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FEATURES

67 Is moratorium really a dirty word? An editorial
68 Urban rehab: Are the profits worth the risk?
73 A casebook of inner city renovations
88 Market memo: the Greater Miami area
92 Project Portfolio: A rocky piece of land that turned out to be a winner

NEWS

4 Housing bill's death invites a new approach to shelter legislation
9 Vote on bill is stunning defeat for insiders of housing's Old Guard
12 Uncle Sam begins investigating plastics as a fire hazard
16 Romney's speech to NAHB: last hurrah or plea for new chance?
18 A new environmental ruling—and panic among California's builders
20 A team of experts guides builders through low-cost housing maze
24 Selling in wonderland: Land developers rally for a sales carnival
26 The sales site that's outta sight—(It's in a warehouse)
28 The builders, feeling boxed in, take a hammer to the lumbermen
40 Housing in 1973: The industry will still do 1.9 million starts
44 Aluminum framing system saves $200,000 at FHA 236 St. Croix project
48 From old farmhouse to contemporary country home—would you believe it?
54 A new truss system cuts costs of building hillside homes

DEPARTMENTS

32 Housing stock prices
58 The apartment scene
102 Products
117 Personal business
133 Reader's service card
148 Literature
150 Advertisers' index

Cover/Harbour Village, a condominium project in Branford, Conn. Photo: Joseph Molitor
Housing bill's death: It invites a new approach to shelter legislation...

There'll be some changes made. Federal housing programs will surely undergo a broad shakeup as a result of the stunning defeat of the 1972 housing bill.

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

The bill fell far short of the promised "reform" that received lip service from the sponsors. A completely new program—or a sharply altered version of the existing program—will have to come. After the '72 bill's defeat, Congress hastily voted an extension of the government's present housing operations—a patchwork developed piecemeal over the last four decades. But the extend was a temporary solution at best.

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

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

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

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

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

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

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

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

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

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

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

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

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

- There is Sen. John J. Sparkman (D., Ala.), chairman of the Senate Banking and Currency Committee, who is called "Mr. Housing" by Carl A. C. Coan Jr., the NAHB lobbyist. The Senator speaks frequently at housing trade association meetings—for fees ranging up to $1,500 for one speech to the NAHB and $3,000 for another to the U.S. Savings & Loan League. Columnist Jack Anderson, who has been investigating Sparkman's role in the Senate, says 70% of the Senator's campaign funds have come from "the industries and unions that look to him for legislative favors."
- Because Sparkman's 72 years weigh heavily—The New York Times reported that he frequently sleeps through housing legislation hearings—his duties are increasingly delegated to Carl A. C. Coan Sr. And it is Coan's son who has been known to draft much of the Sparkman subcommittee's legislation. The

TO PAGE 9
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CIRCLE 51 ON READER SERVICE CARD
A shattering defeat for insiders of housing's Old Guard ... continued

From Page 4

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

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

House's Barrett
Concedes 'unusually close ties'

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

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

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

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

The lobbyist dream. David O. Maxwell, HUD's general counsel, is more specific on what the round-robin means. He recently took a copy of the bulky 322-page House bill and slung it on a table in a reporter's presence, calling it "a lobbyist dream." Maxwell, too, sees the federal housing complex as a "closed circuit." "There's never any citizen's participation" in the housing lawmaking procedure, he says.

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

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

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

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

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

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

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

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

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

HUD itself had six major objections, ranging from a requirement for local government approval of all HUD projects with more than eight units to restrictions on the changes HUD had urged in local building codes. There were no HUD lobbyists on hand to plead for the bill. White House operatives stayed in the background. The vote came—and it was 9-to-5 against sending the bill to the floor. The decision surprised no one who had observed the Rules Committee's initial reaction.

Patman made a half-hearted that-is-the-way-the-cookie-crumbles statement. Then he got busy getting a joint resolution passed that continues the FHA housing program in its basic form—unchanged and unformed.

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

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

Even though Romney may be considering a request for an extension of his tenure—supposing Mr. Nixon wins the election—there is no assurance that the President will want to keep him around.

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

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

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

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

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

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

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

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

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

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

"And while plastics manufacturers and converters keep emphasizing the harmlessness of their products, fire insurers find themselves handling more and more cases involving plastics, either directly or indirectly."
115

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

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

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

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

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

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

"We're just beginning to experience the mistakes inherent in the application of the old programs. We don't know yet the full impact of things done in 1969 and 1970," he admitted. He vowed to dig out the HUD people who were taking bribes and "engaging in criminal activity." At the same time he criticized the 235 and 236 programs for being complicated to run.

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

Among the long-range criteria: administrative simplicity, incentives to reduce costs, better management and maintenance, reliance on private enterprise, maximum use of market discipline, potential for subsidy phase-out as income goes up and a good social and economic mix.

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

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

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

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

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

—Natalie Gerardi

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

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

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

Better deal. Warren Toman, president of Grant Co. of Newport Beach, Calif., and Robert Gould, vice president of Community Management of Reston, Va., agreed that a townhouse project with common land owned by a homeowners' association was a far better deal for builder and buyer.

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

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

Liability. Even where subdivision regulations or zoning controls make building a condominium project desirable, it is better to have two associations, with the amenities being taken out of the condominium agreement and put into the homeowners' association. The condominium functions as a partnership, which means that individual owners have equal liabilities along with equal rights. If the common facilities are owned by a nonprofit homeowners' association, they are protected by the corporate structure of the association in case any lawsuits should arise.

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

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

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

—N.G.
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California’s environmental impact ruling: panic—and then a quieter look

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

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

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

“It could mean the end of the rape of California’s open areas,” countered an environmentalist.

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

Houses exempt. These comments, collected within days of the precedent-setting decision, are now being toned down as it becomes apparent that one and two-family detached dwellings will not be affected by the court’s ruling. Twelve days after the decision the state’s attorney general, Evelle J. Younger, told reporters:

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

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

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

Until the state’s city and county agencies are given guidelines for preparing and evaluating impact statements—a drafting job the legislature expects to bring the new requirements into focus so that developers and planning commissions can clearly see when an environmental study is needed.

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

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

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

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

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

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

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

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

—R. WARTHEN
McGraw-Hill World News, San Francisco

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

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

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

Under present law, the Bank Board has authority merely to remove the ban it placed on the conversion of state-chartered mutuals back in 1963. Lifting that moratorium will not leave a uniform situation, however, for existing statutes prohibit the creation of federally chartered stock S&Ls.

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

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

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

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

Objections. Congress, however, has serious reservations about conversion on a variety of grounds. Capitol Hill, in rebuffing a Martin attempt to win approval for federal stock companies in 1972, raised questions about the “windfall” acquisition of equity that would accrue as a result of parceling out ownership of mutual S&Ls’ reserves, and about the possible disadvantages if a movement away from mutuals and toward stock companies should sweep the entire S&L industry.

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

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

—STAN WILSON
Flintkote brings the outdoors in with Rutherford™ Brick—a floor you have to see (and touch) to believe.

A kitchen now can be as warm and inviting as the foods served there. That is, when the floor is Rutherford Brick. Part of Flintkote's Vinylcraft II series, Rutherford Brick is more like kiln-fired brick than reinforced vinyl. The authentic brick-like pattern is fused (not embossed) into each 12" x 12" tile. The result—three-dimensional texture and realism with a welcome breath of the outdoors.

For any installation... commercial or residential... on, above and below grade. SIZE: 12" x 12" in 3/32" thickness.
Los Angeles County is trying something different.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Through the maze. Above all, HDS has charted step-by-step procedures for producing HUD's subsidized section 235 and 236 housing. It has similar route maps for producing HUD's section 236 projects in the suburbs, where you buy land economically enough to make the 235 program work,

Grant says, "there is too much violent opposition to the whole idea. The very word HUD strikes fear in their hearts. They're not so much afraid of the building as of the people."

HDS is doing something about that.

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

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

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

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

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

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

"The point is," he concludes, "research is just beginning. "It ought to be done in other areas besides this and with the other types of programs."

—BARBARA LAMB

McGraw-Hill World News,

Los Angeles
Invite Mike to your job site. Odds are, he'll substantially reduce your construction costs.

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As a Senco Construction Specialist, Mike spends 100% of his time at builders' job sites covering every aspect in the use of time-saving Senco automatic nailers and staplers. He'll help train your workers in the proper and most efficient use of Senco tools. He'll continually bring to your attention new ideas and techniques that can save you additional time and money in fastening. Through regular, on-site calls, Mike will help you keep Senco equipment in top operating condition.

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Richard Deacon, star of his own cook show, “Deacon Does It In the Kitchen.”
Selling in wonderland: Leisure-lot men turn to show biz to spruce up image

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

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

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

Step right up! To lure the public to this first-of-a-kind venture (and persuade the paying guests to ante up the $1.50 admission fee), the developers put together a circus of curiosities loosely connected with leisure time and recreation: a basin full of trout for the kids, a plastic bubble house which inflates when plugged into a conventional electric outlet, and some far-out autos—a copy of the 1927 Mercedes-Benz roadster and an “ecology” car built by Northwestern University students.

The developers also tossed in an exhibit of cardboard furniture (for the bubble house), motorized waterbeds, and an entire side-show featuring such ecology art as macramé and homemade jewelry. They set up a tennis court for demonstration matches.

The cute blond sell. Relying on these gimmicks, the 32 developers ensconced themselves in plush booths and sold land. Their gimmicks, the 32 developers, were by signing name and address, one could become eligible for a free television set, a free Amana Radarange, a free work of art and, of course, free trips to Lucaya in the Bahamas or Ronto on the Gulf Coast. If one didn’t win these, the salesmen, brochures and posters still promised that no investment was as safe as an investment in land.

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

“I'm really interested in selling to doctors and that type of person,” protested a deponent salesperson for the American Schools and Colleges Assn. “I'm a real estate man and I didn’t come to spend any time touring through the recreational vehicles, which had apparently been included as an afterthought.

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

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

Other exhibitors didn’t bother to man their booths during the slower days. The visitors who did come seemed to spend most of their time touring through the recreational vehicles, which had apparently been included as an afterthought.
In Oronoque Village, a condominium community in Stratford, Connecticut that will stretch for over 300 acres, GAF Timberline® Asphalt Roof Shingles is the only roofing being used.

It's not hard to see why. Timberline combines the rugged good looks of wood shake shingles with the safety and maintenance-free convenience of modern asphalt shingles. That's a tall order for one roofing. Moreover it won't rot, crack, warp or split. It's fire resistant. And it has a special self-sealing adhesive to keep it down in high winds.

Timberline's woodlike texture comes in 6 authentic shades. All with that rich, varied shadowing that really makes a home appealing to a potential buyer.

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CIRCLE 25 ON READER SERVICE CARD
Dallas developer discovers a model site that's outta sight: a warehouse

People flocked to see what he advertised:

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

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

And many stayed to buy.

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

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

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

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

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

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

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

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

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

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

Return. It seems to be paying off.

