

 THE TEXAS  
ARCHITECT

ROYAL NATIONAL BANK



Official Publication of

THE TEXAS SOCIETY OF ARCHITECTS

The Texas Regional Organization of  
The American Institute of Architects

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904 Perry-Brooks Building, Austin, Texas

Published monthly by the Texas Society of Architects in Austin. Subscription price, \$3.00 per year, in advance. Copyrighted 1951 by the T.S.A., and title registration applied for with the U.S. Patent Office.

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# THE TEXAS ARCHITECT

VOLUME 20 / MARCH, 1970 / NO. 3

## INDEX

3 Strong, simple forms combined with crisp details result in the jewel like Royal National Bank, Texas Architecture 1969 selection.



7 HUD Secretary, George Romney in Housing address outlines solutions and predicts policies that will be required to produce 26 million new housing units by 1978.



11 The Soaring Sixties took-off like a rocket and finished like a dud in the construction industry. What happened? What will the Super Seventies accomplish? George A. Christie, Chief Economist, F. W. Dodge Co. in **A Review: Construction in the Sixties**, predicts changes needed and action required.

16 The Texas Architect in its Texas Historic Architecture series visits The University Y.M.C.A., Austin, for the last time. A new Y will soon replace the memories of the past fifty-eight years.



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P. 22 Jones-Blair Co.  
P. 22 Josam Manufacturing Co.  
P. 23 Mosher Steel Company

# ROYAL NATIONAL BANK

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## PROBLEM:

A NEIGHBORHOOD BANK TO BE CONSTRUCTED AS PART OF A "PLANNED DEVELOPMENT DISTRICT" FOR SMALL OFFICE BUILDINGS ON A 90'x120' SITE. PARKING AREAS IMMEDIATELY ADJACENT TO BUILDING WILL BE FURNISHED BY THE PLANNED DEVELOPMENT DISTRICT.

### BANK REQUIREMENTS:

APPROXIMATELY 10,000 S.F. BUILDING WITH FIVE DRIVE-IN WINDOWS AND PNEUMATIC TUBE SYSTEM, ESCALATOR SERVICE TO SECOND FLOOR, 8 TELLER STATIONS, OFFICERS PLATFORM, BOOKKEEPING AREA, SAFE-DEPOSIT VAULT, BOARD OF DIRECTORS ROOM, AND COMMUNITY ROOM.

## SOLUTION:

A TWO-STORY STRUCTURE WITH DRIVE-IN BANKING BELOW AND THE MAIN BANKING AREA ABOVE WITH ESCALATOR SERVICE CONNECTING THE TWO.

## MATERIALS AND CONSTRUCTION:

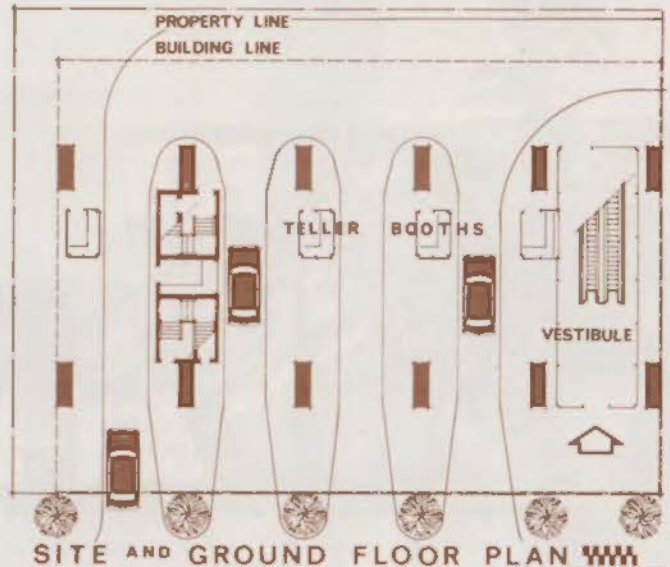
### MATERIALS:

EXTERIOR: ROMAN TRAVERTINE, SOLAR BRONZE GLASS, ALUMINUM WITH STATUARY BRONZE FINISH, BLACK GASKETS AND PLASTER SOFFITT.

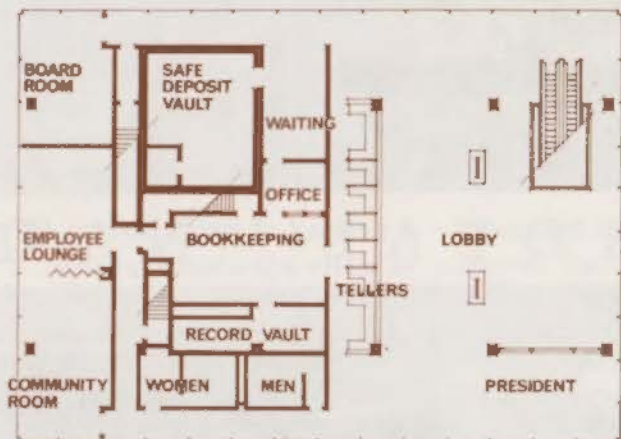
INTERIOR: TEAKWOOD PANELING, CARPET, VINYL FABRIC, ACOUSTICAL TILE CEILING AND VERTICAL BLINDS.

### CONSTRUCTION:

REINFORCED CONCRETE FRAME WITH BUILT-UP ROOF AND DRY WALL PARTITIONS.

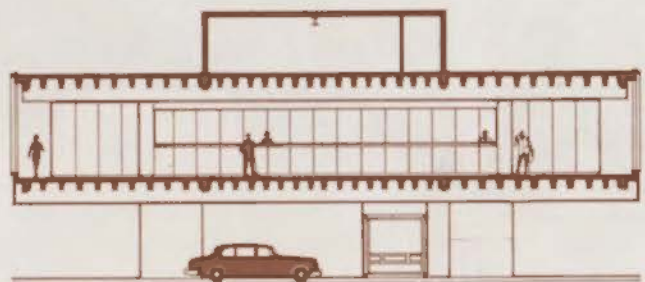


SITE AND GROUND FLOOR PLAN W.W.



