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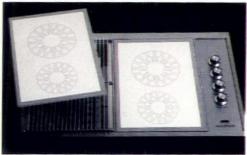
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### HOUSE&HOME THE MAGAZINE OF housing

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There's a pricing practice in some of the strongest housing markets that's doing violence to our industry.

We're talking about the systematic bumping of prices to unwarranted levels. It happens where housing shortages have created strong sellers' markets. The script goes like this:

ABC Homes opens 50 units of a 200-unit single-family subdivision. The price: \$50,000. They're snapped up in a couple of weeks, and the price for the next 50 units is boosted to \$56,000. If the pressure remains strong, ABC eventually sells its last phase at \$66,000 per unit—a jump of nearly 33% in maybe six months.

Now raising prices in response to strong market demand is an accepted and sound business tactic . . . up to a point. And the homebuilder has some special reasons of his own for doing it: He may price his first phase low to start traffic moving, then step prices up on subsequent stages to make up the difference. And if he is writing contracts for delivery several months away, he must of course price them to cover the inevitable rises in labor and materials.

But the enormous price boosts that are beginning to show up in boom areas go far beyond these justifiable conditions. And we submit that they are doing damage—some of it already visible, some of it lurking just below the surface. Some specifics:

Huge price jumps feed on themselves. They force up land costs, and even higher house prices are then required to maintain profit margins. Since land prices have a history of going up but almost never down, they lock the builder into high price levels—especially if he has warehoused some of his land. When the market softens—as it will—the builder is at a disadvantage vis-a-vis the used-home owner who, if he has owned his home for a few years, can cut his asking price and still make a nice chunk over what he originally paid.

Most important, unreasonable price increases accelerate the already dangerous erosion of the market base. The reservoir of buyers who can afford \$66,000 houses is not unlimited; sooner or later—and a lot of market analysts think sooner—it's going to run dry.

It may be unreasonable to suggest that an industry limit its own profits, especially when those profits follow a period of serious economic trouble. But unless restaint is shown, another period of trouble will ensue. The old boom-and-bust cycle for which homebuilding has been famous will revive.

Restraint may perhaps be exercised best by the mortgage-lending fraternity. Some S&Ls have already spotted the trend to trouble. To qualify families for inflated prices, they are approving loans daddy's income. mommy's income, and maybe the take from junior's paper route. Comes a dip in the economy and the loss of the mother's job, comes an increase in local taxes, comes a flat tire on the car-and the lender finds himself the owner of an overpriced home. He may indeed own a lot of overpriced homes.

Tougher qualifying would help prevent all this. In the long run, it would help homebuilders too.

-MAX HUNTOON



#### **HUD** vows to get Sec. 8 moving

#### New thrust is away from rent sups and toward building multifamily units

Section 8 of the Housing Act of 1974, the government's vehicle for helping poor people improve their homes, has changed sharply after five months of the Carter incumbency.

The big switch is from an almost pure rent-supplement approach to renewed interest in multifamily building.

Further, the second—perhaps forced—novelty is an emphasis upon new types of financing to lure private lenders as well as private developers into Section 8 building. The plan is to use less government money, more private funds.

This may be making a virtue of necessity. Housing Secretary Patricia Harris was reportedly rebuffed by President Carter's Office of Management and Budget in her bid to get subsidized 7½% tandem-plan financing for builders who put up Section 8 projects. Builders have more faith in Tandem Plan subsidies than in the new financing alternatives.

**Money woes.** Financing has been the stumbling block for years. Even in 1974, when Republican Secretary



James Lynn was in charge, Congress pushed successfully for inclusion of some building authority in the then newly created Section 8. But the Ford Administration was not eager to bankroll the authorized construction. So when Mrs. Harris came to office, 100,000 multifamily units lay unbuilt in the pipeline.

"She saw there would be no construction unless a big effort was made to develop new financing mechanisms," said an acting assistant secretary, Joe Burstein.

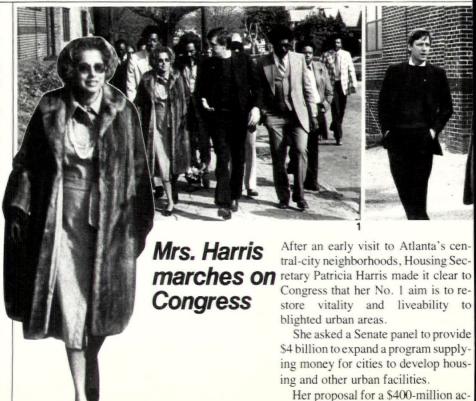
The question now is whether the at-

tempts HUD is making to woo money out of banks and the tax-exempt municipal bond market will work. Crossing his fingers, Burstein hopes to see all 100,000 units under construction by September 30. Meanwhile, Congress has authorized rent-supplement funds for another 370,000 housing units, half of them earmarked for people in newly constructed units. Commitments for these buildings will come in fiscal 1978.

Concessions to investors. Will the buildings be financed successfully? The Carter administration would like to do it cheaply, without subsidies, by a series of moves it is making to placate builders, commercial banks and bond investors.

Commercial bankers, asked to put their money into Section 8 housing, worry less about the long term than about the first year after completion of the project. In that period when occupancy has not yet been built up, the enterprise can fold. With its original anti-construction bias, Section 8 guaranteed an income stream for only

- 1. Walk through Atlanta is led by Patricia Harris to dramatize HUD's concern for inner cities [H&H, Apr.]. Landen Butler, assistant to President Carter, and Mayor Ernest Jackson walk alongside.
- 2. Visit to redevelopment area was arranged by Central Atlanta Progress, an organization dedicated to reviving downtown sector. Butler, Mrs. Harris and a HUD official view Bedford-Pine project.
- 3. Interiors at the West End development project are inspected by Mrs. Harris. Architect-Developer Wade Burns explains. Mayor Jackson and Dan Sweat, president of Atlanta Progress, listen.
- 4. Model of Bedford-Pine is shown to Mrs. Harris by Mayor Jackson. Developer is Park Central Communities. At right: Jack Glenn, exchairman, Citizens & Southern Bank; now head of Atlanta Housing Authority.



the first two months of rent-up (and then only for 80% of the contract rent).

More coverage. Now HUD has reassured bankers with a promise of further federal payments sufficient to cover debt service for an additional 12 months of the vacancy period for individual units, assuming project managers are not to blame for the vacancy. The guarantee holds whether the vacancy occurs during the initial rent-up or at any time during the project's con-

tract period. Only with the 15th month of apartment vacancy is there a chance that debt service will suffer.

Builders' objections to low-income projects are seldom much of a stumbling block. The builders get fast tax writeoffs through the limited-partnership tax shelters.

But builders (and lenders) want to see provision for higher initial rents and faster rent increases, and HUD is now listening. The department has already agreed to let property managers charge fair-market rents even if their initial project bid specified rents lower than the market.

Haunting memories. To attract bond-market money, HUD will have to exorcise the memory of a previous attempt along similar lines under the Section 8 predecessor, Section 23.

"Section 23 projects often didn't get built," recalls Burstein, "or were built

∑**12** 

#### **Builder's view on Section 8**

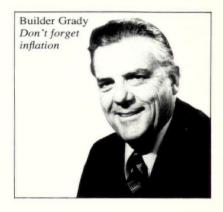
Daniel Grady builds multifamily out of La Jolla, Calif. In a telephone interview, he gave his views on HUD's new effort to energize Section 8.

Grady would like to see the delayed reservations for the 100,000 units in the HUD pipeline take into account the inflation that has occurred while the projects have been stalled.

With 5% inflation there is no way to play catch up, he explains, since the rate of rent increases is controlled in the agreement. He argues that the income stream will be lagging for the life of the project contract.

Grady would like to see the first permitted rent increase come on the anniversary of the signing of the initial project agreement, rather than on the anniversary of the signing of the project contract. The contract anniversary comes many months later, after the building is up.

Grady doesn't see "anything tremendously wrong" with another key HUD initiative. That is the bid to bring in bond-market money for Section 8 projects by having local housing agencies set up non-profit corporations through which developers could tap the



bond market. HUD says such money should be responsible for putting a substantial part of the 100,000 pipeline units onto the ground.







tion-grant program would have her granting funds to cities that come in with plans that enlist private investment in the urban core. When the cities submit their plans, "they must have the private sector on board already," she told one committee.

Mrs. Harris has asked for more urban homesteading funds and more community development block-grant money. She has named an assistant secretary, Msgr. Geno Baroni, as her liaison officer with neighborhood preservation groups, and she has promised that cities that don't come up with housing programs for their poor families will be cut out of their blockgrant funds.

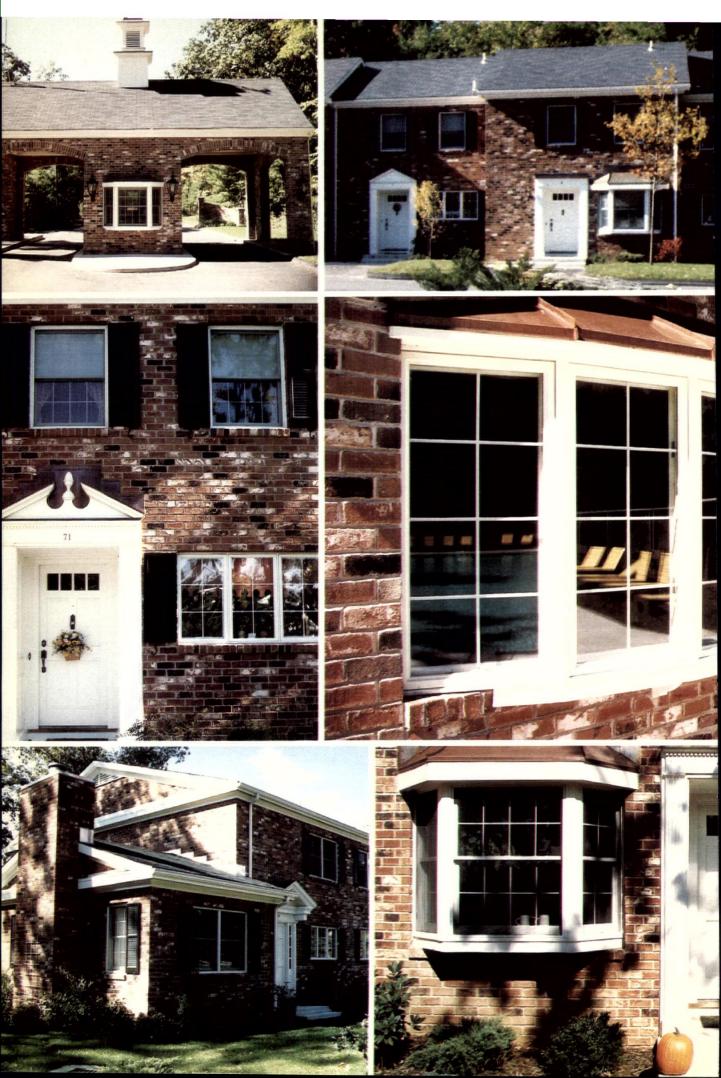
She warned the Senate panel: "We must conclude that the time has come for all of us to make a major effort to stop the pain, the suffering, the humil-

iation and indignity caused by poverty-housing conditions in America."

Mrs. Harris is scoring well in Congress.

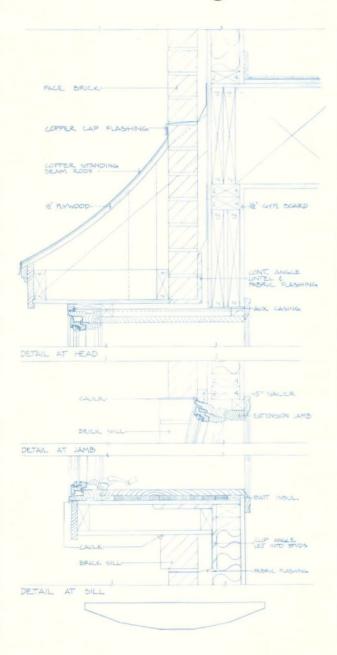
The Senate's banking chairman, William Proxmire (D., Wis.), who voted against her confirmation, has switched to public praise of her and the staff Mrs. Harris and the Carter White House have appointed for HUD [H&H, Apr.].

—D.L.



#### The Connecticut Connection.

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in an unsatisfactory way." When that happened, municipal bond market investors lost money.

Like Section 8, Section 23 was operated through non-profit corporations that masked an uneasy relationship betweeen builder and local government units. Notes a congressional aide: "It was hard to tell who was in control-mostly it was the entrepreneur who put it together."

Tenant failure. The bond market has another bitter memory of the Section 23 projects. Many government-built projects of the 1960s failed because they concentrated poor tenants. Says an official of the National Association of Home Builders:

"Builders really wince when they

see a tie-in made between the kind of projects they're doing now and Pruitt Igoe (the St. Louis public housing project that incurred such a stigma that HUD finally dynamited it into ruin [H&H, May '72]. The philosophy of Section 8 is far from that of Pruitt Igoe.

To persuade the bond market that Section 8 projects will be done right the new Section 8 regulations say that bond-issue proceeds will be kept in escrow until HUD approves the completed buildings.

Bond market's reaction. The first clue to the bond market feeling about the Section 8 bid for tax-exempt money will come in the rating Moody's and Standard & Poor's give issues put together under the regulations. Burstein is hoping for an A rating.

"This is far better security than the Section 23 security," he insists.

But a rating-agency source, recalling that Section 8 projects have only 14 months of protection against vacancy, predicts ratings "will cluster at the bottom end of the spectrum."

But that's not the whole story. Often financed with cheap tax-exempt securities, backed by an income stream assured by rent-supplement payments to tenants and offering lucrative tax-depreciation rewards, Section 8 projects seem to have a lot going for themdespite the risks of targeting rental housing to poorer people.

-STAN WILSON McGraw-Hill News. Washington

#### Unions lose on site picketing

#### Homebuilders join lobbying effort that brings surprise defeat

The morning line on March 23 showed Big Labor the odds-on favorite to steam-roller its common situs picketing bill into law in an overwhelmingly Democratic House of Representatives.

The legislation—as in 1975—would be passed by an equally docile and Democratic Senate and would be signed into law, as promised, by President Carter.

By afternoon, March 23, all bets

When the votes were counted, Big Labor had absorbed a stunning defeat. The House balloted 217 to 205 against HR 4250, the bill that would have allowed workers on strike against one subcontractor to picket an entire construction site. Legislative experts agreed that the surprise defeat killed the bill for the session.

Why? Passage had been regarded as a sure bet ever since similar legislation had been vetoed by President Ford in 1975. But the mood of the country and of Congress had changed.

Congress, sensitive to being regarded as a rubber stamp for Big Labor, proved susceptible to an intensive lobbying effort led by the Associated General Contractors of America and the U.S. Chamber of Commerce. The National Association of Home Builders joined in.

A majority of the House's Republicans, along with Southern Democrats and Northern Democrats from normally Republican districts, voted against the bill.

Builders' role. With as many as ten different crafts working on many sites, common situs legislation was a nightmare for contractors on heavy construction projects. Yet, even though much of homebuilding's single-family sector was exempt from the legislation, NAHB opposed it, in principle, from the

The NAHB worked from the grass roots upward. The association's government affairs specialist, Deborah Imle-Miller, explained:

"Most of the work was done by members in their own localities. They wrote letters and made phone calls to congressmen from their states."

Then, she added, groups of builders came to Washington "from all over the country" and buttonholed congress-

The bill. Before the final House vote the homebuilders won an amendment exempting all residential construction of three stories or less, excluding the basement. The amendment, sponsored by John N. Erlenborn (R., Ill.), passed by 252 to 167. It exempted virtually all single-family construction from HR 4250. The Erlenborn amendment also removed a proviso exempting only those builders whose sales were less than \$9.5 million.

Only 25% of the single-family work force is unionized, the NAHB says, but both Mrs. Imle-Miller and NAHB president, Robert Arquilla, believed that site picketing "would have grievously damaged the homebuilding industry." They felt it would have raised prices for

single-family homes.

House costs. Mrs. Imle-Miller explained the concern about house costs:

'Our non-union workers can cross a picket line during a strike, so work doesn't stop. But when their union counterparts strike for a wage increase and get it, then it usually follows that our non-union workers also receive an increase just to keep pace. The consumer pays for these increases in the form of higher housing costs."

While the first part of the common situs bill was vehemently opposed by the entire construction industry as an expensive and possibly illegal union organizing tool-a 25-year-old Supreme Court decision deemed "secondary boycotts" unconstitutional-the second part was more palatable. An amendment that was struck down along with site picketing would have required that unions give advance notice of stike plans. It would also have given the unions' national headquarters the right to halt threatened strikes by its locals.

Minimum wage. Labor took a second disappointment only two days after the defeat in the House.

Secretary of Labor Ray Marshall went to Capitol Hill the same week with the Administration's proposals for changes in the minimum-wage law. Labor had thought all along that the Carter forces wanted what it wantedan increase from \$2.30 to \$3 an hour and the rate pegged at 60% of the average hourly manufacturing wage.

But Marshall called instead for a minimum of \$2.50 and an adjustment rate of 50%. —TOM ALLEN

in Washington

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#### More housing for less subsidy?

#### Yes, Budget Office says— IF we reform housing's wasteful spending programs

The Ginny Mae tandem plan and HUD's old Section 235 program have been the government's principal subsidy schemes for helping middle- and lowincome families buy houses.

But the new Congressional Budget Office is now suggesting alternate programs that would give the government more housing for the millions it spends to help so few buyers. The office has pointed out that only 2.2 million households benefit from housing subsidies now and that the number will reach only 3.8 million by the end of official

One idea, says the CBO, is to confine the subsidy to first-time homebuyers; that's the group that needs the most

Another idea is to subsidize the purchase of existing housing, "which is in general cheaper than new housing."

Savers vs. spenders. The budget office-which advises congressmen on how to keep a lid on total government spending—is interested in reducing costs. It is not particularly interested in whether a spending program stimulates the homebuilding industry.

The office leans against the spending thrust of the housing forces led in the Senate by Banking Chairman William Proxmire (D., Wis.) and in the House by Banking Chairman Henry Reuss (D., Wis.) and Chairman Thomas L. Ashley (D., Ohio) of the housing subcommittee

The cBo's home ownership report, by staffman Neil S. Mayer, analyzes what has happened to home "affordability" as a result of the sharp inflation in housing costs and rising interest rates from 1970 to 1975.

The income lag. Mayer supports the case for wiser subsidy distribution with a wealth of data showing how hard it is for today's families to buy housing.

To get a fix on affordability, the CBO used the cost to the median-income, first-time buyer of purchasing a median-price house in 1970. In 1970 only 27% of his income was needed to afford either the median-priced existing home or the median-priced new home.

But because housing costs rose faster than incomes, the first-time buyer, who makes up half of all homebuyers in a given year, would have had to spend 31% of his income for the medianpriced existing house in 1975. For a median-priced new house he would have spent 35%, well above the benchmark of 25% that most experts favor.

Cost spiral. The report points out that price increases hit the first-time buyer head-on.

Sale prices, interest rates, property taxes, insurance, maintenance, repairs and utilities rose 63% for the buyer of a median-price existing house from 1970 to 1975. But the study said the median family's income rose only

"Costs, therefore, rose 1.5 times as fast as income. . . .

The median-priced new house rose from \$23,400 in 1970 to \$39,300 in 1975-a 68% increase. Median price of an existing house rose from \$23,030 in 1970 to \$35,330 in 1975. (The median new-house sale price was \$45,200 in January 1977, the latest month for which the commerce department has

The winners. For those who already owned homes, things were easier. The study showed that the repurchaser-if he bought a house similar to the one he sold-paid only 22.8% more in 1975 than in 1970. That was less than the 38.6% rise in the consumer price index and the 39% rise in median family in-

Such customers could apply the ap-

#### WHAT IT COST TO BUY A HOUSE, 1970-75

1970	1975
\$23,400	\$39,300
23,030	35,330
S	
5,850	9,825
5,751	8,833
as % of med	lian income
59.3%	71.6%
58.4%	64.4%
ig cost*	
\$217	\$396
221	360
	\$23,400 23,030 s 5,850 5,751 as % of med 59.3% 58.4% ag cost* \$217

\* For first-time buyers of median income, median-priced house

preciation in the value of their houses to the down payment on the house they were buying-and "could buy somewhat more valuable houses without facing faster rises in housing costs than in their incomes."

Subsidy proposals. To get housing costs down to their 1970 affordability level for first-time buyers, Mayer says, would now cost about \$635 a year in subsidies for the buyer of a medianpriced existing home-or a one-shot subsidy of \$5,090. For the purchaser of a new house, the annual subsidy would have to be almost double-\$1,126 a year or a one-shot subsidy of nearly

For the family to turn back the interest-rate clock to 1970 on a new home, "the required reduction would be from 9% at present to just over 3.9%, lower than any time during the last 20 years."

-D.L.

#### Builder will run for mayor in N.Y.

Richard Ravitch, 43, the builder credited with salvaging New York state's financially strapped Urban Development Corp., has quit his unsalaried post

Builder Ravitch Into political arena

as chairman and announced that he will enter New York City's Democratic mayoralty primary.

Ravitch, who is president of H.R.H. Construction Corp., one of New York City's biggest builders, was called in by Governor Hugh Carey in 1975 to rescue the state agency. Working with the financial community, he helped set up the Project Finance Agency. It took over UDC's borrowing function and enabled it to complete 20,000 low-income housing units that were under way. No new projects are planned.

