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House & Home

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Cover Apartment courtyard at Baymeadows, Jacksonville, Fla. Developer: Fletcher Properties Inc. Photo: Judith Gefter. For story, see page 50.

Housing Act of 1970: more in it for builders and public than anyone realized

The quality of life in these United States has just gotten a shot in the arm from one of the most under-publicized housing measures ever enacted by an American Congress.

The \$2.9 billion Housing and Urban Development Act of 1970 is long on open-space programs, urban growth and new community development—all aimed at protecting the physical environment and conserving natural resources.

While the measure continues the Congressional and Administration stress on new technology and mass production, it does require adoption of measures necessary to increase the capacity of both large and small homebuilders "to produce well designed, inexpensive housing through improved technology and an increased supply of reasonably priced building sites."

Despite the Congressional call for a new national urban growth policy and sweeping innovations for new community development, the measure failed to generate any of the Presidential hoopla that almost always accompanies enactment of a big housing bill.

A near veto. This year's legislation, in fact, was very nearly vetoed by President Richard Nixon, who signed the measure Jan. 1—one day before the adjournment of the 91st Congress.

President Nixon signed reluctantly, sources say—and he did so without benefit of a ceremony. The White House press office announced merely that the President had signed.

There had been speculation in housing circles as to whether the President would, in fact, veto the nine-title measure. But Congress apparently tied the President's hands by placing a two-year extension of FHA programs in the legislation. The FHA programs would have expired Jan. 1, 1971, without Mr. Nixon's signature on the housing Act of 1970.

New towns. The new bill marks the second major housing legislation enacted by the 91st Congress—and it clearly shows Congressional concern about the environment and the so-called quality of life.

While the measure increases spending for rent supplement,

home ownership and rental subsidies, public housing, and model cities, its major thrust is toward development of new communities and urban growth. A new Community Development Corp. will be set up within the housing department to oversee a \$500 million program of federal guarantees of obligations issued by private and public developers of new communities.

A separate function of the CDC will be to make direct loans to private community developers and state land development agencies to help pay debt service on loans made for HUD-approved community development programs.

Types of towns. Congress stressed four types of new communities in its new bill:

- Economically balanced new communities within metropolitan areas.
- Additions to existing smaller towns and cities which can be economically converted into growth centers to prevent decline and to accommodate increased population.
- Major new-town, in-town developments to help renew central cities, including the development of areas adjacent to existing cities for an increase in tax bases.
- Free-standing new communities where there is a clear showing of economic feasibility, primarily built to accommodate population growth.

Environment. The legislation shows a clear intent by Congress to give the environment the upper hand in any new development. The lawmakers explain:

"The rapid growth of urban population and uneven expansion of urban development have created an imbalance between the nation's needs and resources

that seriously threatens our physical environment. The future economic and social development of the nation, the proper conservation of our natural resources, and the achievement of satisfactory living standards depend upon the sound, orderly, and more balanced development of all areas of the nation."

So the new Community Development Corp. is authorized, among other powers, to guarantee the bonds, debentures, notes, and other obligations issued by private developers and state land development agencies to help finance approved new community-development programs.

No tax exemption. A major innovation is that the CDC won't guarantee a state agency's bonds if the debt is to be tax exempt. To make up the difference between the tax exempt and taxable interest cost, however, the Secretary of Housing can make grants to these agencies "in amounts not exceeding the difference between the interest paid on such obligation and the interest on similar tax exempt obligations."

No more than 80% of any one project, based on the Housing Secretary's estimate of the land value before development, and no more than 90% of his estimate of the actual land development cost, can be guaranteed at any one time.

The outstanding principal obligations guaranteed under the measure cannot exceed \$50 million for a single project or \$500 million for all projects aided by the guarantees.

Loans to repay interest on debt incurred by developers in their new community developments will also be made by the CDC. Such loans, which cannot

exceed \$20 million for any single project, are to be repaid only after the development's progress and marketing permit repayment, but not later than 15 years after the loan is made.

Homebuilding. With respect to maintaining a viable homebuilding industry, with both large and small builders, Congress sets no hard rules. It does, however, require the Housing Secretary "to adopt such requirements as he deems necessary to help maintain a diversified local homebuilding industry," and it seeks "to encourage broad participation by builders, particularly small builders, in new community construction."

With new community development clearly the major new thrust of the act, Congress also tied into the measure an authorization of a single program of grants to acquire and develop open space in urban areas. It authorized the Housing Secretary to make grants to states and local governments to aid in financing this program.

Present programs. Existing housing programs won increased authorizations.

Sections 235 and 236, the home ownership and rental subsidy programs, received increases of \$25 million upon enactment and \$30 million additional on July 1, 1971. The added funding is aimed at relieving some of the backlog of applications.

The rent supplement program was increased by \$40 million, beginning next July; Model Cities and metropolitan development, \$200 million on July 1, 1971; comprehensive planning grants, \$30 million; and public housing's annual contributions \$225 million on July 1, 1971.

New safeguards. Congress showed concern over possible abuses in some programs. The stress on consumerism, largely the result of Ralph Nader's crusade, brought several provisions into the bill.

One provision protects the homeowner of a section 235 house that has latent or structural defects, if it was insured within one year of any complaint. In this case, HUD would have to fix the property or pay the owner for such defects.

—ANDREW R. MANDALA,
Washington

Key provisions of 1970 Housing Act

New towns: Enacts Urban Growth and New Communities Development Act of 1970, which directs the President to develop a national growth policy; authorizes HUD to guarantee obligations of private and public developers of new towns.

Sections 235 and 236: Adds \$25 million for fiscal '71 and \$30 million for 1972 to each program, bringing total authorizations to \$150 million in 1971 and \$200 million in 1972.

Rent supplements: Adds \$40 million for fiscal 1972. Over \$100 million in unappropriated authority is already available.

FHA insurance: Extends all programs to Oct. 1, 1972. They would have expired Jan. 1, 1971, except for Secs. 235 and 236, which were to run to Oct. 1, 1971.

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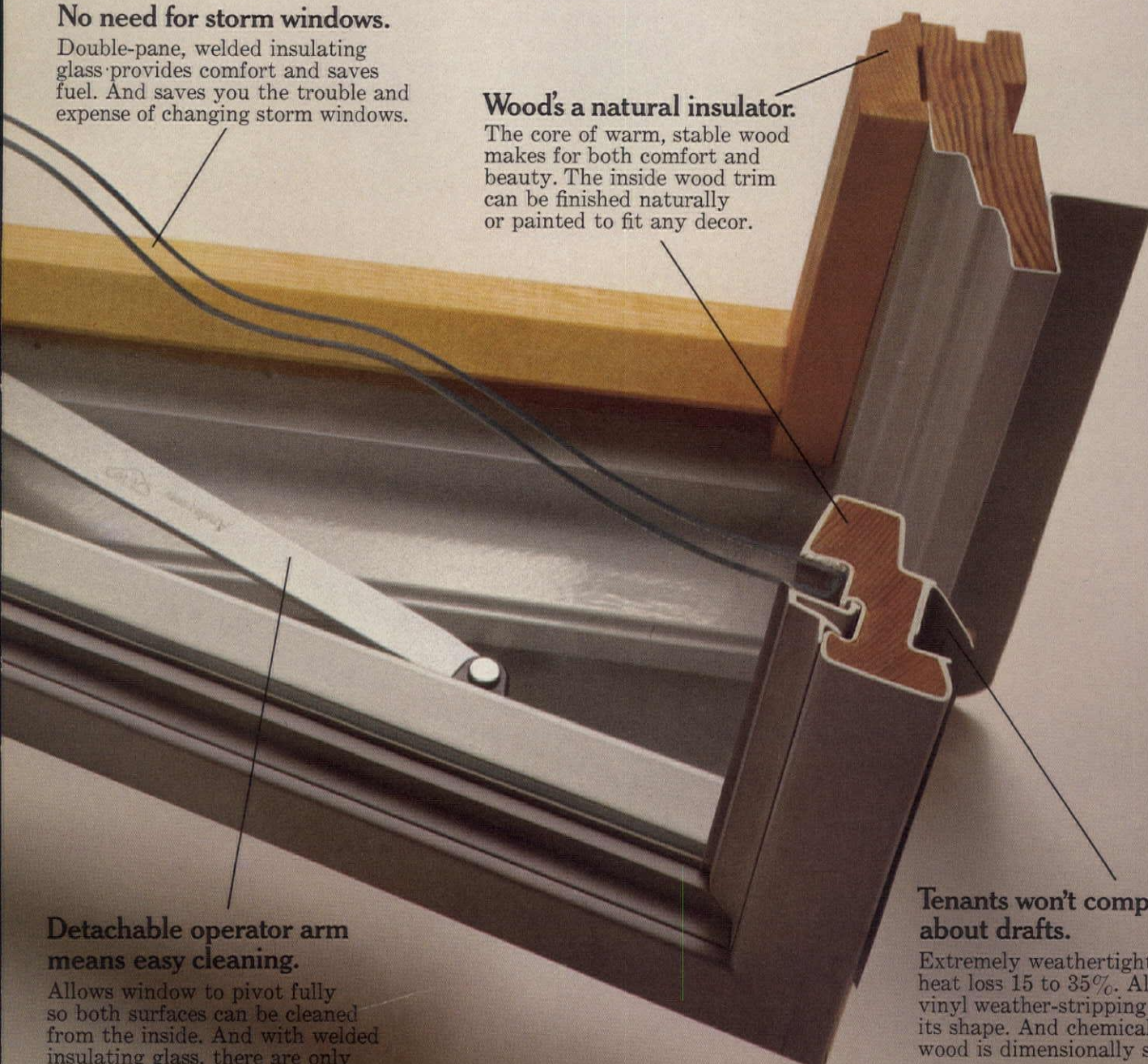
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Romney freezes much of Section 235 housing aid to poor in wake of scandal

The existing housing portion of HUD's Section 235 home-ownership subsidy program has been suspended indefinitely by Housing Secretary George Romney.

Romney, acting on the findings of a staff report of the House Banking and Currency Committee, which charged widespread abuses in the \$140-million subsidy program, halted all new commitments for existing housing under Section 235. No action was taken on new construction.

Section 235 subsidizes mortgage interest payments for home purchases by low- and moderate-income families. Of 130,000 housing units receiving subsidies, 50,000 are for existing homes.

Turnabout. Earlier, Romney had condemned the House committee staff's report as "irresponsible, inaccurate, misleading, and very incomplete." But after meeting for two days with FHA field personnel in Washington, the Secretary said:

"It is apparent that abuses in the Section 235 program are more prevalent and widespread than had previously been evident."

The staff report, which does not bind any member of Congress, says that the FHA, which runs the Section 235 program, has permitted speculators to make huge profits at the expense of the poor.

Scandal. Charging that the FHA may be "well on its way to

insuring itself into a national housing scandal," the staff report asserts that "the construction of these homes is of the cheapest type of building material; and instead of buying a home, people purchasing these houses are buying a disaster."

Romney had first said the staff was wrong and that the report's allegations of profits of up to 150% on some inner-city homes in the 235 program are fallacious "because they overlooked reasonable cost for rehabilitation, fees, commissions, and interest rates."

But both Wright Patman (D., Tex.), chairman of the committee, and William B. Widnall (R., N.J.), the ranking minority member, said the study and its conclusions had bipartisan support in Congress.

The Housing Secretary at first argued that the report produced a few "horror examples" out of context to "condemn the whole effort." Romney did concede however, that the program has some problems, but said that HUD is working to correct these.

Requirements. On halting the existing housing portion of the program, however, Romney said the suspension would continue until at least five conditions were met:

- That HUD has been able to investigate adequately the condition and circumstances of purchase of Section 235 existing housing units now under subsidy.

DEL ANKERS



SECRETARY ROMNEY
The man in the middle

- That the department has been able to institute remedial action to protect and assist those Section 235 homebuyers who have been victimized by basic deficiencies in the program and by unscrupulous or sloppy practices.

- That adequate measures have been taken to assure elimination of any incompetence, impropriety, or fraudulent practices that may have existed.

- That FHA has established adequate training, informational and other administrative procedures to assure that employees are prepared and able to administer the program efficiently.

- That the workload levels are no higher than can reasonably be expected to be attained with available and adequately trained personnel.

The report says FHA's performance has been so bad that the existing homes it insures "are of such poor quality that

there is little or no possibility that they can survive the life of the mortgage or even attempt to maintain any reasonable property value."

Speculation. In its study of ten cities, the Banking Committee staff found several cases of such problems as faulty plumbing, leaky basements and roofs, inadequate wiring, rotten wood, cracked plaster, lack of insulation, and faulty heating.

It charged real estate speculators with making big turn-around profits with very little rehabilitation work being done on the property.

"The most horrible example of this involves a home (in Seattle)," the report said. This home was purchased on May 20, 1969 . . . for \$8,000. On June 4, 1969, (the home was sold) for \$15,500. Thus, only 14 days elapsed between the time (the house was bought) and it was resold . . . for a profit of \$7,500.

"There were repairs made to the house, but the quality of these repairs is so poor that they defy description. In fact, the repair work is so shoddy that FHA has agreed to take the house back."

The report asks for an immediate review by Congress and HUD of all Section 235 commitments made so far. It also has urged that home owners be excused from their contractual obligations if needed repairs and rehabilitation work on the properties are not made. —A.M.

Romney says cost spiral will drive most homebuilding into the factory by 1980

George Romney, the man who gave the nation the compact car, is now convinced that mass-produced housing is going to account for the bulk of homebuilding—and in this decade.

"At least two thirds of all housing production in the U.S. will be factory produced by the end of this decade," the Housing Secretary predicted in a New Year's interview in Washington. The reason? Present construction methods are pricing themselves out of the market in a period of soaring housing demand.

Never one to mince words, Romney states flatly that "the American people are sick and

tired of paying the tab for the upward pressure on costs." And he points out that the average earnings of construction workers have risen 20% in two years.

Cost cutting. Romney pledges an attack on cost excesses "through a combination of direct government action, new labor legislation, and the switch to industrialized housing." Without indicating his Department of Housing has any specific legislation in mind, Romney also sees an end to restricted trade practices, "either voluntarily or through state or federal action."

Romney also believes financing charges will be lowered, again because of industrialized

housing: "Once the factories are in place, industrialized housing will be built in far less time than conventional housing. This will significantly shorten the time a developer needs to borrow construction money."

Easier mortgages. "We will also solve the cyclical instability of the mortgage market caused by swings and monetary tightness," Romney adds. "One way or another, both through direct federal support and federal stimulus and directives from private lenders, housing will see a more stable mortgage market."

The Housing Secretary, looking into the future, sees states and localities making signifi-

cant changes in their property tax structures. He adds:

"There may even be a role for federal legislation in the form of a change in the treatment of capital gains from the sale of land, and to assist states and localities in advanced acquisition of land."

Codes. Romney, the Administration's chief advocate of changing local building codes, believes the federal government may also have a role in this area: "If state or local initiative is too slow (in permitting nationally acceptable industrialized housing in any locality regardless of the local code) I see a definite possibility of federal action." —A.M.

Probers report on Washington's Clifton Terrace rehab project: 'a miserable failure'

A Congressional committee has thrown the book at the oft-criticized 221D3 rehab project sponsored by the non-profit Housing Development Corp. in Washington, D.C.

The book is a 567-page report put together by investigators from a subcommittee of the District of Columbia Committee of the House of Representatives. The report has documents, letters, and memos to support the conclusion that HDC's multi-million dollar project "has been proved a miserable failure."

Among the findings:

- That improper political pressure was used to force FHA officials under former Housing Secretary Robert Weaver to approve the \$1.4 million purchase price for the project.
- That "unusual and unwarranted concessions" were granted by FHA and the D.C. government to HDC, which is headed by a Democratic politician, the Rev. Channing Phillips.
- That the general contractor on the job, the Winston A. Burnett Co. of New York, "was incompetent" and that the architects on the project were also "incompetent," and
- That Clifton Terrace "is over one year behind schedule, \$2 million in the red in construction costs, poorly constructed, and inadequately financed to support itself and to amortize the \$4.4 million mortgage in spite of being lavishly subsidized."

Reforms. The report recommended that the housing laws be amended to eliminate non-profit sponsors "except in very limited cases"; that the practice of using mortgage proceeds to hire consultants be forbidden; that the law require FHA to perform the functions "supposedly being performed" by non-profit sponsors and consultants; and that funding from the Office of Economic Opportunity for "non-legitimate, non-productive, non-profit housing corporations be terminated immediately."

The report is from a subcommittee whose chairman, Rep. John Dowdy (R., Texas), has been prominent in the news in his own right. He was due to go to trial Jan. 20 in



CONGRESSMAN BROYHILL
Power behind the inquiry

Federal District Court in Baltimore, Md., on charges of accepting a \$25,000 bribe to intervene in a federal investigation of a Maryland construction company that has gone out of business. Dowdy's trial had been postponed since December on the grounds of illness.

HUD's inquiry. The Dowdy subcommittee's report is the product of the third official investigation of HDC and Clifton Terrace. The first was conducted by HUD officials themselves after a September 1969 attack by George Kalavittinos, an inner city landlord, on "the Clifton Terrace scandal."

In February 1970, HUD investigators reported "no evidence of wrongdoing or misconduct" in FHA's approval of the project nor in the rehab work done by HDC and Burnett. Despite the fact that the project was months behind schedule, HUD found work "progressing in an acceptable manner."

Even before the HUD report was out, the General Accounting Office ("the watchdog of Congress") had been asked by Rep. Joel Broyhill, (R., Va.) to review the HUD findings. Broyhill is a member of a prominent family of homebuilders and developers in the Virginia suburbs of Washington. He is an influential minority member of both the House District of Columbia Committee and the powerful tax writing Committee on Ways and Means. He is a vigorous and persistent critic of the D.C. government and is generally credited with being "the member (of the committee) with the most weight on the Clifton Terrace issue," as one HDC source put it.

Broyhill, however, is reported to be unhappy with some as-

ROZUMALSKI



SPONSOR PHILLIPS
Critics cite 'concessions'

pects of the subcommittee's report, particularly the publication of raw data from HDC and other files by Paul Yates Little, the committee staffer most responsible for the report.

The GAO's findings. The GAO's 50-page report, published last September, contains many of the findings that the D.C. committee later incorporated in its own report. The GAO's findings—which HDC officials say they "have no quarrel with"—include these:

- That the \$4.4 million mortgage loan "was not supported by adequate financial analysis," and that "the record did not clearly show that HUD had determined the full extent of the economic risk."
- That HUD should not have approved the mortgage "without benefit of a fair market value appraisal of the property." Such an appraisal isn't required, GAO admitted. But it said that HUD's Washington insuring office told GAO that it had made an appraisal indicating a fair market value of only \$1 million. Top HUD officials said they weren't aware of this.
- That HUD officials "did not reasonably estimate" the cost of the rehab of the three buildings totaling 285 units.

The GAO's recommendations were that HUD should require that a fair market value appraisal be made and used in determining the amount to be included in the mortgage for the purchase of the property to be rehabilitated.

The GAO is still actively studying HDC and Clifton Terrace, and will have another report on the the project some time next year.

Boise's role. There's no question about Clifton Terrace's being a year behind schedule.

Completion is now estimated for August 1971. After only four months of work on the contract, HDC notified the bonding company that the contractor was heading toward contract default.

The Winston A. Burnett Construction Co. is owned by a holding company in which Boise Cascade owns 45% of the stock, and one Burnett source says Boise "moved in to tail us out" in September 1969. Among other changes, Winston Burnett was replaced as president by Charles Butler, a Boise executive.

Butler had admitted publicly that his company is now running about \$2 million over the maximum contract price of \$2,225,000 arranged with HDC. Since last August the contractor has been paying HDC penalties of \$1,000 a day.

Accusations. Phillips was accused by the subcommittee of "deliberate and planned misrepresentation," and he in turn accused the members of the committee of using the report to keep him from being elected the first non-voting delegate to the Congress from the District of Columbia. The election winner would automatically become a member of the District committee. Phillips lost.

Phillips also noted that no one from HDC was asked to testify by the committee's investigators, and that no hearings were held.

The subcommittee's investigation has helped to keep the spotlight on cost overruns and other troubles of a marginal rehab project for mostly black tenants with the construction work done mostly by blacks under a black prime contractor. But the committee's recommendations carry no special weight with the House Banking and Currency Committee headed by Rep. Wright Patman (D., Tex.), which has the responsibility for drafting housing legislation.

Despite the controversy over HDC and Clifton Terrace, FHA officials have—beginning in April—given HDC commitments for three section 236 projects totaling about \$4.2 million.

—DON LOOMIS
McGraw-Hill News,
Washington

Helping middle-class home buyer: there's talk of subsidizing FHA mortgages...

When Congress established the Government National Mortgage Assn. in 1968 to take over the special assistance and management functions of the Federal National Mortgage Assn., Ginny May was thought of as an apron string of Fanny May.

But the tail may begin to wag the dog.

For Ginny May is growing up fast. During 1971 its guarantee operations for mortgage-backed securities are likely to become a major factor in the capital markets, to say nothing of its impact on housing.

The little sister of Fanny May, now being efficiently and effectively run by Woodward Kingman, a likeable 44-year-old former banker and New York City councilman, guaranteed \$1.5 billion in mortgage backed securities during 1970—including more than \$1 billion in long-term bonds backed by mortgages.

For 1971 it looks as if Ginny May will smash that record without half trying.

Subsidy and bonds. What's more, the HUD agency may find itself expanding to aid low and moderate income families in ways not dreamed of when the 1968 Housing Act, setting up Ginny May, was signed by President Johnson:

- A new tandem plan may evolve between GNMA and FNMA to reduce discounts on non-subsidized moderate-income housing insured by FHA.

