

September 1954

house + home

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Prototype house Connecticut lumber dealer spends \$60,000 to promote Better Homes and Gardens' "Home for all America"; 96 builders use it to get publicity and buyers (p. 144)

Builder town California's first planned town to offer all-modern design will integrate 4,500 good houses, apartments, churches, schools, shops, recreation areas (p. 154)

New tax bill Its chief intent: to spur the US economy to greater activity (p. 161)

good



design

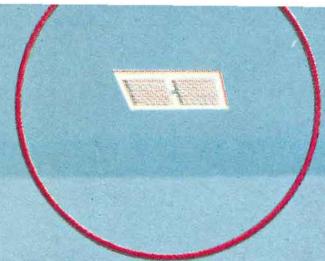


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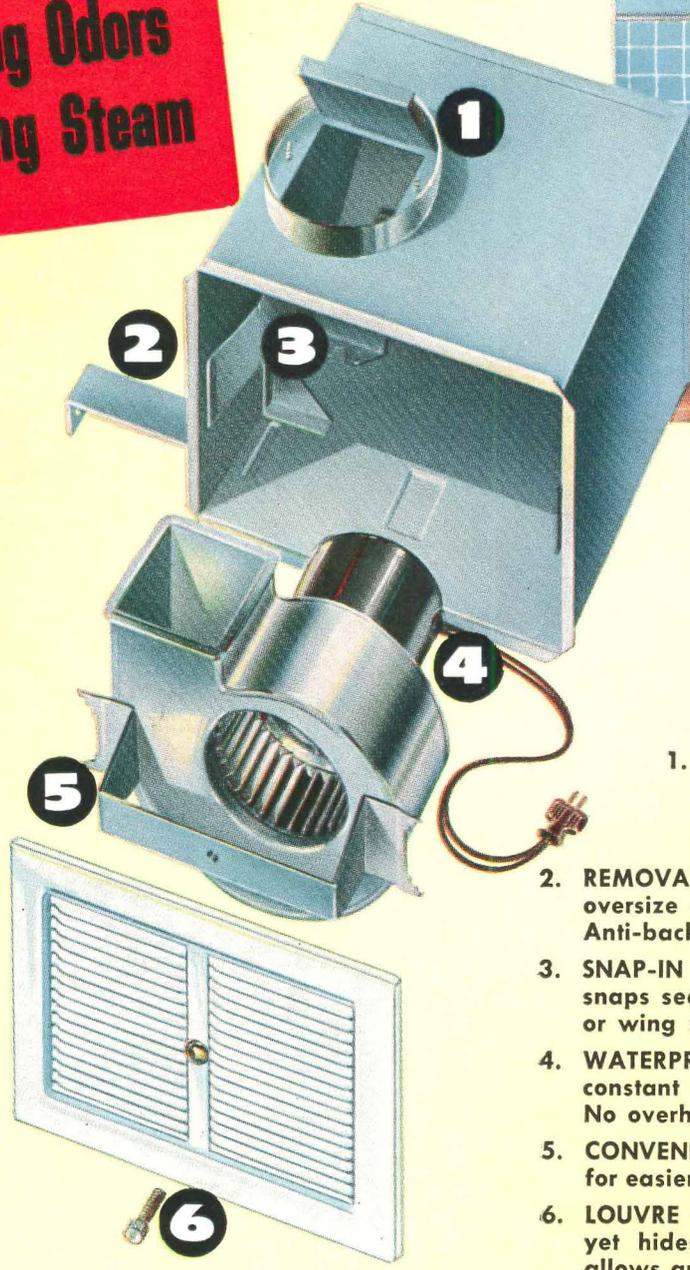


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FHA probe on the move

Committee closes up Washington show belaboring 608s, but schedules a five-city tour for further questioning; Sen. Sparkman and press defend rental housing law

Editorial investigators who had been walking noisily and waving a big stick over the housing industry since spring slowed to a crawl in mid-August, took a last crack at a couple of developers who had made money on 608s, and called a temporary halt. The case rested, at least in Washington. The Senate banking committee had closed up shop—after 15 days of hard labor—but its indefatigable Homer Capehart had scheduled a further round of road-show hearings in New York (two visits), Los Angeles, New Orleans, Chicago and Cleveland and a clean-up session in Washington, Oct. 8.

As was evident in the closing days of the probe, the beginning that the Senators possessed of knowledge of the ways in which the housing industry operated. They were still groping at the idea that its members could

turn a profit. What purpose was served by belaboring the profit motive in sworn testimony—and having the testimony blown up, banner-size, in so many newspapers—was questionable. As in most investigations, action from the housing hearings was second to talk.



CAPEHART

Score to date. Facts from the Justice Dept. on who has been indicted for what in the housing field presented a sketchy picture. Triggered by a letter from Sen. Harry Byrd asking for information on the present status of prosecutions, Asst. Atty. Gen. Warren O'Connell suddenly announced that more than 100 cases involving fraud, collusion or other irregularities in the housing field were "in various stages of investigation." He told Byrd that most of these stemmed from malpractice in the home-repair field. Indeed they did. Except for indictments of Title I operators—there has been chalked up 44 of these, against individuals or firms, and obtained convictions in 18—there were exactly four cases involving housing and none had any connection with the present investigation. The indictment is against Bernard F. Brownell, former executive director of the Jersey Redevelopment Agency, charging that he concealed the fact that he was a partner in a firm doing business with the agency. Another is the indictment of Leonard D. Simon for conspiring to defraud the government during low-cost housing construction in Puerto Rico. The others: Buffalo Banker William Koetzle, charged with embezzlement through promoting fictitious Title I loans and pocketing them; and C. E. Carter of Carter Electric Co. in Augusta, Ga., indicted last fall for violation of the prevailing law clause in multifamily construction con-

tracts. All these cases antedate the Congressional investigation.

The most mysterious release from the Justice Dept. last month, however, was an unexpected document listing foreclosures on FHA-insured "housing project mortgages" since Jan. '53. It contained no mention of whether or not the foreclosures were on 608s. Such must have been the belief of the newspapers who featured the report, however, presumably on the premise that a foreclosure combined with a 608 was somehow corrupt. Aside from the fact that foreclosure figures are released by HHFA at regular intervals (the agency was said to have been as surprised as everyone else by this one), the document was interesting for a couple of other reasons: 1) its appearance was patently an example of Justice responding to the unmerciful prodding of the Senate for "action" so that it was willing to take a stab at almost anything to stay in the public eye; and 2) for its political tinge, in that Atty. Gen. Brownell stated in the report that there were eight foreclosure proceedings in the hands of the Justice Dept. when he took office. What he hoped to prove by this comparison—the eight previous foreclosures amounted to \$2.1 million and those instituted since Jan. '53 to \$32 million—was anybody's guess. Total foreclosures were listed at 0.7% of what FHA has insured in "such project mortgages," a figure startling to no one.

Voices in the land. But if the investigation itself was as depressing as ever; hopeful signs that the daily press was at last awakening to true comprehension of the situation were evident. The New York *Herald Tribune*—which had previously been as eager as its fellows to pounce on the superficial excitement of the case—ran a perceptive editorial in mid-July beginning: "There is danger, in the current investigation of the Federal Housing Administration, that the public may become hypnotized by the large profits which were made in the financing of the postwar building program. Profits are not in themselves illegal or immoral. . . . It is necessary, therefore, for the public and the congressional investigators to look behind the mere figures

of profit . . . to make distinctions among the various cases that have been brought to light. . . ."

Sen. John Sparkman's excellent remarks on the history and purpose of the 608 program (see excerpts, next page) inspired the *Washington Post* to run a front-page story asking some of the same questions. The message: "The lush tales of financial windfalls in postwar rental housing which the Senate Banking and Currency Committee has been enumerating since April should come as no surprise to the Congress. Both sides of the political aisle deliberately voted for the provisions which made these windfalls possible."

Variations on a theme. Last month the Senate committee pounded away at a couple of big builders, allegedly trying to find out how they got that way. Washington Builder Morris Cafritz was considered by observers to have turned in a fine job of standing up to the investigators and calling for clearer definition of the now - befogged (and faintly incriminating) term, "windfall." Capehart and Cafritz had met socially in the latter's home—at extravagant parties given by wife and notable hostess

United Press



CAFRTZ

no such party atmosphere existed at the hearings. Capehart and Committee Counsel William Simon contended that Cafritz made a windfall profit of \$552,000 on Parklands Manor, Inc. Snapped Cafritz: "A windfall is something you get for nothing. All of that money has to be paid back. That's no gain."

Cafritz was further exacerbated by a financial analysis by Simon attesting that Cafritz' initial payment of \$69,000 for the project land would eventually give him a property with a book value of \$7.2 million. Cafritz placed the land in trust for his three sons shortly after he bought it. "Under income and gift tax laws, wouldn't a man ordinarily have to earn \$20 million to give away \$7 million to his sons?" asked Simon. "Is that against the law?" asked Cafritz. "Are you trying to build this up for a newspaper statement? Everything I have done has been within the law."

Case of the one-inch wall. Big Builder Ian Woodner of Washington and New York was quizzed the following day about his famous Woodner apartment hotel with the wall through it and about some money which Woodner had allegedly deposited in his ex-wife's, his brother's and his sister's bank accounts without their knowledge. Capehart seemed to think Woodner had fattened the accounts so the three could serve as sponsors of one of his FHA-insured projects. What Capehart was really curious about, however,

was how Woodner could get FHA insurance for his \$9 million Woodner apartments, when by law such insurance is limited to loans of not more than \$5 million a project. Woodner said he had divided the 1,139-unit building with a one-inch space filled with calking compound. Corridors, he said, ran through the "wall" on every floor. Capehart asked Woodner if he did

Associated Press



WOODNER

not think it was violation of the law to build the place under one roof when he had obtained two mortgages. "No, I do not," Woodner replied. "I never had any objection from the FHA that it was a violation."

Official directive. It is notable that FHA Commissioner Mason had already issued a directive to FHA field offices stating his own cut-and-dried interpretation of the law on limitation of mortgage amounts with respect

to multiple loans. Wrote Mason: "It is my view that the Congress . . . intended not only to limit the amount of any single project mortgage, but to limit also the liability of the commissioner with respect to any single mortgagor, or any collection of mortgagors, where the mortgaged properties, because of their physical location, or the interrelated interests of the mortgagors, constitute, either in fact, or in appearance, one project." The point was a neat one. Instances of its enforcement would make interesting reading.

Other news:

► The Shelby Construction Co. in New Orleans, graylisted by FHA for mortgaging out, was restored to its good graces by directive—the first company on the list to be allowed back into the fold. Capehart promptly took exception to this action, apparently on the premise that anyone who mortgages out should be barred from doing any more business with FHA. Sen. Byrd also was opposed, asked Administrator Cole for "a copy of any official promulgation" on the policy.

► Burton C. Bovard, ousted general counsel for FHA (a dozen officials have been dismissed since the start of the housecleaning mission in which he said his dismissal threatened "the security of all Civil Service employees." He planned to summon a number of high officials to a hearing.

FHA, meantime, had sent a questionnaire to a select group of its employees, asking answers to a series of persnickety and personal financial questions. Men were asked list furs, jewels and life insurance policies owned by them or their wives before after they entered government service; to any business associations they had on side. Obvious purpose: to check on possible instances of pay-offs by large builders may have secured favorable FHA treatment tried to cover up a violation of the law.

More to come? Administrator Cole made it clear that he wants to wind up end of the probe by the middle of this month and emphasize the positive for a change. Capehart will take his men on the road undoubtedly dig deep in some cities. He said he wants to tackle more Title I re-complaints (especially in California), and on some shenanigans he has heard about Wherry Act projects (including one at Minute Air Force Base in Illinois built by Woodner), and look into 203 and 213. At the time, the Senate approved another \$75 million (over the \$150,000 voted in April) for continuance of the hearings. Capehart has announced that he sees no end to the probe, it might run into 1955. More ominous and more recently—he said that when the hurly-burly is finally over he may come with *additional corrections* that will need to be written into the law. On the builders' side, a gradually increasing sentiment among high commands of HHFA and FHA—in the wake of some of the abortive moves mentioned above—to brake their own investigation and adopt a realistic attitude toward the dangers and drawbacks of the congressional process.

SENATOR SPARKMAN SPEAKS OUT ON 608

(From the Congressional Record, July 28, 1954)

What did the 608 program accomplish? The program became effective on May 22, 1946, in a law which continued and expanded a small wartime 608 program. The last commitment under the program was issued on March 1, 1950. Under the 608 program, 465,480 privately built rental units were provided in 7,046 projects, the mortgages on which were insured for a total of about \$3.4 billion. These projects were built in all 48 States, the District of Columbia, Alaska, Hawaii, and Puerto Rico. During this same period of time private rental housing went from its wartime lows up to as high as an average of 160,000 in 1949 and 1950. In 1950, more than four-fifths of these were section 608s.

The 608 program broke the back of the postwar rental housing shortage. It provided good rental housing quickly to meet the needs of our returning veterans. The 430,000 units it provided after 1946 (35,000 units were provided under similar legislation during the war) meant a quick and almost incredibly large response to the Government program designed to provide rental housing. It was undoubtedly one of the most successful of all Government housing programs. It brought the rental-housing percentage of all new units up to as high as 20 percent by 1949. Today, without 608, it has fallen to 12 percent, almost as low as it was when the 608 program started.

* * *

Something has been said about actual cost and estimated cost. We thrashed those questions out many times in the committee, and because of the urge to get housing and the difficulty of determining the actual cost, we are the ones who wrote into the law that the estimated cost should be the basis, not the cost of a particular builder for a particular project, but the cost of a typical builder engaged in that type of building. . . .

I have stated frequently, and the Senator from Illinois [Douglas] has heard me say in committee, that if there is blame, certainly the Congress of the United States cannot throw it off lightly by having something to say about it

4 or 5 years later, because it was known in the committee and on the floor of the Senate and in the other body, and we allowed it to continue. * * *

Mr. DOUGLAS. I had a colloquy this afternoon with the Senator from Indiana [Capehart], in which I contended that there was some guilt attached to Congress; but I do not think the exclusive guilt should be attached to Congress.

Mr. SPARKMAN. May I say to the distinguished Senator from Illinois that I never said that?

Mr. DOUGLAS. I know; but I thought possibly that was the general drift or emphasis of the statement which the Senator from Alabama was making.

Mr. SPARKMAN. No. I shall state the point I wanted to make now. Since the comprehensive Housing Act of 1949 was enacted into law, or going back to 1946, when section 608 was enacted into law, for the purpose of encouraging persons to build rental units, a remarkable job has been done in getting housing constructed. A few of the promoters, a few of those who have entered the field, engaged in bad practice. When I say a "few," I mean a relatively few, because we have a great army of housing builders in this country, people who are tradesmen, who do the job. When we consider the vast number of persons in the field, and then consider the number who have indulged in those bad practices, it is a relatively small number. Yet a stigma has been thrown over the whole industry of home builders.

Let me give my colleague an example. In my State I do not know how many 608s were built, but there were a great many. Does the Senator know how many were mortgaged-out? One, which involved \$29,000, and the money was never even taken out as a dividend. The money stayed in the corporation. Why should every person in my State, and in every other State, who built section 608 houses be smeared with the charge that everybody who engaged in such construction was bad? That is my only concern.

NAHB names labor staff plans talks with AGC

With perhaps half of NAHB's members operating on an open-shop basis the association has shied away from having a staff labor department at its Washington headquarters. Now, with signs of a quickening of interest in the housebuilding field, NAHB has taken a half-step toward establishing a labor unit. Last month Andrew P. Murphy, 32, former industrial relations adviser to the Army Ordnance, was appointed NAHB's assistant legislative director to specialize in labor matters. Attorney Murphy is editor-in-chief of the *Federal Bar Journal*. He will concentrate on fact gathering and advice to members, will steer clear of liaison with national AFL building unions. A five-man NAHB committee was formed to meet with

Construction wages rise 9¢; homebuilders likely to establish separate pay standards

Wages in construction rose by an average of 9¢ an hour across the nation during the building season which ended this summer. Homebuilders for the most part found themselves swept along by the increases, despite a growing determination to establish separate wage standards for their industry. A midsummer survey of the building labor market by HOUSE & HOME identified some areas in which alert builders were keeping a close scrutiny to help them estimate the wants and needs of their labor next year. In a dozen major building areas, this is the way things were shaping up:

Welfare benefits—a long time coming in construction—are on the rise. Basic benefits, such as health and welfare insurance plans, are becoming well established in most metropolitan centers. Big exceptions are in the South and West. Vacations and sick leave provisions are pushing into contracts in many big metropolitan areas which have a shortage of labor forces. New York is still the laggard in fringe benefits; many of its contracts have pension plans and vacation provisions. In Detroit, six trades and their employers have cooperated in setting up a joint health and welfare plan costing employers 1¢ an hour.

Multi-year contracts are being accepted with a partial satisfaction of the hunger of both contractors and workers for stability in their relations. Some contracts, important especially for their experimental nature, run for three to five years. Labor's acceptance of multiyear contracts has been interpreted as recognition by unions that the postwar adjustment of wages may have lost most of its force. But, as insurance against wrong turns on the economic future, most contracts longer than one year contain cost-of-living wage adjustment clauses or provisions for reopening pay negotiations yearly. In Chicago, an unusual three-year contract gave workers a 13¢ pay increase this year, as against a 7¢ boost next June and committed them to no rise the following year. Only all major Boston contracts are for three years.

Market contracts. Wage rates for housing are still being patterned by negotiations covering all of construction. In a few areas this year, homebuilders revolted against bargaining jointly with other types of contractors and in many more areas builders complained about the need for negotiating separately with unions. But the revolts were unsuccessful, and the talk was mostly about next year. Standout example of what homebuilders want was a contract between independent builders and carpenters setting a higher wage rate than that for carpenters in general construction. In many parts of the

country, however, lower wage rates for housing workers than for other construction craftsmen are a reality, for housing is far from fully unionized. In addition, wages tend to be somewhat lower in suburban areas, where the bulk of housebuilding occurs. In large cities, where much housing is apartment buildings, builders are in the habit of paying wages which apply to other types of commercial structures.

SIDELIGHTS

ABA for uninsured repair loans

Sound loans on FHA Title I home repair and modernization standards are such good risks, prudent lenders could make them safely without FHA insurance. That was the message the installment credit commission of the American Bankers Association sent all members this month in a special study, "Non-insured Property Improvement Loans." For several years this ABA group has been advocating home modernization credit programs without reliance on government insurance. An increasing number of lenders have been accepting its advice, and with publication of this illuminating study many more can be expected to do so. This manual cites lenders' independence and freedom from red tape without Title I. More pointedly it notes that since 1939, despite any recent losses from racketeer contractor frauds, the 0.75% Title I insurance premium lenders have paid to FHA has covered all FHA operating expenses and losses on such loans, built up a \$27 million surplus and over \$30 million of unearned premiums. Says the ABA study: "It can easily be seen that the prudent lender could have protected himself equally as well without such insurance."

FHA directors' pow-wow

Some 70 of FHA's 75 field men (including all its state directors) turned up in Washington for their first briefing by headquarters since World War II. They got mixed advice. Commissioner Mason cautioned them, in his welcoming address, against accepting even trivial gifts from people with whom they do business. Charles Bowser, in charge of technical standards, announced: "It is high time that we shifted from a cost to a valuation concept." Cyrus Sweet, new Title I repair and modernization chief, said that the co-insurance feature—making lenders assume some of the responsibility—would be a tremendous help in correcting Title I abuses. It remained for Investigator W. F. McKenna, who was appointed housecleaner to HHFA in the spring and who was due to move back to private practice at month's end—to offer the most depressing reminder of how things had been going. First he said

Mixed Employment Picture. Construction employment varied by city. In most it was high—unemployment in spots was only 10% or less of the total workforce, normal in an industry with constant movement of workers from job to job. In some areas, however, there was serious unemployment. Carpenters and bricklayers seem most vulnerable, for they have to contend not only with day-to-day fluctuations in the call for their services, but also with the constant nibbling at their jurisdictions brought about by adoption of new building materials. In two areas, Omaha and San Francisco, there was heavy unemployment in many trades.

that the FHA housecleaning was virtually completed and that anybody still around could be considered guiltless. Then he said that the trouble FHA had endured was not because of a "weak law" but because of "graft and corruption at high levels." Logical inference: that a lot of crooks have been weeded out—an inference with virtually no support so far in the record (see p. 39).

Washington score board

In a final spurt, Congress disposed of a number of money matters affecting housing:

VA direct lending. A compromise figure of \$37.5 million for each quarter was settled on in conference—a 50% increase over the \$25 million a quarter VA had been getting. VA was not sure it was enough. The agency figured a backlog of 39,000 loan requests at the end of the fiscal year would absorb two-thirds of the new funds.

Construction statistics. A request for \$1.1 million for better building statistics—to be divided between Commerce and Labor—was killed. Declared essential by many sources, the sought-after funds were alternately proposed and killed for weeks until finally dropped entirely till next session.

FHA budget. Supplementary requests to the main budget (already passed) were sharply cut. FHA asked for a \$1.3 million boost for running its Washington headquarters in fiscal '55, was given \$350,000. It sought an extra \$3 million for field office operation, ended up with \$1.2 million. Its total budgets still exceeded last year's: \$5.5 million against \$5.3 million for the Washington office; \$26.2 million for the field against \$26.1 million. But the slim increase made painful reading in light of FHA's expanded activity and the criticism this activity was receiving from Congress.

Military housing. Still under discussion: a proposed appropriation of \$175 million in government funds for 11,867 units (the latter figure cut by the Senate) and a provision for 5,000 trailer units.



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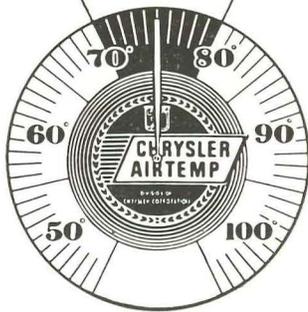
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PEOPLE: H. D. Moulton new head of US Steel Homes;

Neil Connor of Boston named chief architect at FHA

John J. O'Brien, president of US Homes, Inc., resigned last month for health reasons. He had been president since 1949, had often spoken out loud and clear for the future of the prefabricated industry and had pushed up sales of US Steel Homes 215% in his first year in office.



"It was a real disappointment to find it necessary to terminate my association," he wrote **HOUSE & HOME** during a convalescent motor trip with his wife. "I underwent extensive surgery last November and returned to the office much too soon. . . . I was really losing ground." He will move to Los Angeles (Mrs. O'Brien is from Pasadena) to go into residential building; undoubtedly will be in touch with the West Coast prefabricated home builders. He will also continue as president of the Prefabricated Home Manufacturers Institute, a post he has occupied since March. It is probable he will maintain a consulting relationship with US Steel Homes.

Douglass Moulton, 45, Kansas-born St. Louis graduate who joined US Steel in 1939, has succeeded O'Brien. Moulton is big, broad-shouldered, athletic—previously was chief engineer for the Fager Corp. in Los Angeles, changed over in 1939 to become chief engineering estimator for the Los Angeles plant of US Steel Products Division. During World War II he was an aide to Admiral Halsey, ended up as a captain. When he rejoined US Steel, he ended up in the order as assistant vice president, raw materials, of the main office, a post he has held for the past two years. He has a reputation as a fisherman, a conservative dresser, a hater of petty detail; likes to get to the office at 8:30 A.M. and frequently stays there after dark. He is married and has two children. Last month, Moulton was visiting the company's New Albany and Harrisburg plants, orienting himself for the job ahead.

Dick Duncan, Graphic Arts Inc.



PRESIDENT H. D. Moulton of US Steel Homes shakes hands with Charles Kaufer (I), furniture workers' head in the New Albany plant, during a get-acquainted tour last month.

FHA filled two top spots—chief architect and Title I head—with a Boston architect and a California lumberman. **Neil Anthony Connor**, AIA, was named to the job that **James Lenard** of the University of Illinois Small Homes Council turned down last June. Connor is 46, has had extensive experience in municipal and government housing. With architectural degrees from Yale and MIT, he worked for the Suburban Resettlement Administration in the mid-thirties on site planning for the Greenbelt towns. He later did a survey of European housing and town planning and in 1938 started a four-year stint with PHA as coordinator for the San Francisco regional office. Connor's work as a home designer (he was with E. S. Read & Associates in Boston,



SWEET

then broke off with three others to found Bourne, Connor, Nichols & Whiting) was prior to 1950. Among his projects: a builder job in 1947—with the Kelley Corp. of Arlington, Mass.—on 412 conventional, single-family units in Newtonville; in 1950, a 100-unit project—slightly less conventional—with Manhattan Builders (also of Arlington) in Shrewsbury, Mass. Since 1950, he and his firm have concentrated on stores, churches and schools.

Cyrus B. Sweet of Fresno, Calif. was named director of FHA's home modernization and repair program. Sweet will step into the job vacated by **Arthur Frentz**, who was among those who left shortly after the investigatory pot began to boil last spring. He was most recently president of the Valley Lumber Co. in Fresno, before that worked in Longview, Wash. as western division manager for the Longbell Lumber Co. of Kansas City—a company with which he was associated for 30 years. He is a former vice president and director of the First Federal Savings & Loan Assn. in Longview. Sweet will head a special committee set up to rule on the revamped eligibility requirements under Title I. Committee members: **David W. Cannon**, deputy director for Title I; **Warren Cox** of FHA's legal division and **William J. O'Connor** of underwriting.

Other appointments at FHA: **Loder Patterson**, Jacksonville (Fla.) lawyer, named to head up the new urban renewal department, charged with administering Titles 220 and 221; **Frank Mistrell**, New York attorney, appointed general counsel to succeed the



CONNOR

ousted **Burton Bovard**; and **Bruce H. Zelser**, of Providence, R. I. as assistant general counsel, replacing **Howard Murphy**, whose resignation was accepted when Bovard left.

Ralph A. Homan, Kentucky lawyer, was named by HHFA Administrator **Albert Cole** as a "special assistant" for "special assignments." A good guess was his duties would relate to personnel. He is 52, was recently administrative assistant to Sen. **John Sherman Cooper**.

New secretary-treasurer of the AFL's Building & Construction Trades Dept. is **Frank Bonadio** of Baltimore, an international representative of the Sheet Metal Workers union. Bonadio replaces **Joseph Keenan**, who left last spring (**H&H**, May '54, News). Feeling in Washington was that Bonadio—or anyone else—would have a tough job replacing Keenan, rated a top labor statesman.

Conrad (Pat) Harness, who set up NAHB's public relations department in 1950 and became its first director, left last month to become executive vice president of the Houston Home Builders Assn. He will succeed **T. C. (Buddy) Brennan Jr.**, who has moved over to manage sales promotion for **Frank W. Sharp**, now at work on a \$200 million, 15,000-home development on the city's outskirts (**H&H**, Aug. '54, News).

After 17 years in government, **Neal Hardy**, assistant administrator at HHFA, moved out to take over direction of NAHB's new \$2.5 million National Housing Center in Washington.

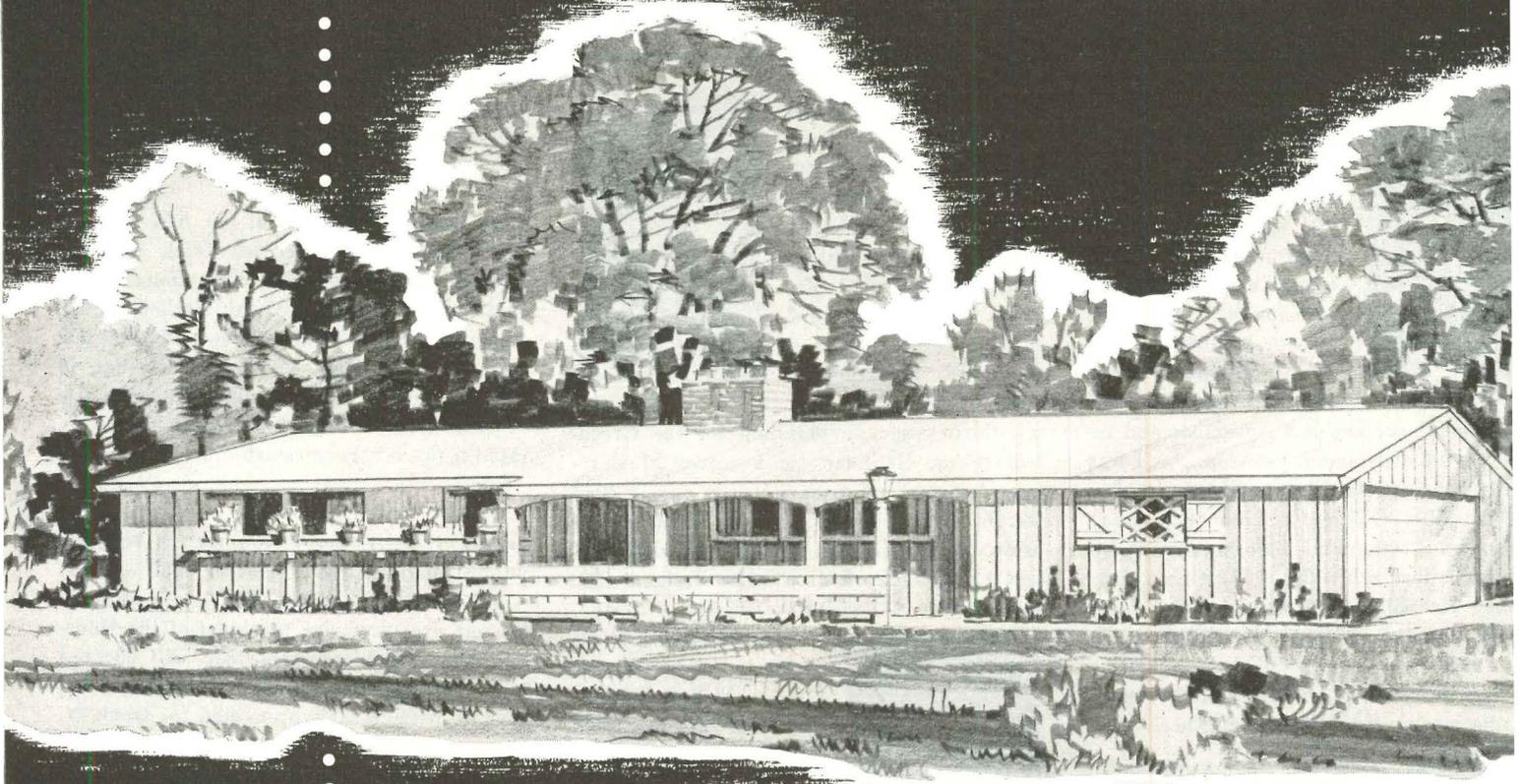


HARDY

Hardy, 39, was one of the first assistants appointed to HHFA when it was formed in 1947, had been in his latest job since 1949. Under both Democrat **Ray Foley** and Republican **Al Cole** he was much relied on as a trouble shooter and pinch hitter, had gained a reputation as a man who could think on his feet, unspool government red tape and speak convincingly before trade groups.

Frank Lloyd Wright revised his plans for the proposed \$2-million Guggenheim Museum on upper Fifth Ave. in New York, felt certain that the city's building department would approve them now and let the work get on. It has been over two years since Wright and the officials fell to discussing exits, overhangs and the like, while approval was held up. Wright insisted the changes would not harm the building, in fact stated they would improve it. He had rented the Presidential suite in the Hotel Plaza, overlooking Central Park, as a New York office.

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s c h o l z h o m e
i n c o r p o r a t e d

2001 Westwood

Toledo, Ohio

BUILDERS AT WORK: Promoters sprinkle money and ideas in Florida and Long Island to grow new cities

Big deal for Florida

o experienced promoters who have in past years flooded the country with punchboards and propaganda last month anted up some of their millions, dealt in a big builder and bet to gamble for a third of the Miami housing market. They announced to Florida and the nation their determination to build—and almost at cost—10,000 two-, three- and four-bedroom houses on 3,200 flat acres some 10 mi. northeast of Miami, near Opa-locka. The three: **Carl Byoir**, New York public relations mogul; **Ralph Stolkin**, Chicago fast-fooder whose operations in punchboards and

FORTUNE—Jerry Cook

Miami Herald—Waxman



BYOIR



GAINES

charity drives gave him cash to move into oil, steel, TV tubes and broadcasting stations; and **Julius Gaines**, who says he has built 100 houses in Florida since 1946.

Their Coral City, although one of the biggest contemplated housing enterprises of all time, demanded attention for several other reasons:

The concrete block and stucco homes will be sold near cost, says Gaines, from \$7,025 to



CORAL CITY MODEL

\$650, plus closing costs. Profit will come from operation of a water-supply system, sewerage disposal plant and possibly even a private telephone system. The builders will operate business properties serving the project.

The trio has no intention of seeking VA or FHA backing for mortgages. They will do their own financing, offering \$92 million worth of houses, each with its third acre of ramped pasture land, for small down payments on 25-year mortgages at 5%. Bankers National Life & Casualty Co., in Chicago, is reported to be putting up early mortgage money.

Gaines' schedule calls for the houses to go on at the rate of 400 a month, with occupancy of an initial group of 600 homes scheduled for October.

▶ An even more bullish statement from the promoters: they say that if things go well in Coral City, they will put up another 90,000 homes throughout the state.

By mid-August no plat plans had been filed with the Dade County Building, Zoning and Planning Dept. Zoning of the land for agricultural use had not been changed. But the developers felt no worry on this score; they had engaged **Harland Bartholomew & Associates**, city planners, to lay out their town and felt that by the time the plans were ready official approval would be forthcoming.

Small and stucco. Design of the houses would probably take no prizes. Six sample homes erected on the site show a combination of good and not-so-good elements. Some of the houses have sensibly wide roof overhangs; others do not. Most of the windows are high in the walls, making for less-effective ventilation than would be possible with full-lengths. Shutless shutters have been appended here and there. No architect designed the houses.

Gaines has a good reputation around Miami as an efficient builder. In Coral City he will be using prefab roof trusses and partitions. His plan calls for closely timed delivery of materials—concrete blocks and the like—on pallets. He has a record of good labor relations and has kept a nucleus of about 60 workers busy for several years. His work force for Coral City will be built around them.

The big push. Selling 10,000 houses will require considerable promotional ingenuity, but few Miamians doubt that Carl Byoir can do it. He has built the world's biggest public relations business. For the Florida job he has assigned a brace of topflight practitioners from his agency. Byoir also will be on hand. He has been in Miami before; he handled publicity for the city in the thirties and bought the land for the present project during the last two years, paying up to \$1,451 an acre.

Stolkin is one of the best-known strangers in Florida. Last spring he bought the village

INS of Lake Park, near Palm



STOLKIN

Beach, for about \$5 million. Stolkin has moved, in the north, under a cloud of unfavorable publicity brought on by early escapades in punchboard merchandising and charity promotions that kept Better Business Bureaus across the nation hopping. He put together a syndicate in 1952 that moved into and out of RKO (Stolkin was head man while the group was in power) with astonishing swiftness.

Local resistance. Easing a hustler like Stolkin into Florida quietly had about as much chance of success as sneaking the sun past a Kansas rooster. The *Miami Herald* broke out a four-part, front-page blast to acquaint local citizens with their new neighbor. This action lost the paper its share—and it would have been the lion's share—of advertising for the new town.

The trio is well-equipped to move into the Miami home market. Said Byoir, in defining functions: "I am furnishing the land, Stolkin the equity capital, and Gaines the construction organization and development know-how."

Other developers in the area have shown unwillingness to be pushed out of their market, will probably step up promotion of their own projects. A new 10,000 houses would push available space beyond demand, even with an estimated 30,000 persons migrating to the Miami region each year.

Grid pattern for Long Island

Sydney M. Siegel, Long Island real estate developer, also has large-size plans, in their own way as formidable as those of the Coral City promoters. Siegel heads a group of American and Canadian businessmen (unidentified)

House of Patria



SIEGEL

who intend to sponsor the birth and growth of a fully integrated industrial community in the geographical center of Long Island, 56 mi. from New York City. Size: 6,300 houses on 2,000 acres. Cost: \$175 million. Plans call for

one quarter of the acreage to be devoted to industry (jobs for the home owners) and another 160 acres to shopping areas containing six supermarkets and 300 stores. The resultant land squeeze will put the houses cheek by jamb and in rigid alignment. There are two price brackets: \$8,000 to \$10,000 for the majority; \$16,000 to \$40,000 for junior vice presidents. Siegel has been mysterious about the industries he will get for his Suffolk City. **Brown & Mathews**, New York industrial planners, will be design engineers.

Extra footage

Tulsa Builder **Howard C. Grubb**, convinced that houses have to be bigger to fit bigger families, is—like **Andy Place** and other big builders—doing something about it. He will add 2' to the end of the lowest-priced houses (\$10,000) in his Dolly Mack subdivision. Says Grubb: "I'm sure I'll never find the added cost for the additional area." Says his architect, **Don Honn**: "It's surprising how much more an architect can do in a house with that extra 2' length." Both agree that builders who think of house cost in terms of square-foot costs minimize house size to meet "a nebulous means of computing cost. . ."

