ANOTHER QUALITY PRODUCT OF MASONITE® RESEARCH

MARLITE BRANCH OFFICES AND WAREHOUSES: 204 Permalume Place N.W., Atlanta 18, Georgia • 18 Moulton Street, Cambridge 38, Mass. • 4545 James Place, Melrose Park, Illinois (Chicago) • 8908 Chancellor Row, Dallas 35, Texas • 1657 Powell Street, Emeryville, California (Oakland) • 3050 Leonis Blvd., Los Angeles 58, California • 39 Windsor Avenue, Mineola, L. I. (New York) • 2440 Sixth Avenue So., Seattle 4, Washington



William-York makes a practice of using nationally-advertised products that home buyers know and trust.



Anaconda Copper Tube for both water lines and sanitary drainage is one of the quality products featured in the William-York Homes, Inc. display room.

Anaconda because "our clients want quality"

"We at William-York Homes, Inc. build approximately 75 homes per year on owners' lots. By their election to custom-build, our clients have indicated they want individuality of design and quality construction. In our products display room, the most prominent space is given to the 'All Copper' plumbing display. Anaconda copper plumbing has been a great help in associating our homes with quality materials and workmanship."

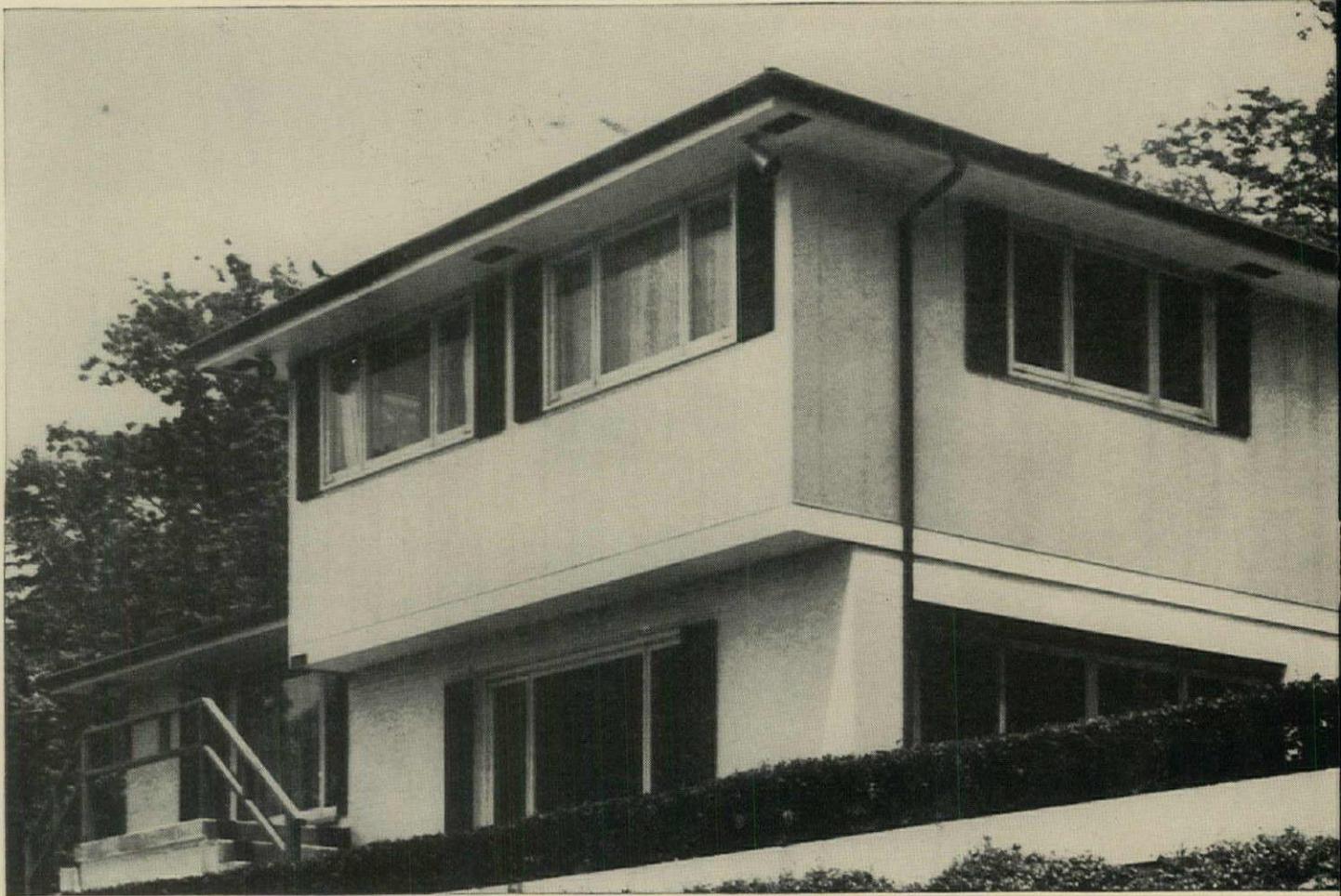
This statement by C. F. Bauer of William-York Homes reflects the experience of hun-

dreds of builders. For complete information about Copper Tube and Fittings for general plumbing, heating, air-conditioning and refrigeration, write for free copy of Publication B-1, Anaconda American Brass Company, Waterbury 20, Conn. In Canada: Anaconda American Brass Ltd., New Toronto, Ont.

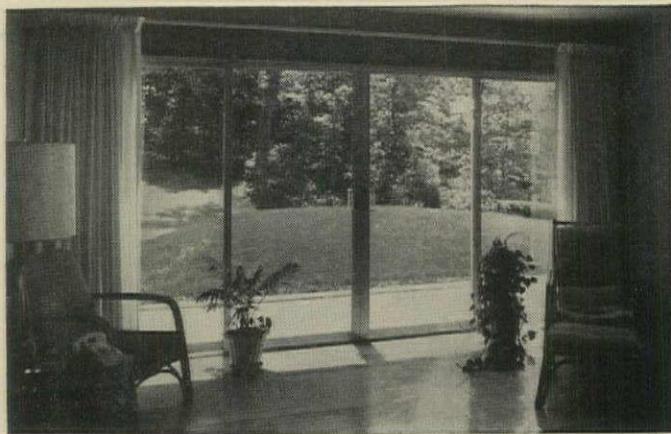
61-1023

ANACONDA[®]
AMERICAN BRASS COMPANY

“Buyers want year ’round comfort
Mine get both with **TWINDOW[®]**”



TWINDOW in every window cuts heating and cooling costs, gives year 'round comfort.



Sliding Glass Doors with TWINDOW provide maximum insulation and view.



HIGH-FIDELITY[®] Mirrors of twin-ground Pittsburgh Plate Glass on sliding wardrobe doors add a touch of elegance.

without sacrificing the view.

says Ralph G. Woodley, builder, Dayton, Ohio

The Woodley Construction Company, Inc., Dayton, Ohio, builds 50 to 100 homes and apartment units a year from \$20,000 up. Here's what Mr. Ralph G. Woodley, President of the company, says: "Home buyers of today want year 'round comfort and panoramic views from their windows and TWINDOW fulfills their desires. Our customers' windows seldom, if ever, frost up during the winter season because of TWINDOW's insulating effectiveness. Satisfied home owners become good salesmen for us with other prospects."



TWINDOW is just as important as wall or roof insulation in a quality house. It completes the insulation job. Buyers save on heating and cooling bills. On storm windows, too. None to buy, to store, to clean, to put up. They can have all this comfort *and* convenience for not much more than single-glazed windows with storm sash.

Your sash and door house or lumberyard can supply you with TWINDOW Glass-Edge or Metal-Edge in your favorite windows or sliding glass doors. Specify TWINDOW. Our free TWINDOW booklet gives you the complete story. It's available from your local PPG Branch or distributor, or write to Pittsburgh Plate Glass Company, Room 1169, 632 Fort Duquesne Blvd., Pittsburgh 22, Pa.

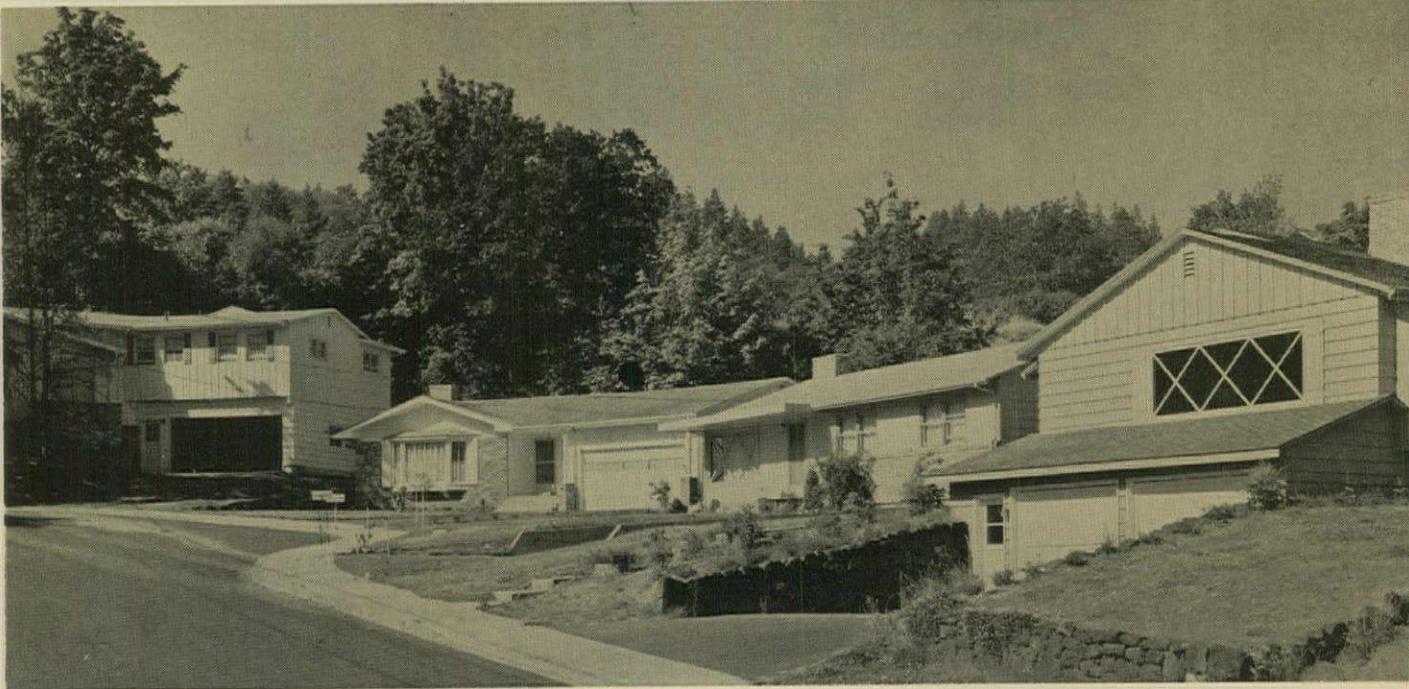
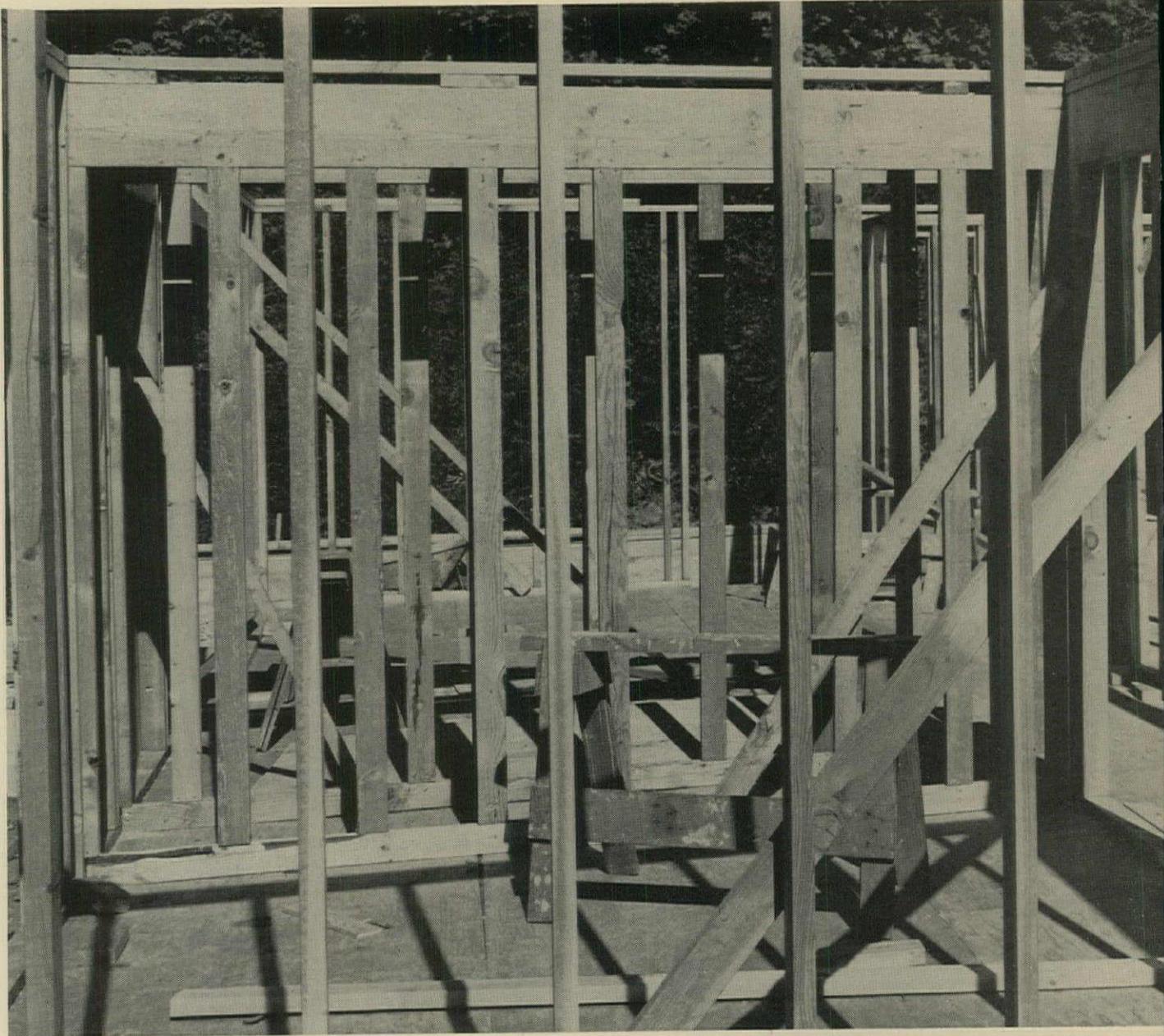
... the windowpane with insulation built in

TWINDOW[®]



Pittsburgh Plate Glass Company

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





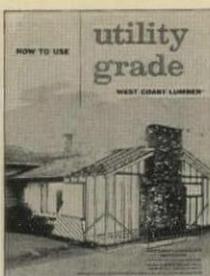
**"UTILITY GRADE WEST COAST
FRAMING LUMBER HAS
SERVED ME WELL FOR 18 YEARS,"**

**says Wes Clausen
Oswego builder of
quality homes**

"Experience in building and selling homes in the \$20,000 to \$35,000 class has taught me that top quality at a reasonable price must be built into every unit. I have successfully taken advantage of the 30% savings in lumber costs afforded by Utility grade, and at the same time built a quality reputation for myself. In today's competitive market, this saving in dimension lumber costs is one way I can give buyers more spacious homes for their money," Clausen affirms.

There is a place for Utility grade West Coast Lumber in every type of quality construction... residential or commercial. Use it for joists, sub-flooring, rafters, laminated decks and plank roofs*.

Ask your retail lumber dealer about Utility grade West Coast Lumber... he's your local supply source.



Write for
**TECHNICAL BUILDING
FACTS**

Applications are illustrated...
contains span tables.

* When used in accordance with FHA Minimum Property Standards for One and Two Living Units, FHA Bulletin No. 300.



**UTILITY GRADE
WEST COAST LUMBER**

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

WEST COAST LUMBERMEN'S ASSOCIATION

1410 S.W. Morrison Street • Portland 5, Oregon

Meanwhile, back on the farm . . .

\$20,000
face-lift
features
two and a half new Kohler bathrooms



The problems:



The Kohler solutions:



Biggest problem for the new owner of this farm house near Sheboygan Falls, Wis., was the plumbing system. There was none. Water had to be carried to the antique tub upstairs and two sinks downstairs. And the privy was outside.

As part of a \$20,000 modernizing program he ripped out the old fixtures, installed two full baths upstairs, powder room downstairs, and in the kitchen, a built-in, double compartment sink of enameled cast iron.

Kohler lavatories, closets, tubs, and All-Brass fittings were used exclusively throughout.

Moral: There's a fortune in remodeling business. Thousands of middle aged homes like this need plumbing updating and additional bathrooms.

And for more owner satisfaction, easier installation, and fewer service problems, be sure to specify Kohler fixtures and All-Brass fittings.

KOHLER OF KOHLER

Kohler Co., Estab. 1873 • Kohler, Wis.

ENAMELED IRON AND VITREOUS CHINA PLUMBING FIXTURES • ALL-BRASS FITTINGS • ELECTRIC PLANTS • AIR-COOLED ENGINES • PRECISION CONTROLS



NOW YOU CAN SELL

Sculptured Spicewood*

**CABINETS FOR
NEARLY ANY ROOM
IN THE HOUSE!**

I-XL's new Sculptured Spicewood line is chock full of intriguing opportunities for more sales. In addition to complete kitchens, you can offer: credenzas for family and dining rooms, spacious Lavanities for bath or dressing rooms (in Spicewood or white enamel finished), dressers for bedrooms and dozens of special-use combinations—all assembled from standard cabinets, with no special construction problems. All Sculptured Spicewood units have: fully-paneled doors and drawer fronts, self-closing drawers and adjustable shelves. For full information, please fill in and mail the coupon below.

*Trademark

THE I-XL FURNITURE CO., INC.

Dept. 15, Goshen, Indiana

Gentlemen:

I'm interested in Sculptured Spicewood cabinets.

- Please have salesman call.
 Please send complete information.

Name _____

Address _____

City _____ State _____

I am a Dealer Builder Remodeler

i-XL

THE I-XL FURNITURE COMPANY, INC.
 Goshen, Indiana



Build the home your customers want. Make yours a...

WESTINGHOUSE TOTAL ELECTRIC



HOME ... and get
the six top
features home buyers
are looking for



Westinghouse Total Electric Home in Cedar Rapids, Iowa. Area: 1576 square feet. A. Quincy Jones is the architect. Built by Berger Construction Company.



LANDSCAPE IS ALMOST A "ROOM" in this exciting home. Glass door (left) slides back. Living room and patio become one area for freer indoor-outdoor living.

The top features new home buyers want, according to the new NAHB nationwide survey, are: • Modern kitchen appliances • Adequate heating • Full housepower • Good insulation • Easy house cleaning • High resale value. These are the benefits that Westinghouse has consistently registered with your prospective customers on television and in national magazines. They expect them in a Total Electric Home. You can capitalize on these features by making your present homes Total Electric . . . and in addition, you get the benefits of:

1. *The convenience of one single point of contact.* This point of contact is the Westinghouse Residential Sales Manager . . . one of 67 in principal markets, responsible for full-line sales.
2. *The selling appeal of one respected brand name . . . Westinghouse,* the best known name in Total Electric Living . . . for kitchen appliances and year-round heating and cooling.
3. *A coordinated merchandising plan tailored to sell houses in volume.* Includes traffic-building advertising promotion aid, selling ideas, product training and publicity assistance.

For full details on the Residential Marketing Program, call your Westinghouse Major Appliance Distributor, or write for free booklet, "New Direction in New Profit for Builders," Westinghouse Electric Corporation, Pittsburgh 30, Pa.

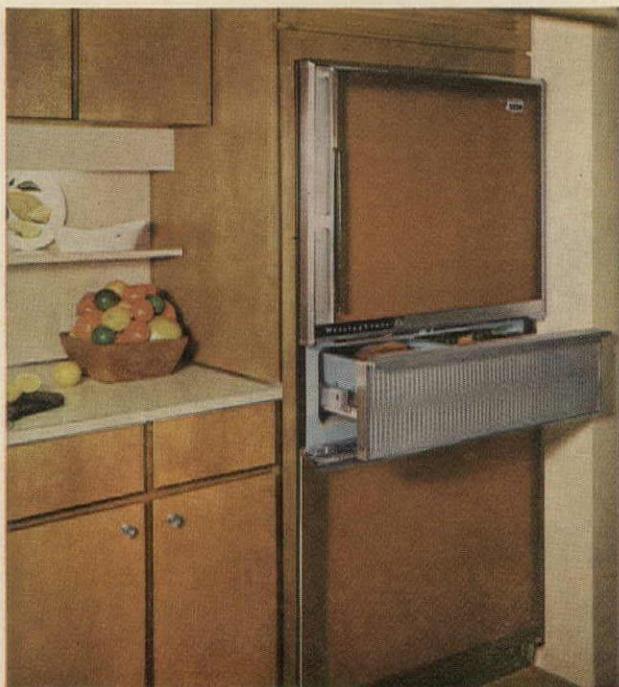
You can be sure . . . if it's **Westinghouse** 



TO PLEASE THE HOUSEWIFE, place the kitchen at the center of the family living space. Top all work surfaces and tables with Westinghouse Micarta®. It's colorful, abuse resistant—wipes clean, won't show age.



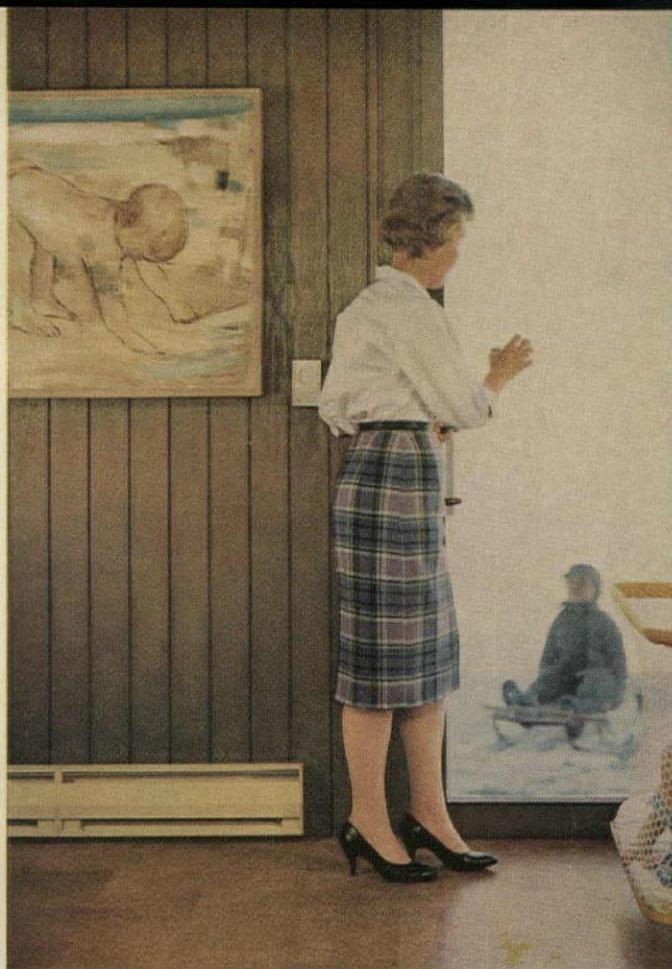
HERE'S A SURE-FIRE SALESMAN—the Westinghouse Roll-Out Dishwasher. Only dishwasher that heats its own water to 140 deg. before dishwashing begins. No need to say more: every housewife knows, "the hotter the water the cleaner the dishes."



BUILT-INS ADD INSTANT SALES APPEAL. This Frost-Free Westinghouse Center Drawer Refrigerator has 3 roomy units. Exclusive Center Drawer keeps meat fresh 7 days without freezing.



ELECTRIC COOKING CENTER catches the eye. Westinghouse Range Surface Units "fine-tune" the exact heat desired. Oven has the exclusive Roast Guard that keeps meat hot, juicy, tender, hours after it's cooked. Everything comes out better, too!



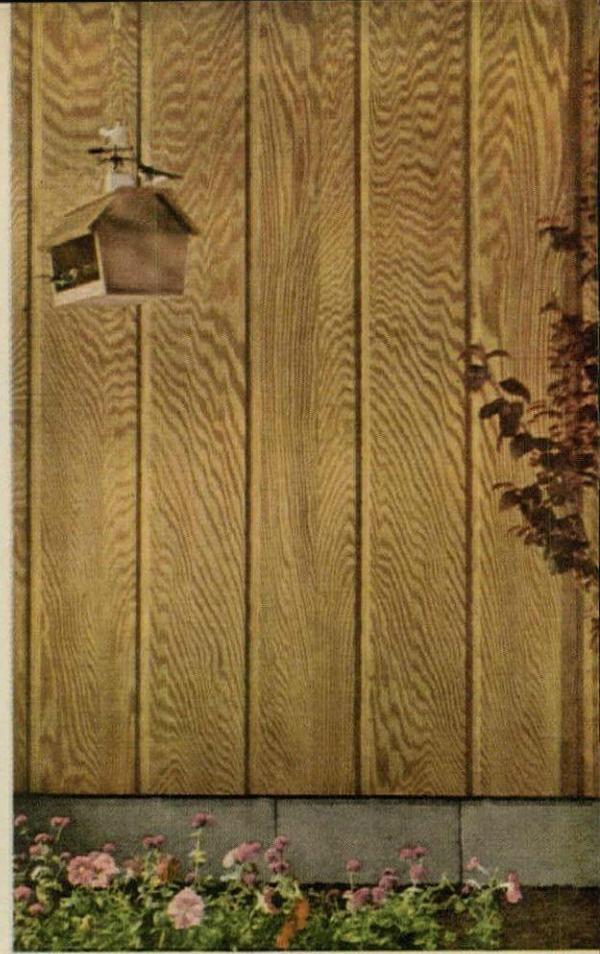
WESTINGHOUSE ELECTRIC BASEBOARDS give clean, quiet, flameless heat . . . and each room has its own control. According to "Electrical World," 10 per cent of all new homes today are electrically heated. It's a trend!



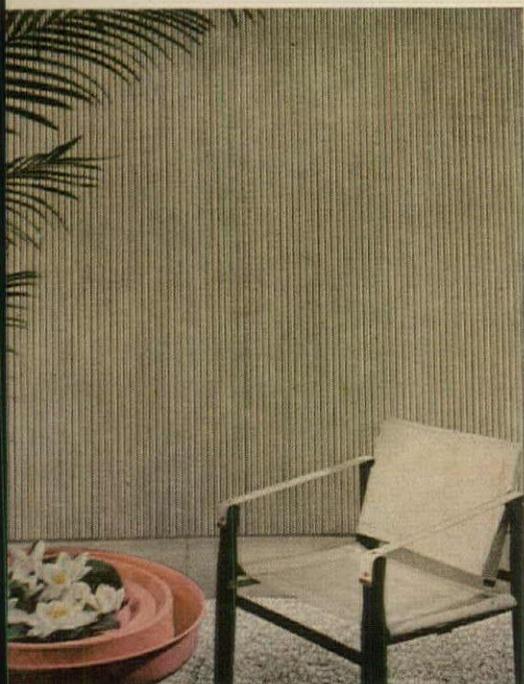
INCLUDE AIR CONDITIONING by Westinghouse. Customers know the name—appreciate the cool comfort. Excellent dehumidification is an added health protection.



WELDTEX® LAP SIDING



EARLY AMERICAN® CEDAR (abraded shown)*



FORMTEX®



CEDAR TEXTURE 1-11 & CEDAR IVY LEAGUE (rough-textured shown)*



WELDTEX

WELDWOOD TEXTURED SIDINGS—real wood textures for economical stain finishes.

VARIETY IS THE SPICE OF SALES

Avoid look-alike houses with beautiful Weldwood Guaranteed Sidings—

for economical installation, custom look, low maintenance

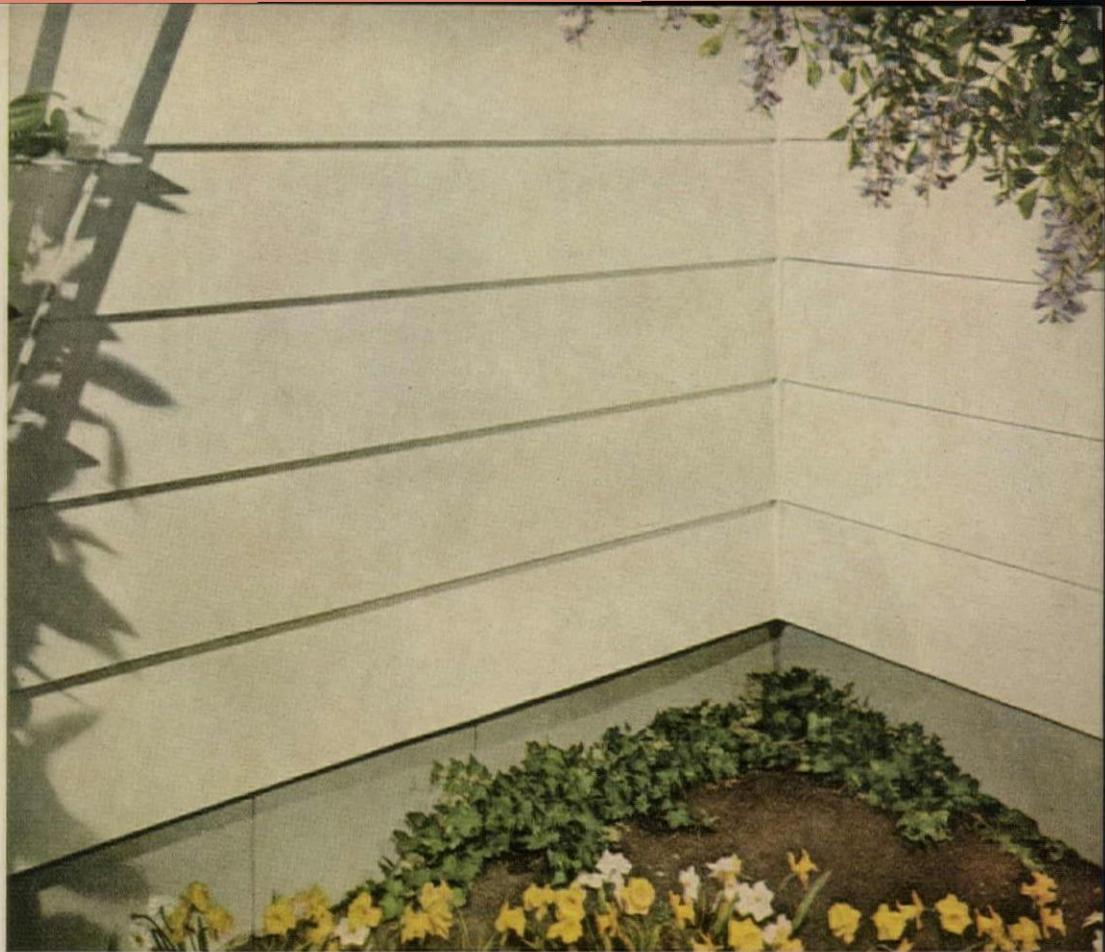
The beauty of Weldwood® Guaranteed Sidings is apparent immediately to the eye. But, their value is more than visual. Even more important to the builder who uses them is the

money they save him and the maintenance they save his home buyers.

Weldwood Sidings are easy working, dent and split resistant, and do not conduct electricity. Your houses can be warm and sturdy in all climates and weather, yet you can eliminate sheathing material and labor. You build faster with big plywood panels and you can vary the exterior



DURATEX®



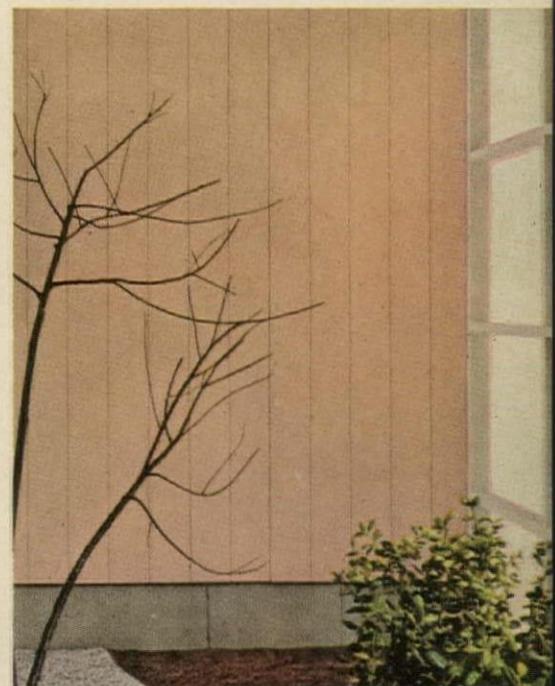
DURAPLY® LAP SIDING



DURAPLY IVY LEAGUE



DURAPLY FLAT PANEL



DURAPLY V-6 & V-8

WELDWOOD DURAPLY SIDINGS—for truly low maintenance painted exteriors.

appearance of your houses without changing floor plans, structural details or installation techniques. Add to this the savings of one coat on-the-job painting of factory-primed Duraply Sidings and the result is lower labor and lower overhead costs.

The many advantages you enjoy with Weldwood Sidings are spelled out in detail in Weldwood's brand-new 16-page illustrated booklet "Weldwood Guaranteed Sidings." For your free copy, simply mail the coupon.

WELDWOOD SIDINGS

United States Plywood, 55 W. 44th St., New York 36, N. Y.

NEW MERCHANDISING PROGRAM

Special! Get the added sales help of Weldwood's "Your New Home" Merchandising Program.

**Weldwood Cedar Sidings are available either rough-textured or abraded*

HH 9-61

United States Plywood, 55 West 44th Street, New York 36, N. Y.

Please send me your new 16-page booklet, "Weldwood Guaranteed Sidings"—#2208

Please send me details on Weldwood's sales-boosting "Your New Home" Merchandising Program.

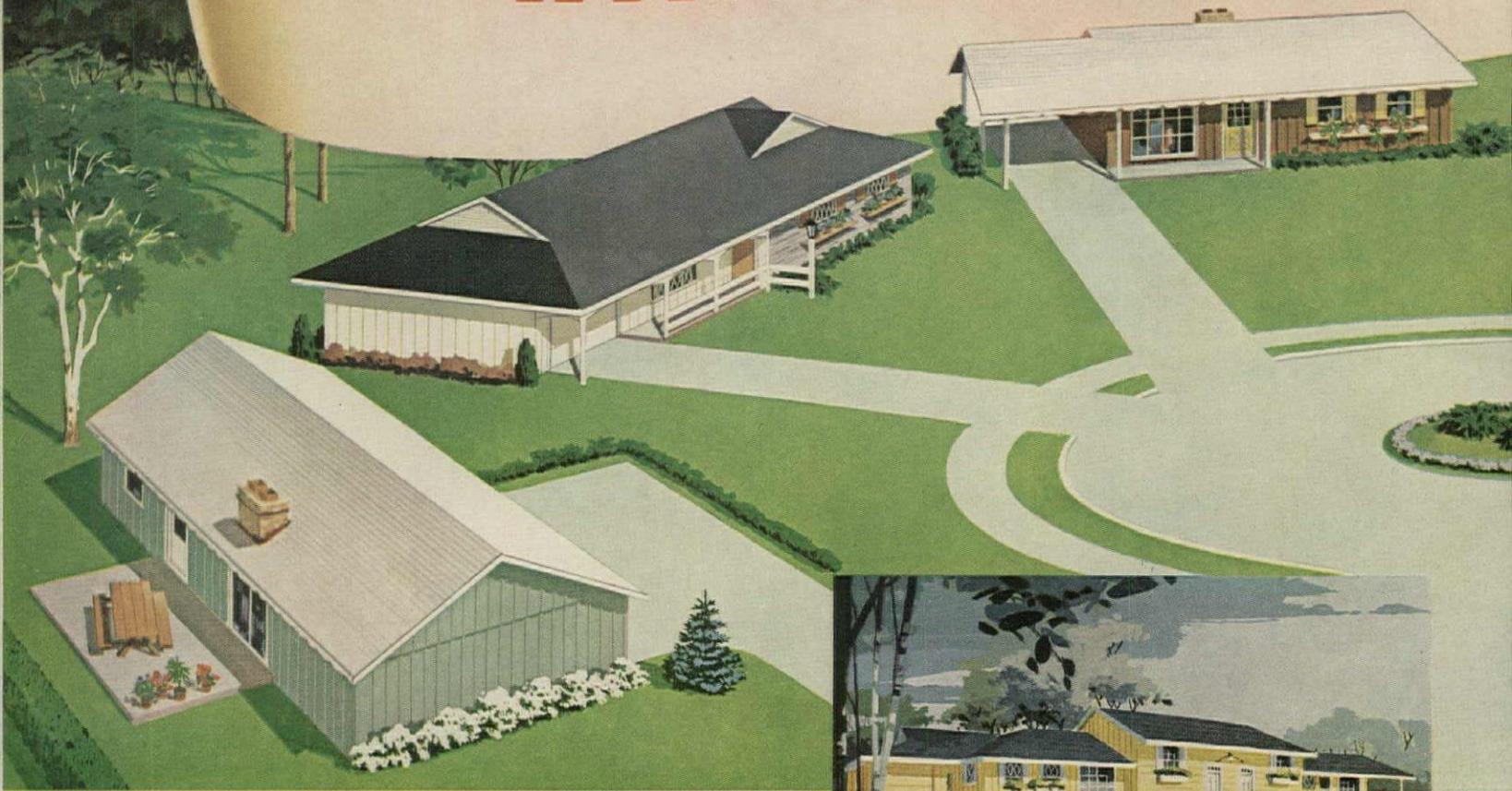
Name.....

Firm.....

Address.....

City..... Zone..... State.....

NATIONAL HOMES WITH EVERYONE



"Senior Citizen" Homes



New! Apartment-Style National Homes

ADVANCE SHOWINGS SWEEP MARKET AFTER MARKET—In subdivisions across the country, model introductions of the 1962 National Homes and Lafayette Series Homes are piling new sales records on top of heavy spring sales.

BONUS SPACE—BONUS VALUE—The greatest space-per-dollar values ever offered touched off this sales landslide . . . with "optional-use" areas in these 1962 Bonus Space Homes driving home sale after sale to growing families.

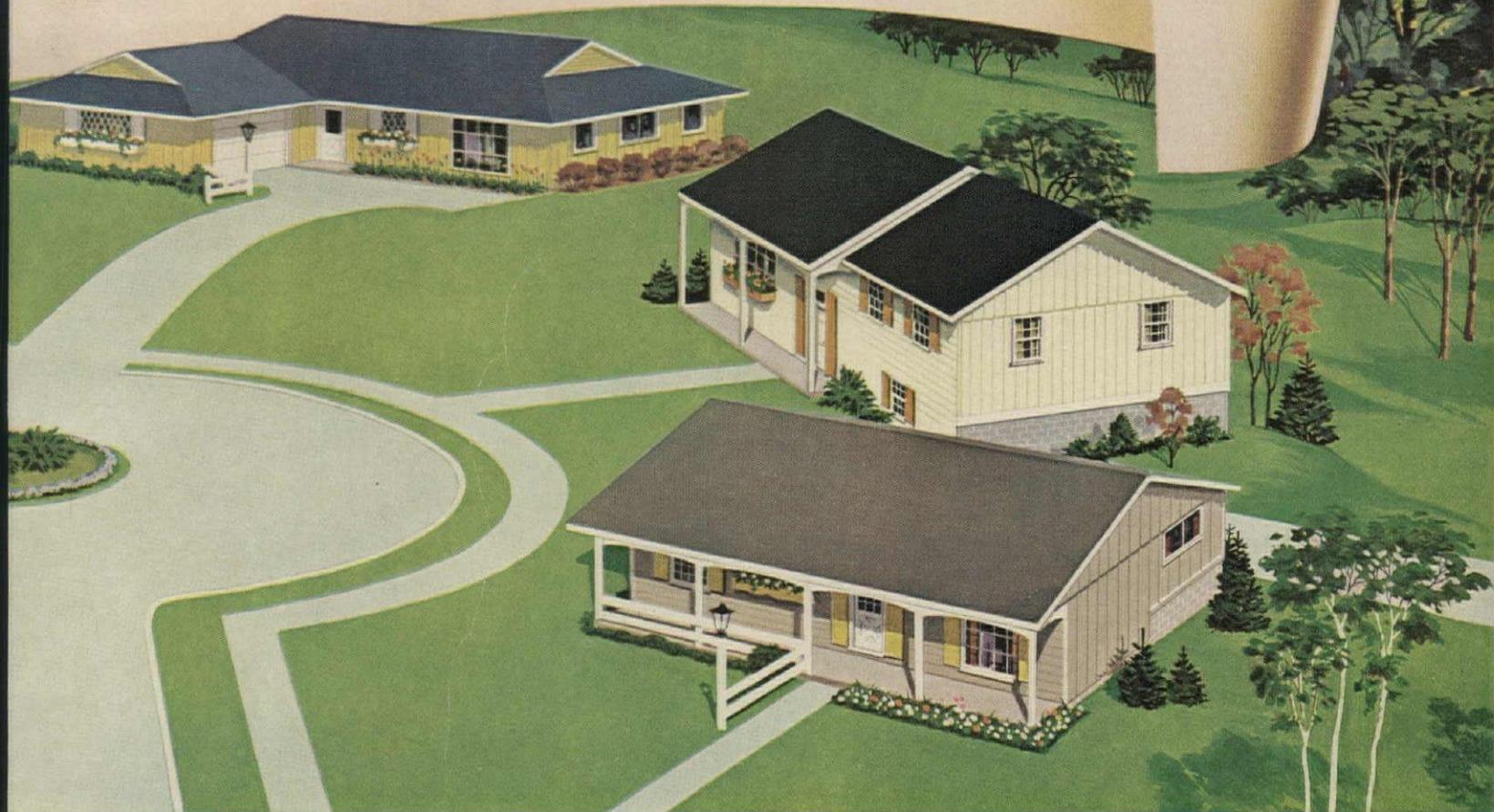
SENIOR CITIZENS SOLD—Adding a solid smash to soaring sales records has been the overwhelming acceptance of our new Senior Citizens Homes . . . designed specially for the comfort and convenience of retiring couples. Now you can offer them retirement in their own home towns, among friends and families.

\$500 CONSTRUCTION SAVINGS—Newest National technical advances have given builders new profits, by trimming another \$500 from construction costs:

- 1. New Precision Floor System**—Cuts installation time to 4½ man-hours, saves a full day! **SAVINGS: \$167.50!**
- 2. New Aluminum Perforated Soffit**—Slashes installation time 6-10 man-hours, gives superior ventilation and rain/snow entry barrier. **SAVINGS: up to \$50!**
- 3. New Dual-Duct Heating System**—The greatest technical advance in home heating systems since World War II. **SAVINGS: \$250!**
- 4. Single Combination Rear Door**—House door and screen/storm door in one. Ends second-door installation cost, cuts insurance claims!

LET NH RESEARCH YOUR DEVELOPMENT—National can pick winners for you . . . with National's field-tested market research . . . the proven sales-maker of all time. You'll build models tailored to meet your local buying trends . . . far ahead of competition. Write now for full details, to the nearest National Manufacturer listed at the right.

ARE DESIGNED IN MIND!



Nationally advertised in LIFE

"Bonus Space" Homes

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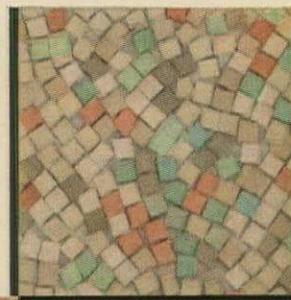
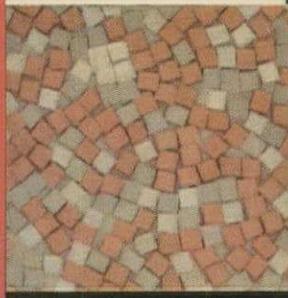
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Roundup:

Housing heads for a bigger year than expected

The recovery from last year's slump is showing surprising vigor.

"All over the country there has been a big rise in sales," reports NAHB President Jim Burke. "I have been in 15 or 20 states and talked with builders from even more, and everywhere builders are more optimistic about sales. The demand has been there all the time, but for the past 30 to 45 days people have been a lot more confident and are now buying houses."

Burke is backed up by government economists who now predict housing starts will top 1,300,000 this year (vs 1,279,000 last year). The surge continued through July, when housing normally shows a seasonal slump. FHA new-home applications rose 2% on a seasonally adjusted basis, the key statistic which measures monthly changes against the yearly rate. The Commerce Dept also reported a 2% climb in the seasonal rate of value of new residential construction.

How will housing fare now with the new accent on defense?

Economists figure defense spending may spur the economy, increase housing starts. No one looks for materials shortages to hold housing back. One economist points out that President Kennedy is aiming at a long-term defense build-up, so the impact on housing could be greater in 1962.

Most immediate effect is a sharp increase in interest in fallout shelters for homes. Soon after the President's call for stepped up defense over the Berlin crisis, FHA made shelters eligible for the new \$10,000 20-year home-improvement loans.

Both FHA and the Pentagon agree Sec 810 offers the best opportunity for defense housing. This so-far-unused section lets FHA insure 5,000 units of off-base housing for military personnel, essential civilian employees, and even contractors working on military installations. This year, Congress made two important changes in Sec 810 which give it significant advantages over Capehart housing. The changes: 1) units do not have to be approved as military expenditures by Congress as under Capehart, and 2) the Defense Dept does not have to guarantee defaults to FHA as it must for Capehart units.

FHA will accent both land and materials testing

Spelling out rules for its new Sec 233 for experimental housing (NEWS, Aug), FHA makes it clear 1) it will encourage you to try new ideas, and 2) more money will be available for insuring test houses than you might think from the Housing Act's \$1 million authorization.

All Sec 233 houses must meet regular FHA minimum property standards except for the new features being tested or demonstrated. FHA now is thinking about a loss ratio of perhaps 5% on Sec 233 insurance (vs .03% on Sec 203 insurance). This would multiply the \$1 million authorization to \$20 million in insurance risks. Moreover, the added risk factor would be applied only against the experimental feature of the house, not the whole house. If FHA insures a fiberglass bathtub with a replacement cost of \$40 in an otherwise conventional house, for example, only the \$40 would be reckoned in the Sec 233 authorization, says FHA now.

Washington must approve all applications for test houses, will judge them by these guidelines:

Highest priority will go to ideas with the greatest chance of cutting costs. A land-planning scheme which cuts house price by \$300 could rate higher than a new material or construction method saving \$50.

Only the fewest houses needed to demonstrate a material or technique will be approved. More may be needed to test new land-use methods than materials, of course, but large subdivisions of experimental housing will not be okayed.

Tests of new products in actual use is the goal. (For example, would fiberglass bathtubs be ruined by household cleansers?) But laboratory tests must come first. FHA will keep manufacturers from using the public as a guinea pig.

Look for more pressure to stop discrimination in housing

A report due this month from the President's Civil Rights Commission will put heavy stress on housing segregation problems and what the commission thinks should be done to solve them. With pressure building up for federal action to stop discrimination in housing, the report will bring the bias issue to a head.

Pressure for action—perhaps the executive order banning discrimination which President Kennedy promised in his campaign—will intensify if the Administration's bill for a cabinet Urban Affairs and Housing Dept is shelved by Congress.

NEWS continued on p 48

NEWS INDEX

Housing policy	48
HLB shifts policy for over \$20,000 homes	48
Getting FHA's new programs rolling	49
FHA begins cutting backlog.....	49
Legislatures	50
Record gains for anti-bias laws.....	50
California sets code standards.....	50
Mortgage money	51
FNMA prices set the market.....	51
Will S&L income tax cut mortgage funds?	55
How 10%ers flourished and faded.	57
Stock market	59
Taxes	62
What happens if only land is taxed?	62
Urban renewal	68
San Francisco contest cuts bidding costs	68
Enforce codes or else.....	71
Public housing	71
Slipshod practices cut rent.....	71
A city defies HHFA.....	71
Housing market	73
New rules on package mortgages..	73
How many builders are there?....	78
People	75
Ben Deane quits Barrington Plaza.	75
Canada	77
Statistics and indexes	
Mortgage quotations	55
Housing stock quotations	59
FHA, VA applications	62
Housing starts	62
Materials prices	62
Residential construction costs	62

Federal S&Ls can now give you terms that compete with FHA over \$20,000

In a sweeping policy change that caught the housing industry by surprise, the Home Loan Bank Board last month cut down payments and extended terms for homes costing between \$20,000 and \$30,000. Some observers like Houston Mortgage Banker Donald McGregor believe the move "could have a bigger impact than the Housing Act." Here are five important reasons:

1. Federal savings & loan associations may now make advance commitments to homeowner-borrowers as well as builders.
2. They may finance a \$30,000 house for only \$3,500 down vs \$8,000.
3. They make make loans for 30-year terms vs 25 years.
4. They may now put 20% of their assets (vs 15% of deposits) into these liberal loans. This potentially puts an additional \$3 billion into the market.
5. And—some experts predict—FHA may be forced from the over \$20,000 market and become an agency for financing home improvements and lower-priced homes.

Chairman Joseph McMurray of HLBB quarterbacked the change—a change which could make him a more important man in housing than the FHA commissioner.

He forecasts enthusiastically: "A year from now you will see a great change in [S&L] lending practices."

Even before taking office in March, McMurray championed more liberal lending. In heading President Kennedy's housing task force, McMurray pushed for cutting FHA down payments in the over-\$18,000 category (H&H, Feb). And the Housing Act contains his key recommendation that FHA loan limits be increased from \$22,500 to \$25,000 for one-family homes.

McMurray sees three reasons why S&Ls will want to make the new loans

1. The assurance that the HLBB is behind S&L officials will remove fears that examiners will later question high-ratio loans.
2. The loans made will be sounder, because borrowers will have to certify that there is no secondary financing.
3. "The good old business of competition."

Here are details of HLBB's sweeping reduction of down payments:

Two actions account for the changes shown in the table below: 1) the limits for high-ratio loans were increased 20%, from \$22,000 to \$26,500, and 2) the percentage of appraised value was increased from 80% to 90% from \$20,000 to \$25,000, and to 80% over \$25,000.

As a result buyers of a conventionally financed \$24,000 home must pay only \$400 more than they would under FHA. Before, the difference was \$800.

As prices go higher, the federal S&Ls are increasingly competitive as their down pay-

ment requirements drop dramatically. For a \$26,000 home, conventional down payments are cut a whopping \$1,300 from \$4,000 to \$2,700, within \$200 of FHA.

And over \$28,000, conventional down payments become smaller than FHA. They are \$700 lower at the \$29,000 price and at \$30,000 down payments are slashed by \$4,500 to a level \$1,500 below FHA rates.

30-year loans make S&Ls competitive with FHA on monthly payments, too

You should find the new terms make it much easier to qualify buyers in the \$20,000-to-\$26,000 price range.

Before the change, conventional buyers had to pay from \$10 to \$13 more a month. The table below shows how this is now cut to \$2 to \$7 by the stretched-out terms. Interest for conventional loans is calculated at 6%, compared to the 6.02% which HLBB says is the average interest for new home loans.

Over \$26,000 the new monthly payments gradually become higher than either the old S&L or FHA payments, because mortgages can be much bigger under the new regulations.

You can now get S&L loans for construction of for-sale homes

This continues the advance commitments in effect for the smaller 90% loans S&Ls could make before.

During construction the builder can draw up to 80% of the appraised value. The remainder is disbursed when the home is sold to a qualified buyer.

You can now get S&L loans for construction of contract homes

This means contract builders will have an easier time in this market. A potential homeowner can get his mortgage application ap-

proved by the S&L, then hire a contract builder to put up the house he wants. The builder will receive cash payments up to 80% of the appraised value during construction, the remainder when the work is completed.

HLBB's rules now let S&Ls put more money into these new loans

Now an S&L may put 20% of its assets (which includes unallocated reserves, loans other than mortgages, and office buildings) into the higher loans, compared to a limit of 15% of savings capital (cash deposits only) before. The change adds \$3 billion for these loans. So now:

"A potential \$8 billion would be made available for these modern conventional loans," says President Charles A. Wellman of the Glendale (Calif.) Federal S&L, and legislative chairman for the Natl League of Insured Savings Assns.

Bob Weaver believes S&Ls may take over more of the \$20,000-up market

"Joe McMurray acted independently in announcing the new terms, but his thinking and my thinking on this point coincide exactly," the HHF Administrator says.

"I believe FHA should concentrate its efforts where the risk is greatest and that conventional lenders should be encouraged and given every opportunity to take over as much of the market as possible." This, says Weaver, will allow FHA to do a better job in markets where conventional lenders find risks must be spread through mortgage insurance.

Mortgage bankers and builders seem agreed the move leaves FHA concentrating on moderate priced homes and home improvements. In arguing for housing legislation this year, the Administration stressed that these housing needs were not being filled.

But Mutual Banker Robert Morgan of Boston says FHA has been "driving itself out of the market—by slow service and poor delivery of debentures after defaults." He predicts HLBB's move will bite heaviest into the \$25,000-and-over class.

Economist Miles Colean figures the action gives S&Ls the opportunity to "sweep the field" over \$20,000, especially if FHA sluggishness continues. In areas like Florida, where S&Ls are especially aggressive and FHA processing torpid, the move will put S&Ls in a much stronger competitive position.

"The S&L competition is going to be rough," predicts Mortgage Banker Lon Worth Crow of Miami. He says many federal S&Ls will go into over-\$20,000 subdivisions. "A federal S&L can give you an answer on a mortgage in 48 hours. FHA takes two months."

Today S&Ls are making more high-ratio conventional loans

President Max Karl of the only private company insuring S&L loans (Mortgage Guaranty Insurance Corp., Milwaukee), says 68% of his business in July represented loans for over 80% of house value, a jump from 44% a year ago.

For the first quarter of this year, federal S&Ls made \$26.7 million worth of high-ratio loans, a 60% increase over last year. But this was still only 0.8% of their total volume.

Builder Don Huber of Dayton's Concept Development Co thinks S&Ls will jump into the market in Chicago, where he is building in the \$21,000 range. But in Dayton, it may be two years before the loans catch on.

In San Diego, Harvey Furgatch of American Housing Guild expects S&Ls to use the loans to move unsold houses.

But FHA will continue as a big factor, because California's conventional 6¼% and 6½% rates make high monthly payments.

HOW FEDERAL S&LS CAN NOW COMPETE WITH FHA

HOME VALUE	FHA	MAXIMUM LOAN		DOWN PAYMENT		MONTHLY PAYMENTS			
		NEW S&L	Old S&L	FHA	NEW S&L	Old S&L	FHA (35 yr., 5¼% + ½% Ins.)	NEW S&L (30 yr., 6%)	OLD S&L (25 yr., 6%)
\$20,000	\$19,000	\$18,000	\$18,000	\$1,000	\$2,000	\$2,000	106.87	108.00	116.10
21,000	19,800	18,900	18,800	1,200	2,100	2,200	111.37	113.40	121.26
22,000	20,500	19,800	19,600	1,500	2,200	2,400	115.31	118.80	126.42
23,000	21,300	20,700	20,400	1,700	2,300	2,600	119.80	124.20	131.58
24,000	22,000	21,600	21,200	2,000	2,400	2,800	123.74	129.60	136.74
25,000	22,800	22,500	22,000	2,200	2,500	3,000	128.25	135.00	141.90
26,000	23,500	23,300	22,000	2,500	2,700	4,000	132.19	139.80	141.90
27,000	24,300	24,100	22,000	2,700	2,900	5,000	136.68	144.60	141.90
28,000	25,000	24,900	22,000	3,000	3,100	6,000	140.62	149.40	141.90
29,000	25,000	25,700	22,000	4,000	3,300	7,000	140.62	154.20	141.90
30,000	25,000	26,500	22,000	5,000	3,500	8,000	140.62	159.00	141.90

HHFA and FHA must get money to make new programs work

But the request for funds may now bump into Congressional budget cutters

Why? In a word, Berlin. Earlier the Housing Act sailed through Congress on a free-spending note. Now Congressmen are voting new billions to bolster the US defense, and some are having annoying second thoughts about the billions already voted for housing (NEWS, Aug).

An indication of how some Congressmen will voice their concern comes from the Republican national committee. The committee calls for saving "several billions of dollars annually."

The first target as Republicans see it: "The vast middle-income housing programs for people who can afford to pay for their own homes."

Housing agency funds will have tougher going than usual

To get its new programs rolling HHFA is asking an extra \$67,175,000 in the fiscal year ending next June 30. This is in addition to the \$55,468,000 it has just received. (It takes two trips to Congress to get funds: one, just cleared, to support current HHFA programs, one pending to finance fiscal 1961-62.)

The biggest slice of the new cash is \$50 million to finance loans under the housing for the elderly program. The Housing Act authorized the extra \$50 million for HHFA's Sec 202 direct-lending program but did not actually appropriate the money. If HHFA gets the money, 50-year loans at 3½% interest can be made to consumer cooperatives and public agencies which are not engaged in public housing solely.

Next largest sum is \$16.4 million for urban planning grants. Like elderly housing loans, these were approved in the housing act but money was not appropriated.

Significantly, HHFA's request is far below the \$55 million which Congress authorized. The grants would be made to state and regional planning commissions, with the fed-

eral government paying for two-thirds of the cost, an increase from one-half.

To administer these programs, the Administrator's office wants another \$215,000.

HHFA says most of this money will be used by the compliance section in keeping a watchful eye on how the grant and loan funds are spent.

FHA seeks \$5,350,000 to handle the workload of its new programs

Since the House appropriations committee considers such requests in secrecy, FHA has not made public its official estimate of activity under its various new programs.

FHA Commissioner Hardy makes it clear that administration of the new \$10,000, 20-year home improvement loans will be most expensive. And this program will be the most complicated to get moving, because FHA for the first time is going to insure second mortgages for improvements. Hardy does not see how he can put the new programs in effect if he doesn't get this money—and soon.

Since each loan will be processed separately, FHA expects to use its own staff to handle applications. This means that even the new authority to hire fee appraisers will have little or no effect on speeding these loans.

"We might use a few fee appraisers, but because it has an element of new construction, we will probably have to make most of this program work with our own staff.

FNMA wants to spend \$350,000 of its own money for its new duties. Like FHA, FNMA revenue pays its own expenses but it still must get Congress to approve its budget.

The major influx of new business is expected to come from the new home-improvement loans and Sec 221 bargain-basement rentals. This program makes 40-year, 100%-of-cost loans for five-unit-and-up rental housing available to cooperatives, non-profit or limited dividend corporations, and public

FHA gets go ahead on fee appraisers

The signal came when Congress last month dropped a much criticized limit on fee appraisers it saddled on FHA a year ago.

The limit required fees paid to all outside appraisers hired by FHA to be charged against the agency's regular budget. This effectively stopped district offices from hiring outside appraisers.

As a result delays lengthened for builders this spring and summer. The national average for processing applications rose to nearly four weeks, compared to the two weeks FHA wants. Some district offices were worse. New York City took five weeks. San Diego and Dallas neared the six-week mark, and San Francisco was taking over six weeks.

Congress dropped the rule in approving FHA's operating budget for the year.

FHA is assigning 6,000 cases to fee appraisers this month

This rate will be continued until the backlog of applications is worked off in all offices.

But Congress' action will care for only cases coming under FHA sections in effect before the 1961 Housing Act. New programs set up by this law must depend upon a supplemental appropriation from Congress.

FHA still cannot spend its money as it pleases

This has always been a sore spot. Even though FHA pays the entire cost of its operation through processing fees paid by builders, Congress insists the agency must get its funds through appropriations. And Congress has kept FHA on a near starvation budget.

This year was no exception. In processing the bill for operating funds for FHA and a host of other agencies, Congress trimmed \$2,650,000 from the original request of \$62.3 million. Even this did not come without a fight, because the House appropriations committee had originally slashed \$4.3 million from the FHA budget. A conference committee restored \$1,650,000 of this cut.

agencies other than public housing authorities (NEWS, Aug). Both the bargain-basement rental mortgages and the home-improvement mortgages in renewal areas are eligible for FNMA special assistance.

FHA picks eligible areas for new Sec 221 ceilings

Seventy-one cities can now assign higher mortgages on Sec 221 housing under the new limits set by the 1961 Housing Act. Five of these—Charleston, Chicago, Cleveland, New Orleans, and Reno—can allow up to the \$15,000 single-family limit.

Under the old law mortgages were limited to \$9,000 with increases allowed up to \$12,000 in cities with high building costs (NEWS, June). New limits are \$11,000 and \$15,000.

In FHA's new rating some cities get less than the \$2,000 to \$3,000 increase set by Congress. Oklahoma City advances only \$1,000, from a \$10,000 rating to \$11,000. Buffalo, Detroit, and San Francisco increase only \$1,500 from \$12,000 (the former limit) to a new \$13,500 category. For other cities, see the table below.

Sec 221 originally offered no-down, 40-year mortgages to families forced out by public improvements like expressway and slum clearance projects. This year Congress cut the mortgage term to 35 years and set down payments the same as Sec 203.

Sec 221 is now also open to everyone in a two-year trial to see if it can house moderate-income families. Single-family homes can be built under the relaxed 203i standards; communities do not have to get a Sec 221 quota approved by HHFA.

NEWS continued on p 50

NEW SEC 221 LIMITS

	1-family	2-family	3-family	4-family
Group 1	\$11,000	\$18,500	\$27,000	\$33,000
Group 2	\$11,500	19,500	27,000	33,000
Group 3	\$12,000	20,000	28,000	33,500
Group 4	\$12,500	21,000	28,500	34,500
Group 5	\$13,000	22,000	30,500	34,500
Group 6	\$13,500	22,500	31,000	37,000
Group 7	\$14,000	24,000	32,000	38,000
Group 8	\$14,500	25,000	32,000	38,000
Group 9	\$15,000	25,000	32,000	38,000

Group 1: Columbia, S.C.; Dallas, Fort Worth; Greensboro; Houston; Knoxville; Oklahoma City; Phoenix; San Antonio.

Group 2: Atlanta; Jackson; Jacksonville; Lubbock; Manchester; Memphis; Providence; Spokane; Tampa; Tulsa.

Group 3: Albuquerque; Bangor; Birmingham; Boise; Burlington; Philadelphia; Portland, Ore.; Richmond.

Group 4: Baltimore; Camden; Denver; Grand Rapids; Little Rock; Sacramento; Shreveport.

Group 5: Casper; Des Moines; Kansas City; Louisville; Salt Lake City; Sioux Falls; Topeka; Wilmington.

Group 6: Albany; Buffalo; Detroit; Los Angeles; Omaha; San Francisco.

Group 7: Columbus; Fargo; Hartford; Indianapolis; Jamaica, N.Y.; Minneapolis; Pittsburgh; St Louis; San Diego; Seattle; Washington, D.C.

Group 8: Boston; Cincinnati; Helena; Miami; Milwaukee; Newark; Springfield, Ill.

Group 9: Charleston; Chicago; Cleveland; New Orleans; Reno.

HHFA gets biggest fund grant for research since 1954

Research funds were in doubt right up to the last minute before Congress finally approved the HHFA budget.

HHFA Administrator Weaver had asked Congress to give him \$900,000 to probe some of housing's problem areas.

But the House appropriations committee cut this in half to \$450,000.

Much to everyone's surprise, the Senate appropriations committee (which usually restores cuts made by the House) slashed the item entirely. Senator Harrison Williams Jr (D, N.J.) and Senator John Sparkman (D, Ala.) waged a floor fight to have some of the cuts restored. Senator Williams called the deletion "pathetic" and pointed out that the

Agricultural Research Service was receiving \$77 million for research.

On the Senate floor \$125,000 was added for study of housing for the elderly. And in conference the research grant was boosted to \$375,000.

HHFA had received only \$75,000 for research (into farm housing) since 1954, when the difficulty of getting money forced HHFA to close its research division.

Biggest share will be spent for market data

HHFA plans to make periodic reports on the volume and prices of new home sales. This is information which has long been sought by builders. By providing sale-price information, HHFA will also give the first clear look at the need for housing for middle-income families.

This market data will be collected by the Census Bureau at the same time it tallies monthly housing starts. Reports will be issued monthly on a national basis and regional market reports will be made quarterly. The market picture in selected metropolitan areas will be analyzed annually.

Sales of existing houses and the size of the unsold inventory of new homes will be covered, says Morton J. Schussheim, assistant administrator for research.

Other research will delve into housing for elderly persons

HHFA will also look into the special problems faced by families forced to move by public improvements, will study credit factors in mortgage foreclosures, and will explore ways cities can join together for planning, development and urban renewal action.

LEGISLATURES:

Anti-bias housing laws make record gains in '61

Three new states (Minnesota, New York, and Pennsylvania) joined the four (Colorado, Connecticut, Massachusetts, and Oregon) which in 1959 banned bias in private built-for-sale or rental housing. And of the original four, two stiffened their laws this year.

This year's action came first from New York and Pennsylvania (NEWS, May). New York barred discrimination in all private multi-family housing except owner-occupied three-family dwellings and one and two-family houses in developments of less than ten units. Pennsylvania exempted only owner-occupied one- and two-family houses, and rooms rented in private homes.

Minnesota's action effective Jan 1, 1963, bans bias in sale or rental of all homes, commercial space, and building lots with three exceptions: 1) owner-occupied single-family homes without FHA or VA mortgages, 2) rooms rented in private homes, 3) apartments in owner-occupied duplexes. A state commission against discrimination will enforce the law. If a person persists in face of a commission order to cease discrimination, the commission may seek to have him declared in contempt of court. A guilty verdict could bring a \$250 fine and six-month jail term.

Two New England states tightened their legislation

Massachusetts changed its law to let its commission against discrimination seek court injunctions to tie up property pending outcome of a hearing before it. Another change allows real estate licenses to be revoked for an anti-bias law violation.

Connecticut extended its coverage to owners of three or more units whether adjoining or not. The original 1959 law covered only five or more contiguous units. The law also now applies to building lots, which the courts ruled were not covered by the earlier law.

Real anti-bias strength shows in the near misses

In five states anti-bias in housing laws were introduced this year and passed at least one house. Action is still pending in two more states. But bills were killed in committee in four more and in two, Wisconsin, and Illinois, proposed legislation was beaten in a floor vote by a wide margin. Here is a state-by-state rundown:

In New Jersey, each party has introduced an anti-bias bill. After the summer recess, the legislature is expected to pass a ban which exempts developments of less than ten houses, one- and two-family houses, and owner-occupied three-family houses.

In Indiana, the Democratic senate voted to ban discrimination in apartments of five or more units but the Republican assembly made it apply only to public housing.

In Nevada, an anti-bias bill passed one house, failed by one vote in the other.

In California, the legislature confirmed an administrative ban on bias in the state's Cal-Vet loan program but a bill to enforce a 1959 ban for FHA and VA assisted units, passed by the lower house, was sent to between-sessions conference by the upper house.

In Alaska and Rhode Island bans passed in one house but were caught in the adjournment rush. Rhode Island's bill will have to be re-introduced, but in Alaska the bill automatically carries over to the next session.

In Illinois, a ban backed by the Chicago city council failed by 18 votes, and in Michigan, New Mexico, Ohio, and Washington the bills died in committee.

In Michigan an attempt to overturn the corporation and securities commission ban on discrimination by real estate agents succeeded in the legislature but was vetoed by Gov John B. Swainson (D).

Building materials tax adds 1% to Illinois home costs

Gov Kerner's bill to levy a sales tax on building materials bought by builders has been validated by the Supreme Court. The new ruling reverses a 1953 judgment which declared builders exempt from state sales tax.

Builders must now pay a 3½% state sales tax on all materials. Local communities are permitted to add another ½%. With materials making up 25% to 30% of a home's cost, the full 4% tax adds an average of 1% to the sales prices of a house. Builders are asking for a rehearing of the case.

Builder-city cooperation: For years Illinois builders have been beset with overlapping planning rules or school and park requirements. Near Chicago, where 137 cities and villages can enforce their planning rules 1½ miles beyond their boundaries, builders often had to satisfy

the rules of as many as seven neighboring cities.

This year organized builders joined the state municipal league in sponsoring a bill to set ground rules for subdivisions. Sample rules from the bill finally passed: 1) villages whose planning powers overlap in a subdivision are to agree upon a single set of planning standards; 2) a builder can be asked to set land aside for schools or parks for one year only.

California to set standards for unincorporated areas

The state thus joins others in tightening code minimums for builders in unincorporated areas on the fringes of growing cities.

A new division of housing (replacing the commission of housing) gets broad powers to write the new rules. It can adopt rules without submitting them to the legislature as the old commission had to. The commission's rules will also apply to incorporated areas, but cities may adopt stricter building rules.

The law says the new code must meet minimum requirements of the 1) uniform building code and uniform housing code of the International Conference of Building Officials, 2) uniform plumbing code of the Western Plumbing Officials Assn, 3) national electrical code of the Natl Fire Protection Assn.

Gov Edmund Brown vetoed a second bill to let the building standards commission write a single code for the state's administrative agencies. The commission, in an eight-year study, found 30 state agencies administering 4,600 different building rules. Gov Brown said most code conflicts exist among local communities over which the commission would have no control.

You can now sell condominium apartments in Hawaii

The 50th state is the first to change its law to take advantage of FHA's authorization to insure condominium mortgages. This lets you sell apartments with individual mortgages instead of shares of stock in a cooperative.

Builders like Henry Kaiser and Chinn Ho told HOUSE & HOME (Aug) the law will spur sales of apartments. Up to now more than half the units in Hawaii's boom-in apartment market (13,000 units in the past five years) have been sold as cooperatives.

MORTGAGE MONEY:

Is the market edging back toward tighter money, higher interest rates?

Some signs point that way. The supply of money for mortgages is dwindling as more investors, loathe to compete with Fanny May prices, are dropping out of the FHA and VA market. Other investments offer more attractive yields. So there's more pressure for mortgage yields to rise.

FHA and VA discounts, reflected in the prices lenders pay for loans, increased in four of the 17 cities in HOUSE & HOME's monthly survey—the first such price break since discounts and interest rates began tapering off a year ago.

Prices for FHA 5¼% immediate-delivery 30-year loans went down (and discounts up) in San Francisco from 96-96½ to 95½-96; in Los Angeles, from 95½ to 95 (and with

few takers at the new lower price); in Miami, from 96 to 95½-96. The New England mutual savings bank purchasing group reduced its out-of-state prices from 95-96 to 95-95½.

Says an eastern mortgage banker: "We haven't cut our prices because we can still find enough investors. But many investors are withdrawing or reducing purchases. If they keep tightening up, we'll have to increase discounts."

US bond yields, barometers of the money market, at midmonth reached their highest level since last September. Says Vice President Robert Irving of First Pennsylvania Banking & Trust: "If building picks up, mortgage yields will follow."

Fanny May is expected to keep rates from rising drastically

"The whole interest rate structure is moving up," says Economist Miles Colean. "Mortgage rates will tend to go up slightly." Adds President Ray Lapin of Bankers Mortgage Co, San Francisco: the outlook is for gently increasing yields.

Rates have to go up says New York Mortgage Broker Jack Eleford of Eleford & Counihan. "The Administration made mortgage yields so low investors won't touch them." To get yields comparable to corporate bonds, pension funds want mortgages at two points under current prices, he says.

But New York Mortgage Broker J. Maxwell Pringle sees Fanny May keeping prices stable this year. "If the spread between FNMA prices and the market becomes greater, a larger percentage of new mortgages will be sold to FNMA. The scarcity of mortgages will tend to keep the private market steady."

Fanny May has set the market prices for the new 35-year loans; for a while, it will furnish the major market.

The prices—½ point below those on 30-year loans (for all new Fanny May prices, see table right)—are more than private investors want to pay. A few investors—an occasional mutual bank, S&L, or small insurance company—have expressed interest—at a price. The price, one point under 30-year prices, will be more than builders want to swallow. With builders demanding, and getting, Fanny May prices, Fanny May should get most of the loans.

Builders in Florida, California, and Texas jumped the gun, began selling houses on 35-year terms before the ink was dry on the new Housing Act. Many were protected by mortgage bankers who assured them the Fanny May price when it was posted. Builders elsewhere, notably in the East where market prices are above Fanny May, have been more wary. Says NAHB Vice President Len Frank: "Builders in higher-discount areas like the

West won't be bothered by the added discount—they're used to them. But it may discourage eastern builders for a while. Our profit margins are already too thin." Eastern mortgage bankers say they can't promise more than the Fanny May price now. In lower-discount areas, that will mean a point below the 30-year market. Says Philadelphia's Irving: "On a \$15,000 house it will cost builders \$150 more. They don't want to pay it."

Many mortgage bankers are sure private investors eventually will come into the 35-year market. Says one: "Mutual banks will have to take them. They need mortgages, and there won't be any 30-year loans left. But, says Economist Saul Klaman of the Natl Assn of Mutual Savings Banks: "Mutuals will resist as long as there are alternate investments. Many now stress more conventional loans."

Prudential Insurance Co, a major mortgage buyer, hasn't considered 35-year loans yet. Says Vice President John G. Jewett: "In the final analysis, I expect we'll take some." But meanwhile, Pru has boosted its conventional loan term to 30 years, as S&Ls now can do (see page 48). "The handwriting is on the wall for longer terms," says Jewett.

How long can Fanny May prop up mortgage prices?

Perhaps for the balance of the year. Fanny May has some \$900 million authorized for its secondary market operations for the rest of '61, and unless the flood of offerings turns into a deluge, this should be enough, says Colean. But to finance its purchases, Fanny May will go to the money market with debenture issues. "If Fanny May has to pay too much for its funds," says Colean, "it may have to cut purchase prices."

MORTGAGE BRIEFS:

ABA pushes mortgage plan

Taking another step toward its proposed creation of a national resale market for conventional mortgages, the American Bankers Assn has set up a committee to put the finishing touches to its plan and draft the necessary bills for Congress.

The ABA plan envisions setting up two privately financed corporations: one to insure conventional mortgages, the second to buy and sell the insured mortgages, financing its operations by selling debentures backed by mortgages. Congressional approval is needed to allow the commercial banks an other conventional lenders to set up the corporations and invest in them. Passaic (N.J.) Banker Cowles Andrus is chairman of the committee which includes mortgage bankers, life insurance company representatives, and homebuilders.

Target date for the ABA central mortgage mart: 1962.

\$9,000 FHAs—are they dead?

Yes, say mortgage bankers and lenders. By removing the extra ½% service fee allowed on \$9,000-and-under Sec 203 home mortgages, FHA has chilled investor enthusiasm, crippled what was a small but significant market for new and used houses.

"We were selling a number of those loans," says President Robert Tharpe of Atlanta's Tharpe & Brooks, "but activity now will come to a screeching halt."

Lenders ordinarily regard loans of \$9,000 or less as unprofitable. "The extra ½% tab made a difference to many investors," says President Robert M. Morgan of Boston Five Cents Sav-

continued on p 55

FNMA's NEW PRICES

To carry out provisions of the new Housing Act, (NEWS, Aug), Fanny May has announced its new purchasing and lending programs. Prices for FHA and VA home loans up to 30 years are unchanged. Here's the new schedule:

Secondary market operations

FHA home loans over 30 years—an extra ½ point discount (50¢ per \$100 of the mortgage) is charged for each five years (or part thereof) over 30. Thus, 35-year 5¼% loans are priced at 96½-98½, depending on geographical area (vs 97-99 for 5¼% 30-year loans).

FHA 6% home-improvement loans outside of urban-removal areas (Sec 203k)—immediate purchase price 99 on nationwide basis, standby commitments 94.

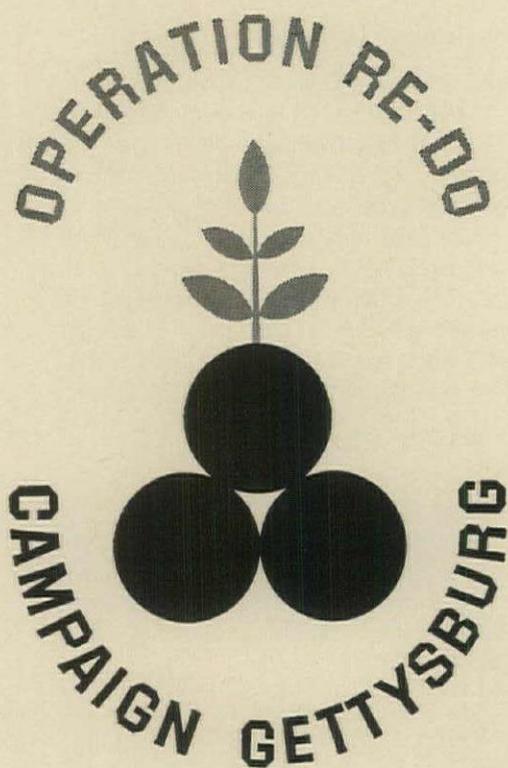
Short-term loans secured by FHA and VA mortgages—interest rate 5¼%. Borrowers pay an application fee of \$100 (refunded if loan doesn't go through) and must purchase Fanny May stock equal to ½% of the loan. Minimum loan: \$100,000.

Special assistance functions

Price for 5¼% and 5½% home mortgages and for 5¼% and below-market-interest-rate multifamily housing mortgages (FHA Sec 221d3) is 100; for 5¼% home mortgages and 6% home-improvement loans in urban renewal areas (FHA Sec 220h), 99.

No purchasing or marketing fee will be charged in buying below-market-interest-rate mortgages. In other purchases, the 1% commitment fee and ½% purchasing and marketing fee remain.

*Announcing a broad new program to
bring fresh beauty to America's towns
—led by The Saturday Evening Post*



America's towns have an obligation to put their best foot forward. For the sake of the community. For the sake of business. In certain cases, this hasn't been done. Some communities haven't preserved their original charm, haven't developed adequate programs to blend the best of the past with the best of modern urban renewal.

To help such towns meet this problem, The Saturday Evening Post carefully

studied the situation and discovered how these communities could be improved. Next, the Post consulted one of the country's leading redevelopment experts — Dr. Milton S. Osborne (head of Pennsylvania State University's Department of Architecture).

Dr. Osborne is now coordinating the Post's OPERATION RE-DO—a challenging new plan for rebuilding

these towns. Throughout the U.S., advertisers, lumber dealers and contractors will be working with The Saturday Evening Post. And many towns with populations of 5,000 to 25,000 will be given fresh new faces. They will become better places to live in. More beautiful. And much more successful.

OPERATION RE-DO'S first phase is called CAMPAIGN GETTYSBURG. The job: restoring the historic down-

town area of Gettysburg, Pennsylvania. Dr. Osborne has already completed 150 sketches of the area, retaining much of the town's original charm and personality. Next month these sketches will be shown at a special kickoff dinner. Advertisers, lumber dealers and contractors will be briefed on the plan. They will be interested in improving their communities as well as increasing their sales. And they will support **CAMPAIGN GETTYSBURG.**

In June, 1962, the "new" Gettysburg will officially be opened.

The results of **CAMPAIGN GETTYSBURG** will be written up in a special book — a complete guide to town redevelopment. It will be distributed to mayors and other important civic leaders all over the U.S. It will inspire hundreds of other communities to follow Gettysburg's example.

The Saturday Evening Post is proud to lead **OPERA-**

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MORTGAGE BRIEFS *continued*

ings Bank. "It was a steady market. But FHA has said in effect: 'Get out of that market.' So we are. People buying houses in the \$7,000 to \$8,000 bracket were lucky to have some way of getting financing. Now its been cut off—one of the stupidest things done yet."

Fanny May has been a notoriously poor purchaser of these loans, mortgage men point out. Because the loans are on housing in outlying or low-income areas, lenders will want four points more discount (equal to the 1/2% charge) to take them. "Builders can't afford that," adds Executive Vice President Donald McGregor of Houston's T. J. Bettes Co, "so the market will become virtually nil."

Predicts New York Mortgage Broker J. Maxwell Pringle: the extra charge will be put back eventually. "There are certainly good reasons why it was imposed in the first place."

Tax issue comes to boil

S&L men and mutual savings bankers flocked to Washington last month to fight their biggest battle. The Administration's drive to strip the thrift institutions of their tax shelter was heading for a showdown in Congress.

In House Ways & Means Committee hearings, the savings men warned that a tax change—long sought by commercial bankers—would sharply curtail home building and financing. One Treasury plan would put S&Ls and mutual banks on a par with commercial banks by slashing their tax-free bad-debt reserves from 12% of deposits to between 2% and 3% of their uninsured loans.

The change, contended the savings men, would force them to cut dividend rates which would drive money out of thrift institutions. Interest rates would be forced up and lenders would be less inclined to make high-ratio loans. HHFA spokesmen estimated that some \$2 billion a year would be drained out of mortgage financing, resulting in 160,000 fewer homes built each year. Henry Bubb, US S&L League legislative chairman, put the potential loss at \$5 billion, and 350,000 fewer units.

Hardest hit would be FHA and VA purchases, which the Treasury seeks to exclude from reserve calculations, the committee was told. Mutuals, major interstate buyers of FHAs and VAs, would be forced into more local conventional lending, depriving money-short areas like the south and west of vital financing, warned President Robert Tharpe of

the Mortgage Bankers Assn.

At midmonth, the House committee hadn't given its answer, but observers feel that even if the tax proposal gets by the committee, which isn't too likely, it will run into fierce opposition in the Senate where a combination of liberals and conservatives is against it. Predict observers: no tax change this year.

S&Ls lose deposits

The losses in July mark the first time in four years more money has gone out of the savings associations than has come in. US S&L League figures for the month: receipts, \$2.87 million; withdrawals, \$2.88 million.

