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Homing in on housing's real markets

Too many people—especially in financial and government circles—talk about “the U.S. housing market” as if it were some sort of cohesive whole. Starts for the year will rise to nearly 2 million, and that’s good for the industry; apartments aren’t doing well and that’s bad.

But for most builders, national statistics may not be worth a load of backfill. Single-family starts may be booming nationwide, but if one builder’s market is overbuilt, or if the bulk of his local prospects can’t pay more than \$29,000 for a house, he’s hurting. The U.S. rental market may be a disaster, but it won’t dampen the spirits of the happy apartment developer in a market that’s seriously short of rental units.

In short, housing is first, last and foremost a local business. National conditions certainly affect it, but for the builder, the bottom line depends on what’s happening on his own turf. The same applies to Realtors, lenders, investors and everyone else directly or indirectly concerned with planning, building, marketing, financing and managing houses and apartments.

That’s why we consider the Housing Demand Index, which appears for the first time in this issue, so important. It takes the pulse of individual housing markets, and it evaluates the markets in terms applicable to the builder’s operation. Because the index will appear quarterly (starting in January), it will provide a continuous monitoring of these local markets, showing which are sliding into trouble and which are getting stronger.

The index is not infallible, of course. As we point out in the introduction to this first presentation of it, bad market areas may still have good opportunities within them. Good market areas will have booby traps.

But we think this index will be an invaluable guideline. It should help everyone in homebuilding avoid overbuilt situations and spot underbuilt—hence promising—situations.

And we think it will go a long way toward emphasizing that essential fact—homebuilding is a local business.

—M.C.H. Jr.

Atlantic City housing boom?

It's a risky bet: The zoners have stacked the deck

For builders hoping to cash in, the resurrection of Atlantic City, N.J. may be a gamble in more ways than one.

One influential Atlantic County builder already calls the place "Chaos City."

The builder, David Satinover, predicts a "lottery phenomenon" similar to that which has swept the California housing market—and for the same reasons. He cites these danger signals:

- Poor planning by zoning boards in bedroom towns surrounding Atlantic City.
- And considerable land speculation by suburban property owners.

Satinover, the immediate past president of the Atlantic County HBA and secretary of the state builders' association, warns that the entire greater Atlantic City area is in for a rough time.

The way it was. Jersey voters gave the green light to casino gambling in Atlantic City a year ago. That approval, in a statewide referendum, was supposed to be a shot in the arm for the decaying Queen of the Jersey Shore. (*Time* magazine's writers had dubbed it Appalachia-by-the-Sea when they had to cover the Democratic national convention there in 1964.) The city fathers promptly predicted an infusion of \$1 billion in new investment along with 60,000 new jobs and at least 100,000 new residents.

As a resort and as an economically viable community, Atlantic City has been in steady decline since World War II. Even with a surprisingly small year-around population of 43,000, it has had to cope with big city problems. Like its other troubled Northeastern cousins, it hasn't coped very well. Its pre-referendum vital statistics were not promising.

Problem town. A 1975 census found that 47% of Atlantic City's population was black and Hispanic. Unemployment stood at 22%, three times the national average. One third of the city's residents received some sort of public assistance. Nearly 33% of the population consisted of senior citizens on fixed incomes. Over half the city's housing units were federally subsidized, a higher percentage than in impoverished Newark.



PHOTO RESEARCHERS, NEW YORK

View of Atlantic City gives some idea of why housing must be built in towns nearby. City has only 12.5 square miles, hence no room for new units.

The middle class taxpayer has become something of an extinct species.

The city and three smaller bedroom towns are located on Absecon Island, 1½ miles offshore. Over half of Atlantic City's 12 square miles consist of federally protected wetlands, and the Chamber of Commerce's director, William Eames, says the city has run out of building space.

The housing arena, then, is outside the city in the more affluent suburban communities nearby. But the suburban neighbors don't want to facilitate the predicted bonanza without a fight.

Zoning impasse. Satinover, president of Blue Eagle Homes Inc. in nearby Northfield, N.J., sees suburban resistance and tangled zoning as the two problems similar to those of California. A recent federal study, the builder notes, said Atlantic County needs to build 22.5 housing units a day to meet the demand. "Right now," he says, "zoning is limiting us to two units a day."

"Restrictive zoning gave California its current problems," Satinover insists. "It's the same here." And he cites his own experience.

Suburban Galloway Township (pop. 9,100) is his case in point. It has ample land and a small population. Until recently it was buffered from Atlantic City and from builders. But with the recent completion of Stockton State College, Galloway began to feel growing pains.

"The college president says he is short 500 housing units," Satinover explains. "I just got permission from the town planning board to construct 134 multifamily units, the only ones in the township. It's a start."

Reasonable growth. Egg Harbor, Satinover says, "has only recently recognized the need for some reasonable growth and has given the green light to the construction of over 2,000 apartment units. Pleasantville (pop. 13,900), however, recently passed an ordinance banning construction of any additional multifamily housing. Pleasantville is nearly 50% black, which scares other communities and relates to an Atlantic City problem that's spreading to the suburbs.

"The oldest areas in the city are ghetto areas," Satinover points out. "They're the oldest because they were originally the best. The people living there are being displaced and they're looking outside the city for housing. Pleasantville's black population has nearly doubled in the past two years, but the suburbs don't want low-income housing.

"There's an incredible resistance to the whole concept of high density housing. And please realize—down here high-density means eight units to the acre."

Speculation. National magazines have focused on skyrocketing property values along Atlantic City's six-mile Boardwalk where, Bill Eames says, the cost per acre has tripled since last November. Three companies—Resorts International,

Playboy and Howard Johnson—are committed to building hotels and casinos with a total value of over \$500 million.

But just as the lack of Boardwalk property has sent Boardwalk property values soaring, so too, says Satinover, has the scarcity of land for housing—a scarcity intensified by exclusionary zoning—raised land and house prices outside the city.

Search for shelter. “The casino people are hard pressed for housing,” Satinover insists. “I took one guy out to look for a homesite. He wanted to build a 4,000-sq.-ft. house on waterfront property on Absecon Island. There were only six available sites. He turned down one 50’x80’ lot which cost \$50,000.

“The only other one he liked even a little was a 79’x110’ lot on the bay side—not even the ocean. He offered the owner \$79,000. The owner almost laughed at him. He said he wouldn’t consider anything under \$100,000. I know for a fact that the owner bought the property three months ago for \$55,000.”

Satinover continues:

“I brought another hotel guy to Linwood (the area’s wealthiest community) and showed him some property for about \$20,000. It wasn’t any good. Three years ago the same land went for \$14,000 an acre. Now it’s \$25,000 and rising, and the owner tells you take it or leave it.”

The president of the Atlantic County Realty Board, Joseph Scardelli, tells a slightly different story:

“I just sold a quarter-acre lot that was worth \$10,000 during the boom year of 1927 (*sic*) for \$8,500.”

He adds that if raw land is purchased in parcels of more than 20 acres, the average price per acre “should be around \$2,000.”

‘The silent treatment.’ Scardelli agrees that suburban zoning poses a critical problem, however:

“Everybody wants the big hotel executives to move in. But when you create an industry you create a lot of jobs for low and middle-income workers. We’re getting the silent treatment from the zoning boards around here and that’s dangerous.”

The zoning snarl, he says, “is keeping the big developers sitting on the sidelines.” Except for U.S. Home of New Jersey,* which has several medium-sized projects

underway, Scardelli says that only small local builders are active.

“We have problems that aren’t going to be solved overnight,” he warns. “We have to look 10 or 15 years down the road.”

And yet, Scardelli notes, the average price of a new house in Atlantic County—if you can get one built—remains in the \$45,000 to \$50,000 range. That compares favorably with the national average, which was \$54,700 in June. (The median price of new homes sold nationally was \$49,100 in June. The median is the price halfway between the lowest and the highest prices recorded in sales for the month.)

Future imperfect. As befits his position with the Chamber, Bill Eames is optimistic about the area’s future. He feels that the suburbs will eventually open up because there is money to be made and housing is desperately needed. He’s only guardedly optimistic, however, about the future of Atlantic City’s own residents.

Gazing into his crystal ball, Eames

offers an all-too-familiar vision of the city’s future: “We see a polarization of strata. There will be a marked difference in incomes and life styles between hotel owners, middle-income managerial personnel and poorer city residents.”

More than gambling. Transportation, Satinover believes, is another problem the city and its country cousins must consider.

“We have only one parkway,” he explains. “We need highways, streets and mass transit, but I can’t even get them [suburban zoners and planners] to talk about a potential parking problem.

“We’re not just talking about casinos and hotels. We’re going to have offshore oil drilling soon and a nuclear power plant offshore. We’re planning on 3,000 construction workers alone.

“Our city streets are old and narrow. They’ll be putting men and supplies on the beach with landing craft. It’ll look like 1944.”

—TOM ALLEN

Market: Middle-income

Atlantic City wants to be known as Las Vegas East—a high rollers’ town. For Atlantic County builders, though, the coming of casino gambling means greater demand for middle-income housing in the \$30,000-to-\$55,000 range.

It also means sharply higher prices for suburban land that’s becoming scarce.

And it means that builders trying to cash in on the rebirth of the resort are at the mercy of suburban zoners. Those builders say now that such mercy is a commodity as scarce as land.

The 90% majority. Some developers see some demand for custom houses in the \$60,000-to-\$100,000 range on Absecon Island, where Atlantic City is situated. But upwards of 90% of the new families in Atlantic County’s single-family sweepstakes are expected to fit the middle-income category, earning \$12,000 to \$16,000.

Says Joel Jacovitz, president of the Atlantic County HBA:

“The demand here for two or three years has been for traditional ranch houses costing \$35,000. We don’t see any change.”

Jacovitz, who is also vice president of JJ&L Construction Co. in suburban

Pleasantville, notes that “gambling has brought us some new business but not quite what was expected.”

Building activity. Jacovitz says the zoning struggle makes the recent market unpredictable, but he emphasizes that builders are very busy.

“Our most severe problem will come when the present land inventory is gone,” he adds. “You can’t build houses in thin air.”

David Satinover, president of Blue Eagle Homes Inc. of Northfield, N.J., and immediate past president of the Atlantic County HBA, is one of the Atlantic City area’s most active builders. On the whole, he agrees with Jacovitz. Says Satinover:

“Most of our homebuyers are looking for a three-bedroom ranch in the \$30,000-to-\$55,000 range on a half or quarter acre.”

Top of the market. Satinover thinks, however, that the market for upper-level custom homes is underestimated.

“The demand is there,” he insists. “I’ve been tripping over buyers who want \$75,000-to-\$125,000 houses.

“The hitch is that they want new homes in prestigious neighborhoods and there aren’t enough prestigious neighborhoods to go around.” —T.A.

*A subsidiary of U.S. Home Corp., Clearwater, Fla.



New attack on housing's hidden costs

Assault on government-caused expenses is launched along a broad front

Builders now have the best of chances to show how government rules and red tape add thousands of dollars to the prices of new homes.

In directing a 35-member industry-government Task Force on Housing Costs to find ways to reduce or stabilize costs, HUD has just indicated where it thinks results can be achieved. Those areas are restrictive zoning, state and local building codes, builders' fees, environmental reviews and bureaucratic sluggishness in processing paperwork.

In fact, claims George Sternlieb, director of Rutgers University's Center for Urban Policy Research, excessive regulation in those areas mentioned by HUD represents around 20%—or \$9,844—of the cost of a \$50,000 three-bedroom home on a half-acre lot.

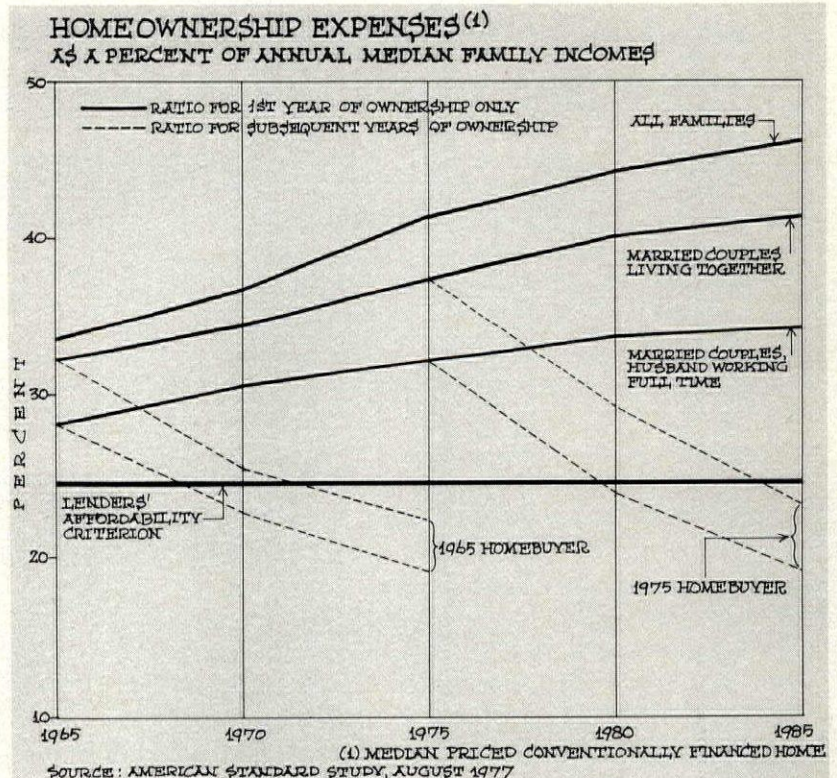
The task force will also look into other activities through which savings may be realized: new financing methods, larger land developments and lower settlement costs.

Indirect expenses. This list contains most of the expenses that homebuilders have been complaining about for years—the costs that have little to do with the quality of the house that the builder puts on the market.

These cost factors are highlighted in an interim report produced by HUD staffers after they went to work on housing costs in April. The task force has until spring to complete work, but politically pertinent findings are sure to wind up in Jimmy Carter's housing proposals in January.

The interim report accords squarely with a study, "Single Family Home Ownership," released in August by American Standard, the big building supply company in New York City.

The builder's defense. American Standard insists that homebuilders charging high prices are not villains but instead are victims of inflation, high interest rates, high taxes "and the administered government regulations, codes, and fees that have contributed so much to the higher costs and declining availability of developed land in many areas." The interim report contained some 80 cost-reducing ideas and recom-



The advantage of a new house as an investment becomes evident when increases in the average family's income are taken into consideration. Let's assume 25% of income is what a family should spend for shelter—the Lenders' Affordability Criterion on chart. A family's housing costs will exceed this figure for the first year. But most buyers' incomes are likely to rise to a point at which, within a few years of the house purchase, the ownership costs will fall to or below the 25% figure. The 10-year drop for 1965 and 1975 buyers is shown by dotted lines.

Sources: Edward Carr & Associates, builder-developers, Annandale, Va., and NAHB.

mendations, many requiring action by local officials (zoning and building codes, for example) or by Congress. That means results are apt to be scattered and slow in coming.

The study group. The task force is headed by William J. White, a HUD aide who was a developer and real estate man in Boston before becoming director of the Massachusetts Housing Finance Agency. Members represent builders, consumers, lenders and local officials. Among them are John Crosland, builder, Charlotte, N.C.; Charles Dixon, developer, Kansas City; A. Carleton Dukess, president of the National Rehabilitation Assn., New York City; David G. Fox, builder, Dallas, Tex.; Bertrand Goldberg, architect, Chicago; Ralph Johnson, NAHB Research Founda-

tion; Donald Parker, developer, St. Louis—and seven HUD officials.

The price spiral. Edward J. Cachine was brought to Washington last spring from HUD's New York regional office to prepare a response to the furor over sensationally escalating housing prices.

The median sales price of a new single-family home hit \$49,100 in July—up 10% over July of last year. In 1972, the median price was \$27,600. New subdivision houses in desirable suburbs in many areas were appreciating at 1.5% to 2% a month, and the median sales price of existing homes reached \$43,700 in July, up more than 10% from a year earlier. In 1972, the figure was \$27,500, almost exactly the price of the median newly-built home.

“Why do we use Scheirich cabinets in every unit we build?”

“Because we can get a quality cabinet for any room and any price range. And we can get it when we need it.”

Larry Mitkoff,
Vice President
U. S. Homes
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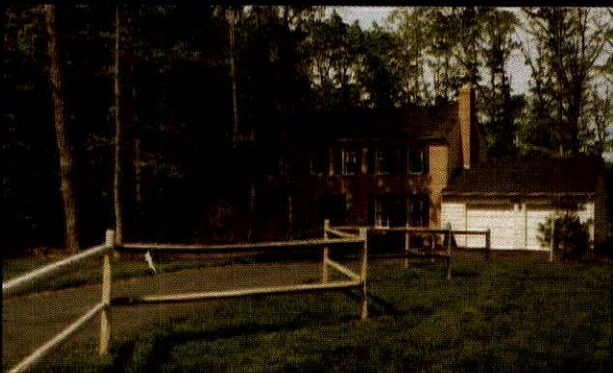
“When the time came to order cabinets for our homes in Wolf Trap Woods, we looked to Scheirich. You see, after using Scheirich cabinets in all our developments over the last five years, we’re convinced they have the best cabinet line-up in the business. It’s one of the few lines where you can go from medium-priced to luxury units and still get top quality.

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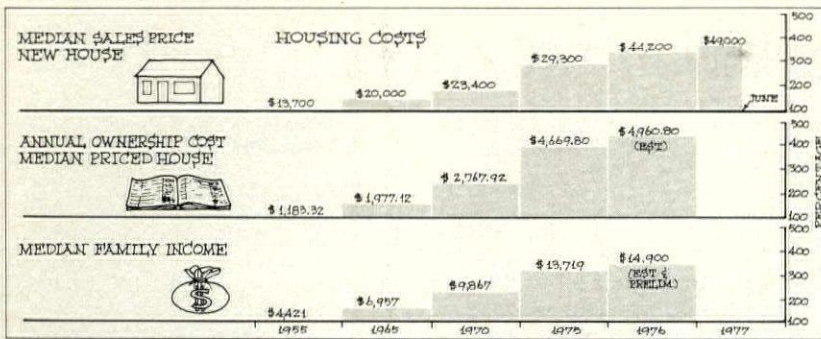
“In our other less expensive townhouses and condominium developments, we look for durability—the type of cabinetry that can survive a growing family and maintain its good looks with minimal care. Again, Scheirich comes through with top-quality, affordably-priced cabinets in a variety of styles. And they have the kind of distributors—like Douglas Distributing here in Washington—who make *sure* your cabinets are on the job when you need them.

“The convenience of a single supplier, the variety of styles, the assurance of dependable delivery and the confidence that comes from installing the best your money can buy—that’s why we pick Scheirich cabinets for all our projects.”

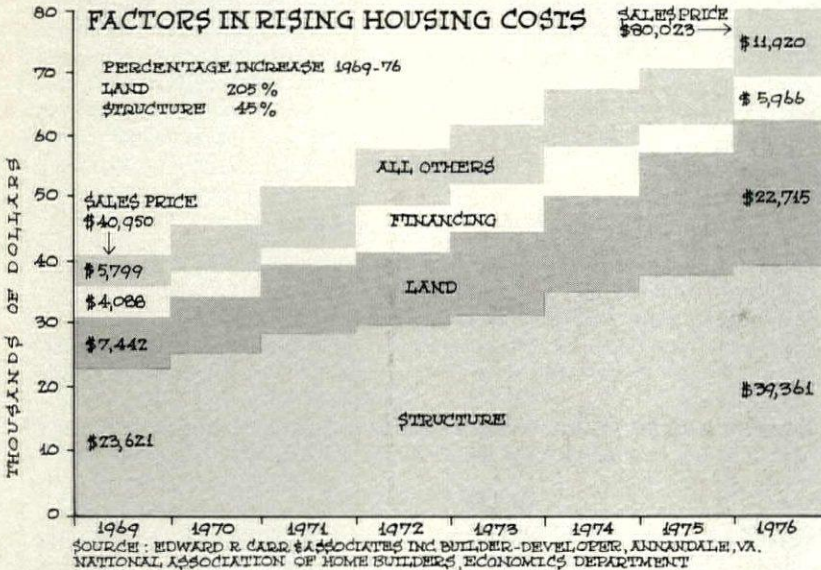
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Wolf Trap Woods is a prestigious community of 101 luxury homes situated in a tranquil, wooded setting near Washington, D.C. These gracious homes offer many custom features including brick and maintenance-free aluminum sided exteriors, two car garages and masonry fireplaces. They also feature an exclusive “Thermo-Proof” insulation system which incorporates 6” (R-19) of fiberglass exterior wall insulation and 9” (R-30) of fiberglass attic insulation with the efficiency of a zoned heat pump system and the protection of storm windows and insulated doors. The homes, with up to 2200 sq. ft. of living space, range in price from \$113,000 to \$129,000.



Sources: Census Bureau and NAHB Economics Department.



The increasing slope of the chart lines illustrates the effects of items other than structural costs in doubling the price of a house since 1969. While labor and materials have increased less than 40%, land and development costs have tripled, reflecting in part the impact of environmental protection laws.

	New single-family houses sold			
	'73	'74	'75	'76
Under \$30,000	41%	28%	20%	12%
\$30,000 to \$34,999	17	19	14	11
\$40,000 to \$49,999	15	19	23	26
Over \$50,000	12	7	25	36

Source: Census Bureau

Decline in sales. The sales of new houses have been in a decline for several months, according to the Census Bureau's seasonally adjusted figures, and the inventory of unsold units has been rising again.

The softening market has eased some prices, and news reports indicate declines of 3% and 4% in the high-flying southern California market. There has been some softening of prices in other markets.

The HUD task force won't look much, if at all, at the demand side of the market that boosted sales of

both new and existing single-family houses to near-record levels. The steady appreciation of house prices has made the buying of a home a highly-publicized hedge against inflation—a selling point that helped buyers take title to 1.1 million new homes and 3 million existing homes last year.

A new affluence. Officials of HUD and other proponents of action against the rise in housing costs generally claim that family income is not keeping pace—and that only middle and upper-income families can afford

a new house anymore.

Median family income was close to \$15,000 last year, but the average income of families buying new homes was \$21,615, according to the National Association of Home Builders. The figures reflect the steady increase in the number of working wives. Last year, 49% of all married women worked, up from 40.8% in 1970.

Another factor keeps demand for new houses high, and it is a direct result of the inflation in house prices. It is a new affluence based on equity.

Last year 65% of the buyers of new homes were already homeowners; only 35% were first-time buyers. The sale of an already-owned house produced the equity that helped two-thirds of the effective buyers to make their purchase.

Trend to luxury. The same affluence also shows in the increasing demand for larger, better-equipped houses—and the failure of the no-frills house to catch on.

Compared to houses built five years earlier, houses in 1976 were 10% larger. Further, 53% had central air conditioning compared to 38% five years earlier, 72% had two or more bathrooms compared to 52% in 1971 and 78% had dishwashers compared to 52% five years earlier. The National Association of Realtors says there is a "continued trend toward increased size and luxury."

A no-frills frame house designed by the NAHB Research Foundation—called the Optimum Value Engineered House—was built in 1972 in high-priced Montgomery County, outside Washington, D.C.

The no-frills debacle. Priced under \$30,000 then, it had less than 1,000 sq. ft. It was built over crawl space. It had two bedrooms (with an optional third) and a single bath. Developer Donald C. Smith figured at the time that he saved 12% in direct construction costs. An Arkansas builder at the time said he could have built it in his market for \$20,000.

Now, Smith is building a similar house that's the lowest-priced in the area—under \$45,000, but only because of a state subsidy. Unsubsidized, it would bring \$50,000.

By next spring, any builder who wants to try this cost-cutter will be able to get one of the 15,000 builder's manuals HUD plans to distribute to stir up interest.

—DON LOOMIS
 McGraw-Hill World News,
 Washington

Housing bill shifts billion into cities

Housing Secretary Patricia Harris got the kind of housing bill she wanted from Congress—one that

- Turns the emphasis of HUD's programs and grants more than ever toward blighted cities and neighborhoods;

- Returns the game of "grantsmanship" to the country's mayors for a run at the brand new \$1.2-billion kitty that the Secretary will divide among cities of her selection over the next three years, and

- Shifts some of HUD's emphasis away from housing by explicitly encouraging mayors to use more of their HUD grant money for inner-city economic development.

Jimmy Carter signed the bill on October 12, calling attention to its new "action grants" for the cities.

Referring to his visit to the New York City slums of the South Bronx some days earlier, Carter said that what he had seen was "enough to shake our confidence in the structure we've evolved" and admitted that he saw "no immediate solution that can be offered" for such areas.

Higher mortgages. At the same time the new law once again boosts the ceiling on FHA-insured mortgages and, through other provisions, tries to keep the traditional single-family insurance programs in step with inflation. The FHA will now be able to insure a \$60,000 mortgage on a single-family house, and the savings and loans will be allowed to lend more of their deposits to the buyer of the house that's priced at \$60,000 or more.

A legislative impasse, which held up adoption of the final bill for weeks, was over how much discretion should be given to the Housing Secretary in passing out the new action grants. The Senate wanted to tie her hands by requiring that this \$400 million per year also be passed out by formula.

Bitter criticism. The action grants, according to Senator William Proxmire (D., Wis.), chairman of the Committee on Banking and Urban Affairs, "are designed to promote commercial and industrial development" of cities and urban counties with "critical development needs."

In the end, the secretary was directed to use the Senate's so-called

HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1977

Major provisions

HOUSING

FHA mortgage insurance: Maximum raised to \$60,000, up from \$45,000. Down payment minimum dropped to 3% on first \$25,000, plus 5% of amount over \$25,000. Loans on mobile homes insurable up to \$24,000 and 23 years. Housing rehab loan insurance maximum to \$15,000, up from \$10,000.

Savings and loan regulations: Liberalized to allow more lending to buyers of homes costing \$60,000 or more, more lending construction loans to builders.

Section 235 housing (mortgage subsidies for lower-income buyers): Mortgage limit raised to \$44,000 for family of five in high-cost areas, up from \$36,000.

Graduated payment mortgages: FHA insurance is authorized without regard to previous limitations of 1% of FHA's total volume. Limit of "principal obligation" (including deferred interest added to principal) is 97% of appraised value of house.

COMMUNITY DEVELOPMENT

North and East's cities: They get larger share of \$12.5-billion in block grants over three-year period.

New "action grant" program: \$400 million each year for HUD to grant at its discretion to cities submitting plans for neighborhood revival or inner-city development. Plans must show heavy financial commitments by private investors.

Block grant funds: New authority opens up their use by local elected officials for economic development in the inner city.

OTHER PROVISIONS

Flood insurance: Elimination of the federal ban on bank loans for construction or rehabilitation of property in flood-prone areas. Maximum insurance coverage raised to \$150,000 for residential, \$250,000 for business property.

Banks and savings and loans: Those regulated by federal agencies would be required to show how they meet the credit needs of their communities, including low and moderate-income neighborhoods.

Note: HR 6655, passed by Senate Oct. 1, House Oct. 4; signed Oct. 12.

impaction formula for choosing among the applicants.

Rep. John H. Rousselot (R., Calif.), a member of the House housing subcommittee, told the House of his fears that the action-grant program will "become just another misdirected urban program, pouring federal dollars into ill-conceived, overly ambitious, and infeasible local projects."

Public housing's billions. Rousselot also complained of the authorization of an additional \$1.1 billion in annual contributions to support additional public housing, noting that the taxpayers are now "paying over \$3 billion a year for subsidies for housing built in earlier years."

A controversial provision that remained in the law was a section that has its own title of "Community Reinvestment Act of 1977."

This requires the Federal Reserve Board, the Federal Home Loan Bank Board and the Federal Deposit Insur-

ance Corp. to include in their financial reports to Congress their assessment of how the lenders under their supervision are meeting the credit needs of their communities, including low-income neighborhoods.

Delay. The effective date of this amendment was put off for a year after the regulatory agencies complained that writing the regulations for this new law would be so complex as to require more than the six months the senate originally allowed.

Republican house members tried to commit the Democratic leaders to holding hearings on this provision of the law before the regulatory agencies begin writing their regulations.

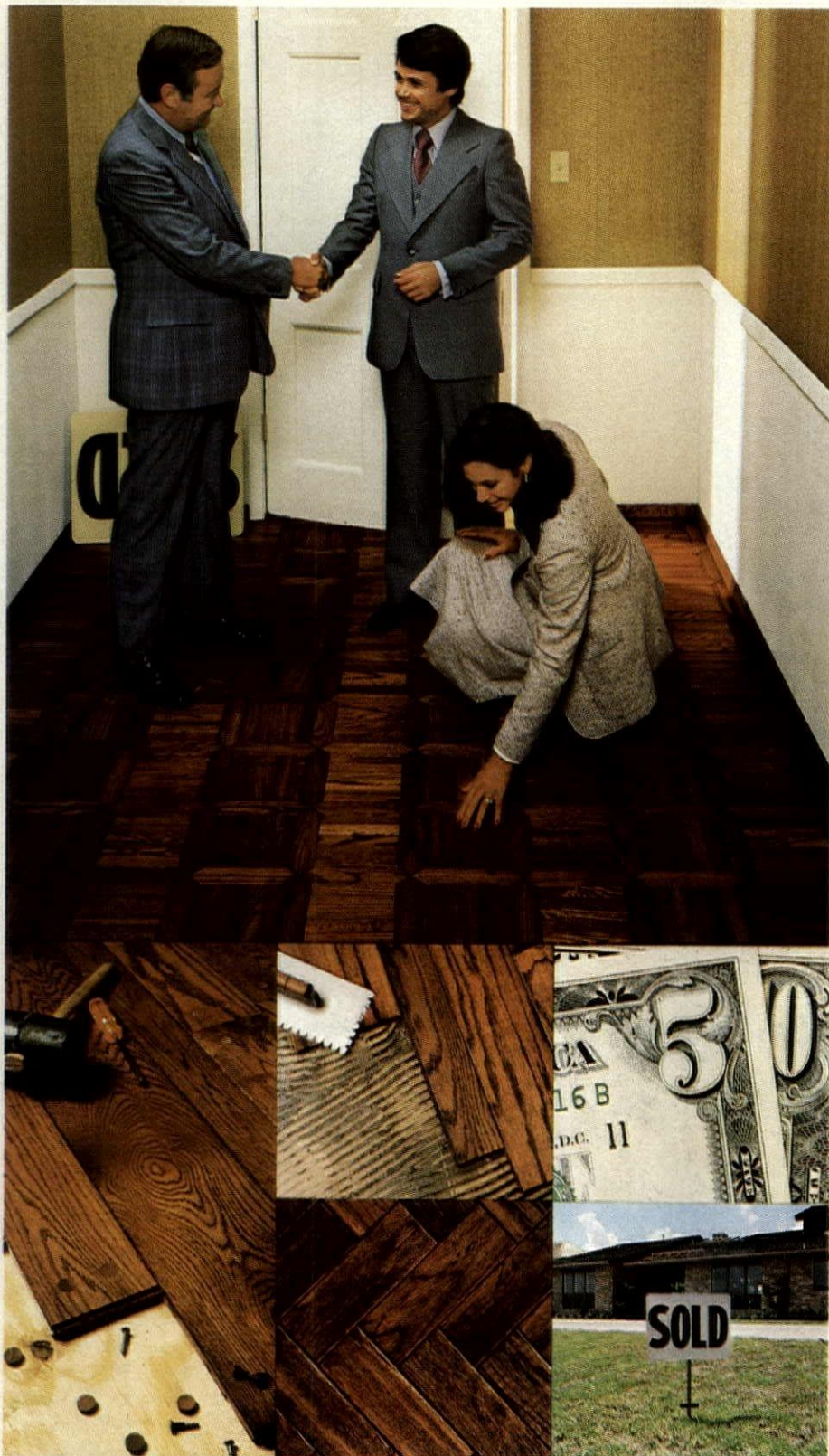
They want a chance to influence, perhaps through amendments, how the new law would work.

No hearings, they pointed out, were even held on this part of the bill.

—DON LOOMIS

McGraw-Hill World News,
Washington

For a lasting first impression, greet new home prospects with a Bruce hardwood floor.



Let the classic beauty of Bruce flooring convince your customers up front that your home offers the luxury touch they've been looking for.

Today, hardwood flooring is among the 15 most desirable features home buyers want. Why? Because they recognize that quality hardwood flooring will last the life of their home. And Bruce not only offers the look they love, but an easy-care floor that grows richer with wear. Baked-in stain and wax account for Bruce's durable, low-maintenance finish.

Whatever style home you build — from Early American to ultra-contemporary — you can choose from the broadest selection of patterns and shades available. Cost-wise, Bruce's most popular designs are in line with flooring materials you now offer. Yet the natural appeal of wood flooring will enhance the character of your home, and add to its market value.

Whether you're building slab foundations, plywood subfloors, or pier and beam, the same subcontractor who now installs all of your flooring materials can install a Bruce floor. Naildown or glue-down plank and parquet. Bruce flooring is prefinished and precision-milled at the factory for easy one-step installation. Thanks to this kind of innovative product engineering, your scheduling problems are simplified because costly on-the-job finishing's been eliminated.

To increase your home's salability, be up front, with Bruce. Our Model Home Program can make hardwood flooring a solid option for your new home customers. Write us for details, or contact your local Bruce dealer for more information.

Bruce Hardwood Floors

A Triangle Pacific Company.

Bruce Hardwood Floors HH/11-77
4255 LBJ Freeway, Suite 265
Dallas, Texas 75234
Please send me details on your Model Home Program.

Name

Telephone

Address

City State ZIP

See us at Booth 2500 at the NAHB Show.

FHA—Cleaning up the mess

Nearly 1,600 indicted so far in federal housing scandals

The FHA scandals are a thing of the past, right?

Wrong.

Rip-off and bribery indictments and convictions—of private enterprisers and of FHA officials—are still swelling court records across the country.

For example, HUD has just collected \$19,648 in a civil suit against Henry McComb Winchester Jr., who had been jailed for accepting bribes when he was director of the FHA's mortgage-insuring office in Wilmington, Del.

The criminal case against Winchester resulted in 28 other convictions, including those of brokers David L. Pierce and John Kelleher and builder Frank Pulella. They gave Winchester \$4,336 in goods and services, an automobile, and \$10,300 in cash for Winchester's help in winning FHA approval of a project.

Recovery of \$422,000. The Wilmington case brought the government \$422,000 in fines, penalties and damages. Among the largest settlements was the \$325,000 paid by Pierce's employer, Fidelity Bond & Mortgage Co. of Philadelphia. Kelleher and Pulella personally paid fines of \$10,000 each.

All told, 159 indictments were handed down charging criminality in connection with HUD programs during the nine months ending June 30—four of them against HUD employees. These numbers substantiate a down-



Swearing-in ceremony is held at White House Sept. 14 for Robert H. McKinney as chairman of Home Loan Bank Board and regulator of nation's savings and loans. McKinney is greeted by Jimmy Carter, who appointed him and fought for his confirmation [H&H, Sept.]. At right: Vice President Mondale.

ward trend since the peak years of 1971-74, when 795 persons were indicted, 55 of them HUD employees.

The HUD enforcement effort has had its effect, but so has the relatively low volume of FHA activity of late. The lag in activity simply means that there are fewer deals going through the FHA pipeline, with fewer opportunities for wheeling and dealing.

Continuing search. The office of the HUD inspector general, James B.

Thomas Jr., conducts about 3,500 investigations and audits a year, and about 1,000 of these are turned over to the Department of Justice to check.

All told, the Department of Justice has brought down 1,593 indictments of individuals involved in housing programs, including 90 against HUD employees. Of these, 1,106 were convicted, including 69 HUD employees. Still pending are 258 cases, including nine against HUD personnel. —D.L.

High court to rule on gypsum verdict

Four of the nation's biggest wallboard manufacturers and three of their executives will have one more day in court—the Supreme Court.

The high court has agreed to review a federal appeals court ruling [H&H, March '77] which overturned an earlier conviction [H&H, Sept. '75] for price fixing and violation of the Sherman Antitrust Act.

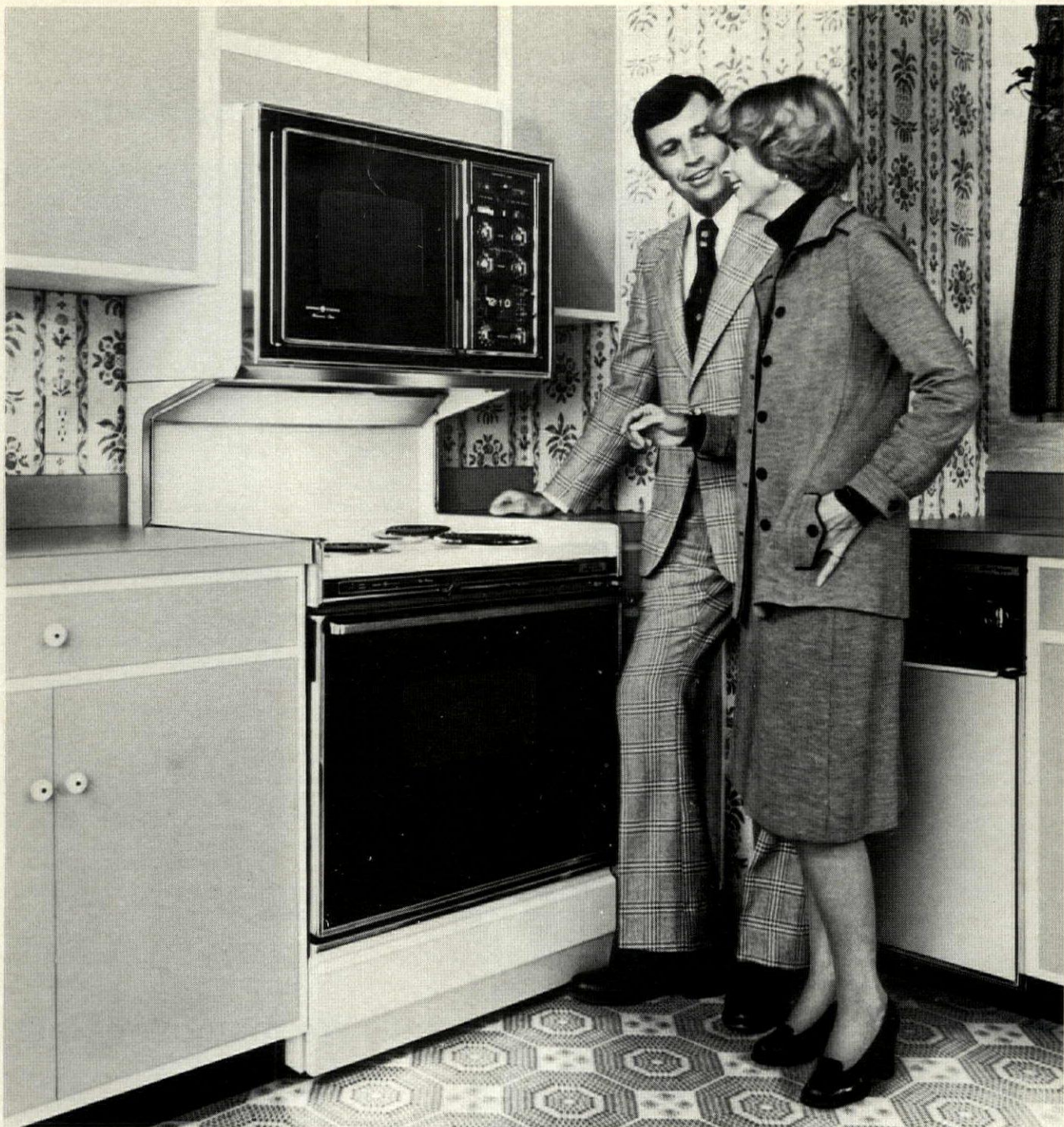
The companies are U.S. Gypsum, Chicago; Georgia-Pacific, Portland, Ore.; National Gypsum, Dallas; and Celotex, Tampa, Fla. The executives are Andrew J. Wyatt, executive vice president of U.S. Gypsum; Colon

Brown, chairman of National, and J. P. Nicely, retired vice president of sales in National's product division. All were convicted in Federal District Court in Pittsburgh following a 19-week jury trial in July 1975.