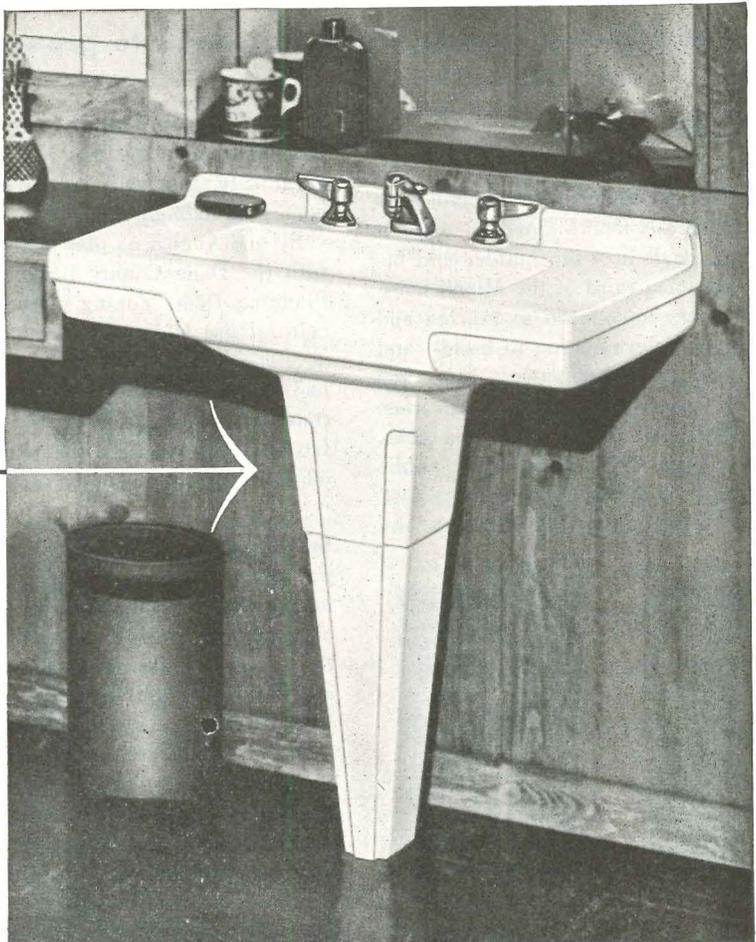
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U/R Lavatories

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And when you offer Universal-Rundle fixtures, your prospect recognizes a familiar name—nationally advertised in leading magazines as the world's finest bathroom fixtures.

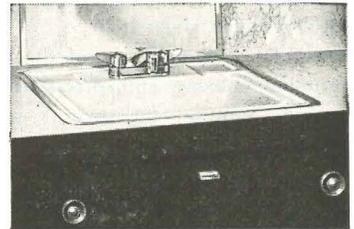
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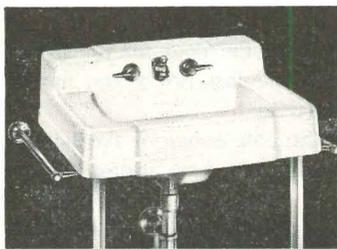
Chateau . . . No. 4585 . . . 27" x 21"



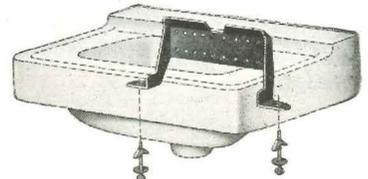
Carlton . . . No. 4579 . . . 27" x 21"



Cathleen . . . No. 4576 . . . 21" x 18"



Ledgemaster . . . No. 2201 . . . 22" x 19", No. 2200 . . . 19" x 17"



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by **Universal-Rundle**

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Plants in Camden, New Jersey; Milwaukee, Wisconsin; New Castle, Pa.; Redlands, Calif.; San Antonio and Hondo, Texas

HOUSING STATISTICS:

Pacific Northwest lumber strike ticked off its second month since work stopped June 21, but prices softened in the face of increased shipments from British Columbia and from small American mills—many untouched by the strike or in temporary settlement—working double-shift, six-day week. (Scattered settlements had involved no wage increase or a 5¢ to 7½¢ raise, subject to final industry agreement.) Price of 2 x 4 Douglas fir No. 2 green lumber tumbled as low as \$68 MBF, only \$6 above the prestrike level. Quotations shortly after the stoppage had soared to \$72 to \$75 at the mill. Plywood prices for quarter-inch AD were now generally pegged at \$90 MSF as production crept from 25% to 52% of industry capacity. Production stemmed mostly from nonunion, cooperative mills whose output was largely standard construction and interior grades. Specialty plywoods, product of the big, strike-bound mills, remained scarce.

In the meanwhile, builders did the best they could, paid high prices for lumber were never so hard pressed for lumber that they had to curtail operations. Said Volume Builder Earl Smith of San Francisco: "The lumber situation is pinching us and it is very difficult to get enough lumber to operate efficiently. But it's getting through somehow and we have managed to get by."

Most serious aspect of the strike: a growing shortage of logs. A delayed strike settlement could cause lumber production to suffer severely all winter for lack of raw material.

MORTGAGE LENDING ACTIVITY

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

	S&L assns.	Ins. cos.	Comm. banks	Mutual savings banks	All others	TOTAL
April	642	127	325	102	512	1,709
May	641	133	317	111	496	1,699
June	682	131	325	120	511	1,769
7 months total	3,549	737	1,829	601	2,872	9,595
April	668	130	333	112	550	1,793
May	675	123	330	118	558	1,804
June	741	146	368	133	602	1,990
7 months total	3,734	736	1,903	636	3,159	10,168
Change 6 months						
1953 to '54	+5.2%	-0.1%	+4.0%	+5.8%	+10.0%	+6.0%

Source: Federal Home Loan Bank Board

MORTGAGE MARKET QUOTATIONS

Designations quoted at net cost, secondary market sales quoted with servicing by seller)

As reported to HOUSE & HOME the week ending August 13

City	FHA 4½'s		5% equity or more VA 4½'s		No down payment VA 4½'s	
	Orig- nations	Sec- ondary	Orig- nations	Sec- ondary	Orig- nations	Sec- ondary
Stockton: local	par-101	a	par-101	a	par-101	a
Out-of-state	a	99-par	a	99½-par	a	97½-99
Chicago	97-99	99-par	97-99	99-par	a	a
Denver	99-par	99-par	99-par	99-par	99-par	99-par
Detroit	97½-99	a	97½-99	a	97	a
Houston	par	par	99½-par	99½-par	98-99½	98-99½
Jacksonville†	par	par	par	par	97½-98	97½-98
Kansas City	99-par	par	99-par	par	96½-97	97-99
Los Angeles	99-99½	99-99½	98-98½	98-99½	97-97½	97-97½
New York	par	par	par	par	par	par
Philadelphia	par	par	par	par	par	par
Portland, Ore.*	par	par	par	par	99	99
San Francisco	par	par	par	par	97-99	97-99
Washington, D.C.	par	par	par	par	99-par	98½-par

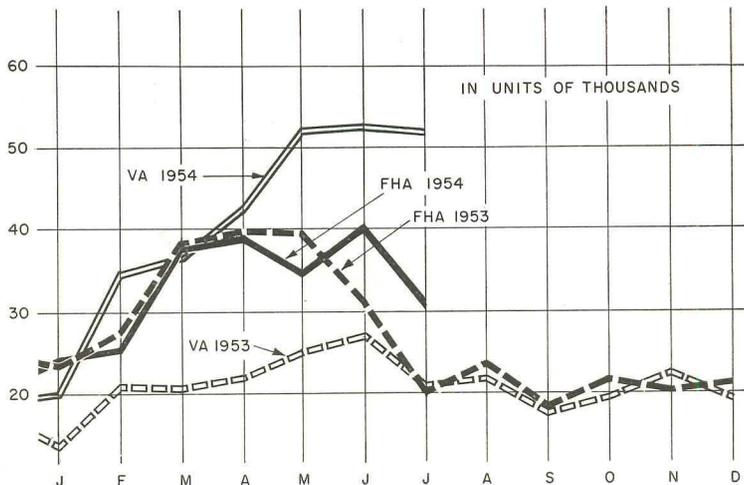
Available prices throughout Pacific Northwest.

† Probable prices throughout Florida.

Agents: Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Maurice A. Pollak, vice pres. & secy., J. Halperin & Co.; Denver, C. A. Bacon, pres., Mortgage Investments Co.; Detroit, Robert H. Pease, pres., Detroit Mortgage & Realty Co.; Houston, John F. Austin, pres., T. J. Bettes Co.; Jacksonville, D. Yates, vice pres., Stockton, Whatley, & Co.; Kansas City, Byron T. Shutz,

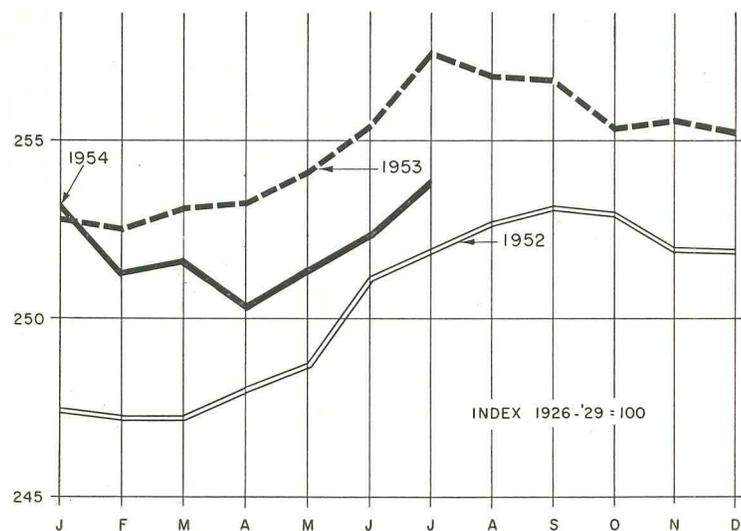
pres., Herbert V. Jones & Co.; Los Angeles, John D. Engle, pres., Insurance Funds Mortgage Co.; New York, John Halperin, pres., J. Halperin & Co.; Philadelphia, W. A. Clarke, pres., W. A. Clarke Mortgage Co.; Portland, Franklin W. White, pres., Securities, Inc.; San Francisco, William A. Marcus, senior vice pres., American Trust Co.; Washington, D. C., George W. De Franceaux, pres., Frederick W. Berens, Inc.

FHA AND VA APPLICATIONS



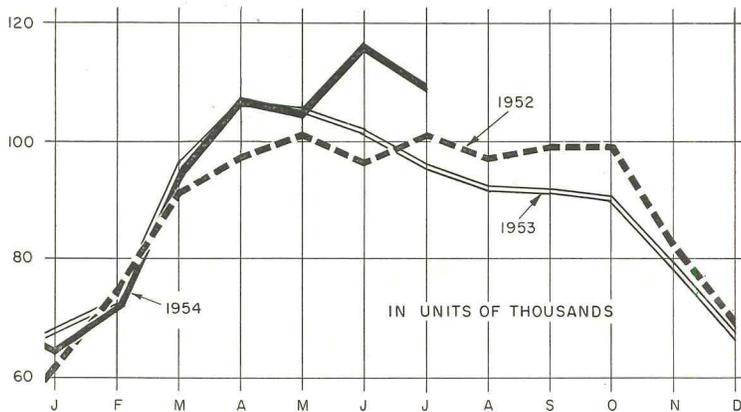
VA appraisal requests for proposed homes dropped a scant 458 units from June to a July total of 52,291. Though no record smasher, July was far ahead of the same month last year. FHA applications were 30,779, down somewhat from June's 40,474.

BUILDING MATERIALS PRICES



E. H. Boeckh & Associates' residential building cost index for July was 253.8, continuing the slow but steady rise that started in April of this year. Chiefly responsible for the June-to-July increase were rising labor rates and scattered hikes in steel prices.

PRIVATE HOUSING STARTS

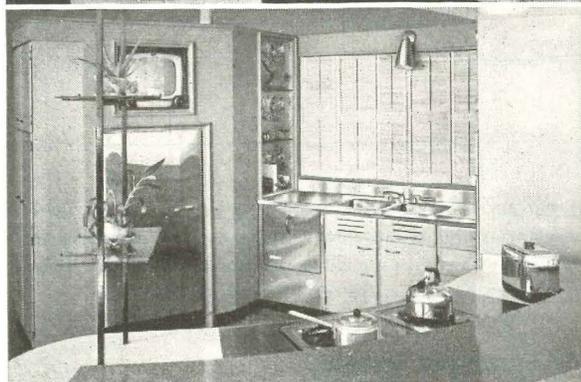


Private housing starts, computed from the revamped BLS sample, totaled 115,600 for June and 109,000 for July. Revisions for earlier months of 1954, on the basis of the new sample, were small except for April, which went from 109,800 to 106,500 units. Private housing activity for the first seven months of 1954 was the highest since 1950: 683,500. The same 1953 period yielded a slightly lower 678,100 units.



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JUST design gives unlimited freedom in planning to conform to modern architecture.

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And only in Just Line stainless steel products do you get ALL these features:—

- Patented Anti-Splash Rims around the entire perimeter of sink bowls.
- Patented double pitched drainboards.
- Seamless welded one-piece construction for utmost sanitation.
- Maximum use of heavy gauge stainless steel for lifetime durability.

For further information, see our Catalog 23-B in Sweet's Architectural File or write today for illustrated literature and name of your nearest field representative.



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THE GREATEST NAME IN QUALITY STAINLESS STEEL PRODUCTS

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

FHA to allow open ending of both old and new mortgages; VA rules also eased

In one short passage of only 32 lines, the Housing Act of 1954 demolished the seamless, invisible barrier that denied more than 2 million FHA home owners the benefits of open-end mortgage financing to repair, improve or expand their homes, check the onset of obsolescence and blight.

As advocated unanimously by industry leaders, by HOUSE & HOME, and as endorsed last winter by President Eisenhower, Congress in Section 225 of the new law specifically authorized FHA to insure open-end mortgages on one- to four-family homes from now on. While the official regulations under the new law are being drafted last month, FHA Commissioner Norman Mason disclosed they will not be limited solely to new FHA mortgages. Wherever lenders are willing and state laws are no obstacle, FHA will allow open ending of existing FHA mortgages, too. In New York, for instance, lenders could use "modification agreements" to open end a "closed-in" mortgage along the lines of a form pioneered by the Dime Savings Bank of Brooklyn (H&H, Oct., '53).

Home market opened. The most important clause in the new law was one that was urged all along by HOUSE & HOME, which was added just before final passage. It allows the proceeds of a mortgage if used for the construction of additional rooms or other enclosed space as a part of the dwelling."

This cleared the way for hundreds of thousands of major home enlargement jobs that would require vast amounts of building materials and home equipment, would provide employment for large numbers of craftsmen and an outlet for a considerable volume of mortgage investment capital protected with government insurance.

Ripe for improvement, and for enlargement with third and fourth bedrooms, second baths, were the countless small, inadequate homes built soon after the close of World War II, when two-thirds of all new houses had only two bedrooms.

On this score the new law wiped out some of the most ironic inconsistencies in former FHA regulations. This arose from the fact FHA required most small houses to be designed so a third bedroom could be added in the future. But so long as his FHA mortgage could not be open-ended, the owner who lacked all cash could only

finance modernization or completion of this third bedroom if he could afford a high-interest, high-monthly-repayment short-term loan. Hundreds of thousands of moderate-income FHA home owners could not afford such credit, but will now be able to modernize, add sorely-needed bedrooms for second and third children on the extended, FHA open ending.

Limit on appliances. There was disappointment for some segments of the industry on one restriction in the act: under the new law FHA would not allow open-end borrowing for many essential free-standing home appliances. Specifically, the new law limited re-advances on FHA mortgages to "such improvements or repairs as substantially protect or improve the basic livability of the property." For fixtures or appliances, this will cover only firmly attached items that become an integral part of the structure or realty.

For its interpretations on this point FHA was being guided by a strong directive in the report on the housing bill written by the Senate banking and currency committee. Said this report: "Under current FHA administrative policy refrigerators, washing machines, ironers, stoves, dishwashers, carpeting, draperies and other household

appliances and furnishings are not eligible for the benefits of the Title I (short-term credit) program. Your committee intends that such restrictions shall continue to apply to these and other free-standing items not only under Title I, but also under . . . the open-end mortgage section." (This Senate order created an anomaly: in many districts most of these items are allowed on an original FHA mortgage if they are equipment included with a new house, but their addition to the same mortgage will be prohibited if bought later.)

VA rules liberalized. The new law also authorized higher guarantees on open-end borrowing for repairs, alterations and improvements on VA home mortgages. VA already allowed open-end loans for this purpose, but on a technical point it did not increase the dollar amount of its outstanding guaranty to the lender on the combined loans, except in the cases of veterans who had bought homes before April 20, 1950 and had used less than \$4,000 of guaranty entitlement.

Under the new law any unused portion of a veteran's 60% guaranty entitlement up to the maximum of \$7,500 can be applied to increase the dollar amount of the guaranty to the lender such loans.



Glass lifts out for painting or when cleaning. Carpenters and Builders like ease of installation.

Sashless window becoming popular

1954 sales are seven times last year's volume

The sales volume of the Pierson Sashless Window has greatly increased during the year, to become a popular unit throughout most of the United States and Canada. We attribute the success of this year's sales to a product unique in its field and to our Spring advertising in *House and Home*, which brought unbelievable results.

Glass window. This is the only sashless window on the market. It is simply $\frac{3}{16}$ " crystal glass, sliding in a redwood frame. There are no sash sections around or between the glass—thus eliminating balances, putty, sash painting and all hardware except

the lock. The frame is 2" x 6" redwood and is moulded so that the inside trim is complete for wall-board or plaster—and outside, for siding or stucco. The price is low because the buyer is paying for good material rather than labor. The window comes in 22 sizes up to 8 feet long, and from 2 to 3½ feet high. This is the only full vision sliding window on the market.

Dealers and architects may obtain a free display model of the window by paying freight only. Inquiries regarding the Pierson Sashless Window may be addressed to **Ernest Pierson Co.**, 4100 Broadway, Eureka, California.

house + home

September, 1954

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* ARCHITECTURAL FORUM, HOUSE & HOME's sister publication, is devoted to all types of building exclusive of houses.

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VOLUME VI, NUMBER 3



GOOD DESIGN FOR PRODUCTION

Good design in houses—like good design in many other things—is the product of three factors: good planning, good construction and good appearance.

Good planning means good performance. The test of good planning is whether or not a house works.

Good construction means sound construction—plus something else: with houses built to a price, it means simple, fast, and therefore economical construction. In short, it means good quantity building.

And *good appearance* means good styling. People are not going to move into a new house just because it works well or just because it is built well. They will move into it because they like the way it looks—inside, outside, on the lot and on the street. Good appearance in a house is the clinching argument that makes people want to leave the old address.

On these 40 pages we will try to show two things:

First, we will show the most effective ways to achieve good planning, good construction and good appearance (and, for contrast, we will show some of the common mistakes, too).

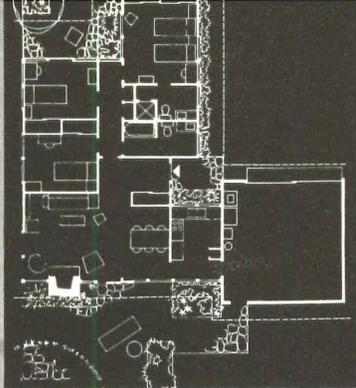
And, second, we will try to document the complete interdependence of planning, construction and appearance.

By this we mean that no plan is good if it looks bad, no structure is good if it covers up for a bad plan, and no appearance is good if it is achieved at the cost—and, especially, the *high* cost—of complicated and messy construction.

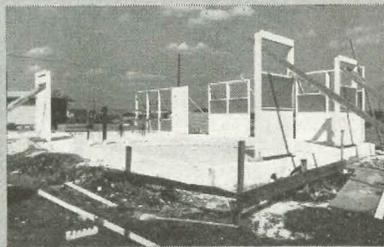
For a house is made up of many parts. In a bad house, these parts are often out of kilter—one thing is stressed at the expense of others. In a good house, the many parts are in perfect balance.

To try and put these many parts into balance is the purpose of this manual.

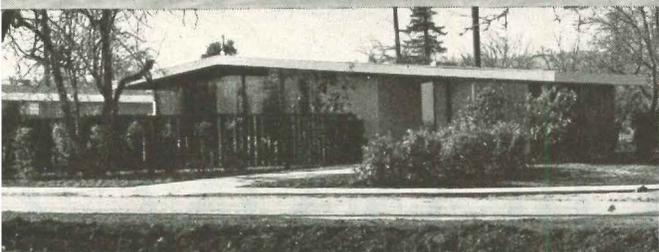
Photos: The Bettman Archive; Dewey Mears; Roger Sturtevant



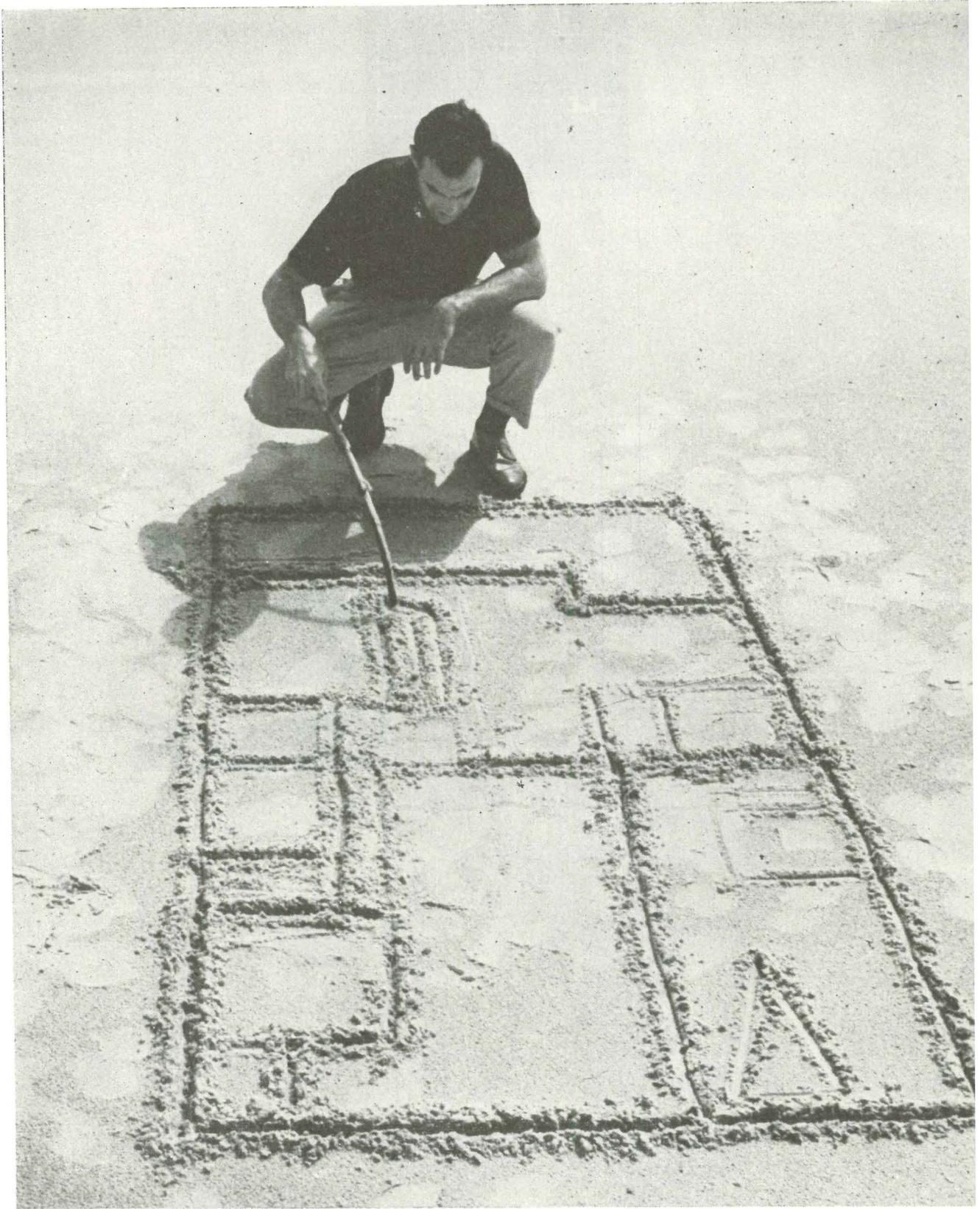
it must work well



it must build well



it must look well



Taylor Hardwick, architect. Courtesy of Look magazine, photo by Milton C

WHAT IS GOOD PLANNING?

GOOD PLANNING STARTS WITH GOOD ZONING

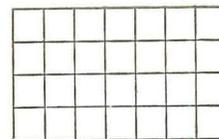
Most houses consist of three basic areas—



SLEEPING AREA
(bedrooms, bathrooms and related spaces)



LIVING AREA
(living room, family room and dining space)

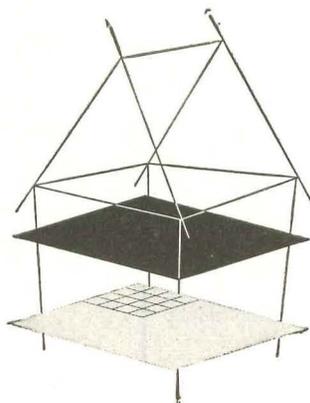


AND WORKING AREA (kitchen, which is the control tower, and laundry)

relate these three basic areas to each other, to the sun, the lot, the street, is the key problem in the planning of any house.

TODAY'S HOUSE HAD JUST ONE ANSWER TO ZONING

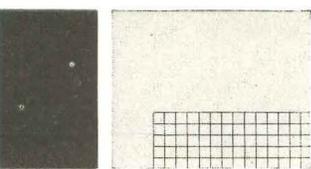
living and working areas downstairs, the bedrooms upstairs.
 Advantages:
 -wasted by stairs and landings.
 -and energy wasted in stair climbing.
 -ity in relating upstairs playrooms to outdoors.
 -f flexibility (especially for expanding the house).



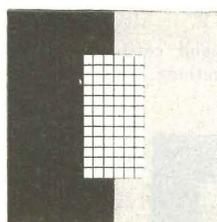
TODAY'S HOUSE CAN BE ZONED IN MANY DIFFERENT WAYS:

Most builder houses are planned on one floor. If they are planned well, each room will be closely related to its corresponding outdoor space and the working area will be located to control the entire house: all entrances, the children's play areas, the garage or carport, and the dining areas—both in the house and out-of-doors.

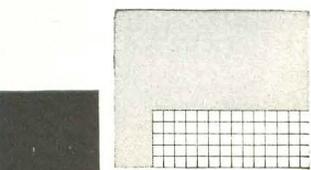
Here are six simple and well-zoned house plans commonly used by builders. The diagrams with black (for sleeping), gray (for living) and crosshatch (for working) show how our three basic areas should be arranged to make the plan work:



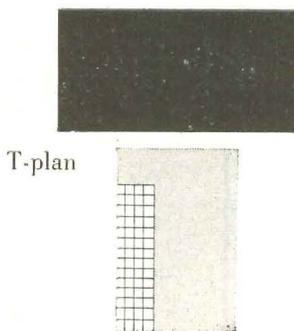
Simple rectangle plan



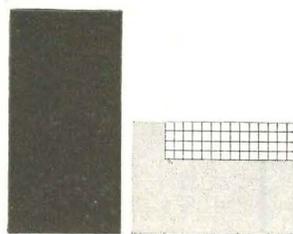
Utility-core plan



Offset rectangle plan

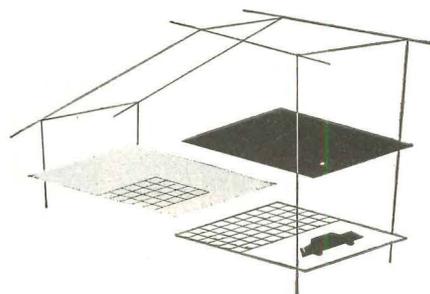


T-plan



L-plan

Split-level plan

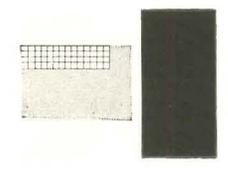
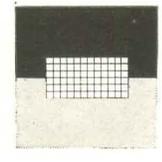
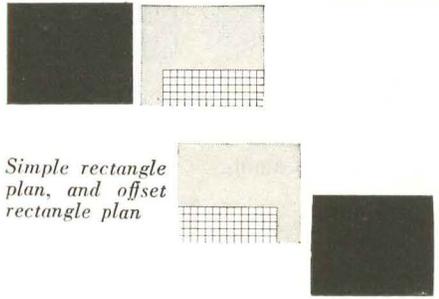


Each one has each of these plan types work out in detail

out the US. Each has its pros and cons. Each is a simple solution to the common problem of how to house a family with children at a price the family can afford to pay. Why have these plans been successful? Here are the reasons: 1) sleeping, living and working areas are clearly separated, yet well related to each other. 2) Main

absolute must in good planning. 4) The kitchen is the control to for the entire house. From it, the housewife can supervise all trances, all major indoor and outdoor areas. 5) And, circulat space within the house is kept to a minimum. The principles shc in this chart can be applied to any house plan, however complex.

BASIC PLAN TYPE



PRO and CON

PRO:
 Maximum framing economies.
 Plenty of cubage inside short exterior walls.
 Compact circulation.
 Good entrance control—if kitchen faces street.
 Short plumbing runs.
 Long facades look impressive on street.

CON:
 Street facade can look dull unless garage or carport is used to break it up.
 Street elevations may have four or five different kinds of openings, hence they present design problems.

NOTE: in a 1,200 sq. ft. house, the simple rectangle would have about 148 running feet of exterior wall. The offset rectangle might have 164'.

PRO:
 Plan can be square, hence very compact. Inside bath now approved by FHA.
 Excellent concentration of utilities. Utility core acts as buffer zone between living and sleeping areas.

CON:
 Hard to relate kitchen, garage, family and main entrances properly.
 This often means excessive circulation space.
 Few variations possible along street.

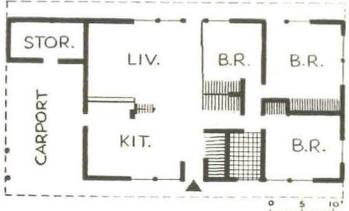
NOTE: the utility-core plan would have only 140 running feet of exterior wall in a 1,200 sq. ft. house.

PRO:
 Excellent separation of living and sle areas, with good orientation possible for Excellent circulation and control.
 Interesting street elevations with many sible variations.
 Sheltered terrace toward rear garden.

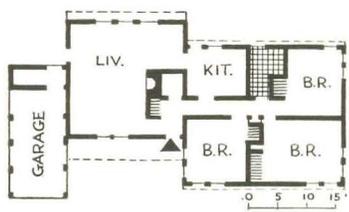
CON:
 More complicated roof framing than rect or core plans.
 Long exterior walls.
 Divided plumbing stacks.

NOTE: the T-plan would have 174' exterior wall in a 1,200 sq. ft. house.

USED THE BASIC PLAN

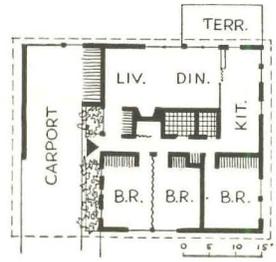


Simple rectangle as used by Builder William Levitt in Pennsylvania.

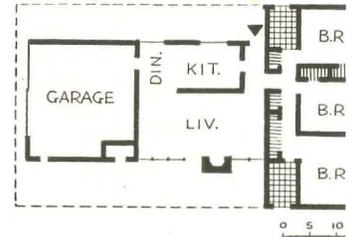


Offset rectangle as used by Builder William Nathan in Conn.

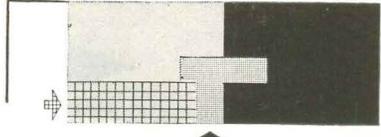
Utility-core plan as used by Designer and Prefabber Richard Pollman in Mich.



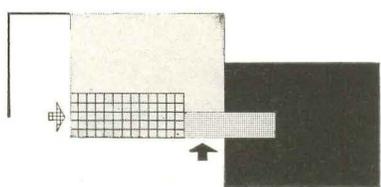
T-plan as used by Builder Joseph Eichler in Anshen & Allen, architects.



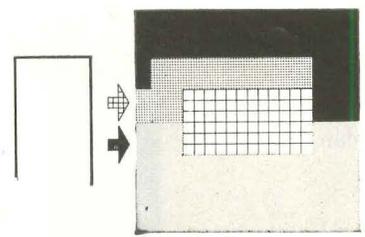
CIRCULATION AND CONTROL DIAGRAMS



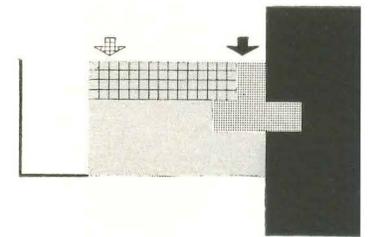
Best control if kitchen faces street. Offset rectangle yields terrace on garden side.

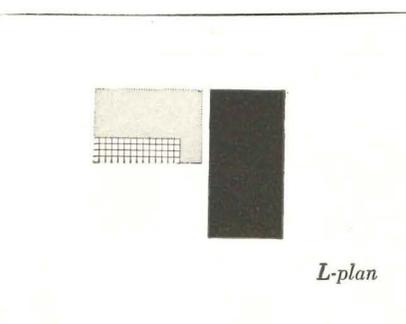
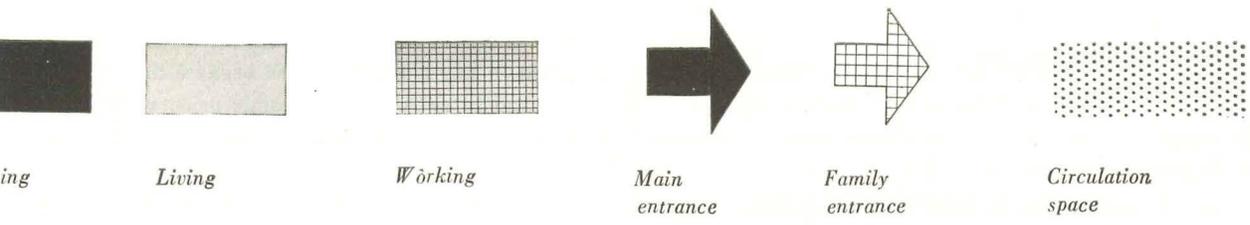


Most utility-core plans sacrifice good car-to-kitchen relationship, gain compactness and thus economy.



Best control and circulation results when kitchen faces street.

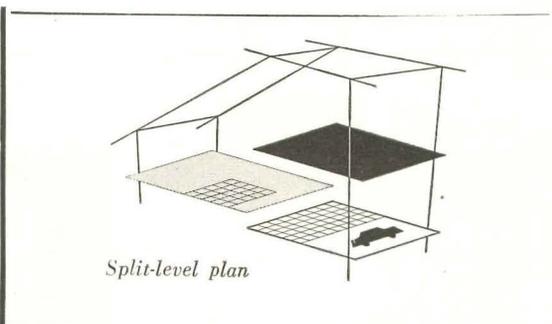




to those for T-plan. However, no terrace on garden side if kitchen rear.

to those for T-plan. However, roof is less complicated than in T.

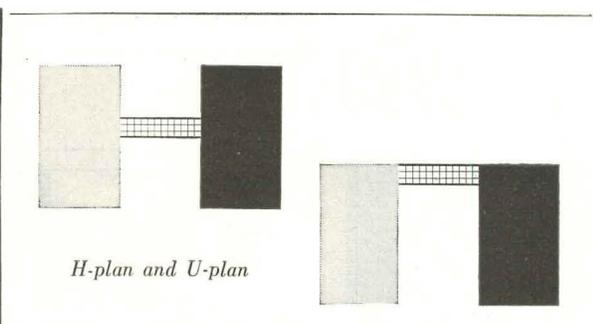
the L-plan, like the T-plan, might have 74 running feet of exterior wall in a 1,200 sq. ft. house.



PRO:
A lot of cubage for a small house. Separate levels produce greater privacy for each area. Different ceiling heights create interest.

CON:
Complicated exteriors and framing. Difficult to relate properly to existing grades. Cramped and badly proportioned rooms will result in splits measuring less than 45' in long direction.

NOTE: exterior wall economies in splits result from using space between foundation walls to gain additional cubage. (See H&H, April '54 for discussion of split-level design.)

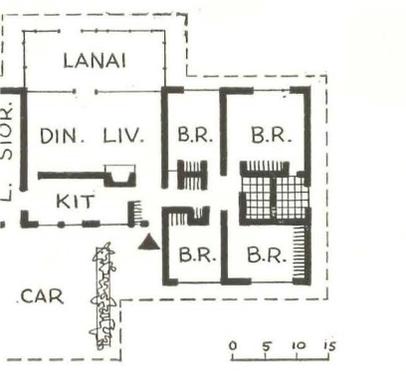


PRO:
Excellent separation of sleeping and living. Useful patios with plenty of privacy. Cross ventilation possible in every room. Excellent control from central kitchen.

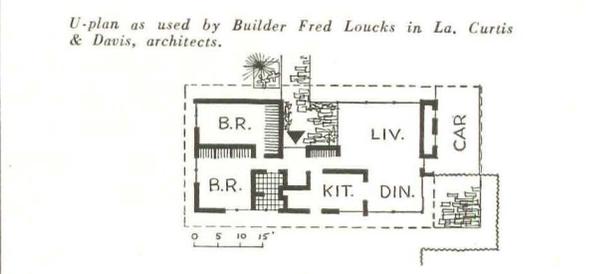
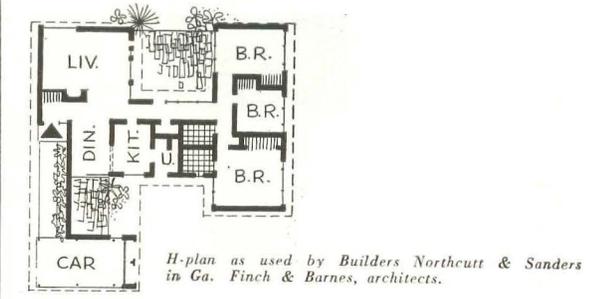
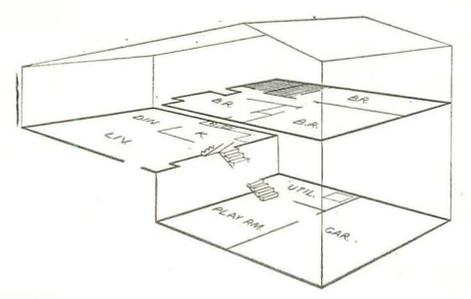
CON:
Very long perimeter walls, hence initial costs, as well as heating, air-conditioning and maintenance costs high. Long plumbing runs in some H- and U-plans. Placement and access on narrow lots can be difficult, especially in relation to garage.

NOTE: assuming a 1,200 sq. ft. house, the H- and U-plans would have about 210 running feet of perimeter walls, or almost 50% more than equivalent rectangle. These plans are therefore expensive to build.

