

# housing

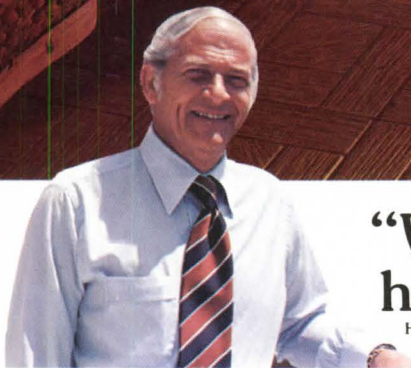
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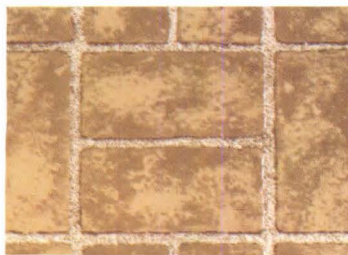
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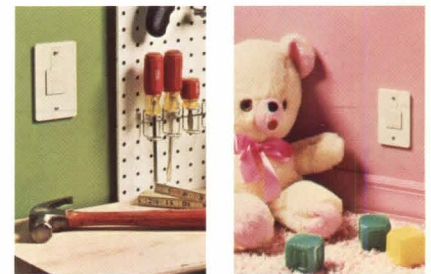
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# housing

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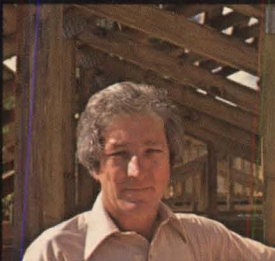
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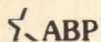
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## So much for 1979... What about the 1980s?

If you're worried about your industry's future, take heart. Sure, starts may drop as much as 20% this year, but that's hardly a disaster if you have taken into account their surprisingly lofty level of 2,018,500 in 1978. What's more, the long-range outlook is good—so good, in fact, that housing may well be the strongest sector of the economy in the 1980s.

It's the postwar babies, of course, who are creating the new households that fuel the demand for housing. But numbers alone don't tell the whole story.

Many of these potential young buyers don't fit into the traditional household mold: one breadwinner, a housewife and a couple of children. Some are single. Others are working couples with no kids. So they need less space than the traditional household but, at the same time, can afford more expensive housing.

With these non-traditional households in mind, maybe it's time to put more of your production into two-bedroom houses on smaller lots. And maybe what you save in square footage and land costs should go into upgrading your materials, appliances and energy-saving features. Your big seller of the eighties may well be a smaller but better package.

## So why do the other guy's thing?

Imitation may, indeed, be the sincerest form of flattery. But in homebuilding it may also be the surest route to disaster.

Consider this so typical reaction to builder Nolan Kerschner's latest condo complex [HOUSING, Sept. '78] in the little town of Old Saybrook, Conn. (1970 pop. 8,281). The project was an instant sales success. Now four other developers are planning condos in the same area. And they may be coming in with too much too late.

Kerschner's market researcher described Old Saybrook as "the most awful area in which to build multifamily, for-sale housing." He meant that the market was thin—so thin, in fact, that Kerschner wisely planned his project to appeal to the widest possible range of buyers.

Can Kerschner's imitators emulate his success, or has he already exhausted the market's potential? We wish them well. But their ventures may result in just another case of market glut—the sort of situation that gives a bad name to condos in particular and homebuilding in general. There is, in short, no substitute for up-to-date market research—even in little places like Old Saybrook, Conn.

—JOHN F. GOLDSMITH



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**"We used to make the cabinets  
for every home we built...**

**until we discovered Scheirich could build  
them better, and deliver them faster."**

Don Hall, President  
Superior Homes, Houston, Texas

g houses for the popular market range  
\$30,000 to \$60,000 used to have us strugg-  
ing to keep supply equal to demand. We made  
everything except the major mechanical ele-  
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"Even though we were building our own  
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tant because we're now building several  
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"We're installing Scheirich's Gardencourt  
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and condominiums, and in our higher-priced  
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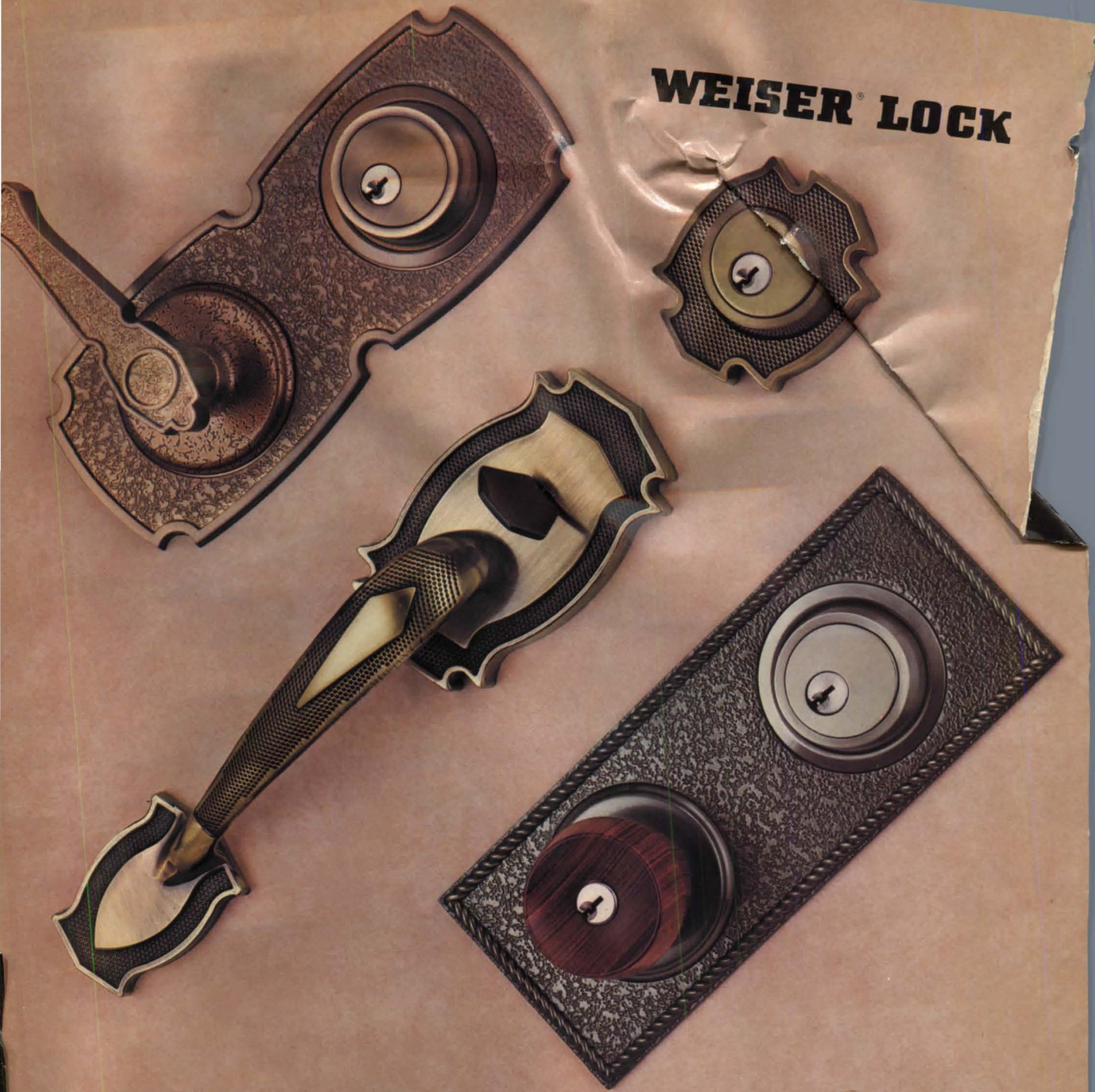


*Superior Homes specializes in the construction of middle-income housing in metropolitan Houston, with the primary market range being homes costing \$30,000 to \$60,000.*

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# HUD reined in on spending

'There will be many disappointed,' says Carter—and Mrs. Harris is one of 'em

Patricia Harris, the Administration's top advocate for housing programs and federal help for the cities, got the word from the White House weeks before the President submitted his new budget to Congress.

"There are going to be many disappointed heads of federal agencies and many disappointed interest groups in our country," Jimmy Carter said.

He didn't mention the housing industry or the Department of Housing and Urban Development. He didn't have to.

The bottom line for HUD is that spending is being kept at about where it has been—or lower.

No new housing initiatives are to be launched. Money for existing programs will be held level or cut back. From the Harris-HUD point of view, the Carter White House and the Office of Management and Budget have clamped the tightest lid possible on HUD spending.

**Gloom along the Potomac.** With housing starts generally expected to decline 15% from the 1978 level, the industry outlook—in both the public and private segments of the market—is sobering.

The White House lid on spending seems to have put Secretary Harris under tighter wraps than she has ever worn. Some of the top staff at HUD say she's "almost apathetic." Or "re-signed." Or "pretty damn disenchanting."

Back in December the Secretary said that the message that 1979 holds for the housing industry is, "We are in for hard times" but not as "severe as the 1974-5 crunch was."

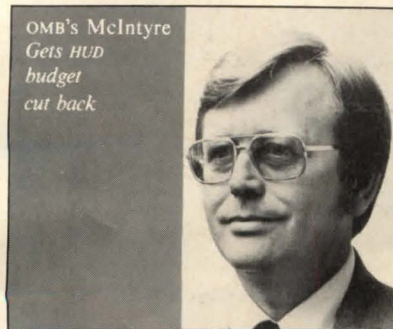
During the first year of the Carter administration, Secretary Harris won from the White House and the Congress the new action-grant program to pump \$400 million a year into the central cities to subsidize neighborhood development projects, mainly commercial. And she won the multibillion-dollar authorizations to finance 400,000 units of subsidized housing for poor families each year.

**Cutback.** The money for 400,000 units authorized for fiscal 1978, ended last September 30, was enough to

finance only 338,000 additional units, however. Mrs. Harris tried to get from the OMB \$30.6 billion in authority to try to add another 400,000 units to the stock of subsidized housing in fiscal 1980.

The OMB cut that request back sharply but said HUD would get enough for another 330,000 subsidized units—some new, some rehab, some rental of existing apartments.

HUD disputed the OMB's calculations,



but in the end it wound up with the authority to contract for an estimated 300,000 additional units to be made available to needy families—about 25,000 less than the level estimated for the current fiscal year.

**Tilt toward new construction.** The OMB chief, James McIntyre, fought to force HUD to funnel more of the subsidy money into rental of existing apartments for lower-income families instead of pushing the mix heavily toward the financing of new construction.

Mrs. Harris won that one by getting the OMB to agree that as much as two-thirds of the units to be subsidized can be either new construction or substantially rehabilitated units. This was the percentage of new construction that the lobbyists for the housing industry and the cities wanted.

McIntyre, as the chief inflation-fighter dealing with the details of the individual budget programs, argued that many more families can be housed in existing housing for the same amount of dollars.

**Costs.** The latest HUD figures show new housing units cost the taxpayer an estimated \$4,876 a year over 27 years, the average time the unit is expected to

be subsidized. The budget authority that has to be asked of Congress for each unit thus is \$131,652 per unit.

For substantially rehabilitated apartments, the cost runs even higher—to an estimated \$5,019 for 27 years.

But the subsidy to rent an existing apartment for a needy family is only \$2,577 a year, and the average time involved is 15 years.

These are the kinds of figures that will be used by the inflation-fighters of both parties in Congress to trim back the HUD budget. As one committee staffer noted, "We will take the president's budget as a starting point and work downward."

**'Age of less.'** Ex-Senator Edward Brooke (R., Mass.), who was the strongest single advocate of housing programs in the entire Congress, says that "housing programs for lower-income people are being threatened as they have not been since the 1973 [Nixon-Romney] moratorium." Brooke calls the new spending levels "a moratorium by attrition."

During the early rounds of the budget maneuvering, Mrs. Harris told the President that the OMB allocation to HUD for fiscal 1980 "would be difficult to defend..."

But later she told an audience at a housing conference that "the economic reality of our situation tells us that we are entering the age of less."

**'Negative impact.'** In late December, Mrs. Harris told the Senate Banking Committee that Carter's anti-inflation policy—to slow spending and slow the economy a bit—"may have a somewhat small, short-term negative impact on housing starts." But she added, as a team-player must, that the moves "are essential for the long-term health of the housing market and for the nation's economy as a whole."

In Washington, the extended forecast for housing is more hopeful. "Now, 1980 is an election year, and the White House scenario should have housing doing better next year," says one political expert for the National League of Cities.

—DON LOOMIS  
McGraw-Hill World News,  
Washington

# Holding onto housing's hot money

A long-term savings certificate is proposed to bar reverse disintermediation

With mortgage lenders losing their deposits to money-market certificates, the last proposal the housing industry expects to hear is a pitch for still another variable-rate savings CD.

But that is exactly what some housing economists are now recommending to mortgage lenders. They think savings and loan associations and savings banks could face a new phenomenon called reverse disintermediation later this year—if short-term rates begin falling. These experts are urging thrift executives to think about a long-term, variable certificate while they still have time to shape its design.

**The danger.** Reverse or downside disintermediation, as described by the Federal Home Loan Bank Board's research director, Kenneth R. Biederman, would be an outflow of hot money from savings associations. The money would disappear when short-term interest rates fell, for it is these rates that determine how much the S&Ls can pay in premiums to keep the hot money on deposit. Whenever short-term rates fall, the S&Ls must lower the premiums shortly afterward. When they do so, the hot money runs elsewhere for higher yields.

The housing experts say the savings associations' best chance of retaining this money is to come up with a long-term certificate that is just as competitive against corporate bonds as the short-term savings certificate has been with Treasury bills and money-market funds.

**The big money.** The 2,000 federal savings and loan associations now have more than 10% of their deposits locked into the six-month money-market CDs, and about 3.5% of their deposits in jumbo CDs of \$100,000-plus. All told, that comes to around \$60 billion just with the federal S&Ls. Both of those percentages are expected to continue growing until there is a peak in short-term interest rates. Thus, the potential for mortgage lenders to lock away short-term savings for a long pull is vast if they can come up with a long-term savings instrument.

One idea suggested by housing economists Dwight M. Jaffee of Princeton

and Edward Kane of Ohio State is for the thrifts to introduce a variable-interest-rate bond that would pay a premium above the rate on U.S. government bonds. That would replace the relatively unattractive 8-year, 8% CD that is the best thrifts have to offer now.

**Secondary market plans.** The economists are also recommending that mortgage lenders consider a negotiable CD that savers could sell like a bond in a secondary market; and that regulators abolish withdrawal penalties, or at least stagger the effect of penalties, so savers can trade in securities just as they do bonds.

Overall, says Jaffee, "my prediction is that the relative yields on long-term deposits will be made much more attractive than they are now, with these funds providing the primary source for mortgage lending. Deposits of short-term maturity will be of only limited interest and will be managed primarily to provide short-term liquidity."

Wall Street analysts are also looking at the problem. "There is a lot of talk about developing money-market certificates of two-year, three-year or five-year maturity, you name it," says Robert Chaut, an S&L stock analyst with Blyth Eastman Dillon & Co. He predicts that the thrift industry will move in that direction "sooner than you think."

**Lack of urgency.** Federal officials are studying some of these ideas but maintain it is too early to worry about a long-term CD while the mortgage industry's main problem is to hang onto short-term funds in the face of rising rates. "Historically, falling rates are not a problem for the industry because new inflows offset hot money outflows," notes the HLBB's economist, Richard Marcis.

Still, things could be different this time, Biederman insists.

"We should be thinking about it."

He notes that at least 35% of the deposits in money-market CDs was attracted into S&Ls by high rates. That money could leave just as quickly, he explains.

"Money-market CDs have made sav-

ers especially rate sensitive, and they will not settle easily for a below-market yield," adds another financial regulator. The only way savers will be satisfied with government-set deposit rates will be with sharply lower inflation, he notes.

All of this means higher built-in costs for mortgage money. But without a more flexible rate structure, lenders will find it increasingly difficult to bring in the money they will need for mortgages, predicts Jaffee. Thus, he argues, the advantages of supply outweigh the increase in cost.

Bank Board's Biederman  
*'Should think about it'*



**S&L reaction.** So far, S&L officials are not worrying much about the long-term problem. "If we could get to the point where all we have to worry about is long-term rates, we'd be thrilled," says Kenneth J. Thygeson, chief economist of the United States League of Savings Associations. While some thrift executives are thinking about "downside outflows," most would be only too happy to see rates peak out, he explains.

—ROBERT DOWLING

McGraw-Hill World News,  
Washington

## CORRECTION

The Forest Products Laboratory, Madison, Wis., reports that the Pres-Lam beam [HOUSING, Oct. '78, p. 90] requires three steel pipe supports in the same way as the steel beam it's meant to replace. The caption stated that the beam clear spans the house foundation.



### **Orangetree Villa**

Exterior walls are concrete masonry, finished with stucco veneer. Interior walls: site cast concrete. Floor planks: precast hollow core. Concrete sidewalks, stairs. Developers: Tom Thomson & Associates. Architect: Donald M. Tachuk. Builders: McCoy Construction, Inc. Engineers: McCausland Engineers.

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# Mortgage-rate indexing comes to N.Y.

At long last, New York State has modified its 8½% usury ceiling on home mortgages, and builders are cautiously optimistic about the effect on the state's housing industry.

The new ceiling has been set initially at 9½%.

Says John Steinberg, president of the 2,500-member New York State Builders Association:

"In the long run, our rate should be competitive with the national rate and more mortgage money should be available."

**An indexed ceiling.** Enacted by the legislature in Albany on December 8, the usury law says that the mortgage rate can rise at a pace not exceeding ¼% in each quarter—to a maximum of 2% above the yield on an index of 10-year Treasury bonds. The index stood at 8.2% at the time of the usury law's enactment.

If the bond yield holds steady, mortgage rates could increase gradually to 10.2%.

Paul Schosberg, president of the Savings Association League of New York State, called the modification of the usury ceiling "a giant stride."

"The fundamental change," he explains, "is the indexing of the rate rather than the short-term impact on lending. The next step is the array of flexible mortgage instruments that will really take the state into the twentieth century."

**Redlining.** In a trade-off for the higher usury ceiling, which was generally viewed as a boon to the mortgage lending profession, the legislature passed a measure designed to combat discrimination in mortgage lending—sometimes called redlining. Most consumer groups, which had campaigned for years for strong anti-redlining legislation, criticized the new law as too weak.

The law empowers the state's banking commission to hold a hearing if a potential borrower charges geographic discrimination. If found guilty, a lender can be fined up to \$15,000.

Bickering over the diluted anti-redlining measure delayed enactment of the floating-rate bill for six months. To speed the rate bill's passage, Governor Hugh Carey promised that the state banking superintendent would



New York's Schosberg  
'Giant stride'

recommend that the state's Bank Board adopt anti-redlining regulations more stringent than the provisions of the redlining bill. But the Bank Board opted instead for regulations based on the diluted bill.

**Jersey's move.** Until New Jersey modified its mortgage limit, neighboring New Jersey—at 9½%—had the second lowest ceiling in the country. Now New Jersey appears ready to do

away with its ceiling too.

But Angelo R. Bianchi, the banking commissioner, does not favor the floating-rate type of bill enacted in New York and already in effect in Pennsylvania and Minnesota.

Instead, Bianchi would let the state peg rates to a homebuyer's down payment, "with about a half percent difference between the rate for the highest and lowest down payment."

A buyer making a 10%-20% down payment would pay a higher rate than a buyer making a 50% down payment, Bianchi explains, adding:

"This would permit our lending institutions to make a reasonable profit and provide a greater supply of mortgage funds."

According to Bianchi, "the financing crisis is upon us. Each time the Fed tightens the money supply, New Jersey is one of the first states to feel the effect."

In addition, the New Jersey Association of Realtors has urged lenders to extend the length of home mortgages to 40 years in order to lower mounting monthly payments.

—TOM ALLEN

## More money for S&L loans

In a move aimed at freeing \$2 billion for single-family mortgages, the Federal Home Loan Bank Board has reduced the liquidity requirements for the 2,000 federal S&L associations by one-half of 1%.

Effective Jan. 1, the cut—to 6% from 6½%—comes in the wake of a May 1 reduction from 7% to 6½%.

Explains Board Chairman Robert McKinney: "We will continue to help

maintain a volume of financing through our member institutions that meets sound demand for housing and that minimizes the disruptive effect that tighter credit conditions normally have on housing activity."

The liquidity requirement sets percentage of S&L short-term borrowings and savings accounts that must be kept liquid. Those assets cannot then be used for mortgage loans.

## Rates ease slightly in California

California's mortgage rates appeared to be receding slightly as the new year bowed in.

California Federal, the nation's largest federally chartered S&L, dropped its prime mortgage rate to 10¾% from 11% in mid-December. A month earlier, Cal Fed had been the first major S&L to raise rates to 11%.

Great Western S&L cut its single-

family rate to 10⅝% from 10¾% two days after Cal Fed moved. Imperial S&L edged back to 10¾% from 11%.

Home, the largest of all S&Ls, stood pat at 10¾%, and Financial Federation of Los Angeles, a holding company with 11 S&Ls under its banner, held at 11% along with American Savings & Loan, a unit of First Charter Financial Corp. of Beverly Hills.



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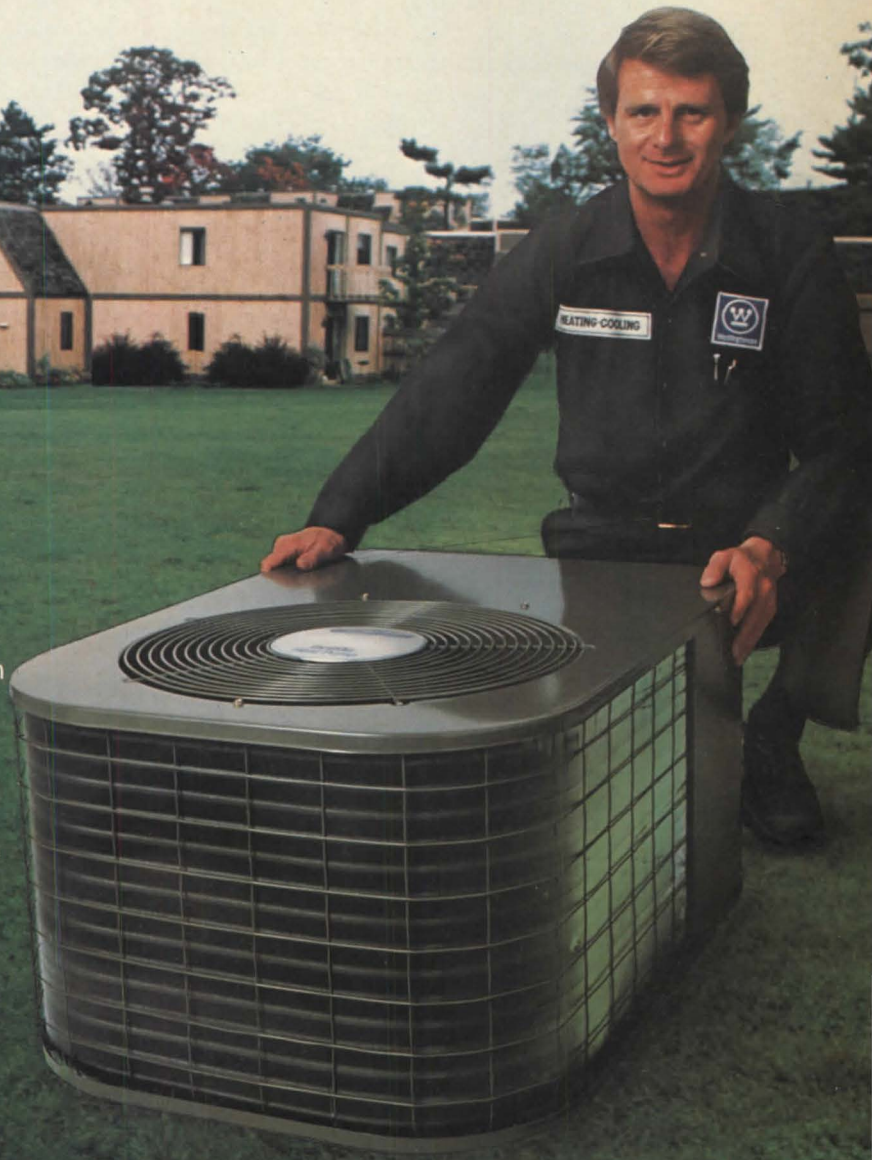
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# Crystal ballers see *two* recessions

Double trouble is on the way, claim two Princeton professors who have just plotted housing's year-by-year course for the next decade.

Their prediction for 1978-87 is for not one but two recessions—this year and in 1983.

The 10-year readout was compiled by Professors Kenneth Rosen and Dwight Jaffee, founders of Regional Data Associates of Princeton, N.J., a firm that specializes in econometric forecasting of real estate trends.

And, as their latest effort shows, the two have clearly broken new ground in the "art" of long-term forecasting.

For, in addition to projected starts, demographic soundings and other economic inputs, the academicians have plugged all kinds of key financial data—future T-bill, bond and prime rates, for example—into their housing scenario, not to mention annualized average mortgage rates for the 1980s.

**Forecasters Courageous Inc.** All of this shows a lot of courage (or something), for this is ground where even Wall Street's smartest and quickest angels fear to tread.

Calling for a recession in '79 isn't news, of course, especially now that the OPEC has moved to raise oil prices. But what about an '83 downturn?

"That's an arbitrary call because no one knows for sure just when the next recession will hit," concedes Michael Carliner, general manager of the research firm. "However, it's quite unlikely that we'll go ten years without a second recession."

When pressed, Carliner said the next downturn might hit in 1984 instead of 1983. He also said that it probably wouldn't be as severe as this year's expected decline.

Why?

"Housing will, of course, be somewhat more insulated [against sharp up and down cyclical swings] but the main reason is its basic underlying strength—namely, a good demographic picture."

**Starts—and stops.** The industry will be quite different in the future, he says, so much so that "a bad year will be 1.5 million starts."

And the numbers being forecast?

For the 10-year period, total starts are expected to average 1.99 million annually. Of this, say the researchers, single family will account for 1.41 million and multifamily 578,000, with mobile homes adding another 382,000.

But there will be sharp peaks and deep valleys.

Single-family starts, for example, will hit a high of 1.58 million (1987) and a low of 1.3 million (1979). Multifamily, after bottoming out at 405,000 units ('79), should climb to 690,000 units by 1986. And mobiles, following a drop to 285,000 units in '79, will also mount a comeback as shipments rise to 456,000 in '86.

All of which serves as a reminder of the old but apt chestnut: "Those who live by the crystal ball should also learn to eat broken glass." —B.M.

| Housing Forecast: 1978-87<br>(annual rates) |                |
|---|----------------|
| <b>Total starts</b>                         | 1,988,000      |
| <b>Single family</b>                        | 1,410,000      |
| <b>Multifamily</b>                          | 578,000        |
| <b>Mobile home shipments</b>                | 382,000        |
| <b>Resales</b>                              | 4,505,000      |
| <b>Households (net increase)</b>            | 1,625,000      |
| <b>Family</b>                               | 913,000        |
| <b>Individual</b>                           | 712,000        |
| <b>Mortgage rate</b>                        | 9.5%           |
| <b>Rental component of CPI</b>              | 7.3%           |
| <b>Homeownership component of CPI</b>       | 7.3%           |
| <b>Single-family price increase:</b>        |                |
| <b>New</b>                                  | 9.3%           |
| <b>Existing</b>                             | 9.2%           |
| <b>Saving flows to S&amp;Ls</b>             | \$59.2 billion |

## Former executives of Hallcraft indicted

Three former Hallcraft Homes execs have been indicted by a federal jury in Phoenix, Ariz. on charges of fraud in connection with a \$9.2-million check scheme.

Those indicted were James H. Cederquist, Hallcraft's former president; Thomas G. Anderson, its former chief financial officer and senior vice president; and Donald L. Federspiel, its ex-treasurer.

The indictment charges that \$9.2 million in checks were mailed to several banks when Hallcraft was suffering financial ills. The checks, the indictment says, resulted in \$3.8 million in overdrafts.

Hallcraft merged last year with Nu-West Development Corp. of Phoenix.



**Christiania Companies' debut** on the Big Board is observed by Martin Fenton Jr. (center), chairman and president; Robert Hall, executive vice president of the New York Stock Exchange, is at left and Anthony Rinella, an exchange specialist, is at right. Christiania opened at 7 and came across the tape under symbol CST. The company, 25 years in business, has its headquarters in Santa Monica, Calif. It builds single-family houses.

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# New buyer groups — and their wants

The consumer society has been sorted out again, this time into six classes that are determined by the social values they revere.

