

Graw-Hill's marketing and management publication of housing and light construction

# House & Home



MARCH 1971

**Designing to meet the market—and cut costs, too**

**Customizing ideas for the single-family house**

**How do you rate as a potential joint-venture partner?**

# "The Computer House"



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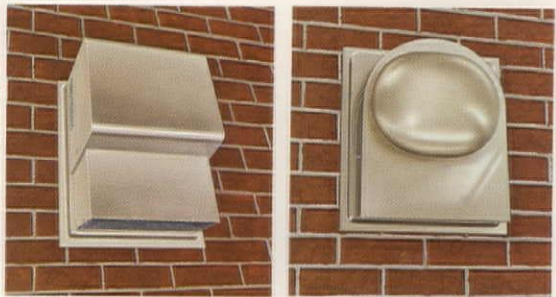
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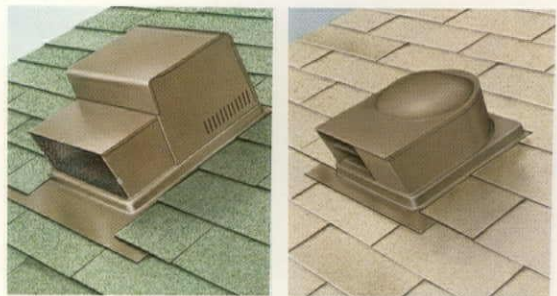
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# House & Home

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DOME CITY



Beginning of convention found Miss America, Phyllis George, cutting a 2x4. Here she speaks with NAHB's Larry Blackmon and Rep. Patman.

H&amp;H STAFF



The end comes with election of Lewis Cenker, as vice president/secretary; George Martin, vice president/treasurer; Stanley Waranch, first vice president; and John Stastny, as NAHB's president.

## Houston '71: housing has a rousing good-news convention—with a big IF

The convention's message to the housing industry was clear: you can reach 2 million starts in 1971—IF you keep costs down.

And the corollary: sales—not mortgage money—are now the industry's problem.

The promise came from HUD's George Romney. "What housing production will be," he told admiring builders jammed to the walls in a football-field sized room, "depends on what housing costs will be."

The builders seemed to get the point—at least in part. But many were blinded by the prospect of 2 million starts—a magic number, never before attained. It was easy to forget that the rest of the nation was in a recession.

**The bright side.** Obscuring that IF in Romney's message were the frequent good-news bulletins that seemed to appear like welcome-home signs in the Astro-hall.

- Mortgage money was plentiful. (The nation's big banks "have money running out their ears," an American Bankers Association spokesman boasted.)

- Mortgage rates were dropping, making it cheaper and easier for families to buy houses. Economist Saul Klamann predicted the FHA rate would dip to 7% within weeks.

- Housing starts in December—seasonally adjusted—reached an annual rate of 1.9 million, highest in 20 years.

- President Nixon had promised that housing would lead the nation out of its economic wilderness.

- Smaller but less expensive houses are returning, tempting cost-conscious buyers to unzip pocketbooks.\*

Chairman Preston Martin of the Home Loan Bank Board said that S&Ls will produce \$27 billion in insured-mortgage closing this year, up from \$23 billion in 1970. (He told the convention: "Go see your savings and loans. They are backed up by our lending windows in newly supportive ways.")

- The banks' prime rate, cut three times in January, plummeted to 6% as the convention opened.

- The stock market's Dow-Jones industrial average attained an 18-month high.

- The Government National Mortgage Assn. said it would pump \$660 million into the mortgage market to finance low-income housing.

**The big year.** Romney had awakened the builders to a tremendous potential. The FHA's Commissioner Gene Gullede spurred them on: "It's going to be a tremendous housing year. It's long past due."

Thus, to many buoyant builders it was axiomatic: 1971 would be a great housing year. Euphoria was everywhere.

Senator John Sparkman (D., Ala.) defined the mood.

"Home builders have been frustrated for years with shortages of credit," the Senate's

\* Typically, such houses are 14% smaller, contain fewer frills, and provide less expensive appliances. Reflecting the change, 1970's median \$23,100 will drop some 4% to \$22,200.

housing subcommittee chairman explained. "Now, with credit easing, they want to go full speed ahead."

**The warning flag.** But behind Romney's IF were three awesome facts:

1. **Unemployment abounds:** Nationally, it reaches 6%; in construction, it soars to a whopping 11%. (And opinion-seeker Louis Harris contended that the national figures may be much worse than the 6% he claims the Department of Labor "pumps out." As Harris gets it: some 16% of the work force is jobless in several areas; another 6% lose overtime; and a final 6% have the work week cut back.)

2. **The consumer isn't buying:** Rather, he is socking his money into savings accounts, some 7.6% of his disposable income in the third quarter of 1970—almost a record. His motivation: a fear that springs from rising unemployment and an uncertainty about his own future income. Executive Vice President Ira O. Scott Jr. of the Savings Banks Association of New York State tags that feeling the unemployed brother-in-law syndrome.

3. **Construction wages keep rising:** The increases have been 2 to 2½ times those in other industries on average, Romney told the builders. In the fourth quarter, he said, wages rose 22% for the first-year sections of most three-year contracts that were signed.

How then are costs to be kept in line—for the key to sales is costs?

**Attack on inflation.** One solution was attempted as the convention began. President Nixon summoned his Commission on Collective Bargaining in the Construction Industry to the White House and gave it 30 days to find ways to halt the wage-price spiral. Incoming President John A. Stastny of NAHB interrupted his convention activities on Monday to attend, underscoring his industry's concern.

Another solution was offered to NAHB's board of directors. It, too, focused on labor. Congressman John B. Anderson (Rep., Ill.) suggested it was high time "we removed some of the loopholes in our basic labor laws that make possible irrational, suicidal, productivity-retarding practices."

Anderson then called for the repeal of the Davis-Bacon Act. "That law," he said, "stands as a monument to the restrictive mentality of the depression and it has precious little justification in the kind of economy we are operating today."

He told an attentive and appreciative audience: "The ratchet-like effect of the Davis-Bacon Act leads to rigidities in wage levels that are diametrically opposed to the patterns that ordinarily result from the interaction of the supply and demand curve."

**A warning unheeded.** Lowering costs by limiting wage increases is an appealing—and obvious—solution. The builder's approved overwhelmingly.

But it was different when two

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# There's only one.

# MOEN



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PHOTOS: DOME CITY



Romney's tour of convention begins with visit to modular house, then . . .



Training program for bricklayers involved HUD chief with two participants . . .



Showman's quip is welcome break in NAHB visit, sets Romney's mood for . . .



Reunion with Sen. Sparkman, fellow speaker, who later strongly praises . . .



Secretary's speech, urging builders to cut costs, achieve 2 million starts this year.

## Houston '71: good news convention with a big IF (continued)

of housing's top economists warned the builders about the expansive monetary policy now being adopted by the Nixon administration. When the experts pointed out that the same easy-money policy that brought the builders easy credit could also bring a new surge of inflation that would price virtually all single-family housing beyond the reach of today's buyer, there was far less enthusiasm.

James O'Leary, vice chairman of the board and chief economist for the United States Trust Co., New York, was one of the cautious.

"The danger," he said, "is that we shall overdo fiscal and monetary ease and touch off a new round of inflation in 1972. We must avoid too easy fiscal and monetary policies."

O'Leary's solution: An incomes policy.

Economist Scott carried O'Leary's observation one step further.

"If the cooling of inflation does not occur, we can expect to see interest rates begin to turn up again sometime during the course of the year. We can expect to see another episode of investors turning away from depository institutions toward market instruments. And we can expect the availability of mortgage funds to slacken off."

Scott's solution: An incomes policy!

A lesson in sales. Mindful that the builders' problem was sales, Commissioner Gullidge—a builder for 24 years and a past president of NAHB—gave the delegates their best sales argument of the five-day session:

"I've never seen the time when it paid a family to defer purchasing a home beyond the time when they could afford it," he told a press conference. "Don't buy something you can't afford, but if you can afford the house, you ought to buy it because, although there may be a fluctuation in the interest rate, there is an inexorable pressure upward on the cost of land and labor and materials. They usually more than offset any favorable reduction that might occur in interest rates."

Easy money pleas. Yet the answer from Houston avoided the sales issue. Driven by a "deep concern" that money will

suddenly tighten again, NAHB's officials opted for more monetary expansion—with fingers crossed.

Explained NAHB's Executive Vice President Nathaniel Rogg at President Stastny's press conference:

"We hope the Fed will be persuaded that it will not be adding to inflationary pressures by putting more money into productive uses."

**Credit for S&Ls.** Regardless of Fed policy, the Home Loan Bank Board was already opening new pools of credit to the nation's savings and loan associations. Chairman Martin appeared before the builders with a glittering array of regulatory goodies:

- **Help for capital shortage areas:** Federally insured s&ls can now invest up to 10% of assets in mortgages in properties anywhere in the U.S. The previous limit had been 5%, and the property had to be in a metropolitan area.

- **Lower down payments:** Federal s&ls can now make conventional loans up to 90% of value on single-family homes, up from 80%. Top loan amount: \$36,000, up from \$31,500. (Vertical condominiums join already permitted horizontals.)

- **Financial aid for moderate-income buyers:** The board's new \$85-million Housing Opportunity Allowance Program will cut by \$20 each of the first 60 mortgage payments for some 70,000 moderate-income home buyers.

**More to come.** Still in the wings, according to Martin, are these proposals:

- **Expanded lending territory:** This would allow s&ls to make loans within 100 miles of any branch—provided the area remains in the home-office state.

- **Increased loan-to-value ratios:** They would go to 75%, from 70%, and loan maturity

to 25 years from 20 years on commercial property loans.

**The big show.** The 27th annual convention was a bustling, expansive, well organized, reasonably prompt smorgasbord of events—12 acres of exhibits of housing products, better than 80 discussion sessions delving into every conceivable phase of housing. Its publicists termed the convention an "educational bonanza." That it was.

There was little intentional humor, no horseplay. And a strong feeling of "we're here to discover, to learn" was quickly sensed as one watched the builders—many with wives—busily charging off to yet another session, yet another product exhibit, yet another coffee break with friends.

**The lighter side.** But the convention was not without its unplanned humorous moments. Said Senator Sparkman, bent on uniting his builder-audience: "Let's get going and make this a real top year in home construction in—Alabama!"

And there was more. Ex-President Lou Barba of NAHB managed to introduce Congressman Wright Patman as "one of the truly outstanding leaders of the U.S. Senate."

And when Secretary Romney held a press conference after carefully leaking word that there would be a highly important announcement, the *Houston Chronicle's* Charlie Evans wound up the questioning with:

"What was the important announcement, Mr. Secretary?" For just a split second, Romney was speechless.

**The tally:** An NAHB spokesman reported 50,000 registrations had been recorded—down slightly from last year's 52,000.

But if the attendance was down, spirits were up. It was easily the most optimistic convention since 1965.

—JOHN KIRK

## What turns today's homebuyers on/off?

One answer to housing's perennial "What makes people buy?" was offered by pollster Louis Harris in Houston. He reported what excites prospective homebuyers:

Green grass around homes is important. But the thought that they will stand out in the neighborhood as people who have accomplished something has only mild appeal.

Being able to do as they please without having to concern themselves with neighbor reaction is crucial. Living close to relatives—is anathema.

To be able to dress as they please without neighbor censure is good. But it's not necessary to be housed close to a social club or other recreation area.

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## new vinylsote paneling

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Election festivities start early as these two competing young damsels prepare to join ...



Supporters stumping for Vondal Gravlee, Birmingham, and Lewis Cenker, Atlanta, candidates vying for NAHB secretary ...



Speeches endorsing candidates begin formalities. Here Morgan Earnest, New Orleans, praises Gravlee, urges election...

PHOTOS: H&H STAFF

## Political power, environment threat get directors' scrutiny

A decision to seek more political influence for builders and a sudden discovery that all may not be sunshine in the environmental arena were the two big developments at NAHB's board of directors meetings at Houston.

**Politics.** A group of builders headed by Rodney Lockwood of Detroit and Larry Blackmon of Fort Worth, Tex., introduced plans for a Builders Political Action Committee.

The voluntary, bipartisan group would have no official ties with NAHB, but it would give NAHB's 52,000 members political strength through contributions (\$99 is the top amount that need not be reported to the Clerk of the House) to political candidates dedicated to the improvement of housing. Such contributions are legally forbidden for non-profit trade associations.

**Environment.** As the directors were set to hand a blank check of approval to the government in its efforts to improve the environment, the realization struck that environmental issues and housing might be incompatible; the government might be more of an enemy than a friend to housing.

A builder warned from the

floor that the Environmental Protection Agency, a one-month old government watchdog, was a potential threat to the industry: it had the power to end all housing construction in any community it deemed environmentally unsound.

"It could put a hell of a lot of builders out of business," he told the directors.

The agency, he explained, "could put a hold-down on any further housing construction" if it were determined that "the water is maybe a little bit sour."

Said one NAHB official: "that's the first time that it occurred to me that they have such power." He promised NAHB would investigate.

The policy statement's innocuous paragraph on environment, with its observation "we do not believe that full housing production is incompatible with environmental issues," was passed unchanged.

**Labor.** The latest strategy in the campaign to modify the Davis-Bacon Act was detailed during a discussion on NAHB's collective bargaining position.

The association's officials have elected to seek repeal of only the housing portion of the act rather than urge an end to the entire act.

The reasoning: to plead for total repeal would throw that controversial proposal into the unfriendly House and Senate Labor Committees, the groups having jurisdiction.

But a call for an end to the housing portion alone would be heard by the House & Senate Banking Committees, groups "more sympathetic to our point of view."

In a related matter, the directors reluctantly tabled a resolution backing strict limits on wage increases in construction. The explanation:

"We might find ourselves in a problem if we took this stand; it would be difficult to answer rent and price controls."

It was also agreed that the resolution might inhibit the building industry's attempt to solve the wage-price spiral via the Collective Bargaining Commission (story, p. 4).

**Members and money:** The directors heard some good news and voted some resolutions of minor interest. Examples:

- The NAHB membership hit 52,188 at year-end 1970, a new high and 835 members ahead of the comparable 1969 total. This year's goal: 57,000.

- A poll of 115 NAHB chapters and 1,459 members on the advisability of changing NAHB's name proved "inconclusive." Thus: "No recommendation for a name change" now.

- An initial \$7,000 was approved to hire a consultant to study the needs of the Commission on Financial Structures.

- A study of the shortage of natural gas and energy nationally—costing \$5,000—will be made by a consultant. —J.K.

## Cenker mounts election NAHB ladder

The NAHB's board of directors chose the Atlanta builder and attorney Lewis Cenker over Vondal S. Gravlee of Birmingham to occupy the critical fourth rung of the NAHB ladder: vice president and secretary (photo essay, above and right.)

Cenker, whom many expect to become an innovator as he

moves toward the presidency, told the jubilant 500 directors:

"I hope this is the last uncontested campaign."

Elevated one rung each: John A. Stastny, to president (for his views, see page 10); Stanley Waranch, to first vice president, and George C. Martin, to vice president and treasurer.



Directors listen to boosters cajole, but that moment of truth arrives when ...



Ballots are collected, counted, and successful candidate is finally revealed ...



Congratulations from NAHB's Stastny are directed to the victorious Cenker, right.



Winning candidate thanks all, vows to seek an end to uncontested elections.

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JOHN A. STASTNY

## NAHB's new president takes a look at the promises— and problems—of 1971

*John Stastny became a third-generation builder suddenly and unceremoniously. His father and grandfather (the latter emigrated from Czechoslovakia) were builders in Illinois until the great depression forced them out of business and plunged young John into the building trades overnight.*

*With his father out of work, the startled teenager was forced to support his sister and himself as best he could (the two of them were shuffled about from foster home to foster home) by working at anything on the local housing sites in Chicago in the mid-1930s.*

*The upshot was that by age 20, Stastny was a skilled mason and carpenter. At 24—this was now 1945—he scraped together 1,000 hard-earned dollars and launched his own homebuilding and general contracting firm.*

*In almost Horatio Alger fashion, Stastny built up his business in the decades that followed. Geographically, he confined himself to Chicago; professionally, he covered a wide range of building activities. Since those early days in 1945, Stastny has produced single-family units ranging in price from \$15,000 to \$150,000. He has been active in urban renewal and rehabilitation, has done industrial and commercial contracting, and has built apartments and housing for the elderly.*

*Today, Stastny heads a million-dollar operation: two building firms and an urban renewal and rehabilitation company. He is also general partner in a 160-patient nursing home at Berwyn, Ill.*

*Stastny is married to the former Betty R. Ossowski and has a 21-year-old daughter and a 13-year-old son.*

This is no time for back-patting within the housing industry. Not by builders, manufacturers, suppliers, nor anyone.

The temptation is there, of course. Production is up and rising, money is easier, interest rates are lower, and demand and need mount daily.

But the same basic questions and problems we've been wrestling with over the years remain. Given today's improving conditions and the bitter, immediate memories of the recent past, *now* is rather the time to seize the opportunities to come up with our own answers and possible solutions to these problems and thus shape our industry's own future.

The problems encompass policies from top to bottom, from the federal level through state and down to local governments.

While in recent years we've been instrumental in helping enact some fairly revolutionary housing legislation which, to some degree, has softened the impact of mortgage finance cycles, changes haven't gone deep and far enough.

Fundamental institutional and structural changes in the nation's credit operations remain to be achieved.

The dazzling promise of a 1.8 million or magic 2 million-housing-unit year still can't overshadow the fact that the numbers game can be turned the other way, and once again housing will become an economic patsy in tight money markets.

The states and cities are debt-ridden, and seizing every device to raise revenue to continue essential services.

Fees are added upon fees to both builders and buyers at the local level; sewer "moratoriums" spread from county to county, and zoning becomes more restrictive and exclusionary.

Planning is marked by expediency—at all levels. Funding and programming at the federal level is on a year-to-year basis, a method emulated at the lower levels of government.

Rapidly-rising wage rates in the construction industry have glaringly pinpointed the need for changes in our collective bargaining system.

Artificial restrictions on building trades employment, federal labor laws not in the general public interest, labor-weighted bargaining measures, all contribute to the difficulties in holding down costs on new

housing and in maintaining and upgrading existing housing.

Basic to all must be the determination of the industry itself to maintain a free, competitive enterprise—one in which it has made breakthrough after breakthrough in the past quarter century with little of the fanfare of paper projects, but meeting the test of the marketplace in techniques, technology, and taste.

It will be this test of the marketplace that will be the test of the builders—single-family and apartment builders.

The flexibility and innovativeness of the builder must continue to be geared to the nation's continued quests for freedom to choose terms; to provide the mobility for a population seeking better jobs and better environment, and to suit the needs of a changing life style.

The industry has shown that it can work with government, not for government, and thus provide low- and moderate-income housing. These programs must continue to be refined and made more flexible.

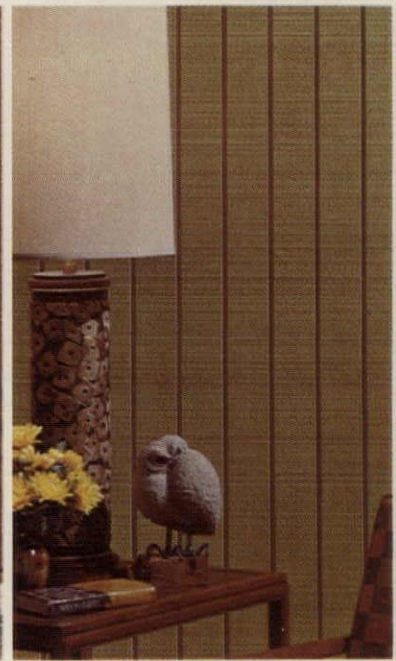
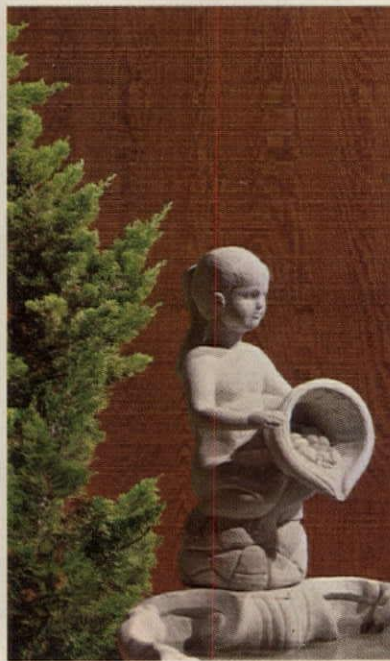
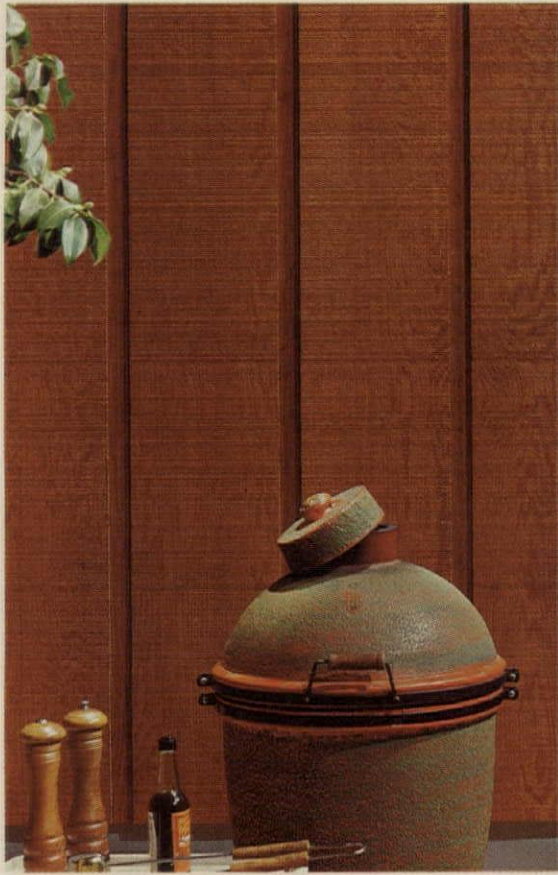
We are making progress on many of the problems outlined. In the labor field, the President's Commission on Collective Bargaining in the Construction Industry, on which I served, is laying the groundwork for restoring equity to the bargaining table. It will not be accomplished overnight, but paths are being charted to achieve that end.

The unevenness of our financing mechanisms and the tidal turns in our mortgage credit flow—which have bruised and damaged the housing industry through many cycles—are being gone into by the President's Commission on Financial Structure and Regulation, on which longtime NAHB builder-member Morgan Earnest of New Orleans serves.

These are steps in the right direction. But the point I must emphasize to all industry members is: don't be lulled by the spurt in starts. Much work remains to be done.

This work must be done at all levels—from national down to the local level, where the market place is and where the problems of land use, property taxes, zoning, codes, and water and sewers abound.

The public has begun to understand these problems of the industry because they are hitting close to home. A unified industry, fostering that public understanding, can make great strides in alleviating them.



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## Nixon budget: revenue-sharing approach would bulldoze old housing programs

The nation's cities and states have become the darlings of the Administration in a federal budget that clearly unveils President Nixon's economic game plan for the coming year.

A budget with a deficit of \$11.6 billion for fiscal 1972 has been presented to the Congress by the President. Its thrust is toward shifting the center of power out of Washington and back to the local level.

Revenue sharing, a time-worn concept designed to provide states and localities with a portion of federal monies, is going to be given a major push by the Administration. And to a very real extent, the success or failure of the revenue sharing legislation could be a major element in the 1972 Presidential election.

The President's budget clearly shows the Administration has its sights on the domestic economy for the next two years.

**The deficit.** The full-employment budget is also fiscally sound to Mr. Nixon in that it holds federal spending to a level that would be spent "if the nation were running at a full employment level."

To skeptics, of course, this means only that the \$11.6 billion deficit could easily double once final figures are in.

Whatever the deficit, the President has stressed in his budget message that federal dollars must be turned to the local level. Within the overall \$16 billion revenue sharing plan, reform of housing and community development programs will play a big role.

**Housing changes.** If the President's program succeeds, such controversial old housing programs as urban renewal, model cities, rehabilitation loans, and water and sewer facility grants will be scrapped.

In their place will come a broad community development

program based on the revenue sharing program and aimed at fulfilling local needs. And, within the \$4.495 billion of budgetary outlays proposed for community development and housing in fiscal 1972, there is \$2 billion in spending in those areas that come under the special revenue sharing program. This would increase by still another \$2 billion in fiscal 1972.

**Shakeup at HUD.** What it means within the Housing Department is a regrouping of assignments for assistant secretaries—and a major increase in authority for the department's model cities chief, Floyd Hyde.

Hyde, rather than being assistant secretary for model cities, would become the assistant secretary for community development, with responsibility for Model Cities, urban renewal, rehab loans and grants, neighborhood facilities grants, open space land programs, water and sewer public facilities, and community development grants.

Samuel C. Jackson, who now directs metropolitan planning and development, would become assistant secretary for community planning and management under the reshuffling of priorities in HUD.

Housing management, another new HUD division, would be headed by Norman V. Watson, who has been acting assistant secretary for renewal and housing management. Authority here will center around payments under the HUD subsidy housing programs.

**Local emphasis.** The President's message throughout his revenue sharing program is that "local officials more familiar with the individual cities are in the best position to frame solutions to them."

For this reason the budget indicates "the federal government's responsibility is to provide funds to deal with the prob-

*The effectiveness of our housing programs will not be improved by merely continuing to increase federal subsidies. The programs must be simplified and fitted into a rational framework. Inconsistencies must be removed, along with the obsolete rigidities in statutes that at times prevent programs from operating at all.*

—President Nixon's budget message

KEN FEIL



HUD'S HYDE

To community development . . .



HUD'S JACKSON

. . . and community management

*The housing industry has already begun to lead our economic expansion. Fiscal and monetary actions taken in the past year have resulted in a significant easing of mortgage interest rates. Federal policy must help this industry meet the pent-up demand for housing.*

—President Nixon's budget message

lems of our cities an amount which more than matches that previously made available for this purpose through categorical grants."

**Housing budget.** The budget proposes \$1.3 billion for urban renewal in fiscal '72. Model Cities would get \$450 million, and \$65 million would go for rehabilitation loans and \$170 million for water and sewer facility grants. Another \$150 million is scheduled for the initial funding of the revenue sharing program.

After 1972, however, budget authority would be sought only for the community development revenue sharing program. The other functions would not show up as line items in the budget.

While revenue sharing is a major aspect of the President's housing budget, the Administration intends to continue its heavy support to the subsidized housing area through traditional means.

The President, in his message to Congress, notes that "housing has already begun to lead our economic expansion. Fiscal and monetary actions

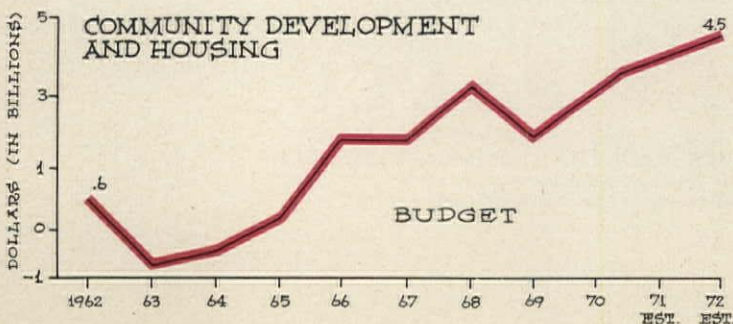
taken in the past year have resulted in a significant easing of mortgage interest rates. Federal policy must help this industry meet the pent-up demand for housing."

**Fewer programs.** Mr. Nixon indicated he will again seek legislation to consolidate the numerous housing programs now in existence. The Administration proposed such legislation last year, but Congress failed to act on the measure.

"The effectiveness of our housing programs will not be improved by merely continuing to increase federal subsidies," the President said in his budget message. "The programs must be simplified and fitted into a rational framework. Inconsistencies must be removed, along with obsolete rigidities in statutes that at times prevent programs from operating at all."

**Subsidies.** Despite these problems with existing programs, the Administration sees a big increase in subsidized housing commitments in the fiscal year beginning next July 1.

A total of 516,000 units of low- and moderate-income



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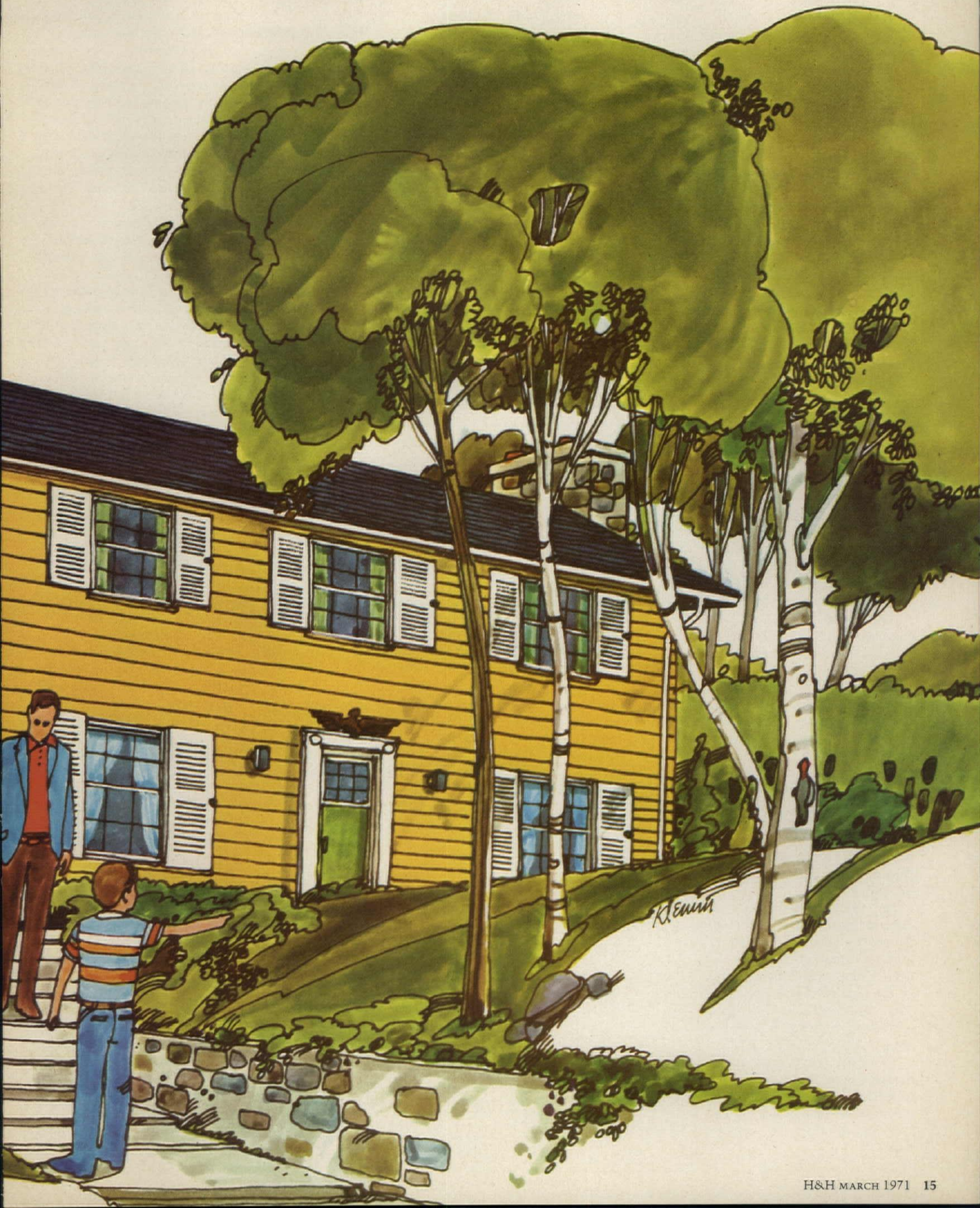
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## Nixon budget: revenue-sharing to supplant old housing programs... continued

housing is expected to be committed for in fiscal 1972, that would include a jump to 208,000 from 156,000 units in the homeownership assistance program.

Small increases in commitments are expected in the rental housing assistance and low-rent public housing programs. Rehabilitation loans and grants will remain at 20,000 units in fiscal 1972, and a decline in units committed for under rent supplement is anticipated.

The big increase to 516,000 units from 465,000 units more or less tells the story of HUD budget figures. Outlays, which will go to \$4.5 billion in fiscal 1972 an increase of \$637 million over 1971, are up mainly because of the commitments made in prior years.

Payments for low- and moderate-income housing under the homeownership assistance program, for instance, will rise to \$1.3 billion from \$814 million. Most other figures are close to year-ago levels.

**Cutbacks.** But because of the big leap in subsidized housing starts last year, and the rise expected again for the current calendar year, payments for these subsidies are beginning to be felt in the budget.

Under the Administration's proposed legislation to consolidate existing programs, the budget hints that the subsidy programs may be in for some changes: "To improve efficiency and equity, the Administration will reform the subsidy programs to serve a wider range of incomes." But no details of the proposed changes are given.

**Mortgage funds.** The President is banking on the private mortgage market to take up some of the slack to be left by Fanny May and the Home Loan Bank.

The agencies, and the new Federal Home Loan Mortgage Corporation, will have gone to the credit market for \$11.6 billion in borrowings by the end of the current fiscal year. The Administration says this figure will drop to \$8.2 billion for fiscal 1972.

"The decline," the budget message notes, "reflects the anticipation of somewhat easier credit to be financed with less support from these institutions."

The Administration expects thrift institutions, mainly savings and loan associations, to make a net gain in savings of \$12 billion. Another \$3 billion can

be had in advances (loans) to S&Ls from the Home Loan Bank System. So \$15 billion will be available for housing from thrift associations alone.

In addition, the Government National Mortgage Assn. expects to guarantee \$2 billion of mortgage-backed securities.

**Tighter control.** While the various agencies related to housing were instrumental in lifting the housing industry out of a serious tight money situation in 1970, the President indicates the Administration wants a better control over the credit operations of these "federally sponsored enterprises."

Noting he is expecting a continuation of easy money policy from the Federal Reserve Board to help expand the economy, the President pointed to the federal credit programs "which the Congress has placed outside the budget."

These programs, he said, "escaped regular review by either the executive or the legislative branch. The evaluation of these extra-budgetary programs has not been fully consistent with budget items. Their effects on fiscal policy have not been rigorously included in the overall budget process. And their effects on overall debt management are not coordinated well with the overall public debt policy."

The President added he "will propose legislation to enable these credit programs to be reviewed and coordinated along with other federal programs."

**Note of warning.** What the President hopes to achieve with this proposal is unknown, since the Treasury Department already can jawbone agencies out of public debt issues. A Treasury official had earlier indicated that a ceiling on money market issues by these agencies might be the answer, and perhaps this is what the Administration will propose.

Certainly, with a deficit of \$11.6 billion for fiscal 1972, which comes atop a deficit of \$18.8 billion in the current fiscal year, the Treasury will need a clear field to sources of credit in the next 18 months.

And, to the extent that the economy fails to respond to the expansionary policies of the Administration—a very real possibility—the Treasury may not want any undue competition for funds from housing-oriented agencies.

—ANDREW R. MANDALA  
Washington

### COMMUNITY DEVELOPMENT AND HOUSING BUDGET FOR FISCAL 1972

(in millions of dollars)

	Outlays			Recommended Budget
	FY '70 actual	FY '71 estimated	FY '72 estimated	Authority FY '72
<b>Low and moderate income housing aids</b>				
Housing payments	474	814	1,298	1,374
Special assistance functions	685	712	572	11
Housing for the elderly	75	33	13	—
Rehab loans and other	45	74	65	76
<b>Maintenance of housing mortgage mkt.</b>				
<b>Department of HUD</b>				60
Mortgage insurance	-203	-186	-176	—
Management and liquidating	-92	-104	-356	—
Fair housing and equal opp.	6	8	9	9
Federal property insurance	-27	-4	8	6
Guaranties of mortgage-backed securities and other	-4	-1	-4	1
<b>Home Loan Bank Board and other</b>		4	25	85
Reduced int. rates on advances	—	—	—	—
Fed. S&L Insurance Corp. and other	-167	-140	-157	—
<b>Community planning, management and Development</b>				
<b>Department of HUD</b>				
Comprehensive planning	42	52	50	100
Community development, special revenue sharing (Proposed legislation)	—	—	150	1,000
Urban renewal	1,043	1,082	1,300	600
Model cities	86	380	450	—
Water and sewer fac. grants	109	140	170	—
Open-space land programs	43	72	100	200
Neighborhood facil. grants	23	33	38	40
Other community plan., develop.	42	50	36	12
Research and technology	10	51	45	45
<b>Departmental management and administration</b>	43	53	74	74
<b>Office of Economic Opportunity</b>				
Community action and other	730	788	785	778
<b>Deductions for offsetting receipts</b>				
Interfund and intragovernmental transactions	—	—	—	—
Proprietary receipts from the public	—	-53	—	—
<b>TOTAL BUDGET</b>	<b>2,965</b>	<b>3,858</b>	<b>4,495</b>	<b>4,470</b>
*Less than \$0.5 million.				