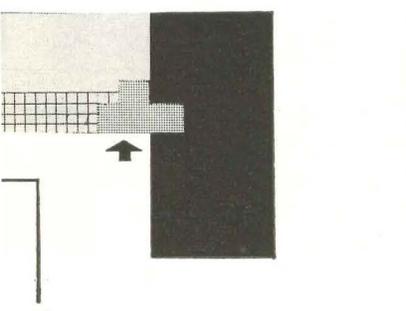
used by Kring Construction Co. Ernest Kump, architect.



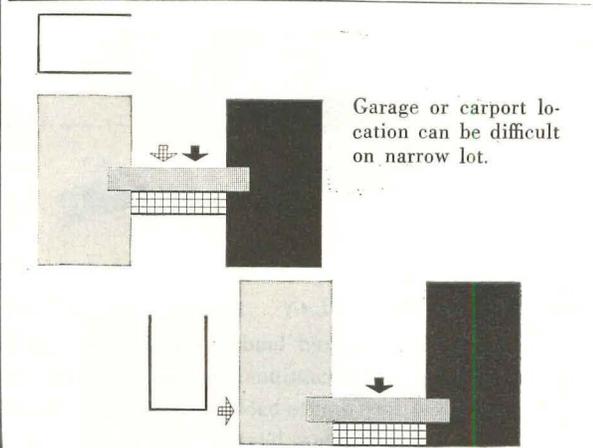
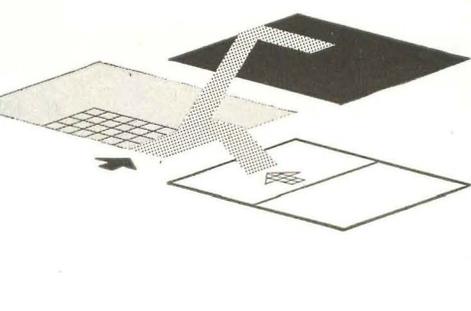
Split-level plan as used by the Barba Co. in N.J. John P. DePalma, architect.



When faces rear, additional foyer space necessary to by-pass the living room.

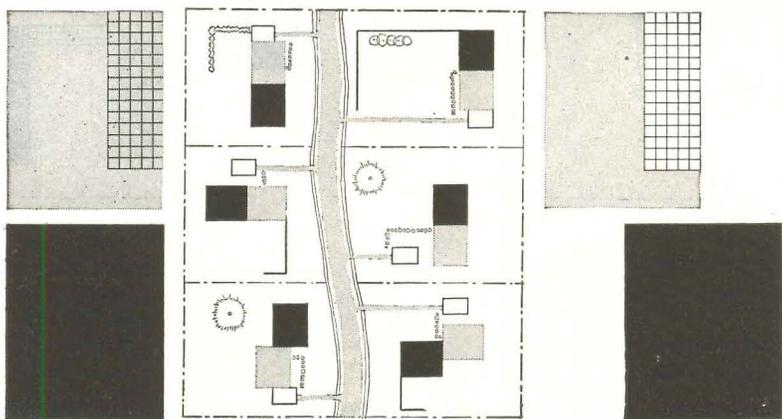


Lowest level in most split levels is divided between garage space and playroom.



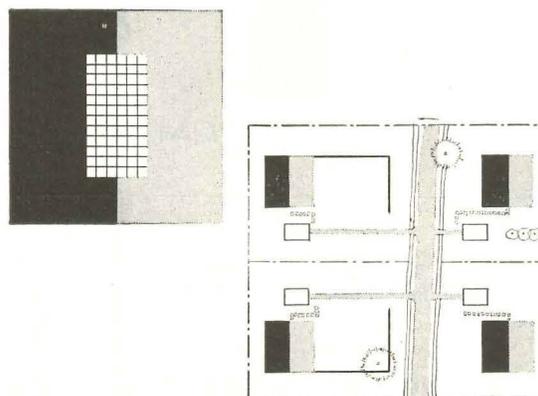
GOOD PLANS CAN HAVE MANY FACES. Many people are reluctant to buy a builder house because they think it means living in a row of identical houses. To defeat this kind of monotony and to get the best possible orientation on both sides of the street, builders like to switch their basic plans around on the lot—flop over adjoining houses, vary the setbacks from the street and so on (see also p. 140).

These diagrams suggest how each of our eight plan types can be turned around, set back, flopped over or stood end to street—all within the restricted dimensions of a small lot. But before we go on to discuss these suggestions, here is a note of warning: frequently a builder will try to get variety along the street by shifting the garage around. You do some of that—but not too much. One test of good small-house planning is how you get from the garage to the kitchen.

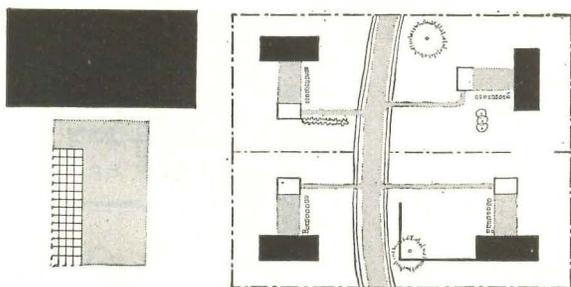


SIMPLE RECTANGLE AND OFFSET PLANS.

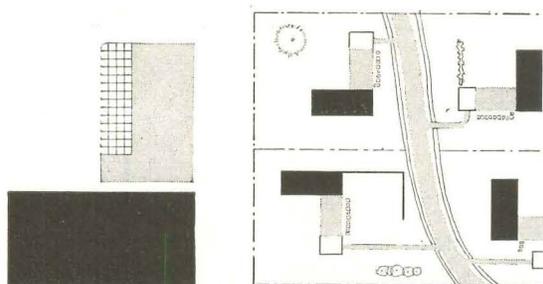
By using screens and fences, by slightly changing the location of the garage or carport, and by turning the house around or setting it far back on the lot, builders have given this simple plan dozens of different faces.



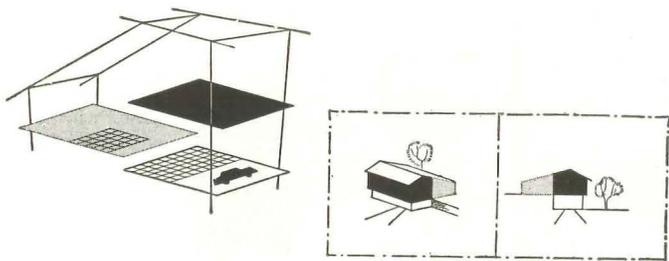
UTILITY-CORE PLAN. Square houses need screens, fences and changing garage locations to look different along the street. It is hard to generalize about whether the living area should face the street or the rear. If it faces the street and has a big glass wall, that glass wall must be protected (see p. 122).



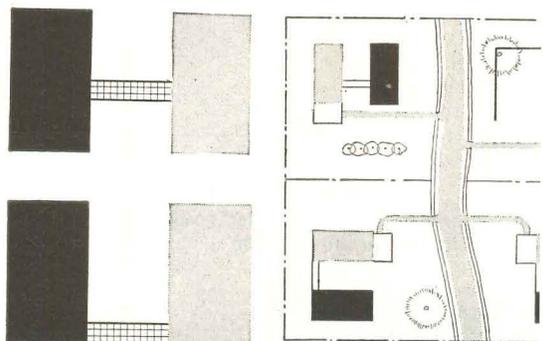
T-PLAN. By flopping T- or L-plans over on adjoining lots you can get a handsome in- and outgoing-pattern along the street (see p. 140). Using the T-plan in the long direction works well on narrow lots.



L-PLAN. One of the chief assets of T- and L-plans is that the wings form sheltered terraces. These terraces should be protected by screens or planting if the plan is turned so that they face the street.

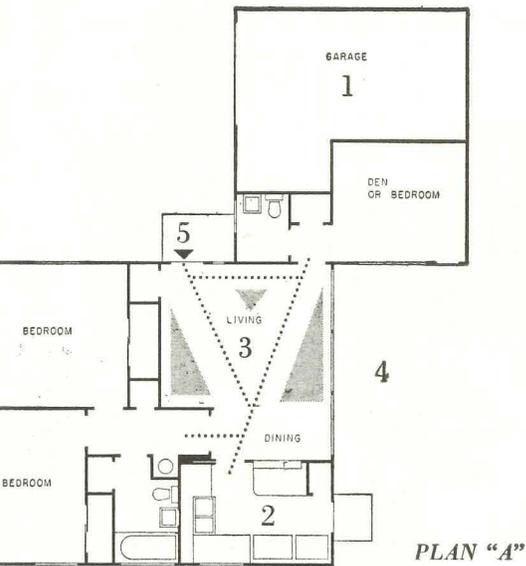


SPLIT-LEVEL PLAN. Because splits present special grading and landscaping problems, it is advisable to use continuous terracing parallel to the street for front-to-back splits, or flopped-over plans on adjoining lots for side-to-side splits.



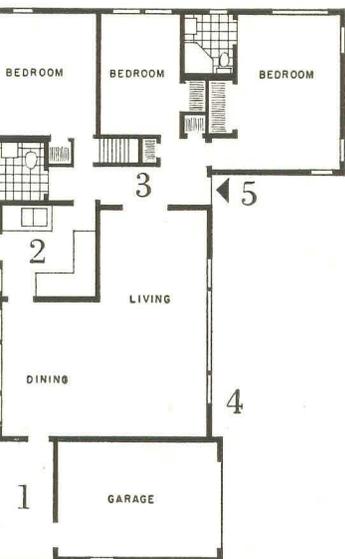
H- AND U-PLANS. Since the patios are a major asset in these plan types, they should be protected by screens or planting if they face the street. Carport or garage location is complicated, especially when the work areas are in the link. The plans shown here assume that the work area is adjacent to the living room.

GOOD PLANS ARE EASY TO CHECK. Take a look at the two pairs of house plans shown on this page: in each case the plans are superficially similar—but there are just enough little differences to rule out the plans on the left in favor of the plans on the right. How can you tell? Well, just by asking the right questions about kitchen location, about garage location, about control and about circulation. Let's see how this works in practice:



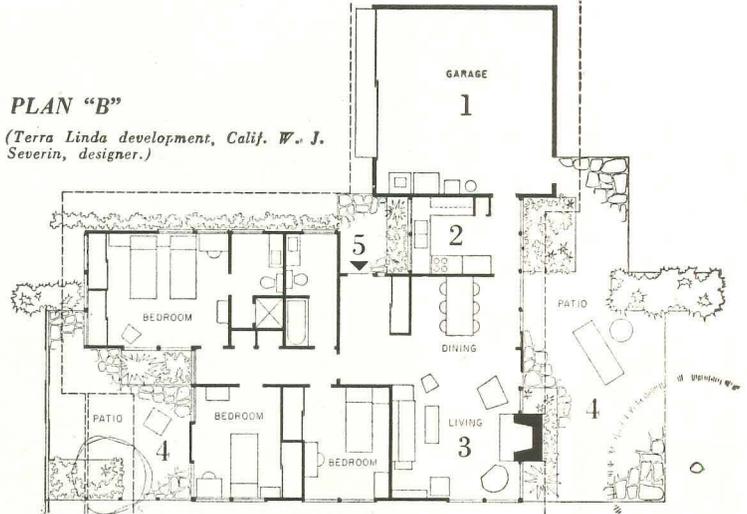
Is garage next door to kitchen? A: no.
 Does kitchen control major entrances? A: no.
 Is living room free from through traffic? A: no.
 Are outdoor areas well related to rooms? A: no.
 Is there a foyer space at main entrance? Does it give direct access to all major areas in house? A: both no.

IS THIS A GOOD PLAN? NO.



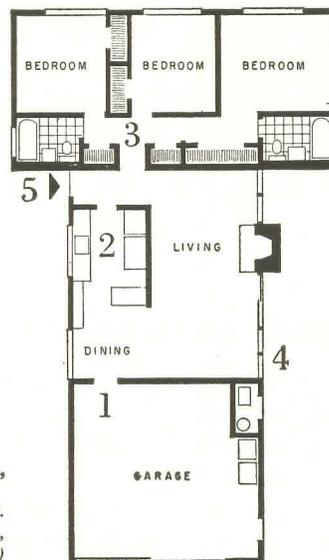
Is it easy to get from garage to kitchen? A: no—unnecessarily complicated.
 Is kitchen layout good? A: no—too many doors, sink in bad place, etc.
 Is corridor layout simple and compact? A: no—very complicated, partly because living room faces street.
 Is exterior shape simple? A: no—too many unnecessary jogs.
 Can you find your way out of main foyer? A: only with difficulty—it has seven different doors!

IS THIS A GOOD PLAN? NO—BUT IT COULD BE (see Plan "D").



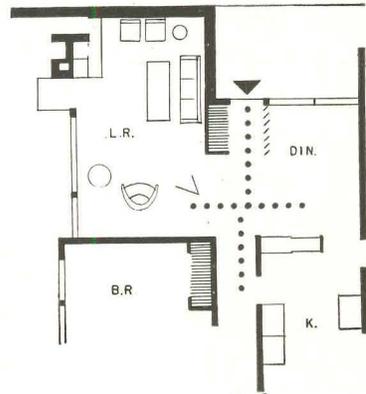
1. Is garage next door to kitchen? A: yes.
2. Does kitchen control all major entrances? A: yes.
3. Is living room free from through traffic? A: yes.
4. Are outdoor areas well related to rooms? A: yes.
5. Is there a foyer space? Does it lead directly to all major areas? A: yes.

IS THIS A GOOD PLAN? YES—VERY GOOD.



1. Is it easy to get from garage to kitchen? A: yes.
2. Is kitchen layout good? A: yes.
3. Is corridor space well planned? A: yes—part of corridor doubles as dressing room. All of it acts as sound baffle between living and sleeping areas.
4. Is exterior shape simple? A: yes—jogs occur only in places like fireplace wall, where change in material makes break seem natural.
5. Can you find your way from entrance foyer to all three major areas? A: yes—easily.

IS THIS A GOOD PLAN? YES—ALTHOUGH IT IS QUITE SIMILAR TO BAD PLAN "C."



WHY IS THIS A GOOD LIVING ROOM?

(Builders Simon & Morrow, L.I., N.Y. Huson Jackson, architect.)

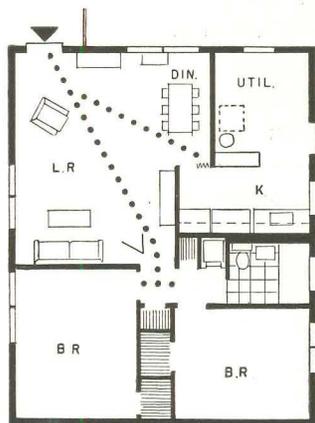
1. The room is free from through traffic.
2. It was designed for best furniture arrangement: sofa and chairs face fireplace and view of garden.
3. Coat closet shields living room from main entrance.

WHY IS THIS A POOR LIVING ROOM?

1. Main traffic lane bisects room. Note that decorator has unconsciously accented this fact by placement of scatter rugs!
2. Hence furniture arrangement is very difficult. Picture window looks more like intruder than asset.
3. Main entrance door opens straight into living area.

The good living room above is actually somewhat narrower than the poor example below. But it is much more usable because it was planned for good circulation and for good furniture placement.

Hedrich Blessing



How do you tell a good room from a bad room? There are many different answers—but before a room qualify as being well planned (which is the principle thing we are talking about here) it must pass two tests:

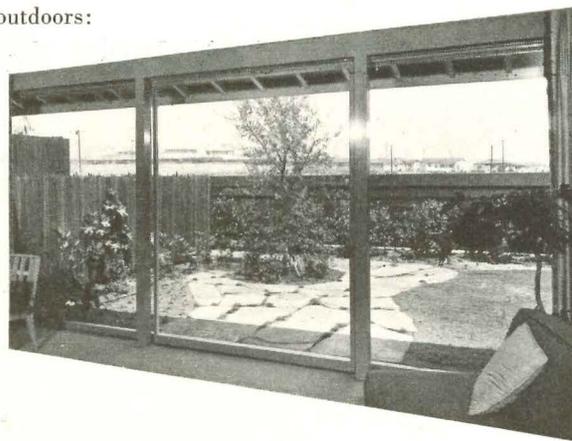
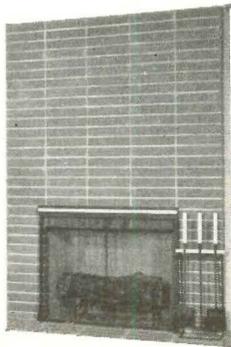
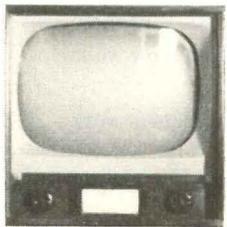
1. Does the circulation work inside the room?
2. Is there any place to put the furniture (and arrange it properly) after the circulation taken care of?

These two questions seem so obvious it is hard to believe that architects or builders could ignore them. But take a look at the two examples on this page (both architect-designed, by the way). And then check your next room plans to see whether they qualify.

The most important room in any house is the living area. But that is not the *only* difficult room—or, that matter, the *most* difficult room. There are plenty of planning problems in kitchens, laundries, bedrooms, bathrooms and playrooms, as well as in storage areas. These problems are tackled, one by one, on the next ten pages.

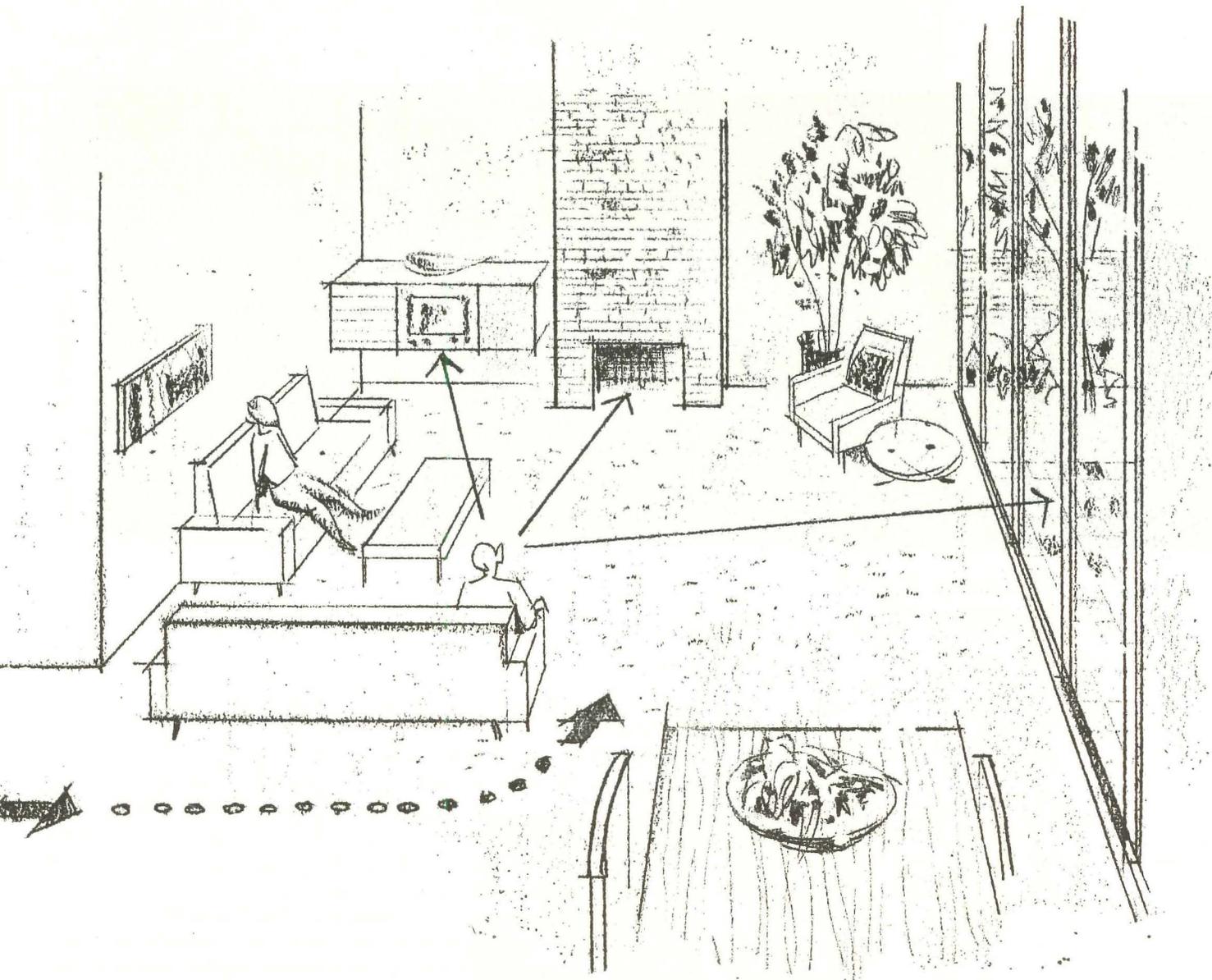
GOOD LIVING ROOMS MUST SOLVE SPECIAL PROBLEMS

Today, most living rooms have three views—two of them inside, one of them outdoors:



first, a view of the TV set; second, a view of the fireplace; and third, a view of the garden through a glass wall

In a good living room you do not have to move the furniture around (and thus scar the floor and wear out the carpet) every time you want to look at your favorite TV program, or watch the fire, or look out of the window. In a good living room, these three views are all visible within a 90° arc from wherever you sit.



The Terra Linda development in California (W. J. Severin, designer; see also p. 154) is a good example. The principal seating area surveys all three major views: the TV set, the fireplace and the garden. It would be very difficult to furnish this room badly—especially if the model house shows how to get the most out of it by furnishing it right.

GOOD KITCHENS CAN PASS THREE TESTS

A lot has been done to make kitchens more glamorous. Still more has been done to make them more gadgety.

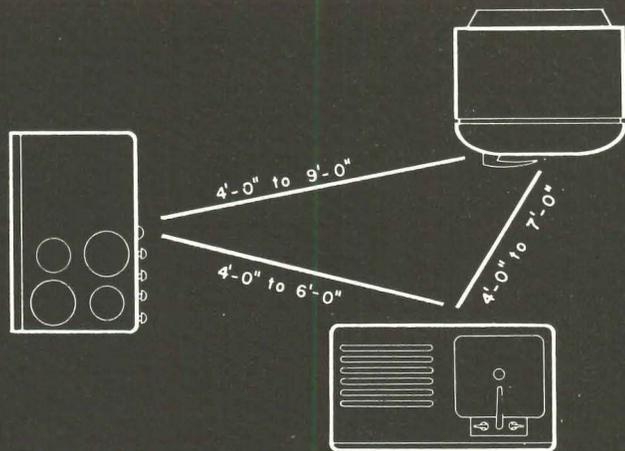
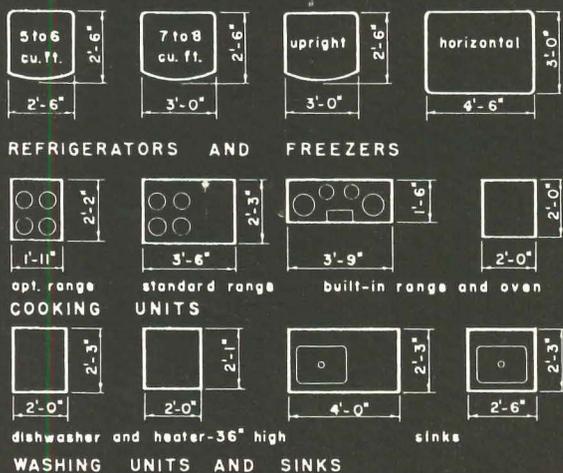
Yet a good kitchen is not primarily a glamorous kitchen or a gadgety kitchen. A good kitchen is a kitchen that works. To find out how your kitchen works, check it against three questions:

FIRST—is your kitchen laid out in accordance with the “efficient work triangle” principle?

SECOND—does it have the right kind of storage, in the right places and in the right amounts?

And **THIRD**—does it make the housewife feel like a prisoner, or does it reconcile her to her hours of cooking and—maybe—make them quite pleasant?

(All this is assuming that your kitchen has now been located properly in relation to the rest of the plan—see previous pages. For, above all, the kitchen is the control tower of the house. The housewife must be able to watch just about everything that goes on, inside and outside, while she is in her kitchen area.)



EFFICIENT WORK TRIANGLE

DESIGN STANDARDS AND DATA

Copyright 1954 by HAROLD R. SLEEPER, F.A.I.A.

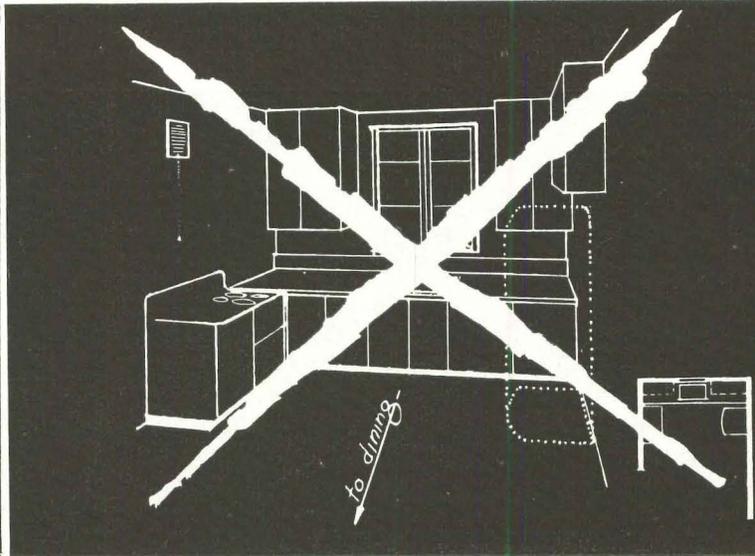
Above: some typical dimensions of major equipment used in kitchens today.

WHAT IS THE “EFFICIENT WORK TRIANGLE”?

The diagram above shows how to save the housewife countless steps in a kitchen. The logical work sequence in any kitchen should start from the right, at the refrigerator (where food is picked up), move on to the left to counter space and chopping board, to sink for washing, to more counter space for mixing, then to range and serving counter. The distances between chief appliances diagrammed above have been found most efficient.

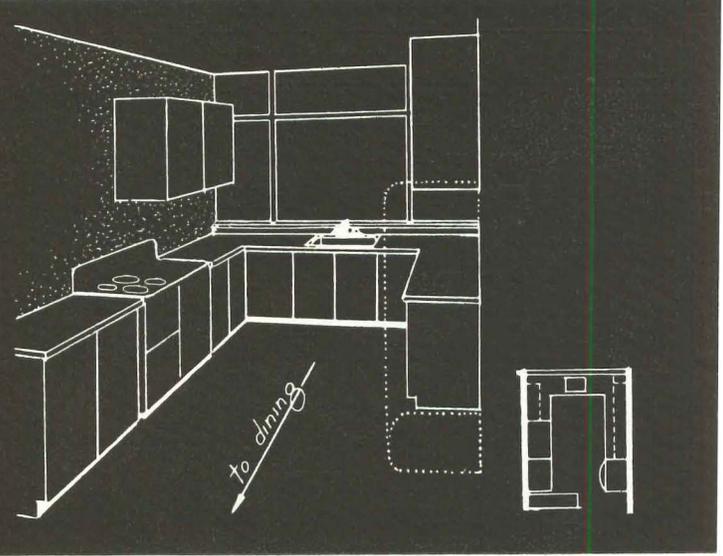
As she goes through the motions shown in the work triangle, the housewife will need plenty of counter space and shallow storage space along the way to group working equipment at the point of use. It goes without saying that the work triangle should be out of the way of major through traffic.

Bad and good examples of kitchen planning are shown on the next two pages, documented with drawings by Harold R. Sleeper, FAIA.



AD "U" KITCHEN

- 1) It is short on essential counter space.
- 2) Storage is placed ceiling-high, out of easy and safe reach.
- 3) Potential storage space is wasted.



GOOD "U" KITCHEN

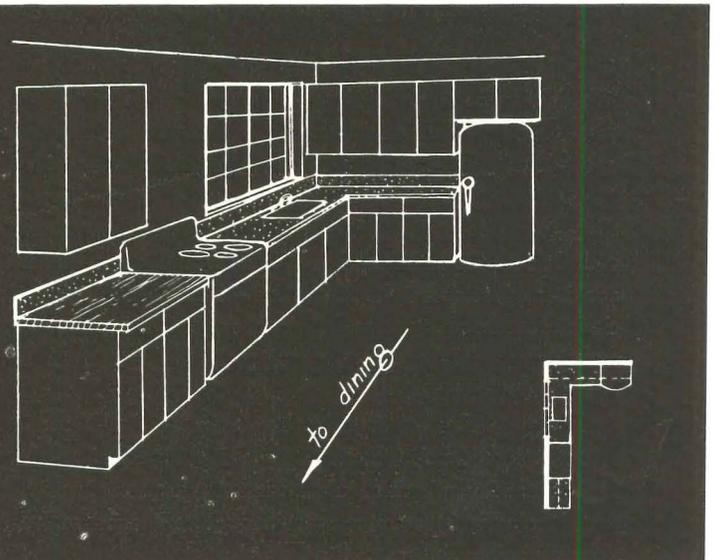
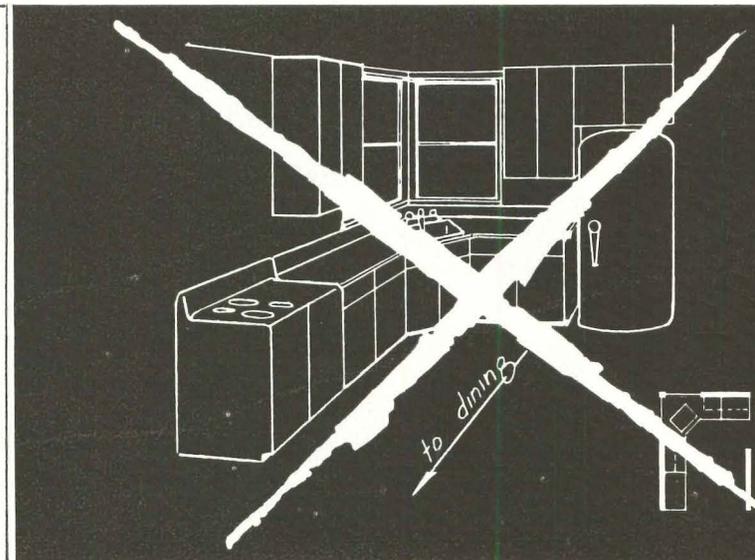
- 1) Ample counter space flanks basic appliances.
- 2) Storage space is plentiful, put where it's needed.
- 3) Kitchen opens to dining room, foreground, over serving counter.

AD "L" KITCHEN

- 1) Corner sink and corner window cost more, waste storage and counter space.
- 2) There is no serving counter next to the range.
- 3) Above-counter storage space is limited, inaccessible.

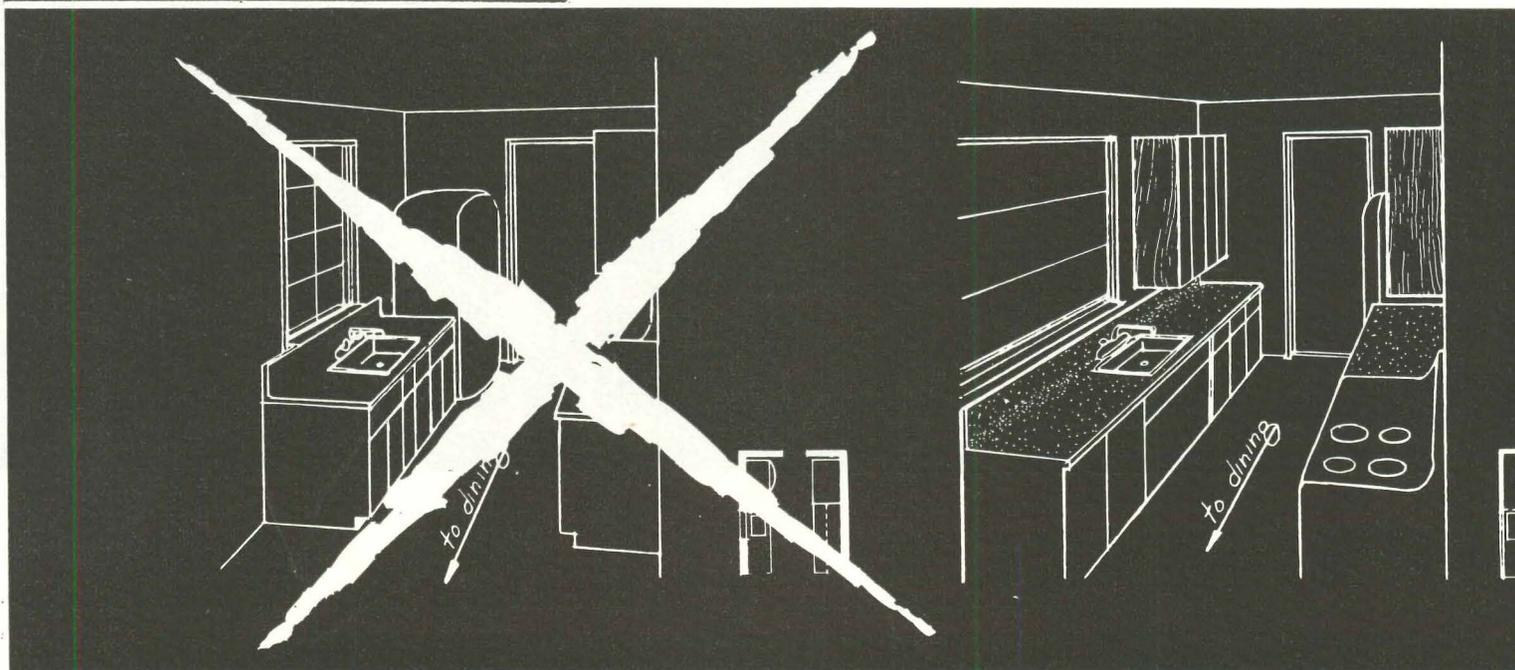
GOOD "L" KITCHEN

- 1) Square corner is less costly, more efficient. Note gain in storage and counter space.
- 2) Acoustical tile in back of sink and counter absorbs clatter.
- 3) Window and storage space are located where each is needed most.



DESIGN STANDARDS AND DATA

Copyright 1954 by HAROLD R. SLEEPER, F.A.I.A.



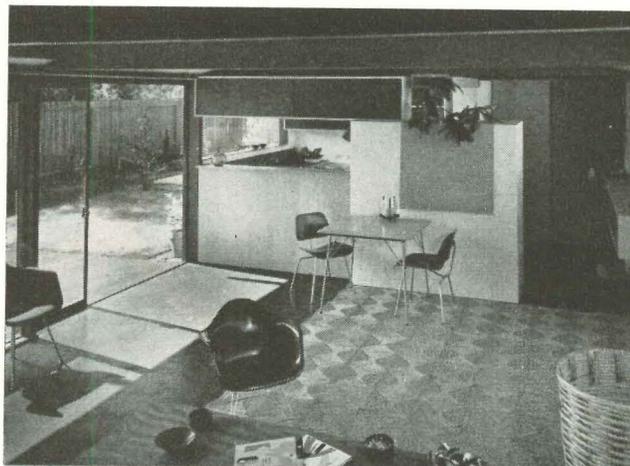
BAD "T" KITCHEN

- 1) Appliances are inefficiently arranged, and are not flanked by counters.
- 2) Dead space over refrigerator should be used for storage.
- 3) Refrigerator door opens out to block entranceway.

GOOD "T" KITCHEN

- 1) Good work triangle.
 - 2) Big window makes for light and more cheerful kitchen.
 - 3) Wall space on both sides used for counter, storage space.
- The "T" kitchen should be avoided whenever possible. Besides doubling a major traffic lane, it makes the housewife feel cramped. But if it has to be used (e.g. for economy), make the aisle wide enough to keep children and other persons through out of the housewife's way.

HIGH PASS-THROUGH COUNTER screens kitchen from living area, makes service easy to dining areas indoors and out.



Byles, Weston & Rudolph, architects; James H. Reed, Photographer

The conventional separation of kitchen, dining and living rooms is fast disappearing. But as these rooms are merged, new problems pop up.

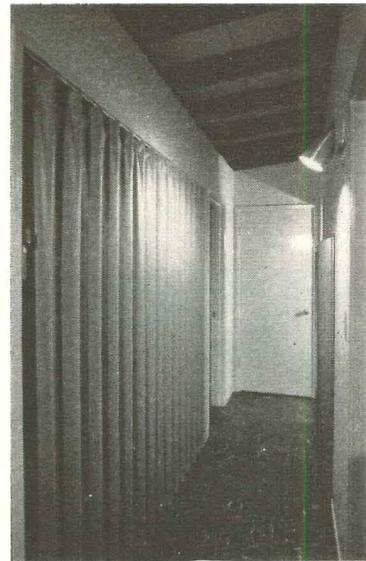
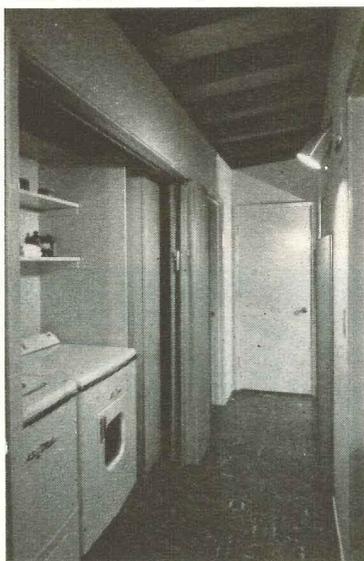
For example, some builders put ranges instead of pass-through counters between kitchen and dining area. This may be convenient at meal-time (e.g. the coffee pot can be reached without a walk around the counter into the kitchen) but it does not make the best use of the space: cooking odors from the range invade the living area, rising heat precludes overhead storage. Pass-through counter, on the other hand, makes an ideal serving counter and can double as a drugstore-type counter for snacks.

