

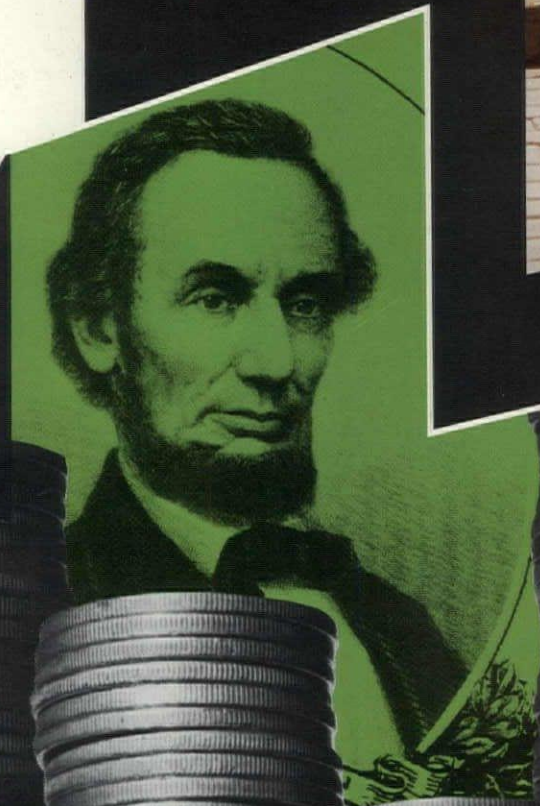
August 1975

House & Home

**Model
merchandising**

**How to
keep
impact up...**

**and
costs down**



Also:

**Hottest
condo
conversion
in
the country?**

**Comeback
strategy
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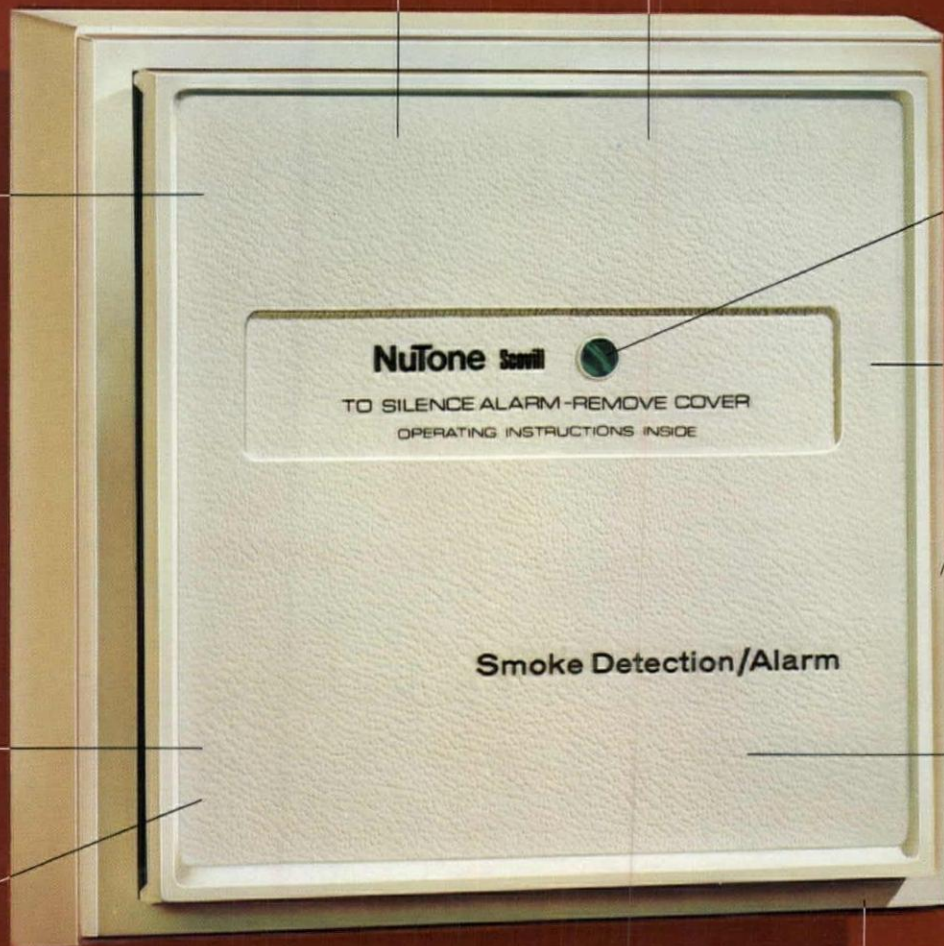
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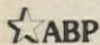
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House and Home, August 1975, Vol. 47, No. 8, Published monthly by McGraw-Hill Inc. Founder: James H. McGraw (1860-1948). Subscription rates, U.S. and possessions, Canada and Mexico . . . for individuals within circulation specifications, \$12 per year, for others, \$24 per year. All other countries, \$36 per year. Single copy, if available, \$2. The publisher reserves the right to accept or reject any subscription.

Executive, Editorial, Circulation, and Advertising offices: McGraw-Hill, 1221 Avenue of the Americas, New York, N.Y. 10020. Telephone: 997-4872. Second class postage paid at New York, N.Y. and at additional mailing offices. Published at 1221 Avenue of the Americas, New York, N.Y. 10020. Title® in U.S. Patent Office. Copyright© 1975 by McGraw-Hill Inc. All rights reserved. The contents of this publication may not be reproduced either in whole or in part without consent of copyright owner.

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This issue of House & Home is published in national and separate editions.

Postmaster: Please send form 3579 to Fulfillment Manager, House & Home, P.O. Box 430, Hightstown, N.J. 08520.

House & Home

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

Volume 47 Number 8/August 1975

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CIRCLE 4 ON READER SERVICE CARD

A new housing act—and President Ford takes firm grip on policy

President Ford has clearly won his battles with Congress over legislation to stimulate housing starts. Whether he has won the war won't be known until November 1976, when the voters go to the polls.

Ford had a lot going for him when he vetoed H.R. 4485, The Emergency Housing Act of 1975:

- Starts and permits had risen, along with other statistical indicators, and that enabled President Ford and his aides to claim the recession was over.

- As President Ford successfully vetoed three earlier Democratic anti-recession bills—mainly on the ground that they would boost the deficit and add to inflationary pressures—his standing in the polls rose.

- The President had earlier this year signed into law legislation providing a \$2,000 tax credit for buyers of existing new houses—at a cost of \$750 million, according to the White House fact sheet accompanying the veto message.

Christmas-tree bill? President Ford had an alternate and less expensive housing bill—sponsored in the House by leading Democrats—that he said he would sign. And at the time he delivered his veto message, he released another \$2 billion of existing mortgage-buying authority to the Government National Mortgage Assn. (Ginny Mae) as a sign of his good faith.

"What went wrong," Representative William L. (Lud) Ashley of Ohio told his Democratic colleagues in the house, was this: The House conferees on the original Emergency Housing Act, led by the new banking committee chairman, Henry Reuss (D., Wis.) "adopted the Senate strategy, which as usual is to foist on the House and the President a fully-decorated Christmas tree."

That bill said Ashley, was "a turkey... a proposition that will not fly."

The Ashley rebellion. Ashley, long a leading Democratic housing legislator on the housing subcommittee and the full banking Committee, has turned maverick since Reuss became the Banking Committee's chairman at the opening of the 94th Congress early this year. Ashley led the fight, along with Repub-

lican Gary Brown (R., Mich.) and Robert L. Stephens (D., Ga.), against the Democratic strategy of sending the President a bill he would certainly veto. Ashley urged the Democrats to avoid the veto fight and to negotiate instead with Administration officials a measure that the President would sign.

Brown, a week before the veto came, said that the President would hold off the veto "until we can come up with an alternative. The time was also used by Ashley and others to round up votes to uphold the veto and to increase the number of co-sponsors of the bill that President Ford signed on July 2.*

Humphrey memo. Just prior to the veto in the House, Senator Hubert Humphrey (D., Minn.), chairman of the Joint Economic Committee, released an internal HUD memorandum to Secretary Carla Hills that, Humphrey said, "revealed that the Administration was aware that we are headed into a prolonged depression in the housing industry before this bill was vetoed."

The memorandum, prepared by a HUD economist, Duane T. McGough, said:

"Unless some dramatic improvements in consumer attitudes and strong improvement in sales and rental markets occur within the next few months, it appears that housing production in 1975 may be headed for the lowest starts since the 1,195,800 units in 1966, and may even equal that mark."

Ford victory margin. The attempt to override Ford's veto lost, 268-to-157, or 16 short of the two-thirds needed. All but 19 of 141 Republicans voted to sustain the veto: 35 Democrats voted with the Administration, 26 of them from the South.

After the veto battle, the trimmed-down bill Ford wanted cleared both House and Senate late on the Friday when Congress left Washington for the July 4th holiday. Chairman William Proxmire (D., Wis.) of the Senate Banking Committee failed in a last-minute effort to pressure the House into accepting a provision limiting to 1%

*The bill that was passed, H.R. 5398, came into law with the same title the bill vetoed would have had: The Emergency Housing Act of 1975.

the fees and points mortgage lenders could charge under the \$10-billion mortgage-buying bill.

The House stood its ground and Proxmire settled for a letter from Ginny Mae President Daniel P. Kearney, backed by Housing Secretary Carla Hills, promising that "the total fees levied by GNMA and the origination fees allowed to participating lenders will not exceed 4%." Proxmire said this meant "an effective yield for mortgages of 7.92%." Under the bill HUD is committed to buying mortgages at a carrying interest rate of 7.5%.

Rejected subsidies. The vetoed bill provided three alternative subsidies for middle-income families—one subsidizing mortgage interest rates down to 6%; another subsidizing the mortgage rate down to 7% for the life of the mortgage; another providing flat-out grants of \$1,000 to help meet down-payment requirements. Other provisions would have extended the old Section 235 homeownership subsidies for low-income families, which Congress repudiated when it passed the Housing and Community Development Act of 1974.

The Bill had a provision giving government financial help to unemployed homeowners who faced foreclosure because of their inability to meet their mortgage payments—but the White House said it called for "unnecessary government funding and administration."

The President's bill. The bill Ford signed into law provides:

1. \$10-billion of new-mortgage-building authority to the Government National Mortgage Assn. (Ginny Mae).

2. An anti-foreclosure provision for the unemployed, the Emergency Homeowners' Relief Act, which will insure mortgage lenders against losses they sustain on loans and advances made to stave off foreclosure. An estimated 100,000 families could be helped with monthly payments up to \$250 for 24 months.

3. A provision to continue the Section 312 rehabilitation-loan program through August 1976, with an added authorization of \$100 million.

Starts. The effect on housing starts of the vetoed bill, or the

one the President has signed, is uncertain. The Democrats claimed that 320,000 new starts would be generated by the vetoed bill, triggering 500,000 man-years of employment in construction, manufacturing and other related industries.

On the other hand, Secretary Hills told newsmen that the \$2 billion of existing mortgage-buying authority that the President released for mortgage-buying on the day he vetoed the Democratic bill would "create" 65,000 mortgages.

However, in answer as to whether this would be "a net addition to the number of starts you would anticipate otherwise?" she said: "It would be difficult to say that this is an incremental addition... indeed, that is very true of the legislation we are vetoing."

Doubts on Tandem. Another questioner said that HUD researchers had analyzed the so-called Tandem Plan and "were unable to find any statistical connection between housing starts and the Tandem program." The questioner then asked:

"Are you familiar with that research and, if so, how does one justify a program to help the housing market and housing starts with such a program?"

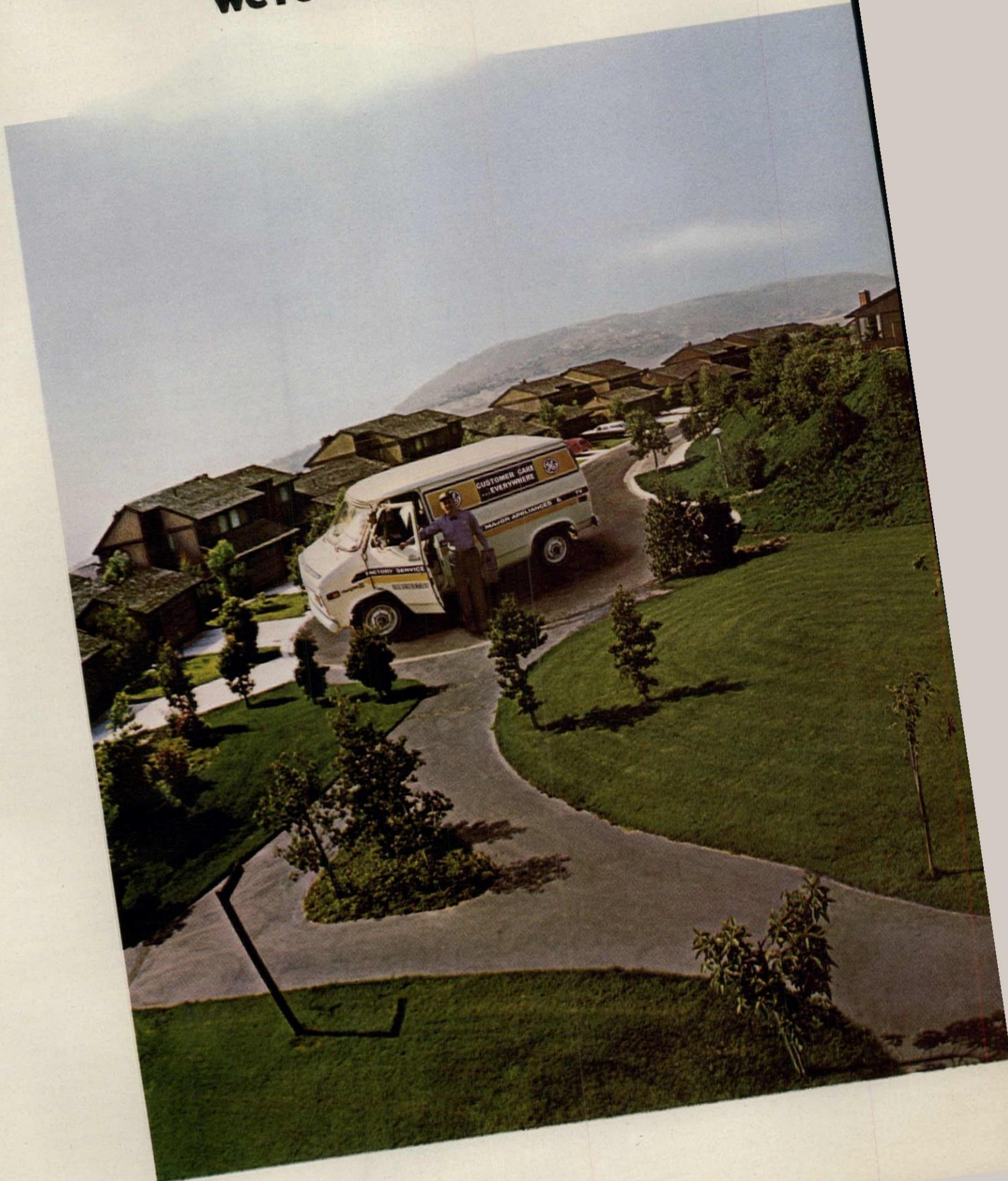
Secretary Hills said she was familiar with the analysis but that she had "talked to economists who find some effect, but it is difficult to say that it is all an incremental effect."

There's also a question of how much of the \$10 billion will ever be used. In signing the bill, President Ford said the funds "will be available, if required, to sustain the housing recovery presently underway." The clear implication: The Administration may decide that the rate of housing recovery is about right without using any subsidy funds.

Under new rules laid down by Congress, an appropriation must be voted before any of the \$10 billion can be committed. Also, Secretary Hills must declare that an emergency exists in the housing market. Neither the President nor the Secretary see any emergency in the offing, judging by their own public statements.

—DON LOOMIS
McGraw-Hill World News,
Washington

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Richard Weiser, Executive VP, Avco Community Developers



Richard Weiser

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GENERAL  ELECTRIC

Cities reject HUD cash lest they have to build housing for poor

At least 16 cities and towns across the country are refusing federal grants rather than comply with the *quid pro quo* in the 1974 housing law under which they have to provide subsidized housing for poor families as a requirement for getting the money.

At least two towns—Parma, Ohio, and Bloomfield, N.J.—have had their applications turned down by the Department of Housing and Urban Development in Washington because their housing assistance plans could not be approved under the law and HUD's regulations.

But Cleveland, Ohio, won a crucial decision from HUD officials that allowed the city to use \$1 million of its \$16-million block grant to pay the salaries of 190 policemen serving the city's ghetto neighborhoods. (See story below.)

200 refusals by HUD. All told, at least 200 community development block-grant applications were turned back by local HUD officials for revisions. Approvals are made by local and regional HUD officials; any rejection has to be referred to Washington for approval.

According to John McLean, an official of the block-grant program, about 30 questionable applications were referred to Washington. Most of those cities changed their questionable plans to conform to HUD's regulations and so won acceptance.

But Parma, which is also under court attack by the National Committee Against Discrimination in Housing (NCDH), will lose its first-year grant of \$249,000. Unless it prevails over HUD's rulings, Parma could lose \$4.5 million it would otherwise be entitled to under the community-development program over the next five years.

Bloomfield loses \$138,000 this year and stands to lose \$2.5 million over the six years of the program. Officials at HUD headquarters say they expect a couple of other cities to be rejected because of faulty housing plans.

Buffalo's revisions. Most cities with questionable housing plans—such as Buffalo, N.Y.—did an about-face to comply with HUD's requirements. Buffalo, with \$11.7 mil-

lion in first-year money at stake, submitted what was considered a generally acceptable housing plan but then rescinded 30 of the low-income housing units it called for.

Since the rescision was the decision of the city council, HUD

Cleveland pays police with HUD money

In a precedent-setting interpretation, officials at the Housing and Urban Development Department's headquarters in Washington and HUD's regional officials in Columbus, Ohio, have just cleared the way for Cleveland to use \$1 million of its \$16-million grant to pay police who might otherwise have been laid off.

Mayor Ralph J. Perk of Cleveland, caught up in a political hassle with HUD officials and Representative Louis Stokes (D., Ohio), called HUD's approval of the grant application "a great victory for me personally and for the people of Cleveland."

Other cities. The officials in Washington were hesitant about predicting how many cities might be able to use the community development program's block-grant funds to meet police payrolls, but one source suggested that as many as 20 might do so.

The letter that cleared the way was dated May 20, 1975, and was written by David O. Meeker Jr., HUD's assistant secretary for community planning and development. Meeker pointed out that "the legislative history . . . indicated that public services are eligible only to the extent that they are determined to be 'necessary or appropriate to support' other block-grant activities being carried out 'in a concentrated manner.'" Meeker added that software activities paid for by HUD are restricted to "those that support what is essentially a fiscal-development program."

Substitution of funds. A critical consideration in the Cleveland situation was the fact that the \$1 million in HUD funds would replace another federal grant from the Law Enforcement Assistance Administration—a grant that would no longer be available to the city. Hence the city could use the \$1

insisted that the council itself approve the full 90 units called for by the plan, with 60 units to be located outside ghetto areas. The council did the flip-flop, however, and the application was approved.

Chicago's victory. Similar sit-

uations arose in Kansas City, Kan., and Chicago. Chicago, whose subsidized housing funds have long been tied up in the courts, got its grant of \$43.8 million approved by submitting a housing plan that was approved by the federal judge who has the court case.

Chicago's plan is a commitment to action, one HUD source pointed out—as are all the housing assistance plans. If the plan conforms to the law, HUD has to approve it. No funds can then be withheld until a year later, when HUD officials must determine whether the city has performed satisfactorily under the housing plan. If not, HUD must turn down the city's application for its grant for the second year of the program.

'No thanks.' In Michigan, five Detroit suburbs said "no thanks" to the proffered federal funds rather than provide additional housing for poor families. Warren lost \$1,586,000, Hamtramck \$758,000, Roseville \$218,000, Wyandotte \$103,000 and Rogers City \$28,000.

Five Chicago suburbs also decided against applying for a grant: Cicero \$205,000; Oakland \$167,000; Des Plaines \$139,000; Berwyn \$135,000 and Arlington Heights \$125,000.

Other cities that decided to include themselves out were Irving, Texas, \$294,000; Hempstead Town, N.Y., \$379,000; Hawthorne, Calif., \$175,000; Somerville, N.J., \$148,000; Haverford, Pa., \$115,000; and Suffield, Conn., \$91,000.

Kinds of spending. The HUD headquarters has a computerized breakout of the kinds of projects being supported by block grants, but the summary doesn't bring together a figure for all housing spending. However, totals from 1,131 applications show that \$166 million is to be spent for housing rehabilitation loans and grants, \$28 million for code enforcement, \$14.5 million for special projects for the elderly and handicapped, \$130.8 million for completion of urban renewal projects and \$523.5 million—or about one-third of the \$1.8 billion involved—for public works, facilities, and site improvements.

—DON LOOMIS
McGraw-Hill World News,
Washington



CLEVELAND'S MAYOR PERK
'Victory for me and the people'

million in community-development funds to pay its police. It did have to prove, however, that it was not reducing its own spending for police. That is a requirement in HUD regulations governing such spending.

Cleveland's application was also changed to make it plain that the police would provide extra services in the target neighborhoods where other block-grant funds would be spent for housing rehabilitation, code enforcement, street repair, street lighting and mini-parks.

—D.L.

21,288 plaintiffs

The Heights Community Congress in Cleveland Heights, Ohio, wanted company in a million-dollar suit it filed against a realty company in federal court.

So the group claimed all the whites and blacks in Cleveland Heights were injured when Rosenblatt Realty Inc. steered them into segregated neighborhoods. The District Court ruled the congress could bring a class-action suit.

But federal rules now require individual notice to all parties before such a suit can proceed—in this case every homeowner and tenant in Cleveland Heights. Sending the 21,288 notices cost about \$1,000.

The trial date has been set for Aug. 18.



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CIRCLE 11 ON READER SERVICE CARD

High Court rulings affect land-use suits, co-ops, legal fees

The Supreme Court session that ended with a rush early last month saw a number of rulings made that had significant impact on the housing industry.

Perhaps the most important such decision was one that severely restricts the opportunities for outsiders to challenge local zoning ordinances that keep out cheaper housing. The justices suggested, however, that homebuilders with specific planned projects that are frozen out by restrictive zoning might still be able to bring their battles into federal court.

The key case*—the first time the justices have looked at whether nonresidents can attack exclusionary zoning laws as unconstitutional—involves Penfield, N.Y., a suburb of Rochester. There was little dispute that Penfield land-use rules prevent really low-cost housing: The lot size and minimum floor area regulations that covered 98% of the town meant that only single-family housing costing at least \$29,115—at 1972 prices—could conform. And even in the small area zoned for multifamily units, such requirements as an enclosed garage plus two parking spaces for each living unit effectively kept out cheaper developments.

Right to sue? The plaintiffs claimed that the restrictions—and the consistent refusal by the planning board, zoning board and town board to rezone—violate their constitutional rights. But the court did not look at that controversy. Instead, the litigation was about the even more basic question of whether any of those suing had any right to bring the matter into court at all.

The key to the answer, according to Justice Lewis F. Powell Jr., was whether those claiming that right had enough of a personal stake in the outcome—enough personal hurt from the wrong—"to warrant . . . invocation of federal court jurisdiction."

Although those interested in opening up the suburbs to low-cost housing had rounded up a variety of plaintiffs—low-income blacks and Puerto Ricans, Rochester taxpayers who said they had to bear higher government costs because Penfield

kept out the poor, non-profit corporations working for open housing, and the Rochester Home Builders Assn.—the court majority in the 5-to-4 split found that none of them fit the bill.

Homebuilders—maybe. The justice suggested that those who came closest to being hurt were homebuilders, who at least suffered financial disadvantage by being kept out of Penfield. But Powell found that the trade association could not sue on behalf of the builders unless it could point to "a specific project by any of its members that is currently precluded either by the ordinance or by respondent's action in enforcing it."

The word "currently" is significant, for the justices refused to give weight to an attempt by Penfield Better Homes Corp. to build exactly such a moderate-income project in 1969. The suit, they note, was filed three years after that project's variance application was turned down.

The high court's ruling is very different from the reaction earlier this year of the New Jersey State Supreme Court in a similar case [News, May, p. 32] involving restrictive zoning laws. The Jersey court vigorously affirmed the right of indirectly affected outsiders to sue.

Other actions. The Penfield decision came in the final week of the high court's term, as did other decisions that touched the housing industry.

In one case,** the justices ruled 6-to-3 that stock in a cooperative housing project is not the sort of security meant to be regulated by the 1933 and 1934 securities acts. That means that tenants of the 50,000-resident Co-op City in the Bronx, financed under New York state's Mitchell-Lama Act, could not claim before the Securities and Exchange Commission that the prospectus for the project was deceptive. Despite the fact that the development cost \$125 million more than the \$280 million expected and average apartments, promoted at \$23.02 a room, had hit \$39.68 by the middle of last year.

An opposite ruling by the Supreme Court could have opened

the way for tenants of other cooperatives across the country to hold developers to their original estimates of monthly carrying charges related to construction costs. (The Co-op City tenants were not challenging rises in maintenance and operating charges.)

'Living, not investing.' Justice Powell, again writing the majority opinion, argued that "there can be no doubt that investors were attracted solely by the prospect of acquiring a place to live and not by financial returns . . ."

The cooperative shares, he noted, do not give purchasers the right to dividends based on profit, are not negotiable, cannot be pledged against a debt and cannot appreciate in value under the terms of the purchase contract.

The SEC had earlier claimed that the co-op shares were federally regulatable, but the court ignored that assertion; the agency had made the opposite claim in 1973.

The action may not be over for the project and its tenants, however. The Supreme Court ruling left open the possibility of pursuing the case as fraud at the state level, with the SEC left out of it.

Antitrust lawyers. In another case† the court ruled that local bar associations violate the Sherman Antitrust Act when they enforce minimum fee schedules. So homebuyers are free to shop around for firms that now may charge bargain rates on real estate closings. It was the uniformity of fees quoted by Virginia lawyers—all wanting one percent of the property value to do a title examination on a new home in Reston—that kicked the case off in the first place.

The court ruling was confined to real estate transactions involving lawyers, but the reasoning behind it suggested that the same ruling might apply to many other attorneys' fees.

Moreover, it could potentially affect fee schedules of other professions, for example architects, engineers and certified public accountants.

'Classic case.' The opinion was written this time by Chief Justice Warren E. Burger.

(Powell did not participate, having once been a member of the Virginia Bar Association, which was a defendant in the case.)

The court found the Virginia fee system "a classic case of price-fixing." (Even though the fee schedules were only "recommended," lawyers who habitually charged less could be disciplined). The opinion added:

"It cannot be denied that the activities of lawyers play an important part in commercial intercourse and that anticompetitive activities by lawyers may exert a restraint on commerce."

The ruling was unanimous.

The court has also ruled this year that labor unions were subject to antitrust action if they picketed a general contractor in a dispute with one of his subcontractors [News, July, p. 16].

—DANIEL MOSKOWITZ
McGraw-Hill World News,
Washington, D.C.

Oregon bonds approved

When the Oregon legislature passed an act authorizing \$200 million in bonds to finance low-income housing, it created a legal issue; the state constitution forbids debt in excess of \$50,000.

But the state supreme court has now held that the bonds are exempt from the limitation because they will be retired from revenue from the construction loans they finance, not from state taxes.

"I'm very pleased," commented Governor Bob Straub. "The decision not only paves the way for providing decent housing . . . We can build about 17,000 housing units with this program that will create about 7,000 new jobs."

—JIM RUNNING
McGraw-Hill News, Portland

FHLBB vacancy filled

The resignation of **Thomas Bomar** from the Federal Home Loan Bank Board leaves the chairmanship open. President Ford fills the spot with **Garth Marsten**, 49, who serves as acting chairman. Marsten was already a member of the board, and his term, which was to expire earlier this year, has been extended to June 30, 1979. He is the only Republican member.

*No. 73-2024, Warth vs. Seldin.

**No. 74-157, United Housing Foundation vs. Forman.

†No. 74-70, Goldfarb vs. Virginia

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Coast builders set comeback strategy: Build small, stay small

Small houses and small companies will lead the housing industry back from the recession. So said speaker after speaker at the Pacific Coast Builders Conference in San Francisco.

Ex-managers of big building companies denounced bigness and praised the advantages of small companies.

Old-time single-family home-builders denounced condominiums and planned unit developments—and reaffirmed the desirability of detached housing.

Once-flashy merchandising specialists denounced sales-center frills and argued for modest marketing budgets.

California builders talked seriously about resurrecting 1948 Cape Cod designs with expansion-space attics.

Needed: a small house. It all added up to an official West Coast affirmation of the housing industry's new national philosophy: Think small. The Federal National Mortgage Association's president, Oakley Hunter, caught the mood of the conference in a breakfast-speech aphorism: "What this country needs is a good 1,000-sq.-ft. house."

"But basic floorplans aren't enough," said the ex-president of AVCO Community Developers Inc., Harry L. Summers. "We need basic management." He explained what he meant with his own dramatic case study.

The lean model. Since resigning from troubled AVCO in 1973, Summers had scaled down from operating a 1,500-employee building company to operating the 12-employee (including himself) Harry L. Summers Inc. of San Diego.

