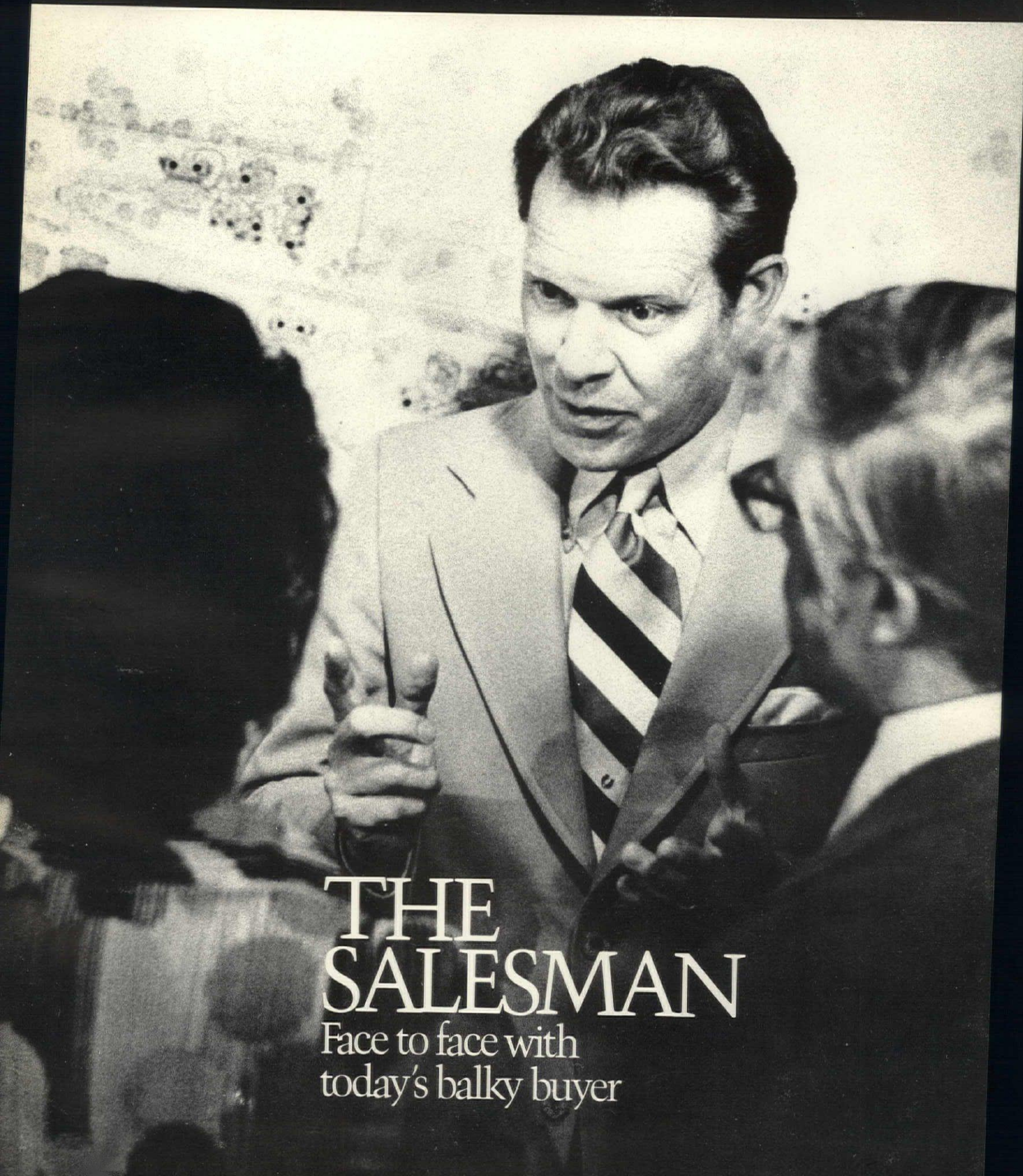


Graw-Hill's marketing and management publication of housing and light construction / \$2 per copy

July 1975

# House & Home



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James E. Boddorf



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# House & Home

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## Homebuilders take measure of HUD Secretary Carla Hills...

Carla Hills, the new housing secretary, got a standing ovation at the end of her speech to the spring board meeting of the National Association of Home Builders in Washington—but the applause was more of a tribute to her courage for showing up than for anything she said.

The NAHB's President James S. Norman told newsmen later that Mrs. Hills "was still reading the script from Mr. Lynn's days" as secretary at HUD.

As one NAHB member noted, "We didn't boo her. We behaved like gentlemen."

Mrs. Hills had no experience in the housing field before President Ford chose her for the top spot, so she has had a tough assignment. At the end of May, after three months on the job, it seemed clear that housing policy was still being set by the White House and not by the Department of Housing and Urban Development.

Former HUD Secretary James T. Lynn was still the housing heavyweight closest to President Ford in his strategic post as director of the powerful Office of Management and Budget.

**Building an image.** Mrs. Hills has been busy speaking before housing interest groups—bank-

ers, forest-products associations and Realtors. She's been crisp, cool and firm—"smiling and friendly, like Lynn," says one industry official, "but not so much the outgoing glad-hander and back-slapper."

She's made no major gaffes in appearances before committees of Congress and private audiences of businessmen and civic leaders brought together at the White House to build support for President Ford and his policies.

And the NAHB's Norman has suggested that, as time passes, Mrs. Hills might even develop some housing ideas of her own—but the odds seem against it. For the foreseeable future, Mrs. Hills is likely to follow the policies laid down by the White House—and those are still the policies originated under President Nixon and enthusiastically adopted by Lynn.

**For private enterprise.** Mrs. Hills comes on like a smart conservative lawyer reading a brief for a new client—in this case the Ford Administration's housing and general economic policies. She has down pat the basic rhetoric that has been the foundation of the Nixon and Ford Administration policies—that



Debut before NAHB for Mrs. Hills. President Norman is at her side.

what the housing industry needs is a return to more risk-taking by private entrepreneurs and investors, and less government support.

She told the homebuilders: "Our private enterprise system, unencumbered by government tinkering, is still the best means to meet the American people's needs for decent housing."

Mrs. Hills, by early June, had held her first three news conferences—one in Boston and two in Los Angeles. Top HUD aides said then that there were no plans to hold a news conference in Washington.

As HOUSE & HOME's staffer at the Boston news conference noted, "She was plenty poised and ready with a lot of non-an-

swers to sharp questions. She has a wiry little handshake, and was very nice to everybody."

**To Supreme Court?** Some builders admit they don't really expect Mrs. Hills to make much of a record at HUD. There's good reason to believe her major role next year will be as a campaigner for Candidate Ford, and that her schedule is carefully planned to give her the stump experience that could make her a key member of the Ford team as it seeks the women's vote in 1976.

Mrs. Ford, incidentally, takes credit for persuading the President to bring Mrs. Hills into the Cabinet. Mrs. Ford has said that her next goal is to get a woman onto the Supreme Court. Should an opening occur, Mrs. Hills—with her record at the Department of Justice, her good standing with the bar associations, and her record as a non-radical women's activist—could be a contender.

The Court possibility is one that HUD aides traveling with Mrs. Hills frequently mention to newsmen and others who may not have thought about it.

—DON LOOMIS

McGraw-Hill World News, Washington

## ...and then they blast the government housing policies she is administering

A letter from President Ford went unread during NAHB's spring board meeting at the dedication of the National Housing Center in Washington.

The letter's good wishes were about all the NAHB got from the President or from HUD Secretary Carla Hills and Federal Reserve Chairman Arthur Burns, the latter two of whom appeared in person. By the time the board meeting was over, the association's leaders were denouncing the Ford Administration in frustration, calling on the President to swap his team of economic advisers for "new effective leadership" and demanding "an end to a time of timidity."

In fact, there was spirited debate at the meeting of the 700 directors of NAHB on a resolution by Jeff Goolsby of Albany, Ga., that would have specifically named the officials NAHB wants out—Treasury Secretary William Simon, Burns, Economic Adviser Alan Greenspan

and Budget Chief James Lynn. A milder version of the resolution was finally adopted, dropping the names.

**Legislation.** The immediate goal of the homebuilders was congressional passage and presidential approval of the Emergency Housing Act of 1975 (HR 4485), cleared by a House-Senate conference committee just before Congress began a 12-day recess. The measure, which would cost \$1.3 to \$1.5 billion over two years, would provide a generous mortgage subsidy for middle-income consumers buying houses priced up to \$38,000, and it faced a virtually certain presidential veto because it was considered inflationary.

Secretary Hills made her views plain. "Unfortunately," she said, "the bill constitutes another example of the (government) tinkering (with the private enterprise system) which contributed to the housing industry's current plight. It will

not produce a recovery in the housing industry."

The bill, the Secretary said, "indicates that Congress is proceeding full speed ahead but . . . it does not know where it is going."

**A vote to override?** Ford is dead set against any new spending legislation that would add to the federal budget deficit, and he has publicly promised to veto all new spending legislation. Democrats in Congress were doubtful they could override a veto, even though they trimmed back the bill in the hope of gathering additional votes.

The NAHB's President J.S. Norman said at a news conference that the major problem facing the country "is to get the economy turned around." To do that, he warned, the government must stimulate housing.

The Administration's analysis, on the other hand, is that housing does not need any more help than it presently has. The

Administration believes that economic factors now at work will lift housing starts to the 1.5-million level by year's end—and President Ford's strategists find that perfectly satisfactory.

**Accusations.** Norman, expressing the anger he said is rife among his members, contended:

"I don't think they (Administration officials) know what they're doing as far as housing is concerned. . . . It's high time the Administration started listening to people who know housing." Should Ford veto the housing bill, Norman said, the President would "bear the blame for the continuing recession."

Norman also attacked the savings and loan associations for holding back on mortgage lending. At current interest rates, he said, the thrifts are taking an "unreasonable markup" on the money they lend, and generally restricting their mortgage lending activities. —D.L.

**"The General Electric kitchen  
when we first planned our 2,400**



# design group was a big help condominiums at Heritage Village."

Henry J. Paparazzo, President, Heritage Development Group, Inc.



Henry J. Paparazzo

"GE kitchen designers submitted detailed plans to us when we started Heritage Village, Conn. Many were in full color with samples of floor and wall coverings and counter surfaces, and even included lighting recommendations. These were a big help to our architects and designers.

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GENERAL  ELECTRIC

## Guerrilla war over redlining jars Chicago, threatens to spread

The homeowners call it a grassroots battle to save the neighborhoods of inner-city America—and they say they're winning.

The financial institutions see it as an irrational attack by power-hungry proletarians who are out to do in free enterprise—and they admit they're losing.

Whatever the motivation, the controversy over mortgage redlining by banks and savings and loan associations has never been more intense.

Redlining means drawing a red line around a neighborhood and then refusing to write mortgages there because the lender considers the entire area a bad risk. The financial institutions deny that redlining is practiced to any appreciable degree, but militant groups of homeowners have turned the neighborhood problem into a national issue.

In May the anti-redliners scored their biggest victory when Democratic Senator William Proxmire of Wisconsin reacted to their demands by introducing the Home Mortgage Disclosure Act of 1975. It will—if enacted—require lending institutions to disclose deposits and loans on a zip code basis to any interested party.

**Action in Illinois.** The federal effort follows quickly on steps taken in Illinois. A tough disclosure bill similar to the proposed federal act has already cleared the Illinois House and has support in the Senate. The bill would require banks, S&Ls, mortgage bankers and insurance companies to disclose neighborhood data on dollar savings and on the demand for conventional, FHA and home-improvement mortgages. The fine for failure to make disclosure would be \$100 a day.

Said Governor Daniel Walker in testimony before the U.S. Senate Committee on Banking, Housing and Urban Affairs:

"Today as never before the neighborhood residents of our cities are questioning whether their communities are receiving their fair share of conventional credit. People who saved for the proverbial rainy day now find that the rainy day has come. They have collateral and want a loan to repair their homes, but find their friendly neighborhood financial institutions unwilling

to lend them the money."

**National campaign.** Operating with loose-knit affiliations that are bound up more by the common issue of redlining than by any direct ties, the Chicago groups claim to have broadened their local grassroots battle into a truly national onslaught. In Minneapolis-St. Paul, other groups say they are "watchdogging." In Rochester, N.Y., seven of the eight major banks are under fire. And in Providence,



FATHER CICIORA  
*'I'm no radical'*

R.I., the community interests are claiming a major victory in pressuring the Rhode Island Housing and Mortgage Finance Corp. into disclosing data on neighborhood mortgages.

Well aware that they must have national impact before they'll get national legislative support, the Chicago groups say they've got the goods on lending practices in a number of other cities—including Oakland, Calif., St. Louis, Baltimore, Cincinnati, Boston and Salt Lake City.

**A flagrant example.** That Illinois is taking the lead in acting against redlining is not surprising, for it is in the backyards of Chicago's numerous ethnic neighborhoods that the first shot in the battle was fired. No one can be sure just when homeowners thought they noticed that banks and S&Ls were reluctant to lend conventional mortgage money. But it may well have been in 1964, when Mr. and Mrs. Theodore Angelos, a Greek-Latvian couple in their 60s living in Chicago's Austin neighborhood, decided to sell their two-flat brick house and move into something smaller.

The couple estimated that the building was worth \$40,000. They were dismayed with an FHA appraisal of \$20,000, but they settled for the \$20,000 and

paid a commission of 6% to the real estate dealer and 14%, or 14 points of mortgage discount, to the mortgage banker just to sell their "undesirable" home.

**A spirited reaction.** The Angelos case might have gone unnoticed had it not been for their daughter, a mother of six, who lived in the neighborhood.

"It was terrible what they did to my mother and father," said Gale Cincotta, the outspoken chairman of National Peoples



ORGANIZER GALE CINCOTTA  
*'Victims... unless we acted'*

Action on Housing, the group that first won Proxmire's attention on the redlining issue. "I decided that people would continue to be victims of this sort of practice unless we acted."

Mrs. Cincotta and her cohorts began to "visit" local banks on Saturday mornings to pass out flyers that accused the institutions of redlining. The flyers were occasionally augmented with groups of 50 to 100 supporters who would line up to make \$1 deposits and then make 50¢ withdrawals. By March 1972 Mrs. Cincotta's NPAH and its affiliated Metropolitan Area Housing Alliance had acquired national stature. They attracted 2,000 delegates from 36 states for a two-day conference in Chicago on housing.

**Greenlining.** Another Chicago group, the Citizens Action Program, seized upon the redlining issue at about the same time. The CAP, comprised of 60 neighborhood groups, used all the disruptive practices originated by NPAH and invented one of its own, now known as greenlining. Last April 25, in an effort to force the Crawford S&L to agree to disperse \$2.1 million in conventional mortgage money on Chicago's southwest side, CAP organized 190 Crawford savers for a run on the association. In several confusing

hours, CAP claims, it moved \$1 million out of the S&L. Crawford still hasn't signed the allocation pledge but CAP considers its first greenlining highly successful.

"The point was made," said Father Albin Ciciora, the 46-year-old assistant pastor of St. Paul's Catholic Church on the southwest side and the current CAP president. "We let it be known that we were going to greenline Republic S&L for \$8 million, and Republic signed an agreement with us."

**Lender resistance.** At least three savings and loan associations have signed agreements with CAP to disperse fixed amounts of conventional-mortgage and home-repair money in specific neighborhoods. The majority of Chicago's S&Ls, however, have ignored the CAP requests. Aware that CAP is bent on using greenlining as the hammer blow to win concessions, the financial community in Chicago is blistering with resentment. Said an editorial in the May 23 issue of *Chicagoland's Real Estate Advertiser*:

"The most astounding and disturbing activity in this entire bizarre Nazi operation, however, is not the tactics of the mobs that have been trained in the Citizens Action Program to obtain money through intimidation and fear, but that their campaign has gained the support of at least two churches in the community."

**Plan for more raids.** Father Ciciora is planning another raid on Crawford this summer and an \$80-million to \$100-million run on giant Tallman Federal S&L. He explains:

"We went to the Cook County recorder's office to see what the home-loan demand was in the neighborhoods. The S&Ls claim we are forcing them to make bad loans, but we're going on the basic needs as seen in the recorder's office. The financial institutions must realize that our neighborhoods come first."

**The S&Ls' side.** Grover Hansen, president of First Federal Savings of Chicago, the state's largest S&L, says he's concerned over the tactics that the anti-redliners are using.

"We're dealing here with



small pressure groups that have created themselves and claim to be representatives," he said. "Self-proclaimed organizers like Gale Cincotta are going around saying, 'We are the people,' when most neighborhood organizations reject them.

"We're not even sure of what we're accused of doing. Redlining doesn't exist. If our neighborhoods are deteriorating, that's a social problem—not a bank problem. The groups say they want allocation by neighborhood but they don't realize that, because of the inherent discrimination of an allocation system, neighborhoods could be forgotten in a backlash. These people distrust the free market system. We see the free market as our only salvation."

**Criticism of data.** Speaking for the National Savings and Loan League before the Senate Banking Committee, Hansen also took a critical view of disclosure. At the risk of sounding paternalistic, Hansen said, he wished to point out that "data do not speak for themselves. They must be interpreted. Proper interpretation is not narrow, is not provincial, but is in the public interest. If the interpretation is not done in this fashion, but used to foster narrow, parochial, selfish interests, many of the gains achieved generally by our economic system will be dissipated."

Hansen predicted that if state and federal disclosure bills are enacted, the cost to financial institutions will be \$20 million a year "for data that tells us absolutely nothing and which can be improperly used."

**Federal aid.** Despite the rancor between the militants and the financial institutions in Illinois, both sides concede that some progress is being made on the problem of deteriorating neighborhoods. According to the NPAH, group pressure has brought the expansion of a Federal Home Loan Bank Board reinvestment program known as Neighborhoods Housing Services (NHS). Eleven NHS programs have been initiated in such cities as Boston, Baltimore, Kansas City, San Antonio and Chicago. Financial institutions have agreed to make all bankable loans to qualified borrowers that are generated by the pro-

gram. City governments have agreed to improve streets, lighting and curbing. Three Chicago neighborhoods have been picked as pilot areas for NHA activities.

**State help.** The Illinois Housing Development Authority has also embarked on a program to make low-interest money available to institutions that agree to match the funds and distribute the money in specific neighborhoods. Since the program's inau-



HOME LOAN BANK'S BARTELL  
*'These are dangerous people'*

guration in 1974, the IHDA claims it has channeled \$50 million into Chicago neighborhoods.

The Citizens Action Program's leaders are negotiating with IHDA on interest-free loans for community development corporations affiliated with banks. As CAP sees it, the banks could form non-profit development organizations that would begin to resolve the problem of the 2,000 abandoned houses and 3,500 more in default or foreclosure in Chicago.

**Suggested solution.** Robert Bartell Jr., president of the Federal Home Loan Bank of Chicago, thinks that such antidisinvestment programs are the key to answering the militants' demands.

"Redlining, or the irrational proscription of funds from geographical areas by a bank or an S&L, doesn't exist," Bartell explains, "but disinvestment does. Our government isn't well oriented to protecting existing houses and neighborhoods. Financial institutions see the deterioration taking place and can hardly be expected to make a 30-year loan on a house that has only 10 or 15 years left.

"Some people call this redlining but I don't."

**'Dangerous people.'** Of the people who do charge that red-

lining is being practiced when institutions raise interest rates or shorten mortgage periods, Bartell said:

"I'm not an S&L man, I'm a regulator. I'm trying to solve this problem but these are dangerous people. These are professional radicals at work to take over allocation of credit as a power base. These are Saul Alinsky radical-protest groups."

Father Ciciora admits that he and most of the other CAP of-



LENDER HANSEN  
*'Redlining doesn't exist'*

ficers have received training at the radical strategist's Alinsky Industrial Institute in Chicago. "But," says the 5-foot-5 priest who still ministers to a neighborhood two miles from his birthplace, "I'm no radical. I just see social injustice and it makes me angry. We want neighborhood stabilization and that's all.

"Banks would like to think that the neighborhoods deteriorate first and they then respond by channeling their money elsewhere.

"But in reality the banks and S&Ls are speculating with their money; they bring the decline. The people follow the money. Money doesn't follow people."

**Racial overtones.** The redlining dispute might be relatively easy to resolve were it not for the fact that it is interwoven with all the tangled issues of the nationwide failure of the FHA's housing programs and the overtones of racial divisions.

Many financial institutions argue that the entire redlining campaign is really a drive to exclude minorities from specific neighborhoods. The argument has merit, and at least one anti-redlining group, the Community Improvement Association of Calumet Park, Ill., has been quite candid as to its ultimate goals. Vice President Thomas Griffin of the CIA said in a letter

to several Calumet Park lending institutions:

"As you know, Realtors who sell homes exclusively to black buyers are making tremendous efforts to re-segregate our community. To counteract that, we are asking you, the reputable members of the banking fraternity, to mount extraordinary efforts. Our request is that the local banking and realty institutions begin an intensive program of marketing homes in Cal Park to prospective white and Latin buyers."

The letter was co-signed by the Reverend Mark M. Denehy, pastor of the local Seven Holy Founders Church.

**'Carpetbaggers.'** If redlining seems to be a major issue now, the citizens' groups promise that FHA underwriting standards and foreclosure practices promise to provide even bigger battlegrounds. An investigating team has already been formed by the Department of Housing and Urban Development (HUD) to investigate fast foreclosures on FHA mortgages in Chicago. Said Mrs. Cincotta:

"The mortgage bankers are carpetbaggers who often come from out of state to fill the financial void that the banks and S&Ls leave in our communities when they channel conventional money to the suburbs. Poor servicing of mortgage accounts by these carpetbaggers is a main reason for the high number of FHA foreclosures we have in our cities."

But then, there is the other side.

"How can urban decay be the fault of the financial institutions?" asks Hansen. "The most brilliant minds have looked at this problem, and if we had been at fault they would have been after us 20 or 30 years ago. We turn down more loans than we make because our business is to make sound loans. Can we be criticized for that?"

In point of fact the people of Illinois are doing just that—and the impact is being felt from coast to coast. Said one irritated Illinois banker:

"These people don't have a legitimate issue, but they're zealots, and zealots scare the hell out of me."

—MIKE KOLBENSCHLAG  
McGraw-Hill News, Chicago

## Homebuilding resists upturn despite end of the credit crunch

This year's housing market isn't following the script of previous housing recoveries.

For the first time in recent history, a decline in housing activity has continued after the end of a credit crunch.

In the Southeast, harbingers of an early housing recovery have faded. They do remain strong elsewhere, at least for the one-family market.

Much of this year's decline is concentrated in the apartment sector of the largest markets. Indeed, in some markets with rent controls, first-quarter housing permits in ratio to population were below most years of the depression era.

**Firmest house market.** The strongest part of the current market is in the one-family sector on the West Coast and, in general, in smaller markets outside the metropolitan areas.

These are findings of Advance Mortgage Corporation's Economic Research Bureau, which reported this week on first quarter housing activity. Advance Mortgage, with headquarters in Detroit, is a subsidiary of Citicorp, New York City.

In the first quarter of this year total housing permits declined 49% from the same quarter a year earlier. This was the worst year-to-year decline since World War II. (See statistical table.)

But there was an 80% average decline in multiple-unit permits in 18 major markets that Advance regularly surveys. Even in the depression era, there were almost no housing statistics that dramatic.

The most favorable first-quarter trend was in one-family permits on the Coast. They declined only 10% from a year ago. One-family permits in the U.S. as a whole, outside the 18 major markets, declined only 25%.

**Crises compared.** This first quarter, President Robert J. Mylod of Advance points out, marked the first time in recent history that housing continued to decline after a credit crunch had ended. The annual rate of U.S. permits fell nearly 15% from the depressed fourth-quarter rate.

In contrast, when the 1966 and 1969-70 tight money periods wound down (at the end of 1966 and at mid-'70), the next quarter showed an immediate

	U.S. STARTS			
	Total	1-Family	2-4 Family	Apartments
1st qtr, 1975	193,500	141,000	11,200	41,300
1st qtr, 1974	323,100		(199,400)	123,700
% change	-40%		(-24%)	-67%
	U.S. PERMITS			
	Total	1-Family	2-4 Family	Apartments
1st qtr, 1975	146,800	107,022	9,781	29,997
1st qtr, 1974	289,500	148,200	18,200	123,100
% change	-49%	-28%	-46%	-76%

	VACANCY RATES		
	Total	Rental	For-sale
1st qtr, 1975	3.0%	6.1%	1.2%
1st qtr, 1974	3.0%	6.2%	1.2%
% change	0	-0.1	0

upturn in annual rate.

An array of factors in addition to the obvious problems of consumer demand and availability of mortgage money is influencing the housing market recovery, Mylod observes.

These include local rent controls, the financial health of local builders, local standards for construction lending and a pervasive fear of the impact of the federal deficit.

**Slumps in big cities.** The per capita rate of new construction fell below the levels of the great depression in a number of local markets in the first quarter.

In New York City, the annual rate was one permit per 1,000 population—a per capita rate lower than in all but one depression year. In Boston, the rate was even lower— $\frac{8}{10}$ ths of a permit per 1,000. In Washington, the rate was 1.9 permits per 1,000, a rate lower than in all but one depression year and all but one year of World War II.

These trends reflect the impact of local rent controls, present in all three markets, in a period of escalating costs. They also reflect the overall weakness of the apartment sector, which is the dominant sector in all three.

**Months of zeros.** Elsewhere in the apartment sector, half the local markets that Advance Mortgage regularly studies had at least one month in the first quarter without a single apartment permit. Phoenix had two zero-permit months and a total of 18 apartment permits for the quarter—compared to 4,100 a year ago.

Problems of the apartment market include heavy condominium inventories in most areas and, in several places, an increase in doubling up and out-

migration as a result of a weak economy. This has softened the rental market in a number of areas that had been on the verge of a shortage.

The overriding problem of this sector relates to financing. At present construction and operating costs and with the rents available today, developers contend most projects aren't feasible until apartment mortgage rates drop into the range of 9 $\frac{1}{8}$ %. They average a half percentage point higher than that today, according to Advance's monthly survey of benchmark mortgage rates, and they are firming up.

The earliest recovery in apartment construction is likely to come in Houston, where landlords are raising rents twice a year, and where a number of large projects are already in the pipeline.

**Southeast: Slow.** The Southeast, particularly the Florida markets and Atlanta, may not have a significant pickup any time this year, Mylod estimates.

They had the nation's steepest overall declines in the first quarter. Their upsurge earlier this year in both new home and existing home sales, much of it fueled by 7 $\frac{3}{4}$ % Tandem Plan money and rebate merchandising, has petered out. A number of foreclosures of experienced homebuilders has dampened market interest.

In south Florida, one hold-down on new-tract homebuilding is a scarcity of developed lots. But no lender in that market is willing to make a land development loan.

**West: Upturn.** The strongest indications of an early upturn in single-family building are to be found in southern California, where lenders are being

swamped with proposals for new subdivisions. Permanent-mortgage money for these tracts is available, particularly for medium-priced and low-priced units and even for townhouse condominiums.

But the supply of construction money is much more limited and is being committed selectively. This could be a clamp on rapid recovery.

**Loan trends.** In most areas outside the Southeast, existing home sales, normally a precursor of new home activity, picked up very strongly in February and have remained at a high level since. Inventories of one-family homes are being worked down but condo inventories remain sticky. In most areas, condominium financing is somewhat less favorable than for one-family.

The decline in conventional loan rates halted and there was a general increase of about  $\frac{1}{4}$ % after mid-April, the Advance research bureau noted. This reflected in part the anxieties about renewed inflation growing out of the federal deficit. This has also contributed to caution in new commitments.

But the combination of record savings inflows and few loan closings caused flat earnings for many lending institutions in the first quarter, the Advance bureau reports, and a turn toward heavier lending in the coming months is likely. This may cause mortgage rates to resume their declining trend.

**The hottest are lukewarm.** The strongest local markets in the first quarter were Houston, with an annual rate of 8.4 permits per 1,000 population, and Phoenix with a rate of 6.4 per 1,000. But even this year's top rates are well below the U.S. average of the 1971-73 period, which was over 9 $\frac{1}{2}$  permits per 1,000.

There is no surprise in the relatively strong showings of Houston, the nation's strongest local economy, or Seattle, booming with Alaska pipeline business. But economically depressed Detroit surprised with a rate of 2.9 permits per 1,000, close to the U.S. average, outscoring such growth areas as the busy Los Angeles-Orange County and San Francisco-Oakland markets.

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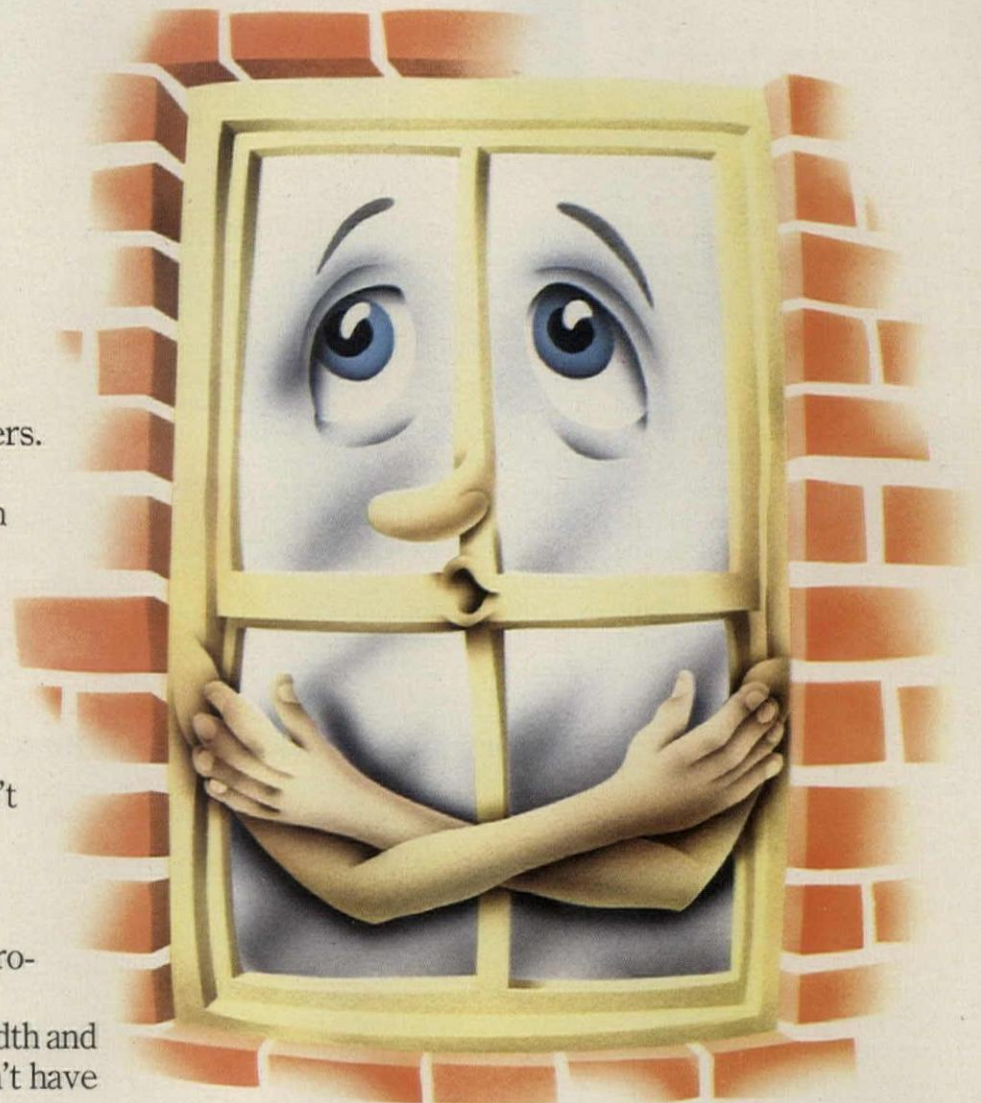
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## Tornado-blitzed Omaha fends off fast-buck builder-renovators

After a tornado hit Omaha last May 6, the city fathers had visions of another baleful visitation—hordes of dishonest contractors and suede-shoe types swarming in to defraud disoriented victims.

Damage estimates ranged from \$300 million to \$500 million, and so the Nebraska city considered a new ordinance to stem an invasion. It would have required licensing and bank references of all contractors. But by the time the ordinance could be drafted and put into effect, it would have been too late to be useful.

The city found other strategies, however.

**A fraud alert.** The most visible was a combination warning and consumer-education effort in the media. Press, radio and TV ground out a steady stream of stories on the themes of "Be careful," "Go slow" and "Know whom you're dealing with." The articles detailed most of the most common tornado-related frauds.

Omaha's own homebuilders cooperated in the publicity campaign, supplying information and answering consumers' questions. Explained Scott Knudson, a board member of the Metropolitan Omaha Builders Association:

"If someone comes in here from somewhere and rips off the consumer, our whole industry gets a black eye."

**License-plate check.** An army of police, city inspectors and legitimate local contractors working in the devastated areas doubled as eyes and ears for the anti-fraud campaign. Whenever they spotted an unfamiliar operation or saw an out-of-state license plates, the information was sent to police headquarters.

This effort seemed to pay off. According to one apparently gratified city official, "The police check, and people disappear."

Disaster officials also put together a panoply of other information services to supplement the media campaign.

City inspectors were made available to review estimates from builders and contractors for homeowners.

**'Reasonable estimate.'** "The inspector will not give homeowners a [price] quote," ex-



MOBA'S KNUDSEN  
*'They give us all a black eye'*

plained Dr. James Swick, director of housing and community development for the city of Omaha, "but he will tell them if the estimate is reasonable and meets the city's building code requirements."

Two Federal Disaster Assistance Administration offices also dispensed advice and passed along complaints, though the fraud campaign was essentially a local matter.

Other groups did their bit. The Better Business Bureau in Omaha checked the references of out-of-town contractors with

### Housing market rocky—even for Rockefellers

Relbec used to be one of the largest construction companies in Puerto Rico, churning out thousands of concrete components for the island's low-cost housing projects. In its heyday Relbec employed 500 people.

It was down to only 25 employees recently, and it has now announced it is closing its doors and selling its equipment to a Venezuelan company.

"The volume of construction

### ... but things aren't bad all over—Look here!

These buyers rallied for the opening of the second phase of Bill Lyon's Westbluff project in Fullerton, Calif. in May. Twenty home-seekers had camped on the site for the previous five days. Of 43 houses available, 37 were sold the first



LAWYER STRONBERG  
*A warning to the unwary*

Better Business Bureaus in the contractors' home cities. Disaster specialists from the American Insurance Assn. arrived, answered questions about insurance and checked the backgrounds of insurance claim adjusters.

**An activator.** Much of this effort was galvanized by one Joel Stronberg, a lawyer for the National District Attorneys Assn. He had helped formulate consumer protection policy in Xenia, Ohio, after a tornado last year [News, Aug. '74].

Stronberg appeared in Omaha

has diminished considerably and we cannot establish the pace to continue operating here," said President Edgar Navas.

The decision not to wait out the present hard times would seem to have been based on a dim view of the future rather than on any shortage of financing. The company, it turns out, is controlled by the Rockefeller interests. —EARL COPELAND

McGraw-Hill News, San Juan

shortly after the big blow, recounting tales of extensive fraud and misrepresentation perpetrated on Xenia's storm sufferers. He was quoted in the Omaha press as saying that 200 Xenia families had been bilked of \$600,000 to \$800,000.

**Xenia's denials.** A check through HOUSE & HOME's Cleveland correspondent indicated Stronberg's figures were probably exaggerated. Noel Morgan, director of a federally-funded consumer protection agency in Xenia, said 150 complaints had been filed. He added that 120 to 130 have already been resolved and that they involved only \$60,000 to \$70,000 worth of claims. Those remaining, he said, involved still lesser claims.

Most of the cases resolved, Morgan added, were not so much examples of fraud as of contractors taking on more work than they could handle and having to be prodded to do jobs right.

Nick Carrara, the county prosecutor and a member of the agency's board, said, "If it were outright fraud, we'd have it (in my office) and we've seen only three cases with nowhere near that amount of money involved. If Stronberg has such facts, he's kept them from the authorities here."

**Warning's results.** Stronberg's alarms in Omaha may have done some good, however. Certainly the response made it uncomfortable for those suede-shoe building renovators who turned up.

And a few suspicious cases were reported in the Omaha press. One homeowner was offered a "vague and illegal" contract for \$12,500 in repairs, for example.

And after having a talk with town authorities, an out-of-town claims adjuster who had set up an "office" in a local motel abruptly checked out the same day.

But the kind of story that seemed best to justify Omaha's program was that of an elderly woman who gave a contractor \$300 to repair her sidewalk. It was never repaired, and when she later called him, she found his phone had been disconnected.