Blaming the deficit on a normal seasonal falloff in savings plus more spending by the public during the business pickup, the League warned: "If July trend continues, upward pressure on mortgage rates will return."

The last time S&Ls rang up a deficit was in July, 1957, and before that, way back in 1950. The League notes that mortgage lending is still running ahead of last year. July's \$1.39 million in loans is 10% over July, 1960. *NEWS continued on p 57*

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending August 11, 1961

FHA 5 1/4s (Sec 203) (b)						VA 5 1/4s			Conventional Loans		Construction Loans*		
FNMA Scdry Mkt ^{xy}	New Construction Only				Existing ^a Min Down 25 year Immed	City	FNMA Scdry Mkt ^{xy}	New Construction Only		Comm. banks, Insurance Cos.	Savings banks, S & Ls	Interest + fees	
	Minimum Down* 30 year Immed	10% or more down		Immed				No down 30 year Immed	Fut			Banks, Ins Cos. & Mtg Cos.	Savings banks, S & Ls
96 1/2	96	95-95 1/2	96 1/2	96-96 1/2	95 1/2-96	Atlanta	96 1/2	95 1/2-96	95 1/2-96	5 3/4	6-6 1/2	6-6 1/2+2-2 1/2	6-6 1/2+2-2 1/2
97 1/2	par-101	par-101	par-101	par-101	par-101	Boston local	97 1/2	par-101	par-101	5 1/4	5 1/4 ^d	5 1/4	5 1/4
—	95-95 1/2	"	95-95 1/2	"	—	out-of-st.	—	95-95 1/2	—	—	—	—	—
96 1/2	96-97	95 1/2-97	96 1/2-97 1/2	96 1/2-97 1/2	96-97	Chicago	96 1/2	96-97	95 1/2-97	5 1/2-6	5 1/2-6	5 1/4-6+1-2	5 1/4-6+1 1/2-2 1/2
96 1/2	97-98	97 ^a	98-99	98	98-99	Cleveland	96 1/2	96-97	95-96	5 1/2-5 3/4	5 1/2-6	6+1	6+1
96	96-97	96-97	96-97	96-97	96-97	Denver	96	94 1/2-96 1/2	94 1/2-96 1/2	5 3/4-6	6-6 1/2	6+1 1/2-2 1/2	6+1 1/2-2 1/2
96	96 1/2-97	"	96 1/2	"	96 1/2-97	Detroit	96	96 1/2-97	96 1/2-97	5 3/4	5 3/4	5 3/4+ 1/2	5 3/4+ 1/2
96	96	96	96 1/2	96 1/2	96-96 1/2	Honolulu	96	96 ^b	96 ^b	6 1/4-7	6 1/4-7	6+1 1/2	6+1 1/2
96 1/2	95 1/2-96	"	96 1/2	"	95 1/2-96	Houston	96 1/2	95 1/2-96	"	5 3/4-6 1/4	5 3/4-6 1/2	6+1-1 1/2	6+1-1 1/2
96	95 ^b	"	95 ^b	"	95 ^b	Los Angeles	96	95 ^b	95 ^b	5 3/4-6	5 3/4 ^b -6.6	5 3/4-6+1 1/2	6+2-2 1/2
96 1/2	95 1/2-96	"	96-97	"	96-97	Miami	96 1/2	95 1/2-96	"	5 3/4	5 1/2-5 3/4	6+1	5 3/4+0- 1/2
97	97-97 1/2	97	98	97	98	Newark	97	96 1/2	95 1/2 ^b	5 1/2-5 3/4	5 1/2-5 3/4	6+1	6+1
97 1/2	97	97	97	97	97	New York	97 1/2	97	97	5 3/4	5 3/4	6+0- 1/2	6+0- 1/2
96	95-96	95-95 1/2 ^b	96	96	95-96	Okla. City	96	95-96	95	5 3/4-6 1/4	5 3/4-6 1/4	6-6 1/2+1-2	6-6 1/2+1-2
97	98	98 ^b	98	98 ^b	98	Philadelphia	97	98	"	5 1/2-5 3/4	5 1/2-6	6+1	6+1
96	95 1/2-96	95 1/2-96	96-96 1/2	96-96 1/2	95 1/2-96	San. Fran.	96	95-95 1/2	95-95 1/2	5 3/4-6	6-6 1/2	6+1 1/2	6 1/2+2
96 1/2	93-97	93-97	94 1/2-97 1/2	93-97	93-97 1/2	St. Louis	96 1/2	"	"	5 1/2-6 1/4	5 1/2-6 1/2	5 3/4-6.6+1-2	5 3/4-6.6+1-2
97	96 1/2	96	96 1/2	96	96 1/2	Wash. D.C.	97	96 1/2	96	5 3/4	5 3/4	5 3/4+1-1 1/2	5 3/4+1-1 1/2

* 3% down of first \$13,500; 10% of next \$4,500; 30% of balance.

SOURCES: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Robert M. Morgan, pres, Boston Five Cents Savings Bank; Chicago, Murray Wolbach Jr, vice pres, Draper & Kramer Inc; Cleveland, David O'Neill, vice pres, Jay F. Zook Inc; Denver, C. A. Bacon, vice pres, Mortgage Investment Co; Detroit, Harold Finney, exec vice pres, Citizens Mortgage Corp; Honolulu, Gordon Pattison, vice pres, Bank of Hawaii; Houston, Donald McGregor, exec vice pres, T. J. Bettes Co; Los Angeles, Robert E. Morgan, vice pres, The Colwell Co; Miami, Lon Worth Crow Jr, pres, Lon Worth Crow Co; Newark, William Haas, vice pres, Franklin Capital Corp; New York, John Halperin, pres, J. Halperin & Co; Oklahoma City, B. B. Bass, pres, American Mortgage & Investment Co; Philadelphia, Robert S. Irving, vice pres, First Pennsylvania Banking & Trust Co; St. Louis, Sidney L. Aubrey, vice pres, Mercantile Mortgage Co; San Francisco, Raymond H. Lapin, pres, Bankers Mortgage Co of Calif; Washington, D. C., Hector Hollister, exec vice pres, Frederick W. Berens Inc.

- ▶ Immediate covers loans for delivery up to 3 months; future covers loans for delivery in 3 to 12 months.
- ▶ Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding towns or rural zones.
- ▶ Quotations refer to houses of typical average local quality with respect to design, location, and construction.

Footnotes: a—no activity, b—limited activity, c—for 30-year loans, d—a few loans advertised at 5%, w—six months construction loan unless otherwise noted, x—FNMA pays 1/2 point more for loans with 10% down or more, y—FNMA net price after 1/2 point purchase and marketing fee, plus 1% stock purchase figured at sale for 50¢ on the \$1, z—on houses no more than 30 years old of average quality in a good neighborhood.

NEW YORK WHOLESALE MORTGAGE MARKET

FHA 5 1/2s Immediates: 96 1/2-97 1/2 Futures: 97	FHA, VA 5 1/4s Immediates: 94 1/2-95 1/2 Futures: 94 1/2-95	FHA 5 1/4 spot loans (On homes of varying age and condition) Immediates: 93 1/2-95
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Prices for out-of-state loans, as reported the week ending Aug. 7, by Thomas P. Coogan, president, Housing Securities Inc.

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

FNMA STOCK

	July 13	Aug 8	Month's low	Month's high
Bid	74 1/2	74 1/2	73	75
Asked	76 1/2	76 1/2	75	77

Quotations supplied by C. F. Childs & Co.

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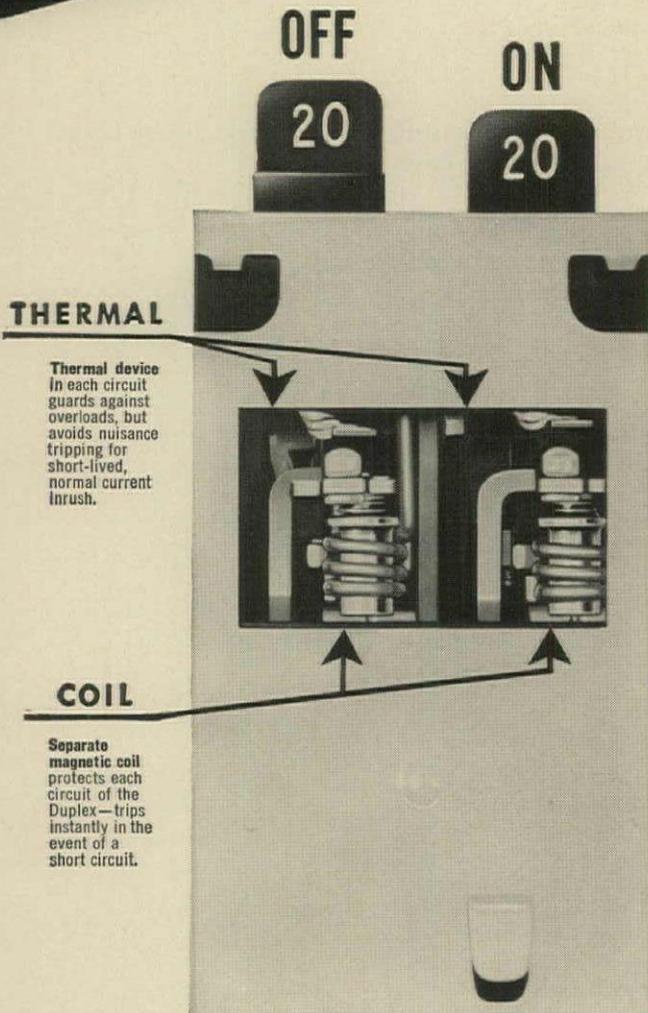
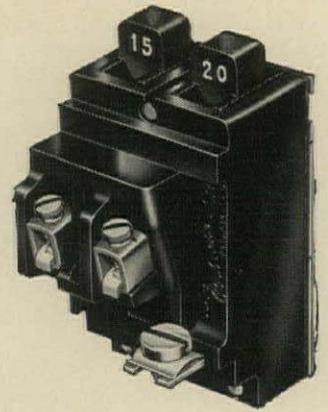
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I-T-E CIRCUIT BREAKER COMPANY
BULLDOG ELECTRIC PRODUCTS DIVISION

End of the line for California's 10%ers leaves nagging questions

By John Senning

California's 10%ers are out of business but the effects of their fantastic five-year swing through the mortgage business are still being felt and apparently will be for years. The 12 months since the top-heavy 10%er pyramid started to collapse have seen these developments:

1. A stiff law now regulates sale of deeds of trust and the businesses which sell them. The law is so stringent that some legitimate loan brokers are complaining it will drive them out of business.
2. Officers of the Los Angeles Trust Deed & Mortgage Exchange, the biggest and oldest 10% company, and of the Guardian Trust Deed Corp of San Jose, have been indicted for fraud. State S&L Commissioner Preston Silbaugh predicts more indictments against other 10%ers soon.
3. Many long time, but small, investors have quit buying in second trust deeds. They were people who bought loans from legitimate brokers. The result is a shortage of second trust deed money, mainly for small builders and real estate brokers.
4. Most S&Ls now keep closer tabs on the financing arrangements made on houses on which they hold first trust deeds.
5. A trend has begun toward 90% conventional loans, which would help eliminate some second trust deeds.

Who was asleep? What still puzzles many an observer is not *how* 10%ers operated but rather why no one did anything about it. They were opportunists who rode a tight money situation to a crazy pinnacle while everyone watched in wonder but did nothing.

The 10%ers got started in the mid 50's. With FHA-VA discounts on the rise, California builders were turning in droves to conventional financing with two trust deeds and low down payments.

Some big builders, like Ray Watt and S. V. Hunsaker Sr, did and still do hold seconds—and borrow against them for capital. But small builders and realtors had to sell to get their profit out of deals.

Recalls Legislative Director Dick Wright of the California Real Estate Assn: "It seems inevitable when you look back on it. Money was tight. Builders wanted to be able to offer low down payment purchase deals . . . But they didn't want to pay the FHA-VA points. So they went conventional and you had unscrupulous people creating supposed markets for second trust deeds . . ."

The 10%ers—more properly called advance money brokers—solicited investor money with ads saying "secured 10% earnings," but did not offer a specific loan. They took the investor money, assigned one of a stock of second trust deeds bought at substantial discounts from builders.

As one broker says: "When they started they were a legitimate help to builders. Builders had no ready source for trust deeds and they accumulated a big backlog in 1954 and 1955. It wasn't until 1958 and 1959 that this backlog was eliminated.

When the backlog was gone, the 10%ers found they were taking in money faster than they could find trust deeds. They overpaid for some. They joint ventured with builders on land, putting trust deeds on raw land

which reflected the value of a house that wasn't built yet. They used the money of new investors to pay the 10% "secured earnings" to old investors.

Late investors never did get assignment of a loan. Some still have no paper to show for their investment.

How it worked. Basis of the 10% return was supposed to be rate on the loan (averaging 8%) plus the discount. The 10%er made his profit on the difference between the discount paid the builder and that passed on to the investor.

First company to be known as a 10%er was the LA Trust Deed & Mortgage Exchange, started in 1954 by David Farrell. Others follows, several begun by men trained in Farrell's office. There were 10 major companies when the first cloud appeared: when the SEC filed a complaint against LATD charging fraud and misleading advertising in March 1958. Despite this publicity, the public poured more money into the 10%ers. When the state finally put ten percenters out of business in 1960 and 1961, some investors protested bitterly for months.

In 1960 it was obvious that the 10%ers were in trouble. They could not keep up

FLORIDA FOLLOWS SUIT

Florida's 8%ers, like California's 10%ers, are now just a bitter memory for hundreds of investors.

Make no mistake—many second mortgages are still being written to yield 8% or more to investors. But the chief offenders—the brokers who solicited money for overvalued mortgages—have been shuttered.

Most notorious of the Florida group: H. E. Corrigan of St Petersburg. He not only sold overvalued seconds (some 400% over real value), he kept virtually no records. He has fled (whereabouts still unknown) while a receiver is trying to straighten out the mess. He sold 3,500 mortgages—thirds and fourths as well as seconds—with a face value of \$8 or \$9 million.

As in California it was the SEC, not the state, that put the unscrupulous broker on the skids. SEC got an order last December enjoining Corrigan from selling more securities.

In Miami, Robert Muir, president of Franklin Fidelity Co, a true 10%er, is charged with grand larceny. The Florida Securities Commission estimates that investors who bought loans from him may lose as much as \$4 million. He had offices in Miami, Tampa, Sarasota, Orlando, and Jacksonville.

Part of Florida's trouble, like California's, arose from legal loopholes. The state legislature enacted a stiff mortgage brokerage act in 1959 but defined a broker as one who "makes or negotiates loans." This definition misses most brokers who only buy and sell.

Strangest quirk in Florida is the "insured" second mortgage. Most brokers now advertise that their loans are insured but, says one mortgage broker, the insurance is merely a sales gimmick. If there is a default the broker has to take the property. The underwriter is merely selling an advertising tool. Brokers even bond themselves against filing a claim with the insurer.

payments to investors; many trust deeds they were buying were obviously overvalued. Still no state agency acted.

In retrospect, one realty official complains: "If state officials had really wanted to and really tried they could have done something about 10%ers long before they did. There was much money invested after it was obvious something was wrong."

State officials counter that the law did not assign policing responsibility nor specifically cover the type of operation involved.

When the state finally acted it was in a strange way. With the 10%er business crumbling, Corporation Commissioner John G. Sobieski, announced in June 1960 a plan aimed at saving it: let the brokers issue certificates to investors, with the return based on earnings of a pool of second trust deeds—virtually a trust deed mutual fund.

The plan was never carried out. Within months, almost every 10%er was in bankruptcy and under investigation for fraud possibilities.

The mess remains king-sized. Title to hundreds of trust deeds is uncertain. Some home owners have lost their homes, notably on contract sales where payments they made to contract holders were never passed on to first trust deed holders. (In each case like this a 10%er held the second trust deed.)

State task forces—men from the offices of the attorney general, the corporation commissioner, savings & loan commissioner, and real estate commissioner—are sifting through the tangle to see what may be salvaged for investors. Estimates are that 20,000 investors may lose up to \$40 million.

Locking the barn door. The mess has produced a major—and at times controversial—piece of remedial legislation. It is controversial only because state officials, legislators, and realtors could not agree on what was simply tough and needed as opposed to what might be punitive and harmful to legitimate trust deed companies. Main provisions of the law:

It creates a legal category of real property securities dealer, requires him to make a full disclosure in writing of any property secured by a loan he offers for sale. These dealers must submit copies of any ads or brochures they propose to publish; must also submit annual audits of their business to the real estate commissioner, who is given full responsibility for enforcing the law.

Realty security dealers must offer a specific loan in return for an investment—not simply assign one out of a basket as the ten percenters did.

The real estate commissioner is given power to set up a conservatorship for a dealer's business if the dealer doesn't toe the legal line (in the commissioner's opinion).

Can seconds survive? The thinned ranks of legitimate trust deed brokers in California (many have quit the business) are divided on need for the law, though all agree it is stiff. Says one broker: "These regulations are unnecessary. They weren't written for our businesses. We were never consulted. They apply only to the illegitimate 10%ers. But they may eventually put us out of business. I wouldn't be surprised if in a year's time there isn't any second trust deed business."

But Realtor-loan broker Vince Barone, chairman of CREA's subcommittee on legislation and regulation, views it differently: "This law does mean an additional amount of paper work. But it is workable and it is

continued on p 58



THE SOUTHERN COLONIAL

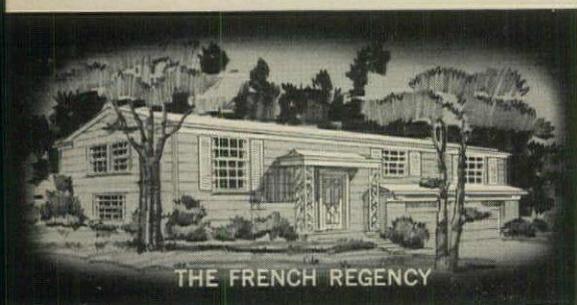
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THE FRENCH REGENCY



THE CLASSIC



THE RANCH COLONIAL

The 10%ers: private insurance and 90% loans may be the answer

realistic and no legitimate operator is going to be hurt by it."

New directions. The legislature enacted two other laws, not directly related to 10%ers, but helped along by the scandal. One lets state-chartered S&Ls make 90% loans as federals can. The other lets private insurance companies insure the top 20% of conventional loans (NEWS, July).

Together, the laws could have a significant impact on home financing in California. Says LA Builder Ray Cherry: "We think the bigger first trust deed will eliminate much of the need for second trust deeds."

Coincidentally some California federals, which shunned the 90% loans for years, are now starting to make them in quantity. Says Vice President Arthur Neeley of California Federal, the nation's largest: "We're experimenting. So far we've had some success although I've been disappointed that so many people can't get up the 10% down." Cal Fed makes the loans only in Orange County on homes up to five years old. State S&Ls probably will follow federals on this route.

S&Ls are not only keeping closer tab on the secondary financing of homes where they hold first trust deeds, but are using the influence to provide changes. Cal Fed's Neeley notes that his association and others are now urging builders to make their seconds for longer terms—15 or 20 years, instead of three or five with a balloon note. Many seconds, said Neeley, now run the same term as the firsts at the same rate of interest. Builders

hold almost all of these notes. Brokers report long term seconds have virtually no market among trust deed investors.

Neeley contends S&Ls deserve no blame in the 10%er mess; they are just part of a pattern. "We have been forced down in equities we require year by year. Once we required 15 to 20% down payment. But the competition among lenders has grown so stiff that many homes are sold for 5% or less. That's one reason we insist builders sell on contract at times—so we can look to him to keep up the mortgage payments. If he needs the sales tool, then he should shoulder some responsibility for keeping the loans current."

Two for insurance. When the mortgage insurance law goes into effect in September, Milwaukee's Mortgage Guaranty Insurance Corp., already poised to come into the state, is certain to have at least one competitor. Management Counselor John Malloy, with the support of a group of builders, realtors and S&L managers, has organized First Home Loan Insurance Co. He hopes to be insuring loans by the first of the year. "We've already been assured that our insurance will be widely used," he says.

The 90% loans may be some help to builders, but many—particularly big builders who hold their own second trust deeds—apparently will continue to depend on a two trust deed deal so they can sell with 5% down or less. (Second trust deeds are not allowed behind 90% conventional firsts.)

Amazingly enough, the 10%er scandal,

seems to have had little effect on buyer attitudes, except for some resistance to contract sales in Orange County. There, some homeowners lost their homes because contract holders defaulted on trust deed payments.

Says Big Builder Hunsaker: "People forget easily. We find that few people even bother to read contracts. They want to know how much down, how much a month, can they qualify and where do they sign."

Other, smaller builders who have to sell their second trust deeds are in a tougher position. Realtor Barone reports a substantial drop in the ready market for second trust deeds. "This has put a serious dent in the real estate economy. I would say that builders who rely on sale of their second trust deeds are handicapped at least 30%. It's going to take a lot of public relations work to convince former investors that it's safe to buy second trust deeds again."

But Barone and other mortgage brokers agree that sophisticated investors—actually the major investors—are still buying as many trust deeds as they did before the scandal.

Builders Ben Deane and M. J. Brock, co-operating on an 800-house tract on Huntington Beach, Orange County, are selling successfully on contract. But to do it they've set up a trust with Title Insurance & Trust. TI collects monthly payments from buyers, pays both the first and second trust deed holders, land rental, taxes and insurance. "The buyer knows he is fully protected," says Partner Jim Deane. "There's no doubt it really helps the sale."

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HH-9-61

HOUSING'S STOCK PRICES

Company	Offering			June 14		July 11		Aug 9	
	Price	Bid	Ask	Bid	Ask	Bid	Ask	Bid	Ask
BUILDING									
Eichler Homes.. e	11	11 1/4	10 3/4	11 1/4	8 1/2	9			
First Natl Rlty & Const	2	5 1/4 ^b	4 1/2	4 7/8	4 1/4 ^b				
General Bldrs .. e		8 3/4 ^b	7 1/2 ^b	7 7/8	7 7/8 ^b				
Hawaiian Pac Ind 10	14	14 1/2	12 3/4	13 1/4	14	14 1/2			
Kavanagh-Smith. 5	13 1/2	14 1/2	9 1/2	10 1/4	9	9 1/2			
Levitt	10	6 3/4	7 1/4	7	7 3/4	6 1/2	7		
US Home & Dev e		2 1/2	3	2 1/4	2 3/4	2 3/4	3 1/4		
Del Webb		8 1/2	8 7/8	10 3/4	11 1/4	10 3/4	10 3/4		
Wenwood		1	1 1/2	1	1 1/4	1	1 1/4		
LAND DEVELOPMENT									
All-State Prop .. e		13 3/4 ^b		13 ^b	10 3/4 ^b				
Arida		10 1/4	10 1/2	9	9 3/4	9 3/4	10 1/4		
Cons Dev (Fla) 5	10 1/4	11 1/4	10 3/4	11 1/4	10 1/2	11 1/2			
Coral Ridge Prop e		2 3/4	2 3/4	2	2 1/4	1 3/4	2 1/4		
Fla Palm-Aire .. e		2 3/4	2 3/4	2 1/2	2	2 1/2			
Forest City Ent.10	15 3/4 ^b		14 3/4 ^b		12 1/2 ^b				
Garden Land .. 6 1/4	5	5 1/2	4 3/4	5	4 3/4	4 3/4			
Gen Dev		17 3/4 ^b		16 ^b	14 1/2 ^b				
Grt Southwest..18	18 1/2	19 1/2	19	20	21 1/4	22			
Laguna Niguel .. e		12 3/4	13 3/4	12 3/4	13	12	12 1/2		
Lefcourt		2 3/4 ^b	2 3/4 ^b	2 1/2 ^b	2 3/4 ^b				
Major Rlty		3 3/4	5	3 3/4	4 3/4	3 3/4	3 3/4		
Pac Cst Prop..10	9 3/4	10 1/4	8 3/4	9 3/4	10	10 1/2			
Realsite Inc		1 3/4	2 1/4	1 1/2	2	1 3/4	1 3/4		
United Imp & Inv e		9 1/2 ^b		8 3/4 ^b	8 3/4 ^b				
S&Ls									
Calif Fin	38	29	44 1/2	45 1/2	40 1/2	41 1/2			
Emp Fin	21 1/2	22 1/2	23 1/4	24	19 1/4	20 1/4			
Fin Fed	80	84	90	93	96	98			
First Chrtr Fin. e		42 3/4 ^c		45 3/4 ^c	48 ^c				
First Fin West.. e	15 1/2	16 3/4	18	18 3/4	15 3/4	16 3/4			
Gibraltar Fin .. e	35	36	40	41 1/4	38	39			
Grt Western Fin. e	43 1/2 ^c		46 1/4 ^c		49 1/2 ^c				
Hawthorne Fin.. e	12 1/2	13 1/4	12 3/4	13 1/4	13	13 1/2			
Lytton Fin	21	21 3/4	23	24	21	22			
Midwstrn Fin .. 8 3/4	38	40	21 1/4 ^c	22 1/4 ^c	18 1/4 ^c	19 1/4 ^c			
San Diego Imp. e		10 3/4 ^c		11 3/4 ^c	11 3/4 ^c				
Trans Cst Inv. 15	21	22	21 1/2	22 1/2	23	24			
Trans World Fin 8 3/4	20 3/4	21 1/2	22	22 3/4	25	26			
Union Fin	16	17 1/2	14 1/2	16	13 1/2	14 1/2			

Company	Offering			June 14		July 11		Aug 9	
	Price	Bid	Ask	Bid	Ask	Bid	Ask	Bid	Ask
MORTGAGE BANKING									
Colonial	9	11 1/4	12 1/4	12 3/4	13 1/4	13 3/4	14 1/4		
Colwell	10	27	29	29	31	27	28		
Palomar		18 3/4	19 1/2	22 1/4	23	21 1/2	22 3/4		
REALTY INVESTMENT									
Gt Amer Rlty.. e		1/2	3/4	1/2	3/4	1/2	3/4		
Kratter A		25 3/4 ^b		25 3/4 ^b	24 3/4 ^b				
Rlty Equities .. 5 1/4	7 ^b		7 ^b		6 1/4 ^b				
Wallace Prop ..10	10 1/2	11 1/4	11 1/4	12	13 1/4	13 3/4			
PREFABRICATION									
Admiral Homes.. e		3 3/4	4 1/4	3 3/4	4 1/4	3 3/4	4		
Crawford	13	11 3/4	12 1/2	10 3/4	11	10 3/4	11		
Harnischfeger .. e		23 1/4	24	22	23	22 1/4	23		
Inland Homes.. e		18 1/2	19 1/4	18 ^b		18 1/4	18 3/4		
Natl Homes A .. e		16 3/4	16 3/4	16 3/4	17	13 3/4	14 1/4		
Natl Homes B .. e		15 3/4	16 3/4	16 3/4	16 3/4	13 3/4	14 1/4		
Richmond Homes e		3 3/4	3 3/4	3	3 1/2	2 7/8	3 1/4		
Scholz Homes .. e		3 3/4	4 1/4	3 3/4	3 3/4	3	3 3/4		
Seaboard Homes. e		3 3/4	3 3/4	3 3/4	4 1/4	2 3/4	3 3/4		
Techbilt Homes. e		3 1/4	3 1/4	3 1/4	3 1/4	3 1/4	3 1/4		
SHELL HOMES									
Bevis	d	3 3/4	4 1/4	3	3 3/4	2 1/4	2 3/4		
US Shell		25	27	22 1/2	24 1/2	26 1/2	28 1/2		
Jim Walter		47 1/2	48 1/2	47	48	39	40 1/2		
Wise Homes..... e		14 3/4	15 1/2	10	10 3/4	7 1/2	8		

^b closing price (ASE)
^c closing price (NYSE)
^d issued in units, each consisting of five 50¢ par common shares, one \$8 par 9% subordinated sinking fund debenture, due Feb 1, 1985, and warrants for purchase of one common share and one \$8 debenture at \$9.50 per unit, expiring Dec 31, 1982 and 1964, respectively, at \$15.50 per unit. Prices quoted are for common stock.
^e stock issued before Jan 1, 1960
^f reflects two-for-one split effective June 26, 1961
 Sources: New York Hanseatic Corp; American Stock Exchange; New York Stock Exchange.

News

Housing stocks lose ground

The decline hit virtually every category. Bucking the general upward trend of the market, HOUSE & HOME's stock index slipped to 14.12 last month, a drop of 1.83 points from July's 15.95. In contrast, the Dow-Jones industrial average moved up to 717.57 from 694.47 and the Natl Quotation Bureau's industrial average to 125.65 from 123.45.

Realty investment issues were the only housing stocks to show strength as a group, posting a mild gain of .10 points in the index. Savings & loan association stocks, reflecting investor jitters over the Administration's pressure to tax thrift institutions, fell off to 31.70 from 33.09, a loss of 1.39 points. A notable exception: Financial Federation which shot up to 96 from 90.

In shell housing, US Shell rebounded from an earlier loss to go from 22 1/2 to 26 1/2 bid.

Here are HOUSE & HOME's averages, combining closing prices for listed stocks with bid prices for over-the-counter issues:

	June 14	July 11	Aug 9
Building	7.90	7.32	7.13
Land development	9.03	8.58	8.25
Finance	30.12	33.09	31.70
Mortgage banking	19.08	21.33	20.75
Realty investment	10.94	11.06	11.16
Prefabrication	9.99	9.70	9.06
Shell homes	22.79	20.62	18.81

Total 15.70 15.95 14.12

NEWS continued on p 62



Thermopane[®] puts "BUY" WORDS in your salesman's mouth

Sound sales points like: "Thermopane insulating glass makes this house warmer in winter, less expensive to heat; cooler in summer, less costly to air condition; a quieter house, because Thermopane muffles outside noise; you'll have less fogging and frosting on the glass; and no storm windows to fuss with, ever."

Leading builders know the merchandising value of respected brand names. Thermopane has been advertised to home buyers for 17 years. And the name is lightly inscribed right on the glass where salesmen can point it out.

These builders will not accept substitutes

because their own reputation rides on the quality of the products they use. Thermopane has been time-tested and proved . . . over 8,200,000 units in use. Only Thermopane has the exclusive metal-to-glass *Bondermetic Seal*[®]. It hermetically seals dry, clean air between the panes. And all units are made with quality glass, never anything less . . . either *Parallel-O-Plate*[®], *Parallel-O-Grey*[®], or "A" quality sheet (double or single strength).

Today's open-world living calls for more expansive use of glass. Thermopane is the practical answer, not only in sliding doors but in windows throughout the house.



LIBBEY·OWENS·FORD

TOLEDO 1, OHIO



Two types of Thermopane insulating glass for all kinds of windows

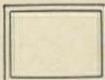
Two types of Thermopane make it practical to put insulating glass in all of the windows of a house: Thermopane with *Bondermetic Seal*[®] for picture windows, window walls and sliding doors; *GlasSeal*[®] Thermopane[®] for double hung, casement, awning — all types of opening windows.



Double Hung



Casement



Picture Window



Awning



Sliding Door

GlasSeal[®]
Thermopane[®]



What would happen if all taxes were switched from buildings to land?

You can find a tentative answer in a new study* just published by the Urban Land Institute whose 3,000 members include some of the nation's leading land developers.

"The study," says Max S. Wehrly, ULI executive director, "is not a theoretical . . . discussion, but an able and well documented case study of what would happen in terms of land use and development in a municipality if the local ad valorem tax were shifted from land and improvements toward a land value tax."

The study is an analysis by Land Economist Mary Rawson of 59 sample blocks in the Vancouver, B.C., suburb of Burnaby (pop: 93,000). Present real estate tax policies in Burnaby closely parallel those of most US cities, Miss Rawson claims. Here is a summary of her findings:

1. Taxes on land value alone would reduce urban sprawl

"A good deal of agriculturally used land (in the city) is in fact under-used land," Miss Rawson says. If taxes were applied to land only, she found such farms would pay 161% more taxes. And this would hasten their conversion to urban use.

Vacant lots which have been skipped by sprawling development on the fringes would also pay higher taxes. On a commercial street

* "Property Taxation and Urban Development," 54 p, \$4, ULI, Washington, D.C.

New mayor of Detroit suburb finds land taxes too low

In checking into recent property sales in Southfield, Mich. (pop 31,501), Mayor (since April) James S. Clarkson found 11 properties that had sold for \$2,012,000 were assessed at only 8% of this value, half what they should be legally. One site sold for \$230,000 but was assessed at \$12,000, or 5.2% of value. An industrial property sold for \$265,000 but was valued at \$15,000 on tax rolls, only 5.7% of price.

In contrast, homes in Southfield are assessed at nearly 30% of value, he claims.

Clarkson is asking his council to investigate the low assessments.

Miss Rawson found vacant lots nearest the peak value area would pay \$179 more a year while taxes on lots six blocks away would go up only \$81. This should increase pressure to develop lots which have been leap-frogged by development, she says.

She blames speculation for this urban sprawl. In Burnaby, land values rose 22% a year for five years despite the great amount of vacant and poorly used land.

2. Land taxation would give a "double incentive" for capital investment

Miss Rawson observes these two effects: 1) owners of vacant lots would find buildings a more attractive investment because they were untaxed, and 2) owners of poor buildings on good locations would find it more profitable to raze them and erect new buildings in keeping with the land's value.

In the town's best commercial block Miss Rawson found low-taxpaying lots used for billboards and auto service stations. Shifting taxes to land only would sharply increase their taxes. Taxes on two billboard lots would go from \$70 to \$262 and from \$128 to \$469. Two service stations would increase from \$308 to \$604 and from \$996 to \$2,843.

3. Plan would improve housing quality by reducing taxes for homeowners

In a typical new subdivision she found new

owners pay an average of \$128 annually. Taxing only the land cut this to \$65.

Capitalized at 6% interest, this savings represents \$1,000 which could be spent for improving or expanding the house.

But in three blighted blocks, land taxation would increase taxes 83%. Miss Rawson says a shift of this magnitude, and the removal of brakes on home improvements, would tend to force owners to renovate their homes.

Despite these beneficial effects, US and Canada are "pursuing a policy of taxation which will intensify the housing shortage, which lowers standards of space and cuts into quality."

ULI is now working on a thorough land-use study of its own

The organization is halfway through a major inquiry into the dynamics of land use. Among questions being studied are: 1) what effect land taxes have on land prices and the character of land improvements, 2) what other methods of taxing land are feasible, and 3) whether land taxes can be an instrument of public policy to develop urban land.

To get the answers, one Rutgers University professor is examining how the tax policies of 225 different districts affect land use in eight northern New Jersey counties. Other details are being gathered in four major cities (Boston, Chicago, Pittsburgh, Washington). Final results are expected next year.

ULI carefully says Miss Rawson's study is not part of its larger inquiry and is published only because it "contributes to the understanding of tax impacts on land development."

Lauderdale moves to put land and house on same tax basis

New valuation are aimed at land speculation in Broward County (Fort Lauderdale), the fourth fastest growing county in the nation.

The county assessors want to increase land assessments 1½ times, from 30% to 75% of estimated market value. Homes and other buildings would be raised less than half, from 56% to 75%.

County commissioners are now holding hearings on the new rates. And some 200 large landowners are protesting the rise on the ground the tax increase would deflate the land market so much that it might become glutted and harm the county's economy.

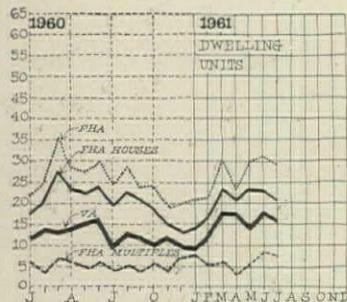
Bucky Buchanan learns a good man is hard to find

Here is some surprising evidence that building may be heading into its much predicted labor shortage sooner than even the experts have been warning:

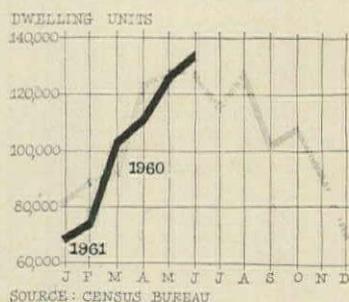
Unable to find non union carpenters around Washington, D. C., Builder W. Evans (Bucky) Buchanan, NAHB's second vice president, advertised in depressed Maryland and West Virginia areas, hired nearly 100 of the some 200 men who responded. But the recruits, while claiming experience, were unskilled and both unable and unwilling to learn. Buchanan fired 90% of them within a week.

Says Buchanan: "Now we're a month behind."

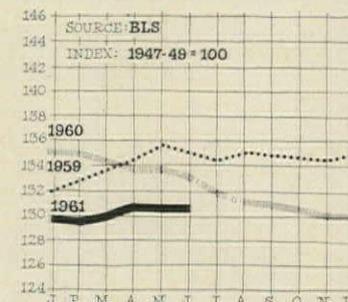
NEWS continued on p 67



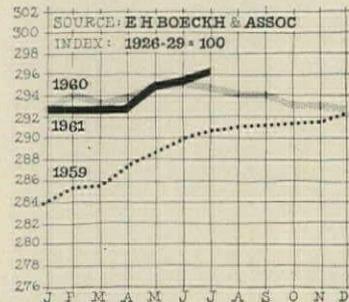
FHA APPLICATIONS felt the customary seasonal falloff in July, dropping to 28,853 from June's 31,416. Homes in July totalled 20,628 (vs 23,436) and multiples, 8,225 (vs 7,980). But the decline was less than usual for this time of year and represented the third straight month of a seasonally adjusted increase for FHA. VA appraisals in July totalled 15,126, vs 17,643 in June.



HOUSING STARTS continued gaining in June. Both private and public nonfarm starts totalled 134,200, up 7% from June 1960 and the highest number since September 1959. The seasonally adjusted annual rate in June was 1.34 million, up 6% from the May rate of 1.27 million. A sign the upward trend will continue: the seasonally adjusted annual permit rate went up 8% in June.



MATERIALS PRICES stood unchanged at 130.6 in June in the Bureau of Labor Statistics index. Small upward movements in millwork, plywood, building paper and board and plumbing prices were not big enough to affect the index. Compared to June, 1960, building prices are down 1.7% this year, chiefly because of price reductions in lumber and heating equipment.



HOUSING CONSTRUCTION COSTS surged to an all-time high in July reaching 296.2. Colonel E. H. Boeckh says material prices are practically stagnant and wage increases accounted for all of the July 0.2% increase over June and 0.5% over a year ago. Colonel Boeckh sees no declines in sight and says wage escalator clauses will force costs higher in October and January.



Corrosion problems go down the drain... when she owns a Nickel Stainless Steel sink

That's a reassuring thought for her and a strong selling point for you... especially when you realize how sinks must daily face the gamut of corrosion producing substances—from raw food acids to harsh detergents.

Resisting these corrosives is all in a day's work, though, for Nickel Stainless Steel. That's why it has long been the standard material for equipment in the food processing and dairy industries. Tanks and piping made of Nickel Stainless Steel keep foods pure and are unaffected when periodically cleaned with acids and other chemicals.

With this kind of proof, the housewife doesn't have to worry about corrosion, pitting or staining when she uses her Nickel Stainless Steel sink. Nor about cleaning problems. Because Stainless Steel has no pores to catch and hold dirt and harmful bacteria, she doesn't have to scrub and scour. Just plain soap and water keeps her sink like new.

Make sure your customers are aware

of these and all the other advantages of Stainless Steel sinks. Write to Department HS for our new color booklet, *For Beauty That Keeps Your Kitchen Young... a Sink of Nickel Stainless Steel*. It'll give you all the facts about the sinks that bear the Nickel Stainless Steel label... a label customers are learning to look for.

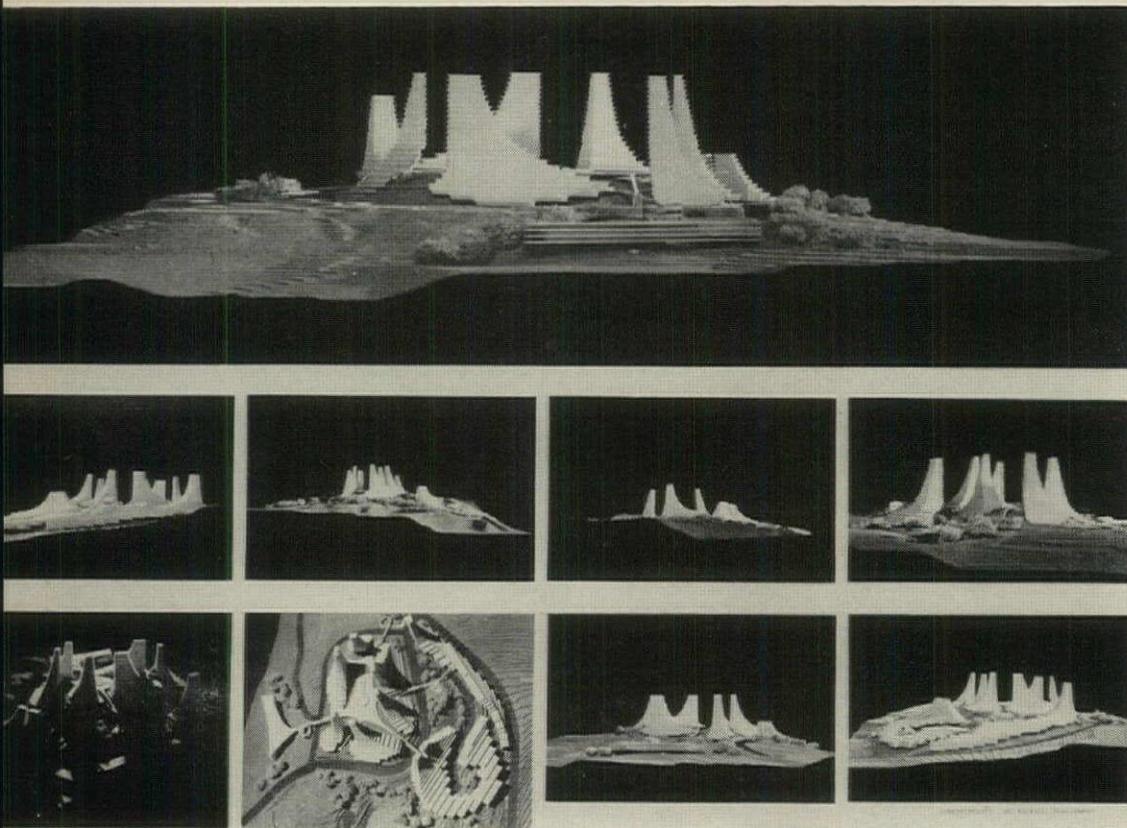
THE INTERNATIONAL NICKEL COMPANY, INC.
67 Wall Street, New York 5, N. Y.



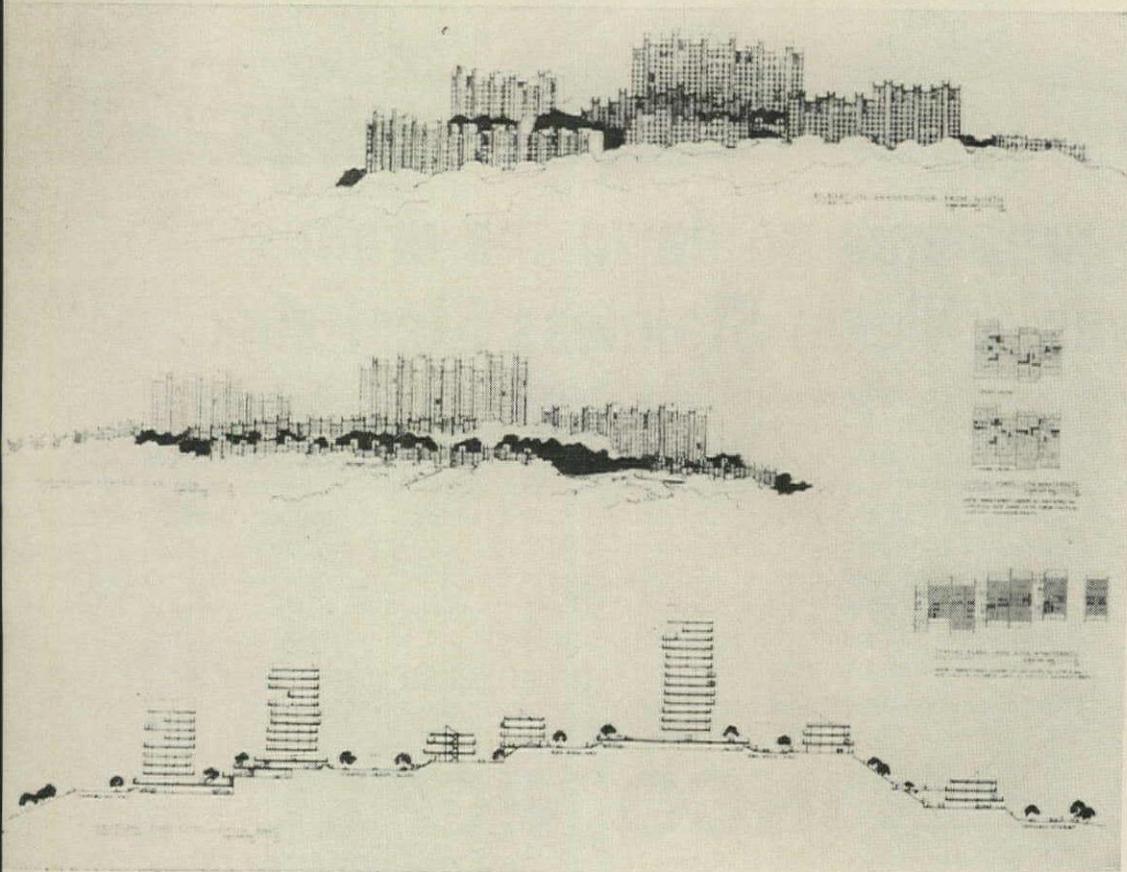
INCO NICKEL

Nickel makes stainless steel perform better longer

URBAN RENEWAL: How to get good design at lowest cost



Dramatically upswept 20-story towers contain 990 units in this design. Commented the jury: "Close examination of the design reveals the practical construction possibilities of the seemingly radical forms. This proposal offers the opportunity for a major breakthrough in urban design." Architects: Jan Lubicz-Nycz and John Karfo in association with Mario Ciampi and Paul W. Reiter.



← High-rise towers containing 650 units are composed of segments varying from seven to 12 stories. All apartments have two exterior exposures. Another 340 apartments are in low-rise buildings. Said the jury: "The excellent character of building forms relates well to characteristic San Francisco architectural forms." Architects: B. Clyde Cohen and James K. Levorsen.

San Francisco Redevelopment Agency has just completed a design contest which may 1) bring even better architecture into urban renewal, and, 2) cut the costs of bidding on renewal projects for re-developers.

Builders cite the high cost of bidding as one of the strongest reasons they don't bid more often on urban-renewal projects. In an earlier San Francisco project, some developers spent up to \$100,000 to prepare elaborate models and architectural plans for their bids. Design has cost bidders nearly as much in other cities, notably Philadelphia. The system left renewal to the giant redevelopers in many instances.

San Francisco's two-stage plan aims to change all this.

The four best designs were picked through an architectural contest.

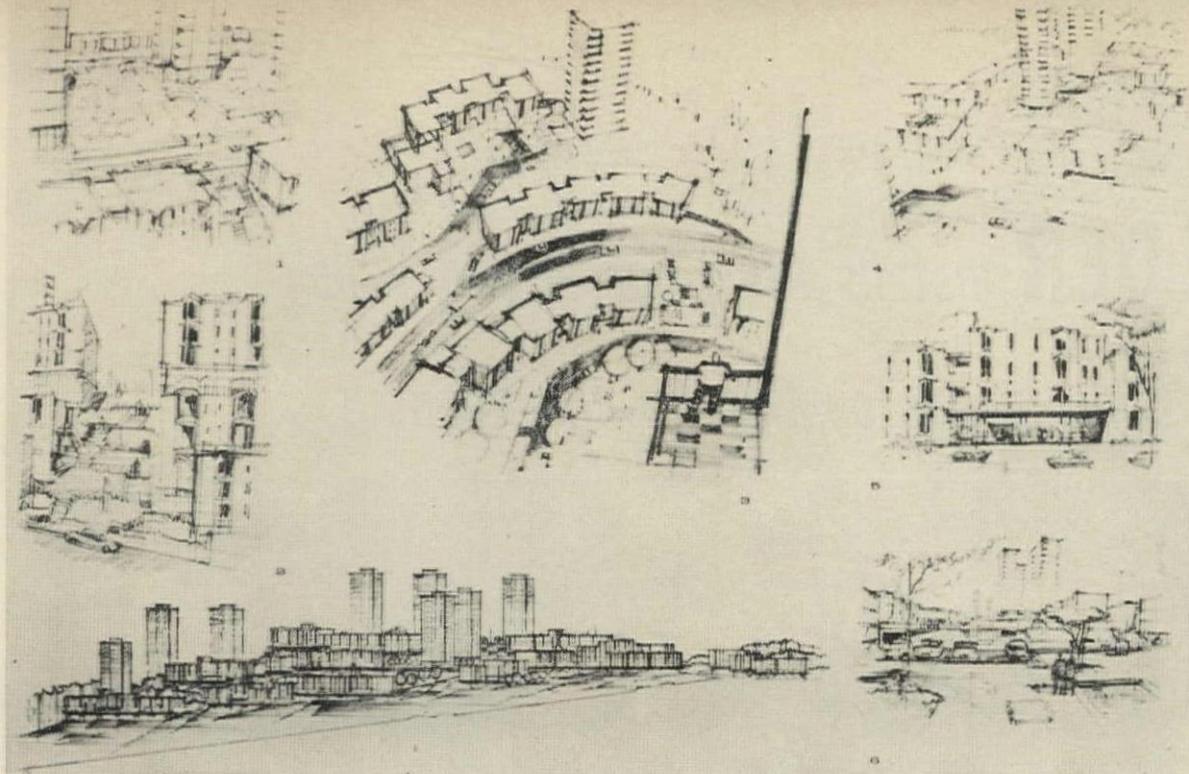
The redevelopment agency invited architects from across the US to design 1,000 moderate rental units (efficiencies about \$110/mo, three-bedroom units about \$215/mo) on Red Rock Hill, a 22-acre crest of imposing view-sites which slopes southeast from the highest spot in hilly San Francisco.

Rules for the competition were kept simple so no architect had to spend more than \$7,000 or \$8,000 on an entry. Ninety schemes were submitted. A design jury of Developers Gerson Baker and Sanford Weiss, and Architects Ernest J. Kump, John Carl Warnecke, and Don Burkholder has just picked the four plans it feels are best for the site (see photos).

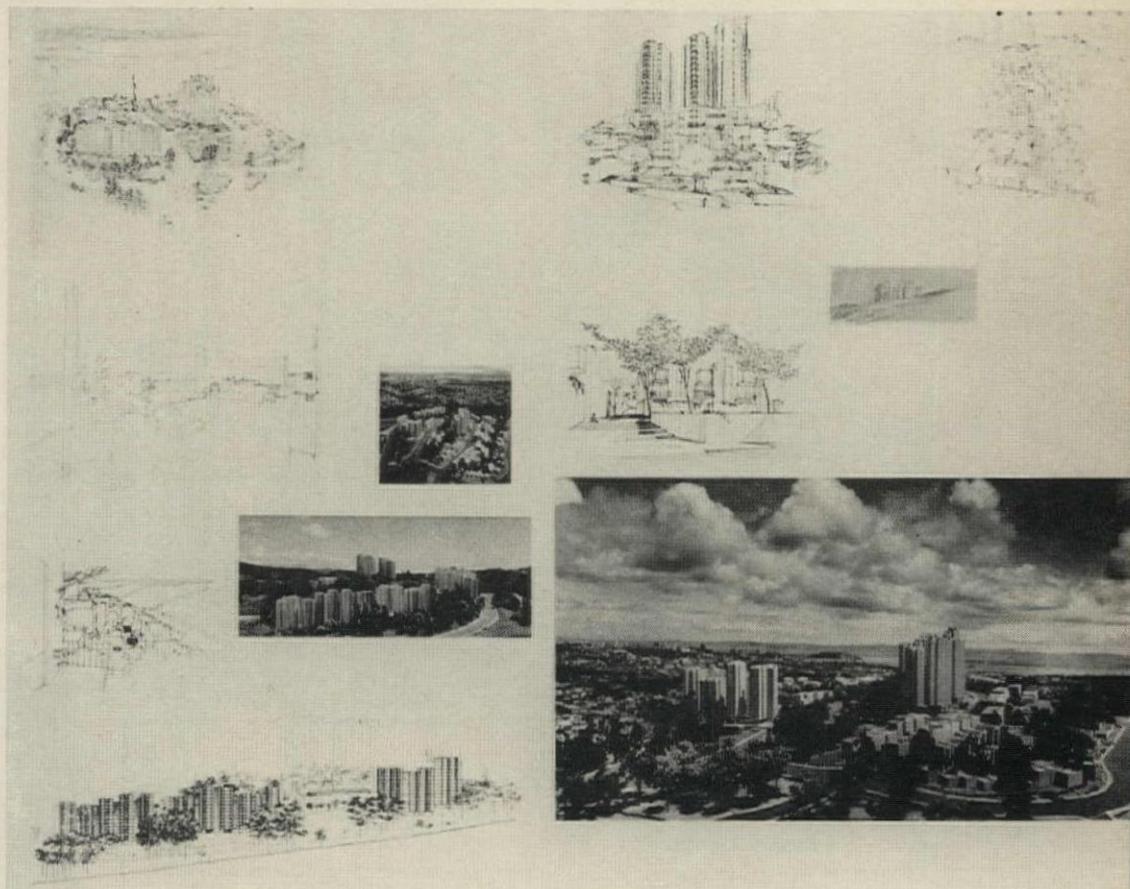
Builders are being asked to bid on the land and use any of the four plans

Bids will be taken Oct 24. Bidders will not have to hire architects, whose expensive plans could go for naught in a design contest. Instead, builders will be able to concentrate on evaluating the land value.

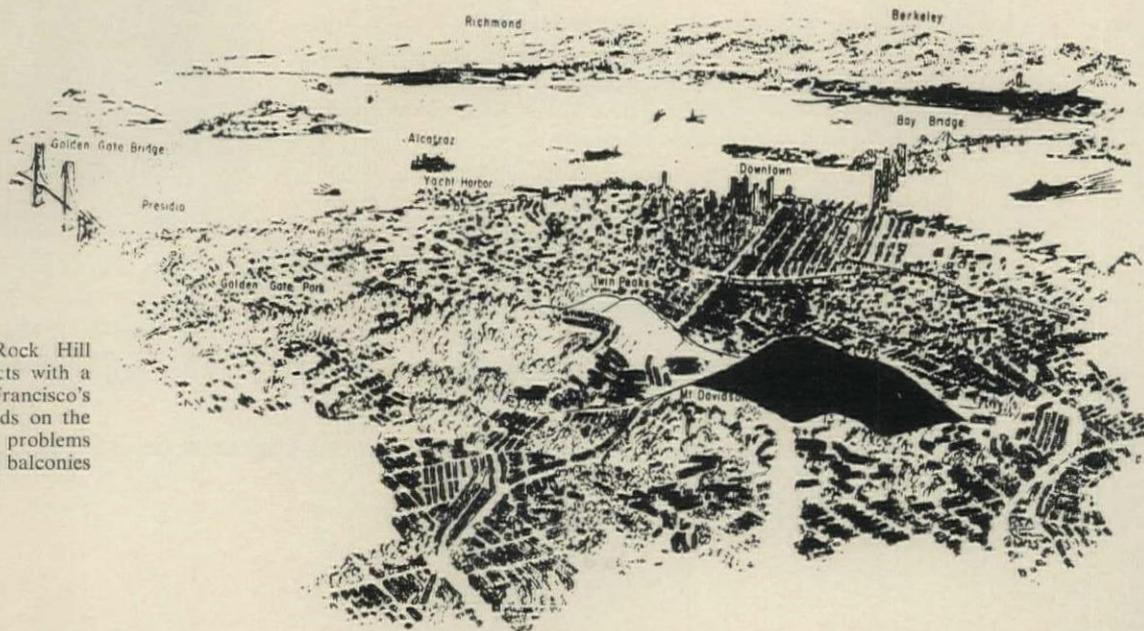
The successful bidder or bidders can then pick any one of the four prize-winning designs. The architect who originated the scheme will then draw detailed plans for which he receives normal commissions.



Eight 14-story towers are interspersed with low-rise wood-frame structures on the hill's slopes. Said the jury: "Grouping of low-rise units to define common recreation spaces protected from the wind and the provision of an overlook accessible to the general public are particularly commendable." Architects: A. N. Contopoulos, Russell Gifford, Albert R. Seyraniam, Karl E. Treffinger, and Paul A. Wilson.



This scheme clusters 148 apartments → in two hilltop towers, each consisting of four shafts clustered about a vertical circulation core. Two other high-rise buildings extend down the hill. Said the jury: "The beautifully executed buildings have fine domestic scale, and they incorporate unique structural techniques." Architects: Reid, Rockwell, Banwell & Tarics; Rai Y. Okamoto; and Royston, Hanamoto & Mayes.



Lofty eminence of Red Rock Hill provided competing architects with a setting near hilly San Francisco's highest point. But high winds on the peak posed tricky design problems which ruled out unprotected balconies and swimming pools.

BUILDER *installs Arkla-Servel Sun Valley** **BUYER** *reports on Gas Air Conditioning*



THE HAROLD RICHARDSON'S NEW HOME, Palos Park, Illinois

Why the builder chose Gas and Arkla-Servel . . . Because Arkla-Servel Sun Valley* All-Year® Gas Air Conditioning is well known to home builders—and owners—as a quality unit. Because the builder knew that house hunters like the cleanliness of Gas. Because he could offer buyers the proven economy, the freedom from maintenance worries, of Gas—no moving parts in the heating and cooling cycle to wear out.

Why the buyer is pleased with Arkla-Servel Gas Air Conditioning . . . Because he—Mr. Richardson—enjoys the economy, efficiency and quiet of Gas. Because he's found that Arkla-Servel can air-condition a whole house for less than it costs to air-condition a few rooms with other type units. Mrs. Richardson stated, "We are very pleased with both the heating and cooling."

Take advantage of the fact that Gas air conditioning helps sell homes. Call your Gas company or write Arkla Air Conditioning Corp., 812 Main Street, Little Rock, Arkansas. There's an Arkla-Servel unit to fit every home.

AMERICAN GAS ASSOCIATION



*Trademark

It's smart sell to offer prospects a chance to

Live modern...for less...with  GAS

PUBLIC HOUSING:

General Accounting Office says poor renting methods cost \$620,000

Lost rents would have cut federal subsidies to local housing authorities, says GAO in a report just sent to Congress.

The charges came after GAO examined the operations of 12 big-city housing authorities* owning 40,571 units. Without naming specific cities, GAO describes these practices:

1. Delay in renting new projects cost four housing bodies \$342,000

One housing authority took a year to occupy two of its newly completed projects. This cost \$136,000 in rentals. The other three agencies had smaller lags between completing buildings and filling them. They blamed slow processing and changes of status by eligible families for the lags.

GAO says that the Public Housing Administration was aware of these delays and says "PHA's actions have not been sufficiently effective in reducing revenue losses."

2. High vacancies in four older projects cost three authorities \$276,500

One authority lost \$173,000 at two projects began a publicity campaign to fill the apartments when GAO investigators called it to their attention. But the campaign flopped.

* Akron, Allegheny County (near Pittsburgh); Cincinnati; Denver; East St. Louis, Ill.; El Paso; Jersey City; Memphis; Oakland, Calif.; Pittsburgh; St. Louis; San Antonio.

Within a year vacancies had risen from 8% to 14% (vs a national average of 2%).

The authority blamed its ills upon inadequate transportation to one project and the reluctance of people to move into the second project. But GAO investigators said this project had been allowed to run down until its walls were defaced, windows broken, and halls and stairways filled with trash.

3. Tenants on relief cost \$58,000 in one unnamed city

The city welfare agency paid lower rent allowances to public housing tenants than to families in comparable private housing. GAO asked the housing authority to end this practice because PHA policy says:

"It is not the function of PHA to augment or supplement the funds of local relief agencies by providing housing, for welfare recipients, at a lesser amount than such agencies normally allow for private housing."

Faulty gas and water lines in three projects had to be replaced after four years at a cost of \$253,000.

Investigators criticized the authority for making no effort to find out who was to blame for the slip-up. Worse, the replacement contract had been awarded to the same contractor who laid the original lines.

Prodded by GAO, the authority blamed PHA for not specifying corrosion-proof pipes.

'Enforce housing codes or lose renewal, public housing funds'

So warns Frank David Clarke, an assistant HHFA administrator who has been given the job of overseeing how cities qualify for renewal and public housing funds.

HHFA requires cities to have the codes, agencies, and financing to fight slums (i. e., possess a "workable program") before federal money is allotted to them. The program must be recertified each year.

But some cities have been getting federal money without carrying out their part of the bargain. This spring HHFA Administrator Weaver told Congress that 102 of 191 cities contracting for public housing units haven't even adopted housing codes. Others soft pedal enforcement to avoid sensitive political toes.

Clarke intends to stop this. Cities which have had two years experience under a workable program will get first priority.

Unless these cities can prove special circumstances for code slowdowns, Clarke will recommend ending approval of their workable programs. This would cut them off from federal funds.

Citizen advisory groups will get more voice in code enforcement

Clarke believes city and federal officials should devote much more attention to the organized citizen groups which must take part in renewal activities in a workable program.

"Where we can get competent people on these committees, we can do a good job," he observes. He wants local officials to emphasize the reports and special studies made by these committees in shaping official policies.

Mississippi public housers halt renewal by defying HHFA

When the Mississippi Gulf town of Pascagoula (pop 17,139) set up a planning commission and began pushing for urban renewal, one of the first decisions was that Carver Village, a 20-year-old tarpaper-roofed public housing project left over from World War 2, was now 1) horrendously overcrowded and 2) in wretched condition and so should come down.

To rehouse some of Carver Village's 462 families, Builder Tom Standard put up 100 units of FHA Sec 221 homes (\$9,200 for 3 b/r) and authorities applied for 115 more public housing units.

They reckoned without the Pascagoula Housing Authority, which refuses to tear down the wartime project. As a result:

- Fanny May has foreclosed on the 94 unsold Sec 221 homes (worth \$719,100).

- HHFA has curtly refused to reapprove Pascagoula's workable program—thus cutting the fishing town off from all further federal housing aid, including the 115 public housing units to rehouse Carver Village's Negro inhabitants.

Carver Village was built to house 229 Negro families, mostly workers at Ingalls Shipyard. When the war ended the project was turned over to the Pascagoula Housing Authority.

Pascagoula city officials showed little concern for Carver Village until fervor for urban renewal swept the city in 1959. The city submitted a workable program to federal officials outlining a plan to clean up blighted housing. A planning commission was formed and decided one of the worst pockets of bad housing to be torn down was Carver Village.

Their reason: 462 families now lived in the cement block, tar-paper roofed barracks origi-

nally built to house 229 families. The 2- and 3-bedroom units had been divided and sub-leased by tenants—with no protest by the authority.

The Sec 221 homes for displacees went up at Moss Point, a hamlet 3 mi outside Pascagoula, because there was no land with water and sewer lines available inside the town.

When the homes were completed and ready for Carver Village displacees last fall, the Housing Authority suddenly balked at demolishing the Lanham Act housing. In a 3-2 vote members decided the structures were too much of an asset to destroy. Weighing heavily in their reasoning: Carver is producing \$35 a month rent for each unit and \$10,000 of this money is paid to city schools annually.

When Pascagoula's workable program came

up for recertification in late February, HHFA Regional Director Walter Keyes sent back the city's request as "totally unacceptable." "Until the city is in a position to demolish Carver Village, it will not be possible for the agency to participate in any programs," said Keyes.

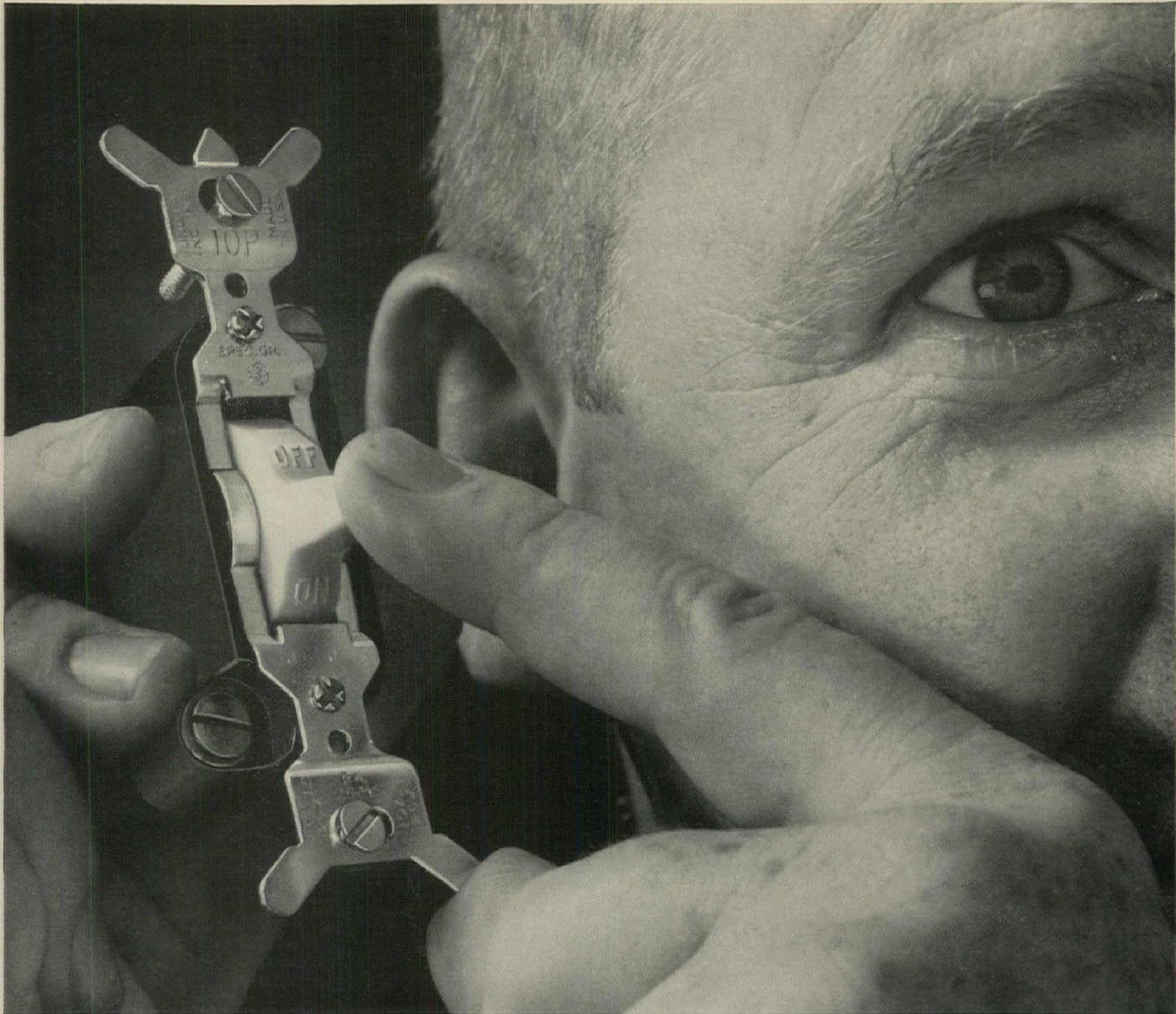
"The Housing Authority has tolerated conditions that we would not tolerate in public housing. It is allowing them to stack up two and three families to an apartment, which is absolutely contrary to good management."

HHFA rarely publicizes its threats to withdraw approval of workable programs. Keyes' move sidelines planning funds and planning money for a municipal auditorium, as well as the 115 low-rent units.

NEWS continued on p 73



MISSISSIPPI AND HHFA DISAGREE over tearing down this wartime housing.



“Silence sells!” say top builders

... and the complete silence of G-E Silent Mercury Switches sells best ...

49.5% of top U. S. builders, are putting “quiet switches” in their homes this year.*

To get the best out of this sales feature, make sure your switches are the quietest switches of them all: *completely silent* General Electric Silent Mercury Switches.

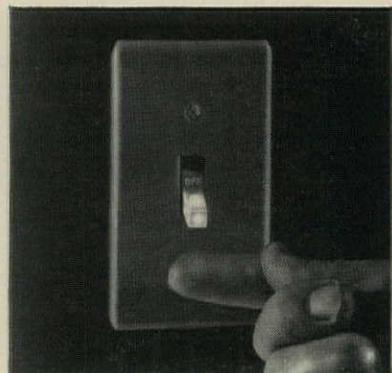
These switches not only help you sell houses . . . they help you keep buyers satisfied. For G-E Silent Mercury Switches have

only one moving part. They last years longer than other switches . . . eliminate call-backs . . . assure buyer satisfaction for years and years to come. Ask your electrical contractor for G-E Silent Mercury Switches!

General Electric Company,
Wiring Device Department, Providence 7, Rhode Island.



*According to a national survey by House and Home Magazine



Also available with lighted handles that are easy to find in the dark, without groping. Another eye-catching sales feature!

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GENERAL  ELECTRIC

FHA's Balkan empire yields to package mortgage

Progress since 1958 has averaged four steps forward and one step backward, according to a new office-by-office check compiled by FHA for HOUSE & HOME.

Since the last tabulation (H&H, Feb '58), FHA's 75 district insuring offices have made 219 changes in what items they will include in their valuations and cover with their mortgage insurance. Of these, 172 were additions; 47 were drops.

Only items all 75 offices agree to finance are cooking units, dishwashers, and garbage disposers. On everything else, some will and some won't. Examples:

- You can finance incinerators, dryers, refrigerators, and washing machines under a FHA mortgage in Detroit. But in Grand Rapids, 143 miles away in the same state, all four are out.

- In Philadelphia, fences, freezers, and exterior garbage receptors, are eligible. But across the Delaware river in Camden, you may not include any of these.

- New Orleans allows window air conditioners but bans water softeners. In Shreveport, 265 miles away in the same state, the reverse is true.

Screens were eligible everywhere in 1958; now two offices say no.

Window air conditioners are the biggest gainers in this year's count. Three years ago only 10 FHA offices would cover their cost with mortgage insurance; now 32 of the 75 will.

A total of 22 district offices changed rules to include them. But 43 of 75 offices still refuse to accept them.

There are still wide variations even within states. You can include cooling units in Tampa and Jacksonville, but not in Miami. Memphis approves them for new construction only, but Knoxville now bans them. You can include them in Los Angeles, San Diego, and Sacramento, but not in San Francisco.

Some offices who say they accept room conditioners require they be installed in a sleeve cut through the wall. Others will approve them if the unit is installed in a window.

The 22 additions to the list of offices that accept room conditioners are Maine, Massachusetts, Maryland, Virginia, Alabama, Jacksonville, Georgia, Puerto Rico, Memphis, Iowa, Colorado, Kansas City, Dallas, Houston, Ft Worth, Tulsa, San Antonio, Los Angeles, San Diego, Oregon, Utah, and Spokane.

Jalousies, incinerators, water softeners are winning new acceptance.

You will findalousies accepted in 20 new offices now. Only seven offices (Jamaica, NY; Chicago; Indiana; Colorado; Ft Worth; Lubbock; and Nevada) refuse to package them into a mortgage.

Water softeners gain 15 new offices (Buffalo, Maryland, Camden, Philadelphia, West Virginia; Georgia; Knoxville, Grand Rapids; Arkansas, Kansas City, Ft Worth, Arizona, Nevada, Oregon, Utah). Ten offices disapprove them or have made no ruling.

Incinerators win favor in 14 new offices. You may now include them in Albany; Rhode Island; Maryland; Camden, NJ; West Virginia; Jacksonville; Georgia; Iowa; Columbus; South Dakota; Ft Worth; San Antonio; San Diego;

	Incinerators	Window air conditioners	Air conditioning	Cooling units with outside air	Dishwashers	Dryers	Fences	Freezers	Interior screens	Garbage disposers	Garbage receptors	Jalousies	Kitchen mixers	Ovens	Refrigerators	Room air conditioners	Room air conditioning	Water softeners	Washing machines	Water softeners	Window shades
ZONE I																					
CONNECTICUT																					
MAINE	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
MASSACHUSETTS	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
NEW HAMPSHIRE																					
NEW YORK—Jamaica																					
Albany	YES																				
Buffalo		YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
RHODE ISLAND	YES																				
VERMONT																					
ZONE II																					
DELAWARE	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
DIST. COLUMBIA																					
MARYLAND	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
NEW JERSEY—Newark																					
Camden	YES																				
PENNSYLVANIA—Pittsburgh																					
Philadelphia	YES																				
VIRGINIA	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
WEST VIRGINIA	YES																				
ZONE III																					
ALABAMA	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
FLORIDA—Jacksonville	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Tampa	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Miami	YES																				
GEORGIA	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
KENTUCKY																					
MISSISSIPPI	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
NORTH CAROLINA																					
PUERTO RICO		YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
SOUTH CAROLINA																					
TENNESSEE—Memphis	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Knoxville		YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
ZONE IV																					
ILLINOIS—Chicago	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Springfield	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
INDIANA	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
IOWA	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
MICHIGAN—Detroit	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Grand Rapids		YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
MINNESOTA	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
ZONE IV (continued)																					
NEBRASKA	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
NORTH DAKOTA	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
OHIO—Columbus	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Cincinnati	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Cleveland	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
SOUTH DAKOTA	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
WISCONSIN	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
ZONE V																					
ARKANSAS	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
COLORADO	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
KANSAS	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
LOUISIANA—New Orleans	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Shreveport	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
MISSOURI—St. Louis	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Kansas City	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
NEW MEXICO	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
OKLAHOMA—Oklahoma City	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Tulsa	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
TEXAS—Dallas	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Houston	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Ft. Worth	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Lubbock	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
San Antonio	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
ZONE VI																					
ALASKA	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
ARIZONA	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
CALIFORNIA—San Francisco	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Sacramento	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Los Angeles	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
San Diego	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
HAWAII	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
IDAHO	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
MONTANA	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
NEVADA	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
OREGON	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
UTAH	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
WASHINGTON—Spokane	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Seattle	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
WYOMING	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES

KEY: Black squares indicate "not approved", blank indicates no reply.

Deep freezers, exterior garbage receptors and kitchen mixers are strong.

Freezers and garbage receptors tie with 12 new acceptances. The changes give freezers approval in 36 offices while garbage receptors are all right in 37 districts.

Kitchen mixers gain 11 offices in this new count but four offices reversed their previous acceptance. A total of 32 offices now accept mixers.

Ventilating fans and window and door screens are now accepted unanimously. Georgia, the last holdout against ventilating fans, has changed. Georgia and Springfield, Ill. reversed their stands to approve screens.

Supreme Court upholds prompt VA payoffs

Regardless of state laws, the Veterans Administration can pay mortgagees its guaranty on a loan without waiting for foreclosure. So ruled the US court in the case of a Pennsylvania homeowner who defaulted on a \$13,000 mortgage, then contended VA couldn't pay the \$4,000 guaranty until the property went through state foreclosure procedure. The court agreed with VA that prompt guaranty payment was accepted by lenders in lieu of down payment and should be made despite state laws. VA feared a contrary verdict would repel lenders just as its 5 1/4% interest-rate parity with FHA gives it new life. NEWS continued on p 75

Long-BELL
TIP★



A LONG-BELL BIRCH PROVINCIAL KITCHEN

★ TO INSURE PROFITS

Long-BELL Natural Wood Kitchens

Wouldn't this Long-Bell Provincial kitchen steal the heart of any woman? But don't let its luxury appearance fool you. It's really *not* an expensive kitchen. Quickly applied hardwood moldings on regular Long-Bell Natural Birch cabinet fronts carry the decor back a century—add the charm and hospitable feeling of graceful provincial living.

Quality features that characterize all Long-Bell cabinets, whether Contemporary or Traditional, can add value and feminine sales appeal to any kitchen. Features include adjustable, removable wall shelves, comfortable knee and toe room, careful craftsmanship inside and out, slide-out Nylon-glide base shelves, magnetic door catches and the rich, hand-rubbed look of Microseal® finishing.

It's so easy, too, to build variety and extra utility into kitchens with Long-Bell special purpose cabinets—the Lazy Susans for corners, Automatic Towel Rack, Vertical Tray Storage, Vegetable Bin and others.

Long-Bell Natural Wood Kitchens can mean extra profit for builders. They're quick and easy to install and finish, thanks to 3" modular construction and the Microseal® pre-sealing that saves time on final finishing. Cabinets in Birch or Rift grain fir, setup or knocked down are quickly available anywhere in the country from stock at three conveniently located warehouses. Ask your dealer or call or write Long-Bell for information and prices.

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 INTERNATIONAL PAPER
Long-BELL Division

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Kansas City, Missouri • Longview, Washington • Primos, Pennsylvania

Barrington Plaza partners decide they are "incompatible"

In an unexpected move last month, **Ben C. Deane** sold his interest in the big Los Angeles renewal project to partner **Louis Lesser**.

Neither Deane nor Lesser will discuss the reason for the breakup. Deane, who started the urban renewal venture (NEWS, Oct '60) three years ago and later brought in Lesser to supply financing, says only: "As partners we were incompatible." Shrugs Lesser: "I just bought him out. He was trying to put a group together to buy me out but he couldn't do it." Both are

Merge



RENEWALIST DEANE

Quits big self-help project

mum on the price, but Deane says: "We got more than we put in, plus some."

Barrington Plaza, a 712-unit FHA Sec 220 rental project, has stirred wide interest in the industry. Promoted by Deane with no federal subsidies, it is the first high-rise Sec 220 project in the west, has the tallest (26 stories) apartment building west of Chicago and holds the distinction of receiving the largest single commitment (\$16.7 million) ever given by FHA on one project.

Deane severed all connections with the Plaza by also withdrawing as a contractor. Lesser says he will complete the project by next spring.

Deane now is putting up an 800-home development with Builder **Milton J. Brock** at Huntington Beach, Calif. He is also one of four final bidders for Santa Monica's Ocean Park redevelopment project.

Lesser, 44, short, stocky and fast-talking, has shot up rapidly in building and real estate since he switched from selling clothing only nine years ago. Acknowledged to be brilliant, shrewd, and very ambitious, Lesser has interests that range from homes and apartments to motels, bowling alleys, shopping centers, and office buildings. He sometimes builds on his own but a lot of his operations are joint ventures with other builders for which he supplies financing. Lesser is a major stockholder in two S&Ls and has a controlling interest in the Bank of Phoenix in Arizona.

This year Lesser estimates his Louis Lesser Enterprises will put up 2,500 houses and 3,000 apartment units. He estimates his 1961 construction volume at \$125 million and adds confidently: "We'll

grow ten times that next year. We'll be building all over the country. We expect to be the biggest operators west of New York."

New president for 'captured' S&L

Harold P. Braman, former (1953-60) managing director of the Nat'l League of Insured Savings Assns, becomes president of Beverly Hills (Calif.) Federal S&L. The \$94-million association became a center of controversy when **Bart Lytton's** S&L holding company, Lytton Financial Corp, gained control of it last spring (NEWS, May). US S&L League President **C. Elwood Knapp** denounced the takeover of a mutual institution by the holding company as "of questionable legality" and a threat to the standing of the S&L industry.

Braman, who was administrative vice president of Atlantic Federal S&L (assets: \$65 million), Fort Lauderdale, Fla. until taking the Beverly Hills post, replaces **Thomas H. Clarke**. Clarke will continue as the association's legal counsel.

MANUFACTURERS: **Gerald L. Phillippe**, 51, was promoted from controller to president of the General Electric Co, fourth largest industrial concern in the US. Phillippe (pronounced fill-i-pee) thus becomes heir apparent to GE's board chairman and chief executive officer, **Ralph J. Cordiner**, 61, who reaches the company's mandatory retirement age in 3½ years.

Theodore R. Armstrong, former president of Huttig Sash & Door Co, St Louis, has been named director of distribution, architectural and building products, for Reynolds Metals Co, Richmond Va.

FHA fills 12 more zone, district offices

Three veteran FHA careerists have been appointed to key spots as zone operations commissioners, the agency's next rank below the Washington level.

Edgar C. McIntosh, 46, moves from management consultant for HHFA to zone chief for seven southeastern states and Puerto Rico. He joined FHA in 1934 and switched to HHFA in 1955.

Joseph W. Maguire, 50, becomes commissioner for seven New England states. A 27-year veteran with FHA, he was deputy commissioner.

James F. Neville, 54, heads FHA operations in six Middle Atlantic states. He served 17 years with FHA before entering private business in 1955. Since 1959 he has been director of rental housing for the NAHB.

