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The President and Congress compromise on $3.3 billion for housing in 71

The Department of Housing—after waiting for several months—finally got its money for fiscal 1971.

Congress, speeding toward adjournment early in December, enacted the HUD appropriations measure—a $3.3 billion compromise version of the legislation that President Nixon had vetoed two months earlier.

The legislation, shaved by $300 million by Congress, won quick White House approval even though the funding was more than the Administration had sought.

Earlier veto. President Nixon vetoed the original legislation, carried as part of the $7 billion Independent Offices Appropriations bill, calling the measure inflationary.

The White House objected to two parts in the original version of the bill—urban renewal, which Congress voted to fund to the tune of $1.35 billion, and water and sewer facilities grants, awarded $500 million in the vetoed bill. The Administration had sought only $1 billion for urban renewal and $150 million for water and sewer grants. In revising the measure, the House and Senate agreed to pare the funding for both programs—but not down to the level asked for by the Administration.

Compromise. A compromise was worked out, providing $1.2 billion for urban renewal and $350 million for water and sewer grants. This bill is $300 million more than was sought by the Administration. It was viewed by Congress as "a reasonable compromise."

The revised measure moved through the House without difficulty and the Senate with only minor trouble. Senator J. W. Fulbright (D, Ark.), did ask that the water and sewer grant funding be increased to $500 million—the level at which the White House had objected.

Fulbright argued that the Administration's economic policies have changed since the

From a builders' economist: second thoughts on a boom in private housing

One of housing's leading economists warns that easier mortgage money alone will not be enough to restore vigor to suburban single-family housing.

He said consumers are still resisting rising costs.

Saul Klamann, vice president and chief economist for the National Assn. of Savings Banks, told the group's mid-winter meeting that indications of easier money, now appearing, would ordinarily support predictions of a strong housing upturn. But he warned:

"We are not so sure.

"We do expect a significant increase in total 1971 housing activity, with starts rising by perhaps 20%. But the compelling force behind this rise will be the federally subsidized housing sector, not the private homebuilding sector we have depended upon in the past ...

"When all the numbers are in, they will probably show that one of every four housing units started in 1970 carried a federal subsidy to buyers or renters. In 1968 and 1969, only 10 to 12% of total starts carried a subsidy and in the first half of the 1960s, subvention programs amounted to less than 4%. The subsidized sector has clearly become a major force in housing. It will continue to be in 1971, when over 500,000 subsidized units are expected to be started, compared with 350,000 in 1970.

"Half of America's families have been declared eligible. In the non-subsidized private sector, economic and demographic forces continue to favor the apartment house market.

"So we are less sanguine than others about prospects for non-subsidized single-family homebuilding, even in the face of a more favorable financial climate."

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CIRCLE 7 ON READER SERVICE CARD
Interest rates take the big ride down—Romney lowers the FHA ceiling to 8

The mortgage market is catching up with what's been happening in the nation's money and capital markets—rates are heading down.

After lagging for months behind an improving bond market, prices for FHA and VA home loans began to increase throughout the country. And as the Nixon administration turned its attention to the sagging economy, Housing Secretary George Romney announced a reduction in the FHA mortgage interest ceiling to 8%. It had been at its historic peak of 8 1/2% since last January 5 (see chart).

To most mortgage men the announcement was not unexpected. To some, it was overdue. But in most quarters the change was welcomed as a timely move.

The downsweep. It was just one day earlier that the Federal Reserve Board had lowered the nation's discount rate to 5 1/2%—the second change in a month. And just days before that, the commercial banks' prime rate, charged for loans to their safest corporate customers, was reduced for the second time in eight days—to 7%. Treasury bill rates were running at levels close to 5% and federal agency issues sold far below 7% yields as compared with 8.75% less than a year earlier.

In the mortgage market, the Federal National Mortgage Association's auctions were indicating discounts close to two points—historically the level at which the FHA rate is changed.

Reactions. Mortgage men were in the main delighted when the Secretary moved the rate down by only 1/2%. The last time Romney adjusted the rate, he moved it up by a full point. The half point change is not expected to push points on home loans to too high a level—and private investors, now feeling their way back into home mortgages, are not likely to disappear as they would if discounts became prohibitive once again.

Indeed, Oliver H. Jones, executive vice president of the mortgage Bankers Association of America, who had vigorously objected to a possible rate change just a month before, said the action "was the right one to make."

Non-political. Romney had told the MBA at its Miami Beach convention in late October that there would be "no politically inspired rate changes," a reference to rumors he would reduce the FHA rate prior to the November 3 election and for political purposes. Mortgage bankers interrupted his speech to applaud that statement—but they now apparently agree the rate needed to be changed.

The MBA's president, Everett Spelman, says the action taken to lower the FHA and VA rates "is timely and appropriate."

He pointed out that the significant reduction in long-term interest rates on corporate and government securities in recent weeks, coupled with an 8% mortgage, will increase both the availability and demand for mortgage funds in the months ahead.

This, he said, should contribute to the recovery of the general economy.

Jones, who is an economist, believes the half-point rate change is most significant "because we're in a moving market."

"Any more would have been too much at this time," he said. "I would expect discounts on home loans to increase somewhat because of the rate change, but then, because the market is improving, they should decrease to about where they were before the change."

Effect on housing. Whether the change will actually produce an increase in housing activity is a matter of conjecture. While Louis R. Barba, president of the National Association of Home Builders, says the rate reduction undoubtedly will have a good effect on starts, other experts believe any real improvement in housing will have to await deeper drops in mortgage and bond rates.

President Irving Rose of Detroit's Advance Mortgage Co. notes that the most serious deterrent to an improvement in starts is housing costs. "Mortgage costs, and housing costs, too, are now so high," Rose says, "that only a steep decline in mortgage rates will have a significant effect on the housing market. And that may not come until late next year."

Rose's views appear in Advance's housing market report, published just days before rate change. The report noted that mortgage rates had dropped only slightly from their peak. At the same time, the story goes on: "Since the last cyclical housing boom, in 1967 the average costs of buying a home have gone up 85% while average earnings have increased by only 35%.

Rose says that bond rates have have to fall at least one percentage point before mortgage rates are free to drop significantly—and he doesn't expect this to happen before mid-1971.

Romney's view. Romney, making the rate change, reiterated he had been watching movements of other mark before taking action.

"The sharp declines that have already taken place in our interest rates and the general outlook for rates finally make possible a lower FHA mortgage ceiling without causing either an undue rise in mortgage discounts or an undue disruption of the flow of funds available for FHA mortgages," he said.

The flow of funds to FHA and VA mortgages has increased in recent months—due mainly to Fanny May and savings and loan associations, which have experienced large savings inflows.

The S&L industry agreed with Romney that the rate change should benefit housing. C. Bentley, president of the National League of Insured Savings Associations, expects the act to bring more homebuyers into the market.

"The lower rate, added to increased savings flows to savings and loan associations," Beley said, "is likely to produce a more rapid combination of mortgage funds at more reasonable rates to attract buyers."

Higher discounts. Fanny May, for its part, decided to call its auction for the week up to the hearing of the rate change. Its association's president, Oak Hunter, said mortgage servicers had been anticipating the rate change. As a result, he said, only $116.5 million in bids were offered to Fanny May, compared to $120 million for the auction held the day prior to the reduction. Discounts and six-month commitments can now be made at about 3 1/4% in the auction.
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CIRCLE 10 ON READER SERVICE CARD

One of a series presented by the American Wood Council.
Architect Saul Zaik tells us:

"We chose Western Wood for the interior and exterior finish of the resort condominium.

"We chose Western Wood for paneling because this condon was subject to intensive wear, and is easily maintained. We just maintained the paneling and eliminated the addition, the use of wood panel permitted the walls to be pre-fabricated.

"The first unit built was used as a model and held up extremely well after being open to the public for over a year. We feel that people react to wood paneling more favorably than to other wall surfaces."
New mortgage markets running into some problems—and some criticism

Although the long-awaited secondary markets for conventional mortgages have finally moved off dead center at the Federal National Mortgage Association and the Federal Home Loan Mortgage Corp., mortgage men are not looking at the new conventional clearing houses as the answer to all their problems.

Indeed, the two secondary markets are seen only as "a step in the right direction" by most experts.

In fact, some say, unless restrictions are lifted, there may never be a true secondary market for the conventional mortgage loan.

Curbs on trading. Home financing experts have long held that a secondary market facility, where conventional mortgages could be traded freely, would be an enormous asset to the entire home mortgage market.

When Congress enacted the Emergency Home Finance Act of 1970, however, which gave authority for FNMA and the FHLMC to operate such facilities, the lawmakers imposed loan and trading restrictions that are already causing consternation in mortgage circles.

The loan limit on mortgages that can be traded in the secondary market is $33,000, and no loan can be more than one year old. These and other restrictions are raising questions as to just how much of a benefit the new central clearing houses will be.

Supporters. Of course, President Oakley Hunter of FNMA and Chairman Preston Martin of the FHLMC have both lauded their programs as prospective major aids to home financing.

Hunter has pledged Fanny May to buy from $300 million to $500 million of conventional loans through an auction system in 1971. The program will begin in February.

While Martin has no dollar target as yet, he has said the FHLMC' s conventional mortgage program "will be substantial." Already the FHLMC has begun a program of buying and selling loan participations from member savings and loan associations. Future plans include the permission for commercial banks and savings banks to do business with the mortgage corporation.

Servicing dispute. But the FHLMC has continued its restriction against mortgage banker servicing—and this, too, has added to complaints about the system before it has really gotten under way.

Officials of the Mortgage Bankers Association have even indicated that they may take their case to Congress to force the mortgage corporation to permit servicing by someone other than the seller of the loan.

Criticism. The loan limit of $33,000 may also bring problems to the program, says Fanny May's former president, Raymond H. Lapin.

While the MBA debates this question with Chairman Martin and his staff, it is known that the Senate is becoming concerned over other possible problems connected with the secondary mortgage market—particularly as it relates to the FNMA mortgage form.

'Inequities.' One Senate aide said that problems have arisen over "obvious inequities between the borrower and the lender." The aide stressed prepayment penalties and delayed charges connected with the Fanny May operation, and he indicated the Senate would seek "a more equitable arrangement" for the borrower.

"The Fanny May provisions in these areas are tougher than those required by the FHA," the aide said. "This is a program that has government backing, and we should attempt to give the consumer a better shake than he is getting from this initial effort."

Pennsylvania sues to force five builders to stop polluting state's streams

The Commonwealth of Pennsylvania has filed a precedent-setting suit against five Pittsburgh builders.

The defendants are Ryan Homes Inc., Crawford Homes Corp., the Toro Development Co., Block Homes Inc., and the Swift Development Co.

The suit says soil piles up at the builders' worksites and runs off into Turtle Creek when it rains, causing siltation.

The suit represents the first legal test of the state's power to control siltation under Pennsylvania's Clean Streams Act. Section 401 makes it unlawful for anyone to put into the waters or permit to flow into the waters from his property "any substance of any kind or character resulting in pollution."

The suit says siltation contaminates the state's water by changing its chemical properties, altering its color and taste, and rendering it unfit for fish propagation.

The builders say they had no warning of the action.

Jay Baldwin, president of Swift Development, denied the state's charge: "We are not in violation of any laws at our Alpine Village Development in Monroeville, as far as we know."

A Ryan Homes spokesman said merely: "This is an entirely new proceeding. We are not familiar with it, and we have turned it over to our attorneys."

Calvin D. Crawford, president of Crawford Homes, said of the suit: "It is going to set a precedent across the nation."

But Crawford defended his own operation. He said the hillsides of his building site were seeded immediately after excavation, holding silt runoff to a minimum.

"I don't see where we willfully or negligently permitted any silt to go into the stream," he said. "There is no runoff in our plan that there is in any other plan in the nation."

—Steve Loma McGraw-Hill News, Pittsburgh
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*Du Pont registered trademark for its line of methacrylate building products.
Delegates to the 78th annual convention of the U.S. Savings and Loan League, who braved a San Francisco drizzle to talk about the industry’s worries, found that lots of the clouds had silver linings after all.

Good news came from:

- Preston Martin, chairman of the Federal Home Loan Bank Board, who announced programs to facilitate savings and loan participation in a new secondary mortgage market, and a more flexible advances policy.

- Undersecretary of the Treasury Charles E. Walker, who described a proposed Internal Revenue Service regulation that will make it easier for associations to sell mortgages into secondary markets, and who told a press conference that Regulation Q may be extended. That should keep interest rates under control and protect deposits in S&Ls.

- Wright Patman, chairman of the House Banking and Currency Committee, who promised to introduce legislation broadening the industry’s role in lending.

**Biggest conclave.** A record-breaking 6,000 delegates, wives, and guests gathered at the Masonic Memorial Temple and Nob Hill hotels Nov. 8-12 for the discussions.

Martín challenged the lenders to increase housing construction in 1971 by taking advantage of the Board’s new programs. He added:

“This is an economic moment in which a little slack in credit gives a much-needed opening for housing finance.”

Emphasizing the Board’s interest in low- and moderate-income housing, Martín told the savings and loans:

“We'll buy their mortgages and we'll lend them the funds to re-lend. In '71, we'll begin subsidizing interest rates to borrowers. We encourage lenders to go into new markets in their states and lend, into inner cities and lend, and to utilize the savings and loans that are already operating in inner city to service mortgages newly-loaned there.”

**New secondary market.** Martín offered some ways to get the financing job done.

The newly-formed Federal Home Loan Mortgage Corporation, created under authority of the Emergency Home Finance Act of 1970, will buy $1 billion worth of FHA-VA mortgages in 1971, and will follow this with additional commitments to buy conventional mortgage participations. Sellers will service the loans.

“We're saying to this industry, here's a billion dollars on the counter. Get out and make these mortgages, because we are underwriting the mortgage market, along with our sister agency, the Federal National Mortgage Association.”

Martín declined to estimate how much conventional paper the new mortgage corporation will buy, but he hopes it will top the $1 billion for FHA-VA mortgages alone.

**Servicing dispute.** Controversy has developed over the FHLMC ruling that S&Ls must service the loans they originate for the secondary market. This eliminates a lucrative role for the mortgage bankers, longtime friends of the S&L men, and unhappiness has been reported from both sides.

One industry leader described the reaction of savings and loans to the servicing requirement as “favorable, but not terribly enthusiastic.” But he has no doubt they will participate.

**Money for S&Ls.** Martín outlined other Home Loan Bank plans:

- The Board's advances policy, by which money is channelled into housing by Home Loan Banks to savings and loan associations, will be made more flexible. A new policy will stress long-term advances on this basis: [1] firm differentiation between short- and long-term advances; [2] use of firm commitments on a fee basis; [3] pricing advances at a fixed level as well as variable rate, with emphasis on the fixed rate; [4] use of Congressional subsidy, for refunding specially priced advances and for moderate- and low-income housing.

- Under the Emergency Housing Act, $250 million has been authorized to subsidize the interest rate for Federal Home Loan Bank advances which are to be invested in mortgage financing for moderate- and low-income housing. Martín estimated $80 to $85 million may be available for these subsidies in 1971, after Congress passes the appropriation bill for this purpose.

- A proposed regulatory change would increase the amount of funds which savings and loan associations can lend for housing nationwide, from 5% to 10%.

- Another change would permit S&L to expand their lending territories to a radius of 1 mile from any branch or agency. The limit is now 10 miles from home offices.

- The associations are being urged to form service corporations, either alone or in groups, which would make it easier to participate in various federal and regional housing programs, according to FHBB membr. Thomas Hal Clark. Patman (D., Tex.) said he would introduce legislation to set up a National Development Bank, which would draw on pension funds and foundations to provide money for housing loans to poor families.

Patman said he would also draft an omnibus bill to place the savings and loan industry on a more equal footing with its financial competitors.

The legislation would allow associations to offer checking account services and make more consumer loans, particularly for household items; let them share in deposits of tax funds by the Treasury; provide 100% insurance by the Federal Savings and Loan Insurance Corp. for all deposits of local public agencies in savings and loan associations; and give associations another access to the Federal Reserve discount window.

**Next Capitol architect may be a plumber**

Jr. (D-Ind.) has introduced the following resolution:

"Resolved, that the Architect of the Capitol shall be an architect, or, in the alternative, the Physician of the Capitol shall not be a physician."

Were he to be named, Rep. Ayres would succeed the late J. George Stewart, another former Congressman and non-architect.
Weiser GA Series are available in three sizes: large knob is 2 1/8" diameter; middle size knob is 1 3/8" and small knob is 1 1/4" diameter.

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Utilities develop housing to preserve their market in blighted city areas

Some of the utilities that were content to supply service to the homes of customers are beginning to supply the homes as well. And they are encouraging others to join them.

Their goal is to preserve their market for services in the decaying areas of their cities.

The emphasis has been on building and remodeling of low- and moderate-income housing, but plans are shaping up for the development of two new towns.

So far, five builders-utilities have remodeled 2,800 units and built 669 new homes. And utilities plan 1,000 more new units.

But the utilities claim they are hampered by state and federal agencies that regulate their activities and profits.

Housing council. A Utilities Housing Council was organized as a promotional group last summer by 11 major utilities. The roll included such prestigious names as American Telephone and Telegraph, General Telephone and Electronics, Consolidated Edison of New York, and Southern California Gas.

The council hopes to ease the regulatory structures and to encourage more utilities to move into housing.

Five have actually done so. But of those, Mississippi Power and Light has sold its housing interests and Michigan Consolidated Gas may follow suit.

The other entries are Niagara Mohawk Power, Florida Gas, and Eastern Gas and Fuel Associates.

The obstacles. The Michigan and Mississippi utilities, both subsidiaries of interstate holding companies, recently ran afoul of the Securities and Exchange Commission [News, Aug.].

The SEC ruled in June that housing is not among the "other business" permitted under the Public Utilities Holding Act of 1935. The act gives the SEC authority over interstate utility holding companies.

Michigan Consolidated is trying to have the act amended so it can retain its three low-cost housing projects in Detroit and complete three others halted by the SEC ruling. The two projects, containing 432 units, involve $16.8 million.

Chances for change. The amendment's prospects appear dim. It cleared the Senate but failed in the House of Representatives. It got one last chance in a House-Senate conference.

An SEC member, Hugh K. Owens, said the commission supported the amendment so as to allow holding companies to develop low- and moderate-income housing.

"It certainly was in the ordinary course of business," Michigan Consolidated president Robert H. Winnerman has announced that U.S. Home & Development Corp. of West Orange, N.J., a community developer, has arranged to buy its 11th building project—the Orin Thompson Construction Corp., which erects single-family housing in Minneapolis.

American Cyanamid enters housing

The New Jersey chemical company has moved into the housing business via agreements with two builders.

The most recent was an agreement to buy Sunstate Builders of Tampa, Fla., now developing an 850-home community, Carrollwood, in Tampa.

Sunstate will be operated by the Ervin Co., a wholly owned Cyanamid subsidiary with headquarters in Charlotte, N.C. Cyanamid's first venture into homebuilding came with its purchase of Ervin in September.

American Cyanamid's headquarters is in Wayne, N.J.

U.S. Home's 11th. Chairman Robert H. Winnerman has announced that U.S. Home & Development Corp. of West Orange, N.J., a community developer, has arranged to buy its 11th building project—the Orin Thompson Construction Corp., which erects single-family housing in Minneapolis.

Housing stocks up

House & Home's index of 25 housing stocks rose to 306.83 from 291.24 in the month ended Dec. 3. Cuts in mortgage and other interest rates fueled the rally. Issues on the index are indicated by bullets (*) in tables at right. Here's the composite index.