Summers' new company is the antithesis of the one he ran for AVCO, and that's by design. Said he:

"We have no designated secretaries, no table of organization, no memos except to spell out policy, no secrets—none of that corporate B.S." And his business goals are limited to "no project outside of San Diego County, no more than three tracts at a time, no more than 200-300 housing units and \$10- to \$15-million gross a year."

Besides a vast improvement in cost and profit control, Summers said the happiest advan-



SUMMERS
'No memos'



FOX
'Incomes up 110%'



GELLERT
'Land messed up'



BROWN
'Don't like condos'

tage in reverting to small size is "Now we can have fun again."

'Too many meetings.' Architect Walt Lewis of Costa Mesa concurred wholeheartedly with Summers' swipes at big companies: "Too many wrong people have been involved in too many meetings. There have been too many weak division managers. Projects have been too large."

Dave Fox, a one-town builder for over two decades, journeyed from Dallas to San Francisco to give the West Coast builders some product advice: Forget about condominiums and concentrate on detached houses again.

Fox could speak with authority because the Fox & Jacobs company builds nothing but detached houses—2,600 last year.

A pricing surprise. Contrary to what the public thinks, house prices are not rising faster than incomes, said Fox. "House prices may have doubled since 1963," he explained, "but incomes have risen 110%." Singling out the 25-to-35 age group as today's predominant house market, he said that median income for that market has risen from \$6,200 in 1963 to \$14,000 in 1975 and will continue to rise at a faster rate than house prices. Fox said there are 13-million families in the 25-to-35 age group and 5-million of them have \$15,000 incomes.

Fred Gellert Jr., a San Francisco single-family builder for 25 years who learned the business from his father, blamed too-ambitious condominium and PUD developers for wiping out single-family homesites. He explained: "There's still plenty of land around San Francisco but it's messed up with different kinds of PUD zoning. We've got to rezone it and reduce those densities so we can build de-

tached houses." What about the problem of reducing the land prices to make the lower densities feasible? "We've just got to fight to buy the land right. There's no other answer."

Down with condos. Condominium builders themselves had bad things to say about condominiums. Dave Brown, executive vice president for operations for The Grant Corp., Newport Beach, said condominiums actually cost more to build than single-family houses. What's more, said Brown, "people don't like condominium living."

So Grant, which built 1,150 housing units in 1974, is changing its ratio of 55% condos and townhouses versus 45% detached houses to 30% multis versus 70% detached.

Some other reasons Brown gave for stepping up single-family production:

"Single-family building operations are easier to manage.

"You can get out of single-family projects faster, so you can keep tighter inventories.

"Single-family homes are out-selling condos 2½-to-1."

There is still room for condos in the national housing market, said Brown, but from now on they'll have to be exceptional values in top locations.

A better house. Suggestions for making the single-family home a better bargain ranged from unfinished bonus-space to wringing out amenities.

Gellert suggested a fresh look at an old idea: the story-and-a-half house with expansion space in the attic for future bedrooms and bath. Said he: "We copied one of those from Levitt & Sons years ago out here in California and maybe now's the time to build it again."

But Brown questioned the economics of attic expansion

space: "By the time you've put in a staircase and rough-in plumbing for a future bath, that expandable space isn't cheap footage."

Lenders. Money lenders—burned along with builders by overly ambitious developments and overbuilding in the past—joined in the swing toward smaller-scale projects.

Security Pacific National Bank, Los Angeles, is making construction loans on single-family, free-standing houses priced from \$25,000 to \$55,000, because "they are meeting the greatest response from the buying public," according to senior vice president Paul O'Brien. Condominium loans will be hard to get until the overhang is used up, he added.

But Kim Fletcher, president of Home Federal Savings & Loan, San Diego, is not afraid of condominiums. If the projects are well-conceived, "I think it's an excellent way to house America," he said.

Interest rates. Both short-term and long-term money is available, and interest rates may even drop a bit, but lenders will take a much harder look at every project, they said.

Not everyone jumped on the single-family house bandwagon. "Small houses on quarter-acre lots are not the best use of land," said Walf Richardson. His recommendation: patio homes and duplexes.

That was an opinion shared by design consultant John King of Rockville, Md. "Where land costs make detached-house prices prohibitive, lot sizes have to be reduced," said King. "Zero lot-line and other forms of cluster houses are the answer. They can increase densities, reduce street lengths and cut costs in

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California sets up \$950-million bond program to build housing

The California legislature has approved a \$950-million bond program to provide funding for low- and moderate-income housing.

Governor Edmund G. Brown Jr. worked closely with the lawmakers on the legislation, and he signed the bill in his Sacramento office a few days after the final vote.

A California Housing Finance Agency will be created and empowered to sell \$450 million in revenue bonds for housing. The bill also places a \$500 million general-obligation bond issue before the voters in November 1976.

Donald Burns, secretary of the State Business and Transportation Agency, said the administration expects to implement the program quickly and estimated initial home financing could begin next Nov. 1.

Loans through banks. The state agency will not make loans directly to individual families. Instead, it will lend money to banks, savings and loan associations and other financial institutions (qualified mortgage lenders), which will make the individual loans.

However, nonprofit private and public agencies, such as

churches and local housing agencies, also will be eligible for loans to construct apartments and housing developments that will be rented to low- and middle-income families.

Loans also will be available to families wishing to buy old homes and reconstruct them.

Benefits. State Senator George Zenovich (D., Fresno), one of the sponsors of the legislation, cited these economic benefits to California for each \$200 million provided under the new law, called the Zenovich-Moscone-Chacon Act:

Tax revenue of \$7.4 million will be generated; \$4 million in local property taxes will be paid; \$183 million in receipts will flow to general building contractors and \$165 million to special contractors; \$85 million in sales will be recorded by wholesalers and distributors; 10,000 jobs will be created in construction and related industries and \$10 million in unemployment-insurance payments will be saved.

Income limits. The bill defines the very low-, low- and moderate-income families that are the primary beneficiaries. The income limits are tied directly to the federal Department of Housing and Urban Develop-

ment's calculations of median income for various areas in California.

"Low income is defined as 80% of the median income," said Assemblyman Peter R. Chacon (D., San Diego), a co-author of the legislation.

"For a family of four in San Francisco, low income is \$12,428 or less. In Los Angeles it is \$11,352; in Fresno, \$8,960 and in San Diego, \$10,580. Moderate income levels in those areas are: San Francisco, \$18,642; Los Angeles, \$17,029; Fresno, \$13,441 and San Diego, \$16,870."

The law is more than 100 pages long and contains highly detailed regulations. (The law setting up the highly successful Massachusetts Housing Agency, by contrast, has only 12 pages. It contains no regulations, and none have been written by the agency.)

Plight of builders. In arguing in support of the legislation, Senator Zenovich quoted James E. Gibbons, president of the Sackmen-Gilliland Development Corp., a builder, to show the plight of the residential construction industry:

"Given the seriousness of present conditions, it is easy to forecast that another six months

of current monetary conditions will complete the dismantling of the real estate development industry, bankrupt even many of the larger names in the business, damage the industries that live off real estate and injure the financial institutions holding real estate paper, a significant amount of which may then be non-earning."

Unemployment. Senator Zenovich reported that the unemployment rate for residential construction in California was 28%, almost three times the statewide average for all labor. And, he said, bankruptcies among builders are up 40% over last year. Governor Brown had supported the legislation primarily as a program to stimulate employment.

In the Senate's debate, Dennis Carpenter (R., Newport Beach), had objected that the nearly \$1 billion would not make a dent in the state's housing shortage and could obstruct California's effort to sell school and park development bonds. Senator George Deukmejian (R., Long Beach) had warned against getting into something "about which we know not one single, solitary thing." —TOM ARDEN

McGraw-Hill World News

Coast builders' comeback strategy: Build small, stay small . . . continued from page 14

many other ways without reducing marketability."

The market. Who wants to buy what? A look into the crystal ball for the California market showed that large houses may be out.

The traditional "all-American family" move-up market (age 35-54) will need 35,000 units a year for the next five years, but it is declining as a percentage of the marketplace, according to Ken Agid, director of residential marketing for the Irvine Co., Newport Beach.

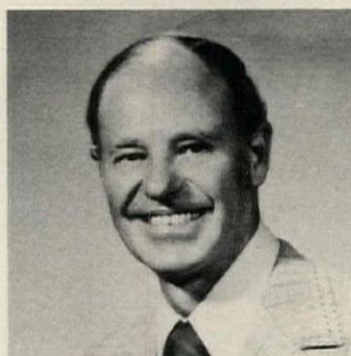
"If you're building space houses, be careful, you may be building to an over-saturated supply market," he cautioned.

Look for a new mix of housing types for a growth market including young marrieds and young singles, divorcees heading households, couples who have never had children, empty nesters and the retired, said Agid.

Pricing out. Howard Eng-

lander, director of the research and consulting department for the real estate dealers Walker & Lee, in Anaheim, told builders low- and moderate-income families would be in the market for housing but they're priced out. While housing costs can be cut by "going back to basics," as others suggested, builders will qualify more buyers and make more sales by trying to get interest rates reduced, he said.

Many of the elderly, too, want to buy homes, and they like the security of adult communities, said Howard Gurtvitz of M. J. Brock & Sons, Los Angeles. But there's no way most in this age group can buy, so the inventory in these housing developments is "staggering." Gurtvitz explained that senior citizens who own stocks and bonds can't sell out without taking a loss, so they haven't the money to purchase a home. And the plight of the elderly poor is worse, since there's no government program



CALIFORNIA'S TREADAWAY
Heads Builders Council

to help them buy, and very little in the way of subsidized rentals, Gurtvitz declared.

New housing bill. Builders began the conference on a glum note: The President had just vetoed the emergency housing bill. But the compromise bill was pushed through Congress so quickly that two days later, as the conference closed, the President had the new bill on his desk ready to sign.

Two definitive statements

made on the closing day by NAHB executive vice-president Nat Rogg confirmed some conference themes:

"The day of the big builder is over.

"We shall never again see the rate of new family formations reach the level we have experienced in recent years."

Elections. The conference was sponsored by the California Builders Council (CBC), the state affiliate of NAHB.

The CBC elected as president V. Hal Treadaway, vice president of Federal Projects Inc., Sacramento. He succeeds Syd Carnine, president of Alscot Development Co., Mission Viejo.

The new president of the PCBC is M.I. (Bud) Hardesty, president of Hardesty Brothers Inc., Concord. The outgoing president is George Gentry, a partner in Gentry & Watts Development Co., San Diego.

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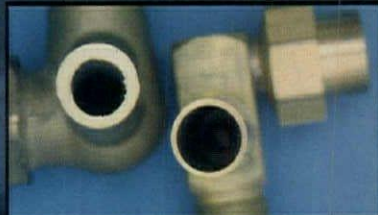
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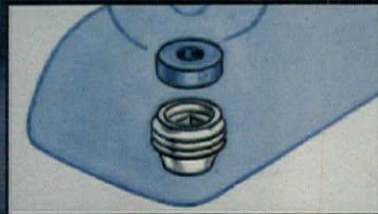
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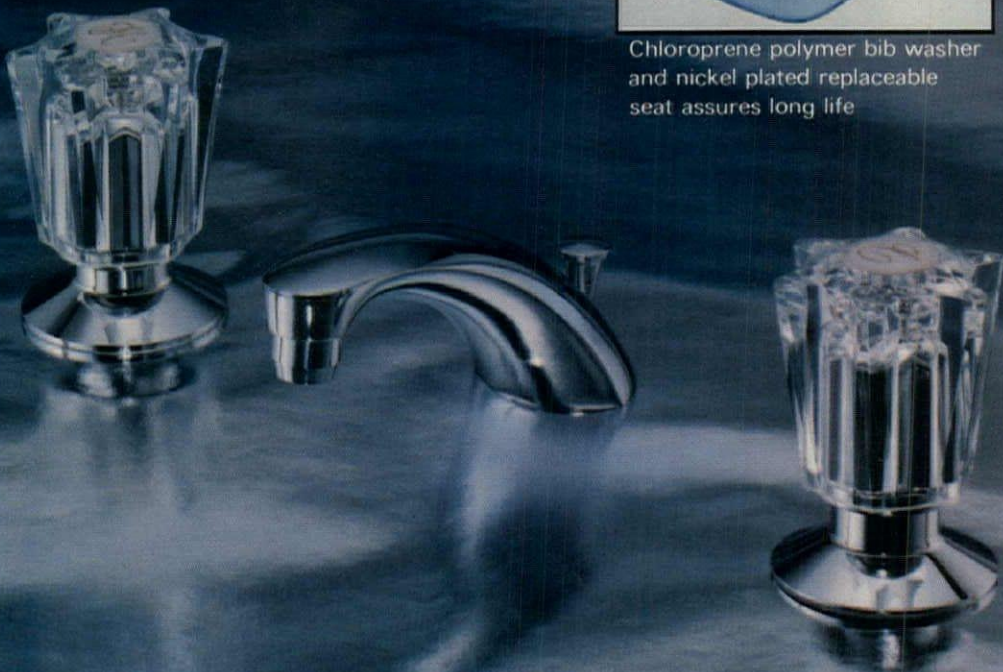
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Task force formed for no-frill home

Spurred by the Denver builder, Sam Primack, a nine-man task force has been organized by the National Council of the Housing Industry to promote the basic house.

The promotion campaign will be outlined for approval at the September board meeting of the National Association of Home Builders in Honolulu.

The idea, as explained by Primack, is to collect basic house designs from successful builders and promote them to the public in an industry-wide sales campaign built around examples of energy-efficient houses in several lower price ranges. It is an attempt to bring into the market families now sitting tight because of high prices.

Unfinished houses. The no-frill designs—the promoters don't like the words stripped down—would presumably eliminate garages and leave dens, extra bathrooms and basements unfinished but roughed in. The buyer could finish out the house as his income rose.

Success stories of builders who are already marketing such an affordable house, as Primack calls it, are being sought through the 41 members of the National Council.

Search for ideas. The producers have sought out builders through their own sales organizations, and examples of successful ideas that were found were to be discussed at a task force meeting at NAHB headquarters in Washington in July.

"It's still in the discussion stage," one NAHB official said at the end of June.

The task force chairman is Paul Shoemaker, a retired Masonite executive. Members are Al Fay, U.S. Gypsum; Henry Fenderbösch, Whirlpool; Cecil Lamb, U.S. Steel; Richard Balingier of *Better Homes & Gardens*; Harold Sand, Georgia-Pacific; and builders Martin Bartling of Connecticut, Earl Smith of California and Elmus Ussery of Kentucky. —D.L.

SOUTH COAST VILLAGE

Correction: The specialty center's landscape design, with its European-village atmosphere, [June, p. 64] is by Donald C. Brinkerhoff of Lifescapes, Inc., Santa Ana, Calif.

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If buyers complain about no-frill house, tell 'em about Scotland

"We came to see how you Americans deliver so much value for the money in your houses," explained the two homebuilders from Scotland. "Now our tour is over and we still don't see quite how you do it."

They are officers of Miller Homes Northern Ltd. of Edinburgh, one of the largest builders in Britain. (Annual housing volume \$35 million.) They were breakfasting at New York's Algonquin Hotel after a 16-day swing across the northern U.S. and into Canada.

'Big' houses. Their principal impression was of the relative size and opulence of the American house in these days of recession and no-frills.

"By value, I mean the amount of space per dollar you provide," explained Donald Lewis, "and to a lesser extent the amenities you add, like wall-to-wall carpeting and appliances."

And small. "A typical Glasgow house that we might build," said Ian Mitchell, "would have two floors and a total of 880 sq. ft. for both. The house might sit on a 30-ft. by 80-ft. lot."

"It would be about \$33,000."

(By comparison, the average U.S. house now costs \$40,600—but contains about 1,550 sq. ft. and has a 9,700-sq.-ft. lot.)

"For that the consumer gets none of the amenities you provide so frequently," added Lewis.

"No garage, no basement, no wall-to-wall carpeting or kitchen appliances. And of course, no central heating—that is still not customary in Britain—only an electric fire (space heater) for the sitting room."

Public, but solid. Partly because of such prices, 80% of the new houses in Scotland, according to the builders, are "council houses," that is, public housing. The split in England, they added, was better, "about 50-50."

Part of the price-and-size difference may lie in the type of construction—British building codes and buyers both demand their little houses have fortress-like construction.

"Brick is the most common material," said Mitchell, "and plaster walls inside. The roofs are slate or concrete tiles—with the heavy trussing that implies. And an ample clear space be-

tween inner and outer walls is required—*plus* insulation."

Bias against 'paper.' "We're just beginning to win acceptance of drywall construction as a necessary evil," added Lewis. "Buyers still hate it; they come through and say, 'Look here, it's made of paper.'"

How they build new towns in Russia

The Soviet approach to new towns is the opposite of that in the United States, some visiting Russian planners point out.

"Industries are built first and housing second in Russian new towns, while it appears the reverse is done in new towns in the United States," Chief Architect Leonid Vavakian of Moscow's Project City Building Institute, Giprogor, told newsmen at Foster City, Calif., a new town near San Francisco. "New towns in Soviet Russia are usually located where new mineral deposits are found or where new industries are located."

Delegation. The Russians—making a 15-city swing through the United States—spoke through an interpreter in a courtyard of the Wilsey & Ham Co., Foster City's developers.

Besides Vavakian, the delegation included Yevgeniy Kutyrev, chief architect for the central research project of the City Building Institute in Moscow; Gennadiy Buldakov, chief of central architecture for project administration in Leningrad, and Mayor Boris Kashunin of Tol'yatti, a new town of 500,000 persons where Fiat has built an

"And the building codes!" continued Mitchell. "We could never put up the timber-built houses you have here. I don't see how they let you get by with it."

On the other hand, building costs in Britain are reduced by the lack of central heating, garages and basements. More-

over, foundations are usually much shallower than those typical of the northern U.S. projects they toured. "Our winters are less severe than yours," explained Mitchell, "so we don't have a frost-heave problem."

Money and labor. They said they didn't find land and finance costs radically enough different to account for Britain's higher costs either. "Construction money fluctuates between 11% and 16%," said Lewis.

Labor productivity may make a difference. British workers are far-famed for their arrogance these days. "And it's taken for granted," the two Scots said, "that the same house will cost a few hundred pounds more in Scotland than in England; they're greedier in Scotland."

Tight little isle. Britain has some very special building problems, too. One is a 25% inflation rate. Another is the falling value of the British pound in the currency markets. Miller Homes draws its lumber, for example, from Canada and the Baltic region; when the pound declines lumber costs rise.

And—the Labor government is now talking about nationalizing all developable land in the wake of speculative excesses in real estate inspired by the spiraling inflation.

That could spell trouble for Miller Homes. "Much of our success can be attributed to our three-year land bank program," said Mitchell.

Yankee market savvy. Problems aside, the Scots remained puzzled by the difference in cost-space equations on the two sides of the Atlantic.

"It's not any one thing," argued Mitchell. "It must be a combination of little differences in methods of construction."

They did find one American practice they want to take back to Britain: "Your enormously elaborate and dedicated approach to marketing."

"We don't approach it with anything like your ardor," said Mitchell, and added, like a true Scotsman: "Nor do we spend the money on it you do. We were stunned at the thought of spending \$40,000 merely to decorate and landscape a model home. It's unimaginable."

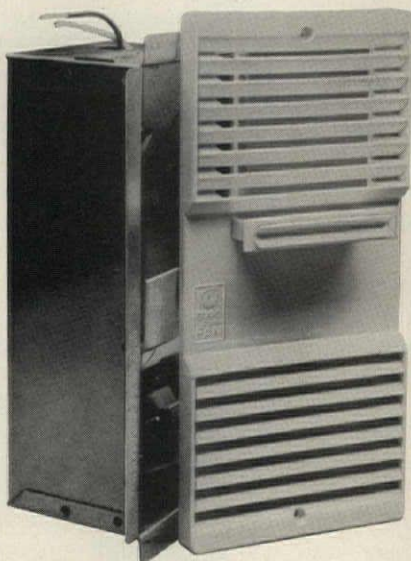
"But your marketing investments do seem to pay off."



Soviet architects appear at new town of Foster City with Interpreter Valerin Oblenski of State Department (left). Russians are Leonid Vavakian and Yevgeniy Kutyrev of Moscow and Gennadiy Buldakov of Leningrad. Mayor of a Russian new town, Boris Kashunin, was also with the party.

The code-approved CA/90 Ductless Fan eliminates the need for costly ductwork and exhaust fans. It could save you up to \$60 per installation, depending on the type of construction.

The base of the unit's operation is



a safe, natural, citrus derivative, CA/90.

It destroys odors, reduces bacteria, and reduces mildew causing fungi.

The unit is easy to install. Easy to maintain.

The CA/90 Ductless Fan. It could save you thousands.

THE CA/90 DUCTLESS FAN VS. EXHAUST FAN & DUCTWORK.

I'd like to know more about the CA/90
Ductless Fan.

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Title _____

Company _____

Address _____

City _____ State _____ Zip _____

Rush-Hampton Industries 3000 Industrial Park, Longwood,
Florida 32750

Approved by all major regional code bodies. U.L. listed.

Let the states police condo abuses, HUD study will recommend

More and better regulation of the condominium market by the states, not the federal government, will be a major recommendation in Housing Secretary Hills' report to Congress this month on the results of HUD's year-long study of the problems and abuses that blossomed during the condominium boom.

The policy of the Ford administration is to whittle down, not to add to, the amount of industry regulation by Washington agencies and commissions.

The report will note that the most flagrant abuses developed in states where regulation is weak or non-existent—in Florida and on the Nevada side of Lake Tahoe, for example. California and New York, on the other hand, have had few complaints. Both have strict regulations for condominium developments and conversions.

Pressure on HUD. Last August HUD was given a year to "conduct a full and complete investigation . . . (of) the problems, difficulties, and abuses or potential abuses" applicable to condominium and co-op housing. The assignment was adopted as part of the Housing and Community Development Act of 1974 as a result of pressure from Democratic senators such as Banking Committee Chairman William Proxmire (D., Wis.) and a House group led by Rep. Benjamin Rosenthal (D., N.Y.).

They want federal regulation of the abuses that got widespread newspaper publicity during the condominium boom of the early 1970s. The HUD study is being done by HUD's Office of Policy Development, headed by Deputy Assistant Secretary William Lilley 3d.

The report will be the most thorough study yet of the ramifications of the condominium boom, HUD officials contend. Information was collected by mail and phone surveys, field interviews and visits by top HUD officials to states to check out their regulations. The major data collection and interviewing was done by the Arthur D. Little research organization under a \$250,000 contract.

Scope of inquiry. The main elements of the investigation were:

- A market survey plus interviews with condominium

owners and developers in six metropolitan areas where condominiums are a major factor in the market: Boston; Santa Clara County (San Jose), Calif.; Washington, D.C.; Columbus, Ohio; Broward County (Ft. Lauderdale), Fla.; and the developments on both the California and Nevada sides of Lake Tahoe.

- A nationwide mail survey of the presidents of more than 5,000 condominium and co-op associations.

- An analysis of the 1970 census data—which is almost meaningless, Lilley says, since the data were collected in October 1969, before the condo boom really got under way.

- A survey of the laws and regulations in 13 states, (Arizona, California, Florida, Virginia, Maryland, Michigan, Pennsylvania, Illinois, New York, New Jersey, Hawaii,

People

New York builder killed in jet crash

Among the 112 persons killed in the jetliner that crashed and burned at Kennedy Airport June 24 was the widely known building industry leader Saul Horowitz Jr.

Horowitz, 50, was chairman of HRH Construction Co., one of the oldest and largest building companies in New York City. He had boarded the fatal jet in New Orleans, where he had addressed the Associated General Contractors of America. He was the AGC's president.

Engineering News Record, a trade magazine for the heavy construction industry, had named Horowitz as Construction's Man of the Year for 1975.

Career. Horowitz and his cousin Richard Ravitch controlled HRH, which was founded by the two men's families in 1925. Ravitch is president.

Horowitz, with an engineering degree from West Point, focused on the physical problems of construction while Ravitch dealt mainly with the financial and bureaucratic tangles inherent in the business. HRH is presently working on three major projects in New York City. It has erected several of Manhattan's more highly admired and notable structures,

Texas, Ohio) plus the District of Columbia and Puerto Rico.

Omission. The HUD surveys do not include Miami, which is rated as the most overbuilt condo area of them all, with the widest variety of promoters.

The principal, or market, survey will provide data on the location of condominiums—in town or in the suburbs—their size, amenities offered, price and the kind of families that buy them or live in them.

Questions about numbers. The HUD report won't be the last word on the industry. The Little firm's data, for example, still won't provide a hard count of the number of condominium units. According to one source, Little's figures show that the average condo project has about 100 units. If the total number of condos is about 1.2-million units, then the 100-unit average

indicated about 12,000 projects, "which checks out with the best guesstimates around," he says. "But none of the six areas HUD studied can be counted as a prime condo area," he adds.

One report had it that Little's data showed an unsold inventory of 300,000 units, which would be more than most other estimates, which range around 200,000 to 250,000. However, HUD's estimate, whatever it turns out to be, is still only an estimate since an exact count is not available.

Type of complaints. One industry official says that "after the complaints about the horror situations—builders holding onto ownership, management contracts and fees, recreational leases, and the like—the major complaint to come out of the Little survey is about quality of construction, which is something that's not unique to condominiums."

All in all, the factual data from Arthur D. Little, plus the results of the interviews of state officials by Lilley, Assistant Secretary Michael Moskow and staffer James Hedlund, will tend to support HUD's position as against Proxmire and Rosenthal. But the congressional leaders will push for some federal regulation or standards, at least, even though they will undoubtedly run up against a Ford veto threat—assuming that regulatory legislation could be moved through Congress before the next election.

Proxmire's stand. Almost a year ago, when he introduced a federal condominium regulation bill for himself and Senator Edward Brooke (R., Mass.), Proxmire said, "Senator Brooke and I certainly do not intend to preempt the role of states and localities in regulating condominium sales where a positive and comprehensive effort is being made. In fact, this bill specifically provides that state or local laws shall prevail where they are not inconsistent with standards established under this legislation and it allows the states and localities to set more stringent standards for consumer protection as well."

Nevertheless, Proxmire said, "there is definite and compelling need" for federal regulatory legislation. —D.L.



BUILDER HOROWITZ
Victim in plane crash

including the dramatically positioned Gulf + Western Building in midtown. The company has also built in South America and Europe.

War service. Horowitz joined the family business in 1954 after winning a Bronze Star in Korea. He moved to executive vice president in 1958, to president in 1965 and to chairman in 1972. He was a director or trustee of three banks, a director of the Consolidated Cigar Corp. and vice-chairman of the Mount Sinai Medical Center. He had been mayor of suburban Scarsdale, N.Y., where he lived, from 1969 to 1971. His wife, the former Elizabeth Blakeney, four children and a brother, Alan, survive.

WHAT ARE HOMEBUYERS LOOKING FOR THESE DAYS?

It isn't
expensive frills,
that's for sure.

It's a home
we can afford
to buy and
to live with.



As times change, so do homebuyers. And so must the smart homebuilder.

Today, most people simply can't handle the mortgage on a house full of expensive frills. They're looking for a basic home with a monthly payment they can afford.

But just as important to them is what the home will cost—month after month—in utility bills.

These are the costs that can make or break their budget. And make or break your sale.

Perhaps you saw the results of a survey conducted by one of the in-

dustry's leading magazines.

It found that today's most sought-after feature is maximum insulation of ceilings and walls.

For more information about getting the most out of today's hottest sales point—energy conservation—get in touch with The Insulation Center.

Our staff can provide detailed information on the proper types and methods of insulation for ceilings, walls, crawl spaces, heating and A/C duct systems. They can also help you insulate for unique conditions.

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___ I need information on
insulating for extra sales appeal.

___ Specifically, I need information on ___

Name _____

Firm _____

Address _____

City _____ County _____

State _____ Zip _____ HH

Housing-stock prices have turned downward after three months of good gains.

HOUSE & HOME's share-value index of 25 issues slipped back to 182.59 from 189.40 in the month ended July 1.

A decline in the prices of mobile-home shares sent the broad index into reverse. The home-building companies and the land developers, by contrast, posted advances.

Here's the graph of all 25 stocks.



Here's how the five companies in each division performed.