### URBAN COMMUNITY DEVELOPMENT CONVERSION IN SPECIAL REVENUE SHARING

(in millions of dollars)

	Commitments or obligations		
	FY '70 actual	FY '71 estimated	FY '72 estimated
Model cities	315	375	70
Urban Renewal	978	1,029	800
Rehabilitation loans	42	50	50
Water and sewer grants	150	150	100
Community development special revenue sharing	—	—	1,000
<b>Totals</b>	<b>1,485</b>	<b>1,604</b>	<b>2,020</b>

### LOW- AND MODERATE-INCOME HOUSING

Units committed in thousands

	FY '70 actual	FY '71 estimated	FY '72 estimated
Homeownership assistance	143	156	208
Rental housing assistance	132	170	177
Rent supplements <sup>1</sup>	17	29	16
Low-rent public housing	102	90	95
Rehab loans and grants	16	20	20
<b>Total<sup>2</sup></b>	<b>410</b>	<b>465</b>	<b>516</b>

1. Excludes rent-supplement units in rental housing assistance projects  
2. Excludes units funded by Farmers Home Administration



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## President Nixon now reported ready to seek restraints on building wage raises

Construction industry wage bargainers may find themselves in the Nixon administration's vise this year, for the President's economic advisers bank heavily on restraining wages and prices while stimulating the economy.

Indeed, the President's full-employment budget cannot succeed unless inflation is checked while the economy recovers.

The Council of Economic Advisers, in its annual report to the President, urges him to set an inflationary rate of 3% and an unemployment rate of 4½% as goals for mid-1972. It is these considerations that account for a budget deficit of \$11.6 billion for fiscal 1972.

Construction wage patterns are now a primary determinant of the level of inflation, and the CEA report implies that the government is ready to take action to insure more moderate wage settlements.

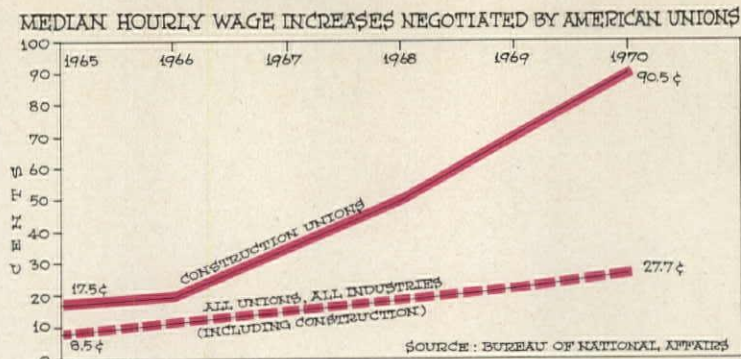
**The Nixon warning.** In his message to Congress accompanying the CEA's report, President Nixon states flatly:

"We have been particularly concerned with increases in the costs of construction. It is now more critical than ever to check inflationary wage and price increases in an industry where unemployment is high.

"The 1972 budget provides for a large increase in construction expenditures. This should support increased employment in construction, but will do so only if the larger appropriations are not eaten up by higher wages and other costs."

The President notes that he has asked the labor union leaders and industry contractors to propose a plan "for bringing the behavior of construction wages, costs, and prices into line with the requirements of national economic policy." With this background, the President warned that "a workable voluntary plan will avert the need for government action."

**Implicit threat.** While neither President Nixon nor the Council details proposals for direct action by the executive government to bring wages and prices in construction into line with "national economic policy," the threat of such action is clearly visible throughout the CEA's report.



The Council asserts that "the public interest cannot condone continuing massive increases in (construction) costs at a time when American families need more homes and many in the industry are unemployed and need jobs.

"The rising demand for houses, highways, and buildings must produce more construction and not be dissipated in higher costs and prices."

**Wage spiral.** The Council notes the Administration's serious concern over construction-industry contracts that provide "first-year increases of 15.7% in the first nine months of 1970, with increases over the life of the contract of 13.4%."

The CEA's report points out that more than half of the construction workers affected by these 1970 settlements received first-year wage increases of 15% or more, compared to only 5% of similarly affected manufacturing workers.

Deferred wage adjustments for construction also are being eyed carefully by Administration economists. Such increases averaged 4.9% in manufacturing, compared to 10.8% in non-manufacturing and 13.3% in construction.

The median hourly pay increase negotiated by construction unions in 1970 reached a record of 90.5 cents, according to the Bureau of National Affairs. That compares with an increase of 27.7 cents for all unions in all industries, including construction (*graph, above*).

**Unemployment.** The Council points out that these increases have continued despite wide unemployment in the construction industry. For the first nine months of 1970, unemployment averaged 5.2% of the general labor force. In this

same period, unemployment in the construction crafts averaged 12.3%—more than double the national figure. In the first nine months of 1969, when total unemployment was 3.6%, construction industry unemployment was 6.8%—high, but not more than double the nation's unemployment rate. And, in 1970, the unemployment rate in the construction industry was the highest for any industry.

President Nixon did meet in January with leaders of the unions and industry to seek solutions to the problems of rising construction costs (*story, page 4*). The Council's observation—and warning: "An effective resolution of these problems by parties in the industry would avert the need for changes in the legal provisions affecting the construction labor market."

The federal budget can be thrown for a wide deficit unless the economy picks up steam while inflation moderates. So the costs of construction appear to be a prime target for Administration budget keepers—and wage boosts are not the only factor being watched.

**More timber.** The Council notes that a timber supply that has diminished just when "the nation's demand for softwood products is expected to grow substantially," must be increased. It notes that the President has directed the Secretary of Agriculture to formulate plans for increasing yields on federal lands.

The CEA says that if housing demand for this decade is to be met, the annual consumption of softwood lumber and plywood by the housing industry may have to increase by as much as 75%.

It is estimated that for the

economy as a whole the annual demand for softwood saw-timber, assuming that prices remain at their 1962-67 levels, could reach 70 billion board feet by 1978—about 40% above the 1969 consumption level.

While stressing the need for increased timber harvests to lower costs "particularly for purchasers of housing," the CEA indicates the Administration does not plan to denude the national forest:

"Unlike other natural resources, forests are renewable, so increased cuttings need not imply a permanent reduction in the annual lumber supply. Indeed, it appears that, with proper planning and management, the permanent yield of forest lands can be increased."

[In Tacoma, Wash., George Weyerhaeuser, president of the Weyerhaeuser Co., the nation's largest timber producer, said he shared President Nixon's concern with long-term national problems of timber supply, but he warned:

"With annual timber growth exceeding harvest by 12%, the immediate crisis is one of production capacity."

[Weyerhaeuser said the slowdown in homebuilding in the last 18 months brought a 5% to 10% reduction in lumber capacity. Some mills went out of business, he said, and others laid off all or part of their working forces.]

**Monetary policy.** Throughout its report, the CEA stresses the Administration theme: the economy can be restored to full health and inflation can continue to be checked at the same time.

"Broad fiscal and monetary policies must continue to play the basic role," the Council says. "How expansive these policies can be, however, will depend on what more can be done to enable the economy to translate rising demands into rising output, employment, and real incomes rather than into a more rapidly rising cost-price level."

That, in a sentence, is a graphic explanation of the dilemma in the construction industry.

The Administration, one way or another, seems bent on solving the problem. —A. M.

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## The battle of San Francisco Bay—or, when does conservation go too far?

A strict interpretation of the San Francisco Bay landfill regulations by the California attorney general has scuttled a bay-front project, thrown the Bay Conservation and Development Commission into a major controversy and cast doubts over the future developments of the entire shoreline.

The BCDC, which formulated and enforces the Bay Plan, is now contemplating changes in the document to ease the restrictive nature of the attorney general's ruling.

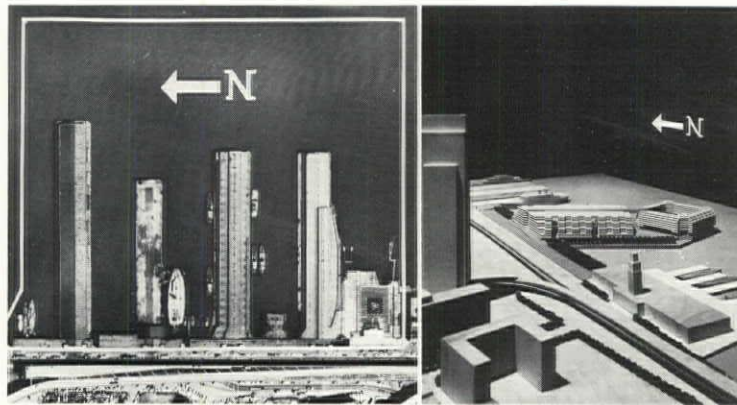
The decision by Attorney General Thomas Lynch came after the Bay Commission sought advice on the legality of a "rule of equivalencies" it was drafting last May to clarify provisions of the Bay Plan. The rule—which would have allowed developers to replace old fill with an equal amount of new and so-called replacement fill for any bayfront project—was challenged by conservationist groups that felt it was contrary to the spirit and letter of the Bay Plan.

**Ruling.** In October the attorney general agreed, stating the "rule of equivalencies" would allow filling for non-water-oriented projects, which Lynch stated, was "contrary to the commission's enabling legislation and therefore invalid."

The ruling came as a shock to land developers and to the commission, which had assumed it could adopt the equivalencies rule and had consulted with city planners and private developers on that basis. The ramifications were serious. The Bay Plan allows no new filling on publicly held land. Because the Lynch decision prevents any variance for replacement fill, substantial redevelopment of public land now appears impossible.

**Loss of projects.** The first project to fall victim is Oceanic Properties' Ferry Port Plaza, a \$110 million office building-hotel-commercial complex planned for a rundown section of San Francisco's northern waterfront. The plan called for replacing nearly 14 acres of existing piers, considered fill under the Bay Plan, with the 14-acre complex.

A \$200-million U.S. Steel



Ferry Port Plaza, shown in rendering at right, would have replaced section of San Francisco waterfront at left. Ferry Building is at lower right in both scenes.

office complex, planned a mile south of the Plaza site, also appears to be shelved by the ruling—although this project had run into trouble obtaining approval because of its height—550 feet.

**Land developers.** Developers of private land are also affected by the strict interpretation because the Bay Plan restricts filling of private land to projects that are "water-oriented." The plan defines water-oriented as "facilities specifically designed to attract large numbers of people to enjoy the bay and its shoreline such

as restaurants, specialty shops, and hotels." Because housing developments are not considered water-oriented, replacement filling for this kind of project is not allowed.

Despite the severity of the ruling, most developers refuse to speak out against the BCDC. Some criticize "radical conservationist groups" while others see the situation as a dilemma.

"A major portion of the bayfront is privately owned and this land must be developed for the public to enjoy it," says George Debacker, vice president of Fibreboard Corporation's

## Mortgage giant buys into Seattle

Lomas & Nettleton Financial Corp., the nation's largest mortgage banking institution, has announced that it will purchase the \$210-million mortgage servicing portfolio of Northwest Mortgage Inc., a mortgage banker based in Seattle.

Jess Hay, chairman of the Dallas-based Lomas & Nettleton, and President M. K. Whittaker of Northwest said the purchase price would exceed \$2 million, payable primarily in cash. The deal includes all of Northwest's mortgage portfolio, its mortgage production facilities, and certain related assets. The final closing is scheduled this month.

**A \$3-billion combine.** Northwest has eight offices in Washington state and services mortgage loans for 42 institutional investors. Lomas services 240,000 mortgages, with a balance of \$2.9 billion, for 500 investors.

Hay points out that the addition of Northwest will raise the Lomas portfolio to 255,000 in-

dividual mortgages and take the principal balance to about \$3.1 billion.

**Nationwide?** Hay said L&N's intent is to extend its mortgage operations into every section of the United States.

"We are in 53 cities in 19 states," he said. "The addition of Northwest's operations gives a base for market penetration of the Pacific Northwest, a major marketing area not now served by L&N and an area that has been a prime target in our expansion plans."

Hay said Whittaker would remain to head the Lomas operation in the Northwest.

**Earnings.** Lomas & Nettleton reported net income of \$1.57 million, or 37 cents a share, on revenues of \$14 million for the six months ended Dec. 31. Those figures were up from \$1 million, or 30 cents a share, on revenues of \$9.7 million in the same period of 1969.

—LORRAINE SMITH  
McGraw-Hill News, Dallas

Trimont Land Co. subsidiary, which owns land along the bay's east shoreline. "Public access to the shoreline is a condition for any private development. People have been paying taxes on private land for years and are entitled to develop it to its highest possible use. If they can't do this, then the state should condemn the land and buy it. But there's no money to do this, so what do you do?"

**Pressure.** San Francisco's \$250,000 master plan for waterfront development is jeopardized by the Lynch ruling. The city must spend \$100 million for improvements over the next 25 years under legislation that transferred port ownership from state to city two years ago. If the city fails, ownership reverts to the state. There have been rumors the city will sue BCDC if restrictions on waterfront development are not eased.

Amidst mounting controversy, the commission staff has recommended three possible courses to the commission:

- Do nothing and preserve the strict status quo;
- Amend the Bay Plan to include, for both public and private land, a "rule of equivalencies" for water-oriented projects only and allow new filling for water-oriented projects substantially on existing land;
- Seek legislative changes in the McAteer-Petris Act which would allow filling under the rule of equivalencies for any type of project, whether it be water-oriented or not.

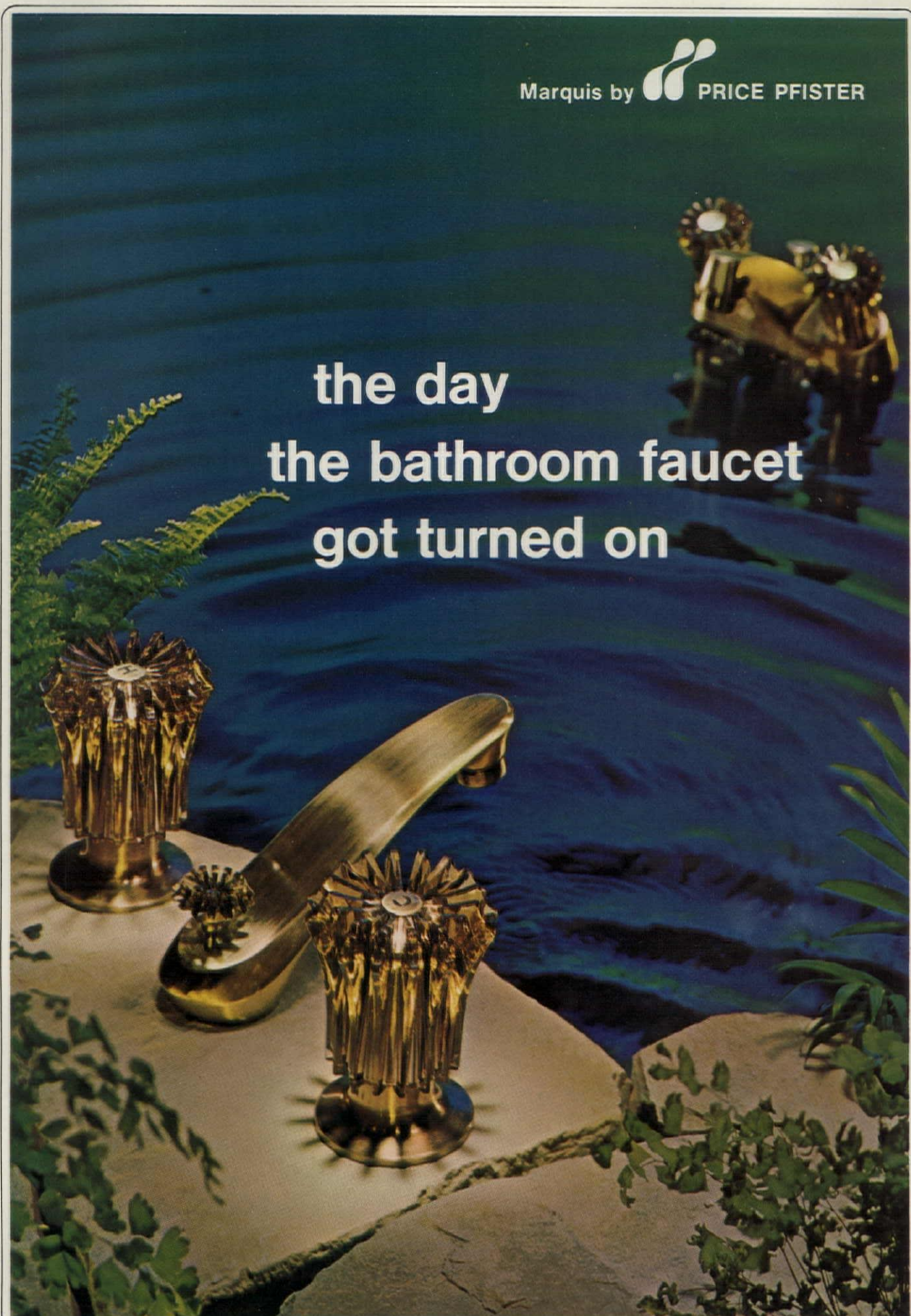
**Dilemma.** Ironically, almost no one wants the BCDC to be hurt. To conservationists, it is not only the guardian of the bay, but a model for future environmental protection agencies; to honest developers, it prevents ill-planned speculative projects from ruining their potential investments in new undertakings.

But while conservationists fear the commission is too lax, developers and municipal governments think it is overly strict. Both sides fear the consequences.

—TY MARSHALL  
McGraw-Hill World News,  
San Francisco

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# Those piece-of-the-action slices are getting thinner for apartment lenders

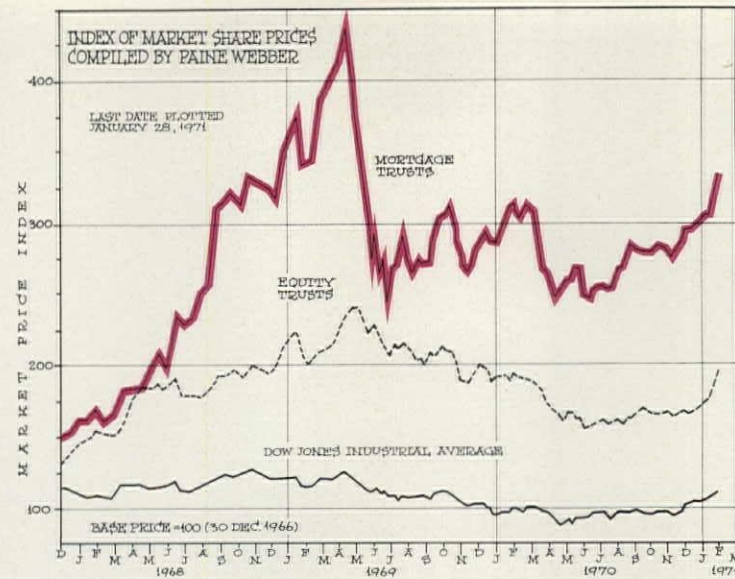
At least four big insurance companies are now "disillusioned" with participation lending on apartments and 1971 may bring a decline in this piece-of-the-action financing, James J. O'Leary told the nation's builders in Houston.

The vice chairman and chief economist of U.S. Trust Co. was answering a question after his speech at the NAHB meeting\* His words caused one builder in the audience to shout:

"That may be the best news of this convention."

**Wishful thinking.** Such exultation appeared premature. For O'Leary explained later that the leaders to whom he referred were avoiding participation only in selected situations that concerned apartments primarily. And spokesmen for several insurers said participations were still being sought, even on apartments.

One principal finding of the O'Leary predicted 1.9 million private housing starts and the sale of 400,000 mobile homes in 1971, but he warned: "The danger is that we shall overdo fiscal and monetary ease and touch off a new round of inflation in 1972." He called for the adoption of an incomes policy to curb cost-push inflation.



survey of lenders: participation requirements are lower. Guardian Life said, for instance, that it is now asking only 2%, not 3%, of the gross rentals on apartments.

**An image problem.** O'Leary said that four companies he advises have turned cool toward deals that include a percentage of apartment rent increases in the yield required on a mortgage. The difficulties in raising

rents in today's economy explain their attitude, he said.

For shopping centers and buildings with corporate tenants, however, there is no such public-image problem for the lender.

Spokesmen for other life companies said that participation requirements are still common even if they are not written into all of their commercial and apartment loans.

**Supply and demand.** "This is the market place at work," said Mutual of New York's John Webster. "We'd still like to get participation, but can't on many deals."

Many loans on offices, shopping centers, and industrial properties have been made at fixed yields recently, Webster said, but MONY still insists on a percentage of any gross above rent rolls on all apartments.

The declining demand for money, reflected by a steep drop in loans by commercial banks, is causing many lenders to take a more favorable look at fixed income mortgages.

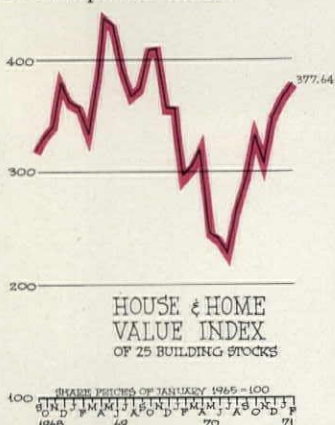
Bruce Hayden, Connecticut General vice president, agrees that lenders cannot now ask for an income override when making a simple mortgage—when the developer has an equity position, not just his skill in putting the package together.

But when the lender is making a high-ratio loan, and in effect replacing the developer's cash equity with its own funds, some form of participation continues to be essential he says.

—TREVETT MATTHEWS  
HOUSTON

## Housing stocks up

HOUSE & HOME's index of 25 housing stocks rose from 360.66 to 377.64 in the month ended Feb. 1. It was the third consecutive gain. Issues on the index are indicated by dots (•) in the tables at right. Here's the composite index:



How top 5 did in each group:

	Feb. '70	Jan. '71	Feb. '71
<b>Builders</b>	381	438	476
<b>Land develop.</b>	440	502	551
<b>Mortgage cos.</b>	542	619	664
<b>Mobile homes</b>	519	772	700
<b>S&amp;Ls</b>	124	163	175

## HOUSING'S STOCK PRICES

COMPANY	Feb. 1 Bid/Close	Chng. Prev. Month	COMPANY	Feb. 1 Bid/Close	Chng. Prev. Month	COMPANY	Feb. 1 Bid/Close	Chng. Prev. Month
<b>BUILDING</b>			Trans World Fin. e	12 3/4	+ 2 3/8	CNA Invest. e	18 3/8	+ 1 3/8
Behring Corp. b	14 1/2	- 7/8	Union Fin. b	11 3/8	+ 1 1/8	CNA Financial e	18 1/2	- 5/8
Bramalea Cons (Can.)	4 3/8	+ 7/8	United Fin. Cal. e	11 1/8	+ 1 3/8	Cousins Props.	35 1/2	+ 2 1/2
Capital Divers (Can.)	1.35	+ .44	Wesco Fin. e	23 3/4	+ 5	Forest City Entr. b	19 1/8	+ 3 1/8
Centex Corp.	44 1/2	+ 4 3/8	<b>MORTGAGE BANKING</b>			Great Southwest Corp.	2	- 1/4
Christiana Cos. b	9 3/8	+ 7/8	Charter Co.	20 1/4	+ 5 1/4	Investors Funding b	14 3/8	+ 4 1/8
Cons. Bldg. (Can.)	1.80	+ .75	Colwell b	22 1/4	+ 3/4	Leroy Corp.	4 3/8	+ 7/8
Dev. Corp. Amer.	25	+ 2	Cont. Mtg. Investors e	17 3/8	- 1 1/8	Rouse Co.	37 1/4	+ 2
Dev. Int. Corp.	14 1/2	+ 5 1/2	Cont. Mtg. Insurance	27	-	Tishman Realty e	21 1/4	+ 2 1/4
Edwards Indus.	9	+ 2	Excel Investment	11	+ 4 1/8	<b>MOBILE HOMES &amp; MODULES</b>		
First Hartford Rfity.	7 1/4	+ 2 1/2	FNMA e	64 3/8	+ 4 3/8	Con. Chem. Co. b	11 1/4	+ 2 3/4
First Nat. Rfity. b	2 1/2	+ 1/2	First Mtg. Ins. Co.	11 1/2	+ 3 3/4	-Champion Homes b	29 1/2	- 4 3/8
Frouge	1 1/8	+ 1/4	First Mtg. Investors e	28 1/2	+ 4 1/2	-Chamodore Corp. b	7 3/8	- 1/2
-General Bldrs. b	7 3/4	+ 1 1/4	-Lomas & Net Fin.	15 1/4	+ 2 3/8	-Fleetwood e	35 1/4	- 3 1/2
Hunt Building Marts.	3 3/8	+ 1 3/8	-MGIC Invest. Corp. e	75 1/4	+ 8 1/4	-Guerdon b	19 1/8	-
-Kaufman & Bd. e	46 1/4	+ 2 1/4	Midwestern Fin. b	27 1/4	+ 8 1/2	Mobile Home		
Key Co. b	10 1/4	+ 1 3/8	Mortg. Associates.	29	+ 4 1/4	Industries b	14 1/4	- 1 3/8
Leisure Technology Corp. b	16	+ 2 3/4	Mortg. Trust of Amer.	22 3/8	+ 2 1/4	Monarch Ind. e	19 1/8	+ 1 3/8
H. Miller & Sons.	6 1/4	+ 1 1/4	North Amer. Mtg. Inv. b	23 3/8	+ 3 1/4	-Redman Indus. e	29 1/4	+ 2 1/2
McGrath Corp.	8	+ 3	Palomar Finan.	11	+ 4	Rex-Noreco b	17 1/2	- 2 1/4
National Environment (Sprout Homes)	1 1/2	+ 7/8	UIP Corp. b	3 3/8	+ 3/8	-Skyline e	28 1/2	- 5 1/8
-Presidential Realty A b	12 1/2	+ 2 1/2	<b>LAND DEVELOPMENT</b>			Town & Country Mobile b	9 3/4	-
Presley Development	25	+ 5 1/2	All-State Properties	3/4	-	Zimmer Homes b	17 3/4	+ 3 3/8
Pulte Homes	15 1/4	+ 5 1/4	American Land	1 1/4	- 1/4	<b>Modular Housing</b>		
Robino-Ladd	19	+ 3/4	-AMREP b	39 1/4	+ 2 3/8	Systems Inc.	19 1/4	- 2 3/4
Ryan Homes	55 1/4	+ 1 1/4	Arvida	10 3/8	+ 2 1/8	Nat. Homes A. e	24 3/4	+ 2 1/2
Shapell Industries	25	+ 3	Atlantic Imp.	15	+ 2	Nationwide Homes.	8	+ 2 1/8
Standard Pacific Corp. b	8	+ 2 1/4	Canaverl Int. b	5 3/8	+ 1 1/4	Shelter Resources	10 1/4	+ 3/8
U.S. Home & Dev. b	38	+ 2 1/4	Crawford Corp.	4 1/4	+ 4	Stirling Homex	23 1/2	+ 4 3/8
-Jim Walter e	37 1/4	+ 2 3/4	-Deltona Corp. b	40	+ 4	Swift Industries	3 3/8	+ 3/8
-Del E. Webb e	10 1/2	+ 1 3/8	Disc Inc.	5	+ 2	<b>Div. of Housing</b>		
Washington Homes	13 1/4	+ 3 1/4	Don the Beachcomber Ent. (Garden Land)	8	+ 2	Modular Housing		
Western Orbis b	6	+ 2 1/4	FPA Corp. (Fla. Palm-Aire)	9 3/8	+ 2	Systems Inc.	19 1/4	- 2 3/4
<b>S&amp;Ls</b>			-Gen. Devel. e	28 1/2	+ 2	Nat. Homes A. e	24 3/4	+ 2 1/2
American Fin.	26 3/4	+ 3	-Holly Corp. b	2 1/4	+ 3/8	Nationwide Homes.	8	+ 2 1/8
Calif. Fin. e	9 1/2	+ 1 1/4	Horizon Corp.	40 3/4	+ 1 1/4	Shelter Resources	10 1/4	+ 3/8
Empire Fin. b	16 3/8	+ 1 1/8	Major Realty	7 3/8	+ 2 3/4	Stirling Homex	23 1/2	+ 4 3/8
-Far West Fin. e	14 3/4	+ 1 1/4	-McCulloch Oil b	41	+ 3 3/4	Swift Industries	3 3/8	+ 3/8
-Fin. Fed. e	19 3/4	+ 4 1/4	Scientific Resources e	4 3/8	- 1/2	<b>Other Housing</b>		
-First Char. Fin. e	46 1/8	+ 2 3/8	So. Rfity. & Util. b	4 3/4	- 3/8	Don the Beachcomber Ent. (Garden Land)	8	+ 2
First Lincon Fin.	7 1/4	+ 2 3/4	<b>DIVERSIFIED COMPANIES</b>			FPA Corp. (Fla. Palm-Aire)	9 3/8	+ 2
First S&L Shares b	22 3/4	+ 3	Boise Cascade e	48 1/4	+ 3 3/4	(Fla. Palm-Aire)	28 1/2	+ 2
First Surety	4 3/4	+ 1 1/2	Citizens Financial b	16 1/4	+ 4	-Gen. Devel. e	28 1/2	+ 2
First West Fin.	3 1/8	- 1/4	<b>Other Housing</b>			-Holly Corp. b	2 1/4	+ 3/8
Gibraltar Fin. e	25 1/2	+ 3 1/4	Don the Beachcomber Ent. (Garden Land)	8	+ 2	Horizon Corp.	40 3/4	+ 1 1/4
-Great West Fin. e	25 1/2	+ 1 1/2	Don the Beachcomber Ent. (Garden Land)	8	+ 2	Major Realty	7 3/8	+ 2 3/4
Hawthorne Fin.	11 1/4	+ 1/2	Don the Beachcomber Ent. (Garden Land)	8	+ 2	-McCulloch Oil b	41	+ 3 3/4
-Imperial Corp. e	14 3/4	+ 1 3/4	Don the Beachcomber Ent. (Garden Land)	8	+ 2	Scientific Resources e	4 3/8	- 1/2
Trans-Cst. Inv.	9	+ 2 1/2	Don the Beachcomber Ent. (Garden Land)	8	+ 2	So. Rfity. & Util. b	4 3/4	- 3/8

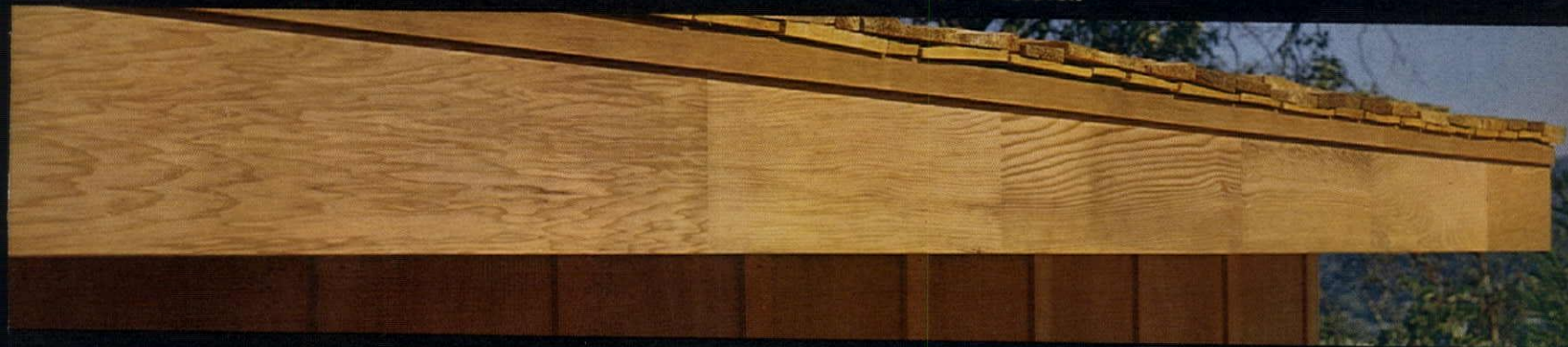
a—stock newly added to table. b—closing price ASE. c—closing price NYSE. d—not traded on date quoted. g—closing price MSE. h—closing price PCSE. k—not available. —Computed in HOUSE & HOME's 25-stock value index. y—adjusted for 1-for-5 reverse split. z—adjusted for 3 for 2 split. NA—not applicable.

Sources: New York Hanseatic Corp., Gairdner & Co., National Assn. of Securities Dealers, Philip Beer of Russell & Saxe, American Stock Exchange, New York Stock Exchange, Midwest Stock Exchange, Pacific Coast Stock Exchange. Listings include only companies which derive a major part of their income from housing activity and are actively traded.



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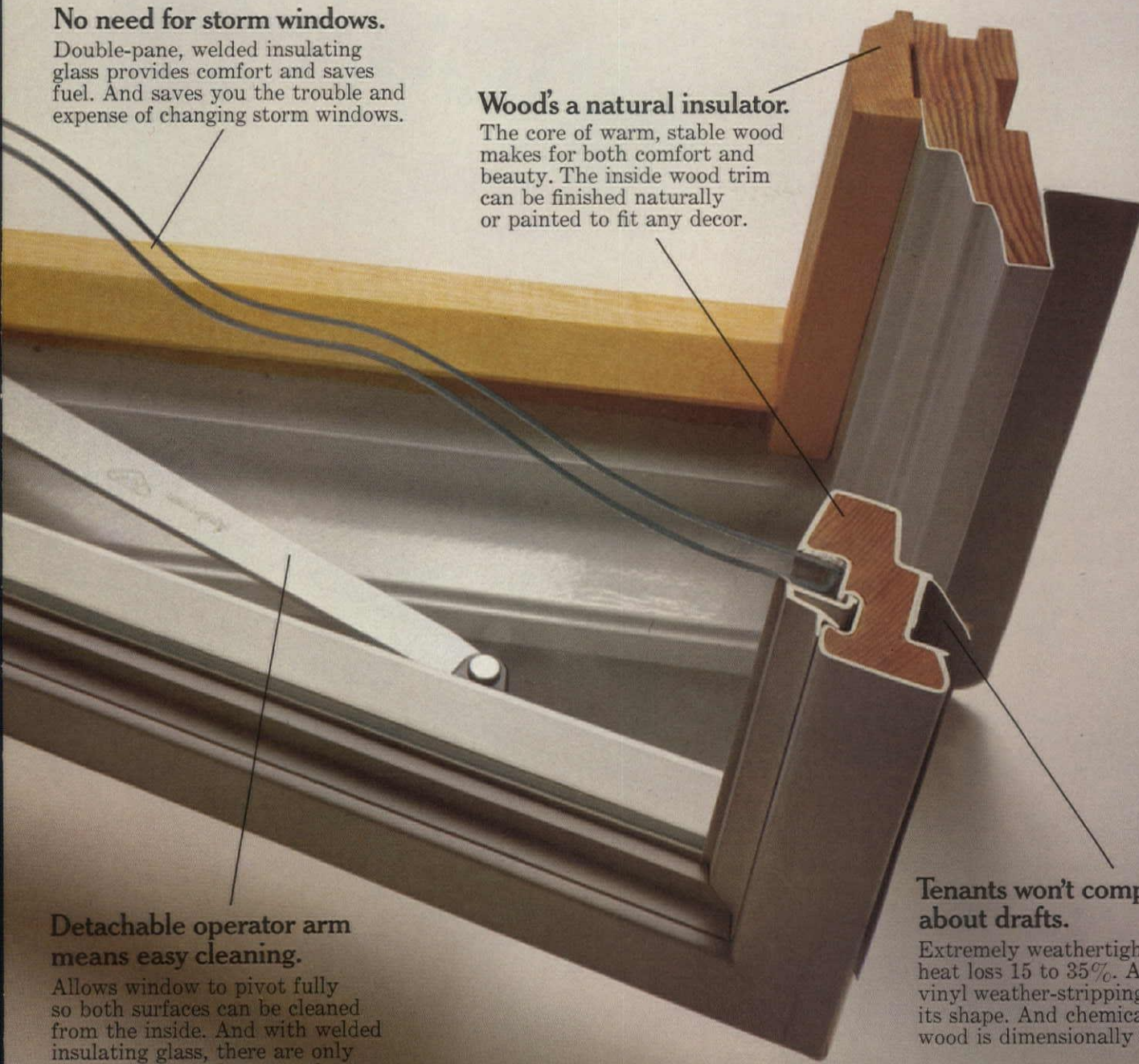
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Cleveland's Park Place will house 122 families when construction is finished. The \$2.4-million project got \$50,000 from the Corporation for Housing Partnerships.

## Housing Partnerships Corp. reports a big first year—20 projects under way

*Ray A. Watt, chairman of the executive committee of the National Corporation for Housing Partnerships, assesses the NCHP's first year.*

At this time last year the government's new vehicle in the quasi-public housing field—the National Corporation for Housing Partnerships—was scrambling to raise cash.

Critics were sure the NCHP would never make it. The bright promise held out for it would bring the same kind of non-performance that had accompanied so many social housing programs.

Not this time.

By June, 1970, NCHP had raised \$42 million from investors around the country. The money was to be used to aid developers of low- and moderate-income housing.

With just about one year under its belt, the NCHP has committed \$4.1 million of its seed capital funds on housing that will be worth about \$115 million upon completion.

**Goal: 100,000 units.** When the entire \$42 million is used up, it is estimated those funds will have brought about construction of low- and moderate-income housing valued at \$1.5 billion. It will mean 100,000 new or rehabilitated housing units.

A brain child of the 1968 Housing Act, the partnership and the corporation are financed entirely with private money.

The NCHP now has 20 projects under way, and they will house 6,000 families. They range from

an 80-unit project in South Carolina, worth less than \$1 million, to a 1,182-unit development in Minneapolis, Minn., with an estimated value of \$30 million.

**Adapting to locales.** The program shows wide diversity.

Chicago's South Side will soon house residents of Lake Park Manor, a \$3.4-million cluster of five high-rise buildings in which the partnership has an equity investment of \$50,000. Construction is under way on these 164 inner-city apartment units, and the community developer is a group of black and white citizens and corporations.