—BOB SEITZER

McGraw-Hill News, Omaha

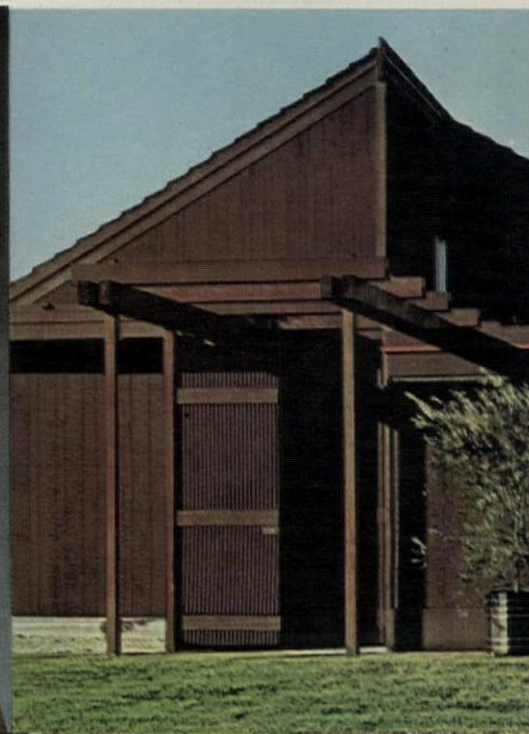


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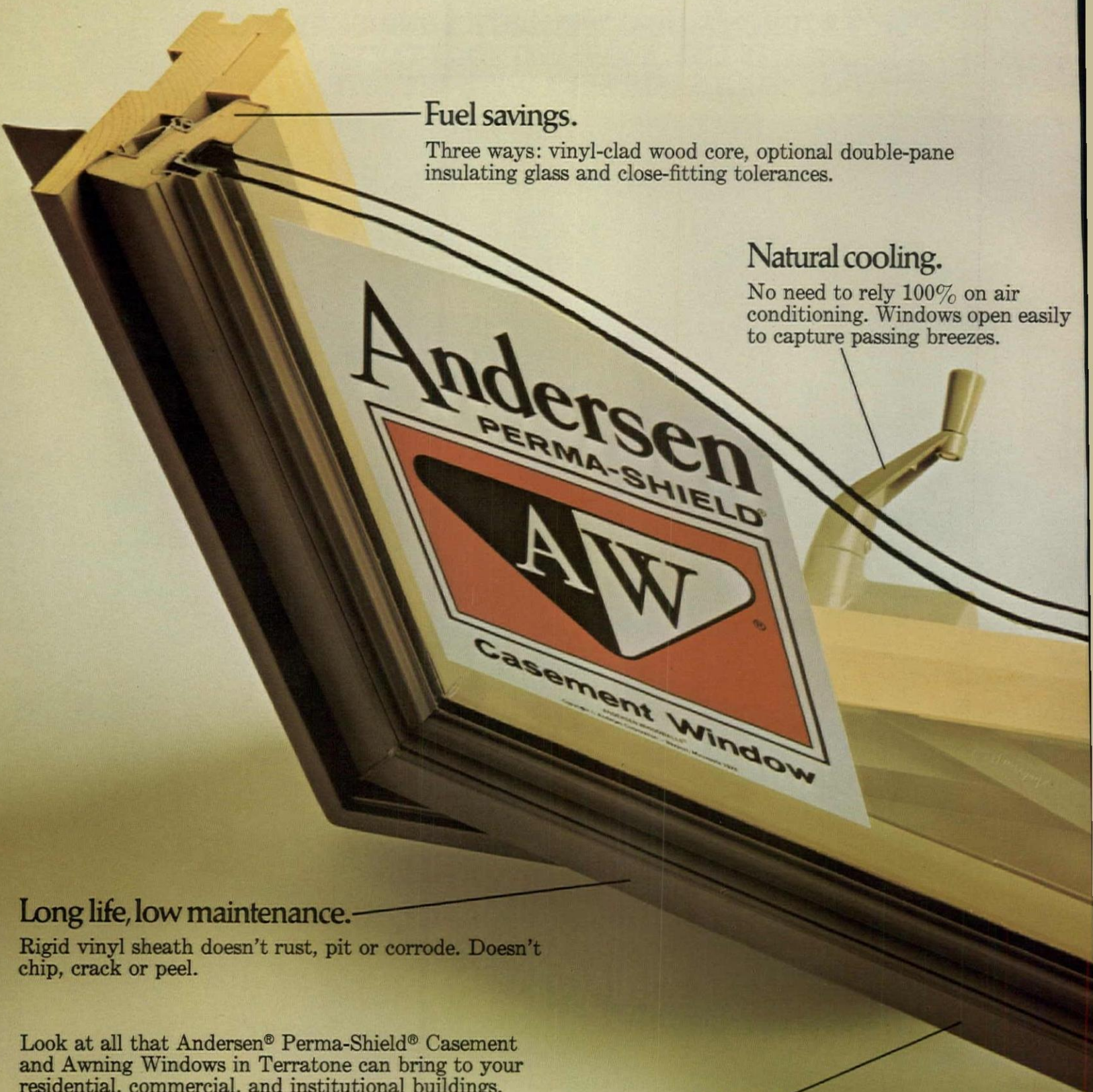
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# Giant Ryan Homes tangles with Cleveland's powerful craft unions

Ryan Homes has run headlong into confrontation with Cleveland's militant craft unions, which have begun a drive to force the builder to dismiss its nonunion workmen on a suburban project and complete it with union craftsmen.

Ryan has refused the unions' open-shop demands and filed formal charges of a secondary boycott against the unions with the National Labor Relations Board.

Both sides come to battle with the habit of success. The Cleveland trades have built themselves into powerful organizations, and Ryan is one of the few major builders coming through the housing recession with flying colors. Its 1974 earnings rose 5% to \$9.5 million from 1973's \$9.1 million (on sales of \$195 million vs. \$189 million).

Ryan, says Raymond Woodruff, manager of the Pittsburgh-based company's Akron-West division, is involved because it employs six subcontractors on the site, called Echo Hills. He says the six use nonunion labor for carpentry, bricklaying, cement work and aluminum siding. He maintains that the unions' quarrel is with the sub-



Picket line backs demands for unionized shop at Ryan Homes site near Cleveland. Ryan's reaction: "We're not required to hire union help."

contractors and that picketing the site (see photo) constitutes a secondary boycott against Ryan.

**Unions' stand.** Charles R. Pinzone, secretary-treasurer of the 35,000-member Cleveland Building and Construction Trades Council, accused Ryan of trying to break craft unionism in homebuilding in Cleveland's Cuyahoga County.

"We are not going to let it happen," he asserted. "We have worked too long and too hard to win our hourly rate, fringes and conditions."

The prevailing rate for carpenters in Cleveland is \$12.45 an hour.

**Company's side.** Woodruff denied Pinzone's charge.

"We're not doing anything but attempting to remain competitive and build homes," he said. "We're happy to use both union and nonunion labor, solely on the basis of the best bid received from a qualified contractor."

Picketing has begun. It has been led by Carpenters Local 182 and Bricklayers Local 5, AFL-CIO. They have posted as many as 30 pickets at the site, but Common Pleas judge Norman A. Fuerst has now limited the carpenters to no more than three at a time.

The crafts have tried to apply pressure against Ryan with a sales boycott of the company's houses by union members. The

Echo Hills units sell at \$60,000 to \$80,000, however, and the boycott has had only limited effect.

**Jurisdiction issue.** Echo Hills is in suburban Brecksville, 15 miles south of Cleveland on the border between strongly unionized Cuyahoga County and Summit County, where there are many nonunion workmen.

The unions talk of expanding heavy picketing to another Ryan site in Lake County, east of Cleveland, another nonunion area. The Lake County site has already been picketed sporadically by the carpenters. The unions naturally fear that any open-shop victory for Ryan, in Brecksville or in Lake County, will reduce their sphere of influence.

Cleveland and Cuyahoga County remains a strong union area, and few unions there are stronger than the building crafts. Bob Schmitt Homes of nearby Berea is the only major homebuilder in the county who has traditionally used non-union craftsmen. He still does so despite picketing, harassment and unsolved bombings. [News, Dec. '68 et seq.].

—WILLIAM MILLER  
McGraw-Hill News, Cleveland

## Builders win high court ruling on picketing but Congress may upset verdict

The Supreme Court has just handed general contractors a major victory in their continuing disputes with construction craft unions, but Congress may undo much of the effect.

The court's ruling, by a mere five-to-four vote, concerns the kinds of pressure a union can use. The case involved a Dallas plumbers local that had picketed a major job of the Connell Construction Co. in order to force the general contractor to agree to hire only unionized mechanical subcontractors.

Connell signed such an agreement but moved to have it enjoined as an antitrust violation.

The issue was not whether Connell could collect damages under labor law but whether it could seek triple damages under antitrust law on the ground that picketing to force such an agreement was a conspiracy in restraint of trade.

**Ruling.** Despite the exemptions for construction unions in

the National Labor Relations Act, the justices ruled that the antitrust suit could proceed because the union had no claim to organizing any of Connell's own employees. Even though a trial must still be held on the question of whether the Sherman Antitrust Act is actually violated by the contract, the opinion indicated the majority had few doubts.

"This kind of direct restraint on the business market has substantial anticompetitive effects, both actual and potential," wrote Justice Lewis F. Powell Jr. "It contravenes antitrust policies."

**Action in Congress.** In fact, however, union organizing efforts are curbed by a current ban on picketing an entire job site when the dispute is with only a subcontractor. Organized labor has long hoped to have that ban removed, and hearings on a measure (HR 5900) to do just that opened before a House com-



SECRETARY DUNLOP

'Whipsawing and distortions'

mittee three days after the high court acted.

The opening witness, Labor Secretary John T. Dunlop, offered a surprise proposal that greatly increases the chances of the measure becoming law this year: rather than the blanket permission for the *common situs* picketing the unions want, an approval that would be contingent on locals first winning endorsement of their plans from their internationals.

**Victory into defeat?** More high-level control of local labor groups "is essential in my view

if the whipsawing and distortions of the past are to be avoided," Dunlop told the House's labor subcommittee.

Such a compromise would undo much of what the contractors won in the high court case. As Connell's lawyer, Joseph F. Canterbury Jr., puts it, "Unless the construction industry defeats the *situs* picketing bill, everything gained in the Connell case will be lost as a practical matter."

Homebuilding and allied groups have organized a National Action Committee on Secondary Boycotts to oppose the picketing exemption bill. The Associated General Contractors terms the measure "an attempt by the building trades to force management to its knees and the construction worker who does not belong to a union off the job site."

STEPHEN WILDSTROM  
McGraw-Hill World News,  
Washington





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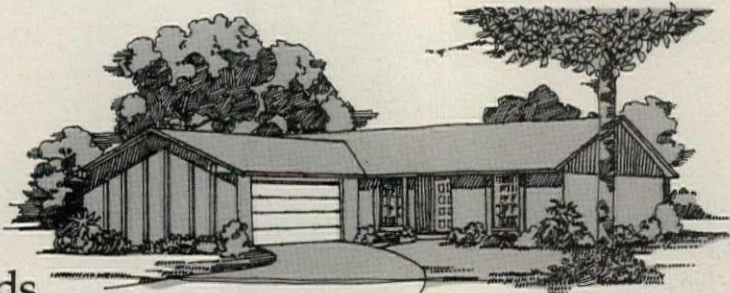


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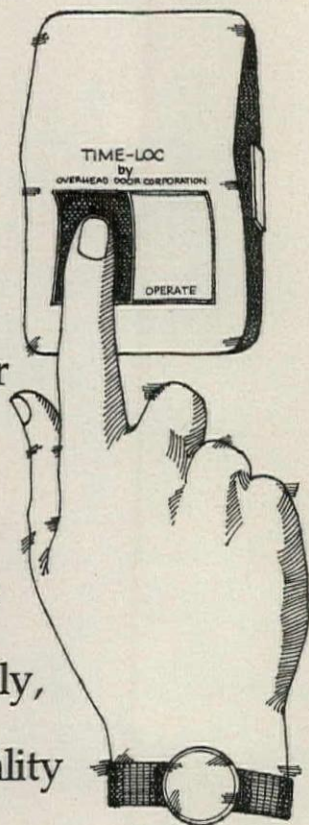
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CIRCLE 19 ON READER SERVICE CARD

## Builder Les Nelson finds a cure for red ink—but it's drastic

One of homebuilding's invalids is off the critical list.

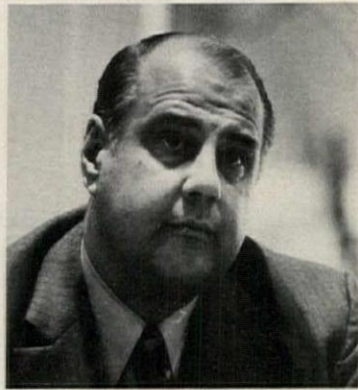
Builder Les Nelson was sounding bankruptcy warnings for his deficit-ridden L. B. Nelson Corp. at the beginning of the year. The American Stock Exchange, taking him at his word, suspended trading in his company's shares.

But the first-quarter results for 1975 have just been disclosed at the apartment builders' headquarters in Menlo Park, Calif. Lo and behold, they have come up in black ink.

Much of the reported \$1.9-million profit derives from tax-loss carryforwards and other extraordinary items, but a modicum—\$346,000—is genuine operating income, Nelson says. The danger of bankruptcy has eased and Nelson is now looking at new ways to attack the future.

**Tough treatment.** According to the chief survivor himself, the turnaround required strong medicine: radical surgery on operations and overhead, combined with a purgative in the form of a recapitalization.

First the surgery:



BUILDER NELSON  
*Learning to survive*

- Building was cut back drastically; first quarter revenues this year were only \$6.1 million, compared to \$14.6 million in the 1974 first quarter.

- Some regional operations—in Washington and Memphis, for example—were shut.

- Overhead was reduced by 60% from the levels of January 1974.

- Debt was scaled back \$45 million.

Second, the purgative:

Five of the company's biggest creditors agreed to swap \$10

million in unsecured debt for convertible preferred stock.

The move strengthened the balance sheet by turning debt into equity, and it will improve the income statement as well. The preferred shares will pay no dividend for the first four years.

**A 50-50 split.** Potentially, the recapitalization could have far-reaching consequences for Nelson's company. There are five creditors—Morgan Guaranty Trust Co. of New York City, Chase Manhattan Mortgage and Realty Trust of Boston, National Life Insurance of Vermont, and Continental Illinois Realty Trust and American Allied Steamship Co., both of Los Angeles. Were they all to convert, they would own 1,119,000 newly created shares—or very nearly half the company. (There are 1,139,000 common shares outstanding.)

But Nelson is still in command, and now that the crisis is past, he looks to a relatively modest but hopeful future.

**Building with care.** "We're going to stick to our remaining metro markets—San Francisco,

Houston, Seattle, and Portland, Oregon," he says.

"We anticipate a steady improvement in the housing industry, but we expect this sort of market (we're in now) to be around a long time . . . A developer is going to have to be inventive to do well.

"We want to get back to concentrating on apartments, using government financing. There's no way you can make apartments work without it."

He adds that he has some new ideas for getting his hands on government money, but says he isn't ready to talk about them.

**Varied approach.** "We're looking at getting into workout deals to help banks and REITs out of their problems," Nelson adds. "We've been able to solve our own problems. We have experience in property management and in multifamily, and that kind of skill ought to be in demand.

"We're going to cut way back on condos. We might do some single-family building, but we're going to concentrate on fourplexes and apartments."

## Once more, with music: A land-sale scandal in—of all places—Florida

Nobody is yet sure how many millions are being lost in a new Florida land-mortgage scandal that involved a Ponzi-type scheme of paying high-interest returns to old customers with money gotten from new investors.

Early estimates put the bilking total at a billion dollars. More conservative accounts say that as much as \$350 million in worthless mortgage paper is held by American and Canadian investors attracted by promises of a 12% to 14% yield.

The investors thought they were getting the security of first-mortgage notes on specific homesites in subdivisions. What they appear to have gotten are promissory notes on cheap boondocks land already mortgaged. The interest they received was from the proceeds of additional sales of such notes.

**Basket of eels.** The conflict over how much money is involved stems from the fact that law enforcement agencies are still not sure how many corporations and investors are involved. The billion-dollar estimate is a

projection of guesses.

What is known is that Equitable Development Corp. of Miami Beach promoted Highlands Park Estates near Sebring in central Florida with money borrowed from Dell Star Corp. of New Jersey and then sold what were supposed to be first mortgage notes on specific lots.

When Equitable stopped paying interest on the notes last winter, investors who tried to take title to the homesites discovered Dell Star had first claim on them.

**Stop order.** On June 2, the Florida comptroller's office and

### Coast builder slain while foiling holdup

Joe H. McCormick, a southern California building industry leader, was killed in a holdup attempt outside his building company's offices in Los Angeles May 8. He was 53.

McCormick, shot once in the chest, wrested the gun from his attacker and shot him three times. The assailant died.

McCormick owned the McCormick Construction Co. He was a past president of the Build-

ing Industry Association of California (BIA), the California Builders Council (1967-68), and the Commercial and Industrial Council of the BIA. He was named California's builder of the year in 1969 and was last year's winner of BIA's past president's award.

Also involved in the investigation of Equitable and 55 other Florida land-sale firms and mortgage dealers are the Florida Department of Criminal Law Enforcement, the State Division of Securities, the Securities and Exchange Commission, the U.S. Postal Service and the Royal Canadian Mounted Police.

The Palm Beach County grand jury has indicted four indi-

viduals and three corporations in connection with the sale of notes on the boondocks homesites. In some cases, the notes were third and fourth mortgages. Equitable was not one of the firms cited. (It has filed for a Chapter 11 bankruptcy.)

**Secondary plot.** Comptroller Gerald Lewis, who won as a reform candidate in the 1974 election, is playing a leading role in the widespread investigation. But Lewis is caught in the embarrassing predicament of having to suspend his chief investigator on the case. Bernard Horowitz, president of Equitable, produced a tape recording that he says proves that Investigator William King solicited a bribe in exchange for quashing the probe.

King's story is that he tried to trap Horowitz.

Sale of the mortgage notes on the boondocks started about 1970. The schemes came apart when the national business recession rendered it more difficult to sell new notes to pay off the old ones. —FRED SHERMAN

McGraw-Hill News, Miami

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Pace Academy, Atlanta, Ga. "Norseman" by Jonas Carpets

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Enkalure II is easy to maintain (daily vacuuming and occasional spot cleaning is all that's needed).

It will look fresh and clean, even when the carpet is dirty.

And, since it's exceptionally durable, it will keep looking that way a lot longer.

The Benton Bank knew that when they chose "Chateau" by Brinkman. So did The Hilton Inn when they chose "Essentiale II" by Karastan for all their corridors, bar and restaurant. Bull Shoals Community Hospital & Clinic knew it when they installed "Sandpiper" by Atlantic. As did Pace Academy with "Norseman" by Jonas Carpets.

Enkalure II has a special multilobal cross-section which causes light to actually bounce off the fiber. It's this special cross-section that keeps the color looking bright and clean, even when the carpet is soiled.

American Enka guarantees that Enkalure II nylon carpet will wear no more than an average of 10% for 5 years when certified and properly installed and maintained, or we'll replace it.

A grueling test by Nationwide Consumer Testing Institute against competitive carpet nylons proves that no nylon hides soil better than Enkalure II.

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## Savings banks turn wary of future . . . and of long-term mortgages

Savings bank leaders are rethinking all aspects of the financial mainstay of both their \$109-billion industry and homebuilding: the long-term, amortizing, fixed-rate home mortgage.

Inflation and gyrating interest rates have triggered the thinking. And if some newer ideas take firm root, the mortgage business will soon look very different.

Some of these ideas were discussed at the conference of the National Association of Mutual Savings Banks in Boston in May.

A record 1,500 bankers turned up. Superficially, they had reason enough for good cheer: a record-breaking inflow of deposits that had begun in January and continued even through April—though the income-tax month usually brings an outflow.

**Worried panel.** There was an undercurrent of worry, however, and its effects showed up in a panel discussion of mortgage portfolio policy moderated by the association's vice president and chief economist, Saul B. Klamman.

As discussion proceeded, it became evident that the future did not look like a pleasant place to the bankers. The savings executives had only recently passed through their worst attack of disintermediation, and now many were already looking past the beginning recovery to the next round of deposit outflows.

"The money coming in is in passbook accounts [as opposed to time deposits]," Grover W. Ensley, the association's executive vice president, would say at a press conference the next day. "It's hot money—no question about it."

**Mortgage holdbacks.** There was another reason for concern. Implicit in the panel discussion was the assumption that interest rates would continue to trend upward.

Given these factors, many of the savings banks are cautiously trimming back their investments in mortgages.

"We'll continue to make mortgage loans," said Thomas F. Frechette, vice president of the Maine Savings Bank and one of Klamman's panelists. "But we're 80% invested in mortgage loans right now, and we expect to reduce that to 75% over the

next five years."

"I'm concerned about those 'locked-in' time accounts," added panelist Rudolph F. Novotny, president of the United States Savings Bank of Newark, N.J. "A lot of them are going to mature in 1977, and I think we have to build liquidity to meet the possibility of a runoff at that time."

**Reg Q.** Novotny admitted to another concern.

"I wonder about the risk of Regulation Q (the Fed's ceiling on savings accounts interest rates) going out in a few years," he explained. "If it goes off, I want to be more like a commercial bank when it happens."

### Settlement costs clarified for buyer

For years the average homebuyer was apt to feel as if he was being fleeced by the lawyers and title companies on settlement day—but that he was helpless to do anything about it. Now the Department of Housing and Urban Development has eased its way into the picture on the side of the consumer under a new law that spells out rules under which the settlement game must be played.

On June 20 a specific HUD form went into mandatory use by lawyers and lenders. The form lists settlement charges on virtually every mortgage that is financing the purchase of one-to-four-family housing.

**Item breakdown.** A HUD booklet explaining settlement charges must also be presented to each buyer, and he must be given 12 days to shop around—if he chooses—for the same service at less cost.

The law also applies to mortgages that finance condominiums, cooperatives and family farms—and to sales in which the buyer assumes an existing mortgage.

The law, several years in the making, was designed to break up the cozy relationship, accompanied by rigid fee schedules and kickbacks, that prevailed among numerous builders, brokers, lenders, lawyers and title companies. Kickbacks and fee splitting are illegal under the law, and convictions carry fines up to \$10,000 and a year in jail.

**Copies of forms.** HUD has supplied copies of the official

FABIAN BACHRACH



ECONOMIST KLAMAN

Airing new ideas for lenders

**Short-term mortgage.** The savings bankers talked up another idea: a five-year renewable note to be offered in lieu of a

more conventional mortgage.

"In writing a five-year note (on a house)," explained Novotny, "the amortization is pegged to 25-30 years and you renegotiate the balance when it comes due (every five years).

"Of course, you give the borrower a grace period of 60 or 90 days to shop around for a better deal with another lender. And you agree in writing to transfer the note to any alternate lender without any cost to the borrower."

The point is to reduce the length of time a bank must accept an unfavorable interest rate. "Any institution can live with a rate for five years," Novotny explained.

**Limitations.** The panel and its banker audience seemed to agree, though, that the lender would have to guarantee renewal and limit in advance how much he could change the interest rate. Otherwise, as Novotny noted, "a five-year note puts the borrower completely at the mercy of the lender."

He also noted an important obstacle to the idea for the banker. "There's no point in writing a five-year note if you're already at the usury-law ceiling in your state; you won't be able to renegotiate the interest rate upwards."

**Up with the VRM.** The variable-rate mortgage (VRM) seemed a much more popular idea—indeed, the five-year note seemed more a means for eventually establishing the VRM concept than an end in itself. Although VRM is indeed dead for the time being at the federal level [News, June '75], it seems to be alive and reasonably well within a number of states.

"We've been offering the VRM as an alternate to other types of mortgages for four years now," E.J. Williams of the Fidelity Mutual Savings Bank in Spokane, Wash., told the panel. "We've found the best time to introduce it is when mortgage rates are heading down. And it helps if you hold the monthly payment steady by stretching out amortization when the rate goes up. Return of your principle is not that important an issue, provided it's secure, but the rate of return on that principle is important."

—HAROLD SENEKER

### What is it worth now to be a REIT advisor?

In one case it's worth about \$500.

That's what 98% of the common stock of Citizens Advisory Corp. went for recently. The company is the investment advisor for National Mortgage Fund and Citizens Growth Properties, two troubled Cleveland REITs.

The buyers, Brian L. Howell and Robert M. Welsh, president and executive vice president respectively of National Mortgage Fund, already owned the other 2%.

Howell is the chairman and Welsh the president of Citizens Advisory.

# Kohler-endurables

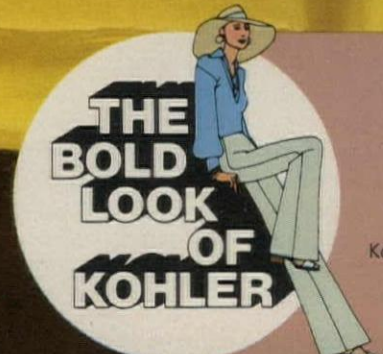
There are products designed to wear out. And there are those which endure. Kohler enameled cast iron sinks endure. Beautifully.

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Kohler cast iron sinks come in a choice of 13 lovely kitchen colors, plus white.

Illustrated: Trieste (43" x 22") in Antique Red, and Lakefield (33" x 22") in Tiger Lily. Both have optional cutting boards. Urbanite (25" x 22") in Sunflower. Trieste in Fresh Green. Brookfield (33" x 22") in Avocado. Mayfield (24" x 21") in Harvest Gold.



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# Mortgage banker named to Federal Reserve; other D.C. changes

A mortgage banker has been nominated for membership on the Federal Reserve Board for the first time in the history of that institution.

He is **Philip C. Jackson Jr.**, 46, vice president and director of the Jackson Co. of Birmingham, Ala. from 1949 until last June 1, when he resigned to take the post in Washington. Jackson was president of the Mortgage Bankers Association in 1972 and is chairman of the Federal National Mortgage Association's advisory committee.

The Jackson Co. services \$290.5 million in mortgages. It agreed this year to sell its portfolio to the Birmingham Trust National Bank.

Jackson fills the Fed post vacated by **John E. Sheehan**, who resigned in May although his term runs to Jan. 31, 1982. Jackson would be the first Fed governor professionally involved with housing since Sherman Maisel, the widely known housing scholar and author, left the board early in 1972.

Jackson has often had a lot to say about the Fed's actions and about government housing policy in the past, but after his appointment had almost no opinion to express. Joining the Fed must change a man.

The transformation certainly bothered Senator **William Proxmire** (D., Wisc.), chairman of the powerful Senate Banking, Housing and Urban Affairs Committee. After querying Jackson for 90 fruitless minutes at a confirmation hearing, Proxmire confessed to being "frustrated" by Jackson's dearth of views on Fed policy. Jackson repeatedly pleaded insufficient expertise to give useful answers to the Senator's queries. Proxmire did give Jackson a second chance, calling him back for another hearing a few weeks later.

Unlike Jackson, a California builder who also goes to Washington keeps a large role for himself back home. The **William Lyon Co.** of Newport Beach, Calif., reports that its president, **William Lyon**, who has been appointed chief of the Air Force Reserve (H&H, May, p. 91), remains chairman of the board. **Peter M. Ochs**, 31, formerly executive vice president, takes over as president however. Ochs joined the company in 1968,



JACKSON'S JACKSON  
Mortgage man joins the Fed



LYON'S LYON  
Leaving for Washington . . .



LYON'S OCHS  
. . . replacing Lyon as president

when it was bought by American Standard, and stayed with it when it left the corporate fold four years later.

**Dick J. Randall**, 41, who has

been running the northern California operations, takes over as executive vice president, and the company treasurer, **James E. McNamara**, 50, adds the title of

vice president.

There are other developments in Washington. **James L. Mitchell**, an undersecretary with HUD since April 10, 1974, resigns to follow his old boss, **James Lynn**, into the Office of Management and Budget.

Another opening at HUD is filled by the nomination of **James H. Blair** to be assistant secretary for equal opportunity, a post vacated by **Gloria Toote** April 30. Blair has been executive director of the Michigan Civil Rights Commission. (He's from Lansing.)

The Home Owners Warranty Corp., based in NAHB's Washington headquarters, gets a new president. He is **Richard Canavan**, formerly vice president for staff services at NAHB. He takes over from **John Biasucci**, who resigned for personal and business reasons.

No successor to Canavan in the staff vice president slot has yet been named.

**ASSOCIATIONS:** The American Institute of Architects, convening in Atlanta, elects **Louis de Moll** of Philadelphia to succeed to the presidency in December. **John M. McGinty** of Houston, will become the association's first vice president and president-elect. The AIA also elects three vice presidents: **Elmer E. Botsai** of San Francisco, **Carl L. Bradley** of Fort Wayne, Ind., and **Robert L. Wilson** of Stamford, Conn.

The National Forest Products Assn. rallies in Washington and chooses **Thomas M. Orth**, who is president of Kirby Lumber Corp. of Houston, as first vice president. He succeeds **Eliot Jenkins** of Eugene, Ore., a vice president of International Paper Co., who becomes president of the association.

## Two companies get new presidents

U.S. Home Corp., based in Clearwater, Fla., and claiming to be the nation's largest homebuilder, elects a new president and chief executive. He is **Ben F. Harrison**, 51, who moves over from the presidency of U.S. Pipe & Foundry, a subsidiary of Jim Walter Corp., the shell housing and financial conglomerate with headquarters in Tampa, Fla.

Harrison carries some new plans to Clearwater: diversification into "a basic industry that doesn't ride the housing cycle." He's also taking a hard look at U.S. Home's sidelines—shopping centers, mobile home parks, etc. They may go on the block to raise cash for acquisitions.

"We intend to make a profit no matter what phase of the homebuilding cycle we're in," Harrison promises.

Another large builder, Scholz Homes Inc., the housing manufacturer in Toledo, Ohio, appoints **Walter E. Ekblaw** as president and chief executive. He had been chief exec for Inland Scholz Housing Systems in Milan, Mich.

Grant Corp. (Newport Beach, Calif.) promotes **David M. Brown** to executive vice president, in which post he will run the company's operations, construction and marketing. Before joining Grant Corp., Brown ran Kaufman & Broad's Illinois division and had been a vice president with the Ervin Co. in Atlanta.

The Ponderosa Homes divi-



U.S. HOME'S HARRISON  
'We intend to make a profit'

sion of Kaiser-Aetna (Oakland, Calif.) loses its president and founder. **James Peters** departs to set up a new business (Kaiser-Aetna acquired his company in 1970). He is replaced by **Michael L. Toohey**, a vice president of Kaiser-Aetna's Pacific division.

On the opposite coast, the Gulf Oil Real Estate Development Co. of Reston, Va., makes **Henry M. Hall** vice president of marketing. Hall is a long-time marketing executive of both the building subsidiary and its parent, Gulf Oil.

And Miami's Deltona Corp. makes some changes. **Richard F. Schulte**, a marketing man who came from Procter & Gamble in 1972, becomes vice president and general sales manager for shelter. He is replaced as vice president for advertising by **Peter D. Bond**, who was an advertising director. **Joseph Corbin** becomes vice president and general sales manager for property sites in the U.S. and Can.



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# Housing stocks make strong gain—all sections of list advance

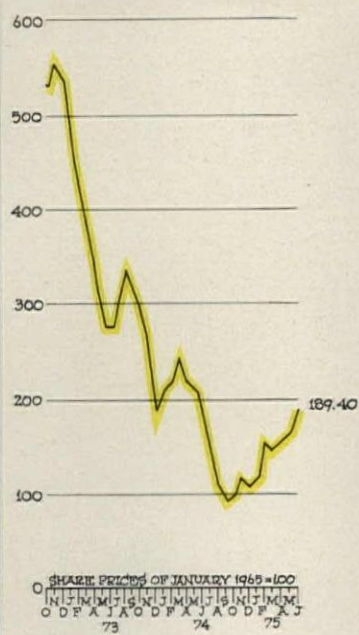
Housing stocks leaped smartly in the month ended June 2.

HOUSE & HOME's index of 25 industry issues rose to 189.40 from 163.87. The mobile home division led the way, but the rally formed a broad base and all five divisions of the list scored sharp gains.

The index has now risen for three months running and has shown a good gain for five of the first six months of 1975.

Share prices of 1965 equate with 100. Stocks on the list are overprinted in color.

Here's the graph of the composite index of all 25 stocks.



Here's how the companies in each division performed.

	June '74	May '75	June '75
<b>Builders</b>	131	145	157
<b>Land developers</b>	102	88	106
<b>Mortgage cos.</b>	297	222	269
<b>Mobile homes</b>	428	501	593
<b>S&amp;Ls</b>	109	116	132

Company	June 2 Bid/Close	Chng. Prev. Month
<b>BUILDING</b>		
Alodex-d	OT 1/16	- 1/16
AVCO Comm. Devel.-d	PC 437	-032
American Cont. Homes	OT 1 3/4	- 3/4
American Urban Corp.	OT 1/2	- 1/8
Bramalea Con. (Can.)	TR 5	- 3/8
Campanelli Ind.	OT 1 3/4	+ 1/2
(New America Ind.)		
Capital Divers (Can.)-d	OT .36	-022
Centex Corp.	NY 9 3/4	+ 1 1/4
Cervill Communities	AM 3 3/4	
Cheezem Dev. Corp.	OT 7/8	
Christiana Cos.	AM 1 3/4	+ 3/8
Cons. Bldg. (Can.)	TR 2.90	+ .05
Dev. Corp. Amer.	AM 4 3/4	+ 3/8
Dev. Int. Corp.-d	OT 1/16	+033
Edwards Indus.	OT 4 1/8	+ 7/8
FPA Corp.-d	AM 3	- 1/8
Carl Freeman Assoc.	OT 1 1/2	+ 1/4
Frouge Corp.-d	OT 4	
General Builders-d	AM 1 1/8	
Hoffman Rosner Corp.	OT 2 1/2	- 1/2
Homewood Corp.	OT 6	
Hunt Building Corp.	OT 2 1/8	- 1/4
Kaufman & Broad	NY 7 3/4	+ 3/4
Key Co.	AM 2 1/8	- 1/8

Company	June 2 Bid/Close	Chng. Prev. Month
Leisure Technology	AM 2	+ 1/8
Lennar Corp.	NY 6 3/4	+ 1 1/4
McCarthy Co.	PC 1 3/8	+ 3/8
McKeon Const.	AM 2 3/4	+ 3/8
H. Miller & Sons	AM 6 1/4	+ 1/4
Mitchell Energy & Dev.	AM 16 1/8	+ 5 3/8
Oriole Homes Corp.-d	AM 6 1/4	+ 1/4
Presidential Realty	AM 4 1/4	+ 1/4
Presley Development	AM 3 3/4	+ 1/4
Pulte Home Corp.	AM 2 1/4	- 3/8
Robino-Ladd Co.-d	AM 1	
Rossmoor Corp.	AM 3 1/4	- 3/8
Ryan Homes	AM 19 1/4	+ 3/4
Ryland Group	OT 9 1/2	+ 1 3/8
Shapell Industries	NY 11 1/8	+ 2 3/8
Shelter Co. of Amer.-d	OT 1 1/4	+ 1/8
Standard Pacific	AM 4 1/4	+ 3/8
Universal House & Dev.	PC 3 1/8	+ 1/8
U.S. Home Corp.	NY 6 1/8	+ 3/8
Valley Forge Corp.-d	OT 1 1/4	+ 1/8
Washington Homes	OT 2 3/4	+ 1/2
Del. E. Webb	NY 3 3/8	+ 1/4
Westchester Corp.	OT 1 1/2	

SAVINGS & LOAN ASSNS.		
American Fin. Corp.	OT 12 3/4	- 3/8
Calif. Fin.	NY 3 3/8	- 1/8
Empire Fin.	AM 15	+ 1/2
Far West Fin.	NY 6	+ 1/2
Fin. Corp. Santa Barb.	AM 12 3/4	+ 1 1/8
Fin. Fed.	NY 12 1/2	- 1/8
First Charter Fin.	NY 16 1/2	+ 2 1/2
First Lincoln Fin.	OT 2 3/4	- 1/8
First S&L Shares	AM 8 3/4	- 1/4
First Surety	OT 3 1/8	- 1/8
First West Fin.	OT 1 1/8	
Gibraltar Fin.	NY 11 3/4	+ 1
Golden West Fin.	NY 14 3/4	+ 1 1/8
Great West Fin.	NY 18 3/4	+ 2
Hawthorne Fin.	OT 8 3/4	+ 1
Imperial Corp.	NY 11 1/8	+ 1 1/4
Transohio Fin.	NY 6 3/4	+ 1/8
(Union Fin.)		
Trans World Fin.	NY 12 3/4	+ 1
United Fin. Cal.	NY 8 1/4	+ 1/2
Wesco Fin.	NY 11 3/4	+ 3/8

MORTGAGING		
Charter Co.	NY 30 1/4	- 3
CMI Investment Corp.	NY 12 3/4	+ 3 3/8
Colwell	AM 4 1/4	+ 5/8
Cont. Illinois Realty	NY 2	+ 1/8
Fed. Nat. Mtg. Assn.	NY 18 1/2	+ 1 3/8
Fin. Resources Gp.-d	OT 1	
(Globe Mortgage)		
Lomas & Nat. Fin.	NY 7 3/4	+ 1 1/4
MGIC Inv. Corp.	NY 18	+ 3 3/4
Palomar Fin.	AM 2	+ 3/8
United Guaranty Corp.	OT 9 3/4	+ 3 1/2
(formerly FMIC Corp.)		
Western Pac. Fin. Corp.	OT 5 1/2	+ 2 3/8
(formerly So. Cal. Mort. & Loan Corp.)		
UPI Corp.	AM 2 3/4	+ 3/8
(United Imp. & Inv.)		