Technically speaking. In last winter's ruling overturning the convictions and remanding the case to the Pittsburgh court, the appellate tribunal did not deal with the earlier antitrust violations. Instead, by a 2-1 vote, the appellate court based its reversal on the finding that lower-court judge Hubert I. Teitelbaum erred in instructing the jury. The

majority opinion said Judge Teitelbaum had kept the jurors in session even after being informed that they could not reach a verdict. The appeals court ruled that a verdict had been coerced from the jury.

Indictment. The original indictment accused the defendants of setting prices and sale conditions as well as adopting uniform methods of handling and packaging [H&H, Feb. '74]. According to the Commerce Department, at the time they were indicted the defendants manufactured 95% of all gypsum wallboard used in housing construction.



Give your kitchen the selling magic of GE microwave.

Microwave ovens are the fastest-selling major appliance. So, offer your customers the GE Hi-Lo Microwave Cooking Center, the most exciting kind of oven in cooking today.

It also has a P-7[®] self-cleaning conventional oven as the lower oven. Self-cleaning ovens are the type of conventional ovens most popular with consumers, so this is a selling feature, too.

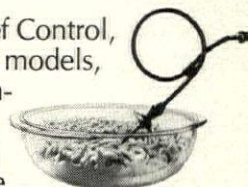
All GE Hi-Lo Microwave Cooking Centers are backed by Customer Care[®] service, which means we have Factory Service Centers covering over 800 cities, plus more than 5,000 franchised servicers

across the country. Many of them are listed in the Yellow Pages.

For further information, contact a GE Contract Sales Representative through your local GE Major Appliance Distributor.

GE has the Automatic Chef Control, on Microwave Cooking Center models, the feature which cooks by temperature and shuts off the oven when food has been cooked to the desired serving temperature.

Over 25 years of consistent service to builders.



GENERAL  **ELECTRIC**

NAHB worries about tax-reform proposals

Builders are especially concerned about a proposed tax-law change that would limit the amount of interest individual taxpayers can deduct.

Comments like "a very dangerous proposal for our industry," and "it would take away the benefits of homeownership altogether," were heard repeatedly by the 1,800 people registered at NAHB's fall directors' meeting.*

Backup. The strong words were supported by a hard-hitting tax-reform policy statement which "supports tax law principles that will encourage homeownership and provide for the flow of equity capital and mortgage credit." Specifically, NAHB:

- Opposes any limitation on the deduction for home mortgage interest and taxes.

- Opposes elimination of capital gains treatment of gain on the sale of investment property.

- Opposes elimination of the availability of accelerated methods of depreciation for real estate or any changes in the rules for computing the basis of such property.

- Opposes any limitation on the current classification of limited partnerships as partnerships for tax purposes.

- Opposes any limitation on the amount of deduction claimed by partners for operations of real estate partnerships.

- Supports expansion of the rules applicable to small business investment companies to permit a greater percentage of investment in real estate.

- Supports application of the investment credit to depreciable real property.

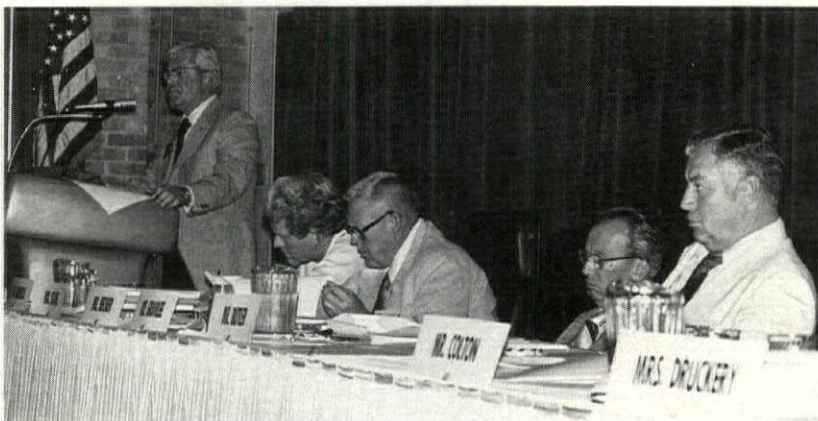
- Supports a further extension of rapid amortization of rehabilitation expenditures for low and moderate-income rental housing.

- Supports reduction in individual tax rates to a maximum of 50%.

- Supports reduction in the corporate tax rate and an increase in the surtax exemption for small business corporations.

On-going problems. Worries over sharply increasing lumber prices and insulation shortages also got a lot of attention. Two of 19 resolutions passed

*NAHB's 1977 Fall Board of Directors meeting was held Sept. 30-Oct. 4 in San Antonio.



Serious problems facing homebuilding industry are underscored by faces of NAHB officers presiding over fall directors' meeting. Shown from left are President Robert Arquilla, Executive Vice President David E. Stahl, First Vice President Ernest A. Becker Sr., Treasurer Vondal S. Gravlee and Secretary Merrill Butler Sr.

by the directors dealt with those subjects.

One calls on President Carter to ask lumber and plywood producers to practice moderation in their pricing policies. Some directors opposed this resolution, feeling it might open the door to price-control problems for the building industry.

The second resolution (passed without dissent) urges Congress to provide for a phase-in period for the tax credit for installing insulation. This would replace the provision presently under consideration, which covers structures substantially com-

pleted by April 20, 1977. The idea here: to capitalize on the availability of new production facilities and the supply of insulation material anticipated within 24 months.

Unveiling. One of the most positive aspects of the directors' meeting was the introduction of NAHB's new "Thermal Performance Guidelines for One- and Two-family Houses." The guidelines, which deal with cost-effective energy-saving construction techniques, are discussed more fully on page 18.

—JUNE VOLLMAN
in San Antonio

Rockefeller sells Washington estate

He once said he "never wanted to be vice president of anything." But the vice presidency is as far as Nelson Aldrich Rockefeller got in his quest to become a resident of 1600 Pennsylvania Ave. Now, his hopes of moving into that dream house apparently dashed forever, Rocky has sold his 25-acre estate on Washington's posh Foxhall Road for a cool \$5.5 million. It had gone on market last year at an asking price of \$8 million.

The buyer, Roshansky and Kay Construction Co. of Chevy Chase, Md., plans to cut up the former vice president's property and build 100 single-family houses.

The property was purchased by Rockefeller in the 1940s, when he was the coordinator of inter-American affairs in the Roosevelt Administration. Following his appointment to the vice

presidency by Gerald Ford, Rocky chose to live in the estate's 90-year-old farmhouse instead of the Veep's residence at the Naval Observatory.

Nelson-Hallcraft deal off

Scratch another highly publicized L. B. Nelson takeover.

The California developer's plan to acquire Hallcraft Homes of Phoenix ["Les Nelson Hits Expansion Trail," H&H, Sept.], fizzled at the eleventh hour. The deal, set to go through next month, reportedly fell through because the two companies couldn't agree on details of a stock exchange.

Nelson, after similar fanfare, came up empty last year in its bid to land Freeman Associates, a builder based in Silver Spring, Md. ["Nelson Deal Is Off," H&H, June 1976].

For new homes and remodeling, postformed countertops with **WILSONART** DESIGN GROUP I surfaces have lots of extra woman-appeal.



Wilson Art brand Design Group I surfaces—108 contemporary choices.

Formed back splash and edge eliminate seams—increase sales appeal

Install easily. Prefitted and precut to the job. Labor and dollar saver.

Quickly removed for remodeling whenever desired.

Top shown is Wilson Art 7666-6 Planked Hickory

Your kitchens are where the selling action takes place. And, postformed countertops help give you lots more selling benefits.

Particularly when the decorative surface is one of the 108 contemporary choices in the exclusive Wilson Art brand Design Group I collection.

So, to look at all the choices available—and to evaluate the high-profit potential—ask your Wilson Art distributor to put you in touch with a local Wilson Art fabricator. He can provide you with a complete package.

Tomorrow's design innovations . . . available for the way we live today.

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Yes, have a Wilson Art distributor put me in touch with a fabricator who has a complete program.

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From NAHB: Energy-saving guidelines...

... that make economic sense

The voluntary guidelines cover construction techniques for one- and two-family houses. And they're designed to make it easy for builders to figure out energy-saving packages that will pay for themselves in a maximum of seven years.

According to NAHB, the guidelines:

- Can be used in any area of the country.
- Permit design flexibility.
- Provide freedom of choice in selecting the makeup of the total thermal package.
- Are based on performance engineering.

How they work. The NAHB guidelines are based on energy index (EI) numbers. These numbers are calculated from data on local weather conditions, local fuel costs and the type of heating and cooling systems to be used in a house.

To work out a cost-effective


energy-saving package, a builder first determines his local EI by using a worksheet that's included with the guidelines. He then matches his local EI to numbers on bar graphs (see below) that represent 19 energy-saving construction items. The bar graphs show him the amount of insulation or type of energy-saving features that will be most effective for the money invested.

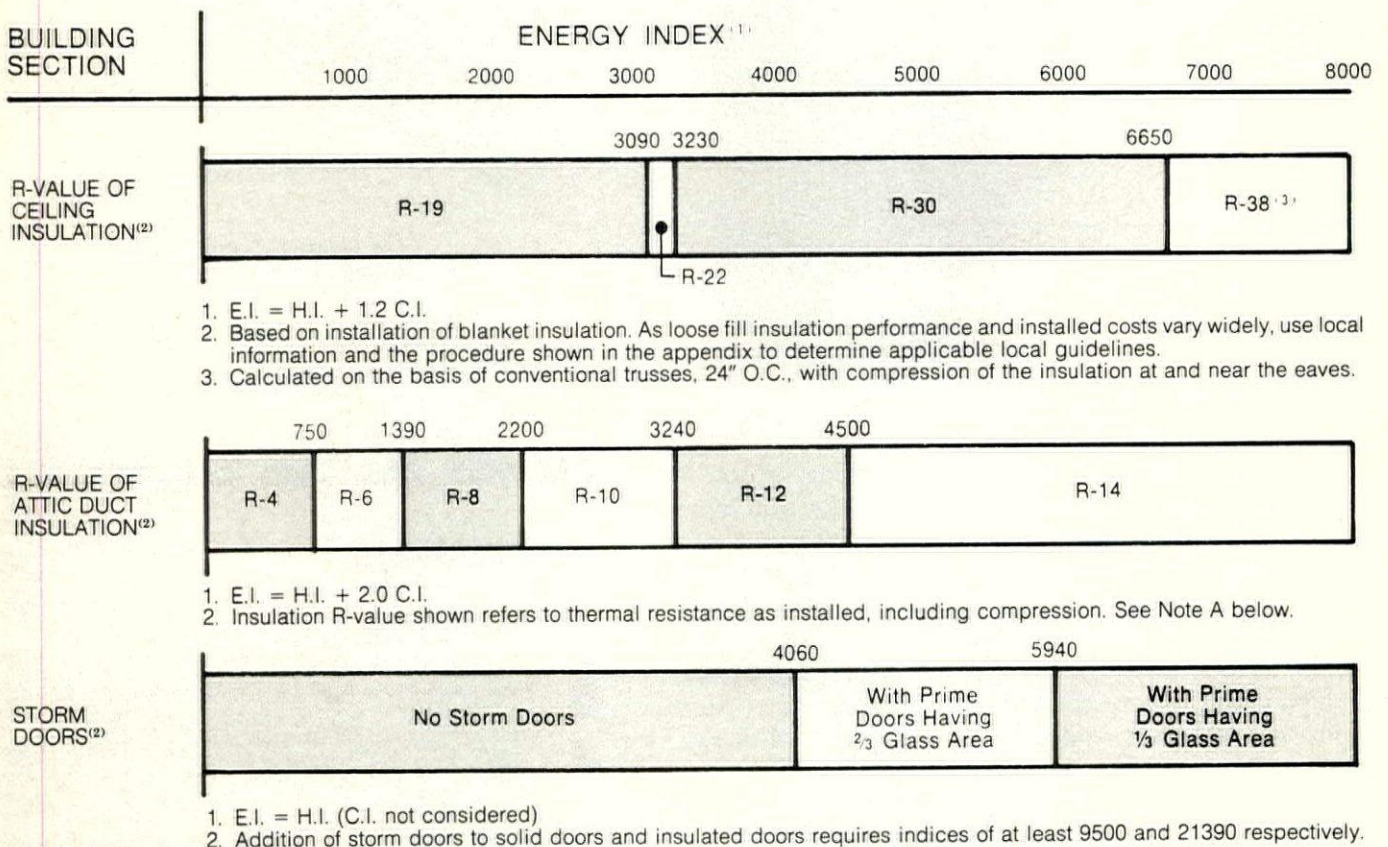
Economic assumptions. In addition to a maximum seven-year payback period, NAHB included other assumptions in developing the guidelines. Among them: a 9% mortgage rate, an annual increase in energy costs of 10% in current dollars, and average national costs for each energy conserving technique shown in the bar graphs.

But the association notes that any builder who wants to plug in different economic assumptions still can use

the guidelines by working with data and formulas appended to the guidelines.

Backup data. Besides the 19 energy-saving items covered by bar graphs, the guidelines spell out supportive techniques that will help builders increase the energy efficiency of their houses. Included are pointers on reducing infiltration, insulation application procedures, a discussion of mechanical/electrical equipment and appliances, design criteria and construction techniques for foundations and framing.

The guidelines also include a list of degree days and cooling hours for 150 cities (data needed for figuring a local EI) and a worksheet for determining what the local EI breakpoint is for a specific energy conserving technique—for example, if increasing ceiling insulation from R-30 to R-38 is justified.  20



Bar graphs for ceiling insulation, attic duct insulation and storm doors are typical of 19 included in NAHB's energy-saving guidelines. Each graph includes a formula (see Note 1.) that builders can use to determine a local energy index (EI) for the specific energy-saving technique covered by the graph. A builder first figures out his local EI (using a worksheet included in the

guidelines). He then checks the local EI against the EI range printed at the top of each graph, thereby locating the most cost-effective technique in the specific category. For example, builders whose local EI for ceiling insulation work out between 3230 and 6650 should choose material with a value of R-30. An EI of over 6650 calls for a value of R-38.



The automatic answer to rising fuel costs.

Sure you want to save on your energy bills. And now, because of the Honeywell T8082 Fuel Saver Thermostat, you don't have to sacrifice comfort in a home that's too cold or too hot to save. ■ You see, the Fuel Saver is a clock thermostat that combines maximum energy savings with maximum comfort. Automatically, you can set temperatures to go down when you sleep or are away and back up for comfort when you need it... as many times, day or night, as you wish. So whatever your lifestyle, you'll cut energy costs without sacrificing comfort. ■ You can cut heating costs from 9° to 28°... up to 28° on cooling - depending on climate, your lifestyle and temperatures selected. ■ The Honeywell Fuel Saver Thermostat pays for itself in 1 to 3 years, then keeps on saving month after month. ■ Contemporary style looks beautiful on the wall. ■ Precision temperature control and performance characteristics have helped establish Honeywell as the leading manufacturer of clock thermostats since 1906.

Can you afford to be without it?

Fuel Saver Thermostat

Honeywell

UNLESS YOU ARE OFFERING ENERGY CONSERVATION FEATURES THAT REDUCE MONTHLY HEATING AND COOLING BILLS AND PROMOTING THESE FEATURES TO NEW HOME PROSPECTS, YOU MAY BE MISSING OUT ON NEW HOUSING'S STRONGEST SELLING POINTS.

With fuel prices more than double what they were three years ago, smart buyers are demanding their new homes include an Energy Saving Package (ESP) to help control their energy costs. And they are willing to pay for the package NOW.

THE HONEYWELL SOLUTION

By offering the Honeywell Fuel Saver Thermostat in your new homes, prospects can realize savings from 9 to 28% on heating costs and up to 20% on cooling. And compared to the money the home buyer will save on energy costs, the quick, low cost installation will more than pay for itself.

Beyond substantial fuel savings, the Fuel Saver Thermostat adapts to the varying life styles of your prospects. With multiple setback capability, the T8082 can set up or setback temperature settings as many times as your prospects like, so homeowners do not have to sacrifice comfort when they come home at night or on weekends.

And installation is simple. No additional time is required on the job when installing the T8082 Fuel Saver Thermostat with the heating system in new homes. When installed in existing model homes, a screwdriver and a little time is all it takes to replace the existing thermostat with the Fuel Saver.

SO HOW DO YOU BENEFIT?

Honeywell has made a strong commitment to back the T8082 with national advertising dollars. So if you feature Fuel Saver Thermostats in your homes, Honeywell's national advertising support will be helping you sell your homes.

But the Honeywell support doesn't stop there. A complete package of merchandising materials has been developed for the Fuel Saver Thermostat, Fire and Smoke Detector and Electronic Air Cleaner to help you effectively feature each device in your model homes. Suggested radio scripts and newspaper ads have also been developed to help you promote these unique features to your new home prospects.

It's all spelled out for you in our new Builder Brochure, yours for the asking. Write us today. Honeywell, Honeywell Plaza, MN12-2118, Minneapolis, Minnesota 55408.

**We should be hanging
in your model homes**

Circle 19 on reader service card

Genesis. The guidelines were developed by NAHB's Research Foundation. They were unveiled at the association's fall directors meeting (see page 16) by President Robert Arquilla, who said that their use should eliminate guesswork for both builders and buyers of energy-saving houses. To wit:

- Builders will have a tool for equitably insulating ceilings, walls, windows, floors, doors and ducts of new houses.

- Buyers no longer will have to compare conflicting claims for various energy-saving packages.

Overkill? In developing the guidelines, NAHB discovered that, from a cost-effective standpoint, many builders may have been going too far with energy-saving.

Ivan Wohlforth, co-chairman of the energy committee, noted:

"Storm doors are almost unnecessary . . . not cost-effective except in very few areas where we run into an

Installed R-Value of Insulation	Approximate Out of Package Insulation Thickness		
	Duct Wrap	Flexible Duct	Rectangular Duct Board
R-4	1 1/2"	1 1/8" - 1 1/4"	1"
R-6	2"	—	1 1/2"
R-8 or Greater	Multiple Layer	—	—

Explanatory tables, like the one above, are included in the guidelines to give builders backup data for some of the graphs. This table, for example, works with the attic duct insulation graph.

extremely high EI.

"You don't have to load up the attic with insulation . . . R-38 is the wrong track except in a few limited areas . . . R-30 is just about the maximum you have to go.

"With a combination of insulation and sheathing, in very few areas do we have to go into 6-in. exterior stud walls."

Availability. Officials of NAHB expected the guidelines to be ready for

distribution by Nov. 1.

The association's builder-members will be supplied with the guidelines without charge. On request, associate members can also obtain a copy without cost. Nonmembers should send \$10 in check or money order to NAHB, Publications Division, 15th & M Streets, N.W., Washington, D. C. 20005. Request: "Thermal Performance Guidelines for One and Two Family Dwellings."

What rents, tenants have been up to lately

A new operating data analysis spells out the 1976 operational experience of 4,400 multifamily buildings in 144 U.S. and Canadian cities.*

Income and expenses are broken down by building type, size, year of construction and city. Apartment owners and managers can compute how well their own buildings are performing in comparison.

This is the 22nd sampling of apartment statistics by the Institute of Real Estate Management of Chicago.

Regional and national trends in bad debts, vacancies and tenant turnovers are analyzed. The performance of cooperatives and condominiums is also evaluated.

National trends. During 1976, the report indicates, both rents and operating expenses increased for rental buildings. Expenses rose 6.5% compared to 6.8% in 1975 and rents increased 6.4% compared to 4.3%.

The analysis also pinpoints continuing trends. From 1973 through 1976, for example, heating fuel costs rose 68.8%, utility bills 41.8%, payrolls 12.7% and maintenance and repairs 28.8%.

**Income/Expense Analysis: Apartments, Condominiums and Cooperatives.* 184 pages. Softbound, illustrated. \$35. Institute of Real Estate Management, 430 N. Michigan, Chicago, 60611.

Profit turnaround. On the brighter side, the average net income from rental buildings rose 0.8% in 1976. It had fallen in the two previous years.

The figure represents a weighted average of four types of buildings, and it covers income remaining after operating-expense outlays. However, payments for ground rent, mortgage

interest and amortization, depreciation and income tax are not included.

On a dollars-per-room basis, the strongest income gains (12.2%) were registered by low-rise building with 25 or more units. The lowest were realized by elevator buildings (5.6%) and low-rise properties of 12 to 24 units (5.7%). In between were garden projects where gains averaged 7.8%.

Court bars race quotas

Although the U.S. Supreme Court has yet to rule on the Bakke-vs.-California case dealing with racial quotas, ripples from the controversy have already reached the California construction industry and are being felt across the country.

In Federal District Court in Los Angeles, Judge A. Andrew Hauk has declared unconstitutional a federal requirement that 10% of the \$4 billion in U.S. public works programs go to minority contractors. In deciding in favor of a group of California contractors, Judge Hauk cited the Bakke case when he termed racial quotas "invidious and unconstitutional."

The ruling temporarily restrains the Los Angeles City and County from allotting \$58.4 million in federal works funds

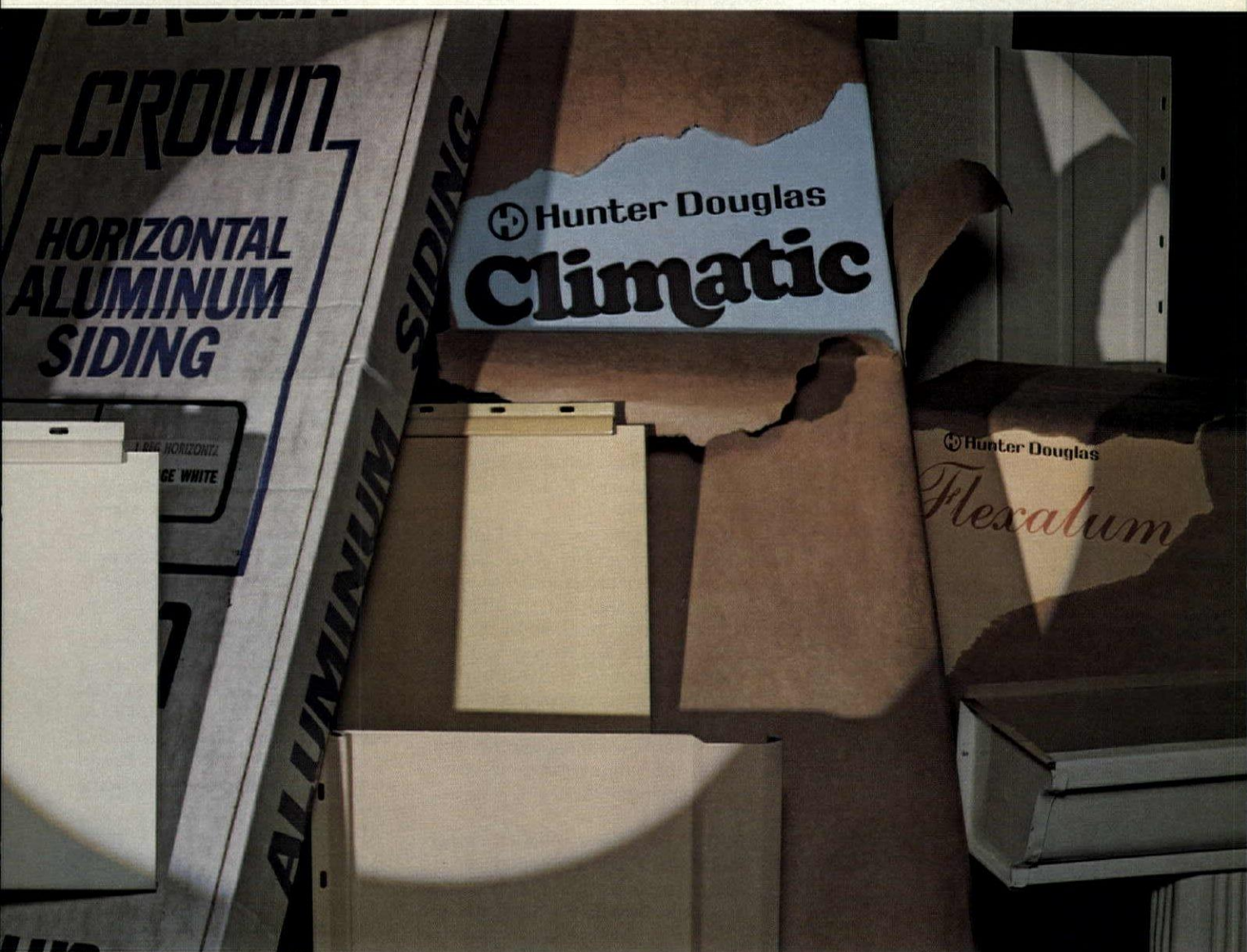
for local projects.

'For the life of me.' In his ruling, Judge Hauk admitted that the purpose of the Public Works Act is the creation of jobs for the disadvantaged. "But for the life of me," he added, "I don't see how a quota system achieves that stated purpose. . . There are disadvantaged whites too."

The judge suggested that the federal government reserve jobs for the unemployed or for those earning less than a stipulated minimum amount in the preceding year.

Contractors in Pittsburgh, meanwhile, were unsuccessful in their attempt to obtain a similar restraining order. A request for an injunction, however, is still pending in Federal court.

Hunter Douglas



All the hustle that made Crown successful. And then some.

When Crown was purchased by Hunter Douglas, Inc., earlier this year, it might have raised a couple of questions in your mind. Like "Who is Hunter Douglas?" And "How will the purchase benefit me and my customers?"

Well, we have good news for you, and plenty of it!

First of all, Hunter Douglas is one of the most experienced manufacturers of residential and commercial aluminum building products in the world. In fact,

Hunter Douglas is the top-selling brand of aluminum siding in many countries around the world.

Second, Hunter Douglas is now investing \$5 million in major improvements to our production capacity, distribution system, and product quality.

Even more important, Hunter Douglas will be introducing a unique and exclusive siding line for 1978 that has no equal in your market today, and that is already a well proven successful product in Canada.

This new product line, as well as Crown's complete line of siding, soffit/fascia, rainware, and trim products will be supported by an intensive program of promotion and sales aids that you'll be seeing soon. One of our representatives or distributors will be in contact with you soon to help you plan *your* success.

 **Hunter Douglas, Inc.**
Roxboro, North Carolina 27573

U.S. League taps Davis and Benedict

The United States League of Savings Associations nominates **Stuart Davis** as its 1978 president. Davis, the League's 1977 vice president, succeeds **John M. Hardin** at the organization's San Francisco convention November 13-18.

A native Californian, Davis is chairman and president of Great Western Savings of Beverly Hills and the parent holding company, Great Western Financial Corp. Since Davis became its president in 1964, Great Western has emerged as the nation's second largest savings association with \$7 billion in assets and more than 100 branches.* Davis is a past president of the California Savings & Loan League and was a director and member of the executive committee of the Savings and Loan Foundation.

U.S. League's Davis . . . Succeeds Hardin as president



. . . And Benedict League's heir apparent



Joseph T. Benedict takes the vice presidential office Davis vacated. Benedict is chairman of Freedom Federal Savings of Worcester, Mass.

The International Union of Building Societies and Savings Associations, meeting in San Francisco in September, elected **Andrew Breach** as president and **Jose Carlos Mello Ourivio** as deputy president. Breach is chairman of Bristol & West Building Society of Bristol, England and Ourivio is president of Residencia Companhia de Credito Imobiliario of Rio de Janeiro.

*Home S&L of Los Angeles remains the leader with \$8.7 billion in assets.

The Union, which will move its headquarters from England to Chicago in January, is a loosely structured organization of international thrift institutions.

LENDERS: **Philip R. Brinkerhoff** wins the presidency of the Federal Home Loan Mortgage Corp. in Washington. The post had been vacant since June, when **Victor Indiek** departed Freddie Mac to found a new construction finance company, Builders Capital Corp., in Los Angeles. Brinkerhoff, a Harvard Law Graduate, joined the FHLMC as vice president and general counsel in 1973. Freddie Mac's senior vice president, **John Horseman**, resigns to become executive vice president of Southern Federal S&L in Pompano Beach, Fla.

Indiek's new venture, Builders Capital Corp., provides front-end development financing and management services for builders. It's affiliated with Watt Industries, run by the veteran California builder **Ray Watt**.

In Stamford, Conn., **Michael S. Blum** is named manager of new business investment for Real Estate Credit Corp., a General Electric subsidiary that offers second mortgages on income properties.

BUILDERS: The ripples of change from U.S. Home's corporate headquarters in Clearwater, Fla., reach the provinces. **Bernard Smith** departs the

U.S. Home's Smith Directs Illinois operations



presidency of the Countryside division of Denver's Witkin Homes, a U.S. Home subsidiary, and is handed presidential reins at U.S. Home of Illinois in Hanover Park. He replaces **Kenneth Struk**, who resigns. At Countryside, **David Thomas**, formerly vice president of operations for the Baldwin Co. of Newport Beach, Calif., a land developer, fills the vacancy caused by Smith's move. **Mark**

Levens is named sales manager of Witkin's Colorado Springs division, a new post. **George Saxton** is named project manager at Witkin's Westridge project. **C. E. Rishelle** takes over as Westridge's construction manager and **Steve B. Humann** becomes the project's controller.

In Hoffman Estates, Ill., **G. Tracy Cross** becomes vice president for corporate planning with The Hoffman Group. He had been vice president of marketing. The company's subsidiary in Newtown, Pa., the Hoffman Rosner Corp., names **Mitchell K. Bush** as executive vice president, a new position. He had been sales manager at Tahoe Village, a Hoffman subdivision in Wheeling, Ill.

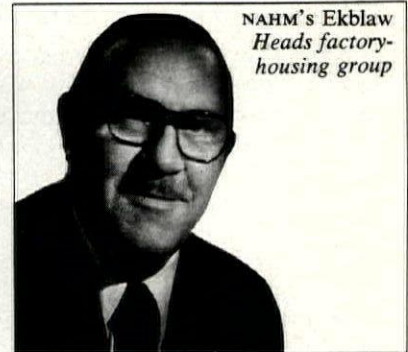
The National Housing Partnership in Washington, D.C. names **Morris Shroder** as head of its newly formed urban revitalization division. Shroder was NHP's vice president of housing advisory services.

FACTORY BUILDERS: Three execs move up with Wick Building Systems of Marshfield, Wis.—**Kenneth R. Welton** from executive vice president to president, **Dennis Vick** to executive vice president and **William L. Brown** to division manager of the Wick Homes division.

Michael H. Goss is named product development manager for Boise Cascade's manufactured housing division in Atlanta. He is responsible for the design and manufacture of Kingsberry Homes. He was assistant to the director of manufacturing for the division.

ASSOCIATIONS: **Walter Ekblaw** is elected chairman of the National As-

NAHM's Ekblaw Heads factory-housing group



sociation of Home Manufacturers, succeeding **L. Paul Saylor**. Ekblaw is president of Scholz Homes Inc. of Toledo, Ohio. Saylor finishes his

"Our \$100,000 home buyers responded enthusiastically to Sears appliances"

Hal Magruder, Vice President, Golf Course Woods Development, Reston, Virginia

"Having sold Golf Course Woods homes equipped with Sears Contract appliances is a source of satisfaction," says Hal Magruder, "because it proves our conviction that today's luxury home buyer looks for quality and value as well as beauty.

"Buyers were delighted with the way the advanced styling and colors of the matching Sears range, dishwasher and refrigerator/freezer contributed to the distinctive decor and convenience of the kitchens. Many of the buyers completed their laundry rooms with a Kenmore washer and dryer.

"And, I believe the Sears name itself, its reputation for dependability backed by the convenience of having a single source to call for repair service



played an important role in their buying decisions."

The enthusiastic response of \$100,000 home buyers to Sears Contract Appliances adds to the 10 good reasons why *you* should consider Sears

for your next luxury home development:

1. Dependable service.
2. Contract sales specialists.
3. Product leadership.
4. Value/Price.
5. Single source for appliances and many building products.
6. Delivery to your schedule.
7. Strong brand recognition.
8. Product quality.
9. Kenmore. Solid as Sears.
10. Ninety years of consumer satisfaction.



OK I'll consider Sears Contract Sales

- Send brochure Have Contract Specialist call
 Send address of nearest Contract Sales office

Name _____

Position _____

Firm _____

Address _____ Phone _____

City _____ State _____ Zip _____

Dept. 733G, Sears, Roebuck and Co.,
 Sears Tower, Chicago, Illinois 60684

44-HH-11/77-GOLF COURSE WOODS

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A state takes crack at an \$18,000 home

The Virginia Housing Development Authority has designed a two-story house to sell for \$17,932 with lot (*see cost summary at right*). And three houses in a demonstration project have already been built and sold.

The stick-built, 1,012-sq.-ft. dwellings have two bedrooms and one bath. They are intended for rural areas where land costs—and incomes—are low. The VHDA wants to attract buyers earning \$8,000 or \$9,000 a year.

The authority hopes to buy large tracts along county roads where buildable lots won't cost more than \$1,000 and zoning won't render site-improvement costs prohibitive. Houses are to be built in groups of 50 to 100.

Holiday Properties Inc. built the demonstration project in Martinsville, Va. The three houses sold for \$19,694 each.

Why the \$1,762 difference?

“Higher-than-budgeted land



Two-bedroom house has 1,012 sq. ft. Garage and/or bedrooms can be added.

costs,” explains E. Alfred Picardi, the VHDA's director of development.

The authority paid extra for finished lots, part of a Holiday Properties subdivision, in order to build the houses promptly and show how they would work. A \$300

Franklin stove, a special item, also added to the expense of each unit.

A second demonstration project, in Portsmouth, Va., will be built on 12 finished lots bought from the Portsmouth Redevelopment and Housing Authority for \$2,500 each.

STATE OF VIRGINIA'S \$18,000 HOUSE How the costs break down

A. Basic house		\$12,653
B. Site improvements allowance		
Clearing lot	115	
Site engineering	150	
Grading & landscaping	200	
Walks & drives	175	
Well & pump	500	
Septic system	1,000	
	<u>2,140</u>	2,140
C. Soft costs allowance		
Processing fee VHDA (1%)	170	
VHDA point (1%)	170	
Bank point (1%)	170	
Title insurance (\$1/1,000)	17	
Financial statement	10	
Recording fees	50	
Letter of credit ½%	85	
Builders' risk policy	20	
R.E. taxes during construction	20	
Interest during construction	300	
Selling costs	100	
Construction management fee*	777	
Closing individual house cost	250	
	<u>2,139</u>	2,139
D. Raw land cost allowance		
⅓ acre lots on county roads		1,000
TOTAL		\$17,932

* This fee is paid to builder and equals 3% of A+B, plus 2.56% of A.

22 ⇨ people

one-year term and returns to the presidency of Suburban Homes Corp. of Valparaiso, Ind.

Marcella Curry is installed as president of the National Association of Women In Construction at NAWIC's San Francisco convention. Mrs. Curry is vice president and general office manager of Coastal Applicators of Corpus Christi, Tex. She succeeds **Pat Pridmore** of Houston as head of the 7,000-member association.