- And GNMA may guarantee securities issued by state home financing agencies to help finance FHA mortgage programs.

BILL AARON



BANK BOARD'S MARTIN
Aiding conventional borrower

The rationale is to avoid proliferation of state agencies issuing tax-exempt bonds that could, in the view of some HUD officials, destroy the tax-exempt market.

Tandem plan. Kingman stresses that the plan to aid middle-class buyers is merely in the discussion stage.

Ginny May already conducts a tandem program with FNMA for HUD's subsidized housing loans. Ginny May buys multi-family subsidy mortgages from sponsors at par, then sells the loans to Fanny May at the market price, which might be 98. In other words, GNMA absorbs the two-point discount. The new tandem plan contemplates purchase of FHA's unsubsidized new-house loans in the same manner.

"Particularly during a time of declining interest rates," Kingman says, "this can be helpful to homebuilders."

"Builders who have to absorb heavy discounts when the interest rate drops on FHA loans

FABIAN BACHRACH



GINNY MAY'S KINGMAN
Help for the FHA mortgagor

might hold back on production. This is not in keeping with Administration policy to produce more housing.

"But if FNMA pegs a price at, say, 96, when the FNMA mortgage auction price is, say, 94, the builder can sell to us and we can then sell the loan to Fanny May at 94. Again, we would be picking up only the spread between our pegged price and the auction price."

Not for rich. Kingman notes that his agency will not subsidize high-income families. The tandem program would assist moderate-cost housing—\$22,000 or less—and only new construction.

In January, the Administration's Office of Management and Budgeting was studying the feasibility of the proposal to evaluate GNMA's risk of expense. "We think the budgetary expense will be minor, as Ginny May operations are largely self-supporting," Kingman notes. During the current fiscal year, for instance, GNMA required no

Congressional appropriations.

Backing for bonds. Kingman also talks about the possibility of GNMA's other new role—that of guaranteeing the securities issued by state and local governments.

The 1970 Housing Act provides for subsidizing the difference between the tax-exempt yield available to state and local governments that issue securities and the taxable securities required under the legislation.

Here, too, the policy has not been set, according to Kingman, but he notes that GNMA has the authority to guarantee securities backed by government-insured mortgages.

Mortgage securities. While the Administration sorts out the policy for these new programs for Ginny May, Kingman says there still is unfinished business on his mortgage-backed bond program.

The Treasury has limited issues to Fanny May and the Federal Home Loan Bank System. The two are alone in floating long-term bonds backed by mortgages and guaranteed by GNMA. Other issuers have been restricted to pass-through securities, under which interest and principal on the mortgages is simply passed through the mortgage holder to the security holder.

The statute provides that other issuers, such as savings and loans and banks, can also issue the long-term bonds. Kingman is "hopeful" this program will get rolling this year.

—A.M.

...and the S&Ls get \$85 million to reduce charges on conventional loans

Savings and loan associations are starting to use an \$85-million Congressional subsidy to reduce the costs of home mortgages for moderate-income families.

The funds are the first installment of an Administration request for a \$250-million subsidy.

The \$85 million will go to the Federal Home Loan Bank Board, which will then lower by \$85 million the interest it charges on advances (loans) to S&Ls that participate in the new program.

The S&Ls will then pass on

this interest reduction to home buyers seeking mortgages.

Beneficiaries. Preston Martin, the FHLBB chairman, says the benefits will go to families earning \$7,000 to \$12,000, "who in most instances find it difficult to qualify for a decent house under the credit standards of lending institutions."

Martin describes these benefits as housing opportunity allowances. They will lower a home owner's payments by \$20 a month over five years. On a \$20,000 mortgage at 8% for a 25-year term, they would reduce the interest to 7.4% and

so trim payments from \$154 to \$134 a month.

Assuming a home buyer can afford 20% of his income for mortgage payments, the program could lower the annual income requirement for loan qualification by \$1,200, or from \$9,240 to \$8,040.

Martin says lending institutions must make mortgages at no more than the prevailing interest rate so that the full benefit of the allowance is passed to the purchaser.

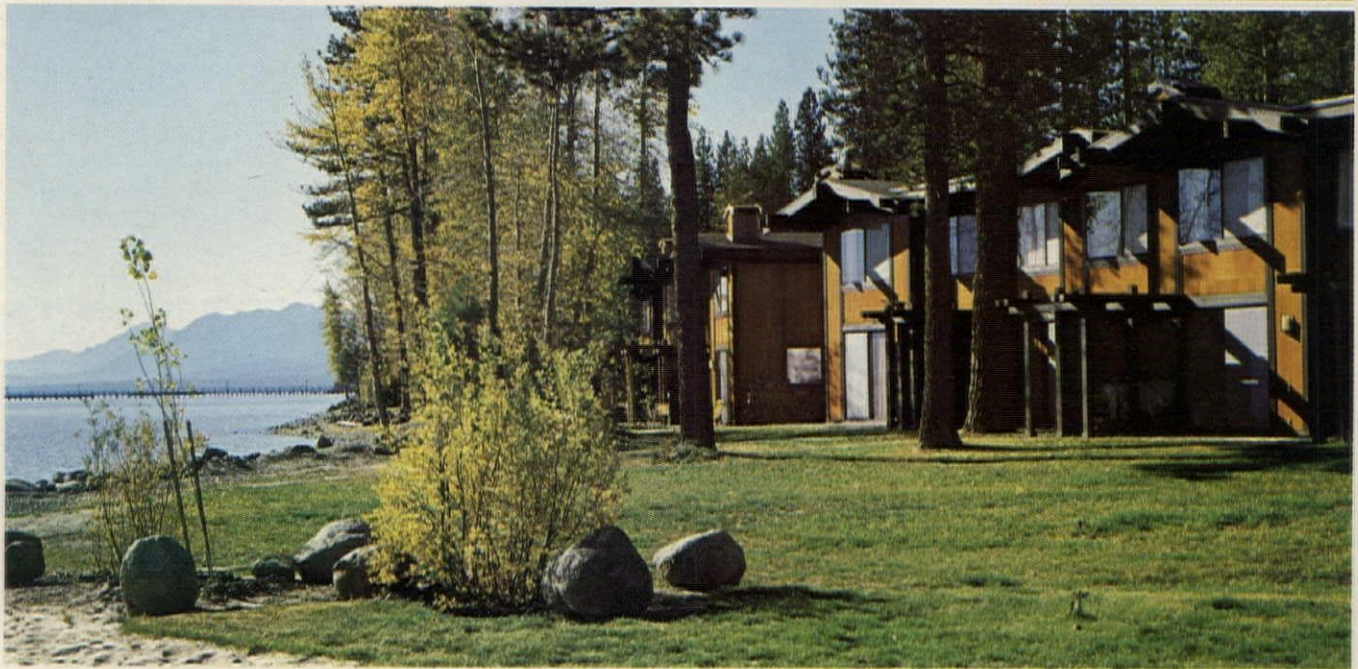
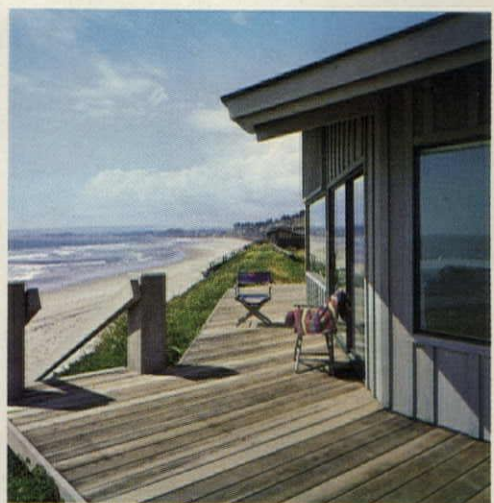
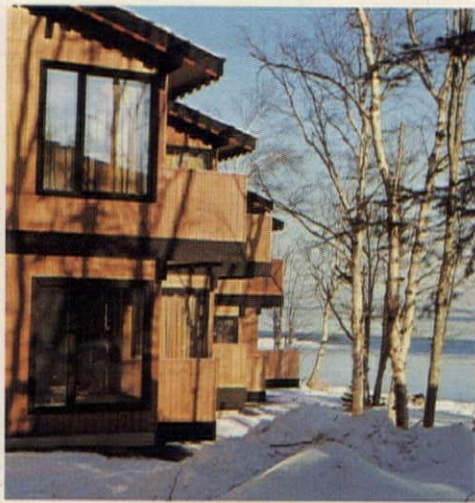
Eligibility. The borrower's eligibility is tied to the income requirement for HUD's subsidi-

dized low-income programs. The Bank Board will set income limits at 150% of those applicable to the Sections 235 and 236 subsidy programs.

If an income limit of \$5,000 to \$7,000 applies to HUD's 235 and 236 programs in an area, the limits for the Bank Board subsidy would be roughly \$7,500 to \$10,000.

Congress wants to see how the program works before granting any more of the \$250 million asked. Martin is nevertheless expected to press for the remaining funds during the current session.

—A.M.



There's a lot of talk today about environment

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New mortgage market gets off to a slow start—the S&Ls stay away in droves

The first secondary market in conventional loans got off to a shaky start as 1970 faded out. The Federal Home Loan Mortgage Corporation's participation program failed to entice savings and loan associations to do much business with the new facility.

Although billed as a program aimed at the S&L industry—which is "particularly responsive to the participation market"—the FHLMC opened operations in a period of declining interest rates and simply missed the market on its first try.

Chairman Preston Martin of the Federal Home Loan Bank Board, announcing the start of the program, said the FHLMC would buy participations of up to 75% on single-family and multifamily conventional loans held by the S&Ls.

But the FHLMC required a net yield of 8½% on its purchases.

Few offerings. To savings and loan managers who were watching interest rates fall, the corporation's 8½% requirement seemed far above the level at which they would be willing to sell loans. And so—

with the closing date on the offer just before Christmas—the FHLMC netted only about \$6 million in purchases.

Said one savings and loan manager: "The corporation is asking far too high a yield. If they were realistic in their pricing, there would be more business."

This was the general tone of responses from association executives who felt they would be hard pressed to sell high yielding loans in the face of a declining interest rate.



FHLMC's BOMAR
'We decided to go ahead'

The agency's side. Thomas R. Bomar, executive vice president of the corporation, noted, however, that the FHLMC didn't expect a big response at this

time. He remained hopeful. "We came into the market to buy participations at perhaps the worst time of the year—and we knew it," he said. "There was, in a sense, a negative need for us at that time, but we decided to go ahead now so that the program's machinery could function a bit.

"As to the yield, we discussed this at length before deciding on what net yield we would seek. If we reduced it much lower, we would be taking a loss—and we're not much interested in that.

"If we can't buy at a yield that will produce a profit for us, then we probably shouldn't be in the market. But we decided to go ahead anyway just to get started."

Bomar indicated his first effort will be followed by additional participation offers, perhaps within 60 days.

"We will price at the market each time we make an offer," he said.

Bid to banks. Bomar noted that, when the initial offer was made, only member institutions of the Home Loan Bank

System were eligible. "But we hope to bring the mutual savings banks and commercial banks into our program beginning early in 1971," he said.

Bomar reiterated the corporation's earlier ruling that "only sellers to the corporation can service the loans sold." This excludes mortgage bankers, who have threatened to take their case to Congress this year if the FHLMC doesn't back away from this prohibition.

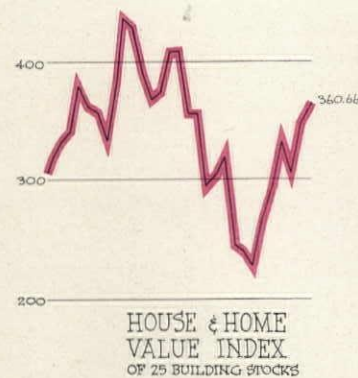
Secondary market operations and convention loans are due to begin in earnest early this year, and already the Federal National Mortgage Assn. has indicated that it would put from \$300 to \$500 million into this sector in 1971.

While the Federal Home Loan Mortgage Corp. has not indicated any dollar limit on its conventional program for the current year, Chairman Martin says it will be substantial.

The current inclination at the Bank Board and within the FHLMC is to begin operation soon in buying and selling whole loans as well as participations. A monthly offering is under consideration. —A.M.

Housing stocks spurt

HOUSE & HOME's index of 25 housing stocks leaped from 347.21 to 360.66 in the month ended Jan. 4. Homebuilding and land companies, aided by easier credit, led the way.



HOUSE & HOME VALUE INDEX OF 25 BUILDING STOCKS

How top 5 did in each group:

	Jan. '70	Dec. '70	Jan. '71
Builders	454	422	438
Land develop.	604	458	502
Mortgage cos.	567	613	619
Mobile homes	657	725	772
S&Ls	149	162	163

HOUSING'S STOCK PRICES

COMPANY	Jan. 4 Bid/Close	Chng. Prev. Month	COMPANY	Jan. 4 Bid/Close	Chng. Prev. Month	COMPANY	Jan. 4 Bid/Close	Chng. Prev. Month
BUILDING			MORTGAGE BANKING			MOBILE HOMES & MODULES		
Behring Corp. ^b	15½	- 1½	Charter Co.....	15½	- ½	Con. Chem. Co. ^b	8½	+ ¾
Bramalea Cons (Can.).....	3.50	+ .38	-Colwell ^b	21½	+ 1½	-Champion Homes ^b	33¾	+ 2½
Capital Divers (Can.).....	.91	- .05	-Cont. Mtg. Investors ^c	18¾	- ¾	Commodore Corp. ^b	7½	+ 1
Centex Corp.....	40¼	+ 2	Cont. Mtg. Insurance.....	27	+ 2¾	-Fleetwood ^c	38¾	- ½
Christiana Cos. ^b	8¼	+ 1½	Excel Investment.....	6½	- ¾	-Guerdon ^b	19¾	+ 4¾
Cons. Bldg. (Can.).....	1.05	- .05	FNMA ^c	60¼	+ 2	Mobile Home Industries ^b	16	+ 2
Dev. Corp. Amer.....	.23	+ 2	First Mtg. Ins. Co.....	7¼	+ ½	Monarch Ind. ^c	18	+ 1¾
Dev. Int. Corp.....	9	- 1¼	-First Mtg. Investors ^c	24	+ ¾	-Redman Indus. ^c	26¾	+ 4½
Edwards Indus.....	7	- 1	-Lomas & Net Fin.....	13¾	+ 2	Rex-Noreco ^b	19¾	+ ¾
First Hartford Rlty.....	4¾	- ¾	-MGIC Invest. Corp. ^c	67½	+ ¼	-Skyline ^c	33¾	+ 1¾
First Nat. Rlty. ^b	2½	+ ½	Mortg. Associates.....	24¼	+ ¾	Town & Country Mobile ^b	9¾	+ 1¾
Frouge.....	1½	- ¾	Mortg. Trust of Amer.....	19¾	+ ¾	Zimmer Homes ^b	14¾	+ 1¾
-General Bldrs. ^b	6½	+ ½	North Amer. Mtg. Inv. ^b	23¾	+ ½			
Hunt Building Marts.....	2	- ½	Palomar Finan.....	7	- ¾	Hodgson Houses.....	4	- 1
-Kaufman & Bd. ^c	44½	+ ¾	UIP Corp. ^b	2¾	- ¾	Modular Housing Systems Inc.....	22	+ 3¼
Key Co. ^b	8¾	+ 1¼	(United Imp. & Inv.)			Nat. Homes A. ^c	22¼	+ 1½
(Kavanagh-Smith)						Shelter Resources.....	10½	+ ¾
Leisure Technology Corp. ^b	13¾	- 3¾				Stirling Homex.....	19½	- 1¾
H. Miller & Sons.....	5½	- ½				Swift Industries.....	3½	+ ¼
McGrath Corp.....	5	- ½						
National Environment (Sproul Homes).....	¾	- ¾						
Nationwide Homes.....	5½	- ¾						
-Presidential Realty A ^b	10	- ½						
Presley Development.....	19½	+ ½						
Pulte Homes.....	10	+ ¾						
Robino-Ladd.....	18¼	+ 1¼						
Ryan Homes.....	55	+ 9						
Shapell Industries.....	22	+ 2½						
Standard Pacific Corp. ^b	5½	+ ¾						
U.S. Home & Dev. ^b	35¼	+ 1¾						
-Jim Walter ^c	34½	+ 2						
-Del E. Webb ^c	8¾	+ 1						
Washington Homes.....	10	+ ¾						
Western Orbis ^b	3¾	- ½						
S&Ls								
American Fin.....	23¾	+ 6½						
Calif. Fin. ^c	8¼	+ ½						
Empire Fin. ^b	14¾	- ¼						
Far West Fin. ^c	13¾	- ¼						
-Fin. Fed. ^c	15¾	+ ¼						
First Char. Fin. ^c	43½	+ ¾						
First Lincon Fin.....	4¾	- ¾						
First S&L Shares ^b	19¾	+ 2½						
First Surety.....	3¼	- ¾						
First West Fin. ^c	3¼	+ ¾						
Gibraltar Fin. ^c	22¾	+ ¾						
-Great West Fin. ^c	24	+ ¾						
Hawthorne Fin.....	10¼	+ 2½						
-Imperial Corp. ^c	13¾	+ ¾						

a—stock newly added to table. b—closing price ASE. c—closing price NYSE. d—traded on date quoted. g—closing price MSE. h—closing price PCSE. k—not available. —Computed in HOUSE & HOME's 25-stock value index. y—adjusted for 1-for-5 reverse split. z—adjusted for 3 for 2 split. NA—not applicable.

Sources: New York Hanseatic Corp., Gairdner & Co., National Assn. of Securities Dealers, Philip Beer of Russell & Saxe, American Stock Exchange, New York Stock Exchange, Midwest Stock Exchange, Pacific Coast Stock Exchange. Listings include only companies which derive a major part of their income from housing activity and are actively traded.

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And it's the savings banks that are buying up mortgage banking companies

Commercial banks have been moving into mortgage banking for years by the simple expedient of buying up mortgage companies.

Now savings banks are getting into the act—and it appears that the trend will grow.

The People's Savings Bank of Providence, R.I., which owns the People's Corp., a one-bank holding company, entered mortgage banking via the People Corporation's subsidiary, People's Servicing Corp.

People's Servicing, a subsidiary holding company, owns George W. Gilligan Inc., a Washington, D.C., Maryland, and Virginia mortgage company, and has now acquired the national mortgage brokerage of George Patterson Co. Inc.

Action in New York. The New York Bank for Savings has also purchased a mortgage banking company.

President Arthur J. Quinn has announced the acquisition of



BANK FOR SAVINGS' QUINN
He leads a new campaign



BOWERY'S STRUNG
He predicts a wider drive

100% stock ownership of the Community Funding Corp., with offices in New York City and Los Angeles. The Company was bought from the Halperin family, long an institution in New York and Long Island mortgaging, and servicing is listed at \$100 million.

Some observers believe the savings bank entry into purchases of mortgage firms is a forerunner of their setting up real estate investment trusts.

Executive Vice President August M. Strung, top mortgage officer of the Bowery Savings Bank of New York, does not discount the possibility that the trend to purchasing of mortgage companies will grow.

While refusing to speculate on Bowery's plans, Strung readily concedes that "savings banks have become increasingly alarmed at the incursion of commercial banks into the mortgage banking business.

"I'm not at all surprised to

see the current interest among savings bankers in this same direction," he says. "The thought has not escaped us."

Commercial banks. The commercial banks' move into mortgaging has reached the point where 80 banks have either acquired mortgage concerns or spun off mortgage companies to a subsidiary, according to the Mortgage Bankers Assn.

The latest major purchase took Miami's old-line Lon Worth Crow Co. into the Southeast Bancorporation, a one-bank holding concern. The deal will eventually combine the Crow company with D.R. Mead & Co. and Florida Bond & Mortgage, other Florida mortgage operations.

The commercial bankers are, in their own right, the second largest originators of residential loans, holding 15% of the \$275 billion of one-to-four family home mortgages outstanding. —A.M.

Interest rates reduced to 7½% on FHA mortgages and to 7¾% on conventionals

The second drop in two months in the ceiling rate for FHA-insured home mortgages was announced on Jan. 12 by Housing Secretary George Romney.

The change, from 8% to 7½%, came on a rapidly improving mortgage market.

With funds pouring into thrift institutions, and with other private mortgage investors beginning to return to the home mortgage market, prices for FHA and VA loans had risen above 98 cents on the dollar just prior to the announcement.

Wide rate declines. Secretary Romney said the key factors in the decision to lower the rate were "the continuing large inflows of funds to mortgage lending institutions and the recent further drop in market rates, particularly the rates on corporate bonds and other long-term investments that compete with mortgages."

Before the latest FHA reduction, the commercial banks had cut their prime lending rate five times—from 8% to 6½%—and the Federal Reserve had reduced its discount rate three times—from 6% to 5¼%.

The prime is the rate charged by the banks on loans to their biggest customers with the best

credit ratings. The Fed's discount rate is the interest charged to member banks.

The yield on triple-A rated corporate bonds had fallen from 9.35% of mid-June to 7.45% in mid-January.

FHA rate's effect. Past President Louis R. Barba of the National Assn. of Home Builders said the two latest reductions in the FHA rate would mean that "an additional three million families now can qualify by income for a typical FHA house."

Conventional rates. As Romney acted, California's big savings and loan associations began reducing their so-called prime rate on conventional home mortgages.

Glendale Federal S&L, the nation's second largest federal association, and Gibraltar S&L both dropped their rates to 7¾% from 8% on conventionals, the home loans that are not insured by the FHA.

