

housing



MARKETING

WINNING LOOK SAVES A LOSER

MANAGEMENT

GROWING WITHOUT PAINS

REHAB

FROM SLUM BLOCK TO SUPERBLOCK



**LURKING BENEATH
THIS BEAUTIFUL FLOOR
COULD BE
POTENTIAL CALLBACK
PROBLEMS.**

But chances are, you'll never see or hear about them. Because Armstrong Tredway® floors are specifically designed to mask the kind of subfloor problems that are often impossible to avoid.

TREDWAY CUTS CALLBACKS.

Because Tredway is elastic and is attached only at the perimeter of the room, it stretches across the subfloor, bridging the small subfloor gaps and irregularities that other floors can't. Tredway also reduces the ugly ridging you get from seasonal movement. When the subfloor expands, Tredway expands with it. When the subfloor contracts, so does Tredway. By hiding subfloor problems like these so well, Tredway can all but eliminate expensive flooring callbacks.

And when a repair is necessary, it can be made quickly and easily. Just cut out the damaged area, and replace it with an invisible patch that becomes a permanent part of the floor.



Conventional flooring can
ridge or split.



Tredway bridges minor
subfloor irregularities.

**YOUR CUSTOMERS WILL BE AS
PLEASED AS YOU ARE.**

Tredway will please your customers because it offers them a wide choice of exciting colors and designs. It will please you because it can just about eliminate callbacks.

So call your Armstrong flooring contractor, and see how much you can save on Tredway.

FROM THE  INDOOR WORLD® OF

Armstrong

Circle 3 on reader service card

Plan on Professional Security

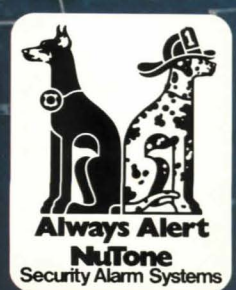
- AC POWER
- EXIT / ENTRY
- PERIMETER
- INTERIOR



NuTone
MODEL 9-2292



NuTone





NuTone's Professional Security System answers the needs of builders, installers, homeowners and security experts.

To complete the NuTone line of security systems, our specialists first conducted in-depth, nationwide field surveys. They determined the real wants and needs of builders, installers, homeowners, landlords, and security experts. We used that extensive information to design and develop the new Professional Standard Security System.



Optional Master Remote Panel

Easily installed even in existing homes, it incorporates the most asked-for features, including Battery standby power, automatic alarm shut-off

and reset, a switchable interior protection circuit for 24-hour protection—built-in. Remote control capability, fail-safe arming with status lights on every remote panel, plus test switches and fuse protection—all built-in!

Optional smoke and fire detection capabilities* and many other features make NuTone's new Professional Security System adaptable to any home situation.

Find out more about NuTone's new Professional Security System. Like all NuTone products, it's backed by the NuTone warranty and a coast-to-coast network of Service Centers. For the name of the NuTone Distributor nearest you, **DIAL FREE 800/543-8687**; in Ohio, call 800/582-2030. In Canada, write: NuTone Electrical, Ltd., 2 St. Lawrence Avenue, Toronto, Ontario M8Z 5T8.

Please send my free 1980 Catalog of NuTone Security Systems.

Name _____

Company _____

Address _____

City _____

State _____ Zip _____

Phone _____

Form 5759, Printed in U.S.A.

The Security Experts NuTone

Scovill

Dept. HH-4, P.O. Box 1580,
Cincinnati, OH 45201

*Not available in California or Canada.

housing

COURTS	30	Gypsum price-fix case settled
DESIGN	24	How three abandoned homes got six new lives
	42	How these patio homes help a builder beat the odds
	64	In the works: 20 big homes on a steep mini-site—but no squeeze
INDUSTRY	10	Starts drop as buyers retreat
MANAGEMENT	68	Growing up without pains: How custom builder turns condo developer in easy stages
MARKETING	60	Saving a loser with a winning look
MARKETS	75	Housing Demand Index, second quarter 1980
MONEY	9	Carter program: No relief for housing
PEOPLE	35	NHIC gets new slate of officers
REHAB	18	New secondary market for rehab loans
	18	Remodelers want usury law change to apply to second mortgages
	54	A full-block rehab that helps save a neighborhood
WASHINGTON	16	It's showdown time for BEPS
	16	HUD investors target of tax probe
ZONING	20	In Washington, it's open season on zoning offenders
	20	But in New Jersey, anti-exclusionists lose a battle
	23	HUD to clarify fair-housing rules
DEPARTMENTS	7	Editors' page
	83	Reader service card
	85	Products
	113	Classified
	116	Advertisers index
	118	Literature
COVER		Woodlake in Woodbury, Conn. (<i>see story page 60</i>) Photo: Paul Warchol of Esto Photographics Inc.
NEXT MONTH		Living over the store or office in mixed-use projects . . . What the new energy rules really mean . . . How a builder meets the low-cost housing challenge with unorthodox management techniques . . . Homes for Better Living winners

Housing (USPS 448-470) published monthly with additional issues in May, July & October by McGraw-Hill Inc. Subscription rates U.S. and possessions: for individuals within circulation specifications, \$20 per year; for others, \$33 per year. In Canada: for individuals within circulation specifications, \$CDN 25.52 per year; for others, \$CDN 40.60 per year. All other countries, \$55 per year. Single copies \$3.00. The publisher reserves the right to accept or reject any subscription. Allow four to twelve weeks for shipment. The publisher agrees to refund that part of subscription price applying to unfilled part of subscription if service is unsatisfactory. Executive, editorial, circulation and advertising offices: McGraw-Hill, 1221 Ave. of the Americas, New York, N.Y. 10020. Controlled Circulation Postage Paid at Strasburg, VA. Title® in U.S. patent office. Copyright© 1980 by McGraw-Hill Inc. All Rights Reserved. Where necessary, permission is granted by the copyright owner for libraries and others registered with the Copyright Clearance Center (CCC), P.O. Box 8891, Boston, MA 02114, to photocopy any article herein for the base fee of \$1.00 per copy of the article plus 50 cents per page. Payment should be sent directly to the CCC. Copying done for other than personal or internal reference use without the express permission of McGraw-Hill is prohibited. Requests for special permission or bulk orders should be addressed to the publisher. ISSN 0161-0619/79\$1.00 + .50. Postmaster: send form 3579 to Fulfillment Manager, Housing, P.O. Box 430, Hightstown, N.J. 08520.

5 ways GE makes

General Electric people are professionals with the skills, the training and the experience to make your job easier from the planning stage right through to the grand opening. Here's how:

1. GE controls its own distribution through giant, regional warehousing facilities. You always deal with General Electric people.

2. GE appliance order processing is computerized. A call can confirm pricing and availability and

adjust delivery plans to help keep your construction on schedule.

3. Your GE representative concentrates on contract sales and only contract sales. He knows the construction business and how to tailor our services to solve your particular problems.

4. Customer Care[®] service from General Electric means you don't have to worry about providing appliance service. Your residents are serviced directly by GE Factory Service Cen-



your job easier.

ters in over 800 cities or by any of our 5,000 franchised GE servicers throughout the 48 contiguous states, Hawaii and Washington, D.C.

5. Experienced GE kitchen/laundry specialists will help you or your architects design rooms that make the most of your space. And your budget.

GE can help you build the kinds of kitchens and laundries that help build home and apartment sales. We put a full line of major appliances to work for you

with the name your customers respect, the features they want, the quality they rely on and the service organization that helps provide continuing satisfaction.

At General Electric, we're committed in a big way to bringing you the special builder-oriented services you need to maximize your success. We're working hard to help make your job easy.

We bring good things to life.

GENERAL  ELECTRIC

Circle 5 on reader service card



It takes the pain out of painting.

Introducing Duratex Siding

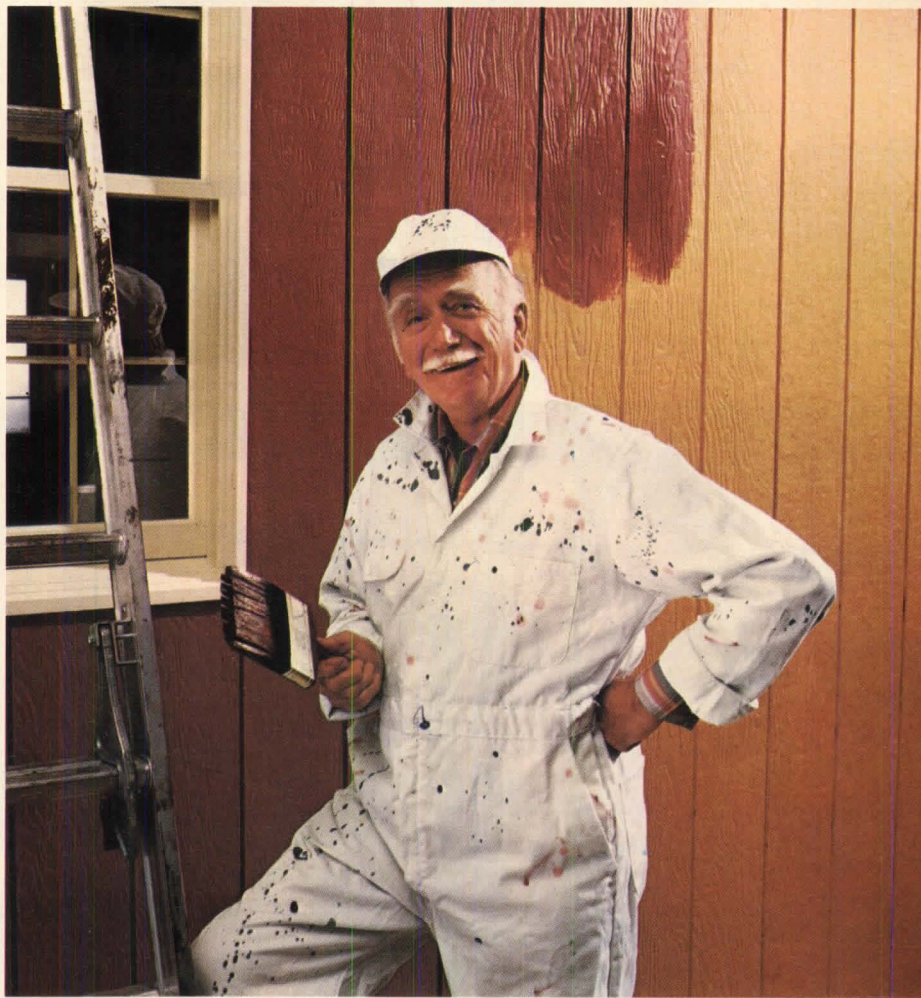
New textured Duratex® plywood siding has a resin treated fiber overlay that makes it easier to paint or stain and tough to hurt.

And because Weldwood® Duratex has this deeply embossed overlay surface, it resists face splitting, checking and grain raise, so that your original paint or stain will look and stand up better over the years.

Your home buyers will appreciate that.

Duratex has curb appeal. It comes in four popular styles, Early American,® a classic reverse board and batten, Ivy League,® with shallow accent grooves, Texture 1-11,® a wild, bold groove pattern, and ungrooved panels.

When you choose Duratex for your model home, you'll be eligible for a 15% discount on specified quantities under the Champion Building Products® Model Home Program plus a special promotional program



that will help sell your houses faster.

It all adds up to a siding that's on your side, all the way.

For more information on Duratex siding, contact your local Headquarters/Champion Building Products Dealer.

 **Champion Building Products®**
Champion International Corporation

EDITOR

John F. Goldsmith

MANAGING EDITOR

Natalie Gerardi

SENIOR EDITOR

June R. Vollman

ASSOCIATE EDITORS

Barbara Behrens Gers

Bill Mulligan

Walter L. Updegrave

ASSISTANT EDITORS

Mary Sarlo Cruz

Stephen Levin

NEW PRODUCTS EDITOR

Jenny Kahn

ART STAFFJoseph Davis, *director*Sachiko Inagaki, *assistant*Jan V. White, *consultant*J. Dyck Fledderus, *illustration***EDITORIAL ASSISTANTS**

Ellen Zoe Golden

Constance S. Russell

Jennifer A. Wagner

SPECIAL PROJECTSElise Platt, *editor*Donald Einsidler, *associate*Grace Halsey, *assistant***BOARD OF CONTRIBUTORS**

Kenneth D. Campbell

Carole Eichen

Alfred Gobar

John H. Ingersoll

Edward N. Kelley

Robert Mylod

Lenard L. Wolffe

CONSULTING ECONOMISTS

George A. Christie

Eric B. Herr

MCGRAW-HILL WORLD NEWSRalph Schulz, *director*17 domestic and
international news bureaus**ADVERTISING SALES MANAGER**

Edward C. Weil III

BUSINESS MANAGER

Vito De Stefano

MARKETING SERVICES MANAGER

Henry G. Hardwick

CIRCULATION DIRECTOR

Joseph D. Holbrook

ASSISTANT CIRCULATION MANAGER

Robert W. De Angelis

PUBLISHER

Maxwell C. Huntoon Jr.



Officers of McGraw-Hill Publications Company: Paul F. McPherson, president. Executive vice presidents: James E. Boddorf, Gene W. Simpson. Group vice president: Thomas H. King. Senior vice president: Ralph R. Schulz, editorial. Vice presidents: Kemp Anderson, business systems development; Robert B. Doll, circulation; James E. Hackett, controller; William H. Hammond, communications; Stephen C. Croft, manufacturing; Eric B. Herr, planning and development; John W. Patten, sales; Edward E. Schirmer, international.

Officers of the Corporation: Harold W. McGraw Jr., chairman of the board, president and chief executive officer; Robert N. Landes, senior vice president and secretary; Ralph J. Webb, treasurer.

This issue of Housing is published in national and separate editions.



The anti-inflation plan: Old medicine in new bottles

And for homebuilding, it's a pretty bitter brew.

True, the Administration bent over backwards to avoid putting credit controls on housing. But housing will still bear much of the burden. For the plan leaves most of the inflation fight to the Federal Reserve. Which means tight money and high interest rates—yes, even higher than now.

It also means disintermediation—in sum, more of the same. To make matters worse, the withholding tax on interest will take an estimated \$4 billion from the pool of funds available to S&Ls just when savings flows have turned negative. Add to that the three-point surcharge on the discount rate. And the general chaos in the money markets. No wonder lenders won't risk going long term.

Despite the Administration's disclaimers, credit for housing *is* in fact being controlled—by the market. And while the government makes it unattractive for lenders to go long term, it hasn't really coped with short-term borrowing. And there's the rub. For at 18% inflation, speculators and the U.S. Treasury have no problem out-bidding homebuilders and buyers. Which means money is more likely to go into financing today's commodity speculation, today's mergers and acquisitions and today's government deficit spending than tomorrow's homes.

At first glance the Administration's proposals seem to address these issues. But government belt tightening is something that must be seen to be believed. So we'll be skeptical until Congress has had its say.

In addition, economists warn of more pressures on the financial markets—the seasonal borrowing requirements for the short term and, if consumer spending slumps as expected, more borrowing to finance swollen inventories.

They warn too of long-term pressures, including a new one from the oil surtax. It's not part of any comprehensive energy plan, so it will almost certainly fuel more inflation.

And they warn that the markets are so jittery, any major business or bank failure could throw the whole system into a liquidity crisis.

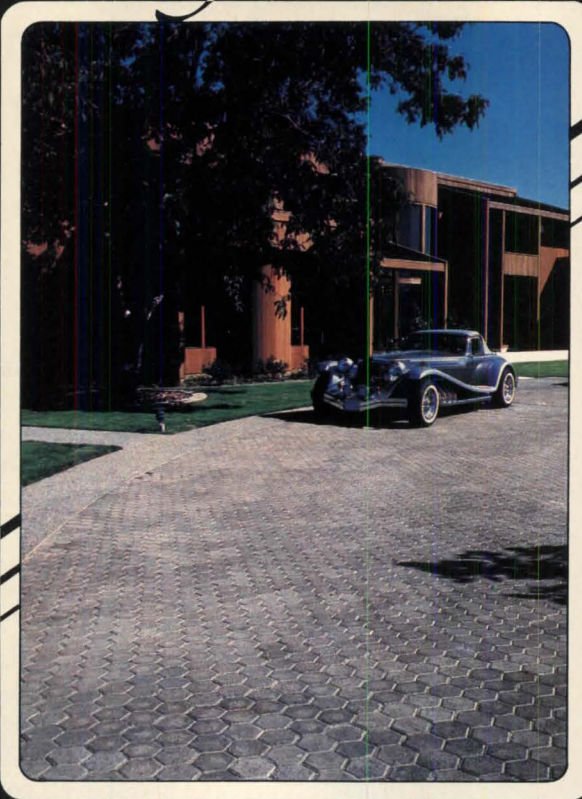
That's pretty strong stuff. What to do about it?

Probably what you've been doing all along. For despite all the bad news, the good news is that this is probably the best advertised crunch on record. You've had time to get ready for it by scaling down your starts and aiming for flexibility and liquidity.

Forecasters now say that this year's starts may be lower than 1974's 1.4 million. But remember, low starts mean growing demand. The demographics of the 80s indicate we'll need 2.5 million new units a year. So each year we produce less than that adds to the pressure. People have to live somewhere, and the demand must—and will—eventually be met.

—J. F. G. and N. G.

TURN LOOSE YOUR *Imagination*



With Interlocking Pavers!

Interlocking Paving is the exciting, creative alternative for street and sidewalk surfacing. Varied styles and colors permit imaginative custom design that is compatible with the environment, as well as durable, practical and economical.

Interlocking Pavers are now in use for sidewalks, plazas, malls, parking lots, driveways, highways, and erosion control. This elite paving system also offers these advantages: Strong — 8,000 psi, less than 5% absorption Zero maintenance Removable, with original material reusable after utility repairs Chamfered top edges permit easy snow removal Cost effective Color, texture, and scale.

IPMA

INTERLOCKING PAVING MANUFACTURERS ASSOCIATION

For complete details on Interlocking Pavers contact your nearest IPMA member.

NORTH Borgert Concrete Products, Inc., St. Joseph, MN/
(612) 251-1133
Paver Systems, Inc., Cincinnati, OH/(513) 874-2345
SOUTH Dixie Concrete Products, Inc., Winston-Salem, NC/
(919) 767-5020
Paver Systems, Inc., Lake Worth, FL/(305) 586-2957

EAST Art Cement Products, Wilbraham, MA/(413) 596-9391
Balcon, Inc., Baltimore, MD/(301) 687-5200
R.I. Lampus Co., Springdale, PA/(412) 274-5035
WEST Muller Supply Co., Lodi, CA/(209) 334-3781
Westcon Construction Products, Seattle, WA/(206) 625-9749
Concrete Paving Stones, Inc., Boring, OR/(503) 663-3033

Architect: Robert M. Babcock & Assoc. Berkeley, Ca.

Circle 8 on reader service card

Carter program: No relief for housing

President Carter's anti-inflation program—which was announced just before Commerce Department figures were released showing February starts at the depressed level of 1.3 million—was deliberately drafted to skirt new restrictions on an industry that Fed Chairman Paul A. Volcker says is already “at the tail of the whip.”

Even so, the most important elements of the program can only be bad news for the housing industry. For while housing credit is exempt from the direct controls imposed on credit cards and unsecured personal loans, it is nakedly exposed to a Fed attack that will drive up interest rates even more.

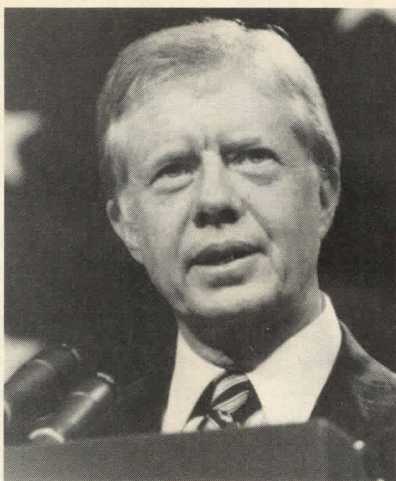
Fed actions. The Fed slapped reserve requirements on unsecured personal credit—such as that available with credit cards and bank overdraft plans—and it told the nation's largest banks to tighten up more on corporate takeover financing and other loans that it calls “nonproductive.” From the business standpoint, the Fed's program is still based on reducing the flow of commercial credit by stopping it with ever-higher interest rates.

Thus it will trigger an intense scramble for business credit. Many bankers and economists are predicting a prime rate of 20% or higher. And with high money market rates, there is no incentive for savers to put their funds back into banks or thrift institutions. Thus the Carter program worsens the situation by restricting interest even more to thrift savers.

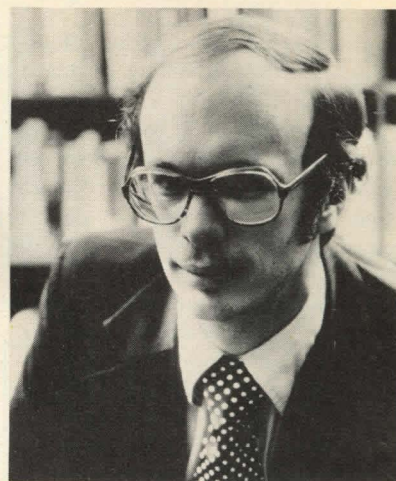
Bad as '74. Nor is there any prop in the program specifically for home-building money. The Federal National Mortgage Assn. will continue to keep up its purchases, says economist Peter Treadway. But he is skeptical that housing starts can now be kept much above the one million level. That would make 1980 as bad a housing year as 1974.

Yet only three months ago Treadway and other economists were forecasting 1.35 million starts. What went wrong?

The President and Fed Chairman Volcker say the last round of oil price increases caused the problem because they led to a much bigger inflationary shock than people expected. But that argument alone does not explain the ultra-rapid price increases across the



President Carter: *Bad news for housing*



Fed's Treadway: *As bad as '74*

economy in commodities, goods and services.

Beating the spiral. Some private economists now argue that the public so distrusts any government economic policy that it has no hope inflation will abate. Thus, consumers borrow at ever-higher interest rates in the hopes of beating the inflationary spiral, which many see as a permanent condition. That is the view that the Fed now seems to have accepted, because it is trying to break the cycle by triggering a credit crunch in the entire consumer sector, not just the mortgage market as before.

But to get an all-out crunch, the Fed makes things even worse for housing, since the squeeze on the supply of funds sends interest rates soaring. This makes even market-yielding savings, such as the 15% money market certificate, noncompetitive. In an effort to balance things out, the Fed put a stiff 15% reserve requirement on money market mutual funds, which makes them less attractive to savers. But most Wall Street analysts said lower yields would only drive savers into the treasury bill market, not back to the thrifts.

Financial reform. Ironically, only days before the President acted, Congress put the final touches on a long-overdue financial reform bill that would lift state usury ceilings, would permit banks and thrifts to offer interest-paying checking accounts, and eventually—after six years—pay market rates of interest to savers. Carter called for passage of the bill as a long-term structural economic change. No one in Congress or the Administration thinks it can help housing much this year or next.

The only bright spot in the picture is the fact that the public now seems willing to pay high mortgage rates. “If the mortgage rate gets near 12%, borrowing will spurt again,” says Treadway. But to fall back from rates of 15% or higher will take time, and it will be even longer before many now-shaky mortgage lenders rebuild their liquidity. All of which means that the housing crunch begun by the Fed last October 6 will get even worse before it gets better. And how long it will last no one knows.

—ROBERT J. DOWLING
McGraw-Hill World News,
Washington, D.C.

Starts figures: Bad but could be worse

A few days after President Carter announced his anti-inflation program, the Commerce Department released February starts figures showing that things were bad—but not bad enough.

Starts ran at an annual rate of 1.334 million in February 1980, down from 1.469 million in 1979.

In January, starts were 1.424 million, down from 1.727 million the previous year.

Starts drop as buyers retreat

It was a long time coming, but affordability problems have finally squelched the "buy now" syndrome. Either discouraged or disqualified by rising mortgage rates—new commitments are at 14¾% to 17%—more and more potential buyers are sitting it out as they wait for money conditions to ease.

The upshot: After a brief rally earlier this year, sales of new homes have gone into a sharp downslide.

Hurting, too, is an across-the-board decline in the resale market. Realtors, who moved 3.75 million existing homes last year, now expect sales to plummet to an annual rate of 2.9 million before bottoming out—possibly this summer. Based on that timetable, the National Association of Realtors is projecting sales of 3.3-3.5 million units for the full year.

Revised estimates of this year's construction activity spell out the bad news.

The National Association of Home Builders, for example, sees starts coming in at 1,089,000—down 37% and the lowest total since 1975 when 1,167,000 units were logged. Other scaled-down forecasts call for starts of 1 million to 1.4 million. Obviously, any further tightening of credit would lower the numbers.

Timing will be the big factor in '80, says Maurice Mann, vice chairman of Warburg Paribas Becker Inc., the San Francisco investment banking firm.

If interest rates drop as fast as they went up, he feels, "it's not too late for 1.3-1.4 million starts. However, if rates stay at current levels for another two or three months, we're probably looking at 1-1.1 million."

'Financial hysteria.' Also slowing the action is an extremely cautious attitude on the part of lenders, most of whom have sharply curtailed or simply stopped making new mortgage commitments.

"Our people are pretty much out of the market," says Ken Thygerson, chief economist of the U.S. League of Savings and Loan Assns. "It's financial hysteria—that's the only way to describe their emotional state when it comes to any kind of long-term lending."

Thrifts continue to be hobbled by

the high cost of new funds, now running them 16-18%. Moreover, with the exception of high-yielding money market certificates and jumbo CDs, little new money is flowing into the institutions. Consequently, even loan repayments are being put into liquid short-term investments instead of mortgages.

Furthermore, notes Thygerson, "capping the interest rates on 2½-year certificates at 12% isn't going to save the ball game. They represent only .7% of all S&L deposits while the six-month MMCs [which now yield close to 15%] account for almost 30%. Possibly it's a trial balloon for an eventual cap on six-month certificates. Something has to give pretty soon, though, because a lot of associations are in trouble. Also, I don't think there is any way the market will accept today's mortgage rates."

Builders agree. Board Chairman James Grosfeld of Pulte Homes, in fact, flatly predicts that conventionally financed housing will be "down the drain" if interest rates remain at the present high levels.

According to Grosfeld, the only thing that's moving these days is lower-priced first homes. "Our sales are flat to up slightly for the year," he says, "primarily because of FHA-VA business. However, when mortgage rates on these units jump from 11½% to 13% [as they did in February], you just can't expect customers to hang in."

Selling harder. Not surprisingly, many builders are switching tactics to meet today's tougher selling conditions. Especially in regard to unsold homes. Although some of the stronger

markets still have a one- to four-month unit supply, slower demand is starting to create inventory problems around the country. Thus builders are being forced to merchandise their units more aggressively.

How? Mainly by providing buyers with financial assistance and subsidies.

Inducements now include reduced first-year payments as well as mortgage-rate paydowns in the first two or three years. In Detroit, where mortgage rates have zoomed to 15¼%, buyers can even opt for a five-year pay-down plan. In addition, some builders now pick up the tab for closing costs; others offer landscaping and upgraded appliance bonuses. Also reported: some price-cutting.

Similarly, according to Advance Mortgage Corp. of Detroit, over 35% of all resales now involve "creative financing"—i.e., something other than a standard mortgage. Included are land contracts, assumptions, wrap-around mortgages and other kinds of conditional deals. Common to all is the fact that the homeowner doesn't get any upfront cash out of the sale.

No silver lining. Some builders still cling to the hope that politicians will ride to housing's rescue, especially when the presidential race heats up. But most are resigned to the fact that market conditions are going to be very tough for at least another three to six months.

Particularly bearish about housing's chances is the NAHB. "It's going to be a deep recession," claims Chief Economist Mike Sumichrast, "and we probably won't come out of it until the middle of next year."

By that time, Sumichrast predicts, unemployment in the construction sector could reach 22%, with more than a million people out of work. Although latest U.S. Department of Labor figures fail to show any big displacement of jobs, there is evidence that builders have indeed started to cut back.

Fox & Jacobs, for example, recently laid off about 1,600 people—20% of its work force—because of declining starts. "Other builders are doing the same thing," says Bob Harper, F&J's director of sales and marketing.



Warburg Paribas
Becker's Mann
Watch the next
two months

U.S. League's
Thygerson
'It's financial
hysteria'



Cabinets: Wilsonart Planked Village Oak (7807-13)
 Accent Banding: Wilsonart Dark Bronze (D36-6)
 Countertops: Wilsonart Almond Castile (4130-13)
 Floor Covering: GAF Quadstone (67071, Almond)
 Kitchen Fixtures by Kohler: Lakefield Sink (K-5924, Parchment),
 with Centura Single Lever Water-Guard Faucet (K-6895)
 Magic Chef Appliances: All in Almond



1980 OFFICIAL KITCHEN AND BATH COLOR-DESIGN GUIDE



Impress your prospects with impressive kitchen designs.

Beautifully created by Wilsonart®, Magic Chef®, Kohler® and GAF®.

Today . . . natural beauty and functional designs are uppermost in home buyers' and remodeling customers' minds. And Wilsonart knows what they want.

The Fine Art of Wilsonart's Design Group 1 collection of decorative laminates includes 108 choices in woodgrains, patterns and solid colors. Each has been thoroughly researched for high contemporary appeal and to capture today's look in kitchens and baths. The look that sells homes.

All have earned the Good Housekeeping Seal and are House & Garden color coordinated.

And to help you even more, Wilsonart has participated in producing the 1980 Official Kitchen and Bath Color-Design Guide. This 40-page guide features eight original kitchen and four original bath designs, plus valuable color and design ideas to help you place more emphasis on important sales areas of the houses you build.

Each of the great new kitchens, like the Spacemaker above, and baths will show you how Wilsonart decorative laminates can be beautifully coordinated with Kohler kitchen and bath fixtures, GAF flooring and Magic Chef appliances.

To reserve your copy of the 1980 Official Kitchen and Bath Color-Design Guide, and for a Design Group 1 Collection brochure, send coupon today.



WILSONART BRAND DECORATIVE LAMINATE
 Copyright© 1980 Ralph Wilson Plastics Co.
 600 General Bruce Drive, Temple, Texas 76501
 Manufacturers of Wilsonart decorative laminates,
 Chem-Surf, Tuf-Surf, Dor-Surf, Metallics and Contact Adhesives.

Circle 11 on reader service card

Ralph Wilson Plastics Co.
 600 General Bruce Drive • Temple, Texas 76501

H 4/80

Send me a free copy of the 1980 Official Kitchen and Bath Color-Design Guide, plus Wilsonart brand Design Group 1 brochure.

Name _____

Firm _____

Address _____

City _____

State _____ Zip _____

Starts drop as buyers retreat

CONTINUED

"We're amazed at the number of contract-signers still in the marketplace," he adds. "The problem is that they are either too financially strapped to go all the way or they suffer from 'buyer's remorse.' Right now, our cancellation rate is at an all-time high."

Faring much better is Ryland Homes. Thanks to prior low-cost commitments, the builder is still offering conventional mortgages under 12%. "Except for the East—Washington, Philadelphia, New Jersey—sales in all of our regions are at or above budget," reports Marketing Manager Bob Hafer. Helping to keep them that way: a more aggressive print and TV ad campaign.

Cool-off in the West. Thus far, sales volume is holding up reasonably well for Standard-Pacific Corp. Although its ability to offer below-market financing continues to give the Costa Mesa, Calif. builder a decided edge, higher rates could end the honeymoon.

"We're mainly at 13% today," explains Robert St. Lawrence, vice president/finance, "but that isn't expected to last long. If sales continue at the present pace, we can match or slightly exceed last year's deliveries. However, our feeling is that 14% mortgages will turn off buyers and slow our starts. On the other hand, we said the same thing when rates went to 11% and 12%. We'll just have to wait and see."

Buyers in the Pacific Northwest have already backed off though, despite the availability of 12-13½% mortgage money.

Jack Creighton, vice president in charge of Weyerhaeuser Co.'s shelter division, says that "sales are down 15-20% and, frankly, I'm surprised it's not 30% given today's market conditions." The Tacoma-based builder's battle plan calls for "hunkering down on our profit margins, even at the expense of market share and volume."

Retirement market. Also taking a clobbering is retirement housing, off sharply because customers can't unload their existing homes. "Our sales have dropped 30% in the last 90 days," says President Glen Cardoso of Leisure Technology, "and that comes on top of an already declined market.

What's more, I don't see any improvement until 1981."

Leisure Tech has laid its plans accordingly. For one thing, it intends to hold selling prices at current levels. Major subcontractors and suppliers have been asked to do the same. So far, at any rate, no one is balking.

In addition, the company has trimmed its operating budget by 30% via personnel cutbacks and other overhead cost reductions. "And we plan to cut another 10% by June," notes Cardoso.

Small builders find the terrain even bumpier, of course. Take Fleming-Waller Inc., a Danville, Ill. company



Fox & Jacobs' Harper Layoffs, cancellations

Leisure Tech's Cardoso 'Wait 'til next year'

that does about 100 units a year. "Fortunately," says Construction Manager Tom Fleming, "a good part of our mix is FHA and FmHA housing. Because if we did conventionals only, business would be off 50%. As it is, we'll probably be down 25% for the year."

Interest rates aren't the only problem either. Says Fleming: "Under the FHA 235 program, we're doing \$39,000 houses that go for down payments of \$1,600 and monthly payments of \$245. However, with rising construction costs, it becomes a question of what can you build for \$39,000? It's almost criminal, but we may have to take the garage off those houses."

To counter sagging sales, Fleming-Waller plans to tackle some small office buildings and mini-warehouses. "They helped us through the last recession," Fleming says, "so we're going to try them again."

Risky undertaking. Also going the diversification route is Fuqua Homes

of Houston, which already does office buildings and shopping centers along with its 180-200 homes (annual volume: \$10 million). "We've just started to develop lots," says President Ken Fuqua. "It's a helluva time to get into this business, but the operation is showing a profit."

Fuqua, whose house sales are off 20%, notes that the market for first-time buyers is now down "at least 10% in Texas."

"A lot of people—builders, mortgage bankers and real estate agents—won't survive this recession," he feels. "Which is too bad because pent-up demand and housing shortages will make 1981 and '82 boom years."

Another sign of the times is what's happening in Reston, Va. Until recently, only 10% of the new town's land sales were for non-res construction. Now the mix is closer to 50%.

Explains Jim Todd, president of Reston Land Development Co.: "The shift reflects the fact that homebuilders are holding off on land buys, primarily because of money conditions and a pronounced slowdown in move-up sales. In fact, most of the units now being built are for first-time buyers. But there's no shortage of takers for commercial and industrial land."

Bucking the odds. Despite a rapidly dwindling supply of mortgage funds in Fort Collins, Colo.—the going rate is 15% to 16½%—Osprey Homes fully expects to equal or surpass last year's \$15-million volume. The secret weapon? Permanent financing commitments that will enable the builder to offer 10½% mortgages through this year. Also swelling its revenues are a newly opened office building and a shopping center.

Osprey, only four years old, builds 140 attached and detached homes annually. Three of its seven product lines are oriented to move-ups (\$60,000-\$80,000), while the others are either low- (\$45,000-\$60,000) or high-end units (\$200,000-\$250,000).

"All markets are down in northern Colorado," says President Reid Rosenthal. "But well targeted projects that enjoy an edge in product quality, location or mortgage financing still sell. For example, volume for our four residential projects is up 15%. And I'm going to be very, very disappointed if we don't at least maintain last year's pace."

—BILL MULLIGAN



**Which big name in paper
is building a big name in wood?**



International Paper! Since 1972, we've nearly We'll double it again in the next

You know how hard it is to find a sure source of high-grade lumber and plywood.

That's why we think you'll be glad to hear that now you can count on another major source of supply:

International Paper.

We are continuing expansion of our *building materials* distribution centers for dealers and builders with two new centers—in Mobile and Dal-

las. Both can handle the increased production coming out of our Southern mills, including the brand new \$34,000,000 Gurdon, Arkansas, lumber mill and plywood plant that opened last summer.

\$34,000,000 mill and plant

Gurdon can produce 165 million square feet of plywood a year. And 56 million board feet of dimension lum-

ber. IP has committed \$122,000,000 more to construct three additional plywood and lumber complexes—two in Louisiana and one in East Texas—by 1982.

These new mills and plants offer local independent growers another option when it comes to selling their trees. And IP will count on its own 4.5 million IP acres in the South. That's nearly twice as much forest-



© 1979 INTERNATIONAL PAPER COMPANY • 220 EAST 42ND STREET, NEW YORK, NY 10017

doubled lumber and plywood production. in three years. We're building strong!

land as any other company there.

1.2 billion sq. feet of plywood

Within three years IP will have the capacity to produce 1.2 billion square feet of plywood and more than 900 million board feet of lumber a year. That's enough to build 100,000 houses!

IP will add many more building materials distribution centers. And

IP is making our quality Long-Bell® wood cabinets available to dealers and builders in more and more areas of the country. With Long-Bell, we have over 100 years' experience in the lumber business.

100 years' experience

We've started our second 100 with the people, the determination

and the resources to become a major national supplier of quality building materials. That certainly ought to help you!

Next time you order building materials add another name to your basic list of key suppliers.

International Paper. We're building strong. We'll help you build strong!



IP BUILDING MATERIALS
We're *Building Strong!*

Circle 15 on reader service card

It's showdown time for BEPS

Along with the showers, April should produce some fireworks as the Department of Energy holds cross-country hearings on its controversial building energy performance standards (BEPS).

Sure to stir things up is the National Association of Home Builders' claim that the proposed standards are so flawed that it's impossible for builders to meet the compliance deadlines set by DOE.

The NAHB, in fact, wants the program delayed for two years so that a pilot study can be set up to measure the standards' cost effectiveness and energy savings. Under the timetable ordered by Congress, a final version of the BEPS is due this August, with full implementation to follow a year later.

Meanwhile, virtually all sectors of the building community agree that more time is needed.

Frontal assault. As part of its lobbying effort to force a delay, the NAHB plans to launch an all-out attack on the economic and technical shortcomings of BEPS. Such organizations as the U.S. Chamber of Commerce and the National Institute of Building Sciences have already been enlisted to help the

builders make their case.