	July '74	June '75	July '75
Builders	107	157	165
Land developers	94	106	115
Mortgage cos.	244	269	271
Mobile homes	365	593	527
S&Ls	72	132	123

Company	July 1 Bid/Close	Chng. Prev. Month
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BUILDING

Alodex-d	OT	1/8
AVCO Comm. Devel.-d	PC	5/8	+ 188
American Cont. Homes	OT	2 1/4	+ 1/2
American Urban Corp.	OT	3/8	+ 1/8
Bramalea Con. (Can.)-d	TR	5 1/4	+ 1/4
Campanelli Ind.	OT	1 1/8	- 1/8
(New America Ind.)			
Capital Divers (Can.)-d	OT	339	- 021
*Centex Corp.	NY	9 1/8	- 3/8
Cenvill Communities	AM	3 1/2	- 1/4
Cheezem Dev. Corp.	OT	1/2	- 3/8
Christiana Cos.	AM	1 1/8	- 1/8
Cons. Bldg. (Can.)-d	TR	3.00	+ 10
Dev. Corp. Amer.	AM	5 1/4	+ 1/2
Dev. Int. Corp.-d	OT	.07	+ 008
Edwards Indus.	OT	3 1/4	- 7/8
FPA Corp.-d	AM	3
Carl Freeman Assoc.	OT	2 1/2	+ 1
Frouge Corp.-d	OT	4
General Builders-d	AM	1 1/8	+ 1/4
Hoffman Rosner Corp.	OT	2 1/2
Homewood Corp.	OT	6 1/2	+ 1/2
Hunt Building Corp.	OT	1 1/4	- 3/8
*Kaufman & Broad	NY	9	+ 1 3/8
Key Co.	AM	1 1/4	- 3/8
Leisure Technology	AM	1 7/8	- 1/8
Lennar Corp.	NY	7 3/4	+ 5/8
McCarthy Co.	PC	1 1/8	- 1/4
McKeon Const.	AM	2 1/8	- 1/8
H. Miller & Sons	AM	7	+ 3/4
Mitchell Energy & Dev.	AM	16 3/4	+ 1 1/4
Onole Homes Corp.-d	AM	7	+ 3/4
Presidential Realty	AM	3 3/4	- 7/8
Presley Development	AM	3 1/4	+ 7/8

Company	July 1 Bid/Close	Chng. Prev. Month
Pulte Home Corp.	AM	2 3/4 + 1/2
Robino-Ladd Co.-d	AM	1
Rossmoor Corp.	AM	4 1/8 + 7/8
*Ryan Homes	AM	19 1/4 + 1 1/2
Ryland Group	OT	10 3/4 + 1 1/4
*Shapell Industries	NY	13 + 1 1/4
Shelter Cp. of Amer.-d	OT	1 1/2 - 1/8
Standard Pacific	AM	3 3/8 - 1/4
Universal House & Dev.	PC	7 1/8 + 3/8
*U.S. Home Corp.	NY	6 1/4 + 3/8
Valley Forge Corp.-d	OT	1 1/2 - 1/8
Washington Homes	OT	2 1/2 - 1/4
Del. E. Webb	NY	4 1/8 + 1/4
Westchester Corp.	OT	3/8 - 1/8

SAVINGS & LOAN ASSNS.

American Fin. Corp.	OT	10 1/8 - 1 3/4
Calif. Fin.	NY	3 3/8 + 1/4
Empire Fin.	AM	15 1/2 + 1/2
*Far West Fin.	NY	7 + 1
Fin. Corp. Santa Barb.	AM	11 1/2 - 1 3/8
*Fin. Fed.	NY	11 3/4 - 3/8
*First Charter Fin.	NY	14 1/4 - 1 3/8
First Lincoln Fin.	OT	2 1/8 - 1/4
First S&L Shares	AM	6 7/8 - 1 1/2
First Surety	OT	2 1/8 - 1/2
First West Fin.	OT	1 1/8 - 1/4
Gibraltar Fin.	NY	11 1/4 - 5/8
Golden West Fin.	NY	14 - 3/8
*Great West Fin.	NY	17 1/4 - 1 3/8
Hawthorne Fin.	OT	8 1/8 + 1/8
*Imperial Corp.	NY	10 1/2 - 1/4
Transohio Fin.	NY	6 3/8 + 1/4
(Union Fin.)		
Trans World Fin.	NY	12 1/2 + 1/4
United Fin. Cal.	NY	7 1/2 - 3/8
Wesco Fin.	NY	11 1/8 - 1/4

MORTGAGING

Charter Co.	NY	28 1/8 - 1 3/8
CMI Investment Corp.	NY	12 1/2 + 1/8
*Colwell	AM	4 - 1/8
Cont. Illinois Realty	NY	2 3/4 + 3/8
Fed. Nat. Mtg. Assn.	NY	17 - 1 1/2
Fin. Resources Gr.-d	OT	1
(Globe Mortgage)		
*Lomas & Net. Fin.	NY	7 1/8 - 1/4
*MGIC Inv. Corp.	NY	18
Palomar Fin.	AM	2 1/8 + 5/8
United Guaranty Corp.	OT	11 1/8 + 1 3/8
(formerly FMIC Corp.)		
Western Pac. Fin. Corp.	OT	3 3/4 - 1 1/4
(formerly So. Cal. Mort. & Loan Corp.)		
UPI Corp.	AM	3 3/8 + 1/4
(United Imp. & Inv.)		

REAL ESTATE INV. TRUSTS

Alison Mtg.	NY	3 1/4 - 1/2
American Century	AM	2 1/8 - 1/8
Arlan Property Invest.	OT	6 1/2 + 1 1/2
Atico Mtg.	NY	3 1/2 - 1/8
Baird & Warner	OT	6 1/8 + 1 1/8
Bank America Rlty.	OT	8 1/4 + 2
Barnes Mtg. Inv.	OT	2 3/4 + 1/2
Barnett Mtg. Tr.-d	NY	2
Beneficial Standard Mtg.	AM	3 - 1/8
BT Mort. Investors	NY	4 1/8 + 3/8
Cameron Brown	NY	2 3/4 + 3/4
Capitol Mortgage SBI	NY	2 - 1/8
Chase Manhattan	NY	4 1/4 + 3/4
CI Mortgage Group	NY	2 1/2 + 1/2
Citizens Mtg.	AM	2 3/4 + 3/4
Citizens & So. Rlty.	NY	3 1/2 + 3/4
Devix Corp.	NY	3 1/2 + 3/8
Cleve. Trust Rlty. Inv.	OT	2 7/8 + 1/8
Colwell Mtg. Trust	AM	3 1/4 + 5/8
Conn. General	NY	14 1/2 - 3/8
*Cont. Mtg. Investors	NY	1 1/2 - 3/8
Inv.-d		
Diversified Mtg. Inv.	NY	2 1/2 + 3/8
Equitable Life	NY	17 1/2 - 3/4
Fidelco Growth Inv.	AM	9 1/2 + 1/4
First Memphis Realty	OT	3 + 1/4
*First Mtg. Investors-d	NY	1 1/4
First of Denver	AM	2 1/8 + 1/2
First of Pennsylvania	NY	3 3/4 + 1/2
Franklin Realty	AM	2 1/8 - 3/8
Fraser Mtg.	OT	10 1/2 + 1 3/4
Gould Investors	AM	4 1/8 - 1/8
Great Amer. Mtg. Inv.-d	NY	2 3/4
Guardian Mtg.	AM	2 3/4 + 3/4
Gulf Mtg. & Realty	AM	2 1/2 + 3/8
Hamilton Inv.	OT	2 1/2 + 5/8
Heitman Mtg. Investors	AM	1 1/8 - 1/8
Hubbard R. E. Inv.	NY	13 1/2 + 1/4
ICM Realty	AM	10 1/2 + 1/8
Larwin Mtg.	AM	1 7/8 - 1/4
Lincoln Mtg.	OT	3 1/4 - 1/8
Mass Mutual Mtg. & Rlty.	NY	10 3/4
Mission Inv. Trust	AM	1 + 1 1/8
(formerly Palomar)		
Mony Mtg. Inv.	NY	6 1/2 + 1/4
Mortgage Trust of Amer.	NY	3 1/8 - 1/4
National Mortgage Fund-d	NY	1 1/2 + 1/8
Nationwide R.E. Inv.	OT	5 1/4 + 1 1/2
(Galbreath Mtg. Inv.)		

Company	July 1 Bid/Close	Chng. Prev. Month
North Amer. Mtg. Inv.	NY	7 1/2 + 1 1/8
Northwest Mt. Life Mtg. & Rlty.	NY	11 1/8 + 1 1/4
PNB Mtg. Rlty. Inv.	NY	5 1/4 + 1 1/8
Penn. R. E. Inv. Tr.-d	AM	9 1/4 + 3/8
Property Capital-d	AM	8 1/4 + 3/4
Realty Income Tr.-d	AM	6 1/2 - 1/2
Republic Mtg. Inv.	NY	2 1/2 + 1/4
B. F. Saul, R.E.I.T.	NY	4 1/2 + 1
Security Mtg. Inv.	AM	1 1/2 + 1/8
Stadium Realty Tr.-d	OT	3 1/2 + 3/8
State Mutual SBI	NY	2 3/8 + 3/8
Sutro Mtg.	NY	5 1/2 + 1 1/8
Unionamerica Mtg. & Equity	AM	2 1/2 + 1/8
U.S. Realty Inv.	NY	2 1/2 + 1/8
Wachovia Realty Inc.	NY	3 1/4 - 1/8
Wells Fargo Mortgage	NY	6 1/2 + 7/8

LAND DEVELOPERS

All-State Properties	OT	1 1/8
*AMREP Corp.	NY	3 3/8 + 3/4
Arvida Corp.	OT	6 1/2 + 3/4
Canaveral Int.-d	AM	1 1/8 - 3/8
Cavanagh Communities-d	NY	7/8
Crawford Corp.	OT	4
*Deltona Corp.	NY	7 1/2 + 1
Dominion Holding	OT	3/8
(Disc. Inc. of America)		
Fairfield Communities-d	OT	1/2
*Gen. Development	NY	5 1/4 + 1
Getty Financial Corp.	OT	1/2
(Don the Beachcomber)		
*Horizon Corp.	NY	3 1/2 + 3/4
(Gulf State Land)		
Landmark Land Co.-d	AM	1 3/4 + 1/8
Land Resources	OT	7/8
Major Realty	OT	1 3/8 - 1/4
*McCulloch Oil	AM	5 1/4 - 1/4
Sea Pines Co.	OT	1 1/2 - 1/8
South Rlty., Util.-d	AM	5

MOBILE HOMES & MODULES

*Champion Home Bldrs.	AM	4 - 1/4
*Commodore Corp.-d	AM	1 1/4
Conchemco	AM	7 1/8 - 1/4
De Rose Industries-d	AM	1 1/4 - 1/4
*Fleetwood	NY	15 1/4 - 2 1/4
Golden West	AM	4 1/4 + 7/8
Moamco Corp.	AM	3 1/4 + 1/8
(formerly Mobil Americana)		
Mobile Home Ind.	NY	4 1/4 - 1/4
Monarch Inc.	OT	1 1/2 + 1/4
*Redman Inc.	NY	3 3/4 + 1/4
Rex Noreco	NY	1 1/4 - 3/8
*Skyline	NY	22 - 3 1/4
Town and Country	AM	2 1/2 - 1/8
Zimmer Homes	AM	3 1/2 + 1/8

DIVERSIFIED COMPANIES

American Cyanamid	NY	27 1/2 - 3/8
Amer. Standard	NY	14 3/8 + 1 1/2
Amterra Development	OT	1 - 1/8
Arlan Realty & Develop.	NY	2 3/4 + 1/4
AVCO Corp.	NY	6 1/2 + 7/8
Benix Corp.	NY	38 1/2 + 3 1/2
Bethlehem Steel	NY	36 1/2 + 3/4
Boise Cascade	NY	22 1/2 + 3/8
Building & Land Tech.	OT	1 1/4 - 1/4
CNA Financial (Larwin)	NY	6 1/2 + 1/8
Campeau Corp.-d	TR	5 1/4 + 1/2
Castle & Cooke	NY	16 1/2 + 3/4
(Oceanic Prop.)		
CBS (Klingbeil)	NY	51 1/2 + 1 1/2
Champion Int. Corp.	NY	17 3/8 + 1 1/8
(U.S. Plywood-Champion)		
Christiana Securities	OT	12 1 1/2 + 7
Citizens Financial-d	AM	1
City Investing	NY	8 3/4 + 1/4
(Sterling Forest)		
Corning Glass	NY	50 1/4 + 3
Cousins Properties	OT	3 1/2 - 5/8
Dreyfus Corp.	NY	7 1/2 + 3/4
(Bert Smokler)		
Environmental Systems	OT	1 1/8
ERC Corp.	OT	19 1/2 + 1 1/4
(Midwestern Fin.)		
Evans Products	NY	6 1/8
Ferro Corp.	NY	23 1/2 - 2 1/2
First Gen. Resources-d	OT	.05
First Rlty. Inv. Corp.-d	AM	1 + 1/4
Fishback & Moore	NY	32 3/4 - 2 1/4
Forest City Ent.	AM	5 1/2 + 2 1/4
Flag Industries-d	AM	2 1/4 - 1/4
Frank Paxton Corp.	OT	7 1/4 - 1/4
(Builders Assistance Corp.)		
Fruehauf Corp.	NY	20 3/4 + 2 3/8
Fuqua Corp.	NY	6 1/4 + 3/8
Georgia Pacific	NY	44 1/2 - 1 1/4

Company	July 1 Bid/Close	Chng. Prev. Month
Glassrock Products	AM	3
Great Southwest Corp.-d	OT	1 1/2
Gulf Oil (Gulf Reston)	NY	22 1/2 + 1 1/4
Gulfstream Land & Dev.	AM	6 1/4 - 1/4
(Bel-Aire Homes)		
INA Corp. (M. J. Brook)	NY	39 1/2 + 2 1/2
Inland Steel (Scholz)	NY	40 7/8 + 3 1/4
International Basic Econ.	OT	2 1/2 + 5/8
International Paper	NY	50 1/4 + 5/8
Inter. Tel. & Tel.	NY	23 3/4 - 1/2
Investors Funding-d	AM	1
Killeam Properties-d	AM	1 1/4
Leroy Corp.	OT	3 1/4 - 1/4
Ludlow Corp.	NY	8 1/4 - 1/8
Monogram Industries	NY	9 + 3/4
Monumental Corp.	OT	10 1/2 + 3/8
(Jos. Meyerhoff Org.)		
Mountain States Fin. Corp.	OT	4
National Homes	NY	4 1/2 + 1
National Kinney	AM	3 + 3/8
(Lris Bldg.)		
NEI Corp.-d	OT	1 1/4 + 1/2
Occidental Petroleum	NY	19 1/2 + 1 1/8
(Occ. Pet. Land & Dev.)		
Pacific Coast Prop.-d	AM	3 1/2
Perini Corp.	AM	5 1/2
Philip Morris	NY	53 1/2 - 1 1/4
(Mission Viejo Co.)		
Pope & Talbot	NY	17 1/4 - 3/8
Republic Housing Corp.	AM	2 1/8
Rouse Co.	OT	4 1/2 + 3/4
Santa Anita Consol.	OT	6 1/4 + 1/4
(Robt. H. Grant Corp.)		
Tenneco Inc.	NY	25 1/2 + 2 1/2
(Tenneco Realty)		
Time Inc.	NY	54 1/4 + 6 1/4
(Temple Industries)		
Tishman Realty	OT	12 1/4 + 1 3/4
Titan Group Inc.	OT	1 1/2 + 1/8
UGI Corp.	NY	13 1/2 + 1 1/4
Well-McLain	NY	8 1/4 + 1 1/2
Westinghouse	NY	18 1/2 - 3/8
(Coral Ridge Prop.)		
Weyerhaeuser	NY	41 1/4 - 1/8
(Weyer. Real Est. Co.)		
Whittaker (Vector Corp)	NY	3 3/4 + 3/8
Wickes Corp.	NY	14 1/2 + 2 1/2

SUPPLIERS

Armstrong Cork	NY	27 1/2 + 3 1/2
Automated Bldg. Comp.-d	AM	3 1/4 - 3/8
Bird & Son	OT	47 - 1 1/2
Black & Decker	NY	33 1/4 - 2 1/4
Carrier Corp.	NY	10 7/8 - 1
Certain-teed	NY	11 1/2 + 3/8
Crane	NY	48 1/4 + 1 1/4
Dexter	NY	15
Dover Corp.	NY	47 1/2 + 2 1/2
Emerson Electric	NY	39 1/4 + 1 1/4
Emhart Corp.	NY	23 1/2 + 1 1/2
Fedders	NY	6 1/4 + 1/4
Flintkote	NY	20 1/4 + 5 1/8
GAFF Corp.	NY	11 1/2 - 5/8
General Electric	NY	52 1/4 + 5 3/8
Goodrich	NY	18 1/4 + 5/8
Hercules	NY	32 1/2 + 1/4
Hobart Manufacturing	NY	25 1/2 + 3 1/2
Int. Harvester	NY	27 1/2 - 2 1/4
Johns-Manville	NY	25 1/4 + 4 1/2
Kaiser Aluminum	NY	32 1/2 + 1 1/2
Keene Corp.	NY	6 1/4 + 1 1/2
Leigh Products	AM	8 1/4 + 1 1/8
Masco Corp.	NY	54 1/2 + 5
Masonite Corp.	NY	38 1/4 + 4 1/2
Maytag	NY	30 1/2 + 2 1/4
National Gypsum	NY	13 1/2 + 1
Norris Industries	NY	18 1/4 + 2 1/2
Overhead Door	NY	6 1/4 - 1/2
Owens Corning Fibrigl.	NY	38 + 3 1/2
Pottlatch Corp.	NY	48 + 5 1/4
PPG Industries	NY	30 1/4 + 2
Reynolds Metals	NY	23 1/2 + 2
Rohm & Haas	NY	85 1/2 + 7
Ronson	NY	7 1/2
Roper Corp.		

"When you face the ocean, you face paint problems. So we use Glidden Ceiling Texture and Glid-Tex®."

TOM LYONS, Owner, Ocean Beach Holiday Inn®, 39th Street, Virginia Beach, Virginia.



When Tom Lyons decided to expand his ocean-front Holiday Inn®, he wanted the old section to match the new. Glid-Tex did the job outside, and Glidden Ceiling Texture did the job inside.

"We'd already used these two Glidden textured finishes and we know the smooth, long-lasting cover up performance they give. We've used stucco, too, so we know Glid-Tex and Ceiling Texture outlast stucco by at least five times.

"We not only got one-coat hiding that lasts, we also got the service of Glidden's man in Virginia Beach. He knows more

about paint than anyone in this area.

"We figure we saved at least 200% compared to stucco."

You don't have to face the ocean to profit by using Glid-Tex and Ceiling Texture. Just face facts.

Ask your Glidden representative for complete data, or write.



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Solving product problems: Georgia-Pacific distribution.

“Georgia-Pacific can take care of us, wherever we’re building.”

“We presently operate in 9 major market areas,” say Fred Fisher and Ted Johnson of US Home. “So it’s important to us to have a national supplier like G-P that we can look to for quality products and service.”

Why Georgia-Pacific?

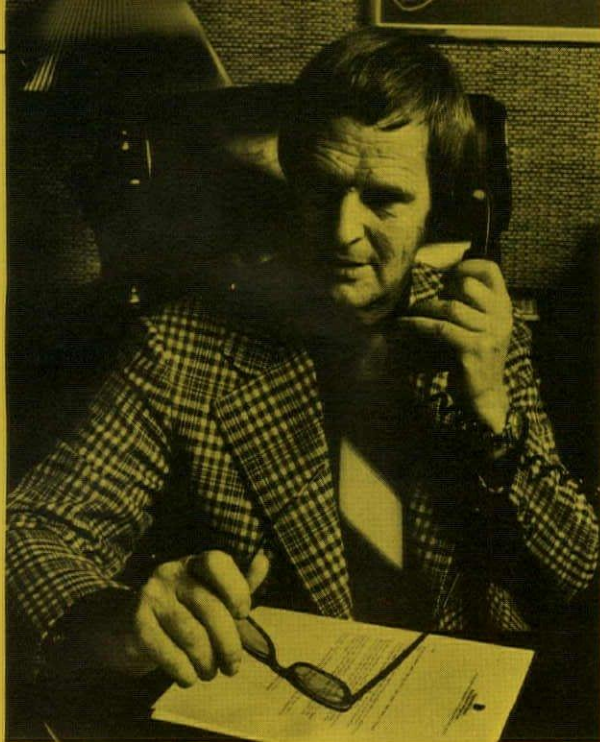
Mostly, because of our completely unique, nationwide distribution system.

Fred Fisher: “In all 9 of our market areas, there’s a Georgia-Pacific facility, so we don’t have to waste time seeking different suppliers in each location.”

That’s bound to save builders like US Home time and money. Builders like you, too.

Ted Johnson, *Vice-President*
Fred Fisher, *Vice-Chairman of the Board*
US Home Corporation





Wally Borger, *Manager, Plants and Purchasing.*
The Ryland Group, Inc.

“With G-P, we at Ryland can get all the wood products we need. In one place, at one time.”

The reason builders like Ryland buy from us? Wally Borger says:

“I need a supplier with the right kinds of products and service for Ryland’s kind of building. And one that can get us the goods on time.”

Once again, that’s where our distribution system comes in.

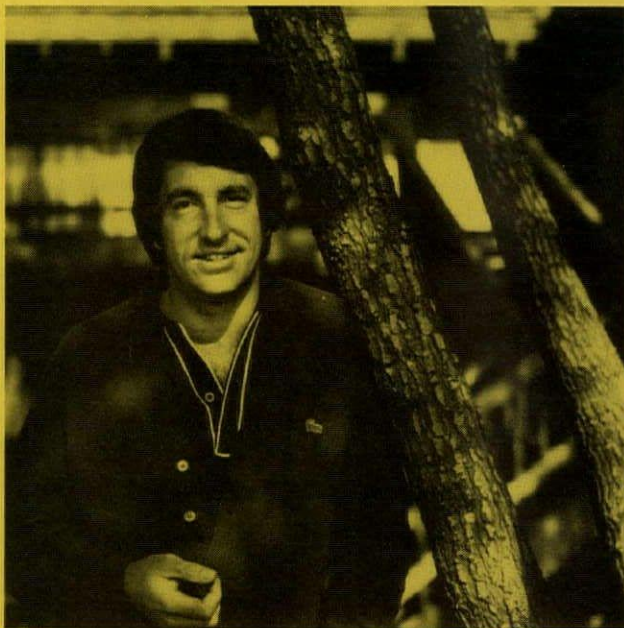
Each of our centers across the country stocks a wide variety of products, carefully chosen to meet specific market needs for each area.

There’s no searching around. No waiting for deliveries to straggle in at uncertain intervals.

Because, as Wally says, “our schedules just won’t wait.”

With us, they won’t have to.

“We are building homes of distinction for a sophisticated market that require top quality products.”



John Hayes, Jr., *President,*
John Coleman Hayes, Jr. & Associates

Listen to John Hayes, Jr.:

“I’ve found that, when it comes to quality, G-P has a big advantage over most other suppliers: they have complete control over their products.”

That’s because, at G-P, we’re involved with our materials from beginning to end. From growing the timber to selling you the finished product.

Also, we spend as much effort on quality as we do on looks. *Whatever* the product.

John agrees: “The name G-P implies quality. That’s why I buy their products.”



Georgia-Pacific
The Growth Company

Portland, Oregon 97204





"Our system of real estate finance is loaded against the builder. We need more ... money sources. One is the GNMA mortgage security."

Even when savings flows are good, our present system of real estate finance is loaded against the builder.

For example, the sensational savings flows in the first half of this year did not, in most areas, bring comparable relief to the mortgage market. Many institutions were still husbanding their funds in fear of another round of disintermediation or because too many new deposits were hot money.

The building industry and its lenders are virtually locked into a single pattern of raising money for mortgages, a pattern of borrowing short to lend long. We need more alternatives in money sources.

One model for possible new alternatives is the GNMA-guaranteed mortgage-backed security—the most successful mortgage innovation in many years. It represents a partnership—without subsidy—of the government sector and private sector, each doing what it knows best.

The extension of this concept into other areas, such as FHA co-insurance or conventional mortgage-backed securities, would provide builders—and lending institutions, too—with more diversity in mortgage financing in bad times or in good. And let's not fool ourselves—the good times may not be here yet but the bad times of inflation still lurk as a very real threat.

A proven value. Mortgage-backed securities proved their value last year. In the summer, when money was tightest, they became the major source of mortgage money. In the fall, they led the big turnaround and decline in mortgage rates. Yields on GNMA securities were then ranging as much as half a percentage point lower than those of other mortgage sources.

Currently, the market is absorbing new issues of mortgage-backed securities at a rate of \$8 billion a year. They may account for nearly half of all FHA/VA loan originations this year, a remarkable performance for so new an instrument.

The GNMA securities are the one device which has been successful in drawing pension-fund money into the mortgage market. They've also attracted a number of individual investors, even though the minimum denomination is \$25,000. Thrift institutions—who make up their principal market—find in them a liquidity which isn't available in other forms of mortgage investment.

Here is one alternative to our traditional mortgage system—granted that it's only a partial alternative—that's working.

Sharing the risk. Co-insurance of FHA loans—in which private lenders do the underwriting and processing and take a share of the risk—could be another such successful melding without subsidy of the government and private sectors. It's been authorized in the Housing and Community Development Act of 1974, and HUD, which has been studying the issue for the last four years, has published tentative proposals for its implementation.

The big hangup in the HUD proposal is that it would put co-insured loans on a different footing from purely government-insured loans in the secondary market. Investors in co-insured loans would be subject to unique encumbrances in the event of a foreclosure or a transfer in servicing. Loans insured under one of the existing programs, where FHA does all the processing and takes the entire risk, would not be thus encumbered.

Under such circumstances, co-insured loans could not be competitive in the secondary market, and few mortgage lenders could successfully originate them.

Aside from the good sense of it, co-insurance is urgently needed because FHA hasn't worked well for years.

Need for a mass market. We also need the mass marketing tools of the FHA in this year when builders are rediscovering the basic home.

We may have forgotten, because their share of the new-home market is now so small—but in their time the FHA and VA were a revolution. They created the first mass market for housing. They set the stage for tract-home building as we know it today. They're still the best tools for reaching the blue-collar market.

And, again, in tight money periods it's nearly always possible to find money for FHA/VA loans even after conventional money sources have dried up.

At present only FHA/VA loans can be used as backing for mortgage-backed securities. We don't think that requirement is fundamental; it's an accident of the fact that GNMA was the guaranteeing agency.

A conventional security. Extending the concept to a conventional mortgage-backed security would embrace the other 85% of

the single-family mortgage market. Had such an instrument existed this year, we would have seen an earlier revival of the mortgage market. The liquidity of the security instrument and the access to a broader secondary market would have encouraged institutions to commit their funds even if they remained worried about hot money.

The security would have provided a vehicle for drawing in funds from country S&Ls and savings banks, always less vulnerable to shifts in savings trends. And it would have brought more money to the conventional loan market from such sources as pension funds and individual investors.

Much of the groundwork for a conventional mortgage-backed security has already been laid. Both FNMA and FHLMC have standardized the conventional-mortgage document and the private mortgage-insurance procedures. And GNMA has developed the appropriate guaranty instrument and the relationships with the securities markets.

All that remains is for HUD to take the initiative as a guarantor of securities from this broadest mortgage sector.

Lower denominations. There is one further step—and the simplest to implement—that could make an enormous difference in times of tight money. That would be to lower the minimum denomination of mortgage-backed securities. I think of denominations as small as \$1,000 or \$500. The securities could then be marketed directly to the public as well as to institutions.

Then, particularly if we already had conventional mortgage-backed securities, disintermediation would have fewer terrors. No lending institution need ever be out of the mortgage market.

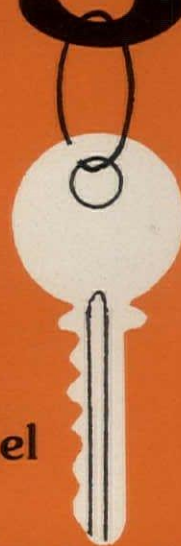
The loans it could not close out of its savings flows could be sold to the public in securities. When savings rates could not compete with open market instruments, mortgage securities rates could.

Obviously, mortgage lenders have a keen interest in new approaches to funding and marketing mortgages. But the exploration may seem academic from the builder's standpoint. It's not.

Nothing is more vital to the builder than developing a supply of money that will remain constant through ups and downs of inflation. We can't get it under the present system. We need more alternatives.

a House & Home workshop

HOW TO RENT APART- MENTS



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His special talent for teaching was developed early in his career in the fields of broadcasting and sales training, and as the operator of his own full-service advertising and public-relations firm, Chamberlain Associates, Inc. His workshop sessions have been given throughout the U.S. and Canada.



Workshop Director:
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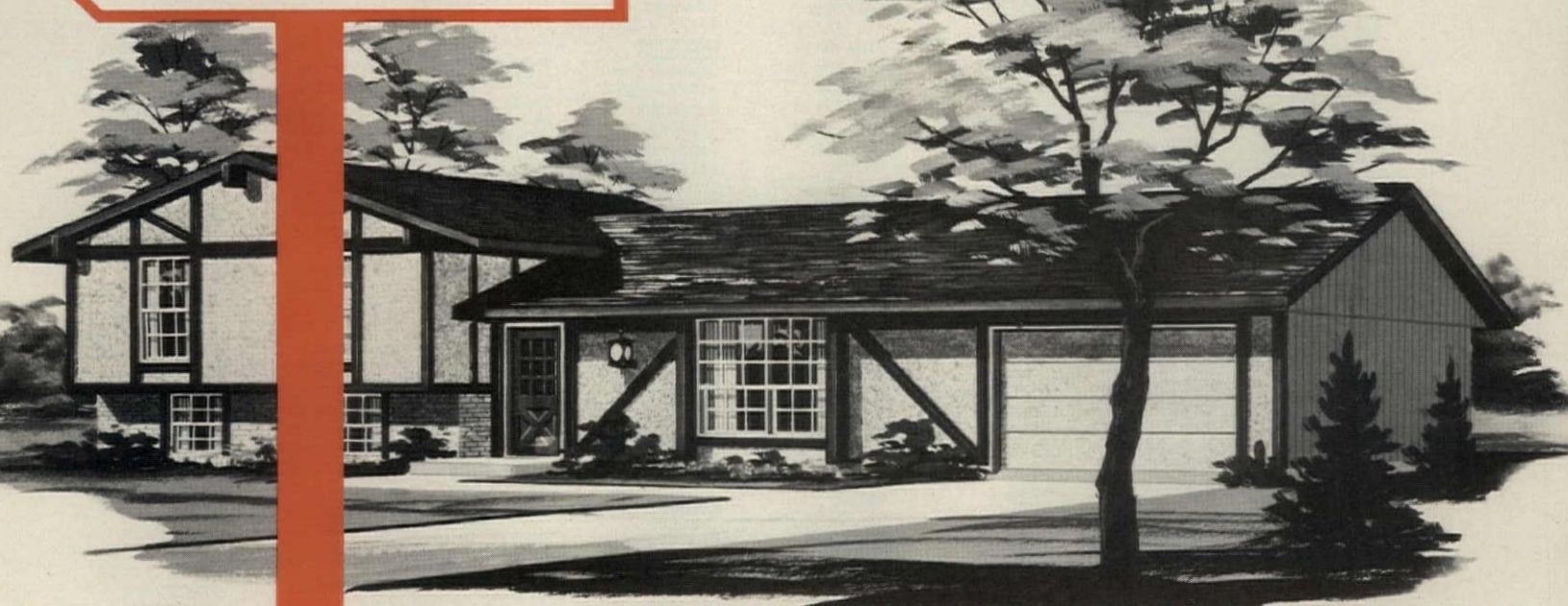
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authentic drip edge that casts an additional soft shadow over the smooth grain-free primed surface.