Ravitch has not worked closely with UDC for a year.

#### **AN ANSWER** IN MULTIPLE DWELLINGS... SAFER, QUIETER AREA SEPARATION WALLS.

#### est choice or today's builders

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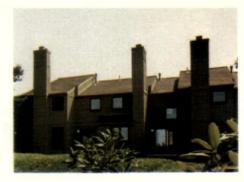
OOR

CEILING

CLIF

"STUD

"FIRE-SHIELD BOARD



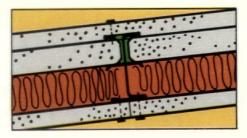
clips that soften during a fire, keeping the Area Separation Walls upright and structurally sound even if adjacent wood FIRE-SHIELD framing fails. INSULATION

%" FIRE-SHIELD

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asy completion by carpenters or rywall applicators. Big savings in pace and weight over concrete lock walls. A two-hour fire rating, oth sides...thanks to the same oncombustible gypsum and metal components proved in elevator haftwalls. And wall-joist attachnent by special aluminum alloy



#### Job-matched flexibility

Integral core-retaining tabs on the metal "I" Studs mean precise, fast installation. And the Gold Bond Area Separation Wall system offers exceptional flexibility to meet varying job requirements and local building codes. Either a single or double layer of gypsum board can be used on the side opposite the coreboard. Detailed installation data are given in Technical Bulletin 8636.

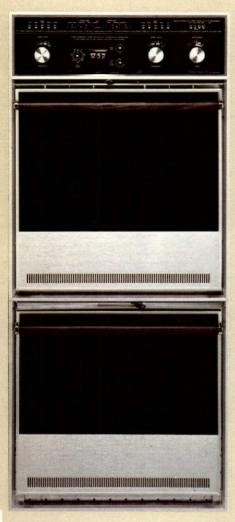
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Built-in microwave oven MTR17



Triple-oven unit MTR37



Two self-cleaning ovens MSC228



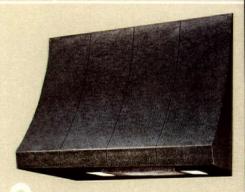


Thermador dishwasher TD101



Bathroom ventilator 1201





Thrustpower kitchen hood H21

#### nd more convenient.



Thermador compactor TMC26



Built-in can opener CO-1



Electric heater NLW202 A

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- 2 Beautiful triple-oven wall unit has fastcooking microwave oven, Stay Hot Oven™ and self-cleaning, standard oven. MTR37
- 3 Built-in microwave simultaneously cooks and browns. Has Stay-Hot Control, three power levels, Browner Element: MTR17. 120 volt portable models also available, including the MC19 with Meat Probe.
- 4 Two conventional ovens, self-cleaning as well as ventilating. To use singly (MSC18) or stacked, as photographed. MSC228
- 5 Thermaglas™ cooktop has four cooking elements. The barbecue grill doubles as a griddle and a warming surface. TGT45
- 6 30" self-cleaning range. Choose cooktop with 5 elements (ESC31BG) or 4 elements with Griddle 'n Grill; shown, ESC30BG
- 7 Thermador Dishwasher has stainless steel tank, two wash arms, plate warmer, easy loading. Black glass door panel. TD101
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#### Waste King

- 13 Stainless steel dishwasher: two full-width wash arms; superscrub, sani-heat cycles and industry's strongest warranty. SS911
- 14 Waste King's new Classic compactor has door and chute, precision drive system, deodorant dispenser. 12" wide. WCC22
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Waste King Dishwasher SS911





Waste King Compactor WCC22



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#### Annual reports: K&B's self-interview

'Tis the season for annual reports, and the push is on this year to get somebody to read them.

Kaufman and Broad, with a novel approach, leads the pack.

It didn't bother with the traditional "Letter from the President" in its report for fiscal 1976 (November).

Instead, the big homebuilder asked five Wall Street housing analysts to participate in an "interview" with Chairman Eli Broad and other company

The analysts' morning-after reviews are now in and they are—as they say along old Broadway-mixed.

Said one, who understandably prefers anonymity:

"It stinks. If a company wanted to use this format and do it legitimately, it would have put all of us in the same room with its top people so we could ask our own questions in person."

Answering yourself. Then what K&B billed as an interview wasn't really an interview?

"Not in the strict sense of the word," the analyst said.

Carmine Muratore of Eastman Dillon told how the interview worked:

"I was in New York and they (K&B officials) were in Los Angeles. I was asked by K&B to submit questions in writing to Jana (Jana Waring, K&B's director of communications) and I did. She then sent me a list of questions she said analysts and shareholders had been asking. I was asked to pick out a couple and they would be attributed to me in the report."

The questions, Muratore says, were answered in writing by Eli Broad and his management. Both questions, attributed to the analysts, and the answers were transcribed in Los Angeles and sent to the interviewers for their approval prior to publication.

'Newsy and punchy.' The company's goal, Mrs. Waring said, was to provide shareholders with pertinent information "in a newsy, punchy format." She added:

"We didn't want the interviewers to ask 'analyst-type' questions-questions that are very specific. This report was aimed at shareholders who want a general overview of the company's activities and the analysts understood

Mrs. Waring said she and others compiled the questions from those asked most often during the year by shareholders and by analysts during the New York Society of Securities Analysts' meeting [H&H, Jan. '77]. "In fact," Mrs. Waring said, "several of the questions asked by Morris Mark (of Goldman, Sachs & Co.) at that meeting were asked again for the annual re-

Space limitation. Michael Millman of L. F. Rothschild & Co. was not unhappy about it all.

'We were limited because of space so we were able to ask only three or four questions," he said. The questions "had to have some continuity and they had to cover the company. Ordinarily, for instance, we wouldn't have asked any questions about life insurance [Sun Life Insurance Co. of America is a K&B subsidiary]."

Howard Foster of E. F. Hutton & Co. had mixed feelings. "It's an interesting way to present management's message," he said. "A lot of data that analysts go for isn't important to shareholders. The questions were OK, but whether we would ordinarily sit still for the answers they gave, without asking probing follow-up questions, is another

"All the questions were fast balls down the middle. Every once in a while you want to throw the batter a slider to see if he can really hit. We couldn't do that with this format."

Credibility. For Morris Mark of Goldman, Sachs & Co., the K&B effort "isn't a bad idea." Mark thinks, however, that the purpose of an annual report "is to present a statistical breakdown of any company's activities." The interview format, he believes, "just isn't sufficient. We simply asked the questions and the reader can get whatever he wants out of the answers."

Bottom line. K&B hasn't yet returned to the glory days of the early 1970s, but the company is making big strides along the road back. The non-interview sectors of the report showed a big gain in housing sales—from \$250,-482,000 in 1975 to \$283,183,000 last year. (The company's all-time record of \$306,659,000 was set in 1973.) Net income came in at \$9,154,000 last year, a quantum leap from the \$1,225,-000 in 1975 but again short of the company record—\$19,518,000 in 1973. K&B reported its only loss—\$29,094,-000-in 1974.

The company ended 1976 with its stock selling at \$22.75 per share on the N.Y. Stock Exchange, up from \$20.31 in 1975. Earnings per share were 54 cents, as against a loss of 1 cent per share in 1975 and another loss of \$1.56 per share in 1974.

K&B's resurgence has carried into the first quarter of 1977. Net for the period ending February 28 was \$1,-057,000 on revenues of \$72,665,000. The company lost \$994,000 on revenues of \$65,342,000 in the same period last year. A company spokesman says the increases were attained despite a dip of around \$6 million in housing sales, a result of last winter's freeze.

The competition. Over the years K&B has vied with two other housing giants-U.S. Home Corp. of Clearwater, Fla. and Shapell Industries of Los Angeles-for the top spot in industry rankings. No company has ever held clear title for long. For calendar '76, Shapell has brought \$9,655,000, or \$3.15 per share, to the bottom line on revenues of \$133,079,000. For 1975, Shapell earned \$5,433,000, or \$1.75 a share, on revenues of \$99,-156,000.

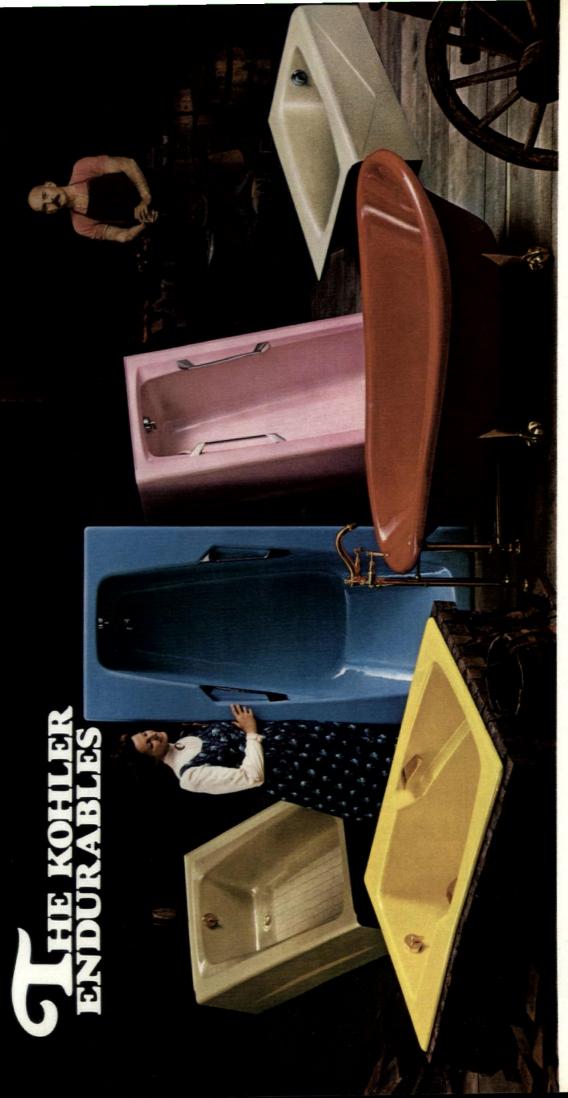
U.S. Home, with President Guy Odom sitting in what had been an empty saddle [H&H, April], posted preliminary net of \$10.6 million, or 95 cents a share, for the fiscal year ended Feb. 28. That was up 109% from \$5 million a year earlier. Revenues rose 19% to \$413 million from \$348.6 million a year ago.

Odom announced the figures at his first meeting with securities analysts in New York City. He did not discuss U.S. Home's fourth-quarter results.

U.S. Home also had its best year in 1973, when net was \$12,499,000 on sales of \$291,461,000. It lost \$2,982,-000 on revenues of \$308,246,000 in fiscal 1975.

Forest City. Cleveland's Forest City Enterprises has reported a record performance for the year ended January 31. Revenues were \$177,977,000, up 9% from 1975, and net was \$1,877,-000, a 92% improvement. The year's net was 26% better than in 1968, the company's previous best year.

Oriole Homes reported higher net on lower volume. It earned \$639,652 on revenues of \$15,752,902 in calendar 1976 after losing \$927,807 on \$28,-199,334 in 1975. —T.A.



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#### New broom sweeps mobile-home club

Yonder trade association has that lean and hungry look.

That's the aspect President Walter Benning sought to give the Manufactured Housing Institute at the mobilehome group's 41st annual meeting in Washington, D.C.

Benning, for 13 years, ITT's top Washington lobbyist, took over the MHI after John Martin resigned last January. And at the Washington meeting Benning made it clear that there will be some changes made.

He has already begun to wield a broom at MHI's headquarters in Chantilly, Va. Despite a cash surplus of around \$267,000—the association's first in three years-insiders insist that Benning will reduce the staff from 44 to 7. The exodus has begun, with Martin leading the way. Those joining the march include Larry Davenport, senior vice president; David Oxford, counsel; and Richard C. Mitchell, exposition director.

"We plan to have an aggressive team structure that focuses on bottom-line results," Benning warns. "We can't have a bulky, overloaded operation. We must be lean, hungry and effec-

On to Washington. Benning sees a much closer relationship with the federal government for the MHI. The first step, he says, is the relocation of association headquarters to Washington.

Benning says he has talked to several congressmen about how the organization was being represented-and that he is not pleased: "Very few of the congressmen had heard of MHI. One thought he had heard of us. 'Aren't you the trailer people?' he asked.

"We obviously have a hell of a job

to do in educating this town."

In his maiden speech to association delegates, Benning set a tough tone for the year ahead.

"If this industry isn't prepared to roll up its sleeves and have at it," he warned, "you will always be known as the 'trailer people.' If you don't get involved and use all the political muscle at your command then you're wasting MHI's time and mine.'

Too much regulation? Benning also says he intends to take dead aim on federal regulatory agencies such as HUD and the FTC. He's against any further "government interference in our industry." That interference, Benning insists, "is just beginning." He cautions that HUD "has placed contracts worth \$400,000 with independent companies that will take a look at our industry to see if they can't slap more regulation on us." Benning warns that he and his staff will not permit the companies to reach any conclusions without MHI participation in their investigation.

Obstacles. Some potholes, however, may impede Benning's progress on the road to Washington.





Smaller mobile-home manufacturers are reportedly miffed at the association's new Washington orientation. They fear that the new look will come at the expense of its previous regional accommodation. In fact, insiders claim, the MHI board is considering the possible closing of several institute field offices and reducing the number of trade shows endorsed by the association.

The other man behind the MHI facelift is the MHI's chairman, L. C. (Bud) Merta, president of Moduline International of Chehalis, Wash. Merta says he began to consider a massive reorgan-



MHI's Benning . . . 'We must be lean and hungry'

. and Merta Power behind the shakeup

ization last spring and was resisted by several MHI staffers, many of whom have since departed. The association's Past Chairmen's Council, however, approved his proposals several months

The in-fighting. In Washington, Merta tried to persuade the delegates to endorse several MHI by-law changes dealing with the new Washington orientation and the elimination of its regional concept. One delegate objected, arguing that the changes could not be voted on until the membership had been fully advised. After consulting with an attorney, Merta backed off.

Merta did, nevertheless, reveal a staff appointment that indicated the organization's Washington tilt. Owen Chafee, an aide to Rep. Robert Leggett (D., Calif.), takes over as MHI executive vice president and public affairs director this month. Both posts have been vacant for some time.

Future shock. A year ago, the institute forecast 1976 sales of 300,000 mobile-home units, but 250,000 units were actually sold. That was still a jump of 17% over 1975, and the figures signaled that the industry's dog days were ending.

Mobile-home manufacturers' stocks have been on the upswing since the dark days of two years past. At the end of 1975 Champion traded on the American Stock Exchange at \$3.25 a share. It sold at \$3.50 in November 1976 and at \$3.12 late in March. Fleetwood ended 1975 at \$12.87, rose to \$15.87 by November 1976 and was listed at \$14.50 in March. Skyline concluded 1975 at \$14.75, jumped to \$17.25 a year later and was listed at \$15.37 in March. Fleetwood and Skyline are both on the Big Board. Virtually all of the increases have been traced to rising

Many smaller manufacturers are seeing an improvement in sales. And it is from that sector that Walter Benning's march on Washington may be partially thwarted. That upsurge, says one MHI source, "has made some of the small manufacturers pretty feisty. They liked the regional concept and they're just starting to flex their collective muscle." TOM ALLEN in Washington

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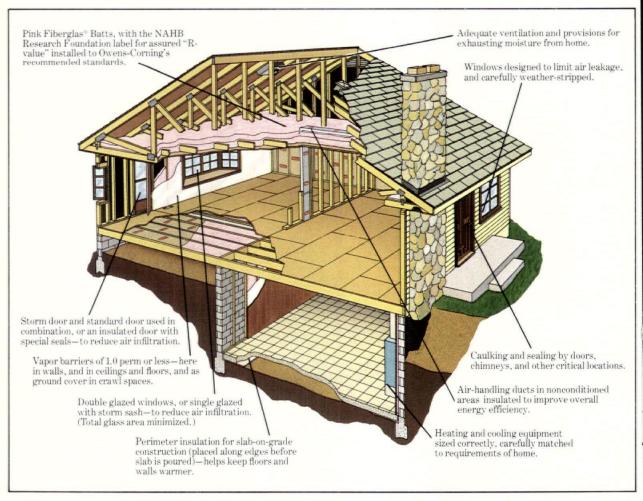
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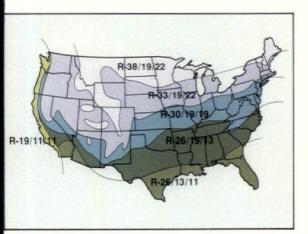
easier and more profitable for you to offer energy-efficient housing.

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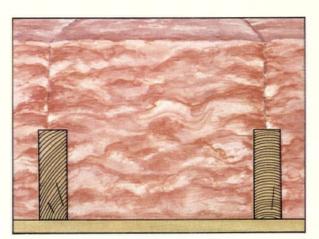


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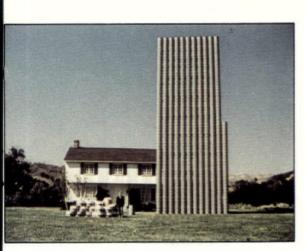
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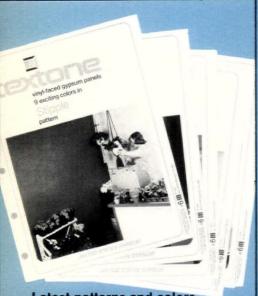


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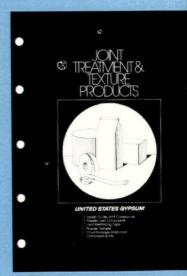
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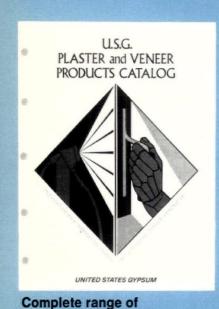


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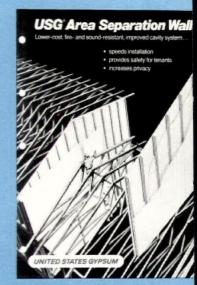


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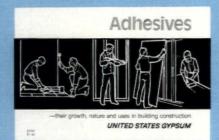
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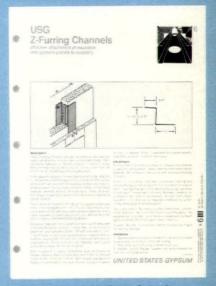
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#### UNITED STATES GYPSU

#### Flexible mortgage down but not out

The campaign to get Washington to approve flexible-rate mortgages proceeds shakily despite what had looked like a knockout blow.

So there will be a showdown in Congress along about next September, and consumers and labor unions may decide the outcome.

The seeming knockout was an order from the Office of Management and Budget officially dissolving the government advisory panel conducting the "Alternative Mortgage Instruments Research Study." The survey was a search for alternatives to the fixed-rate mortgage.

The dissolution order reduced the advisory committee to working on an unofficial basis, but that didn't matter. The Federal Home Loan Bank Board, the S&L regulatory agency that had sponsored the survey, has kept its own staff grinding away at the study. The HLBB enjoys support from some influential members of Congress, and it aims to come up with proposals in Sep-

The big issues. The mortgage study was started a year ago by the bank board in order to woo Congress into letting federally chartered savings and loan associations move into flexiblerate mortgages. Such loans include the variable rate (VRM), the graduated payment (GPM) and the reverse annuity. The S&Ls make two-thirds of the country's mortgage loans.

The political curse of the study, however, has been the fact that the variablerate mortgage transfers inflation risks from lender to home-buying borrower, who is also a voter. This makes it "anticonsumer," though proponents argue that sometimes at least the alternative to VRM may be no loan at all.

And the complaints. With an uphill task from the outset, the bank board started out by making its prospects even worse. It stacked its advisory panel with lenders. Consumer-advocacy groups quickly claimed foul, and the Consumer Federation of America (CFA) sued the board, claiming the panel was so unbalanced in favor of lenders that it was illegal. The bank board's acting general counsel, Daniel Goldberg, admits that the CFA suit eventually led the OMB to kill the panel.

The cancellation came at a time when variable-rate mortgages were drawing heavy criticism because of

complaints from California. Statechartered S&Ls have written variables to the tune of \$3.7 billion and California's commercial banks, including the giant Bank of America, are also making VRM loans. But consumer groups in the state contend that lenders offering the VRM are no longer allowing borrowers to choose the old fixed-rate mortgage.

Complainers also say lenders no longer offer the variable at an initially lower interest rate than the rate on fixed-rate mortgages, as was the practice when the VRMs appeared.

Respectability? Those were both developments that Congress foresawand feared-before the California S&Ls launched their VRM experiment in 1971. The developments lend credence to talk that the advisory panel's study was merely an attempt to give VRMs respectability so Congress would approve their use by federally chartered S&Ls.

Yet there remains a nucleus of political support for the HLBB study. Some congressmen are grasping at the graduated-payment mortgage-which lets the young buyer postpone much of his house debt-as one way to cope with the rise in house prices. Already, under previous legislation, specific lenders have just been chosen to offer 3,000 GPM loans on a pilot basis. The bank board hopes an examination of these loans will show they are helping firsttime buyers swing house purchases.

Annuities and roll-overs. Insurance companies are pushing to try out reverse-annuity mortgages, under which old people receive money in return for surrendering title to homes on death.