Housing costs. Both rate reductions were expected to pro-

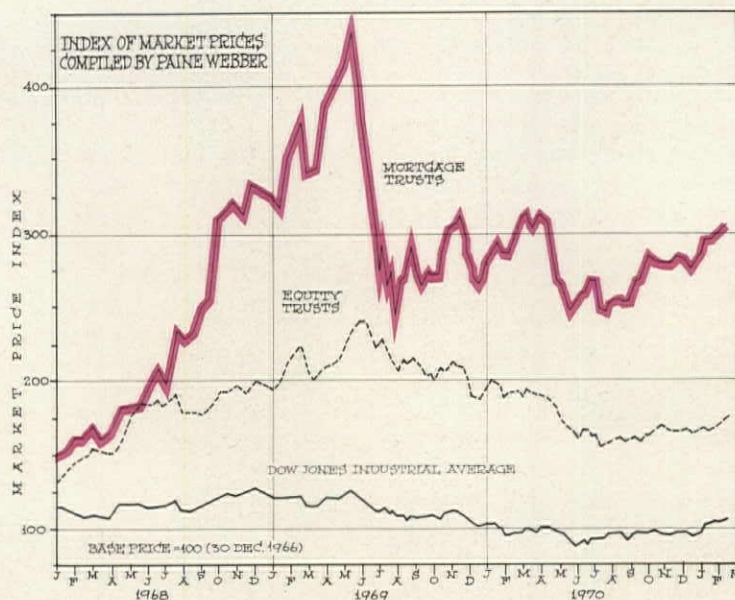
vide some stimulus for sales, but experts were quick to point out that it is no longer a lack of mortgage money that inhibits home purchases. The chief obstacle is rather the steeply rising price of new houses.

The median price of new homes sold with conventional loans was \$33,500 in the January-March quarter, up from \$22,700 in the same period of 1965 for an increase of 50%. The cost of living rose only 25% in the same interval and the average weekly paycheck increased by only 28%.

The housing consultant Sanford R. Goodkin of Los Angeles predicts that builders will be developing up to 33% less house for the popular market in 1971 as compared with 1969.

The villain, he emphasizes, is inflation. He contends it will continue to raise the costs of land, labor, and materials.

Goodkin says builders have the choice of raising prices beyond the public's ability to pay or sharply reducing the sizes of subdivision lots and the houses built on them. And he says the builders will virtually always incline to the second choice. —A.M.





Bruce Plank Floors bring relief from carpet monotony

BRUCE CATHEDRAL PLANK—Wide Oak planks in random widths, accented with beveled edges and walnut pegs. Prefinished dark (above) or medium.

To carpet or not to carpet. That is the question still in the minds of some builders today. But when you consider how interior designers and most home owners feel about the monotony of wall-to-wall carpet, the matter is settled.

In a recent survey by Interiors Magazine, nine out of ten designers said they preferred hardwood floors in certain rooms rather than wall-to-wall carpeting throughout. Right away this gives home buyers more freedom in decorating and more value in their investment.

In living room, dining room, or den, Bruce Plank Floors add a charm and livability that far exceeds the small extra cost. And in price and styling, the choice is wide. In addition to Cathedral Plank (above), there are *Ranch Plank* and *Fire-side Plank*. Another Bruce Plank Floor (*Old English*) uses wire-brushed texture, dark finish and wrought-head nails for an authentic antique touch.

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Levitt diversifies again: this time it's mobile-modulars for Coast market

Levitt & Sons is going into the mobile market by building modular homes on wheels.

The building giant's latest venture will be carried out by a new Levitt company, Levitt Mobile Systems Inc. of Fountain Valley, Calif.

The mobile modulars differ from conventional modulars—which Levitt also builds through subsidiary Levitt Building Systems Inc. of Battle Creek, Mich.—in that, while they are assembled at a modular factory, they can be moved like mobiles.

But they differ from mobiles because they are permitted under single-family and planned community zoning. When placed on a permanent foundation, the mobile modulars can qualify for long-term mortgages.

The design. The homes will cover 886 to 1,665 sq. ft. and cost from \$10,600 to \$16,000.

Like previous Barry Berkus designs (H&H, May '70), these Berkus homes will incorporate a variety of exterior and interior wood treatments seldom used in mobile homes.

They are intended to be placed on foundations in mobile home parks, planned communities, or recreational areas. They may also have commercial uses, such as for small branch offices.

Six hundred mobiles are planned for production this year. They were to start rolling out of the plant last month.

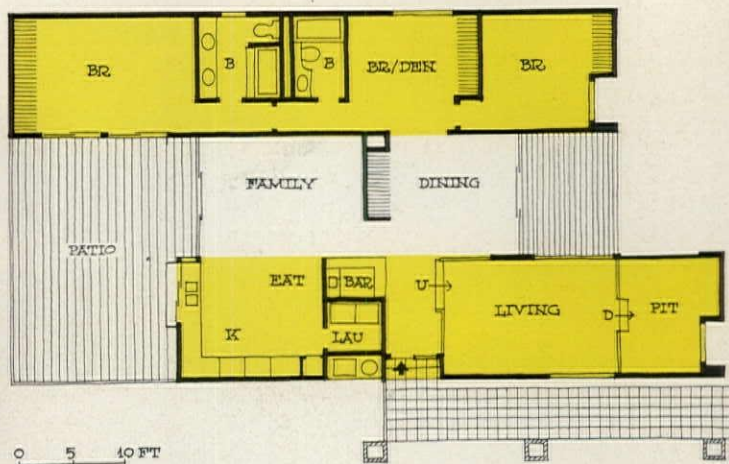
The developer. Levitt's mobile modulars were developed by Environmental Systems Inc. of California, headed by Berkus, which is joint venturing with Levitt.

While **ESI** will take over management of Mobile Systems, **ESI** itself is still under the direction of Levitt Building Systems. Charles L. Biederman, president of Building Systems, is also president of the new company. Richard P. Bernhard, vice president and chief operating officer of Levitt, is chairman of Mobile Systems' board.

Levitt, a wholly owned subsidiary of International Telephone and Telegraph, will report sales approaching \$250 million for 1970.



Mobile modulars, joined together by a bridge, form basic Levitt house.



Plan of Levitt mobile-modular has three bedrooms, den, and dining area.

Newest resort-housing proposal: a concrete mobile home park in the sky

This 25-story concrete tower could be a high-rise mobile home park for resort areas, Houston architect Jack Heemer believes. With rental space for 276 mobile homes, a club house, restaurant, and specialty shops, the tower would provide a 13% return on its investment (exclusive of depreciation) within a year after completion, its designer says.

The tower has a central traverse platform and an elevator that lifts each mobile unit to its dock or mooring space. Between the docking spaces are adjoining terraces, storage closets, a laundry, vending machines, trash chutes, two stairways, and three passenger elevators (plan, right).

Each floor has permanent plumbing and TV hook-ups, plus terrace drains. The top floor has a restaurant and club with sky-dome, while the ground floor is devoted to specialty shops.

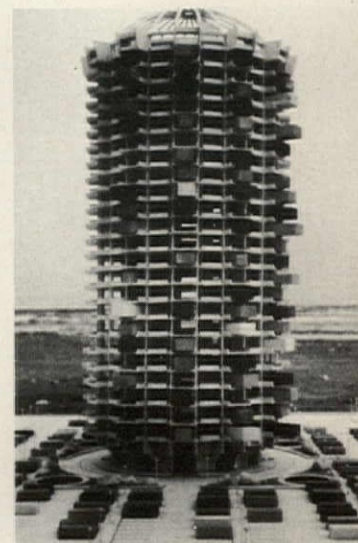
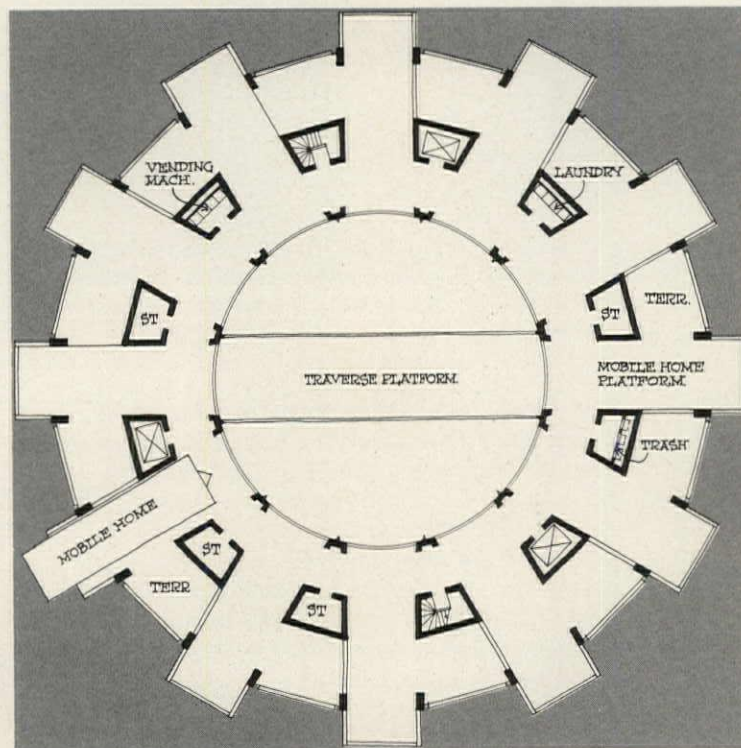
The architect estimates that the tower would cost about \$4,270,000 to build, although

over \$1 million of this could be saved by omitting the shops, restaurant, and club.

Revenue from renting out 23

floors to mobile home units (based on 85% occupancy) would amount to over \$337,000 a year, with an additional \$230,-

000 income possible from the restaurant, club, shops, and service areas, according to the architect's projections.



Tower has parking spaces for 70' and under mobile home units. Family cars can be parked on the ground level.

Plan allows for 12 parking spaces per floor. Central elevator platform has a guard rail for driver protection.

Centennial Construction sells out to Weyerhaeuser after making it big in Big D

Centennial Construction, Dallas' No. 2 builder, has become part of the Weyerhaeuser shelter group.

The \$13 million stock transaction was completed early last month—just two months after negotiations began.

The reasoning of Lawson Ridgeway, Centennial's founder, chairman, and chief executive officer: "The way competition is developing in the building industry, it would have been an eventual question of either going public or selling to a giant. And few builders who have gone public have really been happy about it."

Money and talent. Ridgeway said merger into a major corporation is necessary for Centennial now—and probably for other independent builders soon—to get major financing and to attract management talent.

The union also gives Centennial access to the research and development facilities of the forest products giant.

"We think we've landed in

the finest company in the country." Ridgeway said. "It's dedicated to housing and to letting us run our own company."

Ridgeway and Centennial's president, M.H. (Don) Bass, will retain their positions. Centennial will operate as an independent Weyerhaeuser division.

Expansion. With the added security of Weyerhaeuser's financing and national exposure, Centennial will expand far beyond the Dallas area.

"The move will be into FHA apartments first and then single-family residences," Ridgeway said. "We'll use the Sec. 236 rental subsidy program. We have several sites in the Southwest in mind."

Last year Centennial began to build multifamily dwellings in the Dallas area. It had previously devoted virtually all its efforts to single-family houses.

Sales ranking. Centennial built 200 multiples and 600 singles in 1970 and expects to put up 750 singles and 550 multiples in 1971. It reported

GITTINGS



SELLER RIDGEWAY
Expanding beyond Dallas

pretax earnings of \$1.4 million on volume of \$17 million, and Ridgeway expects a 1971 volume to reach \$26 million.

Big D's biggest builder, Fox & Jacobs, reported volume at 1,210 units and \$25.2 million for 1970. It predicts its 1971 volume will be \$35 million.

The technique. Centennial started on Ridgeway's \$5,000 investment and grew to present size in 13 years. It attributes its success to good management, advance planning, and concentration on proven sellers.

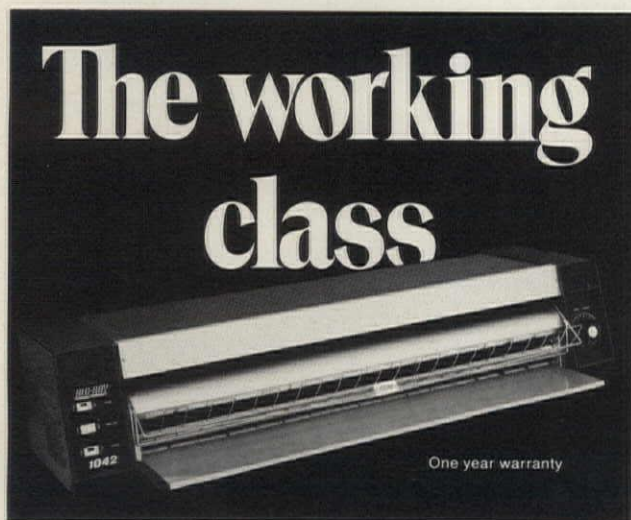
That is what attracted Weyerhaeuser.

Said C. Calvert Knudsen, senior vice president for corporate growth at Weyerhaeuser: "Centennial was chosen because of its leadership in the Dallas area market, and its imaginative and innovative marketing and business techniques that made that position possible."

Before beginning talks with Weyerhaeuser, Ridgeway had talked seriously only with International Paper. That deal fell through last summer.

Payment. In becoming the fourth member of Weyerhaeuser's shelter group, Centennial gets 121,000 Weyerhaeuser shares, worth \$7 million, as downpayment. It can earn an additional \$6 million if profits meet expectations. Weyerhaeuser, which began in the early 1900s as a logging company in Tacoma, Wash., has operations in 18 countries.

—LORRAINE SMITH
McGraw-Hill News, Dallas



Our Model 1042 is the class machine among table-top whiteprinters. Engineered for the long pull, the 1042 is ruggedly constructed of aluminum extrusions and castings, with heavy duty operating parts that mean dependable durability—that mean day-after-day performance without breakdowns or maintenance. As fool-proof as a machine can be made. As low cost as a precisely engineered quality whiteprinter can be built, the 1042 is the class of the working class. And for hundreds of dollars less than floor model machines of similar capacity, the 1042 with speeds up to 22 feet per minute and a 42-inch width may be all the whiteprinter you'll ever need. Would you like free literature, a demonstration, or both?

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For she would probably turn out to be a successful builder.

Like these daughters of four builders or developers.

The farmer's daughter. Madeline Jacobson's father was a farmer but real estate investment was his hobby. She helped him keep the books, and she became so deeply involved that when her father died Mrs. Jacobson set up her own construction company. She began by buying a few lots and putting houses on them. Now she is president of Omaha-based Madeline Jacobson Properties Inc.

For most of the 22 years she has been in the business she has put up 100 to 150 houses a year. She has also developed two commercial centers and built 280 multifamily units. She plans to widen the company's homebuilding activity. And she will begin building a planned unit development of 108 townhouses next spring.

By emphasizing home building, Mrs. Jacobson returns to her first love in construction.

"I always had a desire for a pretty home," she says. "And I enjoy helping with the design and then fixing it up."

That is an advantage women homebuilders have, according to Mrs. Jacobson: "They have a talent for seeing the beauty of things."

It helps in building and selling a house.

The feminine touch. Ruth Faye Bradford likes an attractive house, too. So she has been building them—with plenty of cabinet space, large closets, spacious bathrooms, and other feminine touches—for 30 years.

She began with an old service station. She converted it into a beauty salon, then sold it for a clear \$2,500 profit.

Later she turned to building low-priced homes and gradually moved into the high-priced range.

"I like to build homes that include the finer things," she says. "You just can't put them in a \$20,000 house."

Mrs. Bradford, who recently moved from Dallas to Memphis after remarrying, builds single-family homes almost exclusively. Among them is the home



A nurse-turned-builder, Adele DiChiara, in front of her home in Allendale, N.J. The house is one of 40 she built after taking over her husband's business.

of bridge king Oswald Jacoby.

She builds them one or two at a time and usually not more than four a year. She likes to give each house her full attention—as a builder and as a woman. She is on the site the greater part of each day.

Still, she says, it leaves time for the family, because "I'm

now pretty much my own boss."

Mrs. Bradford's father was a builder, too. But she says he did not lead her into the business. He did help with her first three houses.

The nurse. Adele DiChiara is the daughter and widow of a builder.

"I used to hear housing at

breakfast, lunch and dinner," she said.

So, after her husband was killed in an accident, she took over the business. She builds \$75,000-\$80,000 homes in a Jersey suburb of New York City. She has built 40 in her eight years as a builder.

Mrs. DiChiara is a registered nurse, but she made building her profession because "it's much more lucrative."

Like the other women, Mrs. DiChiara said she has encountered no barriers because she is a woman.

"Women have the same problems as men before planning boards. You just have to have intestinal fortitude," she says.

Mrs. DiChiara plans to stay in housing—with a probable shift in emphasis from building to land development—"until the right man comes along."

The contractor. Beverly Jensen is different. She doesn't build houses. She doesn't like to build houses.

"It's too frustrating," she says.

"All those women buyers who can't make up their minds..."

With her father, Mrs. Jensen built factories, shopping centers, schools, and other commercial buildings all her professional life. Now, after her father's death, she is president of Haglund Inc., the general contractor that bears her family name in Waukegan, Ill.

She is also seeing the company into two new areas. Haglund has just begun its first apartment complex, 232 units of 221 (d)4 housing, a project planned by father and daughter for seven years. And Mrs. Jensen is investigating land in Florida for purchase.

She says, and only partly in jest: "I want to be able to go on a business trip and be warm." It will be the company's first venture outside the Chicago area.

And the rest. Just how many other women have chosen the construction site over a desk or blackboard or kitchen is hard to say.

Even the National Association of Home Builders does not know.

Said a spokesman: "They are fully integrated here. We make no distinction between men and women. They're builders."

Pennsylvania halts mobile home code

Governor Raymond P. Shafer has vetoed a bill that would set standards for mobile home construction in Pennsylvania.

In saying no, the governor bucks what appears to be a trend toward nationwide adoption of a performance code.

Nine states have adopted all or part of the code supported by the Mobile Home Manufacturers Assoc. The association estimates, "conservatively," that 10 more will follow this year—the first year, said a spokesman, that the as-

sociation will push for adoption.

The code, on which all state laws are based, sets criteria for body and frame design and construction and installation of plumbing, heating, and electrical systems.

It was written by the American National Standards Institute of New York.

In his veto message Governor Shafer said the bill contained "serious deficiencies" and would be difficult and costly to administer.

Temple Industries gets 99% of mortgage firm

Temple Industries has acquired 92,000 shares of Lumbermen's Investment Corp. of Austin, Tex., through a tender offer. Prior to the offer, 94,388 shares were not owned by Temple. The acquisition increases Temple's ownership to more than 99% of the LIC shares outstanding.

The mortgage banking company, headed by former FHA Commissioner Julian Zimmerman, services \$160 million in loans.

Temple, with headquarters in Diboll, Tex., is one of the South's major building products manufacturers. —L.S.

There are just two ways to air condition this house. Bryant makes them both.

People have some pretty definite notions about the house they want to live in. About how it's air conditioned, for instance.

But there's usually no telling what kind of air conditioning they want. Gas or electric. Because that, pretty much, is an individual decision.

Which is why it really pays to offer them an either-or proposition. Either gas or electric air conditioning from Bryant. Whichever suits everybody concerned.

And since the choice could go either way, we make both. A full line of both. In any size (including commercial). Which means that whenever you need either one, you've got either one. Big job or little.

Of course, you can still buy gas from one place and electric from another. But then you

also buy a ton of trouble putting the unmatched components together.

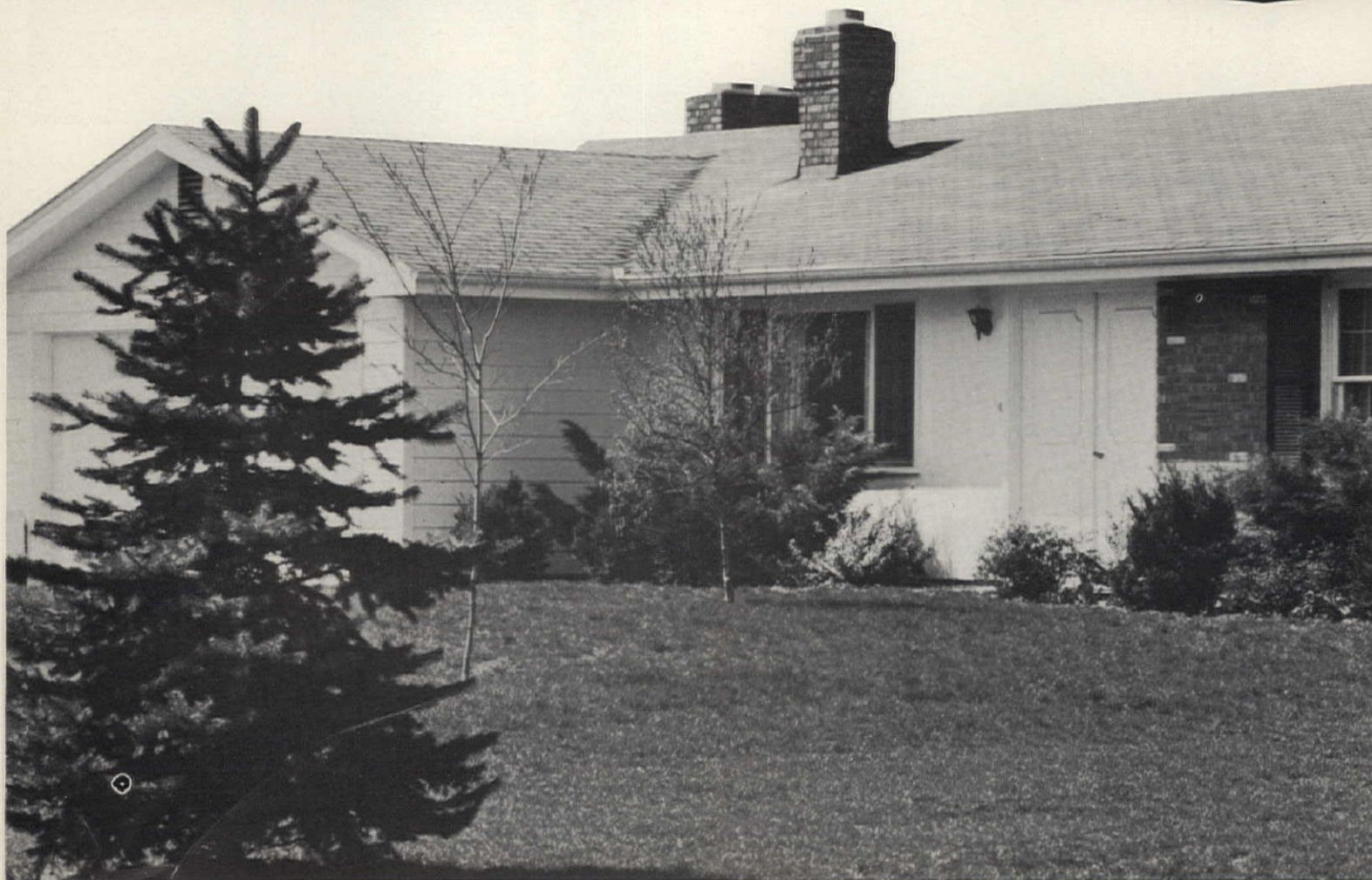
That's what's reassuring about one-stop shopping at Bryant. Everything fits everything else. Every time. Whether it's all gas, all electric, or any combination of both. And it's all good besides.