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Fast installation — right over studs. Excellent paint adherence makes for a longer lasting paint life with minimum maintenance. All adding up to a big savings on hardboard sidings.

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The Call of The Wise



Smart dealers inventory Glenwood cabinets by Kitchen Kompact for the same reasons sharp builders call for them in their housing.

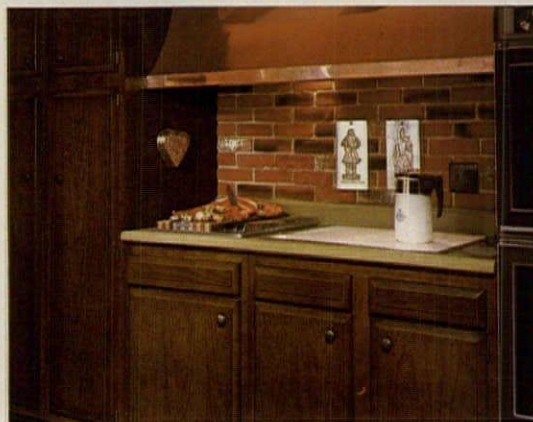
Glenwood cabinets have classic styling, walnut tones, and an abuse-resistant finish. That makes them easy to sell.

Glenwood cabinets are delivered when promised. To dealers, that means delivery when the customers want it.

Glenwood cabinets are modestly priced. For dealers, that means a full mark-up and high profits.

Shouldn't you call for Glenwood cabinets? Look in the Yellow Pages for the distributor nearest you, or write Kitchen Kompact, Inc., KK Plaza, Jeffersonville, Ind. 47130.

It's the wise thing to do.



Editorial

Some winners and some losers

Now that the dust of the recent housing unpleasantness has settled and things have started to pick up a bit, it might be useful to take an analytical look at who survived and who didn't, and to some degree at least, why.

First, let's try to categorize those with the worst survival record. They include:

Giant builders, especially those companies that are offshoots of major corporations. Among these were the biggest and most visible of the disasters, and the key reasons are equally visible—corporate rigidity rather than flexibility, lack of housing know-how, and in many cases, operations too widespread to permit adequate control.

Financially oriented builders. These companies are characterized by throngs of business-school graduates prowling the corridors, and while they are usually long on tax expertise and creative leveraging, they tend to be short on basic product, marketing and operational know-how.

Faddists. If everyone is building condominiums, they build condominiums. Or fourplexes. Or (at the moment) low-cost, single-family boxes. Market studies mean nothing to these builders; they go with the crowd, and when their overcrowded market suddenly gets saturated, they stop with the crowd.

Amateurs. Included in this catch-all category are the idealists who fall in love with a concept or a piece of land (we've discussed them before on this page), the very small builder who decides to become big in one fell swoop, the investor who wants the whole pie instead of half, and dozens of others who jumped in when REIT money was loose and the market was hot.

All right, what about the survivors? They're not so easy to categorize, but they do have some characteristics in common, especially these:

They run lean operations, staffing only key positions and hiring outside consultants wherever possible. Thus they keep overhead down, flexibility up, and they don't have to dump vital personnel when the market goes sour.

They maintain liquidity. They won't make out as spectacularly in boom times as the guy who is leveraged out to his fingernails, but they'll still be around when the other guy has long since gone down the tube.

They operate on a local basis, either developing in their own back yards or, if they do operate in other parts of the country, working on a joint-venture basis with local builders. Thus they do not lose control of day-to-day operations.

They are market oriented. They build because they have found a viable market, not because they've found a nice piece of land somewhere or because they have a big overhead to support or because a friendly REIT begged them to put a couple of million dollars to work—anywhere! Now!

Above all, they are pros. They've been in housing long enough to know the basics of market analysis, marketing, finance, construction and cost control. They know when to be conservative, and if a risk is justified, what limb to go out on and how far to go.

These, we suggest, are the builders most likely to survive. They have already made it better than most through the worst housing crunch in modern times. And they're the only kind of builder that badly burned lenders will even consider working with today.

There have always been periodic crunches in the housing industry and there probably always will be. Emulate the survivors and you might have a happier time when the next one rolls around.

—MAXWELL C. HUNTOON JR.

MODEL MERCHANDISING ON A BUDGET

How to
keep
costs down
and
impact up

If you're a builder whose marketing program leans heavily on on-site merchandising, right now you're in a bad double bind.

On the one hand, you just don't have the money you had a year ago to put into lavish presentations.

On the other hand, you need as much on-site merchandising impact as you can possibly get. Otherwise you won't get your share of a market that has financial troubles of its own and so has to be sold twice as hard as ever before.

A lot of builders have found a way out of this double bind. They've found that they can pare the most expensive part of their on-site marketing budgets—decorating the models—without effectively diluting the impact of the models.

They have found they can sell certain markets with only paint, carpeting and draperies. Or add a few pieces of furniture and accessories to suggest a pattern of living. Or continue to use fully decorated models, but with more practical, less-expensive furnishings.

And many builders are now furnishing only one or two of their models, leaving others either as production houses or with some of the bare-bones techniques described above.

Most important, buyers seem to be turned on rather than turned off by this budget approach. Maybe it's because the pared-down models match the pared-down condition of their own finances, or maybe they feel more comfortable knowing that what they see is just about what they're going to get. In any event, the developers whose slashed-budget models are shown on the next five pages are selling very well despite the bleak market. In fact some are doing so well that they're going back and redoing their older projects in the new, less-expensive mode.

This has important implications for the smaller builder. In the past, he may not have been able to compete with the high-priced presentations of the big operator; now, with the proven effectiveness of the low-budget model presentation, he has a much better chance to fight it out on even terms.

And of course every builder, big or small, can take the money he didn't spend on a big merchandising splash and put it instead into production features that will add real salability to his houses.

—JUNE R. VOLLMAN

PHOTOS: DEL HAYDEN





1 You can limit your decorating to wall and floor treatments

That bare-bones approach seems to work especially well with the move-up market, says Richard K. Tamura, marketing director for Ponderosa Homes.

"Most move-ups don't need to be shown how furniture can be placed, and by giving prospects merely a background setting, you let them envision their own furniture in the rooms."

The photos at left are from two of four models decorated for a total of only \$20,000 by Gary Donaldson and Assoc. of Irvine, Calif. Models are at Park Place, Ponderosa's single-family project in Lake Forest, Calif. Tamura cites two additional benefits from bare-bones decorating:

- There's less buyer let-down when they move into their own units, and . . .
- Buyers have a better opportunity to appreciate the architectural styling of the units.

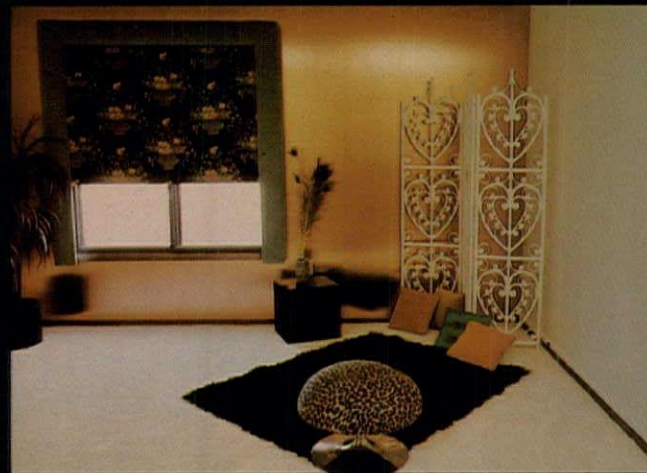
So far 112 of the project's 183 units have been sold.

"We've had so much success with this technique," says Tamura, that we're refurbishing models in our older projects in the same way."





PHOTOS: JEFF SILKER



2

You can suggest a furnishing scheme with a few scattered vignettes

Vignettes—small groupings of furnishings arranged to hint at room settings—are probably the least costly way to give models a lived-in look.

The vignettes at left are three from roughly a dozen created for only \$1,800 (excluding carpeting) by Minneapolis designer Pat Oleston of Andrews/Space Planning & Design. They are in a model apartment at Lexington-Riverside, a mid-rise condominium in Lilydale, Minn. (a suburb of St. Paul). The market is primarily empty nesters.

Vignettes were suggested by marketing consultant Briggs Napier who was called on by Rauenhorst Construction Co. to help merchandise the commercial builder's first residential development.

"Empty nesters really relate to vignettes because it lets them see how their treasures will fit into the rooms," says Napier.

Another good use for vignettes: They're a low cost way to handle the least-repeated plans in your project, says Napier. That way those plans are not overshadowed by your fully-furnished models.

Some advice from Ms. Oleston on vignette settings:

"Vignette models demand more planning and thought than fully furnished models. Color coordination must hold all the spaces together; furniture should be more than just chairs and lamps, and above all must be chosen to reflect the market."

There are 130 units in Lexington-Riverside's two phases; about 60%—priced from \$45,000 to \$77,000—are sold.

3

You can take vignettes one step further with strong accessory accents

"They make the perfect compromise between the bare-bones look and going full-out," says Greg Lawler, vice-president and part-owner of Westward Construction Co. "In fact, the accessories can set the tone for the entire project."

At Seascape Sur in Solano Beach, Calif., the decorating budget was \$3,000 to \$5,000

per model compared with the company's usual \$15,000 per model.

"So we went the vignette-accessory route," says Lawler, "and it's working fine. Our buyers are imaginative middle- and upper-income professionals who don't need furniture arrangements spelled out."

Santa Monica designer

Beverly Trupp of Color Design Art accessorized the models with plants (to accent the project's lush landscaping) and antiques and hobby items to reflect the sophisticated tastes of the market. There will be 188 condominium units at the project; so far all 90 in phase one have been sold. Prices are \$53,400 to \$89,950.



PHOTOS: JULIUS SHULMAN





4 You can do a full package with off-the-shelf furnishings

Case in point: these model interiors at Meadowridge, a 94-unit single-family project being built in San Jose, Calif. by Robert H. Grant Corp. Each model was decorated for about \$9,500, or roughly

\$5,000 less than Grant usually budgets for projects in this price range—\$35,000 to \$40,000.

"We're selling basic shelter to first-time buyers who, in today's economy,



PHOTOS: THE ASSOCIATION



have very little to spend on furnishings," says Grant president Gary Brooks. "So from a marketing standpoint, as well as the standpoint of reducing our costs, it made sense to stay away

from an expensive, custom look."

Designer Carole Eichen believes young families today choose furniture for their first homes with an eye to transferring it to secon-

dary rooms as they move up the housing ladder. So the Meadowridge models features simple, clean-lined furnishings that work well in any decor.

Buyer reaction has been

positive, with 50 of 61 units in the first two phases sold since April. So Grant will also reduce its usual decorating budgets at other new projects in Hawaii, Arizona and California.



5 You can revitalize a tired model with some paint and new carpeting

The interiors at left look like they're spanking new; actually they're part of a refurbished 1971 model.

"We gave this model a brand-new look for less than half the cost of designing from scratch by redoing the existing furniture and using currently popular color schemes, says designer Beverly Trupp.

This is one of four redone models being used at Mission Viejo, Calif.

"This year we made a few design changes in our successful Madrid series," says

Don Schultz, director of product development and sales for Mission Viejo Co. "But we didn't want to go to the expense of new models. So we revitalized existing models with new wallpaper, carpeting and paint, then indicated the various structural changes on graphics in the models."

Since reopening in April, the Madrid series has been selling at the rate of 20 to 30 a month. The market: medium- to upper-income professionals. Prices: \$55,000 to \$75,000.

This complete model-merchandising package costs only \$40,000

That astonishing price includes landscaping, sales office and displays, and interior design and decorating costs for three fully decorated models. And as the pictures at right and on the following pages show, the end result is not cut-rate merchandising but a sparkling sales compound that any developer might envy.

The compound is part of Arroyo Santiago, a middle-income (\$34,300 to \$45,000) townhouse development in Orange, Calif. In the first six weeks of sales, Estate Builders International, the developer, sold 19 of the project's 37 first-phase units—a pace which Mary Ann Siconolfi, director of marketing, says is well ahead of local competitors—many of whom have much more experience with on-site merchandising.

How was such a successful package put together for only \$40,000? "We did the lion's share of the work ourselves, in-house, and we were creative in dollars as well as design," says Ms. Siconolfi.

Here's how that creativity emerged in terms of costs:

Model-area landscaping—\$2,240. Pots, barrels, annual plants and hanging baskets were the only extra landscape materials needed for the model area. The major greenery—large trees and shrubs—will be replanted as permanent landscaping, thus are included in phase one's \$55,000 landscape costs. Furthermore, some of the other model landscaping items can be reused. For example, its pots are slated to be moved to the developer's next project.

Sales-office decorating—\$2,083. This includes the installed price of carpeting and wallpaper, all furnishings and accessories, decorative woodwork and air-vent covers.

The sales office was made by combining two adjoining one-car garages, which are normally divided by a load-bearing wall. "Our budget didn't allow for completely changing the roof framing," says Ms. Siconolfi, "so we integrated part of the wall into the design of the office."

Graphics and displays—\$5,325. This low figure includes all on- and off-site signs (including the monument sign shown on the facing page), a topo table and all renderings. Renderings were designed so they could be continually re-photographed for use in advertising and displays. "That way we only had one basic cost to absorb," says Ms. Siconolfi.

Model interior design—\$30,000. Each of the three furnished models is decorated around a variation of the project's country ranch theme with furnishings that reflect the kind of budget most prospects would be working with.

"We went for a look that wasn't too design oriented," says Ms. Siconolfi, "one that our market could easily relate to."

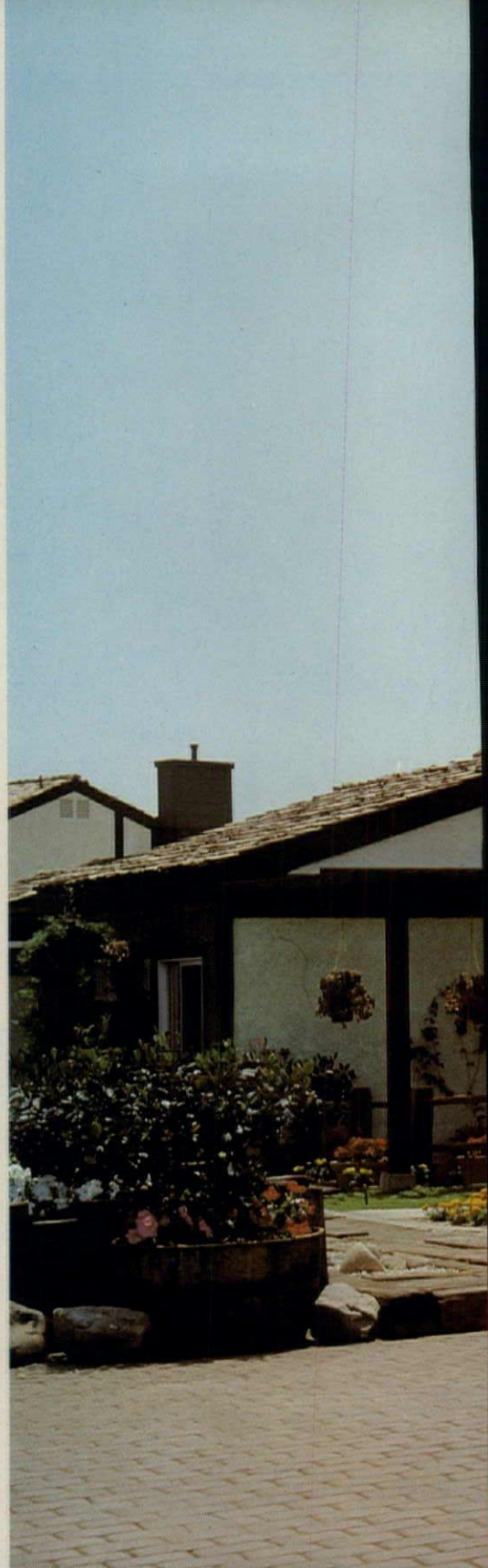
A fourth model is shown with only base carpeting. "Besides saving money," says Ms. Siconolfi, "a production model gives prospects a 'what you see is what you get' look."

Here's the background against which this low-budget merchandising package was created.

Arroyo Santiago is surrounded by both high-priced (\$100,000) and low-cost (\$20,000 to \$30,000) houses and also rental units, and market studies showed that prospects would be pulled from all but the \$100,000 homes. This meant a broad spectrum of prospects—singles, empty nesters and small families—which would require a marketing program with universal appeal; hence the project's country-ranch theme.

"With that theme, we had to maintain a feeling of openness and privacy despite our ten-plus-per-acre density," says Ms. Siconolfi. "So we bermed and terraced the entire site, planted the berms with colorful flowers, and spotted large, boxed trees strategically to add a note of stability and maturity."

The excellence of this basic landscaping scheme was a major factor in keeping down the extra cost for landscaping the model compound.



PHOTOS: MARK BRAJNKOFF



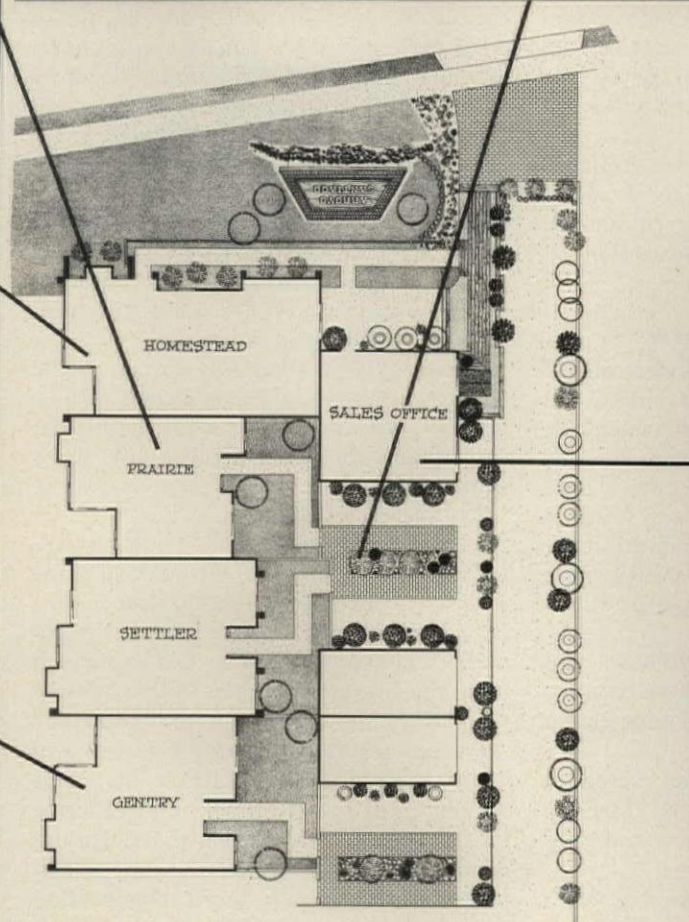
Sales compound (above) at Arroyo Santiago gains its primary impact from lush landscaping. The sales office, made by combining two garages, is at far left. The project, designed by architect Beck-Moffet and Assoc. of Costa Mesa, Calif., is small (71 units on 6.9 acres), thus couldn't justify the risk of a large merchandising budget during a slow sales period. Photo at left shows the project's monument sign. Its design is used as the project logo for all signage, on merchandising material and in advertising.

PHOTOS: MARK BRAJNKOEF

Model-decorating costs were kept low by using standard furnishings—the kind buyers could duplicate at their local department stores—and also by sticking with production light fixtures, counter-top colors and bathroom mirrors. Each model is decorated to create an indoor-outdoor feeling and stress the project's country-ranch theme. For example, in the bedroom shown in the top photo, wicker and bamboo furniture and floral print bedspread and drapery fabric convey an earthy, green-plant look. This bedroom is in the Prairie, a two-story, 1,311 sq. ft., three-bedroom unit, priced from \$40,800 and aimed at the younger-family market. The living-dining-room shown in the middle photo is from the Homestead, a one-story, two-bedroom unit with only 969 sq. ft. of living area and priced from \$34,300. Its country-antique theme is one currently being promoted by stores and home-service magazines, and is very much in with the target market—first-time buyers and singles and some empty nesters. The living room shown in the bottom photo is in the Gentry, a two-story, 1,413 sq. ft., three-bedroom model priced from \$42,300. Its decor, still emphasizing an indoor-outdoor relationship (note plants, flowers and sofa fabric) is aimed at the more sophisticated tastes of established families, single executives and the move-down market. Not shown is the one unfurnished model, the Settler (*plan, facing page*), designed for larger families. Priced from \$45,000, it is the largest (four bedrooms, 1,636 sq. ft.) and least repeated plan in the project. The interior designer for the furnished models was Designers Three of Irvine, Calif.

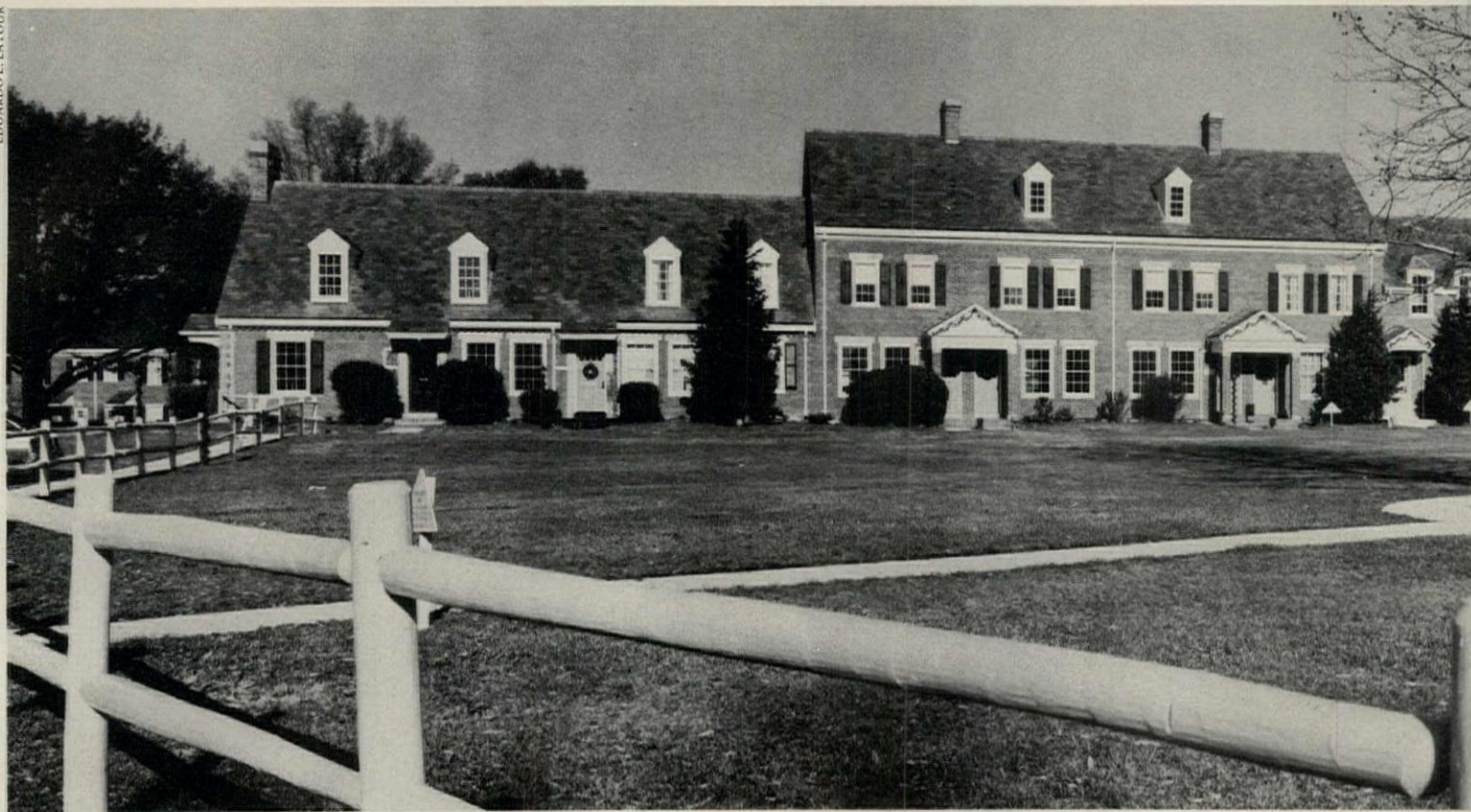


Landscaping in the model compound is an adroit blend of permanent and extra planting material. Potted trees and shrubs will be moved to the rear end of phase one and planted as part of the permanent landscaping; the small planted area in front of the models (a standard feature of production units) is filled with rocks found on the site and surrounded by inexpensive stamped concrete. More cost-saving ideas: barrels and pots in which trees and shrubs are planted have been set on the asphalt, hence no expensive digging is needed in the model area. Even the sales-trap fence, seen in the background, was set on braces to avoid digging. Landscape design for the project was by Pacific Design of San Juan Capistrano, Calif.



Sales office was made from two single-car garages. The wing wall seen at right—a portion of the load-bearing wall that separated the two garages—was turned into a merchandising element. All the sales-office displays, except renderings, were designed and built in-house. They include the topo table (foreground), and a happenings-board on the rear wall. Its displays are

changed regularly so buyers get an idea of home-owner-association events like volleyball, swimming lessons, etc. Sales-office decor, also done in-house, is in the same earth tones as the models. And the renderings, by Peck's Builders Art of Irvine, Calif., were drawn in brown line on old-looking, nubby paper—again to carry out the project's country theme and color scheme.



Is this the hottest condo conversion in the country?

Very likely. If there's a hotter project, it would have to be selling at a rate of better than 25 units a week—at an average price of \$49,000—and turning a net profit of better than 12%.

That's the record currently being chalked up by Fairlington, a 3,400-unit townhouse-and-apartment complex in Arlington, Va. The developer, CBI-Fairmac, bought Fairlington in 1972 (see box, p. 53), when it was a rental project, and since then has converted and sold 1,200 units.

Fairlington's success is built on three factors—factors which to some degree must underlie any successful conversion.

The first factor is location. Fairlington is just 15 minutes from downtown Washington, D.C., by express bus; it is in a suburb with a very good name; and the project itself is big enough to have acquired over the years a strong community feeling of its own.

The second factor is the project's physical condition. It was built in 1942 with top-quality materials and workmanship—slate roofing, heavy hardwood doors, full plaster walls and brick and stone exteriors—and both the units themselves and the site were soundly planned. The result is an excellent base for modernization.

The third factor—which is tied to the second—is financial structure. Because it was so well built, the project has had little need for renovation over the years, and it can be capitalized at a relatively low figure. A \$49,000 unit is figured in at \$15,000 for both building and land, permitting a hefty \$20,

000 expenditure for restoration and modernization. To pay for the modernization, the project's \$17-million first mortgage was easily refinanced to \$24 million at a half-point over prime.

Modernization is phased on a "village" basis. A typical village—which is also a condo regime—has about 300 units, most of them clustered around courts (see plan on facing page).

Costs: What the \$20,000 covers

Those elements which are considered luxuries today—slate roofs, hardwood floors and doors, ornate interior wood trim, etc., are restored to their original condition.

Mechanical elements—wiring and plumbing—are replaced and new heating/cooling systems are installed. (In the original project, all units in each village were heated by village boiler houses.) And new kitchens and baths are put in.

Roofs are insulated, and windows and frames are replaced. In more recent months, as the energy crisis deepened, double-glazed windows have been used.

Living space is increased by an average of 500 sq. ft. in townhouse units by finishing off basements into rec rooms, dens and combined baths and laundries.

Outside the houses, landscaping and a fenced patio or deck (in the case of second-floor apartments) are added.

On a community level, each village gets its own recreation center, with swimming pool and tennis courts, built on the site of

the old boiler plants. All light and utility poles are removed and replaced with underground wiring and new colonial-style street lights. Parking areas are enlarged, and storm-drainage systems are enlarged to handle the resulting increased runoff.

Problem: inflated construction bids

When the time came to hire construction contractors, the Fairlington conversion hit its first major snag. Walter J. Hodges, president of CBI-Fairmac, recalls:

"Back in 1972, when we started on the first 229 units, we looked at dozens of bids. But everyone was way out of line with what we thought the work should cost. They weren't even close."