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

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

—LORRAINE SMITH

McGraw-Hill World News, Dallas

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

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

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

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

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

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

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

Point by point. The ordinance stipulates that:

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

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

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

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

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

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

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

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

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

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

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

—B.L.
New Lustra from Eljer
Low cost brass with class

There's a new class look in economy brass with Lustra from Eljer. Crisp corners, smooth flowing lines and big, easy-grip handles bring clean, modern appearance to any bath or kitchen. Metal or translucent handles available.

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

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

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

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

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

- The cost of lumber, plywood and millwork in a medium-priced house built to FHA dimensions, such as 4'x9' plywood sheets, at a higher price—which hits doubly hard because a house design usually requires the standard 4'x8' sizes.
- Making available only a product of unnecessarily high quality for a particular use—such as fascia board in place of ordinary plywood sheathing—and at a higher price.

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

A special NAHB task force headed by a California builder, Lee Goldin of Encino, will funnel complaints to the council. Many of the complaints will come from fairly big lumber users. These specifics should help the council and the IRS in their enforcement efforts. Last week the council's director, Donald Rumsfeld, announced that the IRS would increase the number of compliance investigations under way in the lumber industry from 200 to 300.

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

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

To improve the short-run supply of logs and ease price pressures on stumpage, Rumsfeld renewed requests to the Department of Agriculture that it relax the Forest Service's selling and pricing practices. For the longer run, the council asked for improved management and utilization of timber resources. It cited the Forest Service's own estimates that cutting infected, dead and dying trees would produce an increase of 150 million board feet in the current fiscal year.

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

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

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

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

—John Berry

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

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

Boise, a $1.8 billion company, had turned a pair of small local lumber companies into a conglomerate with sales close to $2 billion in housing, building materials, recreational land, engineering, paper and packaging and public utilities.

Between 1957 and 1969 the 52-year-old Hansberger had presided over Boise Cascade, which was creating itself from scratch. By the time he left, Boise had moved into a new industry, building mobile homes, and was among the nation's largest recreational-vehicle operations and one of the 25 largest companies in the United States. The company's sales were $1.8 billion in 1971 and it had a net loss of $185.2 million.

Hansberger's resignation was widely expected. In January, the company announced it was dropping the construction business. The company is moving into a new area: The location of a new $150-million plant near Bend, Ore., to build mobile homes.

Rumsfeld, announced that the IRS would increase the number of compliance investigations under way in the lumber industry from 200 to 300.

Robert V. Hansberger
New chief executive

Retrenching. In 1970, however, profits were off, and Boise began retrenching. Hansberger's resignation, which had been rumored for several years, came just as the company announced it had reached agreement in principle to sell its mobile-home and recreational-vehicle operations to Bendix Corp. of Southfield, Mich.

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

Boise has already discontinued its site-building operations and is withdrawing from recreational land sales. This resulted in a $150-million extraordinary charge last July, which is in addition to $50 million in extra reserves for Latin American operations and a $44 million writedown on the company's investment in Burnett-Boise, a black-operated construction company.

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

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

It was the mortgage banking and savings and loan issues that buoyed the House & Home average of 25 housing industry issues. Both sectors made strong gains, and the composite average edged up to 329.22 from 328.85 in the month ended October 9.

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

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

Here's the composite trade:

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<th>Company</th>
<th>Oct. 9 Chng.</th>
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<td>Robina-Ladd Co.</td>
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<td>2</td>
<td>21</td>
</tr>
<tr>
<td>Imperial Corp.</td>
<td>17</td>
<td>1</td>
<td>21</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
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<tbody>
<tr>
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<td>581</td>
</tr>
<tr>
<td>Land develop.</td>
<td>619</td>
</tr>
<tr>
<td>Mortgage cos.</td>
<td>894,122</td>
</tr>
<tr>
<td>Mobile homes</td>
<td>1,438,153</td>
</tr>
<tr>
<td>S&amp;LS</td>
<td>205,220</td>
</tr>
</tbody>
</table>

### NEWS/FINANCE

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

**The Homebuilding Companies and Land Developers Fell for the Fourth Month in a Row.** The mobile home shares took their third straight loss.

It was the mortgage banking and savings and loan issues that buoyed the House & Home average of 25 housing industry issues. Both sectors made strong gains, and the composite average edged up to 329.22 from 328.85 in the month ended October 9.

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

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

Here's the composite trade:

<table>
<thead>
<tr>
<th>Company</th>
<th>Oct. 9 Chng.</th>
<th>Close</th>
<th>Month</th>
</tr>
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<tbody>
<tr>
<td>Horizon Corp.</td>
<td>21</td>
<td>6</td>
<td>21</td>
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<tr>
<td>Landmark Ind.</td>
<td>23</td>
<td>6</td>
<td>21</td>
</tr>
<tr>
<td>Omach Inc.</td>
<td>10</td>
<td>2</td>
<td>21</td>
</tr>
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</table>
"When the architect who designed Sutton Place specified Delta Faucets, he made my job a lot easier."

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

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

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

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

Delta Faucets. They’re washerless.
Hotpoint Hustle:
It's cleaning the oven for about 10¢, instead of about $7, every time there's a move-out.

It can cost you as much as $7 to clean the oven every time a tenant moves.
Or it can cost you as little as 10¢. If you've got self-cleaning ovens in your kitchens.
It takes only seconds to set the controls on a self-cleaning oven compared with paying for cleaning labor by the hour. You don't need to pay for commercial cleaning supplies either. And the convenience of self-cleaning ovens also gives tenants more reasons to rent. And home buyers more reasons to buy.
And there's a very good reason why those self-cleaning ovens should be from Hotpoint: all of ours are pyrolytic.
It's the only system that automatically cleans every part of the oven interior completely: floor, inner window, door, and racks. It even cleans the reflector pans from the surface units. Most important, it can do it for the grand sum of about 10¢.
We make Hotpoint self-cleaning ovens in every size and style to suit your plans. In drop-ins, slide-ins, and hi-lows. And cabinet ranges and single and double built-in ovens.
Your Hotpoint builder representative wants to tell you more about our full line of ranges, hoods, and ovens.
And about all the other appliances Hotpoint can bring you: refrigerators, freezers, room air conditioners, dishwashers, disposers and compactors, washers and dryers. And besides appliances, there are a lot of extras we can bring to your project. Like merchandising assistance and kitchen design service.
He'll also tell you about the largest company-owned, company trained service organization of any manufacturer in the business.
It all adds up to even better appliances and services for you and your customers.
Call your Hotpoint builder representative. And watch him come running.

Hotpoint.
The difference is hustle.
Caradco Sculptured Door

Elegance.

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

We did even more with the door pictured. We prefinished it with a smooth white factory coating, to bring out the full richness of the wood texture. It’s easy to see why this practical eyeful has tremendous buyer appeal. For more facts on Caradco Sculptured Doors, please call us or write.

Caradco Window and Door Division

Scovill

Main Plant, Dubuque, Iowa 52001 Eastern Assembly Plant, Hainesport, New Jersey Ohio Assembly Plant, Columbus, Ohio
a timesaving
guide
to the 1973
NAHB exhibits

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

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

save time and steps
The order of presentation in Products '73 will be by booth sequence enabling you to move quickly and efficiently through the aisles pin-pointing just the specific products of interest to you.

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

can't make the show?
If you can't make the show this year you can use Products '73 to see for yourself just what the participating exhibitors are displaying as their best, their newest, their most exciting. Every copy of Products '73, including those distributed in Houston, will have two reader service cards so that you and your associates can request catalog information by mail.

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

Be sure to attend the NAHB Convention in Houston: January 7-11, 1973
The American forest still belongs to the American people.

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

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

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

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

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

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

**G-P Eternawall™**

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

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

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

G-P's Vinyl Shield® Pre-Hung Door

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

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

So look over Georgia-Pacific doors and walls. Then see your G-P representative for the products that keep down upkeep.
The message for the construction industry in the general economic outlook for 1973 is this:

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

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

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

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

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

Now what about homebuilding specifically? Housing. Before 1972 is over, the housing boom will have already reached its peak.

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

Not so!

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

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

Hardly. At mid-'72, deposits and mortgage commitments of savings and loans were at record highs, while new funds were still rolling in at a good clip. And even though the credit outlook indicates a moderate tightening of mortgage money in 1973, this 1973 prospect is neither an explanation of the present downturn in housing starts nor is it likely to be an important limitation of next year's potential.

Oversupply. The only problem the housing industry faces—if, indeed, it can even be considered much of a problem—is a temporary overabundance of new dwellings coming on-stream in relation to current demand—a demand that continues to be a good deal stronger than anything this industry knew in the 1960s.

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

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

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

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

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

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

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

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

### NATIONAL ESTIMATES 1973

<table>
<thead>
<tr>
<th>construction contract value (millions of dollars)</th>
<th>1972</th>
<th>1973</th>
<th>per cent change</th>
</tr>
</thead>
<tbody>
<tr>
<td>residential 1- &amp; 2-family homes</td>
<td>$26,900</td>
<td>$24,500</td>
<td>-9%</td>
</tr>
<tr>
<td>buildings</td>
<td>$14,200</td>
<td>$12,300</td>
<td>-13%</td>
</tr>
<tr>
<td>nonbuilding</td>
<td>$2,000</td>
<td>$1,900</td>
<td>-5%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$43,100</td>
<td>$38,700</td>
<td>-10%</td>
</tr>
<tr>
<td>physical volume of floor area (millions of square feet)</td>
<td>$15,900</td>
<td>$14,250</td>
<td>-10%</td>
</tr>
<tr>
<td>residential 1- &amp; 2-family homes</td>
<td>$1,690</td>
<td>$1,475</td>
<td>-13%</td>
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<tr>
<td>buildings</td>
<td>$915</td>
<td>$760</td>
<td>-17%</td>
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<tr>
<td>nonbuilding</td>
<td>$85</td>
<td>$80</td>
<td>-6%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$2,690</td>
<td>$2,315</td>
<td>-14%</td>
</tr>
</tbody>
</table>

*eight months actual; four months estimated

### REGIONAL ESTIMATES 1973

<table>
<thead>
<tr>
<th>construction contract value (millions of dollars)</th>
<th>NORTHEAST</th>
<th>MIDWEST</th>
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<tr>
<td>residential bldgs. 1- &amp; 2-family homes</td>
<td>$4,975</td>
<td>$4,400</td>
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<tr>
<td>apartments</td>
<td>$3,425</td>
<td>$2,950</td>
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<tr>
<td>nonbuilding</td>
<td>$725</td>
<td>$625</td>
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<tr>
<td>TOTAL</td>
<td>$9,125</td>
<td>$8,975</td>
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<tr>
<td>residential bldgs. 1- &amp; 2-family homes</td>
<td>$3,750</td>
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<tr>
<td>apartments</td>
<td>$2,725</td>
<td>$2,250</td>
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<tr>
<td>nonbuilding</td>
<td>$525</td>
<td>$550</td>
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<tr>
<td>TOTAL</td>
<td>$6,995</td>
<td>$5,975</td>
</tr>
</tbody>
</table>

*eight months actual; four months estimated
Here's a new Weslock... 10 years later.