New faces in the district insuring offices are:

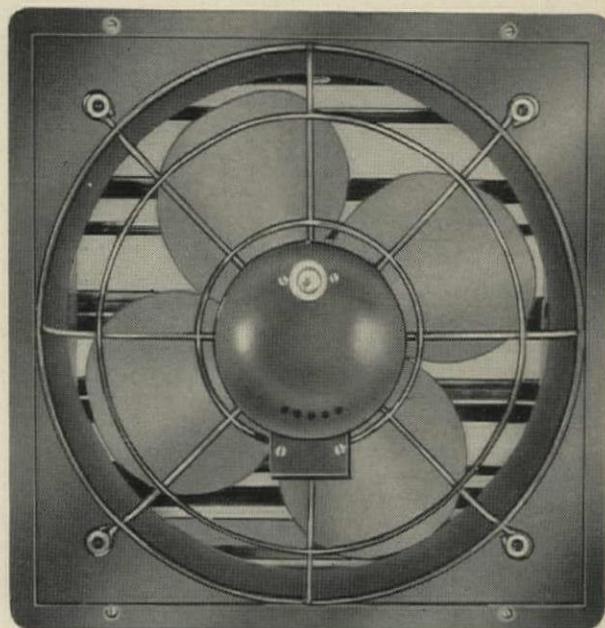
Ralph W. Morhard, 57, a divi-

continued on p 77

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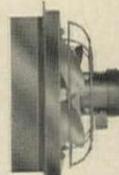
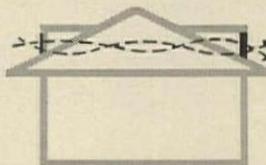


NEW EMERSON ELECTRIC EXHAUST FANS



The New Emerson Electric Thermostat-Controlled Attic Exhaust Fan turns hot attics into cool salesmen. This fan is built to ease the cooling load in air-conditioned homes by removing the radiated heat from the attic and keeping the ceilings over living areas cool. Built-in thermostat controls the fan automatically. Completely enclosed motor and lifetime lubricated ball bearings make it care-free. ASK YOUR WHOLESALE OR ELECTRICAL CONTRACTOR for the Emerson Electric Direct-Drive AV-16 Fan.

Equipped with automatic aluminum shutters, an outlet box and 6-inch line leads, it is easily installed (outside wall mounted), and the baked enamel finish will withstand the elements for many years without service.



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Now an entirely new kind of floor varnish can help you add *extra* quality and sales appeal to the houses you build . . . and save you application time and labor as well. Urethane floor varnishes made with Du Pont HYLENE organic isocyanates combine outstanding durability and gloss retention with easy upkeep. Yet they're easy to apply and dry much faster than conventional varnishes!

CONSIDER THESE IMPORTANT PROMOTABLE FEATURES:

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Easy Maintenance—Ability to withstand household spills, oils and chemicals—*plus* resistance to moisture, heat and aging—protects floors, cuts upkeep to a mini-

mum. Smooth, hard surface of urethane varnish sheds dirt, resists soiling.

AND THESE TIME- AND-MONEY-SAVING ADVANTAGES:

Ease of Application—New urethane varnishes flow on smoothly, spread evenly and quickly, require no special skills. They're easily applied by conventional methods.

Fast Drying—Urethane varnishes require minimum drying time between coats (*can* be formulated to dry in minutes) . . . significantly reduce application time, labor.

Available in formulations to meet any need, these new floor varnishes are also perfect for stairways, doors, partitions, woodwork. Du Pont does not make the varnishes themselves; *does* produce the HYLENE organic isocyanates that make them possible. For more detailed information and a list of suppliers, write: E. I. du Pont de Nemours & Co. (Inc.), Elastomer Chemicals Department HH-9, Wilmington 98, Delaware.



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sion director for the New York City Housing and Redevelopment Board, New York City.

Roy S. Walker, 51, Clovis, N. M. city commissioner and an auto and oil dealer; Albuquerque.

Rufus S. Spoon, 60, Arizona real estate man, Phoenix.

Willis P. Wilcox, 40, Florida advertising and public relations executive; Miami. He replaces **John A. Grubbs**, who resigned after being suspended during an investigation of the office's operations.

Howard Tompkins, 56, Pensacola realtor; Jacksonville.

A. Donald Fielding, 60, cigar leaf broker; Tampa, Fla.

James E. Baker, 43, director of the Reno Housing Authority; Reno.

Charles Hamilton Andrews, Jr., 44, field representative of the Los Angeles Home Builders Assn; Los Angeles, nation's largest office.

James R. D. Anderson, 45, former executive vice president of General Life Insurance Co; South Carolina.

DIED: Richardson L. Wright, 75, editor of *House & Garden* for 35

years before retiring in 1949, Aug 6, in Falmouth, Mass.; **Charles H. Higgins**, 82, former president of the New York Chapter of the American Institute of Architects, and designer of a number of unusual homes and estates in New Jersey and Long Island, July 27, in New York; **Robert Alexander Taylor**, 76, architect who designed the Spanish Village, one of the residential areas of the Coral Gables plan, Aug 3, in Miami; **Anthony Romano**, 64, realtor who pushed the private redevelopment of the Old Town area in Chicago's Near North Side, of a heart attack, July 9, in Chicago; **Aldis J. Browne**, 74, Chicago realtor who was also active in developing Chicago's Near North Side, July 17, in Chicago; **James Graham**, 71, developer of the 700-home Stewart Manor, one of Long Island's first planned communities, and a former director of the National Association of Home Builders, June 14, in Rockville Center, Long Island; **Louis Cowan**, 73, apartment builder in New York City, Palm Beach and Houston, June 11, in New York City.

CANADA:

New houses in largest market will now cost more to build

Reason: the Province of Ontario, which accounts for roughly 40% of all housing starts in the country, applied a 3% retail sales tax the first of September.

Although actual sales of houses and land are not taxable, all materials that go into a house do come under the tax. Here's the way builders figure the increase: material costs amount to between one-third and one-half the price of a house. Therefore, the 3% levy will be calculated on \$5,000 to \$7,500 worth of materials in the case of a \$15,000 house.

Ontario is the tenth province to levy taxes on homes and building materials.

Only two, Manitoba and Alberta, have no sales tax yet. In all prior provincial sales taxes, builders and buyers got caught with two taxes, one on materials and another on sales, so Ontario's tax is still one of the lowest in the country.

When the tax was first announced many manufacturers of off-site components were worried that builders might go back to on-site fabrication because the tax applies to the end price of components, including labor.

But most builders say they will not revert to the old system

Commented Harold Shipp, of G. S. Shipp and Son Ltd, one of the province's larger builders: "The accepted manufactured component is too good for us to go back to the old days. The tax would have to be a lot high in order to make us do that." However, the burgeoning prefab market may be setback because the tax is based on a total

cost of the house including labor and materials.

First big strike fails to unionize homebuilding

But some repercussions may come back to haunt the industry.

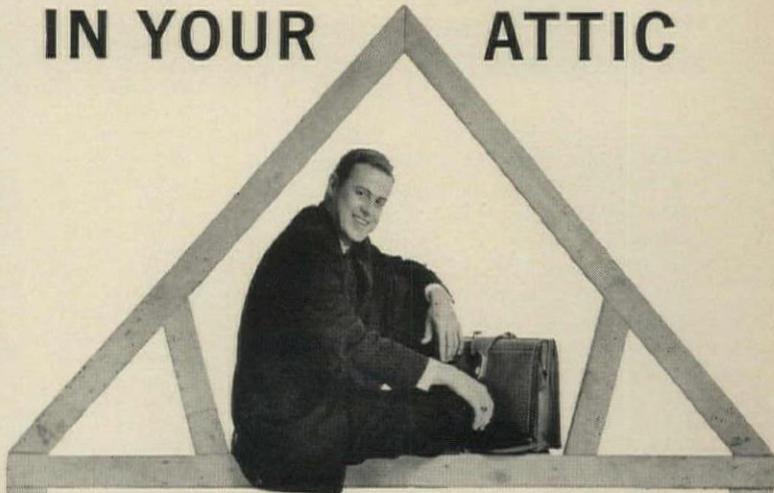
The 58-day strike in Toronto, second largest homebuilding city in Canada, saw bloodshed and police and court action on every hand. The unions, unable to get at the small-staffed builders themselves, went after subcontractors, with flying squads of cars descending on subdivision after subdivision across the city.

About 75% of the homebuilders refused to close down to pickets but apartment building was almost completely stopped. The Toronto Housebuilders Assn brought court action against the unions to try to get an injunction under the labor act to prevent picketing of projects (no ruling had been made before the strike ended.)

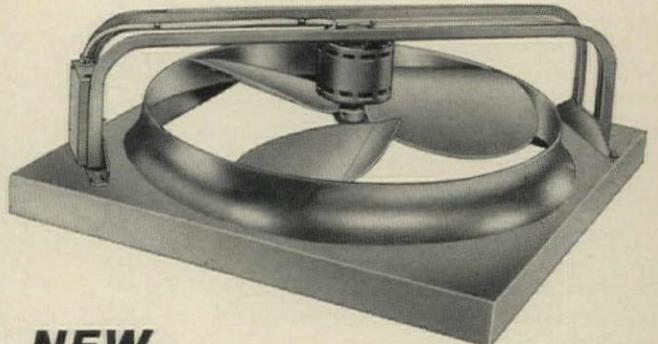
The outcome: about 30% of subcontractors in the city signed agreements and the unions retreated to plan future campaigns.

However, the major result may not be known for some months to come. Ontario Premier Leslie Frost near the end of the strike assigned highly renowned arbitrator C. Carl Goldenberg to head a one-man commission to investigate labor-management relations in the Ontario housing industry. What Goldenberg comes up with will generally set the pattern for future moves on both sides and could easily affect housing right across the country.

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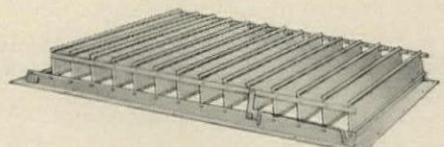


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How many homebuilders are there now?

A lot less than you probably think if your estimate stems from the nose-count made in 1949 by the Bureau of Labor Statistics. In those easy selling days BLS reported 109,800 builders (of whom only 63,300 built more than one house).

Now H&H's market research department has canvassed the local executive officers of NAHB for an up-to-date estimate. Replies from 316 of the 331 (including all the big ones) add up to only 51,459* homebuilders all told; 28,079 separate builders (defined as "building houses for sale on their own land"); 8,298 custom builders in the over-\$30,000 price class.

These figures were compiled from the executive officers' answers to the following three questions:

1) What is your best estimate of the total number of homebuilders in your area, whether members or not?

2) About how many of these build for sale on their own land or lots (not on contract on the buyer's site)?

3) About how many builders are custom building in the over-\$30,000 price range?

"The study indicates that many marginal builders have been squeezed out of the highly competitive house building field since the last count," points out H&H Research Director B. J. Trumbour.

Biggest concentration of merchant builders was reported in the Los Angeles area (2,250), followed by Chicago (1,800), Philadelphia (1,000), Detroit (900), St. Petersburg (800) and Miami (750).

At right is a state-by-state breakdown of builders as reported by the executive officers.

*NAHB claims that its 17,000 builder members build 80% of all the houses.

STATE	TOTAL NO. OF HOME-BUILDERS	TOTAL MER-CHANT BUILDERS	BUILDERS OF HOUSES OVER \$30,000
Alabama	522	242	119
Alaska*	18	4	1
Arizona	396	356	35
Arkansas	330	59	43
California	6,970	3,920	1,400
Colorado	807	533	74
Connecticut	450	400	200
Delaware	80	72	10
Washington, D.C.	650	585	80
Florida	5,660	2,722	463
Georgia	1,065	734	120
Hawaii	705	141	100
Idaho	185	21	23
Illinois	2,650	1,853	374
Indiana	954	388	172
Iowa	686	217	89
Kansas	259	117	52
Kentucky	670	476	80
Louisiana	589	290	109
Maryland	520	379	55
Maine	62	59	5
Massachusetts	860	573	98
Michigan	2,320	1,048	227
Minnesota	1,040	901	209
Mississippi	125	96	25
Missouri	755	444	142
Montana	15	12	5
Nebraska	260	130	45
New Hampshire	35	26	2
New Jersey	1,795	1,005	565
Nevada	96	40	24
New Mexico	191	108	18
New York	3,688	2,772	643
North Carolina	470	222	90
North Dakota	55	16	5
Ohio	2,755	920	552
Oklahoma	673	194	133
Oregon	725	444	88
Pennsylvania	3,286	1,360	699
Puerto Rico	45	40	6
Rhode Island	175	no est.	25
South Carolina	250	112	19
South Dakota	102	15	3
Tennessee	1,060	403	431
Texas	2,717	1,653	457
Utah	235	162	40
Vermont	52	3	1
Virginia	440	178	89
Washington	1,629	891	186
West Virginia	305	132	40
Wisconsin	717	363	93
Wyoming	25	20	4
Totals	51,459	28,079	8,298

* Anchorage only.

1961's houses get bigger but prices edge down

That's how leading builders size up the trend for this year.

The builders, members of the NAHB Builders' Economic Council, expect to:

● Boost the median size of their houses to 1,145 sq ft, 30 sq ft more than last year's 1,115.

● Put up more houses in the lower (\$12,000 and under) price range, thus cutting their median price to \$14,900, down \$400 from last year's \$15,300.

Major reasons cited for the downward price trend: bigger markets are needed to boost volume, the market for higher-priced houses is running out or overcrowded, improvements in technology and efficiency make possible lower prices.

The builders gave their views on the shape of the market in the annual BEC survey, based on 440 responses from BEC's 700-member builder panel.

46% of the builders expect to do more home improvement work

Sparked by the new FHA remodeling loan program, the BEC builders are showing a substantial boost in interest in the field: 18% plan to increase their home-improvement volume sharply, and 22% are moving into home improvement for the first time. The greatest interest is shown in the northeastern states where the supply of older housing is larger.

Land prices are up again, say the builders.

Their median price for finished lots is now \$2,585—\$40 above last year. Lot cost now adds up to 18.3% of the sales price vs 17.7% last year.

Basements, which have been eclipsed by slabs and crawl spaces, are coming back some. The builders are putting basements in 35% of their houses this year compared to 30% last year.

More builders are using manufactured components in '61

Compared to the 52% who used components in 1960, 56% are now. Most widely used are pre-hung doors (by 47%) and roof trusses (43%). However, exterior wall panels show the largest increase in use by the builders, rising from last year's 13% to 18%.

As a result of the greater use of components, straight conventional starts by the BEC builders will drop from 35% in 1960 to 31% in 1961. The use of manufactured homes is the same for both years—13% of their production.

The BEC builders said they will boost their starts 23%. For the industry as a whole, they predict a moderate 5% increase (to 1.33 million vs 1.27 million). The biggest boost in starts is expected in the south (7%), the lowest (3%) in the west. Rental housing will gain the most—7%—compared to 2½% for built-for-sale housing.

LOCAL MARKETS:

Home building banned in sewer dispute

Detroit: The State Health Dept, angered at suburban dawdling over building new sewers, has acted to prohibit homebuilding entirely in 22 communities served by the Wayne County sewage disposal system. On June 9, it forbade issuance of building permits for any structure that will tap onto a sewer.

Since 1956, the 22 separate localities have been quarreling over how to split the \$18 million cost of sewer expansion. Now, warns the state, overflowing raw sewage is running in roadside ditches and gutters. Builders press deeper motives. "They want to put the pressure on us so we will pay for sewers at any price," snorted Developer Robert P. Birt.

Builders and a top aide of Gov John B. Swainson held a round of conferences with city and township officials to try for an agreement on costs. By mid-month 14 communities had agreed, thus lifting their ban. Talks are continuing with the others.

Two homebuilders, Rotunda Land Co and Sullivan-Smith Inc, won a court order lifting the ban for 86 lots in Dearborn Township. Other builders are following them to court.

Editorialized the *Detroit News*: "We [once] referred to 'local governments unable to fight their way out of paper bags while problems pile up around them.' This is a sample."

Chicago: Starts for the first five months of this year were 5% below the same period of 1960 in a six-county area around Chicago. But apartment construction is booming at a pace 10% better than a year ago, especially in the suburbs. And 1960 was a busy year for rental housing, too.

Some builders say they now have to spend 5% to 10% of the sales price of a house on advertising in order to make houses move in volume. Other builders complain that VA has been tightening up on credit standards, making it harder to qualify marginal buyers.

Starts for houses alone are off nearly 30%, seasonally adjusted, for the first five months.

John Senning



Cheap homes go begging

New, \$9,000 houses like this, are among the more than 900 empty houses in the once-booming Antelope Valley section near Los Angeles, Calif. Some 14,000 low-down-payment homes for aircraft workers at nearby Palmdale Field were built from 1953 through early 1958. When manned-aircraft contracts were cancelled, hundreds of jobless workers abandoned the homes and vacancies soared to 38%. VA was stuck with 400 foreclosed houses, and Standard Federal Savings & Loan (since merged with California Federal) had 240. Sales now are exceeding foreclosures, but the market still is glutted with cheap two-bedroom homes while those in the over-\$18,000 range are in demand. Recent interest of elderly couples in the small homes and an employment upturn may improve the situation.



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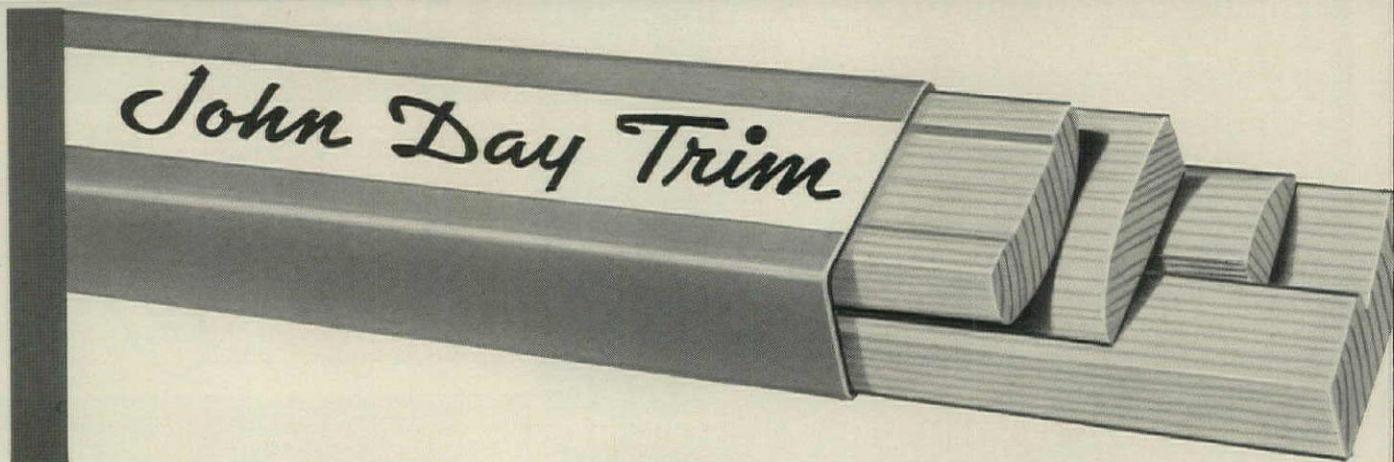
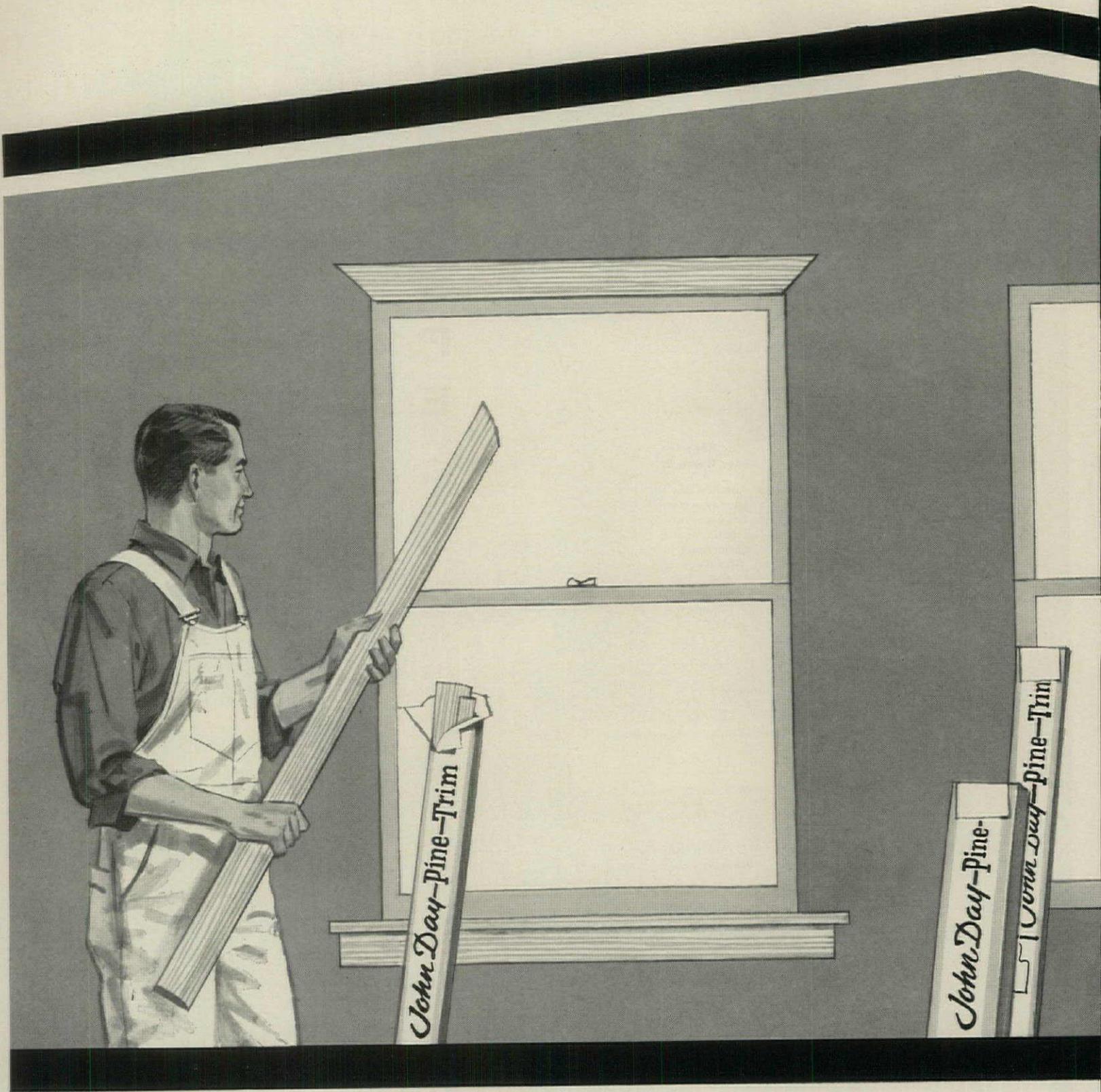
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Bill Wheeler,
Wheeler Construction Co.

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Four of the leading builders in Nashville, Tennessee, have joined forces to build Parkwood Estates, a development that will include 2,500 to 3,000 homes when completed.

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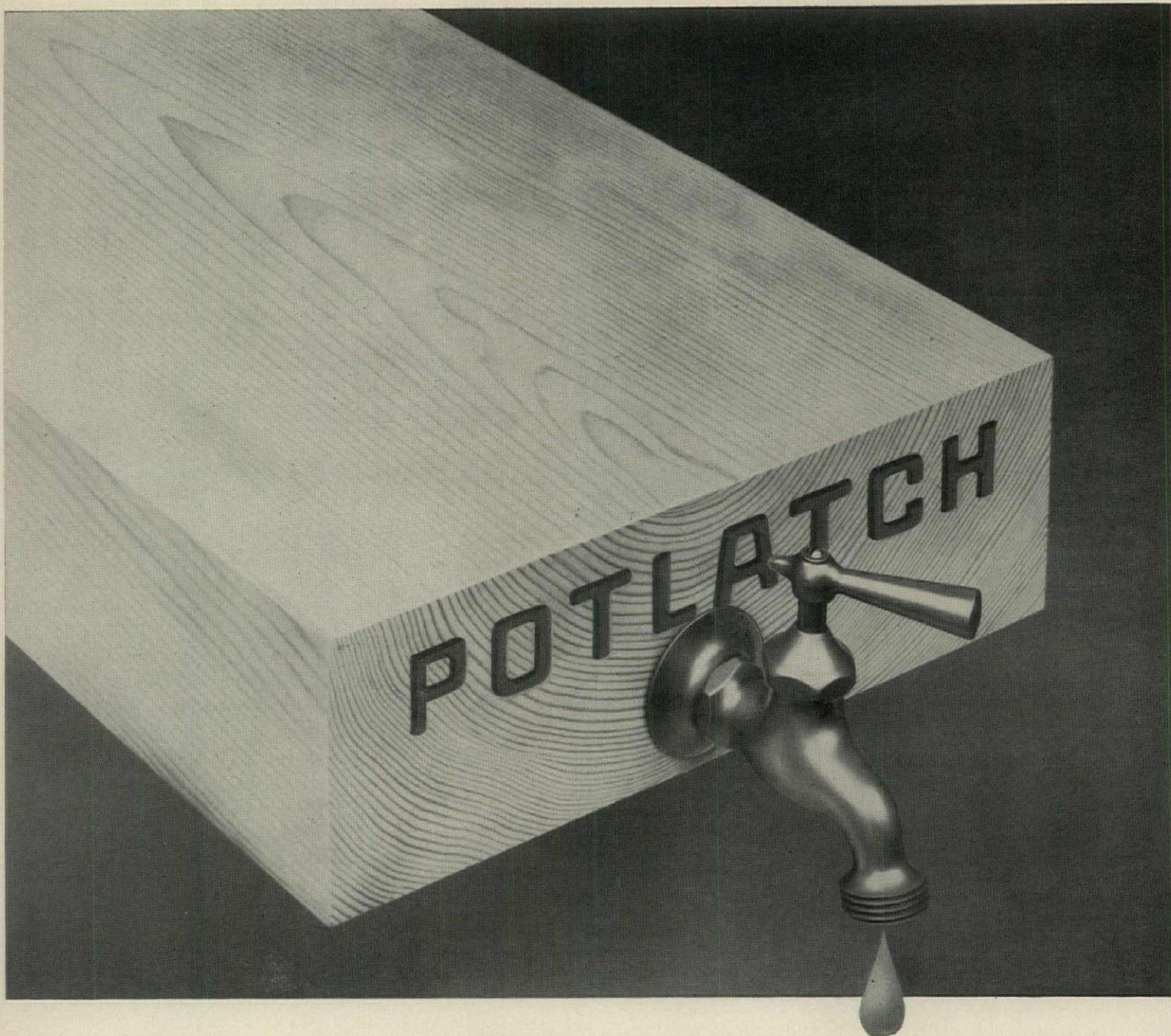
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SEPTEMBER 1961

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NEW HOUSES FROM OLD

- 98 *Upgrading yesterday's house is a big business, and fast getting bigger. Now you have two new FHA programs to finance home improvement and rehabilitation*
- 104 *Remodeling can change the face, the shape, the space, and the character of a house: A before and after study in exterior design and technology*
- 112 *Inside the house the secret is to reform the space: What to do to old kitchens, living rooms, baths, bedrooms . . . and how to bring in new ideas like family rooms and outdoor living*
- 124 *One-stop remodelers: Modern management and merchandising techniques make a new business out of an old trade*
- 140 *Buy-up fix-up—two case studies of profit-making small-scale, small-city, urban renewal*
- 150 *The New Haven story: What can happen when a whole city gets behind a fix-up program*

HOW TO BUILD BETTER FOR LESS

- 164 *Technology: Puerto Rico's industrial revolution in housing*
- 171 *What the leaders are doing: complete new city planned by a homebuilder*
- 174 *First report on a major test of how to sell air-conditioned houses*
- 190A *Round up of new products for remodeling*
- 225 *Reviews of new technical literature*

NEWS

- 47 *FHA will insure experimental housing—within limits*
- 48 *New terms let S&Ls compete with FHA in the over \$20,000 market*
- 49 *Defense spending threatens housing funds*
- 51 *Is the cost of mortgage money going up?*
- 73 *Local FHA offices allow more equipment in the package mortgage*
- 78 *How many homebuilders are there?*
- 47 *Index*

DEPARTMENTS

- 86 *Letters to the editor*
- 238 *Advertising index*

COVER

*Before and after photos of remodeled apartments in a Norfolk rehabilitation project by Builder Bill Witt. See p 146.
Photos: Photo Craftsmen Inc, Taylor Lewis*

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HOME IMPROVEMENT

By whatever name you call it,

the business of upgrading yesterday's housing adds up to a big dollar total that is fast growing bigger.

And it is making important news in Washington and all over the country.

If you already have a part in this work, you now have a good chance to make your part bigger . . . If you are not yet in it, now is a good time to take another look and consider the advantages of sharing in it.

It is the Administration's new and favored housing "tool," sharpened and powered by FHA's new 20-year, 6%, \$10,000 home improvement loans, and by FHA's newly amended Sec 220 financing.

It is fostering a new "growth industry" within the housing industry, the one-stop remodelers (many of whom are also merchant builders) and it is creating new profit opportunities for smart landlords and for buy-up, fix-up operators.

In the months and years ahead, you are sure to hear more and more about it, to see more and more of it being done by others, and the chances are good that you will somehow have a hand in some yourself.

So what do you need to know about it *today*?

FIRST, be clear in your own mind that remodeling is already a big business, and would grow bigger even without the impetus of the new FHA programs. Residential contract work has grown six-fold in the last decade, from about \$1 billion in 1950 to \$6 billion in 1960. Today the country's biggest remodeler has an annual gross over \$4 million.

Second, it is a field that needs and can reward professional talent. It is a field in which a professional caliber of management is essential; in which professional design is sorely needed; in which professional merchandising and selling are the very basis of strong growth; in which professional financing, professional purchasing and warehousing, professional buying and trading are all key factors in producing good profits. That is why remodeling is a growing opportunity for housing professionals, especially for architects, merchant

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and custom builders, building product dealers, and realtors.

Third, the timing is right. You are not likely ever to find a more favorable time to develop and expand a profitable remodeling business than in the next few years. Consider these six facts:

1. *Almost 98% of our housing inventory* is yesterday's housing, and by the standards of today's better new homes almost all of it needs some modernization. And, the Bureau of Census points out, almost 20% of the housing inventory is badly rundown or lacking basic amenities. For instance, Pittsburgh's URA says \$140 million is needed just to bring existing houses in Allegheny County up to code standards.

2. *The remodeling market in light commercial construction* today is as big as the residential remodeling market and it is growing just as fast, says Housing Economist Miles Colean. Light commercial buildings are more subject to modernization than houses because competition demands they be updated every few years. (HOUSE & HOME will publish more about this growing market in a future issue.)

3. *Remodeling and rehabilitation is being promoted* more than ever before. Over 40 local NAHB chapters now have remodeling committees that cooperate with civic groups to police the industry, to get more public interest in fix-up, and to provide more good information about remodeling. The NRLDA and its local lumber dealer members are primary promoters of remodeling. The Home Improvement Council,

ACTION, manufacturers and their associations in increasing numbers, all have active programs for the promotion of remodeling and modernization. And many community groups are sponsoring fix-up and rehabilitation campaigns.

4. *Families are bigger, and this is creating a need* for more space in millions of existing houses. And the rate of family formation is increasing. Most families, new or old, move into old houses whenever they do move. Some figures show people in the \$7,000-to-\$10,000 income bracket are buying old houses over new five to one, and all income levels buy old over new three to one. Whenever a family moves into any old house, it is sure to need some modernization.

5. *The nation is more and more home oriented*, and new homes, model homes, and consumer magazines show them what they could have. The new house sets the standard for the old. Millions of people who can't have new houses are eager to update their old ones. Best evidence of this: merchant builders find their most profitable modernization prospects are the people who bought new houses from them five or ten years ago.

6. *The biggest single reason* why more big-ticket remodeling has not been started has been the lack of low-cost, long-term financing. The Administration, dedicated to reclaiming and preserving our "vast treasury of sound but dilapidated housing," is now determined to find the financing. Housing Administrator Weaver calls FHA's home-improvement plan "more surefire than anything else" in the 1961 Housing Act.

FHA's long-term, low-interest financing may give one-stop remodelers a lift as big in its way as the boost FHA's post-war programs gave to merchant builders.

But don't expect results overnight. Like all new FHA programs, this one will be slow to pick up momentum.

How far and how fast it will ultimately go depends on 1) how attractive lenders find the 6% fix-up loans, 2) how promptly FHA processes applications, and 3) how efficiently the housing industry gears itself to serve a market it has often in the past left to small tradesmen and to suede-shoe operators.

One of the biggest problems facing the industry has been the difficulty of getting a loan on reasonable terms for a sizeable fix-up job. It has long been simple to finance small jobs (up to \$3,500) under FHA's Title I Repair Loan Program for 9.7% interest, or under various private programs at rates ranging up to about 14%. But the homeowner who wanted, for instance, to add a bedroom and modernize his old kitchen and bathroom often had a problem unless he had ready cash.

The new home-improvement loans set out to bridge the financing gap between the little job and the jumbo-sized restoration which justifies complete refinancing (with all its attendant costs—up to 8%—and red tape). There are signs that the new bridge will be made to work. Experts believe that if there are any bugs in the new home-improvement financing the administration will insist on ironing them out. And industry spokesmen like Jim Burke, president of NAHB, are sponsoring programs to promote more interest in remodeling by housing professionals.

You can expect to see the new plan first used in urban-renewal areas

So says FHA Commissioner Hardy. HHF Administrator Weaver agrees, but he adds: "The suburbs could fool us." Most builders seem to see the new financing as a boost for modernization in the older suburbs.

Actually, the program comes in two versions: Sec 220h for urban-renewal areas, and Sec 203k for the rest of the country. (See box, opposite, for details.)

Few new programs have started with a more enthusiastic sendoff from the men in the Administration responsible for

making them work. President Kennedy speaks of it as "one of the new tools long needed to cope with blighted housing and neighborhoods."

You can't use FHA's new loans for just any kind of job

Loans on buildings less than ten years old "must be used primarily for major structural improvements or to correct defects which were not known at the time of completion of the structure or which were caused by fire, flood, windstorm, or other casualty."

This is aimed at preventing shell-house buyers from completing their unfinished house on an FHA fix-up loan. It also blocks a possible abuse of the new housing law first pointed out by Sen Wallace F. Bennett (R, Utah): "A smart person could tie this [\$10,000 fix-up loan] feature together with the 40-year, no-down-payment mortgage [since trimmed to 35-year, 3% down] and come up with almost a \$25,000 total loan . . . with no down payment."

Under the program you can only finance work that will—in FHA's words—"result in the improvement or rehabilitating of the basic livability or utility of an existing structure, or in the conversion or expansion of a structure so as to change the number of family dwelling units." Here FHA is following a Congressional mandate (in the Senate banking committee's words) "to assure that the loans be used for basic property improvements rather than gadgets or lesser items."

Explains FHA Commissioner Hardy: "Our aim is to discourage dealer-originated applications for equipment items. The clear Congressional intent is upgrading of structures. Where equipment like a new kitchen or bathroom is part of this, of course it will be approved. But we don't want the program to become dealer-dominated to promote the sale, for example, of individual appliances." (But fallout shelters are eligible, see box on p 127).

FHA plans to impose no nationwide ratio between equipment and structural repairs. Says Hardy: "We'll try to educate

The new fixup program comes in two packages

1. Outside urban renewal areas it is a new FHA Sec 203k

Sec 203k covers only one-to-four family houses. The minimum loan is \$2,500 (vs a Title I average loan of \$991). The loan, when added to all other outstanding debt on the property, must not exceed the limits of a regular Sec 203b mortgage (97% of the first \$15,000 of value plus 90% of the next \$5,000 plus 75% of the value above \$20,000 to a maximum mortgage of \$25,000).

FHA will pay off defaults in ten-year debentures. Loans must be what FHA underwriters classify as "economically sound." This means that FHA will probably reject many proposed 203k fixup loans on aging homes in grey areas of cities on the ground that they would price the property above the deteriorating level of its neighborhood.

Fanny May has decided not to buy 203k loans under its special assistance program, even though the Congressional conference report on the new housing law clearly says that 203k loans are eligible. But if private lenders won't buy 203ks, Fanny May could change its mind.

2. Inside urban renewal areas it is a new Sec 220h

Sec 220h covers single-family and multi-family housing of any size. So it will appeal to a much wider range of housing operators. The minimum loan is only \$1,000—and local FHA directors may approve even smaller loans if this is all that is needed to bring a dwelling up to local rehabilitation standards. The fixup loan plus all other outstanding debt on the property must not exceed the mortgage limits of Sec 220d3 (which are the same as for Sec 203b but are based on replacement cost instead of FHA valuation).

Sec 220h has three major sweeteners which are not available elsewhere in the new fixup program:

1. FHA will waive economic soundness in processing applications.
2. Fanny May will buy the loans under its special assistance program. The current price is 99.
3. FHA will pay off defaults in cash rather than in debentures.

our field offices as to what the policy is." (In the companion program for improvement loans on multi-family structures, FHA has told approved mortgagees that "loans may not be used principally to finance individual equipment items except those relating to heating, ventilation, or plumbing, or those items determined by the commissioner to be necessary and incident to improvements.") All in all, the loop-holes for selling equipment under the fix-up program look reasonably big—but not king-sized.

New FHA loans pay only 6%— and no discounts allowed

For remodeling jobs up to about \$3,500, this will mean a saving of close to 40% on interest costs compared to FHA Title I repair loans.

For bigger loans up to the \$10,000-per-dwelling ceiling, it may well make the difference between a job that is done and one that isn't.

The new program represents a break with historic FHA policy of insuring nothing but first mortgages. Not only will it take second mortgages, but FHA will not insist on a mortgage lien at all in every case. The law merely requires security "satisfactory to the commissioner." This may mean loans secured by non-real-estate collateral. It could even mean unsecured loans, although Hardy says FHA will "try" to get security of some kind in all cases. For larger loans (eg, on multi-family structures in renewal areas), security will be a must.

This means there will be no single national pattern of how new FHA fix-up loans are secured. Instead, this may vary in each state, so as to take maximum advantage of state laws.

Will you be able to find lenders to make loans for only 6%?

Some places it will not be easy, especially at the start. FHA will require the usual certification, on one- to four-family properties, that borrowers are not paying discounts on their loans. (Apparently this will not apply to multi-family properties.) FHA will allow a 1% originating fee on both Secs 203k and 220h. But that, apparently, is all.

Sec 220h loans naturally will gravitate to Fanny May. For 203k loans, local lenders seem the most likely source.

Most mortgage bankers say they won't be interested in originating and reselling such small loans to out-of-state investors. Reason: the ½% servicing fee would cover too small a loan to make it profitable. Mortgage Banker George DeFranceaux of Washington, D.C., disagrees. He plans to set up a new department to handle the new loans, predicts it will "generate a lot of business of the better type."

Commercial and savings banks will probably move into the new program slowly, and primarily for people who are already their customers.

Predicts a top officer of one of the nation's largest commercial banks: "I think we will make these loans where they are well merited and credit factors are good. But we'll try to choose the cases. And I doubt that we'll go as far as either \$10,000 or 20 years. We might go for \$5,000 for 10 years, though. We already make quite a few first mortgages on existing houses at 6% for 20 years. In time, I think there will be quite a reasonable volume of these loans—if FHA processing isn't too cumbersome. With our electronic equipment, we can afford to service a small loan for ½%."

You may find the new program temporarily bogged down in FHA processing

FHA's new fix-up plan calls for individual processing of each loan application.

Commissioner Hardy agrees this will make the program catch on more slowly than it might otherwise. But he adds: "We insisted on processing in full knowledge of the problem it might create. We can't let this program freewheel. The suede-shoe boys are ready to use it."

FHA is already plagued by a backlog of unprocessed applications for its regular programs—the result of Congress' refusal to let the agency spend enough of its own income from fees and insurance premiums to operate efficiently. And the FHA appropriations request for the just-started fiscal year contains not a nickel to hire more people to cope with the new tasks handed FHA by the 1961 housing law. Not until a further money bill gets voted into law can FHA get the staff to handle the new fix-up program. All this may easily take several months.

This is true even though Commissioner Hardy's plans for staffing the fix-up loan plan are modest. He expects to recruit one rehabilitation expert per local FHA office, probably

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as an advisor to the director. Actual processing would be in the hands of regular FHA architects, appraisers, and underwriters.

How well the plan works may depend partly on the service one-stoppers give

Some old-line remodelers don't like to bother about arranging financing for their customers, but others believe the success of FHA's new long-term low-interest loans will be decided by the way remodelers help both the lender bank and the borrowing customer.

"Financing is the heart of the business," says Remodeler Herbert Richheimer. Adds Cleveland's Gene Squires: "As remodeling contractors we must perform the same financing services new homebuilders do. We fill out all the financing forms and applications. In effect, we are giving service the bank would otherwise have to pay for. We also pre-select borrowers. We can tell if a customer is a good credit risk because we find out about his outstanding credit obligations before we take the paper to the bank."

Squires' service, which is typical of the help given lenders and borrowers by many other one-stop remodelers, predates the new home-improvement plan. Since the new program, unlike the old Title I repair loans, requires FHA to process every individual loan application, the paper work will be more complicated, but smart one-stop remodelers will find that it pays to smooth the way for their customers and their banks under the new plan just as it does under other types of financing.

If you are not in a renewal area you may still qualify for Sec 220h loans

Modernization of properties in an older part of a city not in an urban-renewal area—ie, properties in a so-called gray area—is possible under Sec 220h loans (with all their extra advantages) if you get the Urban Renewal Administra-

tion to classify the gray area as a non-assisted renewal project.

Explains the Senate banking committee's report on the new legislation: "The 'economic soundness' requirement does not mean that home-improvement loans under this new program cannot be made available for properties in so-called gray areas that are susceptible to economic repair and rehabilitation. Properties in gray areas can be made eligible for home improvement if the localities assure the general upgrading of the areas by making them [non-assisted] urban-renewal project areas... All that is necessary is that the locality have a workable program and have a plan that has been approved by the local governing body and URA for conservation and rehabilitation"...

Here is a schedule of monthly payments under FHA's new home improvement loans*

Loan	5 years	10 years	15 years	20 years
\$ 1,000	\$ 19.34	\$ 11.11	\$ 8.44	\$ 7.17
2,500	48.35	27.78	21.10	17.93
3,000	58.02	33.33	25.32	21.51
4,000	77.36	44.44	33.76	28.68
5,000	96.70	55.55	42.20	35.85
6,000	116.04	66.66	50.64	43.02
7,000	135.38	77.77	59.08	50.19
8,000	154.72	88.88	67.52	57.36
9,000	174.06	99.99	75.96	64.53
10,000	193.40	111.10	84.40	71.70
15,000	290.10	166.65	126.60	107.55
20,000	386.80	222.20	168.80	143.40
25,000	483.50	277.75	211.00	179.25
30,000	580.20	333.30	253.20	215.10
35,000	676.90	388.85	295.40	279.63
40,000	773.60	444.40	337.60	286.80

* To principal and interest only. Add 1/2% of declining balance for FHA insurance. Source: FHA—Form 28042B.

2. If you are a landlord you can use the new FHA loan plan to fix-up or remodel apartments and to convert single-family houses (or non-residential buildings) to multi-family dwellings.

To qualify for loans under the new program you must be the owner of the property (or leasee with a 99-year or longer renewable lease—or one with at least 50 years to run from the date of the loan).

The biggest opportunity—and where loans are likely to be easiest to get—is in urban renewal areas.

Only there can you use the new fix-up loans for multi-family buildings of more than four units. And even there the loans (Sec 220h) are likely to be useful only for structures up to 11 units. Reason: above 11 units, the prevailing wage requirements of the Davis-Bacon Act are imposed. These often push labor costs so much higher than the true norm for housing, say builders in many cities, that rehabilitation jobs are priced out of the rental market.

But if your property is in an urban renewal area and has no more than 11 units, consider the advantages the new financing plan offers you:

1. Lenders' reluctance to make small fix-up loans for only 6% will not operate against multi-family rehabilitation. Loans will be big enough—\$110,000, for instance, on 11-units—to make servicing profitable at 1/2%.
2. No title search will be required unless the loan is over \$40,000.
3. Loans of more than \$40,000 are eligible for insured advances during construction—which cuts the need for working capital. FHA will require 2% working capital where

advances are to be insured during construction.

One disadvantage: FHA will require cost certification to prevent mortgaging out.

The term of multi-family fix-up loans must be either 5, 10, 15 or 20 years, not anything in between.

You can use 220h loans for many different kinds of multi-family modernization. Commissioner Hardy predicts they will serve a spectrum of situations all the way from "fairly ambitious" neighborhood conservation plans (like remodeling old brownstone townhouses) to limited repairs (like bringing older dwellings up to minimum code standard).

Many rehabilitation experts agree that the program should be notably effective in upgrading older neighborhoods in eastern cities like Philadelphia, Boston, and perhaps New York. In these cities, most properties can be overhauled for well under \$10,000 per unit. And most property that is ripe for such a full-scale modernizing is either four or five stories high, on old-fashioned narrow lots that yield a structure that can contain no more than eight or ten apartments.

Big hurdle for multi-family fix-up will be FHA processing

If it is quick enough and free from costly, time-consuming second and third trips to FHA, the program should work.

"But," warns former Deputy FHA Commissioner Charles Sigety (who himself has remodeled several New York City

brownstones), "if you have to come in several times with your architect and the commitment takes months to negotiate, it won't work. The transaction will be too small to carry the freight."

Up to now, in dealing with FHA, it often takes as much

work and imagination to put over a ten-family rehabilitation job as it does to put over a 150-unit new apartment. Predicts Sigety: "For multi-family rehabilitation, sympathetic administration should be more important than the Fanny May takeout."

3. *If you are interested in buy-up fix-up, and if you are in an urban-renewal area, you will find it easier to finance under newly amended Sec 220 and Sec 221 than to use the new home-improvement loans.*

The big reason is that the Housing Act of 1961 tells FHA to revamp its processing method for Secs 220 and 221 rehabilitation loans. The new setup—which was tested in two Baltimore projects earlier this year (News, June)—should yield much bigger loans.

Since Secs 220 and 221 went on the books in 1954, FHA has generally processed rehabilitation loan applications on its customary valuation basis. In practice, this meant that FHA underwriters usually held commitments down to 50 or 60% (of costs) instead of allowing the 90% the law specifies. Why? Because FHA insisted on comparing the rehabilitation structure with values of housing elsewhere in the same city. But now the law instructs FHA to use the estimated cost of the rehabilitation work plus its estimate of the value of the property before repairs as the basis for fixing maximum mortgage amounts. This new formula applies to both one- to four-family homes and to multi-family rental housing.

Under Sec 220, rehabilitation loans remain subject to the same dollar limits as under FHA's regular Sec 207 rental program: \$9,000 per unit for garden-type buildings averaging less than four rooms (or \$2,500 per room for larger units), and \$9,400 per unit for elevator buildings averaging less than four rooms (or \$3,000 per room for larger units).

Under Sec 221, basic dollar limits are slightly smaller, but can be boosted up to \$1,000 per room (for buildings averaging more than four rooms per unit) in high cost areas. For garden apartments, the limit is \$8,500 per unit for structures averaging less than four rooms per unit and \$2,250 per room for larger units. For elevator-apartments, the limit is \$9,000 per room for structures averaging less than four rooms per unit, and \$2,750 per room for larger units.

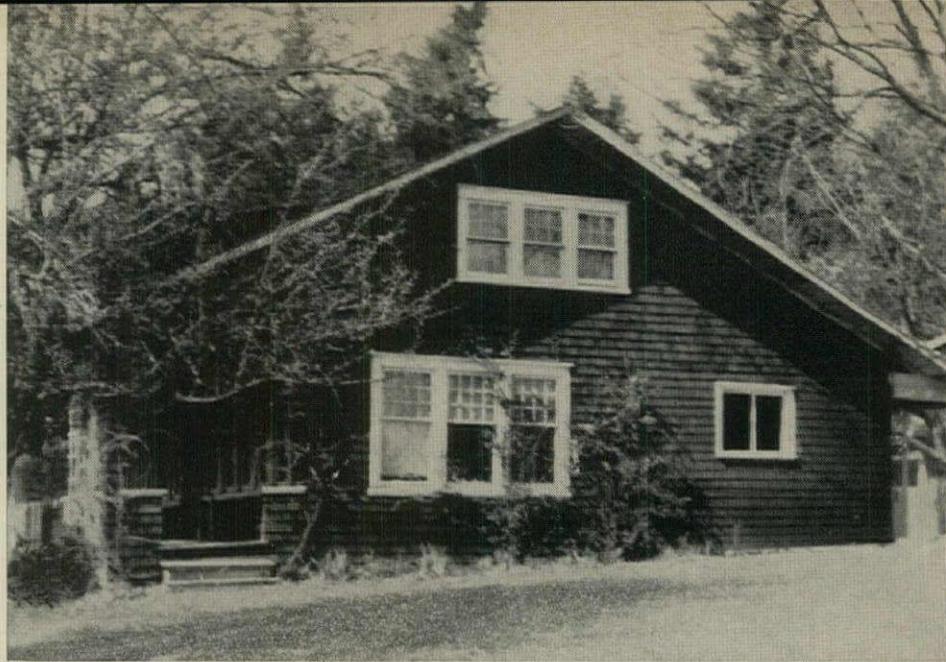
Caution: don't think the new rules let you mortgage out (ie borrow the cost of the job and pocket cash besides). FHA still requires cost certification and builders must use any surplus over cost to reduce the loan.

A second possibility for the buy-up, fix-up operator has just been set up by the Urban Renewal Administration under its new demonstration program. Local renewal agencies are now empowered (where state and local laws permit) to buy houses for rehabilitation and reconvey them to a builder. The builder would be free to resell the houses after fixup without any strings on what buyers are eligible or what price he may charge. Such demonstrations can involve up to 100 houses, or 5% of the total designated for rehabilitation in a renewal area; whichever is less.

In preparing this issue HOUSE & HOME's editors and reporters talked in depth with government officials from HHF Administrator Weaver and FHA Commissioner Hardy down to scores of officials at local levels. They consulted architects in private practice, interviewed merchant builders both in and out of remodeling, got advice from pioneer one-stoppers and other old hands at fix-up and modernization. They sought the counsel of progressive lumber dealers, men who have done so much to bring of age the business of remodeling. They worked with building product and equipment manufacturers, with mortgage lenders, realtors, and appraisers. Last, but not least, they had the help of subcontractors in half a dozen different trades.

Among all those who helped, the editors want most especially to thank the following individuals who contributed their ideas, experience, advice, suggestions, and counsel to the pages which follow:

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Charles R. Pearson, Home Modernizing G



Remodeling can change the face, the shape, the space, and the character of a house

You can see a fine example opposite.

The architects took a drab house and with bold strokes turned it into a striking contemporary home with indoor-outdoor living that works beautifully with the site.

But jobs as successful as this are all too rare. For there is no area in housing where good design—indeed, where good taste—is needed more desperately. Often the “after” pictures of a remodeling job are less attractive than the “befores,” the changes were simply changes—not improvements. (The editors looked at more than 500 sets of before-and-afters to find the ones shown on the following pages.)

It takes skilled design (perhaps more skill than it takes to design a good new house) to retain the good features and the best of the character of an old house, and yet give the house the many features new houses have created a desire for: an appealing exterior, interior spaces that flow into each other and into the outdoors, new appliances and products that make a house easier to live in, easier to look at, easier to maintain.

It also takes real construction skill. For the remodeler must not only build the new, he must cope with the old (and with construction problems and code violations often hidden from the most skilled eye until the job is underway). And he must do his work under the eye of the most critical of customers—the person who lives in (and probably loves) the house, and who will be on the job site all the time that work is in progress.

On the following pages you will see 31 before-and-after examples of how older houses can be redesigned and improved, plus hundreds of tips on how to do it.

DRAMATIC REDESIGN—from 1920 conventional to 1961 contemporary—made this house new, both to look at and live in. Architect: Wilkins & Ellison. Location: Bellevue, Wash.



Art Hupy



Brent

COMPLETE REDESIGN transformed the nondescript house at left. The entire second-story was changed by simplifying the roof line. The porch was removed. New windows (all lined up) and new siding were installed. Overgrown landscaping was cut away, and the land regraded to provide outdoor living space. Result: a clean-lined contemporary with no hint of its ancestry. Builder: Maury Johnson. Architect: Fred Rodgers. This house is in Bellevue, Wash.

You can change the face completely—or just clean it up

And in most cases, the easiest and surest way to improve an exterior is to simplify it.

Many older houses are a hodgepodge of piano-leg pillars, forbidding front porches, and gingerbread trim. And too many recently built houses are cluttered with patches of different siding materials, false gables, and windows of many sizes. By eliminating the superfluous parts, camouflaging the parts you can't remove, and otherwise working to clean the facade, you can often give a house an entirely new look with a minimum of new construction and materials.

Many of the basics of redesign for modernization relate closely to the basics of new-house design:

As in new houses, there should seldom be more than two materials on the exterior—and one is usually better. As in new houses, there should be as few sizes and styles of window as possible, and they should all line up. And as in new houses, a strong roof line—a bold fascia or a deep overhang—can do a lot to pull together a fussy exterior.

A common problem in redesign is the house that is too tall, or sticks up out of the ground. Siding material with a strong horizontal line can help solve this problem. And you can run the siding down over the foundation to help tie the house to the ground.

A handsome doorway can do a lot to establish a new and better character for a house. And if the existing door is poorly placed, it is worth trying to relocate it—especially if this will improve circulation inside the house.

Shutters can be helpful in improving the appearance of a house that has windows too small or too widely spaced. Shutters enlarge the window unit and help create the strong horizontal line needed in many older houses. But . . . don't use them unless the windows line up, and make sure they are in scale with the window—shutters that are too narrow for the window scream "useless trim."

And don't forget that color can do a lot to make a house seem bigger or smaller, wider or taller; and to emphasize or obscure design features. You can get expert advice on the use of color from leading paint manufacturers.

Here are some basic construction tips—and some warnings—about remodeling exteriors:

Almost any house over 20 years old will need re-roofing. As long as the sheathing is sound, you can re-roof right over existing shingles. But in many older houses, the whole roof is waterlogged and rot has set in; here you must remove the shingles and sheathing and start from the frame.

Unless the existing siding is rotten or termite-infested, you can apply new siding right over the old. But there are two points to check: 1) Is the flashing around chimneys and joints in good condition, 2) has the trim around windows and doors sufficient reveal or must new trim be added?

Often forgotten, but important: most old houses have no vapor barrier. If you apply new siding, or refinish the old, without making sure the wall is properly vented, the new finish—and your reputation—will soon begin to suffer.



Home Modernizing Guide

PORCH REDESIGN gave this house a totally different character—and made the front rooms much brighter. Second story shutters and the central cartouche conceal the fact that the windows are too small and widely spaced.

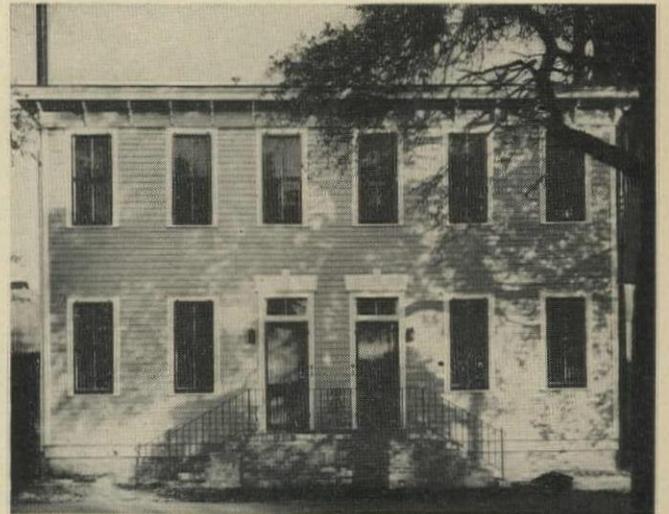


Home Modernizing Guide

Al Schunemann



FOUR DESIGN CHANGES—removing the porch and false gable, adding new trim to emphasize the doors, running the siding down over a too-high foundation, and building a broad stoop to tie the doors to grade—simplified and greatly improved this exterior. This is an apartment building in Savannah. Builder: South Atlantic Gas Co.



Al Schunemann

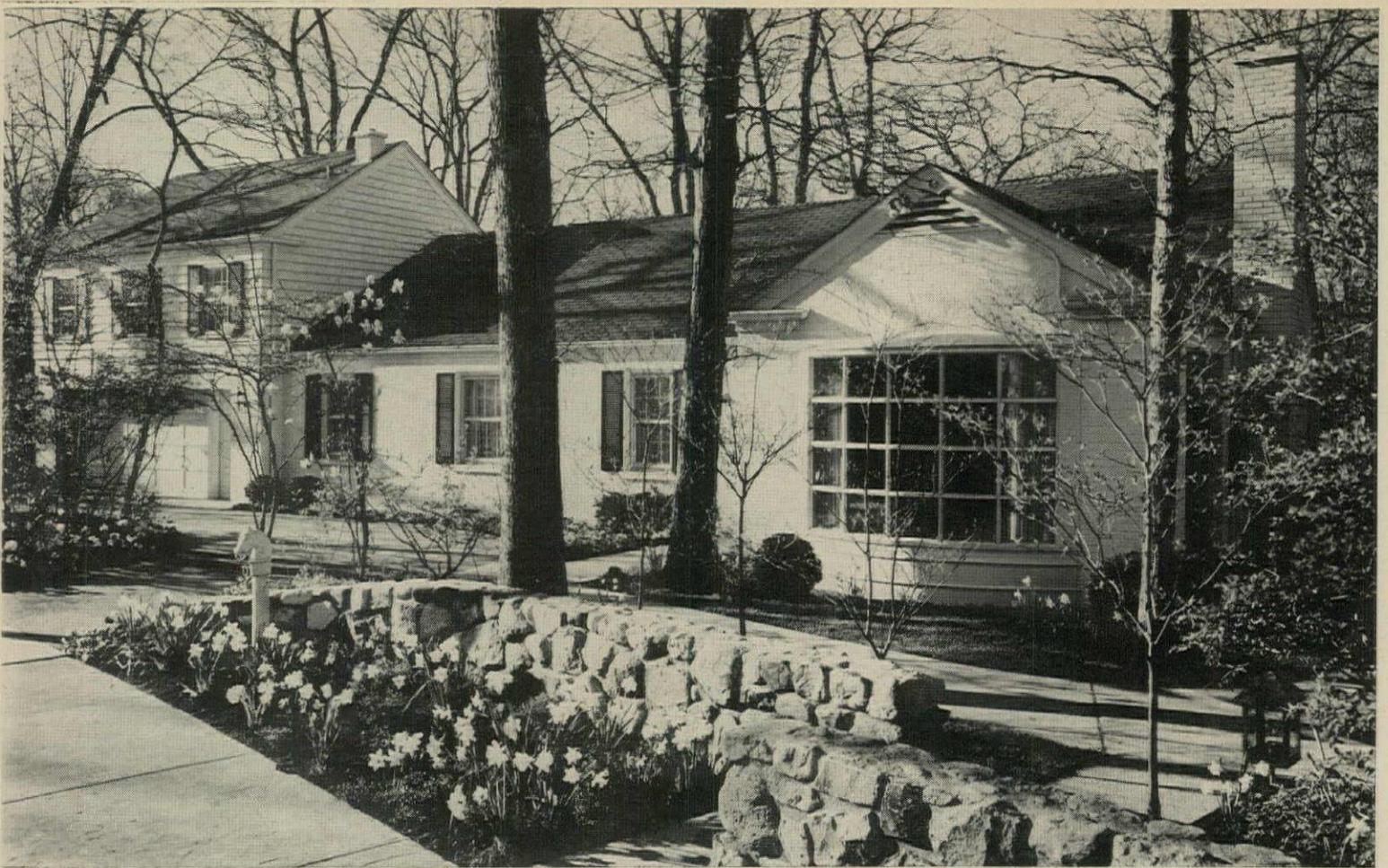
NEW CARPORT AND ROOF LINE made this house seem longer, lower, and much trimmer. In the original, the entrance peeped out from behind the garage, at right, and the rear patio was screened by a messy bamboo fence. Now the entrance is clearly delineated, the garage has been converted into an extra room and given new siding, and the carport has been tied into the house with the strong fascia. Designer: John Magaldi. Location: North Hollywood.



continued

Douglas M. Simmonds, Home Modernizing Guide





NEW TWO-STORY WING completely changed the shape and character of the original ranch house. The new wing added a two-car garage and extra bedroom space. The original garage, at right in both photos, was made into a dining and family room with a big bow window, and the existing living space was re-planned. This house is in Hubbard Woods, Ill. Designer: Wallace Atkinson.

You can add a lot of space by adding a wing

This kind of add-on remodeling is usually sparked by the need for more living space; but, properly done, a new wing can also improve the lines of the house and change its whole character.

The essential design rule in adding a wing: keep it in character with the rest of the house.

Almost always, the fenestration, the siding (including the reveal of clapboards), the trim, and the roof pitch should match the existing house. Sometimes you can add a wing that is contemporary in spirit—with an open plan and big glass areas opening to the outdoors—to a traditional house (for example, see center photos, opposite). And sometimes—if the existing house needs a new exterior treatment, or if the new wing is to be bigger than the existing house (see above), you might establish the character of the remodeled house in the new wing, and then give the existing house a new face to match.

There are many details to consider in locating a new wing in relation to the old house.

Items:

In a rectangular house with a gable roof, it is usually cheapest to extend the house at the gabled end. Especially in recently built, truss-roofed houses, the end walls are usually non-bearing and can be altered or moved easily. Adding a wing at right angles to the ridge usually involves removing some of the overhang and reflashng. And where

there are roof jogs, or existing dormers, a "right-angle" wing can involve complex framing and flashing to tie the new roof into the old. A house with a hip roof almost always requires re-framing, wherever the addition is placed.

Before you decide on where to locate a wing, consider the utilities. Locate all underground pipes and wiring, the septic tank and the oil tank—sometimes you'll have to relocate them, but it's worth trying to avoid this. You should figure whether you can tie into the existing heating system, or whether a supplementary system or a totally new system is required. You should figure whether the addition will require a new service entry. Often forgotten: hose bibs—will you have to move them?

Be sure to check setback requirements. And check codes carefully if the new wing involves converting garage space—in many localities codes require deeper footings for living space than for garages.

With the growing emphasis on outdoor living, you will be called on to add more "outdoor" wings.

Decks or terraces opening off the existing house or a new wing require special design attention. To create a good indoor-outdoor relationship, it is often necessary to regrade the land closer to inside floor level, and usually it is necessary to open up the house to the outdoor living space with new glass doors. New circuits may be needed to provide outdoor lighting. Unless the job is cut-and-dried, it is almost always smart to work with a good landscape architect.



NEW FACE AND NEW WING combine to make this standard 1920 house into a trim-lined—though still modest—house. Heavy porch and superfluous roof lines were removed, a new wing added, and new siding installed. Builder: George Lewitt. St. Louis.



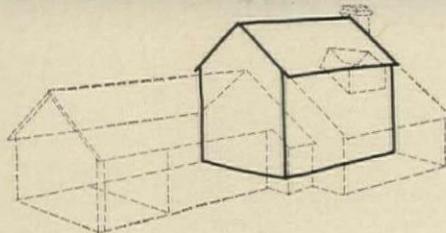
H&H staff



TWO ADDITIONS drastically changed the living space and shape of this house, without destroying its New England character. Rear wing, which encloses a bedroom, bath, and kitchen, made the original too-tall structure into a salt box. The one-story living-room wing blends with the original structure—but is contemporary in spirit. Designer: Dana Blackmar. Branchville, Conn.



John Bendixsen, Living for Young Homemakers



William Aplin, Sunset



AN ADDED DECK, opened from the existing living room with a new glass wall, created pleasant new living space (and made the original living space more pleasant). New bedroom wing, barely visible at the left in the "after" photo, shares this new deck and the view to the garden beyond. Architect: H. Douglas Byles. Pasadena.



Clyde Childress, Sunset

continued



FULL SECOND STORY added atop this 884 sq ft cottage doubled its size. Inside, two downstairs bedrooms were combined into a 25' living room, and the old living room became a spacious dining room. Upstairs are three new bedrooms, bath, and dressing room. Architect: Robert H. Shelp. Builder: Darrell M. Voorheis, Aurora, Ill. See text below.



Kranzler Studio, © 1961, The Curtis Publishing Co

You can even add a second story to a one-story house

And, where setback requirements limit expansion to the front, sides, or back of the house, this is the only way to make a small house into a big house.

The first step in planning this kind of addition is to check soil conditions, footings, exterior walls, door and window headers to find if they can take the extra load. If in doubt, make a careful structural analysis. If the structure proves sound, you can then use either of two methods:

Method 1: Lift off the existing roof.

This method was used by Aurora (Ill.) Remodeler Darrell Voorheis in the house shown above. He first pre-fabricated the second-story walls in the existing attic. Then he added long collar beams to the roof rafters, reinforced the roof with four heavy lifting beams, cut the roof free of the sidewalls (without disturbing the existing first-floor ceiling) and hoisted the roof up with a 70' crane. Pre-framed side and end walls were tipped up and fastened to the existing top plate, and in three hours the roof was back on the house. By the end of the day the second-story walls were sheathed in.

The crane rental for the job was \$125. Since this system salvaged the entire roof—covering and framing—Voorheis was able to underbid his competition by \$500.

Method 2: Build a second story, then remove the old roof.

This is the method used by Remodeler Herbert Richheimer in the truss-roof ranch shown opposite (and in several similar jobs in Levittown, Pa.). Here are the details:

Step 1 (see drawing A, opposite): Remove the cripples over the windows and doors and put in new 3x10 headers (to prevent windows and doors from jamming under the extra load). By opening the soffit, the crew can split out the cripples without going in the house—or damaging the drywall.

Step 2 (see drawing B): Cut five 2'x2' squares from the center of the slab, and pour 12" deep footing pads. Caution: FHA requires inspection of holes before concrete is poured.

Step 3: Cut a strip of drywall from the center of the ceiling, so a new, house-length 6x12 girder (drawing B) can butt directly against the bottom chord of the trusses. Support the girder on lally columns based on the new footings. (Richheimer locates the new footings so columns are against walls, closets, and the fireplace; do not protrude into rooms.)

Step 4 (drawing C): Cut the roof back on both sides and remove a 2' strip of sheathing and roofing. Then slide in 2x10 joists, which rest on the new center girder and the top plate of the outside walls. These are spiked to the 2' oc trusses.

Step 5: Reinforce the trusses on each end (where the new end walls will be erected) with spiked-on 2x6s.

Step 6: Fabricate and erect the second-story walls, and sheathe and flash them into the existing roof.

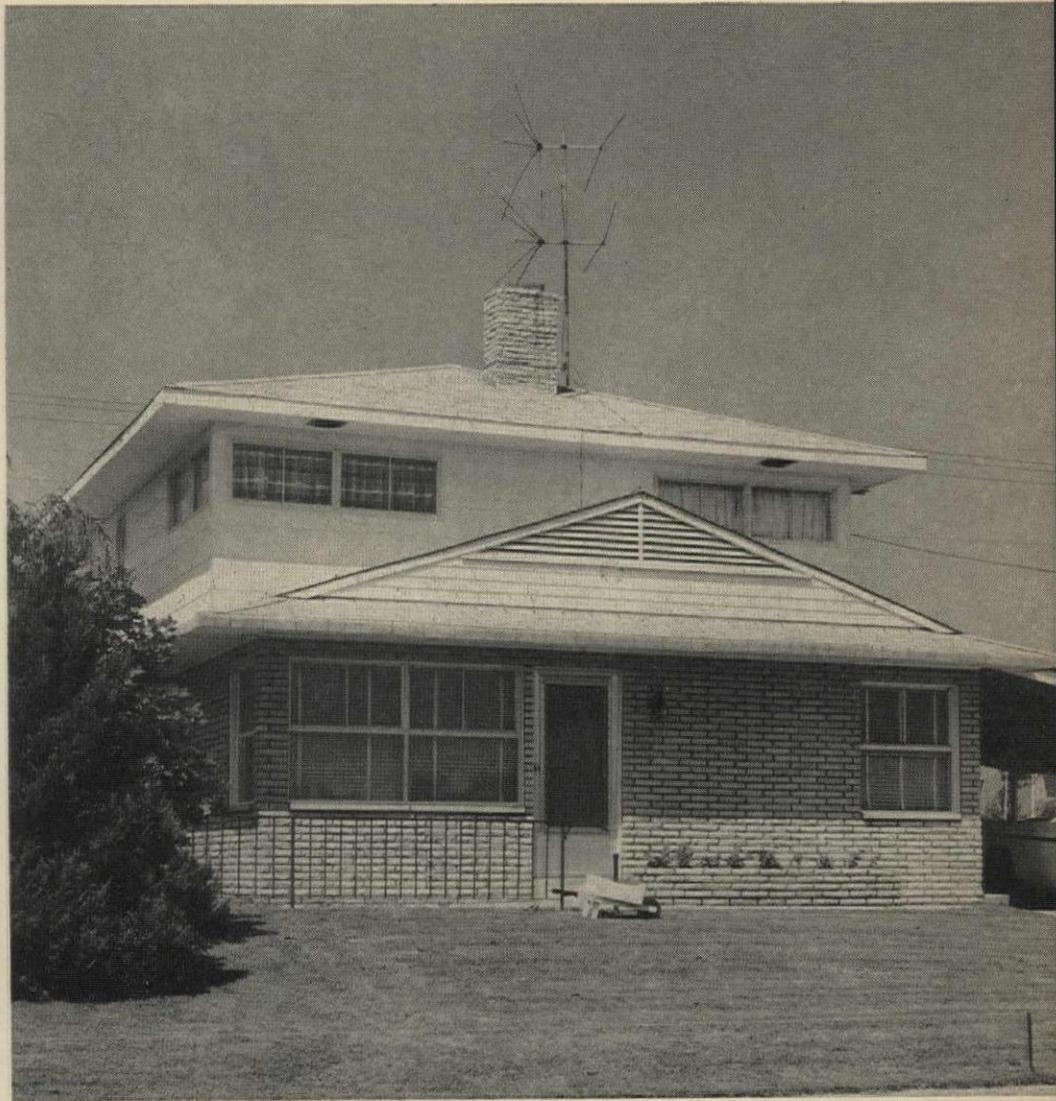
Step 7 (drawing D): Run a temporary ceiling beam, propped on the end walls and shored up from the existing roof.

Step 8: Build the new roof (conventionally framed).

Step 9: Cut out the old roof, lay a plywood subfloor on the new 2x10 joists, and build the partitions.

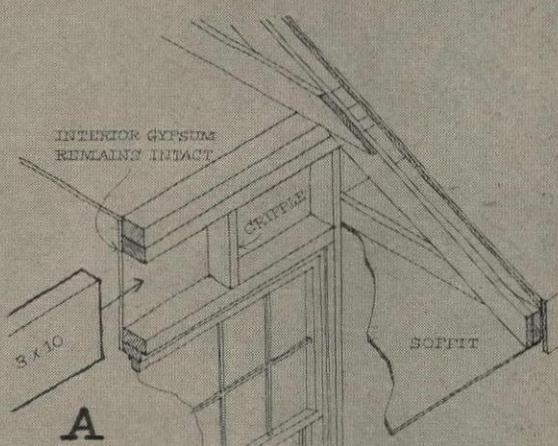


NEW SECOND STORY made this truss-roof ranch into a 1,900 sq ft, six-bedroom, two-bath house. The conversion, which Remodeler Richheimer has done for several similar houses in Levittown, Pa. is priced at \$7,760 finished, \$4,000 as an unfinished shell. The major problem in adding a second story to a truss-roof house: the bottom chords of the trusses are not strong enough to take the floor and partition loads of the second level. For details on Richheimer's technique, see the drawings below, and text opposite (Method 2).

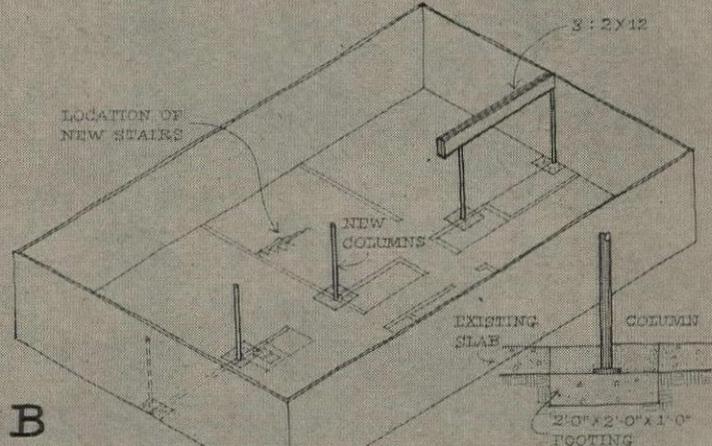


Home Modernizing Guide

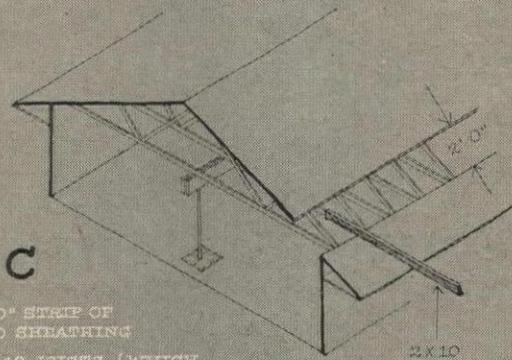
HERE ARE THE KEY STEPS IN ADDING A SECOND STORY TO A TRUSS-ROOFED HOUSE



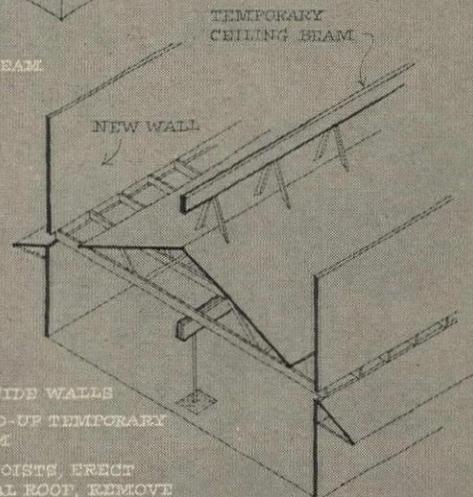
A
 OPEN UP SOFFIT
 CHISEL OUT CRIPPLES
 INSERT 3x10 HEADER OVER WINDOWS



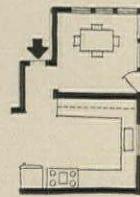
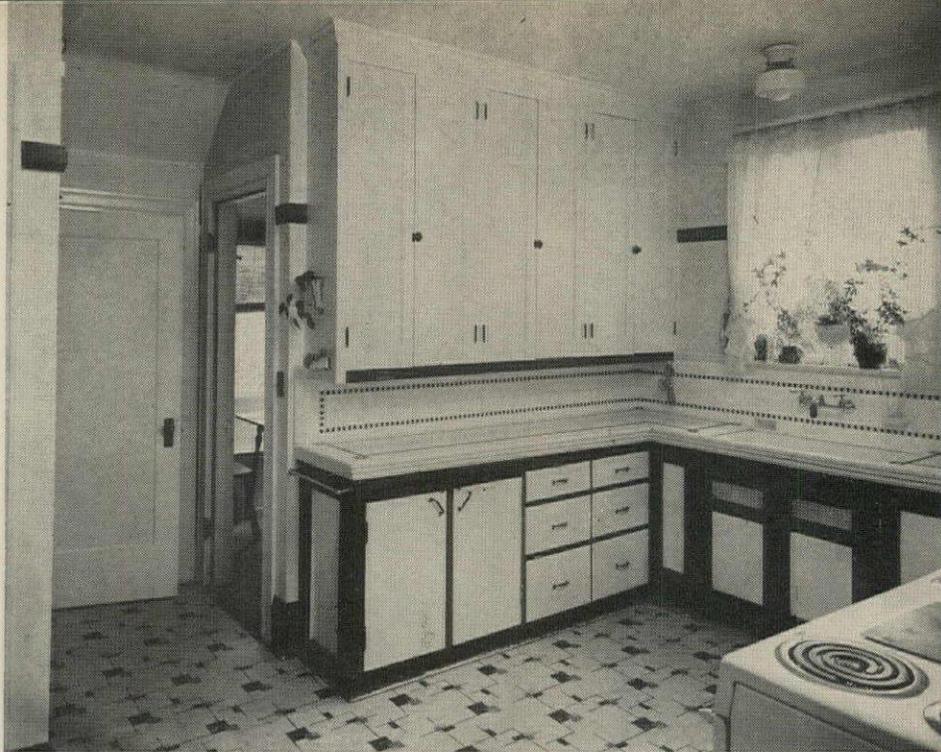
B
 EXCAVATE FOR, AND POUR, NEW FOOTINGS
 ERECT COLUMNS ON EADS
 INSTALL 2x12 HOUSE-LENGTH BEAM



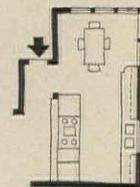
C
 REMOVE 2'-0" STRIP OF ROOFING AND SHEATHING
 SLIDE IN 2x10 JOISTS (WHICH WILL REST ON WALL PLATES AND NEW CENTER BEAM)
 NAIL JOISTS TO TRUSSES



D
 ERECT NEW SIDE WALLS
 PLACE SHORED-UP TEMPORARY CEILING BEAM
 LAY CEILING JOISTS, ERECT CONVENTIONAL ROOF, REMOVE TEMPORARY CEILING BEAM, CUT OUT OLD ROOF AND TRUSSES

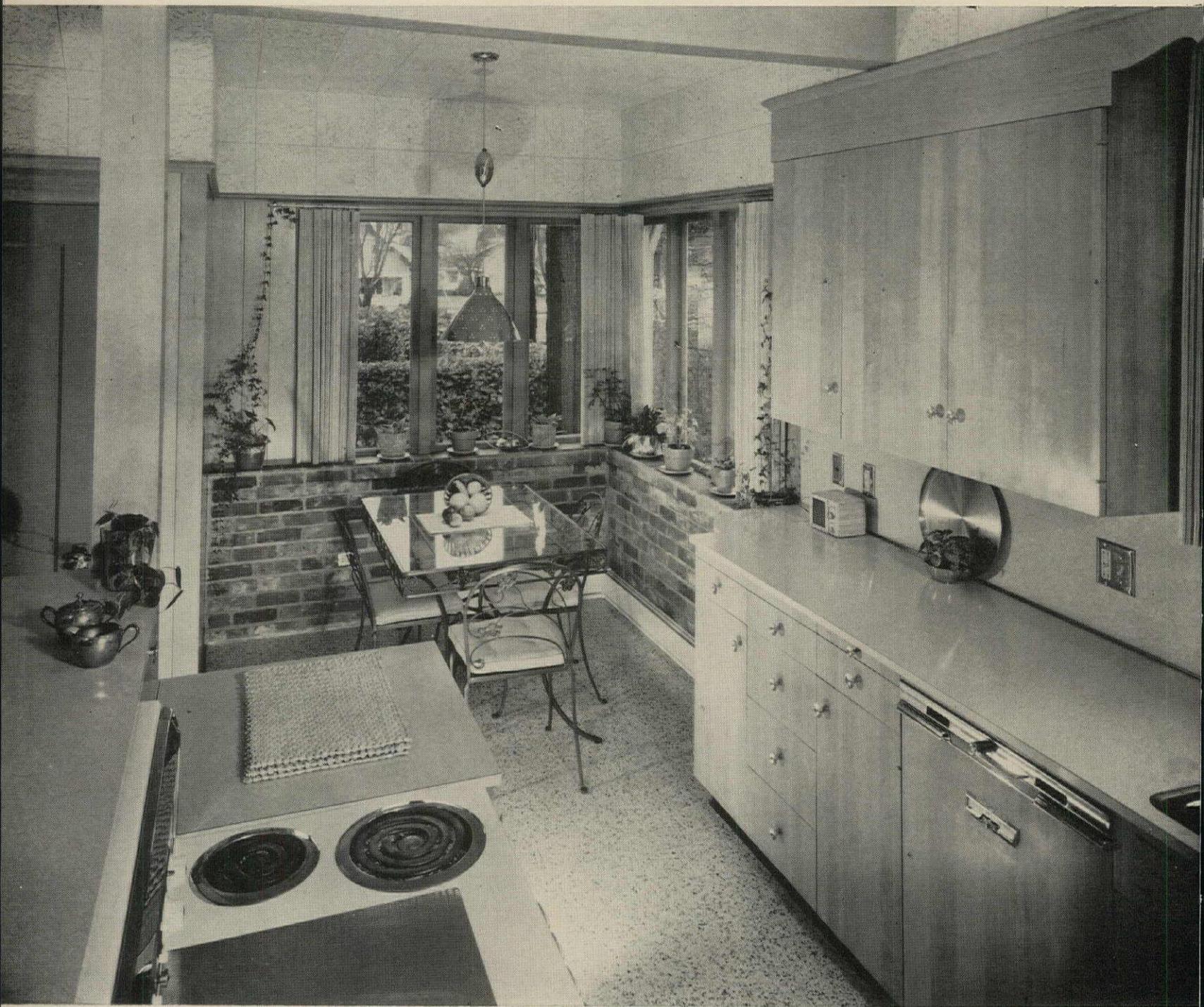


BEFORE



AFTER

KITCHEN REMODELING combined a too-small dining room and a too-small kitchen into one open, pleasant space with new finishes and new equipment. Architect: Paul Wallwork.