REAL ESTATE INV. TRUSTS		
Alison Mtg.	NY 3 3/4	+ 5/8
American Century	AM 2 1/4	+ 1/4
Arlen Property Invest.	OT 5	
Alco Mtg.	NY 3 3/4	+ 1/4
Baird & Warner	OT 5	- 1/4
Bank America Rlty.	OT 6 1/8	- 3/8
Barnes Mtg. Inv.	OT 2 1/4	- 1/4
Barnett Mtg. Tr.-d	NY 2	- 1/4
Beneficial Standard Mtg.	AM 3 1/8	- 1/2
BT Mort. Investors	NY 3 3/4	- 1/4
Cameron Brown	NY 2	
Capitol Mortgage SBI	NY 2 1/8	- 3/8
Chase Manhattan	NY 4	- 3/8
CI Mortgage Group	NY 1 1/8	
Citizens Mtg.	AM 2	- 1/8
Citizens & So. Rlty.	NY 2 3/8	- 3/8
Cleve. Trust Rlty. Inv.	OT 2 3/4	- 1/8
Colwell Mtg. Trust	AM 2 3/4	- 1/4
Conn. General	NY 15 1/4	+ 3 3/4
Cont. Mtg. Investors	NY 1 1/16	- 7/16
Cousins Mtg. & Eq. Inv.	NY 2 1/8	- 1/8
Diversified Mtg. Inv.	NY 1 1/8	- 1/8
Equitable Life	NY 18 3/4	+ 5
Fidelo Growth Inv.	AM 9 1/4	- 1/2
First Memphis Realty	OT 2 3/4	- 3/4
First Mtg. Investors-d	NY 1 3/8	
First of Denver	AM 2 3/4	- 1/4
First of Pennsylvania	NY 3 1/4	- 1/2
Franklin Realty	AM 2 3/4	+ 1/8
Fraser Mtg.	OT 8 3/4	
Gould Investors-d	AM 4 1/4	- 3/8
Great Amer. Mtg. Inv.-d	NY 2 3/4	
Guardian Mtg.	AM 2	- 1/2
Gulf Mtg. & Realty	AM 2 1/8	- 3/8
Hamilton Inv.	OT 2	- 3/4
Heitman Mtg. Investors	AM 2	+ 1/4
Hubbard R. E. Inv.	NY 13 1/4	
ICM Realty	AM 10 3/4	+ 1/8
Lanwin Mtg.-d	AM 2 1/8	- 1/8
Lincoln Mtg.	OT 7 1/8	- 1/4
Mass Mutual Mtg. & Rlty.	NY 10 3/4	+ 7/8
Mission Inv. Trust	AM 1 1/16	+ 1/16
(formerly Palomar)		
Mony Mtg. Inv.	NY 6 3/4	
Mortgage Trust of Amer.	NY 3 3/8	- 3/8

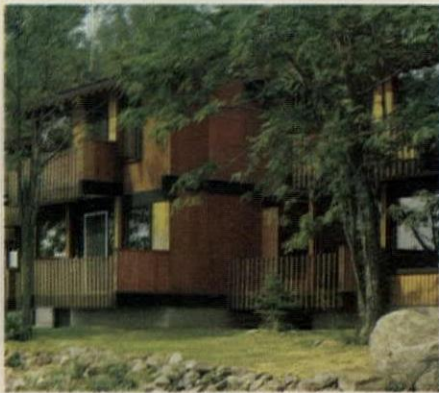
Company	June 2 Bid/Close	Chng. Prev. Month
National Mortgage Fund	NY 1 1/2	+ 1/8
Nationwide R. E. Inv.	OT 3 3/4	+ 1/4
(Galbreath Mtg. Inv.)		
North Amer. Mtg. Inv.	NY 6 1/8	+ 1/4
Northwest Mut. Life		
Mtg. & Rlty.	NY 9 3/4	+ 1/2
PNB Mtg. Rlty. Inv.	NY 5 1/8	+ 3/4
Penn. R. E. Inv. Tr.-d	AM 9 1/8	+ 1/4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

LAND DEVELOPERS		
All-State Properties	OT 1/16	+013
AMREP Corp.	NY 2 3/4	+ 1/4
Arvida Corp.	OT 5 1/8	- 1 1/8
Atlantic Imp.-d	OT NA	NA
Canaverl Int.-d	AM 7 3/8	+ 5/16
Cavanagh		
Communities-d	NY 7/8	
Crawford Corp.	OT 4	
Deltona Corp.	NY 6 1/8	- 1/8
Dominion Holding	OT 3 1/8	
(Disc. Inc. of America)		
Fairfield Communities-d	OT 1/2	
Gen. Development	NY 4 3/4	
Getty Financial Corp.	OT 1/2	- 1/2
(Don the Beachcomber)		
Horizon Corp.	NY 2 3/4	+ 1/2
Landmark Land Co.-d	AM 1 3/8	
(Gulf State Land)		
Land Resources	OT 7/8	
Major Realty	OT 1 1/8	- 1/4
McCulloch Oil	AM 5 1/2	+ 1 1/4
Sea Pines Co.	OT 1 1/8	- 3/8
South Rlty., Util	AM 5	+ 3/4

MOBILE HOMES & MODULES		
Champion Home Bldrs.	AM 4 1/4	+ 1/2
Commodore Corp.	AM 1 1/4	
Conchemco	AM 7 3/8	+ 3/8
De Rose Industries	AM 2	+ 1/4
Fleetwood	NY 17 1/2	+ 2 1/4
Golden West	AM 3 3/8	
Moamco Corp.	AM 5 1/8	- 3/8
(formerly Mobil Americana)		
Mobile Home Ind.	NY 4 1/2	+ 1/2
Monarch Inc.	OT 1 1/4	- 3/8
Redman Inc.	NY 3 1/4	+ 3/8
Rex Noreco	NY 1 1/8	+ 1/4
Skyline	NY 25 1/2	+ 5 1/8
Town and Country	AM 3	- 1/4
Zimmer Homes	AM 3 3/8	- 1/8
Brigadier Inc.	OT 1 1/2	- 3/8
Hodgson Houses-d	OT 1/2	
Liberty Homes	OT 2 1/8	+ 1/8
Lindal Cedar Homes	OT 1 1/8	
Nationwide Homes	AM 9 1/8	- 1/8
Shelter Resources	AM 3 3/8	- 1/4
Swift Industries	OT 1/4	

DIVERSIFIED COMPANIES		
American Cyanamid	NY 27 1/8	- 7/8
Amer. Standard	NY 12 1/8	- 3/8
Antarpe Development	OT 1 1/8	- 1/8
Arlen Realty & Develop.	NY 2 1/2	- 1/4
AVCO Corp.	NY 5 3/4	+ 1/4
Bendix Corp.	NY 35 1/4	+ 1/2
Bethlehem Steel	NY 35 3/4	- 4 1/4
Boise Cascade	NY 22 1/4	+ 2 1/4
Building & Land Tech.	OT 2	+ 1/2
CNA Financial (Larwin)	NY 6 3/4	+ 2
Campeau Corp.	TR 5 1/4	- 1/4
Castle & Cooke	NY 15 3/4	+ 1/4
(Oceanic Prop.)		
CBS (Klingbeil)	NY 49 3/4	+ 7/8
Champion Int. Corp.	NY 16 1/4	- 3/4
(U.S. Plywood-Champion)		
Christiana Securities	OT 114 1/2	-10 1/2
Citizens Financial-d	AM 1	
City Investing	NY 8 1/2	+ 1 3/4
(Sterling Forest)		
Corning Glass	NY 47 3/4	+ 1
Cousins Properties	OT 3 3/4	+ 3/4
Dreyfus Corp.	NY 6 3/4	- 3/8
(Bert Smokler)		
Environmental Systems	OT 1/16	
ERC Corp.	OT 18 1/4	+ 3 1/4
(Midwestern Fin.)		
Evans Products	NY 6 1/8	+ 1 3/8
Ferro Corp.	NY 26 3/4	+ 3/8
First Gen. Resources	OT .05	
First Rlty. Inv. Corp.	AM 3 3/4	
Fishback & Moore	NY 35 1/2	- 1/2
Forest City Ent.	AM 3 3/4	- 1/4
Flagg Industries	AM 2 1/2	+ 1/4
Frank Paxton Corp.	OT 8	
(Builders Assistance Corp.)		
Fruhauf Corp.	NY 18 3/4	+ 1
Fuqua Corp.	NY 5 3/4	+ 1/8
Georgia Pacific	NY 46 1/2	+ 2 1/4

Company	June 2 Bid/Close	Chng. Prev. Month
Glasscock Products	AM 3	- 1/4
Great Southwest Corp.	OT 1 1/8	
Gulf Oil (Gulf Reston)	NY 20 3/4	+ 1 3/8
Gulfstream Land & Dev.-d	AM 7	- 7/8
(Bel-Aire Homes)		
INA Corp. (M. J. Brock)	NY 36 1/2	+ 1/2
Inland Steel (Scholtz)	NY 37 3/8	- 6 3/8
International Basic Econ.	OT 2 1/4	+ 3/4
International Paper	NY 50	- 3
Inter. Tel. & Tel.	NY 24 1/4	+ 2 3/8
Investors Funding-d	AM 1	
Killeary Properties-d	AM 13 1/4	
Leroy Corp.	OT 1	
Ludlow Corp.	NY 8 1/8	- 1/2
Monogram Industries	NY 8 1/4	
Monumental Corp.	OT 10 1/2	+ 1/2
(Jos. Meyerhoff Org.)		
Mountain States Fin. Corp.	OT 4	
National Homes	NY 3 3/8	+ 3/8
National Kinney	AM 2 3/4	+ 1/4
(Uris Bldg.)		
NEI Corp.-d	OT 1 1/4	
Occidental Petroleum	NY 19	+ 3 3/8
(Occ. Pet. Land & Dev.)		
Pacific Coast Prop.-d	AM 3 3/8	
Perrini Corp.	AM 5 3/8	- 1/8
Philip Morris	NY 54 3/8	- 3/8
(Mission Viejo Co.)		
Pope & Talbot	NY 17 3/4	+ 2 3/8
Republic Housing Corp.	AM 2 1/4	+ 1/8
Rouse Co.	OT 3 3/4	+ 3/8
Santa Anita Consol.	OT 5 1/8	
(Robt. H. Grant Corp.)		
Tenneco Inc.	NY 23 1/4	+ 2
(Tenneco Realty)		
Time Inc.	NY 48 1/2	- 1 1/4
(Temple Industries)		
Tishman Realty	OT 11	- 5/8
Titan Group Inc.-d	OT 1 3/8	
UGI Corp.	NY 12 1/2	- 1/4
Weil-McLain	NY 8	+ 1/4
Westinghouse	NY 19	+ 3 3/8
(Coral Ridge Prop.)		
Weyerhaeuser	NY 41 3/4	+ 1 1/4
(Weyer. Real Est. Co.)		
Whittaker (Vector Corp.)	NY 3 1/2	+ 1/2



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### the prestige of redwood, the economy of plywood

PALCO Redwood Plywood . . . you see it wherever quality, appearance and economy are important. IN and ON all types of construction: apartment buildings, office buildings, motels, recreation centers, pre-engineered buildings, homes, restaurants, stores. There are good reasons for this:

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The convenience of 4' x 8', 9' and 10' plywood sheets in 3/8" and 5/8" thicknesses. Made in a plain pattern (with no

grooves)—also made in a wide selection of grooved patterns. And importantly—an established consumer demand for redwood's incomparable features.

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- Enameled steel bathtubs, sinks, lavatories
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- Specialized institutional/commercial equipment
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Baltimore, MD 21210  
(301) 433-8050

BOSTON, MA  
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Wellesley, MA 02181  
(617) 237-3121

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Chicago, IL 60601  
(312) 372-9266

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Cincinnati, OH 45236  
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for a  
fresh flow of  
custom home  
design ideas



# Join the Custom Home Plans Club plus 5 new designs each month for of professional working drawings

## Get 1,000 home designs now

The Custom Home Plans Club has been created to provide a fresh flow of design ideas you can use to make your business more profitable.

As a new member, you will immediately receive an attractive binder containing 1,000 home designs illustrated with full color renderings and detailed floor plans.

With this complete library of a thousand buildable homes to select from, you and your clients will be pleased with the wide variety of homes available in all styles, types and sizes appropriate to local needs, tastes, and budgets.

These wide-ranging selections include:

**Deluxe Small Homes**—two and three bedroom

**Ranch and Suburban Homes**—conventional and contemporary

**Brick and Masonry Homes**

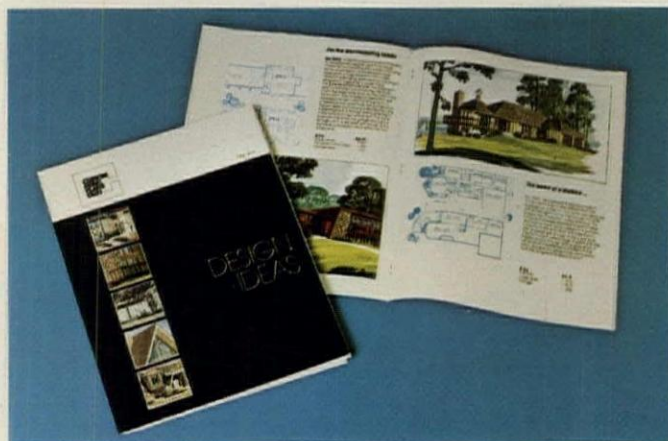
**Multi-level and Hillside Homes**—split level, split foyer, others

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

As you guide clients to a commitment, you—as a member of the Custom Home Plans Club—will lose no time in coming up with a complete set of working drawings, which will be shipped postage-free from Club headquarters the same day your request is received.

And with your working drawings you will also receive a complete list of the building materials you will need—essential for accurate bids and reliable cost estimates.

With so much of the exacting, tedious, preparatory work already done, you will realize substantial savings in time, effort, and money and at the same time, a growing list of clients will realize that you're the one to come to for the right home at the right price.



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

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

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

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

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

## plus 12 sets of professional working drawings for homes of your choice

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

These building plans may be ordered in any combination desired: 12 sets of drawings for 12 different homes; 4 sets for 3 different homes; or any other way you prefer them.

Beyond the initial 12 sets available as part of the Club



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

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

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

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

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

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

ized lists of building materials needed to obtain reliable bids, to make accurate cost estimates, and to order building materials from suppliers.

The lists include the size and quantity of all millwork such as doors, lumber and built-ins . . . framing lumber . . . roofing . . . flooring . . . wallboard . . . masonry . . . concrete . . . reinforcing . . . insulation . . . beams . . . finishing materials, and more.

The lists of building materials used in conjunction with the detailed working drawings—save Club members dollars, drudgery and valuable time more profitably spent with clients.



### Application for membership

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

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

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

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

Make check payable to Custom Home Plans Club.



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#### occupation

- builder
- subcontractor
- retailer
- wholesaler
- architectural
- engineer
- realty
- finance
- government
- manufacturing

HH-7/75

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into every faucet, that means  
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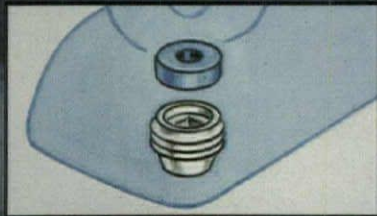
Harcraft value is every bit as  
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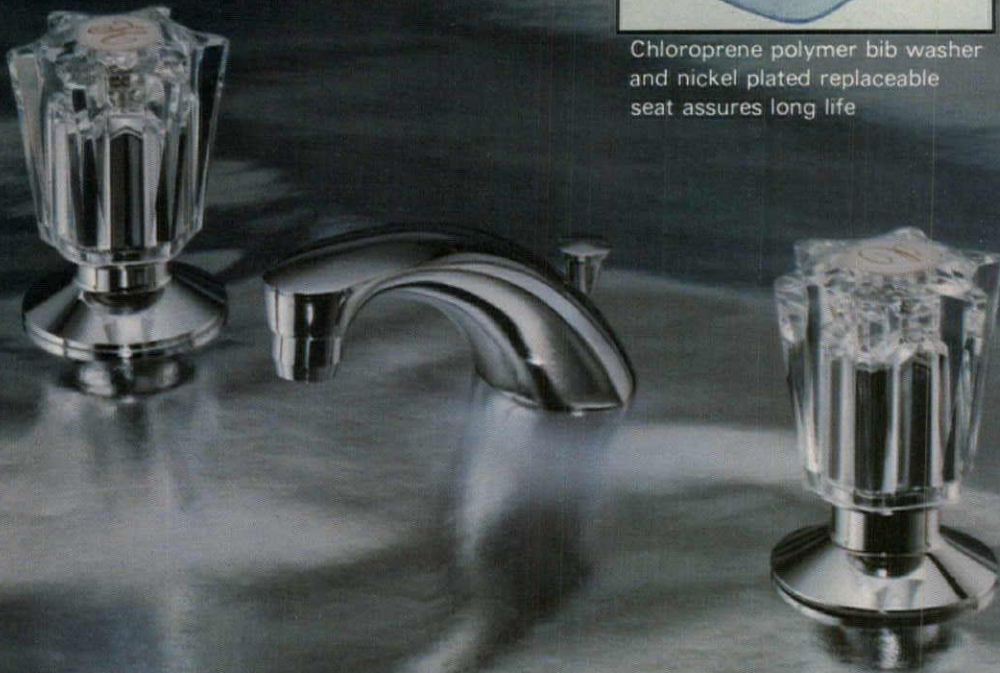
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seat assures long life



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## NEWS/ZONING

### Non-residents can sue over zoning

A federal court of appeals in New York City has ruled that non-residents can sue to bar federal funds intended for towns that practice restrictive zoning.

The specific case\* involved minority residents opposing federal agencies that had authorized grants to the town of New Castle in New York state's prestigious Westchester County.

The U.S. Court of Appeals for the Second Circuit ruled that minority appellants were injured by failure on the part of federal agencies to encourage fair-housing practices. This, said the court, justified a suit.

The federal decision seems to expand on the recent decision [News, May] by the New Jersey Supreme Court that suburban towns (in that state, at least) are obliged to consider regional housing needs—including those of minorities—when writing zoning codes.

\* Evans, et al. vs. Lynn, et al. vs. Town of New Castle, N.Y. Docket no. 74-1793.

### His trusted aide turns on Gurney

Former U.S. Senator Edward J. Gurney reportedly once said of his chief administrative aide: "James Groot would lay down his life for me."

But last month James Groot pleaded guilty to a reduced charge of bribery conspiracy and agreed to testify against Gurney. Gurney's trial in Federal District Court in Tampa, Fla. had come to a mysterious halt after 15 weeks. It turns out that the delay was created by plea bargaining. Three felony charges against Groot were dropped.

As with others who have confessed guilt in the Gurney bribery conspiracy involving a slush fund collected from builders in FHA programs [News, Sept. '74], Groot's prison time will likely depend on his testimony about where the money went. Gurney has acknowledged that money was collected from real estate developers, but he insists he stopped collections as soon as he found out about it. He says he got none of the money.

Groot served as chief aide to the Senator from 1970 through 1973, the period of the slush fund operation.—F.S.



# COLONIST

doth delight the eye  
and pocketbook

Yankee ingenuity approacheth witchcraft in the Colonist door facing. Its wealth of detail doth becloud the mind and convince one he is in the presence of a stile and rail door crafted of wood. But if truth be told, tis hardboard. The fine edges of the panel areas, both concave and convex, the texture of the wood grain, the detail where the panels, stiles, and rails doth meet are the work of masters of the embossing trade.

Tis no evil to so deceive, for Colonist is better than real. Being one piece there are no joints to distort or separate however much the citizens doth slam it.

And no publick outcry accompanyeth the presentation of costs. Zounds, tis but a bit more than an embossed flush door! Builders, take heart. Now ye be at liberty to install Colonial paneled doors throughout your interiors.

Want ye the names of quality door manufacturers using Colonist. Take pen in hand and write Masonite Corporation, 29 North Wacker Drive, Chicago, Illinois 60606.

Masonite is a registered trademark of Masonite Corporation



# COLONIST™

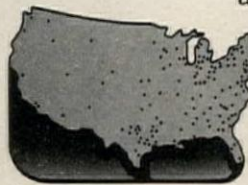


# The company that gives you everything in nailers, staplers, and tackers, also gives you the service to keep them working.

In a period when everyone wants your fastener business, compare Duo-Fast with the alternatives.

With over 100 sales and service offices and hundreds of trained professionals in the field, there is a Duo-Fast man close to you.

Not only will he be there when you have a problem, he will periodically inspect



downtime.

Compare the Duo-Fast product line.

Heavy-duty pneumatic nailers drive strip-cohered nails from 6d common through 16d sinkers.



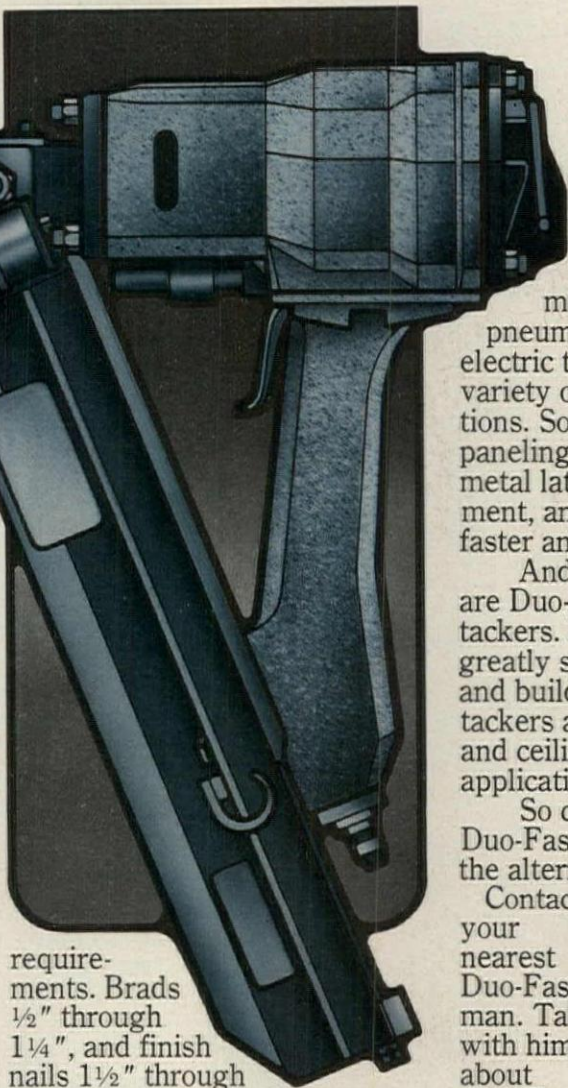
underlayment through roof decking and siding. Aluminum, Golden Galvanized, and special hard nails are also available.

Duo-Fast's brad and finish nailers can greatly speed and simplify your face nailing

and service your Duo-Fast tools to minimize the possibility of costly

Coil-fed pneumatic nailers drive 1 1/4" through 2 1/2" nails in coils of 300.

Smooth, ring, and screw-shank nails meet your construction needs... framing and



requirements. Brads 1/2" through 1 1/4", and finish nails 1 1/2" through 2" can be driven flush or countersunk. Colored nail heads are available to match wall paneling.



In many applications, Duo-Fast's pneumatic staple nailers have proven their versatility. Six models drive 16-gauge galvanized staples in 1/2" through 2" lengths. One model drives 1" crown-width staples which have

proven ideal for asphalt shingling.

Duo-Fast also has a complete line of light, medium and heavy-duty pneumatic staple tackers, and electric tackers for use in a wide variety of timesaving applications. Soffit work, furring, paneling, insulation, ceiling tile, metal lathing, carpet underlayment, and many others all go faster and better with Duo-Fast.

And not to be overlooked are Duo-Fast's manual staple tackers. Hammer tackers can greatly speed your insulation and building paper jobs. Gun tackers are ideal for screen wire and ceiling tile applications.

So compare Duo-Fast with the alternatives.

Contact your nearest Duo-Fast man. Talk with him about



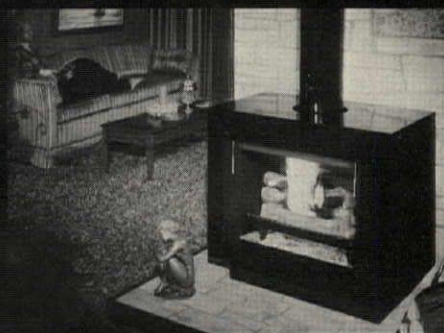
Duo-Fast's exclusive cost-cutting features. And send for a copy of Builder Brochure FT-26.

Do it today!  
Duo-Fast Corporation,  
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## **DUO-FAST.**

Martin Fireplaces will help you beat high building costs while improving your profit picture.

Sound like a tall order? Read this:



**Martin Free-Standing fireplaces are low in cost, easily installed!**

Energy-conscious home-owners are finding Martin Free-Standing Fireplaces to be the ideal supplemental heat source for family rooms, add-on rooms, basements, vacation homes, and anywhere warmth and a touch of elegance are desired. Choose from wood-and-coal-burning, electric, and gas models in a variety of styles, including two new contemporary models.

**Martin "Build-In-Anywhere" fireplaces have zero clearance for complete adaptability!**

Because they are engineered for zero clearance, Martin "Build-In-Anywhere" fireplaces may be set directly on floor, sub-floor, or suitably constructed wooden platform. They require no masonry foundation and may be supported and surrounded with standard building materials. Each is a complete hearth-to-chimney-top system, offering unlimited trim possibilities and simplified multi-level installation.



Write for our catalog of affordable fireplaces now!



**MARTIN INDUSTRIES BUILDING PRODUCTS DIV.**  
P.O. BOX 1527, HUNTSVILLE, ALA. 35807



How Nord bifolds  
stack up  
against  
ordinary  
wood bifolds.  
(1/4" thicker, 92% stronger.)

There are two big differences in Nord bifolds. The kind of wood we use. And how much we use.

Only Western hemlock goes into our doors. It has a close, even grain that's ideal for stain, or any finish. More important, it's inherently stronger than woods such as pine. So our hemlock doors are just naturally stronger than common pine bifolds.

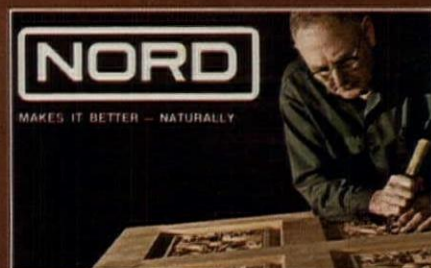
Secondly, we've added an extra quarter-inch to our doors. Instead of 1 1/8" thick like most other bifolds, Nord bifolds measure 1 3/8" thick.

What does it all mean? In terms of basic bending strength, Nord 1 3/8" Western hemlock doors are 91.63% stronger than 1 1/8" Western pine. (As computed by the Western Wood Products Association.)

Our doors are more rigid. They have greater depth, a better profile. They look and feel more substantial because they are.

For full-color literature on the complete Nord bifold line, write "bifolds" on your letterhead and mail it to E.A. Nord Company, Everett, WA 98206.

*Photograph shows 39 Nord bifolds compared to 39 pine bifolds.*





How Nord bifolds  
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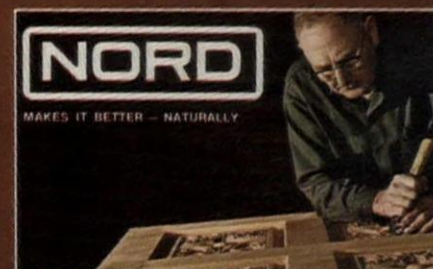
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Fireplaces will not  
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## Martin Free- Standing fireplaces are low in cost, easily installed!

Energy-conscious home-owners are finding Martin Free-Standing Fireplaces to be the ideal supplemental heat source for family rooms, add-on rooms, basements, vacation homes, and anywhere warmth and a touch of elegance are desired. Choose from wood-and-coal-burning, electric, and gas models in a variety of styles, including two new contemporary models.

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**INDUSTRIES** P.O. BOX 1527, HUNTSVILLE, AL

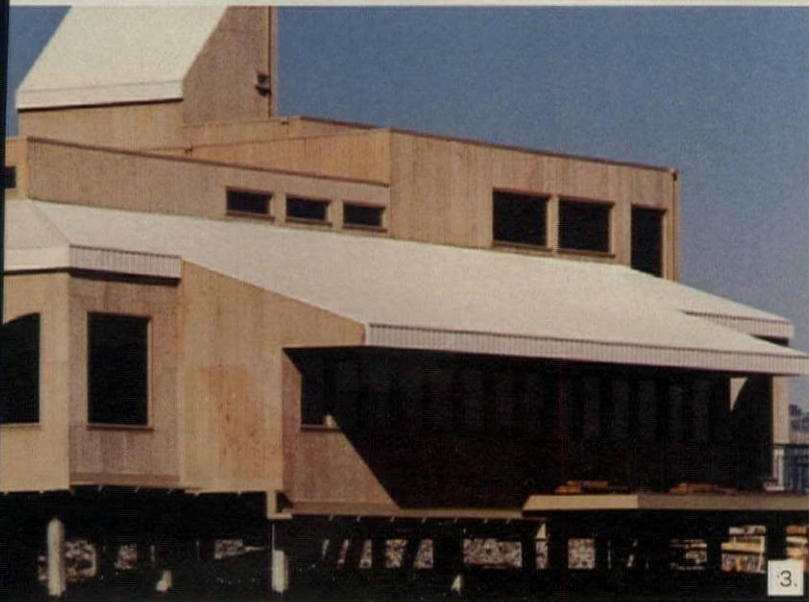
CIRCLE 38 ON READER SERVICE CARD



1.



2.



3.



4.

# PPG Solarcool<sup>®</sup> reflective glass. Its looks don't reflect its price.

Compared to tinted glass, Solarcool reflective glass can add as little as 10% to the cost of the total wall system.

Yet it brings virtually any type of light-commercial building to life with the unique and prestigious esthetics that only reflective glass can offer.

There's no limit to the effects you can achieve. Wood, concrete, masonry, and metal can all be dramatically complemented by reflective glass.

But besides good looks, Solarcool reflective glass gives you good performance, too.

Since it is reflective, it shields the sun's glare and reduces heat gain more efficiently than tinted

glass. So your air conditioning system is more economical.

In cold climates it can save on your heating costs, too. Because it becomes an excellent insulator when used in double-pane construction.

So treat yourself and your next building to the remarkable beauty and excellent performance of Solarcool reflective glass.

For all that you get, it's not all that expensive.

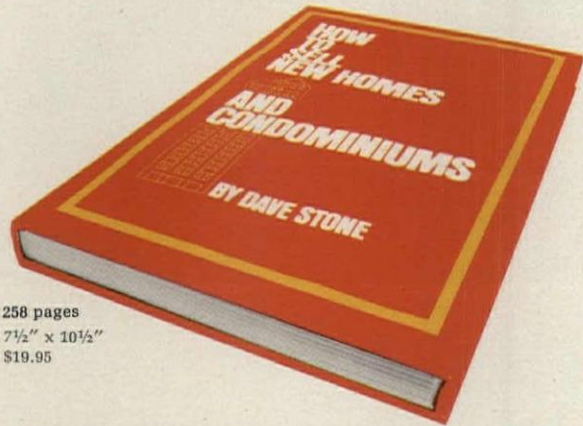
To find out more about it, see your local glass distributor, or write for our free booklets to: Dept. H-75, Solarcool, PPG Industries, Inc., One Gateway Center, Pittsburgh, Pa. 15222.

PPG: a Concern for the Future

1. Professional Office Building, Panama City, Florida  
Architect: James Graham Chapman  
Contractor: Jean Mordellet
2. Roanoke Office Building, Phoenix, Arizona  
Architect: E. Logan Campbell  
Contractor: Shuart Corporation
3. Rusty Scupper Restaurant, Oakland, California  
Architect: Sandy & Babcock  
Contractor: Williams & Burrows, Inc.
4. Tucker Office Building, Atlanta, Georgia  
Architect: Arkhora & Associates  
Contractor: Hails Construction



# House & Home presents Dave Stone's new book on how to turn wavering prospects into confident homebuyers



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

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



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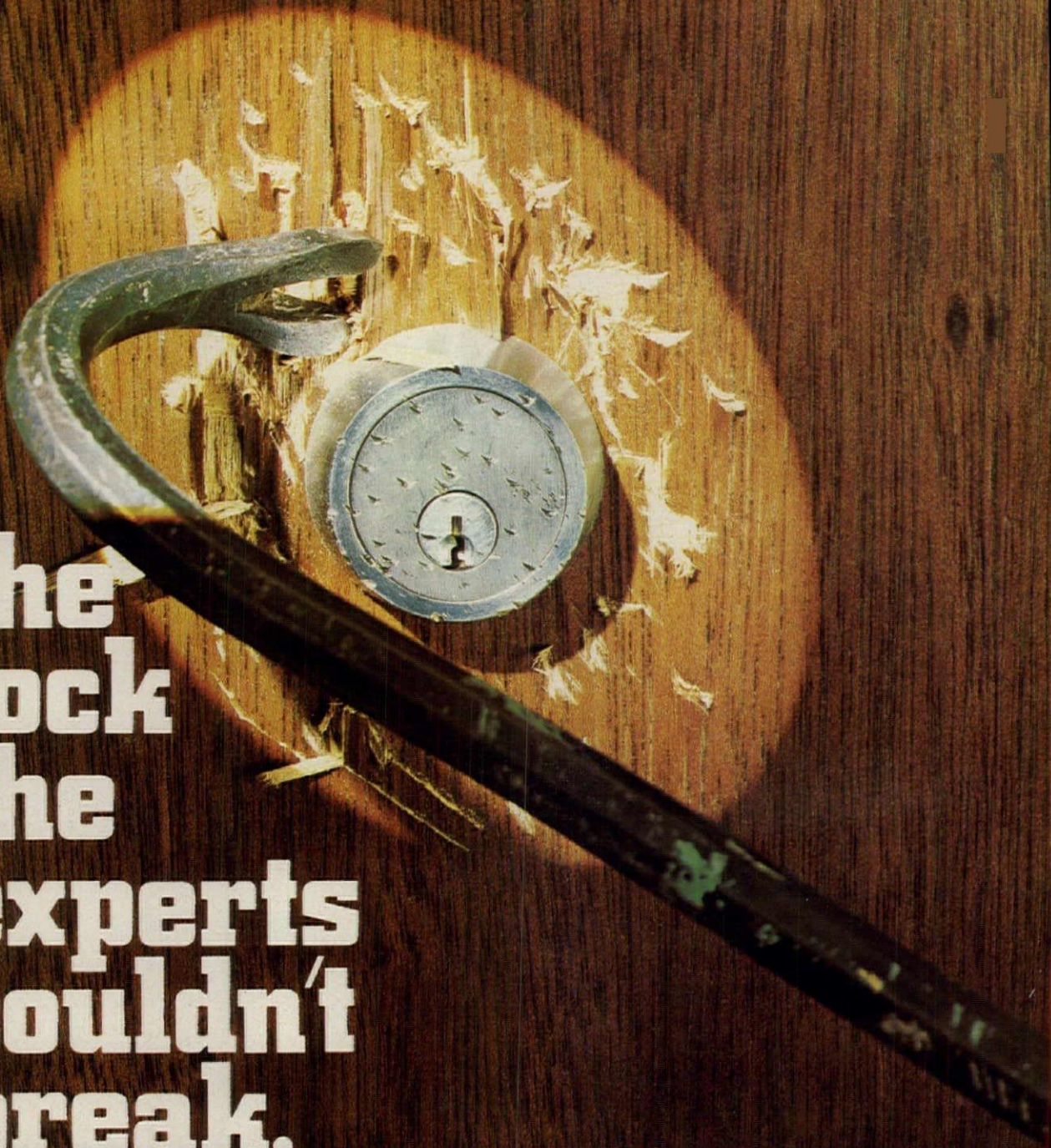
Why, even our new wood tone brown primer helps Woodsman look so good

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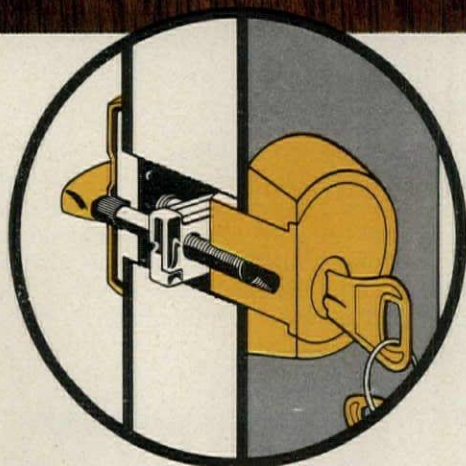
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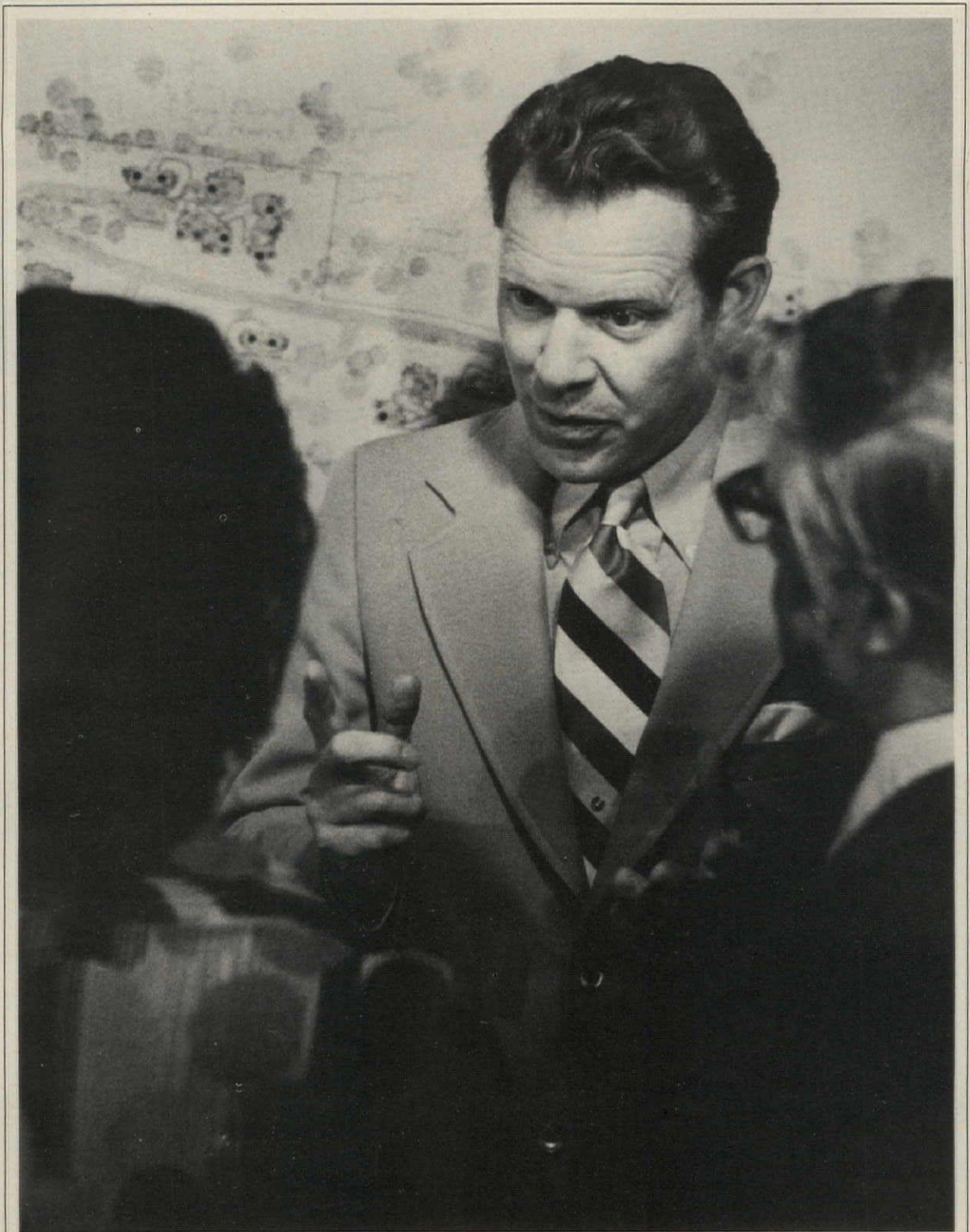
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# THE SALESMAN

**Face to face with  
today's balky buyer...**

**How is he coping?  
How can you help him  
to cope better?**

—NATALIE GERARDI

## Consider the salesman's problems:

### He's trying to sell to nervous prospects

They're nervous because they're far from convinced that the recession has bottomed out. They're still concerned about holding their jobs, still doubtful that inflation has been licked. So it's very tough indeed to persuade them that now is the time to make what is probably the biggest investment of their lives.