And in Knoxville, Tenn., a local builder, a Realtor, and the partnership have formed an alliance to build low- and moderate-income apartment buildings that will house 490 families in its first stage, and eventually will contain more than 1,000 units.

A \$10.4-million apartment complex, known as Rock Creek Terrace, in Wheaton, Md., is already under construction. This section 236 subsidy project will provide 526 units of rental housing for low-income families.

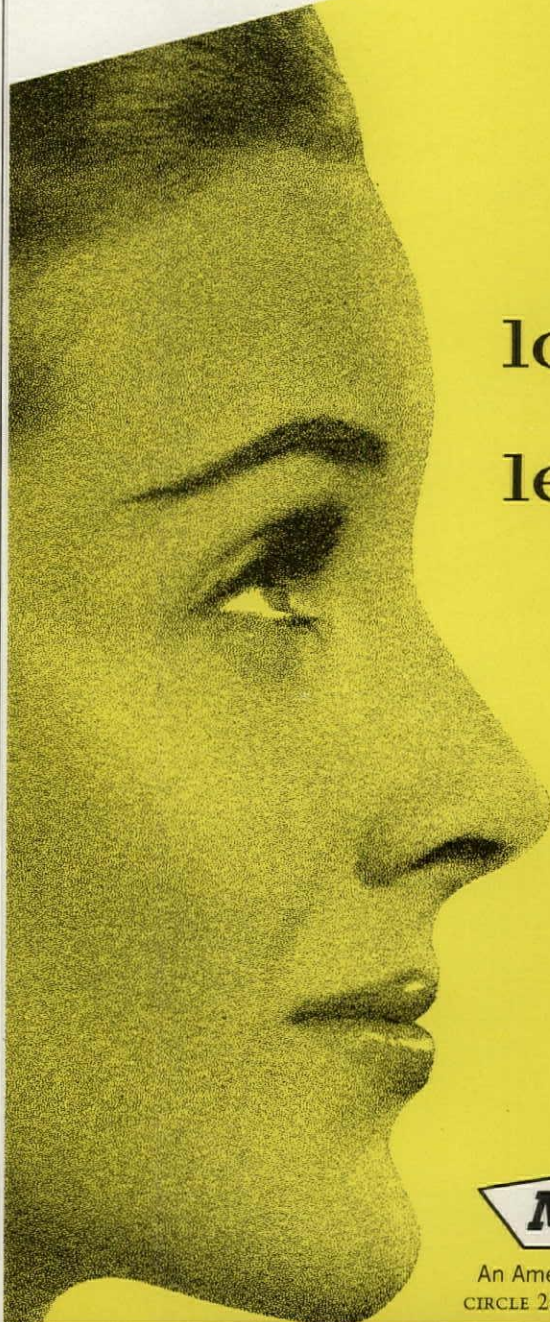
**Breakthrough sites.** The partnership has contracted to develop sites jointly with local community construction firms under the government's Operation Breakthrough program. These sites—in Georgia, California, and Michigan—will accommodate housing for 761 families—and the housing is a-building.

TO PAGE 30

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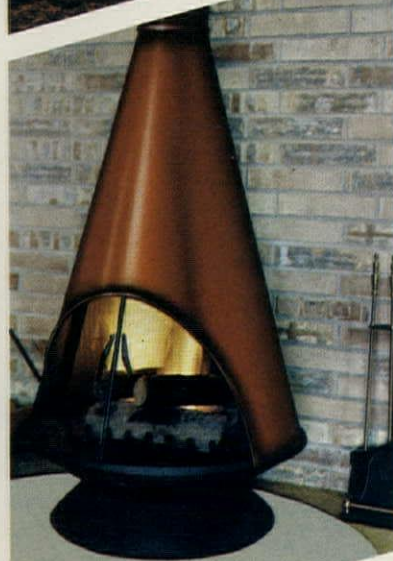
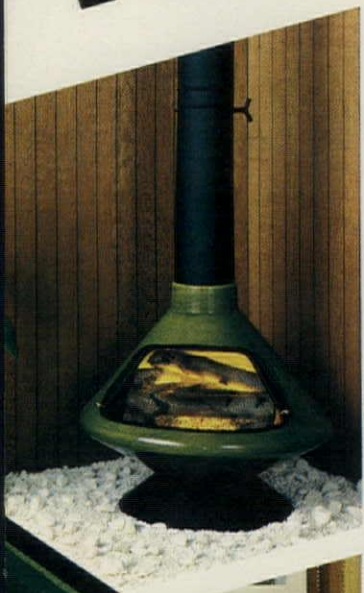
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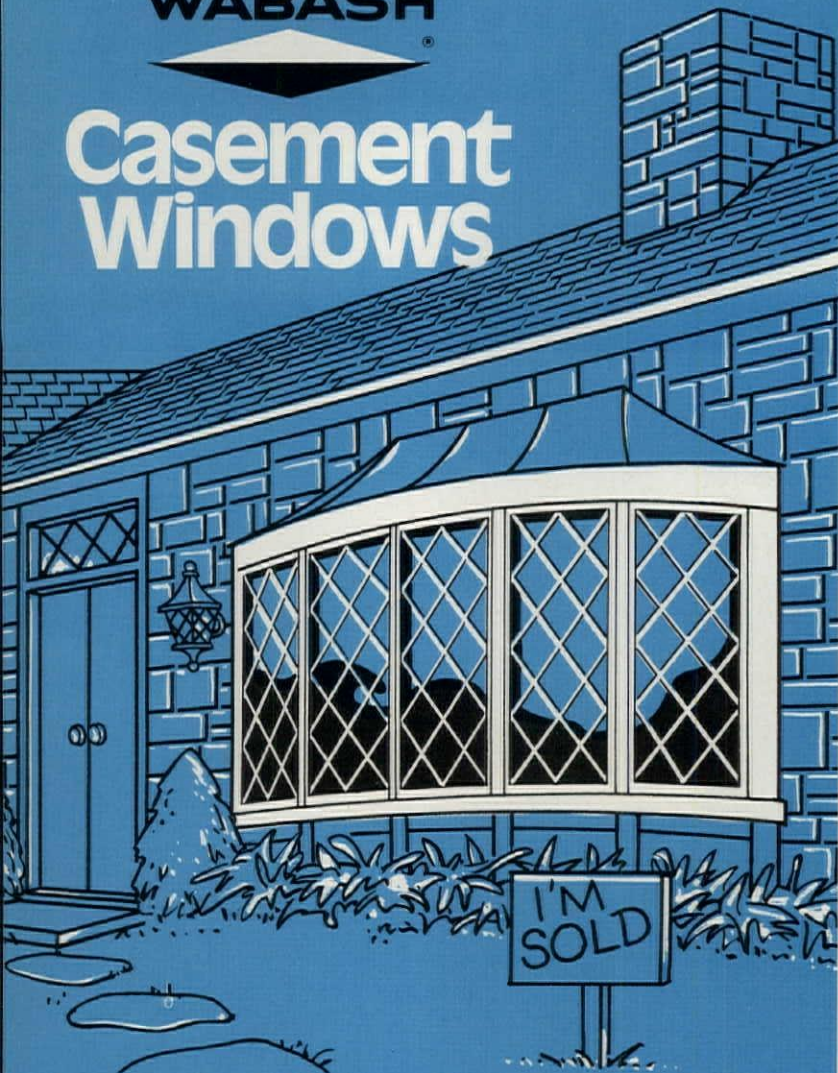
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NEWS/FINANCE

**Housing Partnerships' progress ... (continued)**

WILBORN & FITZGERALD



CORPORATION'S WATT  
Confounding the critics

**Ways to finance.** The partnership has four basic financing patterns for builders and developers. The NCHP's participation runs anywhere from a small percentage of the project up to direct development.

1. Equity participation is the simplest approach. The NCHP has already made nine such deals. The partnership buys 25% or more of the equity in a local project just before the start of construction. This provides an immediate cash flow to the builder. The local developer, prior to construction, puts together the organization or the local partnership that will sponsor and own the project. The partnership then acquires its equity and the local developer and other investors purchase the balance. The developer serves as a general partner of the local partnership. After the project is completed, the cash flow and tax benefits are passed on to the partners in proportion to their ownership.

2. Secured loan and equity participation are also used—and are aimed at providing risk capital for builders, local developers, contractors, nonprofit housing corporations, and community development groups. The partnership advances as a secured loan a part of the seed money for a project. Then, prior to construction, the partnership buys a 25% or more equity interest in the project. The purchase price reflects the seed money loan.

3. Joint ventures have accounted for four of the 20 projects NCHP has begun. The corporation and a local builder or community group organize a venture in which the corporation staff assists in every stage. The corporation provides all or part of the seed money and a cash investment to complete the project. A local partnership is organized to sponsor the project and in most instances the local co-venturer acts as the general partner. Before construction begins the corporation arranges a sale of a portion of its interest to local limited partners or others and retains a 25% interest in the local partnership. The NCHP assumes development risks and shares in the resulting profits.

4. Direct development is an-

other type of NCHP activity. The corporation has undertaken only one such project, in Columbia, Md. There, 320 units will rise in two developments—one under section 236, the other under section 221d4. The corporation can invest all the seed money and retain a builder and other professionals on a contract basis or as a local general partner. Before construction begins, the corporation arranges to sell part of its interest to local limited partners and holds 25% in the local partnership.

**Role with FHA.** The NCHP is providing help to builders who have little or no experience in FHA multifamily subsidy programs.

The corporation analyzes markets, evaluates sites, and does FHA processing.

And the corporation has begun still another service. Its NHP Associates, a national network of specialists in FHA subsidy loan programs, became operative last month.

The NHP Associates are officials of mortgage banking firms, savings and loan associations, commercial and savings banks, and other consultant groups. These experts act as liaison officers and counselors for a fee.

**Spending plans.** The corporation has been able to use its money to effect the funding leverage Congress envisioned when it established the NCHP. The corporation has taken down only 25% of the \$42 million raised last year. It will take 25% more this summer, with a target date of from four to five years to use all the funds.

After that, however, the corporation hopes to roll over its funds by permitting the families living in its projects to buy their own units from the partnerships.



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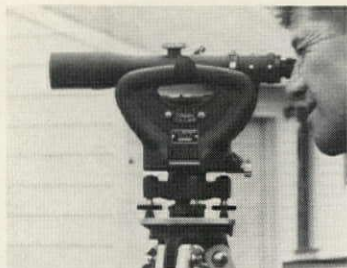
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## NEWS/PEOPLE

PHOTOS: UPI



DEMOCRAT STEVENSON  
Joins dominant faction



REPUBLICAN ROTH  
Moves in with the minority

## Democrats hold only a thin edge on Senate's key housing committee

A mass exodus from the Senate Banking Committee developed early in the new Congressional session as several powerful Senators, some with higher political aspirations, scurried to choice assignments in the upper house.

The upheaval saw the departure of no less than four members of the 15-member panel, which passes on all housing legislation before the Senate.

In this unusually large turnover, five seats will change hands on the committee, moving the ratio of Democrats to Republicans from the previous 9 to 6 to a new 8 to 7.

**The changes.** Three Democrats left the panel to seek greener fields. Senator Edmund Muskie of Maine, the party's chief Presidential hopeful, will serve on the Foreign Relations Committee. Senator Harold Hughes of Iowa, also mentioned as a possible Presidential candidate, moves to the Armed Services Committee, and Senator Ernest Hollings of South Carolina moves to the Appropriations Committee. Republican Charles Percy of Illinois also joins the appropriations panel.

**And the reasons.** There is little question why they left: appropriations, armed services, and foreign relations are considered far more important committees than the banking panel.

One Banking Committee aide said, "Some of these guys have ambition, and foreign relations, for example, will provide a wider forum."

An aide to Senator Hollings echoed this thought for his boss: "Appropriations is the most powerful and important committee on Capitol Hill. Most Senators would drop all their committee assignments to get on appropriations."

The Hollings assistant added,

"You can be more effective for housing on appropriations than on the Banking Committee," a reference to the salient fact that unless housing gets program funding, the Banking Committee's actions are, in the main, meaningless.

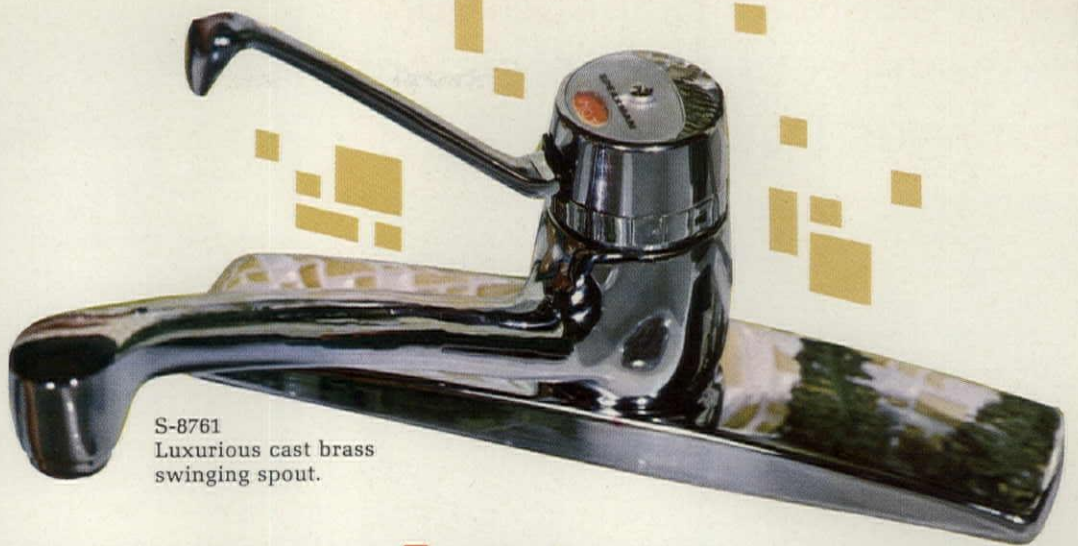
**Housing lineup.** The Banking Committee was not yet complete in mid-January, but seven of the eight Democratic members had been named. They include Senator John Sparkman of Alabama, the chairman; William Proxmire of Wisconsin; Harrison Williams of New Jersey; Thomas McIntyre of New Hampshire; Walter Mondale of Minnesota; Alan Cranston of California; and the only new Democratic face, Adlai Stevenson of Illinois.

The Republicans have added three committeemen—Robert Taft of Ohio, William Brock of Tennessee, and William Roth of Delaware. Senator Brock had served on the House Banking Committee before winning the Senate seat of Albert Gore last November. Taft had also been a member of the House panel.

Rounding out the GOP complement will be Senators Wallace Bennett of Utah, John Tower of Texas, Edward Brooke of Massachusetts, and Robert Packwood of Oregon.

**Minority leader.** A new GOP rule prohibiting a Senator from serving as the ranking minority member of more than one committee directly affects the banking panel. Senator Bennett, who had been the ranking Republican member, is also the ranking GOP member of the Senate Finance Committee. Since Bennett cannot serve in both capacities under the new rule, Tower becomes the ranking minority member of the Banking Committee. —A.M.





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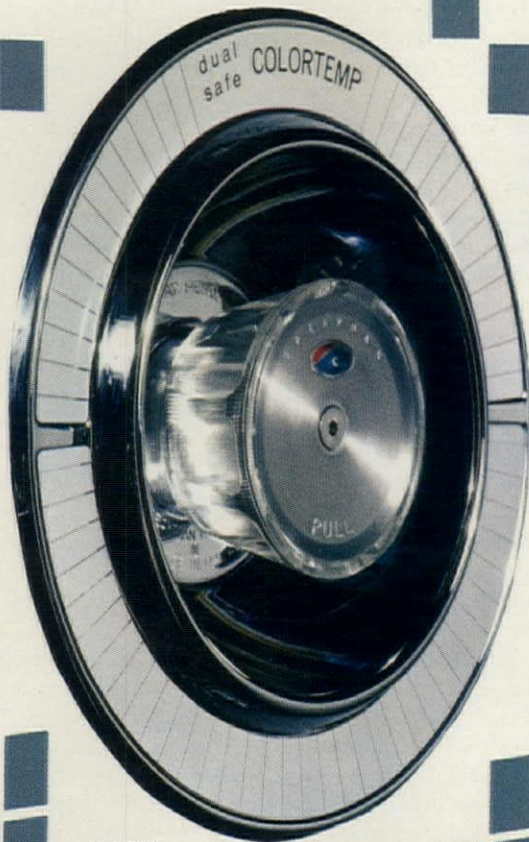
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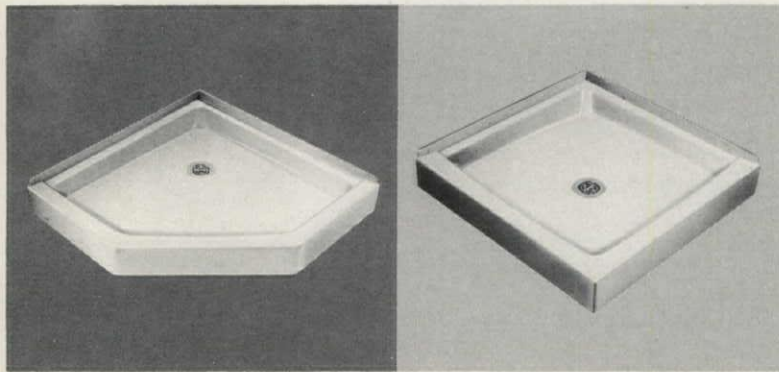


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## NEWS/PEOPLE

UPI PHOTO



Confrontation in Denver between Secretary Romney and critics of 235 program.

### Romney's 235 problems were not put on ice when he froze part of program

Existing houses can mean continuing trouble.

Housing Secretary George Romney found that out when he visited Denver to discuss the shortcomings of the FHA's Section 235 home-ownership program. He had planned to talk only with FHA officials.

But several of Denver's unhappy homebuyers cornered the Secretary at his Hotel Hilton meeting. They had intended to picket Romney's meeting, but they settled for confrontation.

The Secretary admitted that the program had deficiencies. But he told those facing him that he was not sure his Department of Housing and Urban Development had the authority to reimburse them for repairs they had made to faulty houses.

The group told of having to pay from \$100 to \$2,000 to repair houses sold to them under the existing-house sections of the 235 interest-subsidy program.

**In lap of Congress.** Romney said Congress has appropriated no funds to reimburse victims, even though the original legislation called for assistance in such cases.

The Denver group complained of furnaces that leaked fumes, broken and rusted plumbing, dangerously exposed electric wiring, broken floor boards, rotting timbers, and collapsing walls.

The complainants were led by Stephen Idena, a lawyer with a branch of the Legal Aid Society. They said that some Section 235 houses had been sold for prices far higher than

FHA appraisal figures.

**Charge of fraud.** The group, about a half dozen of whom served as spokesmen for other Denver buyers, released a statement protesting "outrageous fraud on the poor." It continued:

"Strange, isn't it, to have to come to the Hilton and find Romney and FHA officials talking about us and our problems.

"How about meeting in our '235' homes if you really want to know what's wrong with your low-income housing?"

Romney did not accept the invitation.

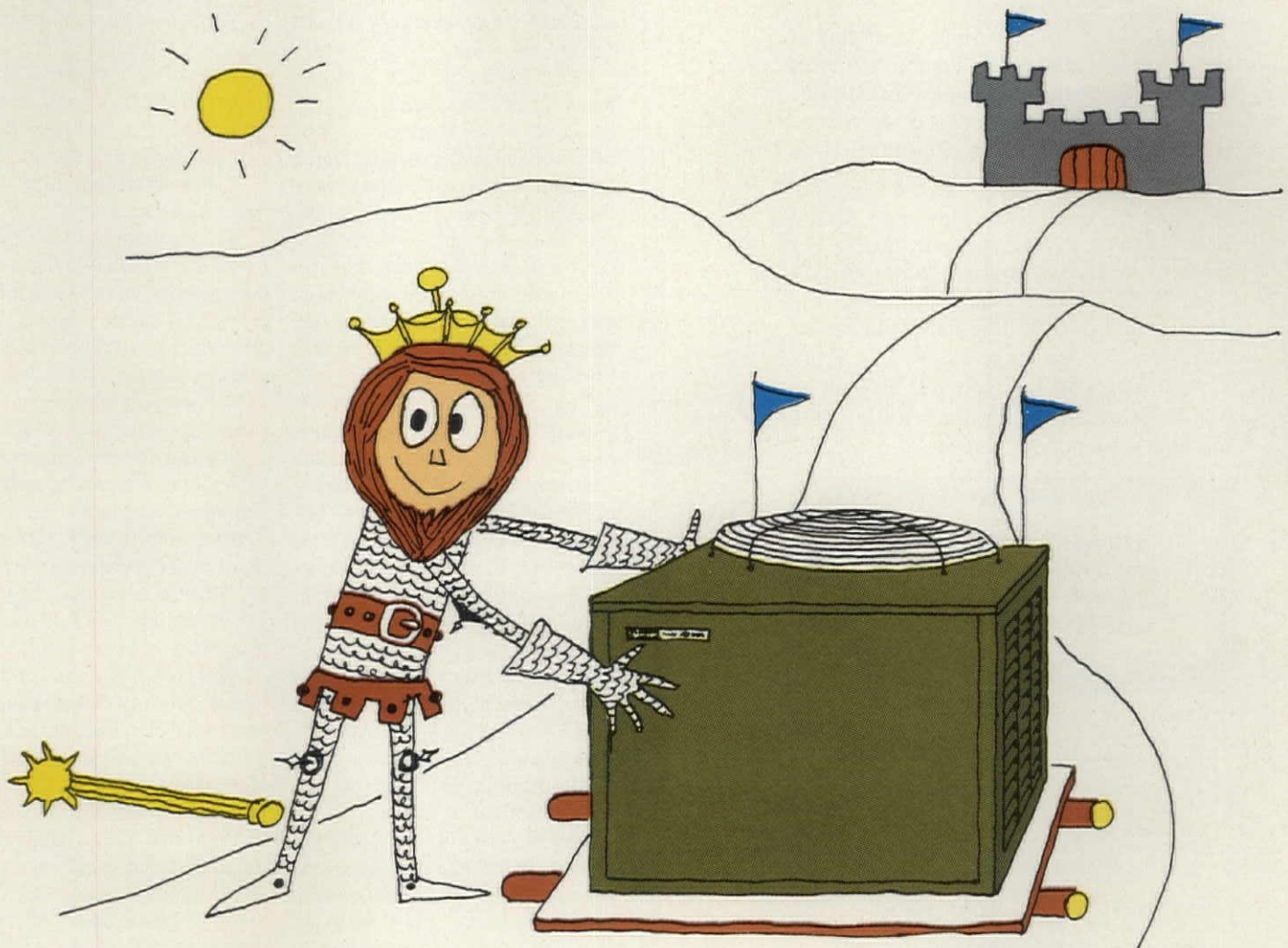
**Suspension.** Last month Romney suspended all new commitments in the used-house portion of the 235 program. He acted on the basis of a House Banking and Currency Committee report that said exorbitant profits had been made by real estate operators.

The Denver buyers received no more than an invitation to the Secretary's hotel suite, where they aired their problems. But concrete help must be on the way if Romney's statement on suspension of part of the program can be taken at face value.

In halting the existing house part of 235, he said the suspension would continue until five conditions were met.

One of them: that remedial action be instituted by the department to protect and assist those Section 235 homebuyers who have been victimized by basic deficiencies in the program and by unscrupulous or sloppy practices.

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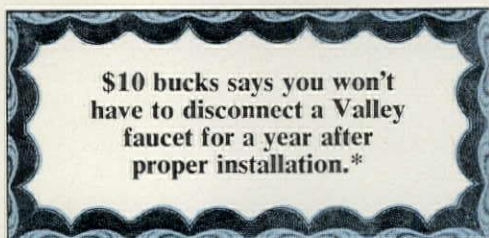
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## NEWS/LEGAL

### California's new factory-housing law survives its first attack by a locality

The nation's first law to remove local barriers to factory-built housing has come through its first attack by a local government.

The attorney general's office in California has ruled that the city of Torrance cannot prohibit installation of factory-built houses.

Although lacking the weight of a court opinion, rulings of the state's top legal office are seldom carried to court.

The Torrance city council had, by local ordinance, proclaimed a moratorium on factory-built housing, saying "such type of housing is deleterious to the neighborhood and to the city as a whole."

**Comprehensive ban.** The ordinance banned the erection, construction, enlargement, alteration, or placement of factory housing within the city.

The council said it had received complaints about three model houses erected under California's Factory-Built Housing Act of 1969 (NEWS, Oct. '69).

That law substituted a single state standard for the many local building codes as far as factory-built, locally erected housing is concerned.

**Wilson's role.** The Torrance action spurred Assemblyman Pete Wilson (R., San Diego), who wrote the legislation, to seek an opinion from the attorney general's office.

The law, according to the attorney general's office, says that factory-built housing "shall be deemed to comply with all local ordinances" provided it satisfies regulations of the State Commission of Housing and Community Development.

### Sewer ban is lifted in St. Louis County

Missouri's Water Pollution Board has lifted a nine-month-old sewer-connection ban that halted most homebuilding in a 25-square-mile section of St. Louis County.

More than 25 builders could not connect to sewer lines, so they could rarely build houses.

The immediate past president of the St. Louis HBA, Harry Freeman, now predicts a catch-up boom in construction.

The board had imposed the



CALIFORNIA'S WILSON  
His law wins major test

The ruling noted that the purpose of the law was to reduce housing costs and provide shelter for more people.

**Points clarified.** Specifically, the ruling said:

- A city may not by means of zoning ordinances discriminate against the installation of state-approved factory-built housing by limiting such installation to specific areas within the city.

- A city cannot require, as a condition of approval, that it inspect and approve the manufacture of such housing under city-imposed standards.

**Factories at work.** Seven companies have been certified by California to produce assembly-line housing, and houses are being built at three sites.

The Housing and Community Development Commission has approved 15 floor plans, most of them for houses costing \$9-\$10 a square foot, according to Donald F. Pinkerton, director.

**Regional pact.** Georgia and Florida have become the first neighboring states to honor each other's standards of mobile home construction.

Similar agreements with other states adjoining Georgia are being negotiated.

The board voted to lift the restriction after getting an interim plan to improve sewage treatment in two lagoons and two sewage plants.

—TED SCHAFERS  
McGraw-Hill World News,  
St. Louis



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The 70000 is the finest range hood there is. With DIALAIR alone, you are assured of greatest customer satisfaction. Real beauty with hand-finished seams complements any setting. Quiet "squirrel cage" blowers deliver 400 CFM, more H.V.I. Certified Air Delivery than any comparable hood.

Let's compare:

	CFM	CONTROL	LIST
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70000	400	DIALAIR Solid State	\$87.00
A	300	3-Speed	88.65
N	295	Solid State	93.40
R	250	3-Speed	99.00
S	275	3-Speed	115.00
T	350	3-Speed	129.50

Our 70000 has far greater value at a lower price! You can be as proud as we are of the 70000.

The 71000 is the finest ductfree Solid State range hood. With DIALAIR and the same finishes and lines of the 70000, the 71000 will be a credit to your kitchens. The 3-filter aluminum, charcoal and fiberglass system removes grease, odors and smoke. List prices start at \$84, which is from \$12 to \$21 below competitive ductfree hoods with only 2 or 3 speeds.

The 72000 is the first low-priced Solid State range hood. With quality, economy and convenience features including DIALAIR, the 72000 delivers 200 CFM H.V.I. Certified Air Delivery. At \$44 list, it's below competitive 2-speed middle-of-the-line hoods.

Like other Broan hoods, the 72000 has a ductfree twin, the 73000. With all of the features of the 72000, including DIALAIR, the 73000 has a 2 1/4 lb. activated charcoal filter. List prices start at \$52. Your customers will be interested in these low cost, high value hoods.



Jack Broan

Our 1970 range hood line also offers you the 24000 and 25000 DIALAIR Dual Blower hoods, the "Roll-Out" and "Swing-Out" for eye-level ranges, the beautiful Chuck Wagon indoor barbecue hoods, 2-Speed Mixed-Flo and Colony House hoods, all told—an unmatched variety of kitchen hoods for all of your customers' needs.

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Send in this coupon. I will personally see that you get all the information on Broan "70's".

You can take my word for it. There will be a bright profit picture for you in the 70's with Broan "70's" and DIALAIR!

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Color-Side applies year  
around, good weather or bad.  
It lowers your finishing costs.  
Speeds delivery of a finished  
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We think it's pretty hard to  
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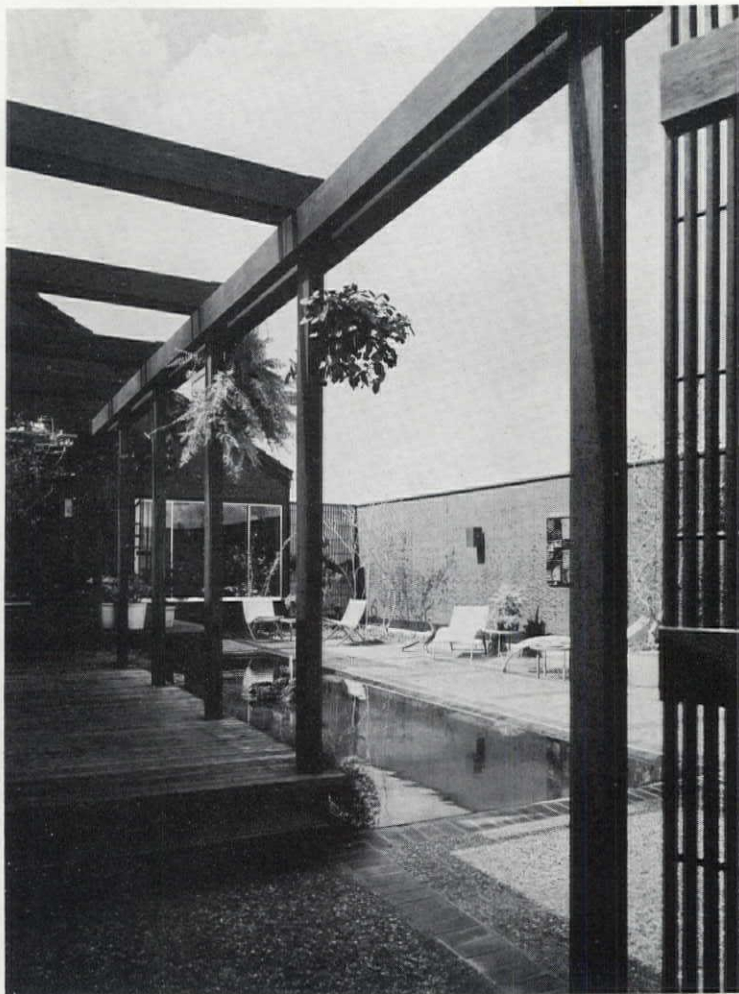
Dawn white

Moss green

Sage yellow

Burnt gold

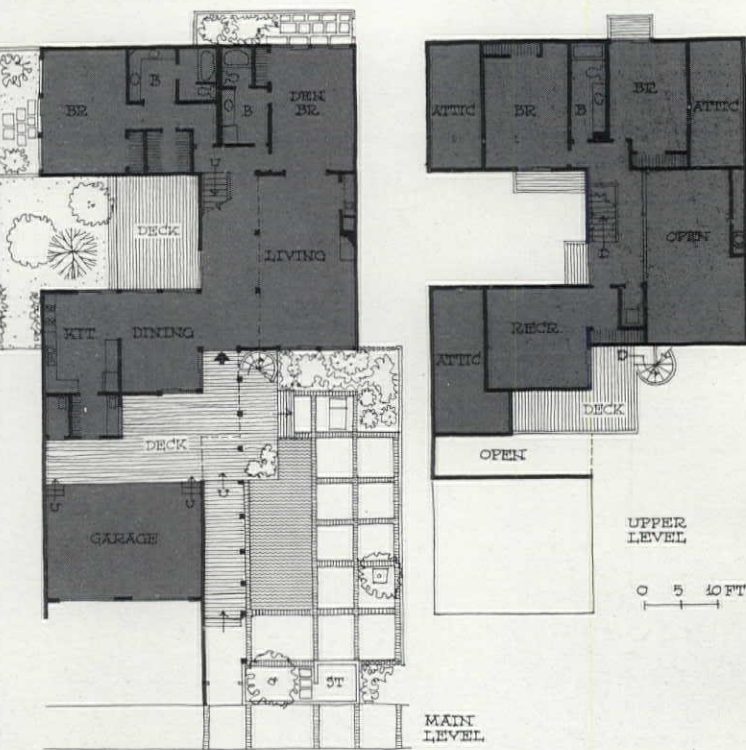
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Courtyard, (left), is enclosed by 8' fence. Picture above shows entry, dining room in background, and bedroom balcony above.

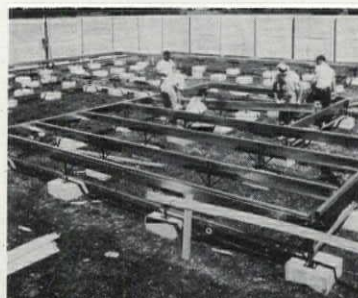
**This house gave NAHB convention-goers a taste of California lifestyle**



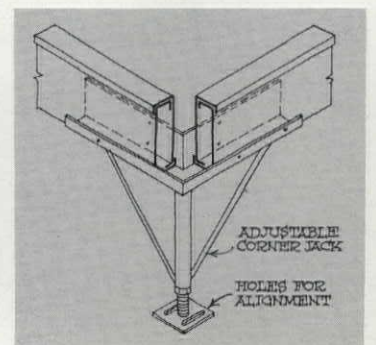
Design and land-use ideas spawned in California are starting to find their way across the country. And two important ones showed up in this promotion house at NAHB's Houston convention. First, the interior is opened up with a high living room ceiling (above right) and a plan that closes off only the master suite on the main floor. And second, most of the lot is fenced to give privacy in high-density projects. Four outdoor living areas—the large entry court (above left), a side court, and two small patios—are screened from neighbors and the street.

The 2,650-sq.-ft. house, featured in *House Beautiful's* February issue, was designed by Roger Rassbach Assoc. and built by Westchester Corp., both of Houston. It has panelized walls, a panelized roof and floor, and a steel foundation (below)—all of which are said to speed up construction and cut costs by 12½%. Built in a Houston subdivision, the house would cost between \$33,000 and \$35,000, the builder says.

Costs were estimated with a computerized take-off and plan-analysis system developed by Co/Data Corp. of Fullerton, Calif. (H&H, May '70).



Floor framing is steel channels with jacks resting on concrete piers.





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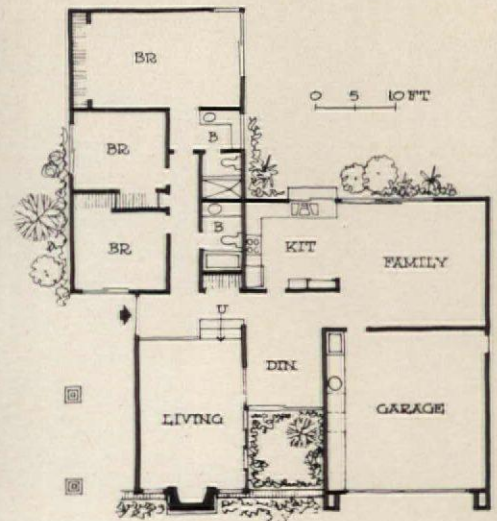
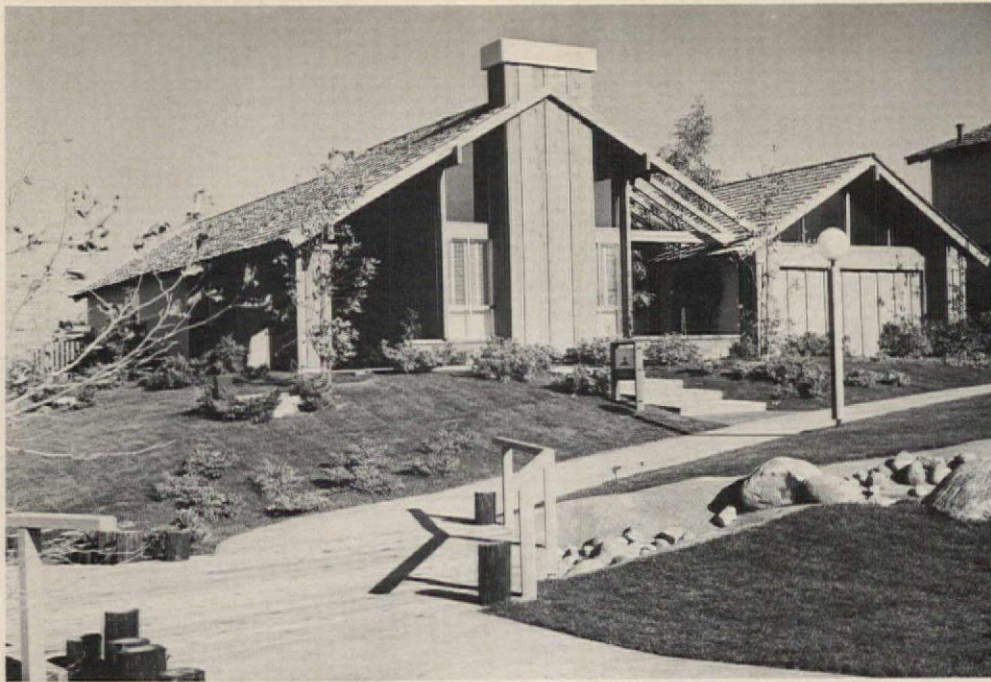
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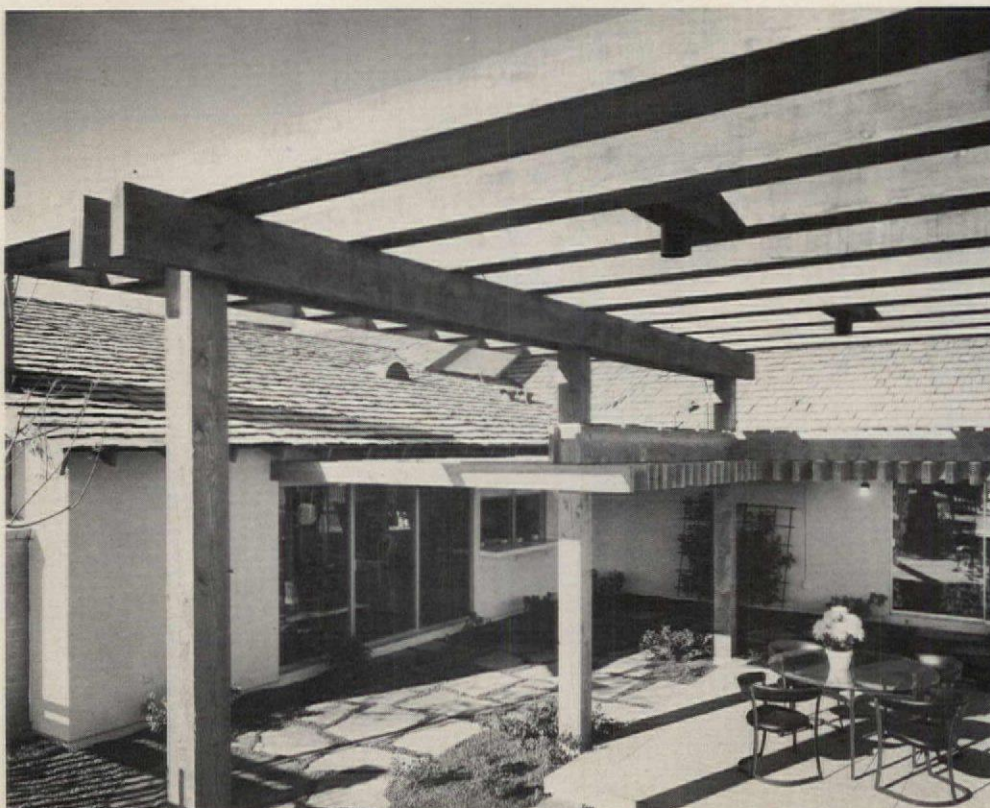
CIRCLE 43 ON READER SERVICE CARD



## A contemporary hilltop house that's selling well to young working couples



Living room has raised floor and vaulted ceiling. Kitchen has pass-through counter (right) to patio.