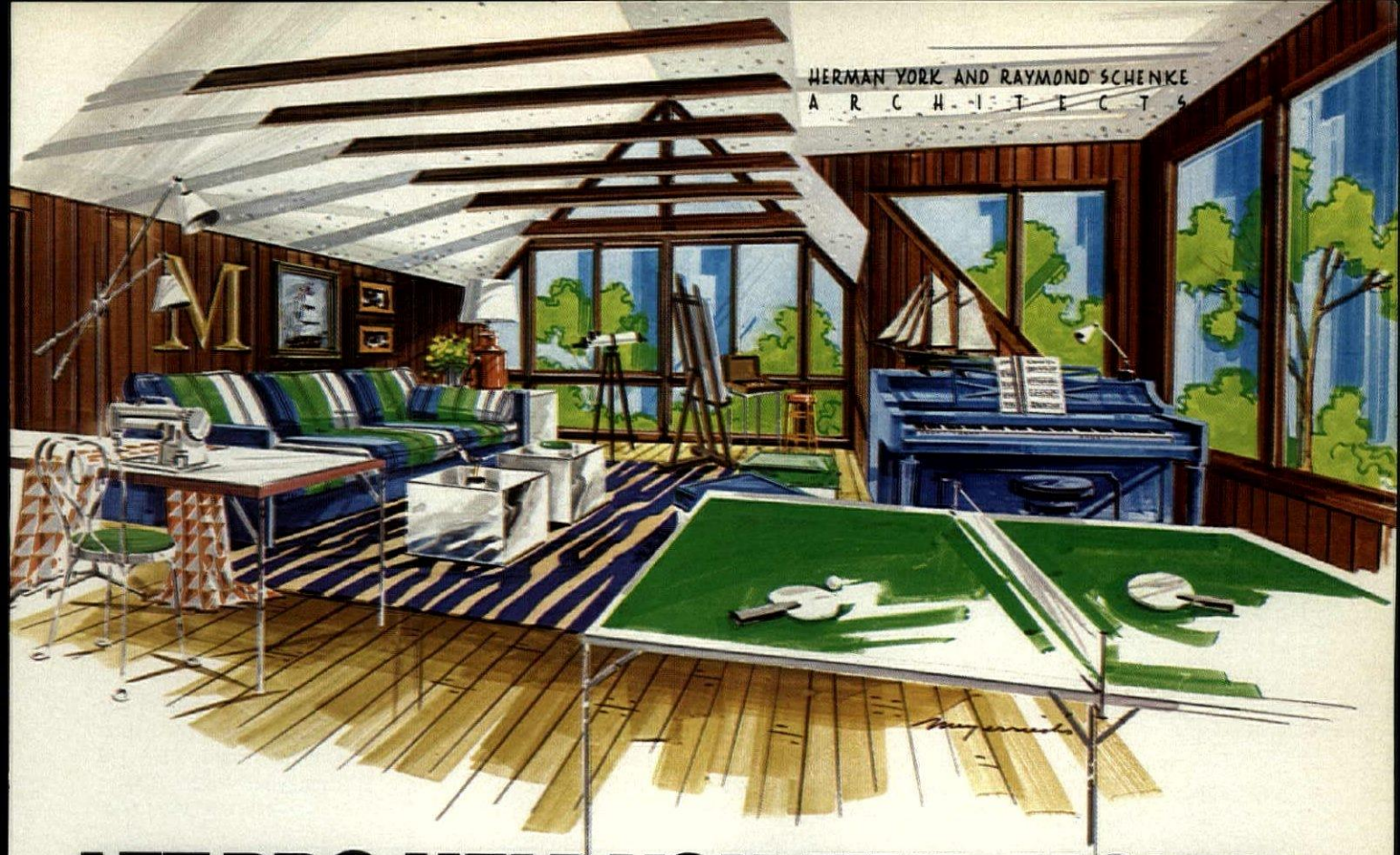
MOBILE HOMES: U.S. Industries, a New York conglomerate that includes two mobile home companies, names **Gordon Walker** as president and chief executive and **Alvin M. Singer** as vice chairman.

BRIEFS

A mobile-homes merger is announced. Zimmer Homes of Pompano Beach, Fla. agrees to buy all outstanding shares of Mobile Traveler Inc. of Junction City, Kans. for \$2.85 million. Mobile Traveler becomes a Zimmer subsidiary.

A plant shutdown is announced in Amherst, Nova Scotia, by Module International Inc. of Chelalis, Wash. The mobile-home facility had been losing money, the company said. Thirty hourly workers and seven salaried employees lose jobs.

A new partnership is organized. Cadillac-Fairview, the Toronto builder that lost out in the Irvine bidding contest, forms a West Coast partnership with William Foote and Daniel D. Lane of Newport Beach, Calif. The independents, who build about 600 single and multifamily units a year between them, each own 25% of Cadillac-Fairview Homes West. The partnership, based in Newport Beach, has a \$4.5-million single and multifamily project lined up in San Diego and a \$9-million planned unit development in the works in the Los Angeles area.



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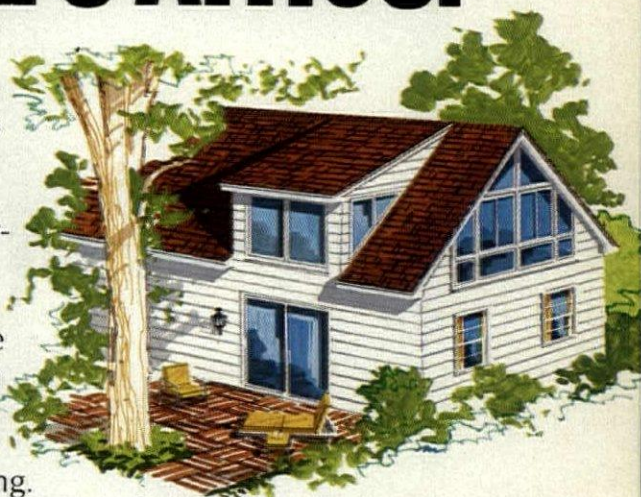
Let there be light—and air and recreation space in the attics of your customers. With the profitable, attractive Attic-Dormer you can sell with these practical PPG remodeling plans.

wood or metal sash. In colder climates, double-glazed insulating glass is recommended.

The entire end of the attic becomes a window-wall opened to the trees and sky with glass from floor to peaked roof. The ceiling is open, too, with exposed beams, which gives the room an even more light and airy feeling.

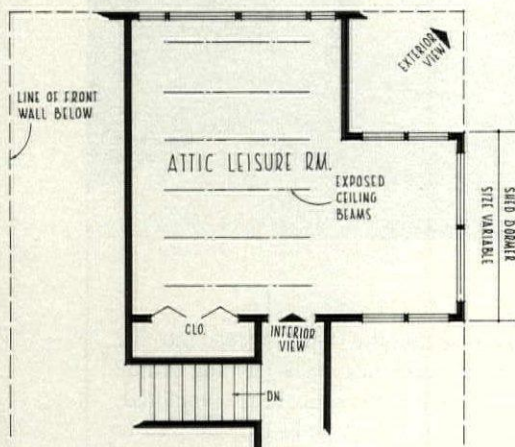
Even at today's costs, the PPG Attic-Dormer is one of the least expensive ways for your customers to increase living space.

Next time you get a call for a recreation room, show your prospect the Attic-Dormer, and put it upstairs. To help you sell them, we've prepared a practical 4-page, full-color brochure with details of the



plan. For your free copy, write: Attic-Dormer, Dept. HH-4117, PPG Industries, Inc., One Gateway Center, Pittsburgh, Pa. 15222.

PPG: a Concern for the Future



The dormer makes a handsome addition to the exterior, as well as providing additional space on the inside. All of the windows may be ordered with

Wood-staining service saves time, cuts cost

The staining service—which does away with jobsite finishing of siding and other wood products—has proven out in a limited number of markets for over ten years. So reports Clarry C. Trice, marketing manager for Olympic Stain.

Now, Trice says, the service is available to builders and architects throughout the U.S. and Canada from about 120 independent operators who have bought staining machines from Olympic.

\$800-per-unit-saving. On a 111-unit townhouse project that's \$88,000—the amount builder Ken Camp estimates he saved by using machine-stained siding at Courtside, a \$6 million tennis-oriented project in Los Gatos, Calif.

“When machine-stained siding goes up, the building is complete,” says Camp, a principal in Vasona

Venture Courtside and Town Homes. “So we don't have to crank in labor costs for a painter.”

Builder Patrick Sheridan cut 16% from traditional painting labor and material costs by eliminating jobsite staining at his Hilltop Subdivision in East Billings, Mont.

“Not having to erect scaffolding for a painter turned out to be one of the biggest advantages,” he says.

Two other benefits cited by Sheridan:

- Better looking houses. “Color tones are a lot richer than we can get with manual staining.”

- Improved job scheduling. “We don't have to coordinate painters with our other subs.”

Des Moines builder Erik Hanner sees another major advantage in using machine-stained material: “We can forget about bad weather delaying the

final stages of a job.”

The procedure. Builders whose project plans call for stained siding, fencing, etc. can obtain machine-stained material in two ways.

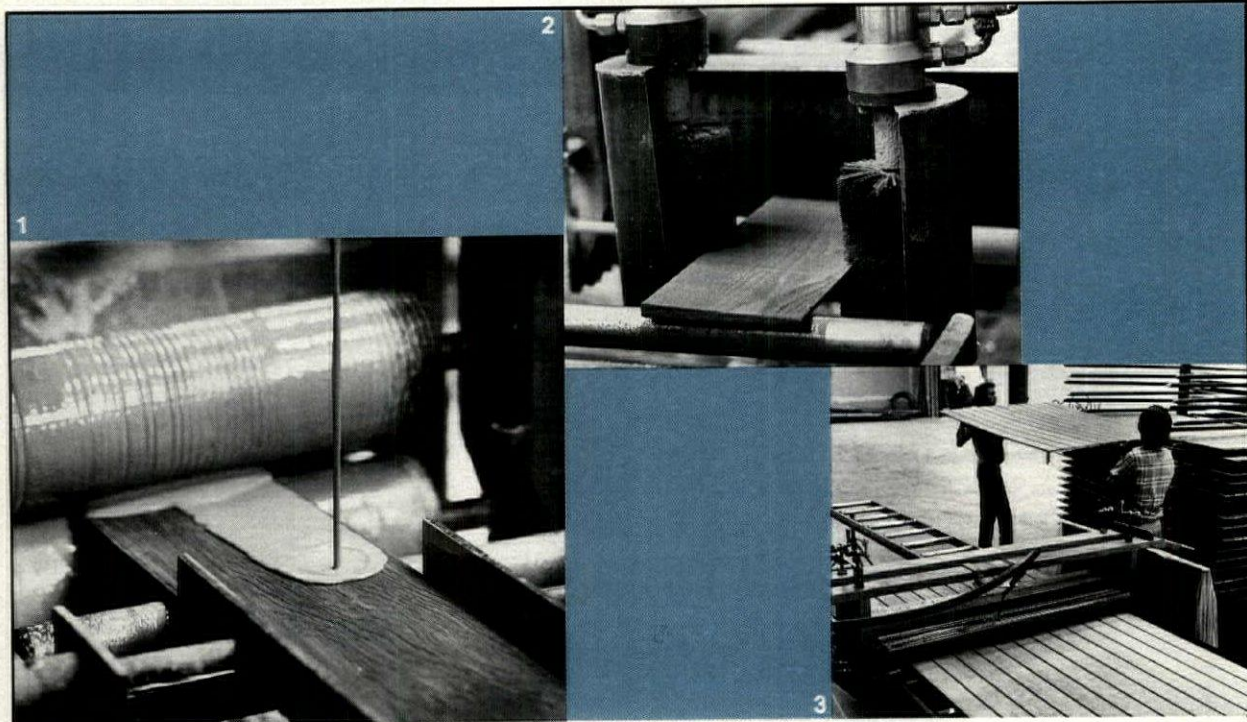
- They can supply lumber or plywood—in any width up to 48" and any thickness from 3/8" to 4"—and have the material stained in any of Olympic's 66 color tones.

- They can order the raw material—finished to their specifications—directly from one of the staining operators. (Some are building material dealers.)

According to Olympic, material can be delivered in a few days in most markets.

Builders and architects can obtain the names of machine-stainers in their area from Olympic Stain, 2233 112 Ave. N.E., Bellevue, Wash. 98004.

—JUNE R. VOLLMAN



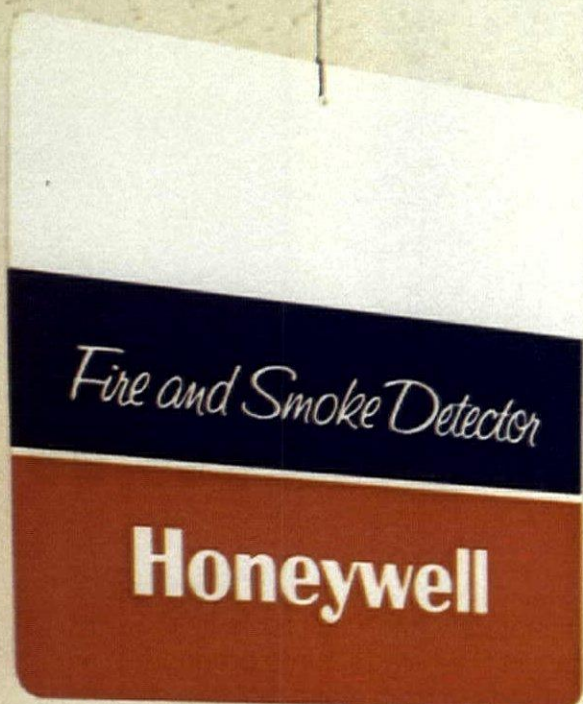
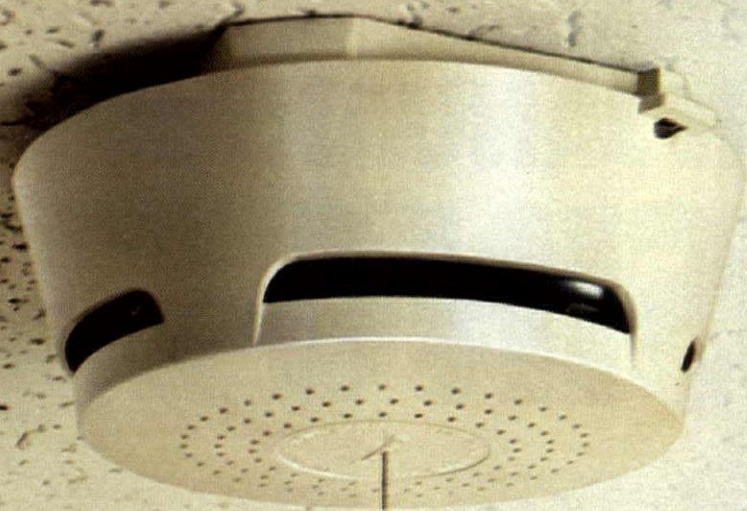
PHOTOS: MARTEN AND STRODE

Machine staining: How it works

Solid-color or semi-transparent stains can be applied in the Olympic machine-staining process. These photos, taken at Pre-Stain Inc., Bothell, Wash., show how the process assures an even distribution of stain—eliminating blotches and shade variations.

The wood product is placed in a horizontal position. Stain is then flooded onto the raw lumber and forced into the wood with neoprene pressure rollers to assure maximum penetration (1). Thorough side-brushing and

top-brushing make sure that the stain is forced into the wood substrate (2). If necessary, back-priming can be done simultaneously. When the process is completed, the stained material is stored on racks and allowed to dry overnight to prevent the wood material from warping, cracking, splitting and shrinking (3). Olympic reports a similar process is available for applying its acrylic latex stain and overcoat to rough-textured and smooth sheet material, lineal siding or lumber.



We should be hanging in your model homes

All smoke detectors on the market are not the same. Honeywell Fire and Smoke Detectors incorporate quality construction and features that can make a big difference to you and your prospects.

To begin with, Honeywell detectors meet or exceed existing building codes and approval body requirements. And with Federal Housing Authority (FHA) insured housing requiring fire and smoke detectors and over 25 states requiring detectors in new housing, this broad acceptance makes the Honeywell detector ideal to meet financing requirements on any home. Homebuyers know and trust the Honeywell name. Chances are Honeywell controls have kept them comfortable and safe most of their

lives at home, school and work. And the Honeywell Fire and Smoke detector incorporates quality construction and features which make a big difference. Like the calibrator feature for detector "fine-tuning" and the dual chamber ionization sensor to automatically compensate for atmospheric conditions.

Installation is easy, too. The units can be either ceiling or wall mounted. The electric models come with a mounting plate that fits any standard outlet box.

So How Do You Benefit?

Honeywell has made a strong commitment to back the Fire and Smoke Detectors with an aggressive national advertising program. So if you feature Honeywell detectors in your homes, the national

advertising support will be helping you sell your homes.

But the Honeywell support doesn't stop there. A complete package of merchandising materials has been developed on the Fire and Smoke Detector, the Fuel Saver Thermostat and the Electronic Air Cleaner to help you effectively feature each device in your model homes. Suggested radio scripts and newspaper ads have also been developed to help you promote these unique features to your home prospects.

It's all spelled out for you in our new builder brochure, yours for the asking. Write us today. Honeywell, Honeywell Plaza, MN12-2118, Minneapolis, Minnesota 55408.

Honeywell

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NEW-PRODUCT PREVIEW

The issue *Housing* readers have been waiting for! The most important and comprehensive round-up of significant new products in the field!

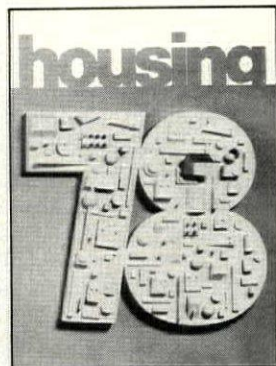
The January 1978 New-Product Preview pictures products in a dazzling array of four-color and black and white photos to help make product selections easy and informed for the coming year. This building products spectacular from *Housing* will keep readers looking for months to come.

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In addition to reaching the largest paid subscriber audience in the field, advertisers will benefit from the distribution of 20,000 extra copies of the January issue at the National Association of Home Builders (NAHB) show in Dallas on January 23.

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Second Homes—duplex and multi-family; holiday and retirement; chalets, A-frames, cabins, cottages

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plus 5 new home designs- of-the-month each month for the next 12 months

To supplement your library of 1,000 home designs, the Custom Home Plans Club will provide you with a steady flow of 5 new home design ideas each month for the next 12 months.

Illustrated in full color renderings—and complete with detailed floor plans—your five fresh designs-of-the-month can easily be added to your basic binder of 1,000 homes.

In this manner, the Custom Home Plans Club broadens the range of selections available to you and your clients, and keeps you current on home design trends beyond your immediate market.

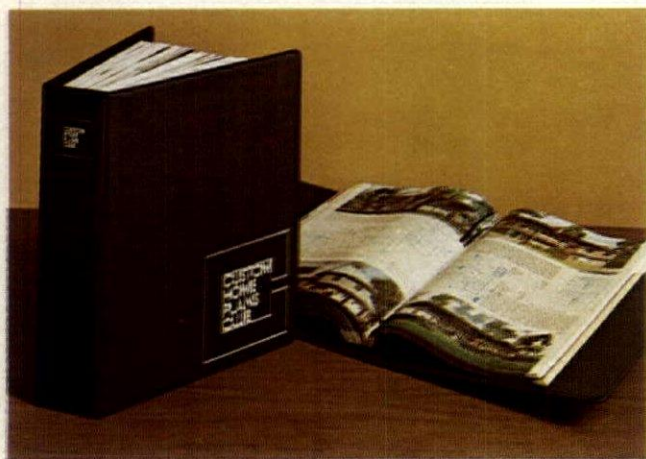
A full set of working drawings with collateral floor plans and a list of building materials will be available on both the original 1,000 home designs and the 60 new designs you will receive during the coming year.

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Members of the Custom Home Plans Club are entitled to receive a total of 12 sets of professional working drawings without charge.

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Beyond the initial 12 sets available as part of the Club



and get 1,000 home designs now the next 12 months plus 12 sets for homes of your choice.

membership fee, members may obtain additional working drawings at a 35% discount off published prices which range from \$25 to \$50 for single sets and from \$50 to \$75 for four-set packages—depending largely on the square-footage of single-family homes and the number of units for multi-family dwellings.

Drawn to FHA and VA general standards, these blue line prints—size 36" x 20"—are easy to read on a white background. Depending on the size and complexity of the house design, plan sets may include as many as nine sheets. Notes and drawings indicate location and types of materials to be used. With complete freedom of choice, Club members may order their 12 sets of detailed working drawings at any time during the 12-month membership period.

Club working drawings include: (1) Floor Elevations, (2) Complete Framing Plans, (3) Wall Sections, (4) Floor Plans, (5) Basement/Foundation Plans, (6) Roof Plan, (7) Plot Plan, (8) Kitchen Cabinet Details, (9) Fireplace & Built-in Details, (10) Specification and Contract Booklet.

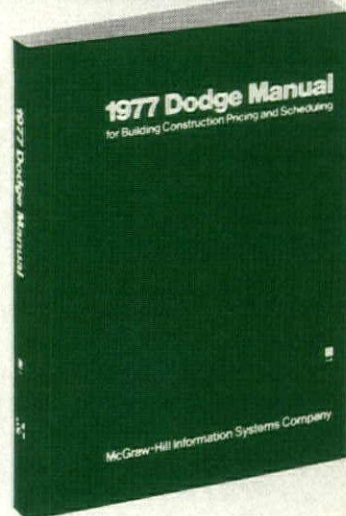
plus itemized lists of building materials for accurate bids and reliable cost estimates

To eliminate the time-consuming task of taking off material requirements from each set of plans ordered, the Custom Home Plans Club automatically provides members with item-

ized lists of building materials needed to obtain reliable bids, to make accurate cost estimates, and to order building materials from suppliers. The lists include the size and quantity of all millwork such as doors, lumber and built-ins, framing lumber, roofing, flooring, wallboard, masonry, concrete, reinforcing, insulation, beams, finishing materials, and more.

plus 1977 Dodge Manual to save dollars, drudgery and time in estimating and scheduling work

Club members receive this 274-page workbook with current, accurate costs on nearly 10,000 items for almost every construction activity. Contains detailed adjustment indexes for 22 subtrades in 120 U.S. and Canadian cities. Includes a special section on renovation and remodeling costs. Eliminates costly guesswork in estimating, pricing and scheduling.



Application for membership

Enclosed is a check for \$360 for a full year of membership in the Custom Home Plans Club. For this I am to receive immediately a binder containing 1,000 home designs, plus a portfolio of 5 new designs each month for the next 12 months.

My membership also entitles me to a total of 12 sets of professional working drawings and a list of building materials for Club homes of my choice. These sets of working drawings may be ordered in any combination I desire: 12 sets for 12 different homes, 4 sets for 3 different

homes, or any other way I prefer them. Beyond these 12 sets included in my membership fee, I will be able to buy additional sets at a 35% discount off published prices during my membership period.

If after receiving my first set of working drawings I am less than completely satisfied, I am entitled to a refund in full—and no hassle—simply by returning the binder of 1,000 designs and the working drawings in good condition.

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In Bradenton-Sarasota, Fla.

A condo project for the in-between aged

The Florida west coast, a center for retiree condo and mobile-home developments, has added a new type of retirement housing: an independent-living community that provides jobs and medical care for residents.

And, for those worried about rising energy costs and/or passing a driver's license renewal test, it offers the prospect of car-free living.

The project, developed by Gilbert Waters Associates of Sarasota, is being built for older but still active people who seek a compromise between totally independent and institutional living—something between a mobile home or condo high-rise and a nursing home. Explains Waters:

"This is a big and virtually untapped market that's been largely ignored by private developers and the government."

Waters hopes to crack this market with Mt. Vernon, a 439-unit waterfront (Sarasota Bay) village that's going up on 81 acres between Bradenton and Sarasota. When completed, the \$17-million condo project will have 267 villas and 172 two-story garden apartments.

Jobs and nursing. What separates Mt. Vernon from most other retirement communities is its unique package of services and amenities. These include:

- **Employment opportunities.** A variety of part-time jobs—e.g., mowing, touch-up painting, landscape maintenance, arts and crafts instruction—are available to residents who want to help run the community and earn extra money.

- **Health security.** Villas have telephones hooked to an on-site nurse's office. If the nurse is off-duty, calls are relayed to a nearby hospital, whose staff supervises Mt. Vernon's health program. All new residents are pre-qualified for medical treatment.

- **Optional car-free living.** The self-contained village has a 2½-mile network of pedestrian and bicycle paths that permits walk-to or pedal-to shopping, recreation and social events. The extra-wide paths accommodate wheelchairs.

Nor has Waters stinted on the amenities. There is a \$400,000 recreation center, and health facilities include a hydrotherapy pool, sauna and



Mt. Vernon, a condo project with a mile of bay or channel waterfront, can dock 50 boats.



Ramped walks provide barrier-free access to all public and private facilities.

exercise room. And there's a \$600,000 shopping center mall on the water.

Sales and prices. Waters, who is building in stages, has sold 120 villas since the project opened in September 1976.

The fastest mover is a two-bedroom, 1,320-sq.-ft. model that fetches \$41,900-\$48,900. A smaller (1,204 sq. ft.) duplex unit lists at \$38,900-\$43,900. Not selling, though, is a 900-sq.-ft. one-bedroom villa (\$32,900-\$35,900) that Waters is now redesigning for conversion to two bedrooms. Three-bedroom units at \$48,900-\$54,900 are available on special order.

Construction on Mt. Vernon's first 24 condo apartments, all two-bedroom units, starts this month. Prices: \$48,900-\$54,900. Pre-retirees who aren't ready to buy can rent furnished units for \$850/month in season (unfurnished units go for \$385-\$395 on a yearly basis).

Who's buying. As expected, retirees (60% of the community) and those who plan to retire within four years (25%) account for most sales. However, a surprising 15% of the villas have been taken by working

families in the area, people in their mid-40s to late-50s. The project is also attracting former owners of mobile homes, seen as a major sales target for Mt. Vernon.

Comments Waters:

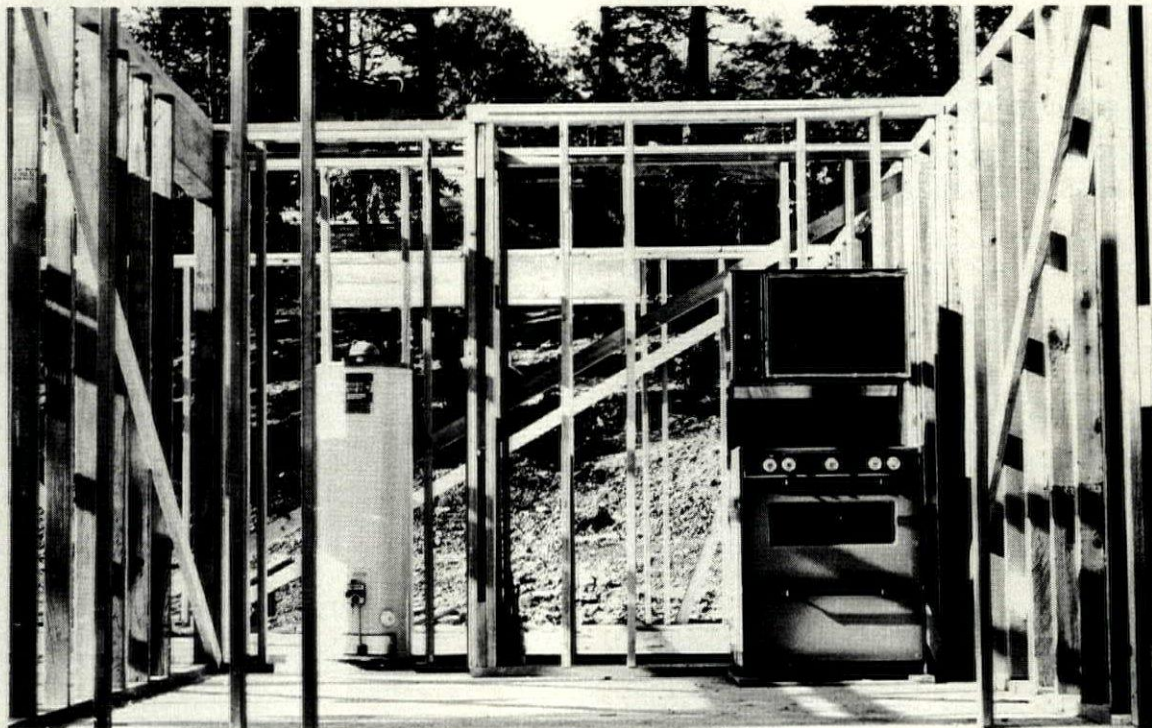
"People are buying on the basis of waterfront, low density and moderate prices." Older residents, he says, aren't ready to give up their cars and apparently don't want to work—even part time. "They're either too busy or so well-off that they don't need the extra money." (The only villa owners to sign up for jobs are two retired nurses at the medical center.)

Mixed success. Although such innovations as the car-less village and the jobs program haven't proved out, Waters feels that changing economic conditions and a worsening energy shortage make these a good bet.

The National Corporation for Housing Partnerships is interested in the project. Created by Congress and capitalized by private firms, this three-year-old organization was set up to invest in "unusual and significant" housing developments. It has supplied Waters with \$200,000 in working capital.

—B.M.

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Gama

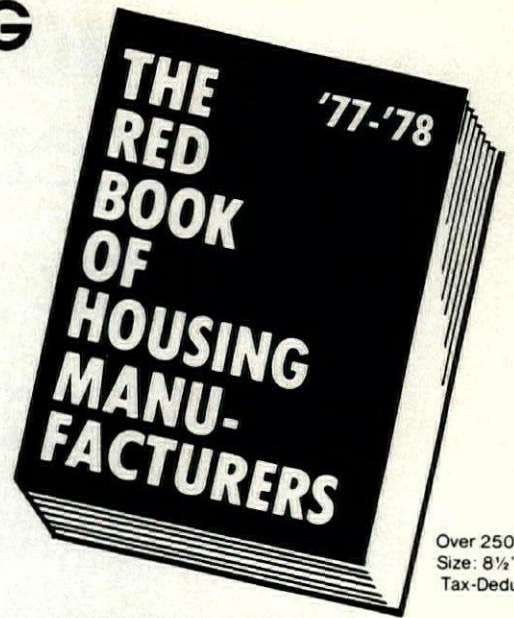
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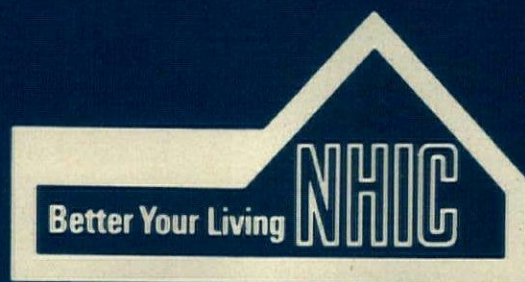
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Your local Hotpoint builder representative knows



can do for your kitchens. r things we do for you, too.

your business. And your market. He'll not only help you choose appliances, he'll put his experience and that of our contract sales operation to work for you. In short, he'll do everything possible to make sure things go smoothly, from initial planning right up to final installation.

Hotpoint service is a selling point, not a sore point. It's called Customer Care® Service—

a network of factory service centers in over 800 cities, plus thousands of franchised service people across America. It helps build buyer and tenant confidence and takes service problems off your shoulders.

If you'd like to know more about all the benefits of dealing with a single source supplier, get in touch with your Hotpoint builder representative. You'll like what he can do for you.

We hustle for your business. And it shows.



Hotpoint

A Quality Product of General Electric Company

Circle 37 on reader service card

H&H/housing 11/77 **37**

'No end to growth'

The home improvement market continues to fulfill the optimistic predictions of the analysts, even in the face of a modest rise in new home construction in 1977. U.S. Department of Commerce figures for the first quarter of the year place the seasonally adjusted annual rate of expenditures at the healthy and predictable \$30.9 billion level—a conservative estimate compared to NHIC President Edward A. More's February estimate of a highly probable \$35.5 market in 1977.

And there's more to come! In his July 29, 1977, analysis of the remodeling market, Morris Mark of Goldman Sachs Research noted, "Based on the likely strong demand for existing homes, together with the fact that most recently purchased existing homes tend to be upgraded by their new occupants, our projections imply a continuation of the . . . favorable real growth patterns in this sector." And no less an authority than the prestigious market research firm of Frost & Sullivan estimates a home improvement market of \$51 billion by 1980 and over \$90 billion by 1985.

A renewed public concern for improved energy management coupled with the harsh lessons of Winter '76-'77 and its accompanying astronomical fuel bills has convinced many homeowners of the inadequacy of their insulation. Anticipated legislation in energy and taxation areas should also encourage investment in home improvements.

As NHIC President Edward More observed in a recent message, "We've moved into a national spotlight, and there appears to be no end to the pattern of strong annual growth for home improvements . . . In 1970, there were 38 million homes in this country 21 years of age or older. By 1980, there will be 47 million homes in this same aging bracket. That means that about 1 million homes annually are moving into this category where major home improvements and repair are the most frequent."


Your slice of the pie

The implications are inescapable. An estimated universe of 30,000 to 35,000 professional remodeling contractors and a conservatively estimated market of \$30 billion adds up to a rare opportunity for business success in an exciting and challenging industry, even discounting those expenditures for the do-it-yourself segment of the market.

A rosy picture? Yes, but there are some sobering considerations which every prospective remodeler should face before taking the plunge.

Some hard questions:

Let's take a quick look at some of those negatives. First of all, home improvement construction has its own peculiar problems. The firms which can't recognize and solve those



United States Senator Alan Cranston of California who addressed this year's NHIC Annual Convention is typical of the calibre of speaker attracted to NHIC meetings.

problems don't stay in the business for long. Then there's the apparently hopeless task of keeping up with legislative developments affecting the home improvement industry, the contractor and, eventually, his profit picture. Not to mention a serious lack of consumer confidence on the part of many homeowners in their dealings with home improvement contractors. And what about the unethical and unqualified contractors who give a black eye to the industry? Sounds discouraging, doesn't it? But here's the good news. An organization exists which offers help and answers in all of these areas.

NHIC is the answer

The National Home Improvement Council, the uniquely coordinated voice of a united home improvement industry, offers the accumulated experience of its members to you. NHIC is made up of members at all industry levels who have been successful in the home improvement field. Their experience is made available to you through the simple act of joining the Council. You might think of NHIC membership as a kind of insurance against the risk of loss. Most contractors find their NHIC membership to be indispensable.

A unique aspect of the Council is its makeup. It's an organization of the diverse components of the home improvement industry. Building material manufacturers and wholesalers come together with contractors. Lenders join, as do utilities and consumer and trade publications with interests in the home improvement field. In short, everyone who has a stake in the home improvement market. And all are regular voting members—not just associate members, as is often the case in other organizations.

How did it happen?

The National Home Improvement Council is in its third decade of service to industry. Its life began in 1956 when President Eisenhower appealed to the various segments of the industry to unite in an effort to expand the home improvement market and improve the American housing inventory. It has been a growing force ever since. Obviously, its success has resulted from its having kept pace with industry growth and being responsive to its members' needs.



The case for structural stucco.

People have been using stucco for thousands of years: as an exterior surface finish. We're ready to offer you something more.

It's called Simpson Stucco 316. And it allows you to specify the beauty and texture of stucco, in a structural material. Stucco 316 isn't a finish, it's a durable overlaid plywood, with a realistic embossed stucco texture.

Specify Stucco 316 and you'll see the advantages. You get a beautiful stucco surface in a fraction of the time

required for conventional applications. There's no wire mesh, no drying time, no sheathing required. Just nail it up and you're done. Stucco 316 can be finished immediately in your own choice of colors. Or it's available prefinished.

Stucco 316 is a natural for a variety of design treatments such as Swiss, Spanish and English Tudor. You can even use it for panelized wall systems.

If you want the look of stucco,

you're going to love Stucco 316. It's durable, convenient, easy to install, and looks like the real McCoy. We rest our case.

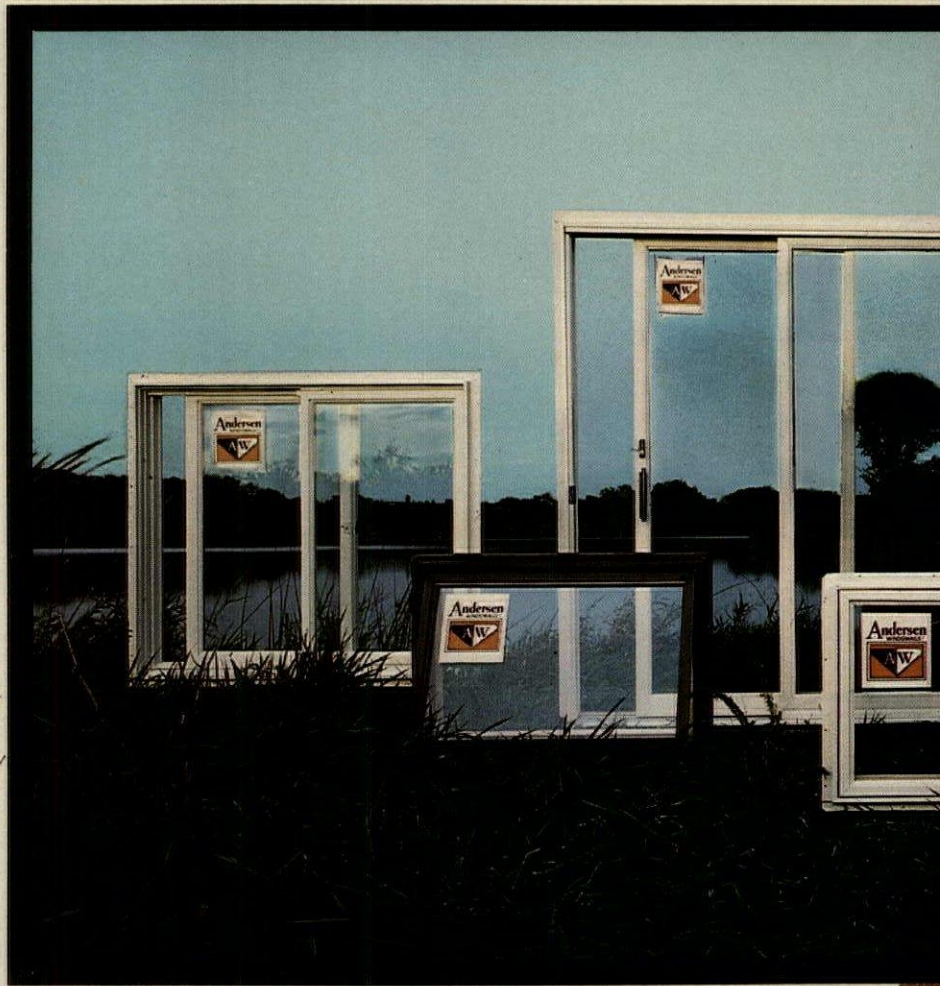
For further information write Simpson Timber Company, 900 Fourth Avenue, Seattle, WA 98164.

Stucco 316
Simpson

Windows that

Andersen takes the curse off window remodeling problems.

Even the most experienced remodeler can be spooked by problem windows. Windows that warp, leak air and moisture, or stick tight in the night. Andersen Perma-Shield® windows and gliding doors all but eliminate those eerie problems. They're built for easy installation and worry-free operation in a style to match any remodeling idea.