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CIRCLE 19 ON READER SERVICE CARD
Here's a builder who uses the apartment buyers' money to build the apartments

By collecting cash before a spade touches the ground, a Mexican builder has put up $16 million worth of condominiums without borrowing a peso.

Hector Hinjosa first used his pay-in-advance technique five years ago to build a vacation condominium in Acapulco for family and friends.

It was so successful that outside prospects came to Hinjosa seeking a similar deal.

Now, 16 buildings and 500 units later, the 42-year-old Mexico City architect-turned-builder has 85% of Acapulco's residential construction market and plans to expand elsewhere.

Look, no financing. Playasol S.A., the company that Hinjosa incorporated with his brother-in-law, Jose Riojas, doesn't begin building until it is guaranteed enough money to complete a project.

The apartment buyer makes a 25% cash downpayment when he signs a contract. He agrees to pay the balance over 25 months. Playasol agrees to deliver a specified unit within 20 to 25 months.

There is no performance bond in Mexico, hence the builder's reputation is the bond in Mexico, hence the play-in-advance technique five million worth of condominiums form an almost unbroken line, and building is booming.

Today, hotels and condominiums are an almost unbroken line, and building is booming. Playasol is beginning its second major project.

Optimum climate. Playasol was started in the right place at the right time, Riojas concedes.

The stretch of beach where most of the company's buildings are located was almost bare when the first apartments rose.

Playasol's clients are, for the most part, wealthy people who can afford to own a beach apartment that they use only part of each year.

But this is changing, Riojas says. More people are buying apartments as an investment.

Land banking. Playasol follows its cash-oriented philosophy in land acquisition.

Well in advance of anticipated need, it assembles a group of investors and forms a company to buy a specific piece of land for future use. Playasol takes about a one-third interest in each of these deals.

"When we start receiving down-payments for apartments and are ready to build, we buy the land at current prices," Riojas says.

"Land has been appreciating rapidly, so investors have been making about 50% over 18 months."

Land near the beach in Acapulco sells for about $30 a square foot.

Payment choices. Land investors may take payment in cash or opt for an apartment in the upcoming building. Or, if their investment in land was large enough, they may receive both.

If the investor chooses an apartment, he gets a 15% discount, the amount that Playasol figures would be its profit.

"Our experience is that the apartments appreciate about 35% while under construction," says Riojas. "Add the 15% discount to that and you have a 50% profit if you sell the apartment."

In-house skill. Playasol, according to Riojas, cuts costs by its operating methods. Normally, he says, a developer hires an architect to design, and a construction company to build, and then sells the apartments.

"We design and build ourselves, cutting out the architect's fee and construction contract," Riojas adds. "Then, by having the client pay as we build, we deliver an apartment at the same price a developer would pay."

Having developed a high volume business, Playasol can now buy materials at lower cost than smaller developers, and this multiplies the advantage produced by its all-cash purchasing.

Each building is a separate project, with its own bank account to segregate its funds.

Grand luxe. Most of Playasol's buildings are on the beach, and all have terraces facing the ocean. Each bedroom has its own bath.

Prices range from $19,000 for a one-bedroom unit to $140,000 for a four-bedroom penthouse.

About half the buyers are Mexicans who want a weekend home. Some 40% are U.S. citizens and the rest are mostly Canadians and Europeans.

Vacation rates. Owners can rent their apartments through Rentasol S.A., which Playasol organized for that purpose.

One-bedroom units command $72 a day during the high season, Dec. 15-April 15. Rates are $90 a day for two bedrooms and $120 for three.

Rentasol takes 33% commission, pays 10% to travel agents and spends about 12% on advertising.

Rentasol is only one of the service companies formed to handle the needs of apartment owners.

There is Servisol S.A. for maintenance and Decorsol S.A. for decorating and furnishing. They will soon be joined by Supersol S.A., a liquor and grocery store, and Lavasol S.A., provide dry cleaning and laundry service.

Decorsol opened an Acapulco showroom last February. Customers choose from this display and their orders are sent to factories and suppliers. Anyone may buy, but apartment owners get a 15% discount.

These service companies are not only good business, they are a necessity, says Riojas.

Without a wide range of services easily available, luxury vacation apartments would have little appeal, he contends.

Partners. Playasol is beginning its first large joint effort, a 33-story condominium hotel, with Playboy Enterprises.

Plans call for 475 suites, 258 split-level penthouses, six bars, four restaurants, a discotheque and a banquet hall.

The $15-million building is scheduled for completion early 1972. Riojas reports that 100 people applied to buy rooms even before the deal was advertised.

Swap club. Hinjosa and Riojas don't think Playasol will run out of rich customers for short apartments, but they are seeking to develop incentives for ownership anyway.

One idea is an international association of owners. Its purpose would be to arrange changes between condominium owners in such places as Hawaii, the Mediterranean, and Acapulco.

This could lead to a more sophisticated type of vacation that Riojas maintains.

Playasol intends to carry its pay-as-you-build operation beyond the affluent resort area.

It has organized Inversol S.A., a Mexican City to build condominium apartments for year-round residence.

"Some of our clients in Acapulco want to buy apartments in Mexico City, so we're very pleased with their success and approved our first building even before we started," says Riojas.

"But before we get this project under way, we're studying what type of building would be most successful, because there's a lot of competition in Mexico City."

—GERALD PARKS
McGraw-Hill News
Mexico City
Boutique is more than just another pretty face. It's got Moen quality built-in—to give your customers convenience and beauty. And it tells people a lot about the quality in your homes. Get Moen and give your customers quality they can look up to.

Pakistan's Aga Khan III was weighed against gold, which he then donated to his people. Now Boutique coordinates decor with matching handles for shower and lav. And with matching tub spout and shower head. Beautiful. And easy to use. Easy to clean, too. (The exterior is smooth—because the fluting is on the inside.) Give your customers quality, convenience and elegance. Put Boutique by Moen in your homes. Available in either goldtone or silvertone finish from your plumbing contractor.
Tenants in revolt: they'll take over unless the apartment owner does it first

His tenants are organizing and rising against him. They are protesting poor maintenance, unfair leases, inadequate security, lack of facilities, unreasonable rents, absence of management…

They are demanding that an apartment owner do more than invest money. Tenants threaten that unless the owner moves deeper into the housing business and runs it right, they will take over the operation. They may even reach through to imperil the apartment lender and his investment.

So the owner must move first—and fast.

He must learn what tenants want and satisfy them before they dissatisfaction themselves.

For once tenants are angry, their demands often become irrational. The issues—the tenant’s home and the owner’s livelihood—become too emotional to permit calm talk.

This is the word from tenants and owners who confronted their joint problems for two days of spirited give-and-take in Chicago. The city’s Urban Research Corp., a private research and publishing group, coaxed them together.

What to do. At the end it was clear there can be no sure way to avoid tenant revolt. Poor and organized tenants want more than middle-income and unorganized tenants, and many demands simply cannot be satisfied at once.

But giving extra attention to tenants’ problems is a beginning with all; it may be enough for some.

Here are some techniques agreed on by both sides:

- Give tenants ample notice of any major change—particularly a rent increase. Tell them why in a letter or, preferably, at a tenants’ meeting. Some owners have gone as far as showing the accountant’s report. Others let tenants take part in the decision making.

- Pass all or most of a rent increase to new tenants. 

Explain a tenant union leader: the old tenants will think you have done them a favor; the new tenants do not have a base for organizing against you.

- Train resident managers. The Kassuba Co., the nation’s largest apartment developer, set up a manager training school after it learned that inexperienced managers bring on tenant problems. Several rental manager associations offer training courses.

- Ask tenants what’s wrong. The R & B Development Co., builder-managers of complexes for swingers and young-marrieds on the Coast and in Texas, mails questionnaires asking for complaints. Their only complaint: nobody does.

- Return security deposits whenever possible—and promptly.

- Give brochures. Dwelling Managers Inc. of New York City welcomes each new tenant with a letter and a guide to use of equipment and follows with pamphlets on building services in each rent bill.

- Throw a party. A New Jersey owner gave a Halloween party. Here was the area’s only buildings not vandalized.

- Respond to complaints. Two of the biggest developers admit: our problems were our fault; we didn’t respond fast enough.

The organized. Poor renters of private housing are different. They have more problems, so they want more services. They find no stigma attached to organization, so they organize. They are eligible for free legal aid, so they get advice on tenants’ rights from the Office of Economic Opportunity.

For these reasons, say tenant leaders and experienced owners, the poor tenants often organize and demand a voice in virtually all decisions that affect them—even when their surroundings are comfortable.

The National Tenants Organization in Washington, D.C., claims some 300,000 have already joined its 177 state, city, or apartment development affiliates.

The NTO’s missionaries are enthusiastic, and those members are told what services they can get and the best ways to get them.

Owner as organizer. Most tenant leaders and owners advise the owner-operator of low-income apartments to institute a tenants’ organization. He might as well, they emphasize, because it will come anyway.

Some believe the owner should hire a tenant to organize the association; others say a professional social worker or community organizer is needed; still others think only a neutral party, such as the NTO or the Urban Coalition, can do the job.

Once the organization is set up, the owner must consult it on these typical decisions:

- Rent increases whenever rents are not regulated by the FHA. (The tenants may want forego some service instead facing a rent hike.)

- Award of a construction contract. (The contractor’s fee should be racially integrated, for example.)

- The services to be offered. (Most tenants ask for at least day-care center.)

Federal help. Owners should know what federal programs are available for tenants a should take advantage of the. The cost, except in time spent preparing the application, is low and it buys priceless goodwill. Some owners train the resident manager to make the applications. Later the tenant association can incorporate and apply directly for the funds.

The organized. The owner must be able to make his case when he takes new program to the tenant. Low-income tenants may not be able to spot a loophole in the plan, but they may have lead who are educated and know tenants’ law. If the owner holding out, they will know it.

The rewards. If the opera of low-income apartments makes these extra efforts, some will have no problem with his tenants. He may even find the extra effort pays off.

Some owners report that sociations give tenants a sense of belonging and that they take more care of the facility. If he ignores these guidelines, the owner can expect tenants to organize against him and try to take the building into their receivership.

The radicals. It is just such unhappy tenants who are the third and smallest group—tenants the militants.

Warned one at the Chicago—session: “We’re talking about power. We are going to stop people ripping us off.

“We are going to rise against people making a profit on our necessities. Housing is a human right and rights are non-negotiable demands…We will deal with power against people who interfere with our rights…”

But it need not be this way. Most owners are still in control. They will stay there as long as they move now and go the extra mile.

—Marilyn Van Santen

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Department of Industry, Trade and Commerce, Ottawa, Canada
How to conduct a successful rent strike: lessons from tenants' handbook

Rent strikes have been an old and popular form of tenant protest. But, because they were illegal, few were effective.

Now they are legal in several states. Other legislatures are following in that direction. And tenant organizations are taking steps to see that tenants make maximum use of the new weapon.

Here, in excerpts from a draft of a National Tenants Organization handbook, is the advice that tenants will receive on organizing a strike.

Preliminaries. “Some tenant groups have tried picketing and pressure before going on a rent strike. Other groups start right off organizing a strike. Either way is all right, the important thing is that the group have some kind of a working organization...”

“Ten percent of the housing units or 15 families is enough to start a strike if the tenants are together. If the housing project is very large, then a lesser percent will do...”

“In addition to organizing, tenants need to lay the groundwork for the strike by building their case against the landlord...”

In-fighting. “The more you know about the landlord and his building, the less he can trick you by giving you untrue information.

“Tenants need information about three things: the building — to see its bad condition; the landlord — to expose him for other buildings in disrepair which he runs and for his un-favorable political, social, or business connections, and the mortgage holder...”

Radicalizing. “Another way to build a case against the landlord is through a code enforcement effort...”

“A tenant group ready to go on rent strike should try to get the housing code enforced in their building before the strike begins. For one thing, the attempt to get decent code enforcement is usually a radicalizing experience for tenants. “A couple of tenants should go through the building with an inspector, pointing out the violations so he doesn’t.m any...”

“Tenants should picket city building department and corporation counsel’s office not enforcing the housing code. They should picket the landlord himself for not repairing building or keeping the rent down.”

Embarrassment. “A good place to picket is outside the homes (usually in a quiet, spectable suburb) or their community clubs or their churches where they are there for a party or service. The more embarrassment the picketing, the more effect it will be...”

“Tenants should go to court when their case comes. Landlord-tenant court in every city is like plantation justice the way it favors landlords and is grossly unfair to tenants.”

“Seeing how bad the code works in practice radicalizes tenants.”

—M.V.

Boise Cascade keeps tenants happy by building more than just a home

Think of Boise Cascade and you think housing. But when a tenant thinks of Boise, he thinks of a friend.

That is because the big builder puts more than bricks and mortar into its low-income housing; it adds enlightened community development.

And, being no sentimental fool, Boise makes it pay.

Payment is not all in profits—Boise builds most low-income housing as a 6% limited dividend sponsor—but in case of management and freedom from tenants revolt.

Problem solver. Boise does it all through its Washington-based Center for Community Development, which helps new tenants cope with the social and economic problems that come with their new homes.

The center's staff moves into each FHA-subsidized project before dissidents do. The staff hears tenants' complaints and helps them get their share of local services and federal aid programs.

The center's philosophy: we will talk to the tenants, find out what they want, then do all we can to help them get it.

The staff, experienced in all aspects of community development, accepts similar assignments from other corporations and government agencies.

Inside a project. A typical assignment was Boise's 260-unit Hillside Gardens in Indianapolis, subsidized by FHA.

When the project was nearly completed, the center staff hired a tenant who, it believed, could understand people. It trained him to be resident manager and to organize a tenant association.

Boise tenant associations are usually organized the same way: president, vice president, secretary, and treasurer, with committees on complaints and grievances, membership, beautification, by-laws and rules, programs and activities.

Typical complaints. At their first meeting, tenants complained of construction defects and asked for a day-care center.

The staff had the defects repaired and assigned one of its day-care specialists to Hillside.

Later the staff helped set up a credit union and developed a manpower training program for the construction trades.

Boise Cascade keeps tenants happy by building more than just a home

The staff, trained 36 enrollees and asked them to work on another of projects.

Now the staff is advising a similar non-profit agency so the tenants can apply for federal funds.

The result: no tenant unrest.

And the Klingbeil Co., which manages the project, reports that Hillside runs smoother and cheaper than most.

The others. In other apartment complexes the center staff has organized and run adult education programs, developed tenant newsletters, run consumer education programs, helped settle local zoning problems, and designed recreation programs.

The tenants reaction has been the same everywhere. They have returned the builder's good will.
beautiful closings:
Whirlpool appliances

All around the house — Whirlpool appliances are the perfect complement to your craftsmanship. Their quality and features will prove your foresight in building-in easier living.

Not just in the kitchen and the laundry, but in total environmental control. Our Complete Comfort system for all seasons will cool, clean, warm, moisten and dry the air, automatically.

We also have an unusual option that can make a dramatic exclamation point in any showing — the Trash Masher* compactor. It's the clean, convenient way to end the clatter and clutter of taking out messy trash cans. It compacts up to a week's worth of trash and garbage — including tin cans, bottles and foil — into a neat, little take-out bag. New. Different. Exclusive. Yours for a closing touch from Whirlpool.

We can help take better care of the builder's basics, too. With Accountrol* — our computerized accounting system that watches your costs. And Minirisk* that puts a giant computer at your command, to project your cash flow week by week for an entire building season. And a complete array of management counselling services from nationally known experts in solving the business problems of builders, profitably.

A call to your Whirlpool Distributor now could be the beginning of some beautiful closings.  

Whirlpool CORPORATION
High-style sales: how builder creates aura of elegance and of privilege

A marketing concept that bows to snob appeal is being used for the latest unit to open on California's Newport Bluffs. Some 71 Homes-on-the-Bay are offered with a sophisticated sales effort that is backed by a lot of experience.

The unit belongs to George M. Holstein & Sons. Holstein is a pioneer California builder and his company grew up on custom homes and movie-star mansions.

The buyer Holstein seeks can afford a $500 monthly payment and $60 for maintenance. Statistics show he will be a homeowner already living along the Orange County coast or in one of the more expensive places, perhaps Pasadena. He will be looking for a more care-free life in a smog-free setting.

Spiro and Dinah. Holstein's marketing starts with these straight arrows:

- Newport Beach is a way of life, a last of its kind, with a vacation atmosphere all year.
- Four golf courses are within a few miles. Nearby is the Newport Beach Tennis Club, where the middle-court couple may well be Spiro Agnew volleying with Dinah Shore.

*The Bluffs is a one-of-a-kind planned community, with Mediterranean-style homes (right up to tiled roofs), curved private streets, acres of park—and pools. And forget maintenance; it's done by professionals.*

- All this—and an investment opportunity. Bluffs units appreciate quickly. One bought in 1964 for $29,600 (with $1,800 cash down) was appraised last May for $42,000. This is not only a $12,400 increase in six years, it is a 690% return.

Smart selling. The Holstein idea man for Homes-on-the-Bay

Prospects mail the coupon to Holstein, listing day and time. They get back a pass and, later in the week, they are re-checked by phone.

Problems. The trouble spots did not involve homebuyers, but those people already living in 800 other Bluffs units. And salesmen.

To keep these residents from turning up at the Homes-on-the-Bay without an appointment—

But some drop-ins do huffy when they can't see models. One scene drew a comment from a Pasadena mat a scheduled visitor.

"He was a bore, anyway."

5. A salesman does turn up, but at tour's end—and then with a sell. Two closing rooms are nearby. work them into a tour a with luck, only an hour o wait.

3. Low-key hello includes coffee and picture books that trace the historic rise in Newport Beach land values.

but to keep them happy—Perryman gave a preview showing. Salesmen, however, were a tougher nut.

"I had to sell them first," says Perryman. "Salesmen want bodies. They'd like to see the Roman army arrive on Sunday."

But one Perryman principle is that numbers mean nothing: "The average visitor is almost a just as well he doesn't through. We certainly do want him as a neighbor."

Says Perryman hopeful "Those who are turned away are definitely interested to come back." —BARBARA L.

6. Cruise to celebrate home pur is conducted on Newport Bay. W trip sells the area's outdoor sports in McGraw-Hill Ne Los Ang just as well he doesn't through. We certainly do want him as a neighbor."

Says Perryman hopeful "Those who are turned away are definitely interested to come back." —BARBARA L.

7. Blue-water view to Lido Islan p buyers an idea of their spacious—expensive—new life in Newport.
Good design has to be functional. It's that simple. There are a lot of materials you can use on your mansard roof. Some may look good. Others may last a long time. And still others may go up easily. But when you try to find one material that does all three beautifully, you'll be hard put to find anything better than our Ruf-Sawn redwood plywood or Sierra Sawn Redwood Bevel siding.

Our redwood products are designed for the person who's looking for a lot of things at once. Things that will help provide good design and functional performance.

Levitt, the town builder, starts a city-sized community

Palm Coast is about the size of Detroit. With 100,000 acres, it will outclass all other new towns and be the largest pre-planned community anywhere. The ITT Levitt community is situated between Daytona and St. Augustine. Mid-point in the tract is about 25 miles from each (map, left). Stretching for 30 miles north and south and for ten miles inland, it includes six miles of Atlantic Ocean frontage and 20 miles along the Intracoastal Waterway.

The largely undeveloped, close-to-swamplike flatslands are covered with a thick growth of oaks, palms, and cypress. Most of the parcel was acquired when ITT bought up Rayonier, a cellulose manufacturer with its own timber lands.

* Irvine Ranch and Port Charlotte, with 93,000 acres each, come closest. Rancho California has 87,500; Port Malabar, 42,000; Port St. Lucie, 38,000; Lake Havasu City, 16,500; Columbia, 15,000; Mission Viejo, 11,000; Marco Island, 10,000; Reston, 7,000. The original Levittown, then considered large, had 5,300 acres for 17,447 houses.