When planning an open kitchen keep in mind that: 1) pass-through counters should be high enough to shield appliances and work counters; 2) exhaust fan, which should be in every kitchen, is an absolute must in open kitchens; 3) counter space should be backed with acoustical tile to absorb kitchen clatter.

GOOD LAUNDRIES ARE DIVORCED FROM KITCHENS

Modern laundry appliances are designed to save precious small space. But this doesn't mean they should be crammed into leftover cranny. Moreover, housewives don't want them to clutter the kitchen of valuable counter and storage space. Ideally, the laundry-utility core should be a room by itself, separate from the kitchen and bathroom. Otherwise, an alcove planned for laundry appliances—and shelf space to go with it—will serve the purpose.

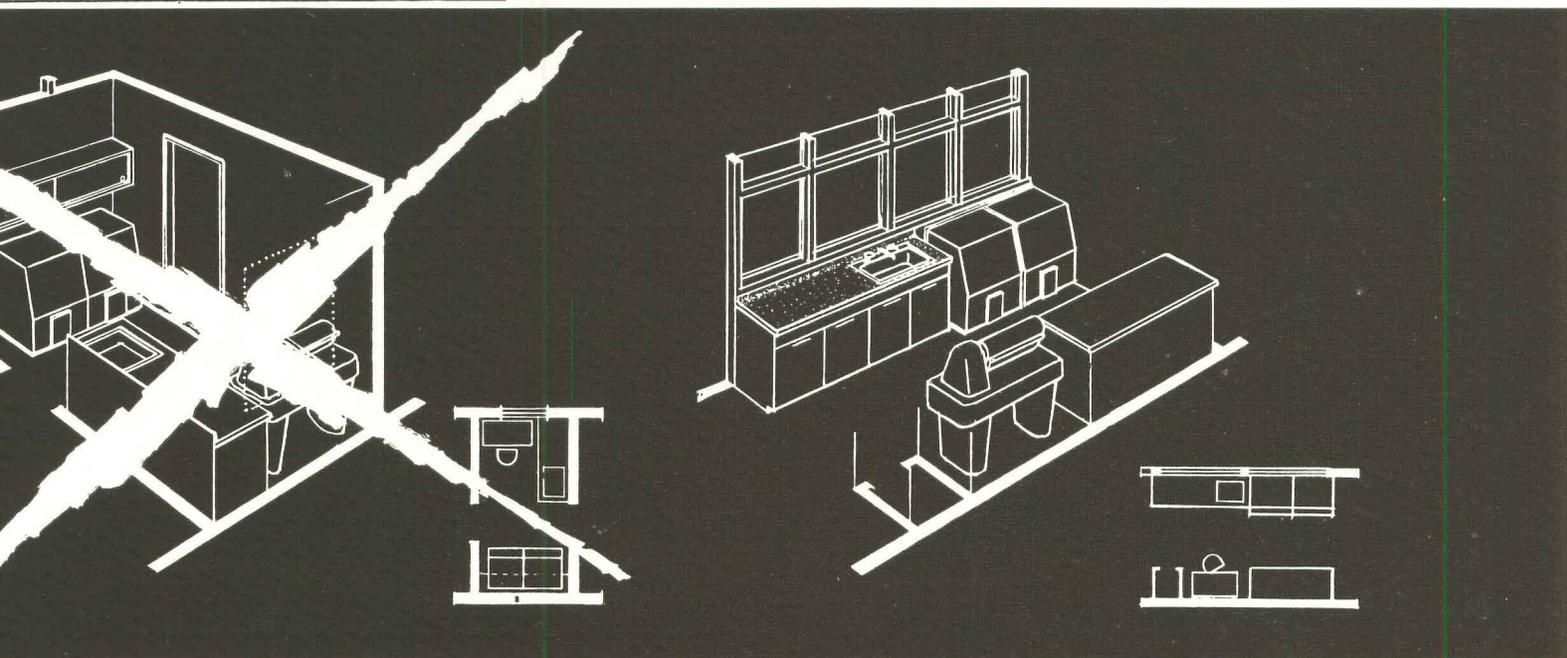
Photos: Roger Sturtevant; Builders MacKay Assoc.; Architects Anshen & Allen



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In the small house where space is at a particular premium, a laundry alcove (above) is a good solution.



~~BAD LAUNDRY~~

- 1) Room lacks natural light.
- 2) Tub should adjoin washer, not ironer.
- 3) Space is cramped, ironer obstructs usable storage space under counter.

GOOD LAUNDRY

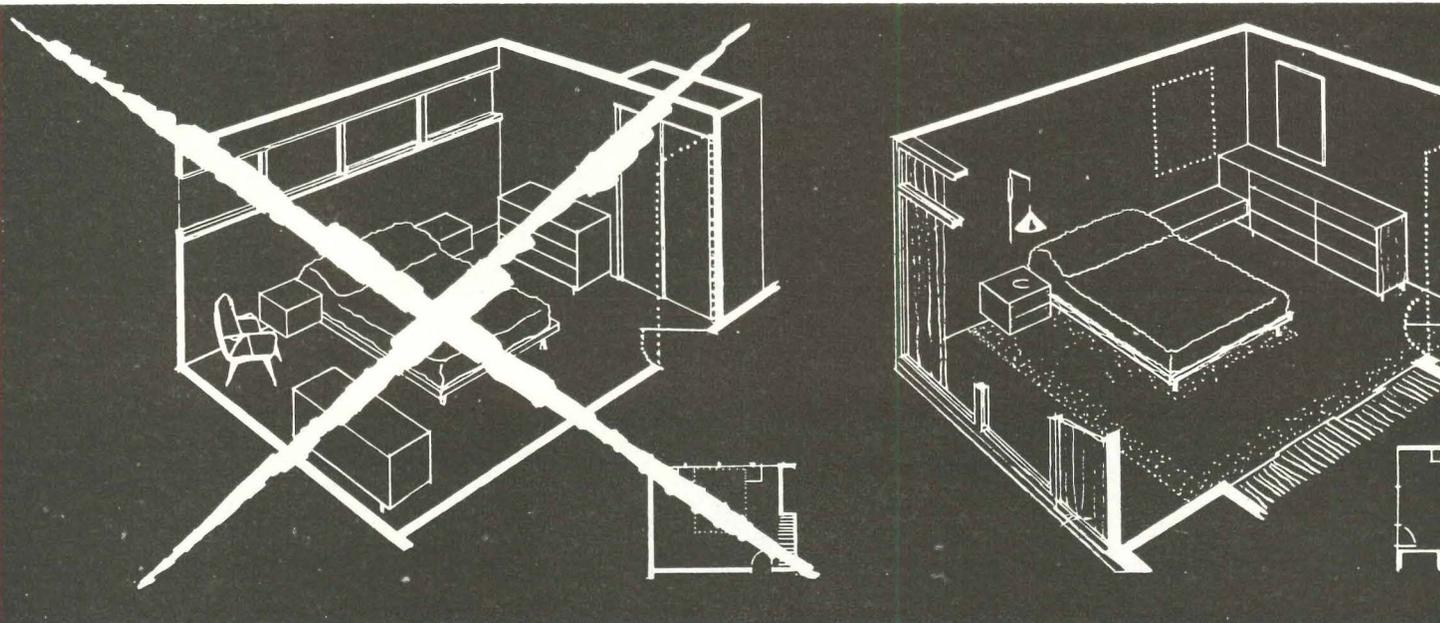
- 1) Appliances are arranged logically.
- 2) Big windows make for good light.
- 3) Big hamper is essential to any laundry room.

GOOD BEDROOMS AND BATHROOMS CONSERVE SPACE

Most new bedrooms are too small as it is. Don't throw away space in hallways or waste potential storage. Provide shelves, drawers, storage for little-used items and out-of-season clothes. Make windows larger to light and ventilate the bedroom better and to make it look bigger. Only privacy argues for the tiny, peer-out slit at the top of the wall, and then not very well. In their bedrooms, most people feel just as compelled to pull curtains over slots as over floor-to-ceiling windows.

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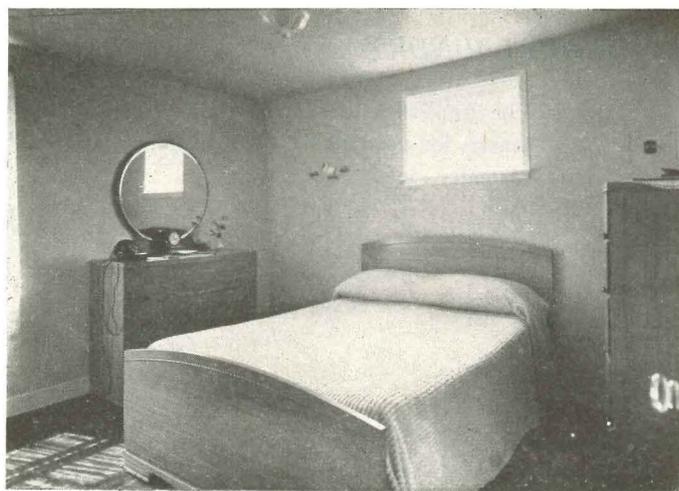


BAD BEDROOM

- 1) High peer-out slits limit natural light and ventilation, make room look smaller, add little to real sense of privacy.
- 2) Storage is scattered; circulation around sleeping area complex.
- 3) Door opens into closet.

BAD BEDROOM

Fairly typical bedroom, below, repeats the planning errors diagrammed above. Note also that lighting is inadequate for reading, dressing, and there is no switch for turning out ceiling fixture beside the bed.

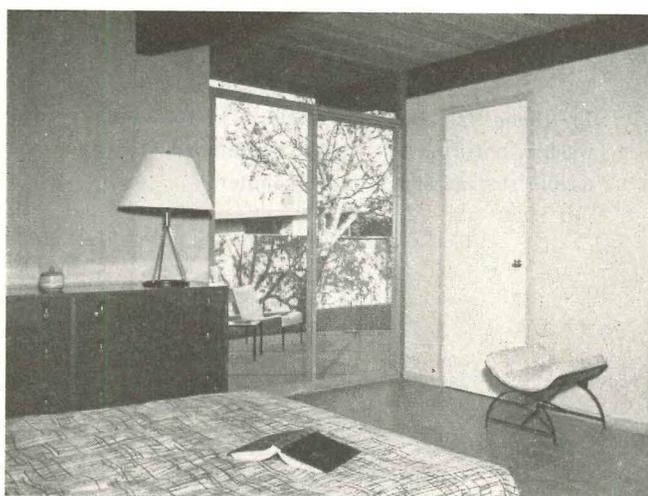


GOOD BEDROOM

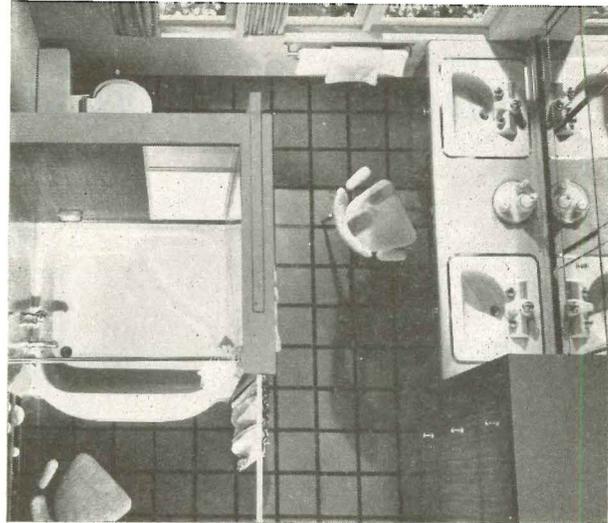
- 1) Big window gives ample light and ventilation, makes room feel and look bigger.
- 2) Live storage area, where there is likely to be circulation all day, is kept apart from sleeping area.
- 3) Good, unobstructed closet space.

GOOD BEDROOM

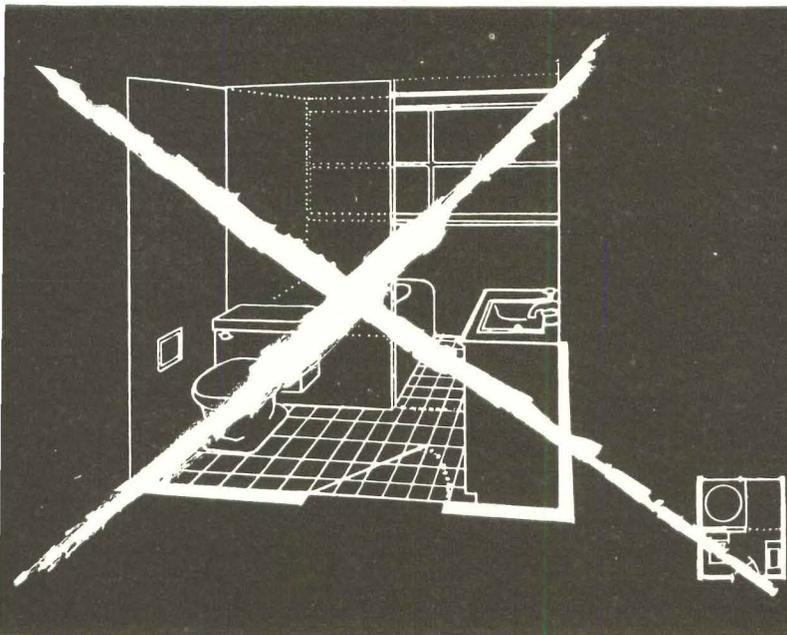
This embodies all the plan principles listed above. It not only gains sufficient space for chair and bench. Slid glass doors open onto terrace, carefully screened from neighboring house to guarantee privacy.



Bathrooms should be bigger. They should—especially in small one-bath and bath-and-a-half houses—be able to accommodate more than one person at a time. And they should provide plenty of storage room; there is room even in the smallest bathroom for bigger medicine—and even linen—cabinets, clothes bins, counters and drying racks—all of which logically and functionally belong there.

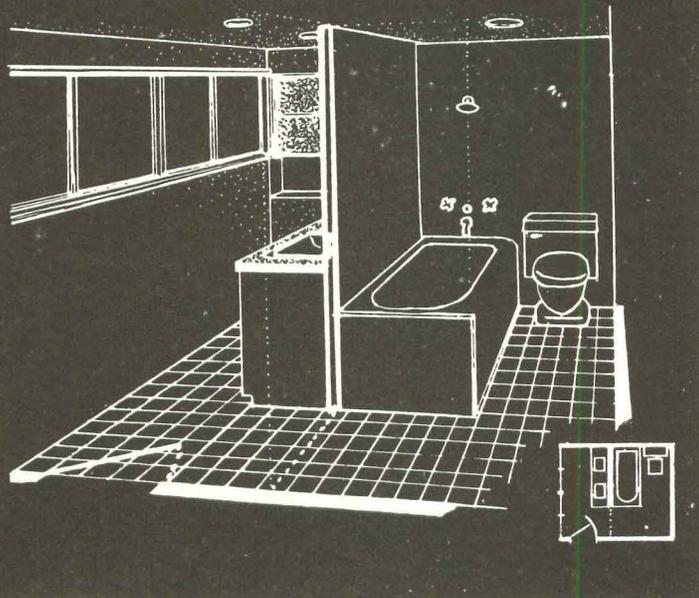


J. A. Curtis, designer, courtesy of The Crane Co.



BAD COMPARTMENTED BATHROOM

- 1) Door opens in to toilet compartment. 2) Lavatory is too close to door; occupant would have to move each time it was opened. 3) Arrangement of facilities is inefficient, offers little privacy.



GOOD COMPARTMENTED BATHROOM

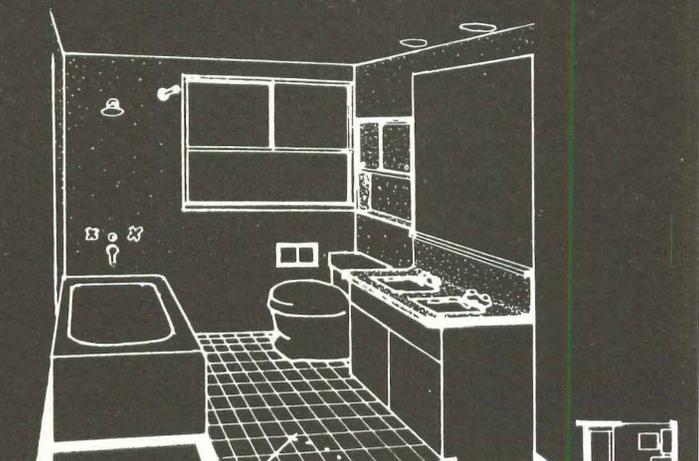
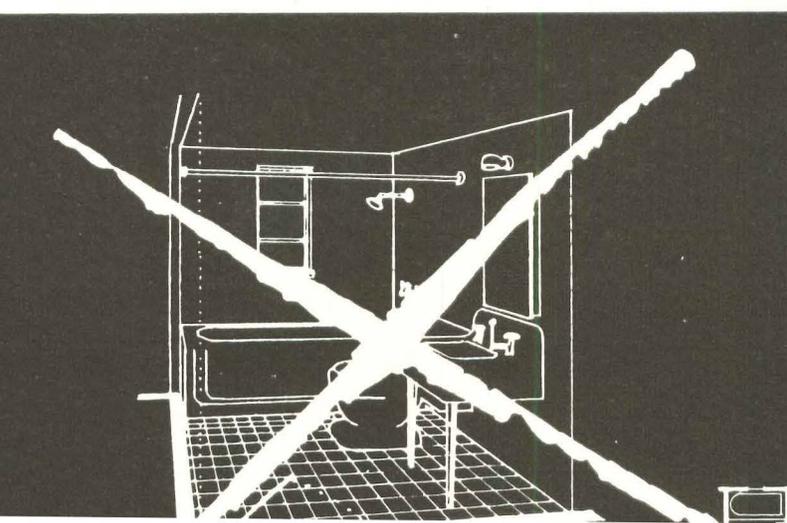
- 1) Sliding door provides privacy where it is needed. 2) Double basin cuts down waiting time, important to today's bigger families. 3) Additional storage space is provided in extra cabinet.

BAD BATHROOM

- 1) This conventional one-man-at-a-time plan is inefficient, particularly for big families. 2) Poor storage; medicine cabinet is too small and space under lavatory is wasted. 3) Only counter space is top of flushing chamber.

GOOD BATHROOM

- 1) This plan gets family through morning shaving and face washing quickly. 2) Ample storage is provided back of and under lavatory. 3) Generous mirror surface, something every bathroom can use.



GOOD PLAYROOMS DOUBLE THE LIVING AREA . . . Because it is almost impossible to childproof a formal living room, many builders now supply *two* living rooms with each house: one for entertaining, principally used by grownups; the other for child play, for housework, for informal meals, for watching TV and for adult hobbies.

The best place for a playroom is right next to the kitchen. Here the housewife can keep an eye on her children, talk to her family while preparing dinner, serve snacks, keep an eye on washer and drier while they are in operation.

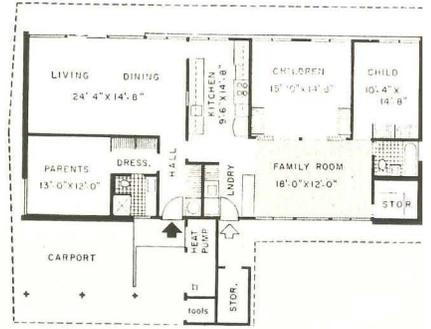
Here are four ways to work a useful "second living room" into a 1,200 sq. ft. floor plan at very little (if any) extra cost:

THESE FEATURES MAKE A PLAYROOM STILL MORE USEFUL:

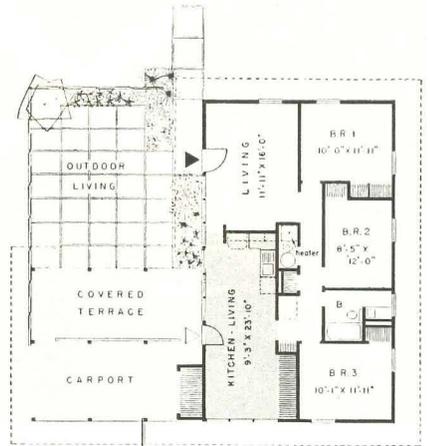
- Tough, washable floors and walls.
- Built-in toy storage, shelves and desk at child's level.
- Acoustical treatment of ceiling.
- Low window sills so children can look out.
- Blackboard or tackboard for pictures, notices, etc.
- Low-level sink and drinking fountain.
- Door to outdoor play space.



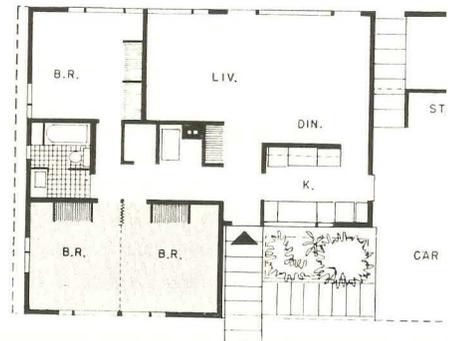
Life—B. Hoffman



1. **ENLARGE** the hall between kitchen and bedrooms. (Plan: G. E. Heat Pump House, W. Shire & Fisher, architects. James D. Crow, builder.)

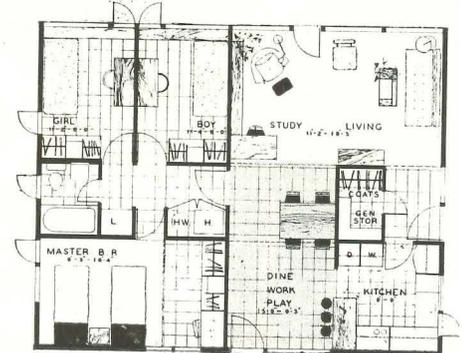


2. **ENLARGE** the kitchen, use one end as play space. (Plan: National Homes' "Ranger," Charles Goodman, architect.)



3. **THROW** two bedrooms together during day, divide them with folding partition at night. (Plan: NAHB-Forum competition, first prize winner: Bruce Walker, designer.)

4. **ADD** a special room near the kitchen. (Plan: NAHB-Forum competition. Wallace S. Steele.)



REPLACE BASEMENT

George Nelson, designer; photograph by Walter Sanders, LIFE

Three most important things to remember about storage are these:

There is never enough of it—ask any woman.

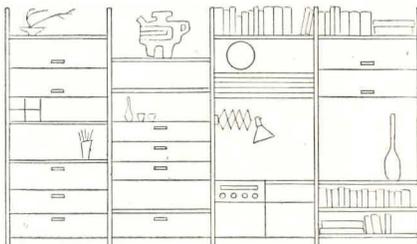
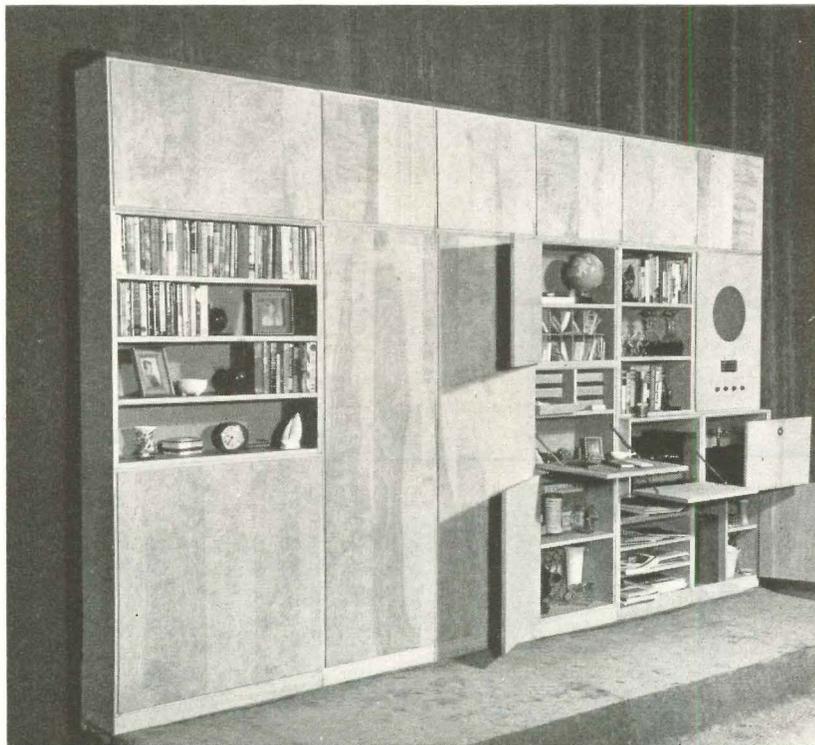
It should be located to keep each article at the point where it is first used, not across the room or in another room.

It should be built into the wall, keeping as many things as possible off the floor in drawers, shelves, racks. This makes them easier to reach, leaves more floor space free for circulation and furniture, makes a room look neater and larger.

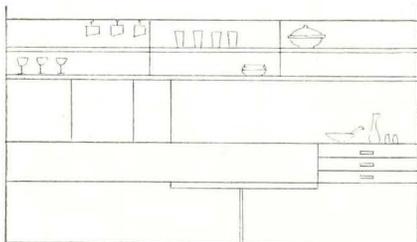
It should be dimensioned and subdivided accurately to fit specific articles, not just vaguely tossed into the plan as a "closet" or a "shelf."

The best way to do all these things is with a storage wall (see photo above, right). It can be designed to accommodate a wide variety of articles, fabricated economically in a shop and moved as a unit after interiors have been finished. If you use post-beam or truss roof construction the storage wall can carry the roof load above it. Between two rooms, its dead air space, lined with clothing, acts as an excellent sound barrier.

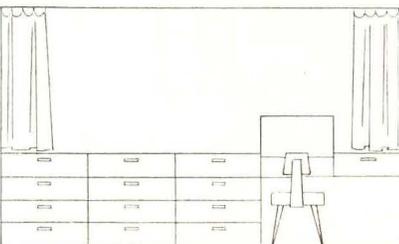
Several companies manufacture storage walls for different rooms; others make closet fronts with sliding doors that can be applied to closet space built on site. On this page are storage wall plans for bedrooms, living and dining areas, and garages. (For living room and kitchen storage, see pp. 114-119).



IN THE LIVING ROOM: storage wall with cabinets or drawers, shelves for books and bric-a-brac, fold-down writing desk or bar, radio-phonograph-TV, card-table storage. (Photo above, sketch left.)

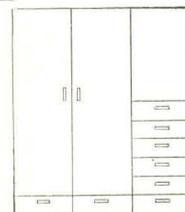
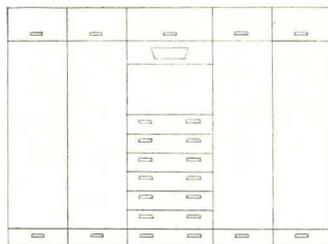
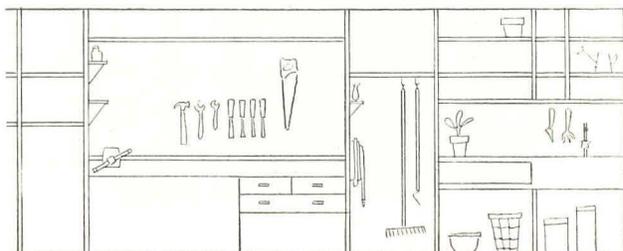


IN THE DINING AREA: a pass-through counter to kitchen, with two-way shelves for dishes above, linen and silver storage below. Pass-through should be closable.



IN THE BEDROOMS: shelves or drawers under window, long counter with desk or make-up table at one end. Sketch (below), storage wall with hanging space, shallow drawers.

THE GARAGE OR CARPORT (below): plenty of organized storage is vital here, especially in houses without basement or attic. Specific places should be designed for tools, gardening equipment, bicycles, lawn mowers. In cramped quarters, storage cabinets and shelves can extend over hood of car.



LEFT: twin closet units with mirror between.

The house plan shown at left has only 1,000 sq. ft. inside floor area—just about the minimum. But using the outdoors and carefully interlocking it with the indoors, the architect has multiplied his total house size many times. Here is how he did it:

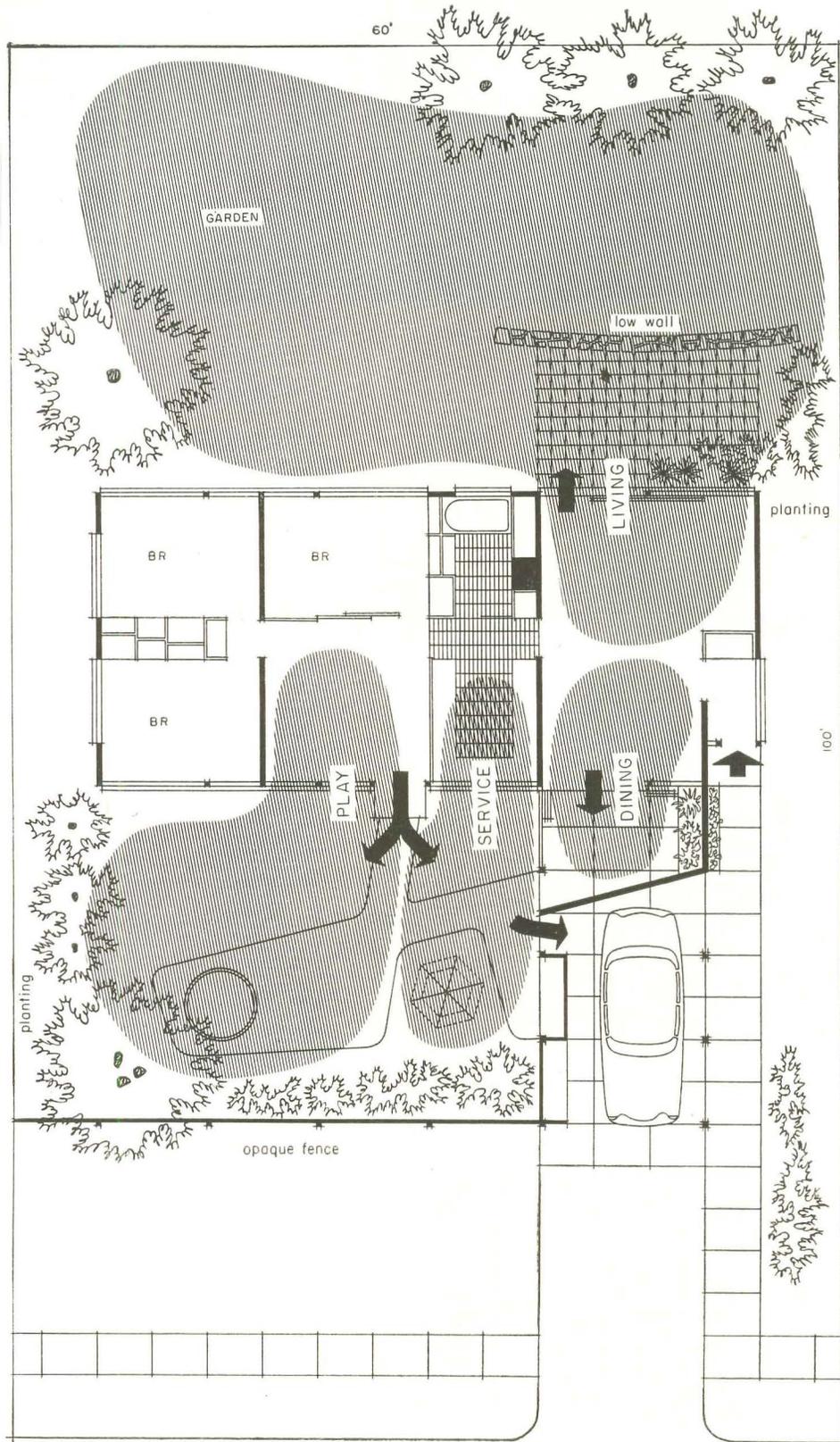
1. By giving each indoor room its corresponding outdoor room.
2. By putting them both on the same level.
3. By using plenty of glass and an outside door in most of the rooms.
4. By fencing and planting the outdoor room to make it private.

At the back of this house, the living room opens up to its living terrace, shielded from neighbors by a low wall and trees to the rear, a line of shrubbery to the right. The garden can be enjoyed from these living areas and from two large-windowed bedrooms as well.

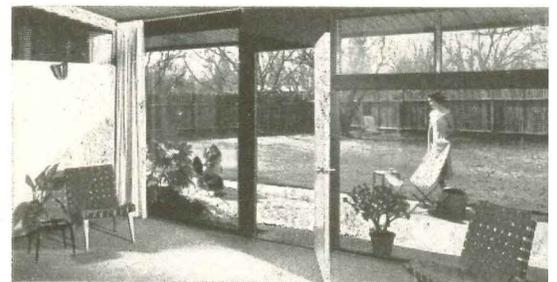
On the front, the inside playroom has its own outside play space, the kitchen its service yard, the dining area its own intimate dining terrace outside sliding glass walls. All three of these outdoor rooms are neatly protected from the street by opaque fences, planting and the carport storage wall (note how the front walk, carport and dining terrace share one economical application of paving).

There is plenty of logic to back up this kind of indoor-outdoor planning: people who buy 6,000 sq. ft. of ground don't want to be confined to a mere fifth of what they paid for. They demand (and can get) full use of their ground.

But there are several pitfalls, too: the glass wall is now a standard part of almost every modern house. It is fine to look out of—and just as good to look through. In other words, it needs protection—protection from neighbors who may be only 50' away from



Plan by George Matsumoto



your rear terrace, and protection from the street it faces that way. If it does not get adequate protection the result will be something like this:



Photos: (top) Blue Ribbon Construction Co., built by Smith & Williams architects; Julius Shulman, photographer; (below) photo by Joern W. Ceratz.

William A. Garnett



DO NOT lay out streets on a grid; it encourages through traffic, speeding, accidents at four-way intersections. Street scenes are endlessly drab and monotonous.

Clyde Sunderland

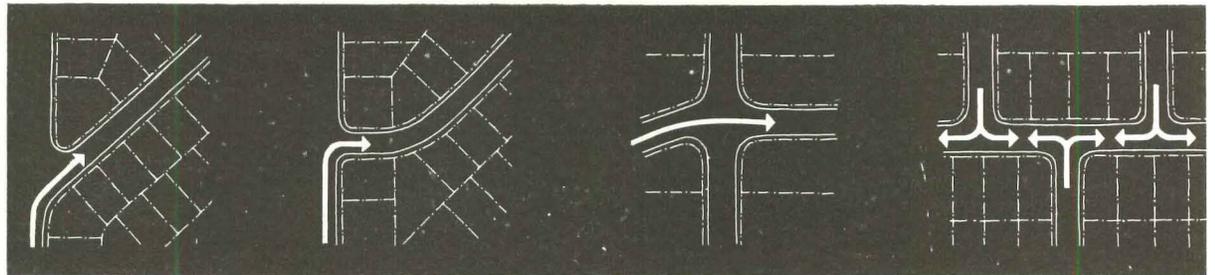


DO use curves, loops, cul-de-sacs to slow traffic, create visual variety. Use long blocks (up to 2,000') to reduce intersections, save on paving, utilities.

GOOD STREET PLANNING MAKES SAFER, BETTER NEIGHBORHOODS

On this page are some of the most important do's and do nots for small-neighborhood design. For more detailed studies, read the revised 1954 edition of the *Community Builders Handbook*, published by the Urban Land Institute, Washington, D. C.

Sketches by John J. Wade, architect and land planner

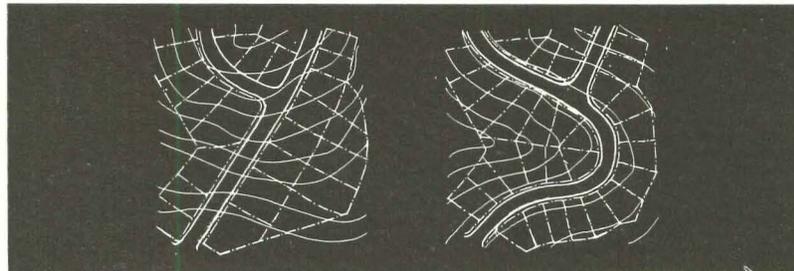


DO NOT join streets at odd angles; cars speed around corners.

DO make traffic slow down for right-angle turns entering residential streets.

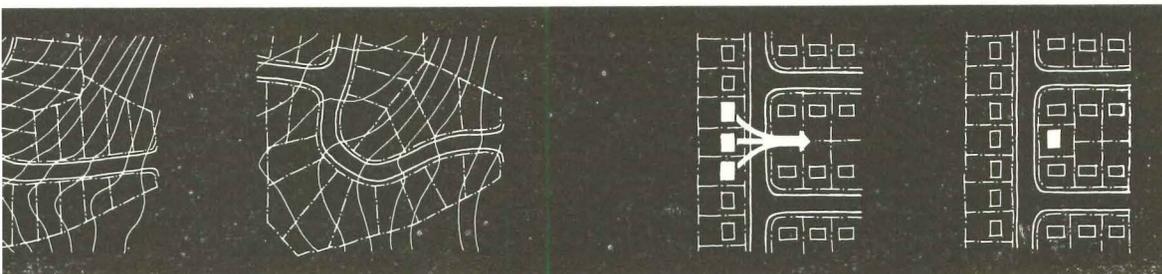
DO NOT use X intersections! cars speed through unless there are stoplights.

DO use T intersections; drivers see street ends, slow down, look both ways.



DO NOT run streets up inclines; cars race uphill or use noisy low gears.

DO follow contours to reduce grades, get safer, pleasanter curves in road.



DO NOT lay out narrow, irregular lots; they waste space and are hard to use.

DO square off lot shapes; wider lots give more room, privacy for outdoor living.

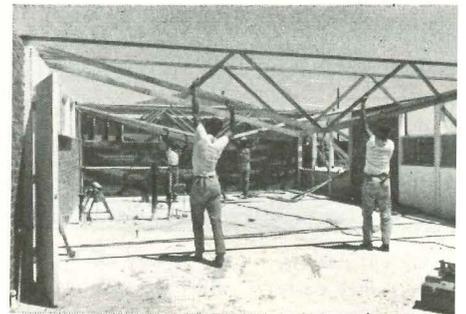
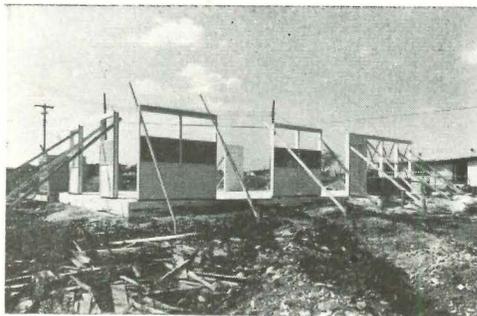
DO NOT allow views down a long row of rear yards, often unsightly.