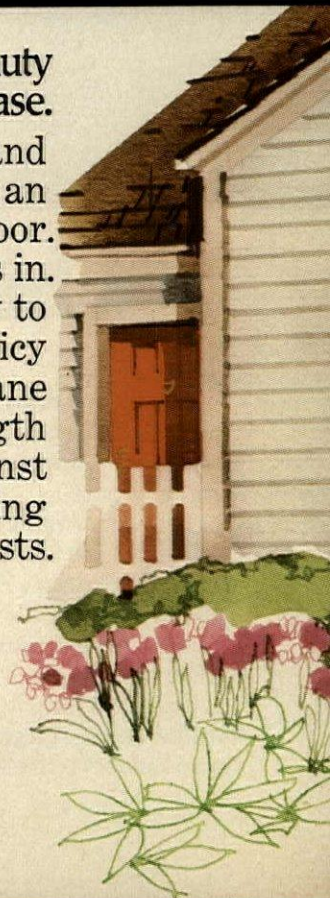
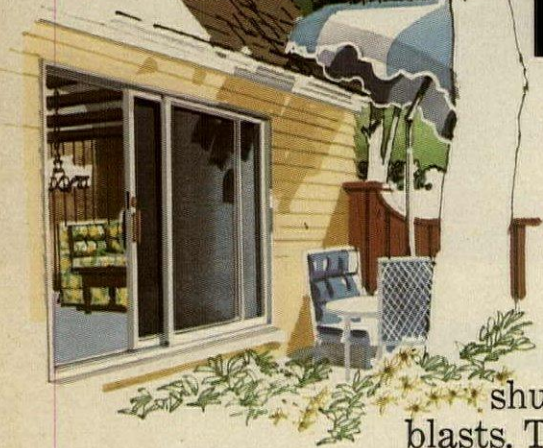


Glide-open beauty that's bound to please.

Make small rooms large and comfortable with an Andersen® gliding door.

Open, it welcomes the outdoors in.

Closed, it's the beautiful way to shut out summer's heat and winter's icy blasts. That's because of optional double-pane insulating glass. And the use of full-length weatherstripping to form a tight seal against dust and drafts, and help save on heating and cooling costs.



won't haunt you.



Built-in fuel savings
to suit your style.

Andersen builds fuel savings
into every window style.

With optional double-pane
insulating glass in a snug-
fitting design built two times
more weathertight than
industry standards.

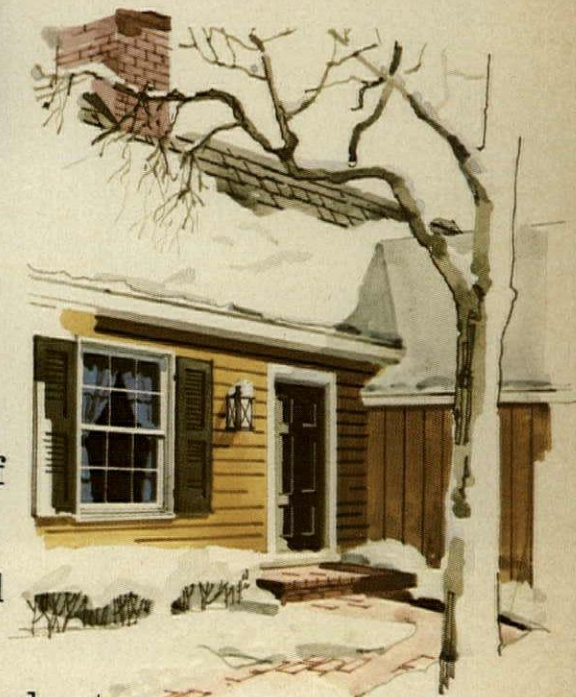
So why be haunted by
problem windows. Ask your
Andersen distributor or
dealer for Perma-Shield or
primed wood windows and
gliding doors instead.
Look for him in the Yellow
Pages under "Windows."
Andersen Corporation,
Box 12, Bayport, MN 55003.




Tough exterior
that won't let you down.

Add interest outside,
spaciousness inside, and
never think twice about
wear and care.

Perma-Shield® angle bay
and bow windows are made of
wood, specially treated to
resist warping, decay and
insect attack. And they're clad
in a rigid vinyl sheath for
long life. The low
maintenance sheath is designed not
to chip, flake, blister or peel.
Not to rust, pit or corrode.



The beautiful way to save fuel™

Andersen® Windowalls® 

Bob Johnston demanded an end to the off-season.



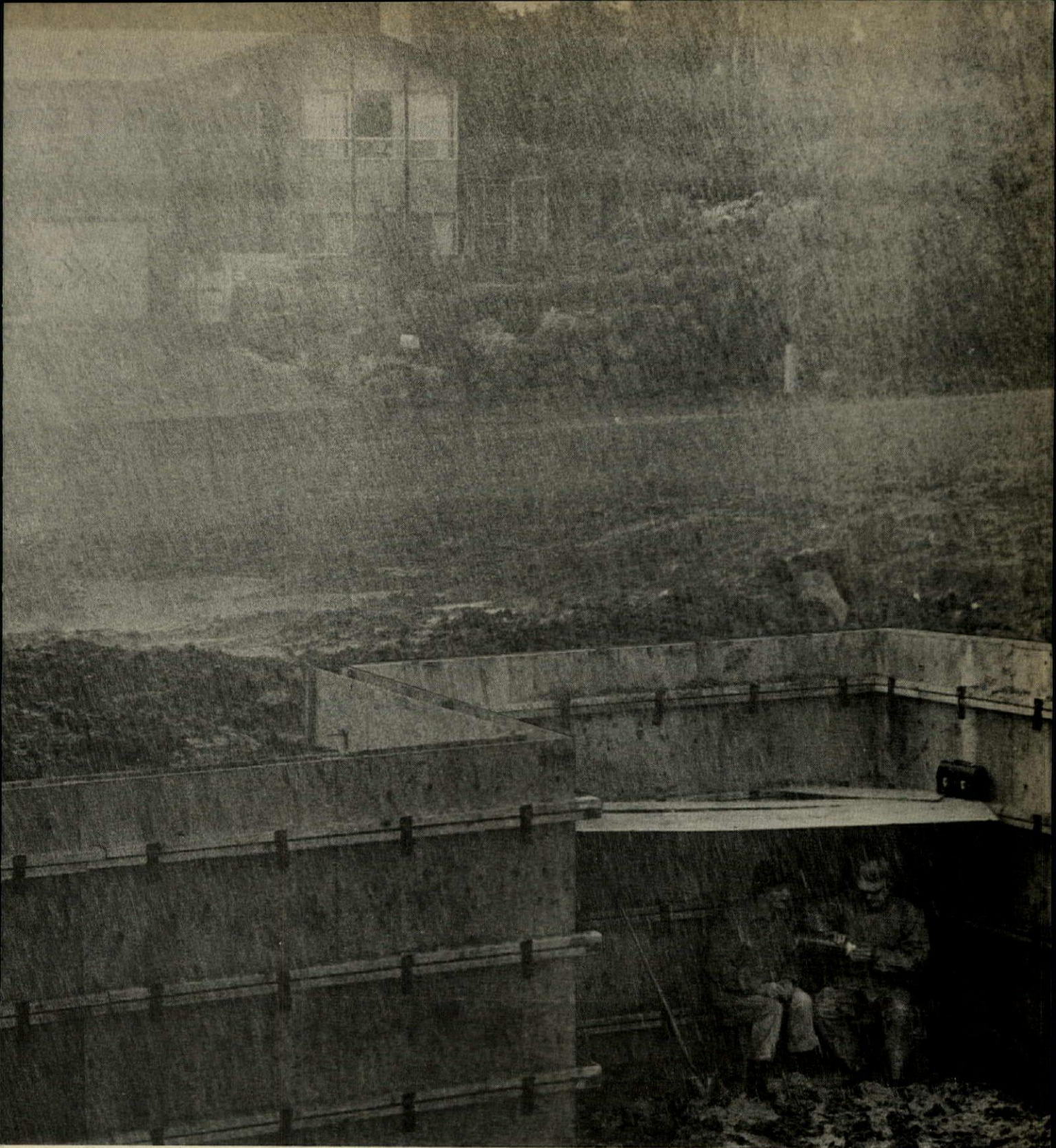
"Thanks to AWWF, we only lost two days last winter, and that was because of a blizzard. Now I don't have to schedule around masons, concrete suppliers or the weather." Bob Johnston, Robert E. Johnston Construction, 200 First Avenue North, Altoona, Iowa.



Chances are, if you've got a construction problem, we can show you a cost-saving plywood solution.

Take foundations for example.

When you're trying to pour concrete, bad weather can really hang you up. But you can install a plywood All-Weather Wood Foundation with a crew of carpenters in about half a day, no matter what it's doing outside. And possibly save \$300-\$400 per house.



This is what the APA is all about. To help builders stay competitive by keeping abreast of the latest plywood developments, we act as a storehouse of information, from building codes to the latest construction techniques. But more than that, we're working constantly to develop new plywood systems that cut construction costs and improve quality at the same time.


Like the All-Weather Wood

Foundation.

The AWWF consists of pressure-treated plywood-sheathed stud walls set below grade on gravel footings and a treated wood plate. A polyethylene film covers the exterior and all joints are sealed. And whether you're building a crawl space or a full basement, you'll save both time and money.

Details on the AWWF and answers to everything else you ever

wanted to know about plywood and plywood systems are available free from the American Plywood Association, Dept. H-117, P.O. Box 2277, Tacoma, WA 98401.

**AMERICAN PLYWOOD ASSOCIATION**
Plywood. The Performer.
1119 A ST., TACOMA, WA 98401

What does it do for its members?

First of all, it provides *the* professional association for the home improvement industry businessman. Man, instinctively, forms associations with his peers, be they butchers, bakers, candlestick makers, doctors, lawyers or (most recently) Indian chiefs. An association is a forum for the exchange of ideas and information and a vehicle for communication among its members. If it provided no other function its existence would be amply justified. In the case of the National Home Improvement Council, however, the benefits and services made available to its membership are legion.

NHIC membership means that you are represented to the consuming public as an upstanding member of the business community, whose integrity and craftsmanship are on a high order. When the NHIC member displays the Council's seal on the window of his place of business or vehicles, or in advertising, he is telling prospective customers and the community at large: "You can confidently deal with the seal—and me!"



Three times during the past year, a special contractor delegation of The National Home Improvement Council testified before the Federal Trade Commission in Washington. Representing a cross-section of the NHIC contractor membership, the delegation made known its concerns about the inequity of the present Recision Rule on Door-to-Door Selling.

NHIC offers high level of leadership

In any list of membership benefits of NHIC, the quality of its leadership will rank high. Drawing on a vast reservoir of talent, the Council can tap a variety of industry sources to provide expertise on a wide range of business disciplines—marketing, research, public relations, advertising. On every level of the Council you'll find dedicated, qualified experts who have volunteered their services for the good of the Council and the benefit of its members. This is as true of the officers and directors as it is of the various councils and working committees within NHIC.

The NHIC code of ethics

Each new member pledges to subscribe to the NHIC Code of Ethics. This is a code which is taken seriously by individual members, the various chapters and the Ethics Committees of those chapters. The Code appears on each membership display certificate and on the wallet-sized cards each member carries to identify himself as a member in good standing of the National Home Improvement Council. The Council promulgates its Code throughout the country in a leaflet entitled "How To Start Your Home Improvement Project With the Help of a Reliable Contractor," which has been distributed to homeowners by the hundreds of thousands. While brief and to the point, the Code covers a broad range of ethical concerns.

National Home Improvement Council Code Of Ethics

Members of the National Home Improvement Council are pledged to observe the highest standards of integrity, frankness and responsibility in dealing with the public:

1. By encouraging only those home improvement projects which are structurally and economically sound.
2. By making, in all advertising, only those statements which are accurate and free of the capacity to mislead or deceive the consumer.
3. By requiring all salesmen to be accurate in their description of products and services.
4. By writing all contracts so that they are unambiguous and fair to all parties concerned.
5. By promptly fulfilling all contractual obligations.
6. By performing all work in a manner compatible with recognized standards of public health, safety and applicable laws.

In addition to the Code of Ethics, NHIC, together with the Council of Better Business Bureaus, has developed a set of Standards of Practice for the Home Improvement Industry. Each new member automatically receives a copy of these standards as part of his membership kit.



Congressmen Ashley and Luken share a light moment with NHIC President Edward A. More of the Formica Corporation at the NHIC Annual Congressional Breakfast.



**83% of refrigerators purchased
at retail were frost-free.
86% were 15 cu. ft. or larger***

This GE model is both.

This means: if you don't have a frost-free refrigerator with a capacity of at least 15 cubic feet, 3 out of 4 shoppers or renters may be somewhat less than happy with it.

And is it smart, after you build so many sales features into a home, to take a chance on losing the sale in the kitchen?

The General Electric TBF 16 helps you make home buyers out of home shoppers. In addition to frost-free operation and large capacity, it features: adjustable shelves, Ice 'N Easy trays, a Power Saver switch, dual temperature controls and an optional Automatic Icemaker.

Every GE refrigerator is backed by Customer Care® service. It's our pledge that wherever your units are in the 48 contiguous states, Hawaii and D.C., service is available through a network of Factory Service Centers covering over 800 cities plus more than 5,000 franchised services. **Over 25 years of consistent service to builders.**

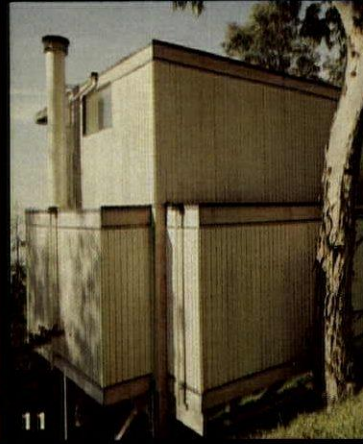
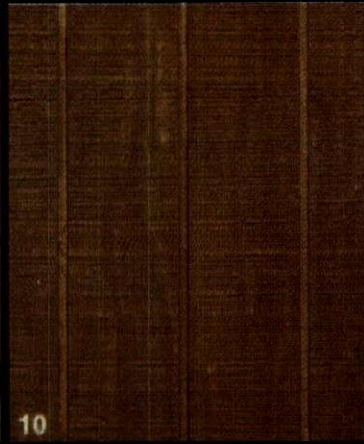
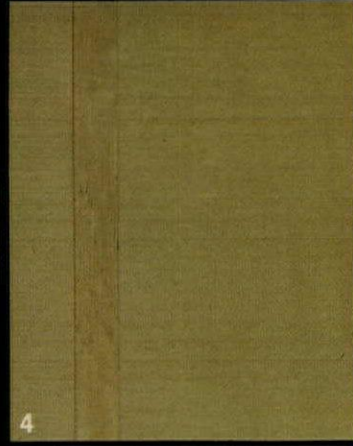
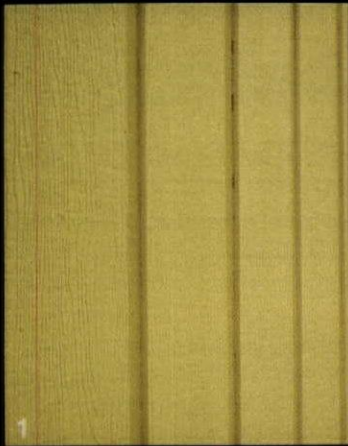
*Based on latest independent national research data. 9 months-1976.

GENERAL  ELECTRIC

Circle 47 on reader service card

H&H/housing 11/77 **47**

WE'VE GOT ALL KINDS OF WA



HERE ARE JUST A FEW.

Councils and committees

The work of the Council is directed by the Board of Directors and its six Industry Councils and is implemented by a number of working committees. The six Industry Councils under the NHIC umbrella are the Manufacturers' Council, Contractors' Council, Lenders' Council, Utilities' Council, Publishers' Council and Wholesalers' Council. The Committees include Advertising, Chapter Services & Development, Consumer Relations, Convention & Trade Show, Energy Conservation, Governmental Affairs, Long Range Planning, Market Research, Marketing, National Member Development and Public Relations. This impressive list of active working committees indicates the scope of the Council's program of activities and interests. Both the Councils and Committees meet at prescribed times and report regularly to the Board of Directors and Executive Committee of the NHIC.

Volunteer regional vice presidents

NHIC Regional Vice Presidents—volunteers who are also active in their own businesses—play an important role in NHIC organization. If you think of NHIC not so much as an organization, but as an organism—a living force—you can begin to see how vital the role of the regional vice president is. He is in constant touch with the grass roots of the Council and listening to the members in his jurisdiction. He, in turn, relays what he hears and action is taken. This system permits the Council to respond responsibly to its members' needs.

NHIC chapters

The National Home Improvement Council has local chapters from Coast to Coast, from Boston to San Francisco, from Detroit to Dallas and all points in between. This far-flung network has taken over twenty years to develop from a handful of loosely organized groups into a cohesive force of larger, stronger units in the major markets of the country.

The immediate benefit derived from forming a chapter is the realization that there are other

people with the same problems. As a single firm you have very little influence, but as an NHIC Chapter you can move mountains. Within weeks of its formation, one NHIC Chapter launched a campaign of pressure to stop offensive bait-and-switch advertising in the local newspapers—and won!

Reflecting the composition of the Council on the national level, the NHIC Chapter recruits contractors, manufacturers, distributors, utilities, lenders and local newspapers—all of whom make their special contributions to the life of the chapter.

The Council places no restrictions on the number of members a chapter must have to be recognized as belonging to NHIC. The Detroit Chapter, for example, which boasts a membership of 119 today, began with fifteen people in 1973. The Dallas Chapter, on the other hand, barely a year old, started out with over 50 members.

Chapter services & development

An NHIC Chapter is a lot like a beautiful flowering plant. It doesn't happen overnight and it needs tender loving care. In the critical period of formation and in the early transitional period NHIC provides valuable services to the fledgling chapter. It can be especially useful to the new group by enlisting the active support of local utilities, the Better Business Bureau or Chamber of Commerce—all of whom have traditionally assumed a vital role in providing administrative support to new chapters of the Council. Also, the accumulated experience of the Council in forming and guiding other chapters is invaluable to new groups.

Chapters meet monthly

The single most vital NHIC function is the monthly chapter meeting. Month after month, solid programs are developed and presented to the members—this month on licensing, next month on

Notebooks and tape recorders are in evidence as this NHIC Committee gets down to business. As is true with all NHIC Committees, participation of all present is encouraged, guaranteeing a free flow of ideas and information.



WAYS TO MAKE YOU LOOK GOOD



Georgia-Pacific siding can make you look good no matter what kind of home you're building. And it gives homes more than curb appeal. It gives them sales appeal.

Building a lot of homes? No problem. We make a lot of sidings. Redwood plywood siding; red lumber siding; cedar plywood siding; fir plywood siding; pine plywood siding; hardboard siding; medium-density overlaid plywood siding. Grooved, textured, and treated siding. Finished

and unfinished siding. Horizontal and vertical siding. All kinds. All looks. All prices.

Your nearby G-P Registered Dealer has nearly everything you need in siding. Because it's a specialty with us. Not just a sideline.

1, 13, *Hardboard*
3, 4, 11, 20, *Fir*
2, 5, 6, 12, 14, 15, 17, 18, 21, *Redwood*
7, 8, 9, 19, *Cedar*
10, 16, 22, *Pine*
24, *Send for our free Siding Brochure*

Attention: Adv. Dept.
900 S.W. Fifth Avenue
Portland, Oregon 97204

CELEBRATING FIFTY YEARS OF GROWTH

Georgia-Pacific

The Growth Company



Circle 49 on reader service card

Why pick **COLONIST**[®] over wood?

1. Detail

Colonist, the die-formed door, has a carefully executed wealth of detail that exactly duplicates the appearance and character of wood stile and rail doors. Cove and bead, grain and joint details are all sharp, clear and realistic. Only Colonist does what a die-formed door should do: look like the real thing, capturing all the pure aesthetics of original Colonial design.

2. Durability

Colonist is not like a wood door in one respect: Colonist is tougher. Since it's die-formed from a single sheet of hardboard (which is 50% denser than wood), there are no joints between the stile, moldings, panels and rails to separate through hard use or with the passage of time. So Colonist is in fact better than a wood door.

3. Price

Despite these superior features, Colonist faced doors sell for about half the price of wood stile and rail doors. So any way you look at it, with quality in mind... choose Colonist.

For the names of quality door manufacturers using Colonist, write: Masonite Corporation, 29 North Wacker Drive, Chicago, Illinois 60606.



Colonist and Masonite are registered trademarks of Masonite Corporation.



5 reasons to call Owens-Corning first when you want to build energy-efficient homes

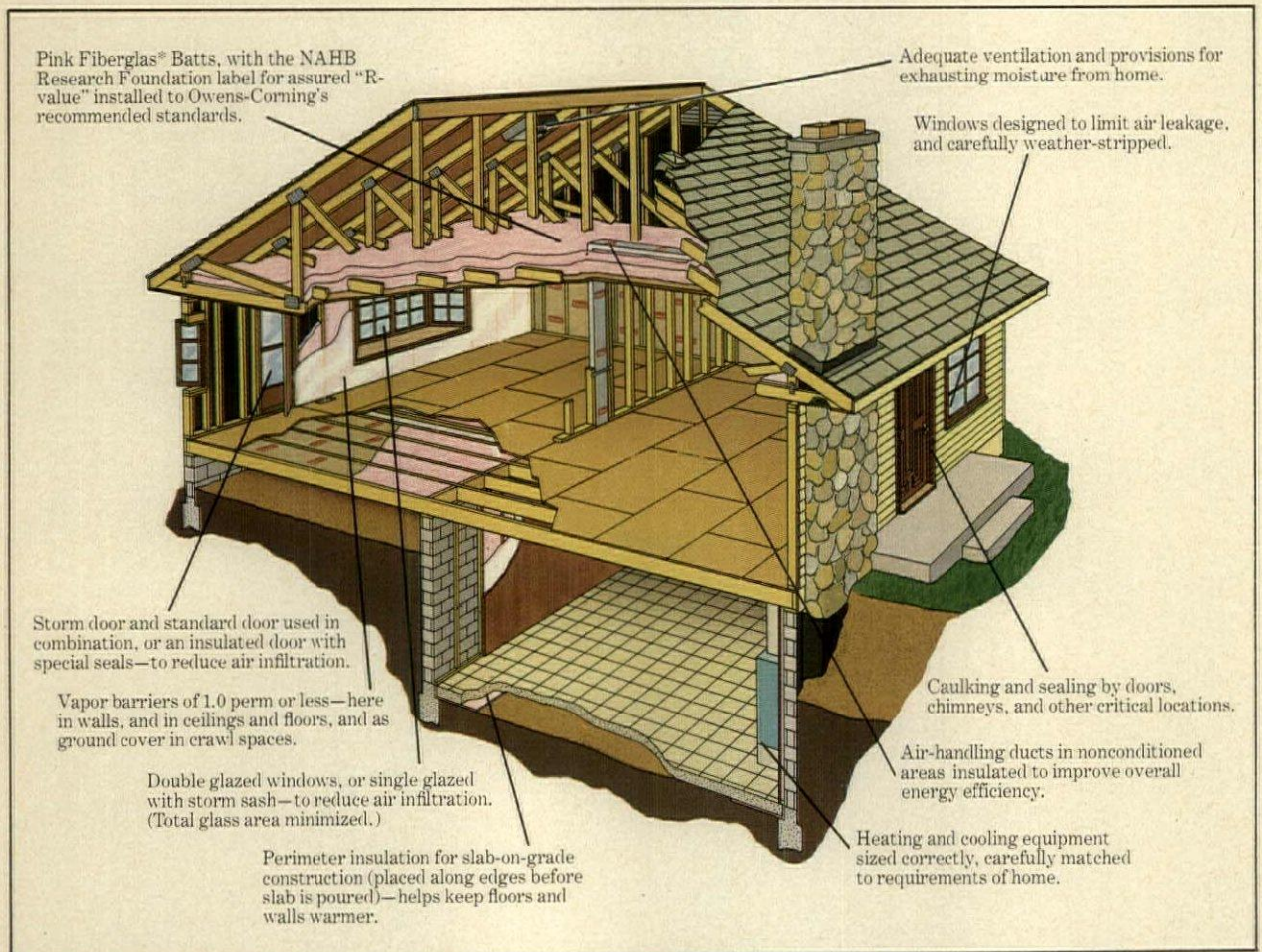
Owens-Corning is the leading manufacturer of insulation in America.

So Owens-Corning has accepted the *responsibility* of leadership in helping builders adapt to the energy crisis.

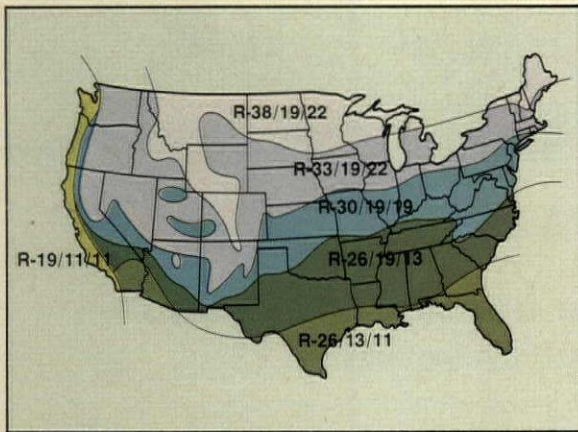
Here, on these pages, are five important ways Owens-Corning has tried to make it

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

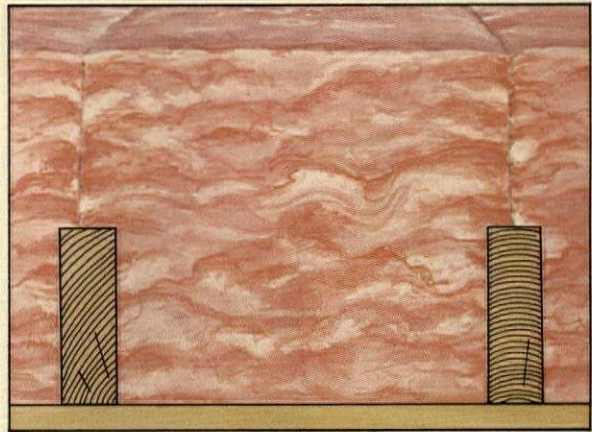
Look them over. Then, to get fast action regarding any of the ideas, go straight to the *source*. Call your Owens-Corning sales office, or write: I.K. Meeks, Fiberglas Tower, Toledo, Ohio 43659.



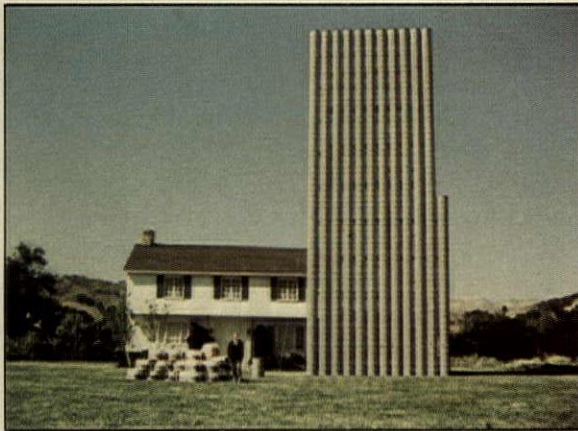
1 The Owens-Corning Energy-Efficient Home. This new program is a systems approach to energy saving. Homes built to these recommended 10-point specs are designed to cost *significantly* less to heat and cool—so they *sell better*. And they may not cost you any more to build than ordinary homes!



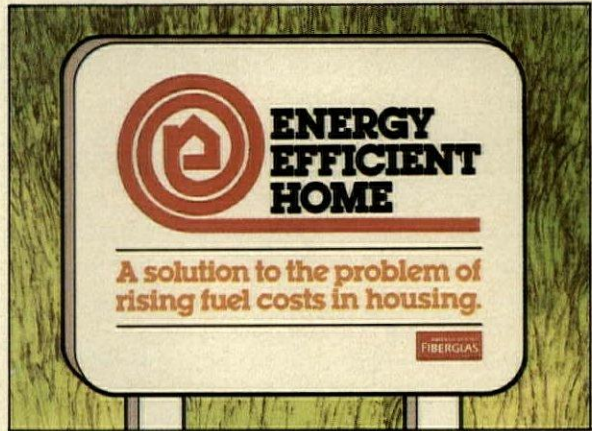
2 Owens-Corning recommended minimum insulation guidelines. These are conservative recommendations, by different climate zones in the United States, for *cost-efficient* levels of insulation.



3 New higher-R batts. Owens-Corning's new R-30 Fiberglas* batts—with the NAHB Research Foundation label for assured thermal performance—make it *easier* to meet new standards.



4 Massive television advertising. Owens-Corning's commercials bring you eager buyers for your well-insulated homes—and quick approval for the Fiberglas product you use.



5 Merchandising aids. Owens-Corning has a variety of colorful, hardworking consumer booklets, site signs, and advertising elements to help you cash in on your energy-efficient homes *faster*.

Owens-Corning is Fiberglas

OWENS-CORNING
FIBERGLAS
REGISTERED TRADEMARK

a chapter bonding program, and so on. The range of subjects is endless: certification, building codes, kitchen planning, showroom creation and management, telephone selling, basic business methods, etc.

Speakers are selected because of their expertise on their respective subjects. Many of them will be local people, but at times NHIC National Headquarters can be helpful in contacting outside speakers for the chapter.

The monthly meeting also serves as a sort of social cement for the chapter members. Before and after the business meetings members have a chance to relax and socialize with one another which creates a desirable camaraderie, even among competitors. As one contractor explains it, "You're inclined to go a little further to help another guy, if you've gotten to know him and understood his problems. We all learn from each other and everyone benefits." Many chapters hold golfing outings, barbecues, picnics, dances and seasonal parties in addition to their promotional activities.

Chapter promotions are varied

Sales promotion is high on the list of chapter activities. Some chapters stage annual home improvement shows which have proven to be enormous successes. In Milwaukee, for example, homeowners line up for blocks to pay their dollar to get in. And this has happened year after year. Buffalo, Cleveland and Seattle have met with similar successes with their shows and as a result the new Dallas Chapter is thinking very seriously about getting into the act.

Other promotions

Some chapters have purchased houses in need of repair and remodeling, renovated them and sold them with profits going into the chapter treasury. During the restoration they were able to publicize the results and develop valuable leads for all chapter members.

Most chapters, either regularly, or for special campaigns, plan professional advertising programs for the chapter. New York's ambitious newspaper and television advertising with its "good eggs" theme is a dramatic example of what a chapter can do with sufficient funding and intelligent planning. New York Chapter's Executive Secretary, Bill Seitz says, "Advertising became the chief source for leads for our members—chapter advertising!"

Local legislative efforts

Most chapters are quick to appreciate that in numbers there is strength. As local chapters of the National Home Improvement Council they have a clout which would be impossible for an individual member firm. When an NHIC chapter speaks, the municipal and state authorities tend to sit up and

listen. Some significant legislative victories have been won as a result of NHIC Chapter activity, most recently in Detroit, St. Louis and New York.



The NHIC National Headquarters Staff—a team of professionals responding to the day-to-day needs of NHIC members throughout the country.

The headquarters staff— at your service

A successful association services its members. To insure that service, the National Home Improvement Council maintains offices and a professional staff at its Headquarters in New York City.

The staff is headed by Executive Vice President John Hammon whose credentials as a professional association man (Member of the American Society of Association Executives; Member of the Board, New York Society of Association Executives; and a long history of distinguished association service) uniquely qualify him to lead the Council Staff at this critical stage in its development.

Another key figure in the NHIC Headquarters staff is Vice President and General Counsel Randolph J. Seifert. Mr. Seifert is a graduate of both Columbia College and Columbia University Law School. He is Chairman of the Anti-trust Division of the American Management Association and he directs NHIC's ongoing legislative and governmental affairs program.

Anthony G. Skorupski brings talent and experience to his role as Director of Chapter Services and Communication. In addition to his responsibility for production of the NHIC Newsletter, Tony is responsible for organizing new chapters and servicing existing ones.

Nancy Lian, Assistant to the Executive Vice President, is in charge of the vitally important administrative functions of the office. Membership demands on her time are frequently above and beyond the call of duty, but Mrs. Lian brings a dedication and efficiency to her position, and, equally important, a smile. She supervises a small staff necessary for bookkeeping and mailroom tasks.

Help from national headquarters

Help from NHIC National Headquarters is obvious from the moment each new member is handed his comprehensive membership kit. It contains membership certificates, decals, complementary subscriptions to professional trade publications and other offerings, such as the Sweet's Light Construction File, which is offered exclusively to home improvement contractors belonging to the National Home Improvement Council.

An umbrella of national advertising

Another form of help from National is the year-long national advertising umbrella provided by its special advertising and editorial sections in such publications as House Beautiful, House & Garden, Better Homes & Gardens, Popular Science, American Home, Redbook, Ladies Home Journal, 1001 Decorating Ideas, and others. Millions of impressions are made locally through these promotions in support of home improvement sales. As the originator of the Home Improvement Time Promotion and as one of its sponsors to this day, NHIC is influential in encouraging its members to participate in home improvement promotions on the chapter level.

National publicity in support of home improvements

Another important service provided by NHIC National Headquarters is the twice yearly participation by NHIC in the Metro Newspaper Services Special Home Improvement Sections. This supplement is mailed to over 4,000 newspapers and results in the production of over 850 special home improvement sections in every state of the Union. Here is valuable publicity encouraging home improvements on the local level where the sales are made and the products marketed.

Newsletter & magazine

Tangible benefits for NHIC members are the NHIC Newsletter and the NHIC Professional Remodeler Magazine. These are valuable aids for the busy member who has come to rely on succinctly written, brief digests of lengthier reports which he finds he can't get to. The Washington Report is especially valuable because of the volume of bills before Congress dealing with areas of home improvements. Of the newsletter one Ohio member says, "I find it very valuable. I need these things explained in easy-to-understand language, and this fills the bill."

The annual convention

NHIC members return by the hundreds, year after year, to NHIC's Annual Convention. "If I picked up just one good money-making or money-saving idea at these meetings it would be worth it, but I always come away with a handful," notes one veteran member from Oregon.

Months of planning are necessary for each Convention. Emphasis is placed on program content and quality of speakers and session leaders. Each convention is critiqued to insure improvement of the next. Planning for the following year is usually underway even before the current Convention is in session. A record-breaking number of delegates attended the 1977 meeting in San Francisco last February to attend sessions on kitchen and bath remodeling, exterior and interior design, advertising, estimating, telephone sales and other subjects. An even larger attendance is expected for the 1978 NHIC Convention to be held in Atlanta, March 9-10-11. The '78 Convention theme is "Progress through Knowledge—Six Pathways to the Future," with special emphasis on NHIC's six component industry councils.

Representing you in Washington

Interests of NHIC members are represented at the highest levels of government in Washington through NHIC's General Counsel, Randolph J. Seifert, as part of an ongoing legislative affairs program. In the past year alone, NHIC delegations appeared with counsel before the Federal Trade Commission to protest the inequities of the Commission's Recision Rule on door-to-door sales. The Council has cooperated with Federal Energy Administration in the creation of its Retrofit Program. Regular liaison is maintained by NHIC legal counsel with FHA, OSHA and the White House Office of Consumer Affairs, Bureau of the Census, Department of Labor and Congressional Committees working on bills affecting the home improvement industry. Each year, NHIC's Board of Directors meets with Members of the Congress at NHIC's Annual Congressional Breakfast.

And there have been some dramatic results. The FHA Title 1 revision was a result of NHIC cooperation, the passing of the Urban Homesteading Act followed by days an appeal to Congress by NHIC Past President John Butler of GAF, and after hearing NHIC's position on the role of utilities as enunciated by President Edward More of Formica, Congressman Ashley, the Energy Committee Chairman, reported that his Committee had unanimously supported the NHIC position.



Baskets. Brass. Batik. You choose accessories with care. And your walls can be just as distinctive. All it takes is your special touch and Masonite brand hardboard paneling. Like the luxurious way this new

Tradition™ II Birch Design warms up to loft living. Or choose stucco, brick or a forestful of wood designs. You'll find attractive looks at affordable prices. At your Masonite brand paneling dealer.



Circle 57 on reader service card

Room design by Larry Deutsch, A.S.I.D.
Switch on real Masonite brand hardboard.

Zoneline III® Heat Pump from General Electric installs 1-2-3 in an add-a-room.



It's that simple to install the efficient Zoneline III Heat Pump from GE. Using properly sized equipment, any room you've added on to a home is provided with its heating and cooling requirements. The Zoneline III Heat Pump can offer you significant savings on heating bills, compared to electric-resistance heat, depending on where you live.