In addition to citing DOE's economic and technical miscalculations, industry critics say that the standards have little chance of working unless they are modified. They also charge that the time allotted for training builders, designers and code officials is inadequate.

The NAHB goes even further, saying it doubts that the standards, as written, will really save energy—despite their high costs and disruptive impact on building operations.

"The nation can't afford the mistake of rushing to impose premature standards which may cost more than they save," warns Robert Peterson, chairman of the NAHB's energy committee.

When adopted, BEPS will establish "design energy budgets" for 19 different types of buildings in 78 climatic zones. In lieu of building thicknesses and equipment specifications, though, the standards merely set a value for so many BTUs of projected energy consumption—per square foot, per year.

According to Peterson, builders would have to use complex computer-based techniques to ensure compli-

ance. However, he adds, most builders and code officials don't have the computer capability needed to determine whether a house or apartment meets the standards.

And that's not all. A recent computerized study made by Karpay Associates of Rockville, Md., for example, pinpointed these BEPS deficiencies:

- There is no incentive for builders to use such infiltration-cutting devices as storm doors and windows, weatherstripping and caulking. Encouraged instead is a reduction in ceiling height.

- The effect of fireplaces is totally ignored, thus creating the impression that a portion of the exterior wall may be better insulated than is the case.

- Passive solar designs are penalized because of an assumption that curtains and/or blinds remain closed 50% of the time.

NAHB's choice. At this month's hearings, the NAHB plans to pitch its own thermal protection guidelines (TPG) as a viable alternative to the proposed new standards. The guidelines, which give builders a formula for determining appropriate thermal protection, are claimed to be more practical and less expensive.

Using TPGs, the association says, a house built in Atlanta will cost \$1,600 less than a comparable BEPS-conforming unit. And the savings on a gas-heated house in Denver would be \$665—or \$235 if it uses a gas pump.

DOE officials, who anticipate a lot of flak at the hearings, point out that a number of changes are now being made in the standards which first came out last November.

Because their mandate from Congress is so explicit, however, they hold out little hope that anything can be done at this point to either modify the timing of implementation or switch from performance to more prescriptive standards.

Peterson is sticking to his guns, though. "Energy conservation is in the best interests of the nation, the homeowner and the residential construction industry," he says. "But do not confuse BEPS with energy conservation."

—WILLIAM D. HICKMAN
McGraw-Hill World News,
Washington

HUD investors target of tax probe

The Internal Revenue Service charges that investors in some 1,400 government-subsidized projects are ripping off the U.S. Treasury for an estimated \$200 million in unpaid taxes.

And Sen. William Proxmire (D., Wisc.), chairman of the Banking Committee, is on the warpath, charging HUD with "failing to cooperate with IRS" and urging the department to "stop dragging its feet."

The charges stem from a tax law that allows the limited partners who own (or owned) about 75% of the HUD-subsidized projects to take income tax deductions on interest as it accrues—even if the payments weren't actually made. Once a project is foreclosed, however, the investor must revise his tax returns and report the unpaid interest as income.

Probe under way. A chastised HUD has since turned over a list of 300 limited partnerships, whose tax returns are now being examined by IRS. In

addition, Assistant Secretary Larry Simons has asked all HUD field offices for a list of any projects on their books that have changed ownership since 1978. IRS, in turn, will use these lists to track down the investors—most of them upper-bracket taxpayers—and check whether they have complied with tax code requirements on these deductions.

According to Keith Fultz, a General Accounting Office investigator, some \$500 million in principal and interest on these projects is still owed to HUD—"and about 95% of that is interest."

But, as a practical matter, IRS says few investors file revised returns after a project is foreclosed. Moreover, the agency's existing audit procedures rarely turn up such cases. Also aiding investors is the IRS's three-year limitation on opening up or auditing individual tax returns. —DONALD O. LOOMIS

McGraw-Hill World News,
Washington

INSPIRATIONS

Form and function unite in a distinctive new line of luxury bathroom fixtures and fittings. Called The Gallery Collection by Eljer, they combine classic styling and appealing colors like Eljer Cocoa.

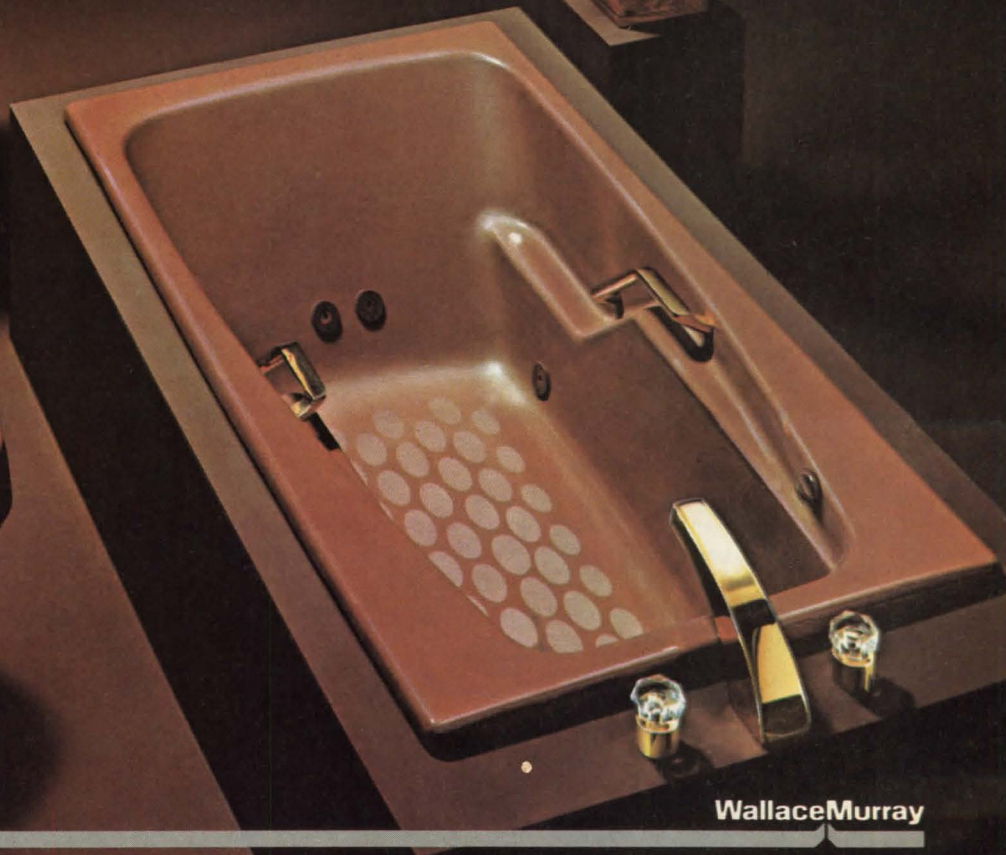
With their graceful, simple contours, The Gallery Collection fixtures enhance virtually any decor, adding new style and appeal, complemented by such quality features as Eljer's exclusive ten-year limited warranty on cast iron fixtures.

The Gallery Collection, use it to add new appeal to the luxury home you build.

A COLLECTION OF INSPIRING BATHROOM DESIGNS

To introduce The Gallery Collection, Eljer has produced a collection of dramatic, innovative bathroom designs, contained in a colorful brochure called "Inspirations". For your personal copy contact your Eljer wholesaler or write Eljer, Wallace Murray Corporation, Dept. H, Three Gateway Center, Pittsburgh, Pa. 15222.

THE GALLERY COLLECTION BY ELJER



ELJER

WallaceMurray

New secondary market for rehab loans

The future for rehabbers and remodelers is looking decidedly rosier, thanks to the just-announced creation of separate secondary markets for home improvement loans by both Fannie Mae and Freddie Mac.

The all-inclusive programs, which will have loan limits of \$75,000 and \$60,000 respectively, are due to be introduced this fall.

Areas to be covered include alterations, repairs, energy-saving additions and modifications, solar installations, remodeling and additions to both single- and two-to-four-family units.

Maximum terms for a Fannie Mae loan: 15 years on amounts up to \$15,000, and 30 years for \$15,000 to \$75,000. Freddie Mac, on the other hand, will accept 5-, 10- or 15-year

loans up to \$30,000, and 20-year loans for amounts between \$30,000 and \$60,000.

A key requirement of both programs is the "financing-to-value" ratio. Fannie Mae, for example, says the combined total of first mortgage and any subordinate liens can't exceed 80% of the property's value after improvement. For Freddie Mac, the limit is 90%.

Huge potential. Although the two agencies are proceeding cautiously—they're still testing procedures and checking market reaction for possible changes that may be needed—most observers are very bullish about the new programs. "The market potential is gigantic," says Thomas Harter, chief economist of the Mortgage

Bankers Assn. "One of the things that has kept this business from booming is the lack of a secondary market."

Mortgage bankers now make about \$400 million a year in home improvement loans. With the new secondary, however, Harter says volume could "double in one or two years," depending on how the programs work out.

Last year, total loans for home improvement ran an estimated \$20 billion, of which 8% (\$1.5 billion) was insured by the FHA.

Also high on the new financing plans is Eugene Squires, president of the National Home Improvement Council. "They should provide a very real lift, particularly in small towns and rural areas," he predicts.

According to the Census Bureau, total volume in the home improvement market is expected to hit \$50 billion in 1980, up from last year's \$42.5 billion.

"And it will reach \$75 billion by the end of 1984," says Warren Dinkins, senior mortgage analyst for Fannie Mae.

Image problems. The rehab/remodeling business has, of course, long been plagued by shady operators who sucker unwary homeowners into signing for sloppy but high-priced jobs of installing storm windows, aluminum siding, new insulation and the like. But many legitimate homebuilders remain cool to this market. Reason: Estimating is more difficult, the jobs are smaller and profits less certain.

Lenders haven't been keen about the business either. "It takes the same kind of policing that's needed for construction loans," says the MBA's Harter.

Despite all the negatives, more and more builders are moving into this area.

Last year, for example, 22% of the NAHB's 44,000 builder-members said that rehab/remodeling is "one of their important operations," up from only 16% in 1977. Their volume is increasing too. Average annual sales in '79 rose to \$180,150 vs. \$156,490 a year earlier. And more than 1,200 members are now full-time remodelers—double the total in 1978.

—DONALD O. LOOMIS
McGraw-Hill World News,
Washington

Remodelers want usury law change to apply to second mortgages

Unless steps are taken to reverse the current dry-up of funds for home improvement loans, the residential construction market could be headed for "a crisis unmatched in recent history," warns Randolph Seifert, vice president and general counsel of the National Home Improvement Council.

Seifert notes that more and more lenders are abandoning the market as they switch to other higher-yielding investments. Crux of the problem, he says, is that the preemption of state usury ceilings—just extended for three years by Congress—applies to first mortgages only.

Nonexempt loans. Currently, however, some 75% of all home improvement loans are secured by subordinated mortgages which, under the new law, remain subject to usury limits. In short, says Seifert, "banks simply can't afford to make these loans under existing interest ceilings."

Thus the NHIC has urged Congress to extend the usury preemption statute to cover *all* types of mortgage lending. Only then, it feels, will financing become available again.

Rehabbing with how. Elsewhere, the outlook for rehabbers/remodelers is more upbeat. In Washington, for example, the nation's first warranty

program for extensively rehabbed housing was launched by HOW Corp. of D.C. Seen as a spur to inner-city revitalization, the pilot program should help to open up more city-owned properties for rehabbing.

Indeed, city officials have already indicated that they would favor contractors who provide a 10-year warranty over those who don't.

This year, the District's Housing Department says it will seek bids to rehab about 3,000 dwelling units, 1,200 of which are expected to be single-family homes and condos. Plans also call for 500 units to be rehabbed under the HOW program. These will include both subsidized and conventionally financed single-family and condo homes.

Boom market. Last year Americans spent over \$42 billion on home improvements, up 12.7% from '78 and triple the amount spent 10 years ago. The lion's share—\$18 billion—went for additions and alterations to existing homes. But these figures don't tell the full story, according to the National Association of Realtors. Annual expenditures are actually much higher, it says, because government statistics fail to measure "a tremendous amount of do-it-yourself labor" that goes into these projects.

How to make a kitchen

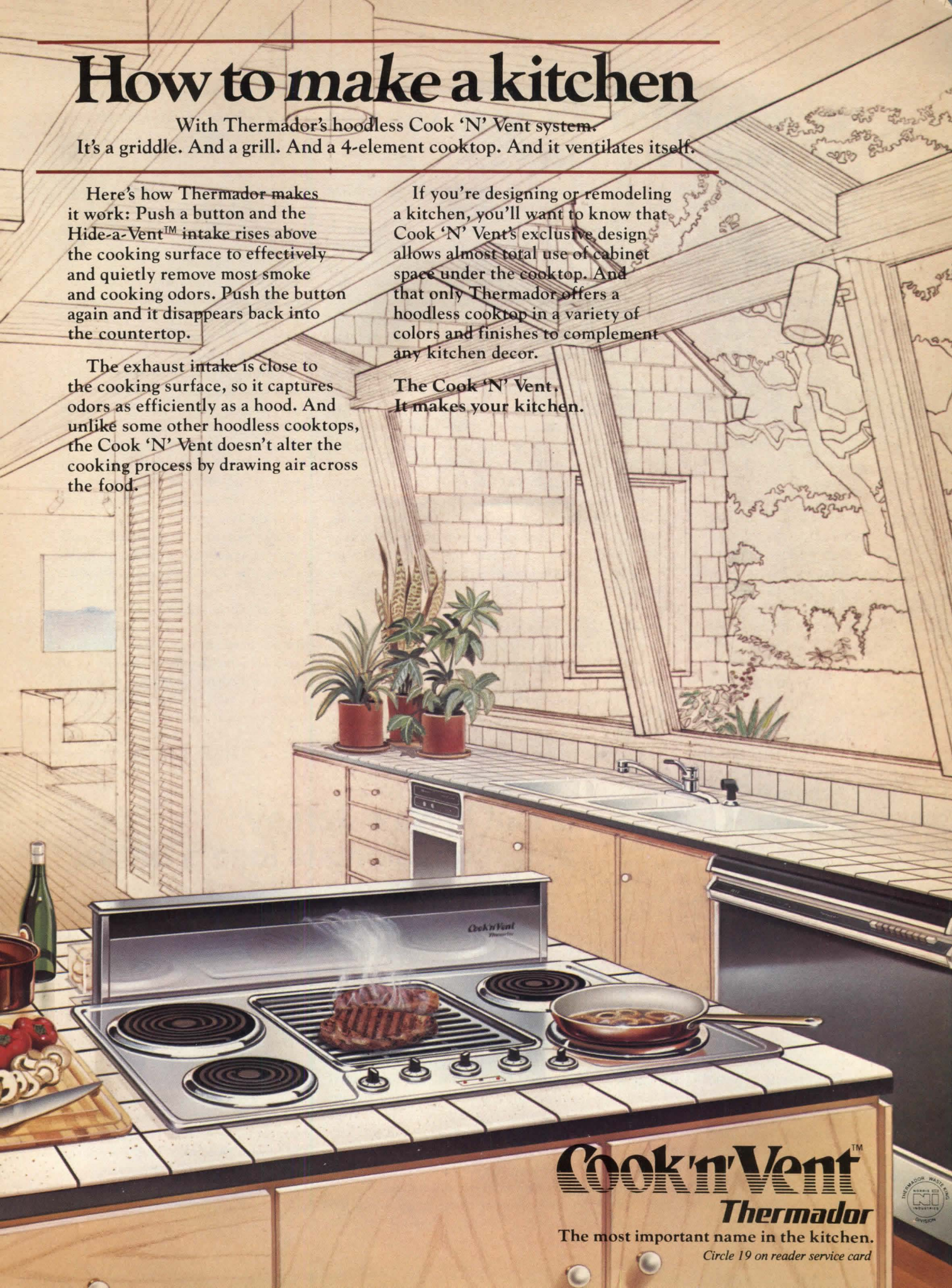
With Thermador's hoodless Cook 'N' Vent system.
It's a griddle. And a grill. And a 4-element cooktop. And it ventilates itself.

Here's how Thermador makes it work: Push a button and the Hide-a-Vent™ intake rises above the cooking surface to effectively and quietly remove most smoke and cooking odors. Push the button again and it disappears back into the countertop.

The exhaust intake is close to the cooking surface, so it captures odors as efficiently as a hood. And unlike some other hoodless cooktops, the Cook 'N' Vent doesn't alter the cooking process by drawing air across the food.

If you're designing or remodeling a kitchen, you'll want to know that Cook 'N' Vent's exclusive design allows almost total use of cabinet space under the cooktop. And that only Thermador offers a hoodless cooktop in a variety of colors and finishes to complement any kitchen decor.

The Cook 'N' Vent,
It makes your kitchen.



Cook'n'Vent™
Thermador

The most important name in the kitchen.

Circle 19 on reader service card



In Washington: It's open season on zoning offenders...

The Justice Department, which has done little to combat exclusionary zoning since the Nixon years, is about to rejoin the fray with a vengeance.

Currently in the hopper, for example, are lawsuits charging six as yet unnamed towns with enforcing zoning laws or other land-use regulations designed to screen out low-income families and subsidized housing projects.

The Department's broad-scale attack on area-wide zoning marks a shift away from its previous policy of moving against individual apartment owners and housing developers for turning away minority buyers and renters. It has brought about 300 such cases.

According to Drew Days III, who heads Justice's civil rights division, a top priority for government investigators will be communities "that continue to be all—or virtually all—white." The cases now being prepared will "get our message across," he adds.

Meanwhile, Attorney General Benjamin R. Civiletti has also ordered his staff to take the following actions:

- Expedite the department's still unresolved suits against Black Jack, Mo. (see page 23) and Parma, Ohio.
- Step into two private cases now being brought against Chickasaw, Ala., and Manchester, Conn.
- Launch a probe into local ordinances that ban factory-built housing, even when such units meet codes.

Few victories. One reason for Justice's absence from the zoning wars of late, Civiletti explains, is that court rulings have shown that it is "difficult" to win these cases. Then, too, there's the political backlash directed at Federal prosecutors who sue local officials in zoning disputes, especially in cases involving desegregation and property values.

A typical reaction to the Attorney General's tough new stance came from Jack Herrity, a Republican member of the Fairfax County, Va., board of supervisors.

Herrity, who feels that the crack-down is just another government exercise in "wasting taxpayers' money," also echoed a widespread suspicion that election-year politics had a lot to do with the policy shift. The Adminis-

tration, he suggests, may be "playing for the minority vote."

But the Department of Justice is pushing its own line. "Restrictive zoning," says Drew Days, "prevents us from building what the market dictates." Also sharing that view is the NAHB, now embarked on its own stepped-up campaign to help builders fight local zoning battles.

Policing grants, too. Days' group is also working with HUD in an effort to put more enforcement teeth into the Community Development Block Grants program. To qualify for this aid, localities must adopt a Housing Assistance Plan (HAP) to provide units for low- and moderate-income families. The problem is that some towns, after taking the HUD grants, have been slow to deliver the promised lower-income housing. Several of these situations, in fact, have now reached the litigation stage.

Take Manchester, Conn., a 98%-white town of 50,000 that has pocketed \$1.5 million in block grants over a four-year period—and was entitled to another \$500,000 in 1979-80.

The background: Shortly after HUD officials warned the town that the additional money might be withheld unless "significant progress" was made

in achieving the housing goals set forth in its HAP, a local citizens group forced a referendum calling for Manchester to drop out of the program and forgo the HUD grants for two years.

Town officials had applied for a grant before the referendum issue was raised, however, and they gave HUD assurances that some of the \$500,000 would be used for lower-income housing. But shortly after the vote, which was 3 to 1 for dropping out of the program, Manchester withdrew its application to HUD.

Fighting it out. Referendum opponents later appealed to the courts and, last October, the Justice Department entered the case. Charging the town with discrimination in violation of both the Fourteenth Amendment and Fair Housing Act of 1968, the government says that Manchester's actions leading up to the referendum were "part of a historic pattern of exclusionary policies and practices" aimed at "maintaining the town's virtually all-white character."

Local officials, however, claim that forcing them to remain in a voluntary Federal program would give the courts carte blanche "to order any town" to accept a Federal program. And that, they say, violates the constitutional requirement of separation of powers.

—DONALD O. LOOMIS
McGraw-Hill World News,
Washington

... But in New Jersey, anti-exclusionists lose a battle

And what happens in New Jersey matters to the rest of the nation, for its courts have long been in the forefront of the fight against restrictive zoning.

Furthermore, the judicial setback arose from a new interpretation of the state's 1975 landmark decision in the hotly contested Mt. Laurel case [HOUSING, May '75].

At that time, the New Jersey Supreme Court ruled that all municipalities must provide low- and moderate-income housing for at least their "fair share of the present and prospective regional need." Other states have since used the decision as the basis of their own land-use ordinances.

But a recent lower-court ruling has injected a new complication into the

"fair share" formula by putting the onus of defining the relevant region—and therefore the need—squarely on the plaintiffs.

Such was the outcome of a case the Urban League of Greater New Brunswick pressed against 11 municipalities in Middlesex County.

Discrimination proved. Initially it appeared that the Urban League had a cinch case. The trial judge, in fact, readily agreed that local zoning regulations had unconstitutionally kept out poor families. And he ordered each of the townships to allot land for its fair share of the 18,697 new units of low- and moderate-income housing the region would require by 1985. For eight

THE ECONOMICAL CABINET THAT LOOKS AND LASTS AS IF IT'S EXPENSIVE...PLAZA ONE!

For apartment and multi-housing construction, or wherever a tough, durable, economical cabinet is required, Plaza One offers beauty you can depend on, year after year. Simulated oak fronts and drawers are abuse-resistant, warp-proof Durium. Brushed, antique brass fixtures. Hidden, self-closing hinges. Immediate delivery.

Kitchen Kompact maintains a large inventory of Plaza One cabinets, as well as a complete selection of full-featured Glenwood Two and fine-furniture style Richwood cabinets.

When you want good-looking economy (and want it now!) look for us in the yellow pages or call the Sweets BuyLine®

Kitchen Kompact, Inc.
 KK Plaza
 Jeffersonville, Indiana 47130
 (812) 282-6681



PLAZA ONE



RICHWOOD



GLENWOOD TWO



We deliver!

Circle 21 on reader service card

LOSE N.J. BATTLE CONTINUED

of the 11 municipalities, filling the court-imposed quota would take all of the buildable land they now hold.

Last fall, however, the appellate division of the state's Supreme Court shot down this decision because it was based on using Middlesex County as the "region" in which the need for housing was measured.

A three-judge panel held that arbitrary political boundaries should not have been used. Instead, what should have been examined was the whole new area that—given existing transportation facilities and jobs—might send new residents to a town in the absence of exclusionary zoning.

Conceivably that could cover as much as the seven counties and 300 jurisdictions in the Minneapolis area, the judges noted, or the five counties and 31 municipalities that make up Ohio's Miami Valley.

Case dismissed. While this interpretation clearly favors the plaintiffs in zoning discrimination suits, the rest

of the appellate decision went against them. Indeed, the case was thrown out. The grounds? Failure of the Urban League to prove exactly what the region's boundaries should be.

According to the National Committee Against Discrimination in Housing, the legal muscle behind the Urban League's suit, this ruling could radically alter the power of poor, minority litigants to use civil rights issues to force land-use changes.

The exclusionary busts begin

The Justice Department's new campaign against discriminatory zoning by local governments has netted its first violator—Dunkirk, N.Y., an industrial town of 16,000, charged with freezing out blacks and hispanics.

The government, in a suit filed with the Buffalo U.S. District Court, claims that Dunkirk's mayor and city council twice violated the 1968 Fair Housing Act by blocking plans for development of low- and moderate-income housing in the area.

The problem, says NCADH lawyer Roger C. Rosenthal, is that plaintiffs now must prove not only that discrimination has occurred, but precisely what area is affected—something "not very easy to demonstrate."

A final decision by the New Jersey Supreme Court, which has agreed to review the issue, is expected later this year.

—DANIEL B. MOSKOWITZ
McGraw-Hill World News,
Washington

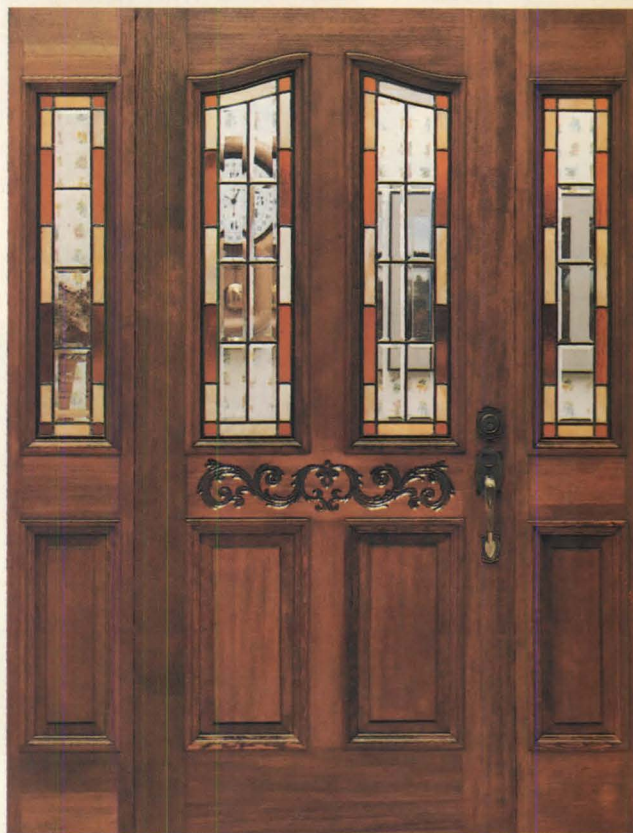
Cited in one instance was a multi-family project, proposed in 1971, that had to be scrapped because the town rezoned the site for single-family only.

Zoning was later changed to allow duplexes. But in 1978, the suit alleges, town officials again blocked developers by instituting unusually tough reviews of building permit applications. This caused so much delay that the developers lost their option on the site.

—D.M.



Chateau Michelle



Chateau Bordeaux

The door that makes an entrance

HUD to clarify fair-housing rules

It took 12 years and a lot of pressure from civil rights groups, but HUD has finally decided to air its interpretation of what's required of lenders and sellers under the Fair Housing Act of 1968.

Starting in May, the agency will begin to issue proposed new rules that spell out its reading of how the law applies to such areas as mortgage lending, selling and renting houses, zoning practices, redlining and the issuing of property insurance.

Interested parties will have 60 days to comment before final regulations are issued.

Since HUD's only legal authority under the 1968 law is to conciliate disputes, the new regulations aren't expected to usher in any great changes in fair-housing enforcement. But they should help judges who tend to rely on agency interpretations of how the law should be applied in cases brought by the Justice Department.

Up to now, says Martin Sloane of

the National Committee Against Discrimination in Housing, "the courts have been struggling all by themselves."

Enforcement of the Fair Housing Act may be taken away from the courts entirely if legislation now being considered by both the House and Senate should pass.

The new law would, for the first time, give HUD enforcement powers of its own through administrative law

judges who would hear complaints and hand down decisions. Appeals to the Federal courts would be allowed only after the HUD judge had ruled.

The Carter Administration is backing this legislation, which Rep. Don Edwards (D., Calif.) calls "the most important civil rights legislation in years." But civil rights lobbyists say it's too early to speculate whether Congress can send a bill to the White House this year. —D.L.

No legal relief for Black Jack

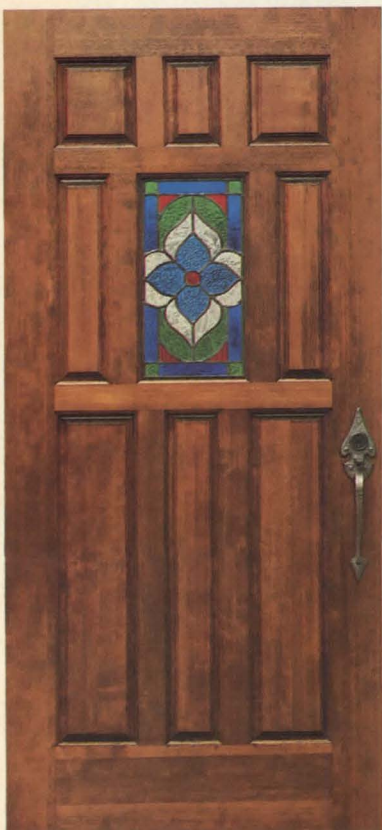
More bad news for exclusionary towns has just been delivered by the U.S. Supreme Court.

The high court refused to lift an earlier decision requiring Black Jack, Mo., a St. Louis suburb, to take affirmative steps to see that a racially integrated, 108-unit housing project for low-income families is completed.

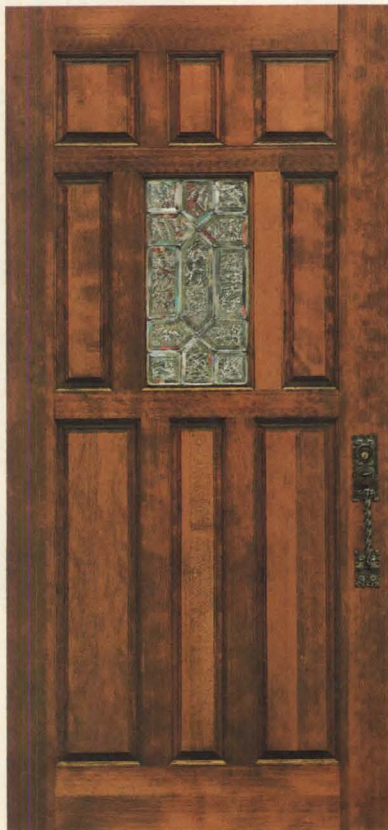
At issue was whether a municipality, found to have violated the Fair

Housing Act, may be ordered to make up for the violation by taking such affirmative action.

Black Jack, a virtually all-white community of 5,700, was incorporated in August 1970. Two months later, it passed a zoning ordinance limiting new residential construction to single-family houses, thus effectively killing a Federally subsidized project planned for the area.



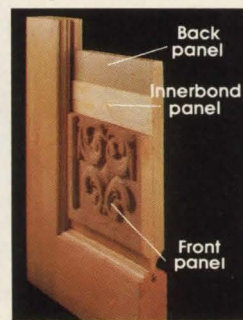
La Fleur



Dresden

The front door is the first and last thing any homebuyer sees. And it's in the forefront of any home remodeling plan. So it pays to select a door that leaves a beautiful impression.

Simpson offers you over 150 different door designs. Each with Simpson quality. Each with distinctive finishing touches that help make the sale every time.



We've developed doors to complement every architectural style. All our new designs feature Simpson's split-proof, warranted Innerbond panels.

Write us at 900 Fourth Avenue, Seattle, WA 98164.

Or call (206) 292-5000.

We'll be happy to sell you the entrances that make the sales.

International Doors
Simpson

makes the sale.



The Philadelphia story How three abandoned homes...



Before-and-after photos show the transformation of three deserted shells into revitalized townhouses. Garage (photo below) was razed to accommodate rear entry and fenced yards for three townhouses (photo below left).



...got six new lives

Architect Lawrence Goldfarb and developer Alan Klein know all about "less is more." It's just what they had in mind when they turned three gutted and abandoned houses in Philadelphia into six trim townhouses: *less* oversized, costly-to-heat white elephant; *more* energy-efficient townhouse, com-

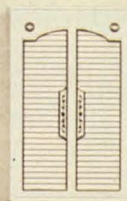
plete with double-glazed windows and heat-circulating fireplaces.

When the developers happened upon them in March of 1978, these single-family homes—two attached and one freestanding corner unit—had been put under contract for demolition after standing vacant four years. Long

regarded as eyesores, the houses had but one thing going for them: location. They appeared to be in the path of an active urban renaissance sweeping steadily westward through the University City section of Philadelphia.

The developers had to act fast to





Rittenhouse Chimes Are Smart. They Can Play Your Favorite Tune.

"Profits." It's a beautiful ballad.

Rittenhouse Chimes play it by adding class and value to homes, apartments, town houses and condominiums at very modest cost.

We offer you the widest line—30 models, most of them new. You can choose the perfect design for every decor. Biggest selection of push buttons, too. All models are in stock for fast delivery.

And we offer you value. Rittenhouse quality can't be matched.

Rittenhouse Chimes sound better and look richer than other chimes. The housings are handsome, and the realistic wood grain foil facings last longer. Rittenhouse transformers are U.L. listed, reliable and trouble-free.

Rittenhouse engineering excellence is established. Its chimes are specified in luxury motor cars and aircraft. Rittenhouse has been a prestige name for a long time. Heavy advertising to your prospects won't let them forget it. Besides ringing up profits for builders with chimes, Rittenhouse has innovated new products—like the sensational Star System 9000 Radio/Intercom, Pryne Front-Line Exhaust Fans, Heaters, Range Hoods, Burglar Alarms and many others. They're helping builders sell. See the full Rittenhouse line and get details at your electrical distributor or lighting showroom. Or contact us.



Rittenhouse

The Name is Ringing All Over America



Rittenhouse Division, Emerson Electric Co.
Honeoye Falls, New York 14472
(716) 624-1400.
Western Region Distribution Center:
16326 Bloomfield Avenue, Cerritos, Ca. 90701
(213) 926-0831.
In Canada: Superior Electrics Ltd.
950 Mackay St., Pembroke, Ont. K8A 6Y4
(613) 732-8223. In Toronto (416) 438-5860.

One man. One square. Record time



with New Masonite® brand

WOODSMAN® 48



A short, 4 ft. textured lap siding. Weighs less than 7 pounds. Drastically cuts installation time.

Woodsman-48 is a totally new dimension in textured Masonite brand hardboard siding—a beautiful dimension designed to help you cut labor costs while boosting production. The shorter, 4-foot length is so lightweight it can be easily handled by one man. And, it's easy to work with ordinary carpenter tools. It goes up exceptionally fast, with the aid of a factory applied exposure guideline that helps maintain a level, consistent 11" exposed lap. Without the use of chalklines or story poles. The results are greater area coverage in far less time. Practically no waste. And a minimum of loss due to irregular lap exposure.

Take advantage of these money-saving features and the genuine realism of squared, rebuted cedar shingles re-created in a dense, thick hardboard. Free of natural defects. No knots. No grain irregularities. Yet, it has a deeply embossed texture and bold vertical grooves that combine with grooved shiplap ends to conceal butt joints... provide a weather-tight installation. Available in three prefinished colors.

Ask your Masonite brand siding dealer how the new dimension of Woodsman-48 can shorten your siding application time in new construction or remodeling. Or write Masonite Corporation, 29 North Wacker Drive, Chicago, Illinois 60606.

Masonite and Woodsman are registered trademarks of Masonite Corporation

**Ease and speed of installation...
That's the beauty of Masonite® brand siding.**



Circle 27 on reader service card

Oversized houses were sliced down the middle

salvage the buildings. "The last few days before closing," remembers Goldfarb, "it was a race to see if we could buy them before the demolition contractor could wreck them." The developers won the race and bought the buildings for \$15,000. Then, they went to the Provident Savings Association, a small lender involved in a big way in the neighborhood's resurgence, for the \$263,000 needed to rebuild the shells.

Still, there was this major stumbling block: The houses were too big and inefficient to work as single family, and too small to pencil out as apartments.

Goldfarb came up with a simple, but ingenious solution: Cut the buildings in half. So he did, with a vertical division from roof to basement. His divider: a fire wall system made of steel studs, fiber glass insulation and fire-rated gypsum board sandwiched between two half-inch sheets of drywall.

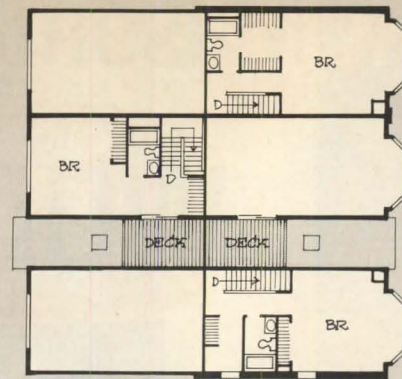
"Without the wall, we wouldn't have done the project," Goldfarb explains, citing the prohibitive cost of erecting a conventional 8-inch-thick concrete fire wall. In addition to meeting the architect's budget, the fire wall met the city's building code.

For a final touch, Goldfarb closed the alley between the freestanding and attached units, providing space for storage, two kitchens, two bedrooms and an upper-level outdoor deck (see plans right).

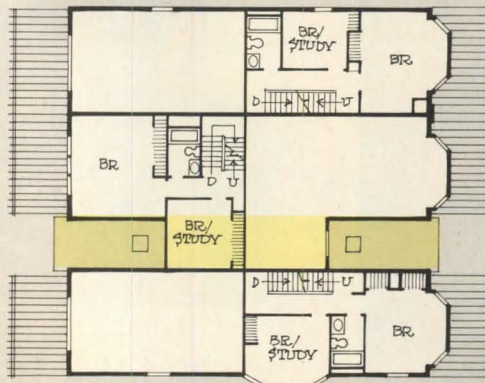
Both developer and neighborhood seem pleased with the result of this radical surgery. Goldfarb and Klein got their project: Hazel Way, six three-bedroom townhouses ranging in size from 1,350 to 1,700 sq. ft. and priced from \$62,500 to \$74,500. And the area's rehabilitation program got just the westward push it needs.

—WALTER L. UPDEGRAVE

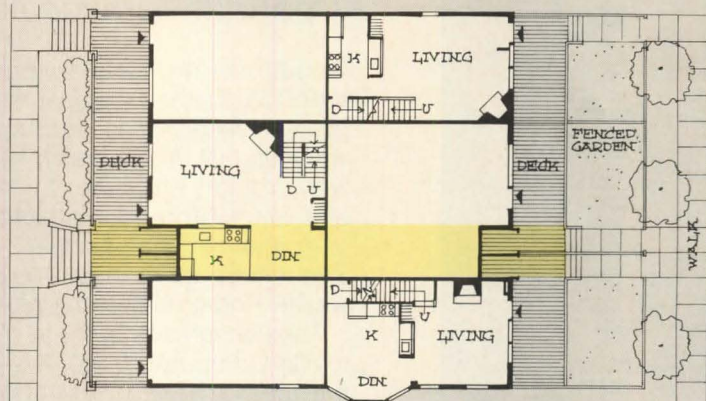
Bird's-eye view (right) shows the result of cutting three houses in half: six new units, three facing front and three rear. Developer also bought and renovated the building behind the townhouses (right in drawing) to insure that rear units would face a clean, attractive view. Alley between buildings was closed up to increase living space in four units (shaded area in plans).