### He has to sell a much more expensive product . . .

A prospect who has been out of the market for a few months returns and finds that the \$40,000 home that fit his needs a few months ago is now priced at \$50,000. Or, having decided that a \$40,000 home is all he can afford, he discovers that instead of 1,500 sq. ft. of living area, the same investment now only brings him 1,300 sq. ft.

### . . . or else he may have to push shopworn inventory

It's hard to create a feeling of excitement and urgency over a project that's been up and virtually empty for months—no matter how much rebate is offered and regardless of tax credits. And it's even harder when the developer—or maybe the lender that has taken over the project—can't afford to keep the models and model areas neat and fresh and inviting.

### He has to sell against high mortgage rates

Never mind that those rates are down from 9% or 10% a little while ago. Prospects tend to remember the happier days of 6% and 7%. And it's not easy to convince them that present rates are pretty nearly the lowest they're liable to find in the foreseeable future.

### And he has to cull his prospects from less traffic

Traffic is the salesman's life blood, and even though it's picking up in some areas, it's still sparse by the standards of past years.

So the salesman's job is a lot tougher right now than at any time since housing became an industry. He has to work a lot harder to make less money. And he needs all the help you can give him.

That's what the next 14 pages are all about. Specifically, you'll find . . .

How top sales managers are managing their staffs today  
A selection of skill-sharpening ideas from a sales master  
What makes an effective sales office  
Sales-training techniques from a successful realty company

# Here's how today's top sales

**'A good  
salesperson  
has a real need—  
financial or ego'**

That's the way Bob Bruce, sales manager of the new residential division of Thompson-Brown in Farmington, Mich. put it. Others were more direct:

"I look for people who are hungry," says Lee Matthews, who is in charge of sales for Crow, Pope & Land in Atlanta. Rick Hiscox, director of sales and marketing for Pulte Home Corp. in West Bloomfield, Mich. agrees:

"What I want are the guys who were making serious money—\$30,000 to \$60,000—selling houses three or four years ago and who have now fallen on hard times. I put them through our training program to re-sharpen their skills. Then I put them back out there and they're tigers."

Sales experience is high on the list of priorities, although most companies do not demand specific real estate experience. Says Bob Harper, general sales manager of Fox & Jacobs in Dallas:

"We want the guy who's been out calling on people, asking for an order and taking their money."

Harper is looking for salespeople in the 25-to-35 age range, with some college and three to five years of actual selling experience—people who can identify with the median-income family F&J builds for.

Similarly, John Lundquist, president of the realty affiliate of Marv Anderson Construction Co. in Bloomington, Minn., looks for the mature person with some education who can relate to Marv Anderson's empty-nester clientele.

Indeed, college experience often seems to be becoming a prerequisite for real estate sales careers. More and more companies seek out men who can relate to their markets, and more and more college students see opportunity in real estate careers.

"Most of our salespeople are looking beyond their sales jobs and hoping to become sales managers, project coordinators or market researchers," says Gary Garczynski, who joined the Scarborough Corp. in Cherry Hill, N.J. as a salesman right after college and is now general sales manager.

"We're finding more younger people interested in the profession," says Mary Jordan, sales manager of H.A. Ross Construction Corp. in Orlando, Fla. "Twenty-two years ago, when I started in real estate,

# managers pick, pay and prod their salespeople

I thought you had to have a military discharge to qualify."

To Grant Sullivan, general sales manager of Mission Viejo Co. in Mission Viejo, Calif., "a positive mental attitude" is the most important thing a salesperson can have.

"Positivity and negativity are infectious," says Sullivan. "One works for you; the other works against you. If the salesperson remains superpositive when traffic is off, he may get one sale a week instead of four. But if he isn't positive he may get none."

Finding people with the proper enthusiasm and positive attitude is only half the battle, however. In these lean times, perhaps the most important part of the sales manager's job is keeping them that way.

**'Our biggest problem is convincing our people to ignore the negative news'**

"We tend to get too caught up in what's happening in the world instead of being concerned about our market's needs," says Bob Albertson, director of marketing for Broadmoor Homes, Tustin, Calif. "No matter what happens, people still need a place to live."

In the Detroit area, Thompson-Brown's Bruce doesn't allow newspapers in the sales office.

"I don't want my people to sit there reading about how many people Chrysler is laying off when they may be trying to sell a house to a Chrysler employee," says Bruce. "If they read it when they go home at night, at least they have time to recharge their batteries before they come to the sales office the next day."

It's not just the national news that can get a person down. Says Tom Shafran of Better Homes Realty in Arlington, Va., which staffs a number of subdivisions for builders:

"Salespeople are emotional. They run either hot or cold—that's what makes them sell. And a good manager has to level them out."

Sometimes the problem is a series of cancellations. "When that happens," says Mission Viejo's Sullivan, "the rest of the staff tries kidding the salesperson or doing what they can to get him back up. And maybe I'll take him out to lunch and talk to him about the things he's been doing right and the great sales he's had so far this year."

A positive mental attitude is so important

to Bill Hampton, general manager of Hallmark Realtors, which builds in the Detroit area, that he won't even let a salesperson in the building if he's in a down mood.

"When he hits that front door," says Hampton, "he has to be smiling and ready to make things happen."

Putting people in the frame of mind where they will "make things happen" is partly a matter of motivating them and partly giving them the right tools. The sharp sales manager does both.

**Money is a good motivator—and even now there's a lot to be made'**

Better Homes' Shafran finds that his people (many of whom work part time) either earn \$6,000 to \$8,000 a year or over \$20,000.

"There's no in-between," he says. "Once they hit \$10,000, they're hooked. And that pushes them into \$20,000 territory."

Shafran's business is divided between new and resale homes, and his staff is paid by commission only. But the sales managers surveyed were fairly evenly divided between those favoring commissions and those who believed salespeople should receive some kind of salary.

Ross Construction's Jordan falls into the first group. She goes so far as to say that even a draw against commission kills motivation.

"If somebody has a draw of \$200 a week, he is less apt to get up and really work vigorously on a customer who might be a little difficult."

The second group includes some, like Crow, Pope & Land's Matthews, who have begun paying good salespeople a salary plus commission just to hold on to them. And it includes others, like F&J's Harper, Scarborough's Garczynski and Marv Anderson's Lundquist, who seek an employer-employee relationship with their salespeople.

"It gives them identification with the company's goals and objectives and keeps their integrity straight," says Harper. "Ideally, our people ought to be on about half commission and half salary. That way they still have the incentive to get out and hustle."

Similarly, Garczynski says:

"We want people who are company-oriented and who plan to stay around for a

long time. It helps that all our salespeople are employees of Weyerhaeuser (Scarborough's parent company) and have the full range of benefits."

Fringe benefits are not limited to those who are affiliated with giants such as Weyerhaeuser. Marv Anderson, with 1974 sales of \$17.5 million, also treats its salespeople as employees with salaries and a full range of benefits.

Salaries are generally kept fairly low so they don't destroy commission incentive. Crow, Pope & Land pays \$700 a month. Scarborough, which has a classification system for its salespeople, pays \$200 to \$250 a week. F&J pays about \$1,000 a month. And Hallmark, which has devised a salary-commission formula for beginners so it can compete with other industries for college graduates, pays the salesperson's minimum budget needs.

There are other ways to make sure that salary does not diminish incentive. Marv Anderson pays higher-than-normal commissions after a salesperson sells three houses in a month. It also pays higher rates on speculative houses. And Scarborough pays bonus commissions if its salespeople exceed their monthly and quarterly quotas.

A number of companies pay commissions on loan approval rather than at closing in the belief that ready cash will keep incentive high. And Pulte upped its commission by ¼% to maintain its salespeople's enthusiasm in the face of slow traffic.

Surprisingly, despite the different ways of compensating salespeople and the different areas of the country surveyed, sales managers quoted very similar incomes for their salespeople—the low- to mid-20's.

A number of companies also use periodic contests and bonuses to motivate their salespeople. Often the prize is a trip, and the contest is really a means of getting the sales force to socialize and develop a team spirit. Other times the appeal is financial. But most of the time the real appeal is to the salesperson's pride.

**'Challenging a salesman's pride is even better than giving him money'**

At least that's what F&J's Harper has found. Accordingly, he has developed a program to counsel his salespeople on a one-to-one basis:

"Say a guy had 50 sales this time last year

and he has only 30 today. He's the same guy. He should be better. How come he's not as good as he thought he was? We work together to develop him."

F&J also appeals to its salespeople's pride in their profession by consulting them about customer objections and problems. And the company has actually made some product changes in response to these problems.

So has Broadmoor Homes. "They're the experts out there and we pay attention to what they say," says marketing director Bob Albertson. "We want them to tell us if our ads are not bringing in qualified traffic, if they don't like the way the models are decorated or the way a specific floor plan works or whatever."

Most companies concentrate on trying to recognize their salespeople's achievements. Most use standard methods: pictures and stories in company newspapers, notes of congratulation from top executives and salesman-of-the-month awards.

Bill Hampton of Hallmark Realtors appeals to personal pride in a different way: He tries to get his people to move up to better homes and better cars.

"A lot of our people drive new Marks and new Cadillacs," he says. "We try to get everybody into that way of thinking."

How do you get a man to want a new Cadillac?

"I let him drive mine," says Hampton. "And once he expresses the desire to own a car like that, I try to show him what he has to earn to be able to afford one."

**'Everyone talks about getting back to the basics, but the basics should never have been abandoned'**

That's what Mission Viejo's Sullivan believes. And, judging from what the various companies are doing, everyone seems to agree.

• F&J is re-evaluating its salespeople's presentations. Says Harper: "We found that our people were overusing urgency to purchase now as their closing tool. The more they relied on that, the smaller their bag of tricks became, and they no longer had the repertoire of professional sales skills to draw on."

• Thompson-Brown is emphasizing empathy as a means of helping its skittish Detroit prospects make the decision to buy. Says Bruce: "We tell our salespeople to be

very careful in how they approach prospects—they have enough fears. If someone is trying to close, close, close on them, they're going to freeze right up and walk away. But we also remind our salespeople that if a prospect has a good secure job or plenty of equity in his present home and he needs that upgraded environment for his family, we have to help him make the proper decision."

• Marv Anderson is digging harder for prospects than it used to. Says Lundquist, "We try to make sure people understand that they're going to be very happy, not only after they live in the house but even while it's being built. This means our salespeople have to reflect a lot of credibility and integrity."

• Singer Housing is using shoppers to make sure that its sales staff—who are the employees of outside brokers—are qualifying buyers properly. "We try to stress a friendly, courteous approach," says marketing director Ron Brady, "but we also want people to realize we're there to do business."

• Scarborough is trying to make its salespeople product-oriented. A new salesman, for example, may start off by framing homes for a couple of months.

• Ross Construction is experimenting with a new off-site sales office in a shopping center to build up traffic.

• Hallmark Realtors is borrowing some techniques from insurance sales. "We try to help our salespeople develop good work habits—getting up in the morning, planning their work, working their plan and substituting by priority," says Hampton. "I think this is what most real estate people lack."

• Evergreen Properties, which is marketing the Maumelle new town in Little Rock, Ark., is concentrating on trade-ins. It has found that the transferee market is drying up and most of its buyers are coming from the Little Rock area. "We've always had the ability to handle trade-ins," says sales executive Jeff McLane, "but we didn't bother much with them when we had a good market."

• Pulte Home Corp. is giving its salespeople sensitivity training. It is also speeding up mortgage-approval and construction time.

• Mission Viejo is instituting a role-playing program to sharpen selling techniques and a prospect follow-up program. It is also having each salesperson fill out a "Bite-size Objectives" form each week: How many production homes does he plan to show? Which lots will he emphasize? How many mailouts will he send? How many telephone calls will he make? Says Sullivan:

"It's really just a guide to help him keep in focus what he's trying to do."

**'Those of us who survived '74 are enjoying our jobs more'**

"There's less griping, more cooperation and communication within the business and less resistance to doing what's necessary," says Jeff McLane of Evergreen. "Here at Maumelle, there's real team spirit. Salesmen are even willing to clean up a yard or mow a lawn when it's necessary to get a model ready for showing."

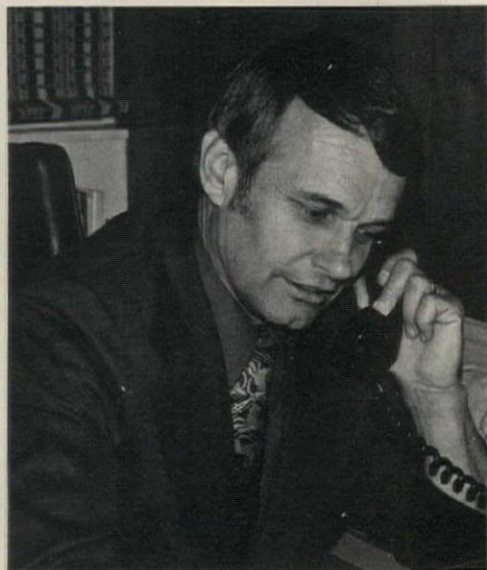
Team spirit took a different form recently in Mission Viejo. When Mary, one of the salespeople, was having trouble closing a sale, she asked one of her associates to step in. He called the couple on the pretext that he had noticed their name on Mary's calendar and she wouldn't be in that day. Was there anything he could do to help?

In the ensuing conversation it turned out that the couple was concerned about something that Mary had thought she had covered. Hearing a new voice made them explain their objection. It was quickly answered and a few days later Mary made the sale.

Even in areas where things are still as tough as ever, people are willing to look at the bright side.

Says Bob Bruce of Thompson-Brown in the Detroit suburb of Farmington: "Our business has been depressed for over two years now. There's a real backlog being developed."





## A professional shopper talks about the most common weaknesses in sales presentations

The shopper is Hal Sharp, president of Personnel Profiles of Glendale, Calif. His job: to pose as a buyer, carry a hidden tape recorder, then later use the tape to help the secretly-recorded salesperson sharpen his presentation.

Sharp and his staff of shoppers have recorded thousands of presentations. From them Sharp gave HOUSE & HOME this report on the most typical shortcomings he's found.

*Salespeople don't do enough planning.* "Before a salesman even walks into a sales office he must develop a planned presentation, starting with an analysis of the product and the community," says Sharp. "Most salespeople don't go into these things to the depth that they should. For example, they will tell their prospects that the house has a cast-iron bathtub and leave it at that, never explaining what it means to the homebuyer.

"Think of how excited a prospective homebuyer would get if the salesperson could tell him: 'Your little girl Stacy is going to be in kindergarten next year and her teacher will be Mrs. Simmons. I've met her and she really does wonders for the children...'"

*They don't establish control.* "Here in Southern California," says Sharp, "salespeople seem to have a habit of greeting the prospect, sticking a brochure in his hands and pointing the way to the models. Then, when the prospect returns, they greet him with: 'Well, can I answer any questions for you?' That really means they're there only to answer questions, not to make a sales presentation."

*They don't understand people.* "Many salespeople are fine when they're selling to a prospect who fits their personality, because they can relate to him. But they assume that anyone who doesn't show a lot of enthusiasm isn't a serious prospect. Under his calm exterior the prospect may really be enthusiastic about the home, but it doesn't register with the salesperson."

*They don't sell location.* "It's amazing," says Sharp. "You get some guy in a little subdivision out in the boonies and he does everything he can to justify that location and sell you on its benefits. Then you talk to someone with a location that has fantastic amenities to offer—on the Irvine Ranch or at Mission Viejo, for example—and they just assume that everybody knows what's there."

*They don't know how to ask qualifying questions.* "Some salespeople don't build the kind of rapport that lets them ask questions and expect to get answers back. Or they build an excellent rapport and don't ask

questions. They'll miss excellent openings where it would be hard for the prospect not to give them the information they're after. For instance, a prospect asks where the schools are. Now wouldn't that be a logical time to ask how many children he has and what grades they're in?"

*They don't ask people to buy.* "Less than 10% do," says Sharp. "And the few who actually ask will probably drop it right there if they get a 'no' answer. But that's really the whole opportunity. When somebody says 'no' then you can start to find out why, answer the objection and get him around to where he should be able to say 'yes.'"

"Many salespeople tend to assume that a prospect is not going to buy, rather than that he is, and thus they miss many buying signals. I happened to be sitting in a sales office in San Diego, recently, and I heard an extreme example.

"The prospect was an air force lieutenant, and he was asking questions, nailing down a couple of items. Pretty soon he said: 'I really like that house.' The salesman kept talking. Then the lieutenant said: 'What do I do now?' The salesman still didn't pay any attention. Finally the lieutenant said: 'I want to take one of those.' By now it was 6 p.m., closing time. And believe it or not, the salesman said: 'Well, can you come back tomorrow?'"

A big problem, says Sharp, is that the salesperson talks about the project so many times each day that after a while he thinks he's saying things, but he's not.

"It's really a hard job," says Sharp. "You've got to be a psychiatrist and figure out all these prospects, and you have to be a builder and know all about construction. And then there's the monotony of doing the same thing over and over again and still being effective..."

# From a sales master, here's a selection of tips, ideas and techniques for your sales people—and for you too

The master is Dave Stone, former builder, salesman and sales executive, and now president of the Stone Institute and one of the most widely-respected real-estate sales consultants in the country.

Stone is the author of a comprehensive manual entitled "How to Sell New Homes and Condominiums," just published by House & Home Press, and the next six pages include salient excerpts from that book. To illustrate some of his key points, HOUSE & HOME asked Stone to play the part of the salesman in a series of photos. In the role of the prospects are Barry Brown, sales manager of Kingsmill on the James in Williamsburg, Va., and Anna Russell of his staff. The pictures were taken in the Kingsmill sales office.

## On self-motivation

Five questions that can help you solve problems

1. Why does this situation exist?
2. What am I really trying to achieve?
3. What are the motivations of those involved, and how can they be enlisted to help resolve the situation?
4. Who can help me resolve the situation?
5. How many alternatives have I identified and how many should I still try to explore?

### Monday morning quarterback

What did you learn from the last sale you failed to close? Or from the sale you closed so fast the buyer cancelled the next day? Use the time between prospects to review your failures and your successes so that you'll be ready for the next opportunity.

### An antidote for lethargy

It's four in the afternoon. No one has come to the sales office all day except for a couple of buyers with complaints. You're bored and frustrated. Your models are a year old and they're shopworn. So are your feelings about the project. Suddenly a prospect appears. You feel like telling him to go away.

The antidote: play the buying game. Each morning when you come to work, walk your models and your key lots and decide which are the best values available. Pick dissimilar lots or inventory units and list the reasons for choosing one over the other. Then, no matter how lethargic or frustrated you're feeling, you can zero in on those properties and sound fresh and enthusiastic.



THE MOST DIRECT ROUTE

TO INSPIRATION IS PREPARATION.

## On understanding prospects

### What turns buyers on?

Although all buyers have motivations that are exclusively their own, most will fall into six broad classifications. You should be able to recognize these groups so that your sales presentations will be on target.

**1. Family-oriented buyers.** Children and family life come first with them. They are influenced by such things as schools, safety, neighborhood influences, recreation for the children, good family rooms. When you have a family-oriented buyer, spend most of your time on those things that would apply to togetherness and particularly to the welfare of the children.

**2. Money-oriented buyers.** These people are motivated by how much they get for their money and how well their investment is protected. They often carry clipboards of competitive information. With this kind of buyer, your presentation should be aimed at justifying all values, and you should use your facts about the construction of

the product to greatest advantage.

**3. Self-expression buyers.** These are often creative people—artists, educators and others whose professions have given them a sense of independence. Their decisions are based on the desire to express their personalities. Highly individual architectural styles or the excitement of a non-traditional floor plan may appeal to them. Very often today they select condominiums, townhouses or apartments instead of single-family homes with maintenance burdens that might curtail some of their other activities.

**4. Prestige-conscious buyers.** The right neighborhood with a prestige address is the dominant buying motive. Your emphasis with this group should be on selling them the location and the people with whom they want to be associated. They buy the address and the house comes free.

**5. Health- and security-conscious buyers.** These are usually older couples, widows, divorcees or anyone suffering from a

health problem. Retirement communities where health and sunshine are the major emphasis cater to this group. In urban locations, the maintenance-free lifestyle of condominiums, patio homes and townhouses is also attractive. Women who must live alone are vitally concerned with security and will frequently sacrifice many personal housing desires to get it.

**6. Leisure-recreation buyers.** Shorter work weeks and more free time have put more buyers than ever into this group. Their decisions are based more on the recreation and leisure amenities than on the housing itself. They are usually empty nesters seeking a new fun-filled life, or people who have become affluent enough to have more leisure time.

### It's the be-back that pays off

Seventy-five to 90% of the sales you will make will be to buyers who are not completely sold the first time out.

Here's what studies have shown:

1. In most markets, the typical

buyer inspects at least ten new communities before buying.

**2.** The new-home prospect will first narrow his interest to three or four and then to one or two models. When he's down to four or less, he's ripe for closing.

**3.** Unless he is heavily conditioned by urgency or product exposure, the buyer will return to the home he selects two to four times before he finally buys one.

**4.** The transferee is usually under greater pressure to make an early decision, so he may short-circuit this process—depending on his prior education about the market and the confidence you can create.

**5.** The average step-up buyer normally buys a home that is approximately 20% greater in value than his last home.

What does all this mean to you? It means you must involve your prospects in your products to such an extent that either they will buy today or will want to return before making a decision on anything else.

If you can't get a *total* buying decision, you've got to try for a *partial buying decision*.



You were not born with the attributes necessary for survival and progress in the field of human relations. They are acquired skills. It takes discipline and con-

sistent mental and emotional conditioning to become master of your own psychological environment.



## Body language

Body language can tell you if you're on the right track

People unconsciously communicate their reactions and feelings in nonverbal ways—facial expressions, hand movements and other actions. Knowing how to interpret body language can help guide you in making a presentation. . . . Watch.



Dave's saying something and his prospect disagrees. Notice the way he has put his fingertips together. That means he thinks he knows better.



Now Dave's really on the wrong track. The prospect has put his hand in front of his mouth—a sign of retreat.



Better watch out, Dave. You're really losing this guy. He's looking at his watch.



Now she's leaning forward—a sign of interest—even though her husband is frowning and passing silent messages of concern.



She's still interested, but look at him. His arms are locked across his chest—a sign of tension—and he's put as much distance as he can between Dave and himself.



Dave must have changed his approach. Both prospects are leaning forward and giving him full attention.



Now Dave's really got them. The husband has picked up the contract—a sure sign of interest—and the look that's passing between husband and wife can mean only one thing.

## On creating urgency

Nine ways to create urgency

1. There is only one like this. And in real estate, that's really true. No two homes have the same location. So you should create a desire in your prospect to own one particular home or homesite, and then emphasize the need to act on it before someone else does.

2. Price increase. You may know that a price rise is pending. Or you may simply demonstrate to your prospect that if he puts off buying a home he may not be able to afford the same home later on.

3. Financing. When interest rates and availability of mortgages are favorable, use them to create urgency. They may get worse—who knows when?

4. Construction schedules. You can justify the importance of selecting a home now so that it will be ready when the buyer has to move.

5. Processing details. By stressing the time it will take to follow through on the paperwork, you can create a valid reason for deciding now.

6. Changes, options and extras. Prices of many materials are going up. You might use this to prod your buyers to make a decision now.

7. The season of the year. Perhaps your prospects should order early so they can enjoy their home for the summer. Or they should avoid the problem of work stoppages due to winter weather, etc.

8. Solving a contingency. If customers have another home to sell before they can complete the purchase of a new one, you can point out the urgency of getting the old house on the market, especially if it's a good time now to sell a home.

9. The living pleasures. This works for any season of the year. You might say:

"If you select a home now, you and your family will be able to enjoy the wonderful summer months here at Green Acres!"

Or: "Be in your new home before spring so that you can plant your own flowers—and enjoy them during spring and summer."

Or: "Be in your new home before Christmas and enjoy the holidays in your new home."

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## On qualifying

### Questions for quick qualifying

Experience:

"Is this your first visit to Greenfield Acres?"

"How did you happen to hear about us?"

"Where are you living now?"

Urgency:

"How soon had you planned to be in your new home?"

Ability:

"May I ask your profession?"

"How much of your savings do you plan to invest?"

"Our homes range from \$40,000 to \$60,000."

Status:

"What arrangements must be made before you move?"

Requirements:

"Which of our model homes do you prefer?"

"How many will be living in the home?"

### Use knockouts on busy days

When traffic volume is very high it's a good idea to use knockout questions to separate real buyers from shoppers or lukewarm prospects. True, this may eliminate some people who might become buyers with more time and effort. But when you're in a rush, a buyer in the hand is worth two prospects in the bush. Some good knockout questions:

"How soon will you be needing a new home?"

"It's a nice day to be house hunting, isn't it?"

"May I sell you a new home today?"

"When are you planning to relocate?"

"Have you sold your present home?"

Answers like, "Oh, we were just driving by and stopped in to see the models," tell you they're suspects, not prospects, so shoo them off to the model area and go back to looking for live ones.

## On handling objections

### The seven steps to handling an objection

**1. Sidestep it.** Many early objections are never raised again as prospects become more involved with the total benefits. Some salespeople discount an objection unless it comes up twice or comes up at closing.

**2. Question it before you answer.** Force a more complete explanation. If a prospect says: "It's too far to drive," you should ask "To where?" You don't know what the prospect is thinking about. It may be driving to work each day, or he may be worried about how his wife is going to get to the shopping center because she doesn't drive. Anything you say could introduce another problem the prospect hadn't even thought of before.

**3. Hear the prospect out.** This helps the prospect solve his own problems. If you short-circuit the communication process by introducing your own thoughts before the buyer can express his,

you may miss the only opportunity to help him reach his own solution or reveal his real hidden objections.

**4. Question the response.** The best technique is to reflect back to the speaker a summary of what he has said with an implied question that requires some sort of confirmation. Given this second opportunity, the buyer may open up to you more readily than before.

**5. Answer the objection.** If the customer doesn't find a solution or reach the conclusion that he really doesn't have a problem, you will need to answer the objection in one of two basic ways: either convert it to a positive, or lessen its importance by emphasizing other benefits.

**6. Confirm the answer with the buyer.** Once you have made your point, give the other party a chance to accept and acknowledge the reasoning. If you haven't succeeded in resolving

## On making presentations

### Seven steps in creating an effective presentation

**1. Identify the principal benefits of your homes.** This should be done in three stages: the benefits of living in your city or town, the benefits of living in the immediate neighborhood, the benefits of living in a specific house.

**2. Identify the benefits of owning a home built by your company.** The history of the company is part of this story, and so is the team that assembled and created your products. If your company has won awards or special recognition of excellence of design, quality, value,

etc., this should be part of your presentation.

**3. Identify the specific benefits of owning each model home.** Plan by plan (or site by site if you are selling homesites), list the features that make them unique.

**4. Identify the objections or questions you anticipate for each of the above topics.**

**5. Identify the logical sequence of points to be covered during the initial presentation.** Your outline should include notations of any displays or tours you would like to show prospects at a particular time.



Don't stress the overall concept of your community until after they've seen individual models. People tend to relate to specifics, not to generalities. They need to see themselves in a personal setting before the bigger concept can become meaningful to them.



Floor plans are hard for most prospects to understand before they have seen the actual models. Afterwards, however, they are great tools for the sales staff to use to lead customers to identify specific areas of interest.



**DON'T ...**  
... ever stand in front of a window or other light source. Blocking the light makes the room seem congested.

**DO ...**  
... stay out of a small room. Let the prospects enter, but you remain outside. Or if you must enter, stand against a wall or in a corner.

PHOTOS: GARY FUTNAM

the objection, you will want to know it. If you have, you need to obtain agreement so that it won't come up again to haunt you.

7. Close the point and continue with the sale. When you have received the prospect's agreement

### Six ways to sell around things you can't change

1. Try it first. Given an opportunity to live with the house the way it was designed, a buyer might find that a change he thought was a necessity was just an impulse.

2. Subcontractors will do it for you privately. The smart salesperson obtains bids from private contractors for typical special requests. Common items are patios, decks or balconies, additional closet space, additional cabinets and window adjustments.

3. The third-party example. One of the easier ways to convince a person that there is an acceptable alternative is to use a true

on the solution, you should immediately close the door on the matter and proceed with your normal sales process. This is often a great time to go directly into the close—if all the other groundwork has been properly laid.

story about other people. The formula: "I know how you feel, Mr. Johnson, Mr. and Mrs. Jones felt the same way, and they found . . ." is a good way to handle this.

4. Consider the investment versus return on resale. Sometimes you can do a buyer a favor by discouraging him from changing or upgrading a home beyond a reasonable level. If a property is overimproved in comparison with others in the neighborhood it will seldom return the investment to its owners.

5. Financing arrangements may be adversely affected. Often,

particularly, with FHA, VA or other special government-insured financing you can legitimately claim that changes not previously authorized as acceptable alternatives will delay delivery or be unacceptable to the lender.

6. Consider alternatives for the same investment. In other words, what can the buyer do with the money that he doesn't

spend on the home? For example, if your customer is considering buying a condominium where his monthly association fees will be fairly sizable, and you are trying to sell him a single-family home where there will be no homeowners' association or recreational facilities, you might suggest that the same annual total could buy membership in a local country club.

### Don't take objections at face value

The kinds of questions that worry homebuyers may not be those they openly express to you.

They may say: "This house is certainly a lot farther from the office than we had planned on being." Or "This bedroom is much smaller than what we had in mind." Or "The price is really more than we wanted to pay for a house. Let's go home and think it over."

But they may really be thinking: "Is this the right thing to do

at this time? Can we afford to invest this much of our savings and monthly income? What would happen if we lost our jobs and weren't able to earn as much as we're making now? What are we going to do with the home we now own?"

*Objections are the defenses of hesitant homebuyers. They may not voice their true feelings for fear of becoming too involved—or of being forced to face the real issues that are too uncomfortable to think about.*

6. Develop a checklist of points to be covered for each specific model or location.

7. Practice making your planned presentations by role-playing.

### Learn to convert features into benefits

It's not enough to know that a certain structural system is unlike others used in the past, or that materials in your housing are better than your competitor's. You must explain these facts in terms of advantages that prospects will understand.

For example, your exterior-wall insulation is four inches thick,

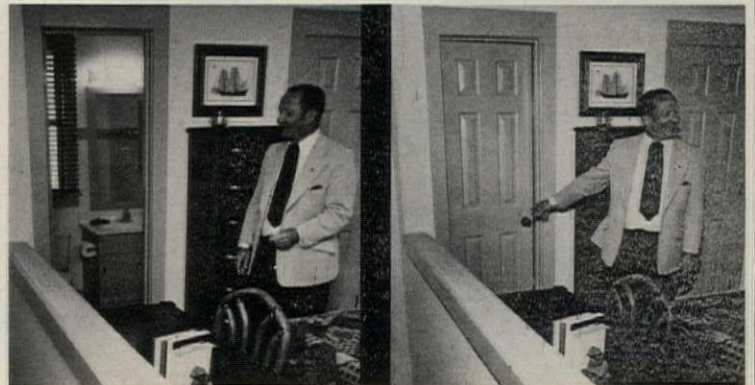
spun from glass fibers and protected by aluminum reflective coatings. Thus you can tell the customer:

"Your new home will always be comfortable no matter how hot or cold it may become outdoors because we have insulated your exterior walls with four full inches of spun glass encased in protective aluminum shields. This special insulation has the advantage of being fireproof, non-settling and moisture-resistant. Not only will it save you money on heating and air conditioning, but your home will also be sound-conditioned from neighbors' voices." Remember, your prospects want to know, "What will it do for me?"



There's a lovely view from the patio of this home, but Dave will never get his prospects to experience it if he insists on standing in front of the window. Where you stand tends to control where your prospects will stand. Thus if the best view of the room is on the right side, position yourself on the left to force your buyers into the opposite corner. Move over, Dave, so your prospects can discover the view for themselves.

THAT'S BETTER.



Don't let prospects look right into a bathroom when they enter a room.

Be sure the door is closed.

TO NEXT PAGE

## On involving prospects

### Don't tell the prospect everything first time around

Not only does it take too much time, it tends to eliminate reasons for your making further contact. When a prospect asks you a question with several possible answers, put off the answer as an excuse to make a future appointment with him—and thus achieve a greater degree of involvement. Questions on the following subjects often lend themselves to this treatment:

- Estimated dates of starting construction.
- Estimated dates of completion.
- Possession dates.
- Availability of specific materials.
- School enrollment information.
- Costs of special optional changes.

- Availability of certain types of financing.
- Adjustments in construction.
- Availability of certain sites or units.
- Prices of new units.
- Availability of optional changes.
- Current lender qualifications for financing.

### Ask the prospect to do something for you

For example, you may ask him to pick up the latest price list from your competition because a new one was just published. Or you may ask him to verify the financing your competitor offers when you know that yours is better. You might also have him check on personal matters affecting his plans to move.

Anything you ask him to do will help create involvement.

### Create a tempo of success

If you have made sales during the week, when traffic is relatively slow, it may be wise to do the actual posting and updating of your plot map on Sunday afternoon while potential buyers are watching. Buying fever can be heightened by seeing others make the decision to buy.