An executive of a market research firm with wide experience in housing lists the groups as the retreaters, the materialists, the moralists, the new conformists, the forerunners and the aimless. He says these divisions emerged clearly from the social revolution that followed World War II.

John Dunzer, vice president of Yankelovich, Skelly & White of New York, the research firm, describes three of the groups as highly important to the homebuilding industry, and he cites numerous examples of what they want in their new homes. The other three groups, he says, don't count for much in the housing market.

Dunzer offered the new segmentation in a speech to the Orange County chapter of the Building Industry Association of California.

**Retreaters and materialists.** The retreaters are the only group still sharing the old values, according to Dunzer. They are dedicated to the work ethic, and they are committed to upward mobility and materialism even though they do not believe in these pursuits for themselves.

Materialists are traditional, and they are materialistically oriented when it comes to goals. Personal fulfillment is not necessarily important to them, but they have adopted certain values of the new value system. They are more tolerant of youth and its living styles, and they have bent somewhat from their former status as "the men in gray flannel suits." They blend old and new values.

**Moralists and new conformists.** Moralists retain certain aspects of the old value system, Dunzer says. They are the strongest supporters of the work ethic and of family and sexual morality, but they do not believe in materialism at all. They have adopted self-fulfillment as a goal, and they respect part of both the old and new values.

The new conformist equates success with a full style of life. Affluence is a means to an end, not an end in itself. The new conformist is receptive to everything that is new or different. He wants a wide variety of experience. According to Dunzer, if you design a restaurant around this person, you're likely to be in business one day and out the next.

**Forerunners and aimless.** Forerunners also equate success with personal fulfillment, but they trade this off against money. Although forerunners are interested in new things and in a wide variety of experiences, they are much more selective than new conformists. And they are not nearly as self-centered.

Although they have moved back toward traditional society recently, they are still not an establishment group.

They are a very professional group. They travel a lot, but they don't do things in a traditional way. A forerunner who is a doctor, for example, will work in a clinic instead of performing as a traditional doctor. A lot of marketing people follow this group, because all new-values people tend to emulate forerunners.

The aimless group, which has risen in the last two to three years, constitutes about one-sixth of the population. "They have little concern about the future," Dunzer said. "They have little purpose or direction towards success, and they're growing fast as a group."

---

***The three segments most important to housing are the materialists, new conformists and forerunners.***

---

**Builders' targets.** "To design for a maximum market," Dunzer continues, "builders should design for the forerunners. New conformists tend to emulate the forerunners. The new conformists will never be repelled by what the forerunner likes. But the forerunner will reject housing designed for the faddish new conformists. Thus, designing for new conformists will limit a builder's market.

"In marketing housing, we can discard three of the social-value segments right away," Dunzer says. The aimless segment is not in shape to

buy a house. The retreaters are "stay-put." They're a very small part of the housing market, unless you're involved with senior-citizen projects. Moralists are also a small portion of the housing market, although the group itself is on the rise.

**Youth and status.** The three segments of the market most important to housing, Dunzer contends, are the materialists, new conformists and forerunners.

Materialists who are most concerned with status are highly important.

---

***'To design for the maximum market, builders should design for the forerunners.'***

---

"New conformists, who tend to be the youngest group," Dunzer said, "also tend to be faddish. They like gadgets, and they are somewhat more inclined to rent than buy. However, they are still an important group. This is the group that has recently come into the condominium market in Chicago. Investment in housing is the "in" thing with them.

Forerunners, a very logical group, Dunzer points out, favor homeownership.

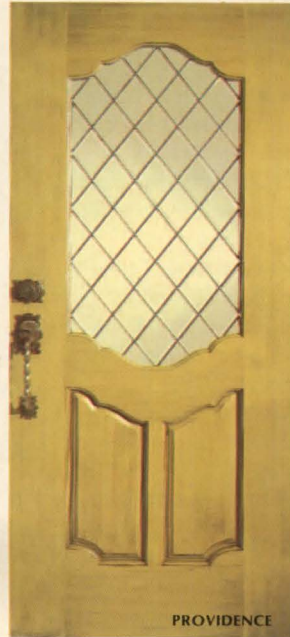
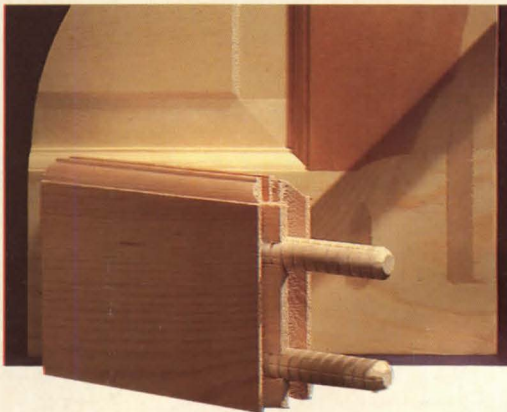
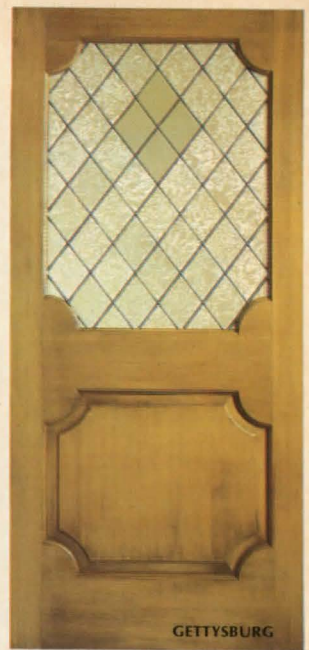
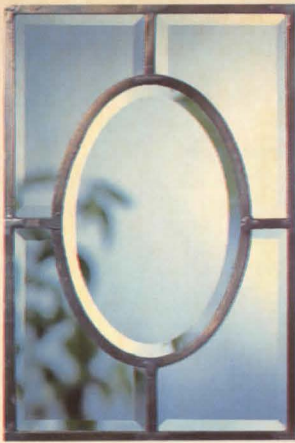
Each of these groups makes up about a sixth of the population. New conformists are slightly more female than male, and are typically high school graduates with some college. Forerunners are older than new conformists, but the majority are still under 35. Forerunners are slightly more male than female and the majority have some college, but with a higher income than new conformists.

Materialists are the older group. Over 35% have some college. Of the three groups they have the lowest income but want the most.

**Ceiling mirrors, etc.** "A bedroom that would appeal to a new conformist," Dunzer said, "might have mirrors on the ceiling and a sensual feeling."

The materialist wants everything in the bedroom, including fireplaces and chairs. It's his castle.

A kitchen for a materialist might include a fireplace and every appliance imaginable. A kitchen for a forerunner would be much more practical, with fewer appliances and a back-to-nature look achieved with beams.



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# Sacramento: A different California

All California is divided into three parts. For years there has been little resemblance between exotic Southern California, the mellow Bay Area and Sacramento to the north.

The social changes to the south, however, have reached Sacramento, and the state capital's homebuyer demographics may never be the same.

Explains Carroll Brock, division manager of the Northern California division M.J. Brock & Sons of Los Angeles: "We built and sold 750 single-family detached homes in the Sacramento area last year. We were surprised to find that 25% of the buyers were 'non-traditional' households."

**Singles and doubles.** Such households, Brock says, consist of several combinations: single women or men with and without children; two or more single men or women; and unmarried singles of the opposite sex.

"It used to be around here," Brock says, "that a household was made up of a husband and wife and 2.3 kids. Those days appear to be behind us."

The non-traditional buyer, Brock notes, is purchasing the company's basic \$40,000-\$50,000 house with two or three bedrooms on a 110' x 150' lot in Sacramento's many bedroom communities.

**Little resemblance.** A \$40,000 single-family home in California? "Certainly," says James E. Merrey, executive vice president of the Sacramento Building Industry Assn.

"This isn't Southern California or the Bay Area. There's not much resemblance between us and them."

The Sacramento market's population, he notes, has been stable for several years: "Our only increase is in the number of households and homebuyers, not general population."

About 50% of Sacramento's working population, Merrey says, comprises state and federal employees with stable jobs and stable salaries.

Sacramento residents, he declares, cannot afford the new-home prices in other parts of the state.

"So far," Merrey says, "builders here have been able to build \$40,000-\$70,000 homes and make a profit."

**Exceptions.** Brock & Sons has, however, unearthed what it views as a

solid market for more expensive homes.

Located on the 240-acre site of an old gold mine, Brock's Sun River subdivision outside Sacramento was begun in April '78. Slated for completion in five to seven years, the development will consist of 1,000 single-family homes. The current price range is \$70,000-\$90,000, the highest for which Brock's northern California

division has ever built.

"We've built and sold 160 of those homes since last spring," Carroll Brock says. "We think we've found a viable market for this kind of home."

Sacramento's lending rates, the BIA's Merrey says, are locked in at 10 3/4%. These rates, he notes, may cause a drop in single-family starts from 10,000 in '77 to 9,000 in '78 when the final figures come in.



Still a big seller despite a 30%-40% downswing in Jackson County, Miss. single-family detached starts is this \$100,000 home built by Smith Homes Inc. of Gautier, Miss.

## Jackson—Doldrums in Dixie

The homebuilding slowdown reaches the heart of Mississippi.

Explains Kenneth Smith, past president of the Jackson County HBA:

"Money is getting tighter and building activity is dropping.

"Yet, even with the slowdown, expensive custom homes are selling better than the stripped, less expensive homes without frills."

Smith, president of Smith Homes of Gautier, Miss., a suburb of Pascagoula, builds about 35 custom homes a year in the \$60,000-\$70,000 range. His houses, he says, contain three bedrooms, two baths and, in most cases, a double garage on a 80' x 120' lot.

**Prices.** The average price for a new house in the best sections of the capital city of Jackson, Smith notes, "is about \$45,000-\$50,000 and holding pretty steady."

While new houses costing between \$50,000 and \$100,000 are selling as well as ever, Smith says, homebuyers searching Jackson County for single-

family, detached housing in the \$28,000-\$48,000 range are having difficulty.

Financing, especially for young families, is getting harder to come by," Smith explains.

"Buyers in the middle-income bracket seem to be delaying purchases of new homes until costs and interest rates go down a little."

**Dip in starts.** Such delays, Smith predicts, will drop Jackson County's single-family starts for 1978 about 30%-40% below 1977. They had hovered around 1,000 a year for several years.

Smith sees no such sharp drop in 1979.

Traditionally low in comparison to the rest of the country, lending rates in the county's S&Ls have now reached 10 1/4%. Relatively high rates, Smith claims, along with a growing trend among area S&Ls toward investment in long-term government securities, have restricted mortgage loans for middle-income homebuyers. —T.A.



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# Minneapolis buying on leased lots

Middle-income buyers in Minneapolis-St. Paul are the latest to find a way to slash thousands of dollars from the purchase price of a house.

They have embraced Perma-Lease, a plan that allows them to purchase a house while leasing the lot.

The plan is not new. It has been in use in Arizona and Hawaii, but it is making its debut in the Twin Cities.

"It offers a 99-year lease with an option to buy at any time," explains Ray Carlson, president of Centurion Co., a PUD builder in the Minneapolis suburb of Wayzata.

"With mortgage money becoming less readily available to first-time buyers, the Perma-Lease gives these people the chance to qualify."

**\$15,000 savings.** With a Perma-Lease, Carlson says, a buyer of one

unit in a Centurion two-family home can shave as much as \$15,000 off the price "depending on the site and the land's value."

Thus, he adds, a first-time buyer can afford a home in the \$45,000-\$60,000 range which, without a Perma-Lease, might cost as much as \$75,000.

Only about 5% of Centurion's homebuyers eventually exercise their lot-buying options, Carlson notes.

Centurion, which specializes in two-family homes but also builds four and eight-family structures, builds about 225 PUD units annually.

**A healthy year.** Minneapolis builders expect a healthy year despite a tighter mortgage market, according to Executive Vice President C.M. McGlennan of the Twin Cities' HBA. He does expect a dip from 15,500

single-family starts in '78 to 14,800 this year, with multis running equal to last year's at 4,200.

Eight years ago, the Minnesota legislature scuttled the state's 8% usury ceiling for single-family mortgages. Last year the ceiling was eliminated for multifamily loans. Currently, Minnesota's mortgage rates are allowed to float up to two points above an index of Treasury bill rates.

McGlennan says he expects Minneapolis interest rates to touch 10¼% by late winter. —T.A.

## CORRECTION

In a report on Canadian builders active in the U.S. ["Housing in '79," Dec., p. 53], Monroe County, N.J. was cited as a market where the Canadians have set up shop. Read it Middlesex County.



Exercise station along jogging trail lets builder William Maybrook (left) join his buyers.

## Exercise trail jogs condo sales

This Swiss-designed amenity helped make a six-month sellout of Lexington Green II, a project of 232 condo flats in suburban Schaumburg, Ill.

And it cost the builder only \$3,000 to install—15% of the price of a typical community swimming pool.

"Most of our buyers are young singles and couples," says William A. Maybrook, vice president of Lexington Development, the builders. "A lot of

them jog and they were delighted to find a ready-made facility that keeps them off the streets."

The path is maintained by the condo association for about three cents per owner per month. The flats, sized from 900 to 1,200 sq. ft., sold from \$51,490 to \$63,490.

"The trail has been such a success," says Maybrook, "we're installing it in two similar condo projects nearby."

## Land price index asked by Reuss

Chairman Henry S. Reuss of the House Committee on Banking, Finance and Urban Affairs, citing skyrocketing prices of land, has proposed that the government establish an index for land prices.

In a letter to Secretary of Labor Ray Marshall, Reuss said a national index would help focus attention on the problem. He asked Marshall to direct the Bureau of Labor Statistics to publish such an index to correct a serious gap in the consumer and wholesale price indexes.

Reuss said land prices, which have risen more rapidly than almost any other element in the economy, are largely ignored in the current anti-inflation program. Yet they are a key factor in the cost of housing and food, two of the most inflationary sectors of the economy.

Since 1949, Reuss said, the consumer price index has risen 300%, but the cost of a typical new, single-family house has gone up 500%. Much of that rise reflects the price of land, which has risen "an almost unbelievable" 1,275%. Land prices now comprise 25% of the cost of a typical home.



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Presenting maintenance-free exteriors for the world's warmest wood windows: Marv-A-Gard.

Marv-A-Gard windows are a powerful selling feature, and easy to build with. Snap the nailing fins in place and the unit is ready to go into the opening. No outside priming, painting, or staining.

Marv-A-Gard is precision-fitted aluminum with a baked-on Acrylic finish, in gleaming white or rich dark brown. Heavy extruded sections are used on the outside

of jambs, head, and sill. The sash exterior is rolled aluminum. Glazing stops are white vinyl or brown Lexan. The inside of the window is beautiful, insulating wood. The Marvin Casemaster shown here has a heavy 6/4 frame, 1 3/4" sash, extremely low

air infiltration, and double or triple glazing.

Write for Marv-A-Gard literature (Bulletin 203) and complete catalogs. Marvin Windows, Warroad, MN 56763. Phone: 218-386-1430

*You've never been so insulated in all your life.*



## **Marvin Windows**

# Energy ratings devised for housing

National Homes Corporation has devised a system that will permit shoppers to compare the relative energy efficiency of the new single-family homes they consider.

The system, called Energy Performance Rating or E.P.R., assigns a numerical value to 13 energy efficiency features of the houses. These, with the help of a workbook supplied by National, are used to calculate a rating number for various housing styles in various climatic zones.

The 26-page booklet explaining the system and including the workbook, is available from National's salesmen.

**Limitations.** The E.P.R. system makes no attempt to project actual energy costs for a home, and it ignores such energy consumption factors as orientation, shading and unique environmental features. But officials of the company say that the system will provide buyers with a useful benchmark figure to include as part of a decision to buy.

National's president, David R. Price, compares the system to the auto-fuel economy rating of the Environmental Protection Agency. He notes that energy efficiency guidelines have never been applied to the highly fragmented housing industry and, as a result, he says, "House-to-house energy-use comparisons have been virtually impossible to measure, putting the consumer at a marketplace disadvantage."

**Coverage.** The E.P.R. system was developed for National by Technology and Economics Inc. of Cambridge, Mass., an organization that is under contract to Congress to study ways to save energy.

Efficiency factors are published, in different booklets, for the five climatic zones counted by the Department of Housing and Urban Develop-

ment. The numbers are further refined for seven housing styles—ranch, ranch with basement, two-story, two-story with basement, bi-level, tri-level and tri-level with crawl space.

Within each of these categories, numerical values are assigned 13 factors influencing energy consumption. For example, a home with no ceiling insulation would get zero points; a house with R-30 gets 40 points. Other factors include exterior wall insulation, band joist insulation, windows, doors, infiltration (air changes per hour), heating system, fireplace, air conditioner, duct system, individual room thermostats, water-saving fixtures and solar hot water.

"Although housing is a major user of energy, guidelines have never previously been established that realis-

tically rate a home for energy efficiency," said David MacFayden, the president of Technology and Economics, in joining spokesmen for National Homes to announce the new system.

**The company.** National, a home manufacturer, claims to be the largest producer of residential housing in the world. It has built more than half a million units in its 38 years, and its 1978 production is expected to exceed 13,000. National's shares trade on the New York Stock Exchange and the corporation operates panel plants in Horseheads, N.Y., Tyler, Tex., Thomson, Ga., Martinsville, Va. and Effingham, Ill., as well as in its headquarters city of Lafayette, Ind.

—BILL HICKMAN  
McGraw-Hill World News,  
Washington

## ENERGY PERFORMANCE RATING

**Ranch with Basement**

**FOLLOW THESE STEPS:**  
 1. Select and Add Up Items 1 thru 6 and enter Subtotal A.  
 2. Select and Add Up Items 7 thru 11 and enter Subtotal B.  
 3. Determine Multiplier.  
 4. Determine Composite Score.  
 5. Add points in items 12 and 13.  
 6. E.P.R. Rating is the total of steps 4, 5 and 6.

### ZONE C, HEATING & COOLING

| ITEM                                      | POINTS | SCORE |
|---|--------|-------|
| <b>STEP 1.</b>                            |        |       |
| <b>1. Ceiling Insulation</b>              |        |       |
| None                                      | 0      |       |
| R-19                                      | 38     |       |
| R-22                                      | 39     |       |
| R-30                                      | 40     | 41    |
| R-38                                      | 41     |       |
| <b>2. Exterior Wall Insulation</b>        |        |       |
| None                                      | 0      |       |
| R-11                                      | 13     | 15    |
| R-13                                      | 14     |       |
| R-17                                      | 15     |       |
| <b>3. Band Joist Insulation</b>           |        |       |
| None                                      | 0      | 1     |
| R-13                                      | 1      |       |
| <b>4. Windows</b>                         |        |       |
| Single Pane                               | 0      | 9     |
| Double Pane                               | 9      |       |
| Double Pane w/Storm                       | 12     |       |
| <b>5. Doors</b>                           |        |       |
| Solid Wood                                | 0      | 2     |
| Solid w/Storm                             | 1      |       |
| Thermal                                   | 2      |       |
| <b>6. Infiltration (Air Changes/Hour)</b> |        |       |
| 2.0 High                                  | 0      | 41    |
| 1.0 Medium                                | 27     |       |
| 0.5 Low                                   | 41     |       |
| SUBTOTAL A                                |        | 109   |

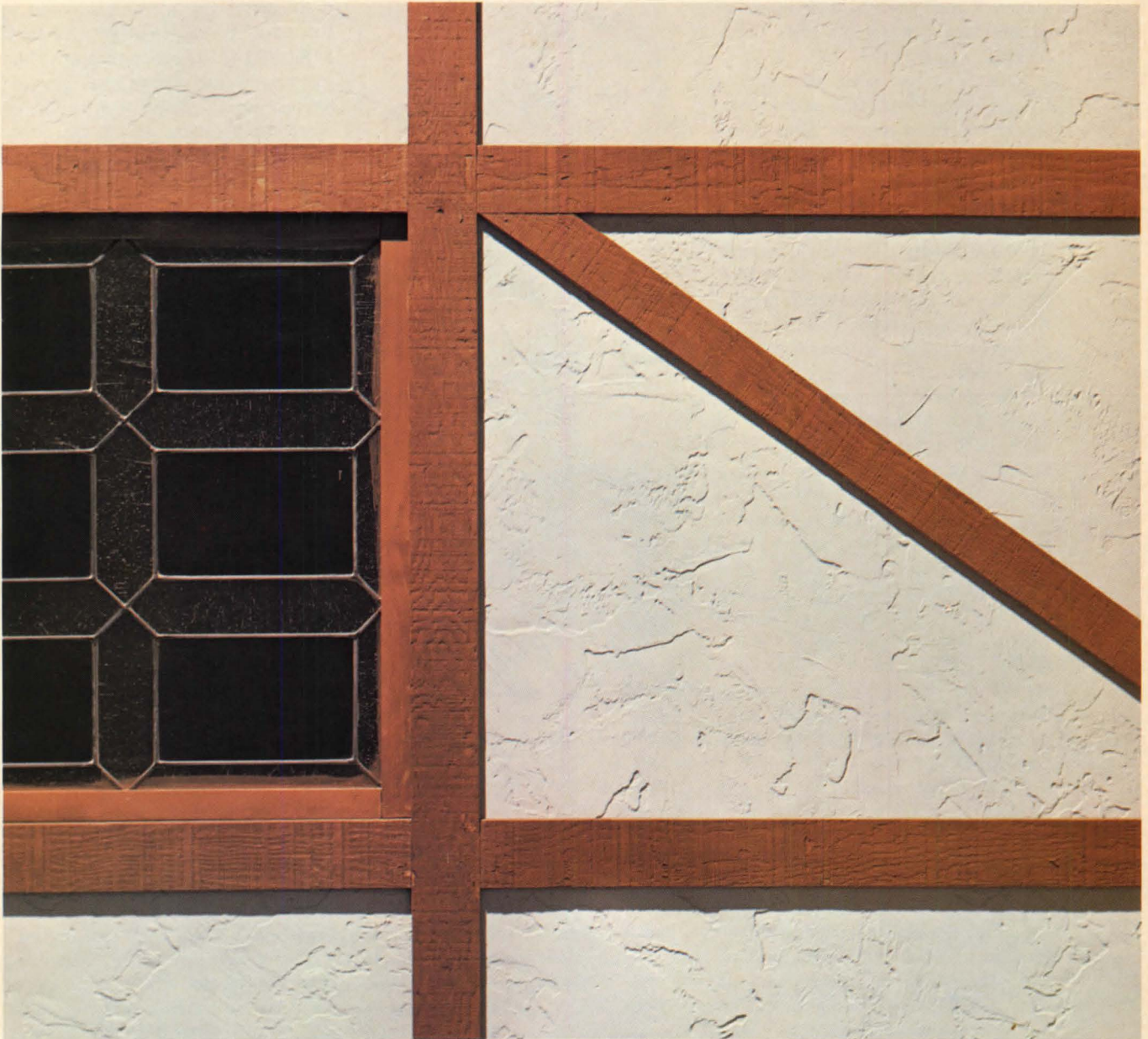
| ITEM   | POINTS  | SCORE      |
|--|---------|------------|
| <b>STEP 2.</b>   |         |            |
| <b>7. Heating System</b>   |         |            |
| Electrical Resistance  | 0       |            |
| Heat Pump  | 25      | 25         |
| Fossil Fuel  | 42      |            |
| Located in Unheated Space  | 0       |            |
| Located in Heated Space  | 6       |            |
| <b>8. Fireplace</b>  |         |            |
| Fireplace without Glass  |         |            |
| Screen or Outside  | 0       |            |
| Combustion Air Intake  |         |            |
| Fireplace with Glass Screen and  |         | 3          |
| Outside Combustion Air Intake  | 3       |            |
| No Fireplace   | 3       |            |
| <b>9. Air Conditioner</b>  |         |            |
| 6.0 EER  | 0       | 2          |
| 7.0 EER  | 2       |            |
| 8.0 EER  | 4       |            |
| <b>10. Duct System</b>   |         |            |
| Uninsulated, in Unheated Space   | 0       |            |
| Insulated, in Unheated Space   | 4       | 8          |
| Inside Heated Space  | 8       |            |
| <b>11. Clock Thermostat or Individual Room Controls</b>  |         |            |
| With Electric Resistance Heat  | 12      | 12         |
| With Fossil Fuel Heat  | 7       |            |
| SUBTOTAL B   |         | 50         |
| <b>STEP 3.</b>   |         |            |
| Enter subtotal A from previous page divided by 100 (i.e. 123 / 100) & subtract from 1.56 to obtain multiplier: |         |            |
| 109  | - 100 = | 1.09       |
| 1.56   | -       | 1.09 =     |
|  |         | MULTIPLIER |
| <b>STEP 4.</b>   |         |            |
| 50   | x       | .47 =      |
| SUBTOTAL B   |         | MULTIPLIER |
|  |         | COMPOSITE  |
| <b>STEP 5.</b>   |         |            |
| 12. Water Saving Fixtures  | 4       | 4          |
| 13. Solar Assisted Hot Water System  | 10      |            |
| <b>STEP 6.</b>   |         |            |
| ENTER SUBTOTAL A FROM PREVIOUS PAGE  |         |            |
|  |         | 109        |
| THE TOTAL IS THE ENERGY PERFORMANCE RATING OF YOUR NEW HOME  |         | TOTAL      |
|  |         | 135.5      |

**Energy Performance Rating table** for ranch home with basement in Washington, D.C. (HUD Zone C) area. Consumer notes the additive value of each component incorporated in basic home envelope (Step 1) and energy-producing items (Step 2) included in the construction specification.

The addition of these two categories gives subtotals A and B. Then, subtotal A is divided by 100 and subtracted from the provided computer factor for the climatic area and layout in question. The result is a multiplier which, when figured along with subtotal B, results in a composite score. This composite score is then added along with the value of E.P.R. components 12 and 13 plus subtotal A to determine the final E.P.R. rating. The higher the number, the better the rating.

"The average person can learn to rate a home for E.P.R. in less than five minutes," David Price, president of National Homes, said.

# The Old World charm of stucco now is yours with easy-to-install Temple hardboard siding



The authentic beauty of skip-troweled stucco is captured in Temple stucco panel siding. This means you can capture the traditional charm of English, German and Swiss timbered buildings, and the warm beauty of Mediterranean villages.

You can have this traditional beauty without installing wire mesh, and with no drying time delays. The large 4' x 8' or 4' x 9' panels go up

quickly. And there's another time-saver: Temple stucco panels are factory primed, to slash on-site painting costs and time.

See your Temple dealer, or write for our colorful building products catalog.



# Say howdy to HOW's new head

**Robert J. Reid** assumes the presidency of the Home Owners Warranty Corp. in Washington, D.C.

Reid, who has been president of Charter American Insurance Co. (a subsidiary of American Investment Co.) in St. Louis since 1976, hopes to expand builder acceptance of the HOW program [HOUSING, Sept. '78]. The plan includes insurance of a two-year builder warranty and direct insurance protection against major structural defects for eight additional years. Available only through builders, HOW protection cannot be bought by the consumer.

The 10-year protection plan now covers 440,000 new homes, an estimated \$22 billion of new housing. A record 188,000 homes were added during 1978.

Reid replaces **Richard J. Canavan**, who is retiring [HOUSING, May '78].

**BUILDERS:** Centex Corp. (Dallas) names **Harry J. Leonhardt** as president and chief operating officer of Centex Homes, its homebuilding subsidiary. He became executive vice president of Centex Homes last September after three years as president of Centex Homes Midwest.

**David T. Robinson** is named vice president of Carlton Browne & Co., builders in Newport Beach, Calif. He had been director of real estate for the Coast division of Vornado Inc., a discount department store operation.

**Carl F. Sheeley** is named assistant manager of construction and development for McMillin Construction in San Diego. He was vice president of the Jordan Construction Co. of Georgia.

**J. Arnold Teasdale** is elected president of the Home Builders Association, a diversified builders' organization with members in Westchester, Putnam and Dutchess Counties, N.Y. A builder in upper Westchester, Teasdale has served as a trustee of the Builders Institute.

**Robert (Jay) Buchert** is installed as 1979 president of the HBA of Greater Cincinnati. He launched his own building company in 1973.

**REMODELERS:** The National Home Improvement Council chooses **Eugene B. Squires** as president for 1979. He is

ANKERS CAPITOL



How's Reid Pledges expansion



United's McDargh Joins as executive v.p.



Architects' Mitchell Into president's chair

president of Squires Construction Co. in Macedonia, Ohio.

**DEVELOPERS:** The Lee Sammis Co. (Sacramento) promotes **Winson Fong** to be a vice president of construction. He joined as construction superintendent shortly after Sammis was founded three years ago.

**Judith Hanley** joins Costain Florida Inc. as land development assistant to help coordinate the firm's construction in Boca Del Mar. She has been a newspaperwoman and a governmental affairs director for the Florida Atlantic Builders Assn.