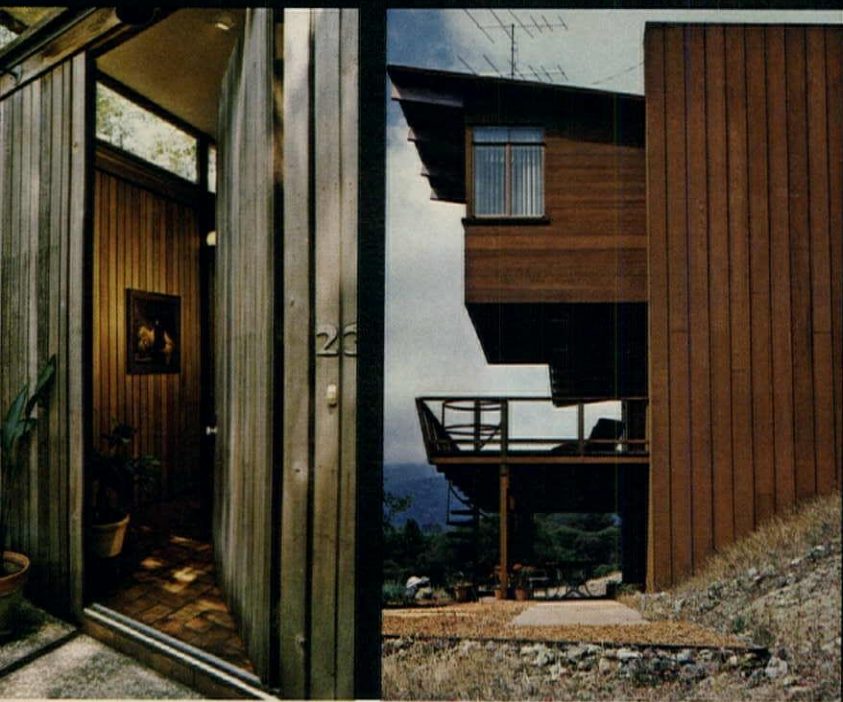
Patio is accessible from family room and bedroom. It has double sun-screen of heavy posts and beams.

In the constantly shifting Southern California market, this house has established itself in a specific market—young working couples with two incomes. These families like the open plan and easy traffic flow, plus the feeling of spaciousness given by the raised living room with its high ceiling and large areas of glass. Both the family room and kitchen provide easy access to the patio and rear outdoor living area.

With three bedrooms, two baths, and a living area of 1,775 sq. ft., the house is priced at \$34,600. It is the lowest in the line of five models ranging up to \$39,700. To date, 230 have been sold out of a total of 385 units planned for the entire program.

M.J. Brock & Sons of Los Angeles is building the model in Valencia Hills, a major new community in Ventura County north of Los Angeles. The architect is Barry Berkus Associates. The house was given honorable mention in the 1970 Homes for Better Living Awards Program, sponsored by The American Institute of Architects, HOUSE & HOME and *American Home*.

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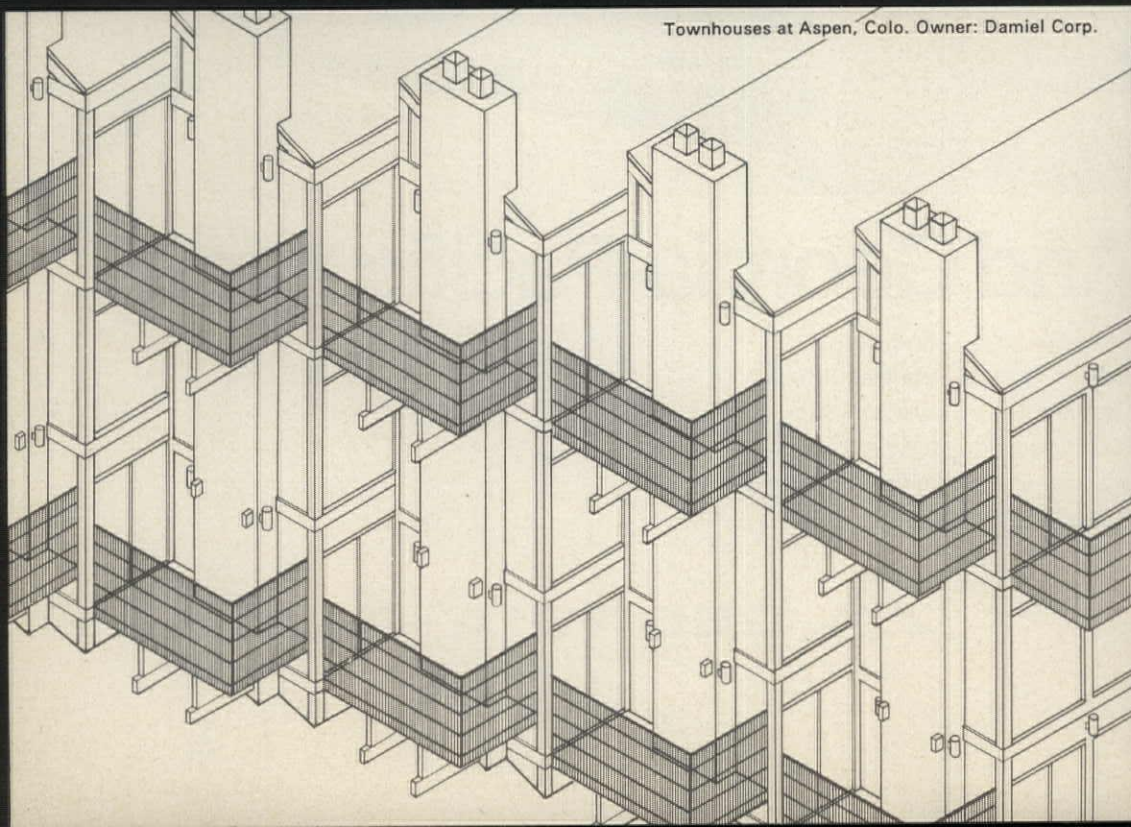


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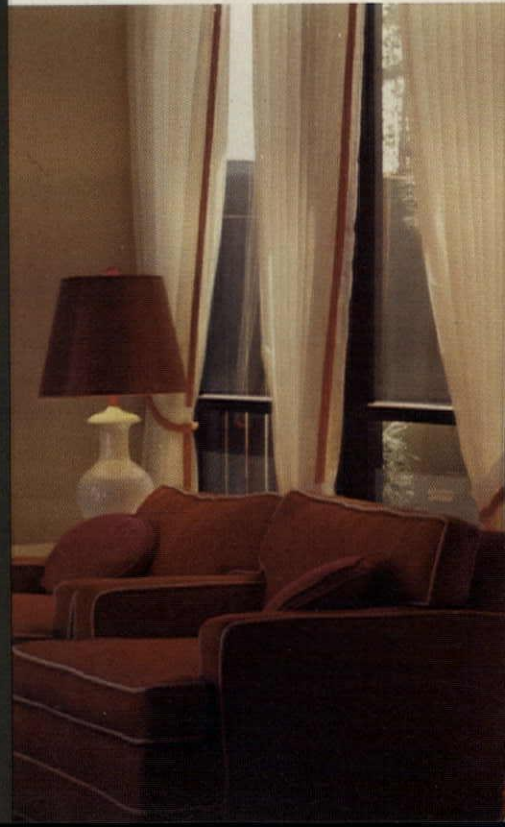
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Townhouses at Aspen, Colo. Owner: Damiel Corp.





The Bluffs, Newport Beach, Calif. Developer: George M. Holstein & Sons



Sixty/01, Seattle, Wash. Owner: W/O Co.

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**A.** PPG *Twindow*<sup>®</sup> insulating glass, in window walls and sliding patio doors, lets in the light and the view, but not the wind and the cold. *Twindow* units are two panes of glass with a blanket of dry air in between. It cuts heat loss through the glass by as much as 50%. PPG backs it up. And that backs your reputation.

**B.** *High-Fidelity*<sup>®</sup> wall-to-wall mirrors, made with the finest PPG glass, can double the apparent square footage in any room, at reasonable cost. That's an especially big selling point in owners' suites these days.

**C.** A total window wall, incorporating sliding glass doors that open onto a private balcony, is a great way to merchandise a waterfront view. And if the glass is PPG *Herculite*<sup>®</sup> K tempered safety glass, your residents will be a lot safer.

**D.** Glass walls are one of the best answers for avoiding dull corners in any room. And in large floor-to-ceiling installations such as this, PPG *Herculite K* tempered safety glass makes it all the safer.

**E.** Sliding glass doors leading to a private balcony off the bedroom is a popular indoor-outdoor feature that puts your residents in the middle of their environment. If it's a waterfront view or a sunny expo-

sure, consider glazing the doors with PPG *Solarbronze*<sup>®</sup> tinted plate glass. *Solarbronze* glass lets in the light and the view, but keeps out the harsh glare of the sun.

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CIRCLE 47 ON READER SERVICE CARD



## A sophisticated slide system helps prospects recall model home features

The heart of this California builder's slide presentation is a random-access projector, which allows the selection and projection of single slides or sequences from a tray of 80.

"It's a good sales closer," says Jack Conrad, sales manager for M.J. Brock & Sons,

Inc., Los Angeles. "We let our prospects wander through the five models unescorted by salesmen. Then we sit down with them in front of the projector, dial any feature they want to see. If they want to see all five kitchens, we can show them kitchens. Or we can run through

the entire slide sequence in order. It helps them make up their minds about which features they like and don't like."

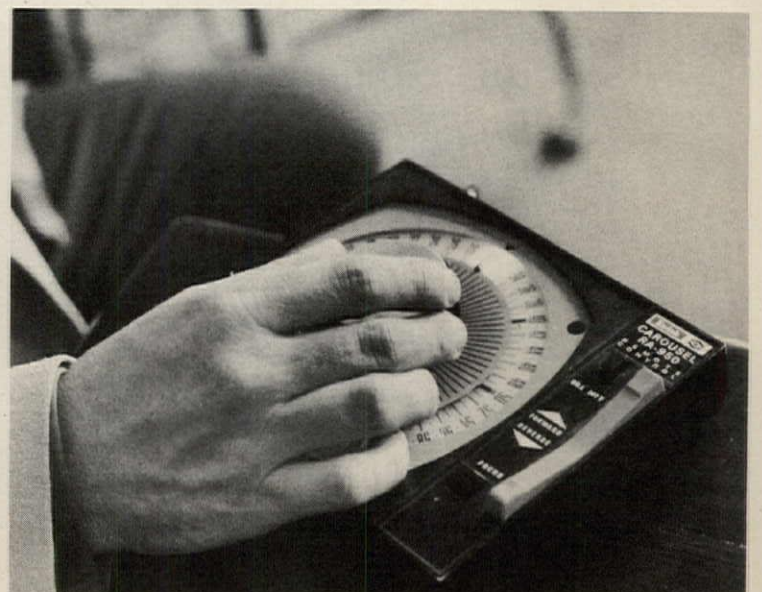
The projector is a professional version of the Kodak Carousel and costs over \$800. It is being used in Brock's Valencia Hills project (see also page 44).



Cartridge is inserted in tape deck with brief description of models.

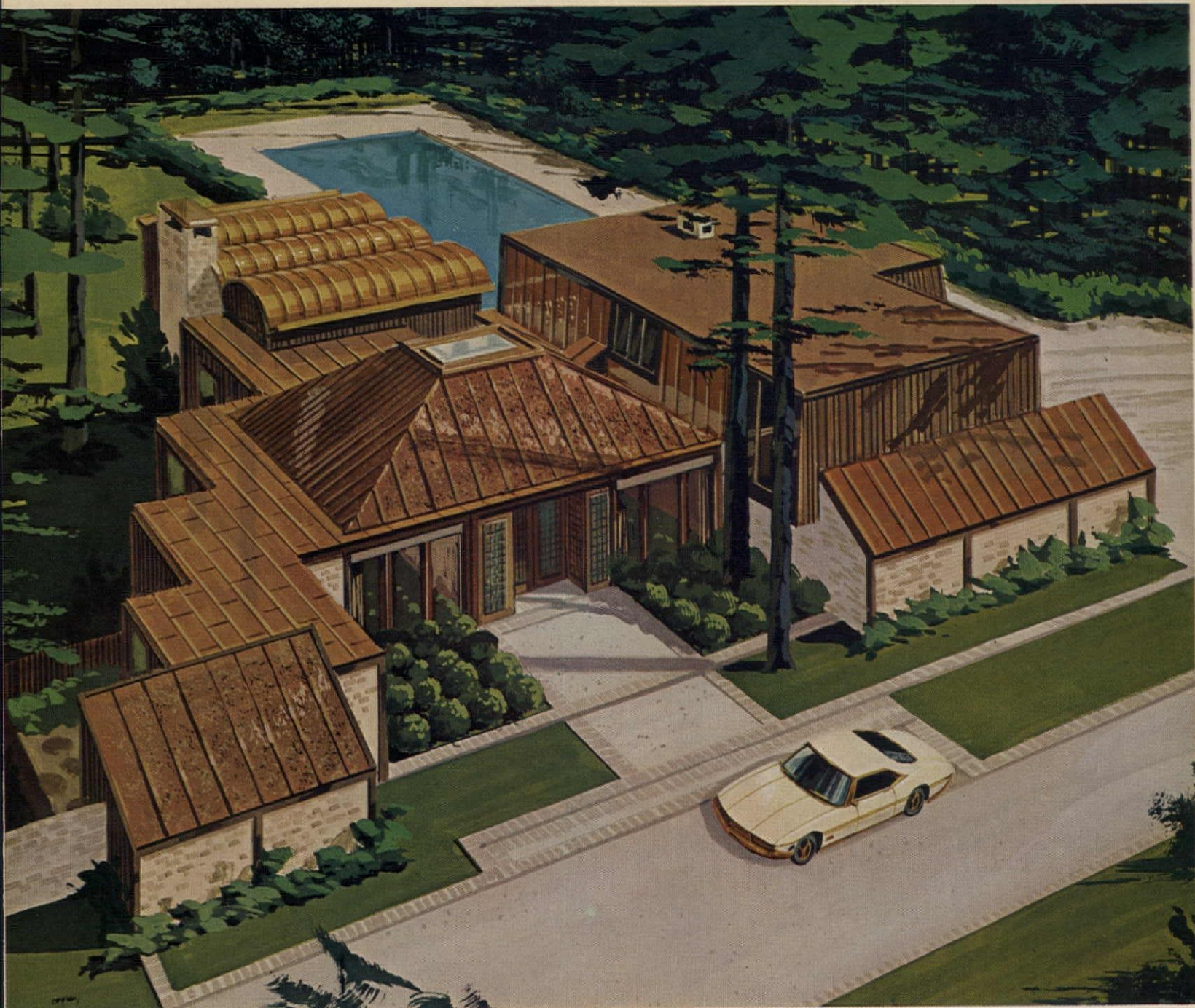


Salesman sorts slides over light box and puts them in order of script.



Control panel is keyed to list of slides located under projector screen (photo, top of page). Salesman selects slides and pushes button at right.





# We had enough new ideas for copper to fill a book. So we filled a house.

We pulled out all the stops. From the laminated copper roof right down to the bronze tile floors.

In between, we put bronze sliding doors and windows, copper covered ceilings, bronze and copper wall coverings, lots of bright brass trim—and dozens of other things that let copper, brass and bronze tell their own stories of grace, warmth and beauty.

There's another story here too. It's

about enduring quality, something you don't find much of nowadays. You'll find it in every room of our house.

We call it all The Decade 70 House of New Concepts and it's in Houston, Texas. But you don't have to be in Houston to see it.

Just send us the coupon and we'll mail you a free booklet about our house. With enough new copper, brass and bronze ideas to fill your house.

## And a book.

Copper Development Association Inc.  
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New York, N.Y. 10017

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 **COUNT ON COPPER**



**"If you want the best tool for merchandising apartments, don't look for it in a sign-and-banner shop"**

There are all kinds of ways to merchandise apartments. But the best kind doesn't come off a shelf, it's built into the merchandise itself. You can't tack it on or hang it up at some arbitrary time after the apartments are built. If it's designed and cared for properly, its effectiveness will last for the life of the project.

The best apartment merchandising tool is a livable environment. You can't define that precisely in so many words, and neither can most of your tenants. But everyone feels an emotional response to a particular environment, and is instinctively attracted or repelled by it.

A few weeks ago a fellow developer/manager locked horns with a tenant union in San Jose. During a month-long strike the protesters painted on his walls, "Apartments are for living, not for profits." As a confirmed capitalist, and one who derives his livelihood from running apartments, I have to take exception to the latter half of that protest. But I strongly agree with the first part in its fullest sense. Apartments are indeed for living. And how livable they are directly effects their profitability.

**The good life.** How much good living can an apartment provide? That depends on whether its environment was truly designed for living, or whether it was dictated strictly by short-term economics.

As more and more people join the ranks of permanent apartment residents, the quality of apartment living becomes increasingly important. For the confirmed apartment dweller, renting is not an interim housing solution. It is a way of life.

The veteran apartment resident chooses his environment with the same care that a home buyer uses. In fact, a renter ought to choose his environment with even greater care because, unlike the home buyer, he can't take steps to improve it. A few plants on the patio is about the extent of his influence over his surroundings.

Home buyers are willing to gamble on the environmental possibilities of a new house in a new subdivision devoid of trees or even a blade of grass. In fact, they don't consider it a gamble, but a challenge.

To a prospective renter, on the other hand, environmental appeal is a product feature just like a dishwasher or a self-cleaning oven. It's either there or it isn't. And if it isn't there now, the renter can assume that it never will be.

**No extra.** Too many apartment developers are still minimizing the im-

portance of designing livable environments into their complexes. In the planning stage they think of environmental design as an optional extra. Eliminate it, they decide, and the deal looks better from an initial profits standpoint.

What they overlook is that without spending some money on building in environmental appeal, the long-range economics of an apartment complex are grim. The money saved may benefit the seller, but the future owner pays for those savings many times over in promotional expenses and tenant turnover. To keep apartments rented up without the built-in merchandising strength of good environment, you need a budget for a never-ending series of rental campaigns.

**Aquascaping.** Environmental appeal is a combination of many elements. The most essential is landscaping. We've gone a step further, in fact, to aquascaping. All of our recent projects are built around artificial lakes, lagoons, brooks and waterfalls. The waterways and the buildings are surrounded by mature olive trees, 30' Monterey pines, sodded lawns, and two dozen varieties of ground cover. We make our aquascape settings look natural by making the buildings as compatible as possible through rustic finishing materials, colors, and siting.

The purpose behind all our man-made surroundings is not just to provide our residents with pleasant scenery, but to give them the impression of living in a solid, well-established community.

Another important element in our environment package is abundant and well-appointed recreational facilities. We make the recreation buildings and swimming pools a focal point of our projects. The pool tables are top-of-the-line tournament models. The gym equipment is comparable to that used in commercial gymnasiums. The sauna rooms are scaled proportionally to accommodate the number of residents in a project.

The physical trappings of environmental design cannot be superficial. A token gesture is actually worse than no gesture at all. If your artificial lake looks phony, it makes your whole project look phony.

Even when your environment package is unmistakably top quality, it still won't work for you without two other elements—good management and good maintenance. Regardless of the kind of scenery and recreation you provide, if you put them in

the hands of bad housekeepers, their effects will probably be negated. Also, environment needs the support of sympathetic and intelligent resident managers. They keep people happy, help them get along harmoniously, and add the personal warmth that elevates your environmental design package from the level of mere window dressing.

**Permanent window dressing.** Considered strictly from a merchandising standpoint, good environment is window dressing. We make sure it shows out at the street. We show off our landscaping the same way our competitors hang out strings of colored pennants. We tour prospective renters through the recreation buildings and around the swimming pools sometimes even before they see the model apartments. The impression has a stronger effect than a flapping pennant.

The beauty of these merchandising tools is that they are permanent. After they sell a renter initially, they keep working day in and day out to keep him sold. That's why false promises are no good when you're selling environment. If you don't really have the kind of environment your ads say you have, the prospect finds out immediately by simply walking through the project or glancing over a patio railing.

Good environment isn't free. Even apartment sites next to golf courses and natural lakes require an investment in planning to get the best out of them. And the staff required to sustain all the elements that make up environmental design isn't free either.

**Turnover insurance.** But the long-term rental benefits of good apartment environment are well worth the extra cost. Without it, a project's main sales appeal has to be based on price. It's success depends largely on the sales skill of a leasing agent and perhaps the ingenuity of an advertising agency. And while good sales and advertising people may be able to lure a steady stream of new renters to a project, what's to keep the renters there? If the place is not livable, it's doomed to perpetually high tenant turnover, which is far costlier over a period of years than most landlords realize.

Investing in environment is really not a luxury, it's a necessity. In fact, as more and more people insist that apartments are for living, the appeal of good environment will unquestionably be the apartment industry's number-one sales tool.

H. CLARKE WELLS, MARKETING VICE PRESIDENT, L. B. NELSON CORP., PALO ALTO, CALIF.



"the Kingstowne as built by Frank R. Radford, Roanoke, Virginia."

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**"Modular housing needs architects, but those architects need to learn modular housing"**

As an architect who is now involved in the day-to-day operations of an active modular housing company, I would like to attempt to clarify, for the benefit of other architects, how I feel they can relate to this new and growing industry.

Of course, I can't speak for other companies. But our company's experiences with several hundred architects during the past two years at Modular Housing Systems have always been stimulating, frequently frustrating, and often less than satisfying to both parties. Architects generally have a liberal open mind to new concepts and are extremely interested in learning more about the industry. But there is still a tendency to exhibit the typical architect's "arrogance through ignorance" attitude, which for years has been their normal posture toward the residential construction industry.

Scores of project plans have been submitted to us, supposedly designed for modular construction, but with little thought given to other than the twelve-foot-or-less width dimension of the modules. Suitable simplification of mechanical systems has been largely ignored, along with the concept of standardization in general. To make economic sense, modular producers cannot custom manufacture from the architectural plans of others. It is absolutely essential that initial design and engineering be intimately related to the total process of plant layout, tooling, manufacturing, standard subassemblies, transportation, site erection, and marketing. Otherwise, the design effort is a meaningless exercise.

It is still very possible for architects to be individually creative, but only within the parameters and the disciplines of the system they are designing for. There will be many valid but different solutions within the modular industry, but all will have their limitations. It is foolish to design independently and then shop various manufacturers for bids. Some may claim they can provide this custom service, some may even do a few projects in this manner, but none will do it for long.

Any new design requires at least one project for shake-out, both on the production line and at the site. Unexpected problems will always appear. Unless the design process intelligently takes all factors of the

total process into simultaneous consideration, such oversights can be fatal to the economic success of the project.

The industry is still very much in the experimental stage and each new design presents new challenges, many of which are not apparent to the inexperienced designer. In time, architectural firms will develop an understanding of the various systems available, and will then be able to use their talents toward a real contribution to the industry.

I certainly do not mean to imply that there is no room in the modular industry for imaginative and creative architectural design. On the contrary, this new concept of construction should produce better design and involve architects to a greater extent than ever before in the history of the residential construction industry. In fact, architects are already assuming leadership roles in many of the new start-up operations.

Unfortunately there are too many false starts and there will inevitably be a shake-out of many companies. There will be many reasons for this, including financial problems. But a frequent reason will be poorly conceived design and engineering, the usual result of a lack of practical experience in the industry. The Flash Gordon approach is fine for architectural students, but survival in today's competitive housing market demands a more realistic knowledge of the production, economic, and marketing aspects of the complicated industry we serve.

MHS has established relationships with several architectural firms to supplement our own inside staff. They perform site planning and engineering services on many of our projects. In addition, we have other projects currently in the design phase in their offices and our architectural staff works very closely with them during this period. Normally, our standard plans are used, with such revisions as we can approve. If the project is of sufficient size, we can start from scratch on a new design, but again, only with a joint design effort.

Standard engineered modules can frequently be utilized with design variations achieved by the use of different exterior treatments, changes in fenestration, dormers, balconies, mansards, and roof pitches. If completely new module designs are created, great care must be given to placement of plumbing and heating systems to

allow for simplicity of factory production and site connections. The lack of careful detail engineering in these mechanical areas appears to be the most frequent fault of independently prepared plans.

The idealistic concept usually seen as an architectural-student project, taking a minimum of standard modules and, placing them together in various configurations to make innumerable dwelling units of various sizes, is a desirable but hardly original idea. I have yet to see one that has made practical, logical, economic sense. For example:

The borrowed-space concept, which normally steals a bedroom from an adjacent unit to create one- to three-bedroom plans all using the same first floor modules, usually creates disproportionate living areas and also adds to possible noise factors from one unit to another.

The shared-module concept, especially where baths and kitchens are backed up to a common wall within a single module, will most frequently create more problems than potential envisioned savings.

The various-width-module concept, along with pitched ceilings and triangular wall sections, does not take the necessary standardization for mass production into proper consideration. While these concepts can be factory built, they usually cannot be constructed economically and sufficiently rapidly to take proper advantage of assembly-line production.

The use of modular construction should be considered not as a handicap or a restraint to the creative designer, but as a challenge to his ability to be original and practical within defined limitations. The industry will accept more innovations and revolutionary concepts as it matures; it now needs the understanding and cooperation of architects as it proceeds from birth toward its awkward adolescence. We can then hopefully come of age together with a proper respect and awareness of one another's respective roles, abilities, and weaknesses.

Those architects who accept these facts of life can share in the great opportunities of this new industry. Those who remain arrogant and uncompromising in their attitudes will find the industry moving ahead quite well without them.

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*Robert R. Butler*

Building Superintendent

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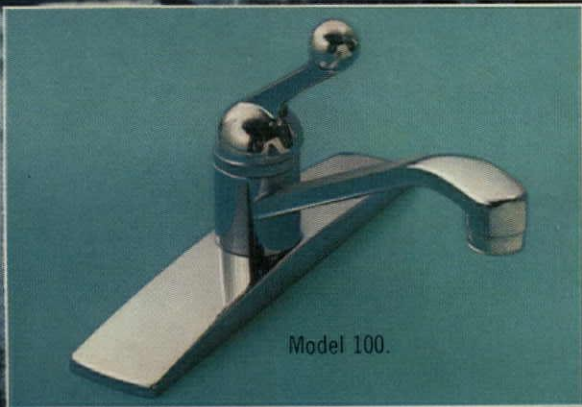
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**"The guaranteed-maximum contract can be a real money saver— if you use it the right way and under the right circumstances"**

Builders and developers alike are taking more notice of the guaranteed-maximum type of building contract. Like the girl you married, it has its good and bad points. But it can be a real money saver for both builder and owner.

Under a guaranteed-maximum building contract, the builder agrees that no matter what (except for extras and unusual subsoil conditions), the job will not cost more than a fixed bid. Should it cost less, builder and owner agree to share in the savings—typically, 50-50.

Usually, the bid will be just a little higher than a standard fixed bid, but there is a chance to save on both sides. This is especially true when the job has many repetitive units; even slight modifications in design can save money. The owner will be more inclined to go along with changes suggested by the builder knowing that some of the savings in construction cost will come back to him. The builder will be more inclined to work at saving the owner money because he'll be rewarded for his diligence, and will still make his full profit.

The big pitfall in the guaranteed max is the contract itself. It has to spell out clearly what is to be computed as job cost and what as profit. For example, the builder has to be sure that the contract specifies that overhead (usually a fixed percentage) is a cost of the job in addition to profit. The owner has to be sure that the contract is clear enough so that the Christmas trip the builder took to the NAHB seminar in Hawaii is not included as part of the job cost. This can be critical where there is a dispute; the courts will not infer profit where it is not plainly labeled as such.

**Some more caveats.** Spell out in the contract who is responsible for obtaining and paying for permits. It's best to have the owner and the architect get and pay for the zoning permit. The builder should file for the building permit, but the owner should pay for it directly on his check.

Changes in plans which are made necessary by reason of local code requirements frequently cause irritation. In this kind of

contract these are generally the builder's responsibility, if there is no additional cost involved. If there is a cost factor, then a memo should be promptly sent to the owner, together with a corrected drawing. The contract should have a provision for changes made necessary by reason of code compliance. Some contracts have clauses calling for the owner to pay sales taxes so he can deduct them on his Federal return. On a big building, this can be a substantial item.

Frequently, the architect is required to be much more precise in his specifications, since substitutions can eat up all of the savings that both sides expect to get. The builder should give the architect the permissible range for prices on items, with copies for the owner. If the owner sees the price getting out of hand, he can take the matter up with the architect and keep the builder from getting sandpapered unnecessarily.

**A legal eye.** The drafting of these agreements usually takes skilled counsel who know the ins and outs of the trade. A few dollars here can save a lot of disagreements, heartache, and litigation later on. Lawyers who are accustomed to this kind of work can build in the mechanics of submitting invoices, checking figures, and deciding what verifications are needed and how and by whom the books are kept. Having a good bookkeeping/accounting team also helps. It frees both owner and builder from details so they can concentrate their time and efforts where it will yield the most results.

The builder working under a guaranteed max should keep good, clear, accurate records. If he happens to be the type who keeps his office in his hat and his records in the garage or the back of his car, this just isn't his kind of contract. If there is a disagreement which goes to arbitration or court and the builder can't substantiate his figures, he is asking for big trouble.

The best way for both builder and owner to avoid this problem is to have their lawyers or bookkeeper/accounting team (or both) set up a system at the time the contract is signed, or even before. Then both sides know the rules, and their office

people are prepared to follow through.

Increasingly, the lender wants to be in the know, too and sometimes will ask for the same rights of information as the parties. This seems fair since he has as much or more money in the job as anyone else and thus a real stake in its success.

I usually recommend the guaranteed-maximum type of contract where the job is over a million dollars, where the builder is a reputable one who keeps good records, and where there are similar jobs contemplated for later. I do *not* recommend it for small jobs, jobs where individuals rather than businesses are building, or where it is a one shot job. In fact, I specifically recommend against a guaranteed max in those situations, since it seems to breed more litigation than it's worth. The guaranteed max takes people who understand each other's position, and who are willing to work together because they have a stake in each other's future. That usually isn't true with the small, individual, or one-shot deal.

**An open book.** The big disadvantage for the builder in a guaranteed-max contract for a single operation is that the owner gets an opportunity to go on a fishing expedition through the builder's books. Every time he sees an item for labor or material he hits the ceiling, feeling that he could buy it for less or get it done for less. Frequently, this is true. But the owner doesn't understand that reliable subs have to be paid well, and that the lowest paid guy is not necessarily the cheapest in the long run. He also rarely understands that the equipment he saw on sale at Sears Roebuck two years ago might cost more today. When all of this really begins to stir him up, he may shop for a lawyer. Under the standard form of contract with an arbitration clause, the lawyer frequently feels that he might as well throw it into arbitration, "just to see what we can get." Given the state of arbitration, he just might get something. In any event, the cost of defending is sufficient to make most builders willing to pay some small amount just to get the owner off their back.



