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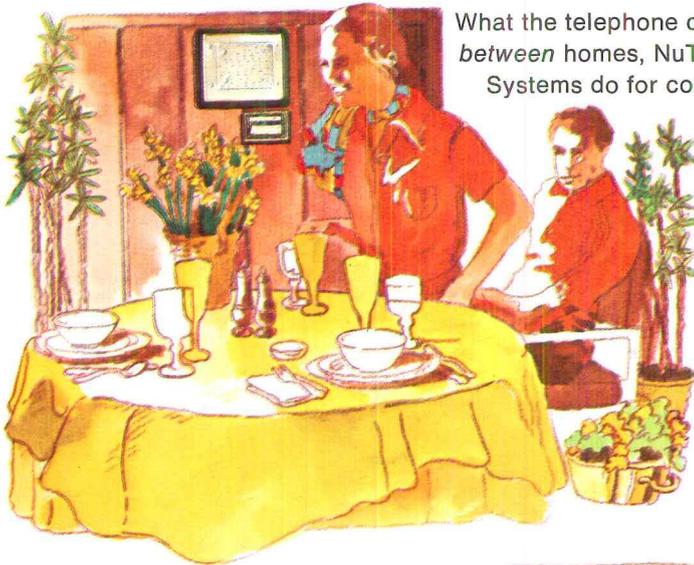
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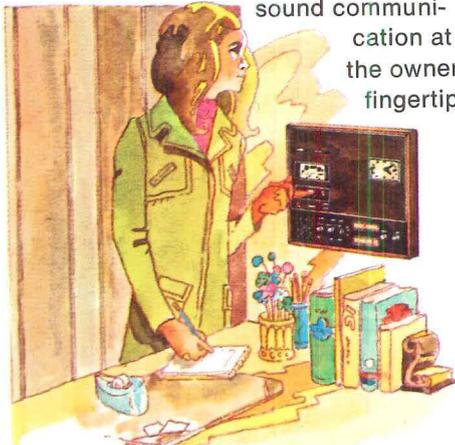
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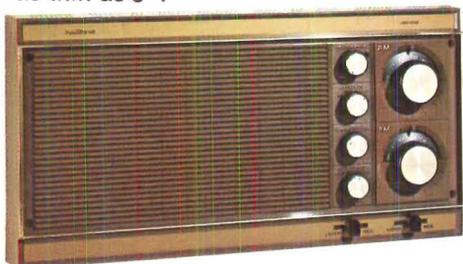


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Cover/Harbour Village, a condominium project in Branford, Conn. Photo: Joseph Molitor

Housing bill's death: It invites a new approach to shelter legislation . . .

There'll be some changes made.

Federal housing programs will surely undergo a broad shakeup as a result of the stunning defeat of the 1972 housing bill.

The omnibus measure that died in the House Rules Committee in the waning days of the Congressional session will go unmourned. It had become laden with meaningless amendments, and while it included something for everyone, there was also something for everyone to dislike.

The bill fell far short of the promised "reform" that received lip service from the sponsors.

A completely new program—or a sharply altered version of the existing program—will have to come. After the '72 bill's defeat, Congress hastily voted an extension of the government's present housing operations—a patchwork developed piecemeal over the last four decades. But the extender was a temporary solution at best.

The reformers. Commercial lobbyists are expected to resist any effort to simplify the old program, fearing a loss of the tremendous influence they now wield over housing operations. The crusaders for total reform know that nothing will emerge without careful work, but they are somehow growing optimistic about prospects. The reform tide is running strong.

George W. Romney, the Secretary of the Housing and Urban Development, sees the Congressional failure to bring up legislation for final disposal as a crisis. And he adds: "There's never fundamental reform without a crisis."

Romney clearly favors "fun-



Mr. Housing is a title accorded Senate Banking Committee's Chairman John Sparkman, shown here at NAHB's 1972 convention. He reportedly got \$1,500 for speech to builders.

damental reform," so much so that he seemed at least temporarily to be reconsidering his decision to resign from the Cabinet after the Presidential election. But he also talked about taking part in some housing effort outside government, although he would reveal no details.

Romney is not alone in wanting change. Rep. Edward P. Boland (D., Mass.), chairman of the Appropriations Committee overseeing housing programs, says the dream of suitable housing for every American family has "degenerated into a nightmare of bureaucratic abuse, corruption and inefficiency."

The die-hards. Others question, however, whether fundamental change is likely or possible. Carl A. Coan Jr., the legislative lobbyist for the National Assn. of Home Builders, asked: "What are they going to do? Have the army build homes?"

The lobbyist put his finger on the reformers' chief problem: Just what form would reform take?

Yet the lobbyist's father, Carl A. B. Coan Sr., who is the staff director for the housing subcommittee of the Senate Banking and Currency Committee, offers one suggestion. He says it would be far more economical over the long haul for the government to provide direct loans for housing than to subsidize interest rates, as it now does under the FHA's section 235 housing program.

The corrupters. The reformers generally favor almost anything that differs from today's scandal-ridden programs. They mention housing allowances to take the place of subsidized projects. They would clip the wings of the Federal Housing Administration and move many of its responsibilities elsewhere, and they would make other changes, all ill-defined at this stage.

Boland and the many others who complain of rampant corruption in the old housing programs will have no difficulty in defending the position. Romney himself says that in many cases "federal aid has made the housing problem worse."

Romney summarized some of the more blatant corruption this way: 26 HUD employees indicted on criminal charges, a larger number of employees suspended and 1,340 cases referred to the FBI. The official who was sent into the FHA's Hempstead, N.Y., office to clean up corruption was himself indicted and pleaded guilty to bribery charges.

Grand juries are looking into alleged housing frauds in New York City, Newark, Philadelphia, Detroit, Chicago, Boston, Washington, Dallas, Los Angeles and Columbia, S.C. Romney thinks another inquiry should open soon in St. Louis.

And the next bill. One of the harshest criticisms of the housing bill of 1972 was that it did almost nothing to correct abuses in the subsidized programs.

Passage of the bill would not by itself have eliminated fraud, Romney admits, but he thinks it might have helped. Both the Senate and the House committee versions would have consolidated 52 FHA programs into a more manageable eight. Romney says this would have meant easier administration of the programs and would have allowed the department to use its manpower more effectively to combat abuses.

The question of whether the bill might have corrected some abuses is, of course, academic now. But the drive for reform is not all academic, and it is expected to gather strength right on into the next session of Congress.

So there is now little doubt that next year's housing programs will change. The only question is how much.

. . . and signals a shattering defeat for insiders of housing's Old Guard

The 1972 housing bill's failure can be traced in large part to resentment at the workings of the federal homebuilding and lending complex—a force every bit as formidable as the military-industrial complex.

Housing has become "an insider's game," according to John W. Gardner, the chairman of Common Cause, which describes itself as a people's lobby.

The in-group. A look at the game's players and their relationships is revealing.



HUD'S MAXWELL
'A lobbyist's dream'

• There is Sen. John J. Sparkman (D., Ala.), chairman of the Senate Banking and Currency Committee, who is called "Mr. Housing" by Carl A. S. Coan Jr., the NAHB lobbyist. The Senator speaks frequently at housing trade association meetings—for fees ranging up to \$1,500 for one speech to the NAHB and \$3,000 for another to the U.S. Savings & Loan League. Columnist Jack Anderson, who has been investigating Sparkman's role in the Senate, says 70% of the Senator's

campaign funds have come from "the industries and unions that look to him for legislative favors."

• Because Sparkman's 72 years weigh heavily—*The New York Times* reported that he frequently sleeps through housing legislation hearings—his duties are increasingly delegated to Carl A. S. Coan Sr. And it is Coan's son who has been known to draft much of the Sparkman subcommittee's legislation. *The*

TO PAGE 9

NORRIS INDUSTRIES, a new force in building products brings you ideas in major appliances



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CIRCLE 51 ON READER SERVICE CARD

A shattering defeat for insiders of housing's Old Guard . . . continued

FROM PAGE 4

Times' housing writer, John Herbers, quoted a HUD official as saying of one effort: "That section of the law is just like Carl Junior wrote it." The Herbers story, detailing the cordial relationship between housing's pressure groups and the Sparkman committee, appeared on Sept. 20, when virtually all Washington's observers were sure the omnibus bill would sail through the Rules Committee and the full House. Seven days after the story, the bill was dead.

• There is the chairman of the House Banking Committee, the crusty old populist Wright Patman (D., Tex.). He wages a perpetual vendetta against lending institutions and his legislative subordinate, Rep. William A. Barrett (D., Pa.), who heads the housing subcommittee.



HOUSE'S BARRETT
Concedes 'unusually close ties'

• There is HUD, and there is its major component, the FHA, the scandal-prone tail that wags the HUD dog. Romney does not mask his distrust of "civil service bureaucrats," and he said recently that his aides at HUD "whitewashed" the first reports of FHA problems shortly after he took office.

• And there are the associations that represent the housing industries—homebuilders, land developers, mortgage bankers and savings and loan operators.

The job club. "I'm amazed at how they are always trading jobs within their little closed circuit," says one government lawyer new to the federal establishment. "One day you'll see a guy on a Hill payroll and before you know it, he'll be with one of the trade associations. Sometimes they spend just enough time at FHA to learn the ropes and then they turn up with the associations or in a slot on the Hill."

Barrett himself wrote to the *Washington Star-News* to say

that "it cannot be denied" that there are "unusually close ties" between commercial interests and members of Congress and there is a "common background" of committee staff members and housing industry representatives. But Barrett argued that these relationships "are simply not significant . . ."

The lobbyist dream. David O. Maxwell, HUD's general counsel, is more specific on what the round-robin means. He recently took a copy of the bulky 322-page House bill and slung it on a table in a reporter's presence, calling it "a lobbyist dream." Maxwell, too, sees the federal housing complex as a "closed circuit."

"There's never any citizen's participation" in the housing lawmaking procedure, he says.

Start of dispute. The housing bill's death provides an excellent case study in the failures of the Washington housing lobby and its Congressional allies. Here's a rough recap of how the bill was killed in the Rules Committee.

The Senate approved a "reform" bill in March by an 84-to-1 vote. That bill would have consolidated the FHA programs but kept most other housing bureaucracies alive. The action put pressure on Patman, who had been promoting *pro-forma* hearings on a House bill but without any sense of urgency.

Word then circulated on Capitol Hill that Patman didn't care to approve any bill at all, but was being nudged to do so by Barrett. Patman became so incensed that he opened "markup" sessions to the public—a rare happening.

The crippling. Finally the House Democratic leaders, Speaker Carl Albert and Whip Hale Boggs, were called in to urge Patman to move. The party feared the Republicans would cite inaction on the bill as a

campaign issue.

Patman, like a good soldier, agreed to report a bill but he did nothing to discourage amendments. Pressure groups added so many that they would have crippled the overall legislation.

Then Patman added his own amendment. It would have directed the Controller of the Currency to audit the Federal Reserve System, which Patman has long tried to discredit.

A Presidential veto had been a good bet anyway, for the Administration already opposed a section that would have let cities use federal roadbuilding money to operate transit systems. With Patman's new invitation to a veto added to the bill, he reported the measure out—only three weeks before the October 18 adjournment date.

And—death. A harried Rules Committee—almost evenly divided between liberals and conservatives—took one look at the monster document, and doubts spread through the hearing room.

Civil rights organizations disliked some provisions; segregation-minded Southerners had different objections; the bill offered both.

HUD itself had six major objections, ranging from a requirement for local government approval of all HUD projects with more than eight units to restrictions on the changes HUD had urged in local building codes.

There were no HUD lobbyists on hand to plead for the bill. White House operatives stayed in the background. The vote came—and it was 9-to-5 against sending the bill to the floor. The decision surprised no one who had observed the Rules Committee's initial reaction.

Patman made a half-hearted that - is - the - way - the - cookie-crumbles statement. Then he

got busy getting a joint resolution passed that continues the FHA housing program in its basic form—unchanged and unreformed.

Perhaps sensing that a new bill will take a long time to write, Patman asked for a continuation of the existing program until June 30. The Senate's version calls for expiration on April 30—a move "to show a sense of urgency." Congress then began debating the cut-off date.

A new cast? Whatever happens next year, much will depend on the cast of characters. For the message in the defeat of the 1972 bill was clear—the old club of insiders had lost the initiative.

Even though Romney may be considering a request for an extension of his tenure—supposing Mr. Nixon wins the elec-

ASHWORTH CAL-VISUALS



HOUSE'S PATMAN
He was receptive to amendments

tion—there is no assurance that the President will want to keep him around.

Sparkman, too, may not be back. He is involved in a tough election battle with former Postmaster General Winton Blount, a Republican. If Sparkman is defeated, he will be replaced by Senator William Proxmire (D., Wis.)—assuming that Democrats still control the Senate.

Proxmire would be a new broom. His suspicious view of lenders does not differ much from Patman's, but homebuilders are not overly upset at the prospect of his heading the housing subcommittee. He already has been tapped to head the Senate Appropriations Committee's subcommittee dealing with HUD.

Most of the faces—as well as most of the legislation—may be new next year.

—WILLIAM HICKMAN
McGraw-Hill World News,
Washington

DEL AKERS



NAHB'S COAN
'Just like Carl Junior wrote it'

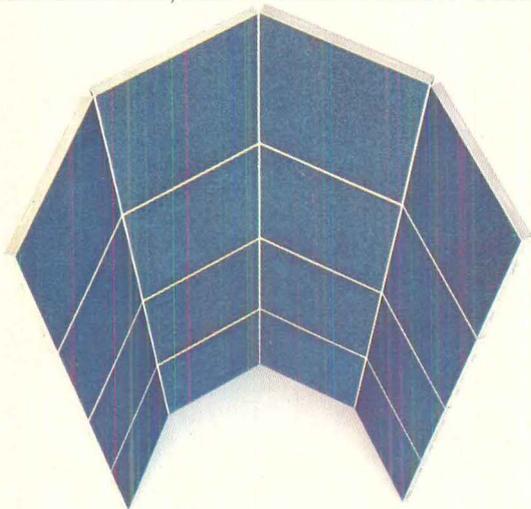


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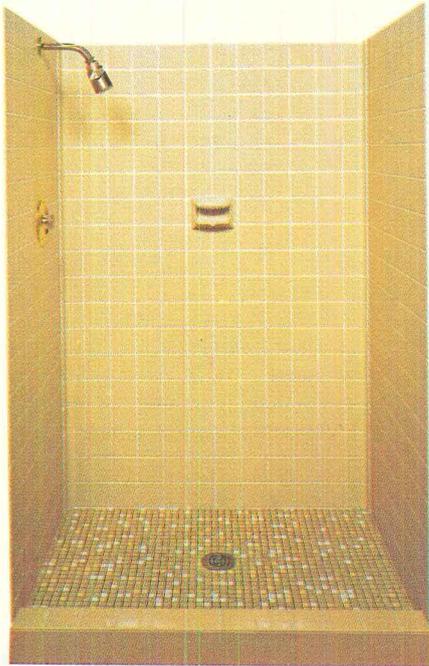
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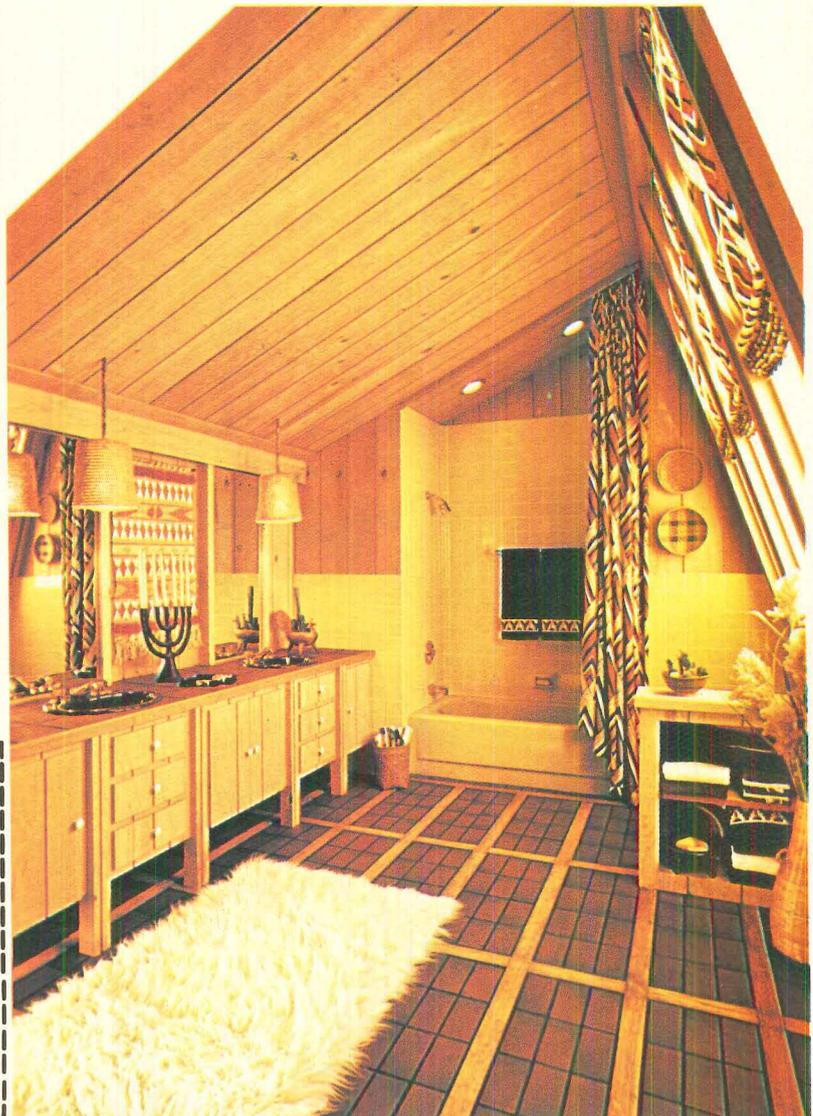
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Plastics a fire hazard in homebuilding? The FTC opens an investigation

The Federal Trade Commission has opened an investigation into the fire hazards of a number of plastics, now being used in ever greater quantities in homebuilding.

The commission became alarmed after the death of two small children in Kansas City, Mo., two years ago. The parents, Mr. and Mrs. Jerry Childress, notified the FTC field office because their home had been insulated with a spray-on polymer plastic substance that had been advertised as "non-burning and self-extinguishing." Their home burned to the ground.

Since the Kansas City blaze, the commission's interest has spread to the whole family of cellular or foam plastics including polyurethane, polystyrene, polyvinyl and the neoprenes.

Insurance warning. The National Commission on Fire Prevention and Control also is interested in the potential fire hazards posed by these plastics. While the commission has yet to make any final determination of the seriousness of the problem, its deputy director in charge of programs, John F. Christian, says he is particularly concerned about a report prepared by the Swiss Reinsurance Co. of Zurich, warning insurance carriers to be extremely wary of insuring plastic structures and plants manufacturing or processing plastic materials.

The report, distributed by the North American Reinsurance Corp., New York City, states unequivocally that all modern plastic materials—including polyurethane, polystyrene, polyethylene and PVC, will burn when subjected to enough heat. The report says:

"Admittedly, the combustibility of modern plastics can now hardly be compared to the high flammability and quick burn-up of celluloid, but many of them will still burn easily enough, i.e., they can be set on fire with a match and will then burn on without any external supply of heat.

"And while plastics manufacturers and converters keep emphasizing the harmlessness of their products, fire insurers find themselves handling more and more cases involving plastics, either directly or indirectly."

Red flag to builders. The Swiss insurer also expressed concern "at the latest development of the 'plastics wave' in the building industry—bungalows made entirely of plastics . . . Such plastic bungalows should not be insured against fire at all, or only at very high premium rates."

Christian said the report reached him through "the fire protection engineering underground." He said that when he telephoned the North American Reinsurance Corp., its spokesman denied any knowledge of the report.

Question of standards. The FTC has cited the growing popularity and projected increase in the use of plastics—particularly of polyurethane and polystyrene—as reasons for investigating the adequacy of the industry's flammability standards. The industry has claimed that these materials are self-extinguishing.

More than a billion pounds of the two foamed plastics alone were marketed in 1971; sales for 1975 are projected at nearly two billion, and by 1980 production is expected to reach four billion pounds.

The Swiss report says that a quarter to a third of the world's

entire plastic production is used in building.

And a report, "Plastics and Their Effect on Life Hazards in Fire Environment," prepared by the Bureau of Community Environmental Management and the National Institute for Occupational Safety and Health, says:

"The use of plastics in the construction of buildings is expected to outdistance all other plastics markets, growing to an estimated 12 billion pounds by 1980.

"Projections suggest that the plastics industry will expand from the 14 billion pounds produced in the United States in 1967 to 40-45 billion pounds a year by 1980."

Fire toll. The Kansas City case is not the only instance in which plastic materials may have contributed to fires. Two others that were highly destructive:

- A 1970 dance hall fire at Saint-Laurent-du-Pont, France, in which 145 teenagers died. The ceiling of the hall had been sprayed with a plastic foam.

- A three-floor fire in a 50-story lower-Manhattan office building in which polystyrene foam had been used as exposed insulation.

Alfred W. Cortese, assistant executive director of legal coordi-

nation and chief of the FTC's field office personnel, says that, while under many conditions these plastics are self-extinguishing or nonflammable, they will ignite at high temperatures and often will burn with explosive intensity. Moreover, he says, they are often implicated in so-called "flash-over" fires, in which ignition has already begun. An example is a wastebasket or draperies that have become hot enough to ignite an upholstered sofa covered or stuffed with polyurethane, or even a piece of molded plastic furniture. The plastic then vaporizes into flaming droplets, not only spreading the fire more rapidly but adding noxious gases to the smoke.

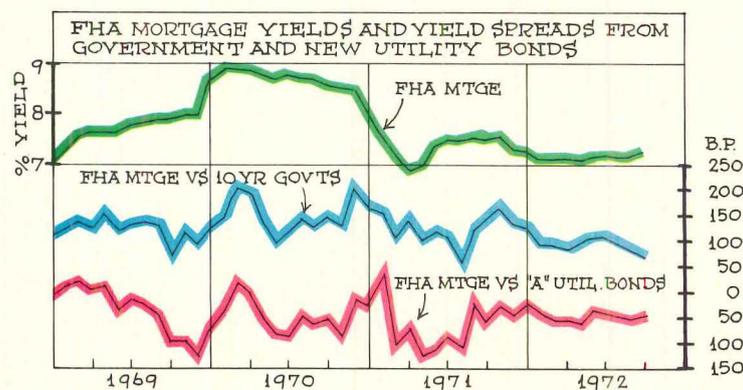
Dangers in housing. Cortese says the FTC is particularly concerned about the use of polymers as exposed insulation in housing. He notes that this material, molded by a self-skinning process, is even being used to construct entire buildings of various kinds. The General Services Administration, he adds, will not allow the use of polymers as insulation in government buildings unless it is encased in concrete.

The Society of the Plastics Industry, in New York City, and the Plastics Institute, in Hoboken, N.J., said they were aware of the FTC investigation and that they were already helping the government to develop new plastics flammability standards. These would replace standards written earlier by the American Society for Testing and Materials. Under the ASTM standards, polymers are self-extinguishing, but Cortese insists that these standards "are not suitable for end-use application."

Invitation to testify. Although the commission decided not to hold public hearings on the plastic flammability problem, it has invited interested persons with information based on empirical data or other expertise to notify Cortese at the FTC, Sixth St. and Pennsylvania Ave. N.W., Washington, D.C. 20580.

The commission says its action will depend on the facts developed in its investigation.

—SUSAN A. MEYER
McGraw-Hill World News,
Washington



Mortgages still losing yield appeal

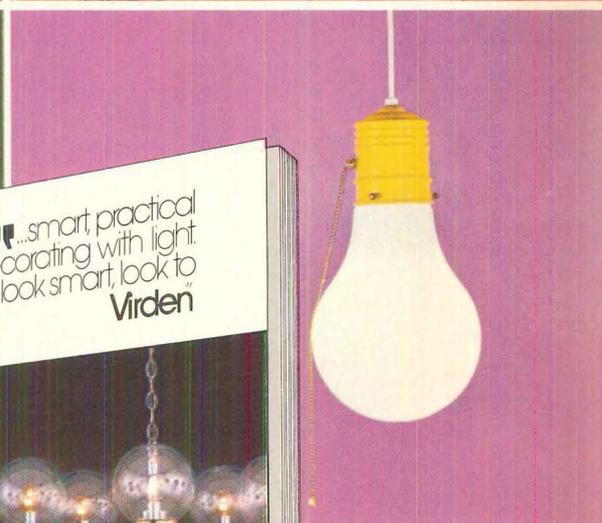
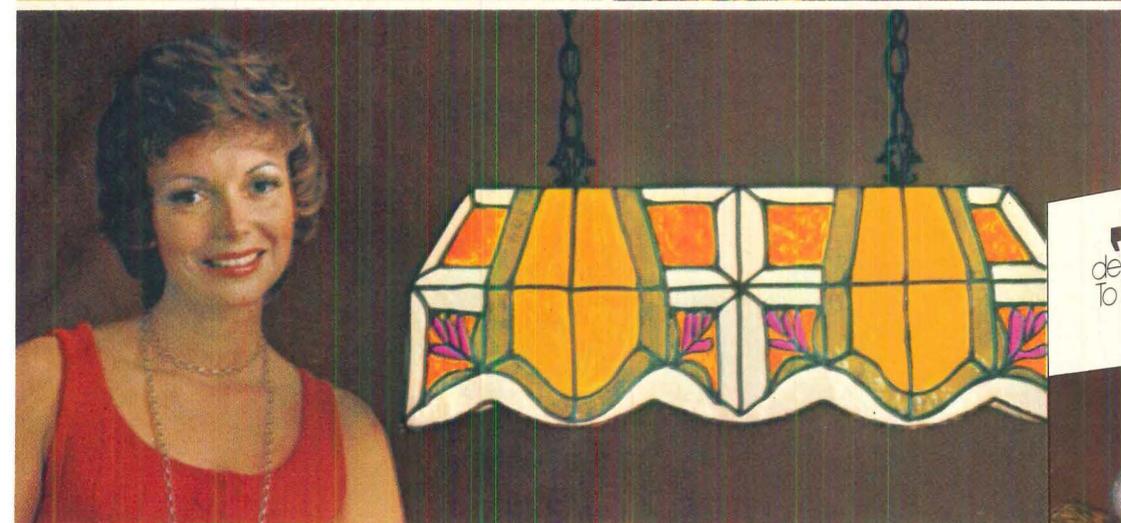
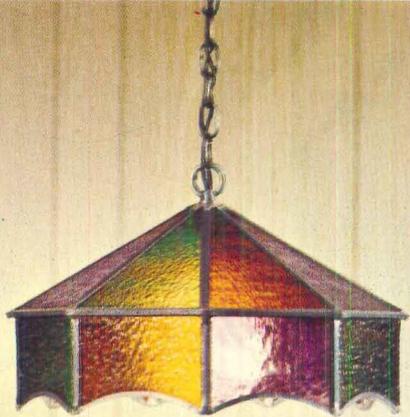
FHA mortgages were providing a yield to investors of only 64 points more than 10-year government bonds in mid-October.

Mortgages yielded 150 points more than the bonds a year ago.

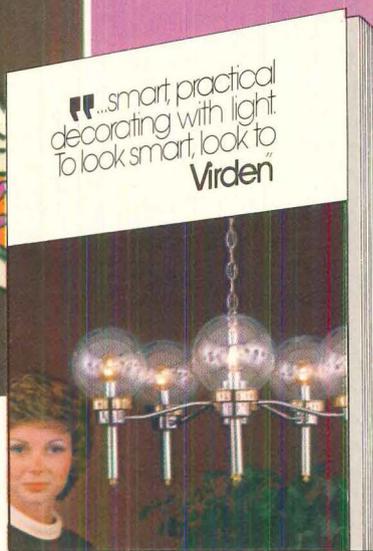
Salomon Brothers, the big New York bond house, called attention to the narrowing yield spread. It found that only once in the last four years had the mortgage yield advantage been narrower. The spread usually

averaged about 125 points.

The chart above, provided by Salomon Brothers, shows that FHAs continue to yield 50 basis points less than new-issue A-rated utility bonds. This spread has narrowed from the 100-point disadvantage to which mortgage yields dipped in 1971, but it contrasts severely with the historical tendency of FHA mortgages to yield more than either A or AA utilities.



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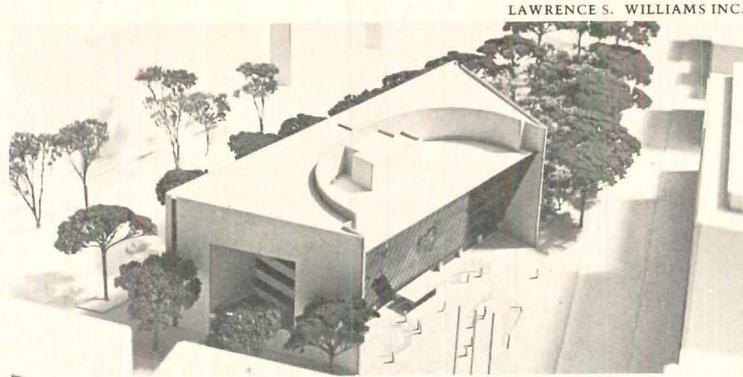
George Romney steals the show at the NAHB's board meeting in Portland . . .

The HUD Secretary drew enthusiastic applause by hitting hard at the lumber producers, accusing them of black-market tactics in their distribution practices and shenanigans in attempting to evade price controls. Romney invited the builders to give his office specific examples of the abuses so that the government could put an end to them.

He also warned the banking profession to watch its step on interest rates. "If supply and demand have anything to do with rates, they ought to be coming down, not going up," he said.

His own future. Romney spoke to the sympathetic audience of homebuilders for over an hour, reviewing problems and the industry's role. Although he repeated his statement of several months earlier that he might better deal with the problems of the cities in a private rather than a public capacity [NEWS, Sept.], it was hard to decide whether his talk was a farewell address or an attempt to set the record straight before embarking on a new term.

"I was summarizing things," he explained later. "I've made it perfectly clear that the President and I are discussing what I'm going to do in the future and whether I'm going to step out in a private capacity and deal with these public problems. There has not been a final decision. We're



NAHB's new headquarters will look like this when completed in the spring of 1974. The structure will occupy less than half of a triangular site on the south side of Washington's Massachusetts Avenue. A large entry plaza for exhibits and a landscaped area to the east augment the building. The architect is Vincent G. Kling, Philadelphia.

going to talk after the election."

More scandals. Romney gave the impression that the subsidy scandals have only just begun to surface, and he told the directors that it was inevitable that Congress would embark upon a fundamental review of federal housing programs (see story on page 4).

"We're just beginning to experience the mistakes inherent in the application of the old programs. We don't know yet the full impact of things done in 1969 and 1970," he admitted.

He vowed to dig out the HUD people who were taking bribes and "engaging in criminal activity." At the same time he criticized the 235 and 236 programs for being complicated to run.

Recommendations. "We must

be ready for the next session of Congress," he told the homebuilders, and he listed areas of short- and long-range change that Congress should consider. The short-range recommendations included: simplification of statutes and regulations, preservation of existing housing stock, tighter administration of 235 and 236, testing of alternatives and thorough evaluation of the programs to see whether aiding middle-income families might, by the chain effect, provide more assistance to low-income families.

Among the long-range criteria: administrative simplicity, incentives to reduce costs, better management and maintenance, reliance on private enterprise, maximum use of market disci-

pline, potential for subsidy phase-out as income goes up and a good social and economic mix.

NAHB actions. The NAHB directors also heard their treasurer, Lew Cenker, report that "everything is roses" with NAHB's finances—income right on budget and expenses a few points below.

Executive Director Nat Rogg sounded a more somber note when he warned that future economic decision making would not be quite so favorable to the industry as in the past. He predicted that a shortage of money in 1973 would reduce starts by 225,000.

The directors approved a resolution authorizing officers of the NAHB to sell the association's old housing center. They also called for legislation to enable the Farmers Home Administration to foreclose mortgages in its own right and for Congress to review military housing allowances. They defeated a resolution calling for more money for public housing.

Finally, they picked Hawaii over New York and Miami as the site of the 1975 fall meeting.

And John Hart of Indianapolis got an early start on his campaign for the post of NAHB secretary by distributing stickers saying, "You've got to have Hart."

—NATALIE GERARDI

. . . but nothing competes with condominiums at the apartment conference

The gaming tables stood empty as 1,500 homebuilders jammed the meeting rooms of the International Hilton in Las Vegas to learn how to develop and manage condominium projects. Even the gambling spirit of the casinos could not invade the conference chambers, where caution was the byword.

Over and over again builders heard that they should not go diving blindly into the condominium market, that condominiums were not the answer to poorly designed or located projects, and that they should stay out of condominiums entirely if there was any way to avoid them.

Better deal. Warren Toman, president of Grant Co. of Newport Beach, Calif., and Robert Gould, vice president of Community Management of Reston, Va., agreed that a townhouse

project with common land owned by a homeowners' association was a far better deal for builder and buyer.

Toman noted that in Orange County, Calif., it takes five to six months to process such a project through FHA. It takes 15 months to process a condominium project under section 234.

Gould added that construction costs for units built under the 234 program are significantly higher, and that only with a homeowners' association was it possible to mix housing types run by one association or to build a project in stages with new units annexed by the association.

Liability. Even where subdivision regulations or zoning controls make building a condominium project desirable, it is better to have two associations,

with the amenities being taken out of the condominium agreement and put into the homeowners' association. The condominium functions as a partnership, which means that individual owners have equal liabilities along with equal rights. If the common facilities are owned by a nonprofit homeowners' association, they are protected by the corporate structure of the association in case any lawsuits should arise.

Slums. "I'm concerned about the condominiums being future slums," Gould told the homebuilders. "If they are not set up properly with enough reserve accounts to handle future long-term replacement, there will be trouble 15 years from now when the roof needs to be replaced or the pool needs a new liner."

Still, a NAHB survey shows

that some 25% of all units planned by members for 1972 would be townhouses and condominiums, up from 16% in 1971.

Bruce Thomas, president of Continental Mortgage Insurance of Madison, Wis., explained why he felt this trend would continue throughout the 1970s. He cited a 51% increase in people entering the first-home age group, 2.2 million new marriages a year as against 1.5 million a decade ago, the demand for homes by single people, which will increase 51% in this decade, longer life spans, a demand for second homes and increases in the cost of land, which in some parts of the country now accounts for 40% of the final price of a home as compared to 10% only a few years ago.

—N.G.

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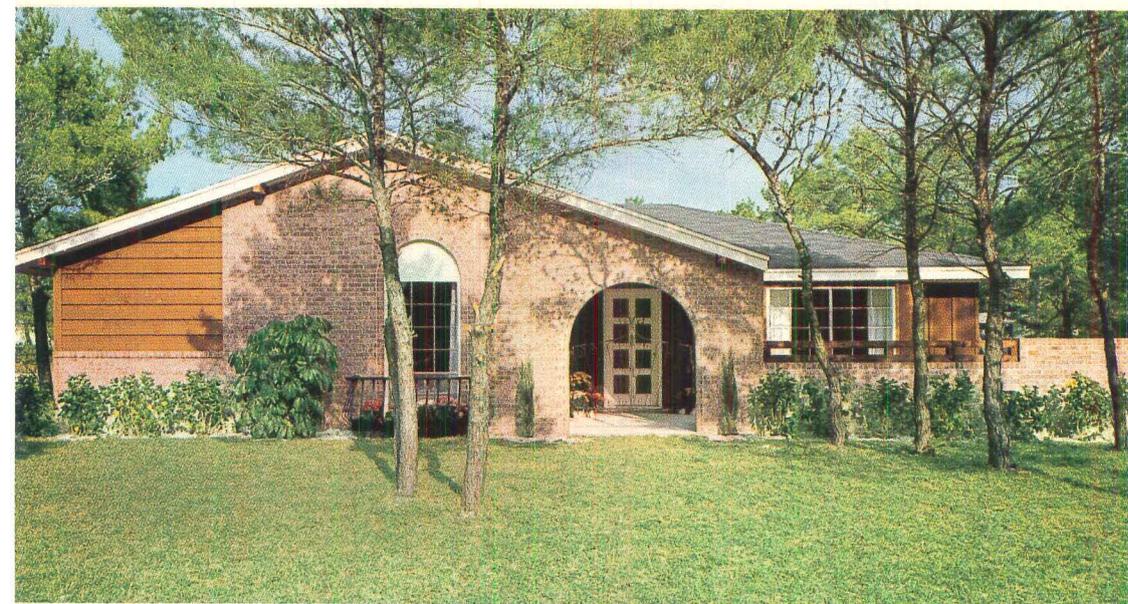
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California's environmental impact ruling: panic—and then a quieter look

The California Supreme Court, in its first major interpretation of the state's Environmental Quality Act of 1970, has ruled that environmental impact studies must be prepared before construction can begin on any private project that could have a "significant" effect on the environment.

The nearly unanimous decision, which came as a complete surprise to most in the state, triggered immediate and largely predictable responses from several interest groups and caused a near panic among local planning commissions and builders.

"This could well mean the end of the construction industry in California as we now know it," lamented one builder.

"It could mean the end of the rape of California's open areas," countered an environmentalist.

"It very simply means that we'll have to stop issuing building permits across the board until we know what the court means by 'significant,'" added a spokesman for the San Francisco Planning Commission.

Houses exempt. These comments, collected within days of the precedent-setting decision, are now being toned down as it becomes apparent that one and two-family detached dwellings

will not be affected by the court's ruling. Twelve days after the decision the state's attorney general, Evelle J. Younger, told reporters:

"I think some people are going to realize that this isn't quite the blow or the shock they thought. There's never been any intention that this law should apply to a single-family dwelling."

Permit freezes. Despite these assurances, almost every major city in the state has modified the circumstances under which building permits can be issued.

In San Francisco, where permits were frozen immediately following the decision, thawed the next day and then frozen again, the policy now is to allow permits for new one and two-family detached homes. Nearly all other major construction would require an environmental impact statement. Approximately the same restrictions exist in Los Angeles, San Jose and numerous smaller cities.

Until the state's city and county agencies are given guidelines for preparing and evaluating impact statements—a drafting job the legislature expects to tackle when it convenes Nov. 8—it is the building industry that will suffer the most.

Builder reaction. "We're in

chaos because every governing body can interpret the Supreme Court decision in whatever manner it desires," says developer Richard B. Smith, president of the Building Industry Association of California's Orange County Chapter. "Every project has to be judged by somebody's opinion in each jurisdiction."

Bill Kennicott, president of the McCarthy Co., a housing development company with headquarters in San Diego, said he will protect his future jobs by preparing impact statements.

"We're preparing an environmental impact statement on anything that we have in the mill. You are required to do this in many municipalities any way, particularly if you are doing any FHA or VA or HUD work. Some 40% of our business is through HUD."

Even so, Kennicott believes the industry in California could be seriously hurt if the court ruling is not clarified.

"I think that under a strict interpretation it could have a very detrimental effect on a lot of building in California, particularly with the lenders now becoming nervous about it," he said.

Cause of dispute. Ironically, the far-reaching decision stem-

med from one neighborhood's fight to stop a small apartment development project in Mammoth Lakes. Mrs. Andrea Mead Lawrence, the former Olympic skiing gold medal winner, organized a citizens' group called Friends of Mammoth and sued to halt the construction on grounds it would harm the environment.

The case challenged the popular opinion that impact statements were required only of public-works projects. The court agreed 6-to-1 that such an interpretation of the state's environmental quality act was too narrow, and California thus became the first state to require ecological considerations be given to private as well as public projects.

Most observers agree that despite the tremendous pressures being applied by the construction industry, labor unions and city and county attorneys, the legislature is not likely to override the court's decision. But the lawmakers will act quickly to bring the new requirements into focus so that developers and planning commissions can clearly see when an environmental study is needed.

—RON WARTHEN

McGraw-Hill World News,
San Francisco

Way is eased for savings and loans to convert to stock-ownership status

The Home Loan Bank Board has now decided to let mutual savings and loan associations begin converting to stockholder status early next year.

The move could provide windfalls in stock ownership for millions of depositors in associations that decide to issue shares. It could also lead to a wide restructuring of the savings and loan industry. There are about 2,050 federally chartered mutual associations and another 3,000 state mutuals, all owned by their savers. There are only 665 stockholder-owned associations, all state chartered, but they include most of the largest and most powerful S&Ls.

Under present law, the Bank Board has authority merely to remove the ban it placed on the conversion of state-chartered mutuals back in 1963. Lifting that moratorium will not leave a uniform situation, however,

for existing statutes prohibit the creation of federally chartered stock S&Ls.

Plea to Congress. Board Chairman Preston Martin now hopes that a formula for conversion, which the Bank Board has promised to spell out by April 30 of next year, will persuade Congress to amend the law and permit conversion from the mutual form on the part of the federally chartered S&Ls. If Congress refuses, those in the S&L industry who prefer to change to a stock-company format will have to accept state charters. That's a prospect that the Bank Board, as the S&L industry's federal regulator, regards with some distress.

Still, Board officials say, even if Congress should balk, the moratorium on conversions by state-chartered S&Ls will be removed shortly after the April 30 deadline for firming up the con-

version formula.

Concentrated power. Conversion of the corporate ownership is important, among other reasons, because it will increase concentration in the industry that still supplies the major share of housing finance. More stock companies would mean fewer one-man S&L operations and more giants such as those that now exist in California.

The Bank Board favors such a consolidating trend in the belief that it will enable housing finance to better weather cyclical bouts of tight money.

Objections. Congress, however, has serious reservations about conversion on a variety of grounds.

Capitol Hill, in rebuffing a Martin attempt to win approval for federal stock companies in 1972, raised questions about the "windfall" acquisition of equity that would accrue as a result of

parceling out ownership of mutual S&Ls' reserves, and about the possible disadvantages if a movement away from mutuals and toward stock companies should sweep the entire S&L industry.

As lawmakers expressed it, the latter concern was twofold—that local control would be lost as more and more S&Ls became merely branches of larger institutions, and that dishonest individuals would gain control of stock companies and steal their assets.

The Bank Board is hoping its new legal formula for conversion will forestall most of the qualms on Capitol Hill. It insists that if and when conversion is permitted, it won't really precipitate a stampede out of the mutual form.

—STAN WILSON

McGraw-Hill World News,
Washington



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Team takes builder's hand and leads him through low-cost housing maze

Los Angeles County is trying something different.

It has set up a new agency—Housing Development Services—under the auspices of its own Department of Urban Affairs and of the Department of Housing and Urban Development in Washington.

The goal is to help builders, developers, producers and sponsors deliver more and better housing where it's needed.

The agency's services are all free and they cover all price ranges, but the top priority is for housing for families with low or moderate incomes. The county's Regional Planning Commission reports a shortage of 402,000 such units.

The Beginning. HDS was put together to take advantage of HUD's Operation Breakthrough but the agency went beyond this to enlist conventional and industrialized producers. It is now working on developments with more than 2,000 units, primarily in multiples. Most will be financed under HUD.

First of all, HDS developed market analyses. Then it created tools to help builders satisfy demand.

Acting Director Donald M. Grant would like to see the program serve as a model for the rest of the country.

"Any city or regional group could use our system," he says. "We're coordinators between private and public sectors, a non-profit middleman. Those forces could do it all themselves, but the point is—that doesn't happen."

Need for guidance. Builders, Grant explains, may not know who the industrialized housing producers are, or the non-profit sponsor may not know how to get into subsidized building.

"There's not only ignorance about the subsidized programs themselves," Grant points out. "There's ignorance about how to proceed and about the amount of work involved. Groups start out thinking it's going to be a snap. The farther they go, the more work they find it is. Our attitude is: Let's go over the work for what it is first, and then you decide whether you really want to get into it. If you're not willing to expend this effort—or don't have the money—then don't get into the program."



Builders' new helpers in Los Angeles County are these officers of Housing Development Services, a squad of experts set up to lead the way through low-cost housing's paper jungle. Acting Director Donald M. Grant is at left and Assistant Bill McKown at right.

HDS is still moving toward full operational status. But its services are already designed to save builders time and money in administrative costs and at the initial stages of construction. It also expedites project approvals from various local agencies and authorities.

"If we can save the builder from getting into a program where he's going to go broke," Grant says, "we've not only saved him—but a lot of others."

Team of experts. HDS has a staff of only eight, plus clerical help, but its people are pros. They have been active in all phases of housing.

Grant, an architect, was a sales vice president with builder Don Scholz for nine years in Toledo. The assistant director of HDS, Bill McKown, is also an architect.

HDS has developed a list of and data on all industrialized housing companies that ship into Los Angeles. The agency has another list of builders who are interested in subsidized housing and who have a good record.

Through the maze. Above all, HDS has charted step-by-step procedures for producing HUD's subsidized section 235 and 236 housing. It has similar route maps for conventional financing. And HDS also mails a free newsletter.

HDS knows where the funding pots are, and it keeps builders informed about potential projects as well as money sources.

The agency initiates package services, too. It brings builders, developers, sponsors and manufacturers together to create housing. The stimulus for it may come from HUD, from housing authorities or from owners of a site.

Builders agree that one of the

most innovative concepts to come out of HDS is an inventory of vacant or low-cost land in the county. Grant explains the advantages:

"One big problem builders have is trying to find available land suitable for HUD financing. We have a system that makes it simple."

HDS gets its data from the county assessor's office. These data include assessed values of land, owners and addresses, tax rate and zoning. The inventory information is kept current, and HDS gives it to builders.

Problem solving. HDS is also trying to remove restraints on housing—economic, legal, administrative and social.

HUD's section 235 units, Grant points out, raise particular difficulties. "If you can't develop lots for \$4,500," he cautions, "you can't do it economically."

The agency has found a lot of old lots, Grant explains. "There may be one, two or three together, 50'x100' or 60'x100'. They sell for \$8,000 or higher. For a single house, you can't make it. So we said to HUD, 'Let's take two or three lots, put townhouses on them and sell them in fee simple.' On that basis, if we have an \$8,000 lot, we know we can make the land pencil out."

But one problem is that the county does not split a lot that small.

So HDS is trying to get the county to down-zone and allow smaller lots—25'x100' or 25'x110'. The agency's argument is that the county has a lot that is doing nothing, and wouldn't be economically usable unless a structure on it went all the way to 50 stories. But by down-zoning for two units, side by side, the lot would attract two

residences that would generate more tax revenue than the vacant land.

Attack on bias. The agency is also trying to eliminate social rejection of low-income projects.

"In the suburbs, where you buy land economically enough to make the 235 program work," Grant says, "there is too much violent opposition to the whole idea. The very word HUD strikes fear in their hearts. They're not so much afraid of the building as of the people."

HDS is doing something about that.

It surveyed all of HUD's section 236 projects in the county—28 with 2,723 units—to find out the side effects. Interviews turned up these conclusions:

All projects are equal or superior to nearby market-rate apartments in architectural design, site planning and landscaping. All but one project is economically successful. Vacancy rates are less than 0.8 percent a year, turnover less than 1 percent, eviction less than 0.7 percent. Most developments have waiting lists of up to 300 applicants.

And there is no ethnic migration from one area to another.

Says Grant: "We found that fears are not backed up by what is really happening."

National model? During the surveys, HDS's staff photographed all 28 projects. The photos have been developed into a slide program and used—along with the interview information—for presentations before government and community groups.

Grant feels that Los Angeles County's 236 housing has been highly successful. And, he says, many citizen groups that feared this type of housing have reversed their stands. Not all prejudice has been eliminated, he admits, "but enough general fears have been relaxed so that many workable programs previously stalled have been able to go ahead."