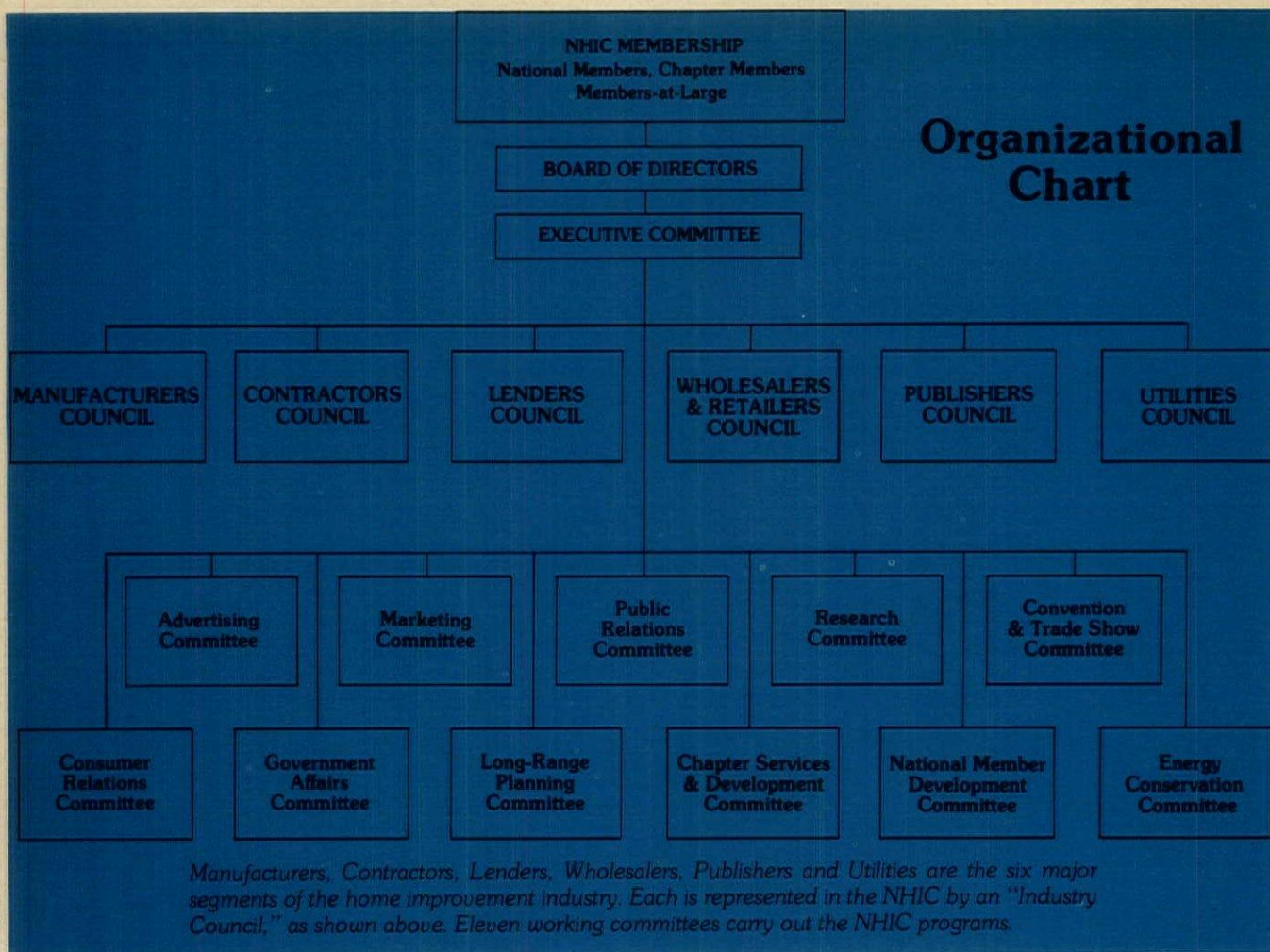
The unit can be installed in a few hours using a 230-volt outlet. There need be no worry about overloading the existing heating/cooling system servicing the main part of the house.

The Zoneline III Heat Pump is backed by Customer

Care® service. It's our pledge that in the 48 contiguous states, Hawaii or Washington, D.C., service is available by a network of Factory Service Centers in over 800 cities, plus more than 5,000 franchised servicers. Many are in the Yellow Pages.

So why not let the easy-to-install, efficient Zoneline III Heat Pump take care of your heating and cooling needs in an add-a-room. For more information, call your GE Contract Sales Representative or write to: Room Air Conditioning Department, General Electric Co., Appliance Park, Bldg. 6,-117, Louisville, Kentucky 40225.

GENERAL  **ELECTRIC**



What National Firms & Associations Support NHIC?

Listed below are the national member firms and associations that support the NHIC.

Manufacturers and Suppliers

Abitibi Corp.
Alcoa Building Products, Inc.
Alco Anaconda, Inc.
Alside, Inc.
Andersen Corporation
Bird & Son, Inc.
Certain-teed Products Corp.
Chamberlain Mfg. Corporation
Champion Building Products
Dow Chemical USA
Durawood Industries, Inc.
Eljer Plumbingware
Flintkote Co.
Formica Corporation
GAF Corporation
General Electric Co.
Georgia-Pacific Corp.
Globe Industries
Johns Manville Sales Corp.
Kohler Co.
Lowe's Companies
Masonite Corporation
National Gypsum Co.
Owens-Corning Fiberglas Corp
Rapperswill Corp.

Revere Aluminum Bldg. Prod. Inc.
Reynolds Aluminum
Season-All Industries
Simpson Timber Co.
Stanadyne, Inc.
Vipco, Inc.
Whirlpool Corp.
White-Westinghouse Electric Corp.
Z-Brick Co.

Publications

Better Homes & Gardens
Home Improvement Contractor
House Beautiful
House and Garden
House and Home Magazine
1001 Decorating Ideas
Popular Science
Redbook, American Home,
Ladies Home Journal

Associations

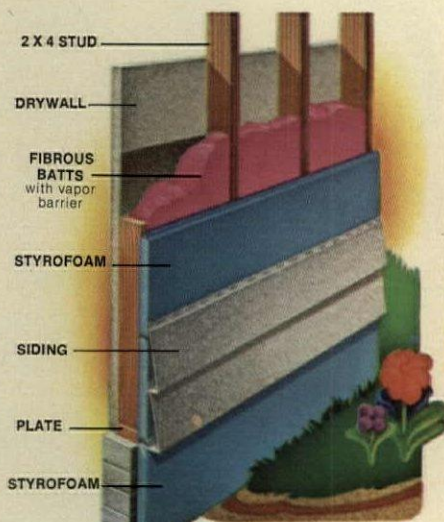
Aluminum Association
American Plywood Association
Architectural Aluminum Mfrs.
Association
Edison Electric Institute



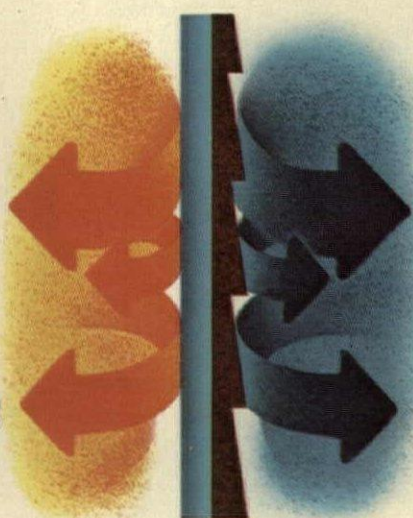
NHIC Vice President Jack Anderson, President of Alcoa Building Products, acknowledges applause at a luncheon meeting during the San Francisco Convention. Mr. Anderson is typical of the high quality of leadership the NHIC membership has grown accustomed to receiving from the industry.

R-FACTOR IS ONLY PART OF THE INSULATION STORY.

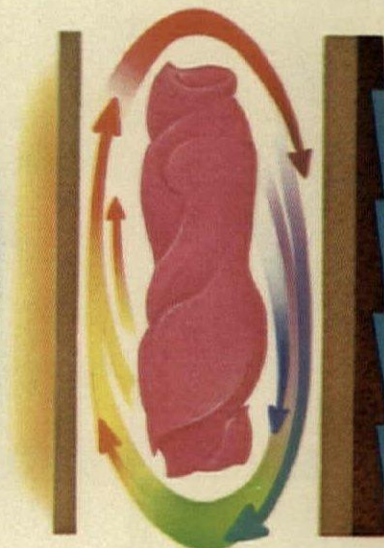
Here's why you need STYROFOAM® brand insulation, plus batts, to do the whole insulating job.



**Increases R-factor.
Insulates foundation, too.**



Reduces air infiltration.



Reduces convective loop.

STYROFOAM brand insulating sheathing is four times as resistant to heat loss as ordinary nonstructural sheathing. Combined with conventional batt insulation, it gives walls an R-factor of approximately 19. And it's easy to install.

Tests have shown that STYROFOAM TG brand insulation from roofline to frostline can cut heating costs an extra 24% over conventionally insulated homes. (Test results are available on request.) Naturally, the savings you promise your homebuyers may vary depending on your location and method of heating.

Outside the foundation, STYROFOAM brand insulation is

simply glued to the wall. Because it is moisture-resistant, it will not deteriorate in contact with the earth.

STYROFOAM brand insulation reduces air infiltration because its tongue-and-groove design eliminates gaps between sheathing boards.

STYROFOAM brand insulation also enhances the insulating effectiveness of batt insulation by keeping the wall cavity warmer.

A warmer wall cavity reduces the "convective loop" (shown in the drawing) that can develop when the outer wall surface is cold and the inner wall surface is warm. "Looping" greatly reduces the effectiveness of batts as

thermal barriers.

For more information on how STYROFOAM brand insulation can help you sell better-insulated homes, contact your local salesman. Or write: The Dow Chemical Company, STYROFOAM brand insulation, Midland, Michigan 48640.

STYROFOAM
BRAND INSULATION



*Trademark of The Dow Chemical Company

WARNING: STYROFOAM brand insulation is combustible. In residential construction a gypsum board interior finish is recommended. Before use, see Dow literature available from your supplier or from Dow.



**The lost look of the bayou country—captured.
That's the beauty of Masonite.**

Brand



Rugged texture and delicate shading. That's the look of pecky cypress. It's wild—yet somehow elegant. But it's been hard to find and expensive to buy.

Until now. Now Masonite Corporation has captured the lost look of pecky cypress in low-cost

CypresSide™ hardboard siding. It's stately without being stuffy. And it's a look you won't find anywhere else. Specify light Gray or deep reddish Brown. For more information, write Masonite Corp., 29 N. Wacker Drive, Chicago, IL 60606.

Circle 63 on reader service card



Photographed in Florida at Cypress Gardens.

NHIC-NRA merger: Another membership benefit

In a move applauded by most and urged for years by many, the two leading home improvement industry associations, the National Home Improvement Council and the National Remodelers Association have developed a plan to merge to form the National Home Improvement Association as of May 1, 1978. The plan of merger is subject to approval by a vote of two-thirds of all the voting members of both organizations.

Stanley Grossman, President of NRA, feels that "this is a very important and historic action we are taking to further advance the entire remodeling industry. With this merger, the industry will have a stronger voice than ever before and I am confident that our new, united association can look forward to unprecedented growth and progress."

Those sentiments were echoed by NHIC President Edward More: "Today we have taken a bold leap forward in further consolidating the strength and leadership of the home improvement industry. Working together, manufacturers, contractors, lenders, utilities, wholesalers and publishers—all the component segments of our great industry—can achieve much in our combined efforts to promote and improve our industry."

Both associations have agreed that, for the first year after merger, the president of NHIC will serve as president and chief executive officer of the merged association and the NRA president will become chairman of the board.

One obvious benefit of merger is the elimination of duplication of efforts on behalf of the industry on legislative matters. Then, too, the pooling of resources will inevitably result in a stronger force for the industry, an agreeable consolidation of talent and treasure.

Not for contractors alone

This invitation to "better your business" by joining the National Home Improvement Council is not an exclusive invitation to contractors. Quite the contrary. At the risk of repetition, the National Home Improvement Council represents all who are involved in the home improvement industry—manufacturers and distributors of building materials, builders and contractors, lenders, utilities, publications and others.

If this were not the policy of the Council, Lance Chinman, a wholesaler from Long Island, New York, could never have been elected President and Chairman of the NHIC New York Chapter, nor could Herm Dregalla, a Vice President of a savings & loan association, be elected President of the Erie, Pa. NHIC Chapter, nor could executives from the Better Business Bureau serve as officers of NHIC Chapters as they have in Boston, Birmingham and Stark County, Ohio.

Manufacturers benefit

The growing list of national manufacturer members in NHIC's "golden circle" of the leading manufacturing firms attests to the value placed on membership in the Council by these companies. Some of the benefits are obvious, some more subtle. One vice president of sales for a leading siding manufacturer was recently brought up short when a contractor from a southern city confronted him with, "We never see your man." Needless to say, that situation was quickly remedied.

Lenders find council membership valuable

Membership in NHIC by lenders might be called "a natural." It provides them with an excellent way to get to know prospective customers among the contractors and to better judge their individual business ability. The lender also frequently is in a position to recommend more than one contractor to a borrower as a result of his contacts through the Council.

Utilities utilize council membership

With their newly designated roles as information sources to the consumer on insulation installation it is more important than ever for the utility companies to continue their long association with NHIC. Utility membership is supportive of the Council's active encouragement of energy management and conservation.

Why publishers join

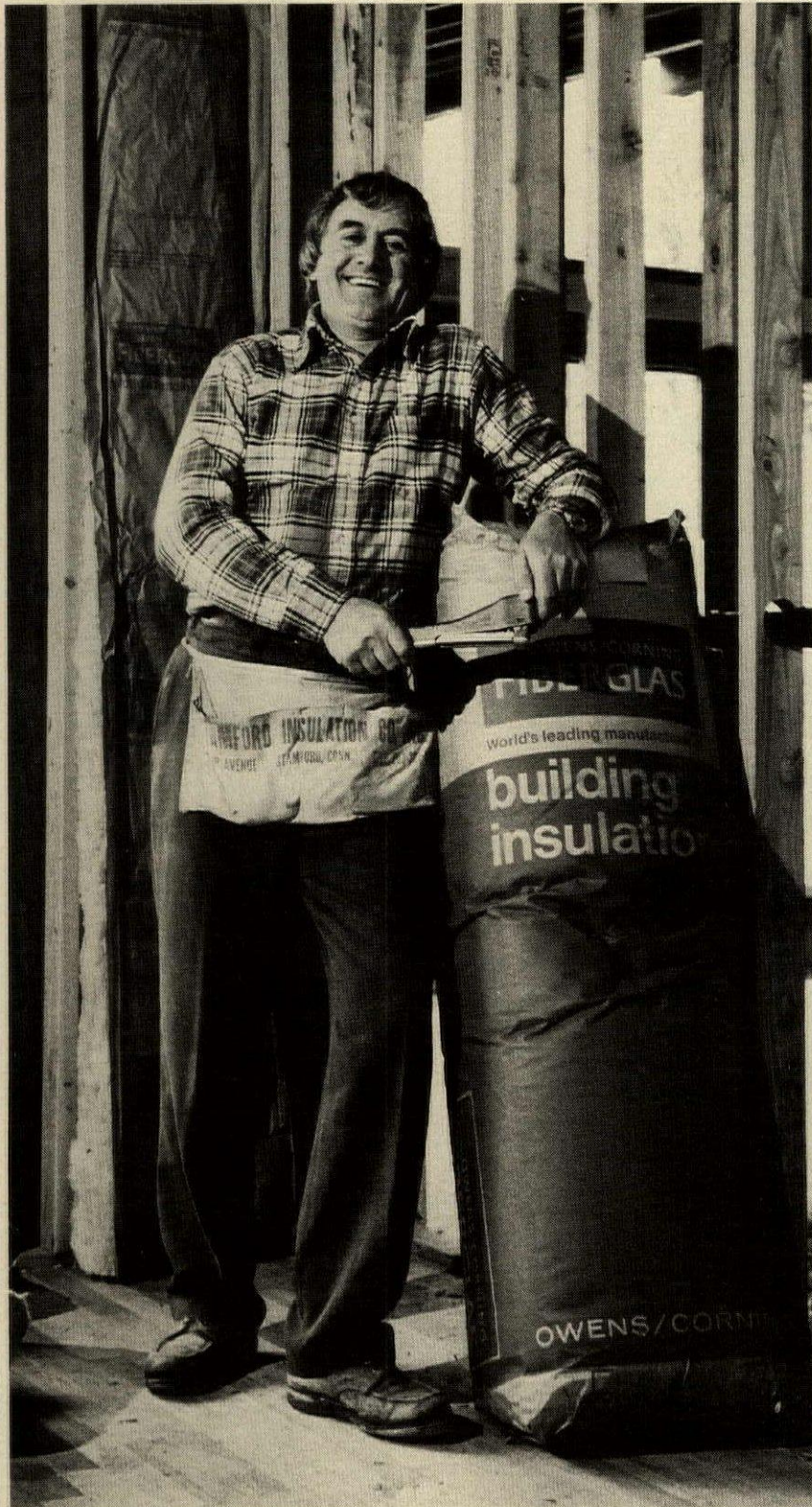
Apart from the opportunity to associate with the decision makers among the manufacturers of building materials who control large advertising budgets, publishers have found that membership has helped them to better understand the market. Many successful promotions in the magazines have resulted to the benefit of the consuming reader, advertiser, publisher, industry and Council. Examples are the home improvement sections which have appeared in leading consumer magazines and trade journals.

We want you as a member

Because of your interest in the home improvement market, we invite you to join forces with other major companies and remodelers that have made NHIC the leading spokesman for the home improvement industry. We will be happy to discuss ways to help you relate more closely to this rapidly expanding \$30 billion market. Interested? Drop us a line at NHIC Headquarters at 11 East 44th St., New York 10017 or call (212) 867-0121.

The years ahead will be exciting, but challenging times. You'll need all the help you can get to meet those challenges. NHIC is here to help, as it has been for over two decades.

The man who puts in your insulation is just as important as the insulation you use.



Your insulation contractor is a front-line fighter in the energy crisis.

The reason: it's almost always less expensive to do something right than it is to do it over. Or have problems afterward. And with insulation, *the way* it's installed has a lot to do with its effectiveness.

Consult your insulation contractor *early* in your planning. You'll be impressed by what he *knows*.

- Like the new recommended insulation thicknesses that may enable you to install smaller, *less costly* heating/cooling plants.
- Like local codes and conditions under which you may not need to run ducts all the way to outside walls.
- Like where to put insulation. *Behind* pipes, for example, *not over them*, to prevent freeze-ups. In plumbing "chases" to keep cold attic air from freezing interior pipes!
- Like where *not* to put insulation, such as over eave vents which are crucial to airflow. Or *above* recessed ceiling electric fixtures.
- Like how to do the whole job deftly, swiftly, and with minimum material wastage.

Once you've used a skilled insulation contractor, we think you'll quickly agree he's not just a national resource. But one of the biggest bargains on your team.

*Reg. T.M. O.-C.F.

Owens-Corning is Fiberglas **FIBERGLAS**

OWENS/CORNING
FIBERGLAS
TRADE MARK ®

Circle 65 on reader service card

Your remodeling customers want to save energy.



The best replacements for their old gas appliances are new energy-saving gas appliances.

Gas is the efficient energy.

People who heat, cook and dry clothes with gas are using the most efficient of all the major energies to start with. Studies by the U.S. Council on Environmental Quality show gas appliances use considerably less of our country's energy resources than other comparable types of appliances. And they cost much less to operate.

Modern gas equipment saves energy.

Tell your customers about new gas equipment specifically designed to be extra-efficient and use less gas:


- Gas heating systems with better insulation to prevent heat loss, and gas-saving pilots that are only "on" when the furnace is operating.
- Gas water heaters designed to produce the

maximum heat from the gas burned—with improved insulation to keep in more of that heat.

- Gas ranges with automatic pilotless ignition that does away with standing pilots in top burners, broiler and oven. They use up to 30% less gas.
- Gas dryers with automatic pilotless ignition that eliminate the pilot light and cut gas use.

Homes will keep on getting gas.

The Federal Power Commission has specified that the gas industry's first priority must be to keep on supplying homes that now have gas. So your gas customers can expect to have continued service. Now more than ever, it pays to stay with gas.

Conserve gas. **AGA** American Gas Association 

Circle 66 on reader service card

Control owner-completed housing with: The Kingsberry Man's new Home-Earner™ Program.

Turn one of today's biggest problems into one of your major profit sources.

The problem, of course, is skyrocketing housing costs that are pricing many of your potential buyers out of the market. The solution is Boise Cascade's Home-Earner Program, an effective new merchandising tool that lets prospective home owners *earn* substantial savings by participating in the interior completion of their new Kingsberry Home. And the result is your ability to reach a broad new market of buyers while you cash in on a long list of advantages:

- Increased sales to previously unqualified customers.
- Increased sales to those who want to upgrade to a larger home.
- Increased sales outside your normal market area.
- Increased profits from increased sales.



- Low cash investment.
- Fast turn on invested money.
- Elimination of low profit, high callback problem areas.
- A total system of Home-Earner Program merchandising aids.

Home-Earning: an exciting program for quality product, Kingsberry Homes.

Kingsberry Homes incorporate a long tradition of manufactured excellence and design integrity, including today's new rustic contemporaries. Building Kingsberry Homes makes it easy for you to incorporate control over other profit-influencing factors in your business like time, weather delays, labor, costs and pricing. And now the Kingsberry Man is making it easy for you to get started with an industry leader—just by sending in the coupon.



Kingsberry Homes say a lot for your business.

Circle 75 on reader service card



**Boise Cascade
Manufactured Housing Division
Eastern Operations**

Russell Williams, Director-Marketing
Kingsberry Homes
Dept. HH-11 Perimeter Park, Atlanta, Georgia 30341
(404) 455-6161

Name _____

Firm _____

Address _____

City _____

State _____ Zip _____

Phone _____

I'm interested in information on:

- Home-Earning™ Energy Saving
- Model Homes Wood Foundations
- Panel/Sectional Homes
- Merchandising Aids
- Becoming a Kingsberry Homes builder

Kingsberry Homes are distributed throughout a 38 state area from plants located in Alabama, Iowa, Oklahoma, Pennsylvania and Virginia.



Only Pella makes a wood window with this much insulation

...plus 5 other important features.



Only Pella saves energy with more insulation for

less money. The larger the space between panes, up to about one inch, the greater the insulation value. That's the reason Pella's Double Glass Insulation System outperforms ordinary welded insulating glass. And it does it at a lower cost per window! It's available in a wood window that features true "Energy-Tight" construction . . . making Pella one of the best energy savers on the market.



Pella • Lots of elbow room

Others • Very little elbow room



Optional Pella Slimshade® opens to let in the view.

Adjusts at the touch of a dial to control heat and light.

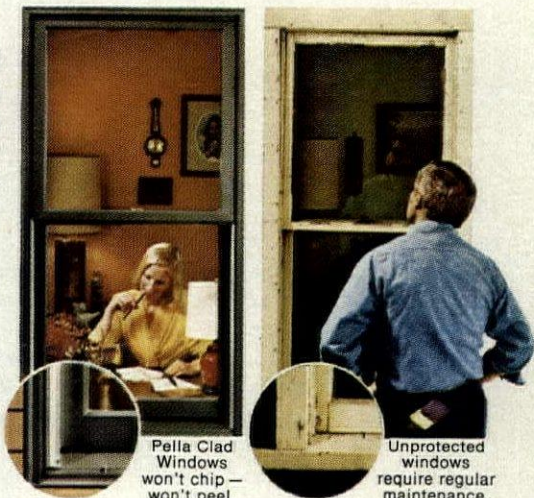
Only Pella offers instant privacy or shade. The Pella Slimshade® is a narrow-slat blind that fits between panes of the Pella Double Glass Insulation System. Besides providing privacy when closed, it can lower heat loss by 62% and solar heat gain by 82% when compared to a single pane, unshaded window. It's a very practical energy saver.

Only Pella makes a wood window *this* easy to wash.

Notice how the Pella Casement window centers itself in the frame. That's Pella's unique hinging system at work. It gives your customers lots of elbow room to clean outside glass quickly and easily from inside the house. Every ventilating window we make, including our Double-Hung and Awning windows, is engineered to be the easiest window your customers ever washed.

Pella wood windows offer aluminum cladding that needs **no painting.**

This option alone could save your customers thousands of dollars they would normally have to pay to have their windows painted by professionals. And Pella's attractive color-coated aluminum exterior not only saves on maintenance, but also provides total weather protection. All this plus the natural beauty of wood, and *only* wood, inside.



Pella Clad Windows won't chip — won't peel.

Unprotected windows require regular maintenance.

Only Pella makes a disappearing **screen.**

The Pella Rolscreen® is a screen that works like a window shade. It rolls up and out of sight to give your customers an uncluttered view and let in 20% more light. Then, for protection against insects, they simply pull the screen down and open the window. It's an option your customers can't find in any other window.

Pella Rolscreen® is hidden.

Easily pulls down.

Latches firmly.



Only Pella makes a sliding patio door with a **self-closing screen.**

It's the screen door that remembers to close itself. And it's just one of many features available only from Pella. Here are two more that are exclusively Pella's. Steel T-sections reinforce Pella's wood door frames to keep them straight and true. And only Pella gives your customers the option of an aluminum clad exterior in handsome factory-finished colors.



FREE Catalog. Send for your free copy of our full-color catalog on Pella Wood and Clad Windows & Sliding Glass Doors. See us in Sweet's Light Residential File. Or look in the Yellow Pages, under "windows", for the phone number of your Pella Distributor. The Pella Planning Center in your area will welcome the opportunity to assist you and your customers in any way.

I am specifically interested in:

- Double-Hung Windows, Casement Windows, Awning Windows, Sliding Glass Doors, Wood Folding Doors.

Name _____

Firm _____

Address _____

City _____ State _____ ZIP _____

Telephone _____

Mail to: Pella Windows & Doors, Dept. T40K7, 100 Main St., Pella, Iowa 50219. Also available throughout Canada.



Don't settle for anything less than "The Pella Difference"

© 1976 Rolscreen Co.

THERMASOL

"Exclusively Yours"
steam bath

'Lovers'

They're all over the nation, a new breed of affluent home and condominium buyers who expect more than just the ordinary. They are the people who spend countless billions each year on cosmetics, health foods, country clubs, and beauty spas. They are the people Thermasol reaches with advertising in House and Garden, House Beautiful, Better Homes and Gardens, and many other national consumer publications. This tremendous consumer market, people who demand more out of life, are the same people you will sell homes to.

More than five million Thermasol steam baths are enjoyed each year by hotel and motel patrons in the privacy of their rooms . . . now they want it in their own homes to experience privately, personally, sensually . . . whenever they desire, day or night.

Thermasol is the perfect place to relax, totally. Soothing steam dispels muscle fatigue and body tension — it restores a youthful feeling to your body. It lifts impurities from your pores and adds a healthful glow to your complexion. It is the "total" skin moisturizer. Unlike dry (sauna) heat, a Thermasol steam bath relieves congestion, and thus is considered a boon to sufferers of hay fever and head colds.

Thermasol's complete "custom built" profit package includes a tremendous co-op advertising program, plus a new full five year warranty on equipment and one million dollar insurance policy for your protection.

For complete information on how you can sell your homes faster than ever before, fill out the attached coupon or call our consumer products division toll free at 800-631-1601. In New Jersey dial 947-6222.

Gentlemen;

I am interested in Thermasol
Please send me complete information.

Name _____

Address _____ Phone _____

City _____ State _____ Zip _____



THERMASOL

World's Largest Manufacturer
of Steam Bath Equipment

HH, BD-1



Richard Hinrichs (right), Director of Purchasing, Wick Homes, talks to Senco's Len Alu in Mazomanie, Wisconsin.



In 1970 Senco took Wick Homes' challenge. "They cut our costs. Increased our production. And never fell down on deliveries and service. They're still doing it."

Today Wick Homes is using just over 500 Senco staplers and nailers — 12 different models altogether — in their Wisconsin plant, in its cabinet shop, and for on-site construction.

In fact, Wick is so sure Senco won't let them down that they use nothing but our tools and fasteners in their Moberly, Missouri and Coldwater, Michigan operations, too. All three facilities expect to complete more than 3,000 high-energy-efficient homes this year.

"Senco tools really measure up," says Dick Hinrichs. "But the best tool in the world is no good if it isn't backed by on-call servicing and a steady supply of fasteners. Senco's got it all. No one beats their performance."

With such hard-muscled commitments as pre-arranged preventive maintenance, continuous customer follow-up, and a coordinated program of tool, fastener and parts delivery scheduling, we push to keep our customers' goals on-target.

Take these two examples. Senco worked with Wick to get UL approval of the 16d 3½" framing

nail, driven by the heavy-duty, hand-balanced SN-IV nailer. Now UL is Wick's third-party inspector, and sales are rising fast in such code-tough states as Iowa and Minnesota.

"We switched from nails to staples for exterior plywood application, using the compact M-I and 1½" staples — and saved \$6,000 the first year alone," Dick Hinrichs says with a smile.

We know that a change is no small thing. But if you think it's time you looked into air-driven nailers and staplers, talk to the company that most often delivers the goods. Senco. We'd like to show you the tools you need in a no-obligation demonstration. Just contact us and name the time and place.

We're in the Yellow Pages, or write: Senco Products, Inc., 8485 Broadwell Road, Cincinnati OH 45244. Phone 513/474-3000.



SN-IV

heavy-duty nailer drives smooth, ring and screw-shank nails 2" to 3½"





PLYSTRAN®...a solid name for plywood.

The message is loud and clear. You can use Plystran with confidence.

In performance characteristic after performance characteristic, Plystran Plywood Sheathing, with its uniform structural core of specially aligned wood fiber strands, meets or exceeds the specifications of the American Plywood Association. For strength. Dimensional stability. Nailability.

That's why Plystran is completely interchangeable with the best conventional plywood. For subfloors. Sidewalls. Roof applications.

With 70 million square feet already in use around the country, the response from builders has been nearly unanimous. It works for them.

You should consider Plystran the next time you're choosing plywood sheathing. Remember, anything plywood can do, Plystran Plywood Sheathing can do. Maybe even better.

Potlatch Corporation, Wood Products, Western Division,
P.O. Box 5414, Spokane, Washington 99205, (509) 455-4250.

We grow the wood that works. For you.

Potlatch

PLYSTRAN® PLYWOOD

It's pure Weslock.
Nobody has quite captured our
formula for exceptional styling at
run-of-the-mill pricing. No wonder. It's
not easy.

A finely styled full line takes time to
develop. And how to keep the cost

down while you push the quality up,
takes some head scratching, too.

We've done a lot of scratching.
Result: you can find other beautiful
locksets — and a lot of locksets that
sell at our prices and lower. But if you
want both together — well, so far, that's
pure Weslock.

Extraordinary style.
Ordinary price.

Weslock
The Leader in Lock Ideas



“Quality means a lot to us. So we depend on Shakertown Panels.”



Bill Scott and Benno J. Bauer, partners
Benno Bauer Investments
Houston, Texas

“Quality sells. So when we plan an apartment complex, we look for quality and curb appeal all the way. And we’ve learned to depend on Shakertown Panels for the quality we need, year after year, project after project.”

Benno Bauer has specified Shakertown Panels in his building investments since 1974. He expects a consistent product from a reliable supplier. A product made to the same exacting specifications in 1978 as it was in 1974. Major builders have come to count on Shakertown for its predictable appearance, sales appeal and availability.

Shakertown 8' Panels are #1 Certigrade Western Red Cedar shakes and shingles electronically bonded to wood backing with a full-surface gluing process. You have a choice of five textures and two exposures.

“We always know how Shakertown Panels will look. And that’s good.”

If you’d like quality, dependability and savings on installed costs on your next project, take a tip from Benno Bauer. Find out more about Shakertown.



Shakertown® Panels

Box 400, Winlock, Washington 98596

(206) 785-3501

In Canada: Bestwood Industries, Ltd., Box 2042,
Vancouver, B.C. V6B 3R6

Circle 81 on reader service card

L-P introduces economy you can stand on... Redex.™

At Louisiana-Pacific, we've developed a new exterior grade particleboard floor system. It's a combination subfloor/underlayment panel with sealed tongue and groove or square edges. Measure it. From edge to edge, Redex is a full net 48" across the face.

And that's just for starters.

Redex also lays down faster, saving costly manhours and it eliminates the need for additional subflooring or underlayment. In fact, if you lay your next floor with Redex, you can save up to 30% over a conventional 2,000 square foot area.

When normal joist spacing is used, you'll end up with a floor stiffer than plywood, ready for carpet or vinyl roll goods, warp resistant, check free and with a solid core. Plus, Redex is an excellent substrate



for lightweight concrete aggregate for apartment and townhouse construction. Then there's Redex for the roof. Up on top, if it's Redex tongue and groove, you can forget blocking and clips. You don't need them. And for soffits, Redex surface is smooth — paintable smooth.

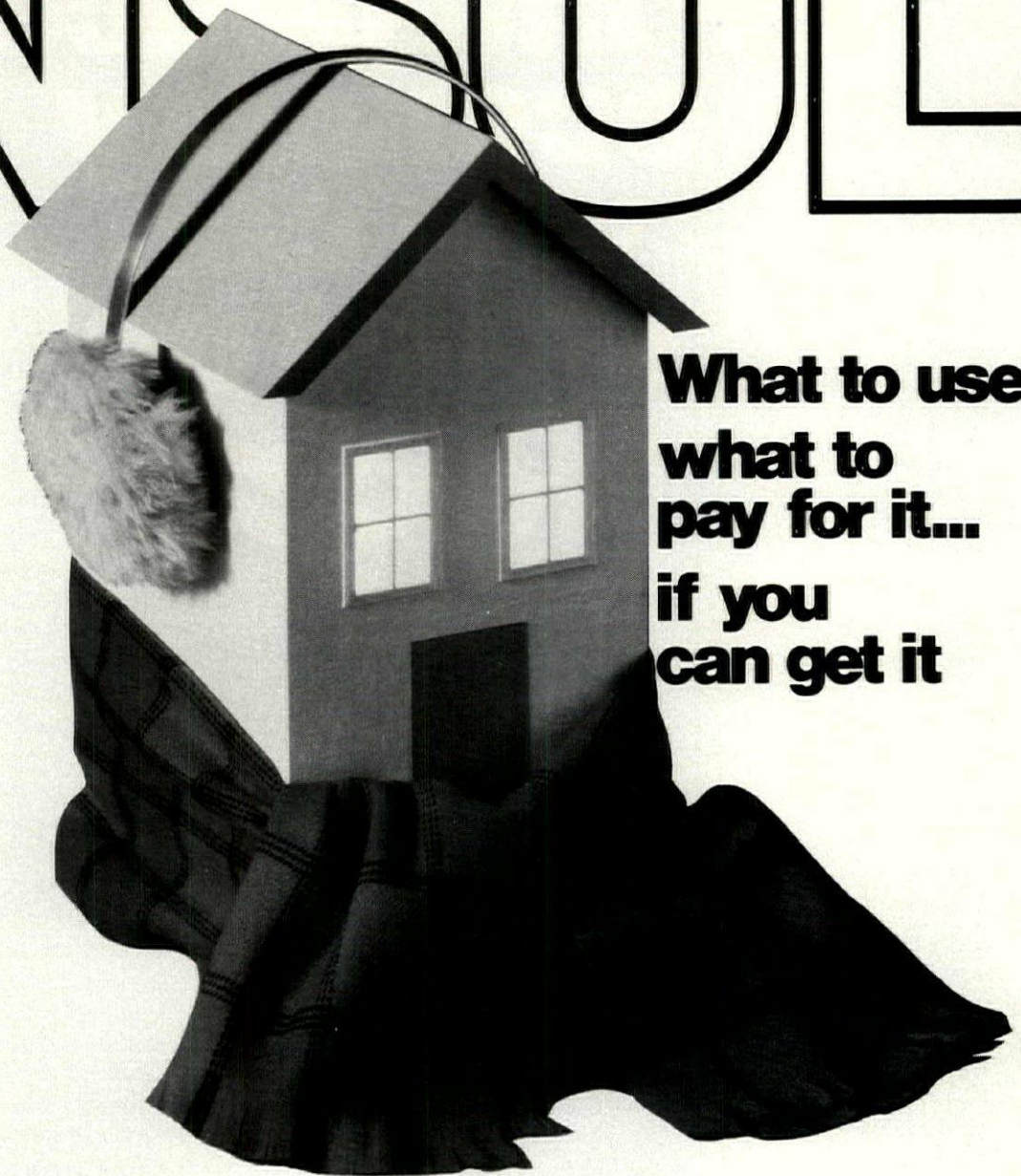
One more thing. Redex is warranted and meets FHA, ICBO, BOCA and Southern Building Congress specifications as well as Underwriter Class 3 Fire Code requirements.

So if you've been looking for a little economy you can stand on, see your supplier. For additional information, contact Louisiana-Pacific, P.O. Box 6124, Santa Rosa, California 95401 — (707) 528-6680.

LP Louisiana-Pacific

Circle 69 on reader service card

INSUL



**What to use...
what to
pay for it...
if you
can get it**

There's good news and bad news about insulation.

The good news is that buyers have shown themselves willing to pay the extra cost of a good insulation job.

As a result, according to a recent HOUSE & HOME survey, 91% of all builders report they are upgrading the insulation in their own homes or the homes they are building.

Nearly 3 million homeowners added attic insulation in the first half of 1977 alone—compared with 750,000 in the same period of 1976.

The bad news is that just as insulation is getting really popular, a lot of types are suddenly in very short supply and very much more expensive. Things won't get much better until more plants are built and operating, and that takes a lot of time.

How bad is the situation? What substitutions can be made for scarce materials? What should you pay?

HOUSE & HOME sent research specialist Elaine Hudson on a fast fact-finding tour of the insulation field. In the following article she reports what she found.

ATION

FIBER GLASS AND ROCK WOOL

Availability. Serious-to-critical shortages are the word all over the country. The situation was described as desperate by Richard Williams of Williams Insulation, an insulation contractor operating in seven Western states. In 30 years in the business he's seen nothing like it.

While no one is mentioning outright unavailability, builders are experiencing delays of a few days to several weeks. Many are ordering far in advance to assure on-time delivery, but even this doesn't always help.

Fiber glass and rock wool manufacturers are allocating supplies and turning away new customers. One market may be short of fiber glass and another short of rock wool. Batts may be available this week and blown insulation next.

Selection is more limited, as manufacturers try to increase production by concentrating on fewer items. Because more builders prefer kraft-faced batts, foil-faced production runs may be curtailed; and insulation contractors say there's already less of that product around. One fiber glass manufacturer recently discontinued its R-22 batt, reportedly because of low usage. Many expect the trend toward narrower product selection to continue.

(Although most of the country builds with 16- or 24-in. stud spacing, the Houston market uses 20-in. on many homes. Frank de Gola, of the Houston-based Eagle Insulation Co., expressed concern that fiber glass manufacturers might discontinue the 20-in. batt. Houston builders would have to change to another stud spacing, or face increased installation costs for a blanket to be cut to size.)

Although fiber glass and rock wool manufacturers are building new plants, no major plant completion is expected before late 1978 or early 1979. So at least another year of shortages is ahead. Many builders are concerned that the situation will worsen over the next few months, as the insulation-retrofit season progresses.

Relative effectiveness. No effort should be made to relate any specific R-value to any specific thickness. Both blown and batt fiber

glass and rock wool are specified by the R-value. The builder orders out an R-19 wall, or an R-22 ceiling. Thicknesses will vary depending on product, the manufacturer and even the fiber diameter.

Rock wool need not be as thick as fiber glass to produce the same R-value. For both materials, batts and blankets need not be as thick as the blown product.

Batts and blankets are marked by the manufacturer with their R-values, and quality control is reputedly good with both fiber glass and rock wool. So maintaining quality control on batts and blankets is easy.