Planned environment. Most of the trees will be saved, a network of lakes and canals will preserve the fishing, only non-polluting light industries will be allowed in, and everything will be done to keep the area from being spoiled. Norman Young, who heads up ITT Levitt Development, plans to maintain strict control over every stage of planning and development to insure the environmental balance. Land planners are Reynolds, Smith & Hill.

Only the jungle growth is being cleared in the first section, and an 18-hole golf course is under construction near the 25-acre sales model and office area. Near it will be 3,850 of the 10,000-sq.-ft. lots, most of which will be sold with houses.

Prices. Buyers can purchase lots farther out in the first 30,000-acre parcel as long-term investments for about $2,795. Lots that are closer in will cost slightly more, and the buyer must build on them eventually. Comparable lots with houses are now selling at $3,600.

There are now nine models ranging in price from $14,000 to $30,000. There will be 16 models by next year.

Four of the present houses were designed by B.A. Bier, Associates of Los Angeles, they show unmistakable signs of California styling (photos below). The five houses by Jo Sierks, Levitt's traditional architect, incline to a Spanish tropical look but reflect Florid rather than the Coast.

House sales have just begun, although lots have been selling since May from offices in Baltimore, Silver Spring, Md., New York, Va., and Hartford, Conn. The company expects $200 million in sales by 1980.

Access. Palm Coast's sales area lies conveniently near the intersection of Route 195 and U.S. 1 and right off a direct route from the coastal route A1A. Sightseeing, direct vacationers to a fine lunch and tour. Florida attracts 22 million visitors a year. Levitt hopes to catch a great many of them.

JENIPHER WALSH

Question of the day on San Francisco Bay: when is a marina not a marina?

When it is a community of floating houses.

This zoning discrepancy was enough to sink 250 such houses into San Francisco Bay—and only six weeks after the proposal to build them was announced with a fanfare of publicity.

Had the project been ruled a marina, its builders could have filled in the land necessary for the houses and the cars needed to reach them.

But without a marina ruling, there would be no filling. That meant no cars and, ultimately, no homes.

A $10 million plan. The Trimont Land Co., a subsidiary of Fibreboard Corp., had designed the houses into a $10-million residential-commercial development proposed for the eastern shore of the bay.

Trimont named its community The Anchorage and splashed its story in the press in early May. Weeks later the company asked the approval of the Bay Conservation and Development Commission—and watched its houses disappear. Too many cars, too much fill, and too many zoning rules.

The rules. The BCDC held a hearing, and conservationists objected to the project by citing a BCDC ban on filling of land for houseboats or floating homes.

But Trimont argued that the BCDC rule did permit a marina developer to fill up to 40 per cent of his property, and the company insisted that its project was a marina. It proposed to fill five of its 58 acres so residents could drive to their floating homes and park.

It was left to the staff of the BCDC to decide. Its ruling: no marina—and no fill.

End of the houses. The company could have appealed the ruling to the full BCDC, but it decided against it.

Said Vice President George W. DeBacker: "We are just starting in land development and we own 167,000 acres ecologically sensitive areas.

"The last thing we want was to get a black eye."

So Trimont eliminated houses completely and devised a purely commercial restaurant-boatel project. It has gone ahead from everybody, including the BCDC.

Houses? Someday Trimont will try them again.

"Next time," says DeBacker, "we'll have enough dry land.

—Ty Marsh

McGraw-Hill News
San Francisco
We're searching for difficult complex knotty formidable irksome tormenting aggravating FHA multi-family problems

We like to crack tough nuts!

For example, a tough nut cracked recently was the arrangement of financing for a union-sponsored cooperative apartment complex in northern New Jersey. This 88-unit project was financed under section 236 of the National Housing Act which permits moderate income families to enjoy housing at prices they can afford. Now that was a tough nut!

Moreover, Associated is actively involved in satisfying the national low-income multi-family housing commitment. We're securing millions of dollars for builders having a variety of requirements. Our capabilities extend to every state as well as Puerto Rico.

Interested in advice on the feasibility of your project? We can have it for you within an hour. That's possible because of our Computerized Mortgage Financing Information System—the most advanced concept of its kind you'll find.

More facts are as close as your mail box. So fill out the attached coupon immediately and send it off to us.

And by the way, if you have an easy project financing deal, we'd like a crack at that, too.

Mr. Milton Abrams
Associated Mortgage Companies, Inc.
1120 Connecticut Avenue, N.W.
Washington, D.C. 20036

Please RUSH additional facts on your FHA multi-family project financing capabilities.

Name______________________________

Company______________________________

Address______________________________

City______________________________

State_________ Zip_________

Phone Number______________________________


It’s a new editor for HOUSE & HOME.

John Goldsmith replaces Dick O’Neill.

HOUSE & HOME has appointed JOHN FRANK GOLDSMITH, managing editor since 1964, to succeed RICHARD W. O’NEILL as editor of the magazine.

O’Neill is leaving to set up a resource development service for the housing industry.

The appointment caps an 18-year magazine career for Goldsmith, most of it with the parent publishing company, McGraw-Hill. A journalism graduate of the University of Colorado and a rifle platoon leader in World War II, he joined Factory magazine (now Modern Manufacturing) as an assistant editor in 1952. He became managing editor of Fleet Owner in 1956 and came to House & Home as an assistant managing editor in 1957. He was appointed managing editor seven years later.

Awards. Goldsmith has been a member of editorial teams that won two Neal awards for magazine writing and was a co-winner of the University of Connecticut’s G.M. Loeb award for editorial excellence in business journalism in 1968.

As an editor, Goldsmith has repeatedly stressed the magazine’s mission as a broad and sophisticated organ of housing industry management rather than as a how-to book of technology and technique.

The transition. Goldsmith has worked closely with O’Neill during most of their joint tenure on House & Home. Goldsmith edited McGraw-Hill’s Business and the Urban Crisis, a comprehensive report on ways in which business could—and indeed must—deal with the national emergencies in housing, education, and employment. As the project director, O’Neill organized the several McGraw-Hill editors who contributed to this study. The report, published in February 1968, won a special citation from the Loeb award committee.

O’Neill and housing. The report was in part a product of O’Neill’s role with the Douglas commission. President Lyndon Johnson had appointed him to the panel, the National Commission on Urban Problems, in 1967. And, with former Senator Paul Douglas as chairman, the group had begun a year’s study of the homebuilding industry with an eye to eliminating slums.

O’Neill presided at several of the commission’s public hearings in 22 cities and he wrote the 32-page introduction to the panel’s report, Building American City.

His work with the commission broadened O’Neill’s interests far beyond housing journalism, and he undertook a heavy speaking schedule. He traveled 100,000 miles a year mostly to crusade for housing reform.

O’Neill’s campaign led him to join U.S. Plywood in arranging three-day seminars to school corporate executives in the intricacies of the housing business. A text was needed, so he wrote a book: The Dynamics of the New Housing Industry.

From the seminars came O’Neill’s plan for a housing and advisory service—a kind of O’Neill Inc. The service would interpret housing news between the general news, train executives in housing’s challenges, evaluate new building systems, and seek new sources of finance.

O’Neill joined House & Home in 1955 and became editor in 1964. —E.OL
Only one consulting service like this, free to builders.

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Celotex. And at no cost to you. How come? Simply because successful builders buy more building products. And that's good for our business. Our business is manufacturing and marketing the most complete line of building products ever. For whatever and wherever you build. For inside, outside, on top.

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We'll bet you 10 bucks* you'll never have a call-back on a Valley faucet.

INSTALL a Valley single lever faucet and if for any reason you have a call back within a year which requires a disconnect, Valley will replace the faucet at no charge and give you a $10 labor allowance.

Valley's unconditional call back guarantee (and five year parts warranty) proves how good these faucets really are. They work at a "feather touch." Water control is positive. The seal is self-adjusting. The Triplate finish lasts and lasts, and resists corrosion.

Call our $10 bet and we all win—you, your customer and Valley, the plumber's single lever faucet.

$10 bucks says you won't have to disconnect a Valley faucet for a year after proper installation.*

*Full warranty and guarantee detailed in package.

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Realtors are told:

Today's houses due for sales spurt tomorrow may belong to the modular

Sales of new and existing houses will pick up in the next months. That's the prediction of Rich Port, president of the National Association of Real Estate Boards.

Port said a slight softening of mortgage rates and a backlog of desire for new homes have brought knowledgeable buyers into the market.

"They know we are going to continue to have inflation," he said. "They know the interest rates will not change much."

Convention. Port spoke at a press conference at the opening of the association's 63rd annual convention. Some 8,000 of NAREB's 93,000 members attended the session in Chicago and elected Realtor Bill N. Brown of Albuquerque, N. Mex., as Port's successor. Brown will be installed at NAREB's winter meeting in San Diego.

Looking ahead, Port predicted a change in the way houses will be built.

"The modular is the home of the future because on-site build-

---

If apartment swingers wed: a solution

Nobody knows better than a singles apartment developer (except an old maid) that young singles tend to marry, and they all grow old. When they do, they leave the developer with empty apartments.

It has been a problem for these apartment owners since the singles-apartments craze got swinging some five years ago: just how to keep a paying tenant paying after he has married or grown too old to swing (News, Sept. 69 et seq.).

Developers have sought a solution by building more of the same for young marrieds. But one North Carolina developer has gone further.

He plans to keep the singles after they marry, after they have children—indeed, until they are ready to pay rent to the local cemetery.

Clusters for all. Charlotte-based C.D. Spangler Construction Co. has just broken ground on a $40-million project that will cluster singles, young marrieds with and without toddlers, and senior citizens.

The singles will move one-bedroom, motel-style apartments with swimming and nis.

The elders probably will be directed into a high where they will be free of children and recreation facilities.

The largest cluster will be owned by Spangler affiliated Golden Eagle Industries. It will have two shopping centers, 11 pools, and two made lakes.
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IBEC Convention: well attended, but there were few innovations

The first Industrialized Building Exposition and Congress (IBEC) was held in Louisville, Kentucky, last month. It drew observers and participants from all over the United States and Canada; even contingents from South America, Europe, and Japan could be seen walking through the exhibits, presumably looking for the next millennium in housing.

The millennium was not in evidence. What the builders, developers, manufacturers, designers, government officials, and others actually found were products, materials, and tools that have been around for a long time, exhibits of housing systems which, with one or two exceptions, have been in the news for months, and seminars consisting chiefly of speeches that have been given many times by the same people over the past two years.

However, most observers agreed that the convention had been worthwhile. Said one:

"Even though there wasn't much that was new, it was an important emotional event—sort of like a revival meeting. Everyone was enthusiastic about industrialized housing. The people I talked to were saying sure, there may be no great market in modulars for this show has started a lot of thinking—"

And in terms of sheer numbers, IBEC must be counted a howling success. A reported 11,700 people attended, many of them putting up (with differing degrees of cheerfulness) with 70-mile daily drives from hotel to show, so overtaxed were Louisville's facilities.

Here is a general recap of what the IBEC attendees saw:

**Exhibits:** There were some 340 product or technology exhibits inside the single rectangular exhibition hall, and several more displays outside. Visitors entered and left the hall at one end only, giving displays in this location an advantage, but a beer garden and continuous movies at the other end helped to draw traffic that way. There were six double-loaded aisles of exhibits between these ends.

Many booths featured the same general housing products and materials that will appear in the NAHB convention in Houston this month. Other exhibits showed models, and sometimes full-scale prototypes of modular apartment units, or single-family houses.

A conspicuous exception to the non-newness of most exhibits was that of Stirling-Homex Corp., which used the exposition to unveil its new steel high-rise system (see page 58). Developed for use in turnkey housing, hotel and motel developments, and dormitory facilities, the system uses hydraulic jacks to raise buildings one layer of modules at a time.

Few of the low-rise and single-family modular residences on display differed from the ordinary in design. The nearest thing to an exception was a house displayed by the American Plywood Association. Designed by architect Walter Brown, it had a board-and-batten exterior with barrel-vaulted skylighting over portions of the interior spaces.

Several companies selling fabrication systems kept up the noise level in the exhibition hall. In particular, Automated Building Components, Inc. of Miami, Florida, showed the latest version of their electronic jig system for building stud walls. Computer-controlled saws and air-hammer nailers on an overhead rail network produced wall panels that are practically untouched by human hands; the only visible person was a keypunch operator typing in the correct patterns. Computer print-outs and paper tape were all over the floor—an appropriate piece of symbolism.

**The seminars.** There was aggressive participation in these sessions; three different groups of speakers were under way at all times, and this timetable continued morning and afternoon for all four days of the exposition. Every session was full, or nearly full; the registrants seemed intensely concerned about acquiring fresh concepts. This created one problem: a registrant could not possibly attend all the seminars, and there was a lot of shifting from session to session as a particular speaker seemed to be saying the same things people had heard before.

A few of the seminars were newsworthy or potentially useful. Two examples:

Joseph A. Walsh, vice president of the United Association of Journeymen Plumbers, talked about the stance that craft unions will be taking toward factory-produced housing. He quoted a passage from the Union-commissioned Battelle Report of 1967 on the future of industrialized housing, which said that craft union carpenters, plumbers, and electricians, would be the hardest hit of all workers in any future relocation of housing work from site to factory. The Union Association has made a policy decision, according to Walsh, to follow the work from the job site to the plant, and the object now is "... to bring the craft union representation so that the workers who are building homes on assembly lines, Unions, he said, are at present negotiating contracts with much of the modular industry, according to Walsh.

Charles Biederman, president of Levitt Building Systems, Inc., gave a clear and hard-headed account of the principal factor in the current home-building market that has caused Levitt to invest in a modular plant for future production. The logic for Levitt, resides almost entirely in the labor problems they can no longer be certain of getting enough skilled labor to build their housing conventionally. Biederman said the same things better, but in a field where fact and logic, and common sense are not always in evidence, it sounds a reassuringly sound.

A top executive from one of the biggest modular housing firms summed up the situation; "I was impressed with the quality of the tendees. They worked very hard at listening and looking, they tried to learn. And things were beginning to move in the components end. I was surprised to see so many fabricated bathrooms, they weren't around two years ago."

"But I was not impressed with most of the other exhibits. The completed prototype house display is still a long way from mass production, and we seen lots of roofing shingles before."

1,500 sq. ft. modular house was built by Commodore Corporation for the American Plywood Association. It will retail for an estimated $17,500.

**Modular high-rise by Stirling-Homex.** Is raised by hydraulic jack system.
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A new modular high-rise system that goes up on jacks a story at a time

Spokesmen for Stirling-Horncorp. of Avon, N.Y., say with their new system, a sixteen-story apartment building can be ready for occupancy four months from the time the first shovelful of dirt is turned.

The jack-up system was unveiled last month, and shown at the IBEC Convention in Louisville, Ky. (p. 52). Stirling-Hornex sees three major markets for it: HUD Turnkey housing, college dormitories, hotels and motels. And spokesmen say that they have orders on the books for all three.

As the pictures and plan here show, steel-framed modules are plugged in on the ground floor, then raised on jack-story at a time. Interior finishing and electrical and plumbing connections can be done in the units as the building goes up.

Modules for the prototype building shown here are 16 high, 12 ft. wide, and 25 ft. long. But production models can vary from these dimensions.
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It is painfully apparent to those of us who are involved in industrialized housing that some of the greatest waste of highly skilled manpower is taking place in the research and development departments of some of the largest housing product corporations.

Almost every one of these corporations has people investigating the new modular housing industry, trying to determine how their products can best be utilized. This is encouraging, and it does represent a big expenditure of time and effort. But too many of these investigations have all the earmarks of a typical government study, where action appears to be subordinated to the study itself. New ideas and concepts emerge much too slowly.

I have a lot of specific gripes.

Manufacturers with proprietary interests in steel, aluminum, plastic, gypsum, wood, etc., subordinate what should be creative, objective R&D to the proprietary interest. So instead of ideas that would help our industry, we get ideas aimed primarily at selling their materials, and most of these are not very different from what they’re selling to the conventional construction market.

The generally accepted concept that codes and unions are major restraints to new ideas is just a smokescreen for the obvious fact that well conceived, thoroughly tested and economically feasible new products are not in production. Handmade samples of new materials or concepts mean nothing unless they have been tested, submitted for FHA approval, and will be available—in volume—in the near future. Too often, manufacturers don’t know the capabilities of their own product—stability under atmospheric changes, fire and sound transmission ratings, proper adhesives or fastenings, etc. And they prefer to give their product a trial expense.

Steel and aluminum companies would like to see their material used in framing, but where are the simple production line fastening methods required? How can skin and framing be fastened together to provide stressed-skin strength?

Where is the simple, quick dry-gypsum system for factory production?

Why is there only one wood window manufacturer producing a completely prefinished window?

Where is the door manufacturer that will prehang prefinished doors in matching prefinished jambs and trim?

Why aren’t floor-covering manufacturers working day and night on a similar product for walls and ceilings? Consider the awesome potential for such a product—the average 1200 sq. ft. house has 5000 sq. ft. of wall surface.

Public relations men love exotic and revolutionary concepts, but the real requirements of modular manufacturers are more down to earth. A painted aluminum shingle which is more expensive and less attractive than a natural cedar shingle is hardly progress. The same applies to a prefabricated bathroom which is shipped in too many parts, costs too much, and is no larger than a walk-in closet.

Over the last 50 years, a fantastic amount of R&D has been directed toward replacing the 2 x 4 stud. Scores of panel systems have been devised, using all sorts of materials for spacers and cores. Most of them have only created complications and boosted costs. A simple prior study would have shown that the material and labor costs involved in standard wall framing represent less than 5% of the total construction cost of the average house. Much more money goes into interior and exterior skins and mechanical systems.

Like most of the companies actively producing modules, MHS builds a conventional house using mostly conventional materials that were designed for site construction. This may seem surprising, but it’s the only logical way to put a company into volume production quickly. The innovations will come, but only after our industry gets its message to suppliers by force of sheer potential.

As they get the message, suppliers should be aware of our most pressing needs:

1. All exposed materials should be prefinished. Painting, or any other wet process must be seamless, easy to install on assembly table operations, and a full 8'12' wide as required.

2. Component parts and sub-assemblies must be supplied as nearly completed as possible. Doors should be prehung, windows complete with storm and screens attached, stairs assembled and prefinished, etc.

3. Floors, walls, roof and ceiling finishes must be seamless, easy to install on assembly table operations, and a full 8'12' wide as required.

4. Kitchen cabinets should arrive large, complete assemblies. Sinks should be installed in tops and vanities.

5. Plumbing fixtures should be plumbed as completely as possible. Eventually, we will want completely finished bathrooms.

6. Heating systems should be integrated packages. We don’t want furnaces from one supplier, ducts from another, and registers from a third.

7. The packaging for products shipped to us must be thoroughly studied. Excess packaging creates unpacking and waste, disposal problems.

8. We need good technical assistance to devise the best methods for using products.

9. Frequent and prompt service is a must. A production line that employs hundreds of men demands extraordinary attention. Deliveries must be on time and complete.

10. As the nail and staple supplier supplies guns, so the adhesive manufacturer should supply pumps and accessories, etc. All suppliers should provide the special tools, equipment necessary for the use of their products.

While I’m sure that innovations will come, I’m impatient with the time it takes. I strongly suggest that concept suppliers get their best R&D people into the field for first-hand experience. And I’ll put in a word of caution to designers, engineers and architects: pose the essential parameters as early as possible. Otherwise, you’ll be surprised how far along an obviously good idea can get. Also, while new concepts are desperately needed, remember that we building not world’s fair exhibits, but competitive, marketable housing for today.