### THE SALE THOUGHT THROUGH IS HALF FOUGHT THROUGH

## Six surefire formulas for failure

1. Keep your prospects coming back for endless inspections and put off the final closing session as long as you can. If the prospects finally stop coming back, at least you won't risk getting "no" for an answer.
2. Approach prospects with hesitancy and fear. Always seem to be retreating rather than advancing. And if the prospect challenges you to make concessions you know you can't make, be evasive. If you're straightforward and honest, he may go away.
3. Tell your prospects, "Just look at our models. If you have any questions I will be happy to answer them for you." Don't try to demonstrate the unique characteristics of the homes. After all, the buyer knows what he likes.
4. Keep your desk as cluttered as possible. That way your prospects will have a choice of old newspapers and magazines, or the details of someone else's transaction, with which to regale themselves while you're trying to close them.
5. Sit around the office worrying about sales you haven't made, things that haven't happened and money you're not earning. That way the worry can become an end in itself and you won't have to take any positive action. Why create solutions? It's easier to be part of the problem.
6. Be defensive about your product. When you hear for the 67th time: "My, these lots are certainly small!" snap right back with "Oh, no, they're not! Let me prove it to you!" That way your prospect will be so alienated that you won't have to bother thinking of all the advantages of small lots.



PHOTOS: GARY FUTNAM



Think there's no way to build involvement when there's only a lot to show? Try getting the prospect to stand on one corner of the site while you locate the other markers. This helps him see how much land he is buying—and it can trigger an emotional response.

Merely putting a name on a homesite or reservation board can make buyers feel they have really purchased a new home or lot—and create the kind of involvement that leads to a close. Lot holds, 24-hour reservations or contingency agreements can serve the same purpose.



Getting someone to do something with you helps to hold his interest. Here Dave is having his prospects feel the suede wallcovering (although one chose to try out the horn instead). In other surroundings, Dave might say: "Please take my pen and write these figures down." If your prospect follows your suggestions, you will have gained a measure of psychological control and created emotional and mental involvement.



Here Dave is having his prospects try out the lazy susan in the corner cabinet. Other items that lend themselves to demonstrations or sales discussions are kitchen appliances, bathroom fixtures, lighting fixtures, heating equipment, windows, floor coverings, insulation, wall finishes and storage space.



Concentrate on today. Keep it in perspective and do not concern or frustrate yourself about tomorrow. You will accomplish more than the person who lives only for the big goals and thinks only about the big problems but doesn't see what he can do right now.



## Fourteen places to look for referrals

1. Buyers to whom you have sold and who are now living in your new community. This should be your best source of referrals, for people usually justify their decision to buy a new home by talking favorably about it to their friends and relatives.
2. Prospects who have not yet purchased. Don't look at a prospect who has not purchased as just another person who has failed to make a decision in your favor. Rather, ask yourself how you can reach the circle of this prospect's contacts.
3. Buyers you have sold in previous projects. Have you kept in touch with them? Maintaining such relationships is one of the best kinds of insurance possible for your future in real estate.
4. Owners of older properties in adjacent neighborhoods. After all, they live there and they should want to see you succeed. If you spend some time canvassing the area, you may be able to cultivate relationships that can lead to recommendations.
5. Real estate salespeople and brokers. A small sales commission is better than none at all. If there is a demand for new homes among the buyers the broker is serving, he has a logical reason to help you.
6. Other new-home salespeople in non-competitive projects. If you are handling a more expensive product, for example, you could refer buyers who cannot afford your merchandise to projects that might be more in their price range, and the salespeople at that project could reciprocate.
7. Subcontractors, suppliers and their personnel. All of these have a direct interest in the success of your building programs. By enlisting their support and having them recommend people to you, you can increase the profit for both of you.
8. Professionals in banking, legal and related activities. Like subcon-

tractors, these people have a reason to want to see you succeed. But they are in contact with a different segment of the market and thus can often wield much stronger influence than a tradesman.

9. Local business people. Anyone who has a business in the general region where you are selling new homes has a reason to want to see you succeed. Not to enlist their support is to overlook a vitally concerned segment of the total market.


10. Personnel directors. If your market has a sizable relocation business, you should consider cultivating personnel directors and the key officers and department heads of companies with high transfer activity.

11. Out-of-town real estate brokers. Working with brokers in other cities can be especially helpful to you if the transferee market is important in your community and if your average home fits the profile of the typical transferee to the area.

12. Route salespeople. You'd be surprised how much you can learn from someone who has been pounding the same beat each day.

13. Hotel and motel management. Anyone who plans to move from one city to another usually spends some time at a hotel or motel and often inquires at the front desk about where he should look for a home.

14. Civic and political associations. Organizations such as the chamber of commerce, civic-improvement committees, environmental groups and local clubs that are active in promoting the development of your community can have a tremendous impact on the real estate market. List those whose influence seems likely to be valuable and then determine what you can do to obtain internal and external support from them.

 MAN SUCCEEDS MORE BECAUSE HE'S A MISTAKE-MAKER THAN FOR ANY OTHER REASON

### A monthly payment by any other name . . .

. . . is easier to agree to. Consider what's going on in the prospect's mind: When you talk about monthly payments he has visions of trying to scrape up cash he'll never see again, month after month, come hell or high water, for what seems like forever.

But how about a monthly investment? That's a different matter. Investments are voluntary. They produce a return. The effect is subliminal, but changing one word makes the prospect see the transaction in a different light.

Some other examples: Isn't it better to be offered an opportunity than a deal? And isn't it far less painful to approve a purchase agreement than to sign a contract? Which would you buy: a small house or a cozy one? And how do you react if someone tells you: "No, it's not included." Wouldn't you feel more positive if they said: "That's available if desired," or "It's something you can do after taking possession"?

There are plenty more examples. So watch your language and make sure it works *for* and not *against* you.

### On closing

#### Assume the close

The best closing techniques are based on the assumptive approach. This is more an attitude than a specific technique. When you assume the close you exude confidence. Everything you do is designed to make it easy and painless for the buyers to say "yes." Your positive attitude and steady progress toward closing help to guide them to their final commitment, one step at a time. If they raise a question or objection, you stop with them until it is resolved, and then you proceed with continued confidence that they are going to buy this property *today*.



Closing areas should be separate from areas used for interviewing and qualifying—either in separate rooms of the sales office or in corners or screened areas isolated from the main traffic. To be really effective, a closing area should permit easy conversation between the prospects and the salesperson. Then the closing process can take place without putting undue strain on the prospect's emotions.

#### The more they say 'yes', the harder it is to say 'no'

Every nod, silent acceptance or actual "yes" answer brings you one step closer to a signed purchase agreement. When a buyer has said "yes" many times within a short period, it is almost impossible for him to think "no."

When your buyers agree that the home has a cheerful kitchen, a superb view and outstanding architectural design, they are unconsciously selling themselves.

*These questions are known as "affirmative questions" or "tie-downs."*



If you keep your buyers busy while you're filling in the sales contract, they won't have time to get nervous about the decision they have just made. For instance, it's a good time to get them to fill out a buyer profile.

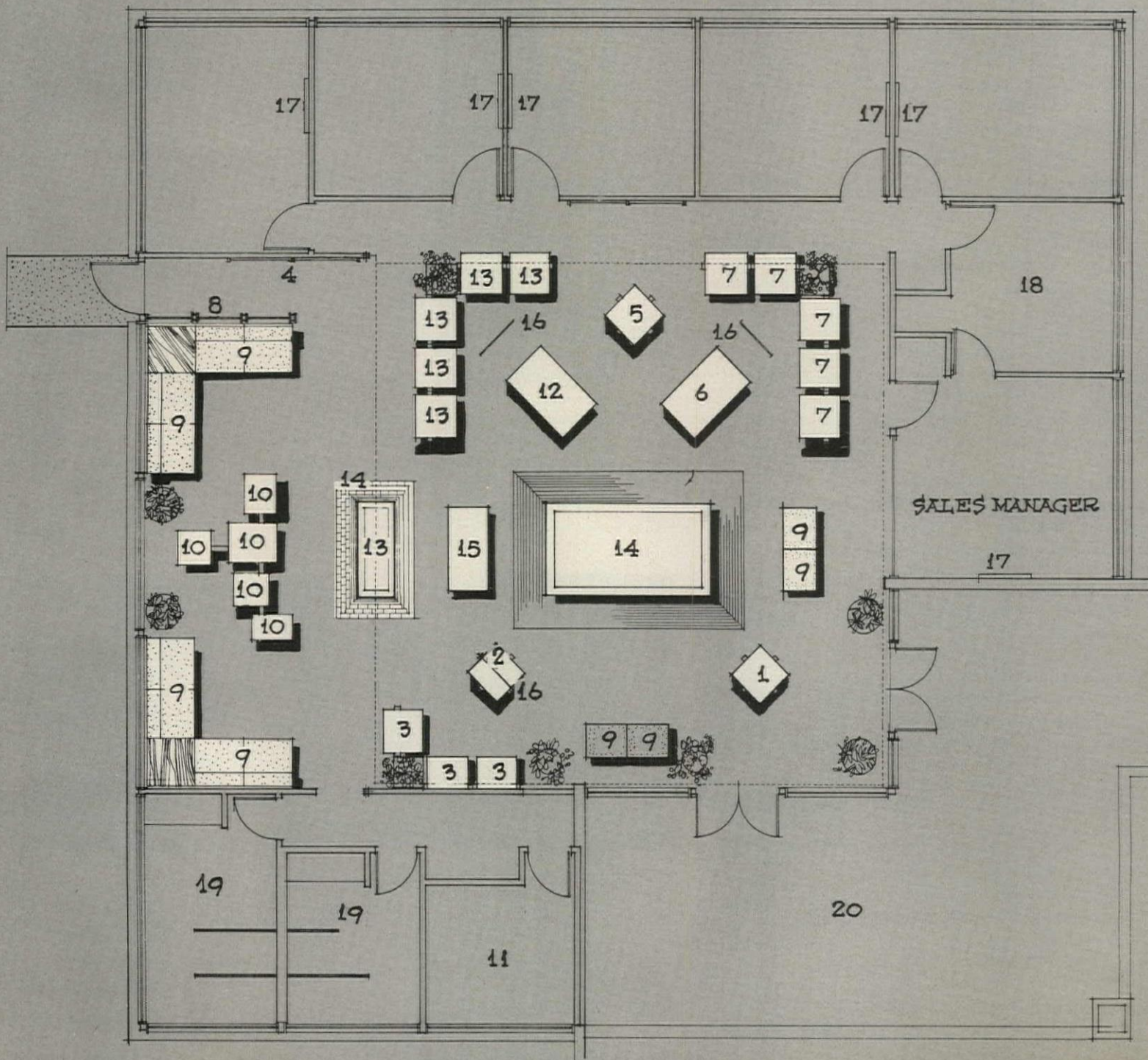
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# Selling will be a lot easier if you plan your sales office to meet the needs of your salespeople

A sales office gives prospects their first look at what you're building and how you're building it. So the office has to be more than space filled with random displays and sales tools.

Those displays and selling tools will set the tone of your entire project; every one of them should be weighed in terms of its impact on the prospect and how easily it can be used by the sales staff to lead the prospect

Here's the plan of a large sales office...





toward a positive decision.

And they've got to be organized in logical sequence; otherwise prospects could be confused—thus psychologically turned off from buying—by getting too much information before they're ready for it.

All these requirements are met in the sales office at Kingsmill on the James, a 900-acre PUD in Williamsburg, Va. It's the sales office you've been looking at for the past six

pages. And its plan (below), by John Brown Associates of Atlanta, includes such key sales aids as these:

- Exhibits describing the various types of housing being offered—with an emphasis on square footage, type of construction and materials used.

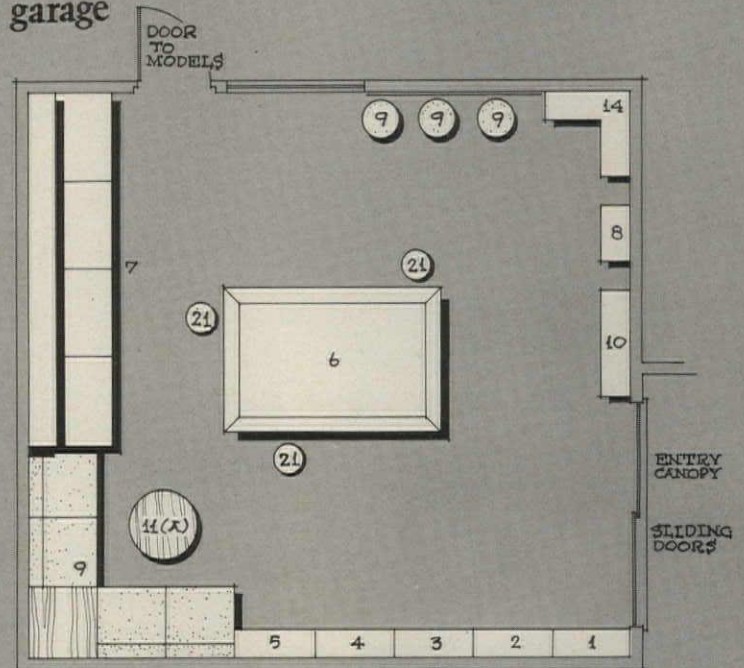
- A builder story panel, discussing the integrity and reputation of the developer—in this case Busch Properties Inc. of St. Louis.

- Displays outlining environmental aspects and other related factors that convey the thoughtfulness and skill the developer and his building and design team have invested in the project.

Not every project can support such a large, elaborate sales office. But the same key elements can be incorporated into smaller selling areas—a 20'x22' converted garage, for example, as shown below.

### ...and here's one you can fit into a garage

- |  |                                 |
|--|---------------------------------|
| 1. Locator map and greeting area         | 12. Current cluster condo model |
| 2. Builder's credentials                 | 13. Current housing displays    |
| 3. Amenities display panel               | 14. Topographical model         |
| 4. Environmental displays                | 15. Reception desk              |
| 5. Rec Center display                    | 16. Hanging banners             |
| 6. Site map                              | 17. Sales staff offices         |
| 7. Floor plans and renderings            | 18. Secretarial offices         |
| 8. Mood pictures                         | 19. Lavatories                  |
| 9. Informal sitting areas                | 20. Exterior display area       |
| 10. Historical data                      | 21. Bar stools                  |
| 11. Coffee preparation and 11(a) serving |                                 |



### If you're planning a sale office, keep these dos and don'ts in mind

**DO** leave some walking room between the greeting area and the first display so that your salespeople can do some introductory qualifying enroute. This also prevents the greeting area from becoming too crowded, which puts pressure on prospects and makes them want to leave.

**DO** put the parking lot where it's visible from the greeting area so that salespeople can see—and size up—the prospects as they arrive, note who's with whom and spot any out-of-state license plates.

**DO** arrange exhibits so that the first ones visitors see are not highly detailed. Too much information too soon will only confuse your prospects.

**DON'T** use desks or counters as closing areas. Design an informal closing area that will allow easy conversation between the prospect and salesperson. Formal closing areas place unnecessary emotional strains on prospects.

**DO** separate the closing areas from those used for interviewing and qualifying prospects. Make sure that people who are merely looking at exhibits will not intrude to ask questions.

**DO** pay particular attention to the design and location of your site map or topo model. It's your most important marketing tool, and prospects should see it before they enter the models.

**DO** place bar stools around the site map so salespeople can

work with the prospects in a casual, relaxed way.

**DO** have an exhibit portraying what life will be like in your new community—mood shots, photos or renderings of amenities, recreation, shopping, etc.

**DO** place a locator map up front. People buy location. So right away they want to know how near your project is to places of employment, shopping, churches, schools, etc.

**DON'T** place floor plans where prospects will see them before they've been through your models. Few people will understand them. Afterwards, they're great for leading prospects to identify specific interests.

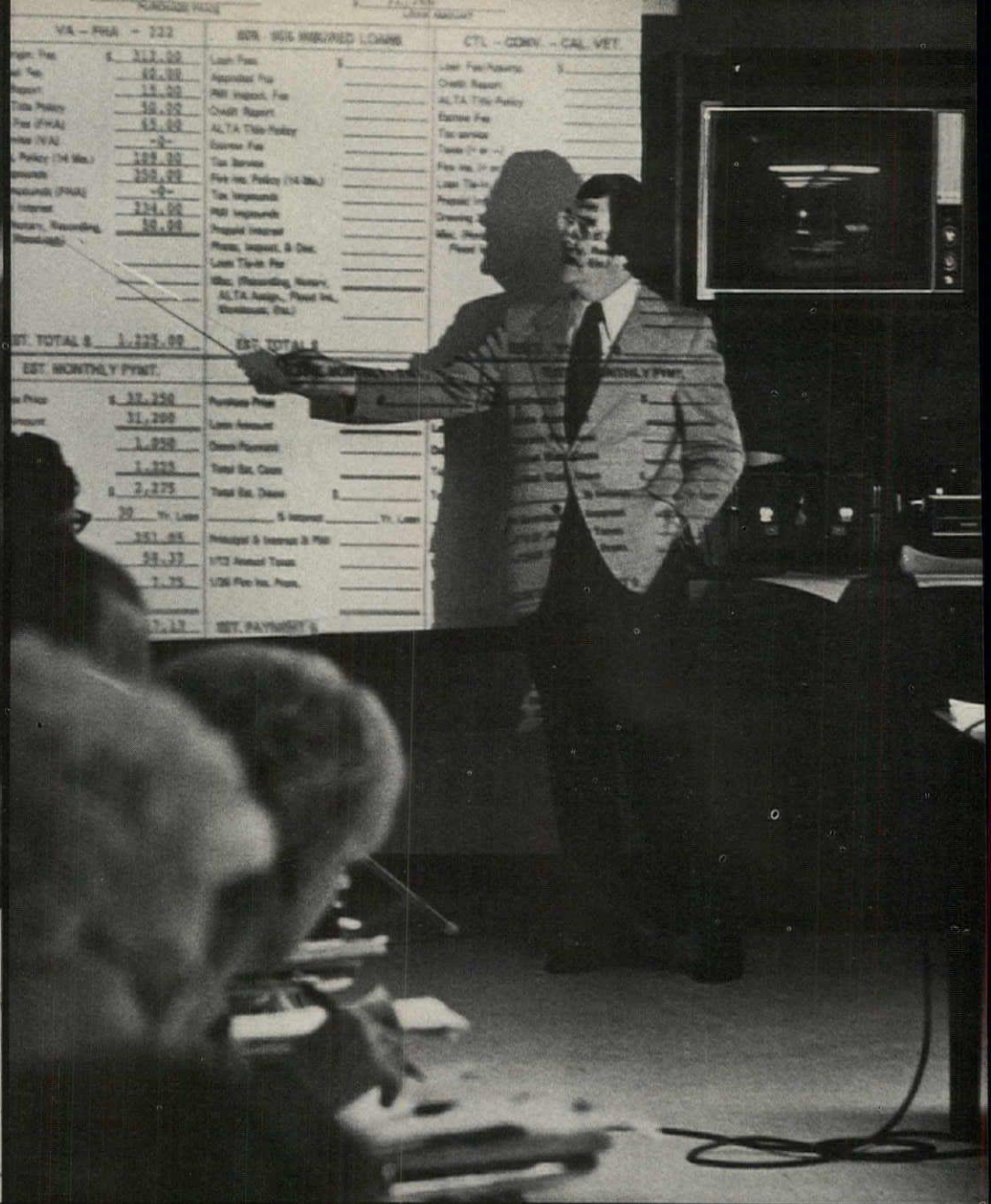
**DON'T** let your displays and

lists of community features and benefits do the salesperson's job for him. Leave enough unsaid so that the salesperson has a chance to answer questions and explain specific features.

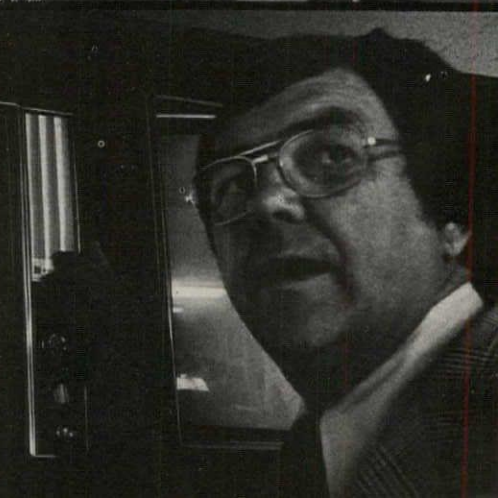
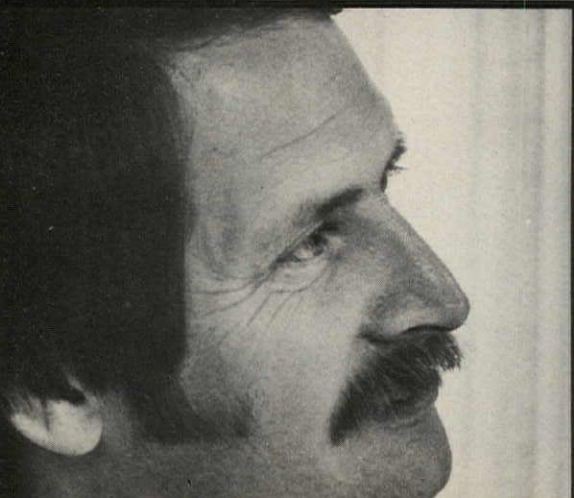
**DON'T** show choices of decorating colors and related exhibits where they can be easily seen by prospects who have not yet decided to buy. If a man and wife start debating over colors and materials, they may end up by postponing the buying decision.

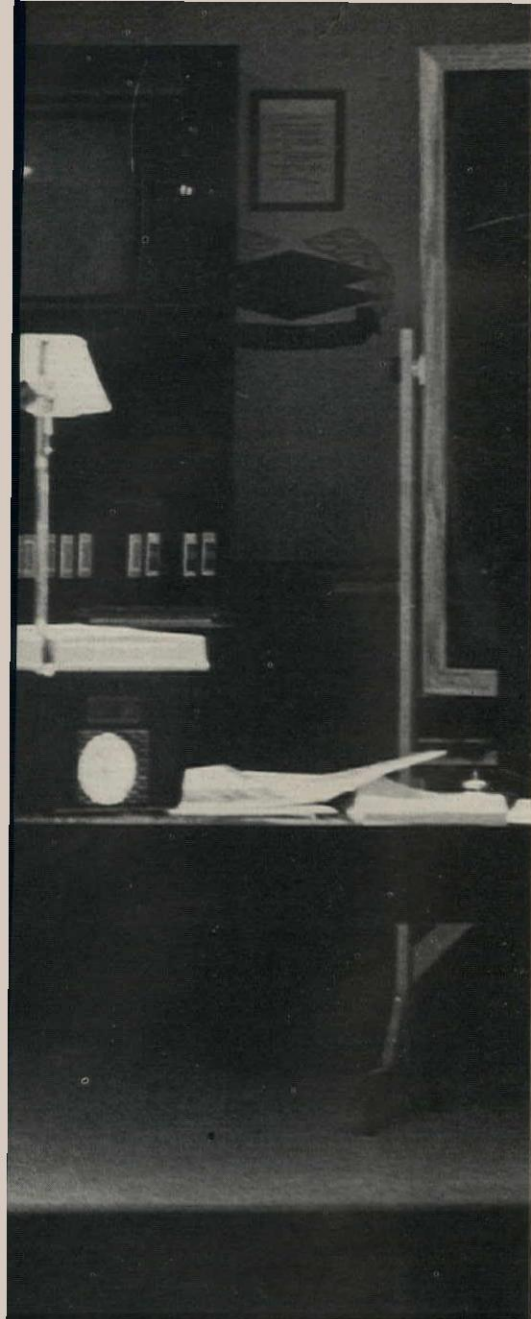
**DON'T** locate models so that prospects can visit them without first passing through the sales office.

**DO** provide facilities for brewing coffee and tea. Offering prospects a cup of coffee is a relaxing touch during closing.



VA - FHA - 222	WR - SEC INSURED LOANS	CTL - CONN - CAL VET.
Orig. Fee \$ 312.00	Loan Fee \$	Loan Fee/Reporting \$
Appraisal Fee \$2.00	Approved Fee	Credit Report
Report 12.00	PMI Interest Fee	ALTA Title Policy
Title Policy 18.00	Credit Report	Escrow Fee
Fee (FHA) 12.00	ALTA Title Policy	Tax Service
Fee (VA) -0-	Source Fee	Taxes (1st yr)
1- Policy (14 Mo.) 188.00	Tax Service	Loan Title
Insur. 250.00	Five yr. Policy (14 Mo.)	Prepaid Interest
Insur. (FHA) -0-	Tax Impound	Drawing Fee
Interest 224.00	PMI Impound	Misc. Fees
Notary, Recording, 10.00	PMI Impound	Flare Fee
Escrow	Phone, Interest, & Doc.	
	Loan Title Fee	
	Misc. (Recording, Notary, ALTA Assign., Prepaid Int., Stockbook, Etc.)	
EST. TOTAL \$ 1,225.00	EST. TOTAL \$	
EST. MONTHLY PYMT.	EST. MONTHLY PYMT.	
Price \$ 17,250	Purchase Price	
Amount 11,200	Loan Amount	
1,828	Down Payment	
1,225	Total Est. Cost	
2,275	Total Est. Debt	
20 Yr. Loan	5 Interest	Yr. Loan
227.05	Principal & Interest & PMI	
28.37	173 Annual Taxes	
7.75	100 Per Yr. Prop.	
17.12	EST. PAYMENTS	





## From a top realty company: Here's a sales-training scenario with ideas many builders can use

Year in and year out, nobody sells more new houses than Walker & Lee. The Los Angeles-based realty company has close to 150 salespeople in more than 100 subdivisions and last year sold more than 6,500 new homes.

Many of the company's salespeople had never sold real estate before—one of the most successful was a supermarket checker, another an engineer. So the training they got was crucial.

Walker & Lee has run formal sales-training programs for the past six years, refining them and experimenting with new techniques and equipment. The six-day scenario described below seems to produce the best results, according to Training Director L.A. "Buck" Newsome.

### MONDAY

It's 7:30 a.m., and 16 men and women are sitting in a classroom taking notes. They're all new-home salespeople, mostly newcomers to Walker & Lee, but a few old-timers are on-hand for a refresher.

Newsome's opening lecture is called "Programming for Success," but this is no ordinary motivational talk. Its aim is to make the new salespeople receptive to training by challenging them to make some changes in themselves—set personal goals, expand their lifestyles, break old patterns—through the use of psycho-cybernetics and appeal to the subconscious mind.

"There's an old saying that if no change has taken place, no learning has taken place," Newsome explains. "And we found it was true. We used to teach only the principles of new-home sales. People were very enthusiastic about the training, but then they went back to their subdivisions and did things in the same old way."

Once the trainees have had their horizons expanded, the program moves on to more conventional material. The course is designed to take them through the sale of a new home, from the very beginning to the very end.

The next step is a sound-slide presentation that describes the scope of the company and how its escrow, insurance and mortgage departments work.

The class breaks up at 9:30 a.m. so the trainees can be on the job when the subdivisions to which they have been assigned open at 10. They will follow this early-morning schedule from Monday through Saturday, for Walker & Lee has found that people retain more in the morning than in the evening after they have worked a full day.

There's also homework for the trainees. Monday's assignment: Go home and work out your objectives.

### TUESDAY

The first part of this session is devoted to greeting and qualifying; the second to demonstrating the home. Often it's held in a sales office if the company happens to be staffing a conveniently located subdivision.

"We have to teach some special techniques for drawing prospects into a conversation," says Newsome, "for they're often a little wary when a salesperson actually talks to them and doesn't just hand them a brochure."

Newsome pays particular attention to guidance on using the sales office to involve and qualify prospects.

"Builders spend a great deal of money on the pictures on the wall, the floor plans, plot tables, aerial maps, schematic maps, etc.," he explains. "And most salespeople waste these sales aids because they're not trained to use them effectively."

The Walker & Lee salespeople are encouraged to go into the model homes with the prospects and to demonstrate the features of each model. They are taught to ask questions that will produce affirmative answers, thus creating an affirmative attitude in the prospect's mind.

"If this is done properly people don't get the feeling that they're being quizzed," says Newsome. "The salesperson is simply going along with questions like: 'Do you like a self-cleaning oven, Mrs. Jones? Is that a convenience?' And when she says: 'Oh, yes. I really do,' he says: 'Well, you'll notice we have one here.'"

"So it's just a casual, friendly sort of thing. The salesperson gets to know the prospect, and the prospect gets to know and like the



salesperson. This is what makes selling fun. Otherwise, you're really just a glorified host or hostess or a clerk. Most clerks can answer questions and fill out a sales contract. But a real professional—and this is my own definition—is someone who has the ability to influence people's thinking and actions towards making a buying decision. That's what we try to teach our trainees."

At the end of the Tuesday session, the trainees are given a script on the material they covered to take home and learn. They don't have to memorize it, although they may if they wish. But they must know its contents well enough to use it for role-playing the next day.

They also get another homework assignment: Go through your own model homes, and make up a list of questions about their features that would elicit affirmative reactions.

### WEDNESDAY

First the new information, and there's plenty of it: How to deal with different types of buyers, how to handle objections, how the right choice of words can influence prospects, how the Walker&Lee referral system works, and what salespeople should know about construction.

Trainees learn what motivates people to buy homes—family, prestige, economy, lifestyle, etc.—and how to appeal to these motivations. They learn techniques for handling prospects who are belligerent, quiet, overly agreeable or looking at homes without their spouses. They also learn how to field objections, including those of the "expert" who can only prove his expertise by criticizing what they have to offer.

Finally, they learn how to read blueprints and wiring diagrams—important when they sell ahead of construction.

Then the role-playing begins. Here Walker&Lee has devised an ingenious system to get around the reluctance most people have to perform in front of a group.

The scripts that were distributed the previous day are collected and cue sheets passed out in their place. Then the class splits into pairs—one trainee to play the salesperson and the other the prospect—and arranges itself into a large semi-circle around videotape equipment. On signal, everyone begins role-playing at once. The camera homes in first on one pair, then on another and so on until everyone has been taped. Now the pairs switch roles, and the whole procedure begins again.

"It makes for a pretty noisy room but nobody is performing before the group," says Newsome. "They're all performing at the same time, and they get so involved with their problems that they aren't even aware of the camera."

While most sales trainees balk at role-playing, Walker&Lee trainees consistently say that they wish they could do more of it.

Wednesday's homework: list the most common objections you encounter in your subdivision.

### THURSDAY

There's just one new subject for the day but it's a vital one: closing.

First, however, the group holds a roundtable discussion on the objections everyone listed in the previous night's homework.

"This gives them practice in working out answers for themselves," says Newsome, "and sometimes brand-new people come up with answers old-timers never thought of."

Next, the lecture on closing. The first thing the trainees learn: Keep in mind at all times that people don't like to make decisions. Then they learn the standard closing techniques—the alternate-choice close, the testimonial close, the summation close, the order-blank close, the balance-sheet close, etc.—that help get prospects over the decision-making hurdle.

Thursday's homework: A role-playing script on closing is handed out. The trainees must learn it and be prepared to face the videotape camera the next day.

### FRIDAY

This session is spent going over the types of financing involved in new-home sales—FHA, VA, conventional, Calvet, etc. Often speakers from the Walker&Lee mortgage company are brought in to talk about qualifying prospects, privately insured mortgage loans and other pertinent subjects.

"We don't go into financing on new homes as deeply as we do in resale because most new-home financing is pretty well established for the salespeople," Newsome explains. "But they must know how to qualify different people and how to find out who is eligible for different forms of financing."

Then Newsome explains the use of real estate forms and some of the pitfalls to avoid in filling out deposit receipts, statements of information for title companies, buyer profiles and the various forms involved in the handling of funds.

"Salespeople who have never sold homes before are learning these things for the first time," says Newsome. "They were exposed to the laws on contracts, for example, when they studied for their licenses, but they didn't learn how to fill out a contract. So we have to teach them to be precise and make sure they're filling out the forms correctly. The California Real Estate Commission is very strict about proper records."

Newsome uses an overhead projector to show how to fill out forms. He puts a blank form on the screen and fills it out, explaining each entry or paragraph. The students make notes on blank forms. Then Newsome puts some key facts or figures on the screen and lets the trainees try their hand at filling out the forms while he walks around the

room answering questions.

Friday's homework: From a written account of a sale, select the facts needed to fill out a set of forms.

### SATURDAY

"This is the final day of class, and by now the trainees are such a close-knit group that they hate to leave," says Newsome.

The first lecture is on follow-up and follow-through—following up on buyers and following through on prospects. The trainees also learn about escrow procedures, often from a member of the escrow company.

The last lecture is on the duties of the new-home salesperson: his obligations as far as reports and meetings are concerned; such miscellaneous items as keeping the sales office, models and production homes in good condition; his dealings with builders, superintendents, subcontractors, fellow salespeople, etc.; use of the telephone, personal dress and hours.

The course ends with a 30-minute film called "Second Effort," starring the late Vince Lombardi and a salesperson. The message: There are parallels between good football players and good salespeople. Both have to go back through the basics every year no matter how experienced they are. They need mental toughness, good physical condition. They have to make the second effort.

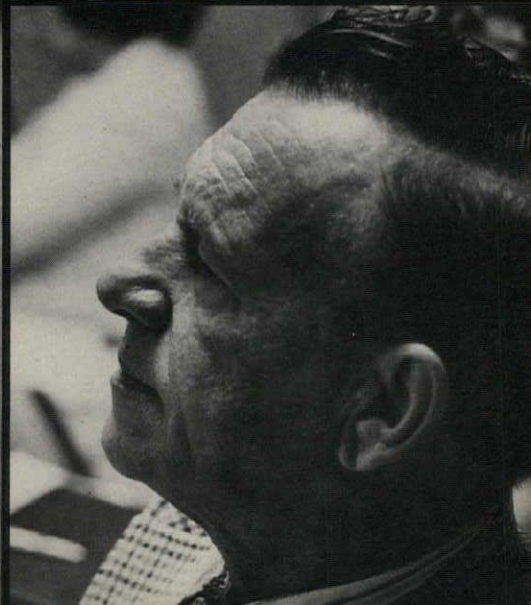
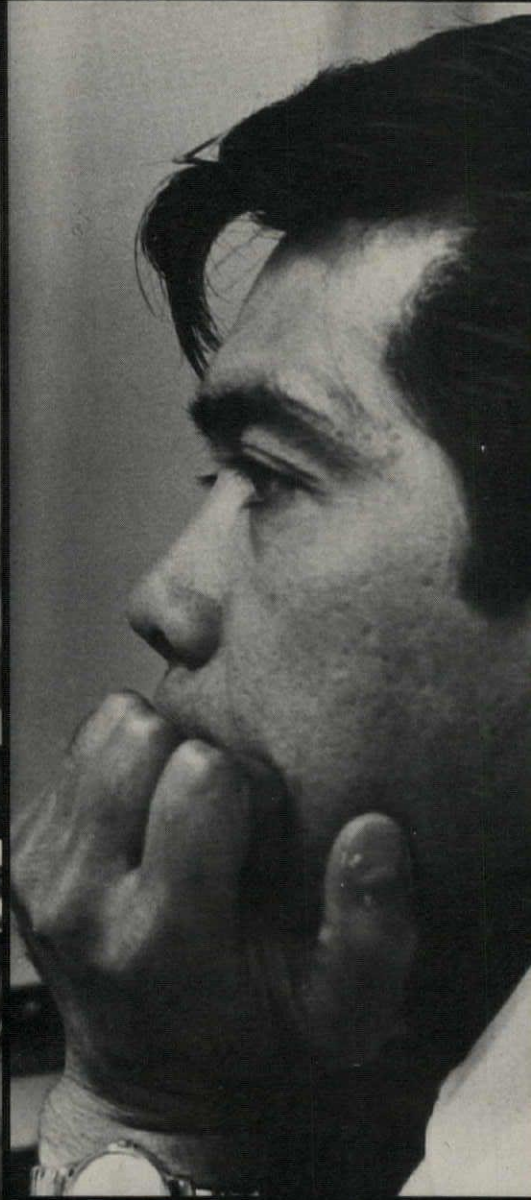
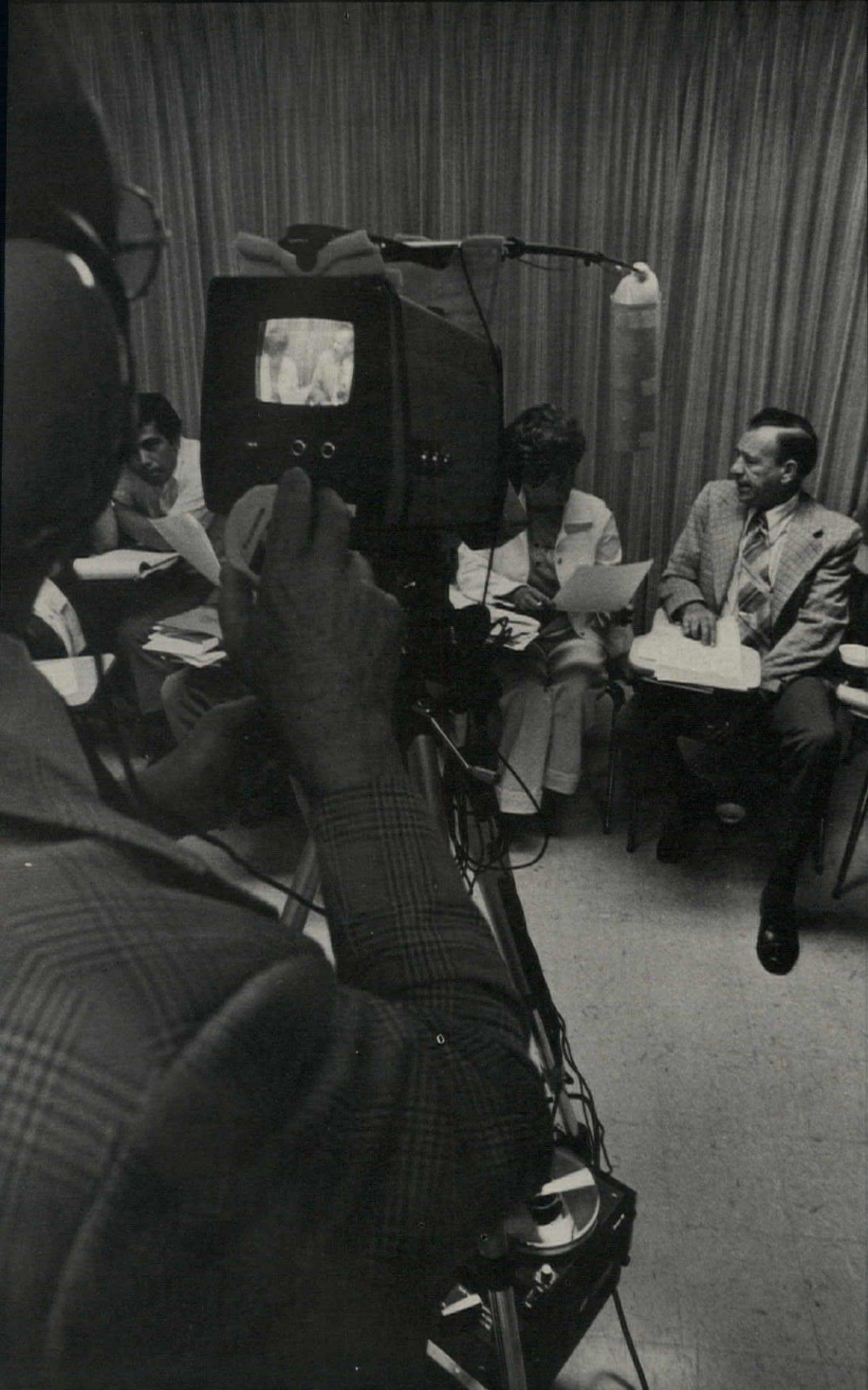
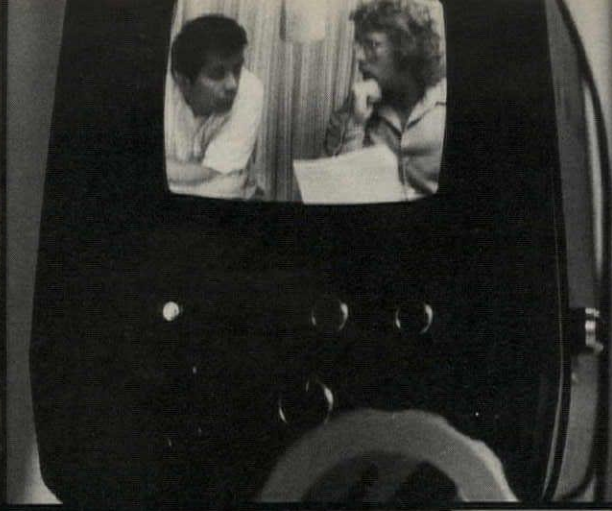
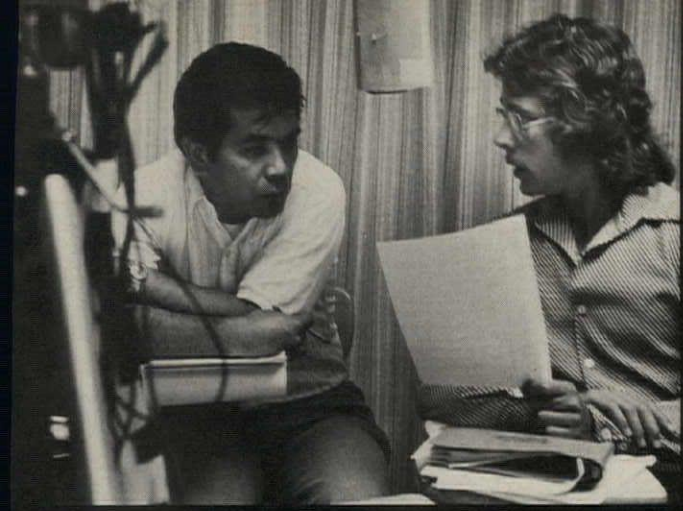
A Walker&Lee vice president then says a few words, and the trainees receive certificates of completion. There's one last chore: Fill out a critique form that asks what they liked about the class, what they didn't like and what they suggest to improve it.