FLOOR PLAN

W.W.



TRANSVERSE SECTION

W.W.



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article layout by V. Raymond Smith



# HOUSING

Remarks by George Romney, Secretary, U. S. Department of Housing and Urban Development to the Annual Convention, National Association of Home Builders, Houston, January, 1970.



Meeting our nation's housing needs—26 million more units by 1978—is the biggest peacetime production job this country has ever faced. We are determined to meet it. It can be done provided we can convince the nation it should be done. We have a long way to go. The present housing shortage is grave, and the immediate outlook is not encouraging.

Overall housing vacancy rates have dropped by one-third since 1965, to the lowest levels in over 10 years. The rental vacancy rate in all metropolitan areas is an unhealthy 4.4 percent. New housing starts are declining rapidly. From January to December, the seasonally adjusted annual starts rate dropped 34 percent, from 1.9 million to 1,245,000. In the last five years, the cumulative housing deficit, excluding mobile homes, has risen to over 2.5 million.

Looking ahead, some estimates anticipate that starts will soon fall to an annual rate near one million and stay there through mid 1971. But let me tell you this. An annual starts rate of one million or less through 1970 is not enough and not acceptable to me or to this Administration. Housing production must be substantially higher, and with your help we intend to see that it is.

The current crises in housing is compounded by another crisis—the crisis of inflation. Each of them makes the other worse. On the one hand, the housing shortage feeds inflation. Consumer prices have increased 14 percent since October 1966; but shelter costs have risen 19 percent, and homeownership costs have jumped 23 percent—10 percent in the last year. More and more American families cannot afford decent housing. Half cannot afford to buy a new home. The general shortage raises the cost of all housing, old as well as new.

And on the other hand, inflation dangerously compounds the housing shortage. Inflation draws investments away from mortgages, with their fixed long-term rate of return, into more attractive equities. Rising interest rates reduce the impact of Federal subsidies for low-income housing. And some needed anti-inflationary steps—high interest rates and tight money—hit housing harder than any other industry, and months ago reached counter-productive levels in curbing inflation. Inflation and the credit crunch are much worse than in any period since World War II. Housing is bearing far more than its share of the burden of fighting inflation. Despite the worst credit crunch in modern times—and unlike previous tight money periods—we were able to keep enough

capital flowing into the mortgage market in 1969 to sustain housing production at about the same level as 1968. In addition, through vigorous implementation of housing assistance programs, we broke every record for housing construction for low- and moderate-income families. 1969 subsidized housing production for these families was up 13 percent over the previous all-time record set in 1968.

But these efforts were not enough, and the chief question facing all of us is how we move from where we are today to reach our housing goal.

To reach a goal, it is necessary first to identify and then apply pertinent sound principles. One basic principle which helped our nation achieve greatness is that public policies should encourage maximum private effort to meet basic human needs. For example, this principle powered the success and publicly encouraged, privately executed efforts like railroad building in the last century; the Homestead program; the great decision to premise our industrialized economy on competition, rather than monopoly and state control; and the vast expansion of home-ownership opportunity through FHA. But all too commonly in recent years, private responsibility has been eroded by excessive reliance on governmental action. As a result, government has become too occupid with sponsoring *programs*—rather than initiating and reshaping *policies* that will encourage maximum private action in meeting human needs. From 1960 to 1968, the number of Federal domestic programs leaped from 45 to 435.

This Administration is committed to developing sound policy, not just spawning programs: sound policies that will provide the stable and reliable framework within which you and your housing industry associates can work effectively to meet the nation's housing needs.

The Administration is making steady progress in its efforts to overcome demand-pull inflation. The President has pursued a responsible fiscal policy—holding the line on Federal spending and maintaining a budget surplus. Without this, the Federal Reserve Board's monetary policy would have had to have been even tighter than it is to cool off hyper-expansion of the economy.

But the battle is not won. The depth of inflationary forces was greater than was realized. As a result, we must have a hard, credible federal budget

for the coming fiscal year, with a solid surplus, because monetary control has pushed interest rates to counter-productive levels. Furthermore, experience makes it clear that over-reliance on tight money policies to curb inflation distorts the economy. Only with an incontestable budget surplus for fiscal 1971 will it be prudent to undertake the needed easing of monetary policy without running the risk of losing the fight against inflation.

To meet our housing needs we not only need an end to inflation but a huge annual increase in money—private money—invested in housing. Consequently, our Department has been in the forefront of the fight to end inflation, to bring basic changes in the financial structure which will prevent housing from being the victim of inflation in any future credit crunches, and to generate budget surpluses.

The construction industry particularly feels the pinch of both interest rates and the wage-cost push. Construction wage rates are rising faster than any others. The increases last year were outrageous, and there is no assurance the increases this year will not be even more indefensible. Construction wage settlements have more than tripled those in oil, trucking, and rubber. They have run five times higher than settlements in the automobile and cannery industries. Exorbitant wage demands and settlements far in excess of productivity increases can cripple any industry. For an industry like yours—together with the exorbitant and equally indefensible increases in land and money costs which you already face—they could prove fatal to our housing efforts. For the economy as a whole, they could perpetuate inflation despite sound fiscal and monetary policy, or cause it to return.

In my opinion, this nation cannot afford to neglect the wage-cost-price spiral. We are in danger of going down the same basic economic road Great Britain traveled—the inflationary cost-push road that led ultimately to frozen wages, frozen prices, devaluation, and government control of collective bargaining. After 3½ hard years, Britain is only now in a position to begin relaxing the iron controls that were required as a last resort to avert economic catastrophe. America should learn from Great Britain's harsh experience and Canada's current effort. Our people must become more aware of the costs of continuing to seek unrestrained increases in wages and



prices. I hope we can find some acceptable means to curb these demands before the hard logic of sheer economic survival forces us to turn away even temporarily from our free competitive economy, and turn instead to government dictation and control.