To help you help a homebuyer do the right thing, we'll gladly send you our informative, "Great Indoors" booklet. It spells out the advantages of Bryant whole-house heating and cooling systems. Gas and electric.

So you can't lose. No matter how choosy they get.

Bryant Air Conditioning Company, 7310 West Morris Street, Indianapolis, Indiana 46231.

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People **bryant[®]**

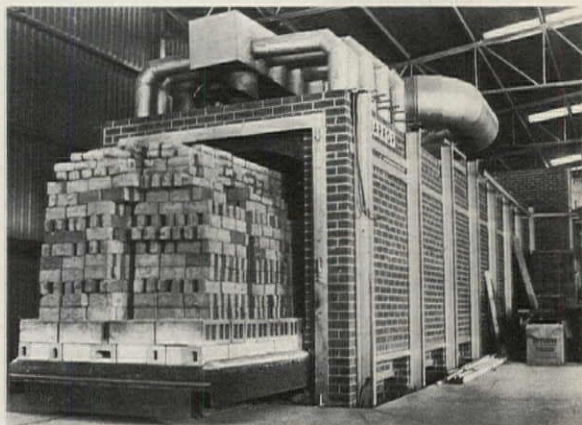




Throwing station is where slugs of raw clay are plopped into wooden mold boxes by hand.

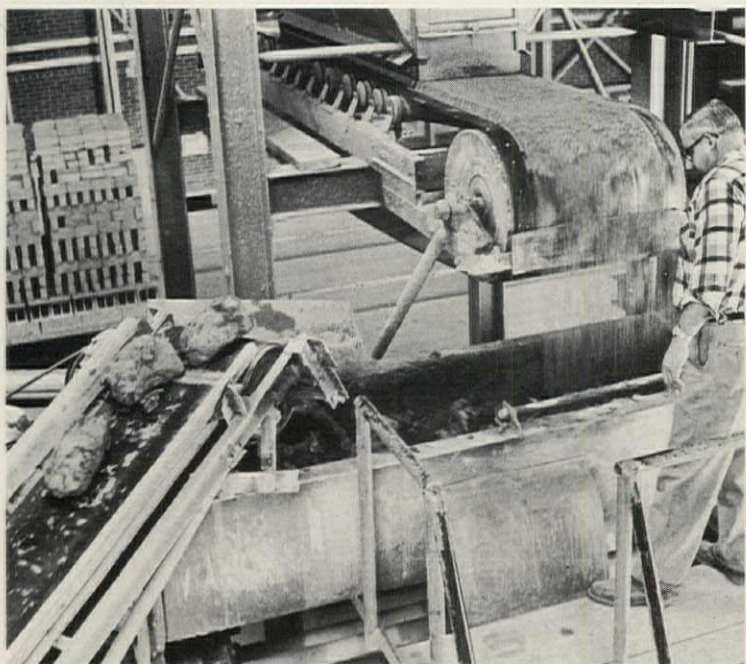


Pallets of bricks are first moved by rack car to drying chamber.



Tunnel kiln then bakes bricks for one to two days at 2000° F.

Bricks with old handmade look are turned out by modern automated plant



Pug mill mixes water and clays, kneads mixture, and extrudes it in ribbon.

Made to a customer's specifications, and in part by hand methods, these bricks are being manufactured by the automated plant shown here. Wooden mold boxes are filled by hand with slugs of soft clay. The mold boxes move along a conveyor belt, and the surplus clay is struck off the top with a piano wire. The bricks are then inverted, removed from the mold boxes and washed of their sand coating. They are then put on pallets, indexed into a rack car, and placed in a drying chamber. From there they are

taken by conveyor belt to a loading station and thence to an automatically controlled kiln for firing. The bricks move through the kiln at a preset rate, time, and temperature to assure the correct hardness, color, and size.

With dealers in some 33 states from Texas to Maine, the manufacturer is prepared to service a wide variety of customers, including architects, apartment builders, motel owners, and restorers of colonial buildings.

CIRCLE 275 ON READER SERVICE CARD



Finished bricks range in color from blue-black to reds and antique white.



Doors with this seal of quality cut finishing time and reduce call-backs.

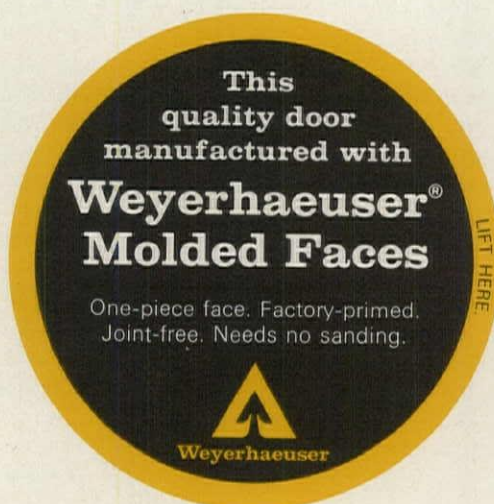
Doors that offer distinctive styling minus traditional problems. Doors with one-piece molded faces that are factory-primed . . . ready to paint.

Surfaces that are smooth and need no sanding, no filling. Joint-free one-piece molded faces that keep their beauty.

This is why they cut finishing time and reduce call-backs. (They even cost less than conventional panel doors.) Try them on your next job.

The seal is new. But already builders have used over half a million doors with these molded faces. The seal is removable; just lift off and paint.

A dozen companies make these doors. See names at right.



American Door Co. of Michigan, Inc., Walkerton, Ind.

American Door Distributors, Inc., Needham, Mass.

Artesia Door Co., Artesia, Calif.

Crown Door Corp., Tampa, Fla.

General Plywood Corp., Louisville, Ky.

Lifetime Doors, Inc., Denmark, S.C. and Hearne, Tex.

Mohawk Flush Doors, Inc., Northumberland, Pa. and South Bend, Ind.

Morgan Co., Oshkosh, Wis.

Pease Co., Hamilton, Ohio

Premium Forest Products, Ltd., Scarborough, Ontario, Canada

Walled Lake Door Co., Richmond, Ind., Stanley, Va., Tupelo, Miss. and Cameron, Tex.

Young Door Co., Plymouth, Ind. and Sunbury, Penn.



**"Regional planning
sounds like a cure-all,
but it could hurt
more than it helps"**

There's a new magic potion going around planning circles, and it's called "regionalization." Start with a housing shortage, add a stiff dose of developers' frustrations, a dash of zoning litigation, and season with professional planning principles. Stir well, using rules of thumb, and bring to a full boil.

The new brew has a bewitching flavor, but it may sit poorly in the stomachs of developers and citizens alike.

It is supposed to neutralize an overdose of local home-rule. Everybody wants to solve the housing shortage but no one wants it done in his neighborhood, and in the frontier townships, developers have faced increasing frustrations in seeking approval for new projects, particularly denser ones. Many developers believe that a higher-level planning authority would be more sympathetic to their views.

Professional planners rightly point to the need for a regional approach to such interlocking systems as sewer, water, and transportation. Many will argue for regionalization because it seems to offer a simpler way to save green belts, encourage logical land use patterns, and foster orderly cities.

But as planners ourselves, we're opposed to potions and panaceas. We think there's a better approach.

When local resistance is intense, zoning litigation is often the last resort of the developer. Frustrated by the delays and demands of local officials and the insistent queries of little old ladies at public meetings, developers have turned to the law office to take on townships that use large-lot zoning as a weapon.

But while courts usually rule against townships in such cases, the decisions have not provided real relief either for the developer or the consumer. Local authorities may pay nominal heed to the court by zoning impractical locations for high density development. In one case, for example, local officials responded by zoning an old quarry for apartments. And the local community has such other potential weapons like codes, and subdivisions ordinances, etc. Clearly, the practical solution to the problem lies outside the legal arena.

The positions of developers and local people are really not inherently irrec-

oncilable. The developer can save up to \$10,000 per acre by clustering, increasing densities, and reducing engineering costs, and he can still comply fully with health, safety, and welfare requirements. Through such techniques as PUD, he can offer the township considerable advantages in reduction of local service costs and preservation of the landscape. And the township stands to gain even more if the new project brings in considerably more tax revenue than it costs in schooling and municipal services—as a PUD usually does.

The process of negotiating plans for new development is, therefore, a grass roots affair. It's a process of equitably swapping until everyone is protected—developer, officials, and neighbors.

The people involved are neighbors, administrators, politicians, and developers. Neighbors will want a development that looks good and pays its own way. Professional administrators often feel obliged to protect their position by enforcing the highest standards. Politicians must hold down taxes in order to stay in office and are therefore anxious to minimize service costs. Developers, public or private, may need concessions in terms of higher densities in order to avoid onerous costs in construction.

All of these various interests can be accommodated much more directly by the local political process than by a regional bureaucratic labyrinth.

Frontier townships got into a bind because their rapid growth in the post-war period was spurred on, first by easy FHA financing, and then by interstate highways. This growth spread far in advance of services, without government support for sewage treatment systems, open-space purchase, maintenance and improvements on local roads, etc. The result has been disproportionately high taxes.

It follows that frontier township authorities are not optimistic about government promises of relief, particularly with the accompanying threat of government action to force acceptance of additional unprofitable housing. Understandably, the result of this outlook is restrictive zoning.

In the local political process, the developer has a chance to show how, on the basis of the services he provides—roads, utilities, community buildings, shopping areas, recreational facilities—his PUD will provide a large tax surplus. And he has the opportunity to develop local support.


If instead of this he finds himself dealing with a regional office, he may become enmeshed in additional layers of red tape, seeking relief from a bureaucrat who is much less responsive to the local problem, and probably even more unreasonable than the local administrator. Like the local bureaucrat, his position obliges him to enforce the least flexible standards, since that procedure tends to justify his staff and his budget. But while the local administrator works under the politician, who is very responsive to cost-saving proposals, the regional bureaucrat is guided by no locally responsible person.

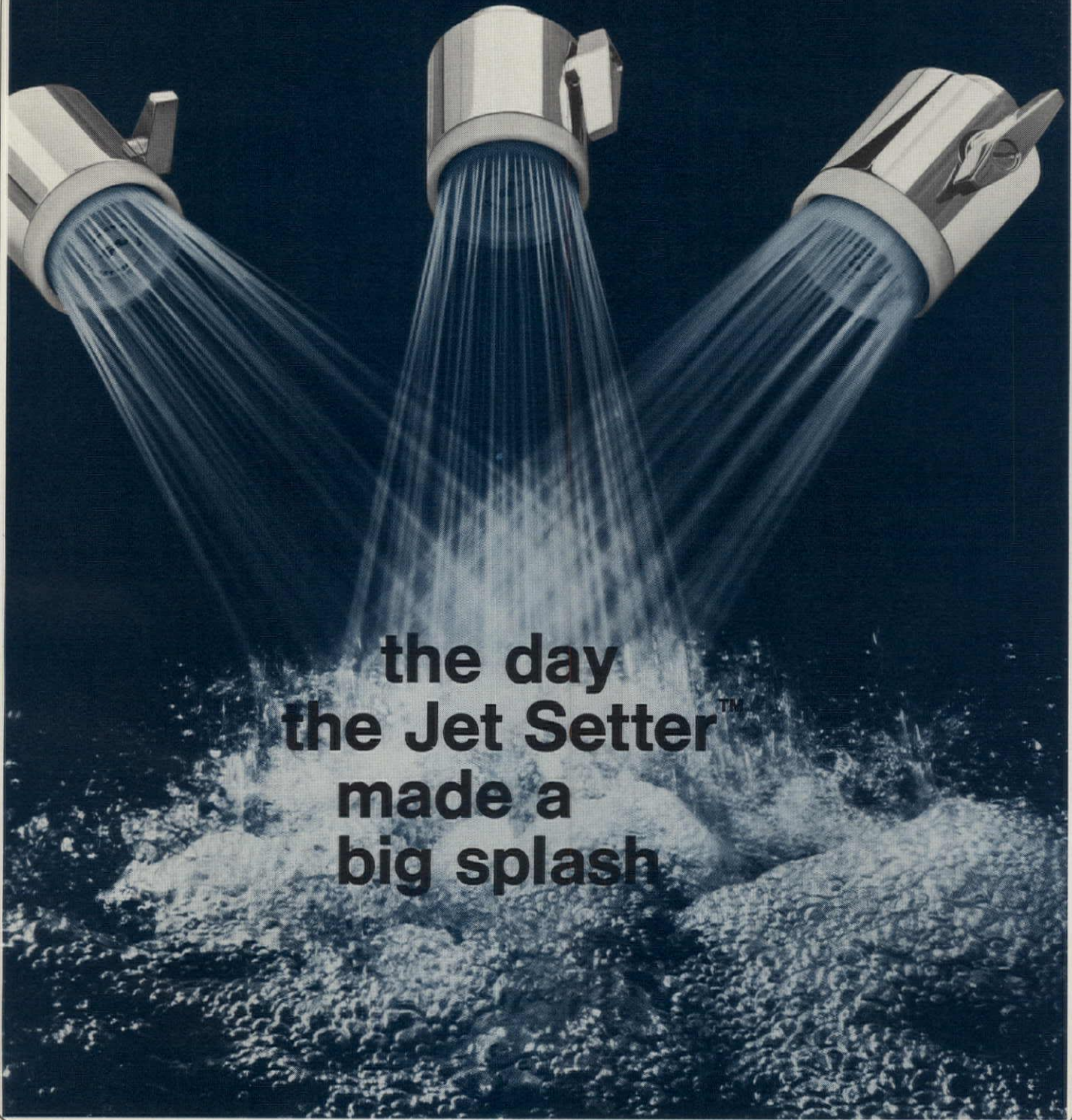
A reasonable process of review serves the self-interest of good developers and good community government. Local communities are obliged to see to it that all new development has a positive impact on educational costs, open space reserves, and the whole spectrum of municipal services.

They have the police power to protect the health, safety, and welfare of their residents, which include establishing reasonable legal requirements for development and a process of township review. In the process of review, the developer must demonstrate that his project will benefit the community.

In the process of evaluation, developers meet with the local people face to face, swapping proposals and requirements until everyone is reasonably protected. Neighbors, administrators, politicians, and developers can accommodate each other, avoiding onerous costs in taxes and in impractical construction. If the developer and his planner have proper credentials they will get a fair hearing for most proposals. And if they produce a well-documented professional plan that shows a financial benefit to the community, chances are they will succeed. We're not convinced that this process can be replaced by the imposition of a once-removed authority on the regional level.

JOHN RAHENKAMP, PRESIDENT, RAHENKAMP SACHS WELLS AND ASSOC. INC., PHILADELPHIA, PA.

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Government-subsidized housing

H&H: I congratulate you for your recent article on government-subsidized housing. We received many favorable comments on it.

However, I was misquoted in one instance. Specifically, you quoted me as saying an 11.11% annual return is allowed on the investment for each property financed under HUD's Section 236 program. Actually, the 11.11% represents approximately the equity one would have in a project, and the allowable return is limited to 6% of that. As you probably already realize, if an 11.11% return were allowed, many more builders would participate in this program, and perhaps that activity would generate the housing that this country needs.

WILLIAM F. BRAGG,
executive manager
John Errichetti Assoc.
Waterbury, Conn.

Moving modulars

H&H: You recently carried an article giving a great amount of publicity to Stirling-Homex Corp. for its 750-mile haul of modular housing. You also stated that this was the first time modular units have been economically moved this great a distance.

Allow me to bring you up to date on a few hauls which greatly exceed the Stirling-Homes movement. Many firms here in the Northwest have been making hauls in excess of 1,000 miles. For example, our firm has moved units from Spokane, Wash., to Nome, Alaska, and we recently completed a 50-unit hotel at McKinley Park, Alaska. The Nome haul is in excess of 2,500 miles, the McKinley haul, approximately 2,400 miles.

The people at Stirling-Homex were not the first; they were merely following examples set by us pioneers in the Northwest.

EUGENE D. ZANCK, president
Pre Built Structures
Spokane, Wash.

Subsidy housing

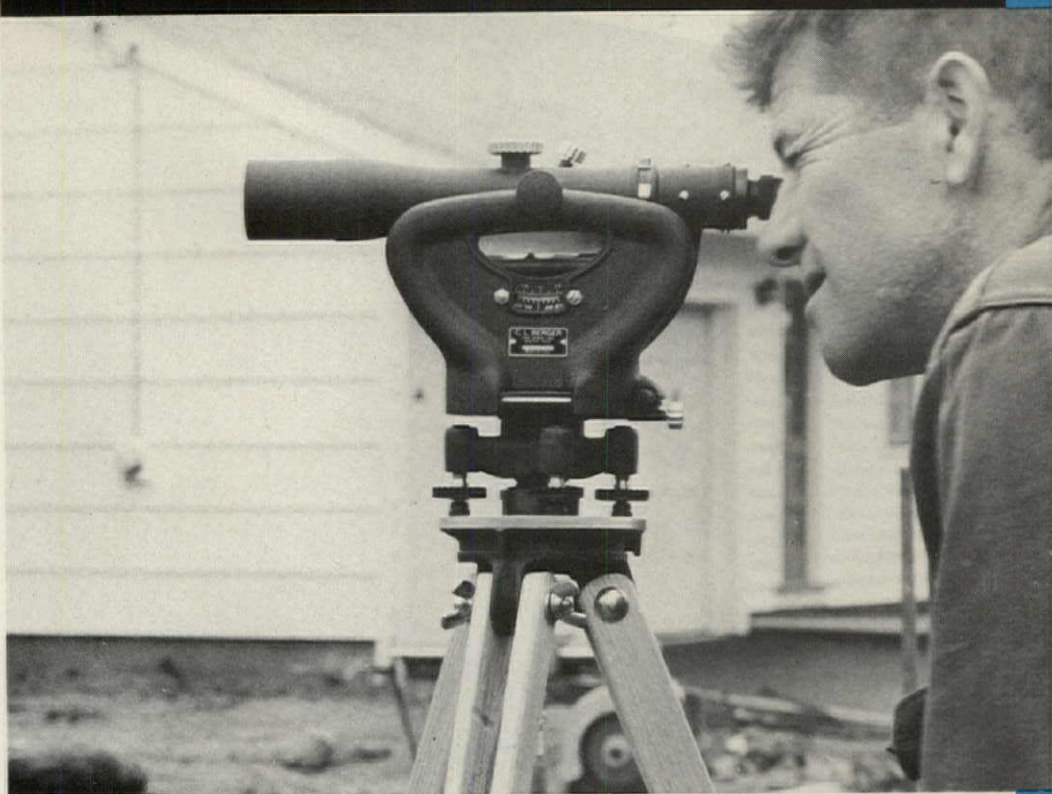
H&H: May we please have a copy of your article "Government Subsidy Housing: Sleeper Market of the Seventies" (Dec. '70).

We would also like to compliment you on the many informative articles in HOUSE & HOME.

FRANK R. MUNEIO, president
Frank R. Muneio Federal Savings
Aurora, Ill.

Due to the overwhelming number of requests for reprints of this article, our supply of tear sheets was quickly exhausted. However, multiple orders (minimum: 100 copies) can still be obtained by writing to: Vito DeStefano, HOUSE & HOME, 330 West 42nd St., N.Y., N.Y. 10036. There is a charge for these orders—ED.