United Development Co. in Chicago gets a newcomer as executive vice president. He is **H.J. (Jack) McDargh**, who had been senior vice president and director of construction for Jelco

Construction Co. in Salt Lake City. **PROPERTY MANAGERS:** **Wallace J. Boothby** is the new president of the Institute of Real Estate Management, elected during IREM's convention in Honolulu November 9-12. He heads Boothby Realty in Birmingham, Ala. **REALTORS:** **Norman Kailo** is installed as the 62nd president of the 15,000-member New Jersey Association of Realtors. He is manager of real estate for the Soldoveri Agency in Totowa, N.J.

The Toronto Real Estate Board gets a new president and history almost repeats. He is **John W.D. Shortill**, son of **W.H. Shortill**, who held the same post in 1959. John Shortill, who heads John Shortill Ltd., succeeds **John Oliver** as president of the board.

**LENDERS:** Bell Federal S&L of Chicago names **Roland J. Barstow** as chairman and chief executive and **Edmond M. Shanahan** as president.

**MANUFACTURED HOMES:** Mod-U-Kraft Homes Inc. (Rocky Mount, Va.) promotes **John E. Webb** to a vice presidency for manufacturing. Guerdon Industries (Louisville), the mobile-home subsidiary of GDV Inc., which is itself a homebuilding subsidiary of City Investing Company of N.Y., names **Edward B. Madden** president. He was executive vice president. **ASSOCIATIONS:** And more from Guerdon: **Warren Bounds**, general manager of its plant in Ocala, Fla., is elected president of the Florida Mobile Home and Recreational Vehicle Assn.

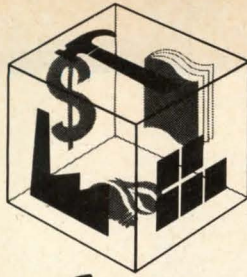
**Thomas P. Rowland** is appointed executive vice president of the California Apartment Assn., with headquarters in Los Angeles. He had been executive vice president of Sullivan Management Services, Deerfield, Ill.

**ARCHITECTS:** **Ehrman B. Mitchell Jr.** is the new president of the American Institute of Architects. He succeeds **Elmer E. Botsai** of Honolulu as head of the 31,000-member society.

**CORRECTION**

In the December issue, page 34, we inadvertently transposed the photographs of the National Housing Partnership's William D. Comings Jr. and Robert L. Tracy. That's Comings on the right, Tracy on the left.





# Getting That Professional Edge

The insiders have known it for the past two decades or more. The outsiders started to get the picture about five years ago. And today, it's an accepted fact of building industry life that the home improvement field is among the most viable, least cyclical of American businesses, with a potential for expansion and individual profit that bids fair to outstrip the 11% average annual growth rate it's chalked up since the mid-50's.

Who says so?

Merrill Lynch Pierce Fenner & Smith, for one. Its Securities Research Division's Institutional Report, dated March, 1978, states: "On a quarterly seasonally adjusted annual rate basis, percentage increases in total spending in 1979 (measured against corresponding quarters of 1978) are anticipated to accelerate through the year."

Blyth Eastman Dillon & Co., Inc., agrees. The section of its May, 1978, Construction Industry Market Service Report entitled, "Residential Remodeling—Record 1978 Performance—Further Growth in Sight," says, "This is still a strong and viable market, and we continue to project at least another 10-12% gain in remodeling expenditures this year."

Both of these highly respected investor service reports echo the Bureau of the Census figures for the first quarter of 1978, which show that expenditures for that period hit a record high of almost \$6.3 billion, up 6% over the first quarter of 1977. And this in spite of disastrous weather conditions during January and February that brought most other building activities to a grinding halt!

## Why the home improvement boom?

Most observers agree that all systems are "go" for growth in the home improvement industry, and cite the following reasons for their bullishness:

- 1. The high cost of new homes and the tightness of mortgage money.** The median price of a new home is now approaching \$60,000 and climbing. Mortgages are getting increasingly difficult to obtain and, when they are available, interest rates of 9% and more are not at all unusual.
- 2. An aging housing stock.** The number of 21-year-old homes in the United States is rising by a million a year. There will be almost 50 million homes in this age bracket by the end of next year.

- 3. The spiraling cost of energy.** As gas, oil and electricity rates rise, the payback period for insulation, double- and triple-glazed windows, and other energy retrofit items shortens, and their cost becomes more economically justifiable.
- 4. A growing, increasingly mobile population.** There are more of us, we relocate more frequently, and the available housing in new areas must often be remodeled to fit our needs.
- 5. The increased availability of low-interest home improvement loans through urban rehabilitation and other programs.** Rep. Thomas L. Ashley (D-Ohio), leading Congressional housing expert, says that federal emphasis—and dollars—is shifting from new construction to the upgrading of the existing housing stock. He also foresees federal legislation to provide tax incentives for home improvements. (At least two states already have such legislation on their books.)
- 6. Changes in taste and style.** Changes, updates and improvements in major kitchen appliances, bathroom fixtures and home layouts occur almost as frequently as changes in automobile styling. And homeowners in increasing numbers purchase them for the same reasons—comfort, prestige, improved performance and "keeping up with the Joneses."

Any one of these reasons would be sufficient to trigger a major, long-term home improvement upswing. In combination, they presage a virtual can't-miss profit picture for the industry in general and each of its constituent sectors in particular.

The record \$38 billion in revenues generated by the home improvement industry in 1978 is expected to mushroom to \$50 billion in 1980, and \$90 billion by 1985. The number of contractors in the field six years hence is projected at 40,000, as opposed to the current 30,000-35,000. And those who service, supply, power, finance and publicize this growing, increasingly lucrative contractor universe will, as part of the home improvement industry, prosper along with it.

## Know-how, back-up, keys to home improvement success


Does all this mean that you can walk into the home improvement business cold and automatically make a fortune?

No way!

There's certainly money to be made in home improvements. Big money. But the field can be tough—if not downright impossible—for the person who tries to tackle it without the proper know-how and back-up. Regardless of where you fit into the home improvement spectrum, there are skills to acquire, techniques to master and new products to explore. There are several categories of new customers, with new demands and new needs, to deal with. And, as many a neophyte home improvement specialist has learned to his dismay, advertising, labor relations and business management are as much a part of his operation as roofing, siding and insulation.

In addition, the home improvement business, more than most others, is subject to government

continued



## Your customers will pay you more for the house on the right.

### Owens-Corning can help you build the homes buyers want: homes that are energy-efficient.

The house on the right has more Owens-Corning Fiberglas\* insulation, as well as a full complement of energy-saving features (see the construction checklist at far right).

It's a home that buyers will pay more for—because it will save them a bundle on fuel bills.

And, surprisingly, it may cost no more to build than the conventional home on the left. Savings on framing lumber and on heating and cooling equipment may actually add up to more than the extra construction costs.

### The house your customers will buy.

Buyers are out looking for homes with reduced fuel costs. A recent survey found 93 percent of new

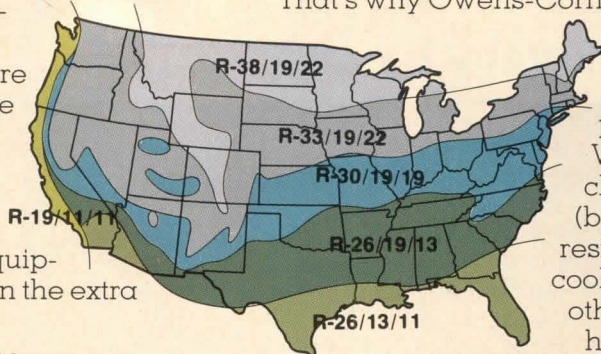
home buyers ready to spend \$600 more on their home, to save just \$100 yearly on fuel bills.

And there's no doubt that energy-efficient homes can save them money.

That's why Owens-Corning has developed

guidelines for insulation for new homes in different parts of the country. We've considered climate, energy costs (based on electrical-resistance heating and cooling), and a variety of other factors. (To find out how much insulation is recommended for where you build, check R-values—ceilings/walls/floors—on map above.)

We've developed new products—like





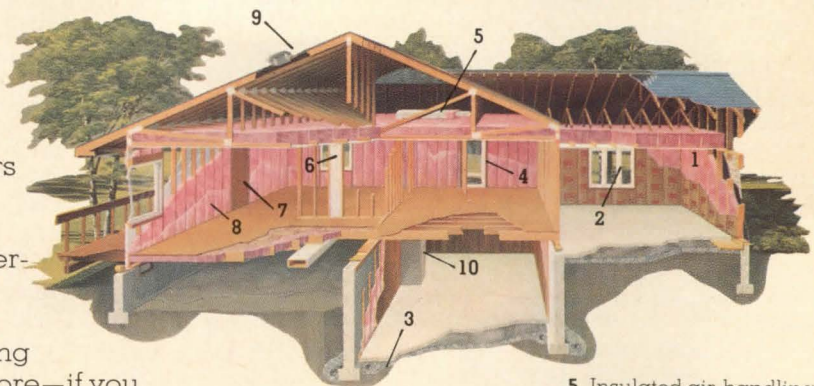
*The houses may look alike, but the one on the right has more Owens-Corning Fiberglas insulation plus the features below.*

Fiberglas batts with higher R-values (R-30, R-38)—that make it easier for you to meet these recommendations.

And we've been urging consumers to make sure that the insulation they use has the NAHB Research Foundation, Inc., label for assured thermal performance.

The people preparing to buy new homes are concerned about conserving energy. So you can sell a house for more—if you build it like the house on the right.

To find out more about building energy-conserving homes, and how much insulation is right for where you build, contact **X.H. Meeks**, Owens-Corning Fiberglas Corp., Fiberglas Tower, Toledo, Ohio 43659.



**The energy-efficient home:**

1. Blankets of pink Owens-Corning Fiberglas insulation.
2. Double-glazed windows or equivalent in areas of 4500 plus degree-days.
3. Perimeter insulation for slab-on-grade construction in certain geographic areas.
4. Storm door and standard door used in combination or an insulated door.
5. Insulated air-handling ducts.
6. Windows and doors designed to limit air leakage and weather-stripped. Total glass is minimized.
7. Caulking and sealing at critical locations.
8. Vapor barriers of 1.0 perm or less for walls and floors, and as a ground cover in crawl spaces.
9. Adequate ventilation and provisions for exhausting moisture.
10. Properly sized heating and cooling equipment.



regulation at all levels, from municipal building codes to federal small business and safety laws. The person who can't handle these codes or cope with these laws doesn't stay solvent very long.

So specific information in the many areas involved in setting up and operating a successful home improvement business is necessary for survival. And back-up in the form of advertising assistance, financial information, legislative advice, trade news and Washington representation, is equally necessary to get the new business off the ground and keep the established business functioning profitably.

Fortunately, an organization exists whose sole purpose is to provide exactly such relevant know-how and back-up—the National Home Improvement Council.

NHIC is by far the largest and most widely respected professional organization in the home improvement field. As such it is the repository of the accumulated experience of thousands of successful contractors, manufacturers, distributors, lenders, utility people and magazine publishers. The open-sesame to this huge and varied pool of expertise is membership in NHIC.

## The National Home Improvement Council— a profile

The Council had its genesis in 1956, when the Eisenhower Administration attempted to ease a housing and mortgage money shortage by making better use of the existing housing stock. At the President's behest, a group of manufacturers launched a major, nationwide home improvement promotion, using the slogan, " '56 is the year to fix." The promotion was successful enough to spark a record \$8 billion home improvement expenditure, and the manufacturers' group behind it formed the nucleus from which the National Home Improvement Council grew.

Today, NHIC has a nationwide membership of more than 2,800 companies which range in size from one- and two-man remodeling shops to blue-chip, multi-plant industrial giants. Uniquely enough among trade organizations, each has an equal voice on NHIC councils and each has an equal vote in setting NHIC policy. Officers and directors are drawn from all segments of the home improvement community. The current president and one of the two elected vice presidents are contractors. The other elected VP is from the appliance field, and the immediate past president is a building materials manufacturing executive.

In the two and a half decades since its formation, NHIC has evolved into an organization which now encompasses, among other membership classifications, 43 local chapters, each consisting of its respective area's most reputable home improvement people. Why did they band together under the NHIC banner?

To pool their promotional efforts;

To speak with a united, more powerful voice on the issues that affect them;

To exchange business tips and industry information;

To gain political leverage;

To become more efficient and, therefore, more profitable;

To upgrade the industry, and the public perception of the industry.

That these aims are being realized is demonstrated by NHIC's ongoing growth pattern. Over the past two years alone, 20 new chapters have been chartered, 16 national members enrolled, and similar increases recorded in NHIC-affiliated trade groups and local members at large.

**Local Chapter is Basic NHIC Unit.** The chapter serves its community as a forum for the exchange of home improvement ideas and information. It's the place where the contractor who can't get delivery takes his problem directly to the distributor involved; where the manufacturer discusses his new product with the people who will be using it; where the lender keeps in contact with his prime financing market; where the utility man finds out where load will be needed, and how much. The dollars-and-cents value of this informal give-and-take, conducted at leisure in a friendly, non-competitive atmosphere, can scarcely be overestimated. If it were all NHIC provided, its existence would be more than justified.

But there's more. Much more. Consider the following:

**Professionalism and recognition.** In common with most professional organizations, NHIC has a strict code of ethics to which it expects its members to adhere. The code, which appears on all membership certificates and on the identification card each member carries, reads as follows:

### 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 descriptions 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 brief, the code pledges the NHIC member to do good work at a fair price in a reasonable time frame. Most reputable home improvement people would do that as a matter of enlightened self-interest. But here's the NHIC Professional Edge:

When the home improvement specialist walks into a prospect's home as an NHIC member, he can point to an ad in a national magazine, show the prospect the NHIC seal, and identify with what it stands for—a stringent code of ethics, an honest deal, proper insurance coverage and follow-ups if necessary.

continued





**“THE 28-INCH-WIDE GENERAL ELECTRIC REFRIGERATOR MAKES A BIG DIFFERENCE IN AN APARTMENT KITCHEN. WARWICK WEST IS A GOOD EXAMPLE.”**

DON WILHITE, GE CONTRACT SALES REP  
WARWICK WEST APTS., OKLAHOMA CITY, OKLAHOMA

“This 14 cu. ft. refrigerator is only 28” wide, so it’s a real space saver. The space the builder saves, the tenant gains in more workable countertop area. In a compact kitchen, a few inches of counter space is important.

“They chose the 28-inch-wide GE Model because it offers many of the deluxe features of a wider refrigerator: a spacious freezer (4.5 cu. ft.), twin dairy storage, two slide-out crispers, optional ice-maker; both the refrigerator and freezer are completely frost-free.

“There’s also GE Customer Care<sup>®</sup> service. This GE network provides timely service, and the builder does not have to be involved in appliance repairs.”

Take advantage of over 30 years of consistent service to the builder. Call your General Electric Contract Sales Representative.

**THE APPLIANCES AMERICA COMES HOME TO.**

**GENERAL  ELECTRIC**

Circle 31 on reader service card



## A Hotpoint Clean-up Center can help you wrap up a sale.

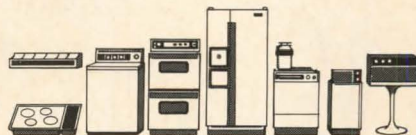
Your customers are looking for convenience in the kitchen. And you can offer them a lot of it when you install Hotpoint Clean-Up Centers. They're an ideal sales clincher.

**1 Hotpoint dishwashers can help save time and energy.** Our built-in dishwashers are full of the kind of features buyers are looking for. We have models with Energy Saver and Short Wash cycles. And Power Scrub® cycles on two models as well. Most Hotpoint dishwashers are wrapped with a thick blanket of sound insulation to cut down on operating noise. And they have a soft food disposer and Rinse-Away drain which helps eliminate hand pre-rinsing.

**2 The Trash Compactor—a neat solution to a messy job.** Add a Hotpoint trash compactor to your kitchen appliance package and you're adding convenience most people never had before. It compresses the average weekly trash of a family of four into one handy carry-out bag. Hotpoint compactors have reversible color panels to match the color scheme buyers decide on. A sleek black front panel is also available as an optional extra.

**3 A complete line of dependable disposers.** Hotpoint's food waste disposers grind up scraps, including bones. All have stainless steel blades that resist corrosion.

**4 If you'd like to be filled in on even more reasons why Hotpoint Clean-Up Centers make sense today, get in touch with your Hotpoint builder representative. Or write Hotpoint Contract Sales Division, Appliance Park, AP4-256, Louisville, Ky. 40225.**

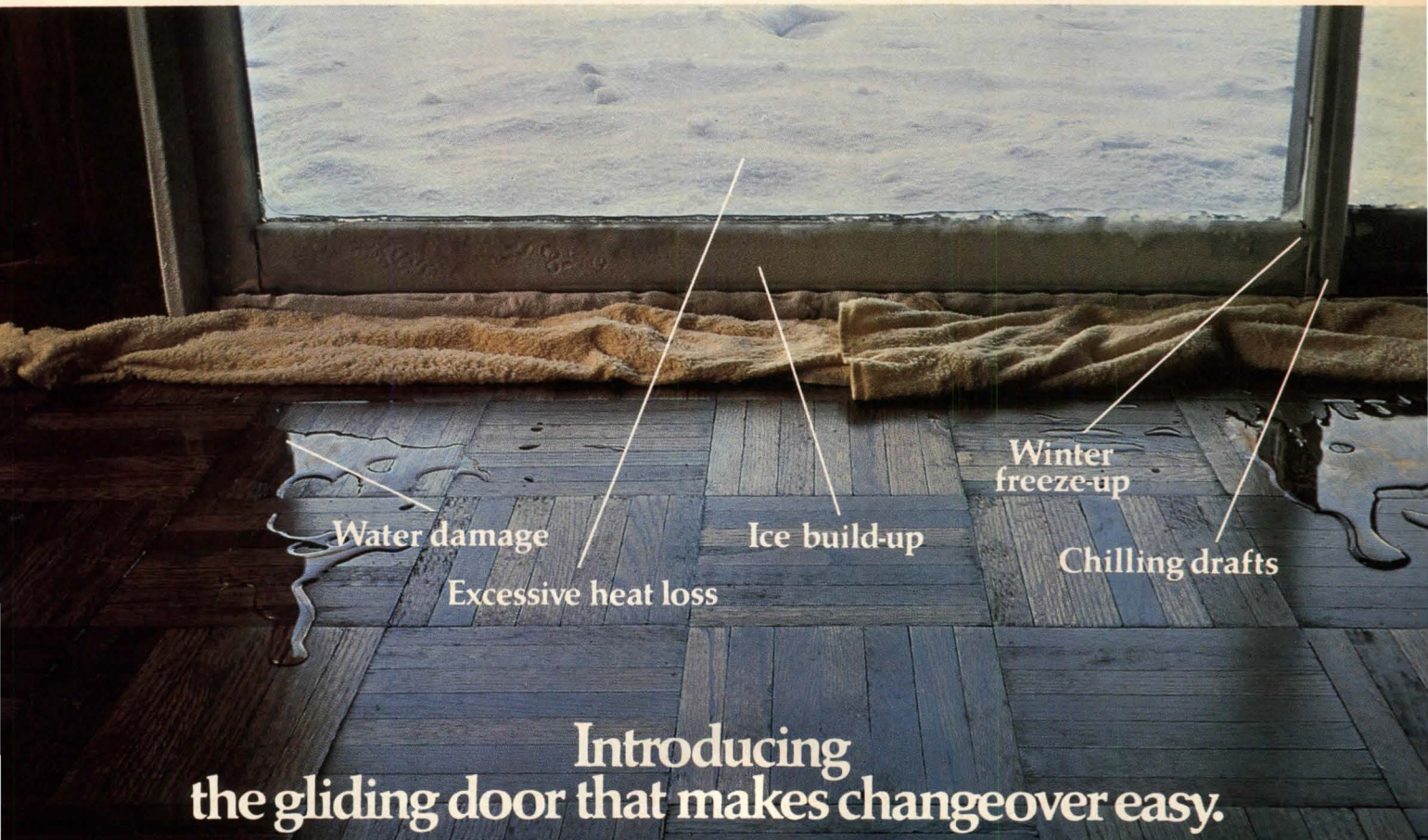


We hustle for your business. And it shows.

# Hotpoint

A Quality Product of General Electric Company

# Andersen replaces an old problem with a new sales opportunity.



## Introducing the gliding door that makes changeover easy.

It's never been easier to profit from someone else's mistake.

Because now there's a new Andersen® Perma-Shield® gliding door specially sized to replace worn out, leaky, drafty sliding doors. And the problems that go along with them.

Unlike most wood sliding doors, this new low-maintenance Perma-Shield gliding door fits right into the same rough openings as most six-foot wide metal sliding doors. In most cases, without need for structural changes, reframing or residing.


You can complete the entire job in just hours.



That's good news to homeowners, too. So is the way this new gliding door, made of vinyl-sheathed wood and energy-saving double-pane insulating glass in a snug-fitting design, stops winter cold.

It's built two times more weather-tight than minimum industry air-infiltration standards.

So next time a replacement opportunity knocks, call your Andersen dealer. He's in the Yellow Pages under "Windows." Andersen Corp., Bayport, MN 55003.

The beautiful way to save fuel®  
**Andersen Windowalls®** 

8106 © Copyright 1978 Andersen Corp., Bayport, MN 55003

Like tens of millions of other shelter magazine readers, the home improvement prospect has seen the NHIC seal regularly, and has absorbed its message: "Look for the NHIC member in your community. He's a good man to do business with."

So NHIC membership provides advantages of professionalism and recognition not available to non-NHIC competition. They're effective sales tools because they're backed by truth and a record of quality workmanship. They instill confidence in the homeowner. He knows it pays to "deal with the seal."

**Education.** The areas in which the home improvement specialist must be knowledgeable are practically endless, ranging from energy conservation to kitchen planning, from indoor and outdoor lighting to advertising techniques, from contract preparation to financing. How does he stay on top of this immense body of disparate but equally important subjects? He has a choice. He can take valuable time away from his business for training, research and study.

Or he can depend on NHIC.

The Council distributes a wide range of bulletins, newsletters and reports which detail the latest industry information and analyze its effects on the home improvement business. They highlight new products and their uses. They report industry news. You learn what is being proposed—and what is likely to be proposed—in Washington, what upcoming federal and private-sector programs you can take advantage of, what new publications are available to help you cut costs and taxes. A many-faceted mine of information is passed along to you on a regular basis to help you run your operation more smoothly and profitably.

There's nothing theoretical or ivory-tower about the data NHIC puts into its publications. It's all good, hard news, picked up at the source and written by people who know the home improvement industry at first hand and discuss it without frills or indirection.

**NHIC Conventions Annual Industry Highlights.** NHIC also conducts annual conventions which are educational experiences in themselves. They constitute the high point of the Council's year. EXPO/CONVENTION '79 was a good case in point. Held in Chicago under the theme, "The Professional Edge," this convention featured, among other highlights, a series of workshops and seminars on a wide range of subjects of specific value to the home improvement specialist—business management, good design as a selling tool, kitchen and bath layout, labor relations, public relations and advertising, and exterior design, among others. Leaders of each of these workshops and seminars were carefully selected for expertise in their respective fields, and for their ability to communicate that expertise.

The 1980 NHIC Convention will be held in Miami Beach on Feb. 14, 15 and 16.

**Energy Seminar Benefits Industry, Public.** One of the Council's latest educational services is its series of energy conservation seminars, designed to cover insulation, caulking and weatherstripping, storm windows and doors, updating of heating and cooling systems, ventilation, and roofing and siding.

The series' purpose is to train and qualify home improvement contractors as professional energy retrofit specialists. NHIC, as the leading professional

organization in the home improvement field, is keenly aware of its obligation to establish and maintain the highest possible standards of competence among its members. "Nowhere is this more important," comments Eugene B. Squires, NHIC president, "than in energy conservation, where trained specialists can make a major contribution to the welfare of the nation's homeowners and through them help maximize the country's energy reserves."

**Washington representation.** NHIC represents the home improvement industry and the home improvement industry only. It is one of the few organizations to do so. And since the industry, more than most others, is directly affected by the actions of federal departments, bureaus and agencies, NHIC keeps a very tight finger on the Washington pulse.

To do so at first hand, the Council maintains a permanent Washington office, staffed by an association professional, to monitor legislation, schedule testimony and keep the membership current on those developments that affect any and all segments of the industry.

In addition, Randolph J. Seifert, NHIC's staff vice president and general counsel, divides his time between New York headquarters and Washington, where he testifies before Congressional committees and meets with senior agency officials to present the Council's views.

**Washington Reports.** NHIC issues a regular series of Washington Reports, designed to keep members apprised of all changes proposed by the alphabet agencies—FTC, FHA, DOE, OSHA, the Office of Consumer Affairs and the Departments of Labor and Commerce—whose plethora of regulations, trade practices and forms put such a big load on the small businessman. The Washington Report analyzes that load for the members, and keeps them operating according to the law.

Does NHIC's Washington representation effectively serve the home improvement industry? Here's part of the recent record:

- When President Ford convened an economic summit conference to stave off an impending recession, he invited NHIC to contribute its thinking.
- When the Federal Energy Administration formulated a program to encourage Americans to energy retrofit their homes, NHIC input was solicited.
- The FHA Title One revision was a result of NHIC cooperation.
- The passage of the Urban Homesteading Act followed by days an appeal to Congress by NHIC past president John Butler.
- NHIC General Counsel Seifert's criticism of that section of the Energy Act which permitted utilities to do retrofit work won reconsideration of the section.
- NHIC holds one of its three yearly Board of Directors' meetings in Washington. As an integral part of that meeting each of the 85 Board members visits his senators and representatives for a face-to-face discussion of pertinent pending legislation. At the June meeting last year, NHIC's major concern was the so-called Labor Reform Act, which, in the Council's view, would have allowed union organizers to exert undue and potentially dangerous pressure on the nation's small businesses.

*continued*



Dick Updegraff  
Marketing Manager, HC Products  
Alcoa Building Products, Inc.

## “Here are the Vent-A-System facts:

1. It's an easy add-on to the sale.
2. It helps increase the life of the roof.
3. It helps increase insulation effectiveness.”



Effective attic insulation is one of the keys to home energy conservation. And now you can offer your customers increased protection for their attic insulation and build your roofing sales at the same time. With Vent-A-System\*, from Alcoa®.

Vent-A-System is the natural add-on to every re-roofing job. It's easy to install and involves no complicated

moving parts. All you do is replace roofcap shingles with the unobtrusive Vent-A-Ridge\*, and add Vent-A-Strip\* or Alcoa ventilated soffit under the eaves. Wind, moving over the roof, draws a continuous flow of fresh air in under the eaves, and vents it at the roofcap.

Vent-A-System helps protect insulation in winter by removing excess moisture. And, while it helps your insulation work better, it also helps minimize ice build-up. In summer, Vent-A-System helps keep the house cool. By removing moisture which contributes to buckling and fish-mouthing, Vent-A-System also helps prolong asphalt shingle life.

Vent-A-System, from Alcoa. Simple to install. Easy to sell. Add it to your next roofing job. See your local Alcoa Building Products distributor today.



Want the perfect combination for your next re-roofing job? Put Vent-A-System together with the beautiful and authentic look of Alcoa Country Cedar Shakes.