Thus curbing inflation must be the foundation not only of a viable national housing policy but of our nation's future economic health and economic freedom.

Now let me touch quickly on the other ingredients of a national housing policy.

**A** second ingredient of such a policy is to foster and maintain a steadily expanding economy. Our national economic resources are abundant but not inexhaustible. Economically, we will never be able to do all at once all the things that we might like to do—either in government or in the private sector. We will have to set priorities among our many goals and allocate resources prudently.

Government monetary, fiscal and economic policy will play an important part in those decisions. If we can keep our economy growing smoothly—if we can avoid wide swings between inflation and recession, between deficit and surplus, between tight and easy money—then we will have created the conditions within which housing can receive its rightful share of America's economic resources.

**G**iving housing a higher national priority than it now receives is the third basic element of a sound national housing policy. We need your help in developing the industry-wide consensus and public support needed to achieve this goal.

**A** fourth ingredient of a national housing policy is to assure a much greater continuing supply of mortgage capital. In this tight money period, only vigorous federal action has kept the mortgage market situation from becoming worse than it is. The Federal National Mortgage Association activity is a prime example. Since last January, I have authorized increases in FNMA's borrowing authority which enabled it to make mortgage commitments totaling \$6.5 billion. As you know, FNMA's activity alone has supported three-fourths or more of the entire FHA-VA market. FNMA's activity is obviously the prin-

cipal reason that housing starts financed under the FHA and VA programs rose 20 percent in the ten months after January, 1969, in the face of a 37 percent drop in conventionally financed starts. In the past year, the Home Loan Banks increased their advances to member savings and loan associations by more than \$4 billion, and an additional \$1.3 billion was released for investment in mortgages by two cuts in associations' liquidity requirements. The recent tax reform measure removes accelerated depreciation except as a stimulus to newly constructed housing. Interest rate ceilings on FHA and VA mortgages were raised. Many opposed this move, but to have failed to increase FHA-VA interest rates to competitive levels would have been to ignore the realities of the marketplace and to allow existing sources of mortgage money, including the Federal National Mortgage Association, to dry up or slip away.

FNMA and GNMA instituted the \$650 million Tandem Plan last November. It provides for a par price on mortgages for non-profit and cooperative sponsors of interest or rent subsidy multi-family projects, with GNMA absorbing any points if the price falls below par.

I am glad to announce today the authorization of an additional \$500 million for a similar joint effort of GNMA and FNMA for Section 235 interest subsidy mortgages for single-family units. GNMA will commit for these mortgages at a price of 96, with such commitments ultimately sold to FNMA at the then current FNMA auction price. GNMA thus absorbs any discount below 96.

We are prepared to release this new special homeownership assistance program as early as next Monday. For any week thereafter, when FNMA's most recent average auction price for proposed construction is below 96, anyone needing a mortgage commitment for a Section 235 home may get one at a 96 price by coming to GNMA. Of course, when the auction price is above 96, we would expect builders to obtain their commitments directly through the auction system.

Thus you and your industry associates have no need to rush to the FNMA auction for money for any 235 project. The talk I have been hearing about getting money while it lasts is nonsense. GNMA has resources to absorb excessive discounts and FNMA can and will continue to provide the basic capital so long as it is needed.

And we are continuing to seek still other ways to assure a continuing and expanded future flow of mortgage capital. With them, we must tap the big new sources of savings such as pension funds.

**A** fifth ingredient of a national housing policy is to revise and strengthen land use policies. Our HUD programs for comprehensive area-wide planning are one example. Another is our New Communities program. We are working with the Urban Affairs Council to revise, expand and strengthen this program. But an ultimate key to better land use lies with state and local action to remedy the adverse effects of unduly restrictive local zoning regulations. All too generally, these exclusionary practices foster and perpetuate artificially isolated enclaves, distort the natural and needed balanced development of metropolitan areas, and prevent the efficient and effective use of land for meeting the legitimate housing needs of all our people.

**S**ixth in a national housing policy is assistance for housing low-income families. A program is underway to cut down FHA processing time so that we can increase subsidized housing starts in 1970 by 120% over the all-time record set in 1969.

**A** seventh ingredient is property tax reform. The local property tax structure generally falls more heavily on buildings than on land and penalizes rehabilitation, renovation and modernization. It encourages land holding and speculation. Improved assessment and incentives for property maintenance, rehabilitation and modernization are desperately needed.

**E**ighth, we must have efficient government administration and prompt processing. We have organized our entire Department for faster, better service. We are carefully weighing each of our multitude of housing programs, many of them overlapping, to determine the most efficient way to concentrate our resources and our energies on those which get the best results. It may be possible to reduce the number of programs and thus increase our overall effectiveness and our total capacity to serve.

**A** ninth element of a national housing policy is spearheaded by Operation Breakthrough: developing and applying new methods for quality

housing in volume to meet the people's needs. You know as well as I what great industry interest Breakthrough has aroused, and how much innovative thinking it has already stimulated. It can help introduce not only new technology, but also new methods of financing, land use, marketing, and management. It can help remove such restraints as unwieldy code requirements, rigid labor practices, and restrictive zoning.

**M**eeting our housing needs can be the nation's greatest economic opportunity in the years ahead. This can be the principal stimulant of future sound, economic growth when inflation has been curbed. It can provide the new jobs needed when our involvement in Vietnam is over. We must expand the base of the housing industry. There is enough work to be done to keep all of us busy for years to come. For our biggest undeveloped domestic market is housing.