THIRD LEVEL

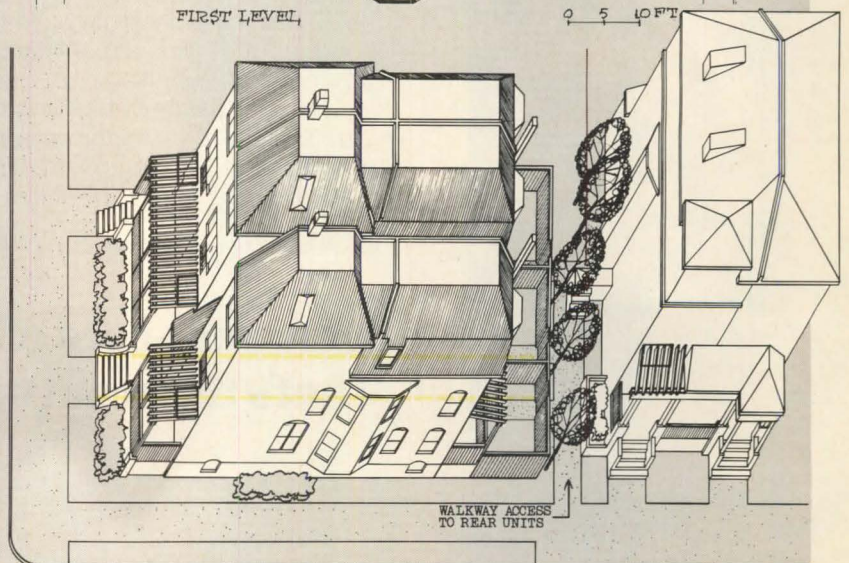


SECOND LEVEL

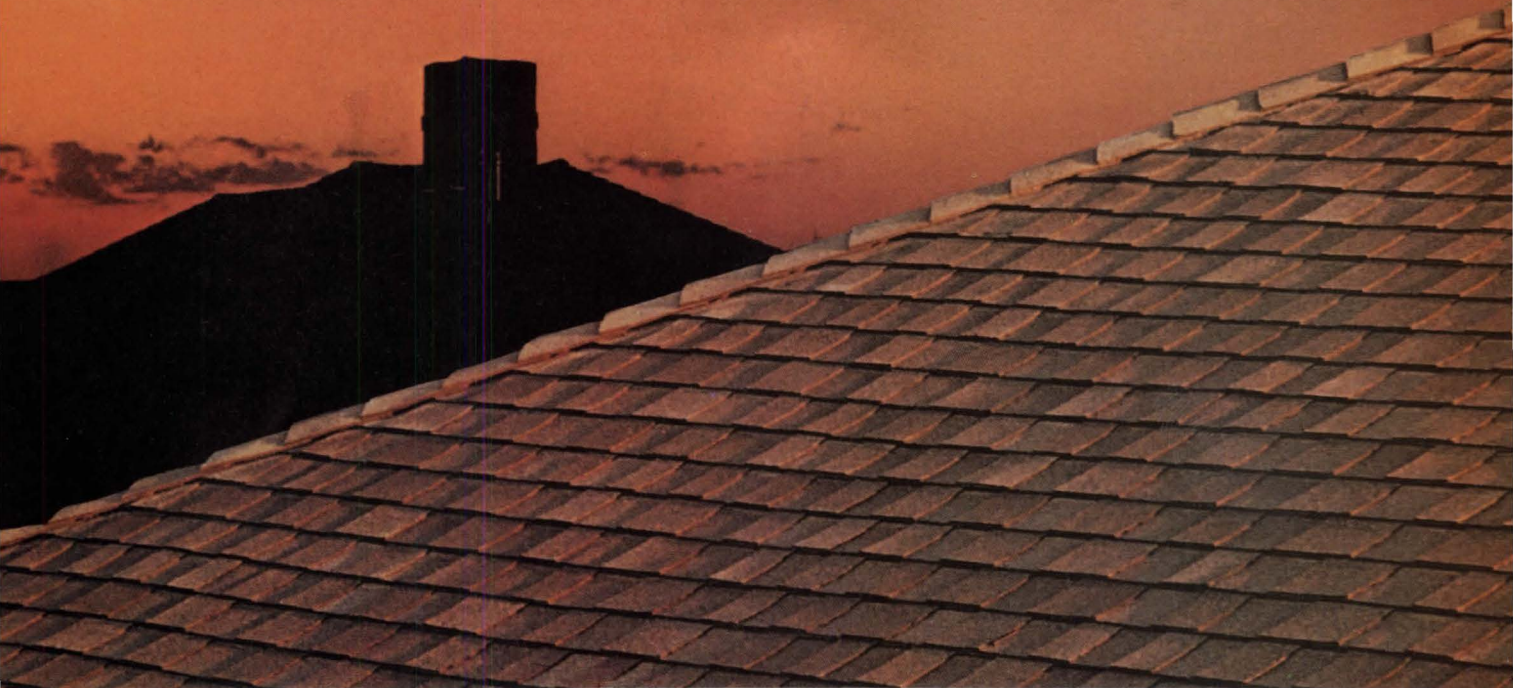


FIRST LEVEL

0 5 10 FT



TIMBERLINE® LOOKS SO MUCH LIKE WOOD, OUR COMPETITION'S TRYING TO LOOK LIKE TIMBERLINE.



In 1968, we captured the beauty of wood in an asphalt shingle. We did it so well that since then just about every one of our competitors have come out with something like Timberline.®

You can't blame them for trying.

Timberline's unusual thickness and deep irregular shadow pattern makes our shingles look great. And they wear even better than they look.

Timberline shingles are composed of the highest quality, specially refined asphalt. They also have a ceramic baked, granular surface that resists fire and reflects the harmful ultra violet rays that eat away even the best of roofs.

But the fact of the matter is, for all their originality Timberline shingles don't really cost any more than most of our competitor's imitations.

So use Timberline shingles, the number one selling shingles of their kind.

After all, they're number one because they're easier to sell than their imitations.



TIMBERLINE®
ASPHALT ROOFING

On top of the industry.

Gypsum price-fix case settled

After a seven-year court battle, the Justice Department has dropped criminal price-fixing charges against four major gypsum producers [HOUSING, Nov. '79].

Under an unusual settlement, the four companies—U.S. Gypsum, National Gypsum, Georgia-Pacific and Celotex—agreed to pay the government income taxes on about \$12.3 million in exchange for dismissal of the suit.

The settlement amount represents 35% of tax deductions available to the producers for payments they made to settle earlier civil actions in the long-running case. Had they lost the criminal trial, the Internal Revenue Service could have disallowed about \$35 million in such deductions.

Grumbling. Not everyone was pleased with the final outcome. Some attorneys, in fact, feel it could jeopardize private antitrust suits. Reason: Private individuals seeking treble antitrust damages can use a government

conviction to establish a civil case. But these suits are much harder to win if the criminal action is dropped—or if the defendant is acquitted.

Justice, however, notes that civil litigation in this case started before the four gypsum makers were indicted on criminal charges in 1973. Moreover, says the department, it knows of no other pending private actions that "might be aided" by further prosecution of the case.

The producers were originally convicted in 1975 on charges of conspiring over a 14-year period to fix prices on \$4.8 billion of gypsum wallboard. After an appeal, the Supreme Court ordered a new trial in 1978.

Elsewhere on the legal front, there were these decisions of note:

Warranty limits. A statement in its *Architect's Guide* is ample warning to tile buyers of the limitations that Flintkote Co. puts on its product warranties—at least in Virginia.

At issue in the Virginia Supreme

Court: Is the company's refusal to do anything more than replace defective tiles "conspicuous" enough to be legally binding? While noting that other states have reached different conclusions, the court ruled that under Virginia's uniform commercial code, limitations don't have to be "conspicuous" for warranties on which the buyer and seller are free to bargain.

Mortgage insurance. No, Fannie Mae's use of size standards to determine who will write hazard insurance on properties with mortgages sold in the secondary market isn't an antitrust violation.

So said the U.S. District Court in Topeka, Kan., which turned back a challenge by two insurance companies too small to meet the standard.

Judge Richard D. Rogers ruled that the standard—requiring insurance carriers to have net resources of at least \$1.5 million—is "reasonable" and "serves a legitimate business interest." —D.M.

Duo-Fast can put power and light in your hands.

The Duo-Fast CN-325 is a powerful heavy-duty nailer that makes light work of framing, flooring, and other tough construction jobs. Since it weighs only 8½ pounds, the CN-325 glides smoothly through on-site and in-plant assemblies with one-hand operation. And its compact design gives you greater maneuverability, so it'll fit easily into hard-to-reach areas.

You'll save money too, because the CN-325 uses less air than most competitive nailers.



DUO-FAST

Duo-Fast Corporation.
3702 River Road
Franklin Park, IL 60131

See the CN-325 today, and feel the power and light.

Check the Yellow Pages for the name of your nearest Duo-Fast distributor.



a housing seminar

CONDO
C\$NDO
C\$NDS
C\$N\$\$
\$\$N\$\$
\$\$\$\$\$

CONDOMINIUM CONVERSION: WHEN TO DO IT... HOW TO MAKE IT WORK

A two-day seminar for
Builders, Developers, Marketing Directors,
Real Estate Investors and Lenders

Newport Beach, CA, May 12-13
Atlanta, GA, June 5-6
Denver, CO, July 17-18



CONDOMINIUM CONVERSION:

WHEN TO DO IT...

HOW TO MAKE IT WORK

An intensive two-day course designed to show you:

- How to evaluate conversion opportunities
- How to run a successful conversion

Condominium conversion is sweeping the country. Every day you hear about apartment owners and entrepreneurs reaping fantastic profits from converting rental housing to condominiums. And more

and more people are touting conversion as the miracle drug to cure ailing rental projects.

But there are no guaranteed successes in condo conversions. An ailing rental project will probably make a sick conversion too. And conversions involve all the risks of rental developments, many of the risks of for-sale developments and other risks you never dreamed of.

Newport Beach, CA

May 12-13

Newport Beach

Marriott Hotel

Atlanta, GA

June 5-6

Omni International Hotel

Denver, CO

July 17-18

Marriott Hotel

Nevertheless, you can make money with conversions — lots of money. But it's a tough, exacting game. And if you're going to start playing it you'd better learn the rules — and the penalties.

And that's just what this seminar will teach you.

You'll learn...

- How to evaluate and compare potential conversions
- How to judge the proper timing for converting a rental project
- How to set up the financial and legal structure of a conversion
- How to market the converted condos successfully

Your teachers will be three leading real-estate experts with wide experience in conversion: Edward N. Kelley, Vernon Hoven and Joseph Robert Jr.

These experts will show you how to deal successfully with the most dangerous pitfalls of condo conversion.

Specifically:

- Which rental properties are suitable for conversion and which ones aren't
- Who buys condominiums and why
- How to manage the project during the conversion process
- What are the tax consequences of a conversion and how to work within them

And you'll also find out...

- How to establish and adjust prices
- How to attract much needed internal conversions
- How to set up — and work with — your homeowners association

Finally, you'll have ample opportunity to discuss these subjects — plus your own particular conversion concerns with the experts and with your fellow students.

Edward N. Kelley heads Edward N. Kelley and Associates, his own property development firm which operates in rental and condominium housing in non-residential sectors. Formerly a consultant in the rental property management field, Kelley has worked with developers, investors, lenders, major corporations and Realtors. He is the author of "Cost, Rent and Profit Computer: Rental Apartments," published by Housing Press and "Practical Apartment Management," published by the Institute of Real Estate Management.

Vernon Hoven, C.P.A. is the founder and partner in Hoven, Vervick and Amrine, P.C., a private accounting firm based in Missoula, Montana. Prior to starting Hoven, Vervick and Amrine, P.C. in 1973 he had practiced in the public, governmental and corporate accounting fields. Mr. Hoven has been a featured speaker on the subject of Real Estate Tax laws lecturing to various real estate groups around the country. He is a member of Montana Board of Accounting, American Institute of C.P.A.s, the Montana Society of C.P.A.s and the National Association of Accountants.

Joseph Robert Jr. is president of the J. Robert Company Inc., a nationally recognized sales and marketing firm based in Bethesda, Maryland which specializes in condominiums and other forms of multifamily housing. His firm is responsible for the sales and marketing of several thousand condominiums throughout Washington, D.C., Maryland, Virginia and southern Florida. Immediately prior to starting J. Robert Company Inc. he was the sales director for W.W.A. Inc., a Washington, D.C.-based construction firm and prior to that was a field representative for the Boise Cascade Company.

Special Seminar Features

A personally developed Management Action Plan for ideas and programs that you can put to work immediately.

And as permanent reference guides to the seminar, you will receive 1) A full set of audio cassettes of the presentation and 2) A comprehensive workbook.

CONDOMINIUM CONVERSION: WHEN TO DO IT HOW TO MAKE IT WORK

Seminar registration

To register, please complete and return the coupon below to:

Seminar Dept., Housing Magazine
1221 Avenue of the Americas
New York, N.Y. 10020

Or you may register by calling (212) 997-6692. All registrations will be confirmed by mail.

Seminar fee

\$565

The full registration fee is payable in advance and includes all luncheons, workbooks, cassette tapes and other meeting materials.

Cancellations and refunds

Registrations may be cancelled without charge up to two weeks before the seminar date. Cancellations received later than that are subject to a \$50 service charge.

Seminar hours

Registration starts at 8:30 a.m. the first day. Programs run from 9:00 a.m. to 5:00 p.m. on both days.

Hotel reservations

While Housing does not make individual reservations for seminar participants we have arranged with the Newport Beach Marriott Hotel in Newport Beach, the Omni International Hotel in Atlanta and the Marriott Hotel in Denver to hold a special block of rooms for our attendees. You can reserve your room at the Newport Beach Marriott by phoning (714) 640-4000; at the Omni International Hotel by phoning (404) 659-0000; and at the Denver Marriott by phoning (303) 758-7000. Please be sure to say that you are attending the Housing seminar. This will identify your reservation with the block of reserved rooms, and assure you of the special seminar rate. Hotel space is limited so please make your reservations as early as possible.

Tax deduction of expenses

An income tax deduction is allowed for expenses of education (includes registration fees, travel, meals, lodgings) undertaken to maintain and improve professional skill. See Treasury regulation 1.162-5 Coughlin vs. Commissioner 203F.2d307.

Continuing Education Units

Continuing Education Units (CEUs) will be awarded by Housing to attendees successfully completing seminars. The CEU was established in 1974 as a uniform unit of measurement for non-credit continuing education. Proof of completion will be supplied on attendees' request.

Seminar Dept., Housing Magazine

1221 Ave. of the Americas
New York, N.Y. 10020

Please register me in the
**Condominium Conversion:
When to do it
How to make it work** seminar
checked below:

Newport Beach, CA
May 12-13
Newport Beach
Marriott Hotel

Atlanta, GA
June 5-6
Omni International
Hotel

Denver, CO
July 17-18
Marriott Hotel

Check payable to
Housing enclosed

Bill my company

Bill me

Name _____

Title _____

Company _____

Address _____

City _____ State _____ Zip _____

Phone _____

Signature _____

Additional registrations
from my company:

Name _____

Title _____

Name _____

Title _____

NHIC gets new slate of officers

Eugene B. Squires, president of Squires Construction Co. (Macedonia, Ohio), is elected to his second term as president of the National Home Improvement Council (NHIC). His reelection, along with the election of the national officers, came during the NHIC's annual Expo/Convention in Miami Beach recently.

The new national officers are: Henry Fenderbosch, manager of residential and commercial marketing services for Whirlpool (Benton Harbor, Mich.), first vice president; Felix Oppenheimer, president of Busy Beaver Remodelers (Verona, Penn.), second vice president; Neil Kelly, president of his own remodeling company (Portland, Ore.), secretary; and Wayne Baker, vice president of Bank of America (Los Angeles), treasurer.

BUILDERS/DEVELOPERS: At The Housing Group, (Walnut Creek, Calif.), Vice President **Jack Chapman** assumes the additional duties of presi-

NHIC's Squires
Remains president
for year two



dent/northern California division. **Richard Michael**, director of operations for that division, becomes corporate vice president.

Norman W. Lytle III is promoted to general manager/residential development for Daon Corp. (Newport Beach, Calif.). He was a project manager for several award-winning condo conversions.

At the Los Angeles-based Kaufman and Broad Inc., **Robert M. Galloway** is elected senior vice president/director, technical services, and **Frank J. Scar-**

dina is chosen vice president and general counsel.

R.W. Trede is promoted to vice president and planning director for the Los Angeles-based Pardee Construction Co. Pardee is a subsidiary of Weyerhaeuser Co. (Tacoma, Wash.).

Otto Strehlow is named director of acquisitions at The Christiana Companies Inc. (Santa Monica, Calif.), moving up from director of marketing.

Richard R. Jones becomes vice president/marketing of Nottingham Properties Inc. and Nottingham Village Inc. (both in Towson, Md.). Jones was manager of marketing for both companies.

Watt Industries' (Santa Monica) **Joseph D. Davis** becomes president of the company's new subsidiary: Watt Industries, San Diego Inc. (Mission Valley, Calif.).

In Miami, the General Development Corp. names **George V. Flag** as executive vice president, **Jack G. O'Neal** to

➔ 37



Cape Cod home; Architects: Bedar & Alpers, Boston, Massachusetts; treated with Cabot products.

"Cabot's Stains, the Original Stains and Standard for the Nation Since 1877"

Naturally
beautiful
wood...

**Cabot's
STAINS**

Here is wood at its wonderful best. Cabot's Stains, so easy to apply, accent the grain, protect and beautify in a choice of 87 unique colors. Stains enhance the natural beauty of wood, are readily applicable to all surfaces: textured, smooth, or striated. A stained surface grows old gracefully, never cracks, peels, or blisters. Today the trend is toward stains... Cabot's Stains.



Samuel Cabot Inc.

One Union St., Dept. 430
Boston, Massachusetts 02108

- Send color card on Cabot's Stains.
 Please send Cabot handbook on stains.

It's shocking how many men prefer pink.

Men are coming right out and admitting it.

When it comes to insulation, a lot of them have a preference. They prefer pink Owens-Corning *Fiberglas*® insulation.

In fact, in a recent survey, they preferred the pink stuff *more than three to one* over the nearest competitor.

The question we asked:

"If you were thinking of buying insulation for your home what brand would you buy?"

The answer was simple: Owens-Corning *Fiberglas*. By a three to one margin.

So allow us to remind you of an old salesman's motto:

"Give the customer what the customer wants."

OWENS/CORNING
FIBERGLAS
TRADEMARK ®

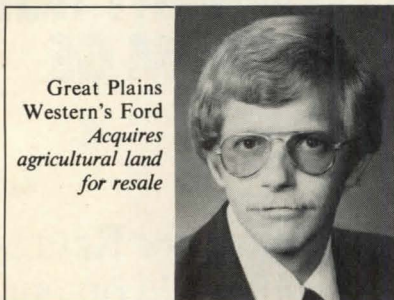
© O.-C.F. Corp. 1980

Circle 36 on reader service card

senior vice president/homesite development and **Carl L. Oaks** to vice president/residential construction.

George S. Sant resigns as president and chief executive officer of The McCarthy Co. (Santa Ana, Calif.), but remains as chairman of the board. **Vincent D. Petralia**, former manager/Orange County residential division of M.J. Brock & Sons Inc. (Los Angeles), becomes president and chief executive officer.

Douglas M. Ford, previously executive vice president of the Marlborough Co. (Chatsworth, Calif.), joins Great Plains Western Corp. (Whittier, Calif.) as vice president/land development. Ford will be involved in the acquisition and development of agricultural land that will eventually be resold for homebuilding.



Great Plains
Western's Ford
Acquires
agricultural land
for resale

There's a change of guard at several Genstar Limited (Montreal) subsidiaries. At Broadmoor Development Co. (Laguna Hills, Calif.), **Jerry McCloskey** becomes senior vice president, moving up from vice president/finance for both the development company and Broadmoor Homes of Irvine, Calif. **Ronald C. Otzman**—named Broadmoor Development's project manager/northern California—was an associate planner for the City of Fremont, Calif. And, at Broadmoor Homes, former San Diego controller **Jerry A. Berdine** fills the newly created position of director of manufactured housing/San Diego.

Meanwhile at Genstar Housing Partners (Irvine), **Robert C. McMaster** becomes senior vice president. He was vice president/mortgage banking at Wells Fargo & Co. (San Francisco). Moving up to the vice president/investment manager spot are **Donna B. Tomlinson**, director of operations/northern region, and **Jerry D. Davis**, director of business development/southern California. **Tom L. Harding** is promoted from director of



WHAT'S THE BEST WAY TO COMPETE IN A TIGHT HOUSING MARKET?



The choosier homebuyers become, the better brick sells. Beautiful, long-lasting, energy efficient, fire-proof and maintenance free, a brick home has all the features economy-conscious buyers now demand. Today, more than ever, building with brick means building your sales. Trust Brick.

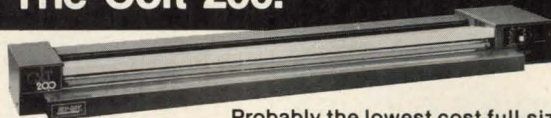
For more information about brick as a sales builder, write for Brick Builder Note #15 from Brick Institute of America, 1750 Old Meadow Road, McLean, Virginia 22101.



Circle 31 on reader service card

At last. A full-size whiteprinter that won't cost you an arm and a leg!

All New from Blu-Ray. The Colt 200.



Probably the lowest cost full-size (42" throat) diazo copier on the market, the new Colt 200 is a fully synchronized printer/developer. It is 52 inches long yet weighs an easily portable 43 pounds! Sets up in close quarters or take it on-site and make sharp checkprints, sepias, film intermediates. The Colt 200 has solid-state control circuitry, reversing switch and many advanced features usually found only on bulkier and much more costly machines.

Blu-Ray, Incorporated, Essex, CT
06426. Tel. (203) 767/0141.



Send for
New Brochure

BLU-RAY 
we give you more uptime

Circle 37 on reader service card



“LINFORD AIR, THE CONTRACTORS FOR RETIREMENT INN, RECOGNIZED THE ZONELINE III® HEAT PUMP FROM GE AS THE PRODUCT OF THE FUTURE”

DICK D'AREZZO, GE CONTRACT SALES REP
RETIREMENT INN OF SAN JOSE, CAL.

“Linford Air & Refrigeration Co., the design contractors for Retirement Inn, a multi-family residential facility, were practically sold on our Zoneline III heat pump, even before I talked to them. They felt they'd be doing their client a service because of what it would save him in cost of operation.

“The heat pump offers the lowest operating cost for electric space heating on today's market. And as energy costs rise, it'll be an even better investment because it's efficient in both the heating and cooling modes.

“The Zoneline III, with individual control, really makes sense for residential applications like Retirement Inn. It's great for the occupants here, most of whom are elderly and have varying comfort needs.

“Add to that the reasonable first cost of the Zoneline III, and the factory service backing it up. How can you go wrong?”

Take advantage of over 30 years of consistent service to builders. Call your local GE Contract Sales Representative or write to: General Electric, Room Air Conditioner Dept., Appliance Park, AP6-105, Louisville, Kentucky 40225.


GENERAL  **ELECTRIC**

finance to vice president/finance. Genstar Housing Partners was formed to initiate and underwrite real estate joint ventures in the western U.S.

OTHERS: Several managers get added responsibilities in a redesigning of Walker & Lee's new homes division (Santa Ana). Vice President **Terry O'Neil** expands his sales coverage from southern California to five states. **John Wright, Dennis Dressel** and **Nick Lehnert** are promoted to assistant vice presidents/southern California, while **Tom Swanson** and **Mac Blankenship** are named assistant vice presidents/new homes. **Brenda Curtis** becomes assistant vice president/business development, southern California, and **Elton Barnett** moves up to assistant vice president/acreage department.

The Wickes Corp. (San Diego) names three new senior vice presidents—**Richard L. Barker, Paul W. Hylbert** and **Talmage G. Rogers Jr.**—and three new vice presidents—**Jeff A. Clevenger, Jack P. Edl** and **Richard D. Passaglia**.

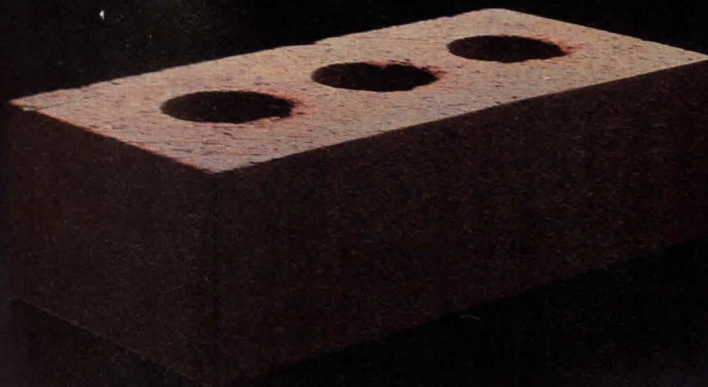
Harold Hewitt Jr. of Harold Hewitt Associates Inc. (Sacramento, Calif.), a commercial and industrial real estate company, becomes president of the California Apartment Assn. (Los Angeles).

Albert B. Hooke, president and chief executive officer of the Community Savings Bank (Rochester, N.Y.), is nominated to move up from vice chairman to chairman of the National Association of Mutual Savings Banks (New York City). **Robert R. Master-ton**, president and chief executive officer of the Maine Savings Bank (Portland), is slated to succeed Hooke, while East River Savings Bank's (New York City) chairman and president **Austin S. Murphy** is picked to serve a second term as treasurer. The nominations are scheduled to be approved during NAMSBS's 60th Annual Conference next month.  **41**

NAMSBS's Hooke
Nominated
for chairman



GUESS WHAT SELLS A HOMEBUYER WHO WON'T TOLERATE ANY BUGS?

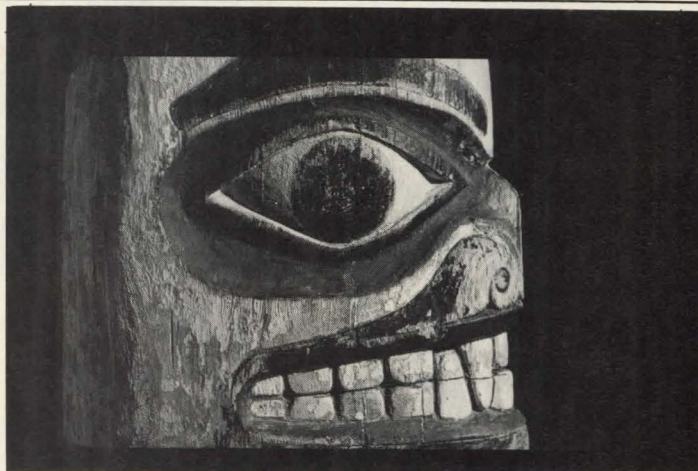


Brick is virtually maintenance free. That's a bug-proof sales pitch to the homebuyer who doesn't want to worry about painting, warping, rotting or denting. Least of all termites. Nothing exterminates homebuyer resistance quicker than brick. Trust Brick.

For more information about brick's low maintenance, write for Brick Builder Note #9 from Brick Institute of America, 1750 Old Meadow Road, McLean, Virginia 22101.



Circle 32 on reader service card



27 New Commercial Ideas in Cedar.

Free. Add to your Cedar Library with this new full-color smorgasbord of unique cedar applications. Designed by some of the country's leading architects.

Renovated award-winning shopping center. Gracefully curved Florida restaurant. Small, energy-saving office building. Scandinavian bank with rugged, toe-cut shakes. And many more stimulating thought capsules.

Send for "27 New Commercial Ideas in Cedar (and a few old ones)." Suite 275, 515-116th Avenue N.E., Bellevue, WA 98004.

Respond.

Red Cedar Shingle & Handsplit Shake Bureau

Circle 39 on reader service card



This ad should help you forget our doors.

It's going to be easy to forget about these Nord doors because we've done a lot of hard work to get them off your mind.

We started by solving the problem of splitting entry door panels, the main reason for call-backs and replacements. The solution came with our development of Weatherbond® door panels. They're made with a laminated inner core that makes them so tough, splitting is virtually impossible.

So once a Nord Weatherbond door is on the house, forget it. We don't think you'll see it again.

\$150 and a new door.

We're so sure these doors will put an end to your split-panel call-backs, we've covered them with the

Weatherbond replacement warranty. Should a Weatherbond panel ever split through, Nord promises to replace the door and pay you up to \$150 for finishing and installation.

60 door designs.

Nord offers you over 60 Weatherbond door designs to choose from, each one identified by the signature "Nord WB." For the name of your Nord distributor and details on Nord's limited warranty, write E. A. Nord Company, Everett, WA 98206.

We've made them easy to forget, so you'll remember to buy them.

We make entry doors and much more. Interior doors, bifolds, columns, architectural spindles, stair parts, thermal doors, storm and screen doors.

NORD

George H. Gentry, president of The Gentry Co. (San Diego), is elected president of the California Building Industry Assn. (Sacramento).

Mercer Lee Jackson Jr. joins the National Association of Real Estate Investment Trusts (Washington, D.C.) as executive vice president. Previously, Jackson served as minority staff director, Committee on Banking, Finance and Urban Affairs, U.S. House of Representatives.

The Veterans Administration (Washington, D.C.) names **Albert Glass** as the new director of the agency's Loan Guaranty Service. Glass was deputy director of the VA Guaranty Service.

Elected to the board of directors of Ticor Mortgage Insurance (Los Angeles) are: **Anita Miller**, former acting chairman of the Federal Home Loan Board and current project specialist for the Ford Foundation's Department of Urban and Metropolitan Development (New York City); and **Peter J. Blampied**, executive vice president and trustee of The Boston Five Cents Savings Bank. **Stuart A. McFarland** steps up from executive vice president to president, while **David O. Maxwell**, chairman of the board, continues as chief executive officer.

R. Hartley Edes becomes executive director of the Insulation Contractors Association of America (Washington, D.C.), replacing **Arthur W. Johnson**, who becomes technical/government relations director. Edes was marketing director of the Producers' Council Inc. (Washington, D.C.).

The National Housing Rehabilitation Assn. (Washington, D.C.) picks **Sanford Gallanter** of The Aspen Group (Newark, N.J.) as its president. The vice presidents are: **Jack Kerry**, regional vice president of Winn Development Co. (Washington, D.C.); **Frank Burke**, president of Francis D. Burke and Associates (Boston); and **Denis Blackett**, president of Housing Innovations (Boston). **Preston Moore**, president of the Urban Home Ownership Corp. (New York City), is secretary and **Joe Barry**, president of the Applied Housing Associates (Hoboken, N.J.), is treasurer.

At the National Tile & Panel Roofing Manufacturers Institute Inc. (Los Angeles), **Daisy Lilienthal** becomes president. She is the general manager of the California Life Tile Corp. in Fremont.

WHAT CAN YOU EXPECT WHEN YOU INVEST A LITTLE EXTRA FOR BRICK?



When a homebuyer sees brick he sees quality and value — an investment he knows is as good-as-gold. Which means your home is as good-as-sold as soon as it hits the market. Brick may cost a little more, but it's worth its weight in sales. Trust Brick.

For glittering examples of brick home designs, write for Brick Homes Today from Brick Institute of America, 1750 Old Meadow Road, McLean, Virginia 22101.



Circle 33 on reader service card

changing
your
address?

ATTACH LABEL HERE

Please give five weeks notice before change of address becomes effective. Attach mailing label here and print your new address below. If you have any question about your subscription, include address label with your letter.

MAIL TO

Housing, P.O. Box 430, Hightstown, N.J. 08520

your name

your mailing address

city

zip code

your firm name

firm address

city

zip code

type of business

your title or position

TO ENTER OR EXTEND YOUR SUBSCRIPTION, CHECK HERE:

<input type="checkbox"/> NEW	<input type="checkbox"/> ONE YEAR	U.S.	CAN.
<input type="checkbox"/> RENEWAL	<input type="checkbox"/> THREE YEARS	\$43	\$47

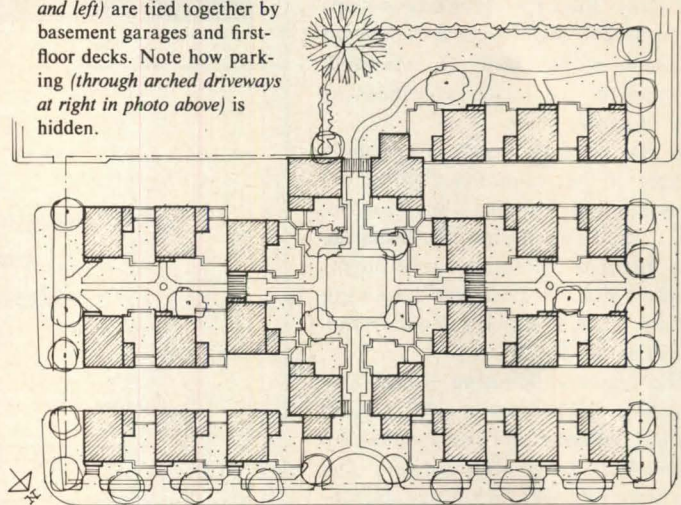
MAIL REMITTANCE TO

Housing, P.O. Box 430, Hightstown, N.J. 08520—Rates Apply to U.S. & Canada Only—

want
your
own
subscription?



In-city patio homes (above and left) are tied together by basement garages and first-floor decks. Note how parking (through arched driveways at right in photo above) is hidden.



How these patio homes help a builder beat the odds

The odds, said local real estate experts, were that new homes priced over \$40,000 wouldn't sell in a transitional neighborhood of Perth Amboy, N.J.

But builder Barry Rosengarten is proving those experts wrong. Since last September, he's been luring suburbanites—mostly empty nesters and singles—back to town with detached patio homes at Bayside Villa, priced

from \$97,990 to \$165,000.*

How is he doing it? With diversity—specifically by building on one foundation that can accommodate a variety of living and/or working situations (see page 44). To wit:

- A two-level, single-family design
- A three-level, two-family plan in which the first floor is a one-bedroom apartment

- A home-plus-office combo
- A large office layout

What this means is that Rosengarten



*Perth Amboy, like many older cities, suffers from blighted areas, a dying commercial district and a vanishing middle-income population. Nevertheless, such cities still offer opportunities for builders—as Rosengarten found out previously [HOUSING, March '78].

Hotpoint's ovens and ranges fit your whole range of kitchen specs. Beautifully.

Whether you're filling appliance spaces in apartments or single family homes, Hotpoint has ovens and ranges that will make the job easy.

30" ranges in both free-standing and slide-in models.

Hotpoint gives you many models to choose from. Plus a choice of oven-cleaning systems: self-cleaning, continuous cleaning and standard. Sleek black glass doors are available. And we have a 21" range for compact kitchens, too.

Microwave and conventional hi/lows. Double oven convenience is the kind of extra that can help buyers or renters make up their minds—fast. And speaking of fast, our Cooking Center Range (Model RH966GW) puts a 1.3

cu. ft. microwave oven at eye level. Down below, there's a self-cleaning oven. The whole deluxe package can be topped off with an optional hood and slipped in a space only 30" wide by 72" high.

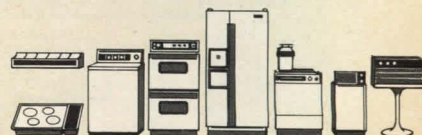
Countertop microwave ovens. Our complete countertop line lets you offer the latest microwave features. The deluxe solid state model shown below cooks by time, temperature, or slow cooks using an Automatic Simmer Setting.

Single and double built-in wall ovens. Hotpoint wall ovens are an easy way to add the custom look to your kitchens. The double oven shown (Model RK966G) has a microwave oven over a conventional self-cleaning lower

oven. And our easy-to-install single built-in microwave oven (Model RK932) is a real eye-catcher, too.

Hotpoint wall ovens can be paired with our brushed chrome, porcelain enamel or Smoothline™ surface sections, and hoods in matching sizes.

If you'd like to know more about Hotpoint ovens and ranges, get in touch with your Hotpoint representative. He'll take care of your needs. Beautifully.



RH966GW



RK966G



RK932



RB737G



RA515T



JV330



RE944



RU38V



We hustle for your business. And it shows.