The suggestions have led to such improvements as increased role-playing—there are now formal scripts on greeting the customer, using the sales office, demonstrating the home, handling objections and closing the sale—and the use of speakers from different parts of the company.

At one time, all of Walker&Lee's training was done by managers who were expert in different subjects.

"It didn't work," says Newsome. "Not because they weren't knowledgeable, but because many of them weren't good communicators. We finally decided it's much better to have professional trainers who are also experienced real estate people and to use the salespeople and managers for discussions of particular subjects if they're good."

Newsome spent 20 years in radio broadcasting before becoming one of Walker & Lee's top salespeople and managers. His assistant, Barney Fitzpatrick, who also teaches some of the training programs, had a similar background.



# Why is this PUD prospering in a soft market?

First, it's a well-planned mix of luxury housing, offices and shopping facilities clustered in a park-like setting.

Second, it's just ten minutes from downtown Omaha.

And third, it has become the most prestigious address in town.

So the 450-acre community, called Regency, is an oasis in an Omaha market that is poor even by national standards. Items:

- It accounts for 75% of new home sales over \$80,000.

- Its apartments are 100% rented and have waiting lists of prospects.



- Its office occupancy is well over 92% compared with 86% for the Omaha market as a whole.

- Its varied opportunities have attracted more than a dozen of Omaha's best builders and contractors.

All this is strong evidence that the PUD concept can work given the right environment—namely, enlightened land planning, centralized architectural control and enough patient money for front-end costs.

In Regency's case, the patient money comes from United Benefit Life Insurance Co. of Omaha, which bought the land for

\$2.9-million cash in 1966. The parcel was surrounded by affluent neighborhoods, and the insurance company's intent was to create a new neighborhood of equal, if not greater, desirability.

United hired the Maenner Co., an established local broker and developer, to supervise site development and to sell lots for the single-family detached houses. The insurance company also retained the San Francisco land planning firm of Sasaki, Walker Associates.

The problem: How essentially to transform acres of cornfields into Omaha's most

desirable community. It was solved in three steps.

**Step 1: Convince the doubters.** "We had to show the high-income market that we could deliver the goods," says Jack Maenner, president of the Maenner Co. and a former homebuilder, so he convinced United to avoid piecemeal development. From 1967 to 1969 the entire parcel, which had a 120-ft. elevation differential, was graded, ground cover and trees were planted, roads built, and a large portion of the curbs, gutters and sewers were installed.

TO NEXT PAGE



Park-like area in neighborhood of single-family houses is gently mounded, has circular planting beds, recently planted saplings and curving paths, which are illuminated at night. The same lighting-fixture designs are used throughout all residential neighborhoods.

Site plan assigns 275 acres—or 61% of the 450-acre PUD—to lots for 386 spec-built and custom houses, 26 acres to 100 attached-housing units and 28 acres to 630 rental apartments. Commercial areas include 57 acres for office buildings expected to total 825,000 sq. ft. and 18 acres

for a 222,500-sq.-ft. shopping center to be built in three phases. Major community amenities and facilities are a 25-acre, man-made lake, a nine-acre recreation complex, an eight-acre park and a four-acre school site. Land planner: Sasaki, Walker Associates.

On a flood plain, 28 acres were designated for apartments and 25 acres for a lake. The apartment site was built up 14 ft.; the lake site was dug out two feet and surrounded by fill to create a 12-ft.-deep lake. Then a \$1-million-plus lakeside recreation complex—a clubhouse, swimming pool and tennis courts—was started.

One-shot land and amenity development yielded three benefits:

- It proved that Regency would offer an environment of unusual quality. "There's still nothing comparable in the Midwest," Jack Maenner claims.

- It saved millions of dollars because development costs have risen so fast in the past few years. Example: Grading, which required moving 3.6-million cubic yards of earth, cost \$792,000; today the same job would cost almost \$2 million.

- It provided an attraction—the recreation complex—that drew thousands of prospects without any advertising.

**Step 2: Create an aura of permanent value.** "There was tremendous local demand for lots for expensive houses," says Maenner. "But the only way to tap it was to convince

the buyer that his investment in, say, a \$100,000 home would be protected by other similar investments around him."

Here's how that was done:

- Single-family areas were zoned by lot size. R-1 lots were more than 20,000 sq. ft., R-2 from 15,000 to 20,000 sq. ft., and R-3 from 12,000 to 15,000 sq. ft. The typical size was 125 by 155 ft. or 19,375 sq. ft.

- Lot prices were set high—they ranged from \$12,000 to \$23,000 and averaged \$16,000. "Local brokers said we were nuts," recalls Maenner. "They said we'd kill ourselves because hardly anyone around here



### Attached housing: big units for the affluent empty nester

Houses at Regency Townhomes, a 26-acre, 100-unit project, were designed to attract owners of large detached houses. So they are spacious—the average interior is 1,900 sq. ft.—and have big patios (750 sq. ft.) and two-car garages.

Prices now average \$90,000—up from \$65,000 when the section opened in 1971. So far, 45 units have been sold, and there's one in inventory.

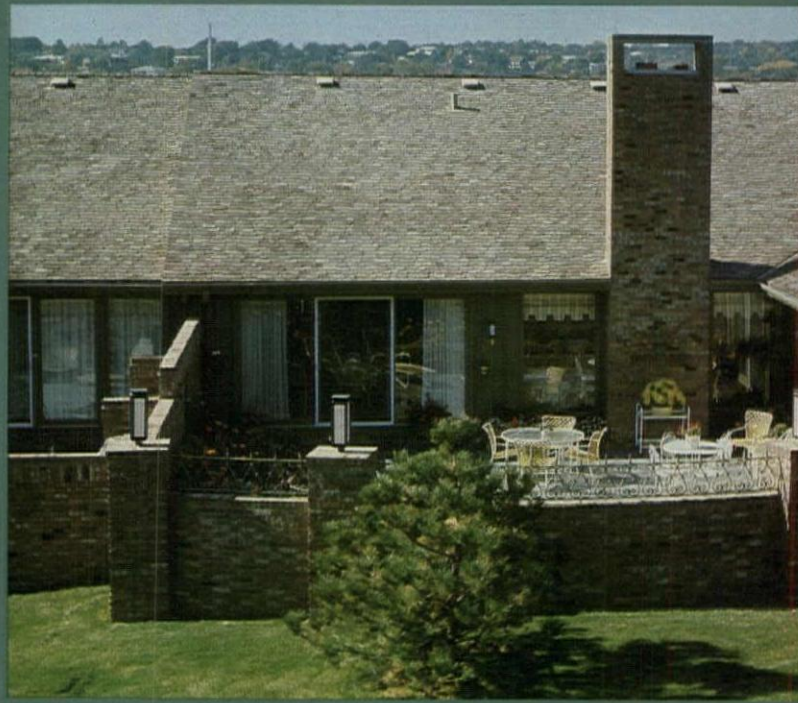
The project is a mixture of two-, three-, and four-unit buildings—all faced with vertical wood siding above red brick. Buyers can choose from 8 one- and two-story plans; six have ground-floor master bedrooms, and all can be modified to suit

individual tastes.

Ownership is fee simple. It requires membership in a lake and tennis club and a homeowners' association, which owns and maintains common areas.

Regency Townhomes is a not-so-ordinary team venture by two small builders and the Maenner Co., which developed the site for the owner, United Benefit. R&R Builders and Don Nelsen Construction buy a few lots at a time from Maenner, then build not only to Maenner's site plan but also to its building designs and specifications. Maenner markets the houses.

Designer: Dick Clark. Architect: Jack Jackson, AIA.



### Detached housing: spec or custom homes on high-priced lots

Typically, Regency's single-family houses are 3,000 sq. ft. and cost about \$100,000 with land. But many are 4,500 sq. ft., a few are as large as 9,000 sq. ft., and there is even one 18,000-sq.-ft. home that has 17 baths and is said to have cost \$2 million.

Lots are priced from \$12,000 to \$23,000. Initially, only con-

sumers bought. But today, with 220 of the 386 lots sold and 181 homes built, almost all sales are to builders who put up spec, as well as custom and semi-custom houses.

The scene at right, with its paved walkway and variety of houses, is typical of Regency's single-family neighborhoods.





was selling \$16,000 lots in the late 1960s."

• A \$105,000 spec house was built on a prime lot: "After building 1,000 homes in the 1950s for less than \$15,000 each, I was pretty scared," says Maenner. "But the house had to be built to set the right tone for the community and to show buyers what a home would look like in this setting. We used it as a sales office for a while, and then I was thrilled to sell it for a \$350 profit."

• Potential lot buyers were told that all house designs had to be approved by the developer's architectural review committee: "We had to assure prospects that no one

could come in with something that was out of character with the neighborhood," says Maenner.

**Step 3: Aim first at a select market.** That market, as Jack Maenner saw it, was made up of people who would buy expensive lots for custom homes in a prestige area. And, as it turned out, initial marketing needs were minimal—newspaper stories about Regency and word-of-mouth advertising were enough to bring out the prospects.

After the first round of publicity, Maenner zeroed in on the market with letters, other

mailings and phone calls to selected lists of prospects. Not until this effort had pretty well used up its potential did Maenner start advertising—first in local newspapers and later in the regional editions of national magazines such as *Time*, *Newsweek* and *Sports Illustrated*.

Twenty lots, priced from \$13,000 to \$20,000, were sold in the first year, 1969. And that, says Maenner, was enough to establish Regency as a community for the affluent and to set the stage for marketing not only home sites but also the PUD's other products.

Those products now include: 1) spec



PHOTOS: WALTER GIBBITH



## Luxury rentals: the supply can't keep up with demand

Ever since Regency's apartments came on the market in 1970, they've been 100% occupied. (Prior to a tornado that hit Omaha in May, the city-wide occupancy rate was only 88%.)

What's more, the Regency apartment complexes have always had waiting lists of qualified tenants, and their annual tenant turnover is 12% compared to a local average of 69%.

Yet rents are the highest in town—\$225 to \$325 for a one-bedroom unit, \$285 to \$495 for a two bedroom; and \$550 to \$600 for a three bedroom.

Why such success? Louis Seybold, Maenner Co. executive vice president, puts it bluntly: "Basically, because there's no competition—no other project with a combination of excellent security, beautiful landscaping and lake views, and luxurious

recreation facilities."

Regency's master plan calls for 630 rental units—most of them in garden apartment and three-story buildings but some in a six-story structure. So far, 433 are complete or under construction, and United Benefit Life, which owns the apartments, expects to go ahead with the other 197. Projected rents of new units: from \$325 for one bedroom to \$800 for three.

houses, semi-custom houses and attached housing—all at over \$80,000; 2) land for office buildings; 3) rental space in luxury apartments, office buildings and a specialty shopping center called Regency Fashion Court.

Regency's image as "the place to live" now carries the lot sales program without advertising, says Louis Seybold, Maenner's executive vice president. Sales have averaged about 36 a year for the past six years, a rate that's 10% faster than originally projected. But it's no longer a consumer market.

**Now all the lot buyers are builders.** "Back in 1969, the builders weren't interested because our project was unproven," says Maenner. "But gradually they found we had a hell of a market out here."

Today ten single-family-home builders are active at Regency. Most of them put up spec houses priced from \$100,000 to \$150,000 or hold lots until families seeking sites for custom houses come along.

Bob Quinn of R&R Builders is typical. He builds from 15 to 20 houses a year and for the past five years has done 70% of his volume at Regency.

"I've always built for a high-income buyer," he says, "and I could never count on a steady market until this place got rolling."

Regency's homebuilders are subject to the same architectural controls as anyone else. More importantly, however, two other restrictions are imposed on them: They're allowed to own no more than two lots at a time, and they're not permitted to build spec houses during market slumps. Says Maenner: "Nobody's ever going to go bust here."

Even though builders are now the only buyers of Regency's residential lots, they get no discounts. In fact, they're paying 40%

## Lakeside rec package: a sales tool that pays its own way

It's nine acres of recreation facilities—a \$1-million clubhouse (right), a large pool and four tennis courts—beside a lake used for sailing.

News of this scene—spread by newspaper articles and word of mouth—generated a flood of phone calls and visitors. The result was twofold:

1. A steady stream of housing prospects.

2. A list of potential special members for the Regency Lake and Tennis Club. The club needed special members (either outsiders or tenants of Regency apartments) to support itself until there were enough regular members (Regency's lot and home owners). Annual dues are \$297 for special members, \$180 for regular members.

In its first year, the club lost \$96,000; in the second year, it lost \$18,800; in the third year, it broke even. And it has been in the black ever since. Today there are 300 special members and 265 regular members.



## How Jack Maenner wound up developing a site he couldn't buy

"Starting in the mid-'60s, I made three offers to buy it [the Regency site], but each time the owner's price went up," says Maenner. "My last offer was \$1.9 million, and he countered with \$2.2 million. It was like going after a brass ring you can never grasp."

Maenner wanted the land so keenly that he made preliminary site drawings plus engineering and market studies. But he and the other would-be buyers were offering terms and financing, and the owner was holding out for cash. Finally, United Benefit Life Insurance Co. came up with what the owner

wanted—an all-cash offer of \$2.9 million.

"We spent a lot of time looking for the right company to develop the site," recalls Dick Daly, United's executive vice president in charge of investments. Eventually, Maenner was the choice. Daly tells why:

"They were one of the few companies that had handled both lot and home sales. They were experienced in land development and construction. They knew their way around in the Omaha market. They were already familiar with the site because of the studies and plans they had made. Finally, they were

not too large, and we figured the smaller the company, the better the control."

United Benefit bought the site as a long-term investment. Its goal, according to Daly, was an annual return of 11% to 15%. Today Daly won't reveal whether that goal has been met. He simply says, "We're real pleased that our original plan is right on schedule."

And Jack Maenner? "I'm satisfied," he says. "Last year we did \$1.2 million in fees and commissions, and 20% of them came from Regency."

more per square foot than Regency's consumer pioneers paid in 1969.

**Land costs are up, prices unchanged.** Actual lot prices are still what they were six years ago—from \$12,000 to \$23,000—but effective prices have risen at 5% to 7% a year. Reason: gradual shrinkage of lot sizes.

The average 1969 lot measured 125 x 155 ft., covered 19,375 sq. ft. and sold for \$16,000. Today's average lot still sells for \$16,000, but its dimensions have shrunk to 90 x 155 ft. and its area to 13,950 sq. ft. So the price per square foot is up from 82¢ to \$1.15.

**But it all hasn't gone as planned.** The prime example is Regency's specialty shopping center. Original plans called for a 1972 opening with what was described as "the finest shops plus a prestigious anchor tenant." But that timetable was shelved when an anchor tenant could not be found.

United decided to work around the problem by building in three phases without an anchor tenant in the first phase.

Phase One, 60,000 sq. ft., is scheduled to open in September with 20 shops averaging 3,000 sq. ft. each. Construction costs will come in at about \$35 a sq. ft. Monthly rents

will run around 54¢ a sq. ft. And tenants will include a restaurant, beauty salon and men's and women's apparel shops.

"When the first phase proves itself, it should be a lot easier to get an anchor tenant into the second phase," says Maenner. Phase Two will total 108,000 sq. ft., including 40,000 sq. ft. for an anchor tenant.

But there's no commitment beyond the first phase. Says an official of United Benefit Life: "If we can't get an anchor tenant or several tenants taking about 12,000 sq. ft. each, we won't go ahead with Phase Two."

—MICHAEL J. ROBINSON

### Office park: a prestige site with pulling power

Its rents are among Omaha's highest, but its vacancy rate is considerably lower than the city-wide average. Regency rents average \$6.75 a sq. ft. Occupancy of buildings with at least one year of leasing is a healthy 92% to 95%, compared with a local average of 85% to 86%.

Plans for the 57-acre complex call for 825,000 sq. ft. of rentable office space. To date, five buildings, totaling 240,000 sq. ft., have been built, and one is nearing completion. They are:

- Regency I, a 58,000-sq.-ft. building erected under Maenner's supervision for United Benefit Life's investment portfolio.

- Bozell and Jacobs Plaza, a 64,000-sq.-ft. joint venture by United Benefit and Bozell and Jacobs, an advertising firm that will occupy part of the building. Maenner supervised construction.

- Physicians Clinic (lobby at right), 40,000 sq. ft. built by a doctors' group on leased land.

- Essex Court, a 36,000-sq.-ft. office condominium joint-ventured by Maenner and Hawkins Construction on land they bought from United Benefit.

- Lakeside Atrium, a 42,000-sq.-ft., glass-walled building (bottom right) put up as an investment—but later sold—by Linclay Corp. on a site purchased from United.

- U.S. National Bank, 32,000 sq. ft. for a bank branch and rental offices. The building, on land bought by the bank, will be finished by year-end.

PHOTOS: WALTER GIERHIN

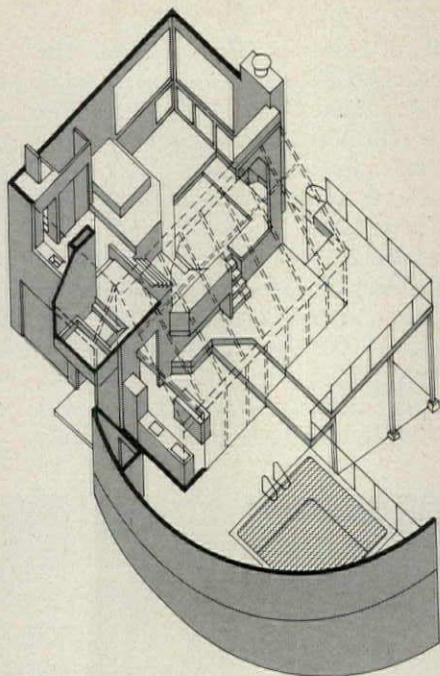


# SIX CUSTOM HOUSE WINNERS

These award winners in the 1975 Homes for Better Living Program\* are a far cry from today's basic single-family house (see p. 74).

But they are well worth a close look if you are designing or building for private clients or for a high-income market. You will see a wide variety of houses—from 1,300 to 6,537 sq. ft. in size, from \$40,000 to more than \$200,000 in construction cost and from a compact urban house to a rambling country house. You will also see some fresh ways to zone houses for family living, some dramatic—and functional—treatments of interior space and some imaginative handling of tough sites.

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



## FIRST HONOR AWARD

*Architect: Natkin & Weber, Architects/Planners; Builder: Ludvik Limberger; Location: Sausalito, Calif.; Living area: 2,000 sq. ft.*

In this hillside house, changing levels rather than walls define the major living areas (see drawing above). The result is an open, informal interior that steps down from a sleeping platform to a glass-enclosed dining and music area (right). In contrast with the open poolside elevation, the front of the house (not shown) is closed for privacy from neighbors. Note also the contrast between the stepped-down main living areas and the conventional room arrangement on the bottom floor.



## FIRST HONOR AWARD

*Architect: Hugh Newell Jacobsen, FAIA; Builder: A. William Csink; Location: Pennsylvania; Living area: 6,534 sq. ft.*

**Problem:** Design a huge house that doesn't look overpowering and pretentious. **Solution (shown here):** Plan the house as a series of attached structures that are relatively small in scale and staggered in row-house fashion. Both the massiveness and overall length are reduced.

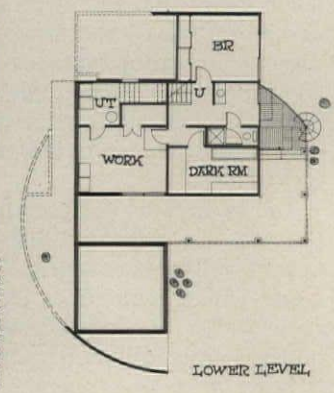
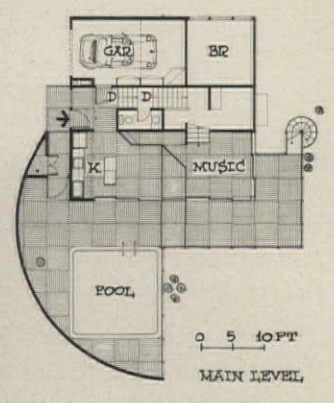
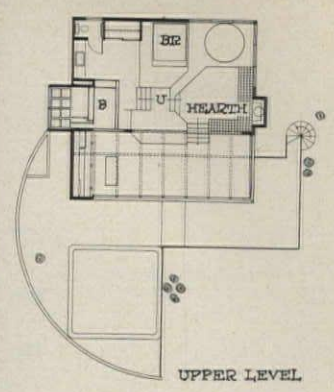
Inside this house, however, spaciousness is emphasized. Rooms are large with high ceilings that follow the steep-pitched roofs. And the rooms are made to seem even larger by all-white walls and ceilings, by continuing the black slate floor to the terraces and by bringing in light through transoms, skylights and vertical slits in walls (photo, bottom right) and ceilings (photo, far right).

This house is in the country; hence the traditional farm-like building shapes that soften the contemporary design.

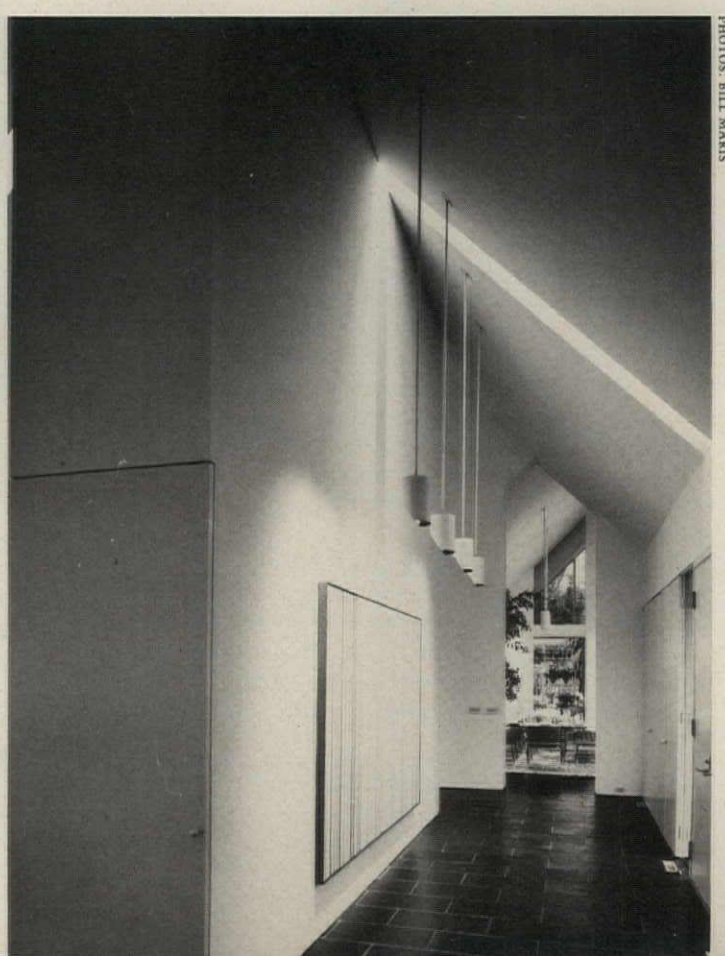
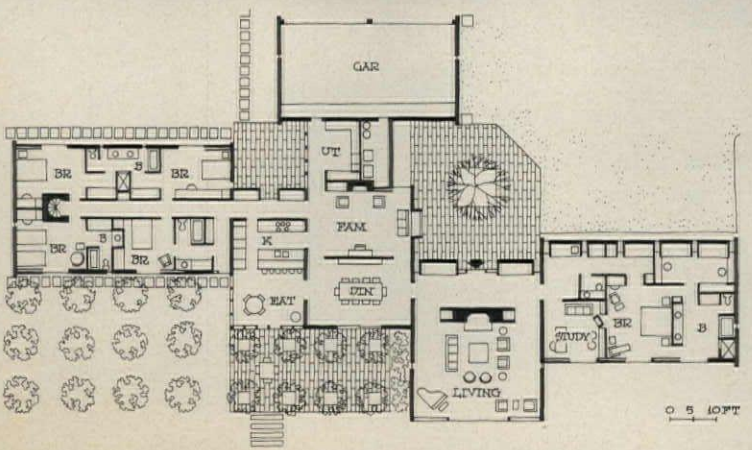


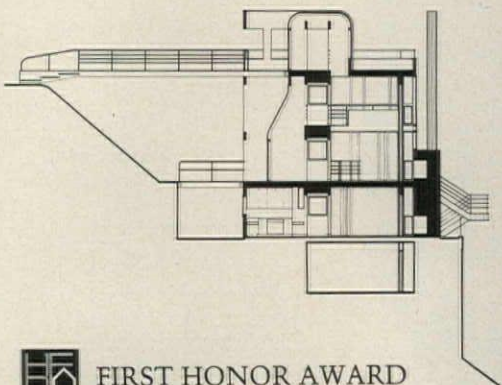



TOSHIBA FIREWALL



PHOTOS: BILL MARRIS






 FIRST HONOR AWARD

Architect: Richard Meier and Assoc.;  
 Builder: Jordan Shepperd Inc.; Location:  
 Harbor Springs, Mich.; Living area: 4,300  
 sq. ft.

With its broad decks and open outdoor stairways (photo, far right), this house on a steep lakefront site has some of the feel of a ship at sea. And views are carried right into the interior. Only the private spaces—bedrooms and baths—are enclosed. All others, including the kitchen on the uphill (non-view) side of the site, are open to the outdoors and to each other.

The house was designed for a family of five. So the children's bedrooms (on the upper level) are kept separate from the adult level, which includes a two-story living room and a master-bedroom suite. The house is entered from a bridge at roof level (section above and middle photo).

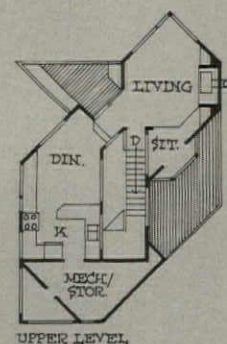
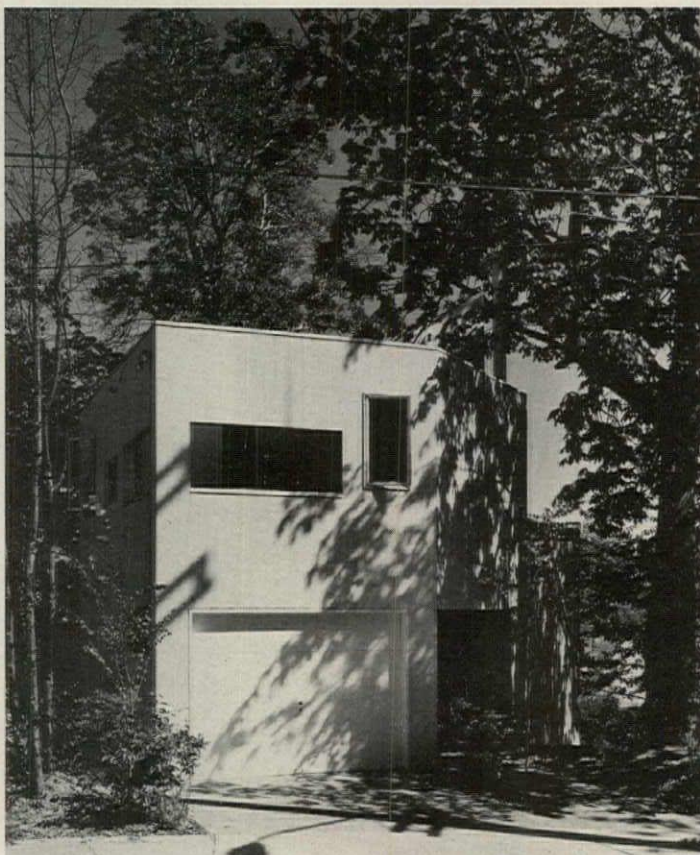


 FIRST HONOR AWARD

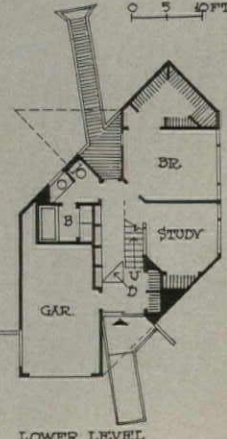
Architect: Hobbs Fukui Assoc.; Builder:  
 John S. Reed; Location: Seattle, Wash.; Liv-  
 ing area: 1,300 sq. ft.

Behind the closed and almost stark facade at right is a surprise—a light and airy interior that looks and lives much bigger than it is. The key to the plan is a two-story inner street (plans and middle photo) with a glass roof that brings daylight into the angled rooms. The impression of spaciousness is enhanced by minimal interior partitioning—particularly on the main living level (photo, far right) where platforms and a step-up kitchen-dining level help define the various rooms.

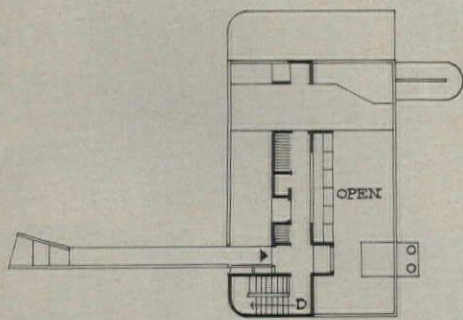
The small (44' x 100'), steep site is open on one side to a view of a lake and mountains. So the living room and primary deck are located to capture that view. A second deck on the shady side of the house is a cool, quiet adjunct to the dining room.



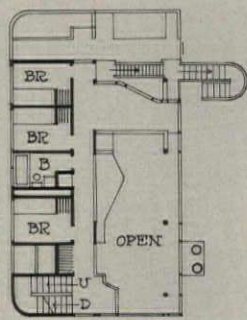
UPPER LEVEL



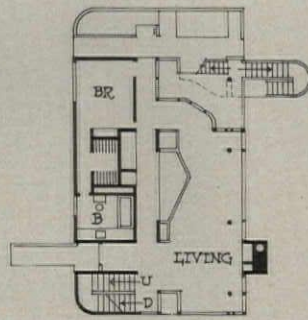
LOWER LEVEL



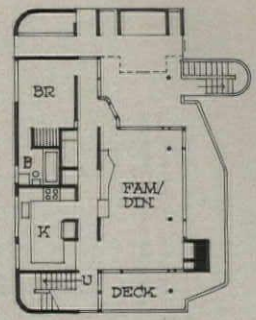
ENTRANCE/TOP LEVEL



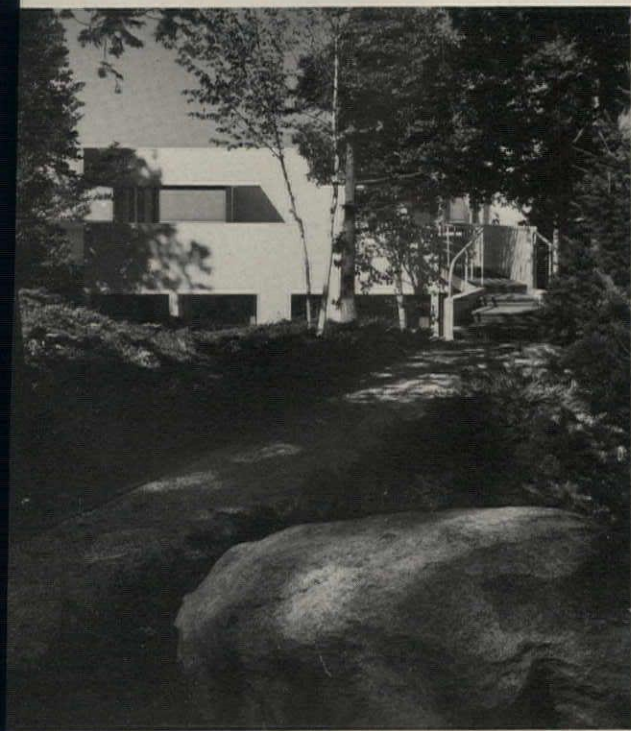
UPPER LEVEL



MIDDLE LEVEL



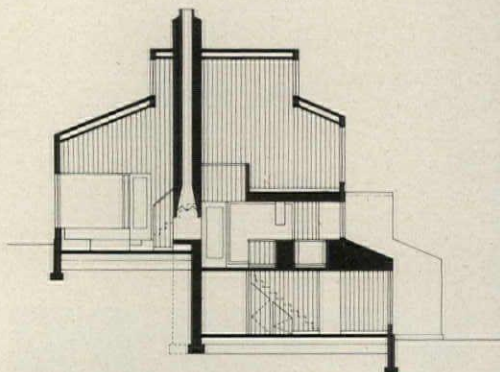
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PHOTOS: EZRA STOLLER



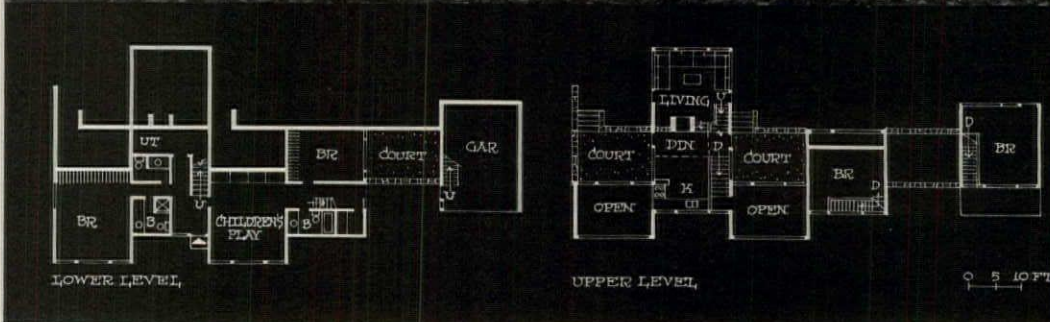
PHOTOS: ART HUPY



**AWARD OF MERIT**

*Architect: Alfredo De Vido; Builder: n/a; Location: Westchester County, N.Y.; Living area: 2,005 sq. ft.*

This may be the ultimate in zoned planning—and all in only 2,005 sq. ft. of living area. The house consists of four 15'-wide cubes—each designed for a different family activity. Adult and children's areas are well separated from each other. Yet the parents can keep an eye on the children's playroom from a paved terrace off the kitchen. The photo at far right shows the multi-level arrangement of the main living core: The kitchen (*background*) is one flight above the entrance, three steps lower than the living room (*foreground*) and directly below the two-story study (the highest level in the house). Linear siting of the house, dictated by the site's slope, opens most rooms to two exposures and a north view.