**A**nd finally, a total national policy for housing must include vigorous emphasis and effective concern for the economic and social implications of housing. We must and will continue to insist on equal job and enterprise opportunity for minority citizens. In HUD, we are providing urban study fellowships for minority individuals, conducting a systematic survey of minority building contractors, and opening up the construction trades increasingly to minority citizens. And we must be certain that the right to live in the community of their choice is available and open to all Americans. Excluding any Americans from their just share of any of the vast economic and social benefits which can result from our housing efforts would doom our total housing policy to failure. Worse still, it would threaten our very survival as a free people in a free society. For the most explosive threat to the future of this nation is the confrontation between the poor and the minority groups who are concentrated in the central cities, and the middle income and affluent who live in the surrounding and separate communities. This confrontation is divisive. It is explosive. It must be resolved.

**M**eeting our housing needs can trigger the regeneration of our national sense of community—the renewal of our national conviction that this is one America, not two—that we are what we say we are: one people and “one nation, under God, indivisible, with liberty and justice for all.” ■



## CONSTRUCTION IN THE SIXTIES "THE SOARING SIXTIES" WHAT HAPPENED?

By George A. Christie, Chief Economist, F. W. Dodge Division, McGraw-Hill Information Systems Company.



## A REVIEW "WAIT 'TIL NEXT DECADE"

The Sixties began in a mood of great expectations and ended on a note of "Wait 'til next decade". Waiting and priorities were what the 1960's were mostly about, especially in matters concerning the nation's construction needs.

Just the same, the statistics of the accomplishments of the past decade are quite impressive. For the first half of the period, that highly overworked term, "The Soaring Sixties," looked almost appropriate. It was only around mid-decade that soaring turned to souring. As a nation we spent, all in all, some \$700 billion on the construction of new housing, industrial and commercial buildings, schools and hospitals, highways, and other facilities. That works out to just about one-tenth of the entire Gross National Product for the ten year period. But big as that total sounds, it fell short of its potential in two ways:

*First, we just didn't spend enough.* Not enough dollars were channeled into construction during the Sixties to come even close to meeting the nation's needs for housing and other facilities. In the face of growing needs and accelerating deterioration of the existing stock of buildings—es-

pecially in urban areas—we actually invested a *smaller share* of GNP in construction than we did in the Fifties. Had we spent the same share of our national income on construction in the Sixties as in the previous decade (and even that would have been too little in relation to larger needs) we'd have had the equivalent of an entire additional year's building output.

*Second, we didn't get all we paid for.* Inflation reduced the effectiveness of the \$700 billion that was spent by some \$85 billion—the equivalent of *another year's output* that was paid for but never received.

To understand why the Sixties turned out as they did, and perhaps gain insight into the Seventies at the same time, it's necessary to examine how some of the key developments of the past decade worked to shape construction markets. The four critical ones were: economic conditions; demographic change; the urban crisis; the Vietnam war.

#### ECONOMIC CONDITIONS

The economy of the Sixties was born in one recession and ended on the brink of another. Between those two brief setbacks was a period of uninterrupted business expansion which covered almost the entire decade. The durability of this long, recessionless span was certainly the outstanding economic feature of the Sixties. It had both a positive and a negative impact on construction activity.

One large block of construction is directly related to business activity. The factories, offices, stores, and other industrial and commercial building that represents capital spending for business corporations makes up about one-fifth of total construction activity. During the Sixties, this was construction's best growth market.

What made it so was a departure from the boom-bust cycle that is normally associated with capital spending. It boomed all right in the Sixties, especially during the first half of the decade as the economy moved out of recession and into full employment, but it never busted. Instead of dropping off sharply as the rate of business growth slackened around mid-decade, the high level of capital spending was sustained throughout the balance of the Sixties.

The long, uninterrupted stretch of prosperity was an important support of this high volume of business investment, but it took more than that. Two

additional forces came into play: inflation, or more properly, the expectation of higher prices and profits; and a gradual but significant change in business investment planning. During the Sixties corporate investment policy matured, becoming more farsighted and less cyclical—even to the extent of planning for a strong volume of capital outlays through the period of economic slowdown that is now anticipated for 1970.

While the economic conditions of the Sixties led to a strong growth of industrial and commercial construction, they had quite a different effect on housing and some other types of building. Once the expansion of the early years of the decade turned into the severe inflation that blighted the final years, one of prosperity's unpleasant side effects came into play. Recurring periods of credit scarcity greatly restricted the financing of housing and other types of construction which rely on an ample supply of loanable funds.

With conventional housing output seriously curtailed by tight money, some of the demand for housing (especially at the lower-cost end of the scale) was met by a large increase in the sale of mobile homes. While conventional homebuilding was actually declining from the middle to the end of the decade, mobile home output doubled.

On balance, the long, unbroken period of economic expansion of the Sixties turned out to be as much a problem for some parts of the construction industry as it was a boom for others. One undisputed effect was to alter the composition of the nation's construction output between 1950 and 1960 away from residential building and toward business-related construction. The decade of the Seventies is almost certain to produce a swing back in the direction of greater emphasis on housing.

#### DEMOGRAPHIC TRENDS

The structure of the nation's population underwent an important change during the past ten years. It was the decade in which the postwar babies finally came of age. And as the kids of the Forties and Fifties became the young adults of the Sixties, they left their mark on construction as well as on most other social and economic institutions.

Between 1960 and 1970 almost half of the entire population growth of 26 million took place within the 15 to 24 year age group. Meanwhile, the group between ages 20 and 39 actually shrank by about two million over the decade. Looked at an-

other way, when the Sixties began, the 15-24's just about equalled the 30-39's in number; by the time it ended, there were three young adults for every two people in their thirties.

This turn of events led to some quite natural and highly predictable consequences. College enrollments, for example, shot up from 3½ million in 1960 to 7 million in 1970; elementary school enrollment growth slowed noticeably. The marriage rate, which had been declining during the Fifties, began to rise again in the Sixties. The rate of family formation—a critical gauge of the demand for housing—started increasing around mid-decade after a period of stability.