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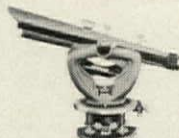
(Not shown: Model 500 Optical Plummet Transit-Level. Same specifications as #320 but with optical plummet. \$340.*)



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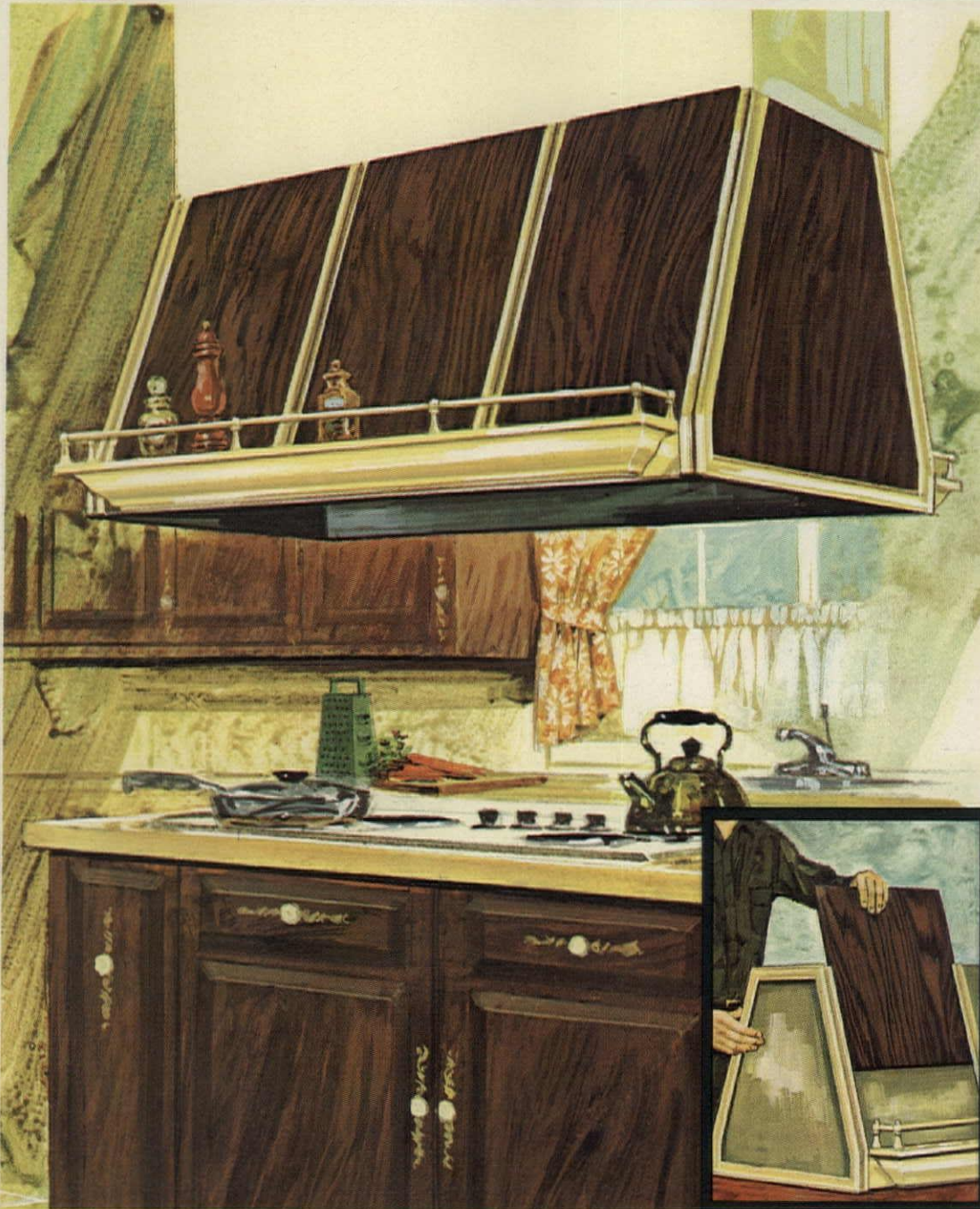
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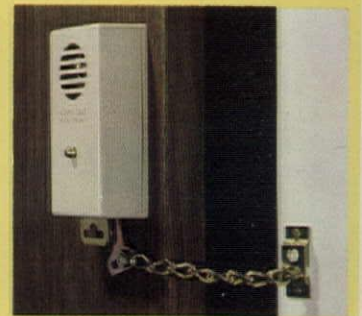
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Williams presents the Lady Guinevere line of fine bath vanities. A striking flaxen beauty styled in the tradition of silver blond hand-rubbed oak.

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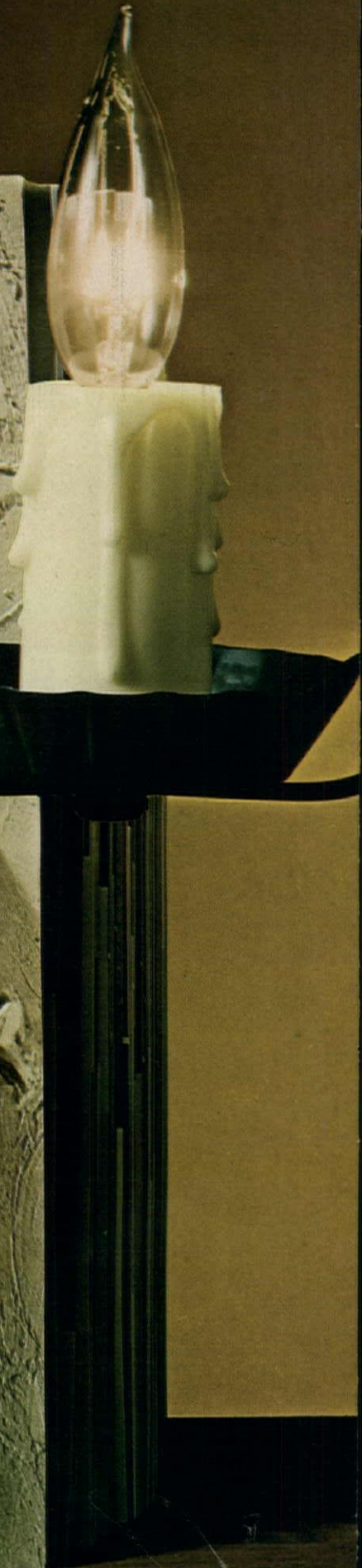
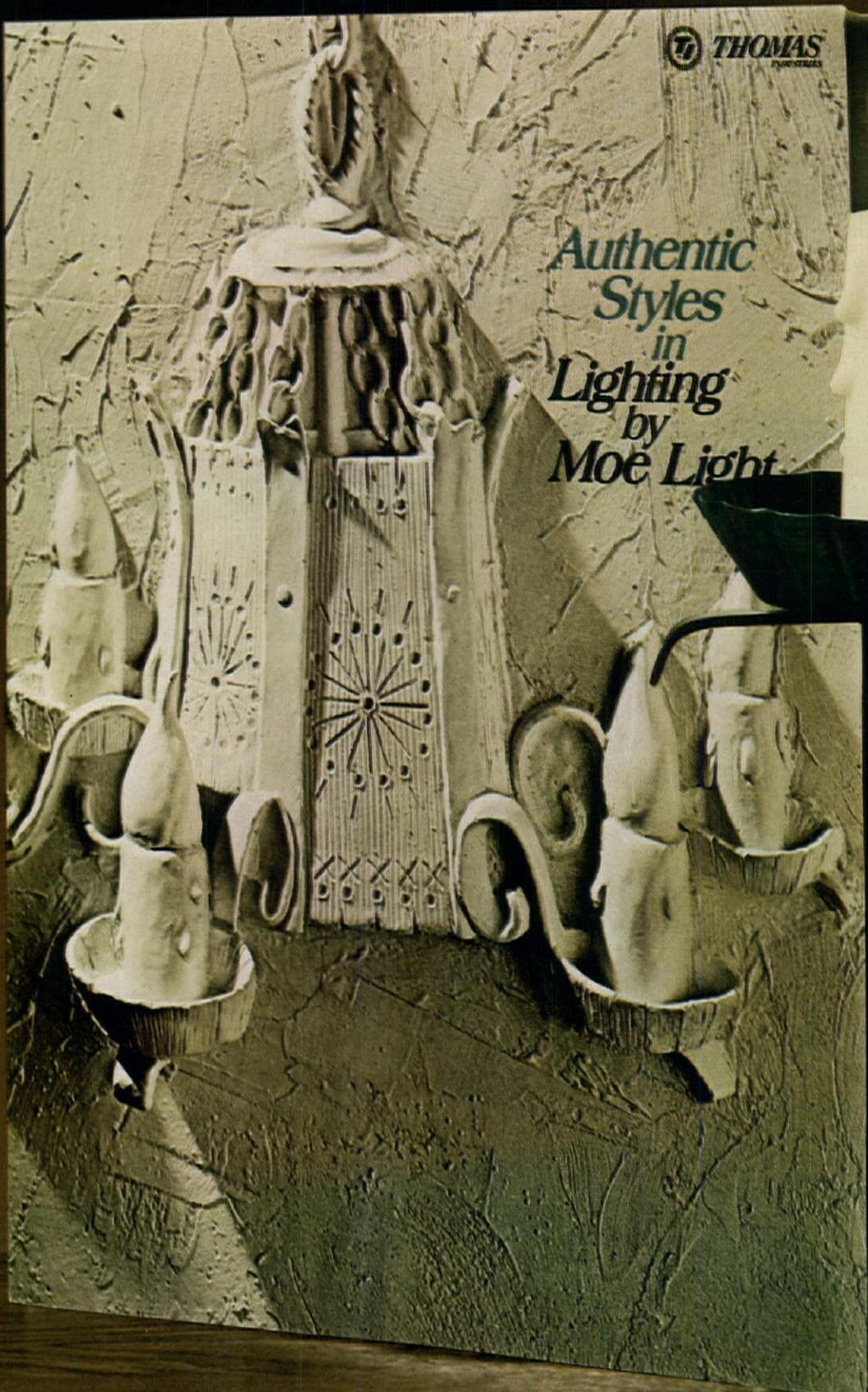
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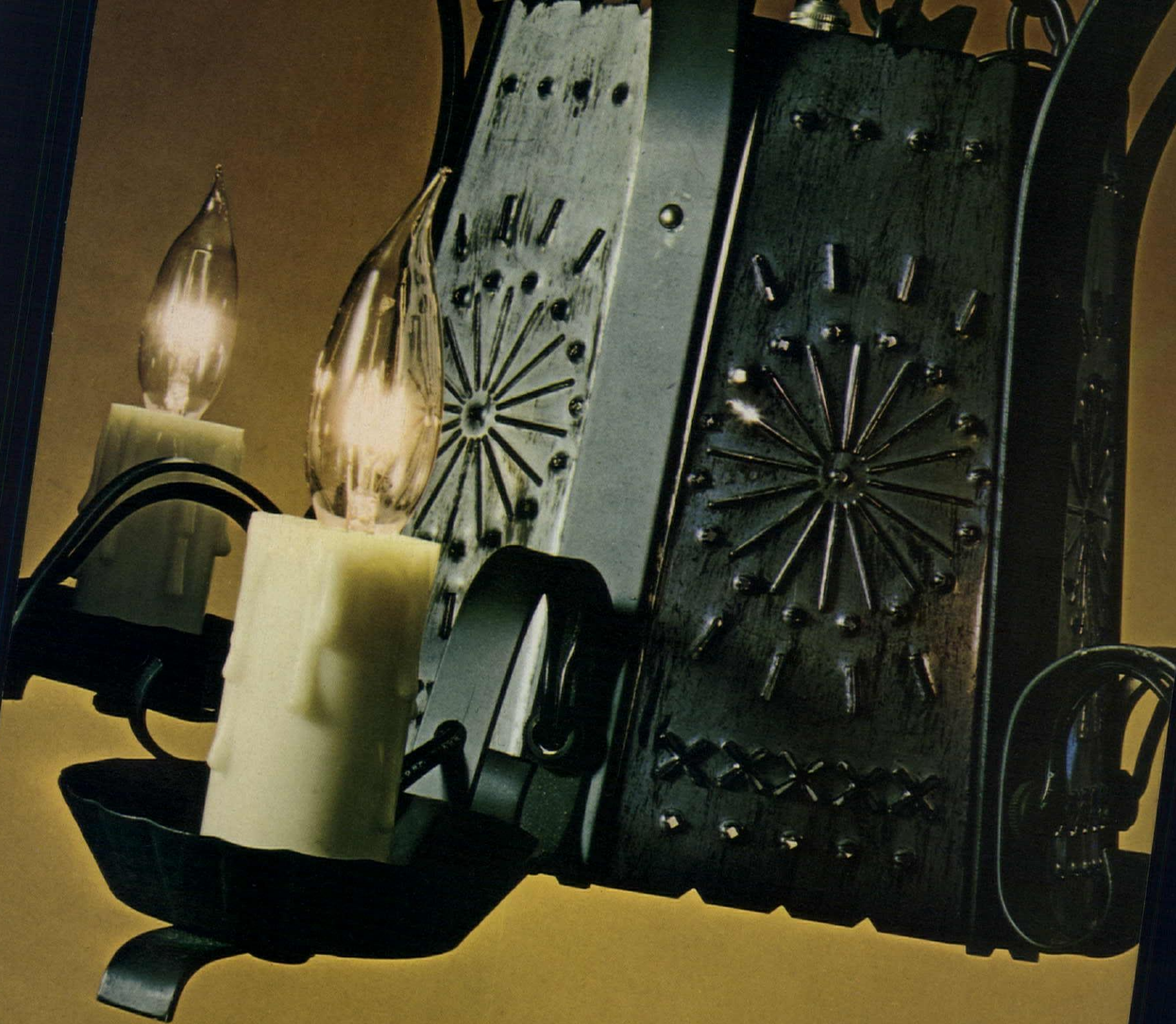
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CIRCLE 43 ON READER SERVICE CARD

WHAT'S REALLY NEW IN DOORS & WINDOWS? ASK CARADCO.

We'll show you our new Molded Door System — the one in the picture. It outdates conventional door systems in looks, installation ease and cost. The package includes a factory-primed, molded door with deep-carved panels.

No panel splitting, checking, shrinking or paint-line exposure with this door system. Tough, one-piece door faces eliminate all that. And the elegant, textured surface takes stains or paint with striking results. Total cost: less than ordinary panel door systems.

You'll also see two other inviting Caradco Door ideas: a new doorway system and new flush door package. And wait until you look through our window selection, including our new prefinished Double Hung PF-C 100', C-200' Casement and Awning windows, and PF Slider windows.

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The quality of living

Let's stop kidding ourselves about what we offer the public—or, better yet, let's make good on our claim

You've heard it, and perhaps you've even said it: "We sell a way of life" or "We offer a total environment."

So many claims like that are made in ads, brochures, and publicity releases that I'm beginning to find them almost meaningless. I'm skeptical because I haven't come across much evidence to support the claims.

Sure, there are heartening exceptions—and you've seen them in our pages. Heritage Village in Southbury, Conn., is one; the Bluffs in Newport Beach, Calif., is another; Village Greens on New York's Staten Island is a third. Some great things have also been done by developers of vacation communities. And I'm impressed by the caliber of many new apartment projects.

Mostly, however, environment gets short shrift—all those ads, brochures, and publicity releases to the contrary.

It's easy, and not unreasonable, to point a finger at the traditional villains—restrictive zoning, militant local planning boards, and community resistance to new patterns of land use—clustering, for example. But builders, too, must accept their share of the blame. Even if you're locked into conventional suburban zoning, for example, is there any reason why all your houses have to be set back the same distance from the street and sited the same way?

What's more, the standard excuse—"People are buying what we build"—doesn't necessarily hold water. Detroit's auto makers offered the same kind of excuse when they were turning out those high-finned, gussied-up monsters. Then along came the compact, functional imports, and Detroit began to feel the pinch.

All of which raises a couple of provocative

questions: are people buying your environment or the only house they can get their hands on? Offered something better, would they opt for it?

Recent evidence suggests they would. Take Village Greens (H&H, Nov. '70), for example. Here was Staten Island, the epitome of drab environment—grid street layouts (that's right), rows of look-alike detached houses and duplexes, no planned open space. Enter a builder/developer with fresh townhouse designs, a PUD plan, and a keen sense of what the market wants. Result: 150 sales of \$32,900-to-\$43,900 units in the first month.

And what about Heritage Village (H&H, Apr. '67 et seq.), the classic case of environmental planning? In less than four years, sales of its townhouses—now priced from \$30,000 to \$150,000—have topped the 1,000 mark.

Heritage Village, Village Greens, and The Bluffs are with it. So are a handful of similar projects—some built, others still in the planning stage. Their "way of life", their "total environment", is real, and it's right.

It's right because housing is entering a new era—an era of start-up after the doldrums, of new rules about money, new rules about land, and new rules about the way people want to live.

So what does it all mean to you? Opportunity, to be sure. But also stiffer competition—generated in part by builders who not only talk good environment but also deliver it. Also, you could well see a softening of local resistance to such ideas as cluster planning and PUDs.

I'm not saying it will be easy to sell those ideas. It won't. But it can be done—and it should be done. To see how, read the story on page 58.

JOHN F. GOLDSMITH

This project
may well be the forerunner
of a major change
in the life style offered
by suburban housing

The new mix: garden apartments and the recreation bit

PHOTOS: JUDITH GEFTER



Baymeadows is a 480-acre PUD located about 10 miles south of Jacksonville, Fla. When it's finished it will include about 3,100 apartments and townhouses, most of them rentals with a small and as yet undetermined number of condominiums. Rents range from \$135 to \$350, and a healthy proportion of the units will be open to families with children.

Nothing particularly unusual in all that.

But Baymeadows also has a 7,100-yard championship golf course winding through it, plus a 10-court tennis club. And that is unusual. It means that Fletcher Properties, Inc., the developer, has managed to marry middle-income (\$10,000-\$25,000) apartments with the kind of recreation facilities hitherto the exclusive province of the higher-priced adult community and the plush recreation community.

In its early stages, the marriage looks like a happy one. The first 160 rental units completed since the project opened last July filled immediately. And Metropolitan Life, which began as the lender (and took the unusual step of including a land loan in the package), was sufficiently impressed with Baymeadows' progress to ask in as a half-interest, joint-venture partner with none of the wild participation fringes so prevalent today. The offer was accepted.

The key to Baymeadows' success, in the opinion of Paul Fletcher, president of Fletcher Properties, is the recreation package.

"We're just 10 minutes out of the city," says Fletcher, "yet we're able to offer people all the feeling and all the facilities of a second home. This is the first project we've done in this way, but it looks like this is what we'll keep on doing for the next 10 years."

On the next six pages, you can see how housing and recreation have been combined to give Baymeadows its highly successful track record.



The apartments: a mix that appeals to everyone from singles to big families

The smallest unit now offered at Baymeadows is an efficiency at \$135; the largest is a three-bedroom, two-bath at \$350. In between are four one- and two-bedroom apartments plus a one-bedroom townhouse. And later phases will include even more variety.

The reason for this wide range is that Baymeadows is aimed at a correspondingly broad market that goes from singles (no children under 16) to families with children. In the first phase of 268 units, 142 will include children, and 126 will be for singles.

The two types of residents, needless to say, will not be mixed. Typically, a peninsula

cluster like the one on the facing page will be given over entirely to one or the other. And if it is to be for families, landscaping and other amenities will be suitably childproofed and there will be a common play area.

The second phase, which will be started early this year, will include 296 units—all for families. And there will be another significant change: most units will be townhouses, while most of the first-phase units were apartments.

"Apartments give more space for the money," says Paul Fletcher, "because they don't have to have an extra access stairway. So we proved out the family market with apartments. Now, with the second phase, we'll go to townhouses. They do have to have an extra stairway, but the units will be bigger so the stairs won't eat up as

big a proportion of the space. And the townhouses will offer better family privacy."

Surprisingly, there hasn't been much of a waiting list for the family apartments. "But," says Fletcher, "when people come out and actually see the furnished model units, they grab."

"By contrast, the singles renters are less conservative. They will pre-lease just on the basis of having seen the project and its facilities."

The condominiums, which will be built in later phases, are to be much the same as the

apartments in design.

"We're not entirely sure of how many we'll build," says Fletcher, "although it will probably be around 300. We can adjust the mix to meet the market."

With apartment financing what it is today, this low proportion of condominiums seems somewhat surprising. In fact, says Fletcher, the feasibility of the apartments is a direct result of the recreation facilities.

"We bought the raw land quite reasonably, then built a golf course and lakes and brought sewers in. It cost us a lot of front money, but it appreciated the land enormously—so much that the apartments are now very feasible, and very attractive to an investor."

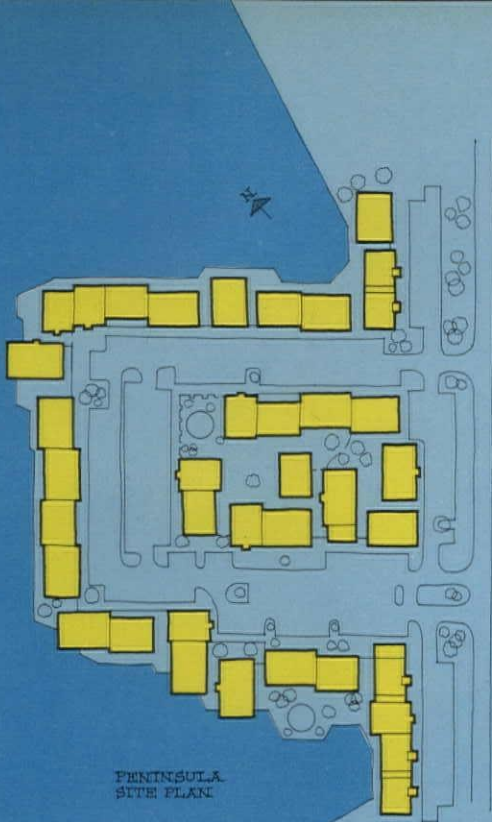
PHOTOS: JUDITH GEFTER



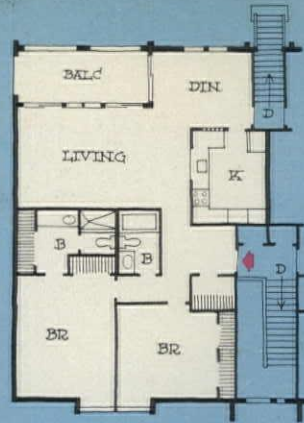
Floor plans (top of facing page) show four of the seven apartments plus the one townhouse offered in the first phase of Baymeadows. The second phase will consist almost entirely of townhouses. Site plan at left is of one of the project's peninsulas.