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

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

The lock works perfectly.

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

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

WESLOCK
The LEADER in Lock Ideas!

Shown: Granada Entry Handle Keylock, Antique Brass.

CIRCLE 41 ON READER SERVICE CARD
House & Home's new Modular Market Guide reflects the changing face of a market in motion. Joining the ranks of modular manufacturers during the past six months are scores of new firms and key personnel pinpointed by continuing House & Home research.

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

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

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

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

Profile of the Modular Housing Producer includes the following:

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

**Modular Plants:** Number Operated; Net Factory Space; Number of Shifts.

**Modular Production:** Extensive Analysis of Units Produced; Major Manufacturing Problems.

**Modular Marketing:** Market Areas; Market Targets; Market Services; Participation in Government Subsidy Programs; Major Marketing Problems.

**Modular Suppliers:** Verbatims on how suppliers can work more effectively with producers.

Copies of the 1972 Modular Market Guide will be available on a first-come, first-served basis at a cost of $2.00 each.

To order copies, print your name and address clearly on the coupon below and enclose check payable to House & Home.

**Mail Coupon With Remittance to House & Home, Modular Market Guide, 1221 Avenue of the Americas, New York, N.Y. 10020**

**yes!** Send ______ copies of the MODULAR MARKET GUIDE for $2.00 each. Enclosed is check for $_____

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House & Home

MODULAR MARKET GUIDE

Profile of the Modular Housing Producer

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<tr>
<td>City State Zip</td>
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</table>
Weatherable prefinishing for all exterior building products. Builders avoid the cost and scheduling of painters. Owners avoid repainting and repainting and repainting ...

Call our special number (215) 592-6719 or write for the names of the many building products now available prefinished with Korad acrylic film.

- SOFFIT AND TRIM SYSTEMS
- BOARD AND BATTEN
- SHUTTERS
- LAP SIDING
- ENTRANCE AND DOOR SYSTEMS
Aluminum framing system saves $200,000 at FHA 236 St. Croix project

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

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

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

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

The system carries approval from BOAC, Uniform Building Code and Southern Standard Building Code.
Take a look at your four walls.  
Now take a look at ours.

U.S. Plywood presents interiors unlimited:

1. Real wood paneling, from Weldwood®. Lustrous hardwood veneers smoothed, rubbed and polished in up to 30 separate steps. For long-lasting finishes that need just an occasional dusting. This DeLuxe Walnut panel is one of over 70 varieties of Weldwood Prefinished Paneling. Lovely to look at, simple to install.

2. Sanspray®, the Great Stone Facing. Beautiful, durable stone aggregate bonded to plywood. Can be sawed, drilled, glued or nailed, and is virtually maintenance-free. In both regular and large aggregates. And a raft of natural stone colors, like Tangerine shown here.

3. Pure sculpture. That’s our Facad®. Each panel has a depth of relief you’d expect in heavier, precast units, and each weighs just two pounds per square foot. Facad is completely incombustible. You’re looking at Composition 1, one of a variety of surfaces to choose from.

4. Bring the outdoors indoors with U.S. Plywood Textured Sidings. Natural or rough-sawn. Flat panels or lap that play up (or down) any decor. 15 different styles to choose from. Shown here is Oldbridge® V-groove, available unfinished or pre-stained in a choice of six earthtone colors.

For more information, call your local U.S. Plywood Branch Office.

1. The paneled wall.  
2. The stone wall.  
3. The sculptured wall.  
4. The textured wall.
Remodel with Andersen Windows and you tell the world you do quality work.

Andersen Windows need little introduction. They are better known than any other brand by a 8 to 1 margin. They're known for quality. People prefer their beauty and workmanship, welcome their low-maintenance features (especially Perma-Shield®), so Andersen Windows help you sell, help you close the job and build your reputation as a quality remodeler.

“Right” from the start.
In most remodeling jobs, windows are often the key to success. If the windows are right, everything else falls into place. You can upgrade your business, increase profits, increase referrals and reduce call-backs by planning around the right windows. And there's no other line of windows more “right” in every way than Andersen.

Reduce call-backs.
You can have every confidence that Andersen Windows won't produce profit-robbing call-backs. They're built to give smooth, silent, trouble-free, weathertight service. Andersen Windows have always begun with a carefully engineered design, have always been assembled with care and precision. Their superior insulating properties have always
Test drive our 16’ hardboard lap siding.

It’s fully equipped.


You’ll get a lot of mileage out of this siding because it’s so tough. G-P’s siding won’t split, check or crack. It resists moisture, mildew and termites. And you can drive nails flush without denting the surface.

Call your G-P representative today for the economy siding that’s fully equipped and guaranteed. He’ll deliver as much as you need. Fast. Or, come and test drive it at your Georgia-Pacific dealer.

Georgia-Pacific
Portland, Oregon 97204

CIRCLE 49 ON READER SERVICE CARD
Any way you look at it, the Alcoa Alumiframe system is a big timesaver.

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

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

Photos:

a. This is timesaving: A small crew quickly lifts an entire Alumiframe floor system into place.

b. Here's dimensional stability: Pre-cut, precisely assembled Alumiframe components, true and square.

c. A fast way to lay a floor: Three men install the plywood subfloor . . .

d. . . and secure it quickly with adhesives and fasten it with ordinary tools.

e. "The Alumiframe system saved us time and money on every one of the 120 units at River Meadows," said Dan Castle, Congdon Vice President and Partner.

f. "And the system's light weight makes handling faster and easier."

g. A Congdon crew turns out floor frames at the rate of seven a day.

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

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

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

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

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

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

See how the system can work for you. Try this economic residential framing that provides construction time savings on quality homes of any size, design or price range. Carpentry contractors and builders throughout the country are finding that out. Industrial time studies are making it clear. For more information about the Alumiframe building system, write Alcoa Building Industries Inc., 1022-L, Alcoa Building, Pittsburgh, Pa. 15219.
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And congratulations to everyone who didn't.
A new proprietary truss system is saving San Francisco area builders up to 25% in platform costs for hillside construction.

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

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

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

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

**Bay area builders boost profits.**

Specifically, builders say this about the R/T system:

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

For houses in the $48,000-$56,000 range he estimates a "couple of thousand dollars per house" saving by using the system. "It's very quick up to the sub-floor," he said. "It used to take me a week to ten days to get the foundation and sub-flooring up and I can do it now in two days with the trusses. It's really good on hillsides."

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

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

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

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

**Slope turns flat.** However, for Orosco the important savings come in lot costs. With the truss system the firm builds a large footprint home on a downslope just as if it were on the flat. But a hilly lot in the Lafayette area will cost from $7,000-$10,000 instead of the $20,000 or $25,000 a flat lot would cost. "You're making a flat lot out of a downhill slope without cutting and filling," Orosco said. He uses 8x8 posts, and 8x14 or 8x16 girders. Then with a small crane he can erect the post-and-beam frame, place the trusses and nail down the sub-flooring in four to six hours. "It's quite a time saver, a really slick operation."

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

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

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

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

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

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

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

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

—Margaret Drosel McGraw-Hill World News, San Francisco
Red cedar shingles give rise to beauty.

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

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H&H November 1972 57
THE APARTMENT SCENE

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

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

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

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

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

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

Multi-use facilities. Those sumptuous fireside lounges with the wall-to-wall carpeting and the subdued lighting look great, but when it comes to recreation, they’re purely showpieces. Instead, what’s needed is a multipurpose room scaled to accommodate dances and parties for 50 to 200 people, depending on the size of the complex. It should be an area that can be converted to a small auditorium for lectures, movies and other meetings. The floor should be easy to maintain—no wall-to-wall carpeting—and a kitchen and bar area should be nearby.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Merchant-built houses—single-family detached houses for sale or rent including vacation and year-round, promotional and zero-lot-line houses and remodelings.†

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

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

Registration date and fee:

Submission of material:
On receipt of registration form and fee, entrant will be sent a spiral binder—color-coded to the project's category—which is to be filled with sufficient black and white photographs and plans to illustrate the design, any unusual problems or solutions. (Detailed instructions for preparation of entries will be included in the binders mailed to entrants.)

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

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

Conditions:
Enteries must be approved by all parties concerned. All material accompanying entries must be free from copyright restrictions and any other restrictions that would prohibit publication of such material by House & Home or American Home magazines. House & Home and American Home shall have the right to publish all material submitted and shall have the right to photograph for publication any entry project.

REGISTRATION FORM

I wish to submit a project in the 1973 HOMES FOR BETTER LIVING AWARDS PROGRAM. Enclosed is $20 per entry in check or money order made payable to HOMES FOR BETTER LIVING. I have used a separate form [or photocopy] for each entry. Please send me my entry material for the following category:

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Is "moratorium" really a dirty word?

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

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

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

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

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

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

And that's not as bad as it sounds.

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

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

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

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

And who needs that?}

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

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

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

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

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

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

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

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

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

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

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

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

1) It is difficult, time consuming and
sometimes impossible to get tenants out of a building you want to buy and rehab.

2) Whether it's a gut rehab or a partial rehab, you never know precisely what you are going to find inside an old building. "The man who doesn't have a sixth sense about the unseen parts of a building is likely to get hurt financially," notes Harold Asen, a partner in Asen Bros. & Lester Brook which does single-family new construction, rehabbing for others and for its own account and, through affiliated firms, owns buildings in Manhattan and Brooklyn. "You've got to plan for contingencies, without knowing precisely what they will be" he adds.

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

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

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

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

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

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

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

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

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

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

- **Often the right areas are residential neighborhoods well-known for their close proximity to thriving downtown business and commercial areas and other well-established residential neighborhoods. They may be slightly shabby or even slum-like in spots, but an overall urban revival is in the wind.**
- **In Philadelphia, Society Hill and Center City are prime examples. In Washington, D.C., Georgetown and Capitol Hill are representative. In New York City, there are the Upper East Side and Upper West Side, Greenwich Village and Chelsea in Manhattan, and Brooklyn Heights, Boerum Hill and Park Slope in Brooklyn.**
- **Within areas ripe for rehab, real estate brokers will eagerly channel listings to builders who want to rehab. Tax lien sales are also good sources, as are mortgage officers who know of buildings about to be foreclosed.**
- **If a builder is seeking good rehab opportunities but he's not sure where to look, he should consider the bull's-eye analytical technique suggested by Lester Brook:**
  - "On a map of a specific area within the city, circle sections in red, gray and blue. The red center area represents the transitional area that contains good and adequate housing with a smattering of shabby but structurally sound buildings. The outer perimeter is the blue area which represents good commercial and residential areas."
  - "The best place to begin rehabbing is on the boundary of the blue and gray areas. Work toward the red center. In this way you can gain the support of community groups in both the good and marginal sections. They are delighted that you are upgrading the area as well as increasing property values."  