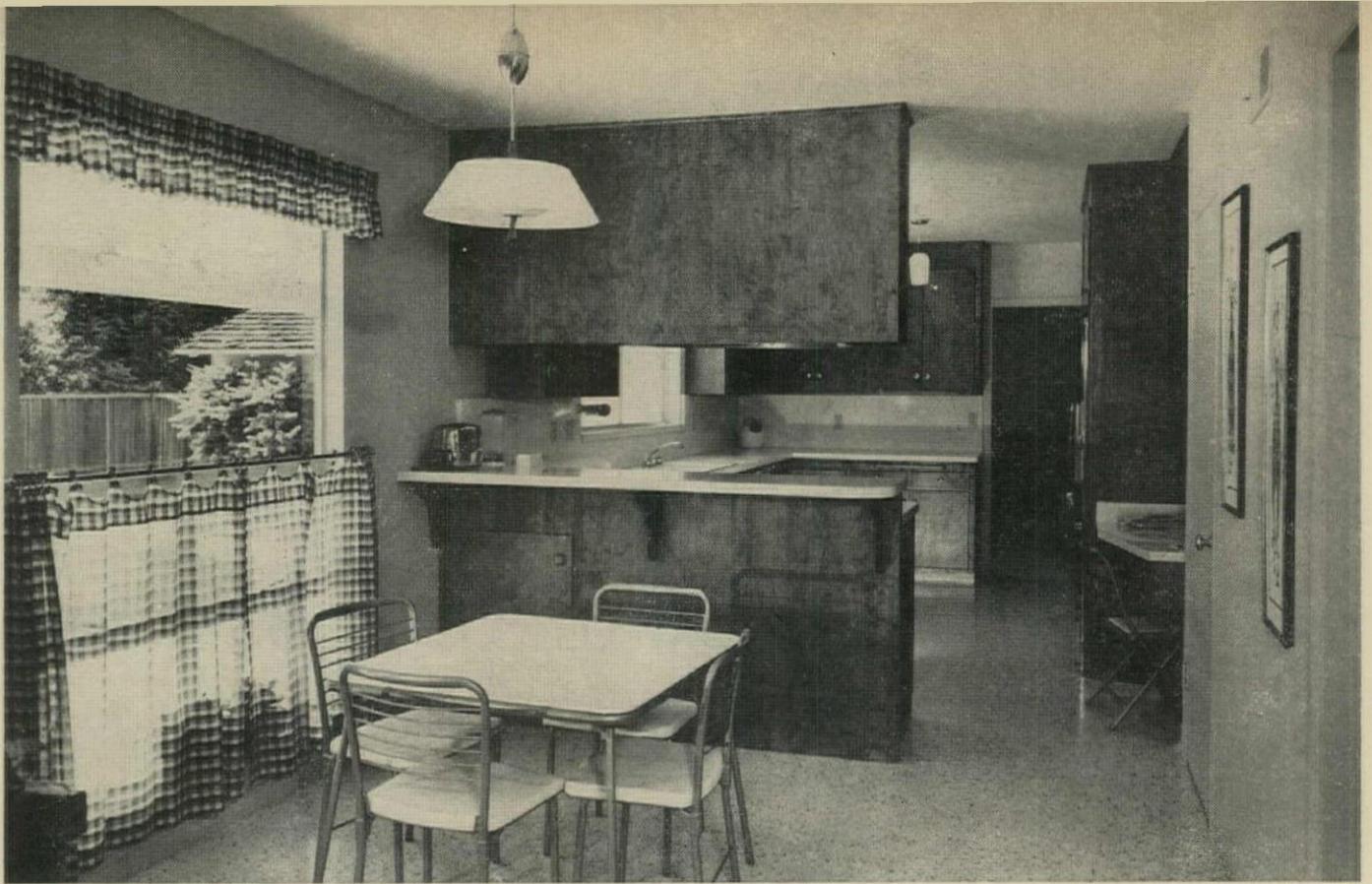


Inside the house, kitchens are the big-ticket jobs — but every room can be made to live new

To make an old house live as nearly as possible like a new house often involves opening up living spaces so they flow into each other, and into the outdoors. So the remodeling often involves space reorganization. Here are basic points to remember in planning these jobs:

1. Any nonbearing wall can simply be ripped out.
2. Any bearing wall can be replaced with a beam at ceiling level supported at the side walls.
3. You can turn any door into a window or any window into a door. Or you can easily block up either type of opening. You can add either doors or windows by installing a header.
4. You can add or move electrical lines and outlets without much trouble.
5. But work off existing piping and ductwork wherever possible—taking out old and putting in new can cost a lot of money.
6. Any added space will add to the heating and cooling load but need not overload the existing system if you do a good insulating and weatherstripping job. Where added capacity is needed, don't forget wall-insert heaters and radiant baseboard—again, new wiring is easier to put in than new piping or ductwork. And when adding to a hydronic system, be sure the new radiators are made of the same metal as the old or you will invite corrosion.
7. Watch out for do-it-yourselfers. Work put in by amateur craftsmen is often overengineered (and hard to remove), often ignores codes (and makes your job harder to get accepted), often ignores standard practices (so studs, pipes, and wires may not be where you would expect them).
8. And don't overlook the easy ways to make a space look new. Paint, paper, tile, paneling, masonry, lighting, etc, can do a lot to change the appearance of a room.

For specific remodeling ideas, room by room, begin on the next page



Photos: Martin D. White



NEW WOODEN CABINETS—and new appliances built into wooden units—completely change the character of the kitchen above from the antiseptic-looking kitchen at left. The additions hide the clean-up center from the dining area and supply needed storage space. Also new is a range hood built into the dropped cabinets, much more counter space with outlets all along it, a built-in desk next to the oven, right, a picture window replacing the standard back door, easy-to-clean tile on the floor and modern brighter lighting fixtures. Builder: Dick Osmundsen, Walnut Creek, Calif.

In kitchens, the starting point is the work center

For a modernized kitchen will be no better than its new plan.

A good kitchen should be laid out around the three kitchen functions: food storage and preparation, cooking and serving, and clean up. The preparation center should include refrigerator, storage cabinets, and at least 36" of counter space. Bulk and freezer storage should be close but not necessarily adjacent. The cooking center is organized around the range and should include adequate counter space and utensil storage. The clean-up center (sink, dishwasher, disposer, workspace, cleaning supply storage) should be handy to both other centers. A fourth center—for laundry—may incorporate washer, dryer, ironer, sewing machine, racks for ironed clothes, sorting space for laundry. You can get lots of kitchen planning ideas from any of the major manufacturers (all publish planning booklets and guides, and several have kitchen planning centers in major cities). And you can get help from most state university extension departments. In particular, check with Cornell's Housing Research Center and Illinois' Small Homes Council.

In redesigning the kitchen, make the most of existing plumbing, but figure on new wiring.

Water-using appliances should be kept close to existing plumbing to limit expensive piping changes. But considerable new wiring may be needed to meet modern power demands—today's kitchens take up to 80% of the full house load. This new wiring should include a separate service panel with circuits for the range, refrigerator-freezer, dishwasher, dis-

poser, laundry, lighting, and general service. New lighting can add style and serviceability.

More than in any room, you must watch out for design and structural booby traps.

Items:

1. Too-low window sills. Standard countertops are 36" above the floor so window sills must be at least 36½" high to accommodate them.
2. Inadequate water heater. New dishwashers and laundries will add plenty to the hot-water draw. Make sure equipment has the capacity to handle them or suggest its replacement.
3. Out-of-plumb walls. Nothing can cause more cutting and fitting. You can't set a counter flush if the wall is out more than ¼", nor can you install a postformed counter if the wall bows more than ½" across its length; nor can you install an appliance neatly in an out-of-square corner.
4. Door swings. Passage and cabinet doors and drawers should have plenty of clearance, should not interfere with the accessibility or operation of any appliance or work area.
5. Codes. Venting regulations may not permit sinks or other water-using appliances except along a wall.

Often, older kitchens are too small to be remodeled into an efficient up-to-date work room. So consider incorporating into the kitchen the adjacent pantry, or breezeway, or dining area; or consider expanding outwards with a small new wing. And where you can, plan the new kitchen to open to the outdoors for summer dining.

J. David Allen, LIFE



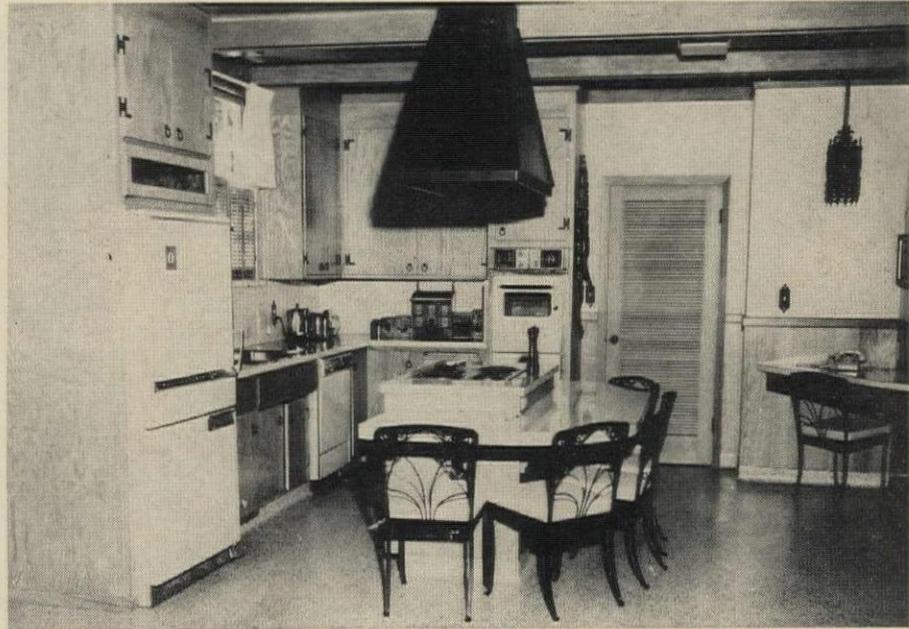
INTRICATE PLANNING was required to make a well organized kitchen of the jig-saw floor space in the old kitchen (above). Changes include walled-off laundry area in alcove, dropped ceiling over new cabinets and range. Builder: Wolf Supply Co, York, Pa.



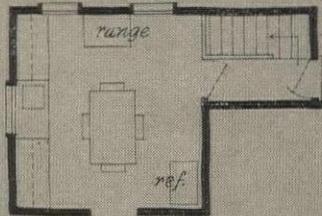
Photos: Ed Driscoll



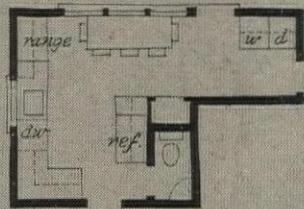
ISLAND CENTER with range half-surrounded by dining counter—and with the giant metal range hood above—makes an eye-catching feature of the kitchen at right. The old kitchen, above, had a very deep work counter making wall space around it mainly unusable. New narrower built-ins and placement of refrigerator near sink have freed space for the island center and for a built-in desk. Builder: Bob Calder, San Mateo, Calif.



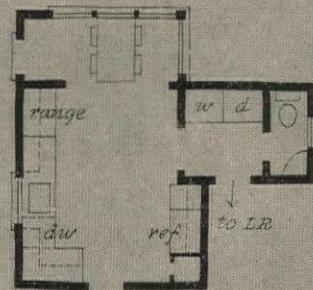
HERE IS HOW A TYPICAL OLDER KITCHEN WAS REDESIGNED --- STEP-BY-STEP



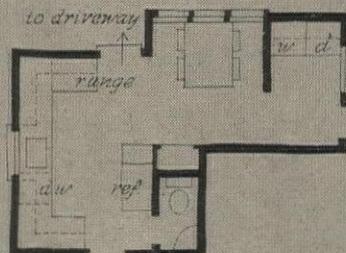
ORIGINAL KITCHEN HAD AWKWARD WORKING AREA, FEW WINDOWS, SMALL COUNTERS, NO LAUNDRY OR LAVATORY



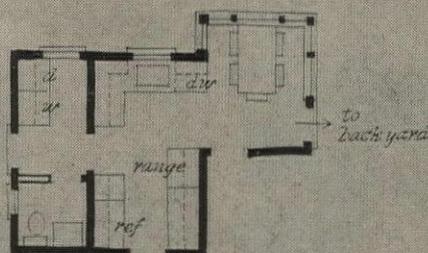
PLAN 1 GOT ALL ELEMENTS BUT OVEN INTO SPACE, BUT COUNTER SPACE WAS STILL SMALL AND TRAFFIC CROSSED WORK AREA.



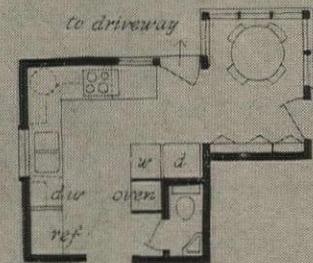
PLAN 2 INCLUDED NEW DINING AREA, LAVATORY, AND LAUNDRY ACCESSIBLE FROM LIVING ROOM, BUT COST OF EXTENSION WAS TOO HIGH.



PLAN 3 USED A CANTILEVERED BAY TO SAVE FOUNDATION COSTS, BUT RANGE LOCATION AND TRAFFIC PATTERN WERE HAZARDS TO CHILDREN.

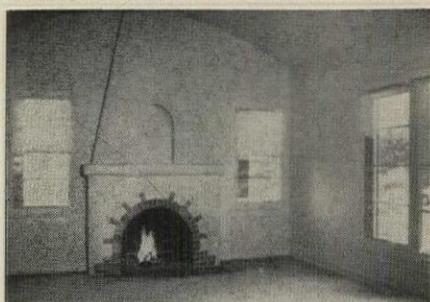
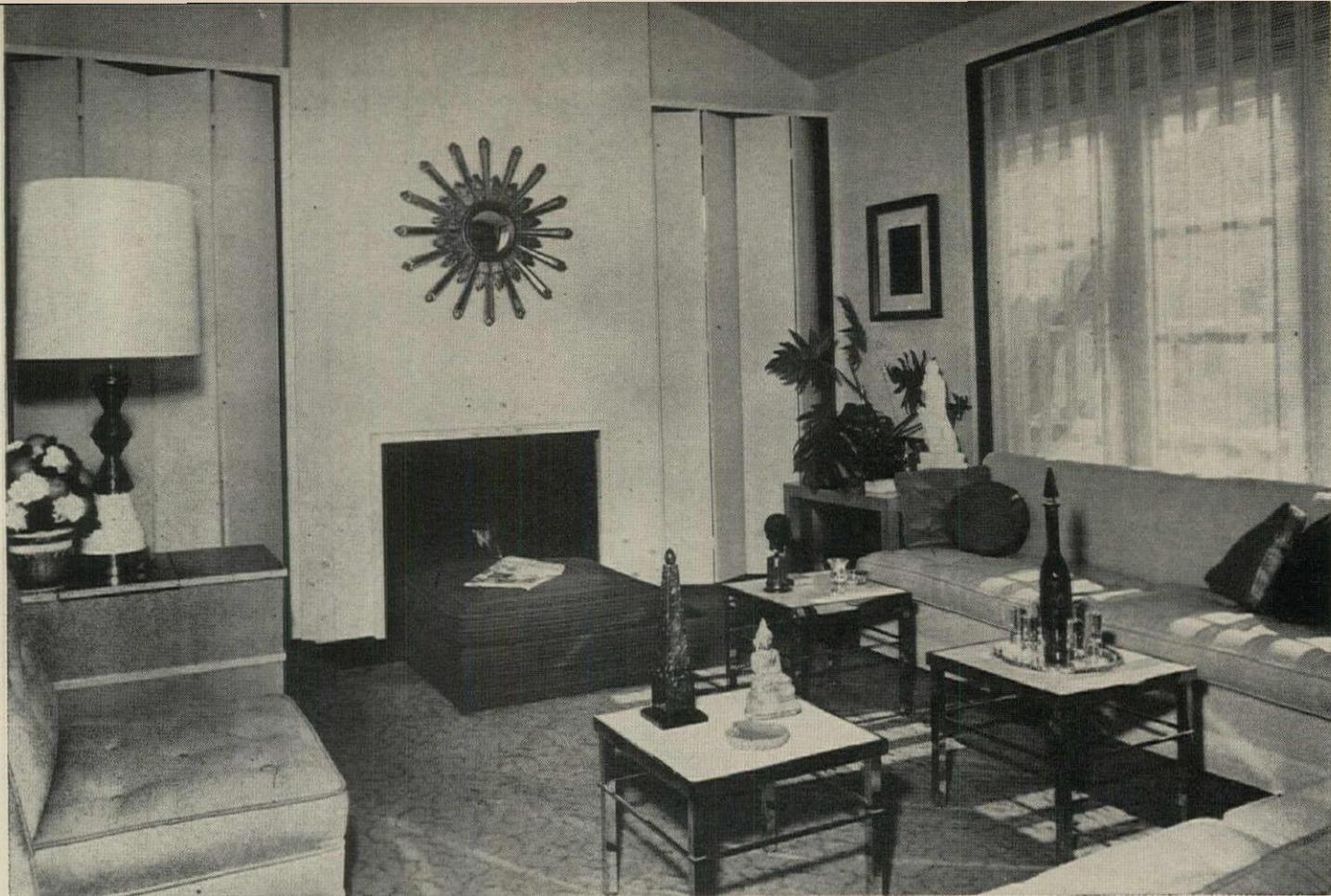


PLAN 4 CANTILEVERED ONLY ONE WALL, ADDED WINDOWS ON THREE SIDES OF DINING AREA, BUT KITCHEN AND WORK CENTERS WERE TOO FRAGMENTED.



FINAL PLAN COMBINED ELEMENTS OF PLANS 3 AND 4 FOR MAXIMUM COUNTER SPACE. WASHER-DRYER SAVED SPACE, ONLY OVEN IS ACROSS TRAFFIC AISLE.

continued



THREE SIMPLE CHANGES make all the difference between this Spanish-style living room in a 1920 Los Angeles house and the modern room it is today. The fireplace was squared off by vertical boards which extend to the ceiling. Folding wood panels on either side hide the dull-looking windows, but the panels can be adjusted for light and ventilation. And the large windows over the sofa have a new valence framework and woven blinds are framed with dark paint on the reveal, rather than with the trim. Designer: William Kipka, AIA. Photos: Harold Davis, Living for Young Homemakers

In living rooms, the job is cleaning up and opening up

Living rooms in older houses are usually smaller than the new living room the homeowner wants. They are usually darker, with many fewer windows. And they are often burdened with ornate trim and rococo fireplaces that date the room at a glance.

Sometimes you can open two small rooms to make one big room—and you can always make a room seem bigger.

For example, many older houses have a too-small front parlor opening to a too-small formal dining room that can be combined into one good-sized living room by opening up the wall between them. If the wall is nonbearing, it can simply be removed. If it is load bearing (and this is more often the case in older houses) you will have to support the floor above with a heavy beam tied into bearing walls at the side.

Two rooms across the back of a house can often be combined into a pleasant rear living room. But two rooms across the front of the house often present a traffic problem—it is bad planning to have the front entry open into the center of such a combined room so it becomes a corridor to the rest of the house.

Often you can open a too-small living room into an adjacent porch or garage, though this often involves reframing to get all-on-one-level floors and ceilings.

One of the most-wanted features in living room modernizations is bigger windows, and big windows are one of the best ways to make a small room seem bigger. If the wall to be

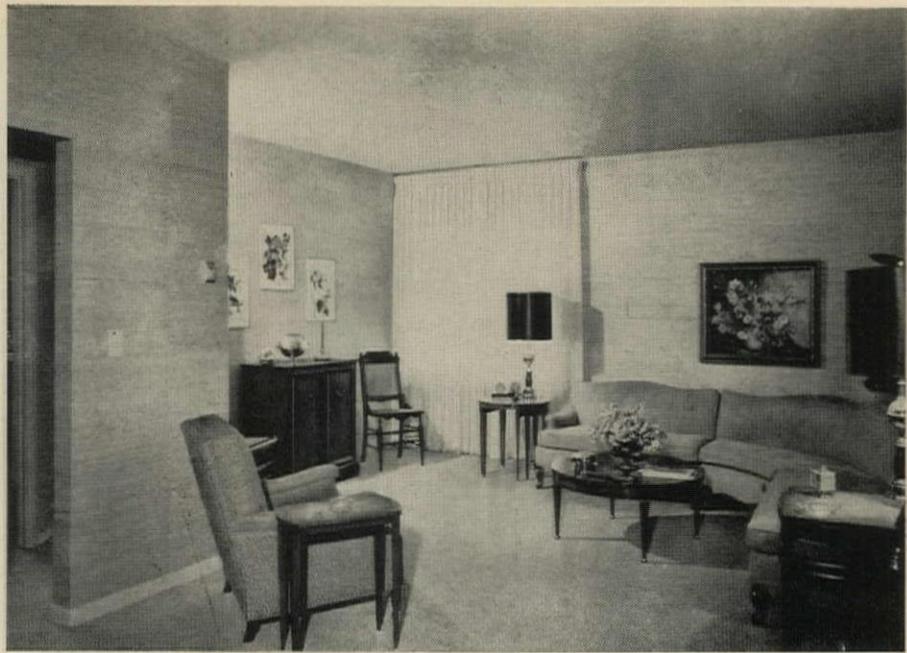
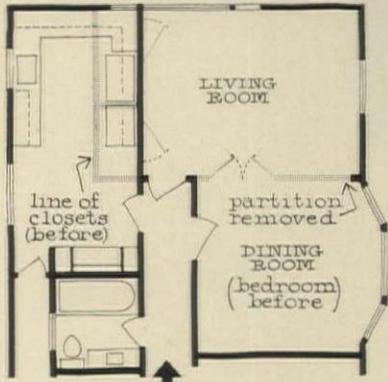
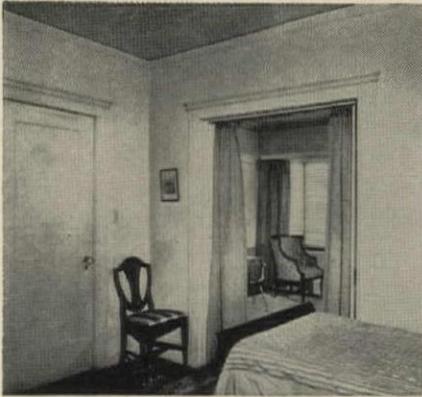
opened up overlooks the rear yard or a pleasant garden—and if the grade is high enough to provide a good indoor-outdoor relationship—it makes sense to use floor-to-ceiling sliding glass. But remember—especially if you are dealing with a very small room—to leave enough wall space for furniture placement. If the new room will be opened to the south, consider an overhang or other shading device to cut down on heat gain, which can be a real problem in a small room.

New lighting can also make a small room look bigger. Most effective system: valance and cornice lighting which puts a wash of light across the upper wall and ceiling. Accent lighting on fireplaces and other design features can also make the room seem bigger—and much more interesting.

A minor detail, often forgotten: In combining rooms or enlarging a room, don't count on being able to match trim. Many patterns used in older houses are no longer stocked, and you will probably have to use new trim throughout.

Fireplaces are the biggest attraction in most living rooms—here are some ideas for remodeling them.

It is of course a simple matter to remove an old and ornate mantel or surround and replace it. If the fireplace structure itself is an obsolete shape (like the one above) you can often give it a new shape by framing it with wood and expanded metal lath and covering it with plaster. At any rate, a fireplace and chimney so expensive that it usually pays to do extensive "remodeling"—rather than tear out and build a new one.



REMOVAL OF A WALL (a non-bearing partition) between a 13'x10' living room and a 10'x10' bedroom created the 20'-long living-dining room above. Heavy moldings were ripped out, walls were covered with natural grasscloth. As the plan shows, the whole living area shares light from the 10'-wide windows in the former bedroom. Builder: Henry Swart. Designer: George Morehouse. House is in Oakland, Calif.



ALL NEW SURFACES on floors, walls, and ceiling transformed the old room above into the pleasant one at right. Walls that were once paper over plaster are now walnut paneled. The floor got a new vinyl covering; the ceiling, acoustical tile. Heavy doors and framing have been removed, cabinet and shelves for bric-a-brac added at the entrance (left) to fill an awkward niche, and lamps and ceiling fixtures added. Builder: Amber Lumber & Supply Co. Location: Pittsburgh.

Jay-Bee, LIFE



Brant



NEW BRICK WALL between living room and kitchen-family room (foreground) replaces two partition walls which separated three smaller rooms—living, dining, and kitchen—in the original house. Glass wall replaced bow window. Builder: Maury Johnson. Architect: Fred Rogers. Bellevue, Wash.

Art Hupy



continued

Photos: Harold Davis, Living for Young Homemakers



NEW CABINETS AND FIXTURES make the old bath above into the handsome one at right. A new washstand was installed with a Pullman-type counter forming an L with the counter at window. Woven blinds were fitted from ceiling to counter; movable mirrors were mounted on plywood on both sides of window. Designer: William Kipka. Builder: Ted Kirkendall. Los Angeles.



In bathrooms, new equipment and finishes are the start

Today's new fixtures and materials are so much more handsome and so much easier to clean than older fixtures and materials that simply replacing the old with the new will almost always make a bathroom much better.

But often you can do an even better job if you go a step further—and replan the bathroom space. With careful planning, you can often make an older bathroom serve not just as a bathroom but—as in newer houses—as a home beauty center, dressing room, and laundry center. And you can often replan a bath—by compartmentalizing the tub and toilet and using a double sink—so it can be used with convenience and privacy by more than one person.

As with kitchens, you can get a lot of help in planning from the manufacturers. Most of them publish planning guides that suggest countless fixture arrangements and show many design and decorating ideas.

Here are thirteen basic planning ideas that will help you create a more convenient and pleasant bathroom:

- 1) Locate the tub or shower stall away from windows and doors to avoid uncomfortable drafts.
- 2) Locate the toilet where it can't be seen when the bathroom door is open.
- 3) Install the most spacious medicine cabinet, the biggest mirror, and largest counter possible.
- 4) Provide room for a bench for make-up and grooming at the lavatory.
- 5) Squeeze in as much built-in storage as possible—for bath linen, extra supplies, dirty laundry, and special bath appliances.
- 6) Install extra lighting fixtures around the vanity mirror—for both-

- sides-of-the-face lighting.
- 7) Add a vapor-proof light over the tub or in the shower stall.
- 8) Wire in extra grounded outlets for present and future needs.
- 9) Install grab-bars in tub or shower area for extra safety and convenience.
- 10) Build in supplemental wall or ceiling heaters for extra comfort.
- 11) Reduce moisture and "steaming" problems by installing a forced ventilating system.
- 12) Check suppliers' catalogs for extras with a custom touch—like heated towel bars, recessed paper towel and facial tissue holders, built-in scales, elegant "decorator styled" towel bars, tumbler holders, soap dishes.
- 13) In planning compartmentalized baths, put the tub and toilet compartment farthest from the door, and plan independent lighting and ventilation for both compartments.

And here are four bathroom planning and construction problems that it pays to avoid:

- 1) Be careful about colors. Most color in a bath is "built into" the fixtures, wall coverings, and flooring—and if the owner is not pleased it cannot be changed.
- 2) In planning fixture locations, try to use existing waste and vent lines—either is expensive to move or replace.
- 3) In crawl space and basement houses, you can install a new bath in a new location relatively easily. But in a slab house, you will probably have to tear up part of the slab for new waste and supply lines. If the house has radiant heat, the job is nearly impossible.
- 4) If you are planning a new basement bath, check sewage drain height—if the drain is above the floor you must add an expensive ejector pump.



NEW FIXTURES in a new arrangement make the big difference in this bath. The change was made possible when the window was walled up and new tub installed at one end of the long room, now largely tiled. Other improvements: new lighting and a ventilating fan. Builder: Amber Lumber & Supply Co. Location: Pittsburgh.



H. E. Day, LIFE

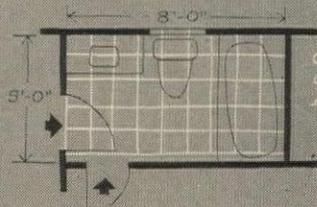


COMPARTMENT WALL makes a big improvement in this bathroom—and, of course, so does the new tub in place of the dilapidated heirloom fixture. Also new is the lavatory and vanity with laminated plastic counter, the tile around the tub and wallpaper. Only the toilet has been retained, but now it is hidden from the door by the pocket wall. Builder: Brinkman Building Co. House is in Webster Groves, Mo.

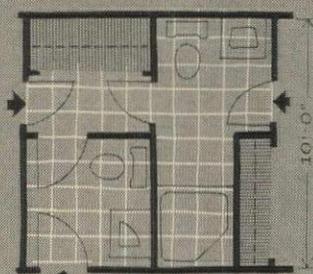
H. E. Day, LIFE



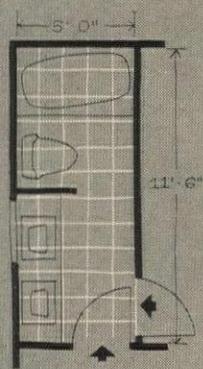
HERE ARE TYPICAL BATHROOM LAYOUTS FOR REMODELING



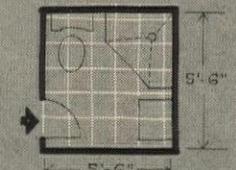
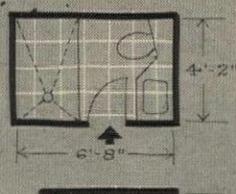
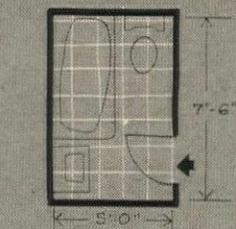
COMPACT PLAN WHICH CAN OPEN OFF HALL AND ONE BEDROOM



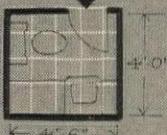
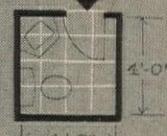
PLAN FOR CONVERTING SPACIOUS OLDER BATH INTO DOUBLE BATH SERVING TWO BEDROOMS



PLAN FOR COMPARTMENTED BATH IN LONG, NARROW SPACE



THREE MINIMUM PLANS



THREE POWDER ROOM PLANS SMALL ENOUGH TO FIT INTO EXISTING CLOSET OR UNDER STAIRS

continued

Photos: Harold Davis, Living for Young Homemakers



SLIDING GLASS DOORS opened this old-fashioned bedroom to the pleasant garden beyond, made the room seem bigger, and brought in quantities of daylight. Where big windows already exist, sliding glass doors can usually be inserted in the opening with minimum reframing, for the header is already in place, and only the windows and wall below must be removed. Designer: William Kipka, AIA. Builder: Ted Kirkendall. Location: Los Angeles.



In bedrooms, the problem is to create more space

Sometimes the only solution is to add a wing (see *p 108*) or a second story (*p 110*) to the house. But often the existing space can be enlarged, or at least made more usable and efficient, by smart replanning.

One of the best ways to add more bedroom space—especially in story-and-a-half houses—is to add a dormer.

This device has been used frequently—especially in too-small, post-war houses—and more often than not used badly. There is no easier way to destroy the lines of a house.

A dormer should not be too big for the roof. It should hug the roof as closely as possible. It should be set in from the ends of the roof. Window sills should be set tight on the roof line and the roof set tight on the tops of the windows.

Here are six basic ideas for replanning existing bedrooms to solve space problems:

1. A large single bedroom with a big closet (common in many older houses) can be divided into two smaller bedrooms with a closet. Minimum sizes for the new rooms: 100 sq ft for a single bedroom, 120 sq ft for a room with twin beds. Plan for a second door so it won't be necessary to go through one room to get to the other.

2. Two too-small children's bedrooms can often be made more usable by removing the dividing wall and substituting a folding partition—which can be left open during the day so that both rooms share the space, but closed at night.

3. The location of new closets, doors, and windows should

be planned carefully—generally, bedrooms have more openings for their wall area than any room. So it takes good planning to leave enough wall space for furniture.

4. You can make more of the existing space in small rooms by building in specialized storage for clothes, toys, linens, etc. You can build this space in floor-to-ceiling closets, in new drawer space under window seats, under beds, even in headboards. You can get new units ready-made, or have them built on the job.

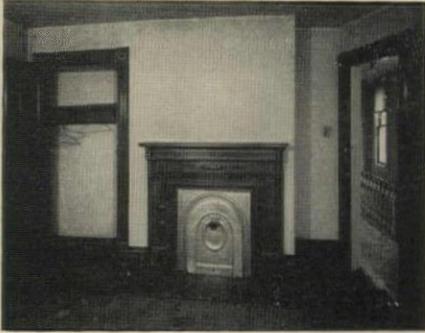
5. As with living rooms, one of the best ways to make a too-small room seem bigger is to add window space and bring in the outdoors. Ground-floor bedrooms can be made much more pleasant by using sliding glass doors opening to a private patio (for example, see photos above).

6. And lighter colors and elimination of strong vertical lines can do a lot to make a room seem bigger (for two examples, see opposite, top).

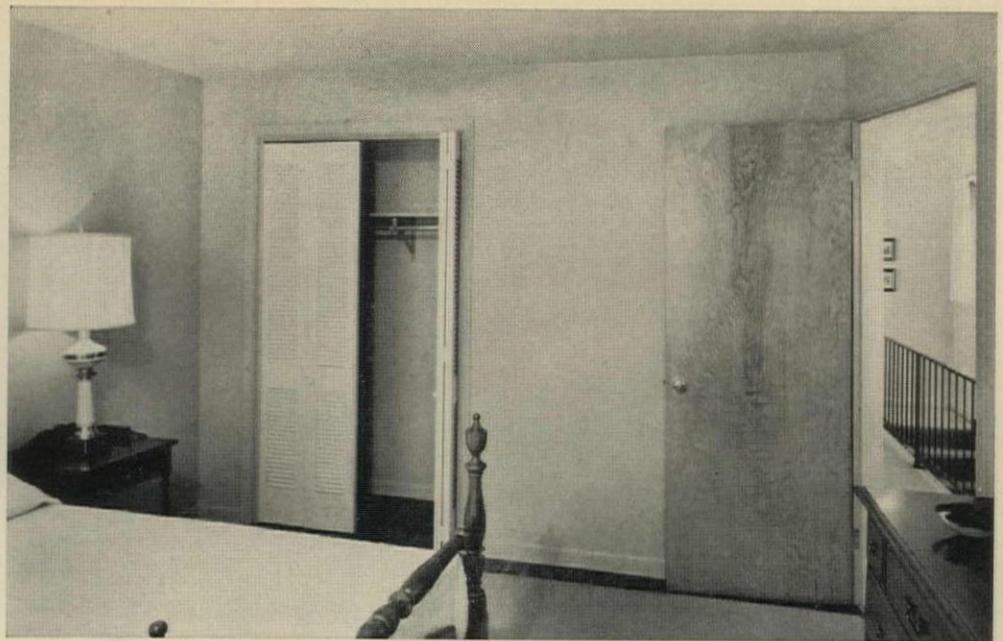
When bedrooms are upstairs, you can often tie in stairway modernization with bedroom replanning.

As the lower photos, opposite, show, you can often create a new, open feeling by replacing traditional, heavy balustrades with more stylish (and lighter) wood or wrought iron. Or you can remove the existing stairs and replace them with new, open, wide-tread stairs, cantilevered from the wall or suspended from the opening above. And if the stairwell is enclosed, you can create a feeling of space by removing the wall and substituting a stairrail.

Photos: Jay-Bee, LIFE



NEW DOORS AND TRIM plus removal of an outdated fireplace gave this room a new, clean-lined look. The wall jog was squared off and the new entrance door hung on the opposite swing so it is out of the way when open. Builder: Amber Lumber & Supply Co. House is in Pittsburgh.



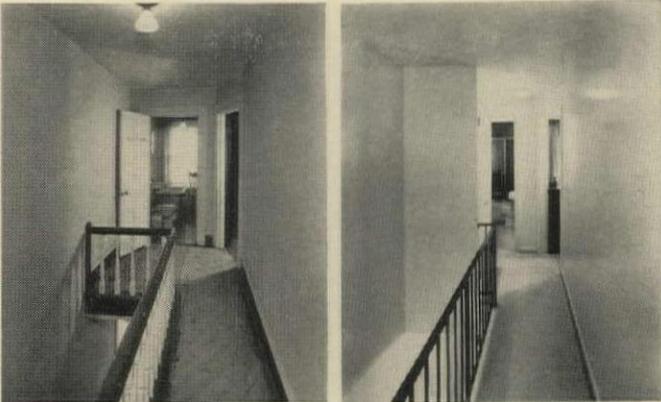
Photos: Freedman, LIFE



PAINTING AND DECORATING, and a new floor, make this small, difficult, dormer-bedroom look much bigger. In small rooms like this, simple color schemes and light colors add to apparent size. Builder: Walter Ford. Location: Philadelphia.



Photos: Jay-Bee, LIFE



NEW BALUSTRADE, new floor covering, and a paint job do much to modernize this long bedroom hall. Wasted space at rear was used for a new storage unit. Builder: Amber Lumber & Supply Co. Pittsburgh.

Art Hupy

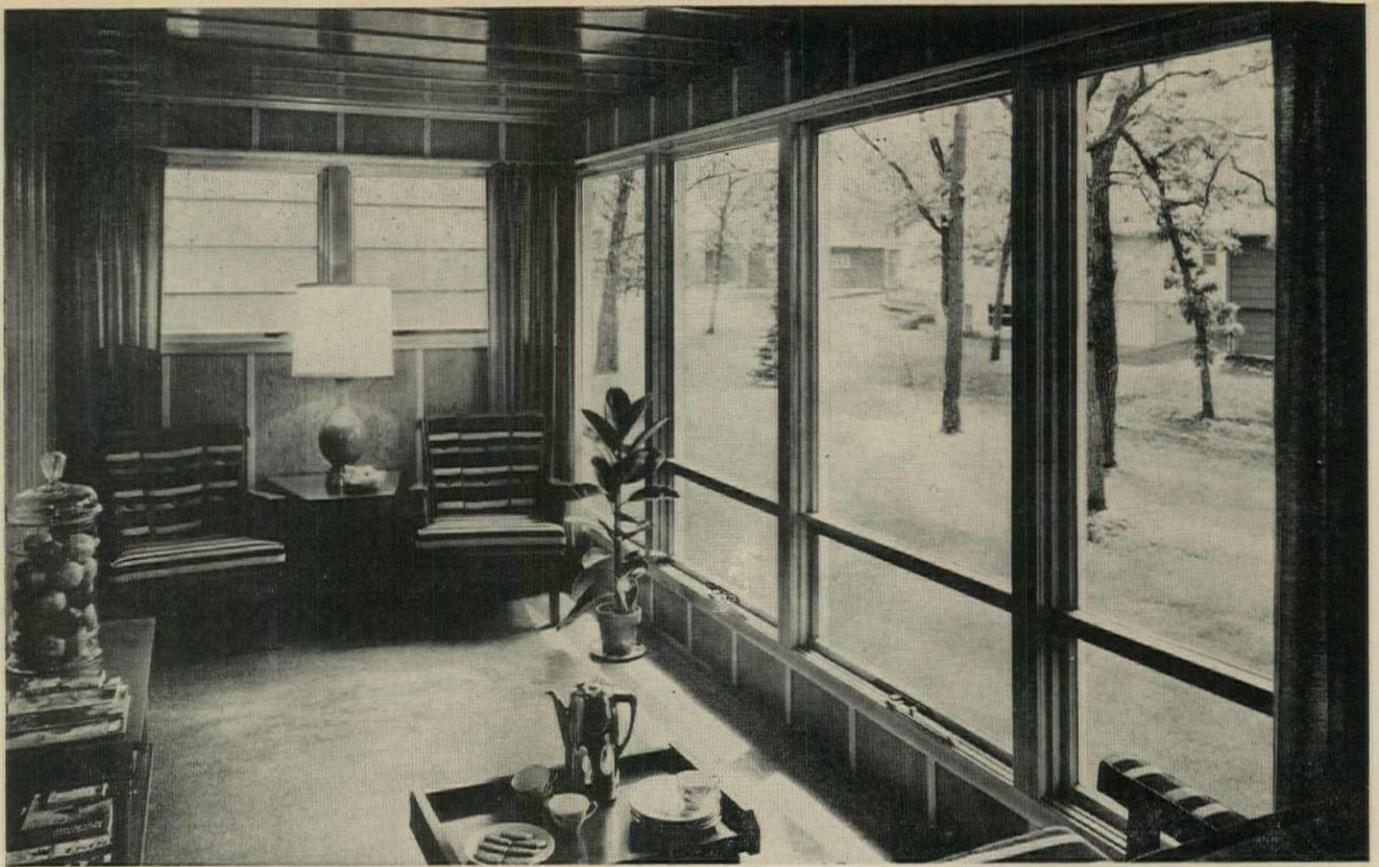


Brant



NEW STAIRS with wide treads, low risers, and no balustrade add spaciousness to this entrance hall. By adding a turn to the stairs, it was possible to change the stair pitch without altering the framing around the opening in the second floor. New single-pane window brightens the whole room, and flush door and closed up front window increase privacy. Architect: Fred Rogers. Builder: Maury Johnson. Bellevue, Wash.

continued



Banbury Studios



Warren Reynolds, Infinity

ENCLOSING A PORCH like the one at left is one of the easiest ways to add useful living space to a house. Here, the existing roof decking and board-&-batten exterior siding on wall at left were incorporated into the new room. The same batten design was used in the three new walls. Builder: Elwood Markstrom. Location: Minneapolis.

In porches and basements, you can capture waste space

Here are two big chances to give householders more lebensraum without adding to the basic structure. Most older basements are dark storage rooms that can be easily made into pleasant—and well isolated—family recreation rooms. Most older porches are either service areas (if in back) or places to sit and rock (if in front). But both can be readily adapted to modern concepts of outdoor living.

Here are some design and construction hints—and some details to watch—for solving basement redesign problems.

1. Dampness. First be sure all run-off water from downspouts or driveways is carried well away from the house. But if walls are really wet, you will probably have to trench down next to the walls, lay new drain tile, and waterproof the outside of the wall.

2. Mechanicals. You can often relieve the clutter of heating, plumbing, and wiring components by framing out and paneling around them if you cannot relocate them.

3. Lighting. You may be able to bring in more daylight by breaking out new windows or by dropping wells around existing windows. But you will almost surely need to add artificial lighting (and probably added service capacity). This can be done most easily before ceilings are finished.

4. Floors. It's an odds-on bet the old floor is pitched for drainage, so you will probably have to lay a plywood sub-floor on tapered sleepers. You can then lay any kind of flooring the owner wants. If you're lucky enough to find a dry level concrete floor, you can lay vinyl asbestos or, if

budgets are tight, asphalt tile in mastic on the slab.

5. Walls. Almost any finish usable upstairs can be used down—walls can be painted with cement paints or the new tile-like resin-based paints, or they can be furred out and any appropriate paneling applied.

6. Stairways. Make them safe—wide enough, not too steep, and fitted with sturdy handrails.

7. Ceilings. Playrooms are noisy, so use acoustical tile or board.

And here are design and construction points to watch in converting porches, carports, and breezeways.

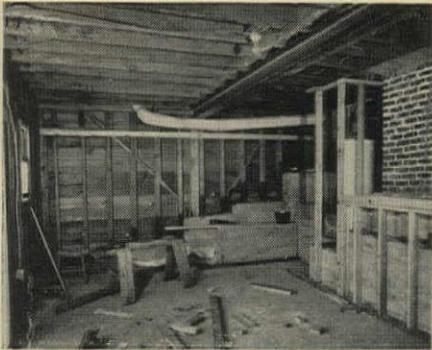
1. Floors. Check the deck for rot and weakness, and repair any structural faults. Then level out with plywood over sleepers before applying finish flooring. If the new area is to be heated or cooled, be sure the floor is insulated.

2. Walls. Window walls are an ideal way to close in, but be sure they include screens for summer or double glass for cold winters. Solid walls—for privacy—can be framed like any nonbearing wall and sided to match the house.

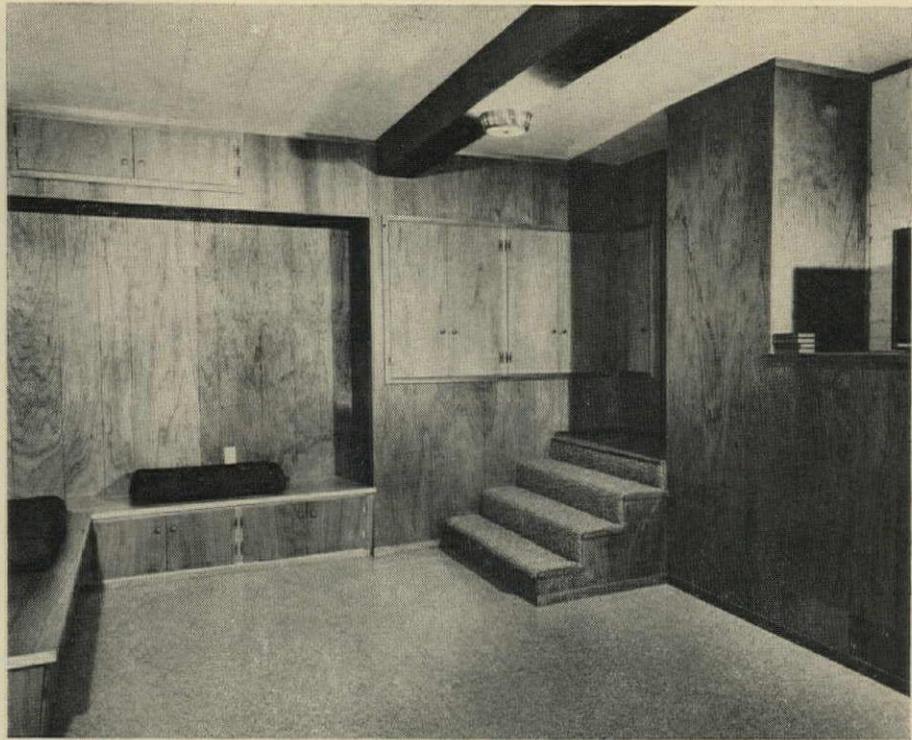
3. Ceilings. The old decking may well fit the character of the indoor-outdoor room but if noise is a problem, again use acoustical tile.

4. Flow pattern. Make the new room a working part of the house. Don't hesitate to close up an old door or window or open up new ones if doing so will articulate the new space with established living areas.

5. And don't forget the outdoors. When you open up a window wall, give the homeowner something to look at.



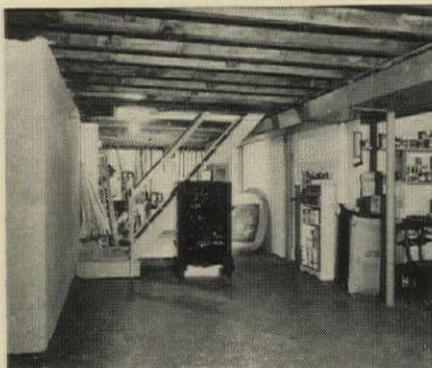
NEW FAMILY ROOM was added to this house by remodeling the basement garage. Steel beam was boxed, water heater and foundation walled off, cabinets and paneling added on walls, floors tiled, and overhead joists covered with acoustical tile. Builder: Dick Osmundsen, Walnut Creek, Calif.



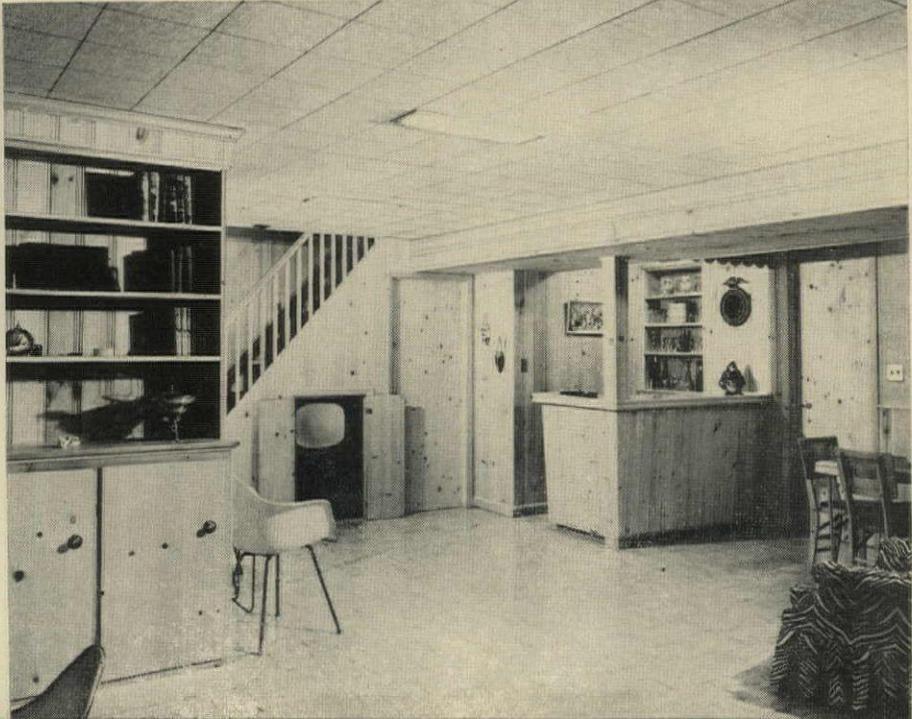
COMPLETE RENOVATION, from dirt floor up, was required to convert this basement junkroom into a livable area in a Pittsburgh home. Here many of the methods suggested on the opposite page were put to use. Builder: Amber Lumber & Supply Co.



Jay Bee, LIFE

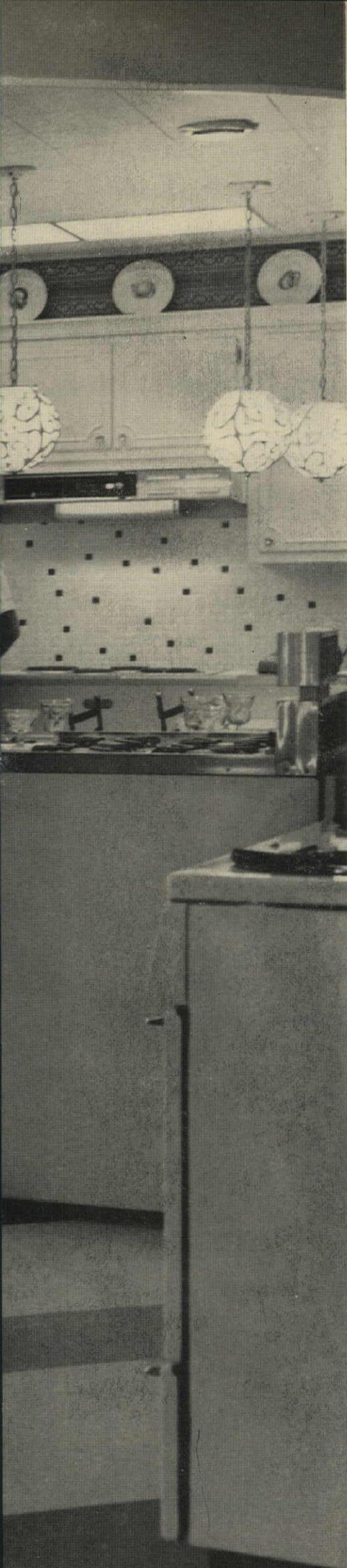


NEW RECREATION ROOM was added in this basement remodeling project which chiefly involved cabinet work and covering old and new partitions with knotty pine. Other changes: acoustical tile and recessed lights in the ceiling, tiled floor, boxed beam, and ducts. Builder: Arthur Levine, Middletown, N.Y.



/END





Remodeler Gene Squires' showroom in Cleveland. Photo: H&H staff

*The biggest part of the modernization market
—and the biggest opportunity
for most housing professionals:*

One-stop remodeling

It is such a big opportunity because there is such a big need.

Many homeowners who have wanted to modernize their houses have hesitated because they have not known how to coordinate the work of the many specialty contractors needed to do a major remodeling job. Many others have hesitated because remodeling has so long been a special province of fly-by-night operators.

So the development of the one-stop remodeler—a reputable businessman set up to handle every phase of remodeling as a single job with a single contract and price—is a welcome development to the homeowner.

And one-stop remodeling is a big opportunity to housing professionals because the skills needed are the skills you have already developed. Whether you are a lumber dealer, a merchant builder, or a realtor, you have developed skills in selling, financing, estimating, working with subcontractors, purchasing, and managing a business operation—the same skills needed to operate a successful one-stop business.

On the next 14 pages you will find the advice of the top men already in the field, and already capitalizing on the big and growing opportunity. You will see the many points of similarity to your present work, and the critical points of difference.

In one-stop remodeling, selling is the most important job— and it presents some special problems

The first problem: unlike the new-house salesman or realtor, the remodeler has no finished product to show. He must find out just what the prospect wants, sell the prospect on his ability to build it, and get him to sign a contract involving a large amount of money (Top Remodeler Richeimer's average: \$2,800) mostly on faith.

Second, the one-stopper must maintain much closer customer relations than the new-house salesman. A homeowner is involved with a modernizer from the sales contact through planning and construction to job completion, and his relations with the men on the job can make or break the one-stopper's reputation and his business.

In dealing with both problems, the one-stopper must appeal to the homeowner's feelings about his home—a place he has become attached to, but a place whose shortcomings are all too familiar to him. So . . .

Helping the homeowner sell himself is essential to remodeling sales

Say the experts, "If you want to sell modernization, don't sell kitchen cabinets—sell a pleasant atmosphere to work in. Don't sell a family room, or a glass door in the living room—sell a new way of living. Don't sell appliances—sell more free time. Sell self-sufficiency; sell enjoyment; sell pride in the home."

No home is perfect, and it can always be made better. To

persuade the prospect to remodel, appeal to his five basic attachments to the old house:

1. Location. If he has owned the house a few years, it's likely to be nearer the center of town than any new property he could purchase.

2. Neighborhood. People do not like to leave friends, neighbors, churches, and schools after they have become established in a neighborhood.

3. The site. Trees, shrubs, facilities are all there, well established and familiar.

4. Money. If his house is inadequate, the homeowner may want to buy a new house. But often he will find it cheaper to get what he wants (without losing the advantages of his old house) by remodeling.

5. Appearance. The homeowner liked the looks of his house when he bought it, but his pride of ownership makes him want to fix up what is now shoddy or outdated.

The biggest selling problem: making the customer see what he will get

Most remodeling prospects cannot read blueprints and cannot visualize a finished job from sketches. And this is a major roadblock to closing many sales.



Freedman Photos

MODERNIZED MODEL HOUSE, renovated by Henry Ford Co with LIFE's help, drew crowds of prospects, many from nearby neighborhoods.

But there are four good ways you can help the customer visualize the finished job:

1. Use a model house (see below). You can use a model for about two years then you have to get a new one.
2. Use a showroom as a permanent display area (see below). This is the tool most widely used by big one-stoppers.
3. Show your prospects before and after photos of past jobs. Before and after pictures—which you should take of every job—are an effective low-cost selling tool.
4. Show the homeowner pages from the consumer magazines and the manufacturers' and trade associations' brochures that illustrate the kind of job involved.

The model house can be a prime selling tool for modernization—just as it is for new houses

There are two big factors working for you when you use a modernized model house:

1. Some 40 million people go through new model homes each year, and they will go through modernized model homes almost as readily. Something over 1,000,000 of them will buy a new home. All the rest of them will be stimulated to want the new ideas they see: modern kitchens, attractive family rooms, glamorous baths, new paneling, new appliances.

2. Homeowners are influenced by what the consumer magazines are showing. If you include some magazine ideas in your model, you can cash in on the magazine's selling efforts. Currently, magazines are showing—for example—specialized storage ideas, new exteriors, better use of existing space, ways to open the house to the outdoors, outdoor living areas, kitchen planning ideas, ways to add space.

The best way to get a modernized model home is to buy a rundown house, improve it extensively, and open it as a showroom. The house should be in a good neighborhood that is going downhill—a neighborhood with many other houses



SHOWROOM DISPLAY includes full kitchen; product samples above.

Can you include fallout shelters as part of a remodeling job?

Yes, says FHA. Almost immediately after President Kennedy's call for stronger US defenses, FHA announced it would approve fallout shelters under its new 20-year, \$10,000 home-improvement loans. (But note: except in urban-renewal areas, the shelter must be part of a loan package totaling \$2,500 or more).

You can expect this move by the FHA to stir up fresh interest on the part of homeowners. Further, you can expect more government moves to encourage shelter construction. One possibility: federal tax exemptions. (On the state level, Oregon has just exempted shelters from property taxes—up to \$1,500 for one-family homes and \$750 per unit for multi-family structures.) Double-use of shelters as cyclone cellars, dark rooms, or studies will be stressed.

needing modernization (all of whose owners are prospects). If the neighborhood is too bad, people won't visit the house.

To keep costs down, try to get subs to participate at cost. Enlist their support by pointing out the business they may get from the model home. And utilities have a great stake in modernization—in rewiring, new appliances, new gas piping, better lighting. So, often they will support your program with advertising help.

And you can get help from the LIFE merchandising department. LIFE carries on an extensive program to help one-stop modernizers open up model homes and get help from product manufacturers and the local community.

Many remodelers are using a store to show the products they use and the kind of work they do

Homeowners come into the showroom just to inspect materials and products or to study kitchen and bath layouts. But each one who takes the trouble to come in has identified himself as a prospect. That's why it's worth the \$10,000 a good display area may cost you.

Display every product you use in the homes you modernize. Most showrooms include one or more complete kitchens and baths. Cutaways show wall construction, insulation, sound absorption materials; models show how wings and dormers can be added, exterior treatments changed. Many manufacturers will contribute product displays.

Set up financing exhibit to tell prospects about your budget payment plans. (For details on financing, see p 100.)

Building showroom traffic is a matter of merchandising. When you first open, have a grand premiere with as much hoopla as your promotion people and advertising agency can muster. (Even if you don't use an advertising agency all the time, use one for your opening.) Open on Saturday or Sunday, but check with local newspapers for any conflicts. If all the supermarket ads are on Thursday, don't advertise your opening on Thursday.

The grand opening launches a showroom but special promotions at special times of the year keep it going strong. For instance, National Home Week can be used to bring in a lot more people. During these special weeks, prizes, contests, free soft drinks, toys for the children, etc, should be offered as come-ons to get a big flow of people.

You can use the showroom to conduct special homeowner clinics on various phases of home modernizing. With the clinics you can have special exhibits or seasonal events, miniature models of typical houses, and so forth. If your showroom has a high educational content in showing how homes are built, you can develop tours for schools, clubs, churches, or other such organizations—all of which can produce sales.

continued

In one-stop remodeling, the hottest new idea in selling is to make a full-scale mock-up of the finished job

This new selling technique, which lets prospects see just what they will get for their money before they sign the contract, was conceived by Cleveland Remodeler Gene Squires, president of Modernization Inc.

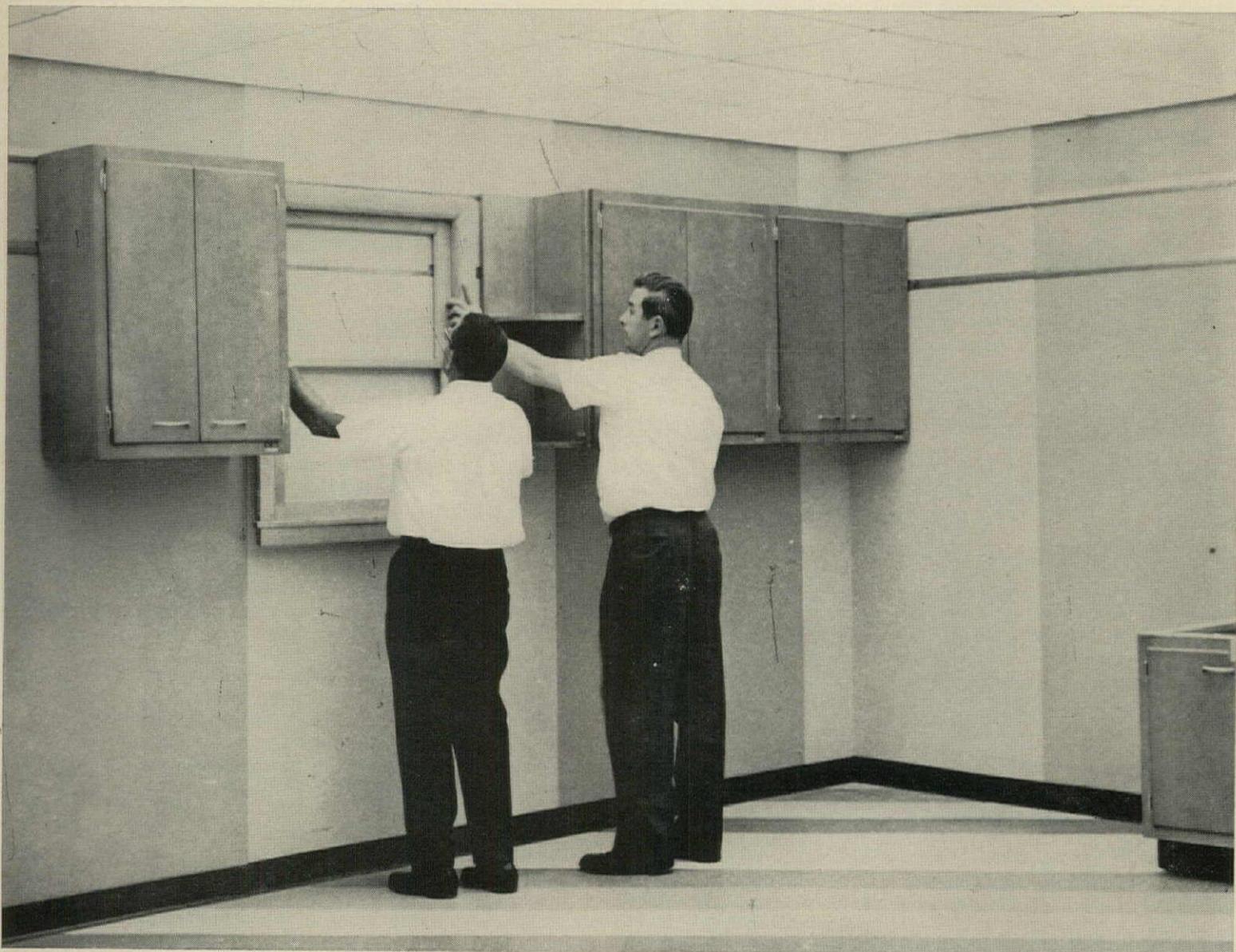
"Our 'Planarena' solves a major problem in selling remodeling jobs," says Squires. "Most prospects can't visualize how their new kitchen, or bath, or family room will look. So they are hesitant to sign the contract. We don't ask them to visualize—we show them the finished product [see photo sequence below]." Here's how the system works:

When Squires gets a lead, say for a kitchen modernization, one of his salesmen visits the prospects' house. There, he fills out a checklist designed not only to size up the job

—but to size up the way the housewife works. For example: in addition to detailed questions about cabinet and appliance preferences and wanted features in the new kitchen (like fireplace-barbeque pit, planning desk, utility closet), the filled-out questionnaire shows whether the housewife is right- or left-handed, how tall she is, whether she does a lot of baking or canning, how often she shops, and whether the family eats in the kitchen. "This information," says Squires, "not only helps us design a good kitchen for the family, but helps persuade the prospect, that we are trying to tailor-make the best kitchen for them—and not just sell them a room-full of cabinets and equipment."

The last page of the questionnaire has space for the sales-

Here, step-by-step, is how a typical kitchen is mocked up in Remodeler Squires' Planarena



8:30 AM Squires, left, and an assistant begin work. Here, the wall cabinets the prospect has chosen and a window of the same size and

style as in her kitchen at home are hung from clips attached to the Planarena wall. Cabinets are drawn from an adjacent storeroom.

man to make a diagram of the room: its dimensions, location of doors and windows, the swing of doors, and the location of existing plumbing, wiring, heating outlets, and lighting. And here the salesman indicates any special layout preferences of the prospects.

The salesman's final job on this initial visit: make a date for the prospect to see the new kitchen mocked up at the Planarena, and get a promise from the prospects that if they like the final layout and the price, they will buy the job then and there. (To get this promise, salesmen use several techniques, but the most common is to tell the prospect that he hopes to tie this job in with another nearby.)

From here the checklist goes to one of two full-time designers, who works out a proposal for the new kitchen.

An hour or two ahead of the scheduled date with the prospect, workmen mock-up the new kitchen.

As shown in the photos below, movable walls are set up to the exact size of the prospects' room, and doors and windows are placed. Drawing items from an adjacent stock-room (which contains a great variety of cabinets in every size, style, and finish; plus flooring materials; appliances, etc) workmen assemble an almost exact replica of the proposed kitchen. When the customer comes in, any of these cabinets or appliances can be changed, or shifted in position—until

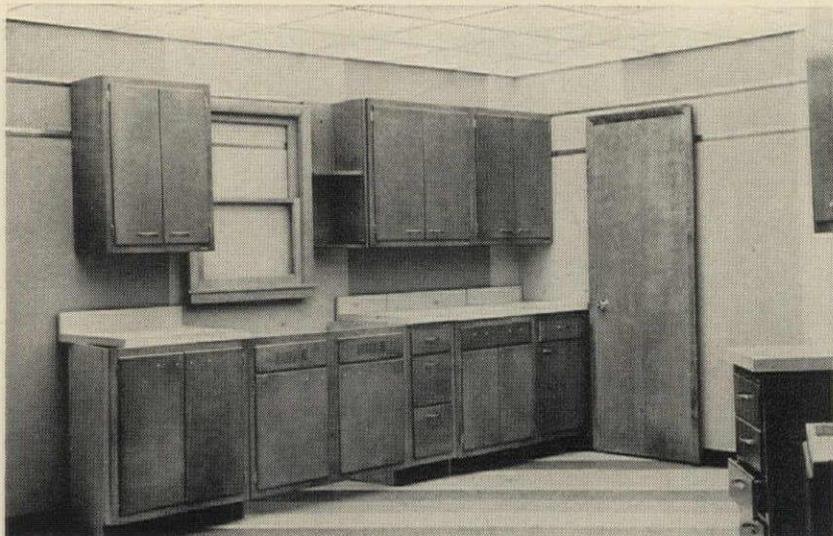
she is completely satisfied. Since each item is tagged with an installed price, the salesman can simply add up the items, add the cost of any on-site structural work, and give the customer a price for the finished job on the spot.

This 'try before you buy' system opened with a bang— and sales have shot up each week since

Squires' Planarena opened on June 5th, in Higbee Co's department store in downtown Cleveland (for more details on this second fresh idea in selling modernization, turn the page). Though prospects' names were gathered, there was no attempt made in the first week to visit prospects' homes or do any actual selling. The second week, Squires sold \$8,000 of remodeling work. The score for weeks three through seven: \$12,000, \$13,500, \$6,000 (this week included the 4th of July), \$15,600, \$22,800; a total of nearly \$80,000 in business—of which \$65,000 was quickly credit-approved. The credit-approved jobs include 25 kitchen modernizations, five add-on construction jobs (mostly family rooms), four bathroom modernizations, and seven roofing, tinning, or siding jobs.

"It looks like we should do at least \$1 million a year, and maybe more," says Squires.

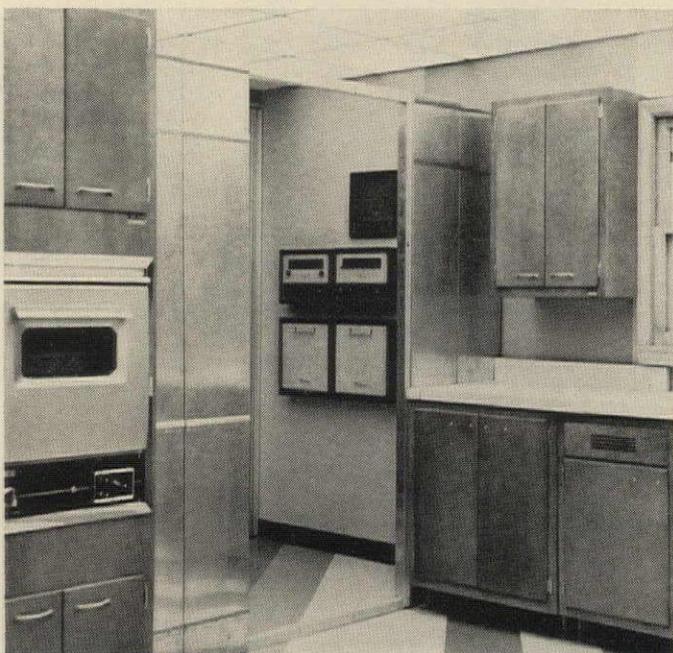
Photos: Howard Studios



8:35 AM Base and sink cabinets, plus a door mounted in the same position as the door in the prospect's own kitchen, are now in place. This completes two walls.



8:40 AM Lightweight metal panels, which will act as the third and fourth walls, are positioned according to plan of the existing kitchen.



8:45 AM Appliances drawn from stock (like the wall oven at left) are placed against the third and fourth walls. Mock-up is nearly complete.



9:10 AM Customer has inspected "her" kitchen, here explains to Squires changes she'd like—which will be made on the spot. When customer is satisfied, Squires asks her to sign.

continued

In one-stop remodeling, one of the smartest techniques is to tie in with an established store

Remodeler Gene Squires, whose very successful Planarena operation (p 128) is operated as a lease department on the eighth floor of the Higbee Co department store in downtown Cleveland, explains:

1. *A good store has a sound reputation that rubs off on the remodeler—and reassures prospects.* And this is important in a field where "suede shoe" operators have long hurt the business of reputable remodelers. Squires (though he has been in the remodeling business for 21 years and has his own sound reputation) operates his one-stop business as the "Planarena of Higbee's". The identity is Higbee's, the sales

personnel are identified by the public as Higbee's, and the customer purchases the job through Higbee's. (Squires has an immediate credit check on all charge customers, and occasionally can finance customers through the store's financing plan on terms up to 36 months.)

2. *A good store provides the remodeler with a more complete display area than he could afford himself.* Squire's 2,600 sq ft Planarena area (see plan opposite) is surrounded by Higbee's large and complete appliance department, carrying many brands and models of free-standing and built-in appliances—ranges, ovens, refrigerators, washers, dryers, water

Hastings-Willinger



DEPARTMENT STORE SHOW WINDOW, seen by thousands each week, attracts prospects to Remodeler Squires' "Planarena" on the eighth floor.

heaters, dishwashers. On other floors are complete furniture, lamp, rug, and other related departments. Further, staff decorators are available to consult with Squires' prospects on color planning, draperies, and other decorating problems.

3. *A good store offers a wide and active source of leads.* Higbee's has 300,000 charge customers (and 3,000 employees) all of whom are prospects. Hundreds of thousands of people pass the store window (photo opposite) in a year. Almost every floor in the store has illuminated signs (usually near the escalator) inviting shoppers to visit "Planarena, the magic key to home improvement, on our eighth floor." And Higbee's advertising features the new department regularly.

A remodeling business can be a profitable source of income for the store involved

First, the lease paid by the modernizer is a profitable direct source of revenue. Second, the store increases its sale of equipment, appliances, furniture, floor coverings, soft goods, etc, as part of the modernization jobs sold by the remodeler. Third, the store profits from the publicity generated by the modernizing department. Fourth, the store profits from the new customers and traffic brought in by the moderniza-

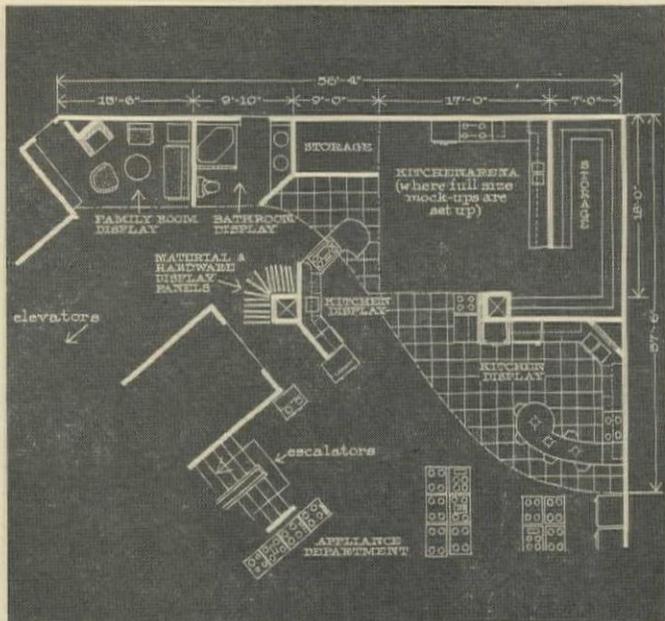
tion department. And fifth, the modernization department gives the store a new image—as not just a supplier of new furniture and appliances, but as a complete home center.

Squires plans to branch out to other department stores, franchise local remodelers to handle the work

By the end of the year, Squires will open Planarena's in D. G. Foley Bros in Houston, Joske's in San Antonio, and two other stores. Many other stores have shown great interest in the operation, and within five years, says Squires, "we expect to be operating in 135 market areas."

Squires will choose local contractors to run his new operations and franchise them in return for a small percentage of gross business.

Under the franchise, the contractor will get 1) the Planarena display "at much lower cost than he could set it up himself," 2) a complete advertising program (partially paid for by manufacturers whose products are displayed), 3) continuing management service from Squires' parent company, Modernization Inc, 4) an accurate price book and pricing system based on Squires' 21 years experience, 5) copyrighted forms for selling, pricing, and controlling production of work, and 6) continuous sales training help.



DISPLAY AREA, besides "Kitchenarena," upper right, includes a family room, a bathroom, two kitchens, and materials display panels.



EIGHTH-FLOOR REMODELING DEPARTMENT is surrounded by appliance displays. At rear is where Squires mocks-up rooms full size for prospects (see p 128).



EXTERIOR MATERIALS DISPLAY reminds customers that Squires handles additions and face-liftings as well as interior work.



FAMILY ROOM AND BATH DISPLAY helps prospects visualize the improvements possible in their older house, features brand-name materials and equipment.

In one-stop remodeling it takes a good salesman— with special training—to close the sale

And a good one is hard to find. But a man with the right characteristics can be trained. Here are the characteristics the top remodelers look for in a new man:

1. *He must be aggressive*—"the kind of man who feels a great sense of accomplishment when he persuades a prospect to sign his name." But at the same time. . .

2. *He must be able to build the customer's confidence.* The publicity given to the fly-by-nights in the remodeling field has made many prospects wary—afraid that they will be gypped or sold too big a job.

3. *He must have a creative and visual imagination.* For he will have to be able to see the remodeling possibilities in an old house, and be able to "paint a picture" for the prospect. Again, the problem is that there is no finished product to show—the product must often be sold from drawings and sketches.

4. *He must be painstaking.* He may have to price the job under the eye of the buyer (see p 136) so he can't afford to make a mistake in taking dimensions or checking construction.

5. *He must be willing to work nights and weekends.* This is the best time to sell remodeling, because it is the only time

the man of the house is home. If the salesman is married, most top remodelers sound out his wife on the difficult working hours before they hire him.

6. *He must be receptive to training.* A remodeling salesman not only needs extensive training before he can be effective, but must be ready and willing to attend regular sales meetings to keep up-to-date on the newest redesign ideas and construction techniques.

Most remodelers prefer to take good salesmen from other fields and make them modernizers. Prime candidates: young insurance salesmen. And more and more remodelers are recruiting at colleges. Most don't want salesmen who have been in modernization too long, for two reasons: 1) Such men too often have set ideas about how to do a job, and 2) Their loyalty is often weak, since they have fallen into the habit of moving casually from job to job.

Most top remodelers give their salesmen extensive and continuous training

And they support them while they learn and until the first commissions come in.

The trainee must learn every phase of construction from foundations to roofs. He must get a basic understanding of wiring, heating, and plumbing, plus a thorough knowledge of materials and new products.

A remodeling salesman must become an expert in financing, planning, and estimating, too, so he can handle any situation that may arise in a job.

Initial training is usually on-the-job training rather than classroom training. It starts with a thorough indoctrination on how the company operates. The trainee accompanies and studies other employees working at all the jobs the firm handles. He must learn how leads are received (see p 134), how they are handled, how contracts are written (p 138), how a sale is closed.

Most top one-stoppers hold training sessions for all their men once a week. These sessions are designed to bring the men up to date on new design and construction ideas developed on the job, and to trade new selling ideas.

Remodeling salesmen must also be taught to "design" on the job. Most top modernizers refer their salesmen's rough sketches to an architect or staff designer for development of final plans. But it's the salesman who must, in the customer's home, sketch accurately what the customer wants. To do this he must learn to observe and listen carefully, so he can interpret what people want into a drawing that the architect can use as a starting point. A lap drafting outfit is a prime tool in this maneuver.

The salesman must also be trained to price adroitly. He should always carry a complete price catalog. Nothing wins a customer's confidence better than showing how carefully a price is worked out. But pricing can also be a safeguard for the salesman. A homeowner's dream can run away beyond anything his budget could handle, and the salesman must determine this before he draws up a specification and gives a final price.

If the homeowner wants more than he can afford, the salesman should set up the elements on the specification in order of preference. Then some can be dropped to bring the price within reach.

The right price is also important in financing the job. If



REMODELER RICHHEIMER'S SCHOOL set up a year ago, has trained 110 remodelers from all sections of the country.



WEEKLY TRAINING SESSION for Remodeler Squires' men keeps them up-to-date on design, building, and selling ideas.

the selling price is within the financial ability of the homeowner to pay, most lenders will go along with it.

But a salesman is trained never to leave plans, specifications, prices, etc., at the house if the sale has not been made. This only sets the sale up for somebody else.

The first sales calls should be made with an experienced man

The new man's presence should be explained to customers, who will usually warm to the fact that they are participants in the training.

This first call often serves just to get into the house. Once in, the salesman makes friends first—and then starts talking about what the owners would like to do, what their pattern of living is, how much they think they can afford to spend. This should give the salesman an idea as to whether the people can qualify for the job, whether they are really interested in it or not, and whether he should go ahead with any further planning.

Sales are frequently not made on the first call, so the salesman will give the customer some reason why he must come back on a second call at some specific time. Getting a specific date makes the prospective customer think about the sale itself. The salesman can often get a commitment that the owners will give the salesman a definite "yes" if they like the job and the price or a definite "no" if they do not, on the next call. This saves the possibility of fruitless repeated calls. (If the homeowner cannot make up his mind on the second call, there is a fifty-fifty chance that he doesn't want the job anyhow.)

On the second call, the salesman usually details the job all over again and tries to pin down a decision. If the owners hesitate the salesman must try to uncover the prospects real objection to the job and to answer it. The only objection for which there is no answer: "We're going to sell the house, so we've decided not to remodel." If the objection is price, a better financing plan will usually answer it.

Closing takes special techniques and a stage set for the job

Say the experts: "There has never been a sale closed yet with the salesman or the prospect standing up." Everyone has to be seated so they can give their undivided attention. The salesman then goes over—slowly and clearly—an accurate description of the work and the specs that cover it. He should keep in mind that the homeowner wants to have everything explained very carefully—so there are no misunderstandings about the work to be done. All this takes time, but, if done properly, it shows the homeowner exactly what the work involves, and that the salesman is interested in the homeowner's welfare. Paying attention to minute details is very important here.

The homeowner is then invited to ask any questions he may have. Any homeowner will be dubious of anything he can't understand, and no one will buy from a man he does not believe.

Salesmen should try not to give the price until the customer understands the job. Once they have given the price, the salesman must take it for granted that the homeowner has agreed to do the job with the remodeler. When the price is given, the salesman must pull out the contract and begin his close. If the customers back out at this point, then the salesman must get them to agree that this is the job they want, that the drawing is right, that the specifications are right. This makes the owner realize that everything he wants is there, that nothing is wrong and that he should sign the contract.

The salesman lets the customer look over the contract for a few minutes. If the owners do not sign immediately, he should find an opening to go over the contract with them again.

At this point, some silence on the part of the salesman is necessary. Homeowners generally will not stand for any pressure on a big decision like this. Say most remodelers. "If you handle the sale this way, without any high pressure, you will close on at least one out of three sales calls."



BEFORE: This grim building was a low-rent residence hall.

Top salesmen can bring in profitable business by seeing the potential in buildings like this

Washington Remodeler Elmer Klavans has made a profitable specialty of remodeling 40- to 70-year-old downtown buildings. To get this business, he does not wait for the owner to decide to remodel—he sells the owner on the idea. And if he can't do that, he lines up new investors to buy the building and go through with the remodeling.

For example: the forbidding building shown above was a walk-up residence hall for women. He persuaded a group of investors to put up \$110,000 to buy it, another \$280,000 (including Klavans's contract profit) to remodel it into five floors of apartments with 48 units (photo below.) He stripped the building to its framing and exterior walls, put in all new wiring, new plumbing, new plaster, new flooring, and new partitions according to the new plan. He installed two elevators. The rental income on the "new" building is \$70,000 a year.

Another example: Klavans sold the owners of an old luxury apartment (with a total rental income of \$34,000 a year) on remodeling their building into office space. The building was in a prime commercial location, steel-framed and heavily constructed. Klavans put in two fully automatic elevators, a new lobby, new interiors, air conditioning, heating and electrical equipment. Cost: about \$10 a sq ft. When the building was completed, it contained 60,000 sq ft of modern air-conditioned office space renting for \$240,000 a year.

In his search for jobs like this, Klavans judges whether they are worth major renovation on five factors: 1) location, 2) existing space, 3) structural soundness, 4) financing possibilities, and 5) building codes and zoning ordinances. If he thinks the building has possibilities, he goes to the owner and starts persuading him to remodel—using profit figures like those shown above. "Owners usually take about a year to decide to go through with the job," says Klavans. "But when they do, I have a profitable piece of remodeling business."

Photos: Del Ankers



AFTER: As apartments, building rents for \$70,000 a year.

continued

Sorry...

IF WE'RE DISTURBING THE
NEIGHBORHOOD PEACE AND QUIET.

WE ARE BUILDING A BEAUTIFUL NEW

FOR THE _____
AT _____

IF YOU WOULD LIKE TO DISCUSS
YOUR OWN HOME MODERNIZATION NEEDS
SIMPLY CALL MR. _____
AT _____



Herbert Richheimer, Inc.
the home improver

LEAD PRODUCERS include card above used by Richheimer. It apologizes to neighbors for noise and attracts many prospects. Brochure at right promotes Banner Builder's modernized model house in Milwaukee.