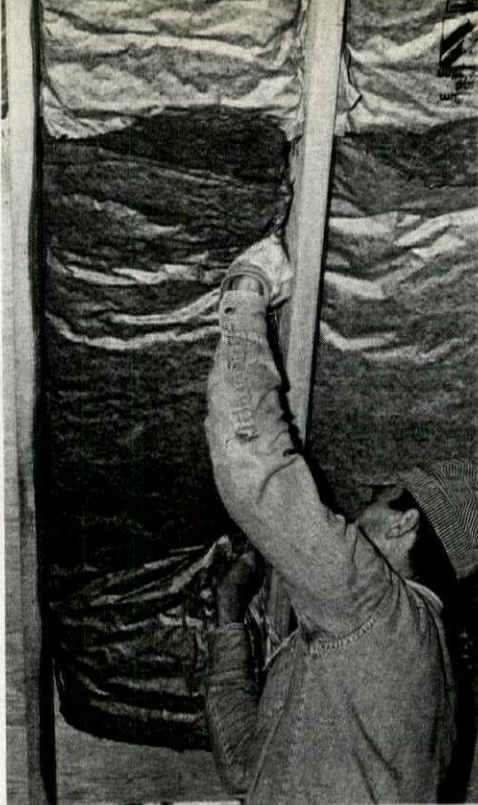
Control is not so easy with blown material, as many builders know. What is supposed to be an R-19 attic may or may not be. Accidentally or otherwise, blowing machinery can fluff up the material. So 14 inches can look like 26—until it settles.

With blown insulation, it's important to pay attention to the coverage and R-value data printed on the bags and to make a bag count. By knowing the number of bags that went into a particular area, the builder can be sure he's getting what he paid for.

Cost. Fiber glass and rock wool are often sold at the same cost per R-value. Following are sample installed costs from large insulation contractors for either fiber glass or rock wool in new construction:

R-11 batts	14-17¢/sq. ft.
R-13 batts	19-22¢/sq. ft.
R-19 batts	20-25¢/sq. ft.
R-30 batts	30¢/sq. ft.
R-19 attic blow	18-23¢/sq. ft.

Batt prices include kraft facing; foil facing



costs 1¢ to 2¢ more. Separate polyethylene vapor barriers cost an additional ½¢ to 3¢ a square foot installed. Costs in rural areas may be slightly higher than those above.

Costs of fiber glass and rock wool insulation, of course, are expected to increase, and prices seemed to be fluctuating even as HOUSE & HOME went to press. Insulation contractors are anticipating increases in materials costs (10% or so) early in 1978. In addition, costs may be driven upwards in some markets by builders willing to pay any price just to be assured of meeting their insulation requirements.

Blown fiber glass and rock wool in ceilings were until recently gaining on batts. Builders had discovered that shorter installation time saved money. Now, because of increased material costs on blown insulation, there may no longer be any cost difference in many markets.

Many builders, of course, pay a package price for their insulation. Chris Ely of the Residential Development Group in Milwaukee, which is building 70 houses in the \$60,000-\$80,000 range this year, said his company paid \$975 for a highly-efficient insulation package on a 2,028-sq.-ft. two-story. The price includes R-19 fiber glass batts installed with a 2-mil poly barrier for the exterior walls (net wall area of 1,944 sq. ft.), and an R-33 attic insulated with a combination of batts around the perimeter and loose fill in the middle (1,155 sq. ft.). Ely says Milwaukee homebuyers are demanding that houses be more energy-efficient, and Ely's company has accordingly made the R-19/R-33 combination a standard. The company's buyers, at least, are willing to pay the price.

CELLULOSE

Availability. Shortages are critical in the Northeast and Midwest. Supplies are more readily available on the Coast. Since few manufacturers are equipped to package cellulose for long-distance shipment, regional shortages are likely to continue until new local plants are built.

Plants to produce cellulose can be financed easier and started up faster than facilities to make rock wool. The cellulose technology is simple. And, except in some sparsely populated areas, newsprint and other wastepaper products used to produce cellulose insulation are usually readily available.

New plants are being opened by established cellulose manufacturers at an unprecedented rate. Also, an estimated 10 or 12 new manufacturers are entering the business every month. There are now 250-odd cellulose manufacturers.

But while many manufacturers are producing quality cellulose material, others are not.

Some producers say that batches from the same manufacturer may vary from week to week, and close monitoring of any cellulose insulation might be advisable right now.

The trick is to find a product that can be trusted over time. Richard Williams of Williams Insulation said his company has been buying four brands of cellulose for the last

year and that the quality has been relatively consistent. "We monitor the product and check it closely, and we've been very pleased with the product," he said. He also indicated that his company is now insulating a lot of homes with cellulose.

Ray Moses of Mooney & Moses, a contractor operating throughout Ohio, has been handling cellulose insulation since 1950 (although not in the quantity it is handling now). Moses has visited the plant that manufactures the cellulose he's currently selling, and he has had long discussions with his supplier. Moses is now reasonably confident that he's selling cellulose "that can be trusted."

Several officials in government and in the fiber glass industry think that, given the fiber glass and rock wool shortages, cellulose is the best alternative—if it's properly manufactured. A federal specification on cellulose

(HH-1-515C) offers a degree of quality control, and other standards exist or are now being developed.

One problem with improperly manufactured cellulose is often discussed—that of a fire hazard. The borate fire-retardants generally considered the best available for treating cellulose insulation (and a number of other products) are in tight supply, and their price is rising. Some cellulose manufacturers have turned to other types of fire-retardant chemicals (or worse, they use none at all) to beat the unavailability and higher costs of borate.

Without an insulation sub he can trust, the builder may have to do some product-quality monitoring himself. Products vary widely as to fire-retardance, corrosiveness and starch content. Many of the builder's long-time suppliers of fiber glass and rock wool are



reluctant to sell and install cellulose until the product proves itself. So the builder may find himself buying cellulose from a new and unknown supplier.

The supplier to avoid is the one who brings his cellulose plant to the building site. On-site manufacturing machinery may be built sometime, but industry experts say that a cellulose plant now costs at least \$500,000 to \$1,000,000—and it isn't portable. Several turn-key machinery companies are selling "cellulose manufacturing plants" for \$7,000 to \$100,000. As one FTC official quipped, "If the \$100,000 machine doesn't work, the \$7,000 one must be unbelievable."

Where it's used. A number of builders and insulation contractors have been using cellulose insulation in limited quantities for years. And cellulose has recently come on strong as a loose-fill attic insulation in new construction. In retrofit, it's both an attic and wall-cavity insulation.

Builder Ernest Raskauskas of East Coast Resorts in Bethany Beach, Del., is furring out block walls with 2-in. furring strips and then putting in cellulose. He says the advantage over conventional fiber glass insulation is that "it goes into all of the nooks and crannies and gives a better seal."

Raskauskas is selling second homes (both single families and townhouses) to sophisticated and affluent Washington residents who

already own large and expensive homes back in the city. He's merchandising the energy-efficiency of his homes, but is also conscious of first costs. His homes sell for \$48,850 to \$57,000.

Although some builders fill blocks with insulation as they go up, Raskauskas finds work supervision easier and more economical with his furring-strip-and-cellulose system. He also feels that cellulose offers "superior sound attenuation between townhouse units."

Relative effectiveness. Properly manufactured cellulose insulation is generally more thermally-efficient than either fiber glass or rock wool. Like fiber glass and rock wool, it should be specified by R-value. No effort should be made to relate any R-value to any thickness, because thicknesses will vary according to manufacturer and the product. Quality control is maintained by "bag count" according to the manufacturer's instructions.

Cost. There is no substantial difference in cost between cellulose and fiber glass and rock wool on an R-value basis. Prices of cellulose are a couple of pennies per square foot higher in some markets, and a couple of pennies lower in others.

Prices that are very much lower than fiber glass or rock wool indicate the possibility of an inferior product that could be a fire hazard. If prices are much higher, it may well indicate a rip-off.

UREA FORMALDEHYDE

Availability. For the moment, no problem.

The chemicals that produce UF foam are mixed on site and foam-gunned into place. As with cellulose, it is extremely important to know which UF product is being used and where it came from. A year ago, only a handful of UF manufacturers existed; today there may be 50 or 60.

Although UF technology may appear simple, it is not. To produce quality UF foam, manufacturers must have full knowledge of plastics-formulation techniques and quality-control methods in production. Major UF foam producers say it is not a product that can be made in somebody's basement.

Other countries such as Canada have standards on urea formaldehyde; U.S. standards and specifications are only now being developed. So both the builder and the insulation contractor are dependent upon the integrity and expertise of the UF manufacturer himself. Hence this is not a good time to buy an off-brand.

As masonry insulation, urea formaldehyde has been used widely in Germany, England

and other European countries for the past 25 or 30 years. Although it has been available in the U.S. for years, it hasn't been widely used until recently.

The primary use of UF foam has been as a wall-cavity and masonry insulation, particularly in commercial construction. It has also been used in ceilings, but many government and industry representatives are now advising against ceiling installation until more is known about the foam's performance in high temperatures.

In new construction, UF foam can be used as a masonry or block insulation in place of vermiculite, perlite or styrene beads. The foam reportedly has a better ability to fill up hard-to-reach cavities than many other materials. This is one of its advantages as a retrofit wall-cavity insulation as well.

The UF foam is light-sensitive. So it should either be installed between existing walls, or covered by walls immediately if the foam has been sprayed into place. Unlike urethane spray-on insulations, UF foam does not con-

tinue to expand once it has left the gun. So it can be foamed into an existing wall cavity without buckling the wall.

One potential problem with UF foam is shrinkage after installation. There are favorable reports from some installations, disastrous reports from others. The UF foam industry, government officials and others agree that UF foam does indeed shrink to some extent after installation. They also agree that shrinkage varies from product to product and from installation to installation, and further, that care in manufacturing and installation can reduce the amount of shrinkage.

What is not determinable at this time is how much UF foam shrinks and when it stops shrinking. Despite some early surveys by the National Bureau of Standards, among others, more research and investigation are needed

before anyone can put an exact numerical value on shrinkage.

Relative effectiveness. Urea formaldehyde has a better thermal rating than glass fiber, rock wool, or cellulose.

Cost. UF foam costs from one-third to one-half again as much per installed square foot as fiber glass or cellulose.

But, although UF foam itself is more expensive, it can save money when the entire building is considered. Case in point: A commercial building was originally designed with 2x6 studs, 5½-in. batts and an inch of polystyrene sheathing. It was changed to 2x4 studs with UF foam as the insulation material. Wall costs were the same and so was the thermal efficiency. But the 2x4 wall permitted the use of standard door and window frames, obviating use of expensive millwork.

POLYSTYRENE BOARD

Availability. It's available, and there doesn't seem to be any problem.

There are two basic types of polystyrene boards: molded foam made from expandable beads (bead board, as some builders call it), and extruded foam.

In the U.S., only one company manufactures an extruded polystyrene—Dow, which

makes Styrofoam®. There are 80 or 90 manufacturers of bead board. Most of them are local, and only two have national identity: W. R. Grace, which produces Zonolite®, and Southeastern Foam Products.

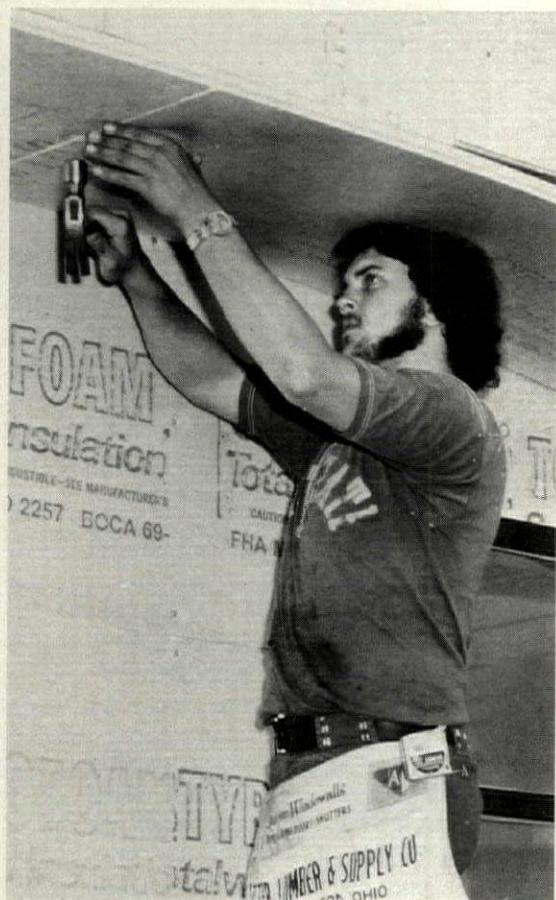
Polystyrene is available in thicknesses up to eight inches in some locales, but from one to two inches is the most common. It is most often used in 2x8 sheets as a perimeter slab insulation or crawl-space wall insulation, and in 4x8 sheets as exterior sheathing and basement-wall insulation.

Most building codes require that polystyrene must not be left exposed. The FHA/HUD Minimum Property Standards require that, for interior applications, polystyrene be covered with a material that has at least a 15-minute fire rating (e.g., ½" gypsum wallboard). For exterior use, of course, the siding covers it.

Polystyrene products are becoming an alternative to conventional sheathing, and most codes now permit this substitution if corner bracing is used.

For perimeter slab insulation, or in other applications where moisture may be a problem, high-density polystyrenes (1½- or 2-lb. density) are often used. These higher-density foams absorb less water and are less likely to deteriorate.

Relative effectiveness. Because polystyrene is a plastic, its R-value is higher per unit of thickness than fiber glass, rock wool or cellulose. But R-values vary from product to product, depending on density, thickness, age and method of manufacture.



The extruded polystyrene, Dow Styrofoam®, has the highest R-value. Because its R-value changes for a time after manufacture, aged R-values are used. For the 1-in. thick, 2-lb. density Styrofoam® sold to the building trades, Dow quotes a five-year-aged R-value of 5.0 (measured at 75°F.).

With the bead boards, as-manufactured R-values are used. These products don't change. Typical R-values on 1-in. bead board range from about 3.7 to 4.4 (measured at 75°F.). Individual manufacturers provide specifications on their products. The 1-lb. density boards have the lowest R-values, the 2-lb. boards the highest.

Cost. With polystyrenes, the lower the density, the lower the cost. Sample costs on 1-in. thicknesses (materials only) are:

1-lb. bead board	11-12¢/sq. ft.
1½-lb. bead board	16-17¢/sq. ft.
Styrofoam (2-lb.)	22-25¢/sq. ft.

The lowest density boards may appear to be the best buy, but this is not necessarily so. Used as exterior sheathing, for example, the low-density boards are more liable to breakage.

When used as exterior sheathing, the polystyrenes cost more per board foot than plywood, but they provide more insulation value for the same thickness. Many builders are therefore promoting polystyrene as part of their energy packages; 3½ inches of fiber glass batts plus one inch of polystyrene sheathing produce an R-value that is quite close to that of a 6-in. exterior wall full of fiber glass.

Although corner bracing is required with polystyrene sheathing, many builders say that the time required to install the bracing can be made up during sheathing because the lighter-weight polystyrene panels go up faster.

URETHANE AND ISOCYANURATE BOARD

Availability. Many brands of urethane and isocyanurate board are readily available through lumber yards and building materials wholesalers.

The two isocyanurate boards best known to builders, Celotex Thermax® and Owens-Corning High-R Sheathing® (both manufactured by Celotex), have been on allocation for several months and are available only in selected markets. However, Celotex is increasing capacity with at least three new plants in the near future (the first will open January, 1978).

Builders buying isocyanurate board usually think they're buying urethane. But there is a chemical distinction between the two, and the isocyanurates have different properties. They are more stable, and have better flammability characteristics—lower flame-spread rating and less smoke generation.

New isocyanurate and urethane board products are now entering the marketplace faster, many manufactured by major chemical companies. Advancing technology should provide improved products, and the urethanes and isocyanurates deserve a closer look. On the other hand, it will pay to be skeptical of product claims, particularly with regard to insulation value.

Urethane and isocyanurate board is usually supplied in 4x8 panels, sometimes plain and sometimes foil-faced. It's also available in sandwich panels with gypsum or perlite on one or both sides.

In residential construction, the boards are most often used as exterior sheathing, perimeter insulation and basement insulation. In commercial and industrial construction, they are widely used as roof insulation.

Urethanes and isocyanurates also require

safety precautions similar to those with polystyrene. Building codes do not permit these products to be left exposed on either the interior or the exterior. They should not be installed so they come into contact with chimneys, heater vents, steam pipes or other areas that can reach temperatures higher than the ratings recommended by the supplier. The Urethane Safety Group at the Society of Plastics (355 Lexington Ave., New York, N.Y. 10017) can provide further information on the safe use and code requirements.

Relative effectiveness. The urethanes and isocyanurates are the best insulators we have. But builders should know that there are, as with Styrofoam®, both initial and aged R-values on these products.

When manufactured, urethanes and isocyanurates usually have R-values of 8 or 9 per inch. But the material changes after manufacture, and will age to R-values more like 6.0 to 7.5 (measured at 75° mean).

Many manufacturers now quote both initial and aged R-values. Aged generally means aged 30 days, as many producers feel the material becomes stable within that time. Recently, some manufacturers have begun

publishing R-values for samples aged as long as two years. One manufacturer stated that the R-value of a urethane shouldn't go below R-6, no matter how long it's aged.

Just as fiber glass and cellulose lose insulation value when they get wet, urethanes and isocyanurates lose some insulation value when exposed to air. Urethanes and isocyanurates encased in a steel door or used in board stock protected by aluminum-foil facing will age less.

Cost. Per inch, urethane and isocyanurates are the most expensive insulation.

On a cost-per-R basis, however, they often compare favorably with other materials. A 1/2-in. or 3/4-in. layer of urethane will insulate as well as one inch of polystyrene. Furthermore, by using 1/2-in. urethane or isocyanu-

rate board rather than one inch of styrene, the builder may save; he may not have to use special millwork for doors and windows.

Some sample costs of urethane and isocyanurate boards (materials only):

1/2-in. board	22-25¢/sq. ft.
5/8-in. board	25-30¢/sq. ft.
3/4-in. board	29-34¢/sq. ft.
1-in. board	36-41¢/sq. ft.
2-in. board	60-65¢/sq. ft.

Thicknesses between 1/2 inch and 1 inch are used in residential construction; the commonest in commercial are 1-inch or 2-inch.

Costs on urethanes and isocyanurates aren't really on their way down. They've been looking better from a cost standpoint, however, since the prices of other insulation products have begun to rise.

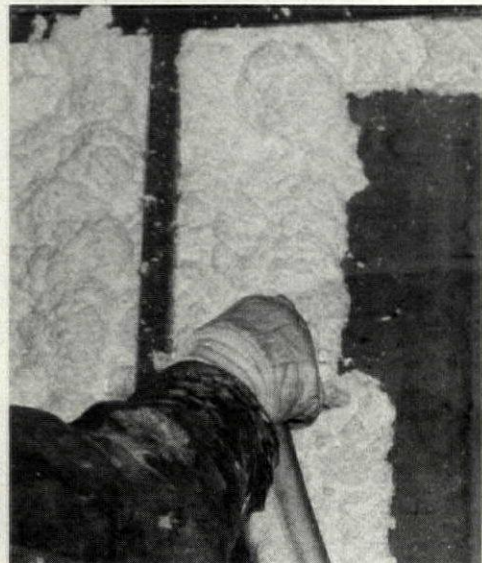
URETHANE AND ISOCYANURATE FOAM

Availability. There are apparently no shortages of these two foamed-in-place insulation materials. Various brands and types are in ready supply.

As with the rigid-board products, isocyanurate foams are more stable and have better flammability characteristics than the urethane foams. They are not as well known but they are fast gaining acceptance, and many of the so-called urethane jobs now being done are actually isocyanurate jobs.

Both types of insulation are made on site by mixing two liquid components in a foaming gun. Sometimes the material is partially expanded within the gun, but all of these products do most of their expanding *after* they leave the gun, unlike urea formaldehyde.

Most applications of these products have been in commercial or industrial construction. They are used as both wall-cavity and roof insulation.



Residential usage has not been extensive. But one builder said he used urethane foam as a wall-cavity insulation in an entire condo development, and he thought it was the best insulation he'd ever used. He stopped using it three or four years ago because of the adverse publicity on fire safety. He personally feels the product is safe as he installed it, but he got tired of explaining to his buyers.

He worked with one of the chemical companies to get a proper installation. The product was sprayed into open-wall cavities after the single-skin exterior siding was up and the electric wiring and plumbing were in. The urethane filled the cavities, doing "a superb job of cutting down air infiltration."

The urethanes are not usually used in retrofit because they expand after they leave the foaming gun, and they can exert enough pressure to buckle the wall.

Relative effectiveness. Urethane and isocyanurate foams have about the same R-values as their rigid-board counterparts, assuming the foaming operation produces equal density. Lower density foams will have a lower R-value.

The two foamed-in-place products also age. But product literature makes no distinction between initial and aged R-values.

Cost. It is slightly higher than urea formaldehyde, but this may become less important as buildings are designed for solar heating and cooling. More Rs will fit into a smaller space, and the urethanes and isocyanurates in 2x4 walls compete favorably with other materials in 2x6 walls.

The authority behind this article

Writer Elaine Hudson made use of 117 major sources in preparing this analysis of the insulation market.

Spokesmen for a dozen federal and state departments were interviewed, along with those from four utility systems and 75 insulation manufacturers. Private laboratories, two universities and a dozen trade associations contributed.

Herewith a partial list:

U.S. government: Dept. of Commerce, National Bureau of Standards and Office of Business Research and Analysis; Dept. of Agriculture, Forest Products Research Lab, Madison, Wis.; Energy Research and Development Adm.; Federal Energy Adm.; HUD; NASA; Community Services Adm.

State governments: Pennsylvania, Dept. of Community Affairs; Maine, Division of Economic Opportunity.

Utilities: Detroit Edison, ConEdison (New York), Pacific Gas & Electric, Arkansas Power & Light.

Insulation manufacturers: BASF Wyandotte, Celotex, Dow Chemical, Olin, Certain-teed, Owens-Corning Fiberglas, National Cellulose, Monotherm Industries, Cellutron Products, Grefco Inc., Advanced Foam Systems, Upjohn Co.—CPR Division, American SPE Corp., CP Chemical, Rapperswill Corp., RBH Corp., Neogard Corp.

Private Labs: Brookhaven National Laboratories, Dynatech Co., Underwriters Laboratories.

Universities: University of Illinois (Small Homes Council), Cornell.

Trade and private associations: Ashrae, National Mineral Wool Insulation Association, NAHB, New York Board of Fire Underwriters, Urethane Foam Contractors Assn., Center for Responsive Law, Housing Research Group (Ralph Nader).

Attached single-family projects lure the move-down market

By Joel G. Cahn

PHOTOS: SSPF/DAVE OIE





1 Duplexes bridge gap between detached and multifamily

These paired homes, located near Chicago, are basically for buyers who wish to move out of their detached houses but don't want townhouses or apartments.

And the duplexes have attracted the empty-nester market; 20 homes in the 28-unit first phase have been snapped up by older couples with grown and gone children. (The phase sold out in six months after opening, with home prices ranging from \$74,000 to \$85,000.)

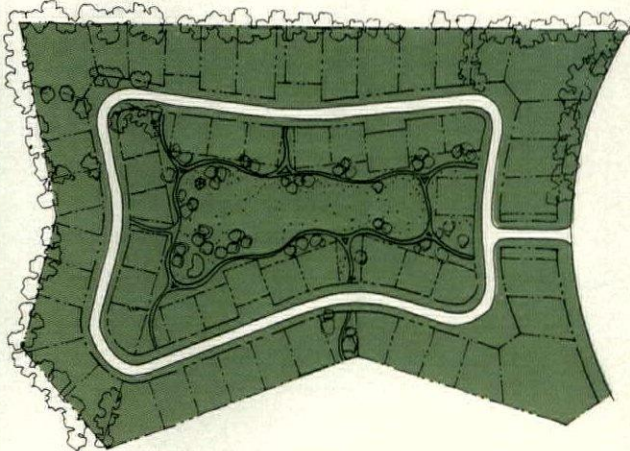
"Buyers like the New England architecture," says Don Flock, president of Idlehour Development Co., the builders. "And they're surprised that the duplex buildings look so much like a single-family detached community."

When built out, the project will site 120 homes on 16 acres—a density of 7.5 per acre. Had the property been developed for detached houses, notes Flock, between 55 and 60 could have been built at a density of only 3.5.

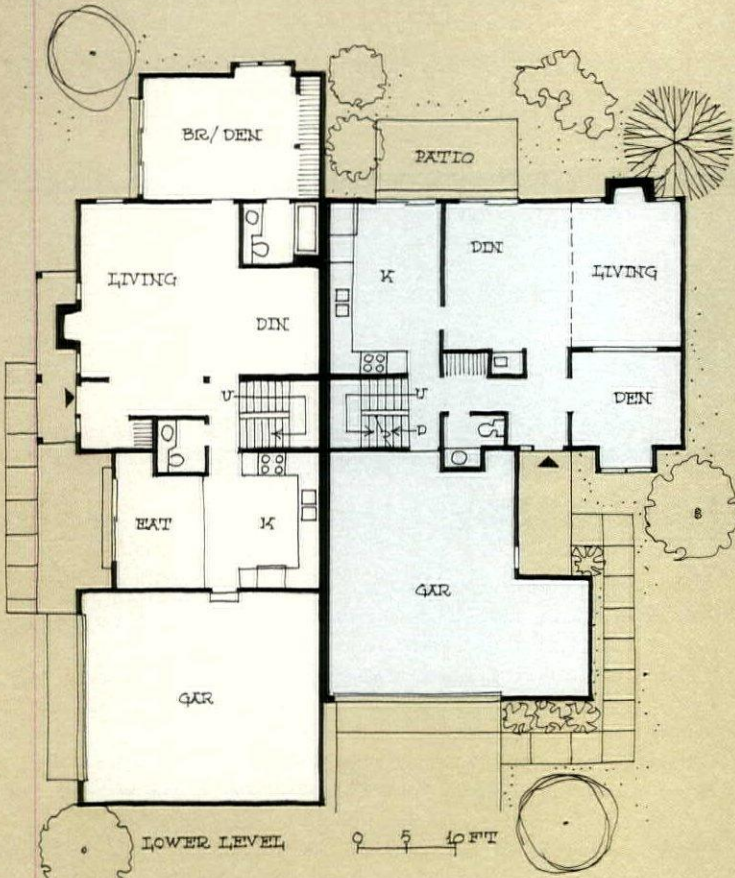
"Besides saving on raw land costs," he says, "we also saved from \$5,000 to \$7,000 a unit by going to duplexes. The utility runs are shorter and there is less road building."

The project's four plans are attached in two ways. Buildings house either two smaller plans (1,456 and 1,458 sq. ft.) or two larger layouts (1,676 and 1,953 sq. ft.). Two-thirds of the preplanned first-phase buildings contain the larger plans, reflecting the builders' belief (which proved correct) that the bigger homes would sell better.

Called The Manorhouses, the project is located in Fox Chase, a 750-acre PUD in suburban St. Charles, Ill.



Streetscape of duplexes (left) reflects New England-style architecture that attracted buyers. Site plan (above) locates 60 duplex lots on 16 acres in St. Charles, Ill.

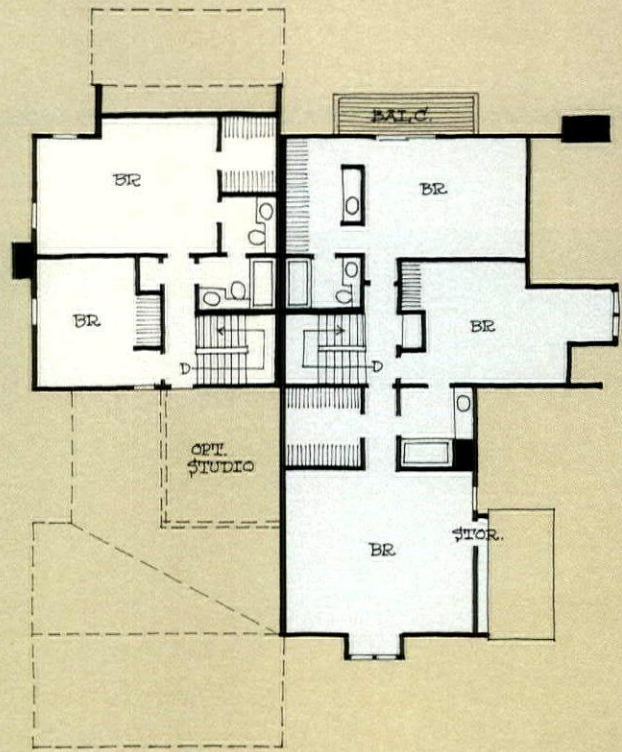


LOWER LEVEL

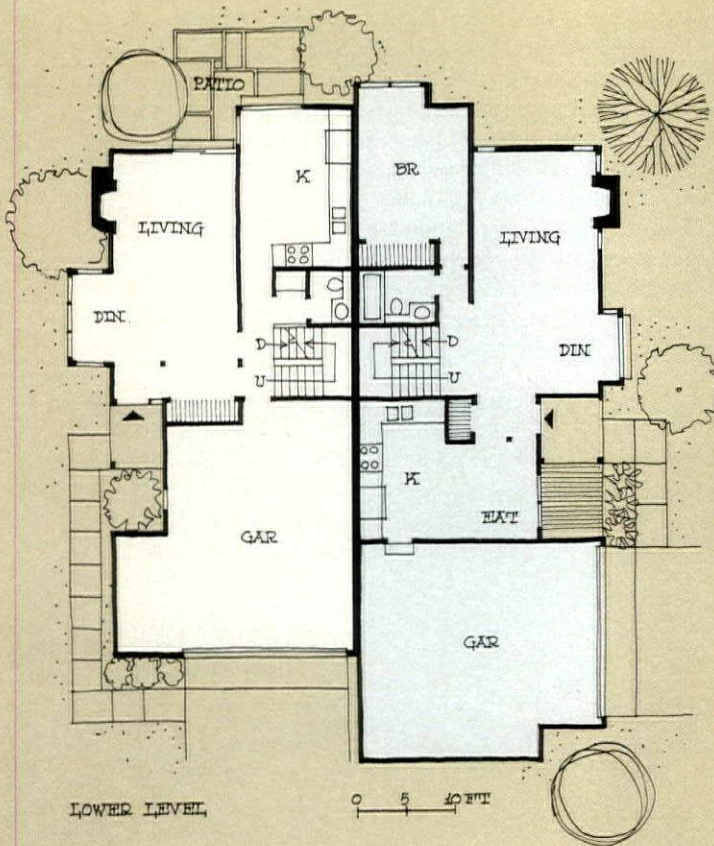
0 5 10 FT

1,676 SQ. FT.
\$82,350

1,953 SQ. FT.
\$85,000



UPPER LEVEL

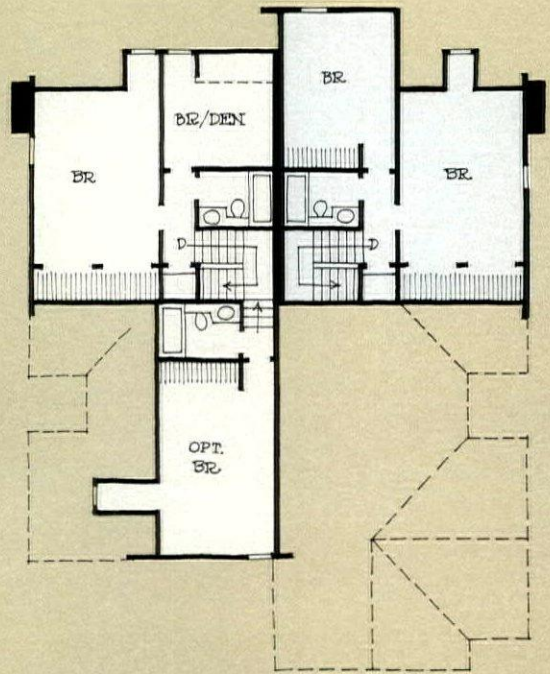


LOWER LEVEL

0 5 10 FT

1,458 SQ. FT.
\$75,350

1,456 SQ. FT.
\$74,000



UPPER LEVEL

Duplex plans join two larger layouts (*top left*) or two smaller ones (*bottom left*). Several design elements offer single-family privacy. Entry and garage doors of one unit are kept out of sight of its attached neighbor. Bedrooms are dead-ended or situated on upper levels. And standard or optional features such as studios, sunrooms, dens, decks and patios provide needed areas of seclusion.

For project's second phase (just beginning sales), the builder has enlarged the two smaller plans and made them two full stories. The reason: buyer requests for more value in these units.

Expansion permits addition of master-suite dressing area, sunroom, studio and open family room/kitchen—to be offered mostly as options. Two-story layout also allows use of cost-saving roof trusses.

Duplexes are sold fee-simple; homeowner association maintains common grounds, recreational facilities and streets. Architect: SSPF Inc., parent company of builders Idlehour Development Co.



Traditional design is seen in high roof pitch, dormers and columned entry porches of units pictured on this page. Bottom photo shows chimney bisecting entry overhang in the old manner. Unit in top photo (*shown is rear view*) has walkout basement.

Architectural variety is gained by using nine exterior colors, two sidings (shingle and clapboard) and two masonry types (brick and stone). First buyer in duplex building picks color and materials; the other one must go along.





2 Duplex-plus-singles siting draws empty nesters

As the site plan (*opposite*) shows, 72 homes will be clustered in duplex and freestanding arrangements when the 14-acre second phase of this Florida condo community is built out.

Local move-down buyers have responded. Eighteen houses priced from \$82,500 to \$99,500 have been sold since the models opened in August. Twelve were gone within two weeks.

Four floor plans, sized from 2,076 to 2,492 sq. ft., are offered by the builders, Arkton Corp. Ltd. of Hamilton, Ontario. The smallest and least expensive layout (*see next page*) is usually freestanding, but all models can be arranged in various duplex combinations.

"Except for the 20-ft. connecting wall in the garage, they're just like a detached house," says John R. Math, the project's general manager.

Maintenance-free condo living has appealed to many of the move-down buyers, Math indicates. But prospects have also been drawn by other standard features not offered by most Florida condos—among them, enclosed garages with automatic door openers, attic storage, light fixture allowances and full carpeting.

The cluster homes represent an upgrading of the project's original development scheme. When Arkton took over the partially-built project in 1974, the entire 24-acre site was planned for three-story condo apartment buildings.

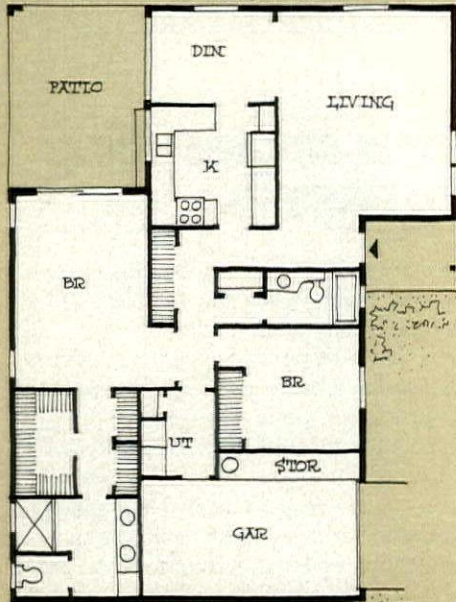
"We finished off the lakefront apartments because we knew they would sell out," says Math. "But the rear portion of the site lacked a water view and we felt multifamily buildings wouldn't sell there."

Called Twelve Oaks, the project is located in North Palm Beach.

Project's second phase (*site plan, left*) clusters 72 duplex and freestanding homes on 14 acres in North Palm Beach, Fla. Siting was largely determined by existing utility runs for 13 three-story apartment buildings originally planned for phase; builder had to work around maze of water and sewer lines. Phase One's 54 apartments sold out last July. Phase Three, also apartments, will be developed over two years. Below: Two-level duplex home and freestanding ranch unit (*see Plans D and A on next page*).



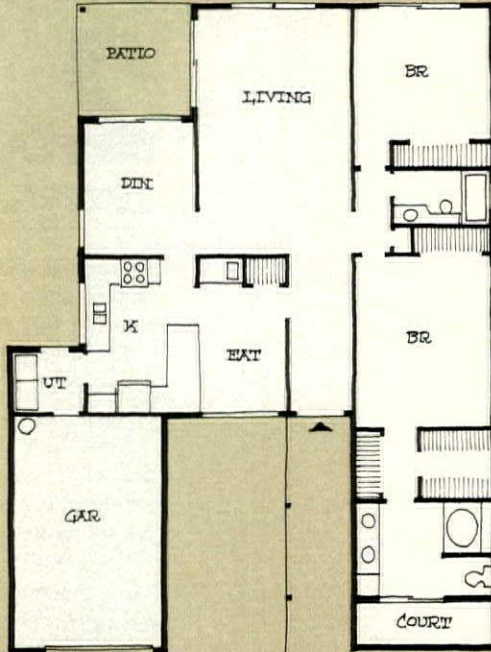
PHOTOS: JIM DUNCAN



0 5 10 FT

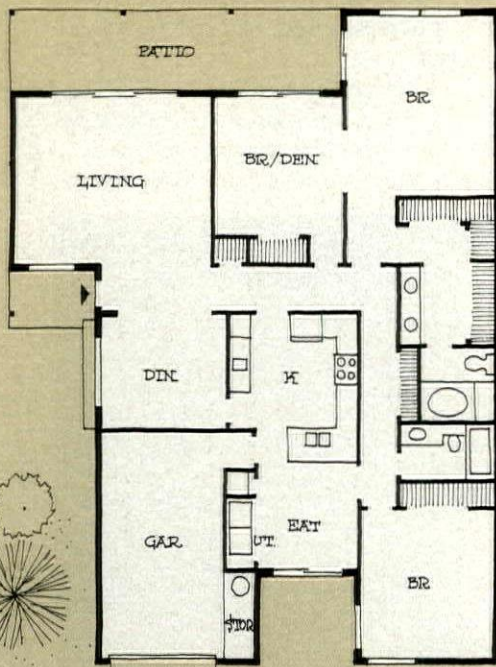
PLAN A

2,076 SQ. FT.
\$82,500



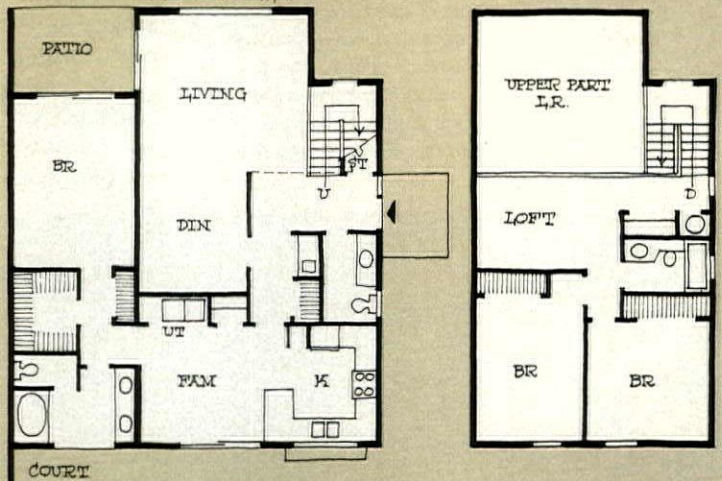
PLAN B

2,127 SQ. FT.
\$87,500



PLAN C

2,443 SQ. FT.
\$94,500



LOWER LEVEL

UPPER LEVEL

PLAN D

2,492 SQ. FT.
\$99,500

Four plans (left) are arranged in various duplex and freestanding combinations. Screened and covered rear patios and common walls in the garages offer visual and aural privacy to paired units. Attic storage areas proved to be an important sales tool since most buyers were moving down from large detached homes. All plans sold well enough for builder to raise prices \$2,000 last month. At top right: Model B, the best seller. At bottom right: Model C. Architects: Dudley Omura and Larry Winkler, both of Boca Raton. Landscape architect: Ted Baker Group, Coral Gables.