"The point is," he concludes, "research is just beginning."

"It ought to be done in other areas besides this and with the other types of programs."

—BARBARA LAMB
McGraw-Hill World News,
Los Angeles

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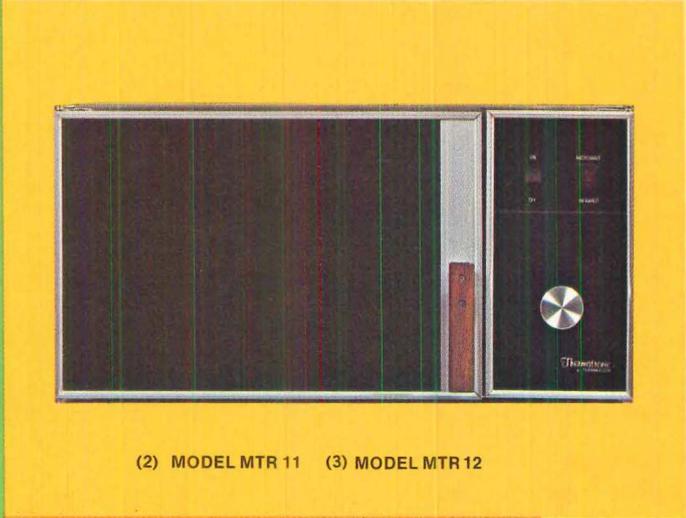
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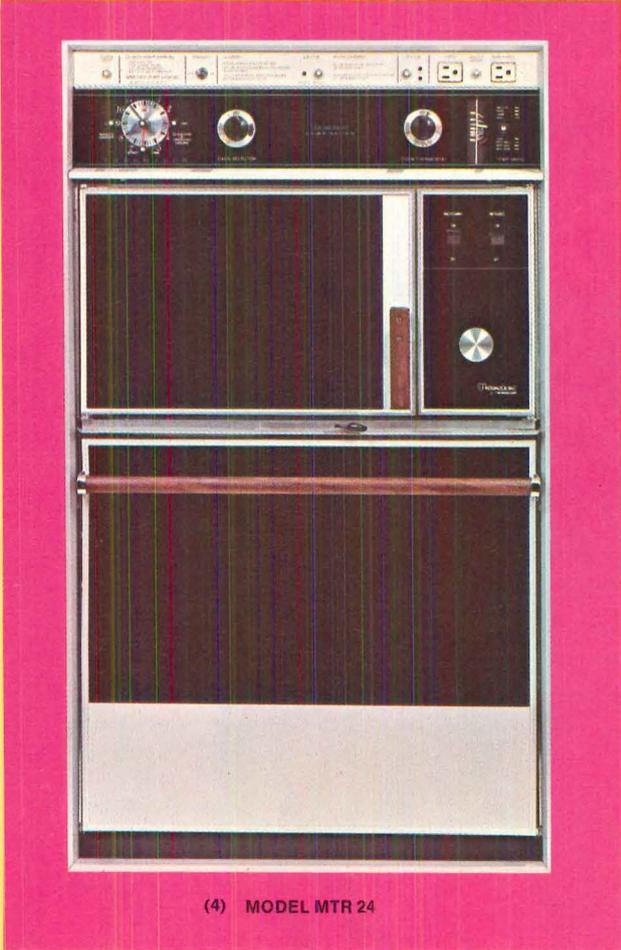
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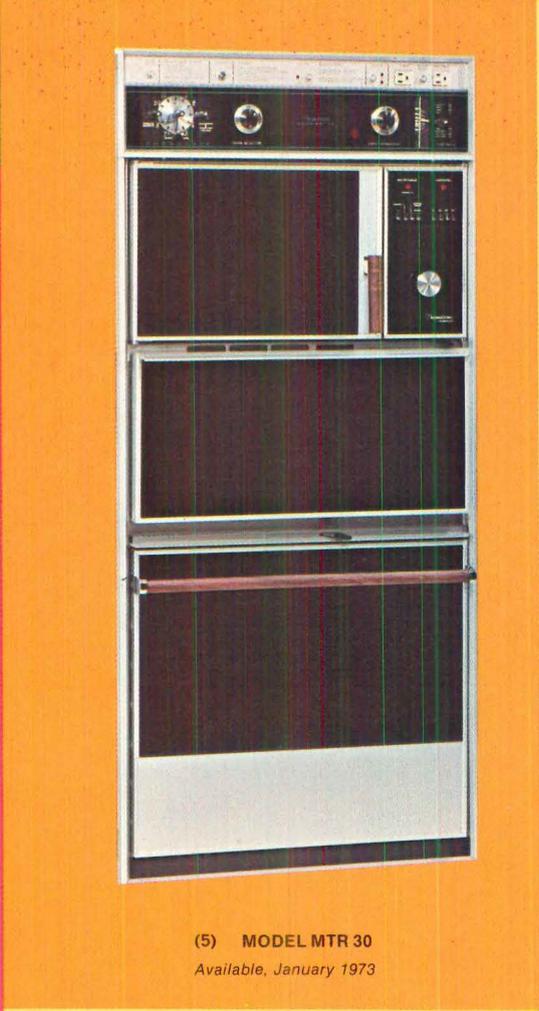
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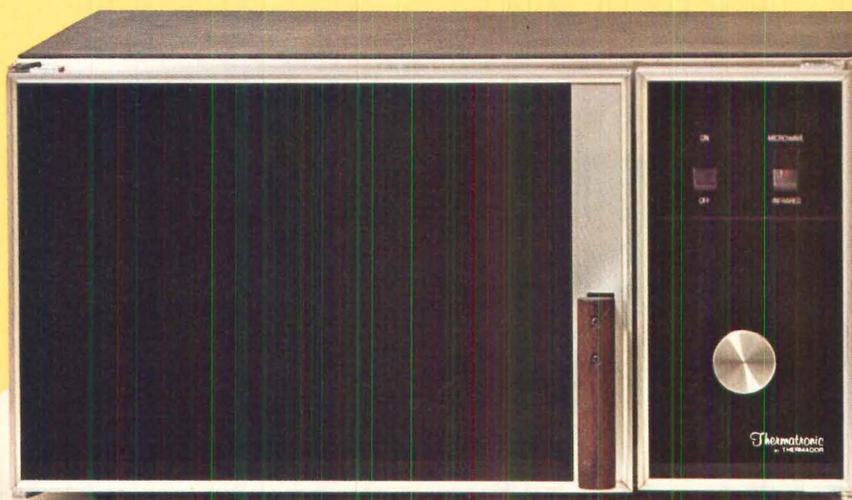


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Smiling bear joined Leisure Expo in Chicago to sell for Woodhaven Lakes, Land Tec resort in Rosemond, Ill.



Scale mock-up and photos of Abbey Springs and Hill were shown by developer, East Fontana (Wis.) Assoc.



Bubble house was a top attraction, although it was not for sale. It is produced by Chrysalis of Laguna Beach, Calif.

Selling in wonderland: Leisure-lot men turn to show biz to spruce up image

Trying to erase their image as hard-sell hucksters, recreational land developers banded together in Chicago a few weeks ago to hold the nation's first Land, Living and Leisure Time Expo.

The purpose was solemn. According to the show's president, Donald Liebsker, the industry has been under fire because of a few "bad apples." The time had come, he said, for developers "to take their case, their products, and their services directly before the public."

The result—which took place at the mutual betting area of a suburban race track—had the wonderland atmosphere of carnival, sports show and gambling casino.

Step right up! To lure the public to this first-of-a-kind venture (and persuade the paying guests to ante up the \$1.50 admission fee), the developers put together a circus of curiosities loosely connected with leisure time and recreation: a basin full of trout for the kids, a plastic bubble house which inflates when plugged into a conventional electric outlet, and some far-out autos—a copy of the 1927 Mercedes-Benz roadster and an "ecology" car built by Northwestern University students. The developers also tossed in an exhibit of cardboard furniture (for the bubble house), motorized waterbeds, and an entire sideshow featuring such ecology art as macramé and homemade jewelry. They set up a tennis court and brought in professional tennis players for demonstration matches.

The cute blond sell. Relying on these gimmicks, the 32 developers ensconced themselves in plush booths and sold land. Their appeal was to families; instead of the seductive models that stalk most trade shows, for instance, a cute blond teenager in semi-Indian garb urged passers-by to sign for \$100 free silver dollars (and simultaneously for a visit by an

Arizona Properties salesman).

Branigar Corp. wooed the crowds with a W. C. Fields puppet show and a free fun book of tickets for a day at its Apple Canyon Lake in northwestern Illinois.

Sweepstakes were everywhere: by signing name and address, one could become eligible for a free television set, a free Amana Radarange, a free work of art and, of course, free trips to Lucaya in the Bahamas or Rotononda on the Gulf Coast. If one didn't win these, the salesmen,

brochures and posters still promised that no investment was as safe as an investment in land.

The serious types. Some developers felt uncomfortable in this carnival atmosphere.

"I'm really interested in selling to doctors and that type of person," protested a despondent salesman for National Resort Communities, a subsidiary of National Homes of Lafayette, Ind. And he stared glumly around his deserted booth, a carpeted pad with color blow-ups of

the jet-set life at his Horseshoe Bay Development near Austin, Tex.

The National salesman was at pains to point out that Horseshoe Bay was a cut above most other developments and that he didn't need free silver dollars to woo his prospects. In fact, he pointed out, not everyone is qualified for Horseshoe Bay, which has a 6,000-foot runway (big enough for a DC-9) with adjacent homesites for buyers who want to house their planes in their garages.

And the protests. There were other complaints about the show. Many exhibitors found that the light traffic barely justified the time they had to spend there—the show lasted nine days. Some doubted that they would participate next year.

Other exhibitors didn't bother to man their booths during the slower days. The visitors who did come seemed to spend most of their time touring through the recreational vehicles, which had apparently been included as an afterthought.

"I thought they were going to have houses you could build yourself, A-frames and things like that," said one indignant visitor who had journeyed by bus from Chicago.

And some of the good land prospects may have been scooped up beforehand. A young man in shirt-sleeves said he liked the show but he already owned two plots, one of 40 acres in Colorado that he had purchased through a newspaper. That was about all he could afford right now.

But on balance the show was a big step toward greater public exposure for an industry that had reeked of boiler-room sales techniques. Said Liebsker in summary:

"The industry is booming and we want the public to know why."

—JANE SHAW
McGraw-Hill News, Chicago

National Homes realigns its Prices

Jim Price is back at work at National Homes, but he's not back at his old job.

Last April the company issued a statement saying that its 60-year-old chief executive "had requested and been granted a six-month leave of absence" [NEWS, May]. Now the six months are up, Price is back and the company has issued another statement, this time announcing "a major restructuring of executive responsibilities at National Homes Corp. to assure a continued growth on a planned basis."

New job. Instead of going back to his old job as chief executive, Price will head a new policy and planning committee that was formed "to develop growth objectives for the company and programs to meet those objectives." He will also continue as chairman of the board.

Incidentally, just as the company made its announcement, the American Schools and Colleges Assn. chose Price as one of eleven men to receive this year's Horatio Alger award, which is given to men who "overcame humble beginnings to earn acclaim in their professions."

Other changes. Jim's brother George continues as chief executive of National, but under the restructuring he was named



NATIONAL'S PRICE
Being restructured

chairman of the operations committee with full responsibility for the company's operation.

And his son David becomes president of National Homes Manufacturing Co., which combines the company's 11 manufacturing plants in one new division.

Former Executive Vice President Philip T. Montanus succeeds David Price as president of National Homes Construction Corp., and he has also been named vice president of the parent company.

Executive Vice President Tim McGinley was given the additional responsibilities of finance, corporate development and public relations for National Homes. He will also continue as president of the recreational land sales division.

PHILLIPS



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gaf® ROOFING

Dallas developer discovers a model site that's outta sight: a warehouse

People flocked to see what he meant when he advertised:

"We've gone the ship in a bottle one better."

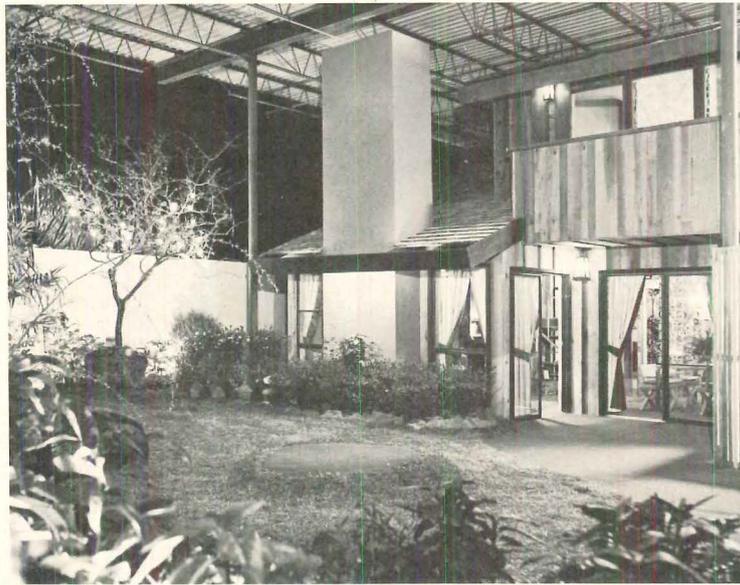
What they saw was a full-size, completely furnished, four-bedroom, three-bath townhouse set on a plastic lawn that had been landscaped with live trees and shrubs and a working fountain—all in a 162'x215' warehouse.

And many stayed to buy.

Thus, two weeks before the first on-site models were finished, more than 55 homes had already been sold.

Project. The project, a \$45-million planned unit development known as Oakbrook on Brookhaven, is a joint venture of Dallas builder-developer James B. Biddle and Lawrence E. Marcus, executive vice president of the Neiman-Marcus Co. and manager of its Houston department store.

The 94-acre development, 12 miles north of Dallas, includes townhouses, cluster homes and patio homes. They range from 1,600 sq. ft. to 32,000 sq. ft., and sell at prices from \$33,000 to \$71,000.



Townhouse in a warehouse is a smash hit, say Dallas developers. Rear view shows landscaping with live trees and shrubbery and the corrugated roof of the warehouse.

Biddle had planned to sell from a job-site trailer. But a warehouse he had built next to his company offices, and only two miles from the project, was standing empty. He decided to simulate some typical rooms in it.

From this evolved the idea of building a completely furnished model townhouse.

"A lot of people thought we were nuts," says Bob Ridley, the company's marketing vice president.

The model is one of Oakbrook's middle-size townhouses. Everything is to actual scale except for the top floor, which is one foot lower because of the height of the warehouse roof.

On either side of the model are false fronts simulating the largest townhouse and a smaller unit, so the buyer has the effect of approaching three different houses.

Cost. The model cost \$60,000 to build and furnish and, except for plumbing fixtures, appliances, furniture and draperies, most of the materials will be a loss.

Advertising, road signs, billboards and other promotional material brought the total marketing cost to around \$100,000.

Return. It seems to be paying off.

Buyers come in after work and on weekends to look, and then they return to sign contracts. The warehouse is supposed to be open from 10 a.m. to 7 p.m., but the buyers' enthusiasm often keeps the salesmen there until 9 p.m.

"This is one of the greatest merchandising tools we have ever had," says Ridley. "Many buyers bring in other potential buyers. We're just elated over it."

—LORRAINE SMITH
McGraw-Hill World News,
Dallas

California city's new ordinance directs builders: Tell buyers the truth

The city of Fountain Valley, in southern California's Orange County, has passed a Truth in Tract Housing Law.

The ordinance seeks to make certain that homebuyers are fully advised on the exact nature of their purchase, and that they are aware of the zoning of surrounding properties and familiar with the city's master plan for land use.

A second objective is to prevent misleading information about construction quality.

Complaints. Clinton Sherrod, Fountain Valley's planning director, says the ordinance was drawn because of complaints from homebuyers in the last two years. He explains:

"They complained that the models were more heavily embellished than the houses. Builders would have a heavy shake roof instead of shingle, and double ceiling joists on the first floor so the second floor wouldn't squeak. But things were different in the model than they were in the house—and the

owner was surprised.

"Now we require all these things to be identified, and that model construction be identical to actual houses. Builders can upgrade within the houses in a tract but models alone can't be upgraded."

Point by point. The ordinance stipulates that:

- Builders must construct all homes in a tract to the identical quality of models. No change, alteration or increase in the quality or quantity of construction materials or decorator finishes, shown on the approved buildings plans, are permitted in a model home, unless they are plainly marked by signs at the location of the change. Letters and numbers in the signs must be at least 2" high and must set forth the exact differences in specifications.

- Decorator items installed in models and not part of the selling price also must be clearly signed with letters and numbers at least 2" high.

- Builders must incorporate

into all printed sales matter copies of the latest editions of the city's master plan for land use, the zoning district map and the boundaries map for all school districts.

The maps and a copy of the truth ordinance have been prepared by the city in four-page forms. The city gave plates of the forms to a local printer and told builders they could either photograph prints the city would give them or have the printer run off copies from the plates.

Busiest subdivider. Fountain Valley, with a population of 40,000, developed 31 tracts and 1,908 lots last year. It did the most subdividing in Orange County. Huntington Beach was next with 1,400 lots.

So far, according to Sherrod, the new ordinance seems to be working out well.

"We've had a letter from the Building Industry Assn. of California and we've had an editorial in the *Los Angeles Times*, both in favor of it. There is no overt resentment."

Salesmen also seem to like the idea. Says one: "We're all in favor of it. It stops the bickering. People know what's planned."

Example of use. One new project—Presley Development's Parkside Estates—displays the four-page data package alongside its sales brochures. A sign prominently placed in the model's living rooms points out that draperies, curtains and other window covering are not included in houses for sale and that the model contains upgraded carpeting.

A second sign in the model's kitchen notes that the model has been professionally decorated. Among the decorator items, it says, are floor coverings, wall paper, draperies, curtains, furniture, mirrors, pictures and accessories. And patios and landscaping are not included in the price of the home.

"If there are questions, ask a sales representative," the sign says. "He'll be happy to show you an undecorated production home."

—B.L.

New Lustra from Eljer

Low cost brass with class

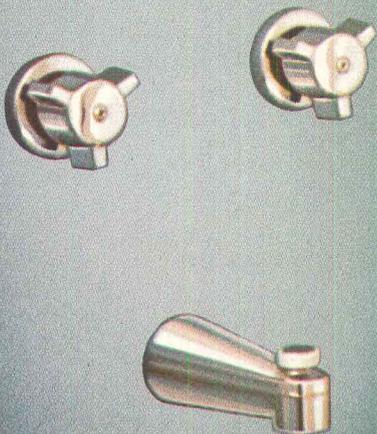
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Builders, getting boxed-in feeling, take a hammer to the lumbermen

Homebuilders, convinced that they have been pushed to the wall by a lumber industry they claim is bent on evading price controls, are naming names and providing details of transactions to the Cost of Living Council.

Prices have risen at a phenomenal rate during the year controls have been in effect, and the rise continues. Officials of the Price Commission are convinced that such a run-up could not have occurred without the industry's resorting to a variety of illegal pricing practices. But the Cost of Living Council's officials are not as sure.

The Secretary of Housing and Urban Development, George Romney, has no doubts, however. Last month he charged the lumber industry with using black-market tactics to get ever higher prices. Romney told the board of directors' meeting of the National Assn. of Home Builders in Portland, Ore., that builders should report any shenanigans by the lumber industry so "we can go after them." (*For more on the directors, see p. 16.*)

The fast deals. Builders at the Portland meeting were well aware of what Romney was talking about. Everybody had a story about how lumber suppliers are getting their price. Some examples:

- The cost of lumber, plywood and millwork in a median-priced house built to FHA standards has risen nearly \$900, to \$4,453, in the first year of controls.

- Several unnecessary transactions in the distribution chain,

with a new markup each time the lumber changes hands.

- Shaving $\frac{1}{8}$ " off a standard 4'x8' plywood sheet and charging a higher price for a "custom" product.

- Forcing users to accept odd dimensions, such as 4'x9' plywood sheets, at a higher price—which hits doubly hard because a house design usually requires the standard 4'x8' sizes.

- Making available only a product of unnecessarily high quality for a particular use—such as fascia board in place of ordinary plywood sheathing—and at a higher price.

The cost of silence. Under Price Commission regulations and policy several of these dodges probably are illegal, a commission spokesman says. But the problem has been that users would not complain to the commission, the council or the Internal Revenue Service, which enforces the stabilization program, because they were afraid supplies would be cut off entirely. Now, says one participant at the Portland meeting, "The guys have had it up to here."

A special NAHB task force headed by a California builder, Lee Goldin of Encino, will funnel complaints to the council. Many of the complaints will come from fairly big lumber users. These specifics should help the council and the IRS in their enforcement efforts. Last week the council's director, Donald Rumsfeld, announced that the IRS would increase the number of compliance investigations under way in the lumber in-



COUNCIL'S RUMSFELD
Tightening the screws

dustry from 200 to 300.

Tighter reporting. Rumsfeld also announced a major change in reporting requirements for the industry. The cut-off for tier-2 companies will be \$5 million in annual sales instead of \$50 million. These companies must report quarterly to the Price Commission on sales, costs, prices and profits.

Some 30% of the industry will have to report, up from 10% earlier. The council's economists say much of the price increase is due to a "classic excess-demand situation." The price of stumpage—logs cut and hauled out of the forest—which is exempt from controls, has risen rapidly in response to greater demand. Those higher prices can legitimately be passed forward to the retail market by the mills, distributors and wholesalers.

To improve the short-run supply of logs and ease price pressures on stumpage, Rumsfeld renewed requests to the Department of Agriculture that it relax the Forest Service's selling and pricing practices. For the longer run, the council asked for improved management and utiliza-

tion of timber resources. It cited the Forest Service's own estimates that cutting infected, dead and dying trees would produce an increase of 150 million board feet in the current fiscal year.

Lumber position. Lumber industry representatives, braving the hostile NAHB meeting, blamed the government for price increases.

They contended that 50% of their raw material comes from federal lands and that, although 13.8 billion feet could be cut under good forest management procedures, the government offered only 11.9 billion feet last year and is offering 10.4 billion feet this coming year. They feared that this would be further reduced because of litigation by the Sierra Club, the environmentalist group.

They claimed the price-control regulations actually invited them "to make a decision" on product mix and distribution method, for there was a long list of things they could do legally to increase profits.

In addition, they said three new sawmills had not been built because the Price Commission had not allowed the interest on construction money borrowed to be included in lumber prices; and they expressed concern about the Pay Board's long delay in approving a 28% pay hike that had been negotiated, for a costly strike could result if the board did not okay the settlement.

—JOHN BERRY
McGraw-Hill World News,
Washington

Boise Cascade chairman quits; company moves to sell mobile-home plants

Robert V. Hansberger has resigned as chairman, chief executive and director of Boise Cascade "in order to pursue personal interests." John B. Fery, Boise's president, succeeds him as chief executive officer; Vice Chairman Stephen B. Moser becomes chairman.

Between 1957 and 1969 the 52-year-old Hansberger had turned a pair of small local lumber companies into a conglomerate with sales close to \$2 billion in housing, building materials, recreational land, engineering, paper and packaging and public utilities.



BOISE'S FERY
New chief executive

Retrenching. In 1970, however, profits were off, and Boise began retrenching.

Hansberger's resignation, which had been rumored for

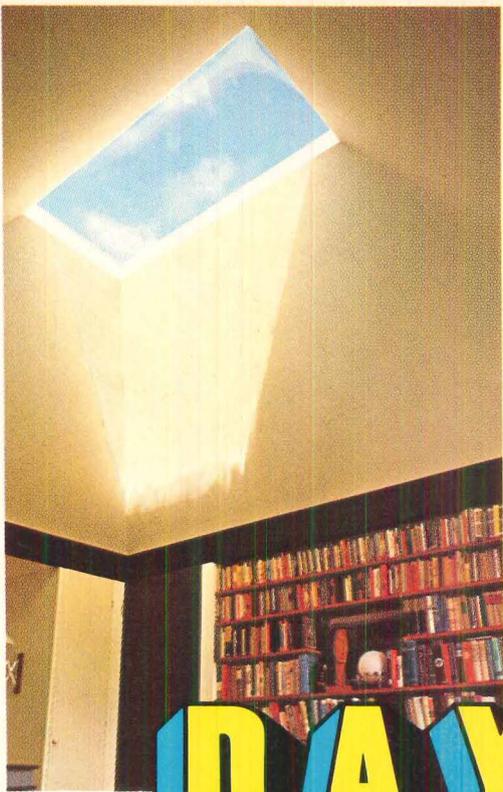
several years, came just as the company announced it had reached agreement in principle to sell its mobile-home and recreational-vehicle operations to Bendix Corp. of Southfield, Mich.

The company had originally planned to sell only a minority interest in these units, which were profitable. Boise now says it plans to "at least double its divestiture goal of \$100 million" announced in April.

Boise has already discontinued its site-building operations and is withdrawing from recreational land sales. This re-

sulted in a \$150-million extraordinary charge last July, which is in addition to \$50 million in extra reserves for Latin American operations and a \$44 million writedown on the company's investment in Burnett-Boise, a black-operated construction company.

Losses. In the first nine months of this year Boise had an operating profit of \$14.8 million on sales of \$1.08 billion as against a profit of \$7.2 million on sales of \$968.8 million in 1971. Extraordinary charges resulted in a nine-month net loss of \$185.2 million.



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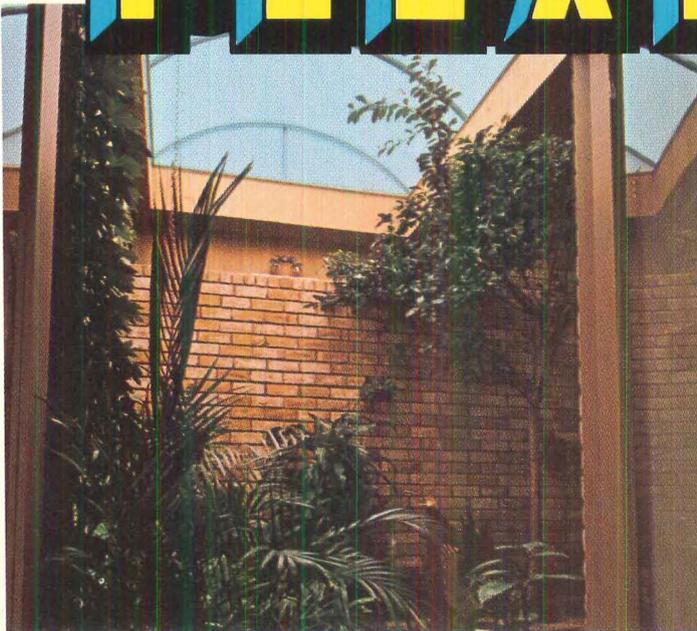
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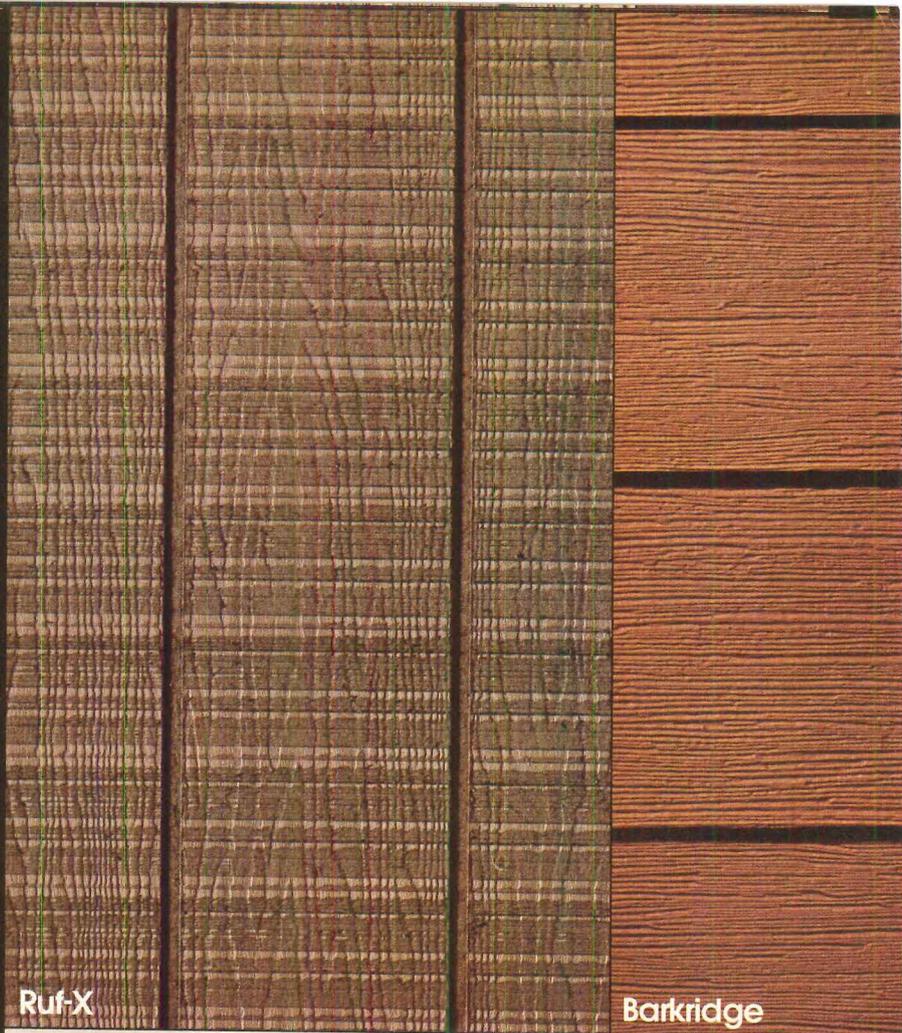
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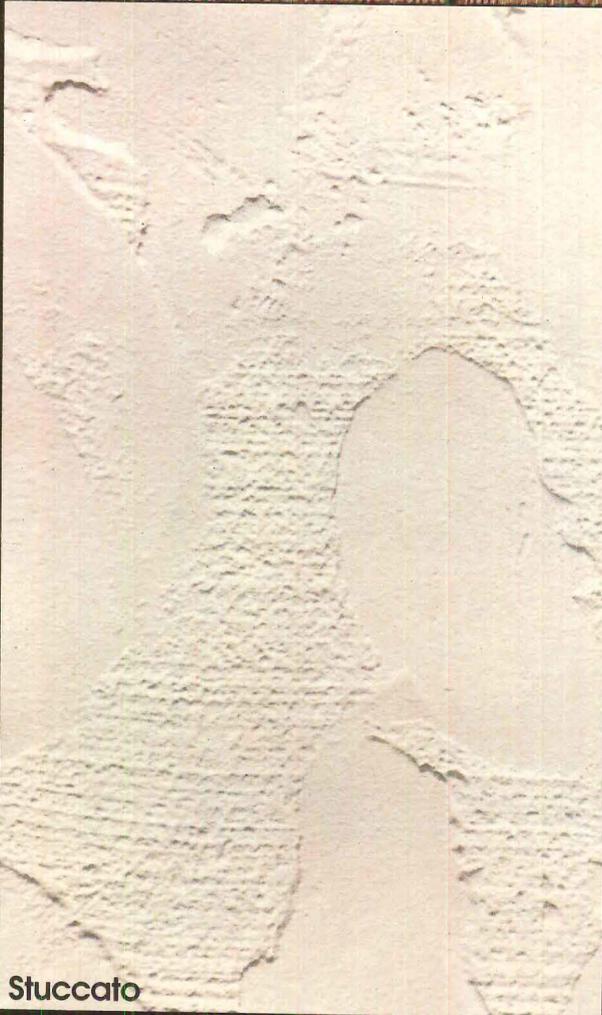


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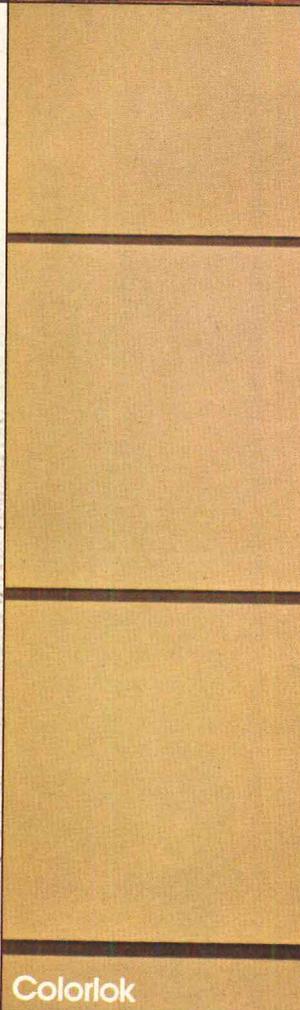


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Builder, land and mobile home stocks tumble again; financial shares up

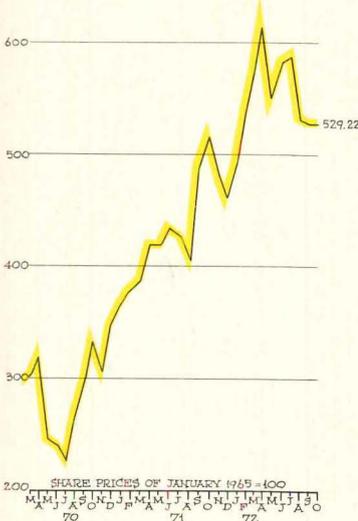
The homebuilding companies and land developers fell for the fourth month in a row. The mobile home shares took their third straight loss.

It was the mortgage banking and savings and loan issues that buoyed the HOUSE & HOME average of 25 housing industry issues. Both sectors made strong gains, and the composite average edged up to 529.22 from 528.86 in the month ended October 9.

The index equates share values of January 1965 with 100. Issues on the index are overprinted in color in the lists.

The month's big loser among individual companies was Horizon Corp. of Tucson, a land seller. It had fallen 6 points, to 21, at the time HOUSE & HOME posted its prices.

Here's the composite trace:



Here's how the five stocks in each category performed.

	Oct. '71	Sept. '72	Oct. '72
Builders	581	465	450
Land develop.	619	431	367
Mortgage cos.	894	1,225	1,289
Mobile homes	1,438	1,531	1,492
S&Ls	205	220	234

Company	Oct.9 Bid/Close	Chng. Prev. Month
BUILDING		
Alodex	5 1/4	- 1/2
AVCO Community Devel ^b	3 3/8	+ 3/8
American Housing Systems	6 7/8	- 1/2
American Urban Corp.	5	- 1/2
Bramalea Cons. (Can.)	4 7/8	- 1/8
Building Systems Inc.	4 1/2	- 2
Capital Divers. (Can.)	58	- .01
*Centex Corp. ^c	25 1/8	- 1 1/4
Cheezem Dev. Corp. ^a	4 5/8	.....
Christiana Cos. ^b	4 7/8	- 1/2
Cons. Bldg. (Can.) ^d	2.35	- .15
Dev. Corp. Amer. ^b	36 1/8	+ 1/8
Dev. Int. Corp.	1	- 1 1/8
Edwards Indus.	11 3/4	- 1 1/8
First Builders Bancorp.	4 1/2	- 7/8
First Hartford Corp. ^b	3 7/8	- 1/8
First Nat. Rlty. ^b	7 1/8	.....
FPA Corp. ^{hd}	10	- 2 1/4
Frouge Corp.	5 3/4	+ 1 3/8
General Builders ^b	2 1/2	- 1 1/8
Gil Development	5 1/8	- 1/4
Hallcraft Homes ^b	7 7/8	- 4 1/8
Hoffman Rosner Corp.	7	+ 7/8
Homewood Corp.	21	- 3/4

Company	Oct.9 Bid/Close	Chng. Prev. Month
Hunt Building Corp.	12	- 5/8
*Kaufman & Broad ^c	38	- 4
Key Co. ^b	5 1/2	- 1/4
Leadership Housing (Includes Behring Corp.)	7 5/8	.....
Leisure Technology ^b	14 3/4	- 3 1/8
Lennar Corp. ^b	19	- 3
McCarthy Co. ^b	5 1/2	.....
McKeon Const. ^b	8 1/8	- 1 1/8
H. Miller & Sons	13 1/2	.....
National Environment (Sprout Homes)	2 3/4	- 1/2
L. B. Nelson Corp. ^a	11 1/8	+ 1/4
New America Ind.	6	- 1 3/4
Oriole Homes Corp. ^b	29	- 5
Prei. Corp. ^b	10 7/8	- 1/2
Presidential Realty ^b	11 1/8	- 1/8
Presley Development ^b	13 3/8	+ 1 1/8
Pulte Home Corp. ^b	7 1/8	- 5/8
Robino-Ladd Co. ^b	12 1/2	- 2 1/8
*Ryan Homes ^b	26 1/2	+ 2 1/8
Ryland Group	42	- 5 3/4
Shapell Industries ^c	22 5/8	+ 1 1/2
Shelter Corp. of America	7 7/8	- 1/4
Standard Pacific ^b	4 1/8	- 5/8
3-H Building Corp.	14 5/8	+ 2 3/8
Universal House & Devel. ^{hd}	3 3/4	- 1/4
*U.S. Financial ^c	28 1/2	- 1 3/4
*U.S. Home Corp. ^c	28 3/4	+ 2 3/4
Valley Forge Corp.	10	- 3 3/4
Jim Walter ^c	27 3/4	+ 1
Washington Homes	7 3/4	- 1 1/4
Del. E. Webb ^c	7 3/8	- 1 1/8
Western Orbis ^b	2 1/8	- 3/8
Westchester Corp.	10	- 1 1/8

SAVINGS & LOAN ASSNS.		
American Fin.	16 5/8	.....
Calif. Fin. ^c	8	+ 1/8
Citizens S&L Assn.	33 5/8	+ 1 5/8
Empire Fin. ^b	14 1/2	+ 1/2
*Far West Fin. ^c	10 7/8	+ 1/4
Fin. Corp. of Santa Barb. ^b	29 1/8	+ 1 1/8
*Fin. Fed. ^c	24 3/8	+ 2
*First Charter Fin. ^c	33 3/8	+ 2
First Lincoln Fin.	5 1/8	- 1/8
First S&L Shares ^b	26 3/4	+ 1 7/8
First Surety	4 3/8	+ 3/8
First West Fin.	2 1/8	+ 1/8
Gilbaltair Fin. ^c	27 7/8	+ 2 1/8
*Great West Fin. ^c	32 7/8	+ 1 3/4
Hawthorne Fin. ^c	14 1/2	+ 1/4
*Imperial Corp. ^c	17 5/8	+ 1 1/2
Trans-Coast Inv.	6 3/4	+ 1 7/8
Trans World Fin. ^c	14 1/2	+ 1 3/8
Union Fin. ^{hd}	12 3/8	+ 3/8
United Fin. Cal. ^c	14	+ 3/4
Wesco Fin. ^c	16 1/8	+ 5/8

MORTGAGING		
Charter Co. ^b	27 1/4	- 2 3/8
CMI Investment Corp. ^b	66 1/2	+ 1
*Colwell ^c	22	- 3/4
Conf. Illinois Rlty. ^c	22	+ 1 3/4
Excel Investment	24 5/8	+ 1 3/8
Fed Nat. Mtg. Assn. ^c	18 3/8	- 2
Financial Resources Gp. (Globe Mortgage)	3 1/8	- 1/2
First Mtg. Ins. Co.	25	- 2 1/2
*Lomas & Net. Fin. ^c	24	+ 1
*MGIC Inv. Corp. ^c	75 1/4	+ 5
Midwestern Fin. ^b	20 7/8	+ 1 3/8
Mtg. Associates	20	- 6
Palomar Fin. ^b	9 1/8	- 1/4
So. Cal. Mort. & Loan Corp.	9 3/4	- 1/2
UPI Corp. ^b	2 1/2	- 1/4

MORTGAGE INV. TRUSTS		
Alison Mtg. ^b	29 3/8	+ 1 3/4
American Century ^b	24 5/8	- 1 1/2
Arlen Property Invest.	14 3/4	- 1/4
Atico Mtg. ^c	21 3/4	- 1/8
Baird & Warner	20	+ 7/8
BankAmerica Rlty.	28 1/4	+ 2 5/8
Bernett Mtg. Tr.	27 1/2	+ 1 1/2
Beneficial Standard Mtg. ^b	27	+ 1 1/8
Cameron Brown	31	+ 7/8
Capital Mortgage SBI	26	+ 1/8
Chase Manhattan ^c	58 3/4	+ 4 1/2
CI Mortgage group ^a	23 1/4	+ 3/8
Citizens Mtg. ^b	15 1/8	+ 1/2
Citizens & So. Rlty. ^c	32 1/4	+ 1 1/2
Cleve. Trust Rlty. Investors	21	+ 1 1/4
Colwell Mtg. Trust. ^b	29 3/8	+ 1 1/2
Conn. General ^c	2 1/2	- 2 5/8
*Cont. Mtg. Investors ^c	13 3/8	+ 1 1/4
Cousins Mtg. & Eq. Inv. ^c	25 3/8	+ 1
Diversified Mtg. Inv. ^c	28 1/2	+ 2 1/8
Equitable Life ^c	30	+ 7/8
Fidelco Growth Inv. ^b	35 3/4	+ 1/4
Fidelity Mtg. ^b	30 3/4	+ 1
First Memphis Realty	20 1/8	- 3/8
*First Mtg. Investors ^c	24 1/8	.....
First of Denver ^b	21 1/8	+ 1 1/8
First Pennsylvania ^c	25 3/8	+ 1 5/8
Franklin Realty ^b	8 5/8	+ 3/8
Fraser Mtg.	21	- 1 1/2
Frugate Corp.	28 5/8	- 3/4
Great Amer. Mtg. Inv. ^c	32 3/4	- 1/4
Guardian Mtg. ^b	40 5/8	+ 7/8
Gulf Mtg. & Rlty. ^b	18 3/4	+ 1/8
Hamilton Inv.	17 1/4	+ 1
Heitman Mtg. Investors ^b	13 3/8	+ 5/8

Company	Oct.9 Bid/Close	Chng. Prev. Month
Hubbard R. E. Investments ^c	21 1/8	+ 3/8
Larwin Mtg. ^b	28	.....
Lincoln Mtg.	9 1/4	+ 1/8
Mass Mutual Mtg. & Realty ^c	26	- 1 3/4
Median Mtg. Investors	13 1/4	+ 1/4
Money Mtg. Inv. ^c	12 5/8	+ 1/4
Mortgage Trust of Amer. ^c	22 3/8	.....
National Mortgage Fund	13 3/8	+ 1/8
North Amer. Mtg. Inv. ^c	30 5/8	- 3/8
Northwestern Mutual Life Mtg. & Rlty. ^c	25	+ 2 3/4
PNB Mtg. & Rlty. Investors ^b	24 1/8	- 1/8
Palomar Mtg. Inv. ^b	15 1/4	- 1/4
Penn. R. E. Inv. Tr. ^b	12 1/2	- 1/8
Property Capital ^{hd}	24 1/2	- 2 1/2
Realty Income Tr. ^{hd}	14	+ 1
Republic Mtg. ^b	18 1/2	+ 5/8
B. F. Saul, R.E.I.T. ^c	23 3/8	- 1 3/4
Security Mtg. Investors ^b	13 3/8	+ 5/8
Stadium Realty Tr.	9 3/4	- 1/2
Slate Mutual SBI ^b	24 5/8	+ 5/8
Sutro Mtg. ^b	17 1/2	- 1 1/4
Unionamerica Mtg. & Eq. ^b	24	- 1 1/4
U.S. Realty Inv. ^b	15 3/8	- 1/2
Wachovia Realty Inc. ^c	32	+ 3/8
Wells Fargo Mtg. ^c	24 1/2	+ 7/8

LAND DEVELOPERS		
All-State Properties	1 1/4	- 1/4
American Land ^d	1 1/4	.....
*AMREP Corp. ^c	14 1/8	- 2 5/8
Arvida Corp.	9 1/2	- 2 3/8
Atlantic Imp.	5	.....
Canaveral Int.	3 5/8	- 1/4
Cavanagh Communities ^c	6 1/2	- 1 1/4
Crawford Corp.	5	.....
*Deltona Corp. ^b	22 1/2	- 1 5/8
Disc. Inc.	2 7/8	- 1
Fairfield Communities	2 5/8	- 3/4
*Gen. Development ^c	14 3/8	- 3 1/4
Getty Financial Corp. ^d (formerly Don the Beach-comber)	6 1/4	.....
*Holly Corp. ^b	1 1/2	- 1/8
Horizon Corp. ^c	21	- 6
Landmark Land Co. ^b (Gulf State Land)	3 1/8	+ 1/8
Land Resources	3 1/8	- 3/8
Major Realty	8	- 1/4
*McCulloch Oil ^b	20 1/8	- 3 3/8
Southern Rlty. & Util. ^{hd}	6	- 1 1/4

MOBILE HOMES & MODULES		
Conchemco ^b	14 1/4	- 1 1/4
*Champion Home Bldrs. ^b	16 7/8	+ 7/8
Commodore Corp. ^b	9 1/2	- 1 1/8
De Rose Industries ^b	6 1/4	- 1
*Fleetwood ^c	28 5/8	- 3 3/8
Golden West Mobile Homes ^b	12 1/4	- 1 1/2
*Guerdon ^{hd}	26 3/8	+ 3/8
Moanco Corp. ^b (formerly Mobil Americana)	11 3/8	- 3/8
Mobile Home Ind. ^b	17 5/8	+ 7/8
Monarch Ind.	3 3/4	+ 1/8
*Redman Ind. ^c	24 1/2	+ 7/8
Republic Housing Corp.	10 3/4	- 3/4
Rex-Noreco ^b	7	- 1/2
*Skyline ^c	47 3/4	- 4 3/8
Town & Country Mobile ^b	6 1/4	- 1 1/4
Triangle Mobile	3 5/8	- 7/8
Zimmer Homes ^b	7 1/8	- 1 7/8

DIVERSIFIED COMPANIES		
Amer. Cyanamid ^c	34 1/8	- 1/8
Amer. Standard	10 3/4	- 1 5/8
(Wm. Lyon)	.....	.....
Arlen Realty & Develop. ^c	12 5/8	- 3
AVCO Corp. ^c	14 3/4	- 1 1/4
Bethlehem Steel ^c	28 5/8	- 1 1/4
Boise Cascade ^c	9 5/8	- 5/8
CNA Financial (Larwin) ^c	18 1/8	- 1 1/4
Castle & Cooke ^c (Oceanic Prop.)	17 3/8	- 1/2
CBS (Klingbell) ^c	53 1/4	- 4 3/4
Champion Int. Corp. ^c (U.S. Plywood-Champion)	21 1/8	- 3/8
Christiana Securities	178 1/2	- 15 1/2
Citizens Financial ^b	9 1/4	- 1/8
City Investing ^c (Sterling Forest)	14 3/8	- 1 1/4
Corning Glass ^c	217 3/4	- 24 1/2
Cousins Properties	24 3/4	- 2 3/4
Dreyfus Corp. ^c (Bert Smohler)	14 1/2	- 1
Environmental Systems	11	+ 2
Evans Products ^c	22	- 1 1/8
Ferro Corp. ^c	42 3/4	- 3 3/8
First Gen. Resources	1 3/4	- 1/4
Fischback & More ^c	60	+ 1/4
Forest City Ent. ^b	14 3/4	- 1 3/4
Flag Industries ^b	5 5/8	- 1 5/8

Company	Oct.9 Bid/Close	Chng. Prev. Month
Frank Paxton Corp. ^d (Builder Assistance Corp.)	13 1/2	- 2
Fruehauf Corp. ^c	34 1/4	- 4 1/4
Fuqua Corp. ^c	16 3/4	- 7/8
Georgia Pacific ^c	39 7/8	+ 5/8
Glasrock Products ^b	9 1/8	- 2 7/8
Great Southwest Corp.	1 1/4	- 1/2
Gulf Oil (Gulf Reston) ^c	23 3/4	- 1 1/8
INA Corp. (M. J. Brock) ^c	42 5/8	+ 1/2
Inland Steel ^c (Scholz)	30 1/4	- 2 5/8
International Basic Econ	5 1/2	+ 1/8
International Paper ^c	34 3/4	- 1/4
Internat. Tel. & Tel. ^c (Levitt)	53 1/2	- 5/8
Investors Funding ^b	8 5/8	+ 3/8
Killearn Properties ^b	14	- 1 1/8
Leroy Corp.	7 3/4	+ 1/2
Ludlow Corp. ^c	19 7/8	- 2 1/8
Monogram Industries ^c	11 7/8	- 3/4
Monumental Corp. (Jos. Meyerhoff Org.)	66 1/2	+ 3
National Homes ^c	12 1/2	- 3 5/8
Occidental Petroleum ^c (Occ. Pet. Land & Dev.)	13 3/4	- 3/8
Pacific Coast Prop. ^b	3 1/8	- 5/8
Perini Corp. ^b	3 7/8	- 1/2
Philip Morris ^c	101 1/2	- 4 1/2
Prosher Corp.	2 7/8	- 5/8
Rouse Co.	28 5/8	+ 1 3/4
Santa Anita Consol. (Robert H. Grant Corp.)	23 1/2	.....
Sayre & Fisher ^{hd}	2 1/8	.....
Shareholders Capital Corp. (Shareholders R. E. Group)	1 7/8	.....
Temple Industries ^c	23 1/8	- 1 7/8
Tishman Realty ^c	20	- 1 1/2
Titan Group Inc.	3	- 1
UGI Corp. ^c	18	- 3/8
Unis Bldg. ^c	15 1/2	- 7/8
Weil-McLain ^c	16 1/2	- 3/4
Westinghouse ^c (Coral Ridge Prop.)	42 7/8	+ 7/8</



"When the architect who designed Sutton Place specified Delta Faucets, he made my job a lot easier."