BANNER BUILDERS

PROVIDING A LARGER HOME MODERNIZATION

CONTRACTORS ARE PLEASED TO HANDLE YOU TO
BUILD AND SEE "BANNER" A LARGER MODERN
HOME. THIS MODERN HOME HAS ROOMS
TO GROW TO GIVE YOU AN UNLIMITED CHOICE
WHETHER THE FUTURE GENERATION OR THE PRESENT
GENERATION WANTS TO LIVE IN IT.



HERBERT RICHHEIMER, INC. 1111 W. WISCONSIN ST. MILWAUKEE, WIS. 53233

If you are established in the business but want to grow, advertising will open up opportunities that referral leads cannot generate.

Most large remodelers budget 5% of their total volume to advertising, varying up or down depending upon the season. Whatever the budget, it should be on a year-long basis, not on a spot basis.

If you have a small ad budget, it is best to stick with one medium (usually the local paper) where you can make an impact, rather than advertise by bits and pieces in all available media. Let a local agency prepare your copy and use it week in and week out.

Newspaper advertising is particularly effective because the paper is edited to appeal to the local residents. Tying in with local home modernization sections will help you establish your company in the readers' minds as the community headquarters for home modernizing.

The yellow pages of the telephone directory provide one of the least expensive forms of advertising. As the ads say: "It's the first place people look." A yellow page ad can be more informative—and strive less for impact—than a newspaper ad because the prospect seeing it is already in the market for remodeling.

Direct mail supplements other advertising—particularly if it pinpoints markets where modernization is needed by a number of homeowners. When you have one remodeling job in a neighborhood, a direct mail program to the surrounding neighborhood may generate quite a few good leads.

Publicity is particularly important in launching a model home (see p 126)—but you can use it all year long. Good before and after photos with a well written story will almost always get publicity in the local press. Good remodeling stories are scarce and local real estate editors usually use them. This is even more effective than advertising in generating leads.

Radio advertising should supplement newspaper advertising. A commercial woven around a single thought is usually best.

Television advertising, even on a local basis, is very expensive, but it serves a wide trading area (if you have one) and can be very effective. Before and after pictures, and scale-model houses and additions are the best props for video commercials.

Door-to-door and telephone canvassing is effective, but (beware) fly-by-nights use it, too

When starting out in a new area, or starting up a new business, most of your first leads must come from canvass—either telephone or door-to-door. (Later follow-up will build referral leads).

Telephone solicitation is cheaper than door-to-door. A good local ad agency can get prospect lists for you. One of the best lists is change-of-address notices from department stores. Most remodelers setting up a telephone canvass use a few good girls instead of a high-priced salesman. They work from a script (which answers basic questions) and can pick up ten good leads in an hour. The best time to call is in the evening, when children are in bed and the prospect has time to chat.

Telephone canvassing works well when you are announcing some special event. For instance, invitations to a showroom can produce many good leads.

Door-to-door canvass, though it is more expensive, may produce many more bona fide leads than telephone canvass, simply because it is done in person. Usually professional canvassers work one neighborhood at a time. Door-to-door works especially well if the modernizer is doing a job in the neighborhood that the canvasser can refer to.

Welcome Wagon service—for new families moving into a neighborhood—can also generate good leads. Sometimes it takes a new homeowner six months to a year of living in a house to realize what changes are needed, but in any case, offering a free estimate through the Welcome Wagon will give you the first crack at every new family coming into the area.

Here is how the top remodelers process their leads:

One girl is responsible for recording all leads that come in over the telephone. She notes in a book the customer's name, address, telephone number, time of phone call, etc. She tries to get as much information as she can about the type of job it will be while the lead is on the phone. This information is then transferred to a lead slip which is placed on the sales manager's desk. The sales manager assigns the lead to a salesman who signs a release for it.

The salesman telephones the lead and sets up a date when husband and wife will both be home. He tries to set this date within 48 hours of the lead contact.

Even if the wife says the husband doesn't have to be there, the salesman tries to set a time just before the husband gets home—he knows it's a waste of time selling one person if the other person also has to make the decision.

The following day the salesman reports on the disposition of the lead. If the job is dead, the salesman quotes the price he offered, describes the job, and tries to tell why the job was turned down. The sales manager puts all this information on the sales report. If any question comes up later about a job—even one that was turned down—the customer's original lead slip, with the job history, can be pulled from an alphabetical file.

By analyzing the disposition of leads, the salesmanager can tell just what kind of a job each salesman is doing.

Remodeler Richheimer advises: "Don't give your salesmen more than one lead a day. They will work hard to close a single lead. If they have more leads, they give up on a tough prospect, and you lose business you might have gotten. But screen your leads so the salesmen will have a good chance of making the sale." (Richheimer averages one sale out of every 2.8 leads his salesmen handle.)

Because a lead costs money it must be protected from the possibility of a salesman a) selling the lead for a bigger commission to some other remodeler; or b) subcontracting the job himself at a slightly lower price, figuring to pocket the overhead as well as the commission.

To protect his leads Remodeler Richheimer prints on the back of a lead slip: "This lead is the property of Herbert Richheimer Inc and for its sole use." The salesman must sign this slip when it is turned over to him. The salesman is fully aware of his legal commitment and cannot sell or sell the lead to someone else.

continued

wall, of roofs, of tiled bathroom wall, of plastic-laminate kitchen counter, of drywall ceiling, of plywood underlayment, of tile floor, of strip oak floor. The cost-in-place of a 2'6" interior birch door with passage latch. The cost per linear foot of poured concrete footing. The cost of closing up a window. The cost in place of a casement window, a double-hung window, a French door. And so on and on and on.

These cost books set flat fees for carpenter subs for framing, siding, roofing, installing windows—broken down by type of roof, type of wall, type of floor, type of foundation; flat fees for plumbing subs to install a new tub, or sink, or piping; flat fees for a new service entry or wiring a room with so many new outlets. Most top remodelers, because they subcontract so much of the work (see p 139) consult with their subs to make sure that the standard costs give the sub a fair profit. Most subs will help develop and will accept this kind of pricing from a good remodeler—even though they know that this relatively rigid system will let them make more money on some jobs than on others—because they know the remodeler can give them steady work. Most subs figure it is a good deal for them in the long run.

When enough "unit costs" or "standard costs" have been developed, figuring a new job—while it is still a painstaking proposition—is much easier and quicker and more accurate than estimating it board by board and item by item.

**From a good cost book,
you can develop a good price book**

The most successful remodelers figure they have to have a gross profit of 30% on every job. This gross profit is broken down like this: sales commissions, 8%; advertising, 4%; payroll (general manager, production manager, book-keeper, etc) 7%; rent, heat, maintenance, and travel, 6%;

net profit, 5%.

A 30% gross profit means a mark-up of 43% on actual costs—so a job where labor, materials, and subcontracting costs \$7,000 should be priced at \$10,000 to give you a net profit of \$500 (or 5%).

With a good price book, a salesman can price out almost any job—in front of the customer if necessary—in less than 45 minutes. To assure that the salesman does not forget any items in making up the price list for a remodeling job, most remodelers provide him with detailed specification sheets listing all of the possible jobs that may be involved (for a sample, see opposite page).

**To assure accurate and competitive pricing
your price book must be kept up to date**

All of the costs involved in remodeling are continuously changing. Labor rates change—the rate you pay your men will change from year to year, and your subcontractors will have to pass along any wage increases he gives his men. Materials costs change—and some materials vary in price frequently and widely. Construction techniques change—and as you and your subcontractors devise new and better ways to do a job you will want to reflect that cost saving in your prices, or else risk losing jobs to a remodeler who does.

To keep a running check on their price book, most remodelers pass each sales contract, with its unit prices, to the production department to be costed out. The production manager figures the actual cost of each item on a sheet like the one shown below (on which he will also enter actual costs when the job is completed). Comparison of his total with the contract price minus the mark-up shows immediately whether any item is far out of line (or perhaps, that the salesman has made a major mistake in his figuring).

HERBERT RICHHMEIER OF PA., INC.
6915 Bristol Pike
Levittown, Pa.

Name _____ Cash _____ Amount _____
Address _____ Bank _____ Salesman _____
Telephone _____ Mortgage _____ Date _____
Type of Job _____

CHECK LIST

1. PLANS & PERMITS
a. architectural
b. heating & plumbing
c. permit

2. MASONRY
a. footings
b. piers
c. vapor barrier
d. reinforcing wire
e. slab
f. driveway
g. walks
h. stoops
i. steps
j. ribbons
k. spones
l. curb
m. concrete block
n. stucco
o. brick veneer
p. barbeques
q. chimneys
r. fireplace
s. planter
t. divider
u. clean up
v. misc.

3. PLUMBING
a. bath
b. relocations
c. bath
d. sink
e. washer
f. boiler
g. water spigot
h. sewerage
i. septic tank
j. cesspool
k. extend sewer line
l. new sewer line
m. raise stack
n. misc.

4. HEATING
a. radiators
b. convectors
c. baseboard
d. circulator & thermostat
e. heat tile in patch
f. hot air duct
g. misc.

5. FLOORS
a. asphalt
b. vinyl asbestos
c. underlayment
d. wood
e. parquet
f. sanding
g. finishing
h. misc.

6. ELECTRIC
a. relocations
b. service
c. panel
d. stove
e. dryer (vent)
f. change of service
g. wire circulator & thermostat
h. exhaust fan (wall)
i. exhaust fan (ceiling) duct to outside
j. circuits
k. recessed fixtures
l. 3 way switch
m. switch
n. outlet (wall)
o. outlet (ceiling)
p. fixtures
q. outside outlet or light
r. underground circuit (garage)
s. reroute existing wire
t. misc.

7. TILE
a. ceramic (drivell - mud)
b. plastic
c. metal
d. walls floor ceiling
e. misc.

8. SPACKLE
a. area
b. metal beads
c. touch up
d. plaster
e. misc.

9. WEATHERSTRIPPING
a. doors
b. windows
c. misc.

10. GARAGE DOOR
a. size style type hdu.
b. control
c. misc.

11. ASPHALT
a. drive walk size base
b. misc.

12. ENCLOSURES
a. tub
b. shower
c. misc.

13. IRON
a. ornamental
b. rail
c. divider
d. grille
e. steel pipe thickness width length
f. jelly columns
g. straps
h. bridle anchor
i. misc.

14. CABINETS
a. kitchen
b. counter top
c. vanity
d. built in
e. bar top
f. misc.

15. STAIRS
a. box
b. open
c. newel post landing tread baluster
d. hand rail platform
e. cellar
f. misc.

16. PAINTING
a. exterior trim
b. siding
c. interior trim
d. walls & ceiling
e. cabinets
f. misc.

17. CARPENTER LABOR

18. MATERIAL
a. lumber
b. millwork
c. hardware
d. misc.
e. sales tax

19. MISCELLANEOUS
a. fireproofing
b. demolition
c. down gutters
d. carpeting
e. glazing
f. concrete or asphalt removal
g. landscape

TOTAL ESTIMATED COST _____
COST LIMIT _____
ACTUAL COST _____

ESTIMATED MARGIN ON SELL _____
ACTUAL MARGIN ON SELL _____

DETAILED WORK SHEET is used by Richheimer's production managers to list estimated costs, compare actual costs when job is complete.

continued

In one-stop remodeling, controlling production and production costs is more complex than in new-house building

And the first step in control is a contract that covers the job completely—and leaves no room for misunderstanding.

You need good legal advice to develop good contract forms, and it is always best to let your lawyer know exactly how you operate so he can fit the forms to your operation. For there are many pitfalls:

When a remodeling job is taken on contract, the remodeler becomes responsible for any existing electrical, plumbing, or structural deficiencies. The code inspectors do not care who caused the violation, but expect the remodeler to comply with the code for all items in the home before they will approve the job.

To avoid problems with existing violations, the contract should specify that the remodeler is not responsible for existing violations, and if work must be done to correct them, the homeowner will pay the cost.

Even so, you cannot always rely on a contract to protect you, so your salesman must be sure to inspect existing conditions before he makes out a contract. If he finds do-it-yourself work in violation of a code—and this takes a well trained salesman—he must see that the cost of correcting it gets into the contract.

Complete and detailed specifications should accompany the contracts to eliminate arguments—with customers or subs. Framing dimensions, thicknesses, and grades must be spelled out. If there are wood shingles involved, list the exposure to the weather, grade, whether stained or unstained. On roofing and siding stick to national trade brands so you can get help from the manufacturer on complaints. The same thing is true of decorative plywood and appliances. Note whether roof and sidewall sheathing is the same or different. Note whether doors are hollow or solid core, whether weather-stripped or not. Spec window sizes, kind of panes, insulating

glass thickness; wall coverings, thickness of gypsum board, trim, molding; concrete mix, vapor barrier; masonry type, length, size; heating and electrical equipment; type of floor tile; garage door type, driveway materials; specific catalog numbers for tub enclosures, wrought-iron work, fixtures and hardware.

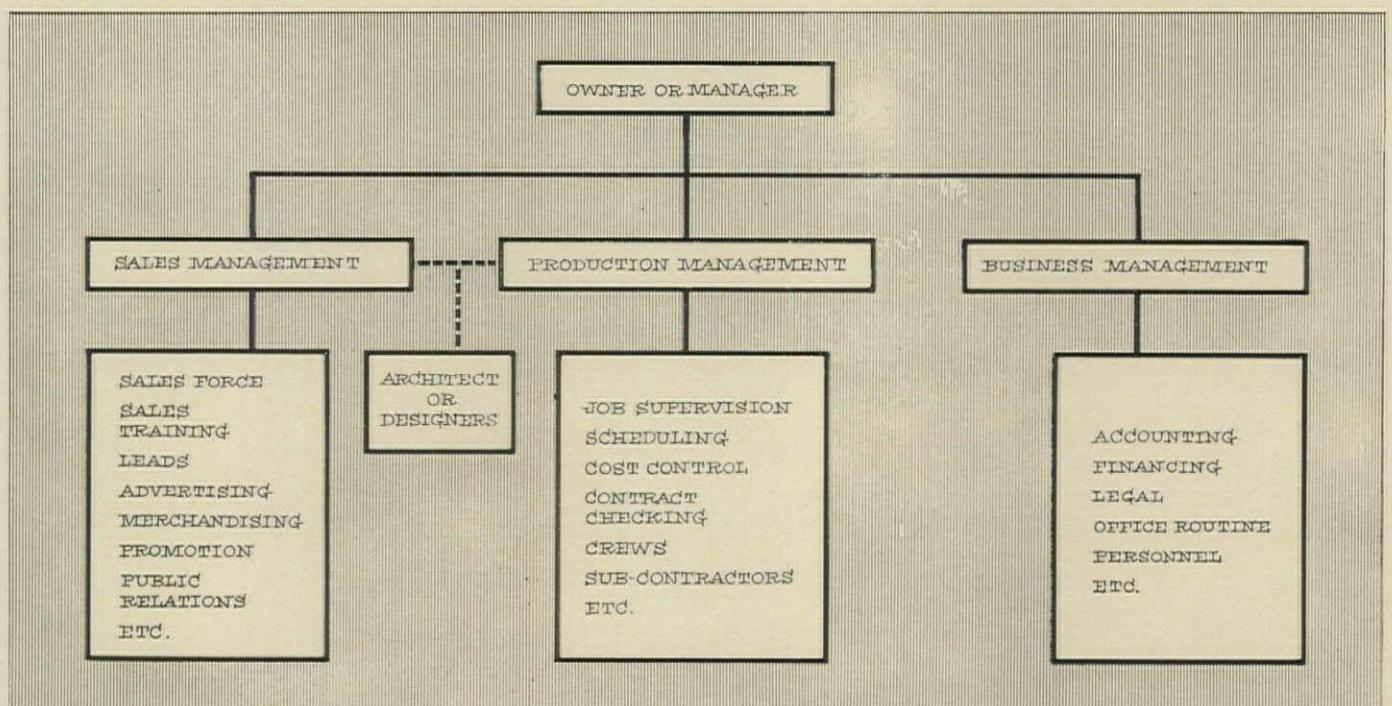
When the contract is signed, the production manager takes over

He is responsible for cost control, scheduling, purchasing, subcontractors, inspections, customer relations, and all expenditures for the job.

After the manager goes over the contract, he inspects the job to be sure there are no overlooked conditions which might affect costs. Possible trouble spots: trees and shrubs that have to be moved; excessive grading; septic tanks and water lines that are in the way; thermostats and ducts that have to be relocated; wall-to-wall carpets, mirrors, and wall-paper that may be damaged or should be moved before remodeling takes place.

If the production manager finds everything covered by the contract, he orders any special material, windows, doors, or flooring that may not be stocked by the lumber yard and finds out when delivery will take place. Subs are notified about any special materials they may need, and purchase orders for the special material are sent out with the general requirements for sub's work on the job. The carpenter crews are given plans and starting date.

The production manager gives the customer the general work schedule, explains the whole job, and sets a starting date. Just before the job starts, the production manager calls the customer and asks permission to leave materials in the driveway, being careful to schedule several separate deliver-



ORGANIZATION CHART shows management functions essential to any one-stop operation. In small firms, one man must often handle most

of the top-level functions. But to grow bigger, he must delegate one function at a time to new executives.

ies so the site will not be piled with materials that won't be used for some time. This avoids damage to the materials and also avoids pilferage (more often than not by the customer).

When the job starts, the production manager visits the job every day to check progress and be sure the customer is satisfied. By keeping informed, he can approve or question bills. Change-order forms must be available on the job to take care of additional work requested by the customer. These forms should be made out by the foreman or workman for any extra so the cost can be added to the contract.

To minimize fixed costs, most remodelers subcontract almost everything

If you work with subs—instead of using your own crews—you don't have to worry about payroll taxes, withholding taxes, hospitalization, portal to portal pay, equipment investment, transportation charges, charges for lost time due to bad weather, or carrying a work force during slack periods.

Good subcontracting practice is a matter of careful working relationships. You should have at least three subs available in every trade so that you can get competitive bidding, and you should shift your work around among them. When you are lining up new subs, don't automatically take the lowest bid—the low bidder may be undercutting the job, both in quality of material and quality of labor.

As pointed out earlier, some remodelers work so closely with their subs that they can tell them how to figure the job, what to charge for a job and what they will make on each job.

To handle customer complaints about subcontracted work, some remodelers keep an escrow account for every sub. Richheimer, for example, deducts 5% from every job until each subcontractor has an escrow account built up of \$350. If there is a complaint about the sub's workmanship or material, he sends a registered letter to the sub and tells him he has five days to correct it. If the sub does nothing, Richheimer hires someone else to do the job and deducts the labor and material costs from the man's escrow account.

To keep track of dozens of jobs and crews, many remodelers use a control chart

Though the exact form of the chart varies, the purpose is always the same: to show at a glance the exact status of each job—who is doing what and where, when the job started, what materials have been delivered, when the operation should be complete. A typical control board lists, down the left-hand column, the job number, owner's address, telephone. Across the top are listed the various phases of the job, with the subcontractors involved. On each job element, a white tack (for example) indicates that the job phase has not yet been ordered. A yellow tack means the job is ordered but has not yet started. A green tack means the job is in progress. A red tack means the job is completed. Each morning, according to work reports, the board is brought up to date.

The board not only keeps track of jobs—it help line up work ahead. When a subcontractor calls in, the production manager can check the board, show the sub what jobs are scheduled for the weeks ahead, and give him job orders.

Warn the experts: don't "adjust" your costs—or shave your profit—to get a job

Too many remodelers—many of them now out of business—know their job costs and their overhead costs, but occasionally operate below their real costs to get a job away from a competitor. It doesn't pay, say the experts, to take a job just to keep busy, or to try and compete with a mechanic who is willing to work for wages. As your reputation for reliability and good work grows, you will get the business. People don't mind paying for a good modernizing job. They do mind paying for a bad job—even at "bargain" prices. /END

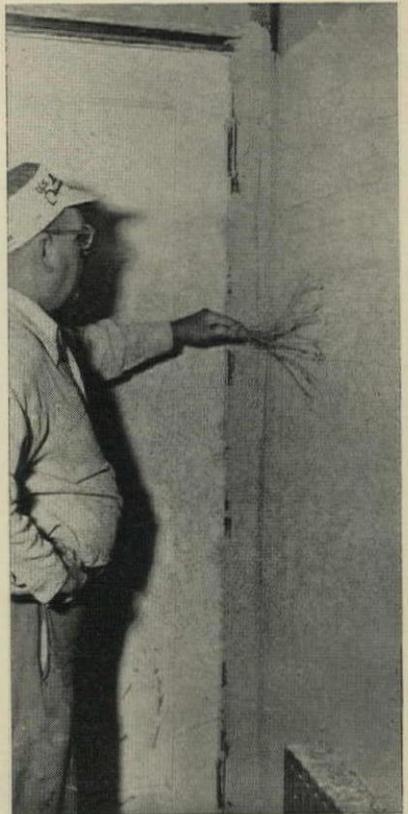
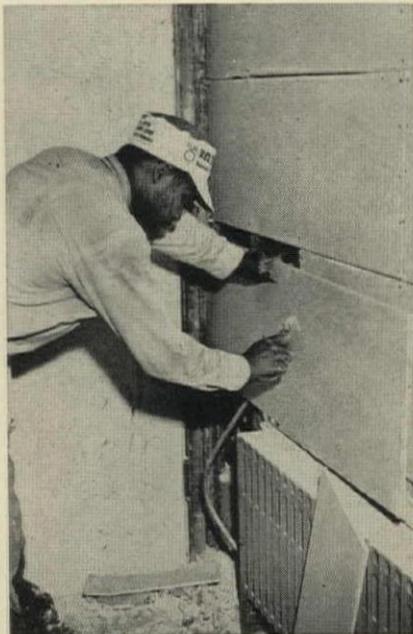


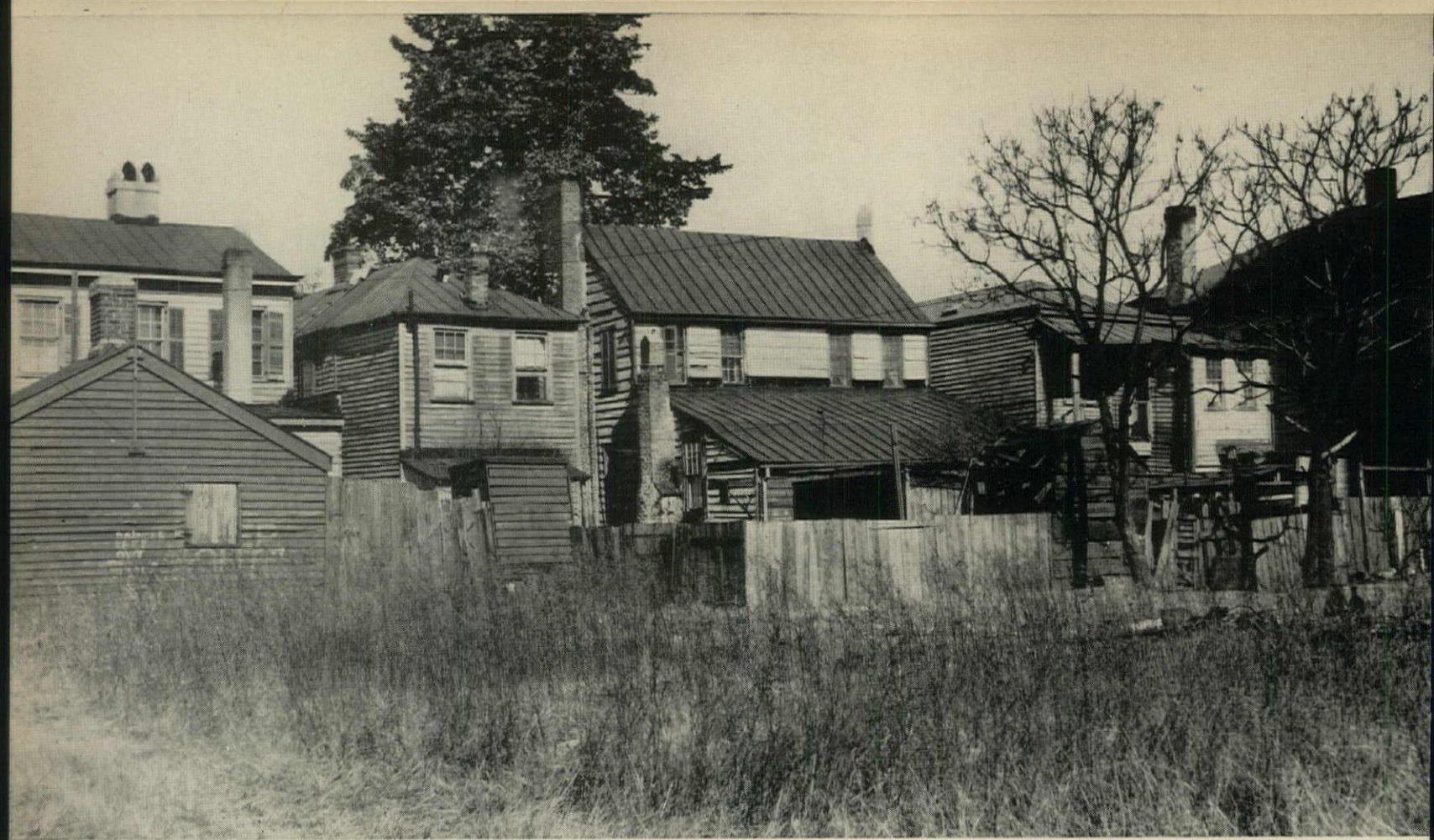
George M. Ryan



MANY DIFFERENT TRADES must be coordinated on every job, so that one crew does not interrupt the work of another, and so the job is ready by the promised delivery date.

Photos: Kranzlen Studios





*You can often find big opportunities for profit
in old houses like these if you are willing to try
your hand at . . .*

BUY-UP

FIX-UP

And the opportunities in buying up dilapidated buildings, like the ones at top left, and turning them into attractive homes, like those at bottom left, are more inviting today than in years.

Why? One reason is the growing inventory of old houses and apartments that no longer attract buyers or renters because they have fallen into disrepair. A second reason is the Kennedy Administration's emphasis on rehabilitating city centers. A third reason—and probably the most important reason of all—is the 1961 Housing Act's revision of FHA Sec 220. Gist of the revision (for details, see *p 99*): In approved urban-renewal areas, you can now get a 90% FHA mortgage commitment on multi-family housing (85% on one to four-family houses) based on the estimated value of your property before rehabilitation plus the estimated fix-up cost.

"No one can read the new housing act and not see that buy-up fix-up is becoming a major plum for builders," says Virginia Builder Bill Witt. He has already finished one big rehabilitation job (*p 142*) and now plans to finance others under Sec 220.

"It [buy-up fix-up] is the coming thing," says California Builder Harvey Furgatch. His firm, American Housing Guild, will gross more than \$500,000 in one-stop remodeling this year and now expects to expand into the buy-up fix-up business. Adds Furgatch: "This is a natural for big merchant builders because they are already familiar with the major problems involved—working with plans, getting appraisals, getting construction financing, and selling mortgages."

FIX-UP PROJECT in Savannah turned a group of rundown houses (top) into an inviting neighborhood (bottom). For details, see *p 146*.

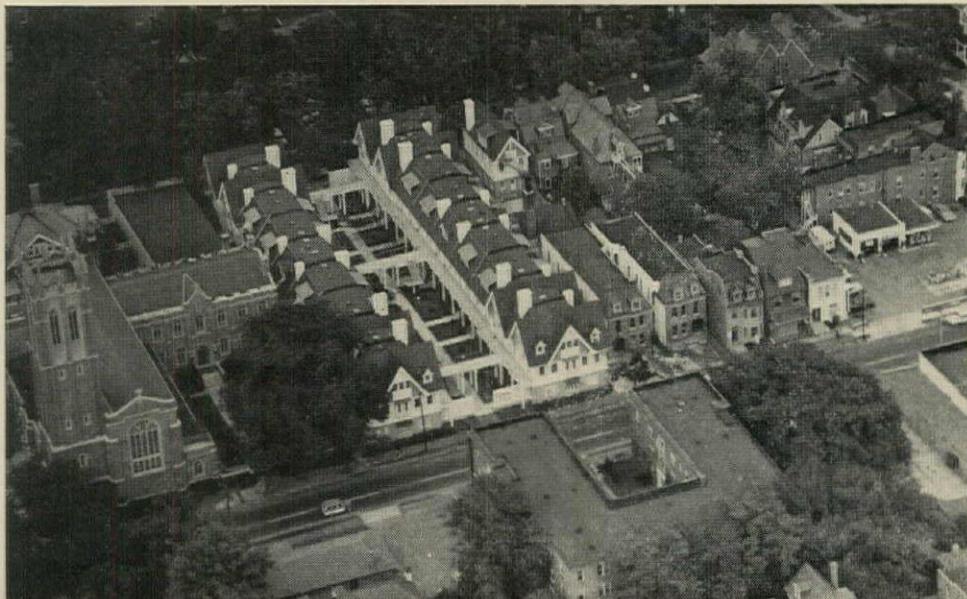
For two money-making buy-up fix-up projects, turn the page



BEFORE FIX-UP these old buildings in Norfolk, Va. included 18 three-story row houses. Builder Bill Witt bought them for \$95,000.

Old row houses like these can be bought up and

R. E. Scott



AERIAL VIEW of apartment site shows second-floor balconies reached by three outside stairways and connected by three bridges. Off-street parking area is in center foreground.



AFTER FIX-UP the buildings include 74 one-bedroom, two-bedroom, and efficiency apartments. Their current appraised value: \$588,000.

turned into profitable apartments like these

So reports Merchant Builder Bill Witt who expects a 15% annual yield on his investment in Pelham Place, the rehabilitation project shown above.

Witt (who heads Viking Construction Co of Virginia Beach) bought 18 rundown row houses in Norfolk in June 1960, converted them into 74 one- and two-bedroom, air-conditioned apartments in less than a year, and had rented 70% of his units as *HOUSE & HOME* went to press in mid-August.

He bought the row houses—built 55 years ago for the Jamestown Exposition—for \$95,000 and spent an undisclosed amount on fix-up. Today the appraised value of his property is \$588,000, and, when fully rented, the apartments will bring in \$84,000 a year.

To convert the old buildings, Witt added partitions and lowered the ceilings; installed unit air conditioners, new

plumbing fixtures, and new kitchen cabinets and appliances; and built balconies, bridges, and stairways for outside access to second-floor units. Rentals, ranging from \$90 to \$118, include heat, hot water, grounds maintenance, and off-street parking.

Witt's success is significant on two counts:

1. On the national level, it shows that even without FHA financing housing professionals can make a profitable business of rehabilitating "gray areas" and deteriorating neighborhoods. His apartments were financed conventionally because at the time they were not in an approved urban-renewal area. Says Witt: "Our toughest hurdle was getting financing. But if we had been in an approved urban-renewal area, it would have been a breeze to get financing under FHA Section 220."

2. On the local level, Witt's success moved the City of

continued

Norfolk to apply for HHFA approval of an urban-renewal area. Approval came through, and Witt himself has bought four other buildings in the neighborhood—all to be rebuilt under FHA 220.

Are there opportunities for you in rehabilitation?

Here, says Merchant Builder Witt, is why he went into the buy-up, fix-up business:

1. *It offers a chance to expand and diversify:* "Cyclical swings in new-house construction are inevitable. So the broader your operation, the less you have to gear your organization to the rise and fall of new-house sales."

2. *It offers a way to tap the downtown rental market:* "In downtown areas, high-rise apartments have had an almost clear field. But most high-rise construction is high rental. On the other hand, fixed-up apartments meet the need for medium-rent housing in downtown areas."

3. *It offers tax advantages to new-house builders:* "To get the best tax break, we plan to hold onto our rehabilitated buildings when our new-house sales are high and to sell them when new-house sales are low."

4. *It offers a chance to capitalize on skills and experience acquired in new-house building and marketing:* "Location is just as important as in the new-house market—perhaps more so. You have to have an intimate knowledge of costs. And your product must be priced right and designed right for the market. Just one example: At our rents in downtown Norfolk, we knew people would balk at three-story walk-ups. So at Pelham Place, we worked out a system of outside staircases, balconies, and bridges (p 142). This way, no one has to climb two flights of interior stairs to his apartment."

Here, suggests Witt, are three points to keep in mind in organizing for the buy-up, fix-up business:

1. *Set-up a separate fix-up department*—but not a separate corporation. Witt himself organized a separate corporation before he tackled Pelham Place, but now feels he made a mistake: "A subsidiary corporation is largely a paper corporation without the credit and reputation of a successful building company. If you've made a name for yourself as a new-house builder, your best bet is to capitalize on it when you start doing fix-up."

2. *Get yourself some top talent for the key jobs.* To head his rehabilitation business, Witt hired Mort Saber, who helped organize ACTION (American Council to Improve Our Neighborhoods) and Operation Home Improvement.

Where can other builders get knowledgeable executives? Good sources, say Witt and Saber, are redevelopment and housing authorities, city planning commissions, and urban-renewal housing consultants. But Witt points out: "You have to take about six months to educate them on the need for making a profit." And Saber adds: "You have to make them see they can help make renewal history if they can help you make money." Another likely source is downtown real estate people. But again Saber adds a note of caution: "Be sure you get someone who is energetic enough to walk streets, ring doorbells, and talk to a lot of people."

To direct construction, Witt used W. E. (Mat) Mattox, his new-house construction chief and also an experienced home modernizer (he had previously moved and remodeled 600 low-cost houses for Witt's firm). Says Witt: "A construction superintendent who understands rehabilitation can make the difference between profit and loss on the job. At Pelham Place, for example, Mat was able to make quick decisions on what old materials to re-use and what to replace. And he wasn't fazed by the problem of combining today's 2x4 structural lumber with the non-dimensional lumber used in old buildings."

Witt also made use of outside experts at Pelham Place. He retained an engineering firm to check the structural soundness of the buildings, an appraisal firm to estimate

their value after remodeling, and an architectural firm (Architectural Assoc of Portsmouth, Va.) to come up with a remodeling plan.

3. *Figure your capital needs as the cost of buying the property plus about \$1,000 per unit for fix-up.* "That's about what we needed at Pelham Place," says Witt, "and it's as good a rule of thumb as any I know. We were able to finance the balance."

Here are Witt's suggestions on how to pick property for buying up and fixing up:

1. *Start out by asking questions about possible sites.* Before recommending the Pelham Place site, Mort Saber spent weeks talking about various downtown areas with people who were familiar with them—realtors, businessmen, homeowners, newspapermen, and city officials. His aim: to spot areas that needed rehabilitation but that were still desirable as places to live.

2. *Look for areas with "anchor" features*—features that attract people and keep them there. Among the "anchor" features near Pelham Place are a gracious old church and an attractive city park. Other "anchors" to look for are high-rise apartments and community features like schools, shopping areas, and hospitals.

3. *Look for by-passed areas with old houses or apartments that can be easily up-graded.* Chances are, you'll find large houses or apartments that are a drug on the market because their size demands high—and hard-to-get—rentals. They are likely candidates for conversion to smaller, medium-rent units. A good example is Pelham Place where Witt divided 18 outdated row houses into 74 up-to-date apartments.

4. *Look for areas where new apartments are being built:* "They upgrade the neighborhood," says Witt, "and people who want to live there—but can't afford new-unit rentals—may wind up as your tenants." Pelham Place rentals are from \$10 to \$25 lower than those of nearby new apartments. But they are well above the rates of the area's unrehabilitated buildings.

5. *Look for off-street parking possibilities.* Witt bought up an old building across the street from Pelham Place, tore it down, and used the space for a 42-car parking lot (p 142). "Parking doesn't have to be immediately adjacent to your apartments," he says, "but you have to have it."

6. *Find out about possible street widening and highway building in the area.* For example: Pelham Place will benefit from the completion, in three years, of the new Norfolk tunnel because it is only a few blocks from the entrance. Says Witt: "We studied future traffic-improvement projects to spot problems as well as opportunities. For instance, we avoided buildings on streets that are due for widening in a few years."

7. *Get an unbiased appraisal of what the property will be worth after it is improved.* The Pelham Place site was evaluated for Witt by Appraisers Jack Wallace and Hunter Hogan Jr of Goodman, Segar & Hogan Appraisal Co. Says Witt: "We had the property appraised for two reasons—to check out our own opinion and to prepare a persuasive presentation to a mortgage lender." (The 48-page presentation includes recommendations on how to get the most income from the site and is illustrated with maps and photos. Witt also prepared a 43-page brochure analyzing the area's rental market and showing former remodeling jobs by his firm.)

8. *Don't consider buying a building unless you can work within the existing structural framework:* "This is a cardinal rule of fix-up. We avoided buildings with sagging exterior walls and weakened foundations. We also avoided 'white elephants'—buildings that could not be remodeled economically because of design peculiarities like high, narrow rooms and long, high stairwells."

9. *Come up with fix-up plan before you buy.* Witt knew precisely what he intended to do with the Pelham Place buildings before he optioned them. He points out: "If you don't take time to figure out an economical plan, a building that looks like a bargain because it is in a good location or offers a lot of space for the money may turn out to pose unforeseen—and costly—remodeling problems."

10. *Add 10% to your estimated costs to cover contingencies:* "Even with thorough planning, you may run into unexpected difficulties."

11. *And when you buy, protect your investment by optioning nearby property:* "Your fix-up job will raise the value of neighboring sites. You'll be wise to option them to keep speculators from cashing in on your efforts."

Here are some tips from Witt on what to do—and what not to do—in remodeling:

1. *Salvage as many old materials as possible.* At Pelham Place, Witt saved windows and doors and repaired only those sections of the roof that were damaged during remodeling. But he points out: "You may find it costs more to re-work old materials than to buy and install new ones."

2. *Figure on installing new wiring, appliances, and bathroom fixtures.* That is what Witt did at Pelham Place—and what he says most rundown old buildings need. But heating can often be improved without replacement. Although he converted the Pelham Place furnace from coal to oil, Witt kept the old boiler and old radiators.

3. *Don't mix old and new surface materials in the same apartment:* "Consolidate by using all old material in some units, all new in others. Nothing can give a fix-up job a bigger black eye than mixing old and new molding, old and new cabinets, and old and new door and window frames."

4. *Use the add-on (or cover-up) principle.* Rather than patch up old plaster, Witt covered it with drywall. And rather than rip up old floors, he smoothed them and covered them with carpeting. In some apartments, he installed dropped ceilings to make the rooms seem longer.

5. *Rejuvenate by simplifying—but don't over-do it.* "Lots of old decorative woodwork—of Victorian vintage, for example—is costly to restore and maintain. But some of it may give the building character and be well worth saving. Let your architect help you decide what to rip off and what to restore."

6. *And don't try to get by with a patch-up job:* "Unless you do a complete job, you won't get the rentals you expect."

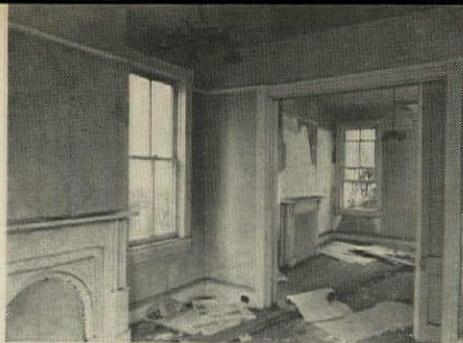
And what about merchandising? Capitalize on public interest in urban rehabilitation

That is Witt's advice, and that is what he did at Pelham Place. For instance:

He kept the newspapers informed of his progress. Result: "We got a lot of local publicity including two front-page stories."

He invited community leaders to his opening. Result: "Our first-day visitors included city officials, urban-renewal officials, newspapermen, and influential businessmen. Many of them had grown up in the neighborhood and were astonished at what we had done. This led to some of the best advertising there is—word of mouth."

Witt also adapted many of his new-house merchandising methods to his fixed-up apartments. He advertised regularly—first with small ads and then, as the excitement generated by his opening died down, with bigger ads at more frequent intervals. And he furnished one of his apartments with Scandinavian furniture "that made it look as up-to-date as a new house."



BEFORE FIX-UP interiors looked like this.

Haycox



AFTER FIX-UP interiors look like this. Living room of model apartment was furnished to emphasize spacious, up-to-date feeling.

Taylor Lewis

Taylor Lewis



NEW KITCHEN EQUIPMENT includes cabinets, sink, appliances. New floor covers old one.



COMPARTMENTED BATH has new wall tile and colored fixtures, but old door was saved.

Haycox



DINING AREA can be separated from kitchen with quick-folding, wood-fiber door.

continued



BEFORE FIX-UP this was the dreary site of gutted gas-works buildings—all at least 70 years old. Foreground: foundation of old gas tank.

Even an old gas works like this can be turned into

Photos: Waldo Spence

Jim Bisson



GAS-PLANT SHELL (left) was turned into seven-unit apartment building (right) that now rents for \$8,754 a year. Fix-up cost: \$79,000.



AFTER FIX-UP former gas-works site is a complex of air-conditioned offices and apartments with landscaping and a large parking area.

up-to-date offices and apartments like these

And the conversion can be highly profitable for the owners.

For example: South Atlantic Gas Co of Savannah, which fixed up the buildings above, is now making a solid return on its investment in them.

These buildings and others, including single-family houses, shown on the following pages are part of a large-scale, long-range rehabilitation project that was started by the gas company in 1945 and completed last month.

Rehabilitation began after South Atlantic Gas bought up some slum dwellings to close off a street leading into its plant. Later the utility decided to convert its gas-manufacturing plant—made obsolete when natural gas was introduced to Savannah—to offices and apartments. And finally the company bought up still more property to protect its investment.

The rehabilitated area—known as Trustees' Gardens (be-

cause it is on the site of an experimental garden that introduced cotton and peaches to America)—now has 24 buildings, which include stores, offices, a religious headquarters, and 73 air-conditioned apartments.

The overall pay-off:

Annual rentals equal to 11% of investment: The gas company, which invested \$923,173 (\$69,922 to buy up property and \$853,251 in fix-up), expects annual rentals of more than \$100,000.

A big jump in property values: Ten blocks of street frontage acquired at about \$55 a front foot are now worth from \$200 to \$400 a front foot.

What can everyone in the housing industry learn from this rehabilitation project?

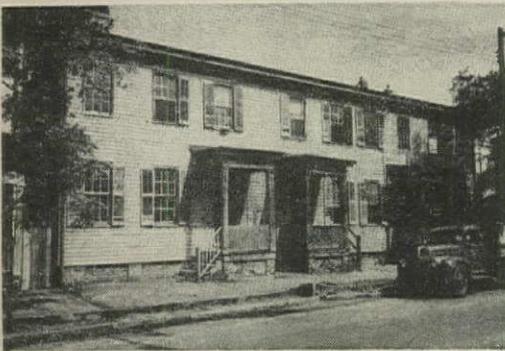
"The most important lesson is that there is almost no limit

continued



Waldo Spence

OLD TENEMENT (left) was bought up for \$8,500, fixed up (above) for \$65,000 now brings in \$6,078 a year in rents.



Al Schunemann



Al Schunemann

GUTTED GAS PLANT (right) was made into four air-conditioned, \$150-a-month apartments (below) for \$69,321.

Waldo Spence



to the kind of property that can be turned into attractive and profitable residential and business neighborhoods." So says South Atlantic Board Chairman H. Hansell Hillyer, whose wife (Mrs. Mary Hillyer), first saw the possibilities of reclaiming what she calls "the most squalid hovels I have ever seen." Mrs. Hillyer directed the project from start to finish with the title of "creator-consultant."

Results of the project show:

1. *You can profitably fix-up even some of the worst slums.* Frame houses and tenements rehabilitated by South Atlantic Gas ranged in age from 70 to 200 years. Some had no plumbing. And one was in such bad shape that it inspired a book, "The Damned Don't Cry," about the tragic life in the slums. Here are two examples:

A ramshackle two-story house (bottom right) was bought up for \$5,600, fixed up for \$9,674, and now rents for \$1,200 a year.

An old tenement (top left) was bought up for \$8,500, remodeled into two-bedroom apartments for \$65,000, and now rents for \$6,078 a year.

Says Hillyer: "On close inspection, we found that many of these neglected slum dwellings were still structurally sound—and that they often had attractive architectural lines."

2. *You can profitably convert all kinds of buildings to almost any new use.* South Atlantic Gas converted commercial buildings to residential and residential to commercial. But the most striking example of changing the use of buildings was the conversion of abandoned and worthless gas plant structures to apartments and offices. Here are four examples:

An old warehouse shell (top right)—four walls, a roof, and a cobblestone floor—was made into 11 air-conditioned apartments and offices by building in a second floor and partitioning the interior. Rehabilitation cost \$90,969, and the building is expected to earn \$16,000 a year in rentals.

A former gas manufacturing plant (bottom left), vacant for four years, was converted into four large apartments. The gas company installed central air conditioning, built balconies and porches on two sides, and extended the roof to shelter the balconies and lower the building's high silhouette. The fix-up job cost \$69,321, and the apartments are renting for \$7,200 a year.

A laborer's toilet and shower room was turned into a one-family house. Fix-up cost \$11,173, and the house rents for \$1,500 a year.

A stable and tool shed was converted into a two-bedroom apartment. Cost: \$15,351. Annual rental: \$1,800.

Here are some other rehabilitation lessons learned in the Savannah project:

1. *Don't tip your hand to slum-property speculators.* Realtor William F. Lynes, retained by the utility to protect its investment by buying up periphery property, was careful to show no interest in new sites until he was ready to bid.

2. *Start from scratch inside each building.* Says Hillyer: "We tried to make our remodeled buildings as livable—and thus as rentable—as possible. This meant partitioning the big spaces in old industrial buildings and knocking down partitions to make bigger rooms in old residential buildings. It also meant adding what most old houses lack—plenty of large closets."

3. *Budget generously for new equipment.* The gas company installed new wiring, new plumbing, new appliances, and air conditioning in every residential unit.

4. *Save valuable materials even if the building is being torn down.* Says Hillyer: "We made a point of saving good lumber and Savannah gray brick (a premium brick no longer made)."

5. *Gain community acceptance by getting community leaders as your first tenants.* Early tenants at Trustees' Gardens included the Savannah Symphony's conductor, the Chamber of Commerce president, a radio station owner, a woman doctor, and a department store heiress.

Waldo Spence



OLD WAREHOUSE (right), made into apartments and offices (above) for \$90,969, will rent for \$16,000 a year.



RUNDOWN COLONIAL HOUSE (right) was bought for \$5,600, restored (above) for \$9,674, now rents for \$1,200 a year.



Southern Photo Service



This rendering, showing how the charm of an old house can be restored, dramatizes . . .

What can happen when a whole city gets behind fix-up

In this case, the city is New Haven, Conn. where urban conservation sparked by a vigorous mayor is cleaning up the slums and generating new business for builders, remodelers, materials suppliers, mortgage lenders, and other housing professionals.

New Haven's program—thoroughly organized and professionally promoted (Mayor Richard C. Lee is a former public relations man)—covers three broad areas: 1) formal urban renewal projects with federal or state subsidies, 2) improvement of deteriorating (or "gray") neighborhoods including many owner-occupied houses, and 3) improvement of slum properties.

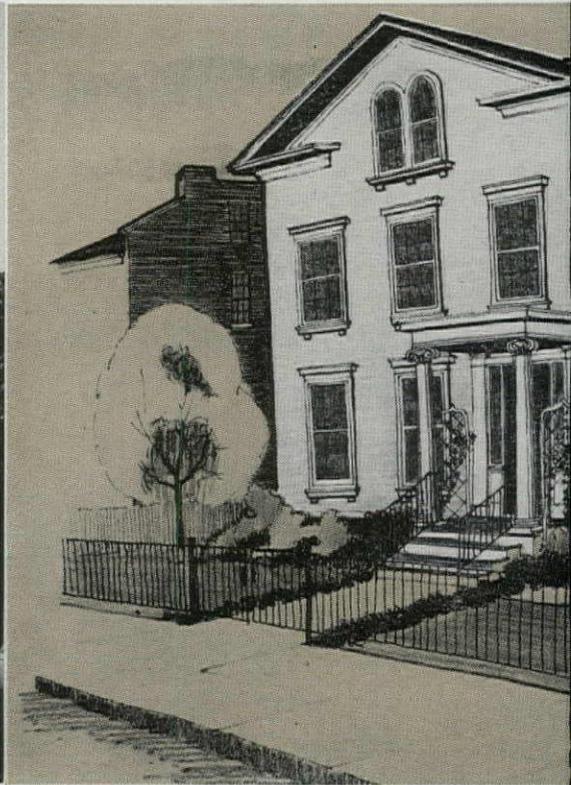
Results? Already completed or underway are rehabilitation jobs on 999 buildings with 2,990 dwelling units. Overall cost: \$2,289,268—most of it new business for housing professionals because most of the jobs were not do-it-yourself efforts. Average cost per job: \$2,291.

Is New Haven a special case? By no means. Because it is neither a very large city nor a very small one (1960 population: 152,048), its rehabilitation program could well provide a blueprint for other cities to follow. And even though the program started in city hall, the impetus in other cities could well come from the housing industry itself—from individual builders, realtors, or mortgage lenders, or from local organizations like NAHB chapters and real estate boards.

To see how New Haven put fix-up across, turn the page.



Frank Smith '59



OLD FRAME HOUSE (left) was restored (right) after New Haven Redevelopment Agency used rendering (center) to show owner its possibilities.

Here are the ideas that put rehabilitation across

Some of these ideas—like the use of colored renderings (above, below, and *p* 150) to show a property owner how a fix-up job can improve the looks of his house—could boost business for many remodelers.

“Rehabilitation takes more imagination than most people have. These renderings stir their imagination and help them visualize what can be done with their houses,” says Jim Skerritt of New Haven’s Redevelopment Agency, who draws the renderings from photos taken at the city’s expense. Adds Mary Hommann, who heads the field office in the city’s Wooster Square urban-renewal area: “People are flattered that anyone would take the time to draw a picture of their house and figure ways to improve it.”

All of New Haven’s ideas are well worth passing on to your city officials if you want to start an equally successful rehabilitation program in your own community. Here are the lessons other cities (and the housing industry) can learn from New Haven:

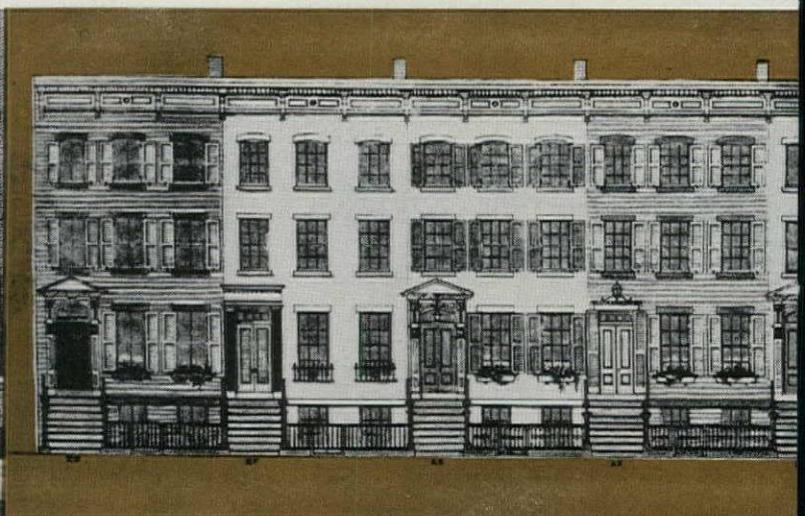
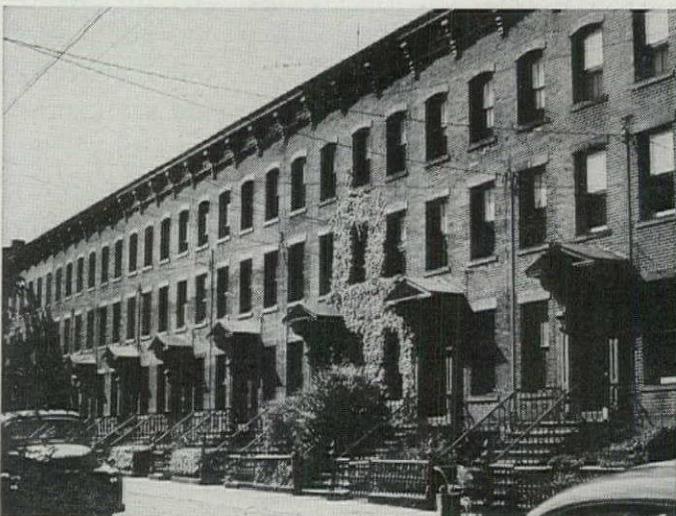
1. Arouse city-wide interest by getting the support of community leaders. New Haven’s Mayor Richard C. Lee appointed a Citizens’ Action Commission of 600 community leaders. At first the commission worked under the mayor’s direction.

But now it is an autonomous group supported by members’ dues and contributions.

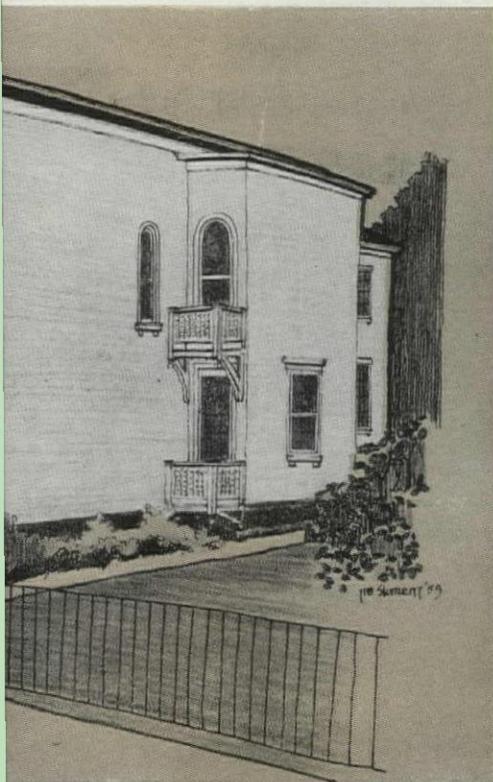
2. Arouse grass-roots interest by helping to set up neighborhood improvement associations. New Haven’s neighborhood groups are whipping up enthusiasm for rehabilitation and are an effective link (see below) between city officials and property owners.

3. Organize a strong rehabilitation team. Mayor Lee has surrounded himself with experts in all phases of urban renewal and rehabilitation. Most of them are young men (Redevelopment Director L. Thomas Appleby is 37, Neighborhood Improvement Director Howard Hallman is 33) with training in public administration, city planning, architecture, public relations, and law.

4. Enforce the city building code—but do it tactfully. Mayor Lee got the city to strengthen its housing code at about the same time (1957) that it began planning its first rehabilitation project under the federal urban renewal program. Two years later he began to push code enforcement with a campaign that was firm but tactful. For example: To make code enforcement more palatable to property owners, New Haven



OLD ROW HOUSES (left) were drab look-alikes, so city prepared rendering (center) showing how to restore them. Right: first fixed-up house.



block by block in New Haven

housing inspectors are called "field representatives."

5. *Make a special effort to get cooperation from slum landlords.* New Haven's neighborhood improvement director assigned one field representative to work full time with the absentee owners of slum property. Result: Improvements costing \$750,000 are completed or underway on 130 slum buildings.

6. *Let neighborhood improvement associations initiate action in deteriorating areas.* Instead of moving into areas on their own, New Haven's field representatives get neighborhood associations to invite them in. The associations sponsor meetings at which the field men outline improvement plans and give property owners a chance to ask questions.

7. *Make sure everyone in the neighborhood understands the overall plan.* After a neighborhood meeting—but before making any inspections—field representatives repeat the improvement objectives in personal letters to property owners.

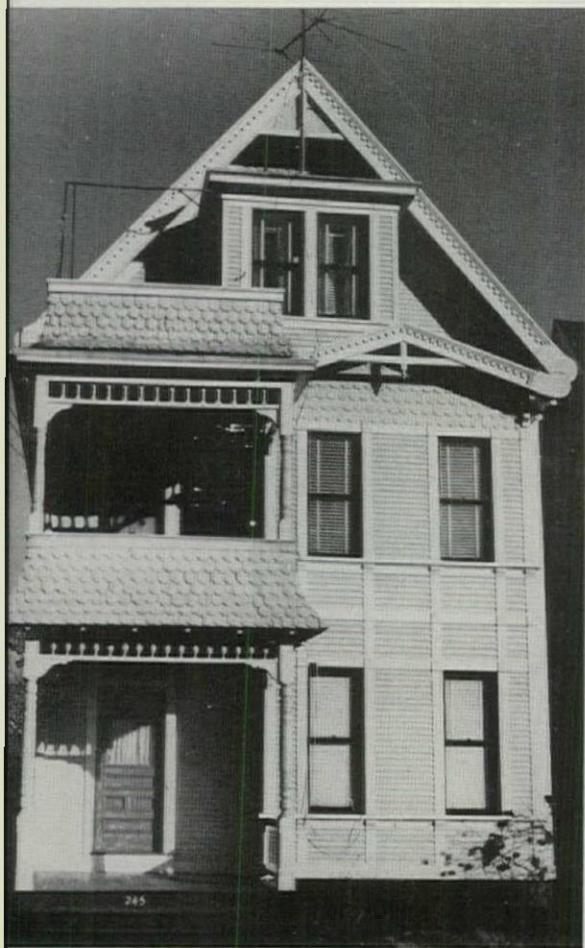
8. *Follow every house inspection with explicit proposals for action.* After inspecting a house, New Haven field men write the owner a "letter of recommendation" listing code violations (or other deficiencies), suggesting ways to remedy

them, and spelling out the cost of the remedies.

9. *Stress the importance of exterior design.* Along with their letter to property owners, field men send an "architect's advisory opinion" suggesting ways to improve the outside of the house, so it will fit with the neighborhood, and citing design features, like ornate but attractive woodwork, that should be saved to preserve the character of the house. This point is emphasized in a design booklet also sent to property owners. The booklet shows examples of fine old design details ("Many of the older houses in New Haven were designed and built by highly skilled builders, and the finished product was a masterpiece of design"). It also shows how a bad modernization job can destroy the design quality of a house. Says Neighborhood Improvement Director Howard Hallman: "Maybe we make too much of design, but it is something we live with every day."

10. *Show people who fix up their houses that their efforts are appreciated.* "Certificates of achievement"—presented by Mayor Lee at a special ceremony—are awarded owners of rehabilitated buildings. And neighborhood field offices display "home of the week" photos to publicize outstanding rehabilitation jobs.

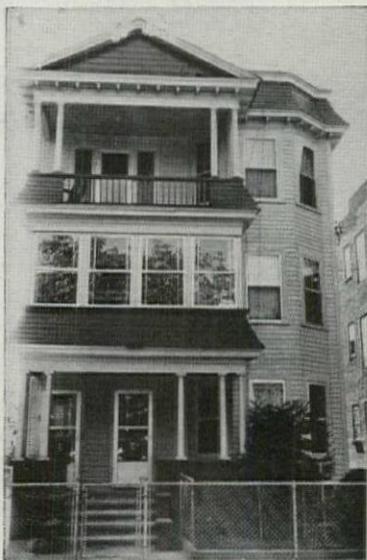




FIX-UP COST: \$1,250



FIX-UP COST: \$2,910



FIX-UP COST: \$3,845



FIX-UP COST: \$24,000

Here is a sampling of New Haven fix-up jobs

The photos above and opposite show five typical New Haven houses after they were improved. And a breakdown of the improvements on each house shows the variety of work generated by rehabilitation. For example:

1. The \$1,250 job (left) included pointing up and painting the foundation, painting the exterior and front hall ceiling, installing 54' of new gutters, and repairing the roof, windows, front and rear porches, plumbing, and electrical systems.

2. The \$2,910 job (top) included painting the exterior and remodeling a kitchen and a downstairs bath—three colored fixtures were installed in the bathroom; two windows were added to the kitchen along with an exhaust fan, formica counter, inlaid floor, and oak veneer cabinets.

3. The \$3,845 job (center) included painting the outside and several rooms, 100-amp electrical service with circuit breakers and added outlets, replacing galvanized plumbing with copper tubing, closing in the second-floor porch with combination screens and storm windows, new flooring on the third-floor porch, a new kitchen sink, a new floor and sub-floor in one kitchen, new cabinets in two kitchens, pine paneling in two rooms, and a new hall railing.

Some New Haven fix-up jobs are big ticket building jobs. One example: 13 identical row houses in the city's urban-renewal area. The city bought them for \$146,800 and plans to sell them after fixing them up at an estimated cost of \$195,000. But most jobs are far smaller. In urban-renewal areas, the average per building is \$4,550. In non-urban renewal slum

areas, where many buildings are owned by absentee landlords, it is \$5,769. And in deteriorating neighborhoods, where many houses are owner-occupied, the average job costs \$1,050.

Where does the most money go? The biggest share (about 50%) is for carpentry—inside and out. Next in order: exterior masonry, exterior painting, plumbing, heating, electrical work, interior painting, interior masonry, roofing, landscaping.

Most New Haven fix-up financing is conventional—even in the city's Wooster Square urban-renewal area. Of 13 completed Wooster Square mortgages (many homeowners paid for fix-up out of savings), ten are conventional (up to 20 years and \$11,900), and three are FHA 220s (up to 30 years and \$20,000). But plans for larger jobs are leading to more FHA financing: Of nine mortgage applications being prepared for Wooster Square, six are FHAs (up to \$50,000).

New Haven fix-up is making money for property owners as well as for contractors. Here are two examples:

1. A non-resident landlord spent \$24,000 to fix-up a six-family apartment building (above, right) and boosted his rents from \$25 per apartment to \$75 for three-bedroom units and \$85 for four bedrooms. Fix-up included new plumbing and wiring, new baths and kitchens, and repairs and painting inside and out.

2. A resident landlord spent \$11,500 to fix-up a five-family dwelling (opposite) and was able to raise his monthly rental income from \$130.80 to \$295.

FIX-UP COST: \$11,500 (this is house shown in rendering on p 150).





**QUALITY
AND
COLOR
YOU CAN
SEE
AND SELL...**

NEW
 **SARGENT**
DOORKNOBS
MOLDED OF
DU PONT DELRIN®

ACETAL RESIN

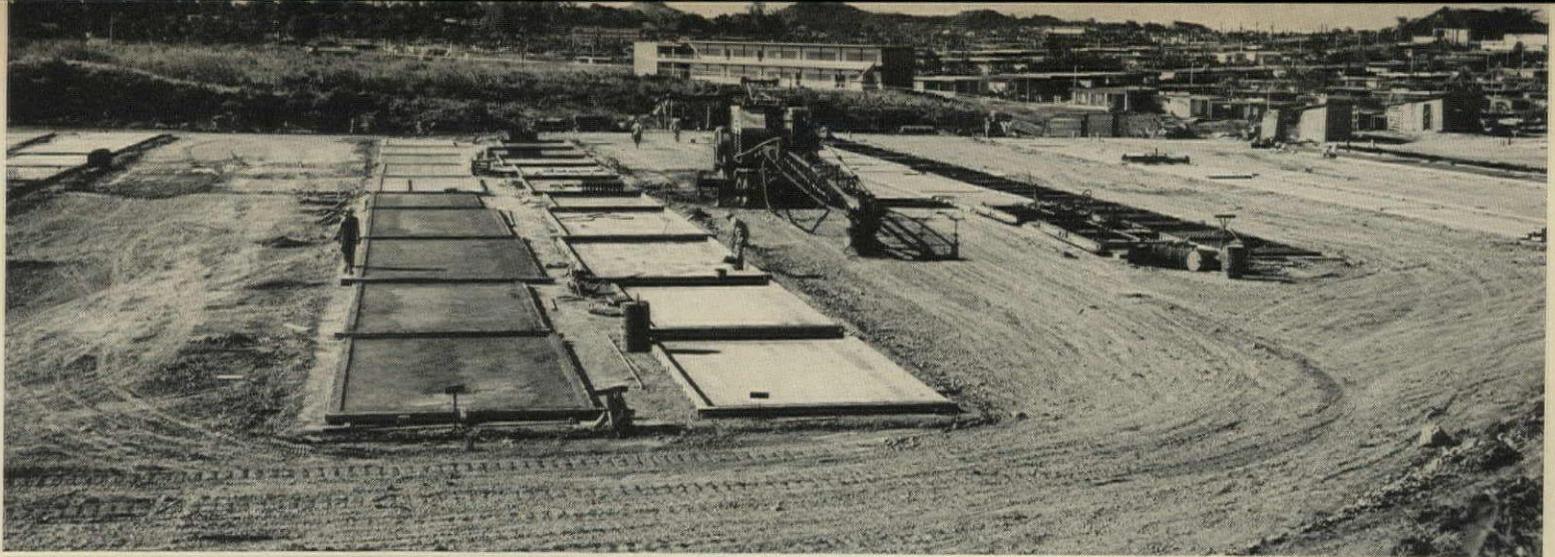
Suddenly, there's a new distinction in doorknobs: warm colors that accent the design and décor of finer homes—motels—apartment houses. Colors are built in to last, because knobs are molded of Du Pont DELRIN acetal resin. This remarkable new material never tarnishes, fights off staining, chipping and scratching. Makes knobs smooth and warm to the touch, completely free of static shock. Eminently salable! The new doorknobs, by Sargent, of New Haven, Conn. and Peterborough, Ont., are available in a full range of color combinations with decorative escutcheons. ■ Another example of why you can look to DELRIN as a signpost of quality in builders' hardware. E. I. du Pont de Nemours & Co. (Inc.), Dept. HH-9, Room 2507D, Nemours Building, Wilmington 98, Del. In Canada: Du Pont of Canada Limited, P. O. Box 660, Montreal, Quebec.

POLYCHEMICALS DEPARTMENT

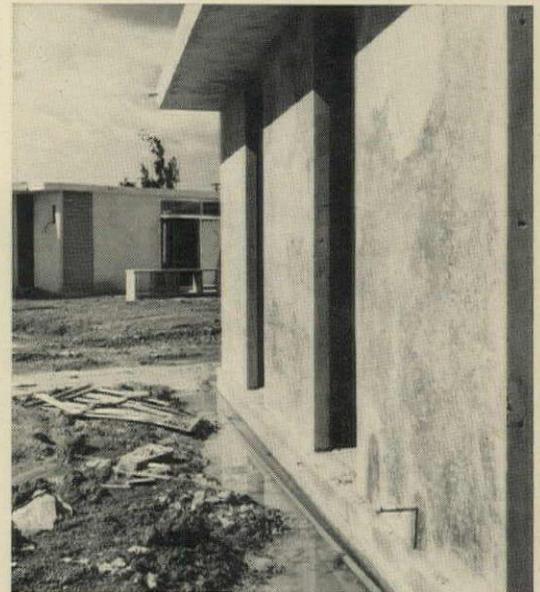
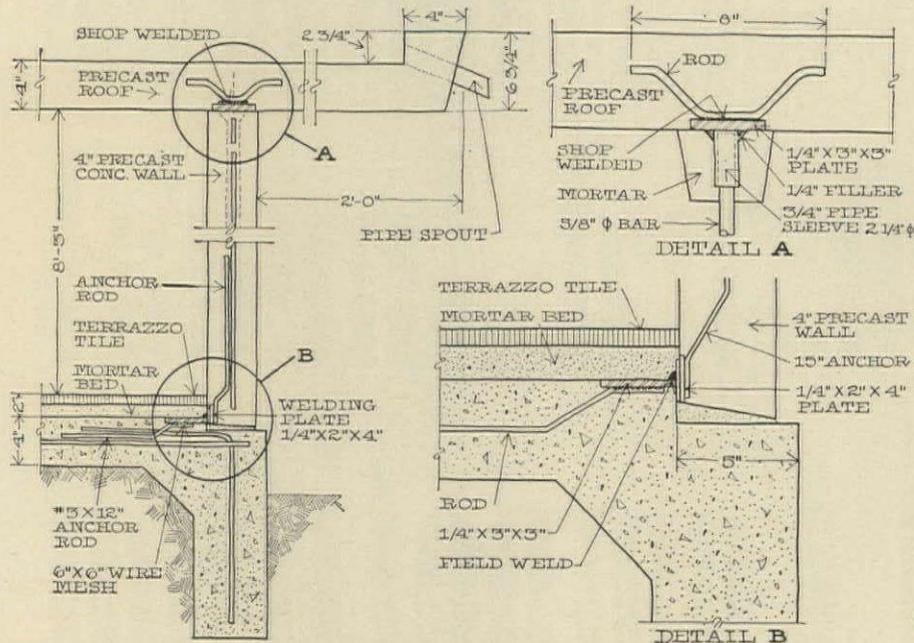


REG. U.S. PAT. OFF.

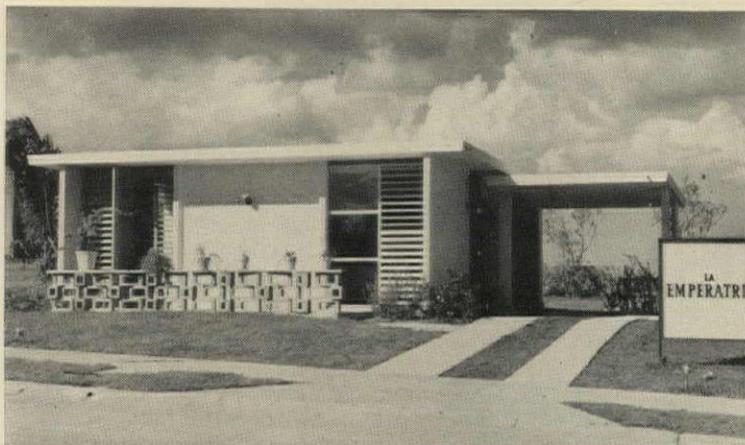
BETTER THINGS FOR BETTER LIVING... THROUGH CHEMISTRY



CASTING BEDS produce reinforced-concrete wall and roof panels for \$13,000-to-\$16,000 houses at Interstate General Contractors' College Park subdivision in San Juan.



PRECAST WALL PANELS of IBEC house are joined and secured to the slab and precast roof by welding exposed reinforcing (details, left) at top, bottom, and sides of each panel.



\$11,511 MODEL by IBEC has 1,088 sq ft, three bedrooms, two baths.



\$8,998 MODEL by IBEC has 870 sq ft, two bedrooms, and one bath.

Both IBEC and Wilson do all their own precasting, erection, and finishing (they sub out only electrical work and plumbing). This, they say, is the only way they can make the most of their advanced concrete construction methods.

New precast concrete houses offer buyers good value

At Ruiz Soler Farm, IBEC's newest subdivision, prices range from slightly under \$9,000 to \$12,000.

Every house has a two-strip concrete driveway, 2' roof overhangs, colored exterior walls (pink, blue, yellow, etc),

Philippine mahogany doors and door trim, terrazzo floors, Philippine mahogany or birch kitchen cabinets, Formica counter tops, and even a built-in food-preparation center. One neat touch: to save interior space, water heaters are placed in a storage area next to the carport.

Here are two samples of the houses I saw at IBEC's subdivision:

1. An 870 sq ft model (above right) for \$8,998. It has two bedrooms and one bath; includes steel bifold closet doors, Italian tile in the bathroom, slid-

ing-glass shower doors, and a Formica-topped vanity.

2. A 1,088 sq ft model (above left) for \$11,511. It has three bedrooms and two baths and includes all features of the lower-priced house plus an oven, refrigerator, and disposer.

Ruiz Soler Farm, a 520-acre community, will have 4,000 houses when finished. Like many new subdivisions around San Juan, it has a sewage disposal plant instead of septic tanks. IBEC built the \$400,000 plant—plus concrete streets, curbs, and gutters—before starting any houses. /END

The RUBEROID Co. Mastic Tile Division
Announces the Awards in the
\$25,000 3rd Annual
Design Competition

to stimulate a major contribution to "Long-range
Planning for the Medical Care facilities in the Community"



The objective of the RUBEROID-MASTIC program has been to encourage architectural thinking in terms of projects of public interest. The First Annual Competition was "Better Living for the Middle Income Family." The 1960 competition enlarged on this with "Education for Youth and Adult Recreation for all the Family." Now, the 1961 Competition provides still further demonstration of how the architectural profession can contribute importantly to community improvement.

THE JURY READING FROM LEFT TO RIGHT:

E. Todd Wheeler, FAIA, Chairman, AIA Committee on Hospitals and Health
• James J. Souder, AIA • Donald E. Neptune, AIA • Raymond Brown,
School of Hospital Administration, University of Chicago • Donald S. Nelson,
FAIA • A. Gordon Lorimer, FAIA, Professional Advisor.

NATIONAL AWARDS

- | | |
|----------------------------------|--|
| Grand Prize . . \$10,000 | { Victor A. Cusak, AIA, and Charles J. Luckman Associates
Ronald Meza Beverly Hills, Calif.
James S. Moore, AIA Medical Planning Associates
. Beverly Hills, Calif. |
| Second Prize . . \$5,000 | { Jimmie W. Bruza, James F. Knight Oklahoma State University
James S. Daley and William C. Watson, Jr. Stillwater, Okla. |
| Third Prize . . . \$2,500 | { John V. Shoeris, AIA Harley, Ellington, Cowin & Stirton, Inc.
. Detroit, Mich.
William J. Johnson, ASLA, and Johnson/Roy
Clarence Roy, ASLA Ann Arbor, Mich. |

\$500 Merit Awards

1. Miller Edward Gerardy and Richard W. Cramer Oklahoma State University, Stillwater, Okla.
2. Masao J. Itabashi and Harutun Vaporciyan Smith, Hinchman & Grylls Assoc., Inc., Detroit, Mich.
3. Alan Bentley Glass, Forrest L. Johns and David M. Griffin Oklahoma State Univ., Stillwater, Okla.
4. Pacifico Bacalzo and Borivoj Rieb A. Epstein & Sons, Inc., Chicago, Ill.
5. Marvin Berman, AIA, and Stanley S. Kogan, AIA Berman & Kogan, Los Angeles, Calif.
6. { Ted Granzow Skidmore, Owings, & Merrill, New York, New York
 Robert D. Guss, Jr. Edward Durell Stone, New York, New York
 Dellas H. Harder Ohio State University, Columbus, Ohio

CITATIONS

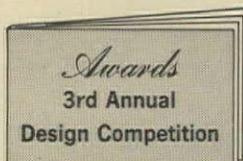
1. Stanley E. Abercrombie, Jr. and John M. Ellis Massachusetts Institute of Technology, Cambridge, Mass.
2. Firoz Rustum Mistry Lester C. Haas, AIA, Shreveport, La.
3. David Leash Merrill Jew, San Francisco, Calif.
4. Earl Matthews Farnham University of Illinois, Urbana, Ill.

SPECIAL STUDENT AWARDS

- | | |
|------------------------------------|---|
| First Prize \$2,000 | { Alan Bentley Glass Oklahoma State University
Forrest L. Johns and David M. Griffin Stillwater, Okla. |
| Second Prize . . \$1,000 | { Miller Edward Gerardy and Oklahoma State University
Richard W. Cramer Stillwater, Okla. |
| Third Prize \$500 | { Don Dommer and North Dakota State University
Gordon Kovell West Fargo, N. D. |

\$250 Merit Awards

1. Stanley E. Abercrombie, Jr. and John M. Ellis Massachusetts Institute of Technology, Cambridge, Mass.
2. Blythe S. Brewster Pratt Institute, Brooklyn, N. Y.
3. John L. Lawler University of Minnesota, St. Paul, Minn.
4. William E. Pedersen, Jr. University of Minnesota, St. Paul, Minn.



Ready in late 1961. Elaborate 14" x 11" album brochure reproducing prize-winning plans in large scale and full detail. (Limited quantities of 1959 and 1960 award brochures still available.) Write on your company or professional letterhead, include \$1.00 to cover mailing and handling cost, to: Award Brochure, The RUBEROID Co., 733 Third Ave., New York 17, N. Y.

The RUBEROID Co. manufacturers of Matico Floor Tile and **RUBEROID®** Building Products

733 THIRD AVE., NEW YORK 17, N. Y.

CARRIER ANNOUNCES A

New Quality System

for heating and air conditioning

at New Low Cost!

Carrier now offers a split system for your homes at a price never before possible in a quality installation.

Two factors make this quality at low cost a reality—the new 58BA gas-fired Winter Weathermaker* Furnace... and the new air-cooled 38BA Weathermaker Air Conditioning Unit. Features of each are described in some detail on the opposite page.

This new split system gives you complete flexibility of design. For example, the low-cost Winter Weathermaker may be installed in basement, game room or utility

room... or in an alcove or ventilated closet with safety and no sacrifice of operating efficiency. The air conditioning unit, pounds lighter than conventional units, may be used just as effectively on a roof or the ground outdoors.

Designed to complement each other, the new furnace and air conditioner deliver the ultimate in home heating and air conditioning. Get the complete facts from your Carrier dealer, listed in the Yellow Pages. Or write Carrier Air Conditioning Company, Syracuse 1, New York.

*Reg. U. S. Pat. Off.

NEW 38BA AIR-COOLED AIR CONDITIONING UNIT

Capacities: 2, 2½ and 3 tons

This all-new air conditioner is far quieter, lighter and more efficient than any of its predecessors. It features two new exclusive Carrier developments—the Time-Guard Control Circuit and the Micromite Compressor.

The Time-Guard Circuit eliminates practically all electrical problems found in ordinary condensing units. A unique time device monitors the complete refrigeration cycle with "instant" response. As a result, it does away with practically all "nuisance" calls and provides the best cooling possible—both important selling points to prospects.

The Micromite Compressor, which operates dependably at any temperature, is all its name implies—small in size, weight and power consumption and mighty in capacity and durability. Pound-for-pound, it is the champion of compressors. Watchmaker tolerances, perfect balance and utter simplicity all contribute to the economical operation—and 14 years of laboratory research and two years of field testing prove its reliability in all climates and under all conditions.

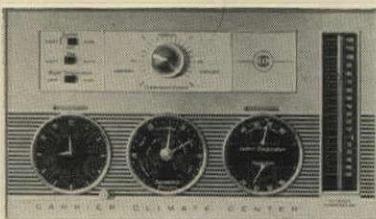
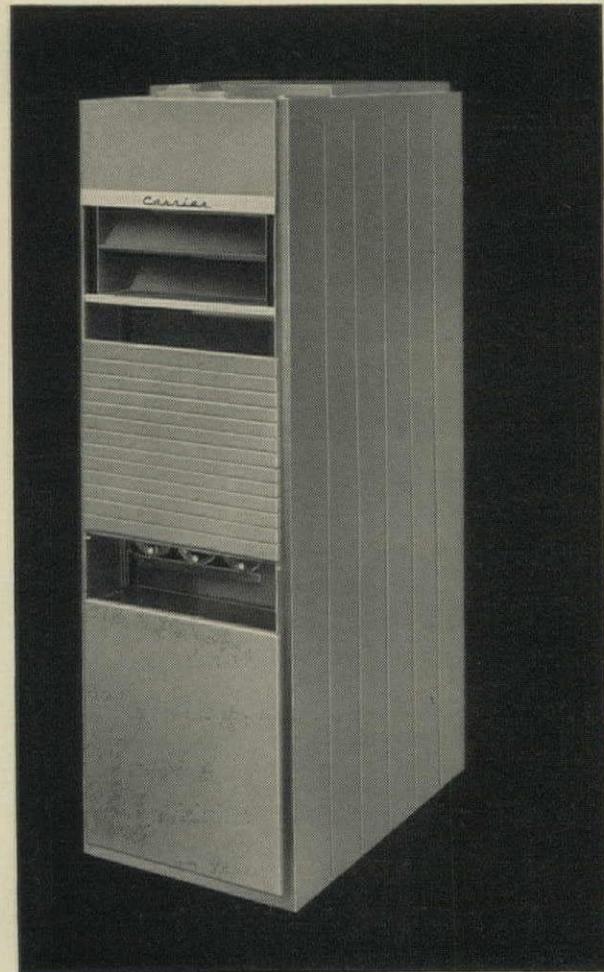
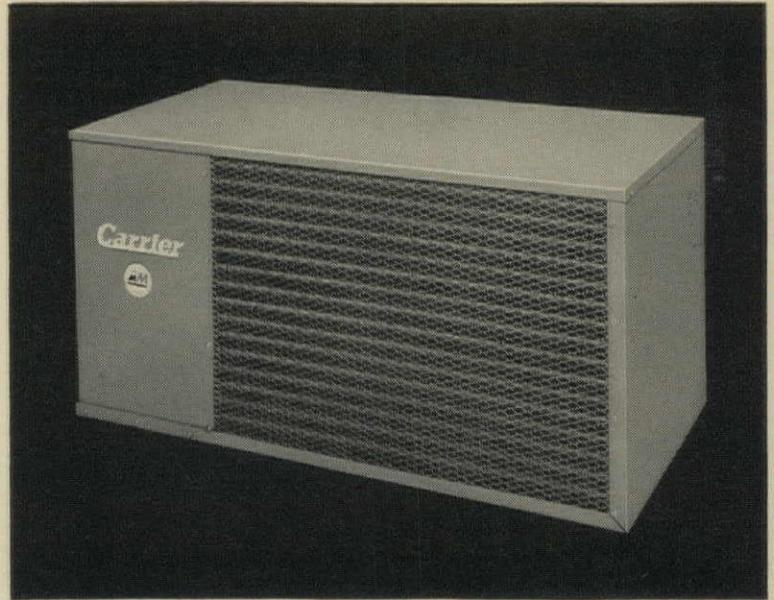
Other features? Many! Ask your Carrier dealer!

NEW 58BA GAS-FIRED WINTER WEATHERMAKER

Input capacities: 70,000 to 120,000 Btuh

Brand-new design ideas, new components and new performance standards are built into this new Carrier line of furnaces. They have special features which make the addition of summer air conditioning easy and inexpensive—today or in the future. Their noise level is never higher than that of a comparable size belt drive unit. And their air delivery is equal to or better than a belt drive model of similar size.