Walled patios (left) are built behind townhouse models. In family units, 360-sq.-ft. patios like these will provide protected space for children to play.

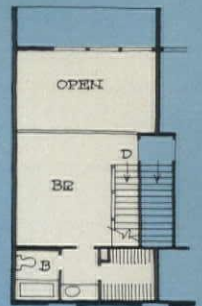
Typical building (right) has modified Spanish styling which will be carried throughout the project for both apartments and condominiums.



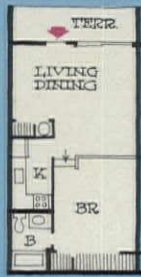
1-BEDROOM UNIT



2-BEDROOM - 2-BATH UNIT



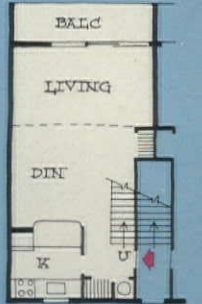
UPPER LEVEL



4-BEDROOM EFFICIENCY



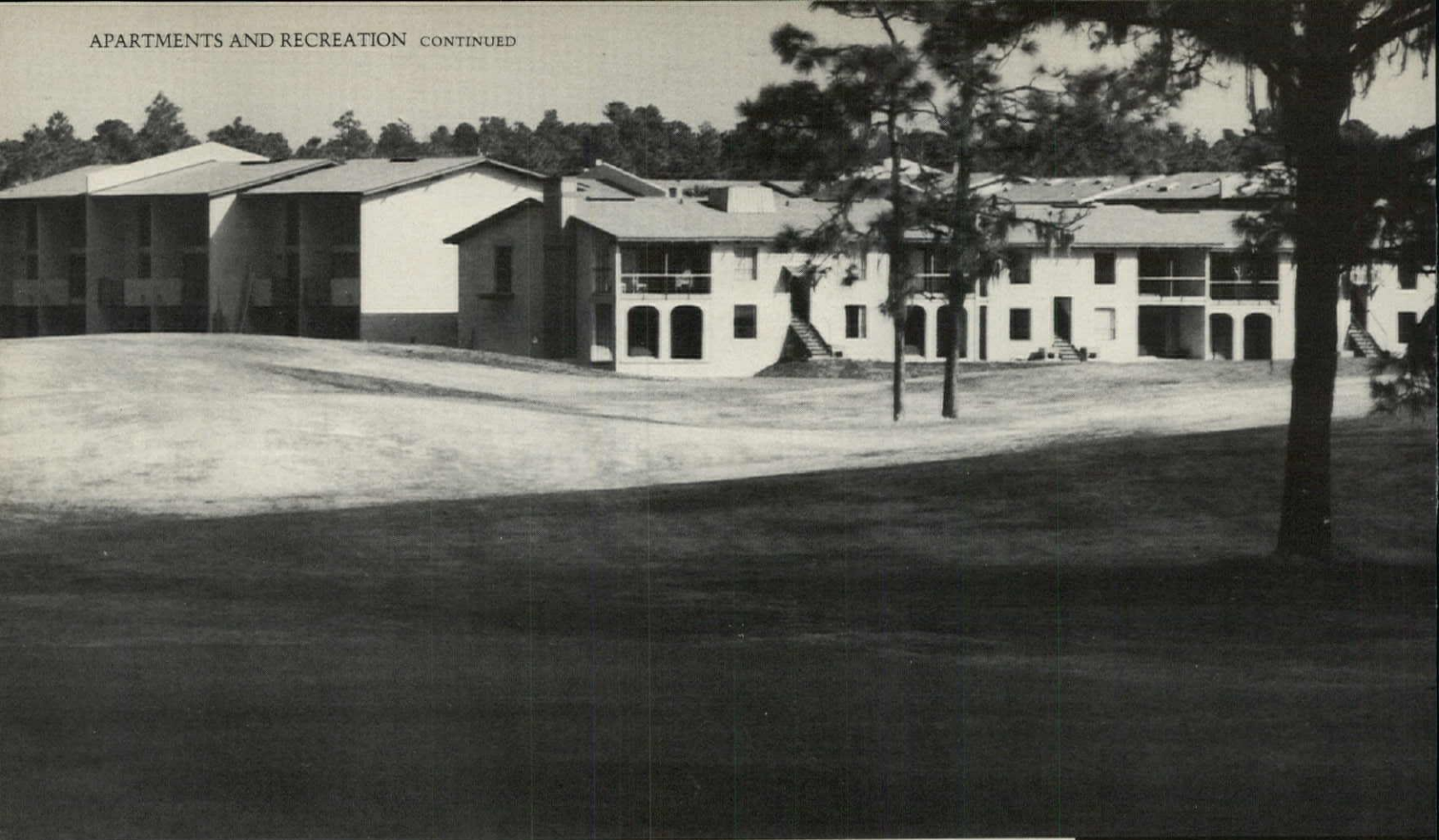
3-BEDROOM - 2-BATH UNIT



LOWER LEVEL
1-BEDROOM TOWNHOUSE

0 5 10 FT





The golf course: key to Baymeadows' recreation—and environment



Roughly 225 of Baymeadows' 480 acres are open space: 75 of these are lakes, and the remaining 150 are the golf course. Thus the course serves as both a recreational feature and the basis of the community's environmental appeal. And Desmond Muirhead, who designed the course, has laid it and the lakes out so that 2,000 of the project's 3,100 units will front on one or the other.

Since the course was important as both a recreation attraction and a means to upgrade the site, it was completed and ready for play some six months before the housing units were opened. There are now more than 400 members of what is, in effect, a private club. Membership is open to non-residents of Baymeadows, although a number of memberships are held back for residents. And the latter also enjoys preferential treatment on initiation fees.

"We hope to have the course breaking even by February," says Fletcher. "But its primary purpose is environmental. Two out of ten residents play golf, but ten out of ten like to look at the course."

Environmental impact of Baymeadows' golf course is apparent in the photo above. All the apartments shown overlook a single fairway. Rolling terrain was man-made; 300,000 yds. of dirt were moved to transform the previously flat site.

Fairway plan (far left) shows the extent to which golf course and lakes create open space. Lakes are positioned so they enhance both the course and the views of apartment units. Course is of championship caliber—7,100 yds. long.

Golf club (right) served as a focal point for the community before the apartments went on the market. Fletcher Properties retains ownership and operates it as a private club, with Baymeadows residents getting preferential treatment.





Recreation is aimed at the young as well as adults



Golf is the most noticeable facility at Baymeadows, but tennis may turn out to be the most popular, especially among younger residents. The five-acre tennis club now has ten courts and more than 200 members, and according to Paul Fletcher, "it may turn out to be a more profitable operation than the golf club."

These other recreation facilities will also be in operation at Baymeadows within the next few months:

A 4,000-sq.-ft. health club that will include such things as saunas and an exercise room.

A swimming club, lighted for night use, with an 8,600-sq.-ft. pool and six racing lanes.

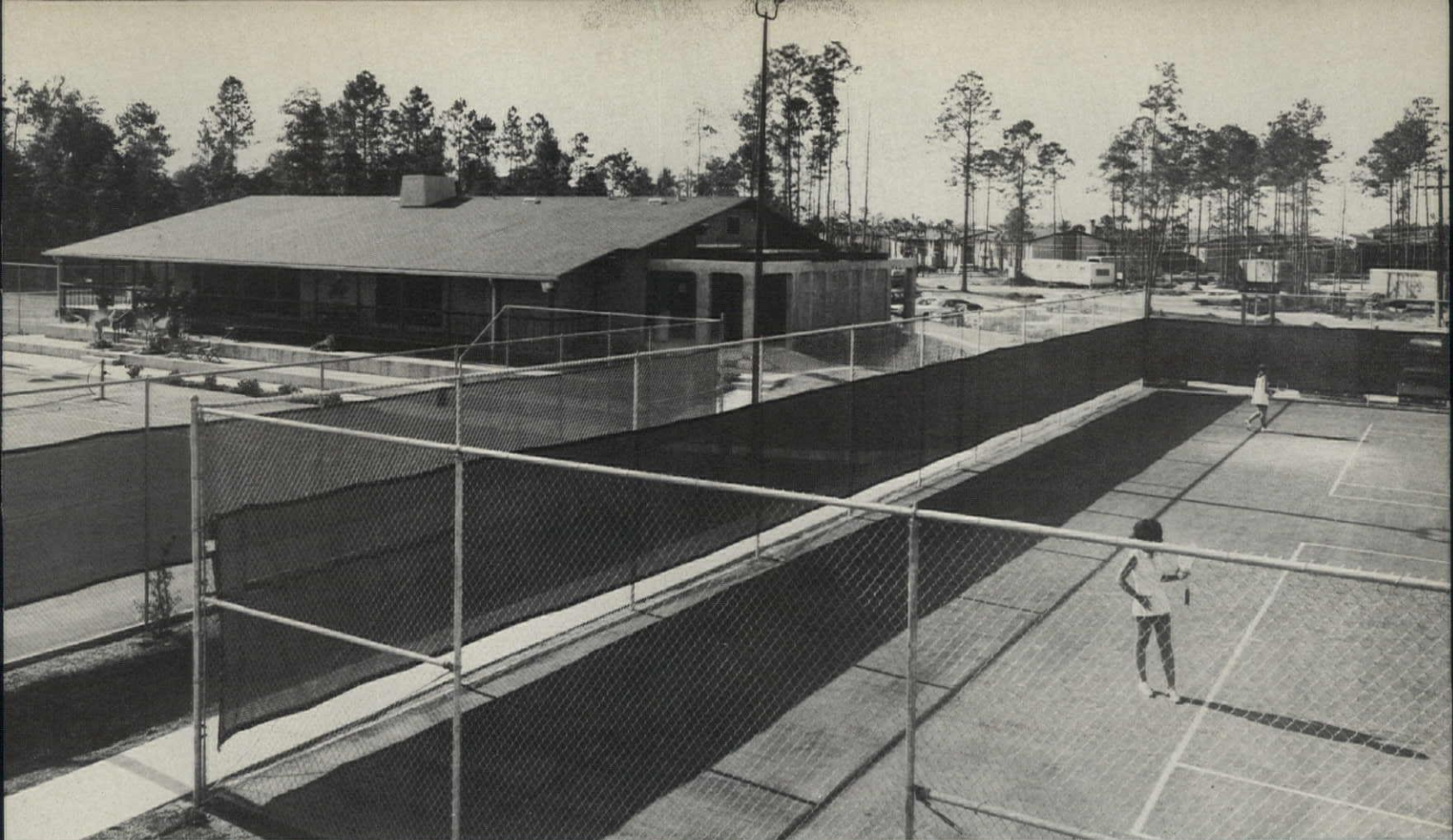
Basketball courts and baseball fields.

The total recreation package is large enough to have persuaded Baymeadows' management that they should hire a full-time athletic director.

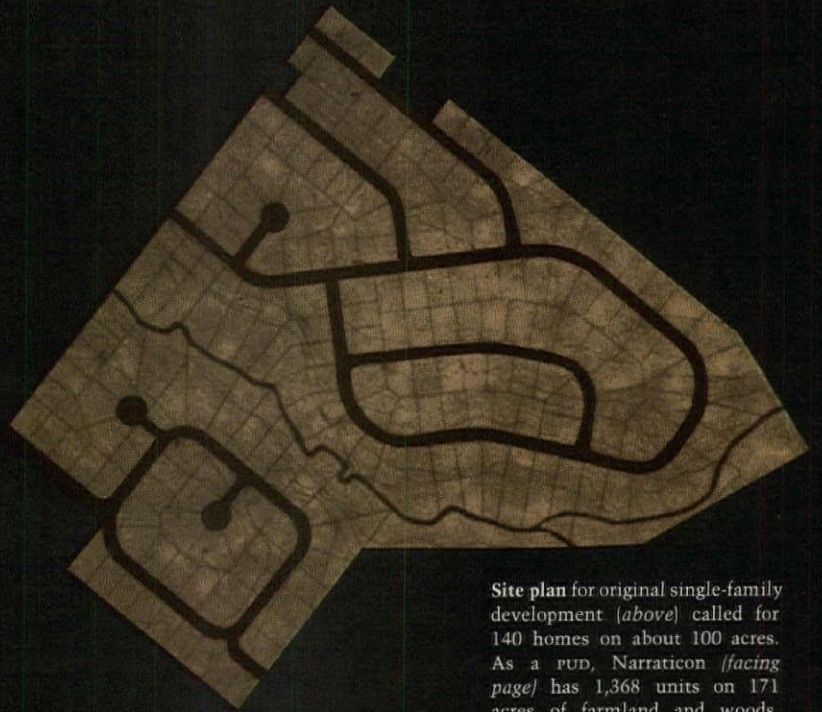
Tennis club, seen from the street (above), is a quiet building in the same style as the apartments. In the rear (top of facing page) there are 10 courts, with room for more as the club expands.

Young players (left) prepare for tennis lessons. The project's recreational programs will be under the direction of a full-time athletic director.

Fishing (right) is open to everyone in the project's 75 acres of lakes, which were recently stocked with 80,000 fingerlings.



How do you get a town that wants single-family housing to approve



Site plan for original single-family development (*above*) called for 140 homes on about 100 acres. As a PUD, Narraticon (*facing page*) has 1,368 units on 171 acres of farmland and woods. Extra 71 acres were added to the original site after the developer decided to go PUD. Plan includes 60 single-family detached houses, 140 single-family attached units (for sale), and 1,168 rental apartments and townhouses. The planning board, in a switch from its original position, asked that the single-family units be taken out of the plan, but land planner Rahenkamp insisted that they remain in to keep a social balance within the community.

Rezoning for the PUD

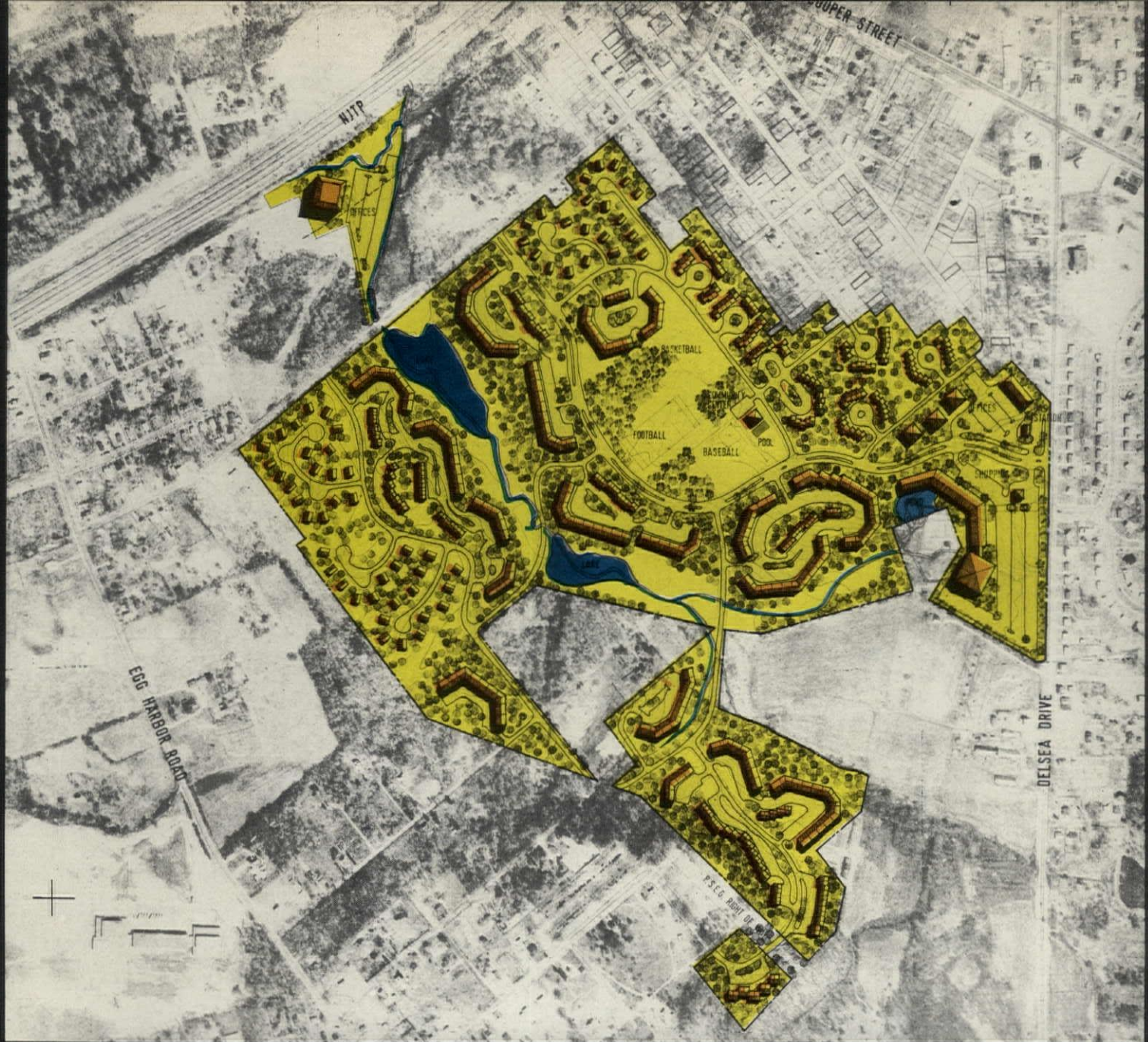
More and more developers will have to face this question.

On the one hand, the PUD is becoming recognized as potentially much more profitable than the conventional single-family project. Done well, it sells faster, appeals to a wider range of buyers and renters, and offers major economies in land and development costs.

On the other hand, suburban towns, where the bulk of today's housing is being built, are generally less than enthusiastic about PUD. To them, it represents high density, faster growth, higher taxes, and all the other urban ills their residents moved to the suburbs to escape. So they fight to retain their single-family zoning.

This would seem to create an impasse. But there are other factors to be considered. For example:

Most suburbs are under enormous growth pressure—far more than can be accommodated under large-lot, single-family development.



a project like this?

When a developer has taken large-lot zoning to court, it almost always has been struck down as restrictive.

But the PUD, in fact, can be a major asset to the town. And if the town can be convinced of this, the impasse usually can be broken.

Case in point is Narratikon, a PUD just approved by Deptford Township, N.J. To meet existing single-family zoning, Narratikon was originally laid out as shown on the facing page. It will now be built according to the plan above.

Deptford was convinced to change by John Rahenkamp (*photo, right*), president of Rahenkamp Sachs Wells & Assoc., Narratikon's planners. Rahenkamp understands suburban problems (*p. 60*), and his firm understands the benefits of PUDs (*H&H, Sept. '69*). How he persuaded Deptford to accept first a new PUD ordinance, and then Narratikon itself, is the subject of the next four pages.



Narraticon exemplifies the problems of rezoning for a PUD

This was the situation when Robert and Henry Herkowitz, Narraticon's developers decided six years ago to try for a PUD in Deptford:

The town's master plan called for a maximum of two units per acre. The planning board saw no reason for more than quadrupling this density, which Narraticon would do as a PUD, or for allowing the commercial and office buildings the plan called for. The board said it wanted to keep intact the predominantly rural character of the town. In actual fact, the town wanted no new development at all.

The master plan and fixed zoning maps allowed for some population growth, but not enough. Studies made after the master plan was adopted showed that Deptford Township was the fastest growing in the coun-

ty—about 500 new families a year—and that Narraticon would have to absorb most of this growth because it lay in the township's logical growth area. And under single-family zoning, at least 170 acres of undeveloped land would be needed every year to accommodate the new families.

Nor did the zoning maps take into consideration the changing character of the town's population. Like other suburban communities, Deptford's under-20 and 65-and-older groups were increasing sharply. In fact, the under-20 group, consisting of school children and some young marrieds made up 43% of the total population. Most of them couldn't afford single-family housing—and neither could the over-65 group.

Nevertheless, the town planning board was single-family oriented. The idea of mixed housing types and the balanced use of land for residential, commercial, and office groups didn't appeal to the board. Neither did the concept of open space. While aware of the need for preserving some open land, the board saw it as a tax loss.

The board was particularly sensitive to pressure, political or otherwise. Steamroller tactics were out. Rezoning, if it came at all, would have to come after long deliberation.

The amount of time and work necessary to get Narraticon rezoned as a PUD is detailed on page 62. In the final analysis, the lion's share of this work went into negotiating with the township in four key problem areas:

Problem Area No. 1: Taxes

The Deptford board's initial antipathy toward a Planned Unit Development at Narraticon was based on an apparently good reason: the board couldn't believe that the combination of single-family and multifamily units and a commercial complex would bring in tax revenues greater than the cost of servicing the project.

"When you ask a town to open up its single-family zoning, they're almost always against the idea," says Rahenkamp. "The town is, in effect, a non-profit landholding corporation, and it has its debt limits. To town officials, opening up their zoning represents a loss in tax dollars. You're asking them to accommodate a lot

more people, and they're sure that means a tax deficit."

So Rahenkamp worked up a cost/revenue analysis. First he showed that under existing zoning, a single-family community of 282 units on 171 acres would cost the town over \$183,000 to service, yet would bring in only \$170,000 in tax revenue. The resultant tax deficit would be \$13,800.