As Buildings Manager of Toronto's prestigious Sutton Place Hotel, James Strachan would be the first to know if Delta Faucets weren't all we say they are.

"When you've got as many faucets as we do, they've got to be more than just elegant. And in the six years we've had our Deltas, they've been practically maintenance free. The same goes for the Delta shower heads in our hotel!"

Every one of the 527 single handled Deltas at Sutton Place has dependability designed in. A patented rotating valve eliminates the need for compression washers and all the troubles that go with them.

What Delta has done for Sutton Place, it can do for you. Write Delta Faucet Company, Greensburg, Indiana 47240, Rexdale, Ontario. A Division of Masco Corporation.



James Strachan
Buildings Manager,
The Sutton Place Hotel

**Delta Faucets.
They're washerless.**

Hotpoint Hustle: It's cleaning the oven for about 10¢, instead of about \$7, every time there's a move-out.



It can cost you as much as \$7 to clean the oven every time a tenant moves.

Or it can cost you as little as 10¢. If you've got self-cleaning ovens in your kitchens.

It takes only seconds to set the controls on a self-cleaning oven compared with paying for cleaning labor by the hour. You don't need to pay for commercial cleaning supplies either. And the convenience of self-cleaning ovens also gives tenants more reasons to rent. And home buyers more reasons to buy.

And there's a very good reason why those self-cleaning ovens should be from Hotpoint: all of ours are pyrolytic.

It's the only system that automatically cleans every part of

the oven interior completely: floor, inner window, door, and racks. It even cleans the reflector pans from the surface units. Most important, it can do it for the grand sum of about 10¢.

We make Hotpoint self-cleaning ovens in every size and style to suit your plans. In drop-

ins, slide-ins, and hi-lows. And cabinet ranges and single and double built-in ovens.

Your Hotpoint builder representative wants to tell you more about our full line of ranges, hoods, and ovens.

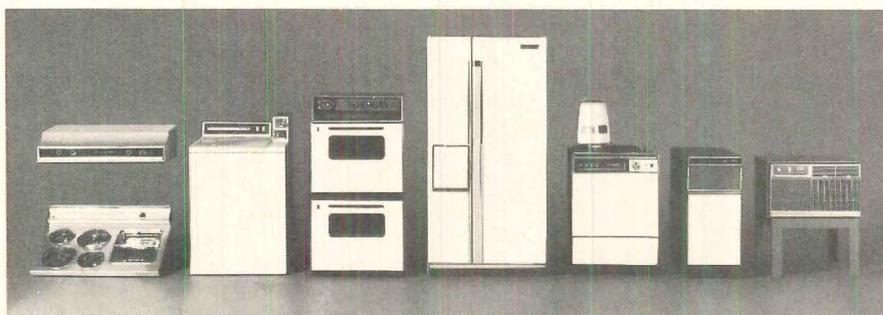
And about all the other appliances Hotpoint can bring you: refrigerators, freezers, room air conditioners, dishwashers, disposers and compactors, washers and dryers. And besides appliances, there are a lot of extras we can bring to your project. Like merchandising assistance and kitchen design service.

He'll also tell you about the largest company-owned, company trained service organization of any manufacturer in the business.

It all adds up to even better appliances and services for you and your customers.

Call your Hotpoint builder representative. And watch him come running.

Hotpoint. The difference is hustle.



Hotpoint
A QUALITY PRODUCT OF GENERAL ELECTRIC COMPANY



The Caradco Sculptured Door

Elegance.

You get deep-carved panels fashioned from one-piece, wood-grained faces that can't split, check or shrink; a factory prime coat that welcomes paint or toned stain... that lets you suit the final finish to your fancy, be it avantgarde, traditional or in between. Result: it looks like more than it costs. And that's the beauty of it: *it costs less* than conventional panel doors.

We did even more with the door pictured. We

prefinished it with a smooth white factory coating, to bring out the full richness of the wood texture. It's easy to see why this *practical* eye-fel has tremendous buyer appeal. For more facts on Caradco Sculptured Doors, please call us or write.

Caradco Window and Door Division

Scovill

Main Plant, Dubuque, Iowa 52001 Eastern Assembly Plant, Hainesport, New Jersey Ohio Assembly Plant, Columbus, Ohio

CIRCLE 35 ON READER SERVICE CARD

PRODUCTS '73

New Products from House & Home Advertisers

a timesaving guide to the 1973 NAHB exhibits

Builders attending the big sprawling NAHB convention in Houston next January will face a bewildering array of products, new and old, spread out over a huge exhibit area. Products '73 has been created by House & Home and its advertisers to organize your shopping tour of this impressive display. Copies will be available free at Houston.



see the best, newest, most exciting

This pocket sized guide to the exhibits is a collection of building products, materials, tools and equipment...in each case especially selected by the exhibitors themselves as being the best, the newest, the most exciting they will be offering in 1973. Each product will be handsomely illustrated in full color, described in detail and identified by company and booth number.

save time and steps

The order of presentation in Products '73 will be by booth sequence enabling you to move quickly and

efficiently through the aisles pinpointing just the specific products of interest to you.

The booth numbers will also be color coded to match the carpeting and banners that identify the different sections of the exhibit area. This means you can start your Products '73 tour at any exhibit and still save hours of time and thousands of footsteps.

can't make the show?

If you can't make the show this year you can use Products '73 to see for yourself just what the participating exhibitors are displaying as their

best, their newest, their most exciting. Every copy of Products '73, including those distributed in Houston, will have two reader service cards so that you and your associates can request catalog information by mail.

reserve your copy now

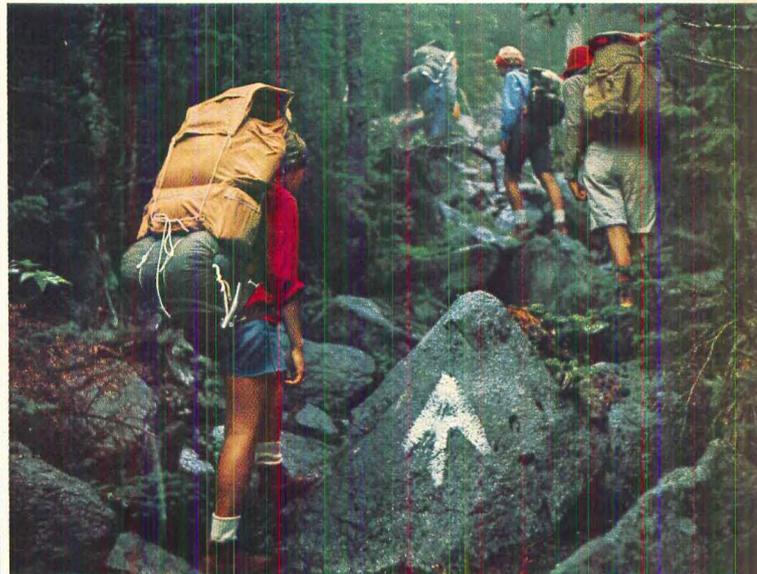
If you can't make the show, you can reserve a copy now by sending two dollars along with your name and address to Products '73, House & Home, 1221 Avenue of the Americas, New York, New York 10020. Your copy will be mailed immediately on publication in December.

Be sure to attend the NAHB Convention in Houston: January 7-11, 1973

The American forest still belongs to the American people.

33% public and private forestland not suitable for commercial trees, or set aside for parks and wilderness areas.

19% state and federal forestland.



And to a lot of people.

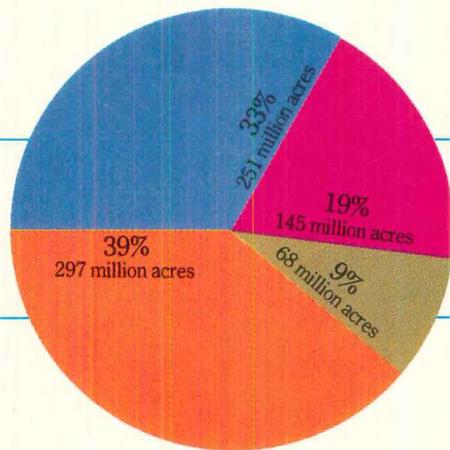
To begin with, four million individual Americans own 39% of the entire forest—a forest that's still three-fourths as large as it was when Columbus landed.

Then, too, *everybody* shares ownership in that 19% of the forest owned by federal and state governments which supplies so much of the raw material for building our houses and cities and making our paper products.

And when you add the 16 million acres of forestland that's been set aside for parks and wilderness areas, and the land not suitable for growing commercial trees, the American people—individually or collectively—own 91% of America's 761 million acres of forest.

So if the forest industries seem

39% individually-owned forestland.



CIRCLE 37 ON READER SERVICE CARD

to own more than their 9%, it's probably because with responsible, scientific management they've been able to make this 9% produce *one-third* of all the raw material we need for today's wood and paper products, and still keep America green—and growing.

For the whole story on America's forest today, get "Forests USA." For your copy of this full-color, 16-page booklet, send 25¢ to AFI, 1619 Massachusetts Avenue, N.W., Washington, D.C. 20036.

Name _____
 Address _____
 City _____
 State _____ Zip _____



American Forest Institute

24

9% forest products industry forestland.



Keep down



Every time your apartments need painting, patching, or cleaning, you lose money and time. That's why you need Georgia-Pacific doors and walls. No painting or patching. And they can be cleaned quickly with a damp cloth. Easy to install, too.

G-P Eternawall™

This competitively priced vinyl surfaced gypsum wallboard is practically indestructible. It resists scuffs, stains, cracking, and chipping. And if Eternawall™ gets dirty, almost any stain can be removed with a damp cloth. Makes it perfect for hallways and other high traffic areas.

The vinyl is backed by gypsum. Which means Eternawall™ wallboard is perfect for fire and sound rated walls. Strong. Lightweight. And it has a Class A, U.L. labeled flame spread rating of 25. It goes up in one step. Needs no battens or exposed fasteners. And now Eternawall™ is available with either modified beveled edge or a new smooth surface system. Comes in twelve standard colors and three simulated woodgrains.

upkeep.

Valley Forge™ Paneling



G-P Paneling

Perfect for apartments because it's beautiful and tough. Georgia-Pacific paneling has a factory finish that resists scuffs. Stains. And wipes clean with a damp cloth. Georgia-Pacific's complete line includes paneling in every price range. Almost every style. In many real hardwood surface veneers and beautiful simulated woodgrain finishes that will give your apartments a private, homey feeling you simply can't get with paint or wallpaper.

G-P's Vinyl Shield® Pre-Hung Door

This door and split/jamb set has vinyl surfaces on both sides and all exposed edges. So you don't have to worry about scrapes or mars during or after installation. Dirt and stains wipe clean. Easily. And G-P's Vinyl Shield® pre-hung door comes completely cartoned.

Installation takes only 15 minutes. Or less. Just slide the door into the opening, tack it in place, shim, assemble and install the facing jamb/casing, and nail. That's it. The door and jamb are completely finished. Units are available in authentic-looking uniform woodgrain patterns and colors.

So look over Georgia-Pacific doors and walls. Then see your G-P representative for the products that keep down upkeep.



Georgia-Pacific

Portland, Oregon 97204



CIRCLE 39 ON READER SERVICE CARD

The boom has peaked—but housing will still do 1.9 million starts in 1973

The message for the construction industry in the general economic outlook for 1973 is this:

Whatever growth in construction demand is to take place will be found mainly in the private rather than in the public sector. And since the housing boom of the last two years has recently topped out, the sources of growth in private markets for 1973 appear limited chiefly to non-residential construction.

After two years of back-to-back gains, the industry faces a period when the most important changes will be in the composition of construction demand rather than in its total size. This is shown by a comparison of the mix in the 1972 and 1973 markets.

The residential portion of the total will *shrink* from the extraordinary 49 percent it now holds to a more normal 43 percent next year.

Both categories of non-residential construction will *expand*. Buildings, at 30 percent in '72, will go to 33 percent; non-building construction, now at only 21 percent, will grow to 24 percent.

These movements all represent changes from a distorted to a more familiar construction market.

Now what about homebuilding specifically?

Housing. Before 1972 is over, the housing boom will have already reached its peak.

Is this a sign that housing, like so many other suddenly popular causes, has enjoyed its brief moments of glory? And is it now headed for the fate of benign neglect?

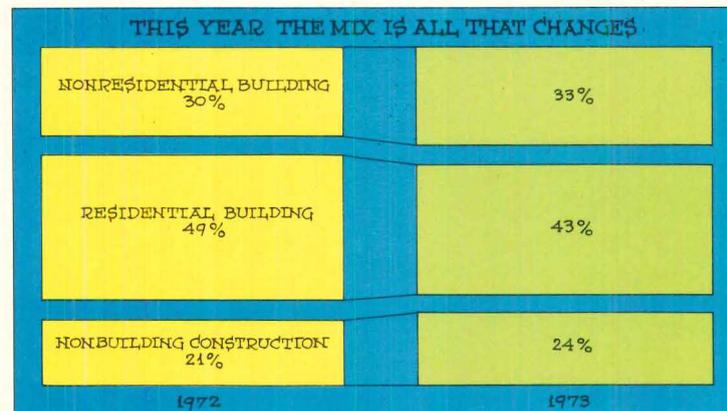
Not so!

The prospect of a decade of homebuilding totaling something like 25 million shelter units—mobiles, modulars and stick-builts—remains as good as ever.

Money. Has the supply of mortgage money begun to evaporate, then, as it has been known to do during periods of business recovery?

Hardly. At mid-'72, deposits and mortgage commitments of savings and loans were at record highs, while new funds were still rolling in at a good clip. And even though the credit outlook indicates a moderate tightening of

The industry's problem is a temporary surplus, says Chief Economist George Christie in his forecast for McGraw-Hill Information Systems Co.



mortgage money in 1973, this *future* prospect is neither an explanation of the present downturn in housing starts nor is it likely to be an important limitation of next year's potential.

Oversupply. The only prob-

lem the housing industry faces—if, indeed, it can even be considered much of a problem—is a temporary overabundance of new dwellings coming on-stream in relation to current demand—a demand that con-

tinues to be a good deal stronger than anything this industry knew in the 1960s.

On a short-term basis the numbers of the housing market insist that a correction is due. The basic annual level of shelter demand, which derives from family formation and replacement of existing homes, has been averaging about 2.4 million dwellings for the last few years.

But in 1971 some 2.6 million units were started, and starts in 1972 will exceed 2.8 million.

By the most generous allowance, this burst of homebuilding has been more than ample to satisfy current demand as well as postponed demand of as much as half a million units carried over from the tight-money days of 1970.

The 1.9 million. Builders and lenders are becoming aware of this imbalance and have started to cut back production to a rate the market can absorb. But the correction now under way is neither long nor severe.

By the opening quarter of '73, output—including mobiles—will have receded to a rate of 2.5 million units. It will level at about 2.3 million in the second half, bringing the year's total shelter production to 2.4 million units.

Conventional dwellings will total 1.9 million—825,000 apartments and 1,075,000 one- and two-family units.

The contract value of residential buildings in 1973 (including the value of new hotels, motels, dormitories and other non-housekeeping residential structures) is estimated at \$38.7 billion, down 10% from the 1972 peak of \$43.1 billion, which is likely to stand as the record for several years.

Regional leader. The bulk of this year's housing surge has come in the South, but the region's vacancy rates have remained remarkably steady. The southern housing market has been buoyed by a steady stream of migration that shows no signs of ebbing. Look for this region to maintain its current share of housing in next year's declining market.

In the West, gains in non-residential building will be more than offset by a sharp drop in housing. And housing will slip in the Northeast and Midwest.

NATIONAL ESTIMATES 1973

construction contract value (millions of dollars)	1972	1973	per cent change
	pre-liminary*	forecast	
residential			
1- & 2-family homes	\$26,900	\$24,500	- 9%
buildings apartments	14,200	12,300	-13
nonhousekeeping	2,000	1,900	- 5
TOTAL	\$43,100	\$38,700	-10%
physical volume of floor area (millions of square feet)			
residential			
1- & 2-family homes	1,690	1,475	-13%
buildings apartments	915	760	-17
nonhousekeeping	85	80	- 6
TOTAL	2,690	2,315	-14%

* eight months actual; four months estimated

REGIONAL ESTIMATES 1973

construction contract value (millions of dollars)	NORTHEAST			MIDWEST		
	1972 pre-liminary*	1973 forecast	per cent change	1972 pre-liminary*	1973 forecast	per cent change
residential bldgs.						
1- & 2-family homes	\$4,975	\$4,400	-12%	\$5,675	\$5,325	- 6%
apartments	3,425	2,950	-14	3,000	2,700	-10
nonhousekeeping	275	500	+82	375	400	+ 7
TOTAL	\$8,675	\$7,850	-10%	\$9,050	\$8,425	- 7%
	SOUTH			WEST		
	1972 pre-liminary*	1973 forecast	per cent change	1972 pre-liminary*	1973 forecast	per cent change
residential bldgs.						
1- & 2-family homes	\$10,375	\$9,475	- 9%	\$5,875	\$5,300	-10%
apartments	4,675	4,175	-11	3,100	2,475	-20
nonhousekeeping	850	600	-29	500	400	-20
TOTAL	\$15,900	\$14,250	-10%	\$9,475	\$8,175	-14%

* eight months actual; four months estimated

Here's a new Weslock... 10 years later.

Thousands of people have put this Weslock to the test. Sweaty, acid hands opening, closing, leaning on, hanging on.

We didn't have to stage the test. This Weslock is on the front door of a Valencia Hills model home, by M. J. Brock & Sons, Inc., one of the West's leading homebuilders. These high-traffic models are realistic, practical time-machines to test entry door hardware. When this picture was taken, over 30,000 people had gone through the model home. That's over 10 years of normal wear.

The lock works perfectly.

You can see how it looks. Mellowed and worn a bit, but in a way, it looks even better than new.

And that's the way Weslocks are. Built to last on homes built the same way.

WESLOCK®

The LEADER in Lock Ideas!

*Shown: Granada Entry Handle Keylock,
Antique Brass.*

CIRCLE 41 ON READER SERVICE CARD



House & Home

MODULAR MARKET GUIDE

1972 Modular Market Guide

House & Home's new Modular Market Guide reflects the changing face of a market in motion.

Joining the ranks of modular manufacturers during the past six months are scores of new firms and key personnel pinpointed by continuing House & Home research.

With last-minute changes made right up to press time—additions and dropouts as well—House & Home's 1972 Modular Market Guide updates the modular marketplace for supplier, producer and buyer who want to do business with each other.

For quick reference, the nation's modular housing producers—including firm name, address, telephone and personnel—are listed both alphabetically and geographically.

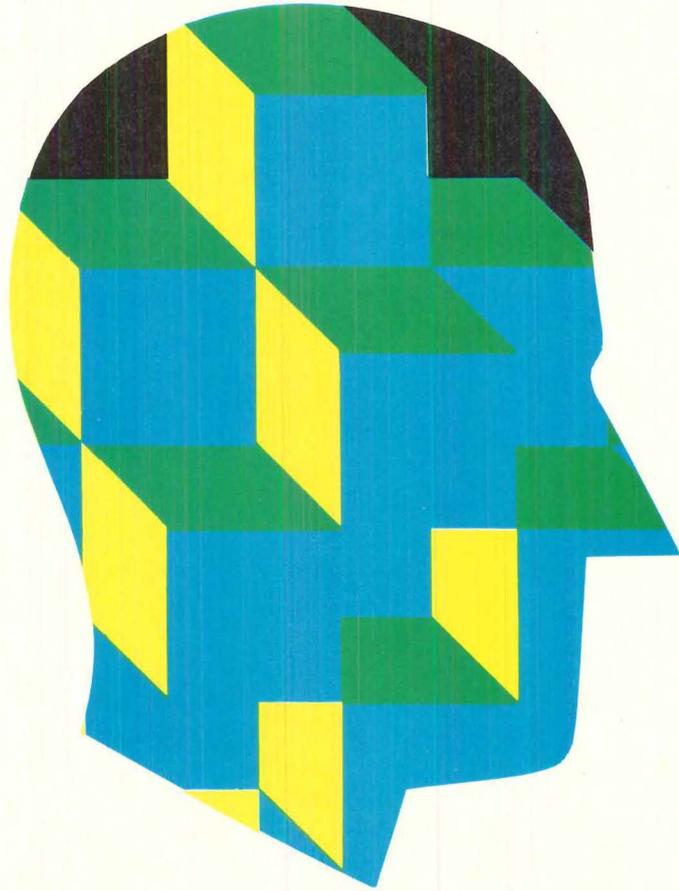
The 1972 Modular Market Guide also features—for the first time—a comprehensive Profile of the Modular Housing Producer.

In addition to a statistical measure of the industry, the Profile presents, in the words of modular producers themselves, an appraisal of major manufacturing problems, major marketing problems and how suppliers can work more effectively with modular producers.

Profile of the Modular Housing Producer includes the following:

Modular Ownership: Type of Organization; Parent Company Affiliation; Public & Private Stock Ownership.

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CIRCLE 43 ON READER SERVICE CARD

Aluminum framing system saves \$200,000 at FHA 236 St. Croix project

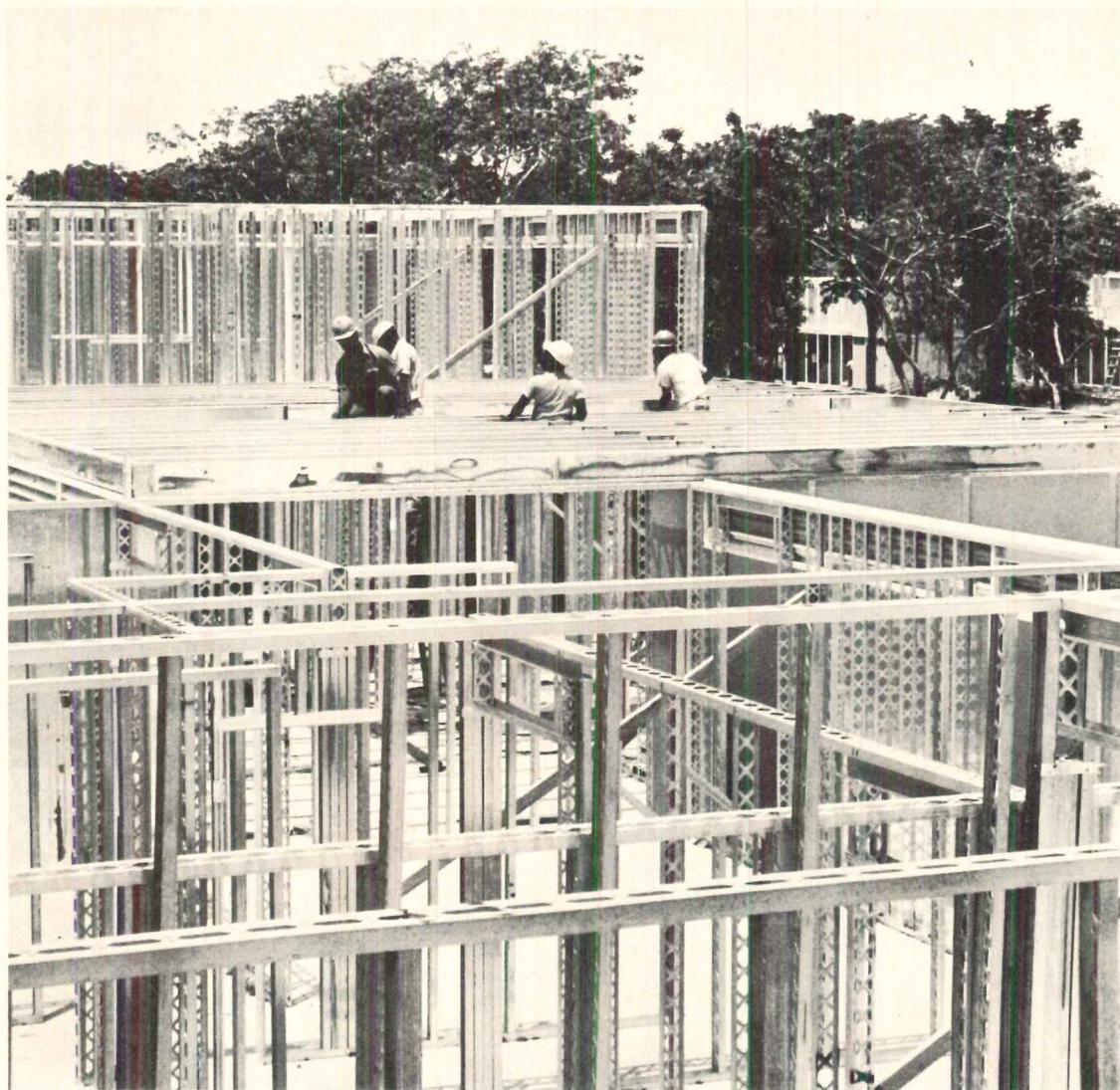
And the saving is being passed on to tenants who will occupy the Lorraine Village apartments, according to builder/developer U.S. Home Communities Corp. Rents will run in the \$130 to \$193 range, about \$9 lower than they would have been if wood-frame had been used.

The \$8 million Virgin Island community is the nation's first large multifamily project to be framed with Alcoa's Alumi-frame building system. According to U.S. Home president Michael J. Levitt, total building time—from start of construction to initial occupancy—will be seven months. One reason, he says, is that by prefabricating the aluminum components on-site, project crews are able to rough-frame eight-unit garden apartments at a rate of one-per-week.

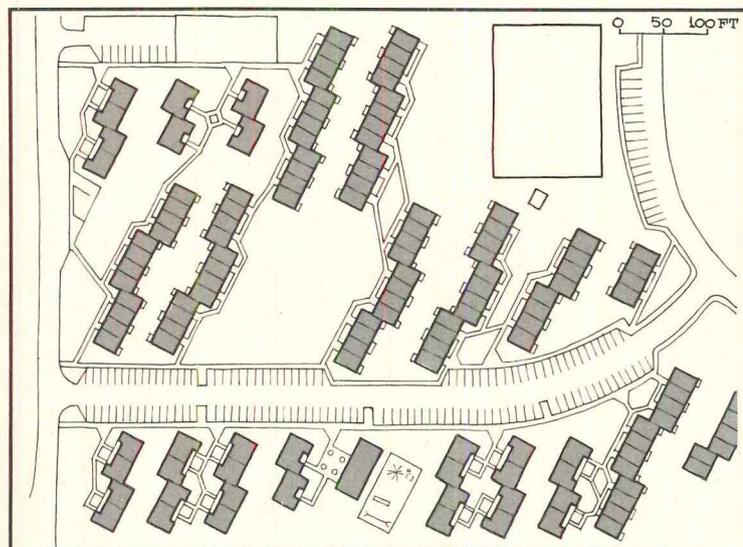
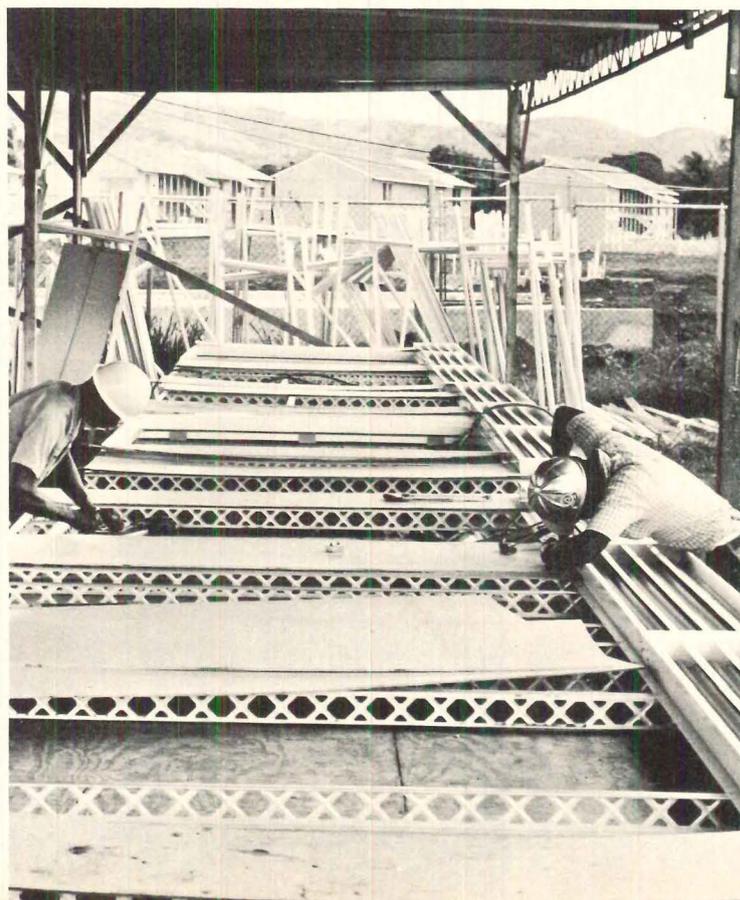
"One man can carry an interior partition, while four men can maneuver a completed 30' exterior wall. This is in contrast to a 10-man crew required to move a wood-framed wall of comparable size."

The project was designed by architects Hassinger & Scwam who, according to Jerry Scwam, opted for aluminum framing because a material was needed that could be shipped economically, stored outside and would maintain its integrity in a tropical climate.

The system carries approval from BOAC, Uniform Building Code and Southern Standard Building Code.



Aluminum framing system is erected rapidly by crew (above) after components are prefabricated in an on-site assembly building (right).



About the project: The first section (site plan) of 29 garden apartments and townhouses—with 250 one- to four-bedroom units—was almost completely rented when the project was dedicated in September. Amenities include picnic areas, a baseball field, tennis, basketball and volley ball courts, tot lots and meeting and game rooms. A second section of about 200 units is planned.

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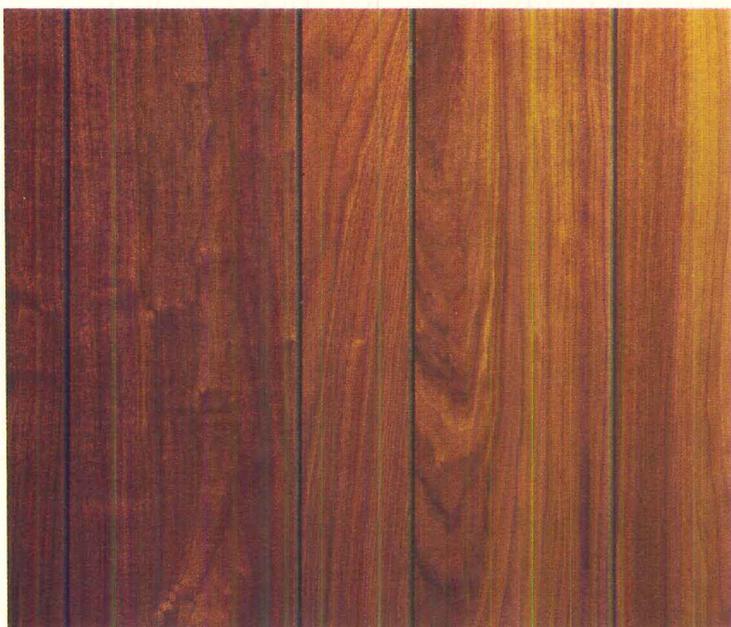
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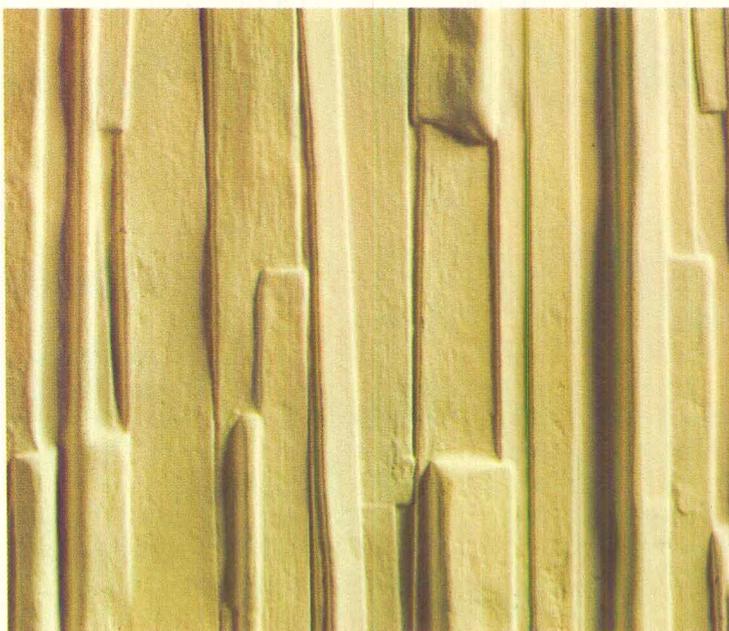
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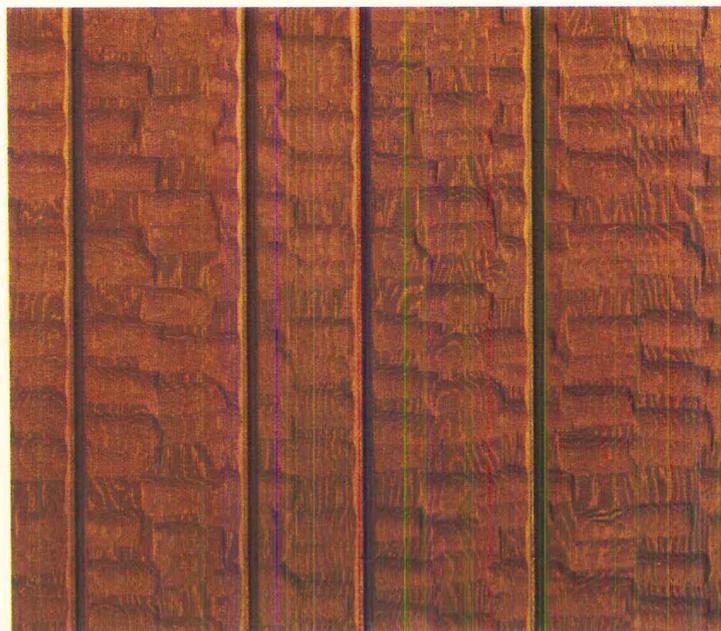
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2. The stone wall.



3. The sculptured wall.



4. The textured wall.



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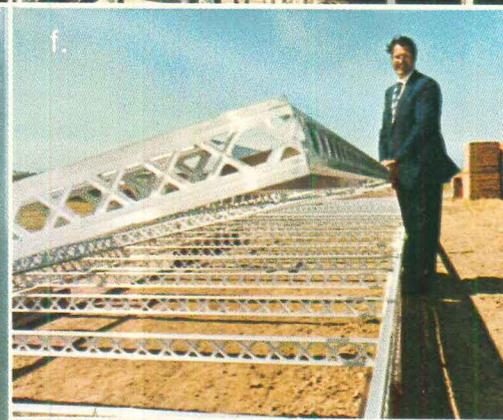
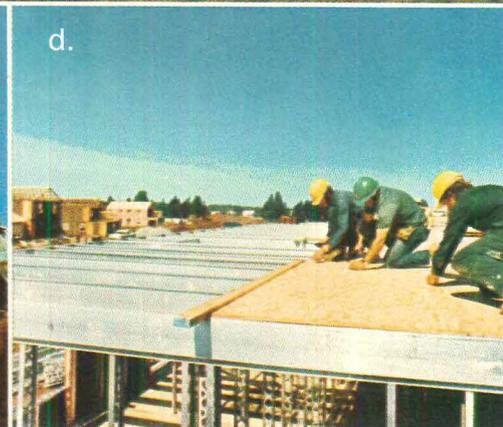
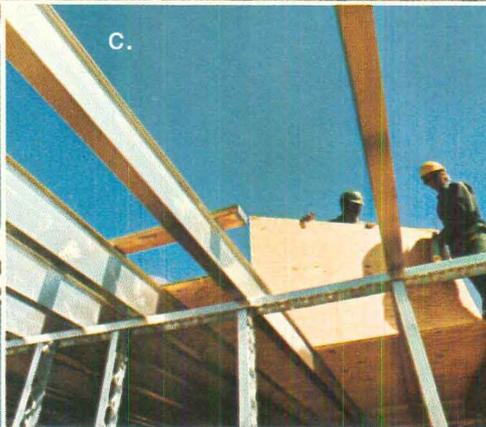
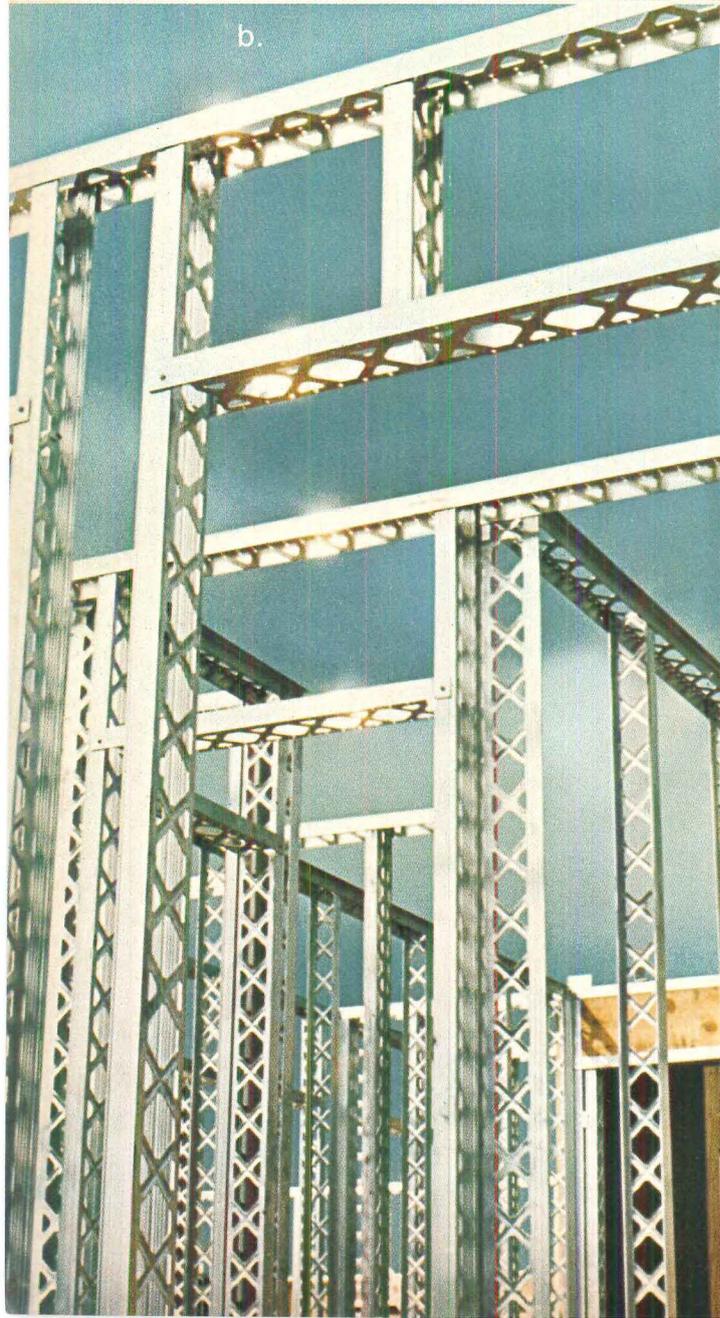
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CIRCLE 49 ON READER SERVICE CARD



THE ALCOA ALUMIFRAME BUILDING SYSTEM



Any way you look at it, the Alcoa Alumiframe system is a big timesaver.

The Alcoa® Alumiframe system offers you major time savings. This means dollar savings, too. And, it's possible because you frame with fewer parts. Work with members that are light to handle. And easy to assemble, with conventional tools. You build with a system that's designed for your operation, whether you're working in a plant or at the site.

Developers, builders and carpentry contractors like Alumiframe construction. One of them is a leading framing contractor in California. Congdon Construction Company used the Alumiframe system for a 120-home community called River Meadows in Vallejo, Calif. The firm saved time on every unit framed.

Photos:

- a. This is timesaving: A small crew quickly lifts an entire Alumiframe floor system into place.
- b. Here's dimensional stability: Pre-cut, precisely assembled Alumiframe components, true and square.
- c. A fast way to lay a floor: Three men install the plywood subfloor . . .
- d. . . and secure it quickly with adhesives and fasten it with ordinary tools.
- e. "The Alumiframe system saved us time and money on every one of the 120 units at River Meadows," said Dan Castle, Congdon Vice President and Partner.
- f. "And the system's light weight makes handling faster and easier."
- g. A Congdon crew turns out floor frames at the rate of seven a day.

In fact, the system worked so well, Congdon is using it next year on at least 500 more units.

Alumiframe floors have 101 fewer parts. There's time to be saved when you can do the same job with less material. And, that's how it is with aluminum floor framing. Just 75 parts and pieces when you assemble floors with the Alumiframe system, in contrast to possibly 176 parts and pieces when you use wood, required blocking and bridging included. You save time in handling, too. Aluminum members are so light, one man can easily carry a 24-foot joist, which weighs just 19 pounds, while his burden would be nearly tripled, lifting a comparable wood 2 x 10, weighing 54 pounds. And think about this. Two men can position a 40-foot Alumiframe main beam, which weighs 103 pounds—a task that is out of the question with a comparable beam of steel—weight, 680 pounds.

Alumiframe floors save time: 48%. The NAHB Research Foundation, Inc., has done a time study on the use of the Alumiframe system in construction of one of the Congdon River Meadows homes. A research team concluded that "it took about 48 percent less time (using aluminum) than would be expected for typical (wood) floor framing in the Vallejo area. With seismic, termite and unstable soil problems, more labor and materials are required for floor construction in the San Francisco area." But even so, NAHB says an Alumiframe floor anywhere else could probably be erected about 30 percent faster than one of

wood. For Congdon, it takes one man to screw-fasten floor members and two others to lay down plywood decking. It's a quick and simple operation.

Alumiframe walls save time, too! Use the Alcoa system for interior partitions and exterior walls. Congdon buys the vertical framing members cut-to-length, then pre-assembles walls and floors on site. A small Congdon crew, with no special training, turns out seven floor systems a day. And the switch from wood to aluminum has posed very few problems. The entire Alumiframe system is easily assembled with power-driven shank nails and self-tapping, self-drilling screws. Pre-punched holes in the members further speed erection.

Pricing is guaranteed. Unlike lumber, aluminum prices do not fluctuate seasonally. Alcoa guarantees the prices of Alumiframe members on a calendar year basis.

Major codes approve the system. The Alumiframe system has all major code approvals: BOCA, ICBO, SBCC, and it meets FHA standards.

See how the system can work for you. Try this economic residential framing that provides construction time savings on quality homes of any size, design or price range. Carpentry contractors and builders throughout the country are finding that out. Industrial time studies are making it clear. For more information about the Alumiframe building system, write Alcoa Building Industries Inc., 1022-L Alcoa Building, Pittsburgh, Pa. 15219.

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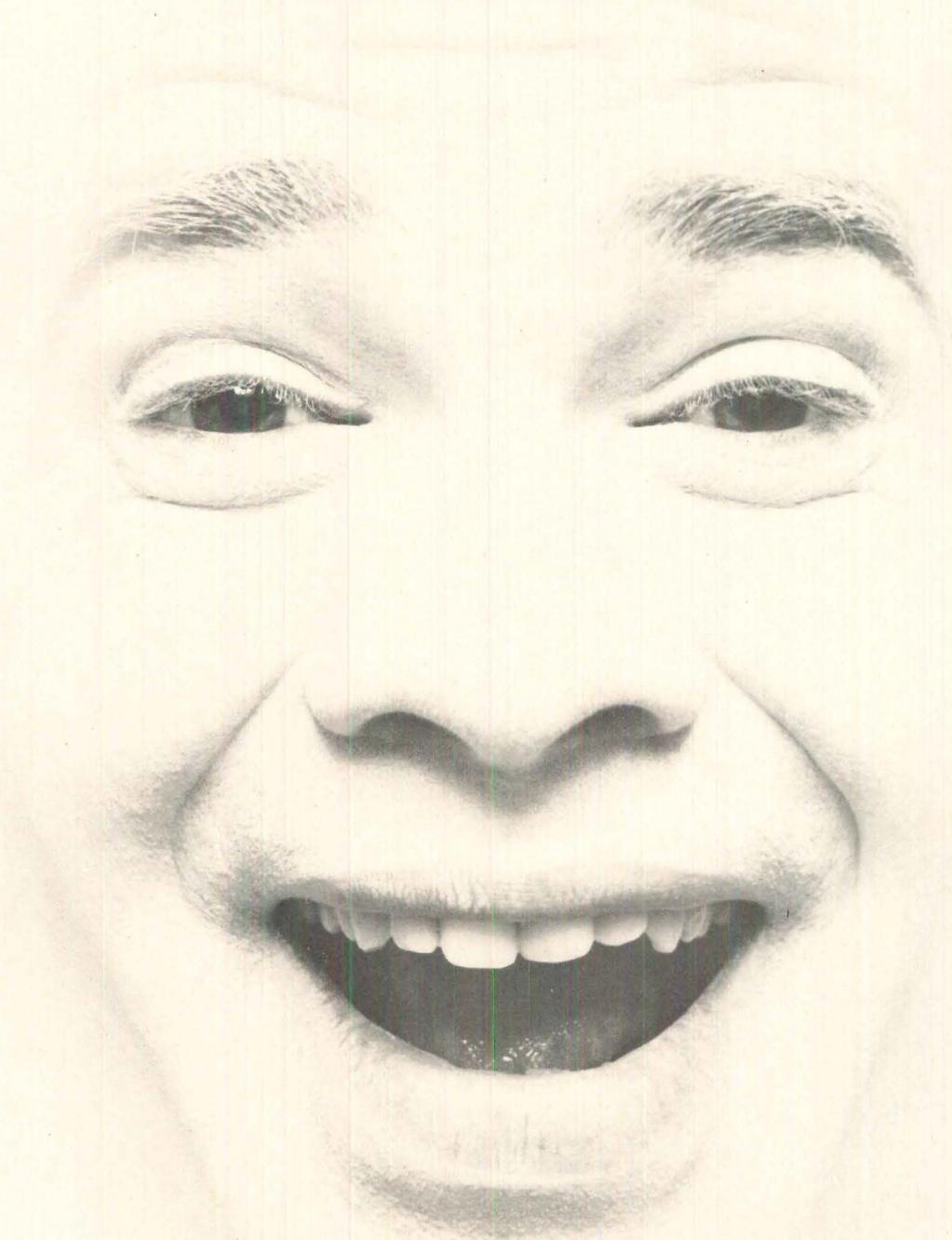
Before you sign another thing, have your broker write or call Median Mortgage Investors, 801 Forty-First Street, Miami Beach, Florida 33140. Phone 305/534-2123.