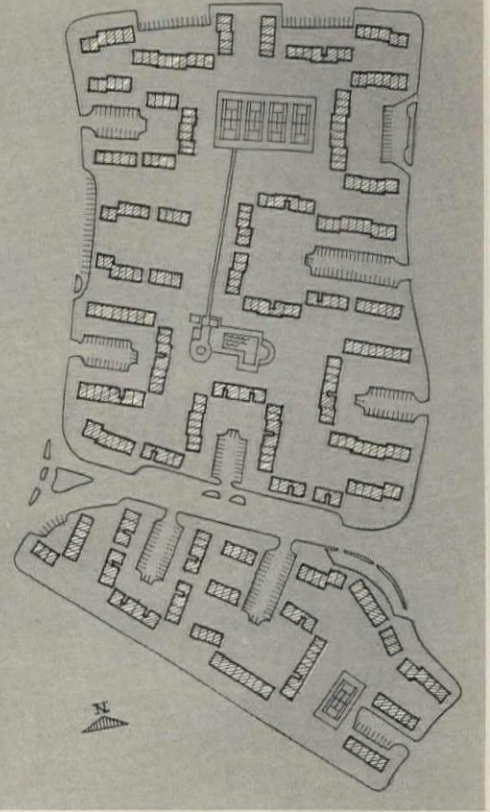
The reason, of course, was that the contractors faced too many unknowns, particularly during demolition. Without knowing precisely what they would find after ripping out a kitchen, bath, stairwell or other major part of a house, they had no idea how much time the jobs would take. So to protect themselves, they came in with high bids.

Hodges' solution was to create his own construction operation. At first, his crews did not know how to work to his exacting specifications. Furthermore, they were unfamiliar with such specialized jobs as carpentry, plumbing and electrical demolition and salvaging key items like doors and hardware. So Hodges used a few lead men to teach and supervise a work force that eventually grew to 700.

At the same time Hodges had to cope with



Model homes (left) at Fairlington are clustered around a small park. This photo shows the project's strongest selling points: attractive regional design; exceptionally high-quality construction, including brick and stone veneer, slate roofs and fine trim detailing; and large expanses of handsomely landscaped green area. Site plan (right) shows the fifth of six 300-plus-unit villages in Fairlington's first phase; it is the village currently undergoing conversion.



two other problems: Both the Fairlington staff and Arlington County officials were unversed in the requirements of Virginia's new condominium law. And much of the county code didn't apply to a restoration.

"At that price, we were dead certain we could make a profit," recalls Executive Vice President J.D. Lee. "But during 1972 and 1973, we were hit with too many things we hadn't counted on. Our production rate was

At an average sales price of \$36,000 per unit, the first 400 sales averaged a \$5,000 per-unit loss, and Fairlington ended 1972 with a \$2-million drop in working capital.

"We stopped all sales and changed our operation radically," says Hodges.

• The most industrious workers were asked to form their own contracting and subcontracting companies—about 25 in all—and to work on a piecework basis. Result: production jumped from less than one house a day to three. And since good carpenters, plumbers and electricians can earn from \$400 to \$700 a week by working overtime, there has never since been a shortage of skilled tradesmen. (See sample unit costs and cost analysis, left).

• Prices were gradually raised to their present average level of \$48,950 a unit.

• Settlement time was cut from 12 to six weeks—and cash flow was improved—by having the Citizens Mortgage Corp. of Detroit set up an office on-site.

"With the mortgage company's decision-makers right around the corner, I can solve application problems quickly," says Tommy Grimes, marketing director. "And this really reduced my rejection rate."

Salesmen work on straight salaries averaging \$23,000

"That's high for this area, and our people know it," says Grimes, who heads a staff of six salespeople (including himself). "And we also reimburse our people for auto mileage.

TO NEXT PAGE

Here's the cost breakdown of a typical unit . . .		and here's a breakdown of the remodeling budget	
Sales Price	\$48,950	Complete Unit Costs	
Prime Costs:		Permits	\$ 400
Land and Existing		Plumbing	3,100
Unit Cost	15,000	Electrical	1,500
Land Improvement Costs	2,000	Heating and Air Conditioning	1,100
Restoration Construction Costs	16,000	Sheetmetal (air distribution)	1,100
Construction Field		Insulation and Weatherproofing	50
Overhead	2,000	Masonry	350
Warranty Work and Customer Service	400	Cleaning	250
Sales and Marketing	2,500	Area Finishing Costs (Exclusive of the Above)	
Financing and Closing Cost	3,500	Lower Bath—Laundry Room	1,100
Administrative Overhead	1,500	Upper Bath	800
Programmed Profit	6,050 (12%)	Kitchen	2,000
		Bedrooms and Hallway	850
		Living and Dining Room	1,000
		Basement	1,800
		Patio and Fencing	600
		Total	\$16,000

"Lord knows, the county people were cooperative," Hodges recalls, "but it took a while to hammer out a formula that meshed our job with county requirements."

Problem: big losses on the early sales

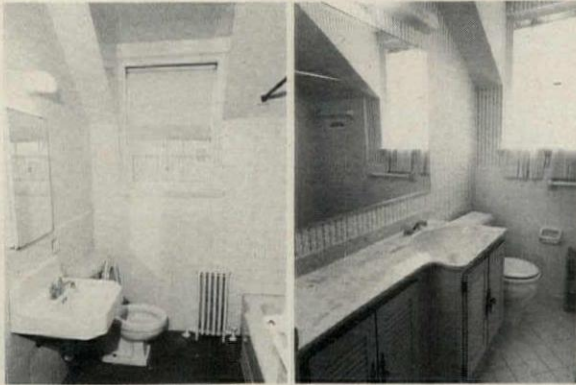
When units in the first phase (dubbed Village I or Fairlington Commons) were put up for sale, an unexpected 73% of the tenants decided to buy. The buying fever was so strong that Fairlington quickly wound up with 400 sales averaging \$36,000.

only 0.7 houses a day, for example, and the cost of money shot up."

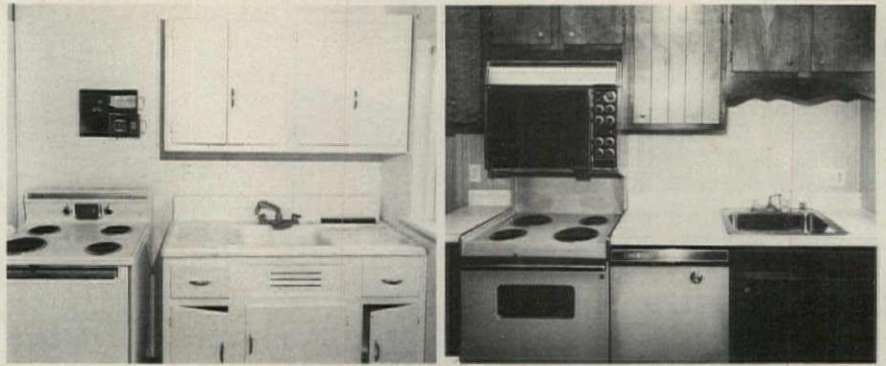
Gradually, the first two years turned into a nightmare. The 1972 cost breakdown shows why:

Land and existing unit	\$15,000
Land improvement	2,000
Restoration construction	20,000
Warranty work	1,000
Sales and closing	2,000
Financing	1,000
Total	\$41,000

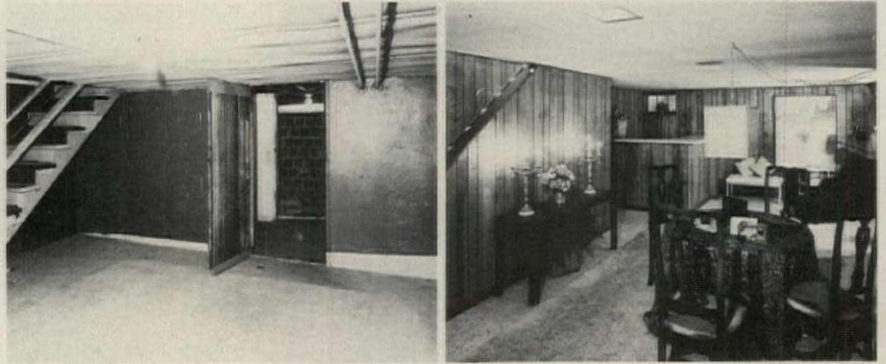
Here's how key interior areas are modernized . . .



Bathrooms: new fixtures, mirrors and vanities



Kitchens: luxury appliances and contemporary cabinets



Basements: from raw concrete to finished living space

PHOTOS: EDUARDO E. LATOUR

A typical salesman in northern Virginia pulls in only about \$15,000 a year and has to pay his own car expenses."

Grimes lets the project sell itself by encouraging prospects to tour the model compound unescorted.

"We don't start selling until people show interest in a certain model and specific location," he says. So far, the best sellers have been a 1,500-sq.-ft. model with a large attic (Type C, below) stone-front units (Types A and C); and single-entrance models (Types C and D).

Grimes also administers a \$475,000 advertising and promotion budget that allots 55% to newspapers, 40% to television and 5% to radio.

Advertising strategy has gradually changed as conversion has proceeded, village by village, through the project. In Village I, 73% of the units were bought by tenants, and in Village II renters bought 62%, so there was little need for outside advertising. With the marketing of Village III in early 1974, as prices rose beyond the reach of many tenants, the renter-purchase rate dropped to below 50%. But compensating for this was a referral rate of 45%, which Hodges attributes to Fairlington's strong customer-service program for buyers.

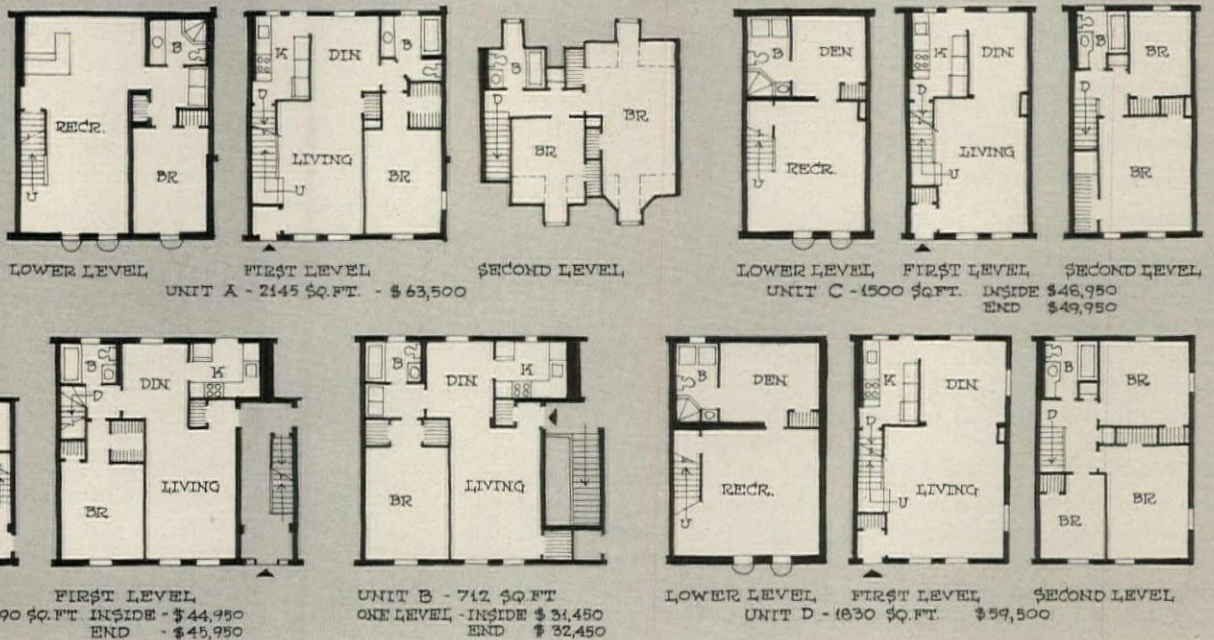
In addition, community activities have turned out to be excellent marketing tools. For example, Fairlington's annual arts and crafts show was expanded to include a house

and garden tour of eight of the newly purchased and newly decorated townhouses. An advertising campaign drew 1,200 people who toured the homes and then filled out a card to vote for their favorite interior (and, incidentally, to indicate which advertisement had originally attracted them to the project).

"For two days, eight hours a day, people flocked through the homes guided by 200 volunteer hostesses and the homeowners themselves," says Grimes. "Not only did we build up pride among Fairlingtonians and give everybody a good time, but we had a chance to evaluate our media—newspapers had the best draw—and we created a prospect list that will last us a year."

These five models are among Fairlington's best sellers

Type C, at far right, comprises 60% of the project's mix, is—fortunately—also the most popular. Type B can be either a flat or a two-level unit.



... and here's how outdoor living areas are brought up to date



Boiler-shack areas (top) become rec areas (bottom) . . .

Here are the average per-unit costs for site and land improvement

	Per Unit
Excavation and Backfill	\$109.00
Drainage and Waterproofing	131.00
Storm Drainage	150.00
Underground Utilities	65.00
Water Distribution	286.00
Street and Walk Lighting	172.00
Unit and Site Landscaping	218.00
Sandblasting	54.00
Restoration Composition Roofs	49.00
Sidewalks	231.00
Swimming Pool, Bathhouse, and Deck	259.00
Tennis Courts (5)	95.00
Fencing (Tennis Courts & Pool Area)	57.00
Other Miscellaneous	122.00
Total	\$1,998.00



. . . and ugly rear yards (top) become private patios (center and bottom).

Here are some of the lessons learned from Fairlington

Don't pre-sell too far ahead.

"It's very tempting, but don't do it until you are very close to delivery," says Hodges. "We started selling in the spring but couldn't deliver the first units until the following January. And by then our costs had changed drastically."

In line with this policy, Hodges is pushing to complete work on 700 units by the end of the year. "We may not sell that many," he says, "but if we wait until spring, renovating costs could be up as much as 15%."

Don't expect new-construction subs to bid accurately on renovation work.

"Unless they have lots of renovation experience, they'll be too cautious to make reasonable bids," says Hodges. "And since every job is different, you can't really blame them."

Hodges believes that a contractor must work for a considerable time on a project like Fairlington to learn its peculiarities. Only then can he afford to come in with lower bids.

"That's why it usually doesn't make sense to renovate small projects," he says. "You never get a chance to chop down the cost because you're in and out too fast."

Monitor the erosion of the rental-income stream.

"The faster you sell, the faster you kill off

the rental income," says Hodges. "Tenants tend to move out well in advance of their 90-day notice to vacate, and this can leave you with non-income-producing units for as long as a year."

Hodges has three methods of minimizing rental income loss:

- Maintain moderate rents. Fairlington's current rates: one bedroom from \$170 to \$215; two bedrooms from \$190 to \$225 and three bedrooms from \$230 to \$280.

- Move tenants who are being displaced by conversion into vacant units.

- Keep tenants fully informed on the conversion program so they don't act on the basis of false rumors.

—MICHAEL J. ROBINSON

How Fairlington came to be

On the eve of America's entry into World War II, President Roosevelt called in Houston architect Kenneth Franzheim to design housing for the wartime executives who would soon be working in and around the Capital district.

Franzheim was given his pick of skilled workers, and he had first crack at scarce building materials. He also had the money to do a first-rate job: average cost per unit came to \$10,300.

On a 340-acre site in Arlington, Va., Franzheim created a rental project that at ten units per acre avoids most of the sins of wartime emergency housing. Instead of designing on a grid, he clustered units in varied patterns. Predominant is a square U cluster enclosing a courtyard; there were also long rows of units with varied roof lines and entranceways, alternating with short rows often set at angles to the longer rows.

Between the clusters were expanses of lawn and scattered trees.

In 1947, the government sold the project to two Texas businessmen, Leo Corrigan and Leland Fikes. Under their management Fairlington became the first stopping place for many a newly appointed or elected government official.

In 1959, Corrigan and Fikes decided to dissolve their partnership. They drew up a contract stating that one partner would get the stock controlling the project—worth more than \$15 million—and the other would get all the cash in the till—about \$4 million.

Which partner would get which? The flip of a coin would decide.

Fikes won the project, and he named one of his executives, Walter J. Hodges, to be the general manager. Hodges continued a long-standing policy of fostering community spirit among the tenants by

providing money for such activities as baseball and football teams, arts and crafts shows, holiday parades, an amateur theatrical group and a newspaper.

In 1966 Fikes died, and two years later his estate sold Fairlington, plus another rental project with 1,800 units, to Hartford Fire Insurance Co. Hodges and another former Fikes executive, J.D. Lee, became minority stockholders.

In 1972, Hartford Fire, now part of ITT, sold the two projects to Chicago Bridge and Iron Corp., an international builder of heavy engineering structures. The price for the two was about \$58 million.

Hodges and Lee were now minority stockholders of a new entity, CBI-Fairmac Corp.; Hodges became president and Lee became executive vice president and treasurer of the new company. That same year—1972—they began working on converting Fairlington to condominium.

SIX MULTI-FAMILY WINNERS

The broad spectrum of fine residential design is well illustrated by these award winners in the 1975 Homes for Better Living program.* A first honor award went to a compact riverside rental project (p. 56); awards of merit were given to a recreation-oriented condo project (p. 56), an unusual apartment village (right), an urban highrise project (p. 58), a project for the elderly (p. 59), and a military housing project in the Pacific (p. 58). None are run of the mill; all, in the opinions of the program judges, merited recognition for creative solutions to difficult design situations.

* All 1975 HFBL winners [H&H, May] were chosen in a two-day session at the headquarters of the American Institute of Architects, which sponsors the program in cooperation with HOUSE & HOME. Other winners will be featured in upcoming issues.



AWARD OF MERIT

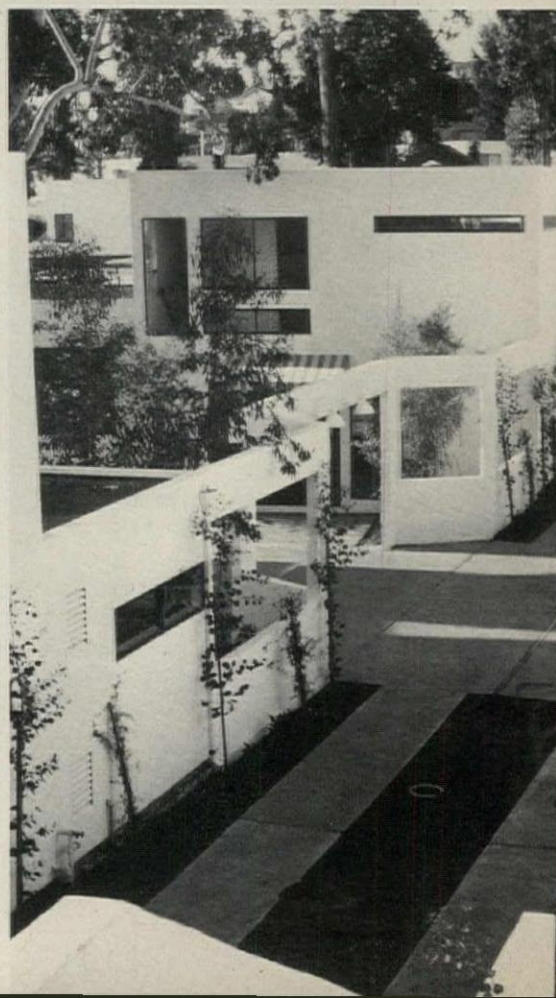
A high-density urban apartment project

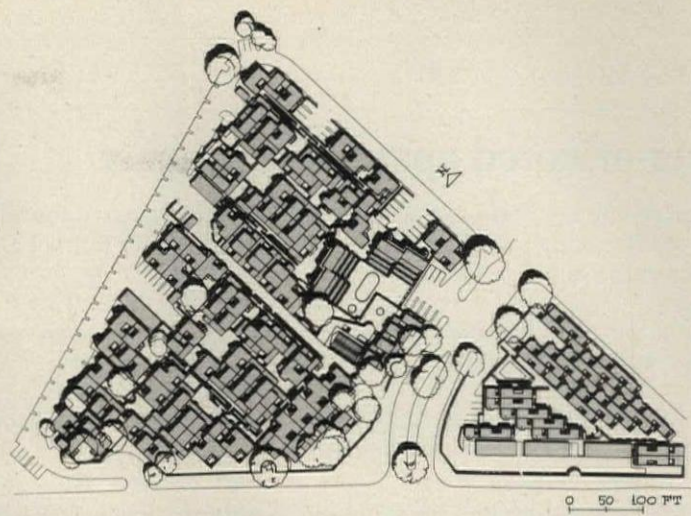
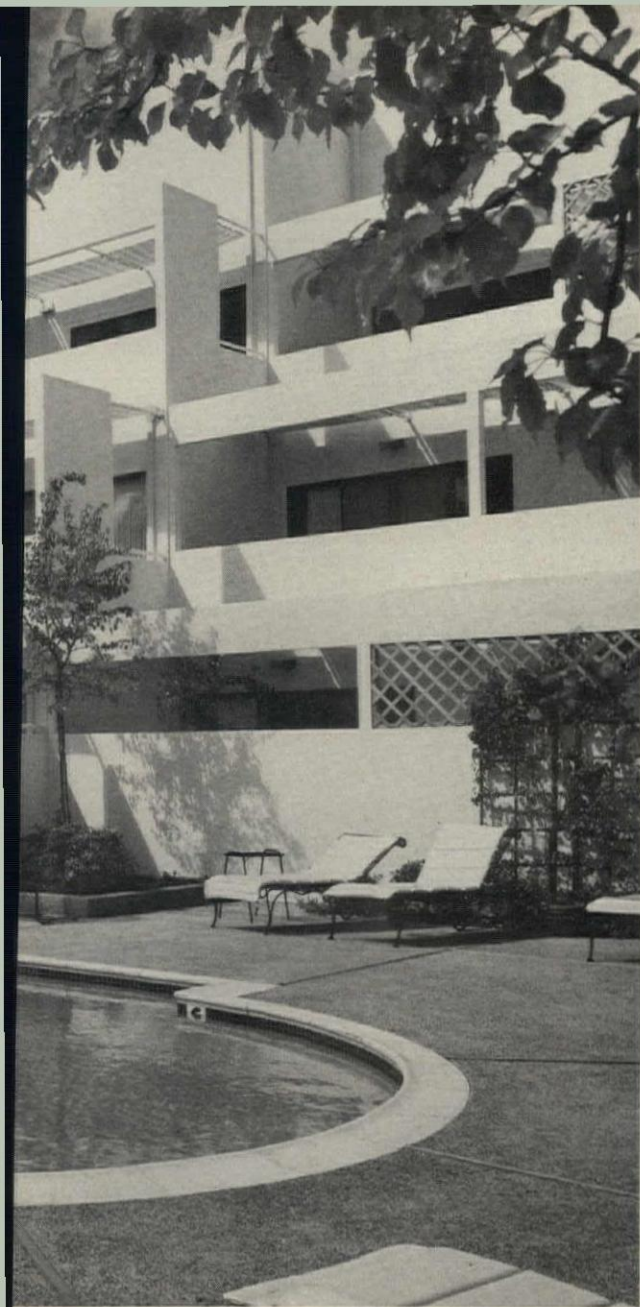
There are 186 rental units on this project's seven-plus acres—a net density of 26 per acre. Yet coverage was held to a modest 54% through the use of partially underground parking and some four-story, step-back building configurations. Landscaped walkways and courts (photos right and on facing page) offer residents a variety of common outdoor areas.

At the core of the project is a large recreation complex (photo above) with outdoor and indoor pools, saunas and dressing areas.

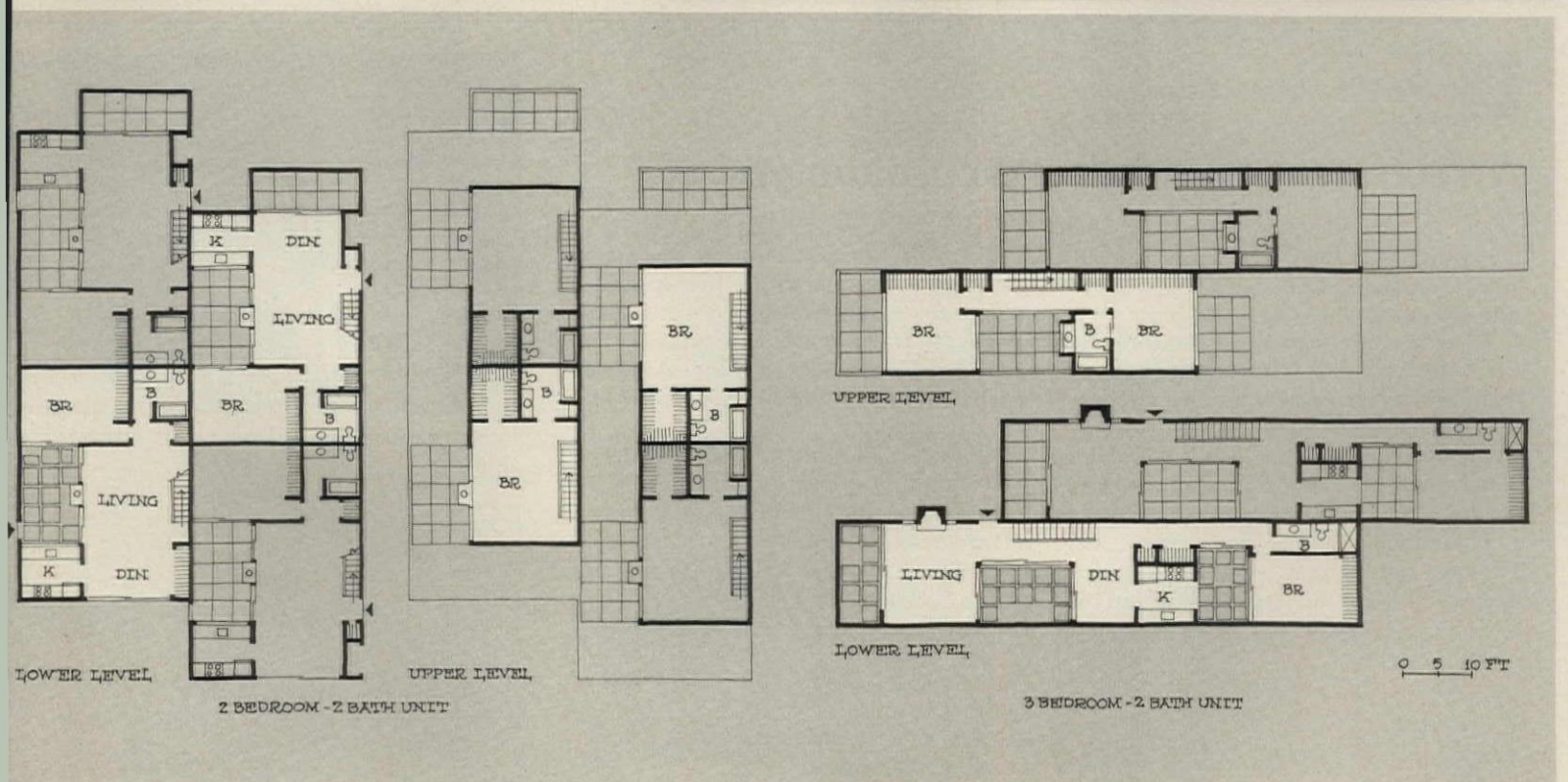
The unit mix includes one-, two- and three-bedroom townhouses with from 675 to 1,400 sq. ft. of living area and renting at from \$250 to \$460 a month.

Architect: Backen, Arrigoni & Ross, Inc.;
Developer: Bennington Construction;
Landscape Architect: POD; Owner: M. H. Podell Co.; Location: San Mateo, Calif.





PHOTOS: WILLIAM DINAPOLI



TO NEXT PAGE



FIRST HONOR AWARD

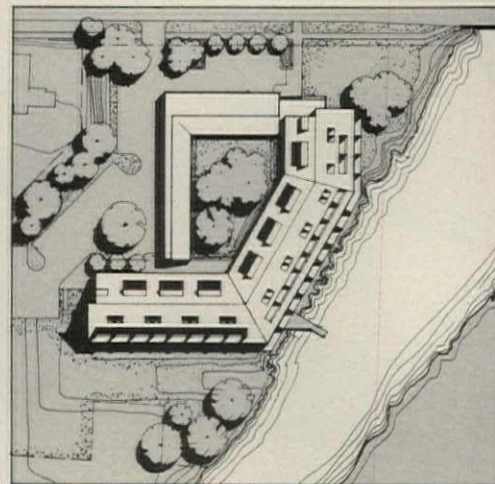
A river-oriented apartment project

This rental complex sits on a five-acre residual piece of a 200-acre single-family subdivision. The owner wanted an income-producing property which would take maximum advantage of the river view; the result is this three-story building containing 37 apartments.

The project is designed so that all units partake of the river scene (*photo, below, and site plan, above*). Outdoor privacy is provided by fin walls on the first floor and by

balconies recessed into the roof on the second and third. Entrances are on the inland side (*photo, facing page*). Studio units have a minimum of 610 sq. ft. and rent at \$210 to \$225; one-bedroom units have 820 sq. ft., rent at \$230 to \$255.

Architect: Dehar Buchanan Associates; Developer, Owner and Landscape Architect: Charles Sturgess & Co.; Location: Branford, Conn.