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

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

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

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

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

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

**The market: Aim for adults without kids.**

While analyzing potential areas and buildings, a rehabber must determine the characteristics of the people most likely to rent or buy a rehabbed unit in a particular location.
Catering to singles and couples without children is often the most profitable approach because most buildings will produce the highest return with the maximum number of studio and one-bedroom apartments. Not all neighborhoods are attractive to this type of tenant, but rehabbers should consider the tastes of secretaries, stewardesses, junior executives, students and others of the swinging singles set when planning renting and selling strategy.

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

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

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

For his current project, Skrill is running advertisements in the New York Times that stand out from the competition. Example: "These Apartments Are X Rated. Sensuous studios and unique apartment environments ... this is a total living experience ... high-beamed ceilings ... good vibes ... brick walls ... loving loft ... fireplaces ... security nooks ... artistic appointments ... newly renovated to combine yesterday's elegance with the boldness of tomorrow. The Timid Need Not Apply."

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

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

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

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

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

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

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

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

"Frankly, it looked like a slum, but we felt it was a pivotal block in a transitional area. On one side was Park Slope, a brownstone revival neighborhood made up largely of middle-class and upper-middle-class families. On the other side was Prospect Heights, a stable, integrated brownstone-area of rapidly rising real estate values."

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

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

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

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

The three-house project, which is called Cinderella II in the gas company's promotional material, "was the spark which transformed most brownstones on Prospect Place and adjacent blocks from shabby to good condition. Nearby homeowners glow with pride at the change that Cinderella II has made. Previously dilapidated brownstones are being renovated, painted and landscaped. And sale prices have shot from $12,000 to $40,000."

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

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

Gross recalls that he has waited five years or more while accumulating buildings on a block. Getting out tenants is a "tedious and exasperating experience," he says.
"The buildings are sealed up or rented while putting together the group. This, of course, requires a large outlay of 'patient' front money to purchase the buildings and carry them over a long period. The banks won't advance money on properties that may not be rehabbed for years. However over the long haul the profits can be very substantial."

**Labor: Rehab requires a special breed of cat**

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

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

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

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

Walter Coletti points out that one or two highly trained rehab men can spell the difference between success and failure on a rehab job. "It's not good economics to depend heavily on inexpensive rehab workers with limited experience. It may make better sense on a difficult job to bring in very experienced men..."

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

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

Currently, with a labor surplus, rehabbers in most areas can hire greater numbers of non-union workers which substantially reduces labor costs. For some rehabbers, an abundance of lower cost non-union labor is the key that makes the job economically viable, but the productivity of these men remains an open question.

**Construction: You can throw away the textbook**

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

During demolition, especially in a high-priced lumber market, studs and beams are often removed and put aside for reuse. "I usually allow about 10%-20% for broken and rotten studs and beams," says Harold Asen. "Our quantity takeoffs assume that most structural members will be saved and reused when new walls are erected and floors put down."

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

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

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

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

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

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

Buying groups of buildings to rehab provides other advantages. Capital and operating costs can be substantially trimmed by installing a single heating/hot water package to serve several buildings.

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

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

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

Rehab-rehab business is most often found in depressed low-income areas, but social and economic winds can change so that rehab-rehab is worthwhile. For example, in the Boerum Hill section of Brooklyn, a growing number of well-to-do brownstone owners have knocked down these buildings with $1000-a-week factory workers who rent the same neighborhood. Thus, rehab-rehab would be financially justified because when buildings are rented or sold, the consumer is not the factory worker but the middle- and upper-middle-income families who want to live in comfortable surroundings close to the downtown Brooklyn cultural and shopping centers. Wall Street offices are less than 15 minutes away by subway.

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

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

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

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

"We'll have the benefit of cashflow from the rents, long-term depreciation to offset..."
profits, and tax exemption and abatement on city real estate taxes."

As an inducement to the owner/builder, Section J51-2.5 of the Administrative Code of the City of New York provides that any increase in assessed valuation resulting from rehabbing may be exempted for 12 years "to the extent of the reasonable cost of such alterations and improvements as certified by the Housing and Development Administration." In addition, real estate taxes are abated up to 8% of 90% of the improvements for nine to twenty years.

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

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

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

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

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

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

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

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

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

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

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

—MICHAEL J. ROBINSON
Casebook of inner city renovations

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

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

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


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

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

Despite the constricted sites of most city houses, there's an opportunity to provide private outdoor living at the rear of most renovated units. For example: The deck at left opens off a restored Philadelphia house shown on page 84.
In old city house No. 1:

Two flats piggybacked over a large duplex

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

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

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

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

PHOTOS: DAVID HIRSCH

APARTMENT 3

APARTMENT 2

STUDY

LIVING

SIT

B

R

NEST

S

CELLAR

H&H NOVEMBER 1972 75
Upper level of duplex is virtually free of partitions. The sweep of this level from the rear glass wall and study area (top photo, right) through the dining room (top, far right) and kitchen (bottom, right) counteracts the squeeze imposed by the narrowness [16'2''] of the house, and also lets the rear glass wall bring daylight into the whole area. White-painted brick walls increase the feeling of spaciousness. Room definitions are outlined by furniture groupings. The same spacious feeling is achieved in the children’s sleeping area on the lower level (bottom, far right), where 6'-wide bifold doors are opened during the day to form sitting and play space.
In old city house No. 2:

Three apartments for three different life styles

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

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

Each apartment opens to a private outdoor living area (see plans) at the rear of the building. There's a patio (seen from balcony in photo at upper right) off the two-story high living room in the empty-nester apartment. The single's unit has a balcony, and the master bedroom in the family apartment opens to a terrace. The house also has a basement (not shown) with wine cellar.
The facelifting on the street side includes a new brick facade and a brick wall forming an entry court (photo, far left). The photo at left shows contrast of this new front with the original facades of neighboring houses.
A duality of heights in the living room of the empty-nester apartment (right) helps open up the long, narrow interior (45’x20’) and provides a sweeping vista back toward the dining room, which is partly screened by a partition to the left of the stairs. The open feeling is enhanced by mirrors behind built-in shelves along the left wall and by white oak and light rock-maple floors and white-painted walls. The supergraphics were designed during the early planning stage as part of the overall layout scheme.
Dining room of the tri-level family apartment occupies a bridge-like area that straddles the living room and overlooks it on both sides (see plan, previous overleaf). The two photos above show the dining room looking toward and from a stairway leading up to the bedroom.
In old city house No. 3:

Three apartments with a variety of interior spaces

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

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

Multi-level apartment planning yielded two added benefits:

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

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

The architect/owner did run into one problem: Because building codes were not set up to accommodate the multi-level approach, city officials had to be convinced it was viable.
Plans show how each apartment opens to a private outdoor living area—a rear patio off the rear unit’s dining room, a front patio off the bedroom hall of the lower front unit and a roof deck reached by stairs from the upper front unit.

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

Photos: Norman McGrath
In old city house No. 4:

A modern city home for one-family living

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

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

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

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

So the total outlay was about $40,000—of which $10,000 went for materials and labor by electricians, plumbers, etc. Saylor estimates he could sell the house for around $60,000.
A striking contrast between the tight, jammed-in front of the house and the wide-open rear is self-evident from the photos at left and below. The addition of the top-floor deck for a private outdoor living area was necessary because the house occupies almost the entire 16'x49'6" site.
Since lack of light and a plethora of small rooms were the main renovation problems, the house was divided into two functional units—public and/or social activities on the first two floors and private family rooms on the top two. Most structural changes were made on the lower levels where an enclosed area between the living room and the stairway was removed along with a wall between the stairs and the dining room. Thus the whole first floor is a single open area (photos, right) interrupted only by a spur wall separating the kitchen from the dining area. And the spacious feeling was increased by removing a large section of the dining room ceiling—a move that brings in additional daylight and opens the first floor and the second-floor sitting room to each other.

Elsewhere, the only major structural change was on the third floor, where a wall between two small bedrooms at the rear of the house was removed to form the new master bedroom (see plans). To maintain the desired split between family and public areas, the second-floor bedroom is used for guests.
Whenever possible, new materials were chosen to work with the old materials that were saved. For example, the two photos show how well the new parapets blend with the old stair railings.
To: House & Home edit staff  
From: Stan Fisher, McGraw-Hill World News, Atlanta  
Subject: The

MIAMI Market

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

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

You asked me to take a look at the Miami-Ft. Lauderdale segment, where the rate of building is the fastest in the state.

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

One was the tremendous variety of housing and ownership arrangements. There is literally something for everyone. Condominiums blanket the price range—from $14,990 on up—and include townhouses, single-story fourplexes, mid-rises, high-rises and even detached houses (at World of Palm-Aire) for people who (like me) want to own a house without shouldering the maintenance burden. Or there’s Gold Key Villa by Development Corporation of America, which offers $15,400-$20,000 detached houses in fee simple with a complete exterior maintenance program.

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

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

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

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

The sewer moratorium is a state regulation enacted September 12 by the governing board of the Florida Department of Pollution Control. It forbids additional sewer connections to sewage treatment facilities that do not meet the state’s requirements of 90% secondary treatment, and there are many such facilities in Dade County.

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

They are an outgrowth of the angry reaction of Key Biscayne residents to high-rise units built buildable land in the proper locations, the moratorium serves almost as a guarantee that housing supply will be some time in catching up with demand.

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

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

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They are an outgrowth of the angry reaction of Key Biscayne residents to high-rise units built...
on the ocean front in 1970-71. By early this year the Key Biscayne reaction had spread countywide, and in March voters approved legislation enabling the Dade County manager to impose temporary bans on high-rise construction if petitioned to do so. Since the legislation was passed, eight moratorium petitions have been filed—four were granted, three were denied, and one is still under study. However, no land has been rezoned to a lower density, which, of course, is the petitioners’ ultimate goal.

Meanwhile, a local judge, in upholding a ban fought by one developer, said that since the enabling law forced a confrontation between public and property rights, it should be reviewed by the state supreme court; the review is still pending. The judge also ordered the county to get going on a comprehensive review of zoning laws and support services that were authorized by the county commission in June. Builders are also worried because some municipalities have been getting into the act. For instance, North Miami, where apartment construction this year is about double the 1971 rate, has extended indefinitely a moratorium on oceanfront condominium construction.

In-migration in Dade County tends to come from the Northeast—so much so that some call it “New York with palm trees.” But the area has also acquired an international flavor because of a large influx of Cubans. In Broward County, on the other hand, demand is heaviest for second and retirement homes, although housing for those who work there seems to be on the increase. In-migration to Broward tends to be from the near-Midwest, which gives rise to the sobriquet “Cleveland by the Sea.”

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

Contrasting markets. Surprisingly, despite their proximity, Dade and Broward counties offer such different markets that few builders are active in, or even familiar with, both. The demand in Dade, which runs from North Miami to the south, is chiefly for primary housing for people who work in the county, although there is some retirement and second-home activity in the North Miami and Miami Beach areas.