And lenders on the advisory committee have become reconciled to looking at the Canadian five-year roll-over mortgage as an alternative to the politically dangerous VRM. The Canadian mortgage, as the name implies, involves less flexibility than the standard VRM, which can go up or down every

"The future of alternative [flexible] mortgages does not ride or fall on what happens to VRMs," insists Donald Kaplan, research director for the bank board and the man who spearheaded the mortgage-study project.

A bid to the consumer. The future of flexible mortgages probably does ride on what consumer groups tell Congress about them, though, and Kaplan is trying to persuade consumer groups to help shape the board's recommendations for consumer safeguards on the new mortgages.

The Consumer Federation America doesn't seem likely to go along. But the AFL-CIO's housing expert, Henry Shechter, has been engaged on the mortgage study from the outset. And Kaplan is also talking to Ralph Nader's Public Interest Research Group and to the Consumers Union.

Consumers Union's Harry Snyder is unhappy with VRM and asks, "Do they need our help or do they only want to have us for cover?" Still, he adds, "We will cooperate, because if we don't there will be only [lending] industry contributions. At the same time, we have to speak freely on how narrow [the study] is." -STAN WILSON

> McGraw-Hill World News, Washington

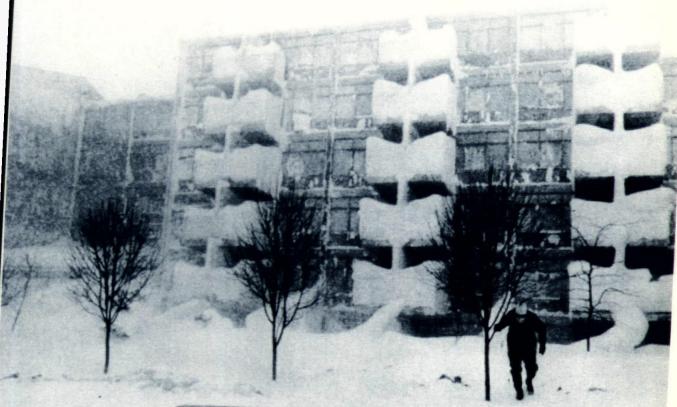
#### **BRIEFS**

A new realty company bows-in Wall Street. The Loeb Rhoades Group, holding company for Loeb Rhoades & Co., the securities firm, gives birth to Loeb Rhoades Realty Corp. Headed by Loeb Rhoades partner Joseph S. Lesser, the firm handles the parent's realty financing and acquisitions.

A settlement looms in the long dispute between Cenvill Communities and the owners in its Century Village condominium development in West Palm Beach. The company proposes to sell Century Village's recreational facilities to a recreation district set up by the Florida legislature. Asking price: \$31.5 million. The deal is subject to ratification by the lawmakers.

A new name appears. Armstrong Cork of Lancaster, Pa., will become Armstrong World Industries Inc. if stockholders agree.

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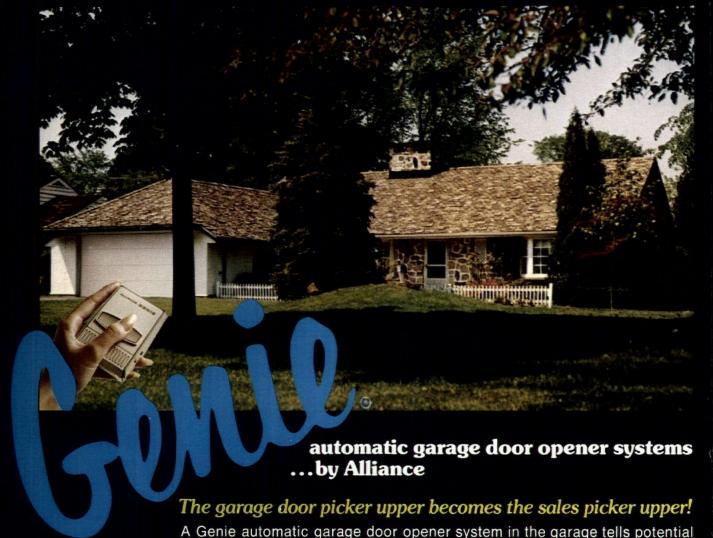
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#### 18 in new Housing Hall of Fame

The NAHB will open a Housing Hall of Fame during its spring board of directors' meeting in Washington May 6-10.

Eighteen leaders chosen for their "significant and lasting contribution to U.S. housing progress" will be inducted. Bronze and gold plaques naming the designers will go on display in the National Housing Center at 15th and M Street N.W.

Senator John Sparkman (D., Ala.), one of those honored, will participate, along with officials of the NAHB, of government and of industry.

"Those to be honored," said John Hart, immediate past president of NAHB, "are men of vitality and vision who overcame obstacles of every sort to lead this nation to the highest standard of housing in the world."

Founders. The hall is a concept of two past presidents of NAHB, George Martin and Martin Bartling, and of members of the National Housing Center's board of governors. The first selection, made by secret ballot from a long list of candidates, covers the decade of the 1940s, which brought a war that was followed by rapid housing growth.

Selections will later be made from the 1950s, the 1960s and 1970s. Finally, nominees from earlier periods will be considered.

A historical review of housing is being carried on by Joseph B. Mason, for many years editor of American Builder magazine, which ceased publication in 1969. He also served as executive editor of Architectural Record, as building editor of Good Housekeeping and as senior editor of Professional Builder from 1964 to 1974. The historical study will require four years.

The 18 leaders. Here are the inductees and their citations:

John Sparkman, Huntsville, Ala. Senator, author of major housing legislation including G.I. Bill.

J. Stanley Baughman, Washington, D.C. President of Federal National Mortgage Association 1950-67. Expanded home financing.

Fritz B. Burns, Los Angeles. Founder and early president of NAHB. Built war and postwar homes, using new design and production techniques.

David D. Bohannon, San Francisco. Building giant who pioneered faster production methods in war and postwar homes. A founder and early president of NAHB.

George F. Nixon. Builder and developer of Chicago communities. A founder and early president of NAHB.

Harry J. Durbin, Livonia, Mich. Builder of low-cost war and postwar homes in Detroit. Director of Detroit Housing Commission.

Joseph E. Merrion, Chicago. A founder and early president of NAHB. Built war housing and was chairman of Home Builders' Emergency Committee in 1944.

Frank W. Cortright, San Francisco. First executive vice president of NAHB (1942-53).

Joseph E. Meyerhoff, Baltimore, Md. Builder of 25,000 war and postwar homes, founder and early president of NAHB (1946).

Milton J. Brock, Los Angeles. Builder of fine homes and communities, president of NAHB in 1948.

Rodney M. Lockwood, Birmingham, Mich. Legislative and policy leader for NAHB, president in 1949.

Kimball Hill, Rolling Meadows, Ill. Builder; his Oak Meadows and Rolling Meadows projects, more than 6,000 units, set new standards in design and in industrialized produc-

Robert P. Gerholz, Flint, Mich. Builder, leader and industry spokesman. He was successively president of NAHB (1944), the National Association of Real Estate Boards and the U.S. Chamber of Commerce.

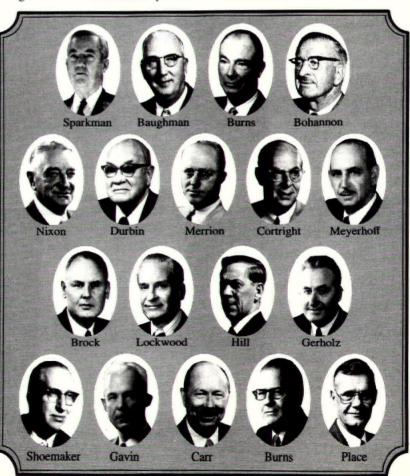
Paul B. Shoemaker, Evanston, Ill. Industrialist and producer of quality housing. Worked for better relations between builders, manufacturers and distributors.

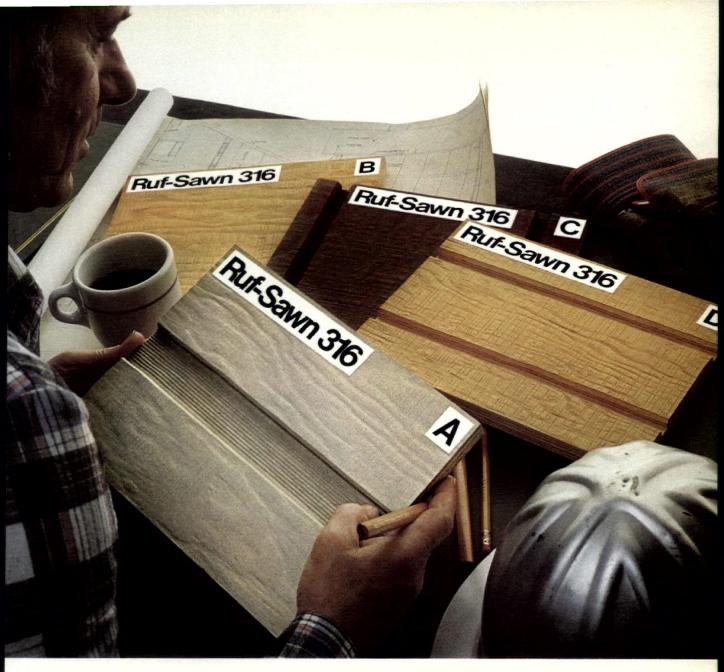
Edward G. Gavin, Chicago. Editor of American Builder, developed National Home Week concept; received NAHB Distinguished Service Award.

Edward R. Carr, Washington, D.C. Builder, developer of Springfield, Virginia, and other Washington-area communities. Because of his wit, he was much loved as a toastmaster.

Franklin L. Burns, Denver, Colo. Builder of war and postwar communities, served on Home Builders Emergency Committee, 1942.

Andrew S. Place, South Bend, Ind. Builder and innovative leader in housing research. Served 24 years on NAHB's Research Foundation and Research Institute.





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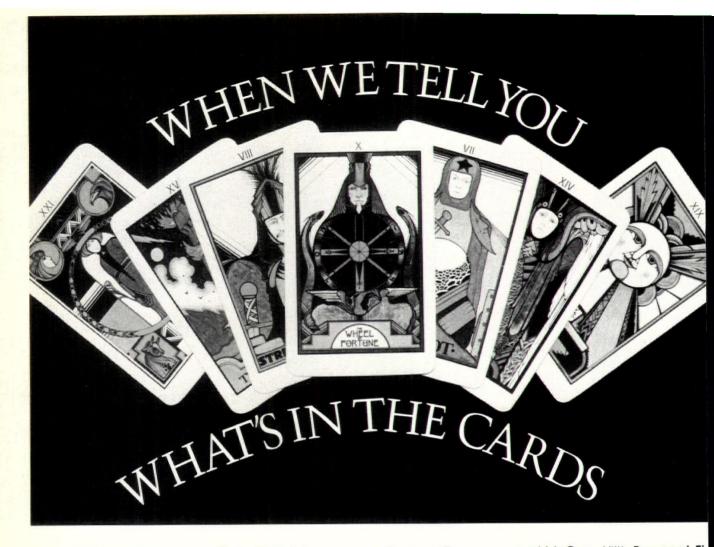
Why? For one thing, Ruf-Sawn 316 has all the inherent structural advantages of plywood. No additional sheathing is required. Plus, Ruf-Sawn 316 has a unique woodgrain textured resin overlaid surface that not only resists wear, weather and abrasion, but also provides a near perfect surface for paint or solid color stain. And it's even available prefinished.

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is answering questions for an ever growing number of builders; all over the country. We'd like to answer yours. Just write Simpson Timber Company, 900 Fourth Avenue, Seattle, WA 98118.

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House & Home 5/77

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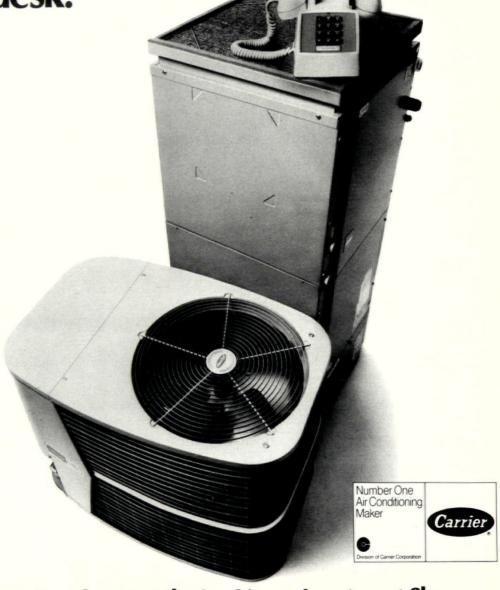
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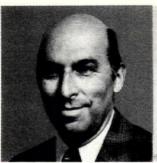
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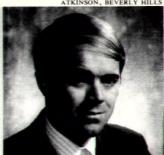
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Promoted in Washington

# Builder vice presidents in bloom

Spring has sprung and new vice presidents are springing up on the West

Shapell Industries, Los Angeles, names Irvin Sterman as its financial vice president. He was secretary and treasurer. Rosetta Cohen is chosen as vice president for financial public relations and as assistant to Chairman Nathan Shapell. She's been serving as director of financial public relations. Controller Harold Turner takes the new title of vice president for corporate development. He's succeeded by Stephen L. Stapely.

And-still in Los Angeles-Kaufman and Broad elects Norman J. Metcalfe, 34, as vice president and treasurer. He's been treasurer and director of finance. James M. Van Tatenhove, vice president and controller, edges up to a senior vice presidency.

Don MacKay rejoins R&B Development Co., Los Angeles, as a vice president in charge of a new propertyacquisition department. During his prior stay at R&B (1969-72) he focused on land acquisition and financing. He's an alumnus of Redman Industries, the Dallas mobile-home maker whose president, Lee Posey, resigned last month [H&H, Apr.]. Gary Wadsworth and Michael Manis are MacKay's assistant vice presidents.

W. Channing Lefebvre takes over as president of the Rinker Co., a shopping center builder in Newport Beach and a subsidiary of the W.R. Grace Land Corp. Lefebvre replaces Harry S. Rinker, who moves up to chairman. Lefebvre has been executive vice president of Rinker since 1962.

In San Diego, Douglas W. Garner becomes director of community development for M.H. Golden Co. A contractor for 50 years, the concern entered community development in 1973.

In Florida, meanwhile, Roger Hall takes over as vice president and general manager of new communities for Arvida Corp. He'll work out of Fort Lauderdale, although Arvida's headquarters are in Miami. Hall has been the general manager of Boca West, a 1,400-acre resort in Boca Raton, for two years.

Mod-U-Kraft Homes of Rocky Mount, Va., adds Robert L. Cooper and E. Joe Campbell to its roster of vice presidents. Mod-U-Kraft acquired their company, Campbell-Cooper Inc., also of Rocky Mount, a year ago. Cooper becomes executive vice president and Campbell becomes vice president for sales.

LENDERS: Robert B. Ferguson Jr. takes the helm at Security Pacific Mortgage Corp. in Denver, succeeding M. Stanley Hendrickson as chairman and president. Security Mortgage is a subsidiary of Security Pacific Corp. of Los Angeles. Ferguson was president of Mercantile Mortgage of St. Louis.

Warren R. Lyons becomes vice president and western regional manager at Ticor Mortgage Insurance Co. in Los Angeles.

PLANNERS: Wilbur Hamilton, 46, becomes executive director of the San Francisco Redevelopment Commission. A commission official for eight years, he replaces Arthur F. Evans, who resigned last December.

ASSOCIATIONS: The National Association of Real Estate Investment Trusts names John B. Nicholson as executive vice president to succeed Ralph Coburn, who retires. Nicholson, a former Washington correspondent for HOUSE & HOME, has been the association's public affairs director for four years.

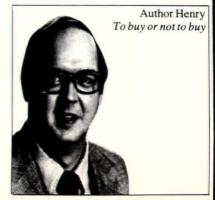
## New book tells way to buy land

Potential land buyers who end up as unsuccessful investors make four common mistakes, says Rene A. Henry Jr. in his new book, How to Profitably Buy And Sell Land.\*

The four: poor timing, inadequate financing, choosing bad land and failing to recognize a property's development possibilities.

Using several case histories and checklists along with the advice of 50 nationally known real estate professionals, Henry suggests ways to avoid all four mistakes. He is chief executive officer of IPCR, a Los Angeles public

relations firm serving builders and developers, and he has been executive secretary of the Council of Housing Producers since 1968.



<sup>\*</sup> John Wiley & Sons, New York, \$14.95.

# Year after year, demand for vinyl siding grows higher and higher.

n 9 years, demand for vinyl siding has increased fourfold. Share of market has almost doubled.

More and more homeowners recognize that building products made with our Geon® vinyl are not only beautiful, but also live a long, virtually carefree life. They are very, very tough.

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In short, vinyl siding, windows, shutters, gutters, downspouts and other products help give homeowners more reasons to buy. Preference for vinyl gets higher every year.





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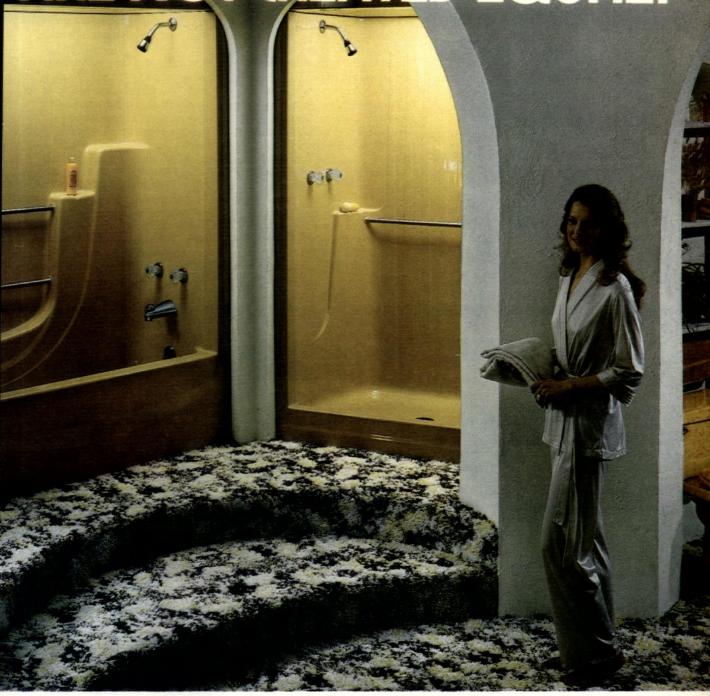
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# PMI versus confrontation or collaboration?

mong the legacies of Carla Hills to Patricia Harris is a little-noticed report. "The Future Role of FHA," all 154 pages, surfaced to the discomfort of several HUD staffers and the edification of President Carter's people. The report urges a wider role for FHA in core neighborhoods and central cities. It concludes:

"The appropriate future role for FHA in the single-family market is one of providing an insurance service that is complementary to that provided by the private mortgageinsurance industry. The objective behind FHA's continued existence in this market should be to accept on an unsubsidized basis that portion of the market demand which is inadequately serviced by this industry . . . "

This is diametrically opposed to the legislation proposed by the Mortgage Bankers Assn. [See "The Fight Over a New FHA," H&H, Feb.]. The MBA wants an autonomous FHA, concentrating on housing that is new and in subur-

Where does this leave the burgeoning mortgage-insurance (MI) industry, which relies upon private capital?

Collision course? Is a confrontation inevitable, and will it reduce the catalytic role of these private resources that make marginal mortgages marketable? Is there a collaborating role between HUD and the 15 major mortgage-insuring companies, as the HUD report recommends? Builders need answers.

Builders have reason to follow the struggle for market position between the private insurers and the FHA. The FHA has been losing, so there is increasing builder interest

in conventional financing. The 10%-down and 5%-down conventionals are available when S&L savings are plentiful, but they have been around only five or six years. In 1976, about 20% of the S&L residential originations were of 90% loan-to-value and 10% were 95 percenters, both a sure sign of easy mortgage money.

Nobody has to remind a builder of the complexities of dealing with FHA. If he could be assured of a dependable flow of high-ratio loan funds from conventional lenders, he might leap at the chance. The constraint holding many a builder back from conventional lenders is his perception of the in-and-out nature of these lenders. He has read enough stories about disintermediation to be sensitive.

Yet, the facts of the last money crunch point in the opposite direction; we may have talked too much about disintermediation.

Opportunities. If you are a single-family builder, you may have noticed in the last three years that the S&Ls, for the most part, stayed in the market. Maybe the S&L is not as in-and-out as it used

Is there a potential for a builder to explore privately insured conventional-mortgage financing for 1977 or 1978?

Look at the substantial upswing in insured conventional mortgages last year. In 1976, the private companies insured approximately \$14.6 billion in conventional loans, up 46% from the \$10.1 billion in 1975. Some analysts have been talking about a \$17-billion volume

Builders, of course, know that perhaps two-thirds of this is related to mortgage paper on existing housing. At any rate, about \$15 out of every \$100 of conventional mortgage money is today privately insured, and this proportion has been stable for the last three years. Even when you recognize that only one out of every three or four privately insured mortgages is on a new house, this still gives a growing pool of funds from \$5 or \$6 billion. The Federal National Mortgage Corporation has joined the FHLBB's Mortgage Corporation in the insured conventional market, and mortgage bankers are adding insured conventionals to their origi-

The approach. How can a builder get into the insured conventional mortgage action? He can use

S&Ls and savings banks in his own area, of course. And he is now becoming aware of the nationwide network of mortgage matchmakers among the MI companies. Nothing delights a mortgage insurer more than bringing a builder to a lender and then converting that contact into mortgages insured. Further, management in the MI industry is seeking additional financial tools in order to enlarge their share of the conventional loan market.