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At home anywhere

# Legacy<sup>®</sup>



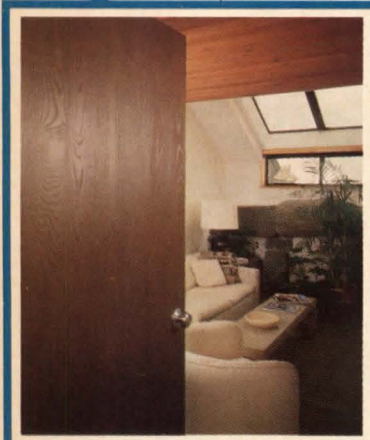
Hotel



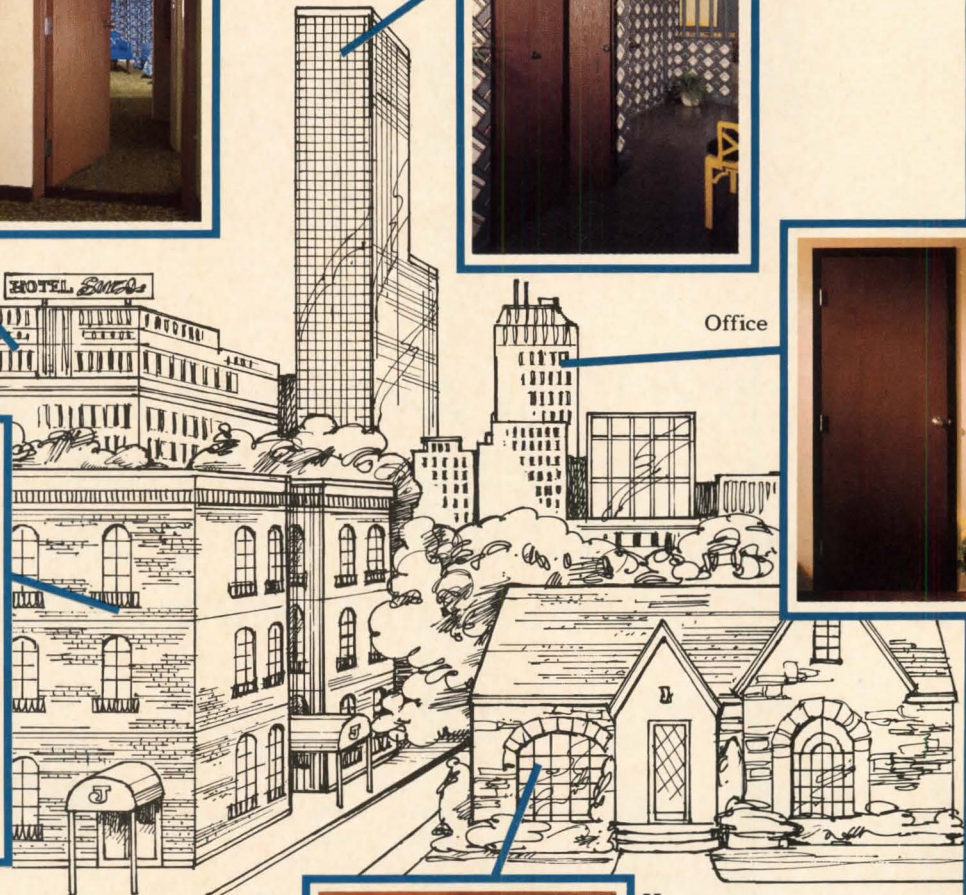
Condominium



Office



Apartment



Home

Whether installed in a popular San Francisco hotel or a fashionable Boston apartment complex, Legacy faced doors are at home. Since Masonite Corporation introduced Legacy five years ago, the doors have been installed in thousands of homes, apartments, offices, schools, condominiums—in every type of building where a passageway exists. That kind of endorsement and acceptance has to be earned. And Legacy has done it. Proven its worth by standing up to abuse and wear while maintaining its deeply embossed, pre-finished good looks.

To benefit by this proven reliability, select and install Legacy doors in your building projects. They'll be right at home.



For the names of door manufacturers using Legacy door facings, write Masonite Corporation, 29 North Wacker Drive, Chicago, Illinois 60606.



# You're looking at a beautiful way to sell a house. We've got 36 more.

## Weldwood Sidings

It's easy to make a sale with a Weldwood® siding. It's strong, attractive and durable. But when you build a lot of homes, you need a lot of variety.

And Weldwood has the largest variety of plywood sidings around.

When it comes to texture, we wrote the book. You can choose from the look of circular saw marks, adze marks or rough sanding, to name just a few.

You can choose between wood types, too: Douglas Fir, Southern Pine or Cedar. In your choice of factory stains or pre-primed and ready to paint.

We've also got a wide range of different styles. From lap to kerf to flat to shallow-grooved or V-grooved, to the look of spaced boards or boards and battens.

It all adds up to the freedom of choice to make each of your homes a unique statement. And that sells.

Look for our plywood sidings along with our smooth



Great Divide

and textured hardboard and PF-L® sidings at your local Champion Building Products Dealer. Or, for further information, call your local Champion Building Products Sales Office.



**Champion Building Products™**  
Champion International Corporation

© Champion International Corporation, 1979

The Board members briefed themselves thoroughly on the subject, made a logical, responsible presentation of the Council's position to their legislators and, it seems, got their point across. While no direct claim of cause and effect is implied, the Labor Reform Act was reported back to committee—in effect, killed—the day after the NHIC Board visitation.



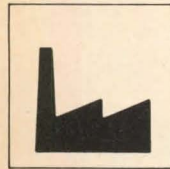
## Who joins NHIC—and why?

As previously noted, NHIC membership is composed of all the elements that make up the home improvement industry—contractors, manufacturers, distributors, lenders, utility people and publishers. Let's detail what each of these elements derives from its participation.



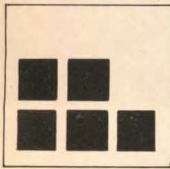
**Contractors** make up the largest part of the Council's membership. Through regular contact with their peers, they pick up valuable tips on techniques and materials, form liaisons with specialists in those

areas they don't have the equipment or manpower to handle, and, in general, broaden their professional base. By meeting with others in the home improvement field, they become more proficient in matters of financing, materials availabilities, publicity and utility services. Also, it's not exactly unknown for a contractor to pick up a few good business leads through his NHIC contacts.



**Manufacturers** of building supplies, electrical appliances and equipment, windows and doors, cabinets and the thousand and one other items used daily by the home remodeler, find that NHIC

membership provides them with instant—and inexpensive—marketing research. Sitting in meetings and on committees with volume purchasers of their products naturally leads to discussions of what's needed, in what form and in what quantity. Thus, for the modest price of an NHIC membership, the manufacturer can often anticipate trends, deploy his field personnel more efficiently, and solve marketing problems before they arise.



**Distributors.** As the conduit from the manufacturer to the end user, the NHIC-connected distributor is in an enviable position. Through regular, face-to-face contact with home remodelers, he learns at first

hand what products are preferred and why, whom he can safely extend long-term credit to, what services are expected of him and, often, what the next "hot" item is going to be. From the manufacturer, he picks up tips on new or improved products, materials

availabilities, and price or shipping schedule changes. The distributor is NHIC's "man in the middle," and from his viewpoint, happily so.



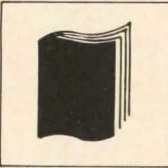
**Lenders.** No segment of the home improvement field benefits more from its NHIC membership than the financial community.

Through their local chapters, lenders meet with contractors on a personal basis, discover those intangibles that can't be recorded in a P&L statement, and get a rounded, accurate "feel" for individual business acumen and stability. Such intimate information permits the lender, when called upon to do so, to recommend the right contractor for the right job, as a means of assuring a sound investment. Conversely, contractors can evaluate the lender for possible recommendation to the homeowner as a good source of financing.



**Utilities.** As the nation's gas and electric companies become more deeply involved in energy conservation, they become more deeply involved with their communities' home improvement

contractors. Most utilities feel that while they have the responsibility of suggesting what the householder should do to make his home more energy efficient, the execution of those suggestions—insulating, door and window replacement, caulking, weatherstripping, etc.—is the province of the home improvement specialist. NHIC membership gives them a direct line to the most reliable home improvement people in their operating areas.



**Publishers.** The trade and consumer press has deep, long-standing ties with NHIC. Council membership keeps editors and publishers in constant touch with the industry's newsmakers and

assures them of a constant flow of good feature material. On a more practical level, special sections, combining advertising and editorial content, are sponsored regularly by NHIC to announce new developments and promotions. And Council membership creates associations with major building industry advertisers, whose aggregate ad budgets run well into the tens of millions of dollars per year.

## How about you?

The next decade promises to be one of unprecedented growth for the home improvement industry in general and NHIC in particular. If you're part of one, you owe it to yourself and your business to be part of the other. The advantages of NHIC membership, in terms of business contacts, education, political clout, reputation and industry cooperation, are being enjoyed, right now by many of your more successful colleagues. They're equally available to you. Your first step in acquiring them is to drop a line to us at the National Home Improvement Council, 11 East 44th Street, New York, N.Y. 10017, or call us at 212/867-0121. We'll get back to you by return mail with all the information you need.

Drop that line or make that call today. You'll be under no obligation except the advancement of your own interests.





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BUILDER PRODUCTS

## A BETTER BUILDER-BUY BECAUSE...

**it sells  
the kitchen  
that sells  
the home.**

The kitchen. It's the hub of every home. Well-designed and handsomely equipped, it can turn a casual browser into a buyer.

That's why so many builders install Whirlpool quality appliances. They know that Whirlpool appliances have the features home buyers want. Like the Serva-Door\* refrigerator featuring a door within a door and in-the-door ice and water dispensers — cook tops with smooth, glass ceramic surface or conventional high-speed units — combination built-in microwave/continuous cleaning ovens with digital Mealtimer\* clock — dishwashers with 4-color front panel packs.

Specify Whirlpool appliances and make your kitchen "the decision room" when it comes to buying your homes.

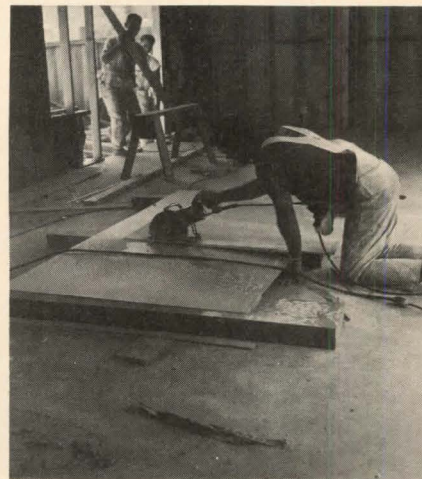
\*Tmk.



**Whirlpool**  
BUILDER PRODUCTS

Our business depends on understanding your business

# From start to finish, a good remodeling job needs a good contractor.



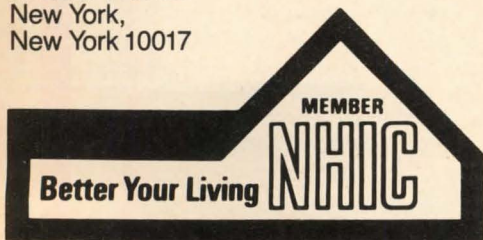
## Pick an NHIC member—and be sure.

When you're starting a remodeling job, the last thing you want to worry about is the quality of the work.

Choose a contractor who is a member of the National Home Improvement Council, and you can be sure you'll be getting workmanship of the highest quality. And you'll get a lot more, too. Because every NHIC member is pledged to a Code of Ethics, for your protection. And with their years of experience and knowledge, they can help you get the most value from your remodeling budget.

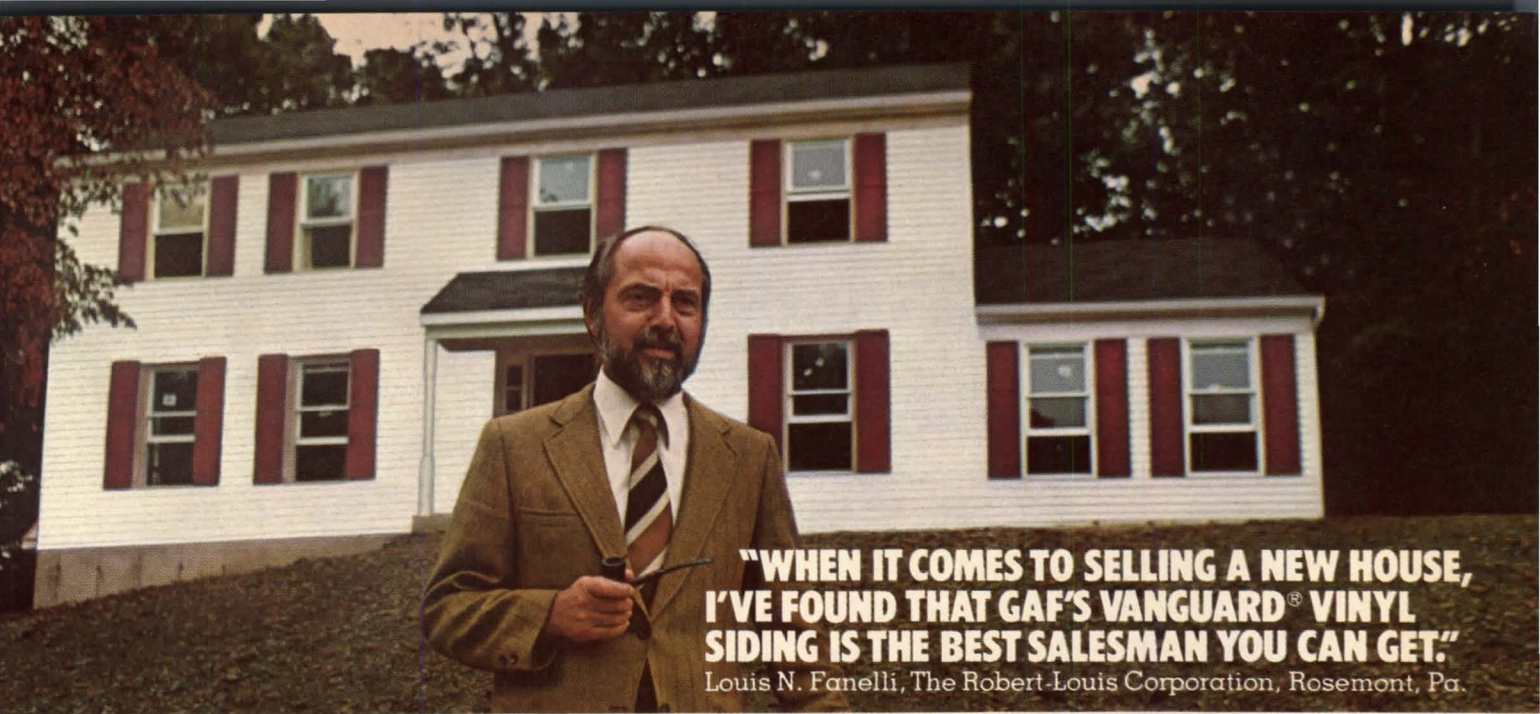
Send for our free booklet "How to Start Your Home Improvement Project with the Help of a Reliable Contractor." It's full of good tips and thoughtful suggestions. Send a stamped self-addressed envelope to:

National Home Improvement Council  
11 East 44th St.  
New York,  
New York 10017



**National Home Improvement Council**





**"WHEN IT COMES TO SELLING A NEW HOUSE, I'VE FOUND THAT GAF'S VANGUARD® VINYL SIDING IS THE BEST SALESMAN YOU CAN GET."**

Louis N. Fanelli, The Robert-Louis Corporation, Rosemont, Pa.



"Sometimes when I'm trying to clinch a sale, I'll go right up to the house and give the Vanguard® vinyl siding a good swift kick. You should see how delighted my customers are when they realize that I didn't even dent, chip or scratch the material," exclaims Louis Fanelli, builder. And he goes on to say, "Vanguard is a real problem-solver from beginning to end.

"With Vanguard vinyl siding, you can almost forget about on-site damage. Step on it. Spill things on it. It's virtually indestructible.

"You have a choice of six colors in 8" and double 4" clapboard, or 10" vertical, with a smooth or textured finish. There's practically no job it can't handle.

"And because it's 'hung' and not nailed on tight, I find I get fewer 'dings' and buckles with the settling of the house. And that means fewer callbacks.

"Of course, the customer's main concern is how good it looks, and how long it lasts. On that score Vanguard beats traditional sidings by a mile. It stays looking good for years through all kinds of weather. \* It never needs painting. Won't rot or rust. And everybody loves the accessories, like shutters, and soffit and fascia systems.

"Selling an expensive home today isn't always easy. But Vanguard definitely makes a house more saleable. When I've got someone close to saying 'yes', it's good to know I've got GAF® Vanguard® vinyl siding on my side."

GAF Corporation  
Building Products, Dept. H29  
140 West 51 Street  
New York, New York 10020

- Please send me more information on Vanguard vinyl siding.
- Please have a representative call.

Name \_\_\_\_\_

Firm \_\_\_\_\_

Address \_\_\_\_\_

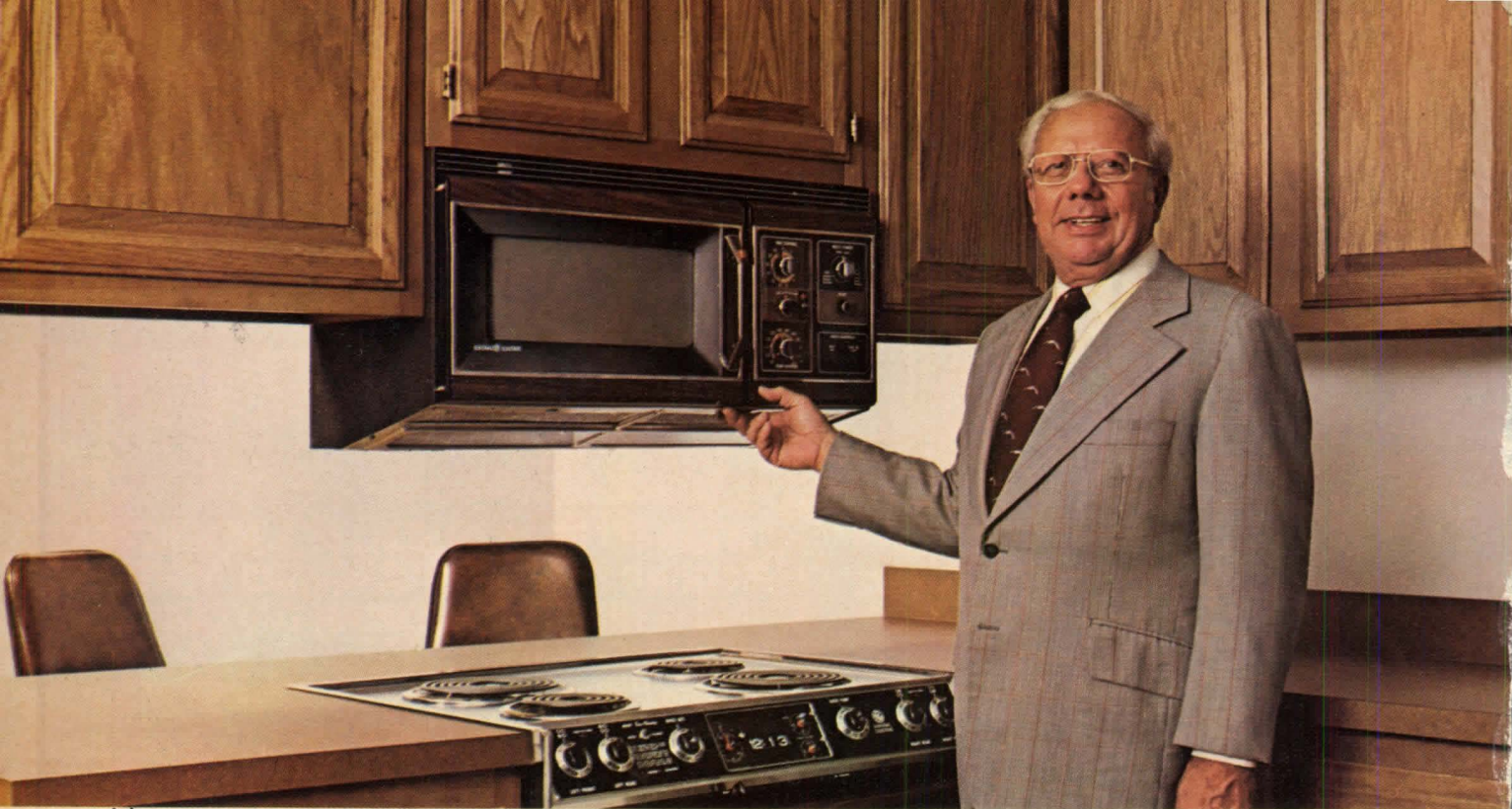
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**VANGUARD®  
VINYL SIDING**

GAF Vanguard vinyl siding is covered by a Limited Warranty against manufacturing defects for 20 years. This Limited Warranty is available free upon request by writing to GAF Corporation.

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# **“THE NEW GE MICROWAVE IS CALLED THE SPACEMAKER.™ YOU MAY SOON BE CALLING IT THE SALESMAKER.”**

BILL McNULTY  
MGR., RANGE CONTRACT MARKETING  
LOUISVILLE, KY.

“Here’s General Electric’s biggest news in cooking since we invented the P-7® Self-Cleaning Oven.

“The Spacemaker™ is a built-in microwave oven that takes up no counter space because it’s located where the range hood used to be. And it has its own 2-speed exhaust vent just like a regular hood to take away kitchen smoke and fumes. Plus a fluorescent light for lighting the cooktop.

“Now you can offer a built-in microwave as standard or optional in even the smallest kitchen.

“You can install it against a wall, over an island, or over the pass-through above a peninsula. Just slide it into its own sleeve. It takes up only 30”

“It complements perfectly GE’s line of 30” slide-in ranges that have the controls up front for easy viewing and operating convenience.

“The Spacemaker™ is a microwave oven for builders that offers flexibility in your kitchens that can help sell your homes.

“Naturally, it’s protected by GE’s Customer Care® service. Repairs are made promptly and you won’t have to worry about getting involved in appliance service.”

Take advantage of over 30 years of consistent service to builders. Call your local GE Contract Sales Representative.

**THE APPLIANCES AMERICA COMES HOME TO.**

**GENERAL  ELECTRIC**



## A country mansion? No...

## ...It's eight rental apartments

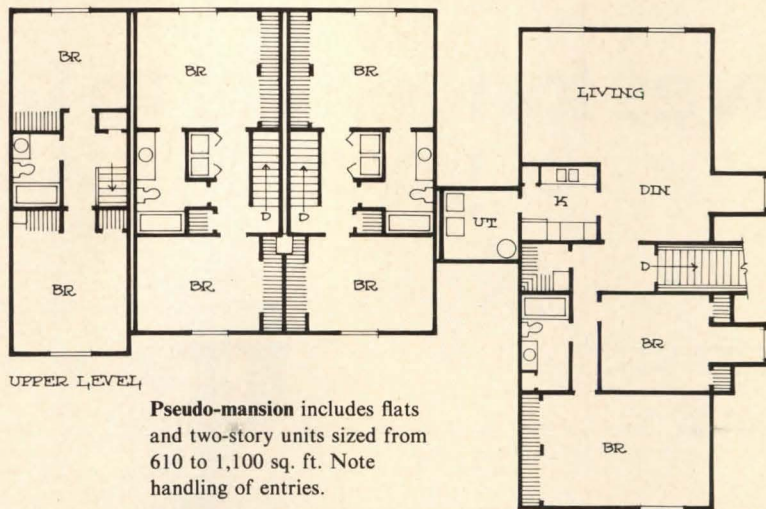
The appeal: an illusion of luxurious single-family living.

The payoff: fast rent-up in spite of rates 6¢ to 10¢ a sq. ft. higher than those common to the surrounding area of suburban Toledo, Ohio.

The big-house look is backed up by other single-family features:

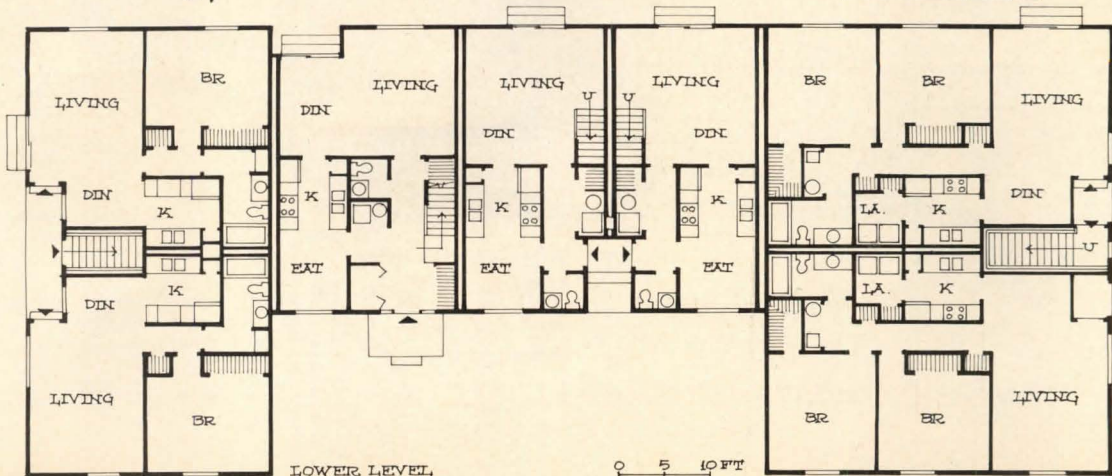
- Varied exteriors (photos above and on p.44).

- An upper middle-class neighbor-



UPPER LEVEL

Pseudo-mansion includes flats and two-story units sized from 610 to 1,100 sq. ft. Note handling of entries.



LOWER LEVEL

0 5 10 FT

hood (the Toledo suburb of Bedford Township, Mich.) with good schools and recreation facilities.

- A policy permitting children and pets.
- Open space. (Density is about 10 d.u./acre.)
- Separate entrances.
- Washer and dryer hookups in the two-bedroom units. (Others use basement laundries.)
- Top-of-the-line self-cleaning ovens, ceramic tile in bathrooms and other high-quality items.

The tenants are a mix of highly mobile executives, divorced singles and affluent young marrieds.

"They're similar to people buying the \$65,000 to \$95,000 houses we build nearby," says Bill Decker, executive vice president of Forrester/Wehrle, Inc.

The company, which has been building single-family in Bedford Township for 10 years, decided to try apartments



**Dug-out parking** (above) hides cars from tenants' view. Earth was moved to form mounds that shield side patios. Cost: \$5,000 per building.

for a tax shelter and to take advantage of appreciation. And the rate of return also looks good—about 9%, according to the company's financial officer, Mark Jaffe.

Another bonus: favorable publicity. "The local paper did a story on the project—called Crosscreeks Apart-

ments—because it's unique in this area," says Decker, "and it's caused a lot of comment generally."

There are three buildings now; five will be added.

Rents range from \$248 to \$370 a month. Electricity and gas for heating are not included. —B.B.G.

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① **New Valance Assembly** comes complete with mounting position for license plate and light . . . improves the appearance of the truck by "filling-in-the-gap".

② **The rugged 5 gauge bumpers** are three times heavier than the 14 gauge used on many other makes.

③ **Improved lever design** releases the drawbar lock pin.

⑤ **Safety chain anchor holes** . . . at either end of the tongue slot.

④ **Exclusive steel load carrying roller.**

⑥ **Heavy-duty drawbar** pulls out 11" and swings 17" for fast easy hook-ups.

⑧ **Four heavy duty cushion springs** minimize load surge.

⑨ **Suspended spring castings** of ductile iron contain graphite.

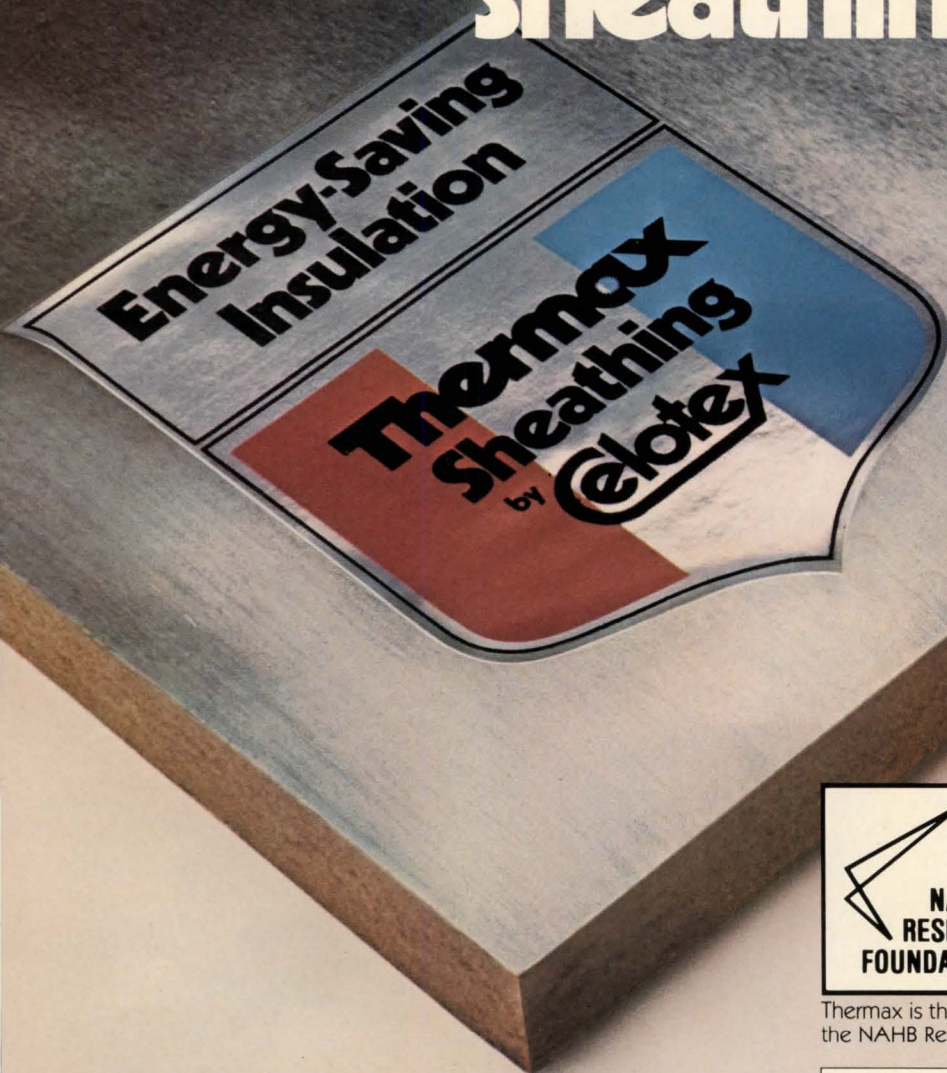
⑩ **Thousands of satisfied users** are proof that the **Quic - cush'n Bumper Hitches** are the heaviest, strongest and most reliable on the market today. Available in three models . . . each designed for a specific truck group . . . built with the truck owner in mind! See your dealer or write or phone today!