DO seal off the end of each block with "butt" lots for an attractive street.

WHAT IS GOOD CONSTRUCTION?



Photos: (above) LIFE—J. R. Eyerman; (below) Dewey G. Mears



GOOD CONSTRUCTION MEANS SIMPLIFICATION

The most efficient house shape for today's materials is the simple rectangle, or a combination of simple rectangles. Bays, jogs, recesses and odd angles mean wasted materials, extra labor—in short, added cost. There are plenty of other (and better) ways of achieving variety (see pp. 136-139).

Here is what simplification can do:

A Small Homes Council study of window and wall framing showed a saving of \$134 from combining 20 small windows into ten large ones. Placing all windows directly under the top plate saved \$18 (and improved appearance—see p. 130). Use of a continuous double 2" x 6" lintel, in place of two 2" x 4"s laid flat and individual headers over each door and window (which makes alignment of window and door heads more difficult and appearance more confused), saved \$47. Total saved from such simplification alone: \$215.

That is only the first step. If you are building enough houses, a pre-assembled panel system of the type shown lower left, with clear divisions into solid and transparent wall panels, will simplify construction still more, reduce error, cut costs with each additional house.

GOOD CONSTRUCTION MEANS USING STANDARD MATERIALS

Using stock materials makes even more sense to the small and medium-sized builder than to the big one—for the big builder can probably work out his own standard sizes to suit his own plans. But the smaller builder needs to use existing stock materials—and use every square inch of them—to get the most out of them.

Most stock materials are related to a basic 4" module. Thus 16" o.c. stud spacing comes to four modules; the FHA-approved 24" spacing is six modules. A finished ceiling height of 8'-3/8" permits the use of 4' x 8' sheet materials without cutting and allows enough clearance to have them set up in place.

Every day more prefabricated components are put on the market in dimensions that tie in with these standards: the Lu-Re-Co panels (H&H, March '54) are one example, the many new hopper-type windows are another. As of today, almost any simple builder house can be put together from stock components available through any lumberyard—and we *do not* mean 2" x 4"s.

GOOD CONSTRUCTION MEANS USING PARTS NOT PIECES

Why do modern builders use preassembled panels? For three reasons: first, because carpenters can work better and faster on panels that lie flat on the ground rather than on panels that are up in the air; second, because preassembly can take place under cover and near to supplies; and, third, because preassembly means less hit and miss on the job.

Here are some of the things to remember in preassembling parts: be sure the parts are not too big or too heavy for two men to handle; be sure the design allows for tolerances between wooden parts—because nobody can make wood behave like a precision material; and be sure the design—the *whole* design, including plan and appearance—takes full advantage of preassembly.

The panelized look so characteristic of modern houses is no accident: good modern houses *look* panelized because their structure *is* panelized. And the panelized look can be very handsome. So, don't try to cover up the panelized structure—instead, turn it into an asset. It will look better, and cost less.

Ben Schnell



HOUSE ABOVE WAS DIFFICULT TO BUILD

Its roof has two breaks, thus doubling flashing, lumber and labor where roof planes intersect. Windows are holes punched into solid walls—requiring extra headers above openings, cripples all around them. Wall surfaces, part wood and part brick, were divided horizontally, require two different trades to work on same section. Nothing was preassembled for building—except scaffolding!

HOUSE BELOW WAS SIMPLE TO BUILD

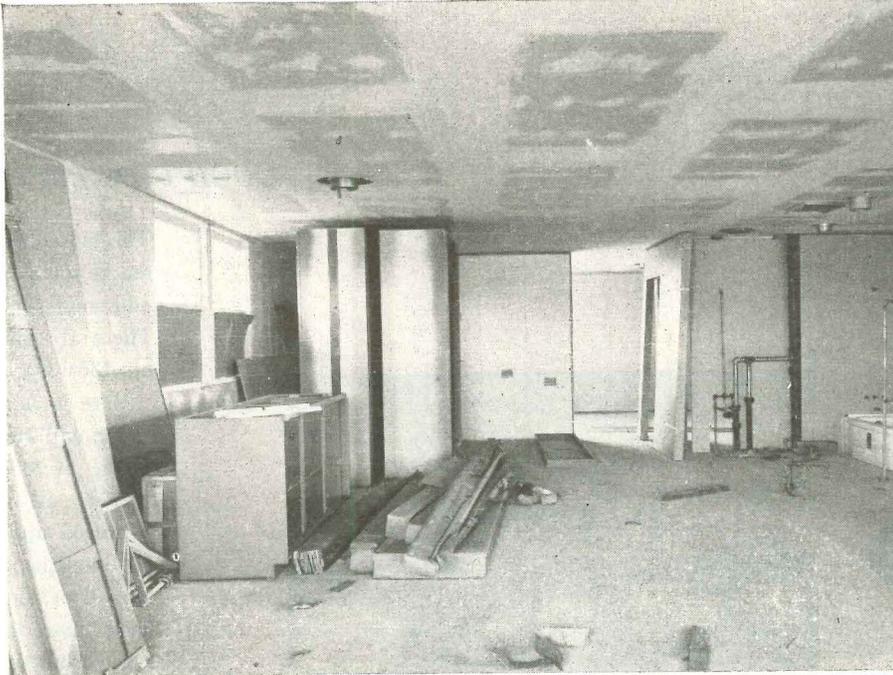
Its roof is one straight, unbroken gable, framed with preassembled roof trusses, sheathed with standard sheets of hardboard. Workmen can erect trusses while standing on floor slab (opposite), quickly get a big "umbrella" and flat ceiling without intermediate supports. Exterior walls are divided into solid panels and "window" walls, all coordinated vertically and horizontally to take advantage of stock windows and stock sheet materials. Brickwork is concentrated in vertical panels to simplify scheduling. All components (except brickwork) were preassembled.



W. Mayfield, builder

The open-room technique means putting up the exterior walls first, erecting roof trusses on top of them and finishing off the roof and walls as fast as possible so that work can proceed and materials can be stored without interference from the weather. The advantage of long-span trusses is that you need no intermediate supports, and you can place preassembled partitions and storage walls almost anywhere between your flat floor slab and your flat ceiling plane. Some new houses make the most of this by subdividing interiors with *movable* storage walls, thus giving owners a chance to change their plans as their needs change.

If you use the open-room technique, be sure to leave one big opening in your exterior wall (best place: rough opening for glass wall) so workmen will not scar trim when carrying in bulky fixtures (see also H&H, Jan. '53).



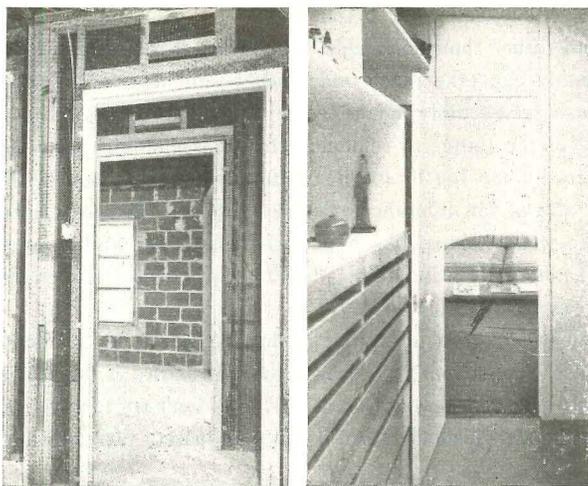
GOOD CONSTRUCTION MEANS LESS TROUBLE, THEREFORE

Photos: Dewey G. Mears



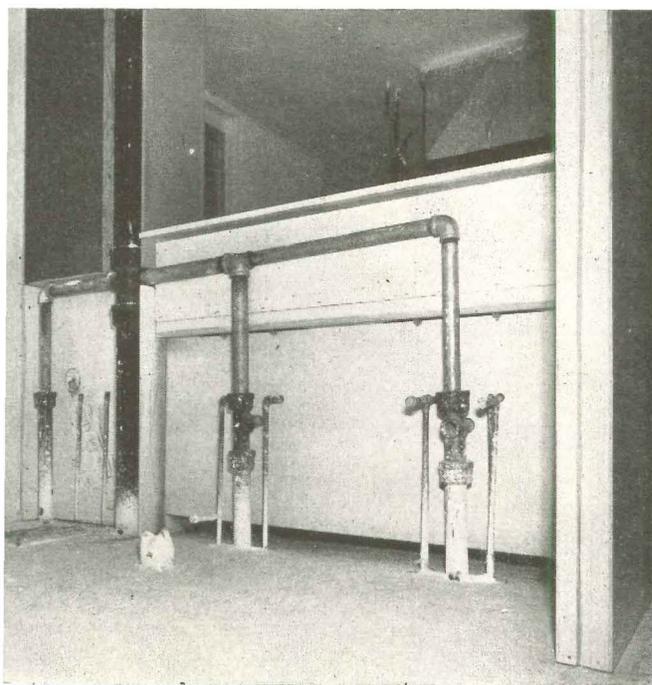
LESS TROUBLE WITH CLOSETS

Fixed or movable storage walls are the most efficient room dividers: they provide closet space and insulated partitions both at the same time. Common door-in-wall closets are inefficient to frame, to finish and to use. They also take up more space (about 6" more in depth and width) than prefab storage walls. Complete storage-wall units can be built to full ceiling height and trim can be used to cover the crack between wall and ceiling (see also H&H, Jan. '53).



LESS TROUBLE WITH FITTING DOORS

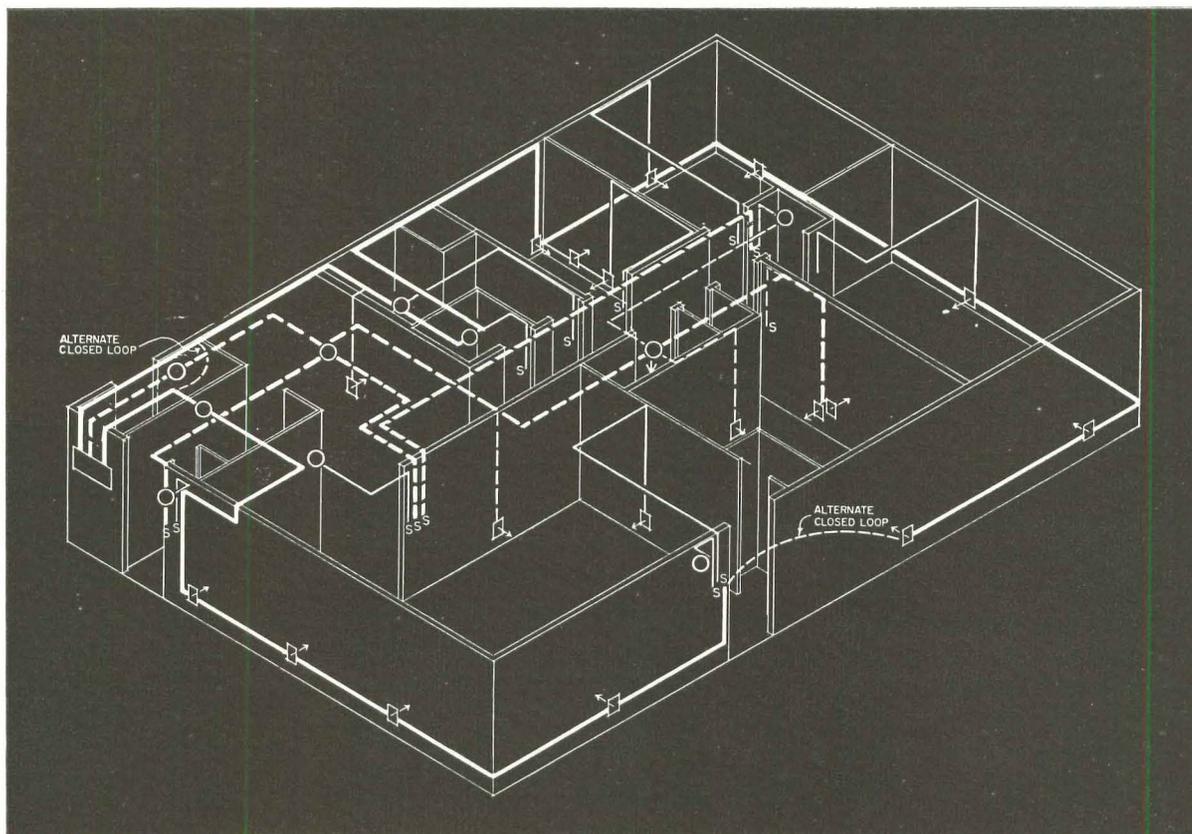
It is much simpler to build a door *up* to the ceiling than to build a wall *down* to the door. Picture far left shows traditional way, with all the complicated framing this requires around the head of the door. Moreover, if the wall is to be plastered, cracks may soon start at corners. Picture at left shows efficient way: omit door heads altogether, build jambs all the way up to ceiling with a piece of flush panel door cut down to size (one extra door will supply all heads for five openings). Manufacturers of prehung door units, complete with jambs and head, may soon get around to satisfying this need in one simple unit (see also H&H, Dec. '52).



LESS TROUBLE WITH THE PLUMBING

Many plumbers have to cut a 2" x 4" stud partition in half to get pipes in. To avoid this, build two thin walls around the vertical vent stack, waste and supply lines. In back-to-back plumbing (see cut) it is possible to run the thin double walls up to a height of about 4' only—just high enough to enclose tributary stacks—and to recess the primary stack in a nearby closet. The wall thickness saved this way comes in handy for recessed cabinets in bathrooms and kitchens. Note: give your plumber plenty of leeway—if you do not, you will just have to patch up after him (see also H&H, Jan. '53).

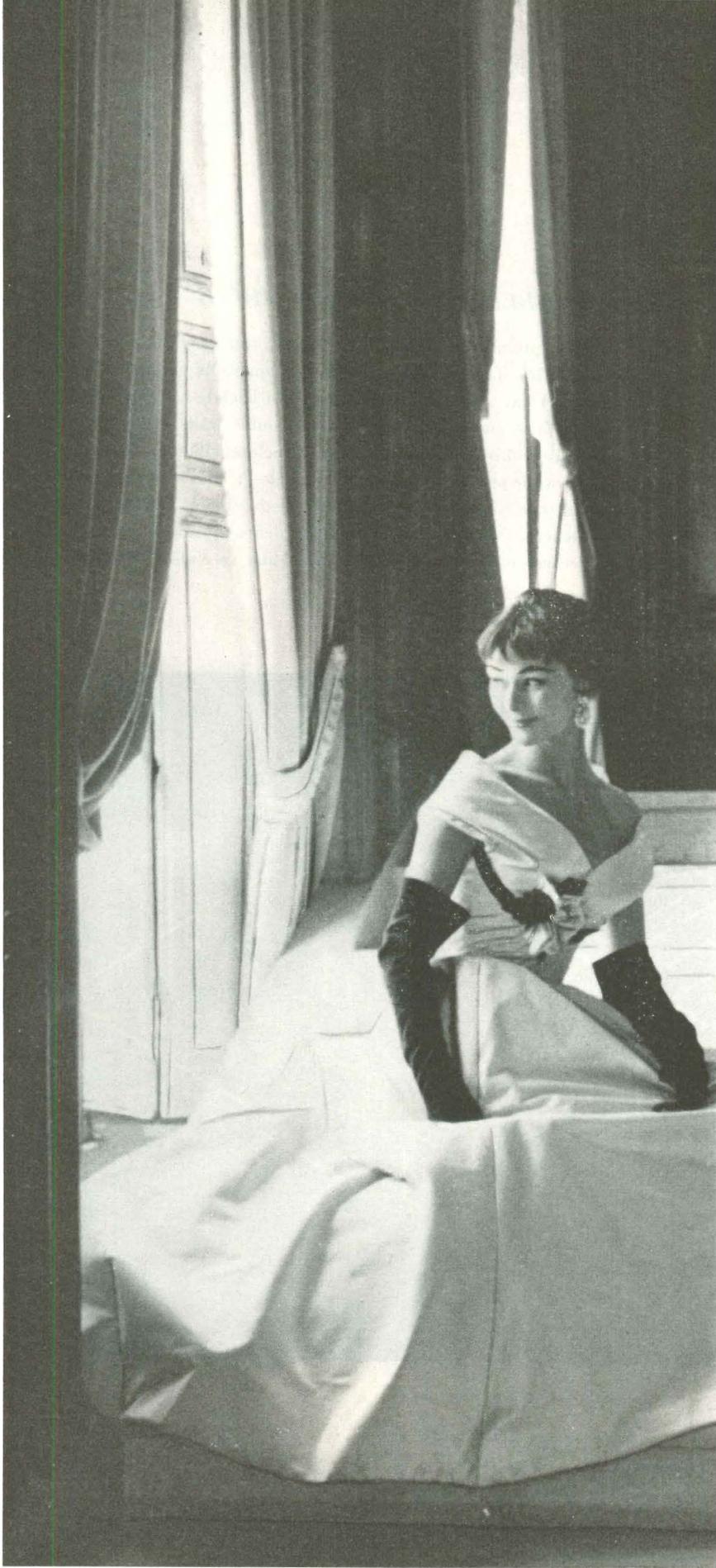
VER COST



LESS TROUBLE WITH THE WIRING

Run your wiring at base-plug height. When most electrical outlets were ceiling fixtures, running wiring through the ceiling made sense. Now that our houses have six or seven wall outlets to every ceiling outlet, overhead wiring becomes wasteful. Where ceiling fixtures are needed, circuits can either be run up to the ceiling from the base plug level, or a separate circuit in the ceiling can be used to pick up overhead lighting, ceiling fans and wiring for most interior partitions (see also H&H, Nov. '53).

IN SHORT, GOOD CONSTRUCTION IS SIMPLE CONSTRUCTION



Left: dress by Jacques Fath photographed for LIF by Mark Shaw. Below: Mae West in her workin' clothes, photographed by Sharland (Black Star)

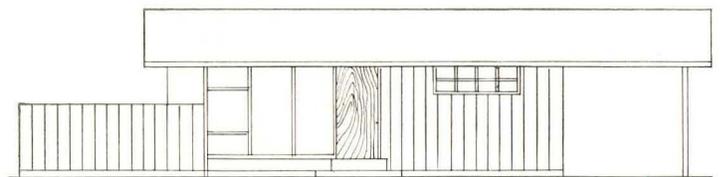
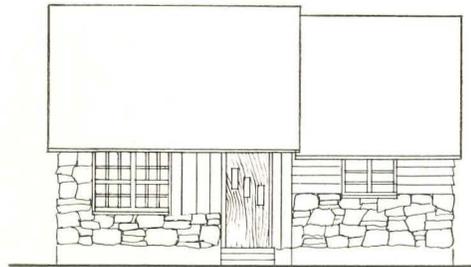


WHAT IS GOOD APPEARANCE?

GOOD APPEARANCE is one of those things that people like to argue about until they either come to blows or agree that "it's all a matter of taste."

Well, as a matter of fact, that is not strictly true. Good appearance is just as susceptible to analysis as good planning and good construction. All you have to know is a) the right questions to ask, and b) the right answers to the right questions.

Let's see how this question-and-answer method works out with respect to houses:



QUESTION No. 1: what do people want a small house to look like?
ANSWER: bigger.

Drawings by Leonard G. Haeger, architect, from June '53 issue of the Correlator.



Wayne Andrews

QUESTION No. 2: what do people want a cheap house to look like?
ANSWER: more expensive.

QUESTION No. 3: what do people want a row of identical, mass-produced houses to look like?
ANSWER: different.



QUESTION No. 4: how do you make a small house look bigger, a cheap house look more expensive and a row of identical houses look different from each other?

ANSWER: by using all the thoroughly familiar tricks and optical illusions employed for centuries by architects, painters, magicians, card sharps, witch doctors and chameleons.

The next 12 pages show how some of these devices can be applied to the exterior and interior of the house, to the lot and to the street.

"Why do you always have to be different from everybody else?"

Reproduced by permission of
 "The New Yorker Magazine, Inc.," © 1953

HOW TO TRICK THE EYE

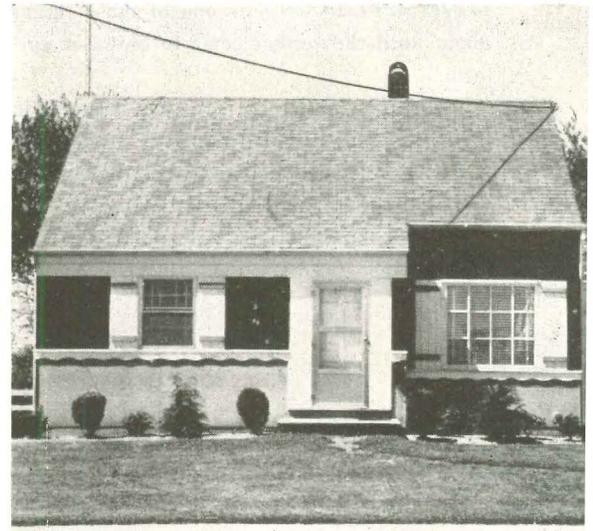
Optical illusions are the stock in trade of a lot of respectable people, such as advertising artists, and there is no reason why builders and their architects should not use them, too—especially since they are so simple to use.

There are three kinds of optical illusions that will make houses look bigger:

1. *ILLUSIONS WITH LINES.* These two rectangles are identical in shape. But since it is much easier for the eye to travel horizontally than vertically, the rectangle at left looks short and squat, the one on the right long and sleek. This principle applies especially to facade design: in houses, as in landscape design, the waistline is crucial (though in a different way).

HOW TO MAKE

A SMALL HOUSE LOOK BIGGER

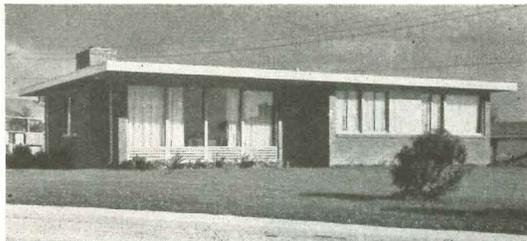


Believe it or not, this house above is a facade.

BAD



GOOD

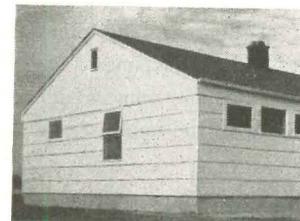


COMBINE YOUR WINDOW AND DOOR OPENINGS, group them together and line up heads and sills.



SIMPLIFY YOUR ROOF AND PITCH IT LOW. (Note the continuous, 42"-high sill line—the effective waistline in Builder LaPierre's house at right.)

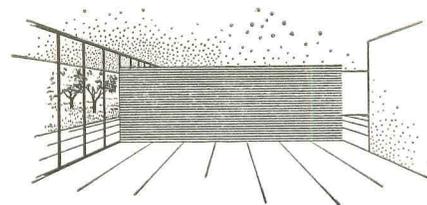
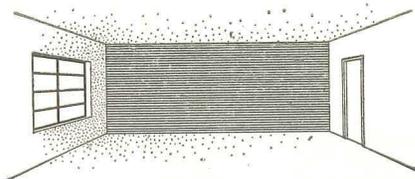
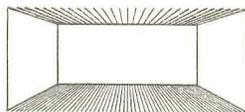
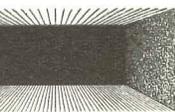
And last but not least: *REMEMBER THE FORGOTTEN FACADE,* the facade (you hope) nobody sees. You can make it very horizontal in most cases, but you can tidy it up a good deal and give it a lot of distinction—viz. Arc Ed Fickett's houses at right.



Photos: Ben Schnall; K. S. Brown; Guy Burgess; J. A. Langley; Richards; Geo. de Gennaro; R. C. Lautman; Illig

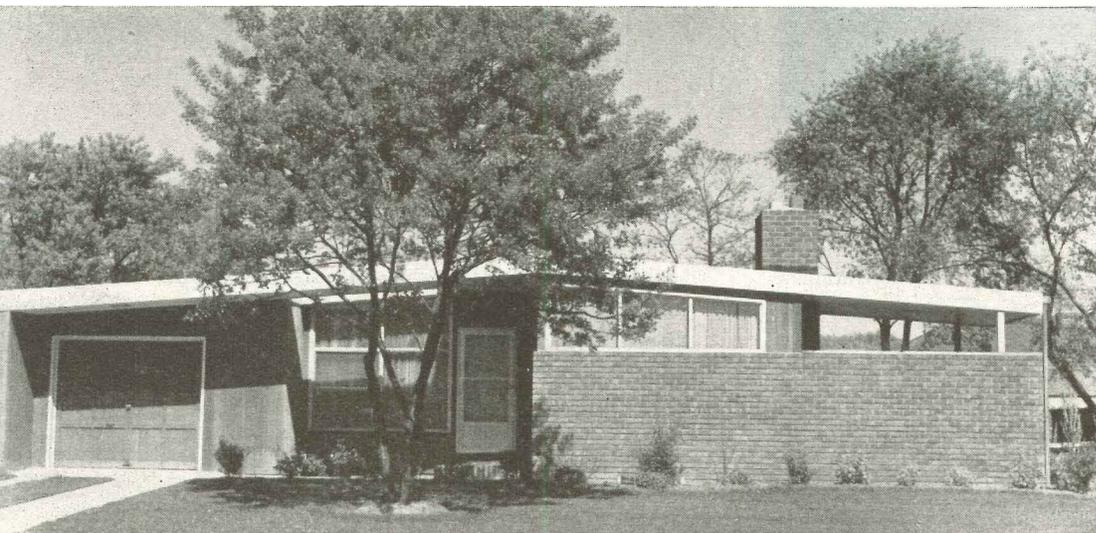
Other credits:

Builders Simon & Morrow, L. I., N. Y. Huson Jackson, architect.
Mile High houses, Col. Eugene D. Sternberg, architect.
Builder Albert LaPierre, Wash. W. A. Wollander, architect.
Mac-Bright Co., builders, Calif. Edward H. Fickett, architect.
Builders Luria Bros., Va. Keyes, Smith & Satterlee, architects.
National Homes, prefabricators. Charles Goodman, architect.
Builder Joseph Eichler, Calif. Anshen & Allen, architects



ILLUSIONS WITH LIGHT AND COLOR. People with claustrophobia have more trouble in dark rooms than in light rooms—because dark rooms look more confined than light rooms of equal size. (Remember: a hefty lady prefers a dark dress—makes her look slimmer.)

3. ILLUSIONS WITH SPACES. The two thumbnail sketches above show the same room, drawn to exactly the same scale. The reason the room at left looks cramped and the one at right airy and spacious is that the spacious one borrows space from every conceivable source—from outdoors (through a glass wall), and from adjoining rooms (because partitions stop short of the ceiling). Actual space is the same; *apparent space* has been enormously enlarged.



... **as this house above—30' as against 27' . . .** But the house at right *looks* longer (although the pictures were taken at exactly the same scale) because its architect has done everything to emphasize the horizontal lines and to play down the vertical divisions.

For example: where the designer at left emphasizes all vertical divisions by breaks in the roof, in wall surface and in house shape, the architect at right has joined all these elements under the forceful horizontals of a single, sweeping roof. He has merged the full garage, the full 27' width of his house and the long brick screen that shields the terrace in one continuous house shape, whereas the designer at left has broken up his elements into a dozen little bits and pieces that just don't seem to add up to anything very big.

This example, then, gives us a first design principle, which is, **EMPHASIZE YOUR HORIZONTALS, PLAY DOWN YOUR VERTICALS.**

WHY DO THESE HOUSES LOOK BIGGER THAN THEY ARE?

USE . . .

... one stretches its roof to cover the airport as well.



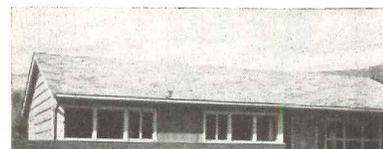
This one uses a fence to extend the apparent length of the facade.



This one stresses horizontals with flat roof, overhangs, extension fences.

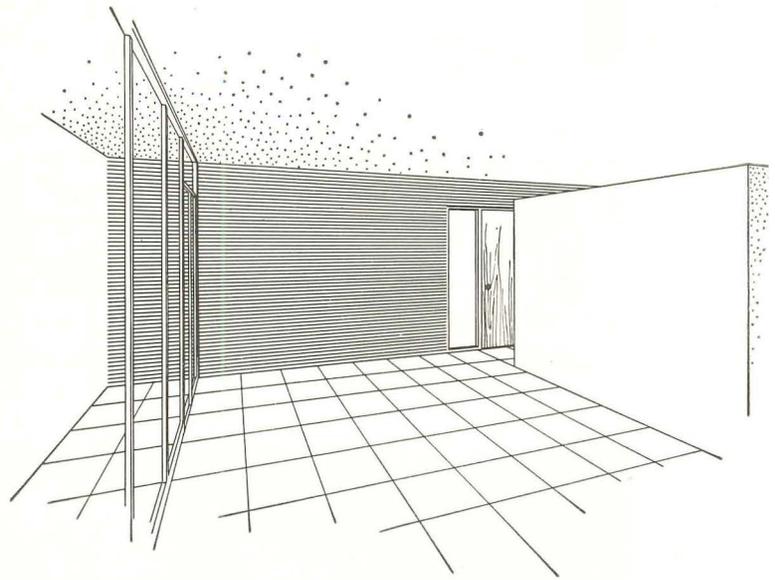


And this one makes the most out of its extended waistline.





THIS SMALL ROOM LOOKS SMALL because its walls and partitions are cut up arbitrarily with window and door openings of different sizes and different heights. Low window and door heads produce dark splotches on ceiling; middle-of-the-wall fenestration leaves the corners of the room dark.



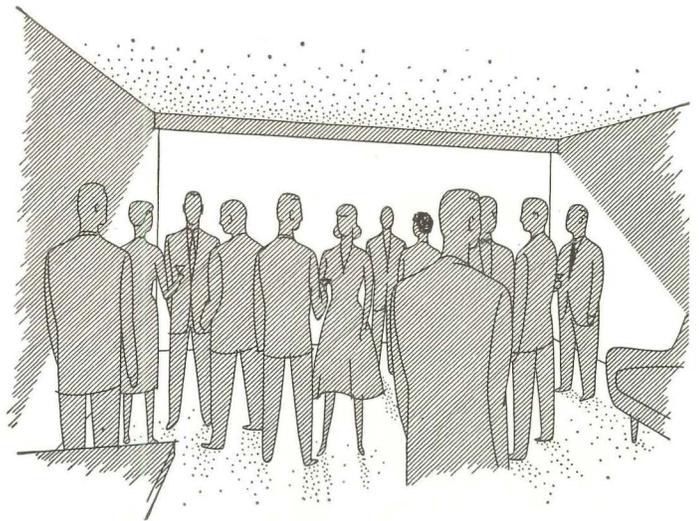
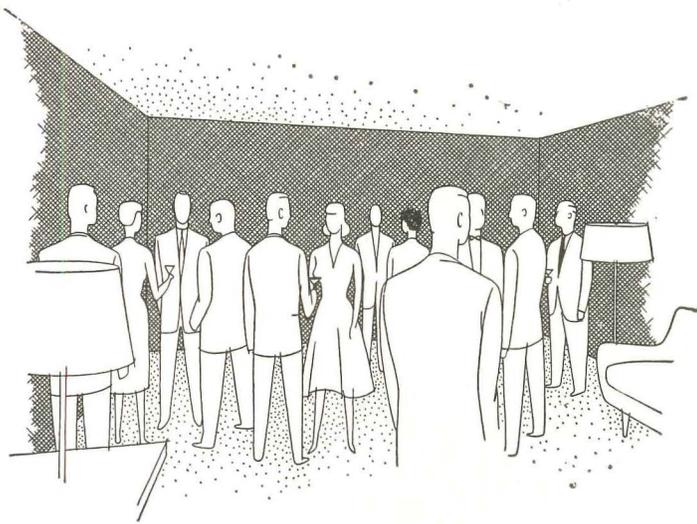
⇒ **SAME ROOM LOOKS MUCH BIGGER** because of floor-to-ceiling glass wall, grouping of window and door into a single panel, extension of ceiling plane into deep overhang, extension of end wall into outdoors, and lowering of partition to make it stop short of ceiling. These devices borrow space from adjoining areas. New fenestration eliminates dark corners and ceiling splotches.

HOW TO MAKE A CRAMPED ROOM LOOK SPACIOUS

POOR LIGHTING MAKES THIS SMALL ROOM LOOK SMALL. People look crowded because the lighting is concentrated on them and the background walls are kept dark.

⇒ **GOOD BACKDROP LIGHTING MAKES SAME ROOM LOOK BIGGER.** Cove lighting illuminates rear wall, turns it into source of light against which people are silhouetted. Result: they look far less crowded.

Drawings: Hansen





Credit: Lloyd Ruocco, architect

THIS SMALL ROOM LOOKS BIG because it borrows space from outdoors and from adjoining rooms. The continuous ceiling plane is visible far beyond the confines of the room, makes space seem much bigger than it really is.

HOW NOT TO)



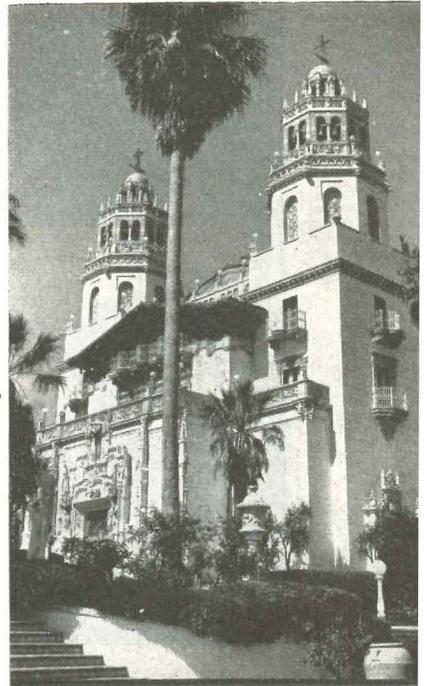
SMALL ROOM IS MADE TO LOOK SMALLER: same room, but now it has hole-in-wall windows and doors, in place of glass wall, and ceiling-high partitions that produce cubicle effect. Artist's sketch was made at exactly same scale as original photograph above to show how *not* to treat a small space.



Sharland (Black Star)



LIFE—Bob Landry



Reno, Nev. station wagon

San Simeon, Calif.

There are at least two different ways of expressing wealth: you can show it off, or you can show restraint.

To most of us, Mae West looks like a million bucks. So does the crazy car that comes straight out of Reno's gambling casinos. So do Mr. Hearst's retreat and Mr. Gould's living room.

But that is not the only way of proving to the world that you are worth your weight in gold: the girl in the Jacques Fath gown (below) looks just as expensive as Diamond Lil', but she looks expensive in a different way. The famous Lincoln Continental is

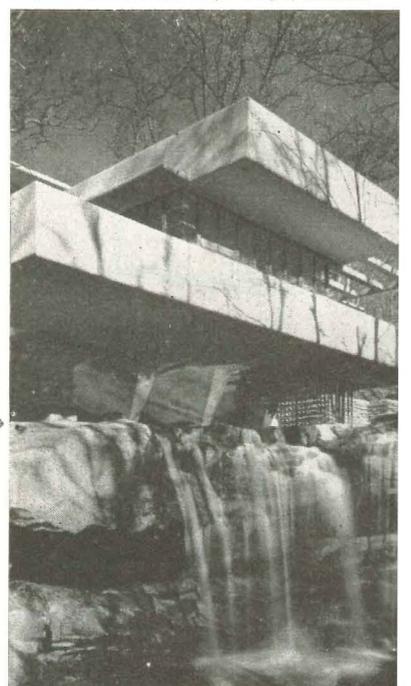
an expensive car and looks it. Mr. Edgar Kaufman lives in an expensive-looking house—but the house does not boast of its cost any more than the Paris gown boasts of its high price tag. A John D. Rockefeller III has a living room that is a masterpiece of restraint.