Insurers are vying with one another to insure the foreclosure risk related to pools of conventional loans. These pools are being used to issue securities backed by conventional mortgages. The great portfolios of mortgages in the country are predominately conventional loans. Think of the opportunities that lie in unlocking these frozen assets! Home Capital Funds and Bank of America look to be the first issuers of these securities, but other banks and savings and loans are not far behind. When a builder's mortgage company can pass through conventional loans, in a sort of private Ginnie Mae security fashion, the potential is obvious.

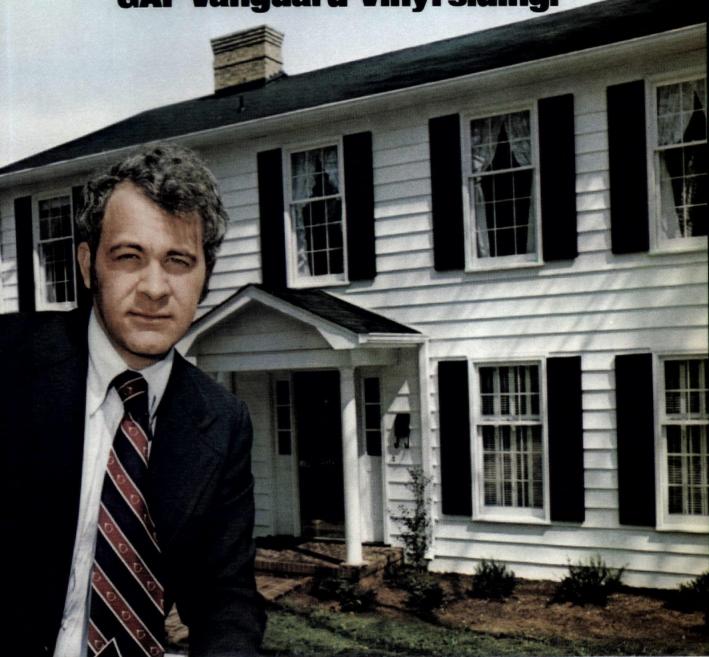
The mortgage insurers are being encouraged, in much the same way as loan originators, to insure mortgages on new projects in older neighborhoods as well as conservation-project loans on existing dwellings there. Builders and lenders are both devising new forms of mortgage instruments, particularly the graduated-payment mortgage and the reverse annuity.

Fight or unite? What have these developments to do with FHA-PMI confrontation versus collaboration?

The answer lies in the multitude of requirements being placed on both FHA and the private insurer. Patricia Harris and others in the Carter administration stress their thrust to preserve and conserve the existing urban areas, where FHA has a vital role to play. But such a role will continue to strain FHA's resources, drain its reserves and tap taxpayer money. And the increasing mobility of the American family, along with rising prices for both existing and new housing, is generating huge demand for nonsubsidy mortgages.

So collaboration between the two types of mortgage insurers, governmental and private, will be a necessity for decades if we are to fulfill any of our country's housing and urban-development goals.

When this builder built his own ream home, he wouldn't use anything but GAF Vanguard vinyl siding.



A man who knows both sides of e siding story is builder Ron Gregory, Greenville, South Carolina. GAF® nguard® vinyl siding has built such a od reputation with him, he insisted using it on his own home. We eren't surprised, but we asked him

ny. "It goes up very easily, it's goodoking, and it's practically indestrucole," he answered. We asked him to specific.

"Those lightweight 12-foot panels ith their pre-formed nailing flanges nd slots go up so fast, it's hard to lieve. And there's no painting or fin-

ishing—not even a touch-up. That saves time. Plus now, we have a choice of 6 colors in 8" and double 4" clapboard, and 8" vertical with smooth or textured finish. So Vanguard vinyl siding seems to be a natural for builders."

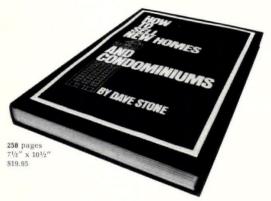
"Speaking as a homeowner, it stays looking good for years in the worst weather. That means no re-painting. Scratches don't show either, since the color goes clear through. And, it can't rot or rust."

"This siding does make a home easier to sell. I should know. I'm my own satisfied customer."

Thank you, Mr. Gregory.

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# House & Home presents Dave Stone's new book on how to turn wavering prospects into confident homebuyers



Dave Stone, President of The Stone Institute, Inc., enjoys a national reputation as realtor, author, lecturer, salesman, sales trainer, sales manager and sales consultant to builders, developers, realty and financial firms in the housing

His mastery of selling strategy, selling tactics and selling lines derives from perceptive insight on what really happens when salesman and prospect meet. In plain, simple language, Dave Stone describes the nature of these reflex reactions and how to cope with them successfully.



As an outstanding professional in face-to-face selling, Dave Stone knows exactly what it takes to turn wavering prospects into confident buyers.

In his new book on HOW TO SELL NEW HOMES AND CONDOMINIUMS. Dave distills over thirty years of rich and varied selling experience as salesman, sales manager, sales trainer and sales consultant.

Dave Stone digs deep below the surface to give you a clear picture of how buyers and sellers react to each other. He shows both as factors in the human equation that tip the scale-and the sale-in one direction or the other.

HOW TO SELL NEW HOMES AND CONDOMINIUMS is a basic book about people-the people who buy homes from the people who sell homes. It brings to sight all the hidden worries, fears and hopes that motivate buyers and sellers alike. It shows how these powerful emotions bounce back-and-forth between buyer and seller. And it reveals how the salesman's own attitudes, moods and expectations become part of his own selling problem.

With style and wit, Dave Stone describes the thinking, planning and understanding behind successful strategy, selling tactics and selling lines that make

HOW TO SELL NEW HOMES AND CONDOMINIUMS was written not only to guide ambitious beginners, but also to update highly professional salesmen on the whole new set of problems involved in selling condominiums.

Worth the price of the book itself is the chapter on Selling Against Competition which compares buyer advantages of each type of housing to the disadvantages of each other type of housing. It provides instant leverage in knowing exactly how to approach almost anyone in the market for a new home or condominium.

That extra sale is all it takes to re-pay your investment in Dave Stone's new book on HOW TO SELL NEW HOME'S AND CONDOMINIUMS over and over again. Make Dave's ideas work for you. Fill in the order form below.

#### SALES STRATEGY THAT WORKS

49 ways to help buyers with equity financing 54 ways to judge competitive location, design, construction quality & financial factors Sales strategy for scattered sites 6 ways model homes can increase sales volume Logical sequence for visual aids Use of calendars, log books and lot-holds The worst place for floor plans How to isolate selection and material exhibits Typical Builder Control Manual for openings Traffic Report Form to detect marketing problems Subdivision Control System for materials

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6 knockout questions for openers

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Buyer Advantages
New home vs Re-sale home Production home vs Custom home Custom home vs Production home Conventional home vs Mobile home Owning vs Renting Condominium vs Single-family Condominium vs Townhouse Single-family vs Condominium Townhouse vs Condominium Townhouse vs Single-family Low-rise vs High-rise High-rise vs Low-rise Small community vs Large community

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#### PROFILE OF THE SUCCESSFUL SALESMAN

The art of quick qualifying How to control your effect on others How to feature the buyer's perceived values 9 elements of siting you should know 14 types of construction knowledge you need How to schedule the 600-minute salesday Daily Work Plan for effective selling Sales Procedure Checklist Flowline of selling points for presentations 13 ways to enrich your prospect list 15 good thank-you gifts for buyers

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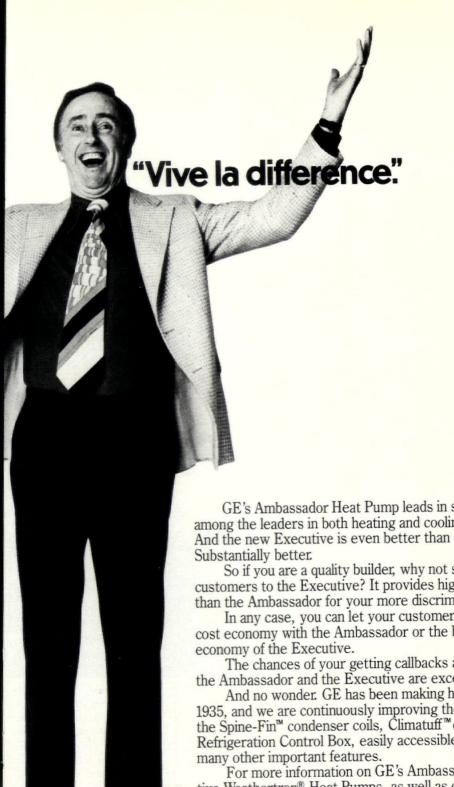
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Accessor ---





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## HAT'S SELLING

In Virginia Beach, Va.

**Energy-saving** package draws duplex buyers

Energy savings estimated at 40% are the main reason this 150-unit project sold out in seven months.

So says George Ayers, vice president of Professional Realty Corp., which handled sales for the builders, R.G. and Donald Moore.

'More than 1,000 people viewed the duplexes in the first three weeks after opening," Ayers notes. "The high costs of energy are obviously very much on people's minds these days.'

The Moores used the Arkansas system [H&H, Oct. '75], which calls for:

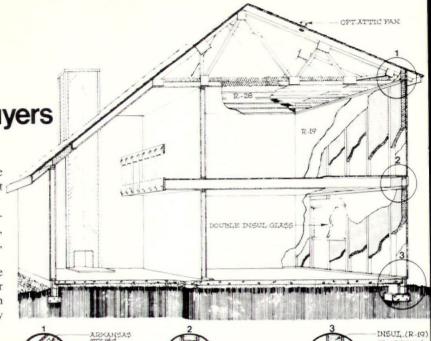
- Six-inch insulation (R-19) between 2"x6" studs on 24" centers for exterior walls.
- Twelve-inch insulation (R-28) in the attic. Extra depth is gained by using the Arkansas truss, which drops squarely over the studs and eliminates jacks, cripples and headers.
- Vapor barriers in ceilings, floors and walls.
- Perimeter insulation (11/2" urethane sheeting) around slabs and 1" insulation between slabs and plates.
- · Double-glazed windows and insulated steel doors.

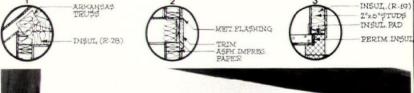
Energy savings in the Moores' houses are about one-third less than in the original Arkansas houses. And Avers tells why: "These houses have more open areas, higher ceilings and more windows."

The only party walls in the five models are in garages or storage sheds. It's the same designed-for-privacy arrangement used by the builders in selling out their first duplex project [H&H, June '76].

The buyers are mostly young (26 to 30 years old), earning modest salaries (up to \$18,000 annually) and moving up from rentals. And because the Moores still have a waiting list for the duplexes, they will begin construction this month on a new 250-unit section.

-J.G.C.





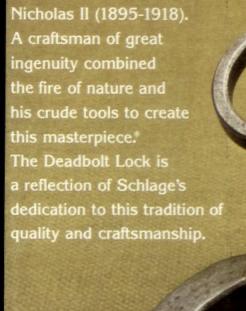




Energy-saving details shown (top of page) with cutaway of the house that appears at right in both photo and plans. This model, one of five at Bent Tree Homes, has 1,500-sq.-ft. living area and sells for \$41,-200. The house at left in photo and plan has 1,378 sq. ft. for \$39,890. Three other models range from 985 to 1,750 sq. ft. and from \$34,990 to \$44,890. Architect Art Ross has opened living spaces kitchen/dining pass-throughs, sunken living rooms, vaulted family-room ceilings, and opentread stairs.

# Quality Endures

This massive Russian padlock was meticulously hand forged early in the reign of the last Tsar,



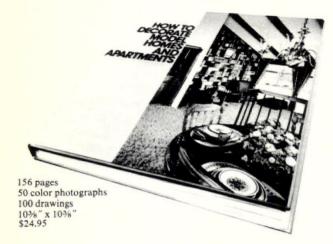


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# House & Home presents Carole Eichen's new book of interior design ideas to make your model homes and apartments sell and rent faster



Carole Eichen, prominent interior designer for the housing industry and Contributing Editor to House & Home.

Builders and developers turn to Carole Eichen-President and Chief Designer of Carole Eichen Interiors-for decorating ideas to match their market for condominiums, rental apartments and single-family homes.

Carole is one of those rare people who know people. With an uncanny sense of merchandising, she designs model homes and apartments in the mirror-image of what homebuyers are really looking for.

Next best to having Carole Eichen on your design staff is Carole Eichen's new book of design ideas on how to decorate for your particular segment of the market. Step-by-step, Carole walks you through the complex process of design decisions leading to that single telling moment when the prospect says, "Yes, I like it. I'll buy it."

Drawing from long years of experience, Carole tells not only why, but also how to put more sell into model homes and apartments.

Her best-selling designs are presented in clear-cut text illustrated with fifty large, full-color photographs, each accompanied by before-andafter schematic diagrams moving your mind from the design problem to the design solution to the ready-to-sell results.

HOW TO DECORATE MODEL HOMES AND APARTMENTS explains the key factors to be considered in creating best-selling interior designs for

- Kitchens · Bathrooms
- Master Bedrooms
- Dens
- · Children's Bedrooms · Sewing Rooms
  - · Sales Offices
- Living Rooms
- · Family Rooms • Dining Rooms • Built-ins
- · Patios & Balconies

Presenting an array of interior design ideas adaptable to your own condominiums, rental apartments and single-family homes, this masterful guide also gives you special insight on the major elements of residential design: color, lighting, built-ins and accessories.

HOW TO DECORATE MODEL HOMES AND APARTMENTS also details the design decision-making process involving fundamental judgments on

- · How to match interior decor to your markets,
- · How to make interior design costs pay for themselves,
- · How to keep abreast of current decorating trends,
- · How to bring your models in on schedule,
- · How to plan for effective model maintenance,
- · How to coordinate salesmen with the marketing team, and
- · How to put it all together for total impact.

Equally important to the workings of successful interior design are Carole Eichen's suggestions on what builders should expect of designers . . . what designers should expect of builders . . . how to draw up a good contract with the interior designer . . . how to control schedules, deadlines and the countdown for installations.

Inexpensive ways to avoid costly mistakes, budgeting do's and don'ts, and matching design to your market parameters are other practical aspects which make this new book an effective working tool for selling condominiums, rental apartments and single-family homes successfully in any locale at every price level.

Builders and developers who have profited from Carole Eichen's services would readily agree that your model homes and apartments will never look quite the same after you get your hands on this practical book of successful interior design ideas. Order the book today and add Carole Eichen's expertise to your own experience in selling homes.

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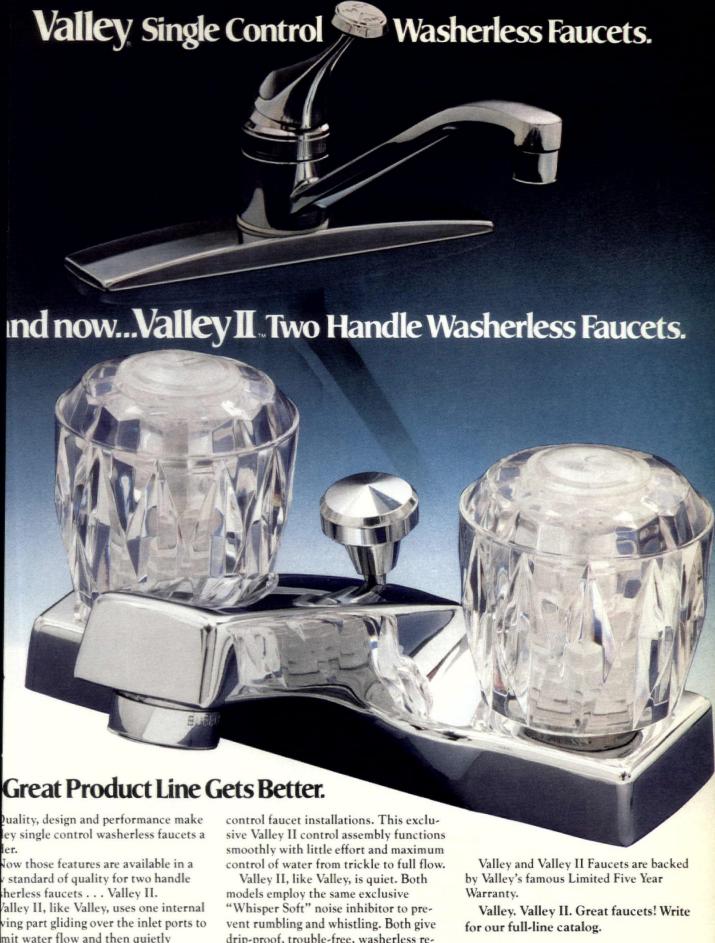
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herless faucets . . . Valley II. ving part gliding over the inlet ports to mit water flow and then quietly ears" it off. Troublesome compression ms, washers, and seats are eliminated. Valley II, like Valley, has one control embly for all models, using materials ich have been "time tested" and provdependable in millions of Valley single

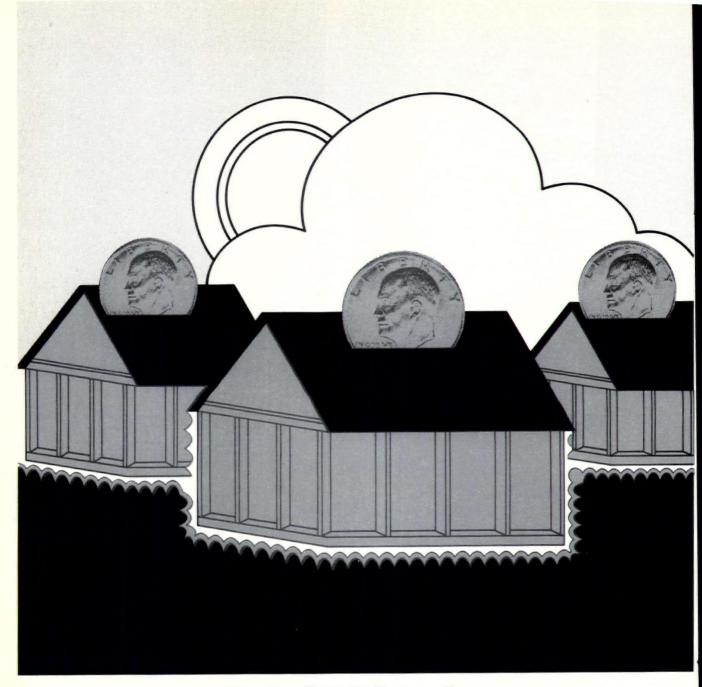
drip-proof, trouble-free, washerless reliability and "Feather Touch" operating ease.

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Church: 4" x 8" Strata Tile



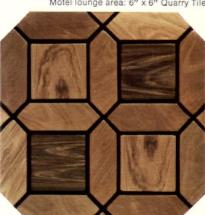
Restaurant: 6" x 6" and 3" x 9" hex strata tile



Motel lounge area: 6" x 6" Quarry Tile



Restaurant: 6" x 6" Quarry Tile



6" x 6" and 3" x 9" hex strata tile

Summitville Tile is all "nature" . . . natural shale and clay, high-fired in rich colors that go all through the tile. Trends in colors and furnishings may change but rich earth colors keep right on "belonging" . . . comfortably at home with traditional or contemporary . . . with colors bright or muted . . . with other materials made by nature - or man.

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> The full story is available from your ceramic tile contractor, distributor or from Summitville Tiles, Summitville, Ohio 43962.



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Swimming pool: 1" x 1" Quarryettes



Food processing: Floor Brick



4" x 8" Terrain Tile



Terrace: 8" x 8" Olde Towne Pavers

# New meter helps buyer save energy

North Carolina developer R. B. Fitch Jr. had gone about as far as he could go in building energy-saving houses. His moderately priced single-family homes had 26 energy-saving features, ranging from beefed-up insulation to metal fireplace covers to stop heat loss

So he developed the Fitch Energy Monitor, which picks up where energysaving construction leaves off: with the wasteful consumer.

The device shows the cost—in cents

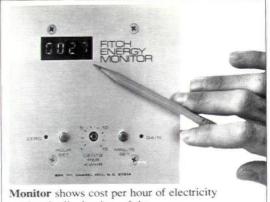
#### WHERE TO BUY

Anyone interested in buying Fitch Energy Monitors should write to R. B. Fitch at Fitch Creations Inc.

P.O. Box 111 Chapel Hill, N. C. 27514 Estimated retail price: \$125.00

per hour-of the electricity being used in a home at any given time.

"I feel that if homeowners know how much they are spending on electricity, they will take the initiative in conserving it," says Fitch. He installs the monitor right next to the thermostat



used and tells the time of day.

because heating is the largest energy user in the house.

And his experience with the device has been so good that he is now making it available to others (see box).

Results. Electric usage was cut in half in many households surveyed. One, for example, had used 10,780 kwh of electricity in the last four months of 1975, before the monitor was installed. In the last four months of 1976-a much colder period-it used only 5,280 kwh. Rate increases rendered the dollar savings less dramatic, however. The 1975 four-month total of \$444.57 was reduced to \$322.48 in 1976.

The users were enthusiastic. "We found out from using the monitor that we were really ignorant about what actually uses up electricity," explained Dr. Jeff Jones, a homeowner. "It has been fun improving our habits.'