The modular housing industry offers a tremendous opportunity and challenge to the creative imagination of building product manufacturers.

Think of it this way: in a few years, this could be your biggest market. You can have a head start on it now.

JOSEPH C. GRASSO, EXECUTIVE VICE PRESIDENT, MODULAR HOUSING SYSTEMS, INC., NORTHUMBERLAND, PA.
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CIRCLE 64 ON READER SERVICE CARD
Easy way to move modulars: float them through the plant on air casters

If you've ever seen a hovercraft—a vehicle that moves over land and water on cushions of air—you'll understand the idea behind this new device for handling modular houses. A tiny version of the hovercraft—21 in. square—the Aero-Caster, lifts modulars off the floor and allows easy movement. And since there is virtually no friction between the floor and the modular, one man can move an 18,000 lb. unit, according to St. Regis Paper Co., whose modular housing division in Tacoma, Wash., uses the air casters.

Charles Towd, president of Modern Modules, Lacey, Wash., reports another advantage: "We now have complete flexibility in our assembly line. The modules can be turned around or pulled off the line easily."

Each of the casters shown above can lift 7,000 lbs., but six are usually used per modular because of long spans. The casters cost $110 each. The manufacturer, Aero-Go Inc. of Seattle, makes other models that can lift from 2,000 to 40,000 lbs.—they've been used to move 747s and a ship's hull—and that cost from $50 to $1,000.

Here's how the air caster works (drawing above):

1. The caster rests on the floor. Air enters through a hose from a compressor (25 psi recommended).
2. The inflatable bag (nylon-reinforced neoprene) fills, and the excess spills into the chamber, lifting the top plate about one inch.
3. When air pressure in the chamber exceeds the total load on the caster, the entire caster rises and floats on a film of a few thousandths of an inch thick. Then the modular, or anything else, can be moved.

Plants using air casters should meet three major requirements:

1) the floor must be sealed so won't leak out under the high pressure; 2) the surface must be level—with even a slight grade a frictionless load will slip; 3) the area where the casters are being used must be clean—nothing can tear the air bag.
Read about this window before you start your next job.

It could save you a pile of money and a whole lot of grief.

This window is the Andersen Perma-Shield® Narroline—a contemporary version of the traditional double-hung.

The core is made of warm natural wood. But all exterior surfaces, except the sash, are encased in a sheath of rigid vinyl. (Just like a coat of armor.) And the sash is protected by a special polyurea factory finish that won't chip, crack, peel or require painting for at least 10 years.

Just imagine...the money it can save you! Think of exterior on-site painting costs, for example. With ordinary double-hung windows, you have to pay up to $10 per window to have them painted.

With Perma-Shield Narroline, you don't have to pay a cent to have them painted. Less clean-up cost, too.

But, Perma-Shield saves you more than money. It saves you a lot of trouble, too. You won't have people complaining that these windows are cold and drafty. Their unique combination of wood, vinyl, and welded insulating glass make Perma-Shield wonderfully snug and weathertight. (No storm windows needed.)

And, they're easy to operate, too. No sticking or binding. No changing shape with the weather. No rattling, leaking, or balking.

Very simply, they don't bug people. So people won't bug you.

Actually, we could go on forever telling you about Perma-Shield windows—how they come in 4 styles and hundreds of sizes.

But we're running out of space.

So, why not get the rest of the story from your nearest Andersen dealer. (He's in the Yellow Pages.) Or send for our free booklet.

And read on.
Luxury apartment complex has floors of steel framing completed. Three and three-bedroom units will rent $275-$550 a month. Architect is planning a second steel-framed project of four stories.

Lightweight steel framing breaks the three-story barrier for these apartments

Faced with relatively high land costs, the developer of this Oakland, Calif., complex needed five stories and a penthouse to make it feasible. Wood framing was out; it could go up only three stories. Structural steel? Too expensive.

Lightweight steel proved to be the answer. The architect worked out a framing system consisting of steel studs and plates welded on 2 ft. centers. The framing members are of 16-gauge sheet supplied by Kaiser Steel Corp. and cold-rolled into C-sections by a local fabricator. About 170 tons of steel went into the 46-unit, 60,000 sq. ft. building.

The prefabricated bearing sections are 8 ft. wide and 9 ft. high—and light enough to be handled by two men. They are set in channels, top and bottom, and bolted to 2 in. poured concrete floors. Floor joists are 8 in. deep, cold-rolled C-sections on 2 in. centers bolted to the wall framing. Over these are laid corrugated steel sheets. Gypsum wallboard is used for interior, exteriors are stucco.

Cost of Broadway Terrace steel framing was $3 per sq. ft. Total building costs for structure came to about $12 per sq. ft. or about $1.50 more than a wood-framed structure. Owner: Broadway Terrace Associates; developer: Richard Ralph; contractor: Smith & Haley Construction Co.; architect: Glenn Lam.
Residential concrete flooring systems cut costs. Accommodate heating, ventilating, cooling... serve as ceiling for floor below.

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Of course, there is one basic reason for using concrete in any application: its inherent values. Its great strength and plasticity allows you to build the unusual, imaginative and eminently practical. And its unquestioned durability simply guarantees that the value lasts; a quality that’s hard to come by these days.

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Grounds for Good Living, full-color publication illustrating and describing best uses of concrete around single- and multi-family residences, is available for $1.25. Literature on Concrete Housing Systems available free (U. S. and Canada only).
This turnkey public housing capitalizes on a skinny, quarter-acre site

Low-income housing often gets the short end of the stick when it comes to good sites—and this one in Oakland, Calif., is no exception. Although 300 ft. long, it is only 36 ft. wide, what’s more, there’s a steep grade (30%) at one end.

Within these limitations, the architect, Wiener & Fischer, came up with a plan (above) that makes maximum use of the area. By placing the seven identical three-bedroom town-houses down the center, room was left for rear patios and an entry walk in front. Second floors are cantilevered to provide the 900 sq. ft. required in each unit. Units follow the land contour (section, above.) The steep end of the site was used for a terraced play area and the other end for a parking lot.

Total cost (excluding land) was $92,000. Rents are based on family size and income.

The project was developed by Robert C. Ellis and built by Carl Langberg for the Oakland Housing Authority. It is part of a turnkey program approved three years ago by Oakland voters and calling for units on scattered sites. So far, 1,400 have been built, and 600 more are under way. The housing authority now plans to concentrate on small projects—units or less—in an effort to people out of slums and prevent slums from starting to spread.
Come see our new KitchenAid Hot-water Dispenser.

We're giving away 5 of the new KitchenAid Hot-water Dispensers a day at the Builders' Show in Houston. You could be a winner! Here's how: Fill out this coupon, and deposit it in the box at our Booth #3227. You don't have to be present to win. 5 drawings a day! 5 winners a day!
A series of court decisions and some policy steps have emerged from the recent welter of government interaction on housing and planning law. They will produce a profound change in the American suburban scene. And as the smoke of battle settles, two things are becoming clear: 1) that the wealthier communities on the fringes of our cities are in for a tough time, and 2) the builders and developers who build in these communities will have to face a whole new set of rules and new questions as well as new opportunities.

In a word, the impact of these decisions on American housing patterns is likely to be as significant as were the United States Supreme Court decisions on desegregation to the schools.

In Pennsylvania and New Jersey, two bellwether states, recent decisions by the highest courts have blasted through what had been called "exclusionary" zoning practices.

In Pennsylvania, the Supreme Court, which is the highest appellate court in the state, took up for review two significant cases. In one, The Appeal of Joseph Girsh, a developer who wanted to build apartments attacked the constitutionality of a zoning ordinance in Nether Providence Township, a relatively exclusive residential area near Philadelphia. The ordinance zoned out apartments, although two apartment buildings had been permitted by variance. The Supreme Court declared the ordinance unconstitutional on the basis of the fact that a zoning ordinance should not be taken out of the hide of just one acre tract for which 280 units are planned.

In a companion case, but with much more startling language, the same court laid out new guidelines. Kit-Mar Builders had appealed (Jan., Dec. '70) to test the validity of two- and three-acre minimum zoning for single-family dwellings. For some time, Pennsylvania had outlawed four-acre minimum zoning, and the question was whether two- and three-acre minimum zoning was similarly improper. The court there said that two- and three-acre zoning was improper, and came to the conclusion that one-acre zoning was about as far as you could go. And while it didn't have to, the court nevertheless went on to strike down a number of the township's "reasons" which, until now, had been much of the basis for rejecting higher density, lower-income housing. These reasons have long been the sacred cows of suburban legalistic reasoning.

The Township's statement to the court was that the town needed low-density zoning because they did not have the roads, schools, sewers, etc. to accommodate more population. The court went out of its way to tell the township that this was just too bad, and they would have to widen the roads, build the schools, and put in the sewers. And they would have to raise the money, presumably by taxation or by borrowing, to do these jobs. If the Township's aim was to preserve open space, then the proper legal method of doing it was to enact a RUD ordinance.

It was a sharp setback for those communities which, the court felt, were attempting to zone out the encroaching city with all of its problems.

In the Supreme Court of New Jersey, the Englewood case stretched traditional zoning concepts. The court used social reasons as the basis for granting variances for low-income housing to break racial barriers in housing. In the Englewood situation, a non-profit housing corporation, which was to be state and federally assisted, was formed to develop a ten-acre site in a previously all-white suburb with 146 cluster-type, two story apartments. The municipality (Englewood) leased the land to the non-profit corporation, and a group of citizens took various legal steps to block the action.

The court went out of its way to approve the concept that the breaking of segregated housing patterns will tend to promote the public health, safety, morals, and general welfare of the community of Englewood.

In Black Jack, Mo., just outside of St. Louis, HUD has asked the aid of the Department of Justice to break a zoning ordinance as being discriminatory against the poor, and presumably black, population.

What all this means to the suburbs is obvious. There is going to be increased pressure for "dispersal" of the inner-city residents out into white, affluent areas. Accommodation will have to be made to it. If local suburban officials fight by using zoning and building codes to make real dispersal difficult or practically impossible, these ordinances will be struck down. The suburbs' best bet will be to seek some rational controls by allowing in a "digestible" amount of such units, either in RUDs or in conventional development, and thus avoid having low-income shoved down their throats in huge amounts by litigation.

At some point in the future it will probably become mandatory for the real estate builder to put at least some low-income housing in his project, if only to meet the requirements of government-insured financing. It might even be wise for him to start doing this now, and point out to the municipality that plans for some low-income housing can take the heat off the town farther.

The small and medium-sized builder has conventional developments will also be affected. He may be compelled to build some low-income housing to balance his higher-priced units. But he should be prepared to trade vigorously for this with the town. Housing problems are of concern to the entire community, and should not be taken out of the hide of just one homebuilder.

1 Appeal of Joseph Girsh, 263 A2d 395
2 Concord Township Appeal [Kit-Mar], 268 A2d 765
3 De Simone v. Greater Englewood Housing Corp. 267 A2d 31

LENARD L. WOLFFE
Mr. Wolffe, a specialist in real estate and zoning law, has written and lectured for the Urban Land Institute and the National Association of Home Builders. He is a former assistant city solicitor for Philadelphia.
PLEXIGLAS® LETS THE SUN SHINE IN

Use sunlight to customize your homes and set them apart from the crowd. You get faster-selling, more profitable homes. Your customers get outdoors living year-round, plus brighter larger-looking rooms.

Transparent gray and bronze Plexiglas permits clear vision of the outdoors while controlling solar heat and light. These colors and the variety of low profile shapes that are possible with Plexiglas, make it easy to blend the skylights into the roof attractively and economically.

Plexiglas skylights are designed not to leak and come to the builder preassembled and ready for fast installation in standard sizes up to 8 feet square.

So it's easy to build sunlight into the home when you use Plexiglas acrylic plastic. And with Plexiglas, there's 25 years of outdoor use to prove that it will not change color or become brittle.

Write for our brochure on standard home skylights, names of manufacturers, and your FREE "Let the sun shine in" button.

Name ________________________________
Firm ________________________________
Address ______________________________
City State Zip __________________________

ROHM AND HAAS
PHILADELPHIA, PA. 19105
How to avoid a uniform look in a row of almost uniform duplex houses

The streetscape above, in Kansas City, Mo., can hardly be described as monotonous. Yet 14 of the 18 units (site plan, below) are identical.

To avoid the look-alike look, the developer and his architects varied the size and placement of the garages, thus also changing the setbacks of the houses. Some garages are one-car, some two-car, some are attached, some detached. Interest was also added by mixing in two other models—one at each end of the row and one in the middle duplex—and by using a variety of colors for the garage and entry doors.

Developer C. E. Bleakly reports a long waiting list of renters for the two- and three-bedroom houses. For rentals ranging from $235 to $275, tenants get such amenities as two-story living rooms, family rooms, full basements, and fireplaces.

The section shown here is part of the 78-unit Mews, which is part of a 400-unit project that includes single-family houses and apartments.

Density is 10 units per acre overall, but only 6 per acre in Mews.

Two architectural firms—Linscott & Haylett and V. A. Nelson—designed the Mews.

Cedar shingles are used on all walls and roofs. All units have fireplaces.

Site plan shows how garage size and placement was varied. Plans of duplex at right (shaded) and one-half of duplex in center (shaded) are shown above. Units in photo at top of page are at right end of the site plan.
Big show off!

Put the Cortina and its bold scale to work in your prestige entryways. The old world styling and hand-wrought, hand-rubbed finish snatch attention right now. No wonder. The idea of a lock is to lock; the Cortina captures just that in the look, the feel and the engineering of top security. (It's a five pin cylinder with positive deadbolt action.)

Beauty and security: great selling combination. Put it on something important - like your next house.

WESLOCK®
The LEADER in Lock Ideas!
Design for privacy: it rents these apartments faster than they can be built

So reports the Robert T. Foley Co., builder of the apartments at Westchester West in the Washington, D.C., suburb of Wheaton, Md. Foley and architect Robert Calhoun Smith planned the project to avoid a frequent cause of tenants' complaints: noise from neighboring apartments. Floor plans, and the site plan, hold party walls to a minimum. Each three- or four-story building is made up of two square modules separated by an open stairwell. Most apartments occupy one level of a module and have three or four outside walls. Builds are staggered within section.

The floor system cuts transmission of impact noise. Footsteps, for instance—from floor of one apartment to ceiling of the one below. The floor system: hollow-core concrete panels (Flexicore) topped by fiberboard underlayment and parquet flooring. Its impact noise rating (INR) of +3 exceeds the FHA recommendation (+2) and the INRs of such commonly used systems as 6" reinforced concrete topped by felt linoleum (-4) or wood and vinyl tile (-17).

Clusters of small buildings create small courts in large project, which when completed will have 530 units on 24 acres. Photo was taken in shaded section.
New idea from Formica!

There's money in the remodeling business when you sell it this way: "We don't just remodel your kitchen or bath. We renew your environment at the same time."

If you think your customers were pre-sold on Formica® brand laminates, wait till you tell them about the Formica Environment! Remind them of how practical Formica laminates are on kitchen surfaces... then point out how much sense they make throughout the home. Walls, doors, cabinets, bathrooms, built-ins... dozens of new places to sell the Formica Environment. For additional information, write Dept. HH-1.

This is the original spill-stain-heat-scrapel and bump-resistant countertop. And now there are more patterns, colors and textures than ever. Is your sample book up to date?

There's more to this cabinet than meets the eye! Just flip the reversible panel to change from a natural woodgrain to a bold color insert, now with a new surface texture. It's all Formica® laminate so you can scrub, scuff and bump it without worry. You'll never have to paint or refinish.

Formica practically invented the bathroom vanity. The soft look of leather and the warmth of wood with a surface that's untouched by water, detergents, and colorful cosmetics. Just wipe 'em all off with a damp cloth.

Your own crew can install FORMICA® Panel System 202: right over any sound wall, simply, quickly with no special skills or tools. Twenty patterns for tub, shower, or the whole room.

Leadership by design

©1971, Formica Corporation, Cincinnati, Ohio 45202, subsidiary of CYANAMID
Why is it we have such a hard time talking to advertising agency people? The truth is, they make us nervous.

We've tried the ad agency route for marketing apartments. We may even try it again one of these days. But we haven't yet been successful at it, and chances are we won't be the next time, either.

The first time we tried an advertising agency, we paid a monthly retainer. This was supposed to buy us the assurance that our account wouldn't get shelved between specific assignments. It was supposed to give the creative people incentive to brainstorm our problems all the time instead of just on order.

As it turned out, all the retainer bought for us was the assurance that someone at the agency would pick up the phone when we called. Besides our set monthly fee, which was in four figures, we still had to pay the going rate for each and every job we ordered. And the only services we ever got were those we specifically ordered. That monthly check began to bug us. Pretty soon we stopped it and the relationship ended.

**Timeclock psychosis.** Next we tried an ad agency that frowned on retainer fees and chided us for being dumb enough to pay one. This agency claimed to offer a much more equitable arrangement. They billed us only for the hours they spent actually working on our account. We didn't like the idea of our marketing arm working strictly by the timeclock. But the chances of buying a marketing service that offered day-to-day continuity looked hopeless, so we settled for the timeclock approach.

The only hitch here was that literally everything went on the timeclock. For example, a two-hour meeting for the purpose of bringing agency personnel up to date on our upcoming projects could cost over $100—the price of two or three men's time at the rate of $25 per man hour. Asking for a rough quote on a proposed direct mail program might result in a $200 or $300 bill for the labor to assemble the figures.

Before long we were afraid even to telephone our agency for fear that phone calls might generate invoices, too. In fact, after seeing how costly it was just to kick around ideas with our new agency, we decided we'd better not go so far as to actually order a job. We stopped the planning sessions, paid our final bill, and took a breather from ad agencies.

**Too much pizzazz.** High cost wasn't the only thing about ad agencies that turned us off. Advertising agencies just think too big for our business. With 6,000 apartments under construction or in final planning stages, we're used to thinking big. But not as big as ad agencies. While we're thinking newspapers, they're thinking television. While our idea of a grand opening is a beeded-up sales push, theirs is a champagne party.

The difference between our kind of big think and theirs is that ours is tied to the economics of the apartment business. We know, for example, just how many months of projected rental income we can afford to pour into opening-day drumbeating.

We also know which advertising media pull best for us, because we make a habit of asking every apartment prospect where he heard about us and we write down the answers and keep a tally. That's why we look skeptically at ad agencies when they suggest we buy saturation radio and television commercials to promote apartments.

We've found much more efficient ways to spend that kind of money.

In fact, we find that most of the traditional ad agency approaches to marketing aren't particularly suited to us. The idea of dumping a big chunk of our ad budget into full-page newspaper ads, free champagne, saturation TV, and other high-priced promotion blasts is one we can't justify.

**Old reliables.** Our facts show that regardless of how much we spend on any kind of advertising, more than half of our prospective renters come consistently from drive-by traffic. In other words, our most important ad medium is the old tried-and-true outdoor display—signs, billboards, arrows.

The next largest percentage of our prospects are attracted by newspaper ads. And, contrary to ad-agency and space-salesman recommendations, you don't have to buy a full-page newspaper ad to capture the reader's attention. All you need to dominate a classified-advertising page is a two-by-full— an ad that runs two columns wide and a full page deep, providing four days of advertising for the price of a one-shot full-page ad.

The ad agencies we've seen are too sophisticated for our business. They tend to over-engineer everything they produce for us. They approach apartment renting like selling a toothpaste or a car. We don't need the sales tools and the marketing programs of a national advertiser. They aren't economically feasible for us, and they don't really do the job we need.