PHOTOS: ROBERT T. PERRON



AWARD OF MERIT

A recreation-oriented condominium project

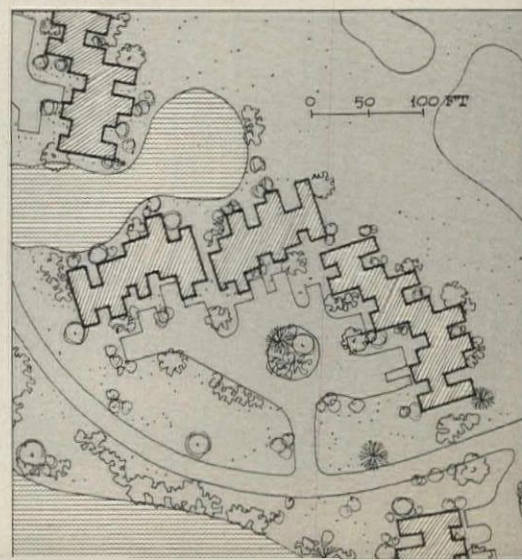
There are 60 one- and two-story condo townhouses on this ten-acre site; the ten acres is in turn part of a 1,200-acre recreation community.

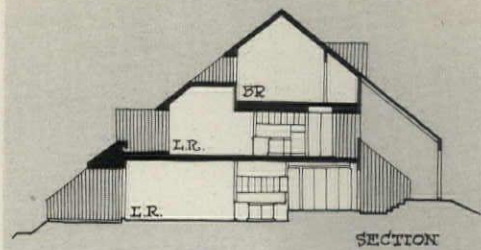
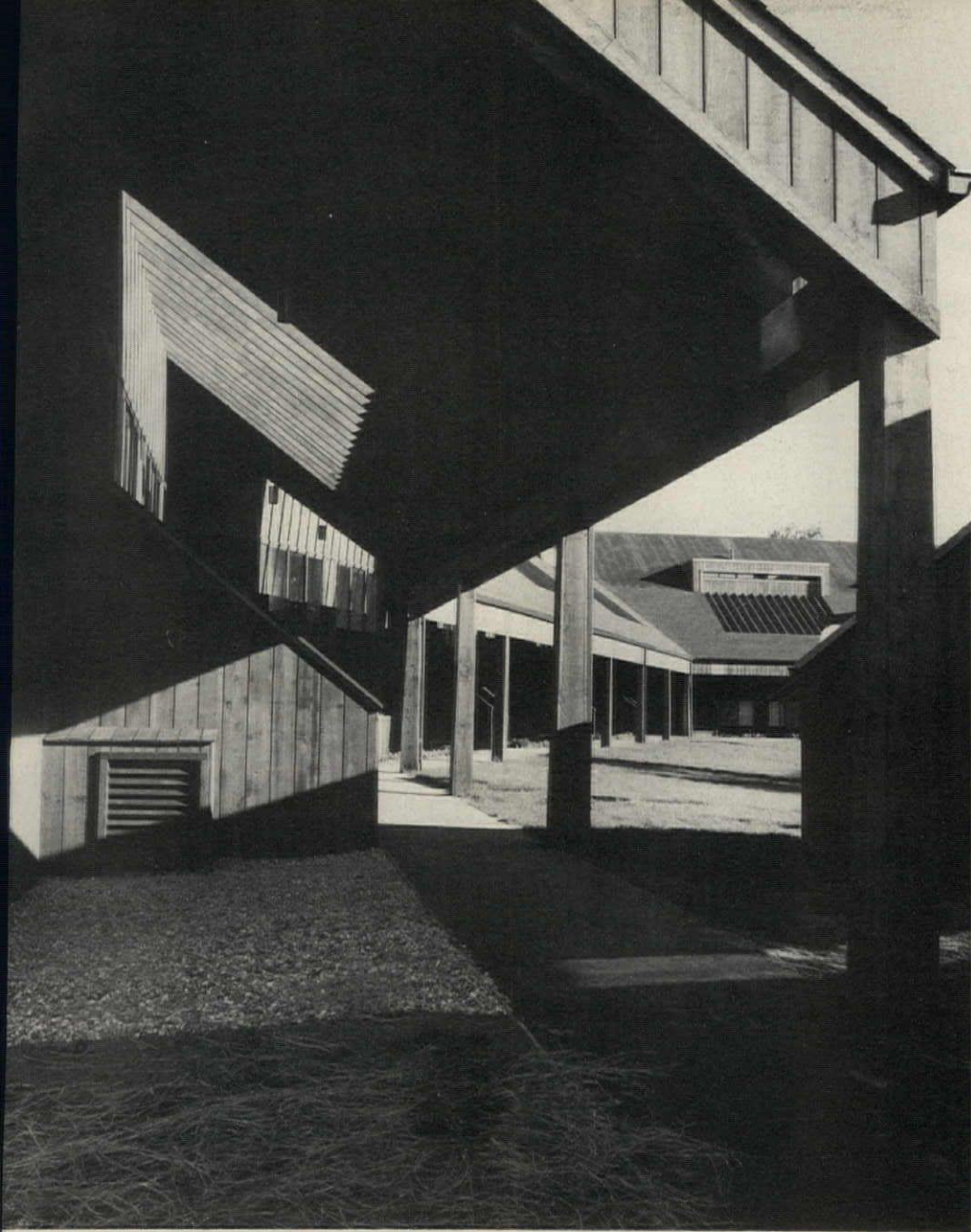
A key motif of the overall community is the sense of living with nature, and that theme weighed heavily in the design of these condos. Naturally weathered cedar siding and roof shingles help the buildings blend into the landscape, and groups of units are individually sited so as to avoid as much as possible any sort of development look. The site plan at right shows a typical arrangement, with the units looking out over

the golf course which the project abuts.

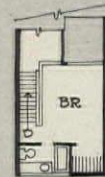
There are two basic unit types (*plans, facing page*): one-story with 1,465 sq. ft. of enclosed space and two-story, with 1,450 sq. ft. In addition, each unit has a large, screened Florida room on the living-room side. Cost of both types of unit is \$66,000.

Architect: Freedman/Clements/Rumpel; Developer: Sawgrass, Ltd.; Builder: Blossam Contractors, Inc.; Land Planner: Bessent, Hammack, Ruckman; Landscape Architect: Foster Herbert Associates; Location: Ponte Vedra Beach, Fla.

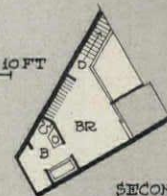




SECTION



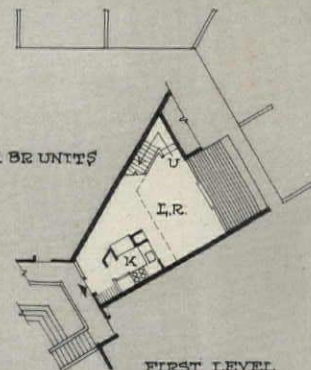
SECOND LEVEL



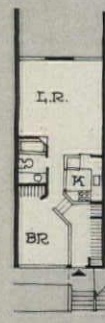
SECOND LEVEL



FIRST LEVEL



FIRST LEVEL

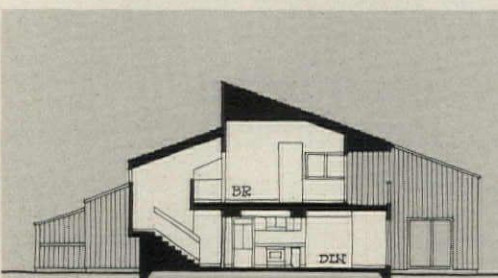


1 BEDROOM UNIT

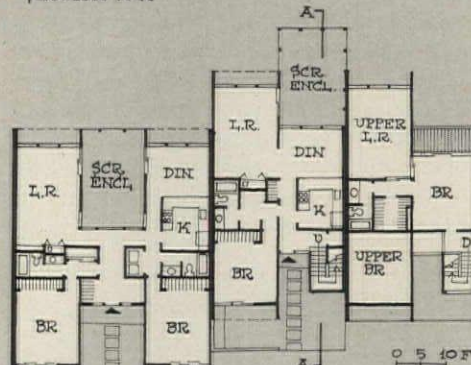


GROUND LEVEL

PHOTOS: BELTON S. WALL



SECTION A-A



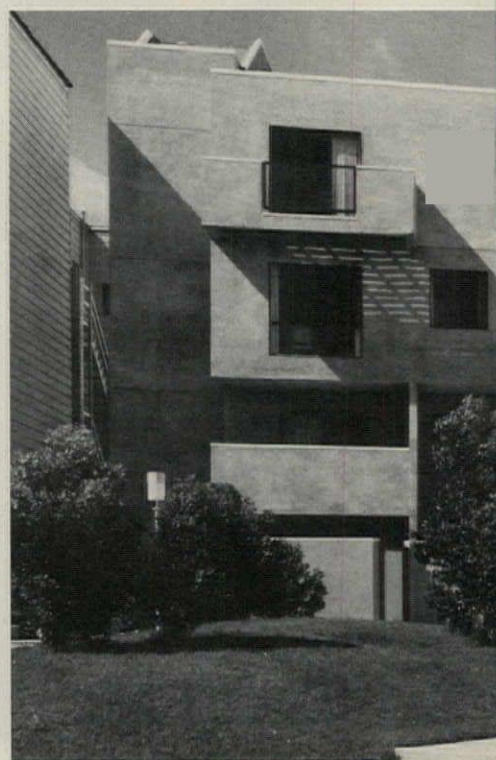
ONE STORY UNIT

TWO STORY UNIT





PHOTOS: BERNARD POINSSOT



PHOTOS: ED STOCKLEIN

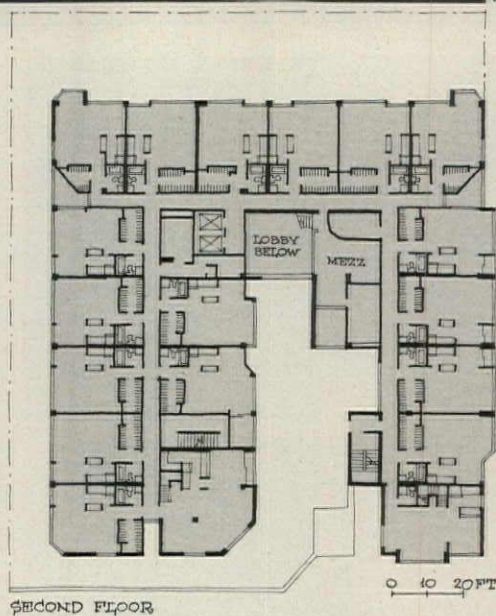


AWARD OF MERIT

A luxury urban highrise project

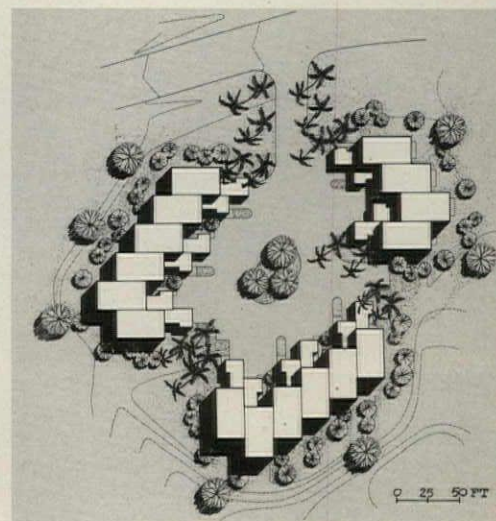
There are 221 rental units in this unusual U-shaped highrise. The majority are studios, but there are also a limited number of three-bedroom, two-level units; their lower levels can be seen at the ends of the U in the plan at right. The result is an untypical rent range; studios start at \$275 a month, and townhouses go as high as \$990. Each unit has an underground parking space, and to accommodate 221 cars, four parking levels are built under the building. Entrances to these levels are stepped down the hill at right in the photo above.

Architect: Backen, Arrigoni & Ross, Inc.;
 Builder: Williams & Burrows; Owner: An-



SECOND FLOOR

gelo Sangiacomo; Interior Designer: Dale Benedict; Location: San Francisco



AWARD OF MERIT

A military housing project for the Pacific



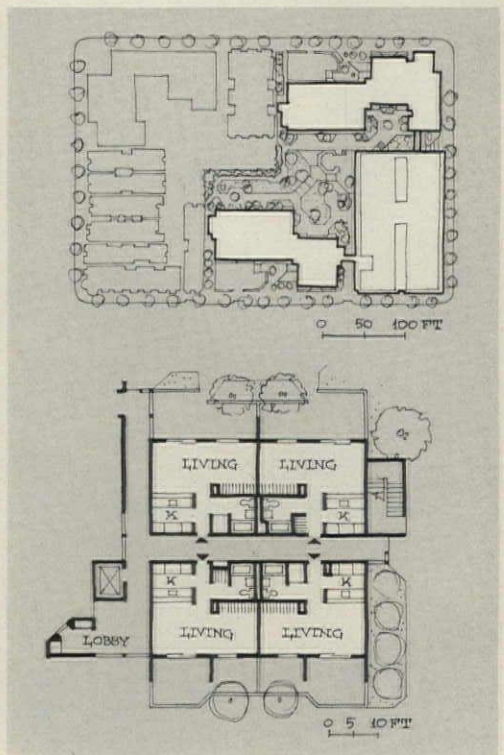
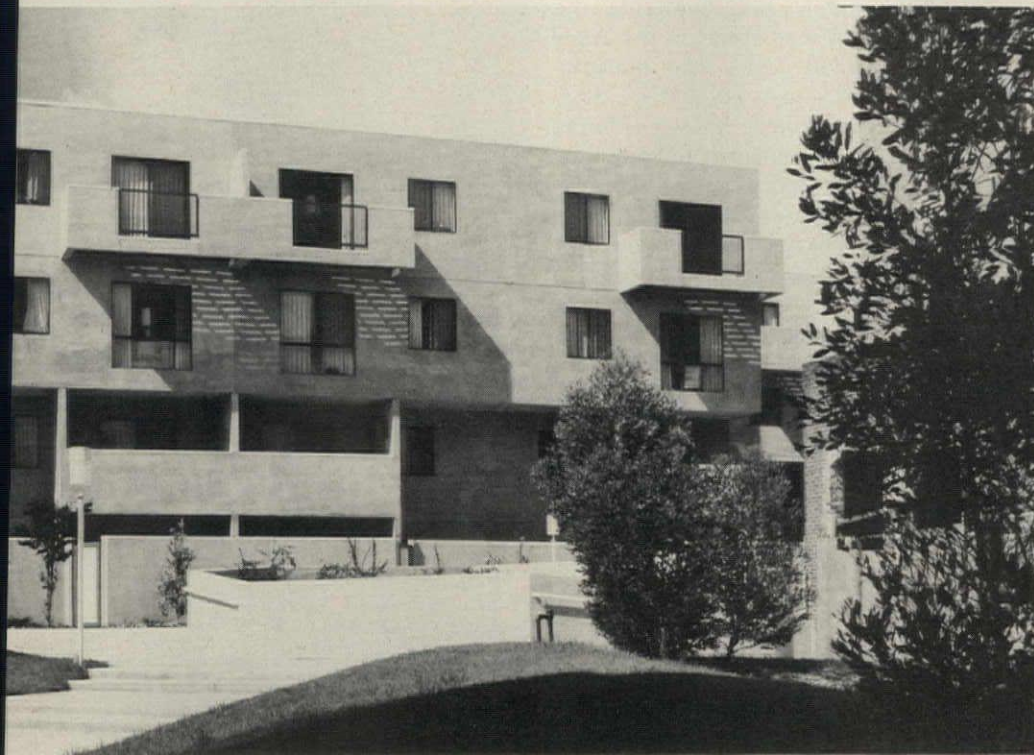
A senior-citizen's project for an urban site

The site originally contained a four-story Victorian apartment building, it is shown in the lower right-hand corner of the site plan below. The buildings pictured here were added to create 103 living units, and the original structure remodeled to include 52 units. As the photos show, great emphasis

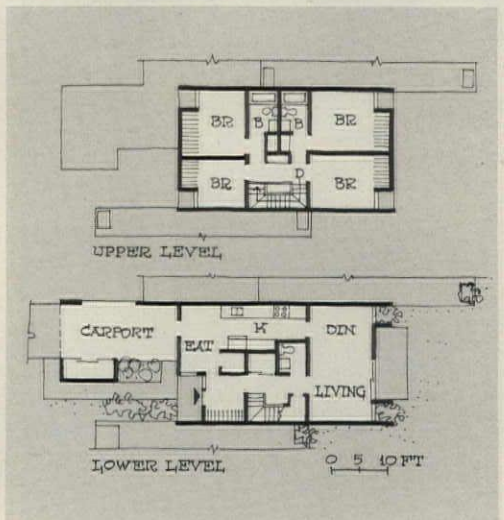
was placed on turning the areas between buildings into pleasant, protected outdoor-living spaces.

There are two types of living units: studio apartments with 450 sq. ft. of space renting for \$117, and one-bedroom units with 560 sq. ft. renting for \$134.

Architect: Chan/Rader & Associates; Builder: TransBay/Lathrop/Lowe; Owner: Jones Memorial Homes, Inc.; Landscape Architect: Douglas Baylis; Structural Engineer: Jordan & Mathis; Location: San Francisco



PHOTOS: MAK TAKAHASHI



The design criteria for this project were, to put it mildly, unusual. Units had to be typhoon-resistant construction for winds of up to 155 miles per hour; wood construction was not permitted. Townhouse units were provided for enlisted personnel and company-grade officers, while field-grade officers were housed in detached units.

The units pictured here were designed for enlisted personnel. They are built of concrete-block walls and poured-in-place slabs and roofs. Windows and doors are recessed, partly as protection from the sun and partly to reduce the danger of shattered glass during typhoons.

Units are sited in clusters (site plan, left)

with carports and entrances off the center court. Density is low—there are 135 units on 300 acres—so the cluster layout leaves plenty of room for recreational space.

Architect: Mackinlay/Winnacker/McNeil & Associates; Builder: RSEA International Corp.; Owner: United States Navy; Location: Finegayan, Guam, Marianas Islands

Urban renewal with a new twist

The twist is that not one cent of government money is being spent to transform a mile of factories and warehouses, bordering the Willamette River just three miles from downtown Portland, Ore., into housing, offices and shops.

Furthermore the project, known as Johns Landing, promises to spread its influence far beyond its 70 acres. Specifically:

- It will generate tax dollars that residents of the adjacent neighborhood can borrow at low interest rates, under Portland's incremental tax dollars plan, to make improvements to their homes and reverse the decline of their area.

- It will return a whole mile of riverfront to the people for biking, boating and fishing. And the developers hope it will pave the way for similar projects to reclaim other industrial areas along the Willamette for homes and recreation.

- It will be a model of how mixed land use can work. Portland is taking the Johns Landing experience into account in developing its new PUD ordinance. (Meantime, in the absence of such an ordinance, Johns Landing is being developed under light-industrial zoning.)

- It will clean up a stretch of the Willamette that had previously been used for dumping industrial waste.

- It will attract higher-income families from the suburbs back to the city.

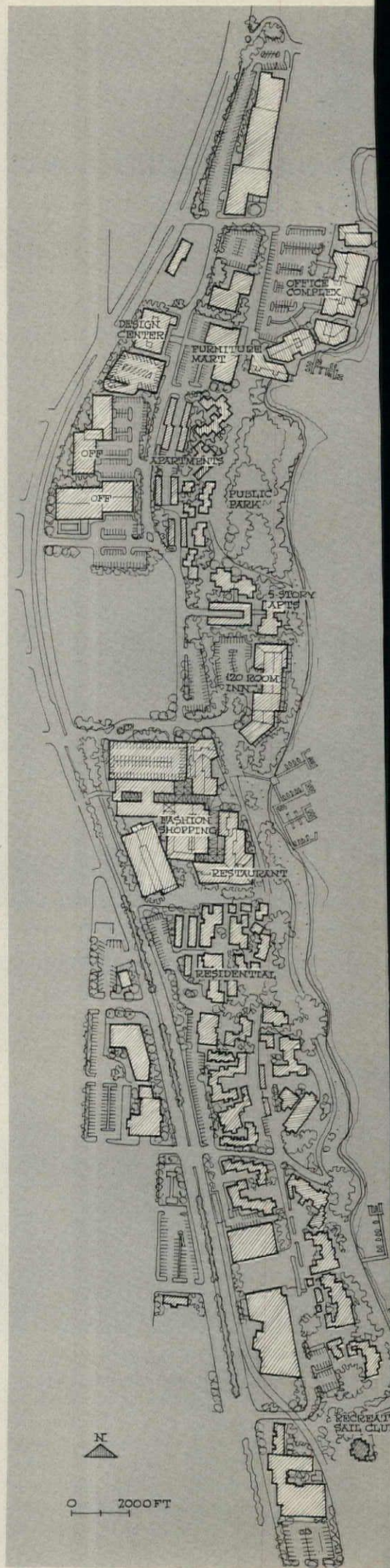
- It will provide attractive shopping facilities that can compete with suburban shopping centers.

So it was a lucky break for the people of Portland when the Jones Lumber Company was destroyed by fire in the mid-1960s, for that's how Johns Landing began.

The owners originally planned to build an industrial park on the site of the burned-out lumber company—a reasonable idea because it was surrounded by factories and warehouses, and a railroad spur ran right through the center.

But Larry Brown, one of the owners, looked to the river and saw other possibilities. He consulted architect John Storrs, and Storrs in turn consulted John Gray, a leading Portland businessman. Gray thought redevelopment would be feasible if the site could be enlarged.

Immediately to the north of the Jones Lumber Co. was the B.P. John Furniture factory, which had just been sold to Consolidated Foods. To the north of that was a door factory that was about to move to the South-



DELANO PHOTOGRAPHICS

TO PAGE 62



GEORGIA-PACIFIC

Typical industrial site (photo above) is in the heart of the project. It will make an attractive residential site because it is just three miles from downtown (see photo far left) and because it is close to the river.

Before work could begin on stabilizing the mile of shoreline—the river varies some 20 ft. during the year, and riprap and fill for the southern half of the project alone cost \$300,000—the plan had to be approved by a host of governmental and environmental agencies. It took about 18 months for the developers to get permission to rebuild the riverbank in such a way that it would be stable and usable but would not cut down on buildable land. In return, the developer gave a dedicated public easement for walking and bicycle paths.

The master plan had to be revised many times to conform to the requirements of 39 different agencies. The final plan, at left, is by Architect Joseph Griggs and the SRG Partnership.



GEORGIA-PACIFIC



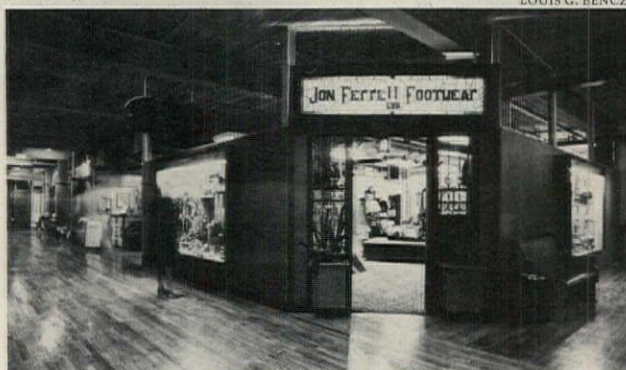
Old lumber shed is to be renovated and become part of the town center. The developers plan to emphasize the waterfront location with buildings that evoke the old river communities of the Northwest—sail lofts, boat houses, storage buildings and the like—constructed of masonry, wood and heavy timber. Also planned for the town center is a luxurious, 120-room inn and conference center, to be built at a cost of \$25,000 to \$28,000 per room.



Old furniture factory (top photo) was renamed the Water Tower and imaginatively renovated to provide a nostalgic setting for offices, shops, pubs and restaurants. Gigantic overhead beams and hardwood floors were sandblasted, and a courtyard was created of old Belgian cobblestones taken from street excavations. The effect (photo right) is that of an old-fashioned arcade.

A modern touch is an outside elevator decorated with stained glass that offers a panoramic view of the project (photo above).

Rehabbing the old factory was helped along by the cooperation of Portland's Building Department, which sent inspectors to tour the building with the architects to help them determine how they could work with code rulings that were already on the books.



east in search of cheaper labor. Consolidated Foods was willing to sell the B.P. John property if part of it could be leased back to them for a few years. Thus the Johns Landing assemblage was begun.

In June 1971 Macadam Investors Oreg., Ltd. was founded with Gray as general partner. There were ten limited partners, seven of them direct heirs of B.P. John, whose family had also owned the Jones Lumber Co. These seven limited partners provided 21 acres of land on a favorable ground lease plus 70% of the equity. Their contribution, plus that of Gray and the three other limited partners, now totals \$2 million. This equity and some borrowed money has gone to buy about 55 more acres and to pay development and operating costs.

To assemble these 76 acres (which the developers hope to reduce to 70 by selling land to the city for a park), only four families had to be relocated—another unique aspect of this unique renewal program.

Buildout should take about eight years. By then the project, which has a projected net worth of between \$100 million and \$120 million, will include approximately 800 dwelling units—primarily condominium townhouses but also some rental apartments—and about 800,000 sq. ft. of office, retail and restaurant space.

This mix may change, however. The cost of carrying the land during lengthy zoning and environmental hearings may make it necessary to assign more land to commercial and less to residential use.

So far, 65 condominium units have been built and 28 sold at prices ranging from \$40,000 to \$150,000.

The old Biltwell furniture factory has been converted into a 198,000-sq.-ft. retail, restaurant and office complex known as the Water Tower, which is now 100% leased at rents ranging from \$6.00 to \$9.00 a sq. ft.

A 5,000 sq. ft. office building has been built and is completely leased at rents of about \$6.75 a sq. ft.

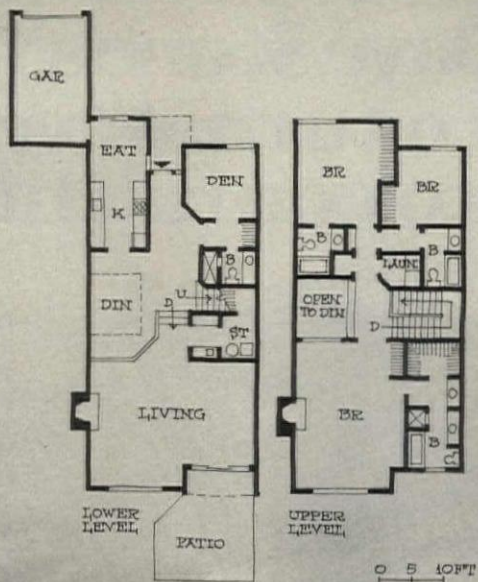
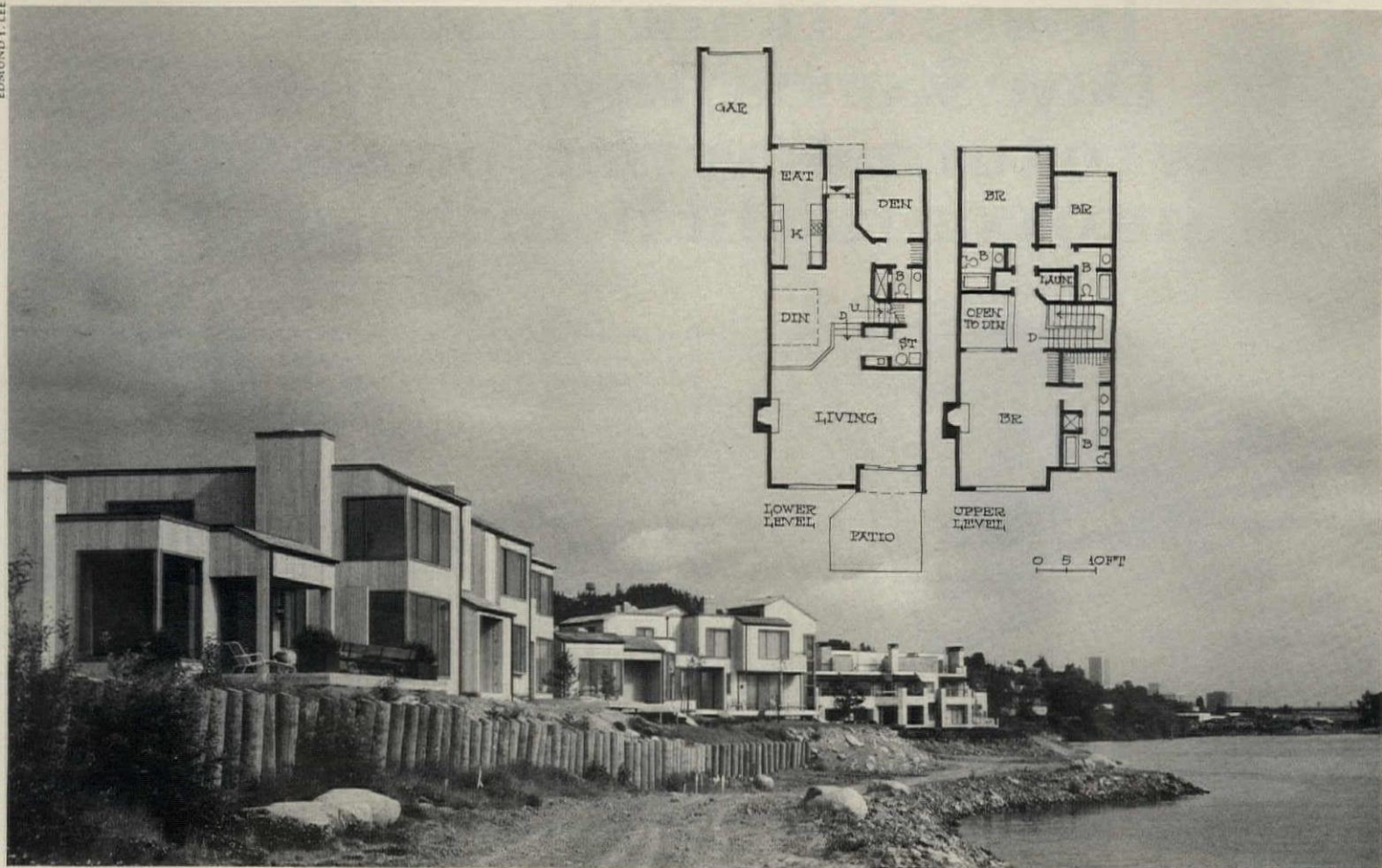
In May, a 20,000-sq.-ft. office building opened with Westinghouse as the anchor tenant. It is now about 40% leased at rents averaging \$7.50 a sq. ft.