Operation. The monitor has a re-

cessed front dial that allows the homeowner to enter the cost per kilowatt hour of electricity. (Other controls allow him to set the clock that alternates with the monitor.) The device then measures the electricity that comes from a transformer connected to the house's main power line. This tiny amount of current is directly proportional to the amount going through the power line. Integrated circuits then convert this information into cost per hour and display it on a light-emitting diode (LED) readout.

For example, if the refrigerator is running, the monitor may read 1.8 cents an hour. If the air conditioning is then turned on, it may go up to, say, 15.4 cents. Hot water running may push it to 30 cents, etc.

The device has a brushed aluminum face approximately 6 in. square and 2 in. deep. Properly installed, it is recessed flush against the wall.

# And here's how it came about

It started with a challenge from builder to buyers: each month for a year Fitch would pay the lowest electric bill in each of three categories-singles, couples and couples with children.

Entries poured in. Lowest bills were paid and the winners announced by radio. The results of Fitch's energyconservation measures were impressive. In February 1975, for example, the three winners had bills of \$33.13 (single), \$28.03 (couple) and \$42.11 (family) for all-electric homes.

But the contest gave Fitch a chance to compare utility bills of homes that had exactly the same floor space, the same design and a similar number of outlets and appliances. It showed that the difference in energy use was as much as 200% or 300%.

"That's when I realized that more

than half of the current American energy budget is waste," says Fitch.

And that's why he hired Czuko Funk, a young electronics expert, to design a device that would make people aware of just how much energy they were wasting.

Other features. Besides the energy monitor, Fitch's homes have a number of other unusual energy-saving features. Among them:

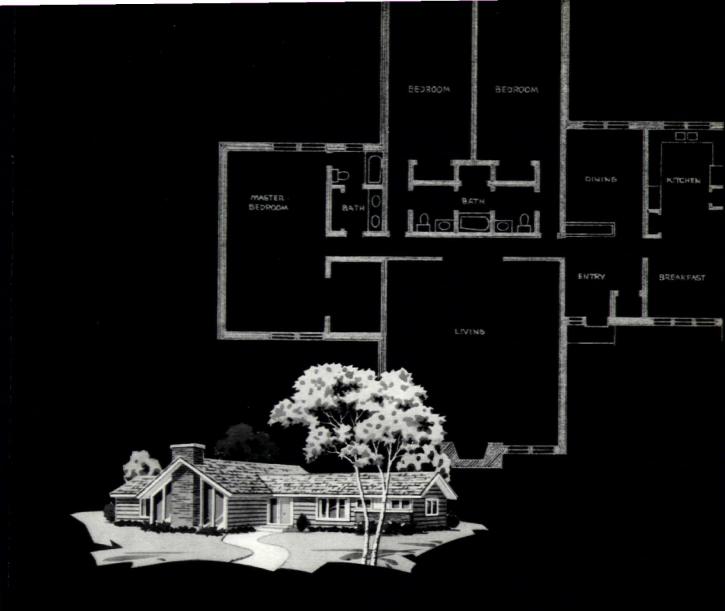
- · Attic doors that are insulated with styrofoam, weatherstripped and latched.
- Metal covers that can be slipped over a fireplace opening, even if a fire is still burning, to prevent heat loss from an open damper at night.
- · Separate heating elements in bathroom ceilings so that just the bathroom can be heated.

- · Ceiling fans, which cost only 1.5 cents an hour to run, while air conditioning (also included) costs 18 cents.
- Hot water heaters reset from 160 degrees to 120 degrees.

On a community scale, Fitch has established a recycling system, with back-door pick-up of bottles and cans. And homes in his newest community, which is heavily wooded, boast compost bins. Garden plots are available in adjacent fields.



Energy-saving house at Polks Landing sold last year in the high 30's.



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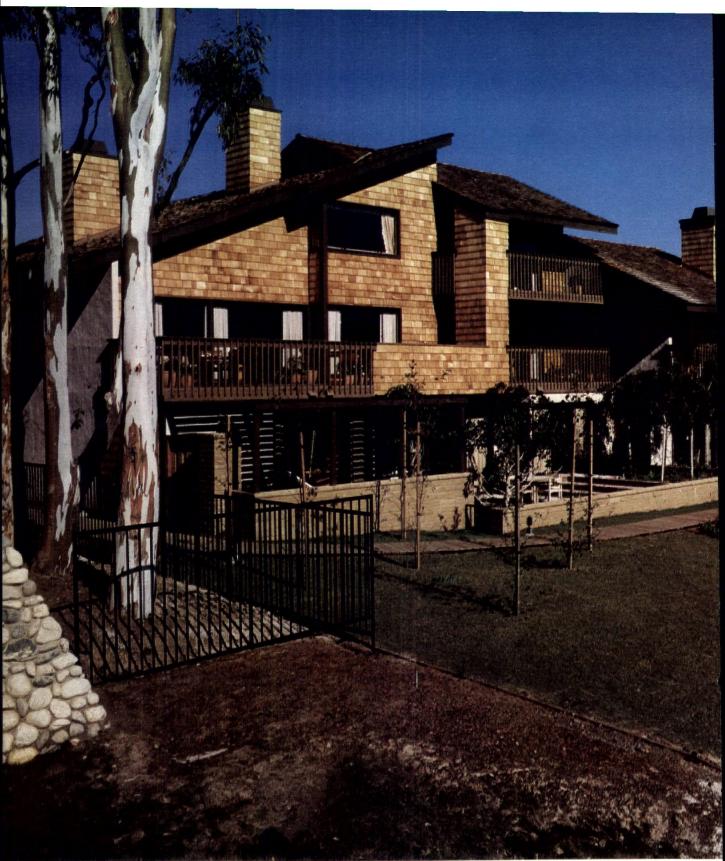
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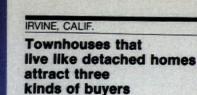
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# TOWNHOUSES:TARGETING YOUR MARKETS



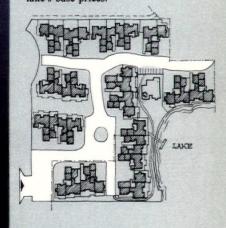
All three-empty nesters, move-downs and established families-can afford to be choosy with their housing.

And while they're psychologically ready to live in attached units, they aren't about to settle for run-of-the-mill townhouse design.

To these buyers Woodbridge Arborlake offers floor plans that come as close to single-family layouts as is possible in an attached-house framework (see over-

The townhouses are designed by architect Corbin/Yamfuji and Partners of Newport Beach. They are built by the McClain Development Co. in the Village of Woodbridge, one of the Irvine Co.'s communities [H&H, Oct. '76]. All 48 units in the first phase were pre-sold before models opened, and there's a waiting list for the final 36.

Base prices range from \$84,995 for a 1,601-sq.-ft., two-bedroom plan to \$116,000 for a 2,366-sq.-ft., threebedroom plan. But buyers have paid as much as \$139,000 to \$181,400 for the identical plans when the units are on choice waterfront lots. It is important to remember, however, that Orange County prices are highly inflated, and that similar units could be brought in elsewhere for at least 20% less than Arborlake's base prices.



Star billing still goes to the American dream house—a single-family dwelling on its own lot.

But townhouse demand is growing. And it's not all coming from either empty nesters or families that take second best because they can't afford detached

The others: people who can easily swing single-family but prefer townhouse living. These discretionary buyers fit no common mold. To sell them, you must home in on specific market segments. Starting above, you'll see how five builders are doing just that. And on page 72, an expert pinpoints the characteristics and - NATALIE GERARDI and JUNE R. VOLLMAN desires of six major segments.

### Sense of single-family living in Arborlake's townhouses is stressed in two

ways: the design of interior spaces and the handling of room relationships. Both are highly important to move-down families, the project's best market, says Ken Agid, vice president of marketing and sales for Irvine Pacific Development Co.

Move-downs, families whose children have started to leave home, are prime targets for new and well-planned townhouses, Agid says.

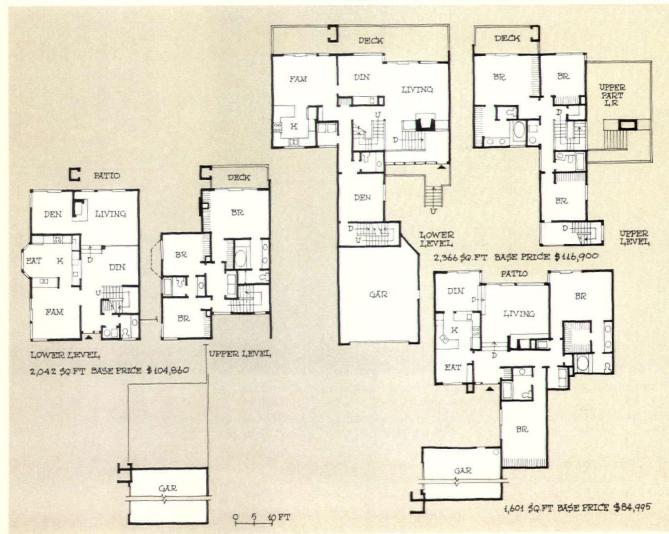
"That's because they no longer need the large, single-family houses they bought in the 1960s," he says. "They want fewer bedrooms. But they also want interior excitement. And they can't find the combination in most singlefamily housing."

For more about the needs of move-downs and other major groups of townhouse buyers, see page 72.

Interior impact springs from dramatic entries, open spaces for entertaining and generous master suites. The big, tiled entry (facing page) and the living room (top right) are in the project's largest unit (2,366-sq.-ft. plan below), which piggybacks above the 1,601-sq.-ft. plan. Photo at lower right shows kitchen, dining room and family room in 2,042-sq.-ft. plan.









## In-city houses pull young achievers

There's a growing band of young professionals whose enthusiasm for city living is not tempered by having to consider the needs of children. They're the buyers of these piggybacked townhouses (diagram opposite) at Beekman Place.

The 216-unit condominium complex is in sight of Capitol Hill and in walking distance of the White House. It's also two blocks from an area that was devastated in the 1968 riots.

In seven months 98 units have been sold. Most buyers come out of city apartments, but some are from such suburban towns as Gaithersburg and Columbia, Md. and Fairfax, Va. Over half are between 25 and 35 years old; 78% are under 45. Most are well-paid professionals or government employees. And only one has a child.

Even after three increases, prices are comparable to those of suburban townhouses; they now range from \$71,000 to \$86,000, including

closing costs of about \$2,000. "Cash is more critical for these buyers than qualifying for a larger mortgage," says developer Lawrence Brandt. "They live well and spend all they

Brandt acquired the six-acre site, which had been on the market for 15 years, for only \$1.2 million, which helped hold down prices. Also, no new zoning was required because the site was zoned for mid- and high-rise apartments, so work could begin without delay.

The site did pose major construction problems. Because it drops 80 ft. from north to south, 35,000 yards of earth were moved, with 9,000 used as fill and 26,000 trucked away. Because the lower part had been filled previously, a retaining wall had to be built and caissons sunk 20 ft. These were linked by 3-ft-deep reinforced grade beams. Says Brandt: "We used enough steel to build a high-rise.'





Typical units include a 1,-332-sq.-ft., two-bedroom model priced at \$71,000 (plan left and photo above) and a 1,628-sq.-ft., three-bedroom model priced at \$82,500 (plan and photo right). All come with fireplaces, built-in bookcases and such finishing details as parquet floors, crown moldings and chair rails. Interiors: Maria Drayer, Washington, D.C.



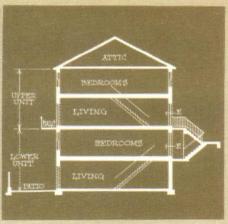
LOWER LEVEL

UPPER LEVEL









Bedroom location also made elaborate soundproofing between upper and lower units necessary. Quad-tee concrete floor with extra sound insulation added and dry wall installed on hat channels upped decibel rating by 10%.

All units have separate metering. There are but no recreational amenities. Architect and ton, D.C.



## West Coast look draws the young and not-so-young

The young: singles and couples buying their first homes. The not-so-young: move-down families that no longer need single-family houses.

What attracts two such disparate markets to the same project? Partly a prime location, a good choice of recreational facilities, and the reputation of the builder/developer, Towne Properties Inc.

But, says Towne's President Neil Bortz, the main appeal of Twin Lakes townhouses is their design-a change of pace from the area's traditional architecture. Inside and out, the townhouses have the West Coast look that is catching on with discerning buyers of all ages.

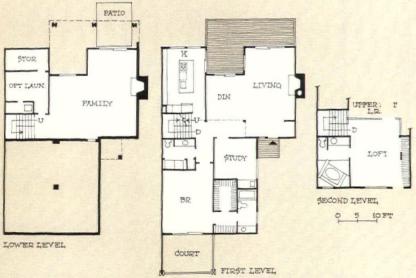
The contemporary design, Bortz says, seems to be especially important to his move-downs because many of them are underbuying. (The average price at Twin Lakes is \$50,000; the average income, \$32,000).

"They could have purchased larger, more expensive units in a neighboring community that has a larger golf course and clubhouse," Bortz says. "But those units are just sitting, while we can't build ours fast enough."

Twin Lakes is not Towne's first success with West Coast design. Two years ago-when many apartment developers had difficulty breaking even-the company introduced Cincinnati-area renters to Harper's Point, the type of resort-themed community that is highly popular in California. It caught on so fast that before it was completed, it was generating 10% more income than Towne had projected for build-out [H&H, Sept. '75].

Some of Twin Lakes' first-time buyers are former Harper's Point tenants. So far, 75% of the sales have been to people who have either lived in older Towne projects or have been referred by people who do.





2,573 \$0.FT BASE PRICE \$60,000

Lower-priced models (plans at top) sell well to two types of young buyers: the unit at left, with mid-level living room and lower-level family room, to couples and single women; the unit at right, with two-level living room but no family room, to slightly older single men. The bottom plan appeals to high-income (average \$55,000) couples. Its living and dining rooms are shown at right.





## Variety plus surprise scores with singles

The variety: seven different models, each available in a number of elevations (photo below).

The surprise: wide-open, contemporary interiors with such luxury features as vaulted ceilings, atriums, compartmented baths and entry courts (see photos at right).

Section 2 prices at Westwood Village ranged from \$42,900 for a 1,440-sq.-ft., two-bedroom unit to \$58,900 for a 2,022-sq.-ft., three-bedroom unit. They went up \$2,000 across the board in section 3, and again in section 4. Some 60 have been sold since January.

Section 2 buyers included 20 singles—evenly split between men and women—and only three married couples. This trend continued in sections 3 and 4. However, traffic now includes an increasing number of empty nesters, although none has bought yet.

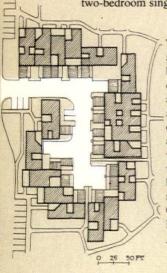
Westwood Village is the first project of the Houston Development Group, which has a development arm, Harris Development Co., headed by Harris Lieberman, and a marketing arm, The First Marketing Group of Houston, headed by Jack Cliff. Lieberman and Cliff formed the company in 1974, in the depths of the housing slump, because they believed there was a market for townhouses that were smaller and lower-priced than the \$75,000-and-up luxury models most builders were offering at that time.

The first section, priced at \$45,000 to \$65,000, opened in 1975. It sold slowly, and research, including interviews with hundreds of possible buyers, showed that prices were too high and plans too family-oriented.

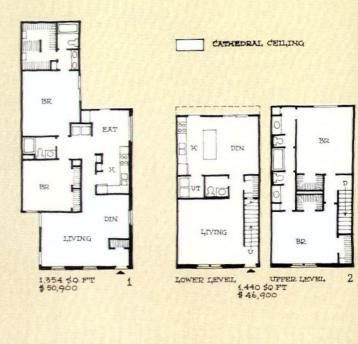
So plans were completely redesigned for section 2. The sales pace shows that these are right on target, but Lieberman isn't taking any chances: He builds in small increments so that he can continually fine-tune the mix.



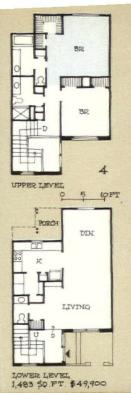
Model complex points up the variety in unit types (see plans at right). Shown (l. to r.) are: 1,771-sq.-ft., two-bedroom unit (plan 5); 1,861-sq.-ft., two- or three-bedroom unit (plan not shown); 1,-483-sq.-ft., two-bedroom unit (plan 4), which is set back and almost hidden; 1,648-sq.-ft., two- or three-bedroom unit (plan not shown); 1,440-sq.-ft., two-bedroom unit (plan 2); and 1,354-sq.-ft., two-bedroom single-story unit (plan 1).



Typical cluster shows carports at the back of each unit. At build-out, the community will contain 300 units on 30 acres, about 20% of which will remain as open space. Amenities include four lighted tennis courts, a practice court and a miniwarehouse. There is also a lot where space can be rented for boat or camper storage, not permitted in the carports. Architect: Gerard E. Mancuso, Houston. Land planner: Vernon Henry & Assoc., Houston.









Interior surprise is due in large part to the use of volume ceilings. Examples: a two-story entry and stairway (above) from plan 4 and a living/dining area with an atrium (above, right) from plan 5. Even the lowest-priced model (plan 2, left) is open and contemporary.

Plan 3 (*left*), the highest-priced, is the only plan without a furnished model, but it still sells well. Prices shown are for section 4. Interiors: Linda Scott, Houston.





## 'Flash value' turns on a wide range of buyers

"In the upper price market, merchandising is the name of the game," says Phil Sheridan, marketing vice president of Wills & Van Metre, developer of Saratoga. "That's why we go for the flash value."

Sheridan is talking about such high-impact features as a sunken living room (photo below), a master bedroom with both sitting and dressing room, entry foyers with parquet flooring, eat-in kitchens with no-wax flooring and backyards fenced with cedar.

The sales impact carries into the basement. Several models come with masonry fireplaces in the basements—a reminder that these were designed to be made into dens and playrooms. And in the second section a basement is shown as a mother-in-law's apartment. This is available as an option for about \$3,500, but plumbing and wiring have been roughed in on all units at no extra cost to buyers.

Opening prices at Saratoga ranged from \$58,-250 for a 1,560-sq.-ft. unit without a walk-out basement to \$64,450 for a 1,610-sq.-ft. end unit with walk-out. The end unit looks and lives like a detached home (photo right and top plan below).

In two months the company sold 28 of the first 35 units and began to take reservations on the second section. This despite competition from 13 similarly priced nearby projects and increases totaling \$4,000 on some units.

Buyers are mainly younger military and government employees. Nearly half have family incomes over \$30,000—which means they are overqualified. Some 64% are married, 11% widowed or divorced and a surprising 25% single. About half have children. Only 29% previously owned their own homes, and these were evenly divided between move-ups and move-downs.





Model complex includes (1. to r.) 1,610-sq.-ft. end unit priced at \$68,450 (see top plan below); 1,560-sq.-ft. unit priced at \$63,950; 1,-560-sq.-ft. unit also priced at \$63,950; and three 1,490sq.-ft. units priced at \$62,-450 (see bottom plan below). All have three bedrooms and two-and-a-half baths. Units without walk-out basements average \$4,000 less.

Some 650 single-family homes have already been sold at Saratoga. It will eventually contain 1,300 units: 700 single-family and the rest fee-simple townhouses. Architect: Patterson and Worland, Washington, D.C.





SECOND LEVEL



FIRST LEVEL

Model interiors were decorated by three interior designers. The living room at left (bottom plan) is by The Childs/Dreyfus Group of Chicago; the dining room above (top plan) is by S. D. Jeffery Assoc. of Washington. A third model was decorated by Carol Bugg of Washington. Shoppers were asked to vote for their favorites-an effective breaker.

# Who's buying townhouses and why

As the preceding stories make clear, the townhouse market is no longer confined to empty-nesters and families that settle for attached housing because they can't afford single-family. A lot of discretionary buyers-from singles to established families with children-simply prefer the townhouse style of living.

This trend was spotted in southern California several years ago by Ken Agid, vice president of marketing and sales for Irvine Pacific Development Co. Admittedly, the fast-selling southern California market is far from typical. But because it often signals what will happen in other areas a few years hence-and because Irvine is the biggest developer in Orange County-HOUSE & HOME asked Agid what Irvine has learned about selling townhouses to these discretionary buyers. Here's his answer:

No matter what sub-market you're after, the key to sales is to make your townhouses as much like single-family as possible.

"Many townhouse builders go wrong by thinking they have to come in at 20% under single-family prices," Agid says.