Hotpoint

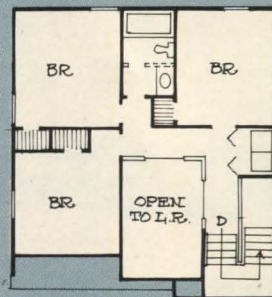
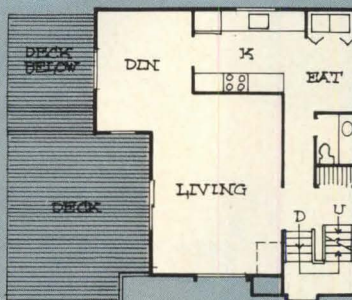
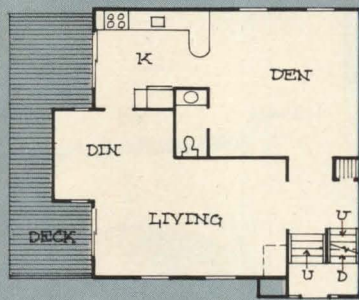
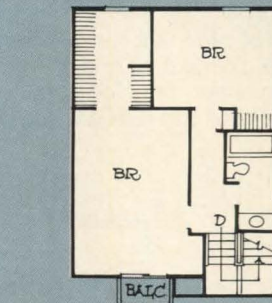
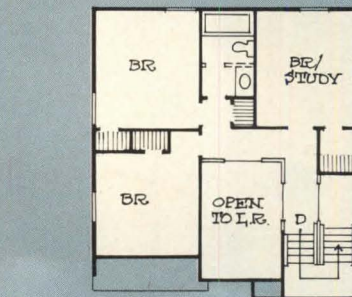
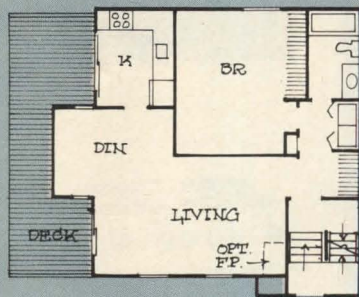
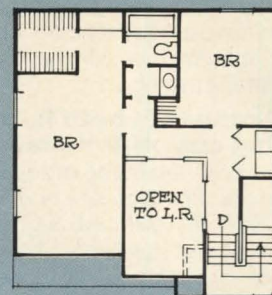
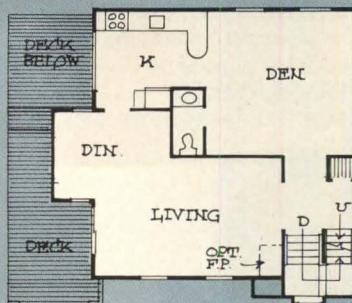
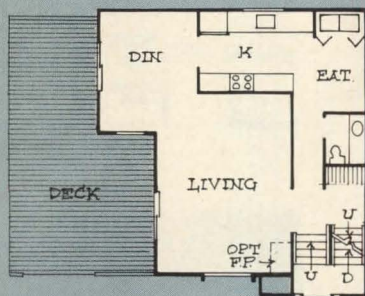
A Quality Product of General Electric Company

Circle 43 on reader service card

One foundation plan permits a variety of plans

Over 21 different plans—including some for two-family homes—can be built on one basic foundation. Some of the possible variations are shown here.

Homes range from 1,500 to 2,330 sq. ft., depending on the number of floors and bedroom count. Units include such extras as cathedral ceilings in some living rooms and interior and exterior balconies.



FIRST FLOOR VARIATIONS

SECOND FLOOR VARIATIONS 0 5 10 FT

THIRD FLOOR VARIATIONS (2-FAMILY UNITS)

en can “custom design” his houses, even after construction is well under way. Actually, buyers can mull over some 21 floor plan options—including the number and location of bedrooms.

Diversity isn't Rosengarten's only selling point. He also justifies his fairly high prices by packing Bayside Villa's units with such quality features as:

- Energy-saving triple-glazed windows and insulated sliders.
- Set-back (fuel-saving) thermostats.
- Sun decks with easy-to-maintain fiber glass surfaces.
- European-style kitchen cabinetry and color-coordinated appliances.
- Location near a yacht club.

To date, 17 of 25 units have been sold—10 as two-family houses. So far, nobody has opted for an office layout or home/office combo. But the builder still expects a few sales for non-res use.

Most important, he says, is that his strong belief in the rebirth of the cities is paying off. —MARY SARLO CRUZ

Which house is easier to sell?



You got it. The house on the right's easier to sell. Because the house on the right is covered with Bird Solid Vinyl Siding. The siding that never needs painting. What does that mean to your customer? Great savings in maintenance costs. And a great reason to buy. Add to that the beauty and durability of our siding. Plus the 40 year guarantee. That's all you need to help make the sale. Quick and easy.

Bird Vinyl Siding also saves builders time. It goes up as fast as wood, but it doesn't have to be primed and painted.

Of all the alternatives, ours is the siding to choose. Each panel is embossed with a rugged woodgrain texture and squared off on the bottom to look like wood clapboard. It requires no special tools or techniques to install. Plus, it's available in six natural colors, and in the classic 4" over 4", the contemporary 8" width and V-Groove Vertical, giving you a wide choice of architectural designs.

So build with Bird Solid Vinyl Siding. And start building up your profits. For more information, just send in this coupon.

Bird & Son, inc., E. Walpole, MA 02032
I'd like more information on Bird solid vinyl siding. And tell me about Bird's shutters, gutters, and asphalt shingles.

NAME _____

PHONE _____

COMPANY _____

ADDRESS _____

CITY _____

COUNTY _____

STATE _____

ZIP _____

It pays to invest in Bird.



Housing - April 1980

Find Warroad on a map. For windows, it's close to both coasts

Warroad, Minn., is on the Canadian border 350 miles north of Minneapolis/St. Paul. But when it comes to window delivery, Warroad is close to Southern California and Maine. If our distributor in Los Angeles orders windows on the 1st, they're made up and on the truck in 5-10 days. Four or five days later they're in Los Angeles.

The same kind of schedule is maintained for Atlanta, Boston, and other points that are just as far away. Those that are closer take even less time. Write or call for a complete catalog of windows available on very short notice. Marvin Windows, Warroad, MN 56763. Phone: 218-386-1430.

The Stein Group: Palacio Del Mar, San Clemente, CA

You've never been so insulated in all your life!
Circle 46 on reader service card



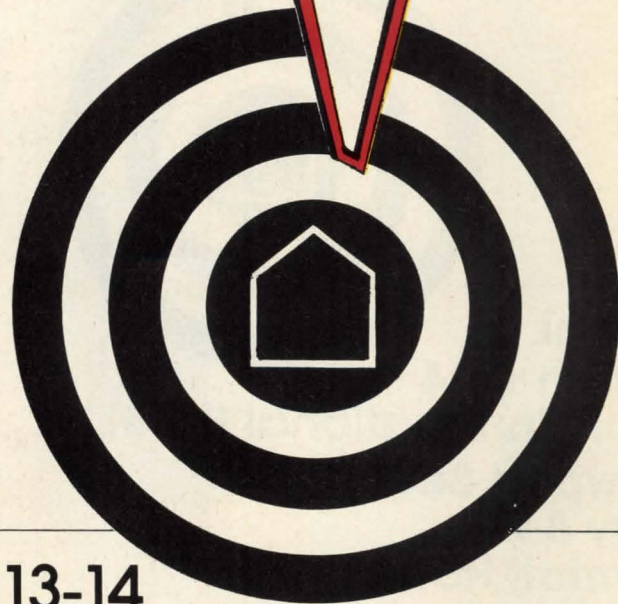
Marvin Windows

a housing seminar

**MARKET
SEGMENTATION:**

**HOW TO
TARGET
YOUR HOUSING
TO SPECIFIC
BUYER GROUPS**

A two-day seminar for
Builders, Developers,
Marketing Directors,
Architects and
Designers



Miami, FL., March 13-14
Newport Beach, CA., May 8-9
Chicago, IL., June 2-3



a housing seminar

MARKET SEGMENTATION: HOW TO TARGET YOUR HOUSING TO SPECIFIC BUYER GROUPS



Miami, FL
March 13-14
Omni International Hotel
Newport Beach, CA.
May 8-9
Marriott Hotel
Chicago, IL
June 2-3
Marriott Hotel

Today's prospective homebuyers are a diverse group with widely varying ages, incomes, family sizes and lifestyles

All of them are looking for housing that meets their particular needs and preferences

And once you understand these differences, you can turn them into the highly effective marketing approach—called segmentation

Market segmentation means dividing your market into specific buyer groups, and designing your products specifically for those groups

More and more top builders across the country are doing this . . . and gaining a strong competitive edge

And in this course, you will learn the planning and marketing concepts and techniques that can give you the same edge

You'll study these subjects

- How to identify the key segments in your own market
- How to gear your marketing program to specific segments
- How to plan and design housing that meets the needs of specific segments
- How to merchandise most effectively to specific segments

You'll examine these and other key market segments

Young singles	Family move-downs
Young marrieds	Adult families
Growing families	Empty nesters
Mature families	Never nested
Adult singles	Retirees
Family move-ups	

Specifically you'll learn

Market Analysis:

- How to do your own market research
- How to determine who are the buyers in your particular market and what their wants and needs are
- How to divide your market into accurate segments
- How to judge the depth of specific segments
- How to decide which segments can be mixed in the same projects—and which ones can't
- How to create advertising that homes in on the right segments

Product design:

- How to plan the site to match buyers' lifestyles
- How to translate prospects' space preferences into saleable floor plans
- How to vary the same plan to appeal to different market segments
- How to accommodate complementary segments in the same project

Merchandising and model presentation:

- How to decorate to emphasize different lifestyles
- How to use color and pattern to attract specific buyer profiles
- How to design sales offices that will appeal to your targeted segments

You'll study with these experts:

Mark Gram is Vice President and Director of Consumer Research of Market Profiles, a market research and market planning firm based in Irvine, California. The firm conducts feasibility studies, recommends product design concepts that optimize development and construction opportunities, and provides marketing consultation on merchandising and sales programs. For five years prior to joining Market Profiles, he was manager of market research for the Irvine Company.

Carole Eichen is president and founder of Carole Eichen Interiors Inc., one of the leading interior merchandising firms in the country. Based in Southern California, her firm was a pioneer in helping builders merchandise their model homes. In the 14 years since she began her design practice, she has designed more than 11,200 rooms for the country's leading homebuilders, and has won numerous awards for her interior design. A member of Housing's board of contributors, she is also the author of "How to Decorate Model Homes and Apartments," published by the Housing Press.

William J. Devereaux Jr., AIA has for five years been the Division Manager of the east coast office of the Berkus Group Architects, a twenty-year old firm. With offices in Washington, D.C., Santa Barbara, California, and Santa Ana, California, the firm is responsible for the design of innovative single-family and multifamily housing throughout the country. Mr. Devereaux has been a frequent contributor to the AIA Research Corp., the AIA Housing committee and numerous publications concerning the future of housing trends and designs. His division has projects in various stages of production and design in fourteen states including a 6,000-acre luxury community outside of Charleston, South Carolina.

Special Seminar Features

Problem-solving clinics where instructors will work with your floor plans, model areas, brochures, etc. Please bring any such materials with you to the seminar (blueprints are better than brochure floor plans).

A personally developed Marketing Action Plan for ideas and programs

that you can put to work immediately.

And as permanent reference guides to the seminar you will receive 1) A full set of audio cassettes of the presentation and 2) A comprehensive workbook.

a housing seminar

MARKET SEGMENTATION: HOW TO TARGET YOUR HOUSING TO SPECIFIC BUYER GROUPS

How to register

Please complete and return the coupon below to:
Seminar Dept., Housing Magazine
1221 Avenue of the Americas
New York, N.Y. 10020.

Or you may register by calling
(212) 997-6692.

All registrations will be confirmed by mail.

Cancellations and refunds

Registrations may be cancelled without charge up to two weeks before the seminar date. Cancellations received later than that are subject to a \$50 service charge.

Seminar fee

\$545

The full registration fee is payable in advance, and



includes all luncheons, workbooks, tapes and other meeting materials.

Seminar hours

Registration starts at 8:30 a.m. the first day. Programs run from 9:00 a.m. to 5:00 p.m.

Hotel reservations

While Housing does not make individual reservations for seminar participants, we have arranged with the Omni International Hotel in Miami, the Marriott Hotel and Tennis Club in Newport Beach, and the Marriott Hotel in Chicago to hold a block of rooms for our attendees. You can reserve your room at the Omni Hotel by phoning (305) 374-0000; at the Newport Beach Marriott by phoning (714) 640-4000; and the Chicago Marriott by phoning (312) 836-0100.

Please be sure to say that you are attending the Housing seminar. This will identify your reservation with the block of reserved rooms, and assure you of the special seminar rate. Space is limited, so please make your reservations as early as possible.

Tax deduction of expenses

An income tax deduction is allowed for expenses of education (includes registration fees, travel, meals, lodgings) undertaken to maintain and improve professional skill. See Treasury regulation 1.162.5 Coughlin vs. Commissioner 203F. 2d307.

Continuing Education Units

Continuing Education Units (CEUs) will be awarded by Housing to attendees successfully completing seminars. The CEU was established in 1974 as a uniform unit of measurement for non-credit continuing education. Proof of completion will be supplied on attendees' request.

Seminar Dept. Housing

McGraw-Hill, Inc.
1211 Ave. of the Americas
New York, N.Y. 10020

Please register me in the
**Market Segmentation:
How to Target Your
Housing to Specific
Buyer Groups** seminar
checked below:

- Miami, FL
March 13-14
Omni International
Hotel
- Newport Beach, CA
May 8-9
Marriott Hotel
- Chicago, IL
June 2-3
Marriott Hotel
- Check payable to
Housing enclosed
- Bill my company
- Bill me

Name _____

Title _____

Company _____

Address _____

City _____ State _____ Zip _____

Phone _____

Signature _____

Additional registrations
from my company

Name _____

Title _____

Name _____

Title _____

You're looking at the second best reason to use our stain.

A lot of professionals use Glidden Spred[®] Oil Stain because it's beautiful.

And that's all right, because we happen to agree with them.

But to find the real beauty in Glidden Spred Oil Stain, look past its appearance. To the way it seals and protects wood.

As Spred Oil Stain is applied, it penetrates the wood. To repel rain. Snow. Humidity. A tough, resistant coating that lasts.

Ease of application? That's dependable, too. Painters will find that the Glidden formula keeps pigment in suspension longer. So our stain goes on smoother, with less stirring.

You should also find Spred Oil Stain's 83 colors useful. Every one as beautiful as the color you see here. Plus our easiest to use stain deck yet — solid colors on one side, semi-transparent on the other.



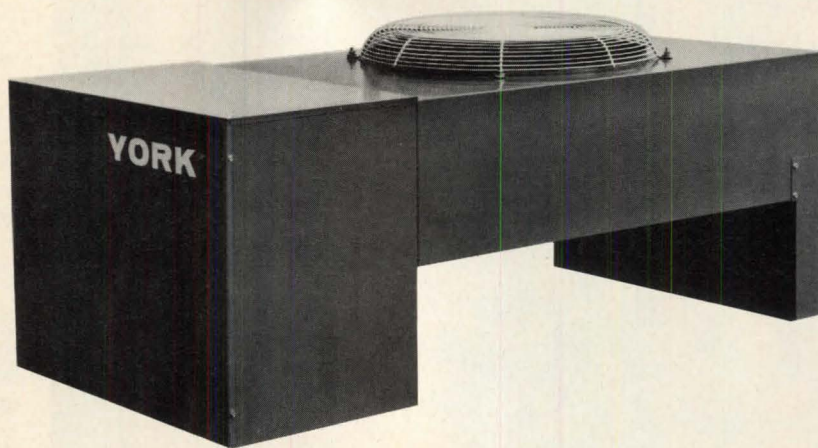
Spred Oil Stain from Glidden. Our reputation for quality and performance proves you'll get more than a beautiful building.



SCM GLIDDEN COATINGS & RESINS
ARCHITECTURAL & MAINTENANCE
SCM CORPORATION, CLEVELAND, OHIO 44115

Circle 51 on reader service card

Introducing the second smartest heating and cooling system in the world.



Meet an absolute genius when it comes to saving people energy in a new home.

York's Champion Heat Pump.[®]

The *reason* it's so much smarter than other heat pumps is because it has what other heat pumps don't have:

A brain.

A unique, patented, solid-state brain that continually monitors and controls 19 different energy-saving/reliability functions, and offers an impressive EER rating of 8.2.

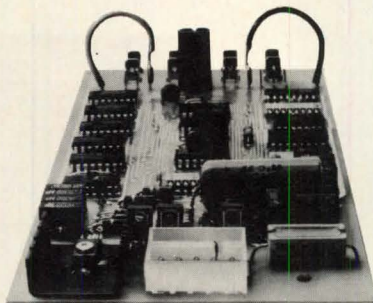
Pretty smart, right?

And you not only get to offer York's Champion Heat Pump to a whole world of new home buyers, you get to utilize either York's YES II[™] or Smart One[™] energy-saving computer programs—the most

flexible programs today. They'll calculate heat loss and heat gain, and then predict, almost to the penny, the Champion's exact operating cost for the homeowner.

But as smart as the York Champion Heat Pump is, and as many top energy-saving home sales as it'll help you make, it's only fair to tell you that there's another system that's even smarter.

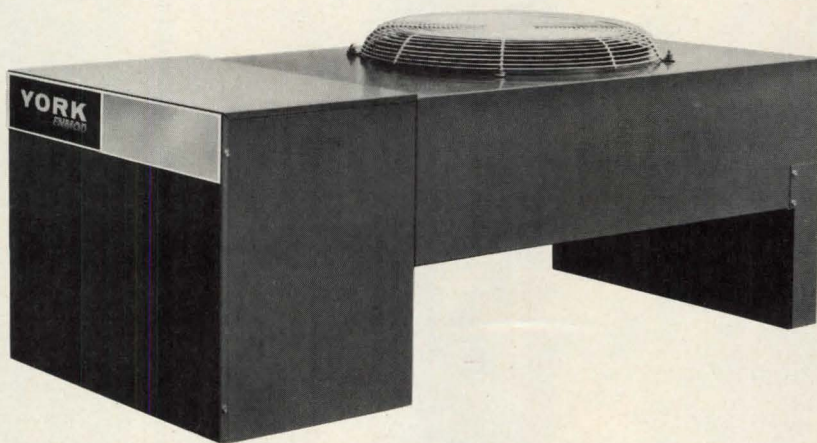
We make that one, too!



YORK Heating and Air Conditioning
BORG WARNER[®]

We have the brains to save you energy.

Introducing the smartest heating and cooling system in the world.



The smart-looking control panel of the York ENMOD Heat Pump.

The York heat pump you'll probably always want to offer *first*, however, is this one: the smartest in the world.

York's incredible new ENMOD Heat Pump™

The first and only residential heating and cooling system ever with the brains to actually control its speed and use less electricity.

This remarkable York system uses inverter technology to modu-

late the energy used. Up, for the short period of time when peak heating or cooling loads are needed. And, even better, down, for the rest of the time.

You can also, of course, utilize either York's YES II™ or

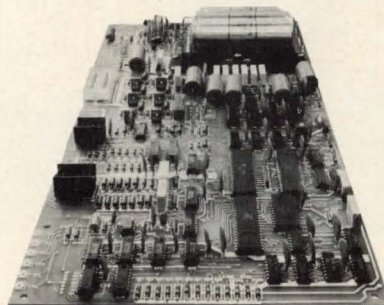
Smart One™ computer programs to sell the system's energy-saving brilliance.

And, as if all this technology wasn't enough, York's ENMOD comes with a full five-year warranty on all parts and labor.

Only York offers you the option: the incredibly clever Champion or the absolutely brilliant ENMOD heat pump.

In times like this, is it really smart to offer anything less?

Discover the wisdom of offering *both*. Call your York dealer today.



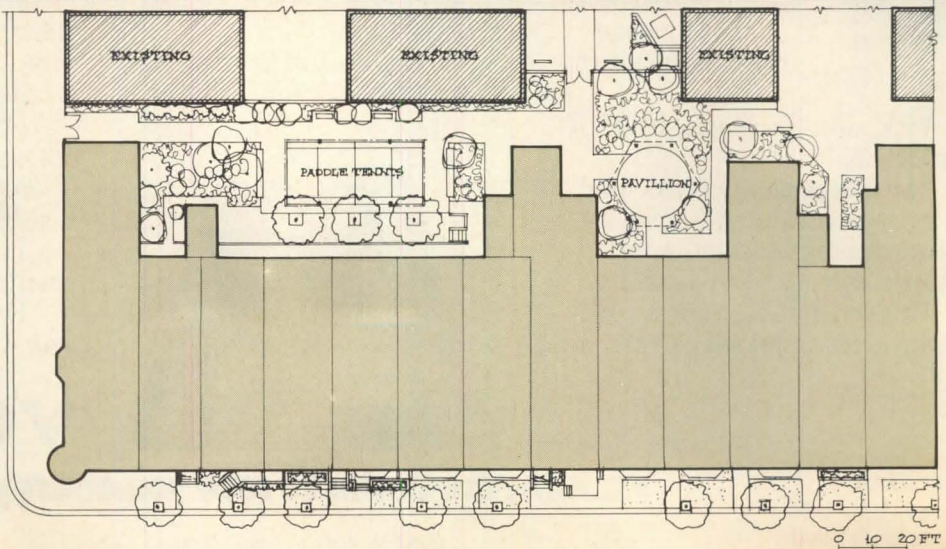
We have the brains to save you energy.

YORK Heating and Air Conditioning
BORG WARNER®

Circle 53 on reader service card



Run-down block
(above) had become more than an eyesore when the developer was first called in. It was a red-light district, complete with "adult" bookstores and prostitutes. The city and insurance company bought most of the townhouses, hoping to rehab them one by one. The developer, however, felt the job should be done in one fell swoop. So the buildings were joined and treated as a single unit, as shown in the plan at right.





R.W. BRUCE CO.

A remodeler takes on a full-block rehab to help save a neighborhood, and proves that...

nice guys finish first

Altruism was only one of the reasons the Henry A. Knott Remodeling Co. responded to pleas from the City of Baltimore and a neighborhood group to save this dying downtown block. For Knott and its partners, there was also a certain amount of cool self-interest. Consider the results:

- The banks and insurance company, which provided prime-rate mortgages for the mixed-use project—known as Queen Anne Belvedere—got more and better customers for local branches.

- The limited partners, who put up about 20% of total equity, expect a cash-on-cash return of over 7½% and probably an unusually large tax shelter—about 3½ times invested capital.

- And the developer, which also manages the property and owns shares in the limited partnership, got fees for some of its services, a tax shelter and a share of future cash flow.

Making the project a reality wasn't easy. Knott had to act as an entrepreneur to put together the necessary financial package (see pages 56-57) and also come up with a strategy that would work.

All key decisions were based on a careful study of the neighborhood's makeup and problems. "In a city," says President Frank Knott, "businesses and social groups are so closely interrelated, that you have to know beforehand just where and how your project is going to fit if it's to succeed."

The developer decided first to treat the entire row of townhouses as a single project. "We realized," says Knott, "that only a massive and unified effort would have enough impact to affect the area's image and attract new residents and businesses."

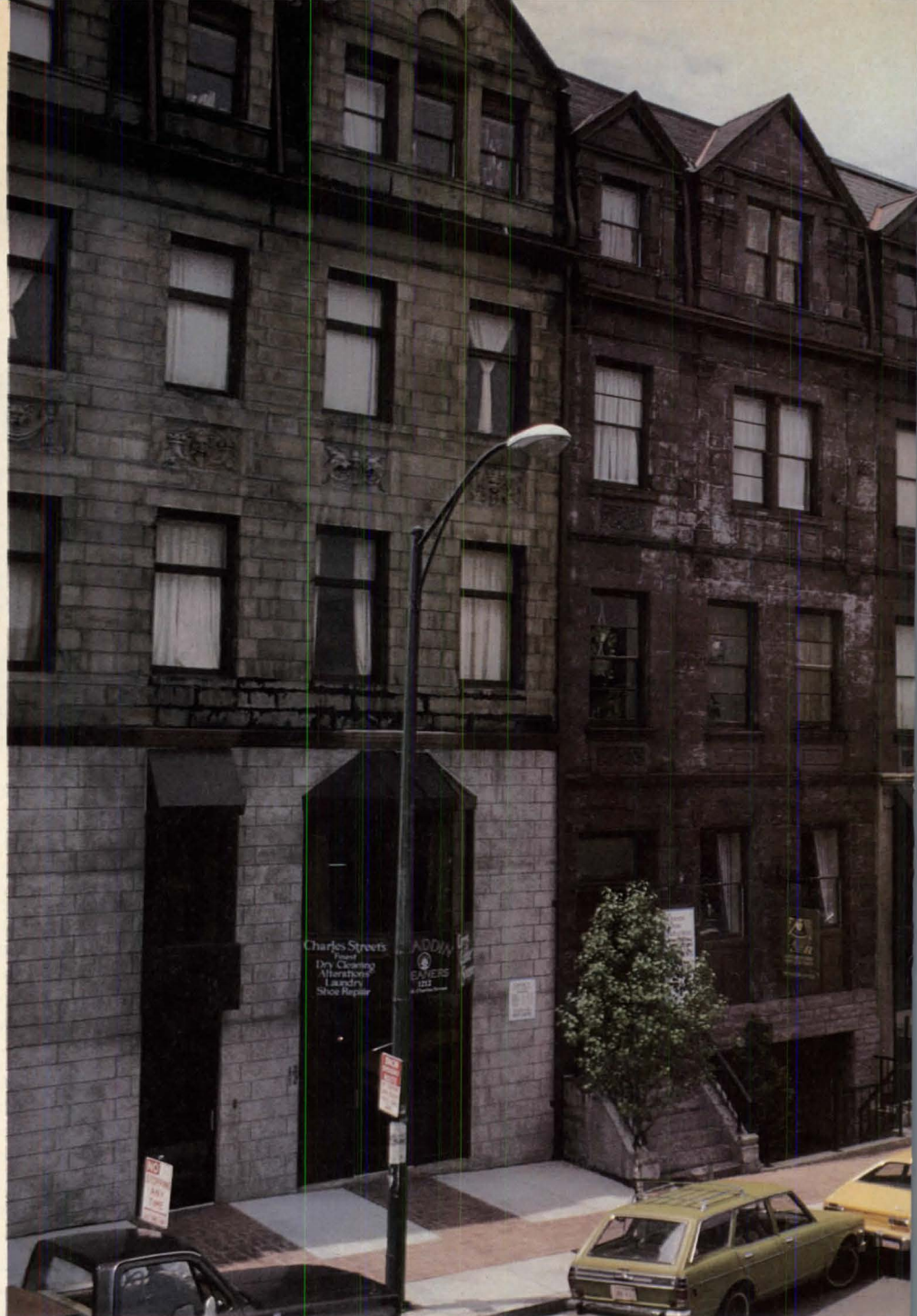
It also decided on a mixed-use project so that commercial space could be available to help supply needed services to tenants and the surrounding community. And it chose young, single professionals and young marrieds as the target market to draw in middle-class money and lifestyles. The architect—Smeallie, Orrick & Janka, of Baltimore—created designs to reflect those lifestyles and also to assure safety (see pages 58-59).

Finally, to avoid delays and red tape, the developer decided not to seek public funding. Says Knott: "We asked the city to do only what it does best: provide necessary social services, such as police protection and sanitation."



Shops and offices were included on the terrace level of the project (see photos above and right) to help draw small business back into the community. Those now operating include a dry cleaner, a dress shop, a hairdresser, a shoemaker and a deli/restaurant.

Victorian facades of the original buildings (photo right) were left intact during rehabilitation; interiors, however, were almost entirely gutted.



PROJECT COSTS

Construction	\$2,015,000
Development (including architect's fee, initial leasing fee, general partner's fees and other fees and expenses)	313,000
TOTAL PROJECT COSTS	\$2,328,000



**QUEEN ANNE BELVEDERE
NORTH 1214 CHARLES**

INCOME AND EXPENSES (projected for 1980)

INCOME	
Gross rental income	\$ 315,000
Less: 7% vacancy allowance	22,050
EFFECTIVE GROSS INCOME	\$292,950
EXPENSES	
General operating expenses	48,000
Taxes	36,000
Ground leases	15,000
TOTAL OPERATING EXPENSES	\$99,000
NET OPERATING INCOME	\$193,950
Less: Debt service on combined mortgages of \$1,928,000; 30-year amortization	-168,000
NET CASH FLOW	\$25,950*

*Projected cash flow for 1981 is \$34,000. By then, all commercial space should be occupied and rents on several leases will have been raised upon renewal. This would yield a cash rate of return of 7.6% for the limited partners.



PHOTOS: R.W. BRUCE CO.

A low-cost funding package ties different groups together

An insurance company, three banks, 17 private investors—together, they put up the necessary funds to make the project go.* The trick was to hammer out agreements that would make it worthwhile for each of them.

“Another developer had been brought in previously by the insurance company, which owned some of the buildings and had been actively trying to bring about their revival,” recalls Knott Executive Vice President Bill Valk. “But he wasn’t able to put together a deal that would hold.”

In February 1977, Valk met with the insurance company and the banks and presented the plan for a full-block rehab. He got a commitment for permanent financing at 8¾%—the going prime.

“The insurance company had its headquarters directly across the street from the buildings, one bank had a branch office right on the corner and the other two were headquartered in the neighborhood,” says Valk. “So everybody had a stake in the community’s survival.”

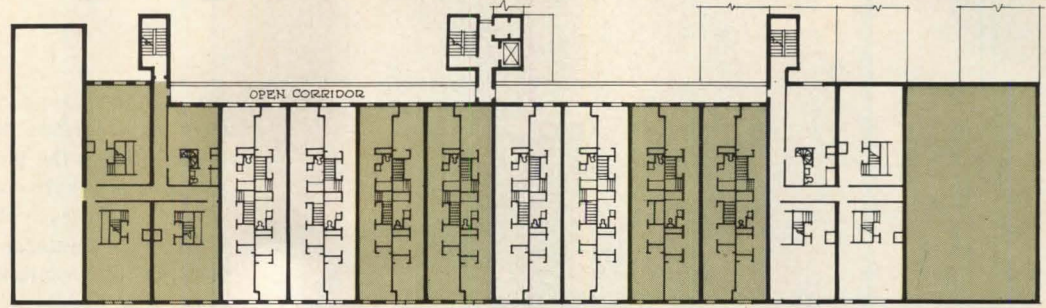
To reduce capital requirements, the developer decided to lease the 13 townhouses rather than buy. So it negotiated 20-year lease/purchase agreements with the city, which owned most of the buildings. Separate 31- and 15-year leases with the insurance company and one of the banks gave it the rights to the remaining buildings.

Also created was a \$400,000 limited partnership— with Bill Valk serving as general partner— to allow the developer to distribute its investment and risk. Shares in the partnership were sold to 17 local residents and to each of the Knott Remodeling Co. executives.

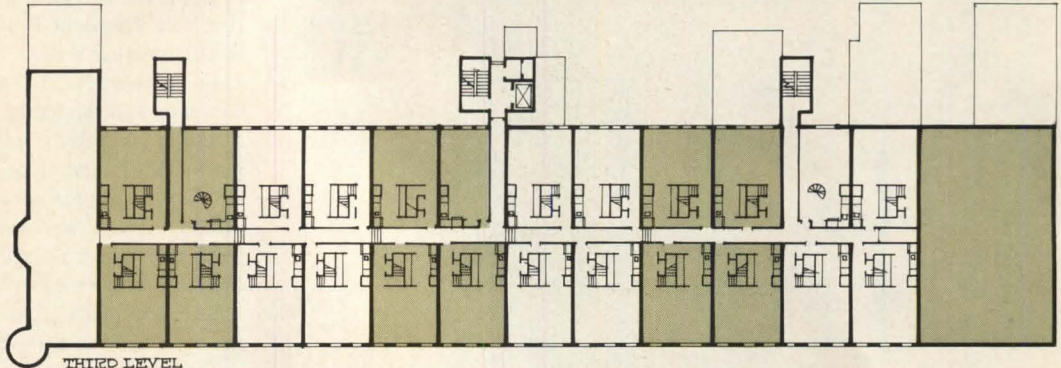
The deal for the limited partners at the outset was for the standard two-to-one write-off and an eventual cash-on-cash return of about 7½% (see table on facing page). But there may soon be a windfall, since the project has a good chance of qualifying for a historic preservation tax write-off. “This would permit us to depreciate the whole thing over a five-year period,” explains Valk, “and that would result in individual write-offs of about 3½ times original investment.”

The city, while not directly involved in the financing, also played a small role by providing funds from a block-grant program for new sidewalks and trees. And it also agreed informally to beef up police protection in the area and to crack down on the thriving “skin” business.

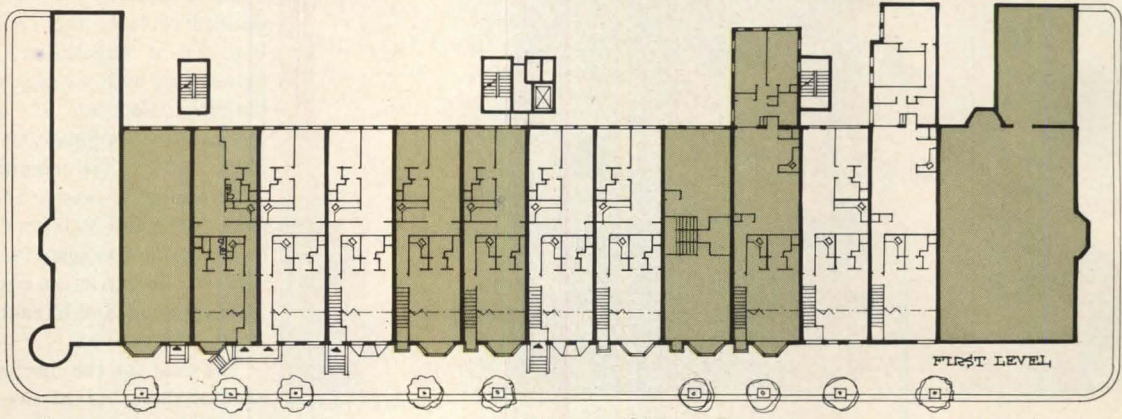
*The organizations involved were the Monumental Life Insurance Co., Metropolis Savings & Loan, Loyola Federal Savings & Loan and the Union Trust Co.



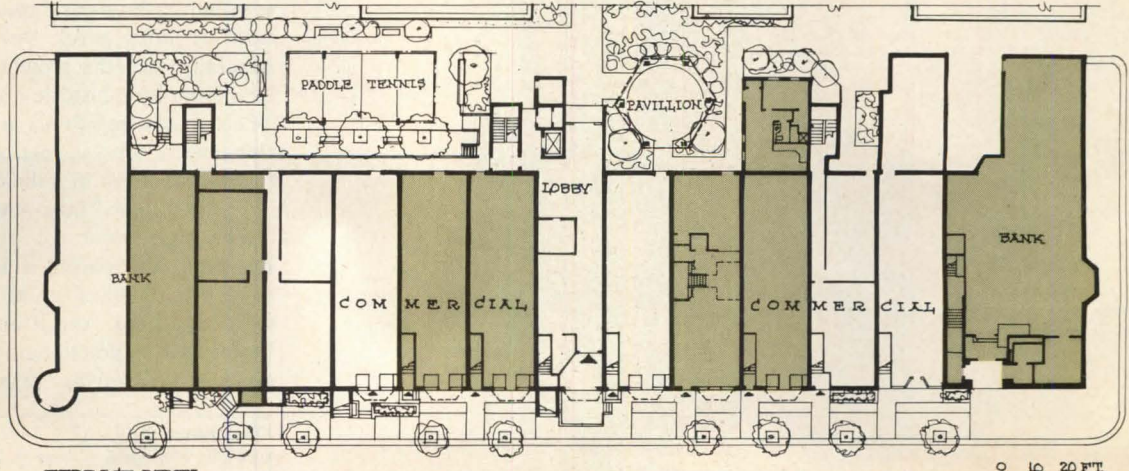
FOURTH LEVEL



THIRD LEVEL



FIRST LEVEL



TERRACE LEVEL

0 10 20 FT

Plans make for safety... but with style

Fourth level is made up of the upper floors of third-level duplexes. Notice how corridor space was saved by designing narrow floor-throughs. An open outdoor corridor leads to stairwells and fire escapes.

Third level, which has the same general layout as the second (not shown), is unified by a long central corridor which was punched through the party walls of the individual townhouses. The fourth, third and second levels are reached by a single elevator, the entrance of which is in a lobby on the terrace level.

First level retains existing walls between the original buildings, so that each entry serves only two units—a security measure made necessary by the neighborhood.

Terrace level includes six commercial spaces. (Banks at either end of the block are not part of the project.) Landscaped site, with paddle tennis court (photo above right) and trellised pavilion, is separated from sidewalks by large iron gates at side entrances. Rear doors must be opened with a key; non-residents, therefore, can only enter building from the front, which has an intercom/buzzer system.

The area around the Queen Anne Belvedere project is a far cry from Pleasantville, U.S.A., so security was an important consideration in drawing plans. At the same time, comforts could not be sacrificed if the apartments were to attract young, middle-income tenants. That meant the designers had to come up with some creative solutions.

The first was to leave the existing walls between the original buildings intact on the street and terrace levels, where access from the street was unavoidable (see plans facing page). As a result, no more than two units are vulnerable if an intruder manages to get through a window or door.

Next, all other floors were designed so they could only be reached by a single elevator, the entrance of which is in a lobby on the terrace level. An apartment office with a large window was set in the center of the lobby so the entire area could be watched constantly. Also, the lobby entrance was protected with an intercom/buzzer security system.

The second and third floors were treated conventionally, with long corridors leading to the units from the elevator (second and third floor plans are similar, so only one is shown). This required extensive construction work—party walls had to be punctured, existing units gutted and stairs installed to accommodate grade changes.

To avoid this problem on the fourth floor, the third-floor units were turned into duplexes. Living areas were located on the third floor and bedrooms on the fourth. These extend the entire depth of the building and are reached by staircases inside the apartments, eliminating the need for a central corridor. "We were also able to preserve a lot of livable space this way," says Valk.

The project includes studios, one- and two-bedroom units, ranging in size from 500 to 1,200 sq. ft. Rents range from \$215 to \$345, at 29¢ to 40¢ a sq. ft. Stores rent for 63¢ a sq. ft.

Amenities include a fully landscaped mews area, complete with paddle tennis court (photo above) and a trellised outdoor pavilion. The streetscape was also improved by putting in new sidewalks and trees.

—STEPHEN LEVIN



Paddle tennis court (above) provides an unusual amenity for an in-town project.



SAVING A LOSER WITH A WINNING LOOK

How do you turn around a failing project when you can't change any of the floor plans?

In the case of Woodlake, a townhouse condominium project in Woodbury, Conn., the answer was to concentrate on the details and give each unit a custom look.

Builder Otto Paparazzo was brought to Woodlake three-and-a-half years after it opened. At that time only half of its 400 units had been built and only about a third had been sold.

But there was a catch: Paparazzo could make few changes in the plans



Customlike touches, such as the cedar trim and post-and-beam assemblies in the living rooms, were the key to bringing in buyers. Interior designer: Virginia Annawalt, San Francisco.



PHOTOS: ESTO PHOTOGRAPHICS

because of a recent court ruling and opposition from the homeowners' association. So he zeroed in on visual impact instead, aiming at a target market of recently divorced men and women.