How to be a pro in a business full of amateurs

Let doesn't take much to go into the remodeling business, so new companies start every day. Some are begun by tradesmen who'd rather work for themselves than someone else. Others are run by salesmen who see a chance for a quick buck. Too often the tradesmen find themselves back working for someone else, and the quick-buck artists disappear the moment the going gets rough, leaving a trail of angry customers.

Being a skillful worker isn't enough. A remodeler must also be a designer, psychologist, businessman, master logician—and Dutch uncle.

How do successful remodelers do this? HOUSE & HOME asked a number of them in different parts of the country. Some had annual volumes over \$3 million; others were one-man operations with volumes of a quarter million. But all had many things in common. On the next six pages you can see what they said.



MARKETING

The trick is to find what the customer really needs and wants

And that's why it's good to be a psychologist. Because often, what the customer needs is quite different from what he says he wants.

So it's up to the remodeling salesman to draw him out. The customer may think he wants to add a family room when rearranging the kitchen will give him the space he needs at a lower price.

So it may be necessary to visit the customer's home two or three times before selling the job.

"But it's worth it," says Dan Miller of the Connecticut Home Improvement Co. in Hartford. Miller does his own selling, and he finds that the extra effort builds rapport and usually results in a satisfied customer. "He'll use every opportunity to recommend you to his friends," says Miller.

Sometimes the customer has a plan and is merely asking for bids.

"We'll still suggest changes that can save him money," says John Knott of Knott Restoration Services in Silver Spring, Md. "For example, we've seen a commercial heating system designed into a residential rehab because it was pulled out of a spec book.

"We won't bid on that basis. We may make less money because we end up supplying a \$2,000 system rather than a \$10,000 system, but in the long run we come out ahead."

The remodeler is sometimes better off not taking a job.

"I ask myself three questions," says Joseph Ford of Remodeling Service Inc. in Jefferson, La. "Is it profitable? Would I be proud of it? And can I get along with the people?"

If all three answers are yes, Ford solicits the job; if not, he backs off in a nice way.

Knott is wary of customers who solicit too many bids. "I usually find out whom I'm bidding against, and if it's someone who doesn't have the same standards as mine, I won't bid," he says.

"Because the only thing that will happen is that I will look bad."

When Knott realizes that a homeowner is soliciting bids from several remodelers, he often tries to sell the homeowner a design contract. For a fee, Knott's architectural department will design the job and provide plans. Knott also suggests that the homeowner then get only two or at most three bids, and he points out that bids on a job where the specifications have been set will be far more meaningful than a whole handful of bids from various remodelers on their interpretation of what the client wants.

Miller employs psychology with such customers: He refuses to give any price on his first visit. Instead, he emphasizes that there's no way he can honestly say that an addition, for example, is going to cost, say, \$14,781.32 without knowing exactly what the customer wants. He asks for time to return with a sketch and confirm that it conforms with the customer's ideas. "Then I can give you an honest price," he says.

"That customer may have had two other prices or I may be the first one," says Miller. "But if the next guy comes in and says right off the bat, 'That's going to cost you \$12,000,' the customer is going to remember what I said. And he's going to wait for me."

A remodeling salesman is also part psychologist and part designer

The psychologist communicates with the customer, the designer translates the customer's ideas into a workable plan, and the salesman closes the sale.

What kind of person can do all three?

"One of our salesmen is an architectural draftsman, one graduated from construction management school and the third had no experience in construction," says John Knott. "What's important is that they have good mathematical ability, a good attitude and some sensitivity to design. We can train them to sell."

'Reliability does exist in the home improvement field'

On the other hand, Sam Weeks of Pacific Builders, which employs 11 salesmen, prefers to start with a person who has inherent sales ability and then train him in design and pricing. So does Frank Spivey of Spivey Construction, Indianapolis.

In many companies the principals themselves handle the sales. Dan Miller started with 26 salesmen but for 15 years he has had none.

"When a salesman is under pressure he'll say anything to get the customer to sign," says Miller. "That's why we've ended up with such things as the right of rescission. But my reputation rests on what a salesman says, and I'd rather do the job myself than risk destroying my reputation."

Prospecting: The ideal is to get your leads from referrals

Some of the remodelers interviewed got 55% or 65% of their leads that way. That's the reward for a good reputation, years in the business and a conscientious effort to develop referrals.

One way to do this: Accept any job, no matter how small.

"We'll even hang a door," says Neil Kelly of Portland, Ore. "It's a nuisance job, but they remember us when they need something bigger."

On Long Island, Ben Zino of Zino Construction Co. in Levittown does the same thing. But Zino also has a large advertising budget, because he finds that referrals slack off when he stops advertising.

"Out of sight, out of mind," he explains. "The guy will remember that you did the job only as long as you keep throwing your name out in front of him."

A year ago, Zino switched from institutional advertising to ads that featured specials: for example, a 15'x15' extension for \$3,395.

"I had never advertised prices," he says. "But this area was hit by the recession, and our leads were falling off. These ads did the trick."

Zino emphasizes that it's necessary to spell out exactly what the job includes.

"I don't believe in ads that say 'as low as. . .'

because they don't mean anything," he says. "We actually go in and do the kitchen or the extension for the price we advertise. That's the end. No extras."

In California, Sam Weeks has used direct mail for two years. It's so successful that he's reducing his mailings; he can't keep up with the work.

A direct-mail company developed a mailing list from county tax rolls, and each month Weeks sends 60,000 pieces coded by property valuation. The letters are typed by computer and refer to the homeowner by name.

"We tell him that reliability does exist in the home improvement field," says Weeks. "We talk about the escalating value of his property and how one of his best hedges against inflation is his home and the improvement of that home."

The letters generate about 250 leads a month, and even though a new letter goes to the same list every three months, the return is always about the same.

One problem many remodelers mentioned: It's tough to find an ad agency that understands the business. So Zino and Weeks help develop their own promotional materials. In Portland, Neil Kelly found an agency willing to learn. Agency personnel attended remodelers' conventions to get the feel of the business, and they have developed radio ads that work well for Kelly.

Once leads come in, keep track of what happens to them

The sophisticated remodeler keeps records showing which ads generated what type of lead, which salesmen handled the lead, and what finally happened.

Such records tell how the various media and the salesmen perform. The latter consideration is important; salesmen, often without knowing, sell one type of job well and burn up the leads on another.

"Some feel comfortable only when they're selling siding," says Zino. "Many don't like to sell kitchens because of the detail involved. And if they lack enthusiasm they can't sell. So we cut down the odds by giving them the sort of thing that makes them comfortable."





A showroom can help sell a job

Mock-ups of kitchens and baths let a customer visualize what he's getting. Materials displays help him choose. And a busy location often generates walk-in traffic.

In Ben Zino's showroom, walk-ins see scale models of typical Levittown houses with new second stories or extensions. The roofs lift off and the prospect can see the new floor plans.

Zino's showroom is also designed to inspire confidence in the company. On the walls hang pictures of past jobs. And hundreds of letters from customers (which Zino solicits with a form letter after each job) are prominently displayed in a corner where prospects can browse.

(All of Zino's salesmen carry a list of all houses the company has worked on since it started 25 years ago. The name of the owner and the type of work are noted.

"Remodelers should maintain a referral list, starting with job No. 1," says Zino. "It takes time to keep it up to date, but when the salesman points to all other houses on the block that we worked on, he really gains an advantage.")

In Columbus, Ohio, George Frank's showroom contains saunas, intercoms, built-in vacuum cleaners, built-in ironing boards and other luxury items. Acting as a dealer for such items has brought him referrals for remodeling.

Other ways of generating leads: John Knott goes after fire restoration work. And in Charleston, S.C., Herb DeCosta does restoration work for the Historic Charleston Foundation.

"Sometimes we just restore the exterior so the foundation can sell the house," he says. "Then the buyer often comes to us for the work on the interior, too."

Paying salesmen: commissions aren't the only way

However they're by far the most common way now. Most commissions range from 7% to 10%, and the salesman is penalized if he bids a job too low and the company doesn't make its full markup.

John Knott thinks commissions can be counter-

productive, however.

"It's pretty hard to tell a guy who earns a commission that he should be selective and turn down certain customers," says Knott.

At one time Knott paid some salesmen a large salary plus commission. But the quality of the design suffered; the salesmen didn't want to make three trips to sell a job for \$2,000 rather than \$15,000 even if the \$2,000 job was better for the customer.

"If a man is paid on the basis of his professionalism, his design ability, his honesty and his ability to work as a team member," says Knott, "then he becomes a part of the team to build the total company and not just sales."

PRICING

No matter how well you sell, you won't make money if the price isn't right

Most remodelers depend on salesmen to price the job. And larger companies have backup systems to see that the jobs are priced fairly for both customer and company.

Should the salesman use a price book for the initial pricing? There are two schools of thought.

"I don't like them," says Hank Fenderbosch, manager of residential and commercial marketing services for the Whirlpool Corp., which offers a financial seminar for remodelers. "Nobody keeps them up to date."

He compares buying a commercial price book to going to a bookstore and saying, "Give me a book on stocks that will tell me which one's going to make money."

But Weeks has developed a price book that enables a salesman to figure a rough price in half an hour. A grid chart indicates the price of common construction for any size room, and upgrades or downgrades can be added or subtracted.

Zino uses a price book and supplements it with printed sheets. These list the steps in each job and act as a checklist to make sure the salesman forgets nothing.

'The superintendent has to be a builder himself'

For Zino and Weeks, the price figured by the salesman is not necessarily the price that goes on the contract.

"Starting a major project on just a salesman's call can create lots of problems," says Weeks. So someone from the architectural department goes back to the house and measures everything. He notes where the electrical boxes are, the type of architecture, what the eaves look like and the materials on the house; the salesman usually makes his call in the evening, when he can't see these things.

Once floor plans and elevations are drawn, they go to the cost-control manager, a professional estimator.

"He doesn't even look at what the job was sold for," says Weeks, "but he prices it in extreme detail before the clients come in to review plans."

Finally the client comes to the showroom and signs the contract. "This is always done with either the general or the assistant sales manager present," says Weeks, "because we want to make sure that the customer understands he's getting no more and no less than what appears on the approved plan."

Weeks believes that by slowing the sale and doing it in a series of steps, he lets the customer clarify his thinking and make changes before they become construction problems. Weeks is not worried about losing the customer before he has signed, for the entire process tends to build confidence.

How do you figure your markup?

"That's what everybody always wants to know," says Hank Fenderbosch. "But there's no magic formula. If a guy has a 40% or even a 60% markup and his expenses are such that he should have 90%, he's losing money."

In his seminars, Fenderbosch teaches that markup is a matter of applying some common accounting principles. Specifically, the remodeler needs two things:

1. *A sales forecast.* This simply indicates that he expects to sell so many units or services for a given dollar.

"The best reference for this is the company's

historical record," says Fenderbosch. "If the company has sold \$100,000 in kitchens, baths, siding or whatever, the remodeler breaks it down into types of sales and projects whether he can increase it or maintain it. This should be easy for anyone with a few years in the business."

2. *An expense forecasting system.* Again the remodeler should refer to the record, including everything from executive's salary, sales costs, office salaries, occupancy expense, insurance, bad debts, advertising—all that an accountant would include if he were preparing an expense statement.

The expenses are turned into a percentage of total sales, split into months in accordance with the projected sales record. For example, if sales are figured at \$50,000 one month and \$20,000 another, some of the expenses, such as sales commissions, will vary while others, such as rent, will not.

"This tells the remodeler, for example, that if the cost of his goods was 76 cents and his sales were 100 cents, then he had a 24% gross margin," says Fenderbosch. "Out of that has to come all of his overhead, labor and profit. If it isn't enough, he has only three options: to increase the gross margin, to raise his prices or to cut his expenses."

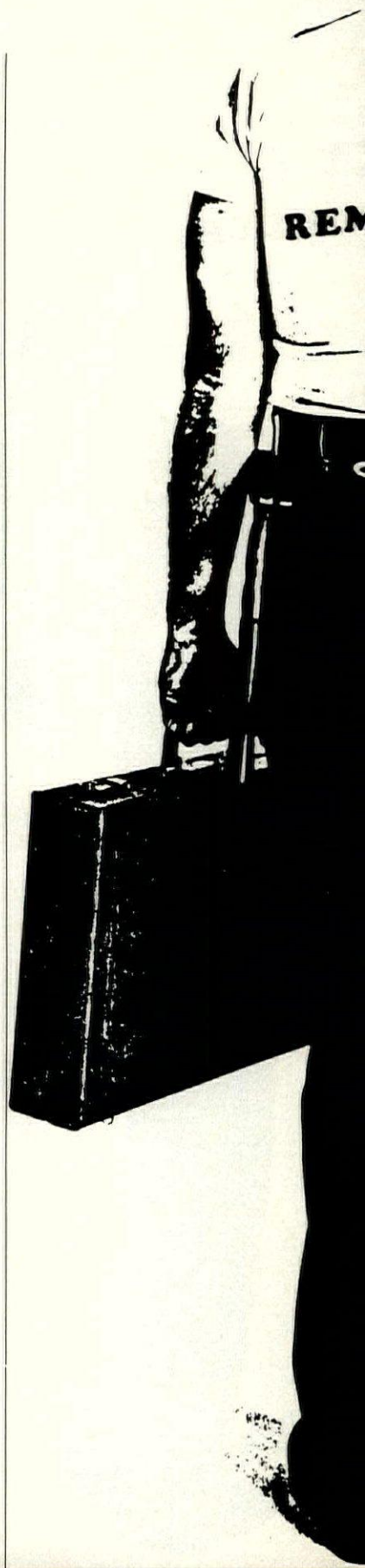
RUNNING THE JOB

It's got to be the work of a building professional

Procedures vary, but all companies have several things in common: Once the contract is signed, the salesman bows out and a professional superintendent takes over. He puts a crew together, from company personnel or subs. And he checks the job each day and maintains contact with the homeowner.

In a smaller company, such as Neil Kelly's, this is done informally. Once a week there is a production meeting to discuss what everyone is doing and which workers are going to be available.

"That way we get a good review of the carpenters and how they're performing," says Kelly. "If



RYZ
ODELERS

somebody doesn't need a carpenter, he lends him to somebody else."

In a larger company, such as Zino's, there are three outside field supervisors, each with four carpenter crews of his own.

"One field man can't run more than four crews," says Zino. "He spends too much time traveling because we want to have him look at each job every day."

But although each field supervisor is responsible for only four crews, he may be responsible for

between 16 and 20 jobs in various stages of production.

Each of Sam Weeks's seven superintendents is responsible for a geographical area.

"The superintendent has to be a builder himself," says Weeks, "because he controls the entire work force, most of which is made up of subs."

Weeks places such emphasis on this consideration that half of his superintendents are licensed general contractors. They do not merely supervise, but also work on the job.

	SALES			PRODUCTION		
	UNIT	PRICE	TOTAL	UNIT	PRICE	TOTAL
DORMERS & RAISED RIDGE						
DAR OR MOTHER/DAUGHTER						
PLANS AND PERMITS						
DEMOLITION						
DORMER						
ADDITIONAL WIDTH-DEPTH						
GABLE ENDS						
RAISED RIDGE ETC.						
OVERHANG						
FLOOR BEAMS						
SUB-FLOORING						
CANTILEVER						
BOARDS						
GUTTERS & LEADERS						
DEMOLITION-ELECT.						
HIP OVER RAISED RIDGE						
STRONG BACK OR BEAM						
RE-ROOF						
CEILING INSUL. S/R						
S/T						
EXTERIOR WALLS HEIGHT						
WINDOWS						
CLOSE WINDOWS						
RELOCATE EXIST. WINDOWS						
STORM WINDOWS						
STAIRS AND RAILS						
CHIMNEY RAISE						
ADDITIONAL SIDING						
FINISH PERIMETER WALLS						
BEARING WALL REMOVAL						
KNEE WALLS						
PARTITION WALLS						
SHEETROCK						
SPACKLE AND TAPE						
INSULATION						

	SALES			PRODUCTION			OFFICE		
	UNIT	PRICE	TOTAL	UNIT	PRICE	TOTAL	UNIT	PRICE	TOTAL
UNDERLAYMENT									
FLOOR TILE									
OAK FLOORING									
INTERIOR DOORS									
SHELF AND POLES									
PANELING									
PRE-FINISHED TRIM									
BOXING ORDER DUCT									
ACCESS HATCHES									
CERAMIC TILE									
VANITY									
SHOWER DOORS									
MEDICINE CHEST									
5 PC ACCESSORIES									
BATH									
RAISE STACKS									
THERMOSTAT AND ZONE									
HOT WATER HEATER									
HOT AIR HEAT									
BASEBOARD									
CONVECTORS-STEAM									
ELECTRIC HEAT									
SWITCHES & OUTLETS									
CIRCUITS									
FANS									
LIGHTS-FIXTURES									
AMP SERVICE									
REL. PT. ATTACH									
DISCONNECT SWITCH									
CLEANUP									
GROUND ALL M SIDING									
TOTALS									
DORMER TOTALS									
EXTENSION TOTALS									
KITCHEN TOTALS									
BATH TOTALS									
GRAND TOTAL									

Estimate sheets used by Zino Construction contain three sets of columns: one for salesmen to calculate prices, a second for estimators to indicate actual costs and a third for management to compare the two and see whether job will yield the proper markup.



'Everything they do and say will be scrutinized'

"We feel it's better to have more superintendents and fewer jobs for them to run," says Weeks. "If we have a super with 25 to 30 jobs, he has no opportunity to do any of the work and he needs a separate pickup man to work with him. So we like our supers to operate 15 or at most 18 jobs. That way they can do part of the work and keep in closer touch with the people."

Again, as jobs are in various stages of production, the super doesn't have to visit all of them each day. But he must visit those where work is under way, or at least telephone the homeowner.

PICKING PERSONNEL

It's the most important part of your business

Your workers are going to arrive at a house at 7:30 or 8 a.m., when the family is in disarray. They're going to be around all day and hear the arguments and the secrets. And they're going to make a mess that inconveniences everybody and creates subconscious resentment.

Frank Spivey says, "Not everyone can handle such a situation. It takes a certain personality to work around people all day." And Knott tells his carpenters, "No matter how well you put up that wall, if you drop cigarette butts on the floor or fail to clean up, it will become the worst wall that was ever put up. It's the little things that stick in a customer's mind."

Both Knott and Spivey emphasize that the workmen not only must get along with people and know when to talk and when not to talk; they must also be sensitive to protecting the family's possessions, be aware of safety by keeping ladders and paint pots where they can do no harm, and keep dirt and confusion out of non-work areas.

"And they must be clean in their person, their work and their talk," says Spivey. "Everything they do and say will be scrutinized."

It doesn't matter whether the workmen are direct employees or subs; the company's reputation depends on how the man working in the home acts

toward the customer.

"I tell my subs that I want them to treat that house as though they personally owned it," says Dan Miller. He asks them as a personal favor to see that no rubble is left in the yard at the end of a day and that, when the job is finished, everything is cleaned up.

"If the sub doesn't do this, at the end of the job I tell him straight out: 'Look, I asked you a personal favor,'" says Miller. "'If it's that difficult for you to keep when you made the promise, then obviously it will be too difficult for you to keep any other promise.' And he never gets another job from me."

To sub everything or not— which is the best way?

"We sub as little as possible," says Ben Zino. "It costs more to have our own carpenters, but we know that when we want them they're there. With subcontractors, you lose too much control."

At one time Zino even had his own electricians and masons. But he was forced to give them up because of the cost of carrying them on the payroll.

Not everyone agrees that you lose control when you use subs. Frank Spivey even subs out his sales; his salesmen have the same relation to his firm as manufacturers' representatives to a manufacturer.


"We find that with subs the customer gets a better job and our costs are lower," says Sam Weeks. "If you have 100 jobs and use your own crews, you'll need 100 superintendents to do the work properly. And your men are being paid by the hour, so they don't have the motivation to do a good job."

"The subcontractor, on the other hand, is an entrepreneur. He doesn't spend three days on a one-day job. He knows that if he does the work right, he'll get paid. And if he has to redo mistakes, he doesn't get paid until they're done."

Weeks tries to work with captive subs whenever possible. One danger, however: The remodeler should be careful that he does not exercise too much control. Otherwise, the IRS will say that the sub is in fact an employee, and he will have to pay taxes, match social security payments and abide by wage and hour regulations. —NATALIE GERARDI

HOUSE & HOME begins a unique new feature

housing demand index



The index evaluates the effective demand for housing in the country's major market areas. It covers both sale and rental markets. And it will be updated every three months.

The index is based on data supplied to HOUSE & HOME by Real Estate Information Systems Inc. Alfred J. Gobar, president of the company, is real estate's leading market analyst, and the computer model from which he derives the data has set a remarkable record for accuracy over a ten-year testing period.

Because the Index's data base includes permits and construction in progress as well as housing in place, its evaluations are not simply historical, like most real-estate data; they give market indications that are from 12 to 18 months ahead of conventional sources.

In this first issue, 99 SMSAs (standard metropolitan statistical areas) are included. There are obvious omissions; they will be included in later reports as data for them are processed. However, a few of the largest SMSAs—New York and Chicago, for example—will not appear. They are made up of many overlapping markets, hence are too complex for a report of this type.

The Index gauges the quality of housing demand—normal, good or bad; it provides no quantitative data such as numerical unit demand, price ranges or absorption rates. (Such evaluations require a more detailed interpretation of the data base.) Further, a low-rated SMSA may include sound opportunities for specific housing types in specific locations, just as a highly rated SMSA will still not guarantee that a badly conceived project won't bomb out.

—M.C.H. Jr.

How to read the reports

Five symbols are used:



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



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



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



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



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

Each SMSA is evaluated three ways:

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

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

1. All housing in the SMSA.
2. For-sale housing, including mostly single-family detached with some medium and higher-priced condos.
3. For-rent housing, including mostly rental apartments with perhaps some low-priced condos.

With this background, here's how the first few markets in the tables can be interpreted:

Akron. Risky. For-sale housing is seriously overbuilt, and the market's ability to buy houses is very poor. Apparently only very low-priced housing would have a chance to sell. The rental market is slightly better; demand by units is average. But the market's ability to pay existing rentals is lower than average, so the overall evaluation of the rental market is poorer than average.

Albany-Schenectady. Markedly better than Akron. There is a normal demand for for-sale units with adequate ability to pay for them. The rental market is, however, badly overbuilt. So even though there is adequate rent-paying power, rental units are a bad risk.

Albuquerque. A winner all the way. Demand is running well ahead of supply, and there appears to be plenty of purchasing and renting power in all price categories.

Allentown-Bethlehem. Less spectacular than Albuquerque, but good nonetheless. For-sale demand by units is lower than average, but purchasing power is higher, so a potential move-up market exists. Apartment demand is normal, but renting power is high, so well-executed higher-rent projects should do well.

Anaheim-Santa Ana. This is the much-publicized Orange County market in southern California, and its potential problems are apparent here. There is an average or better-than-average demand for both rental and for-sale units. But costs in the market have gone so high that the ability to buy or rent is very poor. The overall degree of opportunity is still rated as good, but trouble for the higher price ranges is probably not far off.

SMSA (Market Area)	DEGREE OF OPPORTUNITY			DEMAND BY UNITS			DEMAND BY PURCHASING POWER		
	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT
AKRON, OH	●	●	◐	●	●	○	●	●	◐
ALBANY-SCHENECTADY, NY	◐	○	◐	●	○	●	○	○	○
ALBUQUERQUE, NM	●	●	●	●	●	●	●	●	●
ALLENTOWN-BETHLEHEM, PA	○	○	◐	○	◐	○	◐	◐	●
ANAHEIM-SANTA ANA, CA	◐	◐	◐	◐	◐	○	●	●	●
ANN ARBOR, MI	●	○	●	●	○	●	●	◐	●
ATLANTA, GA	●	○	●	●	○	◐	●	◐	●
AUGUSTA, GA-SC	◐	○	◐	○	◐	○	◐	○	●
AUSTIN, TX	◐	◐	◐	◐	◐	○	○	●	●
BAKERSFIELD, CA	●	●	◐	●	●	○	●	●	◐
BALTIMORE, MD	◐	◐	●	◐	○	●	○	●	●
BATON ROUGE, LA	●	●	●	●	●	●	●	●	●
BIRMINGHAM, AL	◐	◐	◐	◐	◐	○	●	●	●
BUFFALO, NY	◐	◐	◐	●	◐	●	○	○	○
CANTON, OH	◐	◐	○	◐	●	○	◐	●	◐
CHARLESTON, SC	◐	○	◐	◐	○	◐	◐	○	◐
CHARLOTTE-GASTONIA, NC	◐	◐	◐	◐	◐	◐	◐	◐	◐
CHATTANOOGA, TN-GA	●	◐	◐	◐	○	◐	●	◐	●
CINCINNATI, OH-KY-IN	○	○	○	○	○	◐	○	○	○
CLEVELAND, OH	◐	◐	◐	◐	○	●	●	●	●

SMSA (Market Area)	DEGREE OF OPPORTUNITY			DEMAND BY UNITS			DEMAND BY PURCHASING POWER		
	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT
COLORADO SPRINGS, CO									
COLUMBIA, SC									
COLUMBUS, GA-AL									
COLUMBUS, OH									
DALLAS-FORT WORTH, TX									
DAVENPORT-ROCK ISLAND-MOLINE, IA-IL									
DAYTON, OH									
DAYTONA BEACH, FL									
DENVER-BOULDER, CO									
DETROIT, MI									
EL PASO, TX									
EUGENE-SPRINGFIELD, OR									
FLINT, MI									
FORT MYERS, FL									
FRESNO, CA									
GAINESVILLE, FL									
GARY-HAMMOND-EAST CHICAGO, IN									
GRAND RAPIDS, MI									
GREENSBORO-WINSTON-SALEM-HIGH POINT, NC									
HARRISBURG, PA									

SMSA (Market Area)	DEGREE OF OPPORTUNITY			DEMAND BY UNITS			DEMAND BY PURCHASING POWER		
	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT
HONOLULU, HI	●	◐	●	●	◐	●	●	●	●
HOUSTON, TX	●	●	◐	●	●	◐	●	●	◐
HUNTSVILLE, AL	●	◐	●	●	○	●	●	◐	●
INDIANAPOLIS, IN	○	◐	◐	●	○	●	●	●	●
JACKSON, MS	●	●	●	●	●	●	●	●	●
JACKSONVILLE, FL	◐	◐	◐	○	○	○	●	●	◐
KANSAS CITY, MO-KS	◐	◐	◐	●	◐	●	○	○	◐
KNOXVILLE, TN	●	◐	●	●	○	●	●	●	●
LANSING-EAST LANSING, MI	○	○	○	○	◐	○	○	○	◐
LAS VEGAS, NV	○	○	◐	○	◐	◐	◐	◐	◐
LINCOLN, NE	◐	●	◐	◐	●	◐	●	●	○
LITTLE ROCK-NORTH LITTLE ROCK, AR	●	●	●	●	●	●	●	●	●
LOS ANGELES-LONG BEACH, CA	◐	●	◐	◐	●	◐	◐	◐	◐
LOUISVILLE, KY-IN	◐	◐	◐	●	●	●	○	◐	○
LUBBOCK, TX	●	●	◐	●	●	◐	●	●	●
MADISON, WI	○	○	●	○	◐	●	○	◐	●
MELBOURNE-TITUSVILLE, FL	●	●	●	●	●	●	●	●	●
MEMPHIS, TN-AR-MS	○	◐	◐	○	◐	◐	○	◐	◐
MILWAUKEE, WI	◐	○	●	○	◐	◐	●	◐	●
MINNEAPOLIS-ST. PAUL, MN-WI	◐	◐	◐	○	○	◐	●	●	●

SMSA (Market Area)	DEGREE OF OPPORTUNITY			DEMAND BY UNITS			DEMAND BY PURCHASING POWER		
	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT
MOBILE, AL	●	●	●	●	◐	●	●	●	●
MODESTO, CA	◐	◐	●	◐	◐	●	◐	◐	●
NASHVILLE-DAVIDSON, TN	◐	●	◐	◐	●	◐	●	●	◐
NEW ORLEANS, LA	●	○	●	●	●	●	●	◐	●
NEWPORT NEWS-HAMPTON, VA	○	○	●	○	◐	◐	○	○	●
NORFOLK-VIRGINIA BEACH, VA	◐	◐	●	○	●	●	●	○	●
OKLAHOMA CITY, OK	◐	◐	○	○	○	○	◐	◐	○
OMAHA, NE-IA	◐	◐	○	○	◐	◐	●	●	○
PENSACOLA, FL	◐	○	◐	●	◐	●	◐	○	◐
PEORIA, IL	○	◐	○	○	◐	◐	○	○	○
PITTSBURGH, PA	○	○	◐	○	◐	◐	●	○	●
PORTLAND, OR-WA	○	○	○	○	○	○	○	○	◐
PROVIDENCE-WARWICK-PAWTUCKET, RI	○	◐	○	○	◐	◐	●	●	●
RALEIGH-DURHAM, NC	◐	○	●	◐	◐	●	◐	○	●
RENO, NV	○	◐	◐	◐	●	◐	◐	○	●
RICHMOND, VA	○	○	◐	○	○	◐	○	○	○
ROCHESTER, NY	◐	◐	◐	◐	○	◐	◐	◐	●
SACRAMENTO, CA	○	◐	◐	○	◐	◐	○	◐	◐
ST. LOUIS, MO-IL	○	○	○	○	○	○	●	●	●
SALINAS-SEASIDE-MONTEREY, CA	○	○	◐	●	●	◐	◐	◐	●

SMSA (Market Area)	DEGREE OF OPPORTUNITY			DEMAND BY UNITS			DEMAND BY PURCHASING POWER		
	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT	ALL HOUSING	FOR SALE	FOR RENT
SALT LAKE CITY-OGDEN, UT									
SAN ANTONIO, TX									
SAN JOSE, CA									
SEATTLE-EVERETT, WA									
SHREVEPORT, LA									
SPOKANE, WA									
STOCKTON, CA									
SYRACUSE, NY									
TUCSON, AZ									
TULSA, OK									
SANTA BARBARA-SANTA MARIA-LOMPOC, CA									
SANTA CRUZ, CA									
TALLAHASSEE, FL									
TAMPA-ST. PETERSBURG, FL									
TOLEDO, OH-MI									
WASHINGTON, DC-MD-VA									
WILMINGTON, DE-NJ-MD									
WORCESTER, MA									
YOUNGSTOWN-WARREN, OH									

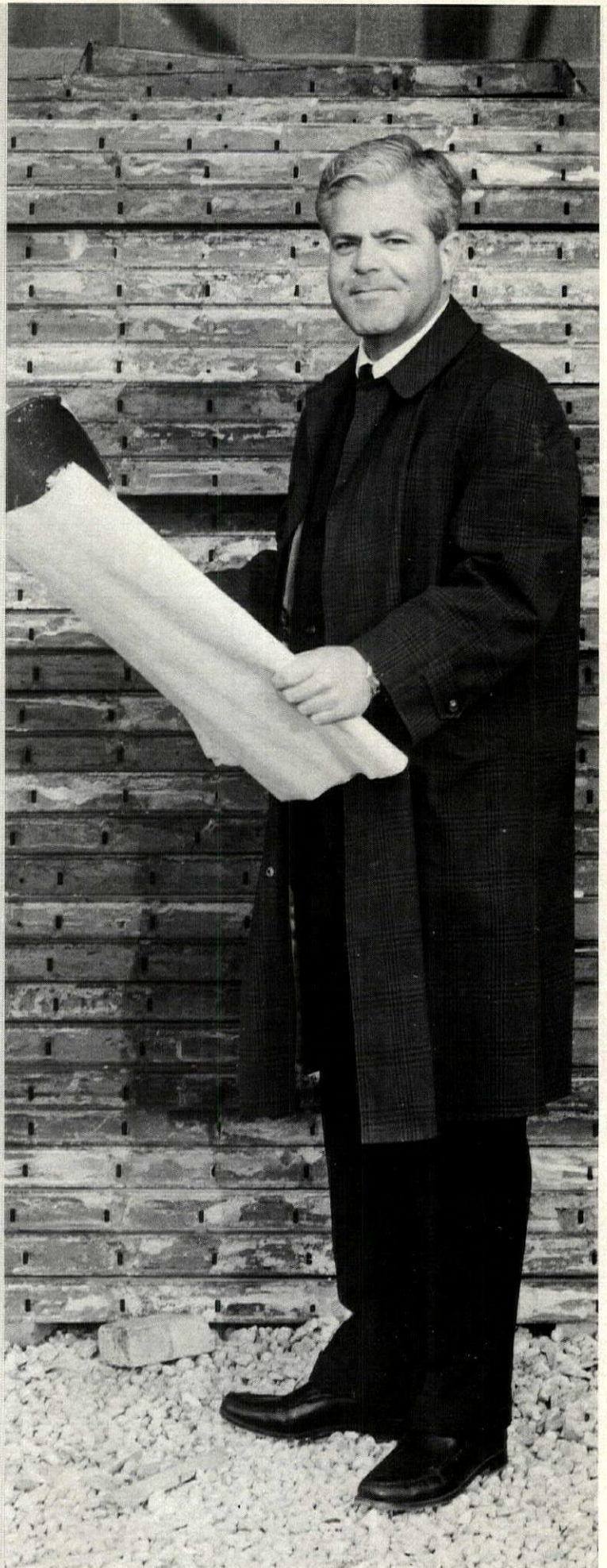
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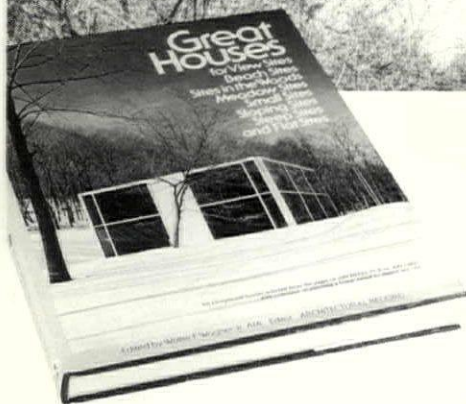
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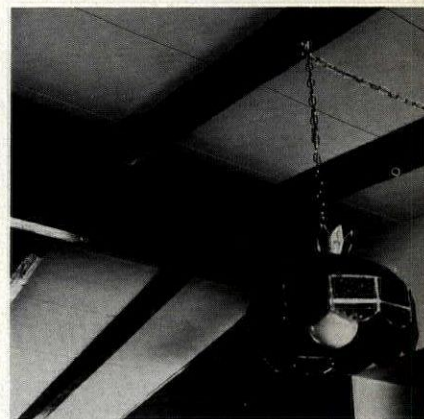
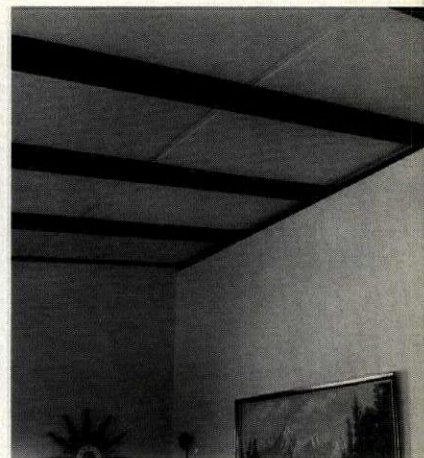
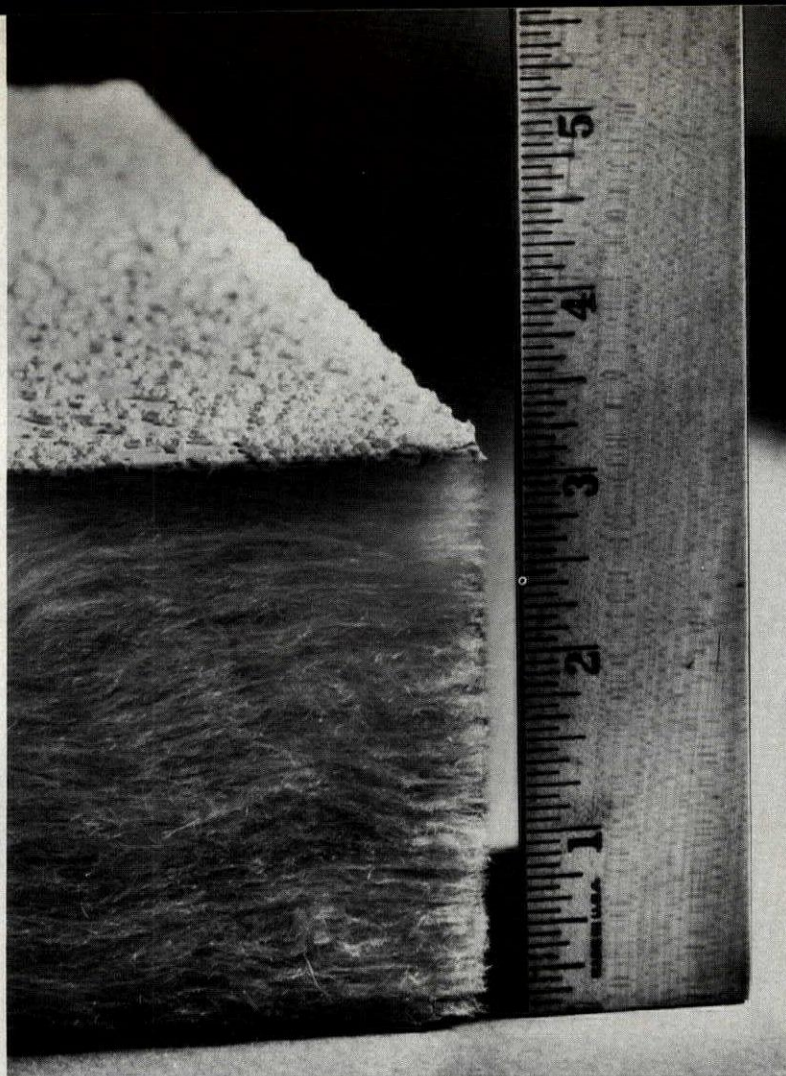
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Fitted medicine cabinet, "Arranger II" (above), has three balcony trays on each mirrored door. One-piece molded cabinet body has three full-width shelves and an integral towel rack. Chemcraft, Elkhart, IN. *Circle 200 on reader service card*