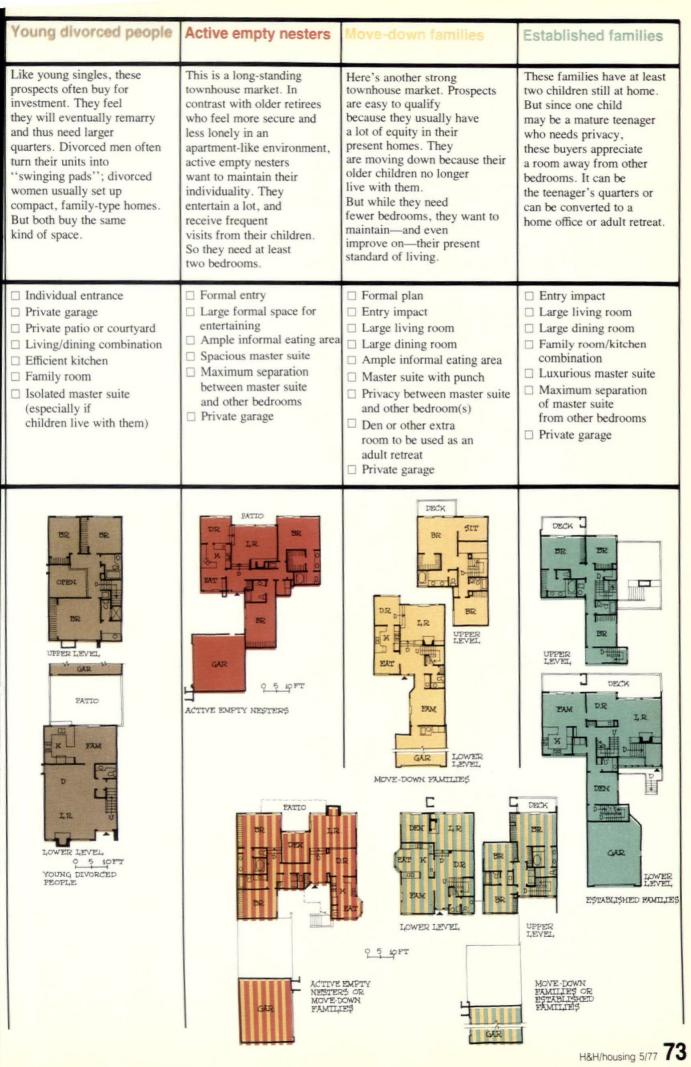
The result: apartment-like housing that's exactly what these buyers don't want. "So," Agid explains, "they simply turn their backs and walk

Don't think cheaper, he advises. Think of higher quality, more compact units at the same prices as single-fam-

"We've been most successful," he says, "when we give each townhouse its own front walk, front door, garage and private yard-and also when we plan the house for room-to-room privacy."

The table at right lists key features that, according to Agid, attract six major segments of the discretionary townhouse market. The accompanying floor plans are from townhouses that have been successful with each of those sub-markets. The first three were offered by Broadmoor Homes at Deerfield, an Irvine Co. PUD [H&H, Sept. '75]. The other five are being sold at Arborlake (see pages 60 to 63).

Markets	Young families Young couples	Young singles
Comments	These are not always low-end buyers, as commonly thought. Reason: The household often has two wage earners. They're tired of apartment living, won't accept sterile townhouse design and want units that give a sense of individuality.	This growing market include unmarried couples. Like young families with or without children, these buye want no more apartment living. Unlike young familie they usually buy for investment. They choose the kind of units that attract young families because they fear they may not be able to re-sell to other singles.
What they want	☐ Individual entrance ☐ Entry impact ☐ Private garage ☐ Private courtyard or patio ☐ Separate dining room ☐ Family room ☐ Efficient kitchen	☐ Individual entrance ☐ Entry impact ☐ Private garage ☐ Private courtyard or patic ☐ Combination living/dinin room ☐ Efficient kitchen
What they buy	BR BR BR UPPER LEVEL  PATIO LOWER LEVEL  O 5 40FT  YOUNG FAMILIES/ YOUNG COUPLES	D I.R.  LOWER LEVEL,  YOUNG SINGLES



How Jim Spence's PUD taps neglected demand in a sluggish market

PHASEI RECREATION PHASE II SINGLE FAMILY ZERO-LOT-LINE APARTMENTS TOWNHOUSES

Spence was a ten-nouse-a-year builder.

And his market-Terre Haute, Ind.—is a small city (metropolitan population: 170,900) that was a stranger to anything new in housing.

Now Spence is developing a 65-acre PUD—Terre Haute's first—with 350 units and a mixture of four housing types.

Since sales opened last June, he has sold or rented 60% of the project's first phase—an impressive figure for a market that has been static for more than three years and for buyers who were completely unfamiliar with the PUD concept.

And he expects his first year's sales to hit \$2.1 million—four times as much as his volume in any previous year.

How did Spence make the transition from small custom builder to developer of a sizeable PUD?

#### He bought land that nobody else wanted

The 65-acre site is on the city's desirable south side, but it had lain vacant for 30 years. Most Terre Haute builders are low-volume operators who could not afford to buy and develop the entire tract. And the site had a bad name: It had been a World War II ammo dump. "Some builders still thought there were bombs on the property," Spence ex-

But Spence risked the higher costs and the image problem because he saw considerable potential. Specifically:

- Good location—in a neighborhood of single-family homes of \$60,000 and up, with expressways and commercial development nearby.
  - · Easy access to utilities.
- · A history of successful development in the immediate area. Spence had

Four housing types are included in the land plan for the 65-acre, 350-unit PUD. The 20-acre first phase has 18 zero-lot-line houses at a density of five per acre, 40 apartment units and 15 single-family homes on half-acre lots, plus a \$120,000 recreational center. The 21-acre second phase adds 58 feesimple townhouses, 20 zerolot-line homes and 56 apartment units. Not shown on the site plan is a 24-acre third phase, which will contain all four housing products. Land planners: Faharinger, McCarty & Grey, Pittsburgh.

built and sold houses a quarter-mile way.

The builder bought the site in 1974 or \$143,000. He had only \$40,000 of his own money going in, but he peruaded the former landowner to take back a mortgage on 45 acres of the property (all but his first phase) to get he entire tract.

"I could have joint-ventured it," he says, "but this way, I control all the and and can develop it at at any pace choose."

# le researched the market . . . and came up with a surprise!

in 1975 Spence paid \$15,000 to the Housing Guidance Council of Washngton, D.C., a marketing consultant irm, to survey Terre Haute's housing needs

"We wanted to do something difierent with the property," he points out, "but we didn't know which way to go."

The researchers' findings were surprising:

- Demand for Terre Haute's two principal types of housing—the small apartment and the big house on the big lot—had been sluggish for three years and showed scant prospect of growth.
- But there was substantial demand for smaller homes at moderate prices.
   Empty nesters and young marrieds wanted to own a home without the problem of maintaining a big house.
   But the houses they wanted were not being built.
- There was also an untapped market of young, affluent marrieds and singles looking for higher-grade apartments and not finding them.

"We felt we could get these new buyers with under-\$50,000 for-sale homes and upgraded rentals," says Spence. "And to get the most return from the land, we decided to mix the products together on the site."

## He put together a housing mix that Terre Haute had never seen

The 350-unit PUD that Spence is building—the Garden Quarter—will contain four types of housing:

- Zero-lot-line patio homes on 55'x135' lots.
- Garden apartment flats in eightunit, two-story buildings.
- Townhouses, three to six in a building.
- Single-family houses on half-acre ots.

The project's 20-acre first phase, which opened last June, has 18 zero-lot-line houses, 40 apartment units, 15 lots for the big single-family houses and a 5½-acre recreational facility.

In the 21-acre second phase, which begins construction this month, Spence is adding 58 townhouses, 20 zero-lot-line houses and 56 apartment units.

And the 24-acre third phase, to be built over four years, will contain 20 patio houses, 50 townhouses, 40 apartments and 33 big single-family houses.

"Everything will be sold feesimple," says Spence. He owns both the apartment buildings (about 25% of rents goes for maintenance) and the recreational facility (pool and tennis memberships are voluntary).

First-phase sales have been brisk despite the prospects' unfamiliarity with the PUD concept and zero-lot-line siting.

"We opened with only five patio houses and the recreational facility," Spence says. "The units were sold within three weeks—all to empty nesters who could have bought anything they wanted." Spence has sold 14 zero-lot-line homes, priced from \$45,000 to \$49,000 and ranging from 1,200 to 1,600 sq. ft. Buyers have been empty nesters and young marrieds.

"The older people wanted the extra bedrooms for their children's visits and liked the smaller lot size," he notes. "And the young couples liked the low price and easy maintenance."

The apartments have moved almost as fast; 32 of the 40 units built are occupied.

"We have the highest rent scale in Terre Haute," Spence notes, "but we are also offering the biggest and best-designed units." They range from 750 to 1,160 sq. ft. and rent from \$225 to \$325 a month.

Four of the big single-family homes have been sold. They are almost custom-built, with a wide range of plans, amenities and options. They sell from \$60,000 up and are sized up to 2,500 sq. ft.

# He goes the prefab route for better job control

Spence buys a framing package of wall panels, roof trusses and precut building materials from the Pease Co. in Hamilton, Ohio.

This lets him keep his crews small, schedule his production more easily and predict and control costs. And by using Pease's architects, Spence can include his design fees in the materials contract.

Besides trusses and panels, each Pease package includes precut floor joists, subflooring and roof sheathing, asphalt roof shingles, insulated exterior doors and double-glazed windows.

The average cost per package:

• \$11,000 for a zero-lot-line home selling from \$45,000 to \$49,000.

TO NEXT PAGE



**Builder Spence** got merchandising help from his wife, Nancy, an interior designer, who decorated his new models. Spence, 36, grew up in an Ohio farm community and moved to Terre Haute in 1974. He first sold homes for a local builder, then formed his own company in 1971. Before developing the Garden Quarter Spence custom-built about ten single-family homes a year, mostly on a spot-lot basis. In 1975, his sales volume was \$500,000. He expects the first year's volume from his PUD to top \$2.1 million.





Three zero-lot-line models (photos above, plans below) make their strongest appeal to empty nesters and young move-ups. Architect Lon Purcell capitalized on available space by holding hall areas to a minimum and using vaulted ceilings in living and family rooms.





BREAKTHROUGH CONTINUED

- \$18,000 for a \$60,000-and-up single-family house.
- \$5,000 for an apartment unit renting from \$225 to \$325 a month.
- \$10,000 for a townhouse that will sell from \$37,000 to \$45,000.

Spence has spent \$1.5 million to build his first-phase units. The patio houses came in at a construction cost of \$30 a sq. ft., the single-families at \$25 to \$27 and the rental units at \$22.

All told, the builder has had to borrow almost \$3 million to finance the first phase. This includes \$30,000 for up-front money, \$250,000 for site development, \$1 million for building the for-sale units and \$700,000 for constructing the apartments and sustaining them for 25 years.

All financing came from seven local banks and savings and loans.

"We had a Cincinnati mortgage company standing by because we didn't think we'd get any local money," Spence says. "We never needed them."

#### And he solved those little problems that always crop up

Did it all go smoothly?

No, says Spence; of course not. There were problems.

The big houses moved slowly at first; only one was sold in the first ten

months after sales opened.

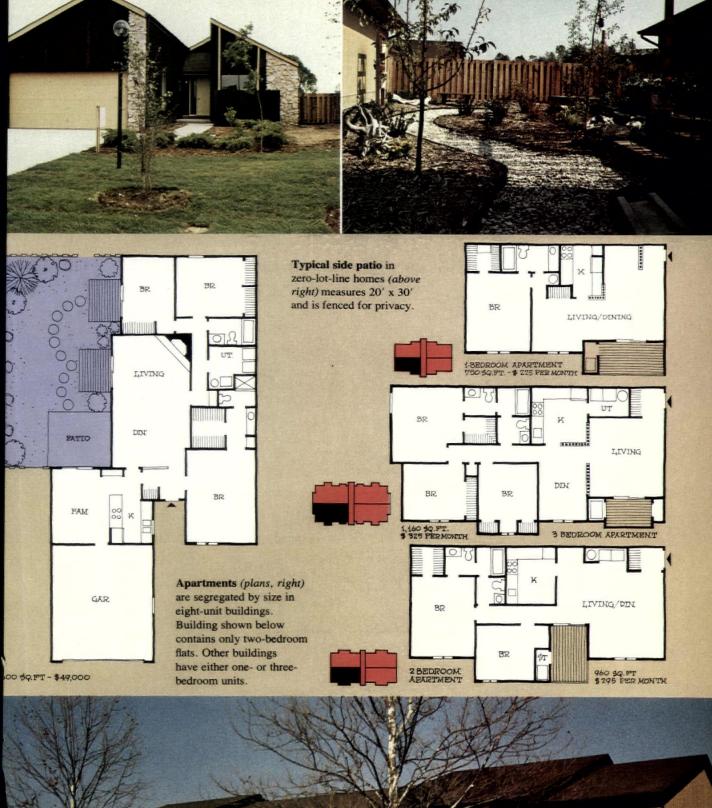
And the Area Planning Department (zoning board) was highly skeptical about Spence's building for-sale homes and apartment in close proximity.

"But the research study gave our proposal a lot of validity," he explains, "and eventually we had no difficulty in getting density, lot-line and setback variances."

Spence is confident about the future.

"Seventy-five per cent of our firstphase buyers and renters are from Terre Haute," he says, "and that's unusual for a new subdivision here. It's also a good sign for our future phases."

-JOEL G. CAHN







# **Historic** house gains a new barn a new use

The barn is a bank. The house is an office building. And it's one of those everybody-wins situations.

The Nashua Federal Savings & Loan Assn. gained a modern branch in a superb location, plus the kind of community good will that is beyond price.

And the people of Nashua, N.H. gained security for a historic house, plus a new landmark in a handsome barn and silo.

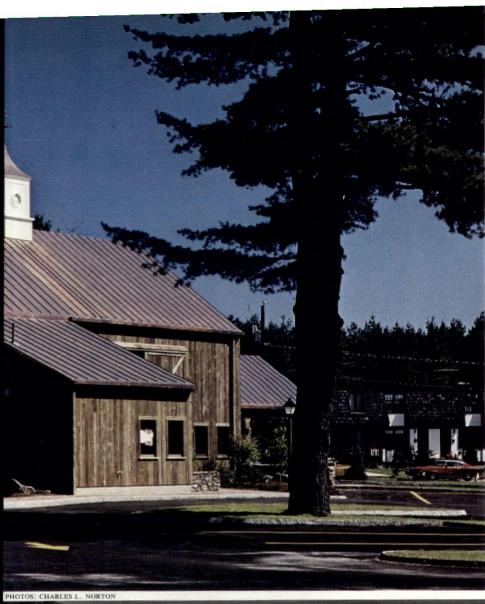
The house, built around 1735, is on a busy road about five miles northwest of the bank's main office, in the path of the city's growth. "That location and the beautiful old brick house have intrigued me for 15 years," says S&L

President Charles Rutter. "So when activity in that area started to pick up, we decided to go after them."

The bank acquired the house and its two-acre site for \$135,000. Then it invited several design firms to suggest ways of turning house into bank. One, Royal/Longstreet of Topsfield, Mass., which specializes in bank design (and has its own construction crews), proposed to add a shed roof that would turn part of the house into a sort of greenhouse. The bank liked the idea, but it didn't allow room for expansion. So Royal/Longstreet then suggested adding a barn.

TO PAGE 81





#### Authentic-looking barn houses bank and house contains offices. The two are linked by a carriage shed (photo left). Main entry of the bank and drive-up windows are seen clearly in the photo below. The silo (below left) is entered from the barn. Architect and

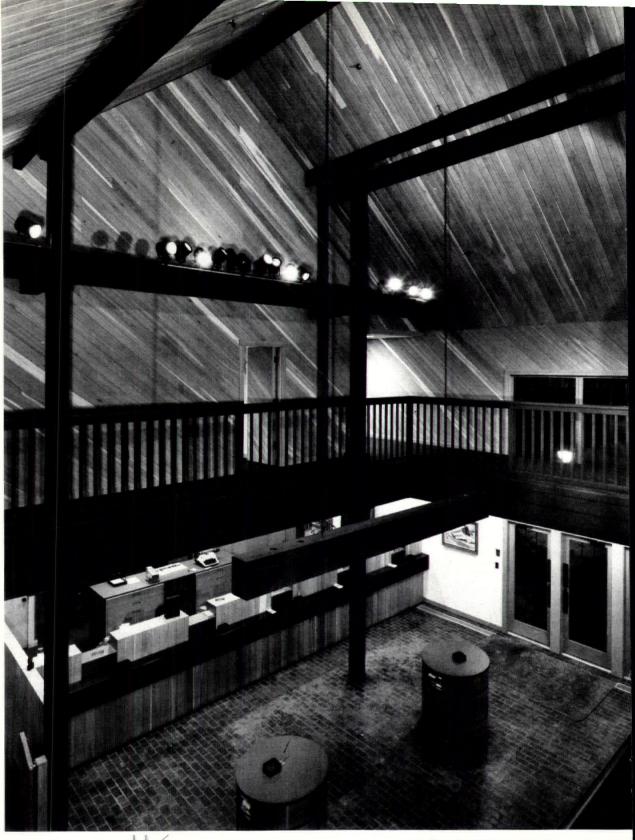
The site has been developed as a park, with grass, trees, brick plazas and walkways. Landscape architect: Don Curran, Topsfield, Mass.

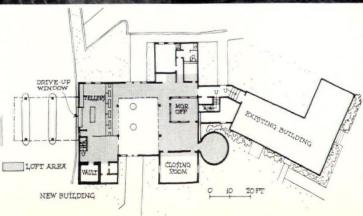
builder: Royal/Longstreet,

Topsfield, Mass.

Typical of the spirit the project aroused: The weathervane is a family memento donated by Jason T. Bickford, chairman of the board of the bank.







Interior views include the main entry and banking floor (above), the ground-floor silo conference room (above right) and the manager's office and new-accounts area (below right). All are indicated on the building plan (left), which includes ground-level floor plan.

Note the round check-writing desks, which were chosen to echo the silo. Today, the banking is done in the barn. The original house has been turned into offices for future expansion. In the meantime, these offices produce rent.

The banking facilities are on the barn's ground floor with a manager's office, a lounge and a vault. The loft houses the bank's service corporation, and the silo contains two conference rooms. A carriage house connects barn to house, and at the rear of the barn an open shed contains drive-up teller stations.

The entire 6,500-sq.-ft. addition is of heavy post-and-beam construction, and no expense has been spared: Barnboard siding was used on the whole building, and the interior, with its cathedral ceiling effect, was paneled in clear cedar.

Brick paths surrounding the bank were carried inside to become a brick floor. And the roof alone cost \$25,000; it is copper.

The old house was structurally sound. The exterior brick was washed and repointed, the old windows were replaced with double-glazed panes, the wainscoting was sanded and restored, and other interior restoration was done.

—N.G.



#### What did it all cost?

About \$587,500.

The old house and the two-acre site came to \$135,000. And the Royal/Longstreet bill for design and construction came to \$412,481, which breaks down as follows:

Site work (including parking areas, plantings, walkways, fencing, granite curbs, etc.)

Renovation of old house 72,169
Construction of barn, silo, carriage
house, etc. (including bank counter,
check-writing desks, etc.) 280,312

\$60,000

Bank equipment, including vault door, under-counter steel fittings, safe deposit boxes, drive-up windows, etc., came to an additional \$40,000.

A half-million dollars may seem a little steep for a bank branch. Bank President Charles Rutter agrees, but he says it was worth it.

"We think the future of the city is in that direction, and so we felt we should go ahead and do something very nice out there," he says. "And besides, we got a landmark. . . ."



In California (where else?) . . .

**How a** custom builder makes

The Harold W. Smith Co. of Walnut Creek set a record last year: 71 houses built on spec or contract for volume of \$9 million. And with 41 more houses under construction in January, 1977 looks even better.

But this is no Johnny-come-lately company cashing in on the California housing boom. Harold Smith has been custom building in the San Francisco area's affluent Contra Costa County since the 1930s. Son Randy joined in 15 years ago, and a second son is about to close out a Wall Street career and sign up too.

The Smith success story has these chapters:

- · Smart land buying.
- · Versatile design.
- · Practical cost control.
- · Low-key merchandising.

Roughly half the company's houses are built to order. The rest are spec houses, built from a dozen plans and sold before interior finishes are applied. Customers are well heeled, knowledgeable about houses (most have owned four or five) and less interested in raw space than in quality and ameni-

With that market in mind, here's how the Smiths see their business:

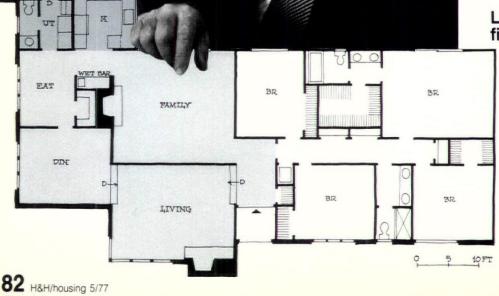
# Land: 'Keeping a supply of lots is a chronic problem in our price range'

The company builds mostly on its own sites, and its house-and-lot packages sell for an average \$130,000.

Harold W. Smith and son Randy

#### L-plan contemporary fits a tight corner lot

This 2,329-sq.-ft. house has a rear garage that's entered from a side street. Valued at about \$138,000 in today's hot California market, it includes these luxury touches: a vaulted family-room ceiling, two fireplaces, a bar between the eating nook and family room, ceramic tile with oak surround in the fover and extra-wide (9') garage doors.



GAR

"Finding land at the right price isn't enough," Randy Smith explains. "Our lots must be in expensive neighborhoods and must reflect the value of the houses we put on them." So the Smiths not only buy choice lots but seek land parcels where they can create prestigious environments.

Case in point: 187 acres that the Smiths developed into a 240-lot PUD. Lots are laid out around wooded common areas. The lots range from one-third of an acre to more than an acre and are priced from \$30,000 to \$60,000. Last year the PUD, now two-thirds finished, accounted for 75% of the company's building.

Smith's other current subdivisions:

- 14 half-acre lots in a former walnut orchard.
- 36 lots bought from a big production-house builder.