**Best way to go.** We'd love to turn over all of our marketing headaches to an agency. But until we find one that kns our apartments, we're taking the do-it-yourself route. We've put together our own marketing-services team of independent outside suppliers: a graphics designer, sign painter/installer, a photographer, interior decorator, and an assortment of printers. We do the planning, they do the work. We pay only for production—not conferences or three-hour lunches.

Our graphics man, our sign painter, our photographer take field trips with us to study new jobs, sometimes devoting a day of their time. Unlike our ad agency they don't bill us for those planning and search sessions.

The graphics man provides us with all our design needs from ceremonial grand opening to breaking shovels to corporate logos complete outdoor sign programs. He signs all of our brochures and follows through printing production. He designs our sales office displays, gets bids for display builders, and supervises installation. The brochures he produces for cents a copy often outshine competitive agency-designed brochures costing over a dollar a copy.

**No shopping tours.** We keep our printing costs down by dividing the work among three different companies: a soap one for stationery, business forms, business cards, and other repetitive jobs; a modest-size one for brochures in two and three colors; and a large one for expensive brochures involving four-color work. Rebid our frequently, but we don't shop around much for cheaper replacements for the other members of our marketing services team. In their case, continuity and loyalty are more essential than price.

As our print advertising is virtually newspaper, we handle that ourselves. The toughest challenge here is keeping up with the advertising needs of two dozen different projects, a job involving more scheduling problems than creating ones. Ads have to be rewritten, canceled, or inserted on a daily basis in a variety of newspapers. But once this work is systematized, a secretary can take care of most of it.

Our do-it-yourself approach doesn't measure up to ad-agency standards for sophistication. But in terms of effectiveness and efficiency, it measures up fine.
These windows came completely pre-finished. XL-70 outside, white enamel inside. Cost to finish on the job: Not 1 cent.

Put them in the opening and apply pre-finished trim. That's all anybody has to do to these windows. No painting outside, no painting inside, no cleanup.

Marvin XL-70 exterior pre-finish lasts years longer than the best paints—and provides a hard white finish. Marvin interior finishes come in walnut, fruitwood, and white—all beautiful.

This is the Marv-A-Tilt—Here's a double-hung window that's a work-saving masterpiece. Tilts in for inside-the-room cleaning. Adjusts for perfect operation. Double balanced. Available with standard glazing or insulated glass. It comes in 135 different sizes (including millions and triples). And we ship within 10 days of order.

Write us for the new 20-page brochure and 36-page catalog of the world's largest line of wood windows.

MARVIN WINDOWS
Warroad, Minn. 56763
(218) 386-1430

CIRCLE 87 ON READER SERVICE CARD
Dura-Mor... the care-free entranceway

New Dura-Mor Entranceways keep saying "welcome"! . . . vinyl exteriors won't need painting for 20 years! Select from many custom designs—insulated sidelights or pattern glass to match. Write for free full-color catalog. Or see Sweet's Architectural file 17c/MOR or Sweet's Light Construction file 5b/MOR.

FEATURES:
1. Rigid vinyl encased trim.
2. Rigid vinyl clad wood stop.
3. Permanent bar magnet for tight weather seal.
5. Insulated door and glass.
6. Interior jamb not clad, permits any finish.
8. Rigid vinyl basic sill.
10. Trim fins below sill, at sides and head.

LETTERS

Piece-of-the-action financing

HSH: Within the past year, there has been a growing controversy over the major institutional lenders' real estate investment policies. In fact, many people are beginning to refer to them as "passive arm-chair investors", "financial parasites", or words of similar descriptiveness. An excellent example can be found on the "apartment scene" page in your September issue.

It is unfortunate that educated individuals refuse to understand the purposes of a joint-venture financing arrangement between the real estate investor and a developer.

Apparently, people fail to recognize that the investor often contributes 100% of the project's costs—the developer, in turn, provides his expertise. As a result, the developer is normally well compensated by a builder's fee, a management fee, an agreed depreciation percentage, and a portion of the cash flow dividends. In addition, the developer shares in the ownership of the property and thus enjoys appreciation over a period of years. During the life span of the partnership, the money partner carries the entire financial burden—and the return is always commensurate with the risk.

Today more than ever before, sophistication is the key prerequisite to any real estate transaction. This is true for the developer as well as the investor. Each party must protect not only his own interests, but also those interests of his partner to insure that the partnership remains healthy and productive. Anything less would be of undesirable consequence to both parties.

DONALD L. JOHNSON
Kansas City, Mo.

Golf course costs

HSH: The article "Building a golf course? What should it really cost you?" in your November issue is a most interesting presentation of a problem facing many of the members of our association who are called upon to place a value figure on a golf course. Unfortunately, many appraisers never see the course they are to appraise until it is an accomplished fact—or fiasco.

LYNDA SWANSON
managing editor
The Real Estate Appraiser
Chicago

The Scholz Story

HSH: Your story about me ("The fall of Don Scholz"—Oct.) was superbly done, and reflects all the effort and work that was put into it. My only real criticism is of the two headlines, since from a personal viewpoint I do not think it was a "fall" or that we have been relegated to obscurity.

One thing the story proved is that House & Home is widely read in the industry, I received dozens of letters, most of which voiced a comment similar to that which I have just made.

As to detail, I have just two items of criticism.

First, the story did not reflect the fact that at the time of the merger I was absolutely convinced, in view of the stated intentions of Inland top management, that the merger would be good for all concerned, including myself and Scholz Homes. The directions eventually taken, subsequent to the merger, were, of course, the basis for our obvious final conflicting objectives. I feel that this is somewhat important since the story leaves the impression that I was dragged into the merger kicking and screaming every inch of the way.

Second, the indication given that our new operations represent small potatoes with respect to the previous Scholz Homes operations, I believe, incorrectly states the situation. In our discussions, I had given Frank Lalli [the writer] some general indications as to what was to transpire. We are actually moving at a somewhat faster pace than I had even projected then.

The new company, Donald J. Scholz and Co., is now incorporated with a Delaware charter. We have 12 projects in the process of cranking up that will provide for a substantial record in our first year of operations (1971). I would anticipate our sales volume (sales, not construction, which is an important difference in a publicly held company) will run somewhere between $10 and $20 million. I would expect to double this figure for 1972. The projects range from low-income FHA 236 projects, using Operation Breakthrough's "earned funds", to high-priced luxury developments. A number of these projects have already been presold to investor groups, which means we will be able to book construction in this first year as completed sales in these projects.

As a result of this, we are hopeful that we may even be able to bring the new operation public sometime late in 1971. Our original plans called for this step hopefully in 1972 or 1973. I will provide you with more detailed information on all of this in due course. Maybe we can talk you into a story on "The de-obscuring of Don Scholz". In any event, I do want to reaffirm my belief that House & Home is far and away the best in the industry.

DONALD J. SCHOLZ, president
Donald J. Scholz and Co.
Sylvania, Ohio

Reader Scholz is always good copy, and we wish him much success in his new venture—ED.
Modular housing

It's here to stay—and that's a good thing—but let's not confuse fact and fancy

From time to time, word trickles back to us that in some quarters, House & Home is considered "negative" on the subject of industrialized or modular housing—that in some way or other we are opposed to it.

We find this rather puzzling in view of the number of articles we've run on the subject over the past months. But just so there can be no further misunderstanding, we're going to restate our views in as unambiguous a way as possible.

We are very positive on the subject of modular housing.

We consider it a highly promising tool for the homebuilder—the smaller builder as well as the big one. We think it will eventually prove to be the only practical means by which he can deal with the two-edged problem of decreasing labor supply and increasing labor costs. And we think he will reap such other benefits as better cost and quality control, shorter construction times, and a virtual end to seasonal construction delays in cold-weather areas.

We are quite certain that by the end of this decade, modular housing will represent a very big chunk of all U.S. homebuilding. We welcome this growth, as we welcome anything that contributes to better housing at lower cost. We will do everything we can to encourage it. And we will continue to report and comment on all aspects of modular housing that we deem newsworthy and helpful to our industry.

However, we will not encourage the self-serving nonsense about modular housing that keeps being broadcast by people who should know better. On that subject we are not just negative, but downright hostile. For instance:

You hear that modular housing is a revolution that is sweeping the country. Nonsense. Dozens of small companies have entered the field, but they produce very few houses. There are currently less than half a dozen firms producing modulars in any real volume—most of them for the government-subsidy market. If you exclude sectionals (which have been around for years and now comprise an annual volume of perhaps 7,000 units), last year's production of modulars probably didn't reach 10,000 units. Not exactly a revolutionary figure. Growth will come. But it will be gradual—evolution, not revolution.

You hear that modular housing will be a brand new industry, dominated by giant corporations. That's silly. Modulars are simply a different way to build houses; land must still be bought and developed, the houses must be merchandized and sold, and the present homebuilding industry is best fitted for the job. The giants will get into modulars, but in the same way they have entered homebuilding: via mergers with or acquisitions of successful homebuilding firms. (And even here, the track record of the giants is not particularly inspiring—H&H, Oct. 70.)

You hear that modulars are the only way we can build low-cost housing. This makes no sense at all. Three or four years from now, modulars may have a real cost edge over conventional construction. But right now they are no cheaper, and sometimes cost more. High land and financing costs are the big bars to low-cost housing not construction.

This brings us to the subject of Operation Breakthrough. The impression has gained credence that Breakthrough and modular housing are synonymous, and that to oppose one is to oppose both and a little worse than damning motherhood.

In fact they are two very different things. And we have opposed Operation Breakthrough just as vigorously as we have supported modular housing. Operation Breakthrough was started on the assumption that not enough low-income housing gets built because the housing industry lacks the production capability. The absurdity of that view is shown by what happened last year when the available supply of subsidy money—the real sine qua non of low-income housing—was doubled. The volume of subsidy housing promptly doubled too. It could have gone still higher had more money been available—for example, all those millions that went into Operation Breakthrough.

We don't oppose Operation Breakthrough, and those myths about modular housing, just to be ornery. As we said above, we are convinced that modulars can be a vital help to housing. But their role can be delayed and perhaps diminished by irresponsible nonsense. In particular, if Wall Street does the same over-blowing job on modulars that it did on mobiles, the resultant disenchantment could make it very hard for legitimate modular builders to raise needed capital by way of public offerings.

As we see it, it's not primarily a question of being positive or negative. It's a question of sticking to the facts, and using a little common sense in analyzing them.

That's what we intend to keep on doing.

MAXWELL C. HUNTOON JR.
Starting on the next page is a preview of 175 new products to help you build better for less in 1971. Fifty-five are shown in color. Many will be displayed for the first time at this month’s NAHB show in Houston. And some are so new that no news releases were available when HOUSE & HOME went to press.
1. Diagonal paneling of clear redwood lumber highlights a hallway and stairwell in a California beach house. Laid up diagonally, the bright splashes of cream-colored sapwood are even more interesting and could dramatize any entrance or foyer. California Redwood Assn., San Francisco.

2. Rough-sawn plywood made of redwood is used to panel the walls and ceiling of a vacation home. Plywood needs no finishing and, even without the usual trim or ornamentation, creates a warm interior. Same texture is also available in Douglas fir, cedar, and lauan in 4’ x 8’, 4’ x 9’, and 4’ x 10’ panels. American Plywood Assn., Tacoma, Wash.

3. Plank-like paneling has ½”-wide randomly spaced black grooves for a three-dimensional effect. Finished in easy-to-clean acrylic coat, Dimension V (shown) comes in walnut, oak, and birch, plus three textured finishes in driftwood, black, or a s unstain. Another weathered wood plankled paneling with an even deeper grained texture (not shown) comes in leather, adobe, bronze, sagebrush, and bone, is called Rio Grande. Georgia-Pacific, Portland, Ore.

4. Ovals within ovals contrast wet-look surface with a matte finish. The large-scale pattern, repeated every 22”, also comes in yellow on yellow, white on gray, white on silver, gold on silver, and pearl on white. Grandioso, part of an 18-style line based on bold geometric shapes, comes 27” wide is pre-trimmed and strippable. James Seeman Studios, Garden City Park, N.Y.

5. Jagged flowers are done in three vivid colorways on wet-look backgrounds: red, green, black, and white on yellow; lavender, cerise, green, and black on white; and blue, green, and white on brown. Paper is 28” wide, repeats pattern every 20” Color Me is one of 18 hand-printed large scale designs. Classic Wallcoverings Connoisseur, New York City.

6. Bull’s-eyes in turquoise, blue, and olive are set within 3½” squares on a design imported from London. Mullion, one of 44 English patterns done on paper-backed vinyl, also comes in mustard golds, toast, and chocolate brown. ICI America, Stamford, Conn.

7. All-wood spiral stairway is hand-crafted of red oak or any other hardwood. Stairs are supported by twelve-sided center pole, 4¼” x 4¼”, of matched laminated pieces. Available 4’, 4½’, or 5’ diameter to any height, for left- or right-hand entry, with square or circular well-hole. Railing is one continuous laminated piece. Balusters have chamfered corner or can be turned (shown). Shipped unfinished, unassembled or ready to assemble. Unit compared in price to better metal models. Stair-Pak, Union, N.J.

8. Urethane beams are molded to look like hand-hewn wood. Even “iron” straps and nails look real. The 6” x 8” beams weigh one lb. per ft., are easy to handle, can be sawn, are applied to walls or ceilings with panel adhesive. Williams, Troy, Mich.

9. Bold stripes enliven hardboard wall paneling. Mod Stripes also comes in coordinated greens with yellow or browns with orange. Random width stripes are placed so that increasing or decreasing color value creates three-dimensional effect. Panels are 4’ x 8’. Celotex, Tampa, Fla.

10. Vinyl-surfaced wallboard has a linen-like texture. Vinyl is bonded to one side of insulating building board and wrapped around the edges of the 4’ x 8’ panels. Non-fading colors are sand, beige, gold, and a soft green. Vinylole is sound-damping, moisture-resistant. Homasote, Trenton, N.J.

11. Textured pegboard looks like grasscloth, comes in beige, is unperforated on the bottom third of 4’ x 8’ panels. Masonite, Chicago.
DOORS & WINDOWS

1. Bifold closet doors, shown in flush style called Modern, are also available with panels and/or louvers, can be finished in any color or mirtorred. From 2' to 8' wide, 6' or 8' high. Roberts, City of Industry, Calif.
CIRCLE 212 ON READER SERVICE CARD

2. Spanish style door of solid Ponderosa pine has three carved panels, measures 3' x 6'5" x 1 3/4". El Jaurez is just one of two dozen Spanish and Mediterranean styles shipped in woodframe conditions. Cedar-wood Ideal Millwork, Valley Forge, Pa.
CIRCLE 213 ON READER SERVICE CARD

3. Large-scale carvings are molded urethane panels mounted in wood frame doors. Three designs shown—Camel, Alhambra, and Acapulco—plus three others are available in six woodtone finishes and three colors. Foam insulates, can't warp or crack. Doors are 3" x 6'5" x 1 3/4" thick. Decor, Muskogee, Okla.
CIRCLE 214 ON READER SERVICE CARD

4. Aluminum storm doors come in five colors, taken from subtle colonial shades, of acrylic enamel electrostatically applied for long life and proven for five years in traditional white with no complaints. Featherlite, Detroit, Mich.
CIRCLE 215 ON READER SERVICE CARD

5. Skylights let sun into a living room, create an atrium-like planting center. Plexiglas (acrylic) bubbles come with aluminum frames, clear or in three shades each of bronze or gray, in several shapes. Rohm and Haas, Philadelphia, Pa.
CIRCLE 216 ON READER SERVICE CARD

6. Louvered bifolds of polystyrene resist dents and scuffs, ride smoothly on nylon bearings, have no bottom track. Finished in white, they may be wiped clean, can be painted. Ceramic pulls included. HC Products, Princeville, Ill.
CIRCLE 217 ON READER SERVICE CARD

7. Vinyl-finished bifolds come in several colors, a textured white, plus birch, maple, and walnut woodgrains. Both sides of the hollowcore doors, part of low-cost Vinyl Shield line, are finished. Georgia-Pacific, Portland, Ore.
CIRCLE 218 ON READER SERVICE CARD

8. Handcrafted doorpul, one of many original designs, is aluminum with bronze or pewter finish, is 34" wide, can be mounted on one side or back to back on aluminum frame glass door. Forms & Surfaces, Santa Barbara, Calif.
CIRCLE 219 ON READER SERVICE CARD

9. Double lock has two dead-locking latches for extra security. Plate is 3" x 9". Various knob styles are finished in etched, bright, or satin brass, or in bronze, chrome, iron, or stainless steel. Weiser Lock, South Gate, Calif.
CIRCLE 220 ON READER SERVICE CARD

10. Two-piece entry handle lock, 15 3/4" x 2", weighs 5 lbs. Cortina, in antique brass or silver, provides massive look for carved doors. All-steel mechanism, solid brass or bronze exterior parts. Weslock, Los Angeles.
CIRCLE 221 ON READER SERVICE CARD

11. Carved Colonial doors have designs taken from early American furniture, tinware, and walls, of flowers, pears, grapes, sailing ships, tulips, eagles, and three other motifs. Carvings appear only on eye-level panels, so prices are comparable to plain rail and stile models. E.A. Nord, Everett, Wash.
CIRCLE 222 ON READER SERVICE CARD

12. Mahogany carved door in large-scale three-panel design, called St. Moritz, is one of four entrance doors of seven-ply chopping block construction, weighing in at 100 lbs. Elegant Entries, Worcester, Mass.
CIRCLE 223 ON READER SERVICE CARD

13. Red Venetian blinds represent only one of 96 colors for standard and narrow blinds. Colors include hot pink, wisteria, pumpkin, bold blues and greens, and some linen-like and marbled textures. Lessor Lorenzten, Hoboken, N.J.
CIRCLE 224 ON READER SERVICE CARD

96 H&H January 1971
ELECTRICAL EQUIPMENT

1. Burglar alarm goes off before door is opened when pressure is put on steel bolt. Sliding bolt into strike sets it; withdrawing bolt shuts it off. Runs on C batteries. Part of Guardware line. Stanley, New Britain, Conn.
CIRCLE 225 ON READER SERVICE CARD

2. Colonial lantern for indoors or out, can be mounted on the wall or a post top or hung from chain. From Regency series of classic designs, it is solid brass with weathered finish, measures 19" x 7", has clear glass panels. American Lantern, Newport, Ark.
CIRCLE 226 ON READER SERVICE CARD

3. Modestly priced fixture from Lite-Trend line has five brass or chrome arms around a wood column. Smoked glass globes sit in highly polished cups. Valu-lite unit is 22 1/2" in diameter, 14 1/2" high. Halo, Div. McGraw-Edison, Rosemont, Ill.
CIRCLE 227 ON READER SERVICE CARD

4. Entertainment center built into wall has matching stereo components and phonograph. Musicom also has optional intercom. NuTone, Div. Scovill, Cincinnati, Ohio.
CIRCLE 228 ON READER SERVICE CARD

5. Intercom provides two-way communication from any room in the house to as many as 12 others, plus the front door. Speaker of the House has a no-hands feature. Executone, Long Island City, N.Y.
CIRCLE 229 ON READER SERVICE CARD

CIRCLE 230 ON READER SERVICE CARD

7. Mediterranean candelabra looks like wrought iron and weathered oak, has hand-blown amber seedy glasses with thick drip-mold candle bases. Madera five-light unit is 24" in diameter, 23" high. Lightcraft of California, Los Angeles.
CIRCLE 231 ON READER SERVICE CARD

8. Crystal prisms hang from this chandelier, which can have five arms (shown) or six, eight, or twelve. Finishes: antique gold, silver, white, or lacquered colors. Wilshire Lighting, El Segundo, Calif.
CIRCLE 232 ON READER SERVICE CARD
XTERIORS

Textured aluminum shingle offers protection for walls or roof. Flying sparks, needs no maintenance, has an easy-to-install four interlocking feature that has tested in hurricane winds. Shingle comes in green, brown, and white. Kaiser Aluminum, Oakland, Calif.