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A new truss system cuts costs of building hillside homes

A new proprietary truss is saving San Francisco area builders up to 25% in platform costs for hillside construction.

Called the Rolin Truss, the system is based on a simple concept: Galvanized sheet steel is bent into a U shape; two 2xs are nailed to the top of the U-shape, forming compression chords to prevent the steel from buckling. The result: rigid spans up to 40' long are supported only by a head wall, and vertical posts and transverse girders on the downslope side. Mid-span support is eliminated as is a downslope shear wall. The truss design transfers all lateral loads to the head wall on the up-hill side.

In hillside construction where labor costs can be 25% higher than on the flat, long spans are the simplest way to reduce foundation costs. According to Etienne Rolin, a structural and soils engineer who invented the truss and now is manufacturing it in San Rafael, the design has been used in a variety of long-span applications in the San Francisco Bay area:

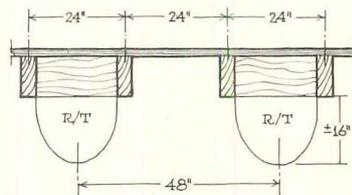
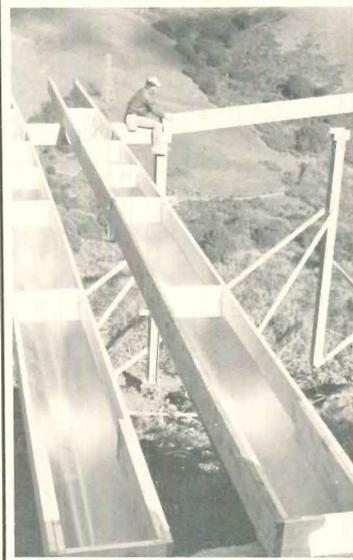
- Floor spans of 40' between foundations for one-story residential construction. Shorter spans have been used for two- and three-story buildings.
- Car parking docks on hillsides have 30'-long spans topped by a 4"-thick concrete slab deck.
- Foot bridges and ramps to floating docks have been built to span 52'.
- Long-span roofs with 50' between supporting walls have been installed in industrial buildings. Spans up to 100' may be possible in the near future.

Although Rolin notes that \$600 per house has been saved where his system was used on what had been considered unbuildable land, builders report substantially greater savings.

Bay area builders boost profits. Specifically, builders say this about the R/T system:

Merritt Bitz, a Mill Valley general contractor who specializes in hillside construction, started using the system about nine months ago. To date he has built six houses with the trusses.

For houses in the \$48,000-\$56,000 range he estimates "a couple of thousand dollars per house" saving by using the system. "It's very quick up to the sub-floor," he said. "It used to



A hillside platform supported by the Rolin Truss (above) requires minimal site preparation. The two-story building shown has vertical posts at mid-span, but single-story structures with 40 ft. spans require only a headwall and one set of vertical posts. During construction (left), workmen can safely walk inside the truss. Steel used in the truss is 16 or 18 gauge in single or double layers. The wood chords range from 2x6s to 2x12s.

take me a week to ten days to get the foundation and sub-flooring up and I can do it now in two days with the trusses. It's really good on hillsides."

Another advantage: "There's only minimal foundations, so the ground is hardly disturbed at all, which is very important on construction on steep hillsides."

Lee Carletti, construction manager for Development Management Associates, Inc., Oakland, expects savings of \$200 to \$300 per house over conventional post-and-beam foundations on the 70 hillside townhouse units that will be built with the Rolin Truss system in a 210-unit townhouse development in Martinez.

"The platforms go in very

quickly," Carletti said. "Once the carpenters get the hang of it, a two-man crew can set sub-flooring for eight units per day easily."

Jim Orosco Co., Lafayette, which has built more than two dozen houses using the truss, estimates material and labor savings on hillside construction to the sub-floor at 20%-25%.

Slope turns flat. However, for Orosco the important savings come in lot costs. With the truss system the firm builds a large-footage home on a downslope just as if it were on the flat. But a hilly lot in the Lafayette or Orinda area will cost from \$7,000-\$10,000 instead of the \$20,000 or \$25,000 a flat lot would cost. "You're making a flat lot

out of a downhill slope without cutting and filling," Orosco said. He uses 8x8 posts, and 8x14 or 8x16 girders. Then with a small crane he can erect the post-and-beam frame, place the trusses and nail down the sub-flooring in four to six hours. "It's quite a time saver, a really slick operation."

Orosco also likes the safety of the system: "Once you've placed the first truss the carpenter can walk on it to work on the rest of the platform."

Orosco puts all his plumbing and ducting inside the trusses, which protects the insulation from weathering and makes for a neater underfloor appearance.

"The system is so rigid you don't need cross bracing, so the whole platform has a cleaner appearance," Orosco said. "And there's absolutely no deflection in the floor." Orosco quotes the chief engineer for Contra Costa county as saying the system "is the most rigid I've ever seen—even more rigid than prestressed concrete."

David Lewis, owner of Rose Valley Co., San Anselmo, used the truss system on the construction of three out of five buildings in a 70-unit three-story apartment project, the Parkside Apartments, in San Anselmo.

Because the site was partly flat and partly sloping, Lewis used the trusses in combination with conventional framing for the three buildings. The trusses were used as 24' spans plus deck-cantilevers out over the slopes. Conventional framing was used for short spans on the flat ground.

Lewis estimates cost savings of 10%-15% over conventional framing on sloping ground up to the sub-floor, citing savings in concrete, reinforcing bar and forming costs.

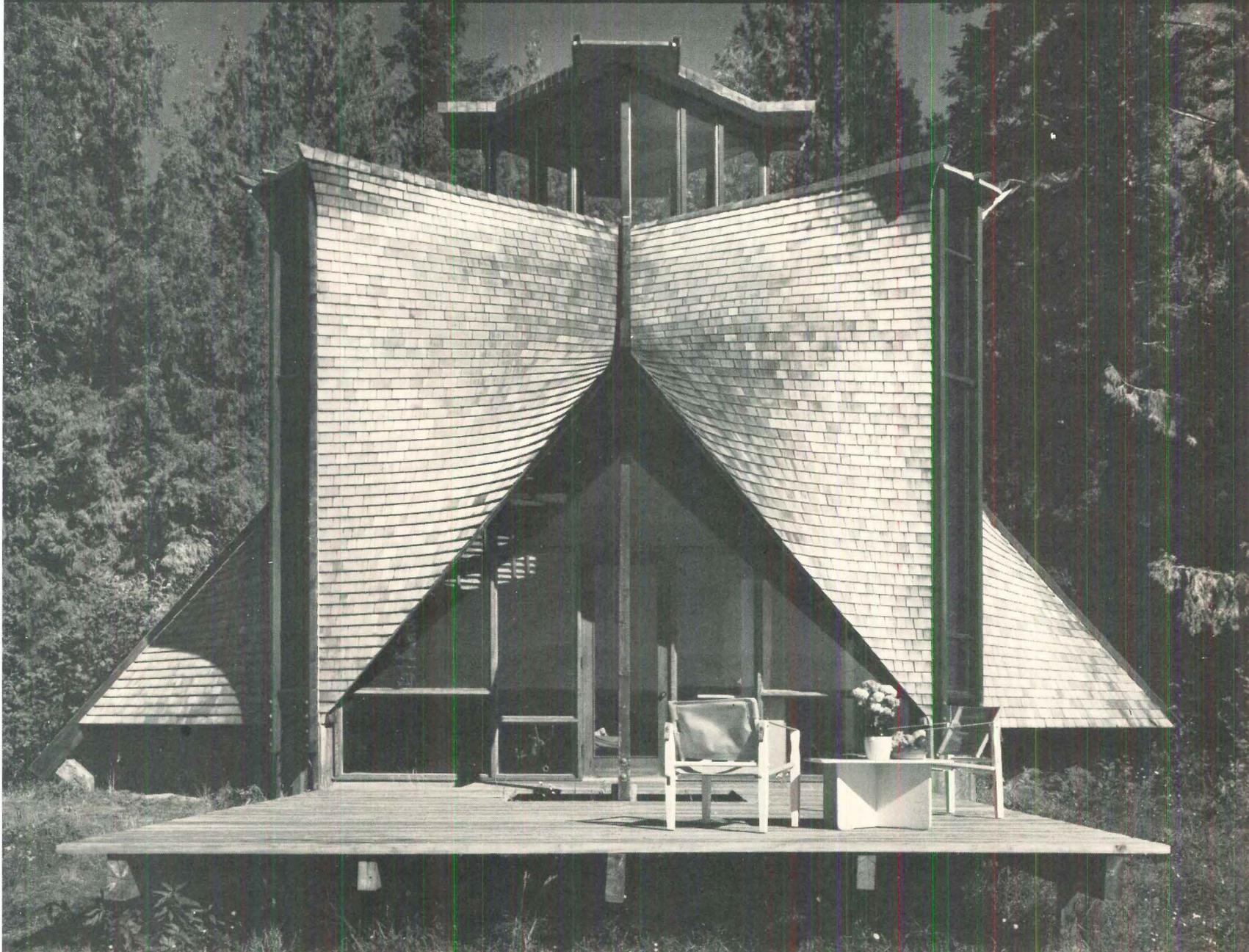
The trusses are manufactured by Rolin-Tee Inc., 110 Belvedere St., San Rafael, Calif. The R. J. Myer Co., Box 1110, San Rafael, is the exclusive distributor.

Rolin believes that companies will want to license the system in various sections of the country. He estimates that a plant could be set up for less than \$10,000. The company would then pay a licensing fee and royalties.

—MARGARET DROSSEL
McGraw-Hill World News,
San Francisco



Red cedar shingles give rise to beauty.



Vacation home, Hood Canal, Washington. Certigrade shingles No. 1 Grade, 16" Fivex. Owner/Architect: Robert E. Cooper.

The upward thrusting lines of this vacation home convey a strong sense of energy. For an activity-oriented structure, nothing could be more appropriate. Equally suitable is the exterior application of red cedar shingles.

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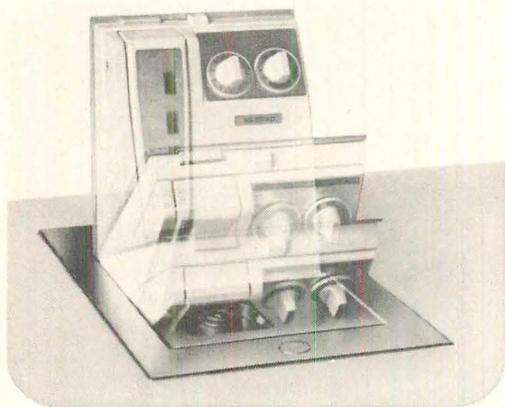
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- 1) Locks in horizontal position for mixing.
- 2) Raises even higher and locks in place to drip-clean beater.
- 3) Folds out of the way when not in use.

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Provides infinite choice of speeds. Solid-state circuitry assures no-stall power.

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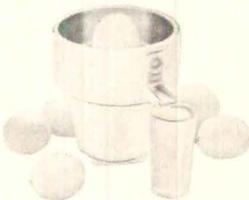
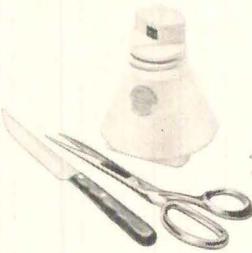
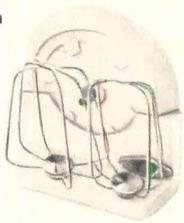
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DIFFERENT BY DESIGN AND BETTER BECAUSE OF IT



"If you're going to spend money on recreational facilities, why not get your money's worth by designing a center that's really functional?"

Isn't the real purpose of installing a recreation building in an apartment project to keep tenants happy and make them think twice about moving out? Then why waste money on facilities with so little thought to entertainment and relaxation that tenants couldn't care less about them?

So-called recreation buildings and centers have generally lost their drawing power in apartment advertising and promotion because tenants have become cynical about the fun and good times they're supposed to provide. Too many second- and third-time apartment dwellers have already seen and tried facilities that gave them almost nothing at all.

The typical apartment rec center consists of an outdoor swimming pool and a building containing a lounge with a fireplace, a pool table or two, sauna baths and gymnasium. Next to the swimming pool there may be a whirlpool bath.

To the prospective tenant these amenities look appealing, perhaps even glamorous, depending on the amount of decorating and design effort that went into them. But after living with them a few weeks, the new tenant doesn't find them as attractive as expected because they don't really give him all that much fun and relaxation. The glamorous design is strictly surface: aesthetic but not practical.

What the new tenant finds out is that the swimming pool is too small for swimming. The gym doesn't have enough equipment for a real workout. The lounge is for sitting only, and even that's not very relaxing because the pool tables are too close by. And there aren't enough pool tables to accommodate all the people who want to play at peak hours unless management posts signs limiting play to a few minutes. So outside of a quick dip in the too-small pool or a few minutes at a pool table when one is available, the tenant doesn't spend much time in the so-called recreation center.

Multi-use facilities. Those sumptuous fireside lounges with the wall-to-wall carpeting and the subdued lighting look great, but when it comes to recreation, they're purely showpieces. Instead, what's needed is a multipurpose room scaled to accommodate dances and parties for 50 to 200 people, depending on the size of the complex. It should be an area that can be converted to a small auditorium for lectures, movies and

other meetings. The floor should be easy to maintain—no wall-to-wall carpeting—and a kitchen and bar area should be nearby.

If pool tables can't be contained in a separate room, a sound-deadening folding partition should be built in so the pool-table area can be closed off when the rest of the room is used for gatherings. And make sure there are enough pool tables. Our rule of thumb is one for every 80 apartments. The same goes for gymnasium equipment. And besides providing enough, make sure gym equipment is truly useful. The common complaints about apartment gym equipment are that the weight-reducing apparatus is too flimsy to be effective and that equipment is never included for isometric exercises.

To get full use out of a multipurpose room, tenants need folding card tables, chairs and banquet tables. How many depends on the size of the project. In an 800-unit complex we provide 20 card tables, 100 folding chairs and 10 six-foot tables.

Another important item for the multipurpose room is a sound system including record turntable, microphone and speakers with individual volume controls. Sound systems are essential for dances and meetings, and once you've equipped your first multipurpose room this way, you'll find your own management people will be using the room for meetings and seminars during daytime hours when the tenants are at work. We use two or three of our larger multipurpose rooms regularly for resident manager meetings and training sessions.

Besides a main multipurpose room, rec buildings in larger projects need a smaller room for tenants' club meetings and arts and crafts. Like the multipurpose room, this room should also have a practical floor surface and good lighting. Lighting is rarely bright enough in most recreation buildings except over the pool tables.

Outdoor amenities. The reason tenants aren't crazy about apartment swimming pools is that most are designed for looks rather than swimming. Pools with curves and L-shapes are popular today, but the old-fashioned rectangular pool is still the most practical for swimmers. Rectangular pools hold more people, they can be used for organized games like water polo, and they're less expensive to build than odd-shaped pools. While you're at it, make sure your pool is not only long enough but also deep enough

to be functional.

Outdoor recreational amenities should, in fact, include more than a swimming pool. Apartment tenants may get even more use out of an outdoor barbecue area than a pool. But don't make the mistake of installing barbecue grilles alone or you'll have diners wandering through the pool area and the landscaping with their food and paper plates. A barbecue area must include tables and chairs and should be clearly demarcated by walls or fencing and then posted with signs explaining that food is not to be eaten anywhere outside the area.

Special-purpose areas. Another recreation amenity that's easy and inexpensive to build is a volleyball court. And if you really want to get your money out of this facility make it a hard-surface court and install hoops and backboards at each end so the tenants can also use the court for basketball.

Golf driving cages don't take up much space either. Of course, if you have the space and can afford the maintenance, a putting green is preferable. If not, the driving cage is a good substitute.

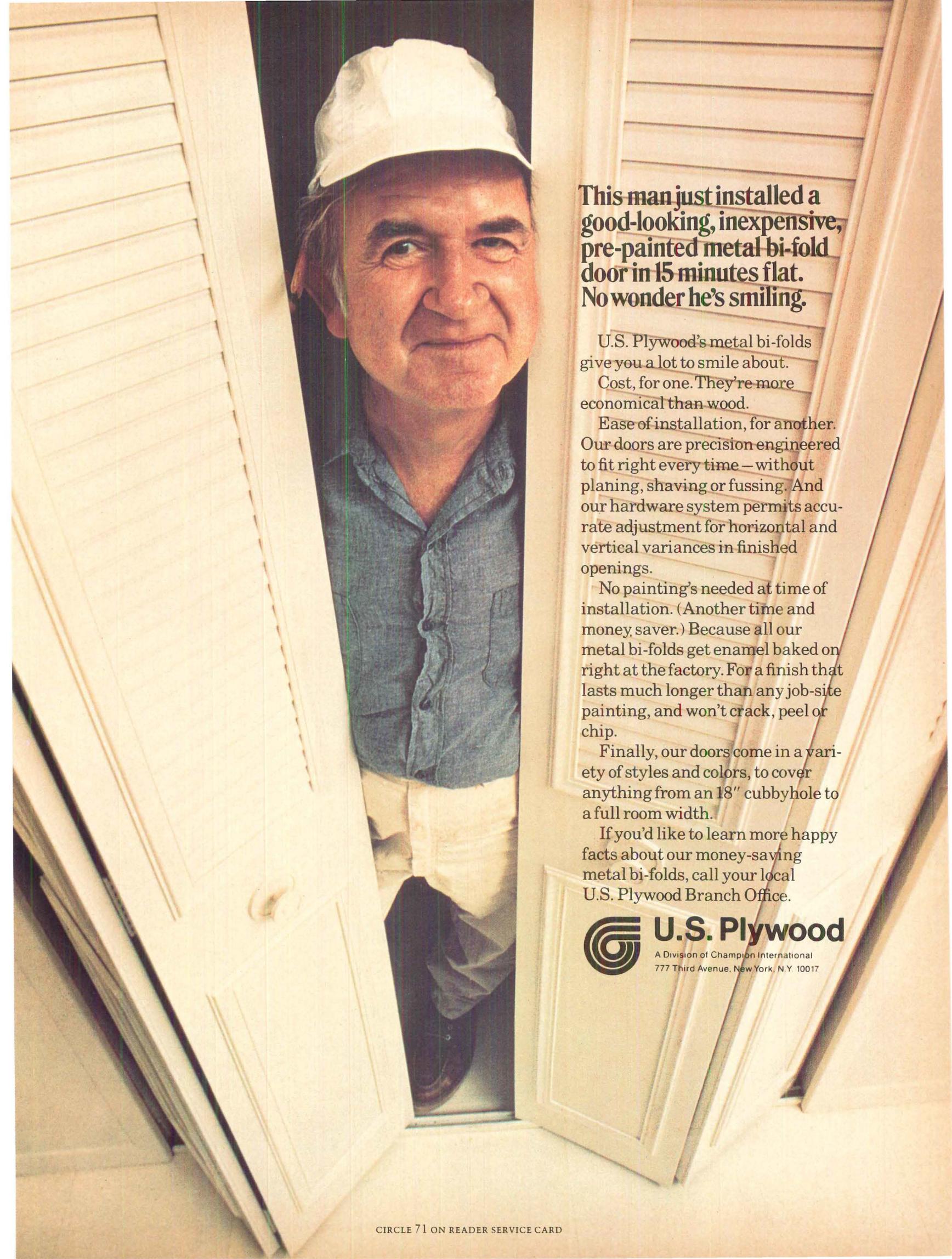
Tennis courts are appearing more frequently in large complexes. In some apartment markets they're almost a must for new projects. Tennis courts are costly in terms of cash outlay and the site area they consume, so if you're investing in one, don't try to shave costs by eliminating lighting. The only time during weekdays that most tenants can use a tennis court or any other rec facility is at night.

Don't overlook backboards for practicing, either. They're inexpensive to construct, and the tenants appreciate them. Tennis courts usually attract part-time instructors who find a steady clientele among the tenants, so you might also consider adding a small building near the courts to house a pro shop.

When you go the full route in providing tenants with recreation facilities, you need a staff person to maintain the recreation areas and the equipment as well as to keep track of the loose equipment that is loaned out daily to tenants.

And if you have enough equipment to justify a full-time person to keep it operating, you should probably take one final step and put a bonafide recreation director on the payroll. But that's another subject, so I'll save a discussion of recreation directors and organized rec programs for a future column.

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Any house or apartment building in the United States or its possessions, built since January 1, 1970 and designed by a registered architect is eligible. Entries may be submitted by any architect, builder, developer or owner. Any number of projects may be entered.

Entry categories:

Custom-designed houses—one-of-a-kind detached houses designed for private clients including year-round and vacation houses and major remodeling and additions.*†

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Multifamily housing—multifamily housing includes single apartment buildings, multi-building projects, PUDs, attached housing such as townhouses, duplexes, triplexes, fourplexes and rehabilitations.*†

†all categories include modular housing

*remodelings must take in the whole structure. Custom additions to a detached house must be tied into original design of house. No single room or single apartment remodelings are admissible. Redecorations are not admissible. Face-liftings must be structural. Photos of both before and after construction will be required for judging.

Registration date and fee:

Entry fee: \$20 per entry. Deadline: postmarked by midnight, Friday, December 15, 1972.

Submission of material:

On receipt of registration form and fee, entrant will be sent a spiral binder—color-coded to the project's category—

which is to be filled with sufficient black and white photographs and plans to illustrate the design, any unusual problems or solutions. (Detailed instructions for preparation of entries will be included in the binders mailed to entrants.)

Judging:

Will be held on March 20 and 21, 1973 at the American Institute of Architects headquarters in Washington, D.C. The panel will consist of outstanding architects, housing industry leaders and editors of *American Home* and *House & Home*. The number of awards to be presented shall be solely determined by the judges.

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Will be notified by telegram immediately after judging. Award certificates will be presented and photos of winning projects will be displayed during the 105th annual convention of the American Institute of Architects, May 7-10, 1973 in San Francisco. Winners will be expected to prepare and ship to the AIA convention—at their own expense—a project display board representing the winning entry. Instructions for these boards will be forwarded to winners. Winning binders and display boards will not be returned to entrants.

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Please print or type all information

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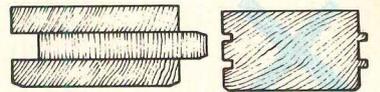
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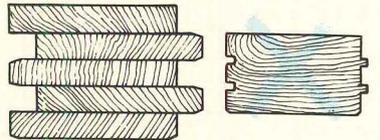
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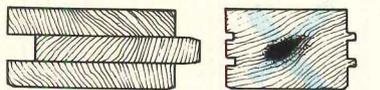
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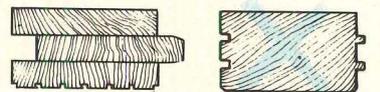
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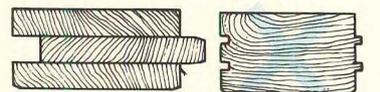
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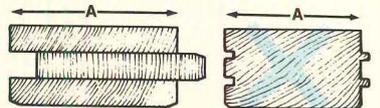
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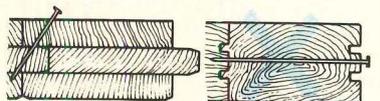
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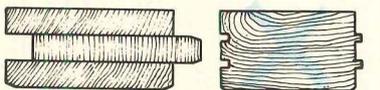
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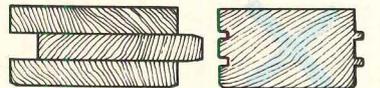
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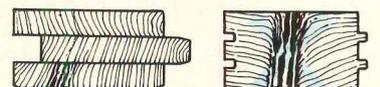
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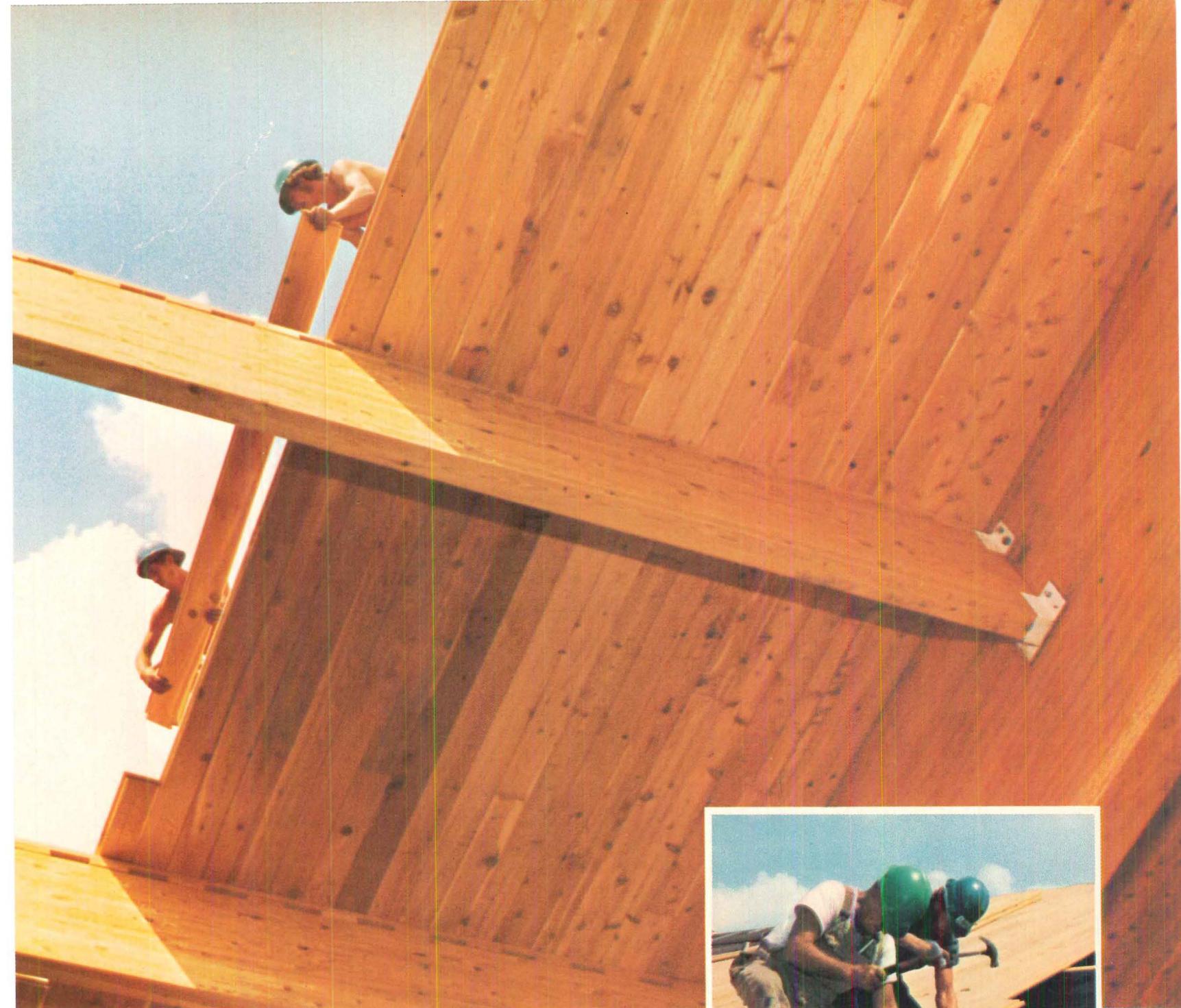
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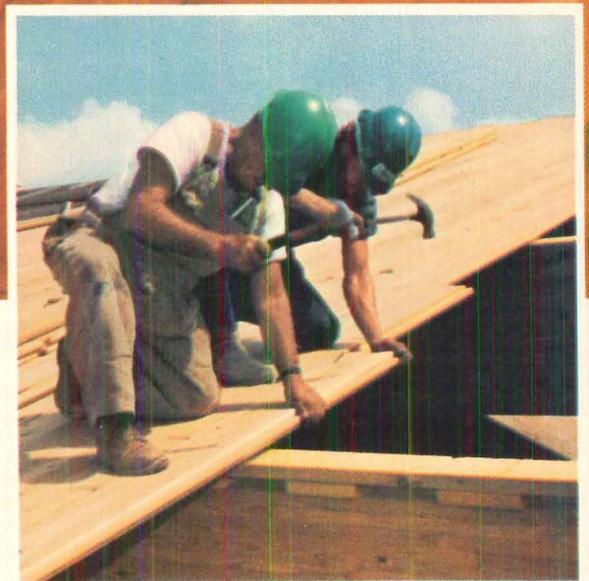
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Editorial

Is "moratorium" really a dirty word?

Red-flag words and phrases have a way of coming and going in the housing cosmos. "Tight money" was one, "the code mess" was another. Now along comes "moratorium", which, in the minds of many, translates to "killing the building business."

Well, it's not all that simple. For one thing, moratoriums—particularly in lusty housing markets—are understandable, if not exactly palatable, to builders and developers. For another, there are just about as many reasons for these bans on building as there are communities that apply them.

In booming San Diego [H&H, Oct.], for instance, the primary reason is overloaded schools. But city officials are also determined to avoid the sort of sprawl that afflicts Los Angeles.

In Greater Miami (*see page 88*) the problem is twofold: overloaded sewage treatment facilities and the recent spate of high-rise building on choice waterfront sites. Drive down Highway A1A from Ft. Lauderdale to Miami, and you'll see what's bugging the local people: rows of apartment towers that not only wall off the ocean but also spew out so many cars that they turn the highway into a traffic-jammed canyon.

And when it comes to bans or potential bans on building, you can't overlook the California Supreme Court ruling (*see page 18*) that ecological studies must be prepared before construction can begin on any housing project that could have a significant effect on the environment.

What's a significant effect? Thus far, nobody has spelled out the answer to that one. So chances are the requirement will be interpreted by each community as each case arises.

And that's not as bad as it sounds.

First of all, a tool is already available for measuring the effect of new housing, not only on the environment but also on municipal costs and taxes. It's called impact zoning, and it was described in detail in *HOUSE & HOME's* August issue. Impact zoning, in fact, may well be the one way out of today's moratorium and zoning mess—the one way to reconcile the seemingly irreconcilable differences of developers and the public. As such, it merits close study by both parties to the controversy.

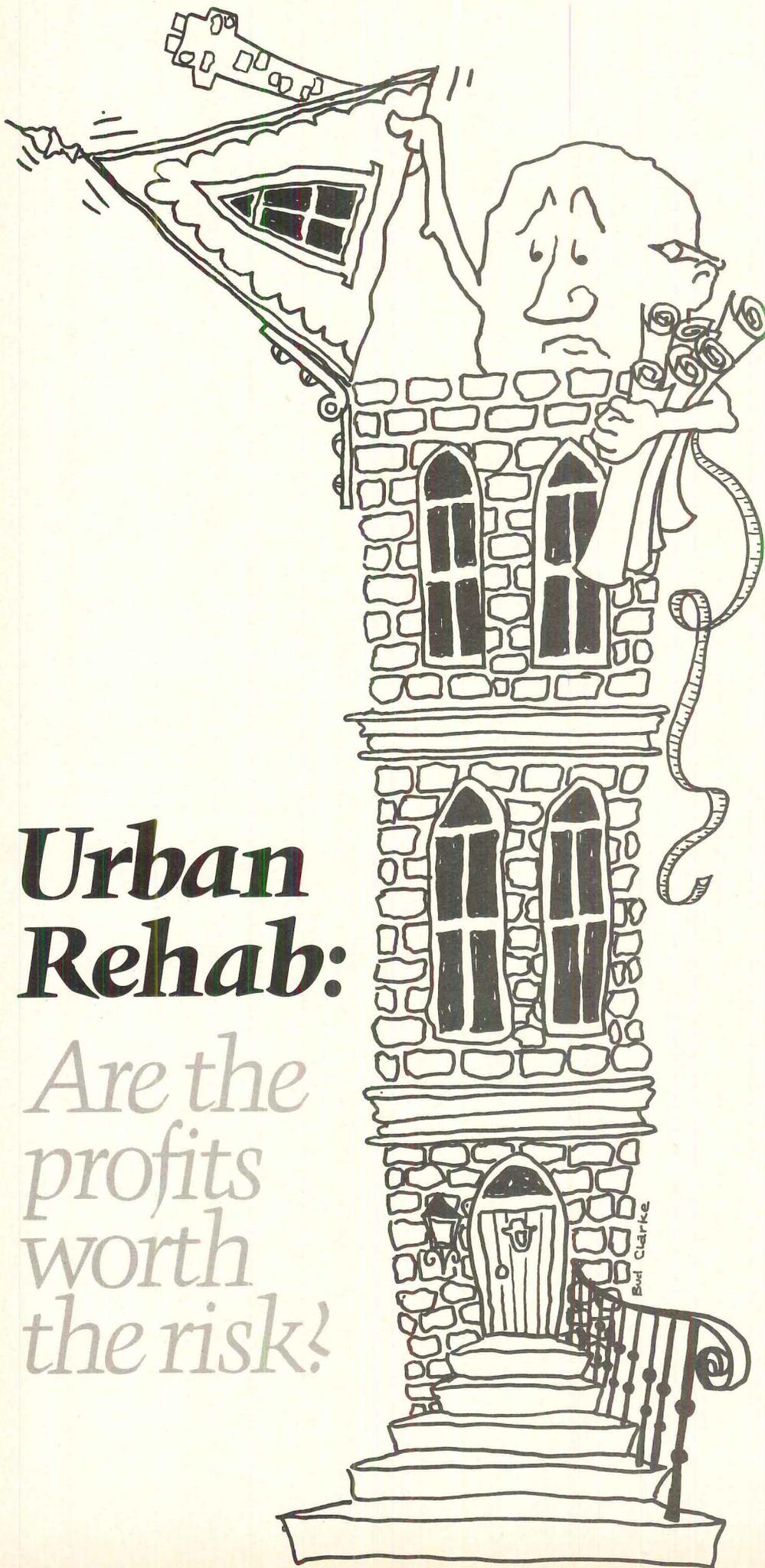
Second, if you have to cope with restrictions on building—and nowadays that's a fact of life for more and more developers—it's a lot easier to deal with city and county officials on a personal basis than with a remote state, or even federal, bureaucracy.

Sure, you'll get some rough shakes from unreasonable local officials. But too often these officials, whether reasonable or not, face growth-spawned problems that just can't be ignored.

And if those problems aren't solved at the local level, higher levels of government, impelled by voter pressure, will step in. Eventually all housing could become snarled in the kind of red tape that has soured so many builders on the federal housing programs.

And who needs that?

JOHN F. GOLDSMITH



Urban Rehab:

Are the profits worth the risk?

Yes—if it's done right. There are potential profits and operating advantages too. But there are also expensive pitfalls for the uninitiated and unwary.

That's the conclusion of a number of builders and builder/owners in Boston, New York and Philadelphia who are rehabbing buildings for the middle-to-upper-income rental and resale market.

These rehabbers agree that the builder/owner serving this market not only can make a healthy profit, he also can create an expanded and diversified operation which substantially strengthens the new-construction side of his business. For example:

- During slack periods in new construction, a builder who buys buildings to rehab can keep his work crews busy. He can also, through purchase and option agreements, stock buildings like canned goods and start jobs at his convenience.

- Completed and rented, the rehabbed building should throw off cash flow and profit which can help even out the cyclical cash flow typical of new construction. Further, depreciation is a substantial tax shelter on the building's profits. And operating losses can be offset against new construction profits.

- A portfolio of rehabbed buildings can be considered a personal annuity for a builder and his partners. As such, it pays a higher rate of return than most other investments and is subject only to limited risk. The builder/owner has much greater control over his rehab investment than, for example, the stock market.

- Periodically buildings in the portfolio can be refinanced as they appreciate in value. In effect, the builder/owner is cashing out part of his equity in the building. This money is tax free and doesn't have to be paid back from profits at that time. Refinancing provides big chunks of cash to fund new construction projects.

- When the builder/owner sells, his profit from appreciation and previous refinancing—which can be substantial—is taxed as long-term capital gain which currently is half the ordinary corporate rate.

- A good rehabber can get in and out of a 20th-century building faster than it would take to build the same number of units from scratch.

- The rehabbed building usually provides more bulk space to rent or sell than new structures which tend to be required by modern building codes to have open areas in front and back.

- On many rehab jobs, less front money is required than for comparable new construction because the building shell has value, less material is needed and the pace of receiving construction money and a long-term take-out is faster.

These advantages, however, are balanced by two major risks which don't face the new-construction builder:

- 1) It is difficult, time consuming and

sometimes impossible to get tenants out of a building you want to buy and rehab.

2) Whether it's a gut rehab or a partial rehab, you never know precisely what you are going to find inside an old building.

"The man who doesn't have a sixth sense about the unseen parts of a building is likely to get hurt financially," notes Harold Asen, a partner in Asen Bros. & Lester Brook which does single-family new construction, rehabbing for others and for its own account and, through affiliated firms, owns buildings in Manhattan and Brooklyn. "You've got to plan for contingencies, without knowing precisely what they will be" he adds.

Myron Skrill, who has rehabbed more than 20 small buildings for his own account on the Upper West Side of Manhattan says, "The learning curve should be very steep. On the first job, you make a thousand mistakes. But these mistakes and their costliness must diminish rapidly with each job or you'll find yourself out of business."

All successful rehabbers have absorbed—through trial and error—a hard core of experience and knowledge that does not preclude them from also working in new construction. Jay Gross's firm, for example, is mostly involved in garden apartments and medium-rise and high-rise apartment buildings. Many builder/owners started in new construction and then drifted into rehab work through general contracting and later began buying buildings to rehab.

Other characteristics that successful rehabbers seem to share are substantial amounts of imagination and creativity combined with a heavy dosage of practicality.

"It appears that many builder/owners ultimately fail in rehab," says Milton Asen, "because they cannot accurately determine the proper dollar amounts to put into each phase of the work. Well-to-do tenants have the right to expect good quality, and this is essential to control long-term overhead and maintenance. However, the rents must be sufficient to justify any extras that you put into the job."

Among rehabbers, the New York market for rental and re-sale is now considered strong, but the rehab for the co-op market is soft. So say Alfred Lurie, president of Lurie Mortgage Corp., Walter Coletti of Trade-Lanes Shipping Co. and Douglas Durst. The latter two men have rehabbed multifamily buildings for short-term turnover and long-term investment.

In the Boston area the market is considered very strong in limited areas, according to Wilfred Shepherd of Archibald-Shepherd Co., general contractor specialists in rehab, and Harry Standel of Benjamin Polishook Inc., a firm that has rehabbed more than 2,000 apartments in various cities for its own account and has done extensive rehab work under FHA 236 in Detroit, Boston and New York.

The Philadelphia rehab market is consid-

ered good but may soon be affected by a shortage of suitable buildings. So say Jay M. Gross of Gross Realty and Construction Co. and Joseph Ottaviano Jr. secretary-treasurer of Pine Mar Construction Co. Both firms do single and multifamily new construction and rehab.

From these men, most of whom function as both general contractors and owner/builders for resale or investment, come a list of do's and don'ts applicable to rehabbing any city or town. These, they say, are the major steps that must be thoroughly considered.

Location: You're either dead right—or dead wrong.

Picking the right neighborhood that will satisfy the high- to middle-income tenant or buyer is step number one.

Often the right areas are residential neighborhoods well-known for their close proximity to thriving downtown business and commercial areas and other well-established residential neighborhoods. They may be slightly shabby or even slum-like in spots, but an overall urban revival is in the wind.

In Philadelphia, Society Hill and Center City are prime examples. In Washington, D.C., Georgetown and Capitol Hill are representative. In New York City, there are the Upper East Side and Upper West Side, Greenwich Village and Chelsea in Manhattan, and Brooklyn Heights, Boerum Hill and Park Slope in Brooklyn.

Within areas ripe for rehab, real estate brokers will eagerly channel listings to builders who want to rehab. Tax-lien sales are also good sources, as are mortgage officers who know of buildings about to be foreclosed.

If a builder is seeking good rehab opportunities but he's not sure where to look, he should consider the bull's-eye analytical technique suggested by Lester Brook:

"On a map of a specific area within the city, circle sections in red, gray and blue. The red center area represents the hard core slum. The gray circle represents the transitional area that contains good and adequate housing with a smattering of shabby but structurally sound buildings. The outer perimeter is the blue area which represents good commercial and residential areas.

"The best place to begin rehabbing is on the boundary of the blue and gray areas. Work toward the red center. In this way you can gain the support of community groups in both the good and marginal sections. They are delighted that you are upgrading the area as well as increasing property values."

Note also whether the neighborhood you are considering is next to an urban renewal area. If the renewal area is progressing well, then any property you purchase nearby will benefit dramatically. This has been the case on the Upper West Side of Manhattan. It is being gradually transformed from a declin-

ing middle-income area with slum pockets into a rising middle-income area with large pockets of affluence.

But just the opposite has been true in the urban renewal of Boston's downtown wharf area, where governmental red tape has stifled progress. Though the area is moving forward now, rehabbers waiting for government approvals and financing within the renewal area have been delayed for months or even years. Rehabbers on the fringe of the renewal area or within the area but not using government aid couldn't move forward on their jobs since completed buildings in a still-run-down area would not command rentals high enough to pay for the work. And the rehabbers would not be able to secure a long-term mortgage take-out to eliminate the construction loan and other short-term financing.

The moral: Make sure your timing is right. Even though eventually the deal will be profitable, you may go broke waiting for it to click.

"In the South End of Boston," says Wilfred Shepherd, "it was the Prudential Center that brought the neighborhood to life four or five years ago. Ten years ago, four-story buildings were worth \$4,000-\$5,000. Today, these same buildings, vacant, are worth up to \$25,000, and renovated, they bring \$75,000-\$150,000. The neighborhood has changed from low-income blacks to middle-income integrated. Most of the buildings are converted to owner-occupied two-, three- or four-family buildings. The area now has become so popular that families are moving back into it from the suburbs."

But the type of building can be very important to success, says Walter Coletti. "A large undistinguished multifamily building, even after it's rehabbed, may not appeal to the affluent newcomers moving into brownstone revival areas. More than one rehabbed multifamily has gone into foreclosure because it couldn't attract the same kind of tenants that were flocking to smaller more charming buildings nearby."

Harry Standel points out that nonprofit organizations may compete with builder/owners for property to rehab. "After the revival started in the South End of Boston, the tenants already living there realized that they had to get sponsors to provide low-cost housing, or else they would be driven from the neighborhood. Now church groups are sponsoring the rehab of buildings under FHA 236. The end result is that moderate-income tenants live in rehabbed buildings on the same block with upper-middle-income owners and tenants."

The market: Aim for adults without kids

While analyzing potential areas and buildings, a rehabber must determine the characteristics of the people most likely to rent or buy a rehabbed unit in a particular location.

Catering to singles and couples without children is often the most profitable approach because most buildings will produce the highest return with the maximum number of studio and one-bedroom apartments. Not all neighborhoods are attractive to this type of tenant, but rehabbers should consider the tastes of secretaries, stewardesses, junior executives, students and others of the swinging-singles set when planning renting and selling strategy.

A check of rental brokers will establish the range of rents for particular size apartments and the type of tenants who want these apartments.

Myron Skrill is pleased with the singles market. He is now converting a 15-unit 35'x88' apartment building into a 35-unit building of \$200-per-month studios and \$300-per-month one-bedroom apartments. The anticipated annual rent toll: \$100,000. On the basis that the long-term mortgage should be four times the annual rent roll, Skrill has a \$400,000 commitment at 8.5% and two points for 10 years with a 20-year payout. He expects a substantial equity in the building plus a \$25,000 annual income and depreciation write-off. His investment: less than \$50,000 front money and nine months of hard work and tension.

"Being able to maximize a building's rent roll requires a thorough knowledge of the market," says Skrill. "I'm operating 200 apartments on the Upper West Side from 72nd Street to 97th Street. There are no vacancies and only two people are behind in their rent.

"The reason that my vacancy rate is low and I'll get good rents for this (the newly rehabbed 35-unit building) is because I provide a warm social atmosphere for my single tenants. This is a lonely town and it's difficult to meet people. So they are not just renting space, they are involved in a living experience with people of their own age and background. Actually, I'm selling a mystique."

For his current project, Skrill is running advertisements in the *New York Times* that stand out from the competition. Example:

"These Apartments Are X Rated. Sensuous studios and unique apartment environments . . . this is a total living experience . . . high-beamed ceilings . . . good vibes . . . brick walls . . . loving loft . . . fireplaces . . . security nooks . . . artistic appointments . . . newly renovated to combine yesterday's elegance with the boldness of tomorrow. The Timid Need Not Apply."

In the same neighborhood, Douglas Durst had a different experience catering to a different market. He and a partner transformed a rundown apartment house into an elegant, modernistic eight-unit co-op building made up of four two-bedroom triplexes for \$40,000 each, two three-bedroom duplexes for \$48,000 and two four-bedroom duplexes with roof gardens for \$60,000. The building is located on a corner across from a park sur-

rounding the American Museum of Natural History.

"The multi-bedroom rental market has been very loose," says Durst, "which makes the co-op market very slow. After a year-and-a-half we have sold six apartments at less than the asking price and I've taken one myself. So we are not making the money we expected, although over the long run—through appreciation—we expect to break even or make a slight profit. On the Upper West Side in the past two years, about ten co-op rehab projects have switched to rentals."

Durst points out that a rehab job should be completed during the periods from February through May or September through November because "sales and rentals are dead during the summer and December and January."

In the Center City and other in-town areas of Philadelphia, Jay Gross' firm has done considerable pioneering "because I had faith in the locations." Usually working in areas of small two- and three-story colonial and federal row houses occupied by low-income whites and blacks, Gross bought 20, 30 or more houses on the same block for less than \$10,000 each. After thoroughly renovating them, he sold some of them in the \$30,000 range and rented others for up to \$300 a month to middle-income couples. After two to six years of rentals, the buildings sell in the \$40,000 range.

"It was almost impossible to get middle-class buyers and tenants—white or black—to look at these houses. But slowly, young families without hang-ups realized how wonderfully convenient these areas are and they started moving in. Areas such as Washington Square that were primarily low-income and black have become middle-income and integrated or white-dominated.

"Outside of Center City and the few other in-town neighborhoods, there are many peripheral areas that seem suitable for rehab, but they cannot compete with the thousands of existing modern row houses which are available at reasonable prices. The old colonial and Federal row houses cost more after rehabbing than a modern house but they sell and rent well because of their convenient location in the core of the city."

Lester Brook and his partners have done numerous rehab jobs in New York for long-term investment, but had not pioneered in marginal areas.