## Design: 'A good in-house designer is the key to customer satisfaction'

Smith's designs range from Tudor to contemporary. They're by Mike Davis, a self-taught architect who joined the company as a student 16 years ago.

"Mike is something of a psychologist as well as a designer," says Randy Smith. "He can find out exactly what customers want and then get them to accept practical compromises and substitutes."

Prospects often show up with illustrations of what they want—from shelter-magazine pictures to architects'

drawings. Davis sketches a plan, then gets a cost figure from the company estimator.

"That first shot is usually far beyond what the prospect can pay," he says. "But we present it with suggested changes that will bring it within budget."

Davis always confers with customers in a model home, where he and his assistant use one bedroom for an office. "It helps them visualize things," he says. And to illustrate complex ideas, he shows customers the homes of previous Smith buyers.

## Costs: 'The custom business calls for special controls'

Custom builders usually take lower profits than production builders. The Smith company, for example, estimates profit and overhead at 10%.

To protect that margin, the company takes these steps:

- It requires a \$750 deposit from a customer before designer Davis develops a final plan. If the deal falls through the deposit is refunded—but with Davis's costs to that point deducted. (Design costs ultimately reach an average of \$1,000 and are billed to the customer.)
- It puts a 15-day limit on job-cost estimates. If construction hasn't begun by that time, a new estimate is prepared. Says Randy Smith: "Costs now increase so rapidly that 15 days is all we can risk."

- It limits working drawings to five sheets, including a plot plan, instead of the usual 12. Davis explains: "When subs see a 12-sheet set, they get nervous and automatically add 10% for contingency."
- And it discourages the customer from causing costly construction delays, first selling him the lot and then building the house on contract. That way, the customer takes out the construction loan, so he has a financial incentive for doing nothing to slow the job. And delay will lengthen his interest payments.

## Merchandising: 'Showmanship is not the name of our game'

Unlike California's big production builders, the Smiths see no need for splashy advertising and elaborate merchandising. They run no display ads, print no glossy brochures. And they have only one partly furnished model in each of their larger subdivisions.

People learn about Smith's lots and houses through classified ads and from real estate brokers, who send the company most of its customers.

For the most part the Smiths ride on their local reputation and their contacts with customers.

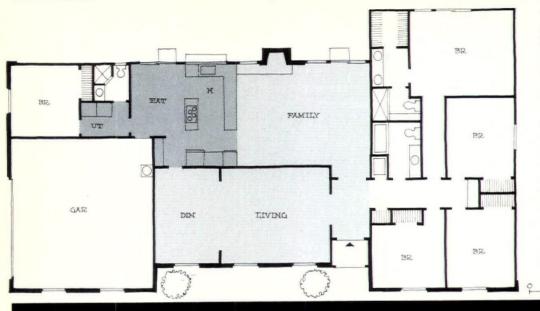
"This is a personal business," says Randy Smith. "We delegate a lot of decisions. But sooner or later a delicate buyer problem arises. And when it does, someone named Smith has to say 'yes' or 'no.'

For three more custom houses turn the page



#### CUSTOM BUILDER CONTINUED

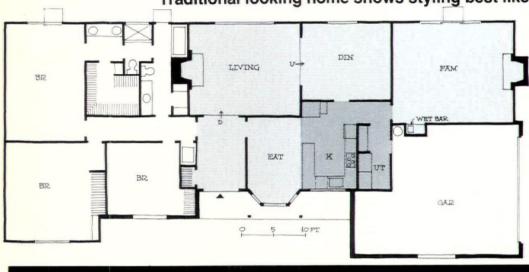
## French provincial spec house duplicates earlier custom home



The original stirred up so much buyer interest that this slightly larger version was built for sale. Valued today at about \$145,000, it has a 2,428-sq.-ft. living area plus garage storage. Changes from the original include a fifth bedroom beind the garage. Other features: a skylight over the bedroom wing's two baths, a custom-built range hood over the cooking island, 9' ceilings in the dining and living rooms, a hipped, coffered ceiling in the big (21'x16') family room.

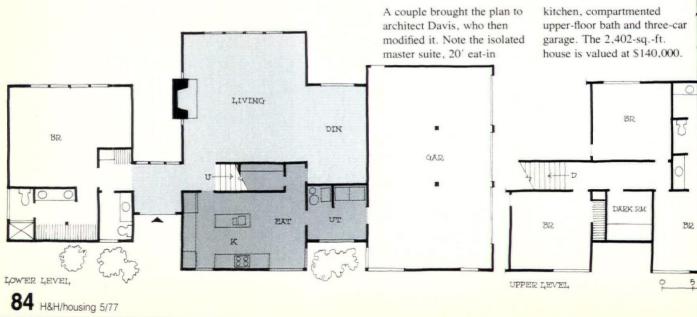
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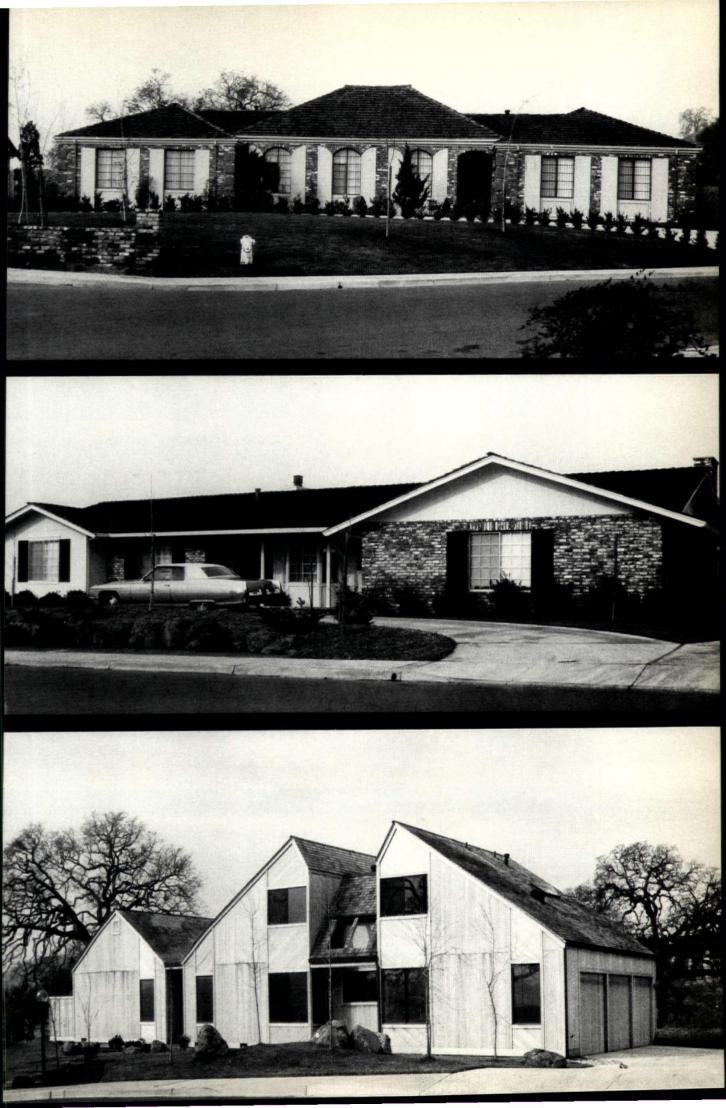
## Traditional looking home shows styling best liked by Smith's market



"About 40% of our buyers prefer this kind of design," says architect Mike Davis. The 2,236-sq.-ft. house, built for a couple with one teenage daughter, would now bring roughly \$125,000 with land. Among its features: extra storage in the garage, an outside bathroom entrance, a skylight in the second bath, compartmenting of the tub and shower stall so that each is accessible from both baths.

#### Two-story contemporary picks up ideas from a magazine plan





Seventeen winners have been announced in the 1977 Homes for Better Living Awards program, which is sponsored by the American Institute of Architects in cooperation with HOUSE & HOME.

First Honor Awards were presented for primary and vacation custom homes, a rehabilitation, a merchant-built development and a condominium

#### **CUSTOM-HOUSE WINNERS**



1. Primary Home





3. Primary Home



4. Remodeling



5. Remodeling



6. Primary Home



7. Primary Home



Vacation Home



9. Remodeling



10. Primary Home

#### THE JURIES

Custom-house jury, from left: Ella Hall, architectural student; Mildred Schmertz, senior editor, Architectural Record: Kirby Fitzpatrick, AIA; Louis Rossetti, FAIA; and Hobart Betts, AIA, jury chairman.





partment project.

Awards of Merit in the custom-house category vent for remodelings as well as primary and vacaon homes; in the multifamily and merchant-built ategory for a renovation, a condo-apartment projct and townhouse projects.

This was the 22nd consecutive year for the HFBL

program, which is the oldest and largest design competition devoted solely to housing. The juries spent two days judging 161 custom-house and 130 multifamily and merchant-built entries at AIA headquarters.

More details on the 17 winners will be published in future issues of HOUSE & HOME.

#### IRST HONOR AWARDS

- Mt. Kisco, N.Y.; Architect: Richard feier and Associates; Builder: Walmara onstruction Co.
- . Northwestern Connecticut; rchitect: Bohlin and Powell; Builder: Isen Brothers

#### WARDS OF MERIT

- Houston, Tex.; Architect: Robert
   Griffin, William R. Jenkins; uilder: Willard & Associates
- Brooklyn, N.Y.; Architect: Benjamin Baxt; Builder: N/A
- . Upstate N.Y.; Architect: Einhorn-Yaffee Associates P.C.; Builder: VanWoert & Sons Inc.
- on B. Riley; Builder: Essex Builders
- Minneapolis, Minn.; Architect: Parker Klein Associates; Builder: Henning Nelson Construction Co.
- Marin County, Calif.; Architect: Chan Rader and Associates; Builder: Edward W. Burgar Inc.
- P. Chevy Chase, Md.; Architect: Hugh Newell Jacobsen, FAIA; Builder: N/A
- 10. Washington, Conn.; Architect: Stern & Hagmann; Builder: William L. Hirsch, Inc.

#### Multifamily and merchantbuilt jury, from left: William Caldwell, builder; Ian Mackinlay, FAIA, jury chairman; June R. Vollman, associate editor, HOUSE & HOME; Richard J. Bertman, AIA, and Gerald Li, AIA

#### MULTIFAMILY AND MERCHANT-BUILT



11. Multi-level condo apartments



12. Single-family







15. Condominium apartments



Townhouses

#### FIRST HONOR AWARDS

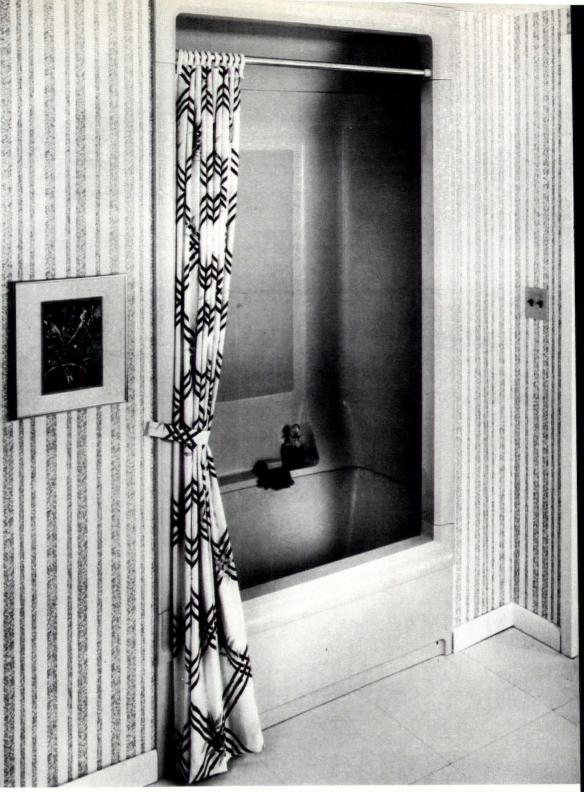
- 11. South San Francisco; Architect: Natkin & Weber; Builder: Grubb & Ellis Development Corp.
- 12. Foster City, Calif.; Architect: Fisher-Friedman Associates; Builder: Vintage Properties Development Corp.
- 13. Boston; Architect: John Sharratt Associates Inc.; Builder: Peabody Construction Co.

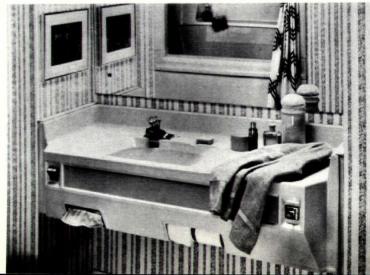
#### AWARDS OF MERIT

- 14. Carmel Valley, Calif.; Architect: Hall Goodhue & Haisley; Developer: Burchfiel Meadows Inc.
- 15. San Francisco; Architect: Bull Field Volkmann Stockwell; Builder: Cahill Construction Co.
- 16. Boston; Architect: James McNeely; Builder: Phoenix House Partners
- 17. Salt Lake City; Architect: Fisher-Friedman Associates; Builder: The Boyer Co.

# **PRODUCTS**

Bathrooms 90
Bathrooms 93
Interiors 94
Interiors 96
Flooring 98
Tools/equipment 100
Tools/equipment 102
Outdoor 104











# Component bath system saves time and labor

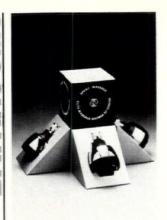
The "Time Control Bath System" (TCBS), consisting of the molded Fiberglas reinforced tub/shower and vanity opposite, is easily installed after roughed-in plumbing and interior finishes are completed. This surface-mounting technique allows labor-scheduling flexibility and greatly reduces the risk of damaging fixtures during earlier stages of construction.

The 5-ft.-long vanity is a seamless, one-piece unit with several built-in accessories. The tub/shower is comprised of six pieces, including a 5 ft. tub which can be left- or right-hand plumbed and has a center-drain bathing well, a wrap-around back panel, two end walls, a dome top and a front apron closure panel.

The system can be easily installed by one laborer. Tub/shower installation is illustrated above. First, metal tub supports are set over drywall, leveled and fastened in place (A). Tub body is then slipped into position on the support (B). Next the rear wall is fitted into the tub by means of a T&G joint and securely fastened (C). Then side walls (one pre-plumbed with valve, shower riser and head) are positioned (D). Dome top is slid into the molded groove in the top of the walls and fastened into place (E). Installation of tub base apron and side wall closure complete the procedure (F).

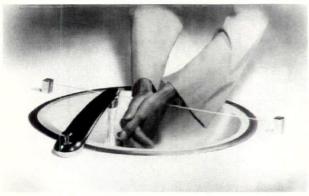
Screw-out horizontal compression supports (left bottom) are used to anchor each component to the room walls and specially engineered latches (left top) securely fasten components together.

Tub/shower and vanity both have textured grout-free finishes that can be cleaned with mild non-abrasive detergents. Owens/Corning Fiberglas, Toledo, OH. Circle 275 on reader service card



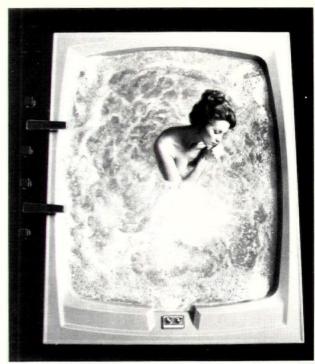
Wall-mount shower head, "Elite" (left), offers a full range of spray adjustments from needle to pulsating massage. Black-and-chrome unit is self cleaning. Ondine, El Monte, CA. Circle 202 on reader service card

Electric-eye sink control (below) starts water flow when hands interrupt the beam and stops it when hands are removed. Easy-to-install unit operates on 12v DC. Qualco, Los Altos, CA. Circle 203 on reader service card





"Shower Shield" (above), waterproof sheet material for shower stalls, tub surrounds and bathroom walls, installs quickly without special tools. Lightweight, 1/25"-thick wallcovering has white stain-resistant finish. Consolidated, Canal Fulton, OH. Circle 204 on reader service card



Indoor whirlpool bath, "Athena" (above), is 72" long, 56" wide and 23" deep. An adjustable whirlpool inlet is recessed into each corner of the easy-to-install, fully plumbed fiber glass tub. Jacuzzi, Walnut Creek, CA. Circle 205 on reader service card

"Watersaver" toilet (right) flushes with 30% less water than conventional models. Vitreous china tank and bowl come in white, blue, gold and avocado. Mansfield Sanitary, Perrysville, OH. Circle 206 on reader service card

Traditional-style vanity (below) is now available in a light finish. Unit with recessed panel design has solid oak frames, doors and drawer fronts. Boise Cascade, Berryville, VA. Circle 207 on reader service card



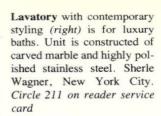






Oak" (above) features oven-cured, low-maintenance finish. Unit has solid oak frame, self-closing hinges and silent-glide drawers. Excel, Lakewood, NJ. Circle 208 on reader service card

"Water-Guard" toilet (left) has redesigned bowl that accelerates water action. Model, which flushes with only 31/2 gals. of water, comes in several colors. Kohler, Kohler, WI. Circle 209 on reader service card





Ceiling fan (above) is now offered with low-maintenance plastic grill. Quiet-operating, easy-to-install unit can be papered or painted to match decor. Miami-Carey, Monroe, OH. Circle 212 on reader service card





Heavy-duty hand shower (above) is a bar-mounted unit for apartment and institutional installations. Massage-action shower adjusts to height user desires. Alsons, Covina, CA. Circle 213 on reader service card



Fiberglas shower stall (above) features textured slip- and scratch-resistant surface. Unit is available in white or bone; color panel above molded-in soap dish comes in choice of seven colors to complement any color scheme. Luxury-size unit shown is 48" wide. Owens-Corning Fiberglas, Toledo, OH. Circle 210 on reader service card



Whirlpool line, "Hydro-Spa" (above), consists of four models ranging in seating capacity from 2 to 11 persons. One-piece fiber glass units have contoured seating and 50 to 70 built-in air jets. Six standard colors are offered including blue, bone and lime green. Commonwealth, Midlothian, VA. Circle 214 on reader service card





Simulated bricks (above) are offered in a choice of white or used brick color. Durable, lightweight bricks are applied one by one onto black, grey or white mastic. Barclay, Lodi, NJ. Circle 215 on reader service card

Imported sisal broadloom can be used as a wallcovering (left) or a rug. Soil- and mildew-resistant material comes in 21 Aztec and Mayan designs. Carpet Imports, Louisville, KY. Circle 216 on reader service card



paneling. Hardboard "Boardroom" (above), has simulated walnut pattern. Durable panels, treated to resist fading and scratching, are 1/4" thick. U.S. Gypsum, Chicago. Circle 219 on reader service card



Accessory molding in Greek key design (above) is a polymer reproduction of an ancient design. Lightweight molding is primed white. Focal Point, Marietta, GA. Circle 218 on reader service



Hardwood wall planks (above) are part of the "Carriage House" line. "Tostado Ash" solid wood planks are enhanced by natural surface marks. Potlatch, Stuttgart, AR. Circle 220 on reader service card



Embossed hardboard paneling (above) features plank design with deep, cedar-like graining. Low-maintenance panels, which may be applied vertically or horizontally, can be cleaned with a damp cloth or mild soap and water. Abitibi, Troy, MI. Circle 217 on reader service card



Aspen plywood paneling (above) is prestained in one of six weather-look finishes. Paneling, which is 1/4" thick, can be applied easily with nails or adhesive and is moisture and heat resistant. Iron Wood Products, Bessemer, MI. Circle 221 on reader service card



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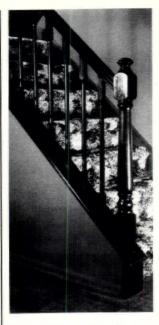
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Stair railing (above) features Early American styling and sturdy all-wood construction. Easy-to-install railing is prefinished and pre-assembled. United Stairs, Keyport, NJ. Circle 222 on reader service



brick Simulated panels (above) are easy to install with nails or adhesive. Lightweight 6- or 12-brick panels come in shades of brown, beige and rust. Marlite, Dover, OH. Circle 223 on reader service



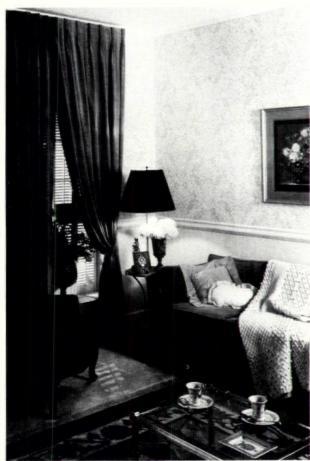
Vinyl fabric wallcovering, "Rain Forest" (above), is washable and strippable. The floral-patterned 28" wallcovering comes in three colorways. J. Josephson, S. Hackensack, NJ. Circle 225 on reader service card

Grasscloth wallcovering (right) is part of the "Empress Grasscloth" line. Imported material has burlap-like surface that can be vacuumed Sherwin-Williams, Cleveland, OH. Circle 227 on reader service card



Vinyl wallcovering, bon Stripe" (above), is fabricbacked, scrubbable and strippable. Three colorways are offered. Stauffer, S. Plainfield, NJ. Circle 226 on