"We knew there were many divorced people moving out of large suburban houses who wanted to maintain an affluent image," says Paparazzo. "So we modified details and added a lot of upgrades to make each unit look warm, rich and attractive."

Among the changes:

- Wood beams that had previously been covered with drywall were left

exposed and trimmed with cedar. Supporting posts were also left exposed, resulting in a rustic post-and-beam effect (see photo above).

- Cedar trim was used on window casings, stairways and in all rooms, including kitchens and baths (see photos on following page).

- Standard items, such as fireplaces and kitchen and bath cabinetry, were upgraded.

- The site was heavily landscaped with mature trees, many of which were transplanted and saved during excavation. Others came from an adjacent, five-acre lot bought especially to pro-

vide extra trees.

Creating a luxury look might be expected to involve some hefty expenses. But in this case, claims Paparazzo, the opposite was true.

"I actually saved money by making many of these changes," he says. "The beam structure, for example, is cheaper without the drywall. And since all the wood trim has a natural finish, there was no need to have it painted."

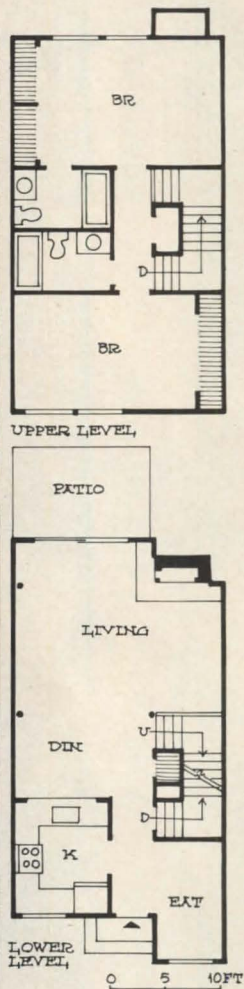
Did the new look work? The numbers speak for themselves: About 100 units have been sold since the new opening last July. Paparazzo expects to be sold out by next fall. —S.L.

UPGRADED FEATURES
AND MATERIALS
CREATE A SENSE OF LUXURY—
INSIDE AND OUT



Contemporary cabinetry (photo above) and parquet flooring were made standard in all kitchens. Cedar trim—used in each of the units—was extended into kitchens, providing a unifying motif.

High-quality bath fixtures (photo right) include a modular tub/shower unit, used because of its looks and ease of installation. Upgraded cabinets were also installed and cedar trim applied around walls and doors.



Wide-open living area is extended with a wood deck, making the 1,182-sq.-ft., \$66,000 plan shown above seem larger than it is. Breakfast nook—originally designed as an oversized bathroom—was one of the builder's few design changes.

Other models range from 1,456 to 1,640 sq. ft., and from \$73,000 to \$83,000. Architect: Drexel Yeager, "Atelier," Cheshire, Mass.

Decks and cedar siding emphasize the project's rustic theme. Building envelope was improved by adding R-19 insulating sheathing board.



20 big homes on a steep mini-site —but no squeeze

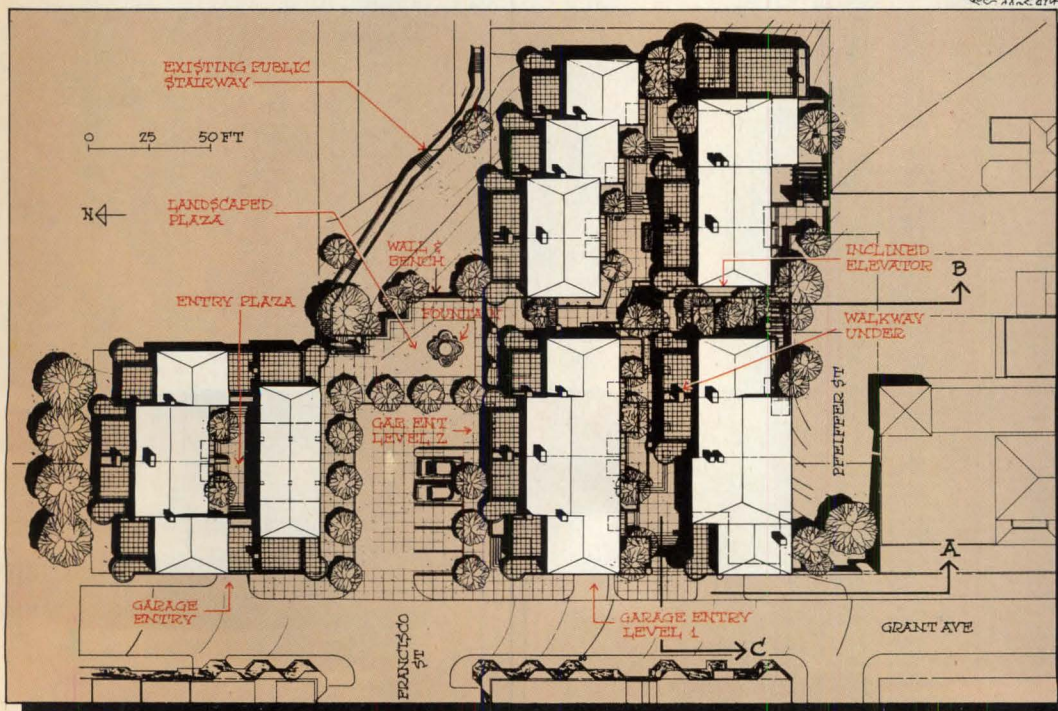
You have to scratch the surface of this project to find out what makes it work: an underground parking system for 40 cars that frees 38% of the steep .85-acre site for landscaped plazas and walkways like the one at right. What's more, garaging the cars below grade saves enough space to give each of the 20 townhouses a secluded entry-level patio (see plan, page 67), adding even more openness to the small complex.

For the most part, the tucked-under parking is handled in two levels—a concept more common in high-rise design. Here, however, with space so severely limited, there's no connecting ramp; each parking level is treated as an entity—one being entered from the main street, the other from a cul-de-sac designated for guest parking (see site plan below).

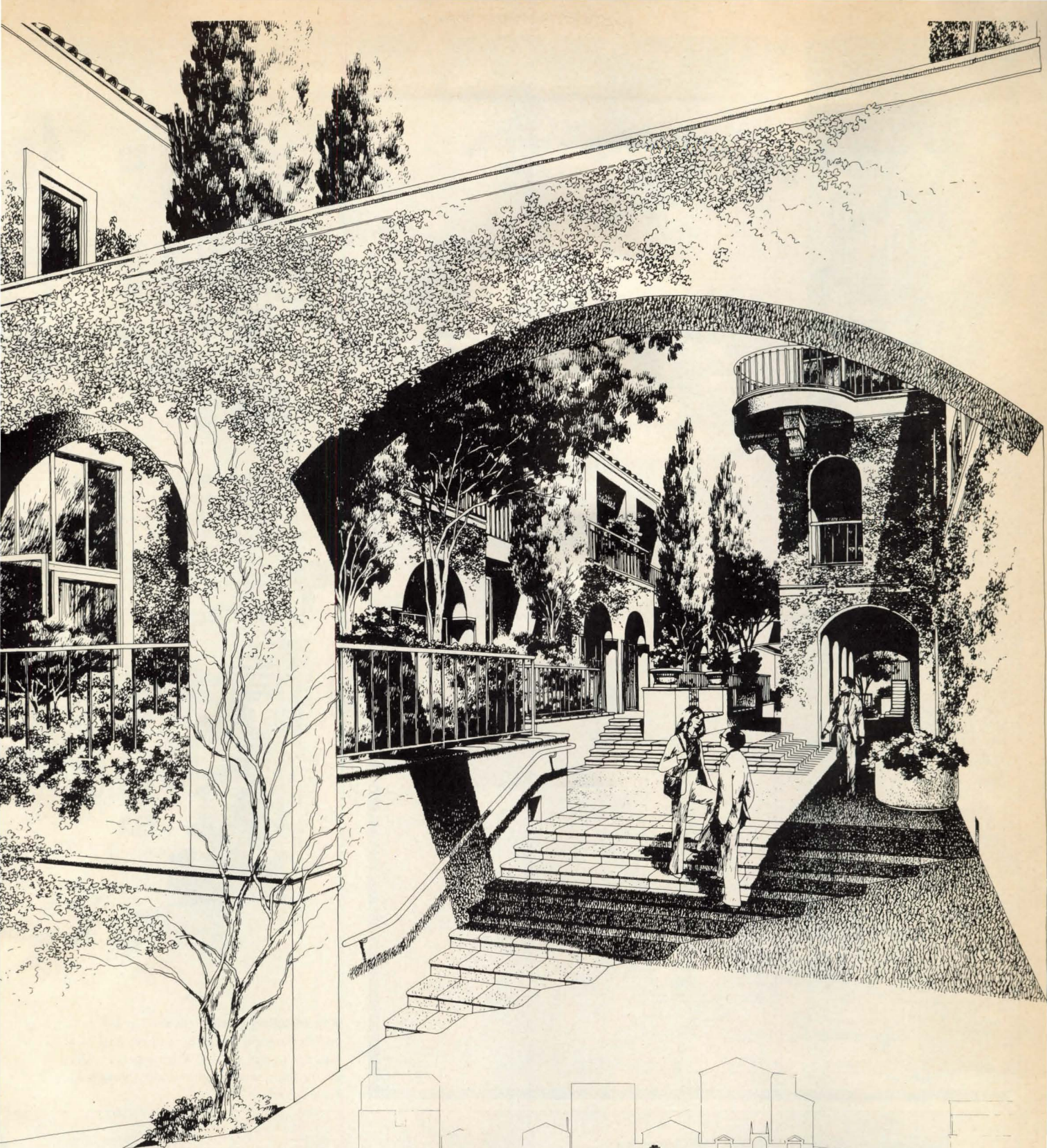
The project, known as Telegraph Hill, will offer 180° views of San Francisco Bay, so it's designed to attract high-end buyers. Prices for the 2,225- to 4,450-sq.-ft. units are expected to start at around \$400,000, which makes the expensive site work feasible.

The developer is A. Cal Rossi Co. Ltd. Architect: Miles Berger for Backen Arrigoni & Ross Inc. Engineers: Raymond E. Lindahl and Don Hillebrandt Associates. Landscape architect: CHNMB.

—JUNE R. VOLLMAN



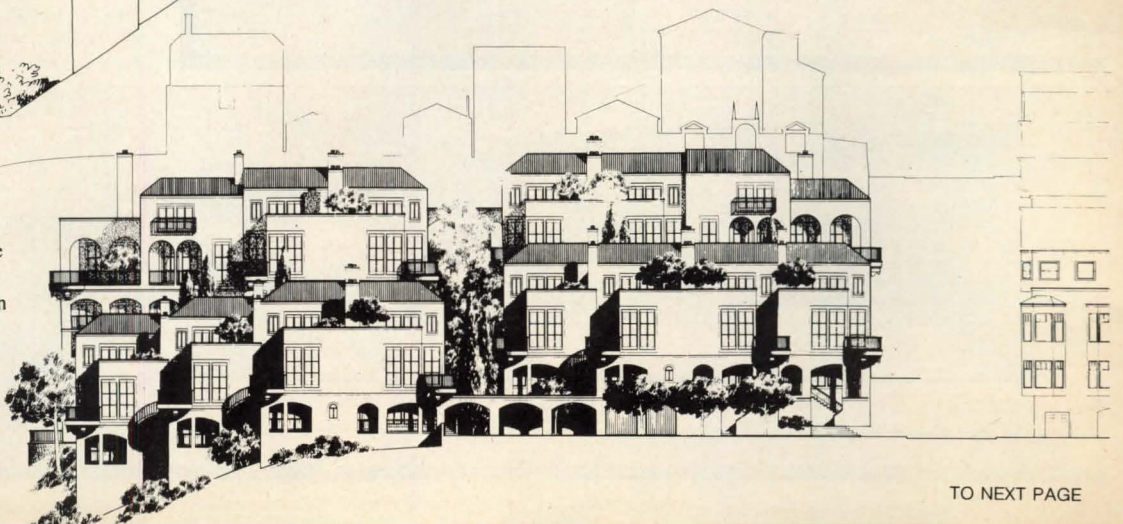
Grouped townhouses step down the site—from south to north—toward the waterfront. The two-level parking system is located beneath part of the south (higher) end of the site; elsewhere there's only one garage level (see sections and floor plans, pages 66-67).



Terraced promenade

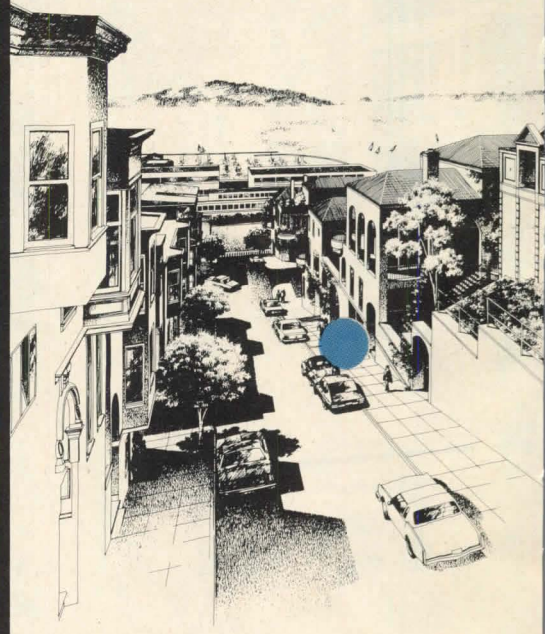
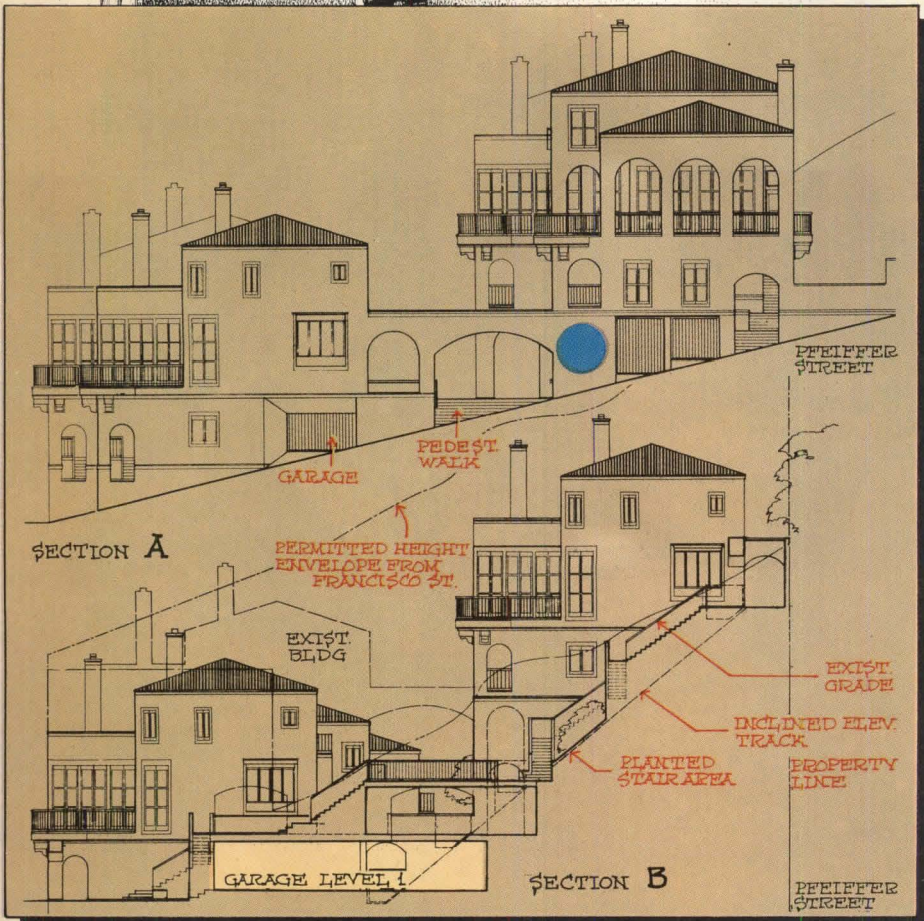
(above), with landscaped plazas and arcades, opens to the main street (see site plan).

The elevation at right, an artist's-eye view looking up from Francisco St. plaza, shows how units are jogged so views of water will be unobstructed.

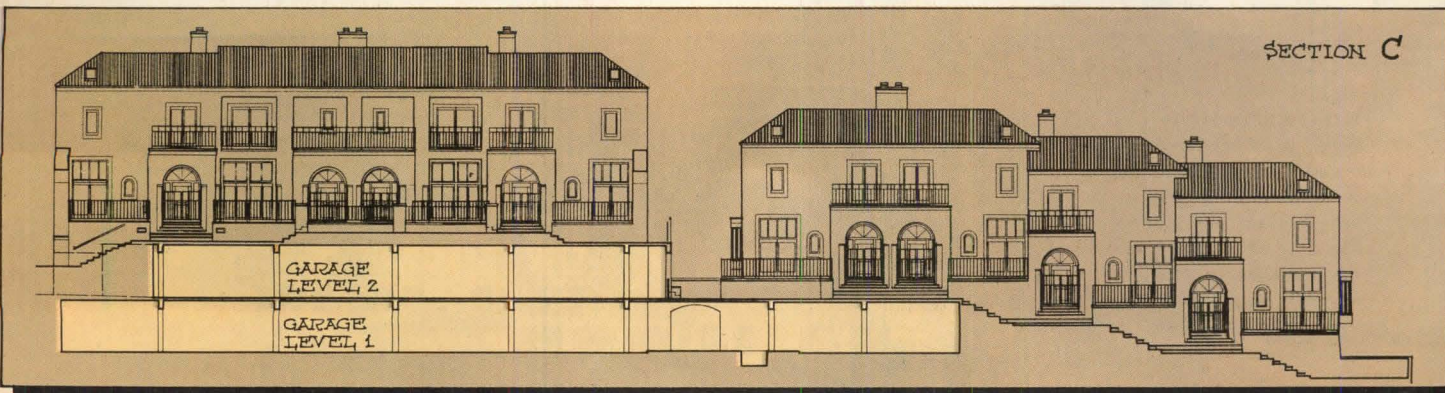


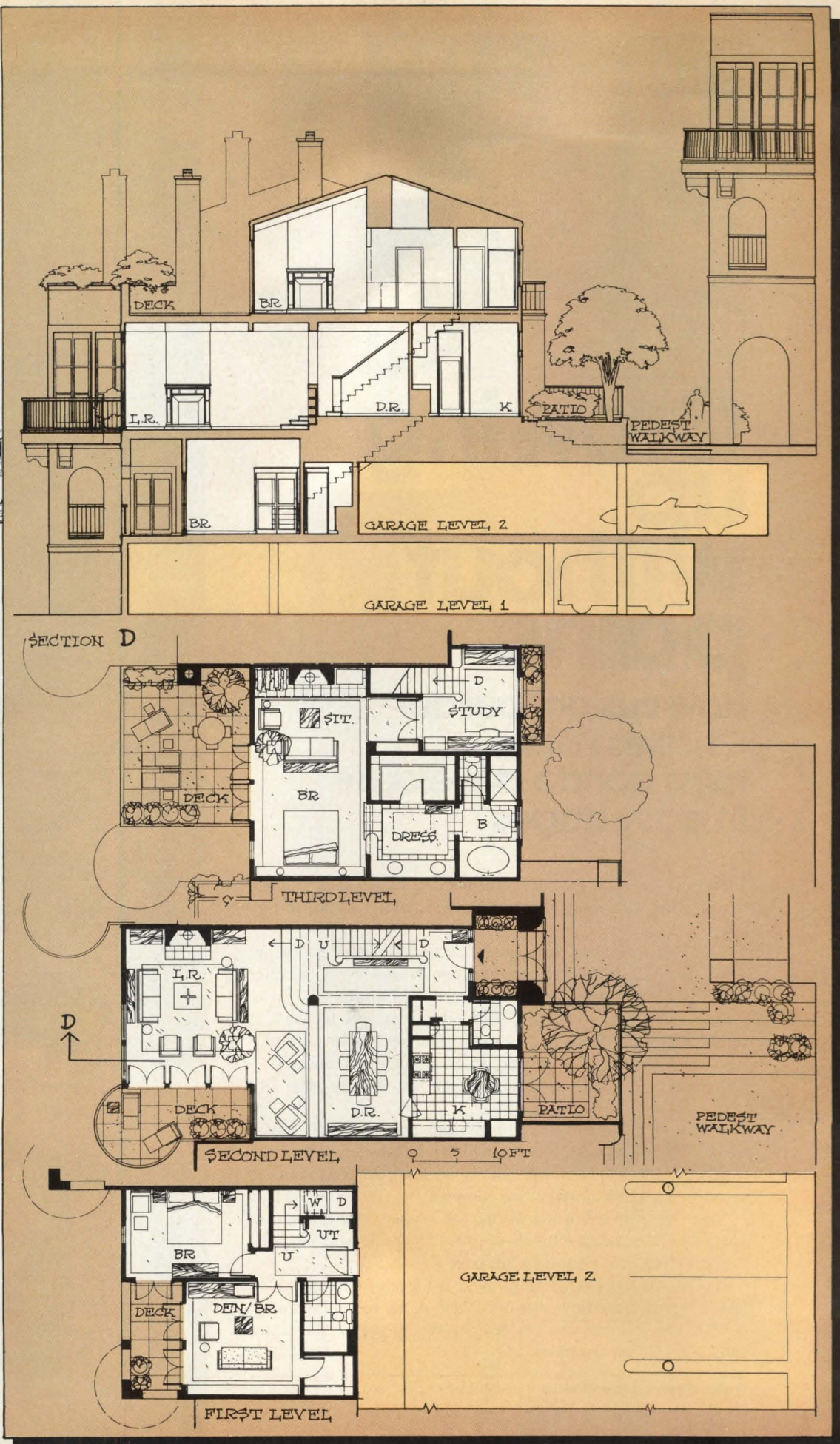
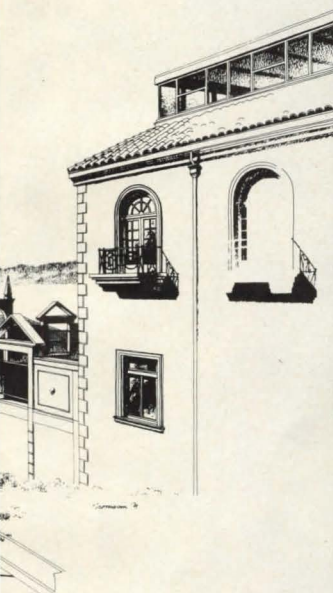


Two perspectives of project—from uphill and down on Grant Ave.—are offered in drawings below and above (blue dots indicate building in section A, left).



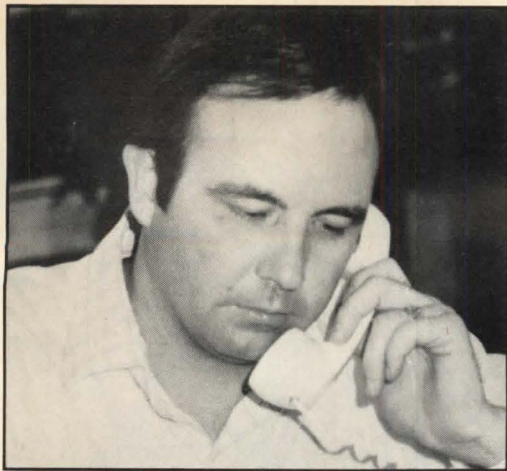
Site-hugging design (sections at left, below and facing page) typically requires cuts of 45° into the steep site (note existing grade, section B). To learn where sections cut through site, see page 64.





Townhouse section (top right) shows how many of the units are designed to sit atop the two-level parking system and—in some cases—arcades. Note the relationship of townhouses on either side of the promenade shown on page 65—especially the steep drop between the two tiers of units.

Typical layout (right) shows that all three levels will provide view-oriented outdoor living areas. Not typical: direct access to the garage. Most owners will have to walk outdoors to reach their units



JOSHUA FREIWAID

Growing up without pains

How custom builder Charles Patmon turns condo developer in easy stages

Thirty-six-year-old Patmon built his first house back in 1966 because his wife was pregnant and he couldn't afford to buy one.

That led to setting up shop in his hometown of Stockton, Calif. He'd build two or three custom houses every summer and a small apartment building during the winter.

Soon custom building gave way to building spec houses and small, high-end condo projects like the one shown at right. And The Patmon Co. ceased to be a one-man business—Construction Vice President Jim Gauuan, 38 (*see page 74*), came aboard in 1973.

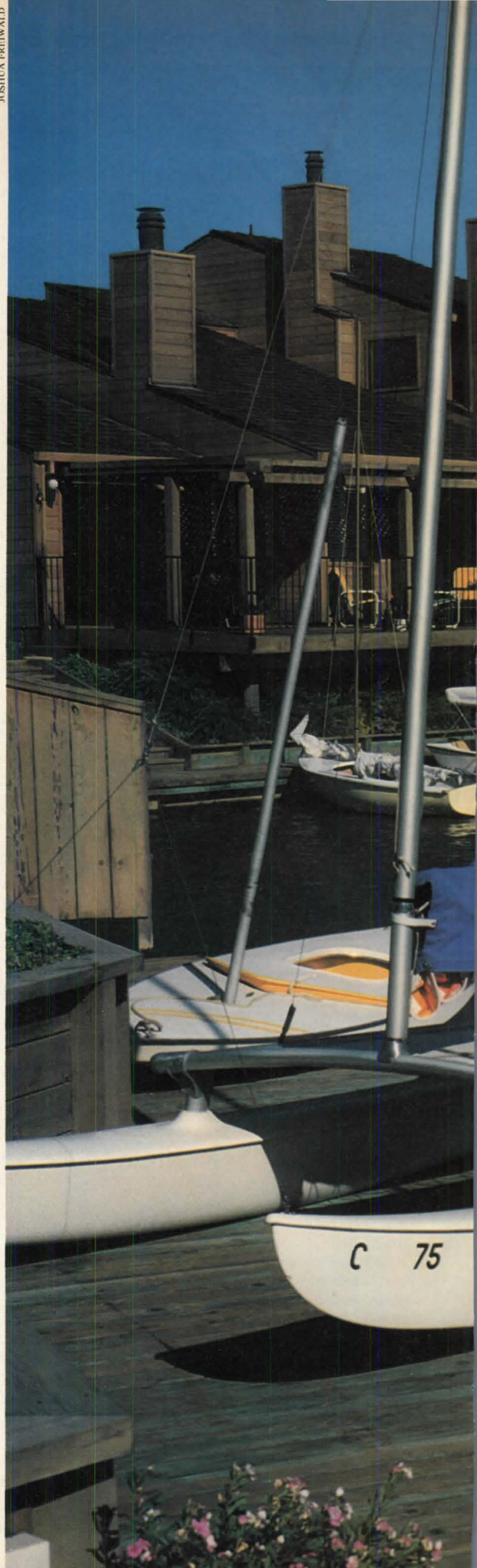
Today the company still owns and manages 160 rental units. But its newest tenants will be businesses instead of residents, for The Patmon Co. is building its first non-res-venture, a 14,000-sq.-ft. office complex.

There's a spin-off in the works, too—a separate real estate operation to be headed by 38-year-old Dick Christie, currently marketing vice president (*see page 74*).

Expansion has been steady. And it's been relatively painless—in part, because it was unrushed. A big factor, however, is that The Patmon Co. has developed and played its strong suits well. Some examples:

TO PAGE 70

Water-oriented townhouses were built by The Patmon Co. For more on the project, called Quail Village, see page 70.





STRONG SUIT #1:
A tight-knit little team

“Trying to be a jack-of-all-trades is a big mistake,” says Patmon.

So he’s turned over marketing and property management to Dick Christie and construction to Jim Gauuan.

Patmon drives by each construction site daily, but doesn’t interfere unless there’s an apparent problem.

“Jim and I usually meet formally only three times,” says Patmon, “once at the beginning of a job, again to go over the cost breakdown and at the end to see how we came out. How we get from start-up to bottom line is Jim’s problem.”

The arrangement leaves time for long-range planning, since Patmon isn’t enmeshed in day-to-day details.

Equally important, the opportunity to assume responsibility has proved the key to luring—and keeping—top-notch people.

“Joining Patmon offered more than running my own insurance business did,” says Christie, who is also a Realtor.

Christie’s homegrown expertise will make it possible to set up a separate real estate business, so that sales will be handled by salespeople well versed in the company’s product, rather than local Realtors.

Another ingredient in building a strong team: congeniality. It’s invaluable when people work at close quarters.

So it’s not surprising that Patmon had done business with Gauuan and Christie before he invited them to join the company. Gauuan was foreman for one of Patmon’s framing subs and Christie was Patmon’s insurance agent.

What’s more, The Patmon Co. operates on the philosophy that people who work hard need to play hard, too.

A five o’clock quitting time is unheard of during the week, but everyone has Saturday and Sunday off unless there’s an emergency. And to sweeten the pot, there’s a company-owned condo in ski country and a four-wheel-drive van staffers can sign out to take them there.

“At the beginning of the season I really have to pull rank to get to use the thing,” says Patmon.

(Besides Patmon, Christie and Gauuan, there are three secretaries, a property manager, a job supervisor/postsales service specialist and Patmon’s wife, who handles model decorating. Other employees are either apartment managers or unionized labor, including a framing superintendent and carpentry crew.)

STRONG SUIT #2:
Deep-rooted business relationships

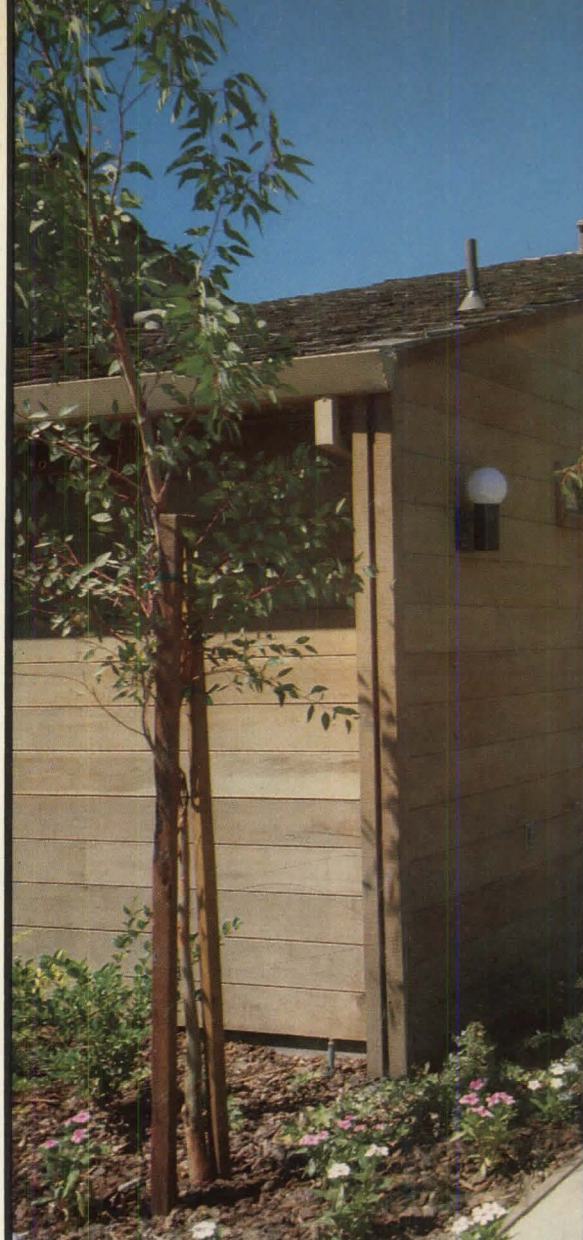
The Patmon Co. started building on land from Grupe Development back when it was still a one-man custom-house operation.

It has taken its business to the same local banks for years.

And it has used the same architects—Donald Sandy Jr. AIA, James A. Babcock, Architects & Planners, San Francisco—for several condo projects and for its new office complex.

The benefits?

“Familiarity saves time and money,” says architect Sandy. “Designing goes faster because we’ve learned Patmon’s market



Quail Village:
Vying for the top
of the market

These Stockton, Calif. townhouses sell to affluent older couples whose alternative would be a custom home. So the 1,659-sq.-ft. to 2,262-sq.-ft. attached units must compete successfully with the best of single family.

Three reasons they do—impressive entry courtyards, spacious high-ceilinged living areas and sunny lakeside decks—are illustrated above and at right.

The plans on page 73 tell more.

And the sales history tells the rest: 15 of 19 units sold in a year. (Base prices for first phase: \$145,000 to \$180,000. Second phase: \$179,500 to \$225,000.)



Secluded courtyard (above) is entered through a locked gate. Clerestory floods entry with natural light.

Model's living room (above) includes a European fireplace that catches prospects' attention—many are antique buffs. Interior: Linda Patmon.



Trellised decks (left) are sometimes only 5 ft. or 6 ft. from the water.

and he's learned our abilities. And we now know exactly how to do the drawings to suit the construction side of his operation."

Similarly, arranging for loans is simplified because Stockton bankers are well acquainted with the company's track record.

Finally, a longtime relationship can lead to fresh opportunities.

That's what happened in the case of Patmon and developer Fritz Grupe.

"Fritz had a vacant piece of land that happened to be across the street from my house," says Patmon. "My sons would play there all the time and then track dirt in, so I asked him when he was going to do something with it. He turned around and offered it to me. And that's how I ended up doing my first condo project."

STRONG SUIT #3: A well-cultivated reputation

"People have learned we'll stand behind our product," says Patmon, "and that has helped us a lot."

Postsales service gets high priority. The same man handles all complaints—Sal Medel, who's in his early fifties and is the "old man" of the team.

Medel drives a van with the slogan "We're satisfied if you're satisfied" written on it. And that policy is taken very seriously.

"If a buyer believes the paint on one wall doesn't quite match the paint on the others, Sal repaints it. Period," says Patmon.

Medel, who used to have a job taking new owners of million-dollar yachts on their shakedown cruises, was chosen for his personality as well as his ability to wield a hammer.

"Sal could carry on a conversation with the President of the United States if he had to," says Patmon.

Another way The Patmon Co. enhances its reputation: stage-managed word-of-mouth advertising. (The company doesn't do any other kind.)

The method: When it starts a new condo project, it offers an influential member of the community a one-of-a-kind unit at approximately the same square-foot price as the standard plans.

This early-bird buyer—usually someone who has expressed interest in a custom house—is from the social circle Patmon expects to sell to. And, typically, he tells his friends what a great job the company is doing on his condo.

"That's worth 100 billboards," says Patmon.

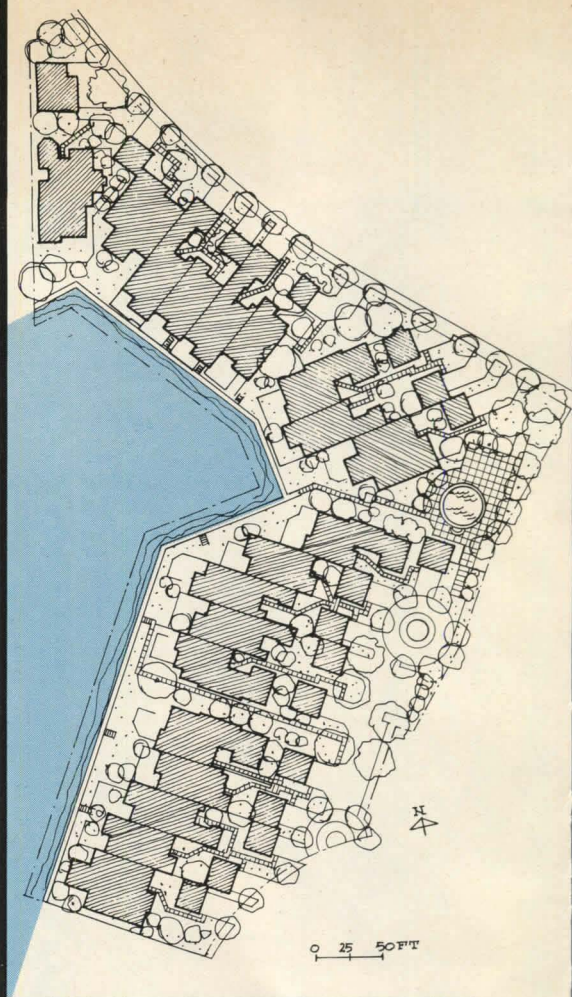
STRONG SUIT #4: An uncontested market niche

The market: well-off empty nesters who prefer \$200,000 condos to custom houses.

It's a limited market—only about 10 units a year in Stockton—but one where The Patmon Co. has no local competition.

Moreover, it's a natural for Patmon. He can put to work both his apartment- and custom-building experience.

"I got my introduction to multifamily construction as a high-school kid working on my dad's jobs," he says. "So I'd



Prime design for a view-oriented project

Quail Village sits on a narrow band of land along a man-made lake—a big attraction since the Stockton landscape is generally flat and featureless.

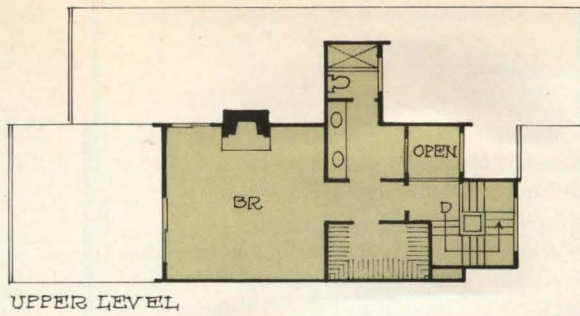
So the first design decision was to open every unit to the water. There are wide decks, stairs down to a shoreline boardwalk and as many windows as possible overlooking the lake (*see floor plans, right*).

But there was a problem: how to keep the street side of the units from seeming uninteresting and poorly lit by comparison.