Each of these changes drew a response from the construction industry. The impact on the school building market was a big one. After an almost insatiable demand for elementary and secondary school facilities during the Fifties and early Sixties, growth of this market ceased. A rapid expansion of higher educational facilities filled the gap, but it was a different kind of construction—a lot more varied, and more costly, too. Out of nowhere came a surge of demand for dormitories, something that doesn't go along with K-12 building.

The rising marriage rate and an increase in the number of young adults living alone brought two key changes in the housing market of the Sixties. The first had to do with the kind of housing that was required to meet the needs of the new generation. In the Fifties, when most housing was being purchased by thirties-aged households that were the mainstay of the great suburban exodus of that decade, demand ran heavily to the single-family unit with an expansion attic and a VA mortgage. In the mid-Fifties, four out of five newly-built dwelling units were one-family houses. In the Sixties, a much higher proportion of home seekers wanted something different—a garden-type apartment for the newlywed, perhaps, or a unit in the city for those off on their own. That shrinking group in their thirties had become less of a force in the housing market.

Add the fact that financial conditions of the late Sixties gave apartment construction a strong edge over one-family building and you get the result: a shift in the composition of the housing market to the extent that by the end of the decade apartment units accounted for more than 40 per cent of all conventionally-built housing. By this time, the mobile home had also captured

a sizeable share of the shelter market, too, and it was quite a different business than it was when the Sixties began.

The second major change in the housing market of the Sixties was the direct result of the increase in the total number of homeseekers. At the start of the decade a moderate surplus of housing existed as the formation of new families lagged. By 1970, this surplus had become a severe shortage in most parts of the nation. Vacancy rates for both single-family units and apartments were reduced below accepted minimum levels as the rapid growth in young households and a high rate of demolition of substandard dwellings outstripped production of new housing.

Housing is expected to be the fastest-growing major construction market of the Seventies as we tackle the goal of providing some 26 million dwellings to meet the needs of a growing population and replace more than ten million existing units that are, or will become, substandard. As in the Sixties, the form that this housing will take will continue to change along with the requirements of its buyers and renters. Equally important, there will have to be a great deal more innovation in the way this housing is produced so that future demand can be met at a realistic cost.

#### THE URBAN CRISIS

A far-reaching episode of the Fifties was the vast movement of population to the suburbs. For most of those who made the move, it was a happy experience. In the Sixties, the urban problems that had been left behind were thrust into the national limelight. There was nothing pleasant about it. Urban decay, poverty, and violence were the harsh domestic issues of the past ten years.

One indication of the kinds of problems that were demanding attention during this period is found in a cross section of the many special commissions that were formed to examine urgent matters and recommend courses of action. A partial list includes national committees on: civil rights; equal employment opportunity; violence; consumer interests; voting rights; civil disorders; law enforcement; urban problems; hunger. These were measures of a troubled decade.

Not all of these problem areas required solutions involving construction, but a surprisingly large number of them did. In response, Congress passed a prodigious volume of legislation aimed at upgrading the status of the nation's poor and mak-

ing the city a better place in which to work and live. Out of this came some major new programs for construction.

*Housing*, where the need is most urgent, drew Congress' greatest attention. Two major laws, the 1965 and 1968 Housing Acts, shifted the focus of our long sequence of housing legislation to bear on the problem of providing more urban housing at lower cost. The creation of the Department of Housing and Urban Development (HUD) and the formulation—for the first time—of a national housing plan for eliminating substandard housing over the next decade while providing some 26 million dwelling units indicated the thrust of this legislation. Related programs, such as Model Cities, rent and interest supplements, rehabilitation of sound existing structures, and Operation Breakthrough (the scheme to mass produce low-cost housing using "factory methods") all fit into the overall plan.

*Transportation*, which until recently has been synonymous with the Federal highway program, now has more of an urban character as the result of legislation passed in the Sixties to provide for the development of mass transit systems in the nation's cities.

*Environmental pollution*, a long-neglected problem, became a hot issue in the last decade. Two new laws, the Water Quality Act ('65) and the Clean Water Restoration Act ('66) authorized Federal funds to deal with pollution.

The decade of the Sixties might be considered a period of awakening to the urgency of these great urban problems—housing, mass transportation, environmental pollution. Their solution involves construction in massive doses. An important first step in coping with these problems was to provide the legislative programs that will direct more resources into these areas, and to that extent some real progress was made during the Sixties. What was lacking was the money to make these programs work. Since 1966, the war in Vietnam has had first claim on the nation's resources, and most domestic programs—new ones and old ones alike—have been severely curtailed as a result.

#### THE VIETNAM WAR

Last of the four major forces which helped to shape construction markets in the Sixties was the war in Vietnam. The "guns-and-butter" economy of the second half of the Sixties had two



effects on construction—one direct, and one indirect—both of them negative.

The direct impact of the war was the competition for available Federal appropriations between the Department of Defense and the other Government agencies which administer the many ongoing programs for housing, education, health and welfare, transportation, and other domestic needs. As the annual amount committed to military use jumped from \$50 billion in 1965 to \$80 billion by 1969, these agencies had to settle for what was left. It was considerably short of the amount needed to cope with the social problems that were mounting at home. In particular, it was the newer programs—the product of the wave of urban-oriented legislation passed during the mid-Sixties—that were hardest hit by this conflict of priorities. For lack of adequate financing, few of them are yet beyond the planning stage.

The indirect effect of the war on construction has been felt through inflation and its remedies. The seeds of the severe inflation in the final years of the Sixties were sown when the rapid increase in military spending was financed by huge government deficits. Efforts to offset these inflationary pressures by restraining the economy—first by tight money and later by deep cuts in Federal non-military spending—had a disproportionately heavy impact on construction. Almost all construction work needs either private lending or public spending to move it along.

Housing was hardest-hit. The 1966 “credit crunch” brought on a severe contraction of home building, and after only a brief period of recovery a second round of tight money in 1969 led to another housing “recession”. Publicly sponsored construction was curtailed by budget cuts and very high municipal borrowing costs, and only industrial and commercial building was expanding vigorously in the late Sixties.