Features? Here are some of many: Heat exchanger of highest quality steel is welded into a single leakproof element. Diaphragm valve opens and closes silently and insures adequate protection to the burners at all times. Automatic pilot has an adjustable flame positioned for prompt ignition. Blower is the direct drive centrifugal type, dynamically balanced for vibration-free performance. Standard equipment includes a diaphragm valve, automatic pilot, pressure regulator, manual shut-off, fan and limit control and ventilation switch. All units are completely wired and equipped with a throw-away filter. And all are attractively styled with a Sea Spray Green baked enamel finish to harmonize with any setting.



CARRIER CLIMATE CENTER. Another Carrier development that's a hit with prospects. Dramatic panel enables the homeowner to tell the weather at a glance, "dial" the climate he wants in his home, also make sure his air conditioning system is operating efficiently. All this from this 8" x 14" satin aluminum panel that installs easily between the studs in any room.

Carrier Air Conditioning Company



As seen on THE PRICE IS RIGHT

For the
most
beautiful
kitchens
of them
all...



"SHY-rick"

BRONZEGLOW® BIRCH

Our large scale factory operation offers you ■ Mass production economies plus unlimited opportunities for custom kitchen designing ■ The benefits of constant research and product improvement ■ Carefully selected raw materials ■ Accuracy and smoothness in machining through the use of heavy production equipment ■ Uniform and complete sanding in preparation for finishing and between finishing operations ■ Conveyorized oven-accelerated drying, which permits use of the highest type of finishing materials (durability of finish and hazard resistance are remarkable) ■ Constant inspection insuring consistently high quality ■ Instant delivery by our 59 warehouse distributors, along with built-in appliances.



with Provincial Moulding



H. J. SCHEIRICH CO., 250 OTTAWA AVENUE, LOUISVILLE 9, KENTUCKY



OPENING DAY brought big crowds to Maryland City, first complete new city planned by a homebuilder (E. Harvey Kayne) in the Northeast.

Why are crowds like this buying more than 100 houses a week from one builder?

Because the \$9,990-and-up houses are packed with value.

The scene is Maryland City, the date June 24, 1961. The crowds came from Baltimore and Washington, for the location is midway between the two.

Every day, large numbers visited the seven models—not just to look but to buy. In six weeks to Aug 4, more than 650 families put up \$100 deposits, though no ads have run since June.

These houses are likely to be this summer's top success story because:

They are filled with appliances. They include Frigidaire's top line—oven, range, refrigerator, dishwasher, garbage disposer, washer and dryer—and a Nautilus range hood.

They are air conditioned. Fedders' central units are in all houses, and buyers have no choice on this feature.

They offer many quality structural and material features, like poured concrete foundations; steel beams; 4" insulation in the ceiling and 2" in the wall;

three or more electric outlets per room (16" above floor); marble thresholds to baths, two to 2½ baths per house (ceramic tiled with vanities); built-in breakfast tables, china cabinets, and bedroom vanities; 25/32" oak flooring (except vinyl asbestos tile in kitchens); fireplace walls in some models; 40-gal, 10-year hot water heater; paneled recreation room in full basement.

They are in a planned community with complete facilities—this is to be a new city, even including an industrial park. Shopping centers, a 3-par golf course, a medical clinic, and public sewers are planned.

Prices range from \$9,990 to \$15,000 plus ground rent (\$10 to \$15 a month, based on \$2,000 and \$3,000 lot values). The houses will be largely prefabricated, at a rate of four a day.

The builder: E. Harvey Kayne, 31, whose last project of 250 Baltimore homes sold out the weekend he opened them late in 1958.

More about the leaders

Now, a new way to sell houses with air conditioning includedp 174

200-a-day output planned for prefabbed aluminum housesp 178

Ross Cortese starts nation's biggest retirement cityp 180

Unusual shadow patterns give patios a new lookp 184

NOW!

INSULITE PRIMED SIDING AVAILABLE IN A COMPLETE RANGE OF SIZES

Lap siding in 3 widths . . . vertical panels in eights, nines and tens—for design flexibility and economy

Now you get even *more* versatility with this man-made siding that has proved itself on more than 250,000 homes in just 4 years!

Leading builders know from experience that homes built with Insulite Primed Siding are easier and faster to build *and* sell. Use it on your next start—and you'll use it regularly.

NAILS EASILY—SEATS PERFECTLY. Has no structural grain—which means no knots, pitch or splits. It's easy to saw, easy to nail, easy to put up fast.

COMPLETELY PRIMED AT FACTORY. Deep priming on face, edges, ends and back saves time and cost of on-the-job priming coat. Finish coat goes on easily, bonds firmly, is extremely resistant to paint blistering.

PROVED DIMENSIONAL STABILITY. Four years of experience with exposure to all kinds of climates has demonstrated the superior stability of Insulite Primed Siding. Joints *stay* butted!

All Insulite Primed Siding is now available for immediate delivery. Call your building materials dealer today. For special information write Insulite, Minneapolis 2, Minn.

Build better with
INSULITE
Primed Siding



Insulite Division of Minnesota and Ontario
Paper Company, Minneapolis 2, Minnesota

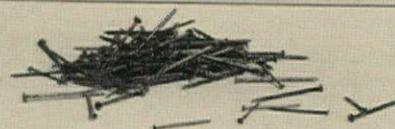
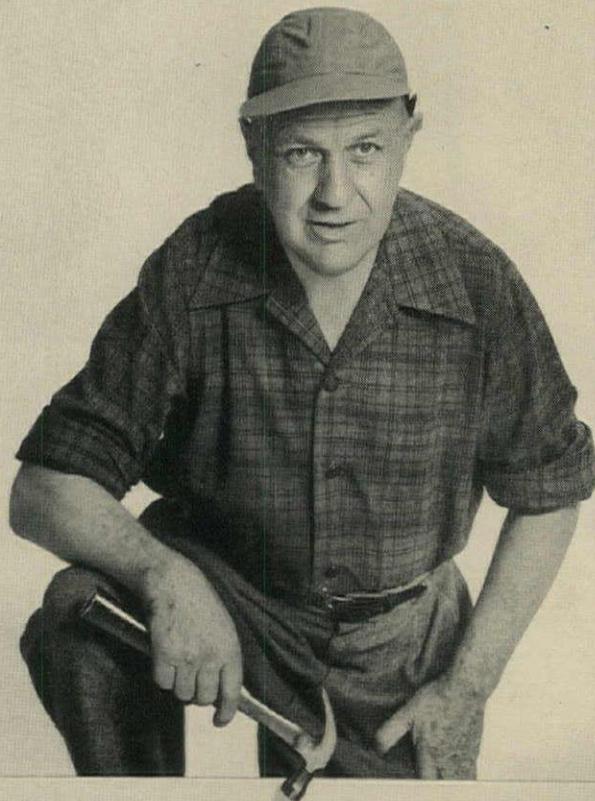
3 SIZES OF HORIZONTAL (LAP) SIDING

8" x 16' x 1/2"

10" x 16' x 1/2"

12" x 16' x 1/2"

Now you have more design opportunities—and you can match existing sidings when adding a garage or an addition to a home. Ten pieces of horizontal siding per bundle of 8" x 16' siding; eight pieces of 10" siding; six pieces of 12" siding.



3 SIZES OF VERTICAL PLAIN PANELS

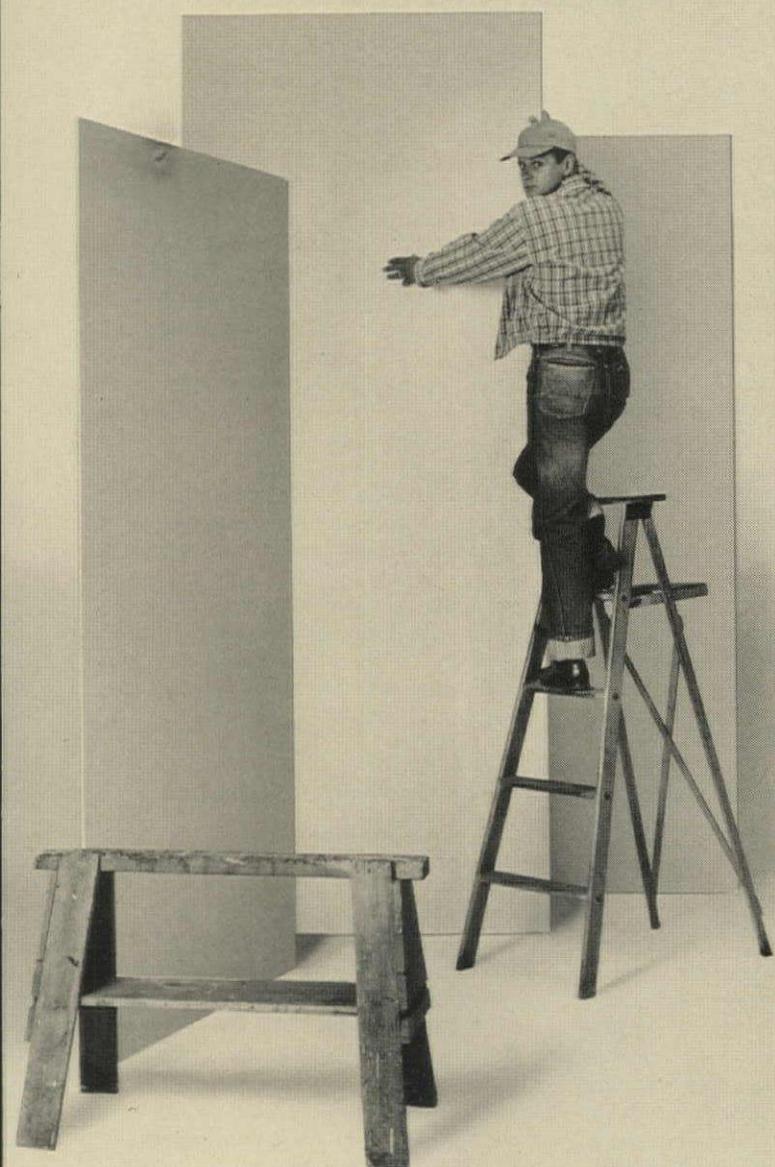
4' x 8' x 1/2"	4' x 9' x 1/2"	4' x 10' x 1/2"
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New 9' and 10' lengths of vertical panels—in addition to the standard 8' length—let you cut down on joints and frieze board, save you money by cutting waste. Use these panels plain—or for board and batten construction. Butt edge. Four panels per bundle.

3 SIZES VERTICAL GROOVED PANELS

4' x 8' x 1/2"	4' x 9' x 1/2"	4' x 10' x 1/2"
----------------	----------------	-----------------

Three sizes—eight, nine and ten-foot lengths—to give you even more design opportunities. Grooves are 1/2" wide and 8" apart—lengthwise. Long edges have shiplapped edge which creates groove at joint for continuous groove pattern. Four panels per bundle.



First report from 11 Wilmington homebuilders

taking part in a pioneering promotion (slogan at right)

of central air conditioning:



“You’ll sell more houses if you sell them air conditioned”

“Our sales have jumped sharply since we added an air-conditioned model in each of our three locations,” says Wilmington Builder Frank Robino, who sells in the \$18,000 to \$25,000 range. “Our best selling model is air conditioned. Last year we sold 260 houses. This year we’ll easily go over 300—and there’s no doubt that air conditioning is the reason. We’ve sold more air-conditioned houses in the past few weeks than in the past 12 years. Next year, all our houses will be air conditioned.”

Other Wilmington builders echo Robino.

Says Ralph Gordy, who this year expects to sell about 300 houses in nine developments: “In one location, we opened one air-conditioned split-level and an un-air-conditioned ranch. They’re selling 50-50, although the split-level at \$15,950 costs \$1,400 more than the ranch. There’s no doubt that air

conditioning is helping to sell the split. In fact, some buyers are asking us to offer it in another location where we haven’t shown any air-conditioned houses. So we’re going to add this feature to models in two more tracts right away.”

Says Builder Ed Hill, Delaware HBA president, who builds custom houses at \$25,000 up: “We have sold four air-conditioned houses during the test. One buyer didn’t want air conditioning until he went to his banker for mortgage money and was told he’d be a fool not to spend a little more for air conditioning because it would make his house so much more valuable.”

Says Leon Weiner, who with Fortunato Assoc opened a new development of houses at \$25,000 up: “We find these air-conditioned houses are drawing second- and third-time buyers who until now haven’t seen anything worth making a move for. Two of our models

include air conditioning in the price. It’s optional in the third. So far, we have sold 16 houses—and every one will be air conditioned.”

Says Builder Sid Paul, who, since April, has sold 165 townhouses at \$9,850: “We started selling without offering air conditioning, before we heard of this promotion. Then we got into it, and have sold almost every unit with air conditioning. What’s more our earlier buyers have been coming back and asking us to add air conditioning when we start building their houses this fall.”

And Paul adds: “The surprising thing is that air conditioning turns out to be as popular in our price bracket as it is in the luxury market. This campaign has made low-income buyers conscious of air conditioning for the first time. As more of them get it, their friends and neighbors will see its advantages and want it too.”

Wilmington’s air-conditioning promotion has city-wide, industry-wide support

All 11 builders who have taken part in the test promotion agree it would not have been so effective if only two or three builders had tried it—or if suppliers, lenders, and other industry groups had not actively supported it.

Says Builder Robino: “Builders alone can’t make a promotion like this work unless they get strong support—in money, in ideas, in direction, in enthusiasm—from their local utility, from equipment suppliers, from mortgage lenders.”

The Wilmington test (it included one builder from nearby Newark) was sponsored by the Air Conditioning & Refrigeration Institute and directed by ARI’s unitary section chairman, Paul Augenstein, executive vice president of

American Standard. Purpose of the test: to boost sales of new houses by promoting the benefits of air conditioning.

Manpower was supplied by nine ARI members — seven air conditioning manufacturers (American Standard, Carrier, Chrysler Airtemp, General Electric, Lennox, Westinghouse, and York) and two other suppliers (DuPont’s Freon Division and Minneapolis-Honeywell). The special ARI committee picked a local ad agency, John Gilbert Craig Advertising, to prepare promotional materials.

Important support came from Delaware Power & Light Co; HOUSE & HOME, which helped get local industry people to back the test; and TIME mag-

azine, which produced a survey of consumer attitudes toward air conditioning in Wilmington.

Says Chairman Augenstein: “There has been exceptional cooperation that is paying off in an increase in sales of new houses—which helps everyone involved. But this test will be a flop if it stops in Wilmington.”

Convinced that this kind of promotion will sell more air conditioning because it sells more houses, ARI members have begun a push to interest utilities and other industry segments in launching similar promotions in their areas.

Among utility men already sold on the promotion is W.L. Byrne, manager of utility marketing for Ebasco Services, which is marketing consultant for



\$18,500 ranch by Builder Frank Robino



\$15,950 split-level by Gordy Enterprises



\$17,900 ranch by Fairfield Constn Co

Look at the variety of Wilmington houses sold with central air conditioning



\$27,900 two-story by Edward J. Hill



\$34,000 two-story by Bill Matthews



\$30,000 split-level by Franklin Assoc & Fortunato Assoc



\$25,500 split-level by Franklin Bldrs



\$19,500 split-level by Paul-Built Homes



\$9,850 townhouse by Paul-Built Homes

16 major utility companies. Says Byrne: "This first industry effort to sell a whole community on central residential air conditioning is well on its way to proven success. In only a few weeks—

and with no help from the coolest, wettest spring in years—the program has vividly demonstrated that central air conditioning can help spur a lagging new-house market. And it is also devel-

oping many inquiries from owners of existing houses. The Wilmington program, as observed by an Ebasco marketing consultant, can be tailored to fit any major metropolitan market."

Air conditioning is included in the price of each house—not sold as an extra

You get no results if it's optional. All the builders taking part in this pioneering study agree on that.

As Leon Weiner says: "We don't sell an air-conditioned house very often when we offer air conditioning as an extra."

Says Bill Matthews: "We used to offer air conditioning as standard in all our higher priced houses, but we had to give it up when competition in our price range got stiff. It's surprising how

nearly all people who buy houses at \$30,000 to \$40,000 and more will try to save a little by not including central air conditioning, if given a choice. What annoys us is that after a while they put in a couple of room units which stick out of windows and give our community a less pleasant look. This test promotion, which we believe will continue indefinitely, again makes it possible for us to offer air-conditioned houses, because our competitors

are doing the same thing. A city-wide promotion like this can't help but increase our sales. So far, we've sold twice as many houses this year as in the same period last year."

And says Frank Robino: "When we offered air conditioning as an option, hardly anyone agreed to take it. Now that we include air conditioning in the price, not a single buyer has asked how much less the house will cost them without it."

Here is what Wilmington learned about team promotion of air-conditioned houses

The Wilmington campaign to sell more houses by selling them air conditioned points up these principles for anyone who wants to start a similar promotion.

Several key builders must first be sold on the idea

Three leading Wilmington builders—Leon Weiner, Frank Robino, and Ralph Gordy—were approached early by the ARI committee and HOUSE & HOME editors and agreed to support the promotion with one or more air-conditioned models. As expected, their enlistment helped bring in other builders. The program was further outlined at meetings of the Delaware HBA and the Wilmington Real Estate Board. Eventually 11 builders—who produce more than 60% of all houses built in Delaware—agreed to offer one or more models with non-optional air conditioning. Weiner, Robino, and Gordy were joined by Louis J. Capano, Eugene Delle Donn, Joseph J. Fleming, Steve Fortunato, Ed Hill, Bill Matthews, Irving Medgebow, and Sid Paul.

Active support of local lenders is of prime importance

Mortgage brokers, bankers, S&L officials, and appraisers played a major role in the Wilmington test. Most lenders in the city were called on early to make sure that they would encourage including air conditioning in model houses and not penalize buyers when passing on their income qualifications.

The lenders all agreed—and many went out of their way to help. For example, some builders were contacted initially in their lenders' offices.

Herbert Melick, president of T. B. O'Toole Inc, largest mortgage broker in Delaware, worked closely with the promotion committee from the start. Says Melick: "We strongly urged our builders to offer air conditioning. We have seen the Long Island and North Jersey builders become mere discounters who only try to undersell each other. Our market was in danger of heading up that dead-end street. We believed air conditioning would give new houses something new and exciting, so the builders could compete on better terms with other industries. It looks like we were right."

Promotion should be built around a strong central theme

An advertising subcommittee headed by Minneapolis-Honeywell Ad Manager Richard Crouser created the "Crowning

Touch" symbol (shown top of page 178). This committee studied manufacturers' ad campaigns, and worked out its promotion program so it would not conflict with any company's program—or give any one brand name an advantage.

Salesmen must be trained to sell air-conditioned houses

As Ebasco's W. L. Byrne has reported to utility companies: "The whole promotion depended on how well the salesmen, the infantry troops, did their job. The average consumer won't ask for air conditioning—he has to be sold on it. And the salesman has to be trained to sell advantages and benefits."

More than 40 salesmen attended a two-day training session. Sales Consultant Kelly Snow led the session one day, and on the second day Ken Vaughn, director of sales training for Carrier and chairman of the subcommittee on sales training, pointed out the fine points of selling air conditioning.

Then Snow spent three days visiting every air-conditioned model to coach individual salesmen on how to sell each house. For example, salesmen learned to stress in the dining rooms that people eat better in air-conditioned homes, that hot meals can be served in summer, and that children's manners at table can be trained year round. They learned to point out that bedrooms are more comfortable, even compared to rooms cooled by room units, because of less noise, less draft, and less variation in temperature.

Two useful tools given to the salesmen were (1) a national survey by Du Pont on consumer attitudes toward air conditioning and (2) TIME's up-to-date sample of Wilmington families on the same subject. Both surveys emphasized that cooling is only one of many benefits of air conditioning. In fact, the two surveys showed that families who have air conditioning consider cooling much less important than benefits like "children sleep better," "we have fewer colds," "allergies are reduced," and "it's a relief from the humidity."

Advertising and publicity drives should be professionally planned

Wilmington-plan advertising started with teaser ads in local papers and spot announcements on radio a week before the May 13 model-house openings. Major impact was achieved by large newspaper ads and a barrage of hard-

sell radio commercials May 13 to June 13. Since then a sustaining program of ads and radio spots (some humorous) has continued.

Considerable local publicity, directed by Freon Ad Manager John E. Sly, was obtained by a kick-off dinner and announcements of progress. The dinner, for all segments of the housing industry, was attended by municipal officials. Featured speaker was FHA Commissioner Neal J. Hardy who emphasized FHA's approval of central air conditioning.

Said Hardy: "Installation of air conditioning equipment in a home certainly, in most areas, makes the home more livable and more desirable. Air conditioning in housing long ago passed the gadget or even luxury stage. Now, in many areas, it is rapidly being accepted either as a necessity, or normal accessory, rather than a luxury. . .

"An increasing number of homes financed with FHA assistance are air conditioned. FHA gives full valuation for air conditioning of any kind that is installed. . . The increase in mortgage needed to finance the extra cost of maintenance-saving materials, efficient equipment, and efficient design often involves additional debt service which is only a fraction of the saving in maintenance and operating expense. We encourage builders to take advantage of this principle."

Why was Wilmington chosen for this market test?

This 373,000-population market was picked because:

1. It is not in the hot South. Over the past five years, says Delaware Power & Light, air conditioning has been needed only nine days a year because of heat, 95 days because of high humidity.

2. It is a large market—but not so large that results could not be traced.

3. It has been a slow market for builders—thus was typical of most homebuilding areas across the nation this year.

4. It has several builders, lenders, and other industry people who rank high for their ability and far-sightedness.

5. It is situated close to many of the manufacturers and other principal supporters of the promotion.



\$20,990 SPLIT LEVEL in Rockville, Md. Builder: Wagman Construction Co.



\$18,000 "RAISED RANCH" in Columbus, Ohio. Builder: Jewel Homes.



\$29,300 RANCH in St. Louis. Builder: Mayer-Raisher-Mayer.

Want to go it alone? You can still use air conditioning to boost your sales

It's easier to sell with air conditioning when your effort is part of a community-wide, industry-wide campaign like the one in Wilmington. But more and more builders are finding that air conditioning sells houses even without the help of a big-scale campaign.

A spot survey by H&H last month shows that not only in the South but in many northern cities builders are offering air conditioning "included in the price." Some have just switched to this feature and report big sales gains. Others say they now include it as a matter of course, because buyers in their markets expect it just as they do built-in appliances.

Among big builders who include air conditioning are Harvey Kayne in Maryland City, Md., perhaps the fastest-selling US community (see p 175), Bill Levitt in Bellaire, Md. (H&H, Jan), and Osias Organization on Long Island (H&H, Aug).

Some reports from other cities:

Washington, D.C.: A slow-selling development in nearby Rockville, Md. became a quick sell-out this summer when Builder Sy Wagman put central air conditioning in his six models and included it in the price. The \$20,000 to \$23,500 models (one shown top left) sold out in five weeks (58 sales) after Wagman announced he was adding air conditioning for only \$250 to \$500 more (though it cost him \$700 to add it).

Wagman has also opened a new tract in Prince Georges County, Md., offering \$20,900 to \$23,650 air-conditioned models in a neighborhood of \$17,000 homes. Says Wagman: "Here again, air conditioning did the trick. We've sold 50 houses in four weeks."

Columbus, Ohio: Jewel Homes this year is selling houses in four cities—Columbus, Youngstown, Pittsburgh, and Cincinnati—and all the houses include air conditioning in the price.

Says President Julius Cohen: "Central air conditioning has been a major factor in our success ever since we opened our 287-unit Homestead community two years ago. We sold out in less than a year. Before we opened in Cincinnati last month, we debated whether to make air conditioning only optional. Now I'm glad we didn't. We have sold 23 there in three weeks."

Cohen's houses—including the top selling "raised ranch" shown left center—have built-in appliances, ceramic tile baths, marble window sills, and brick or brick and aluminum exteriors—but he believes air conditioning is the chief attraction of the package.

Louisville: Bollinger-Martin gives air conditioning credit for doubling house sales this year.

Says Sales Manager Bill Sprigg: "Last year we sold 150 houses in Louisville. This year, at slightly higher prices—\$16,500 to \$25,000—we sold that many the first half of the year. We added air conditioning because we want to have the reputation of offering the best in housing, and there is no doubt this has made 90% of the difference. Air conditioning is a big help selling houses because it gives you so many more things to talk about in every part of the house."

Ardley, N. Y.: Fastest-selling development in Westchester County this summer has been Builders Marge and Lou Simon's Holiday Hill development of 70 air-conditioned "high ranch" and split-level houses priced from \$26,000 to \$35,000.

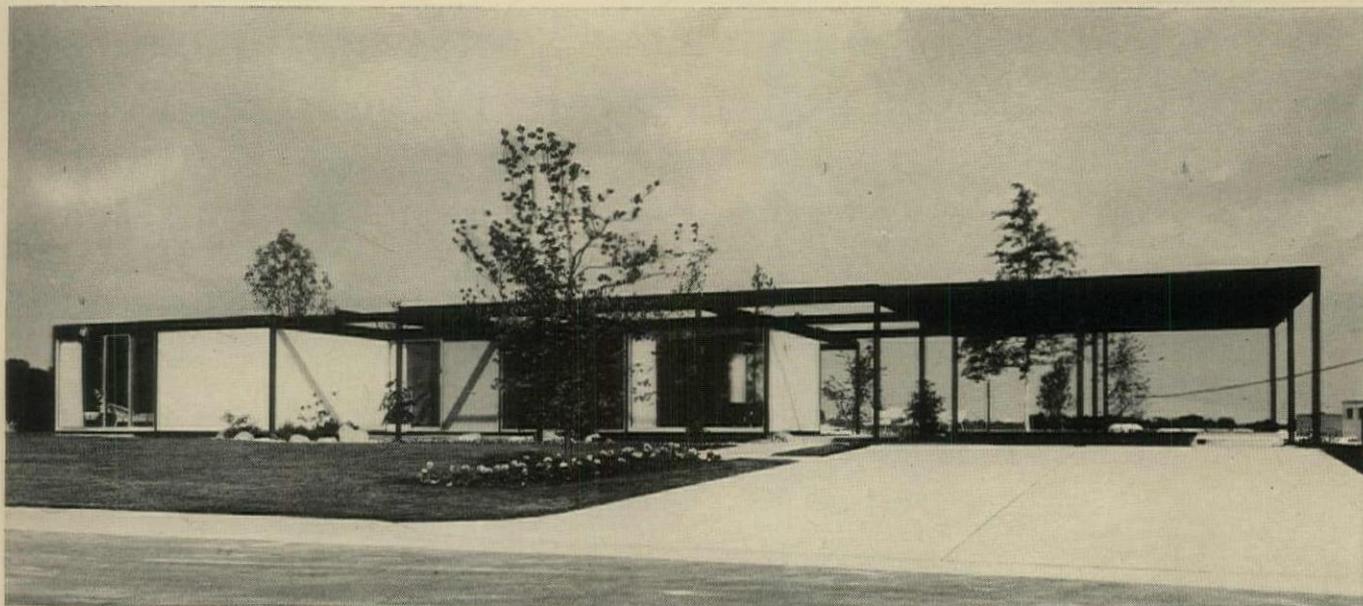
Says Lou Simon: "We opened on Decoration Day and are nearly sold out. Air conditioning is certainly part of the answer. We had to include it as a standard feature because we want our buyers to know they are getting a house with everything a modern house should have. We have a good location, a good reputation, good designs, plenty of equipment built in—and air conditioning completes the picture. And since we introduced air conditioning, several other Westchester builders have also offered it as a standard feature."

St. Louis: In the past five years, Mayer-Raisher-Mayer has sold 1,500 houses—all with central conditioning. And all houses in M-R-M's new 1,100-unit Claymont community will have central systems.

Says Jerry Mayer: "By now, we wouldn't think of offering air conditioning as an option. Buyers here are so accustomed to getting it in our price class—\$20,700 to \$30,950—that we scarcely mention it more than other features. Our sales are going much faster than we expected in the area we are pioneering—because we offer free memberships in a plush new bath-&-tennis club (shown on p 157). But we couldn't omit air conditioning."

Robert Coe, residential sales manager of Union Electric Co, says results of a survey indicate nearly all new St. Louis houses priced at \$25,000-up have central air conditioning, most have it at \$20,000 to \$25,000, but few include it at less than \$20,000. (And he reports that all new multi-family units have air conditioning—15% with central systems.)

Leaders continued on p 178



CONTEMPORARY STYLE is emphasized by the exposed structural steel tube framing and colorful aluminum-clad panels.

This new prefab is designed for 50,000-a-year output

"It will open a new era in homebuilding," says Jerome Kaufman, president of Alside Homes Corp, which is starting a 300,000 sq ft plant in Akron to produce the house. Production is planned to begin in the spring, reach a 200-house-a-day rate by late 1962.

Alside's plan calls for three major breakthroughs:

1. A sales price well below today's market. The prototype 1,512 sq ft house will sell for \$12,000 plus lot and landscaping costs. Included in the price are complete air conditioning, double oven, range top, dishwasher, garbage disposer, washer and dryer, refrigerator and freezer, built-in furniture, and reportedly "a 17% builder profit."

2. The most completely prefabricated house yet offered (with the possible exception of houses erected in a factory and trucked to the site in sections). Alside claims "91% of the value of the house" will be provided by the factory.

Wall panels will be made of aluminum bonded to a foamed polystyrene core, prefinished inside and out. Package will include floor and roof panels, ceilings, sliding door panels, interior partitions, wiring, plumbing, vinyl asbestos floors, complete kitchen, bathroom components, lighting fixtures, bedroom chests, bookcases, and entertainment center.

3. The first plant specifically designed to produce aluminum houses: developed from Alside's experience as a major producer of siding and home products (Alside is Reynolds Metals' biggest customer for aluminum sheet). The plant will have entirely new systems for processing aluminum panels and foamed insulation and adhesives.

The house goes together like a set of blocks

It is designed around a cubic module 12'x14'x8'. Each box is framed with steel posts and beams into which the

prefabbed floor and roof panels fit. Walls and partitions are nonbearing aluminum and foam sandwiches. House rests on concrete piers over a crawl space but can be erected over a basement. Exterior panels are isolated from the steel frame by 3/4" plywood strips. House can be erected by four men in 48 hours.

There are no windows in the accepted sense; floor to ceiling fixed or sliding insulated glass supplies all daylight. Solid panels will come in 41 different colors. All doors—including closet doors—are ceiling height. Storage space is far in excess of FHA minimum requirements.

The second model, to be introduced soon, will have two-bedrooms, one-bath, and about 1,000 sq ft. It will sell for \$6,900 plus lot, according to Kaufman, is aimed at the vacation-house market. Other houses on the drawing board include a split-level and a two-story.

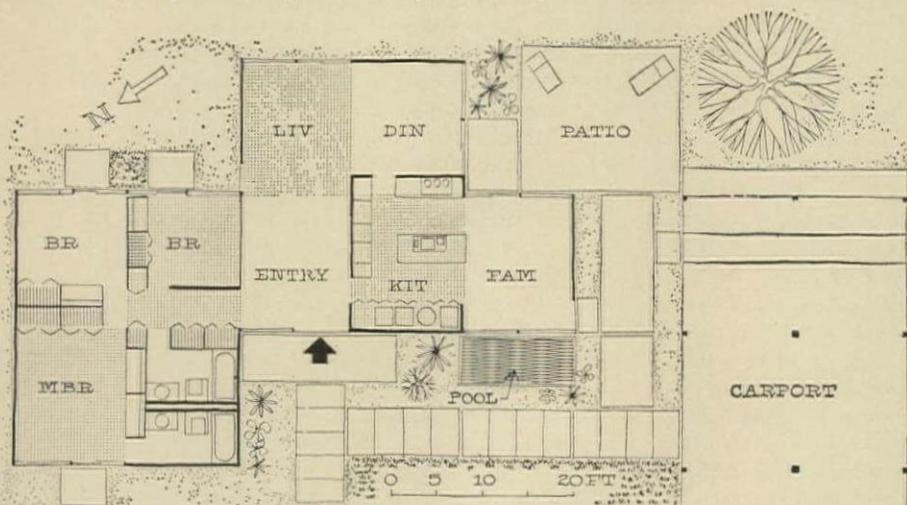
Distribution will be through franchised dealers—still to be chosen—and erection will be by local trades.

First reactions from local builder were enthusiastic

The half-dozen Akron builders interviewed by H&H strongly endorsed the house. None had ever built either prefabs or contemporary houses but all were anxious to become dealers. "At the price," said one, "it's a great buy." Several thought it would still be a good buy at \$2,000 to \$3,000 more.

Only one out-of-town builder was cautious: "At \$15,000 to \$16,000 it's a buy, but if it has to sell for more, it's not. Quite a few builders are offering houses at \$10 a sq ft. Levitt has a 1,550 sq ft air conditioned house for \$15,500. So I'll wait and see."

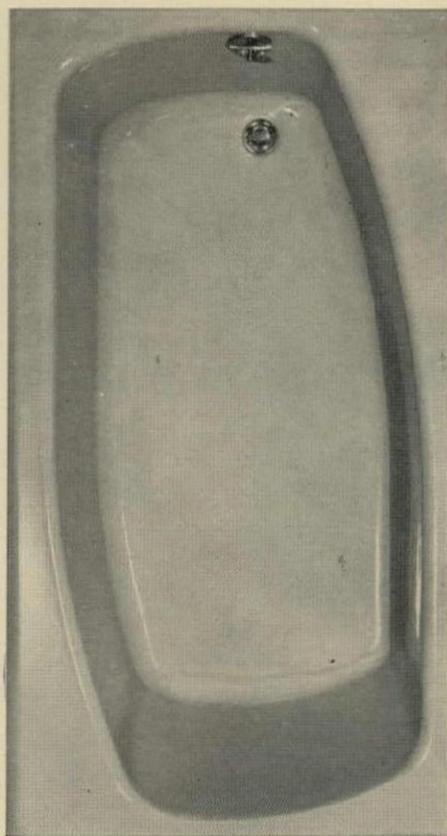
Leaders continued on p 180



MODULAR PLAN is made up of seven boxes. Houses can be made larger or smaller in

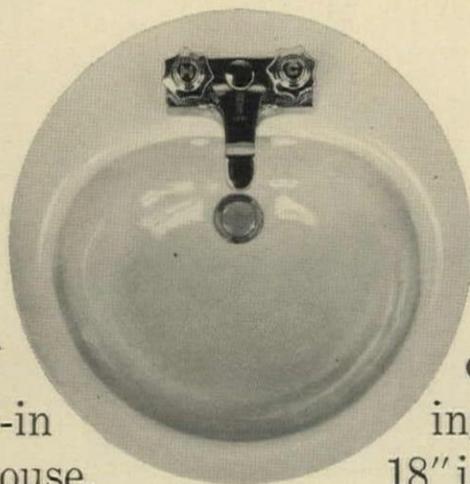
many arrangements, but only in the 12'x14' units indicated by shading on plan.

NEW 5½' CONTOUR BATHTUB has the power to stop prospects. It features the exciting off-center design of the popular 5' recessed and corner Contour. This first new bathtub shape in 25 years has extra space where needed;



corner ledges that can be used as toiletry shelves or a seat; luxurious 5½' length for extra bathing comfort and convenience. The competitively priced Contour is of durable enameled cast iron in white and six colors.

PROSPECT PLEASERS



NEW CIRCLYN LAVATORY

is a prospect-pleasing drop-in that is ideal for any price house.

It has been designed to meet the demand for a high-style, yet economical counter-top installation. The built-in fitting ledge provides quick, easy installation of a spread, center-set or single lever faucet. Of durable

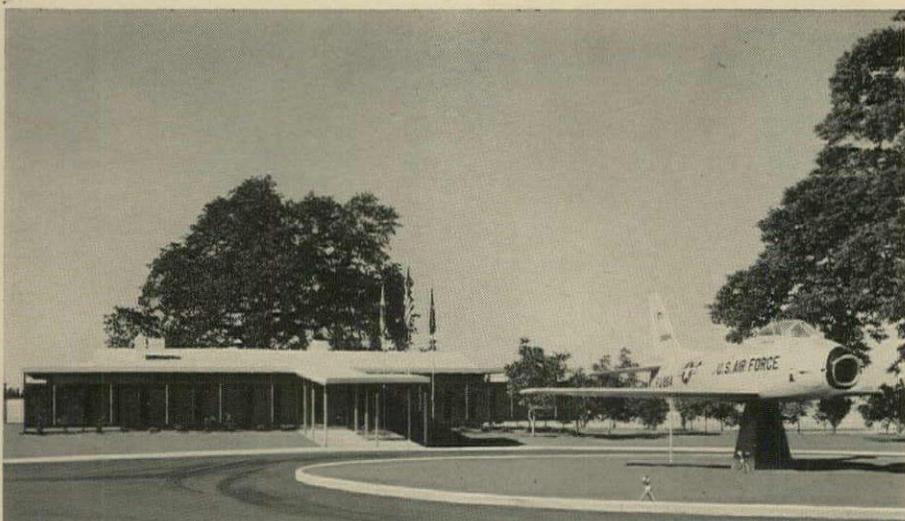
cast iron with a thick coating of enamel, the Circlyn is 18" in diameter with a 5½" deep bowl and front overflow. In six decorator colors and white. See your American-Standard representative for more details or write AMERICAN-STANDARD PLUMBING AND HEATING DIVISION, 40 W. 40th St., N. Y. 18, N. Y.

AMERICAN-Standard and Standard® are trademarks of American Radiator & Standard Sanitary Corporation



AMERICAN-Standard

PLUMBING AND HEATING DIVISION



This—believe it or not—is a retirement city's entrance

The community—symbolized by a Sabre jet—is Sabre City, a 160-acre site near Sacramento, Calif., planned for 1,200 relatively young retired veterans and their families.

The clubhouse shown above and other recreational facilities (swimming pool, fish-stocked lagoon, and putting course) have been built. The first model houses opened last month, when ads broke in military journals.

Says President Jerry Houser: "We are getting hundreds of mail order inquiries and have begun selling the houses, at \$13,800 to \$20,000. We'll sell out our first 466-unit section within a year."

All houses are Gold Medallion homes with built-in electric appliances and waterheaters. Higher-priced houses include heat pumps.

Houser, a Sabre jet flyer before becoming a Californian developer, and his partner, L. L. Rankin, Phoenix developer, started the project after finding that their special market already totals 275,000 veterans who have retired from service after 20 years. Other data show:

1. By 1965, the number of military personnel retiring after 20 or more years of service will double to 444,000.

2. By 1983, the total may be 1,163,000, the Defense Department estimates.

3. The average retirement age of these military people is 45, and the average retiree heads a family with 2.7 children in the teenage bracket.

To help attract buyers, the builders have set up an employment service to help the veterans find jobs in the Sacramento area.

Giant Builder Cortese starts retirement town

Ross Cortese, builder of the 3,500-home Rossmoor community near Long Beach, Calif., last month broke ground for the nation's largest retirement center, at nearby Seal Beach, Calif.

Called Rossmoor Leisure World, it will have 6,750 garden apartments—and buyers of the \$9,750 to \$10,500 units will get free medical service and drugs (but not hospitalization). Minimum age for owners is 52. No physical examination is necessary to qualify. A medical center staffed with ten fulltime doctors and 26 nurses will be ready by the time the first buyers of the one- and two-bedroom units move in, probably in December.

After owners pay off their mortgages, they will pay \$40 or \$45 a month to continue to receive medical, home maintenance, and recreation benefits.

The Gold Medallion all-electric apartments will feature seats in showers, electric outlets 2' above floor, safety night lights, radiant ceiling heat, and halls at least 36" wide.

Community features include a golf course and three clubhouses; hobby centers; a 12½-acre shopping center; a library; churches; a 2,500-seat amphitheater with convertible roof for open-air summer theater; underground wiring; and no steps or stairs anywhere in the 541-acre site (25 miles from Los Angeles).

Cortese says he expects to open other Leisure Worlds near San Francisco, San Diego, and Santa Barbara.

And other retirement news keeps busting out all over:

Last month, 17 builders of Florida retirement centers got a shot in the arm when the Florida Development Commission turned over its RCA Building display rooms in New York City to the builders' exhibits (see p 157). Reportedly, hundreds of sales leads were gained.

And on opposite sides of the US, two former NAHB presidents—California's Nels Severin, '59, and New Jersey's Carl Mitnick, '60—have both come out with models of Douglas Fir Plywood Assn's "Freedom House" for retirees (H&H, Feb and Apr).



Plush closing room puts buyers in a signing mood

It's in Smith Quality Homes' office building in Flint, Mich., and it seems to have a magic influence on buyers. Says Vice President Don Hodgins: "If prospects can't quite make up their minds to sign, our sales manager ushers them into this office and the results are

amazing. It's a bit loud, yet somehow refined and plushy." Furnishings are mainly in soft shades of green; wall-paper squares have a metallic sheen; and in the cabinets (lower left) are a high-fidelity record player and storage for refreshments.

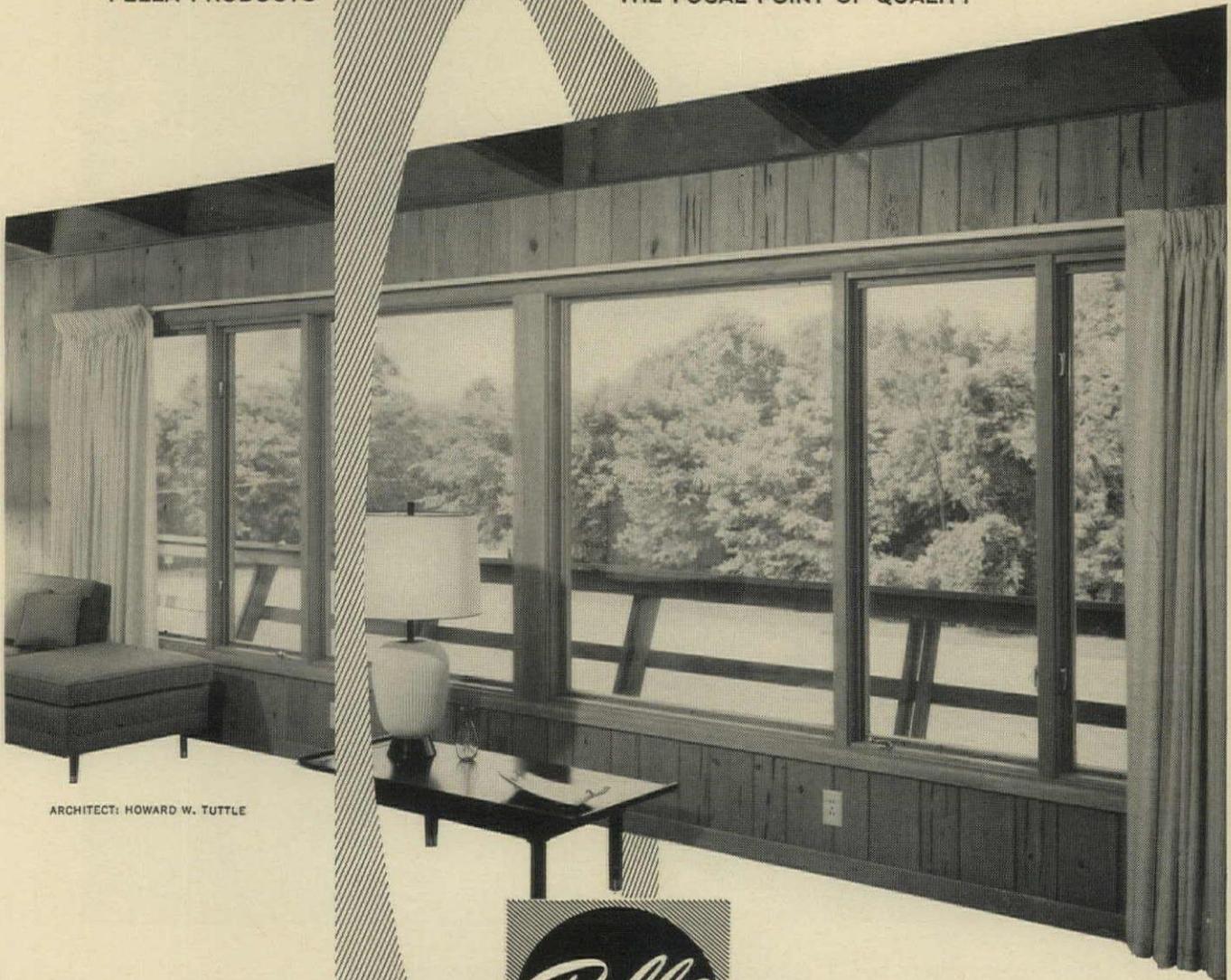
Garage doors clinch sales

Frank Hart of Walker & Lee, the San Francisco realty firm, has found radio-controlled garage doors almost essential in selling houses on hillside lots with steep driveways up or down to the garage. The w&L technique is to wait until the prospect voices concern over having to stop and get out of the car on the steep slope to open the garage door. Then the salesman announces that the garage door is radio-controlled and that the mechanism is included in the price of the house.

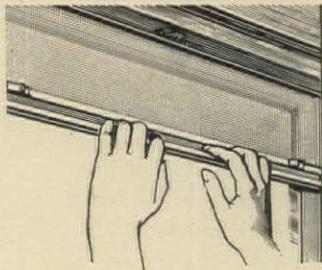
Leaders continued on p 182

PELLA PRODUCTS

THE FOCAL POINT OF QUALITY



ARCHITECT: HOWARD W. TUTTLE



ROLSCREEN®
the inside screen that rolls
down, up and out of sight.



**wood casement
windows**

give homes "talk-about" quality

Home buyers instantly recognize the unique convenience of ROLSCREEN®—the inside screen that rolls down in the spring and up in the fall. The "here's-how-it-works" attraction of ROLSCREEN will continually remind the occupants of your good judgment in installing PELLA WOOD CASEMENT WINDOWS. Inside storm panels are also self-storing. Removable muntin bars available in regular, diamond and horizontal styles. The lasting beauty of genuine Western Pine is fortified by a 16-gauge steel frame surrounding the entire window. For sizes and prices, call the PELLA distributor listed in your classified telephone directory or mail coupon.

— THIS COUPON ANSWERED WITHIN 24 HOURS —

PELLA ALSO MAKES QUALITY WOOD MULTI-PURPOSE
WINDOWS, WOOD FOLDING DOORS AND PARTITIONS,
ROLSCREENS AND WOOD SLIDING GLASS DOORS

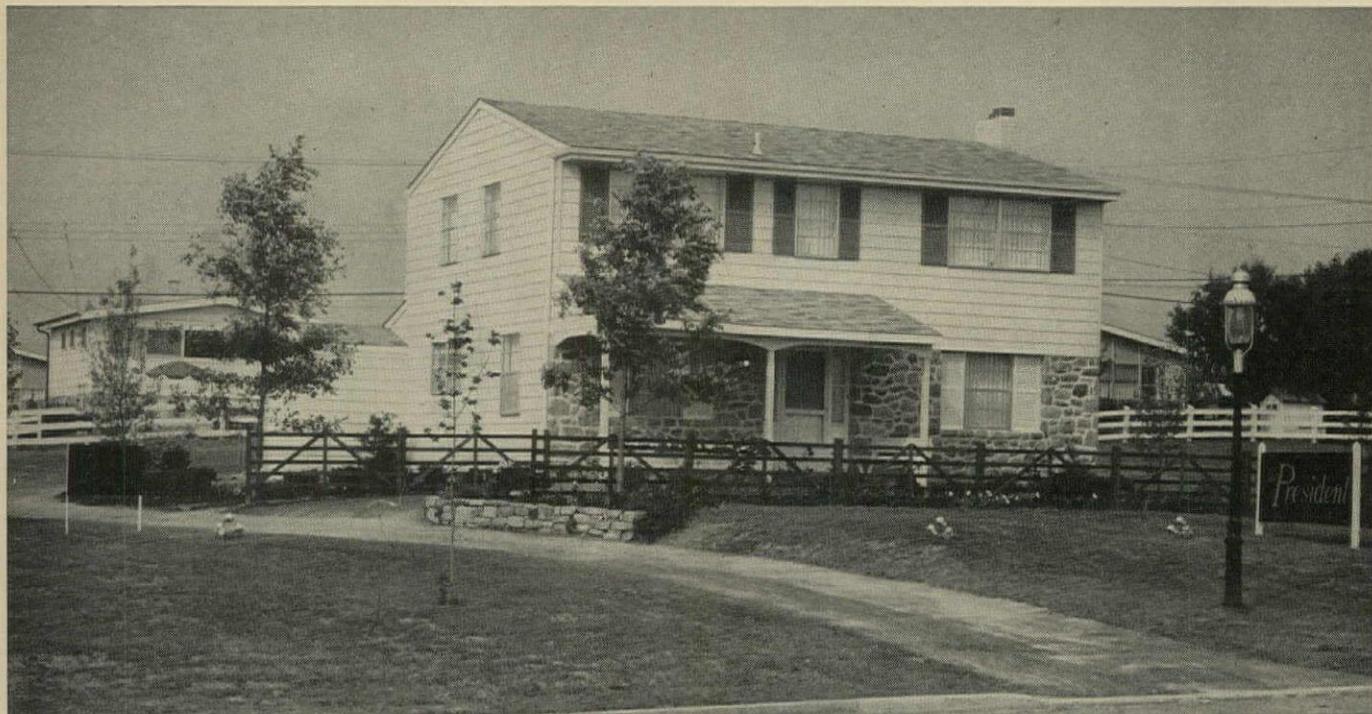
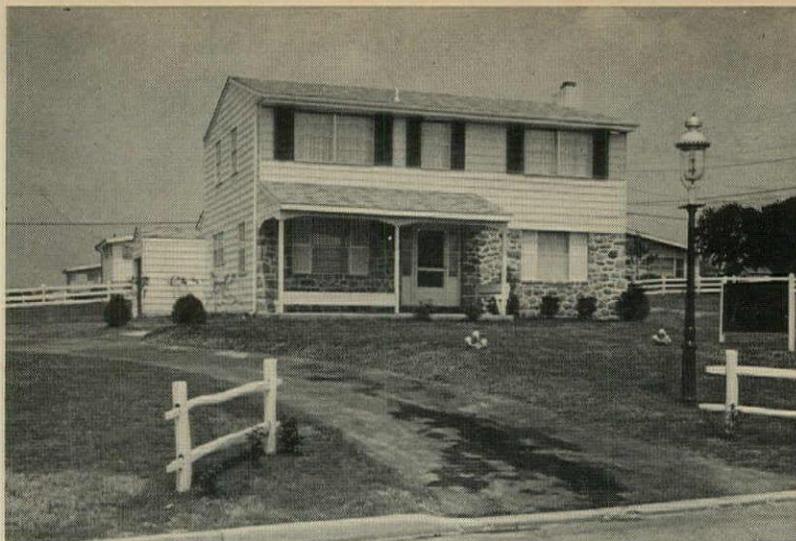
ROLSCREEN COMPANY, Dept. MB-43, Pella, Iowa
Please send illustrated details on PELLA WOOD CASEMENT WINDOWS
with the exclusive Rolscreen feature.

NAME _____
FIRM NAME _____
ADDRESS _____
CITY & ZONE _____ STATE _____

What the leaders are doing

starts on page 171

A few shrubs can dress up your houses, but . . .



. . . A lot of landscaping will pay off in many more sales

So reports Builder Sidney Altman after one of his Bala Cynwyd, Pa. models was re-landscaped by Carlton B. Lees, Pennsylvania Horticultural Society director. Lees, nationally known in his field, will also give monthly lectures to Altman's buyers and prospects.

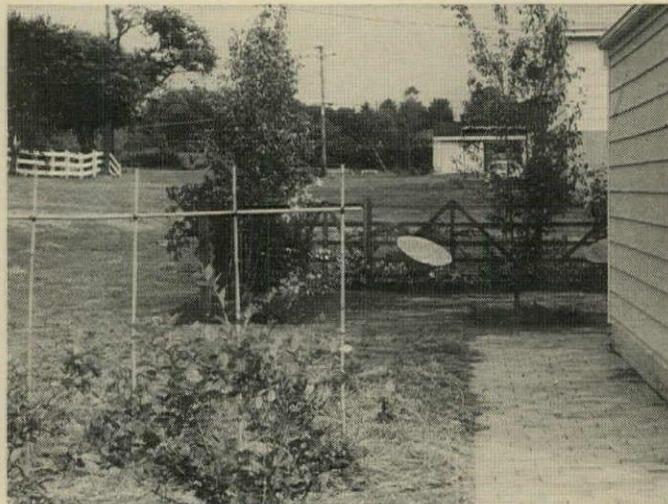
Says Altman: "This landscaping experiment cost us \$5,000, and is well

worth it. It attracted thousands of garden lovers who had not thought of buying a new house before—and now many are good prospects. All our prospects see how their new houses can have handsome settings—how inside living areas can be extended outdoors—in only a few years of staged landscaping on budgets of about \$1,500."

Even more important, says Altman, is that his buyers are learning how to do good landscaping, "something few buyers can do without the help we're giving them. As time goes on, it will make our neighborhood look better and better." And he adds, "This is the best promotion I have ever used to sell more houses."



FRONT PLANTING was set out from house so those inside can see it.



REAR PLANTING makes outdoor living area and small "salad garden."

Leaders continued on p 184

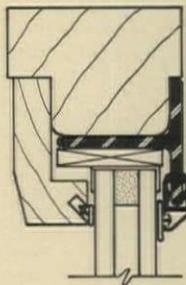


ARCHITECT: HARRY OLLROGGE



wood sliding glass doors

invite good decorating ideas



WELDED STEEL T-SECTION on all 4 sides of the 1 3/4" Ponderosa Pine door panels gives the PELLA SLIDING GLASS DOOR rugged strength and slim lines. NEW GLAZING METHOD utilizes a flexible vinyl "bulb" that assures a positive seal between the glass and frame.

It pays you to remind homebuyers that the WOOD frames of PELLA SLIDING GLASS DOORS can be painted or finished to match indoor-outdoor color schemes. Removable muntins are available in regular or diamond patterns for additional design effects. The natural insulating quality of wood plus stainless steel and wool pile weatherstripping makes these doors completely weathertight—eliminates condensation problems. Specify 1/4" plate, 5/8" or 1" insulating glass. Self-closing screens. Matching transom units available in rectangular or trapezoidal forms, with no extra header needed between door and transom unit. Call the PELLA distributor listed in your classified telephone directory or mail coupon.

THIS COUPON ANSWERED WITHIN 24 HOURS

PELLA ALSO MAKES QUALITY WOOD CASEMENT AND MULTI-PURPOSE WINDOWS, WOOD FOLDING DOORS AND PARTITIONS AND ROLSCREENS

ROLSCREEN COMPANY, Dept. MB-44, Pella, Iowa
Please send full color literature on PELLA WOOD SLIDING GLASS DOORS and name of nearest distributor.

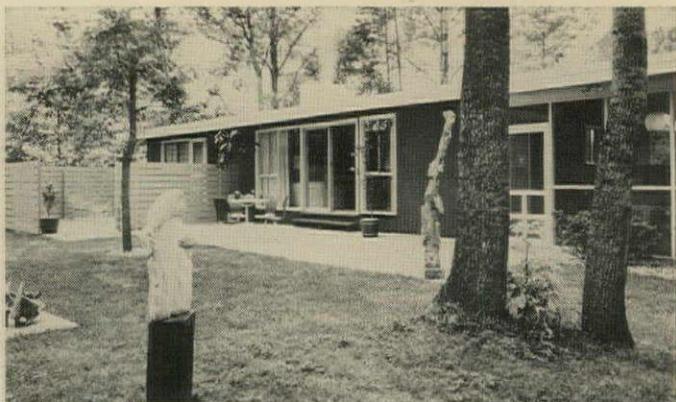
NAME _____

FIRM NAME _____

ADDRESS _____

CITY & ZONE _____

STATE _____



Here's an exciting way to furnish a model: turn it into an art gallery

That is what Builder Ken Freeman did in Bethesda, Md. when he opened a new section of his Bradley Park community. He filled his \$42,000 contemporary model with paintings and sculpture by 17 top Washington-area artists.

Says Freeman: "Contemporary design makes much more sense to prospects when they see how warm the house can look with the paintings and sculpture inside and on the terrace. Meda Sokolova-Mladek, who chose the works

and decorated the house, found these pieces made furnishing it much easier. And I have certainly found this method of furnishing brings us tremendous amounts of publicity and the right kind of prospective buyers."



You can get crowds like this if you plan months ahead

New Haven, Conn. Builder James Canna is sure of it, now that a year of careful planning has paid off with this big crowd on opening day (July 16) and 45 sales the first week. The \$15,990-to-\$21,500, all-electric Gold Medallion houses include electric heat

and hot water. To make the most of these features, Canna worked with General Electric, its local appliance dealer, and others all last winter and spring. Result: 17 publicity stories in local media, well planned advertising—and a sales success.

Are there new opportunities in tradition-bound markets?

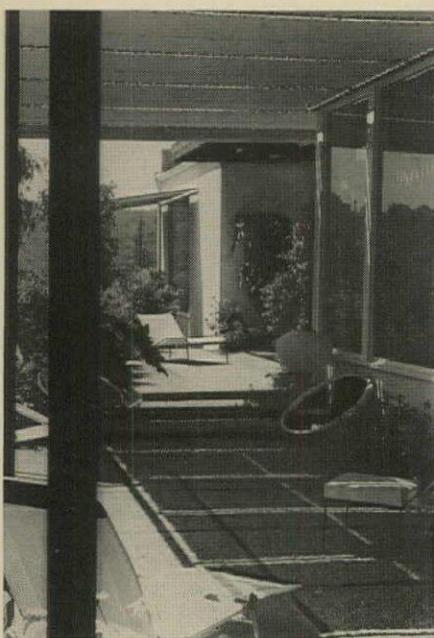
Apparently some "supermarket" builders think so. Three more (making a total of five) have moved into Cincinnati. They will sell from big developments, try to revise Cincinnati's custom buying habits.

The newcomers: Jewel Homes of Columbus; R. H. Bowers Co and Charles Huber's Concept Development Co, both of Dayton. Already building in Cincinnati are two other Dayton companies, Heritage Builders and Don Huber's Huber Homes.

In the conservative Cincinnati area, large developments are rare. There are a few local 100-house-a-year builders but they build them in several neighborhoods. Most builders operate on a semi-custom basis, sticking to this simple formula: give the buyer what he asks for. What the buyer has asked for is a square brick house with plastered walls and a basement.

Local builders doubt that the newcomers will change market attitudes. Said one: "They'll set up for a high volume, then find they can't get it here the way they can elsewhere." Another points out that big builders who moved in before have not done well.

By early August, the three builders who opened this summer—all in Developer Joe Kanter's 3,400-acre Forest Park community—claimed "good" sales (23 for Jewel at \$15,500 to \$19,000 in three weeks, 28 for Concept at \$16,500 to \$21,900 in six weeks, 19 for Bowers at \$19,000 to \$25,000 in five weeks). Bud Kinner, vice president of Heritage, which has sold 400 houses in two years, says: "We expect to sell 250 more in a year. This is virtually an untapped market. People here are just not subdivision conscious yet." And Don Huber has opened a new tract where he expects to sell 400 houses this year. /END



Look at these original shadow patterns on adjoining patios

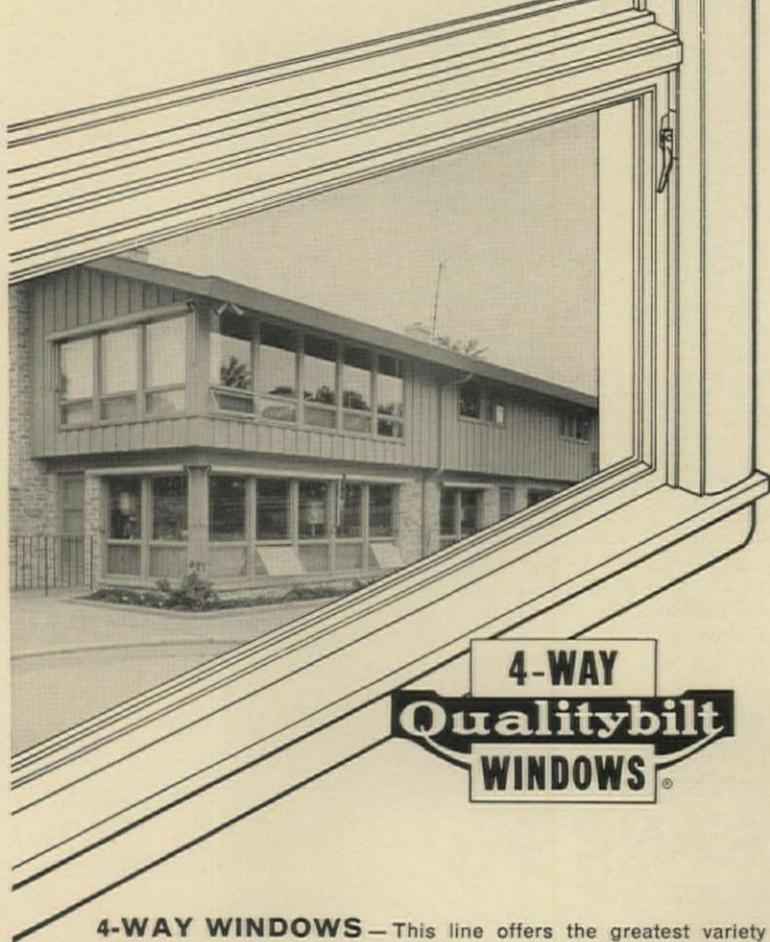
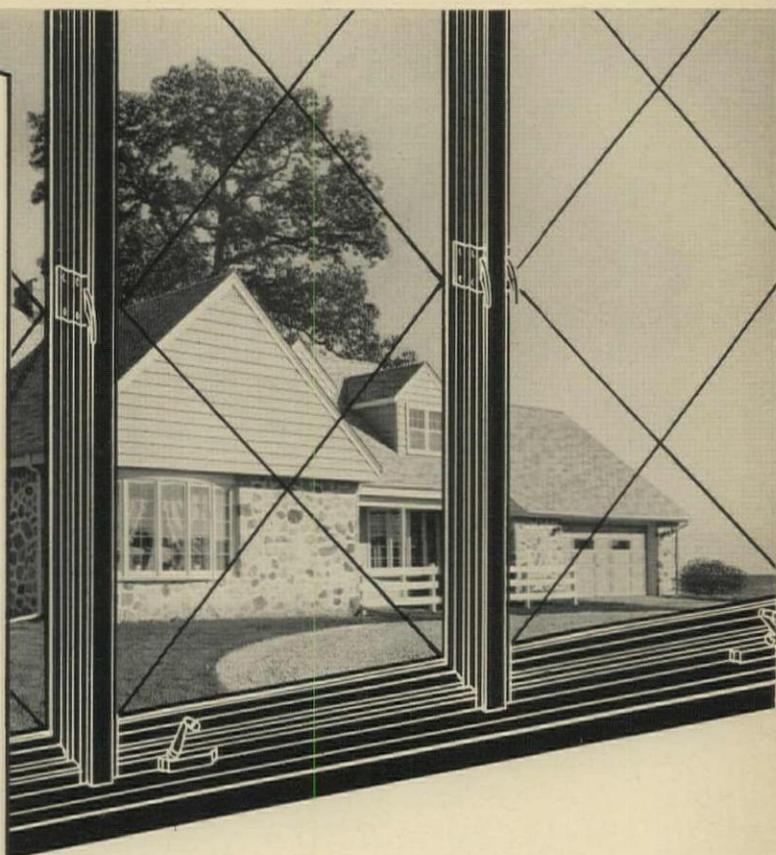
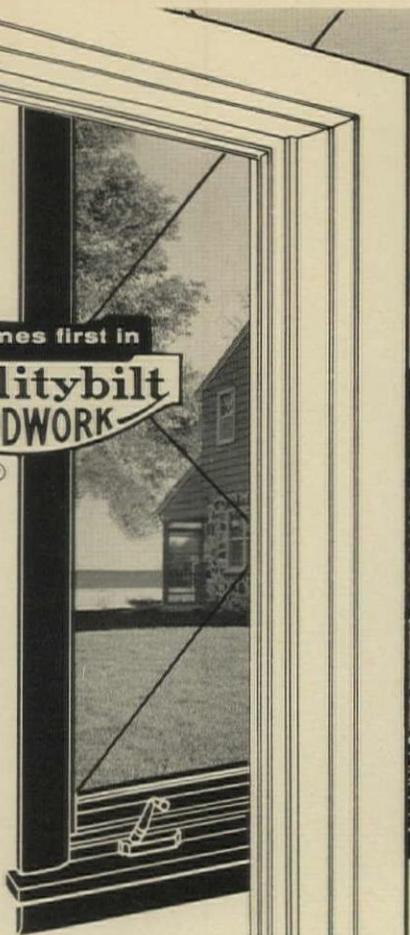
The pattern at left comes from overhead sail-cloth laced to its metal frame, the one at right from the boxed wooden

frame overhead. Raymond E. Page & Assoc achieved both effects in a Beverly Hills, Calif. home.

Quality comes first in
Qualitybilt
 WOODWORK

CASEMENTS

The finest window line available anywhere. Special alloy anodized aluminum weatherstripping, aluminum screens, high quality hardware, wide choice of glazing, extension hinges for inside cleaning, and removable wood inserts for added appeal. *The most complete casement line on the market!*



4-WAY
Qualitybilt
 WINDOWS

4-WAY WINDOWS — This line offers the greatest variety of window treatment. Units can be used separately, or combined for an infinite variety of distinctive effects. Use them as Awning, Hopper, Fixed, or Casements. Wide choice of glazing and hardware to fit any price home. Divided light inserts add to their flexibility! Full 1-3/4" thick sash for added rigidity!

PICK A PLAN — ANY PLAN!

Then make it look best with Qualitybilt Wood Windows

We invite you to compare Qualitybilt windows, feature by feature, with any other window line on the market. We're sure you'll agree that you can't do better quality-wise or price-wise. Then note the completeness of the line! The right style . . . in the right size . . . is there to make yours the best-looking, easiest-selling home on the market. Don't settle for less. Your future plans need the advantages Qualitybilt windows can offer.

FARLEY & LOETSCHER MFG. CO.
 DUBUQUE, IOWA



**Qualitybilt
 Glider**

Economical, good-looking, extremely practical. Removable sash makes cleaning easy. Aluminum screen. Easy operating nylon rollers on aluminum track. The casement look at a double hung price!



AMERICA'S NEWEST ONE-PIECE TOILET THE CRANE AMBASSADOR

This handsome, compact **Ambassador** has the 5 de luxe features customers want most: a tank so low it's almost invisible. Flushing so quiet you can scarcely hear it. Oval-shaped bowl for extra comfort. Neat, trim telescoping seat. Choice of seven pastel colors or sparkling white for a touch

of decorator elegance.

What else has it got? A surface so lustrous it looks like Dresden china. Styling that never goes out of style. Quality construction. The **Ambassador** (like all Crane fixtures) is built to outlast the building it's installed in . . . built with the Crane flair

for precision beyond ordinary standards. It's part of a **complete** Crane quality line that includes every style and every price range to fit every possible need.

See your contractor or architect. Or write Crane Co., Box 780, Johnstown, Pa.

AT THE
HEART
OF HOME AND
INDUSTRY

CRANE

VALVES AND PIPING
ELECTRONIC CONTROLS
PLUMBING
HEATING • AIR CONDITIONING



AMERICA'S NEWEST OFF-THE-FLOOR CLOSET THE CRANE REXMONT

The wall-hung **Rexamont** combines the latest improvements, the best features usually found in floor-mounted closets . . . and adds the advantage of easier cleaning.

What could be more practical? The **Rexamont** really hugs the wall. Slim tank and a round-style bowl saves space. Whirl-

pool flushing works so quietly you can hardly hear it. Teleseat is solid, unbreakable, molded plastic and concealed inside the cover.

The **Rexamont** comes in sparkling white and the seven cheerful pastel colors women love most. Available now in Crane's com-

plete line of plumbing fixtures for every building need.

For more information on these two new closets — or any other Crane plumbing, heating or air conditioning equipment, see your contractor or architect. Or write Crane Co., Box 780, Johnstown, Pennsylvania.

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HEART
OF HOME AND
INDUSTRY

CRANE

VALVES AND PIPING
ELECTRONIC CONTROLS
PLUMBING
HEATING • AIR CONDITIONING

REPUBLIC STEEL KITCHENS

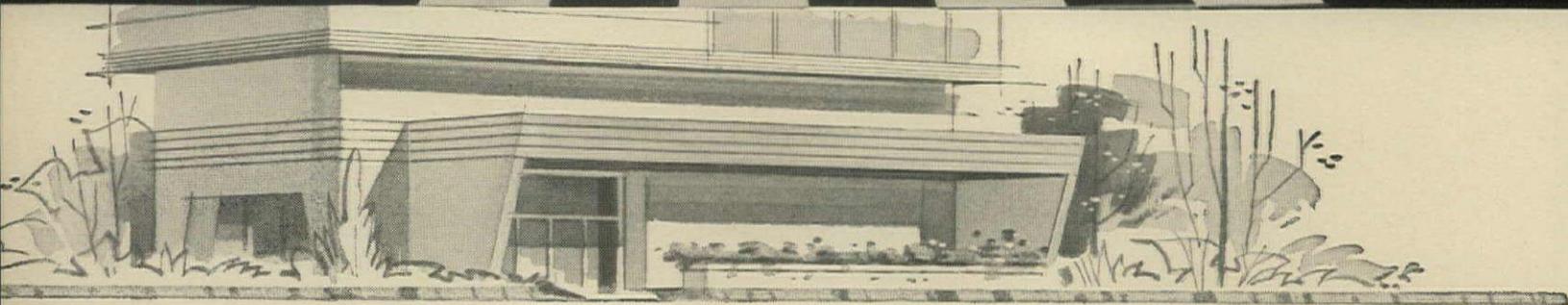
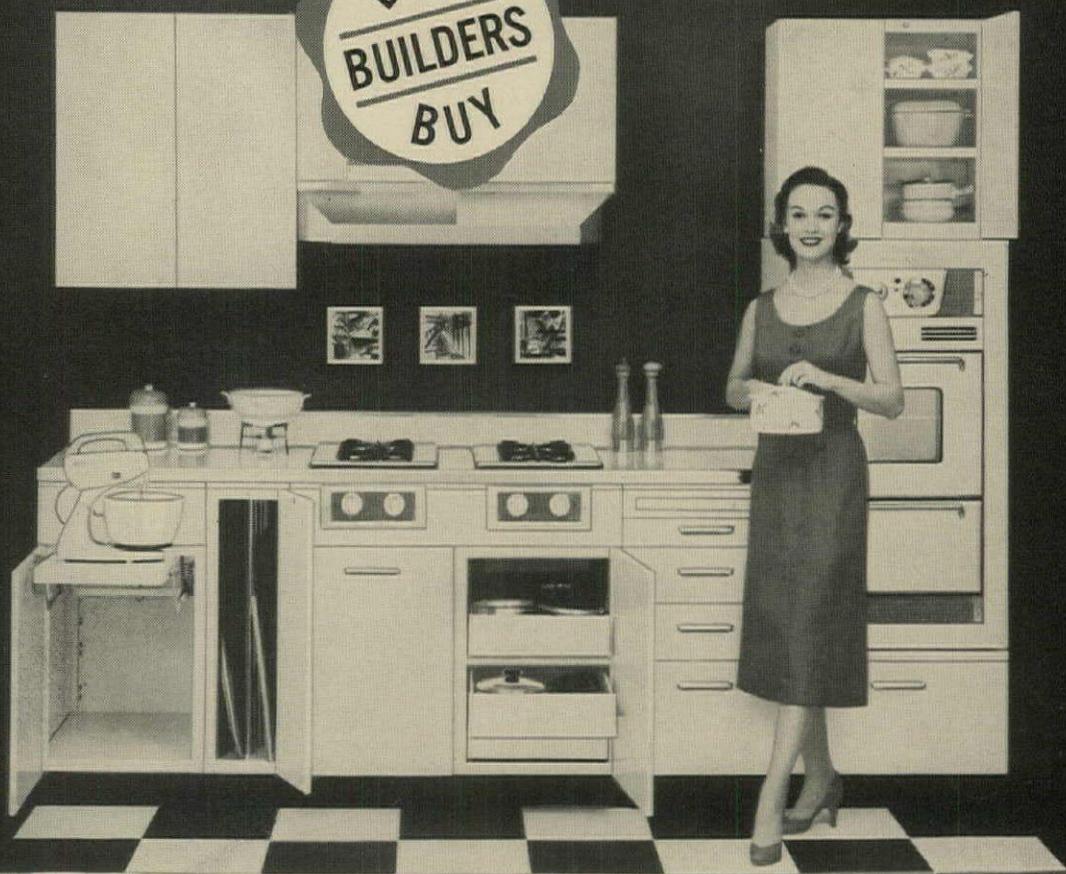
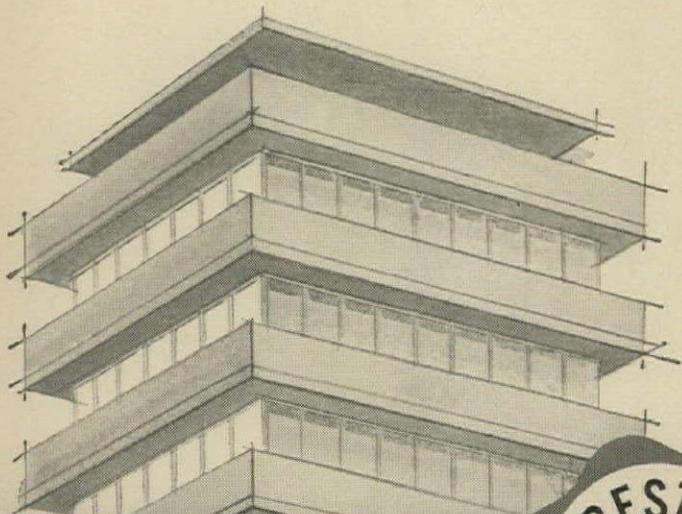
*Best kitchen buy for apartment builders.
Stay new! Maintenance-free! No extra cost!*

Republic Steel Kitchens are a life-of-the-building investment. Durable baked enamel on bonderized steel stays new-looking because it is so easy to clean, so damage resistant. White and three crisp colors win enthusiastic tenant approval. And, owners needn't repaint with each tenant move.

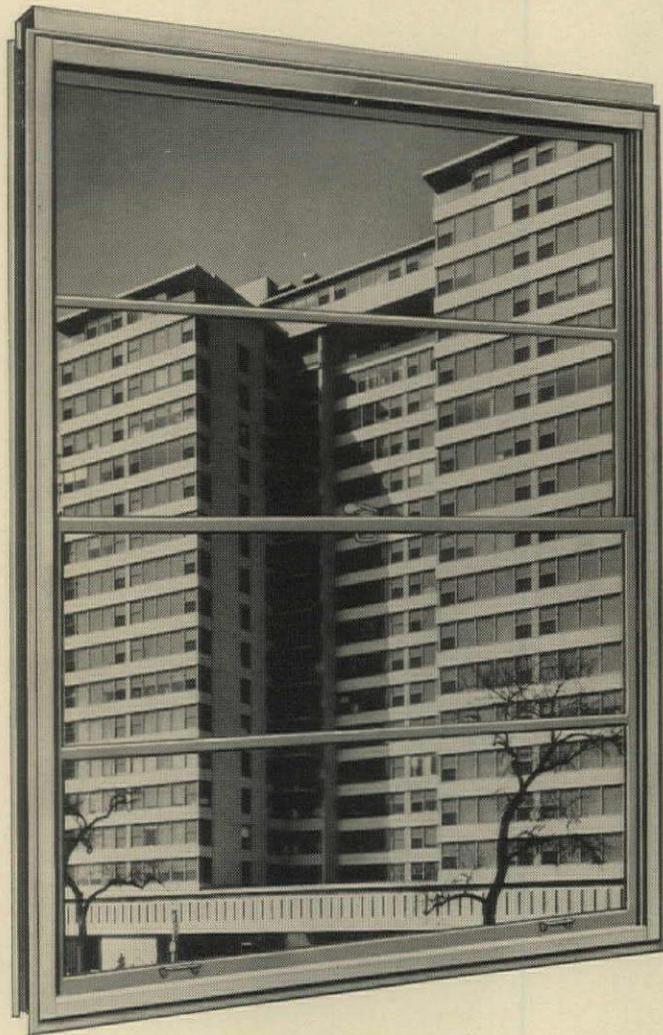
Dimensionally accurate steel cabinets are easiest of all to install. Steel can't warp, swell, or sag. Doors and drawers fit right, operate easily.

Republic offers widest selection of attractive, functional wall and base cabinets, sink centers, cabinets for built-ins, to pack most kitchen value into minimum floor space. Prompt delivery to meet your building schedule.

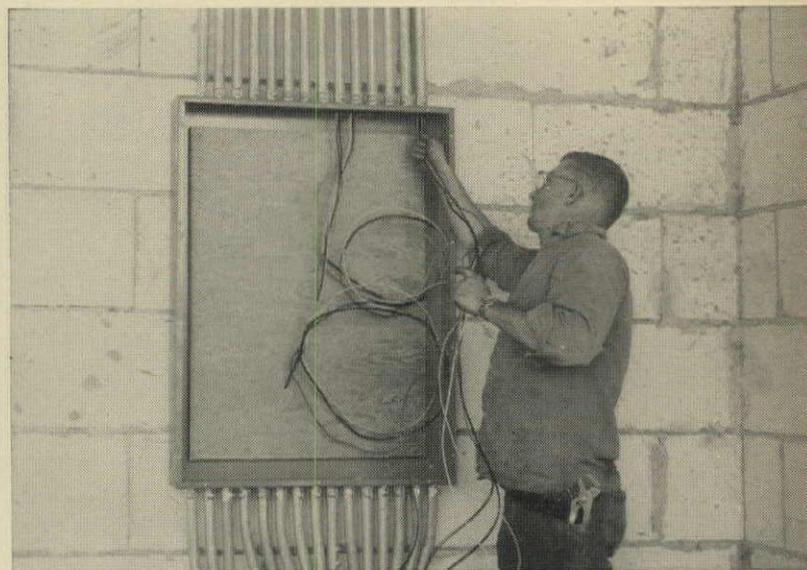
Special! Republic now offers "Traditional"—a handsome vinyl-on-steel cabinet finish with a warm, natural grain pattern. Send coupon for specification sizes.



BEST WINDOW BUY FOR APARTMENT BUILDERS—Truscon Steel Double-Hung Window, Series 138. Bonderized and finished in lasting baked enamel. Stainless steel weather-stripping, stainless steel balance tapes. Weather-tightness makes it ideal for use with air conditioning. Prompt delivery. Look under "windows" in the "Yellow Pages," or send coupon.



BEST DOOR BUY FOR APARTMENT BUILDERS—Truscon Metal Doors and Frames. Money savers. Time savers. Install complete in just fifteen minutes. No cutting, sawing, planing needed. Door is bonderized with baked-on prime coat at factory. Sound-deadened. Prompt delivery from Truscon warehouse. Send coupon.



BEST "HOUSEPOWER" BUY FOR APARTMENT BUILDERS—Republic Electrical Metallic Tubing. Give your building lifetime full housepower by specifying Republic E.M.T. in the next larger size and avoid early electrical obsolescence. You will have a grounded, pull-in, pull-out system in which wire can easily be added or replaced. Installation economies of Republic "INCH-MARKED"® E.M.T. allow all this at no greater cost than ordinary threaded rigid conduit systems. Ask your electrical contractor.



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REPUBLIC STEEL CORPORATION
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|--|---|
| <input type="checkbox"/> Republic Steel Kitchens | <input type="checkbox"/> Hollow Metal Doors |
| <input type="checkbox"/> Traditional Finish | <input type="checkbox"/> Republic E.M.T. |
| <input type="checkbox"/> Truscon Steel Double-Hung Windows | |

Name _____ Title _____

Firm _____

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luxurious towel bar
in sparkling chrome

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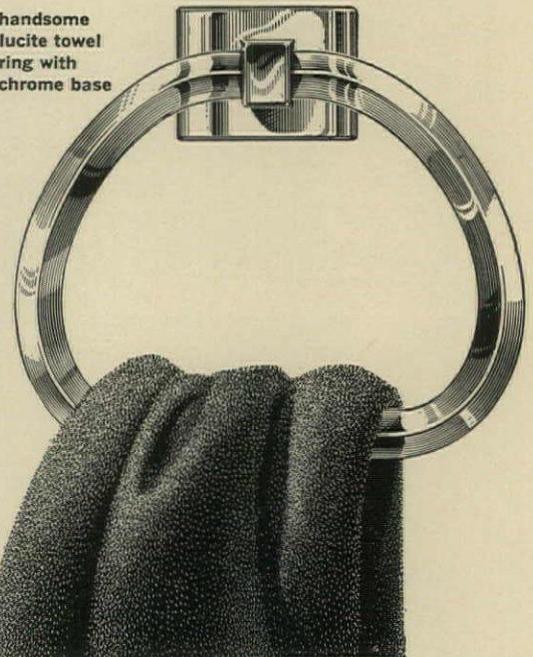
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make the bath...*

The matchless quality of Hall-Mack accessories strikes a tone of elegance and charm that makes your bath one of the most cherished rooms in your home.

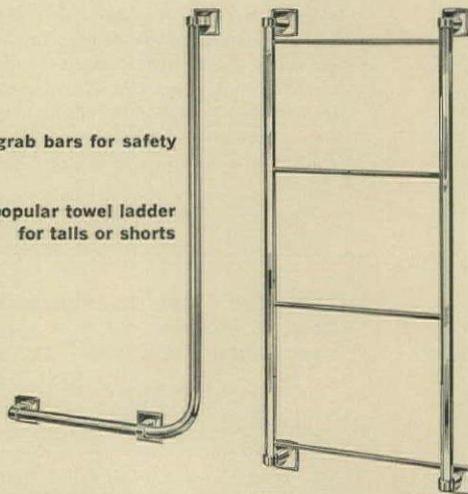
And best of all, there's a Hall-Mack line of bathroom accessories to complement every style and decor... to fit any budget.

handsome
lucite towel
ring with
chrome base



heavy duty grab bars for safety

at right: popular towel ladder
for tall or shorts



Sold by leading plumbing, tile, and hardware dealers everywhere.