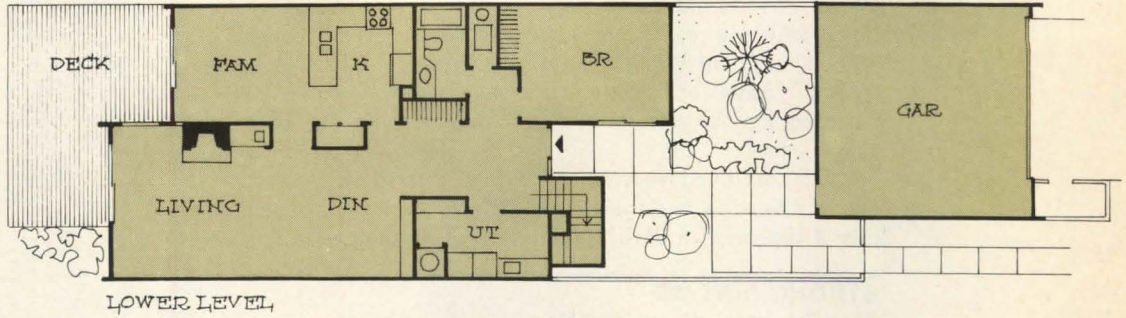
The solution: entry courtyards (*photo preceding page*). All are large enough to provide sunlight and pleasant garden views from front-facing windows. And they're protected from the street—garages and fences with lockable gates shield them from passersby.

Project architect: Donald Sandy Jr. AIA, James A. Babcock, Architects & Planners. San Francisco.

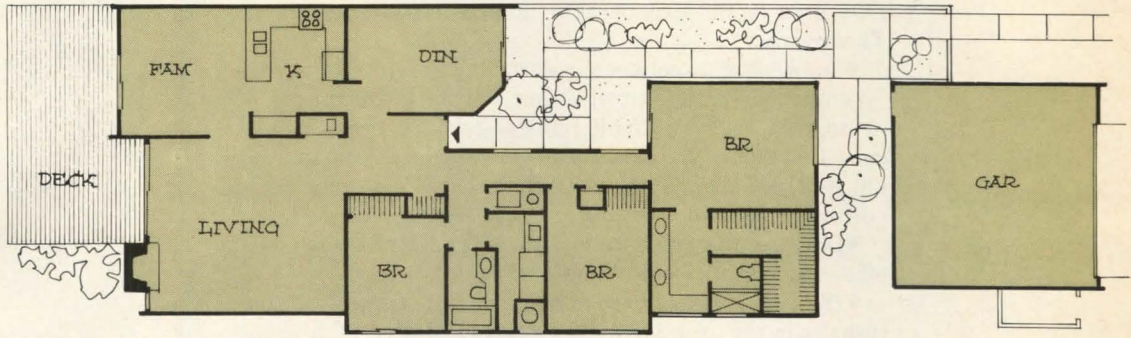
V-shaped site (left) is approximately three acres. It holds 19 condominium townhouses and one detached custom condo (top of site plan).



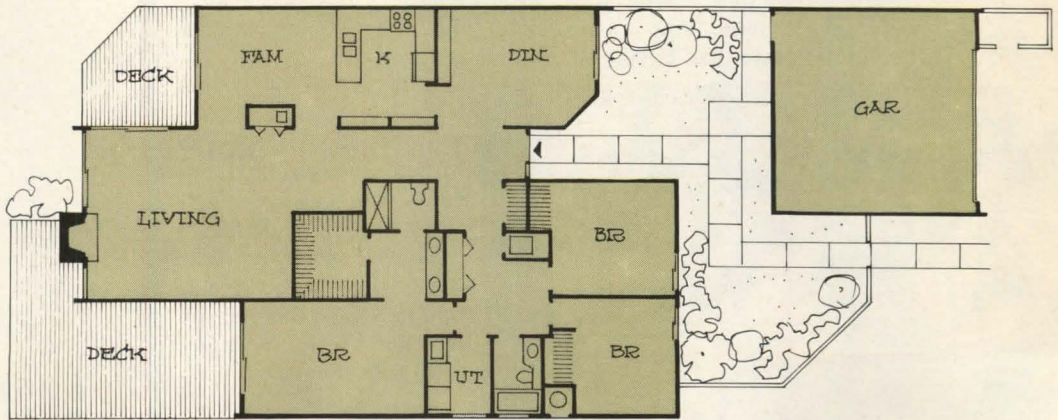
Two-story plan (right) adds variety to project's profile. Upstairs master suite is a good vantage point for watching boaters on Quail Lake. Unit, which has 1,967 sq. ft., has guest bedroom downstairs. Note that family room is not closed off from living room: Buyers' children have left home.



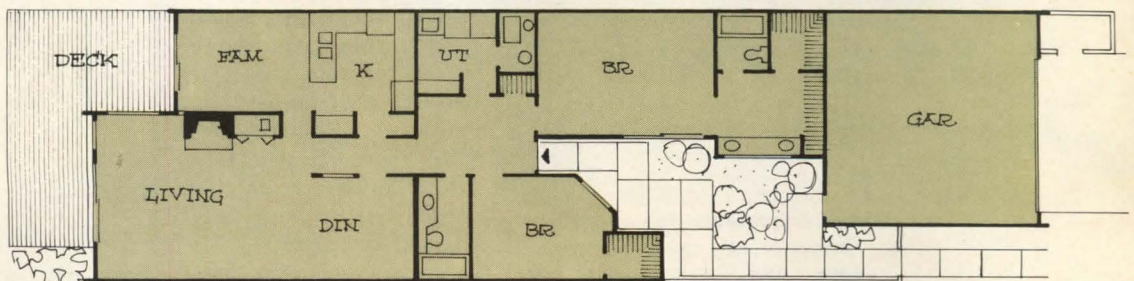
End unit (right) has side windows as well as courtyard ones, so its three bedrooms and two baths get plenty of light. The recessed entry is lit by a clerestory (not indicated). This 2,106-sq.-ft. plan is one of two that include both a separate formal dining room and breakfast bar.



Wide townhouse (right) is project's largest at 2,262 sq. ft. And it's the only one with a master suite opening onto a deck. But it's broad enough—about 44'—so that the living room and family room have a lot of lakeside glass, too. Note the location of a laundry room close to all three bedrooms and both baths.



Most popular plan (below right) is also project's smallest—1,659 sq. ft. Attached garage is shown, but it's more often built with a detached one. Garage placement changes according to terrain and the desire to give units individuality. So courtyard size and shape vary, too. Some are large enough for whirlpool spas.



0 5 40 FT

learned the basics of multiple buying, etc., before I went into business for myself. Later, I built a lot of custom houses. And I saw how seldom multifamily is built with custom quality."

Patmon brings that quality to attached units by:

- Stressing solid workmanship. "The detailing is executed exactly as we design it," says architect Don Sandy.

- Using topflight materials. The siding at Quail Village is all kiln-dried redwood, for example.

- Permitting extensive change orders. "They average \$20,000 at Quail Village," says Vice President Christie. "And we'll move interior partitions if a buyer comes in early."

Cornering the custom-quality condo market has indirect payoffs, too.

"The continued success we've had with these projects—Quail Village is our fourth—has given us the confidence to take a chance with branching out," says Patmon.

STRONG SUIT #5: Step-by-step diversification

"We draw on our experience to do new things," says Patmon. That means:

- Drawing on experience in designing apartments to plan a 70-unit condo project (townhouses and stacked flats).

"In the past we've built rentals and then come back and converted them," Patmon says. "Now there's a local moratorium while the city stews over a new conversion ordinance. So our next middle-income project is planned as a condo."

- Drawing on experience in managing apartments to manage office space in the complex now being constructed.

- Drawing on experience in building custom and spec houses (usually in the over-\$100,000 category) to try a 39-lot single-family subdivision.

"It's a joint venture with Carl Thompson, a local developer," says Patmon. "And it's our first attempt at developing our own lots rather than buying them from someone else."

Projects on the boards include a 97-unit, water-scaped condo project (also with Thompson) and 25- and 30-unit condo projects at a new man-made lake.


That's three or four years' work mapped out. But it doesn't necessarily represent the future direction of the company.

Says Patmon, "When I first started building, I'd sell a house and then think 'What am I gonna do next?' Then someone would come in the door and I'd get another job, and so on. To some extent, I still think like that. Our future lies with being able to gear up to meet any demand that arises."

—BARBARA BEHRENS GERS



Decision makers Patmon (*left*), Gauuan (*middle*) and Christie (*right*) have a say in shaping future projects.



housing demand index[®] Second quarter, 1980

High interest rates are getting blamed for housing's headaches, but this quarter's index reveals a deeper problem: the underlying deterioration of key markets.

Specifically, 52 of 119 SMSAs (standard metropolitan statistical areas) have slipped in the ratings—some precipitously. Demand is tailing off rapidly as local economies lose momentum. What's worse, new housing is coming on stream at a rate pegged for a more vigorous market. This may lead to oversupplies even in cities such as Louisville, which had been a good bet.

All is not gloom and doom, however. Al Gobar, the California-based analyst who masterminds the index, points out that "in the long run, demand pressures in the '80s should be enormous." And even now there are some stellar markets.

Oklahoma City is one. This undersupplied SMSA has potential buyers relatively well paid enough to support sales in spite of high mortgage costs. Other good-lookers: Wichita, Kans., Shreveport, La. and small-but-promising Modesto, Calif.

The ranks of all-star southeastern markets are thinning, though. Once top-rated SMSAs such as Greensboro, N.C., Charleston, S.C., Knoxville,

Tenn. and Baton Rouge, La. are out of the money. What's more, there's no clear-cut regional pattern among this quarter's high-rankers: They're scattered from California to Massachusetts.

It deserves mention that apartment owners in some markets may be doing better than the index suggests. In New Orleans, for example, people who typically rent are finding it hard to afford apartments (indicated by a "poor" rating in the purchase power column). But more affluent folks may be renting instead: The price of the house they'd rather buy is out of reach.

In sum, nonetheless, this quarter's index points to a downward trend in coming months. Gobar sees short-term stabilization if the Carter Administration imposes wage-price controls. But past that, he's pessimistic.

"I think the industry could really take it on the chin in early '81," he says, "especially if interest rates continue to be used to club the economy into shape."

A final comment: Ratings should be interpreted conservatively. They don't fully reflect the impact of surging interest rates, particularly when it comes to such intangibles as consumer confidence.

—B.B.G.

How to read the index

Five symbols are used:



A green full circle indicates a very strong market with significant pent-up demand.



A green half-circle indicates a better than average situation, with demand increasing faster than supply.



A white circle indicates the market is in relative equilibrium—that is, supply and demand are increasing at about the same rate.



A red half-circle indicates a poorer than average situation, usually an overbuilt market.



A red full circle indicates a very poor situation that could be overbuilt by as much as two years.

Each SMSA is evaluated three ways:

1. Degree of opportunity—in effect, a summation of all factors affecting the market.
2. Demand by units—just what it says.
3. Demand by purchasing power—the relative ability of the market to pay current prices or rents.

Each of these categories is in turn divided into three sub-categories:

1. All housing in the SMSA.
2. For-sale housing—single-family detached and some mid- and high-priced condos.
3. For-rent housing—rental apartments and some low-priced condos.

To make best use of the index, keep these points in mind

Point #1: The chart's simplified symbols represent complex statistics, so they provide only a general picture. A builder, no matter how high his market is rated, must still analyze his own situation very carefully.

Point #2: The reports indicate the degree of risk in a given SMSA rather than the number of housing units that can be built there. A large SMSA with a poor rating would still support more new housing than a smaller SMSA with an excellent rating. But the relative degree of risk for the developer or lender would be much greater in the larger SMSA.

Point #3: The reports are projective, not historical. That is, they forecast demand 12 to 18 months ahead rather than describing the situation as it stands. An SMSA may have strong sales or low vacancies but still be a poor risk; building-permit figures may indicate imminent oversupplies. Conversely, an SMSA that looks bad on the surface today may actually be turning around and getting healthy.

Point #4: The reports are for the SMSA as a whole. A low-rated market may offer good opportunities for specific kinds of housing in specific locales. On the other hand, a high rating does not guarantee success for the wrong product in the wrong location.

Akron is deteriorating, although not yet enough to change its rating. Leading indicators are either stagnant or showing signs of slippage.

Albany's industrial employment growth has turned down sharply.

Albuquerque still looks very good. Gobar warns that growth in demand may have crested, however, and that the city's economic growth has lost momentum.

Allentown seems oversupplied. Demand for housing has been reduced by loss of employment potential in heavy manufacturing, which plays a large role in this SMSA's economy.

Atlanta builders continue to deliver new housing in spite of slackened demand. They may be setting the stage for severe overbuilding.

Baton Rouge—once a very strong market—is again rated below average. Although commercial employment prospects have improved, industrial employment growth is down more sharply than at any time since 1975.

Birmingham is becoming sluggish. Some pent-up demand should cushion the effects of reduced economic growth in this SMSA, however.

Boise's demand index has curved down more sharply than it did even in 1974. Gobar's figures still show some pent-up demand in this market, however, and he notes that Boise has historically been resilient in recessionary periods.

Canton's rating is revised downward. Leading indicators have dipped more in the last two quarters than at any time in the last four years.

Chicago's industrial employment indicators have suddenly dropped sharply, and the commercial sector has softened. So the SMSA's rating takes a beating this time out.

Cincinnati still needs for-sale housing and buyers can still afford it. The question: whether they're willing to purchase at today's high interest rates.

Davenport-Rock Island is on the skids. Total employment in this SMSA dropped 8,000 jobs in a single quarter.

SMSA (Market Area)

SMSA (Market Area)	DEGREE OF OPPORTUNITY			DEMAND BY UNITS			DEMAND BY PURCHASING POWER		
	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT
AKRON, OH	●	●	●	●	●	○	●	●	●
ALBANY, NY	●	●	●	●	●	●	●	●	○
ALBUQUERQUE, NM	●	●	●	●	●	●	●	●	○
ALLENTOWN, PA	●	●	○	●	●	○	○	○	○
ANAHEIM, CA	●	●	●	●	●	●	○	○	○
ANN ARBOR, MI	○	○	●	○	●	●	○	○	●
ATLANTA, GA	●	●	●	●	●	●	●	●	●
AUGUSTA, GA	○	○	○	○	●	●	○	○	○
AUSTIN, TX	●	●	○	●	●	○	●	●	●
BAKERSFIELD, CA	●	●	○	●	●	○	●	●	○
BALTIMORE, MD	●	○	●	●	○	●	○	●	●
BATON ROUGE, LA	●	●	●	●	●	●	●	●	●
BIRMINGHAM, AL	●	○	●	●	○	●	●	○	●
BOISE, ID	○	○	○	○	○	○	○	○	○
BUFFALO, NY	●	●	●	●	●	●	●	●	○
CANTON, OH	●	●	●	●	●	●	●	●	○
CHARLESTON, SC	○	○	○	○	○	○	○	○	●
CHARLOTTE, NC	●	●	●	●	●	●	○	○	●
CHATTANOOGA, TN	●	●	●	●	●	●	○	○	○
CHICAGO, IL	●	○	●	●	●	●	●	●	●
CINCINNATI, OH	●	●	○	○	●	○	●	●	●
CLEVELAND, OH	●	●	●	●	●	●	●	●	●
COLORADO SPRINGS, CO	●	●	●	●	●	●	○	●	○
COLUMBIA, SC	○	○	●	○	○	●	○	●	●
COLUMBUS, GA	○	○	○	○	○	○	○	○	○
COLUMBUS, OH	●	●	○	●	●	○	○	○	●
CORPUS CHRISTI, TX	○	○	○	○	○	○	●	●	○
DALLAS-FORT WORTH, TX	●	●	○	●	●	○	●	●	○
DAVENPORT-ROCK ISLAND, IA-IL	●	●	●	●	●	●	●	●	●
DAYTON, OH	○	○	●	○	○	●	○	○	●

Daytona Beach's rating drops. New construction has stepped up, but demand hasn't.

Denver's housing supply is starting to equal demand. And the SMSA's economic growth has slowed.

El Paso is still ranked above average, but demand may have crested.

Flint is hitting bottom. Its troubles can probably be traced to the auto industry.

Harrisburg has started to slide, with leading indicators down for the first time since 1976. Several large commercial and industrial projects are currently under way. When they're finished, employment growth will slow even more than it has already.

Honolulu looks somewhat better than it has in the past, although price is still an almost insurmountable problem for this SMSA's home-shoppers.

Jackson is still healthy, but growth is tailing off.

Knoxville dives to a below-average rating. Indicators all point down, although rental demand is not falling as fast as for-sale demand. Both commercial and industrial sectors of the local economy are softening.

Lansing shows signs of a downward trend which could result in a lower rating next quarter.

Las Vegas had been showing a steady growth in demand since 1976. That slowed in the last few quarters, without a slow-up in the rate of new construction. Gobar predicts an oversupply in the second quarter of this year. There is some indication, however, that demand is beginning to heat up again, and the situation in Las Vegas may improve by the end of 1980. The commercial sector of this SMSA's economy is strong, although industrial growth has been variable.

Little Rock is softening, but there is no pronounced downward trend.

Louisville has a lot of housing in the pipeline, but demand has dropped off. The decrease in demand is the most pronounced since 1976.

SMSA (Market Area)	DEGREE OF OPPORTUNITY			DEMAND BY UNITS			DEMAND BY PURCHASING POWER		
	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT
DAYTONA BEACH, FL	●	●	●	●	●	●	●	●	●
DENVER, CO	○	○	○	○	○	○	○	○	●
DES MOINES, IA	●	●	●	●	●	○	○	○	●
EL PASO, TX	●	●	○	●	●	●	●	●	●
EUGENE-SPRINGFIELD, OR	○	○	●	○	○	○	○	○	●
FLINT, MI	●	●	○	●	●	○	●	●	●
FORT LAUDERDALE, FL	●	●	●	○	●	●	●	●	●
FRESNO, CA	●	●	○	●	●	●	●	●	○
GAINESVILLE, FL	○	○	●	●	○	●	○	●	●
GARY, IN	●	●	●	●	●	●	●	●	●
GRAND RAPIDS, MI	○	○	○	○	○	○	●	●	●
GREENSBORO, NC	○	○	○	○	●	○	○	○	●
GREENVILLE, SC	○	●	○	○	●	○	○	●	●
HARRISBURG, PA	○	○	○	○	○	●	●	●	●
HARTFORD, CT	●	●	●	●	●	●	○	○	○
HONOLULU, HI	●	○	●	○	●	●	●	●	●
HOUSTON, TX	○	●	●	○	●	●	○	●	●
HUNTSVILLE, AL	●	●	●	●	●	○	●	●	●
INDIANAPOLIS, IN	○	●	○	○	●	○	●	●	●
JACKSON, MS	●	●	●	●	●	●	●	●	●
JACKSONVILLE, FL	○	○	○	●	●	○	○	●	●
KANSAS CITY, MO-KS	○	○	●	●	○	●	○	●	●
KNOXVILLE, TN	●	●	○	●	●	●	○	●	●
LANSING, MI	○	○	●	●	○	●	○	○	●
LAS VEGAS, NV	●	●	●	●	●	●	●	●	●
LEXINGTON, KY	○	●	○	○	●	○	○	●	●
LINCOLN, NE	○	●	●	○	○	●	●	●	●
LITTLE ROCK, AR	●	●	●	●	●	●	●	●	○
LOS ANGELES-LONG BEACH, CA	●	●	○	●	●	●	●	●	●
LOUISVILLE, KY	○	○	○	●	●	●	○	○	○

Melbourne-Titusville's retiree buyers may be supporting a stronger housing market than statistics show.

Miami may have hidden strength—i.e. a substantial subterranean economy, including money from illegal drug trafficking.

Minneapolis-St. Paul edges up. Opportunities hinge on affordability, however, since buyers' budgets are strained by the cost of housing, high taxes and high utility bills.

Mobile still looks good, but commercial and industrial indicators are turning down. If this trend continues, the market will become more risky than it has been for the past three or four years.

Modesto's rating improves. This wine-producing SMSA is small, however, and overzealous builders could easily oversupply it.

Nashville could be oversupplied soon.

New Haven has a good number of new homes coming on stream, planned in response to a demand spurt in 1978. But that spurt was short-lived, and an oversupply is on the horizon.

New Orleans builders shouldn't become overconfident as a result of this quarter's improved rating. Although demand is up at present, indicators of the market's long-range health—e.g. industrial investment potential—are down.

Newark needs more inexpensive for-sale housing. Demand in this SMSA is supported, in part, by corporate headquarters relocating close to the Newark metropolitan area.

Orlando is slightly undersupplied right now, but there's enough construction on stream to turn shortage into surplus.

Reno plummets. The problem: Before the repeal of California's inventory tax, there was a boom in warehouse development in this market. At that time, there was a severe shortage of housing and land prices rose rapidly. Now there's a lot of high-priced housing around, without a fast-growing economy to support it.

Richmond's situation is worsening rapidly.

SMSA (Market Area)	DEGREE OF OPPORTUNITY			DEMAND BY UNITS			DEMAND BY PURCHASING POWER		
	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT
LUBBOCK, TX	●	●	○	●	●	○	●	●	○
MADISON, WI	○	●	●	○	●	●	○	●	●
MELBOURNE-TITUSVILLE, FL	●	●	●	●	●	●	●	●	●
MEMPHIS, TN	●	●	●	●	●	●	○	○	●
MIAMI, FL	○	●	○	○	●	○	●	○	●
MILWAUKEE, WI	●	●	○	●	●	●	○	○	●
MINNEAPOLIS-ST. PAUL, MN	●	●	○	●	●	●	●	○	●
MOBILE, AL	●	●	●	○	○	○	●	●	●
MODESTO, CA	●	●	●	●	●	●	●	●	○
NASHVILLE, TN	●	●	●	●	●	○	●	●	●
NEW BRUNSWICK, NJ	●	●	○	●	●	●	○	○	○
NEW HAVEN, CT	○	○	●	○	●	●	●	●	●
NEW ORLEANS, LA	○	●	●	○	●	●	●	●	●
NEWARK, NJ	●	●	●	●	●	●	●	●	●
NEWPORT NEWS, VA	○	○	○	○	●	○	●	○	●
NORFOLK, VA	○	○	●	○	○	●	●	○	●
OKLAHOMA CITY, OK	●	●	●	●	●	●	●	●	○
OMAHA, NE	○	○	○	○	○	○	●	●	○
ORLANDO, FL	○	○	○	○	○	○	○	○	●
PENSACOLA, FL	○	○	●	○	○	●	○	○	●
PEORIA, IL	●	●	●	●	●	●	●	●	●
PHOENIX, AZ	○	○	○	○	●	●	○	○	●
PITTSBURGH, PA	○	○	○	○	○	○	○	○	○
PORTLAND, OR	○	●	●	●	●	●	○	●	●
PROVIDENCE, RI	○	●	●	○	●	●	●	●	●
RALEIGH, NC	○	○	●	○	●	●	○	○	●
RENO, NV	●	○	●	●	○	●	●	○	●
RICHMOND, VA	●	●	●	●	●	●	○	○	○
ROCHESTER, NY	●	●	○	●	●	○	○	○	●
SACRAMENTO, CA	○	●	○	○	●	○	○	●	●

St. Louis slips a notch. All indicators are down sharply.

San Francisco-Oakland slides. Overall employment growth is down, while the rate of construction—of high-priced projects, in particular—is up. There may be hidden strengths in this market, however, due to two factors. One: Rentals do well when potential buyers are frozen out by high prices. Two: Spillover demand from the underbuilt San Jose area may benefit the southern portions of the San Francisco SMSA.

Sarasota may be doing better than indicated because of retiree buyers not fully accounted for in Gobar's statistics.

Seattle is strong and leading indicators are up. Nonetheless, the SMSA's rating drops because the price of housing is going up faster than the market can handle.

Stockton's demand is growing, but the supply of housing is growing even faster. There may be dislocations soon, but Gobar believes that any problems will be of short duration.

Syracuse rebounds. Commercial investment potential and the demand for housing are on the rise. The best opportunity: single family, for sale.

Tacoma slips, but is still reasonably strong. The SMSA benefits from spillover demand from Seattle, where buyers can't find enough moderate-priced housing.

Tallahassee has a lot of housing slated to come on market this spring. Since there's been no compensating growth in demand, oversupplies seem assured.

Vallejo-Fairfield gets a lower rating. Slower economic growth in San Francisco diminishes Vallejo's role as supplier of moderate-priced housing to buyers excluded from that market. And Vallejo's growth has moderated as well. What hasn't slowed, unfortunately, is the hike in housing prices in this SMSA.

Wichita is still a favorite. Gobar notes a severe shortage of labor in this SMSA, which could set the stage for in-migration.

Wilmington is not the place to build right now.

SMSA (Market Area)

SMSA (Market Area)	DEGREE OF OPPORTUNITY			DEMAND BY UNITS			DEMAND BY PURCHASING POWER		
	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT
ST. LOUIS, MO	○	○	○	○	○	○	○	○	○
SALINAS-MONTEREY, CA	○	○	○	○	○	○	○	○	○
SALT LAKE CITY, UT	○	○	○	○	○	○	○	○	○
SAN ANTONIO, TX	○	○	○	○	○	○	○	○	○
SAN DIEGO, CA	○	○	○	○	○	○	○	○	○
SAN FRANCISCO-OAKLAND, CA	○	○	○	○	○	○	○	○	○
SAN JOSE, CA	○	○	○	○	○	○	○	○	○
SANTA BARBARA, CA	○	○	○	○	○	○	○	○	○
SANTA CRUZ, CA	○	○	○	○	○	○	○	○	○
SANTA ROSA, CA	○	○	○	○	○	○	○	○	○
SARASOTA, FL	○	○	○	○	○	○	○	○	○
SEATTLE, WA	○	○	○	○	○	○	○	○	○
SHREVEPORT, LA	○	○	○	○	○	○	○	○	○
SPOKANE, WA	○	○	○	○	○	○	○	○	○
SPRINGFIELD-CHICOPEE, MA	○	○	○	○	○	○	○	○	○
STOCKTON, CA	○	○	○	○	○	○	○	○	○
SYRACUSE, NY	○	○	○	○	○	○	○	○	○
TACOMA, WA	○	○	○	○	○	○	○	○	○
TALLAHASSEE, FL	○	○	○	○	○	○	○	○	○
TAMPA-ST. PETERSBURG, FL	○	○	○	○	○	○	○	○	○
TOLEDO, OH	○	○	○	○	○	○	○	○	○
TUCSON, AZ	○	○	○	○	○	○	○	○	○
TULSA, OK	○	○	○	○	○	○	○	○	○
VALLEJO-FAIRFIELD, CA	○	○	○	○	○	○	○	○	○
WASHINGTON, DC	○	○	○	○	○	○	○	○	○
WICHITA, KS	○	○	○	○	○	○	○	○	○
WILMINGTON, DE	○	○	○	○	○	○	○	○	○
WORCESTER, MA	○	○	○	○	○	○	○	○	○
YOUNGSTOWN, OH	○	○	○	○	○	○	○	○	○

*Give home buyers
the beauty of oak.*



OakCountry™

You and your home-buying customers will appreciate OakCountry's solid oak beauty and its sensible hardboard price. And beautiful OakCountry is priced competitively with lauan, oak, ash and birch veneers.

Natural oak beauty

The rich natural grain and texture of flawless, rotary-cut red oak is deeply embossed on OakCountry facings. They're beautifully pre-finished in a dark oak tone at the factory for fast on-site installation.

Hardboard durability

OakCountry's durable substrate is made of

tough, genuine Masonite brand hardboard. It won't split, splinter, crack or check. And it's 50% denser than ordinary wood.

Unlimited supply

OakCountry faced doors are available through leading door manufacturers across the country. For a list of their names, write: Masonite Corporation, 29 North Wacker Drive, Chicago, Illinois 60606.

Masonite is a registered trademark of the Masonite Corporation.

***The natural look of oak for less.
That's the beauty of Masonite®***
BRAND

Circle 81 on reader service card



Temple siding: personality for homes!



Here is all the warm appeal of natural pecky cypress, complete with its unique three-dimensional markings. And now Temple makes it available in the low-cost modern building material — hardboard siding.

These new panels are ideal for new construction or the residing market. They go up quickly — easy to handle 4' x 8' or 4' x 9' panels. On-site painting time and costs are cut in half, because they're factory primed with a new primer that provides greater flexibility for finishing. In addition to regular paints or opaque stains, semi-transparent stains now can be used to bring out the beauty of the wood texture.

Temple hardboard siding is made of 100% wood fibers. Works like wood, with ordinary tools. Free from knot holes or defects. Doesn't split or crack. And there are no resins to bake out in the sun.

Ask your Temple dealer about the new cypress pattern, and all the other popular Temple designs.

 **Temple**
DIVISION OF TEMPLE EASTEX INCORPORATED
DIBOLL, TEXAS 75941

Circle 82 on reader service card

Glass fiber: Now it's available as sheathing

Electrical 100
Flooring 114
Interiors 106
Kitchens 86
Kitchens 88
Kitchens 90
Outdoors 98
Structural 103
Tools/equipment 104

PRODUCTS

The new insulating sheathing is introduced by Owens-Corning, the company that gained its reputation with Fiberglas® insulation. Now, by combining 3 3/8" of that insulation with the new sheathing, it's possible to construct a sidewall with an R value of 19—without going to 2x6 framing.

Due to the fibrous nature of the new sheathing, it's difficult to damage. And yet, it's flexible enough to be wrapped around the corner of a house.

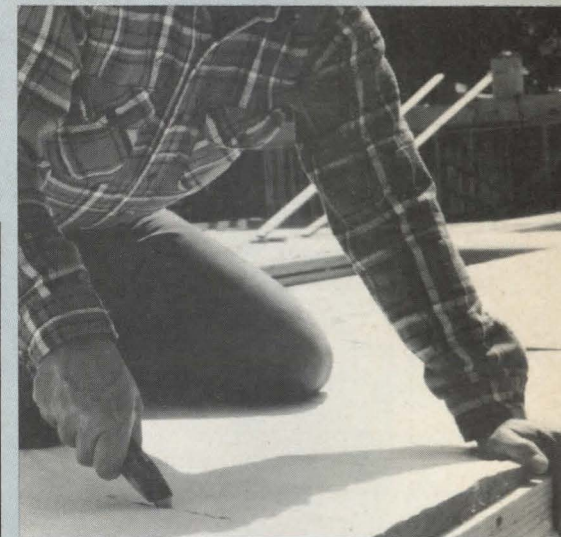
According to the manufacturer, Fiberglas® sheathing is competitive with foam sheathings, both in R value (see chart below) and price.

Panels are manufactured in 1" thickness in 4' x 8' and 4' x 9' sizes. Like other types of insulating sheathing, the new Fiberglas® sheathing has a protective water-resistant facing. Still, moisture flows freely through the walls (perm rating is over 30). They are installed by butting joints and nailing to studs.

Owens-Corning Fiberglas® Corp.
Circle 200 on reader service card



Nailing: Sheathing is applied to studs with 1 1/4" galvanized roofing nails that have 3/8" heads.



Cutting: Sheathing is faced with a tough polyethylene-based material, yet it can be cut easily with a standard utility knife.

Comparative R values:

	Fiberglas®	Isocyanurate Foam	
Thickness	1"	1/2"	5/8"
R values:			
40°F	4.8	4	5
75°F	4.4	3.6	4.5



"Slatted Oak" cabinetry (above), featuring solid oak doors, has a sleek, contemporary look. Matching wall system is available, as shown at right. Mutschler. Circle 201 on reader service card

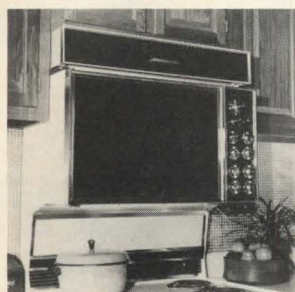
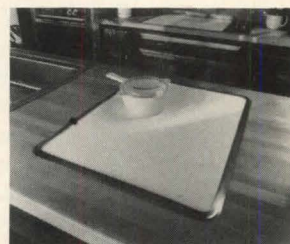


"Highland Oak" cabinetry (above) features formal cathedral arches on wall-mounted units. Options include silverware partitions and bread boxes. AristOKraft. Circle 205 on reader service card

Double-bowl sink (right) features a raised faucet deck, deep drainwell and wraparound mounting flange to ensure a tight seal. Stainless steel unit can be specially ordered with up to seven holes for faucet accessories. Jensen-Thorsen. Circle 202 on reader service card



Countertop inset (right) is made of Pyroceram® glass ceramic—a specially developed material that's resistant to heat and stains. Unit has a semigloss white surface and is offered in 11''×15'' and 16''×20'' sizes. Corning. Circle 206 on reader service card



Range hood installs over the top unit of a double oven, as shown at left. The unit is painted black and offered with a chrome trim so it complements black-glass ovens. To operate, range hood pulls forward and turns on automatically. Measurements: 30''×16''×5¼''. Broan. Circle 203 on reader service card



Plank-style panel (left) can be inserted in the mounting frames of dishwashers designed to hold interchangeable front panels. Woodgrain panel resists moisture, food stains, soaps, detergents, alcohol and grease. It matches the manufacturer's "Knottingham" cabinetry line. Yorktowne. Circle 207 on reader service card



Grooved cabinetry (above) is constructed of pecan-veneer panels framed in solid pecan and finished with a clear, lacquer coating. "Shenandoah Pecan" is also available in hutch, vanity and wall systems. IXL Circle 204 on reader service card



"Abbott Hall" cabinetry (above), with a cathedral-arch motif, is part of the "Guildmark" collection. Frames are constructed with mortise-and-tenon joints and dovetailed sides. Excel. Circle 208 on reader service card

DEPENDABLE

You and your buyers can count on gas. America's deposits underground, plus new technologies, could supply gas for centuries. With the future so positive, gas utilities across the country are now accepting new gas customers.

ECONOMICAL

Gas is the least expensive energy for your buyers to have. New gas heating systems and appliances can save them even more. With Energy Savings Payback. That's the money they'll save in lifetime operating costs with efficient new gas units, compared to less efficient models. It really adds up!

SALEABLE

By providing a home that will cost the least to operate, you're in tune with the times and greatly increase your chances of selling. And with less money required to meet utility expenses, homebuyers will have a greater amount of disposable income to help them qualify for home mortgages.



The Gas Advantage.

Gas: The future belongs to the efficient.

AMERICAN GAS ASSOCIATION



Double-bowl sink (above) comes with, from left to right, hickory cutting board, strainer compartment and dish basket. Sink is available in five colors. Villeroy & Boch. Circle 209 on reader service card



Pullout storage system comes with wood and enamel-coated wire trays, as shown at right. System, with ball-bearing roller brackets, mounts to cabinet face frame. Accessories are optional. Amerock. Circle 210 on reader service card



Convertible grill/range (above) has a built-in exhaust system. Grill cooktop (shown) is standard; other cooking modules and accessories are offered as options. Jenn-Air. Circle 212 on reader service card



Polystyrene vegetable bins (right) are part of a line of storage units designed to fit into manufacturer's cabinetry. Three-bin unit slides on nylon pads from a steel-channeled frame. Haas. Circle 213 on reader service card



Serva-Door® refrigerator/freezer (above) has a "door-within-a-door" that opens to heavily used mid-refrigerator area. Other features include a tilt-out ice bin on the freezer door. Whirlpool. Circle 211 on reader service card




Built-in dishwasher (above) has ten push-button controls that offer 18 cycle variations. Features include a "sanitizer button" that boosts water temperature to 145° in the final rinse. White-Westinghouse. Circle 214 on reader service card

THE PREHUNG SHELF

It's one of those ideas you wish you had thought of yourself. Space Builder's vinyl coated steel rod shelving system brings storage out of the Dark Ages and smack into the 20th Century . . . in one giant step. Now, for the first time, you can show the same expertise in the storage and shelving areas of your designs that is found throughout the rest of the building.



All shelves and integral rods are fabricated of heavy-gauge welded steel with a maximum spacing of 1". All mounting hardware is high-tensile engineered plastic with intermediate supports. The finish is vinyl, available in white or brown.

For more information refer to Sweet's or contact Closet Maid Corp., 720 Southwest 17th Street, Ocala, Florida 32670. 

SPACE BUILDER®

Circle 89 on reader service card



Top-loading washer (above) has a removable front panel which facilitates servicing. Features include: large-capacity stainless steel washbasket, self-cleaning lint filter and automatic bleach/softener dispenser. Porcelain exterior comes in white, gold and almond finishes. Speed Queen. Circle 215 on reader service card



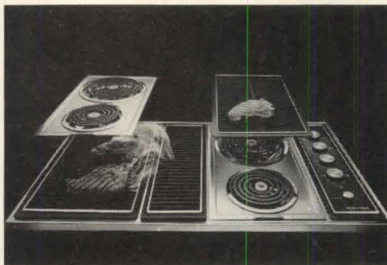
Gas range (above) comes with a central surface griddle that can convert to a fifth burner. Features include: lighted glass back-panel, timer and lift-off oven door. Range is also available in an electric model, and a double oven is offered for both gas and electrical models. Brown Stove Works. Circle 218 on reader service card



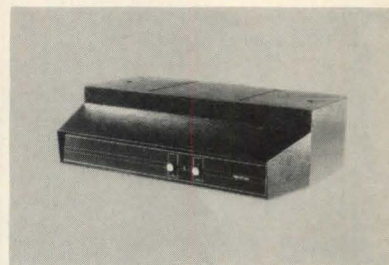
Freestanding gas range (above) features a griddle which can convert to a fifth burner. The 36'' unit has a storage compartment below the oven. Oven, with removable door, includes an interior light and two racks. Range is available in smaller models. Admiral. Circle 221 on reader service card



Sink-front storage tray (above), made of rustproof metal, is designed to hold soap, sponges and small bottles. Removable tray is hinged at the bottom and tips forward to open. Sink front panel hides tray when closed. Quaker Maid. Circle 216 on reader service card



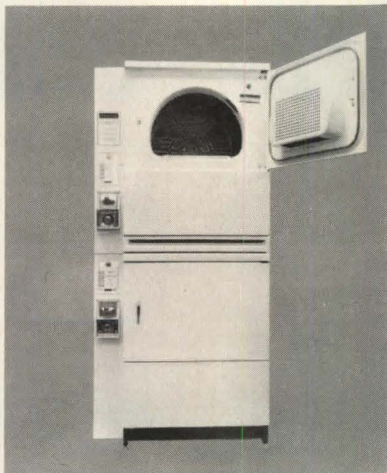
Hoodless convertible cooktop (above) comes with the grill module at left. Modules can be installed on either side, as shown by reversed elements floating above. Wisp-Air™ ventilation system pulls smoke through central vent. Modern Maid. Circle 219 on reader service card



Range hood shell (above) is prewired to attach to one of three power packs offered by the manufacturer. A variable-speed fan and one-piece filter are included. Stainless steel shell, in 30'' and 36'' lengths, is available in six colors. Miami-Carey. Circle 222 on reader service card



Freestanding range (above) has a combination oven that incorporates microwave, conventional and microwave/electric cooking. The four-burner cooktop measures 30'' wide. The 3.4-cu.-ft. oven is self-cleaning. Amana. Circle 217 on reader service card



Coin-operated stacked dryers (above) have steel projections which protect the coin slide and vault area from lock picking. "The Stackables" are available in gas and electric models with white, harvest and almond finishes. General Electric. Circle 220 on reader service card



Freestanding gas range (above) is one of a line of 36''-wide units. All models have a Teflon®-coated griddle and pilotless ignition. Other standard features include a glass back-panel, roll-out broiler and storage compartment. Tappan. Circle 223 on reader service card

a housing seminar

HOW TO
PLAN, SITE
AND
MERCHANDISE

**THE
SMALLER
HOUSE**

A two-day seminar for
Builders, Developers, Marketing Directors,
Architects and Designers

Fort Lauderdale, FL, April 21-22
Houston, TX, May 19-20



a housing seminar

HOW TO PLAN, SITE AND MERCHANDISE

THE SMALLER HOUSE

Two days of intensive study in ... Site Planning, Floor Planning, Merchandising and Model Presentations for Single Family Attached and Detached, Townhouses,

Here's why you should attend ...