⑦ **Lateral release lever** for manual drawbar movement left or right.

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 Designed & Manufactured with Ingenuity.®

# Nothing, no way, no how, is more efficient than Thermax insulation sheathing.



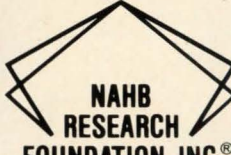
Thermax is a rigid foam board with foil facers on both sides. A 3/4" sheet of Thermax has an R of 6,\* which means you simply cannot get a more efficient insulating substance. And today's home buyer not only wants that, but is beginning to insist on it. And is willing to pay for it. Talk to your Celotex representative today.

**Celotex**<sup>®</sup>  
BUILDING PRODUCTS

The Celotex Corporation, Tampa, Florida 33622

a **JIM Walter** company

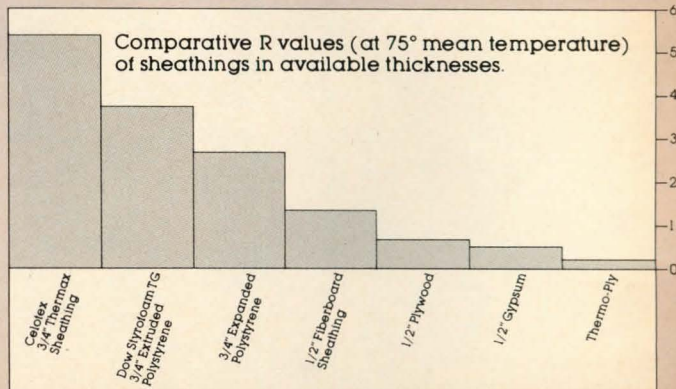
\*Thermax has an R of 6 at 40° mean temperature and an R of 5.4 at 75° mean temperature.



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RESEARCH  
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Samples of this product are tested periodically by the NAHB Research Foundation, Inc., and determined to meet the average of the manufacturer's stated dimensions and thermal resistance at the stated thickness. Manufacturer represents that this product has been produced to the same standard as samples tested.

Thermax is the first foam insulation product that has earned the NAHB Research Foundation seal.



SOURCE: ASHRAE 1977 Fundamental Handbook and published product literature  
Thermo-Ply—Reg. trademark of Simplex, Adrian, MI  
Styrofoam—Reg. trademark of Dow Chemical Corp.

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**Clear spans  
up to 32 feet.  
That's the  
exceptional  
strength of  
Georgia-Pacific's  
dimensional  
Southern Pine lumber.**

All Southern Pine is strong. According to the Southern Pine Inspection Bureau "... it ranks in many strength properties as the strongest of softwoods."



# HERN LD<sup>TM</sup>

But we enhance the strength of our Southern Pine by kiln-drying it to a 15% or less moisture content. Then, we spray it with exclusive chemicals that make it water resistant. Finally, we inspect it. Every foot of it.

G-P's Southern Pine can clear span to 32 feet (dense select structural). So, there's

nothing better for joists or trusses or studs — any application where strength is important.

Our Southern Pine is better than the Southern Pine you used years ago. If you're not building with it already, get some from your Georgia-Pacific Registered Dealer. Georgia-Pacific Southern Gold. It could change your mind about Southern Pine.

## Georgia-Pacific

Portland, Oregon 97204

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# Now, For the First Time, You Can Analyze an Apartment Deal Instantly

with Ed Kelley's comprehensive new book, **Cost, Rent and Profit Computer: Rental Apartments**

...a unique system of charts that shows the relationship between these key factors:

- Rents
- Average apartment sizes
- Hard and soft construction costs
- Operating expenses
- Efficiency factors
- Mortgage rates
- Investor yields

Anyone who has tried to analyze an apartment deal with a pocket calculator knows that it can take hours, even days, to consider all the possible combinations of these factors.

But with Ed Kelley's charts you can do it in a matter of minutes!

If, for example, your monthly rent requirement is too high for your market, in no time at all you can find the best combination of adjustments: smaller apartments, lower yield, cheaper land, etc.

## WHO WILL BENEFIT FROM THIS BOOK

**Builder/Developers** looking for the best combination of variables in putting apartment deals together.

**Lenders** evaluating apartment development loan submissions.

**Appraisers** needing to stay abreast of current market conditions.

**Brokers and Real Estate Sales People** needing to thoroughly understand real estate investment economics to properly serve their clients.

**Investors** trying to determine if their money is going into a viable deal.

**Government Agencies**, requiring help in broadening their knowledge of the economics of investment rental housing.

**Managers** trying to understand and justify the need for higher rents.

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The Arkla Servel 10-Year No Sweat Warranty! We warrant\* the sealed refrigeration unit on every Arkla Servel residential air conditioner for a full ten years. No other brand protects your customer that long... twice as long as other manufacturers.

With an Arkla Servel you get a unit that has fewer moving parts in the sealed refrigeration cycle, more stainless steel components and no expensive compressor to burn out.

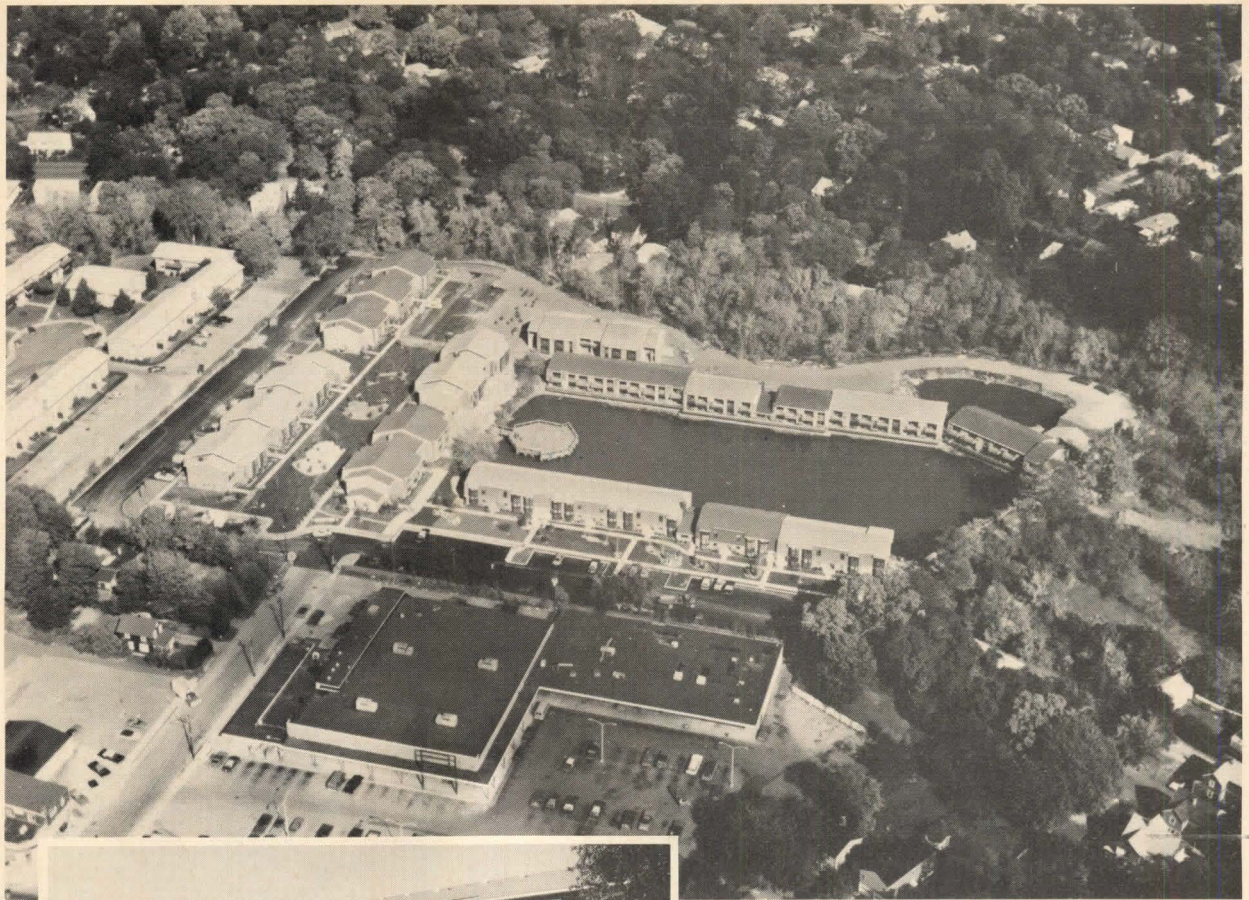
What this means to you is fewer service calls. Fewer service calls = happier customers... and a higher profit margin for you. Go with the smart money, go with Arkla Servel... the one, *the only one*, with a ten year no-sweat warranty.

For more information and literature, call or write your local distributor or Arkla Industries, Inc., P.O. Box 534, Evansville, IN 47704. (812) 424-3331.

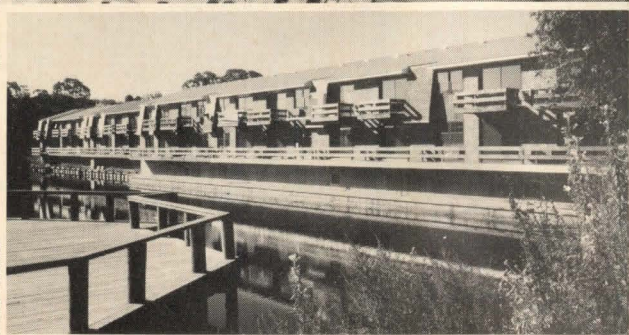


Gas Air Conditioning

\* Ten year no-sweat warranty covers any defects in material and workmanship on the sealed refrigeration unit for ten years from date of installation on residential units. All other parts are warranted for one year from date of installation. Arkla Servel agrees to repair or replace such parts as are deemed defective when returned to Arkla prepaid.



SKYVIEWS AERIAL SURVEY



MARC NEUHOFF

**Water orientation** of rental project in Babylon, N.Y. is clear in aerial view above. One hundred of project's 140 apartments back directly on or face man-made lake. Some rear decks run the entire length of a unit (left). And 2,000-sq.-ft. pier projects 100 ft. into water for fishing and sunning. Although site is surrounded by older housing and shopping centers, water amenity has drawn young couples and singles with average annual incomes of \$28,000. Current rents: \$350 to \$470 a month.

## Man-made lake sparks N.Y. rental project

Here's more evidence that water sells—even in northern locations.

The case in point is a rental project on south-shore Long Island. Its orientation toward a three-acre lake has led to a fast fill-up at rents \$20 to \$40 a month above those of like-sized apartments nearby.

Except for the lake, which was put in by a previous owner, the 11-acre site hardly seems suitable for luxury apartments. It is adjacent to two large shopping centers and it abuts a ten-year-old apartment complex. It is also surrounded by detached homes that were built from 20 to 40 years ago (*aerial above*).

"But we knew we could attract rent-

ers if we related everything to the water," says Elliot Monter, vice president of Holiday Management Associates, which is building and managing the Fisherman's Wharf project.

**Lakefront ambience.** Here's how the site was developed:

- Almost 70% of the project's 144 apartments have unobstructed water views. Seventy-six units back directly on the lake; another 24 face it.
- Rear decks that overlook the lake are up to 24 ft. long; some run the entire width of an apartment.
- Bedrooms and living areas are opened to the water with eight-foot glass sliders and double windows.
- And rough-sawn siding, heavy

landscaping and nautical outdoor decorations enhance the project's fishing-village theme.

**Rent success.** The lake has appealed to young professional couples and singles. An initial 33 apartments—all on the lake—opened last fall and rented within two weeks at \$350 to \$470 a month. Another 72 units have opened at rents up to \$20 a month more, and every one with a lake view has been snapped up.

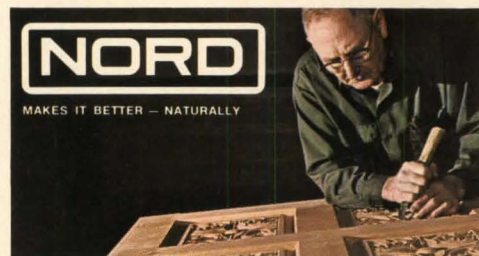
"Size is not a primary factor," explains Monter. (Holiday offers five one- and two-bedroom plans, from 585 to 880 sq. ft.) "All renters want to know is if their unit will be on the water."  
—J.G.C.



## Now all Nord 2000 Series uncarved entry doors are available with Weatherbond<sup>TM</sup> panels.

Now, for the first time, all of Nord's popular 2000 Series entry doors are available with Weatherbond panels. The illustration shows the installation of a double entry with the Nord 2060 panel design. There are fourteen additional distinctive designs, each available with the exclusive Weatherbond panels that will never split through. Never. The secret is the laminated inner core which makes the panel weather-resistant. Laboratory and field-tested, Nord Weatherbond panels are built to withstand the toughest extremes of climate.

Don't let entry doors give you a splitting headache. Contact the Nord distributor or dealer nearest you, or write "Weatherbond Panel 2000" on your letterhead and send it to E. A. Nord Company, Everett, WA 98206.



## Builder kitchens: Everything you want to know about 'em—including the sink

Ever wonder how often dishwashers are specified as standard equipment in new homes and apartments . . .

. . . or which type of kitchen sink is most popular . . .

. . . or whether you should offer microwave ovens?

HOUSING wanted to spot the latest trends in kitchen planning; so we questioned the builders, planners and property managers who comprise our Housing Advisory Panel.\* Here's a sampling of their preferences in kitchen equipment and design.

**Sinks.** By an overwhelming majority, stainless steel sinks with double bowls are the number one choice in every area. From 70% to 75% of the panel members from the Northeast, Midwest and South choose stainless steel over enamel cast iron or enamel stamped steel; only in the West does the figure drop to 49%.

Double bowls win over single and triple bowls by an even larger percentage—84.4% nationally.

And single-control faucets with extended levers are also hands-down favorites (76%) over two-control, separate-handle units and single-control units with push-pull knobs.

**Countertop surfacing.** Plastic laminate is first choice in 77.9% of the total replies. Again, the lowest percentage comes from Western respondents—54.9% compared to 82.2% in the Northeast; 83.5% in the Midwest; 91.4% in the South. (Runner-up ceramic tile is checked on 34.3% of the replies from the West.)

**Ovens/ranges.** Across the board, a self-cleaning or continuous-cleaning feature is ranked "very important" or "important" by most respondents. And, asked about the popularity of microwave ovens, 62.8% (nationwide) expect a gradual increase in demand, while 15.8% say demand will increase rapidly. A mere 3% predict a gradual decrease in demand.

**Standard equipment.** Nationally, more respondents equip kitchens with range-hood/exhaust fans than with

oven/ranges—83.4% compared to 80.3%. This is especially so in the Midwest, where 82.6% of the replies indicate hood/fan as standard while 66.9% say oven/range.

Dishwashers and garbage disposals are also popular as standard items, especially in the West. Some 79% of the respondents there provide dishwashers and 83.8% offer disposals. Nationally, respondents also offer refrigerators (27.6%), microwave ovens (9.5%) and compactors (8.7%) as standard equipment.

**Layout.** As would be expected, there's a link between the price of a unit and the way its kitchen is designed. The table (below) shows this relationship.

Asked which type kitchen layout they considered "most acceptable" for

their new homes and apartments, panel members lean toward a U-shape in housing priced at \$40,000 and over, and for corridor kitchens in units selling under \$40,000.

**Addenda.** HOUSING's kitchen study also covers cabinetry, flooring, water softeners as well as installation and purchasing procedures used by panel members.

Besides breaking out replies geographically, the study categorizes responses by:

- Function of respondent.
- Type of company responding.
- Type of project.

For a copy of the complete kitchen study, send \$25 in check or money order to: Research Department, HOUSING magazine, 1221 Avenue of the Americas, New York, N.Y. 10020.

Most acceptable kitchen layout by housing price

|                          | Total <sup>(1)</sup> | Area       |          |       |       | Type of project             |               |            |
|--------------------------|----------------------|------------|----------|-------|-------|-----------------------------|---------------|------------|
|                          |                      | North-east | Mid-west | South | West  | Custom homes <sup>(2)</sup> | Tract Housing | Apartments |
| <b>Under \$30,000</b>    |                      |            |          |       |       |                             |               |            |
| U-shape                  | 10.4%                | 8.5%       | 9.0%     | 6.5%  | 18.0% | 10.3%                       | 8.7%          | 10.9%      |
| L-shape                  | 23.8                 | 30.9       | 24.7     | 22.7  | 20.4  | 25.1                        | 21.9          | 24.8       |
| Island                   | 1.2                  | —          | 1.7      | .5    | 2.4   | 1.0                         | .5            | .9         |
| Corridor                 | 25.8                 | 14.9       | 34.3     | 32.4  | 25.1  | 30.7                        | 33.3          | 32.6       |
| <b>\$30,000-\$39,999</b> |                      |            |          |       |       |                             |               |            |
| U-shape                  | 17.6                 | 14.9       | 15.7     | 16.7  | 22.2  | 16.7                        | 17.4          | 19.1       |
| L-shape                  | 29.5                 | 38.3       | 35.4     | 27.8  | 20.4  | 33.4                        | 28.8          | 32.2       |
| Island                   | 1.8                  | —          | 3.4      | .9    | 2.4   | 2.0                         | .9            | .9         |
| Corridor                 | 18.2                 | 5.3        | 18.5     | 21.8  | 20.4  | 18.9                        | 21.9          | 17.0       |
| <b>\$40,000-\$49,999</b> |                      |            |          |       |       |                             |               |            |
| U-shape                  | 32.1                 | 24.5       | 34.8     | 31.5  | 34.1  | 35.1                        | 29.7          | 34.8       |
| L-shape                  | 24.6                 | 28.7       | 28.7     | 22.2  | 21.0  | 26.5                        | 29.7          | 25.7       |
| Island                   | 4.3                  | 2.1        | 5.1      | 5.1   | 3.6   | 3.4                         | 2.3           | 3.5        |
| Corridor                 | 8.9                  | 1.1        | 8.4      | 13.0  | 8.4   | 9.1                         | 11.0          | 8.7        |
| <b>\$50,000-\$59,999</b> |                      |            |          |       |       |                             |               |            |
| U-shape                  | 39.8                 | 26.6       | 47.2     | 40.3  | 38.9  | 46.4                        | 41.1          | 41.7       |
| L-shape                  | 15.1                 | 19.1       | 13.5     | 15.7  | 13.8  | 14.0                        | 22.8          | 14.3       |
| Island                   | 14.0                 | 13.8       | 12.9     | 17.1  | 11.4  | 14.5                        | 11.4          | 12.6       |
| Corridor                 | 4.3                  | 3.2        | 3.9      | 5.6   | 3.6   | 5.2                         | 4.6           | 6.1        |
| <b>\$60,000-and over</b> |                      |            |          |       |       |                             |               |            |
| U-shape                  | 40.3                 | 37.2       | 44.4     | 35.6  | 43.7  | 45.9                        | 42.9          | 37.0       |
| L-shape                  | 7.8                  | 9.6        | 7.9      | 6.9   | 7.8   | 7.9                         | 12.8          | 5.2        |
| Island                   | 39.5                 | 31.9       | 39.9     | 38.9  | 44.3  | 45.2                        | 32.0          | 43.9       |
| Corridor                 | 4.0                  | 3.2        | 5.6      | 4.2   | 2.4   | 5.4                         | 3.7           | 3.5        |

(1) Totals do not add up to 100% because respondents are not involved in all price ranges.

(2) Houses designed to customers' specs and builder models customized for buyers.

\*HOUSING's Advisory Panel consists of 1,621 prequalified subscribers from a variety of housing and light construction companies. The panel was assembled for HOUSING by Signet Research Inc., a marketing and industry research firm. It also computerized the study results.

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## “I loved the kitchen, so we had to have the house.”

You hear it over and over when you install Long-Bell® cabinets. Because when you capture a woman's imagination, you've gone a long way toward making the sale.

Our new moderately-priced Sungrain Oak cabinet can do that with quality, value and the conveniences that a woman

can really appreciate. And with European styling in the color of the sun that a woman can really love.

Sungrain Oak is only one of four new Long-Bell cabinets that you should know about for your new homes or remodeling projects, because they're priced more competitively than

you might expect. And they come completely assembled and pre-finished for fast, easy installation from carton onto wall.

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Circle 53 on reader service card

- Please send me information on Sungrain Oak and the three new Long-Bell styles.
- Please have a representative call.
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- Over 250 units next year.
- I am a  Builder  Developer
- Other \_\_\_\_\_

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**INTERNATIONAL  
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CABINET DIVISION  
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## Quality, not quantity

HOUSING: Your editorial "Let's hurry up and slow down" [December] hits the nail on the head. Too many folks in our industry are worried only about tomorrow and cannot look ahead.

A big problem has been the influx of new, small, under-financed builders who have no idea how to run a homebuilding company. The easy credit days have done this to us. Any guy with a set of plans can become a builder. Some have proven worthy, but most have only given the rest a bad name with unfilled warranty items and quick bankruptcy.

We must return to the days of a slow and steady growth and a quality product worth the money customers are paying.

Thank you for an excellent editorial and for the finest magazine in our industry.

DALE M. GAMBERG  
Gamberg Homes Inc.  
Prattville, Ala.

## Wanted: old schools

HOUSING: I enjoyed very much the article "Profit from those old schools nobody wants," [November]. Could you supply me

with the address and phone number of the architectural firm Anderson Notter Finegold Inc. of Boston? There seem to be many opportunities in every metro area where old school buildings exist.

DOYLE R. PEACE  
Caine Company  
Greenville, S.C.

*They're located at 77 North Washington Street, Boston, Mass. 02114. Phone: (617) 227-9272.*  
—ED.

## Survey: top tool

HOUSING: Your October report on what home shoppers seek in six major markets was excellent. It is this caliber of article and information that makes a publication such as yours invaluable.

LAWRENCE M. WILLIS  
American Development Corp.  
Tampa, Fla.

## Cost-cut campaign: ready to help

HOUSING: NAHB's campaign against rapidly rising housing costs is commendable but does raise some questions. Among these: Why is there no mention of the role of the

various subcontractors in this campaign...or are they to be pressured between the pinners of builders and material suppliers?

As the new-home market goes, so go the fates of the subcontractors. At the same time, they are vital cogs in the total effort by the NAHB and should be accorded appropriate participation to insure that the decision makers have all of the data and advice needed.

The Insulation Contractors Association has provided assistance to agencies in California and at the national level, and stands ready.

HAL MOORE, president  
Insulation Contractors Association  
Encino, Calif.

## CORRECTION

In "Proposition 13 Fever Spreads Nationwide" [HOUSING, Dec. '78], a sentence read incorrectly because of a typographical error. The sentence should have read: "And in Michigan, a measure cutting the current property assessment from 50% to 25% of market value failed to win approval." In addition, the name of Rep. Howard Wolpe (D., Mich.) was misspelled.



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regional programs for builders,  
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# HOW TO IDENTIFY THE STRONGEST REAL ESTATE MARKETS



- Dallas, March 29-30
- Atlanta, April 5-6
- Seattle, April 26-27
- Newport Beach, April 30-May 1

- Washington D.C., May 17-18
- Cincinnati, June 4-5
- Chicago, June 11-12
- New York, June 25-26

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Eight two-day regional programs conducted by Dr. Alfred Gobar, the country's leading real-estate market analyst.

Each program will define and evaluate demand for residential and non-residential real estate in the region's major market areas (shown below).

At each program, you'll receive supply and demand statistics for these market areas.

Each market area will be analyzed in detail for you by Dr. Gobar.

And you'll have the opportunity to question him in informal sessions.

The market demand information you receive at these sessions is based on a unique computer model designed by Dr. Gobar. Its accuracy has been checked and verified in the field over the past ten years. And, the information is not historical but rather a projection of demand for the next twelve to eighteen months.

## These are the market areas that will be covered in the regional programs

### Region 1

Albany-Schenectady-Troy, NY  
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Buffalo, NY  
Hartford, CT  
Jersey City, NJ  
Long Branch-Asbury Park, NJ  
New Brunswick-Perth Amboy-Sayreville, NJ  
New Haven-West Haven, CT  
Newark, NJ  
Paterson-Clifton-Passaic, NJ  
Providence-Warwick-Pawtucket, RI-MA  
Rochester, NY

Springfield-Chicopee-Holyoke, MA-CT  
Syracuse, NY  
Worcester, MA

### Region 2

Baltimore, MD  
Charleston, SC  
Charlotte-Gastonia, NC  
Columbia, SC  
Greensboro-Winston-Salem-High Point, NC  
Greenville-Spartanburg, SC  
Harrisburg, PA  
Newport News-Hampton, VA  
Norfolk-Virginia Beach-Portsmouth, VA-NC

Philadelphia, PA-NJ  
Pittsburgh, PA  
Raleigh-Durham, NC  
Richmond, VA  
Roanoke, VA  
Washington, D.C., MD-VA  
Wilmington, DE-NJ-MD

### Region 3

Atlanta, GA  
Augusta, GA-SC  
Birmingham, AL  
Chattanooga, TN-GA  
Columbus, GA-AL  
Daytona Beach, FL  
Gainesville, FL  
Huntsville, AL  
Jacksonville, FL  
Melbourne-Titusville-Cocoa, FL  
Mobile, AL

Orlando, FL  
Pensacola, FL  
Sarasota, FL  
Tallahassee, FL  
Tampa-St. Petersburg, FL  
West Palm Beach-Boca Raton, FL

### Region 4

Akron, OH  
Ann Arbor, MI  
Canton, OH  
Cincinnati-OH-KY-IN  
Cleveland, OH  
Dayton, OH  
Flint, MI  
Hamilton-Middletown, OH  
Indianapolis, IN  
Knoxville, TN

Lexington-Fayette, KY  
Louisville, KY-IN  
Nashville-Davidson, TN  
Toledo, OH-MI  
Youngstown-Warren, OH

### Region 5

Davenport-Rock Island-Moline, IA-IL  
Des Moines, IA  
Gary-Hammond-East Chicago, IN  
Grand Rapids, MI  
Kansas City, MO-KS  
Lansing-East Lansing, MI  
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**You'll learn what the effective demand is in these markets for both residential and non-residential real estate.**

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**Specifically:**

**In the residential field, you'll learn—**

- How many housing units the market should be able to absorb
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- What price ranges the market can afford

**In the non-residential field, you'll learn—**

- What type of non-residential development the market needs—light industrial, office, retail, etc.
- The approximate square footage demand
- What sort of rents these non-residential markets will bear

**And for both residential and non-residential you'll learn**

- How sensitive the market is to business cycles
- How sensitive the market is to pricing
- And how strong the market is compared to neighboring markets

**Dr. Alfred A. Gobar** is President of Alfred Gobar Associates, the country's best known and most widely respected real-estate research firm. As both an economist and market analyst, he has particular expertise in the interrelated areas of both market and economic feasibility, and his company works with both residential and non-residential development. Dr. Gobar is the creator of THE HOUSING DEMAND INDEX which appears quarterly in HOUSING.

**Housing's Market Information Institute** is a data-based information center for the real-estate industry. Its information is gathered from a number of sources including independent researchers and consultants, the U.S. Government, and McGraw-Hill Corporation's research and data facilities.

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To make individual participation possible, we must limit attendance at these meetings. Registration will therefore be accepted on a first-come, first-served basis. Please register as early as possible.