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

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

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

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

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

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

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

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

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The biggest producer in Dade, if not in the entire Miami-Ft. Lauderdale market, is Lennar Corp. (also known as F&R Build-
ers), which accounts for 23% of the county's single-family house sales. The company, which builds both detached houses and townhouses, reported more than 1,000 sales in the first half of '72, and expects to top 2,000 by year-end. It sells in all price ranges, but the average is $25,500.

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

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

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

In Broward County, major builders include MGIC-Janis, FPA Corp., Development Corporation of America and Haft-Gaines Co. FPA, one of the county's top five condominium builders since 1967, led the market in 1971. Haft-Gaines, a subsidiary of Fuqua Industries, is developing Inverrary, a 1,000-acre, recreation-oriented PUD, in association with Jackie Gleason.

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

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

Affluence is also fueling the market, since the strong housing demand in both counties apparently being fueled by the extensive in-migration. Greater Miami grew by 35.6% between 1960 and 1970, while the population of Ft. Lauderdale and Hollywood increased by 85.6%, a rate surpassed only by two metropolitan areas in California.

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

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

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

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

Several local builders complained of difficulties in devel-
oping land in the area. But when I broached the subject to an out­
Florida, he looked a little incred­
much of the low-lying lan d must 
be extensively filled to meet 
ments. One builder with that 
problem said his development 
tributed to doubled labor costs 
000 this year—an increase he 
costs have gone up from $7,000 
from $50,000 to $80,000); Ken­ 
ates Miami Lakes (townhouses 
condos from $27,000 to $50,000); The World of 
palms (condos from $27,000 
range, the large 
neral standards.

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

Sam Adler, a top rental 
builder-operator, says the mar­ 
take for the most part, builders are 


\[ \text{H&H NOVEMBER 1972} \]

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Townhouses (MGIC-Janis)
Project: Harbour Village
Location: Branford, Conn.
Developer: Harbour Village, Inc.
Architect: The Lawrence Associates
Landscape Architect: Theodore Ranmetz
Site area: 24 acres
Number of units: 151 condominium apartments and townhouses
Price: $31,500 to $60,000
If you buy it at the right price and develop it intelligently, even the most difficult piece of land can turn out a winner. Harbour Village is built almost entirely on rock, and precipitous rock at that; the only other terrain was a salt marsh that had to be filled and have piles driven into it before anything could be built on it. But the site was also beautifully wooded, and it opened onto a lovely cove off of Long Island Sound; considering these advantages, the land price was very reasonable. Development costs were abnormally high, as would be expected. But the prime location, combined with planning and architecture that enhance the site’s natural advantages, has made the project a success both marketwise and financially.
The inherent difficulties of Harbour Village's site are apparent in the site plan above and the photos on the facing page. Topo lines show not just a big elevation change—from 10' to 80'—but many slopes that are literally straight up and down. And for all practical purposes, every building had to be put on solid rock.

This explains why the price of the land was only $350,000 when it was bought roughly four years ago. And it also explains why approximately $5,000-per-unit in extra site costs was necessary. Most utility runs (including underground wiring) had to be chiseled out of rock, and in some cases where trenching would have destroyed the natural beauty of the rock, tunnels were dug for the utility lines. Trees were a problem too. They had a hard enough time clinging to the original site, the necessary excavation and road work has killed some, despite extreme precautions taken to protect them.

Finally, the site had a somewhat limiting effect on building design. By and large, buildings have to be short to fit on available flat areas. And a special townhouse was designed to fit on narrow ridges (top photo, facing page).
Harbour Village's five models—three apartments and two townhouses—are built into three types of structure: a narrow two-story structure for one townhouse (previous page), a wider, staggered building (top of facing page) for the wider townhouses (above, top), and a still larger building (bottom of facing page) which includes all three apartment types (above, bottom).

There are 56 townhouses of both types in the project. All have two bedrooms and two-and-a-half baths, and sell at base prices of $39,900 for the smaller and $41,500 for the larger.

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

It is in the area of price, however, that the site starts to pay dividends. Prime locations, especially those with a Sound view, carry premiums of up to $15,500.
Harbour Village’s recreation complex is shown in the top photo. Built on the only non-rock part of the project, it has a pool plus a 6,000-sq.-ft. rec building with a lounge, saunas, exercise rooms, etc. Its use is included in buyers’ $30 to $41 monthly maintenance fee.

The bottom photo shows one of the views that commands a 015,000 premium, and one of the reasons that 120 of the project’s units are sold. Roughly 100 are completed, and about 80 are occupied.

Harbour Village buyers are mostly empty nesters, and are divided about evenly among professional, people, executives and retirees. By and large the age range starts in the early 50s and goes up, although there are some younger families. No children under 16 are allowed, and the developer tries to discourage young single buyers on the premise that they probably won’t fit comfortably with the majority of other residents.
Since 1944, Thermopane has been the hands-down champion of insulating glass. Now it's even better . . . Thermopane Xi. It has our GlasSeal® edge and a \( \frac{3}{16} \)" space between the panes filled with an inert gas.

This \( \frac{3}{16} \)" of inert gas has the same insulating power of \( \frac{5}{8} \)" of dry air. Which means no matter how cold and raw the winds may blow, the inside of homes can maintain a more constant level of temperature and humidity.

The result is less chance of windows fogging.

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

LOF announces the best thing since bricks between your customers and the elements: Thermopane® Xi™

Fixed and opening sash by Andersen Corp., Bayport, Minn.
massive study of 381,963 sales leads from House & Home readers confirms that sales action in housing & light construction comes from every segment of the industry

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

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

For the purpose of this study, "sales actions"—that is, those actions bringing products and prospects closer to a sale—have been defined as specifying, recommending, approving, purchasing, and still investigating further.

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

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

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<th>Reader Classification</th>
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House & Home

1221 Avenue of the Americas. New York. N.Y. 10020

100 H&H November 1972
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**PRODUCTS/INTERIORS**

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

**Oriental-inspired wallcovering** is a delicate design of flower petals aligned in a geometric pattern. Available in five colorways, "Chinese Peony" is one of six designs in the "Great Wall Coverings of China" group. Jack Denst Designs, Chicago.

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

**Thermal-fused wall paneling** "Hot Stripes" has the pattern printed directly onto the lauan base. The panel is then coated with a liquid vinyl which is heat-treated to fuse molecularly to the wood. Panels are available in 4'x8' size, in six colors. Matching moldings are also offered. Hearin Products, Portland, Ore.

**Decorative wall paneling** "Alaria" is a multi-color stripe that adds a spacious dimension to any area. The vinyl-clad panels are available in a variety of substrate materials including plywood and hardboard. Lightweight units are easy to install. Vinyl face is washable and scrubbable. Panel Products, Lithonia, Ga.
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Decorative plank paneling strikes a nostalgic chord. Striking black and white "Integrille" is one of three designs in the "Vice Versa" series. The 3/4" thick, 15.6"x8' x 8 ft planks can be installed with concealed metal clips and adhesive. The prefinished hardboard panels have an easy-to-maintain surface. Marlite, Dover, Ohio. CIRCLE 208 ON READER SERVICE CARD

Three-dimensional plastic laminate, "Natural Cane," has a satin non-glare embossed surface. The bold relief design in natural colorations simulates the woven look and feel of cane. It can be used vertically or horizontally. Enjay, Odenton, Md. CIRCLE 210 ON READER SERVICE CARD

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

Prefinished plywood paneling, "Wayside Inn," captures the natural, rustic look of country living. The pattern features a random-plank effect with all the natural swirls, burls and knots of American hardwoods. The 4'x8' panels come in ten wood tones. U.S. Plywood, Champion International, New York City. CIRCLE 209 ON READER SERVICE CARD

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

Hardboard panels with rich deep woodgrained patterns are protected by a clear plastic moistureproof finish. Additions to the "Imperial" line are "Erin hickory" (left), "Homestead walnut," and "Stockade walnut," and "Homestead walnut," and "Homestead walnut." (right). Abitibi, Birmingham, Mich. CIRCLE 211 ON READER SERVICE CARD

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

Low-density acoustical ceiling material is a wood fiber composition. Material is fabricated into 2'x4' panels for suspended ceiling systems and 12' tiles for use with drywall or furred ceilings. Textured surface is wheat-toned. Celotex, Tampa Fla. CIRCLE 215 ON READER SERVICE CARD
After 6 trouble-free years carrying hot & cold water in this Virginia home...

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

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

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

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

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

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

B.F.Goodrich Chemical Company, Dept. H-28, 6100 Oak Tree Boulevard, Cleveland, Ohio 44131.
Automatic washer and dryer are tailored for today's fabrics. The middle-priced washer offers three separate washing programs; delicate, permanent press and regular. Combined with two standard soak cycles, this control system allows for pre-selection of a laundry process for any washable fabric. Individual push-button controls operate each program. Maytag, Newton, Iowa. CIRCLE 218 ON READER SERVICE CARD

Gas ranges are designed for easy maintenance and cooking convenience. Eight of the 12 ranges in the line are equipped with full continuous cleaning ovens. Recessed, lift-up cooktops and lift-off doors are featured. Deluxe ranges have "Temp-O-Matic" clocks that automatically turn oven down to hold food at serving temperatures. O'Keefe & Merritt, Los Angeles. CIRCLE 219 ON READER SERVICE CARD

Eye-level electric range features an oven with a continuous cleaning interior finish. Cleaning process occurs while oven is set at regular baking temperatures. Four-burner unit is also equipped with an automatic clock, eye-level controls and a timed convenience outlet. Tappan, Mansfield, Ohio. CIRCLE 216 ON READER SERVICE CARD

Convertible dishwasher can be used as a portable or built-in. Front loading unit has a removable cutting-board top of selected hardwood. Machine features a Power Scrub™ cycle for tough cleaning jobs such as pots and pans. Unit has four push-button-controlled wash cycles. General Electric, Louisville, Ky. CIRCLE 220 ON READER SERVICE CARD

Built-in dishwasher is super quiet. Unit features advanced construction, increased insulation and sound suppressants to permit dishwashing to proceed quietly without disrupting other activity. Dishes undergo a cleansing process that includes two washes and four rinses. Modern Maid, Chattanooga, Tenn. CIRCLE 217 ON READER SERVICE CARD

Glass-ceramic work surface is easy to install in any new or existing countertop. Installation package is equipped with a cardboard template for tracing to insure correct placement before drilling. "Counter Saver" provides a marproof area to cut, slice, dice, carve and place hot pans. Corning Glass, Corning, N. Y. CIRCLE 221 ON READER SERVICE CARD
To give you a new high in adaptability, Custom line fireplaces now offer a new low in overall unit height. The 42” opening model is only 44” high; the 36” unit is just 42” high; and the 28” fireplace is only 40” high. Chimney offsets and returns-to-vertical fit comfortably beneath an eight-foot ceiling to save labor and cost. They’re ideal for conventional use, corner installation or “stacking” on consecutive floors. And because they take any non-combustible front panel facing to complement any decor, Custom fireplaces are perfect for residential, apartment or condo use. A complete line of offsets, pipes and accessories are available ... including chimneys with contemporary or decorative tops. Custom fireplaces are self-contained with insulation, ceramic back and base and porcelainized sidewalls. Designed for woodburning, electric or gas logs. U.L. listed for 100% “zero clearance” to combustibles.