Asphalt shingles look like redwood shakes, have dots of no-plastic adhesive that form anent bond under hot sun. 70 shingles weigh 345 per square, have jumbo color pallets in charcoal, brown, and red. Bird, East Walpole, Mass.

Insulating siding cuts heating cooling costs, stops wind, and mends sound. Polystyrene R-Foam ¾" thick is sandwiched between polyvinyl fluoride and heat-reflecting foil. Surall in DuPont's Tedlar or Al-Dymalar. Also, Akron, Ohio.

Steel exterior includes sid, corner posts, soffits, mouldings, eves, and downspouts. Super siding is galvanized, given a siding coat, a primer, and a vinyl she, applied electrostatically. tan, olive, gold, red, brown, or white. Alside, U.S. Steel, Pittsburgh, Pa.

Redwood plywood with top ply notless all-heartwood lumber called Palco-Ply. Shown in a 4' x 8', 4' x 10', or 12' and ¾' or ¾' thick. in ¾'-thick lap siding 8' wide 12' long. Oldbridge comes unfinshed or protected by penetrating in three earth colors. U.S. wood, New York City.

Random board panels look like hewn timbers, come 4' x 8', 4' x 10', or 12' and ¾' or ¾' thick. 6"-thick lap siding 8" wide 12' long. Oldbridge comes unfinished, will soon be available primed. Masonite, Chicago.

Solid vinyl clapboards with three-dimensional rough-sawn patterned Barkwood comes in 8" or 12" style. Contour T-lok panels have oversize nailing slots, positioning lock. White only. Plastic, South Bend, Ind.

Shake-like lap siding of hard-6" wide, 16' long, has 6"-thick variations. Bayside comes unfinished, will soon be available primed. Masonite, Chicago.
1. Red oak parquets are solid hardwood 5 1/16" thick [almost twice the thickness of laminated blocks] and 19" square. Saxony pattern is also available in white oak, teak, cherry, maple, walnut, and various combinations. Harris, Johnson City, Tenn.

7. Long-wearing parquets are a nuclear-fused composite: red oak, maple, or walnut has been impregnated with liquid plastic, then bombarded by gamma rays so the plastic fuses to the wood and hardens. Result: a permanent no-wax finish and stable parquet flooring. Gammapar may be installed directly on concrete or underlayment subfloor with no backing, no sealing, no staining. Eight color finishes include red, blue, green, and gray. American Novawood, Lynchburg, Va.

2. Three tile colors—yellow, white, and blue—are used in herringbone and striped patterns on both floor and walls of a master bath/exercise room. Ceramic tiles, from Franciscan Terra Grande line, are 3" x 6" also come in lime, olive, tangerine, flame, russet, and bark. Tiles come in smooth glazes for walls, in textured glazes for floors. Interpace, Los Angeles.

8. Printed nylon carpet can take the heavy traffic of a family room, is easy to keep clean, has a long-wearing, high-density, heavy foam backing. This Spanish tile pattern called Vaquero is one of three designs in the Adventure Prints line and comes in reds, golds, blue, greens, and greens. Armstrong, Lancaster, Pa.

3. Vinyl-asbestos tiles have an embossed pattern indexed so that tiles laid all in one direction have a wall-to-wall pattern. Palacio del Sol tiles are 12" x 12" and 1/16" gauge, come in eight colors (with Spanish names) that range from white to red. Azrock, San Antonio, Tex.

9. Floral pinwheels on a cushioned sheet vinyl flooring, come in blue, beige, green, white, orange, gold, and lime. Available in 6' widths, it is called Luran Regency Mansion. A transparent non-porous vinyl wear layer eliminates the need for waxing. Below the wear layer is a springy interlayer of vinyl foam for quiet and comfort, then an asbestos backing for installation on any floor or grade level. GAF, New York City.

4. Muted tiles, in one unglazed earthenware and seven subtle glazes, come in 6" x 6" size that can be laid in herringbone or basket weave patterns or in 8' squares, 7 3/4" hexagons, plus a Spanish style curved tile. All tiles in the Primitive line are suitable for use either on exterior walls or interior walls and floors. American Olean, Lansdale, Pa.


5. Polyester carpet of Dacron is a two-level lightly sheared loop construction for thickness and durability. It is, of course, easy to clean. Rivers Edge comes in 14 clear colors, 12' or 15' wide, with jute backing. Congoleum, Kearny, N.J.


6. Teak from Thailand laid in little stripes is called Picadilly and is one of 21 finger patterns available in teak and other exotic hardwoods like Asian ironwood and South American walnut. Teak makes a floor that is resistant to termites, vermin, and dry rot. Bangkok Industries, Philadelphia, Pa.

3. Four-color parquets are a nuclear-fused composite: red oak, maple, or walnut has been impregnated with liquid plastic, then bombarded by gamma rays so the plastic fuses to the wood and hardens. Result: a permanent no-wax finish and stable parquet flooring. Gammapar may be installed directly on concrete or underlayment subfloor with no backing, no sealing, no staining. Eight color finishes include red, blue, green, and gray. American Novawood, Lynchburg, Va.

CIRCLE 241 ON READER SERVICE CARD
CIRCLE 242 ON READER SERVICE CARD
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CIRCLE 249 ON READER SERVICE CARD
CIRCLE 250 ON READER SERVICE CARD
CIRCLE 251 ON READER SERVICE CARD
BATHS

1. Vanity top, molded of one piece of marble-like material, has luxury look at moderate price. Although light in weight, it resists impacts, and it can’t be harmed by most cleansers. All popular sizes, K-S-H, St. Louis, Mo.
   CIRCLE 252 ON READER SERVICE CARD

2. Pewter dolphins that form handles and spout of 8” wide-spread faucet set also come in satin gold or chrome. Undercounter lavatory bowl is Evergreen pattern shown in white on green and available in several colors. Gerber, Chicago
   CIRCLE 253 ON READER SERVICE CARD

3. Gem-like faucet handles are solid semi-precious sodalite, hand-carved and set in cast brass finished in 24K gold, polished or antique brass, or antique nickel pewter. Other stones in Gem line: rose quartz, amethyst, malachite, aventurine, rhodonite, and tiger eye. Artistic Brass, Los Angeles
   CIRCLE 254 ON READER SERVICE CARD

4. Transparent fittings come in bronze, charcoal, or clear acrylic for wide-spread or 4” lavatory sets, or for shower, tub, or sink. Marquis fixtures have a special finish for wear comparable to chrome plate, are available in polished, antique, or satin chrome, or antique bronze. Price Pfister, Pacoima, Calif.
   CIRCLE 255 ON READER SERVICE CARD

5. Prototype bath system forms two walls of a 5’ x 8’ bath, concealing all plumbing so there’s no need to cut into walls. Pipes can be hung on existing walls or exposed surfaces of studs. Concept III’s three fiberglass reinforced plastic modules are: one-piece tub/shower (pre-plumbed) and molded cap, lavatory section with molded-in cabinet and lighting (pre-wired), china bowl, and brass fittings pre-mounted and ready to attach, and toilet panel with wall section shrouding commode, china bowl and concealing tank. Modules come in popular fixture colors. Eiler, Pittsburgh, Pa.
   CIRCLE 256 ON READER SERVICE CARD

6. Fiberglass tub and shower, compatibly styled, come in yellow, bone, beige, white, gold, avocado, green, or blue. Surrounds are sandwich panel construction with sound deadening foamed-in polyurethane core. Both Cameo fixtures are 73¼” high, have molded-in shelves. Tub has contoured back, is 5’ long, 14½” high, 31¼” wide. Shower is 32” deep and 36” or 48” wide.
   CIRCLE 257 ON READER SERVICE CARD

7. Builder-priced sauna, same as manufacturer’s standard units in size and shape, has an interior lining of Vikalon that provides same heat retention as redwood for less money. Econoline also custom sized. Viking, San Jose, Calif.
   CIRCLE 258 ON READER SERVICE CARD

8. Whirlpool tub, 5’ long, is porcelain enamel in blue, gold, yellow, sandstone, avocado, pink, or white. Motor is at drain end concealed by flange. Beauty Spa (with right- or left-hand finished corner) and Medallion II (for recessed installation only) have brass pumps that circulate 23 gals. per min. through four self-cleaning jets. Briggs, Sterling Heights, Mich.
   CIRCLE 259 ON READER SERVICE CARD

9. Surface-mounted cabinet needs no rough opening, can be hung on shallow or masonry walls. Plate glass mirror doors are guaranteed five years, glass shelves are removable, and four-bulb incandescent fixture can illuminate entire bath. Simplicity slider is 24”, 28”, or 36” wide. Grote, Madison, Ind.
   CIRCLE 260 ON READER SERVICE CARD

10. Marbelized china fixtures—the Aqualyn 10” x 17” lavatory and the Elongated Cadet water closet—have soft beige-brown veining that is never the same on any two pieces. Marble/China is impervious to stains, cleans easily. American Standard, New York City.
   CIRCLE 261 ON READER SERVICE CARD

11. Acrylic tub/shower is molded from one sheet of ⅛”-thick Acrylicite, reinforced with fiberglass and polyester resin, and sprayed with temporary finish to prevent installation damage to non-slip floor. Material is resilient, resists chipping, comes in avocado, beige, gold, blue, or white. One-piece Bathing Suites are 84” high, 60” x 35½” for tub, 36” x 34” or 48” x 34” for shower, have molded seats and shelves. Formica, Cincinnati, Ohio.
   CIRCLE 262 ON READER SERVICE CARD

12. Striped paneling has washable embossed plastic finish that resists wear, heat, stains, and moisture. Linen Stripe comes in green, gold, pink, and blue, is a 16” x 8” plank, ¾” thick, with T & G edges. Marlite, Dover, Ohio.
   CIRCLE 263 ON READER SERVICE CARD
1. Three-filter hood is duct free. Heavy-duty aluminum mesh coated with Teflon-S removes heavy grease particles. Spun glass fiber filter, chemically treated, absorbs smoke, removes fine grease particles. Fine granule activated charcoal filter absorbs odors. Air is returned to room through top vent. Select-A-Speed fan has infinite speed control and indicator light. Built-in work light, white, three colors, or stainless, 24", 30", 36", or 42" wide. Miami-Carey, Monroe, Ohio. CIRCLE 264 ON READER SERVICE CARD

2. Ductless hood includes control for sound as well as air speed. Dialair's low sound level won't interfere with telephone conversations while operating. Three 20" x 11 7/16" filters: washable aluminum for grease, fiberglass for smoke, and charcoal for odors. Duct-Free comes in appliance colors, antique copper, brass, hammered copper, brass, iron, black. Broan, Hartford, Wisc. CIRCLE 265 ON READER SERVICE CARD

3. Plastic laminate for cabinet fronts lets color strips show through routing. In woodgrains or solids with black or gold reveals. Color Core never needs refinishing. Wilson-Art, Temple, Tex. CIRCLE 266 ON READER SERVICE CARD

4. Gas wall oven has panoramic doors, continuous self-cleaning, radiant heat broiler, automatic rotisserie and meat thermometer, and keep warm controls. Whirlpool, Benton Harbor, Mich. CIRCLE 267 ON READER SERVICE CARD

5. Double oven range includes upper unit with full window, four-element cooktop, and lower self-cleaning oven. All infinite speed rheostat controls are mounted on eye-level panel, including automatic thermometer shown in use. Americana 30"-wide model comes in four colors. General Electric, Louisville, Ky. CIRCLE 268 ON READER SERVICE CARD

6. Paneled cabinets have solid oak formed drawer heads, picture frame doors with raised-panel grain continuity, recessed hinges, and magnetic catches. In medium or dark brown. Excel Wood, Lakewood, N.J. CIRCLE 269 ON READER SERVICE CARD

7. Hoodless cooking island includes twin-grille unit and four-element cooktop, both with built-in ventilation system that draws smoke and odors down through filters and into ducts to outdoors. Grille has ceramic rock bed for charcoal cooking, as with rotisserie shown, and one side converts to a griddle. Available with optional chopping block, covers. Jenn-Air, Indianapolis, Ind. CIRCLE 270 ON READER SERVICE CARD

8. Versatile cabinet system uses two-part hinge to match on job cabinets, doors, and drawer fronts manufactured and stocked separately. Medium-priced line shown has two types of doors: full panels of particle board surfaced in gold or avocado, or oak, pecan, or beachwood laminated or removable panels set in hardwood frames finished in white or walnut. A low-priced line has vinyl surface in walnut woodgrain. High-priced line is laminated inside and out. Thiokol, San Antonio, Tex. CIRCLE 271 ON READER SERVICE CARD

9. Compact laundry center is only 2' wide, fits into corner of a stairhall as shown, or the bath or kitchen of an apartment, mobile, or vacation home. Dryer sits atop washer, has slanted-back base so washer lid lifts up and is held by magnet. Skinny Mini is 5' 6" high. Frigidaire, Dayton, Ohio. CIRCLE 272 ON READER SERVICE CARD

10. Electronic wall oven cooks meals in minutes, features a browning element, black glass doors. Thermatronic is available singly to hang under 24" cabinets or teamed with self-cleaning oven as shown. Thermador, Los Angeles. CIRCLE 273 ON READER SERVICE CARD

11. Deluxe cabinets have furniture-like finish for custom look plus easy upkeep. Vinyl-based sealer is baked on, brings out wood's beauty while protecting it from cleansers and preventing warping due to moisture. Grandeur line in dark maple color has self-closing hinges, adjustable wall cabinet shelves, drawers that ride on rollers, and gold-tone hardware with large gripping areas. Easily reversible for left- or right-hand opening. Tappan, Mansfield, Ohio. CIRCLE 274 ON READER SERVICE CARD
Stuck with an apartment project nobody wants to buy? It may actually be a gold mine, if you know how to....

CONVERT it to CONDOMINIUM
The importance of these successful conversions stems from recent changes in the laws. Until last July, the owner of an apartment project could use his double-declining depreciation as a tax shelter for as long as it made financial sense, then sell to another investor who was allowed to start the process all over again.

But since last July, only the original investor is permitted the double-declining method. Subsequent owners must use straight-line depreciation—a much less effective tax shelter. And as a result, first owners are finding it difficult—or impossible—to sell a project that is becoming progressively less attractive as a tax shelter, and is not profitable enough to justify itself as a continuing investment. Further, potential first-time investors are not as eager to put up new projects that they might not be able to get rid of.

The conversion route offers a highly attractive way out. The original owner can use his fast depreciation for as long as it makes sense, then convert to condominiums, sell, and pay only capital gains on his sales.

Condominium is important in the process because it is enormously flexible: anything from a duplex to a big high-rise can become a condominium. And the legal side of the conversion process is relatively simple, requiring little more than local approval of a subdivision map.

Here's how a typical conversion works

Pomeroy West is a 138-unit apartment project in Santa Clara. It was built as a co-op by Eichler Homes in 1963, but lower-cost houses were plentiful in the area at the time and Eichler could never sell the required 90% of the units so title could be given to the buyers. The project became rental apartments, and had been operated that way for several years before FHA acquired it. FHA then faced the question of selling the project as townhouses, condominiums or to an investor.

Jack Tuggle, until recently deputy director of the FHA office in San Francisco, describes how the decision was made, and the project sold.

'The local office felt that either the townhouse approach, which would have given an individual parcel of land with each unit, or the condominium approach, would be most advantageous to the Secretary of Housing and Urban Development," Tuggle says. "It would return a greater cash flow, and we would be giving 138 families the advantages of home ownership. Also, our risk would be scattered over 138 individual home owners instead of concentrated in one investor, who would not have the same amenity interests in a property as a home owner.

"Our Washington headquarters, however, felt that there might be trouble completing the sale of this many units, and we'd be stuck with a project that was half sold. So they favored selling to an investor-type operator with a 10% minimum down payment and a 40-year, 6% commissioner-held mortgage."

"We opted for selling it with 138 mortgages placed in the private sector of the economy through normal lending channels. This meant the Commissioner wasn't holding a 6% mortgage in a market where the going rate is 8 1/2% and up—which in effect would have been a discount of 15-25%, discounting the 6% mortgage to the market."

This decision meant that FHA had to put more into the project in repairs and rehabilitation than if it had been sold to a single investor. But the gross return was higher—$3.3 million, a net yield of a little over $600,000 above the projected return had the project been sold to an investor.

Tuggle recommends selecting a contract sales broker who is also qualified to function as property manager while the condominium is being sold. In this case, FHA chose the William H. Young Co. of South San Francisco, whose owner, William H. Young, has extensive experience in building, selling, and managing condominiums.

The contract sales broker was made responsible for all the paperwork, including getting the project through the county planning commission, moving it through the State Division of Real Estate to get a recorded map, seeing to the advertising program, and establishing an on-site sales office. For this, Young was guaranteed 2% on all sales. If he sold to an original owner who was in occupancy, the total commission was 3%. If he sold to someone not living there, he got a full 5%. If another realtor participated in the sale, 2% went to the contract sales broker and 3% to the originating salesman.

FHA first notified tenants of the building of their intention to sell the units, giving them first chance to buy if they wished. Then full page advertisements were run in the local Santa Clara and Palo Alto newspapers, followed later by quarter page ads in the Sunday San Francisco paper. Tuggle considered the primary market for the units to be in Santa Clara County and environs,
in areas where the average house was selling for 20% to 25% more than the condominiums but offered no more in the way of living accommodations. And because the government was selling the property, Tuggle specified that the basis of the appeal should be that the property was being sold at a very fair and reasonable price.

"We believe that to be successful, condominiums have to sell at least 20% cheaper than a single family dwelling on its own site. People prefer the single family dwelling unless they get a lower price. At least this is true where you're selling shelter, as we were. It may not apply to another type of condominium, for instance, when you are selling a way of life to retired people or single swingers."

**Prices must give buyers a choice**

The pricing structure at Pomeroy West was worked so as to produce the desired gross return of $3.3 million. But within this framework, a wide variation of prices was assigned to the two-, three-, and four-bedroom apartments—24 different prices in all. Tuggle believes that sellers of condominiums, cooperative apartments, and subdivisions often err by not differentiating enough between prices of different units.

FHA assigned to the contract sales broker and his sales manager the responsibility for putting prices on each individual unit.

"The admonition to the sales force was, price them like you think you can sell them. But we didn't want to wind up toward the end of the sales campaign with all the highest-priced or the lowest priced, and we didn't want them to be all in one area," Tuggle says.

According to Jonas C. Harschel, director of sales for the Young company, the previous history of the project showed that when it was first offered for sale as a cooperative, the four-bedroom units were the slowest sellers. The three-bedroom units, which were larger and better located, far outsold the fours, but the three were nevertheless priced the same or even lower. So the new sales agents priced the threes higher than the fours.

Harschel and Young assigned new prices principally on the basis of location within the project, with a spread of $9,000 from the lowest to the highest-priced in each of the three types of units.

"There are 22 twos, and we had six different prices. There are 52 threes, and we had ten different prices. There are 64 fours, and we had eight different prices," Harschel explains. "The difference is a little larger back yard, a corner, near the pool, far from the pool, or on the perimeter street. Many people argue that these differences are too great, but it is an essential thing to the sale of your project to make these differences important."

He says there are two types of buyers: those who don't mind paying more but who always want the best, and those who are willing to buy the same house down the street for less.