Even in the industrial and commercial building market, large apparent gains were illusory. In the generally inflationary conditions that prevailed, construction costs were rising by as much as seven per cent a year compared with the 4½ per cent composite of all prices throughout the economy at the end of the decade. It meant that growth of construction *in real terms*, which had been averaging close to five per cent per year during the first half of the decade, had leveled off to less than one per cent annually during the final years. The amount spent on construction went up 27 per cent between 1965 and 1969; all but

three or four per cent of that rise was due to inflated costs.

## THE TASK AHEAD

An economic climate of uninterrupted prosperity and a shift in the composition of the population which put more people in the young adult age group, were sources of a strong rate of construction growth during the first half of the Sixties.

The real challenge of the Sixties, however, was the urban problem, and it has gone largely unsolved. Progress in this area was limited largely to recognizing the problem—often brought to light in a violent way—and to developing the programs and technologies to deal with it. This challenge established the potential for even greater growth of construction during the second half of the decade than was realized in the opening half. It didn't happen, mostly because war and inflation took precedence.

This left an enormous backlog of construction work—the task of rebuilding the nation's cities—to be done in the Seventies. It will take more than a decade to do the job, but it's essential that we get started.

There are signs of change in the making. The war has not ended, but it is at least being de-escalated. Military spending is still a burden, but it has been reduced in the latest Federal budget. Inflation is still rampant, but there is hope that we will soon see some fruits of a year's restraint on the economy.

The elimination of these impediments are only the first steps to reaching the goals of urban reconstruction. They are not the only barriers. Congress must be willing to back its new programs with enough Federal money to do the job. Local governments must remove the barriers that exist in the form of outdated building codes and restrictive zoning regulations. The financial community must develop new avenues for channeling more private capital into the undernourished mortgage market.

The construction industry faces a difficult task: to develop the capacity—in manpower, materials, technology, and managerial skill—to expand its output by nearly two-thirds the current volume in only the next ten years.

Some big changes are needed. This nation cannot afford another decade like the Sixties. ■



**THE  
UNIVERSITY  
Y.M.C.A.**

STUDENT CHRISTIAN  
ASSOCIATION  
Y.M.C.A. Y.W.C.A.

**TEXAS HISTORICAL ARCHITECTURE**

EXCERPTS FROM AN ESSAY BY ROBERT AYERS UNIVERSITY OF TEXAS



The history of the University Y.M.C.A. dates back to 1892. In the charter it is stated that the Y.M.C.A. is founded, "for the improvement, spiritual, intellectual, and physical, of the young men attending the University and the support of other benevolent undertakings that may be conducive to the elevation of these young men.

The property on which the University Y.M.C.A. building is located is on the corner of Guadalupe and Twenty second Street. The property was purchased in 1907 and construction was started in 1910. The building was occupied in January of 1912 by the University Y.M.C.A. and is presently still occupied by them. The architects were George A. Endress and Fredrick M. Mann.

The program of the Y.M.C.A. during this period consisted of Bible study groups, benevolent and charitable enterprises, and in general, trying to raise the moral tone of the campus. This was the era in which youth had as its purpose "to evangelize the world in this generation." With the only swimming pool in Austin at the time of the building's opening plus the largest auditorium in the University area, it would appear that the Y.M.C.A. building fulfilled the functions of the student union for the University. A 1914 report states "hardly a night passed when all rooms on the second floor were not in use by student groups."

When the war hit the facilities of the Y. were used to their fullest extent. Soldiers en route to training camp in San Antonio continually poured in and out of the building. After the war, the Y.M.C.A.'s greatest burden was "keeping the students' visions clear." The students showed loss of faith in the validity of religious and moral norms which had hitherto been held sacred. During the period following the war, the Associations program was slowly drifting away from the emphasis of religious values "in the general streams of thought of the day, toward emphasis of material values and of success."

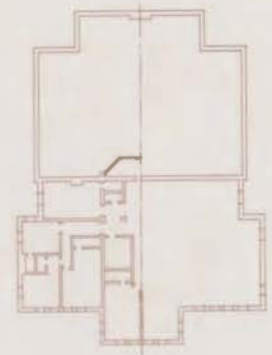
The following article taken from the 1912 *Cactus* Pp. 177, 178 gives a good description of the interior of the building at the time it was completed.

The Y.M.C.A. building is at last completed and has taken its place permanently as an integral part of University life—a part so vital that students find themselves wondering how they did without it so long. It is situated just across the street from the campus, only two minutes from the Main Building and is a club room, chapel, and swimming pool combined, besides containing rooms for a small number of students. It is a three-story structure, with a basement, simple in style, but at the same time, imposing and inviting. The over-hanging eaves protect the windows just below from the rain, and give the entire building an air of coolness and hospitality which is seconded by the large windows, and broad, ample front porch.

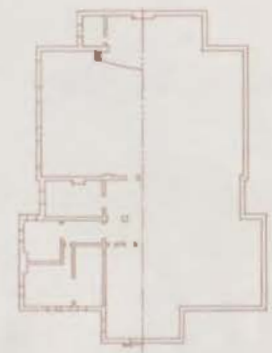
The third floor is devoted to the roomers. There are about twenty double rooms on this floor, with shower baths close by. The apartments are not elaborate but are attractively finished and well furnished.

The second floor contains the chapel and various committee and Bible study rooms. These smaller rooms are neatly furnished with a view to their utility.