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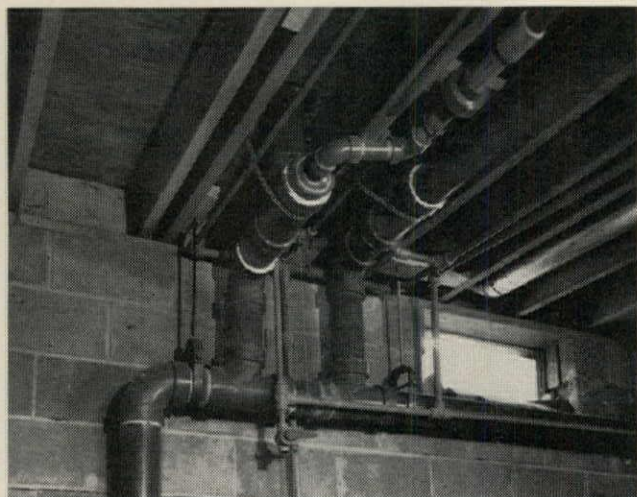
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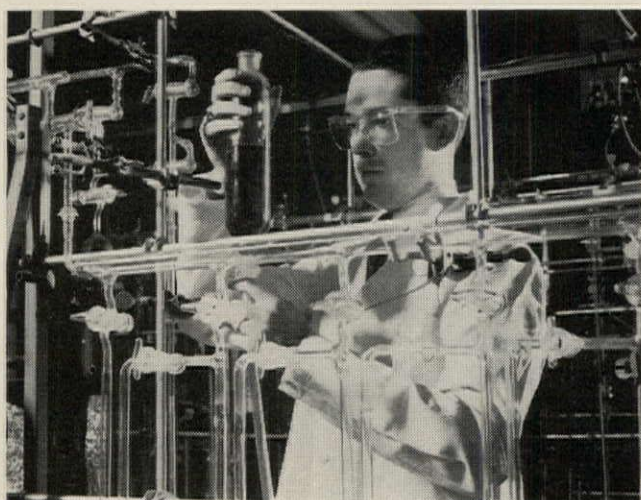
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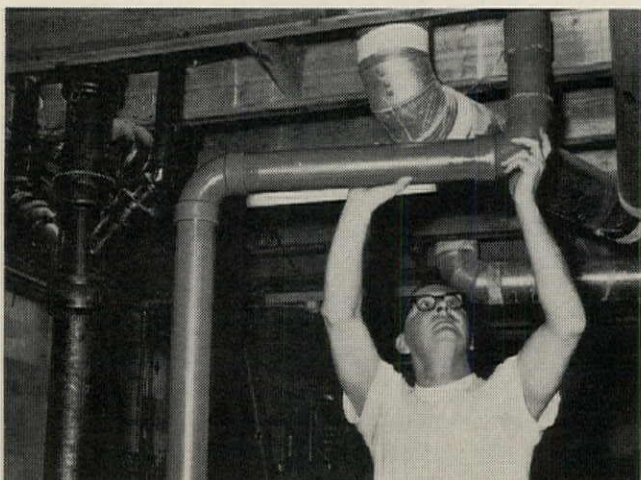
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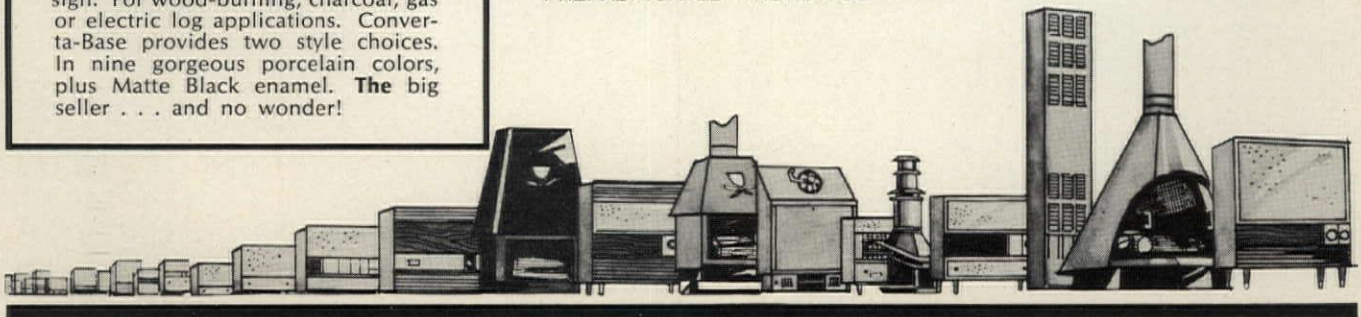
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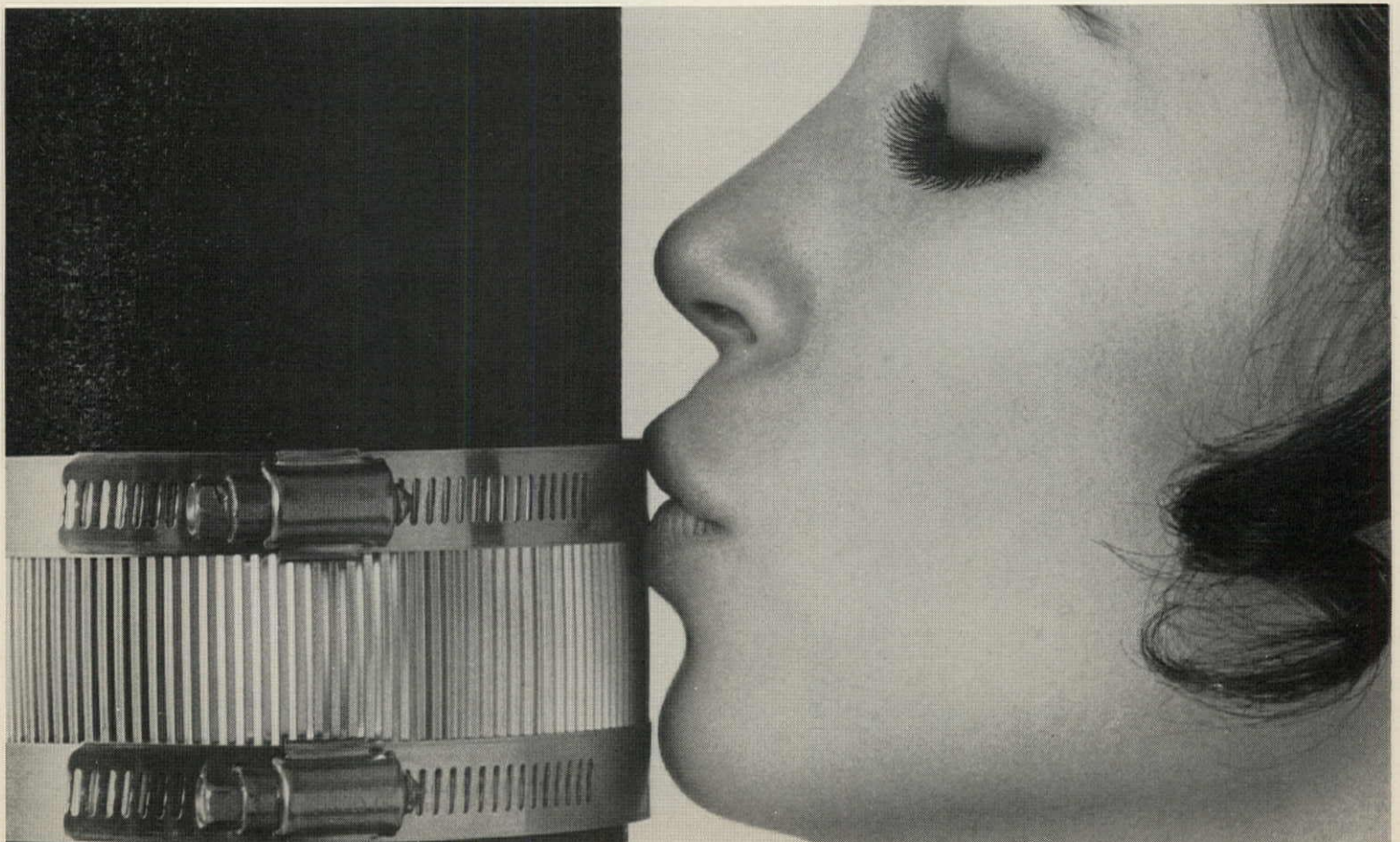
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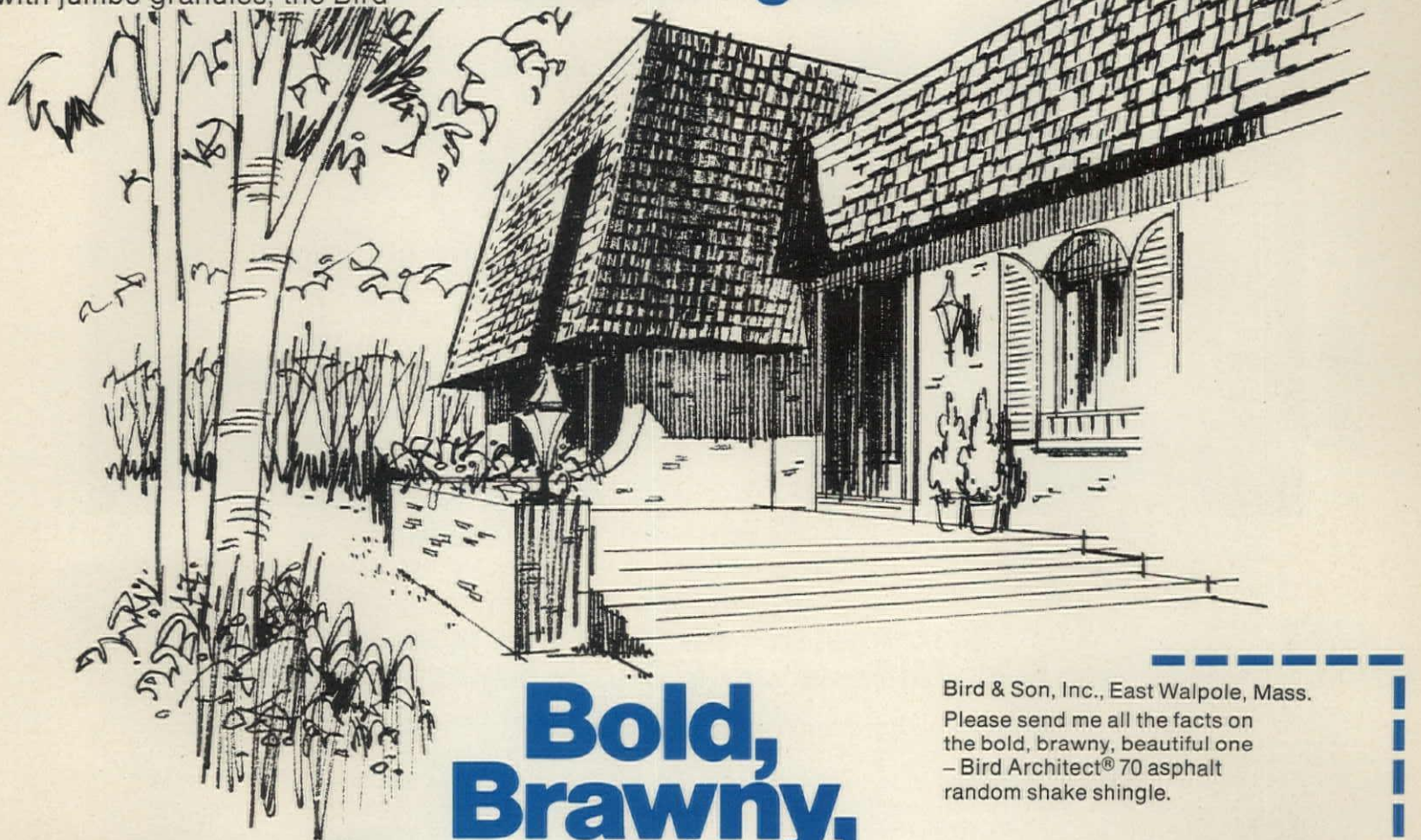
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## Bird architect® 70 asphalt random shake shingles

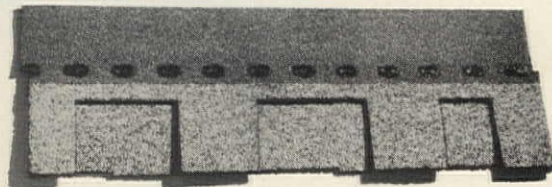


Architect 70 brings massive dimension and character to your roof.

And the random edging, as with natural wood shakes, gives a deep, sculptured shadow line for a look of strength and substance. Warm nature tones of Cypresswood, Oakwood and Ebonywood enhance even more the captivating good looks of the Bird Architect 70.

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House & Home – March



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Albert W. Turner, President, Maryland Community Developers, Inc.

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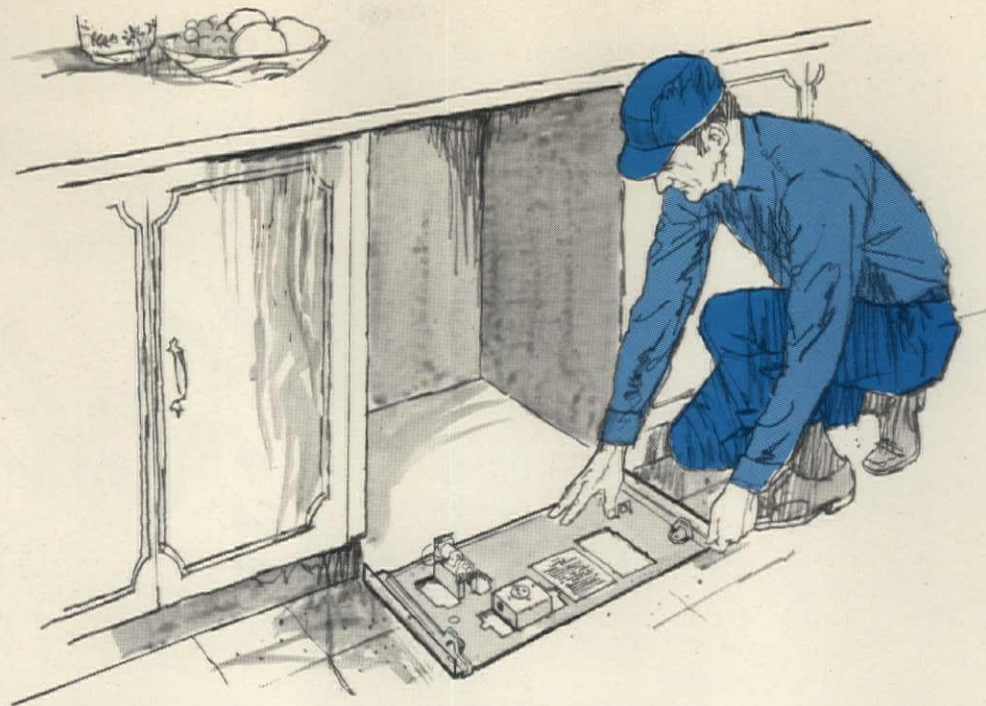


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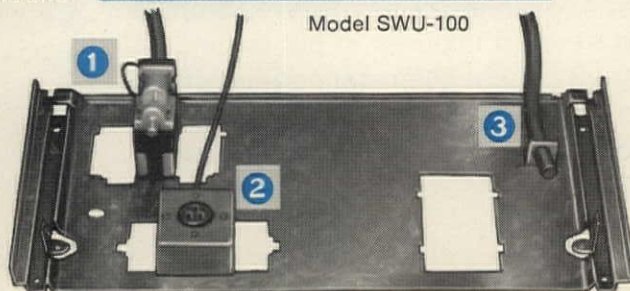
Everything — plumbing, drain and electrical connections—attaches right to the specially designed pre-installed baseplate (which anchors to the floor or sides of built-in kitchen cabinets). Without the dishwasher in the way, there's plenty of room to work.

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Model SWU-100



1. water inlet 2. electrical line 3. drain line

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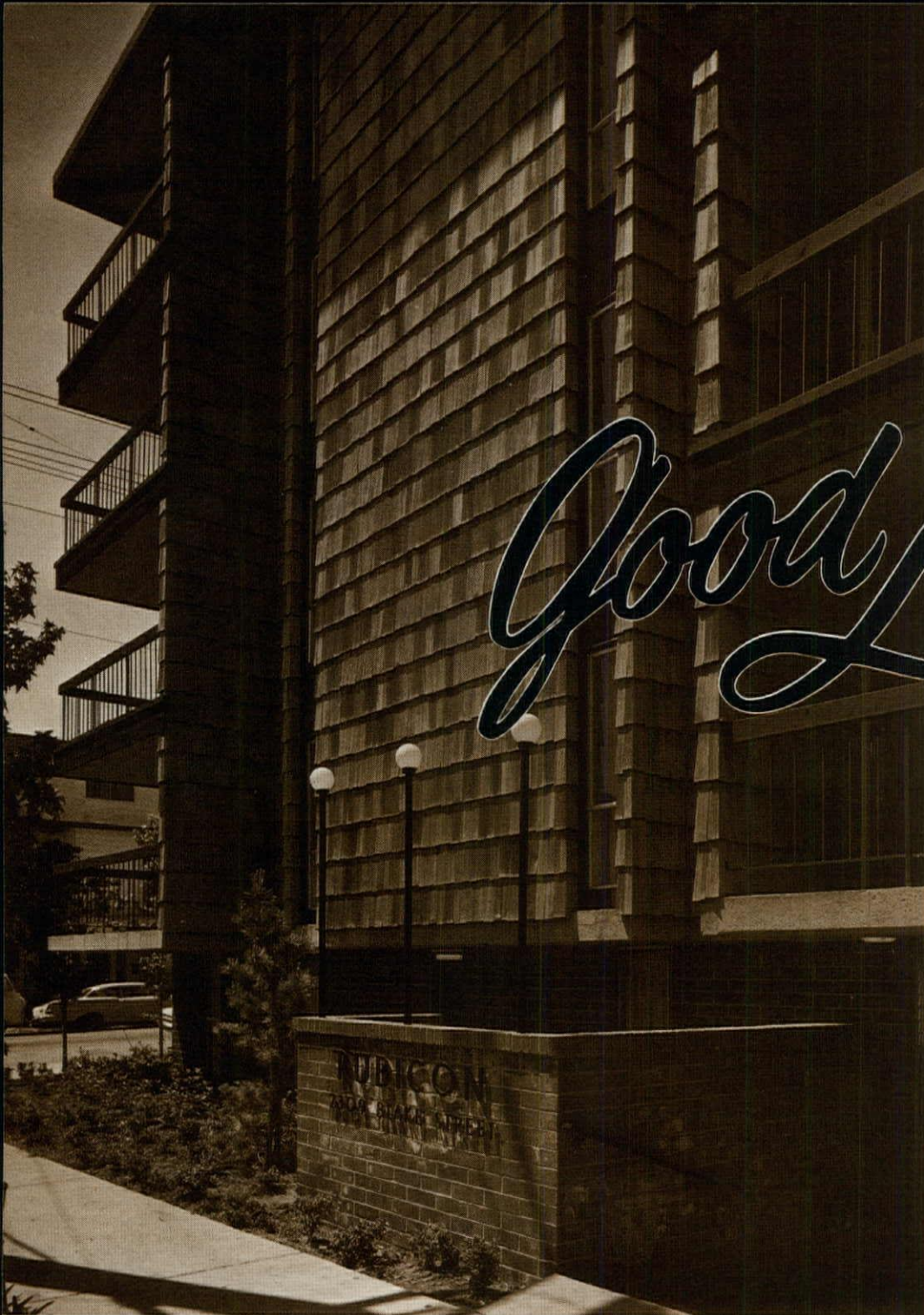
Like the Sonic Shield that hushes operational sounds to a new low. The full-time self-cleaning filter that makes pre-rinsing dishes a thing of the past. And a pair of powerful spray arms that leave no plate, fork or tumbler, un-drenched by the steaming torrents.

For the rest of the story, see the man with the best connections when it comes to dishwashers.

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## *Holding down the cost of housing*

### **Everybody wants to blame construction costs for today's high prices...but land use is the real key to getting things back in balance**

You can't pick up a newspaper or a magazine today without reading about the catastrophic rise in the cost of housing. Generally, the litany goes something like this: low-income families are already priced out of the market, and at the rate we're going, soon even middle-income families won't be able to afford new housing. Someone has to come up with a cheaper way to build—and fast.

The painful thing is that at least part of this is true.

It's true that without government subsidies, it would be impossible to build either rental or for-sale housing for low-income families.

It's equally true that families at the lower end of the middle-income range, unable to qualify for subsidies, are being squeezed out of the market. And as inflation continues, the squeeze is moving higher and higher up the middle-income scale.

But putting all the blame on construction costs is not only inaccurate, it also masks the real reasons for high housing prices.

Of course the direct cost of house construction has gone up—just like the cost of TV sets and automobiles and salami. But the rise has been more or less commensurate with that of the economy as a whole. Further, we have in sight no building methods or materials that can produce appreciably lower construction costs.

The real culprits in our overinflated housing-costs picture are land and money. And it's land that we're going to discuss here—among other things because it's an area in which we believe the builder and developer can and should take direct action.

First, there is the cost of raw land. Most people, when they speak of middle-income housing, are thinking of single-family detached houses. But at typical densities—two or three per acre—raw land costs are relatively high. Increase this density, and your raw cost per unit can be decreased proportionately.

Second, there are development costs. Single-family detached houses are monster money-eaters when it comes to roads, utilities, and

earth moving. But cluster them as town houses or apartments, and these costs drop—sometimes dramatically. (One exception, though. We discussed this with a California architect, and he said yes, but out there some communities boost subdivision specifications—chiefly for roads and drainage—as densities increase, and this can wipe out the savings. Noted. Someone's going to have to fight that battle.)

Third, there is the size of the house itself. Persuade the middle-income buyer to accept a smaller unit, and you have again cut costs appreciably. But you have to give something in return. And that's where land comes in.

If you offer a buyer just a house or just an apartment, that's all he'll be interested in. But if you also offer him a really fine community with open space, lakes, vistas, and recreation facilities you change the picture completely. In return for less house or apartment, he's getting a lot of other things that add up to that better way of life spoken of on this page last month.

The combined savings from higher densities, lower development costs, and smaller units should, in most cases, make it possible to offer this better community, with all its amenities, at a price that would ease the squeeze on middle-income families considerably.

What we've arrived at, of course, is the planned unit development. But now another dimension of the PUD appears: it can and should be looked at as a marketing concept as well as a planning concept.

As we also said last month, getting the suburbs to accept PUD is sometimes a difficult and long process. But the difficulties will ease as more developers press for PUD approval, more PUDs are built, and more people—particularly in the recalcitrant suburbs—see and appreciate their advantages.

For the builder and developer, the advantage of tackling PUD right now is that it promises a way back into a market that is starved for good housing. MAXWELL C. HUNTOON JR.

Here's design that hits the



# market—and cuts costs too



Lincoln Property Co. of Dallas has done very nicely indeed with apartments like those in the small photos at left. Up to a couple of years ago, it had built more than 10,000 of them in more than a dozen cities across the country. The design varied, but the basic style remained the same—an emphasis on strong shingled roofs, be they gabled or mansard.

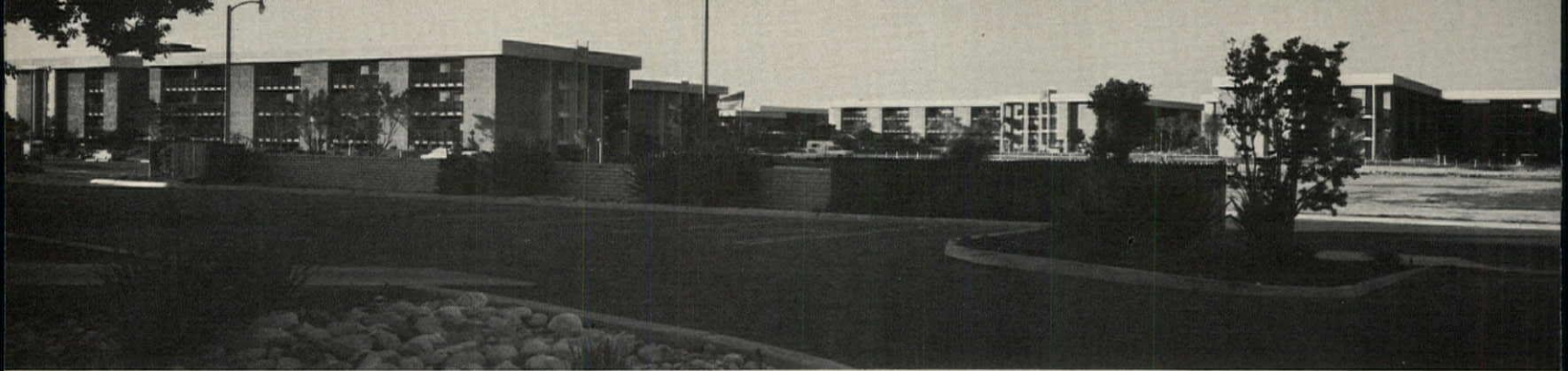
So when the company moved into Southern California—Huntington Harbour, to be exact—in late 1968, it told its architects, Krisel/Shapiro & Associates, to stay with the formula. The architects were Californians, and they raised objections: the style was neither the best for the California market, they said, nor the most economical for three-story buildings. Nevertheless, they did what Lincoln Property wanted.

But it turned out that what Lincoln Property wanted was going to push the project 5% above budget. The company had second thoughts, then gave the architects the green light to do what they had recommended in the first place. The result is Harbour Lights, the exciting—and on-budget—project shown here and on the next four pages. Further, many of the more than 10,000 units started by Lincoln Property in a dozen cities since 1968 are beginning to reflect Harbour Lights' new look.

JULIUS SHULMAN



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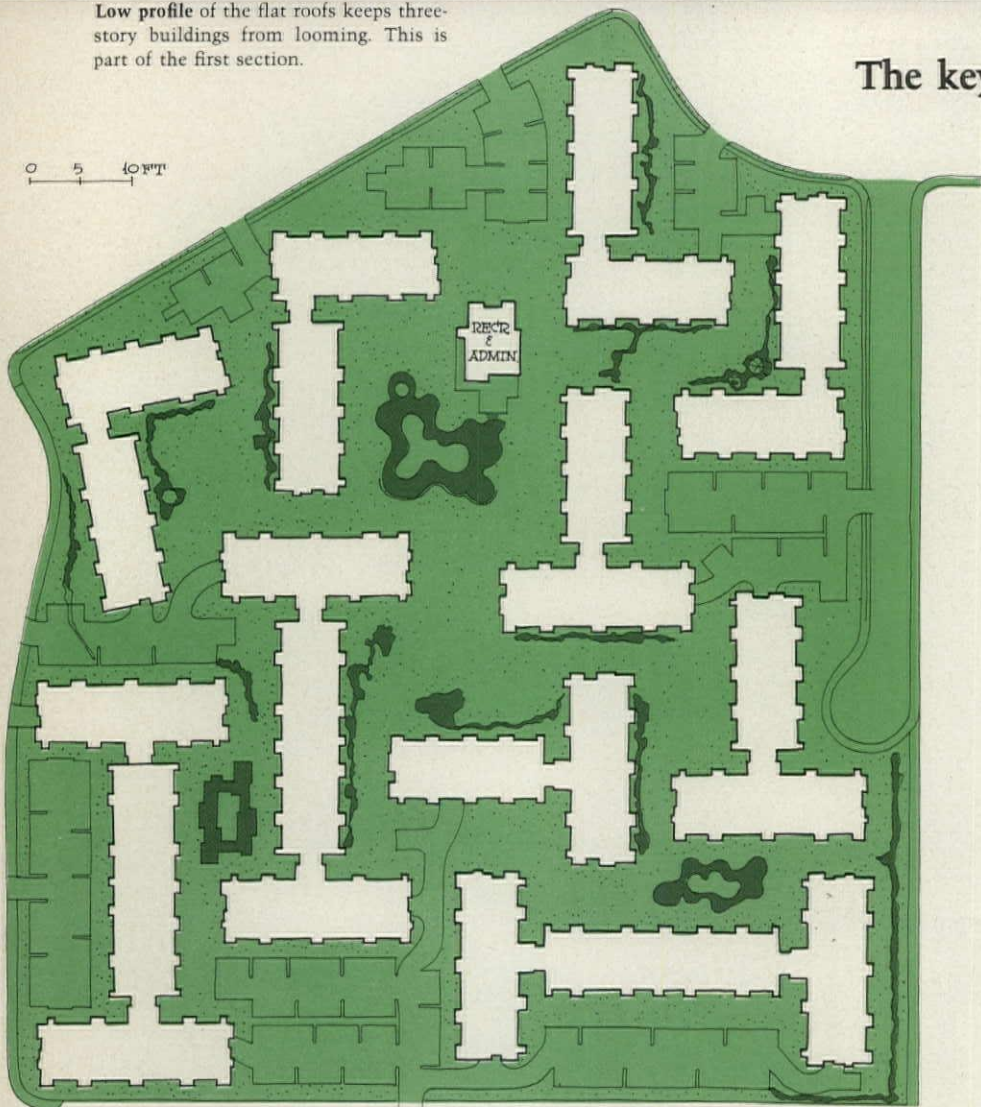


PHOTOS: JULIUS SHULMAN

Low profile of the flat roofs keeps three-story buildings from looming. This is part of the first section.

## The key to Harbour Lights' success: money spent where it will do the most good

0 5 10 FT.



Site plan is straightforward, with emphasis on intimate courts inside and automobile facilities outside.

Parking facilities (below) include parking below buildings, plus outside spaces for guest automobiles.

It was this practical philosophy that doomed the original plan for a shingled gable roof.

"We were shooting for the 27—28¢ per-sq.-ft. rent range," says Pancho Hunt, one of Lincoln Property's two managing partners for Southern California. "But the construction cost estimates came in about 50¢ a sq. ft. too high. Also, by this time we'd had a chance to look over the area and begin to absorb the California style. So we told Abe Shapiro and Bill Krisel to go back to the flat roof they had wanted in the first place."

Adds Joe Landau, the other managing partner: "We think the new design won't get dated the way our original one might have. In ten years, the project will look just as contemporary as it does now."

The same philosophy that threw out the roof mandated a high landscaping budget—\$275,000 for the first 342-unit phase, or \$800 per unit. This is roughly double what Lincoln Property would have spent on, say, a Dallas project.

"But this is a much denser project," says Hunt, "and we felt the more lavish landscaping would keep the project from feeling closed in."

Architect Abe Shapiro agrees. "You can have great buildings, but without good landscaping they could look terrible."

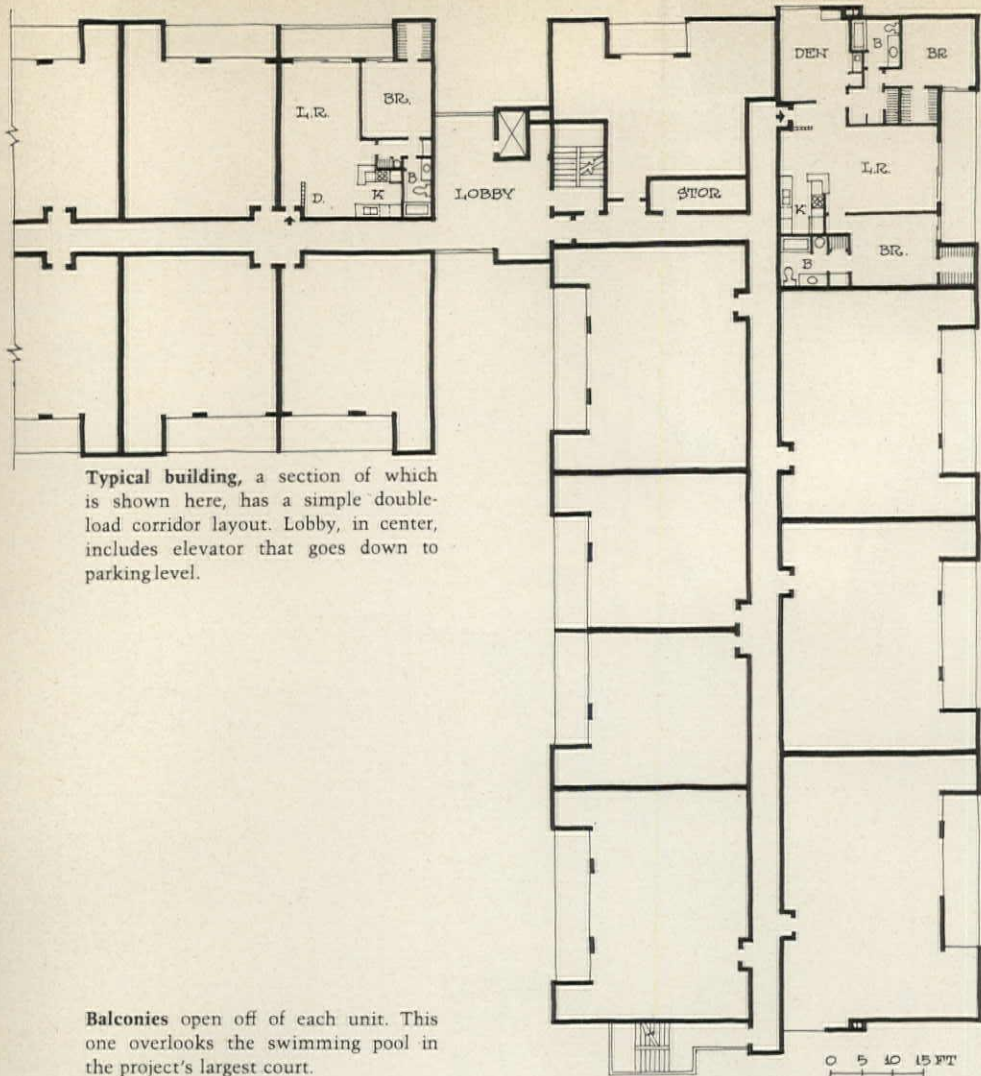
Despite its density—eventually, 732 units on 22 acres—the project's site plan (left) is remarkably open. There is one central recreational court (see pp. 68 and 69) plus a number of smaller courts. Underground parking handles 1.1 of the project's 1.8 parking ratio; the rest is distributed around the perimeter of the site in such a way that it is possible to walk from any building to any other without crossing a road or a driveway.

The density could have been even higher than the present 37.5 units per acre, says Landau, and this method of planning would still have produced an open-feeling project.





Extensive landscaping includes heavy planting man-made streams and pools like these



Typical building, a section of which is shown here, has a simple double-load corridor layout. Lobby, in center, includes elevator that goes down to parking level.

Balconies open off of each unit. This one overlooks the swimming pool in the project's largest court.

## Good design, inside and out, is paying off in rentals that run way ahead of schedule

"We're renting from 45 to 50 units a month," says Hunt, "and that's well ahead of the projections made before we started."

Harbour Lights is split roughly 50-50 between one- and two-bedroom apartments. One-bedroom units start at \$175 for 750 sq. ft., and the biggest unit is a two-bedroom-and-den with 1,450 sq. ft. that rents for \$380. Apartments are also available furnished at from \$30 to \$50 a month more. And the furnishings are the same as those used to decorate the model apartments (see facing page).

"We believe in showing people what they're actually going to get," says Hunt.

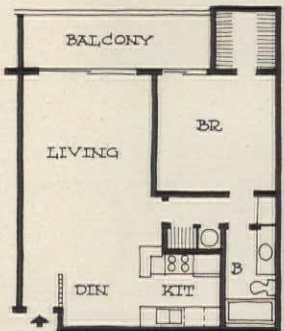
The three-story buildings are served with elevators at a ratio of one elevator to each 60 units. The elevators go down to the garage level, where each unit is assigned one full parking space.

All tenants share in the use of the recreation building which overlooks the swimming pool (see cover, and p. 68). This building includes space for entertaining, a billiards room, exercise and therapy rooms, and saunas. And outside, there is a jogging track that weaves through the site.

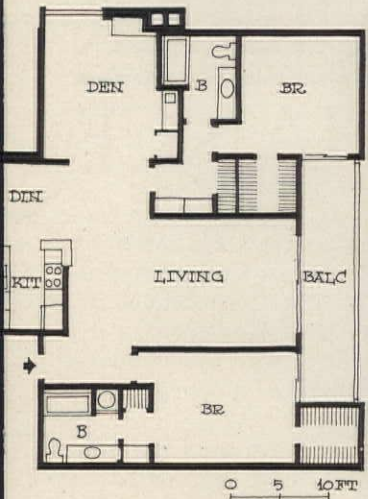




One-bedroom apartment has proportionately large living and dining area and a small but efficient in-line kitchen. Large closet in bedroom is in area separating balconies.



PHOTOS: JULIUS SHULMAN



Two-bedroom apartment can include a den, pictured here, with fireplace and wet bar. Each bedroom has its own private bath.



*The small builder  
needs front money  
just as  
much—or more—  
than his bigger  
counterpart,  
but he has much  
more trouble finding it.  
Now a new kind  
of company  
is showing  
how to lend  
a profitable hand*



ROBERT W. MEDEARIS

# JOINT VENTURING: --- THE SMALLER BUILDER --- GETS A BIGGER CHANCE

It's no news that the need for equity capital is changing the face of homebuilding. It has driven some builders into mergers with giant corporations, persuaded others to go to the public for capitalization, and brought about any number of joint-venture arrangements with individual investors, insurance companies, real estate investment trusts and, in some cases, savings and loan associations.

But for the most part, the merger and public avenues to capital have been limited to the larger builder and developer. Joint ventures are somewhat more available to the smaller operator, but even so, money partners prefer the better established company. And few of them offer any help other than just supplying money.

The picture may, however, be changing. A new type of company is emerging, typified by Builders' Resources Corp. of Los Angeles.

BRC was formed in 1968 as a nation-wide source of equity capital for small and medium-sized builders—the 97% or so who do fewer than 250 units a year.

BRC's arrangements with its builder-partners are more or less standard; it puts

up 80% of the equity capital in return for a 50% share of the profits. And not surprisingly, Robert W. Medearis, president of BRC, thinks that joint venturing—particularly his type—is the best way the builder—particularly the small but growing builder—can get capital.

Says Medearis: "I don't think there's a builder alive who hasn't considered acquisitions, joint ventures, limited partnerships, going public, or syndication.

"There are all sorts of opportunities, but having been a builder myself I don't think the acquisition-merger route is necessarily the best answer now. Keep in mind that one of the big things that happens is loss of self-identity. The builder, by and large, is an entrepreneur, a venture capitalist, an independent-minded individual. But once he goes into acquisition or merger, he loses a lot of his identity. And this has been one of the most damaging things that has occurred in this industry. The record speaks for itself.

"In a joint venture, on the other hand, the builder remains completely the captain of his own ship and determiner of his own destiny."

## The builder is the partner with the most to gain from a joint venture

Just how much a builder benefits from a joint-venture partnership depends on a lot of factors. There's his financial status, his management abilities, his present level of building activity—and, not the least of it, the desire to expand.

But in any event, says Medearis, joint venturing offers definite advantages.

First and most obviously, it infuses equity that a builder himself does not have at the beginning.

A typical project of 100 homes priced at \$25,000, let's say, will cost \$2.25 million. The builder probably can borrow \$2 million from conventional sources. But this still leaves the \$250,000 in capital—most of it front money—that he has to come up with himself. And with such a project usually taking up to three years to build out, he'll probably want to start other jobs during that time, which of course multiplies his capital needs. So even if the builder could dig up the equity for one project, joint venturing lets him leverage his funds to get into more projects faster, and thus carry out his overall expansion program more quickly. An example is Charles Beattie of Beattie & Associates, San Jose, Calif. Two and a half years ago he was doing about 30 units a year. Now, with joint-venture bank-rolling, he's building at the annual rate of 400.

"It's a good growth record," says Medearis, "and he did it all with us."

Then there's Don Dixon of Raldon Corp., Dallas, also a BRC partner. Through the equity insertion he was able to acquire another builder and bring him into the company. Today Dixon is one of Dallas' more dominant builders, working with more than 10 projects in a diversified market range.

The greater leverage afforded by joint-venture assistance also means a builder can boost his profits substantially. According to BRC figures, he can increase volume up to five times that which would be possible with his own funds alone. And from this jacked-up volume, he can keep at least half the profits.

Take one BRC example (chart, right). A builder has \$250,000 of his own capital. By himself he can handle one project of 100

homes and get a net profit and contribution to overhead of \$250,000. With that same capital, but this time having a joint-venture partner, he can make \$812,500 by developing four separate projects. He also picks up the added advantage of possible diversification in product, price, and market area.

Besides leverage, says Medearis, joint venturing can give the builder a stable financial partner who will help him arrange all his financing: land-development loans, interim-construction money, and permanent mortgages.

Most money partners, says Medearis, like to look at the builder two ways: from the standpoint of his professional competence and from that of his financial stability.

BRC prepares a detailed review of every project in which it plans to invest. This includes analyses of the builder's capabilities, the marketability of the project, and its financial needs from inception to completion. This dossier can also provide potential lenders with a third-party review to supplement their own analysis and the one made by the builder.

Thus, for builders with limited capital the additional funds from a joint-venture partner can take a project from marginal to a preferred status because of the more substantial liquid equity-capital backing.

When the partnership is formed, BRC's resources are committed to the successful completion of the project. So, says Medearis, the association gives the builder an extra leverage, not only with his banker but with his suppliers, subcontractors, and even with government agencies. It also can help him in negotiating for developable acreage.