"And it's important for you to sell the slow sellers as well as the fast sellers. In the case of a subdivision, when you have one side of the street selling fast and the other side slow, no one is served, not even the buyer on the good side of the street. Because as long as the houses on the slow side are still selling for the original price, or standing there accumulating vandalism and weeds, the value to the buyer of the better-located houses is not going to go up. And your profits are going up in smoke."

Finally, Young says it is essential to stick to the original prices on condominium units, and not be tempted to raise them when units become scarce or lower them to close out the last few sales.

"We set target dates from authorization six months ahead," says Tuggle, "and we made every target date. I think it's attributable to the fact that we'd had some experience with two other conversions. We used existing FHA standard forms so there wasn't any need for extensive legal review either by FHA or the Division of Real Estate. We priced our properties well below the market for equal accommodations in a single family dwelling. And we pitched our sales message to people who were used to looking at more expensive properties, but who would consider Santa Clara an acceptable community in which to live."

Pomeroy West has the advantage of an excellent location and neighborhood. It is within a few blocks of a shopping area, has an adjacent park and a grammar school, and is within walking distance of a junior high school, high school, and churches. Public transportation is close and so is freeway access.

Santa Clara is a well-defined, small city of 20,000, not the conglomerate that much of the San Francisco Peninsula is. And houses in Santa Clara generally sell 10% higher than in adjacent areas of county, simply because of the quality reputation of the community, Tuggle says.

"The neighborhood is much better when the project was built. There a lot of high-rise, semi-luxury apartments being constructed in the same general area. Some people thought these might hurt sales program. But this has not proven true, because their rents are high most of them will not take children."

Pomeroy West has one- and two-some buildings built in clusters. Each unit has a private patio and garage space. There are many common green areas, a 90-foot shaped swimming pool, and a community building.

**Money must be allotted for fixing up**

In addition to painting the outside of buildings (the original architect was gaged to do the color scheme), FHA paired streets, lights, and other common facilities. Interior repairs consisted mainly of cleaning and painting. Selling and proving was done concurrently. Because the building was seven years old, no visible work was placed on stoves, refrigerators, gar! dispositions, and dishwashers. It was m clear to the buyers that FHA was, in ef giving them the appliances with the un understanding that they would be operational the time of sale but carried no warrant all.

FHA budgeted its total selling expense on the property at $599,500, but actually they were about $392,800. Here is a breakdown of anticipated vs. actual expense:

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<th>Projected</th>
<th>Actual</th>
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<td>Sales commis-sions</td>
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<td>painting and re-pairs of exterior</td>
<td>75,000</td>
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<td><strong>Total</strong></td>
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Nearly one-third of the buyers at Pomeroy West were families who already rented apartments there, some purcha
Originally designed as a co-op, Pomeroy West is ideally suited to condominium ownership. Site plan (above, right) shows majority of units built along five culs-de-sac; remainder are on the project’s only through street. Floor plans (left) include two-bedroom unit (top) and three-bedroom unit with atrium (bottom), both are very well oriented to outdoor living areas—a trademark of Eichler Homes which built the project. Two photos below show the project’s handsome landscaping. At right is the community building facing onto a swimming pool. Top photo shows the sign at one entrance to the project which announced FHA’s condominium sale.
the units they were living in, others switched. [In the other two buildings FHA converted to condominiums, this built-in market of tenants also accounted for 25% to 30% of the buyers.]

Renters at Pomeroy West were advised of the switch to condominiums six months in advance, giving them a chance to decide to buy, or to remain through the school term and look for other housing. As "D Day" approached, those tenants who remained were given 30 days notice, and almost all moved without protest.

A wide range of prices was offered

Those who decided to stay were offered the following:

- Two-bedroom townhouses at $17,900 to $20,900, with total cash requirement of $1,195 to $1,532. Monthly payments: $198 to $223.
- Three-bedroom units at $23,500 to $26,500, with total cash requirement of $1,947 to $2,435 and monthly payments of $262 to $290.
- Four-bedroom units, which have smaller rooms than the threes, from $21,700 to $24,500, with $1,765 to $2,049 cash required. Monthly payments: $245 to $272.

Buyers were given a complete financing package, with the Bank of America providing 30-year loans at 8 1/2% plus 1/4% monthly mortgage insurance. Terms were negotiated at 4 points, with FHA paying the points. FHA paid all closing costs except recurring items such as tax and insurance reserves.

One unusual condition: the agency required a contribution from each buyer to an operating reserve, so that the project would be a going concern in good financial condition at the time it went into operation.

On a $26,500 house, for example, the down payment included equity of $1,750; operating reserve, $297; two months' taxes, $114; two months' MMI, $20; one month interest, $188; and condominium start-up fund, $65, for a total cash payment of $2,434.

On this $26,500 unit, for a total yearly housing expense of $3,485, about $2,970 is either equity accumulation or deductible on income tax. First year equity accumulation is $193, real estate taxes are $686 and interest is $2,090. Average yearly equity accumulation over the life of the mortgage is $825.

The buyers' monthly housing expenses are about 5% to 10% higher than their previous rents, but they are accumulating equity and a tax shelter, which is important to middle-income families.

Condominium ownership and assessment, with the exception of insurance, was allocated on the basis of square footage of each unit. Monthly condominium expenses range from about $20 for the lowest-priced units to $32 for the highest-priced. FHA established blanket insurance policies on the condominium and each individual owner.

FHA's Washington office stipulated that title could not be registered in the names of the owners until 60% of the units were sold; most lenders make a similar stipulation, often requiring that 80% be sold.

During the sales period, FHA provided a manager for the project. When it is sold out, the home owners association can either keep the same management or hire their own manager, provided he is approved by FHA.

Here's a typical buyer's experience

Among the tenants of Pomeroy West who bought a condominium were Alan and Betty Laude, who first rented a two-bedroom apartment there in November, 1969. After 22 years of frequent moving and apartment-living, Mr. Laude, who works in the field for the U.S. Geological Survey, was transferred to the office at Menlo Park. The Laudes planned to buy a home. But to get their child in a good school district, and "because it was available," they rented a Pomeroy West apartment and enjoyed it tremendously.

"It wasn't like living in an apartment; it was living independently, and yet there was action going on—the pool, the availability of the schools, the shopping center. The geography of the thing was delightful," Mrs. Laude says.

When the units came up for sale, the Laudes did not consider buying one, and started serious house-hunting instead. They found prices high, and a friend who had purchased a condominium in Palo Alto through William H. Young Co., suggested that they at least consider doing it.

Then the Laudes learned that their Pomeroy West apartment had just been sold. "All of a sudden we felt insecure," Mrs. Laude says.

So the Laudes decided to stay in Pomeroy West. They bought a three-bedroom house built around an atrium for $24, Other houses which they had seen, prices high, and a friend who had purchased a condominium in Palo Alto through William H. Young Co., suggested that they at least consider doing it. Then the Laudes learned that their Pomeroy West apartment had just been sold. "All of a sudden we felt insecure," Mrs. Laude says.

The geography of the thing was delightful, the care given the grounds pool, and the general atmosphere all pleasing. The only disappointment is noise from adjoining units, a prob which hadn't occurred in their prev two-bedroom apartment. But they are helpful the management can solve this prob.

Mrs. Dianne O'Hearn learned al Pomeroy West at a real estate office w she worked, and while she wasn't in­ terested for herself at the time, she wasl to look at the units for clients. She her architect husband, Michael, also v searching for "just a typical house." A they saw the condominiums, they be quite intrigued, "because they had so more amenities—the pool, no garder and yet there's a lot more land for the chidren to play in," Mrs. O'Hearn says.

The family lived in an apartment w there was a swimming pool, and "W kind of spoiled ... we didn't think we c afford a house with a pool, and this one way of getting one," says Mrs. O'He.

The O'Hearns bought a $24,300 5 bed-room, two-story house on a cul de street, and their unit overlooks a area. They have no complaints at all al their purchase. At first they consid­ that buying a unit would be a good vestment because FHA was selling ther such a fair price. But now, says Mrs. O'Hearn, "We're looking at it not so m as an investment as a very enjoy­ place to live. You can't find anytl this big in such a nice area of Sa­ Clara for this amount of money."

Other conversions we just as successful

The other two projects FHA convex were small investor-sponsored cooper­ also built by Eichler. The first versi­ involved the 36-unit Grant Apartments in Palo Alto, they were sold out within two months. A 12-unit build­ called Laguna Heights, in San Franci sold out in a week, at $33,000 per unit a three-bedroom, two-bath condomin with fireplace.

Tuggle notes that on the sale of Po
West, more than the original mortgage amount will be recovered, but that will not make a profit. Nevertheless, he asks it's a function of government to pave the trails that others can follow.

It's remarkable that we could market a foreclosed project and break even, since most of these projects show a substantial loss when they go into foreclosure. But the greatest thing of all is that we're breaking the ice and showing how we can turn home ownership in this country into multiple structures. The only way we're going to house this nation is to have a higher density. And actually, for many people, it's a better way of life."

A generally will insure a condominium according to the Housing Act to convert buildings into condominiums, turning renters into home owners, and giving them, he says, a piece of the action.

Tuggle was able to help one young woman with her housing problem by selling her four-bedroom condominium at Pomeroy West under Section 235. The girl, who is forced, has multiple sclerosis, six children from 6 to 14 years of age, and an eight-year-old dependent mother living with her. In addition, she needed to be near Stanford University Hospital where one child will have open heart surgery. The government trained her to become a computer programmer, and she has employment in San Francisco and is able to commute by train.

With an income of about $6000 a year, she could make the down payment from her employer, and was able to move into a unit where her unit $158 a month will cover all of her monthly payment. Her down payment was about $600, or about $200 plus closing costs and additions to reserve replacements.

So these six kids now have a large area to play in, community house, and a swimming pool, and they're all within walking distance of grade, junior high, and high schools," says Tuggle.

A generally will insure a condominium conversion project if the building was initially built under FHA. It will insure non-FHA buildings if they are 11 years or less, if they are larger, 20% of the mortgage amount must be put into rehabilitating and improving the building. In the West Coast at least, only buildings less than 30 years old can be economically rehabilitated, Tuggle says. Buildings 12, 15, and even 20 years old are complete, but can easily be updated. These changes can be made with 20% of the loan proceeds, making the buildings eligible for FHA mortgage insurance.

Here's advice to would-be converters

At a recent condominium conference sponsored by the Associated Home Builders of the Greater Eastbay, Inc., Young outlined some of the factors in condominium conversion.

"I'd strongly urge that if you are planning your first condominium, you hire an experienced attorney to prepare the enabling declarations, covenants, restrictions, dialogues, and certificate of consent. Then go over these papers yourself to determine if they truly set forth what you're going to sell, and if your buyer can live with the requirements that are set down. Most important of all, pass them through the title insurance legal department, and give them to the civil engineer who prepares your survey map. Selection of the civil engineer who is to do the subdivision map and work with the city and county officials, is most important. An engineer who has appreciation for the sales job that follows the map recording is a splendid asset."

The engineers are responsible for preparing the condominum map, which is based on a survey of the property and the architectural plans, if available. If the owner has a copy of the original plans, it will save him both time and money, since the engineer can verify that the plans are correct and work from them in making the map.

Young warns against extensive remodeling of buildings to be converted to condominiums.

"If you paint, clean, put the garden landscaping in order, clearly define the garage spaces, and tend the common facilities, you will recover the expense," he says.

In selling a condominium, his company does not use furnished models, but simply shows vacant, clean apartments. If a building has been very well-managed, it may be sold "as is."

Young says that owners converting to condominiums will have to weather a period in which the vacancy factor is high because sales are being made. When tenants find that the building is being sold, many of them will move, and Young attempts to refill those apartments im-
As the experienced apartment or townhouse developer knows, this is the age of specialization. Tenants and buyers no longer can be satisfied with just the right number of rooms and the right priced rental range. As multifamily living has burgeoned, distinctly different markets have appeared, each with its own background, tastes, desires, and needs. The art of appealing successfully to four of these different markets—ranging from young single adults to retirees—is reflected in the four projects shown at right and on the next six pages.
Upper levels are on stilts, reducing ground coverage and providing covered parking.

FOR YOUNG WORKING ADULTS:

Apartments that stress smart living

The young singles market in Dallas is a highly competitive one. To meet it, this 20-unit apartment project, The Arrangement West, has such sophisticated appeals as kitchen-living areas with wrap-around bars, high ceilings with clerestories, and contemporary decor. Other features include covered parking, private entrances, a swimming pool, and nearness to downtown Dallas.

Eight units have one bedroom, 12 units have two bedrooms. [The owner now feels that a few three-bedroom units would have improved the mix.] Rentals are from $180 to $265. Builder/owner: Reata Land Co.; architect: Craycroft/Lacy & Partners.

Site plan (top) includes pool, community center. Section and typical unit plans are at bottom.
Pool, club house, and play yard serve families with children. Couples have own pool (plan, right).

Childless couples are housed in detached, two-story fourplex units. Typical plan is shown below.
FOR YOUNG MARRIEDS:

A plan that pays special attention to children

This 144-unit project consists of two groups of apartments: 96 units for families with children (at right in site plan, facing page), and 48 units for families without children (at left in land plan). Both groups share some facilities—the community building, small kitchen, and laundry. But families with children, who are bound to be noisy, have their own separate play area and pool.

The project has a relatively high density—20 units per acre. Its apartment mix is 48 one-bedroom units, 80 two-bedroom units, and 16 three-bedroom units. Rentals are from $140 to $180. Builder/owner: Environmental Properties; architect: Zaik/Miller; location: Lynwood, Wash.

Private entrances are provided for each apartment. Covered stairs have outside storage cabinets.
FOR EMPTY NESTERS:

A rental project comparable to the homes they sold.

Most of the prospects for these apartments and townhouses were upper-income couples, a few with children, who had formerly owned large homes. So the developer offered them larger-than-average units of 1,441 to 2,888 sq. ft., with extra large bedrooms, dressing rooms, balconies off living-dining areas, and such security measures as a house with closed-circuit TV, and a hose surrounding the property. And there is an attractive landscaping scheme that features five man-made lakes stocked with waterfowl. A clubhouse overlooks the lakes—and a swimming pool.

Townhouse floor plans are shown above. At left are one- and two-bedroom apartment plans.
FOR WELL-HEELED RETIRED COUPLES:

Condominiums with all the extras

In an area already full of condominium apartments, the developer of this project found a hole at the top of the luxury market and filled it with units shown here. His buyers were upper-income retirees looking for privacy, luxury, and a feeling of security.

Features which appealed to them were units that look—and live—more like houses than condominiums (plans, far right); bedrooms with separate dressing areas; kitchens with space for eating; a choice of bath-and-a-half and two-bath units; walk-in closets; and living-dining areas opening onto broad balconies. All upper floors are reached by elevators.

The six one-bedroom units (two have extra dens), 23 two-bedroom units, and four three-bedroom units are priced at $26,950 to $44,950. Builder/owner: Michael Towbes; architect: Charles Schmandt; location: Santa Barbara, Calif.
Main entrance to project is at uphill end of site, which slopes gently and has wall around it.

Balconies are of better-than-average size. Over half of them offer views of distant hillsides.

Plans show emphasis on master sleeping and dressing, as well as living areas.
New information on building products and systems for the seventies.

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APA Glued Floor System Package. Includes a step-by-step application sequence manual, with how-to-photos and information on the new no-squeak, no nail pop, no call-back floor. Tells how to produce a quality floor at minimum cost. 8 pages of case histories. Lists of glue manufacturers and equipment suppliers.
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Industrialized Housing Portfolio. Six new case histories on plywood in industrialized housing construction. For example: Stacked up student housing. Glued components on an assembly line. Post and plywood panel components around a utility core. Data sheets on roof joist and truss assemblies.
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Easy, out-front servicing.
Simply raise the convenient outside hood and your routine service points are right at hand: radiator, oil level, battery, windshield washer reservoir, voltage regulator, wiper motor, brake master cylinder. Better ideas make servicing fast, easy.

Shorter outside, easier to park.
Overall length of Econoline Vans is significantly shorter than other makes. This means easier parking and better maneuverability in city delivery operations—time saved on every trip.

Wider at top for built-ins
Body sides are more vertical, wider apart at top than other vans. So built-in units fit better and leave more aisle. Modular units, designed to fit and work together allow you to custom design almost any interior you need. Job packages, such as insulated florist's van, are also available.

Engine clear forward
The engine is moved forward in Ford's clear-deck van—all the way out of the cargo area. Clear floor space behind driver's seat measures over 8 1/2 ft. in Econoline Van . . . over 10 ft. in the Supervan.

Strong, smooth-riding Twin-I-Beam
The independent front suspension that has revolutionized truck riding qualities. Two forged steel I-beam axles give it strength . . . big coil springs give it a smoother ride.

Biggest payload of all
Husky construction and high capacity axles allow you to carry a heavier load than any other van. Maximum payload of 4320 lbs. is largest in industry.

Driver's "walk-thru" to rear
Econoline's forward engine position clears the deck for the driver, too. He can easily step from his seat into the rear load area and exit through side or rear doors.

See your Ford Dealer and see all the better ideas in America's best-selling van—Ford Econoline.
Built-in fireplace burns either gas together in seconds. It is backed by 20-year warranty and smoke-free guarantee. It also comes in freestanding or wall-hung models. Vega, Syracuse, N.Y.
CIRCLE 302 ON READER SERVICE CARD

Hearth enclosure of tempered glass comes with bi-fold doors in 57 sizes or twin doors in 42 sizes. Glass doors provide more even heat. Push-pull controls, to regulate both upper and lower draft, can now be adjusted from a standing position. Four finishes available. Thermo-Rite, Akron, Ohio.
CIRCLE 303 ON READER SERVICE CARD

Woodburning firepot comes in 32" or 36" dia., 27" or 34" high. Its bright porcelain finish contrasts with black steel base and chimney. Hearth opening is 22" or 24" wide, has a removable screen. Standard colors: Chinese red, spicy orange, bronze green, gold, white, or black. Special colors: apple red, blue, bluegreen, copper, and ebony black. Majestic, Huntington, Ind.
CIRCLE 301 ON READER SERVICE CARD

Freestanding model can be set close as 7" to combustible wall and is 42½" wide, 41½" high, 28½" deep. Unit burns coal, charcoal, gas or electric logs. Porcelain finish, like that on jet engine exhausts, is red, green, or blue. Ornament is solid brass. Prevco, Wisconsin Rapids, Wis.
CIRCLE 305 ON READER SERVICE CARD

Wall-mounted heater, for apartments and mobile homes, hangs on wall like a picture, plugs into standard outlet. Thermostatically controlled heating element. Size: 50" high, 32½" wide, 12½" deep. Weight: 50 lbs. Simulated stone base and logs are of fiberglass. Royal-DeSoto, Chattanooga, Tenn.
CIRCLE 306 ON READER SERVICE CARD

Pushbutton gas heater, rated 21,000 Btuh, installs in less than an hour in apartment, house, vacation home, needs no heart special construction. Three sizes: 36", 54", or 60" wide—can be used with any face panel such as simulated rock shown, wood, marble, mirror. Dyna, Los Angeles.
CIRCLE 308 ON READER SERVICE CARD

Circular unit, through baffles in hood, spins flame around and up the flue with a strong draft that lifts 90% of ashes up and out. Hearth rarely needs cleaning. Intensity of flame efficiently burns even coal and can be adjusted opening or closing door of glass enclosure. Unit comes in 32½" dia., with 16½" high open Malm, Santa Rosa, Calif.
CIRCLE 304 ON READER SERVICE CARD

Franklin stove burns wood, charcoal, or gas or electric log and is hand-poured of cast iron, equipped with basket screen, producer with damper, brass knuckle. Options: andirons, grate-base elbow. Width is 33½", height (with legs) 37½", depth 13½". Black or U.S. Stove, South Pittsburg, Tenn.
CIRCLE 307 ON READER SERVICE CARD
The electric climate is for builders who want a faster return on their investment.