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Paying off for dealers, distributors, home manufacturers, builders and investment property owners across the nation with new consumer-pleasing product developments and design improvements plus ... 48-hr. shipment - on most orders Vast selection - all fuels, styles, types Low initial cost - from big manufacturing volume Beautiful styling - backed by meticulous craftsmanship

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Molded Stone shower floors install as easily as they sell.

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

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PRODUCTS/KITCHENS

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

Electric or gas ranges are available in 21", 24", 30" or 36" widths. The units feature acrylic-finished end panels and a 4" backguard. Ranges are equipped with full ovens, slide-out broiler drawers and recessed controls. Athens Stove, Athens, Tenn.
CIRCLE 223 ON READER SERVICE CARD

Electric range has pyrolytic self-cleaning oven with "Unibody," one-piece steel construction. Extra insulation, a vented door and air circulation channels keep the work area cool while oven is in use. The one-piece porcelain enamel-on-steel cooktop has no cracks or crevices to collect dirt. Surface heating elements unplug for easy cleaning. Raised control panel is set 8" above the cooking surface for easy reading. Units are equipped with high speed surface burners for thawing frozen food. Hotpoint, Louisville, Ky.
CIRCLE 224 ON READER SERVICE CARD

Compact kitchen, in furniture-style cabinet, is ideal for a playroom or den. The 42" wide "Debonair" model includes a 2-burner electric range, a 6-cu.-ft. refrigerator with a 25 lb. freezer, a deep stainless steel sink and an undersink storage cabinet. The steel unit is clad with black or walnut vinyl and has a matching Formica top. When closed (left), it serves a 6-sq.-ft. work area. Other compacts are available with full ovens and four burners. Acme National Refrigeration, Astoria, N. Y.
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CIRCLE 224 ON READER SERVICE CARD

Kitchen cabinet doors are injected-foam molded of a special plastic compound. Solid one-piece units that will not warp or crack under temperature or humidity extremes are available in a wide range of sizes. Owens Industries, Kansas City, Mo.
CIRCLE 225 ON READER SERVICE CARD
1962
The Paslode®
Gun-Nailer®

1972
It's still the best seller

It's now ten years better than the one that started the power nailing industry! We've made a couple of hundred improvements in the tool since 1962. In the meantime, Paslode Gun-Nailers have driven billions of Gun-Nails®.
Get your hands on a Gun-Nailer. Compare the easy balance, the way it gets into corners, the speed, the dependability, and you'll know why it's still the best seller.
Ask the Paslode man near you for a demonstration, or write for more information. Paslode Company (Division of Signode), 8080 McCormick Blvd., Dept. HH, Skokie, Ill. 60076. In Canada, Paslode Canada Reg'd.
Plexiglas mirrors for bi-fold closet doors have the image reflecting characteristics of glass but are much more break-resistant. Made of ¼"-thick acrylic plastic, the lightweight mirrors come in clear or transparent colors of amber, yellow, blue, green, gray or bronze. Available on closet doors of Philippine mahogany, birch and pine, the mirrors are offered in 4', 5' and 6' sizes. Ledco, Akron, Ohio. CIRCLE 229 ON READER SERVICE CARD

Decorative handlesets are crafted from solid brass forgings. The matching locking portion can be ordered with a single or double cylinder deadlock or cylinder spring dead-latch. Handlesets are teamed with six interior knobs and four lever handles to provide design continuity. Kwikset, Anaheim, Calif. CIRCLE 230 ON READER SERVICE CARD

Concealed hinge, "Executive," is designed for regular passage doors, wardrobes, storage walls, closets or security rooms. The inaccessible nature of the device discourages tampering. The unit is precision-engineered of non-friction nylon "66" with metal parts of stainless steel. No lubrication is needed. Available in satin-stainless or satin-bronze finish, the hinge is suitable for use with doors up to 36" wide that are 1½" or more thick. Unit swings 180°. Stanley, New Britain, Conn. CIRCLE 231 ON READER SERVICE CARD

Removable sash aluminum windows are available in a tilt-style for easy maintenance and replacement. Standard features include non-leak double weatherstripping, positive interlock and marine-style glazing. The perimeter of the vertical master frame member is surrounded with ⅛" of polyfoam to provide extra shock absorbency and added insulation. Metalume, Lakewood, N.J. CIRCLE 232 ON READER SERVICE CARD

Cabinet door hardware includes a knob and matching backplate, a bail pull with backplate and a 3" bore pull with backplate. Each piece is available in old iron or antique brass finish. Versatile decorative series permits a variety of mounting combinations for all requirements. National Lock Hardware, Rockford, Ill. CIRCLE 233 ON READER SERVICE CARD

Pre-cut wide sill thresholds are available in three standard configurations. Units are engineered to fit pre-hung doors, and prefabricated door frames or housing components. Wide sill thresholds are easily fitted into pre-cut door frames and nailed into place. The solid one-piece unit is made of extruded aluminum and features non-slip top treads. Tapered for water and moisture run-off, the threshold comes in four standard widths and a complete range of lengths. Empire Metal, Los Angeles. CIRCLE 234 ON READER SERVICE CARD
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2. Valley made a faucet with an exclusive “hydoseal” leak-proof internal design.
3. Valley created for the homemaker a beautiful mirror-like “tri-plate” chrome finish.
4. Valley created for her convenience the feather touch control action.
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PRODUCTS/DOORS

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

CIRCLE 226 ON READER SERVICE CARD

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

CIRCLE 227 ON READER SERVICE CARD

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

CIRCLE 228 ON READER SERVICE CARD
'73 Ford pickups start the better ideas coming all over again!

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

Ford box cover looks and fits right, protects your cargo.

Full-foam seat over 5 in. deep is standard in every cab.

Heater is modern blend-air type; optional "air" is all built in.

Box sides are double-wall their full depth with no seams.

Front disc brakes are standard on Ford pickups (except 4x4).

Roomiest Ford pickup cab ever offers unusual quiet, comfort.

Ford's famous Twin-I-Beam suspension... smooth, strong.

A better idea for safety: Buckle up.

FORD PICKUPS
FORD DIVISION

Works like a truck / rides like a car.

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There's got to be a better way.

PERSONALS

WILL THE PARTY who witnessed an accident between a small foreign car and a large American cow on Route 102, 11/22/71, please call Parsons, Partridge & Dill, Attorneys. Urgent.

MARY—Happy 10th anniversary, honey, and thanks for eight wonderful years. Two of them were only so-so. Remember? Harry.

DARLEEN STELPH — Call home, collect. Mother worried, father sick, parakeet moulting.

C.T.G. — Message received. The moon is made of soda water. M.I.T.

RUTH—Enjoyed our driving lesson. Doctor says the cast will come off next week. See you around some time. George.

JIM—Why haven’t we heard from you? Would like to stay in touch. Please write. T.I.

JOHN—It was all a terrible misunderstanding. Please come home. All is forgiven. Collette.

COLLETTE—It was not a misunderstanding. John.
U.S. POSTAL SERVICE


1. Title of publication: House & Home
2. Date of filing: October 1, 1972
3. Frequency of issue: Monthly
4. Location of known office of publication: 1500 Eckington Pl., N.E., Washington, D.C. 20002
5. Location of the headquarters or general business offices of the publishers: 1221 Avenue of the Americas, New York, New York 10020
6. Names and addresses of publisher, editor, and managing editor:
   Publisher: James E. Boddorf, 1221 Avenue of the Americas, New York, N.Y. 10020
   Editor: John F. Goldsmith, 1221 Avenue of the Americas, New York, N.Y. 10020
   Managing editor: Maxwell C. Huntington, Jr., 1221 Avenue of the Americas, New York, N.Y. 10020
8. Known bondholders, mortgagees, and other security holders owning or holding 1 percent or more of total amount of bonds, mortgages or other securities: None
9. Permission requested: No
10. Extent and nature of circulation:

<table>
<thead>
<tr>
<th></th>
<th>Average No. Copies Each Issue During Preceding 12 Months</th>
<th>Actual Number of Copies of Single Issue Published Nearest to Filing Date</th>
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<td>110,678</td>
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<td></td>
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By: JOHN J. COOKE
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H & H NOVEMBER 1972 135
If you do, you are fortunate.

If you do not, you are unfortunate. Because whether you own one or not, you are most assuredly helping to pay for one.

Somebody has to. A featherbed is an unnecessary job that pays somebody for doing nothing. And for every somebody who is paid for not working, there has to be a somebody who does work, to foot the bill.

There are all kinds of featherbeds in this rich and benignly negligent country.

The most visible, and the most publicized, carry a union label. They are the result of quite open and perfectly legal agreements to pay some specially favored people for doing nothing—or as next-to-nothing as human ingenuity can devise.

But there are others. Some of the plumpest of all featherbeds are to be found, cleverly camouflaged, in executive suites. Some of the snuggest are built into the very structure of the various professional establishments. And some of the most sumptuous are those precious family heirlooms that are generously handed down from generation to generation.

No one knows how many featherbeds there are in the U.S. No one knows how much the total bill for featherbedding actually comes to. But there are some things we do know, and others we can surmise.

In the construction industry, for example, we know that featherbedding is open, unabashed and rampant. According to a survey by Engineering News-Record, anywhere from 15% to 40% of the construction payroll dollar goes to pay for work not done. For time wasted in adherence to restrictive work rules, or for time spent in meaningless, unproductive activities.

The cost of this sanctioned, legalized waste in the construction industry is an estimated $16-billion a year. Which is $16-billion added, unnecessarily, to the cost of everything built in this country—homes, apartments, stores, factories, roads, highways, bridges, schools, churches and hospitals.

Executive and white-collar featherbedding is less visible and hopefully, less prevalent. But it is painfully apparent that, judging by the results, somebody, somewhere, has too often been paid too much for doing too little. At a cost reckoned in inefficient and ailing companies, lagging and troubled industries, and spectacular failures and bankruptcies.

With regard to the ancient and apparently ordained institution of bureaucratic featherbedding, we know that the combined federal, state and local government payroll has increased 88% in the last ten years, to a total of $110-billion. Today there are more government employees (14.4-million of them), making more money (average salaries up 64%). But if there has been a corresponding increase in bureaucratic efficiency, or the quality of government services, it has escaped the attention of most taxpayers.

Featherbedding in the professions is, in the nature of things, a moot question. Mere laymen can only guess at what goes on behind the impenetrable screen of fraternal solidarity and lofty mystique. But even mere laymen, when they pay their bills, are painfully aware that, of all the costs of living in a fantastically expensive world, the cost of professional services has increased the most, with the most devastating impact.