Peoria, IL  
St. Louis, MO-IL  
Wichita, KS

**Region 6**

Albuquerque, NM  
Austin, TX  
Baton Rouge, LA  
Corpus Christi, TX  
Dallas-Ft. Worth, TX  
El Paso, TX  
Houston, TX  
Jackson, MS  
Little Rock-North Little Rock, AR  
Lubbock, TX  
Memphis, TN-AR-MS  
New Orleans, LA  
Oklahoma City, OK  
San Antonio, TX  
Shreveport, LA  
Tulsa, OK

**Region 7**

Boise City, ID  
Colorado Springs, CO  
Denver-Boulder, CO  
Eugene-Springfield, OR  
Las Vegas, NV  
Phoenix, AZ  
Portland, OR-WA  
Reno, NV  
Salt Lake City-Ogden, UT  
Seattle-Everett, WA  
Spokane, WA  
Tacoma, WA  
Tucson, AZ

**Region 8**

Anaheim-Santa Ana-Garden Grove, CA  
Bakersfield, CA  
Fresno, CA

Los Angeles-Long Beach, CA  
Modesto, CA  
Oxnard-Simi Valley-Ventura, CA  
Riverside-San Bernardino-Ontario, CA  
Sacramento, CA  
Salinas-Seaside-Monterey, CA  
San Diego, CA  
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San Jose, CA  
Santa Barbara, CA  
Santa Cruz, CA  
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Stockton, CA  
Vallejo-Fairfield-Napa, CA

**Dallas, March 29—30**  
**Loews Anatole**

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**Newport Beach, April 30—May 1**  
**Marriott**

**Washington, D.C., May 17—18**  
**Hyatt Regency Capitol Hill**

**Cincinnati, June 4—5**  
**Terrace Hilton**

**Chicago, June 11—12**  
**Ambassador East**

**New York, June 25—26**  
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## HOW TO IDENTIFY THE STRONGEST REAL ESTATE MARKETS

### How to Register

Please complete and return the coupon below to:  
Market Information Institute, Housing  
1221 Avenue of the Americas,  
New York, N.Y. 10020  
Or you may register by calling (212) 997-6692.

### Fees

Individual registration fee—\$1,150.

If you wish to attend more than one regional session, the fees are as follows:

- 2—4 sessions \$1,050 per session
- 5—8 sessions \$ 950 per session

Fee includes all meeting materials and lunch on both days.

Registration fees must be received at least two weeks prior to the session you wish to attend and will be confirmed by mail. Registrations may be cancelled up to 10 days before the session date. Cancellations received later than that are subject to a \$100 service charge.

### Program Hours

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

### Hotel Reservations

While Housing does not make individual reservations for participants, we have arranged with Loews Anatole Hotel in Dallas, the Peachtree Plaza in Atlanta, the Washington Plaza in Seattle, the Marriott in Newport Beach, the Hyatt Regency on Capitol Hill in Washington, D.C., the Terrace Hilton in Cincinnati, the Ambassador East Hotel in Chicago, and the St. Moritz in New York to hold special blocks of rooms for our attendees. You can reserve your room at Loews Anatole by phoning (214) 748-1200; at the Peachtree Plaza by phoning (404) 659-1400; at the Washington Plaza by phoning (206) 624-7400; at the Marriott in Newport Beach by phoning (714) 640-4000; at the Hyatt Regency Capitol Hill by phoning (202) 737-1234; at the Terrace Hilton by phoning (513) 381-4000; at the Ambassador East by phoning (312) 787-7200; and at the St. Moritz by phoning (212) 755-5800.

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

### Tax Deduction of Expenses

An income tax deduction is allowed for expenses of education (includes registration fees, travel, meals, lodgings) undertaken to maintain and improve professional skill. See Treasury regulation 1.162-5 Coughlin vs. Commissioner 203F.2d 307.

### Housing's Market Information

**Institute:** McGraw-Hill,  
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Please register me in the **How To Identify The Strongest Real Estate Market:** dates checked below:

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Hyatt Regency Capitol Hill
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- New York, June 25-26  
St. Moritz

- Check payable to Housing enclosed
- Bill my company       Bill me

Name \_\_\_\_\_  
Title \_\_\_\_\_  
Company \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Phone \_\_\_\_\_  
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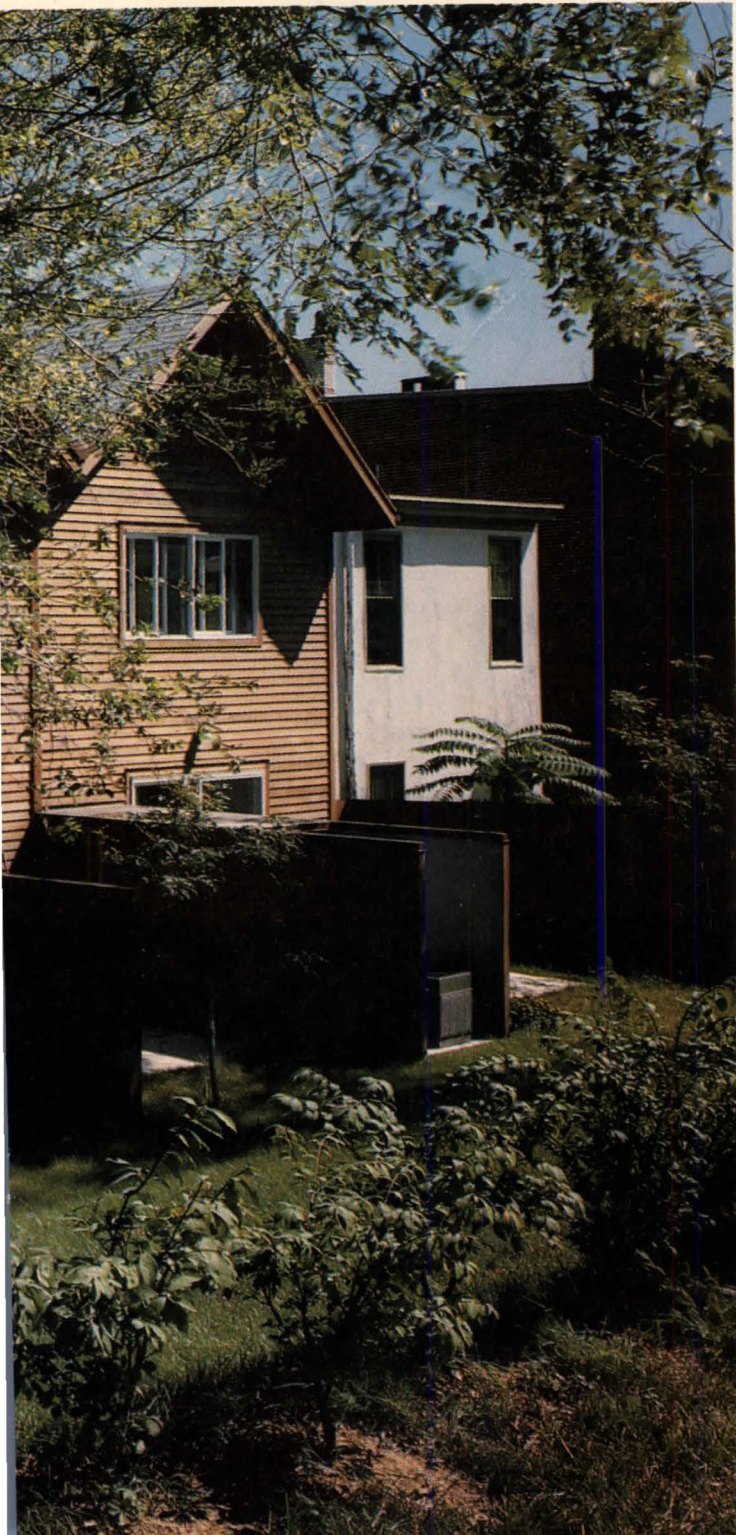
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What's going on downtown?  
Plenty—and here  
are three examples of...

# New housing in



# old neighborhoods



Projects shoehorned into existing neighborhoods are popping up across the country.

Some are built on bypassed parcels, others on recycled land. Most find a ready market; many people—singles and professional couples, for instance—want to live close to jobs and cultural centers. And rising gas prices should make close-in housing increasingly attractive.

The next eight pages show how builders in such dissimilar cities as Cincinnati, Ohio, Vancouver, B.C. and Palo Alto, Calif. have handled in-town housing.

The projects?

A six-unit building tailored to an old-time neighborhood (*photos this page; text p. 62*); a mid-rise designed to counter an impersonal high-rise streetscape (*p. 64*); and high-density housing adapted to a single-family area (*p. 67*).

The first two are on very tight sites; the third had to be built without disturbing 150 specimen trees.

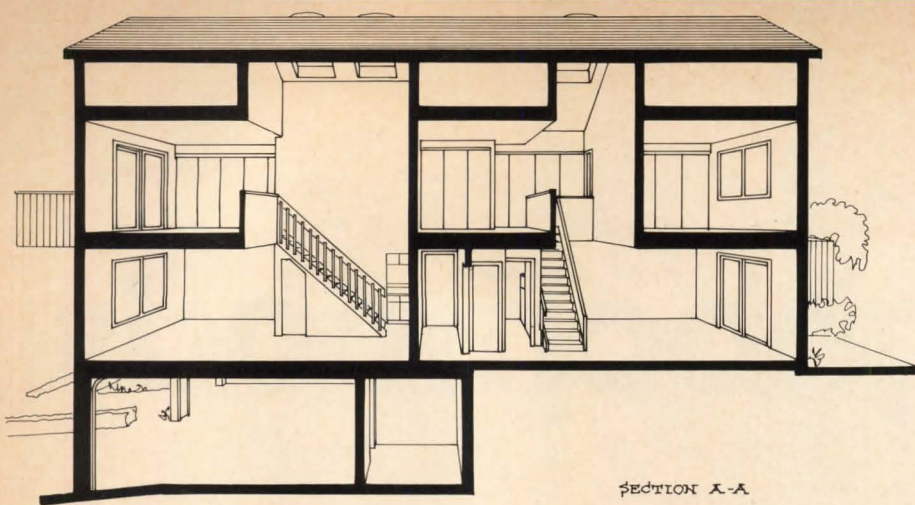
All sold or rented without difficulty.

—BARBARA BEHRENS GERS



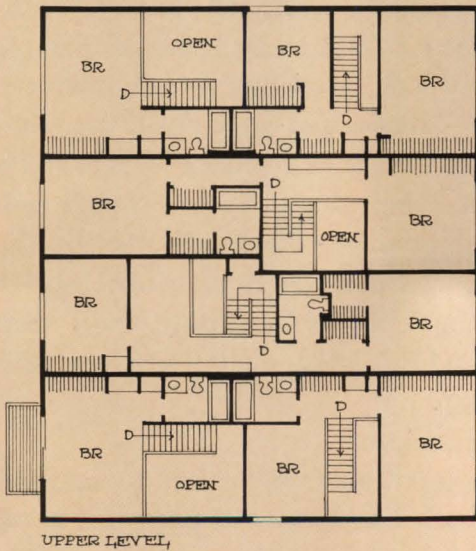
PHOTOS: GREGORY WOLFE

**In-city sixplex** (*left, above and cover*) is tucked between old houses. Although building has a contemporary look, its two-story frame design and pitched roofs relate it to the neighborhood. Turn the page for more information about this Cincinnati project, which is called The Atriums.

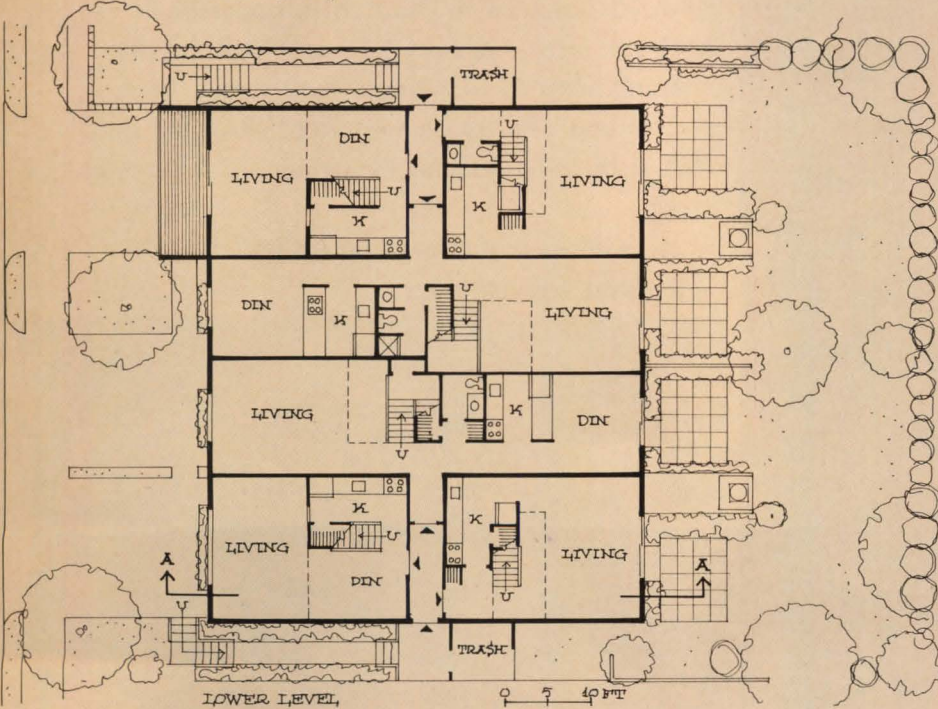


SECTION A-A

## Six units on 7,600 sq. ft.



UPPER LEVEL



LOWER LEVEL

Tight fit on site shows in plan above. But there's a feeling of spaciousness inside. Both one-bedroom and two-bedroom plans feature volume ceilings and skylights (section, top of page).

What's more, this sixplex fools the eye—it's designed to look like only four dwellings (photos cover and previous page; plans left).

The purpose: to keep the building in scale with surrounding houses.

The 76' x 100' site was a bypassed parcel in a century-old neighborhood of Cincinnati, Ohio. A local architect and builder, Peter Seidel, spotted the vacant lot while scouting areas he thought suitable for in-fill projects.

"I was looking for a site close to places where professionals worked," he says. "Sophisticated, urban-oriented people often can't find housing in the city if they're not interested in a fix-up.

"This is an attractive block within walking distance of several hospitals and the University of Cincinnati. There's a park down the street and there are nice restaurants nearby."

The land was inexpensive, too—the neighborhood is just being discovered by rehabbers.

"I paid only \$10,000 for it," Seidel says. "It turned out that the lot was actually two parcels whose owners had been refusing to sell to each other for years. But both sold to me."

The six condo units Seidel squeezed onto the site are compact but don't feel confining. All offer a view, either of the tree-shaded street or of the landscaped grounds of an EPA lab behind the building. And each features a balcony or patio.

Skylights over stairwells bring plenty of natural light inside (photo above right). And they were easy to install because of the pitched roofs. (That roof configuration also ties the building in with its neighbors.)

Volume ceilings and loft-like second-floor bedrooms further open up the interiors of the one and two-bedroom units (section above left). Even the inside units don't feel cave-like.



(The project's name—The Atriums—was chosen to draw attention to those skylit volume spaces.)

Further, because there are virtually no side windows, there's little sense of the closeness of the houses next door.

Seidel left only enough sideyard for walkways up to the shared entries and tucked parking beneath the building. Doing so maximized space available for the 663 to 1,198-sq.-ft. units, but caused headaches during construction.

"Getting materials in and out was a real problem," says Seidel.

The simple building plan compensated somewhat for the difficulties of working around a tight site.

"It's basically an easy-to-build 52' x 62' box," the architect/builder says. "There wasn't a lot of fancy framing to be done.

"The simple structure also keeps exterior wall space to a minimum," he says, "and that will help reduce energy costs."

And buyers are concerned enough about heating bills that half of them paid \$200 extra to install basement-to-roof pipes for future solar retrofit.

Buyers were offered other options, too, such as walling off bedrooms (\$310). This was possible because four units were sold before construction started and the other two went shortly thereafter.

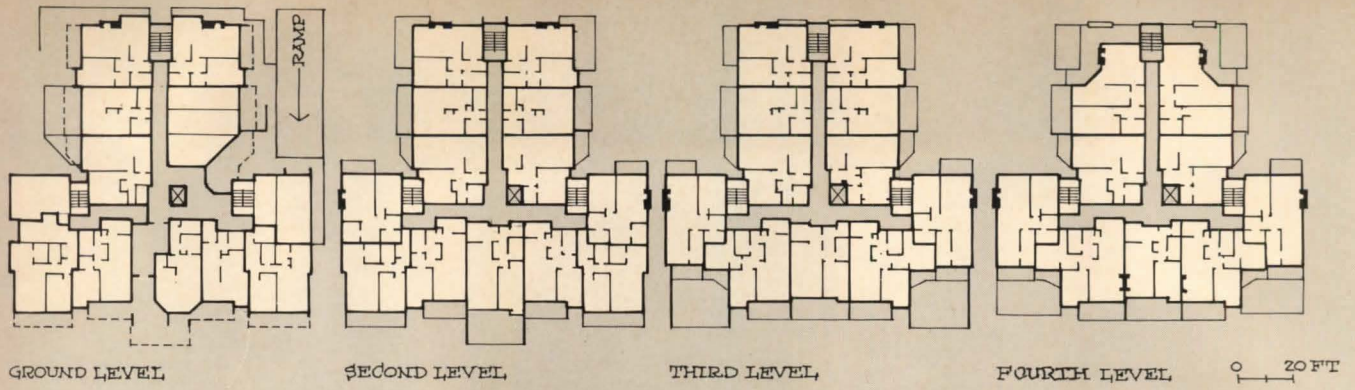
One buyer spent \$12,500 extra on customization, but most spent little more than the \$33,600-to-\$54,600 base prices.

Four buyers are single professionals and two are couples. They're mostly 35 to 50 years old.

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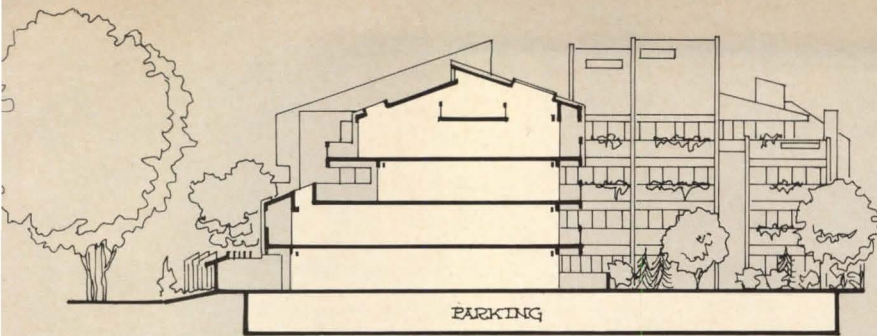
**Skylit stairwell** (above right) and view of backyard (right) open up deep, narrow 1,198-sq.-ft. unit. Interiors were done for the buyer, a professional, by Greiwe Interiors Inc., Cincinnati.





SIMON SCOTT





SECTION

## 42 condo flats on .39 acre



That's almost as dense as nearby 10-to-15-story buildings.

Yet this project in Vancouver, B.C., features a much lower profile and greater curb appeal.

Called West Park, it's the result of developer Andre Molnar's desire to build in a prime neighborhood—but in a neighborhood where a new planning commission was vetoing high-rises.

"The ocean is only about four blocks away," says Molnar, whose company is Realmar Developments Corp. "There's a park with tennis courts two blocks away, and shopping is 300 yards down the street. It's an ideal location for singles and couples.

"So the land was expensive—the 131' x 132' site cost over \$500,000 when I bought it in 1975." (At that time, the lot held a rundown house subdivided into seven apartments.)

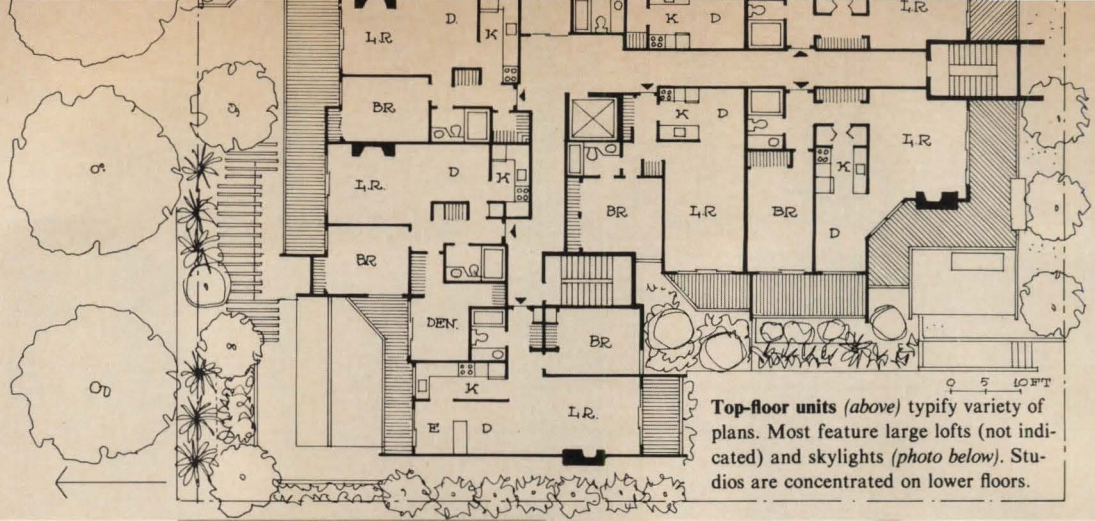
High land costs meant high density if prices were to be kept in line. But, as architect Terry Hale explains, "to satisfy the planning commission, we had to relate to the pedestrian—almost hark back to when this was a fashionable single-family neighborhood."

The solution: a cedar-sided, four-story building with flower boxes, trellises and even a bay window or two—elements reminiscent of houses rather than high-rises (*photo left*).

Building stepbacks and deep balconies add visual interest. More important, they're key to the sales appeal of the small, tightly packed units (500 to 780 sq. ft., exclusive of loft space).

The stepbacks leave room for skylights, clerestory windows, lofts and volume ceilings in lower-level units as well as those on the top floor. (*See building plans and section, top of page.*)

**In-city mid-rise** (*left*) provides visual relief in high-rise area of Vancouver, B.C. Pulled-back upper floors allow skylights and clerestories in lower-level flats (*plans and section, top of page*).



Top-floor units (above) typify variety of plans. Most feature large lofts (not indicated) and skylights (photo below). Studios are concentrated on lower floors.

SIMON SCOTT

“That breaks away from a boxy, apartment feeling,” says architect Hale.

And, developer Molnar says, “there aren’t many identical units because of the constantly changing shape of the building. So each buyer feels he’s getting something unique.”

A balcony, patio or deck is provided for each flat. To keep these outdoor spaces private, they’re deep—at least 6 ft. And the 3½-foot balcony walls are of bronze-glazed glass, which protects inhabitants from the gaze of passersby but allows some light to reach the units’ interiors.

Moreover, most views are pleasant because of the building’s T shape (*see partial building plan above*).

This configuration maximizes views of the tree-lined street at the front of the building and minimizes exposure to an unsightly lane and high-rise to the rear.

Units along the tail of the T are primarily oriented to landscaped sideyards. At one side, much of the yard is taken up by a greenery-shielded ramp to underground parking. But at the other there’s a 35-foot landscaped strip edged with 20-to-30-foot trees.

Creating this oasis among concrete high-rises was not without its problems.

Digging for the foundation was tricky because supports for neighboring buildings were so near.

“There was no room for excavation mistakes,” Molnar says. “And we were working in such tight quarters that delivering materials fast enough to keep my men busy was nerve-racking, too.”

The payoff came with sales. All 42 units were sold within eight weeks at prices from \$33,400 to \$73,900. Nearly half of the studio or one-bedroom units went to singles, most of whom were 30 or older.



# 19-per-acre apartments in low-density area

In spite of its higher density, this 66-unit project in Palo Alto, Calif., fits into a long-established, single-family neighborhood.

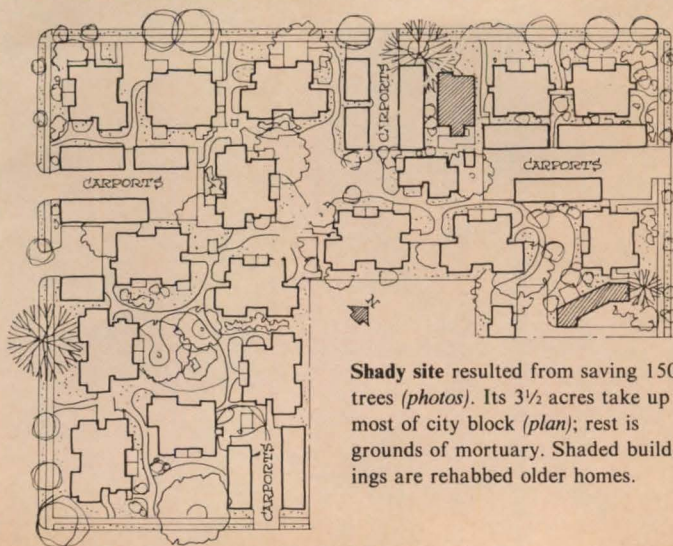
Some of the reasons:

- The two-story frame buildings with asphalt-shingle roofs resemble nearby houses, some of which date from the turn of the century.

- The buildings are relatively small (most hold only four flats) and are sited so as not to disturb 150 specimen oaks, redwoods and pines. So the

TO NEXT PAGE

PHOTOS: JOSHUA FREIWALD



Shady site resulted from saving 150 trees (photos). Its 3½ acres take up most of city block (plan); rest is grounds of mortuary. Shaded buildings are rehabbed older homes.



project, which is called Webster Wood, has a mature look.

●Parking is not centralized; there's a small lot off each of the four public streets bounding the site (*site plan, previous page*). This arrangement comes as close as possible to single-family scale.

●Within the project, winding walkways, grassy open spaces and a play area echo the tree-shaded sidewalks, yards and amenities of a traditional neighborhood (*photos below*).

Such thoughtful design sets a good example for any builder. The surprise: Webster Wood is housing for low-income families.

The project was built with funds from the California Housing Finance Agency and 85% of the apartments are subsidized under HUD's Section 8 rent program.

The developer: the Palo Alto Housing Corp., which had land-banked the 3½-acre site several years ago.

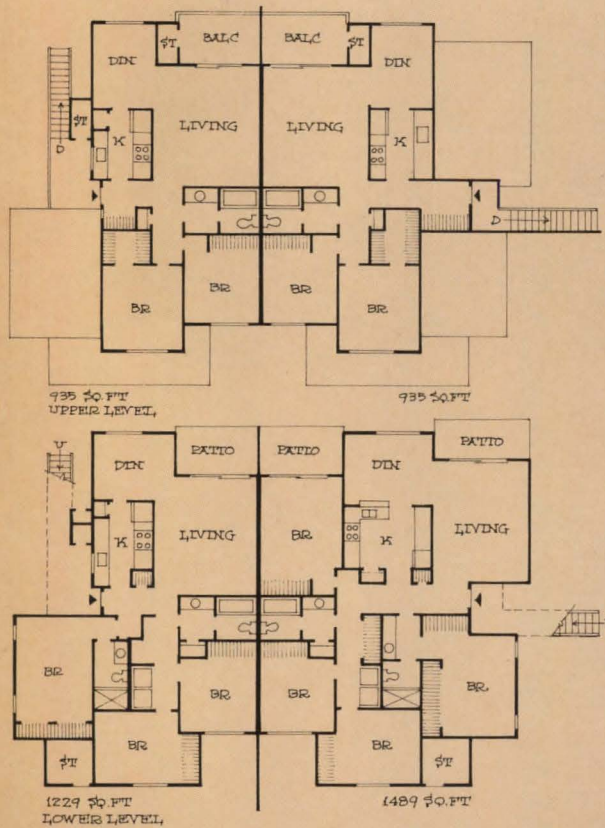
The city fathers picked this location

in part because it is close to downtown (a 7-10 minute walk) and across the street from an elementary school.

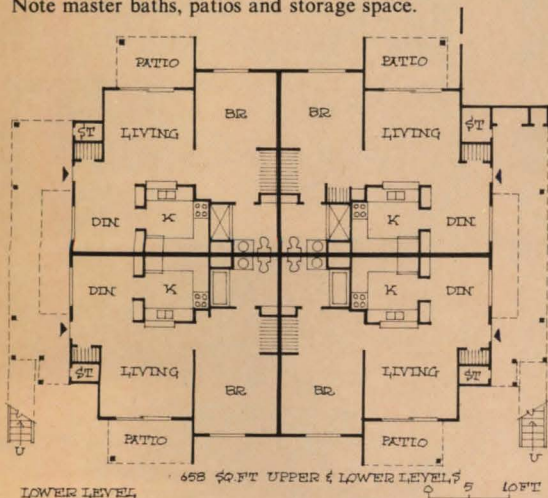
The block had held aging single-family houses, all but two of which were demolished. (The remaining two are city-run rental properties incorporated into Webster Wood; they're indicated on site plan, previous page.)

To replace them, townhouses were first choice.

"But we couldn't get the desired density because of space needed for



Typical building (above) has larger units on lower floor. Note master baths, patios and storage space.