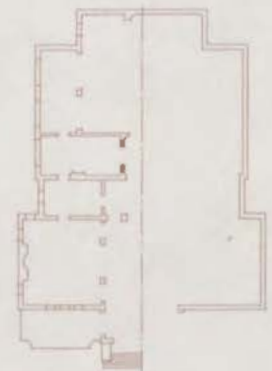
The chapel, or auditorium, will accommodate between four and five hun-



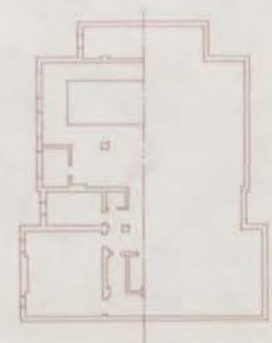
3RD. FLOOR



2ND. FLOOR



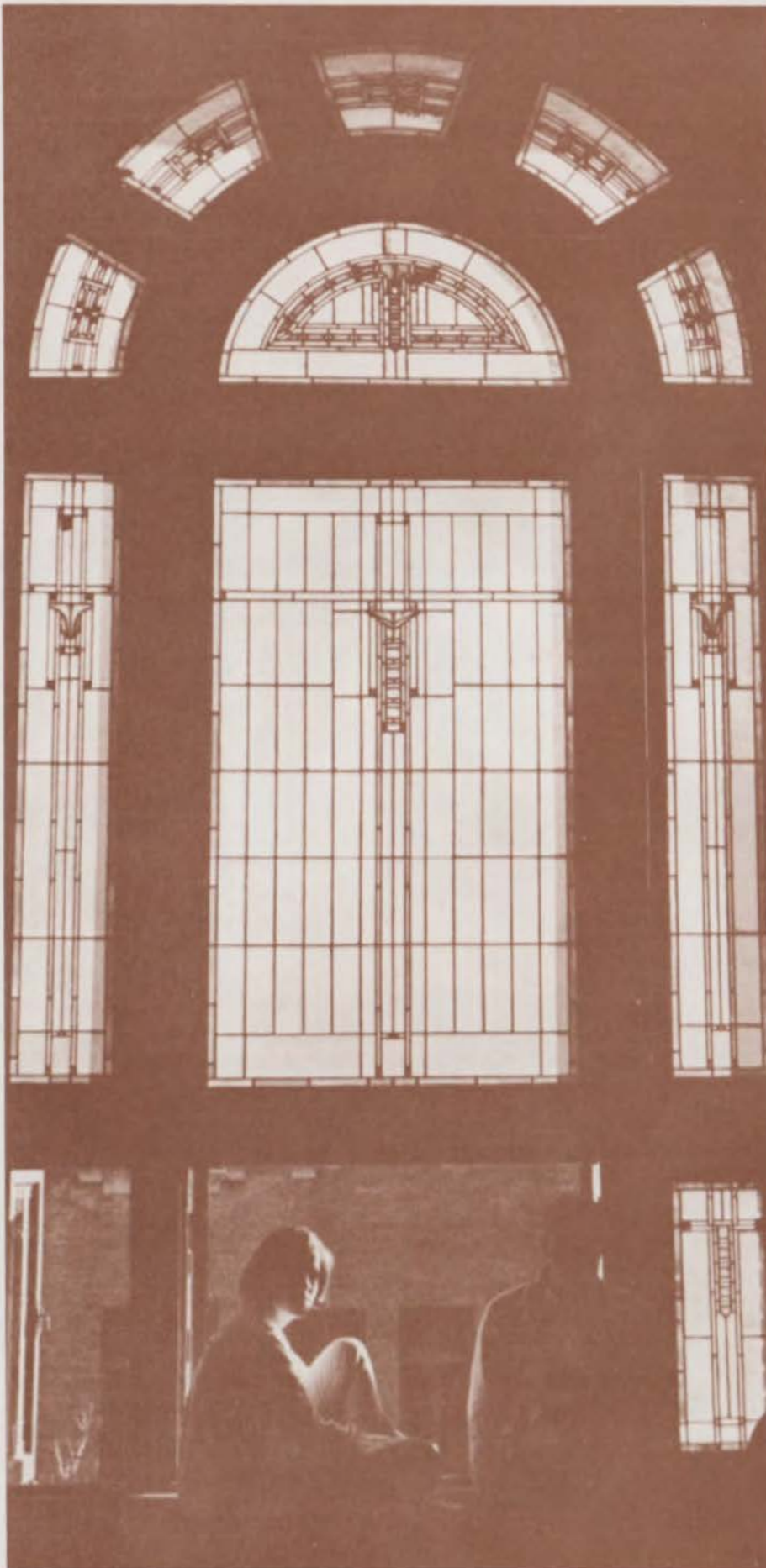
1ST. FLOOR



BASEMENT







dred people. It is large and airy with a high ceiling and large windows on both sides of the room. The platform is of medium size, set back in the wall; above, there is a white drop-curtain for use in giving illustrated lectures. Opposite the platform and just above the entrance, is a hanging balcony with a lantern, so that the auditorium can be, and often is, used for public lectures given under the auspices of the University.

The auditorium is finished in tan and the woodwork is all stained oak to harmonize with the walls. The chairs, made in pairs, are of the same material as the woodwork and can be folded up and removed. During the Y.M.C.A. convention, the auditorium was converted into a banquet hall and served the purpose admirably. The floor is of polished hardwood and the windows are of stained glass, so that the effect of the whole is decidedly pleasing.

The ground floor is even more attractive than the others. In front is the spacious uncovered porch; as one crosses it and enters the building he is struck by the plain, but artistic interior. Straight ahead, at the end of a broad passage is a huge fireplace with seats on either side. On both sides of the passage, just inside the building, large reading rooms are situated, each having a fireplace at the end. A large table piled with magazines and daily papers is in the center of each room and all about are large, easy chairs, inviting the loiterer to rest and recreation.

The lobby is lighted in a novel fashion. Suspended from the cross beams of the ceiling by three chains of bronze are bowls of the same material in which are the lights, thus casting in the rooms only the soft glow of reflection. The system is not only exceedingly pleasing, but is quite unique.

Just beyond the reading rooms are the offices, opposite which are the stairs leading to the upper floors. Past these are two committee rooms, and then the passage opens out on the game rooms. In the center are four pool tables and on

each side of the room is a kind of raised balcony, one devoted to chess and checkers, the other to dominoes and similar games.