"I knew that the bull's-eye method of finding good buildings to rehab was workable but we had not put it to the ultimate test," says Brook. "After considerable looking, we finally decided to sponsor the renovation of a real estate monstrosity, three abandoned stores on a depressed rundown block, Prospect Place in Brooklyn.

"Frankly, it looked like a slum, but we felt it was a pivotal block in a transitional area. On one side was Park Slope, a brownstone revival neighborhood made up largely of

middle-class and upper-middle-class families. On the other side was Prospect Heights, a stable, integrated brownstone-area of rapidly rising real estate values.

"Prospect Place was the worst of a few seedy blocks sandwiched between these good areas, so we decided to tackle it in co-sponsorship with the Brooklyn Union Gas Co. when the local civic associations offered their whole-hearted support and cooperation," Brook said.

"With this backing, the local savings bank was able to put aside its natural skepticism and think in terms of the betterment of the community. This bank (the Greater New York Savings Bank) and many other neighborhood banks are coming to realize that the biggest stake they have in an area is its future. They have to ask themselves, 'Can we permit millions of dollars of mortgages to go bad because we couldn't prop up some declining spots in the neighborhood?'"

"So we got a \$63,000 building loan and about \$100,000 in permanent FHA loan commitments. The result has been the metamorphosis of three ugly abandoned stores into three handsome modern homes which will sell from \$45,000 to \$55,000."

"Vehement community support in favor of the project was essential to prevent vandalism and make it a solid success," Brook added.

The three-house project, which is called Cinderella II in the gas company's promotional material, was the spark which transformed most brownstones on Prospect Place and adjacent blocks from shabby to good condition.

Nearby homeowners glow with pride at the change that Cinderella II has made. Previously dilapidated brownstones are being renovated, painted and landscaped. And sale prices have shot from \$12,000 to \$40,000.

"Since Cinderella II was a three-year project, profit was not our prime motivation," Brook said. "Instead we wanted to learn more about rehabbing in marginal areas. We've achieved this for ourselves and we're willing to share our knowledge with others. We hope that the success of the project serves as an example to other builders. And, certainly, we have garnered an enormous amount of prestige and goodwill in the community."

Accumulating a large number of buildings on a single block provides many advantages, says Jay Gross. "With a whole row of houses being rehabbed at the same time, you've got to make a big impact on the block and the whole area. Even though you've tied up a lot of cash and took years acquiring all or most of a block, you are better assured of success because the banks recognize that you are going to quickly transform the block, and the market for renting and selling should get off to a strong start."

Gross recalls that he has waited five years or more while accumulating buildings on a block. Getting out tenants is a "tedious and exasperating experience," he says.

"The buildings are sealed up or rented while putting together the group. This, of course, requires a large outlay of 'patient' front money to purchase the buildings and carry them over a long period. The banks won't advance money on properties that may not be rehabbed for years. However over the long haul the profits can be very substantial."

Labor: Rehab requires a special breed of cat

There are many ways to handle the labor problems unique to rehab. Myron Skrill, for example, used to have his own crews working on eight to ten buildings simultaneously, but quality was a big problem because of the lack of supervision and skilled men. So now he subcontracts out all work and lets the subcontractors handle the supervision. When possible, major contracts, such as for wrecking, have a time-penalty clause and a bonus clause for a faster job.

Jay Gross has key men skilled in rehab who closely supervise workers whose only experience is in new construction. These key men spend much of their time on rehab work while the less-skilled men can be pulled off new construction as needed.

"If you're going to save the charm and grace of an old house," says Joseph Ottaviano, Jr., "then you've got to salvage a great deal of old material and be able to make new stuff look old. This is probably the toughest part of high quality rehab—creative salvaging before gut wrecking. The men have got to know just what to save in the way of spindles, mantels, cornices, doors, locks, baseboards and moldings and how to carefully take material apart without destroying it.

"We bounce our most highly trained men from job to job. They get their training from us on the job. We have about 100 men working, but we had to turn away a lot of new jobs last year and this year because we feel that the present size of the operation is big enough."

Walter Coletti points out that one or two highly trained rehab men can spell the difference between success and failure on a rehab job. "It's not good economics to depend heavily on inexpensive rehab workers with limited experience. It may make better sense on a difficult job to bring in very experienced men and pay them twice as much. This is especially true during gut wrecking when you don't know what you'll find."

An over-zealous wrecking crew can knock down too much inside and then the whole building may have to be reinforced at great expense. Unless a wrecking foreman really knows his business the whole building can collapse.

During labor shortages, workmen skilled in both rehab and new construction decidedly prefer the latter. This forces the rehabber to hire unskilled, less productive men.

Currently, with a labor surplus, rehabbers in most areas can hire greater numbers of

non-union workers which substantially reduces labor costs. For some rehabbers, an abundance of lower cost non-union labor is the key that makes the job economically viable, but the productivity of these men remains an open question.

Construction: You can throw away the textbook

Most rehab jobs involve a total gutting of the structure with a greater or lesser degree of salvage. Though demolition is unfamiliar to most new construction builders, restoration is often just as unfamiliar because it involves putting together 19th- or 18th-century structural elements, such as fireplaces and staircases, so that they conform to modern building codes. Rehabbing 20th-century buildings is usually easier because the structural members are more familiar.

During demolition, especially in a high-priced lumber market, studs and beams are taken down and put aside for reuse.

"I usually allow about 10%-20% for broken and rotten studs and beams," says Harold Asen. "Our quantity takeoffs assume that most structural members will be saved and reused when new walls are erected and floors put down.

"This is a risk when working for your own account, but when acting as a general contractor for an owner we write the contract to protect ourselves from unusual problems that may be hidden inside the walls and floors.

In one instance, we bid on a gut job of a five-story building that contained a funeral home. Our price was based on the assumption that the structural beams were intact. When we got into the plaster ceilings we found that the beams had been badly charred by fire a long time ago. Someone had just covered up the burned beams with new ceilings. So, of course, we were paid extra to replace the burned members."

In rehabbing row houses, Jay Gross uses a different approach.

"To survive in the marketplace, we rehab a group of row houses the same way we approach new construction. This means reducing custom work to an absolute minimum, and having most of the work done on a production line basis. That's why it's essential to have 20, 30 or more identical houses all together.

"The gutting and the rough work may be individualized, but the later detail work is handled on a production basis so that we obtain substantial economies. Even though we may be knocking down the rear half of each house, changing ceiling and floor levels and putting in basements, the job should have the same fast pace as new construction.

"To do this we might fake some old woodwork from stock colonial-style trim and molding, or we might make copies of older hardware."

Buying groups of buildings to rehab provides other advantages. Capital and operat-

ing costs can be substantially trimmed by installing a single heating/hot water package to serve several buildings.

When marketing to families, doorways can be cut through party walls to double the width of apartments in narrow row houses.

Walter Coletti points out that the quality of material going into a rehab job that will be held for investment should be very high.

"Items like hinges, locks, faucets, shower bodies and windows should be made to last so that your maintenance is kept under control. Unfortunately, many rehab contractors and sub-contractors have become masters of the job that looks great but falls apart in five years. It's up to the builder/owner to carefully evaluate each component for quality. A typical example is putting cheap fixtures in a bathroom. The fixture may look fine even when it's leaking like a sieve and ruining the ceiling below."

In Boston, a combination of careless tenants and shoddy rehab work has produced a growing new business called rehab-rehab—renovating rental property for the second or even third time. Rehab-rehab is further increased because of new building code requirements which call for improvements to existing structures such as posted-to-the-ground rear porches and steel stairways at four stories and above.

Rehab-rehab business is most often found in depressed low-income areas, but social and economic winds can change so that rehab-rehab is worthwhile. For example, in the Boerum Hill section of Brooklyn, a growing number of well-to-do brownstoners rub shoulders in the corner *bodegas* with \$100-a-week factory workers who rent in the same neighborhood. Thus, rehab-rehab would be financially justified because when buildings are rented or sold, the consumer is not the factory worker but middle- and upper-middle-income families who want to live in comfortable surroundings close to the downtown Brooklyn cultural and shopping centers. Wall Street offices are less than 15 minutes away by subway.

Financing: For a sound deal, it's easy.

For many rehabbers, conventional financing is the only way to go.

"The red tape and restrictions that are inherent to government financing are too hazardous," says Lester Brook. "If you own a vacant building at a good location, you should have no problem getting conventional financing from a bank.

"In Manhattan's Chelsea, we are converting a 28-unit building we own to 52 units. We figure that about 20%-25% of the job is front money. Based on approved building plans, we'll get a long-term take-out commitment, and then we'll shop around for the best terms for a temporary construction loan. We'll hold the property as a long-term investment.

"We'll have the benefit of cashflow from the rents, long-term depreciation to offset

profits, and tax exemption and abatement on city real estate taxes."

As an inducement to the owner/builder, Section J51-2.5 of the Administrative Code of the City of New York provides that any increase in assessed valuation resulting from rehabbing may be exempted for 12 years "to the extent of the reasonable cost of such alterations and improvements as certified by the Housing and Development Administration." In addition, real estate taxes are abated up to 8½% of 90% of the improvements for nine to twenty years.

Many builder/owners declare that tax exemption and abatement provides "the bulk of the profit in New York rehab", while others say it helps but isn't essential.

"Tax abatement and exemption," says Brook, "puts more meat in the profit. For some deals, it makes the difference between going in or dropping it."

Skrill also thinks well of tax abatement and exemption, even though when he converts single room occupancy buildings to Class-A multiple dwellings the rents are subject to controls to qualify for tax exemption and abatement.

"You start off with rents set at the market level," says Skrill, "and they will be increased to keep pace with rising costs. The taxes on this 35-unit building after rehab would be \$20,000, but because of tax exemption and abatement I'll pay no taxes for nine years and a reduced tax for additional years."

Skrill does not wait for a long-term take-out commitment before starting rehab work.

"I obtain the construction loan at the best rate I can and begin work. If I can get a long-term take out at the beginning, that's fine. But banks like to see what you're doing, so it's more likely that you'll have to sweat out getting the take-out commitment until the job is almost finished.

In Philadelphia, Joseph Ottaviano, Jr. handled a Society Hill rehab differently.

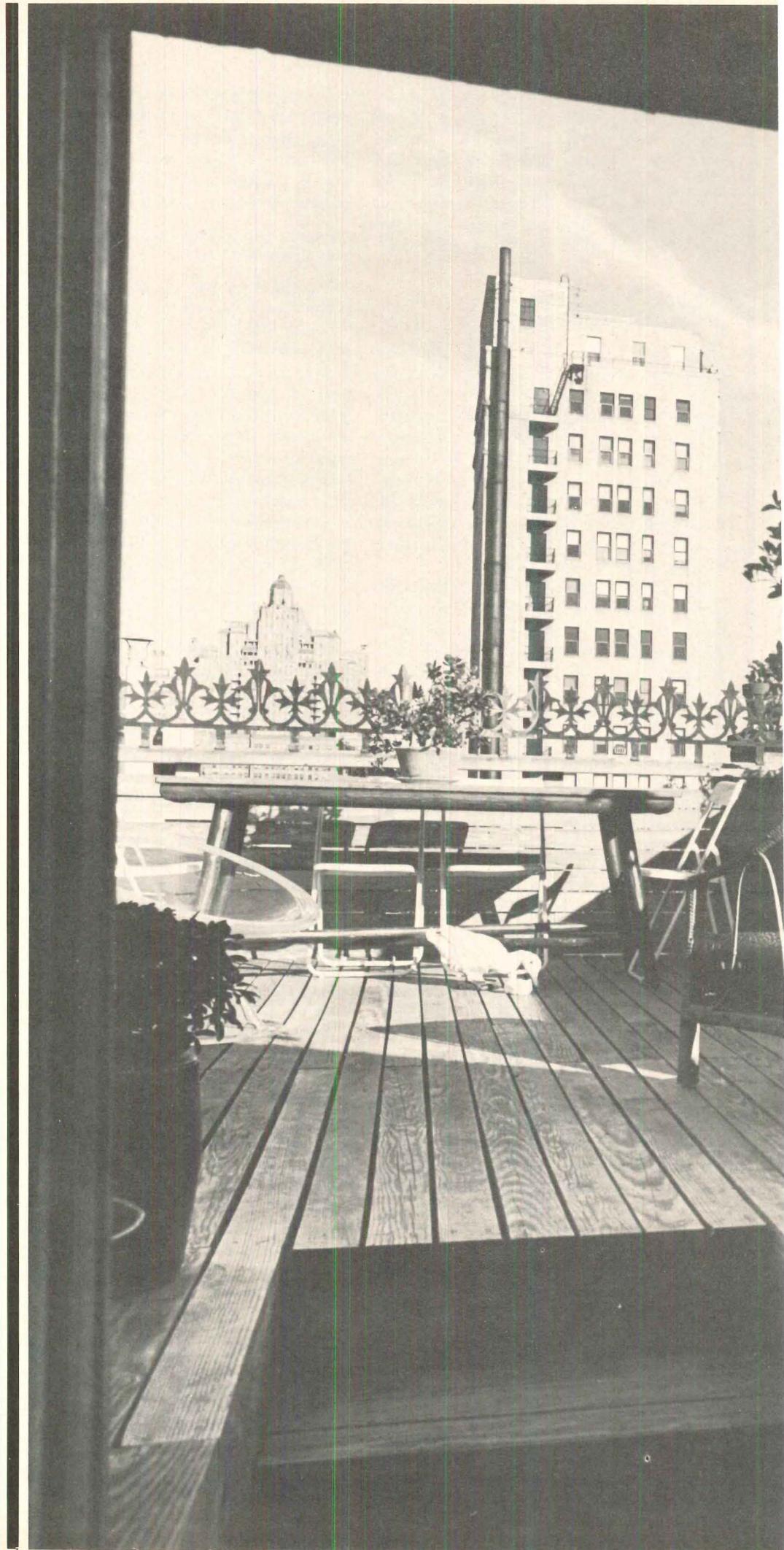
"We bought a one-family house in a prime location for \$13,800. Then we went out and found a buyer for the yet-to-be-renovated building. Using his design, we totally re-built the house during a six-to-eight month period at a cost of \$75,000. We carried the financing. Then when the house was finished, our buyer went out and got bank financing to purchase the house for \$102,000. So our profit was about 15%."

Jay Gross says, "We've done a lot of rehabbing but it's not as profitable as merchant-built single family houses or garden apartments."

Harold Asen says, "Rehabbing for us is a matter of timing and opportunity. If we are deeply involved in developing a tract of single-family homes, we may not want to get into a rehab job at that time. However, we will purchase buildings that lend themselves to rehab and stock them for slack periods."

Profit, however, is not the sole motive for going into rehab work. Many rehabbers agree with Jay Gross when he says, "There's a lot of psychological satisfaction in rehab work—more than in new construction. If I didn't really like rehabbing, I wouldn't do it."

—MICHAEL J. ROBINSON



HARRIS DAVIS

Casebook of inner city renovations

Whatever name they go by—town house, row house or brownstone—hundreds of small inner city buildings are ripe for conversion into income-producing apartments, private homes or combinations of the two.

The four shown on the following pages illustrate a variety of renovation opportunities that are possible with these old single-family city houses. Three of them—winners in the 1972 Homes for Better Living program sponsored by The American Institute of Architects in cooperation with *HOUSE & HOME* and *American Home* magazine—have been converted into three-unit buildings. The awards:

First Honor Award to Peter Sampton, partner, Gruzen & Partners, architect, page 74.

Award of Merit to Stephen Lepp, partner, Gueron, Lepp & Associates, architect; J. L. Mayers & Co. Inc., builder, page 78.

Award of Merit to Fred R. Klein, architect and builder, page 82.

The fourth renovation, on page 84, remains a single-family house.

Despite the constricted sites of most city houses, there's an opportunity to provide private outdoor living at the rear of most renovated units. For example: The deck at left opens off a restored Philadelphia house shown on page 84.

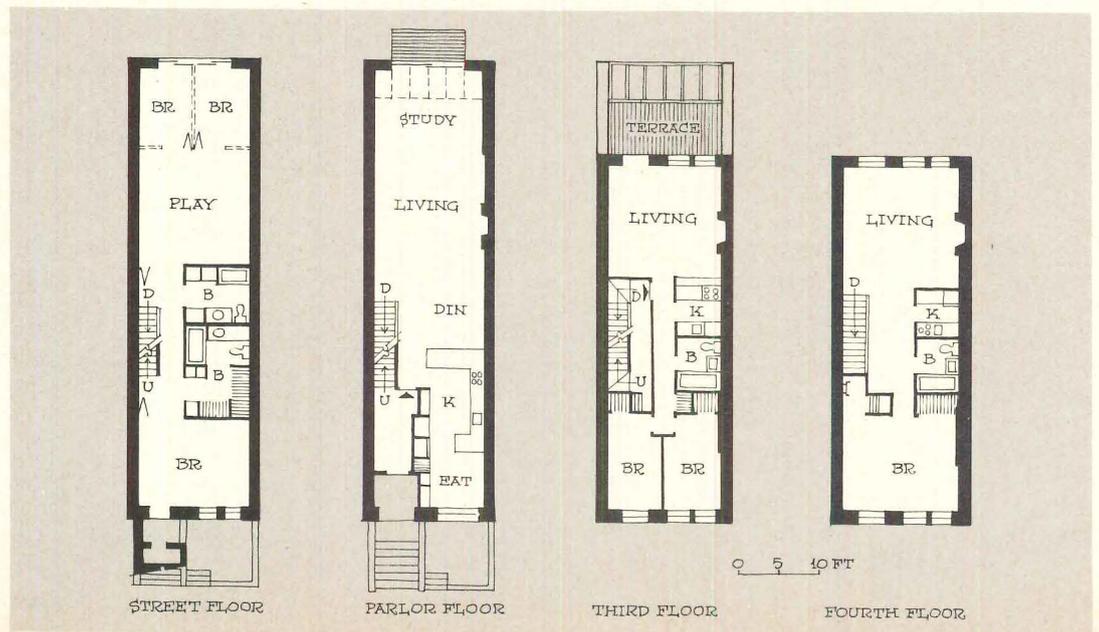
In old city house No. 1:

Two flats piggybacked over a large duplex

Income from the two flats—approximately \$350 per month each—plus New York City's tax abatement program allows architect Peter Sampton's family to live almost rent-free in the three bedroom, 1,700-sq.-ft. duplex (New York's term for a two-level apartment).

And although the duplex was designed for the Sampton family, it could be rented out for additional income.

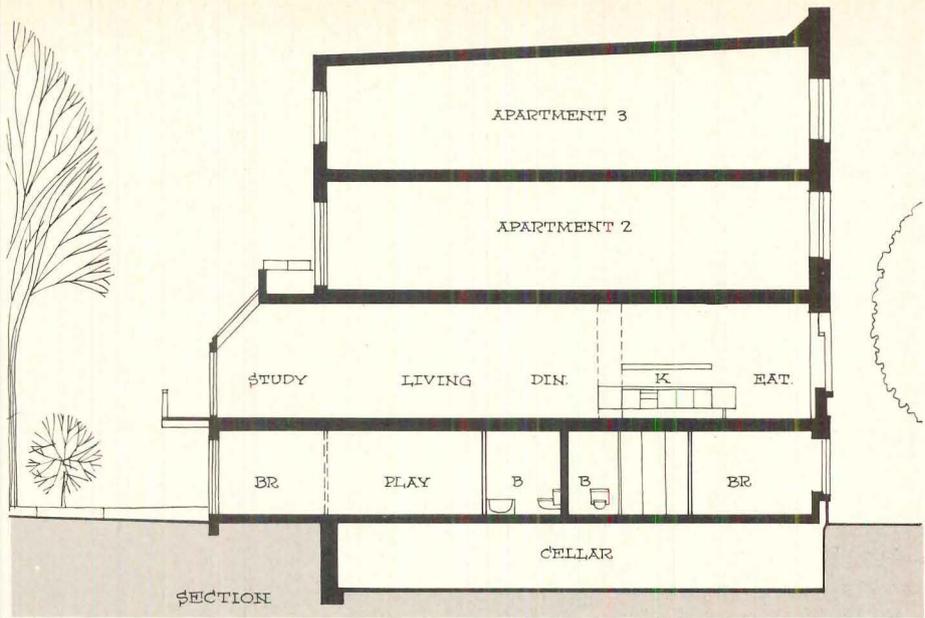
As with most New York City brownstones, the basic design problems revolved around the relatively constricted space in the original building and the tight site (16'2"x100'). The solution—shown in photos and plans—was a maximum use of glass and a minimum use of interior partitions.



Plans show how most interior partitions were eliminated to create an open feeling in both the duplex and rental units.



Renovated townhouse (fourth from left in photo above) needed little work on the facade. Major change was the substitution of a large fixed-glass window for two smaller windows similar to those in the adjoining twin houses. Rear elevation (right) was extensively altered. An original extension, which was half the width of the house, was demolished, and the house was squared off with large glass areas and a skylight that illuminates the interior with reflected northern light.

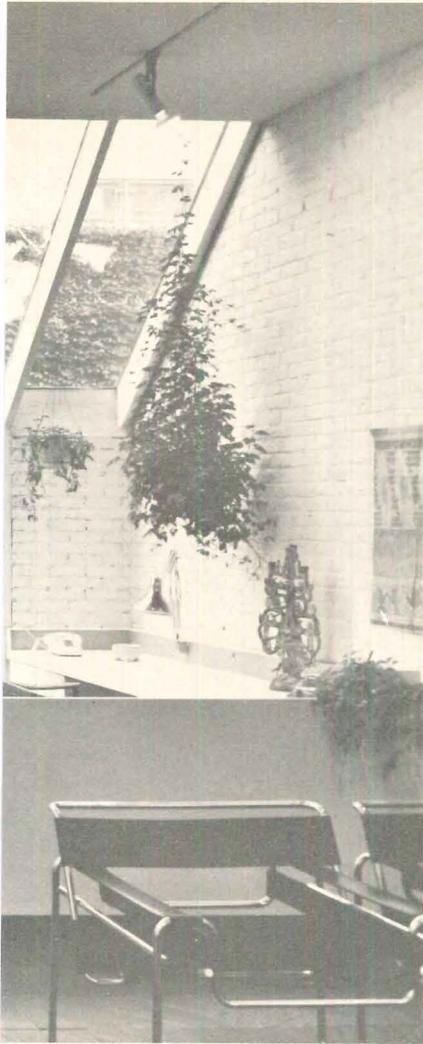


PHOTOS: DAVID HIRSCH

Upper level of duplex is virtually free of partitions. The sweep of this level from the rear glass wall and study area (top photo, right) through the dining room (top, far right) and kitchen (bottom, right) counteracts the squeeze imposed by the narrowness (16'2") of the house, and also lets the rear glass wall bring daylight into the whole area. White-painted brick walls increase the feeling of spaciousness. Room definitions are outlined by furniture groupings. The same spacious feeling is achieved in the children's sleeping area on the lower level (bottom, far right), where 6'-wide bifold doors are opened during the day to form sitting and play space.



PHOTOS: DAVID HIRSCH



In old city house No. 2:

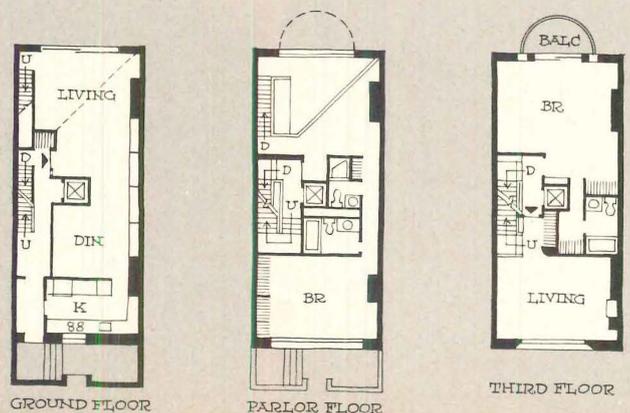
Three apartments for three different life styles

This New York City renovation is a grab bag of planning ideas for almost any city house conversion. For, although it was specifically designed for three generations of one family, each unit reflects the needs of a different market—empty nester, single person, family with children.

The multi-use design by Gueron, Lepp & Associates puts the empty-nester unit on the first two floors; the single's efficiency unit on the rear half of the third floor; and the family apartment on the front half of the third floor, the fourth floor and the fifth floor which was added when the house was remodeled. This arrangement also makes it possible to use the efficiency unit as guest quarters for the empty-nester apartment.

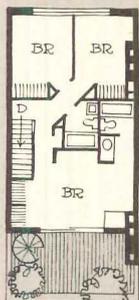
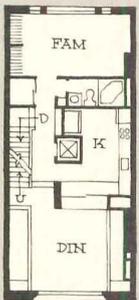
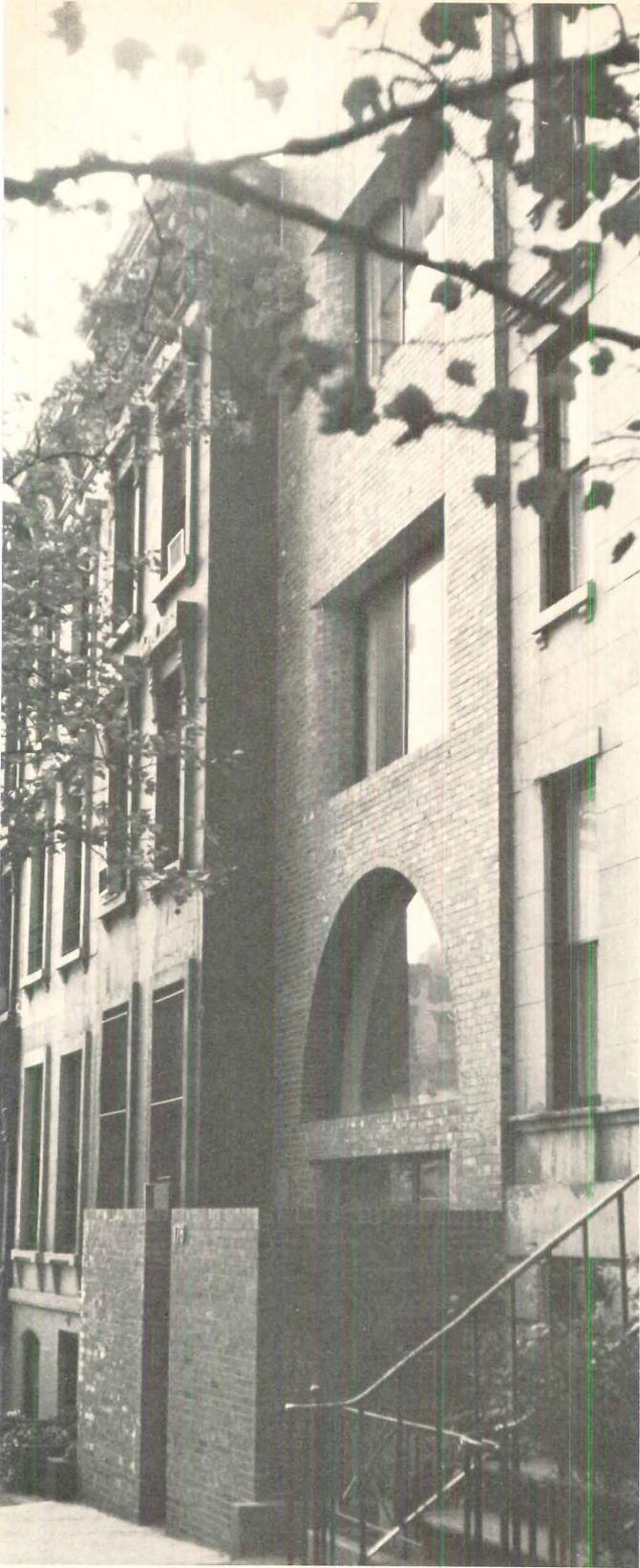


Each apartment opens to a private outdoor living area (see plans) at the rear of the building. There's a patio (seen from balcony in photo at upper right) off the two-story high living room in the empty-nester apartment. The single's unit has a balcony, and the master bedroom in the family apartment opens to a terrace. The house also has a basement (not shown) with wine cellar.



The facelifting on the street side includes a new brick facade and a brick wall forming an entry court (photo, far left). The photo at left shows contrast of this new front with the original facades of neighboring houses.

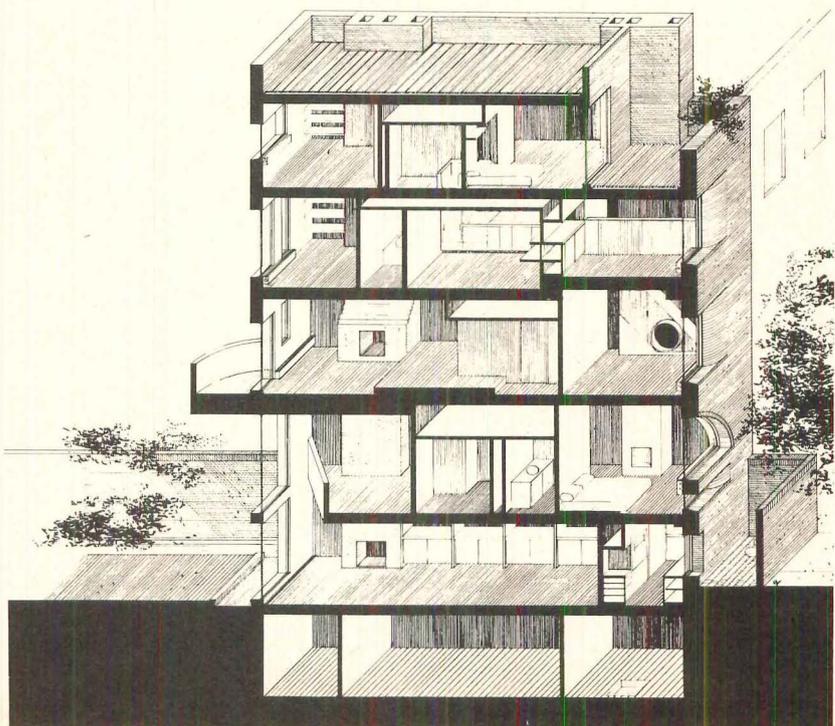
PHOTOS: HENRI GUERON



FOURTH FLOOR

FIFTH FLOOR

0 5 10 FT



A duality of heights in the living room of the empty-nester apartment (right) helps open up the long, narrow interior (45'x20') and provides a sweeping vista back toward the dining room, which is partly screened by a partition to the left of the stairs. The open feeling is enhanced by mirrors behind built-in shelves along the left wall and by white oak and light rock-maple floors and white-painted walls. The supergraphics were designed during the early planning stage as part of the overall layout scheme.



DAVID HIRSCH

DAVID HIRSCH



HENRI GUERON

Dining room of the tri-level family apartment occupies a bridge-like area that straddles the living room and overlooks it on both sides (see plan, previous overleaf). The two photos above show the dining room looking toward and from a stairway leading up to the bedroom.

In old city house No. 3:

Three apartments with a variety of interior spaces

As the sectional drawing below shows, this renovated house in Washington, D.C., has two 2-level apartments facing the street and a three-level apartment in the rear.

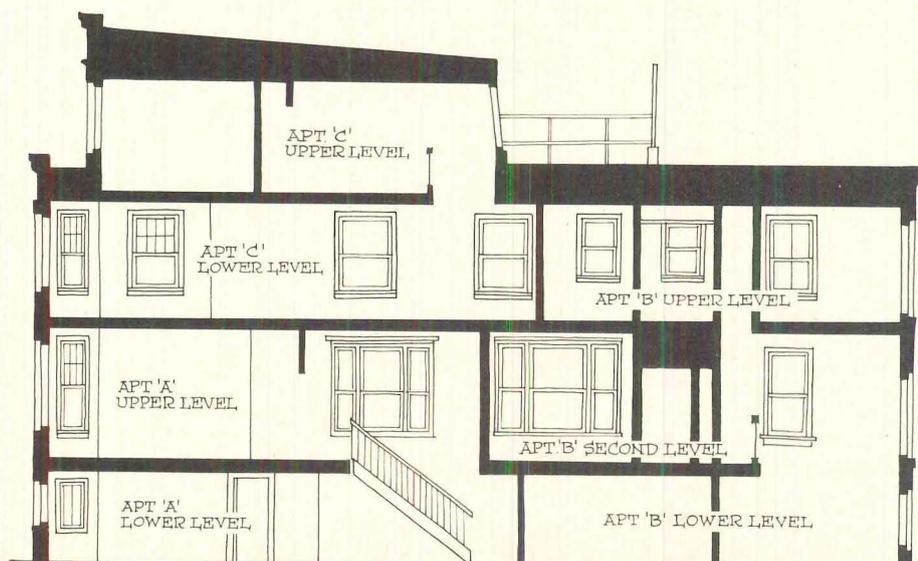
By dividing the house into multi-level units instead of standard flats, owner/architect Fred R. Klein was able to command rents that are 15% to 20% higher than those for comparable space in the same neighborhood.

Multi-level apartment planning yielded two added benefits:

First, portions of old floors could be removed to create two-story-high spaces—a major advantage on the ground floor where the original ceiling was only 7' high. (Other floors had 9' and 10' ceilings).

Second, the entrance to the upper front unit could be placed on the third level, eliminating the need to climb an extra flight of stairs.

The architect/owner did run into one problem: Because building codes were not set up to accommodate the multi-level approach, city officials had to be convinced it was viable.



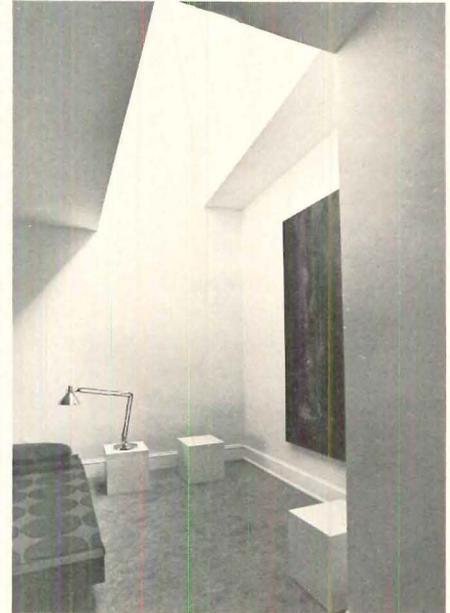
SECTION



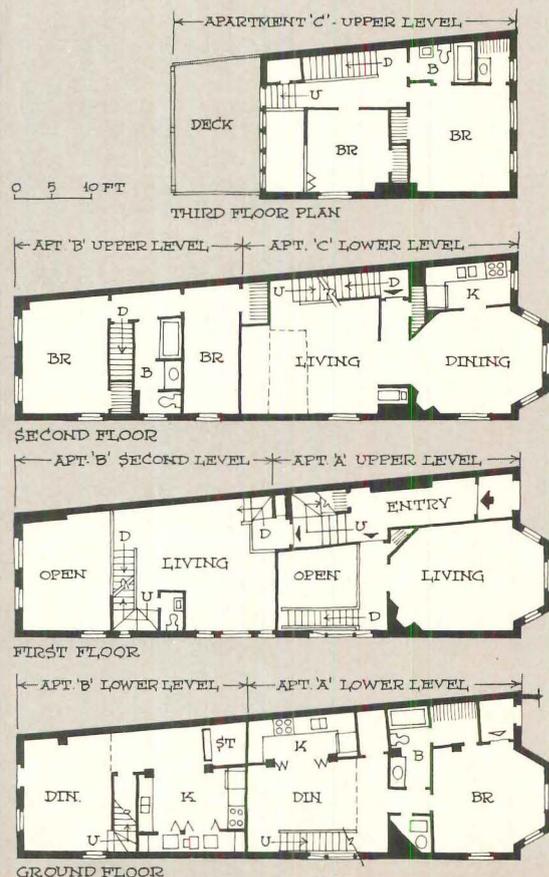


Original facade (far left) was left undisturbed so that the house would maintain its strong relationship with the neighborhood. The three-floor rear apartment is entered at mid-level through the door shown in the center of the bottom photo. This level consists of the living room and a half-bath. One bedroom (photo below) in the upper front apartment receives most of its light from a two-story well overlooking the roof deck shown in the photo at left.

PHOTOS: NORMAN MCGRATH



Plans show how each apartment opens to a private outdoor living area—a rear patio off the rear unit's dining room, a front patio off the bedroom hall of the lower front unit and a roof deck reached by stairs from the upper front unit.



In old city house No. 4:

A modern city home for one-family living

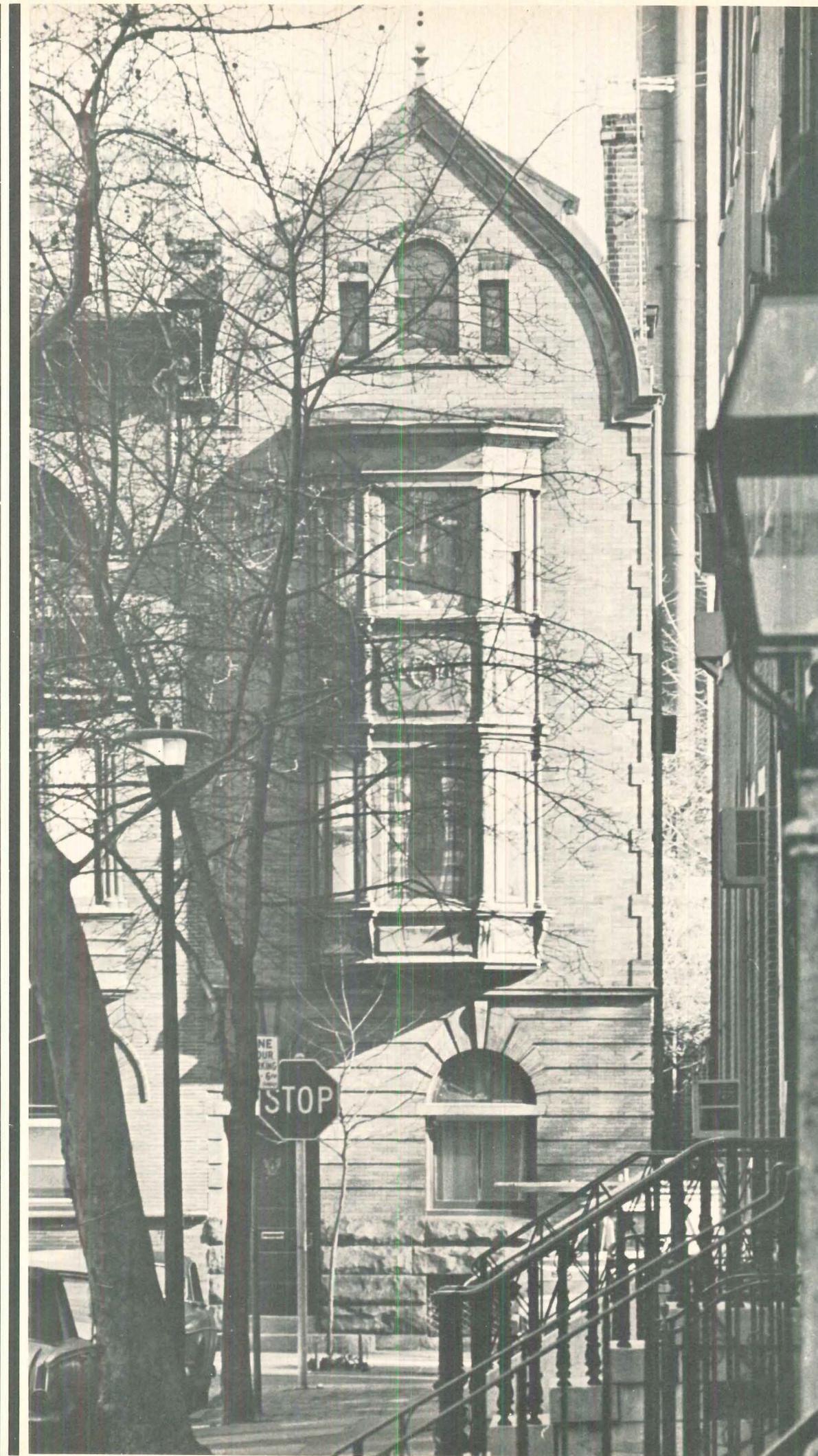
Although this Philadelphia restoration was planned as a private home for owner/architect Peter M. Saylor (of Dagit/Saylor), a similar renovation could be handled on spec at a profit—given a like combination of circumstances.

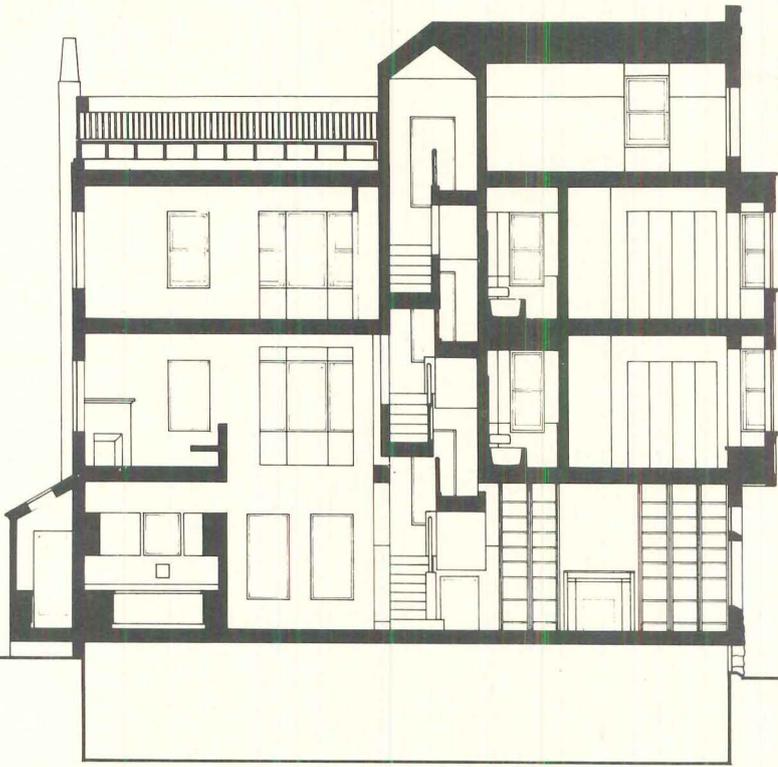
First, the 80-year-old house was in bad condition, so the price was well below what a similar home in a good neighborhood would command.

Second, the house had never been totally remodeled into apartments. So although the original kitchen had been removed during an earlier conversion of the bottom two floors into offices, the old baths and much of the original woodwork and doors remained and were integrated into the new contemporary layout.

Third, Saylor did the demolition and rough carpentry work himself.

So the total outlay was about \$40,000—of which \$10,000 went for materials and labor by electricians, plumbers, etc. Saylor estimates he could sell the house for around \$60,000.





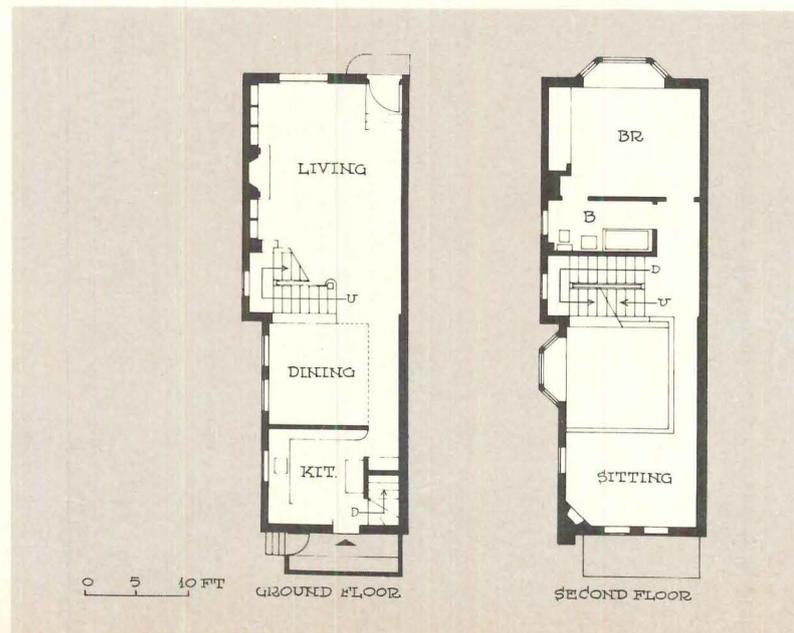
A striking contrast between the tight, jammed-in front of the house and the wide-open rear is self-evident from the photos at left and below. The addition of the top-floor deck for a private outdoor living area was necessary because the house occupies almost the entire 16'x49'6" site.



PHOTOS: HARRIS DAVIS

Since lack of light and a plethora of small rooms were the main renovation problems, the house was divided into two functional units—public and/or social activities on the first two floors and private family rooms on the top two. Most structural changes were made on the lower levels where an enclosed area between the living room and the stairway was removed along with a wall between the stairs and the dining room. Thus the whole first floor is a single open area (photos, right) interrupted only by a spur wall separating the kitchen from the dining area. And the spacious feeling was increased by removing a large section of the dining room ceiling—a move that brings in additional daylight and opens the first floor and the second-floor sitting room to each other.

Elsewhere, the only major structural change was on the third floor, where a wall between two small bedrooms at the rear of the house was removed to form the new master bedroom (see plans). To maintain the desired split between family and public areas, the second-floor bedroom is used for guests.

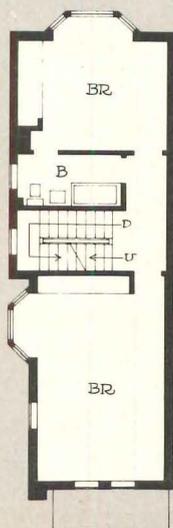




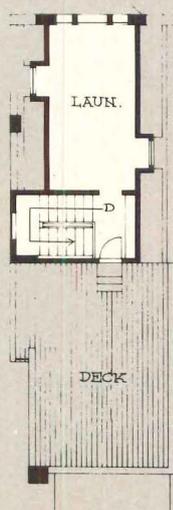
PHOTOS: HARRIS DAVIS



Whenever possible, new materials were chosen to work with the old materials that were saved. For example, the two photos show how well the new parapets blend with the old stair railings.



THIRD FLOOR



FOURTH FLOOR

MARKET MEMO

To: House & Home edit staff

From: Stan Fisher, McGraw-Hill World News, Atlanta

Subject: The **MIAMI** Market

There's no doubt about it. At the rate of 33 permits per 1,000 population, Florida is the hottest building market in the country.

It's a pace that, if it keeps going, will double the state's housing stock by 1980. And it's backed up by in-migration figures which predict that by the same year Florida will be the third most populous state in the country.

You asked me to take a look at the Miami-Ft. Lauderdale segment, where the rate of building (more than 50,000 permits in the first seven months of '72) is the fastest in the state.

Besides the almost overwhelming construction pace, two things struck me particularly hard.

One was the tremendous variety of housing and ownership arrangements. There is literally something for everyone. Condominiums blanket the price range—from \$14,990 on up—and include townhouses, single-

story fourplexes, mid-rises, high-rises and even detached houses (at World of Palm-Aire) for people who (like me) want to own a house without shouldering the maintenance burden. Or there's Gold Key Villa by Development Corporation of America, which offers \$15,400-\$20,000 detached houses in fee simple with a complete exterior maintenance program.

What's more, all the housing is being occupied as fast as it can be built. If there is any softness at all, it seems confined to the luxury condominium and rental markets.

Mixed blessing. But the very size of the boom is a source of trouble. And this leads to my second strong impression—namely, that a lot of builders are very much on the defensive because they feel the community is picking on them.

It all has to do with building moratoriums already in effect and the threat of more to come.

The moratoriums—on sewer connections and high-density land use—are especially worrisome in Dade county, which is roughly the Miami segment of the market.