Finally, we know that the American economy as a whole has become markedly less productive, at a cost in terms of lost output of about $60-billion in the last two years. Part of the decline in productivity, and part of the
$60-billion loss, surely must be charged against the featherbed account.

Any attempt to define the nature and suggest the extent of featherbedding in our society runs the risk of misinterpretation. In spite of the very obvious fact that the overwhelming majority of union members, of business men and white-collar workers, of government employees, and of doctors, lawyers, engineers and educators, belong to and make up the working majority.

Any attempt to quantify the total cost of featherbedding in the U.S. runs an even greater risk. It is almost certain to be wrong. But at whatever risk, it must be said, the real extent of featherbedding, and the real cost, can be summed up in two words—too much!

Because featherbedding, whatever else it is, is clearly waste. Deliberate, purposeless, wanton waste of time, money, energy, effort, talent and spirit.

And no economic system, whatever its strengths and capacities, can tolerate endless and unlimited waste. At some point, the system becomes not just markedly less productive, but fatally less productive. Costs mount, prices and taxes rise—and keep on rising, ever faster, until the system breaks down.

The American economic system is not at, or near, the breakdown point. But it is at the point where most of us are finding that, in every area of our lives, we are paying progressively more and more for less and less.

Part of what we are paying is the cost of deliberate, needless waste, with its cancerous effect on productivity. So that the real problem with featherbedding becomes clear.

The problem is not that some people, by hook or by crook, are getting something for nothing. It is that a lot of people—most Americans—are increasingly getting nothing for something.

The problem is not that featherbedding is a cynical con game, played by a favored few at the expense of the tolerant and permissive many. The problem is that it is a losing game, played or permitted at the common and disastrous expense of us all.

So that the question for the working majority is not, how much featherbedding will we accept? But, quite simply, how much featherbedding can we afford?

And the issue for the working majority—and for featherbedders and would-be featherbedders as well—is, even more plainly and directly, how much farther can we go with a losing game?

The answer in both cases is clear and compelling.

No more! And no farther!

We at McGraw-Hill believe in the interdependence of American society. We believe that, particularly among the major groups—business, professions, labor and government—there is too little recognition of our mutual dependence, and of our respective contributions. And we believe that it is the responsibility of the media to improve this recognition.

This is the fifth of a series of editorial messages on a variety of significant subjects that we hope will contribute to a broader understanding.

Permission is freely granted to individuals and organizations to reprint or republish these messages.
Fiber glass insulation is designed for use in areas where furring strips will carry interior paneling. Fire-resistant "PrePanel" fits into irregular spaces without edge cutting. Material can be stapled, tacked or glued to existing wall to reduce heat and sound transmission. It comes in rolls 100' long, 15" wide and 1 1/4" thick, each providing 125 sq. ft. of material. Johns-Manville, Denver, Colo.


Stud-lock screw is designed to attach drywall to metal studs. A wide-spaced, high-front thread picks up the board and delivers it to the stud. Screw also has a self-drilling point for penetration and a double-threaded back for increased holding power. Universal Screw, Franklin Park, Ill.

Structural wall forms of extruded aluminum provide for a finished concrete wall in one operation. An inner liner of styrofoam insulation bonded to gypsum interior wallboard is set into place before concrete is poured. An outer liner of disposable, embossed pressboard, also pre-positioned, can imprint a variety of designs on the exterior wall. Cast-in-place, Sault Village, Ill.

Structural nails have deep butressed threads that provide holding power equal to that of a screw. The nails bite into the wood and stubbornly resist withdrawal. Made of strong high-carbon steel, they are available in various shank sizes and lengths. Threaded Nails, Skokie, Ill.

Acoustical thermal insulation, "Sonotherm," also controls condensation. The spray-applied substance is asbestos-free, contains no paper and is blended with a dry adhesive. It can be used with metal, concrete, gypsum board, wood or masonry. Keene, Princeton, N.J.

Low-cost marina units are prefabricated of maintenance-free, pressure-treated wood, galvanized hardware and floatation materials. The line includes floating and stationary walkways, floats and pedestrian ramps. Permapost, Hillsboro, Ore.

Roof and floor system, "Spanjoist," uses common lumber for top and bottom cords with deckings of plywood. Metal channels between the cords provide strength. In lengths of 60' and depths of 1 1/2" to 25 1/2". Sanford, Pompano Beach, Fla.
Carrier changes apartment cooling inside and out.

Carrier's new split system equipment is tailored neatly to apartments. In both size and cooling capacity. Outside, Carrier's new 38GS Compact condensing unit completes the system. 16” low on the roof. Or behind the bushes on the ground. Its upflow air exhaust cuts down the sound. So does its unique computer-designed fan.

Like its inside companion, the 38GS comes in the sizes you need to handle tons of cooling in any apartment complex. Simply.

Know, too, that since the 38GS-40VU system carries our name, you'll get the kind of tenant recognition and dealer service that's made our name.

Have a Carrier Dealer quote your next garden apartment. Inside and out. He's in the Yellow Pages. Or write us. Carrier Air Conditioning Company, Syracuse, N.Y. 13201.

Inside, our 40VU fan coil unit stands out of the way in a closet. And quietly cools an apartment.

Comes in six sizes to match your apartment sizes. And now or later, you can slip in an electric heating coil. We made room for it. Upflow. Or downflow.

On larger models, a solid state circuit even controls the fan speed. Set it. And forget it.
To the prudent real estate investor who thinks of Quality as only one kind of shelter.

It's two.
The motel kind, providing an exceptionally high rate of return per square foot. And the tax kind, because motel ownership offers a higher degree of tax sheltered income than almost any form of real estate investment.

As for the rate of return, figure it out. Investors can expect that a motel room occupying 250 square feet will take in $14.50 about 75% of the time. That's $16.00 a square foot.

Do you know any leasing agents getting that kind of rent?
No, operational costs don't put a damper on things. The net cash flow from a successful motel operation runs well above that obtained from office or apartment rentals.

To meet our objective of 65,000 new rooms in 5 years, Quality is looking for new properties and franchisees. Write Leonard K. Dowiak, Director, Franchise Operations, Quality Inns International, 10750 Columbia Pike, Silver Spring, Md. 20901. Or phone 301-593-5600.

Leonard K. Dowiak, Director, Franchise Operations
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Please send me your get-acquainted fact sheet.

Name: ____________________________
Address: ____________________________
City, State: ____________________________ Zip: ____________

PRODUCTS/STRUCTURAL

Bell mouth connector provides an efficient union of rectangular metal air-handling ducts and flexible duct connections. Device is die-stamped to assure precision uniformity. Unit twists into metal duct and grips the flexible connection. Available in a full range of flexible duct sizes. Flex-Con Products, Dallas, Tex.

Guy anchoring system, "Uni-anchor," is based on a tree-root principle. A tentacle of controlled tubular steel is extruded from the main housing after anchor is set into place, extending from it as a root from a tree. The device, available in three sizes, is easy-to-install using common hand tools. Universal Products, Cheyenne, Wyo.

Plexiglas plastic acrylic meets recently-adopted standards required by safety glazing legislation. Impact-resistant Plexiglas is available in a wide variety of sizes and thicknesses. The lightweight material does not shatter. When broken, it splits into dull-edge pieces. Plexiglas will carry an approval stamp. Rohm & Haas, Philadelphia.
Turn on any one of our three tabletop whiteprinters and the quiet purr you hear bespeaks quality. For these are precision engineered machines, the most bug-free diazo reproducers of engineering drawings extant. They're so capable, so dependable, so reasonably priced, they're replacing the big console models in many reproduction centers. Our copiers have to be almost purrfect: we back them with a full year warranty (a Blu-Ray exclusive) and 600 dealers coast to coast. Lease plan available. Send for our complete line brochure.

Tinnerman toggles provide positive retention for front mountings to standard wallboard. The one-piece all plastic device is suitable for use with ¾” to ½” thick wallboard. The tubular designed reinforcing toggle can withstand a pull of up to 100 lbs. Thinline head provides for a flush surface fit. Engineered Fasteners, Cleveland, Ohio.

CIRCLE 242 ON READER SERVICE CARD

Load-bearing aluminum columns are designed for indoor or outdoor application. The lightweight, classic, tapered columns are 8” in diameter and 8’ long. Each unit will withstand up to 11,500 lb. loads. Columns come complete with caps and bases. Reynolds Metal, Richmond, Va.

CIRCLE 240 ON READER SERVICE CARD

Patching mortar designed to repair and restore masonry and concrete can be used for any size job. The fast-setting material is prepared on-site by simply adding clean water. Non-shrink “Thorite” contains no metallics, tars, emulsions or calcium chloride. Available in 1 qt., 1 gal. and 5 gal. cans. Standard Dry Wall Products, Miami, Fla.

CIRCLE 241 ON READER SERVICE CARD

Polyethylene sheeting, “Rufco 300” is designed to enclose construction jobs in cold weather. The white translucent material allows natural, outdoor light to penetrate. The rugged, low-cost, cross-laminated sheeting will not tear even in extreme conditions. Raven Industries, Minneapolis, Minn.

CIRCLE 238 ON READER SERVICE CARD

It’s the only roof truss joint with rivet-like strength.

Even with the racking weight of a full grown man on each side, this Fink truss joint won’t give. It’s fastened with Bostitch Clinch Nails – the heart of a unique truss system that combines the proven strength and durability of nail-on truss plates with the speed and low cost of simple, compact air guns.

With the Bostitch Clinch Nail System, there’s no more flipping of trusses during assembly. All joints are nailed from one side only. So now you can make trusses in half the floor space normally needed.

Each Clinch Nail goes completely through both sides of each joint. “Clinching” action locks joints together, rivets the wood between two steel plates. Two-ply Bostitch clinch plates insure precisely controlled clinching grip.

With the Clinch Nail System, you can handle almost any style truss up to 40-foot span and 7-in-12 pitch.

Everything you’ll need including coil-fed nailers, compressor and hoses, truss plates, jigs, clamps and Clinch Nails come with this new Bostitch truss package.