**AWARD OF MERIT**

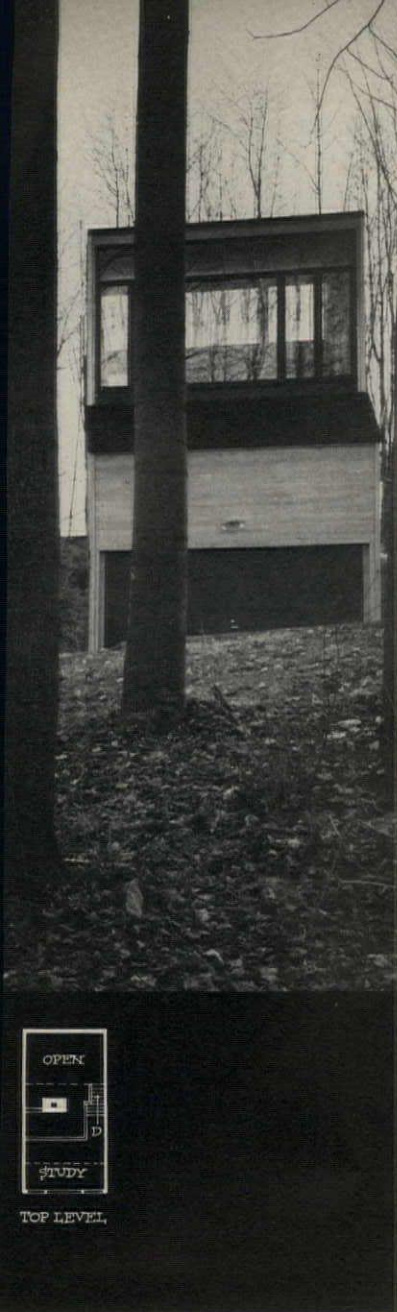
*Architect: Christopher H. L. Owen; Builder: Larchmont Const. Co. Inc.; Location: Westchester County, N.Y.; Living area: 3,600 sq. ft.*

Here's another efficient plan for family living. And in this case there was a special requirement: nighttime separation of four active children. Two young girls have bedrooms (with built-in bunks) next to the master-bedroom suite on the top level of the house, while the boys' bedrooms are next to the children's playroom on the bottom level. The middle level—strictly for adults—includes the large, glass-walled living room shown at far right.

The house is set into a natural slope. A bridge (*at left in the photo at right*) connects the upper level to the garage roof, where a stairway leads down to a swimming pool (*not shown*). Outdoor stairways, shown in the plan, lead directly from the middle and lower levels to the pool.



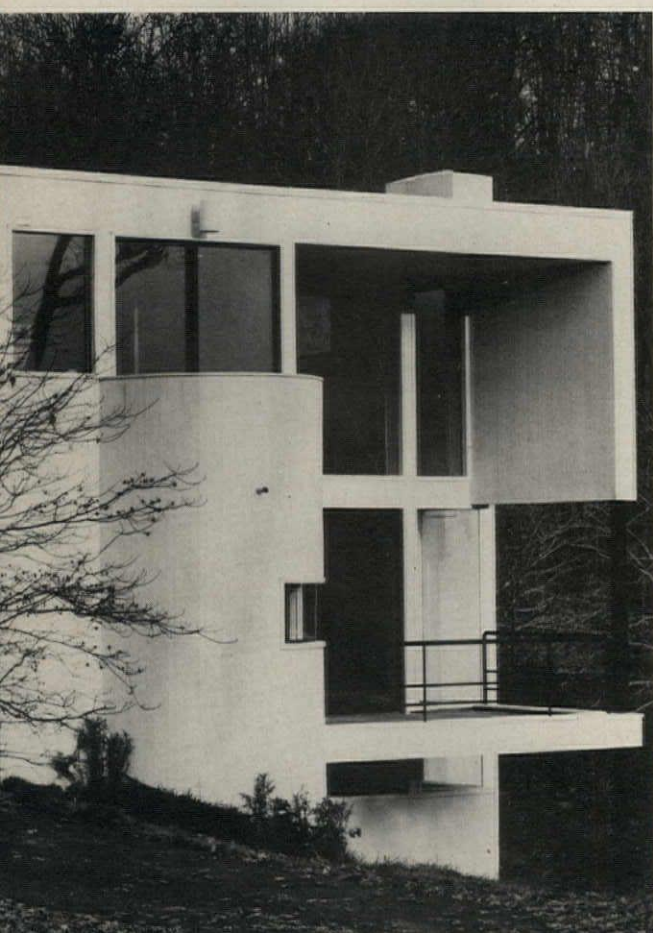




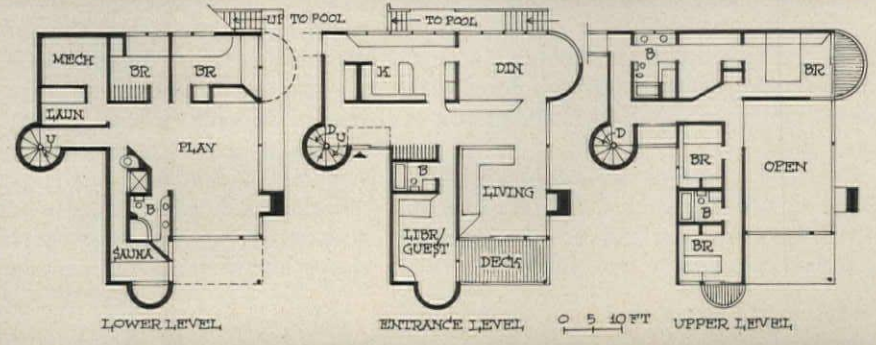
TOP LEVEL



PHOTOS: BILL MARIS



PHOTOS: NORMAN MCCRAITH



LOWER LEVEL

ENTRANCE LEVEL

UPPER LEVEL

# An old pro goes back to the basic house—starting at \$16,490



The old pro is John F. Long of Phoenix. The basic house is a two-bedroom, one bath model. And economy-conscious Phoenix homebuyers like the price tag so much they are buying 20 a week. At that sales rate, the basic house now accounts for 60% of all Long's sales, and has boosted his volume for the first five months of 1975 by more than 120% over the same period last year.

John Long is no stranger to low-priced homes. He sold them for as low as \$6,800 in the 1950s. And, since 1947, he has built 28,000 houses priced no higher than \$30,000.

Last year Long squeezed his prices down to \$20,990, but even that wasn't low enough for recession-stunned Phoenix—a big percentage of his traffic still couldn't qualify at that modest price.

"We had no competition from other builders," says Long. "Our competition was simply the economy."

So late in '74 John F. Long Homes dusted off some well-used 1950s plans, revised them slightly and came out with an 840-sq.-ft. two-bedroom, one-bath house for \$16,490 and, for people who need a little more space, a 980-sq.-ft. three-bedroom, one-bath model for \$17,490. Buyers get 6,000- to 8,000-sq.-ft.-lots, built-in ranges and ovens, carports with storage rooms, full-thick insulation, trees, shrubs and grass. Sales took off immediately and haven't slowed down since.

At those prices, Long undersells every builder in town but also lures tenants away from apartment owners. Some 60% of his buyers come from rental apartments and for good reason: Mortgage payments on the \$16,490 house, principle and interest combined, are \$115 a month with 30-year, 7¾% Tandem financing and a \$540 downpayment. The average two-bedroom Phoenix apartment rents for \$175.

To keep the apartment renters coming, Long bombards local rental complexes with direct-mail pieces—37,000 in the month of April alone.

How can a builder squeeze house prices down to \$16,490 in this day and age? In John Long's case, the answer is a combination of efficient production, prompt bill-pay-

ing, and his own cash. Specifically:

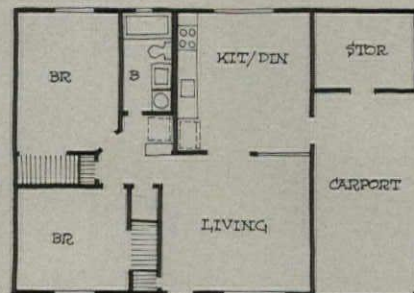
- Long saves about \$1,500 a house by doing without interim financing. He pays for all construction work and off-site improvements with the company's own funds, and he pays cash for all land purchases. Right now he is building his low-priced houses in three subdivisions. Two are on newly acquired land, and the third is on land he has held since the mid-1950s.

- Long prefabricates his houses in a components factory that he has operated for 20 years. His prefab system is a simple one, based on open-frame panels. Prefinished hardboard exterior siding is applied in the shop; thermal insulation and drywall are installed conventionally in the field. He keeps the assembly line flexible, relying largely on lightweight power tools, because his product line totals nine different models ranging to \$30,850.

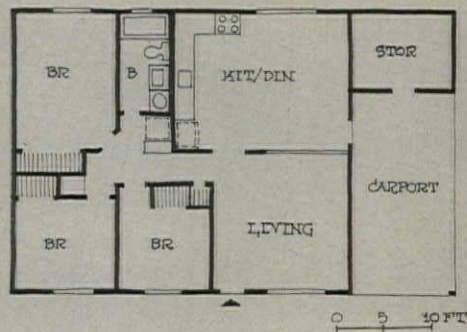
- Long incorporates some of the space- and cost-saving design features he learned during a few years in the mobile-home business. In the mid-'60s he converted his components plant to mobile-home manufacturing after a decline in demand for low-priced houses. At that time, he incorporated ideas from his conventional homes in the mobiles to improve their appeal. Now he is borrowing ideas from the mobiles to make the most of limited space in his low-priced houses. Two examples: wall-hung dressers in bedrooms and compact water heaters hidden under countertops in bathrooms.

- Long enjoys distinct production and price advantages in a recessionary marketplace by merely paying his bills on time. He explains: "We're getting exceptional service and prices from our subcontractors and suppliers by continuing to pay our bills promptly every 30 days. We're one of the few companies in town that suppliers and subs don't have to carry for 90 and 120 days."

What's more, Long is one of the few builders in Phoenix whose volume is large enough to justify price concessions from suppliers and subs. For the past several months, his shop has turned out at least four houses a day, and now he expects to increase the pace to keep up with demand.



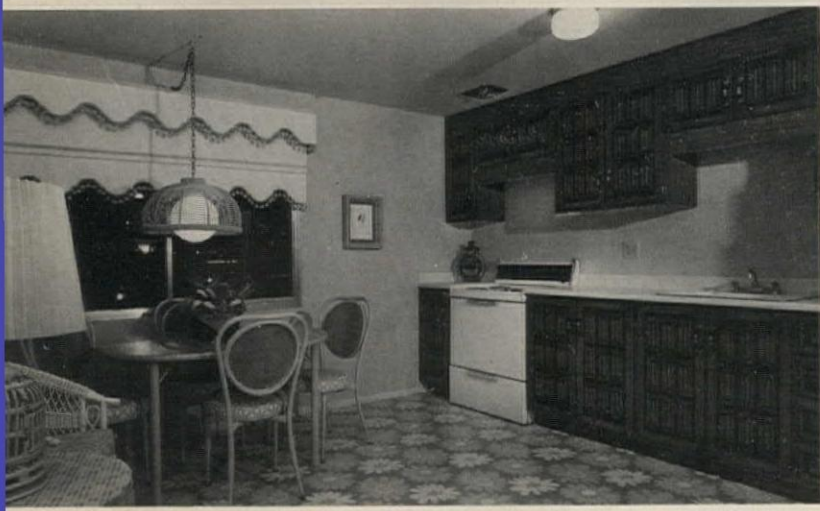
Basic plan (above) provides the largest possible dining space by aligning kitchen appliances along one wall. The three-bedroom alternate (below), with a larger kitchen-dining area, has a more convenient L-shaped appliance layout with extra counter space.





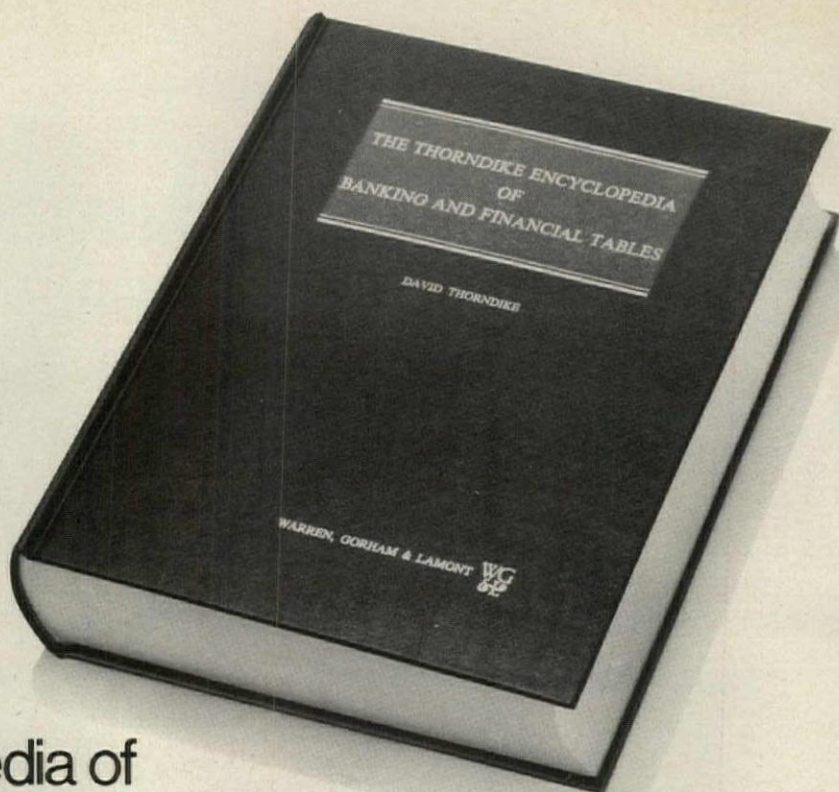
The pro, Phoenix builder John Long (right), talks to prospective buyers in front of a slightly expanded version of his basic house: It has a double carport, which boosts its price to \$17,290. Prices of all houses include water heater, electric furnace, exhaust fan and aluminum window screens.

PHOTOS: DIETRICH



Model-home interiors (above and left) are decorated to show prospects how they can visually expand the compact 840 sq. ft. of living space in the basic plan. For example, there's the floor-to-ceiling mirror on the living-room wall to the right of the kitchen (above), and a mirrored wall and wall-to-wall draperies in the master bedroom (far left). The kitchen-dining room (left) is decorated like a family room to suggest its multi-purpose possibilities.

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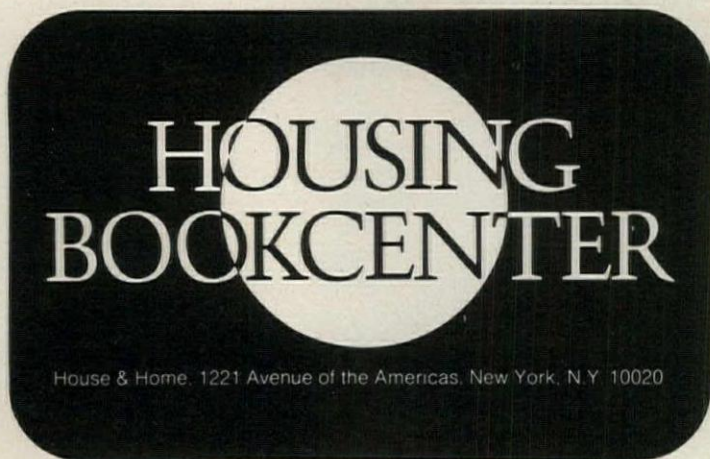
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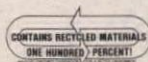
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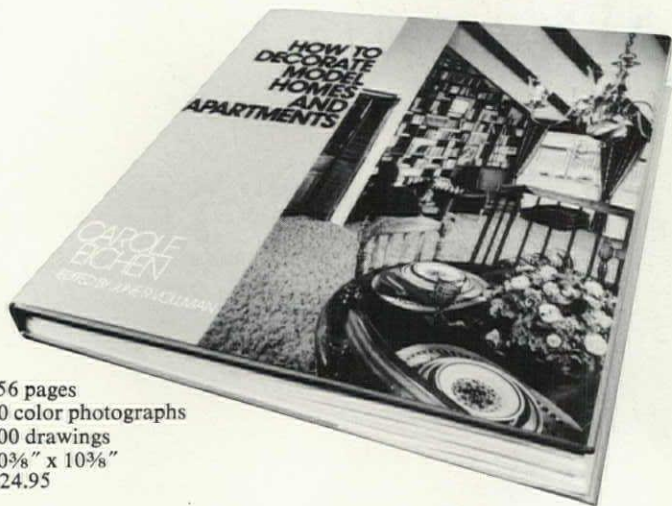
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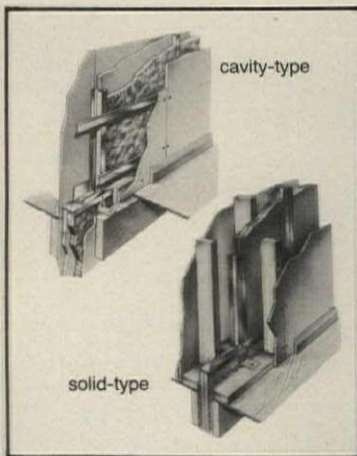
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**New party wall system is installed in a mock-up house**



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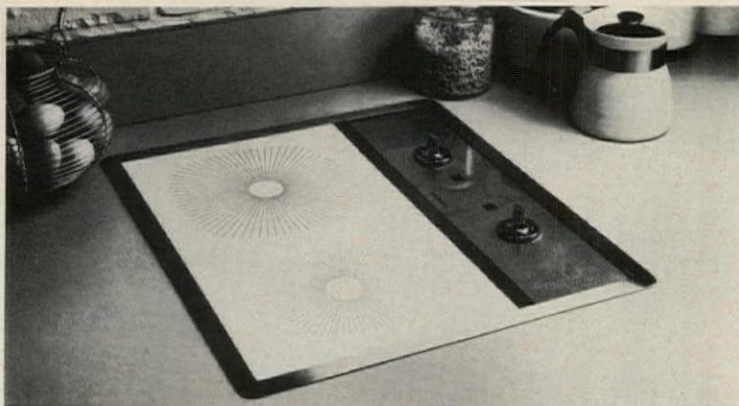
**... and here's the result**

The flaming section of the house burned to the ground while the protected part remained virtually undamaged. USG® Area Separation Walls prevented the spread of the blaze although the fire burned for a full hour, reaching a high temperature of 2000° F.

Engineered for use in multi-family buildings up to four

stories high, USG® Area Separation Walls consist basically of large-size gypsum panels attached to steel studs and runners. A key to the system is 16-gauge aluminum angle clips which attach metal components to adjacent wood structural members. Clips melt when exposed to fire, permitting vital structural separation. The sys-

tem is available as: A cavity wall for non-load-bearing party walls has integral gypsum panel surfaces and a layer of acoustical insulation; a solid type for bearing walls consists of separately framed interior surfaces on either side of the gypsum fire barrier. U.S. Gypsum, Chicago. CIRCLE 200 ON READER SERVICE CARD



**Smoothtop cooking surface** has two thermostatically-controlled heating elements. "Hot lights" stay lit until surface cools to a safe temperature. Built-in unit comes in sunburst pattern or with scroll decoration. Corning Glass, Corning, N.Y. CIRCLE 208 ON READER SERVICE CARD



**Pushbutton plumbing system**, "Ultraflo," saves water. Preset temperatures and flow rates reduce wastage resulting from prolonged mixing. Kitchen unit (shown) includes controls for hot, warm and drinking water. Ultraflo, Sandusky, Ohio. CIRCLE 209 ON READER SERVICE CARD



**"Dual-Temp" refrigerator/freezer** features an automatic ice maker and a chilled water dispenser. Family-size 21.3 cu. ft. model has an energy-saving condenser loop to prevent moisture formation on the outside of the unit. Admiral, Chicago. CIRCLE 210 ON READER SERVICE CARD



**Low-maintenance cabinet**, "The Classic," is high-pressure laminate with solid wood molding on door and drawer fronts. Standard features include synthetic enamel interior finish and adjustable self-closing hinges. Caldwell, Joelton, Tenn. CIRCLE 211 ON READER SERVICE CARD

**Easy-to-mount disposers** feature corrosion-resistant stainless steel grind chambers and cast iron drain chambers. Four of six durable models are shown (right), all with reversing action independent of motor speed. National, Troy, Ohio. CIRCLE 212 ON READER SERVICE CARD



**Floor-to-ceiling pantry unit** has swing-out shelves and roll-out drawers for easy access. Shown in a Shaker-style kitchen, pantry has Delta Pecan wood doors. Unit is suitable for canned goods and small appliances. St. Charles, St. Charles, Ill. CIRCLE 213 ON READER SERVICE CARD





**Built-in dishwasher** "Potscrubber II" features a separate installation module for simplified hook-up. Color door panels provide decorating flexibility. Sound-insulated unit has an energy-saving drying option. General Electric, Louisville, Ky.  
CIRCLE 201 ON READER SERVICE CARD

**Slim 12"-wide trash compactor**, "Vortron," (below) can handle all kitchen waste. The unit features a drain so that liquids can run off into a container or into sewage lines and an electronic purifier for odor control. Vorik, Sparta, N.J.  
CIRCLE 202 ON READER SERVICE CARD

**Heavy duty washer** (below), similar in construction to commercial units, features cycles for every fabric type. Over-the-top water extraction means dirt is not strained through clean clothes during draining. A companion gas or electric dryer is offered. Units come in colors. Modern Maid, Chattanooga, Tenn.  
CIRCLE 203 ON READER SERVICE CARD



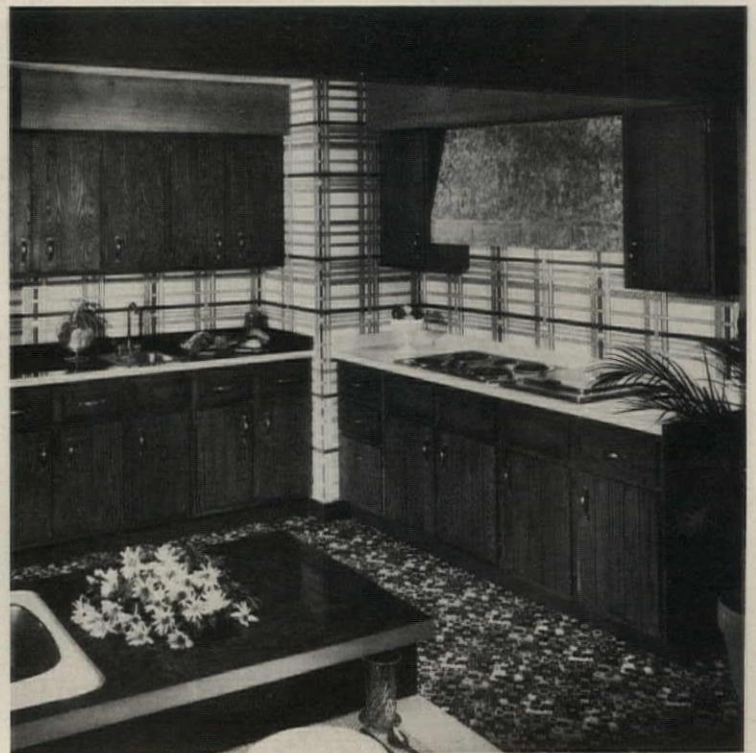
**All-wood cabinet line**, "Salem Oak," with a warm country look (below), has V-groove, plank-and-peg styling. Cherry-finished cabinets, with all-oak fronts, have a protective three-coat treatment for easy maintenance. Kitchen modules and vanities are offered. Excel Wood Products, Lakewood, N.J.  
CIRCLE 204 ON READER SERVICE CARD



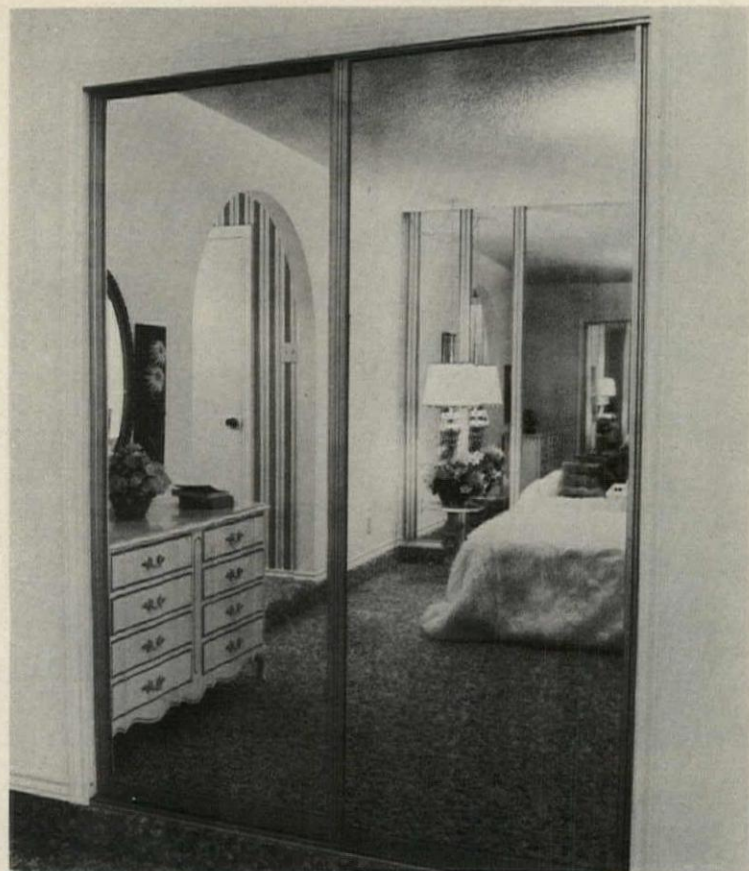
**Country-style cabinetry**, "Character Pecan," combines traditional charm with easy maintenance. The book-matched wood cabinets, with exposed detailing and graining, are accented by vertical grooves and hammered-copper hardware. All edges have a five-coat, marproof finish. Aristokraft, Jasper, Ind.  
CIRCLE 205 ON READER SERVICE CARD

**Large capacity microwave oven** can be built-in using a special venting kit. "The Great Banquet-Sized Oven" has more than one cubic foot of usable interior space. Unit draws only 15 amps of electricity. Oven has a see-through door with piano-type hinges. Magic Chef, Cleveland, Tenn.  
CIRCLE 206 ON READER SERVICE CARD

**Casual look cabinetry**, "Country Leisure," (below) features solid-oak drawer fronts shaped to accent the plank effect on the doors. Finish is soft-brown oak tones that emphasize wood grains. Specially designed hardware is used on doors and drawers. Self-closing hinges are standard. Brammer, Davenport, Iowa.  
CIRCLE 207 ON READER SERVICE CARD



more products on page 84



Mirrored sliding closet doors are noiseless and cannot jam. Extrusions in anodized aluminum or bronze surround the door, keeping it level. Unit has a roller at the bottom and nylon glides at the top. Fred A. Martin, Fort Worth, Tex.

CIRCLE 222 ON READER SERVICE CARD

Thermal horizontal slider window swings in for cleaning. Unit, with double insulating glass, features a heavy aluminum exterior frame interlocked with a rigid vinyl interior frame to form a thermal break. Thermal-Barrier, Bedford, Ohio.

CIRCLE 223 ON READER SERVICE CARD

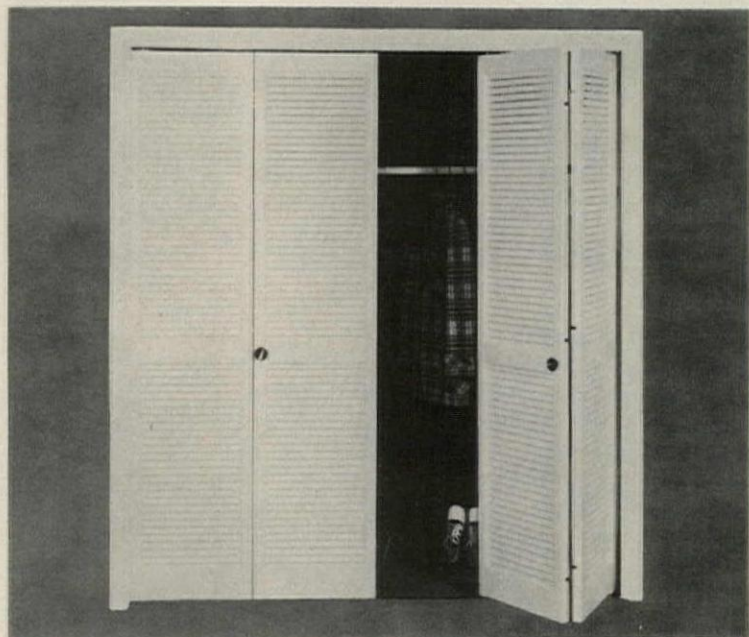
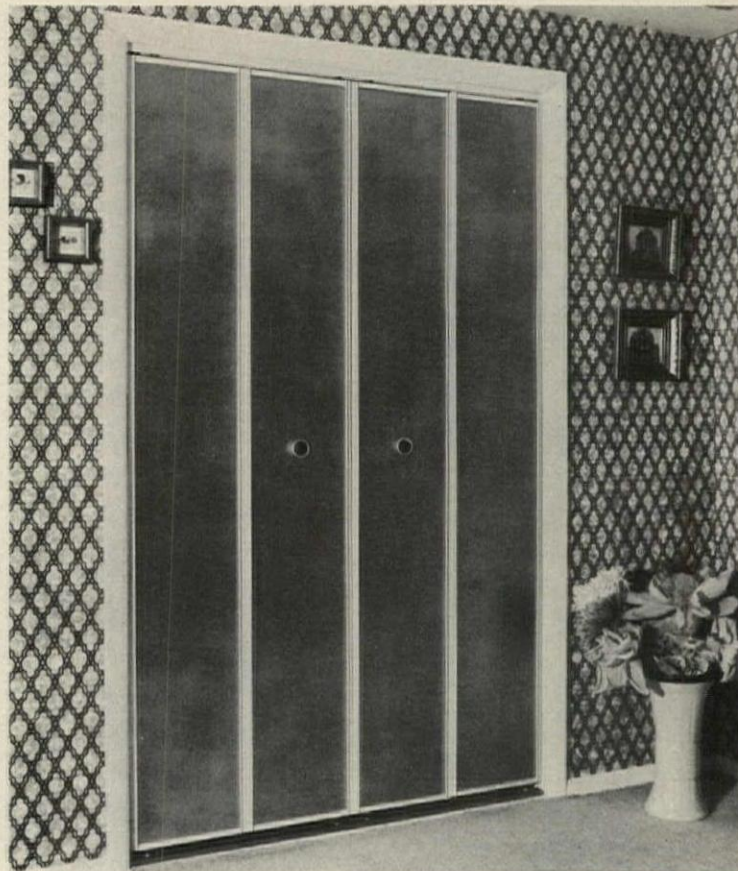


Bifold door system, "Federal Series 1400 Panel Jacket," allows assembly of wardrobe doors from any type of solid or laminate panel 1/8" to 1/4" thick. Offered in a range of sizes, system features top track suspension. L.E. Johnson, Elkhart, Ind.

CIRCLE 225 ON READER SERVICE CARD

Full-mirrored bifold closet door (below) has a dual function. It serves as a decorative device that can enlarge the room and as a full-length grooming mirror. Part of the "Elegante" series, door has four 9" panels. Leigh, Coopersville, Mich.

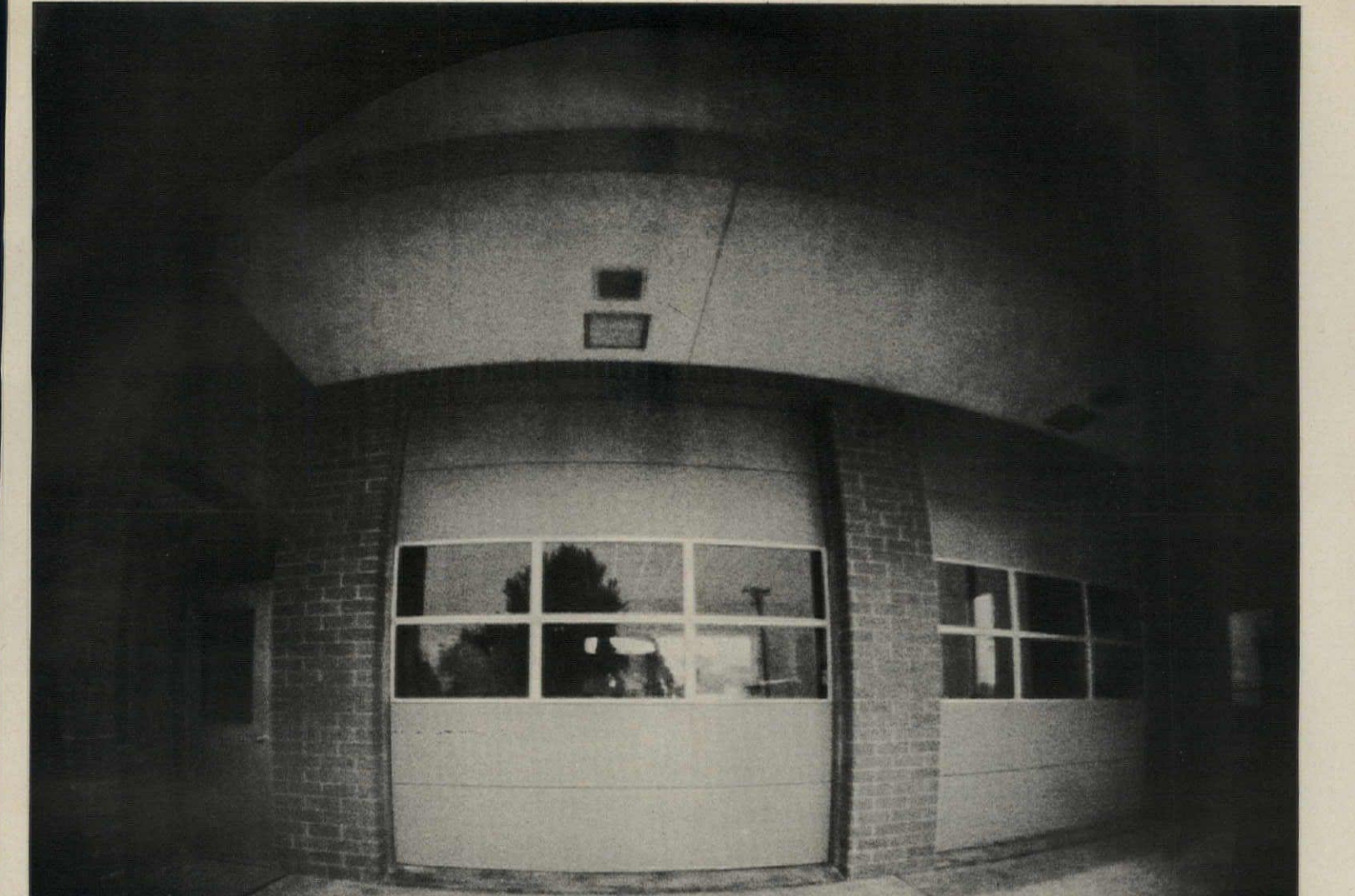
CIRCLE 226 ON READER SERVICE CARD



Bifold doors are molded of structural foam polystyrene. Doors will not crack, split or warp and can be drilled like wood. Fully louvered for air circulation, doors are supplied factory-painted with all necessary installation hardware. Biltbest, Ste. Genevieve, Mo. CIRCLE 224 ON READER SERVICE CARD



more products on page 86



## Raynor garage doors give you more than meets the eye

If you look only at the appearance, you're overlooking some of the most important reasons for buying a garage door. You can be overlooking the qualities that make Raynor garage doors so outstanding. Raynor gives you the big choice in materials: aluminum, steel, wood, fiberglass. Every Raynor garage door has hardware that's custom engineered just for that particular job requirement. Even the springs are custom wound. Then there's a life testing program that measures

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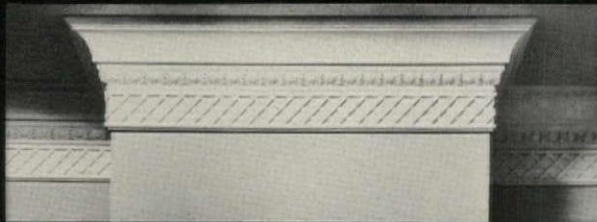
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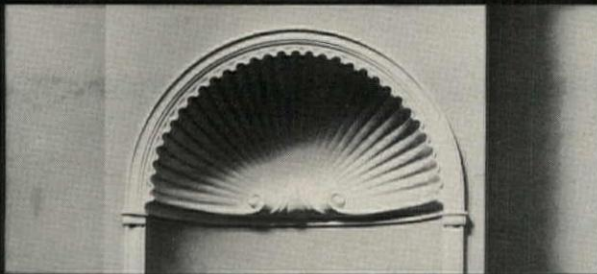
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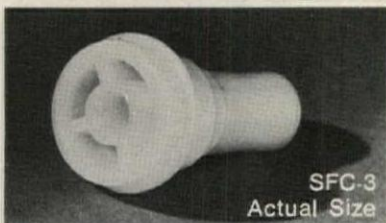
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CIRCLE 61 ON READER SERVICE CARD

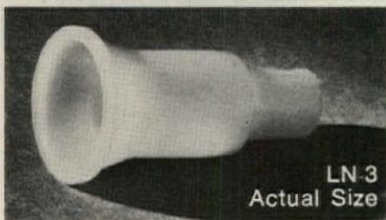
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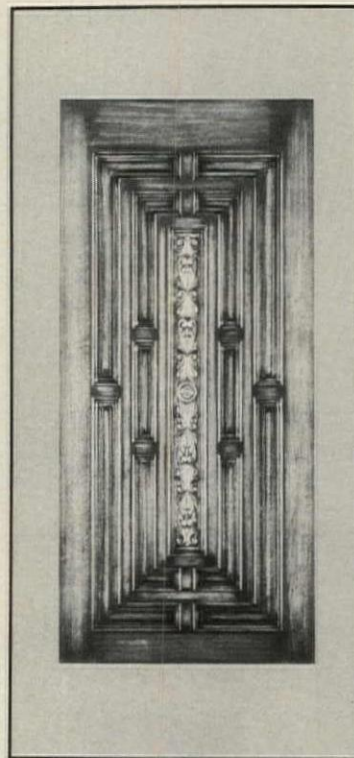


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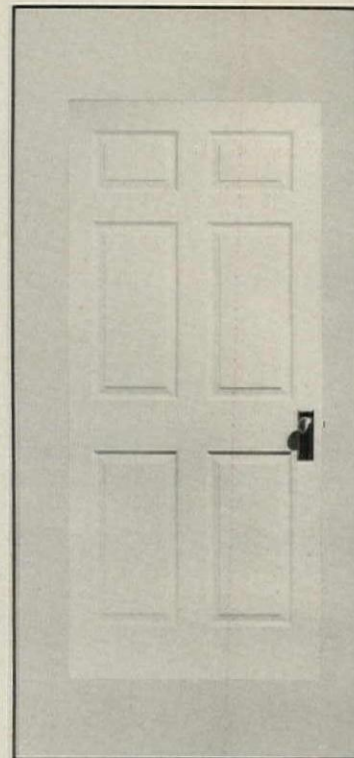


CIRCLE 86 ON READER SERVICE CARD



Hand carved entry door features an intricate traditional design. One of sixteen styles available, door has mortise and tenon construction. Extra heavy panels are used. All woods are kiln-dried for stability. International Wood, San Diego, Calif.