Because today's rapidly rising land development and construction costs have made the small house homebuilding's key product for the immediate future.

Because small houses demand special skills in siting, planning, and merchandising if they are to be successful in the marketplace.

And because prospects have to be sold on a different kind of lifestyle before you can turn them into small-house buyers.

Housing's "How to Plan, Site, and Merchandise The Smaller House" Seminar will show you...

How to site medium and high-density housing

How to design small houses that appeal to specific market segments

How to effectively merchandise small houses to these specific markets

Specifically, you'll study these key subjects:

Site Planning:

- Why site-planning subtleties become critical as living units become smaller
- How to avoid the "toy village" look of small-home developments.
- How to increase density without sacrificing market appeal.
- How to provide privacy in high-density housing.
- How to develop street patterns based on actual need rather than outmoded conventions.
- How to determine how much common space is needed and where it should be.
- How to design for and around the automobile.
- How to handle the problems of garage doors, narrow front elevations, and setbacks.

Fort Lauderdale, FL, April 21-22
Bahia Mar Hotel

Houston, TX, May 19-20
Galleria Plaza

Duplexes, and Patio Homes

Product Design:

- How to create floor plans that feel — and live — bigger than they really are
- How to relate floor plans to density
- How to make the most of smaller living spaces — indoors and outdoors
- How to gear floor plans to specific market segments
- How to use natural light to open up tight floor plans
- How to maximize square footage in key areas
- How to make creative use of interior volume

Merchandising and Model presentation

- How to create models that show buyers the comfort of living in a small space
- How to make your models appeal to market groups
- How to scale furnishings for small houses
- How to use color and light effectively
- How to present the unfurnished model effectively

Special Seminar Features

Problem-solving clinics where instructors will work with your floor plans, site plans, model areas, layouts, etc. Please bring any such materials with you to the seminar. (Blueprints are better than brochure floor plans.)

A personally developed Marketing Action Plan for ideas and programs that you can put to work immediately.

And as permanent reference guides to the seminar you will receive **1)** A full set of audio cassettes of the presentation and **2)** A comprehensive workbook.

You'll study with these experts:

Barry A. Berkus, AIA, is president and founder of Berkus Group Architects, a 20-year old firm with headquarters in Santa Barbara, California and offices in Santa Ana, California and Washington, D. C. Mr. Berkus is a member of the AIA and the Urban Land Institute and a past member of the subpanel of the National Academy of Sciences reviewing certification of new building technology.

Responsible for programs in Canada, Mexico, Japan, Puerto Rico, and France, his firm currently has projects in various stages of production and design in 22 states, including a 60-acre downtown redevelopment in Dallas, Texas.

Walter J. Richardson, FAIA, is president of Richardson-Nagy-Martin, the 20-year old Newport Beach, California, architectural and planning firm which has gained a national reputation for excellence in residential developments and community design. The firm has projects in 25 states and four foreign countries and has received over 30 national and regional awards. Mr. Richardson is a registered architect in ten states and has headed his own firm since 1958.

A frequent speaker at industry seminars and conventions, he is a past chairman of the American Institute of Architects' National Housing Committee and a past president of the Orange County Chapter of the AIA.

Gene E. Dreyfus is president of The Childs/Dreyfus Group, an interior design firm based in Chicago, with offices in New York, Palm Beach, and Toronto. He is a former builder who sold nearly 2,300 homes in the Chicagoland area from 1950 to 1960. Since 1960, first as head of Gene E. Dreyfus Associates and for the past 11 years with his present firm, Mr. Dreyfus has served as a merchandising consultant to more than 150 builders in the U.S., Canada and Europe. He is currently an instructor for Housing's "Effective Marketing and Merchandising" Seminar.

a housing seminar

HOW TO PLAN, SITE AND MERCHANDISE

THE SMALLER HOUSE

How to register

Please complete and return the coupon below to Seminar Dept., Housing Magazine, 1221 Avenue of the Americas, New York, N.Y. 10020

Or you may register by calling (212) 997-6692. All registrations will be confirmed by mail.

Cancellations and refunds

Registrations may be cancelled without charge up to two weeks before the seminar date. Cancellations received later than that are subject to a \$50 service charge.

Seminar fee

\$545

The full registration fee is payable in advance, and includes all luncheons, workbooks, tapes and other meeting materials.

Seminar hours

Registration starts at 8:30 a.m. the first day. Programs run from 9:00 a.m. to 5:00 p.m.

Hotel reservations

While Housing does not make individual reservations for seminar participants, we have arranged with the Marriott Hotel in Newport Beach, the Bahia Mar Hotel in Fort Lauderdale and the Galleria Plaza in Houston to hold a special block of rooms for our attendees. You can reserve your room at the Marriott in Newport Beach by phoning (714) 640-4000; at the Bahia Mar Hotel by

phoning (305) 764-2233 and at the Galleria Plaza by phoning (713) 960-8100.

Please be sure to say you are attending the Housing seminar. This will identify your reservation with the block of reserved rooms, and assure you of the special seminar rate. Space is limited, so please make your reservations as early as possible.

Tax deduction of expenses

An income tax deduction is allowed for expenses of education (includes registration fees, travel, meals, lodgings) undertaken to maintain and improve professional skill. See Treasury regulation 1.162-5 Coughlin vs. Commissioner 203F.2d 307.

The syllabus for this program has been reviewed and approved by the American Institute of Architects as satisfying the minimum requirements for the Award of Continuing Education Units in the AIA Professional Development Program. The content of this program does not necessarily represent the policies of the American Institute of Architects.

Continuing Education Units

Continuing Education Units (CEU's) will be awarded by HOUSING to attendees successfully completing seminars. The CEU was established in 1974 as a uniform unit of measurement for non-credit continuing education. Proof of completion will be supplied on attendees request.

Seminar Dept.

Housing
1221 Avenue of the Americas
New York, N.Y. 10020

Please register me in the
"How to Plan, Site and
Merchandise
the Smaller House"
Seminar checked below:

- Fort Lauderdale, FL
April 21-22
Bahia Mar Hotel
- Houston, TX
May 19-20
Galleria Plaza
- Check payable to
Housing enclosed
- Bill my company
- Bill me

Name _____

Title _____

Company _____

Address _____

City _____ State _____ Zip _____

Phone _____

Signature _____

Additional registrations
from my company:

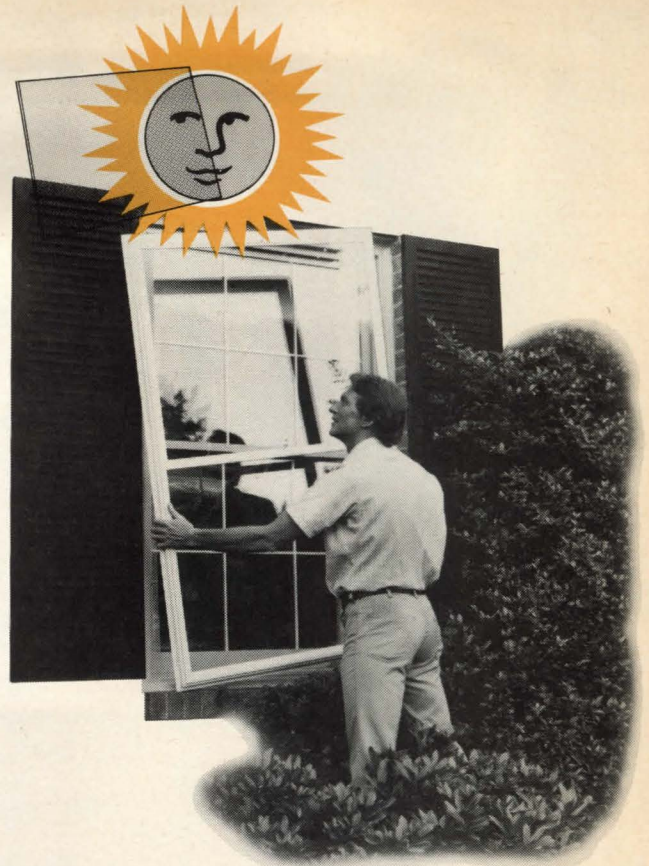
Name _____

Title _____

Name _____

Title _____

Double-glazed SUNGLAS® can mean annual cooling and heating savings up to 20%.



The burning summers of Phoenix. Wet, bone-chilling Boston winters. Both were part of our Sunglas Test, a sophisticated computer simulation involving conditions in nine cities over 12 months. The results: average annual energy savings of up to 20%. That means cold, hard cash for your cost-conscious customers.

Double-glazed Sunglas blocks 28% of the sun's heat.

Sunglas absorbs and reflects the sun's rays. That means your customer's air conditioner won't have to work as long or as hard as with clear glass in warm weather. And interior air-conditioned temperatures are more easily maintained.

Double-glazing retards heat loss.

In chilly weather, double-glazing retards heat loss by allowing less internal heat to be transferred to the outside through the trapped air space between the lites.

Sunglas lets the daylight in.

Unlike dark, tinted glass, Sunglas is designed to let in a maximum amount of daylight. Sunglas won't discolor or peel, as stick-on materials can. It looks like clear glass, too. So it's aesthetically right for any residential or commercial design. And Sunglas gives customers a natural view of outdoor colors, while reducing the need for artificial illumination. That can mean extra energy savings.

Sunglas. Just hang it on.

Giving a home Sunglas protection is simple. Double-glazed heat shields are hung on window exteriors or slid into existing storm window tracks. In effect, Sunglas double glazing is a heat shield in summer, a storm window in winter.

Sunglas is a registered trademark of Ford Motor Company.

Get all the facts on energy-saving Sunglas. Write: Environmental Products Mgr., Ford Glass Division, Sales and Marketing Office, 300 Renaissance Center, P.O. Box 43343, Detroit, Michigan 48243.

Annual Utility Savings Per Test City:

Double-glazed Sunglas vs. Single-glazed clear glass.*
Percent of Utility Costs Saved.

City	Cooling	Heating	Total
Boston	5.4%	21.4%	19.0%
Atlanta	9.1%	24.1%	11.6%
Cincinnati	8.5%	21.5%	17.6%
Boise	9.3%	22.7%	20.6%
Ft. Worth	10.0%	35.8%	15.2%
Phoenix	14.8%	26.6%	16.1%
Memphis	8.7%	22.3%	12.9%
Omaha	20.5%	20.4%	20.4%
Los Angeles	5.2%	37.9%	7.7%

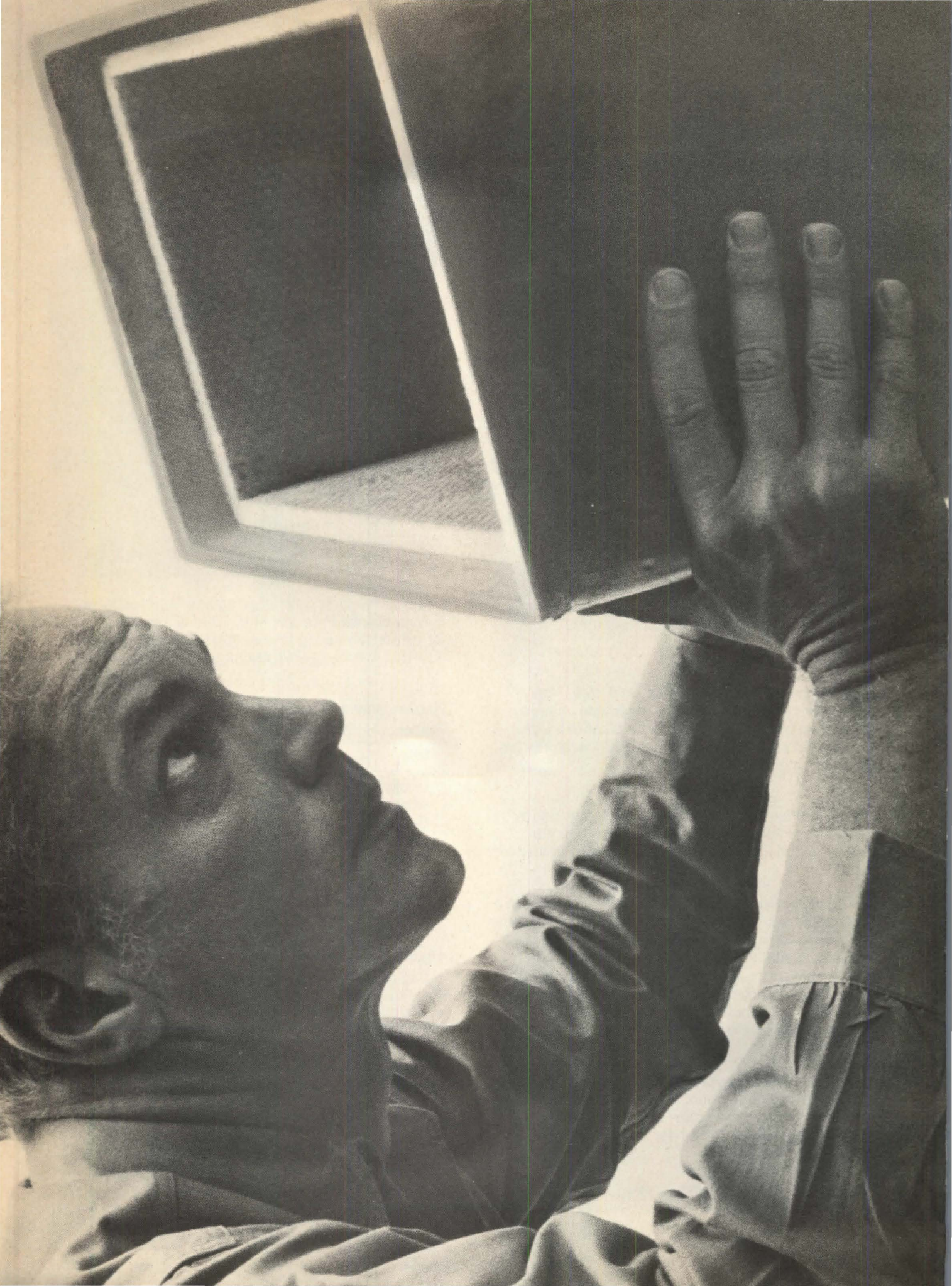
*By computer simulation.

The double glazing utilized in this computer simulation was a storm window glazed with one lite of single-strength Sunglas over a prime window glazed with one lite of single-strength clear glass. Utility cost savings may differ depending upon the size of the home, glass area, utility rates, home construction, climatic conditions, and family use variables. Because of Sunglas' efficiency in absorbing and reflecting the sun's rays, it also blocks some of the sun's heat in the winter, thus reducing the heating season's total potential savings.

FORD GLASS

FORD GLASS DIVISION





"Fiberglas duct board helps our builders sell their homes. And that's not bad for contractors like us."

—Ray Gamble, contractor
Armstrong Heating/Cooling
Toledo, Ohio

We've dropped sheet metal altogether for our residential duct work."

The man talking is Ray Gamble of Armstrong Heating/Cooling.

Armstrong has designed and installed duct systems for hundreds of homes and apartments.

Today, the only system it installs is made from Owens-Corning Fiberglas* duct board. One reason is speed.

Makeup time cut in half

Home HVAC contractors are reluctant to switch from the sheet metal they know so well. They aren't sure they can work as fast with duct board. Gamble has a few words of reassurance for them.

"Look at it this way. Fiberglas duct board comes complete, right out of the package. You don't have to line it. Or wrap it. In the average home, that's cut our makeup time *in half*—from seven or eight hours per system down to about three.

"We've also found it's easier to fabricate—so we spend less time on 45 and 90 degree turns, offsets, etc.

"And Fiberglas duct board is lighter. About a third the weight of metal. That means our men can work with two or even three jointed sections at a time."

Helps builders sell homes

"Our builders are happy with duct board, too," says Gamble, "because it makes a home attractive to house-buyers.

"One reason: quiet. Duct board absorbs much of the fan and air-rush noise. The sounds that often make a heat or air-conditioning system irritating. And unlike metal, there's no drumming or vibration from the duct walls.

"If we install one-inch duct board, we not only give the home buyer the thermal performance of two-inch duct wrap, but we also give him an extra benefit: the quiet of duct liner. Without his having to pay for it."

Stopping the money leak

"Heat pumps are another reason to consider duct board. We see more and more of them—even in the colder North. They're energy-efficient," says Gamble, "but only if you can deliver the air at design temperature, which is pretty low to begin with."

He has found that Fiberglas duct board is so thermally efficient that, even on long duct runs, the temperature drop is small.

"Properly installed, the system is virtually leakproof," according to Gamble. "And when you don't leak air, you don't leak money."

Everybody wins

Fiberglas duct board pays off for the homeowner every time he gets a fuel bill.

It pays off for the builder every time it helps him sell a house.

And it pays off for the contractor, too. "We save on labor. We're in and out of jobs faster. And that means we can take on more jobs," Gamble says.

"The home buyer profits. The builder profits. And so do we. What more could you ask for?"

I want to sell more homes.

Send me your booklet "How to use Fiberglas duct systems to sell more homes."

A.J.K. Meeks,
Owens-Corning Fiberglas Corporation,
Fiberglas Tower, Toledo, Ohio 43659

Name/Position _____

Company _____

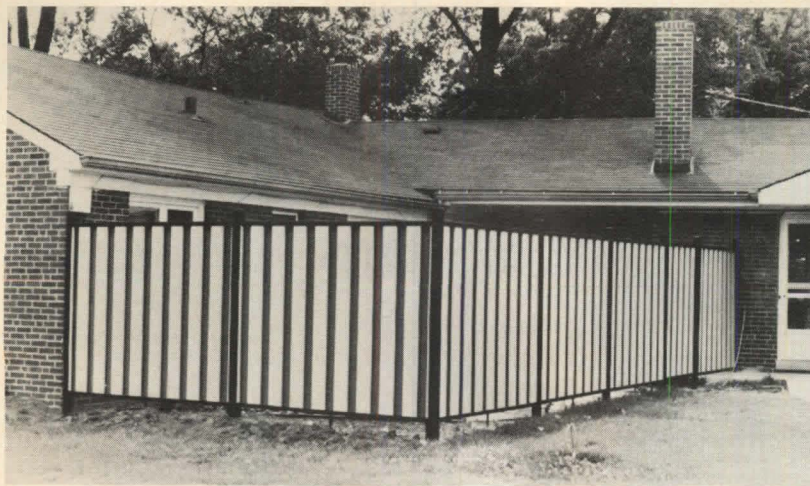
Address _____

City/ State _____ Zip _____

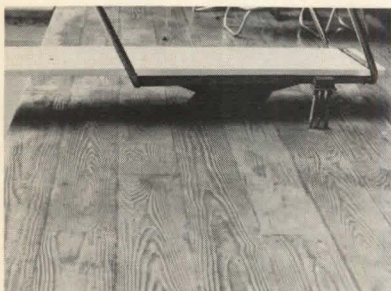
Phone _____

*T.M. Reg. O.-C.F. Corp.
© 1980 O.-C.F. Corp.

OWENS/CORNING
FIBERGLAS
TRADEMARK ©



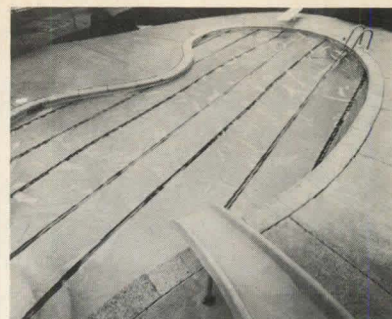
"Shadow Box" privacy fence (above) is constructed of steel louvers that can be easily replaced if damaged. Slats have a baked-on epoxy/polyester finish. Fencote. Circle 229 on reader service card



Woodlike decking (above) is formed from freshly poured concrete that is textured with rubber-type mats. Mats are available in a variety of simulated patterns. Textured concrete flooring system, "Bomacron," is suitable for indoor use as well and can be ordered in custom colors. Bomanite. Circle 230 on reader service card



Post-mounted mailboxes feature two wood stands, four weather-resistant metal boxes and a flower box, as shown above. Mailboxes can be custom designed to incorporate street signs and/or light posts. Special designs for mobile home parks are also available. J.S. Lindsey. Circle 231 on reader service card



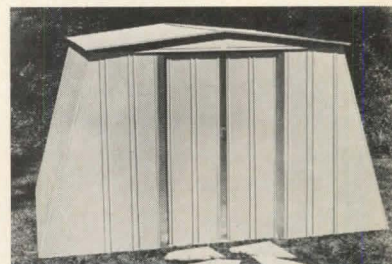
Polyethylene swimming pool cover (above) measures 16' x 32' and weighs approximately 20 lbs. The cover is said to keep water up to 15° warmer than water in an uncovered swimming pool. Andray. Circle 233 on reader service card



Simulated bricks and stones (above) are created with Patterned Concrete®. Color-sealing waxes are offered with the concreting system. William Moorhead. Circle 234 on reader service card



Concrete paving stones (above) are interlocking modules that can be installed over a concrete or aggregate base. Grouting is not required. Four patterns are available in earthtone colors. Low-maintenance stones absorb less than 5% of moisture. Muller Supply. Circle 232 on reader service card



Rust-resistant "Seville" storage shed (above) is made of aluminum and PVC. Unit has frost green wall panels and a white roof. Capitol. Circle 235 on reader service card



Concrete forming system (above) is designed to remain in place as part of the finished sidewalk. Leav-er-rite. Circle 236 on reader service card

How would you like to save 40% on your hot water bill???

28,000 gallons — that's how much hot water our new energy-saving washer can save you yearly compared to our older models...if each of your machines aver-

ages 2,000 or more loads per year. That means important savings to you in both money and energy.

But if that's not enough...
here are quality features you'll like:



- **"All-A-Round" Protection Coin Vault** that's safer because there are no corners to pry
- **Concealed "Top Guard"** locking system helps prevent top of washer from being pried up
- **Heavy-duty, 1/2 h.p. motor and transmission** with rugged 1/4" bar-stock connecting rod for durability
- **3 automatic pushbutton cycles** for convenience and flexibility
- **Self-lubricating centrifugal pump** that resists corrosion from bleach and detergent
- **Pump Guard** traps loose items such as pins and buttons

- **4 signal lights** tell your customers exactly which cycle they are using
- **Positive-fill pressure control switch** assures proper water fill regardless of water pressure fluctuations.

With all this — why settle for less than a Whirlpool energy-saving washer?

Mail coupon to: Whirlpool Corporation,
Commercial Laundry Div., Benton Harbor, Mi. 49022
Please send me more information on your energy-saving
washer.

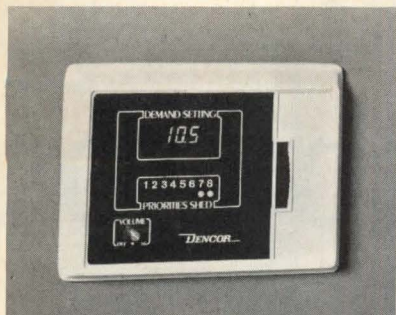
NAME _____

COMPANY _____

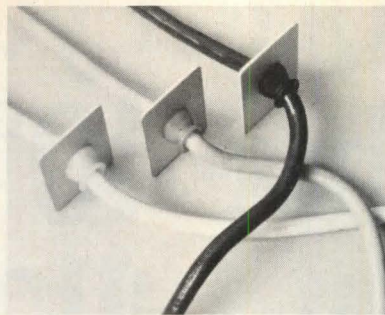
ADDRESS _____

CITY _____ STATE _____ ZIP _____

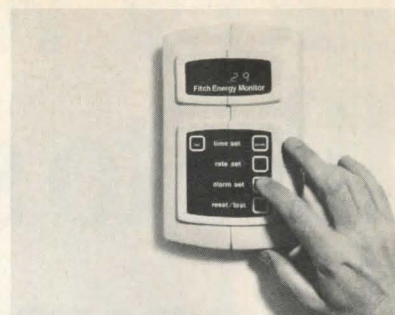

Whirlpool
COMMERCIAL LAUNDRY PRODUCTS



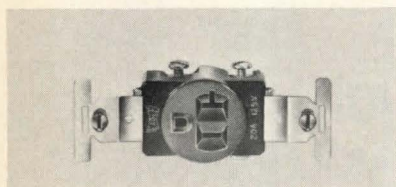
Electrical load regulator (above) is effective in areas where hourly rates vary according to demand. Unit cuts off power to appliances when household load exceeds a set peak-demand limit. Dencor. Circle 251 on reader service card



Bell-mouth nylon bushing (above) is suitable for round SJ, SJT or SJO 18/2 cable with a .300" diameter. Bushing fits into a 5/8" chassis hole, as shown. Standard colors are black and white. Heyman. Circle 254 on reader service card



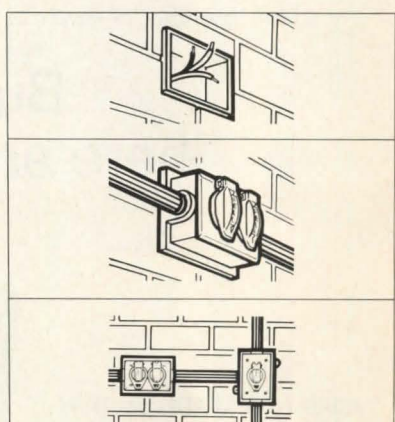
Energy monitor (above) displays the hourly cost of household electrical demand in dollars and cents. Once local electrical rates and a cost limit are set, an alarm signals excessive power usage. Fitch. Circle 257 on reader service card



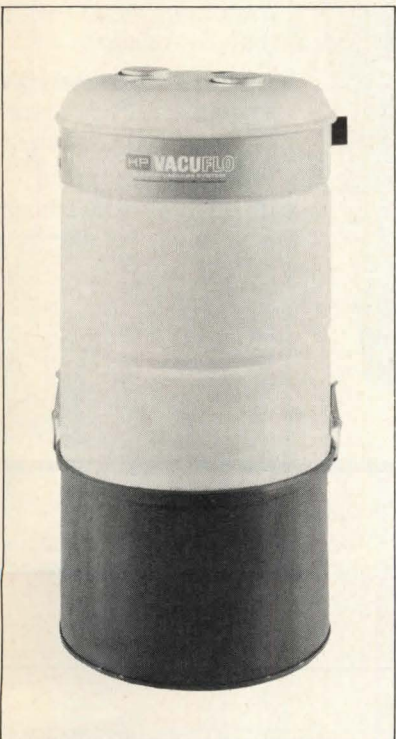
Grounding receptacle (above), rated 20 amps and 125v, meets code revisions for heavy-duty equipment. The UL-listed unit is suitable for regular or polarized two-wire caps. The receptacle, available in white, brown, or ivory, includes mounting ears and 7/8"-long mounting screws. Eagle. Circle 258 on reader service card



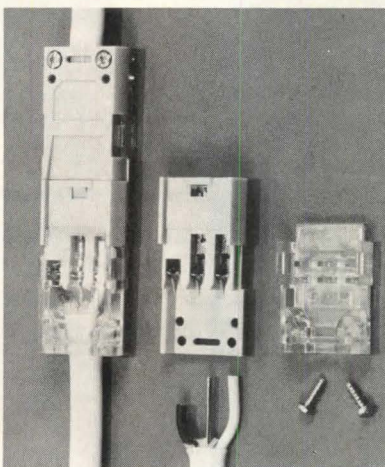
Solid-state distribution amplifier (above) has the capacity to handle four television sets. The 82-channel unit, designed for a 75-ohm system, has an FM trap-switch that eliminates interference from local FM radio signals without affecting television reception. Unit measures 8 1/2" x 3" x 1 1/2", and necessary hardware is included. Finney. Circle 255 on reader service card



Extension adaptor (depicted above), designed for outdoor use, attaches to any flush-mounted wall box. The UL-listed device extends 1 1/2" from wall surface. The box extension adaptor is offered with up to four 1/2" or 3/4" threaded conduits. The extension adaptor includes a sponge rubber joint gasket. Square D. Circle 252 on reader service card



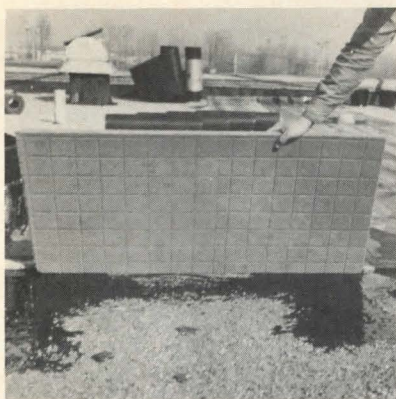
Built-in vacuum cleaning system (above) is designed for commercial and residential use. Heavy-duty unit, with outside exhaust system, deposits dirt into a tank which has a 13-gal. capacity. H-P Products. Circle 253 on reader service card



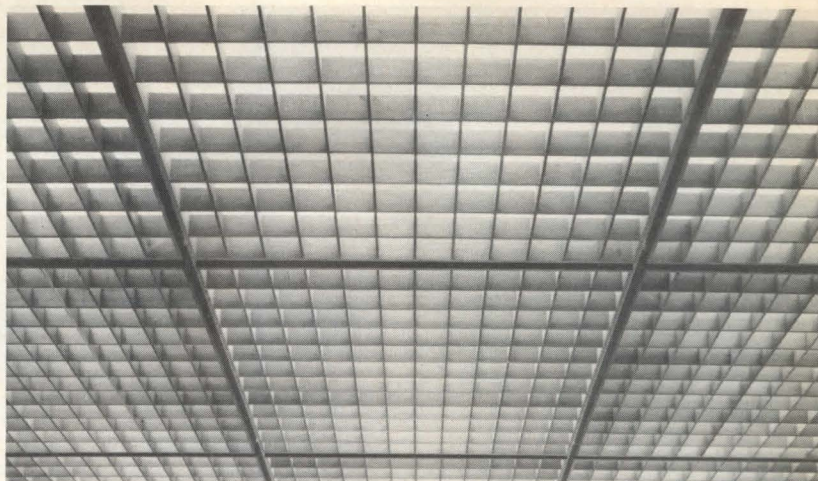
Cable connector, shown above assembled and in parts, eliminates junction boxes and on-site installation. UL-listed connector has wide mating tabs for maximum electrical contact. AMP. Circle 256 on reader service card



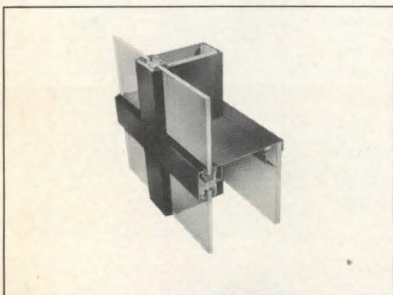
Wall-mount safety switch (above) can be used with 1/2- to 3-hp-rated motors. The switch will accommodate electrical systems that are rated 120v AC. It is offered in NEMA Type 1 and 3R enclosures. Gould. Circle 259 on reader service card



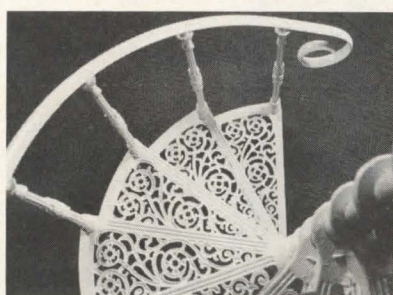
Fesco® roofing panel, designed for retrofitting applications, can be installed directly on wood, concrete or metal roof-decks. Unbacked perlite boards have gridlike channels (shown above) that vent water vapor. Johns-Manville. Circle 241 on reader service card



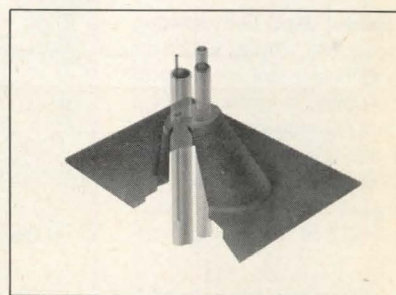
Suspended ceiling system (above) comes in 4' x 4' panels. Eggcrate modules are offered in redwood or white fir; other woods can be specially ordered. Units come unfinished, with a semi-matte lacquer or fire-retardant finish. Forms & Surfaces. Circle 237 on reader service card



Curtain wall system, "Model C-250" (section shown above), is designed for buildings up to 12 stories high and is offered in 24' lengths. Aluminum frame accommodates 1/4' glazing. Northrop Architectural Systems. Circle 238 on reader service card



Victorian-style spiral staircase (above) is offered KD with treads, balusters, handrail and center pole. Cast iron modules have a black rust-resistant finish and can be painted any color. Steptoe. Circle 239 on reader service card



Polyethylene flashing accommodates up to three pipes and a low-voltage wiring system, as illustrated above. Molded covers can be easily opened with a utility knife to make way for piping or wiring. Specialty. Circle 242 on reader service card



"Norbord" wafers (above) consists of wood flakes bonded together with wax and a waterproof resin. Product is presently available in eastern and central Canada and northeastern U.S. Northwood. Circle 240 on reader service card



Spiral staircase (above), with a high-tech look, can be ordered to specifications. Wedge-shaped treads are made of oak; frame is made of steel. Duvinage. Circle 243 on reader service card



"Ditch Witch modularmatic" (above) incorporates an offset trenching and vibratory plow assembly in one module. The multi-purpose vehicle is available with a 30-hp diesel or gasoline engine. Rear steering is offered as an option. Charles Machine Works. Circle 270 on reader service card

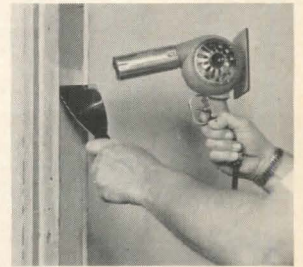


Skid-steer loader—measuring 75'' high and 55'' wide—is suitable for working in tight spaces like that above. Loader is part of the new "730" series and weighs 1,300 lbs. A single-speed transmission assures smooth operation between 0 to 6 mph. Clark. Circle 273 on reader service card

Portable disc/belt sander, "Model 730" (right), weighs 11 lbs. Compact tool can be used for sanding, mitering, polishing or fine finishing work. Disc-sander tilts to a 45° angle; sanding belt is looped. Unit plugs into a standard 110v outlet. Dremel. Circle 271 on reader service card



Heat gun is a versatile tool that can be used to strip paint (as shown at right), bend plastic laminates, soften caulking, remove floor tile or loosen nuts and bolts. Tool has a hot/cold switch. Adjustable base mount allows for a 90° trigger rotation. Master. Circle 274 on reader service card



Tractor-mounted crane, "Model 7-11" (above), is specially designed to speed the erection of panelized homes. Machine can hold up to 11 tons at 70°, and 2,000 lbs. at a 42' radius. Retractable crane stores over cab. Paxton-Mitchell. Circle 272 on reader service card



Forklift (above) has a maximum lift height of over 33' and a horizontal reach of up to 88''. Material-moving truck has a frame-leveling feature that can be hydraulically applied to keep loads level while crossing rough terrain. Hyster. Circle 275 on reader service card

"I LOVE THE NEIGHBORHOOD, THE SPACE, THE BAY WINDOW, AND THE YARD..."

BUT IS IT GAS?"



"Well, er, uh..."

Gas appliances are built-in selling features.

As America moves into the '80s, more Americans will be moving into new homes. But before they buy, they'll be asking the same question, "Is it energy-efficient?"

Homebuilders who have built gas appliances right into their homes can answer truthfully, "Yes."

You see, compared to electric, the new gas appliances are far more efficient for cooking, drying clothes, heating water, and heating homes.

Americans are buying efficiency. The national consumer information program sponsored by GAMA on television, radio, and in magazines is telling Americans how the increased efficiency of the new gas appliances saves them money and energy. And, they're looking for these new gas appliances in the homes they buy.

For you, the builder, the new gas appliances can mean the difference between a sale and a "Thank you, but I'm just looking."

The new gas appliances. Isn't it time you started building for your future?

Gama

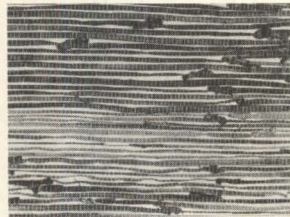
Gas Appliance Manufacturers Association

The new gas appliances are good for your economy.