This leads us up to the house that *is* cheap but tries to look costly. Here we run into some serious trouble on the Mae West side of our picture: the trouble is that showing off has to be done with *real* diamonds, with *real* silver dollars, with *real* gimcrack

Mark Shaw for LIFE



Kaufman house; Frank Lloyd Wright, architect



Lincoln Continental, 1941

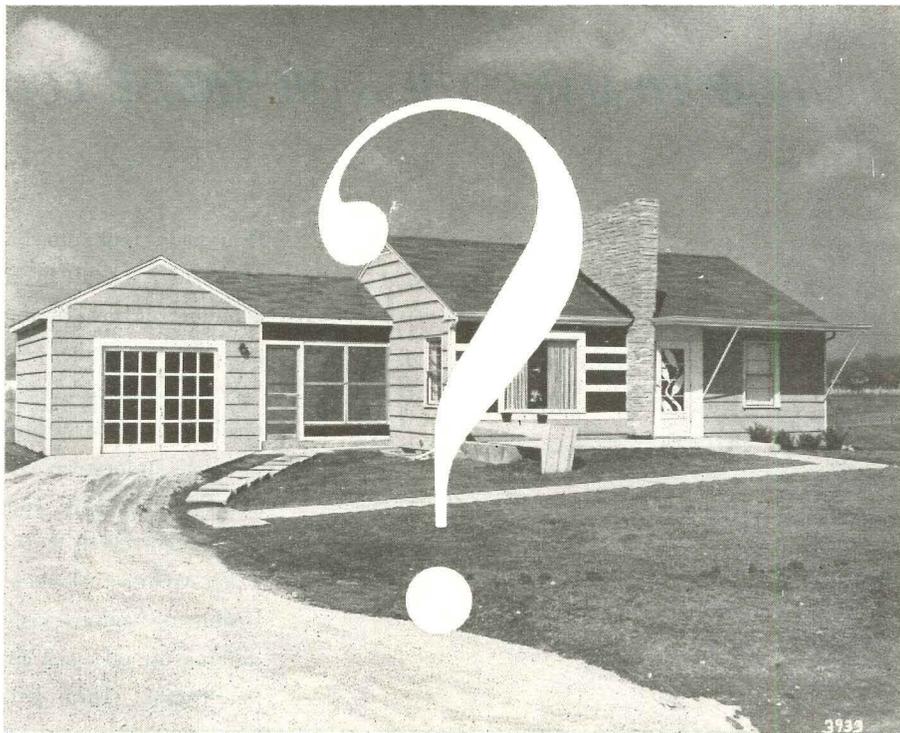
Photo (car) A. Georges; courtesy Museum of Modern Art

OK MORE EXPENSIVE

LIFE—Herbert Gehr



Old Mansion, New York City



3939

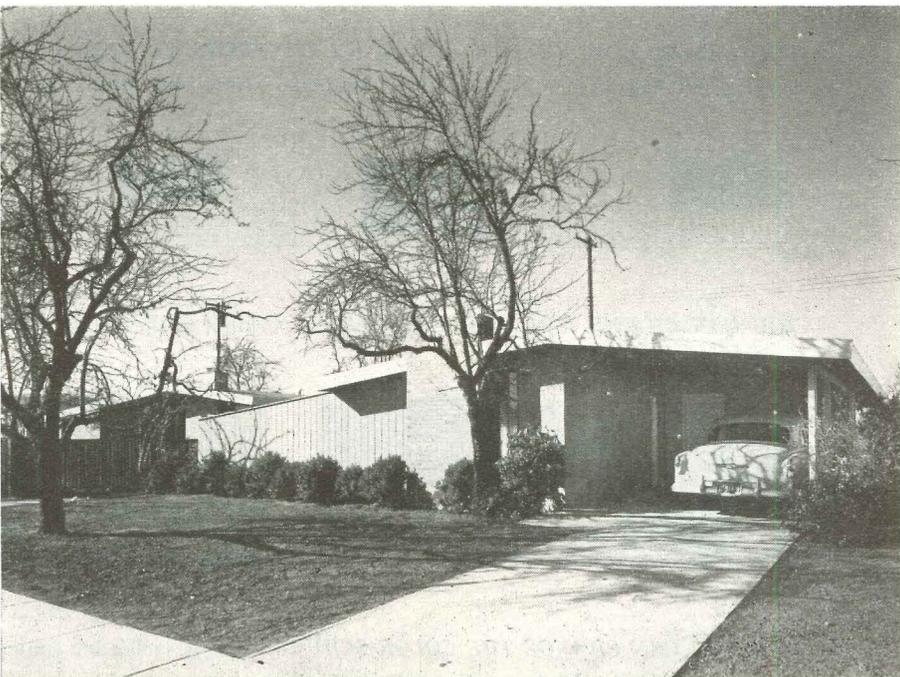
else it will merely look cheaper still, instead of more costly. put it bluntly, a cheap version of Diamond Lil' looks like a -bit tramp. Ostentatious wealth has to be used very, very well and expressively—or else it falls flat on its face. And the real embellishment is simply too expensive for the housing market. We have no such trouble on the side of understatement. The kind of restraint shown by the Paris designer (whose gowns are soon copied by the Seventh Ave. trade), by the Lincoln *Continental* and Messrs. Rockefeller and Kaufmann makes a great deal of sense

in *any* house—and it can come off just as well in the \$10,000 job as in the \$250,000 mansion.

There are plenty of other reasons why people may prefer a plain, restrained-looking house to something straight out of Coney Island. All these reasons involve matters of taste—which means they are disputable. There is no such dispute about the argument presented in these pictures—especially after you look at the first painting bill for the ornamental ironwork and fussy trim. Mr. Hearst could afford to pay that bill. Your customer cannot.

Muckay & Associates, builders, Anshen & Allen, architects; photo by R. Sturtevant

Rockefeller guest house, Philip Johnson, architect; photo by Damora



HOW TO MAKE THE SAME HOUSE LOOK DIFFERENT

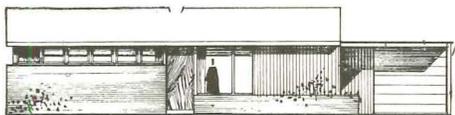
Everybody wants to be different from everybody else—but nobody wants to pay crazy prices. We are all in favor of people wanting to be different—but the problem is: how a builder of mass-produced houses (houses that are cheap only because they are all identical) make everybody happy without going bankrupt in the process?

Some builders have tried to do it with gimmicks—a belfry on every second garage, a birdhouse on every third belfry, and that sort of thing. Apart from the fact that there will be some unforeseen consumer resistance to belfries and birdhouses, this device does not always enhance the appearance of a house, let alone a row of houses.

Something both more drastic—and, well, more tasteful—should be done and can be done. Take Architect Donald Honn, whose five different houses (opposite page) for Builder Howard Grubb are selling well in Tulsa. We all know, of course, that these five houses are not different at all—just five variations on exactly the same plan, with more or less the same fenestration. These houses *look* different because Honn has varied four exterior elements on his basic house: the roof, the window and wall patterns, the wall textures and the color. If he had wanted to, he could have had several dozen entirely different houses, just using the same four variables. That is not even counting additional variations that result from turning the house over on the lot!

SO HERE IS A SUMMARY OF WHAT YOU CAN DO TO MAKE THE SAME HOUSE LOOK DIFFERENT

YOU CAN CHANGE THE ROOF. Below are three possibilities. Not shown: shed roofs, butterfly roofs, side-to-side pitches.



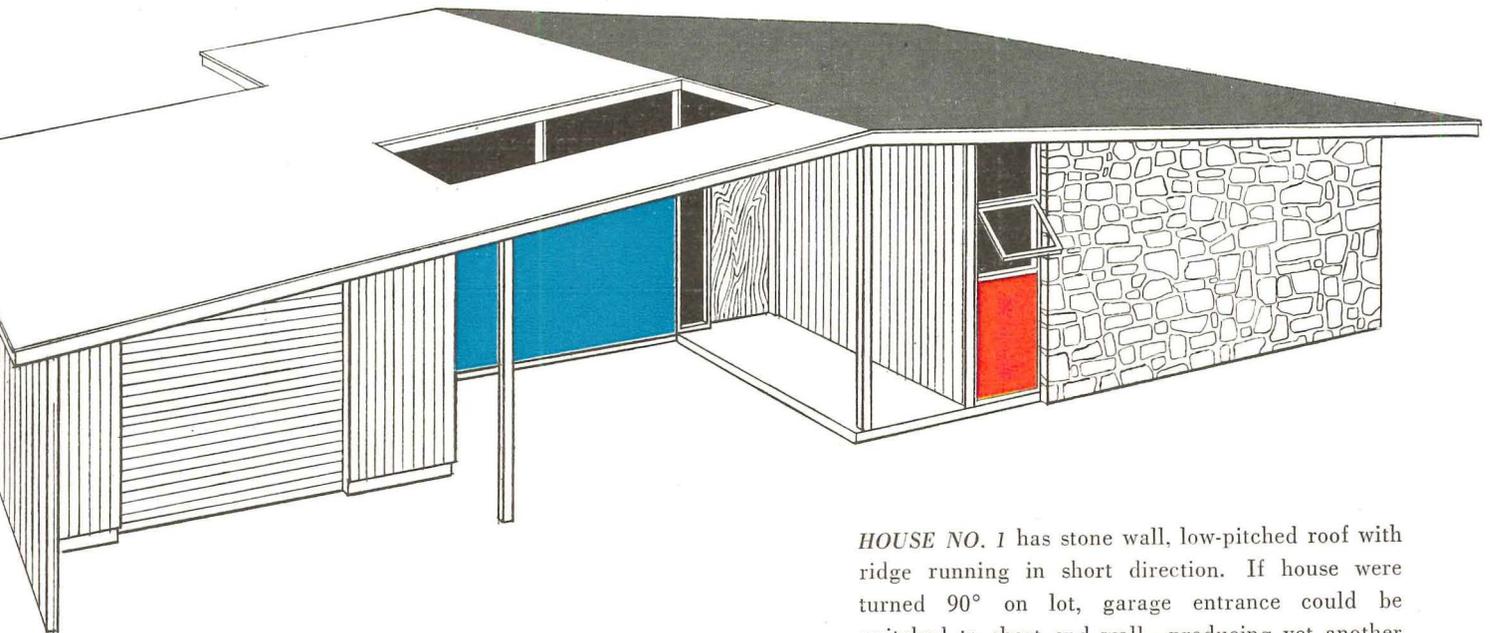
YOU CAN CHANGE WINDOW AND WALL PATTERNS. Fenestration in facades, below, is the same. Appearance is changed by different textures and surface divisions.



YOU CAN CHANGE THE WALL TEXTURES. No limit to the number of variations possible in this category alone. . . .

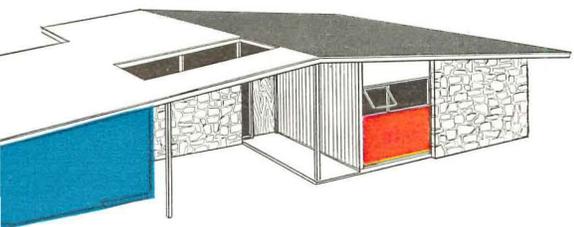


AND YOU CAN CHANGE THE COLOR SCHEME. This is such a big subject all by itself that we will cover it in detail on the next three pages.

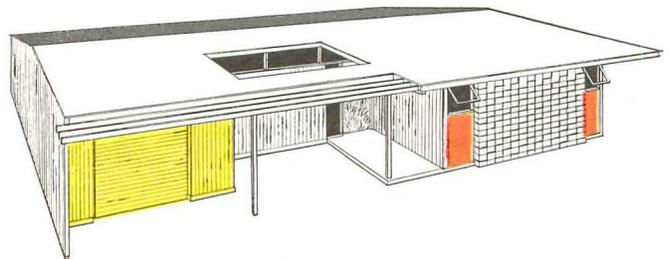


HOUSE NO. 1 has stone wall, low-pitched roof with ridge running in short direction. If house were turned 90° on lot, garage entrance could be switched to short end wall—producing yet another variation on basic theme. Color changes, giving infinite additional variety, are discussed in detail on the next page.

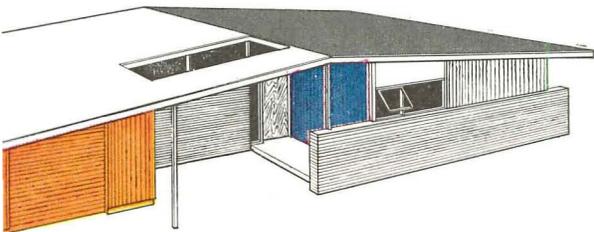
THE PLAN—FIVE DIFFERENT HOUSES



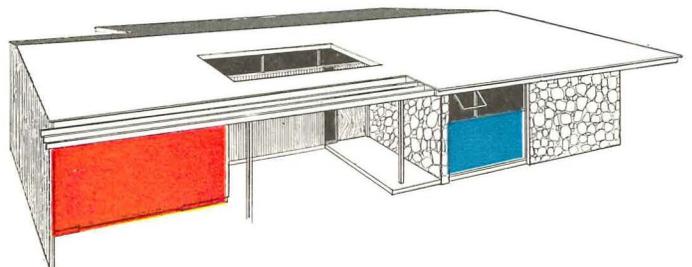
HOUSE NO. 2 has stone veneer plus changes in color scheme. Window openings are always treated as part of prefabricated wall panel—not as holes punched into wall.



HOUSE NO. 3 has ridge of roof running long way. It also uses louvered sunshades, textured concrete block panels, different color scheme.



HOUSE NO. 4 stresses horizontals with brick extension wall at sill height. Note that changes in bedroom fenestration are slight.

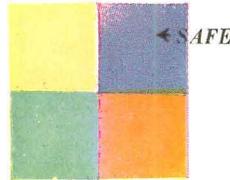
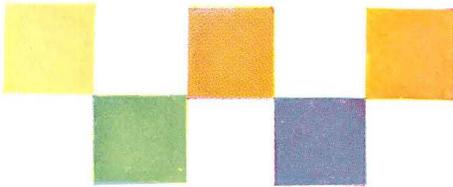


HOUSE NO. 5 again uses long roof ridge, louvers, stone veneer and different color scheme. Architect Honn could have continued his variations almost indefinitely. These five are only a sample showing what possibilities exist.

HOW TO MAKE A DIFFERENCE WITH COLOR

Until recently, houses in America were either painted white or painted in a single color plus white trim, or left in their natural finish. Occasionally there might be a color accent in doors, shutters, roofs or decorative accessories. But the single-color house was the rule.

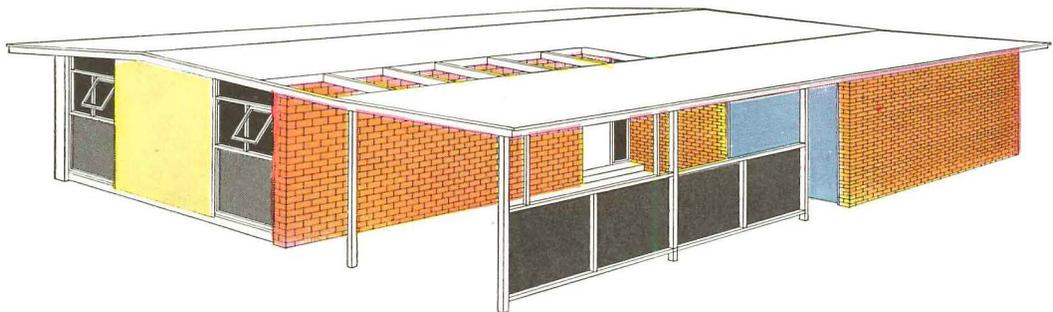
Because modern painters had a lot to do with the change to modern architecture, colors—and lots of them—are today playing a major part in house design and in the design of whole streets. Colors can do a great deal to alter the appearance of a house. And, like everything else, they can be used badly or well.



PASTEL COLORS ARE PASSIVE, EASY TO USE

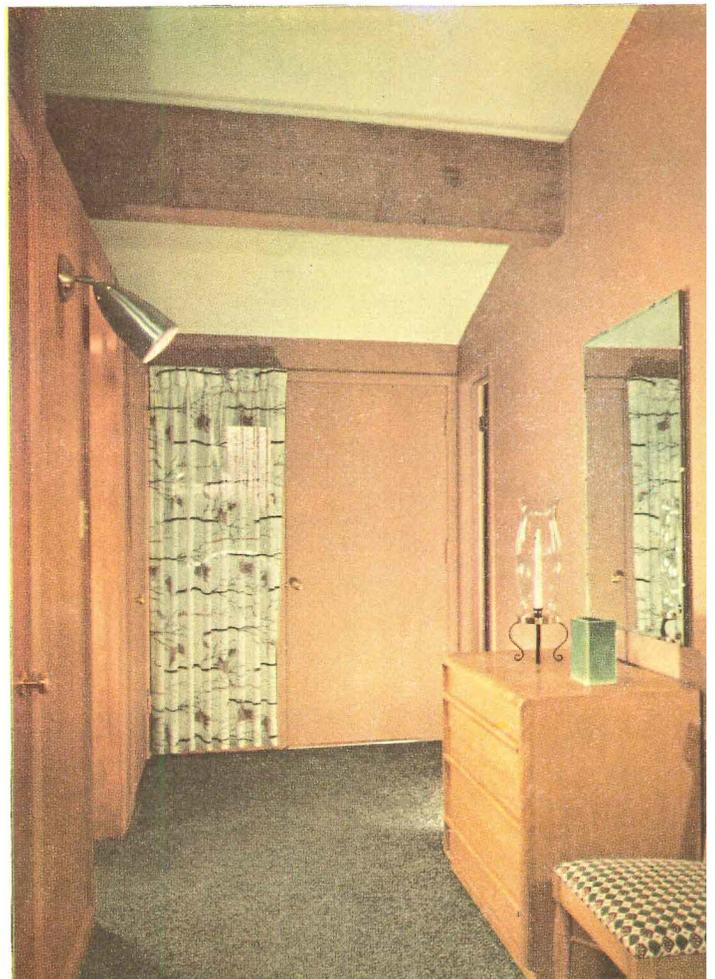
Most pastels are so close in value that they are unlikely to conflict, even if used next to each other. Moreover, they are popular at present, work well with most decorating schemes, are restful and reasonably easy to maintain. They tend to add apparent bulk or depth to surfaces (important in roof colors).

Only drawbacks: greens and browns may look dull next to the vivid greens and browns found in nature.



For similar reasons the natural textures such as stone, brick and wood siding look livelier when contrasted with a really bright primary color (above).

To make a small house look bigger it is essential to *unify* each facade, rather than break it up with contrasting colors and materials, however effective. Therefore it is safe to say that active colors should not be used in very small houses.



Sketches by Donald Honn, projects for Howard Grubb; Donald Scholz, builder; photo by James T. Strong

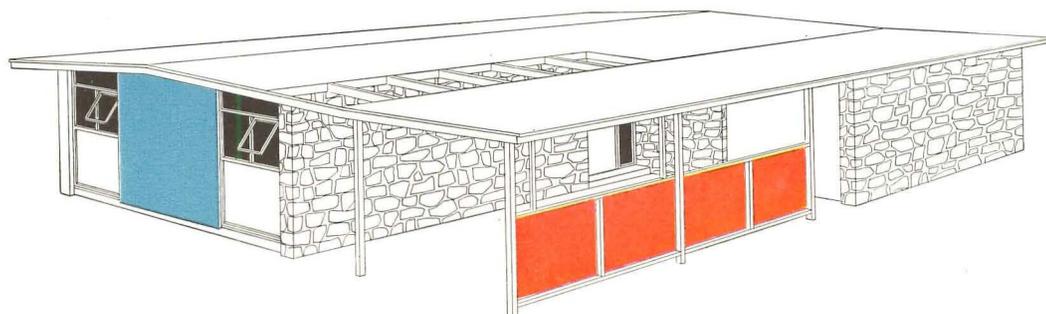
major groups of colors have been used in modern architecture: the passive, pastel shades, and the actively active, primary colors. There are many variations within these two broad areas, but to be on the safe side a designer should generally stick to one color system or the other—unless he is very sure of his ground. Combining the two systems can be very effective when handled by an expert. But few things can make a house look sleazier than a guesswork color scheme.

All major paint manufacturers have published helpful suggestions on the modern use of color. Here are the principles on which these suggestions are based:



PRIMARY COLORS ARE ACTIVE, HARD TO USE, BEST USED SPARINGLY

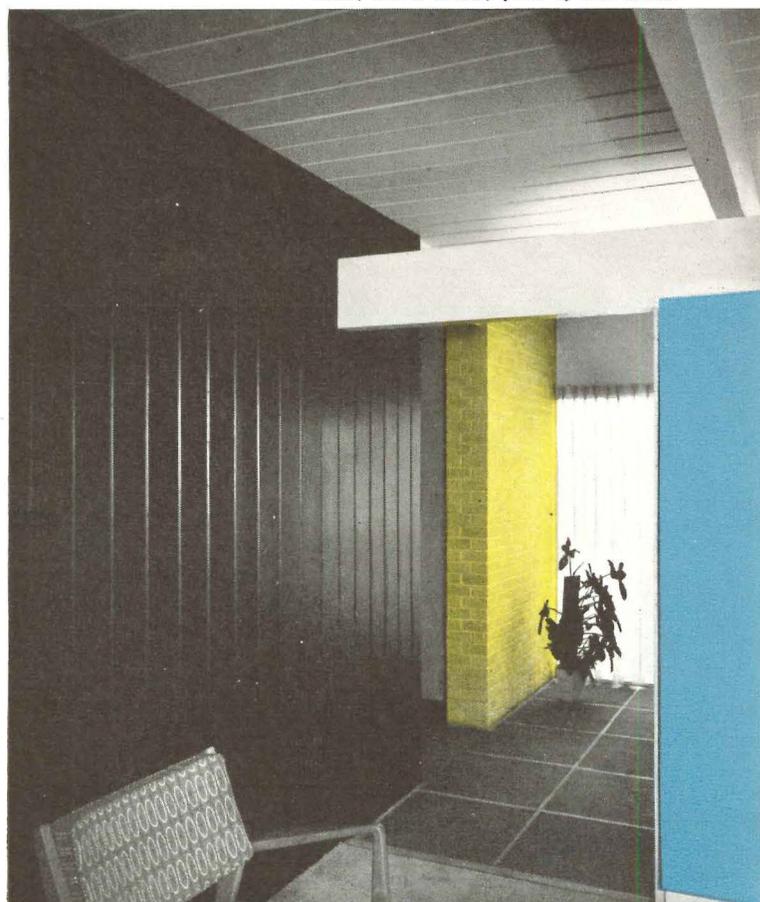
When using these colors right watch out for two pitfalls: 1) bright colors will frequently clash violently when used in adjoining wall areas—they are so active that they will turn your house into a chunk of Coney Island unless used sparingly; 2) primary colors should not be used on very large areas. A spot of bright blue like vinegar in a salad dressing is fine if it is just a dash, poisonous in excess.



House, Marcel Breuer; photo by Ben Schnall

Primary colors used sparingly and far apart have two great advantages over the more passive colors: first, they contrast with the greens and browns found in nature and will always look lively and happy. And, second, the primary colors bring out the best in the neutral color tones found in natural materials like stone, brick and wood: these gain added luster by contrast.

Primary colors tend to flatten a surface or a form, and to define its outlines very sharply. They will effectively attract attention, are therefore useful for doors and other important features.*



*The color analysis presented on these pages is based in part upon an article by the Architect Alfred Roth, which first appeared in the Feb. '49 issue of *Werk*.

HOW TO MAKE THE STREET LOOK LIKE HOME

A street is very much like a great big corridor: it can look very bleak if it is too long and too straight; it can look very confusing if its "walls"—i.e. the facades of the houses on either side—are full of contrasting surfaces, unrelated shapes, odd and jarring breaks; and it can look like the last mile in the Death House if it is too bare.

The pictures on this page illustrate these three points—bleak monotony, excessive decoration and bareness.

These pitfalls are easily avoided, for good streets are no more difficult to design than good corridors. Here are the main points to think about:

1. Curve your street to make it look shorter and more intimate.
2. Keep its "side walls"—the facades of your houses—relatively uniform. You can get variety without banana splitting (see pp. 136-139).
3. Try to vary your setbacks and flop your plans—but do it according to some logical system, not haphazardly. If you do it right, you can create a series of small squares that will break up the monotony of the street and relate your houses in friendly little groups. This kind of planning, which considers all outdoor spaces exactly as if they were rooms with walls around them, can give a great deal of form and character to a small neighborhood.
4. Finally: don't economize on planting. You can have the best house in the US—but on a barren plot of ground it will still look like a scene from *Tobacco Road*.



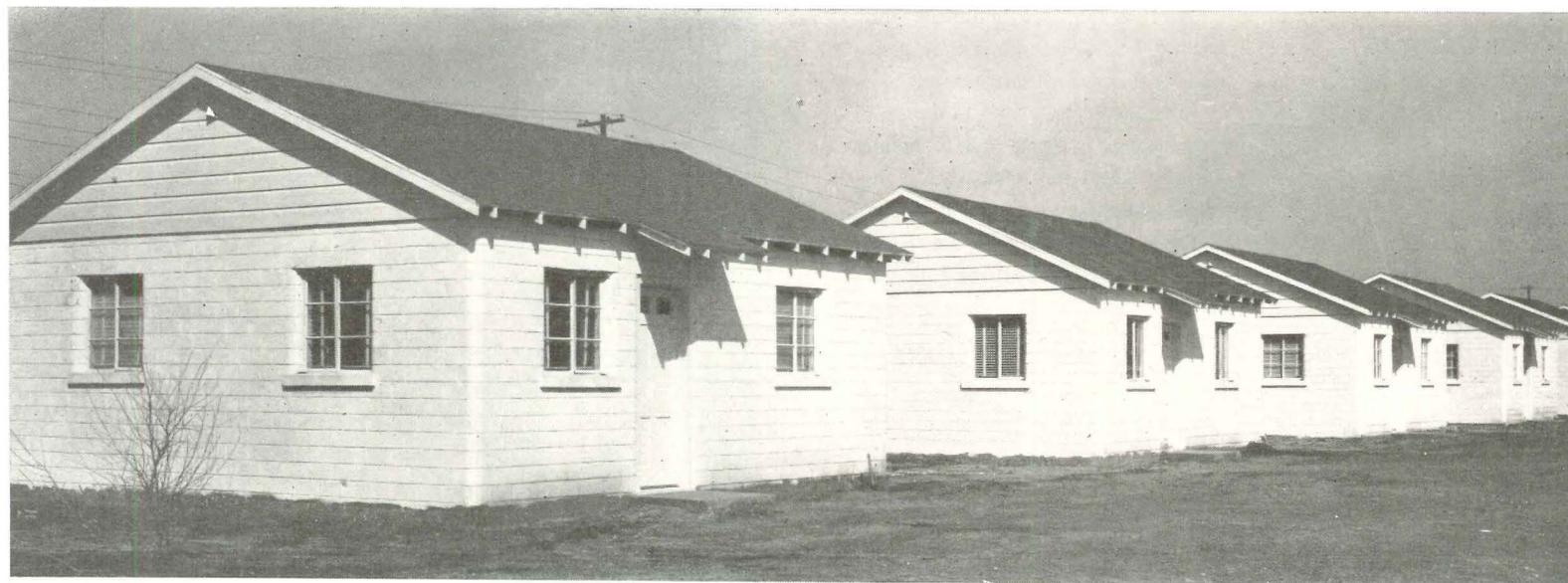
STREETS, LIKE CORRIDORS, CAN BE TOO LONG, TOO STRAIGHT

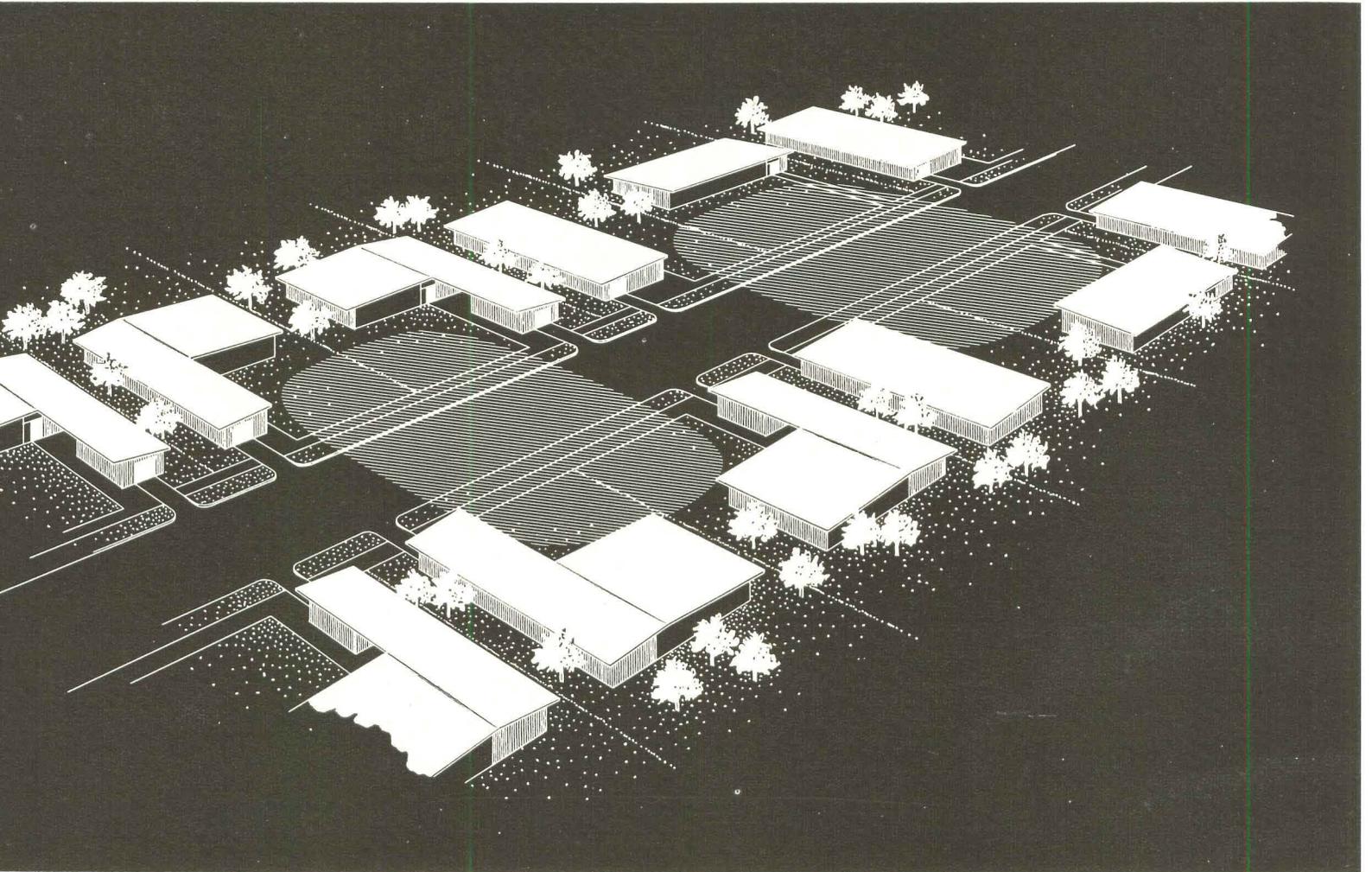
YOU DON'T WANT TO LINE YOUR STREETS WITH BANANA SPLITS—any more than you would paper your corridor walls with different patterns from a sample book.



AND YOU SHOULD DECORATE YOUR STREET JUST AS YOU WOULD ANY ROOM. There is no better outdoor decoration than plants, sadly lacking below.

Reeves



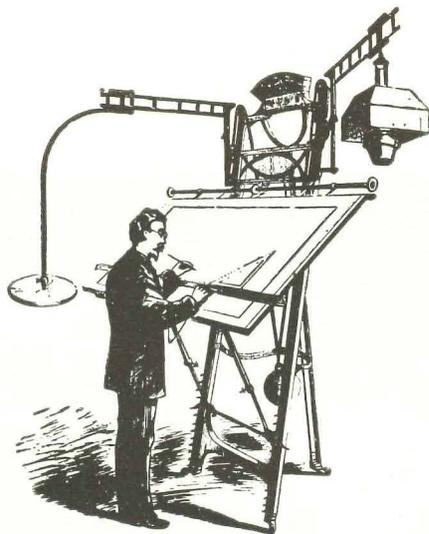


FLOPPING YOUR HOUSES, YOU CAN BUILD FRIENDLY OUTDOOR ROOMS. The traditional American street, with front lawns and porches, was a success because it turned the outdoors into pleasant, friendly spaces where people met and chatted, children played with neighbors' children. Today that friendly street is sharply bisected

by the automobile; but the desire for intimate, friendly outdoor spaces is still with us. The drawing above shows how such spaces can be formed by the simple expedient of flopping plans. The picture below shows how coherent design with minimum variation in planting and fences can turn today's street into a friendly neighborhood space.

by Roger Sturtevant; Anshen & Allen, architects, Mackay & Associates, builders





The Bettman Archives

TO SUM UP . . .

Thirty years ago, when architects designed individual houses to fit individual clients, the architect was able to master the whole design and building process.

Very few houses today are designed to fit individual clients. Most houses in the US are designed for production—*quantitative* production. The building process has changed and the design process has changed with it. There are many new factors: problems of supply, of financing, of merchandising, of land planning—to mention only a few. In short, the job has outgrown the individual architect. It has become so big and so complex that only teams of specialists, working hand in hand, can tackle it successfully.

The architect is a member of that team—a leading member together with the builder, the lender, the supplier and the planner. He must learn to understand their problems, and they must learn to understand his. Without such mutual understanding few good houses will be built in America. With it, our opportunities will be great.

On these 40 pages, we have tried to explain the chief problems of house design so that builders, suppliers and lenders will be better able to work with their architects. And we have tried to explain the chief problems of production design so that architects will be better able to understand this new field in which they must play a leading part.

That, briefly, has been the objective of HOUSE & HOME from the start. It will continue to be our objective.



By chance, a Connecticut lumber dealer named Joseph Peltz got a look last December at *Better Homes and Gardens'* plans for its "Home for All America." It looked like more than a traffic-building, gadget-filled dream house to him. He thought it answered the need for a *present and future* home in one. It could be a *trading-up house*, one that owners of small postwar homes could afford and would want to afford.

If he could swing about \$60,000 in local promotion, he thought, maybe he could do some of the things with it he wanted—for the Getman & Judd Co. which he heads, for the builders he serves and the suppliers he buys from, and for his home community of Stamford. Perhaps he could do the pilot model itself. Proper promotion might bring thousands of people to Stamford to see the house, and whatever happened would help the whole area.

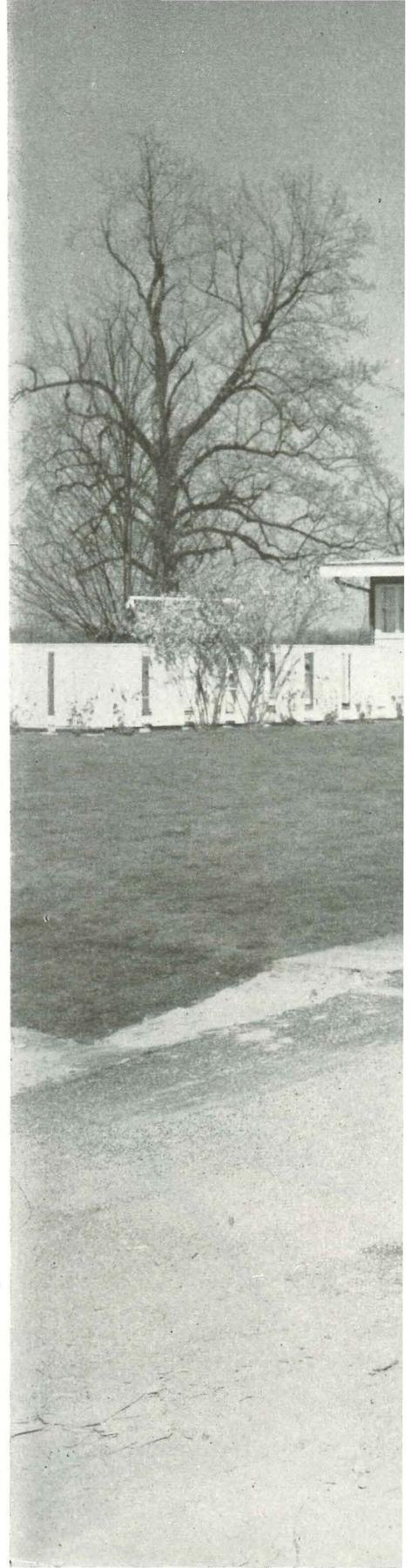
So Joe Peltz turned up at *BH&G's* January conference with seven Stamford builders and a local bank commitment for 90% construction financing. He promised he could get a builder to complete the house in time for picture taking in mid-April. He promised plenty of advertising.

Since then Joe Peltz has made merchandising history in homebuilding. One result: 27 builders in the Stamford area alone are putting up the *BH&G* house as Peltz has modified it. He says they will build at least 50 right away and perhaps 400 eventually.

Around the country, 95 other builders in as many cities will show the *BH&G* house this month. Many have modified it somewhat. The magazine's editors wisely allowed them to do so. Theirs may be a "Home for All America," but they know America is a lot of things. They know tastes and needs differ—and that homebuilders are rugged individualists at heart.

Three million people will visit this house and others like it this month in 96 US and Canadian cities. It is **BETTER HOMES and GARDENS'** "Home for All America." Designed by Architect Robert Little of Cleveland, it embodies what *BH&G's* editors believe home buyers want. The unusual floor plan offers a casual combination of indoor-outdoor living.