CIRCLE 227 ON READER SERVICE CARD

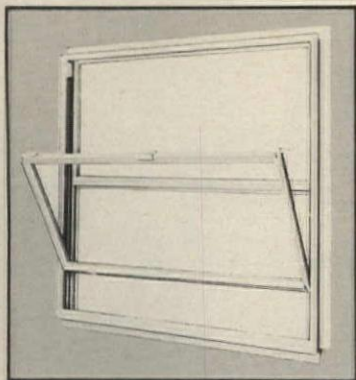


Six-panel colonial door facing is made from a single sheet of 1/8" hardboard. Die-formed in one piece, unit has no joints that can separate or distort. Doorskin with a subtle wood grain appearance will not split. Masonite, Chicago.

CIRCLE 228 ON READER SERVICE CARD



Folding door system, "Series 23," features a unitized rail design, supplied factory-assembled, that eliminates racking and binding and saves installation time. Versatile system accepts any type of prefinished panel. Arthur Cox & Sons, City of Industry, Calif. CIRCLE 229 ON READER SERVICE CARD

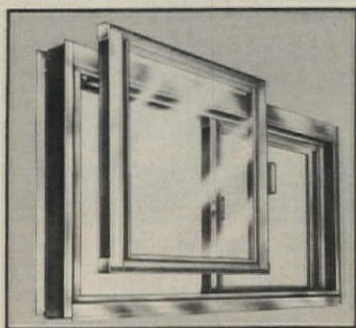


Single-hung prime aluminum window with a tilt/take-out feature (left) comes in a range of standard sizes. Offered in white or bronze finish, windows are available with insulating glass with half screens. Metalum, Toms River, N.J.

CIRCLE 230 ON READER SERVICE CARD

Replacement slider window (below) is custom-measured and built to fit existing window openings. Offered in two- and three-lite styles, the Nu-Prime® features double weatherstripping, weatherproof joints and watersheds. Season-all, Indiana, Pa.

CIRCLE 231 ON READER SERVICE CARD



Dramatic entry door (above) is intricately carved in the old world style. Constructed of solid rosewood, the rich-looking door comes in standard sizes. Both exterior and interior surfaces are carved. Elegant Entries, Worcester, Mass.

CIRCLE 232 ON READER SERVICE CARD

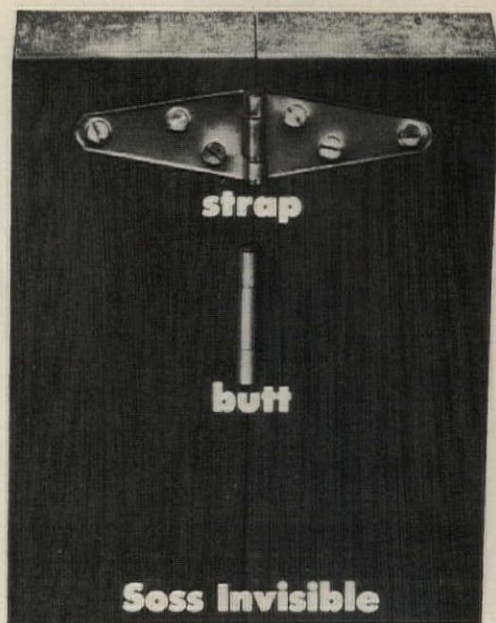


Bi-fold doors are constructed of thermo-formed plastic, laminated to a finger-jointed wood frame. All joints are corrugated stapled. Hardboard is then bonded to the back of the plastic to assure strength. Doors are factory-finished. Ideal, Waco, Tex.

CIRCLE 233 ON READER SERVICE CARD

more products on page 88

# Pick the hinge that hides



Compare the Soss look of invisibility with any strap or butt hinge and you'll choose The Soss Invisibles. These amazing hinges hide when closed to blend with any decor. With The Soss Invisibles you can create room, closet, or cabinet openings which are unbroken by hinges or gaps . . . the perfect look for doors, doorwalls, built-in bars, stereos, or T.V.'s. The Invisibles are extra strong, open a full 180 degrees, and are reversible for right or left hand openings. See listing in Sweet's or write for catalog: Soss Manufacturing Company, Division of SOS Consolidated, Inc., P.O. Box 8200, Detroit, Michigan 48213.



CIRCLE 62 ON READER SERVICE CARD

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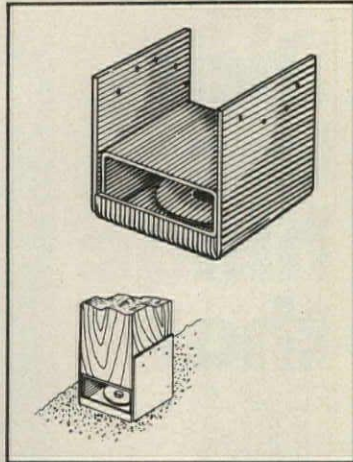
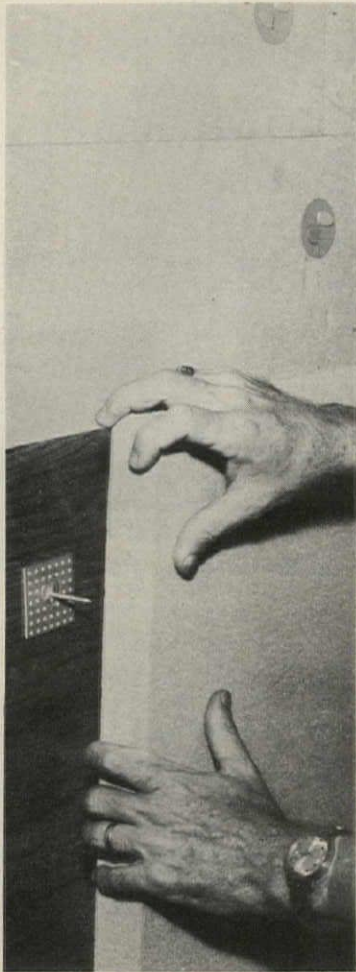
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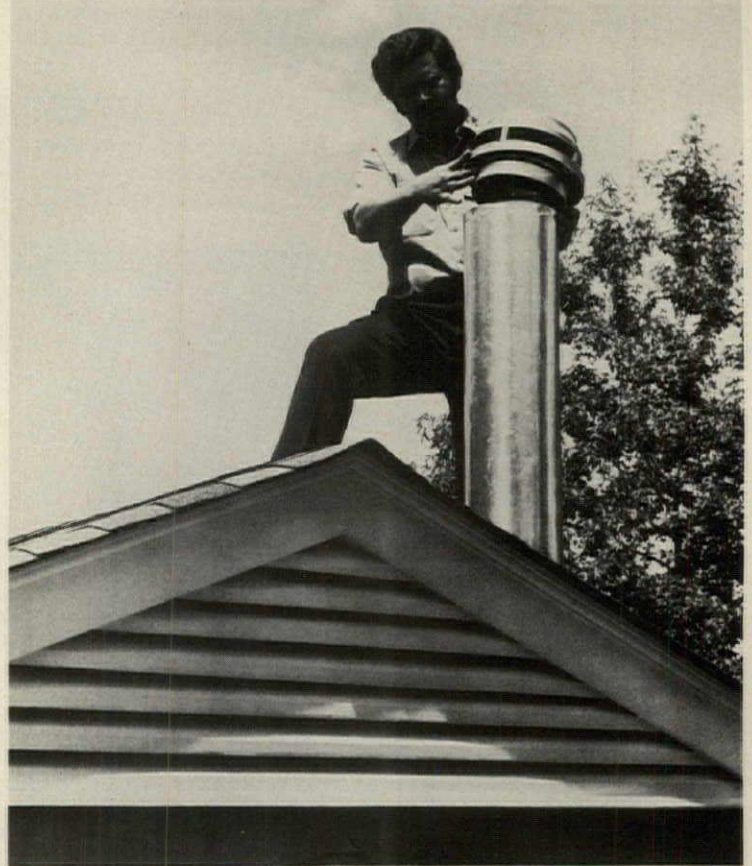
CIRCLE 87 ON READER SERVICE CARD

H&H JULY 1975 87



**Post anchor** for securing wood posts to concrete slabs can be adjusted for correct positioning during installation. Post can be plumbed easily after anchor is nailed. Three-piece metal anchor resists wind damage. TECO, Washington, D.C.  
CIRCLE 219 ON READER SERVICE CARD

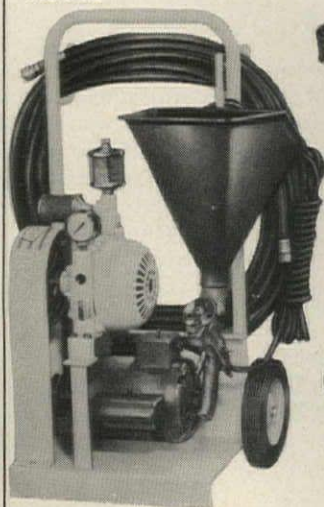
**Adhesive-backed fastener**, "Press-to-Klip," is used to install insulation and furring. Unit can be attached to concrete, metal, tile or any other clean, dry, flat surface by peeling off release paper and pressing fastener into place. "Press-to-Klip" comes in several lengths from 1½" to 4". Stic-Klip, Ayer, Mass.  
CIRCLE 220 ON READER SERVICE CARD



**Triple wall "Air-jet" chimney**, for use with all fuels and all types of heating, has a snap-lock assembly making it easy to install. Pipe sections and fittings have extra length to accommodate joint overlap. Units are UL-listed. General Products, Fredericksburg, Va. CIRCLE 221 ON READER SERVICE CARD

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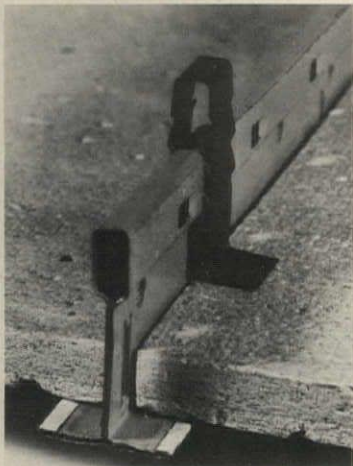
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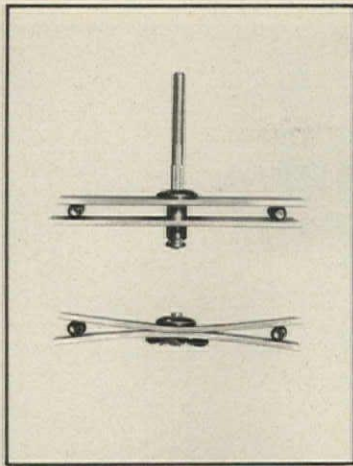
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"Tile Tite Clip" for use in grid ceiling systems holds tiles to "T" bars. Clip digs into the tile preventing movement after ceiling is in place. Easy-to-install clip fits all types of "T" bars. Fastway Fasteners, Lorain, Ohio.

CIRCLE 214 ON READER SERVICE CARD



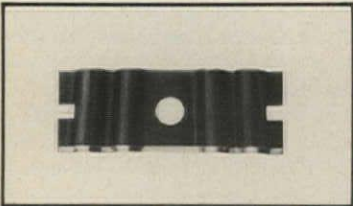
Blind "T-Rivet" has excellent pull-up characteristics and vibration resistance. The rivet body splits into a trifurcated shape when set, drawing sheets firmly together and spreading the load on the surface of the assembly. USM, Shelton, Conn.

CIRCLE 215 ON READER SERVICE CARD



Truss spacers stabilize bottom and top chords of wood trusses during erection. Manufactured of hot-dipped 20-gauge galvanized steel, spacers assure proper alignment of trusses, speed framing and layout and provide safety. Sheathing can be installed without removing spacers. Alpine, Pompano Beach, Fla.

CIRCLE 216 ON READER SERVICE CARD



"Corr-straight" corrugated fastener makes wood joint stronger. Unit features a flat mid-section that straddles the finished joint and will not weaken under stress. A power tool, "MA-c20," drives the fasteners. Paslode, Skokie, Ill.

CIRCLE 217 ON READER SERVICE CARD

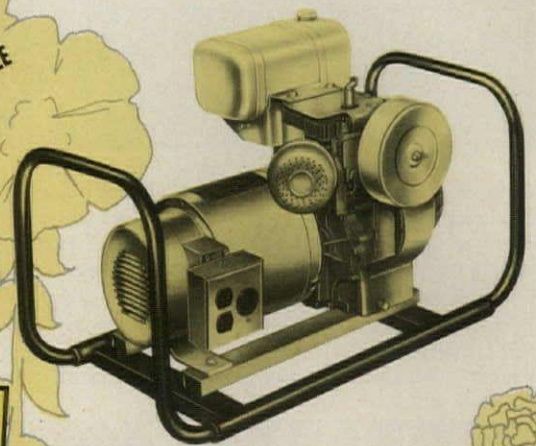


Portable wall panel assembly system has stud marks on the steel fabricating frame to permit stagger studding of floor or wall panels. Stagger studding, used in multifamily construction, interrupts direct conduction of sound. Bostitch, East Greenwich, R.I. CIRCLE 218 ON READER SERVICE CARD

more products on page 90

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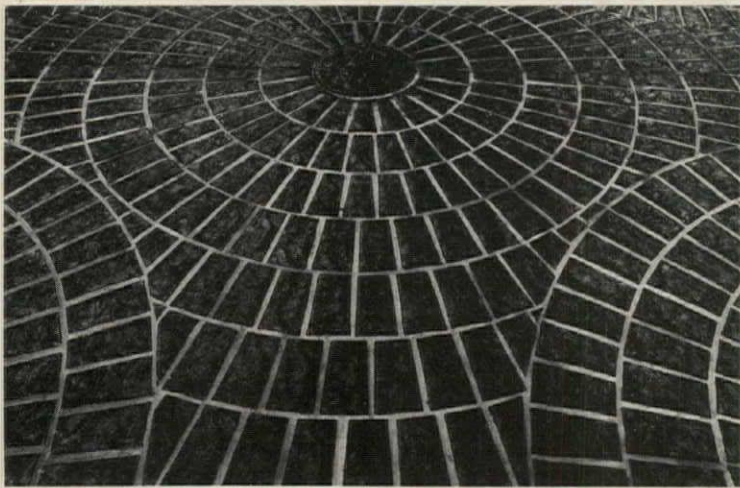
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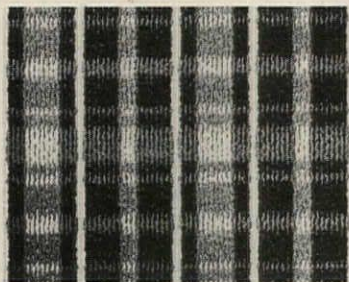
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Ceramic glazed tile series, "Franciscan Serpentine," (above) includes three wedge shapes and a circular unit. Tiles can be arranged in circles and curves to create classic European-type floors. Four colors are offered. Interpace, Los Angeles.  
CIRCLE 241 ON READER SERVICE CARD

Densely-constructed plush carpet, "Titanamar," (below) is suitable for use in heavy-traffic area. Tufted of a four-ply yarn of acrylic, nylon and static-controlling Zefstat, carpet comes in 12 colorations. Couristan, New York City.  
CIRCLE 242 ON READER SERVICE CARD



Bold plaid carpet with a tufted-in design (above) is part of the "New Adventure" series. Suitable for residential or commercial use, the carpet is constructed of Antron nylon. Retail price is about \$9.99 a sq. yd. Monticello, New York City.  
CIRCLE 243 ON READER SERVICE CARD



Rugged carpet, "Berberway," (below) is tufted of soil-hiding Antron III continuous filament nylon with built-in static control. Carpet, in six colorways in a 12' width, retails for about \$11.95 a sq. yd. Bigelow-Sanford, Greenville, S.C.  
CIRCLE 244 ON READER SERVICE CARD

Level loop printed carpet, "Abstraction," (above) is tufted of Allied Chemical Anso® nylon. Carpet, cushioned for comfort, sound absorption and insulation, can be installed directly on sub-flooring. Roxbury, Framingham, Mass.  
CIRCLE 245 ON READER SERVICE CARD

"Pebblecraft" floor tile (below) is a stone design surrounded by a natural-looking stream-bed pebble pattern. Part of the "Custom Excelon" line, 12"-square tiles come in white, slate, celery, lemon, brown and biscuit. Armstrong, Lancaster, Pa.  
CIRCLE 246 ON READER SERVICE CARD



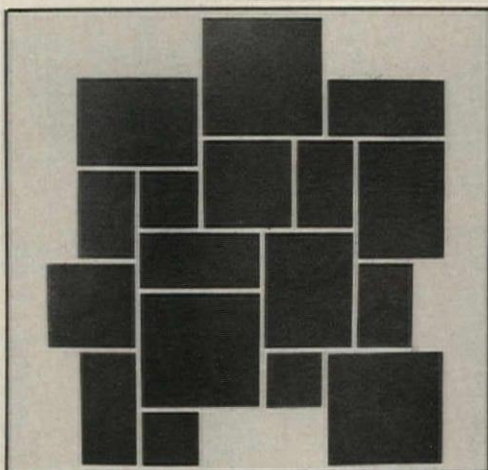




Level loop nylon carpet, "Corinthia," has a foam rubber backing to speed installation. Part of the "Fashion Tones" line, pattern is a geometric design of classical symbols. The floorcovering comes in five colorways in 12' widths and retails for about \$5.95 a sq. yd. Ozite, Libertyville, Ill. CIRCLE 234 ON READER SERVICE CARD



"Hanover Slate" is a vinyl asbestos tile (left) that simulates the look and texture of genuine slate. Available in red or blue shades, pattern blends with any decor. Twelve-inch-square tiles come with regular or "Touch Down" self-adhering backs. Kentile Floors, Brooklyn, N.Y. CIRCLE 235 ON READER SERVICE CARD



"Keystone 10," a package slate flooring system (above), contains 17 pieces of 1/4" gauge black slate. Each box supplies enough slate to cover 10 square feet of floor in the prearranged pattern illustrated on the carton. Each piece is precut of genuine Keystone American Slate. Stoddard Slate, Bangor, Pa. CIRCLE 236 ON READER SERVICE CARD



Vinyl flooring, "Crestmont," (left) has a free-flowing marble tile effect. Offered in green and gold, white and bisque, tangerine, yellow or blue, pattern is part of the "Cushionflor" line. It is available in 6', 9' and 12' widths and retails for about \$3.99 a sq. yd. Congoleum, Kearney, N.Y. CIRCLE 237 ON READER SERVICE CARD

more products on page 92

CIRCLE 91 ON READER SERVICE CARD →

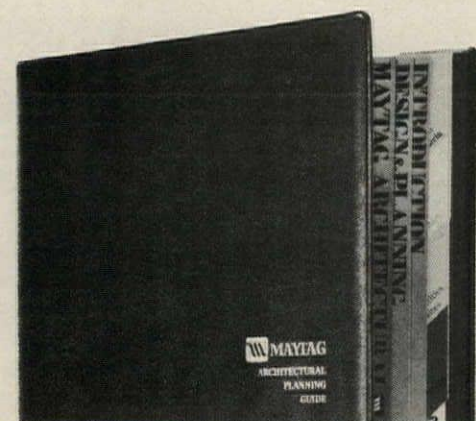
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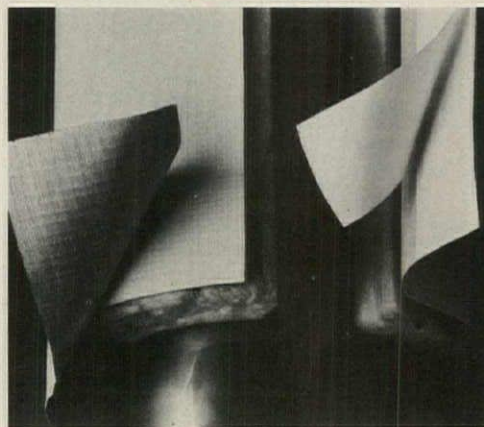
- I enclose \$20 (check or money order). Send 107-page Maytag Architectural Guide.
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Concrete adhesive additive for resurfacing and repairing traffic-bearing areas provides a positive bond between old surface and new material. Concentrated substance is mixed with water and then added to the concrete, cement, plaster or mortar. Additive permits resurfacing with a thin layer of mix. Wilhold Glues, Santa Fe Springs, Calif. CIRCLE 251 ON READER SERVICE CARD

Economy latex paint line, "1-2-3," (below) supplements the premium "Lucite" series. The new line includes wall paint in eight colors plus two whites, interior enamel in eight shades and white, house paint in eight colors plus white and floor enamel in four colors. DuPont, Wilmington, Del. CIRCLE 252 ON READER SERVICE CARD



Pressure-sensitive tapes (above) with a specially formulated adhesive system are for thermal insulation applications. Included in the line are AJS-backed butt tapes and double-backed side seam lap tapes. The adhesive system is resistant to water vapor and provides a positive vapor barrier throughout the seam. Tapes resist peeling or opening after application. Hexcel, Dublin, Calif. CIRCLE 253 ON READER SERVICE CARD

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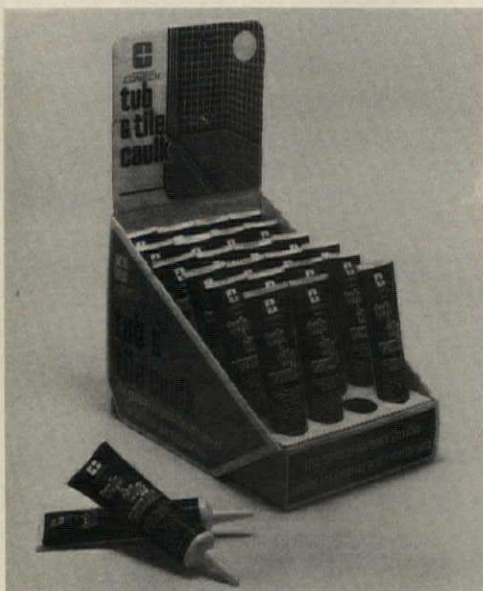
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"Sandstrom TUF-TRAC" adds color while protecting asphalt surfaces. Offered in seven colors, sealer is non-fading, non-chalking and non-staining. Substance, with a slight texture for safe traction, fills hairline cracks and other small voids in pavement. Premixed sealer is quick-drying and thermal-resistant. Glenrock, Northlake, Ill. CIRCLE 247 ON READER SERVICE CARD



Permanently flexible "Tub and Tile Caulk" (above), for interior or exterior use, will not crack or harden. Fast-drying white sealer offers excellent adhesion and weatherability. It is non-staining and non-bleeding. Contech, Minneapolis, Minn. CIRCLE 248 ON READER SERVICE CARD

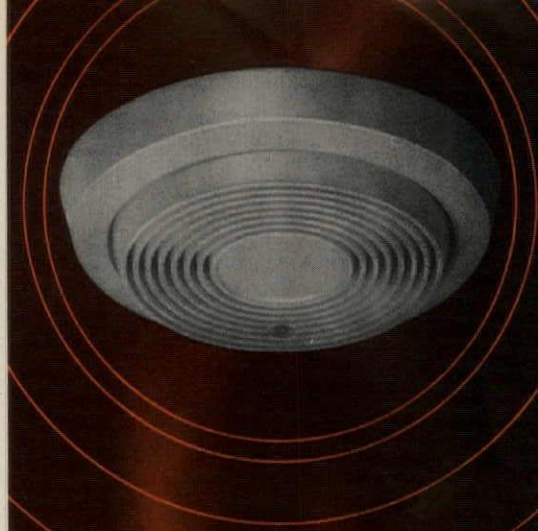


Versatile contact adhesive (above) bonds porous and non-porous materials either to themselves or to each other. Offered in pints, quarts, gallons, 5-gallon pails and 55-gallon drums, "200 Contact Adhesive" can be brush or roller applied. Waterproof, temperature-resistant substance dries within 20 minutes, but allows two hours of open time before bonding. Inmont, St. Louis, Mo. CIRCLE 249 ON READER SERVICE CARD



Stain-resistant Durabond® tub caulk (left) waterproofs around tubs, showers and sinks and also provides a strong bond for replacing tiles. It can be easily applied to clean, dry surfaces by cutting the built-in applicator spout—at a 45° angle—to the size of the bead desired. Steady pressure on the tube produces an even line of caulk as it moves along the joint. U.S. Gypsum, Chicago. CIRCLE 250 ON READER SERVICE CARD

CIRCLE 93 ON READER SERVICE CARD →



# BRK has the edge in AC operated early warning fire detectors!

Ours gives the earliest possible fire warning, because it's an ionization unit capable of detecting air-borne combustion particles you can't even see! The unit (the SS749ACS) can detect in all four stages of fire, even the very earliest (incipient) stage before there's any appreciable smoke, flame or heat. Self-monitoring, it has a special solid-state indicator lamp that not only tells you the power's on, but that all circuits are working and the sensitivity is correct. UL listed\*, the low-cost SS749ACS has solid-state circuitry, loud insistent alarm horn and operates on 120 V AC. It's easy to install. Mounts to a 4" outlet box. For details contact BRK Electronics Div. of Pittway Corp., 525 Rathbone Ave., Aurora, Ill. 60538 (312) 892-8721.

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\*Also BOCA & ICBO Research Committee listed

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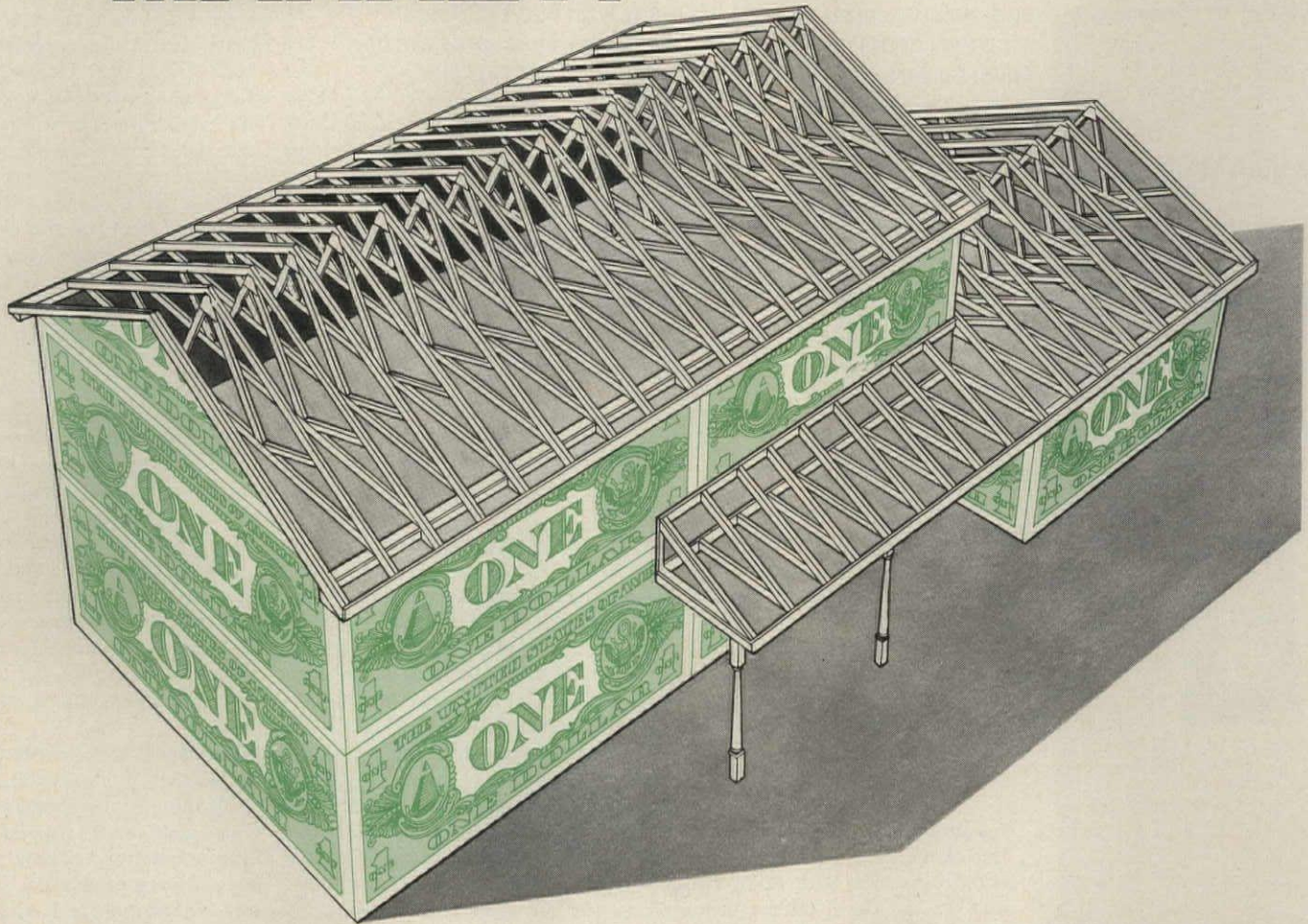
Pre-filed catalogs of the manufacturers listed above are available in the Sweet's Catalog File as follows:

- A Architectural File (green)
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- L Light Construction File (yellow)
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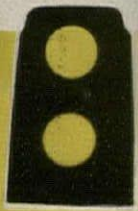
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## LITERATURE

### Bathroom products and accessories

This sampling of bathroom-product literature ranges from discussions of fixture selection for different requirements to construction details for ceramic tile installation. It includes hardware and accessory catalogs, and all literature is fully illustrated.

**Ceramic tile installation** is the subject of the 1975 edition of a handbook to be used with ANSI standards in the development of construction specifications. It gives installation details for tile tubs, bathtub walls and shower receptors. The handbook describes different types of mortar and grouting materials, specifies grouts to be used in different situations and contains a quick-reference index of installation procedures detailed in the ANSI standards and in the handbook. Tile Council, Princeton, N.J.

CIRCLE 305 ON READER SERVICE CARD

**Plumbing fixtures guide** lists bathtubs, lavatories, water closets, sinks, and commercial products. The pocket-size guide shows each line—both luxury and economy models—in full color. The brochure features china, porcelain-steel and wall-hung lavatories, one- and two-piece water closets, and a new small-capacity line of water closets. Briggs, Tampa, Fla.

CIRCLE 301 ON READER SERVICE CARD

**Bathroom hardware and accessories** flyers give catalog numbers, prices and other ordering information. They show products in black and white photos, and give descriptions. Milwaukee, Milwaukee, Wis.

CIRCLE 302 ON READER SERVICE CARD

**Plumbing fixtures** for residential and commercial installations are described in a 143-page catalog that updates a previous issue. For quick reference, the catalog is divided into sections covering each product category. Categories include lavatories, bathtubs and showers, water closets, etc. Includes roughing-in information. Crane, New York City.

CIRCLE 304 ON READER SERVICE CARD

**Tub and shower catalog** gives installation details for four fiber glass-reinforced polystyrene, one-piece units: a tub/shower, a corner shower, a three-wall shower, and a garden tub. It includes a chart showing available colors for the molded units, and shows each line. Lasco, Anaheim, Calif.

CIRCLE 303 ON READER SERVICE CARD

**New bathroom vanitory** style with a country French motif is one of five lines described in a 16-page catalog. Special features of each line are discussed. NuTone, Scovill, Cincinnati, Ohio.

CIRCLE 306 ON READER SERVICE CARD

## Sound control with trees/land forms

Building up a land barrier and covering it with a wide belt of high trees can reduce traffic noise by 50% according to a study conducted jointly by the University of Nebraska-Lincoln and the Forest Service, U.S. Department of Agriculture. A 48-page report summarizes tests made by a team of researchers to determine the effectiveness of natural materials in controlling sound. The researchers suggest: 1) for heavy-traffic areas construct a land form high enough to screen cars from view and cover it with several rows of trees; 2) for suburban areas plant heavy shrubs next to traffic lanes in front of a 5' or 6' barrier; 3) when planning a project employ existing land configurations to screen roadside developments. Graphs, charts and text explain the experimental results in detail. The report also lists American trees and shrubs suitable for noise screening. "Tree Covered Land Forms for Noise Control" is available for \$.50 from The University of Nebraska-Lincoln, Dept. of Agricultural Communications, Lincoln, Neb. 68503.

**Kitchen and laundry planning ideas** fill a booklet designed to help a builder or remodeler make efficient use of space. Drawings and floor plans illustrate 25 highly-organized kitchens and utility rooms. Twenty-four pages include appliance, lighting and decoration suggestions ranging from the economical to the luxurious. G.E. Louisville, Ky.

CIRCLE 307 ON READER SERVICE CARD

**Water-repellant wood preservatives** are featured in an illustrated bulletin. Contents include specs and suggested applications for pest control, interior/exterior staining, and for use as a primer to prevent paint blisters. A question and answer page adds information on safety and effectiveness. Zehrunge, Portland, Ore.

CIRCLE 308 ON READER SERVICE CARD

**Glass selection** for conservation and cost-saving is the subject of an eight-page booklet. Text answers questions about energy consumption and insulating windows. Graphs and photographs relate glass to energy use. New products and concepts, such as solar collectors, are also discussed. PPG, Pittsburgh, Pa.

CIRCLE 309 ON READER SERVICE CARD

**Finnish birch plywood** for interior and exterior use is shown in a full-color bulletin. Pictures and charts explain grades, finishes, stress factors and other engineering and design data. The development of the plywood industry in Finland is discussed briefly. Finnish Plywood Development Assn., Falls Church, Va.

CIRCLE 310 ON READER SERVICE CARD