Besides the more tangible benefits provided by the greater volume, says Medearis, a joint-venture relationship can help the builder in ways that are difficult to pinpoint but that can be even more valuable as he works to build a growing business.

For instance a joint-venture partner gives the builder the advantage of a relatively independent viewpoint on the way he conducts his operations.

"And if the money partner really knows the home-building industry," says Medearis, "he can lend a viewpoint from the

TO NEXT PAGE

### How joint venturing helps the builder

PROJECT	BUILDER ALONE		WITH BRC PARTICIPATION			
	A	A	B	C	D	TOTAL
NUMBER OF UNITS	100	100	150	120	100	470
AVERAGE PRICE	\$ 25,000	\$ 25,000	\$ 20,000	\$ 30,000	\$ 34,000	
TOTAL VALUE	\$2,500,000	\$2,500,000	\$3,000,000	\$3,600,000	\$3,400,000	\$12,000,000
EQUITY REQUIREMENT	\$ 250,000	\$ 250,000	\$ 300,000	\$ 360,000	\$ 340,000	\$ 1,250,000
FROM BRC		\$ 200,000	\$ 240,000	\$ 288,000	\$ 272,000	\$ 1,000,000
FROM BUILDER	\$ 250,000	\$ 50,000	\$ 60,000	\$ 72,000	\$ 68,000	\$ 250,000
PROFIT	\$ 250,000	\$ 250,000	\$ 300,000	\$ 360,000	\$ 340,000	\$ 1,250,000
TO BRC		\$ 87,500	\$ 105,000	\$ 126,000	\$ 119,000	\$ 437,500
TO BUILDER	\$ 250,000	\$ 162,500	\$ 195,000	\$ 234,000	\$ 221,000	\$ 812,500

A builder has \$250,000 of his own capital to invest. Without BRC he can handle one project of 100 homes and reap a net profit and contribution to overhead of \$250,000. With BRC as a money partner, he can make \$812,500 on the same capital by developing four projects at the same time.

position of having worked in more than one locality."

BRC, for instance, can offer the over-all experience culled from six regional offices around the country: San Mateo and Los Angeles, Calif., Hinsdale, Ill., Dallas, Kensington, Md., and Atlanta. In addition, economics and market-research experts from its shareholder companies can provide an insight and perspective both on national housing trends and regional differences. From all of this, says Medearis, builder-partners can get an early indication of trends in housing economics, finance, technology, and marketing. And they are able to anticipate changes that may affect their local business.

Says Medearis: "If the builder asks for our assistance, we'll give him ideas that

have been successful in other areas. But he knows his market. If he doesn't, we don't want to go with him. We don't want to sit down and help him change closet locations and doorways, hardware, lighting and plumbing fixtures, or plot plans. We like to review with him. But we're not the builder. He is. He's responsible."

But even with all its antennae out, BRC can miscalculate now and then. For example, the company thought the present economic upswing would be faster. As it turned out, the aerospace lay-off in Southern California was a setback. Also, the attempt to penetrate the Atlanta market has not been as successful as expected. There have been no big builders in that area, and it's not ready for the BRC concept.

A money partner can bring other new

ideas to the builder. BRC, through broad exposure to a variety of housing projects, is in a position to assist in identifying and evaluating new products, new materials, and new construction techniques. And it can help builders avoid problem areas on current and future projects.

And then there's management and marketing assistance.

If necessary, BRC can provide management skills and advisory services to help market, merchandise, and sell the housing produced by its builder-partners.

Some specific areas where this assistance is available: market site and feasibility analysis, cash flow, budgeting and scheduling, cost and performance controls, relations with lending institutions, marketing and promotion.

## But the money partner can also do very well if he picks his builders carefully

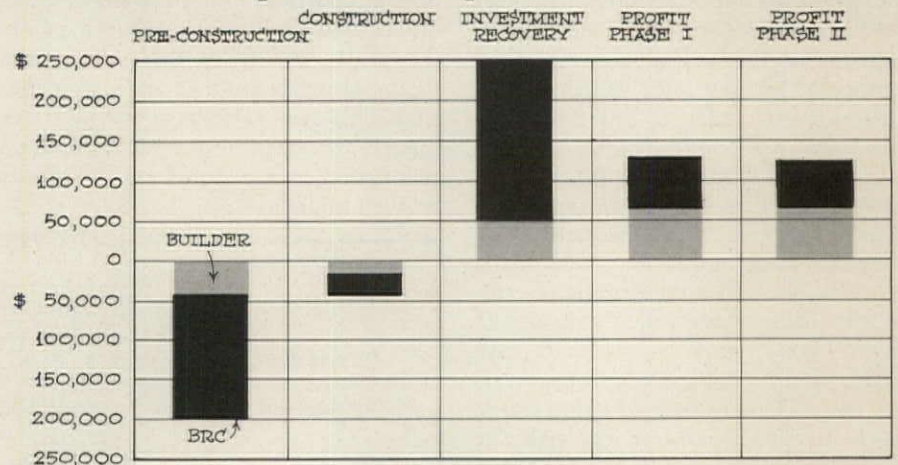
BRC aims for a return of about 35% on its invested capital.

"Obviously," says Medearis, "the money partner in the joint venture—as in all venture capital deals—is looking for profit-

ability. That's the key. And if he goes about picking his builder partners properly, he'll have a much better chance at a sound profit than through a haphazard method."

Joint venturing is also a form of investment that offers some unique opportunities, says Medearis, in terms of income properties, depreciable assets, long-range growth, and appreciation.

Investment and profit in each phase

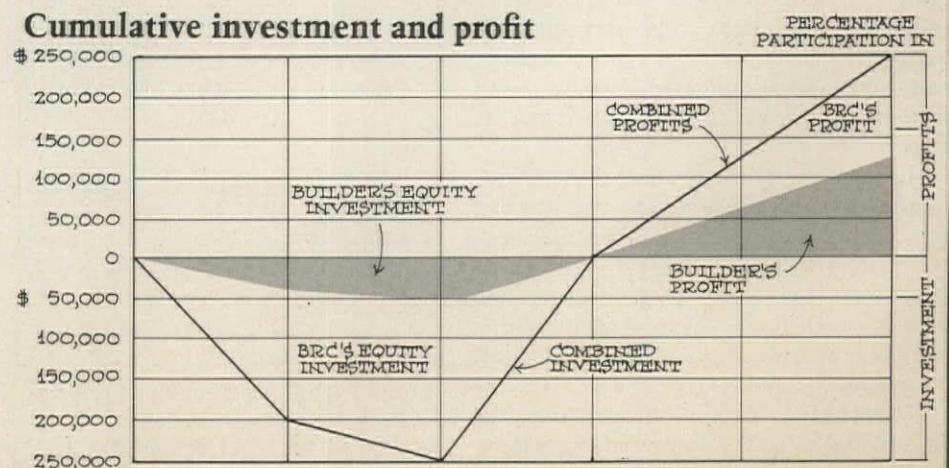


These two charts relate to a hypothetical project in which BRC is the money joint-venture partner. The project has 100 homes selling for \$25,000.

The top chart shows the amount of equity capital put into the project by both the builder and BRC in the initial phases of construction, and the profits taken out by the two partners during the later phases.

The bottom chart shows the cumulative amount invested in, or returned from the project at any point during its life. Note that at all times the builder and BRC are putting in and taking out on a simultaneous share-and-share basis.

Cumulative investment and profit



"Real estate is a very sound investment. And it will continue to be—as long as it's done by prudent investors—with prudent builders."

BRC provides up to 80% of a project's equity capital, with a top limit of \$500,000. Thus if a project needs \$250,000, and if it meets the selection criteria, BRC will put in \$200,000, reducing the builder's investment to \$40,000.

As a rule, BRC splits project profits 50-50 with the builder, taking a smaller share than many investors, particularly those who helped finance apartments in the 1968-1969 market. Once in a while, BRC even negotiates a profit split more favorable to the builder, depending on the funds required, the total profits generated by the project, the time it takes to build out, and BRC's past experience with the builder.

"But," says Medearis, "we think we make

a significant contribution with our equity money and our management systems—computerized cash flow, programming etc. So we don't generally adjust our profit. Basically, we operate on a 50-50 deal."

BRC, again unlike many investors, doesn't demand that its own capital be paid back ahead of the builders. And it begins splitting profits immediately, instead of taking all profit for itself for a predetermined period after the project gets into a positive cash-flow position.

For example, take a project of one-hundred \$25,000 homes (*chart, opposite*) for which \$200,000 is needed for the preconstruction phase—downpayment on the land, engineering, architectural and marketing studies, and land development. BRC puts in \$160,000, the builder \$40,000. (The \$40,000 includes credit for any investment the builder already may have made in the land, and for engineering

and filing fees, planning costs, etc.)

After construction starts, most costs are covered by construction loans. However, suppose \$50,000 more is needed for such things as getting the model complex ready for the opening. This again is provided by BRC and the builder on the 80-20 basis—\$40,000 from BRC and \$10,000 from the builder. At this point, BRC has an investment of \$200,000; the builder's investment is \$50,000.

Now, 50 homes are sold, generating enough excess cash flow over expenses and loan payoffs to provide the partnership with \$250,000. The builder gets his \$50,000 over the same period that \$200,000 is going to BRC. Each is now at the break-even point.

As construction and sales continue and the project becomes profitable, the returns are split immediately between the builder and BRC.

## When a prospective money partner looks you over, here's what he wants

In evaluating a project proposal, says Medearis, the money man is seeking two basic things: first, a builder who can successfully plan, construct, and market a project on schedule and achieve his projected profits; and second, a project that will meet the needs of the local market—and do it profitably.

"It's hard to put complete parameters on the type of builder we look for," admits Medearis. "But what we want are those who have a past successful track record."

Further, the builder must have demonstrated knowledge within his own individual area of expertise.

"By that," says Medearis, "I mean we don't go with people who have been building for low- to moderate-income families and now want to go into custom homes. Conversely, we won't go with a custom builder who wants to change to FHA programs. It's a different type of business. We're looking for people with a proven record of past accomplishments in the types of projects they're presenting to us."

"And," he adds, "we don't particularly cherish extensive market switching. We like a builder who's worked in the same location for years—who's built up a lot of expertise within his own community. We think this is one of the great strengths of the small and moderate-sized builder. He has operated within a given area. He knows the planning commission, the zoning, the subcontractors. And he's more capable of dealing with local problems."

On the other hand, BRC's no-switch rules don't hinder builders who would like to improve their designs or marketing methods.

"We're very much in favor of this," says Medearis, "as long as it stays within the general area of expertise that they've already demonstrated."

He adds: "And we'd welcome someone who has built in some programs of government housing and wants to try some of the others. In fact, we'll encourage it."

Other plus factors for a builder-partner, in BRC's eyes, are the motivation toward expanding his business, and an interest in a continuing relationship with the money partner.

"We look for a builder who demonstrates an existing capacity to handle management expansion," says Medearis. "Does he have a trained and organized staff of professionals? Does he do good marketing?"

BRC interviews the builder's people and discusses the operations with them. It meets the controller, accountant, bookkeeper, sales and production managers. It calls up the firm's contacts, bankers and lenders.

BRC also buttonholes people in the town where the builder lives. This furnishes a good fix on his impact on the community. Professional viewpoints are sought from auditors, legal counsel, local planning staffs, lenders, mortgage bankers, etc., on how the builder has conducted his business.

Although these are standard review procedures, BRC conducts them in a particularly detailed and thorough manner. The lack of key people is a good reason to turn down a builder's proposal. Says Medearis:

"We've had builders come to us who were basically one-man operations, and who didn't show any degree of staffing capabilities whatsoever. Yet they wanted to start rather large projects."

In these cases, says Medearis, it was obvious that the builder himself would be very seriously taxed in trying to carry on his operation.

"He can't, by himself, function as sales manager, production manager, general administrator, bookkeeper—and accountant." This is not to say, Medearis emphasizes, that a builder has to have a gigantic staff.

"But he certainly has to show us that he has the knowledge on which he can assemble a good one."

A number of builders seeking out BRC as a possible partner subcontract most of their functions.

"Maybe their operational method is to hire a good agency to handle sales," says Medearis. "Maybe their kind of project lends itself well to that. We check it. And we'll talk with the agency people to see what kind of relationship they have. If it's proven successful, we'll be happy with it."

"Then there's the builder who hires

TO NEXT PAGE

outside auditors and bookkeepers to keep from building up a big overhead. Or, maybe he subcontracts the bulk of his construction, has only one competent field superintendent, and runs the rest of the organization himself. All this is perfectly okay with us. We're interested in his track record and in how well he conducts his affairs. He doesn't have to have a big overhead to do things well."

In fact, Medearis says, one advantage of the smaller builder is that he can farm out functions. "But if he's continually floating around, and turning these situations over, that's an indication that he doesn't have the competency to retain people. And right there is a promise of later trouble."

Even if the builder checks out perfectly the partnership doesn't always have a happy ending. One builder BRC was involved with suddenly went through divorce proceedings and lost interest in his work. And in another case, a builder's entire top-management staff was killed in a plane crash.

Is the builder's overhead justified? That's another area BRC checks. And with the number of builders the company is working with, it gets some interesting statistics on what the average overhead-per-average-unit-built is.

"One of the things we like to do," says Medearis, "is go back, pull detailed financial statements on a builder's last two or three projects, and see what overhead he actually operated under. Then we'll sit down and ask for an explanation of why, say, some expenses were unusually high. Maybe the builder just can't operate under a low overhead. That will eliminate him as far as we're concerned."

BRC requires that its builder/partners practice sound management principles throughout every phase of the project. This involves cost and performance control from the builders, indicating the status of the project at regular intervals. A comparison with projected financial, production, and sales schedules provides an exception-type monitoring system that gives an early indication of when corrective action is needed to keep the project on a sound financial basis.

"Hopefully," says Medearis, "we get those types of partners who recognize not only the necessity of this manner of reporting, but also of keeping the financial partner informed. I won't say you don't get objections to financial reporting. You do. Nobody particularly likes to be told what to do. But, on the other hand, once a builder recognizes that the process of standardized reporting and monitoring actually helps

him operate his own business on a more professional basis, he readily agrees to it. In fact, he usually welcomes the opportunity."

As noted above, BRC has developed a most comprehensive review and investigation system. And just the fact that a builder can fill out the necessary forms tells a great deal about his management.

There is a book-full of these forms. They give BRC enough information so the company can decide quickly whether the project is really worth following up. And much of this same information also is used to control and monitor the project if the decision to go with it is made.

Among the many documents there are groups of forms for preliminary project analysis, final project analysis. There are forms for market research analysis, land data analysis, summary cash flow, land development cost breakdown, house construction cost breakdown, project reporting and financial reporting, and project pro forma financial statements. There's a questionnaire on the builder (including a key-personnel resumé), including his personal and business financial standing. And there's a project planning schedule and checklist.

Most builders, says Medearis, know much more about their operation than anyone

## Bob Medearis and BRC—both attuned to the problems and needs of the builder

President Bob Medearis' background is typical of BRC's top management staff: a combination of building and real estate experience and management and financial expertise.

Medearis has a civil engineering degree from Stanford and an MBA from the Harvard Graduate School of Business Administration. He has been a vice-president of Lusk Corp. (in Tuscon) and president of the Arizona Association of Home Builders. In California he had his own development-home-building company—in the San Francisco area—and has also been active in land-development, consulting on several large PUDs.

A couple more key BRC people are civil engineers—and another is an architect. Still others have degrees in business administration, economics, finance, management, and commerce. Their resumé lists jobs with such companies as Levitt, Deane Brothers, Boise Cascade, Bob Schmitt

Homes, Oceanic Properties, Kingsberry Homes, R. A. Watt, and Huber Homes.

"One of our main strengths," says Medearis, "is this building experience. Most of us have been builders, and we have the ability to have a dialogue—real rapport—with construction-minded people."

BRC is capitalized by eight shareholder companies, all of which have a special interest in stepping up the pace of homebuilding. They include American Standard, U.S. Plywood, CNA Financial, Whirlpool, National Gypsum, Property Research, The Stanley Works, and Donaldson, Lufkin & Jenrette.

In its almost three years of operation, BRC has worked with 31 builders on 54 different projects, producing 9,600 units and a sales volume of over \$300 million. The average project life is 33 months, the average investment \$175,000, and the typical project about 125 units.

What markets is BRC watching now?

For one thing, it's concentrating on the Chicago area, on California, and on the northeast—Washington, D.C., New Jersey, and Long Island. And it's interested in all kinds of projects: single-family, townhouse, and apartments. It wants projects with a minimum of 50 units, and it wants them in a housing market that can be projected—conservatively—to absorb at least 10,000 units annually.

BRC tried mobile home parks and got out of them because they turned up too many problems. And it never went into vacation homes, simply because it feels it doesn't have enough expertise in them.

Medearis sees two major happenings in today's housing market. First, there's a strong surge in single-family ownership and, second, there's an overbuilding in multi-family rental units.

"California probably is going to have 160,000 starts this year," says Medearis. "But I think the selling rate is going to

might guess at the beginning of an interview. In fact, he says, they are usually right on top of their operations. If the in-

formation submitted is incomplete, it's a warning flag. And if it includes a significant amount of erroneous information—

which can be spot checked—that's usually fatal as far as a partnership proposal is concerned.

## And when you consider a prospective money partner, here's what to look for

Many of the basic qualifications that the money partner uses to judge the builder can be applied equally by the builder to evaluate a potential money partner.

The money partner's team people are important considerations. Builders should look at them closely so personality conflicts won't crop up later. Says Medearis: "As in any type of working relationship, chemistry is important."

So is a steady and continuing source of equity funds. When commitments are successfully fulfilled on one project, the builders should be able to rely on his partner for capital to do future projects. This type of long-term relationship, says Medearis, permits the builder to plan new developments with confidence. (Over 65% of BRC projects represent repeat business with builder partners.)

But—and this is perhaps the most important point—the builder should ask himself: what business is this potential money partner actually in?

The best answer, says Medearis, is that

the money partner supplies equity capital to home builders, and does so as its main business, not as one of several areas of investment.

"For instance, lenders are in the position of lending money on interim construction activities, land acquisition and development loans, and so forth. That's their main line of business—not joint venturing, not being an active and dynamic partner."

BRC, says Medearis, is in the business of forming joint ventures and putting equity money into building projects. "This is what we are geared to do and experienced in doing."

A lot of lenders, says Medearis, learned a great lesson during the 60s when they overlent on projects. "They found out that they were in the business of lending money and not in the business of forming joint ventures."

Many of the difficulties that lenders ran into, Medearis points out, came from repossession of properties. "They didn't

know builders' formats or their method of operation, and so they weren't in a sound position to truly monitor and police individual projects."

Another thing a builder should do, says Medearis, is look for a knowledgeable partner, one that can help with problems, from management to marketing. For example, although BRC is not in the employment-agency business, it can supply a builder-partner with good people to beef up his staff capacities and give him a better management system.

In general, a joint-venture partner should be a strong partner and be able to provide stability, says Medearis. Most smaller builders tend to be strong in one or two functional areas of their business and somewhat weaker in other areas. What they should look for, then, is a partner who can be a help in these weaker areas.

"We like to think of this as a strong contrast," says Medearis, "with the more passive role played by less sophisticated and less knowledgeable equity investors."

be about 130,000. This means 30,000 vacancies, and the bulk is going to be in rental units."

He adds: "I think the public wants to retain ownership. I don't think, frankly, that it has ever lost this desire."

One thing that developed from the surge into the apartment market, says Medearis, is that builders learned to put up multifamily units cheaper than houses on a per-square-foot basis. However, he feels that the market can swing back into an ownership philosophy on the basis of higher densities—fourplexes and other multifamily units sold chiefly as condominiums, or even cooperatives.

"We're going to see a continuous upsurge in condominiums, in cooperatives, in townhouses, in single-family attached units—and a corresponding lessening of the rental market."

Medearis calls today's market "the Volkswagen phenomenon," a tribute to the success of the moderate-to-low-income range.

"People are buying the lower-cost home, even when their annual salary would allow a more expensive one. They're buying basic shelter now. They aren't looking for frills—they'll add those things later."

Along the same lines, Medearis forecasts an ever-increasing use of government programs in the moderate-low income range—FHA 234, 235, 236, 221d3.

In fact, one of BRC's big successes this past year has been its partnership with Westport Home Builders, building lower-priced homes in Southern California. On opening day for Capistrano Villas in Orange County's San Juan Capistrano, so the story goes, more than 4,000 people showed up, and the day's sales amounted to nearly 260 homes totaling \$4.5 million. The \$21-million development has 831 apartment homes in the four-unit FHA condominium program, priced from \$15,995 for two and three bedrooms. There also are 362 garden homes (up to four bedrooms), priced from \$21,995.

BRC considered the two projects as one joint-venture package, but split them into

two financial sections for analysis purposes. In the financial projections, the BRC investment in the small-lot subdivision (the garden homes) was set at \$204,000 and its profits at \$349,000. In the four plexes, the BRC investment was set at \$281,000 and its profits at \$976,000. Total: \$1,325,000 in profits on an investment of \$485,000.

According to the project summary and financial projection, several factors limited the risk. First of all there is an exceptional demand for units in this price range. Too, the location is pleasant and lies in the natural path of southern Orange County expansion.

Furthermore, land costs (and terms) were favorable for the 120 acres. The small-lot subdivision, for instance, ended up with land cost of \$2,598 per unit (it has a six-per-acre yield). The fourplex part, with 14.4 units per acre, had a land cost of \$1,361 per unit.

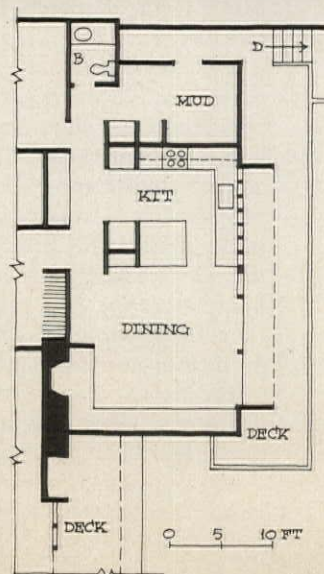
—BARBARA LAMB  
McGraw-Hill News  
Los Angeles

# CUSTOM IDEAS



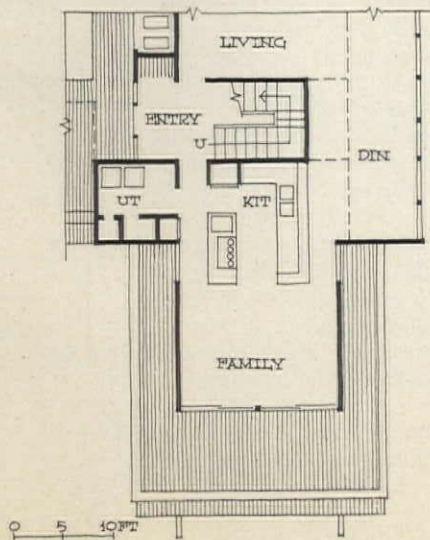
*If you're seeking ideas for the average-priced, merchant-built house, this eight-page design portfolio may not be your cup of tea. But if you build custom homes or high-priced for-sale houses, take a look. You'll see a surprising variety of ideas, all culled from some of the most interesting architect-designed houses HOUSE & HOME's editors have seen in the last few months.*

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**An L-shaped luminous ceiling provides light where it's needed most—specifically, over the kitchen counters—in this cathedral-ceilinged area. What's more, the dropped panels help to separate the work space visually from the large breakfast room (15' x 15') in the foreground. At first glance, the kitchen seems to lack adequate storage, but back-to-back, 8'-high closets at the ends of two counters (see plan) more than make up for the lack of over-the-counter cabinets. Doors at right open to deck. Architect: Anton Mueller. Builder: Olympic Construction Inc. Location: Bellevue, Wash.**





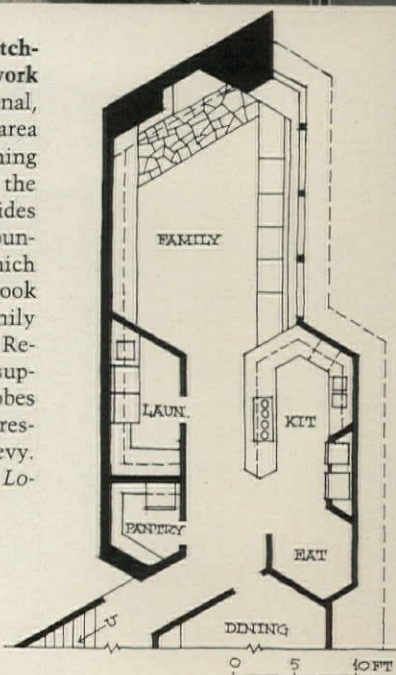
When is an open kitchen just open enough? When it's closed off at just the right place. Here, it's between the kitchen and the formal dining area, where a cabinet-counter unit is high enough to screen the kitchen from diners but low enough to let the two areas borrow space from each other. The informal dining area (*foreground in photo*) is actually part of the kitchen. Floor-to-ceiling glass panels, flanking the kitchen, enhance the open feeling. *Architect:* Robert E. Jones and Edwin K. Hom. *Builder:* Dolan Construction Co. *Location:* La Jolla, Calif.



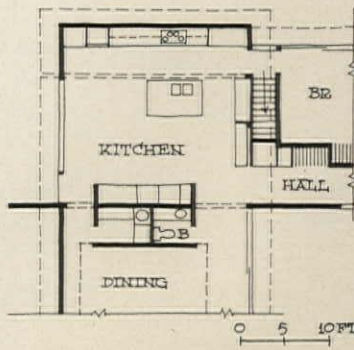
PHOTOS: EZRA STOLLER



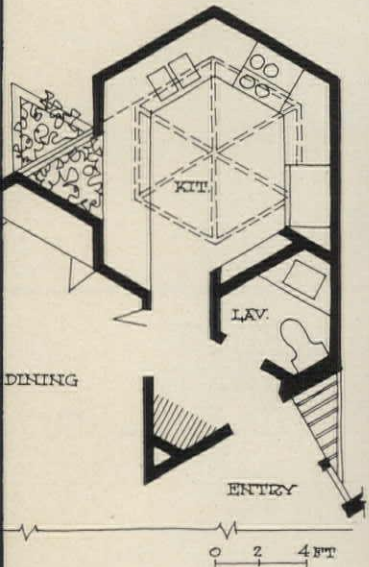
Here's an oddly shaped kitchen with a step-saving work area. The shape is hexagonal, and the compact work area not only puts everything within easy reach of the housewife, but also provides plenty of storage and counter space. The kitchen, which includes a breakfast nook (see plan), is open to a family room, also a hexagon. Recessed ceiling lights are supplemented by dropped globes and under-cabinet fluorescents. *Architect:* Ted Levy. *Builder:* Tom Shakelford. *Location:* Atlanta, Ga.



Remember those big, old kitchens where the whole family could gather? Here's a contemporary revival. It's roughly 20' square (see plan). It has plenty of free floor area because, except for the island counter and sink, most of the appliances, cabinets, and work surfaces are concentrated on one wall. And, unlike old-time kitchens, it gets lots of daylight through a glass wall (left in photo), clerestories, and a glass gable end. The island countertop is laminated maple, the floor, bluestone. For another view of the same house, see page 85. *Architect:* George Nemeny. *Builder:* Aadne Aasland. *Location:* Locust Valley, L.I., N.Y.



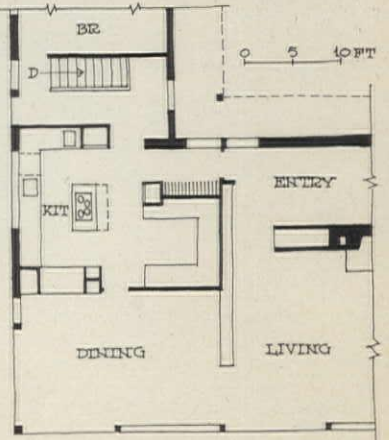
Look what an imaginative skylight does for this small kitchen. Like the kitchen at the top of the facing page, this is compact and hexagonal. But here the off-beat layout is dramatized with a large (7' diameter), hexagonal skylight that dominates the kitchen and floods it with daylight. Cabinets and soffits are walnut plywood, counter-tops are a dark plastic laminate, the sink is stainless steel, and the floor is carpeted. *Architect:* Raymond D. Reed. *Builder:* Schill and Hanson. *Location:* Ames, Iowa.



COURTLAND V. D. HUBBARD



Here's the classic U-shaped kitchen with something extra—an island counter that includes both a cooktop and a pull-out snack bar. Directly over the counter, and around the exhaust vent, are hooks for hanging pots and pans. The kitchen's other features include a pass-through to the dining room (see plan) and a second sink next to the refrigerator for washing vegetables. At right in the photo is the service entry hall. *Architect:* Montgomery, Bishop and Arnold. *Builder:* A Luther Nash. *Location:* New Hope, Pa.





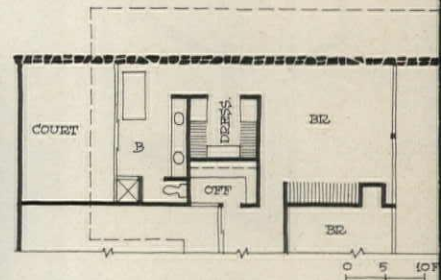
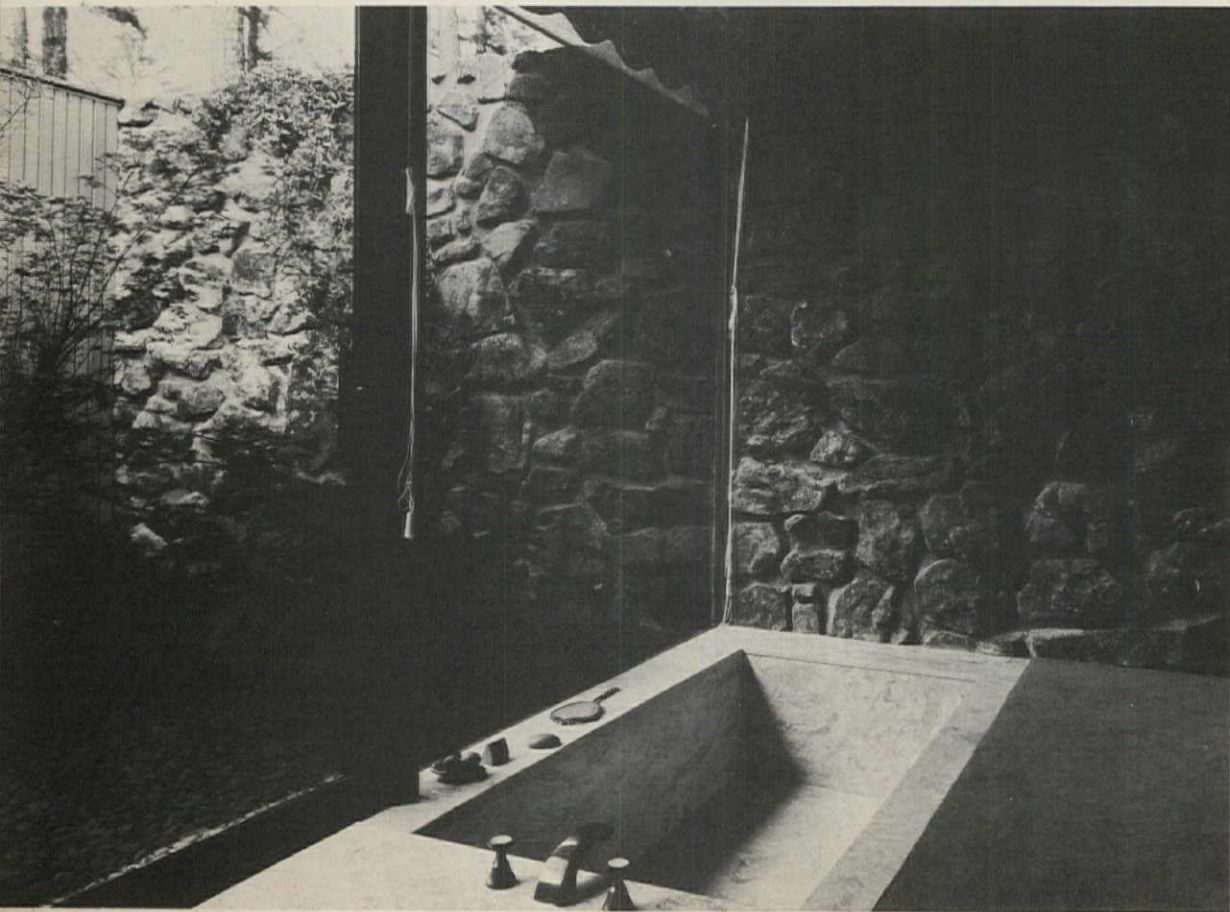
LOUIS REENS



HERRLIN STUDIOS

Here's a bathroom with a clean-lined, contemporary look. Note, for example, the wall-to-wall mirror—which is not only functional but also makes the room seem larger than it is—the theatrical-type lighting, the clerestory, the extra-high ceiling and the sharp contrast in colors. *Architect:* Earl R. Flansburgh & Assoc. *Builder:* Kurt Fuchs Co. *Location:* Milton, Mass.

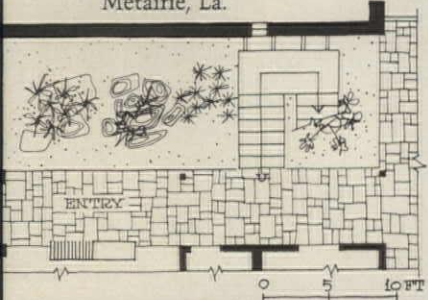
... And here's a bath with a traditional feeling—largely the result of using paneled cabinets, small mirrors with heavy wood frames (there's a medicine cabinet behind each), and lighting fixtures that recall old-fashioned gas lamps. Floor, counter, walls are ceramic tile. *Architect:* Erickson & Stevens Inc. *Builder:* Architectural Enterprises Ltd. *Location:* Winnetka, Ill.



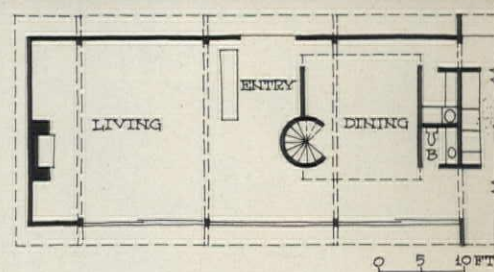
This master bath brings the outdoors indoors. A floor-to-ceiling glass wall with a sliding door opens the room to a private, landscaped courtyard, and the fieldstone house wall extends past the glass to form one wall of the court. The sunken tub is travertine marble. *Architect:* Cromwell Neyland Truemper Millett & Gatchell. *Builder:* Herbert W. Davis. *Location:* Little Rock, Ark.

MICHAEL BARKLEY

This is about as open as a stairway can be—all treads, no risers, and lightly framed with steel. Built out into a two-story, roofed garden area, the stairs lead from the slate-floored entry hall to the bedroom hall of a hot-weather house. *Architect:* Lawrence & Saunders. *Builder:* Richard Goodyear Inc. *Location:* Metairie, La.



FRANK LOTZ MILLER



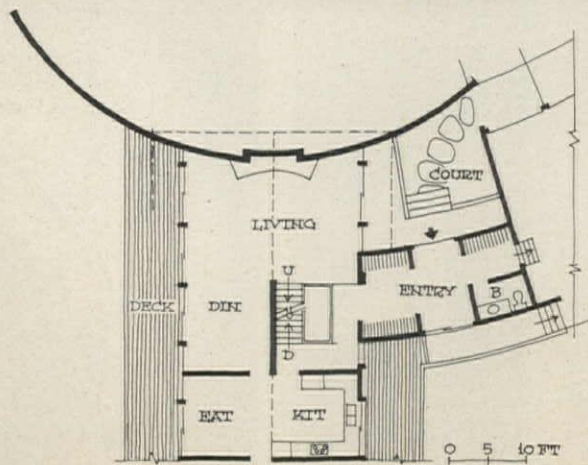
... And this is about as closed as a stairway can be—but in a very special way. Like the stairway above, it has no risers, however, it is tightly confined within a cylindrical, stuccoed-block wall. The stairs are supported by and radiate out from a center pole. They lead from the main floor to a balcony study, which overlooks the living room on one side and the kitchen on the other. *Architect:* George Nemeny. *Builder:* Aadne Aasland. *Location:* Locust Valley, N.Y.