For all the money and time-saving details, send for our new construction capabilities brochure. Bostitch, 203 Briggs Dr., E. Greenwich, R.I. 02818.
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☐ Please send me literature on D. H. Overmyer warehousing operations and services so that I may offer your space for industry leasing.
Metal protector, "WD-40" eliminates rust and corrosion at their source. The non-greasy, no-gum substance provides lubrication as it protects. The non-conductive shield won't harm rubber or plastics. WD-40, San Diego, Calif. CIRCLE 251 ON READER SERVICE CARD

Vinyl matching and patching tape is available for use with vinyl insulation systems. The clear-acrylic, permanent pressure adhesive, coated on a PVC film, provides an attractive moisture barrier and joint sealer. A wide selection of colors, custom patterns and woodgrains is offered. Morgan Adhesives, Stow, Ohio. CIRCLE 252 ON READER SERVICE CARD

Roof and sidewall coating seals, waterproofs and protects as it colors. Mildew-, rot- and weather-resistant substance consists of long asbestos fibers mixed with polymers and reinforced with minute flakes of aluminum. It is available in red, green, gray and blue and can be brush- or roller-applied. Consolidated Paint & Varnish, Cleveland, Ohio. CIRCLE 253 ON READER SERVICE CARD

Interior epoxide enamel combines polyester resins and epoxy for a tile-like decorative surface. Designed for heavy traffic areas, it resists impact, abrasion and stains. Coating is available in a complete selection of colors. Glidden, Cleveland, Ohio. CIRCLE 256 ON READER SERVICE CARD

Proper coating "Caulk-Cote" provides a permanent seal on existing caulking and grouting compounds. The porous nature of caulking has made mildew a problem in bathrooms. Dirt and bacteria cannot adhere to "Caulk-Cote" thus the growth of mildew and mold is prevented. Apelco, Washington, D.C. CIRCLE 257 ON READER SERVICE CARD
"Our laundry room headaches ended when we switched to Maytags," writes Mr. Stile.

Newton Circle, recently completed by Mr. Stile, has 6 Maytag Washers.

26 Maytags average only $1.00 apiece per year for repairs, even though some are five years old.

“We used to have another brand of washers in our laundry rooms, and out-of-service calls and tenant complaints were a problem,” says Mr. Louis Stile, owner of six apartment buildings with 250 units in Akron, Ohio.

“Five years ago we switched to Maytags, and it made all the difference. The Maytags keep working, and the tenants are happy. In fact, my manager can recall only one time when a tenant called for service.

“When we erected our newest building, Newton Circle, we decided to put the whole laundry operation in the hands of Coin Rentals, Inc., the local Maytag Route Operator. Their 'Total Operation' planning service was invaluable. Working with our architects, they provided laundry room plans that were complete right down to the placement of furnishings.”

Naturally, we don't say all Maytags will equal the record Mr. Stile reported. But dependability is what we try to build into every Maytag Commercial Washer and Dryer.

Many Maytag equipment route operators like Coin Rentals, Inc. offer total operation planning services. To find out about this, and what Maytag dependability can do for you, fill in and mail the coupon now.
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H&H November 1972 147
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Raywall builds a better way into electric furnaces. The F and FC Series furnaces are ideal for installation in basements, closets, crawl spaces, attics, and alcoves. The smaller MFC Series furnace solves installation problems in tight spaces over water heaters, in apartments, mobile homes, and small residences.

Cabinets on the three models are unit constructed of heavy gauge steel, phosphatized for corrosion protection, and finished with baked enamel.

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CIRCLE 149 ON READER SERVICE CARD
### ADVERTISERS INDEX

**A**
- AMR International Inc. .......................................................... 147, 132A-D, 116A-D
- Alliance Mfg. Co. ...................................................................... 101
- Nelson Stern Adv. ......................................................................
- Aluminum Company of America .............................................. 50, 51
- Fuller & Smith & Ross, Inc...........................................................
- American Florists Marketing Council ...................................... 118
- Henry J. Kaufman & Assos, Inc.................................................
- American Forest Institute .......................................................... 37
- Martin & Wolz Inc. Adv. .........................................................
- A American Olean Tile ..............................................................
- Lewis & Gilman, Inc. .................................................................
- A-L Andersen Corp. .....................................................................
- 46, 47
- A-L Azrock Flooring Products ................................................... Cov. II
- Glenn Advertising, Inc............................................................... 8

**B**
- B.F. Goodrich Chemical Co. .................................................... 105
- Griswold-Eshelman Co............................................................... 105
- Beard-Poulson .......................................................................... 125
- Tracy Locke Advertising and P.R., Inc......................................
- Blu-Ray, Inc. ............................................................................. 141
- William Schaller Co., Inc...........................................................
- A-L Bonsal Co. ........................................................................... 58D
- United Advertising Agency, Inc............................................... 141
- Bositch [Textron, Inc.] .............................................................. 142
- Creamer, Trowbridge, Case & Basford, Inc..............................

**C**
- Cameron Brown Co................................................................. 58A
- Cargill, Wilson & Assoc Inc.....................................................
- A-L Caradco Div. of Scovill ...................................................... 35
- Reinke, Meyer & Finn, Inc.........................................................
- Carrier Air Conditioning Co. .................................................... 139
- N.W. Ayer & Son, Inc..............................................................
- A Celotex ............................................................................... 14, 15
- Bishoff/Fieldehn, Inc. ............................................................... 141
- Champion Spark Plug Co. ....................................................... 121
- J. Walter Thompson ................................................................
- Condominiums ..................................................................... 132A-D

**D**
- D.H. Overmyer .......................................................................... 143
- Friedlich, Fearon & Strohmeier ............................................... 112
- Delaware Management Co., Inc.............................................
- Albert Frank, Gunther Law Adv............................................
- A-L-D Delta Faucet Co. ............................................................ 33
- Barton Lachuisa Soghan, Inc....................................................

**E**
- Eaton Corp.—ATA Support Program ......................................
- Meldrum and Feushmith, Inc...................................................
- Eaton Paper Co. ....................................................................... 129
- Jules L. Klein Advertising ....................................................... 129
- Eljer Plumbing/Dryer ................................................................
- [Wallace-Murray Corp.] ...........................................................
- Widersheim/Strandberg & Assoc...........................................
- A-L Elkhay Mfg. Co. ................................................................
- The Biddle Adv. Co.................................................................

**F**
- Fiat Products, Formica Corp. ................................................... 108
- Clinton F. Frank, Inc............................................................... 108
- A Flintkote Co. ......................................................................... 19
- Ford Motor Co. (Truck Div.) ................................................... 113
- J. Walter Thompson Co........................................................... 113

**G**
- GAF (Flooring & Bldg. Prod.) ................................................ 25, 66
- Daniel & Charles, Inc............................................................... 25
- Georgia Dep. of Industry ........................................................
- & Trade .............................................................................. 124
- Gargill, Wilson & Acnee, Inc................................................
- A-L Georgia-Pacific Corp ........................................................
- 132A-D
- 38, 39, 49
- McConn-Erickson, Inc............................................................. 141

**H**
- Hearth Company ...................................................................... 126
- Advance Advertising Service .................................................. 126
- A-L Hostpoint Div./General Electric Co. ................................ 34
- Compton Adv. Inc.................................................................

**J**
- J Job Market ........................................................................... 64

**K**
- Kingsbury Homes .................................................................... 17
- Liller, Neal, Battle & Lindsey, Inc.........................................
- Kinked Industries Inc ............................................................. 61
- Sperry-Boon, Inc.................................................................

**L**
- Land Use ................................................................................. 116A-D
- Libby-Owens-Ford Co ................................................................
- 99
- Campbell-Ewald Co. ..............................................................
- Lyon Metal Products ..............................................................
- Reinke, Meyer and Finn, Inc...................................................

**M**
- Masonite Corp. ...................................................................... 30, 31
- Buschen Adv. Inc.................................................................
- Mayhill Homes Corp. ............................................................ 58E
- Cargill, Wilson & Acnee, Inc..............................................
- Maytag Co., The ................................................................. 145
- Leo Burnett Co., Inc............................................................
- Median Mortgage Investors ................................................ 52, 53
- Greenman Associates Inc.....................................................
- Mississippi Agricultural & Industrial Board ......................
- Gordon Marks and Co., Inc..................................................
- Modular Market Guide .......................................................... 42

**N**
- National Homes Corp. ............................................................ 123A
- Garfield-Linn & Co. ...............................................................
- Norris Industries ......................................................................
- Hardware Engineering ...........................................................
- Waste King Universal ............................................................
- 5-8
- Thermodore ................................................................. 22, 23
- Plumbingware Div. .............................................................. 123A
- A NuTone, Div. of Scovill ..................................................... 1-2
- The Media Group, Inc............................................................

**O**
- Olympic Stain Co. .................................................................
- Kraft, Smith & Lowe............................................................

**P**
- PPG Industries ........................................................................ 63
- Ketchum, MacLeod & Grove, Inc........................................
- Paslode Co. ........................................................................... 109
- Reinke, Meyer & Finn, Inc....................................................
- Pennsylvania Grade Crude Oil .............................................
- 124
- Asso, ................................................................. 124
- Meldrum and Feushmith, Inc............................................
- Plan-Hold Corp. ....................................................................
- Frozen Advertising Inc.........................................................
- Plumbingware Div. .............................................................
- [Norris Industries] .................................................................
- Enyart & Rose Adv. Inc........................................................

**Q**
- Quality Motels, Inc. ............................................................... 140
- Henry J. Kaufman Assoc., Inc..............................................

**R**
- RCA Mobile Communications Systems ................................
- J. Walter Thompson ..............................................................
- A-L Red Cedar Single & Handsplit Shake Bureau ................
- 55
- A-L Rohm and Hass Co. ....................................................... 29, 43
- 55
- W. Ayer-F.E. Baker Adv., Inc............................................

**S**
- Season-Allow Ind., Inc. .......................................................... 98A
- Do Sales Adv., Inc...............................................................
- Senco Products, Inc. ............................................................ 21
- Schindler, Howard & Raut Adv. Inc..................................
- Sonoco Products Co. ............................................................
- Cargill, Wilson & Acnee, Inc.............................................
- Sony Corp. ........................................................................... 127
- Doyle Dane Bernbach, Inc...................................................
- Southern California Gas Co. .............................................. 132B
- Doyle Dane Bernbach, Inc...................................................
- Stebco Products ................................................................. 126
- The Advertising Agency, Inc............................................... 126

**T**
- TI Corp. (of California), The .................................................. 114-116
- Garninger/Bentley/Pfiffert/Sned
- Tennessee Plastics, Inc....................................................... 148
- Concepts Inc.................................................................
- Thermador A Norris Industries Co. .....................................
- Hardware Engineering Co...................................................

**U**
- U.S. Plywood ........................................................................
- Young & Rubicam International
- UniCom Systems Inc. ...........................................................
- 123
- Stanbro-Drummond Advertising, Inc................................
- United States Gypsum Co. ................................................
- 13
- Needham, Harper and Steers, Inc...................................

**V**
- A Valley Faucet Div. ............................................................
- [U.S. Brass Corp.] ............................................................
- 111
- Carpenter's & Associates ....................................................
- Virden Lighting .................................................................... 13
- Harris D. McKinnin Inc........................................................

**W**
- Wachovia Mortgage Co. ........................................................
- 58B
- Long, Haymes & Carr, Inc..................................................
- Waste King Universal ..........................................................
- [Norris Industries] ............................................................... 5-8
- Hardware Engineering Co..................................................
- Weslock Co. ........................................................................
- S.R. Leach Adv................................................................. 41
- Reeds and Harris Adv ........................................................
- Whitpool Corp. ....................................................................
- Netro Advertisi