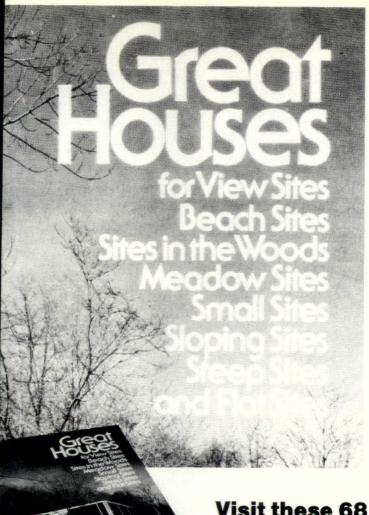




Vinyl wallcovering line, "Elegance in Textures," includes traditional patterns, such as the "Victoria Print" shown above, and contemporary grasscloth and burlap designs. Washable, abrasion-resistant material is fabric-backed. B.F. Goodrich, Akron, OH. Circle 224 on reader service card



Shatterproof mirror tiles, Shur Lock" (above), measure 12"x12" and come complete with mounting strips. The swirlpattern tiles come in three colors-silver, gold and red-and will not chip, peel or fade. Hamilton of Indiana, Chicago. Circle 228 on reader service card













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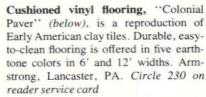
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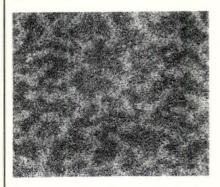
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Cushioned resilient sheet flooring in earthen tile design, "Mexican Plaza" (above), is part of the "Classicon" line. No-wax flooring has scuff-hiding texture and comes in 6' and 12' widths. Mannington, Salem, NJ. Circle 229 on reader service card



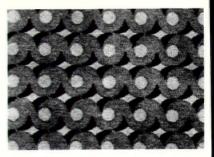


Saxony carpet with spun-nylon pile, "Alexandrian" (above), has a pattern achieved by combining solid-color and two-toned tufts. Suggested retail price for the residential carpet: \$12.95 a sq. yd. Alexander Smith, Amsterdam, NY. Circle 231 on reader service card



Cut-and-loop carpet of 100% heat-set nylon, "Willowbark" (above), features variations in color up and down each tuft. Thirteen colorations are offered. Suggested retail price: \$9.95 a sq. yd. Walter, City of Industry, CA. Circle 232 on reader service card

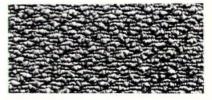




Contract carpet with figure-eight motif, "Helix" (above), is constructed of Anso® nylon. Part of the "Systemic Collection," carpet is sapphire/russet/mushroom and it retails for about \$13.95 a sq. yd. Allied, New York City. Circle 233 on reader service card



Hardwood flooring, "Stone Parquet" (above), is factory-finished in a wirebrushed or smooth brown. Flooring, which comes in 12"x12" blocks, can be installed in adhesive over almost any subfloor. Bruce, Memphis, TN. Circle 234 on reader service card



Heavy-duty contract carpet, "Sierra" (above), is constructed of 6-ply Antron® nylon yarn. Thirteen colorations are offered, including camel/crimson/brown. Carpet retails for about \$12.95 a sq. yd. Lees, Valley Forge, PA. Circle 235 on reader service card



Saxony plush carpet (above) features tree-of-life crewel embroidery motif. Carpet of Enkaloft nylon comes in 3 colorways, each incorporating 7 colors. Suggested retail price: \$11.95 a sq. yd. Milliken, La Grange, GA. Circle 236 on reader service card



Plaid sheet vinyl flooring, "Play Square" is shown combined with "Play Stripe" pattern in the breakfast nook above. Easy-to-care-for flooring has nowax Brite-Bond<sup>TM</sup> surface that protects against staining. GAF, New York City. Circle 237 on reader service card



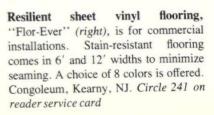
Saxony plush carpet, "Earthbound" (above), is a combination of two-ply and continuous-filament nylon yarns. Wearresistant carpet comes in 16 earth tones and retails for approximately \$13.95 a sq. yd. Masland, Carlisle, PA. Circle 238 on reader service card



Soil-resistant carpet for contract installations, "Spacial X" (above), is woven with Dow Badische CR4 acrylic/nylon yarn blend. Carpet is 12' wide and retails for about \$15.95 a sq. yd. Firth, Amsterdam, NY. Circle 240 on reader service card

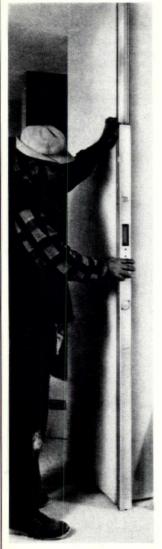


Contract carpet, "Bargello" (above), is part of the DynaPoint™ Series II Collection. Flame-stitch pattern carpet, which retails for about \$12.95 a sq. yd., comes in 10 colorations. WestPoint Pepperell, Dalton, GA. Circle 239 on reader service



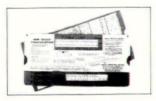






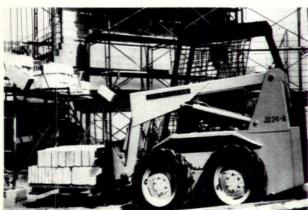
drills **Portable** power (above) are double insulated. Both units, with full-power reverse, have a capacity of 1/2" in steel and 11/2" in wood. International, Rockwell Memphis, TN. Circle 255 on reader service card

Plumb rule (left) extends to 10' in length. Device has toe hold and top locating plates which allows one man to measure floor to ceiling lengths by himself. Ag-Man, Kewaskum, WI. Circle 256 on reader service card



Air-duct calculator (above) aids in estimating metal and insulation requirements. The accurate device has illustrations of popular plenum fittings. Wadington, Kalamazoo, MI. Circle 257 on reader service card

Skid-steer loader (below) has hydrostatic drive system that provides control of steering, direction-reversal and speed with a T-bar. Unit is less than 5' wide. John Deere, Moline, IL. Circle 258 on reader service card



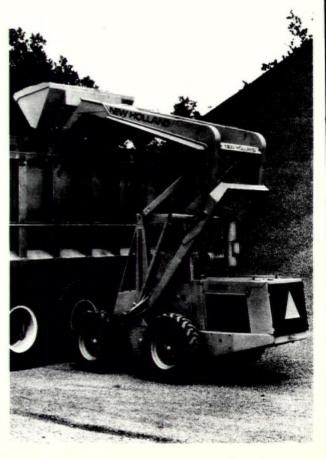


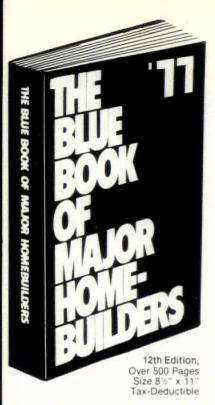
tiling attachment (above) installs plastic drain tubing up to 8" in diameter at depths to 6'. Device molds bottom trench for proper tile bedding. Ditch Witch, Perry, OK. Circle 259 on reader service card

Skid-steer loader (below) has an operating load of 2,050 lbs. Unit can be maneuvered in tight quarters. Sperry-New Holland, New Holland, PA. Circle 261 on reader service

Rotary hammer drills in concrete, steel, aluminum, wood and plastic. Device has pre-set safety clutch which kicks out under stalled conditions. Robert Bosch, Broadview, IL. Circle 260 on reader service card







# 50 good ways to use the Blue Book

#### **Building Product Suppliers**

Develop sales leads on key accounts Pre-qualify prospective customers Estimate quantities of products used Cross-check salesmen's accounts increase the number of accounts by territory Target productive calls for salesmen Support regional sales managers Make public relations calls on builders introduce new products and materials Select sample areas for market research Encourage dealers, distributors & salesmen Prepare direct mailings Survey product use Keep marketing managers informed

#### Architects & Engineers

Market your professional services Locate Blue Chip developers by city Evaluate the status of prospective clients Determine a builder's housing mix

#### **Builders & Contractors**

Demonstrate your standing in the industry Judge the performance of competitors Compare operations in your peer group Check the movement of key personnel Pinpoint activity in specific markets Spot trends in major Metro areas Acquire timely statistical market data

#### Planners & Consultants

Provide clients with timely marketing data Questionnaire—key people in key firths Keep a linger on the Pulse of the market Make sound marketing and management decisions Detect market patterns and frends Save big money on your research budget Get comprehensive statistics unavailable elsewhere

#### Realtors & Developers

Select companies interested in development.
Locate joint venture partners
Spot multi-family builders
Locate potential land buyers in Metro areas
Find successful builders for current projects
Estimate land requirements by type of construction
Contact potential clients for services

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Discover companies previously unknown Develop new target accounts for services Sell real estate to major builders Learn names of key executives Appraise company stength in the market

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The new Major Builder Index pinpoints any major builders you're looking for. The new State Selector guides you straight to any state for major builders you should be looking for. And page-by-page Market Tabs locate major builders you want to know in any City or Metro area.

But names alone are not enough. The Blue Book gives you telephone numbers and addresses of key executives both at headquarters and branch offices.

Still not enough when you need to know what these important prospects are thinking and doing. That's why The Blue Book also fills you in on their construction methods . . . areas of operation . . . type of organization . . . single- and multi-family production in the last four years, plus plans for 1977 . . . sales prices and rental ranges . . . participation in government housing programs . . . other business activities and sources of income. Even more: their land requirements, money requirements and sources of financing.

With The Blue Book in your hands, you're now ready to talk business with the nation's most active builders. Contact! Call up, call on or write to these heavy users of building products, materials, services and equipment for a deal that helps both you and them to make up for lost ground in the past two years.

The Blue Book of Major Homebuilders is not a book to read. It's a workbook to use for profit. It's a nationwide research report organized and packaged to provide ready contact with some 3,000 key executives at 1,000 building locations in all 50 states. It's the problem-solver you need to save wasted time and effort—no less aggravation—of trying to contact builders turned over and out by the disastrous upheaval of the past two years.

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- MIDWEST EDITION covering 13 states. Ohio, W.Va.Mich., Ind., Wisc., III., Minn., Iowa, Mo., N.D., S.D., Neb. and Kansas.
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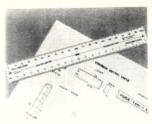
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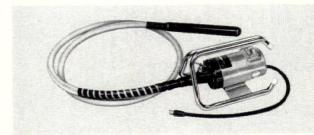
Tractor/backhoe/loaders (above) feature power steering with manual pump back-up. The units, with short turning radiuses, have breakout forces from 4500 lbs. to 8700 lbs. Massey-Ferguson, Des Moines, IA. Circle 248 on reader service card



Automatic level (above) has front focusing for fast, smooth operation. Unit features threepoint leveling with two screws and one pivot point. Keuffel & Morristown, Circle 250 on reader service

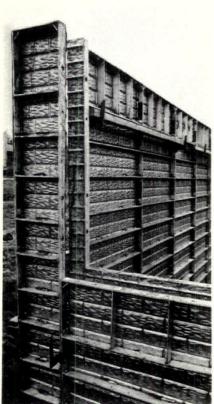


Metric ruler (above) is 20 cm. long and is calibrated in millimeters as well as centimeters. The opaque ruler, with laminated printing, has a conversion chart on back. C-Thru, Bloomfield, CT. Circle 251 on reader service card



Electric flexible-shaft vibrator (above) is suitable for on-site concrete compaction of foundation walls, columns and slab work. Unit has interchangeable heads and power units. Wacker, Milwaukee, WI. Circle 252 on reader service card

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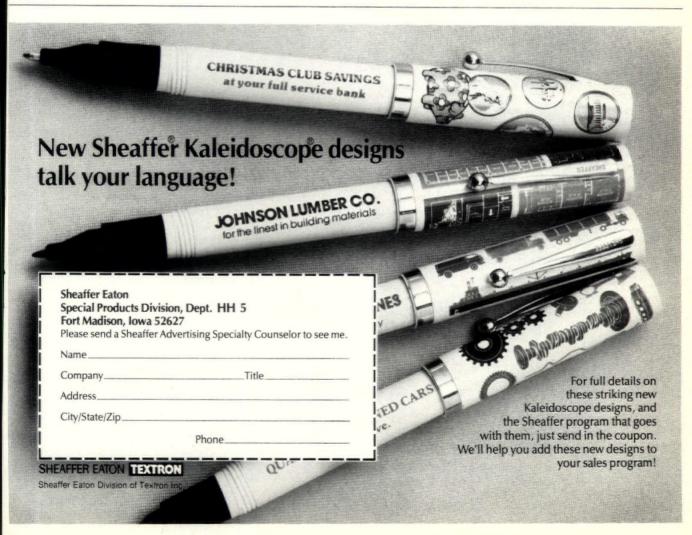
Mortar/plaster mixer (above) has a 51/2 cu. ft. capacity. Unit features "two-in-one" blades-a regular steel blade for abrasive mixes is mounted over a full removable rubber blade that acts as a squeegee. Stow, Binghamton, NY. Circle 249 on reader service card



Heavy-duty 1/2" drill, "Model 1339" (left), features longlasting steel gears. In-line handle design permits maximum pressure behind the drill bit. Black and Decker, Towson, MD. Circle 253 on reader service card



Garden tractor (above) features transmission shift interlock level which assures that the transmission remains in the selected range. A 48" tiller, 60" mower, 60" dozer blade and 60" grader blade are optional. Simplicity, Port Washington, WI. Circle 254 on reader service card





White marble bench (above) is suitable for use on patios, porches, lawns and gardens. Unit, which can also be used indoors, is 141/2" high and 3' long. Georgia Marble, Atlanta, GA. Circle 242 on reader service card



Picnic table (above) features two-foot overhang which allows access by persons in wheelchairs. Unit has "Perma Slats" of steel-core PVC. North American Recreation, Bridgeport, CT. Circle 243 on reader service card



"Z" pavers (above) can withstand heavy traffic and severe weather conditions. Interlocking units, composed of cleanwashed aggregates and cement combined in a "no-slump" concrete mix, are not slippery. Art Cement, Wilbraham, MA. Circle 244 on reader service card



Wood posts for landscaping applications (above) are pressuretreated with Wolman salts. Treated wood is resistant to decay and termites, and is clean to the touch. Koppers, Pittsburgh, PA. Circle 245 on reader service card



redwood "Forum" (above), has steel pedestals and trim. Decay-resistant, pre-assembled unit is available in 6' and 8' lengths. Landscape Forms, Kalamazoo, MI. Circle 246 on reader service card

Prefabricated railing system (below) has rectangularshaped railings and posts of sheet metal components. Horizontal rails are available from 42" to 120" long. Equipto, Aurora, IL. Circle 247 on reader service card



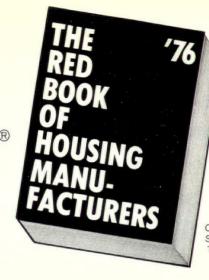
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By CELIA WALLACE
DMMA Consumer
Affairs Director

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# Seven booklets with news about heating/cooling...

Solar heating design manual contains he background information for design of solar hydronic heating system. The 132page technical manual tells how to calcuate building heat loss; how to determine solar radiation available to the building; now to select the appropriate solar collecor; and how to integrate the collector into a complete heating and hot-water system. Each chapter is illustrated with charts and drawings (see sample right), and a 23page appendix contains tables and maps giving degree days and average monthly emperatures for many U.S. cities. Much of the data in the manual is based on information obtained from actual operation of a hydronic heating/cooling system installed in late 1974. The manual is available for \$2.50 from ITT Fluid Handling Divison, 4711 Golf Road, Skokie, IL.

Materials for solar-energy applications are presented in 12 illustrated pages. The weather- and heat-resistant materials include adhesives, protective coatings, rubbers, foams and silicone fluids for heat transfer. The uses and characteristics of each product are described and photographs of installations are included. Dow Corning, Midland, MI. Circle 301 on reader service card

Furnaces for residential and light commercial installations are pictured in a sixpage flyer. Included are oil, gas and electric models, some with add-on air-conditioning units. Westinghouse, Norman, OK. Circle 302 on reader service card

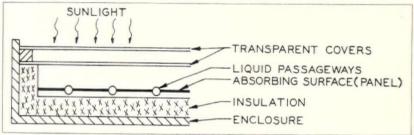
Underfloor plenum heating/cooling system can be a cost-saving alternative to conventional slab construction. So says an eight-page technical manual which describes how an all-wood or concrete perimeter foundation and a wood floor can create an enclosed plenum that serves as an air-distribution chamber, eliminating heating ducts. The manual illustrates construction steps and presents building-cost estimates for various parts of the country. The estimates are based on studies made during construction of two test houses in Maryland. Western Wood Products Assn., Portland, OR. Circle 303 on reader service card

A heat-recovery system can be used to recover waste heat energy from an exhaust air stream and use it to preheat or precool incoming air. As described in a six-page bulletin, the system has commercial, industrial and some multifamily applications. The bulletin includes diagrams explaining the equipment and a detailed economic analysis which outlines energy-cost savings with a heat-recovery system. McQuay-Perfex, Minneapolis, MN. Circle 305 on reader service card

Insulation requirements of ASHRAE standard 90-75 are explained in a manufacturers' association publication. The performance-oriented standard sets minimum requirements for mineral wool insu-

ages depending on degree days and type of sashes and glazing. Other subjects covered: roof/ceiling assemblies; floors over unheated spaces and slab-on-grade floors. Copies of "Understanding 90-75" are available for \$1 from the National Mineral Wool Insulation Assn., 382 Springfield Ave., Summit, NJ, 07901

Solar-powered system for heating domestic hot water is described in a fourpage flyer. Air-type collectors, the heat exchanger and a water-circulating pump are pictured and described. Two charts are included: one lists estimated energy-



Typical illustration in solar heating design manual shows a flat-plate collector section

lation in single-family and low-rise multifamily housing. The 16-page booklet includes section drawings that show complete construction detail. Eleven graphs show permissible window-area percentcost savings in various cities; the other is a guide to selecting the proper-size system for each geographic area of the U.S. Solaron, Denver. Circle 306 on reader service card

## ... and six more with ideas for walls

Textured hardboard paneling is presented in a series of flyers, each illustrated in full color. Patterns range from simulated cedar and knotty pine to brick and Spanish tile designs. Basic installation information is included. U.S. Gypsum, Chicago. Circle 307 on reader service

Wood molding can be used to add depth to flat walls and an eight-page idea booklet tells how. Four-color photographs show molding in formal and informal interiors, and in combination with paint, fabric, wallpaper and paneling. Western Wood Moulding and Millwork Producers, Portland, OR. Circle 308 on reader service card

Decorative paneling line for residential and commercial interiors is presented in 24 pages. The prefinished hardboard paneling, shown in room vignettes and fourcolor close-ups, includes textured and Plastic-finished woodgrain designs. panels for high-humidity applications such as bathrooms and laundry rooms are also pictured and described. Masonite, Peoria, IL. Circle 309 on reader service

Plywood and hardboard paneling is the subject of 26 pages. Hardwood veneer,

softwood veneer and printed styles are described and pictured in four color. Twenty-six sketches show how paneling can be used in home remodeling and a color guide matches various wood tones to common interior color schemes. Detailed instructions are included for installing paneling and molding. The booklet, "All About Wall Paneling," is offered for 50¢ by Champion Building Products, Dept. MN, One Landmark Square, Stamford, CT. 06921.

Man-made brick and stone are easy to install and less expensive than the real thing. That's what a six-page flyer on man-made masonry says. The flyer includes four-color photographs and sketches that show many ways simulated brick and stone can be used in interior decoration, Marlite, Dover, OH, Circle 310 on reader service card

Prefinished plywood paneling is cataloged in 32 pages. A room setting for each of 26 paneling lines is pictured in full color and additional photos show available patterns. Included are natural and simulated woodgrained surfaces. Detailed specs and installation information are included, as well as a list of accessories. Georgia-Pacific, Portland, OR. Circle 311 on reader service card

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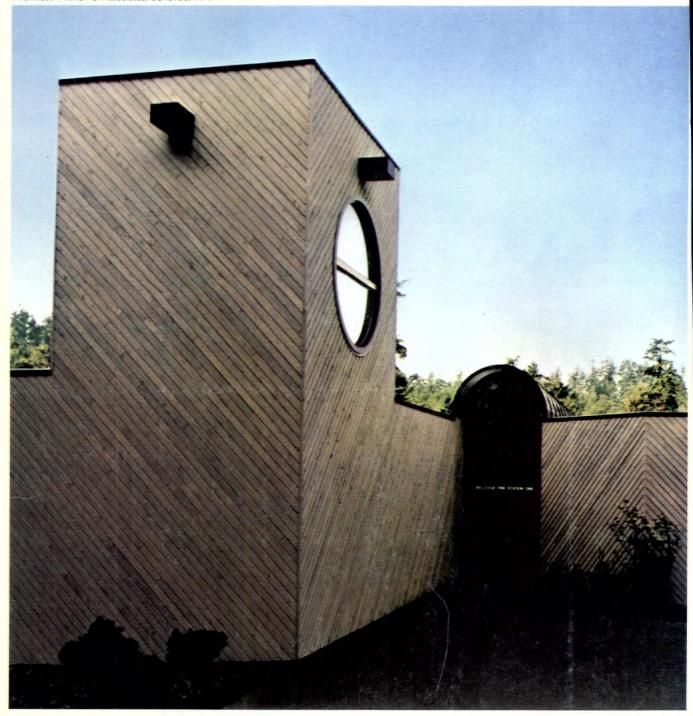
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Architect: Mithun & Associates, Bellevue, WA.



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