PHOTOS: EZRA STOLLER

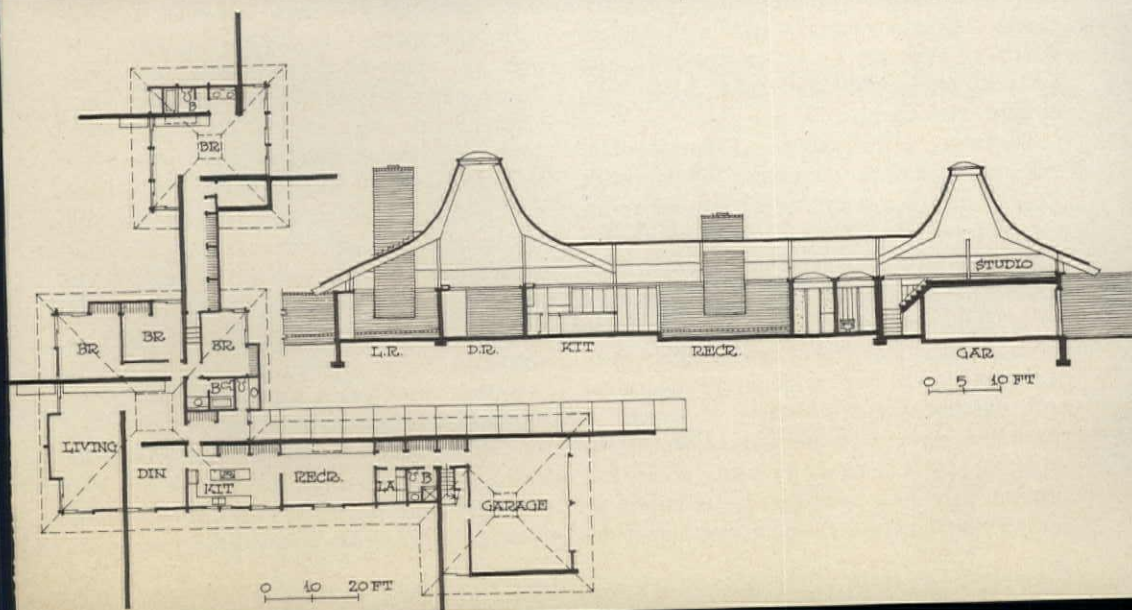


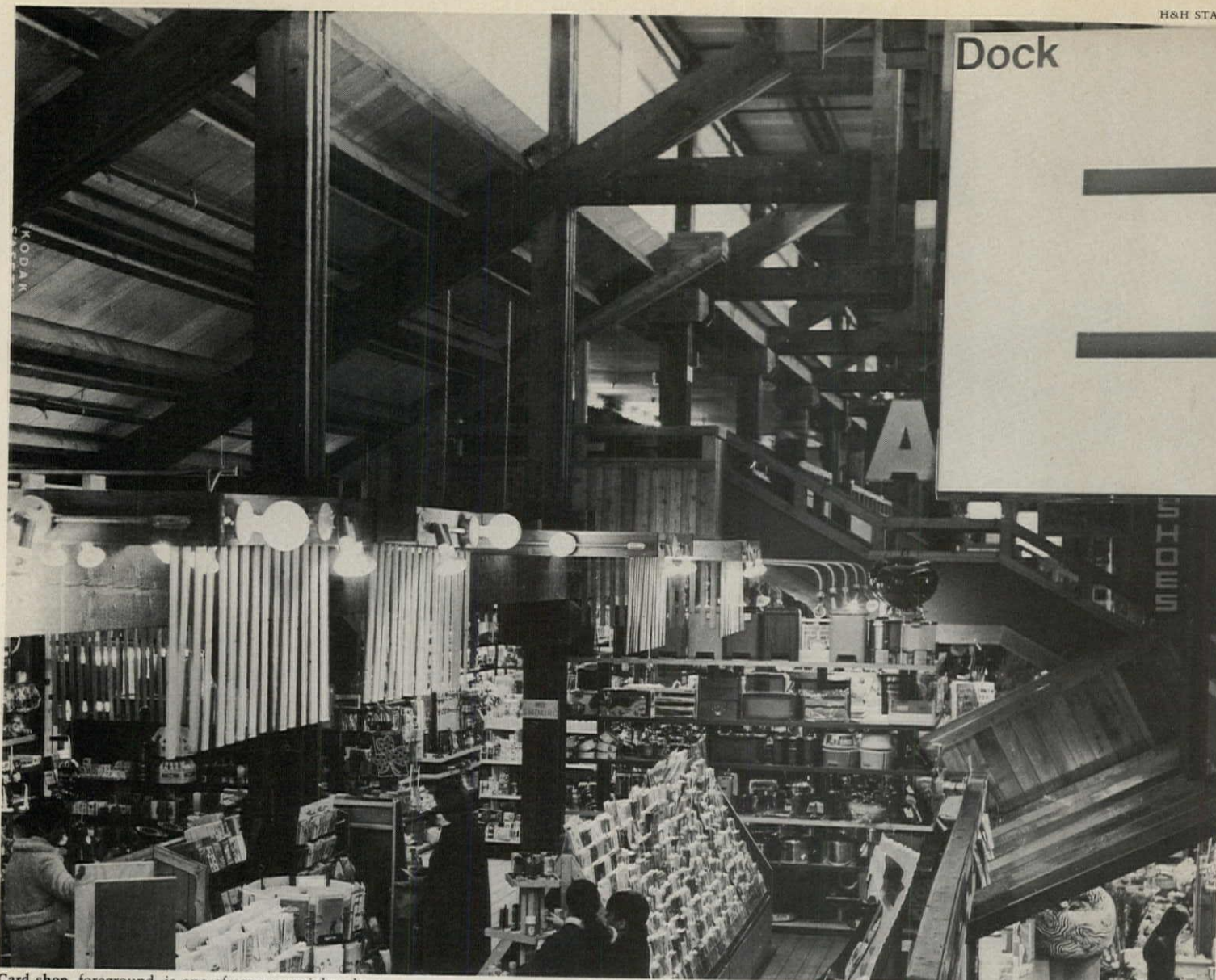
PHOTOS: HERRLIN STUDIOS



This fieldstone fireplace wall is the dominant element in a dramatic living room. It also dominates the facade of the house. Curved to conform with the street line, at the end of a cul de sac, the wall extends beyond both sides of the house (see plan) and thus screens not only the interior but also the outdoor living areas from the street. Fixed glass sets off the chimney, and a long glass wall opens the left side of the living room to a balcony overlooking a small lake. *Architect:* Erickson & Stevens Inc. *Builder:* Carl I. Bengtson & Son Inc. *Location:* Park Ridge, Ill.

This brick fireplace wall blends into a casual room that was designed for informal dining and family activities. Built against the wall are louvered-door closets, book and magazine shelves, and an extended, raised hearth for extra seating. The rambling, contemporary house, designed by architects whose work is also shown at left and on page 84, includes two other brick fireplace walls—one in the living room (see plan) and the other in the master suite (photo at far right). *Architect:* Erickson & Stevens Inc. *Builder:* Architectural Enterprises Ltd. *Location:* Barrington, Ill.





Card shop, foreground, is one of seven specialty shops on main level. Large acrylic cube, upper right, is lettered to identify area; it houses mercury vapor lamps. Roof trusses are made of rough-sawn lumber.

## A very special shopping center for a very

For the most part, the market consists of empty nesters at Heritage Village, a 2,000-unit condominium in rural Southbury, Conn. (H&H, Apr. '67 et seq.). Typically, they are retired or semi-retired, sophisticated, leisure-oriented, and well-heeled. (Heritage Village units are priced from \$30,000 to \$45,000 and must have been bought with cash).

To cater to this market, Paparazzo Development Corp., developer of Heritage Village, built what amounts to a huge country store—the 50,000-sq.-ft. Bazaar shown here—and leased space to 26 specialty shops. Tenants, none directly competitive with each other, include vendors of gourmet foods, health foods, bakery goods, glassware, antiques, greeting cards, womens' fashions, and toys (for grandchildren).

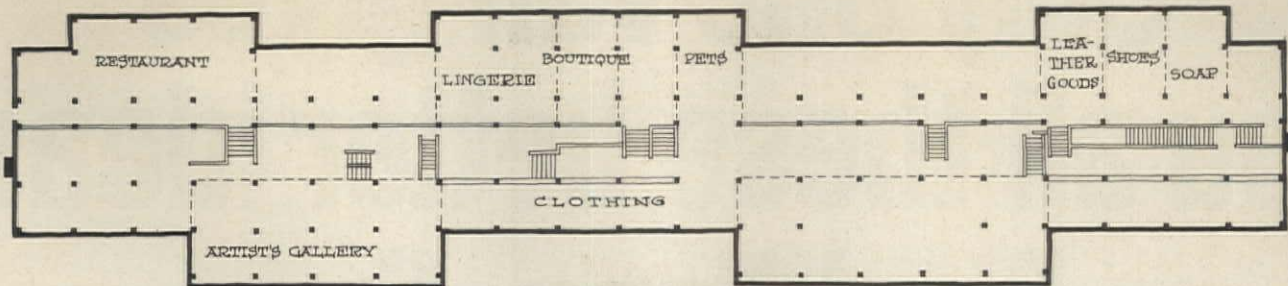
Outside, the Bazaar blends architecturally with the rest of Heritage Village, a landmark project that has won design awards and drawn visiting builders and developers from

all over the country. Inside, it has the heavy-timbered look of a New England barn—enhanced by pop art, giant letters denoting different areas, and dramatic lighting (*upper right in photo above*).

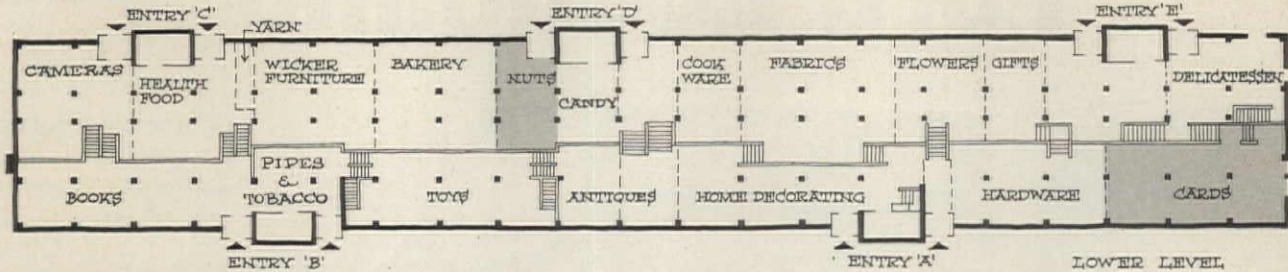
Interior spaces were planned to put shoppers in a mood for leisurely browsing. Broad stairways connect the Bazaar's four levels. Shops seem to flow into each other. And the shopper can wander freely from level to level and shop to shop—pausing to watch a cooking demonstration, sample candy made on the premises, or take her poodle into the pet shop for a pedicure. Or she can stop for lunch at an informal restaurant that is already grossing \$30,000 a month.

Within three years, the Bazaar should be showing a \$70,000 annual profit, according to Henry Paparazzo. It will lose \$3,000 to \$4,000 in its first year, he says, largely because it was only 60% occupied when opened last August. Now fully occupied,





UPPER LEVEL



LOWER LEVEL



Plan of 50,000-sq.-ft. Bazaar (top) puts shops on four different levels connected by stairways (right). Shaded areas are shown in photos. All-wood building (above) is heated and cooled by heat pumps.

## special market

it is drawing shoppers not only from Heritage Village but also from as far as 50 miles away.

Construction costs were \$27 a sq. ft. Rentals range from \$4.50 to \$7.50 a sq. ft., depending on location. Tenants were selected from among 200 applicants. Those with heavy investments in equipment—the restaurant, for example—have 10-year leases; other leases are three years.

Tenants pay their own utility and maintenance costs, are also required to 1) join the Heritage Village merchants' association, 2) submit all signs and displays for approval, 3) leave space for a 4½-ft.-wide walkway through their shops.

Like the rest of Heritage Village, the Bazaar was designed by the architectural firm of Callister & Payne, Tiburon, Calif. It is the latest addition to a commercial complex that includes a bank, service station, a professional building, and other stores.



PHOTOS: S. PFAU

# Only one van gives you all these better ideas.

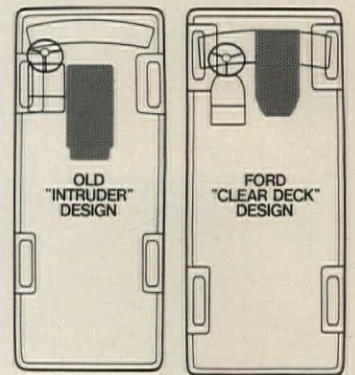
## Ford Econoline



Sales leader for 10 straight years.

### Engine clear forward

The engine is moved forward in Ford's clear-deck van—all the way out of the cargo area. Clear floor space behind driver's seat measures over 8½ ft. in Econoline Van . . . over 10 ft. in the Supervan.

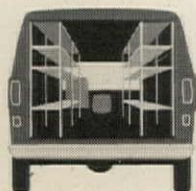


### Easy, out-front servicing.

Simply raise the convenient outside hood and your routine service points are right at hand: radiator, oil level, battery, windshield washer reservoir, voltage regulator, wiper motor, brake master cylinder. Better ideas make servicing fast, easy.

### Shorter outside, easier to park.

Overall length of Econoline Vans is significantly shorter than other makes. This means easier parking and better maneuverability in city delivery operations—time saved on every trip.

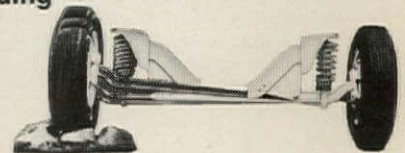


### Wider at top for built-ins

Body sides are more vertical, wider apart at top than other vans. So built-in units fit better and leave more aisle. Modular units, designed to fit and work together allow you to custom design almost any interior you need. Job packages, such as insulated florist's van, are also available.

### Strong, smooth-riding Twin-I-Beam

The independent front suspension that has revolutionized truck riding qualities. Two forged steel I-beam axles give it strength . . . big coil springs give it a smoother ride.



### Biggest payload of all

Husky construction and high capacity axles allow you to carry a heavier load than any other van. Maximum payload of 4320 lbs. is largest in industry.

Model	Max. Payload	Max. GVW
E-300	4320 lbs.	8300 lbs.
E-200	1800 lbs.	5400 lbs.
E-100	1120 lbs.	4500 lbs.

### Driver's "walk-thru" to rear

Econoline's forward engine position clears the deck for the driver, too. He can easily step from his seat into the rear load area and exit through side or rear doors.

See your Ford Dealer and see all the better ideas in America's best-selling van—Ford Econoline.



**FORD** 

# NOW! AMERICAN MODULAR PRE-BUILTS <sup>with</sup> BUILT-IN SALES ACTION!



## THE HAMPTON

Beautifully spacious, 3-bedroom, raised Ranch with lower level for huge family room or additional bedrooms.

*Actual delivery of an American Modular Home. Site work at minimum; house delivered complete.*

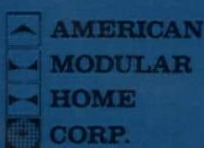


Enjoy all these profit-advantages... with American Modular Homes:

- Great selection of homes pre-built to F.H.A. Specifications. Delivered complete to your site; we erect them for you.
- You know your exact cost per house.
- Your capital requirement is surprisingly low; fast delivery on a wide assortment of models.
- Architect-designed homes quality-engineered to last *permanently* with minimal maintenance (vinyl siding, aluminum sash, structural steel base, etc.).
- You can have model homes ready for viewing — quickly!

**FINANCIAL ASSISTANCE PLAN AVAILABLE TO QUALIFIED DEVELOPERS.**

Houses on Display at Binghamton, N.Y. Write or phone for appointment to view. Color catalog showing designs, plans and numerous options on request.



## AMERICAN MODULAR HOME CORPORATION

*a subsidiary of*

### POLORON PRODUCTS, INC.

19 N. Jensen Road, Vestal, New York 13850 (a suburb of Binghamton) • (607) 729-4925

CIRCLE 120 ON READER SERVICE CARD

# Hire a veteran.

**A veteran construction worker,  
a veteran electronics technician,  
a veteran electrician,  
a veteran draftsman,  
a veteran cook,  
a veteran aircraft mechanic,  
a veteran medical technician,  
a veteran computer programmer,  
a veteran policeman,  
a veteran nurse,  
a veteran administrator...**

Veterans have experience in dozens of fields. And hundreds of specialties . . . many of them hard to find. Trade skills. Technical skills. Professional and supervisory skills.

In fact, the Services spend some \$3 billion a year on training! And there's over \$1 billion more available for training through the GI Bill and the Manpower Development and Training Act.

Disabled veterans receive special vocational

rehabilitation to provide them with skills.

Find out more about how your company can benefit from trained, experienced veterans. Or how you can train them—*your way*—in a government-supported on-the-job training program.

For help in hiring veterans, contact your local office of the State Employment Service; for on-the-job training information, see your local Veterans Administration office.

**Hire the Veteran. Hire Experience.**



# You'll be seeing Temple "T-Wheels" on a lot more buildings next year.

**Because we'll be making a lot more sheathing.**

Builders soon found out that these magenta T-Wheels were found only on sheathing that nailed better, sawed better, and gave better insulation.

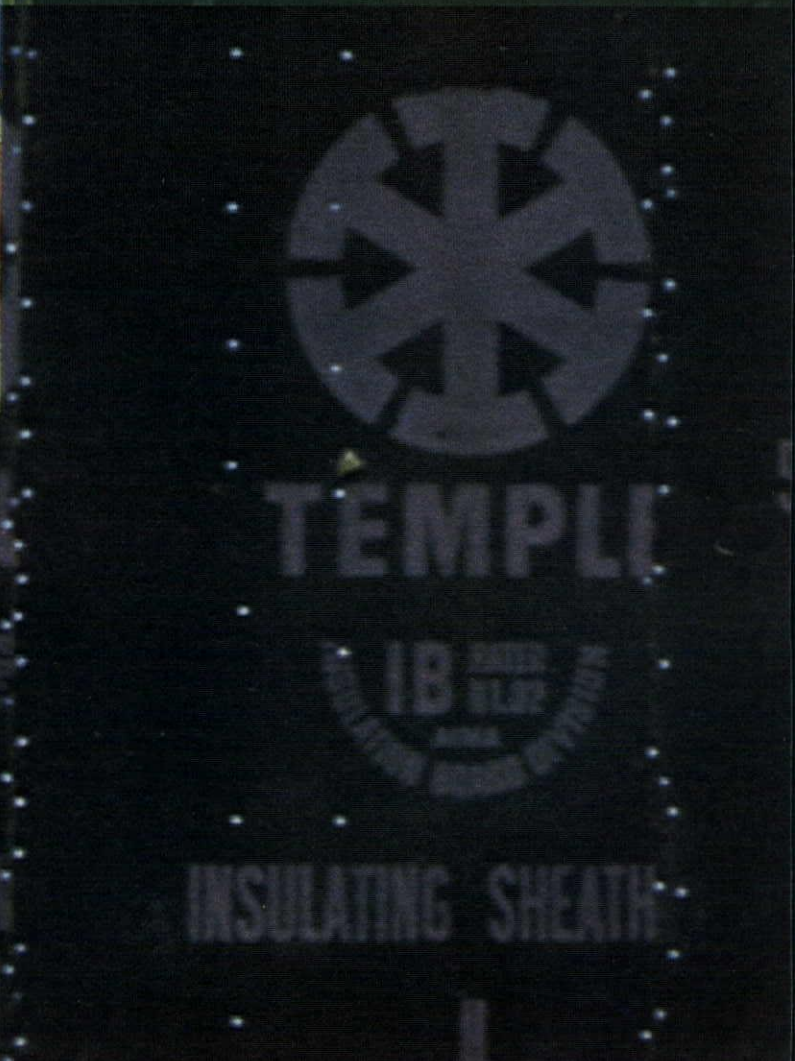
So we soon found out that we would have to build a new plant to meet the increasing demand for Temple fiberboard sheathing. Our new fiberboard plant almost doubles our production.

We're relying on the builders to see to it that you see those magenta T-Wheels on twice as many buildings.

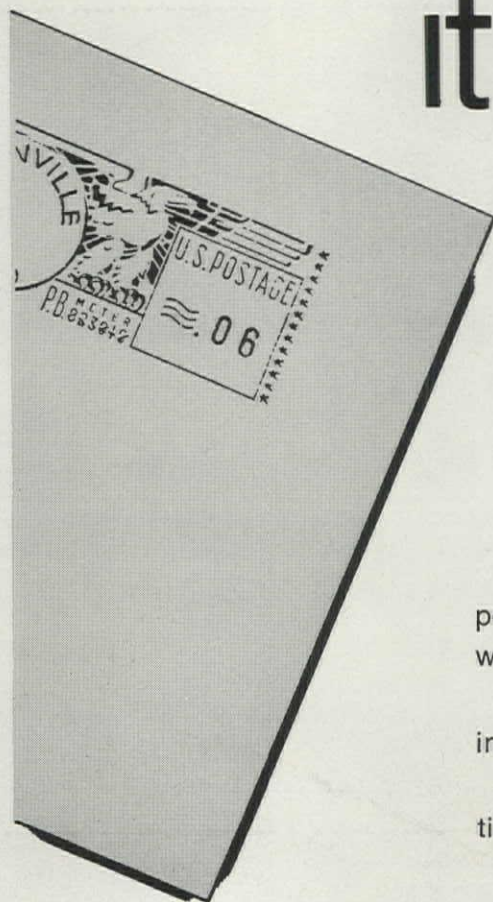
 **Temple Industries, Inc.**

Diboll, Texas 75941

CIRCLE 130 ON READER SERVICE CARD



# Shouldn't your business get what it's paying for, too?



No matter how much your business uses and depends on mail service, you're not getting your money's worth...unless you use ZIP Code.

It doesn't matter whether you're sending out an invoice. Estimate. Announcement. Brochure. Or what.

A ZIP Coded letter requires fewer sorting operations at your local Post Office.

Which means it has a better chance of getting out earlier.

And into your customer's hands sooner. (Even if he lives in the same town.)

Can you think of a better deal for three seconds of your time?

*Mail moves the country - ZIP CODE moves the mail!*

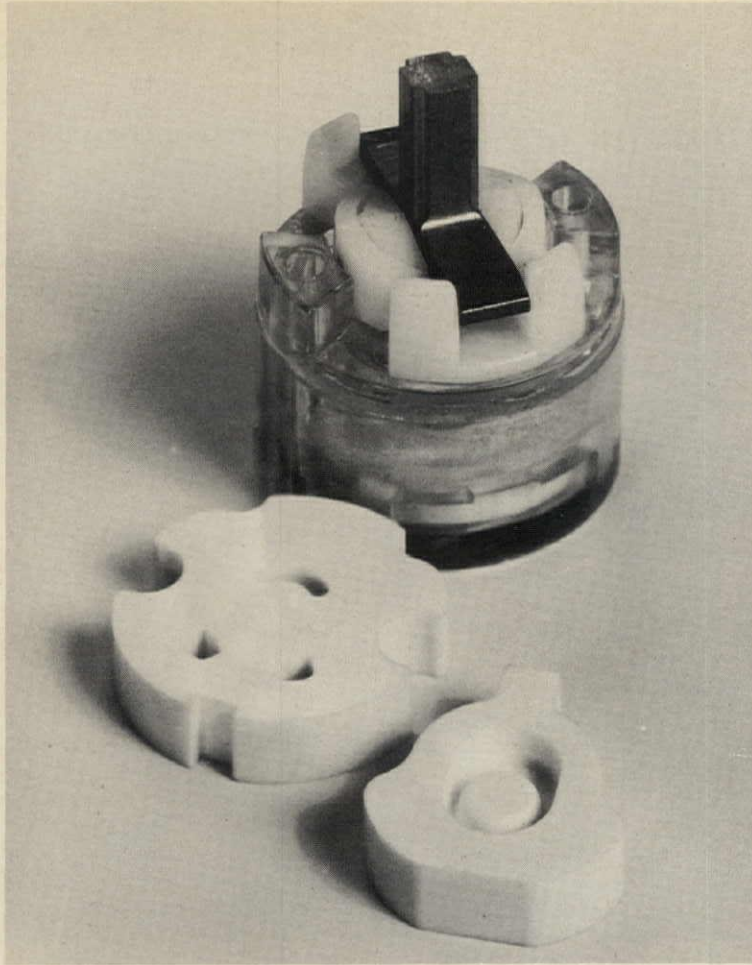


advertising contributed for the public good



ZIP CODE CAMPAIGN

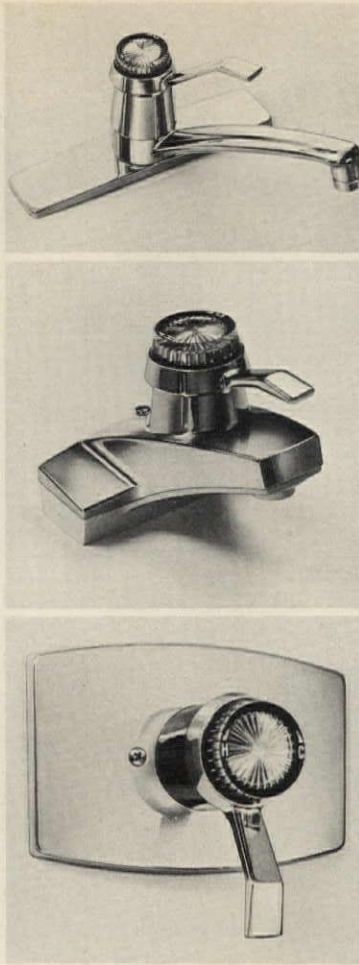
BUSINESS PRESS AD NO. ZC-1422-70--7" x 10" (110 Screen)



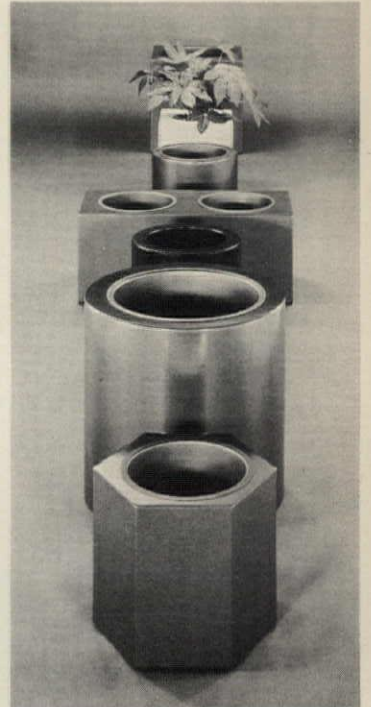
**Long-wearing ceramic cartridge provides for drip-proof faucet**

The ceramic cartridge valve (*above*) has a diamond-like hardness that shears water off, instead of squeezing it out the way conventional washer-valves do. The leaking that is eventually caused by water pres-

sure, impurities, and wear in regular faucets never results with this scissor-like action. No lubrication is needed as there is no metal-on-metal contact. Available for kitchen (*top*), lavatory (*middle*), and bath/



shower control (*bottom*) with color coded temperature indicators (blue for cold, red for hot) on the single-lever control. American-Standard, New York City.  
CIRCLE 250 ON READER SERVICE CARD

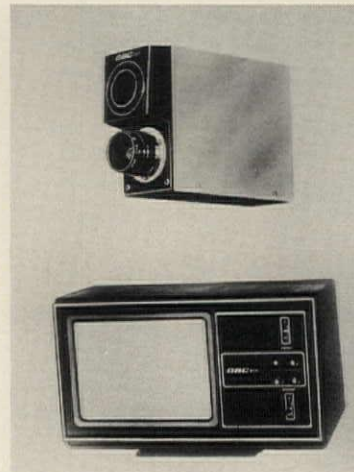


Contemporary planters are made with a new lacquer formulation of special resins and bonding and stabilizing additives to produce a water-, stain-, and scuff-resistant surface. The planters are available in a wide variety of sizes, heights, and shapes and come in nine standard colors, natural American walnut, metallic bronze, and custom colors. Intrex Inc., New York City.  
CIRCLE 252 ON READER SERVICE CARD



Acrylic plastic sheet has high impact resistance and outstanding weatherability and transparency characteristics. It is particularly good for window glazing in schools and commercial buildings, or wherever impact or vandalism problems

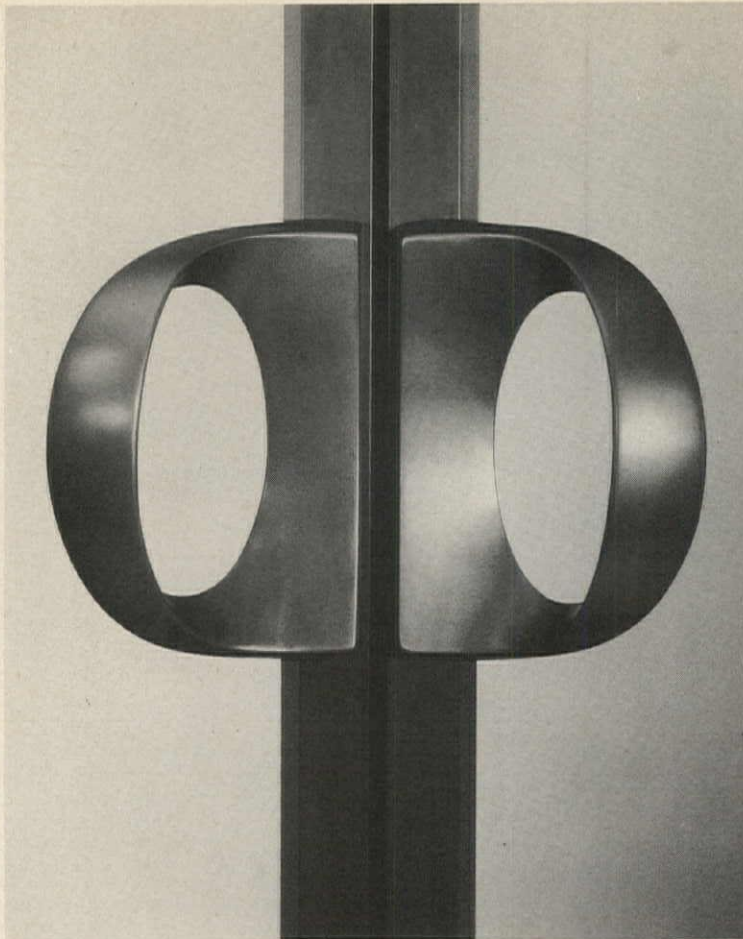
are foreseen. In colorless or frosted forms, from 1/8" to 1/4" thick in a variety of lengths and widths. Resists yellowing and is lightweight and easy to install. Rohm and Haas, Philadelphia.  
CIRCLE 251 ON READER SERVICE CARD



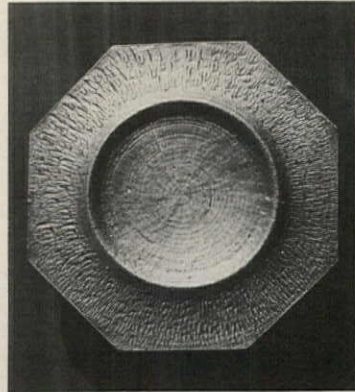
Closed circuit TV is a smaller, lower-priced model designed for use in homes, small businesses, and offices. The camera unit (*above*) is similar in size to a home movie camera, and contains a hidden microphone/speaker; the monitor contains a 7" picture tube and a microphone/speaker. Accessories—special lenses, camera mounts, extension cables, etc.—are also available. GBC Closed Circuit TV Corp., New York City.  
CIRCLE 253 ON READER SERVICE CARD



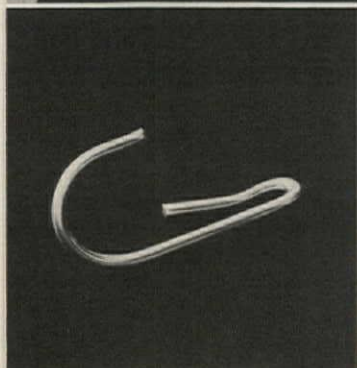
Kitchen waste compactor operates on water pressure and compacts food, boxes, bottles, and cans for neat, easy disposal. The unit is silent and maintenance-free as it has no electrical and few moving parts. The mobile container, lined with a plastic bag, is 12" x 15" x 21" and fits under a fixed crown in any standard kitchen counter. Cycle time is less than 14 sec. Container and crown are removable for easy cleaning. Compactall, Ann Arbor, Mich.  
CIRCLE 254 ON READER SERVICE CARD



**High-style doorpulls for contemporary doorways**



Sculptured doorpulls can be used in pairs or singly on aluminum frame, tempered glass, metal, or wood doors, and can be adapted for concealed back-to-back mounting. Each piece in the large photo is 12" long and 8" wide. The textured disc (*left*) is 10" x 10", while the highly polished twists below are 12" x 3". The deeply carved panels (*below, left*) measure 6" x 10½". In nickel silver, bronze, aluminum, or other finishes. Forms and Surfaces, Santa Barbara, Calif. CIRCLE 255 ON READER SERVICE CARD



**Tile fastener** (*left*) is a new hook-like device specially designed to make any tile roof more secure. The hook secures the butt end of the tile so the tile is attached at both top and bottom. Shown above in use on a mission tile roof, hooks are especially helpful for mansard-type and steep roofs, and for roofs in wind areas. Can be attached with manufacturer's products or with nails. San Valle Tile Kilns, Los Angeles, Calif.

CIRCLE 256 ON READER SERVICE CARD



**Glassless mirror** is shatter-proof and lightweight (about eight times lighter than glass mirrors) for easy installation in homes and public buildings. The safety features plus the non-misting quality make them especially good for use in bathrooms, saunas, pools, etc. Made from a durable, aluminum-coated



polyester film, .001" thick, mounted on a rigid yet lightweight frame with a foamboard backing. The highly reflective, non-tarnishing, and non-static mirrors are available in sizes from 9" x 12" to 48" x 144". Custom sizes are also available. Refex Mirrors, Park Ridge, Ill. CIRCLE 257 ON READER SERVICE CARD



**Brick, tile, or cobblestone** appearance can be achieved at comparatively low cost through imprinting the patterns in colored concrete. The process successfully simulates the standard patterns and can also be used for custom designs for patios, driveways, and walks, or interior floors which can be waxed. Bomanite, Palo Alto, Calif.

CIRCLE 258 ON READER SERVICE CARD



# The fiber glass bath, for instant installation.



## Universal-Rundle makes it. PPG makes it possible.

Fiber glass is ideal for Universal-Rundle's complete line of contemporary bath units. Fiber glass is lightweight and easy to install; no tiles, grout, or expensive labor costs.

Many other outstanding fiber glass features make Universal-Rundle's attractive line attractive to your customers, too. All units are easy to clean and maintain, chip resistant, and have the color molded in.

And their seamless construction

prevents leaks. And complaints.

PPG doesn't just supply fiber glass. We also provide Universal-Rundle with the technical assistance and development it takes to keep a contemporary line contemporary.

PPG and Universal-Rundle are working together to give your industry new ideas and products. Can we help you? You can contact Universal-Rundle Company at Box 960, New Castle, Pa. 16103.

Or write PPG Industries, Inc., Dept. 901-A, Fiber Glass Division, One Gateway Center, Pittsburgh, Pa. 15222.

**PPG: a Concern for the Future**

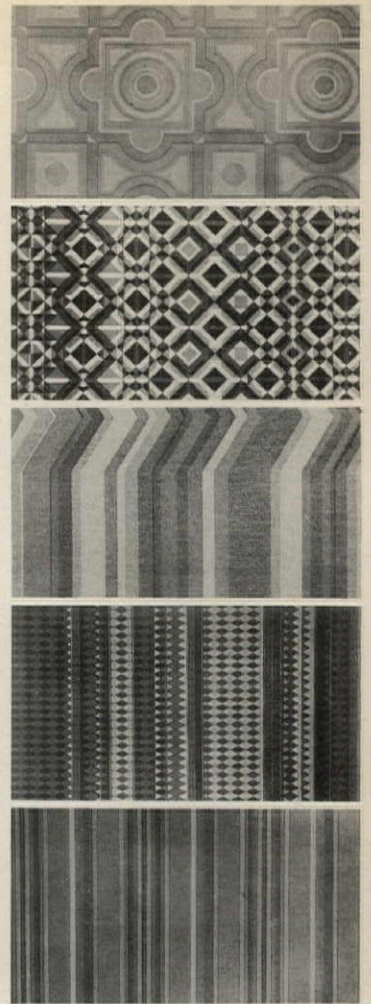
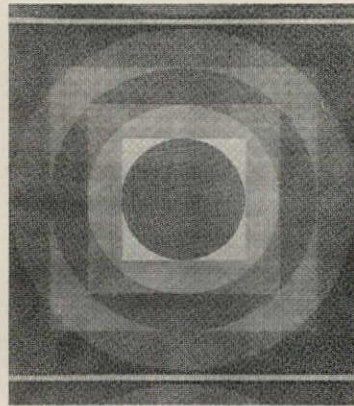
Fiber Glass   
INDUSTRIES

Geometric designs complement contemporary furnishings



Bold geometric patterns like "Phoebus" (left and below) are the ideal foil for contemporary interiors. 44 designs of washable, scrubbable, stain-, shrink-, tear-resistant vinyl are available in a total of 130 colorways. Gravure printed patterns include (top to bottom, right) "Jupiter", "Quartz", "Mercury", "Pageant", and "Lyon", all colored appropriately to the pattern. ICI America, Stamford, Conn.

CIRCLE 201 ON READER SERVICE CARD



Redwood paneling accentuates the woody, yet sophisticated, feeling of this cathedral ceiling. "La Honda" is precision machined from fine kiln-dried California redwood, is  $\frac{3}{8}$ " thick with tongue and groove

patterns to make alignments and installations with nails, staples, or glue easy. Available in 4", 6", or 8" widths, in rough sawn or smooth faced. Simpson, Seattle, Wash.