The sewer moratorium is a state regulation enacted September 12 by the governing board of the Florida Department of Pollution Control. It forbids additional sewer connections to sewage treatment facilities that do not meet the state's requirements of 90% secondary treatment, and there are many such facilities in Dade County. It does not, however, prevent builders from installing their own package plants, subject to state regulation, and later tying them into the planned regional treatment plants.

The sewer moratorium will hurt many builders who are just getting their projects off the ground, and may, in fact, put some out of business. On the other hand, for those who have

buildable land in the proper locations, the moratorium serves almost as a guarantee that housing supply will be some time in catching up with demand.

[As this issue was going to press, Dade County builders had rushed through thousands of permits—about six months' worth—by the October 1 deadline that had been set by the state Pollution Control Board. Many of these permits involved incomplete plans.]

[The hope was that money would soon be available from the state or county at least to start work on expanded sewage treatment facilities to handle the buildings involved.]

The density moratoriums, now being fought out in the courts, represent one more collision between private and public rights.

They are an outgrowth of the angry reaction of Key Biscayne residents to high-rise units built



High-rise condominiums (World of Palm-Aire)



Recreation Building, Sunrise Lakes (Development Corp. of America)



Single-family house, Gold Key Homes (DCA)

on the ocean front in 1970-71. By early this year the Key Biscayne reaction had spread countywide, and in March voters approved legislation enabling the Dade County manager to impose temporary bans on high-rise construction if petitioned to do so.

Since the legislation was passed, eight moratorium petitions have been filed—four were granted, three were denied, and one is still under study. However, no land has been rezoned to a lower density, which, of course, is the petitioners' ultimate goal.

Meanwhile, a local judge, in upholding a ban fought by one developer, said that since the enabling law forced a confrontation between public and property rights, it should be reviewed by the state supreme court; the review is still pending. The judge also ordered the county to get going on a comprehensive review of zoning laws and support services that were authorized by the county commission in June.

Builders are also worried because some municipalities have been getting into the act. For instance, North Miami, where apartment construction this year is about double the 1971 rate, has extended indefinitely a ban enacted in June on all construction except single-family houses and duplexes.

Broward County has also had its problems. Early this year the city of Hollywood rolled back densities on some property, and in September the state pollution control department gave the county authority to deny building permits for projects consid-

ered threats to the county's sewage treatment plants and also to reject any new plans for ocean outfalls.

Despite the threat of moratoriums—possibly even *because of it*—construction continues at a record pace.

Contrasting markets. Surprisingly, despite their proximity, Dade and Broward counties offer such different markets that few builders are active in, or even familiar with, both.

The demand in Dade, which runs from North Miami to the south, is chiefly for primary housing for people who work in the county, although there is some retirement and second-home activity in the North Miami and Miami Beach areas.

In-migration in Dade County tends to come from the Northeast—so much so that some call it "New York with palm trees." But the area has also acquired an international flavor because of a large influx of Cubans.

In Broward County, on the other hand, demand is heaviest for second and retirement homes, although housing for those who work there seems to be on the increase. In-migration to Broward tends to be from the near-Midwest, which gives rise to the sobriquet "Cleveland by the Sea."

An even finer distinction between the two areas has been drawn by one builder, who says buyers of second and retirement homes in Broward are or were executives of large companies, while Miami Beach in Dade County tends to draw professionals and self-employed busi-

nessmen as homebuyers.

No big invasion. I was also surprised that such an active market has attracted relatively few out-of-state builders. On the contrary, it's the local builders who are venturing out of home base. For example, Lennar Corp. now builds in St. Petersburg, Bradenton, Atlanta and Phoenix; MGIC-Janis has branched out to Orlando; and Development Corporation of America is building in Orlando and—through its subsidiary, Mayer Corp.—in New Jersey.

Among the invaders from out of state are Crow, Pope & Land of Atlanta; Newport Corp., a subsidiary of Meridian Corp. of New York City; Massachusetts-based Campanelli Inc., which is joint-venturing with Gulfstream Land & Development Co., and Seay & Thomas Inc., a subsidiary of Chicago's IC Industries, in a joint venture with Radice Realty & Construction Corp.

Getting down to hard figures, here's how the Miami-Ft. Lauderdale market shapes up.

Multifamily all the way. In both Dade and Broward counties, multifamily construction dominates the scene. In Dade, for example, this year's rate of multifamily building is double last year's. By contrast, production of detached houses—both single- and two-family—has stayed at the 1971 level. In the first half of this year, permits were issued for 17,440 multifamily units—up 8,584 over the comparable 1971 period. Meanwhile, permits for single- and two-family houses totaled 5,156—down 79

from last year's figures.

Those figures can be slightly misleading, however, because there's no hard and fast rule for counting townhouses in Dade—some are counted as multi-family units, others as single-family houses. In any case, the valuation of all permits issued in Dade through June was \$575.4 million compared with \$405 million for all of 1971.

In Broward County, 24,453 permits were issued in the first seven months of this year. That's more than half again the entire 1971 total of 15,624. The '72 breakdown: 5,880 detached houses and townhouses, 906 duplexes, and 17,667 multifamily.

There seems to be no accurate guide as to how multifamily construction breaks down between condominiums and rentals. I encountered estimates ranging all the way from 5% condominium in Dade to 85% for both counties. Statewide, however, Advance Mortgage Corp. of Detroit, in its latest study of U.S. housing markets, estimates that up to one-third—40,000 units—of Florida permits were for condominiums. If that estimate is on target, it means that Florida builders accounted for at least a third of all condominium starts in the country during the first half of the year.

Who's No. 1? Roughly 1,500 builders are active in Dade County, but the bulk of construction is probably handled by about 400.

The biggest producer in Dade, if not in the entire Miami-Ft. Lauderdale market, is Lennar Corp. (also known as F&R Build-



Townhouses, Hills of Inverrary (Haft-Gaines)



Condominiums, Sunrise Lakes (DCA)

ers), which accounts for 23% of the county's single-family house sales. The company, which builds both detached houses and townhouses, reported more than 1,000 sales in the first half of '72, and expects to top 2,000 by year-end. It sells in all price ranges, but the average is \$25,500.

No one else comes close to Lennar in Dade's single-family sweepstakes. The next four in line, based on January-through-June sales, are John Priestes Homes, 264 sales; Carol Housing, 143; Sengra Development Corp. (which builds in the big planned community of Miami Lakes), 122, and MGIC-Janis, 113.

From there on out, it's a cat-and-dog fight among scores of smaller builders. For instance, the builders ranked from six to 20 came up with only 638 sales compared to 1,659 for the top five.

In Dade's condominium market, second-quarter sales figures, the only ones available, are a tip-off on who leads the way. In that period two companies were neck and neck—Robert Siegel/GAC with 477 sales at its Maison Grande and Prado projects and Sam Rizzo with 469 at Naranja Lakes. Trailing the two leaders were Centex with 199 sales at Winston Towers and Arlen Realty and Development Corp. with 178 at Aventura.

In Broward County, major builders include MGIC-Janis, FPA Corp., Development Corporation of America and Haft-Gaines Co. FPA, one of the county's top five condominium builders since 1967, led the mar-

ket in 1971. Haft-Gaines, a subsidiary of Fuqua Industries, is developing Inverrary, a 1,000-acre, recreation-oriented PUD, in association with Jackie Gleason.

One company with a lot of clout in the Broward market is Gulfstream Land & Development, which owns nine square miles in the western part of the county. The company does no building itself but sells developed acreage to builders.

Behind the boom. Builders say their buyers are a cross-section of the population, with the strong housing demand in both counties apparently being fueled by the extensive in-migration. Greater Miami grew by 35.6% between 1960 and 1970, while the population of Ft. Lauderdale and Hollywood increased by 85.6%, a rate surpassed only by two metropolitan areas in California.

Affluence is also fueling the market, since many sales are to second-home buyers. One condo builder told me the year-round population of his project is only about 30%, while another tabbed his at 50%. And while both of these builders' condos start in the high \$20,000s, there are some indications of second-home buying in the high 'teens and low twenties.

Local builders also observe that the movement in the market is northward.

A sale every three minutes. The pace of sales is apparently strong. Robert Siegel, whose 17-story Maison Grande units sell from \$36,000 to \$65,000, says he averages one sale a day. Execu-

tives at Inverrary say sales average 50 a month. Palm-Aire sold 517 condo units in fiscal 1972. Sunrise Lakes sold 1,350 units in 10 months. And at Miami Lakes, 54 "mini" townhouses—720-sq.-ft. units at \$24,900—sold in three hours, or about one sale every three minutes.

Building is almost totally speculative, with heavy reliance on models, but many builders seem to find their buyers before the units are out of the ground. At one project I visited, there were perhaps 40 to 60 units actually under construction, yet the sales manager said he had sold about 200. Some builders report waiting lists.

Marketing, in fact, seems less aimed at selling *per se* than at selling fast so the builder can get his money out. That can have its hazards, one builder said, "if you don't have a good handle on costs so you can adjust prices accordingly."

Although one executive told me he has never heard of anyone failing to sell out, it's possible to get hurt in the market. There are persistent reports of softness in the market for highrise luxury condominiums, and some fear these towers, mostly along the waterfront, have been overbuilt. On the other hand, one builder who disagrees points out that sales in this segment are always slow.

There is some uncertainty, too, as if builders fear the bubble may burst. One marketing man, after showing me around his project, said softly as if to himself, "Of course, you always

wonder where overkill is."

But such fears are groundless if the resale market is any indication. It's strong.

One retiree estimated that his \$22,500 home has appreciated about \$2,000 in the nine months he has been there, and a Dade County homeowner told me he has gotten appraisals of \$10,000 to \$11,000 above his year-ago cost of \$34,000.

The land factor. Not surprisingly, land costs are rising fast. Some reports put the increase at 300% over the past three years. Land in the Homestead area of southern Dade that sold for \$2,000 an acre three years ago now commands \$7,000. Similarly priced land is also available in Broward, according to some reports, but in the better locations the price is commonly \$15,000 to \$20,000.

One developer cited his experience in one project as a guide. In 1968 he bought his first parcel of land for \$5,000; in 1970 and again in 1972 he paid \$10,000 an acre for adjoining property; now nearby land is approaching \$15,000. Another builder says his main problem is not land costs but sewer and water availability.

In recent years Dade County has seen the advent of the developer who sells developed lots to builders. This is the route now being taken by Bernard and Jay Janis, who until a few years ago were builders, and by David and Martin Woolin, who built on 4,000 of their 6,000 lots in South Miami Heights and then sold the others.

Several local builders complained of difficulties in devel-



Garden apartments, Falls of Inverrary (Haft-Gaines)



Townhouses, villas and medium-rises, (World of Palm-Aire)

opening land in the area. But when I broached the subject to an out-of-stater who had moved into Florida, he looked a little incredulous.

"This stuff is butter to anyone who has ever worked in the Northeast," he snorted. Still, much of the low-lying land must be extensively filled to meet county flood-plain requirements. One builder with that problem said his development costs have gone up from \$7,000 an acre in the late 1960s to \$11,000 this year—an increase he attributed to doubled labor costs and increasingly rigid governmental standards.

Low vacancies. The rental market looks as strong as for-sale housing. Louis Veal of Keys Co., Miami's largest realty operation, says the only noticeable softness is in the over-\$400 range. Overall, he estimates the vacancy rate in Dade County has risen slightly to between 2% and 3% from less than 1% 18 months ago.

Sam Adler, a top rental builder-operator, says the market has never been better. Adler, who manages 3,700 units in the two counties and is building a 1,200-unit, high-rise complex, finds referrals from his tenants (who are mostly over 50) so good

that he has no need to advertise.

Another observer, however, is cautious about rental statistics; he says there are probably several hundred small operators in the market, and this fragmentation makes accurate data hard to come by.

The good life. No matter what their price range, the large Miami-area projects put heavy emphasis on lakes, pools, tennis, golf and community clubs.

Among projects with such amenities are Miami Lakes (townhouses from \$24,900 to \$70,000 and detached houses from \$50,000 to \$80,000); Kendale Lakes (townhouses from \$27,000 to \$50,000 and detached houses from \$47,000 to \$60,000); Inverrary (townhouses from \$47,000 to \$69,000 and condominium apartments from \$27,000 to \$58,000); The World of Palm-Aire (condos from \$27,000 to \$50,000) and Sunrise Lakes (condos from \$14,000 to \$22,990).

Within the houses and apartments standard items include the usual kitchen appliances, plus garbage disposers or trash compactors. Wall-to-wall carpeting is widely used, and I also saw a lot of luminous ceilings in kitchens.

Bathrooms are lavishly de-

signed and equipped, and many have separate dressing areas. In fact, I got the feeling that some houses had been designed around the baths.

One builder says buyer interest in family rooms is decreasing. His reasoning: many families now own two or more TV sets, so they no longer gather in one room to watch the flickering tube. Another builder says his buyers, many of whom are from large urban areas, are concerned about security, but other builders say they see no trend there.

Shortages? Most builders say their labor and materials costs have been rising about 1% to 1.5% a month over the past three years, with each category contributing about half of the total increase. A few builders complain about brick, cement and concrete shortages that have hit the Southeast this year. To cope with the problem, they try to carry large inventories of those materials.

For the most part, builders are satisfied with the area's subcontractors, though several noted that there are few subs of the size and resources common in the Northeast.

Except in the finishing trades, labor seems to be plentiful. One possible reason is the influx of Cubans—particularly in Dade County—who are a source of non-union crews and who don't balk at sunrise-to-sunset working hours.

The quality question. I asked a number of builders to appraise the quality of their competitors' housing. The most common response: "As good as they can

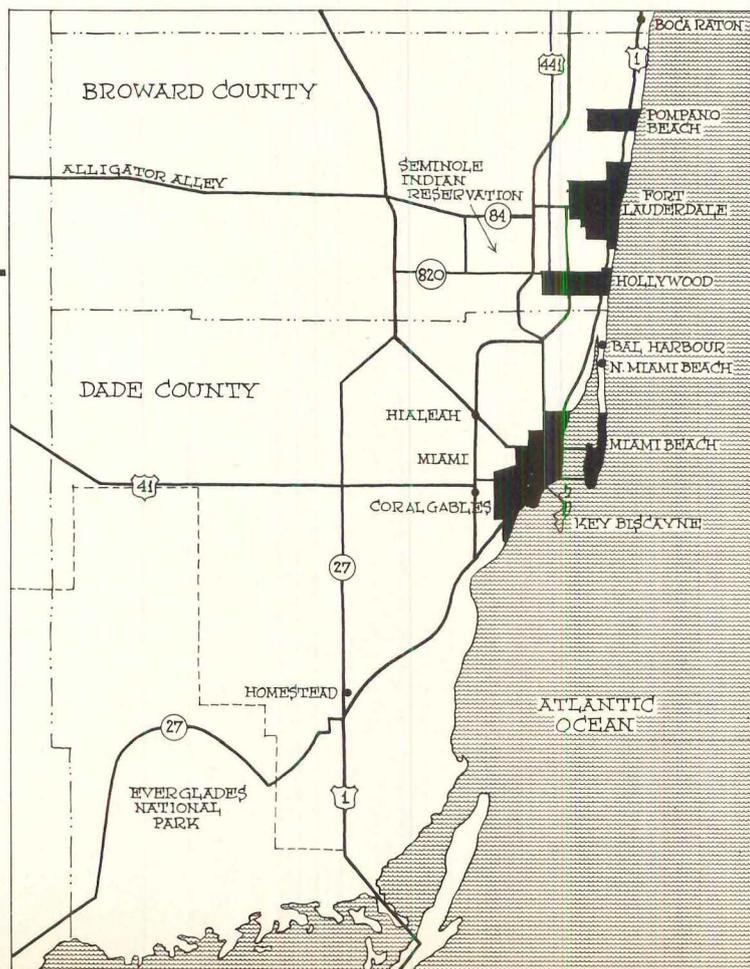
afford to provide within their price ranges."

As for design, the most frequent word I heard was "conservative," and one builder said "stagnant." Most of the construction is concrete-block and stucco, with brick and wood only in the upper price ranges.

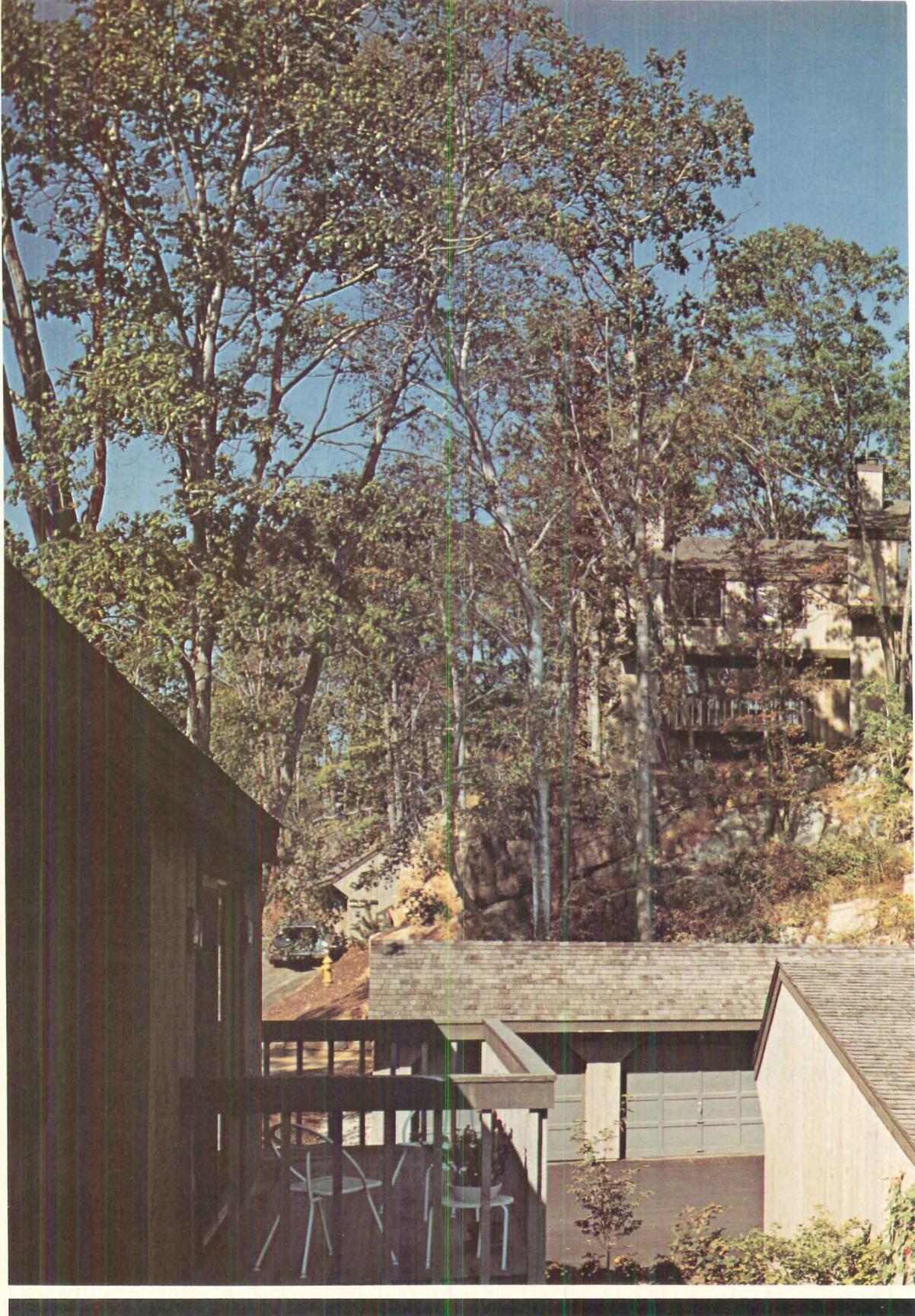
Responsibility for the "conservative" design seems divided among builders, who see no need to innovate in a strong market, and lending institutions and governmental agencies, whose practices and policies do not encourage innovation.

Among architectural firms that are active in Miami, but headquartered elsewhere, are B. A. Berkus & Associates, Lester Collins, John Simonds, and Edward D. Stone. There are reports that Perkins & Will of Chicago will soon be designing for Miami builders.

Contrasting views. While the Broward County builders and developers I talked to were worried about such problems as moratoriums, they seemed to be positively serene compared to their Dade County counterparts. To a man, the Dade builders complained about the county's bureaucracy, changing state and county requirements and overlapping and conflicting jurisdictions within the county. Even if a builder has done all his homework, they said, it can take from nine months to a year to get a tract plotted and building permits issued. In Broward, on the other hand, permits are issued in about 60 days. Said one Broward builder: "It's an easier—but not an easy—market." ■



Townhouses (MGIC-Janis)



PROJECT PORTFOLIO

10

PROJECT: Harbour Village
LOCATION: Branford, Conn.
DEVELOPER: Harbour Village, Inc.
ARCHITECT: The Lawrence Associates
LANDSCAPE ARCHITECT: Theodore Ranmetz
SITE AREA: 24 acres
NUMBER OF UNITS: 151 condominium apartments and townhouses
PRICE: \$31,500 to \$60,000



If you buy it at the right price and develop it intelligently, even the most difficult piece of land can turn out a winner. Harbour Village is built almost entirely on rock, and precipitous rock at that; the only other terrain was a salt marsh that had to be filled and have piles driven into it before anything could be built on it. But the site was also beautifully wooded, and it opened onto a lovely cove off of Long Island Sound; considering these advantages, the land price was very reasonable. Development costs were abnormally high, as would be expected. But the prime location, combined with planning and architecture that enhance the site's natural advantages, has made the project a success both marketwise and financially.

- MULTIPLE APARTMENT UNITS
- ATTACHED TWO-STORY TOWNHOUSES - LARGE
- ATTACHED TWO-STORY TOWNHOUSES - SMALL



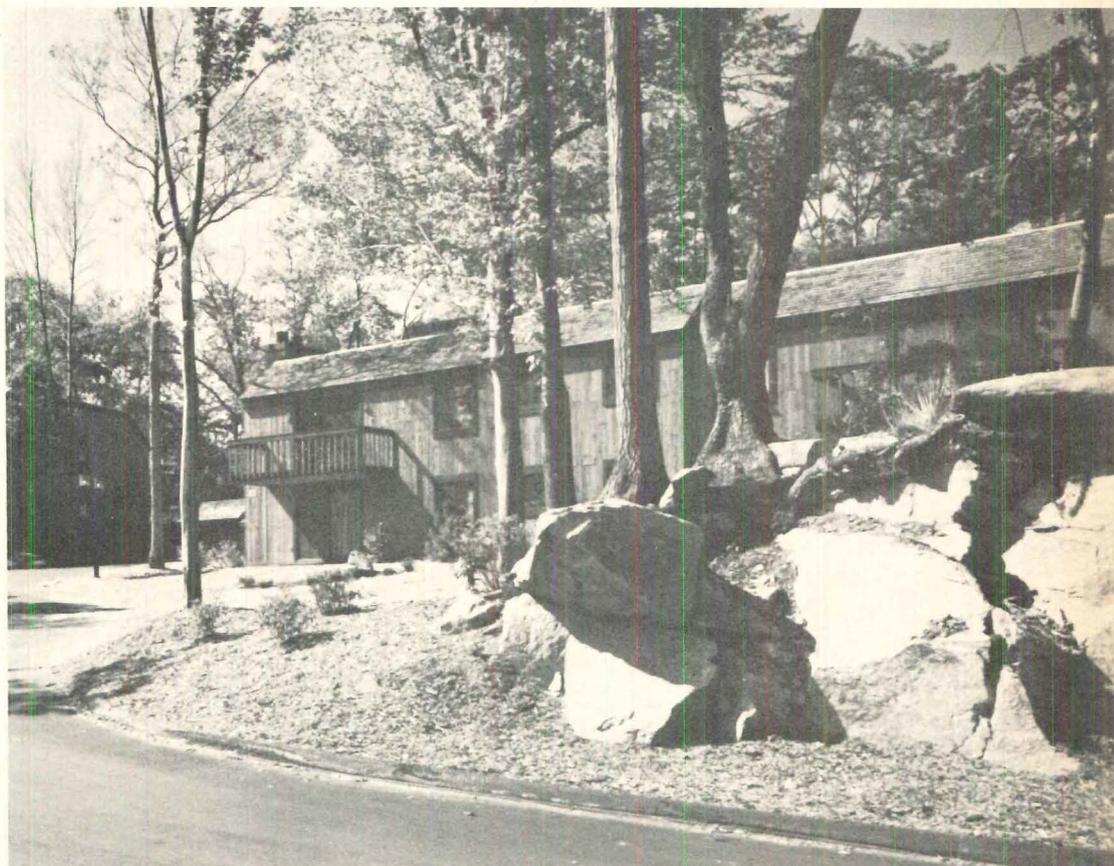
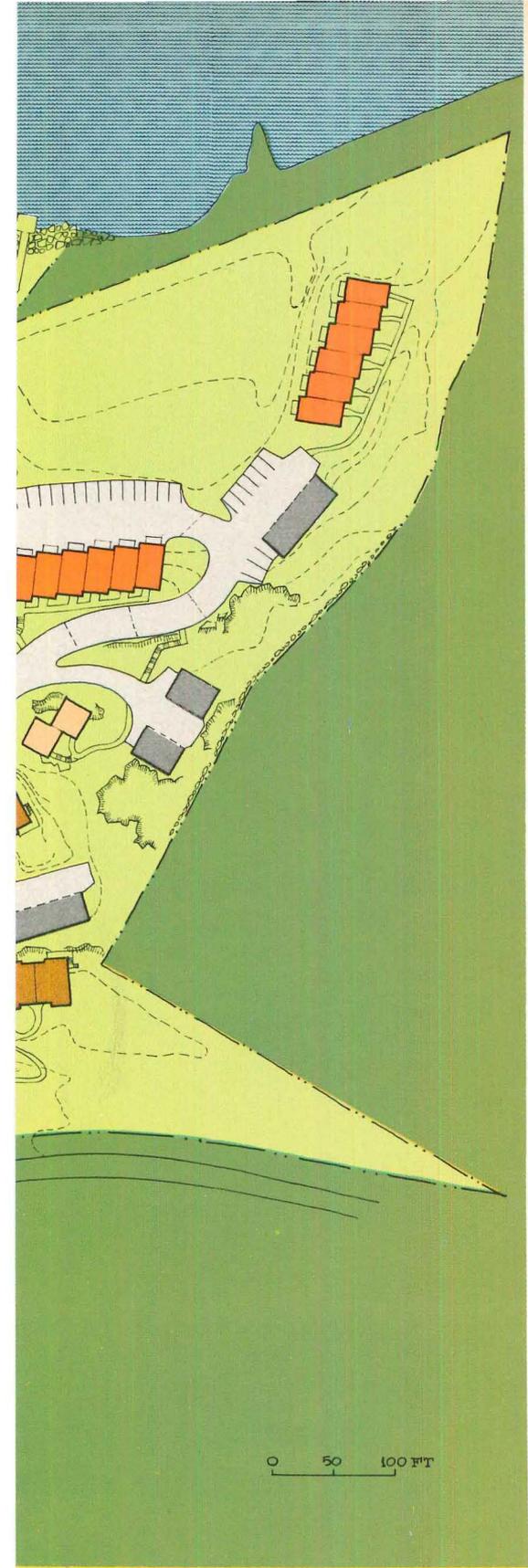
The inherent difficulties of Harbour Village's site are apparent in the site plan above and the photos on the facing page. Topo lines show not just a big elevation change—from 10' to 80'—but many slopes that are literally straight up and down. And for all practical purposes, every building had to be put on solid rock.

This explains why the price of the land was only \$350,000 when it was

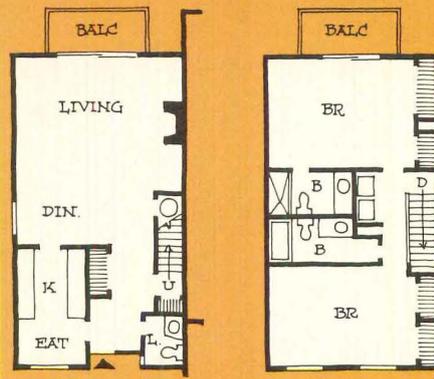
bought roughly four years ago. And it also explains why approximately \$5,000-per-unit in *extra* site costs was necessary. Most utility runs (including underground wiring) had to be chiseled out of rock, and in some cases where trenching would have destroyed the natural beauty of the rock, tunnels were dug for the utility lines. Trees were a problem too. They had a hard enough time clinging to

the original site; the necessary excavation and road work has killed some, despite extreme precautions taken to protect them.

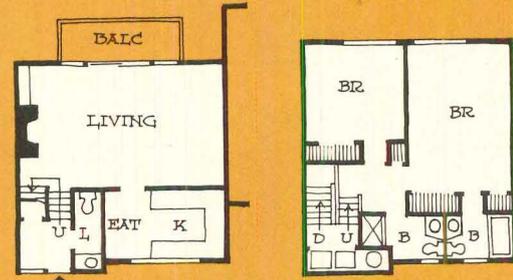
Finally, the site had a somewhat limiting effect on building design. By and large, buildings have to be short to fit on available flat areas. And a special townhouse was designed to fit on narrow ridges (*top photo, facing page*).



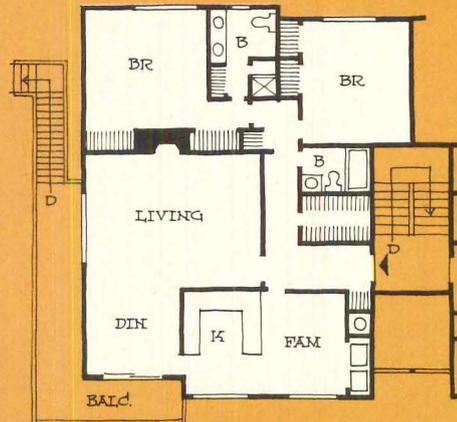




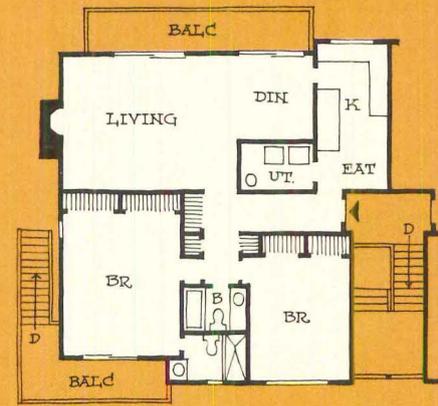
LOWER LEVEL, UPPER LEVEL
TWO-STORY TOWNHOUSE
LARGE



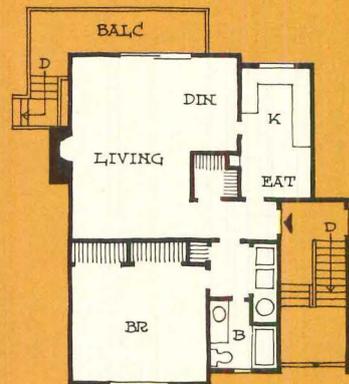
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TWO-STORY TOWNHOUSE-SMALL



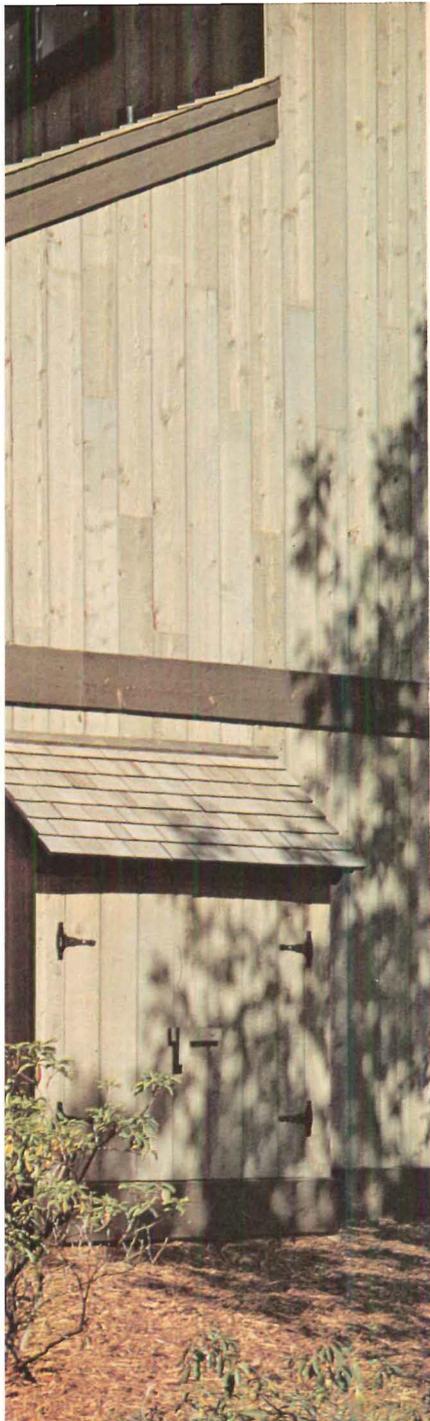
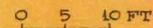
2-BEDROOM - 2-BATH UNIT



2-BEDROOM - 2-BATH UNIT



1-BEDROOM - 1-BATH UNIT



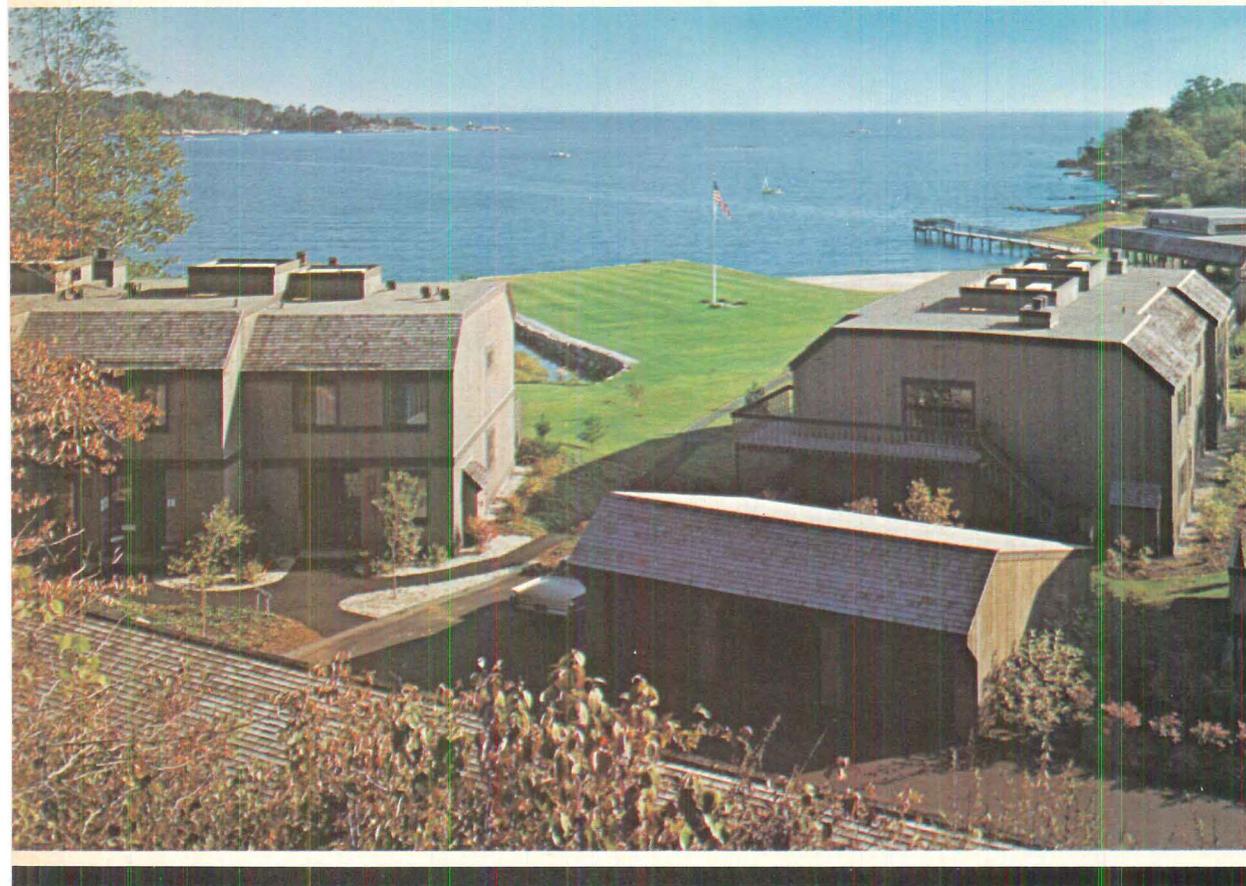
Harbour Village's five models—three apartments and two townhouses—are built into three types of structure: a narrow two-story structure for one townhouse (*previous page*), a wider, staggered building (*top of facing page*) for the wider townhouses (*above, top*), and a still larger building (*bottom of facing page*) which includes all three apartment types (*above, bottom*).

There are 56 townhouses of both types in the project. All have two

bedrooms and two-and-a-half baths, and sell at base prices of \$39,900 for the smaller and \$41,500 for the larger.

There are 95 apartments—26 one-bedroom units starting at \$31,500, and the rest, two-bedroom units starting at \$39,900 and \$46,000.

It is in the area of price, however, that the site starts to pay dividends. Prime locations, especially those with a Sound view, carry premiums of up to \$15,500.



Harbour Village's recreation complex is shown in the top photo. Built on the only non-rock part of the project, it has a pool plus a 6,000-sq.-ft. rec building with a lounge, saunas, exercise rooms, etc. Its use is included in buyers' \$30 to \$41 monthly maintenance fee.

The bottom photo shows one of the views that commands a 015,000 premium, and one of the reasons that 120 of the project's units are sold. Roughly 100 are completed, and

about 80 are occupied.

Harbour Village buyers are mostly empty nesters, and are divided about evenly among professional people, executives and retirees. By and large the age range starts in the early 50s and goes up, although there are some younger families. No children under 16 are allowed, and the developer tries to discourage young single buyers on the premise that they probably won't fit comfortably with the majority of other residents.

Since 1944, Thermopane has been the hands-down champion of insulating glass. Now it's even better . . . Thermopane Xi. It has our GlasSeal® edge and a 3/16" space between the panes filled with an inert gas.

This 3/16" of inert gas has the same insulating power of 3/8" of dry air. Which means no matter how cold and raw the winds may blow, the inside of homes can maintain a more constant level of temperature and humidity.

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LOF's new Thermopane Xi insulating units can save home buyers money on fuel bills. By blocking heat escape and balancing indoor humidity, living conditions are better in winter. Thermopane. Thermopane Xi. Available only from Libbey-Owens-Ford Company, Toledo, Ohio 43695.

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massive study of 381,963 sales leads from House & Home readers confirms that sales action in housing & light construction comes from every segment of the industry

To identify all the important people in housing and light construction who are active in the selection of building products, materials, and equipment, House & Home followed up 381,963 advertising inquiries from its reader service cards and received a 32% return involving 123,579 inquiries.

Survey questions were designed to determine what, if any, "sales actions" were taken as a result of readers having seen advertisements in issues of House & Home.

For the purpose of this study, "sales actions"—that is, those actions bringing products and

prospects closer to a sale—have been defined as *specifying, recommending, approving, purchasing, and still investigating further.*

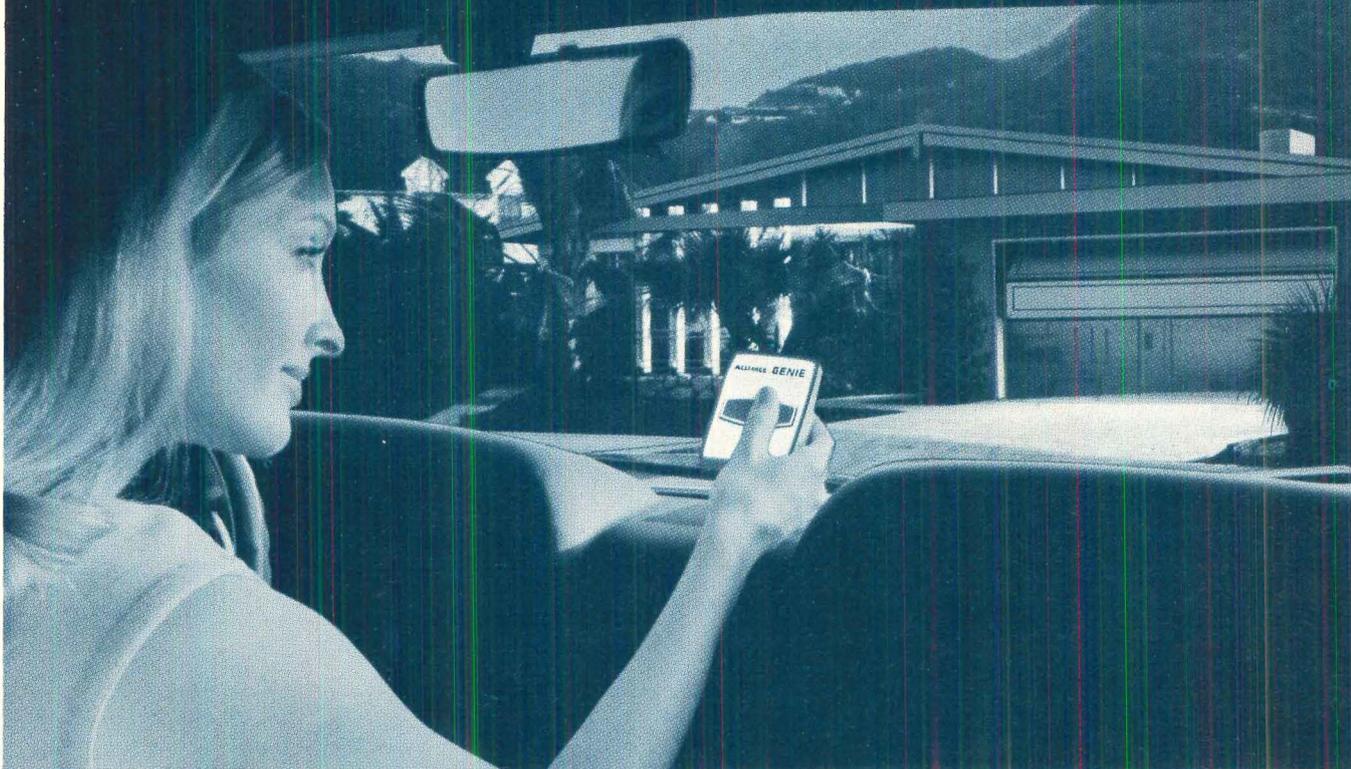
For each sales action, of course, the unknown multiplier is the number of residential or other units for which the sales action was taken. For example, a single *purchase* mention could involve a 10-house development, a 280-unit apartment complex, or anything in-between.

Results indicate in the clearest possible manner that sales action comes from every segment of the industry, as shown in the table below.