Photos: (below) Volpe Studio; (others) The Ed. Schreck Studios



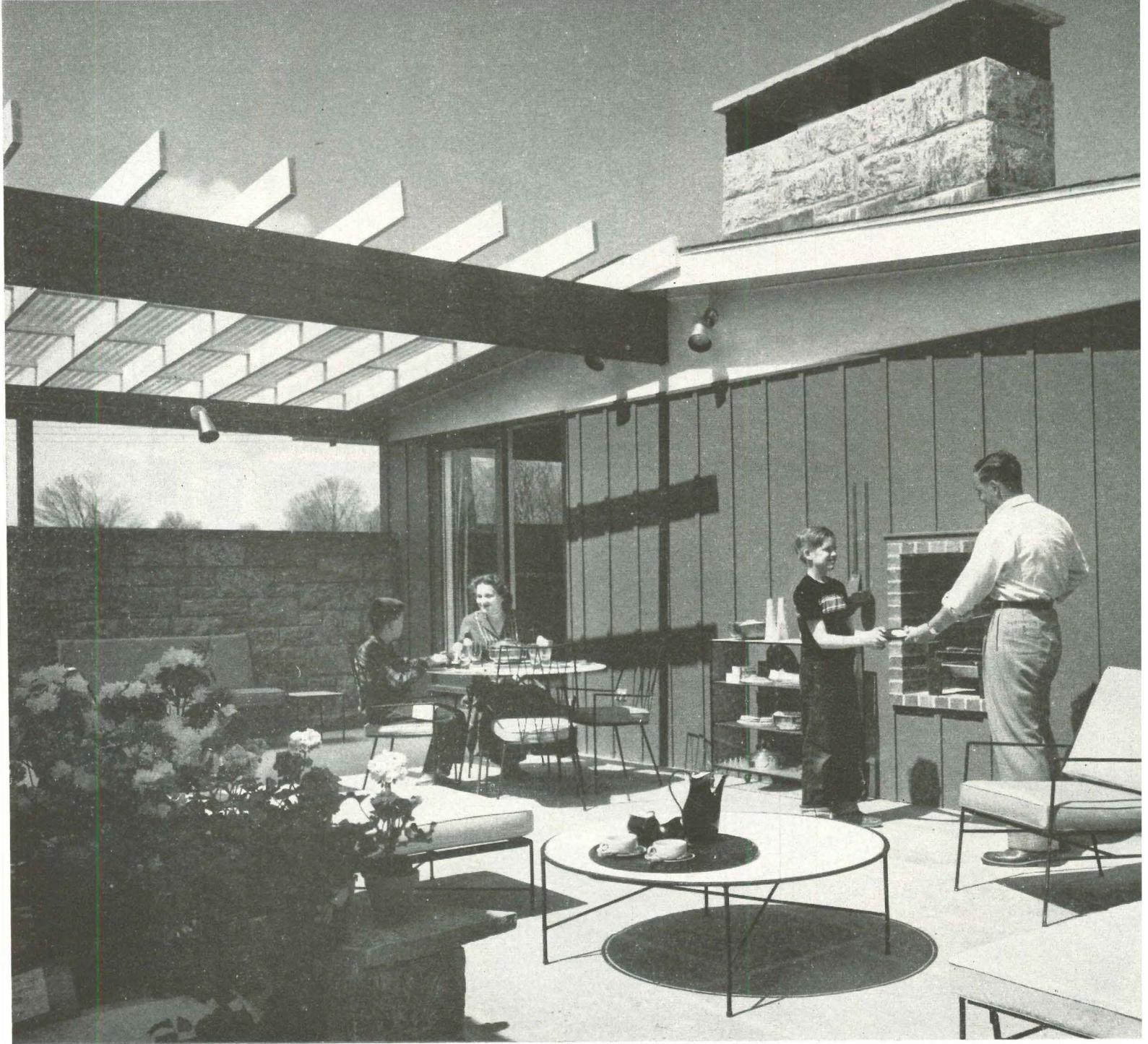
Joseph J. Peltz



Lumber dealer spen

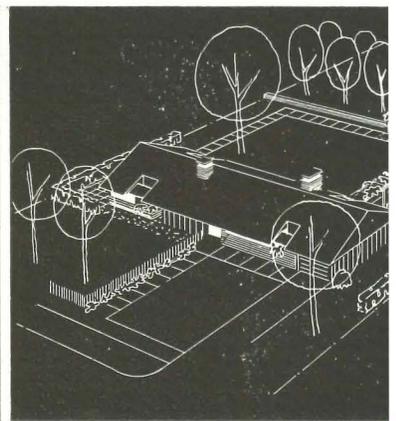
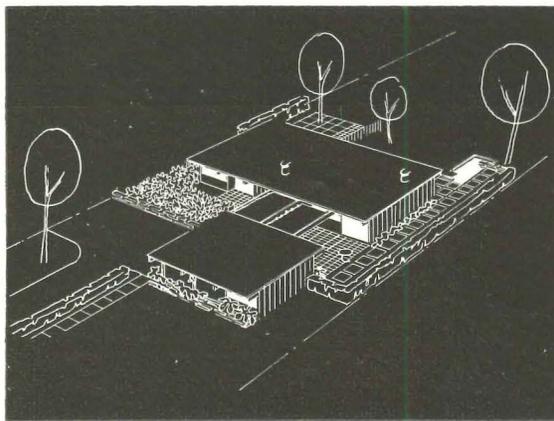


10,000 to promote BH&G house

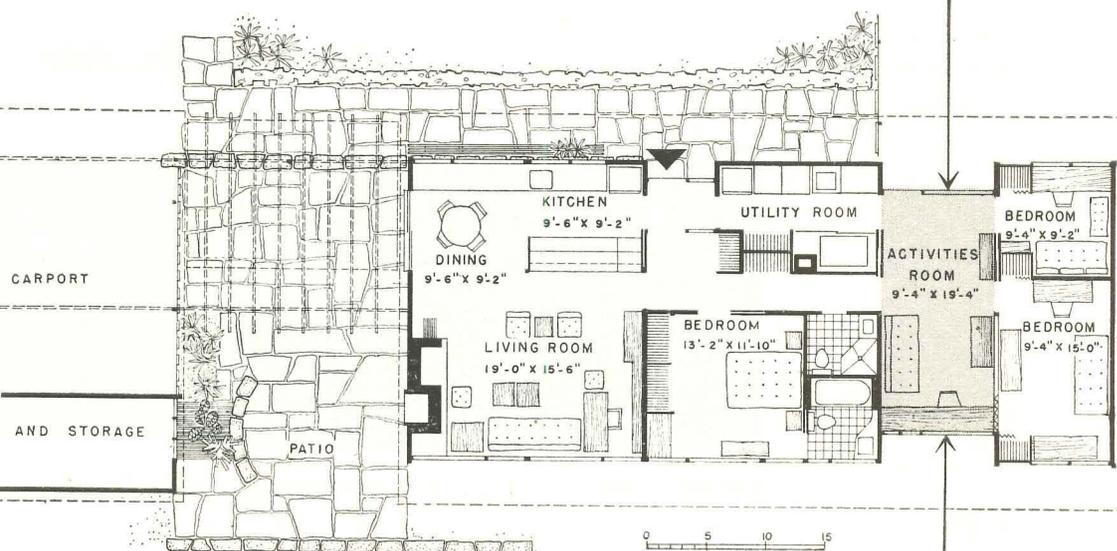


Colored plastic sheets cover the half of the terrace which leads carport and tool house to double glass doors of dining and kitchen. Rafters and plastic in pilot model cost \$450. Builders were unanimous in approving this terrace and its placement. Elaborate view above gives three way use for living, eating and cooking.

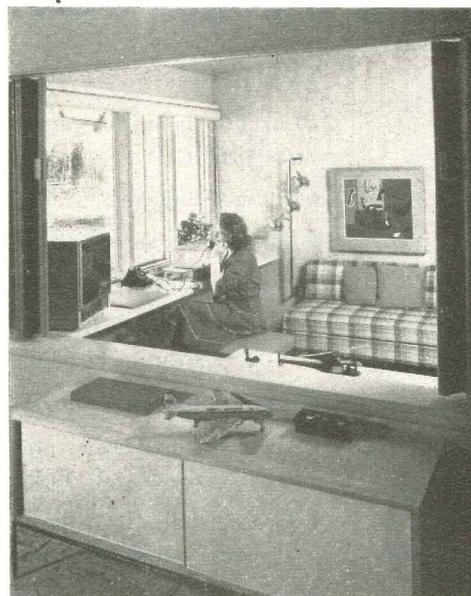
Here are two of nine suggested variations. Flat roof (recommended only where there is no snow load) costs the least, but raises insulation and heat-load problems in really hot climates. Carport locations can be switched to fit the house to narrow, wide or corner lots.



BETTER HOMES & GARDENS' "Home for all America"
 LOCATION: Stamford, Conn.
 ARCHITECTS: ROBERT LITTLE & ASSOCIATES, architects
 BUILDERS: WILSON MEYER CRAFT BUILDERS, builders
 SPONSOR: WATMAN & JUDD CO., sponsor
 DECORATOR: ROOMINGDALE'S (NEW YORK-STAMFORD), decorator
 LANDSCAPERS: SEPH DIETRICH and EDWARD CONNELL, landscapers



"Easy traffic flow," said many builders. "was the chief point of the plan that made us sponsor BH&G's house." Other plan points they liked were the activity room (shown in gray) separated only from children's room by a sliding panel; three-bedroom, two-bath sleeping area; nearness of utility room to children's area; ample storage space.



Peltz took one look and saw the promotional opportunities

Although Connecticut is notoriously anticontemporary in housing, Peltz reasons: (1) that Stamford's thousands of commuters moved out of the city hoping to get a combination of indoor-outdoor living that is hard to get in a traditional, old-style house and is just what the BH&G house offers. (2) That most of them have children.

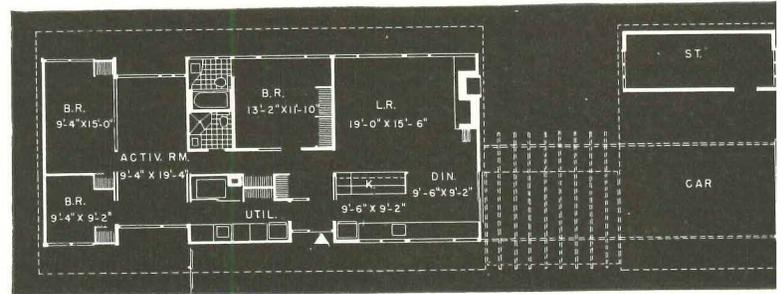
Architect Little's design suits the family whatever stage it is whether the children are crawlers or teen-agers or grownups. The activity room is an all-purpose activity center next to the children's bedrooms, chiefly for the children but useful for parents, too. At the other end of the house is the living-dining area, far enough away to provide privacy, peace and quiet.

The house is designed to fit a variety of tastes, a variety of weather conditions and almost any lot. It can be built nine ways with flat, low-gable or high-gable roof; with carport in front, on the side or detached. For his first model, Peltz chose the low-pitched roof and detached carport plan, as indeed 80% of the 96 builders putting up the house did. This variation makes the house look big, glamorous.

Easily best liked among the individual features of the house is the activity or all-purpose room. As shown at top, a mother can work here and keep an eye on children in the play yard. At other end of room (lower photograph) whole family plus guests can watch the TV set. When the sliding screen between this room and one child's bedroom is opened the size of this area practically doubles.

Once the pilot house was completed, it looked good. But Joe Peltz thought it looked *too* good. Landscaping alone had cost \$10,000 (grass and a special tree had been imported from Long Island). He had put as much inside the house as possible; that was part of his experimenting. At the same time, it didn't look good enough. He thought the rooms should be larger, for one thing. So a second model went up next door and

Peltz made changes



BH&G floor plan above is 58½' x 25'. The Peltz plan, right, is 62½' x 27'

Among the changes were:

- ▶ Pitch of roof raised 4" to shed snow.
- ▶ Carport made into garage with sliding doors ("Connecticut isn't ready for carports").
- ▶ House 4' longer, 2' wider.
- ▶ Both bathrooms enlarged, both with bathtubs.
- ▶ Chimney moved back to living-room wall, adding 3' to room.
- ▶ Kitchen closed off from dining room with folding screen to ceiling, to prevent escape of odors, noise.
- ▶ Entry to basement stairway moved from activity room to safer place off utility room.
- ▶ All bedrooms larger; more closet space in bedrooms; sliding panel between activity room and children's bedroom recessed to cut down noise between rooms.
- ▶ Two-step entry from carport to rear workshop changed to ramp, for easier handling of mowers, etc.
- ▶ Plastic panel added to admit light from above along entire length of hall.
- ▶ Utility room made into second kitchen by addition of range.
- ▶ Two-way mail and package receptacles at front door.
- ▶ Sliding mirror panel, in large bathroom.
- ▶ Knuckle hinges for doors, making them easier to take off.

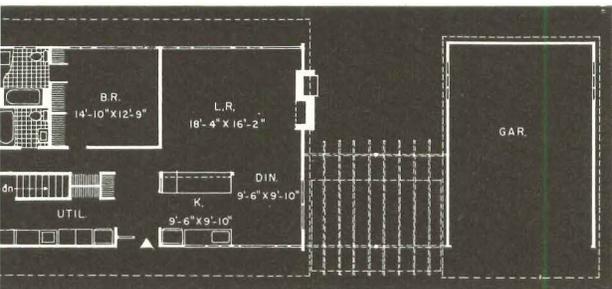


Tool shed wall board is functional. Peltz version has ramp, not stairs, at door.



Basement in pilot model includes workshop, cedar-lined storage room and play room (left). The second Stamford house has a 27' x 42' basement on bonded concrete. It is unfinished. Some builders criticize this decision. Many say so large basements are almost never developed by home owners and remain difficult to develop as empty barns.

his production model



er bathrooms and bedrooms are gained in Peltz's plan by making the house 4' longer, and 1' wider each way from the center. Three of the extra 4' go into the center section, to add that to the master bedroom and baths and to the "complementary den." Dining area and kitchen are a foot wider. This expansion increases area of the house from about 1,450 to 1,650 sq. ft.

ranges are included in \$1,500 worth of appliances in the home. There are freezer, washer, drier and dishwasher, but not a refrigerator—Peltz has found most people already own them). The second conversion converts the utility room (below) to a "complementary den" next to the activity room, useful for serving meals there or extra duty when the main kitchen may be overtaxed on holidays.



What Peltz promised builders:

- ▶ To supply all the materials, including every brand incorporated in the production model.
- ▶ To arrange the financing, the builders to get about 90% of their construction money and a better deal than they could get elsewhere because terms had been set months earlier before many costs (including lumber) had risen.
- ▶ To furnish bonded subcontractors for plumbing, heating and electricity, guaranteed comparable in price and quality to any the builders themselves could provide.
- ▶ To go all-out to attract prospects (he already had arranged to show the models on a location that would accommodate 1,500 cars and a huge play area for children).

What Peltz required of builders:

- ▶ That each build at least one model.
- ▶ That each provide at least five plots for the house.
- ▶ That each offer the house for sale (at about \$32,000, not including land) with no alternatives to the buyer except choice of bathroom fixtures and interior and exterior colors.
- ▶ That each give the buyer a complete book of specifications, so that the home buyer could see pictures and serial numbers of all equipment going into the house—and know that it was going to be exactly what he asked for at exactly the price asked.

200,000 visitors expected

The 27 builders now putting up the house may be joined later by others. Getman & Judd has acquired other sites it will make available to builders at cost. Peltz says, "I have provided 89 locations for the houses. Not more than nine houses will be built in any one location. No two in one area will be exactly alike."

Builders will ask about \$32,000 for the house, include \$1,500 worth of appliances, but not land. Some people may be able to buy the house in segments. Peltz says for about \$20,000 a builder could put up the main house exclusive of two smaller bedrooms. Later, the rest could be added by stages and when completed would cost "only \$500 or so" more than what the whole house and outdoor areas would have cost if built at one time.

Peltz thinks several hundred of his houses will be sold. In August he expected 200,000 people might flock in to view *BH&G's* model home and his modified version nearby. He has printed 125,000 copies of a handsome 24-page booklet to give to visitors—and thinks he'll run out of these long before the show closes, Sept. 19. Other publicity and promotion:

Seventeen national advertisers whose products are used in the Stamford houses are each advertising that fact. General Electric plugged the house Aug. 28 on "Saturday Night Revue" over a national TV hookup. Nine other TV shows are being aired.

Quaker Oats offers a *BH&G* house as first prize in a national campaign, products used in the house as other prizes. Getman & Judd is mentioned in all the ads.

Since visitors will be charged 50¢ each and the money will go to Stamford's two hospitals, practically the whole town is busy drumming up attendance. A dozen big companies are postmarking mail urging people to come.

Bloomington's will run full-page ads in New York newspapers.

The outdoor advertising industry is contributing a large sign in New York urging attendance (because the hospitals benefit).

here is what they say

in Albuquerque Bellemah Construction likes indoor-outdoor living and flexibility.

Changes: "minor."

in Arlington Heights, Ill. Trude Land Development likes traffic flow, activity room on first floor, beauty of exterior.

Changes: house widened 3', deepened 2', to enlarge rooms; children's bedrooms made same size, their bathroom fitted in between; master bedroom closets replace children's bath area; kitchen including breakfast area, built out 2'.

in Colorado Springs Sloan Construction likes over-all "planning for the family."

Changes: house enlarged more than 100 sq. ft.; carport made into a garage.

In Englewood, Col. Hawkins Associates likes publicity potential best, also activity room adjoining children's rooms, and outdoor terrace.

Changes: omitted partition between activity room and bedroom, altered elevation to fit into subdivision plot.

in Glen Cove, L. I. Miller Brothers likes floor plan.

Changes: added 12'-square dining room off living room and abutting on garage and toolroom; kitchen lengthened to include breakfast area and freezer; center beam is steel.

in Media, Pa. Arters Brothers likes open planning, separate activity area, easy traffic flow, spacious storage and outdoor living areas.

Changes: one-half basement with crawl areas at either end; window put in toolroom for bar facing terrace.

in North Syracuse, N.Y. Bellinger Construction likes floor plan, activity room.

Changes: house widened 6', deepened 2' to enlarge rooms.

in Salt Lake City Melvin Jensen likes proximity of utility room to bedrooms, casual combination of indoor-outdoor living.

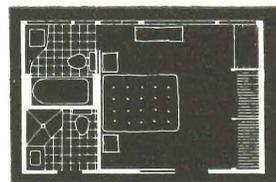
Changes: used only flagstone and pressed fiber board siding on exterior; placed activity room next to living room; moved fireplace to wall between activity and living rooms; enlarged kitchen using part of patio space; grouped all bedrooms closer, and enlarged them.

in Seattle Albert Balch likes magazine's merchandising most.

Changes: pushed fireplace to exterior to give more living-room space; used own triple-lock aluminum siding.

in Stamford, Conn. Homecraft Builders and Getmen & Judd Co. like over-all appearance, activity room, combination of indoor-outdoor living.

Changes (in second house): pitch of roof raised 4", for snow; house widened 4' and deepened 2'; bedrooms, bathrooms, and closets enlarged; kitchen closed off from dining room; stairway to basement leads from utility room instead of from activity room.

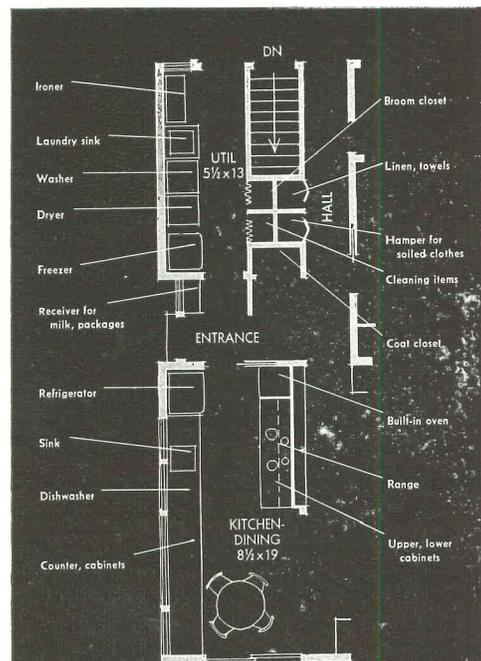
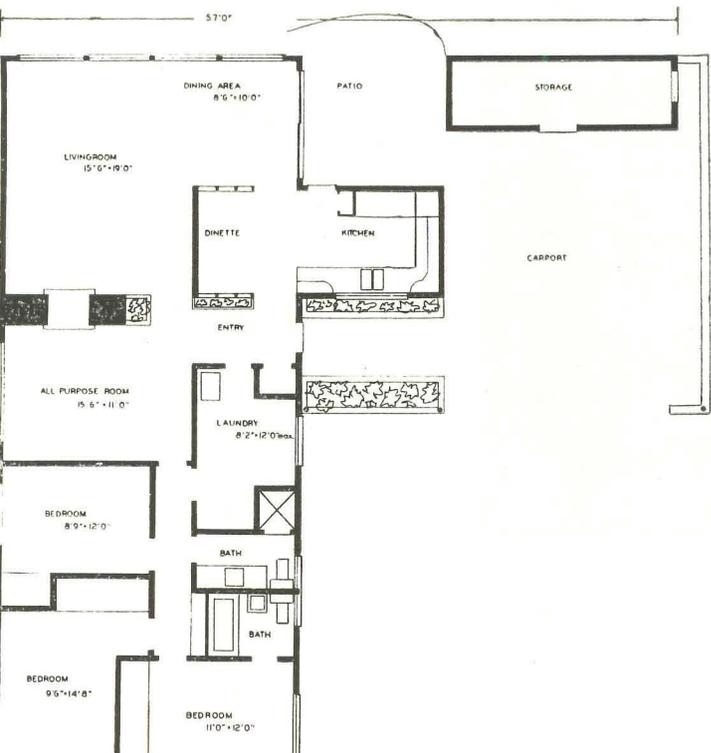


Bathrooms should have been reverse Miller of Long Island said. "Obviously, this is for a family with small children. The bathroom is for the kids. But kids take not showers. Parents are the ones who shower. A family with three children bigger bathroom for them. Here they walk through the parents' bedroom, mess it

Greatest changes in floor plan were reported by Melvin Jensen in Salt Lake City, who has already reported sales of four houses built with this design, an "interpretation" of the original. Here you see the activity room moved next to the living room, the bedrooms all grouped together, and the two enlarged bathrooms. Both bathrooms are now full-size, and bedrooms are larger.



Kitchens were enlarged by a number of builders, many of whom said people in their localities want separate breakfast and dining-room areas. Several builders solved the problem, they felt, by widening and lengthening the house. At least three extended the kitchen beyond the house.



New law promises a new kind of boom

**Industry leaders see 1955 starts passing 1.2 million
FHA cuts down payments 20 to 52%. Bigger, quality
houses get a break. Levitt sees his business double**

IN THIS MONTH'S NEWS

(see pp. 39 through 47)

Senate committee takes housing probe on tour; Sen. Sparkman speaks out for 608 law

Labor roundup shows fringe benefits on rise; more two-year contracts being signed

H. D. Moulton named head of US Steel Homes; more new faces at FHA headquarters

At White House ceremonies Aug. 2, surrounded by executive and legislative lieutenants who guided the measure through the tortuous obstacle course to congressional enactment, President Eisenhower signed into law the Housing Act of 1954. To his lieutenants he gave a succession of souvenir pens he used to sign the bill (see cut). To the nation he gave a new law that promised great benefits for homebuilders, home buyers and home owners alike.

In the dignified language of a formal White House statement, the President proclaimed the new law's tremendous potentialities: "It will raise the housing standards of our people, help our communities get rid of slums and blight. . . . In coming years it will also strongly stimulate the nation's construction industry and our entire economy. Millions of our families with modest incomes will be able, for the first time, to buy new or used houses. Families will be helped to enlarge or modernize their present homes."

In more everyday language, Sen. Homer E. Capehart (R Ind.), Senate housing chief, said the law should boost homebuilding 10 to 20% next year. It will send 1955 starts to an all-time high, predicted Joseph McMurray, who was staff economist for Capehart's banking and currency committee until he took the \$20,000 executive directorship of the New York City Housing Authority last month.

Bigger, better business. Among builders and other industry leaders who spoke in vernacular, it was impossible to find any who expected less than 1 million home starts next year. A few ultraconservatives thought 1955 output might only equal this year's, but the big majority saw the new law pushing them to 1.2 million and more.

Bill Levitt said the law came too late to affect his huge Levittown, Pa. operation this season. He will finish about 3,000 units there this year, he said. "But we think we will do twice as much business next year as a result of the new bill. It will have quite an effect on our new \$16,990 model."

Executive Vice President George O. Pells of the Los Angeles Home Builders Institute said the law increased potential buying of new homes in southern California about 30%. He forecast an increase of 10,000 starts in that area alone next year.

Speaking for building materials manufacturers, Producers' Council President Elliot (Jack) Spratt said the law's homebuilding modernization, slum clearance and conservation aids "will help guarantee constructive prosperity for many years to come, provided industry leaders continue to plan and sell aggressively." One firm already acting to capture its share of new business the law would stimulate was Republic Steel Kitchens. In a bulletin to salesmen and distributors, Sales Manager C. K. Reynolds Jr. advised them to work on the basis of a 10 to 15% boost in steel kitchen cabinet business to be expected as a result of extra homebuilding and remodeling under the new law.

20% to 50% markdowns. Through the wonders of FHA insurance the new law cut the down payment, or the effective "take-delivery price" of a new \$12,000 house 50%, from \$2,400 in July to \$1,200 now. It did so by extending the pay off term from 25 to 30 years the interest and amortization payments on the balance is raised only \$1.90 a month from \$57.25 to \$59.15.

For a new \$17,000 house the new law reduced the effective take-delivery price from \$3,400 to \$2,450, only \$50 more than formerly needed for a \$12,000 dwelling. As shown in HOUSE & HOME's revealing chart, down page



International News Service

HISTORIC PENS used by President Eisenhower to sign the 1954 Housing Act were distributed to beaming HHFA officials and GOP Congressional leaders. Around the President at signing (l to r): Rep. Jesse P. Wolcott, PHA Commissioner

Charles E. Slusser, Sen. John W. Bricker, Rep. Ralph A. Gamble, House Speaker Joseph W. Martin (seated), James W. Follin, director of HHFA's urban redevelopment division, and HHFA Administrator Albert M. Cole.

on other new houses from \$8,000 to \$10,000 were trimmed from 20 to 52.6%.

Push for better houses. As the accompanying chart shows at a glance, the new sales that would be helped most would probably be those from \$12,000 to about \$17,000, and a second distinct group from \$21,000 to \$25,000. Many industry leaders are of this opinion:

Government Housing Economist Robinson says: "I think we will get more very good housing, around \$6,000, especially in the South. . . . Over \$12,000 I think you will see a boom; possibly a slight decline between \$10,000 and \$15,000."

President Maurice A. Pollak of the R. H. Kramer, large Chicago realty and brokerage firm: "Real activity will be stimulated in the medium-price bracket, \$12,000 to \$17,000."

California Builder Earl W. Smith: "I expect to see quite a bit of activity in the \$10,000 to \$15,000 bracket."

Little Community Builder Al Balch: "We are already under way on 40 new houses in the \$10,000 to \$25,000 bracket in anticipation of the new law. Previously that would have been impossible."

Balch also hailed the law for the great help it would provide for builders using better materials and quality construction methods: "Now people can buy a little bigger house and have more and better things in it—a better furnace, better lumber, better specifications throughout. . . . There will be fewer cracker boxes. In the past FHA and VA allowed too much credit for low-quality homebuilding. It was a drawback to the guy who wanted to use good materials."

High-income families mount. Peering into the future for the next five years, the August FORTUNE, sister magazine of HOUSE & HOME, recorded several factors pointing to a fabulous potential for builders of larger better-quality houses. Earlier this year in "The Insatiable Market for Houses" (H&H, March '54), FORTUNE compared the number of family units in different income brackets with the number of new and old houses in different price ranges over the last 25 years. It reported that family units with disposable incomes of \$4,000 to \$7,500 (all in 1953 dollars) used to spend up to three times their income for a house in the twenties. But the industry faced a "challenge," it declared, because the families in this bracket increased more than threefold from 1929 to 1953, while the num-

ber of \$12,000 to \$22,500 houses rose only 30%. In its new, August study, "The Consumer Markets, 1954-59," FORTUNE showed why this challenge to build many more houses for the markets above \$12,000 would grow even stronger and more enticing in the years just ahead. The meat of its two studies for homebuilders programming their next projects under the new law:

► As of last year there were 13 million US families with "disposable" annual incomes (after taxes) of at least \$5,000, but only 8.1 million houses valued at \$12,000 or more, only about 1 million of them built since World War II. (There were 7.7 million families in the \$5,000 to \$7,500 income bracket; 5.3 million families with incomes over \$7,500 a year. There were 6.3 million houses valued from \$12,000 to \$22,500, only 1.8 million valued over \$22,500.)

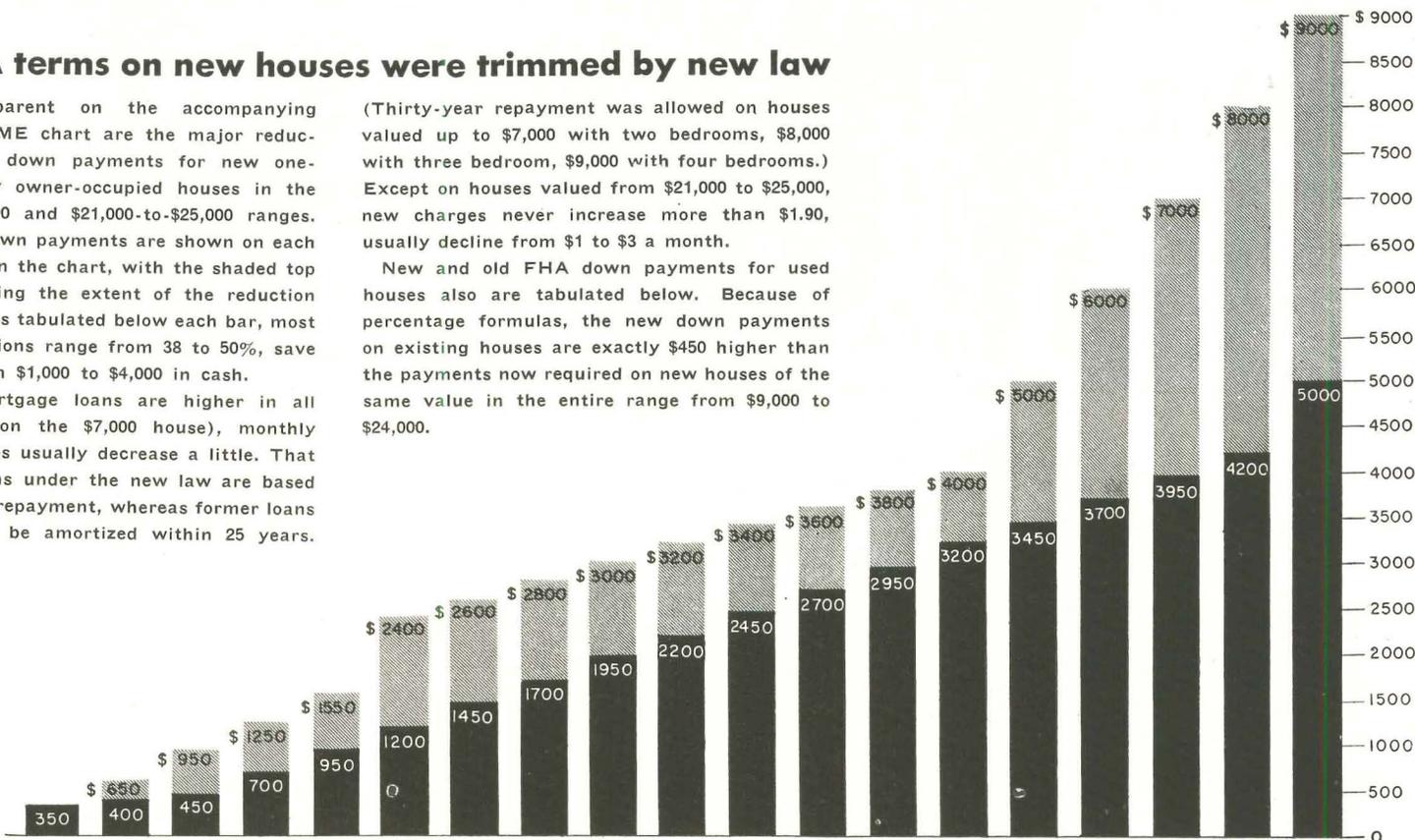
► But in the rapidly passing span from now until 1959, families with "disposable" incomes of at least \$5,000 will shoot up by another 6.3 million. (The number in the \$5,000 to \$7,500 bracket will swell by 3.4 million; the over-\$7,500 families will increase by 2.9 million. About 1 million of the families in this second group will enter the \$10,000-or-more bracket.)

New FHA terms on new houses were trimmed by new law

It is clearly apparent on the accompanying HOUSE & HOME chart are the major reductions in FHA down payments for new one- and two-family owner-occupied houses in the \$9,000-to-\$17,000 and \$21,000-to-\$25,000 ranges. And new down payments are shown on each price range bar on the chart, with the shaded top portion measuring the extent of the reduction in each case. As tabulated below each bar, most of these reductions range from 38 to 50%, save for houses from \$1,000 to \$4,000 in cash. Although mortgage loans are higher in all price ranges (except on the \$7,000 house), monthly mortgage charges usually decrease a little. That is because terms under the new law are based on 30 years for repayment, whereas former loans had to be amortized within 25 years.

(Thirty-year repayment was allowed on houses valued up to \$7,000 with two bedrooms, \$8,000 with three bedrooms, \$9,000 with four bedrooms.) Except on houses valued from \$21,000 to \$25,000, new charges never increase more than \$1.90, usually decline from \$1 to \$3 a month.

New and old FHA down payments for used houses also are tabulated below. Because of percentage formulas, the new down payments on existing houses are exactly \$450 higher than the payments now required on new houses of the same value in the entire range from \$9,000 to \$24,000.



HOUSE VALUE	\$7,000	8,000	9,000	10,000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000	23,000	24,000	25,000
Reduction in down payment		250	500	550	600	1,200	1,150	1,100	1,050	1,000	950	900	850	800	1,550	2,300	3,050	3,800	4,000
Reduction		38.4%	52.6%	44%	38.7%	50%	44.2%	39.3%	35%	31.3%	27.9%	25%	22.4%	20%	31%	38.3%	43.6%	47.5%	44.4%
Monthly charges:																			
Old law	\$36.42	43.83	48.00	52.18	56.35	57.25	62.01	66.78	71.56	76.33	81.10	85.86	90.64	95.41	95.41	95.41	95.41	95.41	95.41
New law	\$36.42	41.62	46.83	50.93	55.04	59.15	63.26	67.36	71.47	75.58	79.69	83.79	87.90	92.01	96.12	100.22	104.33	108.44	109.53
Change		-2.21	-1.17	-1.25	-1.31	+1.90	+1.25	+1.58	-0.09	-0.75	-1.41	-2.07	-2.74	-3.40	+1.71	+4.81	+8.92	+13.03	+14.12
HOUSE PAYMENTS:																			
Old law	1,400	1,600	1,800	2,000	2,200	2,400	2,600	2,800	3,000	3,200	3,400	3,600	3,800	4,000	5,000	6,000	7,000	8,000	9,000
New law	700	800	900	1,150	1,400	1,650	1,900	2,150	2,400	2,650	2,900	3,150	3,400	3,650	3,900	4,150	4,400	4,650	5,000
Reduction	50%	50%	50%	42.4%	36.6%	31.2%	26.9%	23.2%	20%	17.2%	14.7%	12.5%	10.5%	8.8%	22%	30.8%	37.1%	41.9%	44.4%

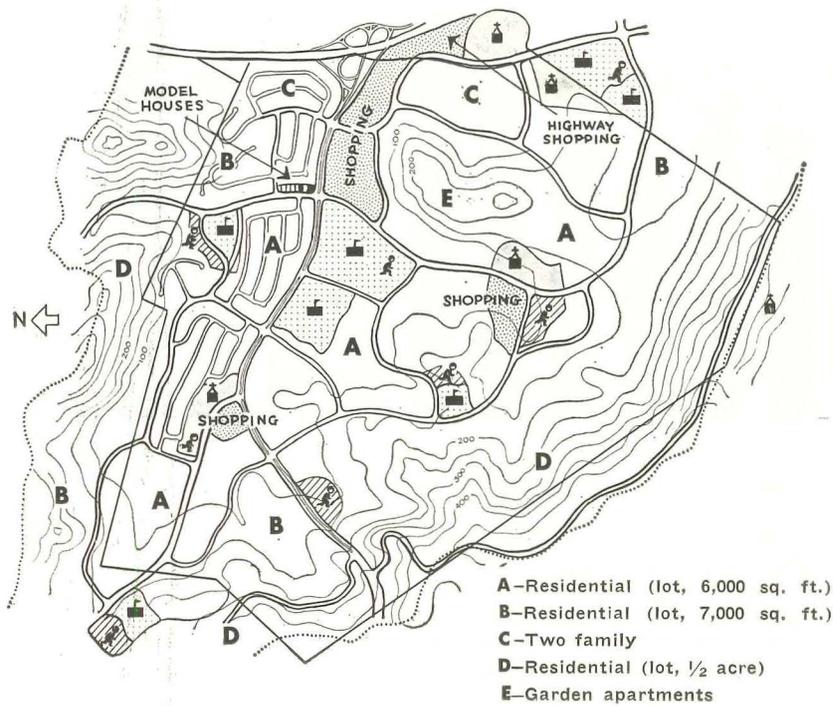
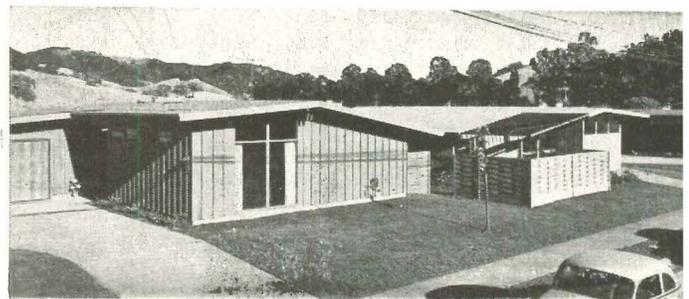


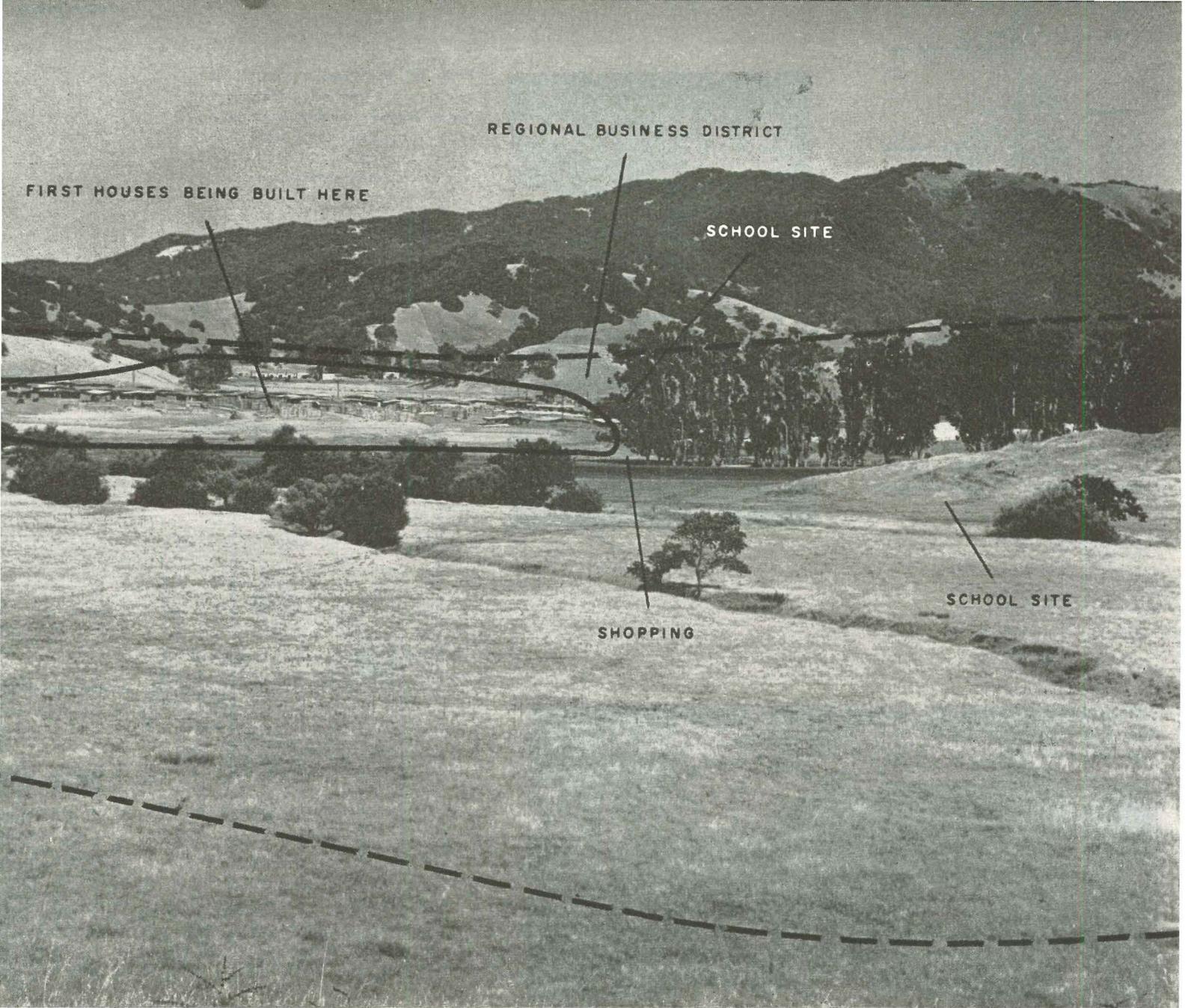
Photos: Roger Sturtevant

Terra Lind

LOCATION: Marin County, CALIFORNIA
 ARCHITECTS: JOHN P. BOSWELL, W. F. SEVERIN, designer of the plan
 ARCHITECT: ROLLAND B. HAMMOND, architect for the plan
 LAND PLANNING: HAMMOND & WOODBURY, land planning
 FINANCING: ALLIED BUILDING CREDITS, financing

With their backs to street (below), houses turn best sides to private p





Photograph shows only a small portion of the land which the town will eventually occupy

California's newest planned town

will have 4,500 contemporary houses

The first planned town in this country to have all contemporary houses is now being built in Marin County, just north of San Francisco. Builders Cal Wheeler and John P. Boswell, assisted by F. Almquist, have moved up from Los Angeles and are building a complete town which in four years will have 4,500 houses, some apartments, three shopping areas, a full quota of schools, recreation areas and churches. Smaller than Park Forest, about one quarter the size of Levittown, Pa., Terra Linda will have the largest number of contemporary houses ever built in one place. Builders traveling to the West Coast to see what is new will find Terra Linda worth a visit. These 1,220 to 1,470 sq. ft. houses on 60' x 100' lots seem a good buy at prices ranging from \$4,450 to \$16,775. Of the first 200 houses under construction Aug. 1, 180 were sold. Production is at a rate of 100 per month this fall, with 500 houses to be built this year. Sales are % GI at 5% down, balance divided between FHA and conven-

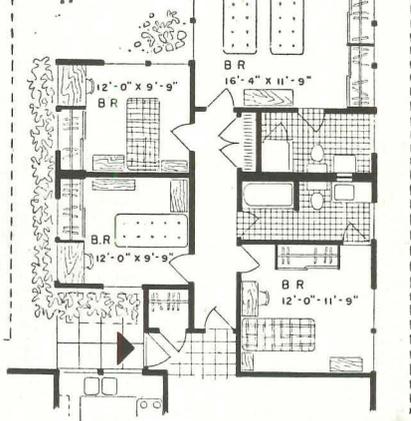
tional. Sales should be helped by the new FHA down payments.