In the basement is a large swimming pool, forty feet long and lockers for the bathers. The pool is lined with white tile and has varying depth, so that all may be accommodated. There is an arrangement for having a constant flow of water through the pool, and on one side are shower baths for the prospective swimmers.

The new building is complete in every detail and furnishes a lounging place in which the students find associations with moral companions, and those means of relaxation which are so necessary to college life, being at the same time in the wholesome environment of the Y.M.C.A.

The importance of the University Y.M.C.A. in relationship to other architecture of the time is not as important as the influence which it was to have in the future.

Many characteristics of the building have influenced the architecture on the University of Texas campus a great deal. The low hipped roof with the half round red tile has been repeated on many of the University buildings. The handling of the area under the eaves is just about the only characteristic which can be traced to all the University buildings. Not that all of the eaves are handled the same but all of them seem to have had special consideration given to them even up to the most recent buildings. The expression of the beam under the eaves is characteristic of most University buildings.

The use of the red tile roof can probably be traced to the Spanish influence in the Southwest. But the use of the low hipped roof with wide overhang seems to have been influenced by some of Frank Lloyd Wright's houses.



The University Y.M.C.A. building came at a time when Frank Lloyd Wright had started to make his influence felt. The grouping of windows on the third floor is very similar to the way Frank Lloyd Wright had done on the Coonley Residence in 1908. When this is put into the context of Austin, the University Y.M.C.A. seems to be a bold example of the new movement of architecture at that time. The interior of the building also reflects some of Wright's residential work. All the ceilings have exposed wood beams. The other wood detailing does not have near the quality or sophistication you would expect from Wright.

In comparing the Y to other Austin and Texas architecture, it seems to have the character of a residence but has very little similarity to the style prevalent to the Southwest at that time. It must, therefore, have been a very bold statement at its time. Whether it influenced the architecture on the University campus or whether the campus architecture was influenced by the same things as the Y is conjecture. But the fact that the Y was completed before the other building lends some influence to the belief that the Y had a lot to do with setting the style of the University of Texas campus.

Layout by B. CANIZARO



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The staff of the Division and the administration at the College know that a qualitative program in architectural education is needed at Hampton and that it can serve the nation as a whole. Because of limited resources, the curriculum cannot be continued unless some form of participation in its development comes from the profession. Our library numbers fewer than 1,000 books and a few thousand slides. As I am sure you know, this does not begin to meet the needs of the students. We must add material to this collection. Donations of money, books, 35 MM slides or back periodicals would help us reach our goal of 5,000 books and 20,000 architectural slides.

No doubt you are besieged with requests for assistance. I hope you will give this one every consideration and let me send you more information about the school, its students and our program, should you wish it. Your response will be greatly appreciated.

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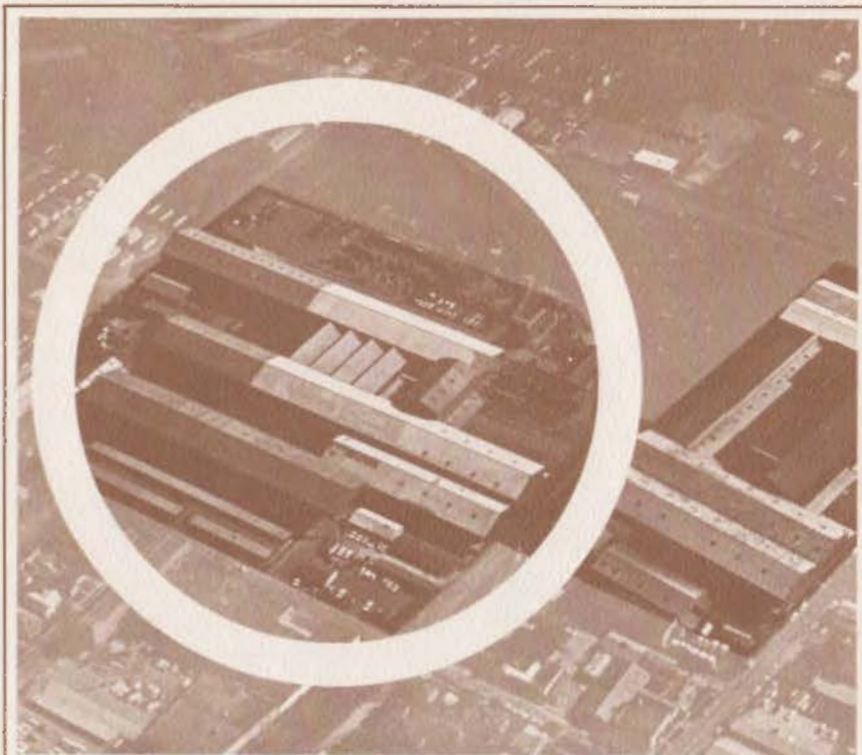
## STUDENT FORUM

355 Students and faculty have recently attended the Fifteenth Annual Student Forum of the A.I.A. Student Chapters. Seventy Eight of the nation's ninety two schools or departments of architecture were present at the meeting held on Rice University Campus. Texas Director Russell King of Texas A & M University turned over his duties to newly elected Director H. Keith Jones, University of Texas at Arlington. Mike A. Interbartolo, Jr., Boston, succeeded Taylor Culver as President of the 17,000 member student organization.

Major statements from the conference included the fact that student architects want a professional investigating team to discover and help eliminate barriers to housing for the poor. A team of licensed architects and other design professionals should work like consumer advocate Ralph Nader to examine and expose constraints which prevent construction of housing for low and middle income Americans. The team would also stimulate public opinion to overcome the obstacles.

Students have lacked commitment in the past but are now ready to put into operation a network of communication across the nation to help fuse students with practicing architects. One place such co-operation should emerge is in neighborhood or community design centers sprouting across the country. The centers seek to bring design help to citizens who ordinarily wouldn't get it and to make architecture serve the needs of people. ■

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