And on June 1, a 5,000-sq.-ft. office building, built to Johns Landing specifications by the Muzak Co., was opened.

Work is now beginning on the first section of Johns Landing that will be done on a joint-venture basis, a \$13-million town center that will tie the Water Tower to a fashion square, three restaurants, a 120-room inn, a 400-car garage and public moorage for 40 to 50 boats.

The Johns Landing development team consists of General Partner John Gray, Chief Executive Officer William Courter (who had been in charge of marketing and operations for Century City in Los Angeles), Architect Joseph Griggs, who has done riverfront development in New York and Chicago, and Thomas Wolterink, who is in charge of administration and finance.

—NATALIE GERARDI



Three condominium communities are now under construction. They are (from top to bottom) Riverpoint, with 2,200- to 3,300-sq.-ft. homes in the \$120,000 to \$150,000 range; Riveridge, with 750- to 1,350-sq.-ft. one- and two-bedroom units priced from \$40,000 to \$65,000; and Bankside, with units averaging 1,800 sq. ft. selling for \$65,000 to \$118,000.

So far, seven of 13 units in the first phase of Riverpoint, 16 of 24 units in the first phase of Bankside and five of 28 units in the first phase of Riveridge have been sold, mostly to affluent empty-nesters. This was a surprise to the developers, who expected the project to appeal to young professionals. They are counting on a new lease-option plan and an indoor tennis-handball-racketball facility now under construction to attract younger buyers.

Riverpoint and Riveridge were both designed by Joseph Griggs and built by Johns Landing; Bankside was designed by Zaik, Miller, Butler and built by Barnard & Kinney.

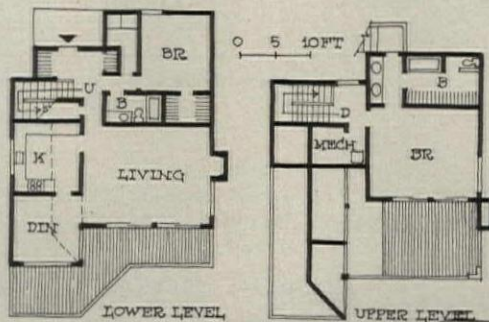
In designing the housing the architects took special care to hide the automobile. What they could not hide were the railroad tracks; a spur of the Southern Pacific runs right between the houses (see photo below). The developers do not believe this has affected sales, however, as only one train a day uses the line, which is expected to be abandoned in the next year or so as the businesses it serves leave the area.



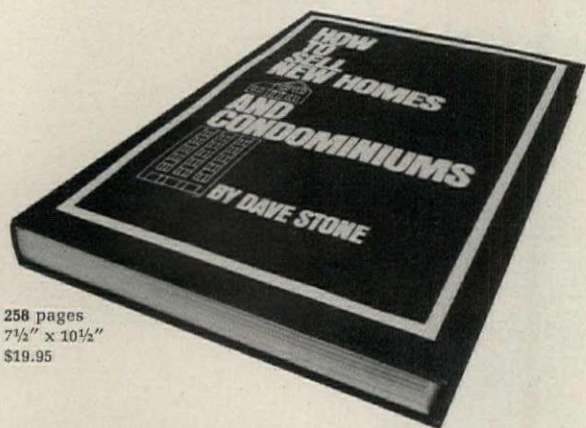
EDMUND Y. LEE



CONDIT STUDIO FOR GEORGIA PACIFIC



For sale & For lease presents Dave Stone's new book on how to turn wavering prospects into confident homebuyers



258 pages
7 1/2" x 10 1/2"
\$19.95

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



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

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

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

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

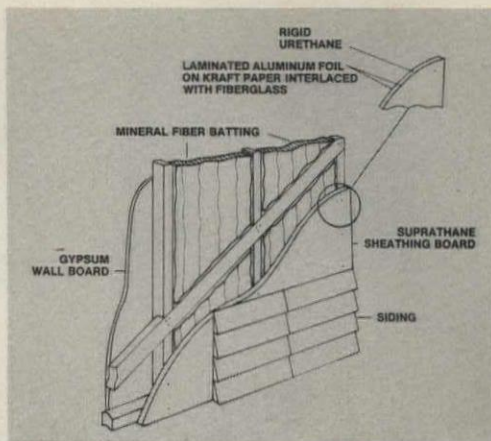
Worth the price of the book itself is the chapter on Selling Against Competition which compares buyer advantages of each type of housing to the disadvantages of each other type of housing. It provides instant leverage in knowing exactly how to approach almost anyone in the market for a new home or condominium.

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<p style="text-align: right;">HH-8-75</p>		<p>PROFILE OF THE SUCCESSFUL SALESMAN</p> <ul style="list-style-type: none"> The art of quick qualifying How to control your effect on others How to feature the buyer's perceived values 9 elements of siting you should know 14 types of construction knowledge you need How to schedule the 600-minute salesday Daily Work Plan for effective selling Sales Procedure Checklist Flowline of selling points for presentations 13 ways to enrich your prospect list 15 good thank-you gifts for buyers

PRODUCTS

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- 79 Flooring
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Sheathing board is an energy saver

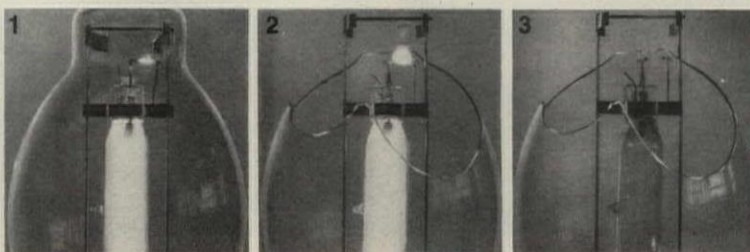
New sheathing board, Suprathane[®], is said to be ten times more thermally efficient than plywood. The board, designed for use in both new construction and remodeling, has an R-value of 9.6. Suprathane[®] is a sandwich panel consisting of closed-cell urethane foam between aluminum foil skins reinforced with glass fiber. It is only 1¼" thick, thus can be used with conventional 2x4 framing. According to tests, a wall system including Suprathane[®] (above) rates R-22.7 and has one-hour fire endurance. Lightweight, easy-to-handle board is available in 4'x8' sheets. Rubicon, Uniroyal, Naugatuck, Conn. CIRCLE 200 ON READER SERVICE CARD

Mercury vapor lamp self-extinguishes for safety

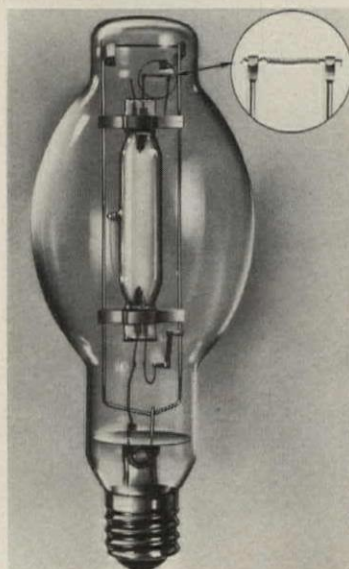
According to the U.S. Bureau of Radiological Health, FDA, ultraviolet rays emitted from a broken, high-intensity mercury vapor discharge lamp may cause severe eye and skin burns. The new "Safe-T-Vapor" bulb contains a tungsten wire that disintegrates when the lamp's outer shell is broken, extinguishing the light and preventing damaging radiation.

Mercury vapor lamps are often installed in schools, sports arenas and other public facilities. Conventional bulbs may burn for as many as five days after breakage, exposing occupants to danger.

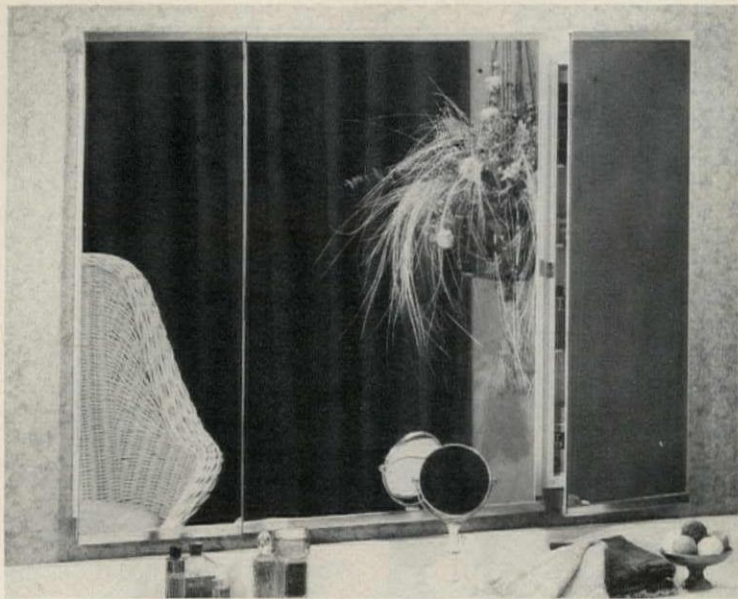
The "Safe-T-Vapor's" built-in



tungsten wire (see insert, below right) destroys itself upon contact with oxygen. Shown are: (1) unbroken lamp; (2) glass shell broken and tungsten wire oxidizing; (3) within a minute, tungsten wire has evaporated, breaking the circuit, and lamp is extinguished. Duro-Test, North Bergen, N.J. CIRCLE 201 ON READER SERVICE CARD



Toll-free telephone inquiry service, BUYLINE, quickly locates manufacturers' representatives. When a builder calls in his zip code and a manufacturer's name, information about the representative nearest to him is provided within a minute. The nationwide computerized list is drawn from Sweet's Catalog Files. Sweet's, New York City. CIRCLE 202 ON READER SERVICE CARD



Mirrored bathroom cabinet comes in three separate sections for easy installation by one person. Unit, with a center mirror panel and two end cabinets for storage, is available in recessed and surface-mount versions. F.H. Lawson, Cincinnati. CIRCLE 203 ON READER SERVICE CARD

Space-saving vanity top and bowl, (below) fabricated of marble-like "Corian," adds a luxury look to a small bath or powder room. Offered in two sizes, the predrilled unit comes in three colors. DuPont, Wilmington, Del. CIRCLE 204 ON READER SERVICE CARD



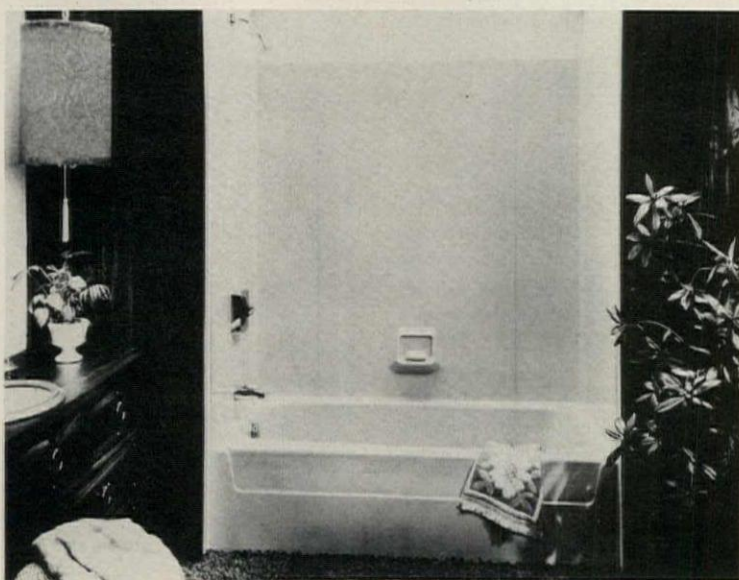
Focal point of the "Heritage Bath" (right) is a 6' oval tub of Fiberglass-reinforced polyester. The bath also features an "Elisse" lavatory—all in American brown. American Standard, New Brunswick, N.J. CIRCLE 205 ON READER SERVICE CARD

Metal medicine cabinet with a louver-look provides additional storage space. The one-piece seamless unit with two adjustable glass shelves comes in three finishes: white and gold, white and woodgrain. Zenith Metal Products, Primos, Pa. CIRCLE 206 ON READER SERVICE CARD



Molded three-piece tub surround (left) is designed for use with the "Dolphin" acrylic bathtub. Offered in matching colors, the system has seamless corners and an integral soap dish. The easy-to-install surround needs no cutting, fitting or mitering in corners and easily adjusts for out-of-plumb walls. Powers Fiat, Skokie, Ill. CIRCLE 207 ON READER SERVICE CARD

Wall-hung convenience cabinet (right) provides additional bathroom storage. Available in a full range of styles to match the entire Formco vanity line, cabinet is shown in a louver version. Constructed of particleboard with washable laminated vinyl surfaces, unit has two permanent shelves. Formco, Cincinnati. CIRCLE 208 ON READER SERVICE CARD



more products on page 70



Modular wall system, "The Planking Group" (above), features beveled oak planking on a walnut backing. Finishes include lacquers and wood grains. Base may be "Moderne" (shown), plinths or steel benches. Elaine Lewis, New York City.

CIRCLE 221 ON READER SERVICE CARD

All-purpose modular seating (below) includes armless, corner and square bench units with "Inner Foam" construction. Removable covers have hidden drawstrings. Built-in connector hooks are retractable. Stow/Davis, Grand Rapids.

CIRCLE 222 ON READER SERVICE CARD

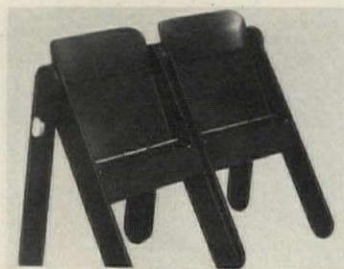


Modular system designed by Robert Balonick (above) has a tuxedo look complemented by loose cushions. The 30" armless module and 32" corner unit can be coupled with ottomans. Wood is the basic structural element. Marden, Chicago.

CIRCLE 223 ON READER SERVICE CARD

Contemporary furniture group, "Horn Collection" (below), forms multiple groupings. Included are: upholstered seating with end tables; desk plus "Kangaroo" desk chair; and contoured "Targa" chair. Chromcraft, Senatobia, Miss.

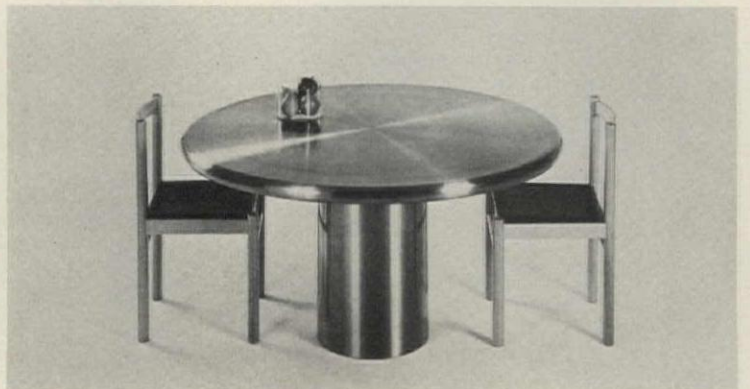
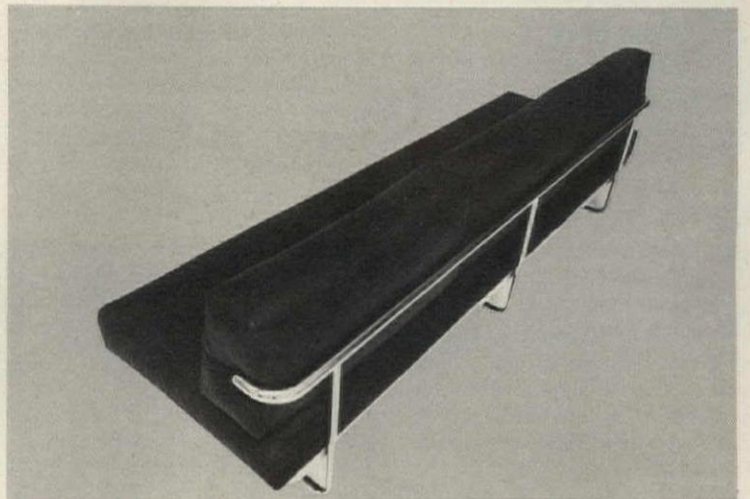
CIRCLE 224 ON READER SERVICE CARD



Folding/nesting/linking chairs, "Robbie" (left), align side-by-side easily because of a built-in linking device, which provides for proper spacing between chairs. Imported from Switzerland, the rugged chairs are made of laminated beech and are available in a choice of colors. Stendig, New York City.

CIRCLE 225 ON READER SERVICE CARD

Le Corbusier-designed sofa, "LC/5" (below), adds a classic look to a contemporary interior. Upholstery may be fabric or leather; padding polyurethane foam or dacron fiberfill. Base is offered in polished chromium plate and brick-red or black varnish. Other available Le Corbusier designs include a dining table with oval-tubing base (LC/6) and sling chairs (LC/1). Atelier International, New York City. CIRCLE 226 ON READER SERVICE CARD



All-metal table (above) has a top spun in concentric rings to create a refractive surface. A hard, clear coating is bonded to "Satin Chrome" or "Satin Brass" table. Diameters are 42" and 54". Architectural Supplements, New York City.

CIRCLE 227 ON READER SERVICE CARD

Wood dining group (below) exemplifies contemporary design. Table, with solid-ash base and laminated-pecan top, is complemented by elm-grained cane-back chairs. Geometric-patterned seats are in earth tones. Liberty, Liberty, N.C.

CIRCLE 228 ON READER SERVICE CARD



more products on page 74

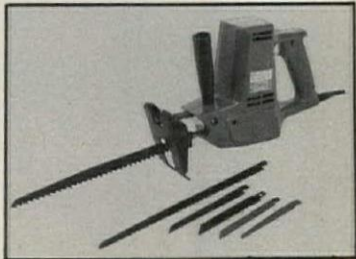


Gasoline-driven vibro plate (above) compacts up to 9000 sq. ft. of granular or mixed materials per hour. "Model VPG 310," powered by a 4.6 hp air-cooled, one-cylinder, four-cycle engine, develops a centrifugal force of 5000 lbs. Low profile, 270-lb. unit travels up to 90 feet per minute. Wacker, Milwaukee, Wis.
CIRCLE 264 ON READER SERVICE CARD



Variable-speed reversing drill, "Model 4076," has a 1/4" capacity in steel and a 1/2" capacity in wood. Durable tool features ball-bearing construction. Speed can be preset and locked. Rockwell International, Memphis, Tenn.
CIRCLE 265 ON READER SERVICE CARD

Two-speed reciprocating saw cuts wood, aluminum, brass, steel and pipe tubing. Powered by a 2/3 hp motor, "Model 1600" pivots automatically to adjust to work angle. Wen, Chicago.
CIRCLE 266 ON READER SERVICE CARD



Landscaping/excavating vehicle, "M-437+30," features a four-wheel drive tractor and a tree-moving unit with hydraulically-operated steel spades. Optional attachments include trencher, dozer blade and backhoe/blade. Vermeer, Pella, Iowa.
CIRCLE 269 ON READER SERVICE CARD



Portable mixer needs no power source and is easy to operate. Mixing action results from pushing the "Roll-A-Mix" along the ground. Blow-molded in one piece from high-density polyethylene, it can mix batches of concrete up to 100 lbs. Roll-A-Mix, W. Caldwell, N.J.
CIRCLE 260 ON READER SERVICE CARD



Crawler-loader "JD555" features converter-driven power shift with three forward gears and reverse. Sealed track chains, rollers and idlers, single-level loader control and a 1 1/4-yd. bucket are standard equipment. John Deere, Moline, Ill.
CIRCLE 267 ON READER SERVICE CARD



"Rol-Air" boxer stapler features easy-access penetration adjustment at the front of the tool. Magazine holds 1,000-staple roll for longer operation before reloading. "Model RA-4" weighs 8 lbs. International Staple and Machine, Butler, Pa.
CIRCLE 268 ON READER SERVICE CARD



"Mini Metal Detector" locates pipes, conduits, nails and metal bars embedded in concrete or hidden behind walls. A glowing light indicates the presence of metal. The 3 1/2 oz. tool measures 5 1/2" x 1 3/4" x 7/8". Rego, Beverly Hills, Calif.
CIRCLE 261 ON READER SERVICE CARD

Hydraulic excavator has a sealed track-type tractor undercarriage. The "245," with standard 10'6" stick, has a maximum reach of 41'10" and a maximum digging depth of 28'. Five bucket sizes are available. Caterpillar, Peoria, Ill.
CIRCLE 262 ON READER SERVICE CARD



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CIRCLE 69 ON READER SERVICE CARD



Water-saving toilet of vitreous china (left) is a reverse-trap unit equipped with an anti-siphon float valve. Toilet, with a round front, uses 1/3 less water than conventional water closets without losing efficiency. Gerber, Chicago.

CIRCLE 209 ON READER SERVICE CARD

Natural marble tile vanity top (below) adds elegance to any bath decor. The tile, MARKWA®, is filled travertine. Custom-cut to specifications, MARKWA® comes in two sizes and finishes. Vermont Marble, Proctor, Vt.

CIRCLE 210 ON READER SERVICE CARD

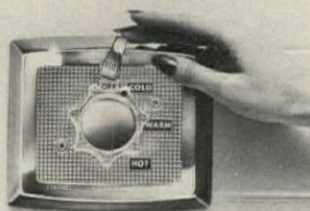
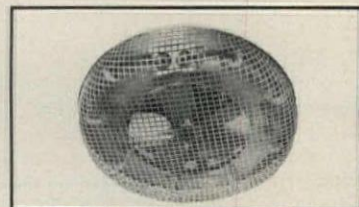


Knocked-down vanity, "Assemblapak," (left) is supplied complete. Cabinet and a deluxe U/R-pak cartridge faucet come in one carton. Vitreous china top, in a choice of five colors, is boxed separately. Universal-Rundle, New Castle, Pa.

CIRCLE 212 ON READER SERVICE CARD

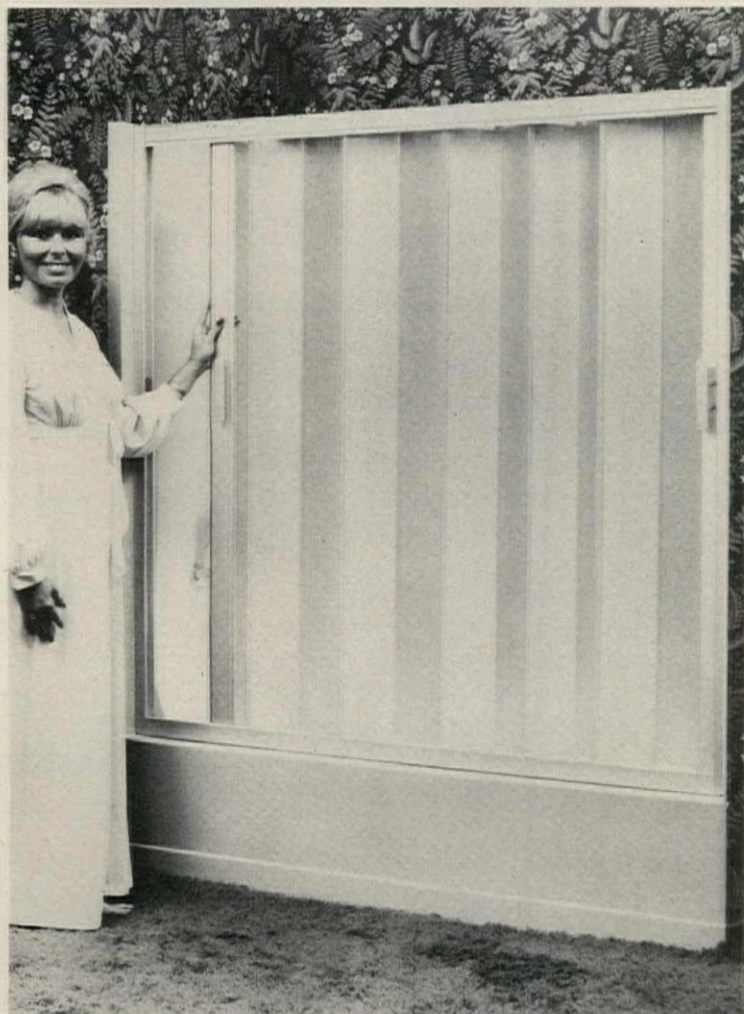
Radiant electric bathroom heater (below) is an economy-priced ceiling-mount unit. It provides 1250 watts of heat circulated by a fan. Aluminum unit has thermal overheat protectors. Emerson-Chromalox, St. Louis, Mo.

CIRCLE 213 ON READER SERVICE CARD



"Sentinel Mark II" shower valve (left) is engineered to protect against sudden, dangerous water-temperature changes caused by pressure or supply variations. The single-handle unit also features an adjustable Temperature Limit Stop that saves water and fuel as well as protects. Speakman, Wilmington, Del.

CIRCLE 214 ON READER SERVICE CARD



"Shower Maid" folding tub/shower enclosure features rigid plastic panels guided by sets of double rollers. Door opens from both ends and has nonrusting magnetic catches. A choice of frame finishes is offered. American Shower Door, Santa Monica, Calif. CIRCLE 211 ON READER SERVICE CARD



Tub/shower enclosure, "Mirage," is a mirrored surface on one side and transparent glass on the other. Offered in sliding or hinged models, enclosure provides privacy without shutting out light. Sierracin/Agalite Bronson, Oakland, Calif. CIRCLE 215 ON READER SERVICE CARD

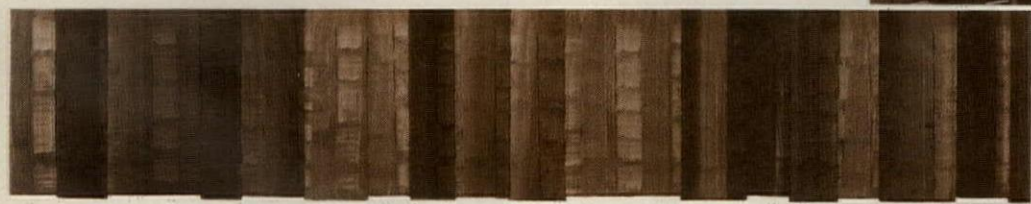
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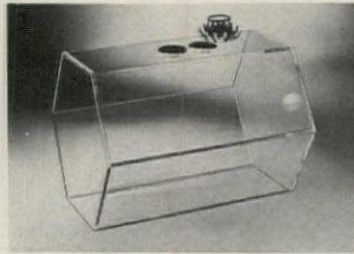
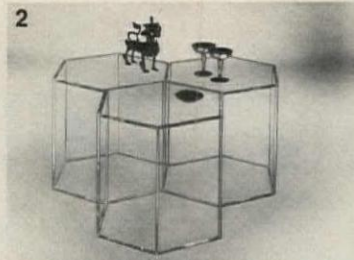
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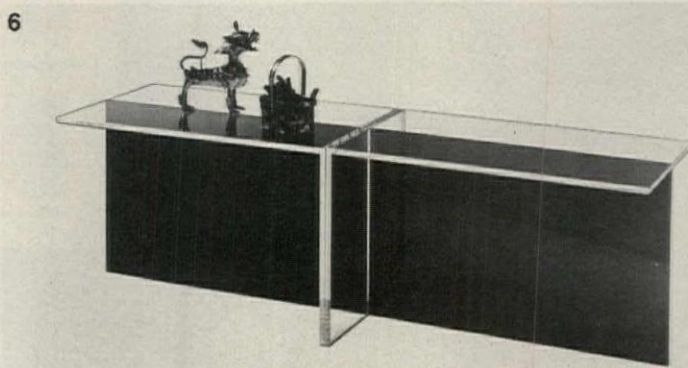
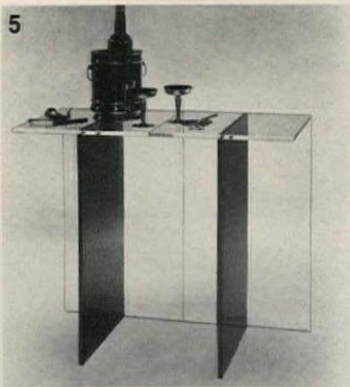
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Multi-purpose modules, "Acryforms," are constructed of durable acrylite®. Designed by Carleton Varney, the versatile collection consists of three basic shapes, 16"x16", 27"x16" hexagons and a 27"x16"x16" right angle. Modules can be used in a variety of ways. Two large hexagons standing upright with a glass top serve as a contemporary dining table (1). Small hexagons bunched (2) or a large one on its side (3) can be coffee or end tables. A large hexagon set freestanding is a display pedestal or planter (4). Right angles used upright or sideways (5&6) form desks, consoles or side tables. Karmel Plastics, Westport, Conn.