CIRCLE 202 ON READER SERVICE CARD

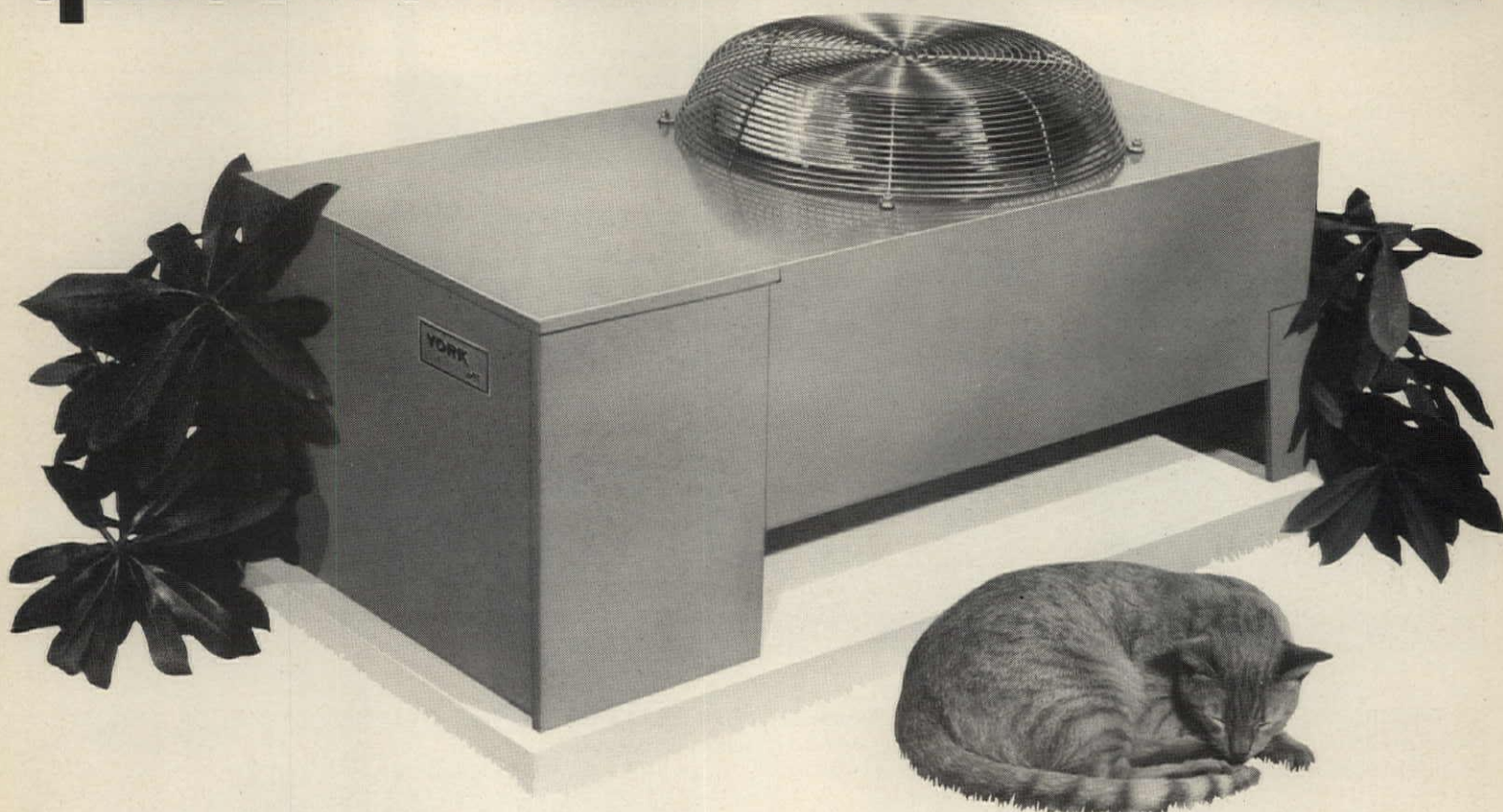


Room dividers of wrought iron, finished in antique gold leaf, are imported from Spain. Available singly or in pairs, they can be used free-standing or fastened to a wall (as shown) or to a door jamb. The

dividers, which are 81½" high and 20" wide, also include a planter (6" front to back) lined with galvanized metal inserts. LaBarge Mirrors, Holland, Mich.

CIRCLE 203 ON READER SERVICE CARD

# Get a bigger piece of the new home action with the quiet new arrivals from York.



## Introducing the York Champion III.

As a builder, the name York probably means a lot to you already. Just as it does to prospective home buyers. And the name Champion III can mean even more.

York's new Champion III is the quiet, low, compact air conditioning unit that's perfect for every home.

York's quality allows you to install a trouble-free system in every home you build. And the low price of the Champion III gives you the kind of profit margin you like to work with.

Find out about it now. Just fill in the coupon below and we'll send you all the facts.

**NOW!  
BIGGER  
PROFIT\$!**

**Send coupon  
for all details.**

York Division of Borg-Warner Corp., York, Pennsylvania 17405

Yes, I want more information on York's new Champion III.  Please have representative call.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**YORK** DIVISION OF BORG-WARNER CORPORATION  
**BORG WARNER**  
**THE AIR CONDITIONING PEOPLE**



**Versatile cabinets** to go with any type of decor—Spanish, early American, modern, etc.—can be adapted for use as kitchen desks (shown), refreshment bars, breakfronts, family

room work areas, and vanities. Several styles and finishes are available. Kitchen Kompact, Jeffersonville, Ind.

CIRCLE 204 ON READER SERVICE CARD



**Electric range** is 40" wide to accommodate both a master oven, that is continuously self-cleaning, and a smaller oven for baking and broiling simultaneously. The broiler cooks both sides of meat at the same time, eliminates turning, speeds cooking time. Westinghouse, Pittsburgh, Pa.

CIRCLE 207 ON READER SERVICE CARD



**Top-of-the-line gas range** has a 25" oven with continuous cleaning, a fifth burner that converts to a center griddle, a lighted glass backguard, top front heat controls, clock-timer, lift-off oven door, lower broiler, and storage for pans and lids. Gaffers & Sattler, Los Angeles.

CIRCLE 208 ON READER SERVICE CARD

**Memo cabinet** has self-healing cork for pinned up notes, green chalk board for written messages. Piano-type hinge has built-in stop, installs for left- or righthand swing. Overall size: 16 1/4" wide, 24 1/4" high. Beige steel cabinet has two adjustable glass shelves. Miami-Carey, Cincinnati, Ohio.

CIRCLE 209 ON READER SERVICE CARD



**Double sink** is a self-rimming unit called Flex-Vit. Made of steel, it has a hard enamel coat applied by a new process. Sinks also come in stainless, brushed or smooth, with single control faucets and stainless basket strainers. Federal Stainless Sink, Bloomington, Ill.

CIRCLE 210 ON READER SERVICE CARD



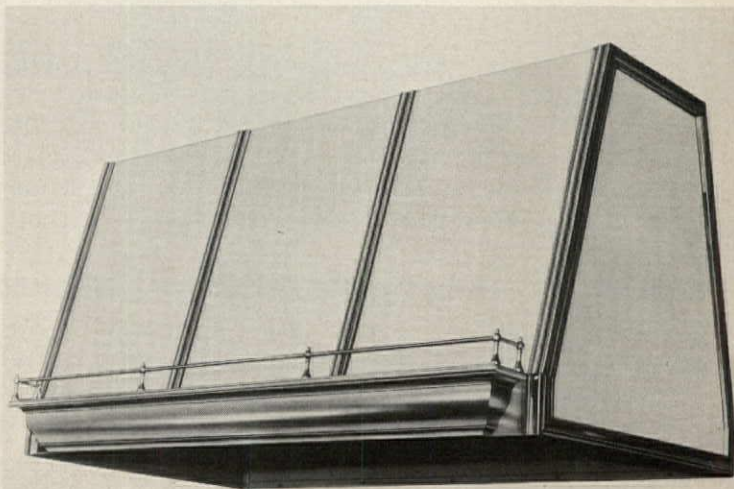
**Cabinet components** include doors, door frames, end panels, drawer stack assemblies, and filler strips. Door frames are nailed to fronts of shelves mounted on the wall. End panels close in cabinets. Drawer assemblies go together with glue and nails. Doors and drawers in most standard sizes are prefinished walnut, cherry, oak, or pecan wood-grain, have recessed edges for easy opening. Doors can be hung for left- or righthand opening. Mouldings, Inc., Marion, Va.

CIRCLE 205 ON READER SERVICE CARD



**Electric oven** cooks on retained heat: after a short period at 500°, heat goes off, specially insulated oven and door seal maintain high enough heat to cook food, then keep it warm for hours. Oven also cooks conventionally, has a high-heat self-cleaning cycle. Chambers, Oxford, Miss.

CIRCLE 206 ON READER SERVICE CARD



**Range hood**, in island or wall style, comes in avocado, copper, gold, black, or white, but may be customized by sliding in wood (or other) panels to match cabinet fronts. Full

length spice gallery is antique brass or pewter. Blowers are equipped with infinite controls. Leigh, Copperville, Mich.

CIRCLE 211 ON READER SERVICE CARD



## **"I figure if they're paying fifty or sixty thousand dollars for a home, they're going to expect a KitchenAid Dishwasher."**

Every home in the beautiful new Mount La Jolla condominium community is equipped with a KitchenAid Imperial dishwasher.

Mathew Loonin, vice president and marketing manager of A.J. Hall Corporation, developers of Mount La Jolla, explains why:

"Most people think of KitchenAid as the Cadillac of dishwashers. They're genuinely impressed when they see one in the kitchen of the home they're considering. And when they're considering a luxury home, they actually *expect* to see that KitchenAid."

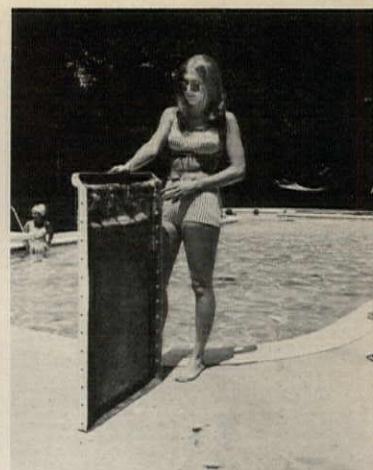
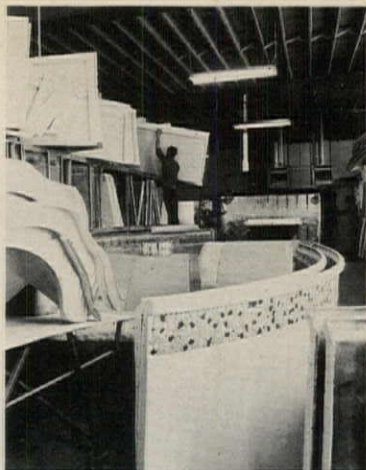
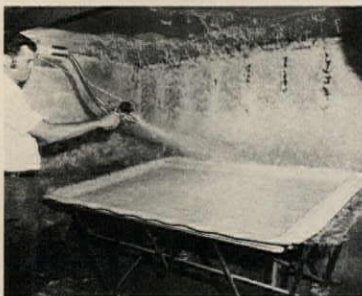


"A.J. Hall Corporation has used KitchenAid in many of its projects for many years. Our experience with KitchenAid has been good. It's an honest product, it's reliable and we get very few callbacks!"

Does the KitchenAid dishwasher make selling houses easier? Ask Mr. Loonin: "They see that KitchenAid and they know we didn't cut corners on this job."

Call your KitchenAid distributor about his Builder Plan. Or write KitchenAid Dishwashers, Dept. 1DS-3, The Hobart Manufacturing Company, Troy, Ohio 45373.

**KitchenAid**  
Dishwashers and Disposers  
Hot-water Dispensers



**Reinforced plastic panels lend beauty and practicality to pool siding**

A smooth, non-porous and leak-proof surface is achieved for swimming pool panels by spraying a mixture of polyester plastic resin and chopped fiberglass strands over a urethane core (far left). Panels, plain or decorated with

acrylic "tile" accents (second from left), are so light that one workman can handle them with ease. They come in 2', 4', 6', and 10' lengths, with 90° inside and outside corners. During construction (second from right), steel mesh is laid outside excavation. Then panels, like the one at far right, are bolted in place, a

concrete floor is poured, and/or a vinyl liner is installed. Sand fill, 12" or more deep, is poured behind the panels. Panels are flanged and pre-drilled for fast assembly. Installation time for the average pool is about three days. Aztec, Wyckoff, N.J.

CIRCLE 212 ON READER SERVICE CARD

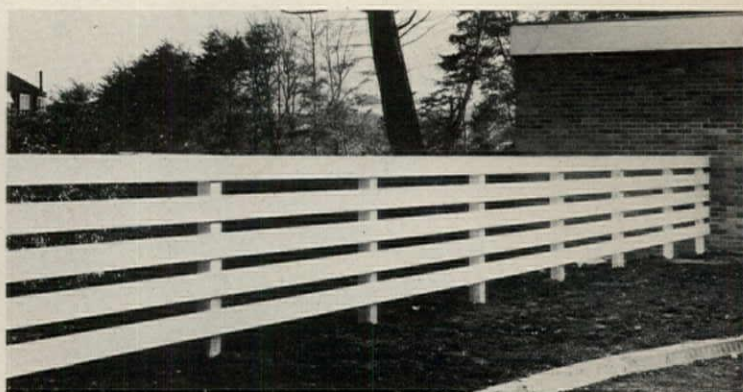


**Underground lawn sprinkler** is more effective and easier to install than ordinary sprinklers, according to the manufacturer. Only four of these sprinkler heads are needed to cover a 1,500 sq. ft. lawn, an area that

would ordinarily require 24 sprinkler heads. Each unit (above) of sprinkler head, tee assembly, and polypropylene pipe covers an area 25' x 25'. Rain Jet, Burbank, Calif. CIRCLE 213 ON READER SERVICE CARD



**Underground irrigation system** automatically delivers water when and where it is needed. Unlike time-clock systems, it will not irrigate during or after rain. This, and the fact that the system adjusts itself to the proper amount of water needed, saves water and eliminates excess runoff. And because the water comes from beneath the plants, there is no damage to roots. Made of high-density polyurethane, the unit is strong, lightweight, water- and mineral-resistant. Water-guard, Al Watts, La Mesa, Calif. CIRCLE 214 ON READER SERVICE CARD



**Plank fencing** of 6" wide pvc panels bolted to pvc or reinforced-concrete posts looks like timber, but is easier to install. Galvanized steel bracket does not show when installation is

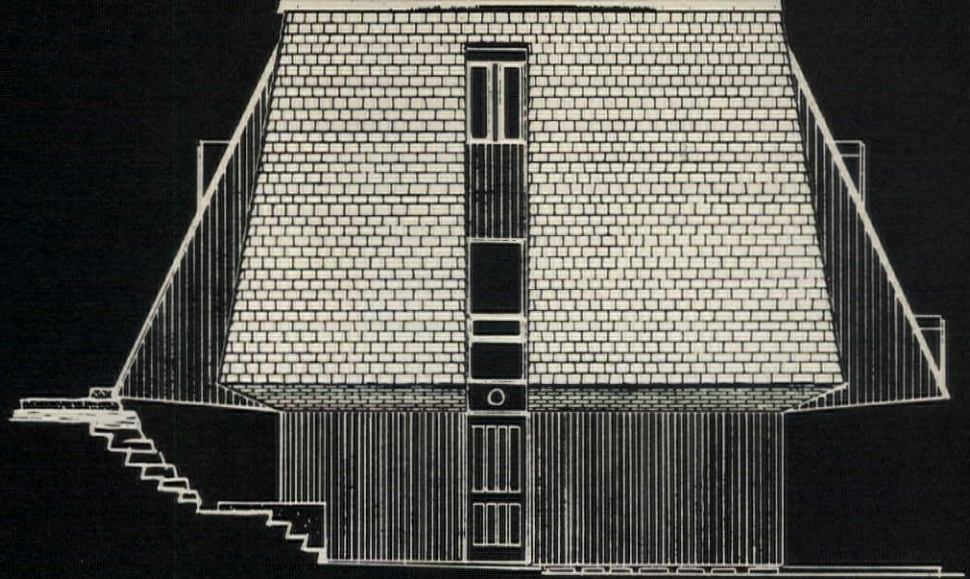
complete. Will not warp, rot, corrode, or weather to any appreciable degree, according to maker. Tepromark, Woodmere, N.Y.

CIRCLE 215 ON READER SERVICE CARD



**Refuse storage units** of heavy gauge steel are styled like roll-top desks with convenient counterbalanced rolling shutter for finger-tip opening and closing. Available for storage of

one row (above) or two rows of cans, or from two to ten 30-gal. drums. Special units for 55-gal. drums. J.G. Wilson, Norfolk, Va. CIRCLE 216 ON READER SERVICE CARD



Apartments at Seattle, Washington. Certigrade Shingles No. 1 Grade, 16" Fivex. Architect: Jan Kiaer. Owner-builder: Fred Peterson.



## Red cedar shingles outside. No vacancies inside.

An investment in beauty made a beautiful investment at these Seattle apartments. Even before construction was completed full occupancy was assured. Now there's a long waiting list. It's easy to see why.

There is individuality here. Space. Elegance. Harmony. Architect Jan Kiaer did it with low-density site development.

With imaginative design. And with the native beauty of red cedar shingles.

The red cedar mansards do more than embellish. They permeate the area with warmth, creating a community instead of a complex. They blend with and extend the natural charm of the wooded environment. And they retain their

beauty for decades without maintenance.

For your next apartment project, specify red cedar Certigrade shingles or Certi-Split handsplit shakes. For details and money-saving application tips, write: 5510 White Building, Seattle, Wa. 98101. (In Canada: Suite 1500, 1055 West Hastings St., Vancouver 1, B.C.)



### Red Cedar Shingle & Handsplit Shake Bureau

One of a series presented by members of the American Wood Council.



New and distinctively different is the STUDIO STAIR. Homes, apartments and professional buildings with Studio Stairs look better and make smarter use of available space. Uniquely designed to complement either traditional or contemporary styling, they are beautifully practical. Variations in spiral, width, and tread (oak, redwood or fiber) permit great flexibility. Installation of predrilled unit is fast and very easy. WRITE NOW FOR LITERATURE SHOWING HOW YOU CAN BUILD OR REMODEL WITH A DRAMATIC DIFFERENCE AT REASONABLE COST.

AMERICAN PANEL PRODUCTS, INC.  
1735 Holmes Road • Ypsilanti, Mich. 48197  
CIRCLE 110 ON READER SERVICE CARD

## "Weathering" for sale . . .



Home at New Seabury, Cape Cod, Mass.; Architect: Royal Barry Wills & Associates, Boston, Mass.; Developer: Emil Hanslin Associates, Melrose, Mass.; Cabot's Stains on siding.

## Cabot's BLEACHING OIL

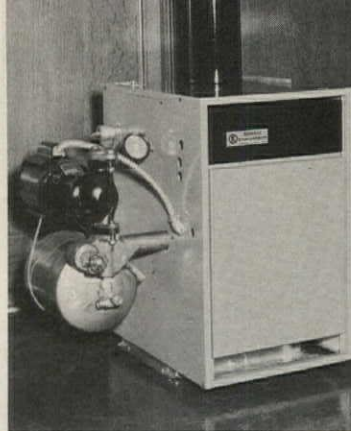
Demand is great for the unique "driftwood" look, an effect usually found only in seacoast areas after years of exposure to salt air. Cabot's Bleaching Oil, when applied to untreated wood surfaces, imparts a delicate gray tone which weathers in but a few months to a beautiful, natural driftwood gray, will not crack, peel, or blister. Everybody talks about the weather; Cabot's has done something about it.

*Cabot's Stains, the original Stains and Standard for the nation since 1877.*



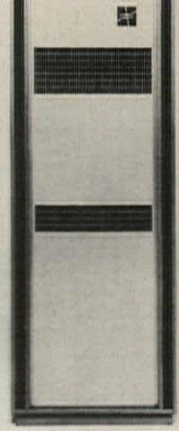
### Samuel Cabot Inc.

Dept. 330, One Union St., Boston, Mass. 02108  
Please send information on Cabot's Bleaching Oil.



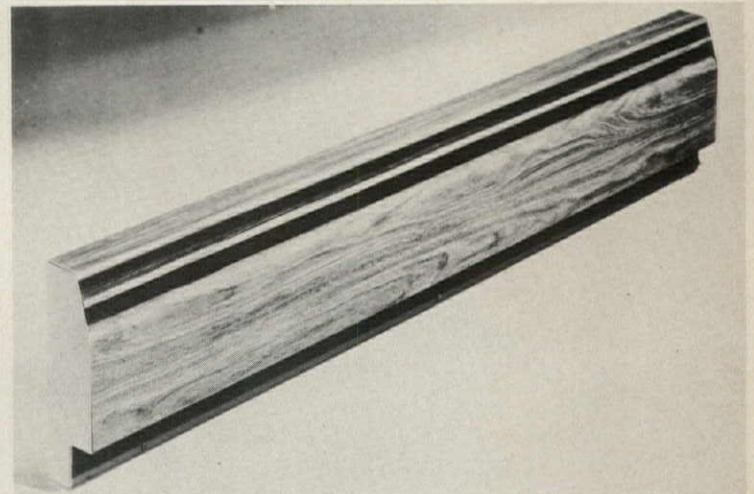
Gas-fired boiler is completely packaged, includes prewired controls, diaphragm expansion tank, auto fill valve, auto air vent, and purge valve to cut installation time. In six sizes and a full range of outputs—from 52,800 to nearly 185,000 Btuh. Compact units fit in basement, utility room, closet. Kewanee Boiler, Kewanee, Ill.

CIRCLE 228 ON READER SERVICE CARD



Upflow, gas-fired furnaces can be installed with clearances of only 6" on top and 1" at sides, are insulated with fiberglass for minimum heat loss and noise. All are designed to accommodate cooling equipment, humidifiers, electronic air cleaners. They operate on natural gas, but some can use l.p.g. Carrier, Syracuse, N.Y.

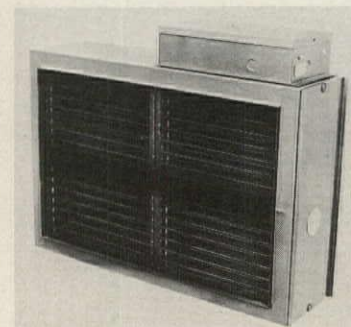
CIRCLE 229 ON READER SERVICE CARD



Electric baseboard heater has embossed woodgrain vinyl coating laminated to steel. For complete or supplemental use, the heavy-gauge steel heaters are 9¼" high and 2⅞"

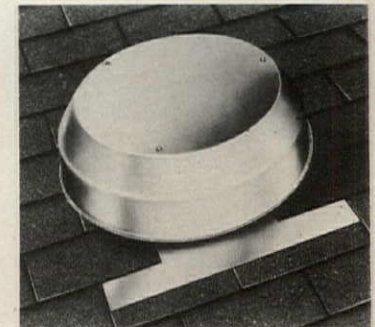
deep and come in 2' to 10' lengths. Manufacturer offers 27 models plus a full line of accessories. Chromalox, Pittsburgh, Pa.

CIRCLE 230 ON READER SERVICE CARD



Electronic air cleaner is compact and made of lightweight collecting cells that can be washed in any household dishwasher. In a wide range of sizes and capacities, it has three major components: a multi-unit collection section, power supply box, and after-filter. Holly Div., Lear Siegler, South Gate, Calif.

CIRCLE 232 ON READER SERVICE CARD



Attic cooling fan with automatic thermostat is mounted on either flat or pitched roofs so that motor sound is directed outside. Fresh air circulating through attic lowers temperatures throughout the house, reduces air conditioning load, and protects building materials. Nu-Tone, Cincinnati, Ohio.

CIRCLE 233 ON READER SERVICE CARD



# HOTPOINT HUSTLE

what is it?

It's our way of doing business at Hotpoint.  
And the most successful builders we've ever met  
do business the same way.

Let us explain more fully what hustle is:

Hustle is building a product so well, it almost sells itself.

Hustle is hating to take a vacation because you might  
miss a piece of the action.

Hustle is shoe leather and elbow grease and sweat and  
missing lunch.

Hustle is keeping your customer happy—  
especially after the sale.

Hustle is doing more unto a prospect than the  
other guy is doing unto him.

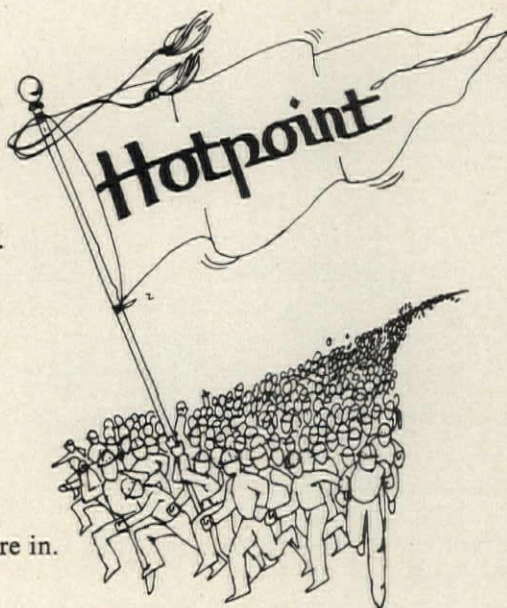
Hustle is believing in yourself and the business you're in.

Hustle is the sheer joy of winning.

Hustle is being the sorest loser in town.

Hustle is heaven if you hustle. Hustle is hell if you don't.

Now if Hotpoint Hustle is the way you like to build, shouldn't we rally together under the same banner?  
Come, let us prosper together.



**Hotpoint**  
The difference is Hustle

# The working class



Our Model 1042 is the class machine among table-top whiteprinters. Engineered for the long pull, the 1042 is ruggedly constructed of aluminum extrusions and castings, with heavy duty operating parts that mean dependable durability—that mean day-after-day performance without breakdowns or maintenance. As fool-proof as a machine can be made. As low cost as a precisely engineered quality whiteprinter can be built, the 1042 is the class of the working class. And for hundreds of dollars less than floor model machines of similar capacity, the 1042 with speeds up to 22 feet per minute and a 42-inch width may be all the whiteprinter you'll ever need. Would you like free literature, a demonstration, or both?

Ask your Blu-Ray dealer about the low cost monthly lease plan.

**BLU-RAY** INCORPORATED  
6542 Westbrook Rd., Essex, Conn. 06426  
Phone (203) 767-0141

CIRCLE 111 ON READER SERVICE CARD

## "Women's Lib" can move wives

(right into your homes and apartments).

Ban The Garbage Can



"Women's Lib Begins At Home" . . . our theme for 1971 which millions of women will read and heed. Because In-Sink-Erator disposers ensure freedom from garbage problems, they're powerful sales persuaders. Eight models to choose from; over 800 Service Centers nationwide. With 50 units or more you get a free maintenance program that saves a sinkful of service costs.



IN-SINK-ERATOR DIVISION  
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4700 - 21st STREET, RACINE, WIS. 53406  
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**IN SINK ERATOR**®

World's Largest Producer of Garbage Disposers and Trash Compactors

CIRCLE 122 ON READER SERVICE CARD

## LITERATURE

**Building products.** Buying building products at wholesale prices through the mail can be easy and economical according to the publisher of this materials catalog. Featuring over 10,000 items, the catalog tells how to order premium quality merchandise from distribution offices throughout the country. Morgan-Wightman, St. Louis, Mo. CIRCLE 300 ON READER SERVICE CARD

**Burlap wall paneling.** Made by laminating jute to  $\frac{15}{32}$ "-thick insulation board, the tackable, noise-deadening paneling is useful in homes, schools, and other commercial and institutional buildings. Standard panel size is 4' x 8', but lengths of 10', 12', and 14' are available. The natural color of the jute can be changed with oil, water-base paint, stain, or dye. A full-color catalog describes and illustrates the product. Homasote, Trenton, N.J. CIRCLE 301 ON READER SERVICE CARD

**Lock fashions.** A catalog picturing a variety of one-piece handlesets for interior and exterior doors is available. Styles range from sleek contemporary designs, in chrome, bronze, and wood, to ornate traditional and international styles. Sketches suggest the finished look of doors equipped with the locks which are pictured in color. Schlage, San Francisco, Calif. CIRCLE 302 ON READER SERVICE CARD

**Colored surfacing.** An easy-to-use method of laying a topping of epoxy resin and colored stone granules is described in a four-color information brochure. Manufacturer claims that this surfacing, which can be put down over concrete, ceramic tile, slate, terrazzo, marble, or wood, is 10 times stronger than concrete. Results of tests for scrubability, weather, chemical, and impact resistance are included. Poradek, Resin Systems, Woodside, N.Y. CIRCLE 303 ON READER SERVICE CARD

**Floor coverings.** A comprehensive full-color catalog illustrates all colors and patterns in the manufacturer's lines of vinyl asbestos and asphalt tiles, floor feature strip, and cove base. General information on sizes, gauges, uses, installation, and brief specifications are included. Azrock, San Antonio, Tex. CIRCLE 304 ON READER SERVICE CARD

**Heating systems.** A technical information sheet describes a system of woodgrain baseboard heating. Illustrated with photographs and diagrams, this is a concise and informative data sheet. CIRCLE 305 ON READER SERVICE CARD  
A companion catalog describes the same manufacturer's line of commercial radiation heating panels and covers ratings, dimensions, and installation information. It too is

amply provided with graphs, drawings, and tables. Tuttle & Bailey, New Britain, Conn. CIRCLE 306 ON READER SERVICE CARD

**Dome skylights.** This design booklet illustrates and explains the uses of Plexiglas dome skylights in adding light to homes, commercial buildings, offices. Leakproof skylights of Plexiglas can withstand severest weather and large amounts of snow. They come in transparent grey or bronze tints, and are useful in designing year-round atriums, sun rooms, pools. Technical drawings are included along with photographs and renderings. Rohm and Haas., Philadelphia, Pa. CIRCLE 307 ON READER SERVICE CARD

**Wood use.** Since the introduction of a new National Lumber Standard (H&H, Jan., 88), many technical catalogs dealing with wood use have been revised. Among these is a 7-part series with individual brochures on sound control; concrete forms; stock doors, windows, mouldings; interior paneling; siding, lumber grades; and product use. Each illustrated catalog also includes tables, graphs, and descriptions of uses. Western Wood Products Assn., Portland, Ore. CIRCLE 308 ON READER SERVICE CARD

**Chimneys, fireplaces, and vents.** The newest "Standard for chimneys, fireplaces, and venting systems" is available from the National Fire Protection Association. The booklet contains a new definition of combustible material and revisions and findings of tests made since the previous edition. \$1 per copy from the NFPA's Publication Service Dept., 60 Batterymarch St., Boston, Mass. 02110

**Pre-painted siding.** Color-matched nails, soffits, and pre-finished windows are available to complement the line of surface-tempered siding described in this full-color information sheet. Manufacturer says it resists dents, blistering, cracking, and other damage. The sharp white pre-painted panels are 12" x 16". Boise Cascade, Boise, Idaho. CIRCLE 309 ON READER SERVICE CARD

**Wood stains.** A full-color idea booklet pictures the uses of two types of wood stain—solid color and semi-transparent—in a number of applications. Shown are exterior and interior stain jobs, stain over old paint, on shingles, shakes, fences, decks, and vacation homes. Also included is a discussion of how to use the manufacturer's stains for best results. A companion color-guide includes more detailed instructions and swatches of 66 colors available. Olympic Stain, Seattle, Wash. CIRCLE 310 ON READER SERVICE CARD

TO PAGE 124

# Your kid shouldn't know more about drugs than you do.

A FEDERAL SOURCE BOOK:

Answers to  
the most frequently  
asked questions  
about drug abuse

## Get wise.

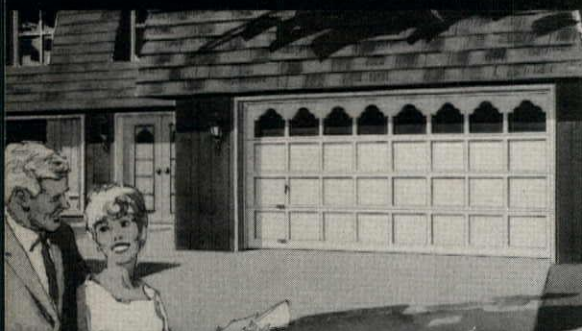
Get the answers.  
Send for this booklet.  
Then talk with your kids.

Write to:  
Questions & Answers  
National Clearinghouse  
for Drug Abuse Information  
Box 1080  
Washington, D.C. 20013



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# residential garage doors that harmonize



Cathedral Lites



Sunburst Lite



Custom Co-ordinated Panels

## From the Crawford Design Team

The ideal way to *add buyer appeal* to any home . . . garage doors that harmonize with your entrance doors . . . *the costs are low* and any or all of these ideas are *available now*. You can order one, today, or get full details from your local Crawford distributor or write.



**CRAWFORD**

**Crawford Door Company, 4270  
High Street, Ecorse, Michigan  
48229.**

division of The Celotex Corp.

## LITERATURE FROM PAGE 122

**Epoxy floor topping.** A two-part epoxy flooring system is described in an illustrated color brochure. The manufacturer claims advantages in the areas of chemical resistance, ease of maintenance, safety, economy, and abrasion resistance. Types of applications and procedures are fully described. Tables and outlines make finding information easy. Hallemite, Montvale, N.J.

CIRCLE 311 ON READER SERVICE CARD

**Floor and ceiling system.** A long-span floor and ceiling system which permits floor spans of up to 32', and at the same time incorporates various mechanical services, is fully described in a new two-color catalog. The catalog, including photographs, tables, and drawings, details the system which offers optional service features of air and electrical distribution, recessed lighting, air diffusion, and acoustical control. H.H. Robertson, Pittsburgh, Pa.

CIRCLE 312 ON READER SERVICE CARD

**Restyling.** Sometimes all it takes for a new look to an old house is residing with textured steel according to a full-color booklet that shows step-by-step solutions to the problems of perking up split-level, ranch style, two-story, box-shaped, and older fussy-looking houses. Detailed descriptions and diagrams of the steel building products are included with "before and after" renderings of case-study houses. Also included is a discussion of the advantages of steel siding and a table showing typical costs of repainting a wood-sided house. Alside, Akron, O.

CIRCLE 313 ON READER SERVICE CARD

**Backhoes.** A full-color brochure illustrates and describes a line of backhoes that dig to 13', 14', and 15' depths respectively. Information on circuit hydraulics, power, control, swing, stabilizers is included along with specifications and information on the available optional equipment. Contact your local International dealer or write: Advertising Department, (HH), International Harvester Co., 401 N. Michigan Ave., Chicago, Ill. 60611.

**Aluminum products.** A compact directory describes and lists a wide range of building products from roofing and siding to sheet and plate aluminum. Addresses of division and subsidiary offices and service centers across the country are included for easy reference. Alcan, Cleveland, O.

CIRCLE 314 ON READER SERVICE CARD

**Floor coverings.** Vinyl floor tiles, feature strips, and special flooring materials such as static-conductive "conductile" for high hazard areas, "electro-shield" ceiling and wall covering for shielding electronic

equipment, and new "Slick" ice-less skating rink are featured in this catalog. Performance, specifications, and maintenance data are included and illustrated in full-color. Vinyl Plastics, Sheboygan, Wis.

CIRCLE 315 ON READER SERVICE CARD

**Man-made fibers.** An illustrated, three-color booklet has been reissued and updated to include a comprehensive discussion of all man-made carpet fibers and wool, and now includes recent blends and yarns for static control. The booklets is intended to simplify the comparative data on the fibers and blends of most importance, and to assist in selecting the carpet fiber best for a particular application. Dow Badische, New York.

CIRCLE 316 ON READER SERVICE CARD

**Loader.** An 8-page catalog with extensive illustrations depicts improvements which increase the capacity of the manufacturer's line of loaders. Illustrated is a new 504-cu. in. turbo-charged diesel engine, 3-speed transmission with single-lever power shift, and matching torque converter. Also covered are up-front operator location; long, wide wheelbase; short-turning 40° articulation; and 23° rear-axle oscillation. Available from local Case dealers, or by writing to J.I. Case Co., (H&H), 700 State St., Racine, Wis. 53404.

**Lighting fixtures.** The contemporary brilliance of polished or satin chrome and the traditional appeal of crystal combine in a line of interior light fixtures and chandeliers that is described and pictured in a new catalog. Specifications are included. EJS Lighting, Los Angeles, Calif.

CIRCLE 317 ON READER SERVICE CARD

**Hardboard panels.** Decorative use of wall paneling systems is the topic of a 20-page, color catalog. Photographs of room settings—and close-ups of the paneling used in them—illustrate the booklet. Also, sketches show a selection of commercial and office installations. Specifications and installation directions are included. Masonite, Chicago.

CIRCLE 318 ON READER SERVICE CARD

### Annual H&H indexes

Copies of House & Home's editorial indexes for 1966, 1967, 1968 and 1969 are still available. Each is an eight-page, cross-referenced listing of subjects covered that year by this magazine. To get copies (there's no charge) write to: Editorial Index Dept., House & Home, 330 West 42nd St., New York, N.Y. 10036.



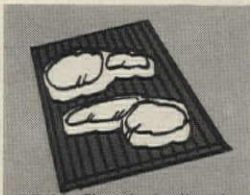
**COMPLETE SURFACE COOKING** With the griddle in place over the grill area, it's like having five or six elements. Separate temperature controls for the two standard elements and griddle.



**FRENCH FRYER** Convenient unit sets into the grill area to make popular deep fat frying fun and easy.



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**AN OVEN** Exclusive coated Stainless Steel oven to handle all your baking and roasting needs.



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Here's the most flexible cooking appliance ever designed. It combines every kind of cooking into one compact counter unit. Including indoor broiling with authentic char-broiled flavor. And it exhausts all the smoke and cooking fumes outdoors with no overhead hood!


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Drop-In for new cooking convenience. Write today for further information.

# Kitchen in a Counter



Information about Jenn-Air's full line of ranges, ovens, and Savory Centre combinations is available in a colorful, illustrated brochure. For your free copy clip and mail the coupon below.



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- I Industrial Construction File (blue)
- L Light Construction File (yellow)
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