One-of-a-kind building (above) features lower-level apartments equipped for the handicapped.



Sculpture-like play equipment (right) enhances environment. Also important: careful placement of stairways, wood-enclosed mailboxes and walkways (above and below).



hallways and internal circulation," says project architect Clayton Woods of Goodwin B. Steinberg Associates, San Jose, Calif. "So we went to flats."

All three and four-bedroom units are placed on the first floor. That gives larger families best access to patios and play areas. Second-floor apartments, which have private side entries, are all two-bedroom units. (See top plan, facing page.)

There are many configurations

within this basic scheme, including stacked two-bedroom units. And there's even an atypical building made up of eight one-bedroom flats (*bottom plan, facing page*).

The variety of building shapes adds to Webster Wood's appeal, yet it didn't inflate construction costs.

For example, in the most common arrangement, a two-bedroom unit over a three, bearing walls and plumbing lines are identically placed top and bottom.

Another cost-reducer: land development was minimal because of the in-town location.

"The sidewalks were in good condition," says Woods, "and we salvaged some existing sewer, water and gas lines."

Market-rate rents at Webster Wood range from \$290 to \$441. And the 10 non-subsidized apartments went quickly; there was even a waiting list. Over half the units are two-bedroom flats, to accommodate single-parent families.

PHOTOS: JOSHUA FREIWALD



# Soft sell for savvy buyers

How a big developer... helps small builders...



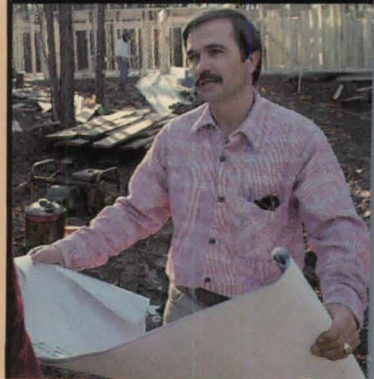
PHOTOS: RON SHERMAN



**Builders** Dean Burnette (above), Fred Bailey (right) and Tommy Eubanks (below right) all have one or two-man operations closing 12 to 15 homes a year—and all want to stay at that size. They credit Arvida with creating a good working atmosphere, and they particularly praise the company for sticking to its agreement to limit the number of builders at Chimney Springs.



**Developers** Al Nash (far left), project manager for Chimney Springs, and Larry Matzick, Arvida of Georgia vice president, work with their 18 selected builders every step of the way. "They listen and meet you half-way," says builder Dean Burnette.





## ...capture the transferee market

Arvida's Chimney Springs has been Atlanta's top-selling subdivision for two years, with 159 sales totaling \$12.9 million in 1977 and 183 totaling \$15.9 million in 1978.

But the going has not always been so smooth in the big Florida company's first venture away from home base. Arvida acquired the partially developed 525 acres—which will eventually contain 750 homes on half-acre lots—in 1974, when many out-of-state developers were folding their Atlanta operations. Unlike most others, Arvida concentrated on land development and marketing, leaving the home construction to a select list of local builders. But for a while it still looked as if Arvida had chosen the wrong city; it sold only eight homes in 1975 and 45 in 1976.

Then it changed strategy.

First, Arvida convinced its builders to switch to more elaborate and more expensive homes. The benefits were two-fold: higher-priced homes justified higher land prices and, more important, more elaborate homes appealed to the lucrative transferee market.

Second, Arvida recognized that local real estate brokers controlled the bulk of the market, and it developed a program to gain their cooperation (see p. 75).

Third, Arvida began an advertising and publicity campaign designed to show the benefits of Chimney Springs and above all to give it the aura of success. A successful image attracts transferees, who know they will be moved again and so must be assured of ready resales.

Fourth, Arvida turned the whole community into a sales tool, showcasing product and amenities so that prospects discover their good features for themselves. As one buyer put it: "I didn't feel I was in a subdivision: It was so peaceful and open, I felt I was in the country."

—NATALIE GERARDI

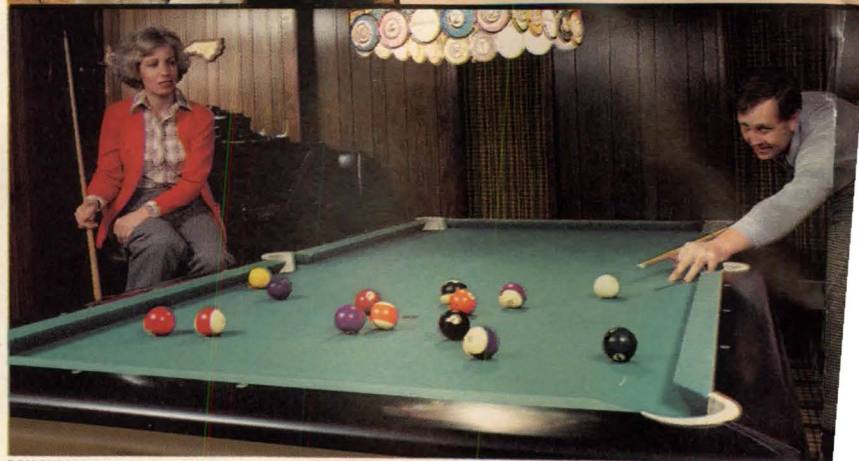


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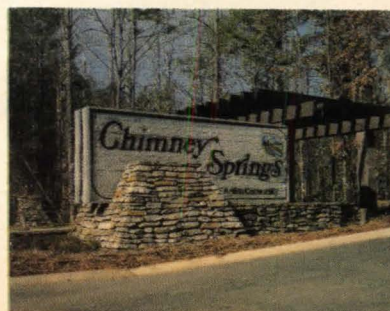


Buyers John and Cindy Whittle (shown above with children Eric, Karen and Michael), Louis and Mary Ann Keyes (left) and Marshal and Carolyn Hicks (below) are typical of Chimney Springs homeowners: All are transferees (Whittle is with IBM, Keyes with Gates Rubber and Hicks with Shell Oil); all are fourth or fifth-time homebuyers; and all insist on new homes each time they move. Reasons: easier social entry, faster resale, better appreciation.

TED ROGERS



RON SHERMAN



TED ROGERS

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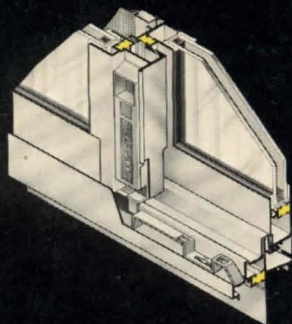
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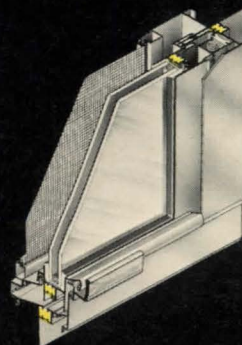
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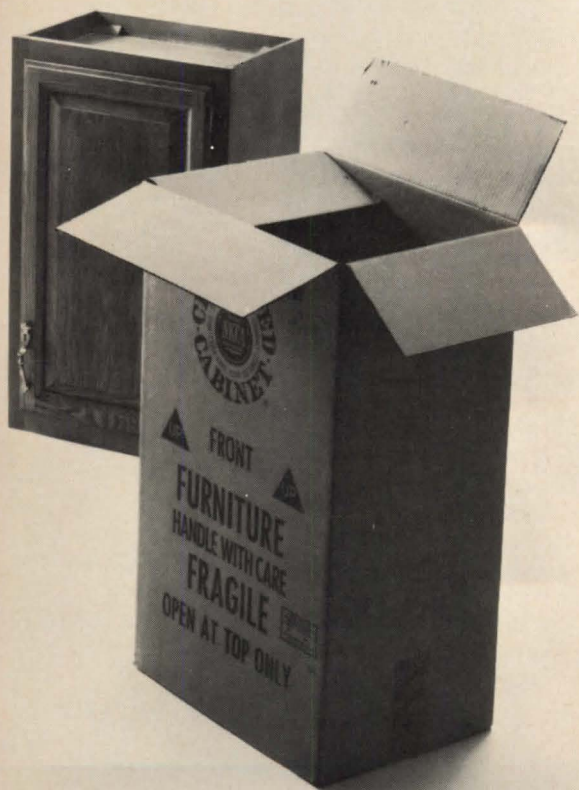
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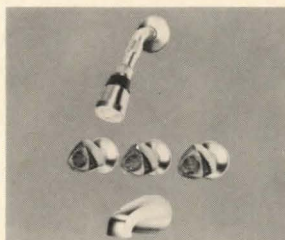


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**Fiber glass tub-surround (above)** can be installed over existing wallboard or tile. The enclosure is available for 27'' x 54'', 30'' x 60'' and 32'' x 60'' tubs. Swan, St. Louis, MO. Circle 211 on reader service card



**Tub and shower set (left)** features an adjustable shower head and arm, a three-valve mixing unit with a diverter and a tub spout. "Tri-Crown" handles are offered in smoke, amber or crystal. Middlefield, OH. Circle 212 on reader service card



**Bathtub and surround (above)** are constructed of cultured marble. Line also includes matching vanity tops, shower alcoves and bases. Gesmar, Richmond, VA. Circle 213 on reader service card

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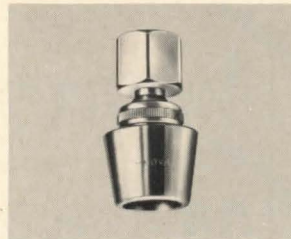
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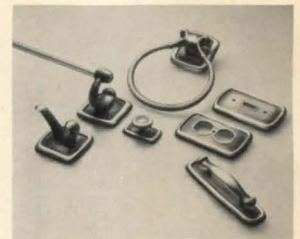
## BATHROOMS



"Gaslight" medicine cabinet (left) is trimmed with stained glass. Mirrored cabinet is offered in a surface-mount or a recessed model. Miami-Carey, Monroe, OH. Circle 214 on reader service card



Water-conserving shower head (above) uses 2.1 gpm at 60 psi, and reduces standard water consumption by 70%. Con-Serv, Cincinnati, OH. Circle 216 on reader service card



"Ridgecrest" hardware line (below) features an antique brass finish. The line also includes a tissue and toothbrush holder, and a wall-mount soap dish. Ajax, City of Industry, CA. Circle 215 on reader service card

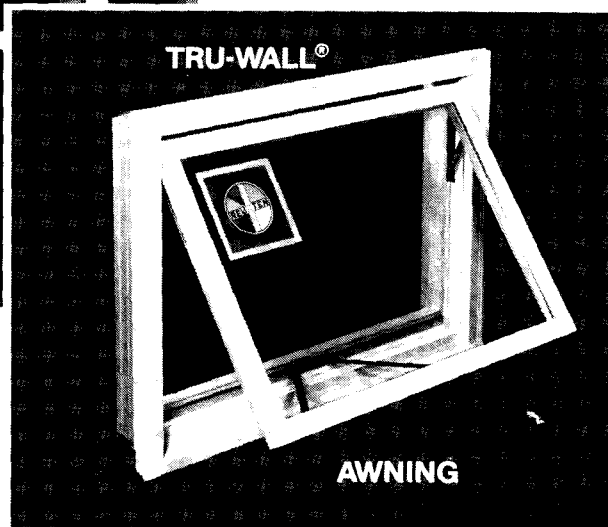
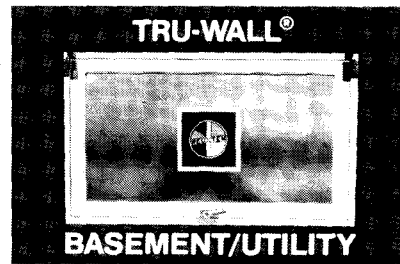
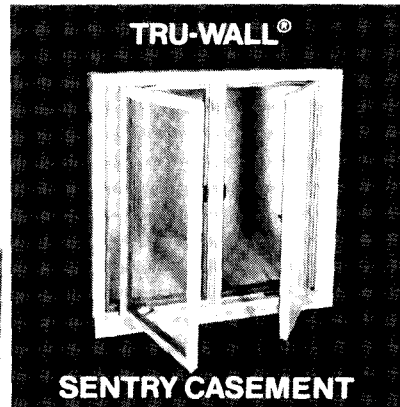
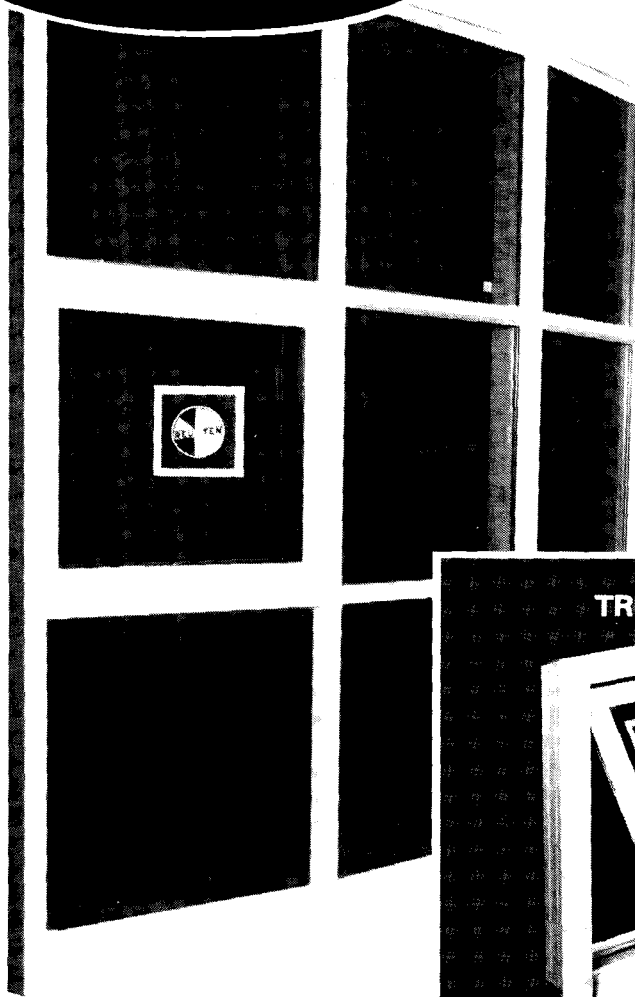
Hydrotherapy jets (right) can be installed to convert any cast-iron, steel or fiber glass bathtub that is sent to the manufacturer into a whirlpool tub. Estimated installation time: 7 to 10 work days. Florestone, Union City, CA. Circle 217 on reader service card



"Federal Oak" bathroom cabinetry (above) features antique bolt-motif hardware and doors with deeply recessed panels. Haas, Sellersburg, IN. Circle 218 on reader service card

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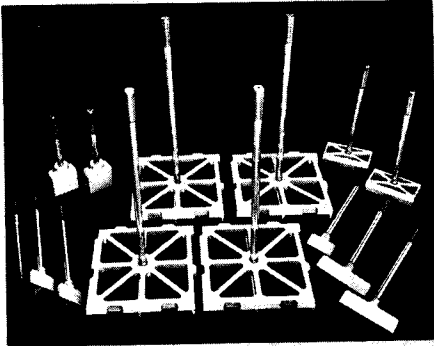
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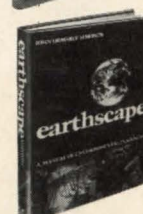
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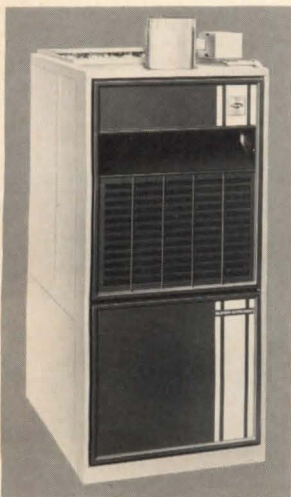
**Electric radiant heating panels** (above) are suitable for use in greenhouse-type extensions. The surface-mount ceiling units range from 2' x 2' to 2' x 8' in size and from 375 to 1500 watts. Aztech, Albuquerque, NM. *Circle 236 on reader service card*



**Energy-efficient condensor** (left) comes in three models. Units have EERS ranging from 10.0 to 10.1. Friedrich, San Antonio, TX. *Circle 238 on reader service card*



**Flexible air duct** (above) is composed of an inner air barrier reinforced with a spring steel helix, a layer of 1½"-thick fiber glass insulation and an outer foil jacket. Unit comes in 25' lengths. CertainTeed, Valley Forge, PA. *Circle 239 on reader service card*



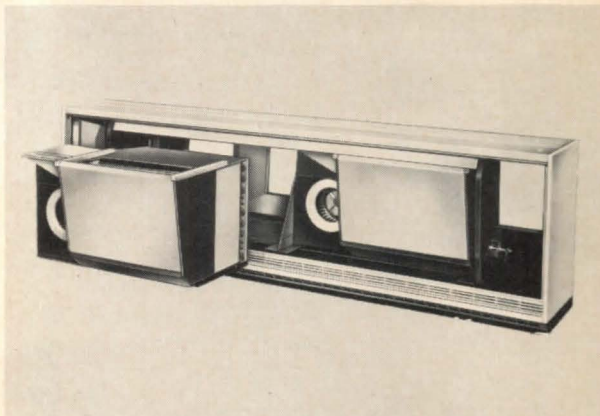
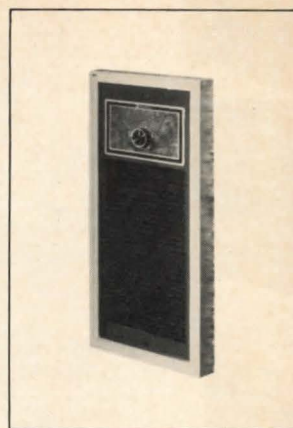
**Gas-fired furnace** (left) is part of a line of 15 models ranging in capacity from 50,000 to 200,000 Btuh. Unit features electronic ignition and a durable heat exchanger coated with aluminum alloy and liquid glass. Carrier, Syracuse, NY. *Circle 241 on reader service card*

**Electric forced-air wall heater** (right) has a brown steel case. Unit comes with a built-in thermostat. Markel, Cincinnati, OH. *Circle 234 on reader service card*

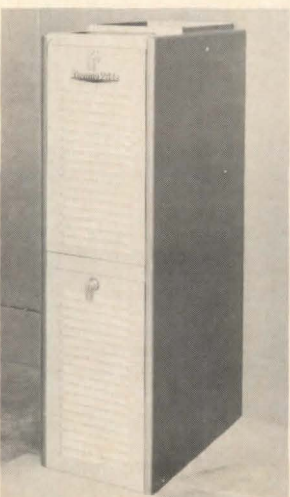


**Insulated glass fiber duct** (above) comes in 7' standard lengths. An interior polyethylene-coated steel helix provides flexibility and support. Johns-Manville, Denver, CO. *Circle 235 on reader service card*

**Wood- or coal-burning furnace** (right) is designed to reduce use of forced-air upflow systems. Unit installs beside existing furnace. Monarch, Beaver Dam, WI. *Circle 237 on reader service card*

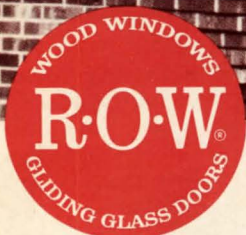
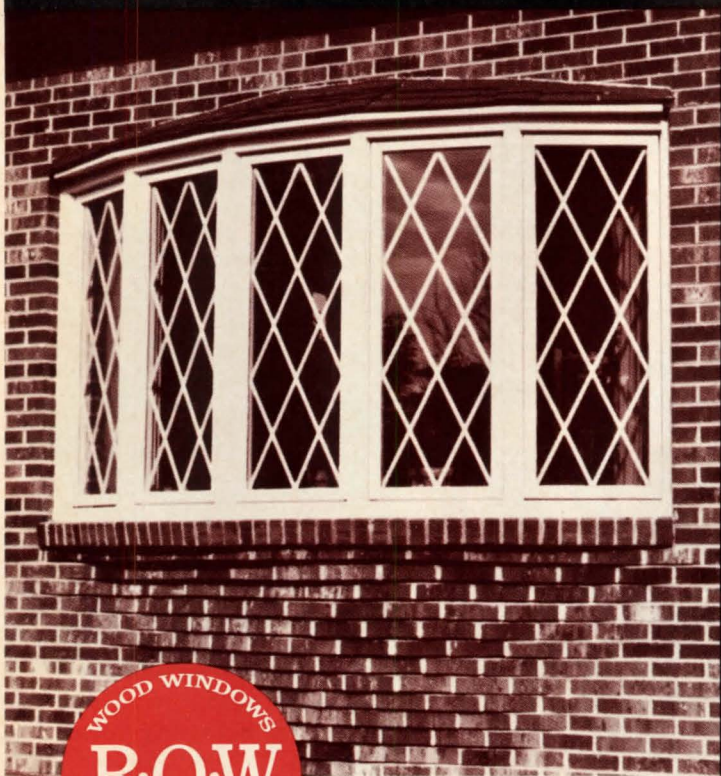


**Modular heating/cooling system** (above) includes a chassis and two slide-in heat pumps. Through-the-wall unit comes in one- to four-ton capacities. System is also available in a single-module model. ITT, Philadelphia, PA. *Circle 240 on reader service card*



**Sectional gas furnace** (left) includes a 13-gauge steel heat exchanger. Furnace comes in a counterflow model, measuring 16'' x 27'' x 56'', and a high-boy model, measuring 16'' x 27'' x 52''. Thermo Products, North Judson, IN. *Circle 242 on reader service card*

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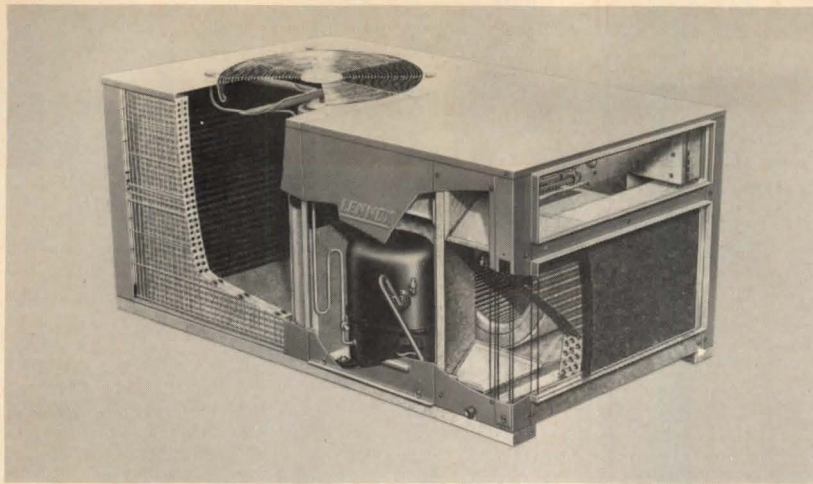
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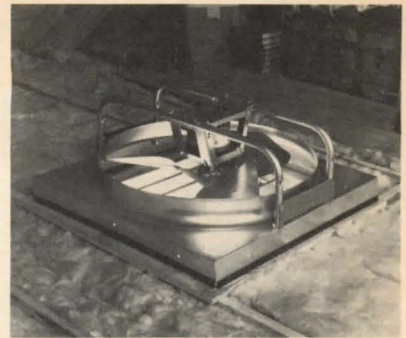
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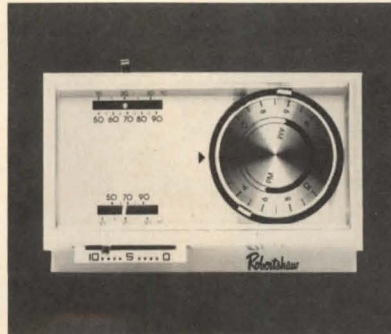
**Energy-efficient air conditioner** (above) is suitable for installation on roofs or grade-level slabs. Unit comes in 3- and 5-ton models, with EER ratings of 7.8 and 7.0 respectively. Lennox, Dallas, TX. *Circle 243 on reader service card*



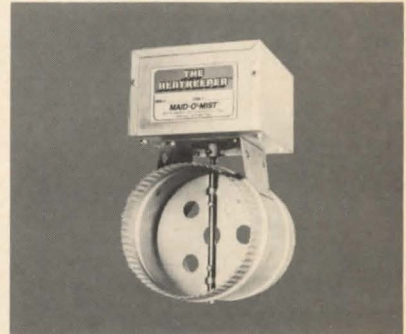
**Attic ventilator** (above) comes in 24'' and 30'' direct-drive and 36'' belt-driven models. Preassembled for horizontal installation, fan is mounted to attic floor or joists by placing it on rubber cushioning. Unit is adjustable for vertical installation. Hunter, Memphis, TN. *Circle 244 on reader service card*



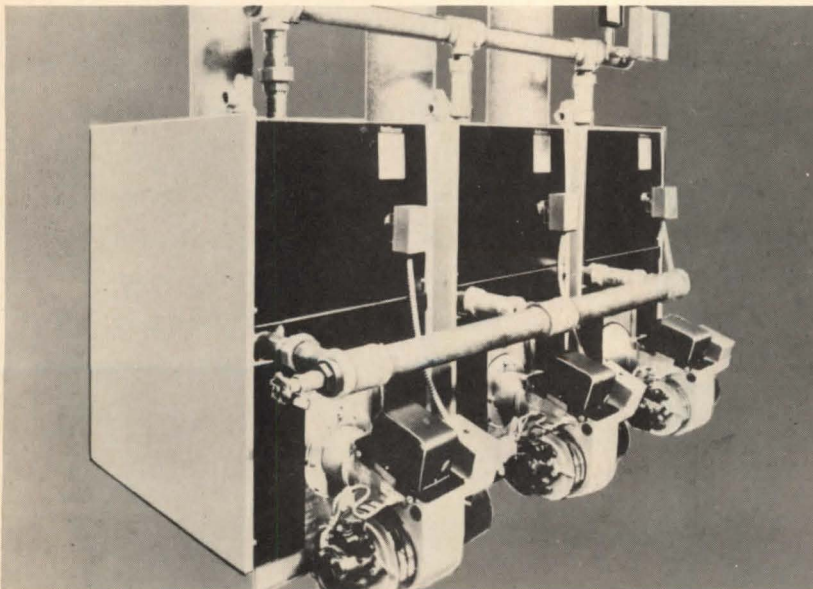
**"SaVent" flue damper** (above) can be installed in properly equipped gas, oil or propane heating and cooling systems. An electro-thermal linear actuator controls the movement of the damper plate. D.M.C., Willoughby, OH. *Circle 245 on reader service card*



**Set-back thermostat** (above) can be programmed for temperature changes of up to 10°F. The 24v thermostat comes in two versions—one for heating and one for heating and cooling. Unit has a nickel-cadmium battery. Robertshaw, Corona, CA. *Circle 246 on reader service card*



**Automatic flue damper** (above) is designed for use with oil-fired heating systems. Unit, which installs in the stack between furnace and chimney, is electrically controlled. Damper comes in residential and commercial models. Maid-O-Mist, Chicago. *Circle 247 on reader service card*



**Modular boiler system** (above) is suitable for high-rise apartment or commercial installation. Modules are available in oil- or gas-burning models. Slant/Fin, Greenvale, NY. *Circle 248 on reader service card*



**Console humidifier** (above), housed in a walnut-look cabinet, is equipped with a removable reservoir and a water-level indicator. An optional accessory allows unit to be permanently connected to the water supply. Walton, Moonachie, NJ. *Circle 249 on reader service card*

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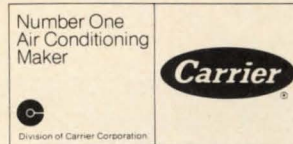


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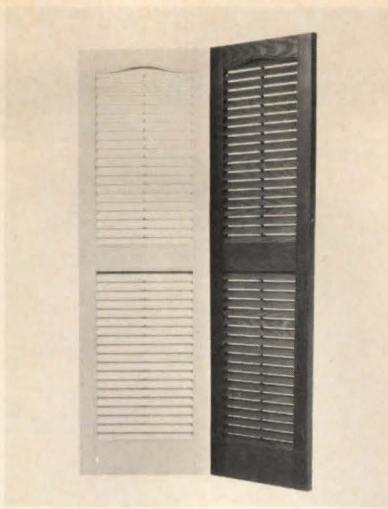
Builders Dick Wehrle (left) and Tom Forrester.