On the other hand, a PUD with 1,368 units would cost the town \$255,552 to service, but tax revenue from it would be well above that—\$452,000. Result: a tax surplus of \$196,448. (Both sets of figures were based on a 1959 tax evaluation. An additional assessment of \$40 per \$1000

was added to bring the tax picture up to date.)

Thus, Rahenkamp pointed out to the town, a multifamily development at Narraticon was the only kind of project that made sense tax-wise. It would, in fact, create a tax surplus of at least \$35 for every already existing housing unit in Deptford Township—far and above what a single-family development could generate.

Almost 24% of Narraticon's site plan is open space, and the board was afraid that this would represent a loss in tax revenue. But Rahenkamp reminded them that even deed-restricted open space is subject to real estate taxes.

Problem Area No. 2: Schools

Most planning boards are likely to put their blinders on as soon as a developer starts talking about the combination of schools and multifamily units. But Rahenkamp showed the Deptford board that a PUD at Narraticon wouldn't load up the schools. It would, in fact, produce about the same number of school children as an all-single family community with less than a quarter as many housing units.

To support his contention, Rahenkamp cited a study made by his firm of 1,500 existing apartments in the area.

"We examined the school records to find out how many school children were coming out of these apartments. We found they

were producing an average of .114 school children per unit. We also found that every one of the existing apartments was paying a tax profit, including some units with very low rentals."

As a result, Rahenkamp could point out that the mix of dwelling types in the PUD—garden apartments, townhouses, and single-family units—would produce fewer school children per unit than a single-family development.

By comparison, Rahenkamp reminded the board of the FHA-VA houses built in the township during the '50s for from \$10,000 to \$12,000. If Narraticon were to go single-family, he said, it would produce

the same situation—single-family units producing too many kids (more than two per family), with not enough tax ratables to support them, and practically no industrial base.

"Quite frankly," he reminded the board, "those older houses are the reason why you're having such a tax problem today."

In summarizing the school question, Rahenkamp said Narraticon's 1,368 units would produce no more than 550 school children. The town's two existing schools should be able to take care of them, he said, but if in later years they couldn't, the developer had already allocated space for building a school.

Problem Area No. 3: Roads

The planning board was concerned about how much new traffic Narraticon would generate, and how extensive a road system the town would have to maintain within the project—questions that almost all

new projects bring up, especially when density is to be increased.

Rahenkamp pointed out that much of the traffic in and out of the project would be handled by a parkway that would cross

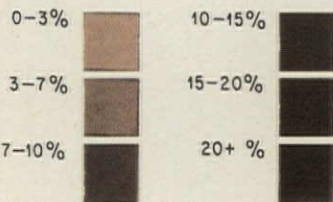
the project, picking up traffic from the collector streets and emptying it onto a state highway adjacent to the project.

Road maintenance, Rahenkamp told the

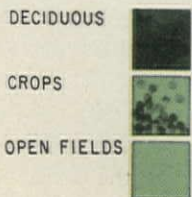
TO NEXT PAGE

These plans helped prove the value of a PUD

Slope, or topographic, analysis is basic to planning a PUD. Townhouses, for example, with lower-level family rooms should be built on steeper or 15-20% slopes; garden apartments with two stories in front and three in back can go on 10-15% slopes. Roads, parking areas, walkways, and commercial and industrial centers should be confined to areas with little or no slope.



Soil and water study shows which areas are safe to build on, which to avoid. Narratonic's soil, for example, has a thick sandy surface that erodes easily under heavy rainfall. A clay bed about 10" below surface creates standing water. High water table during winter months makes low-lying areas unsuitable for building, they can, however, be used for open space.



Vegetation study shows that best areas for development are the uplands. The dense growth of shrubs and briars promote percolation of water into soil and control erosion, hence they should not be cleared any more than absolutely necessary. The few large trees near creek beds will also be preserved, of course, as part of the site's open space system.

board, would be less costly for a PUD than for a conventional project, even though the latter had far fewer houses. For one thing, the PUD would require only half the public road length; for another, while all the conventional project's road would be dedicated to the town, only the parkway, the collectors, and the single-family culs-de-sac would be town responsibility in the PUD. The remaining culs-de-sac would remain the property—and the responsibility—of the developer.

Road specifications became a bone of

contention. The town engineer wanted to stick to the existing specs: paved widths of 44 ft. for the parkway, 30 ft. for collectors, 30 ft., with 30 ft. doughnuts, for the culs-de-sac, and 66 ft. for the loops, with a uniform 8 in. thickness for all roads. But Rahenkamp convinced the town that there would be proportionately less traffic and less parking on the PUD's roads, and agreement was reached to make the widths 40 ft. for the parkway, 24 ft. for collectors and 24 ft., with 30 ft. doughnuts for culs-de-sac. Loops would be 62 ft.

Paving thickness remained at 8 in., except that it could become less in areas where soils and loads permitted. "Where the soil is better, roads don't have to be thick."

Rahenkamp also persuaded the town to do away with conventional sidewalks, curbs, gutters, and storm drains. The sidewalks, he said, simply weren't necessary, and storm water could be collected in swales along the road—a system much easier to maintain than conventional storm drains. And all engineering standards would be served just as well.

Problem Area No. 4: Utilities

Since Deptford Township is completely dependent upon the existing ground water reservoir for its water supply, Rahenkamp stressed the need for conserving water at all cost. In addition to catching the runoff in swales, he proposed to keep the large open spaces undisturbed and to maintain the protective vegetation of the stream valleys, which are major water collectors.

All utility lines would be placed *above* the valley floors, he said, to get them

away from wet, porous soils. There they would be less likely to pollute the ground water. And water lines, he argued, should be 6 in. instead of the conventional 8 in.

To prevent pollution of the stream beds themselves, Rahenkamp went to great pains to buy up as many odd lots and pieces of land along the upper stream area as he could get his hands on.

The township's existing sewer system would be able to take care of Narraticon's

early requirements. It was agreed, though, that eventually, additional facilities would have to be a joint effort of the developer and the county.

Garbage collection for the multifamily units, Rahenkamp assured the board, would be borne by the developer. Only the single-family units—less than 15% of all the project's housing—and the commercial area would have to bear their own garbage removal costs.

The PUD approval took two years —and saved \$3.5 million

Developers Bob and Hank Herskowitz first made application for Narraticon as a PUD in 1968. Final approval came just last month. And the intervening time was pretty much filled with work and frustration.

But the result seems to make all the difficulties worthwhile. Because according to calculations made by Rahenkamp Sachs Wells & Assoc., Narraticon will save \$3.5 million for the Herskowitzes. The savings will be turned into both lower prices and higher profits. The difference is a combination of increased value resulting from the increased density, and lower construction costs resulting chiefly from the cluster housing.

But at the beginning, it didn't look as though the Herskowitzes would get their PUD. Their first application was turned down flat.

"They didn't even like the sound of the word 'cluster,'" says Bob Herskowitz.

But they persisted.

"We believed in the PUD concept," Herskowitz says. "We believed that a single-family subdivision was beyond the local market; people just couldn't afford those houses any more.

"The other factor was the land itself. It wasn't a piece of wilderness. Even though it was close to town, it had streams, lakes, trees, open space—it was a natural for a PUD.

"Then, too, we didn't want to build just houses. We wanted to build a community."

The Herskowitzes had picked Rahenkamp Sachs Wells & Assoc. because this Philadelphia firm had had considerable experience both in designing PUDs and in presenting them to municipalities. Nevertheless, Rahenkamp's first meeting with Deptford's planning board was not in the least encouraging.

"We sat in the meeting room until one o'clock," says Rahenkamp, "at which time the board decided not to hear us.

"So we said, to hell with it. We won't go PUD, we'll go conventional single-family. But that didn't help either. The township obstructed our single-family application in a dozen different ways. So finally we went to court. It took a long time, but we did get cleared to do a single-family subdivision at Narraticon.

"But then the township did a sudden about-face. The planning board said, look, we don't really want single-family homes. The town can't afford them. So why don't you come back to us with a PUD?"

First of all, however, the town had to have a PUD ordinance. This job fell to Rahenkamp. It took about six months, most of which Rahenkamp spent closeted with the mayor, Kenneth A. Gewertz, and the town solicitor.

"We asked the mayor to issue state-

ments calling for meetings to explain the PUD concept," says Rahenkamp. "We had some 25 or 30 meetings before it was all over—usually in fire stations."

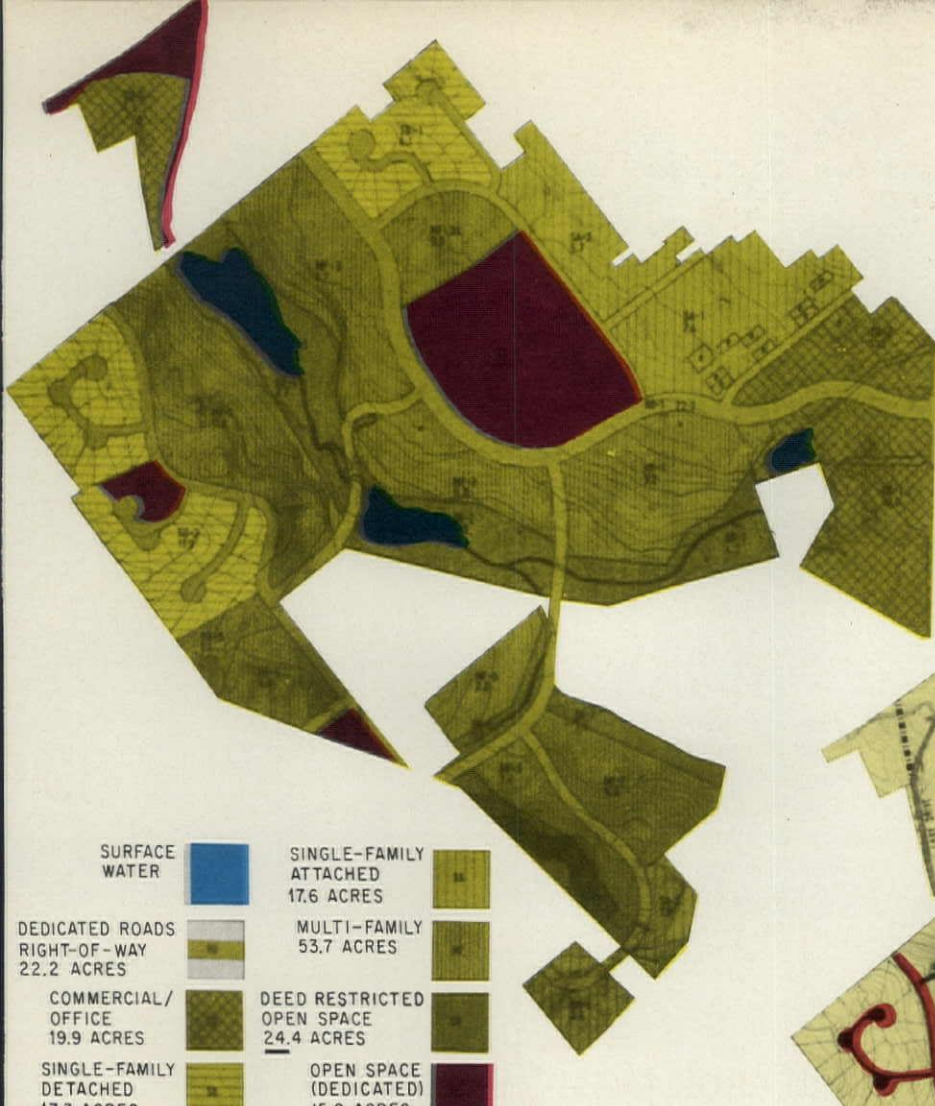
The ordinance was approved, which meant that the town agreed in principle that a PUD was acceptable. After that, it took another year to get Narraticon approved.

First, a rough plan of the PUD had to be approved. Next, preliminaries were presented, including a regional plan, a site plan of the project, and layouts for roads, utilities, open space, etc.

Finally, Rahenkamp presented a cost-benefits report with which he intended to clear up the question of whether Narraticon would produce a tax surplus over and above its service costs.

At this stage, negotiations began over the various points at issue; they continued almost up to the time the project was approved.

"The great thing about a PUD," says Rahenkamp, "is that you can negotiate all your problems at the beginning, and the solutions will hold for the entire period of construction. Nothing will be changed arbitrarily. The developer knows his final costs, and just where he's going. And the town knows what its costs and capital needs will be. So the negotiation process produces a net gain for both sides."



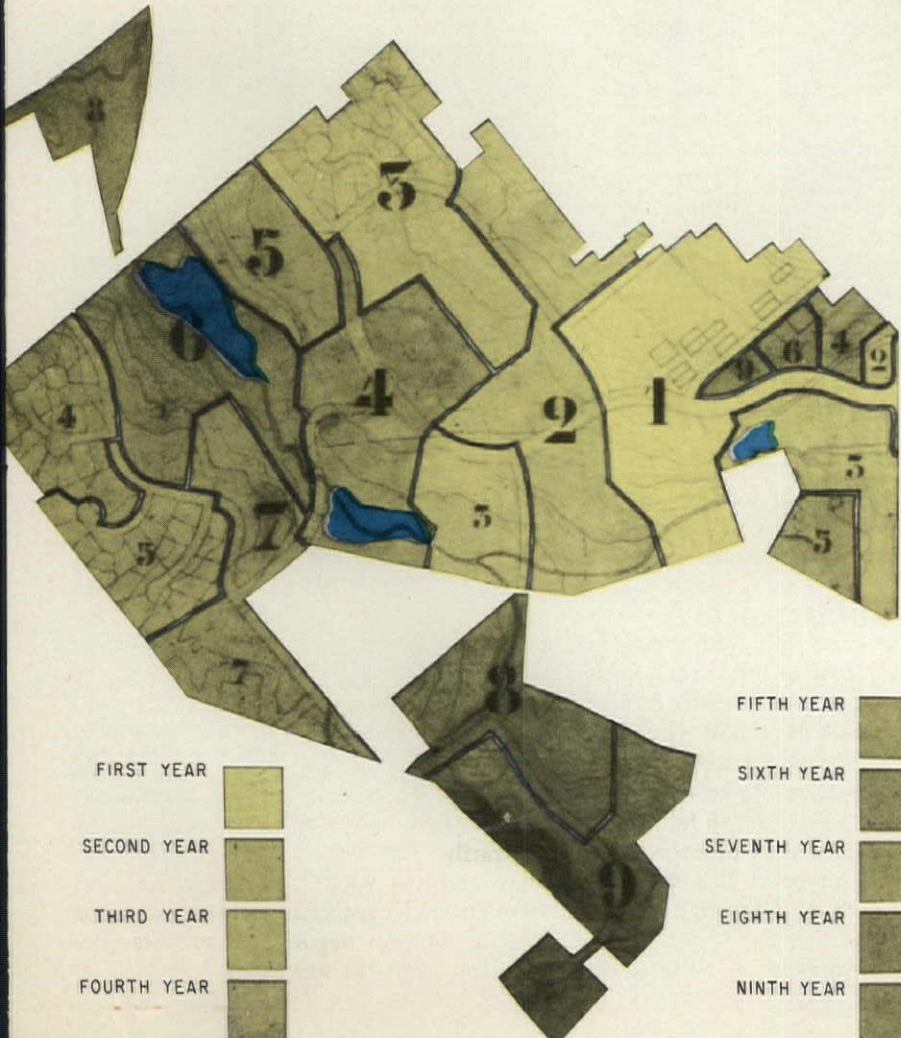
Land use plan shows how 171-acre site is apportioned—roughly 114 acres in residential, the remaining 57 acres in roads and commercial facilities. Plan helps developer build with the least amount of impact. At Narraticon it can save an estimated \$1,200,000 in construction costs, Rahenkamp believes.

SURFACE WATER		SINGLE-FAMILY ATTACHED		17.6 ACRES
DEDICATED ROADS RIGHT-OF-WAY		MULTI-FAMILY		53.7 ACRES
COMMERCIAL/OFFICE		DEED RESTRICTED OPEN SPACE		24.4 ACRES
SINGLE-FAMILY DETACHED		OPEN SPACE (DEDICATED)		15.9 ACRES
22.2 ACRES				
19.9 ACRES				
17.3 ACRES				



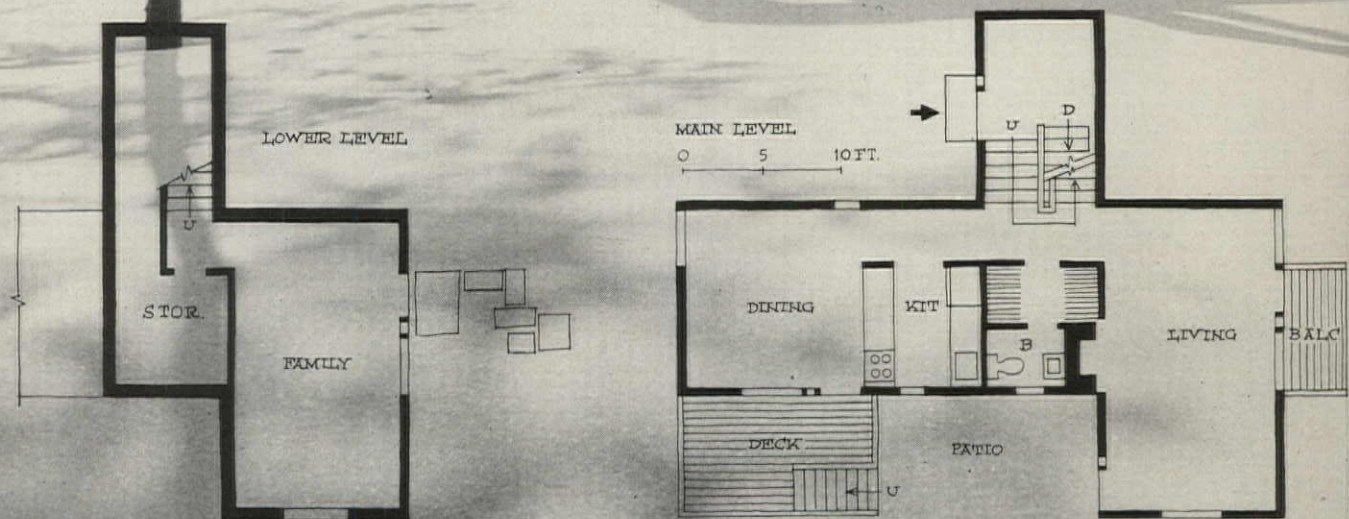
TYPE A DEDICATED PARKWAY	
TYPE B DEDICATED COLLECTOR	
TYPE C DEDICATED CUL-DE-SAC	
TYPE D CUL-DE-SAC RETAINED BY DEVELOPER	
VACATED ROAD	
IMPROVED ROAD	

Road system shows layout of main parkway running through site, with collector roads coming off it. Plan also shows dedicated culs-de-sac in single-family areas (legend, below) and privately owned culs-de-sac in multifamily areas.



FIRST YEAR		FIFTH YEAR	
SECOND YEAR		SIXTH YEAR	
THIRD YEAR		SEVENTH YEAR	
FOURTH YEAR		EIGHTH YEAR	
		NINTH YEAR	

Staging map shows nine-year sequence of development. It alerts sewer authority, for example, and others providing community facilities as to when they will be needed. Staging is also important because the developer guarantees to help with all operating and capital expenses for each particular phase of development.



Prototype house (below) shows how the 12' x 20' modules are stacked and connected to stairhall unit. Main entrance is at left. Windows at right light the grade-level bedrooms, the mid-level dining room and the kitchen, and the sleeping loft above the kitchen. Living-room module is barely visible at far left over stairhall roof. Red cedar shingles are left to weather. Trim is painted white.