Reader Classification	Literature Requested by Readers Surveyed	Literature Requested by Survey Respondents	Literature Received by Survey Respondents	SALES ACTIONS TRIGGERED BY ADVERTISING						Total Sales Actions	Sales Actions as % of Literature Received
				Specified Product	Recommended Product	Approved Product	Purchased Product	Still Investigating Product			
Architects & Designers	78,575	27,791	24,256	3,570	4,038	2,408	715	6,063	16,794	69.2%	
Builders & Contractors	160,707	48,521	41,756	3,684	4,807	4,309	4,843	14,196	31,849	76.2%	
Commercial/Industrial	6,732	2,396	2,044	125	202	104	120	734	1,285	62.8%	
Engineers	12,180	4,752	4,181	337	481	264	183	1,446	2,711	64.8%	
Financial	6,514	2,400	2,103	117	238	112	108	705	1,280	60.8%	
Government	8,907	4,091	3,597	231	407	253	170	533	2,164	60.1%	
Realty	15,015	4,940	4,369	245	458	376	257	1,671	3,007	68.9%	
Retail Dealers	7,697	2,158	1,767	142	206	148	170	604	1,280	72.4%	
Subcontractors	13,626	3,771	3,318	252	387	360	360	1,024	2,383	71.8%	
Wholesale Distributors	4,309	1,426	1,227	91	194	80	93	420	878	71.5%	
Others not identifying self	67,701	21,333	18,441	1,183	1,791	1,333	874	5,529	10,710	57.0%	
TOTAL	381,963	123,579	107,059	9,977	13,219	9,757	7,893	33,495	74,341	69.4%	

McGraw-Hill's marketing and management publication
of housing and
light construction **House & Home**
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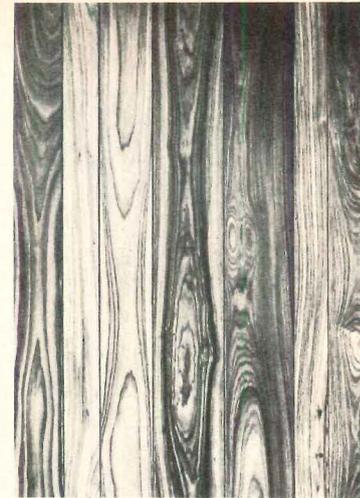


Hardwood plywood paneling with an antique look, "Renaissance," is available in six different wood shades. The pre-finished 4'x8' panels are flecked and shadowed to produce a genuine-aged appearance. Matching moldings are also offered. Georgia-Pacific, Portland, Ore.
CIRCLE 200 ON READER SERVICE CARD



Oriental-inspired wallcovering is a delicate design of flower petals aligned in a geometric pattern. Available in five colorways, "Chinese

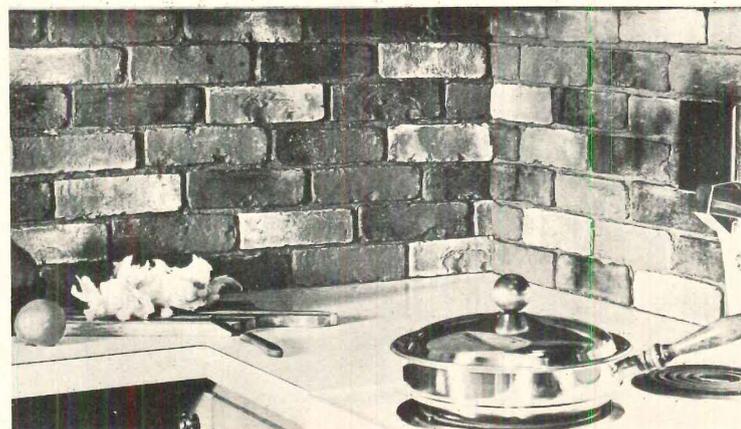
Peony" is one of six designs in the "Great Wall Coverings of China" group. Jack Denst Designs, Chicago.
CIRCLE 201 ON READER SERVICE CARD



Hardwood plywood paneling adds a luxurious accent to contemporary living areas. Panels are available in faces of rosewood (shown), teak, cherry, hickory, walnut or cedar. All prefinished panels are mismatched with shadow line V-grooves. Potlatch Forests, San Francisco.
CIRCLE 202 ON READER SERVICE CARD

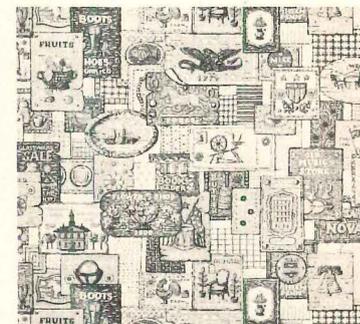


Vinyl wallcovering, "Rivera," has a three-dimensional rippled texture. Different shades of the same color are used to intensify the abstract wavy effect. The easy-to-maintain material comes in 20 colors. Vicrtex, L.E. Carpenter, New York City.
CIRCLE 203 ON READER SERVICE CARD



Used brick facing can be applied to any interior or exterior surface where a rustic look is desired. The 1/4"- to 5/16"-thick individual polyester brick

replicas are held fast by a mastic that is both an adhesive and a grout. Plas-tronics, West Yarmouth, Mass.
CIRCLE 204 ON READER SERVICE CARD

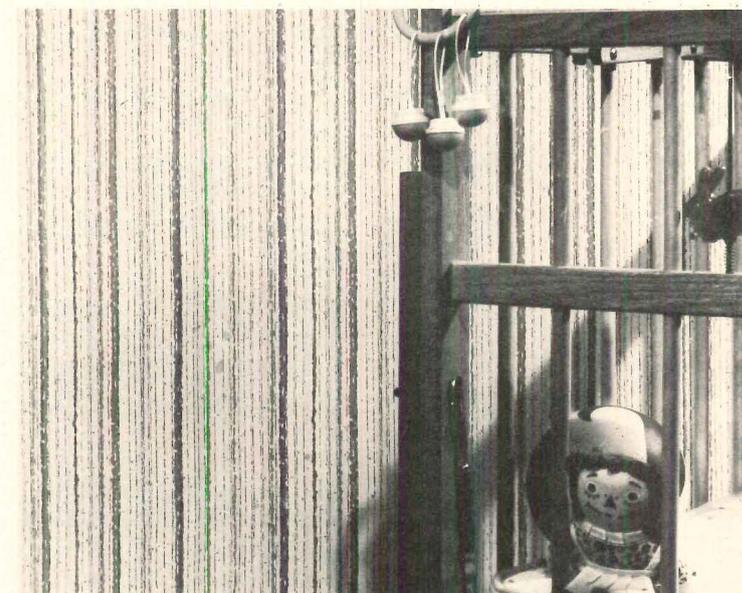


Vinyl-faced wall paneling provides an early American backdrop for any room. "American Heritage" is a collage of vintage designs in earth tones. Easy-to-maintain panels are vinyl laminated to hard-board substrate. AFCO, Houston, Tex.
CIRCLE 205 ON READER SERVICE CARD



Thermal-fused wall paneling "Hot Stripes" has the pattern printed directly onto the lauan base. The panel is then coated with a liquid vinyl which is heat-treated to fuse mo-

lecularly to the wood. Panels are available in 4'x8' size, in six colors. Matching moldings are also offered. Hearin Products, Portland, Ore.
CIRCLE 206 ON READER SERVICE CARD



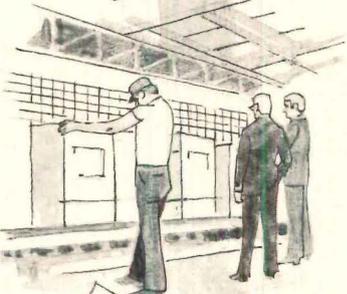
Decorative wall paneling "Alaria" is a multi-color stripe that adds a spacious dimension to any area. The vinyl-clad panels are available in a variety of substrate materials in-

cluding plywood and hardboard. Lightweight units are easy to install. Vinyl face is washable and scrubable. Panel Products, Lithonia, Ga.
CIRCLE 207 ON READER SERVICE CARD

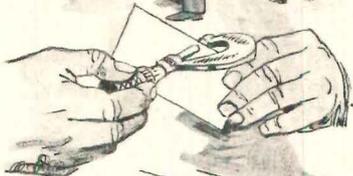
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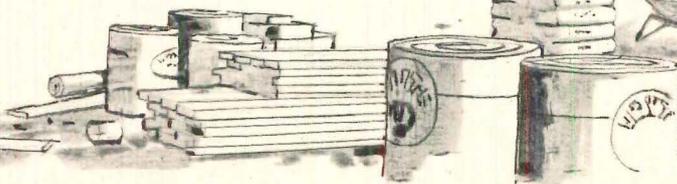


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Decorative plank paneling strikes a nostalgic chord. Striking black and white "Integrille" is one of three designs in the "Vice Versa" series. The 1/4" thick, 16"x8' t&g planks can be

installed with concealed metal clips and adhesive. The prefinished hardboard panels have an easy-to-maintain surface. Marlite, Dover, Ohio. CIRCLE 208 ON READER SERVICE CARD



Prefinished plywood paneling, "Wayside Inn," captures the natural, rustic look of country living. The 4'x8' panels come in ten wood tones. U.S. Plywood, Champion International, New York City. CIRCLE 209 ON READER SERVICE CARD

and knots of American hardwoods. The 4'x8' panels come in ten wood tones. U.S. Plywood, Champion International, New York City. CIRCLE 209 ON READER SERVICE CARD

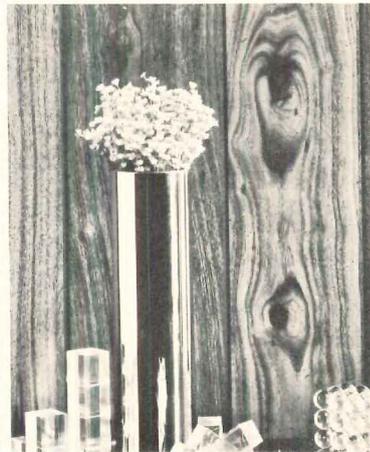


Three-dimensional plastic laminate, "Natural Cane," has a satin non-glare embossed surface. The bold relief design in natural colorations

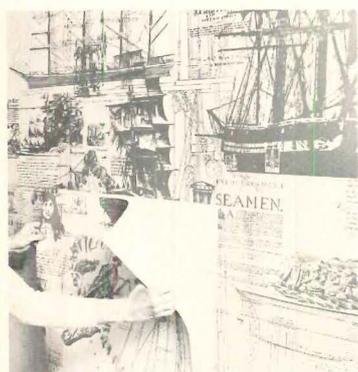
simulates the woven look and feel of cane. It can be used vertically or horizontally. Enjay, Odenton, Md. CIRCLE 210 ON READER SERVICE CARD



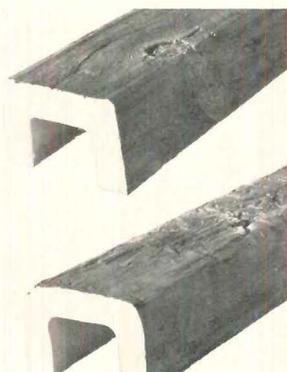
Hardboard panels with rich deep woodgrained patterns are protected by a clear plastic moistureproof finish. Additions to the "Imperial" line



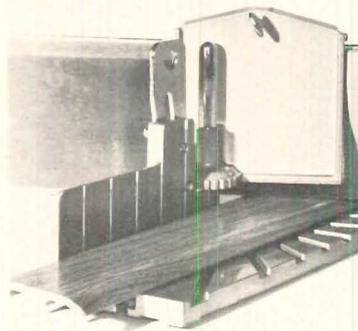
are "Erin hickory" (left) "Homestead walnut," and "Stockade walnut" (right). Abitibi, Birmingham, Mich. CIRCLE 211 ON READER SERVICE CARD



Packaged wall graphics in 25" pre-pasted squares are easy to install. Limited edition silk screen murals and super-graphics, by leading West Coast artists, are printed on a scrubable vinyl. Westwall Graphics, Santa Monica, Calif. CIRCLE 212 ON READER SERVICE CARD



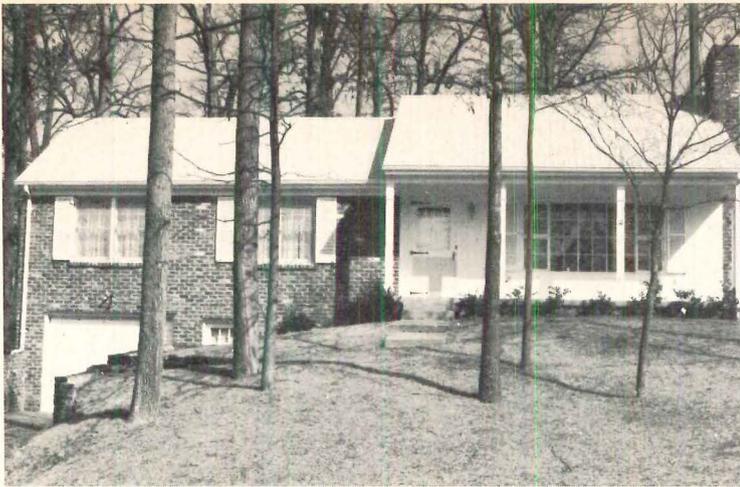
Rustic beams of polyurethane foam are reproductions of early American carpentry. The lightweight decorative trim is available in a weathered knotty or hand-hewn-like styles. Beams are termiteproof and non-combustible. Foam Fab, Aurora, Ill. CIRCLE 213 ON READER SERVICE CARD



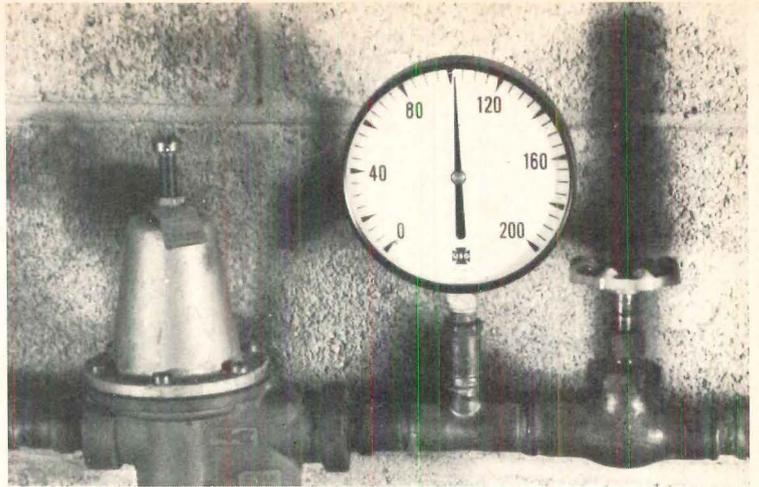
Extruded cellular PVC mouldings can be cut with a knife or saw and installed with nails, staples or adhesives. Cellular mouldings will not split or crack and are rot-resistant. Available in 10 wood tones. Columbia Moulding, Baltimore. CIRCLE 214 ON READER SERVICE CARD



Low-density acoustical ceiling material is a wood fiber composition. Material is fabricated into 2'x4' panels for suspended ceiling systems and 12" tiles for use with drywall or furred ceilings. Textured surface is wheat-toned. Celotex, Tampa Fla. CIRCLE 215 ON READER SERVICE CARD



After 6 trouble-free years
carrying hot & cold water in
this Virginia home...



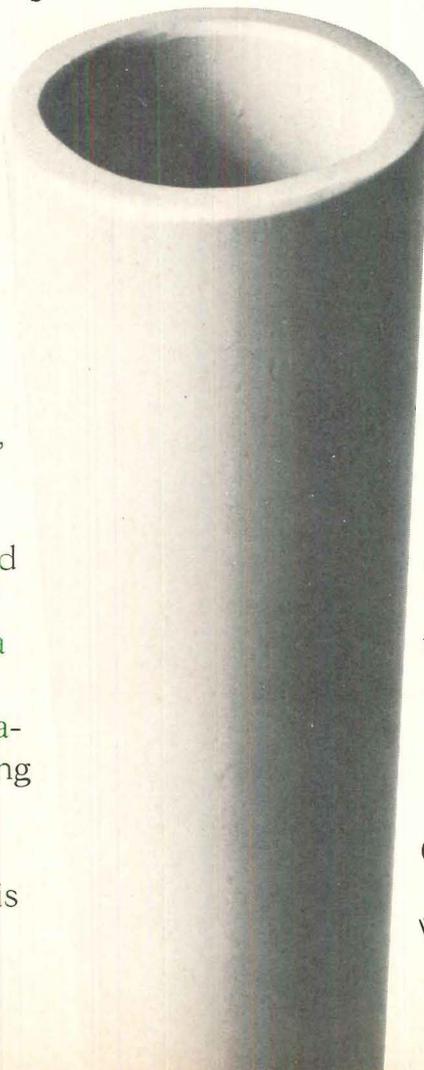
...at pressures surging
many times daily
to 150 psi...

This CPVC pipe still performs like the day it went in.

There are three hundred and seventy five feet of CPVC pipe and 131 CPVC fittings in the hot and cold water system at the Ron Sizer residence in Lynchburg, Virginia. All the pipe and fittings are of hi-temp Geon® CPVC.

Because the home is located on a dead end street (at the end of a water line which also serves a large hospital) the pressure frequently surges to 150 psi and occasionally to 160 psi. Normal incoming pressure is 100 psi.

Half the time, Mr. Sizer keeps full incoming pressure on his



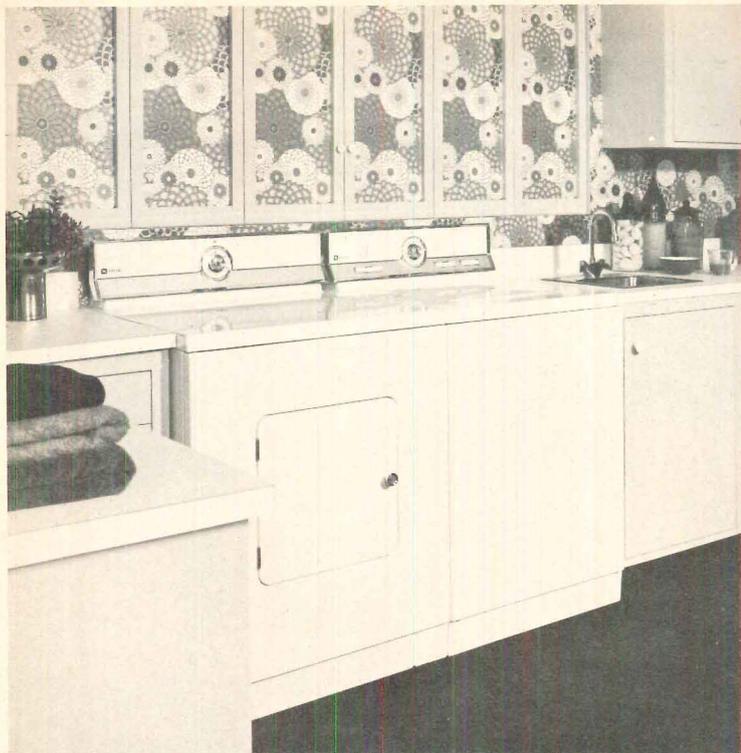
CPVC line. The other half of the time a reducing valve in his basement keeps house pressure at 40 psi. Water from the heating tank is supplied at 150-158°F.

For 6 years there have been no failures in the system, no service problems, no leaks.

If you want a pipe or tubing that performs—ask us about hi-temp Geon vinyl (CPVC).

B.F. Goodrich Chemical Company, Dept. H-28, 6100 Oak Tree Boulevard, Cleveland, Ohio 44131.





Automatic washer and dryer are tailored for today's fabrics. The middle-priced washer offers three separate washing programs; delicate, permanent press and regular. Combined with two standard soak cycles, this

control system allows for pre-selection of a laundry process for any washable fabric. Individual push-button controls operate each program. Maytag, Newton, Iowa.
CIRCLE 216 ON READER SERVICE CARD



Gas ranges are designed for easy maintenance and cooking convenience. Eight of the 12 ranges in the line are equipped with full continuous cleaning ovens. Recessed, liftup cooktops and lift-off doors are fea-

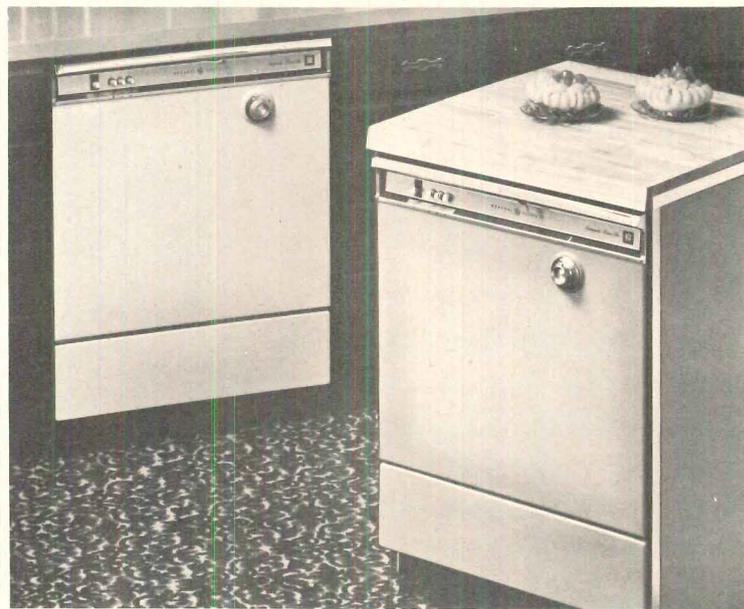
tured. Deluxe ranges have "Temp-O-Matic" clocks that automatically turn oven down to hold food at serving temperatures. O'keefe & Merritt, Los Angeles.
CIRCLE 219 ON READER SERVICE CARD



Eye-level electric range features an oven with a continuous cleaning interior finish. Cleaning process occurs while oven is set at regular baking temperatures. Four-burner

unit is also equipped with an automatic clock, eye-level controls and a timed convenience outlet. Tappan, Mansfield, Ohio
CIRCLE 217 ON READER SERVICE CARD

Built-in dishwasher is super quiet. Unit features advanced construction, increased insulation and sound suppressants to permit dishwashing to proceed quietly without disrupting other activity. Dishes undergo a cleansing process that includes two washes and four rinses. Modern Maid, Chattanooga, Tenn.
CIRCLE 218 ON READER SERVICE CARD



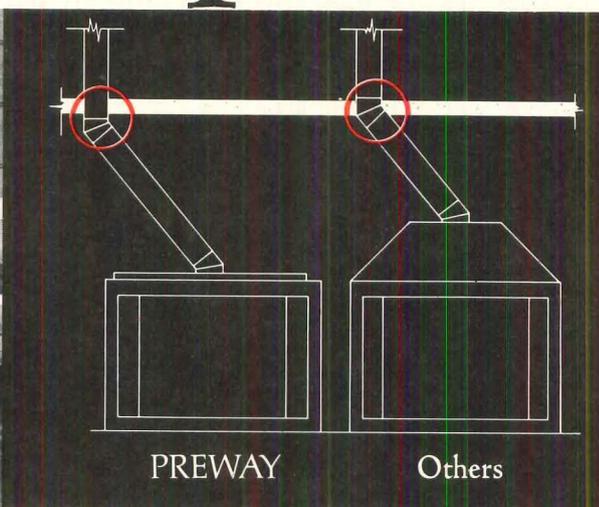
Convertible dishwasher can be used as a portable or built-in. Front loading unit has a removable cutting-board top of selected hardwood. Machine features a Power Scrub™

cycle for tough cleaning jobs such as pots and pans. Unit has four push-button-controlled wash cycles. General Electric, Louisville, Ky.
CIRCLE 220 ON READER SERVICE CARD



Glass-ceramic work surface is easy to install in any new or existing countertop. Installation package is equipped with a cardboard template for tracing to insure correct placement before drilling. "Counter Saver" provides a marproof area to cut, slice, dice, carve and place hot pans. Corning Glass, Corning, N. Y.
CIRCLE 221 ON READER SERVICE CARD

3 New Low-profile built-in fireplaces



To give you a new high in adaptability, Custom line fireplaces now offer a new low in overall unit height. The 42" opening model is only 44" high; the 36" unit is just 42" high; and the 28" fireplace is only 40" high. Chimney offsets and returns-to-vertical fit comfortably beneath an eight-foot ceiling to save labor and cost. They're ideal for conventional use, corner installation or "stacking" on consecutive floors. And because they take any

non-combustible front panel facing to complement any decor, Custom fireplaces are perfect for residential, apartment or condo use. A complete line of offsets, pipes and accessories are available . . . including chimneys with contemporary or decorative tops. Custom fireplaces are self-contained with insulation, ceramic back and base and porcelainized sidewalls. Designed for woodburning, electric or gas logs. U.L. listed for 100% "zero clearance" to combustibles.

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48-hr. shipment - on most orders

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Simplified installation - crystal clear instructions guide every step

Preway is the fastest growing major manufacturer of prefabricated fireplaces in the industry.

Preway sales have dramatically increased in the past year alone, because Preway pays off!

Write on your letterhead for name and location of your nearest Preway distributor.

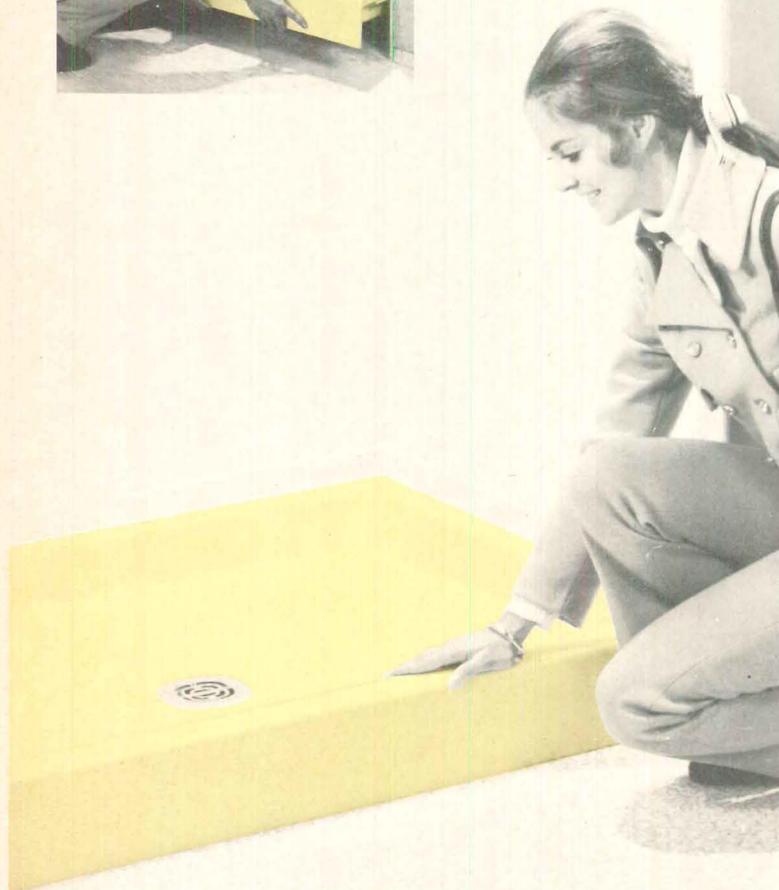
PREWAY, inc.

Dept. 101-B WISCONSIN RAPIDS, WI 54494



Cascade®

Molded Stone® shower floors install as easily as they sell.



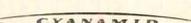
Lightweight, leakproof Cascade® shower floors install right over sub-floor—no back-up required. Stainless steel drain is factory installed to prevent leakage problems on the site.

Molded Stone® is only 1/5 the weight of concrete for easy handling, yet stronger than natural stone for a permanent, trouble-free installation. The smooth, non-absorbent surface wipes clean in a jiffy, can't rust or corrode, and is unaffected by normal household chemicals. And Fiat offers you *nine* decorator colors and three different shapes to help clinch the sale. Contact your Fiat representative or write Dept. HH-11

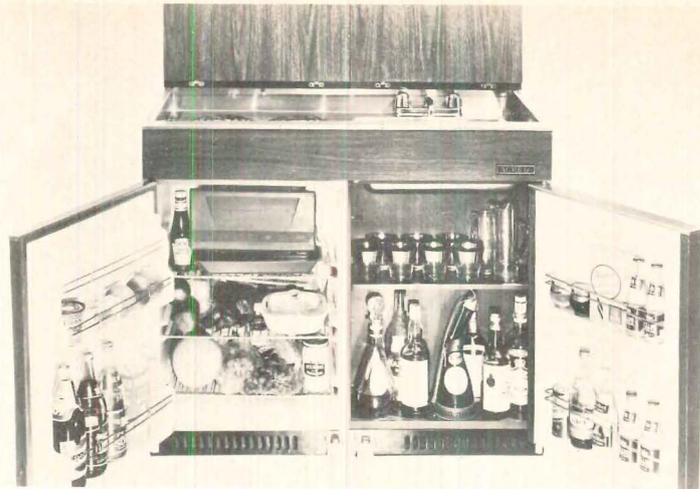
QUALITY BY DESIGN



FORMICA CORPORATION

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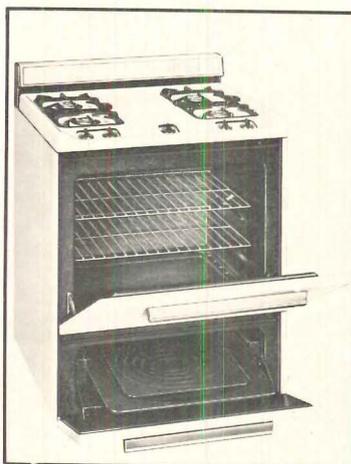
PRODUCTS/KITCHENS



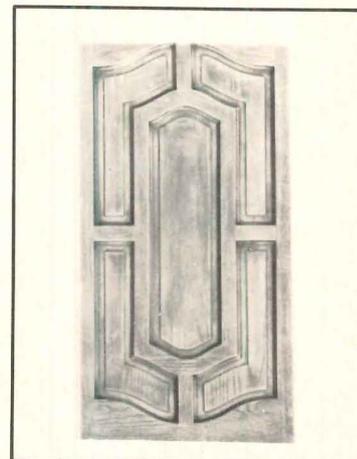
Compact kitchen, in furniture-style cabinet, is ideal for a playroom or den. The 42" wide "Debonair" model includes a 2-burner electric range, a 6-cu.-ft. refrigerator with a 25 lb. freezer, a deep stainless steel sink and an undersink storage cabinet. The steel unit is clad with black or walnut vinyl and has a matching Formica top. When closed (left), it serves a 6-sq.-ft. work area. Other compacts are available with full ovens and four burners. Acme National Refrigeration, Astoria, N. Y. CIRCLE 222 ON READER CIRCLE CARD



Electric range has pyrolytic self-cleaning oven with "Unibody," one-piece steel construction. Extra insulation, a vented door and air circulation channels keep the work area cool while oven is in use. The one-piece porcelain enamel-on-steel cooktop has no cracks or crevices to collect dirt. Surface heating elements unplug for easy cleaning. Raised control panel is set 8" above the cooking surface for easy reading. Units are equipped with high speed surface burners for thawing frozen food. Hotpoint, Louisville, Ky. CIRCLE 223 ON READER SERVICE CARD

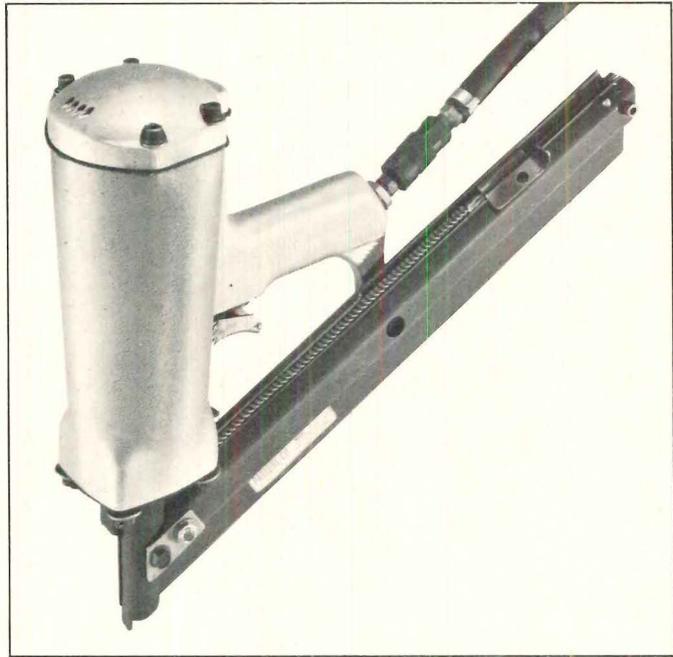


Electric or gas ranges are available in 21", 24", 30" or 36" widths. The units feature acrylic-finished end panels and a 4" backguard. Ranges are equipped with full ovens, slide-out broiler drawers and recessed controls. Athens Stove, Athens, Tenn. CIRCLE 224 ON READER SERVICE CARD

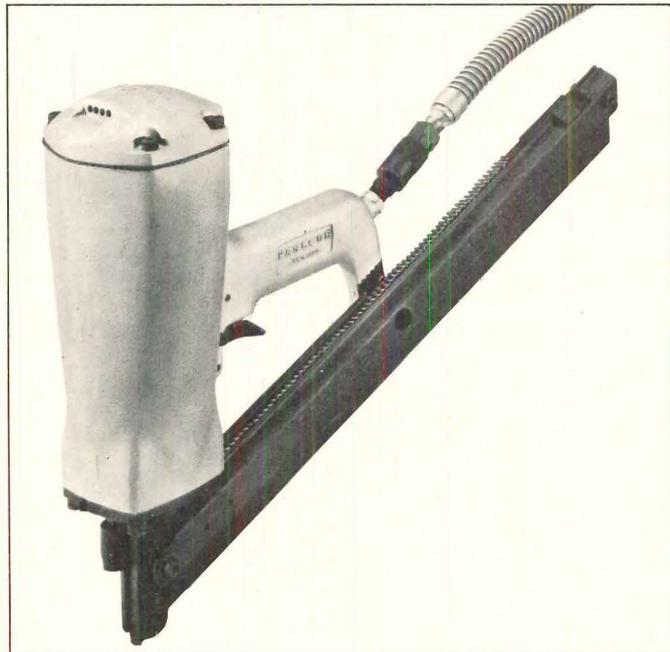


Kitchen cabinet doors are injected-foam molded of a special plastic compound. Solid one-piece units that will not warp or crack under temperature or humidity extremes are available in a wide range of sizes. Owens Industries, Kansas City, Mo. CIRCLE 225 ON READER SERVICE CARD

1962 The Paslode® Gun-Nailer®



1972 It's still the best seller

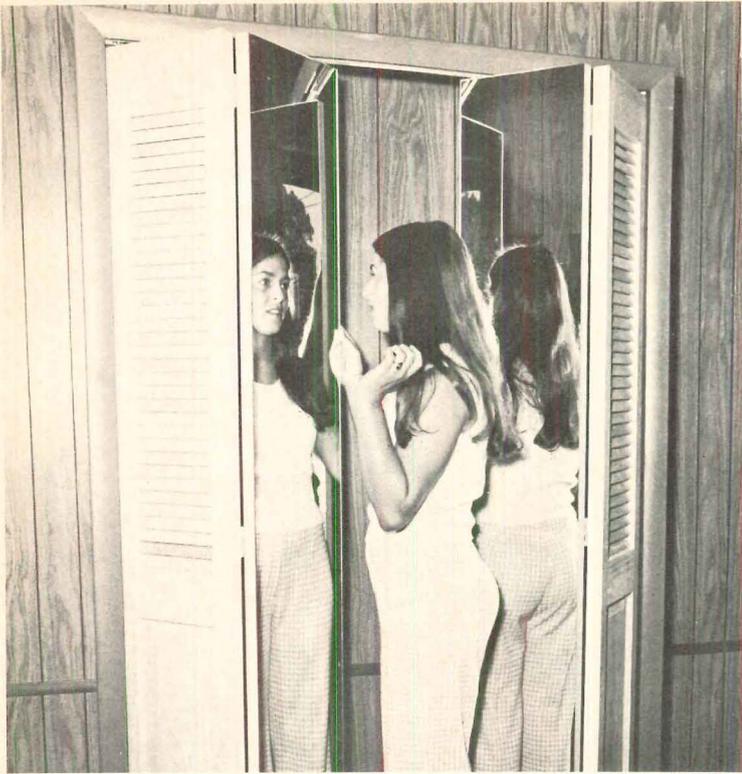


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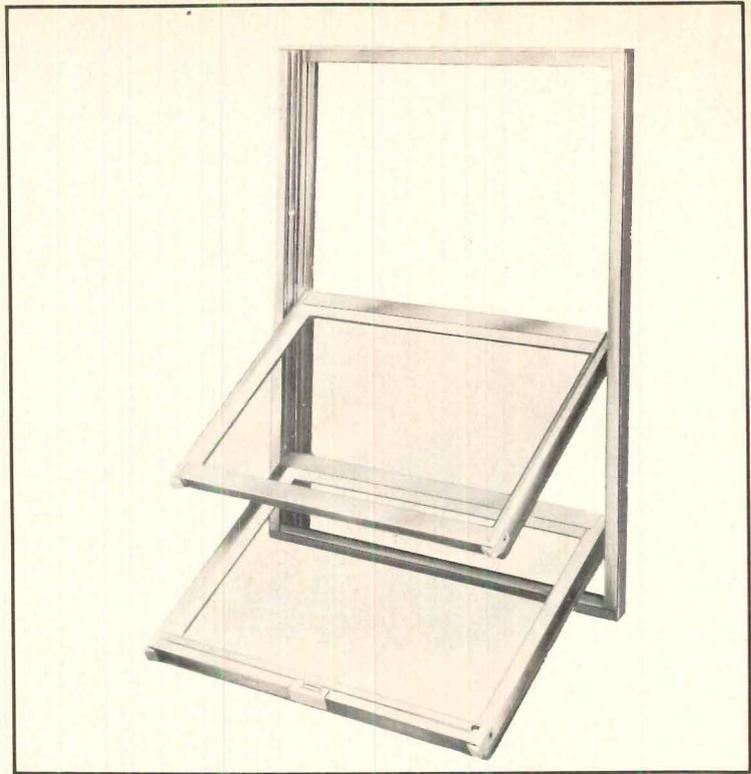
Ask the Paslode man near you for a demonstration, or write for more information. Paslode Company (Division of Signode), 8080 McCormick Blvd., Dept. HH, Skokie, Ill. 60076. In Canada, Paslode Canada Reg'd.

 **PASLODE®**



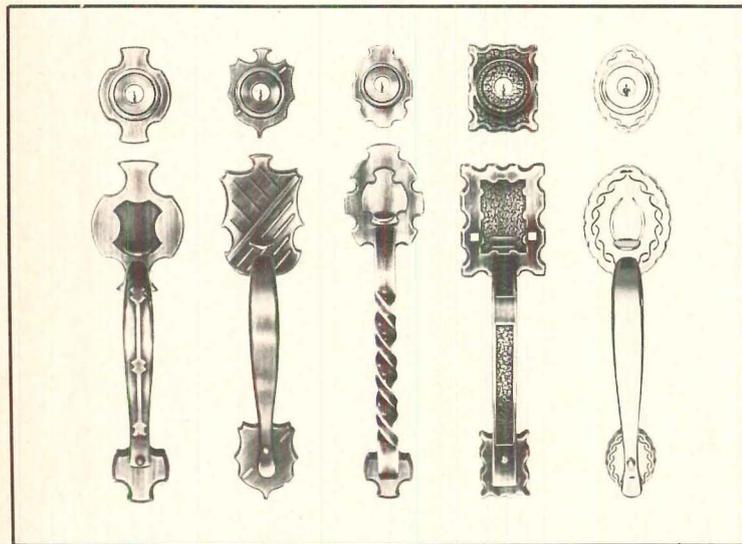
Plexiglas mirrors for bi-fold closet doors have the image reflecting characteristics of glass but are much more break-resistant. Made of 1/8"-thick acrylic plastic, the lightweight mirrors come in clear or transparent

colors of amber, yellow, blue, green, gray or bronze. Available on closet doors of Phillipine mahogany, birch and pine, the mirrors are offered in 4', 5' and 6' sizes. Ledco, Akron, Ohio. CIRCLE 229 ON READER SERVICE CARD



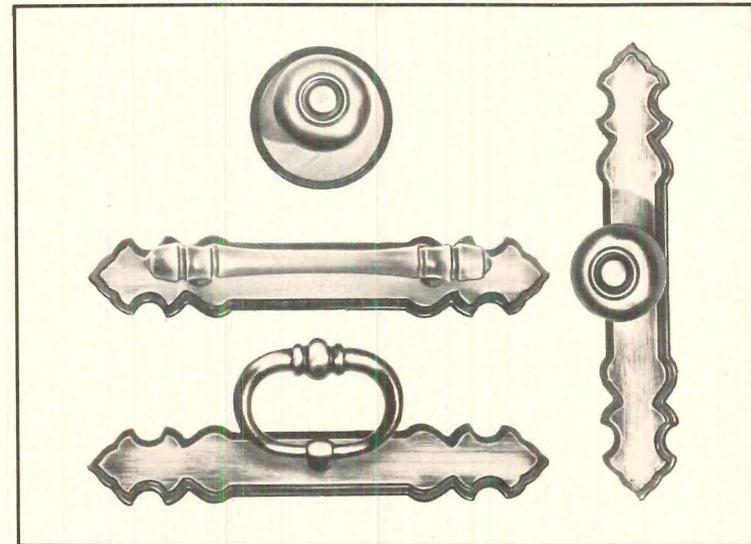
Removable sash aluminum windows are available in a tilt-style for easy maintenance and replacement. Standard features include non-leak double weatherstripping, positive interlock and marine-style glazing.

The perimeter of the vertical master frame member is surrounded with 1/2" of polyfoam to provide extra shock absorbency and added insulation. Metalume, Lakewood, N.J. CIRCLE 232 ON READER SERVICE CARD



Decorative handlesets are crafted from solid brass forgings. The matching locking portion can be ordered with a single or double cylinder deadlock or cylinder spring dead-

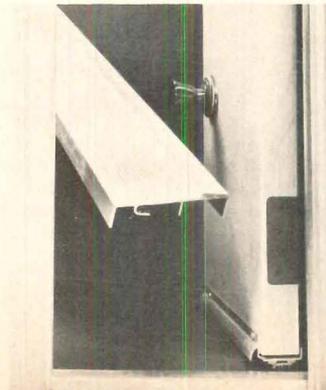
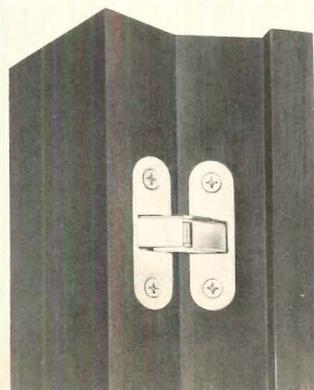
latch. Handlesets are teamed with six interior knobs and four lever handles to provide design continuity. Kwikset, Anaheim, Calif. CIRCLE 230 ON READER SERVICE CARD



Cabinet door hardware includes a knob and matching backplate, a bail pull with backplate and a 3" bore pull with backplate. Each piece is available in old iron or antique brass fin-

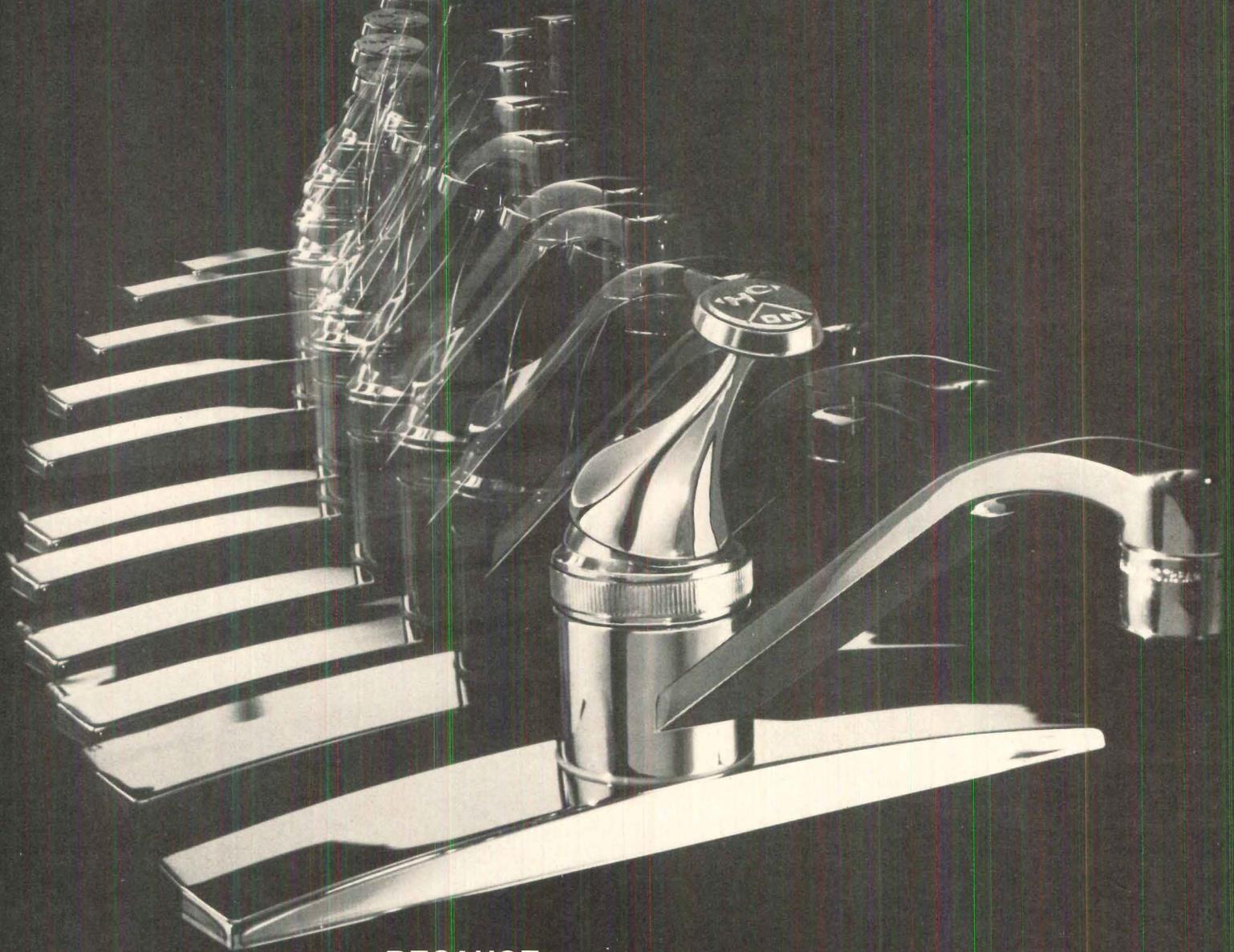
ish. Versatile decorative series permits a variety of mounting combinations for all requirements. National Lock Hardware, Rockford, Ill. CIRCLE 233 ON READER SERVICE CARD

Concealed hinge, "Executive," is designed for regular passage doors, wardrobes, storage walls, closets or security rooms. The inaccessible nature of the device discourages tampering. The unit is precision-engineered of non-friction nylon "66" with metal parts of stainless steel. No lubrication is needed. Available in satin-stainless or satin-bronze finish, the hinge is suitable for use with doors up to 36" wide that are 1 1/4" or more thick. Unit swings 180°. Stanley, New Britain, Conn. CIRCLE 231 ON READER SERVICE CARD



Pre-cut wide sill thresholds are available in three standard configurations. Units are engineered to fit pre-hung doors, and prefabricated door frames or housing components. Wide sill thresholds are easily fitted into pre-cut door frames and nailed into place. The solid one-piece unit is made of extruded aluminum and features non-slip top treads. Tapered for water and moisture run-off, the threshold comes in four standard lengths and a complete range of widths. Empire Metal, Los Angeles. CIRCLE 234 ON READER SERVICE CARD

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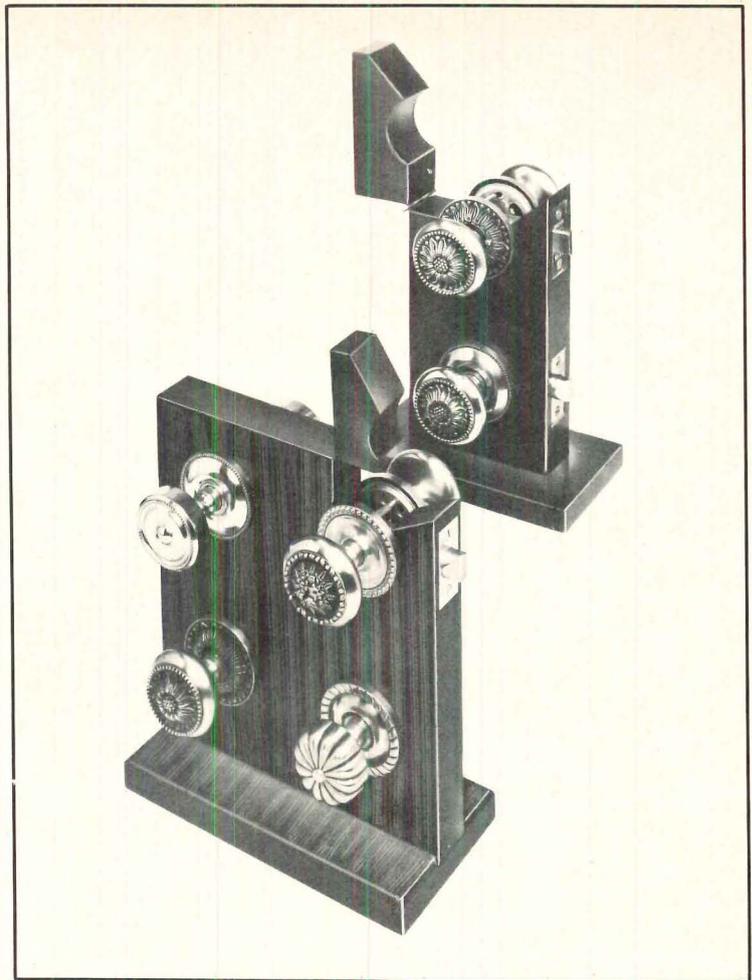
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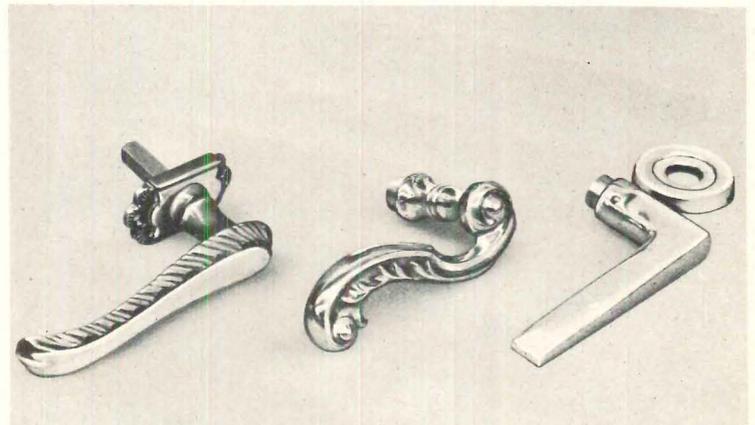
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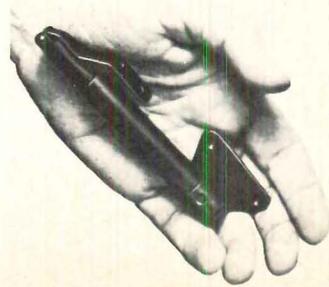
PRODUCTS/DOORS



Adaptor and decorative doorknob sets can be used to replace ordinary passage or privacy latch units. The adaptor eliminates the need for wooden filler plugs. The line of four brass knobs includes contemporary and traditional styles in pewter, bronze or polished brass finish. J. C. DeJong, Richmond Hill, N.Y.
CIRCLE 226 ON READER SERVICE CARD



Decorative lever handles with die-cast latch units are available in a full range of modern and traditional styles. The tubular latch mechanism is strong enough to spring the levers back to their horizontal position eliminating the sagging look. Handles are supplied in pairs of left and right units. S. Parker, New York City.
CIRCLE 227 ON READER SERVICE CARD



Motion damping device, "Rate-Check," is designed to control small cabinet doors. The unit provides quiet automatic closure keeping door fully open or closed—out of the way—at all times. Made of elastomeric tubing, the device prevents slamming and eliminates sticking, noisy latches, hissing air cylinders or messy leaking hydraulic oil. Hartwell, Los Angeles.
CIRCLE 228 ON READER SERVICE CARD

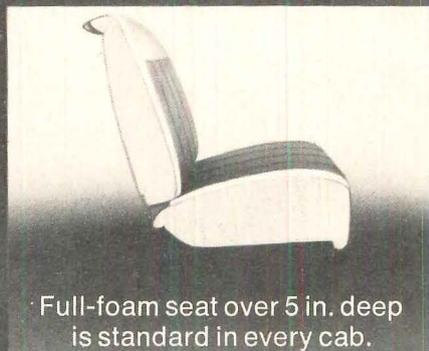
'73 Ford pickups
start the better
ideas coming
all over again!