H 2



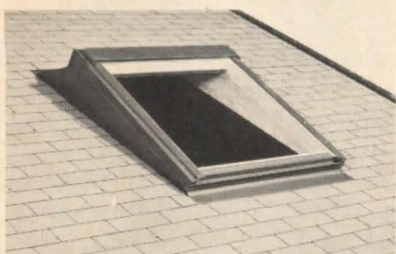
**Entry door** (above) features decorative leaded glass inserts available in rose, tulip (shown), diamond and elongated diamond motifs. Nicolai, Portland, OR. Circle 219 on reader service card



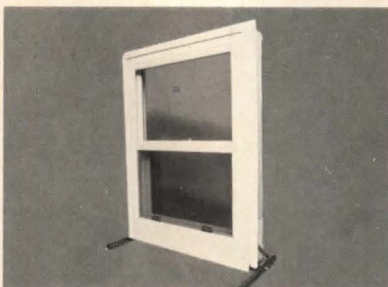
**Louvered shutters** (above) are made of high-density polystyrene. Shutters, offered in eight colors, are available in thirteen 15'-wide sizes. Mid-America, Detroit, MI. Circle 220 on reader service card



**Bifold door** (above) features center mirror panels flanked by metal panels in cafe brown, "Windsor" or "Navajo" white. Slimfold, Dothan, AL. Circle 224 on reader service card



**Roof window** (above) is available with a VPL kerb/flashing, which allows installation in roofs with a pitch of less than 20°. Velux-America, Woburn, MA. Circle 221 on reader service card



**Aluminum-clad window** (above) includes a nailing fin and extruded sill. Single glazing or insulating glass is available. Crestline, Wausau, WI. Circle 222 on reader service card



**Rolling shutter** (above) is made of hollow PVC extrusions. Insulating unit can be installed in new and existing construction. Pease, Columbus, OH. Circle 225 on reader service card



**Triple-insulated windows** (above) have 1/2" of air space between panes. Casement and awning windows, fixed-vent combinations, sliders and custom designs (as shown above) are offered. Poly, Langdon, ND. Circle 223 on reader service card



**Folding partition** (above) is offered in eight woodgrain finishes, with color-coordinated hardware and extruded vinyl hinges. Modernfold, New Castle, IN. Circle 226 on reader service card

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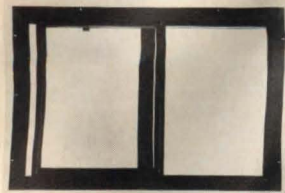
**Heavy-duty interior storm window (above)** is designed for commercial and apartment applications. Window is made of clear acrylic and comes in standard and custom sizes. Plaskolite, Columbus, OH. *Circle 227 on reader service card*

**Ventilating door light** operates like a double window. Unit includes tempered insulating glass. OD Zeeland, MI. *Circle 230 on reader service card*

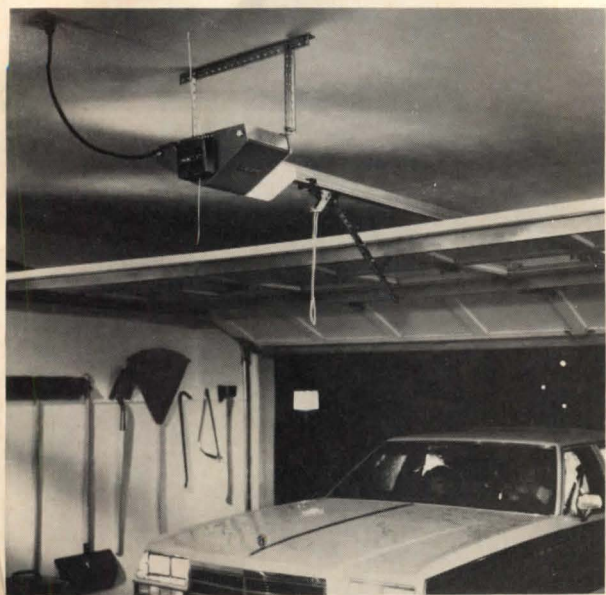


**Steel hardware (above)**, for use with wooden casement windows, includes a concealed hinge and a stainless-steel hinge track. Truth, Owatona, MN. *Circle 231 on reader service card*

**Fixed window (right)** is offered with a bronze or white finish. Octagonal or rectangular models are also available. General Aluminum, Dallas. *Circle 232 on reader service card*



**Sliding window (left)** features a two-position center latch which permits the window to lock in an open position. Aluminum framed unit comes with anodized mill or bronze finishes. Viking, Portland, OR. *Circle 228 on reader service card*

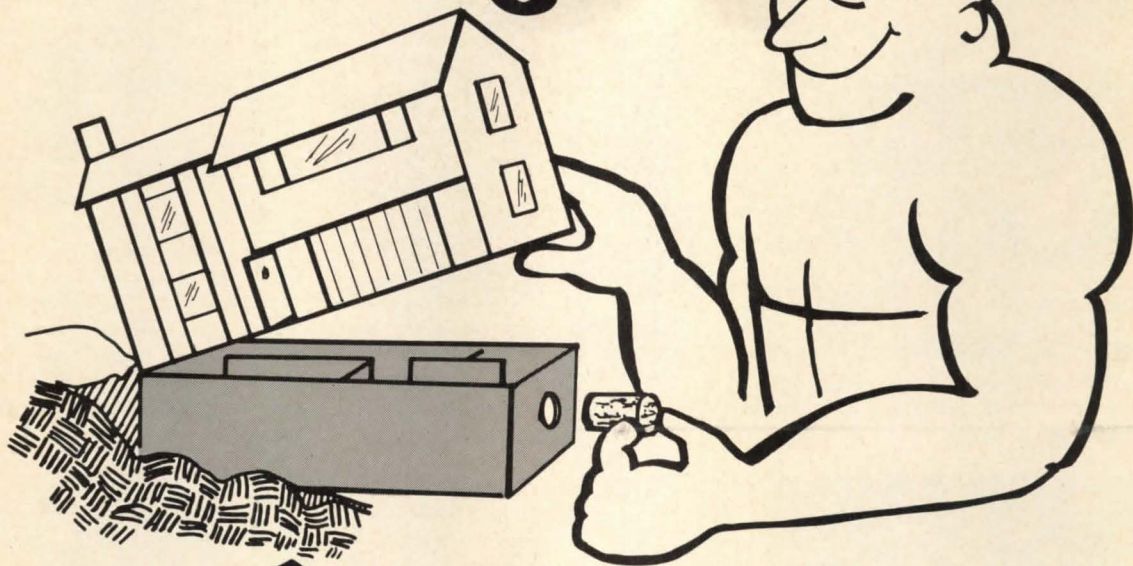


**Screw-drive garage door operator (above)** functions by remote control. Control box and drive are enclosed in a double-layered polyethylene and aluminum housing. NuTone, Cincinnati, OH. *Circle 229 on reader service card*



**Storm windows** may be used in high-rise apartments (as shown above), commercial or other residential applications. Windows are available in mill, anodized or baked enamel finishes. Season-All, Indiana, PA. *Circle 233 on reader service card*

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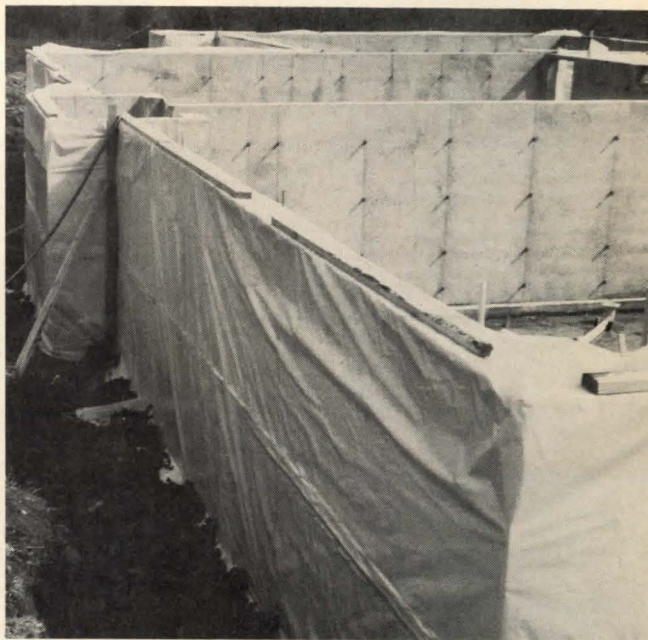
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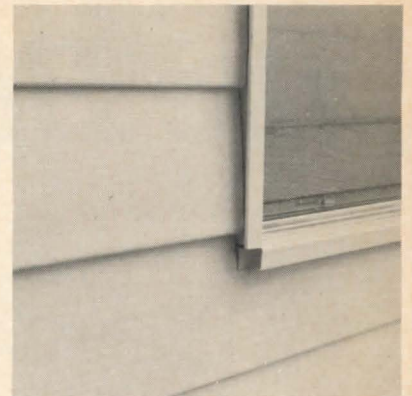
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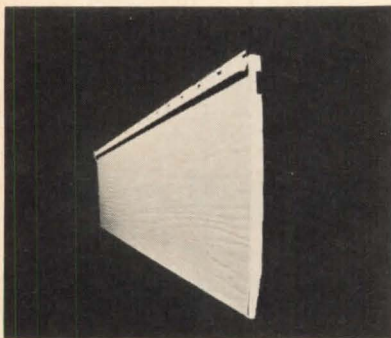




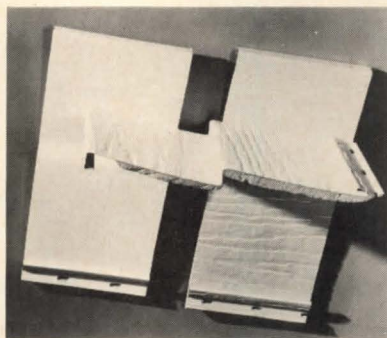
**Wolmanized® plywood siding** (above) is pressure-treated with a preservative salt solution and then kiln-dried. Siding may be painted or stained. Koppers, Pittsburgh, PA. Circle 257 on reader service card



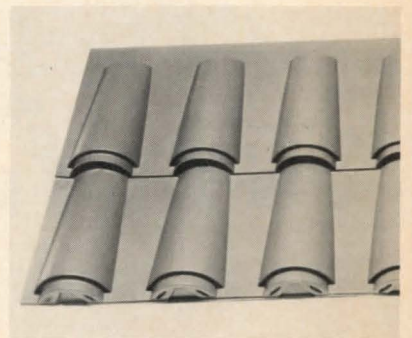
**Master Shield® siding** (above) is made of solid vinyl. Impact-resistant panels are available in .045" and .050" thicknesses. A woodgrain pattern is embossed on the siding. Durable material may be obtained in white, yellow, green and beige. Robin-tech, Fort Worth, TX. Circle 258 on reader service card



**Insulated steel siding** (above) consists of 29-gauge galvanized steel bonded to a 3/8" polystyrene foam panel. Siding comes in two embossed patterns in eight colors. Lumaside, Milwaukee, WI. Circle 259 on reader service card



**"Climatic" aluminum siding** (above) is insulated with sprayed-on polyurethane foam. The 8'-wide siding is available in eight colors and two textures. Hunter Douglas, Durham, NC. Circle 260 on reader service card



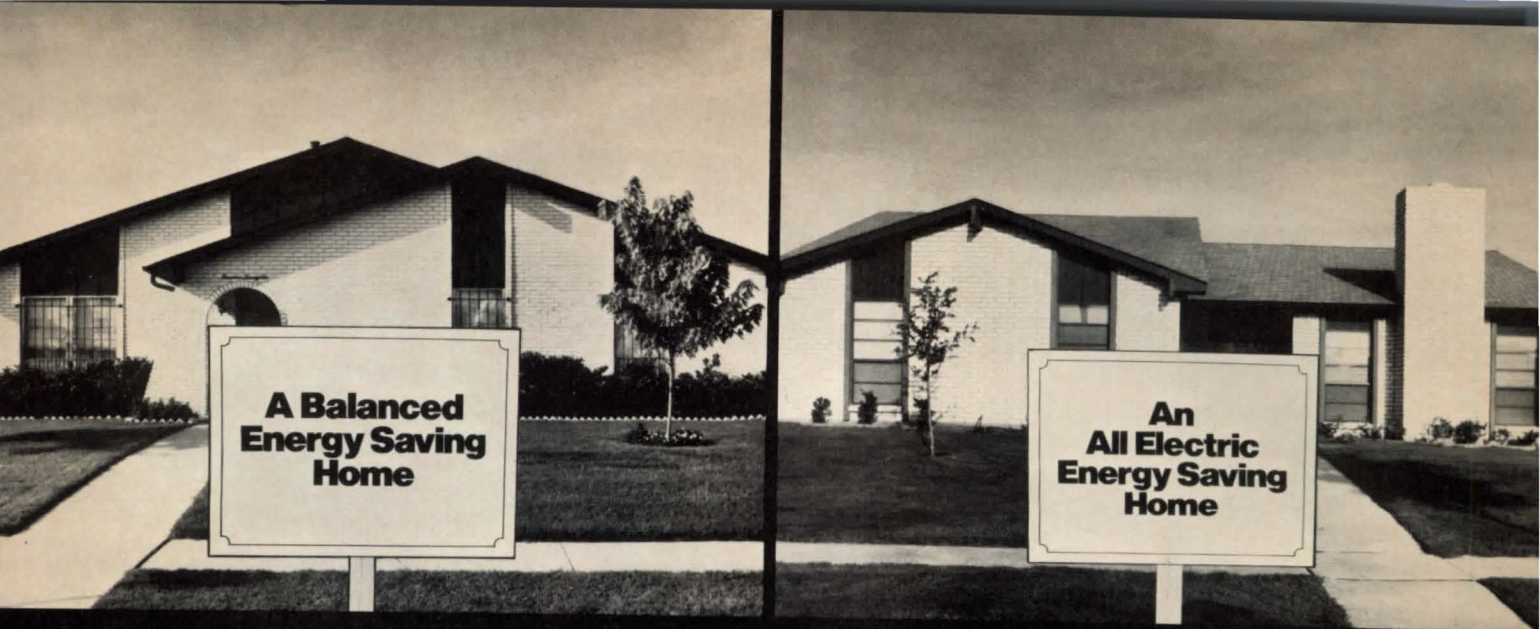
**Modulux® roofing panels** (above) are composed of orange PVC cap sheets laminated onto ABS-PVC-alloy subsheets. The lightweight, impact-resistant panels measure 2' x 4'. Modular Fixtures, Costa Mesa, CA. Circle 261 on reader service card



**Simulated brick siding** (above) is produced by applying an "auto-mark" tape or "quick-set" template over a mortar base and then troweling over a texturing compound. Brick/Master, Lake Forest, IL. Circle 262 on reader service card



**Pre-mortared panels** (above) simulate brick masonry. Each panel contains 18 bricks and covers 3 sq. ft. Siding comes in red, white and buff. Marlite, Dover, OH. Circle 263 on reader service card

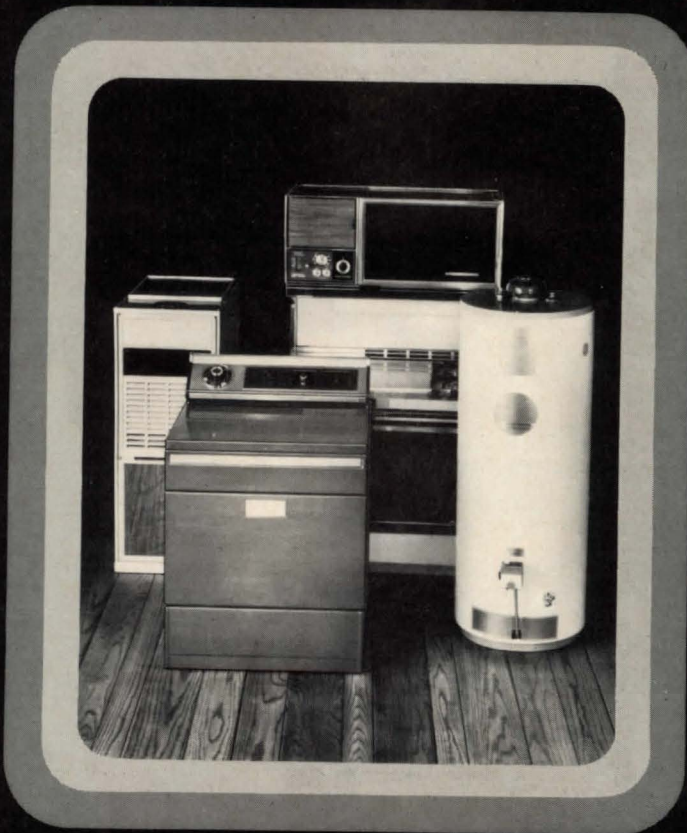


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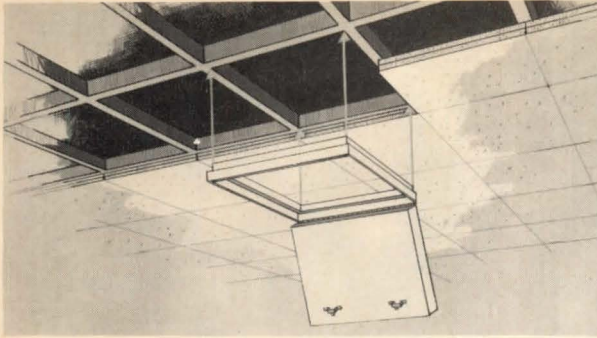
As a result, more and more homebuyers are looking for gas appliances in the homes they buy. Now, you have a good reason to build them into the new homes you sell.

**The new gas appliances are good for your economy.**

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Gas Appliance Manufacturers Association

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**Steel access door** (above) is designed for use with fire-rated suspended ceiling systems. Door panel is recessed 1½" to receive layers of wallboard or ceiling tile. Inryco, Melrose Park, IL. Circle 250 on reader service card

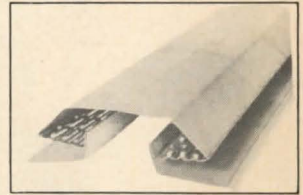


**"Universal stair system"** (right) accepts wood, metal, stone or precast concrete treads. Each tread can be positioned at any angle to the previous tread, permitting a variety of configurations. Topper & Griggs, Plainville, CT. Circle 252 on reader service card

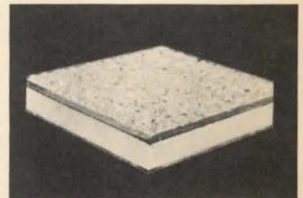


**Welded wire framing system** (above), developed by a California homebuilder [HOUSING, Dec.], will soon be offered nationally. Covington, Fullerton, CA. Circle 251 on reader service card

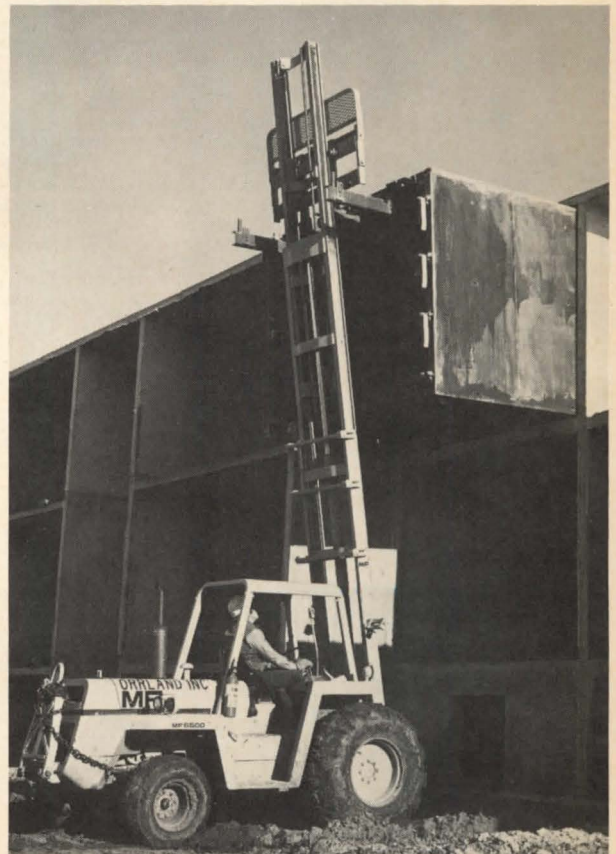
**Ridge vent**, the "Ridge Runner" (right), permits outflow of air from the attic. Vent is installed at the peak of the roof. Unit comes in 10' lengths. Leigh, Coopersville, MI. Circle 253 on reader service card



**"Aggreboard"** sheathing/siding (right) is made of stone particles bonded to exterior plywood, Homasote™, asbestos board or Aspenite™. MMI, Plainfield, NJ. Circle 254 on reader service card



**Prefinished Colonial-style columns** (above), made of aluminum, have a high-density urethane core. Associated Supply & Manufacturing, Livonia, MI. Circle 255 on reader service card



**"Tun-L-Form"** room forming system (above) is used in constructing two poured concrete walls and a deck in a single operation. Patent Scaffolding, Fort Lee, NJ. Circle 256 on reader service card

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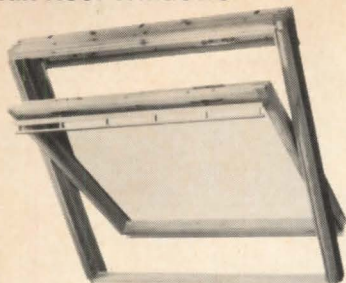
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## LITERATURE

### How to win at zoning and other games

If you play the zoning game, you know that the stakes are real—and high.

One way to win: Place heavy emphasis on the public benefits to be derived from the approval of the application. So says Stanley D. Abrams' *How to Win the Zoning Game*, in which the ground rules for zoning contests are laid down. The guide provides developers with time-tested and effective steps that must be taken in order to come out a winner. Checklists, exhibit and consultant report samples used in zoning presentations are provided in this handy tool. Price: \$35.00. Michie/Bobbs-Merrill Law Publishing, P.O. Box 7587, Charlottesville, Va., 22906.

Estimating from A to Z is explained by Halsey A. Van Orman in *Estimating for Residential Construction*.

Using a two-story colonial house as the basis for his estimate, the author actually works out a quantity takeoff from site work to roofing.

Here is a concise, step-by-step guide designed specifically for the builder. A summary review of math, drawings, specs and contracts is provided, along with self-testing material. Charts and a packet containing the working drawings for the model house are included.

Van Orman, an instructor of architectural drafting, has worked for more than 30 years as a foreman, specifications writer, draftsman and estimator. Cloth edition \$10.95, Van Nostrand Reinhold, Litton Industries, 135 West 50th St., New York City, 10020.

Builders:

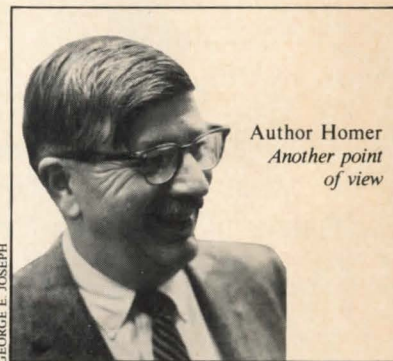
- Do you check all codes for safety glass requirements? All glass in hazardous areas and all glass beyond a certain size anywhere else *must* be safety glass.

- Do you check the manufacturer's installation details before choosing insulating glass? (Many types are prone to breakage due to expansion, contraction, internal stresses and temperature changes.)

These are just two of the hundreds of dos and don'ts listed for the use of almost every type of construction material. This encyclopedic reference, *Construction Materials* by Caleb Hornbostel, has explicit drawings to serve as guides as well as learning tools. Both metric and currently used sizes and dimensions are given. Cloth edition \$35, John Wiley & Sons, Eastern Distribution Center, 1 Wiley Drive, Somerset, N.J., 08873.

*Minimum Energy Dwelling (MED) Workbook* (SAN/1198-1) is properly subtitled, "An Investigation of Techniques and Materials for Energy Conscious Design." Data in this Department of Energy opus (422 pages plus a glossary) are based on two single-family, minimum-energy dwellings built in Mission Viejo, Calif., co-sponsored by Mission Viejo Co., DOE and the Southern California Gas Co. But the information stretches far beyond findings in that project. For example, a section on sun and windows examines ways to shade windows, an analysis made before a choice was pinpointed for the minimum-energy houses.

As a result, the book lives up to its name "workbook"—a collection of hundreds of ways to design for energy conservation, plus ratings on comparative effectiveness for each way. The text is organized into (1) general considerations; (2) building design; and (3) mechanical design. Cost: \$9. National Technical Information Service, Dept. of Commerce, Springfield, Va., 22161.



Author Homer  
Another point  
of view

Sidney Homer, who has long warned housing that it is being overfed with money—virtually stuffed—presents *The Great American Bond Market*, a collection of 27 of his speeches.

While many of housing's advocates and most of our readers may disagree with Homer's point of view, his book makes for all-but-dull reading. Homer's wit shines through, and his speeches, delivered between 1961 and 1977, seem as timely now as they did when he gave them.

Consider this from a speech in 1970:

"Private savings are now flowing into housing via government agency bonds. [But] this...has created new problems because the volume of federal agency bonds have helped push up interest rates..."

The book traces the evolution of bond investment problems from the stable bond markets of the early '60s down through the crises of the late '60s and into the '70s.

Homer regards his section on bond investment strategy to be the most helpful; in it he develops techniques for forecasting general interest and mortgage rate trends. Cloth edition \$11.95, Dow Jones-Irwin, 1818 Ridge Road, Homewood, Ill., 60430.

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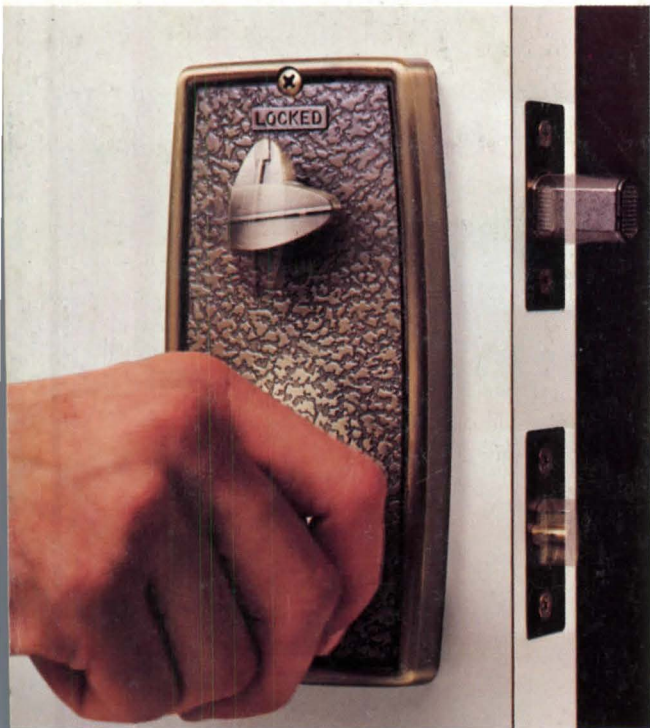
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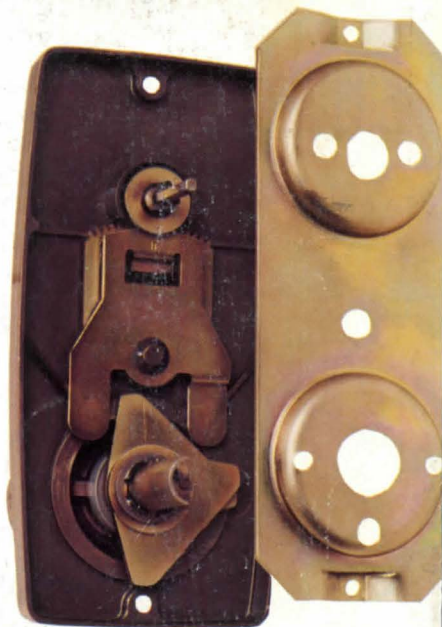
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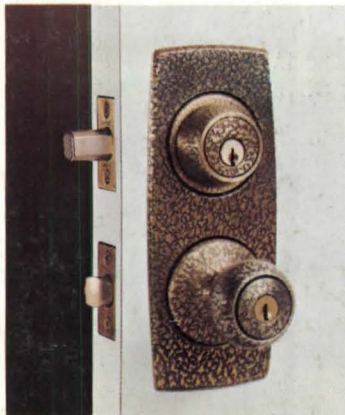


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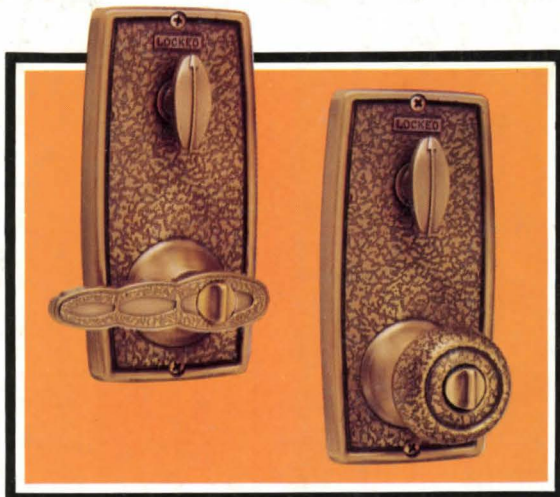


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