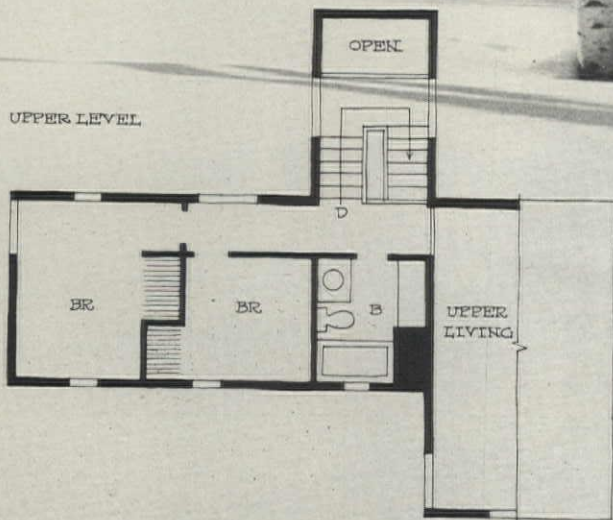
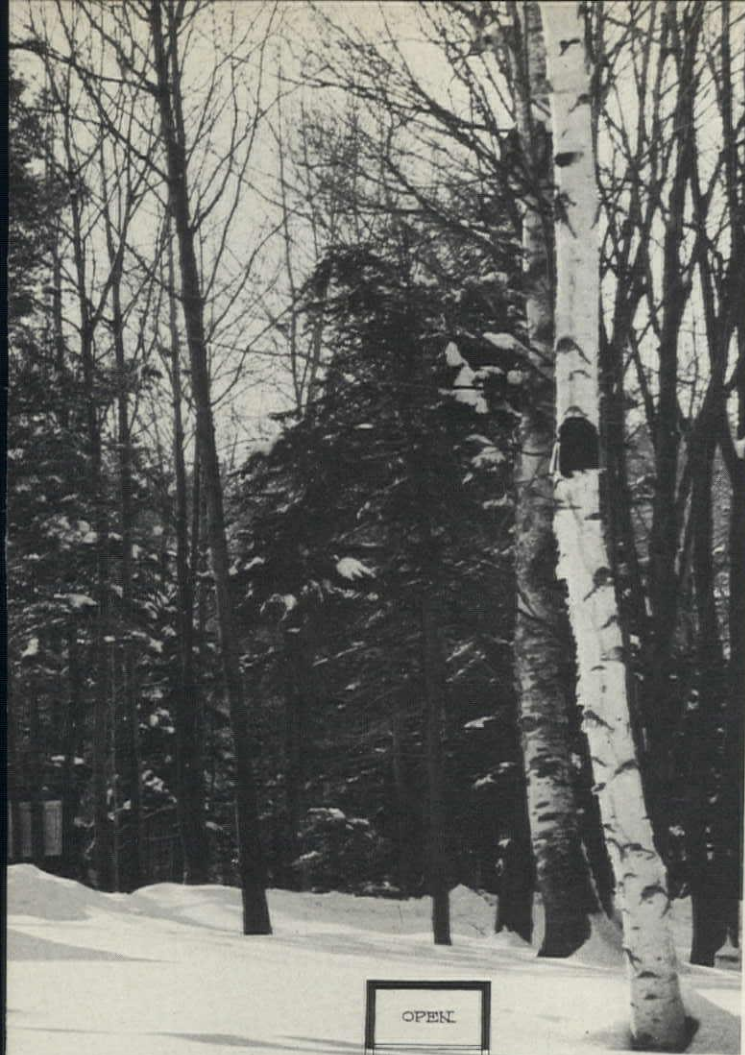
Prefab vacation house: a prototype for future factory-built modular units

Honorable Mention

Architect: Brett Donham
 Builder: Anthony Brown
 Prefabber: Acorn Structures
 Owner: Crochted Mountain Development Corp.
 Location: Francestown, N.H.
 Price: \$33,000

Typical plan (above) works around a three-story stairway, bath, and heating core. The four modules shown are: 1) a recreation room on the lowest level; 2) a dining room and kitchen and 3) a two-story living room on the middle level; and 4) two bedrooms on the top level. Plan differs slightly from one used for prototype house shown in photos. Prototype puts bedrooms under the kitchen module, has a two-story dining room and a sleeping loft above the kitchen.

Tall living room (right) has two levels of windows. Basic module is only 8' high, but shed-roofed unit set on top adds height and sheds snow loads. View from windows is of surrounding wooded site in ski country, for which the units were planned. Prototype was prefabbed conventionally of 4' x 8' wall panels with roof and floor joists precut and assembled. Future modules may be factory built and trucked to the hillside sites.



FIVE AWARD-WINNING HOUSES AT PROJECT PRICES

Not one of the houses shown on these pages looks like a project house. Yet all five are offered for sale—and at prices ranging from \$11,500 to only \$37,500. The houses won awards in the 1970 Homes for Better Living program* because of what the judges considered to be unusual plans. Two are designed for modular construction, one is a duplex, a fourth is a cluster of cabins, and the last is a two-story house raised above an uninteresting site.

* Sponsored by The American Institute of Architects in cooperation with HOUSE & HOME and American Home





Factory-built module (*below*) is towed to site on its supporting steel frame and axle. There it is placed on pre-cast concrete footings, joined to its companion modules, and carpeted, in one day. Construction cost: less than \$10 per sq. ft.



**Variety in modules:
no look-alike houses
or live-alike plans
in a large project**

Award of Merit

Architect: Robert E. Lee/David Klages & Assoc.

Builder: Golden West Mobile Homes

Owner: Kaiser Aetna

Location: Temecula, Calif.

Price: \$11,500 to \$16,500



Cathedral ceiling (above) is formed when two shed roof modules are joined at the roof peak. Shown here are the dining area and kitchen of a two-bedroom unit (second from left in plans) with floor-to-ceiling windows in the wall at far right. Walls are prestained fir plywood.

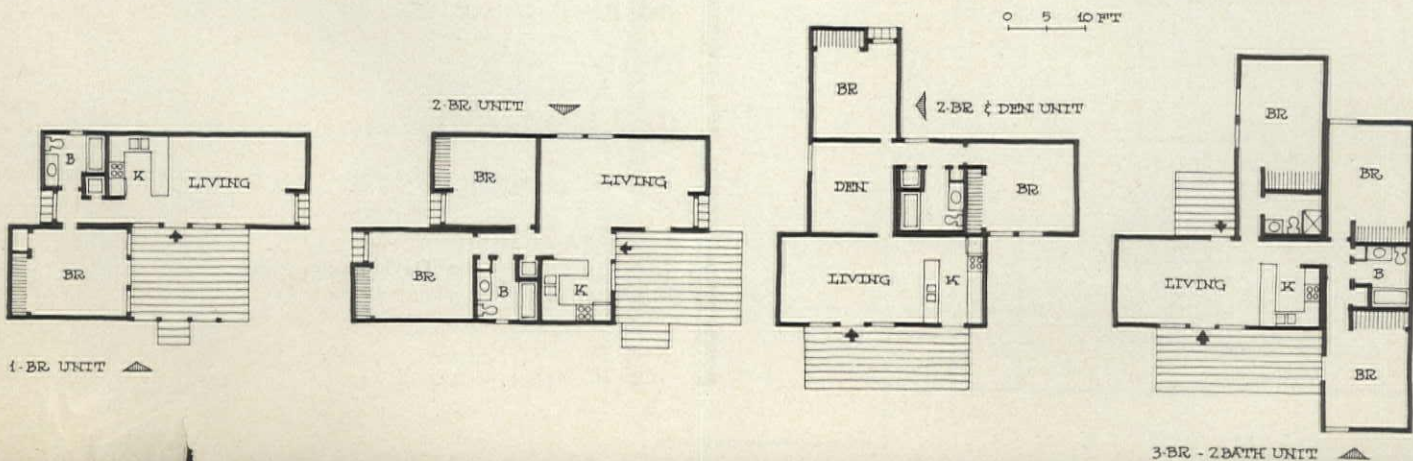
PHOTOS: JULIUS SHULMAN



Indoor-outdoor living (above) is provided for the model shown in the top photo through doors to the deck off the kitchen and the living room. Windows in the end of the living-room module and along the side of dining room look out at the lake and into the community.

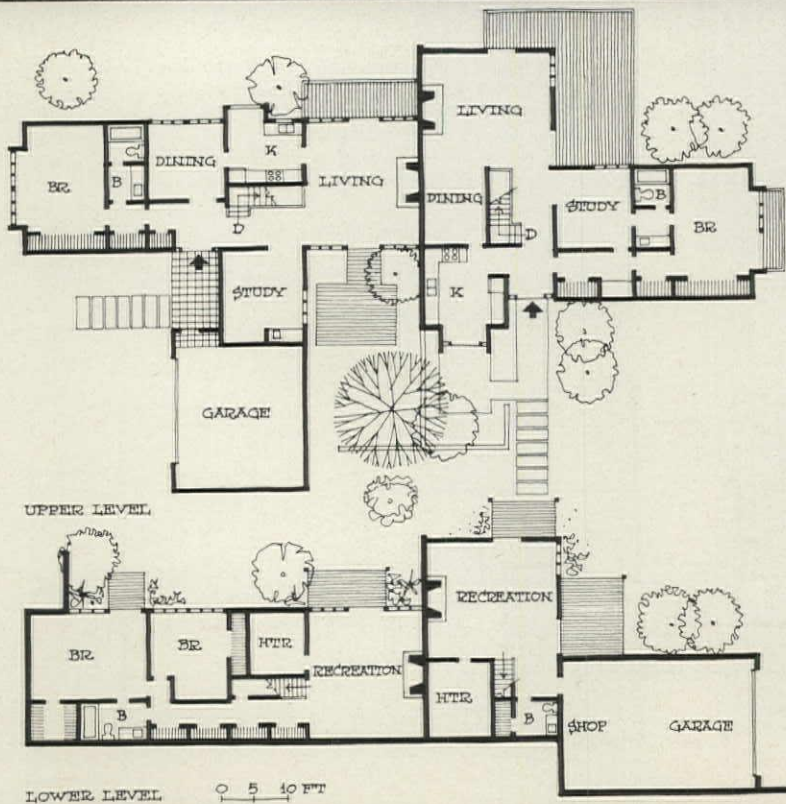
Lakeside houses (left) combine modules in various ways so no two elevations are exactly alike. For private outdoor living, decks are set into jogs in plans, and houses are sited so that decks face away from each other. Exteriors are finished in vertical or horizontal cedar siding or shingles. Roofs are cedar shakes.

Modular plans (below)—only four of many possible arrangements—include a one-bedroom unit, a two-bedroom unit, a two-bedroom-and-den unit, and a three-bedroom unit. The seven modules shown are: 1) a single bedroom, 2) a bedroom with bath, 3) a bedroom with bath and kitchen, 4) two bedrooms with bath, 5) a living room and bedroom, 6) a living room with kitchen, and 7) a living room with kitchen and bath. The 12'-wide modules run up to 34' long.





PHOTOS: NEIL KOPPEL



Street view of hillside duplex (top photo) shows garage of one unit at left, entrance to second unit at right, garage of second unit under balcony at far right. Rear view (bottom photo) shows decks off both living rooms. Fireplace wall (plans, left) acts as a buffer between units on both levels. The project's 24 units, sited like 12 custom houses, offer open views and large living areas of 1,700 to 2,200 sq. ft.

Duplex units: custom-like siting at a project-like price

Award of Merit

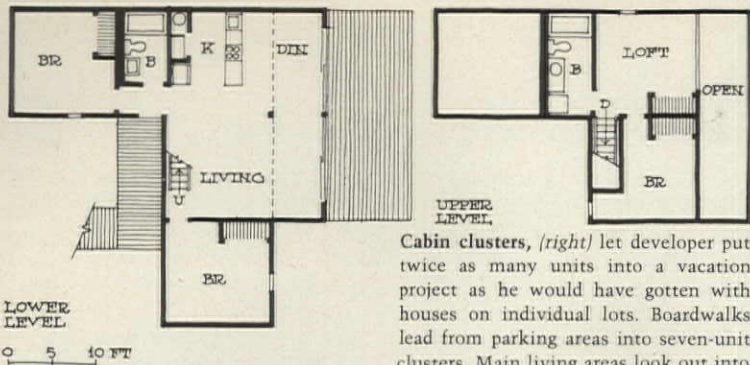
Architect: George H. Schoneberger Jr.

Builder: Ranier Construction Co.

Owner: Rio Bravo Land Co.

Location: Prescott, Ariz.

Price per unit: \$37,500



Cabin clusters, (right) let developer put twice as many units into a vacation project as he would have gotten with houses on individual lots. Boardwalks lead from parking areas into seven-unit clusters. Main living areas look out into open land. Construction cost: \$11.20 per sq. ft.

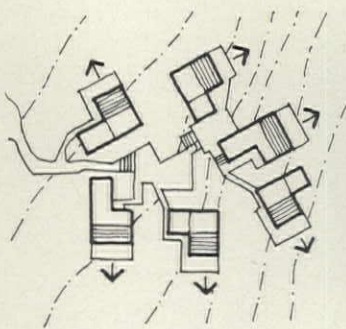


PHOTOS: NERKT

Clustered cabins: higher density on vacation land

Honorable Mention

Architect: Church and Shields
 Builder: Bingham Construction Co.
 Location: Sunriver, Ore.
 Prices: \$15,900 to \$25,000



PHOTOS: GARY MERIDETH

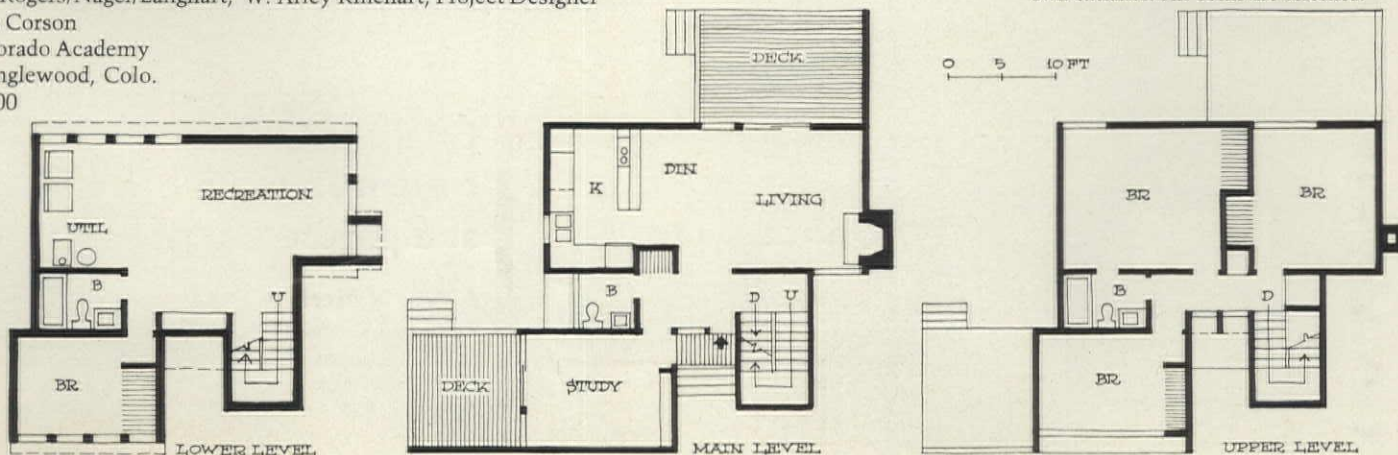


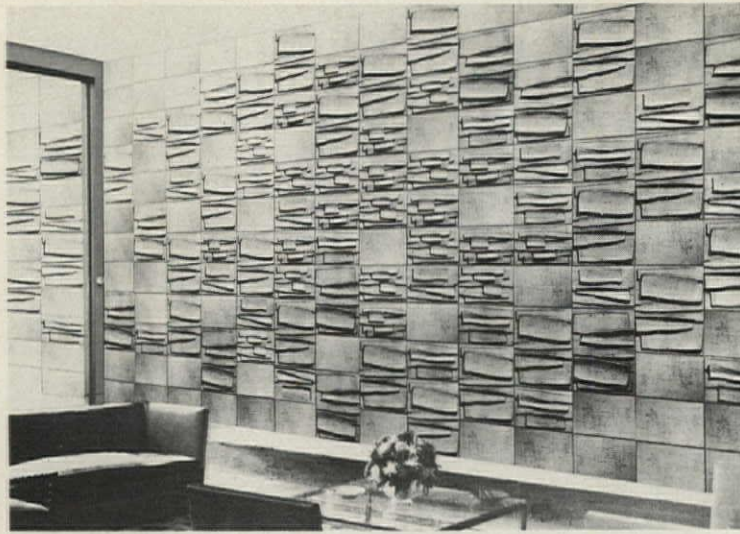
Raised two-story houses: for flat land with a view

Honorable Mention

Architect: Rogers/Nagel/Langhart, W. Arley Rinehart, Project Designer
 Builder: Bob Corson
 Owner: Colorado Academy
 Location: Englewood, Colo.
 Price: \$28,000

Flat site (above) near street has view of mountains so three houses were raised to capture view and light basement levels. Plan centers around an open living area, while study on middle level (plan, below) is separated from living areas and has its own entrance. All decks are screened.

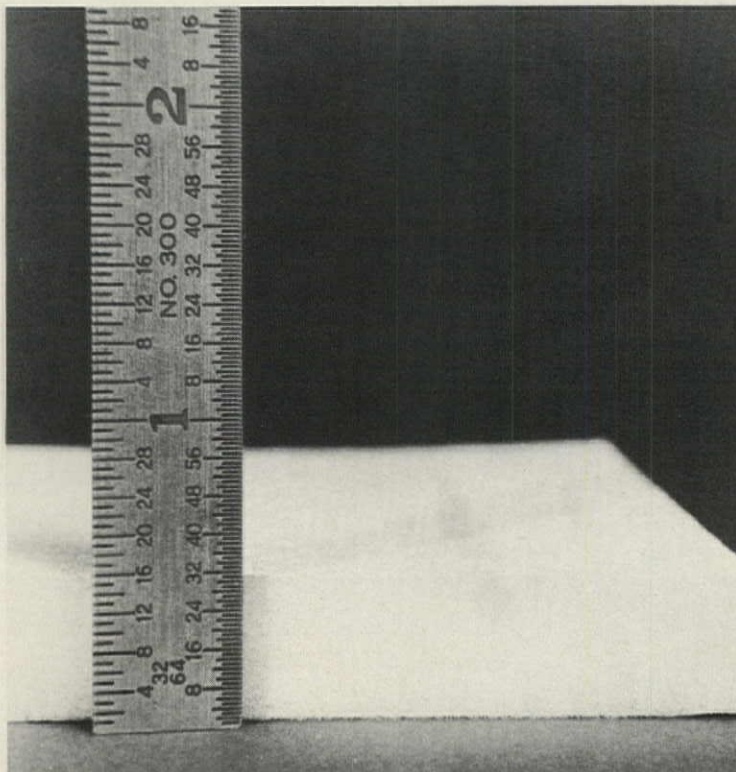
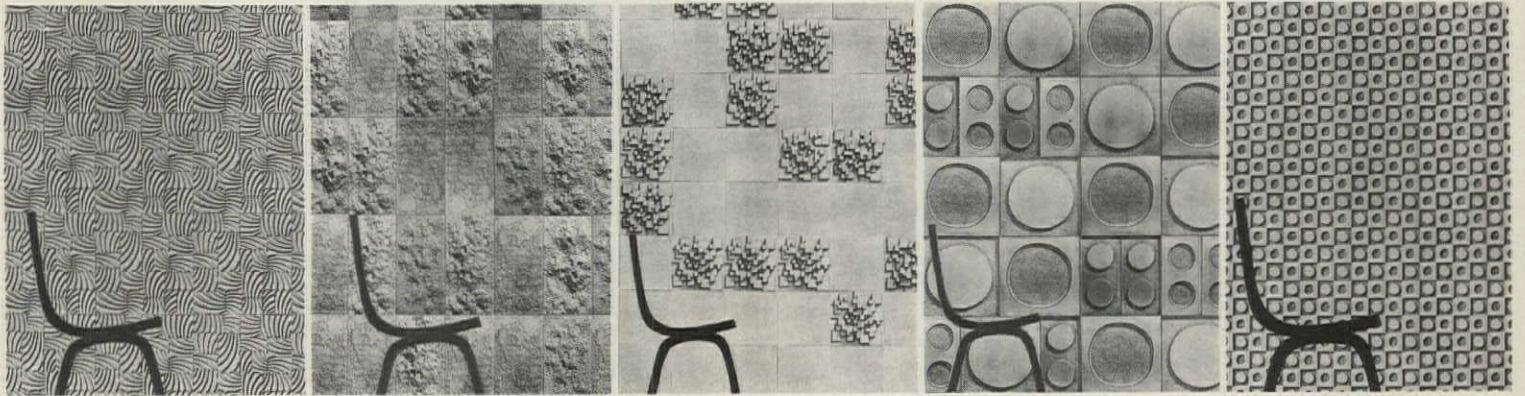
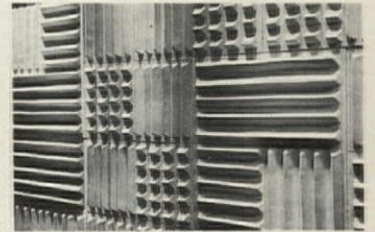




Sculptured tiles can customize a wall

High relief ceramic surfaces give the walls pictured here the look of custom-sculptured murals. But they are just seven designs in a line of 17 ceramic tiles. They install like ordinary tiles and come in sizes of from 6" to 18" square. Colors are like natural clay with matte or glossy finishes. Shown at left is a room with an entire wall done in "Sinate" with overlapping leaves of clay. Below, from left to right, are "Unravalled", "Impressions", "Cubiform", "Circling", and "Nuts and Bolts." The small shot of

"Stars and Stripes" shows the deep shadows that result from the highly sculptured surface. Design-Technics, New York City.
CIRCLE 201 ON READER SERVICE CARD

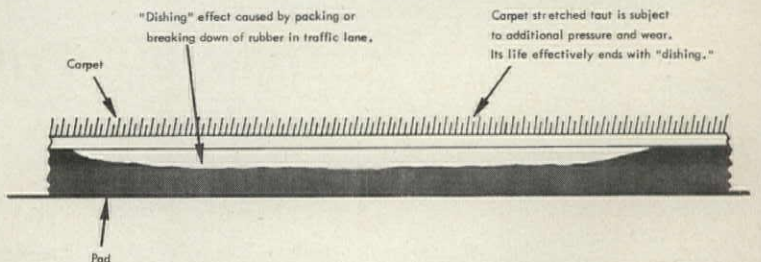


New formula cushion to prolong carpet life

No matter how costly or tough the carpet, if the padding dishes like that in the drawing below, fibers will break and the carpet be destroyed. A new polymeric foam trademarked Omalon, however, cannot dish or bottom out. Only 1/2" thick (photo, left), it is a multicellular foam so resilient even a 20-ton steam roller does it no damage. And tests by the National

Bureau of Standards proved that carpet underlaid with Omalon cushion was unharmed, while carpet padded with sponge became torn where padding had torn (photos, below). Light in weight, it is easy to carry, trim, and install. It won't pill or crumble, shred or ravel, support mildew or cause allergies. Olin, Stamford, Conn.

CIRCLE 202 ON READER SERVICE CARD



A familiar complaint about cushions of rubber, rubberized hair and fiber types is that they "dish." When this happens - graphically shown in drawing - carpet's life ends.