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Please send your free color booklet on bathroom planning.

Name _____

PLEASE PRINT

Address _____

City _____ Zone _____ State _____



Ceiling high doors make a wall-length closet, come in colonial half-louvered, full-louvered, and flush styles. Louvers are reinforced to prevent vibration and the hinge system is strengthened for

more flexible installation. Doors come any width, offer snap-in installation once header and sill are in.

Float-Away Door, Atlanta.

For details, check No. 1 on coupon, p 234

Products market is full of new materials for modernization

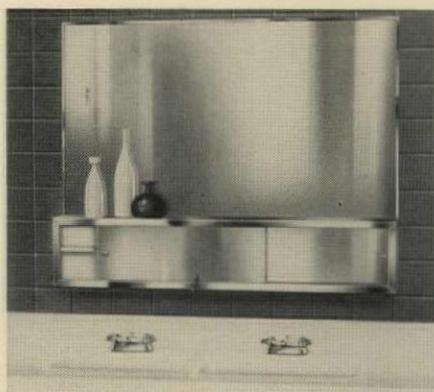
Those on this page are just a sample of the many now current that make remodeling easier and more profitable. On the following pages you will find new cabinets and new furnishings for kitchens (p 190B), new fixtures and built-ins for baths (p 199), new patterns and colors in flooring (p 202), new materials, new sizes, new finishes for exterior and interior walls (p 204), and a variety of new doors, hardware, and heating equipment (p 207 ff).



New sandwich panel consists of two translucent fiberglass-reinforced skins laminated to a 4"x6" grid of plastic fiber strips. Elimination of through metal gives the panel a U value of only .35. Panels are available in stock and custom sizes to 4'x20' and thicknesses of 1/2" to 3". Builder price in large lots is less than \$3 a sq ft.

Architectural Plastics, Eugene, Ore.

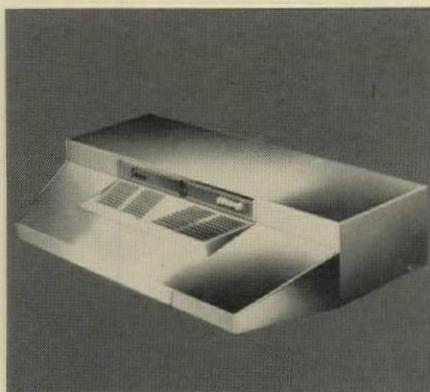
For details, check No. 2 on coupon, p 234



Vanity mirrors in widths to 48" can be surface-mounted and look built-in. Compartment below mirror acts as medicine cabinet and shelf, is also mirror-doored. Frames and metal surfaces are all stainless steel. Mirror doors are 3/16" thick, glide on plastic tracks.

F.H. Lawson Co, Cincinnati.

For details, check No. 3 on coupon, p 234



Ventless range hood for installations where ductwork is impossible is new from Swanson. Hood uses aluminum and charcoal filters, has three-speed impeller fan, fluorescent light. Unit is 21" deep, 27" to 48" wide, comes in stainless steel and seven colors.

Swanson Mfg Co, Owosso, Mich.

For details, check No. 4 on coupon, p 234



Terrazzo pastels, a new vinyl asbestos tile, were used with contrasting separation strips in this floor. New Kentile flooring comes in seven color blends: sunny buff, Piedmont green, primrose, Nassau pink, Alleghany gray, Bahama blue, and Nantucket, a warm beige. Tile come in standard and 1/8" gauge.

Kentile, Brooklyn.



New cabinet line with sculptured fronts is now being introduced by Hamilton Cabinets. The moderately priced line will be available through distributor-to-builder channels. The all-

wood cabinets have a durable fruitwood finish made up of a water-repellent impregnation, hand wiped stains, and a final oven bake. Carved fronts are natural-finished birch, treated to

remain warp-free. Drawers ride on dovetailed oak slides. Over 150 stock sizes are available.

Hamilton Cabinets, Mifflinburg, Pa.

For details, check No. 5 on p 234

For kitchens: new cabinets, new appliances, new built-ins



Provincial styling in white enameled hardwood cabinets is highlighted by black iron knobs and hinges. Other new finishes in Whitehall's custom cabinetry: Italian provincial oak, a soft

white with gold shaded molding; nutmeg oak, a warm brown with white ceramic knobs.

Whitehall Kitchens, East Rockaway, N. Y.

For details, check No. 6 on p 234

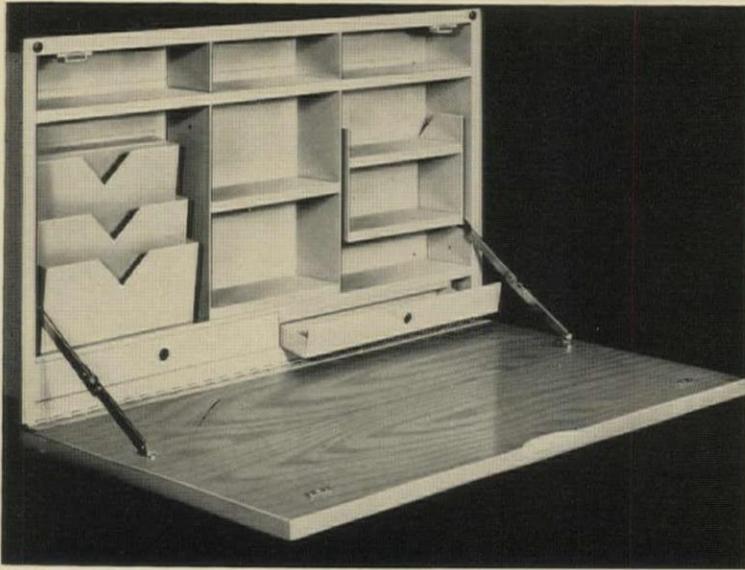


New fruitwood finish in red brick is featured on this new line of cabinets from Kitchen Kompact. The finish takes advantage of the popularity of wood by letting the natural

grain show through but mutes it enough so it does not fight with the modern styling. Cabinets of all types are available.

Kitchen Kompact, Louisville.

For details, check No. 7 on p 234



Hideaway desk is planned for building into a kitchen work center. Metal cabinet can be wall-hung or inset, is 4" deep, 30¼" wide, 16¼" high. Fruitwood-finished drop-down door

folds into wall, is held in place by magnetic catches. Unit has three stationary pockets, seven shelves, two drawers.

Swanson Mfg, Owosso, Mich.
For details, check No. 8 on p 234



Fitted pantry offers specialized storage for household equipment. Unit, 36" wide, 24" deep, 82" high, is concealed by louvered doors, comes with shelves,

pegboard liners, slideout racks and storage containers.

Consider H. Willett Inc, Louisville.
For details, check No. 9 on p 234



Sewing cabinet is one of several feature cabinets offered by Kitchen Maid. Sewing machine table swings out and up to support any standard machine. Other special cabinets: typewriter base, appliance cabinet, linen storage unit, swing-out shelf corner. All Superba cabinets have mar-resistant finish in five wood stains or four enamel colors.

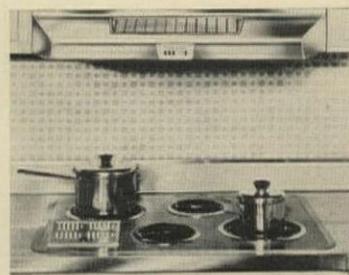
Kitchen Maid, Andrews, Ind.
For details, check No. 13 on p 234



New Ductless hood for low-cost kitchen remodeling uses charcoal and metal filters. Spot-welded steel hood comes in nine colors, sizes from 27" to 48".

Ductless Hood, Manhasset, N. Y.

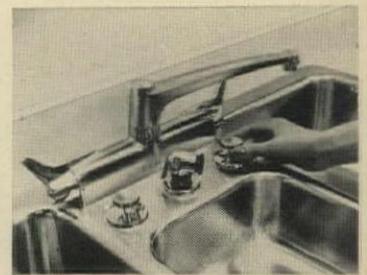
For details, check No. 10 on p 234



No-Duct hood can be used under a 12" deep cabinet or with an adapter over a free-standing range. Exhaust is directed away from cabinets. 24" to 48".

Aubrey Mfg, Union, Ill.

For details, check No. 11 on p 234



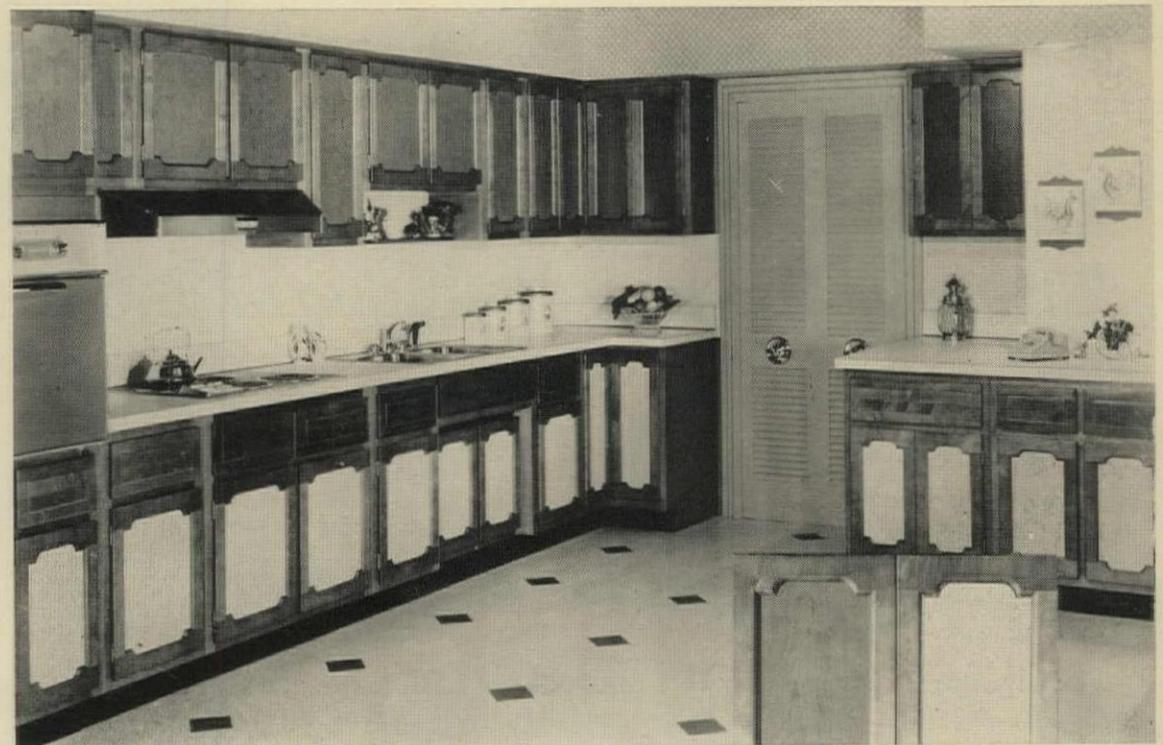
Hand-saving sink in stainless steel has ledge-mounted pop-up drain controls like those found on most lavatories. Each bowl has separate control to plug or open drain.

Elkay Mfg Co, Chicago.

For details, check No. 12 on p 234

Reversible panels in the cabinet fronts of Kemper's New Riviera provincial kitchen line let builder or homeowner change kitchen decor at will. In cabinets shown, lower panels are covered in grass cloth, upper ones are a matching wood grain. Cabinets are supplied fully finished in fruitwood or French walnut.

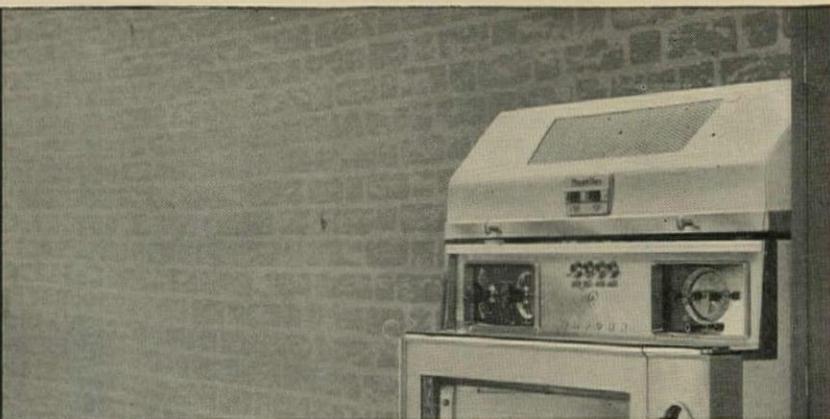
Kemper Bros, Richmond, Ind.
For details, check No. 14 on p 234



New products continued on p 199

GLIDES IN

when not in use



GLIDES OUT

for odor-free cooking and broiling!

New

Nautilus

Glide-O-Matic

No-Duct Hood

Custom Made

for

America's

Newest

Ranges!



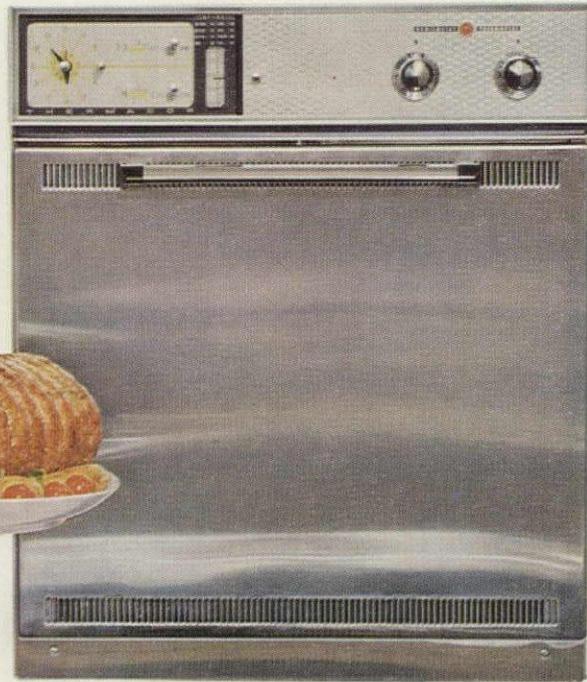
The builder saw it—bought 5,000!

Kitchen plans include new oven-over-range units that look "built-in" without built-in expense? The new GLIDE-O-MATIC can do for you what it's doing for E. Harvey Kayne, builder of the successful new Maryland City, Md., development. He took one look at the GLIDE-O-MATIC and ordered 5,000! Installed over Frigidaire *Flair* ranges they're creating plenty of buyer excitement!

- The **only** no-duct hood made to fit ranges like Tappan "400", Frigidaire *Flair*, Roper *Charm*, Thermador *Lectro-Host*, Westinghouse *Continental*, and others.
- The **only** hood that glides out over **all** burners.
- The **only** combination range hood **and** oven hood.
- Looks "built-in"—easily installed—just 4 screws.
- NO VENTS, NO DUCTS, NO HOLES-IN-THE-WALL.
- Powerful fan—activated charcoal filter—lifetime grease filter—4-button control panel—built-in light.
- In 30" and 40" lengths. Silvertone, White, Stainless Steel, Tappan, Frigidaire and other colors.



For literature and prices write: MAJOR Industries, Inc., 505 North LaSalle Street, Chicago 10, Ill.



SUPERB NEW STYLING WITH CLASSIC QUALITY

THERMADOR

BILT-IN ELECTRIC OVENS

For pleasurable cooking and proud entertaining—choose a Thermador Bilt-in electric oven, in easy-to-clean modern design. Thermador has so much so new!—easy-to-use automatic oven-timer, Temp-Matic meat thermometer, self-starting 3-spit rotisserie for rotary-broiling (a Thermador exclusive), re-designed oven interior with all racks and supports removable—added to Thermador's tradition-of-quality features. Single, Bi-level and Side-by-Side combination models for flameless electric cooking. In Canyon Copper, Desert Pink, Turquoise, Daffodil Yellow, Sugar White or lustrous Lifetime Stainless Steel. Color-matching exhaust hoods and 17 models of Bilt-in electric cooking-tops, too. See your Thermador dealer, or write for full-color catalog



Perfect roasts every time, with Thermador's new Temp-Matic electric meat thermometer!



Thermador's exclusive air-cooled oven door is now removable for easy cleaning!



Seven Leagues Ahead

Originator of the Bilt-in Range
THERMADOR Electrical Mfg. Co. Dept. 458
 Division of Norris-Thermador Corp.
 5119 District Blvd., Los Angeles 22, Calif.

Please send free illustrated literature about Thermador Bilt-in Electric Ranges.

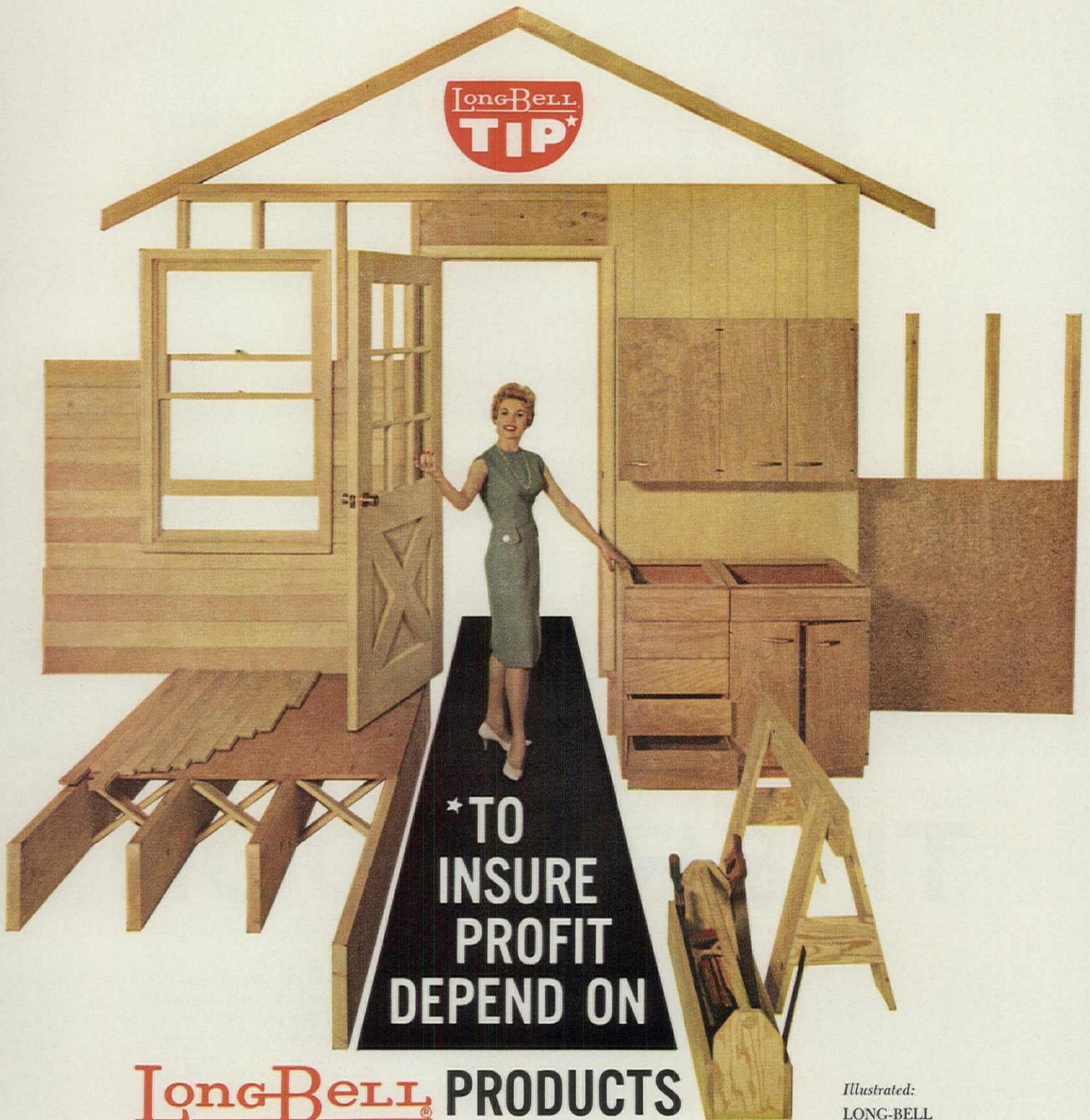
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Popular new Lectro-Host, free-standing or Bilt-in, has double ovens above!



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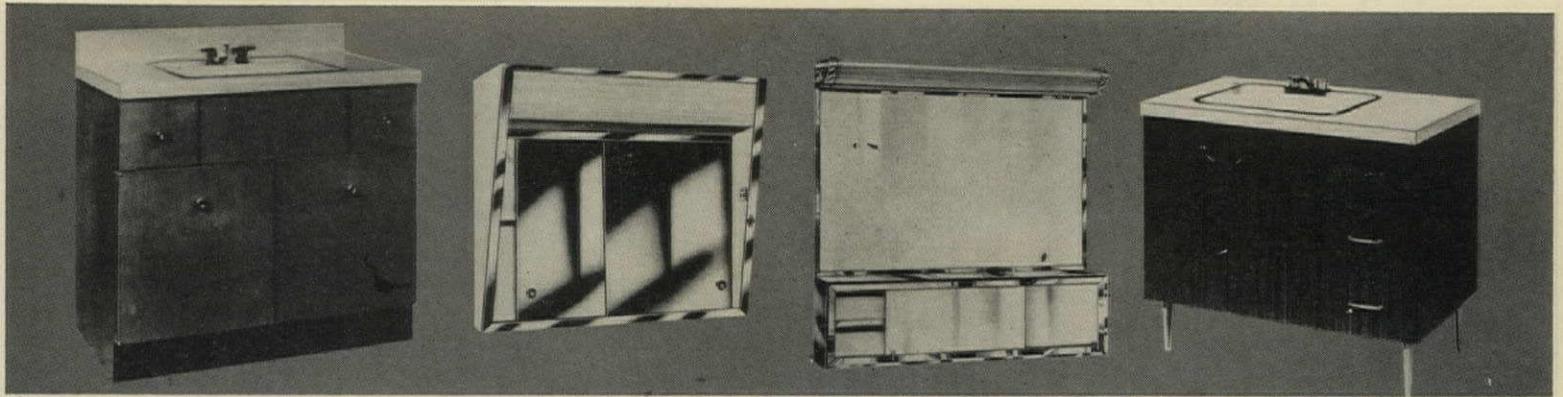
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Siding
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Plywoods
Ven-O-Woods®
Flakewood®
Natural Wood
Kitchen Cabinets



Birch vanity cabinet is 36" wide, has two drawers, storage area, and complete fittings. Door and drawer knobs are pewter, basin has chrome-plated fittings. Plastic top is goldflecked.

Brammer, Davenport, Iowa.
For details, check No. 15 on p 234

Surface-mounted cabinet is tapered to look built in. Plastic canopy diffuses the incandescent lighting. Steel cabinet is Bonderized, chrome trim is triple plated. Doors slide on plastic tracks.

Triangle Products, Chicago.
For details, check No. 16 on p 234

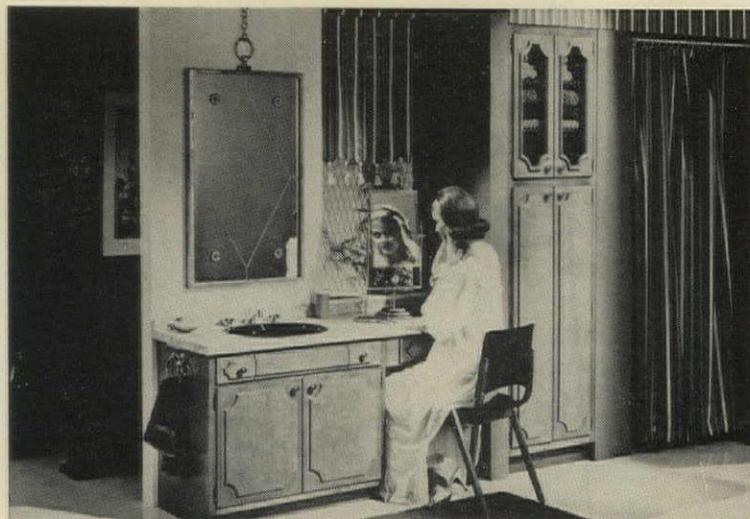
Wall-hung cabinet combines a plate-glass mirror, a handy shelf and vanity cabinet, and a shaded, fluorescent lamp. The stainless-steel framed mirror and cabinet is 24" high; 25", 29", 36" wide.

Standard Steel, Chicago.
For details, check No. 17 on p 234

Plastic-faced vanities feature exterior surfaces of a new low-pressure laminate resistant to moisture and steam. Chromium hinges, chromium pulls, spring-loaded roller catches included.

Curtis Cos, Clinton, Iowa.
For details, check No. 18 on p 234

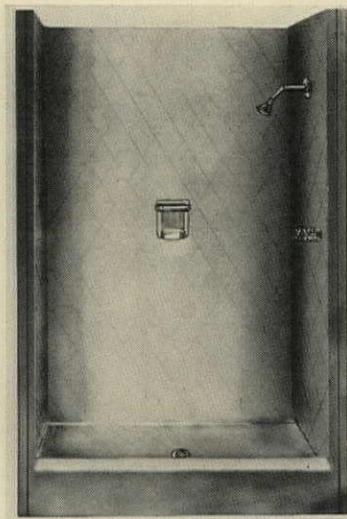
For baths: new cabinets, new fixtures, new fittings



High styled cabinets for bath or bedroom come in spicewood or white enamel; countertops can be marble, tile, or plastic laminate; bowls come in 28 colors.

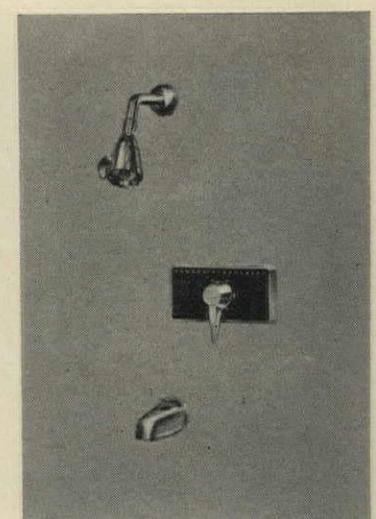
Sliding shelves, deep trays, self-closing drawers, tiltout hampers serve for storage.

I-XL Furniture, Goshen, Ind.
For details, check No. 19 on p 234



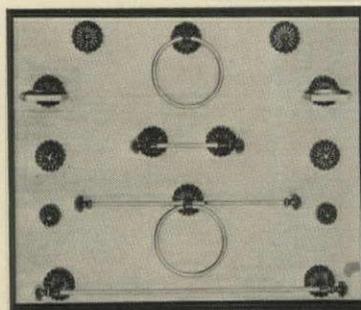
Fiberglass shower stall can be nailed directly to rough framing. Units have no joints, no square corners, are guaranteed leakproof. They need no plaster or drywall back-up.

Superior Shower Door, Los Angeles.
For details, check No. 20 on p 234



Shower fittings from Powers Regulator now include a self cleaning head and a tub spout and diverter with Hydroguard thermostatic control. The Hydroguard holds water temperature within tolerable limits.

Powers Regulator, Skokie, Ill.
For details, check No. 21 on p 234



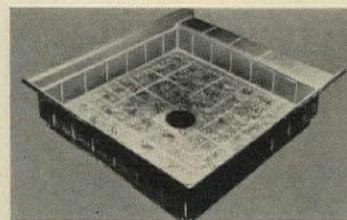
Decorative accessories in shell and rose patterns are cast in heavy brass, finished in satin or polished chrome, brass, or gold; includes all types of bathroom hardware.

Artistic Brass, Los Angeles.
For details, check No. 22 on p 234



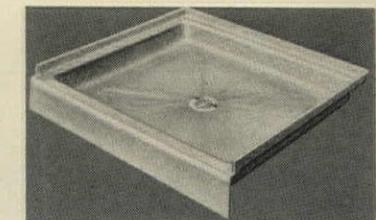
Showerhead line with built-in automatic controls is new from Dole Valve. Automatic valve opens or closes with changing pressure to hold a 3-gpm flow.

Dole Valve, Morton Grove, Ill.
For details, check No. 23 on p 234



Tile-like receptor is molded of reinforced fiberglass. It is lightweight, seamless, self-flashing, goes in place fast. Eight colors and four sizes.

Jayco Fiberglass, Hudson, Mass.
For details, check No. 24 on p 234



Borgranite receptors are nylon and fiberglass reinforced polyester, are hard, nonporous, resistant to corrosion, rot, solvents, etc.

Ingersoll-Humphries, Mansfield, Ohio.
For details, check No. 25 on p 234

New products continued on p 202



PHOTO: WALTER DARAN.

THE CHANGING FACE OF AMERICAN HOUSING: **“Mrs. Smith is lying there**

Our headline came about when famed lighting specialist ABE FEDER used those very words to describe the urgency and importance of this get-together of many of the leading housing professionals who design, appraise, finance, supply, build, and sell in the housing industry.

Mrs. Smith is anyone who will shop for new housing in the superboom year of 1962. And the purpose of this HOUSE & HOME Round Table is to find out how the housing industry can woo Mrs. Smith—with better interior design—into trading up to the bigger and better house she will be able to afford next year.

Principal finding of the Round Table on Interior Design: Mrs. Smith *can* be sold on trading up—in spite of the many things that other industries are also trying to sell her. But... selling Mrs. Smith on putting her money into new and better housing will require a new kind of housing industry teamwork and a new kind of housing industry program for better model houses.



in the middle of the table."

Leading housing professionals are hard at work right now on developing this program for better model houses, and the first progress report will appear in the November issue of HOUSE & HOME.

Progress in the housing industry—progress in design, finance, appraisal, supply, building, and selling—is the big idea behind each of the 39 housing industry Round Tables that HOUSE & HOME has held since 1952.

Said JULIAN ZIMMERMAN when he was FHA Commissioner:

"I think most of us who are in a position to know give HOUSE & HOME credit for most of the progress the housing industry has made in the past ten years.

HOUSE & HOME has brought together all the various housing professionals to develop a unified industry that can now make a concerted attack on its mutual objectives."

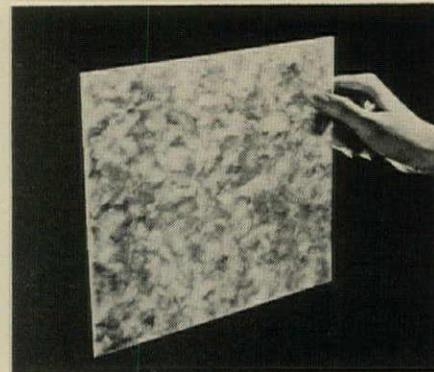
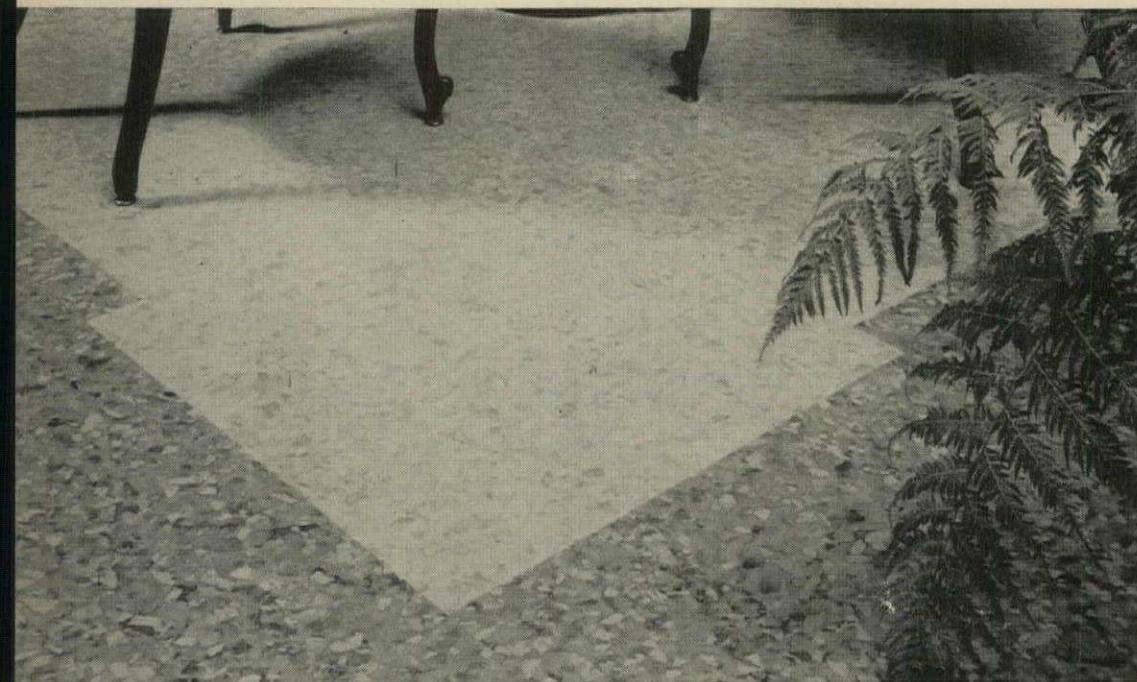
The professionals to whom Mr. Zimmerman refers are the men and women whose help manufacturers will need most if they want to sell their products into new housing or existing housing—to get their products designed in, built in, appraised in, financed in, delivered in, sold in.

So ask yourself these three important questions:

- 1) Will these professionals give you all the help you need to make more sales?
- 2) Do they know enough about your products' quality and sales appeal to want to sell them for you?
- 3) Are you doing all you should be doing to get your selling story across to these men whose help is so important to you?

HOUSE & HOME—and only HOUSE & HOME—is read by almost everybody who could help you make more sales, so HOUSE & HOME is mighty important to your selling.

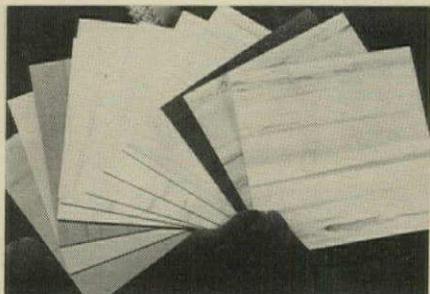
**House
&
Home**
published by TIME INC.



Castilian vinyl, a combination of transparent, translucent, and opaque resins, resembles deep quarried marble, heads 73 new products in Armstrong's 1961 line. Castilian comes in stock 9"x9" and 12"x12" tiles or up to 36"x36" on special order. Other news: a flexible vinyl wall covering, a low-cost counter surfacing, a new linoleum series. Armstrong Cork, Lancaster, Pa.

For details, check No. 26 on coupon, p 234

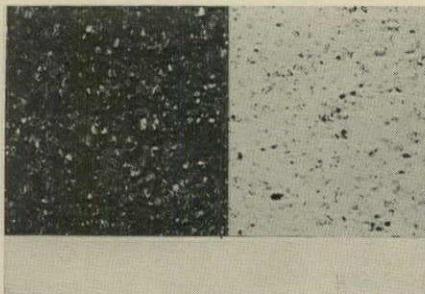
For floors: new materials, new patterns, new colors



"Windswept" patterns are new in Bolta-Floor homogeneous vinyls. Twelve colors—pastel citron, light walnut, sandalwood, pearl gray, eggshell, driftwood, pink, green, and blue mist, and sand, smoke, and golden white—come in 9"x9" tiles in 1/16" gauge.

General Tire, Akron.

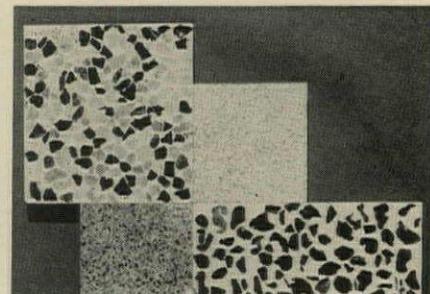
For details, check No. 27 on coupon, p 234



Solid chip vinyl asbestos from Amtico is made in 9"x9"x1/8" tiles. The contrasting flecks (light on dark, dark on light) are distributed throughout the matrix to stand up under long wear. Ten basic colors are available. Retail price: about 40¢ a sq ft.

American Biltrite Rubber, Trenton.

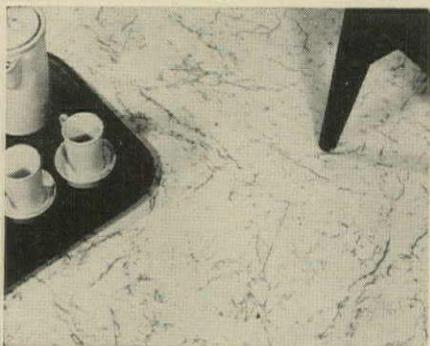
For details, check No. 28 on coupon, p 234



Terrazzo tile so dimensionally true it can be butted is announced by Trevi-Tile. The marble chips are set in a binder pressed to 115 kilos per centimeter. Tile is usable on interior or exterior walls and floors, comes in 8", 12", or 16" squares.

Trevi-Tile, Pittsburgh, Calif.

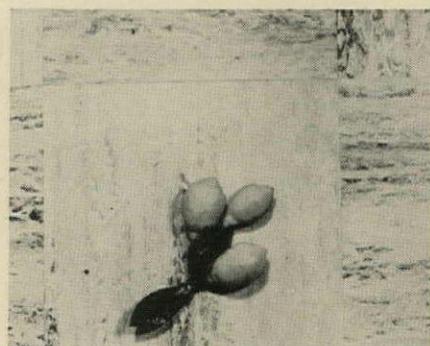
For details, check No. 29 on coupon, p 234



New Goodyear designs in flooring and counter topping were introduced at the summer home furnishings market. Three are shown above. At the left, Capella is a Roman veined marble in deluxe vinyl that comes as a flooring or counter top. Colors are delicate whites,



pinks, and greens with gold traceries. Center is Woodland, a Raymond Loewy design that suggests leaf forms, gives a textural character to hard-surfaced flooring. Colors are chiefly pastels. Pastel marbles are also available in grainings like that at the right. Custom True

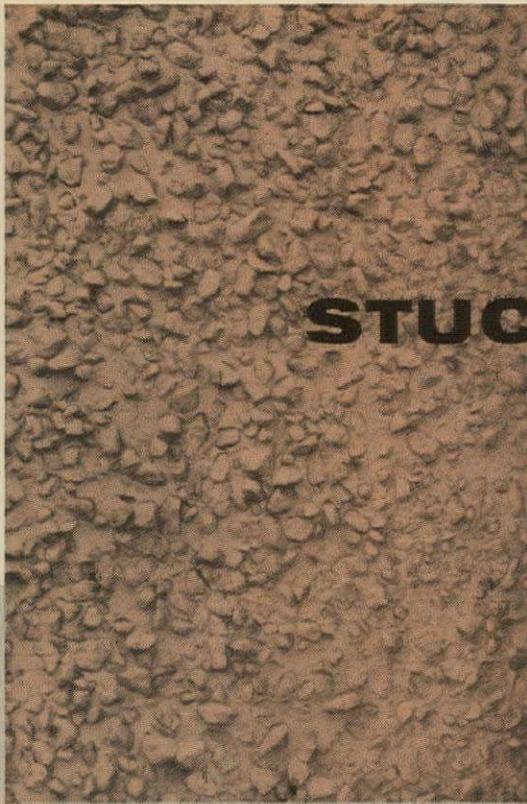


vinyls make low cost suspended floors. Deluxe True vinyls, in 1/16" and 1/8" gauge, are recommended for on grade installations. Both vinyls come in pastel marble patterns.

Goodyear, Akron.

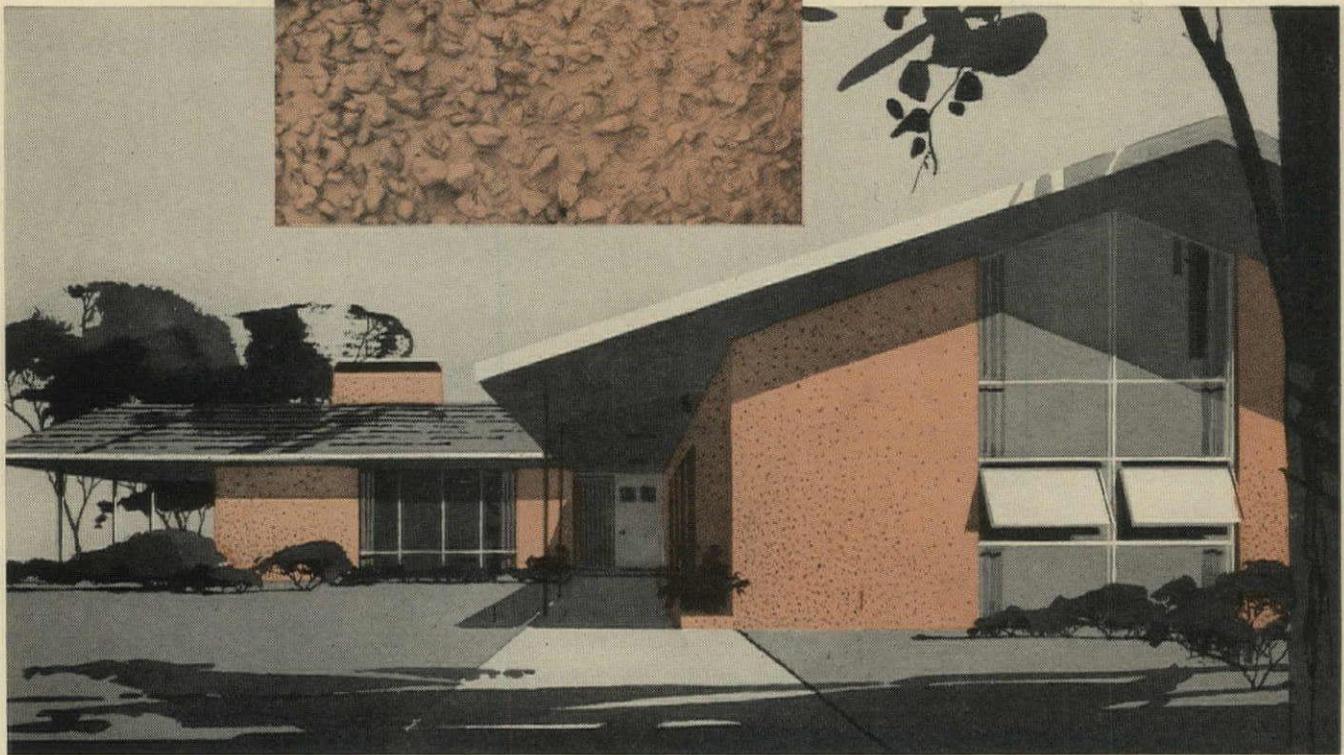
For details, check No. 30 on coupon, p 234

New products continued on p 204



STUCCO

*for patterns
unlimited...*



Modern way to get custom wall effects! Bold and dramatic use of stucco is today's big opportunity for builders. It provides the distinctive, custom touch that makes houses stand out, move fast in the most competitive markets. No other wall material lends itself to so many unusual treatments—through simple variations in standard application methods, using readily available tools. The panel featured above, for example, has an exposed aggregate blown or thrown on the finish coat. Other popular techniques are combing and sculpturing. For houses of every style, white portland cement stucco is the material for modern living.

For the newest in homes . . .

**LIVING
CONCRETE**

PORTLAND CEMENT ASSOCIATION

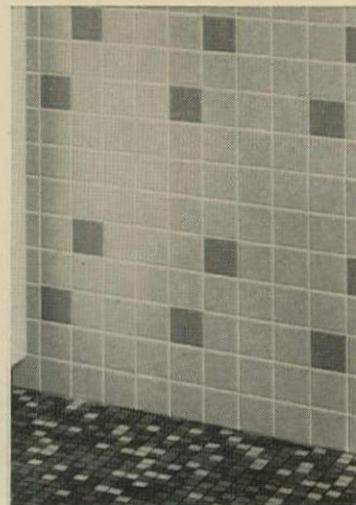
*. . . A national organization to improve and
extend the uses of portland cement and concrete*



Aluminum siding is now being made by Johns-Manville. The 8" clapboard is sold with and without 3/8" backer board. Insulated boards are 10'8", uninsulated 12'6". Line also includes 12" vertical siding and all necessary accessories.
Johns-Manville, New York.
For details, check No. 31 on p 234



Garage wall liner adds storage to garages, storerooms, workshops, etc. Perforated hardboard is 4'x8'x1/4" with 9/32" holes. Sheets are prefinished in neutral driftwood and can be installed directly on studs.
Evans Prods, Cross Bay, Ore.
For details, check No. 32 on p 234

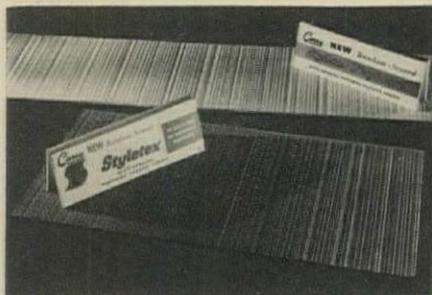


New 3" tile, on a Quickset paper backing, is easier to handle than stock 4 1/4" tile. Romany Spartan's Blended Threes are also thinner (1/4") to prevent sag in thin-bed mortar applications.
US Ceramic Tile, Canton, Ohio.
For details, check No. 33 on p 234

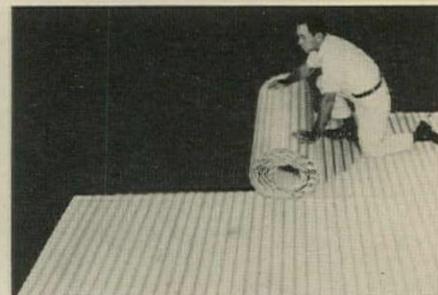
For walls: new boards, new sheets, new sizes



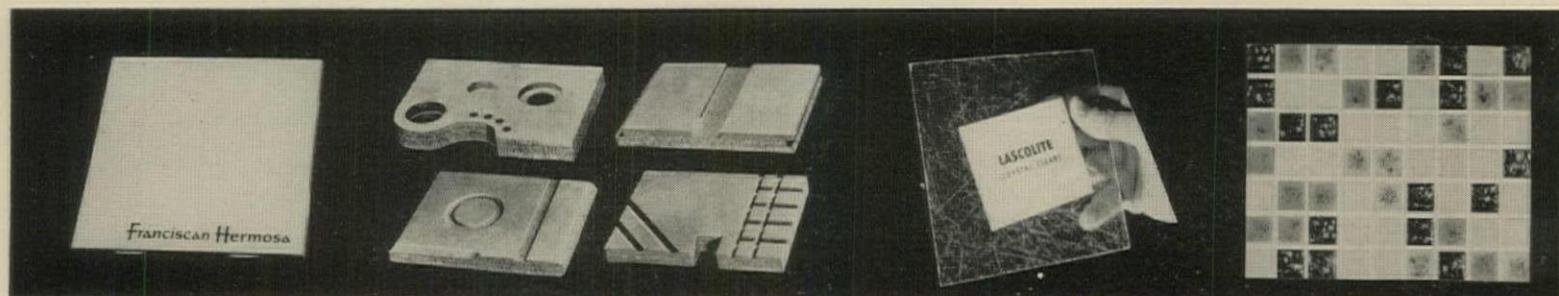
Clapboard-style siding is Gold Bond's latest asbestos-cement board. New 9"x32" size gives 8" exposure. Texture matches other Classic Shake Siding. Acrylic coated finish preserves color, is permanized for dimensional stability.
National Gypsum, Buffalo.
For details, check No. 34 on coupon, p 234



New siding texture, in Carey's Stylex, has random scoring combined with bold vertical striations. It comes in white, pastels, and deeper colors in 12"x24" shingles or 9 1/3"x48" clapboard. Plastic finish will not chip, peel, or fade.
Philip Carey Mfg Co, Cincinnati.
For details, check No. 35 on coupon, p 234



Roll-out plastic can be used as roofing, skylights, fencing, partitions, etc. Continuous lengths eliminate cutting and overlap. Each roll (40"x50') covers 166 sq ft. Corrugations match 2 1/2" pitch of roof and siding materials.
Auburn Plastics, Chicago.
For details, check No. 36 on coupon, p 234



Signature tiles help spell out the quality in a house when Gladding McBean materials are used. The tile with discreet gold or black lettering is inconspicuously set in each job.
Gladding, McBean & Co, Los Angeles.
For details, check No. 37 on p 234

Machinable hardboard, called Lami-board, comes in five thicknesses ranging from 1/2" to 1 1/4" in stock 4'x8' sheets. Sheets of three to five plies can be shaped to any desired contour.
Cascades Plywood, Portland, Ore.
For details, check No. 38 on p 234

Fiberglass glazing is crystal clear, offers higher index of refraction than any other available reinforced plastic. Material comes in sheets or rolls, in 4, 6, and 8 ounce weights.
Lasco Industries, Montebello, Calif.
For details, check No. 39 on p 234

Facing tile in buckshot mosaics is available in the Vico KJA series. As an exterior material the tile is impervious to the elements, simple to install, easy to clean and maintain, long lasting.
Amsterdam Corp, New York City.
For details, check No. 40 on p 234

New products continued on p 207

CIRCUIT BREAKERS HELP SELL HOMES

-here's how we help you make the most of this proven fact...

EVERYONE APPRECIATES ELECTRICITY BUT—FEW OF US UNDERSTAND IT!

We take for granted such modern conveniences as electric lights, radio, television, fans, refrigerators, water heaters, washing machines, dryers, ironers, electric ranges and kitchen appliances. We seldom consider how electric current comes into our house and what is required to make it a safe and reliable servant.

Electric current flows through wires, just as water flows through pipes. If pipes are too small, you can't draw water in your kitchen and in your bath at the same time. If wires are too small, you can't possibly get the full benefit of your electrical equipment. When you overload the wires with too many appliances, either they won't operate properly or they won't operate at all. Furthermore, repeated overloading can destroy insulation and produce a real fire hazard. That is why adequate wiring should be built into the house.

Be sure there is adequate wiring in your new home. Be sure, too, that you have Square D circuit breakers—for the modern electric circuit protection which eliminates fuses and fuse replacement—forever!



WHEN YOU SEE A HOME WITH SQUARE D CIRCUIT BREAKERS, YOU KNOW THE BUILDER HAS PROVIDED FOR BETTER LIVING—ELECTRICALLY!



Here's why your builder has provided this home with this **PLUS** feature **SQUARE D CIRCUIT BREAKERS**

Because they end, forever, the annoyance and inconvenience of blown fuses. The Square D circuit breaker eliminates fuses completely.

Because they afford safe, shock-proof protection. When a short circuit or dangerous overload occurs, the circuit is cut off automatically. A simple movement of a shock-proof handle restores current. If danger still exists, the breakers keep tripping.

Because Square D circuit breakers bring peace of mind, avoid embarrassing and perhaps serious lapses in electric service. No groping in the dark—replacing blown fuses.

Because they enable you to add new circuits as you need them. Here is another way to protect the resale value of your home by removing the possibility of electrical obsolescence.

There's real **SELL** for your home in this folder—and it's available in quantities without cost

You can put a potent selling feature to work for you by installing Square D's circuit breakers in the homes you build. We'll work with you by supplying quantities of the colorful folder shown above. Its inside spread presents the advantages of electrical living in simple, understandable language. And notice that we'll imprint the entire back page of the folder to your copy specifications!

In addition to this folder, there is an attractive die-cut display card which tells prospects that "this home offers modern circuit breaker protection and convenience." There are jumbo tags, too, which can be used effectively in merchandising other features in the home.

These three items are powerful selling tools for use in model and demonstration homes. If you would like to see them, drop us a line. We'll send you one of each, together with the complete story of **QO**... finest circuit breaker ever built.

Address Square D Company
Mercer Road, Lexington, Kentucky

Here are some of the many other **plus** QUALITY FEATURES which make this home a joy to live in!

We imprint this back cover for you, using copy which you furnish

YOUR SIGNATURE HERE



SQUARE D COMPANY

wherever electricity is distributed and controlled

Plywall.
flair
steps
out front in

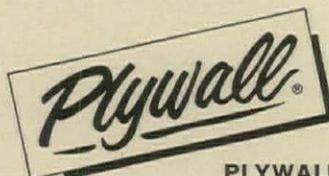
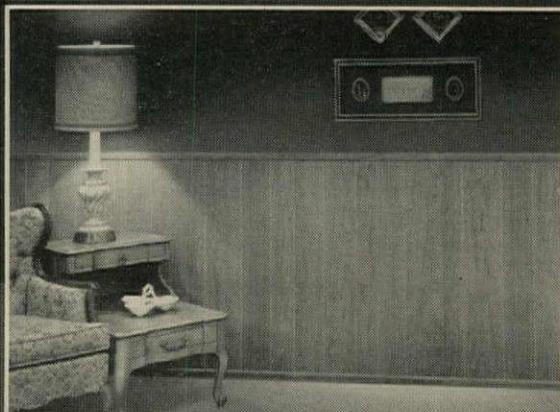
...DEPENDABILITY

... with paneling that lets you offer care-free walls—confidently!



Prefinished—for permanence! Poly-Clad Plywall wood paneling helps provide the combination of quality, beauty and value that home buyers are seeking. And it shows! In the richness of Poly-Clad protected wood-grain finishes that never fade—that resist mars, scuffs, stains—that stay beautiful without bother. In the warmly wonderful influence that wood paneling adds to any room, any home. And Poly-Clad Plywall emphasizes quality with a written guarantee against fading, structural defects and delamination. Now you can put new "sell" in your homes, and cut costs, too. Simple to install. Requires no finishing. Reduces handling problems. Available from your dealer in a selection of 12 beautiful wood-grain finishes, in 4' x 7', 4' x 8' and 4' x 10' 1/4-inch panels, and in 3/4-inch cabinet stock.

Matching moldings—cut costs even more. Prefinished and Poly-Clad protected—in 10 styles and 12 finishes to match Poly-Clad Plywall paneling. Perfect for any wall finish.



Call your dealer or write

PLYWALL PRODUCTS COMPANY, INC.
Fort Wayne, Indiana • Corona, California
A subsidiary of Evans Products Company



Replacement window for old double-hung sash is now available from Rusco. Window is galvanized-steel-framed, bond-erized and enameled in any of 19 baked-on colors. Window is easy to install: old sash and stops are removed, new filler strips installed, then the window is set in place. It is sealed with mastic and the inside trim replaced. The self-locking glass panels are removable from the inside without tools. Felt pile weatherstrip plus a vinyl sill seal make the window seepage-proof and eliminate metal-to-metal contact.

F.C. Russell Co, Pandora, Ohio.

For details, check No. 41 on coupon, p 234

Now, enameled metal windows



White aluminum window from General Bronze is designed with small panes so it will work well in Colonial remodeling or new construction. Alwintite 410 units are single-hung, available in all standard sizes, preglazed. Window frames are extruded aluminum with built-in tracks for self-storing screen and storm sash. Integral fin makes nail-on application easy, built-in stucco stop adapts window to masonry wall. Bottom sash is fully weatherstripped, panes are secured with snap-in glazing bead, sash are removable for cleaning. Sash latch is incorporated in the lift handle.

General Bronze Corp, Garden City, N.Y.

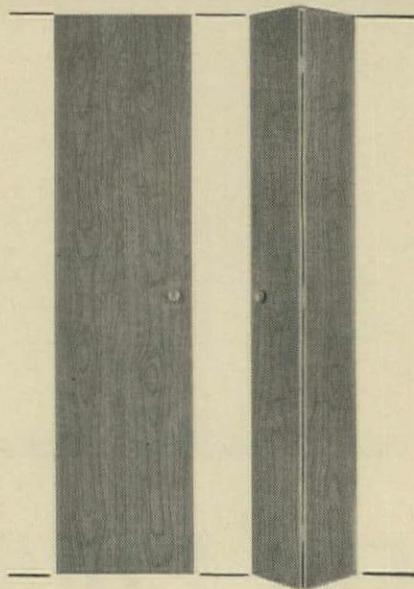
For details, check No. 42 on coupon, p 234

New products continued on p 208

Plywall flair
steps out front in

DESIRABILITY

... with more ways to offer more value—profitably!



Plywall flair adds new emphasis to bi-fold doors—with exceptional beauty, unusual economy. Now you can offer home buyers more quality—in appearance, in construction—and cut costs, too. Plywall bi-fold doors are prefinished, saving you time and money. No finishing, no painting necessary. Simple to install, with top-quality hardware. Rich Rock Maple wood-grain finishes are Poly-Clad protected to resist mars, scuffs, stains. Back-sealed and edge-banded. Standard heights of 6' 8", and 8' for floor-to-ceiling installations, in widths for 4', 5' and 6' openings.

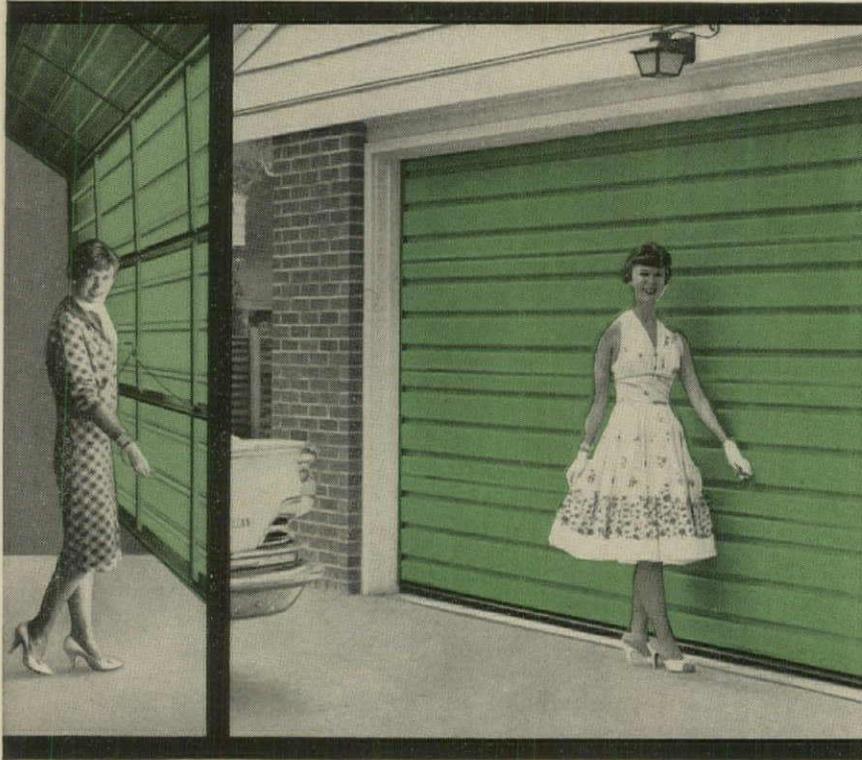


New inspiration for interiors! Plywall's High-Pressure Laminex doors are distinctive, economical. Bold wood-grain finishes—in Rock Maple or English Walnut—complement any decor, lend an inviting influence to any home. Prefinished and Poly-Clad protected for easier handling, lasting beauty. Standard heights and thicknesses, complete range of widths. Match walls and doors! High-Pressure Laminex doors can be ordered in finishes to match Poly-Clad Plywall wood paneling.

Plywall

Call your dealer or write

PLYWALL PRODUCTS COMPANY, INC.
Fort Wayne, Indiana • Corona, California



FILUMA[®] *Fiberglass-Aluminum Garage Doors*

THE LIGHT NEW LOOK IN GARAGE DOORS

LIGHT COMES THROUGH—What a difference Filuma makes! The translucent fiberglass panels transform the darkest garage into cheery light. No windows necessary! Makes the garage a bright place for work or play . . . more room to have fun!



LIGHT WEIGHT STRENGTH, DURABILITY

Filuma weighs one-third as much as wood doors. But it is *strong*. Tempered extruded aluminum frames encase stout reinforced fiberglass panels which are warp-proof, shatter-proof, shrinkproof, weatherproof. Installation is a breeze, the operation, touch easy! And, there's no painting or glazing . . . ever!

NOW! FILUMA IN FIVE COLORS

Filuma, in its modern sculptured design, today graces thousands of America's homes, adding *new* beauty, *new* ease of operation, *new* convenience. And, now Filuma comes in *five smart colors*—white, coral, green, tan, and yellow. Which color do you want?

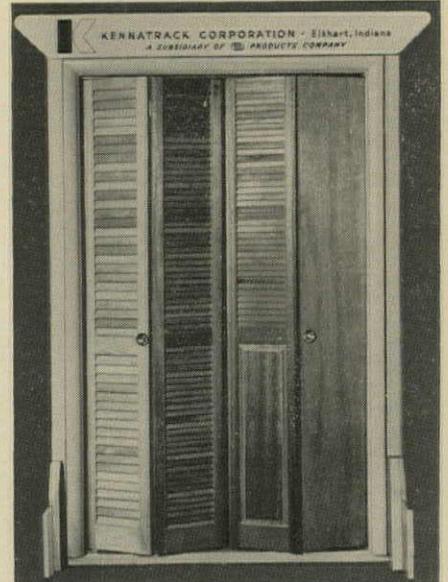


Now—sell more homes, remodeling—with *Filuma*. See your Frantz Dealer today.

FRANTZ

MANUFACTURING COMPANY
STERLING, ILLINOIS

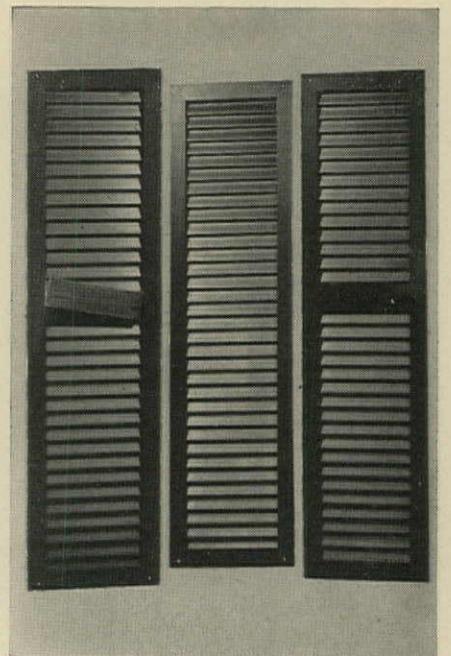
Visit us at the N.A.H.B. Show Dec. 3-7, McCormick Place, Chicago. Booth No. 1564.



Bifold doors in two- and four-door units and all standard widths are available in three styles—louvered, raised-panel-louvered, and flush—in Philippine mahogany, white pine, birch, and oak finishes. Mahogany and birch units are also available prefinished in neutral tone on all six sides. Premounted hardware in Scottie 4400 series includes auto-close jamb bracket, nylon snap-in track pivot, nylon rollers, top- and bottom-mounted hangers, and enclosed aluminum track. After track and jamb bracket are installed, door can be hung in one minute.

Kennabrack Corp, Elkhart, Ind.

For details, check No. 43 on coupon, p 234



Aluminum shutters in single-panel style can now be adapted to double panel with a simple snap-on crossbar that fits between the vertical members of the frame. Cross bars to fit all 16 sizes of Lomanco's Beauty Line shutters come in six colors—tile red, black, forest green, mint green, satin white, and prime white. Snap-in cross bars are packed 12 pair to the carton and can be assorted to match the customer's shutter inventory.

Louver Mfg Co, Minneapolis.

For details, check No. 44 on coupon, p 234

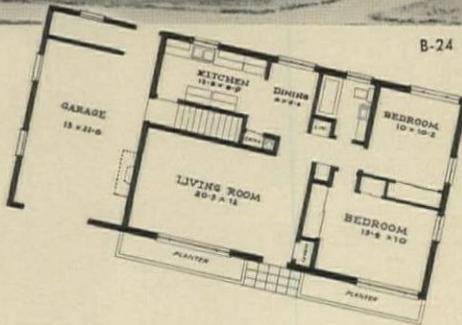
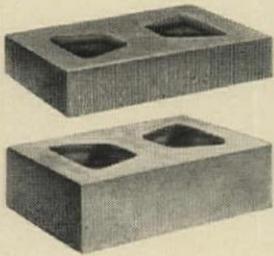
New products continued on p 210

\$597.57

is the national average cost of all the standard Brikcrete needed to build the 8-inch exterior walls of the "Brikadier". Price also includes units for garage, planter and sills. Shown only to illustrate Brikcrete economy.



B-24



For those who build to sell, Brikcrete has special significance. For it enables the offering of all-masonry homes—to a masonry-minded public—at prices comparable to those of frame. Material for material, Brikcrete usually costs less than frame, yet it delivers the features of fine masonry—safety, long life, low depreciation allowance and low upkeep costs.

Brikcrete costs are not burdened by the terrific tolls ordinarily taken for freight and distribution. Local plants, using local aggregates, produce primarily for local or regional consumption. No expensive long-distance haulage, and no middlemen's profits to pay. It's largely a factory-to-builder affair, with better values resulting from the elimination of unnecessary cost factors.

BRIKCRETE

Not Made of Clay

- The world's most modern masonry.
- Two thicknesses: 8" for exterior walls; 4" for partitions and veneering.
- Two heights: 3 1/2" (Standard); 2-2/3" (Modular).
- 12" long. (All dimensions include 3/8" allowance for mortar.)
- Two textures: plain and striated.
- Color clear through, with a range of 14 shades and tints.
- Generous voids for self-contained air insulation and lessened weight.
- Made of hard, sharp mineral aggregates, bonded by Portland cement.

Get complete information by writing for Brikcrete Book No. 1

BRIKCRETE ASSOCIATES, INC.

416 W. 25th Street

Holland, Michigan

MANUFACTURING TERRITORIES OPEN

More local plants are needed to supply increasing demand. Brikcrete is truly an outstanding community enterprise, with plants operating in franchise-protected territories and backed by extensive sponsor cooperation. Broad sales possibilities and high income potentials. Equipment available on long-term payments to responsible operators. Ask for Brikcrete Book No. 2.



Another New
suburban[®]

REPLACEMENT OR RETURN OF MONEY
Guaranteed by
Good Housekeeping
IF NOT AS ADVERTISED THEREIN

NEW LOW COST... NEW LUXURY FEATURES!

*No other Built-In Oven
offers so much for so little!*

- Gas or electric interchangeable
- Bake and broil same time
- Beautifully styled
- Concealed vent
- Heat-deflector shield
- Chrome plated racks
- Automatic clock controls
- Low-Temp gas controls
- Six decorative finishes
- Quick-change door panels
- Tank-type oven
- Quiet doors—heavy cable

suburban[®]
Built-In Ranges

Samuel Stamping & Enameling Company,,
Dept. HH, Chattanooga 1, Tenn.
Please send Suburban literature and specifications.

Name _____

Firm _____

Street _____

City _____ State _____

LOOK FOR SUBURBAN IN YELLOW PAGES

True water repellency!



Silaneal helps prevent leaky walls

These brick "chimneys" prove that Silaneal® helps prevent leaks and improves the bond of high suction brick. Both test tanks were built by the same mason, using full head and bed joints from the same batch of mortar and the same type of *high suction rate* brick. The only difference: tank at right was built of brick treated with Silaneal sodium silicate. Filled with 8 inches of water, this tank showed no signs of leakage . . . even after five hours! The tank of untreated brick developed leaks even as it was being filled.

Why Does Silaneal Make Such A Difference?

1. It is applied to brick under tested and controlled conditions by brick manufacturers only.
2. It reduces the rate at which high suction rate brick absorbs water from mortar.

Result: Keeps mortar from drying too fast and shrinking. Eliminates hair-line cracks between brick and mortar. Minimizes water seepage through finished walls.

Silaneal Keeps Brick Clean, Too . . . When water penetrates brick, it carries dirt into the surface, causing unsightly discoloration. And water leaches salts *out* of the brick, forming efflorescence. Silaneal repels water; keeps dirt outside where it's rain-washed away. Ugly efflorescence is minimized . . . beauty is preserved.

For illustrated brochure describing Silaneal in more detail, plus list of brick manufacturers offering Silaneal-treated brick, write Dow Corning, Dept. 5421.



NOTE: There are several brick manufacturers who produce brick having low suction which already perform similar to a Silaneal treated brick. Little improvement in efflorescence control and reduction in dirt pickup could be accomplished by treating this type of brick with Silaneal. Silaneal treatment would not improve the laying properties of this type of brick.

Dow Corning CORPORATION
MIDLAND, MICHIGAN

New products

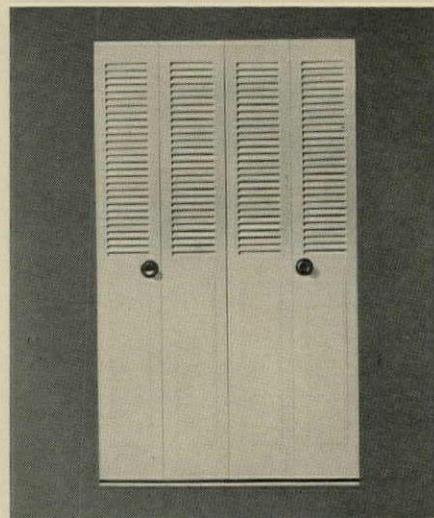
start on p 190A



Accordion divider is made of thin mahogany panels laminated to two layers of opaque vinyl. Forestfold is punched along the bound top edge with metal eyelets and can be furnished with glides and track. Standard heights are 6'8", 7', and 8' in any width to 30'. Price is competitive with quality drapery.

Evsco Inc, Tacoma.

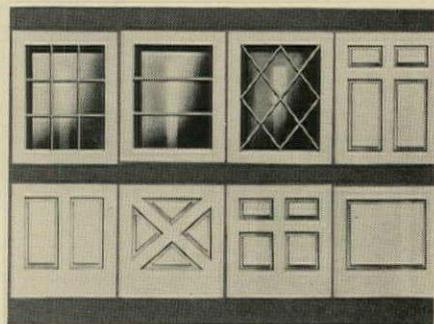
For details, check No. 45 on coupon, p 234



Low-priced bifolds from Leigh come in three styles—white enameled flush, birch-grain flush, panel louvered. Features include closed-end louvers and extra-thick doors for strength, piano hinges, floating guides, spring-loaded top pivot, and neoprene center bumper. Doors come 6'8" and 8' high for 2' to 6' openings, cost list \$17.44 to \$44.69.

Leigh Building Products, Coopersville, Mich.

For details, check No. 46 on coupon, p 234

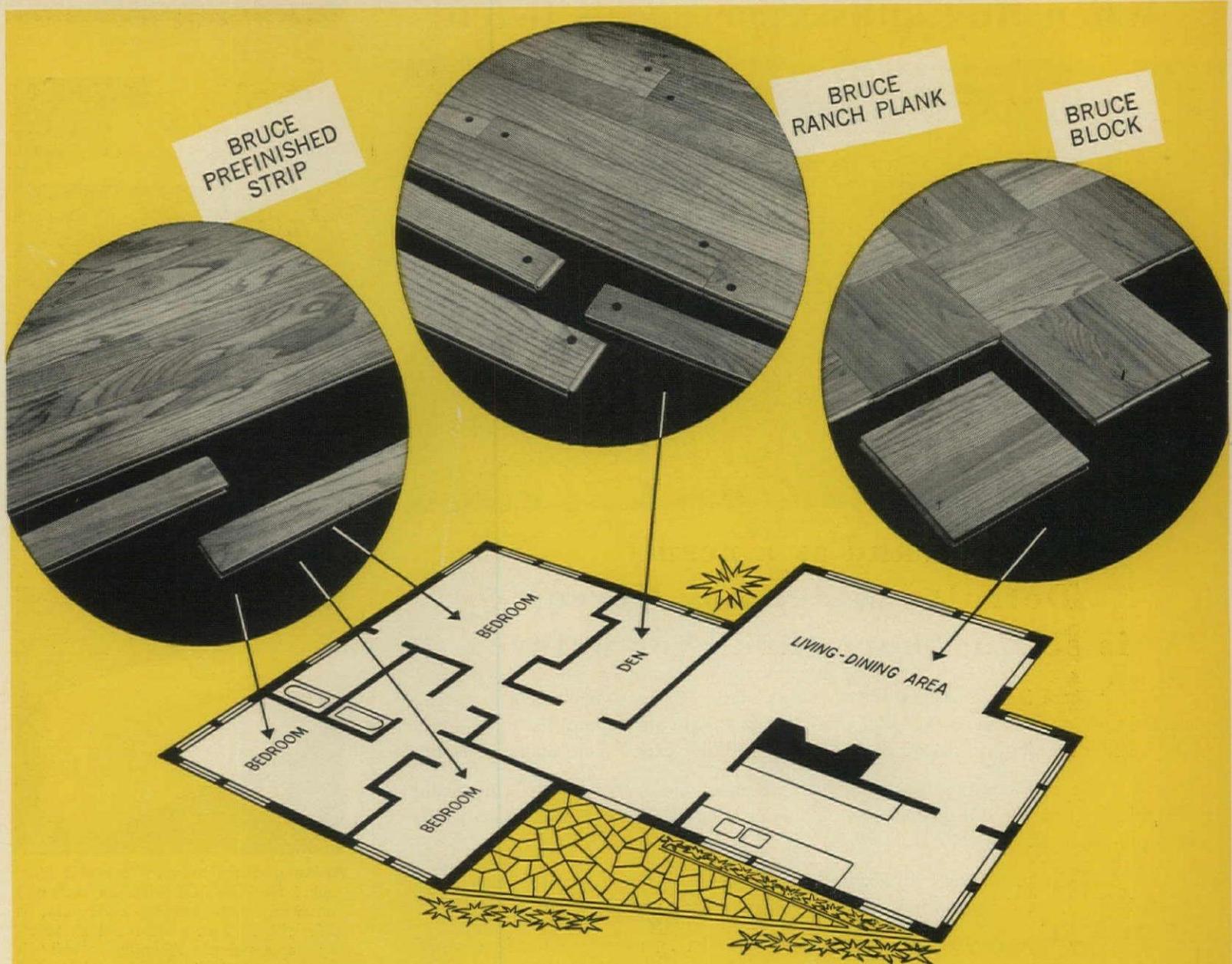


Dutch doors in Farley & Loetscher's Qualitybilt line include four top sections and four bottom sections. All wood parts are treated with toxic and water repellent preservatives. Bottom rails of top sections are fitted with a vinyl weatherseal.

Farley & Loetscher, Dubuque, Iowa.

For details, check No. 47 on coupon, p 234

New products continued on p 212



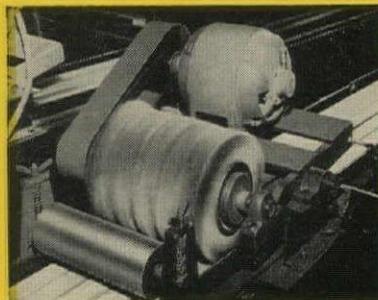
Use all 3 Bruce Floors to give your homes style and variety

These beautiful Oak floors will make any home more distinctive and more attractive to buyers.

All three floors have special appeal: Bruce Block is smartly modern. Ranch Plank radiates warmth and informality with its walnut pegs and alternate widths. And Bruce Strip is the popular favorite for any room.

All three are factory-finished for added beauty and durability. And there's no sanding and finishing on the job, which saves you time and money.

Mail the coupon for complete data. See how Bruce PREfinished Floors can add sales appeal and extra value to your homes... at little or no extra cost.



**Extra beautiful,
extra durable!**

The famous Bruce factory finish eliminates expensive, time-consuming sanding and finishing on the job. Bruce PREfinished Floors are laid by blind nailing, just like any other wood flooring. Blocks can be installed in mastic over concrete.

Bruce PREfinished

HARDWOOD FLOORS

MAIL FOR COMPLETE INFORMATION



E. L. Bruce Co.
1758 Thomas Street
Memphis 1, Tenn.

Name _____

Address _____

City and State _____

When Roy talks...prospects listen!



...and as a result Detroit builder Roy Mercer is selling more than ever before!

"There is no question about today's market being competitive . . . particularly in my price range of \$23,000 plus. Our prospects are seldom first-time buyers. They're looking for their second or third home and they expect more than ever before.

"To help convert these prospects, we equip our model homes with quality convenience items we can demonstrate . . . items which the prospects don't have now in their old home.

"We're promoting convenience and as a result, better living. This may sound pretty basic . . . and I guess it is. But what's important to me is that it works."

Roy Mercer sold 45 custom homes in 1960 . . . all in the tough, competitive Detroit Northwest suburban market. In the first quarter of 1961 his sales were ahead by better than 35%.

Mercer's model homes feature Swanson Range Hoods, Radio Intercoms, Hide-A-Way Desks, Kitchen Kaddys and Built-In Clocks.



MERCER'S 1961 "IDEA HOME"

Chosen from 14 "Idea Homes" as their prize by the winners of the official Builders Association of Metropolitan Detroit 1961 Builders Home Show contest.

the "LAMPLIGHTER"

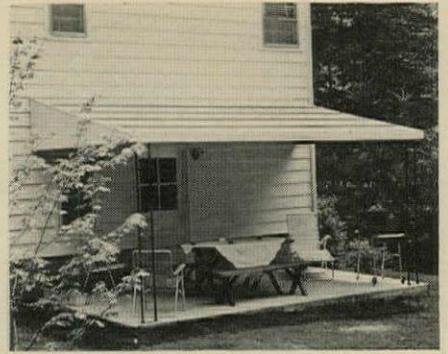
- 1850 sq. feet + garage
 - 4 Bedrooms
 - 1½ baths
 - family room
- Including lot in
Thompson-Brown's Kendallwood
\$23,500

FREE STUDY PLAN

—for a free study plan of Roy Mercer's best selling 1961 IDEA HOME and the latest Swanson product information, clip the coupon below, fill out and mail today. No obligation, of course.

New products

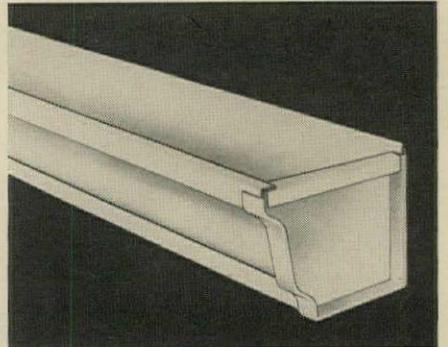
start on p 190A



Patio cover can serve as a shade for family living in pleasant weather, as protection for the family car in the winter. The Alumaroll cover is made from heavy-gauge precision-formed aluminum, enameled in a wide range of colors. Covers are available to meet a wide range of custom situations.

Alumaroll, Rutherford, N.J.

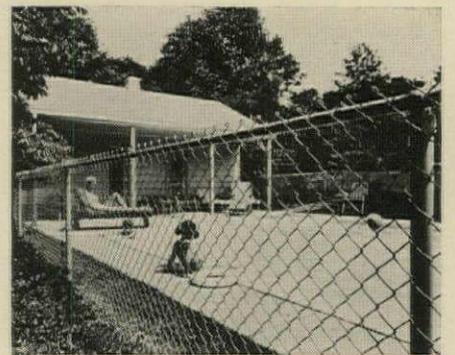
For details, check No. 48 on coupon, p 234



White gutters are now available from Quaker State in mill finish or embossed aluminum. Rain carrying equipment, is made with 5" ogee gutters and all necessary accessories. Aluminum coil is formed, washed, degreased, etched, and primed before being electrostatically sprayed with white modified alkyd enamel.

Quaker State Metals, Lancaster, Pa.

For details, check No. 49 on coupon, p 234



Aluminum fence for yards and swimming pool enclosures now comes in a green alodized finish. The coating is designed to cut down the glare from bright aluminum and prevent the oxidation stains and pits that afflict aluminum under severe exposure. The Alodine phosphate-chromate treatment creates a finish that will not flake, peel, or chip, and has excellent thermal shock properties. Fence should never need painting, even in salt-water air. Initial cost is about equal to galvanized steel fence costs.

Chain-Link Fence, Montgomeryville, Pa.

For details, check No. 50 on coupon, p 234

New products continued on p 214

HOUSE & HOME

CLIP
AND
MAIL

TO: **SWANSON MANUFACTURING CO.**
607 S. WASHINGTON ST., OWOSSO, MICH.

Please send, at no obligation, the Mercer Free Study Plan and Swanson product information.

NAME _____

FIRM _____

ADDRESS _____

CITY _____ ZONE _____ STATE _____

Swanson

RANGE HOODS • RADIO-INTERCOMS • HIDE-A-WAY DESKS
KITCHEN KADDY DISPENSERS • BUILT-IN CLOCKS

FACTS & FICTION

about polyethylene pipe



1 Does polyethylene pipe cost more than conventional pipe?

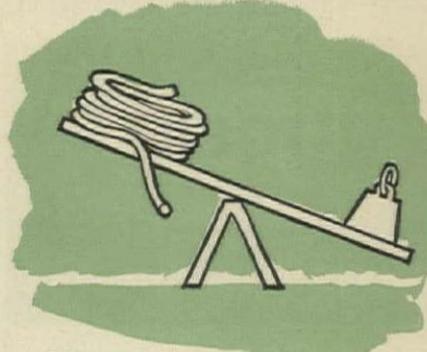
No. For a typical 100 ft. installation, galvanized pipe costs 90% more . . . and copper pipe 170% more than polyethylene pipe. Quality polyethylene pipe does cost more than pipe made of reclaimed polyethylene. However, initial savings between quality and reclaimed polyethylene may be deceiving as costs of replacements or repairs dwarf the difference in purchase price.



2

Is polyethylene pipe easy to install?