Folding tub/shower enclosure, "Aqua Maid" (above), features rigid plastic panels with the look of glass. Foldaway unit can be opened from either side. American Shower Door, Santa Monica, CA. *Circle 203 on reader service card*



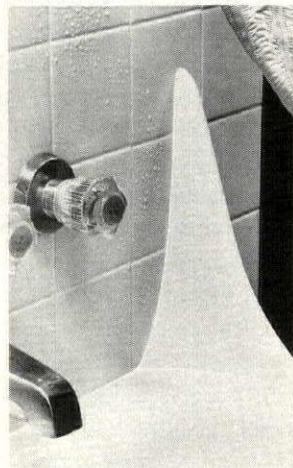
Whirlpool tub (above) comes in 5' and 6' sizes in a range of colors to match the "Ariete" line of fixtures. Self-rimming tub has single steel construction and a porcelain enamel finish. Hastings, Lake Success, NY. *Circle 201 on reader service card*



Contemporary faucet, "Bravura" (left), is crafted in solid brass. Unit comes in polished or satined 24-carat gold plate or chromium finish. Faucet has pop-up drain rods. Kohler, Kohler, WI. *Circle 202 on reader service card*



Vitreous china toilets (above) are available in bright, bold colors of black, brown, red, yellow and orange. The line coordinates with U-R "Bright" acrylic tubs and lavatories. Universal Rundle, New Castle, PA. *Circle 204 on reader service card.*



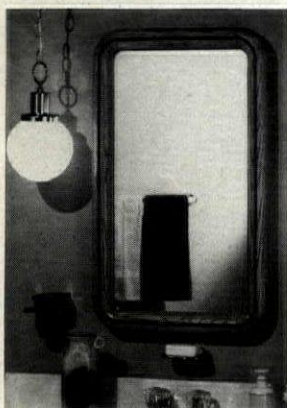
"Splash-Enders" (left) is an easy-to-install plastic corner designed to keep shower water inside the tub. The device prevents water-damaged floors, subfloors and walls. Waterguide, Portland, OR. *Circle 205 on reader service card*



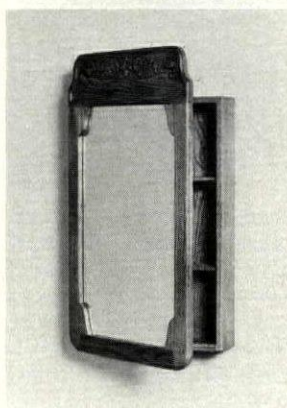
Bathroom vanity, "The Lexington" (above), features double raised panels with gothic arch door styling. Unit is available in "Frost white" or "Royal oak" finish. Perma-bond, Elkhart, IN. *Circle 206 on reader service card*



Whirlpool bath, "Executive" (above), is deep enough to allow submersion of the entire body. The 34"-deep unit has two adjustable recessed whirlpool inlets. Jacuzzi, Walnut Creek, CA. *Circle 209 on reader service card*



Contemporary bath cabinet, "Accent" (left), has a natural oiled oak finish. Unit has removable glass shelves for easy cleaning. Miami-Carey, Monroe, OH. *Circle 207 on reader service card*



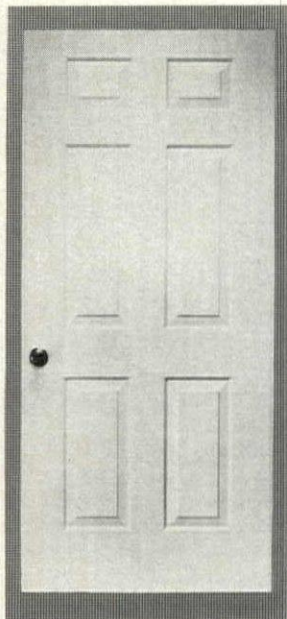
Medicine cabinet (left), hand-crafted of carved solid oak, measures 16"×27"×4". Unit has three compartments, each 4" deep. Heads Up, Santa Ana, CA. *Circle 210 on reader service card*



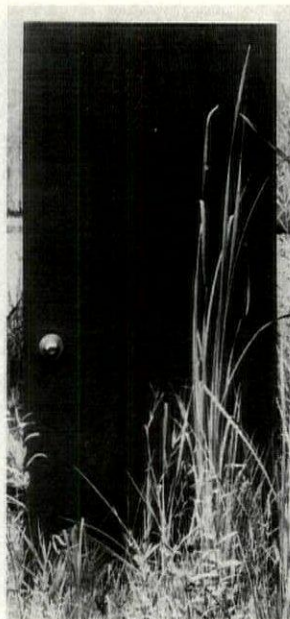
Lightweight spa bathtub, "Newport" (above), is manufactured of drawn steel, not cast iron. Because it is lightweight, unit can be easily carried to and installed in areas such as upper floors. A full line of drawn steel tubs is offered. Norris, Walnut, CA. *Circle 208 on reader service card*



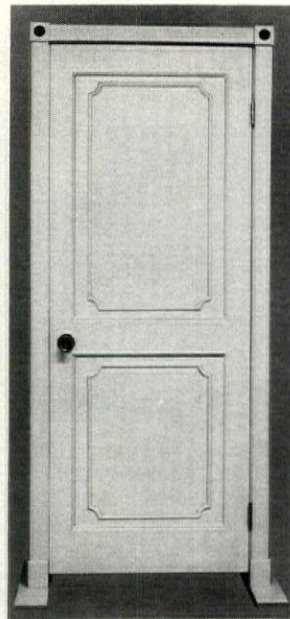
Bathroom vanity, "Tiara II" (above), features maple-framed doors and wood drawers. Air-dry sealer topcoat over a white vinyl finish wipes clean. Gold accented door panel reverses to an all-white back which can be replaced by decorative insert. Kemper, Richmond, IN. *Circle 211 on reader service card*



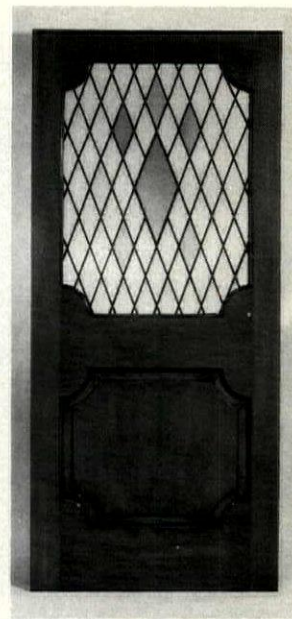
Steel door (above) consists of an insulating polystyrene core sandwiched between steel facings. Shadow panels are permanently embossed on both sides. Challenge, Grand Haven, MI. Circle 212 on reader service card



Solid-core entry door, "WeatherBeater" (above), has resin-impregnated overlay surface. Door, with a wood look, is warp resistant. Columbia, Simpson, Vancouver, WA. Circle 213 on reader service card



Panel-design interior door (above) is suitable for bypass or swing installation. Unit has an all-wood frame, hardboard core and two high-impact polystyrene facings. Regency, Miami, FL. Circle 216 on reader service card



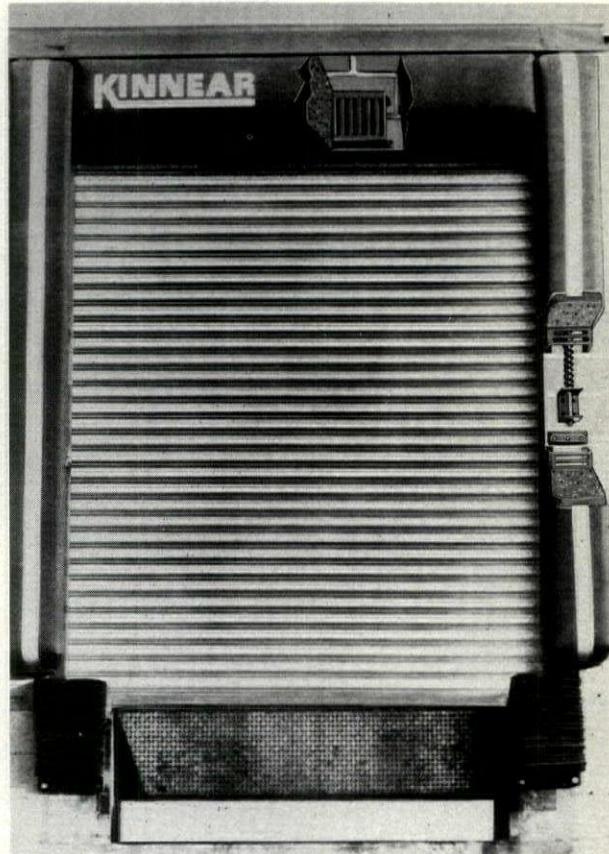
Decorative entry door, "Las Vegas" (above), is made of Ponderosa Pine. Door features a multi-colored tempered glass panel and 3/4" heavy-duty dowel-joint construction. Ideal, Waco, TX. Circle 217 on reader service card



One-piece "Permalife" roof (above) is designed to fit Burton's "Americana" angle bay windows. The easy-to-install unit, molded of durable polymer, has a textured copper-toned finish. Burton, Cobleskill, NY. Circle 214 on reader service card



Wood window, "V.P. Tilt" (left), features vinyl-protected exterior frame. Top and bottom sashes tilt in and can be removed for cleaning. Unit comes in double-hung, picture and studio window styles. Malta, Malta, OH. Circle 215 on reader service card



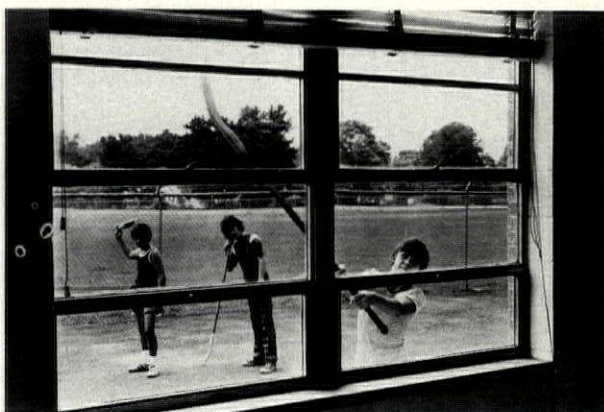
Floating dock seal for use in non-residential applications (above) forms a tight closure between a truck and the doorway during loading and unloading. The device keeps heated and conditioned air inside the building. Unit is automatically repositioned by a counterbalance spring when vehicle pulls away. Kinnear, Columbus, OH. Circle 218 on reader service card



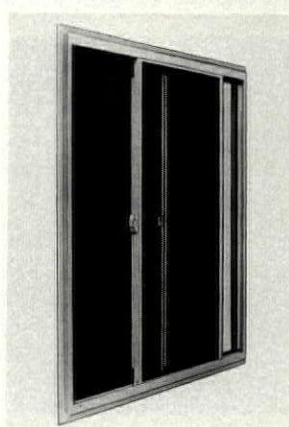
"Vimco Solar Shield" (above) is a woven vinyl-coated fiberglass screen. Unit, available in standard sizes, reduces solar heat gain in summer. Owens-Corning, Toledo, OH. Circle 219 on reader service card



Gliding window unit (left) features a sheath of rigid vinyl over sash and frame with preservative-treated wood core. Low-maintenance window is easy to operate. Andersen, Bayport, MN. Circle 220 on reader service card



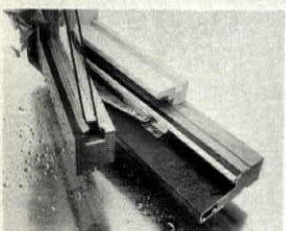
Coated polycarbonate, Tuffak[®] CM (above), is for glazing applications requiring resistance against abrasion and high impact. Material comes in standard sizes. Rohm and Haas, Philadelphia, PA. Circle 222 on reader service card



Aluminum rolling window (right) features energy-saving insulated glass in a frost-free thermal-break frame. Unit has an optional exterior screen. Capitol, Mechanicsburg, PA. Circle 223 on reader service card

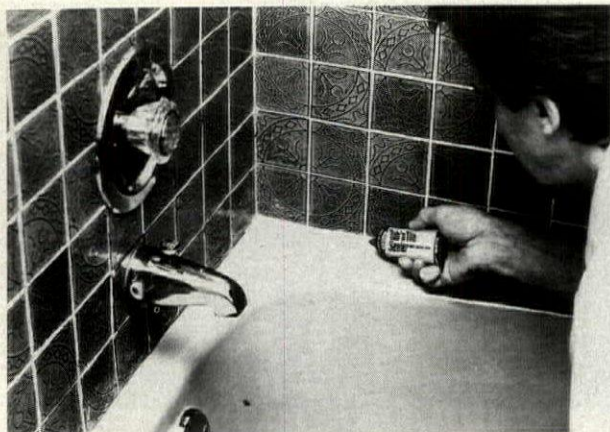


Energy-saving wood window (above) is aluminum-clad. Easy-to-maintain unit has 5/8"-thick tempered insulating glass set in vinyl gaskets and tubular vinyl weatherstripping (left). Caradco, Scovill, Rantoul, IL. Circle 221 on reader service card



Replacement window (above) has a U-Value of .52. Double-glazed unit features energy-efficient "Fin-Seal" pile weatherseal (right). Low-maintenance unit tilts for easy cleaning. Mintz, Cleveland, OH. Circle 224 on reader service card





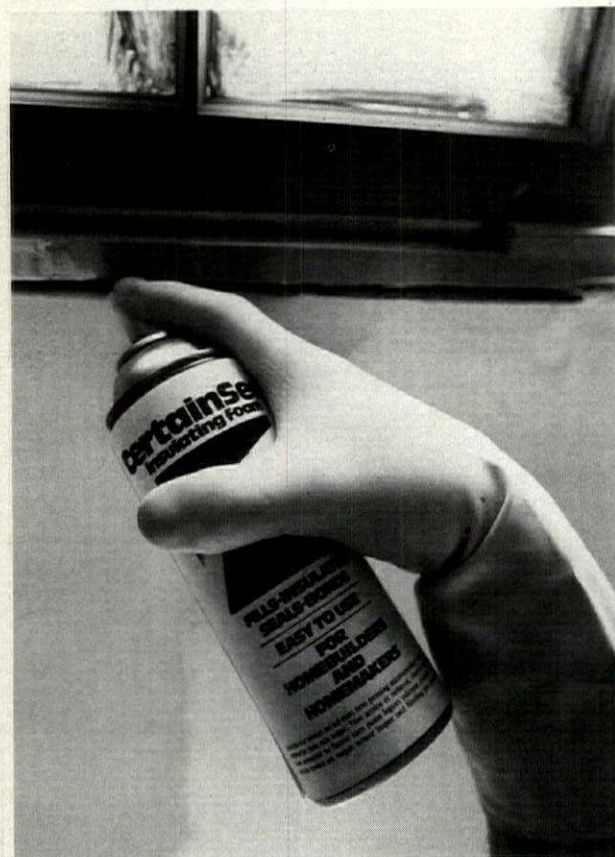
"Tub 'n Tile Sealer" (above) fills cracks on plaster, between tiles, and around tubs and sinks. Waterproof sealant is nontoxic. Woodhill, Cleveland, OH. Circle 231 on reader service card

CMC®-2025 contact cement (left) is a nonflammable adhesive. Fast-drying cement bonds most porous or non-porous surfaces. U.S. Gypsum, Rosemont, IL. Circle 232 on reader service card

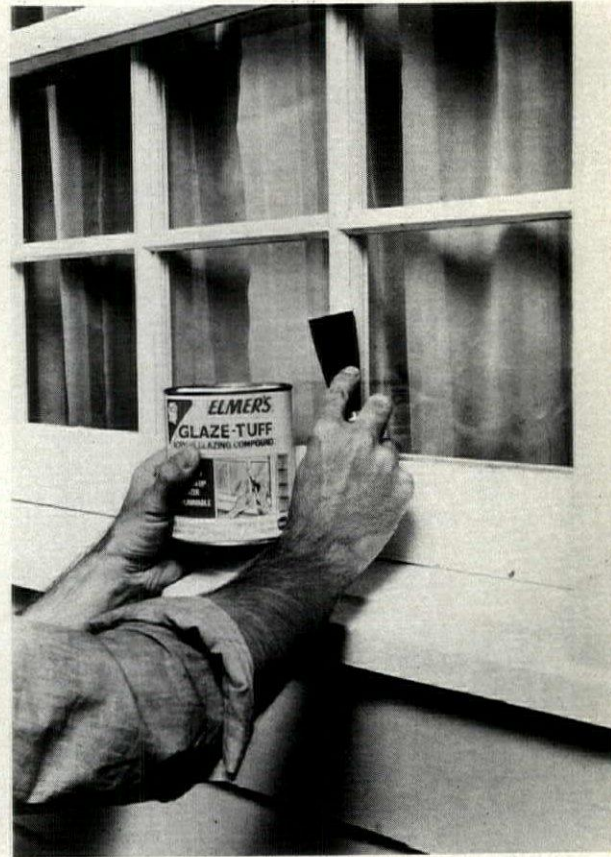


Epoxy tile setting mortar (above) is for interior installation of ceramic tiles, slate, floor brick, pavers, concrete and precast terrazzo. American Olean, Lansdale, PA. Circle 234 on reader service card

Non-asbestos joint compound (left) is part of a line of non-asbestos substances. The compounds all comply with OSHA standards. Gold Bond, Buffalo, NY. Circle 235 on reader service card



Polyurethane foam, "CertainSeal" (above), stops air leakage around windows and doors, seals openings around pipes and joints, and seals partition walls to insulate from noise, air and dust. Sound-deadening, easy-to-use foam is also effective in preventing infiltration by insects. CertainTeed, Waco, TX. Circle 233 on reader service card



Acrylic latex glazing compound, Glaze-Tuff™ (above), can be used directly from the can without prewarming. Nonflammable compound dries in 30 minutes and can be painted over the same day. Crack-resistant material, which can be applied to damp surfaces, is formulated to spread smoothly. Borden Chemical, Columbus, OH. Circle 236 on reader service card



Pourable hydraulic grout, "Thorogrip" (above), is designed for anchoring aluminum or iron fixtures. The cement-base material sets hard in 15 minutes. Standard Dry Wall, Miami, FL. Circle 237 on reader service card



Latex glaze (right) forms a tough elastic seal between sash and glass. "Glaz-Matic" nozzle eliminates the need for a putty knife. Material is moisture-resistant. Gibson-Homans, Cleveland, OH. Circle 238 on reader service card



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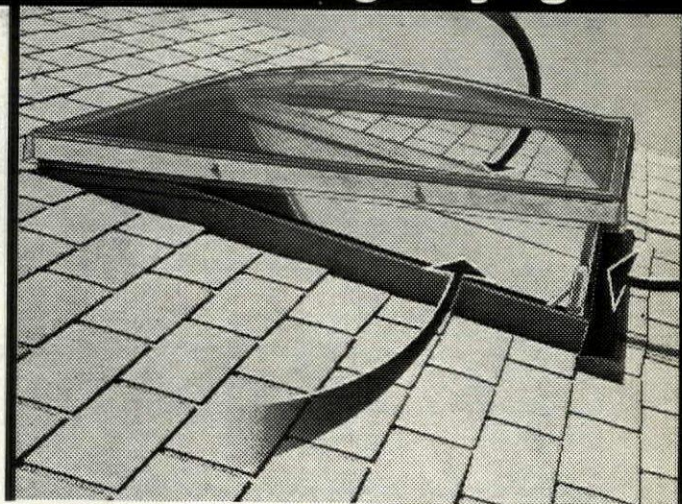
Acrylic contact cement (above) can be easily applied using a roller, spray or trowel without dripping or running. The nonflammable adhesive material can be cleaned with soap and water. The contact cement has no offensive solvent or chlorine odors. Franklin Glue, Columbus, OH. Circle 239 on reader service card

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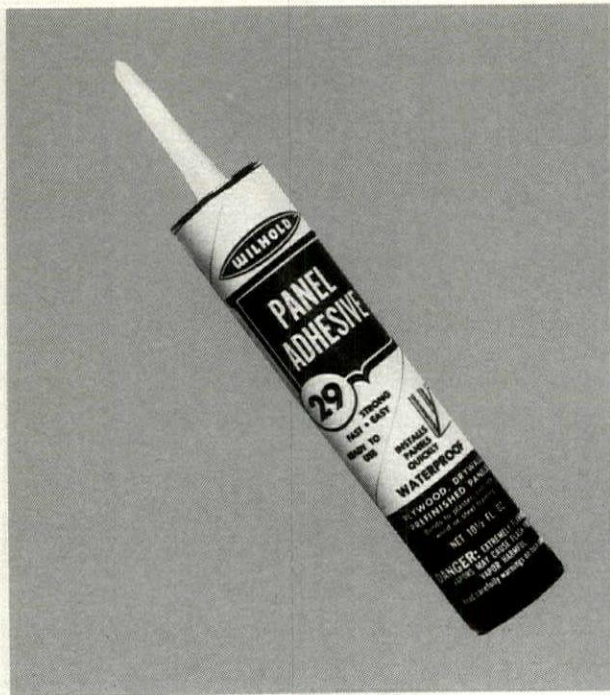


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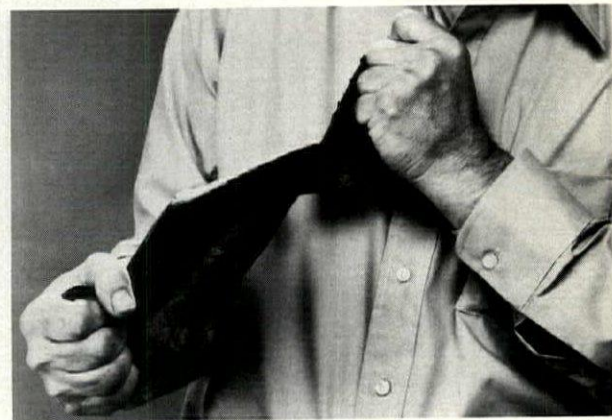
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Panel adhesive (above) bonds plywood, interior paneling and gypsum composition boards to most surfaces. The material maintains panel alignment with minimal use of nails. A 10½ oz. cartridge bonds up to five panels. Wilhold Glues, Santa Fe Springs, CA. Circle 242 on reader service card

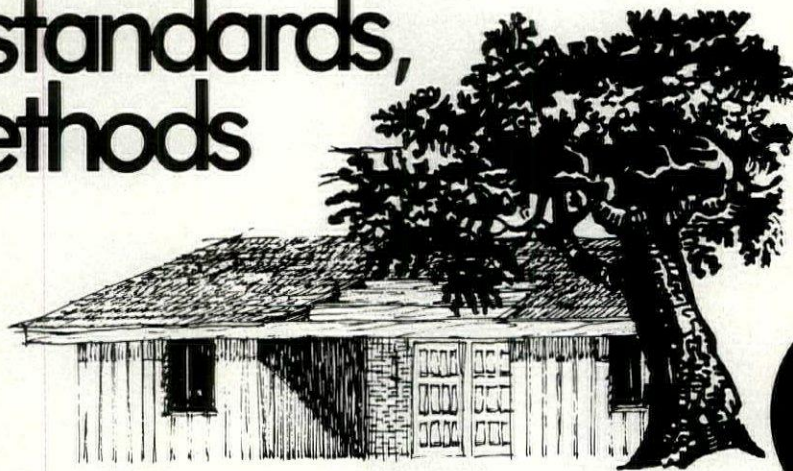


Anaerobic adhesive, Perma-Lok[®] (left), is designed to bond metals. The adhesive is not affected by corrosive liquids. Permabond International, Englewood, NJ. Circle 240 on reader service card



Synthetic rubber sealer, "Neoprene Cement," cures in 3-7 days (below). Material has high tensile strength. Consolidated Protective Coatings, Cleveland, OH. Circle 241 on reader service card

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Just as important, this year we will be calling more than ever before on lawyers, accountants, advertising agency personnel, and other professionals, who will speak and lead discussions on subjects within their special fields of expertise.

Invitations have also been extended to speakers from Congress, from the Carter administration, and the regulatory agencies. These are the people who can illuminate the workings of government and forecast how government action can affect your business and your income.

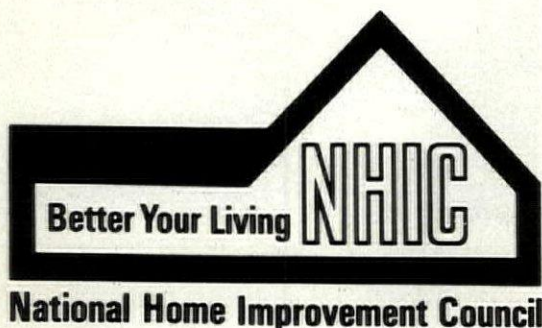
Southern Hospitality

Southern hospitality will be everywhere, throughout the convention and the entire city. Nowhere will it be more evident than in the special programs for the ladies planned and developed with the assistance of many women in the city of Atlanta. Tours of the city's attractions are also being planned for all convention attendees. Most of these extra events are included in the single registration fee, which also offers admission to all workshops and seminars, cocktail receptions, luncheons, and the Saturday night President's Ball.

Table Top Displays

An expanded area of table top displays will bring new products and new merchandising ideas to everyone. It is a once-a-year opportunity to meet and talk with top-level representatives of manufacturers who will be displaying samples of their merchandise and a wide range of literature.

For more information, call the NHIC office (212) 867-0121 or mail the coupon for a prompt response.



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IN ATLANTA, GEORGIA IN 1978

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Cushioned wrought metal outdoor furniture, "Sonata" (above), features leaf design ornamentation. Frames, in sand, black or yellow, are heavy-gauge welded steel. Bunting, Philadelphia, PA. *Circle 225 on reader service card*



Window shade, "Samoa" (above), is of Owens-Corning Fiberglas yarn. The translucent, textured shade is fire-resistant and washable. "Samoa" comes in five colors. Stauffer, Westport, CT. *Circle 228 on reader service card*



Pop-up recliner, "Saturn" (left), requires little clearance room so it is suitable for use in small living spaces. A choice of brass or chrome styles is offered in soft leather-look vinyl or olefin velvet. Barcalounger, Chicago. *Circle 226 on reader service card*



Club chair (left), part of the "Davos Group," is covered in "Toro" unsplit bull hide leather. Chair, with a hardwood frame, comes in a choice of five finishes. Sofa and loveseat complete the group. Stendig, New York City. *Circle 229 on reader service card*



"Classique" blinds (above) feature 1" aluminum slats and tapeless construction. A clear plastic wand on the left tilts the slats to any degree desired. Cord at right raises and lowers blinds. Fifty-seven colors are available. Del Mar, Huntington Beach, CA. *Circle 227 on reader service card*



Casual furniture, "Surflite Plus" (above), features stainless steel frames coated in a soft white, fused-polyester powder finish. Easy-to-clean units, with self-leveling feet, can be conveniently stacked. Wall Tube & Metal, Newport, TN. *Circle 230 on reader service card*

What's your "Consumer's IQ" on: mail advertising?



SCORE YOURSELF WITH THIS TWO-MINUTE QUIZ.

1. Shopping by mail is risky. True False
2. Americans buy less by mail than they used to when more people lived on farms. True False
3. There are government regulations to make sure I get prompt service when I order by mail. True False
4. The Postal Service loses money on advertising mail, and the difference comes out of my pocket. True False
5. There is no invasion of my privacy when advertisers exchange or rent mailing lists. True False
6. Once I buy something by mail, every mail order company will send me their advertising, regardless of my buying interests. True False
7. There's a simple way I can get off many mailing lists if I wish. True False

1. **False.** Generally mail order is an easy, worry-free way to shop. It's estimated that one in three Americans bought something from a catalog in 1975. It's convenient, you can avoid crowded stores, waiting, poor service and save gasoline. With most products, you're offered a free trial period and there's a money-back guarantee on almost everything sold by mail today.

Today's mail order marketer depends on repeat business, which he can only develop by earning *your* trust.

2. **False.** More goods and services are being bought by mail today in both urban and rural areas than ever before—some \$60 billion worth in 1976—and the amount keeps growing. More hard-cover books, for example, are now sold by mail than in stores. Each year more of America's best-known and most trusted corporations turn to selling by mail as an added convenience for the consumer.

3. **True.** Representatives of the mail order industry cooperated with the Federal Trade Commission in establishing simple rules to protect consumers. Basically, if a company is unable to ship merchandise within 30 days after receiving your order, they must notify you of the delay and give you the option of cancelling the order and getting a refund if you have pre-paid. The company must even provide you with a postage-free card or envelope for this purpose. Mail order firms today are well aware how important prompt delivery is to you.

4. **False.** Third Class, or advertising mail, not only *pays for itself* but also helps defray much of the Postal Service's fixed expenses. Third class mail costs far less to handle than first class because the advertisers do so much of the labor themselves, like sorting the mail by zip code, bagging it, and delivering it to the post office.

5. **True.** What actually happens is that an advertiser merely acquires the *opportunity to mail* its literature a single time to a certain group of people. A manufacturer of fishing equipment, for instance, might arrange to have its catalog mailed to an outdoor-activity magazine's subscribers, a group most likely to be interested in such material. *No information about you as an individual changes hands.*

6. **False.** Direct marketers engage in market research—just as do all advertisers—to determine where their best potential markets lie. For example, that same manufacturer of fishing equipment would have no interest in sending its catalog to women who have bought cosmetics by mail. Effective advertisers acquire the opportunity to mail to a list of people only if those people appear to be likely customers. Not everyone of course who subscribes to an outdoors magazine enjoys fishing—but statistics would show that impressive percentages do. Therefore, direct mail advertisers select mailing lists based on interests that are implied by subscribing to various magazines, previously ordering by mail, having certain charge accounts or making certain purchases.

7. **True.** Just request a Name-Removal Form by sending the coupon below. The 1700 member companies of the Direct Mail Marketing Association will gladly cooperate by removing your name from as many mailing lists as possible. Of course we can't stop *all* advertising mail from reaching you—but you will receive much less, beginning about 90 days from the time you return your Name-Removal Form.

Or, would you like to receive *more* mail about your special interests or hobbies? That's easy too, whether your favorite subject is gardening or sports, cooking or travel, arts and crafts or business and finance, or music or photography or almost anything else. Simply mail the coupon below and ask for an Add-On Form. It should increase the amount of information in your mailbox about new products and offers of particular importance to you.

If you answered all the questions in this little quiz correctly—Congratulations! If not, we thank you for giving us this opportunity to clear up a few of the misconceptions many people still have about buying by mail.



Mail Preference Service
Direct Mail/Marketing Association
6 East 43rd Street
New York, N.Y. 10017

I want to receive *more* mail on my favorite interests or hobbies. Please send me a *Name Add-On Form*.

I want to receive *less* advertising mail. Please send me a *Name Removal Form*.

Name _____

Address _____

City _____

State _____ Zip _____

Remodelers: You can test your marketing skills

A comprehensive marketing manual compiled by C.I.T. Financial Services tells the remodeler how to evaluate his marketing techniques and develop new ones. *Creative Selling—A Guide to Success for Home Improvement Sales Professionals* offers him assistance in market research, sales management and public relations.

The publication includes time-saving tips, work reports, self-tests and checklists that show a remodeler how to improve his business and increase sales. The material in the booklet is all based on practical experience, according to Glen Jorgensen, C.I.T. Financial's president.

"*Creative Selling* is really a book of solutions—tested and proven effective by home-improvement dealers and contractors."

Keys to selling. The 90-page book explains four steps in the making of a sale:

- Approaching the prospect.
- Developing his interest in a particular home improvement.
- Arousing his desire for that improvement.
- Closing the sale.

	APPROACH	INTEREST	DESIRE	CLOSE
SALESMAN'S OBJECTIVE	To find prospects.	To develop interest in your line.	To create desire for a particular modernization.	To close the Sale.
PROSPECT'S ATTITUDE	Don't waste my time.	What can it do for me?	Prove the benefits. Do I want it? Why is it better?	Should I buy? Should I wait? Can I afford it?
SALESMAN'S SELLING PLAN	Transfer attention. Develop favorable selling climate.	Explain advantages of your work or product.	Identify product or service. Convince prospects he needs and wants the improvements.	Make it easy to buy.
SALESMAN'S SELLING TACTICS	Establish friendly relationship. Give the prospect confidence. Qualify prospect.	State strongest advantages and benefits. Measure progress.	Use more advantages and benefits. Explain source of benefits. Demonstrate benefits. Contrast with others. Mention satisfied users. Measure progress.	Give the customer confidence. Use the Bridge Phrase to ask for order. Meet objections. Use the rate book. Complete transaction.

Expanding on this strategy, C.I.T. comes up with a sale blueprint that can be adapted to almost any remodeler's operation (see chart above).

If the remodeler wants tips on drumming up new business, this book features a sample questionnaire that zeroes him in on sales prospects. A list of 20 possible sources of information about prospective customers is also included.

Promotion of image. Good public rela-

tions is a must for any successful home improvement business. *Creative Selling* tells the remodeler how to utilize the media and make his activities newsworthy. You must keep the public sold on you, the booklet warns the remodeler, and then it tells him how.

This handy publication is available free from William R. Aicklen, vice president, C.I.T. Financial Services, 650 Madison Avenue, New York, N.Y. 10022.



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WITH

Studio Stair.

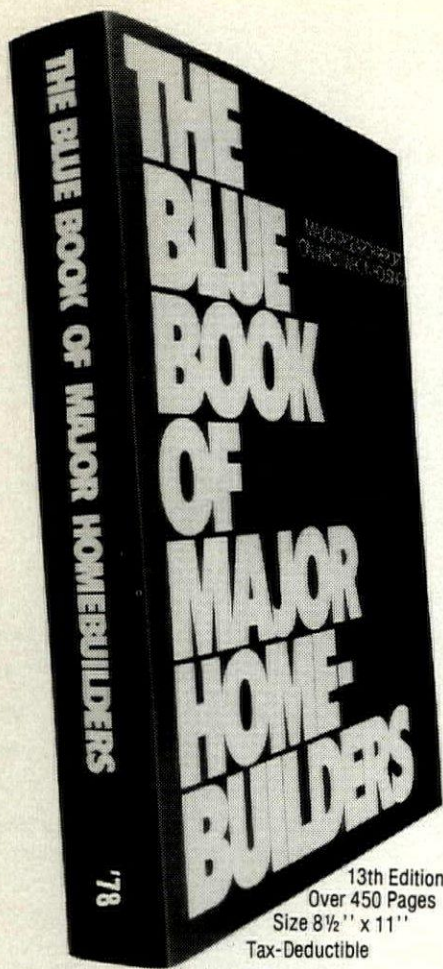
Add excitement and beauty, and reduce cost by saving space with the S-360 Spiral Stair. Select from three distinctly different designs... All Wood, Wood-Steel, and Aluminum.

Make a bold statement in home construction with S-90 circular stairs. Patented, hidden steel horses make the S-90 "squeek proof". Stair is shipped completely assembled, handrail is K.D.



AMERICAN GENERAL PRODUCTS, INC.
1735 Holmes Road, Ypsilanti, Michigan 48197
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Buy the book that helps you sell an \$18-BILLION HOUSING MARKET with all-new data on 3,000 key executives in 1400 major homebuilding firms operating at more than 1,000 locations in all 50 states

The Blue Book of Major Homebuilders tells you **who** they are, **where** they are, **what** they do—and how they're planning for \$18,000,000,000 in revenues from their housing production, housing sales, housing rentals, nonresidential projects, remodeling work and property management.

The Blue Book gives you all-new intelligence on the nation's most active builders in the fast-changing residential market. More than 600 new executives and 400 new firms are included in 450 pages of comprehensive research bringing you up-to-date on the major homebuilders who build in volume and buy in bulk.

5 New Features in the 1978 Blue Book

The 1978 Blue Book offers five new features with new data on:

- 1) Property Management:** Firms managing residential and commercial properties requiring upkeep, maintenance and repair on a continuing basis.
- 2) Remodeling:** Firms engaged in remodeling, renovation and rehabilitation of the nation's building stock.
- 3) Housing Starts:** A statistical perspective on single-family and multi-family housing starts over a 20-year period.
- 4) Housing Data:** Sources of government and private housing data available for appraising market trends.
- 5) Housing Measures:** Useful information on the Typical House, including prices. . . number of bedrooms and baths. . . square feet of roofing, wall space . . . equipment. . . and other market measures per million new units, and for the nation's stock of occupied dwellings over ten years old.

Best Way to Serve Your Best Prospects

Give your management, merchandising, marketing, advertising, research, public relations, sales and distribution people the **only** workbook that tells them all they need to know to best serve your best possible customers, clients and prospects.

The Blue Book makes it easy to **call up**, **call on** or **write to** the major builders and buyers who **need** building products, materials, services, equipment, money, land and ideas for planning, building, managing and remodeling their projects.

14 USEFUL FACTS ABOUT 1400 MAJOR HOMEBUILDERS

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- Construction Methods
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