CIRCLE 216 ON READER SERVICE CARD

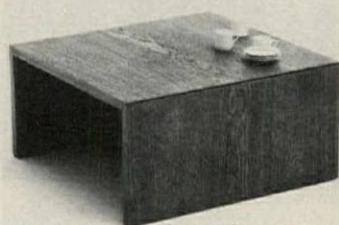


Modular storage wall (above) features built-in lighting and smoke-glass doors with slam-proof hinges. Storage, TV, bookcase, bar and display modules are shown incorporated into one unit. Fertleman, G. Marshall Siev, Montreal, Can.

CIRCLE 217 ON READER SERVICE CARD

Wood table, "Panel Exchange," (right) is part of the commercial "Firebrake" line. Offered in a wide range of sizes and finishes, tables meet federal flammability standards. Surfaces are treated for durability. Intrex, New York City.

CIRCLE 218 ON READER SERVICE CARD



Casual contemporary seating "The Sling Group," (above) is designed to adapt to body shape. Foam-filled, button-tufted cushions are upholstered in Boltaflex Super Soft® vinyl. Frames and matching tables are solid oak. Stratford, Chicago.

CIRCLE 219 ON READER SERVICE CARD

Traditional seating, "Anderson Suite," (below) is based on classic English design. Group features loose seat and back cushions of down and foam, detailed scroll arms and select hardwood frames. Tetrad, Arthur Gordon, New York City.

CIRCLE 220 ON READER SERVICE CARD





Front end loader, L-700A, (above) features diesel electric drive with solid state controls. Appropriate for heavy construction operations, vehicle has 800 HP engine and deposits up to 45,000 lbs. in a single load. Marathon, Houston, Tex.

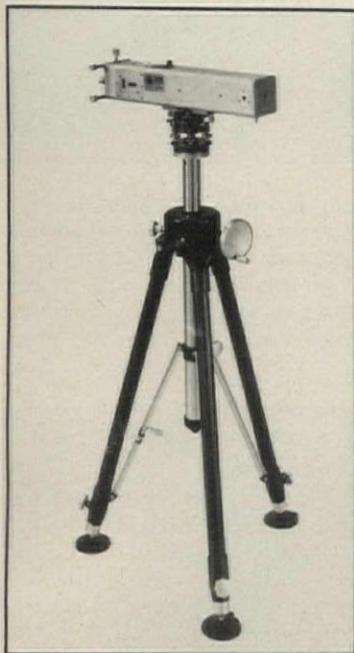
CIRCLE 253 ON READER SERVICE CARD

"True Square" laser provides reference for forming and trench aligning when placed over a known point. Instrument also obtains vertical plumb and square, and grades an area with a 400-ft. radius at slopes up to 15%. Symons, Des Plaines, Ill.

CIRCLE 254 ON READER SERVICE CARD

Self-propelled vibratory plow, "VP12," (below) is for installing underground systems. Powered by an air-cooled 25 HP engine, plow has standard 12" blade and optional 18" blade. Ditch Witch, Perry, Okla.

CIRCLE 255 ON READER SERVICE CARD



Forced entry fastener (left) drives up to six fasteners per minute. Powder-actuated tool with fast reloading and ejection system uses .22-caliber cartridges. Handles are rubber-cushioned. Safety goggles and maintenance tools are included. Bostitch, E. Greenwich, R.I.

CIRCLE 256 ON READER SERVICE CARD

Fine Trimmer, "Model 4500," prepares grade prior to laying curb or gutter. Machine trims up to 3" of grade with a tolerance of $\pm 1/8$ " and cuts a 7' width at 30' per minute. Five-tire trimmer has 101 HP engine. Power Curber, Salisbury, N.C.

CIRCLE 257 ON READER SERVICE CARD



"SA300" rip saw functions as either multi- or single-blade tool. Unit with direct motor drive cuts to a depth of $3\frac{1}{16}$ " at a minimum cut length of $15\frac{1}{4}$ ". Solid cast-iron base is constructed for minimum vibration and includes upper and lower anti-kickback devices. Amersagg, Inc., Monsey, N.Y.

CIRCLE 258 ON READER SERVICE CARD

Hydraulic hoistower, "H5M," features jumping cathead, making it possible to add tower sections without removing the cathead. Semi-automatic hoister with 65 HP engine lifts 5000 lbs. up to 300 ft. Platform is 6'6"x6'6", 5'x10' platform is optional. Buck, Cincinnati.

CIRCLE 259 ON READER SERVICE CARD



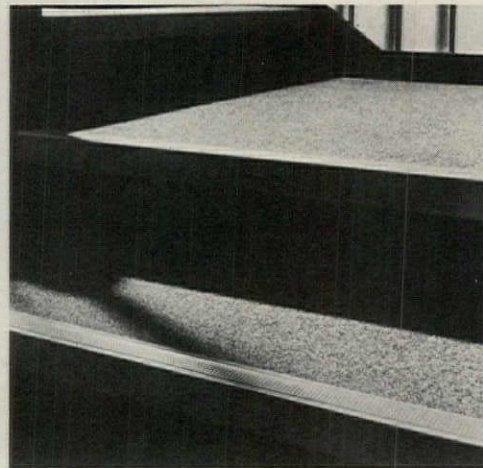
Hand-made Mexican Terra Cotta tile (above) is available in a wide range of shapes, patterns and sizes. The natural looking tiles, sealed with a special "Hastelite" coating, can be toned in shades of buff, umber or sienna depending on the amount of thinner in the sealer. Hastings, New York City. CIRCLE 236 ON READER SERVICE CARD



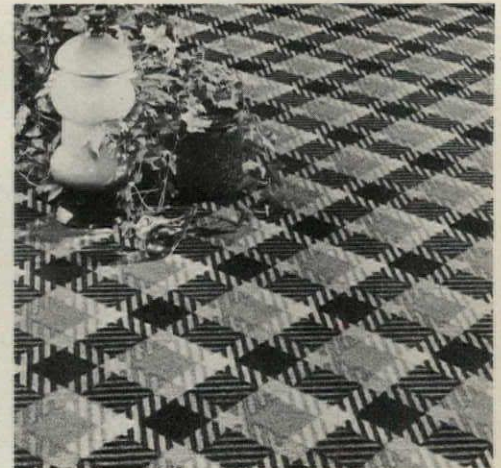
Parquet block flooring, "Heritage Square," (above) can be installed in mastic over almost any subflooring including concrete. Constructed of three plies of hardwood bonded under pressure with waterproof glue, the 9"x9" tiles are treated with a protective sealer. Bruce Flooring, Memphis, Tenn. CIRCLE 240 ON READER SERVICE CARD



"Federal Brick" vinyl asbestos tile (above) in a herringbone design is a reproduction of kiln-fired brick. Easy-to-maintain-and-install 12"-square tiles have "Touch-Down" self-adhering or regular backs. The pattern comes in Independence red and Columbia white. Kentile, Brooklyn, N.Y. CIRCLE 238 ON READER SERVICE CARD



Sculptured cut and loop carpet, "Sheer Bliss," (below) in a delicate tracery pattern, "Happy Valley," is tuft-dyed in multi-tones. The heat-set nylon carpet is available in 18 colorways, in 12' widths. It retails for about \$10.95 a sq. yd. Bigelow-Sanford, Greenville, S.C. CIRCLE 239 ON READER SERVICE CARD



Colorful plaid carpet, "Regal Clan," (above) is a printed level loop. Constructed of Allied Chemical's Anso® nylon with a five-year wear guarantee, floorcovering comes in five colors in 12' or 15' widths. It retails for approximately \$8.95 a sq. yd. Congoleum, Kearney, N.J. CIRCLE 241 ON READER SERVICE CARD

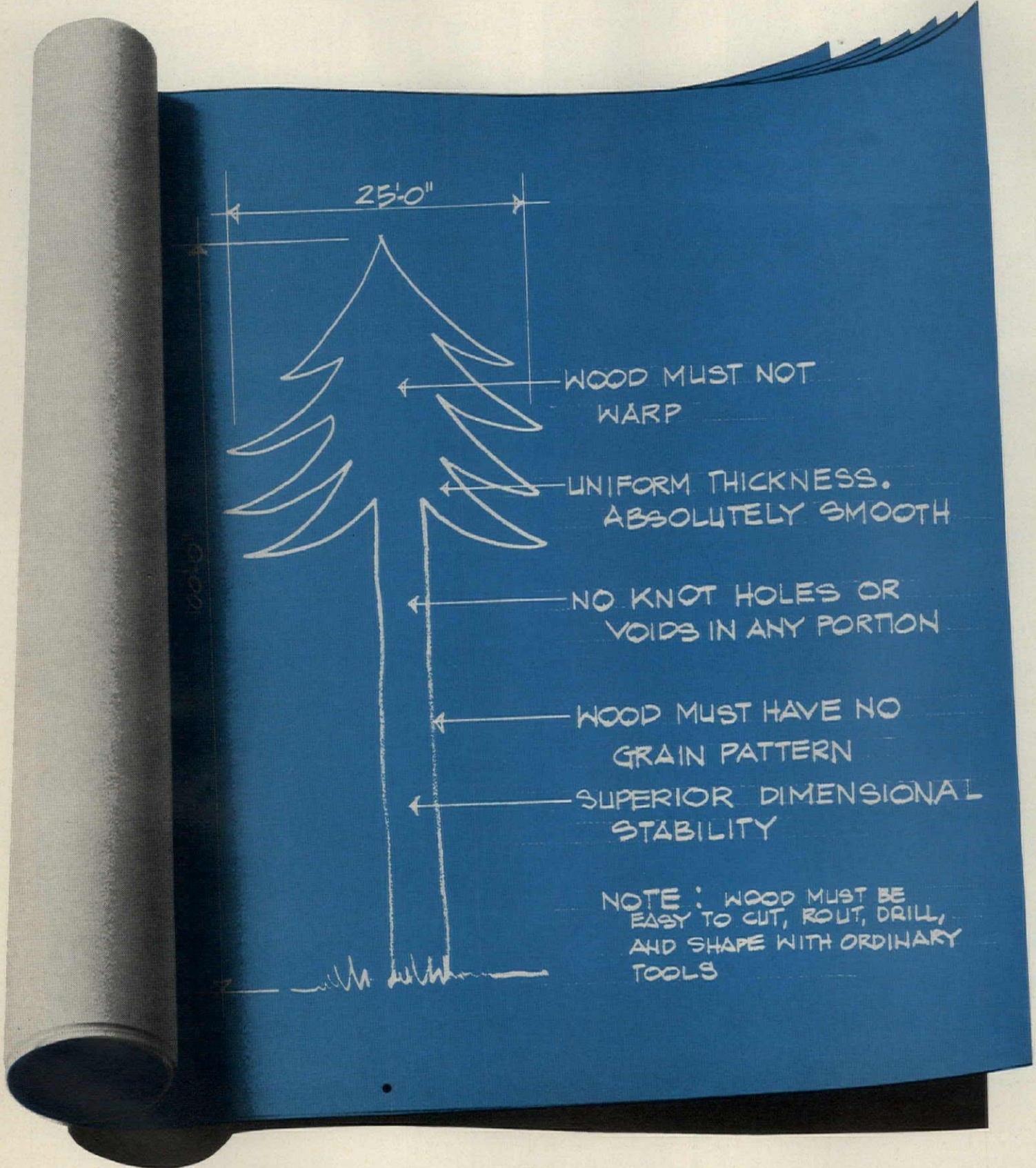


Sheet vinyl flooring, "Spanish Gallery," a Mediterranean-tile design, (below) has a mellow look due to color variations in the "tile." An inlaid "thru-color" wear surface and a pattern extending through the backing provide durability. Pattern comes in a choice of colors. Armstrong, Lancaster, Pa. CIRCLE 242 ON READER SERVICE CARD



more products on page 78

If you were designing a new tree, wouldn't you want specs like these?

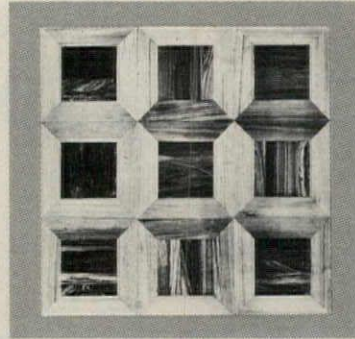


Temple has this "tree" in production. We call it Temple particleboard, and it's available in panels with a wide range of thicknesses, and in shelving. For more facts, write for our colorful building products catalog.





Loop pile shag carpet, "New Verity," offers a dense, even-textured look for commercial and residential applications. Uncut nylon shag with static control is span-dyed in thirteen colors, including teak, white wheat, buttercup and sapphire. Firth, Amsterdam, N.Y. CIRCLE 232 ON READER SERVICE CARD



Hardwood parquet flooring, "Black Maya Thomas Jefferson Finger Pattern," (left) is suitable for residential or commercial use. Rugged scratch- and decay-resistant South American wood needs little maintenance. Bangkok, Philadelphia, Pa. CIRCLE 229 ON READER SERVICE CARD

Hi-lo loop carpet, "Rhetoric," (below) is a sturdy Kodel III polyester floorcovering. Carpet is available in 12 color combinations, 12' and 15' widths. Custom colors are also offered. Patcraft, Dalton, Ga. CIRCLE 230 ON READER SERVICE CARD



Cushioned sheet vinyl flooring in a basketweave pattern, "Raffia," (above) has a country look. Part of the GAFSTAR Ultra™ line, the "no-wax" vinyl may be cleaned with a damp mop or a sponge. The pattern comes in butcher-block, terra vert, nutmeg, oak and mahogany. GAF, New York City. CIRCLE 231 ON READER SERVICE CARD

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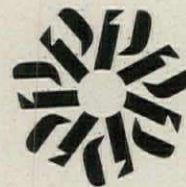
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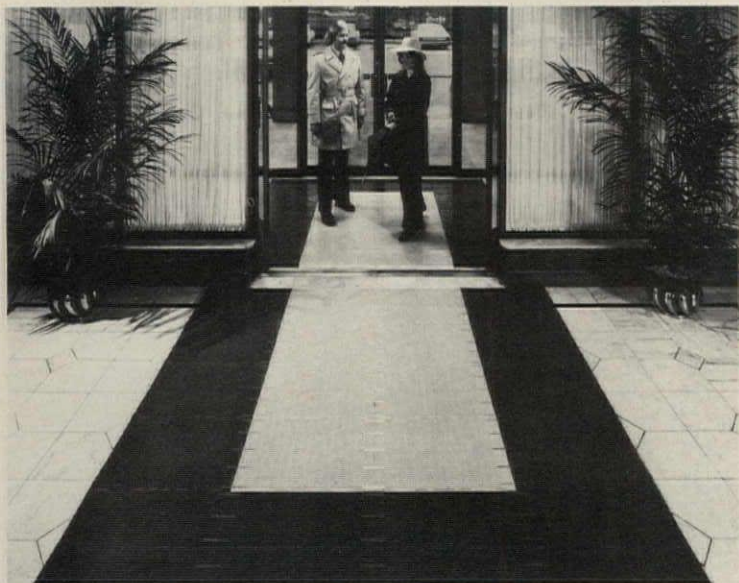
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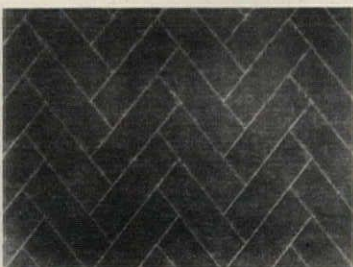
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Modular vinyl entrance mats with easy-to-clean, open-weave construction can be interlocked on all four sides to form different sizes and shapes. Adaptable to any lobby decor, mats come in six colors which may be intermixed. Space-Links, Youngstown, Ohio. CIRCLE 233 ON READER SERVICE CARD

Sculptured velvet carpet, "Crystal," (right) is brick-patterned with a horizontal repeat of 6¾". Spot-Shed®-treated floorcovering is 100% cotton, offered in 50 colors. Carpet is part of a solid-dyed velvet line that includes flame-stitch, herringbone, and clover motifs. Collins & Aikman, New York City.

CIRCLE 234 ON READER SERVICE CARD



"Athenian" no-wax sheet flooring has "JT-88" strain-resistant finish and a pebbly texture that helps hide scuffs. Cushioned flooring comes in 6' and 12' widths and six colors. Pattern may also be used as a splash panel (shown). Mannington, Salem, N.J. CIRCLE 235 ON READER SERVICE CARD

more products on page 80

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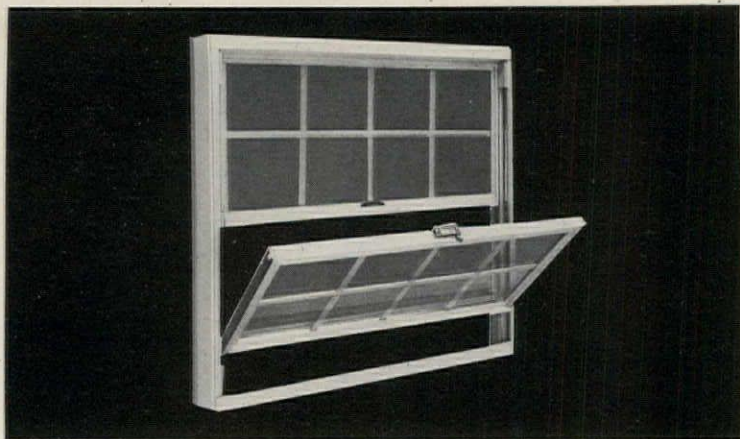
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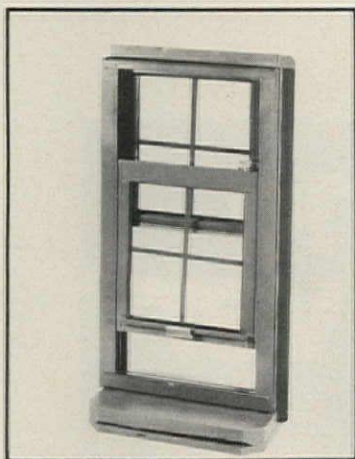
Double-hung insulated window (above) has an inner frame of rigid vinyl interlocked with an outer frame of heavy duty aluminum. Unit also features double insulated glass for thermal protection. Thermal-Barrier, Bedford, Ohio.

CIRCLE 246 ON READER SERVICE CARD



"Bowindows" (left), produced in individual vertical three- or four-pane units, feature structural foam frames molded by a Union Carbide low-pressure process. Once assembled, windows are strong and weather-resistant. Foam, which looks like wood, will not rot or warp. Burton, Cobleskill, N.Y.

CIRCLE 247 ON READER SERVICE CARD

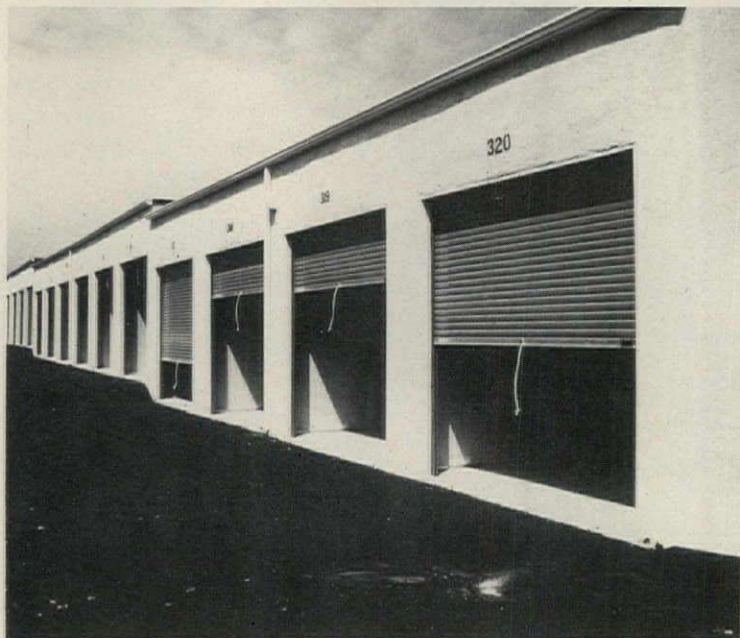


Single-hung window with thermal barrier (left) has a structural thermal break of polyurethane separating the aluminum frame and panel parts. This, plus insulating glass, minimizes condensation and heat and sound transfer. Acorn, Detroit.

CIRCLE 248 ON READER SERVICE CARD

Coil-away door (below) is a continually hinged series of individual slats that can be provided in any size up to 12' x 14'. The easy-to-install-and-service sectional door comes with a baked-on epoxy primer. Overhead Door, Dallas, Tex.

CIRCLE 249 ON READER SERVICE CARD



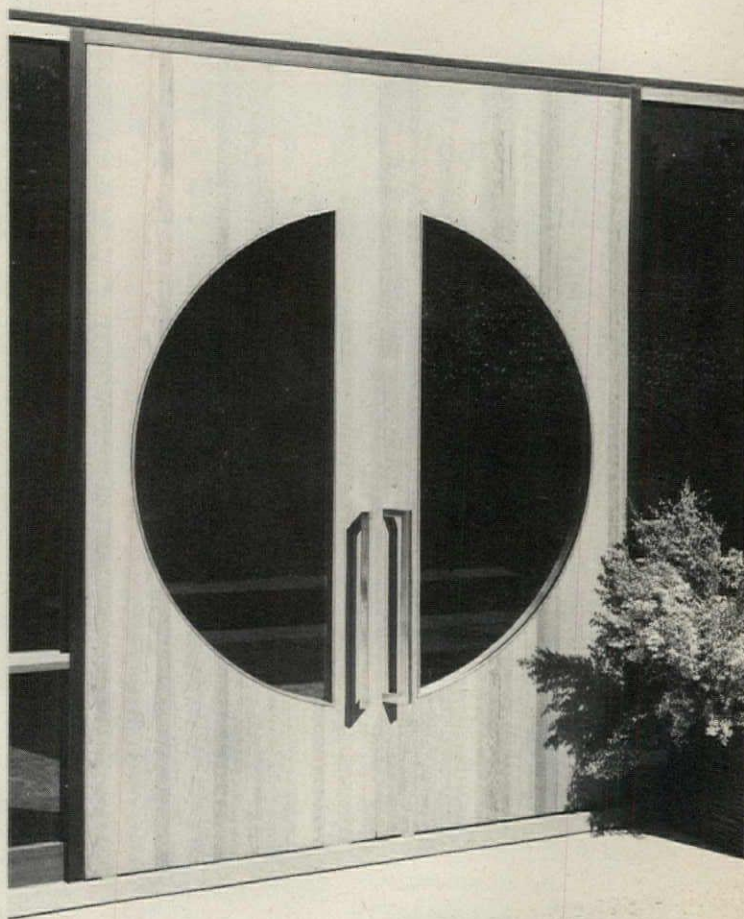
Pre-hung steel replacement door (above) readily adapts to existing frame. Supplied with a complete weatherseal system that includes weatherstripping and a self-adjusting door bottom, the unit has a polyurethane foam and honeycomb core. A variety of designs is offered. Perma Door, Steelcraft, Cincinnati.

CIRCLE 250 ON READER SERVICE CARD



Insulated steel door, with hand-beveled glass in an old-world design, adds elegance to an entryway. A lead-looking epoxy bonds the glass into a single-lite panel. Heat- and impact-resistant moldings adorn the door. Fully weather-stripped unit has a polyurethane core. Pease Ever-Strait, Fairfield, Ohio.

CIRCLE 251 ON READER SERVICE CARD



Laminated wood doors, constructed of oak or redwood, have a clean, contemporary look. Laminations create interesting patterns with subtle differences in grain and color. Various circular and radius-corner glazed openings are available. Doors are finished to preserve the natural character of the wood. Forms & Surfaces, Santa Barbara, Calif. CIRCLE 252 ON READER SERVICE CARD



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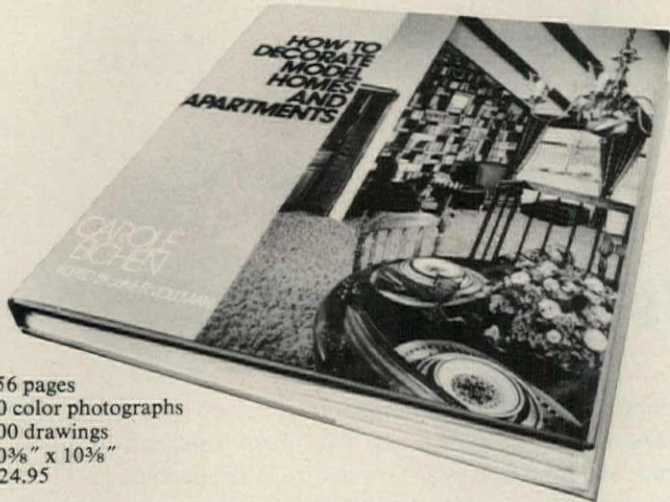


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Presenting an array of interior design ideas adaptable to your own condominiums, rental apartments and single-family homes, this masterful guide also gives you special insight on the major elements of residential design: *color, lighting, built-ins*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

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

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- How to coordinate salesmen with the marketing team, and
- How to put it all together for total impact.

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specs given. Fir & Hemlock Door Assn., Portland, Ore.
CIRCLE 306 ON READER SERVICE CARD

Wall paneling brochure is a selection guide for custom and prefinished panels. Print and embossed print lauan, hardwood and softwood panels are pictured in color. The 16-page booklet includes a fire classification table and details of fire-retardant panel construction. Sample specifications are given. U.S. Plywood, New York City.
CIRCLE 307 ON READER SERVICE CARD

Sidings for interior and exterior uses are cataloged in 20 pages. Specs, cross-section sketches and color charts describe hardboard, overlaid particleboard, softwood, plywood, redwood and redwood-finished lumber siding. Color photographs show single- and multifamily siding installations. Illustrated installation instructions appear for each type of siding discussed. Georgia-Pacific, Portland, Ore.
CIRCLE 308 ON READER SERVICE CARD

Plywood siding booklet features panels surfaced with decorative stone chips, as well as traditional smooth and textured sidings. Performance-test results and discussion of cost factors, vapor barriers and insulation materials introduce the 28-page catalog. Photographs show interior and exterior applications. Cross-section diagrams and short specifications accompany color reproductions of 34 different siding types offered. Drawings illustrate installation directions. U.S. Plywood, New York City.
CIRCLE 309 ON READER SERVICE CARD

Wood shake and shingle installation is discussed in four pages. Text and detail drawings explain how to apply fire-retardant-treated red cedar roofing material. Color photographs show residential and commercial uses. Koppers, Pittsburgh, Pa.
CIRCLE 310 ON READER SERVICE CARD

Contract carpet specification guide describes performance levels of carpets suitable for business or commercial use and includes standards for wear, pattern retention and adhesive backcoating. Background information discusses aspects of carpet selection—color, soiling, cleanability and construction. DuPont, Wilmington, Del.
CIRCLE 311 ON READER SERVICE CARD

Carved panels, grilles and doors fill an eight-page catalog. Color photographs present 70 patterns, carved on one or both sides. Text briefly describes stock sizes and suggests applications. Also available is "Idea File #1," showing the carved wood panels installed as floor-to-ceiling dividers, screens, entries and a decorative bar. Stanwood, Stanley, Wis.
CIRCLE 305 ON READER SERVICE CARD

LITERATURE

Decorating with ceramic tile is the subject of a 16-page brochure. An introduction, which briefly describes the composition, cost and installation of the clay tile, is followed by illustrations of available surfaces, shapes and sizes. Eight pages of decorating ideas include suggestions on how tiles—ranging from 1"x1" ceramic mosaics to 12"x12" sculptured tiles—may be used to make problem areas more livable. Two recommendations: use white tiles to visually expand a narrow bath, multi-colored tiles to mask footprints in a mudroom. Twenty-eight color photographs show tile installed in bathrooms, kitchens, foyers and family rooms. Finally, a color coordination chart presents sample color schemes based on standard bathroom fixture shades. American Olean, Lansdale, Pa.
CIRCLE 301 ON READER SERVICE CARD

Hardwood floor tile is presented in a one-page flyer. Step-by-step color photographs illustrate installation of the 12"-square tiles. Text provides maintenance instructions and explains how kiln-dried hardwood strips are formed into the polyurethane-coated flooring. Tibbals, Oneida, Tenn.
CIRCLE 302 ON READER SERVICE CARD

Parquet flooring of Asian and South American hardwood is cataloged in a full-color brochure. Specifications accompany photographs of basic

patterns for standard and custom floors which can be combined to form over 150 designs. Available moldings and ornamental borders are pictured and briefly described. The 12-page brochure concludes with a list of distributors in the U.S. and Canada. Bangkok Industries Inc., Philadelphia, Pa.
CIRCLE 303 ON READER SERVICE CARD

Wainscot kit is introduced in a four-page flyer. Contents of the kit—enough to wainscot a 12-foot wall—are described. Color photographs show each of the four available finishes. The flyer also includes specifications for the hardboard wainscotting and a directory of regional sales offices. Marlite, Dover, Ohio.
CIRCLE 304 ON READER SERVICE CARD

Updated industry standards for doors made from Douglas fir, western hemlock and Sitka spruce are presented in a 12-page manual. Text outlines requirements for materials—from lumber to adhesives and insect screens—and gives preferred construction methods, dimensions and tolerances. Revisions include a requirement that safety glass be used in glazed doors assembled at member plants. For the first time sketches and specifications feature carved entrance doors, as well as traditional exterior doors, sash doors, french doors and side lights. Interior panel doors, louver doors and bi-fold wardrobe doors are also pictured and