Yes. Polyethylene's inherent flexibility speeds up installation because it can be laid around curves, on irregular surface contours, around and over obstacles . . . requires fewer fittings.

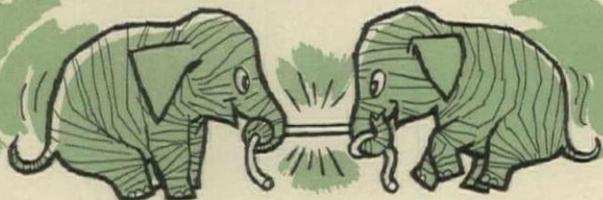


3

Does polyethylene weigh less than other pipe materials?

Yes. Polyethylene weighs $\frac{1}{8}$ that of metal pipe of comparable diameter. And that means easy handling and installation for you.

4

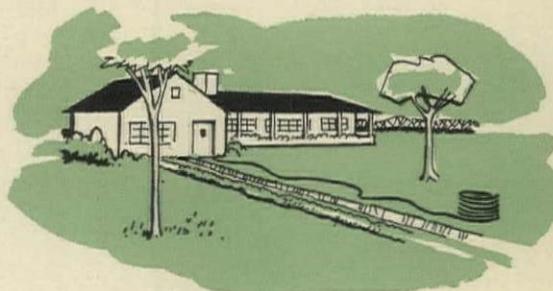


Must polyethylene pipe be replaced frequently?

No. Polyethylene pipe can outlast other conventional materials. Polyethylene offers outstanding resistance to electrolytic corrosion, water, alkalis, acids, and corrosive chemicals in the soil, atmosphere and water. Its toughness and abrasion resistance enable it to withstand extremely rough handling. Polyethylene pipe also offers excellent low temperature characteristics and freedom from scale build up.

5

Is quality polyethylene pipe suitable for many applications?



Yes. Quality polyethylene pipe has been successfully used for cold water supply to residential dwellings . . . home lawn and golf course sprinkling systems . . . cold water supply from wells . . . swimming pool pipe . . . drinking fountains in recreation areas . . . cold water supply in summer cottages . . . jet well pipe . . . home laundry and dishwasher waste lines . . . sewer systems . . . as well as a large number of agricultural and industrial uses.

6

How can I be sure I'm buying the finest polyethylene pipe?

Just look for these two tags on every coil you buy:

The **Trefoil Tag** indicates that the manufacturer has used a 100% virgin material developed by Union Carbide Plastics Company for use in making highest-quality flexible pipe for long-term satisfactory service.

The **National Sanitation Foundation Seal of Approval** is used only on pipe made of virgin polyethylene as tested and approved in conformance with commercial standard CS197-60.



For names of manufacturers of pipe made from BAKELITE Brand Polyethylene, write Dept. KB-68P, Union Carbide Plastics Company, Division of Union Carbide Corporation, 270 Park Avenue, New York 17, N. Y. In Canada: Union Carbide Canada Limited, Toronto 12.



PLASTICS

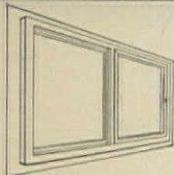
BAKELITE and UNION CARBIDE are registered trade marks of Union Carbide Corporation.

PROOF

MORE SALES! MORE PROFIT!

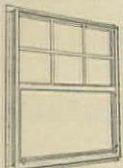
ROGERS INDUSTRIES

ALUMINUM PRIME WINDOWS

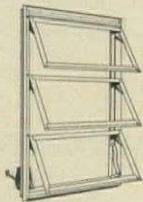


HORIZONTAL SLIDERS

- "250" Economy Model
- "500" Slidemaster
- "501" Double-Insulated Slidemaster



New "700" SINGLE-HUNG Model
Features self-locking nylon vents and variety of muntin arrangements.



Famous Rogers AWNING-WINDOW
Features automatic-locking hardware.



Jon Bake, Columbia Aluminum Products, Portland, Oregon

"In the past four years alone, our prime window sales have more than doubled with the Rogers line. And profits are up because Rogers quality eliminates costly call-backs."

Jack Scanlon, Architectural Building Specialties Co., Pittsburgh, Pennsylvania

"Builder satisfaction is our satisfaction. New construction in the Pittsburgh area now features more Rogers Prime Windows than ever before."



Put Yourself in the Rogers Profit Picture!

Sales of 2-million aluminum prime window units lay a solid groundwork of growing acceptance for Rogers' complete line of quality products. You get an exclusive franchised territory—financing to suit your needs—powerful sales support—prompt delivery and service—field sales help!

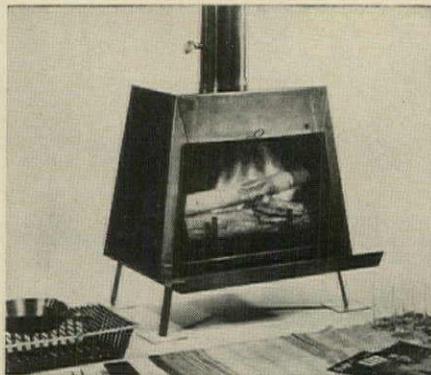
ROGERS INDUSTRIES

Executive Offices: Detroit 27, Michigan

Plants: Jackson, Michigan
Hutchinson, Kansas
Fort Valley, Georgia
Pomona, California

New products

start on p 190A



Acorn fireplace is now being manufactured by a newly formed company. The basic design will be retained. The 16-gauge steel shell is porcelain enameled inside and out, comes complete with assembly instructions. A budget model in black enamel is priced at \$99.50, more deluxe versions range to \$144.50.

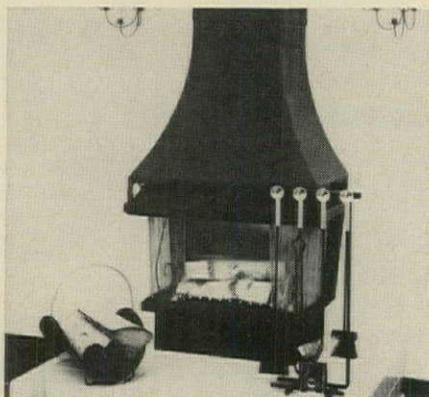
Acorn Fireplaces, Port Washington, N.Y.
For details, check No. 51 on coupon, p 234



Open hearth fireplace, called the Firemite, incorporates principles of circulating fireplace form. Elements include heavy steel base, self-cleaning grates, inner circulating form, outer hood, fire screens, and insulated flue. Air circulating between shell and hood cools hood while warming the room. Finished in black or color.

Northwest Tube and Metal Fabricators, Portland, Ore.

For details, check No. 52 on coupon, p 234



Freestanding fireplace can be installed in new or remodeling construction, comes complete with hearth and chimney, needs no special foundation (it weighs less per square inch than an adult person). The shell can be painted to match room decor with any stove enamel. Installed cost to the buyer: about \$550.

Bardick Industries, Detroit.

For details, check No. 53 on coupon, p 234

New products continued on p 222



HOTLINE
High capacity baseboard with worry-free reserve heating power

HOTLINE-1
Additional heating efficiency for apartments and commercial buildings

HI-LO
High capacity, low-in-height, full perimeter baseboard heating unit

ELECTRIC BASEBOARD
Designed for today's modern heating requirements and ease of installation

SIL-rayvector
Efficient, economical heating for factories, offices, schools, churches and institutions

a quality
baseboard
for
every
heating
requirement
from
radiant-ray
radiation
inc. write for details
newington,
conn.



Exclusive Varipanel Feature

Pat. applied for

new
KEMPER
RIVIERA
KITCHENS

*for greater sales appeal
 and design flexibility*

The completely new Kemper Riviera kitchen in rich provincial styling can be the greatest single selling feature in your 1961 homes. Exclusive Kemper Varipanel doors give your buyers an infinite number of design and decorating possibilities. The recessed Varipanel easily reverses to provide either matching wood grain or complementary woven grass cloth design.

Kemper Riviera doors and drawer fronts are quality built of solid, select Appalachian Maple, and finished for a lifetime of beauty in glowing fruitwood and popular French walnut. All door panels are bookmatched and mortise and tenon construction is used throughout. Heavy duty side-guide nylon rollers provide for free and silent operation of the cabinet drawers. As a positive seal against dirt and moisture, all Kemper Riviera doors and drawer fronts are pretreated with a penetrating polymer coating.

This beautiful provincial kitchen is stocked in a complete range of sizes and cabinet styles to fit your particular requirements...and at an honestly competitive price. See it soon at your nearby Kemper Dealers.

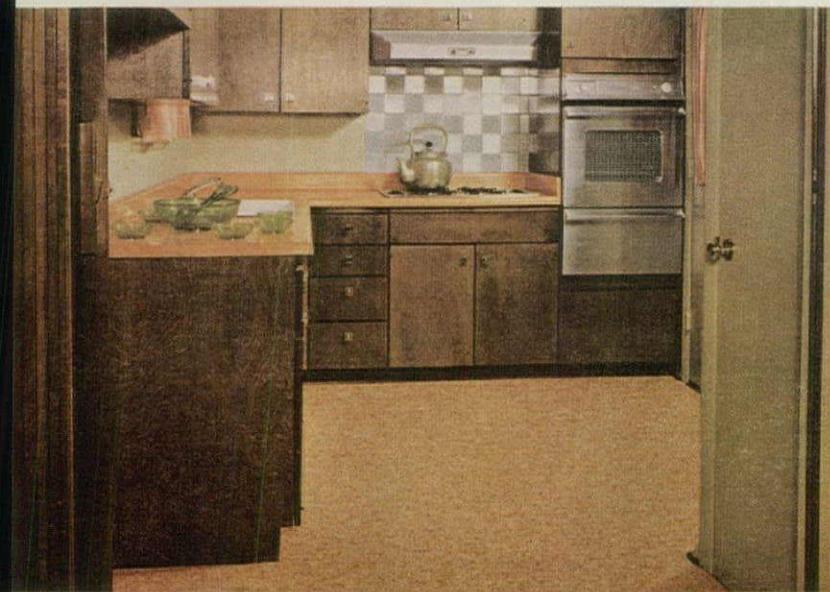
Send for this FREE
 Kemper Kitchen Builder File today!

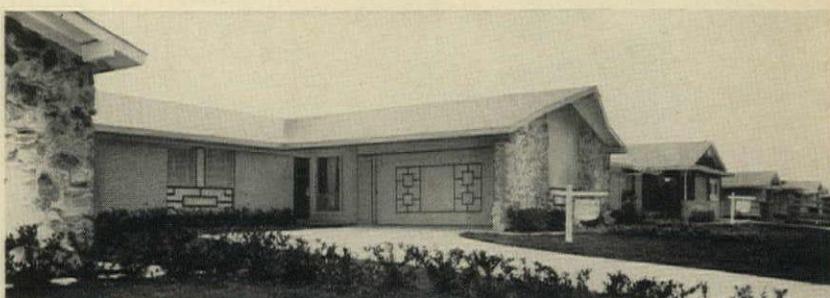


Kemper Brothers Inc., Richmond, Indiana



Centennial Construction Company capitalizes





on the floor tile made famous by TV

Armstrong Excelon (vinyl-asbestos) Tile is the attractive floor that helps Centennial Construction Company of Dallas sell more than 1000 homes a year. The wide range of colors and designs in Excelon enables Centennial to vary the decor from home to home to suit individual tastes without increasing the "package" price. And the fashionable metallic and translucent vinyl effects add an appealing, smart note to the colorful decorating in Centennial's model homes. Excelon's quality reputation has been established by years of powerful network advertising on Armstrong Circle Theatre, CBS-TV.

FREE SERVICES TO BUILDERS For expert advice on anything to do with floors, contact the Architect-Builder Consultant at your Armstrong District Office. Because Armstrong makes all types of resilient floors, your ABC man can recommend without bias the ones best suited to your needs. He can also provide you with a wide choice of special sales helps and merchandising materials to help you sell homes faster, more profitably. Call him or write direct to Armstrong, 1509 Sixth Street, Lancaster, Pennsylvania.



EXCELON® IS A TRADE-MARK OF THE ARMSTRONG CORK COMPANY

Armstrong FLOORS



Have You Seen the "Oxigest" Movie...

a new 16mm, color-sound motion picture on the Smith & Loveless Factory-Built "Oxigest" Sewage Treatment Plant now being shown by our sales representatives all over the United States and in Canada.

BUILDERS and DEVELOPERS faced with sewage treatment problems in outlying subdivisions, motels, schools, mobile home parks, factories and other applications will find concise, specific information in this movie.

The 15-minute "Oxigest" film features an unusual, animated sequence (starring Mike Microbe) to explain the "Aerobic Digestion" or super-aeration treatment process — plus the operational characteristics, design features, the manufacture and installation of "Oxigest" sewage treatment plants by Smith & Loveless.

You can enjoy this informative, entertaining film in your own office via a unique, portable projector (above) that looks like a television set and takes just seconds to set up for a showing.

Another industrial movie on Smith & Loveless Factory-Built Sewage Lift Stations is also available — a 21-minute, color-sound film on factory-built sewage pump stations and Smith & Loveless' complete line of pneumatic ejectors.

Available free, upon request, for viewing in your own offices, for meetings and conferences. Just write Department 70.

Smith & Loveless



P. O. BOX 8884
KANSAS CITY 15, MISSOURI
PLANT: LENEXA, KANSAS

(2786)

New products

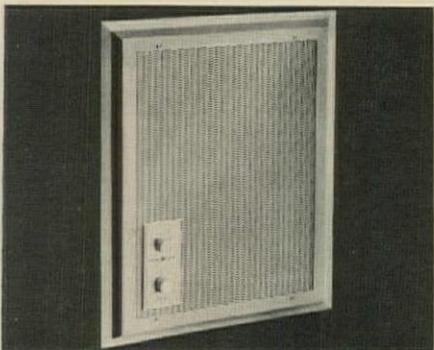
start on p 190A



New acoustic tile from Simpson Timber has extra small random perforations. The tile has a smooth washable calendered finish and is available with a regular or flame-resistant finish. Petite is manufactured in the same sizes and thicknesses as other Simpson tile and sells for the same price.

Simpson Timber Co, Seattle.

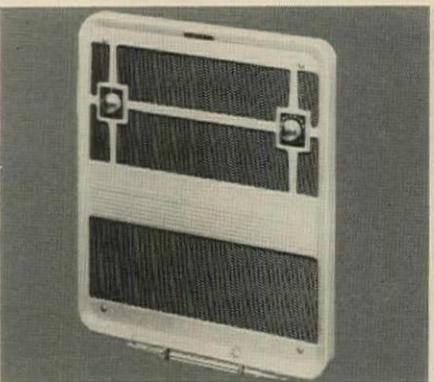
For details, check No. 54 on coupon, p 234



Forced-convection heater from GE has a high capacity to handle demands of large add-on rooms. Calrod heating elements have welded steel fins for efficient heat exchange. Warm air is blown over the fins by a quiet-running low-speed fan that cannot interfere with TV or radio. Decorative mesh cover prevents small fingers being forced into elements. Thermal overload device prevents overheating.

General Electric, Louisville.

For details, check No. 55 on coupon, p 234



Fan-forced heaters from Markel carry a five-year guarantee on the stainless-steel finned elements. Heataire motors have lifetime-sealed bearings that never need oiling or servicing. A hydraulic snap-action thermostat, mounted in the air stream, controls heat levels. Automatic resetting safety switches cut off current if air supply is restricted. Surface-mounted or wall insert units come in 2,000-, 3,000-, and 4,000-watt sizes.

Markel Electric Products, Buffalo.

For details, check No. 56 on coupon, p 234

New products continued on p 223

PROVIDE YOUR HOMES WITH LIFETIME PROTECTION AGAINST MOISTURE MIGRATION!



Premoulded Membrane
TRADEMARK

VAPOR SEAL

Today's sophisticated home buyer realizes that the problems of excessive moisture must be eliminated. Dampness, condensation, paint and insulation failures, mildew, etc., can be eliminated only with the installation of a true vapor seal... "Premoulded Membrane." Provide that "quality" extra needed for sales... protect your homes and business reputation... eliminate "call-back" costs... with "PM," the original true vapor seal.

FEATURES OF "PM"...

- Waterproof... water-vapor transmission rating of only .0066 grains per hour per square foot.
- Strong... will not rupture or tear during installation handling, trundling of wheelbarrows or pouring of aggregate.
- Provides a monolithic vapor seal without voids or open seams.
- Permanent... will last the lifetime of the structure.



Write for complete information. Request your free copies of Bulletin No. 16 and Catalog No. 1660.

W. R. MEADOWS, INC.

10 KIMBALL ST. • ELGIN, ILLINOIS

to our readers:

a reminder...

HOUSE & HOME'S
December issue

Builders' Show Product Preview

note to advertisers:

closing dates

MULTI-COLOR
Reservations: October 12, 1961
Plates & Copy: October 19, 1961

B/W & 2-COLOR
Reservations: October 19, 1961
Plates & Copy: October 26, 1961

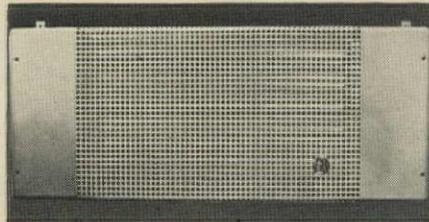
House & Home

published by TIME INC.

the management
magazine
of housing

New products

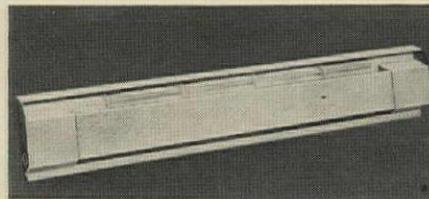
start on p 190A



Wall-mounted convector saves space in heating workshops, utility rooms, basements, etc. Units should be located 2' above the floor and near cold air inlet. Calrod elements are breakproof and pressed steel case will withstand knocks and jars. Unit can be attached to wall with only four screws.

General Electric, Louisville.

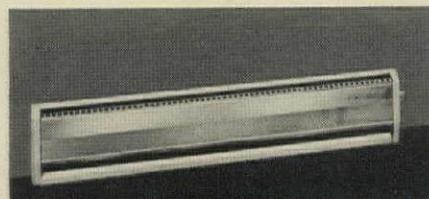
For details, check No. 57 on coupon p 234



Economy baseboard has full-length capillary tube control for safety cut-off. New baffles create secondary air flow front and rear to keep surface temperatures low. Factory prewired heaters have a wiring box at either end, can be connected in multiple through a wiring raceway. Mark 48 units come in 750-, 1,000-, 1,500-, and 2,000-watt sizes.

Electrovector Inc., Brooklyn.

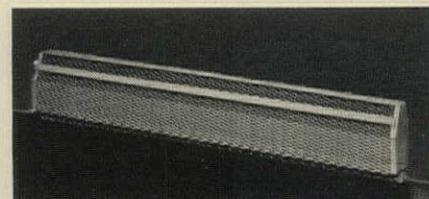
For details, check No. 58 on coupon, p 234



Bathroom baseboard is available in 120-v or 240-v models. All models are 34 1/4" long, 6 3/8" high, and only 2 1/4" wide. High-density heating sections deliver convected to radiant heat at a 9-1 ratio. Units have built-in thermostats and safety cut-off to prevent overheating if air flow is restricted.

Hunter Div, Robbins & Myers, Memphis.

For details, check No. 59 on coupon, p 234



Low-cost baseboards from Suntron deliver 250-w per foot at 250-v in 3', 4', and 5' lengths. Units are 6" high, 2 3/8" deep. Accessories include thermal protectors, thermostat sections, corner sections, and appliance outlet sections. Manufactured to meet NEMA standards, approved by UL. Price: \$8 a foot.

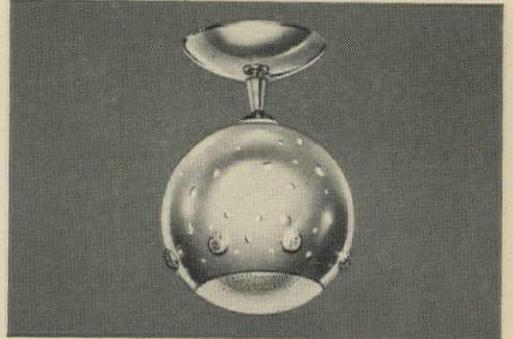
Suntron, Chicago.

For details, check No. 60 on coupon, p 234

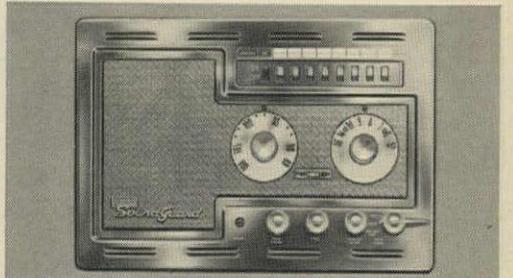
Publications start on p 225

products of progress

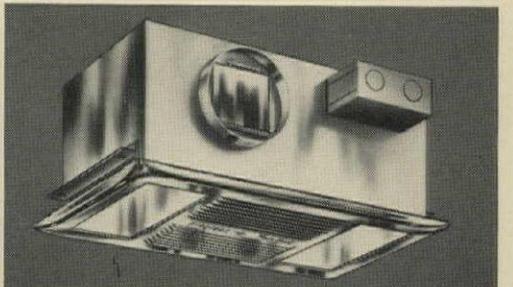
Here are just a few of over 1000 home products made by Progress, world's largest producer of residential lighting and related electrical products.



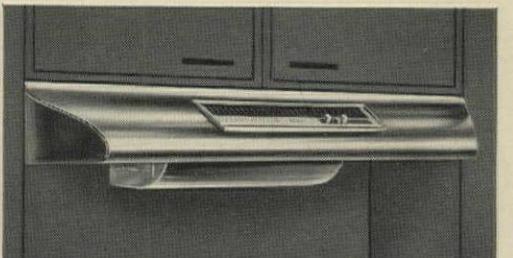
HALL AND FOYER LIGHT—jeweled swivel sphere with perforated diffuser. Perfect accent for hall or stairway.



RADIO-INTERCOM—AM-FM system with master station, 3 indoor remote and 1 outdoor remote stations. Choice of finish and easy to install.



VENTI-LIGHT—bathroom light and air requirements satisfied with one simple installation. Two 60 W lamps... quiet, powerful impeller fan... snap-in grille adjusts to plaster thickness.



AIRSWEEP—amazing new Airsweep Range Hood removes smoke and cooking odors electronically. Prewired and easy to install. Needs no ducts or replacement filters.

PROGRESS MANUFACTURING CO., INC.
Philadelphia 34, Pa.

Please send me complete information on:

HALL LIGHT RADIO-INTERCOM
 VENTI-LIGHT AIRSWEEP

Name _____

Firm _____

Street _____

City _____ Zone _____ State _____

HH-9



THIS IS THE SHEATHING THAT INSULATES

That's the difference between one sheathing material and another. Insulation board is the one that insulates. In fact, insulation board sheathing meets F.H.A. minimum requirements without supplementary wall insulation.

Now the Insulation Board Institute has established a precise rating system (see chart). Soon these ratings will be stamped on every sheet manufactured by our fourteen member firms. Watch for the "IBI Rated" seal.

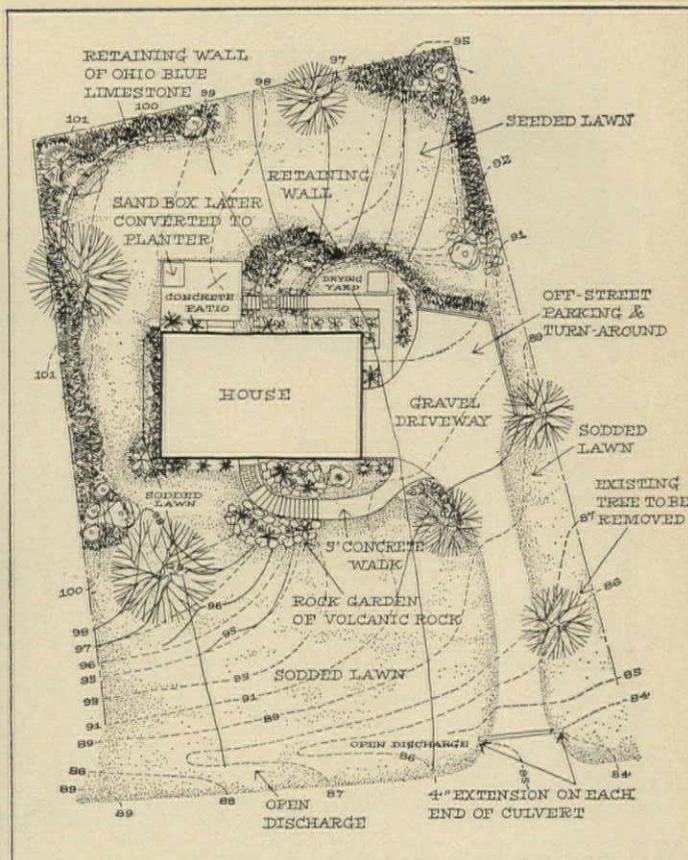
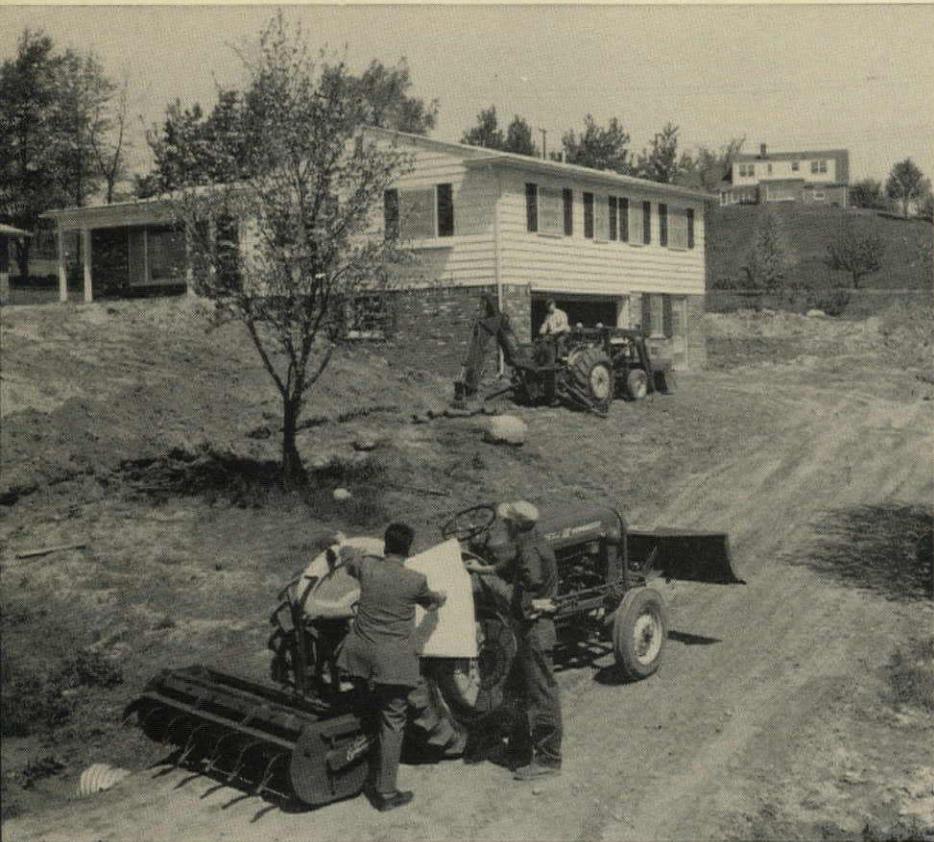
Got time for three fast facts? (1) Insulation board sheathing is strong—up to five times as strong as horizontal lumber sheathing! (2) Insulation board requires 50% less labor than lumber sheathing—and involves at least 10% less waste. (3) Insulation board weighs less than half as much as gypsum sheathing.

HEAT RESISTANCE RATINGS (R)	
IBI RATED INSULATION BOARD SHEATHING (25/32 IN.)	R 2.06
IBI RATED INSULATION BOARD SHEATHING (1/2 IN.)	R 1.32
LUMBER (NOM. 1 IN.)	R 0.98
GYPSUM (1/2 IN.)	R 0.45
PLYWOOD (5/16 IN.)	R 0.39

Write for the new booklet, "How to Save with Sheathing."

IBI INSULATION BOARD INSTITUTE

111 West Washington St., Chicago 2, Illinois



BROCHURE COVER shows house ready for power landscaping which will develop the plot plan shown at the right. Power is used in every step.

How power tools do 20 landscaping jobs

Ford's new brochure is the best sales talk yet for earthmoving tractors and attachments. This 16-page four-color booklet uses a maximum of pictures and a minimum of text to show all the jobs that can be done on a single lot with Ford tractors

and accessories. The property, the landscaping plan, and nine typical jobs are shown on this page.

Ford Tractor & Implement, Birmingham, Mich.

For copy, check No. 61 on coupon, p 234



BACKHOE cuts drainage trench.



DOZER BLADE covers pipe, fills trench.



BACKHOE grubs and hauls weed trees.



EARTHCAVATOR rough grades and levels.



PALLET FORK delivers stone for walls.



FRONT-END LOADER skims and loads topsoil



TILLER RAKE mixes topsoil and subsoil.

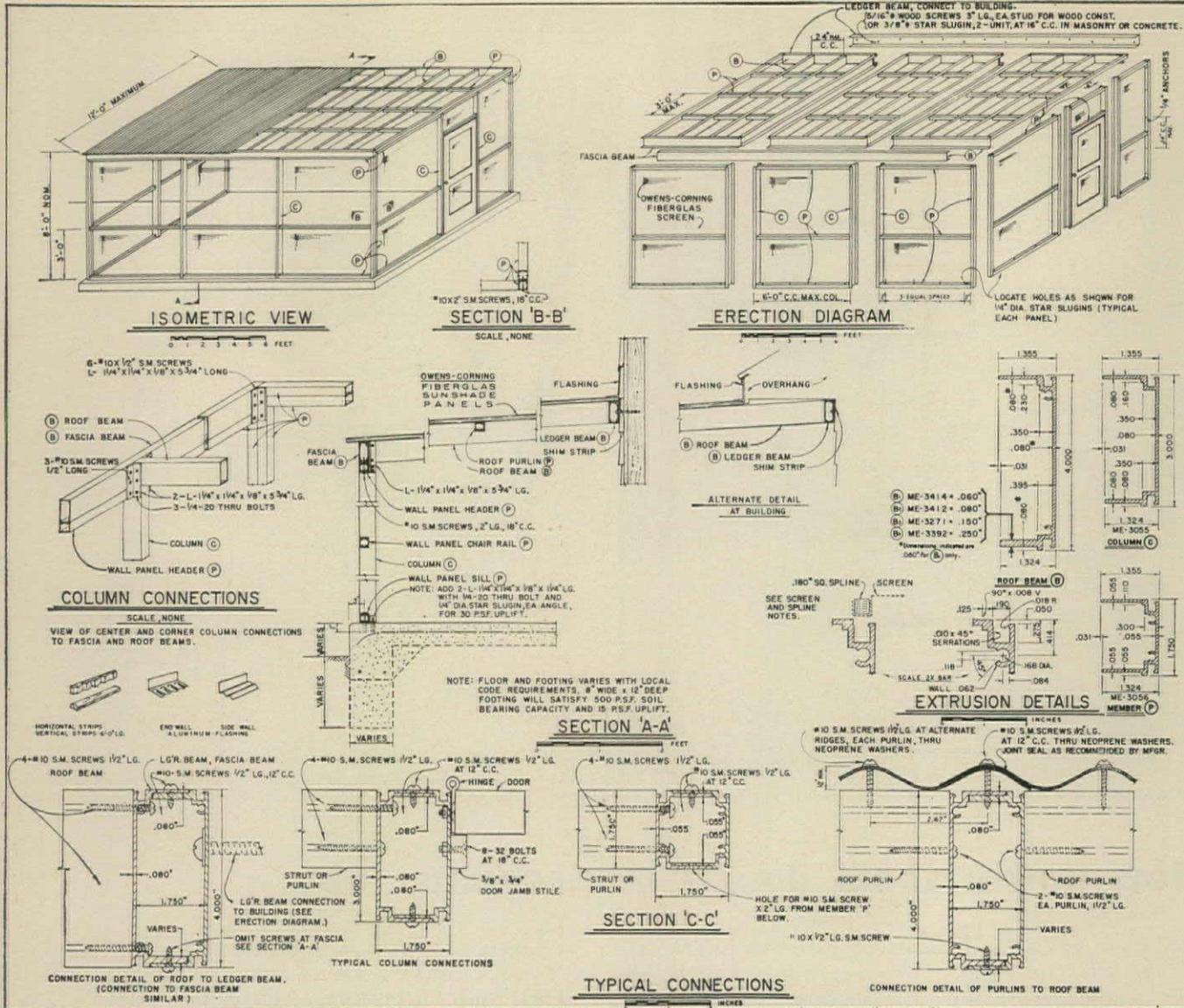


POSTHOLE AUGER plants new trees.



PULVERIZER-SEEDER prepares lawn areas.

Publications continued on p 226



MEMBER SCHEDULE						
CODE NUMBER	B1	B2	B3	B4	C	P
EST.	ME3414	ME3412	ME3271	ME3392	ME3055	ME3056
WT./FT. (LBS)	551	692	773	882	572	338
MAX. LENGTH BETWEEN SUPPORTS	12'	12'	12'	12'	8'	8'
MAX. SPACING FOR DESIGN LOADS	2'-0"	2'-0"	2'-0"	2'-0"	6'-0"	6'-0"

BEAM SCHEDULE					
FOR AREAS WITH DEFLECTION LIMITATIONS	100PF LL	100PF LL	300PF LL	400PF LL	400PF LL
ROOF PITCH 3:12 - L/180 MAX.	B1	B2	B3	B4	B4
ROOF PITCH 3:12 OR LESS	L/240 MAX.	B1	B3	B4	B4
FOR AREAS WITHOUT DEFLECTION LIMITATIONS	B1	B2	B2	B2	B2

ATTENTION TO EXISTING STRUCTURE: IT SHALL BE DETERMINED THAT THE EXISTING STRUCTURE CAN SAFELY SUPPORT THE LOADS TRANSMITTED FROM THE PATIO LOADS.

LIVE LOAD SEE BEAM SCHEDULE
WIND LOAD ROOF UP 30 PSF
WIND LOAD ROOF DOWN 10 PSF
SAFETY FACTOR 2

MATERIALS
ALUMINUM EXTRUSIONS-ALLOY 6063-T6
ALUMINUM BOLTS-ALLOY 2024-T4
SCREWS-STAINLESS STEEL

RIEVETS OF SAME DIAMETER MAY BE SUBSTITUTED FOR #10 S.M. SCREWS HOLDING BEAMS TOGETHER.

ANCHORS OF EQUAL VALUE MAY BE SUBSTITUTED FOR STAR ANCHORS AS SHOWN ON DRAWINGS.

#10 SHEET METAL SCREWS SHALL BE STAINLESS STEEL IN 5/32" HOLES, WITH MIN. OF 3 THREAD PENETRATION.

FILLER STRIPS:
HORIZONTAL AND VERTICAL FILLER STRIPS SHALL BE USED UNDER THE PANELS AND OVER EACH PURLIN AND ROOF BEAM.

DES.	MATERIAL	QUANTITY
ROOFING	FIBERGLAS PANELS	12'-0" X 18'-0"
WALLS	FIBERGLAS SCREEN	300 SQ. FT. NET
MEMBER B	ALUMINUM	40 L. FT.
MEMBER C	ALUMINUM	40 L. FT.
MEMBER P	ALUMINUM	236 L. FT.
DOOR	ALUMINUM	2'-8" X 6'-8"

ALUMINUM FRAMED OUTDOOR ROOM FOR OWENS-CORNING FIBERGLAS CORP. TOLEDO, OHIO

CARR SMITH & ASSOCIATES
2400 WEST PALMER MIAMI, FLORIDA
CONSULTING ENGINEERS

DATE: 4-10 (REVISED) DRAWN: LCA CHECK: J.C.K. PLEW: H.M.T. 60112 1 OF 1

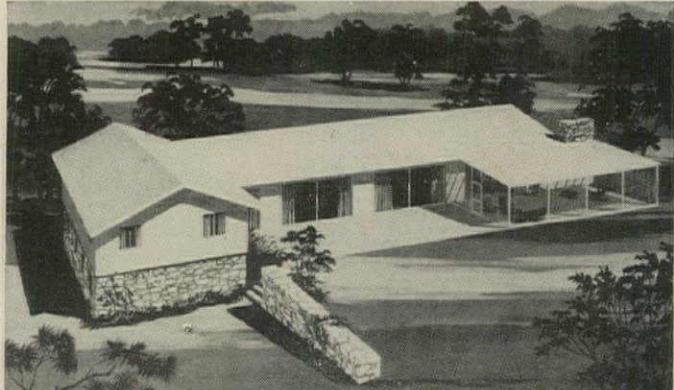
TYPICAL FRAMING

COMPLETE PLAN for basic screen room includes details of all necessary parts and assemblies. Modules can be adapted to fit custom situations.

How to build a screen room in aluminum or wood



BREEZEWAY screen room is made with wall panels and pitched roof.



SCREENED PORCH tacks a family room onto this split level.

Two detailed plans for screened-in areas have been developed for Owens-Corning's Home Building Products division to meet the need for outdoor room designs by participants in the Comfort Conditioned Home program. One of the screened living rooms was designed by Carr Smith & Assoc of Miami to use modular aluminum framing sections, Fiberglas Sunshade Paneling, and Fiberglas insect screening. The details include extrusions for columns, roof beams, purlins, chair rail, and header; column connectors; flashing and sealer strips. Assembly drawings show how the parts go together for each element in the plan. Renderings like the two at the left, show how the room could be added to various house plans. The structure is designed to support a 30-lb snow load with a 2-1 safety factor. It complies with FHAMPs for deflection.

The second plan, by Architect Herman York, makes use of wood framing (see right). Details include a plywood baseboard, brick planters, and aluminum sliding door. The plan includes a complete materials list that specifies Fiberglas panels and screening.

Owens-Corning Fiberglas, Toledo.
For copy, check No. 62 on coupon, p 234

“...installed 4,500 recessed
Kleenex tissue dispensers
...every one a
positive sales feature!”

says Mr. Dale Bellamah,
DALE BELLAMAH HOMES,
Albuquerque, New Mexico

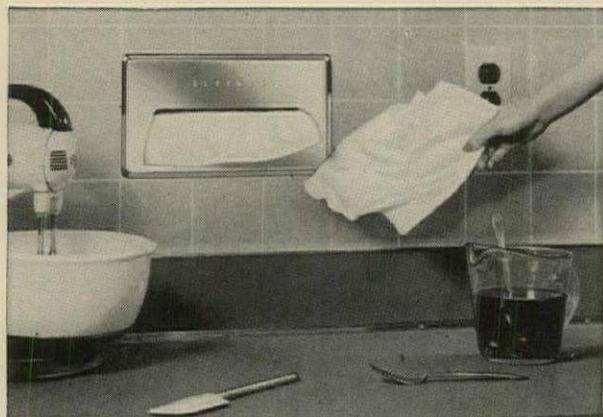


“We were, I believe, the first volume builder to include Kleenex tissue dispensers in our homes.

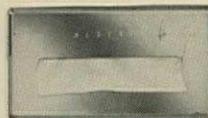
“*Having used over 4,500 of the recessed Kleenex tissue dispensers in our several projects, we find every one of them is a positive sales feature.* The housewife can immediately appreciate the convenience of having Kleenex tissues readily available.

“Our company’s philosophy has always been to include features which can be benefits to homeowners—not just window-dressing gimmicks.

“Moreover, we consider the Kleenex tissue dispensers such a valuable benefit to the homeowner that we now install them in our kitchens as well as in the bathroom.”



KLEENEX is a registered trademark of KIMBERLY-CLARK CORP.



Smart builders are quick to recognize the selling advantages of installing dispensers for Kleenex tissues in kitchens and bathrooms. New dispensers fit into a wall recess 5" x 11" x 2-1/16" and hold a full box of Kleenex 200's. Dispense tissues one at a time. Mirror-chrome finish. Easy to install.

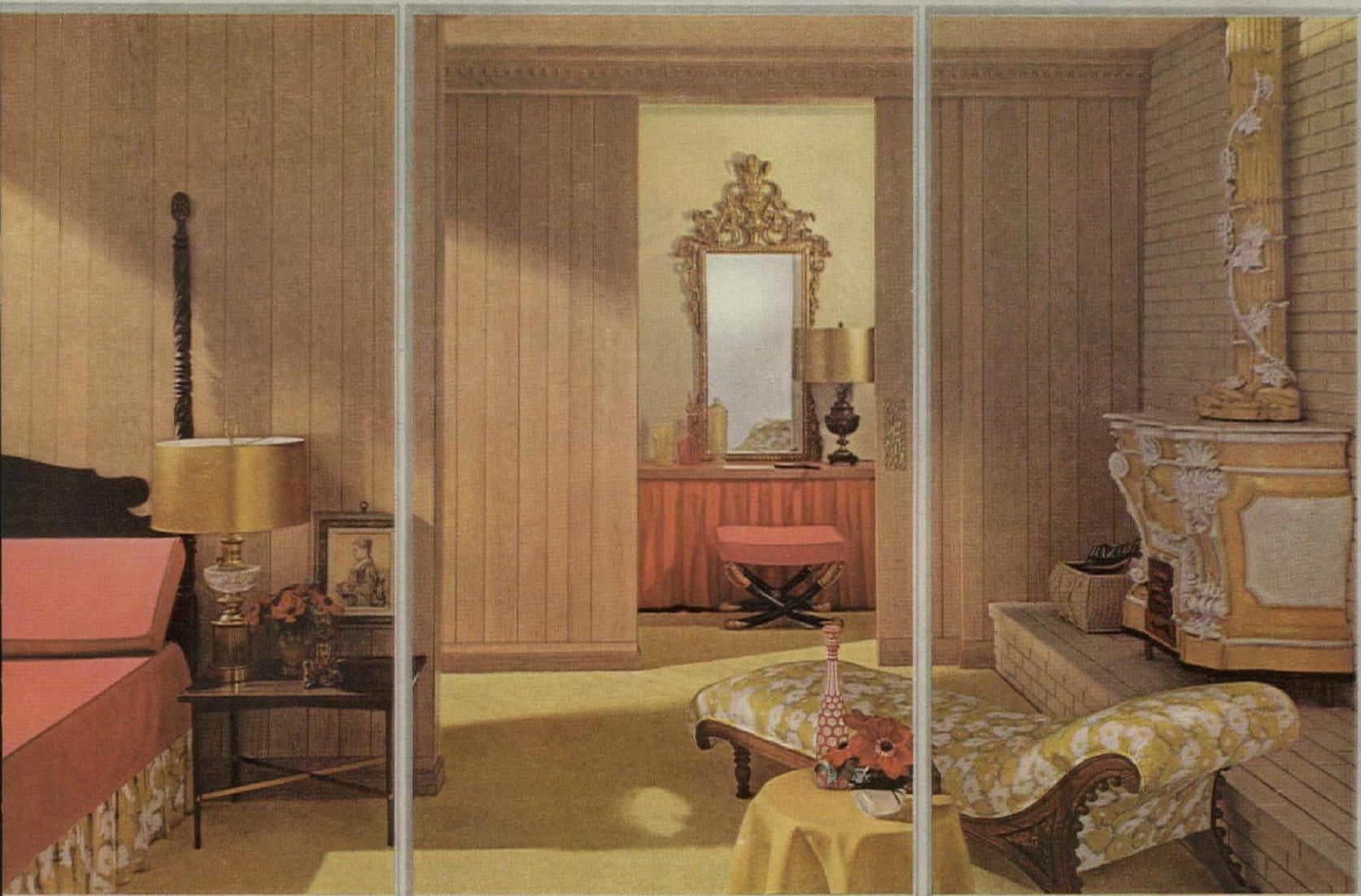
For further details on how these new dispensers can fit into your plans, see Sweet's Light Construction Catalog, Section 12d/Ki, or write: Kimberly-Clark Corporation, Dept. HH-91, Neenah, Wis.

Kimberly-Clark Corporation, Neenah, Wisconsin

CRAFTWALL[®]

by Weyerhaeuser

It's the new look in genuine wood paneling! New, richer wood colors and tones . . . new deep-grooved beauty . . . guaranteed for the life of the home. Craftwall genuine wood paneling is now more beautiful than ever. Thanks to an improved finishing process, colors are now even richer and clearer. And Craftwall's new, deeper grooves accent the beauty of every "plank." The setting above highlights Pastel Cherry, just one of the nine new Craftwall finishes. It will be featured in *Better Homes and Gardens*, and in five building and home improvement manuals this year. Craftwall resists scuffs, stains, dirt, cleans with a damp cloth. Never needs waxing. It's guaranteed for life, in writing. Coupon below brings full details.



Choose from nine different woods. 7' to 12' lengths. You can offer Fire Retardant Craftwall, too. In Canada, buy prefinished Plankply, manufactured by Guelph Plywood Co. Ltd., Mattawa, Ontario—a subsidiary.



Weyerhaeuser Company

Weyerhaeuser Company
Dept. HH-91, Box B1, Tacoma, Washington

Please send complete Craftwall information for builders to:

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POWERFUL ADS LIKE THIS, appearing every month in BETTER HOMES & GARDENS, AMERICAN HOME or SUNSET, will help tell your quality story in 1961!

UPSTAIRS
 The cleanest
 home
 you ever
 dreamed
 possible



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Whole-house air cleaning helps your home keep itself clean. You'll dust and scrub less frequently, pay far fewer dry cleaning and redecorating bills, have fewer aggravating airborne irritants. And, the smart Living Area Control Center gives you a visible symbol of the clean, pure air in your home. For free booklet, write Honeywell, Minneapolis 8, Minnesota.

SPECIFY HONEYWELL—THE PRESOLD NAME

Publications

start on p 225

New WCLA booklets

West Coast lumber suppliers have two new releases in their brochure series. *Buildings for business* covers a wide range of design ideas for banks, restaurants, motels, marinas, clinics, etc. Four-color pictures are accompanied by captions specifying the wood used. For copy, check No. 63 on coupon, p 234

How to use utility grade West Coast lumber shows lumber in use as floor joists, subflooring, studs, sheathing, ceiling joists, roof rafters. One section deals with exposed laminated roofs. Span tables to meet FHA-MPS for Douglas fir, hemlock, red cedar, Sitka spruce, and white fir are included.

West Coast Lumbermen's Assn, Portland, Ore. For copy, check No. 64 on coupon, p 234

Rough-in plumbing guide

Dimensions of over 100 plumbing fixtures are given in the latest handbook published by Crane. More than half the 60-page booklet is concerned with the usual residential fixtures—tubs, showers, closets, lavatories, sinks. The rest deals with commercial and institutional

units—closets, urinals, service sinks, drinking fountains. Special installation details—countertops, framing, hangers, etc—are also included where needed. Crane Co, Johnstown, Pa.

For copy, check No. 65 on coupon, p 234

New reports from FPL

Among its new or revised reports recently released, Forest Products Laboratory has several of interest to housing. These are:

2096, *Forest Products Laboratory natural finish* is an up-to-date report on the properties, formulations, and methods of applying the finish developed by the laboratory some years ago.

2223, *Copper tolerance of some wood-rotting fungi* tells what copper-based preservatives will or will not do.

1666-21, *Board materials from wood residues* is one of three reports on what to do with lumbering waste products. (The other two cover chemical utilization and wood as fuel.)

1881, *Predicting the strength of reinforced laminates with temperature gradients* discusses a method of finding out the effect of heat and cold on plastic laminates.

1882, *Effects of aging on the compressive properties of glass-fabric-base polyester laminates* reports on how some laminates have withstood nine years of aging.

Forest Products Laboratory, North Walnut St, Madison 5, Wis. For copies, write direct to FPL.

Insulated sheathing booklet

A new 8-page color booklet, titled *How to save with the sheathing that insulates*, describes the new industry rating program for regular fiberboard sheathing and tells how the industry's product reduces costs for new homes.

Insulation Board Institute, Chicago. For copy, check No. 66 on coupon, p 234

Insulation wall chart

A guide to R-factor standards for architects, builders, heating and air conditioning contractors, and insulation applicators is available in chart form from National Gypsum. The plastic-covered chart also shows color-coding system for Gold Bond mineral wool products.

National Gypsum, Buffalo. For copy, check No. 67 on coupon, p 234

New fire-protection data

Several new and revised publications of the National Fire Protection Assn are pertinent to homebuilding:

NFPA No. 80. *Fire doors and windows* is a revision of the NFPA standard. The 1961 edition includes recognition of listed panic devices and a listing of horizontal sliding composite steel doors. Other revisions deal with track, closing devices, glazing. 70 pp. \$1.

NFPA No. 90B. *Warm air heating and air conditioning systems for residences* has been revised to require more clearance above the bonnet or plenum chamber. It also rules out evaporative coolers with combustible filters or evaporative media. 24 pp. 50¢.

NFPA No. 214. *Water cooling towers* covers the location and construction of towers, electrical installations, protection methods. It bars use of space near towers for storing combustible materials. 11 pp. 50¢.

National Fire Protection Assn, 60 Battery March St, Boston 10.

For copies, write direct to association

Steel stud selector

A handy slide rule gives you on-the-spot specification of steel studs and lath. By setting the slide at the partition height, you can read off the spacing and wire mesh required for any of five sizes of Chan-L-Form studs.

Bostwick Steel Lath, Niles, Ohio.

For copy, check No. 68 on coupon, p 234

New exhaust fan catalog

Fasco's new 12-page catalog covers the company's hvh-certified bath and kitchen ventilators including wall and ceiling units and combination ventilator-light and ventilator-light-heater units. Specs, dimensions, construction details, wiring diagrams are given where needed.

Fasco Industries, Rochester, N. Y.

For copy, check No. 69 on coupon, p 234

Flooring brochures

Kentile has three new consumer-slanted booklets on its flooring lines. One covers the full vinyl line, including ten tile styles, planks, wall base, and feature strips. A rubber-tile booklet points out the characteristics of rubber floors, shows how to design them, shows available styles. A booklet on asphalt tile shows a wide range of tile styles in room settings.

Kentile, Brooklyn.

Color-preference guide

Beige, closely followed by mauves, blue-greens, and yellows, is now the most popular color in the US according to the latest Color Corp report. This report is derived from consumer choices of color mixes from Tint-A-Matic machines. It takes the form of an eight-area map with color chips of the six top colors in each area and a color analysis of the twelve top choices.

Color Corp, Rockford, Ill.

For copy, check No. 70 on coupon, p 234

Lighting fixtures catalog

Enchanté fixtures, top quality line of Thomas Industries, is pictured and described in a new 24-page brochure. The line includes fixtures in all fashionable styles and types—contemporary candlestick chandeliers and sconces; Tole lamps for various uses; colonial, Florentine, and Viennese chandeliers and sconces; modern pull-downs, pendants, spreaders, etc. The booklet also covers indoor and outdoor lanterns, ceiling fixtures, mirror lights, etc.

Thomas Industries, Louisville.

For copy, check No. 71 on coupon, p 234

Electric living booklet

A 32-page four-color brochure from GE outlines the comfort and convenience of living in an all-electric Gold Medallion house. The reader is conducted through a room-by-room demonstration of the advantages of such a house. Price: 15¢.

General Electric, New Concord, Ohio.

For copy, write direct to manufacturer

Story of kiln-dried studs

An 8-page pamphlet shows the production of Pioneer studs from the forest to the loading dock. The booklet pictures and describes the company's timber stands, the logging operations, milling routines, stud manufacture, packing, and shipping.

Crescent Lumber, Seattle.

For copy, check No. 72 on coupon, p 234

Publications continued on p 234

THAT GIVES YOU MORE TO MERCHANDISE

DOWNSTAIRS

The compact new residential electronic air cleaner



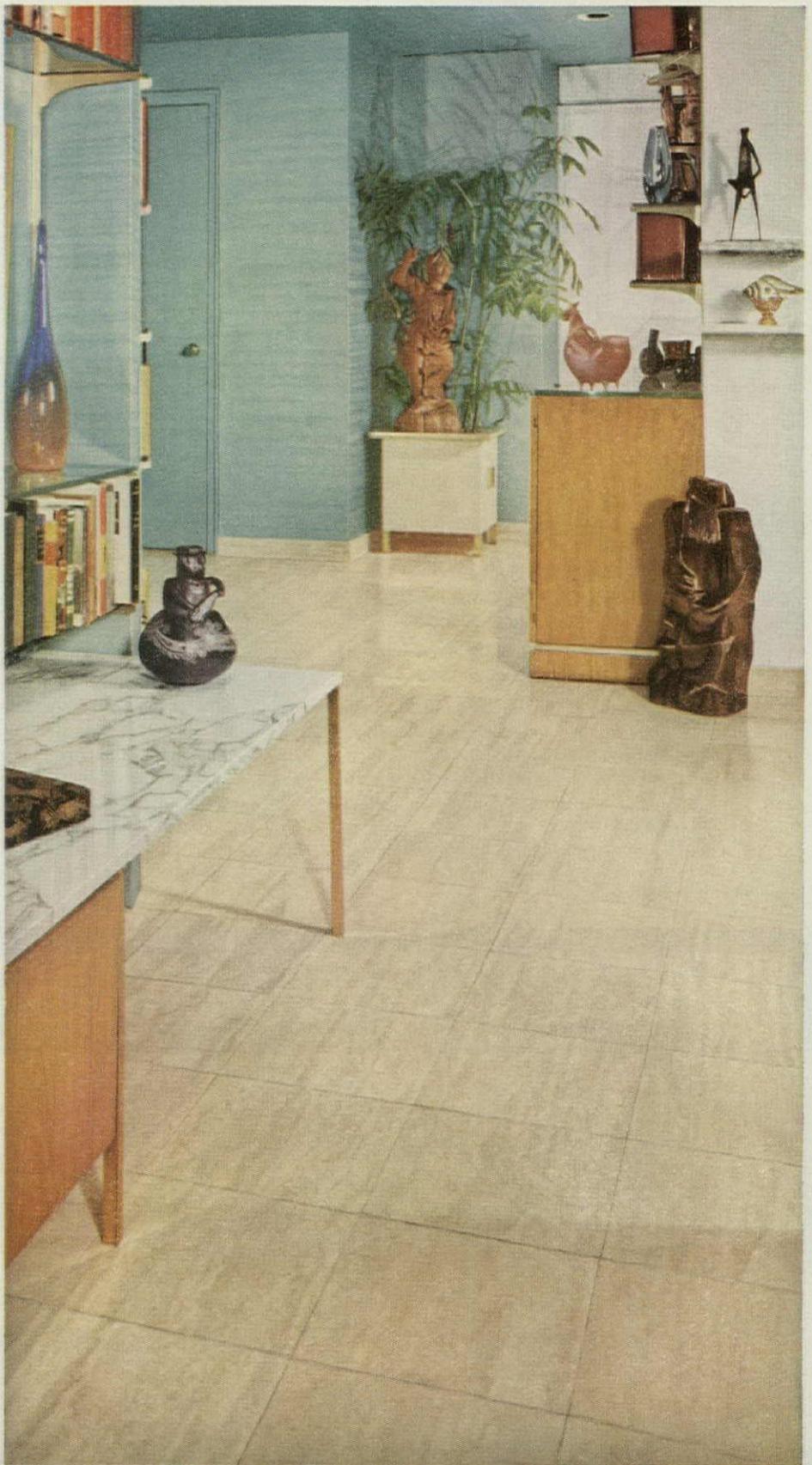
Electronic Air Cleaner

The Honeywell Electronic Air Cleaner traps from 70 to more than 90% of the millions of particles of dirt, dust, smoke and pollen that are normally in the air. Your home stays cleaner, is less costly to maintain. The complete package fits simply into your heating-cooling unit in your basement or utility room. See your heating or air conditioning contractor.

Honeywell



First in Control
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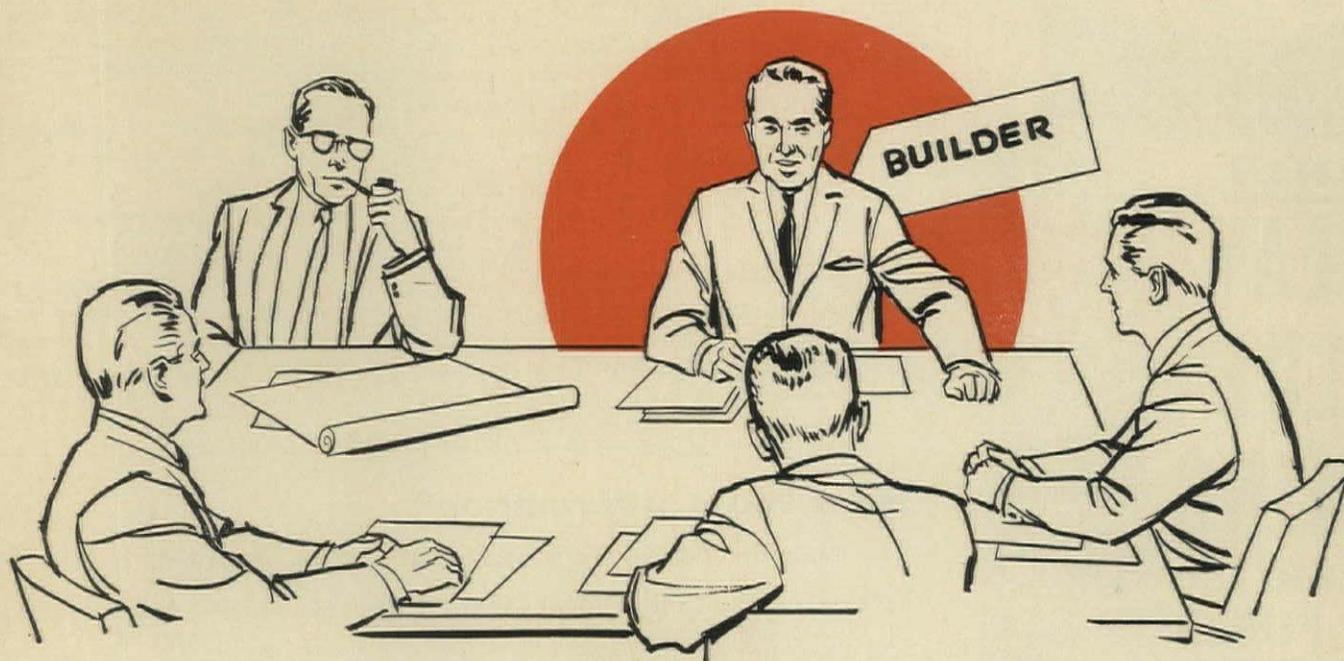


REAL MARBLE TILE IS SO DIFFERENT!

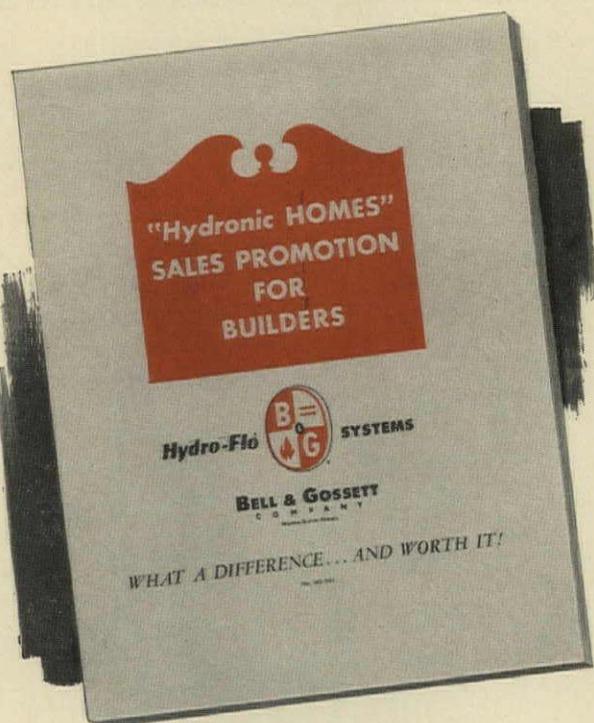
Nothing arouses comment . . . and envy . . . like real marble. In such good taste everywhere in your home, yet so practical. And—surprisingly—Vermont Markwa tile is actually lower in cost than many other quality materials. Isn't it worth looking into the possibility of using real marble tile in *your* home? We'll be happy to send you complete details and the name of a nearby Markwa tile dealer.

Vermont Markwa is certified genuine marble, precision cut and finished in lightweight, easily-installed tiles one-half inch thin. Complete range of colors and sizes for floors and walls at local dealers.

VERMONT **MARKWA** MARBLE CO.
PROCTOR  VERMONT



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...the organization which introduces more successful home merchandising methods

Today's home buyer is more critical, more insistent upon greater values for his money. Old appeals are literally old stuff...new ideas are needed to stimulate the urge to buy!

This is the purpose of the Hydronics Team!

How the Team functions to give builders a unique and vigorous selling program is fully explained in the brochure illustrated here. It will show you, as a builder, how to make the "Hydronic Homes Sales Promotion" lift your homes out of the competitive rut.

This plan is built around the fact that to make sales, a builder must create traffic through his model homes by means of some *distinctive feature* which identifies them favorably to his prospects.

The plan coordinates all the distinctive and exclusive features of Hydronics into a hard-hitting merchandising program. It enables builders to (1) attract prospects, (2) arouse their interest, (3) prove that a "Hydronic Home" offers infinitely more, (4) close the sale.

Send today for a copy of "Hydronic Homes Sales Promotion for Builders"...there's no obligation in getting all the facts.



The plans of your homes are carefully studied by members of the Hydronic Team for the way to most economically and effectively make them Hydronic units.

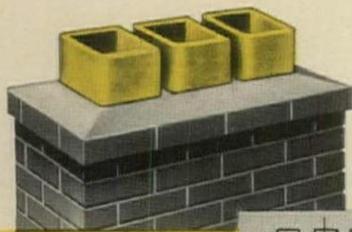


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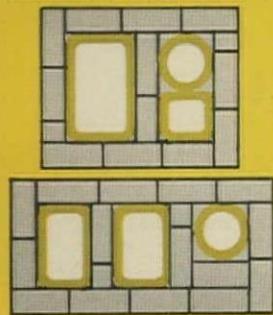
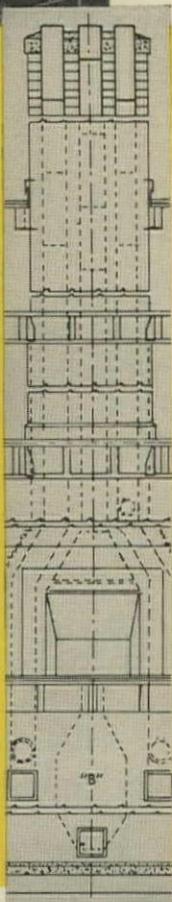
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FL-361-48

Warp-free door folder

The new foam-core metal-faced door recently introduced by Pease is described in a 6-page folder. The booklet shows design and construction features, specifications, prices, etc. Accessories, side-lights, locksets are also shown.

Pease Woodwork, Hamilton, Ohio.

For copy, check No. 73 on coupon below

Fiberglass panel brochure

US Plywood is announcing its entry into the reinforced plastic panel field with a 24-page booklet that includes product description and specification

details, ideas for using FRP panels, plans for a carport-patio, laboratory test information, square footage conversion chart, accessories list, glazing instructions.

US Plywood, New York City.

For copy, check No. 74 on coupon below

How to use a tape recorder

New 16-page booklet, 207 ways to use a tape recorder lists recording techniques, covers ways to playback, to time recording, to splice and re-use tapes.

Midwestern Instruments, Tulsa.

For copy, check No. 75 on coupon below

Want more information?

The numbers below are keyed to the items described on the New Products and Publications pages. Check the ones that interest you and mail the coupon to:

House & Home Room 1960, Time & Life Building
Rockefeller Center, New York 20, N.Y.

NEW PRODUCTS • September

1. Float-Away doors
2. Architectural Plastics panel
3. Lawson mirror cabinet
4. Swanson ventless hood
5. Hamilton cabinet line
6. Whitehall provincial cabinets
7. Kitchen Kompact line
8. Swanson hideaway desk
9. Willett fitted pantry
10. Ductless low-cost hood
11. Aubrey no-duct hood
12. Elkay hand-saver sink
13. Kitchen Maid sewing cabinet
14. Kemper reversible-panel cabinets
15. Brammer vanities
16. Triangle mirror cabinets
17. Standard Steel cabinets
18. Curtis vanities
19. I-XL cabinets
20. Superior shower stalls
21. Powers shower fittings
22. Artistic Brass fittings
23. Dole showerheads
24. Jayco fiberglass receptors
25. Borgranite receptors
26. Armstrong Castilian vinyl
27. Bolta-Floor vinyl
28. Amtico vinyl asbestos
29. Trevi-Tile terrazzo
30. Goodyear vinyl flooring
31. Johns-Manville aluminum siding
32. Evans garage liner
33. US Ceramic 3" tile
34. Gold Bond Classic Shake Siding
35. Carey Styltex siding
36. Auburn roll-out plastic
37. Gladding, McBean signature tile
38. Carcades' Lami-board
39. Lasco fiberglass glazing

40. Vico facing tile
41. Rusco replacement window
42. Alwintite series 410 window
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44. Lomanco shutters
45. Eysco Forestfold
46. Leigh bifold units
47. Farley & Loetscher dutch doors
48. Alumaroll patio cover
49. Quaker State gutters
50. Chain-Link aluminum fence
51. Acorn fireplaces
52. Firemite fireplaces
53. Bardick fireplaces
54. Simpson Petite tile
55. General Electric wall-insert heater
56. Markel fan-forced heater
57. General Electric wall-mount heater
58. Electrovactor baseboard
59. Hunter baseboard
60. Suntron baseboard

PUBLICATIONS

61. How to do power landscaping
62. How to build a screen room
63. Buildings for business brochure
64. How to use utility grade lumber
65. Crane rough-in plumbing guide
66. Insulated sheathing booklet
67. Gold Bond insulation chart
68. Bostwick steel stud selector
69. Fasco fan catalog
70. Color Corp preference guide
71. Thomas lighting fixtures
72. Crescent stud story
73. Pease warp-free door folder
74. US Plywood fiberglass panels
75. How to use a tape recorder

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House & Home's servicing of this coupon expires Dec, 1961. In addressing direct inquiries please mention **House & Home** and the issue in which you saw the product or publication.

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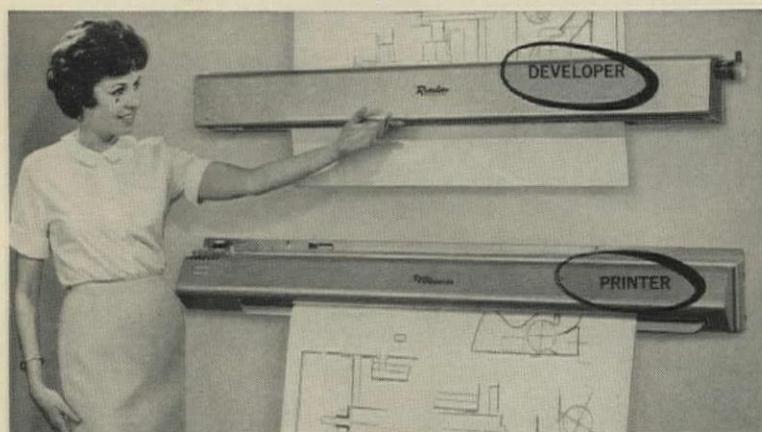


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**A uniform, flat finish
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shingles, pre-treated
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KV

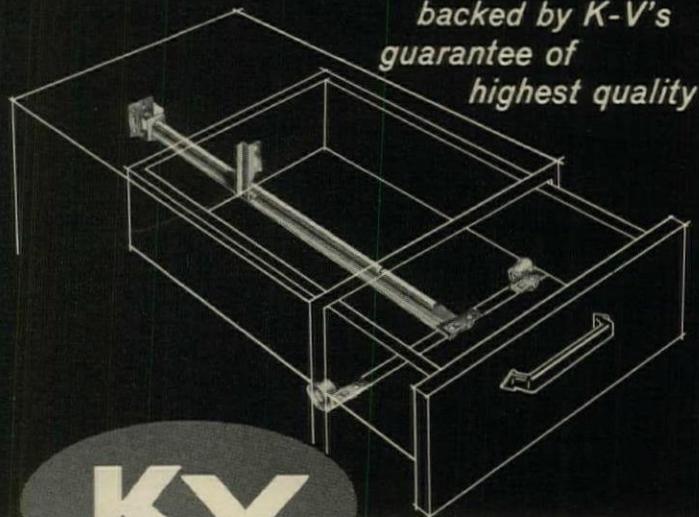
No. 1100 lightweight drawer slide

Ideal for kitchen and other home cabinets, available in standard package complete with screws and easy-to-follow instructions. Recommended for loads up to 50 pounds. Bright, zinc-plate finish. Smooth operation for life guaranteed by ¾" nylon rollers. ½" clearance needed each side of drawer. Stock sizes: 18 to 23 inches.

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Low cost • sturdy • easy to install

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A new low-cost single drawer slide that's superior to most double track slides. Recommended for 35 to 50 lb. load. Fits any length or width drawer. Bright zinc electroplated finish; extra-large Teflon Roll-ezy bearings. Standard track length: 22⅝".

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Pronto Panel builds a *faster* house! One man handles a pair at a time — can lift, carry, place and nail stopwatch-quick. Handy 2' x 8' size weighs only 32 lbs. You install full-thickness, kiln-dried lumber, bonded both sides to heavy-duty kraft. Insures maximum insulation, neater, tighter, more rigid construction — with practically no waste! Approved by all code authorities for use on 24" centers. Investigate. Southwest Forest Industries, P.O. Box 908, Phoenix 1, Arizona.



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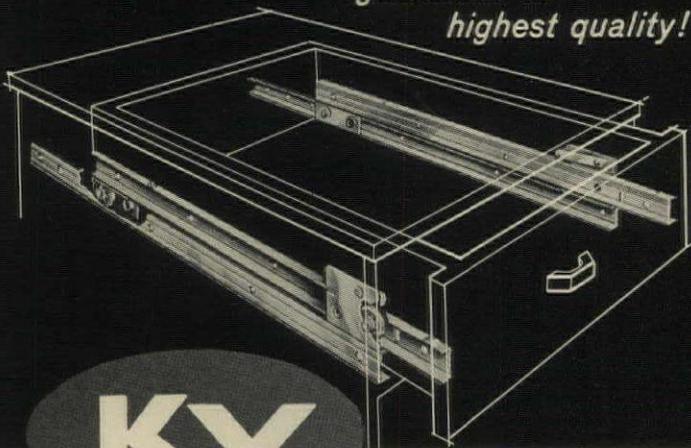
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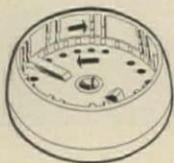
**don't make
me a
garbage
collector!**

I'm tired of garbage "trudgery." We're moving into a new home because we want a better life. Believe me, I'm making sure the kitchen has conveniences I want. Number one is a garbage disposer.*

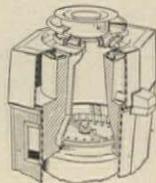
Make it an In-Sink-Erator, and I'll be easier to sell. Unlike others, In-Sink-Erator prevents jams thanks to its exclusive, patented, automatic reversing feature. Costs surprisingly little to install.

Write for full information, or a personal demonstration by an In-Sink-Erator representative. Address Dept. HH-961, In-Sink-Erator Manufacturing Company, 1225 14th St., Racine, Wis.

*An overwhelming majority of delegates to the Women's Conference on Housing voted the garbage disposer the most wanted appliance of all.



Unlike other disposers, In-Sink-Erator prevents jams thanks to exclusive, patented automatic reversing feature. Doubles shredder life. Self-cleaning.



In-Sink-Erator's exclusive sound-absorbent liner permanently blankets interior of unit... smother's sounds! That's why it's quieter than any other.



In-Sink-Erator Saturn. Model 707
One of 7 in the industry's most complete line.

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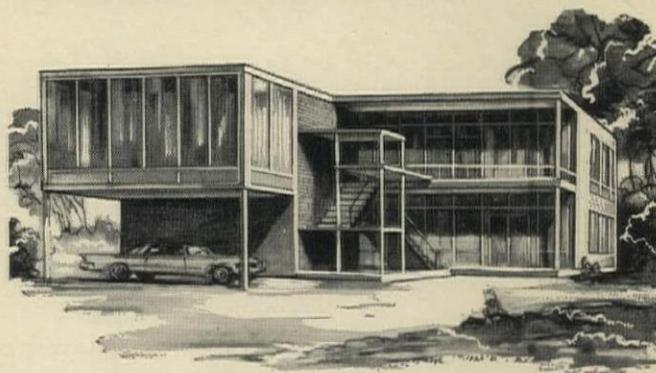
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Page:	
4, 5	Aluminum Co. of America
70, 236	American Gas Assn.
17	American Hardware Corp. (<i>Kwikset Sales & Service Co.</i>)
179	American Standard Corp. (<i>Plumbing & Heating Div.</i>)
14	American Telephone & Telegraph Co.
33	Anaconda American Brass Co.
83-85	Andersen Corp.
220, 221	Armstrong Cork Co.
233	Bell & Gossett Co.
54	Bird & Son, Inc.
209	Brikrete Associates, Inc.
211	Bruce Co., E. L.
10	Bruce Co., E. L. (<i>Terminix Div.</i>)
55	Bulldog Electric Pdts. Div.
235	Cabot, Inc., Samuel
241	Caloric Appliance Corp.
28	Carey Mfg. Co., The Philip
29	Carey Mfg. Co., The Philip (<i>Miami Cabinet Div.</i>)
168, 169	Carrier Corp.
12, 13	Celotex Corp., The
234	Clay Flue Lining Institute
186, 187	Crane Co.
15	Curtis Companies, Inc.
240	Delta Faucet Corp.
210	Dow Corning Corp.
76	Du Pont de Nemours & Co., Inc., E. I., (<i>Elastomers</i>)
156	Du Pont de Nemours & Co., Inc., E. I., (<i>Polychemicals Div.—Plastics</i>)
75, 77, 79	Emerson Electric Mfg. Co.
185	Farley & Loetscher Mfg. Co.
227	Fastener Corp. (<i>Duo-Gast</i>)
194	Float-Away Door Co.
208	Frantz Mfg. Co.
3	Frigidaire Div., The (<i>General Motors Corp.</i>)
235	Gang-Nail Sales Co., Inc.
23, 72	General Electric Co.
30, 31	General Electric Co. (<i>Hotpoint Div.</i>)
235	General Electric Co. (<i>Laminated Pdts. Div.</i>)
3	General Motors Corp. (<i>The Frigidaire Div.</i>)
239	Glidorama Div. (<i>Whizzer Ind., Inc.</i>)
190	Hall-Mack Co.
191	Harris Mfg. Co.
80, 81	Hines Lumber Co., Edward
30, 31	Hotpoint, Inc. (<i>Div. of General Electric Co.</i>)
162 W2, 200, 201	HOUSE & HOME
223	HOUSE & HOME
238	In-Sink-Erator Mfg. Co.
224	Insulation Board Institute
172, 173	Insulite Div. (<i>Minnesota & Ontario Paper Co.</i>)
67	International Nickel Co., Inc., The
74, 198	International Paper Co. (<i>Long-Bell Div.</i>)
39	I-XL Furniture Co., Inc.
63-66	Johns-Manville Corp.
219	Kemper Bros., Inc.
46	Kentile, Inc.
228	Kimberly Clark Corp.
240	Kitchen Compact, Inc.
236, 237	Knape & Vogt Mfg. Co.

Page:	
38	Kohler Co.
17	Kwikset Sales & Service Co. (<i>Subsidiary of the American Hardware Corp.</i>)
27	Lau Blower Co., The (<i>Home Comforts Div. Pdts.</i>)
163	Lennox Ind.
60, 61	Libbey-Owens-Ford Glass Co.
74, 198	Long-Bell Div. (<i>International Paper Co.</i>)
190D	Major Ind., Inc.
32	Marsh Wall Pdts., Inc.
158, 159	Masonite Corp.
166, 167	Mastic Tile Div. (<i>The Ruberoid Co.</i>)
222	Meadows, Inc., W. R.
230, 231	Minneapolis-Honeywell Regulator Co.
172, 173	Minnesota & Ontario Paper Co. (<i>Insulite Div.</i>)
160-162	Moe Light (<i>Division of Thomas Ind., Inc.</i>)
44, 45, 242	National Homes Corp.
197	Norris-Thermador Corp.
2, 2A, 2B	Nutone Inc.
24, 25	Overhead Door Corp.
87-90	Owens Corning Fiberglas Corp.
162W1	Permanente Cement Co.
34, 35	Pittsburgh Plate Glass Co.
206, 207	Plywall Pdts. Co., Inc.
91-94	Ponderosa Pine Woodwork
203	Portland Cement Assn.
82	Potlatch Forests, Inc.
223	Progress Mfg. Co., Inc.
214	Radiant Ray Radiation, Inc.
26	Red Cedar Shingle Bureau
188, 189	Republic Steel Corp.
181, 183	Rolscreen Co.
235	Rotolite Sales Corp.
7	R. O. W. Window Sales Co.
166, 167	Ruberoid Co., The (<i>Mastic Tile Div.</i>)
209	Samuel Stamping & Enameling Co.
11	San Francisco Redevelopment Agency
52, 53	SATURDAY EVENING POST MAGAZINE
170	Scheirich Co., H. J.
192, 193	Schlage Lock Co.
58, 59	Scholz Homes, Inc.
19-22	Simpson Timber Co.
222	Smith & Loveless (<i>Div. Union Tank Car Co.</i>)
237	Southwest Forest Industries
205	Square D Co.
6	Stylon Corp.
212	Swanson Mfg. Co.
95, 96	Tappan Co., The
160-162	Thomas Ind., Inc. (<i>Moe Light Div.</i>)
16	Trane Co., The
213	Union Carbide Corp. (<i>Union Carbide Plastics Co.</i>)
42, 43	United States Plywood Corp.
18	Universal Rundle Corp.
232	Vermont Marble Co.
36, 37	West Coast Lumbermen's Assoc.
215-218	Western Pine Assn.
40, 41	Westinghouse Electric Corp.
229	Weyerhaeuser Co.
8, 9	Whirlpool Corp.
239	Whizzer Ind., Inc. (<i>Glidorama Div.</i>)



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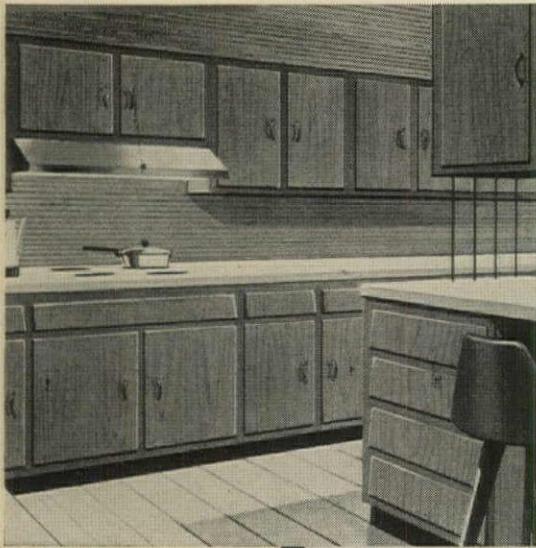


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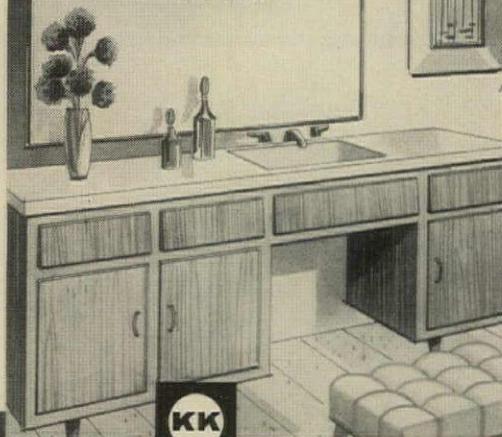
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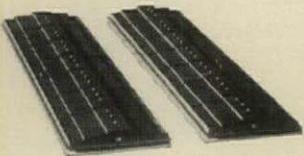


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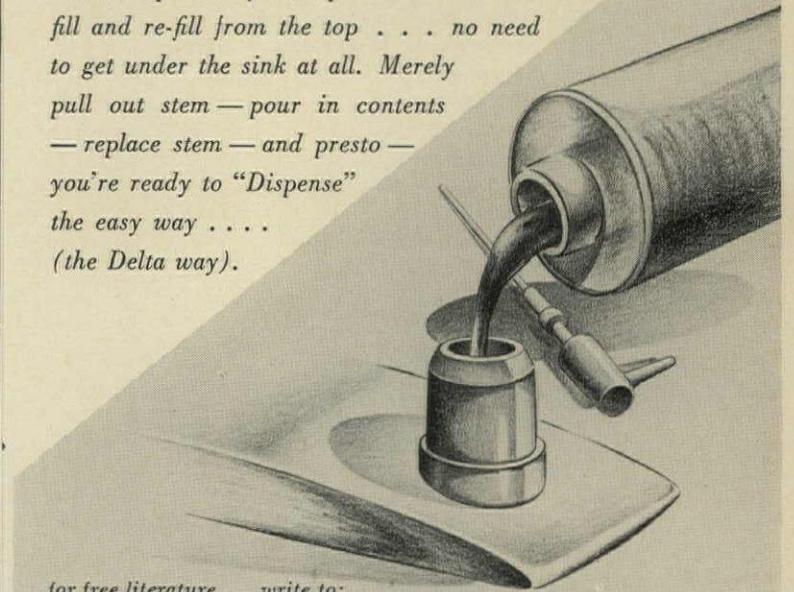
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