Read how it helped the Roffino brothers maintain their 100-150 unit-a-year average sales in a tight-money market.

While some builders faced rough going during a three-year building slump, Dallas, Texas builders Charles and Tony Roffino of Roffino Homes were selling strong. How did they do it? "Faster sales of all-electric homes played a large part in keeping us liquid," declares Charles Roffino.

The Roffinos made faster profits because homes with the electric climate (which means that everything is electric, including the heat) sell faster. They have exclusive consumer benefits like room-by-room temperature control, unbeatable cleanliness, and steady, even heat. There's every convenience for modern comfort and carefree living, too.

The electric climate also slashed building costs for the Roffinos. For example, lower time and labor costs, fewer parts to install, and faster, easier installation.

Call your electric utility company today and find out how having the electric climate can improve your profit picture.

"Awarded to homes exemplifying electrical excellence"
Shower/bath mixing valve has a liquid-filled thermostatic element that senses—and corrects—changes in supply line temperature and pressure. Once set, it provides water at a constant temperature anywhere from 65° to 115°F. It has only one moving part, needs only one hole cut in wall, has non-corrosive internal parts. It comes with Lucite handle shown or a leather handle. Available in polished chrome or in custom polished satin brass or gold. Powers Relator, Skokie, Ill.

CIRCULAR 331 ON READER SERVICE CARD

Whirlpool bath, designed to fit into the standard tub or shower opening, is 53" long, 30" wide, and 34" deep. It is a self-contained unit that is pre-plumbed and ready to install, above or below level, with an optional matching skirt or with any custom skirt. It holds 90 gal., has a single contoured seat, two air inlets that can be adjusted to direct aerated water wherever it is needed, and a built-in flexible hand showerhead. The fiberglass unit comes in white or custom colors of blue, gold, beige, and olive. Jacuzzi, Berkeley, Calif.

CIRCULAR 332 ON READER SERVICE CARD

Back-outlet water closet completely eliminates the troublesome, time-consuming, and expensive job of cutting through floor or ceiling. Its straight-out-the-back design provides through-the-wall connection to all the water supply and sewage discharge lines. It was engineered especially for use in modular plumbing cores for prefabricated buildings and high-rise reinforced concrete structures, and is also practical in renovations. Norris Industries, City of Industry, Calif.

CIRCULAR 333 ON READER SERVICE CARD

Tub/shower door, for fiberglass bathing modules, comes in sizes to fit all the standard sizes on those tub and shower units. Both its panels and its hinges are made of high-impact-resistant styrene, so they won't break, shatter, or even splint-
er, meet all building and safety codes. The door folds back to 8" wide to permit full use of the tub or shower. And it can be installed in about 20 minutes. Tub-Mar, Orlando, Fla.

CIRCULAR 334 ON READER SERVICE CARD
If you build any or all of these, the only real choice in windows is Rimco

Only with RIMCO wood window units do you have so much going for you. In apartments, homes, townhouses, and every imaginable form of commercial and industrial building. In everything you build, RIMCO has a style that fits. There are the exciting Tilt double-hung, Casement, Casement Bow, Vent, View, Vuevent and Horizontal Slide units. All come in a vast choice of sizes, including the ones you need. All are classically clean lined (we want your designs to show, not ours). All are manufactured from select kiln dried Ponderosa Pine that has been treated with a long life wood preservative through our Dri-Vac vacuum process. All are made to exceed FHA and Commercial Standards requirements. All are factory primed on the outside. And all embody a superb level of craftsmanship developed through 103 conscientious years of woodworking experience. RIMCO windows are the most talented in the business with the most up-to-date convenience features that today's home buyer demands. Features like: divided lite grilles and sash that are removable for cleaning and painting, and built-in storms and screens that eliminate outside combinations. For your next project, specify the windows that make sales easier for you. RIMCO wood window units.
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CIRCLE 359 ON READER SERVICE CARD

Vanities cabinets with the appearance of handcarved Italian craftsmanship feature antique brass-finished hardware and wood grains finished in a subtle Mediterranean olive. For the bath or kitchen these cabinets come with trays, doors, clothes hamper, but can also be used to add distinctive cabinetry to bedrooms, dressing rooms and halls. In widths from 12" to 48". Let Bell Div., International Paper, Portland, Ore.

CIRCLE 360 ON READER SERVICE CARD

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Vanity cabinet with polyurethane door in a Spanish motif is complete with spindles and three different colored plastic laminate inserts. Available in oak or white, the cabinets now come in 24" and 30" sizes only. Another similar (not shown) has cultured marble top and routed design on the cabinet in white with gold and oak pewter. Villa, Rochester, N.Y.
CIRCLE 361 ON READER SERVICE

One-piece shower stalls in a 32" model (left) with two ledges, optional recessed top, rounded corners, a 36" unit (right) with these features plus safety bar and patterned back, and a 48" unit (above) with dish, grab bar, patterned plus seat. The fiberglass units have a high-gloss finish that is easy to maintain under normal use and ideal for tall people (up to 80" without top). Universal-Rutland, New Castle, Pa.
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CIRCLE 436 ON READER SERVICE CARD

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CIRCLE 152 ON READER SERVICE CARD

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**Non-combustible gypsumboard prevents fire from spreading upward or downward. Standard roof with plywood or stripping, felt, and shingles burned through in three minutes (top, left). Roof with plywood or stripping over gypsumboard (drawings) had no burn-through (top, right). Gypsumboard similar to other wallboards, is water repellent and fungus resistant. Installation of 2' x 8' or 2' x 10' boards ½" thick is the same as other roofing materials. gypsum Assn., Chicago.**

CIRCLE 353 ON READER SERVICE

**Parabolt has low head profile for use in intermediate ¼" and ½" holes anchoring sills, door bucks, stair railings, plus pipe hangers, air conditioners, light fixtures, etc.**

Parabolt has low head profile for use in intermediate ¼" and ½" holes anchoring sills, door bucks, stair railings, plus pipe hangers, air conditioners, light fixtures, etc.

**Structural glazed tiles—in 8" modules—come in two colors and the four designs shown (left to right) 4" x 4", 4" x 8", 8" x 8", and brick style. Tiles will take hard duty use, need little or no maintenance, and are fireproof. They can be used as accent walls. Ari-Ceramic, Brazil, Ind.**

CIRCLE 355 ON READER SERVICE
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Don't prejudge. The narrow Hunter Hide-Away is bigger than it looks. It pours out plenty of heat for most rooms. It gives a choice of three wattages (1500, 2000, 2500) in one size. It keeps a cool grille at high heat, sells at budget prices, installs easily, works with unit or wall thermostat. It also comes with chrome grille (as well as standard beige) in 1250 and 1500 watts for bathrooms. Can be surface-mounted in mobile and modular homes using accessory kit. So down with prejudice! Be narrow-minded . . . by keeping the Hunter Hide-Away on your mind.

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. No matter what the architecture,
thing can ever detract from the
good looks of an Ever-Strait. Because it's
been proven trouble free over the years. It
can't warp or twist. One-piece molding can't
break. No veneers to peel. And there's never
any need to hide the beauty of an Ever-Srait
behind a storm door.
There are 30 beautiful Ever-Srait Door
designs to choose from. In sizes up to an
extra-wide 36" x 68" for added elegance. All
available with compatible toplights, side-
lights and ventilating sidelights.

Now you have a choice. There's an Ever-
Srait Door for every doorway.

Pease

Ever-Srait Doors®
900 Forest Ave., Hamilton, Ohio 45012

U.S. Patents No. 3,153,817; 3,273,287; 3,238,573; 3,126,479. Patented in
© Pease Company 1970

CIRCLE 418 ON READER SERVICE CARD

Discover what's new in doors. See the Ever-Srait exhibit at the NAHB Show. Booth 3418.
For every facet of your building project—residential, commercial, or institutional—solve the ever-present problem of litter and eliminate the necessity of using unattractive litter receptacles.

The Litter King is made on a horizontally and vertically reinforced steel frame... using rot-resistant cypress wood...
dip-coated to prevent rust and to provide a uniform and beautiful finish, the Litter King provides beauty and durability and actually serves to complement the area into which it is placed.

The Litter King is priced at $39.95, complete with 22 gallon container and two foot galvanized installation pipe. It is available with optional top and pedestal to fit any specific need.

The greatest care has been taken in the selection of materials and in our craftsmanship to assure the strength and continuing attractiveness of our product.

For further information write: Victor Stanley, Inc., Dunkirk, Maryland 20754 (telephone: A.G. 301, 257-7578).

**Example Of Our Values**

**Molded door** looks, feels, sounds, and handles like traditional doors, but is made of FRP, won't warp or shrink, is priced like flush door. Prefinished units fit 36" x 80" opening, takes standard hardware, also comes in cross-buck and Spanish styles. Urethane foam core insulates.


**Low-cost sliding windows** have reversible panels, locks on either side. Each of mullion. Night lock works in two positions. Screens can be removed from inside; windows from outside. Slides on treated polystyrene pile. Vantage Systems, City of Industry, Calif.

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**PRODUCTS/DOORS AND WINDOWS**

**Tilt-in window** is available as a double-hung unit or as a picture window center unit. Wood sash is treated with preservative, then primed on the exterior and protected by a three-step finish coat that prevents cracking or warping. Exterior frame is clad in rigid foam, inside finish is wood or fiberglass. Malta, Cabri, Ohio.

**CIRCLE 381 ON READER SERVICE**

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**CIRCLE 419 ON READER SERVICE**

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**CIRCLE 420 ON READER SERVICE**
took Leigh to take the "cold" out of cold steel and offer closet doors with warmth and beauty. The desert white prime finish can be the perfect base for decorator and antiquing treatments. ONLY LEIGH OFFERS... trouble-free, low-priced closet doors, deep formed from heavy gauge steel* in nine different styles, plus wood-grained vinyl clad and versatile white painted hardboard. All bi-fold doors feature Leigh's exclusive balanced suspension system—that never jumps the track. Can't sag, bind or stick. Leigh doors operate smoothly, silently, and effortlessly, install in minutes—even in out-of-square openings. Saves call-backs.

*Also available in zinc electro-plated steel on special order only.

Leigh manufactures more than 200 building products

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MAIN OFFICE: COOPERSVILLE, MICHIGAN 49404
Manufacturing plants in eleven locations: East Coast Warehouse: Edison, New Jersey. West Coast Warehouse: City of Commerce, California
That’s what sells housing today. To parents, the right environment means well designed outdoor play areas for their children. It means playground equipment that’s built solidly, safely. Playground equipment that encourages creativity and body-building activity.

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GAME TIME

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CIRCLE 447 ON READER SERVICE CARD

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H&H 1-71

CIRCLE 445 ON READER SERVICE CARD

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Acrylic-based stain, said to last up to 50% longer than oil-based stains, is odorless, won’t oxidize, can be cleaned up with water. A wide variety of contemporary colors and neutral tones in solid or semi-transparent stains provide matte finish on rough-sawn cedar or wood exteriors or interiors.

Drywall finishing system uses a wide glass fiber mesh tape coated with a thermostetting adhesive. When activated by a hot iron it adheres firmly to wall joints. Seconds later joint compound is applied over tape (above, left). Before compound even dries, it can be sprayed on to form test walls (above, right). The system is designed for industrialized construction, speeds joint treatment and can be applied at about the speed a man walks. It is useful for interior work other than in modular housing.

Paint, Emeryville, Calif.

CIRCLE 388 ON READER SERVICE CARD
"For decorative effect and durability, I'll take Reynolds Aluminum Shingle-Shakes," says Miami builder.

219 squares of gleaming white Shingle-Shakes were used to top the mansard roof of this 61-unit apartment complex, as well as its bath house. Listen to what Mr. M. S. Jennings, Jennings Construction Company, has to say about his experience with Shingle-Shakes.

"Both the architect and I wanted a good-looking material with low upkeep. We picked Reynolds Aluminum Shingle-Shakes because of what our climate does to ordinary materials and finishes. We were very pleased, too, with their ease and economy of installation."

Mr. Jennings and his architect were also well aware of other Shingle-Shake features: 4-way interlocking design to withstand hurricane-force winds (approved by Florida's demanding Dade County Code), a high degree of heat reflectivity; a siliconized, baked acrylic enamel finish that lasts years longer than ordinary painted surfaces.

Architects, builders, and owners will appreciate the effects possible with thick-butt, heavily-textured Shingle-Shakes, as well as color treatments possible with a choice of Polar White, Terrace Green, Autumn Brown, Charcoal, Hunter Red, and natural aluminum.

See Sweets Architectural File 21d/Rey, or use coupon below for more information.

See us at Builder's Show, Booth 2126, 2227.
Asphalt shingles with extra-thick, extra-heavy shadow lines give the deep sculptured look of hand-split shake. Each shingle has a thick overlay of colored ceramic rock granules for durability and color-fastness. Extra asphalt coating gives superior wind and fire resistance. Certain-teed, Ardmore, Pa. CIRCLE 393 ON READER SERVICE CARD

Laminated strip shingles are formed by a 12" x 36" granule-surfaced asphalt shingle under an apron shingle with cut-out tabs of various shapes. This varying pattern adds to the random, rustic appeal of finished roof. Heavier, this shingle has the look of wood shake. Philip Carey, Cincinnati, Ohio. CIRCLE 395 ON READER SERVICE CARD

Aluminum siding combines the look of rough-sawn lumber and the durability of vinyl-clad aluminum. Two patterns look like traditional 4" horizontal lapped siding or box and batten. Both are designed easy, water-tight installation is guaranteed against cracks, peeling, chipping, or blistering under normal wear. In a variety of colors including white, green, bronze, gold, and brown. Crown Aluminum, Pittsburgh, Pa. CIRCLE 396 ON READER SERVICE CARD

Acrylic film is factory bonded to plastic, metal, or wood (like the plastic shutter and siding shown) before the building products are shaped. Film becomes an integral part of the products adding the strength and durability of acrylics plus long-life finishes, non-chalking colors, and minimal maintenance. Rohm and Haas, Philadelphia, Pa. CIRCLE 394 ON READER SERVICE CARD

At last, a breakthrough in clear gloss finishes...

Cabot's Timbrecote

Maintains natural beauty of exterior wood; may be applied over Cabot's wood stains.

Architects and builders alike express increasing interest in the natural look of wood. Yet, for lack of a suitable finish, the natural beauty of wood is short-lived. sunlight and weathering soon result in darkening and bleaching. Now, Cabot's Timbrecote fills the need for a long-lasting high-gloss clear finish that will provide permanent protection for the natural color of exposed wood. Timbrecote may also be used to provide the same gloss finish for an un-stained surface.

- Contains an effective ultra-violet absorbant.
- Protects and beautifies exterior wood.
- Provides a high-gloss, water-repellent finish; prevents darkening and weathering.
- Seals wood without concealing wood grain.

Samuel Cabot Inc.
Dept. 100, One Union St., Boston, Mass. 02108
Send information on Cabot's Timbrecote

CIRCLE 470 ON READER SERVICE CARD

The hinge that hides

NOW YOU SEE IT

NOW YOU DON'T

The Soss Invisibles—for a custom look for any room! These arched hinges hide when closed, eliminating unsightly gaps, hinges, and door jambs. They're the perfect hidden touch for doors, doors storage cabinets, built-in bars, stereos, and TV's. Specify the Soss Invisibles wherever looks matter. See listing in Sweet's or write for catalog: Soss Manufacturing Co., Division of SOS Consolidated, Inc., P.O. Box 8200, Detroit, Mich. 48213.
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Power tools. A complete catalog of power tools for all uses in industry and construction is now available. Included are saws of all kinds, drills, drill accessories, hammers, planes, routers, Sanders, drivers, and many more. The two-color catalog is extensively illustrated and contains specifications, dimension drawings, and outlines of work appropriate to each tool. Skil, Chicago, Ill.

CIRCLE 450 ON READER SERVICE CARD

High-density housing—a new lifestyle. One of the most informative of the new publications is a full-color booklet dealing with the need for attractive high-density housing and with 23 successful projects. The use of glass is especially important in increasing the illusion of space and openness in high-density projects by opening units up to beautiful natural or man-made environments. A glossary contains terms associated with high-density building and with glass manufacture and use. The projects illustrated, with full-color photographs, renderings, and floor plans, include some of the most successful apartment, townhouse, condominium, and pub projects across the country. In each, glass was used to great advantage in interior clerestories and mirrors to make rooms seem larger, and as window-walls, doors, and double-story windows to lessen the division between living units and the surrounding environments. Also included are explanations of the different types of glass available and discussion of ways in which glass was used to enhance the beauty and saleability of these outstanding high-density projects. PPG Industries, Pittsburgh, Pa.

CIRCLE 451 ON READER SERVICE CARD

Tandem powered scrapers. A four-color catalog illustrates the last four in a series of tandem powered scrapers. Along with illustrations are included tabulations of machine specifications for easy comparison and job selection. A brief discussion of push-pull conversions describes the benefits of self-loading equipment, and a productivity chart section makes direct comparisons of single engine as opposed to tandem powered scrapers. A list of options available is also included. See your dealer or write Caterpillar, Peoria, Ill. 61602.

Safety gratings. Industrial steel, aluminum, and stainless steel gratings, floor treads, stairs, and loading platforms are the subject of a fully illustrated technical catalog. Included along with extensive photographs and illustrations are detailed charts and tables showing measurements, prices, and load-bearing strength of numerous safety gratings for all industrial uses. Bostin Industrial Products, Dover, N.J.

CIRCLE 452 ON READER SERVICE CARD

Entrance handlesets. A new line of handlesets, including knobs, levers, bell buttons, and one-piece entrance handlesets is introduced in a full-color catalog which also includes diagrams of the measurements of the fixtures when installed, specification information, and descriptions of a variety of types of locks available in the new styles. The five new designs—Diplomat, Coventry, Tampico, Malta, and Eden—designed for specific architectural or stylistic periods, can also be used distinctively with nearly all residential decors. Kwikset Locksets, Anaheim, Calif.

CIRCLE 453 ON READER SERVICE CARD

Softwood lumber grading rules. A new national softwood lumber standard has gone into effect, and a booklet is available to list and clarify these rules. The tables and rules deal with standards for 11 western commercial species. Widths and thicknesses of lumber change slightly, based on moisture content. All lumber will be sorted by the same restrictions. No span tables are also available. A will be essential to builder, designer, and engineer, as they make use of the new grading rules.

Steel building systems. Four new brochures in full color highlight quality, economy, fast construction, clean and modern appearance, fire protection, and design flexibility of steel systems in all types of building. Separate high-gloss, full-color brochures are devoted to seven building systems in restaurants, banks, churches, and interior American Iron and Steel Institute, New York City.

CIRCLE 454 ON READER SERVICE CARD

Wood windows. A new catalog I been released which covers double hung, casement, casement, vent, view, view, and sliding windows. The fully illustrated catalog also includes diagrams, specifications and construction details.

CIRCLE 455 ON READER SERVICE CARD

TO PAGE 1
THE NEW MALT-A-TILT WINDOW

STANDOUT

The most versatile window on the market today. Tilts inward for cleaning. Each sash is completely removable if you want that. Outside screens installed from roomside. And it's airtight with ratings far better than commercial standards. Perfectly balanced. Simple to take care of.
Frame vinyl clad on outside with exterior of sash finish coated; natural wood inside.

Malta Manufacturing Company, Inc.
261 Johnstown Road,
Gahanna (Columbus) Ohio 43230.
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