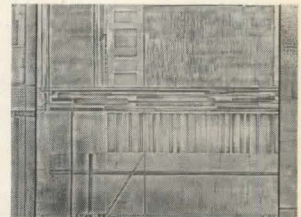
"Greenwood" wallcovering (above), from the "Sunshine" collection, has a foliage motif with an 18'' repeat. The fabric-backed vinyl wallcovering comes in three colorways. Style-Tex. Circle 276 on reader service card

Grass-cloth wallcovering (right) is part of the imported "Fujiyama" collection. Pattern shown, "Big Bamboo," is available in six dyed shades, including rust and blue. Wallcovering is 36'' wide. Wallco. Circle 277 on reader service card



Simulated brick veneer (above) comes as individual, ready-to-install units that can be applied to any smooth surface. Two- and three-sided corners, shown installed, are available. K-Lux. Circle 279 on reader service card

Decorative panels (right), made of fiber glass with bronze-powder granules for a metallic look, are suitable for vertical or horizontal applications. Standard-size panels come 3' x 10' or 3' x 8'. Forms & Surfaces. Circle 280 on reader service card



"Impressions" wallcovering (above), with a pattern of vertical stripes from 1/8'' to 1 1/2'' in width, comes in four colorways. James Seeman. Circle 278 on reader service card



Vinyl-surfaced plywood paneling (above) has a maple woodgrain finish. Three colors are available: cream and two tones of brown. Champion Building Products. Circle 281 on reader service card



VICEROY OFFERS A GOLDEN OPPORTUNITY TO AMERICA'S LEADING HOMEBUILDERS.

Here is your chance to build and sell the most energy efficient homes in America.

When we call the new Viceroy superhomes "the most energy-efficient homes in America," we do not choose these words lightly. With the introduction of these homes, we have achieved simultaneous breakthroughs in window design and manufacture, air circulation, passive solar heating and insulation techniques. These developments have been incorporated into an integrated energy-saving system that is effective, safe, practical, esthetically pleasing, and above all, inexpensive. For all practical purposes, the energy consumption problem in new housing construction has been solved. If you build the Viceroy way, you will be protected against exorbitant fuel costs for a generation to come.

Viceroy's brilliant, award-winning designer, Fred Haas, has come up with a new series of strikingly beautiful homes for the

1980's, with the superb sense of scale and proportion that is his trademark.

And these homes are *not expensive!* With the discount on Canadian currency, Viceroy's builder/dealers are effectively paying for their homes with 85¢ dollars.

We still have some areas open where we can offer exclusive arrangements to builders of proven experience and integrity.

If you become associated with Viceroy, you will have the satisfaction of handling a superb product, and you'll also make more money than you've ever made before. This is the wave of the future! Write us today. Send \$5.00 for catalogues and descriptive literature.



Viceroy

The Most Energy Efficient Homes in America

VICEROY HOMES, 30 MELFORD DRIVE, SCARBOROUGH, ONTARIO, CANADA M1B 1Z4 (416) 298-2200

Kenmore laundry equipment can help you clean up.

Your coin-op laundry is intended to serve a double function: as a profit center for you and as a convenience for your customers or tenants.

But if your equipment doesn't perform up to exhausting load demands—or if you have to wait through unnecessary service delays—all you'll get is frustration.

That's why all Kenmore laundry equipment is performance tested to make sure it can take the heavy use and keep delivering reliable performance—load after load.

Kenmore Power Miser helps you save on fuel costs. Kenmore energy-efficient laundry

equipment helps keep your gas and electric bills down, too. Our washers with the Power Miser feature allow you to switch to a preset cold rinse to save on hot water.

Sears Service—A plus for profits.

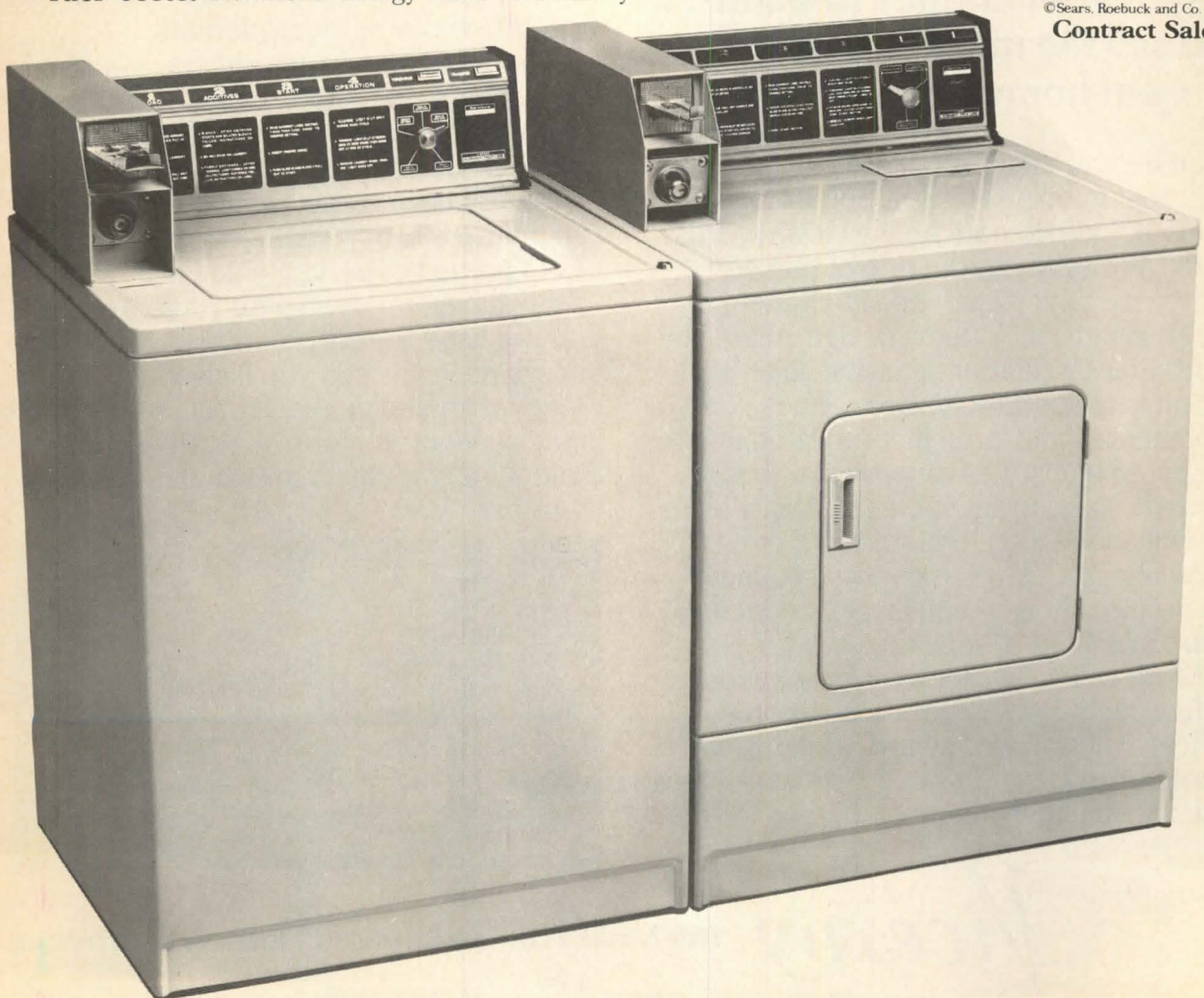
Sears can provide you with expert service—for regular maintenance and repairs—to help you avoid costly, inconvenient downtime.

Let Sears and Kenmore help you turn your laundry into a profit center that serves you—and your customers—well.

Kenmore. Solid as

Sears

©Sears, Roebuck and Co. 1979
Contract Sales



a housing seminar

HOW TO GET FINANCING

A two-day course
for builders and developers



ANNOUNCING NEW SESSIONS

Atlanta, GA., March 20-21

Denver, CO., May 15-16

San Francisco, CA., June 9-10

HOW TO GET FINANCING

An intensive two-day session that will show you how to deal successfully with lenders and investors

**Atlanta, GA.,
March 20-21
The Omni International
Hotel**

**Denver, CO.,
May 15-16
The Marriott Hotel**

**San Francisco, CA.,
June 9-10
The Stanford Court Hotel**

In today's tightening economy, financing new housing projects is tougher than ever.

- Money is more expensive and less available
- Competition for what is available is much keener
- Lenders and investors, remembering 1974, are more cautious than ever

So, to get the financing you need you have to know . . .

- How to set up the optimum financial program for your project
- Where to go for the most advantageous financing
- What the prospective lender or joint venture partner wants . . . and is afraid of
- How to present your project and yourself—in the best possible light

And, that's what you'll learn in this seminar. Specifically . . .

A developer with wide financial experience will show you . . .

- How to define the financial needs of your particular project
- How to decide whether to seek front-end, interim or permanent financing
- What financial sources are available and willing to work with you
- How to decide which financial sources to approach and how to contact them
- How to package and present your project

A major joint-venture partner will tell you . . .

- What sources of joint venture capital are available
- How to get started with a joint venture partner
- How joint ventures are formed and structured
- How joint venture partners deal with builders and what they expect of you

- How to know when you no longer need a joint venture

And an experienced lender will tell you . . .

- What lenders look for in real estate deals
- How to target your financial requests
- What basic legal constraints you'll have to live with
- How to prepare a package aimed at a specific lender
- How to control the introductory interview
- How to work with a weak, non-committal or wavering lender
- How to evaluate the commitment you get
- When to walk away

In addition, you will learn . . .

- How to budget for presentation
- Why you need cash flow projections and how to prepare them
- How to select a broker
- How to use your competition to sell for you
- How important an accurate pro forma statement is

And, during the two days you'll have ample opportunity to discuss your own problems with the experts and fellow students in both formal and informal sessions.

Special Seminar Features

- A comprehensive workbook that will serve as a permanent reference guide
- A personally developed management action form
- A full set of audio cassettes covering the program

David M. Cunningham, Vice President of Financing for National Heritage Industries Inc., a real estate development firm based in Brea, California, has had 17 years of experience in real estate as a lender, builder/developer, consultant and market analyst. He has recently formed Western Heritage Development Corp., his own company located in Tulsa, Oklahoma, which specializes in condominium conversions and construction. Prior to joining National Heritage Industries he was an officer of the Union Bank, of Los Angeles, specializing in commercial loans. He was a partner in Capital Sentinel Associates Inc., a consulting firm which worked with small companies. He was chief operating officer for A.J. Grosbeck, Financial Advisor Inc. where he was responsible for all acquisitions and property management. He was Senior Vice President with Alfred Gobar Associates, the nation's foremost consulting firm in the field of real estate analysis. Cunningham has taught real estate for 1½ years on the graduate level at California State University at Long Beach, and on the undergraduate level at Chapman College in Southern California.

Eugene S. Isaacs has a thorough understanding of the joint venture needs of builders and developers. He is the Executive Vice President of Housing Capital Corporation (HCC), based in Washington, D.C. which is one of the largest joint venturers of single-family housing in the United States. HCC has helped to solve the financial problems of many builder/developers by their providing of equity funds and subordinated loans. It is the wholly owned subsidiary of the National Corporation for Housing Partnerships (NCHP). Prior to joining HCC in 1977, Isaacs was Vice President—Finance of the Comprop Equities Corporation, a suburban New York builder—developer of condominium, apartments and single-family homes. He was also Commercial Lending Officer with the Chemical Bank in New York City for four and one-half years.

Dennis R. Kelley has had sixteen years of experience working with the financial needs and problems of builders and developers. He is currently Senior Vice-President of the Real estate Group at the LaSalle National bank in Chicago which specializes in construction, permanent, land development and subdivision loans. Prior to this he was the Vice President/Manager of the Real Estate Loan Division there. Before joining the LaSalle National Bank he handled permanent loans and equity placements with Baird and Warner Inc., a major mortgage banker. He was instrumental in founding a construction loan and equity REIT, and was responsible for establishing a real estate financing arm of Associates Commercial Company, a subsidiary of Gulf and Western, to do development and construction financing.

a housing seminar

HOW TO GET FINANCING

Seminar Registration

To register, please complete and return the coupon below to:

Seminar Dept., Housing Magazine
1221 Avenue of the Americas
New York, N.Y. 10020

Or you may register by calling (212) 997-6692. All registrations will be confirmed by mail.

Seminar fee

\$545

The full registration fee is payable in advance, and includes all luncheons, workbooks, tapes and other meeting materials.

Cancellations and refunds

Registrations may be cancelled without charge up to two weeks before the seminar date. Cancellations received later than that are subject to a \$50 service charge.

Seminar hours

Registration starts at 8:30 a.m. the first day. Programs run from 9:00 a.m. to 5:00 p.m.

Hotel reservations

While Housing does not make individual reservations for seminar participants, we have arranged with the Omni International Hotel in Atlanta, the Marriott Hotel in Denver and the Stanford Court Hotel in San Francisco to hold a special block of rooms for our attendees. You can reserve your room at the Omni by phoning (404) 659-0000; at the Marriott by phoning (303) 758-7000; and at the Stanford Court by phoning (415) 989-3500. Please be sure to say that you are attending the Housing seminar. This will identify your reservation with the block of reserved rooms, and assure you of the special seminar rate. Hotel space is limited, so please make your reservations as early as possible.

Tax deduction of expenses

An income tax deduction is allowed for expenses of education (includes registration fees, travel, meals, lodgings) undertaken to maintain and improve professional skill. See Treasury regulation 1.162-5 Coughlin vs. Commissioner 203F.2d307.

Continuing Education Units

Continuing Education Units (CEUs) will be awarded by Housing to attendees successfully completing seminars. The CEU was established in 1974 as a uniform unit of measurement for non-credit continuing education. Proof of completion will be supplied on attendees' request.

Seminar Dept. Housing

1221 Avenue of the Americas
New York, N.Y. 10020

Please register me in the
"How to Get Financing"
Seminar checked below:

- Atlanta, GA.
March 20-21
Omni International
Hotel
- Denver, CO.
May 15-16
Marriott Hotel
- San Francisco, CA.
June 9-10
Stanford Court Hotel

- Check payable to
Housing enclosed
- Bill my company
- Bill me

Name _____

Title _____

Company _____

Address _____

City _____ State _____ Zip _____

Phone _____

Signature _____

Additional registrations
from my company:

Name _____

Title _____

Name _____

Title _____

Classified Advertising

The market-place of housing.

PLAN-BOOK

NEW HOME PLAN BOOKS (over 1000 designs)

Titles available: Contemporary Homes; Country/Rustic Homes; Colonial Homes; Custom Ranch Homes; Prestige Homes; Multi-Level and Hillside Homes; 1 1/2-2 Story Homes; Vacation Homes; Select Practical Homes; Apartment/Townhouses.

Expandable Homes; Practical Ranch Homes; Spanish/Tudor Homes; Best Selling Homes; Home Style Trends; Better Living Homes; Selected Small Homes; Energy Saving Homes; Affordable Ranch Homes; Better Homes & Garden Homes.

Single Titles \$2.00, 3 titles \$5.00, 6 titles \$9.00, additional titles \$1.25 ea., all 20 titles \$24.00

USE OUR CUSTOMIZED PLAN BOOKS Plan books can be your model home

FREE—your company name, address and phone will be imprinted *FREE* of charge on the covers of the plan books, plus you get a 25% discount on all blueprint orders. To qualify, order an assortment of 100 books at a low cost of \$121.00 (includes shipping charges). Send order and remittance to:

National Plan Service, Inc.
435 W. Fullerton Avenue, Dept. 692
Elmhurst, IL 60126

REAL ESTATE

SALE NOTICE PORTIONS OF THE 1400 ACRE MICKLER RANCH IN HOLIDAY, FLORIDA ARE FOR SALE.

- U.S. 19 Commercial Frontage
- Multi-Family Land
- Single Family Land

Investors, Builders and Developers are invited to discuss their needs.

Other major development tracts in North Pinellas and Southwest Pasco County also available.

Contact Only:

LARRY W. TRAVIS
REALTOR
Tarpon Springs, Florida
813-938-2821

SPECIAL SERVICES

TRY REDWOOD SIGNS FOR YOUR PROJECT

Enhance your sales potential with award winning design, prompt personal service, free expert consultation. Write for free information, Jerry Hudson's Hand Carved Systems in Wood. P.O. Box 12963, Roanoke, VA 24030. 703-362-1800.

TO ANSWER BOX NUMBER ADS:
Address separate envelopes (smaller than 11" x 5") for each reply to:
Box Number (As indicated)
Classified Advertising Department
Housing
Post Office Box 900, NY 10020

FACULTY POSITIONS VACANT

Assistant Professor: A designer in area of shelter for human habitation. Design and/or architectural background required. Emphasis in engineering helpful. Ph.D. desirable; Master's degree and professional experience required. Position involves housing design, building technology and materials. Research and cooperative extension responsibilities. Position available May 1, 1980. Submit complete resume by April 15, 1980 to Dr. Christopher Williams, Design & Environmental Analysis, Box #B, Van Rensselaer Hall, N.Y.S. College of Human Ecology, Cornell University, Ithaca, N.Y. 14853. An Equal Opportunity Employer.

POSITIONS WANTED

Financial Executive-Heavyweight—Listed Co. V.P. Controller-CPA (Big 8 exp)—Attorney-Acquisitions, financial controls, taxes. Exp'd real estate, construction, homebuilding industries. Combines technical skill with imagination. \$30,000 required. For resume, PW-9695, Housing.

EQUIPMENT FOR SALE

Rafter Length Computer: "Dial" desired roof pitch. Read lengths of common, hip, valley, jack rafters. Any span. Indicates plumb, level, side cuts info. Just \$8.95 postpaid. Satisfaction guaranteed. Free literature. Emmert, Box 221-H, Sycamore, IL 60178.

BUSINESS OPPORTUNITIES

Dome Homes—Energy Saver—Seeking qualified residential home builders, developers and representatives to handle regional sales of middle income Dome Homes. Great market appeal. Write or call Domes and Homes, Inc., P.O. Box 365, Brielle, N.J. 08730.

Small Home Plans; 2, 3, and 4 bedrooms. Wide range of design, from 5 to 9 different exteriors per plan. Blueprints available. Send \$3.00 to Mike's Drafting Service, P.O. box 614, Cape Girardeau, MO 63701.

**CALL IN
YOUR
CLASSIFIED
AD**

212/997-2750

"Elevette"[®] your condos' most practical status symbol



The "Elevette" home elevator is so distinctive, it puts your condo in a class by itself. But that's the *least* of its advantages. It's also:

Convenient . . . Instead of trudging up and down stairs, you go from floor to floor with the push of a button (and save all that extra energy for tennis!).

Handy . . . Have something bulky to take up-stairs? "Elevette" does the job quickly, quietly, effortlessly.

Helpful . . . It saves time and effort. And best of all, it increases your condo's value. Sure, the "Elevette" is a status symbol. But no other status symbol has ever been this practical.

When planning your next project, don't just allow space for "Elevettes" to be installed in the future. Have them installed as original equipment. Make the "Elevette" a selling feature.

You'll sell your units faster . . . and . . . for more money.

Write for Full Information and Free Literature.

INCLINATOR COMPANY OF AMERICA
2228 Paxton St., Harrisburg, PA 17105

Circle 113 on reader service card

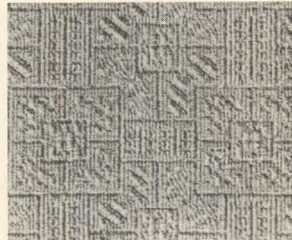


Solid oak planks (above) are designed to be installed on walls as well as floors. "Stratford Plank" flooring is 3/4" thick and 5' wide. Bruce. Circle 282 on reader service card

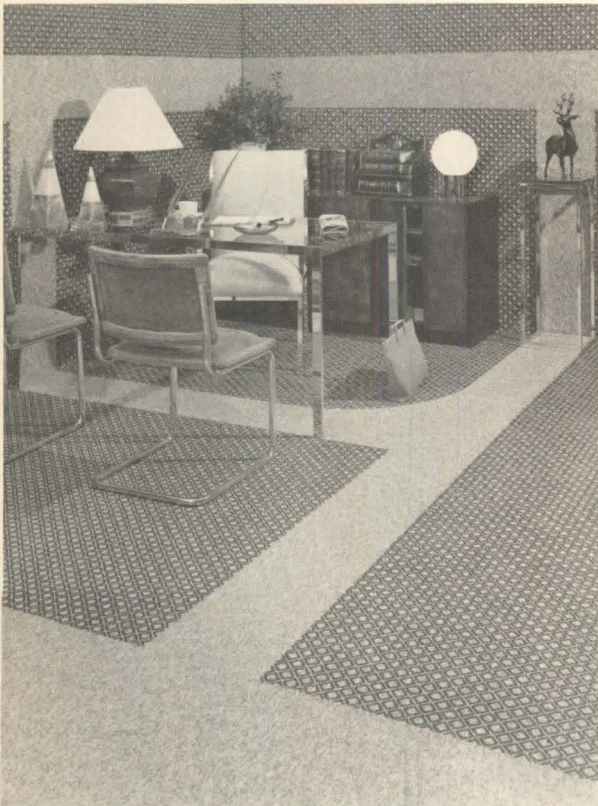
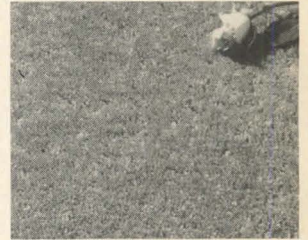


Multi-tone vinyl tiles are 12" squares that can be arranged in a parquet design, as shown above. Wood-look tiles come in cherry, walnut or parquet oak. Kentile. Circle 285 on reader service card

Contract carpet (right), with a textured geometric pattern, is tufted of continuous filament "Antron III" nylon. Six colorways are available: eucalyptus, slate, mocha natural, mocha bark, peak brown and chestnut. Lees. Circle 283 on reader service card



Plush carpeting (right), woven of Monsanto Ultron® autoclave heat-set nylon, has a cut pile finish. Material is offered in 18 colors, including peach chiffon, ice melon and walnut circle. Carpeting is offered with a five-year warranty. Hollytex. Circle 286 on reader service card



Geometric-patterned "Covington Square," overprinted on "Covington," creates a three-dimensional effect. As shown above, customlike carpet can be used to dress up walls as well as floors. Trend. Circle 284 on reader service card



No-wax vinyl composition tile has a dimpled surface and is part of the "Shine Ease" line. Tiles are offered with a dry back or self-adhering surface. "San Luis," shown above, is one of four styles offered. Azrock. Circle 287 on reader service card

Nothing Frames Faster

This is the ultimate floor joist. The Residential TJI from Trus Joist Corporation. It's lighter, straighter, longer and stronger than a solid sawn 2 x 10. And it can have a lower in-place cost, too! Here's why:

- The Residential TJI is lighter in weight, but stronger than Douglas fir. (A 26' TJI weighs less than 50 pounds).
- Uniform depth, with virtually no warp, provides consistently flat floors.
- Continuous lengths to 56' allow more floor to be installed faster.
- 24" o.c. spacing performs like conventional joists at 16" o.c.

All these advantages add up to one thing. The Residential TJI is the most efficient floor joist available — because less weight and fewer pieces require less labor, less material and less time.

Write or call now for the location of the Residential TJI dealer in your area.

The Residential TJI is performance-proven in the field.

 **TRUS JOIST CORPORATION**

P. O. Box 60
Boise, ID 83707 (208) 375-4450

Circle 115 on reader service card



ADVERTISERS INDEX

*See Advertisement in Housing
Mid-August 1979 Directory

For your convenience Reader Service
Circle numbers precede advertisers names

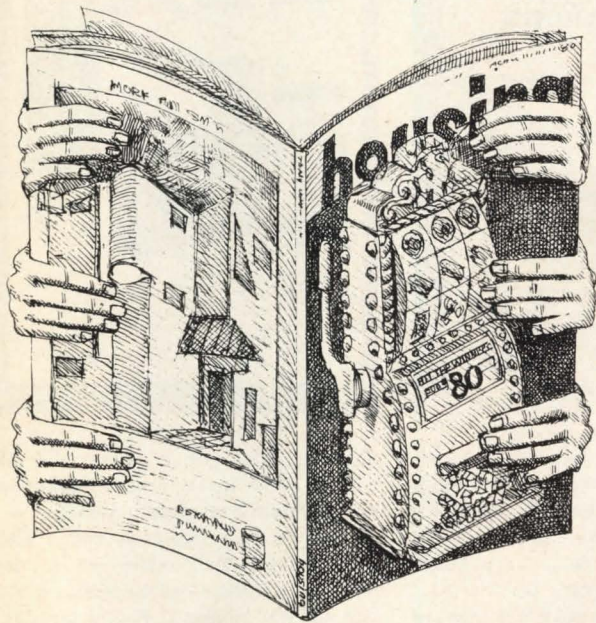
- | | | |
|--|--|--|
| <p>Circle No.</p> <p>A</p> <p>87 American Gas Assn.87
J. Walter Thompson Co.</p> <p>66 American General Products, Inc. ..84B
Advertising Diversified Svcs. Inc.</p> <p>*119 Andersen Corp.Cov. III
Campbell-Mithun, Inc.</p> <p>3 Armstrong Cork Co.Cov. II,</p> <p>64 Armstrong Cork Co.84A, 84E
Marsteller Inc.</p> <p>B</p> <p>45 Bird & Son, Inc.45
Humphrey Browning MacDougall
Inc.</p> <p>37 Blu-Ray, Inc.37
C. Franklin Thompson Adv. Inc.</p> <p>31 Brick Institute of America37</p> <p>32 Brick Institute of America39</p> <p>33 Brick Institute of America41
Henry K. Kaufman & Assoc. Inc.</p> <p>C</p> <p>35 Cabot, Inc., Samuel35
Donald W. Gardner Adv., Inc.</p> <p>*6 Champion Building Products6
Grey Adv., Inc.</p> <p>Classified113</p> <p>89 Closet Maid89
McCann-Erickson, Inc.</p> <p>Cost Rent and Profit74D, 84B
Computer:
Edward N. Kelley</p> <p>D</p> <p>59 David White Instruments74E
Freeman-Huenink-Zilbert Inc.</p> <p>30 Duo-Fast Corp.30
Juhl Adv. Agency</p> <p>E</p> <p>40 E. A. Nord Co.40
Ricks-Ehrig</p> <p>17 Eljer Plumbingware
Div. Wallace Murray17
Widerschein/Strandberg Assoc.</p> <p>F</p> <p>95 Ford Glass95
Wells, Rich, Greene, Inc.</p> <p>61 Forest Fiber Products84A
Westerman Adv., Inc.</p> | <p>Circle No.</p> <p>G</p> <p>29 GAF29
Scali, McCabe, Sloves, Inc.</p> <p>105 Gas Appliances Mfg. Assoc.
(GAMA)105
Needham, Harper and Steers, Inc.</p> <p>5 General Electric4, 5
BBDO, Inc.</p> <p>38 General Electric38
Young & Rubicam, Inc.</p> <p>*60 Georgia Pacific74F, 74G
McCann-Erickson, Inc.</p> <p>*51 Glidden51
Meldrum & Fewsmith Inc.</p> <p>H</p> <p>*43 Hotpoint Div./Gen. Electric Co.43
Adv. & Sales Promotion Operations
Housing Seminars
Condo-Conversion31-34
Financing109-112
Market Segmentation47-50
Smaller House91-94</p> <p>I</p> <p>113 Inclinator Co. of America113
Foltz-Wessinger, Inc.</p> <p>8 Interlocking Paving Mfgs Assoc.8
James Bloom Agency, Inc.</p> <p>15 International Paper Co.13-15
Ogilvy & Mather, Inc.</p> <p>K</p> <p>*21 Kitchen Kompact, Inc.21
Halbleib & Moll Assoc. Inc.</p> <p>*120 Kwikset (Div. of
Emhart Corp.)Cov. IV
Coltrane, Kracke, Martin, Kushell</p> <p>M</p> <p>63 Manufacturers Bank84D
Grumpertz/Bentley/Fried</p> <p>46 Marvin Windows46
Discovery Designs</p> <p>22 Masonite Corp.26, 27</p> <p>26 Masonite Corp.26, 27</p> <p>27 Masonite Corp.26, 27</p> <p>81 Masonite Corp.81
Kubiak Carpenter & Assoc. Inc.</p> | <p>Circle No.</p> <p>N</p> <p>65 Northwood Mills84A
Canadian Trend Sales Ltd.</p> <p>* Nutone Div., Scovill Inc.1, 2
Dektas & Eger, Inc.</p> <p>O</p> <p>36 Owens-Corning Fiberglas36</p> <p>97 Owens-Corning Fiberglas96, 97
Ogilvy-Mather Inc.</p> <p>R</p> <p>30 Red Cedar Shingle & Handsplit
Shake Bureau39
Cedarcrest Adv.</p> <p>25 Rittenhouse25
Blair Adv. Inc.</p> <p>58 Rolscreen Co.74B, 74C
Kerker & Assoc.</p> <p>S</p> <p>*108 Sears, Roebuck & Co.108
Stern Walters/Earle Ludgin, Inc.</p> <p>*23 Simpson Timber Co.22, 23</p> <p>*62 Simpson Timber Co.84C
Kraft Smith</p> <p>T</p> <p>82 Temple Ind.82
Ritchie, Hopson & Assoc.</p> <p>*19 Thermador
Div. of Norris Ind.19
Joel Goldstein Marketing
Communications, Inc.</p> <p>115 Trus Joist Corp.115
David W. Evans/Calif. Inc.</p> <p>V</p> <p>Viceroy Homes107</p> <p>W</p> <p>57 Weslock74A
Reeds and Farris</p> <p>99 Whirlpool Corp.99
The Netedu Co.</p> <p>11 Wilsonart11
McKone & Co., Inc.</p> <p>Y</p> <p>53 York Heating & Air Conditioning
(Div. of Borg Warner)52, 53
Aitkin-Kynett Co., Inc.</p> |
|--|--|--|

Advertising Sales Mgr.:
Edward C. Weil III
Business Mgr.:
Vito DeStefano
Marketing Services Mgr.:
Henry G. Hardwick

Classified Advertising:
Frank Eberle (212) 997-2556
Send advertisements and box
number replies to: Housing P.O.
Box 900, New York, NY 10020

ADVERTISING SALES STAFF

ATLANTA 30309 Terry Blackwood 1175 Peachtree St. (404) 892-2868	STAMFORD 06901 300 Broad St., 7th Fl. (203) 359-2860	CHICAGO 60611 Richard Hathaway David R. Jern 645 N. Michigan Ave. (312) 751-3700	CLEVELAND 44113 Milton H. Hall, Jr. 55 Public Square Suite 325 (216) 781-7000	DENVER 80203 Shirley Klotz 655 Broadway Suite 325 (303) 825-6731	DETROIT 48075 Milton H. Hall, Jr. 4000 Town Center Suite 770 (313) 352-9760
HOUSTON 77040 John Strong 7600 W. Tidwell Rd. Suite 500 (713) 462-0757	LOS ANGELES 90010 Stan Kassir 3200 Wilshire Blvd. South Tower (213) 487-1160	NEW YORK 10020 1221 Avenue of the Americas (212) 997-6909	PHILADELPHIA 19102 Three Parkway (215) 568-6161	PITTSBURGH 15222 Milton H. Hall, Jr. 6 Gateway Center 11 Stanwix Street (412) 227-3640	SAN FRANCISCO 94111 Richard R. Butera 425 Battery Street (415) 362-4600



There's a limit to togetherness

Sharing is a fine civilized concept—until it means sharing **housing** magazine. How often do you read it weeks late? How often does it get lost somewhere on the routing list? Or come to you minus a couple of pages somebody tore out? Get your very own copy of **housing**. Turn to the subscription card.

**WHO MAKES
SOLAR-ASSISTED
HEAT PUMPS?**

**SEE PAGE 94
OF YOUR
HOUSING
DIRECTORY**

Use your **HOUSING DIRECTORY OF PRODUCTS AND MANUFACTURERS** to find out who makes what. Over 800 product categories and subcategories with manufacturers' names and addresses.

Plus manufacturers section arranged alphabetically with addresses and phone numbers.

If you missed receiving the 1979 Directory, order one for just \$3.00. If you are now a subscriber, you will receive this year's Directory as part of your subscription service.

ATTENTION ADVERTISERS

For real sales action, run your catalog pages in this Directory. Ask your Housing salesperson about multi-page inserts.

HOUSING DIRECTORY OF PRODUCTS AND MANUFACTURERS

Housing Directory of Products and Manufacturers
1221 Avenue of the Americas, New York, NY 10020

Print-outs on computers— and other goods and services

A 31-page booklet on the **TOM™ Home-builder Management System** is available. The pamphlet describes how this computerized system helps the builder control scheduling, loans and draws, purchase orders and inventory control, payroll, land development, job accounting and other financial procedures. Flow charts and sample print-outs are shown for each of these functions. Wang Laboratories. *Circle 301 on reader service card*

The System™, another **job cost accounting computer system**, is suitable for single-family, multifamily and commercial construction jobs, according to a six-page pamphlet. Residential and commercial management computer programs are also described. Management Reports. *Circle 302 on reader service card*

A comprehensive, **computerized system** is introduced in a ten-page publication. The four-color brochure describes the functions and operation of the Computer-aided Design for Engineers and Constructors (CADEC™), suitable for builders, engineers and architects. Each feature—from calculating construction estimates to keeping accounts—is described briefly. Details on the system components are also included. Calma. *Circle 303 on reader service card*

A **computerized access/security system** for multifamily housing is the subject of an eight-page brochure. Brochure describes programming and operating procedures for monitoring security, interior environment and lighting systems. Also explained are the system's components, such as the video display and microprocessor. Cardkey Systems. *Circle 304 on reader service card*

HUD has made available an 111-page book called **"Installation Guidelines for Solar DHW [Domestic Hot Water] Systems in One- and Two-Family Dwellings."** The book contains detailed schematics and photographs to illustrate proper installation techniques under varying circumstances. Also included are a glossary of solar terminology, an installation checklist and a discussion of system safety. National Solar Heating and Cooling Information Center. *Circle 305 on reader service card.*

A four-page brochure on **flammability testing** is available. The two-color publication directs the reader to reports on specific products such as carpeting, paints and wall-coverings. United States Testing Co. Inc. *Circle 306 on reader service card*



To keep the builder up-to-date is a quarterly newsletter called **"Fome-Cor® Sidelights"** (see photo above). Although the newsletter is geared toward the dealers and distributors of the manufacturer's Fome-Cor® underlayment board, the four-page publication highlights news which interests the entire industry, such as articles on buyer preferences and remodeling. Denny Corp. *Circle 307 on reader service card*

"Making Housing Happen" is a new edition of a four-color brochure describing how the National Housing Partnership works. The NHP, according to the 12-page publication, stimulates production of low- and moderate-income housing by providing equity and joint venture funds to private building enterprises. The brochure goes on to explain various partnership opportunities and the criteria for selecting partners. The NHP participation in nonprofit organizations, urban revitalization and property management is also discussed. National Housing Partnership. *Circle 308 on reader service card*

A comprehensive book on the commercial and industrial uses of **thermal insulation** is now available. Compiled by the Midwest Insulation Contractors Assn. (MICA), the first edition of "Commercial and Industrial Insulation Standards" is primarily intended to be a practical source of technical information for engineers, architects, thermal insulation contractors and specification writers. However, the 195-page book does contain a general glossary of commonly used terms as well as a great deal of general information. Available for \$18.00 from MICA, 2202 Hanscom Blvd., Omaha, Neb. 68105.



Security, safety, sound control and solar control: These are the benefits of **laminated architectural glass**, according to a 20-page brochure (see photo above). Color photos, charts and tables are included under each of those four categories to show how and why laminated glass is superior to ordinary glass for many installations. The additional heat and light control properties of tinted glass are specified. Monsanto. *Circle 309 on reader service card*

Design parameters and installation practices for **engineered copper fire sprinkler systems** is the subject of a 40-page handbook. More specifically, the publication identifies design features and installation techniques for copper fire sprinkler systems that are different from those of traditional systems. Graphs and tables are included to illustrate the advantages of the copper system over traditional automatic sprinklers. Codes and insurance problems are discussed. Copper Development Assn. *Circle 310 on reader service card*

A one-page flyer discusses **weather-related problems while installing gypsum board**. The sheet has recommendations on board and joint treatment, ventilation and prevention of show-through. Single copies are free; multiple copies cost 10¢ each plus postage and handling. Gypsum Assn. *Circle 311 on reader service card*

Two-way mobile communication units are the subject of a ten-page pamphlet. Annual fuel cost savings are shown in tabular form. Profit analysis page enumerates other areas where these units can reduce operation costs. General Electric. *Circle 312 on reader service card*



House Dressing.

What more beautiful way to dress up a house is there than with Andersen® Perma-Shield® angle-bay and bow windows.

And what easier way is there to do it?

The windows are pre-assembled with head and seat platforms already in place. So you can make short work of installation.

Inside finishing with recommended Andersen parts is fast and easy, too.

Now isn't that beautiful?

So is the way Andersen builds strength into its narrow mullion design. And makes the look of the windows match the trim lines of other Andersen windows and gliding doors around the house.

And because these Perma-Shield windows have a low



maintenance rigid vinyl exterior*, they'll keep their fashionable good looks. Without repainting every few years. And without the worry of costly call-backs.

When you consider the alternatives, is there really an easier or more beautiful way to dress up a house?

Your Andersen distributor or dealer has the answer. Call him, he's in the Yellow Pages under "Windows." Andersen Corp., Bayport, MN 55003.

*Low maintenance features vary by window style.

The beautiful way to save fuel®
Andersen Windowalls®



79176 Copyright © Andersen Corp., Bayport, MN 1979.

kwikset.

America's choice for double security.



Paul Revere helped early Americans protect themselves from the dangers of an invasion.

Kwikset's Protecto-Lok gives today's Americans a way to help guard against another kind of invasion.

Its high-security, 1-inch deadbolt lock helps people protect their homes from invasion by burglars, vandals and other intruders.

And it provides the additional safety of being able to open both deadbolt and entry lock from the inside with a single turn of the knob. This can mean life-saving extra seconds in case of fire.

The double-security Kwikset Protecto-Lok. Another reason why Kwikset is America's Choice. And has been for nearly a quarter-century.

kwikset DIVISION OF EMHART INDUSTRIES, INC.
ANAHEIM, CALIFORNIA U.S.A. 92803
America's Largest Selling Residential Locksets

Circle 120 on reader service card