► **The town is well planned.** Streets are laid out for beauty, safety and to make good neighborhoods. Shops, schools, recreation areas and churches are placed where they will best serve the people.

► **Houses look well.** Designer W. F. Severin has proved that even when a row of houses turns its back on the street it can form a handsome neighborhood.

► **Houses live well.** As the next pages illustrate, floor plans are designed for family living, California style, with a nice relationship between inside and outside. The entire lot becomes part of the living area.

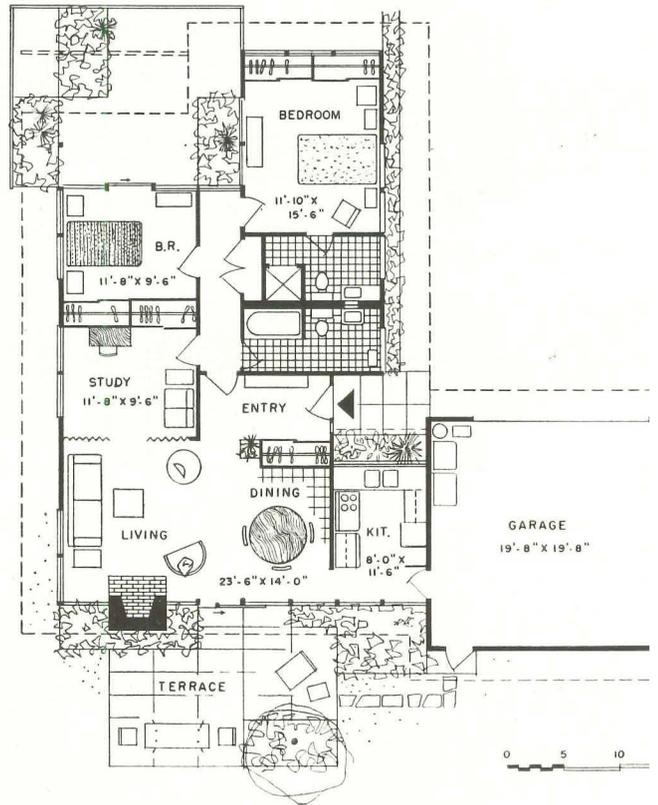
► **Houses build well,** as they are designed for easy, rapid production from jig-built framing panels and other engineered parts.



Best seller has four bedrooms, shown in this partial plan. Fourth bedroom raised price only \$750, was bought by 60%. Living-dining area and kitchen (see plan, right) are basically alike in all houses.



Patio bedroom (see photo left, plan below) are a big sales feature with fences between houses insuring privacy. All-purpose third bedroom here opens to living room; in other plans it is a completely separate room.



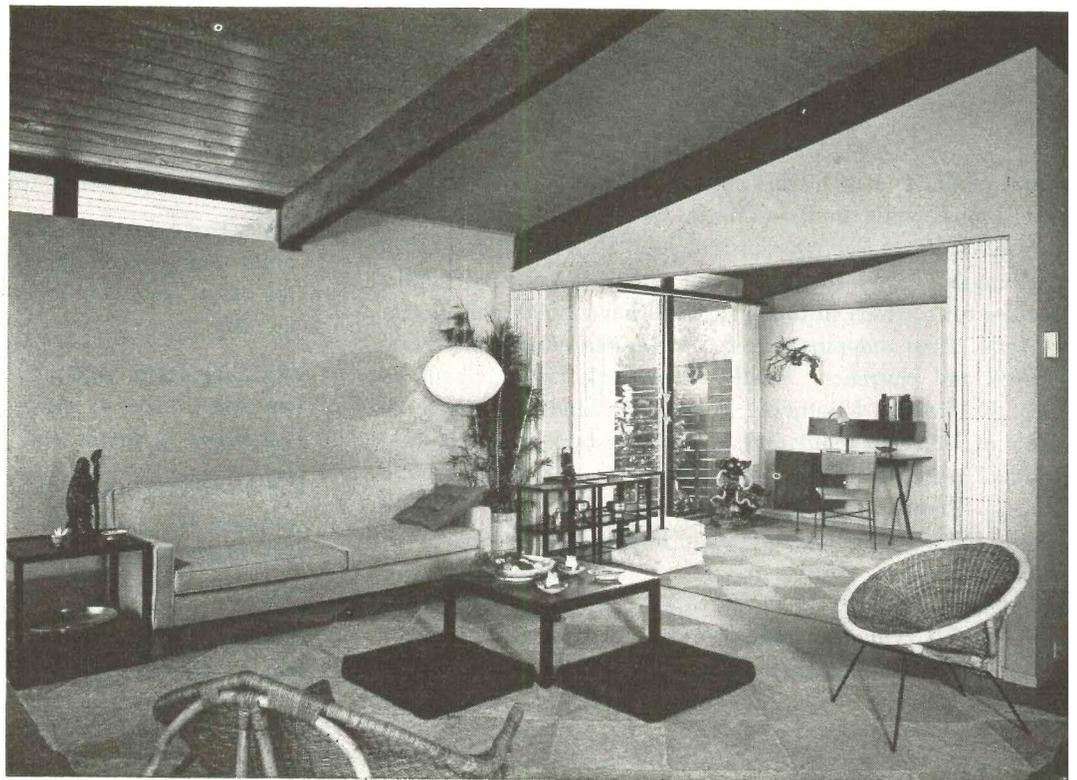
Photos: Roger Sturtevant



Everyone gets handsome paved terrace and about 160' of woven wood fence. This doubles the total living space. The best looking side of the house is this rear facade.

Terra Linda's \$15,000 houses

All-purpose third bedroom, open to living room, can be shut off with folding door. Rooms were not over-decorated and never appeared crowded. Sixty per cent paid \$400 extra to get cork floors.





big and expensive

Big-house look is evident as soon as visitors step into this living room. Glass rear wall makes room seem as large as back garden. At ridge, the ceiling is 11' high, sufficiently high for tall men! A wide range of interior colors is offered buyers.

are good even in San Francisco's highly competitive buyers' market and even though Terra Linda is over 30 minutes' drive from downtown. These houses have what buyers want: the appearance and livability of bigger, more expensive houses.

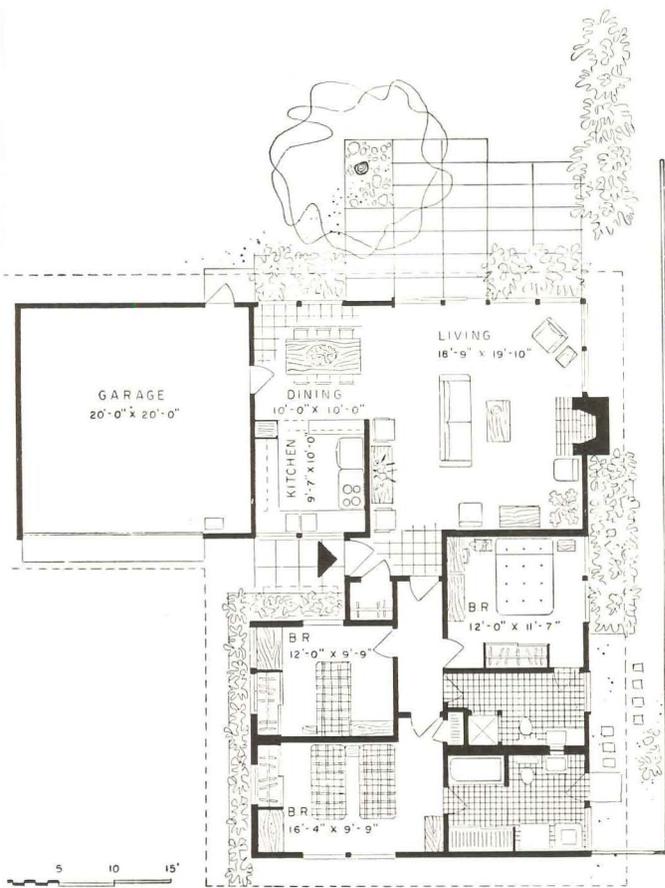
When a prospect steps into a model house he immediately gets a feeling that here is space to breathe in—enough space to move around in without being crowded. From the entrance through the living room he gets a pleasant view of over 25' to the back garden. But the living room seems even larger, for his line of sight is carried out through the big windows to the fence at the back lot line. The combination of big windows, high ceilings and a neatly designed fireplace is reminiscent of the magazine pictures he has seen which cost considerably more than \$15,000.

The prospective buyer is gently nudged into signing a contract for a variety of other features. He may choose a two-, three- or four-bedroom house, he gets two bathrooms, a double garage, central heating, a lawn, landscaping, a patio and fences. Perhaps the most important, he gets the promise of living in an integrated community with which he can become identified rather than just buying a house in just another neighborhood tacked on to just another anonymous suburb.

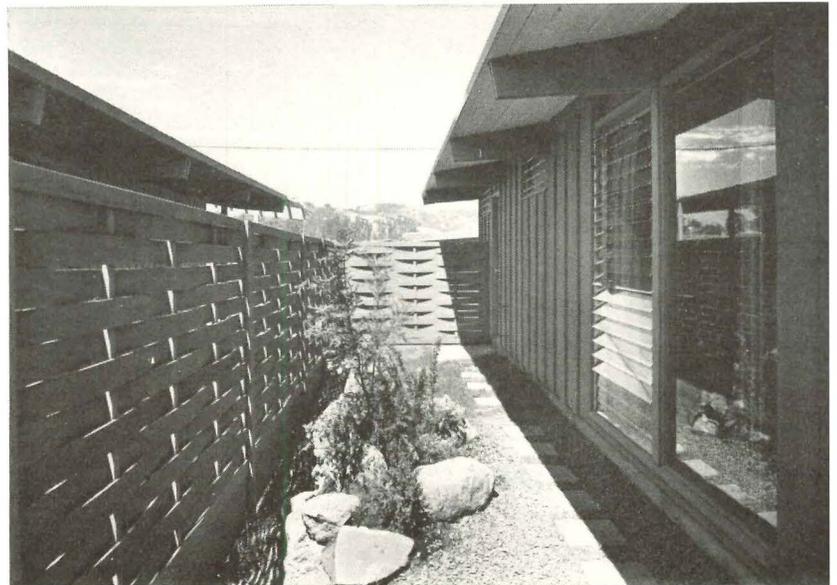


Heavy beams of doug fir 2" x 12"s with plank: T&G 2" x 6"s are characteristic of all Terra Li houses. Over the ceiling is 1/2" of glass fiber, the built-up roof topped with light-colored gravel.

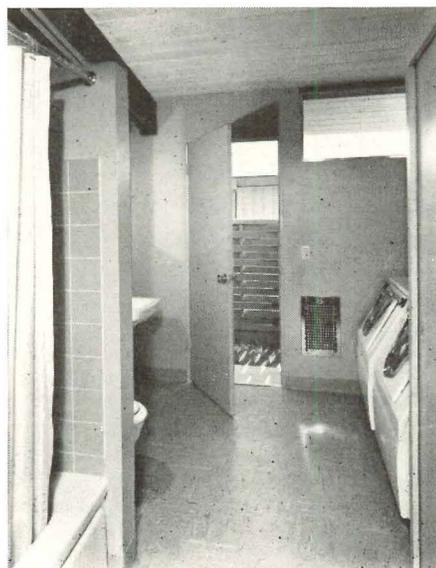
Furnished, landscaped models offer variations



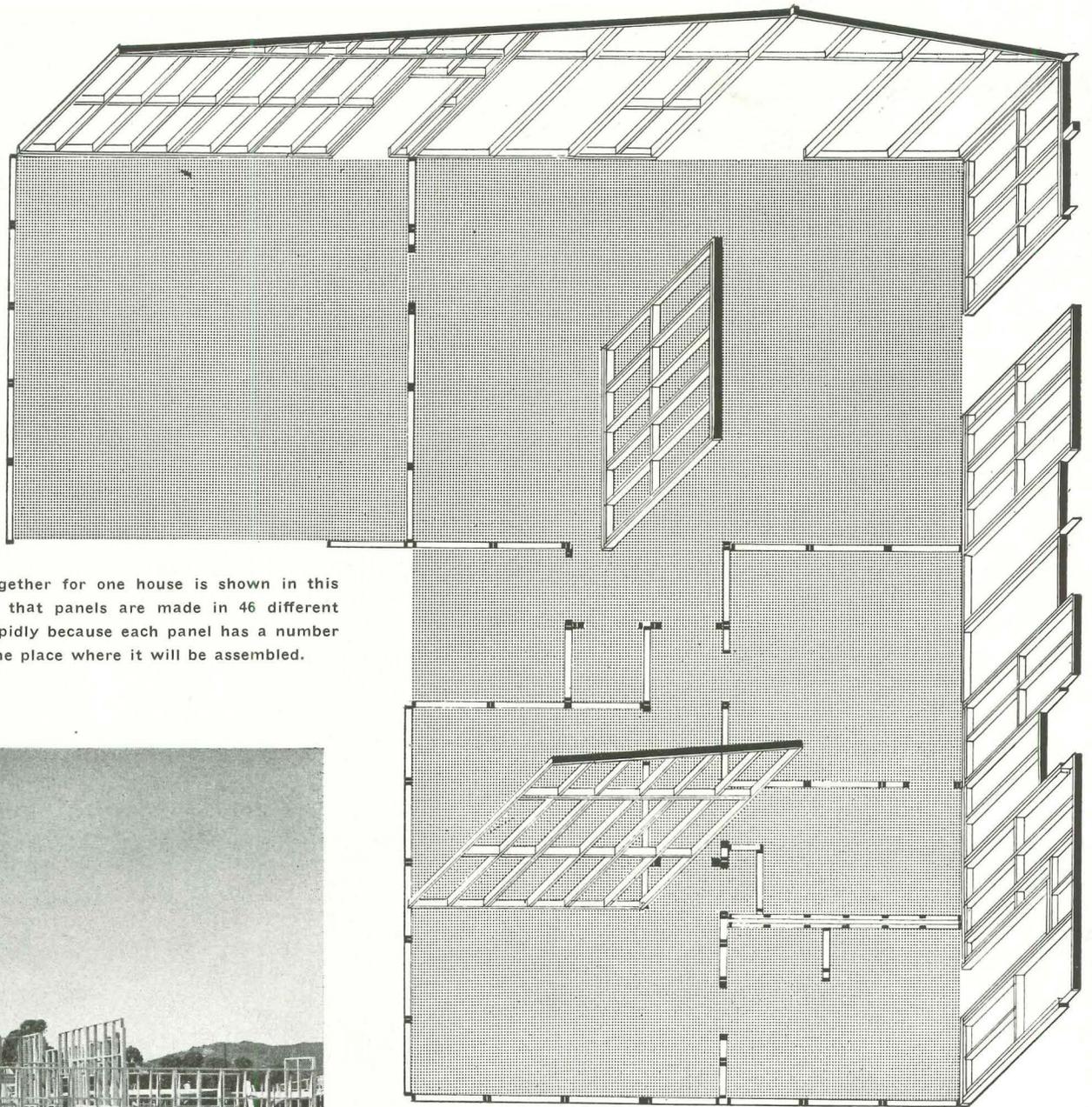
Only 10% of buyers wanted this floor plan because one bedroom faces street, none face patios, as in other three-bedroom plan (see p. 156).



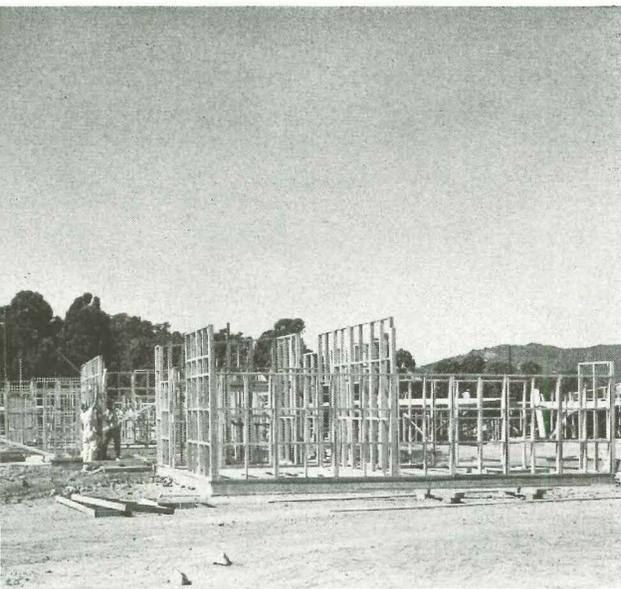
Careful landscaping of model houses included this fence in side yard. Wide overhangs shade windows, add good looks. Louvered windows were strong sales feature.



Combination bath and laundry, left, appealed only to families with small children; others did not like it. All models have two baths with electric wall heat.



How framing panels go together for one house is shown in this drawing. Despite the fact that panels are made in 46 different sizes, the frame goes up rapidly because each panel has a number and is laid on the slab at the place where it will be assembled.



All drawings copyrighted by Terra Linda Corp.

In two hours all these framing panels were put in place and nailed together by two carpenters and one helper.

Wanted: one-man panels that fit outside and inside materials

Los Angeles, Builders Wheeler and Boswell had found that large framing panels were too heavy for their men to handle easily, asked Severin to design a one-man panel. He developed a standard panel approximately 4' wide which one man can take to the jig table and unload, set in place and nail. Special panels are wider or narrower. An old hand at modular construction, Severin knew that his panel width had to key in with all his design and construction features.

Panel heights were figured to take both inside and outside materials with a minimum of cutting. Extreme side walls are of 8' materials, the wall under the ridge 11' and the wall at the driveway end 10' (following page). Framing panels are $\frac{5}{8}$ " shorter in these dimensions, permit 8' outside materials to lap $\frac{5}{8}$ " over the concrete foundation and inside dry wall to project $\frac{5}{8}$ " above the framing panel as a result of the roof pitch.

Both Severin and his builders preferred a plank-and-beam ceiling. Instead of a 4" x 12" beam, they use pairs of 2" x 12"s, supported

by 2"x4" posts, set 8' apart, where two framing panels join. Not satisfied with typical ways of joining beams to posts, they use a $\frac{3}{4}$ " plywood spline as a connector (next page).

How many different panels?

It is the aim of most production builders to reduce the number of different panels as far as possible. In the three-bedroom model drawn above, a total of 75 panels is used of which there are 25 variations in exterior panels and 21 variations in interior panels. This means 46 sizes and shapes of framing panels are delivered to the slab, each of which is numbered, and put in place according to a number the foreman has penciled on the plate. Some builders would consider 46 panel sizes uneconomically high. Working closely with the construction crews, Designer Severin has already simplified parts and techniques, will undoubtedly continue toward greater standardization.

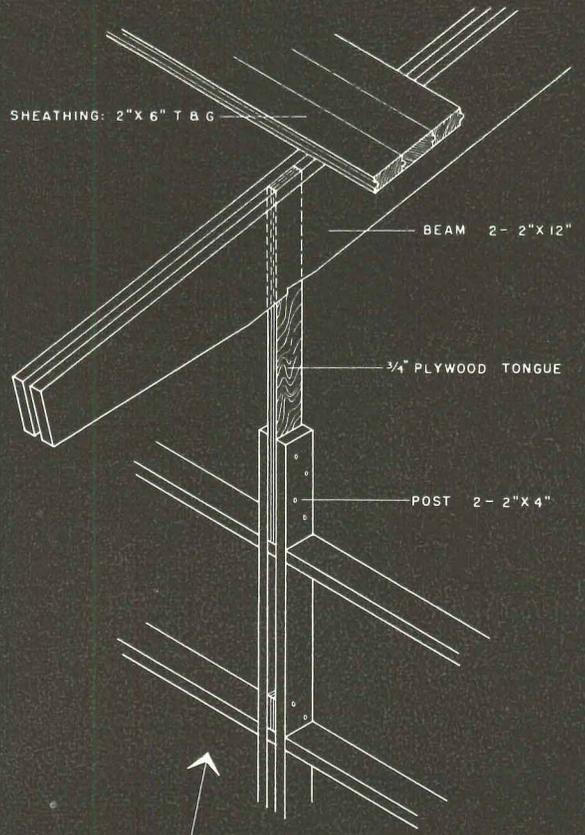


PLATE B SHEATHING: 2"X6" T & G

BEAM 2-2"X12"

3/4" PLYWOOD TONGUE

POST 2-2"X4"



SHEATHING 2"X6" T & G
PLATE 2-2"X6" T & G

RIDGE BEAM: 2-3"X12"

ROOF BEAM: 2-2"X12"

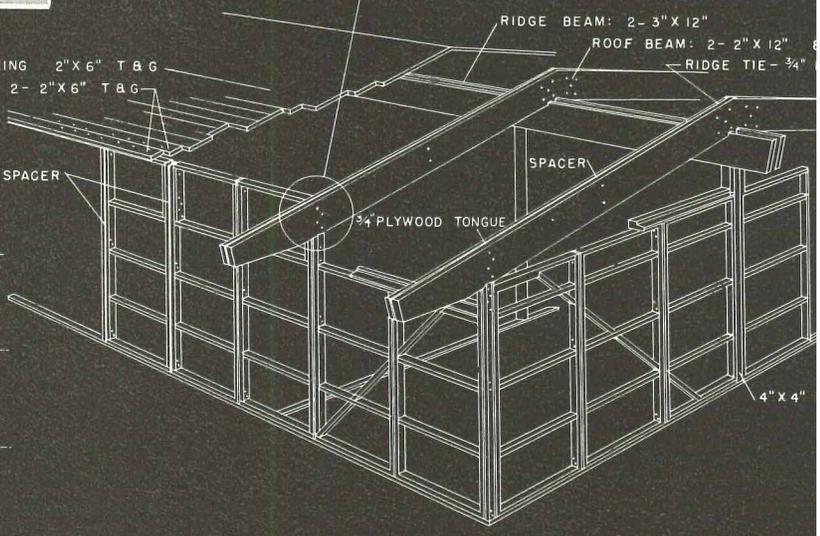
RIDGE TIE - 3/4"

3/4" PLYWOOD SPACER

3/4" PLYWOOD TONGUE

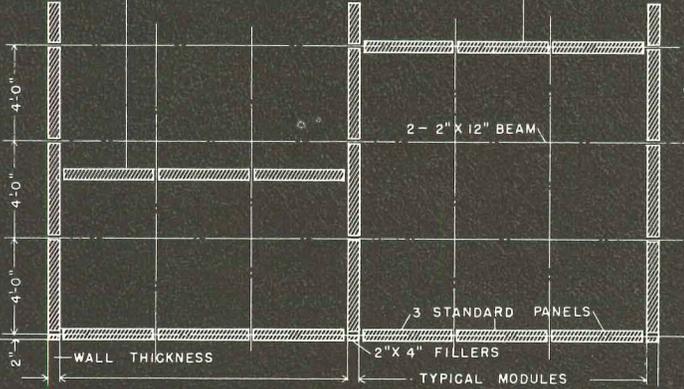
SPACER

4"X4"

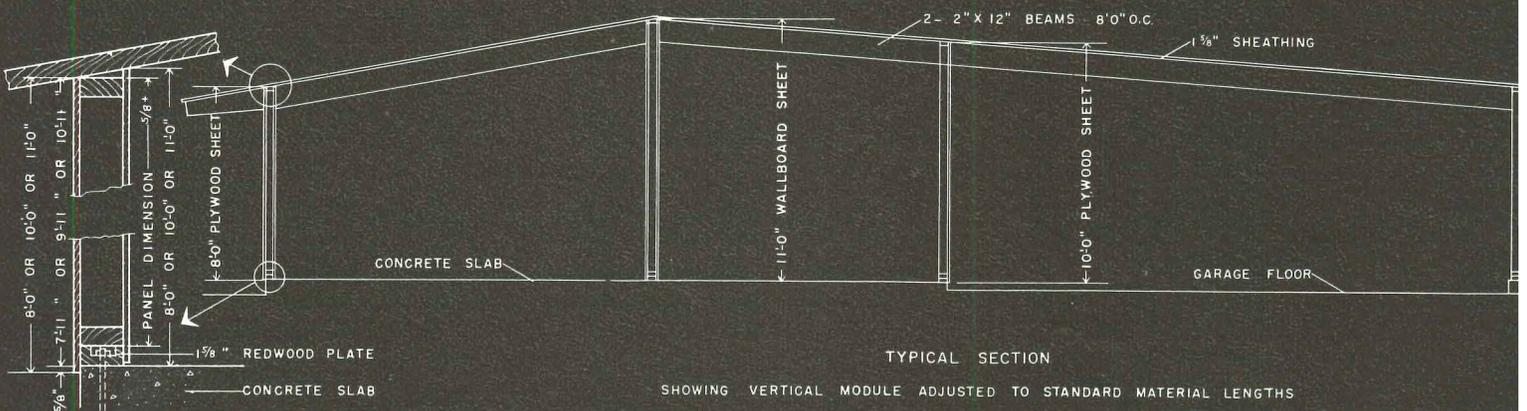


WALL AND ROOF ASSEMBLY

THESE WALLS INDEPENDENT OF MODULE



SCHEMATIC MODULE LAYOUT



TYPICAL SECTION

SHOWING VERTICAL MODULE ADJUSTED TO STANDARD MATERIAL LENGTHS

"Builders must absolutely hold a restudy of their operations in the light of the new law. For the last six months we have been planning new projects with two sets of laws in mind. It's particularly important in the matter of reorganizations and mergers to make sure you are not in a tax trap." Sylvanus Felix, authority on builders' tax problems, is just one of a number of experts who have urged builders to acquaint themselves with the new tax bill. Toward that end, HOUSE & HOME presents a roundup of the provisions most applicable to the industry.

new tax bill

A benevolent giant whose chief intent

to spur the economy to further action

The comprehensive overhaul of federal taxes signed into law last month by President Eisenhower promises interpretative headaches for builders. The new act is the first extensive rewrite of the country's tax structure since 1876 and the number of sins and omissions it seeks to correct are legion. But if the taxpayer can penetrate the text he will discover sizable benefits for himself and his business. Builders should take notice. The law's effect runs the gamut of the economy—there are new provisions for everybody from inventors to working mothers—but a very large portion of its influence bears specifically on the activity of the nation's \$50 billion construction industry.

It is evident that the prime concern of the legislators who composed the 875-page act was to boost business. So-called inequalities in the individual's income tax were straightened, but such action was minor compared to provisions intended to accelerate the economy. The Senate finance committee went on record that the new rules would mean "... economic growth, increased production, and a higher standard of living." Obvious aim: prosperity without inflation. Building's part in the scheme of things was equally obvious. The ponderous and beneficent momentum of construction activity must be maintained; private investment in building—the control of which is the true province of the tax legislator—must be made attractive enough to keep capital flowing.

Seven important changes in the law demand the special attention of the realty field. These have to do with the capital gains setup on a home owner's sale of his house; capital gains treatment of subdivision sales; depreciation on plant and property; deductions for research; the status of retained earnings; the antimortgaging out provision; and various regulations affecting corporations.

The home owner's desire to buy will be stimulated by provision in the tax act easing treatment of the profit he makes on sale of his old home. Further, the provision will give the fix-up market a boost. Under the old law the home owner did not pay a tax on his selling profit if he sank the whole sale proceeds into a new house within 18 months except in so far as the cost of the new home was less than what he sold the old for). Now it is possible for the owner to cut down this

profit, taxwise, by 1) taking into account fees incurred in selling the house, and 2) taking into account the cost of any improvement—painting, plastering, roof patching—he makes during the 90 days before sale. A related change: home owners who sell or exchange as a result of "involuntary conversion" will have longer to find a new house.

Tax on sale of subdivision land as it affected real estate men was unchanged. An early clause in the bill would have increased the period that the land must be held from six months to five years. To the relief of developers, the clause was killed. What the Congress did do was write in rulings affecting ownership and sale of land by persons not professionally classed as dealers. The line of demarcation will be whether or not the landowner has been buying or subdividing land as a regular business.

In other words, a nonprofessional who has held a tract of land for five years and has not substantially improved its value (tax experts see some cracker-barrel hassling coming up over this one) may by and large treat a subsequent sale of the subdivided property as a capital gain. Profit on the sale of the first five plots of land shall be taxed as capital gain; on the sixth sale and thereafter, 5% of the sale price, minus expenses, will be classed as ordinary income, the remainder as capital gains.

Flexible and faster depreciation systems should act favorably on plant productivity and building. The most dynamic shift in policy is to allow faster write-off in the early life of a facility; secondly, to give the taxpayer a choice of write-off methods, including a combination.

The ordinary straight-line method of depreciation—under which a property was depreciated at a static annual rate figured by dividing its purchase price by its useful life—has been joined by two other methods: the declining-balance and the sum-of-the-years-digits systems. Under the declining-balance method (see chart on following page) a company can now write off two-thirds of the cost of a new building in half its life (as opposed to 50% of the cost, under the arithmetical straight-line system). The declining-balance method uses a rate twice as high as the straight-line, but is applied only to the undepreciated balance of the price. As the years go by, the owner would be applying his percentage against a declining figure and would never get back all his investment—until he disposed of the property and wrote it off. Logical way out, approved by the legislators: to permit a businessman to switch to the straight-line method at any time. It is no trouble for him to ascertain in which year such a change would be advantageous.

The sum-of-the-years-digits—the third method—provides for depreciation at a rate figured by adding up the digits in the useful life of the property (for ten years, the total would be 55) and using this figure as the denominator for the annual fractional rate. First year: 10/55; second year: 9/55, etc. A comparison of the three methods on a ten-year facility costing \$20,000: first year: \$3,636 under SOD; \$2,000 under straight-line; \$4,000 under declining-balance; second year: \$3,273 under SDO; \$2,000 under straight-line; \$3,200 under declining-balance.

The new rulings do not apply to projects started before Jan. 1 of this year except against costs incurred on said projects since that date. Nevertheless, for the future the new choice system of write-off promises increased activity in building. Such reduction of tax load in the early life of a property could mean the difference between projects shelved and projects built. In the matter of construction machinery, it could mean

that contractors would find it preferable to buy equipment and replace it annually, rather than rent. It is also notable, in regard to tax amortization on buildings, that under the new act the owner has much more say in how long the amortization period shall be. In the past he was up against a strict decision from the Internal Revenue men, who were in the habit of fixing the period as long as possible (40 years was about the average useful life of an apartment building in IRS thinking) so as to keep taxes coming in over a maximum span. Now the property owner can take the initiative in choosing a period suited to his purpose (which may be a short span in the face of technological progress) and in applying it to different periods for different parts of the building—elevators or heating plant, for example.

Research in the building field gets a boost from the new tax law, which provides that a business can deduct expenditures therefore during the year they were made or over a period

Depreciation on a \$1 million apartment building for 40 years, as figured under the old straight-line method and under a declining-balance system combined with straight-line.

Year	Straight-line method	Declining-balance method
1	\$25,000	\$50,000.00
2	25,000	47,500.00
3	25,000	45,125.00
4	25,000	42,868.75
5	25,000	40,725.31
6	25,000	38,689.05
7	25,000	36,754.59
8	25,000	34,916.87
9	25,000	33,171.02
10	25,000	33,512.47
11	25,000	29,936.85
12	25,000	28,440.00
13	25,000	27,018.00
14	25,000	25,667.10
15	25,000	24,383.75
16	25,000	23,164.56
17	25,000	22,006.33
18	25,000	20,906.02
19	25,000	19,860.72
20	25,000	18,867.68
21	25,000	17,924.30

In the twenty-second year the declining-balance figure (right) would drop to \$17,208, less than the \$17,924.30 that could be gained under straight-line. The latter figure is therefore used for the remainder of the 40-year term.

of five years or longer. In the past, the procedure was complicated by the fact that only "ordinary" expenses for search could be written off—all right for the big company with integrated research programs but tough on the fellow. The builder is a little fellow when it comes to search; the present changes may give him his chance to get into much-needed industry testing and development and make ends meet. (The new research rules do not apply to land or depreciable buildings.)

Accumulated earnings held by a company and not paid out as dividends have in the past been subject to a penalty tax from 27 to 36%. It was a fuzzy proposition. IRS, in hearing what companies' "reasonable" needs were—for expansion, improvement, etc.—could throw Section 10 at them if the sums in surplus seemed unreasonable. IRS seldom made the penalty provision stick in court, but the threat of it was no fun for businessmen.

In the new law provision is made to exempt the \$60,000 of accumulated earnings from the penalty tax altogether. Moreover, the burden of proof of what is reasonable and what is not has been put on the government. The section has also been changed to read "reasonably anticipated." A company will not have to show immediate plans for use of funds, can instead simply assert that it plans air conditioning or indirect lighting and be reasonably assured that IRS is not going to contest the case.

Antimortgaging out provision was written into the bill as a result of investigation of Sen. Harry Byrd (D, Va.). It requires that any distribution of funds resulting from a mortgage on a federally-insured housing project in excess of actual construction cost is subject to ordinary income tax rates if it applies to distributions after last June 18. There is work in the provision which states that no implication should be drawn from the prohibition to affect or influence cases in litigation.

Coming on top of the strict antimortgaging out provision in the housing act (ARCHITECTURAL FORUM, Aug. '54, New York), the Byrd amendment can be expected to force most future rental housing developments to seek conventional financing. Ironically enough, conventionally financed developments will not be barred under the act from taking mortgage profits as a capital gain.

Corporate regulations written into the bill were among the most complicated. They covered a variety of conditions, would benefit in some instances and tightened existing practices in others. One provision of interest to builders: a rewording of the law affecting stockholders in small corporations, who frequently faced tough tax sledding in the past when a stockholder died and the others had to meet the death tax. Liquidation was often necessary. Now provisions have been broadened to permit tax-free redemption of stock to avoid the estate taxes. Small corporations will also benefit under legislation which allows them in some instances to pay taxes as partnerships. There is a new tightening of merger procedure which places on the corporation itself the onus of deciding whether its purpose in acquiring a subsidiary is not to duck taxes. The test: whether or not the price paid for the subsidiary is disproportionate to its value. On the other hand, a company owning 80% of another company (instead of 95%, as formerly) will now be allowed to file consolidated return. For big business—and big builders—the best weapon was a fine-tooth comb.