Behind seat is storage space
not gas tank on most models.



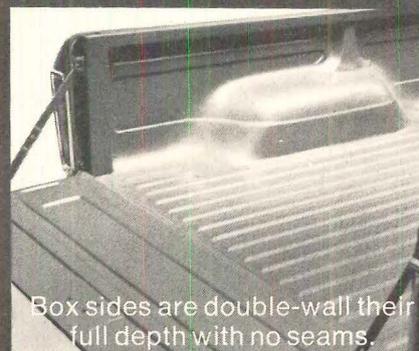
Ford box cover looks and fits
right, protects your cargo.



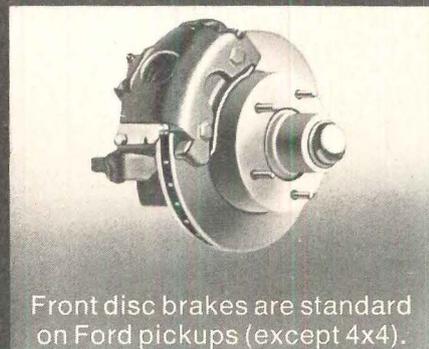
Full-foam seat over 5 in. deep
is standard in every cab.



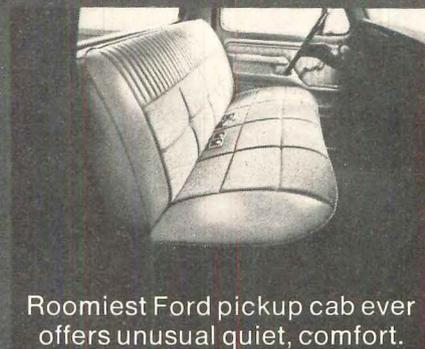
Heater is modern blend-air type;
optional "air" is all built in.



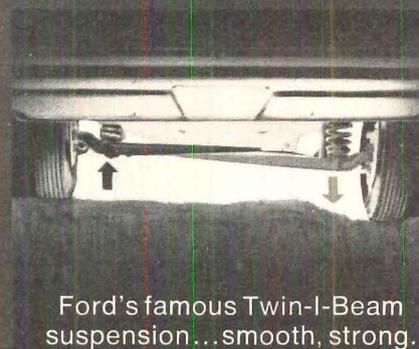
Box sides are double-wall their
full depth with no seams.



Front disc brakes are standard
on Ford pickups (except 4x4).



Roomiest Ford pickup cab ever
offers unusual quiet, comfort.



Ford's famous Twin-I-Beam
suspension... smooth, strong.

A better idea for safety:
Buckle up.



FORD PICKUPS

FORD DIVISION



Works like a truck/rides like a car.

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There's got to be a better way.

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COLLETT

PERSONALS

WILL THE PARTY who witnessed an accident between a small foreign car and a large American cow on Route 102, 11/22/71, please call Parsons, Partridge & Dill, Attorneys. Urgent.

MARY—Happy 10th anniversary, honey, and thanks for eight wonderful years. Two of them were only so-so. Remember? Harry.

DARLEEN STELPH — Call home, collect. Mother worried, father sick, parakeet moulting.

C.T.G. — Message received. The moon is made of soda water. M.I.T.

RUTH—Enjoyed our driving lesson. Doctor says the cast will come off next week. See you around some time. George.

JIM—Why haven't we heard from you? Would like to stay in touch. Please write. T.I.

JOHN—It was all a terrible misunderstanding. Please come home. All is forgiven. Collette.

COLLETTE—It was not a misunderstanding. John.

U.S. POSTAL SERVICE

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Do you own a

If you do, you are fortunate.

If you do not, you are unfortunate. Because whether you own one or not, you are most assuredly helping to pay for one.

Somebody has to. A featherbed is an unnecessary job that pays somebody for doing nothing. And for every somebody who is paid for *not* working, there has to be a somebody who *does* work, to foot the bill.

There are all kinds of featherbeds in this rich and benignly negligent country.

The most visible, and the most publicized, carry a union label. They are the result of quite open and perfectly legal agreements to pay some specially favored people for doing nothing—or as next-to-nothing as human ingenuity can devise.

But there are others. Some of the plushiest of all featherbeds are to be found, cleverly camouflaged, in executive suites. Some of the snuggest are built into the very structure of federal, state and local bureaucracies. Some of the coziest are discreetly tucked away in the private recesses of the various professional establishments. And some of the most sumptuous are those precious family heirlooms that are generously handed down from generation to generation.

No one knows how many featherbeds there are in the U.S. No one knows how much the total bill for featherbedding actually comes to. But there are some things we do know, and others we can surmise.

In the construction industry, for example, we know that featherbedding is open, unabashed and rampant. According to a survey by *Engineering News-Record*, anywhere from 15% to 40% of the construction payroll dollar goes to pay for work not done. For time wasted in adherence to restrictive work rules, or for time spent in meaningless, un-

productive activities.

The cost of this sanctioned, legalized waste in the construction industry is an estimated \$16-billion a year. Which is \$16-billion added, unnecessarily, to the cost of everything built in this country—homes, apartments, stores, factories, roads, highways, bridges, schools, churches and hospitals.

Executive and white-collar featherbedding is less visible and hopefully, less prevalent. But it is painfully apparent that, judging by the results, somebody, somewhere, has too often been paid too much for doing too little. At a cost reckoned in inefficient and ailing companies, lagging and troubled industries, and spectacular failures and bankruptcies.

With regard to the ancient and apparently ordained institution of bureaucratic featherbedding, we know that the combined federal, state and local government payroll has increased 88% in the last ten years, to a total of \$110-billion. Today there are more government employees (14.4-million of them), making more money (average salaries up 64%). But if there has been a corresponding increase in bureaucratic efficiency, or the quality of government services, it has escaped the attention of most taxpayers.

Featherbedding in the professions is, in the nature of things, a moot question. Mere laymen can only guess at what goes on behind the impenetrable screen of fraternal solidarity and lofty mystique. But even mere laymen, when they pay their bills, are painfully aware that, of all the costs of living in a fantastically expensive world, the cost of professional services has increased the most, with the most devastating impact.

Finally, we know that the American economy as a whole has become markedly less productive, at a cost in terms of lost output of about \$60-billion in the last two years. Part of the decline in productivity, and part of the

featherbed?

\$60-billion loss, surely must be charged against the featherbed account.

Any attempt to define the nature and suggest the extent of featherbedding in our society runs the risk of misinterpretation. In spite of the very obvious fact that the overwhelming majority of union members, of business men and white-collar workers, of government employees, and of doctors, lawyers, engineers and educators, belong to and make up the working majority.

Any attempt to quantify the total cost of featherbedding in the U.S. runs an even greater risk. It is almost certain to be wrong.

But at whatever risk, it must be said. The real extent of featherbedding, and the real cost, can be summed up in two words—too much!

Because featherbedding, whatever else it is, is clearly waste. Deliberate, purposeless, wanton waste of time, money, energy, effort, talent and spirit.

And no economic system, whatever its strengths and capacities, can tolerate endless and unlimited waste. At some point, the system becomes not just markedly less productive, but fatally less productive. Costs mount, prices and taxes rise—and keep on rising, ever faster, until the system breaks down.

The American economic system is not at, or near, the breakdown point. But it is at the point where most of us are finding that, in every area of our lives, we are paying progressively more and more for less and less.

Part of what we are paying is the cost of deliberate, needless waste, with its cancerous effect on productivity. So that the real problem with featherbedding becomes clear.

The problem is not that some people, by

hook or by crook, are getting something for nothing. It is that a lot of people—most Americans—are increasingly getting nothing for something.

The problem is not that featherbedding is a cynical con game, played by a favored few at the expense of the tolerant and permissive many. The problem is that it is a *losing* game, played or permitted at the common and disastrous expense of us all.

So that the question for the working majority is not, how much featherbedding will we accept? But, quite simply, how much featherbedding can we *afford*?

And the issue for the working majority—and for featherbedders and would-be featherbedders as well—is, even more plainly and directly, how much farther can we go with a losing game?

The answer in both cases is clear and compelling.

No more! And no farther!

We at McGraw-Hill believe in the interdependence of American society. We believe that, particularly among the major groups—business, professions, labor and government—there is too little recognition of our mutual dependence, and of our respective contributions. And we believe that it is the responsibility of the media to improve this recognition.

This is the fifth of a series of editorial messages on a variety of significant subjects that we hope will contribute to a broader understanding.

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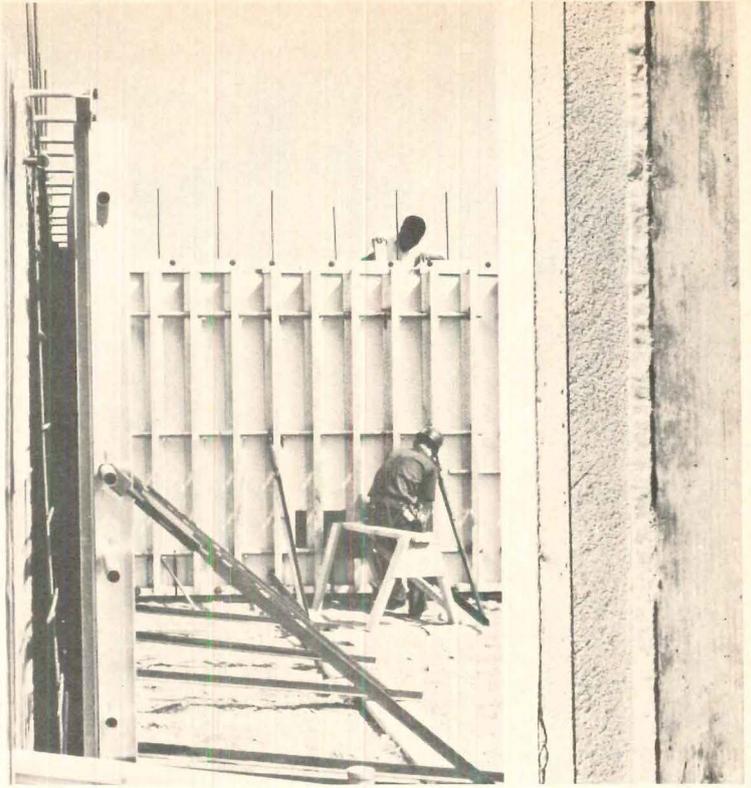
John R. Emery
John R. Emery, President
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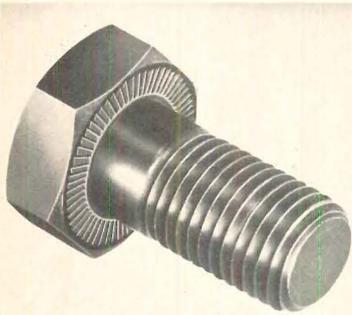
Fiber glass insulation is designed for use in areas where furring strips will carry interior paneling. Fire-resistant "PrePanel" fits into irregular spaces without edge cutting. Material can be stapled, tacked or glued

to existing wall to reduce heat and sound transmission. It comes in rolls 100' long, 15" wide and 1 1/8" thick, each providing 125 sq. ft. of material. Johns-Manville, Denver, Colo. CIRCLE 243 ON READER SERVICE CARD



Structural wall forms of extruded aluminum provide for a finished concrete wall in one operation. An inner liner of styrofoam insulation bonded to gypsum interior wallboard is set into place before concrete is

poured. An outer liner of disposable, embossed pressboard, also pre-positioned, can imprint a variety of designs on the exterior wall. Cast-in-place, Saulk Village, Ill. CIRCLE 247 ON READER SERVICE CARD

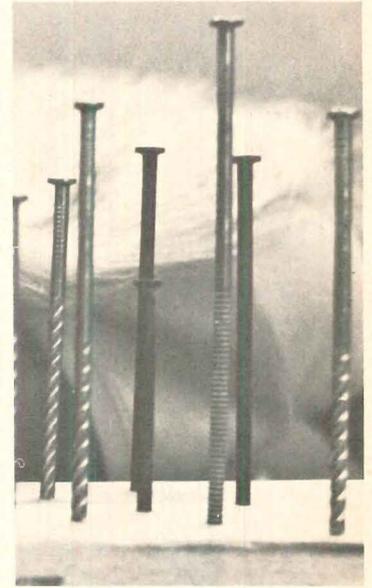


Self-locking fasteners are available in standard hex-head screws. A series of serrations on inner bearing surface resists rotation in the off-direction after tightening. Annular ring encircles the ramp to limit penetration. Standard Pressed Steel, Jenkintown, Pa. CIRCLE 244 ON READER SERVICE CARD

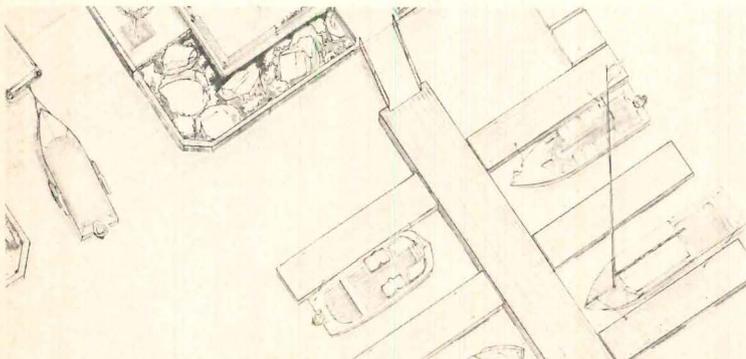


Stud-lock screw is designed to attach drywall to metal studs. A wide-spaced, high-front thread picks up the board and delivers it to the stud. Screw also has a self-drilling point for penetration and a double-threaded back for increased holding power. Universal Screw, Franklin Park, Ill. CIRCLE 245 ON READER SERVICE CARD

Structural nails have deep buttressed threads that provide holding power equal to that of a screw. The nails bite into the wood and stubbornly resist withdrawal. Made of strong high-carbon steel, they are available in various shank sizes and lengths. Threaded Nails, Skokie, Ill. CIRCLE 248 ON READER SERVICE CARD

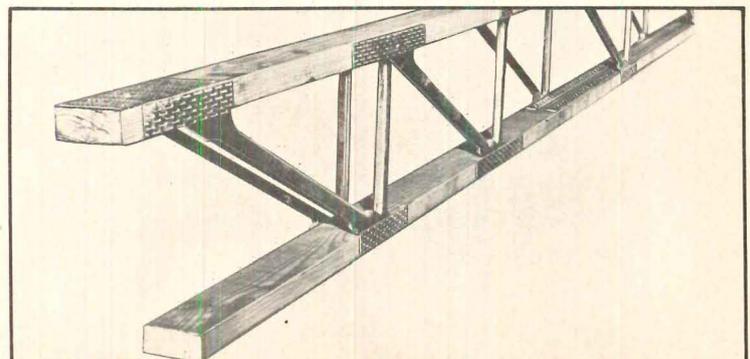


Acoustical thermal insulation, "Sonotherm," also controls condensation. The spray-applied substance is asbestos-free, contains no paper and is blended with a dry adhesive. It can be used with metal, concrete, gypsum board, wood or masonry. Keene, Princeton, N.J. CIRCLE 249 ON READER SERVICE CARD



Low-cost marina units are prefabricated of maintenance-free, pressure-treated wood, galvanized hardware and floatation materials. The

line includes floating and stationary walkways, floats and pedestrian ramps. Permapost, Hillsboro, Ore. CIRCLE 246 ON READER SERVICE CARD

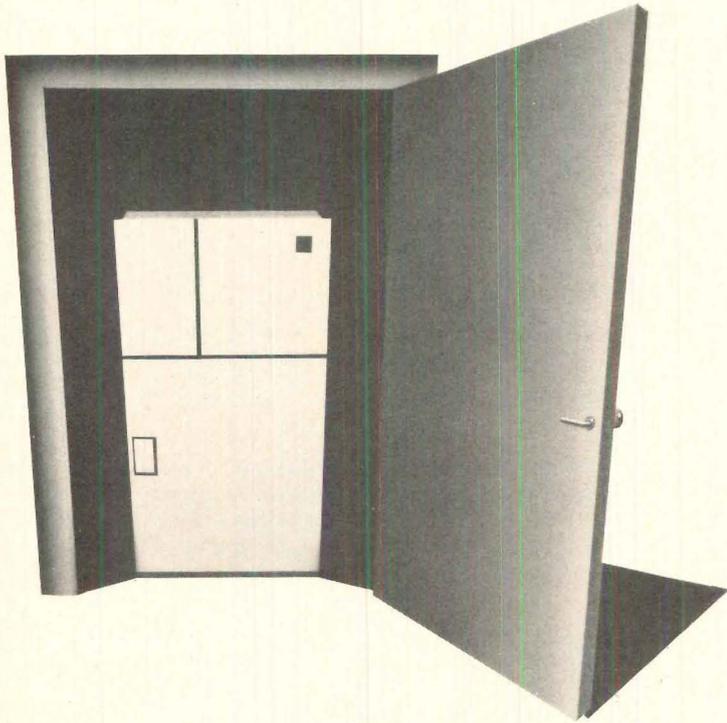


Roof and floor system, "Spanjoist," uses common lumber for top and bottom cords with deckings of plywood. Metal channels between

the cords provide strength. In lengths of 60' and depths of 1 1/2" to 2 1/2". Sanford, Pompano Beach, Fla. CIRCLE 250 ON READER SERVICE CARD

Carrier changes apartment cooling inside and out.

Carrier's new split system equipment is tailored neatly to apartments. In both size and cooling capacity.



Inside, our 40VU fan coil unit stands out of the way in a closet. And quietly cools an apartment.

Comes in six sizes to match your apartment sizes. And now or later, you can slip in an electric heating coil. We made room for it. Upflow. Or downflow.

On larger models, a solid state circuit even controls the fan speed. Set it. And forget it.

Outside, Carrier's new 38GS Compact condensing unit completes the system. 16" low on the roof. Or behind the bushes on the ground.

Its upflow air exhaust cuts down the sound. So does its unique computer-designed fan.

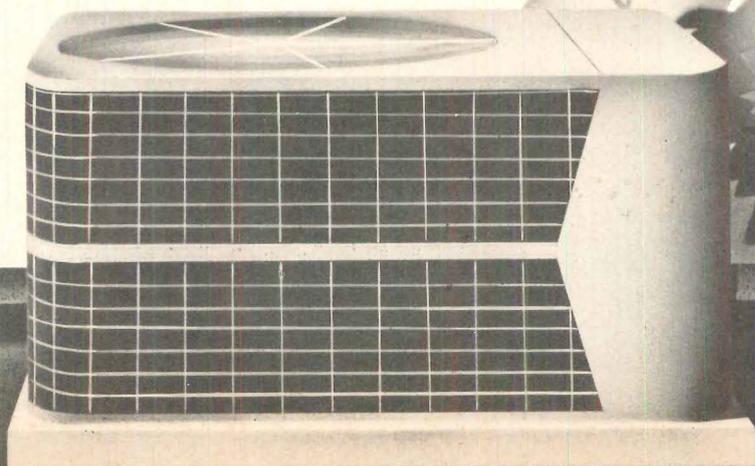
Like its inside companion, the 38GS comes in the sizes you need to handle tons of cooling in any apartment complex. Simply.

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It's two.

The motel kind, providing an exceptionally high rate of return per square foot. And the tax kind, because motel ownership offers a higher degree of tax sheltered income than almost any form of real estate investment.

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Investors can expect that a motel room occupying 250 square feet will take in \$14.50 about 75% of the time. That's \$16.00 a square foot.

Do you know many leasing agents getting that kind of rent?

No, operational costs don't put a damper on things. The net cash flow from a successful motel operation runs well above that obtained from office or apartment rentals.

To meet our objective of 65,000 *new* rooms in 5 years, Quality is looking for new properties and franchisees. Write Leonard K. Dowiak, Director, Franchise Operations, Quality Inns International, 10750 Columbia Pike, Silver Spring, Md. 20901. Or phone 301-593-5600.

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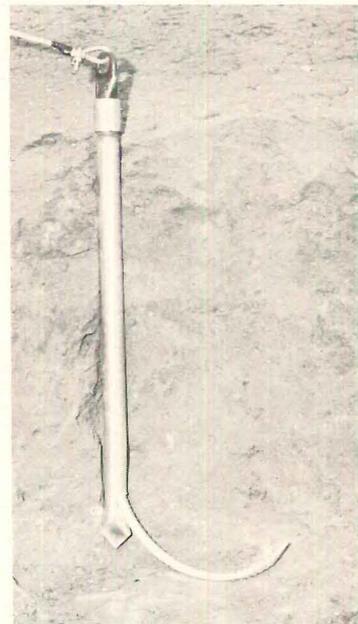
PRODUCTS/STRUCTURAL



Bell mouth connector provides an efficient union of rectangular metal air-handling ducts and flexible duct connections. Device is die-stamped to assure precision uniformity. Unit

twists into metal duct and grips the flexible connection. Available in a full range of flexible duct sizes. Flex-Con Products, Dallas, Tex.

CIRCLE 235 ON READER SERVICE CARD



Guy anchoring system, "Uni-anchor," is based on a tree-root principle. A tentacle of controlled tubular steel is extruded from the main housing after anchor is set into place, extending from it as a root from a tree. The device, available in three sizes, is easy-to-install using common hand tools. Universal Products, Cheyenne, Wyo.

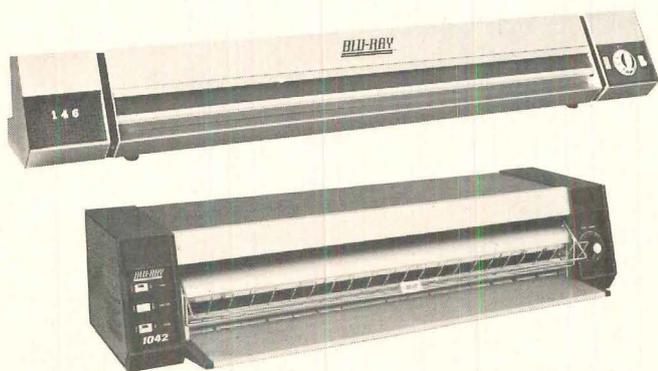
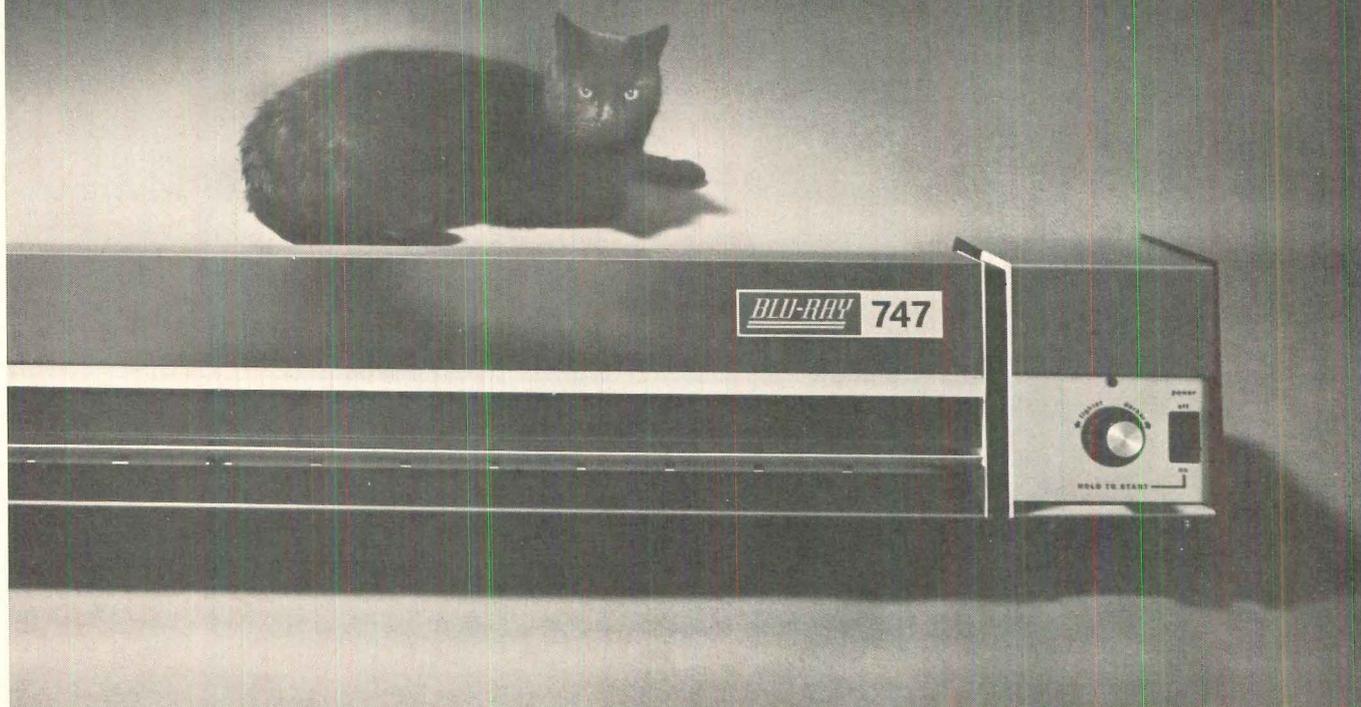
CIRCLE 236 ON READER SERVICE CARD



Plexiglas plastic acrylic meets recently-adopted standards required by safety glazing legislation. Impact-resistant Plexiglas is available in a wide variety of sizes and thicknesses. The lightweight material does not shatter. When broken, it splits into dull-edge pieces. Plexiglas will carry an approval stamp. Rohm & Haas, Philadelphia.

CIRCLE 237 ON READER SERVICE CARD

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Turn on any one of our three tabletop whiteprinters and the quiet purr you hear bespeaks quality. For these are precision engineered machines, the most bug-free diazo reproducers of engineering drawings extant. They're so capable, so dependable, so reasonably priced, they're replacing the big console models in many reproduction centers. Our copiers have to be almost purrfect: we back them with a full year warranty (a Blu-Ray exclusive) and 600 dealers coast to coast. Lease plan available. Send for our complete line brochure.

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BLU-RAY



Tinnerman toggles provide positive retention for front mountings to standard wallboard. The one-piece all plastic device is suitable for use with $\frac{3}{8}$ " to $\frac{1}{2}$ " thick wallboard. The tubular designed reinforcing toggle can withstand a pull of up to 100 lbs. Thinline head provides for a flush surface fit. Engineered Fasteners, Cleveland, Ohio.

CIRCLE 242 ON READER SERVICE CARD

Wood structural material, "Plyron", can be used in any application that calls for hardwood plywood. The rugged puncture-resistant material has a core of softwood plywood and outer plies of durable hardboard. "Plyron", manufactured in both interior and exterior grades, accepts any finish suitable for wood. Weyerhaeuser, Tacoma, Wash.

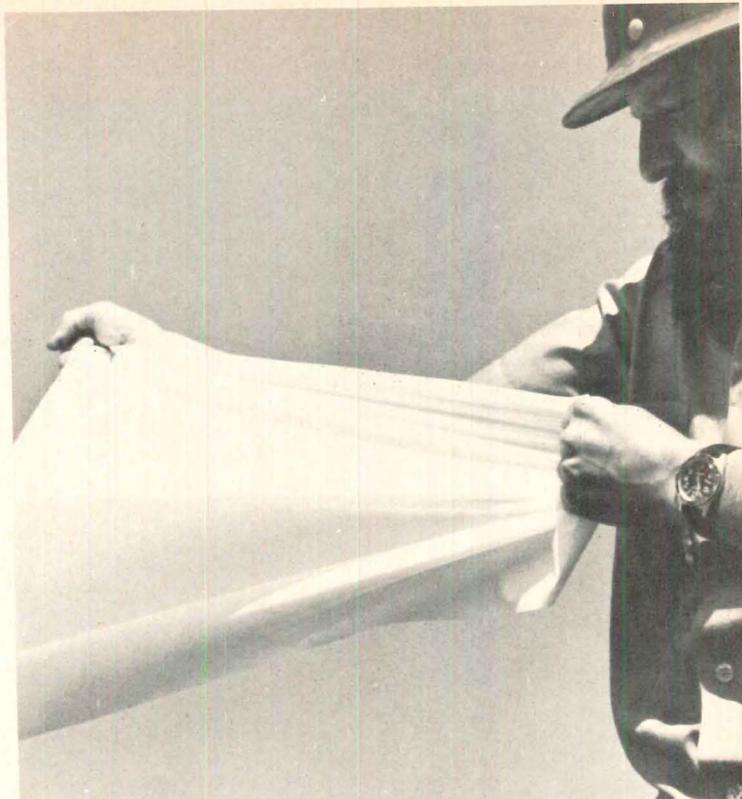
CIRCLE 239 ON READER SERVICE CARD

Load-bearing aluminum columns are designed for indoor or outdoor application. The lightweight, classic, tapered columns are 8" in diameter and 8' long. Each unit will withstand up to 11,500 lb. loads. Columns come complete with caps and bases. Reynolds Metal, Richmond, Va.

CIRCLE 240 ON READER SERVICE CARD

Patching mortar designed to repair and restore masonry and concrete can be used for any size job. The fast-setting material is prepared on-site by simply adding clean water. Non-shrink "Thorite" contains no metallics, tars, emulsions or calcium chloride. Available in 1 qt., 1 gal. and 5 gal. cans. Standard Dry Wall Products, Miami, Fla.

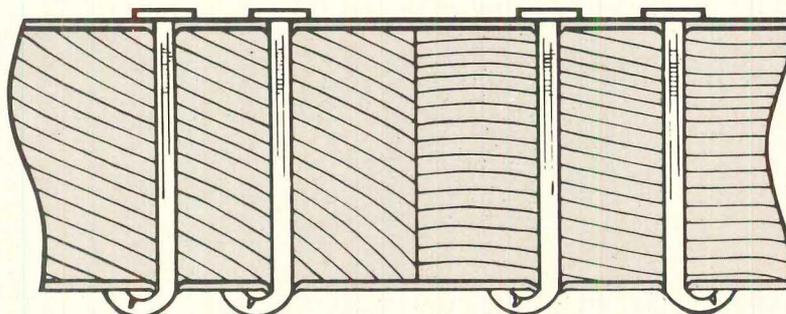
CIRCLE 241 ON READER SERVICE CARD



Polyethylene sheeting, "Rufco 300" is designed to enclose construction jobs in cold weather. The white translucent material allows natural, outdoor light to penetrate. The

rugged, low-cost, cross-laminated sheeting will not tear even in extreme conditions. Raven Industries, Minneapolis, Minn.

CIRCLE 238 ON READER SERVICE CARD



It's the only roof truss joint with rivet-like strength.



Even with the racking weight of a full grown man on each side, this Fink truss joint won't give. It's fastened with Bostitch Clinch Nails – the heart of a unique truss system that combines the proven strength and durability of nail-on truss plates with the speed and low cost of simple, compact air guns.

With the Bostitch Clinch Nail System, there's no more flipping of trusses during assembly. *All joints are nailed from one side only.* So now you can make trusses in half the floor space normally needed.

Each Clinch Nail goes completely through both sides of each joint. "Clinching" action locks joints



together, rivets the wood between two steel plates.

Two-ply Bostitch clinch plates insure precisely controlled clinching grip.

With the Clinch Nail System, you can handle almost any style truss up to 40-foot span and 7-in-12 pitch.

Everything you'll need including coil-fed nailers, compressor and hoses, truss plates, jigs, clamps and Clinch Nails come with this new Bostitch truss package.

For all the money and time-saving details, send for our new construction capabilities brochure. Bostitch, 203 Briggs Dr., E. Greenwich, R.I. 02818.

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If we work together, we'll help you as much as you wish—with plans, counsel on engineering, site location, scheduling and materials purchasing. And, with a standardized, financible lease in your pocket, you shouldn't have any mortgage problems.

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Please send me complete information on the Overmyer Lease-Build Program.

Please send me literature on D. H. Overmyer warehousing operations and services so that I may offer your space for industry leasing.



Name _____ Title _____
Company _____
Address _____
City _____ State _____
Zip _____ Telephone _____



Metal protector, "WD-40" eliminates rust and corrosion at their source. The non-greasy, no-gum substance provides lubrication as it

protects. The non-conductive shield won't harm rubber or plastics. WD-40, San Diego, Calif.
CIRCLE 251 ON READER SERVICE CARD



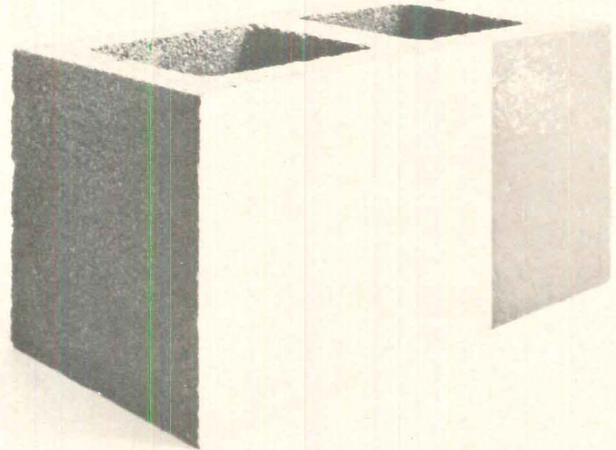
Waterproof asphalt shingle sealer, "Roof-tite" eliminates the threat of interior water damage from roof leaks caused by icy build-up. The

three-component system requires two coats for maximum efficiency. Molar, Minneapolis, Minn.
CIRCLE 255 ON READER SERVICE CARD



Vinyl matching and patching tape is available for use with vinyl insulation systems. The clear-acrylic, permanent pressure adhesive, coated on a PVC film, provides an attractive moisture barrier and joint sealer. A wide selection of colors, custom patterns and woodgrains is offered. Morgan Adhesives, Stow, Ohio.
CIRCLE 252 ON READER SERVICE CARD

Roof and sidewall coating seals, waterproofs and protects as it colors. Mildew-, rot- and weather-resistant substance consists of long asbestos fibers mixed with polymers and reinforced with minute flakes of aluminum. It is available in red, green, gray and blue and can be brush- or roller-applied. Consolidated Paint & Varnish, Cleveland, Ohio.
CIRCLE 253 ON READER SERVICE CARD



Interior epoxide enamel combines polyester resins and epoxy for a tile-like decorative surface. Designed for heavy traffic areas, it resists impact,

abrasion and stains. Coating is available in a complete selection of colors. Glidden, Cleveland, Ohio.
CIRCLE 256 ON READER SERVICE CARD



Waterproofing epoxy, "Zap", seals cracks in any masonry surface. Substance can also serve as an adhesive with masonry wood or metal. Sealant mixes easily and brushes on

smoothly. It is unaffected by heat, cold or corrosion. Packed two or four 1-gal. cans per-case. Construction Chemicals, Danbury, Conn.
CIRCLE 254 ON READER SERVICE CARD



Protective coating "Caulk-Cote" provides a permanent seal on existing caulking and grouting compounds. The porous nature of caulking has made mildew a problem in

bathrooms. Dirt and bacteria cannot adhere to "Caulk-Cote" thus the growth of mildew and mold is prevented. Apelco, Washington, D.C.
CIRCLE 257 ON READER SERVICE CARD

"Our laundry room headaches ended when we switched to Maytags," writes Mr. Stile.



Newton Circle, recently completed by Mr. Stile, has 6 Maytag Washers.



In 24 years, Mr. Stile has built more than 2000 homes and apartments in the Akron area.

26 Maytags average only \$1.00 apiece per year for repairs, even though some are five years old.

"We used to have another brand of washers in our laundry rooms, and out-of-service calls and tenant complaints were a problem," says Mr. Louis Stile, owner of six apartment buildings with 250 units in Akron, Ohio.

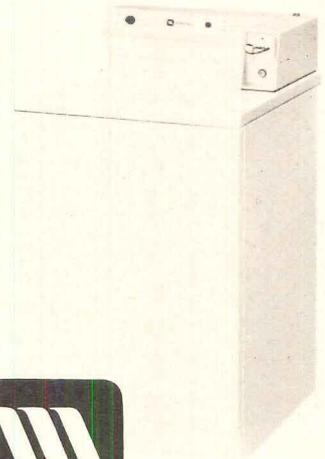
"Five years ago we switched to Maytags, and it made all the difference. The Maytags keep working, and the tenants are happy. In fact, my manager can recall only one time when a tenant called for service.

"When we erected our newest building, Newton Circle, we decided to put the whole laundry operation in the hands of Coin Rentals, Inc., the local Maytag Route Operator. Their 'Total

Operation' planning service was invaluable. Working with our architects, they provided laundry room plans that were complete right down to the placement of furnishings."

Naturally, we don't say all Maytags will equal the record Mr. Stile reported. But dependability is what we try to build into every Maytag Commercial Washer and Dryer.

Many Maytag equipment route operators like Coin Rentals, Inc. offer total operation planning services. To find out about this, and what Maytag dependability can do for you, fill in and mail the coupon now.



MAYTAG
THE DEPENDABILITY PEOPLE

THE MAYTAG COMPANY
Advertising Dept. HH 11-72, Newton, Iowa 50208

Please send full details on my local Maytag Equipment Route Operator's "Total Operation" planning service for apartments.

Name _____

Address _____

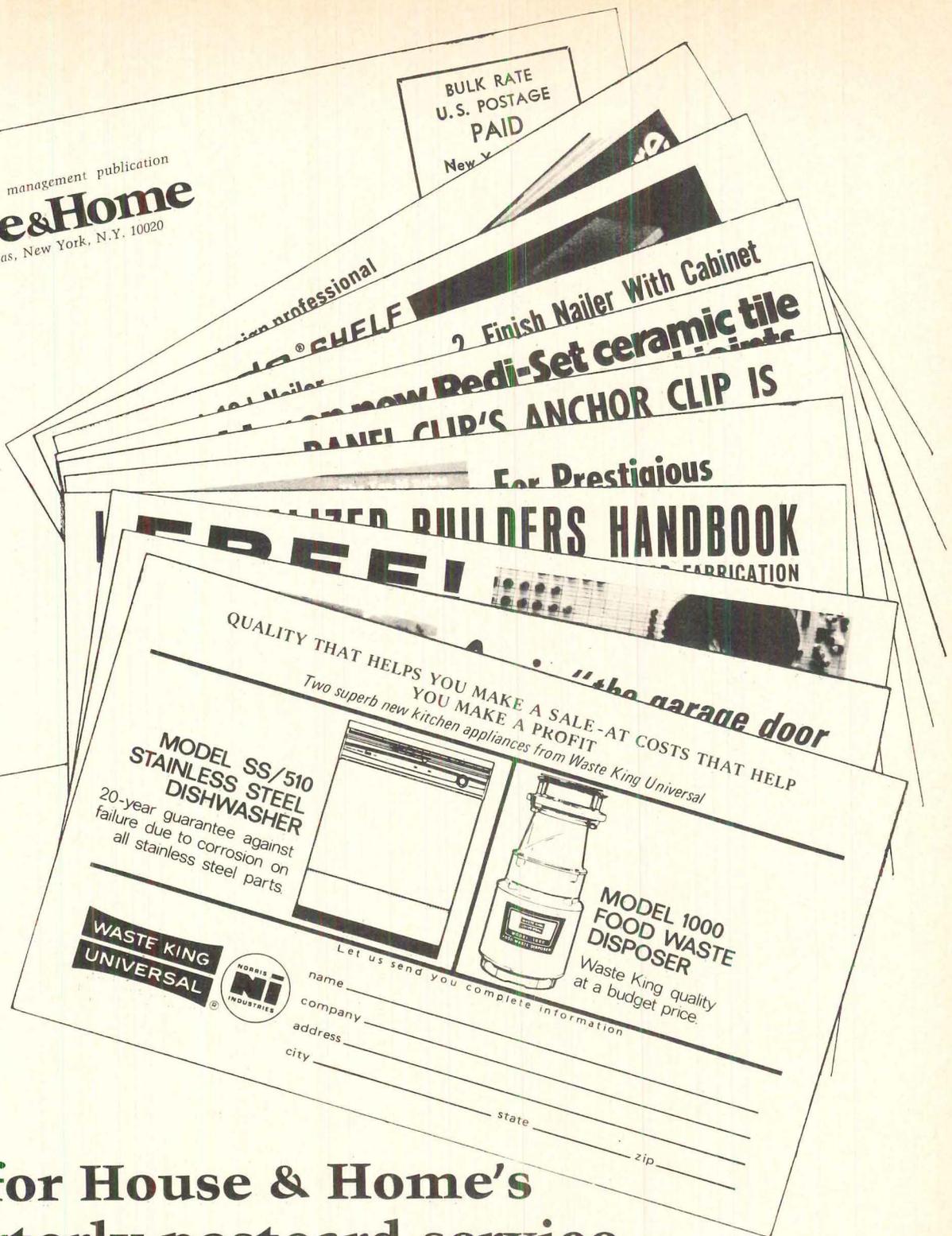
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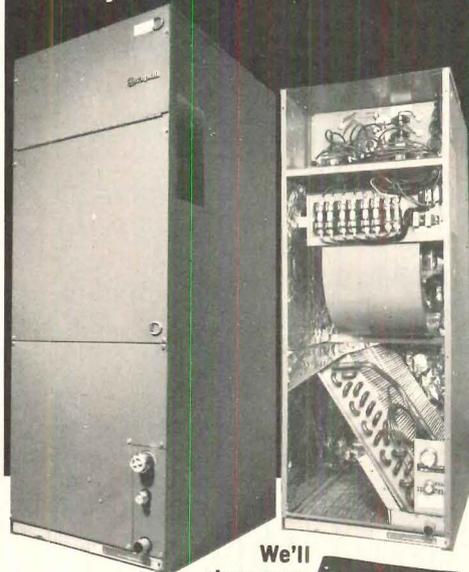
show 'em a better way: raywall furnaces

Raywall builds a better way into electric furnaces. The F and FC Series furnaces are ideal for installation in basements, closets, crawl spaces, attics, and alcoves. The smaller MFC Series furnace solves installation problems in tight spaces over water heaters, in apartments, mobile homes, and small residences.

Cabinets on the three models are unit constructed of heavy gauge steel, phosphatized for corrosion protection, and finished with baked enamel.

The better way F, FC, and MFC Series furnaces feature integral automatic high temperature controls in each stage to prevent delivering air at unsafe temperatures, a double throw relay to give continuous fan operation, and a heavy duty 40 VA transformer. Optional air conditioning is available with F and FC Series Furnaces.

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CIRCLE 148 ON READER SERVICE CARD

LITERATURE

Mechanical systems are discussed in three brochures called *Apartment Tracts*. Tract #1: "Comfort—The First Amenity" generally describes factors determining comfort in winter and summer and how these can be controlled. Tract #2: "Hot Water—How Much Is Enough?" generally describes how to evaluate hot water costs in different types of multi-family dwellings and how to select equipment. Tract #3: "Added Insulation—Diminishing Returns?" explains how to evaluate when insulation will save money and when it won't. Better Heating-Cooling Council, Berkeley Heights, N.J.

CIRCLE 304 ON READER SERVICE CARD

Melamine-finished paneling is featured in four-page brochure. Twenty-three patterns and colors are illustrated. Panel-adhesive and vinyl and aluminum mouldings in colors to match paneling are described. AFCO, Houston, Tex.

CIRCLE 305 ON READER SERVICE CARD

Sound control, through use of laminated glass construction, is the subject of a new noise-pollution research report. Technical Bulletin No. 6295 examines basic theories of sound, its transmission and measurement, and compares effectiveness of laminated glass in reducing sound transmission to other commonly used window glazings. Also included is a section on architectural design for airports, hotels and other locations with special sound-transmission problems. Monsanto Polymers & Petrochemicals, St. Louis, Mo.

CIRCLE 306 ON READER SERVICE CARD

Fastening devices for wood are described in a spiral-bound reference file. Product design and specification sheets are included for such items as joist hangers, truss connectors, post and beam connectors, drywall back-up clips, pole and piling connectors and pre-hung door shims. Also included in the booklet are fact sheets on how to select, specify and order plywood for sheathing, siding, underlayment, fencing and concrete forms. TECO, Washington, D.C.

CIRCLE 307 ON READER SERVICE CARD

Wood products are illustrated in a 130-page color catalog. Items include interior and exterior doors, grilles, dividers, fabric panels, windows, etc., in standard and custom designs and sizes. Specs included. Send \$5 to Pinecrest Inc., 2710 Nicollet Ave., Minneapolis, Minn. 55408.

Bathroom lights, cabinets, mirrors, suitable for use in mobile homes, are featured. Specs and full-color illustrations are included. Hole-punched for binder filing. Zenith Metal, Primos, Pa.

CIRCLE 308 ON READER SERVICE CARD



The best plans deserve Plan Hold

PLAN HOLD has a superior, high-efficiency product for every design and storage need.

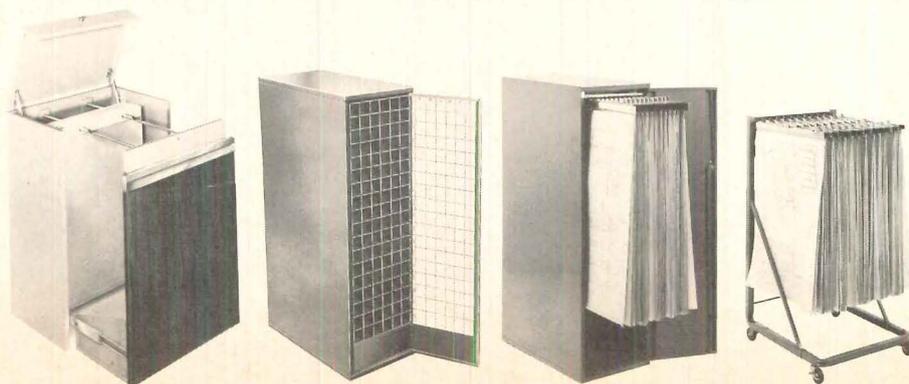
For instance, in *creating plans* our Designer II drafting table contains the key features of a fully-automatic—but at a fraction of the price. The companion Design/Desk completes the work station, and finally solves the age old problem of insufficient reference space. Design/Desk has it!

For *storing original drawings*, PLAN HOLD's Masterfile can handle up to 1,000 sheets in half the space flat drawers would use. Masterfile's vertical suspension technique

keeps vellum, film or linen free from curling, smudging, and wrinkling. Filing is so easy, so quick.

For *handling prints*, PLAN HOLD's vertical binder systems can hold 1,200 sheets in just 12 inches! The binder is available in a variety of housings—mobile stands, fixed cabinets, executive furniture. Sheet for sheet, it's the most economical storage available.

PLAN HOLD has more than 150 other innovative products for increasing design room efficiency. (We could have helped the Pharaohs.)



Catalog on request.



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